

**Secretarial Section**

Head Office, 57- V.E. Road,  
Thoothukudi – 628 002.

☎: 0461-2325136

e-mail : [secretarial@tmbank.in](mailto:secretarial@tmbank.in)

CIN: L65110TN1921PLC001908



Ref.No.TMB.SE.19/2026-27

08.05.2026

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

The Manager  
BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai – 400 001.

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

Dear Sir/Madam,

**Sub: Presentation for the Investors / Analysts meet scheduled on May 08, 2026**

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing the presentation for the Investors / Analysts meet scheduled on May 08, 2026.

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

Kindly take the information on record.

Yours faithfully,

**For Tamilnad Mercantile Bank Limited**

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



**TMB**

Tamilnad  
Mercantile  
Bank Ltd

Be a step ahead in life

**Transforming** with purpose  
**Delivering Growth** with trust

# Disclaimer

This presentation has been prepared by Tamilnad Mercantile Bank Ltd., (“the Bank”) solely by the Bank for information purposes only. This presentation is not a complete description of the Bank, and the information contained herein is only current as of its date and has not been verified by anyone else. All financial numbers are based on the Audited Financials or the Reviewed Financial results or based on Management estimates. Figures for the previous period(s) have been regrouped wherever necessary; totals in columns / rows may not agree due to rounding off. The accuracy of this presentation is not guaranteed, it may be incomplete or condensed, and it may not contain all material information concerning the Bank.

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.

No representation or warranty, express or implied, is made as to, and no reliance should be placed on the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Further, past performance is not necessarily indicative of future results. Anyone placing reliance on the information contained in this presentation or any other communication by the Bank does so at his / her / their own risk. Neither the Bank nor anyone else shall be liable for any loss or damage caused pursuant to any act or omission based on or in reliance upon the information contained in the presentation.

The Bank may, at its sole discretion, alter, modify or otherwise change in any manner the contents of this presentation, without obligation to notify anyone of such change(s). This presentation is not to be distributed, redistributed, copied or disseminated in any manner whatsoever, either directly or indirectly.

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.

## 1. Leadership Inflection

- **Mr. Salee S. Nair** (MD & CEO, Aug '24) – Ex-SBI DMD & Chief Credit Officer
- **Mr. Vincent M D** (ED, Sept '24) – Ex-CGM,SBI
- **Mr. Sanjoy Kumar Goel** (CFO, Mar '25) – Ex-GM & DY CFO,SBI
- **Mr. P.R.Ashokkumar** (EVP-Branch Banking, Oct'19)-Ex-ICICI Bank

## 2. Growth + Quality Metrics (FY26)

**₹61,712 Cr**

Deposits

**+15%**

YoY Growth

**₹53,379 Cr**

Advances

**+20%**

YoY Growth

**0.73%**

GNPA

**0.18%**

NNPA

## 3. Profitability Resilience (FY26)

**3.98%**

NIM

**1.93%**

ROA

**13.99%**

ROE

## 4. Valuation Gap & Rerating

- **Current P/B:** ~1.15x (as of 04-05-2026) vs peer avg 1.5x
- **Rerating Triggers:** CASA rebuild, MSME acceleration, credit cost control, Digital transformation

## 5. Mutual Fund Fit

- **Liquidity:** Adequate daily traded value, improving free float
- **Portfolio Fit:** BFSI midcap/SMID quality sleeve
- **Exit Comfort:** Growing institutional ownership

## 5. Key Catalyst – Branch Expansion

- 44 new branches opened in FY26, 15 in Non-TN
- 60 new branches proposed for FY27
- New Branches since listing contributed 15% to incremental business

## Leadership Timeline & Key Milestones

Strategic transformation under ex-SBI leadership



### Mr. Salee S. Nair – MD & CEO (Aug 2024)

**Background:** Ex-SBI DMD (34 years experience)

Aug'24

Business: ₹89,501 Cr

GNPA: 1.42%

Market Share: 0.238%

Market Price ₹451.55

31-03-2026

Business: ₹1,15,091 Cr

GNPA: 0.73%

Market Share: 0.242%

Market Price ₹733 (as of 04-05-2026)

**Key Actions:** Long term growth strategic vision, Creating Implementing and executing efficiency model across branches, HR Restructuring, Technology implementation, CASA Franchise Push & Enhanced Market Communication

### NIM Recovery

↓ -9 bps YoY

**3.98%**

FY26 (vs 4.07% in FY25)



### ROA Improvement

↑ +5 bps YoY

**1.93%**

FY26 (vs 1.88% in FY25)

### CASA Ratio

↑ +170 bps YoY

**28.14%**

FY26 (vs 26.44% in FY25)

