Tamilnad Mercantile Bank Ltd

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# LEGACY REIMAGINED
# TRANSFORMING FOR GROWTH




**Q2 FY27 | Investor Presentation**

www.tmb.bank.in

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# Performance **Highlights**

Q2 FY2026-27

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# Q2FY27 Highlights: Growth Accelerated. Profit at Record Level

## Growth: Now in a higher orbit

*Total Business Growth*

- Total Business grew 27.25% YoY
- ~ 3x the 10-year CAGR of 9.41%
- Highest YoY growth in the last 18 years
- Growing 8%+ faster than the industry

## Driving Profitability. Delivering Performance

*Profitability*

- Driven by strong Net Interest Income
- Net Profit highest ever
- Asset quality strong, Credit Cost contained
- Cost to Income under control

Rated

**AA-**

(Stable)

India Ratings

## Building resilience. Strengthening foundation

- SMA I & II fully provided as per ECL norms
- Gross & Net NPA % continue to decline
- Capital Adequacy @ 32.39%
- Balance sheet size up 24.49% YoY

## Creating Enduring Value

- ROE @ 16.92%
- Quarterly EPS @ ₹28.49
- Market Cap up by 78%+ YoY (23.10.2026)
- Shareholders' funds @ 12.53% of Balance Sheet

# Scale and Returns: Net Profit Up 42.09%; ROE at 16.92%

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## BUSINESS

**Total Business**
₹1,30,237 Cr
▲ 27.25% (YoY)

**Deposits**
₹69,546 Cr
▲ 25.49% (YoY)

**CASA**
₹17,629 Cr
▲ 16.26% (YoY)

**Gross Advances**
₹60,691 Cr
▲ 29.32% (YoY)

**RAM Advances**
₹57,247 Cr
▲ 28.96% (YoY)

## EARNINGS AND RETURNS

**Net Interest Income**
₹807 Cr
▲ 35.17% (YoY)

**Operating Profit**
₹642 Cr
▲ 41.80% (YoY)

**Net Profit**
₹451 Cr
▲ 42.09% (YoY)

**ROA**
2.18%
▲ 33 bps Q2FY26: 1.85%

**ROE**
16.92%
▲ 315 bps Q2FY26: 13.77%

# Growth With Quality: Cost-to-Income 38.28%, NNPA 0.14%

## GROWTH QUALITY AND EFFICIENCY

**CASA Share**
25.35%
▼ 201 bps (YoY)

**RAM to Gross Advances**
94.33%
▼ 26 bps (YoY)

**Unsecured Exposure**
0.20%
▼ 10 bps (YoY)

**NIM**
4.19%
▲ 36 bps (YoY)

**Cost to Income**
38.28%
▼ 553 bps (YoY)

**Profit per Employee**
₹34.66 lakh
▲ 36.45% (YoY)

## RISK AND ASSET QUALITY

**Gross NPA**
0.61%
▼ 40 bps (YoY)

**Net NPA**
0.14%
▼ 12 bps (YoY)

**Credit Cost**
0.09%
▼ 6 bps (YoY)

**PCR***
96.61%
▲ 131 bps (YoY)
*on book PCR @ 77.49%

**SMA (0,1 & 2)**
1.67%
▼ 100 bps (YoY)

**Provided:**
Stressed NFB -100%
SMA 1 & 2 – as per ECL norms

# Business Financial Performance

Q2 FY2026-27

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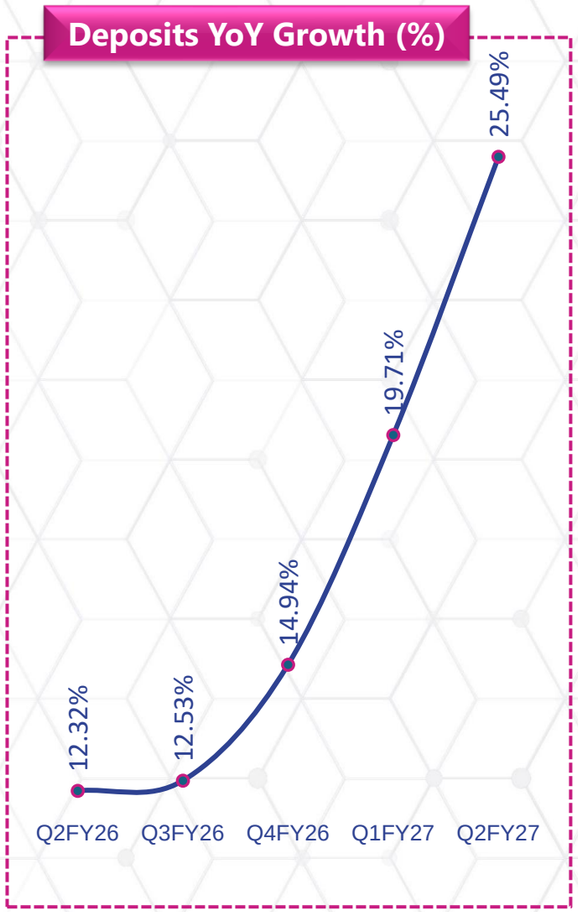


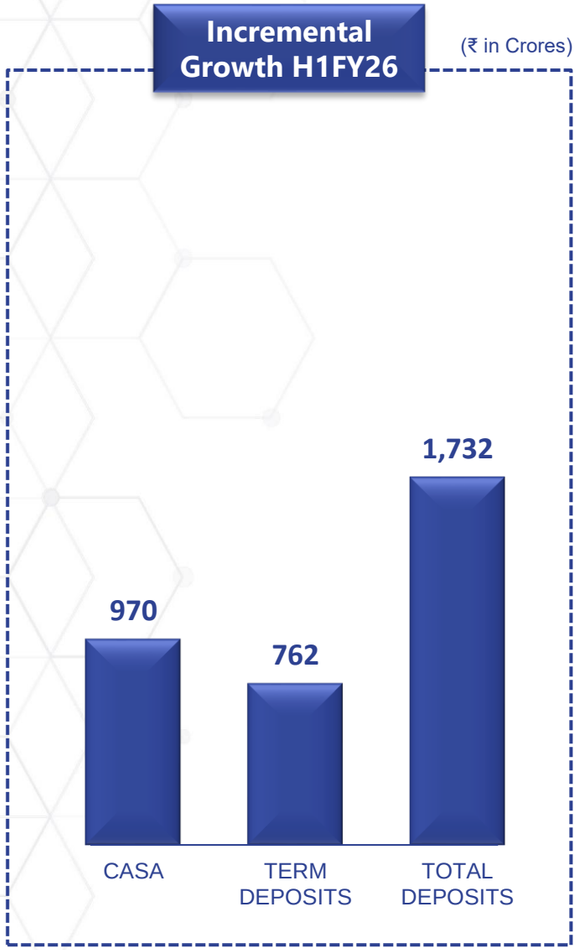
# Deposits: Up 25.49% YoY

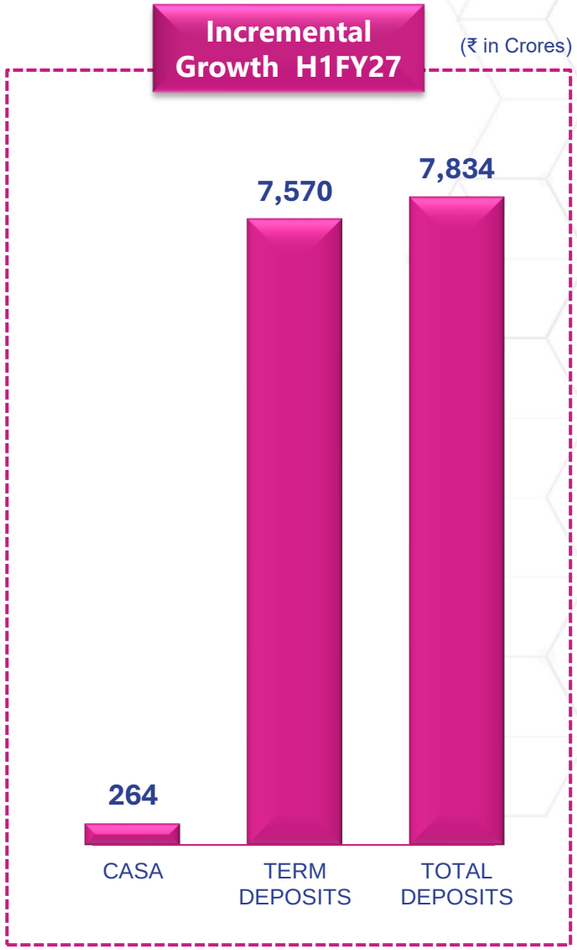
(₹ in Crores)

| Business Parameters | Q2FY26 | Q3FY26 | Q4FY26 | Q1FY27 | Q2FY27 | Q-o-Q Growth % (Q2FY27 Over Q1FY27) | Y-o-Y Growth % (Q2FY27 over Q2FY26) |
|---|---|---|---|---|---|---|---|
| Current Account | 4,334 | 4,442 | 5,084 | 4,639 | 5,042 | 8.69% | 16.34% |
| Savings Bank Account | 10,829 | 11,405 | 12,281 | 12,213 | 12,587 | 3.06% | 16.23% |
| **CASA** | **15,163** | **15,847** | **17,365** | **16,852** | **17,629** | **4.61%** | **16.26%** |
| **Term Deposits** | **40,258** | **40,860** | **44,347** | **47,557** | **51,917** | **9.17%** | **28.96%** |
| **Total Deposits** | **55,421** | **56,707** | **61,712** | **64,409** | **69,546** | **7.98%** | **25.49%** |

# Term Deposits Drive Incremental Deposit Growth




## Non-Callable Deposits (NCD):

In H1FY27:

- Up ₹3,075 crore
- Up by 56.34% from 31.03.26
- 40.62% share in incremental Term Deposits

## FCNR (B) Deposits:

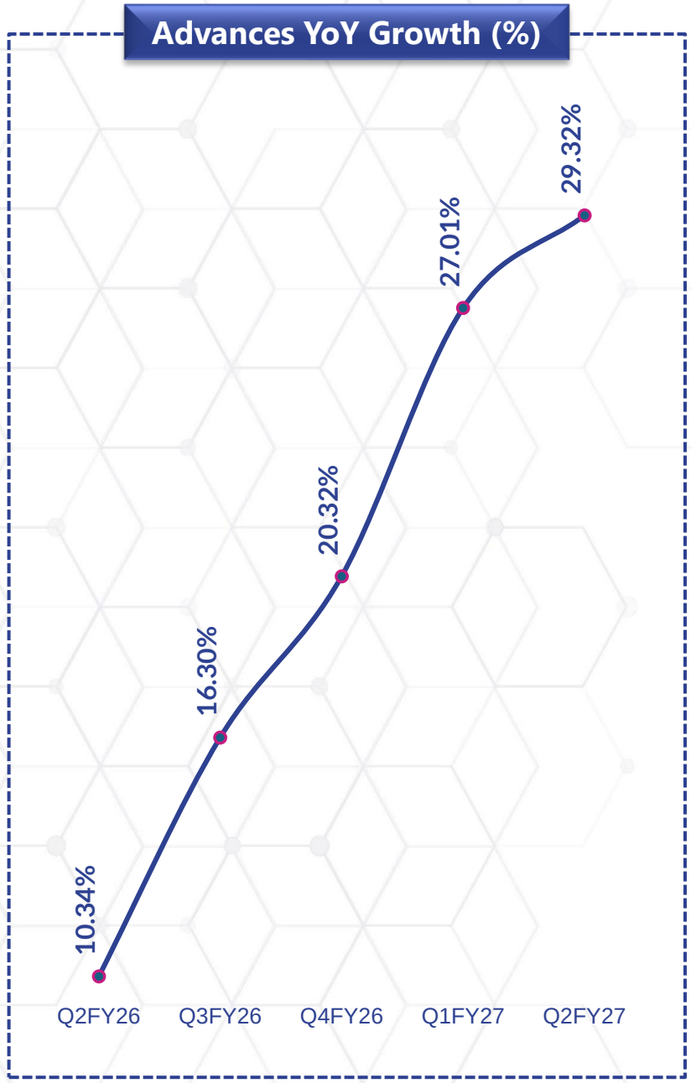
- As of 30.09.2026, ₹1,055 crore, up by 47.14% YoY
- USD 51.94 million raised so far under the Special Forex Swap Facility of RBI

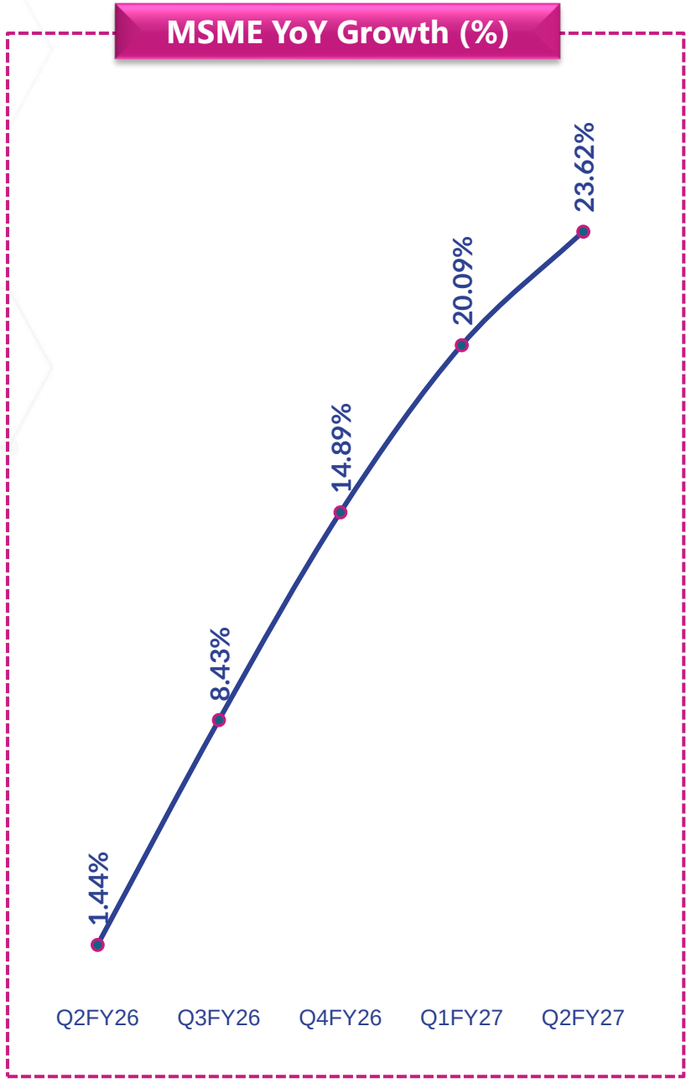
# Gross Advances Up 29.32% YoY – RAM Remains the focus

