

**Secretarial Section**

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CIN: L65110TN1921PLC001908



Ref.No.TMB.SE.09/2025-26

23.04.2025

The Manager  
National Stock Exchange of India Ltd,  
Exchange Plaza, 5th Floor, Plot No. C/1,  
'G' Block, Bandra - Kurla Complex,  
Bandra (East), Mumbai - 400 051.

The Manager  
Bombay Stock Exchange limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai – 400 001.

**Ref: Symbol: TMB / Scrip Code: 543596**

Dear Sir/Madam,

**Sub: Investor / Analyst presentation on the Audited Financial Results of the Bank for the quarter and financial year ended March 31, 2025**

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing the Investor / Analyst presentation on the Audited Financial Results of the Bank for the quarter and financial year ended March 31, 2025.

The said presentation has been uploaded on the website of the Bank and can be accessed at <https://tmb.in/pages/Financial-Results>

Kindly take the information on record.

Yours faithfully,

**For Tamilnad Mercantile Bank Limited**

**Swapnil Yelgaonkar**  
**Company Secretary & Compliance Officer**

# Investor Presentation

Q4FY  
2025



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*This presentation does not constitute an offer or invitation, directly or indirectly, to purchase or subscribe for any securities of the Bank by any person / entity based in India or in any other country. No part of it should form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities.*

*This presentation may contain statements that constitute forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated. Factors that could cause actual results to differ materially include, inter-alia, changes or developments in the Bank’s business, political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. Except as otherwise stated, all of the information contained herein is indicative and is based on management information, current plans and estimates / projections. Any opinion, estimate or projection in the presentation constitutes a judgment as of the date of this presentation and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection.*

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*Forward-looking statements speak only as of the date they are made, and the Bank undertakes no obligation to update any forward-looking statement to reflect the impact of circumstances or events that arise after the date the forward-looking statement was made.*





# Performance highlights

Q4FY  
2025


















HIGHEST EVER.....

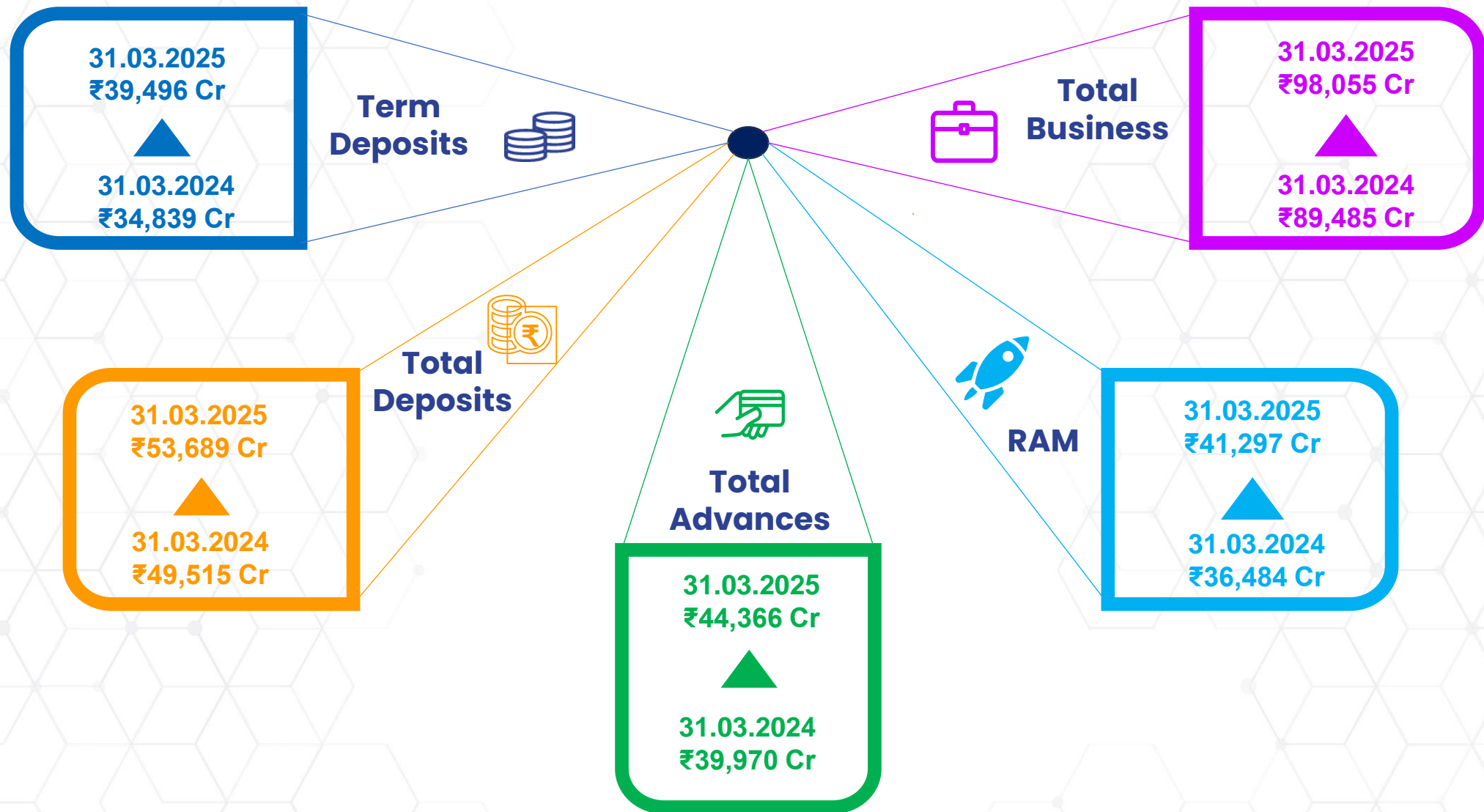


.....At 1.25%, lowest GNPA in the last 10 years

# Performance Highlights for the FY2025

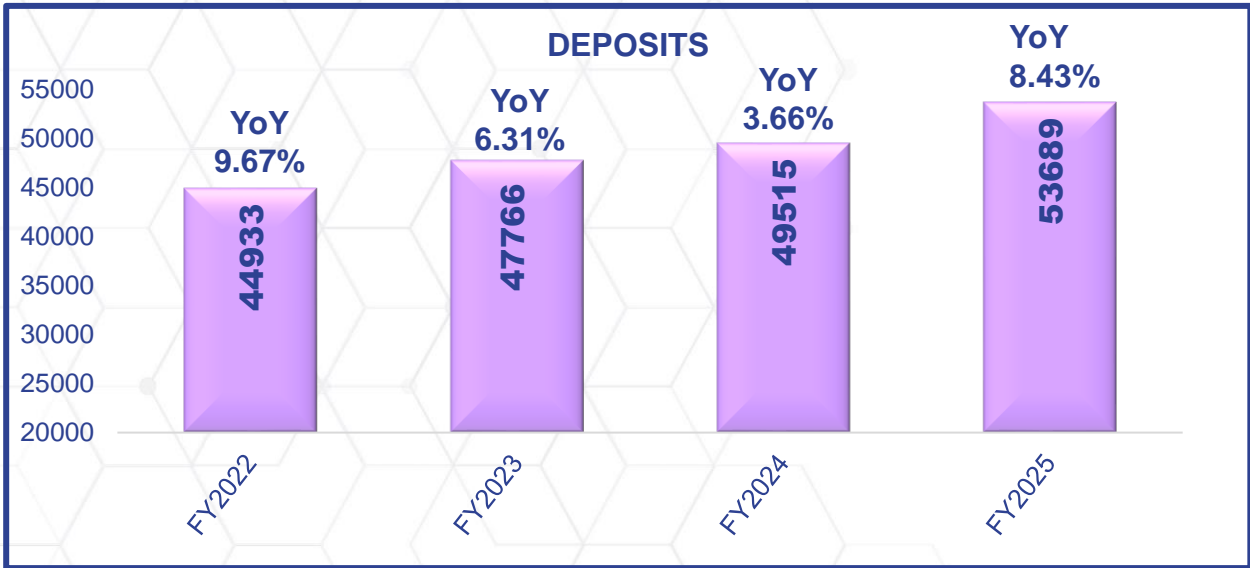
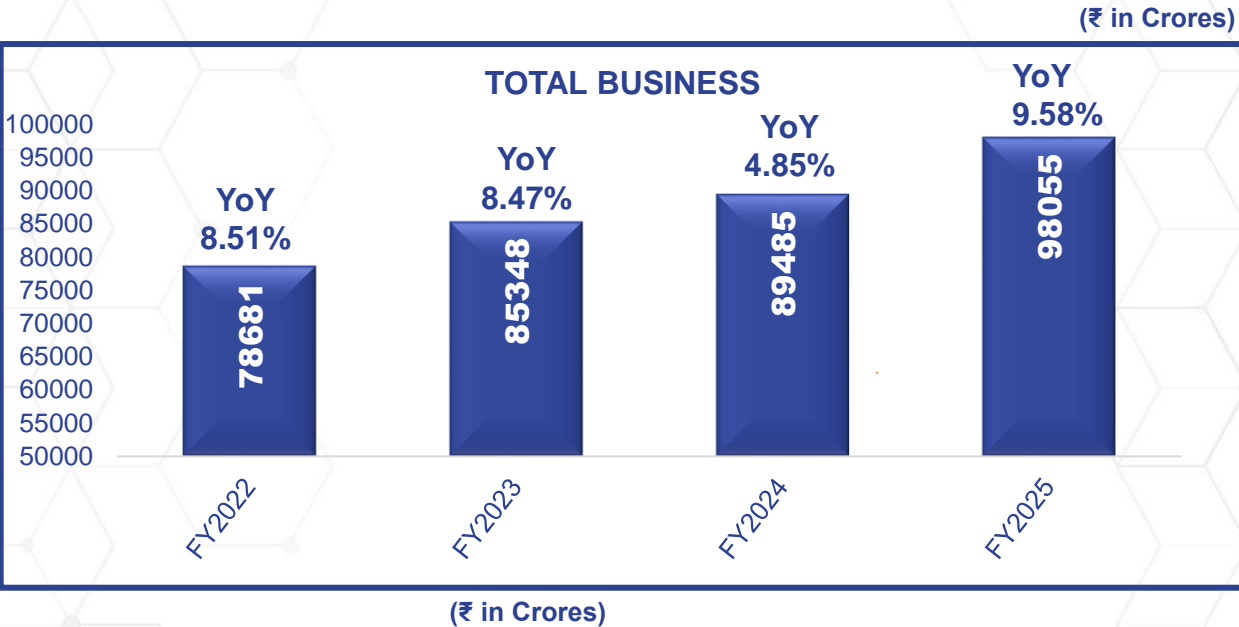
-  Total Business increased to ₹98,055 crore from ₹89,485 crore, Y-o-Y growth of 9.58%
-  The RAM segment increased to 93% from 91%, up 200 Bps Y-o-Y
-  Total Income increased to ₹6,142 crore from ₹5,493 crore, Y-o-Y growth of 11.82%
-  Interest Income improved to ₹5,291 crore from ₹4,848 crore, Y-o-Y growth of 9.14%
-  Net profit surged to ₹1,183 crore from ₹1,072 crore, Y-o-Y growth of 10.35%
-  Book value per share increased to ₹569 from ₹500, Y-o-Y growth of 13.80%
-  The CRAR% increased to 32.71% from 29.37%, up 334 Bps Y-o-Y
-  Total SMA to Gross Advances declined to 2.55% from 3.97%, down 142 Bps Y-o-Y
-  Stressed Assets ratio decreased to 2.01% from 2.70%, down 69 Bps Y-o-Y
-  Gross NPA decreased to 1.25% from 1.44% improved by 19 Bps
-  Net NPA decreased to 0.36% from 0.85% improved by 49 Bps
-  ROA improved to 1.88% from 1.84%

  
**A payout of  
110% Dividend  
Proposed**

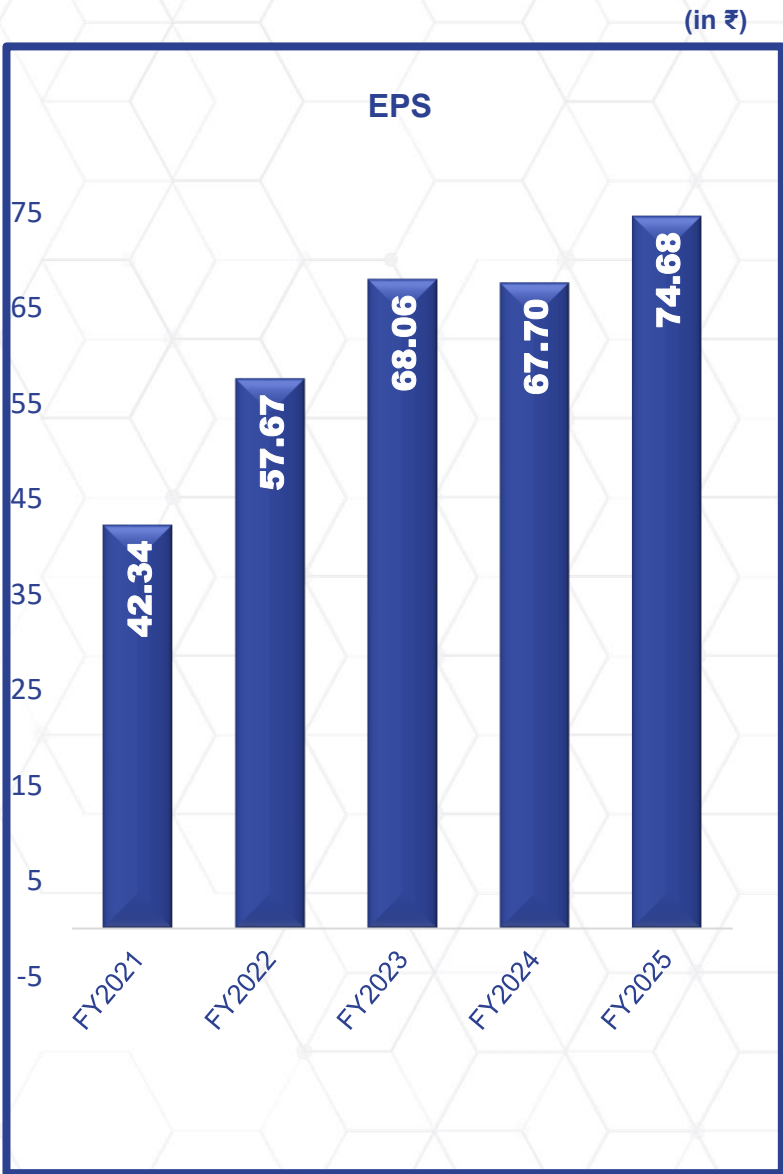
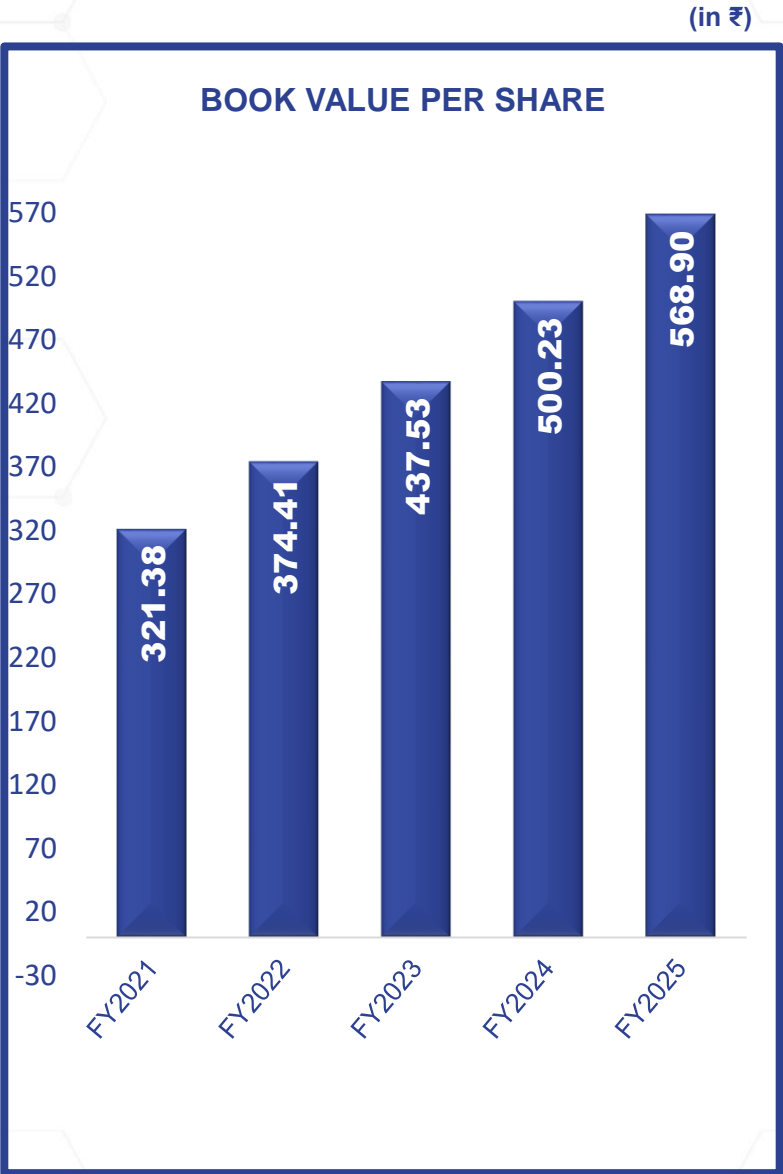
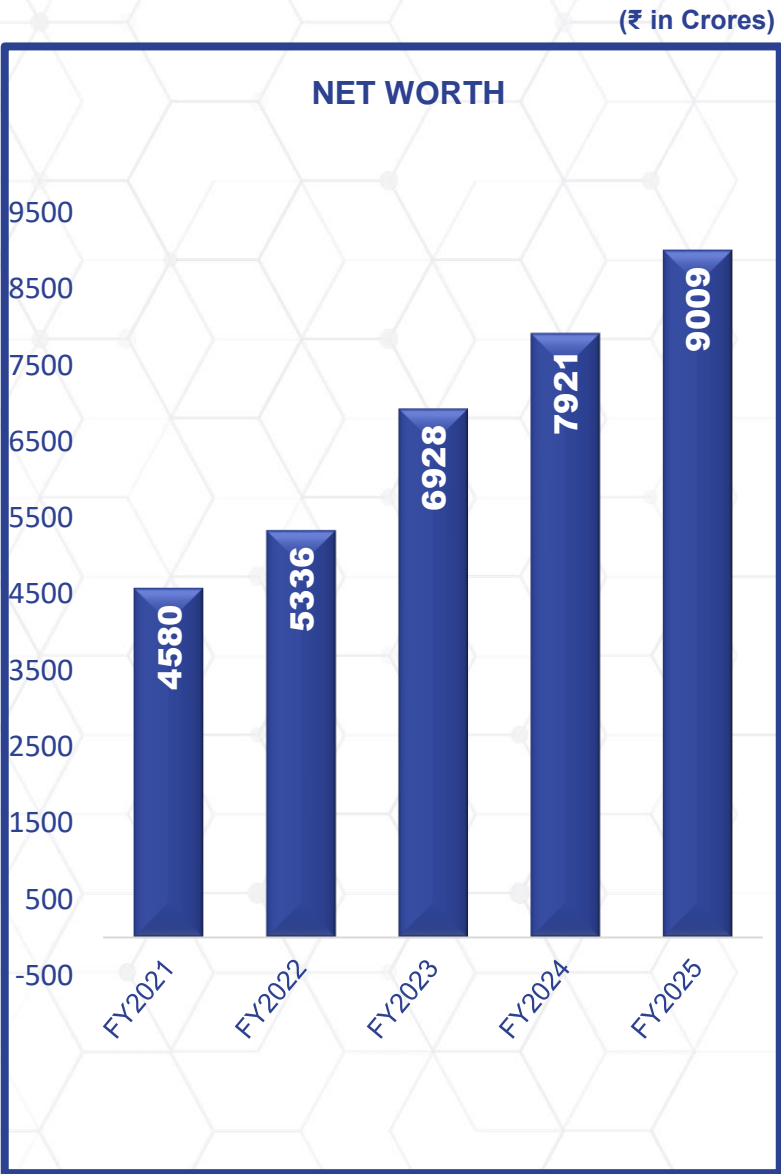




