

Investor Presentation

Q1 FY
2026



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Performance Highlights

Q1 FY
2026



Performance Highlights

(₹ in Crores)

Particulars	Q1FY25	Q1FY26	YoY
Total Business	90,041	98,923	9.86%
Deposits	49,188	53,803	9.38%
CASA	13,789	14,411	4.51%
Gross Advances	40,853	45,120	10.44%
RAM	37,614	42,100	11.93%
NIM (%)	4.12%	3.84%	-28 Bps
Operating Profit	468.84	412.26	-12.07%
Net Profit	287.29	304.89	6.13%
Credit Cost (%)	0.89%	0.06%	-83 Bps
GNPA (%)	1.44%	1.22%	-22 Bps
NNPA (%)	0.65%	0.33%	-32 Bps
ROA (%)	1.88%	1.82%	-6 Bps
ROE (%)	14.22%	13.30%	-92 Bps
PCR (%) – without technical write-off	55.22%	73.04%	1782 Bps

- ❖ Deposit growth positively responding to several initiatives, more than doubled from 4.64% to 9.38% YoY.
- ❖ CASA back on growth track, inching up by 34 Bps QoQ.
- ❖ NIM impacted by slower repricing of liabilities on repo cut. Signs of improvement already visible.
- ❖ Entire PBI of ₹41.27 crores absorbed upfront in Q1FY26 as against 25% (₹8.74 crores) in Q1FY25.
- ❖ Slippage ratio down to 0.05% and GNPA at 1.22% demonstrating Bank's effective control on assets portfolio.
- ❖ ROA rose Q-o-Q from 1.81% to 1.82%.
- ❖ PCR sharply improved to 73.04%.
- ❖ PCR with technical write-off at 94.32% in Q1FY26.