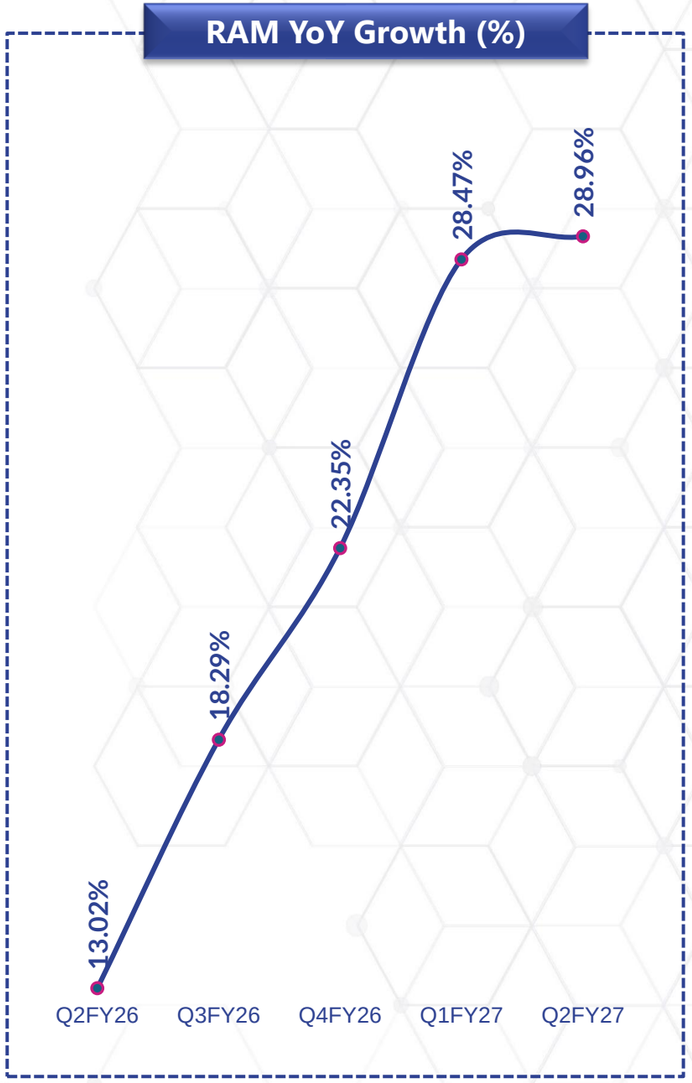
(₹ in Crores)

| Business Parameters | Q2FY26 | Q3FY26 | Q4FY26 | Q1FY27 | Q2FY27 | Q-o-Q Growth % (Q2FY27 Over Q1FY27) | Y-o-Y Growth % (Q2FY27 over Q2FY26) |
|---|---|---|---|---|---|---|---|
| Retail | 11,878 | 14,411 | 14,912 | 14,529 | 14,886 | 2.46% | 25.32% |
| Agriculture | 18,546 | 18,385 | 20,084 | 23,399 | 25,094 | 7.24% | 35.31% |
| MSME | 13,968 | 14,910 | 15,532 | 16,155 | 17,267 | 6.88% | 23.62% |
| **Total of RAM** | **44,392** | **47,706** | **50,528** | **54,083** | **57,247** | **5.85%** | **28.96%** |
| **RAM % to Gross Advances** | **94.59%** | **93.98%** | **94.66%** | **94.38%** | **94.33%** | **-5 Bps** | **-26 Bps** |
| Others | 2,538 | 3,057 | 2,851 | 3,223 | 3,444 | 6.86% | 35.70% |
| **Gross Advances** | **46,930** | **50,763** | **53,379** | **57,306** | **60,691** | **5.91%** | **29.32%** |
| **CD Ratio %** | **84.68%** | **89.52%** | **86.50%** | **88.97%** | **87.27%** | **-170 Bps** | **259 Bps** |

# Advances Growth Sustained: MSME Rebound Strengthened



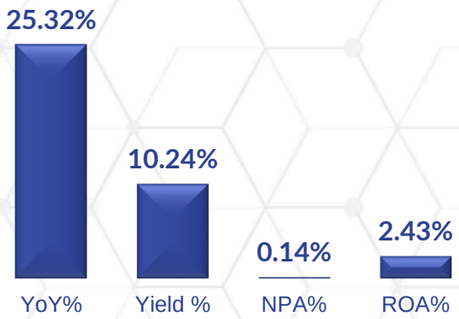



# Segment Performance and Portfolio Mix

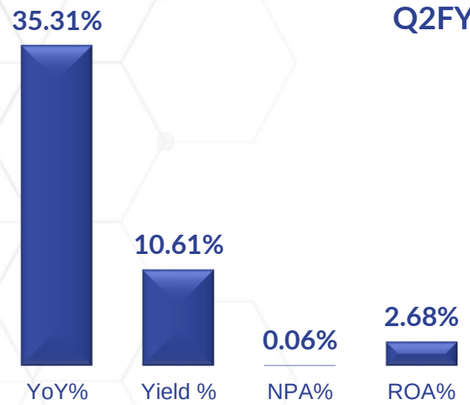
## Retail Advances

Q2FY27



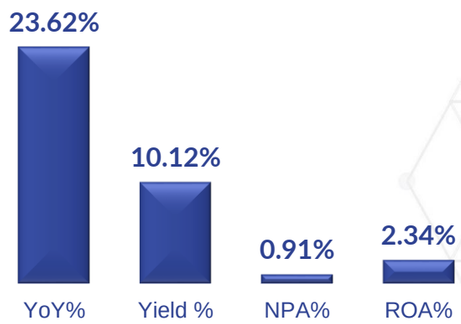

## Agri Advances

Q2FY27



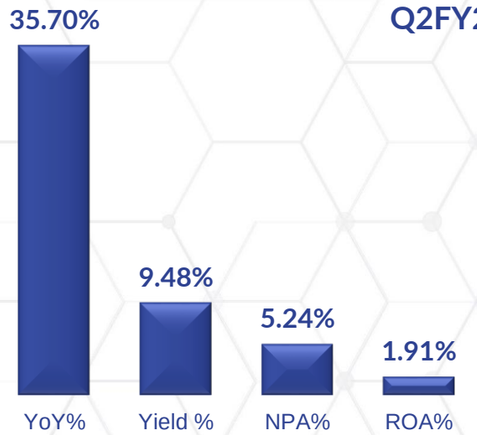

## MSME Advances

Q2FY27

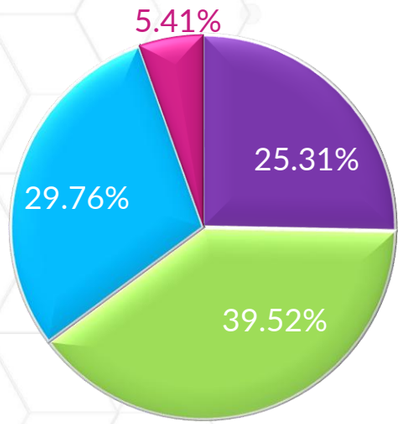



## Other Advances

Q2FY27

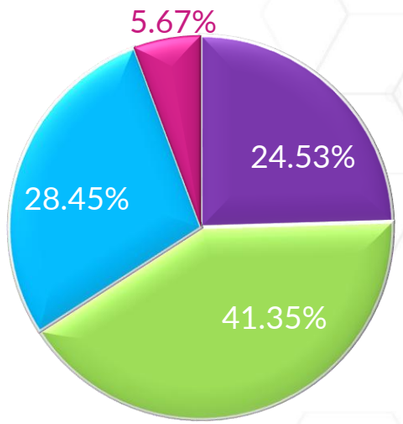



## Portfolio-mix Q2FY26




Retail Agri MSME Others

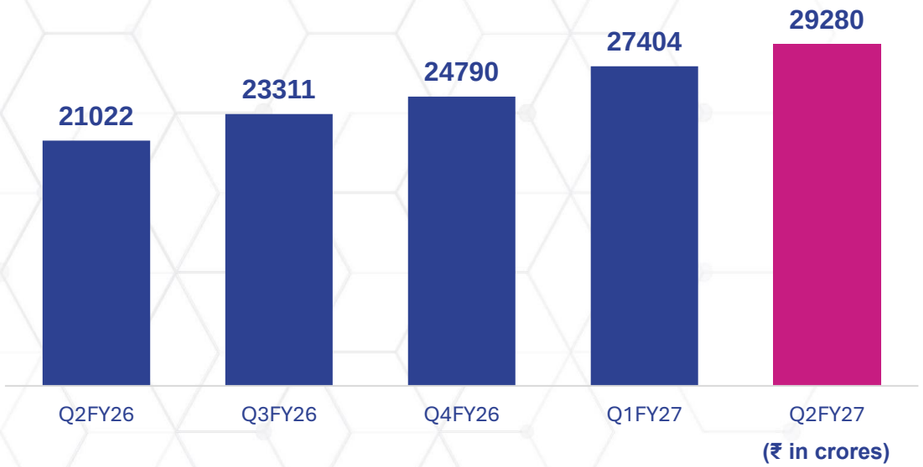
## Portfolio-mix Q2FY27




Retail Agri MSME Others

# Gold Loans: Portfolio Metrics and Price Sensitivity

## Gold Loan Growth



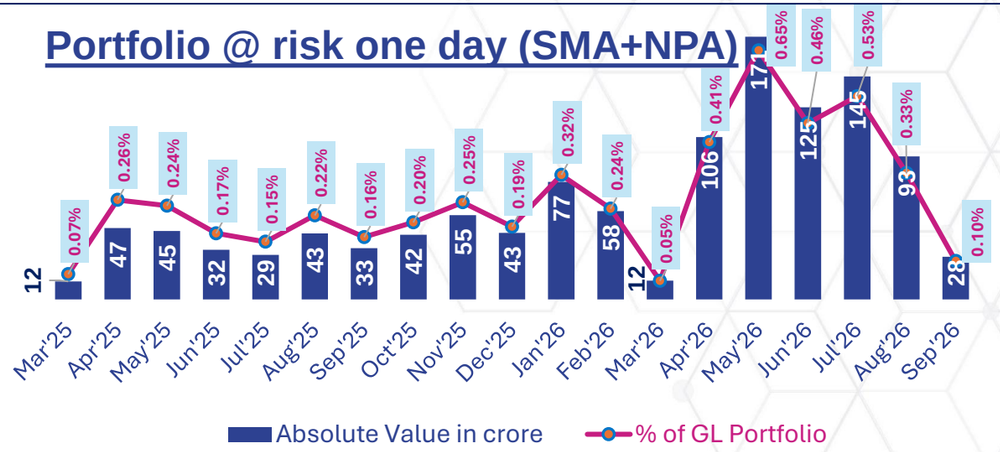

## Gold Loan Portfolio as of 30.09.2026

| | |
|---|---|
| Gross Weight | 37.76 Ton |
| Net Weight | 34.73 Ton |
| Portfolio LTV% | 62.35% |
| Portfolio Yield% | 10.69% |
| Gold Loan ROA% | 2.89% |
| Portfolio Share% | 48.24% |

## Sensitivity: LTV vs Gold Price (as of 30.09.2026)

| Gold Price (Drop % assumed) | Portfolio LTV % (on net weight) | %of Gold loan above market price |
|---|---|---|
| @ current Price | 62.35% | NIL |
| 10% | 69.28% | NIL |
| 15% | 73.35% | NIL |
| 20% | 77.94% | 3.13% |
| 25% | 83.13% | 11.13% |

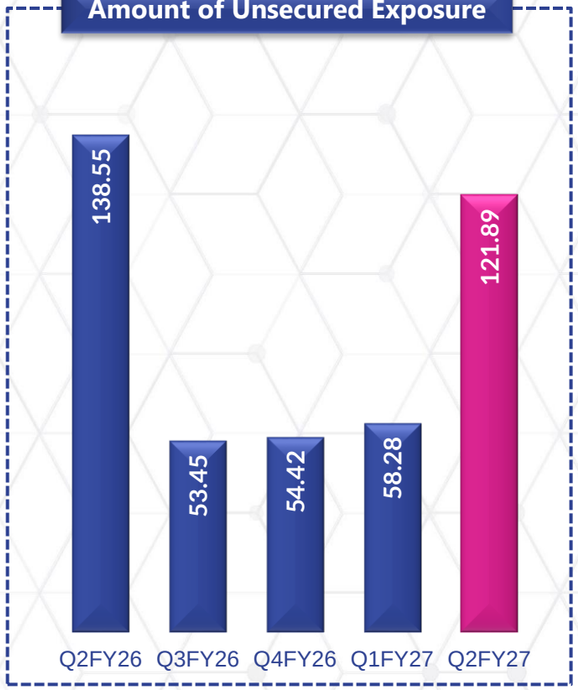
## Portfolio @ risk one day (SMA+NPA)




- Portfolio Gross weight to Net weight is 108.72%
- Asset resolution teams set up to manage portfolio LTV/Margin calls & Auctions.

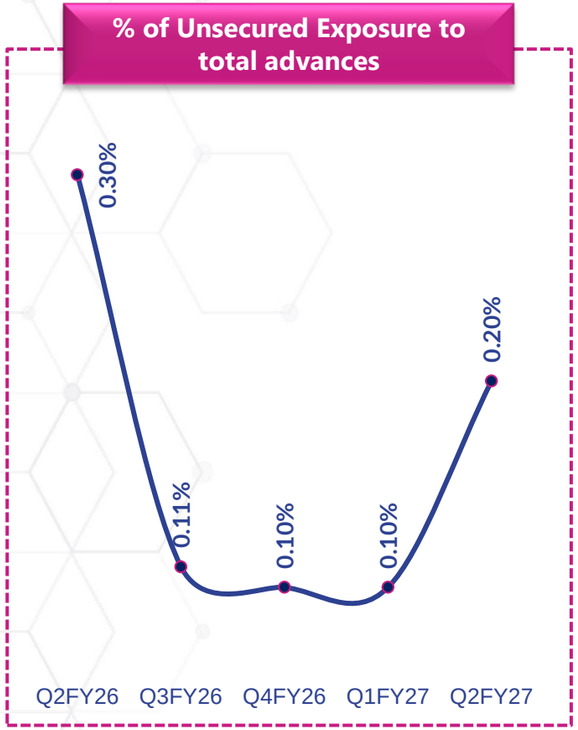
# Unsecured Exposure Remains Minimal at 0.20% of Total Advances

## Amount of Unsecured Exposure

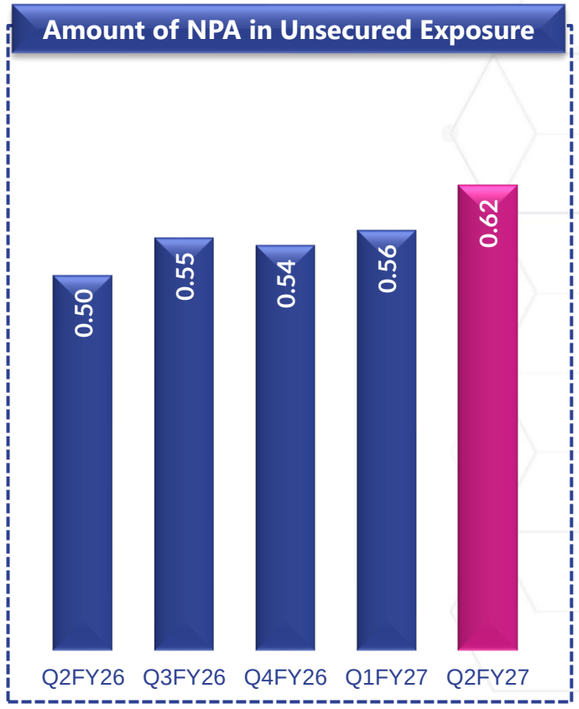



(₹ in Crores)

## % of Unsecured Exposure to total advances

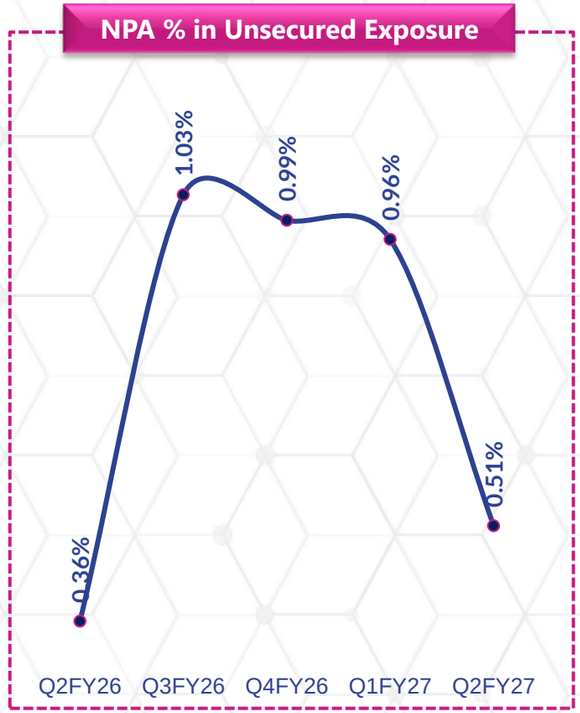



## Amount of NPA in Unsecured Exposure




(₹ in Crores)

