General information about bank

Scrip code*	543596	
NSE Symbol*	TMB	
MSEI Symbol*	NA	
ISIN*	INE668A01016	
Name of bank	TAMILNAD MERCANTILE BANK LIMITED	
Class of security	Equity	
Date of start of financial year	01-04-2025	
Date of end of financial year	31-03-2026	
Date of board meeting when results were approved	25-07-2025	
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	08-07-2025	
Description of presentation currency	INR	
Level of rounding	Lakhs	
Reporting Type	Quarterly	
Reporting Quarter	First quarter	
Nature of report standalone or consolidated	Standalone	
Whether results are audited or unaudited for the quarter ended	Unaudited	
Whether results are audited or unaudited for the Year to date for current period ended/year ended		
Segment Reporting	Multi segment	
Description of single segment		
Start date and time of board meeting	25-07-2025 15:00	
End date and time of board meeting	25-07-2025 18:00	
Whether cash flow statement is applicable on company		
Type of cash flow statement		
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion	
Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter?	No	
No. of times funds raised during the quarter		
Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?	No	Not applicable

	Financial Results – Banking		
	Particulars	3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
	Date of start of reporting period	01-04-2025	01-04-2025
	Date of end of reporting period	30-06-2025	30-06-2025
	Whether results are audited or unaudited	Unaudited	Unaudited
	Nature of report standalone or consolidated	Standalone	Standalone
1	**Interest earned**		
	Interest or discount on advances or bills	110705	110705
	Income on investments	26154	26154
	Interest on balances with reserve bank of India and other inter bank funds	1738	1738
	Others	27	27
	Total interest earned	**138624**	**138624**
2	Other income	23123	23123
3	**Total income**	**161747**	**161747**
	Expenses		
4	Interest expended	80669	80669
5	**Operating expenses**		
(i)	Employees cost	22283	22283
(ii)	**Details of other operating expenses**		
	Description of other operating expenses		
1	Rent, taxes and lighting	2963	2963
2	Printing and Stationery	376	376
3	Advertisement and publicity and Insurance	1834	1834
4	Depreciation on Bank's property	2038	2038
5	Director's fees, allowances and expenses	43	43
6	Auditor's fees and expenses(including branch auditors)	50	50
7	Law charges	25	25
8	Postages, Telegrams, Telephones, etc	790	790
9	Repairs and Maintenanace	420	420
10	Other expenditure	9030	9030
	Total other operating Expenses	**17569**	**17569**
	Total Operating Expenses	**39852**	**39852**
6	**Total expenditure excluding provisions and contingencies**	120521	120521
7	**Operating profit before provision and contingencies**	41226	41226
8	Provisions other than tax and contingencies	834	834
9	Exceptional items	0	0
10	**Total profit (loss) from ordinary activities before tax**	40392	40392
11	Provision for Tax	9903	9903
12	**Net profit (loss) from ordinary activities after tax**	30489	30489
13	Extraordinary items net of tax expenses	0	0
14	**Net profit (loss) for the period**	30489	30489
15	Share of profit (loss) of associates		
16	Profit (loss) of minority interest		
17	**Net Profit (loss) after taxes minority interest and share of profit (loss) of associates**	30489	30489
18	**Details of equity share capital [Abstract]**		
	Paid-up equity share capital	15835	15835

	Face value of equity share capital	10	10
19	Reserve excluding revaluation reserves (as per balance sheet of previous accounting year)		
20	**Analytical ratios**		
(i)	Percentage of share held by government of India	0.00	0.00
(ii)	**Capital adequacy ratio**		
	CET 1 ratio	29.99	29.99
	Additional Tier 1 ratio	0.00	0.00
(iii) (a)	**Earnings per share before extraordinary items**		
	Basic earnings per share before extraordinary items	19.25	19.25
	Diluted earnings per share before extraordinary items	19.25	19.25
(iii) (b)	**Earnings per share after extraordinary items**		
	Basic earnings per share after extraordinary items	19.25	19.25
	Diluted earnings per share after extraordinary items	19.25	19.25
(iv)	**NPA Ratios**		
	Amount of gross non-performing assets	54912	54912
	Amount of net non-performing assets	14737	14737
	% of gross NPAs	1.22	1.22
	% of net NPAs	0.33	0.33
	Return on assets	1.82	1.82
21	**Disclosure of notes on financial results by banks**	Textual Information(1)	