# Performance Highlights: Business growth



# Shareholders Value-Enhanced (Y-o-Y)



Key Ratios /  
Parameters

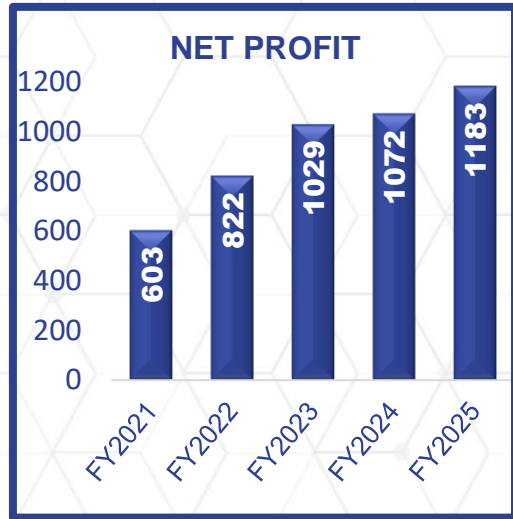
Q4FY  
2025





# Key Ratios / Parameters (Y-o-Y) (1/2)

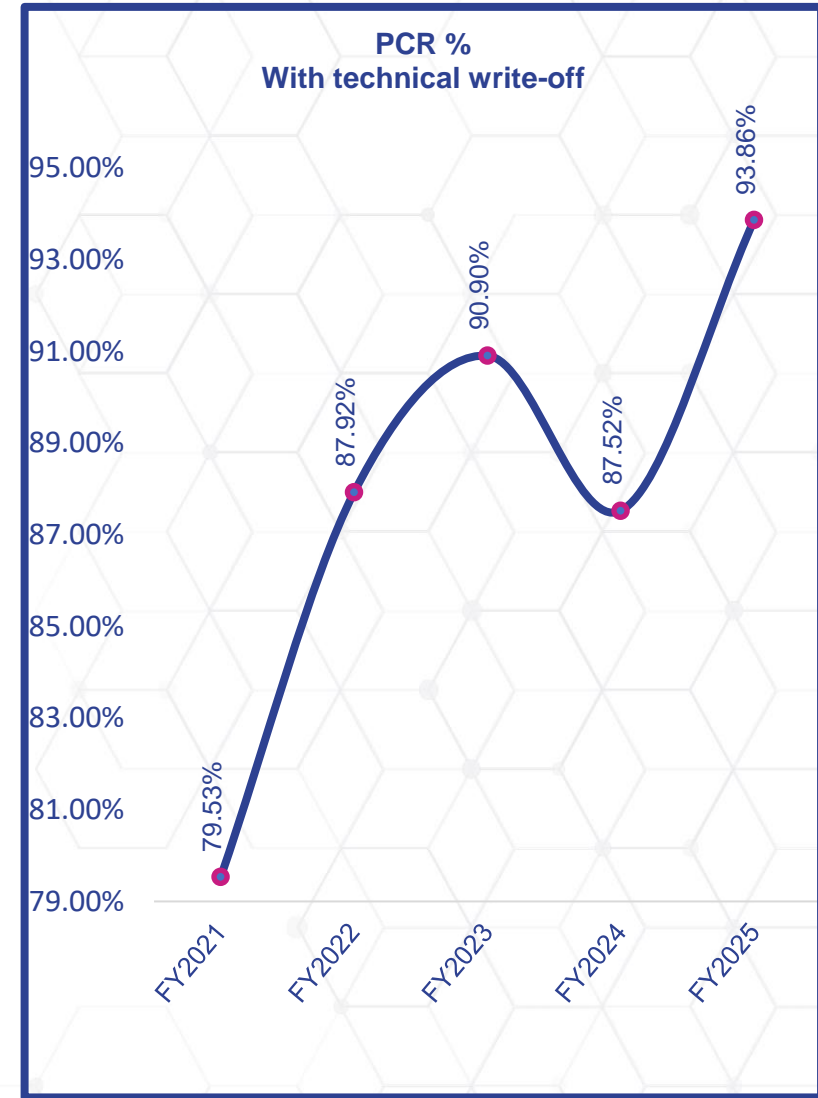
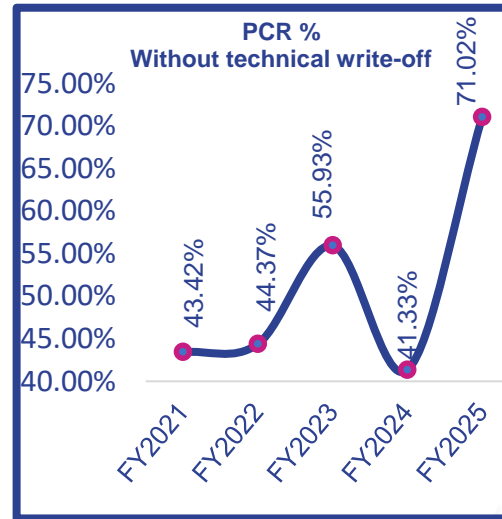
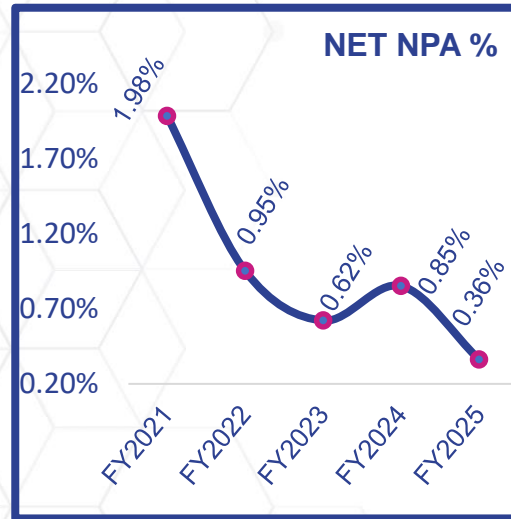
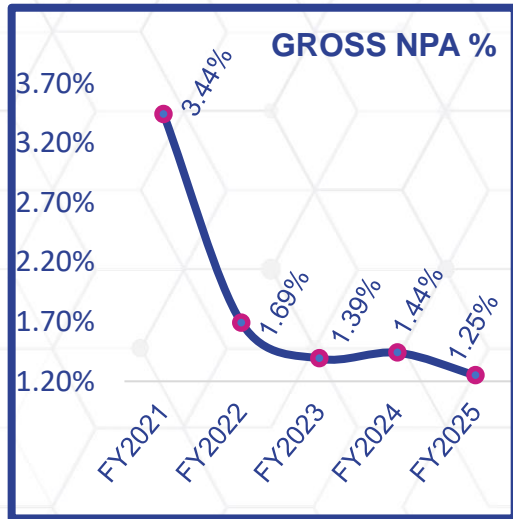
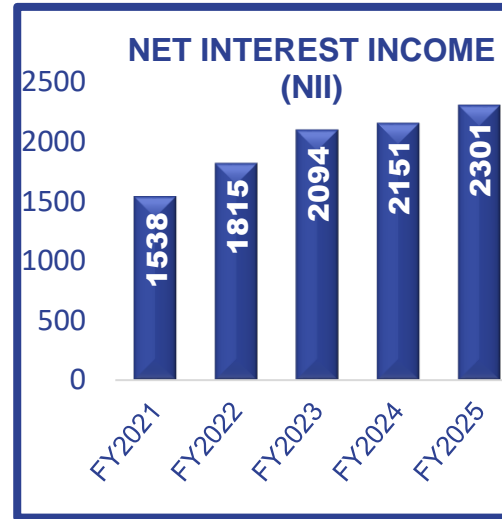
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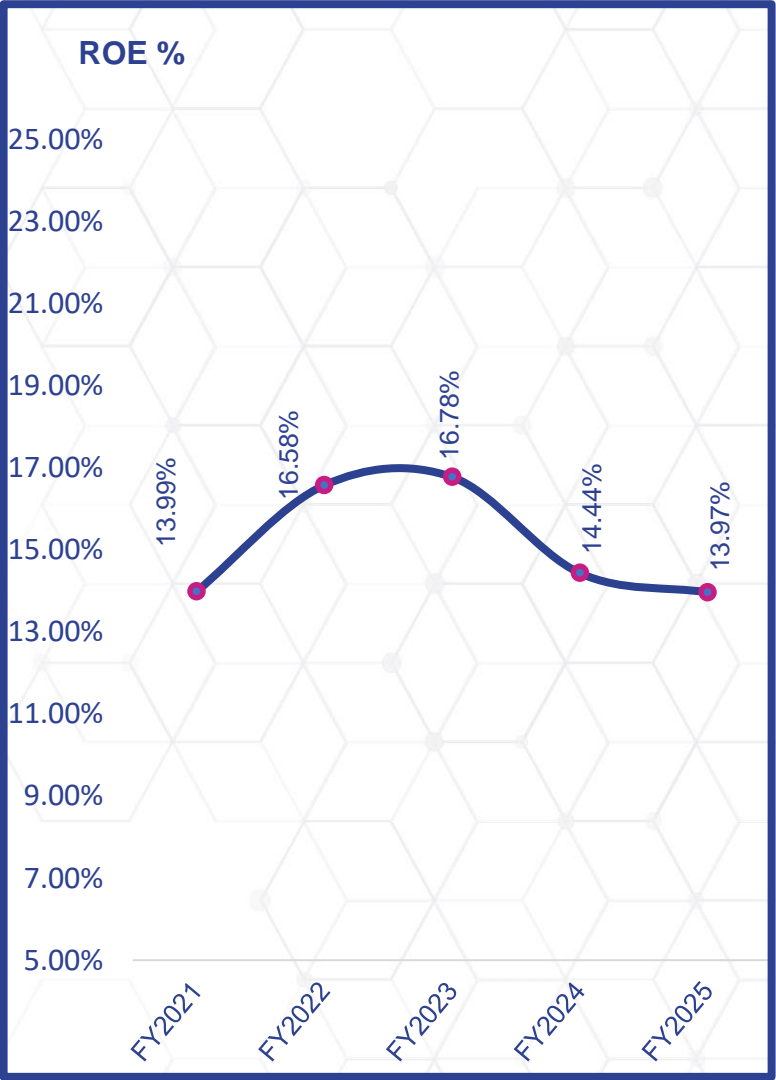
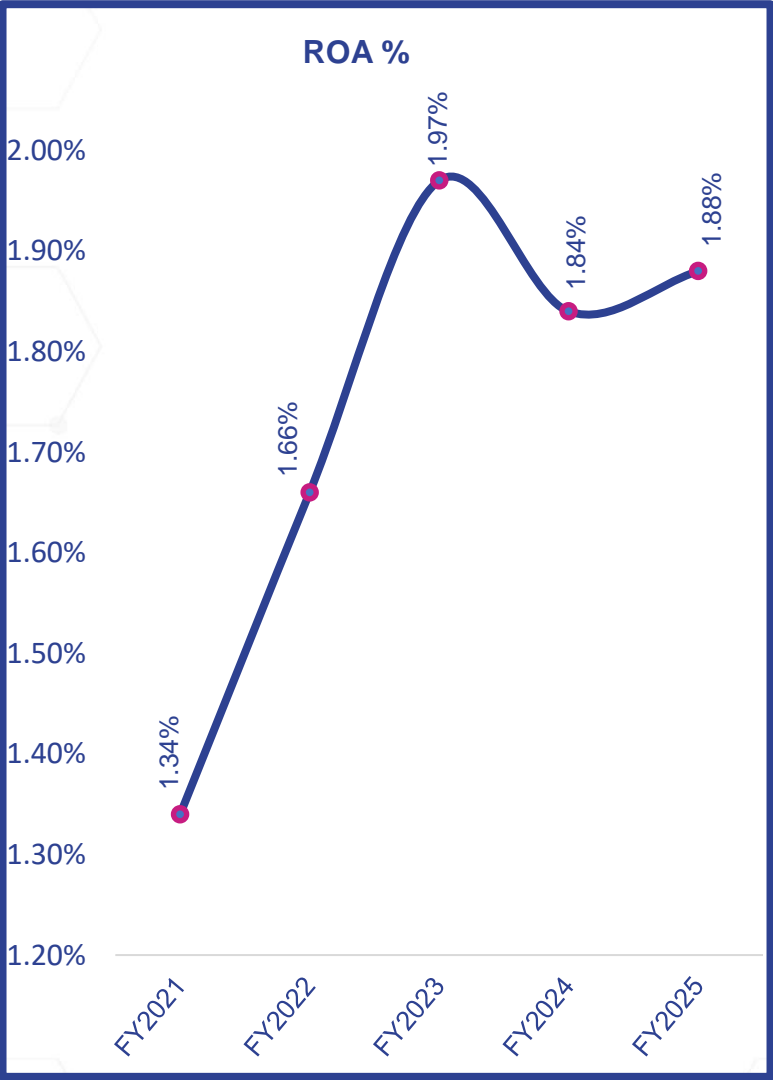
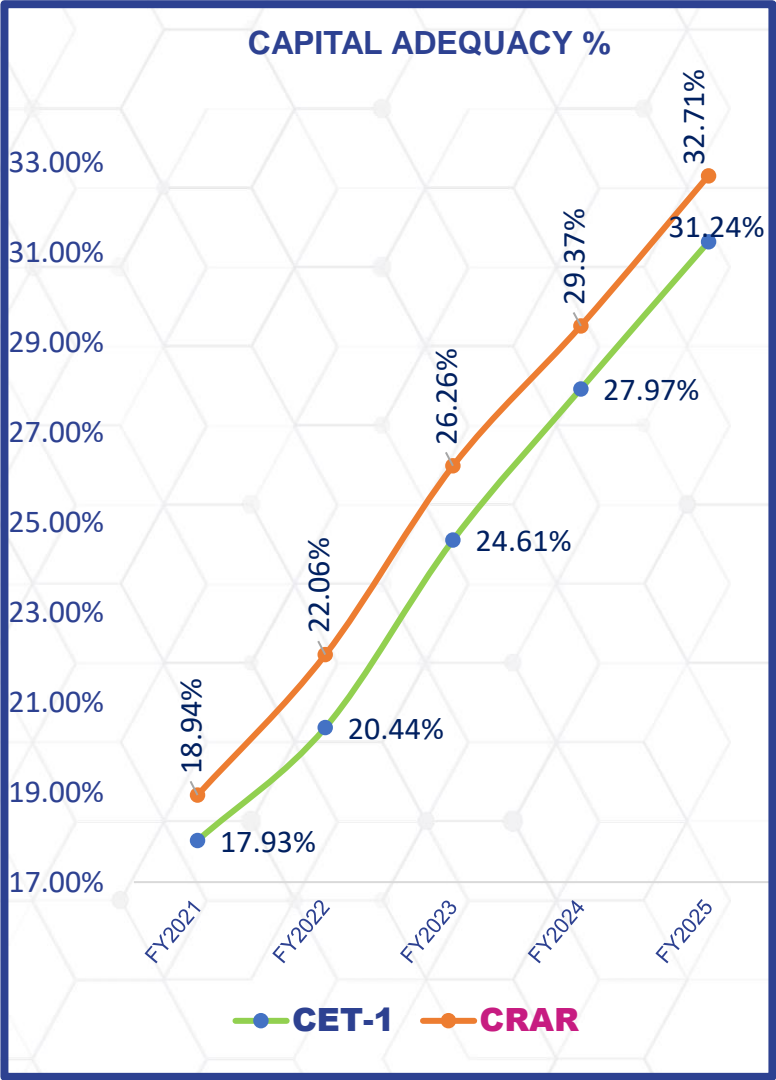
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(₹ in Crores)