### Digital Transactions

↑ +116 bps YoY

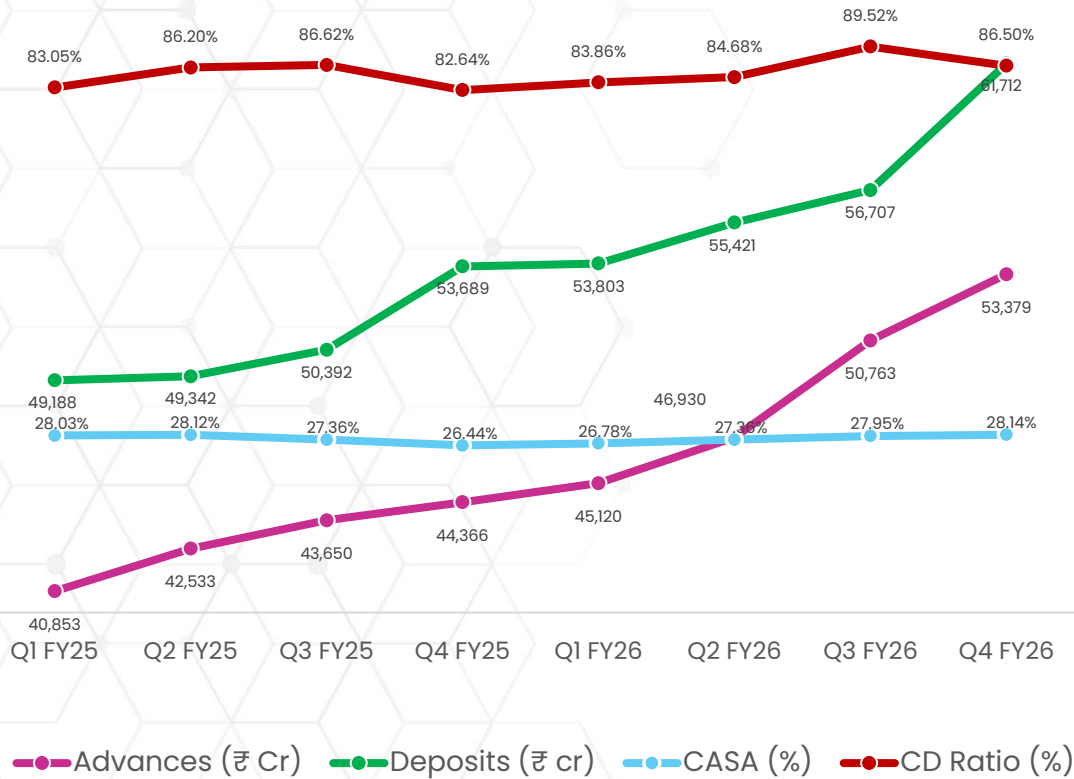
**96.85%**

FY26 (vs 95.69% in FY25)

## Growth Metrics Trend

Advances, Deposits, CASA & CD Ratio

Q1 FY25 → Q4 FY26



Advances **₹53,379 Cr**

↑ 20.32% YoY

Deposits **₹61,712 Cr**

↑ 14.94% YoY

CASA Ratio **28.14%**

↑ 19 bps QoQ

CD Ratio **86.50%**

↓ 302 bps QoQ

## Key Insights

**CASA Share** decline arrested, and reversed in FY26

**Highest Deposit** growth recorded in the past 39 quarters

**Highest Advances** growth recorded in the past 40 quarters

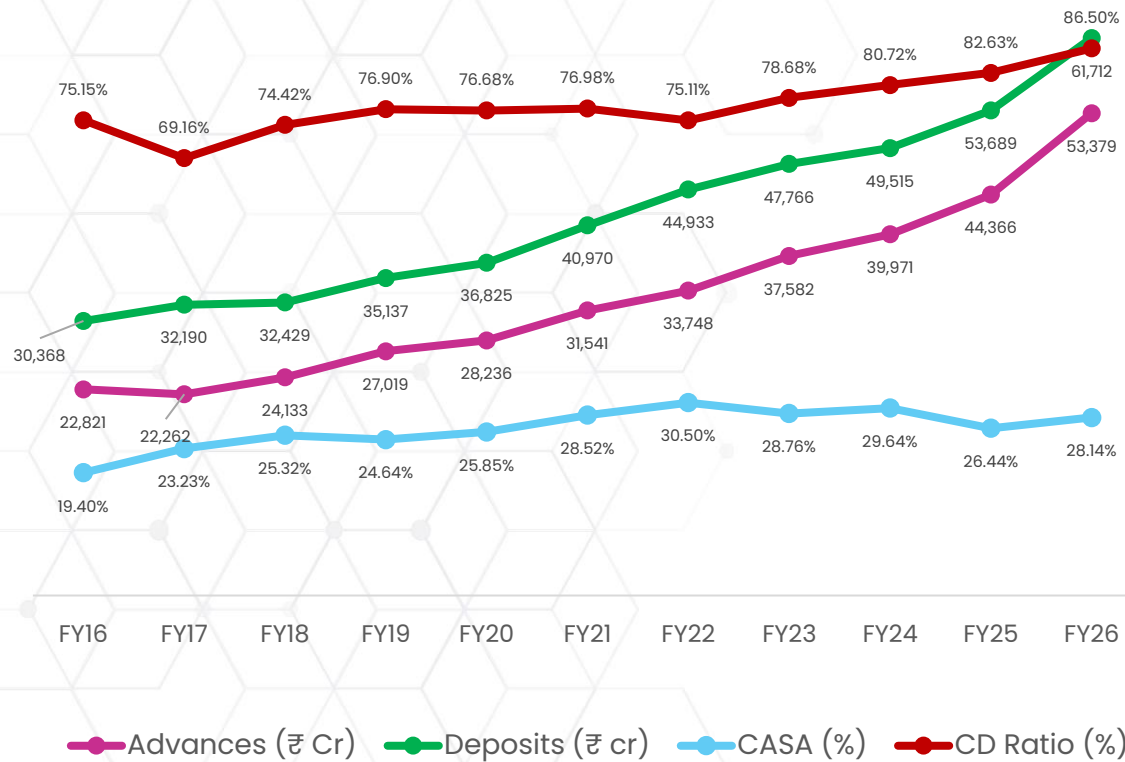
**Business growth** 9.35% over the last 10-year CAGR