Q1FY
2026



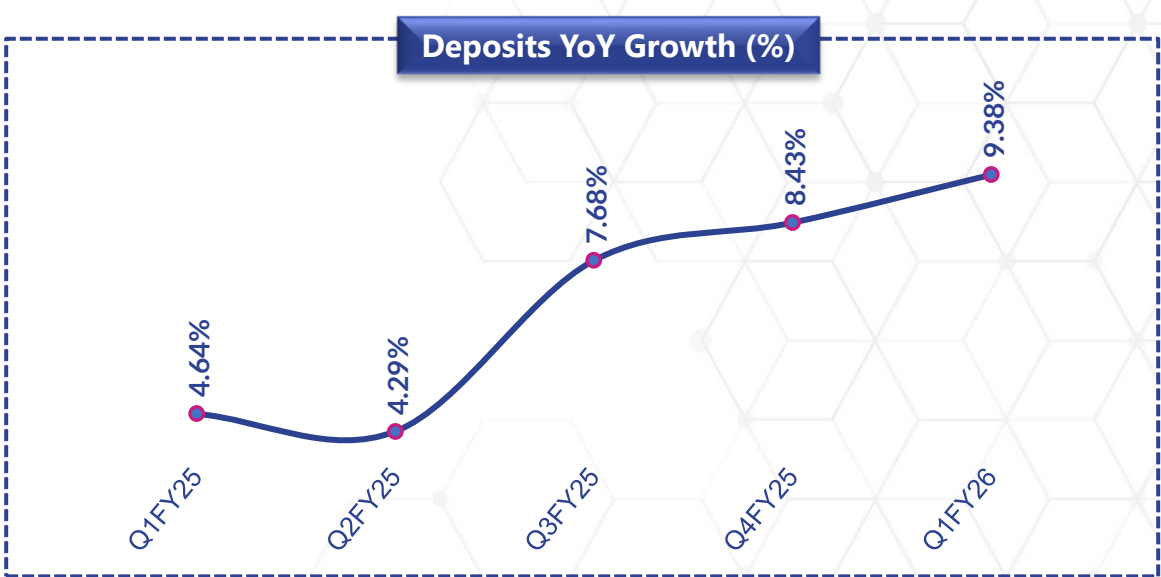
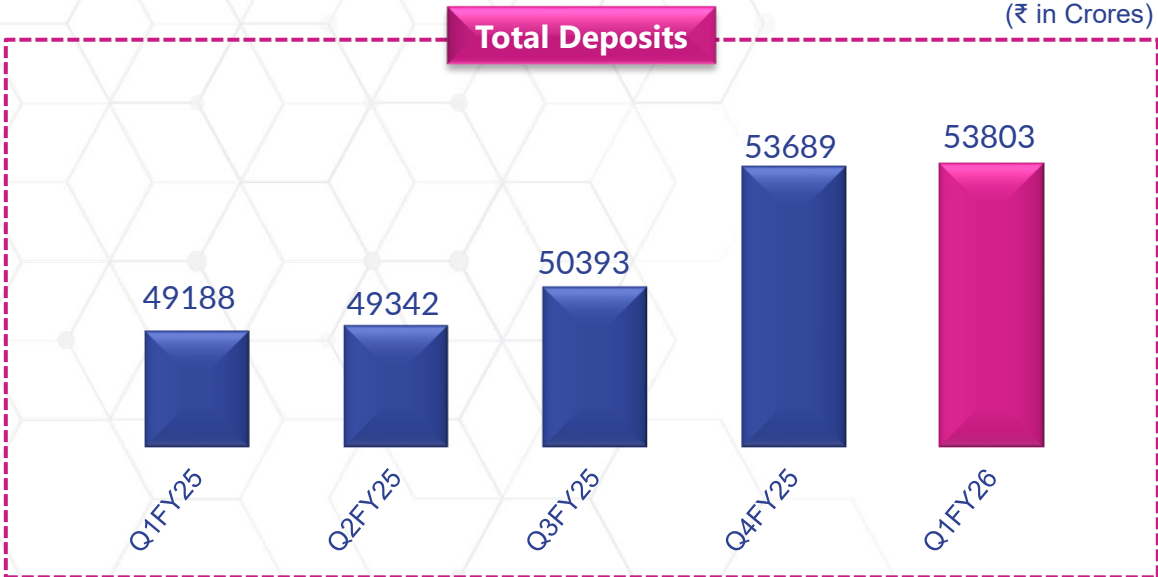
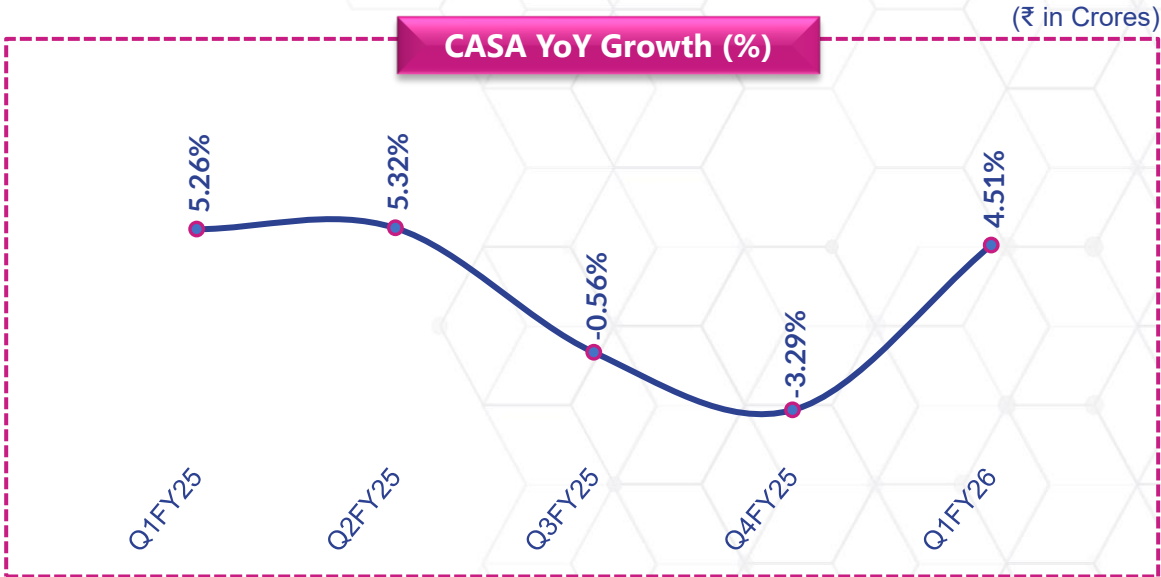
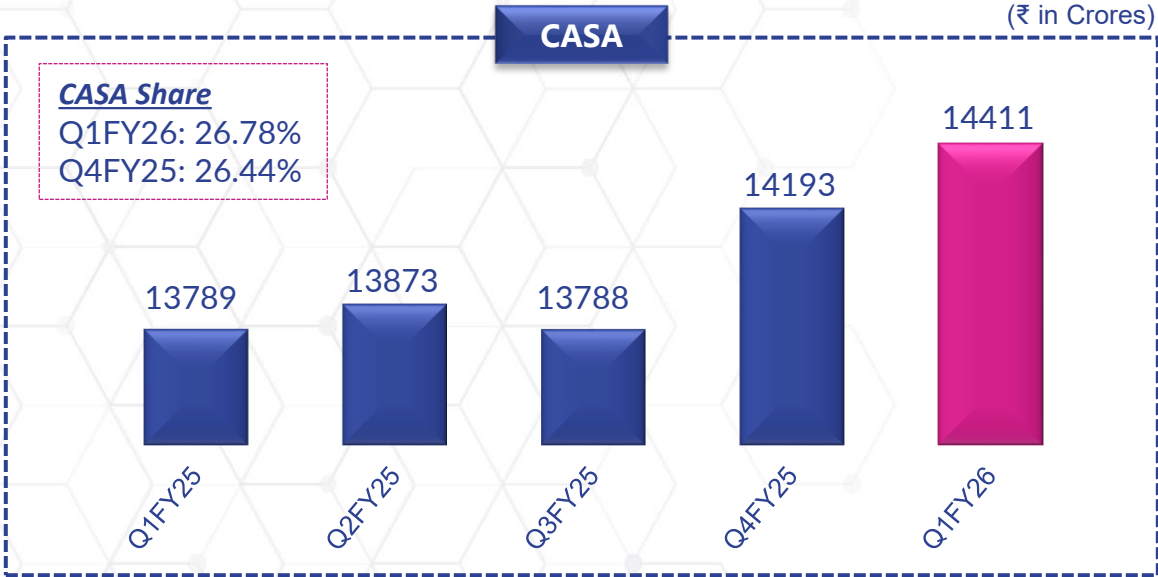
Deposits Portfolio