## NPA % in Unsecured Exposure



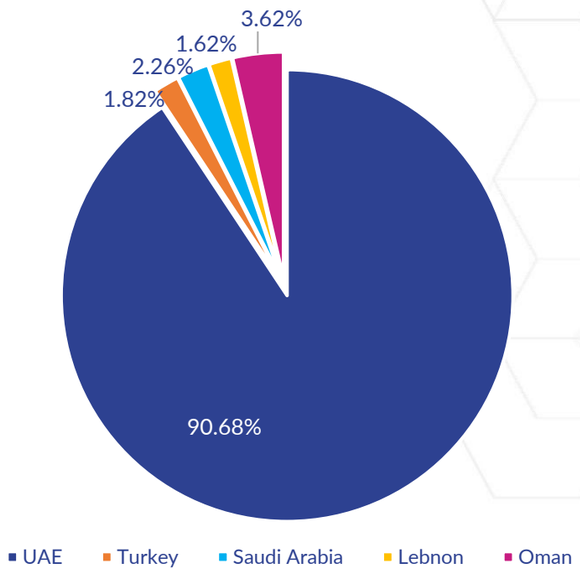
# Sector Exposure and Export-Credit Concentration

(₹ in Crores)

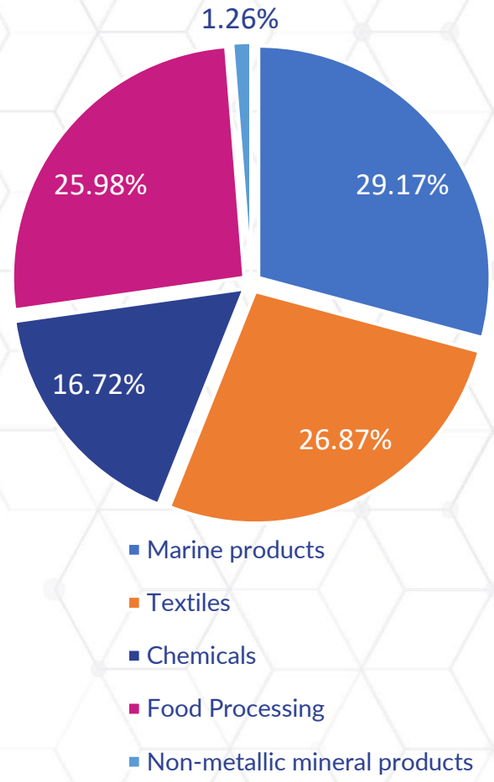
| Sectors | Sectoral Exposure as on 30.09.2026 | | Sectoral % to MSME & Corporate Exposure | |
|---|---|---|---|---|
| | Total | Of which Export Credit | Total % | Of which Export Credit % |
| Wholesale Traders | 3911.59 | 109.14 | 18.89 | 15.08 |
| Textiles | 2289.71 | 117.20 | 11.06 | 16.20 |
| Food Processing | 1502.72 | 241.97 | 7.26 | 33.44 |
| Chemicals | 532.62 | 45.16 | 2.57 | 6.24 |
| Basic Metal & Metal Products | 399.77 | 4.49 | 1.93 | 0.62 |
| Infrastructure | 449.97 | - | 2.17 | - |
| Rubber Plastic | 311.39 | 6.13 | 1.50 | 0.85 |
| Paper & Products | 299.74 | 2.81 | 1.45 | 0.39 |
| Engineering | 287.74 | 3.00 | 1.39 | 0.41 |
| Wood & Products | 233.21 | - | 1.13 | - |
| Mining & Quarry | 164.07 | - | 0.79 | - |
| Glass ware | 120.39 | - | 0.58 | - |
| Other Industries | 581.69 | 43.71 | 2.81 | 6.04 |
| Other Services | 9625.91 | 150.02 | 46.48 | 20.73 |
| **Total** | **20710.52** | **723.63** | **100.00** | **100.00** |

## Export Credit

### Country-wise contribution of West Asia bound export credit (%)




### Sectoral contribution of USA bound Export Credit (%)




- Export credit is 3.49% of total MSME and Corporates
- West Asian countries exposure is ₹82.85 crore, 11.45% of Export Credit.
- USA exposure is ₹ 99.04 Crore, 13.69% of export credit

# P&L & Balance Sheet

Q2 FY2026-27

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# Net Interest Income Powers Profit Growth

(₹ in Crores)

| Financial Parameters | Q2FY26 (3M) | Q4FY26 (3M) | Q1FY27 (3M) | Q2FY27 (3M) | Q-o-Q Growth (Q2FY27 over Q1FY27) | Y-o-Y Growth (Q2FY27 over Q2FY26) | H1FY26 (6M) | H1FY27 (6M) | Y-o-Y Growth (H1FY27 over H1FY26) |
|---|---|---|---|---|---|---|---|---|---|
| Interest Income | 1413.39 | 1550.38 | 1662.43 | 1820.16 | 9.49% | 28.78% | 2799.63 | 3482.59 | 24.39% |
| Non-Interest Income | 208.07 | 241.78 | 238.36 | 232.24 | -2.57% | 11.62% | 439.30 | 470.60 | 7.12% |
| **Total Income** | **1621.46** | **1792.16** | **1900.79** | **2052.40** | **7.98%** | **26.58%** | **3238.93** | **3953.19** | **22.05%** |
| Interest Expenses | 816.26 | 845.93 | 897.35 | 1012.99 | 12.89% | 24.10% | 1622.95 | 1910.34 | 17.71% |
| Operating Expenses | 352.76 | 423.92 | 392.37 | 397.86 | 1.40% | 12.78% | 751.28 | 790.23 | 5.18% |
| *Of which* | | | | | | | | | |
| Employee Cost | 175.84 | 220.68 | 209.24 | 193.09 | -7.72% | 9.81% | 398.67 | 402.33 | 0.92% |
| Other Operating Exp. | 176.92 | 203.24 | 183.13 | 204.77 | 11.82% | 15.74% | 352.61 | 387.90 | 10.01% |
| **Total Expenditure** | **1169.02** | **1269.85** | **1289.72** | **1410.85** | **9.39%** | **20.69%** | **2374.23** | **2700.57** | **13.75%** |
| Net Interest Income | 597.13 | 704.45 | 765.08 | 807.17 | 5.50% | 35.17% | 1176.68 | 1572.25 | 33.62% |
| **Operating Profit** | **452.44** | **522.31** | **611.07** | **641.55** | **4.99%** | **41.80%** | **864.70** | **1252.62** | **44.86%** |
| Provision other than tax | 20.02 | 18.79 | 53.93 | 33.42 | -38.03% | 66.93% | 28.36 | 87.35 | 208.00% |
| Taxes | 114.91 | 129.87 | 145.63 | 156.99 | 7.80% | 36.62% | 213.94 | 302.62 | 41.45% |
| **Net Profit** | **317.51** | **373.65** | **411.51** | **451.14** | **9.63%** | **42.09%** | **622.40** | **862.65** | **38.60%** |

# Balance Sheet Grows to ₹85,951 Cr

## Liabilities

(₹ in Crores)

| Particulars | As on 30.09.2025 | As on 31.12.2025 | As on 31.03.2026 | As on 30.06.2026 | As on 30.09.2026 |
|---|---|---|---|---|---|
| Capital | 158.35 | 158.35 | 158.35 | 158.35 | 158.35 |
| Reserves and Surplus | 9,285.35 | 9,615.48 | 9,951.81 | 10,403.67 | 10,611.01 |
| Deposits | 55,420.76 | 56,706.77 | 61,712.35 | 64,408.69 | 69,545.83 |
| Borrowings | 1,283.72 | 1,064.18 | 700.00 | 1,540.21 | 2,229.30 |
| Other Liabilities and Provisions | 2,893.69 | 3,143.10 | 2,777.09 | 3,275.13 | 3,406.93 |
| **Total Liabilities** | **69,041.87** | **70,687.88** | **75,299.60** | **79,786.05** | **85,951.42** |

## Assets

(₹ in Crores)

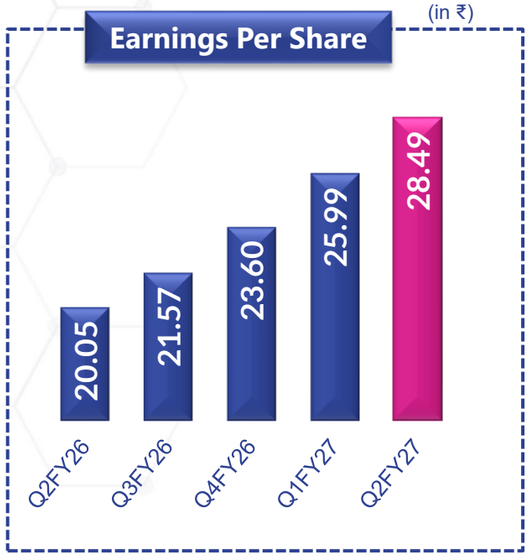
| Particulars | As on 30.09.2025 | As on 31.12.2025 | As on 31.03.2026 | As on 30.06.2026 | As on 30.09.2026 |
|---|---|---|---|---|---|
| Cash and Balance with RBI | 2,780.46 | 2,298.00 | 2,520.61 | 2,704.05 | 2,531.52 |
| Balance with Bank and Money at call and short notice | 669.24 | 833.38 | 1,694.33 | 1,368.74 | 1,087.77 |
| Investments | 16,540.08 | 14,519.09 | 15,692.68 | 16,202.27 | 18,800.05 |
| Advances | 46,589.82 | 50,435.47 | 53,122.66 | 57,040.50 | 60,429.04 |
| Fixed Assets | 274.08 | 286.23 | 310.56 | 312.09 | 314.15 |
| Other Assets | 2,188.19 | 2,315.71 | 1,958.76 | 2,158.40 | 2,788.89 |
| **Total Assets** | **69,041.87** | **70,687.88** | **75,299.60** | **79,786.05** | **85,951.42** |

# EPS, ROA and ROE Up Every Quarter



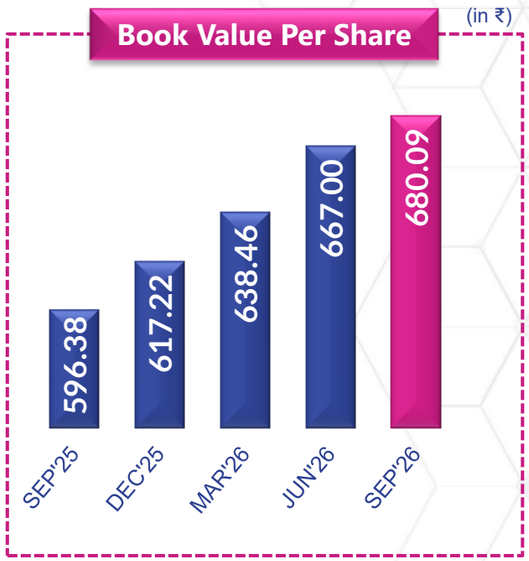
## Earnings Per Share

(in ₹)



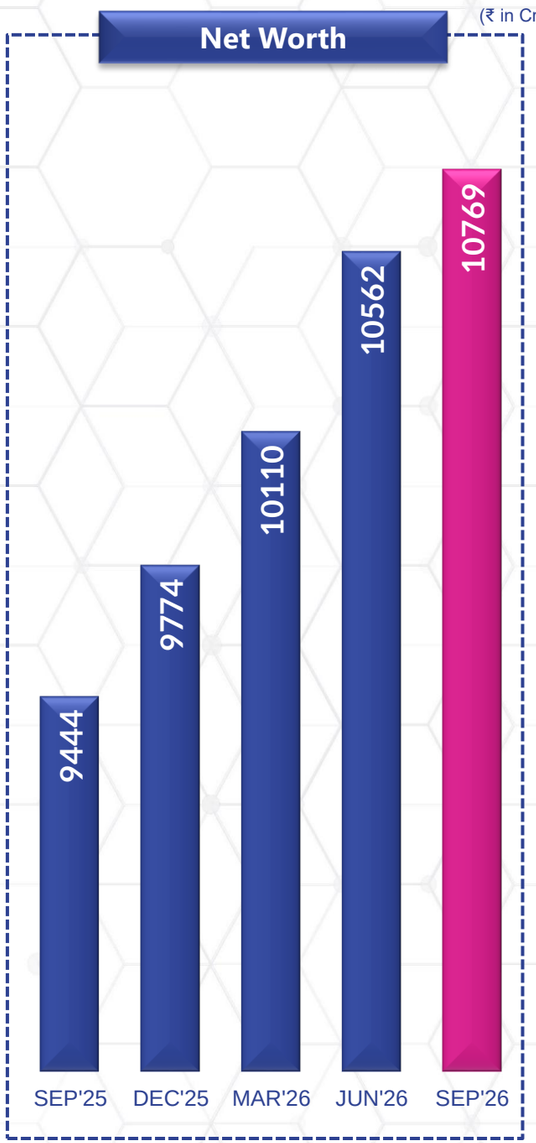

## Book Value Per Share

(in ₹)

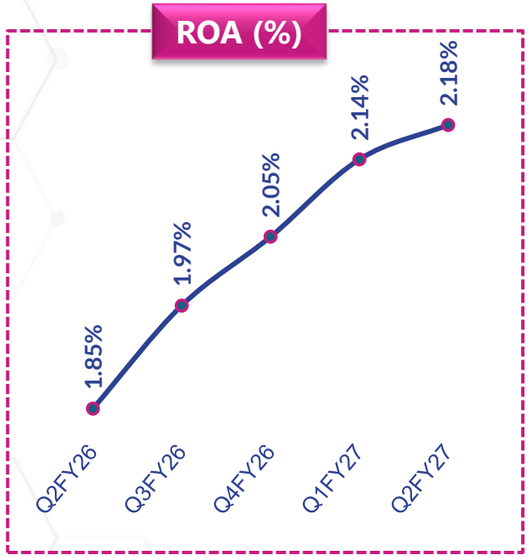



## Net Worth

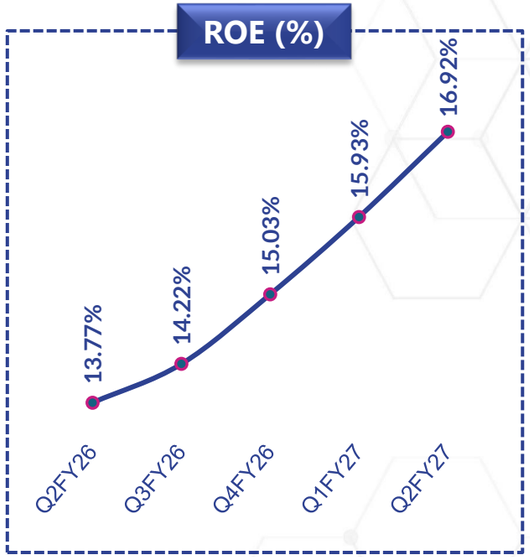
(₹ in Crores)