# Growth Trend – FY16 to FY26

## Growth Metrics Trend

Advances, Deposits, CASA & CD Ratio

FY20 → FY26



Advances **₹53,379 Cr**

↑ +20.32% YoY

Deposits **₹61,712 Cr**

↑ +14.94% YoY

CASA Ratio **28.14%**

↑ +170 bps YoY

CD Ratio **86.50%**

↑ +387 bps YoY

### Key Insights FY2026

**Advances** up 22.57% inclusive of ₹1,000 Cr IBPC sold

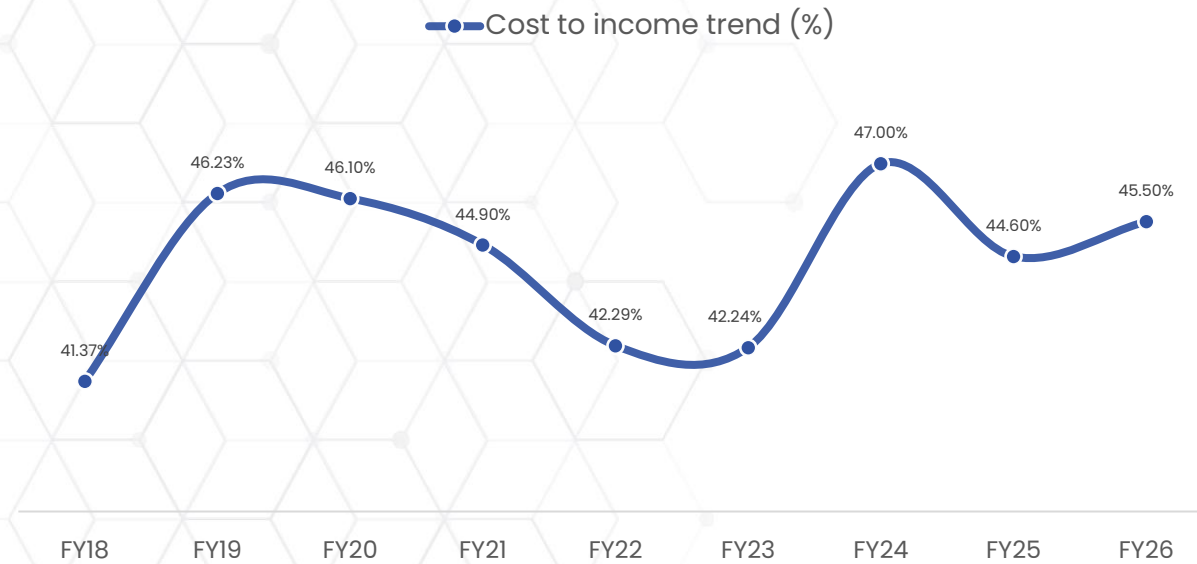
**Deposit** growth above the industry

**CASA share** up 170 bps YoY

**CD ratio** acceptable,

**Balance Sheet** supported by 13.43% capital

## Cost-to-Income Ratio Trend (%)



Entire PBI ₹49.80 crore absorbed in FY26, normalized PBI CIR 44.04%.

## Branch Productivity

**₹5.47 Cr**

Revenue per branch (FY26)

↑ 2 bps YoY

## Staff Cost Normalization

**₹795 Cr**

FY26 (vs ₹726 Cr FY25)

+9.38% (YoY)