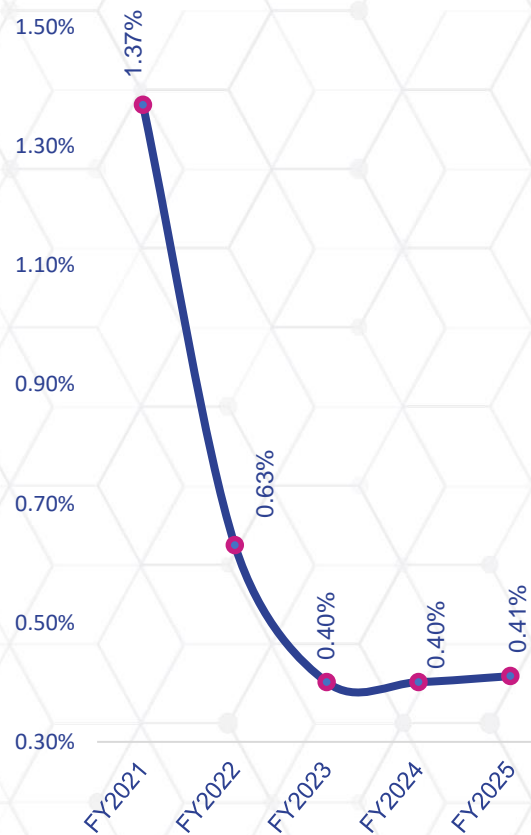


# Key Ratios / Parameters (Y-o-Y) (2/2)



# Efficiency Ratios (1/2)

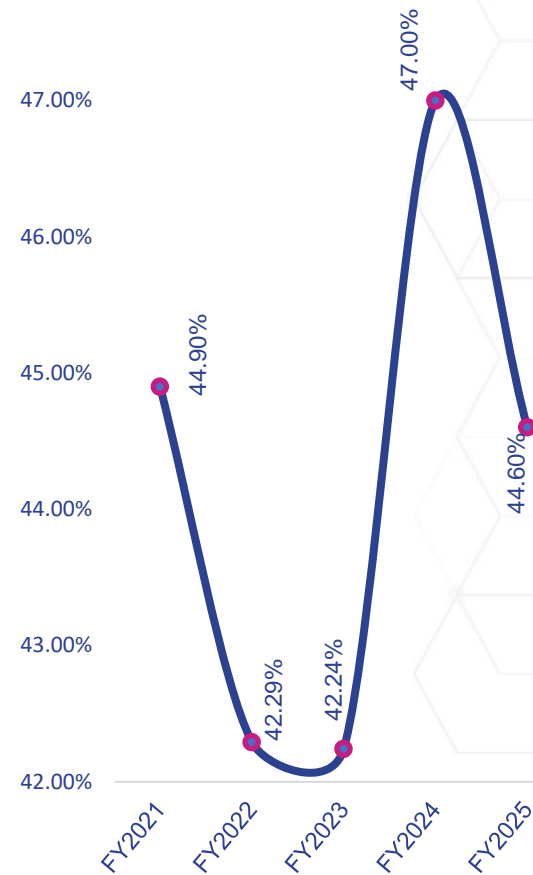
## CREDIT COST %



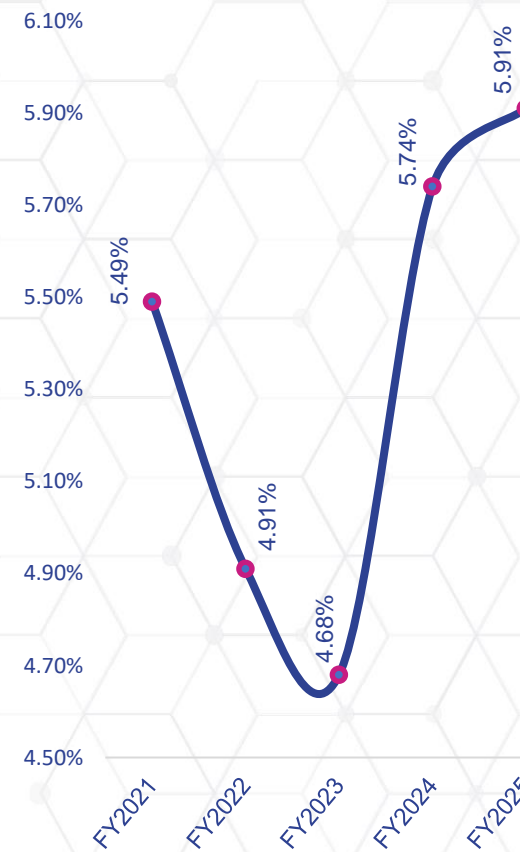
## COST OF FUNDS %



## COST TO INCOME RATIO %

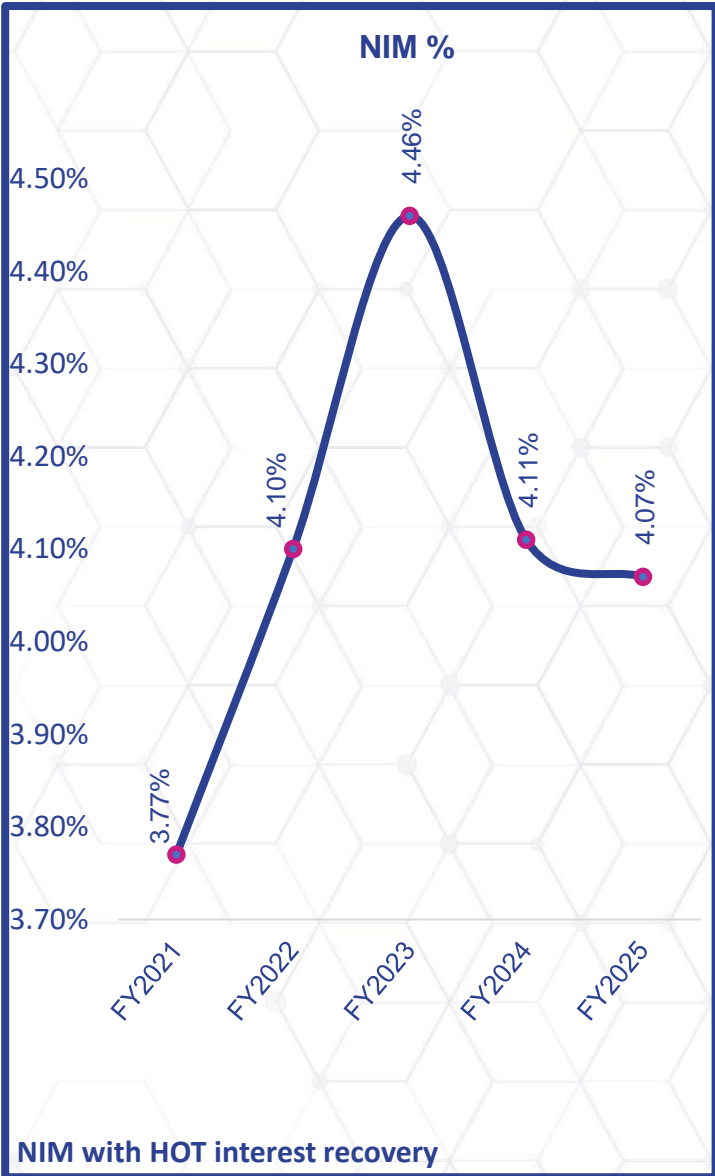
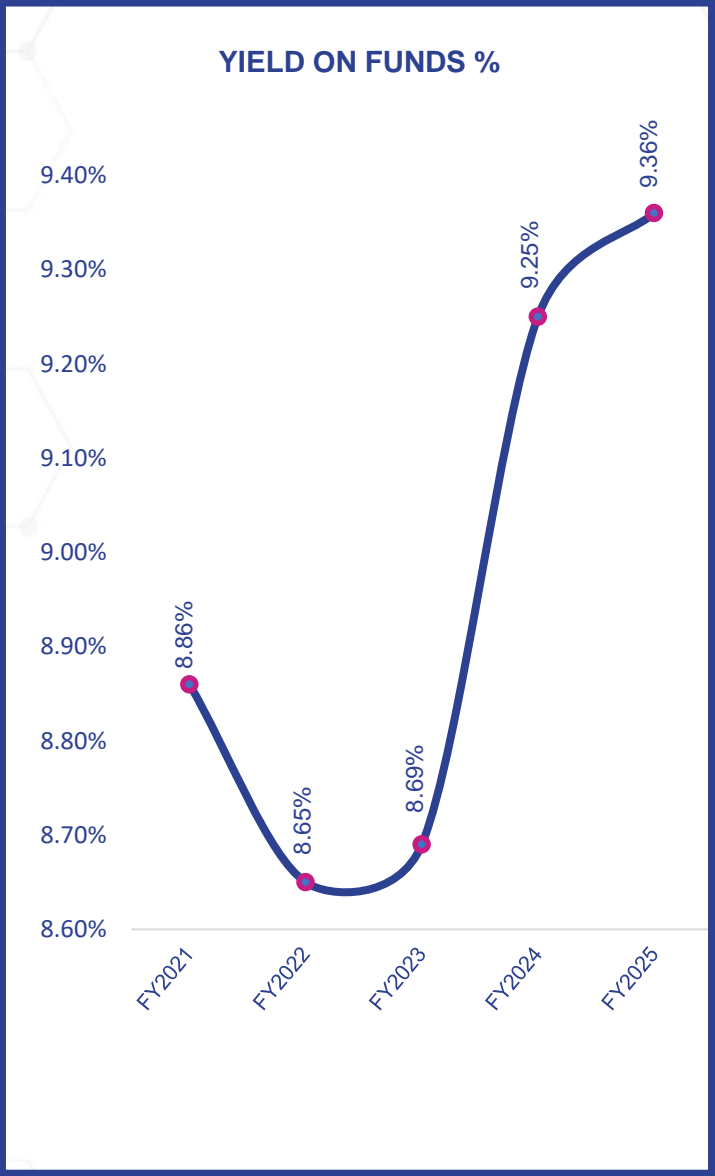
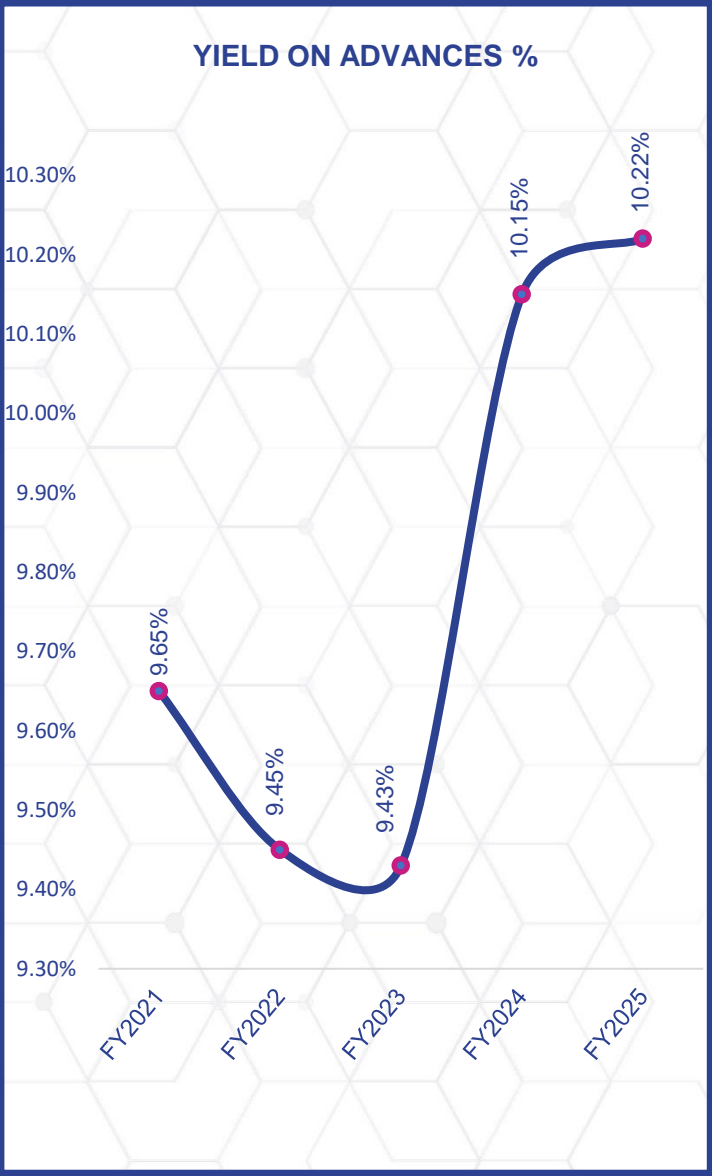


## COST OF DEPOSITS %





# Efficiency Ratios (2/2)



# Key Ratios / Parameters (Q-o-Q)

(₹ in Crores)