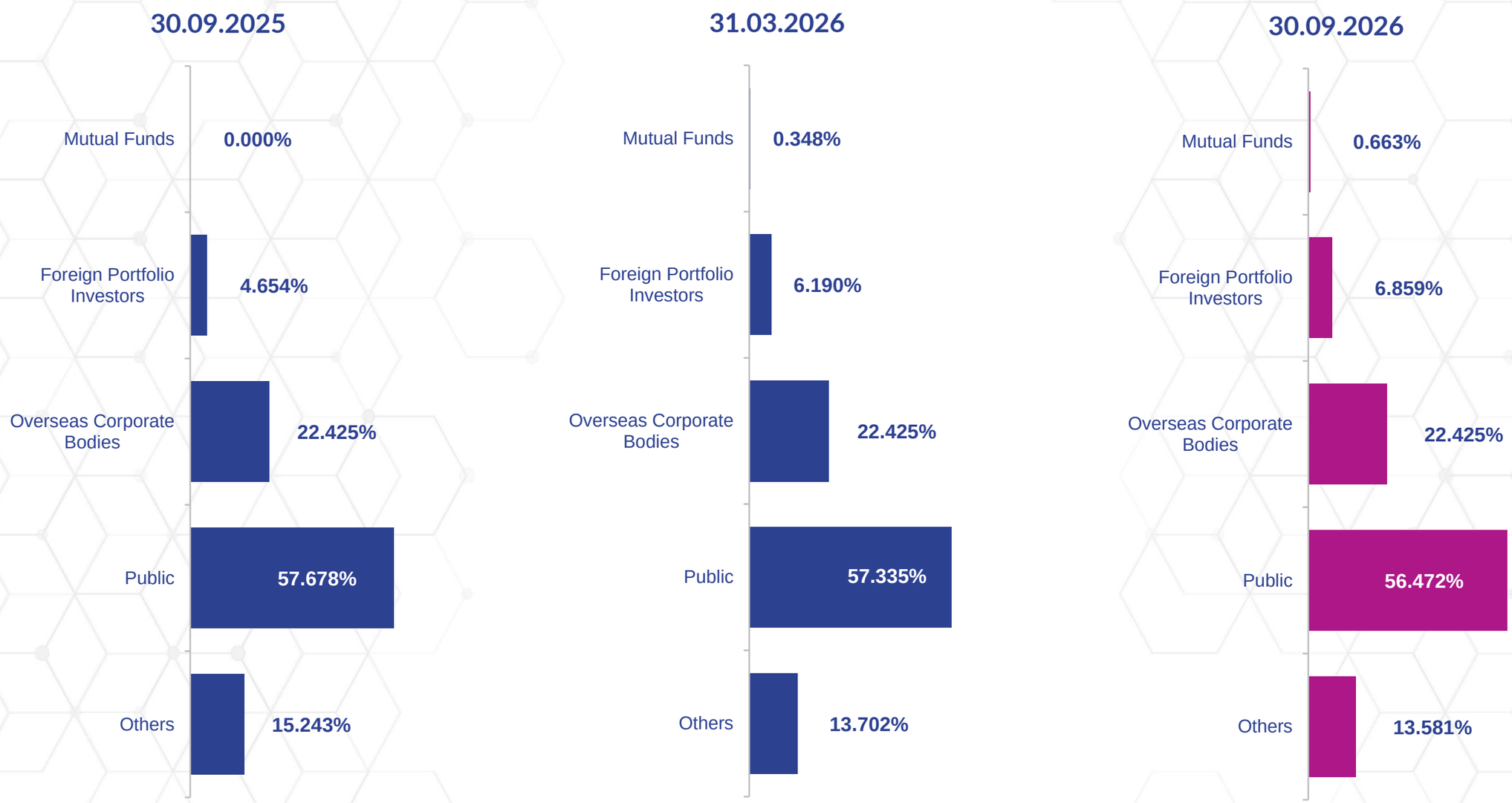

## ROA (%)




## ROE (%)



# Shareholding Pattern: Higher MF and FPI Holdings Year-on-Year



# Asset Quality

Q2 FY2026-27

Tamilnad Mercantile Bank Ltd

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# Gross NPA Reduced to ₹371.67 Cr; PCR at 96.61%

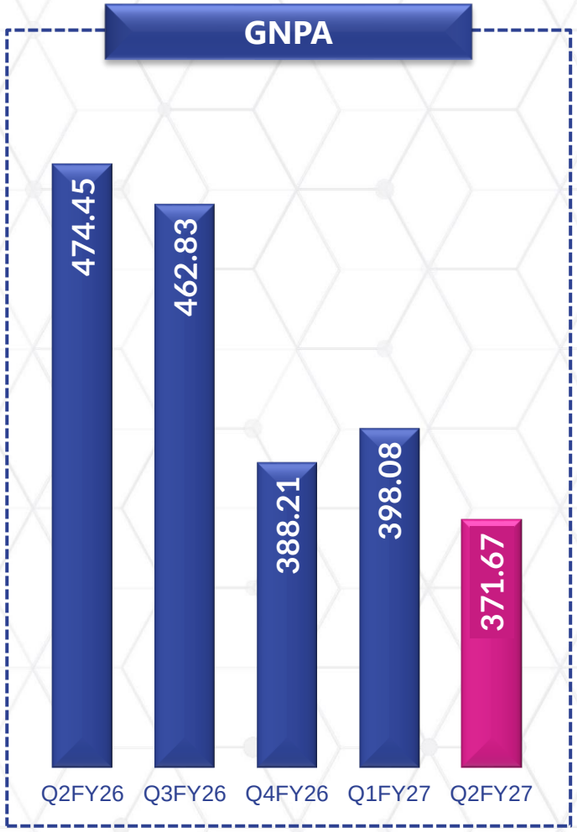


(₹ in crores)

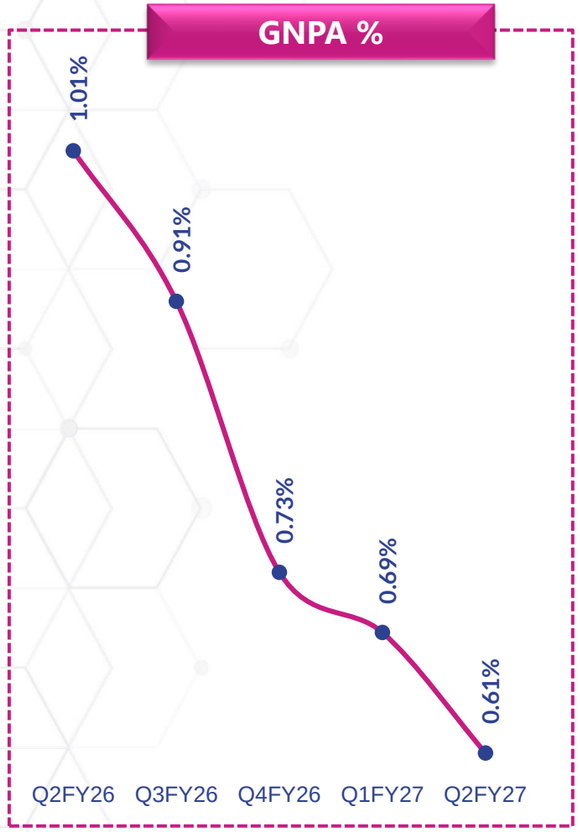
| Particulars | Q2FY26 | Q3FY26 | Q4FY26 | Q1FY27 | Q2FY27 |
|---|---|---|---|---|---|
| Opening Balance of Gross NPA | 549.12 | 474.45 | 462.83 | 388.21 | 398.08 |
| i)Cash Recovery | 26.97 | 31.19 | 25.20 | 31.32 | 31.12 |
| ii)Upgradation | 4.34 | 2.31 | 2.61 | 1.37 | 3.59 |
| iii)Write Off | 66.02 | 0.00 | 83.67 | 0.00 | 26.53 |
| Total Reduction* (i+ii+iii) | 97.33 | 33.50 | 111.48 | 32.69 | 61.24 |
| Fresh Addition* | 22.66 | 21.88 | 36.86 | 42.56 | 34.83 |
| **Closing Balance of Gross NPA** | **474.45** | **462.83** | **388.21** | **398.08** | **371.67** |
| GNPA % | 1.01 | 0.91 | 0.73 | 0.69 | 0.61 |
| NPA Provision | 323.36 | 311.35 | 229.98 | 241.04 | 236.19 |
| **Net NPA** | **121.52** | **100.08** | **97.41** | **98.00** | **83.59** |
| NNPA % | 0.26 | 0.20 | 0.18 | 0.17 | 0.14 |
| Provision Coverage Ratio % (with technical write-off) | 95.30 | 96.08 | 96.14 | 96.04 | 96.61 |
| Provision Coverage Ratio % (without technical write-off) | 74.36 | 78.35 | 74.89 | 75.36 | 77.49 |

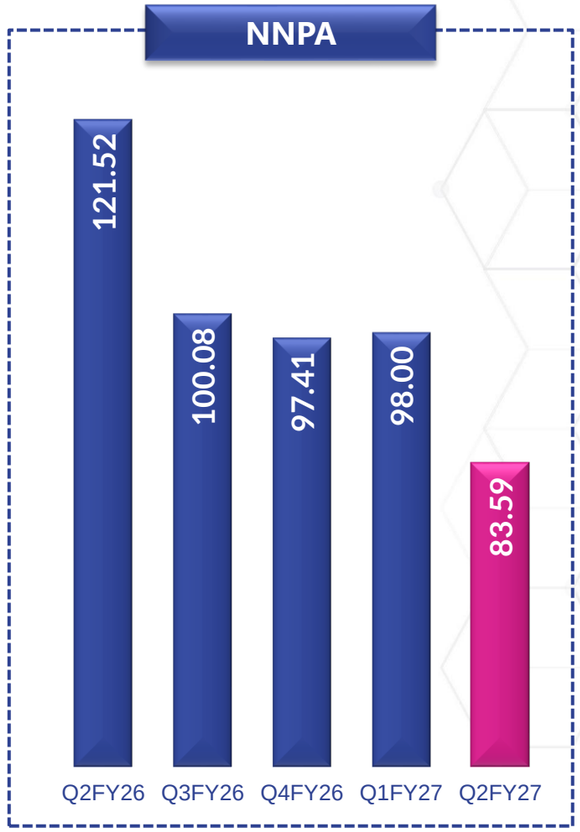
*Accounts classified as NPA and upgraded or recovered during the same period are not considered

# GNPA and NNPA Ratios Decline

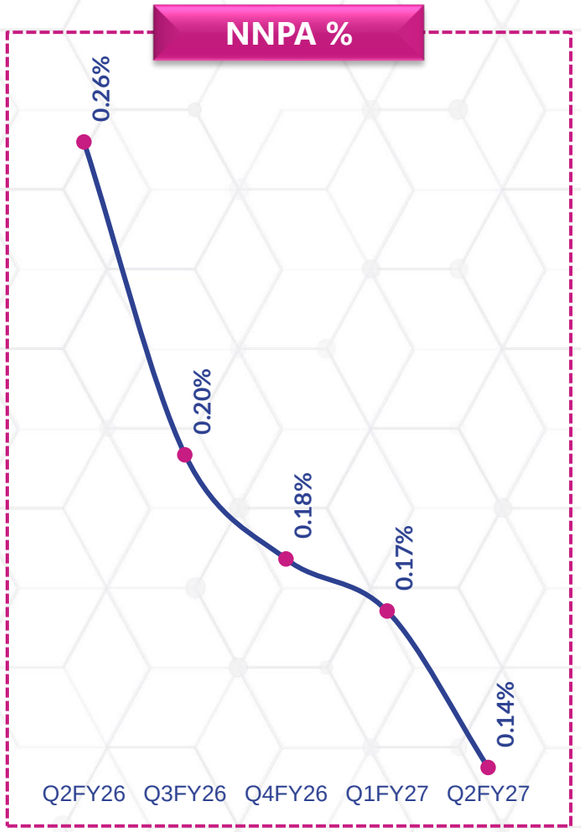



(₹ in Crores)




(₹ in Crores)



# Segment-wise NPA: 135.39% Collateral Coverage

(₹ in Crores)

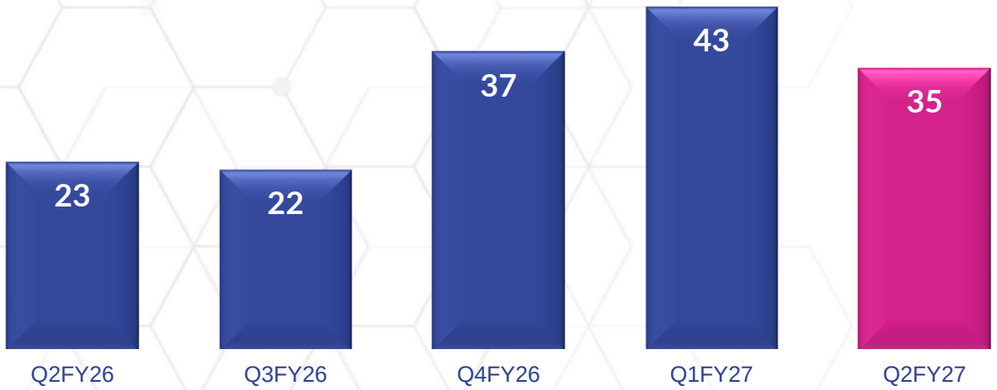
| Parameter | Advances as of 30.09.2026 | GNPA as of 30.09.2026 | GNPA% | Provision | Collateral Coverage (NPA) |
|---|---|---|---|---|---|
| Retail | 14,885.72 | 20.53 | 0.14% | 10.39 | 154.85% |
| Agriculture | 25,094.51 | 14.21 | 0.06% | 8.16 | 207.25% |
| MSME | 17,266.88 | 156.44 | 0.91% | 68.53 | 199.78% |
| Others | 3,443.64 | 180.49 | 5.24% | 149.11 | 71.71% |
| **Total** | **60,690.75** | **371.67** | **0.61%** | **236.19** | **135.39%** |

- *135.39% average collateral available for NPA.*
- *Portfolio loss is expected to be low.*
- *Potential for write back of most provision available.*
- *Provided 100% for stressed NFB facilities*
- *SMA 1 & 2 fully provided as per ECL norms.*

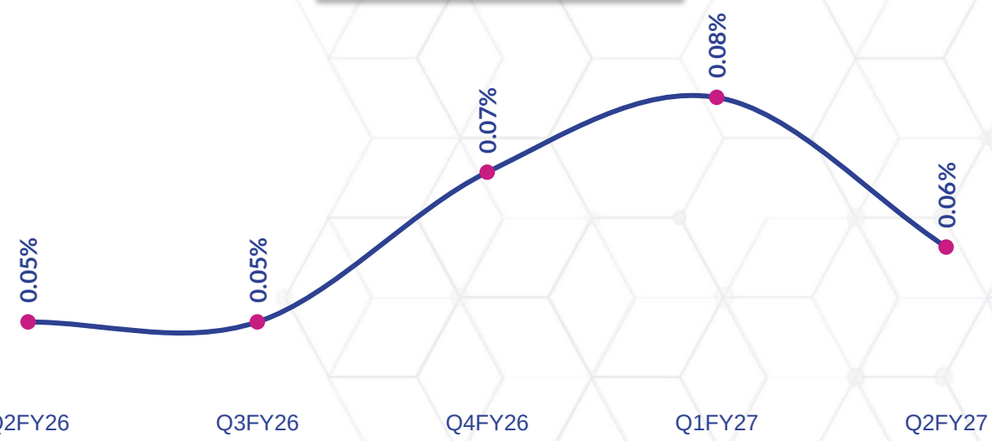
# Fresh Slippage Ease Sequentially

(₹ in crores)