(₹ in Crores)

Business Parameters	Q1FY25	Q1FY26	Y-o-Y Growth % (Q1FY26 over Q1FY25)
CASA	13,789	14,411	4.51%
Retail Term Deposits	29,198	32,482	11.25%
Bulk Term Deposits	6,201	6,910	11.43%
Total Term Deposits	35,399	39,392	11.28%
Total Deposits	49,188	53,803	9.38%
CASA Ratio %	28.03%	26.78%	-125 Bps

- ❖ Establishment of Transaction Business Group helped turn the tide on CASA. Tab based online Current account opening launched on 08.07.25 to accelerate growth.
- ❖ CASA ratio sequentially up from 26.44% to 26.78% in Q1FY26.
- ❖ Elite Services Group established with dedicated Relationship Managers to cater to high value deposit clients. Clients at 38 branches to benefit in phase I.

Stable & Improving Deposit Franchise

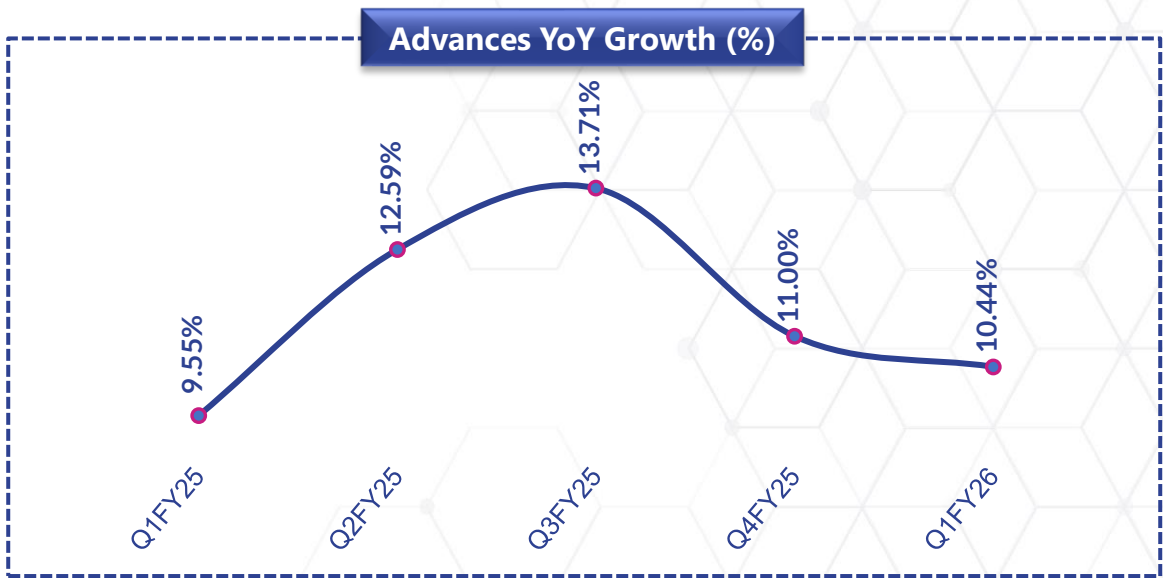
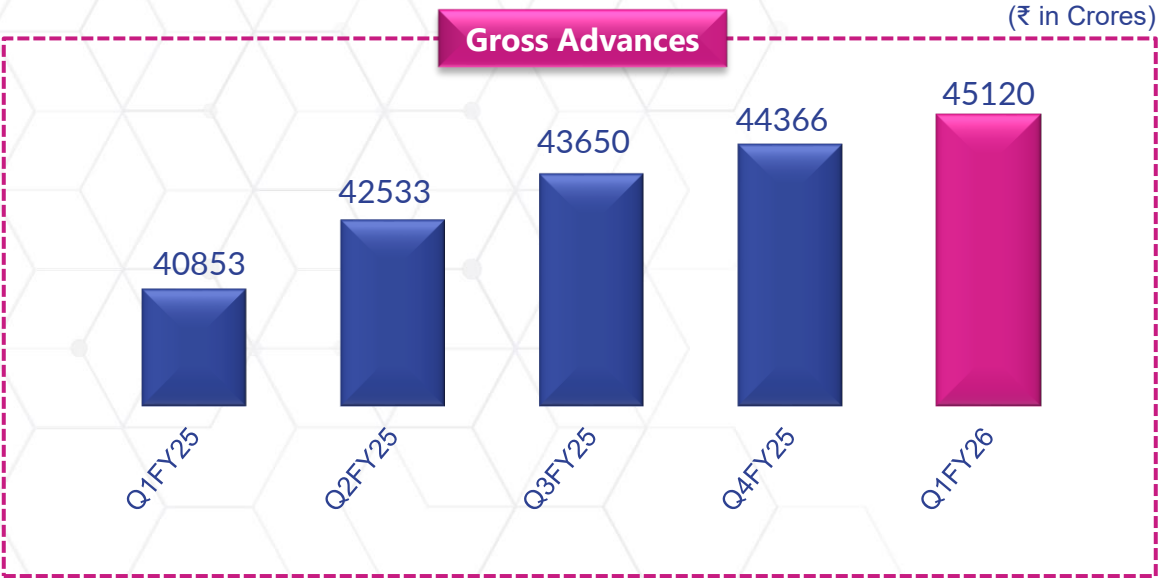
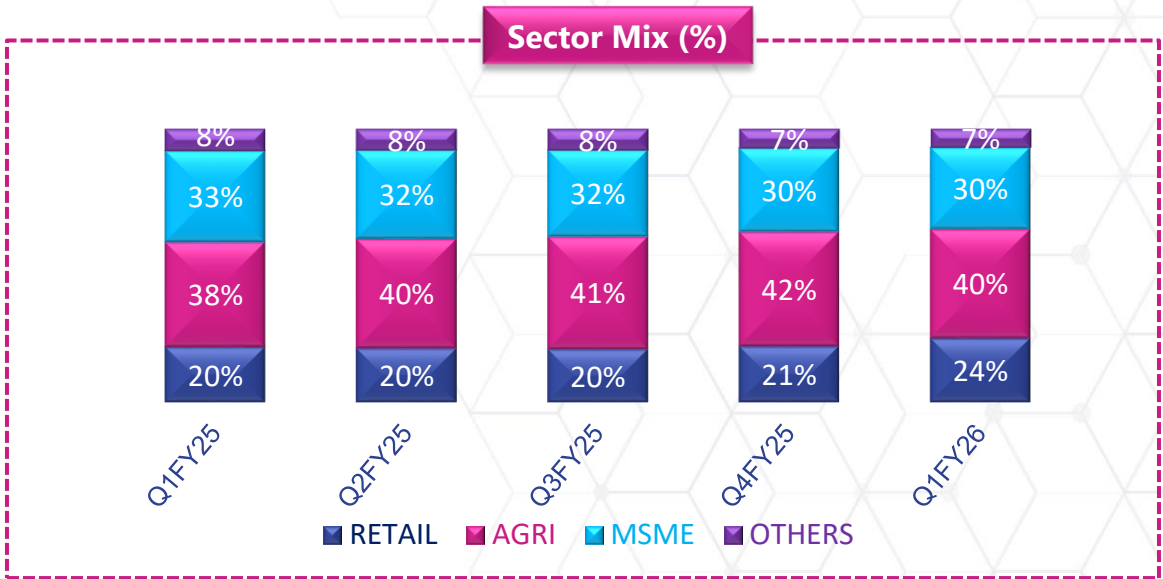
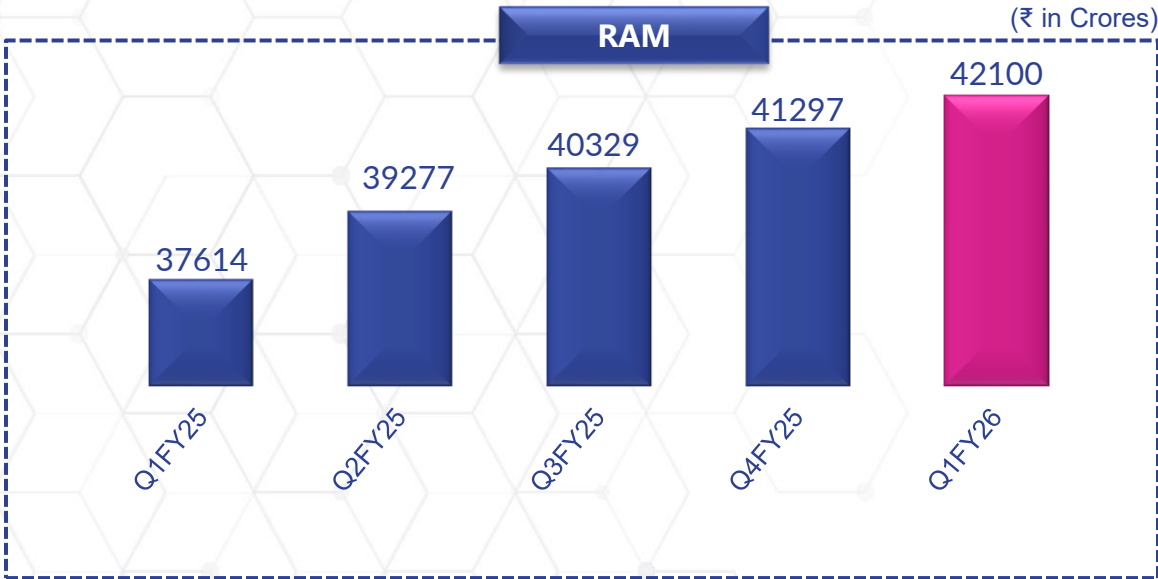