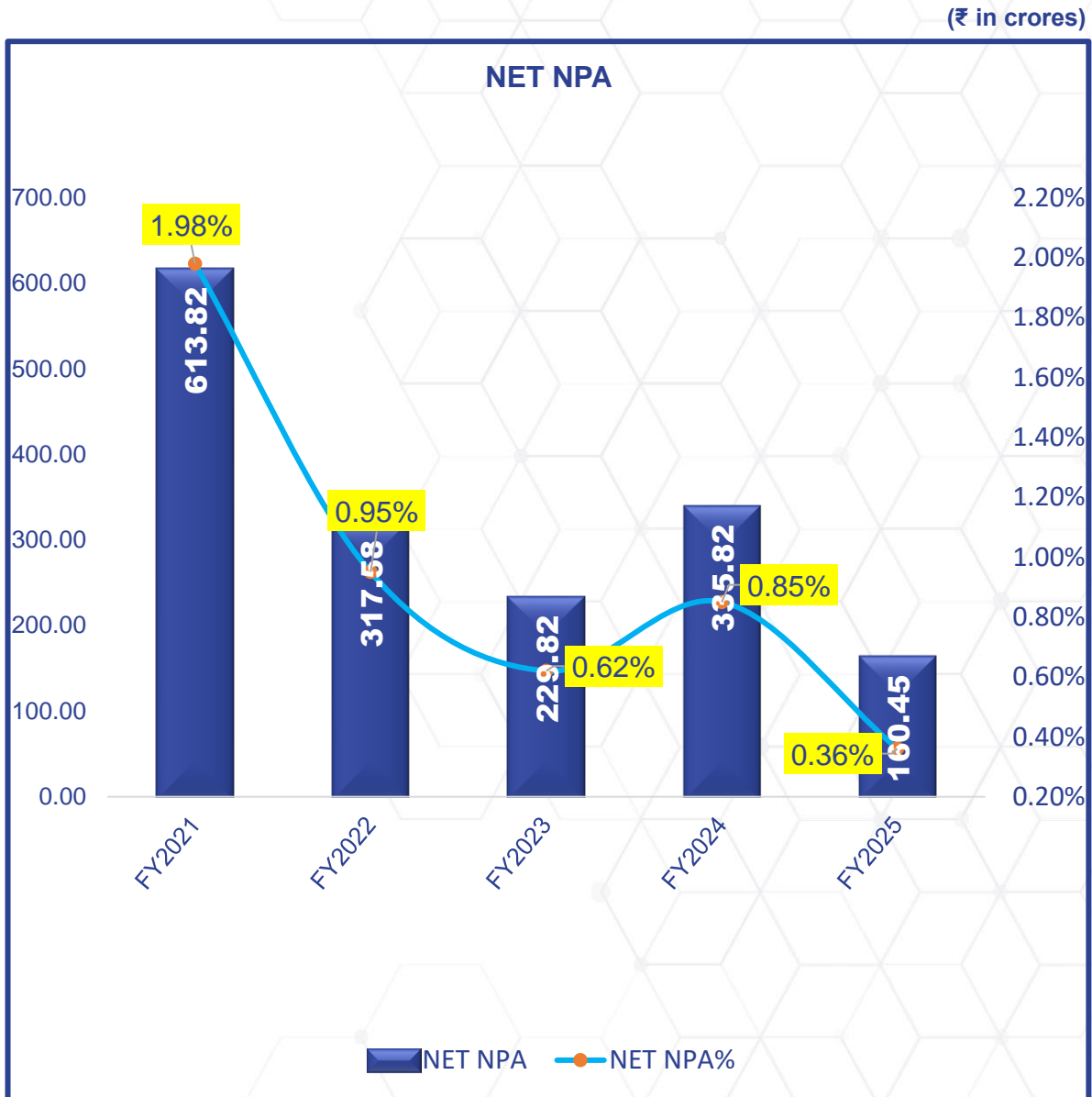
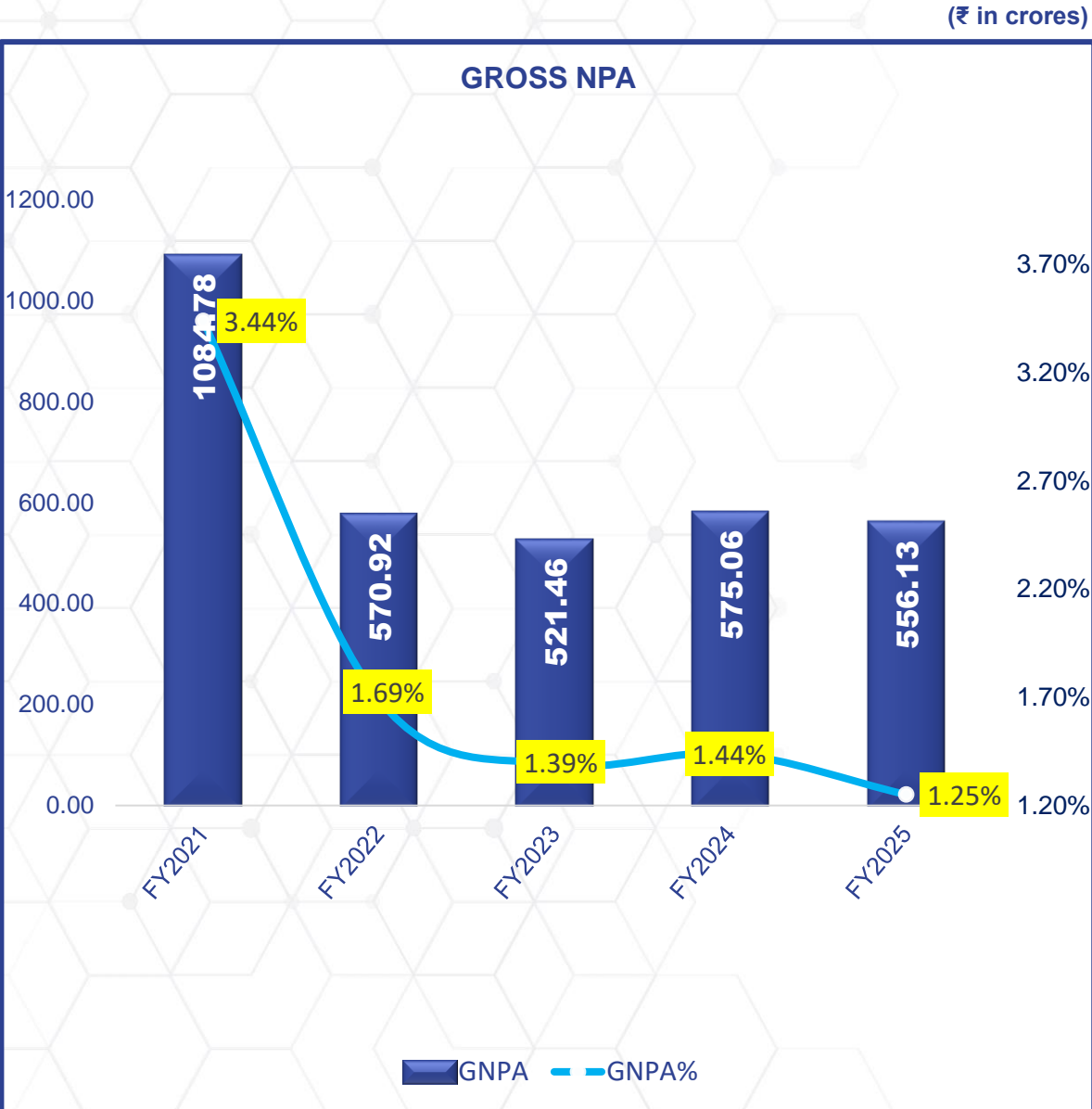
Parameters	Q4FY24	Q4FY25	Growth %	Period	NIM%*
Net Profit	253	292	15.42%	Q1FY25	3.97%
Operating Profit	367	404	10.08%	Q2FY25	3.98%
Net Interest Income (NII)	567	568	0.18%	Q3FY25	4.00%
Other Income	163.90	200.37	22.25%	Q4FY25	3.87%
Net Interest Margin (%)* (Quarter Annualised)	4.14	3.87	-27 Bps	FY2025	3.96%
ROA % (Quarter Annualised)	1.70	1.81	11 Bps		
ROE % (Quarter Annualised)	12.99	13.79	80 Bps		

\*NIM without HOT interest recovery

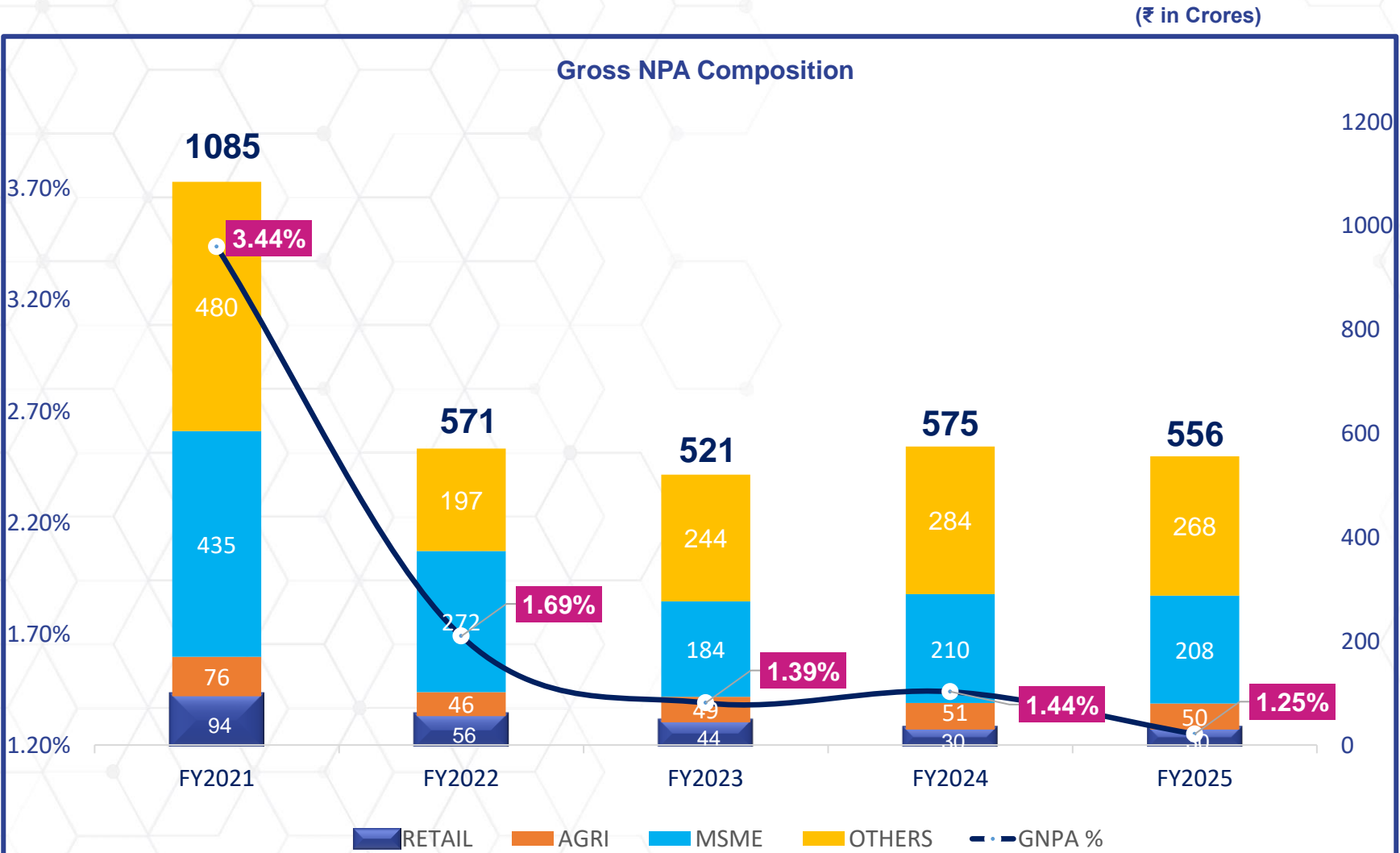
Q4FY  
2025







# NPA Sector-wise (Y-o-Y)

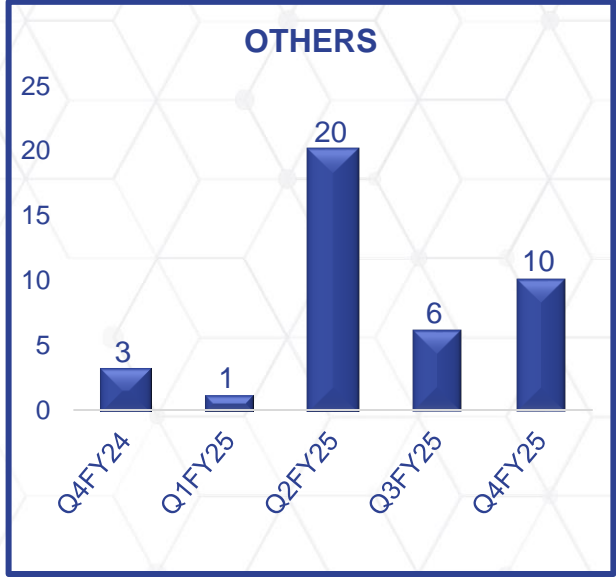
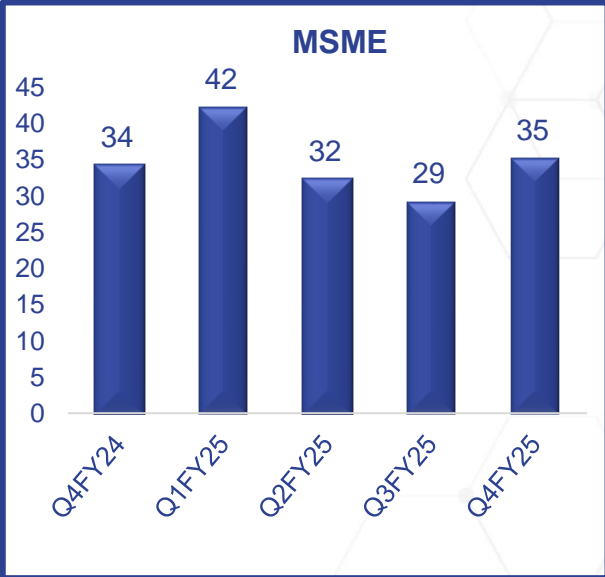
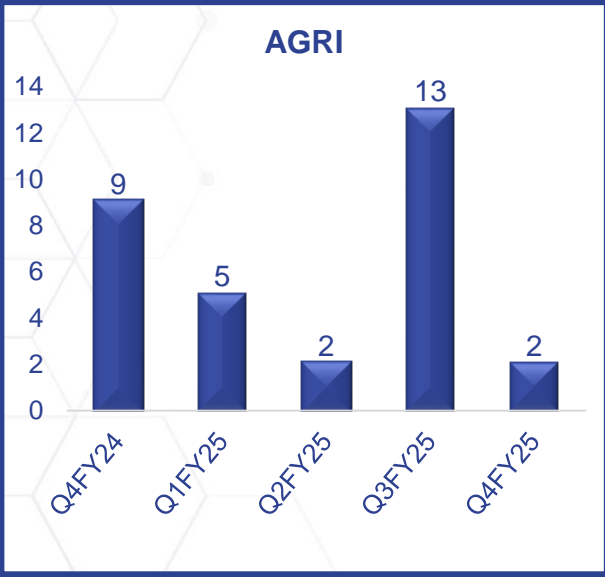
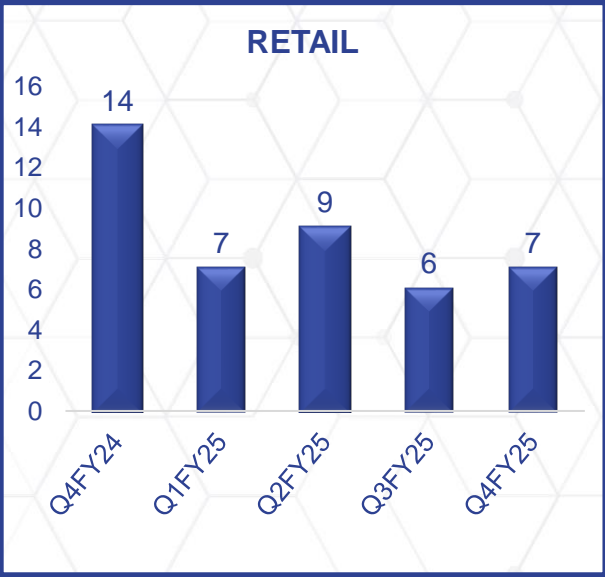
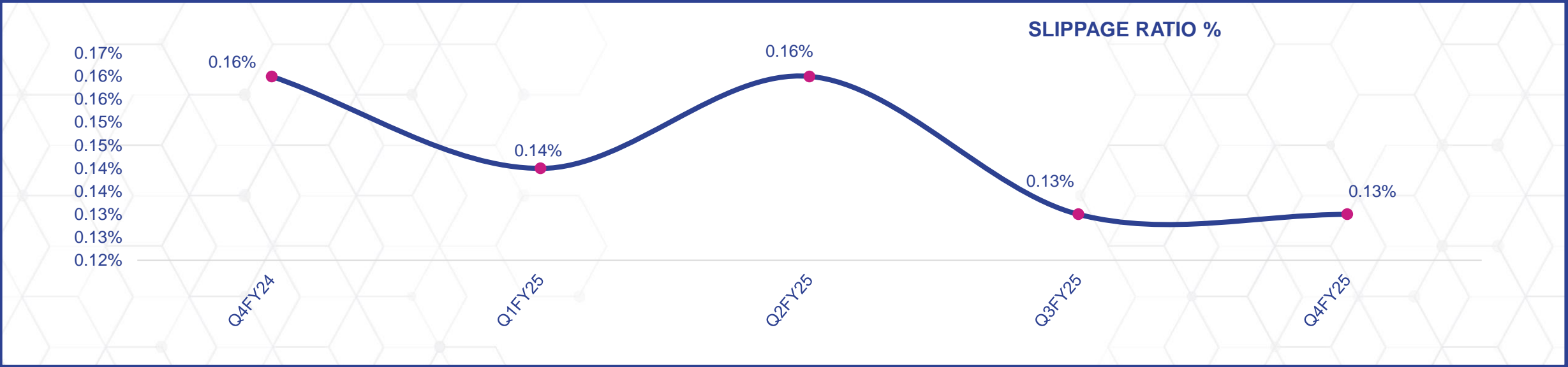