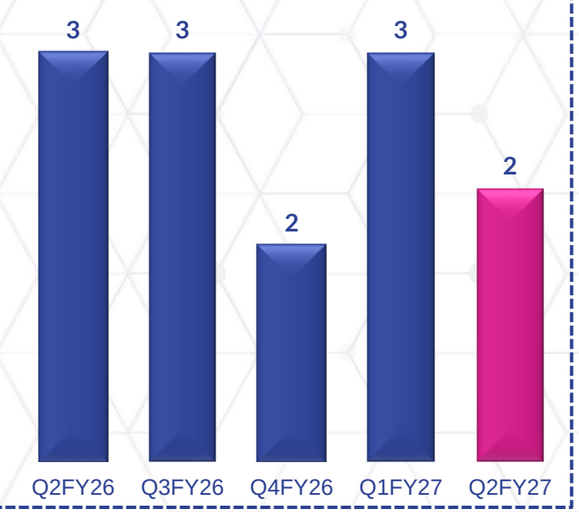
## Fresh Slippage




## Slippage Ratio (%)

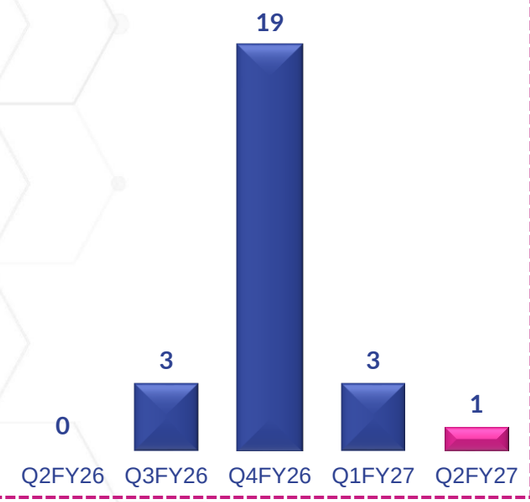



## Slippage in Retail



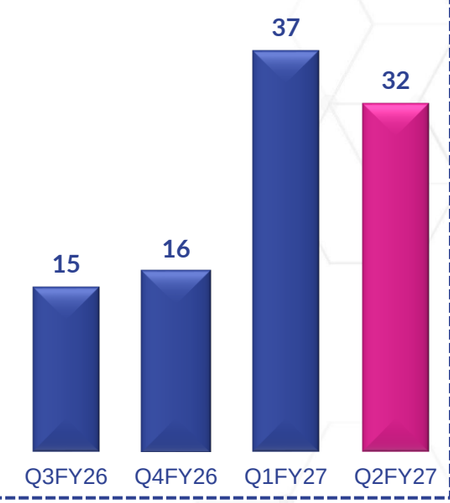

(₹ in crores)

## Slippage in Agri



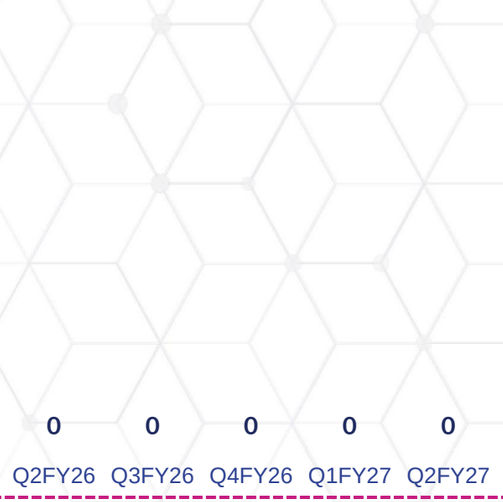

(₹ in crores)

## Slippage in MSME




(₹ in crores)

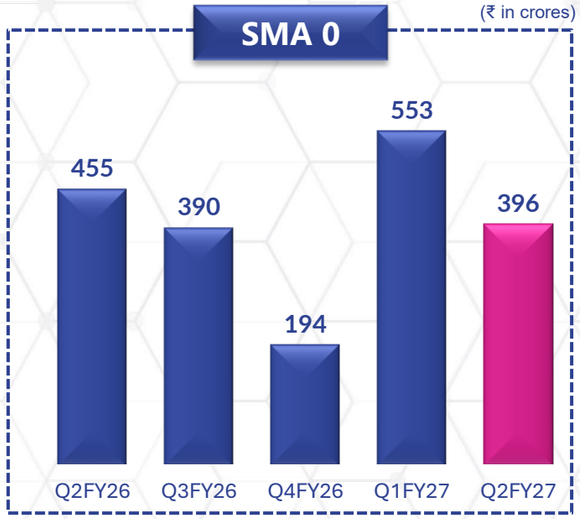
## Slippage in Others

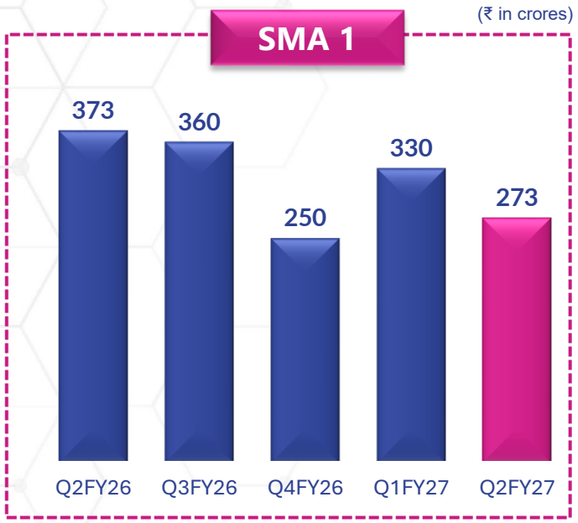


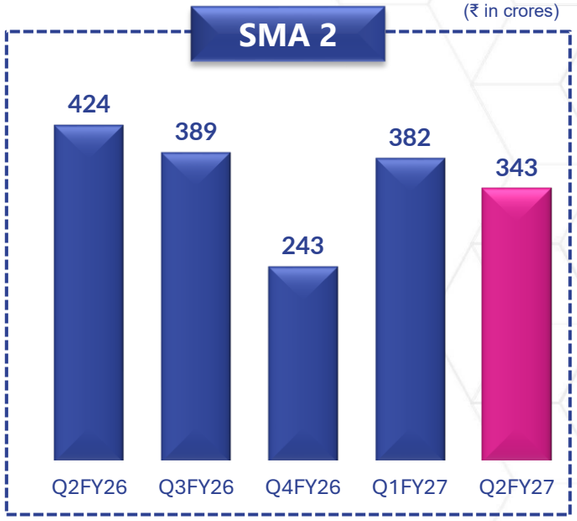

(₹ in crores)

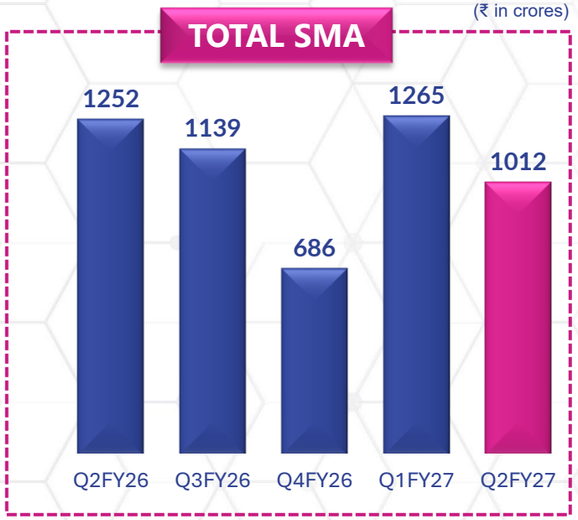
Figures are rounded off to the nearest whole number

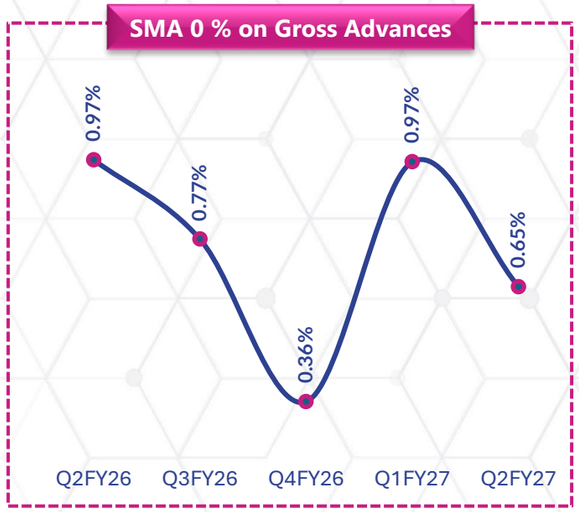
# SMA Book Down to 1.67% from 2.67% YoY

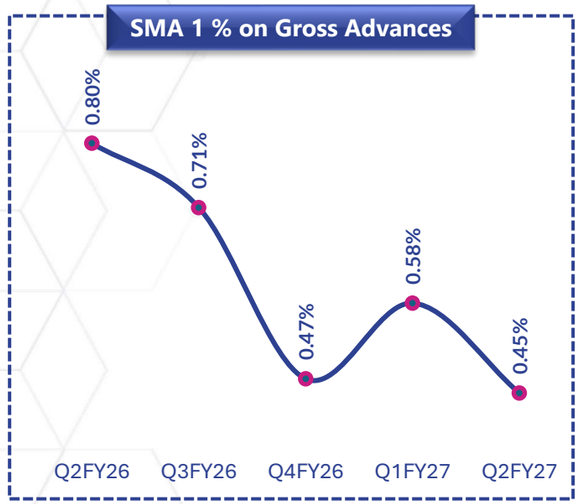


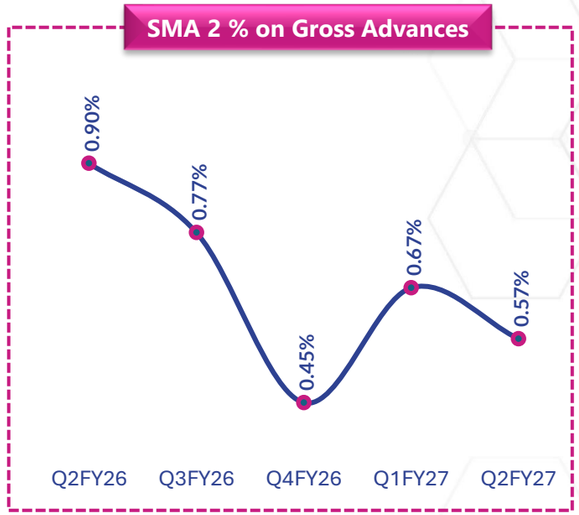



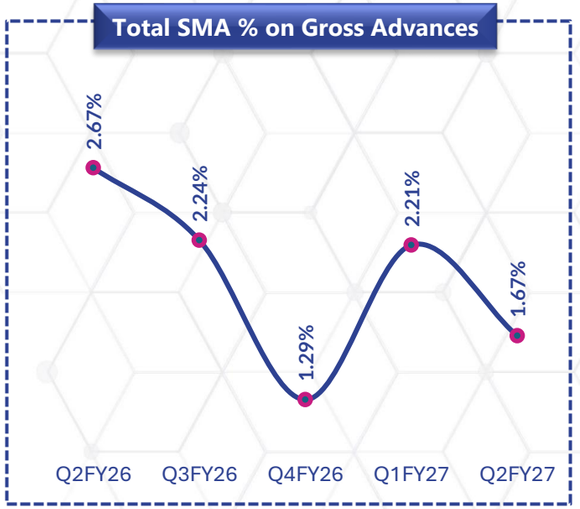



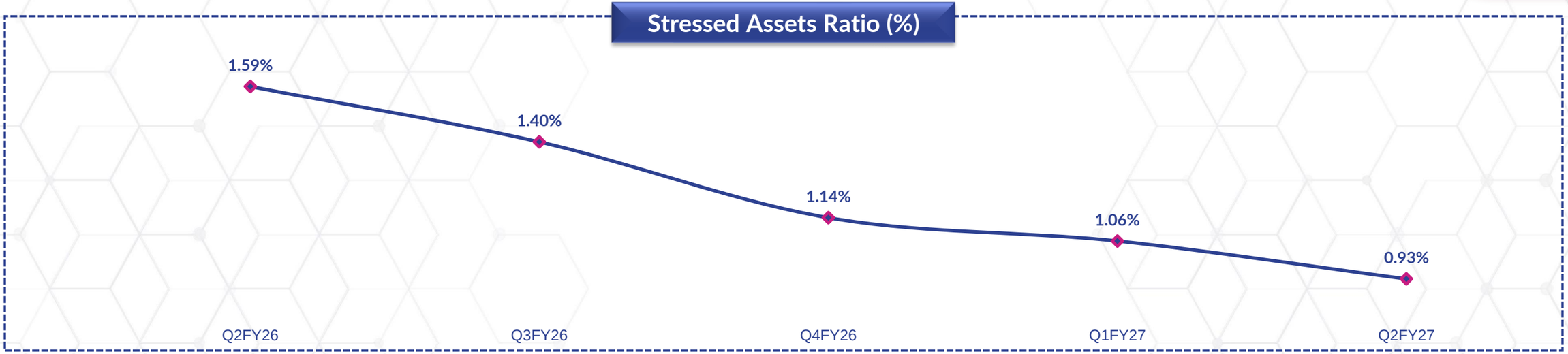




Figures are rounded off to the nearest whole number

# Stressed Assets Ratio Declined Every Quarter to 0.93%




(₹ in crores)

| Particulars | Q2FY26 | Q3FY26 | Q4FY26 | Q1FY27 | Q2FY27 |
|---|---|---|---|---|---|
| Standard Restructure advances | 271.37 | 246.17 | 218.34 | 208.17 | 193.27 |
| Gross NPA | 474.45 | 462.83 | 388.21 | 398.08 | 371.67 |
| Total Stressed Assets | 745.82 | 709.00 | 606.55 | 606.25 | 564.94 |
| Gross Advances | 46,930.28 | 50,762.59 | 53,378.92 | 57,306.34 | 60,690.75 |
| **Stressed Assets Ratio (%)** | **1.59** | **1.40** | **1.14%** | **1.06%** | **0.93%** |