✓ Stable post-PBI

## Digital Ops Leverage

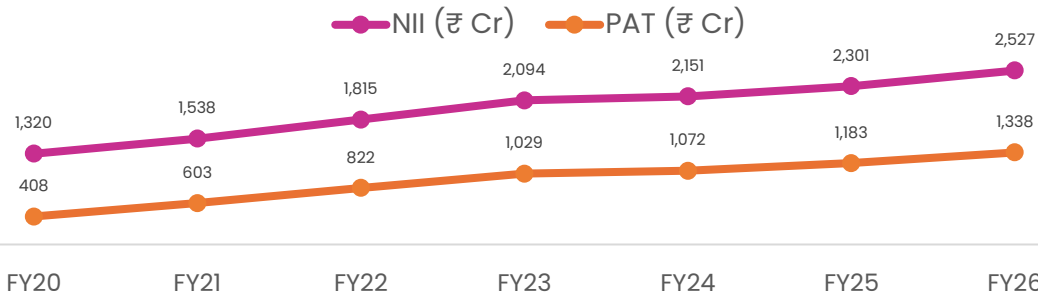
**~97%**

Digital txn

# Profitability Trend

## Net Interest Income & PAT Trend

Yearly progression from FY16 to FY26



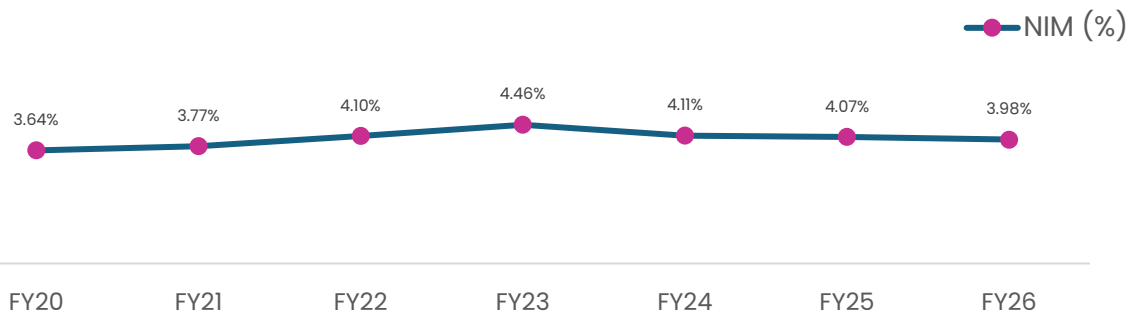
**₹2,527 Cr**  
NII FY26

**₹1,338 Cr**  
PAT FY26

**+9.84%**  
NII Growth

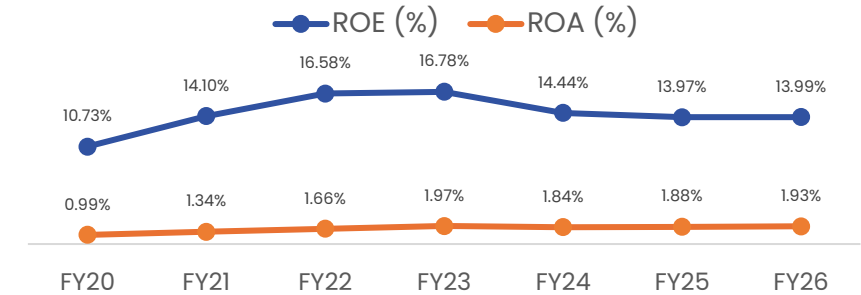
**+13.10%**  
PAT Growth

## % Net Interest Margin Trend



## Return Metrics

ROA & ROE performance



**1.93%**  
ROA FY26

**13.99%**  
ROE FY26

## Key Insights:

**PBI** for both FY25 (₹41.27 Cr) and FY26 (₹49.80 Cr) absorbed in FY26

**Stability** brought to NIM in FY26, Q4FY26 NIM @ 4.18%

**Dividend:** 125% Recommended for FY2026\*

**Market Capitalization:** Crossed ₹11,600 crores

**Book Value:** @ ₹638

\*Subject to shareholders approval

## RAM Portfolio Mix & Secured Lending

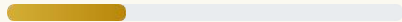
~95%

RAM Mix



0.10%

Unsecured



>100%

Collateral Coverage (NPA)



### Portfolio Composition

- ✓ **Retail:** ₹14,912 Cr (27.94% of advances), Collateral Coverage (NPA) ~170%
- ✓ **Agriculture:** ₹20,084 Cr (37.63% of advances), Collateral Coverage (NPA) ~165%
- ✓ **MSME:** ₹15,532 Cr (29.10% of advances), Collateral Coverage (NPA) ~169%

### Security Profile

- ✓ **Secured:** 99.90% of book
- ✓ **Collateral:** >100% coverage (NPA)

## Digital Distribution

~97%

Digital Txn



170+

Services



### Key Initiatives

- ✓ CX platform
- ✓ Human Capital Management Platform
- ✓ Vendor Management System
- ✓ AI Hub (24/7 support)
- ✓ Digital Engagement Hub
- ✓ Introduction of Integrated Back office

## Gold Loan Engine & MSME Architecture

### Gold Loan Portfolio (31-03-2026)

₹24,790 Cr (46.44% of book)

0.01%

GNPA

### MSME Architecture redesigned

- ✓ **CMCs:** Credit processing separated
- ✓ **BRE/LMS:** System-led underwriting
- ✓ **TAT:** Reduced turnaround time