\*Figures after remapping as on 01.04.2023

(₹ in Crores)

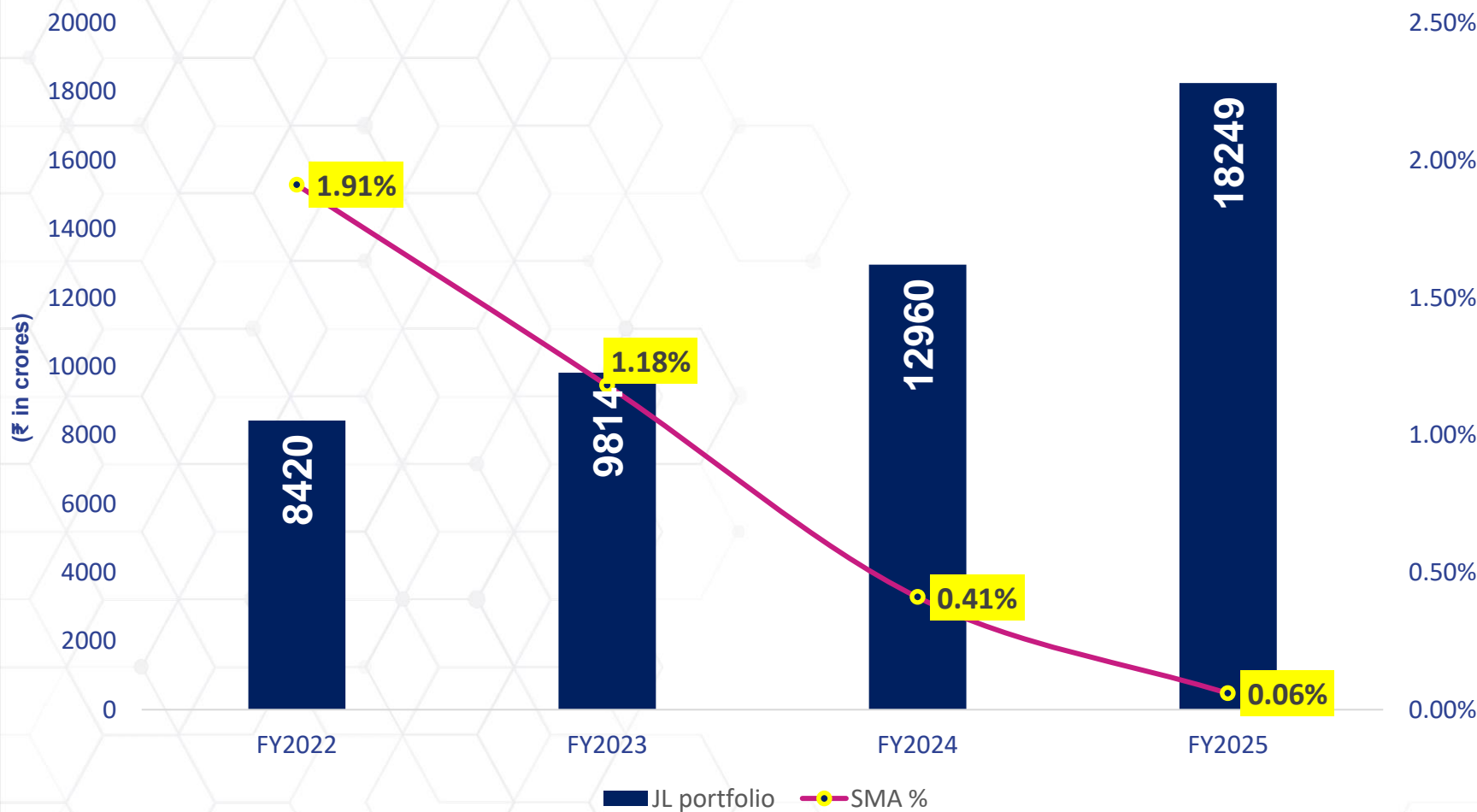
	FY2024	FY2025
RETAIL	30	30
AGRI	51	50
MSME	210	208
OTHERS	284	268
<b>GNPA</b>	<b>575</b>	<b>556</b>
<b>GNPA%</b>	<b>1.44%</b>	<b>1.25%</b>
<b>Net NPA</b>	<b>336</b>	<b>160</b>
<b>NNPA%</b>	<b>0.85%</b>	<b>0.36%</b>

# Slippage Ratio & Sector-wise Slippage (Q-o-Q)





Percentage of SMA on Total JL Portfolio  
From FY 2022 to FY 2025



JL-GNPA%	
FY2022	0.02%
FY2023	0.02%
FY2024	0.06%
FY2025	0.01%

- ❖ ₹3.97 crore of JL auctioned in FY25.
- ❖ Adequate margin in stressed accounts, ₹1.46 crore excess returned to borrower.
- ❖ No portfolio loss.

# Movement of NPA (Q-o-Q)

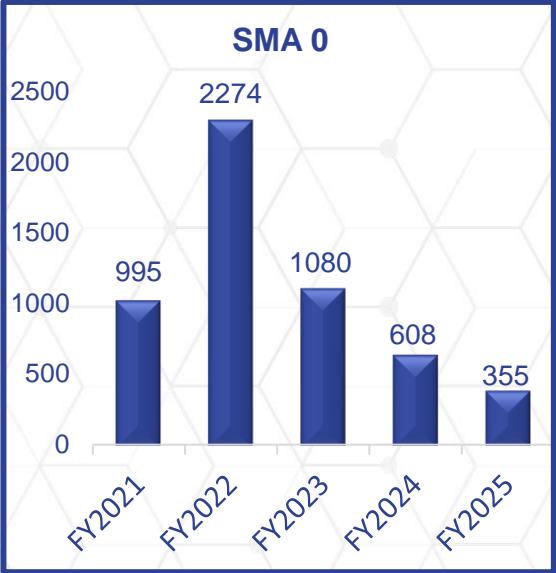
(₹ in crores)

Particulars	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25
Opening Balance of Gross NPA	649.13	575.06	587.66	584.45	576.38
i)Cash Recovery	65.56	36.55	43.31	56.05	39.16
ii)Upgradation	14.09	6.29	21.43	5.87	9.95
iii)Write Off	53.77	0.00	1.50	0.00	25.59
Total Reduction* (i+ii+iii)	133.42	42.84	66.24	61.92	74.70
Fresh Addition*	59.35	55.44	63.03	53.85	54.45
Closing Balance of Gross NPA	575.06	587.66	584.45	576.38	556.13
GNPA %	1.44	1.44	1.37	1.32	1.25
NPA Provision	219.72	307.81	362.48	370.94	363.50
Net NPA	335.82	261.56	194.77	177.59	160.45
NNPA %	0.85	0.65	0.46	0.41	0.36
Provision Coverage Ratio % (with technical write-off)	87.52	90.27	92.56	93.21	93.86
Provision Coverage Ratio % (without technical write-off)	41.33	55.22	66.40	69.07	71.02

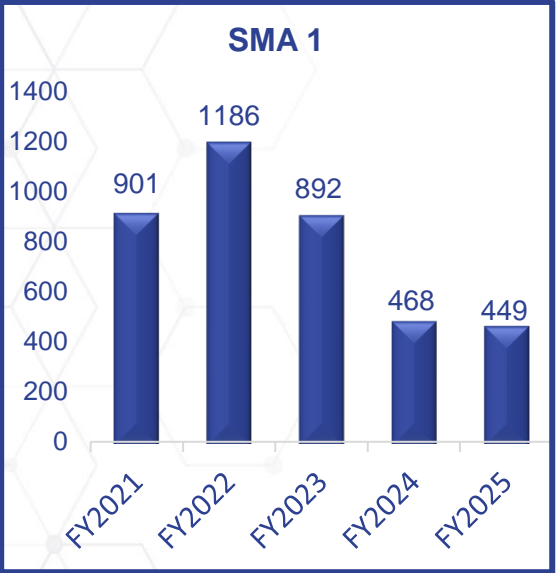
\*Accounts classified as NPA and upgraded or recovered during the same period are not considered

# SMA Bucket-wise (Y-o-Y)

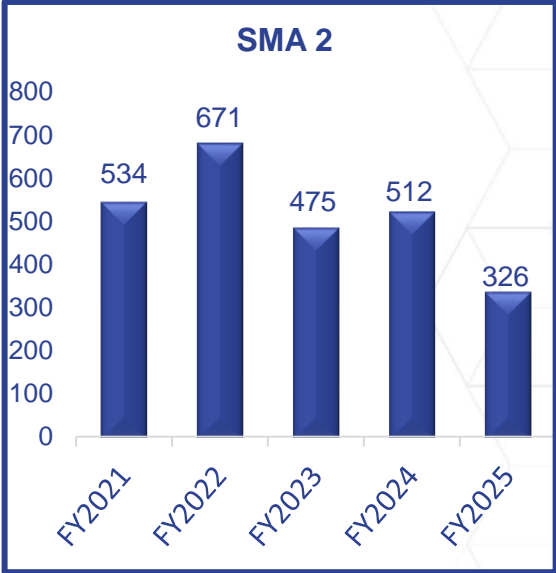
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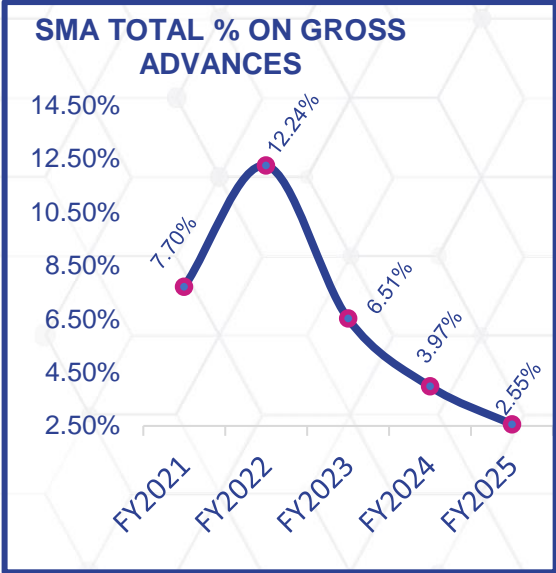
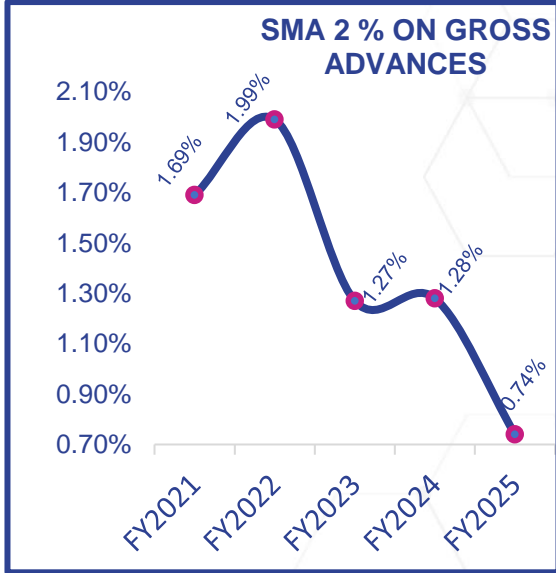
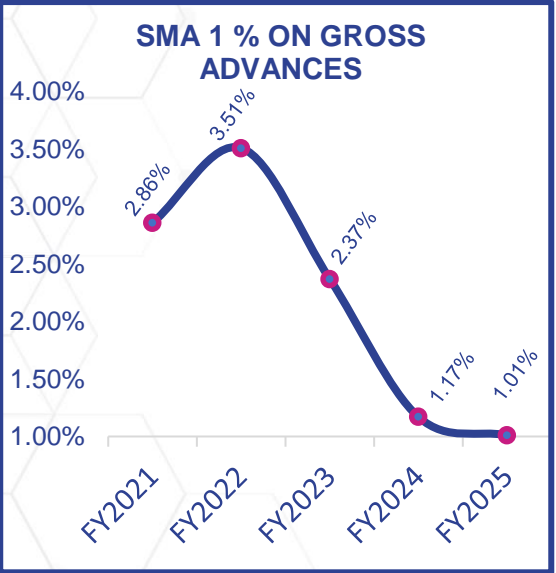
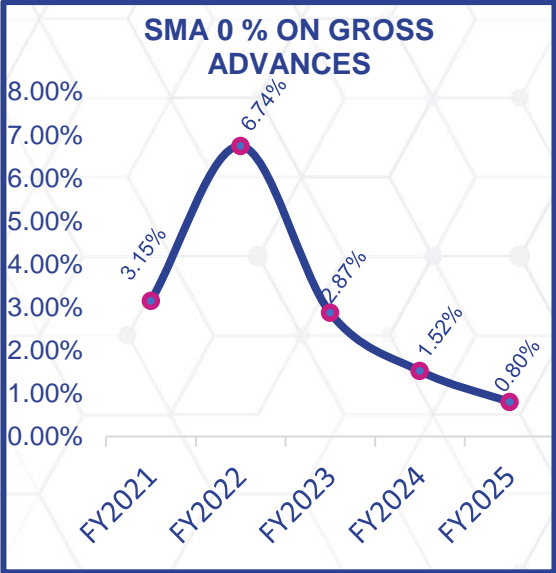
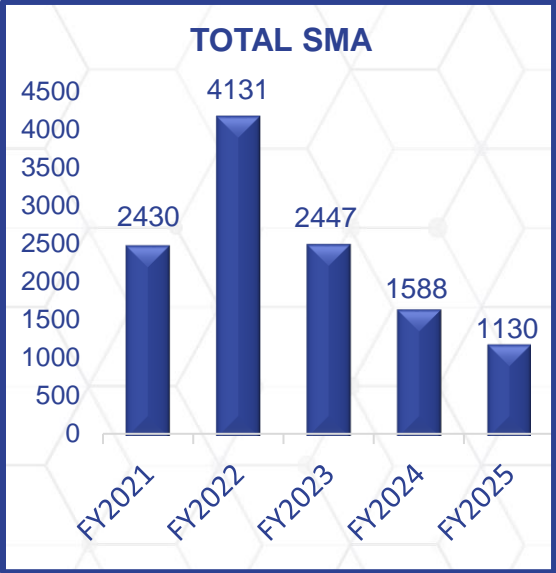
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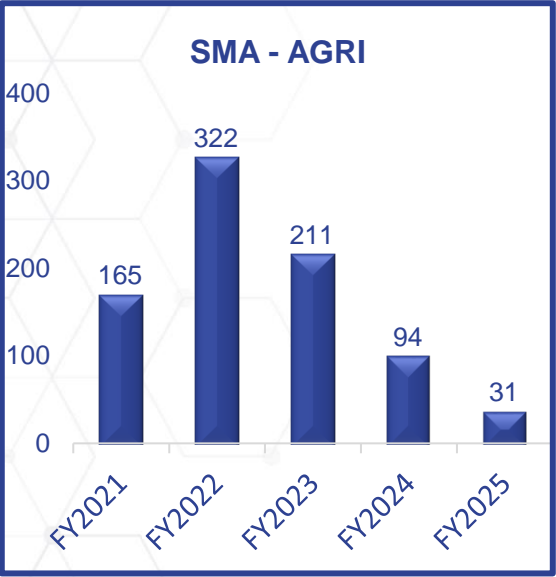