# Expected Credit Loss: ₹385 Cr Impact; ₹304 Cr Already Available

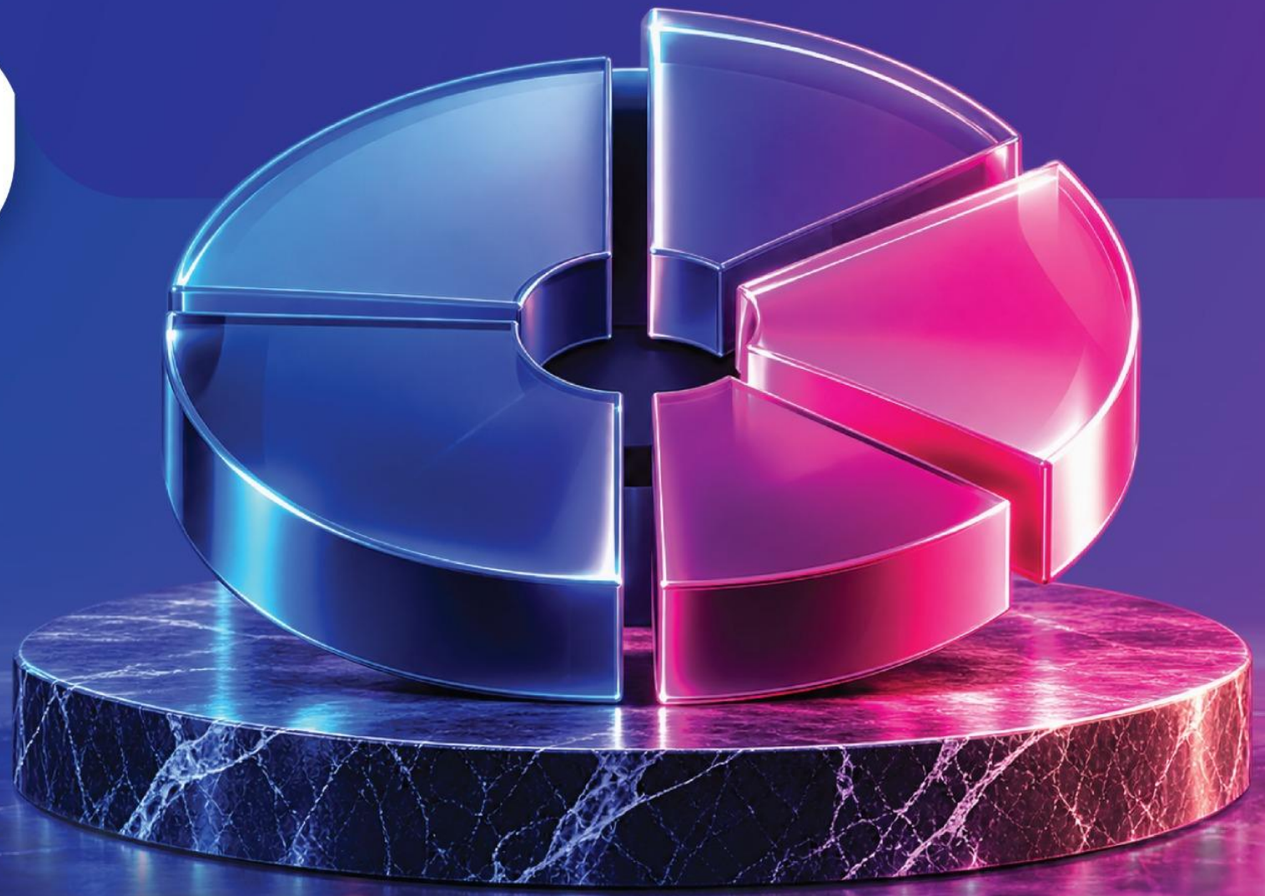
| W.e.f.01.04.2027 | | As of 30.09.2026 |
|---|---|---|
| Current IRAC norms | Standard Assets | ₹181 crore |
| | Bad & doubtful asset | ₹236 crore |
| | Non-performing Investment | ₹57 crore |
| | Floating Provision for Advances | ₹24 crore |
| | Total | ₹498 crore |
| New ECL norms | Stage 1 assets | ₹269 crore |
| | Stage 2 assets | ₹202 crore |
| | Stage 3 assets | ₹412 crore |
| | Total | ₹883 crore |
| One time Impact | Additional Provision Required | ₹385 crore |
| | | |
| ECL Provision front loaded: | | |
| | SMA 1 and 2 | ₹26.27 crore |
| | Non fund facilities under Stage 1 & 2 | ₹2.61 crore |
| | Non fund facilities under Stage 3 | ₹25.36 crore |
| | Total upfront provision for ECL (A) | ₹54.24 crore |
| | Existing Contingency Provision available (B) | ₹250.00 crore |
| | Total Provision already available (A+B) | ₹304.24 crore |

# Key Ratios / **Parameters**

Q2 FY2026-27

Tamilnad Mercantile Bank Ltd

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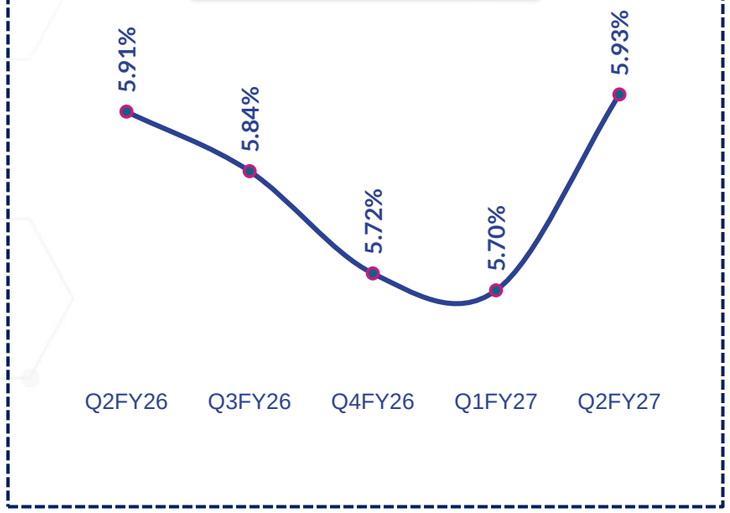


# Key Ratios (1/4): NIM 4.19%, Up 36 bps YoY

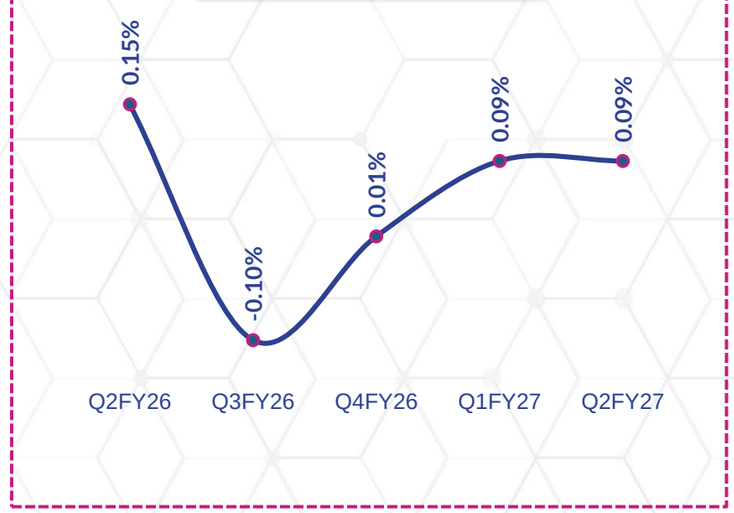
## Cost of Deposits (%)