Text Block	
Textual Information(1)	EPS not annualised. Debt represents the borrowings with residual maturity of more than one year.

Format for Reporting Segment wise Revenue, Results and Capital Employed along with the company results			
	Particulars	3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
	Date of start of reporting period	01-04-2025	01-04-2025
	Date of end of reporting period	30-06-2025	30-06-2025
	Whether results are audited or unaudited	Unaudited	Unaudited
	Nature of report standalone or consolidated	Standalone	Standalone
1	**Segment Revenue (Income)**		
	(net sale/income from each segment should be disclosed)		
1	Treasury	35455	35455
2	Corporate / Wholesale Banking	14666	14666
3	Retail Banking	111626	111626
4	Other Banking Operations	0	0
	Total Segment Revenue	161747	161747
	Less: Inter segment revenue		
	Income from operations	161747	161747
2	**Segment Result**		
	Profit (+) / Loss (-) before tax and interest from each segment		
1	Treasury	10873	10873
2	Corporate / Wholesale Banking	3428	3428
3	Retail Banking	26091	26091
4	Other Banking Operations	0	0
	Total Profit before tax	40392	40392
	i. Finance cost	0	0
	ii. Other Unallocable Expenditure net off Unallocable income	0	0
	Profit before tax	40392	40392
3	**(Segment Asset - Segment Liabilities)**		
	Segment Asset		
1	Treasury	1639606	1639606
2	Corporate / Wholesale Banking	674823	674823
3	Retail Banking	4244425	4244425
4	Other Banking Operations	0	0
	Total Segment Assets	6558854	6558854
	Un-allocable Assets	188938	188938
	Net Segment Assets	6747792	6747792
4	**Segment Liabilities**		
	Segment Liabilities		
1	Treasury	1614932	1614932
2	Corporate / Wholesale Banking	461359	461359
3	Retail Banking	3511405	3511405
4	Other Banking Operations	0	0
	Total Segment Liabilities	5587696	5587696
	Un-allocable Liabilities	227269	227269
	Net Segment Liabilities	5814965	5814965
	Disclosure of notes on segments	Textual Information(1)	

Text Block	
Textual Information(1)	For the above segment reporting, the reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking and Other Banking Operations in compliance with the RBI guidelines. As per RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 07, 2022 on establishment of Digital Banking Unit (DBU), for the purpose of disclosure under 'Accounting Standard 17 - Segment Reporting', 'Digital Banking' has been identified as a sub-segment under Retail Banking by Reserve Bank of India (RBI). However, as the proposed DBU of the Bank has not yet commenced operations, nothing has been reported under this segment. The business operations of the Bank are substantially concentrated in India and for the purpose of Segment Reporting as per Accounting Standard-17, the bank is considered to operate only in domestic segment. Previous period figures have been regrouped/reclassified wherever necessary to make them comparable.

Details of Impact of Audit Qualification			
Whether results are audited or unaudited		Unaudited	
Declaration of unmodified opinion or statement on impact of audit qualification		Declaration of unmodified opinion	
Auditor's opinion			
Declaration pursuant to Regulation 33 (3) (d) of SEBI (LODR) Regulation, 2015: The company declares that its Statutory Auditor/s have issued an Audit Report with unmodified opinion for the period on Standalone results		Yes	
	Audit firm's name	Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI	Certificate valid upto
1	Chandran and Raman	Yes	30-04-2027
2	Sundaram and Srinivasan	Yes	30-09-2027