# SMA Sector-wise (Y-o-Y)

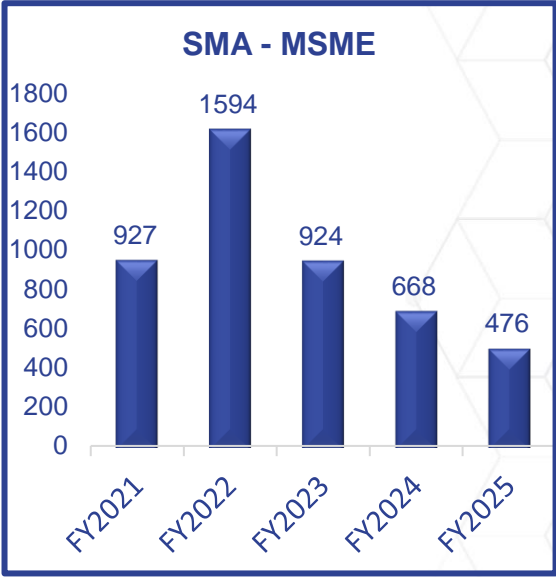
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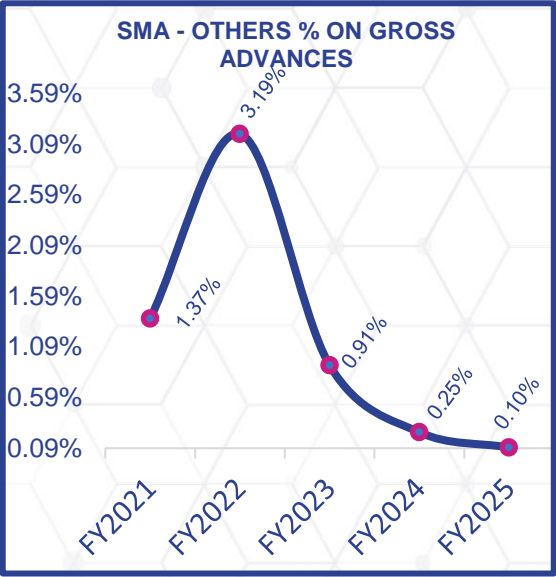
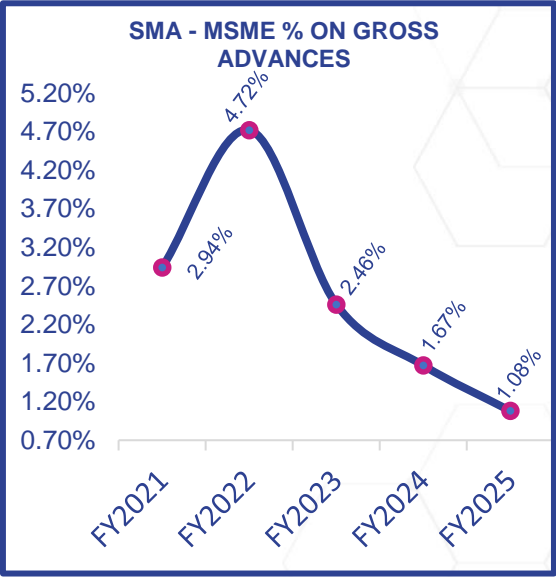
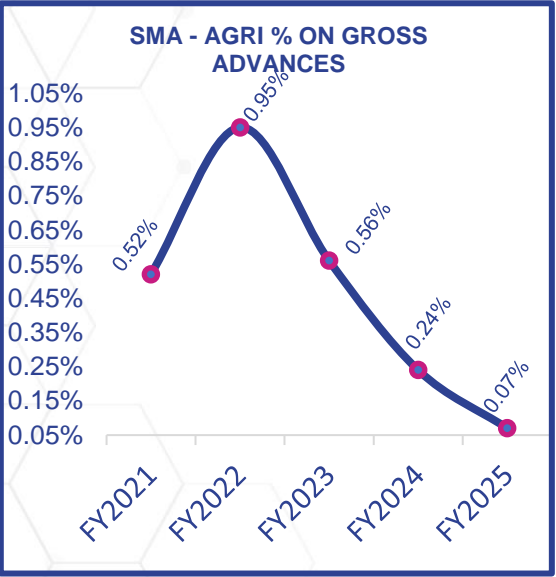
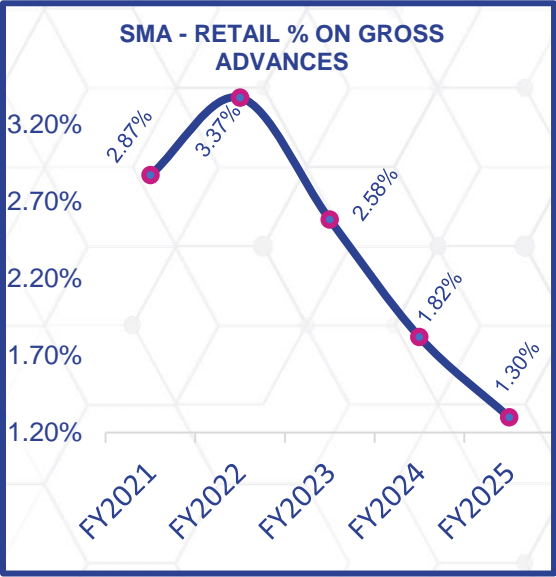
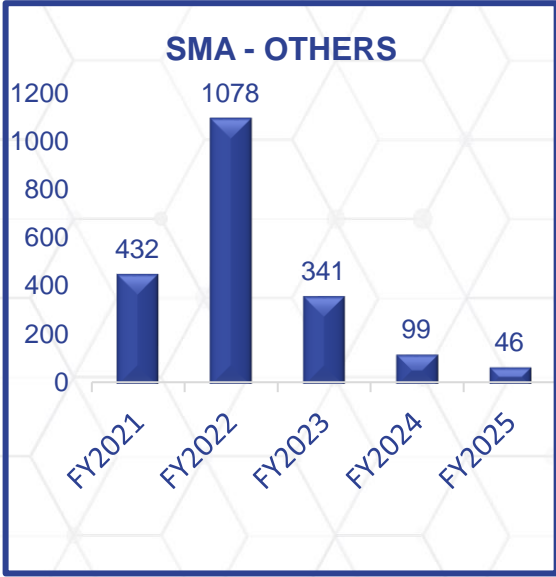
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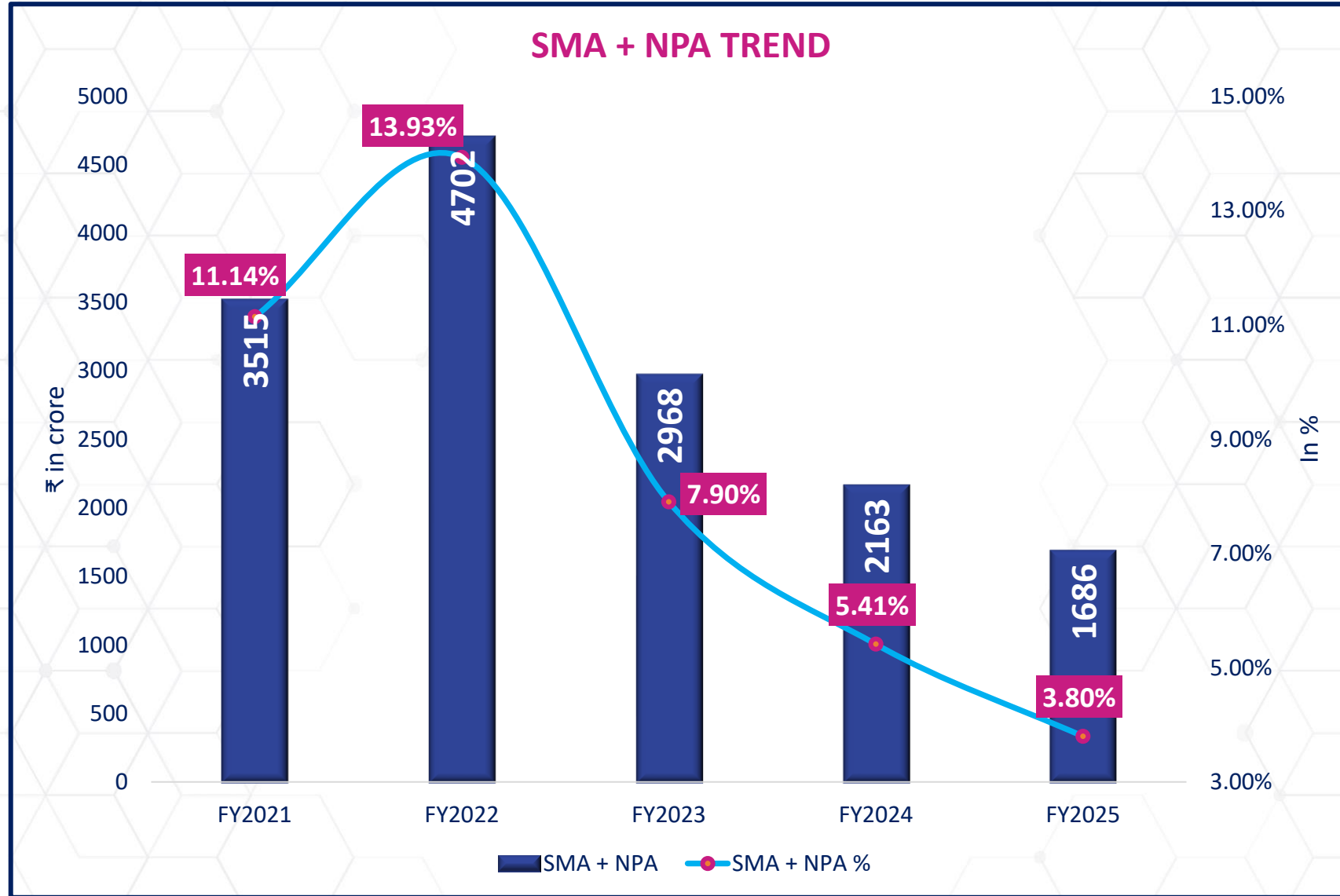


(₹ in crores)



(₹ in crores)





# Stressed Assets (Y-o-Y)



(₹ in crores)

Particulars	FY2021	FY2022	FY2023	FY2024	FY2025
Standard Restructure advances	187.00	935.15	673.81	503.76	333.80
Gross NPA	1084.78	570.92	521.46	575.06	556.13
Total Stressed Assets	1271.78	1506.07	1195.27	1078.82	889.93
Gross Advances	31541.03	33748.17	37582.11	39970.40	44365.53
Stressed Assets Ratio (%)	4.03	4.46	3.18	2.70	2.01



# NPA Sector-wise (Q-o-Q)

(₹ in crores)

Particulars	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q-o-Q Growth (Q4FY25 Over Q3FY25)	Y-o-Y Growth (Q4FY25 Over Q4FY24)
Retail	29.99	29.77	32.48	36.11	29.65	-17.89%	-1.13%
Agriculture	50.98	50.51	48.28	56.55	49.63	-12.24%	-2.65%
MSME	210.10	237.67	229.60	208.84	208.66	-0.09%	-0.69%
Others	283.99	269.71	274.09	274.88	268.19	-2.43%	-5.56%
<b>Total Gross NPA</b>	<b>575.06</b>	<b>587.66</b>	<b>584.45</b>	<b>576.38</b>	<b>556.13</b>	<b>-3.51%</b>	<b>-3.29%</b>

# SMA Sector-wise (Q-o-Q)

(₹ in crores)

Particulars	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q-o-Q Growth (Q4FY25 Over Q3FY25)	Y-o-Y Growth (Q4FY25 Over Q4FY24)
Retail	727.45	871.82	811.58	752.21	577.16	-23.27%	-20.66%
Agriculture	94.05	159.45	112.68	124.94	31.02	-75.17%	-67.02%
MSME	668.21	892.74	756.48	690.00	476.31	-30.97%	-28.72%
Others	98.76	110.10	89.79	77.42	45.51	-41.22%	-53.92%
<b>Total</b>	<b>1588.47</b>	<b>2034.11</b>	<b>1770.54</b>	<b>1644.57</b>	<b>1130.00</b>	<b>-31.29%</b>	<b>-28.86%</b>

(₹ in crores)

Particulars	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q-o-Q Growth (Q4FY25 Over Q3FY25)	Y-o-Y Growth (Q4FY25 Over Q4FY24)
SMA	1588.47	2034.11	1770.54	1644.57	1130.00	-31.29%	-28.86%
NPA	575.06	587.66	584.45	576.38	556.13	-3.51%	-5.37%
<b>SMA+NPA</b>	<b>2163.53</b>	<b>2621.77</b>	<b>2354.99</b>	<b>2220.95</b>	<b>1686.13</b>	<b>-24.08%</b>	<b>-22.07%</b>
<b>SMA+NPA %</b>	<b>5.41%</b>	<b>6.42%</b>	<b>5.54%</b>	<b>5.09%</b>	<b>3.80%</b>	<b>-129 bps</b>	<b>-161 bps</b>



# Restructured Advances (Q-o-Q)

(₹ in Crores)

Particulars	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q-o-Q Growth (Q4FY25 Over Q3FY25)	Y-o-Y Growth (Q4FY25 over Q4FY24)
Advances (Gross)	39970.40	40852.76	42533.25	43649.59	44365.53	1.64%	11.00%
Restructured Assets	570.02	532.88	515.85	416.36	377.41	-9.35%	-33.79%
<i>Of which</i>							
a.i) Standard	503.76	454.95	443.22	367.43	333.80	-9.15%	-33.74%
a.ii) NPA	66.26	77.93	72.63	48.93	43.61	-10.87%	-34.18%
<i>Of which</i>							
b.i) CDR	0.00	0.00	0.00	0.00	0.00		
% of CDR to Total Restructured Advances	0.00%	0.00%	0.00%	0.00%	0.00%		
b.ii) Non-CDR	570.02	532.88	515.85	416.36	377.41	-9.35%	-33.79%
% of Non-CDR to Total Restructured Advances	100.00%	100.00%	100.00%	100.00%	100.00%		

# Sector-wise Restructured Accounts (Q-o-Q)

(₹ in Crores)

Sector	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q-o-Q Growth (Q4FY25 Over Q3FY25)	Y-o-Y Growth (Q4FY25 over Q4FY24)
1.Retail	153.87	147.71	142.44	136.04	128.40	-5.62%	-16.55%
2.AGRI	32.73	31.99	30.61	24.03	17.61	-26.72%	-46.20%
3.MSME	302.23	276.64	262.37	220.85	209.73	-5.04%	-30.61%
4.Others	81.19	76.54	80.43	35.44	21.67	-38.85%	-73.31%
<b>Total</b>	<b>570.02</b>	<b>532.88</b>	<b>515.85</b>	<b>416.36</b>	<b>377.41</b>	<b>-9.35%</b>	<b>-33.79%</b>

# PCR and Collateral Coverage Details as on 31.03.2025

₹ in Crores

Parameter	Advances	GNPA	GNPA%	Provision	Collateral Coverage
Retail	9186	29.65	0.32%	10.79	158.22%
Agriculture	18591	49.63	0.27%	30.04	95.13%
MSME	13520	208.66	1.54%	89.42	118.36%
Others	3069	268.19	8.74%	233.25	90.85%
<b>Total</b>	<b>44366</b>	<b>556.13</b>	<b>1.25%</b>	<b>363.50</b>	<b>104.06%</b>