## Cost of Funds (%)



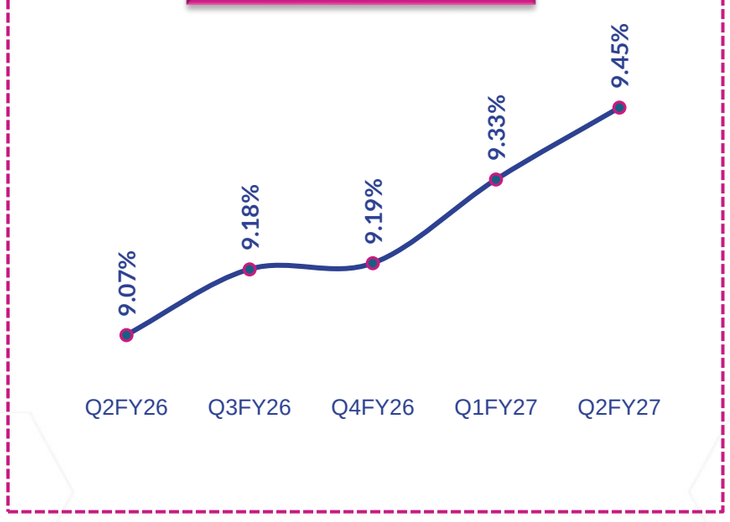

## Credit Cost (%)



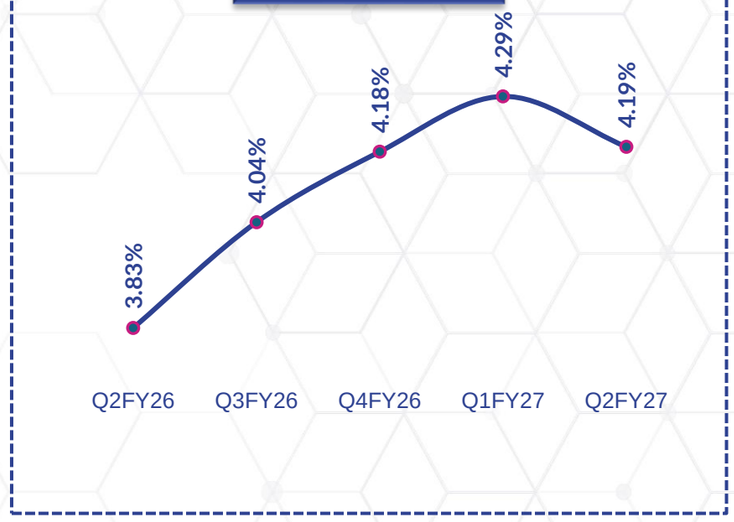

## Yield on Advances (%)



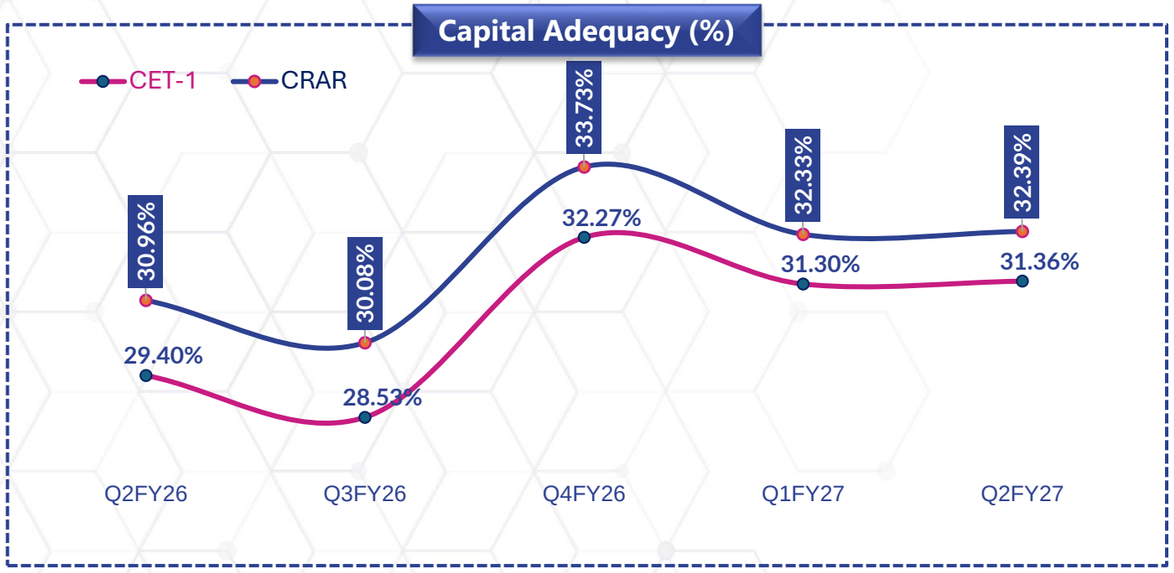

## Yield on Funds (%)

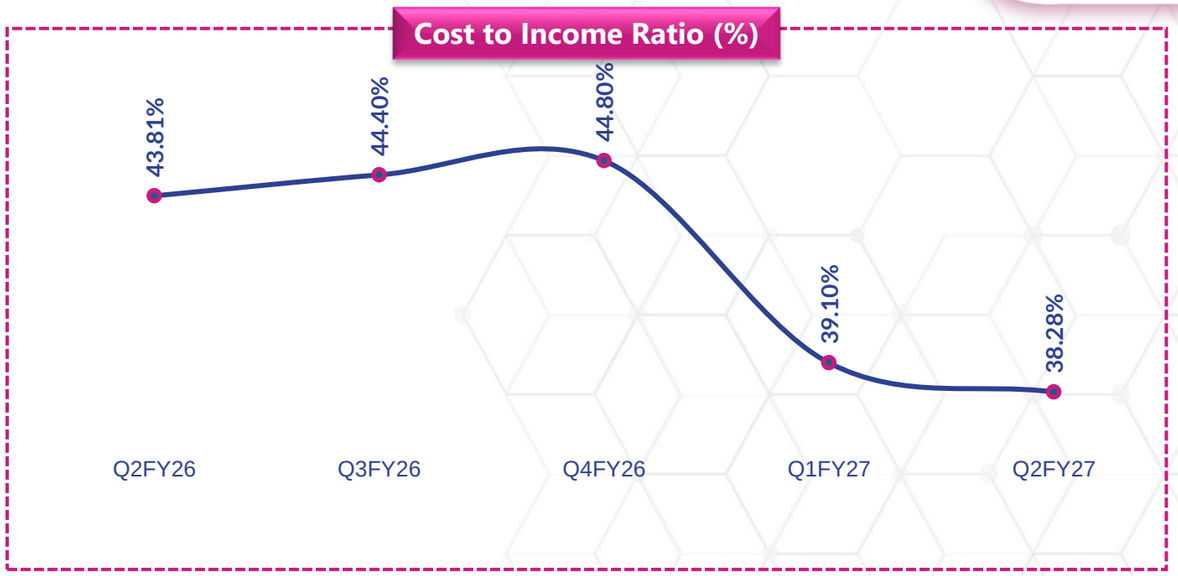


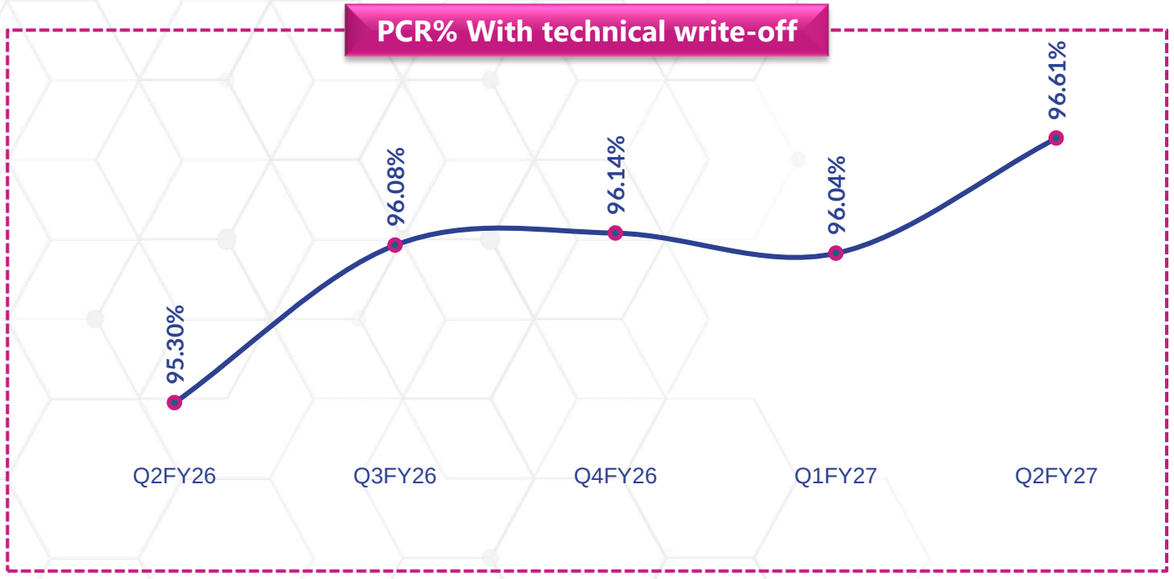

## NIM (%)

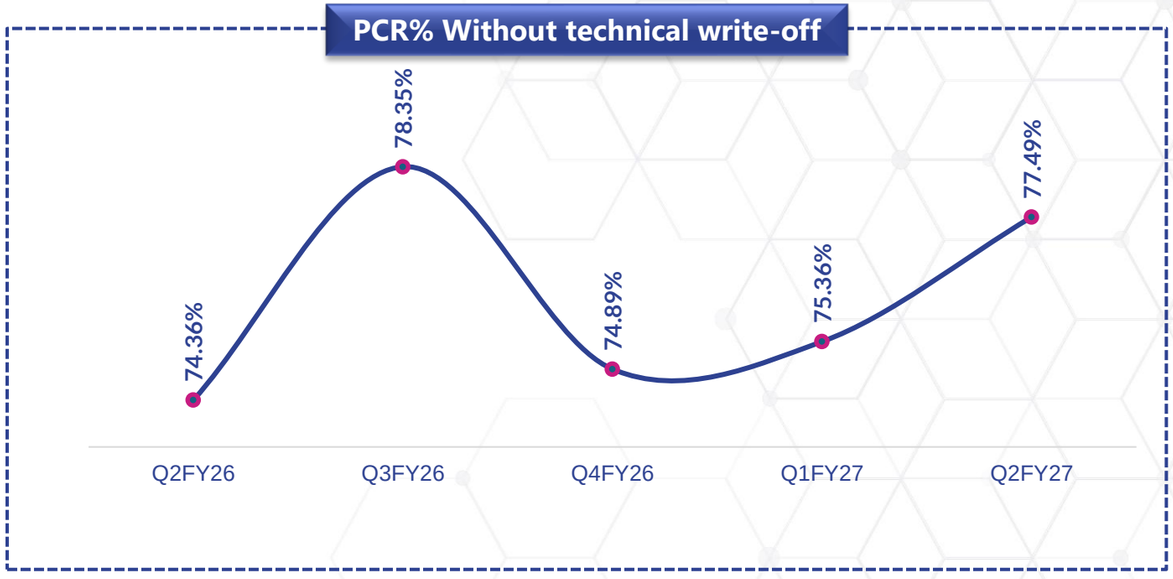


# Key Ratios (2/4): CRAR 32.39%; Cost-to-Income Improves to 38.28%



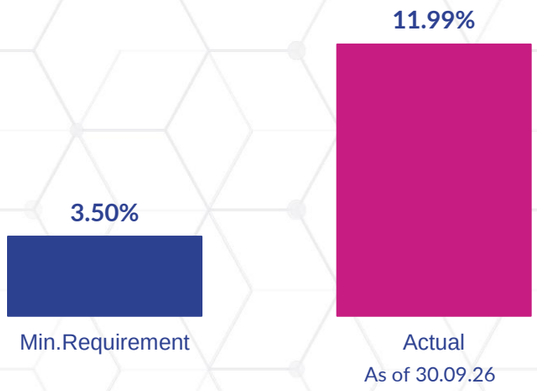



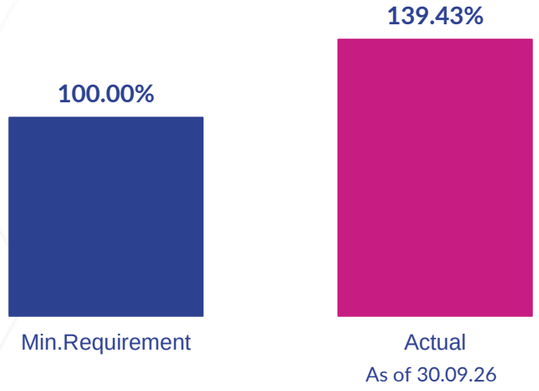
# Key Ratios (3/4): Leverage and Liquidity Well Above Requirements

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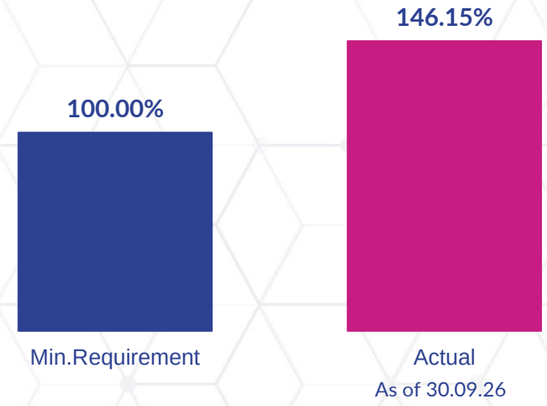
## Leverage Ratio %



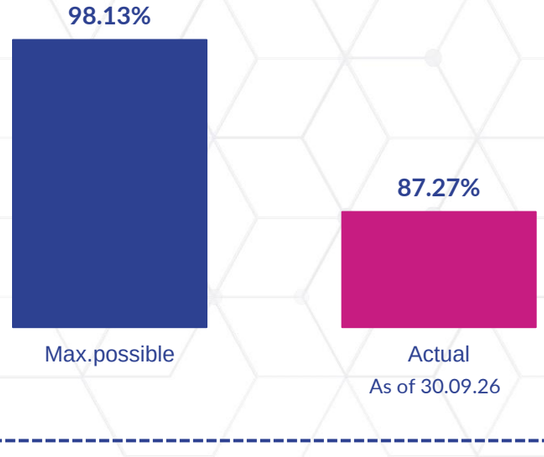

## LCR %




## NSFR %




## CD Ratio %




**Max. possible CD Ratio (as of 30.09.26)**

| Liabilities | Actuals | Assets | Lending possible |
|---|---|---|---|
| Net-worth | 12.53% | *CRR (80.91*3) | 2.43% |
| Deposits (A) | 80.91% | *SLR (80.91*18) | 14.56% |
| Re-Finance | 2.59% | Other Assets | 3.61% |
| Other liability | 3.97% | **Mandatory / Min.Required** | **20.60%** |
| | | **Lending Possible (B)** | **79.40%** |
| **Total** | **100.00%** | **Total** | **100.00%** |

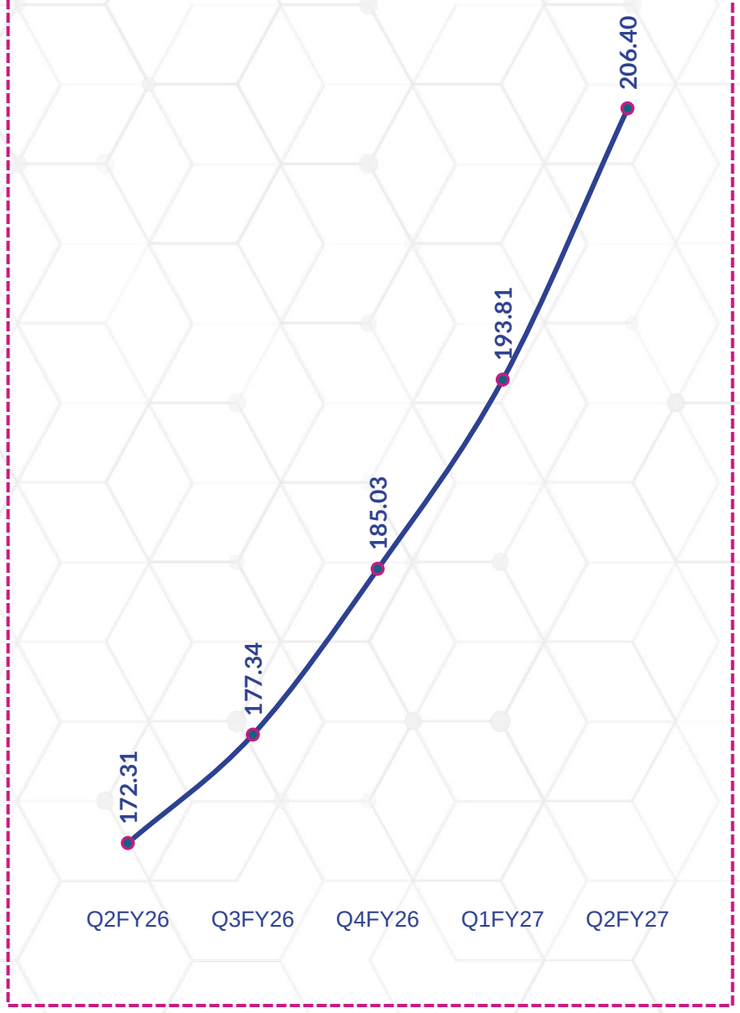
*as per regulation

**Possible CD Ratio (B/A) = 98.13%**

# Key Ratios (4/4): Branch and Employee Productivity Higher YoY

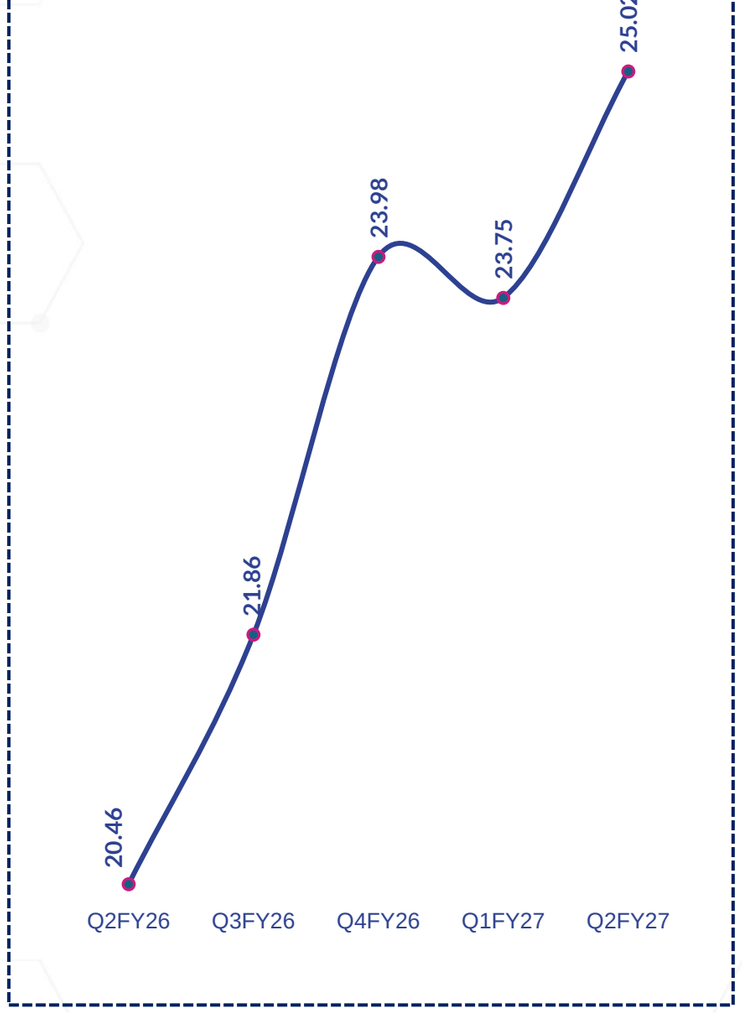
## Business per Branch

(₹ in crores)



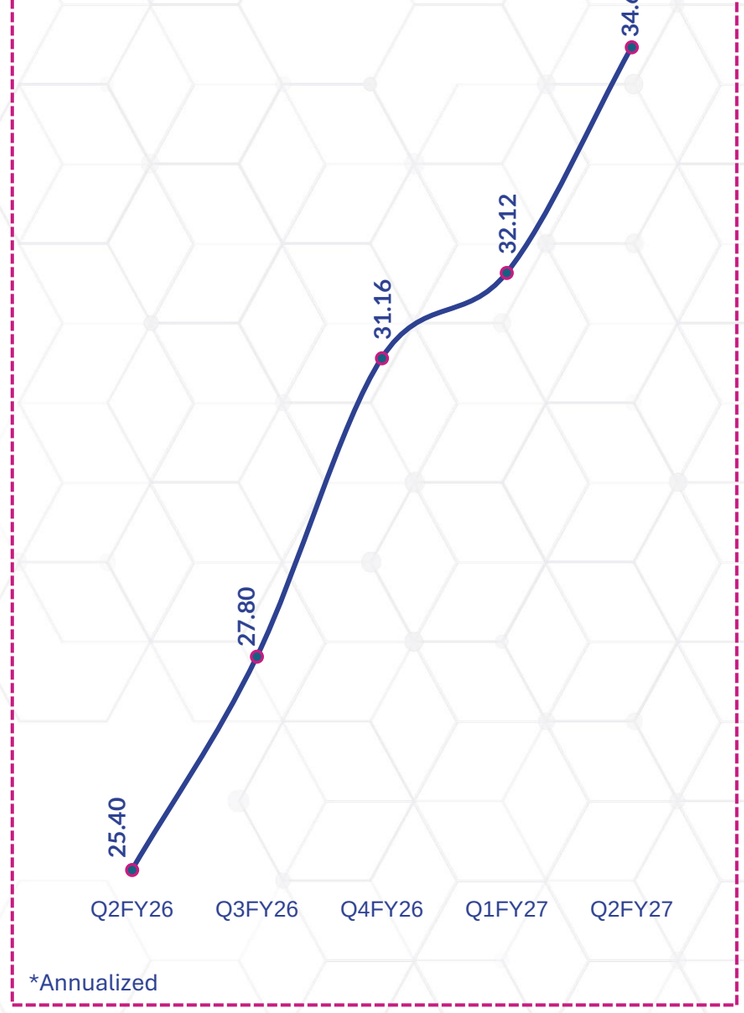

## Business per Employee

(₹ in crores)




## Profit per Employee

(₹ in lakhs)




*Annualized

**407 new employees recruited during H1FY27**

# Phygital Expansion

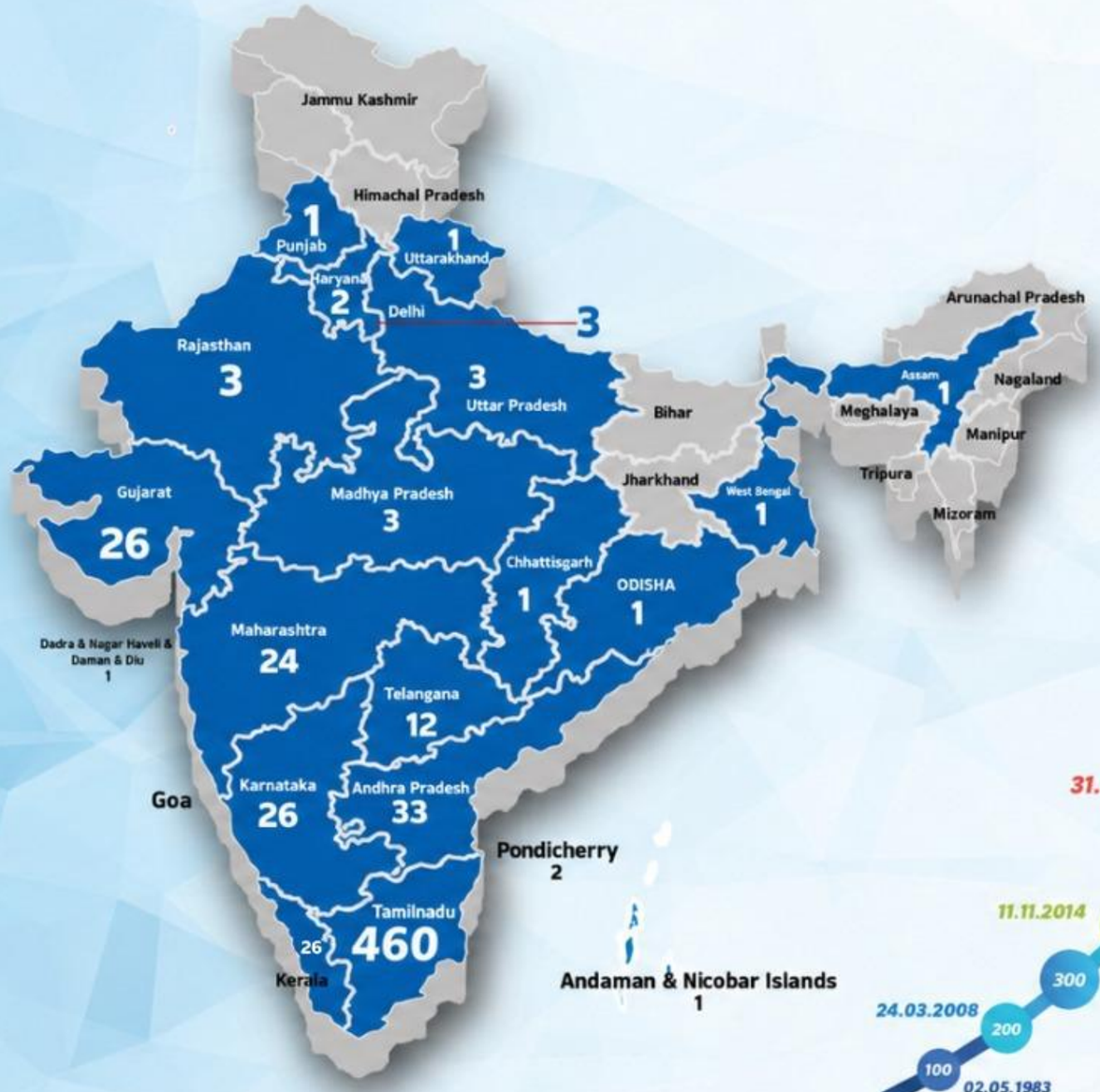
Q2 FY2026-27

Tamilnad Mercantile Bank Ltd

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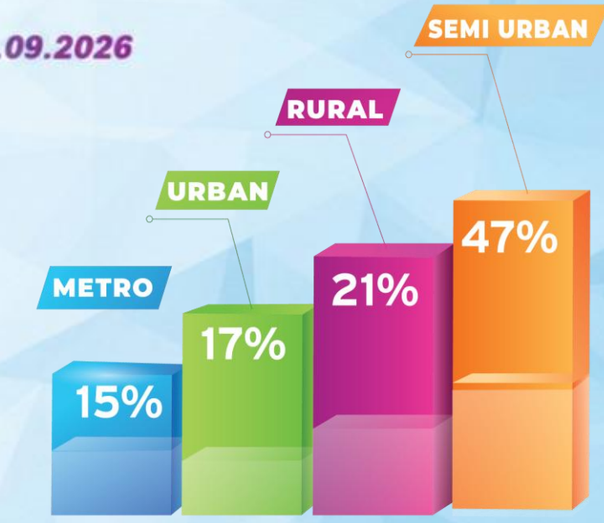