LTV

53.25%

ROA

~2.05%

## Network Expansion

### 622 Branches

FY26 Status

Geographic diversification strategy

30%

Target outside TN

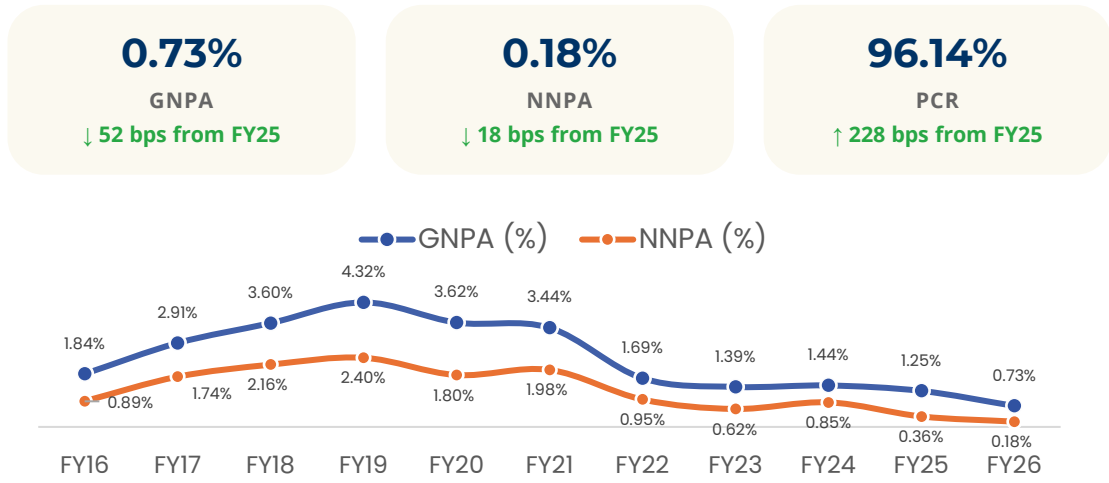
Current

27%

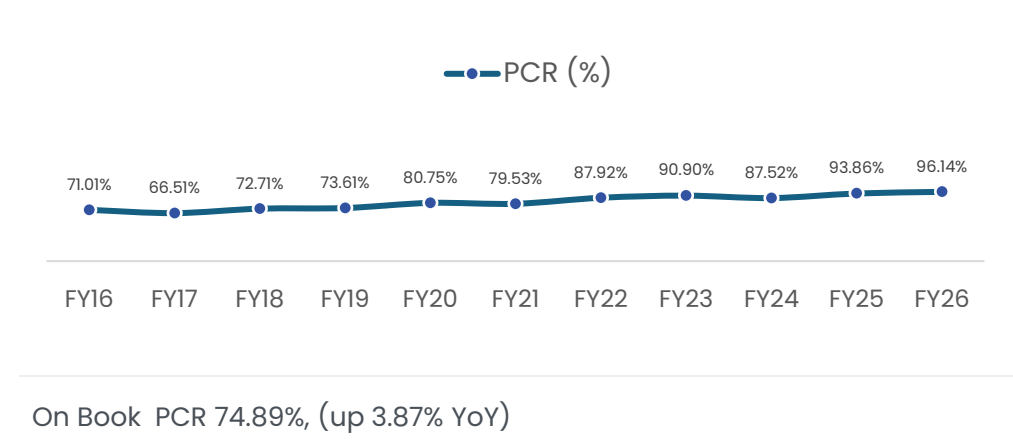
Target

30%

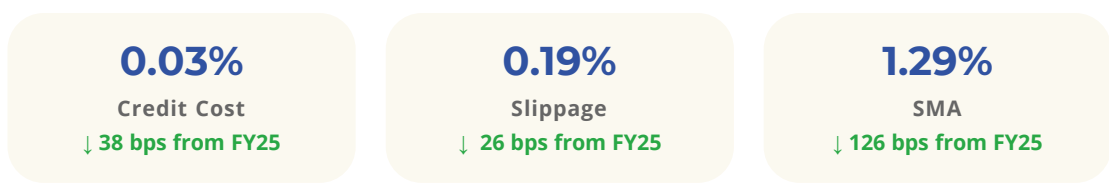
## GNPA & NNPA Trends



## Provision Coverage Ratio



## Credit Cost & Slippages



## Asset Quality & Risk Discipline

- Consistent improvement in GNPA/NNPA, reflecting stronger underwriting and recovery trends
- Stable credit costs and controlled slippages indicate prudent risk management
- Lowest GNPA% in the past 40 quarters, Lowest ever SMA %
- Credit Cost under control
- 127.52% average collateral available for NPA

## Key Performance Metrics & Milestones

Q1 FY25		Q2 FY25		Q3 FY25		Q4 FY25		Q1 FY26		Q2 FY26		Q3 FY26		Q4 FY26	
NIM	<b>4.12%</b>	NIM	<b>4.25%</b>	NIM	<b>4.00%</b>	NIM	<b>3.91%</b>	NIM	<b>3.84%</b>	NIM	<b>3.83%</b>	NIM	<b>4.04%</b>	NIM	<b>4.18%</b>
RoA	<b>1.88%</b>	RoA	<b>1.94%</b>	RoA	<b>1.89%</b>	RoA	<b>1.81%</b>	RoA	<b>1.82%</b>	RoA	<b>1.85%</b>	RoA	<b>1.97%</b>	RoA	<b>2.05%</b>
PAT	<b>287.29 Cr</b>	PAT	<b>303.18 Cr</b>	PAT	<b>300.24 Cr</b>	PAT	<b>291.90 Cr</b>	PAT	<b>304.89 Cr</b>	PAT	<b>317.51 Cr</b>	PAT	<b>341.50 Cr</b>	PAT	<b>373.65 Cr</b>
GNPA	<b>1.44%</b>	GNPA	<b>1.37%</b>	GNPA	<b>1.32%</b>	GNPA	<b>1.25%</b>	GNPA	<b>1.22%</b>	GNPA	<b>1.01%</b>	GNPA	<b>0.91%</b>	GNPA	<b>0.73%</b>
CET1	<b>27.74%</b>	CET1	<b>28.12%</b>	CET1	<b>27.88%</b>	CET1	<b>31.24%</b>	CET1	<b>29.99%</b>	CET1	<b>29.40%</b>	CET1	<b>28.53%</b>	CET1	<b>32.27%</b>
DEP	<b>49,188 Cr</b>	DEP	<b>49,342 Cr</b>	DEP	<b>50,392 Cr</b>	DEP	<b>53,689 Cr</b>	DEP	<b>53,803 Cr</b>	DEP	<b>55,421 Cr</b>	DEP	<b>56,707 Cr</b>	DEP	<b>61,712 Cr</b>
ADV	<b>40,853 Cr</b>	ADV	<b>42,533 Cr</b>	ADV	<b>43,650 Cr</b>	ADV	<b>44,366 Cr</b>	ADV	<b>45,120 Cr</b>	ADV	<b>46,930 Cr</b>	ADV	<b>50,763 Cr</b>	ADV	<b>53,379 Cr</b>
BUSIN	<b>90,041 Cr</b>	BUSIN	<b>91,875 Cr</b>	BUSIN	<b>94,042 Cr</b>	BUSIN	<b>98,055 Cr</b>	BUSIN	<b>98,923 Cr</b>	BUSIN	<b>1,02,351 Cr</b>	BUSIN	<b>1,07,470 Cr</b>	BUSIN	<b>1,15,091 Cr</b>
Br's	<b>562</b>	Br's	<b>567</b>	Br's	<b>572</b>	Br's	<b>578</b>	Br's	<b>585</b>	Br's	<b>594</b>	Br's	<b>606</b>	Br's	<b>622</b>