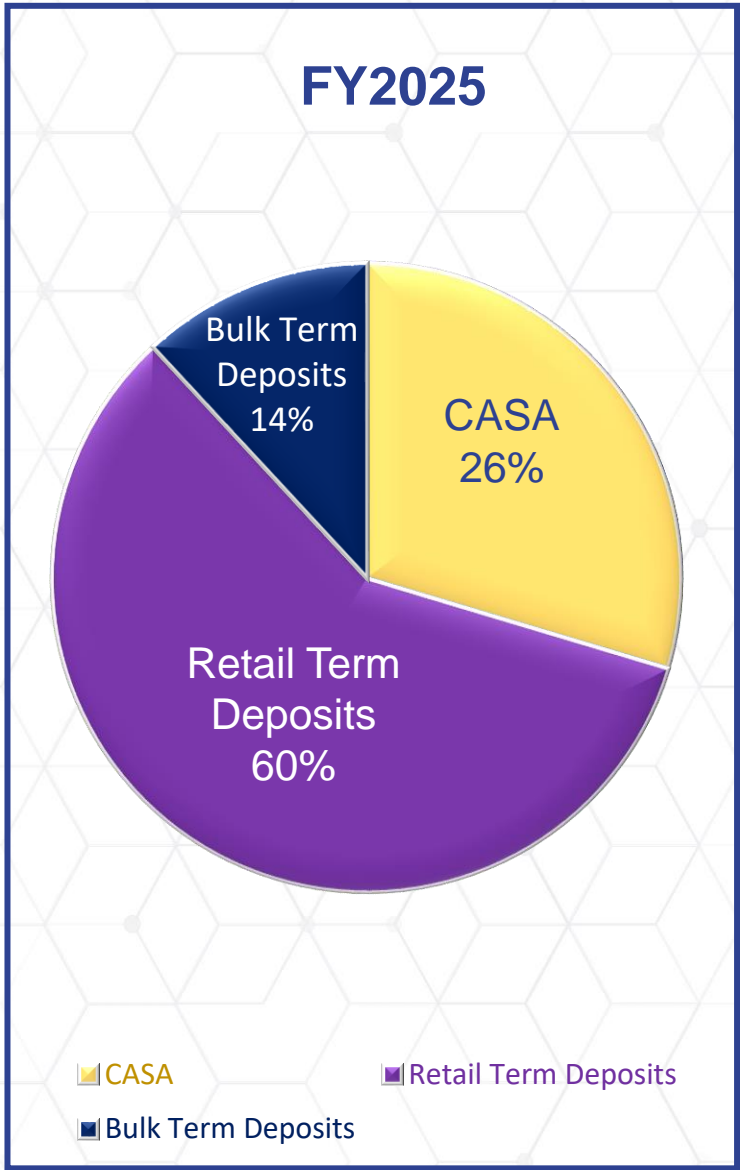
# Business / Financial Performance

Q4FY  
2025





# Deposits Portfolio



(₹ in Crores)

Business Parameters	Q3FY25	Q4FY25	Q-o-Q Growth % (Q4FY25 over Q3FY25)	FY2024	FY2025	Y-o-Y Growth % (FY2025 over FY2024)
Current Account	3,843	4,047	5.31%	4,587	4,047	-11.77%
Savings Bank Account	9,945	10,146	2.02%	10,089	10,146	0.56%
CASA	13,788	14,193	2.94%	14,676	14,193	-3.29%
Total Term Deposits	36,605	39,496	7.90%	34,839	39,496	13.37%
Total Deposits	50,393	53,689	6.54%	49,515	53,689	8.43%
CASA Ratio %	27.36%	26.44%	-92 Bps	29.64%	26.44%	-320 bps

## *New* **INITIATIVES** FY 2024-25

### Transaction Banking Group (TBG)



- Focus on Current Accounts, TASC, Government Business (GBG), Institutional Banking and Digital Penetration to drive current account growth
- Higher Customer Satisfaction
- Efficient use of resources
- Increased digital channel penetration / Govt Agency Business

### GNC-NRI Business (Global)



- To tap into India's \$129B remittance market and convert it to deposits in our area of operations
- Increase our market share in the NRI business segment
- Providing exceptional and personalized banking services to NRIs
- Expanding the CASA portfolio and building long-term relationships with high-value customers
- To provide good facility using state-of-art technology

### Elite Service Group (ESG)



- High Net worth Customer Engagement
- Ramp up product per customer
- Relationship Building and Trust
- Dedicated Support and Problem Resolution

### Digital Banking Revamp (DBR)



- Work has started for providing new advanced Internet Banking platform, DEH by Edgeverve (Infosys),

## Steps taken to improve CASA:

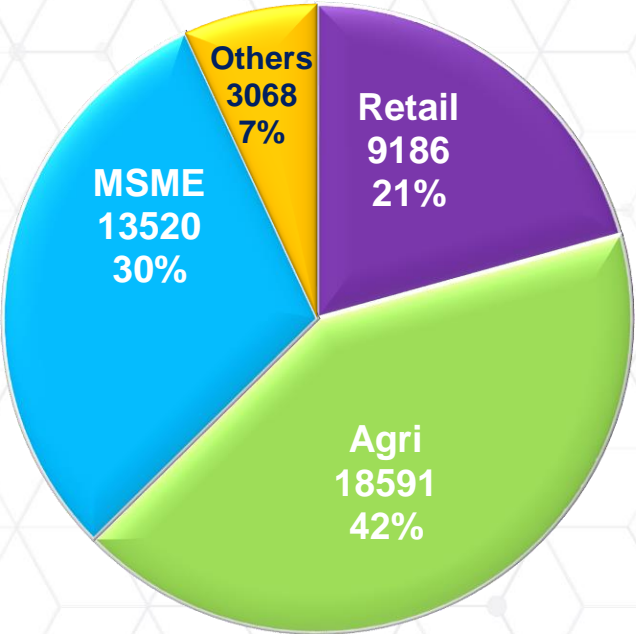
- Formation of Transaction Banking Group (TBG), Global NRI Centre (GNC) and Elite Service Group for CASA segmental approach.
- Introduced of CBDT, GST Payment Facility.
- Tied up with Bajaj Broking for providing 3 in 1 Account.
- Steps initiated to replace current internet banking facility with New Internet Banking Platform, DEH by Edgeverve (Infosys).
- Formation of CMC to handle entire life cycle of Advances other than Jewel Loans, making the branch liability focused.



(₹ in Crores)

(₹ in Crores)

FY2025



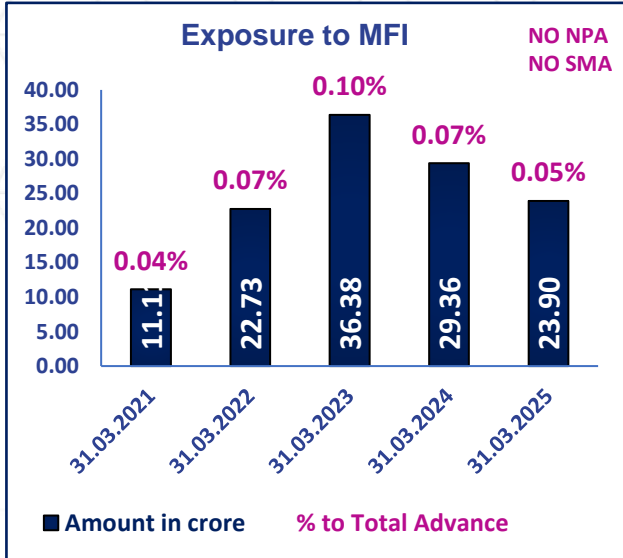
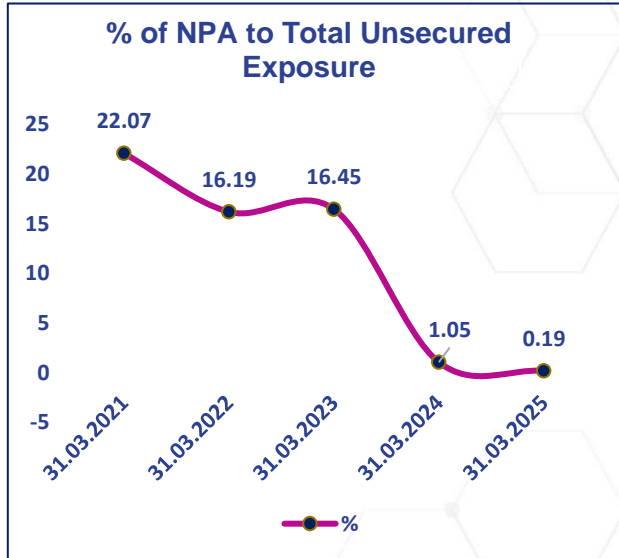
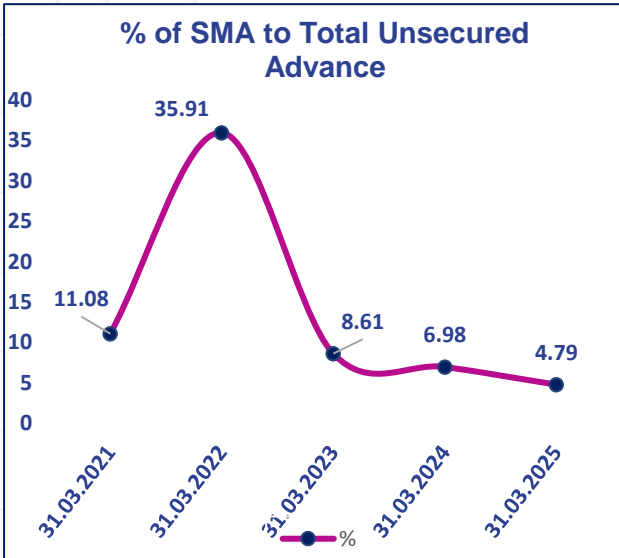
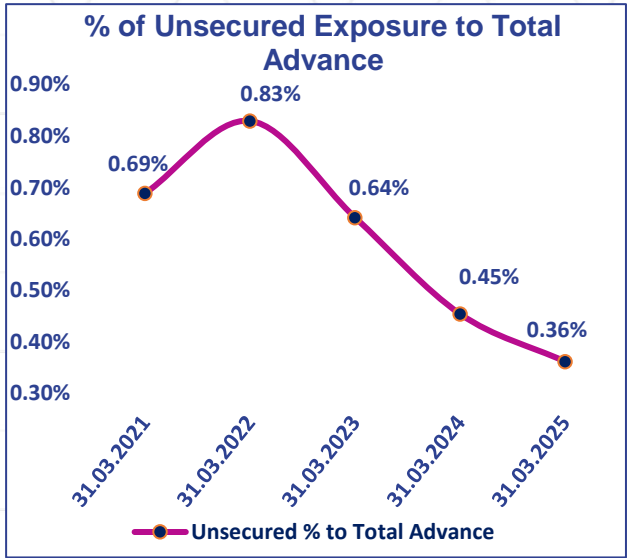
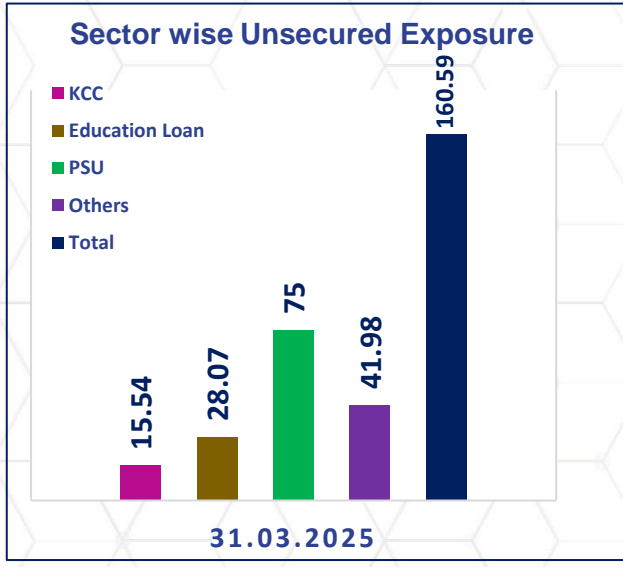
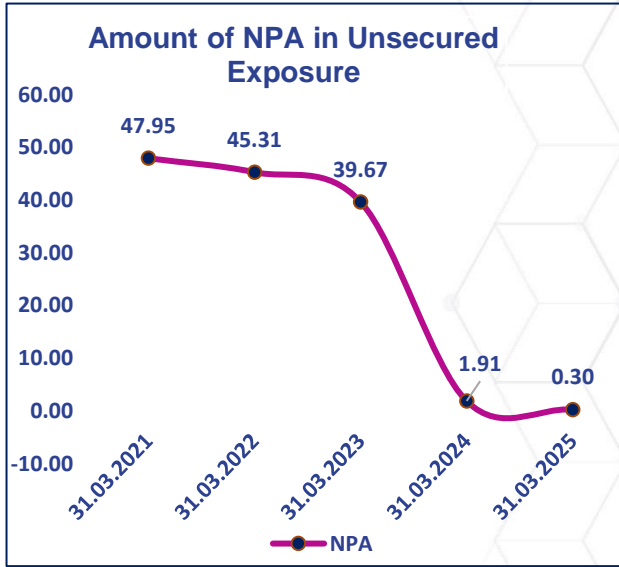
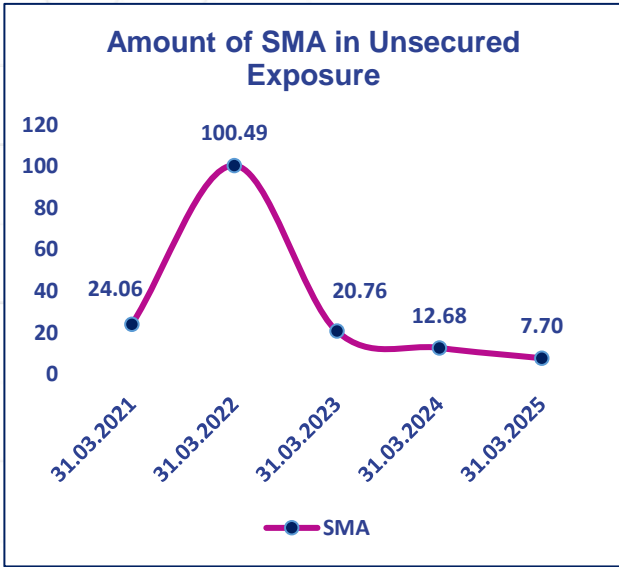
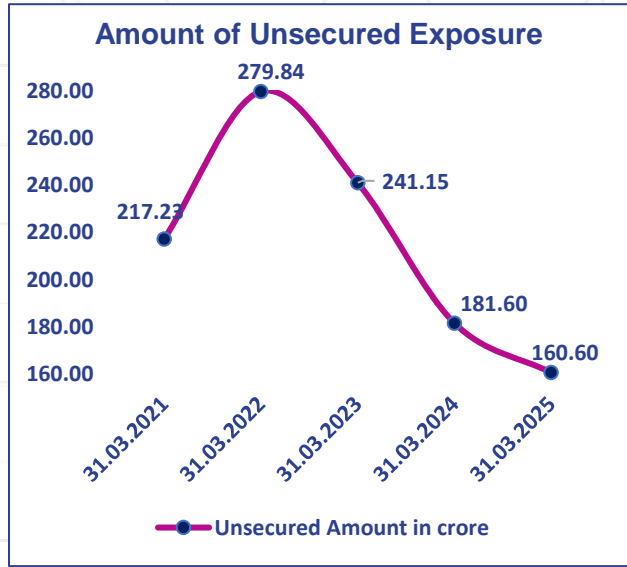
■ Retail ■ Agri ■ MSME ■ Others