# Network Expands to 631 Branches; 9 Opened in H1FY27

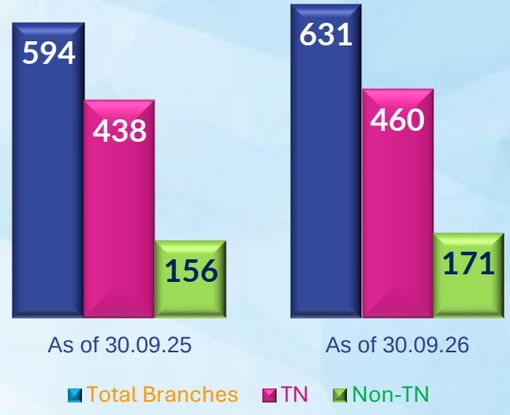






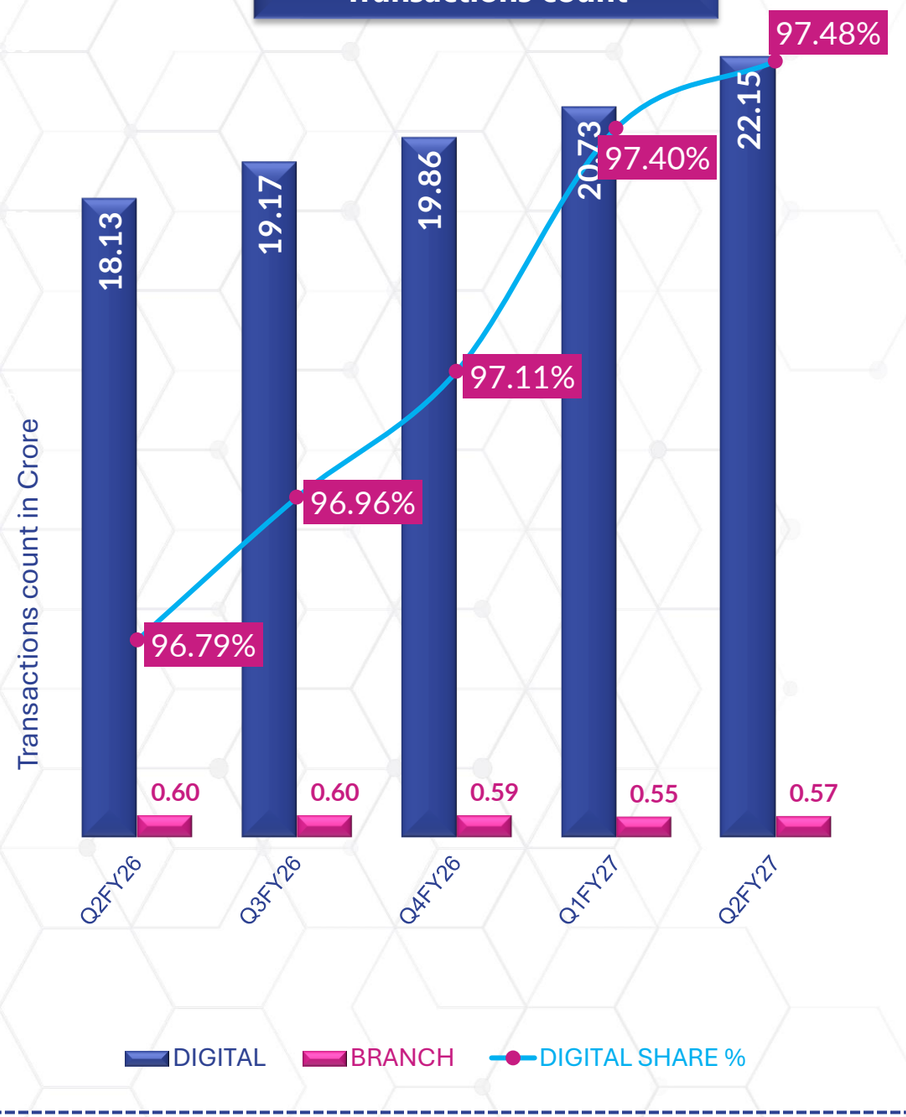



**9 Branches opened in H1FY27**

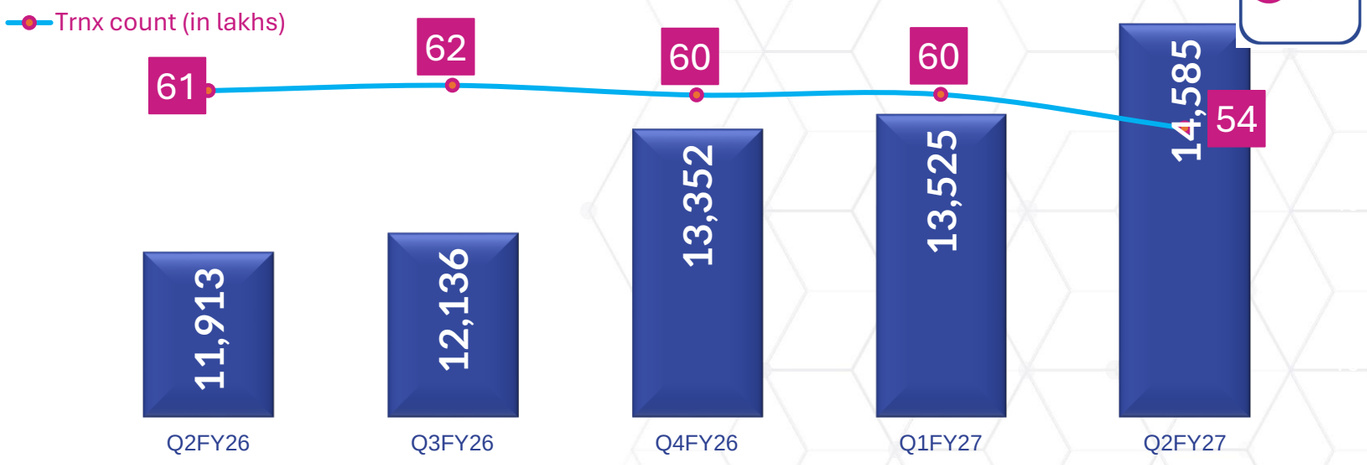


# Digital Channels Account for 97.48% of Transactions

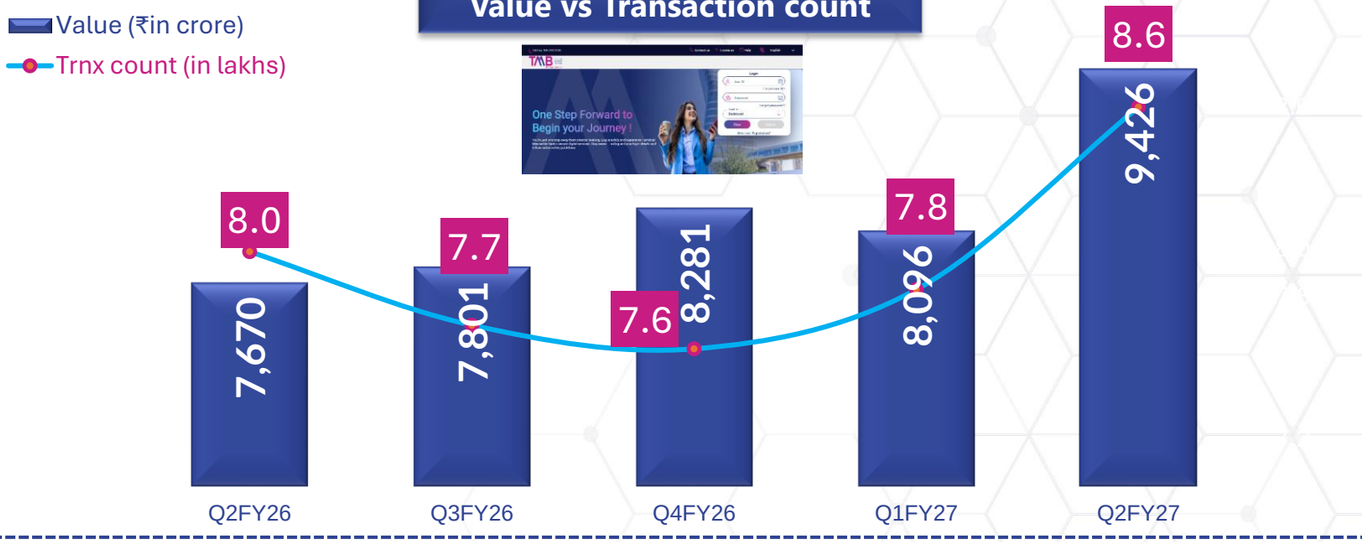
## Shift in customer behaviour Digital Vs Branch Transactions count




## TMB M-Bank usage trend Value vs Transaction count




## TMB E-Connect usage trend Value vs Transaction count



# Future-Ready: A Smarter Way of Working

## Credit Management Centre

Lending, centralised – from lead to loan closure

Lead and sourcing → Verification and assessment → Approval and risk → Documents and disbursement → Monitoring and recovery

**DEDICATED TEAMS**

Sales | Compliance | Credit processing | Operations | Monitoring and recovery

- **Faster turnaround**
- **Stronger underwriting**
- **Lower cost and risk**
- **Branches freed to focus on deposits**

**New Credit Review Department**
Assesses micro risk in the underwriting process and raises underwriting standards

★ **Committee-based credit approvals strengthen governance**

## Focused liability verticals

**Transaction Banking Group**
Government Business Group, TASC accounts, Fee Income

**Elite Service Group**
Premium, relationship-led banking for high-value clients

**Global NRI Centre**
NRI acquisition and deposits

## Integrated Back Office | Branches freed to sell

RTGS / NEFT | CTS clearing | Service requests | Reconciliation

Faster turnaround and standard controls, with more branch time for customers

## People transformation

**Pay for performance**
Higher variable pay

**Cloud HR platform**
Real-time goal tracking

**New talent**
Lateral hires and academy-trained officers

# Future-Ready: Technology and Digital Transformation

## Digital lending: LOS, LMS and Business Rule Engine

**Mar 2025**
LOS / LMS partner onboarded

**Nov 2025**
MSME & Corporate lending live

**Oct 2026**
Retail lending live (targeted)

- **End-to-end digital loan processing** – standardised underwriting, faster turnaround and better portfolio monitoring
- **Business Rule Engine** – automated credit assessment, rule-based underwriting, risk scoring and policy checks

### FINTECH INTEGRATIONS

- Digital KYC
- GST analysis
- ITR analysis
- Account Aggregator
- Bank statement analytics
- Financial statement analysis

### NEXT

**Straight-through sanctions**
for eligible retail and corporate loans, based on PD scores

**DIY digital lending**
customers apply and track loans online

## Customer Experience

- **Real-time** – leads, pipeline and service requests
- **Unified** – customer view across channels

## Business Process Mgmt (BPM)

- **Paperless** – approvals with audit trail
- **Digital** – correspondence and e-registers
- **Automated Registry** – Product, Policy and Processes

## Vendor Management System

- **Digital** – procurement and invoicing (OCR)
- **Automated** – approvals and payments
- **Vendor** – assessment and onboarding
- **Digitized** – fixed assets

## Co-lending and trade finance

- **Trade portal** – documents, tracking and forex rates online
- **Co-lending** – platform for scalable partnerships

## Digital Engagement Hub and digital kiosks

- **Revamped** – website, internet banking and mobile app
- **Kiosks as digital branches on Pilot** – account opening, loan leads, re-KYC, 65 service requests through kiosks

# CSR & ESG: Community Initiatives

## Health Care Support



*Provided sponsorship support of ₹3.34 crore for the construction of a dedicated Outpatient Block at Nellai Cancer Hospital, Sengulam, near Tirunelveli, Tamil Nadu.*

## Education Support




*Sponsored ₹25.00 lakh towards the construction of a classroom at Loyola College, Chennai, Tamil Nadu.*

## Environmental Support



*Distributed mini solar driers to 25 fisherwomen at Keezhavaippar, Thoothukudi District, Tamil Nadu.*

## Skill Development



*Successfully conducted Batch II of the Multi-Skill Technician course at Skill Development Center, Kappalur, Madurai, Tamil Nadu.*

# AWARDS & ACCOLADES




## Atal Pension Yojana

*Received the "Award of Exemplary Leadership" along with five other awards for APY campaign conducted during FY2025-26.*




## A Recognition Workplace Culture

*Recognized as the "Most Preferred Workplace for Women 2026-27" by Team Marksmen Network.*




## 21st Annual Summit by Assocham

*Received the Silver Award in the "Overall Performance (Banks)" category.*




## Emerging Asia Banking awards, Delhi

*Recognized as the Winner for Best Performance in Risk Management under the "Private Sector Bank (small)".*

# Additional Disclosure: ED Show Cause Notices

**Two Show Cause Notices (SCN) issued by the Directorate of Enforcement (ED)**

## SCN 1 | Issued 17.12.2014

**THE NOTICE**

- For alleged contraventions in transfer of shares.
- Adjudicated and a penalty of ₹17 crore imposed.
- Bank appealed.

**PRESENT POSITION**

- The Appellate Tribunal reduced the penalty to ₹3.40 crore by order dated 09.07.2026.
- Bank to receive the excess amount of ₹13.60 crore deposited with ED.
- ED's claim for confiscation of shares held by foreign investors dismissed.
- Bank filed an application before RBI to regularise the transfer of shares and the same is under consideration.

## SCN 2 | Issued 09.11.2017

**THE NOTICE**

- For alleged contraventions in issuance of bonus shares.
- Penalty proposed is ₹1,037 crore.
- Adjudication pending.

**PRESENT POSITION**

- Adjudication pending.
- Based on legal advice received, the management believes that the offence, if established, is chargeable at ₹2.00 lakhs which the bank has fully provided.

# Investor Relations Contacts

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**Website**

Visit www.tmb.bank.in
for more
information.

# Thank You