### Record Profitability

Highest-ever quarterly PAT of ₹373.65 Cr in Q4 FY26, with 28.01% YoY growth



### Asset Quality

GNPA at 10-year low of 0.73%, NNPA at 0.18% with strong PCR coverage



### Growth Momentum

Total business reached ₹1,15,092 Cr, 17.37% YoY growth in Q4 FY26



### Digital Transformation

96.85% transactions through digital channels, up 1.17% in FY2026

## Catalysts & Growth Drivers

Q1 FY26 - Q4 FY26

### CASA Rebuild

Transaction Banking/NRI/Elite programs driving sequential gains

↑ Target: 15%+

### NIM Expansion

Liability repricing and treasury optimization

↑ Target: 3.80-3.95%

### MSME Ramp

BRE/LMS stabilization, cross-sell via CX/data

↑ Target: 15-20% growth

### Geographic Expansion

Branch adds, >33% ex-TN over time

↑ Target: 60 branches, 20 in Non-TN

Q1 FY26

On Track

Q2 FY26

On Track

Q3 FY26

On Track

Q4 FY26

On Track

**Investment Thesis:** Overweight-quality regional bank with superior asset metrics (GNPA 0.73%, NNPA 0.18%, PCR 96.14%+), disciplined growth (advances +20.32% YoY), and visible rerating triggers.

**Key catalysts:** CASA recovery, MSME acceleration, credit cost control, valuation discount to peers.

## Key Risks & Mitigants

### Gold Price Shock

- ✓ Current portfolio LTV 53%
- ✓ Portfolio stress tested daily
- ✓ Portfolio can absorb reduction of 25% of gold price

### CASA Competition

- ✓ Focus on transaction banking, payroll management
- ✓ Merchant acquisition

### ECL/LCR Impact

- ✓ ECL requires ₹279 Cr of additional provisions
- ✓ Current Covid provision ₹250 Cr largely covers the impact
- ✓ Revised guidelines should see LCR 143% at current levels

## Gold (Jewel) Loan Portfolio

**₹24,790+ Cr**

FY26 Book · >46% of Total Advances

CAGR FY17–FY26	<b>26.04%</b>
Avg Portfolio LTV	<b>~53%</b>
Gross NPA (Jewel)	<b>&lt;0.01%</b>
SMA on Jewel Book	<b>&lt;0.05%</b>
Products Offered	<b>DL / OD</b>
Gross Weight	<b>37.38 Ton</b>
Net Weight	<b>34.19 Ton</b>

Asset resolution branches being set up to manage portfolio LTV/Margin calls & Auctions

## IT Centers – Dual-City Architecture

**Oracle Fusion Cloud**

ERP · HCM · CX — Full Suite Live by Mar 2026

### Chennai – Primary Hub

Kosmo One, Ambattur IE: Core IT ops, cloud mgmt, ATM cell

### Chennai – Digital Hub

Anna Nagar: Internet/Mobile banking, UPI, digital acquisition

### Thoothukudi – IT Cell

V.E. Road: Regional support, hardware, admin link

### Reliance DC / DR

Finacle CBS + centralised DB – 622+ branches on 100% connect

ISO/IEC 27001:2013 · SOC · SWIFT CSCF Compliant

## Credit Management Centers (CMCs)

**12 Regional CMCs**

Hub-&-Spoke · Fully Operational Q1 FY26

Coverage per CMC	<b>~50 branches</b>
Processing	<b>BRE / LMS (STP)</b>
Portfolio at Risk	<b>2.01%</b>
Gross NPA	<b>0.73%</b>
PCR (with TWO)	<b>96.14%</b>
RAM Growth YoY	<b>+22.35%</b>

Stressed assets ↓ 2.01% (FY25) → 1.14% (FY26) post-CMC rollout

## Strategic Leadership Expansion

Onboarding of 20 high performing Branch Heads to accelerate regional growth and market penetration.



## Senior Customer Service Executives (SCSEs)

Expanded frontline capability outside Tamil Nadu through deployment of 85 trained SCSEs, with 115 more in the active hiring pipeline to ensure service consistency



## Campus Recruitment Drive

Talent pipeline through recruitment of 172 Assistant Managers and 403 CSEs from premier institutions to sustain long-term growth



## IT Talent

Upgraded IT capabilities by acquiring 48 specialized technology professionals from global tech majors, including Silicon Valley firms



## CASA Growth

Accelerated liability mobilization by engaging 200 experienced Business Development Executives with proven CASA and Term Deposit expertise.