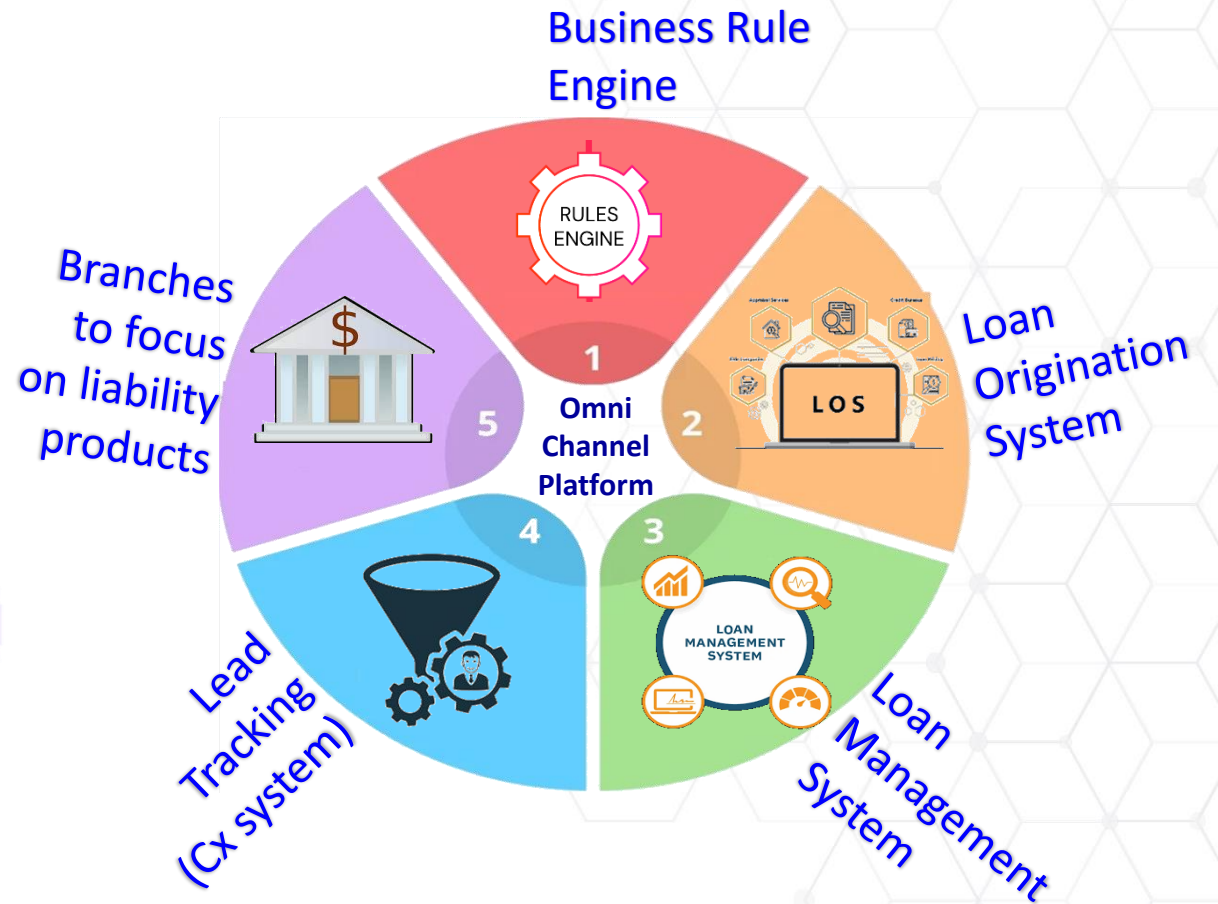
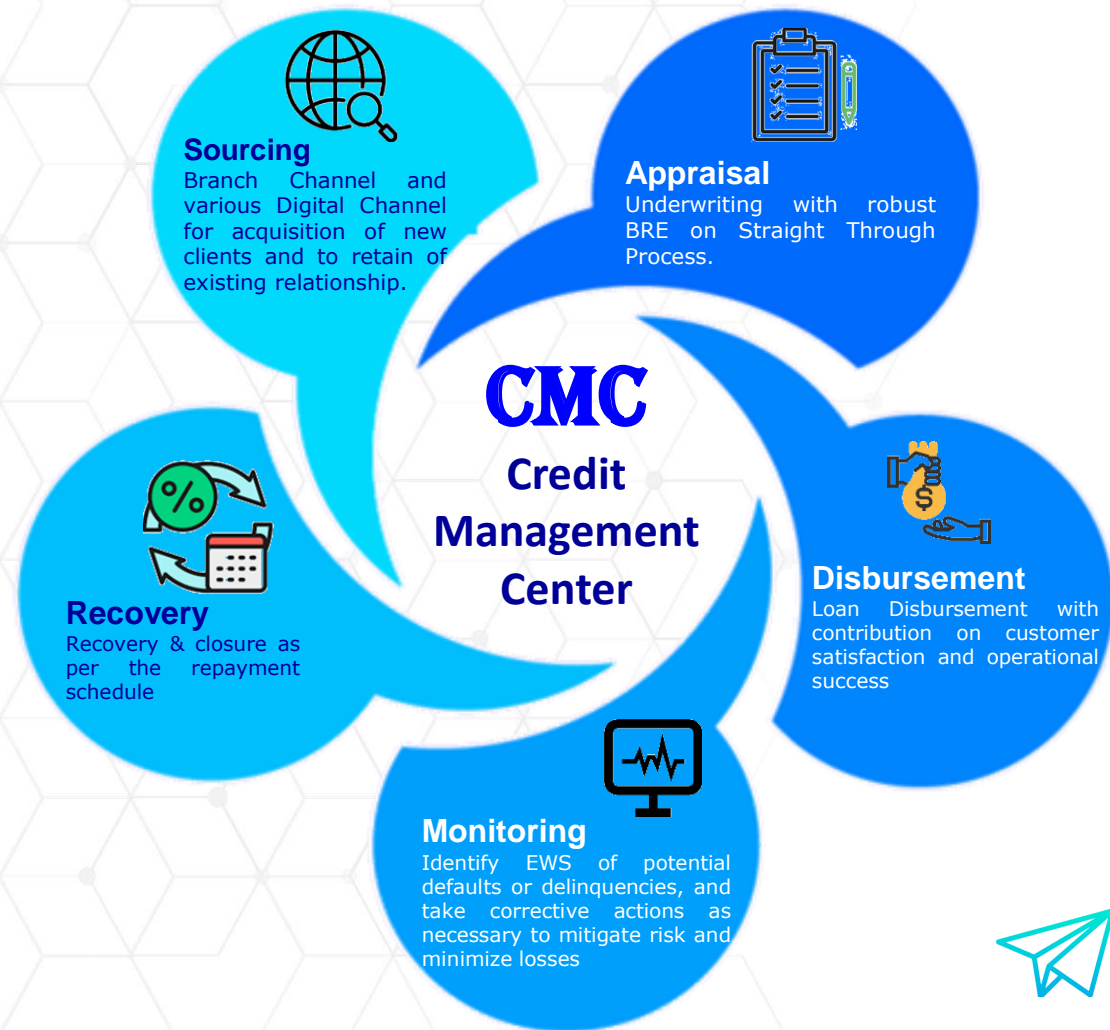
Particulars	Q3FY25	Q4F25	Q-o-Q Growth % (Q4FY25 over Q3FY25)	FY2024	FY2025	Y-o-Y Growth % (FY2025 over FY2024)
Gross Advances	43,650	44,366	1.64%	39,970	44,366	11.00%
Of which						
Retail Sector	8,550	9,186	7.44%	8,478	9,186	8.35%
Agriculture	18,028	18,591	3.12%	14,420	18,591	28.93%
MSME Sector	13,751	13,520	-1.68%	13,586	13,520	-0.49%
Total of RAM	40,329	41,297	2.40%	36,484	41,297	13.19%
RAM % to Gross Advances	92%	93%	100 Bps	91%	93%	200 bps
Others	3,322	3,069	-7.62%	3,486	3,069	-11.96%
CD Ratio	86.62%	82.64%	-398 Bps	80.72%	82.64%	192 bps



# Unsecured Exposure & Exposure to MFI

(₹ in Crores)





Pilot Launched at Thoothukudi Region in Q4FY25



Expanding to 12 Regions by Q1FY26

# Balance Sheet / P & L

Q4FY  
2025





## Liabilities

(₹ in Crores)

Particulars	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 31.03.2024	As on 31.03.2025
Capital	142.51	142.51	158.35	158.35	158.35
Reserves and Surplus	4437.47	5193.19	6770.00	7762.86	8850.34
Deposits	40970.42	44933.11	47766.48	49515.07	53688.96
Borrowings	0.00	0.00	525.00	1301.15	500.00
Other Liabilities and Provisions	1976.77	2589.67	2675.54	2815.03	3252.22
<b>Total Liabilities</b>	<b>47527.17</b>	<b>52858.48</b>	<b>57895.37</b>	<b>61552.46</b>	<b>66449.87</b>

## Assets

(₹ in Crores)

Particulars	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 31.03.2024	As on 31.03.2025
Cash and Balance with RBI	1680.29	2113.11	2102.57	2230.13	2650.37
Balance with Bank and Money at call and short notice	1024.79	1738.89	1479.41	1337.99	1757.87
Investments	11703.21	13035.46	14156.04	15262.60	15100.80
Advances	31069.60	33491.54	37289.69	39733.75	43983.67
Fixed Assets	137.18	210.84	245.65	270.98	284.48
Other Assets	1912.10	2268.64	2622.01	2717.01	2672.68
<b>Total Assets</b>	<b>47527.17</b>	<b>52858.48</b>	<b>57895.37</b>	<b>61552.46</b>	<b>66449.87</b>



# Financial Performance

(₹ in Crores)

Financial Parameters	3 Months			12 Months		
	Q4FY24	Q4FY25	Y-o-Y Growth % (Q4FY25 Over Q4FY24)	31.03.2024	31.03.2025	Y-o-Y Growth % (31.03.2025 Over 31.03.2024)
Interest Income	1253.70	1341.69	7.02%	4847.91	5291.27	9.15%
Non-Interest Income	163.90	200.37	22.25%	644.95	850.48	31.87%
Total Income	1417.62	1542.06	8.78%	5492.86	6141.75	11.81%
Interest Expenses	686.66	773.77	12.69%	2697.02	2990.34	10.88%
Operating Expenses	364.41	364.31	-0.03%	1314.06	1405.68	6.97%
<i>Of which</i>						
Employee Cost	189.10	177.80	-5.98%	685.91	726.34	5.89%
Other Operating Exp.	175.31	186.51	6.39%	628.15	679.34	8.15%
Total Expenditure	1051.07	1138.08	8.28%	4011.08	4396.02	9.60%
Net Interest Income	567.04	567.92	0.16%	2150.89	2300.93	6.98%
<b>Operating Profit</b>	<b>366.55</b>	<b>403.98</b>	<b>10.21%</b>	<b>1481.78</b>	<b>1745.73</b>	<b>17.81%</b>
Provision other than tax	23.54	17.20	-26.93%	88.20	170.84	93.70%
Taxes	89.95	94.88	5.48%	321.55	392.28	22.00%
<b>Net Profit</b>	<b>253.06</b>	<b>291.90</b>	<b>15.35%</b>	<b>1072.03</b>	<b>1182.61</b>	<b>10.32%</b>

The bank has received a Show Cause Notice issued by the Directorate of Enforcement on 09.11.2017 for ₹1037.39 crore in connection with the issue and allotment of bonus shares to certain shareholders of the bank. The management believes, based on the legal advice received from external counsel, that if the offence as alleged in the Show Cause Notice is established, it will be considered as non-quantifiable. Accordingly, the bank has made full provision for an amount of ₹2.00 lakhs in relation to the Show Cause Notice.

# New Initiatives – Human Resource Development

## Historic Wage revision implemented

- 19% on CTC before revision
- Ramped up to 79.5% after revision
- Subsequently, another 1.7% converted
- Currently 81% on CTC



## Human Capital Management System implementation

- End-to-end HR Management
- Align CTC variable pay to Bank Profit



## Employee Survey

- Screening test conducted by the Indian Institute of Banking & Finance (IIBF)
- All Core employees are subjected to the Screening test
- Talent potential of employees assessed for redeployment



## New Cadre Proposed to strengthen the non-Tamil Nadu Branches.

- 170 initiated and 25 joined





# Network Expansion

Q4FY  
2025





# PAN INDIA BRANCH NETWORK



Name of the State	Banking outlets			ATM (s)	CRM (s)	E-Lobby(ies)
	Branches	Business Correspondents (BCs)	Total			
TAMILNADU	425	153	578	959	338	113
ANDHRA PRADESH	29	-	29	43	11	4
MAHARASHTRA	23	-	23	28	6	2
GUJARAT	22	-	22	23	3	2
KARNATAKA	22	-	22	29	4	-
KERALA	21	2	23	24	3	1
TELANGANA	12	-	12	13	7	-
MADHYA PRADESH	3	-	3	3	-	-
RAJASTHAN	3	-	3	4	-	-
UTTAR PRADESH	3	-	3	1	2	-
HARYANA	2	-	2	2	-	-
ASSAM	1	-	1	-	1	-
CHHATTISGARH	1	-	1	1	-	-
ODISHA	1	-	1	1	-	-
PUNJAB	1	-	1	1	-	-
UTTARAKHAND	1	-	1	1	-	-
WEST BENGAL	1	-	1	1	1	1
UNION TERRITORIES (4)	7	-	7	16	4	1
TOTAL	578	155	733	1150	380	124



During the Q4FY25, 6 new branches were opened and during FY2024-25, 26 new branches were opened.



# External Ratings

Q4FY  
2025



## CRISIL Ratings

Fixed Deposits  
(short term)

A1+

Certificate of  
Deposits

A1+





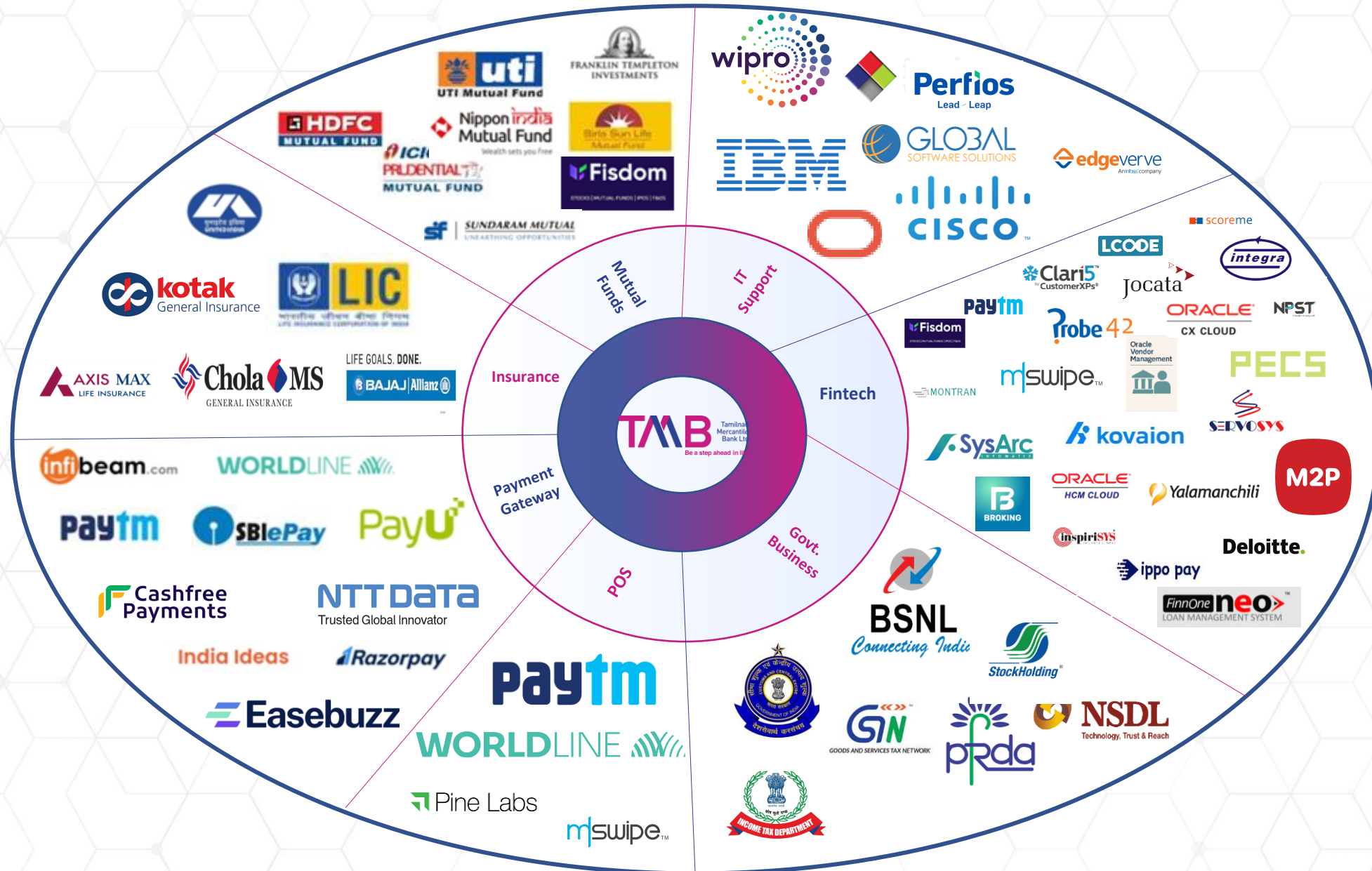
Strategic Partners

Q4FY  
2025





# Strategic Partners - Fintech / Business Tie-ups



## **Tamilnad Mercantile Bank Limited**

No. 57, Victoria Extension Road, Thoothukudi – 628 002, Tamil Nadu, India

### **Investor Contact**

Tamilnad Mercantile Bank Ltd

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**Mr.Swapnil Yelgaonkar,  
Company Secretary & Compliance Officer**

96595 23378

E-mail: [cs@tmbank.in](mailto:cs@tmbank.in)

### **Investor Relation Advisor**

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# **Thank You**