# Why the position Turned Positive

## Strategic Transformation Overview

Since Sep'24...		...As of now	
<b>Strategy</b>	<b>Fragmented</b>	<b>Strategy</b>	<b>Calibrated</b>
<b>Growth</b>	<b>7.97% YoY</b>	<b>Growth</b>	<b>17.37 YoY +7.79%</b>
<b>GNPA</b>	<b>1.37%</b>	<b>GNPA</b>	<b>0.73% -52 bps YoY</b>
<b>NNPA</b>	<b>0.46%</b>	<b>NNPA</b>	<b>0.18% &amp; Improving</b>

**Key Result:** Higher growth velocity with superior asset quality and credible rerating path under ex-SBI leadership

## Key Transformation Drivers

### Leadership

Ex-SBI leadership with process rigor, PPP function, board oversight



### IT Focused

BRE+LMS rollout, Oracle Fusion, Digital Engagement Hub



### Business Growth Focus

Focus on growing credit, plans to strategic Initiatives for deposit growth



### Other Operating Efficiency

CASA recovery, Transaction Banking/NRI programs



### Communication

Active IR & PR, broker research, roadshows, visibility



**Capital:** CRAR 33.73%, LCR ~139%, ECL buffer ₹250cr

## Key concerns...

A government agency (ED) served two show cause notices alleging that share transfers in 2007 and bonus shares issued later broke foreign exchange rules.

The proposed fine on the second notice looks very large (over ₹1,037 crore). This has concerned investors.

About 38% of the bank's shares have been stuck in a dispute since the mid-1990s – these shares cannot be traded, and dividends on them are on hold.

## ...Where things Stand

The first notice has already been adjudicated and is now at the appeal stage. Appellate Tribunal for foreign exchange heard the appeal and reserved for order. The second notice is being challenged in the Madras High Court; the government has agreed not to take any further steps until the court rules.

Lawyers have confirmed that because no money changed hands in the bonus share issuance, the maximum fine under the law is only ₹2 lakh. TMB believes the penalty demand is legally unsound.

This affects only the ownership structure – not the bank's day-to-day business. Loans, deposits, branches, and profits are completely unaffected. The bank has been listed on the stock exchange since 2022 and continues to operate normally.

Q4FY26 actuals vs. guidance across CASA, Credit quality and Profitability.

KPI	Q4FY26 Guidance	Q4FY26 Actual	Status
CASA Growth	15%+	22.35%	✓ Exceeded
Deposits Growth	13-13.5%	14.94%	✓ Exceeded
Advances Growth	16-17%	20.32%	✓ Exceeded
Total Business Growth	15%	17.37%	✓ Exceeded
NIM %	3.90%-3.95%	4.18%	✓ Exceeded
ROA %	1.85%+	2.05%	✓ Exceeded
ROE %	14%+	15.03%	✓ Exceeded
GNPA %	Less than 1%	0.73%	✓ Exceeded

## Comprehensive Financial Metrics Comparison

● TMB strengths highlighted in green

Bank	Adv YoY%	Dep YoY%	CASA %	NIM %	CIR %	ROA %	ROE %	PAT (₹Cr)	GNPA %	NNPA %	PCR % (with TWO)	Credit Cost%	CET1/CRAR%	LCR %	EPS	P/E Ratio**
<b>TMB</b>	20.32%*	14.94%	22.35%	4.18%	44.80%	2.05%	15.03%	374	0.73%	0.18%	96.14%	0.01%	32.27%	139%	23.60	8.68
CUB	26%	23%	19%	3.87%	46.15%	1.56%	14.15%	360	1.91%	0.68%	84%	-0.01%	21.92%	ND	4.84	15.22
CSB	27%	20%	-0.96%	3.83%	61.88%	1.53%	17.66%	202	1.66%	0.40%	86.33%	0.18%	ND	ND	11.62	10.81
Federal	10%	11%	11%	3.74%	47.28%	1.36%	13.69%	1,259	1.62%	0.20%	87.07%	1.18%	17.25%	ND	20.73	16.43
Union	9.74%	2.72%	7.92%	2.64%	46.31%	1.36%	18.04%	5,316	2.82%	0.48%	95.03%	0.16%	15.69%	113.83%	27.85	6.45
HDFC	11.97%	14.39%	15.5%	3.38%	39.9%	1.96%	14.8%	25,190	1.2%	0.40%	71%	35 bps	17.3%	118%	9.0	15.71
ICICI	15.3%	11.4%	10.4%	4.32%	39.9%	2.40%	16.6%	13,702	1.40%	0.33%	75.8%	ND	16.35%	ND	76.6	16.99
AXIS	19%	14%	11%	3.62%	42%	1.58%	14.74	7,071	1.23%	0.37%	70%	0.28%	14.78%	117%	91.78	15.03

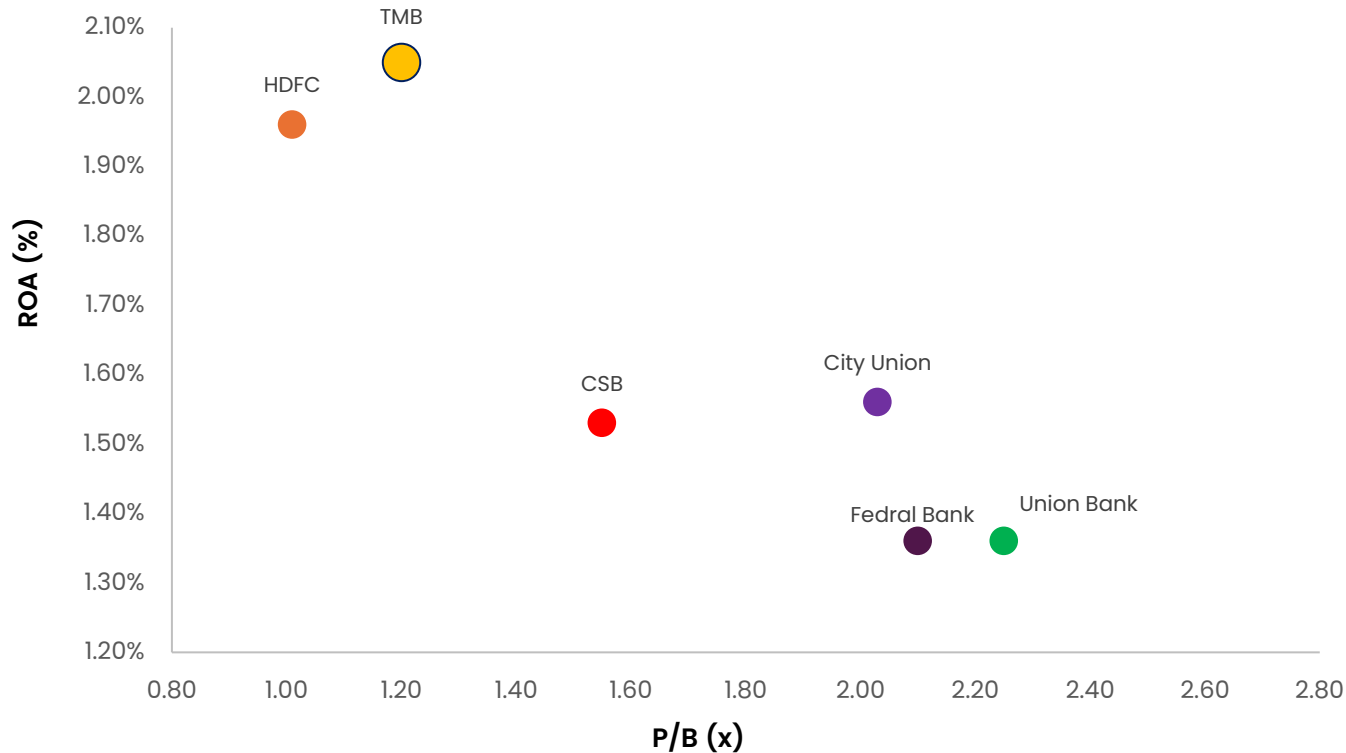
\*Excluding IBPC sale of ₹1000 Cr

\*\* as of 04-05-2026

ND-Not Disclosed

## Quality vs Valuation Quadrant

ROA (%) vs P/B Ratio – TMB positioned in High Quality/Mid Valuation



Data as of Q4 FY26 (Mar 2026). ROA annualized, P/B based on TTM.

TMB ROA **1.93%**

↑ 5 bps YoY

TMB P/E **8.68**

As of 04-05-2026

Adv Growth **20.32%**

↑ 932 bps YoY

GNPA **0.73%**

↓ 52 bps YoY

**TMB: Best-in-class asset quality with attractive valuation. Low risk profile combined with superior return metrics relative to regional peers.**

***"At Tamilnad Mercantile Bank, we do not manage quarters. We steward a 104-year institution."***

— Salee S. Nair, MD & CEO, Tamilnad Mercantile Bank

## **100+ Years of Unbroken Trust**

Our conservative credit philosophy protected us through every major crisis. It made us resilient. Now, with that strength behind us, it's time to shift gears and grow.

## **Tech-Led Scalability, Relationship-Powered Growth**

We are deploying Oracle, AI, and BRE/LMS not to replace the human touch — but to amplify it. Our bankers will serve more customers, better, while the algorithms handle the routine.

## **A Clear Runway to Justified Rerating**

When our Q4 ROA of 2.05% is recognized at peer-parity multiples, the implied share price appreciation is 18-36%. That rerating is not a hope — it is an arithmetical inevitability as institutional awareness grows.

# Investor Relations Contacts

## CFO Contact

Mr. Sanjoy Kumar Goel,  
Chief Financial Officer,  
Email : [cfo@tmbank.in](mailto:cfo@tmbank.in)

## Company Secretary

Mr. Swapnil Yelgaonkar,  
Company Secretary &  
Compliance Officer,  
Email : [cs@tmbank.in](mailto:cs@tmbank.in)

## Adfactors (PR & IR Agency)

Adfactors Pvt Ltd.  
Mr. T.E. Narasimhan  
Mobile: 98417-34134  
Email:  
([te.narasimhan@adfactorspr.com](mailto:te.narasimhan@adfactorspr.com))

## Website

Visit [www.tmb.bank.in](http://www.tmb.bank.in)  
for more  
information.

# Thank You