(₹ in Crores)

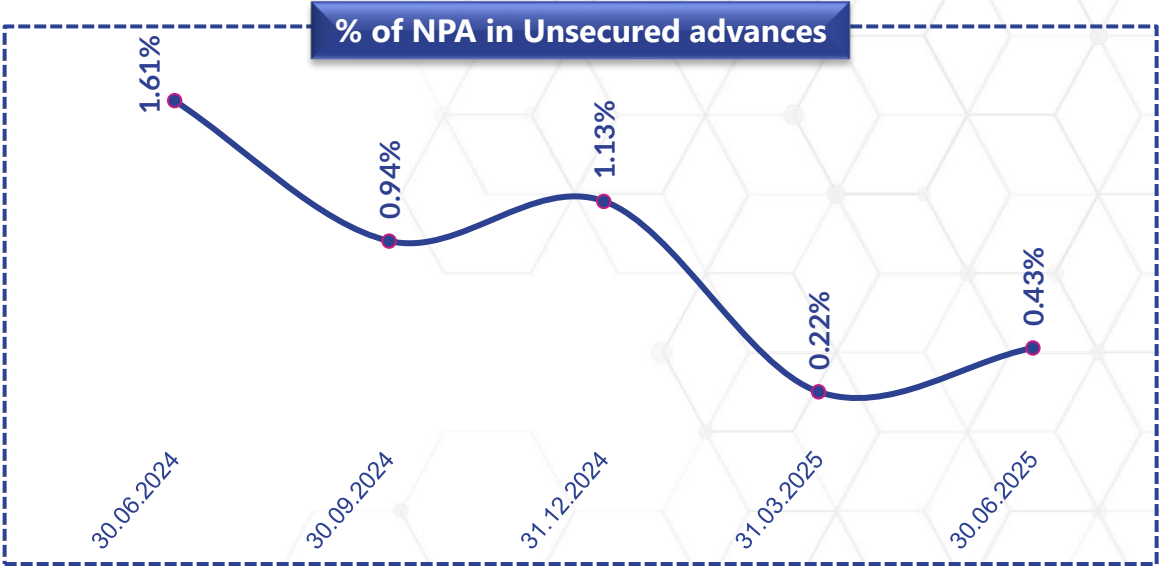
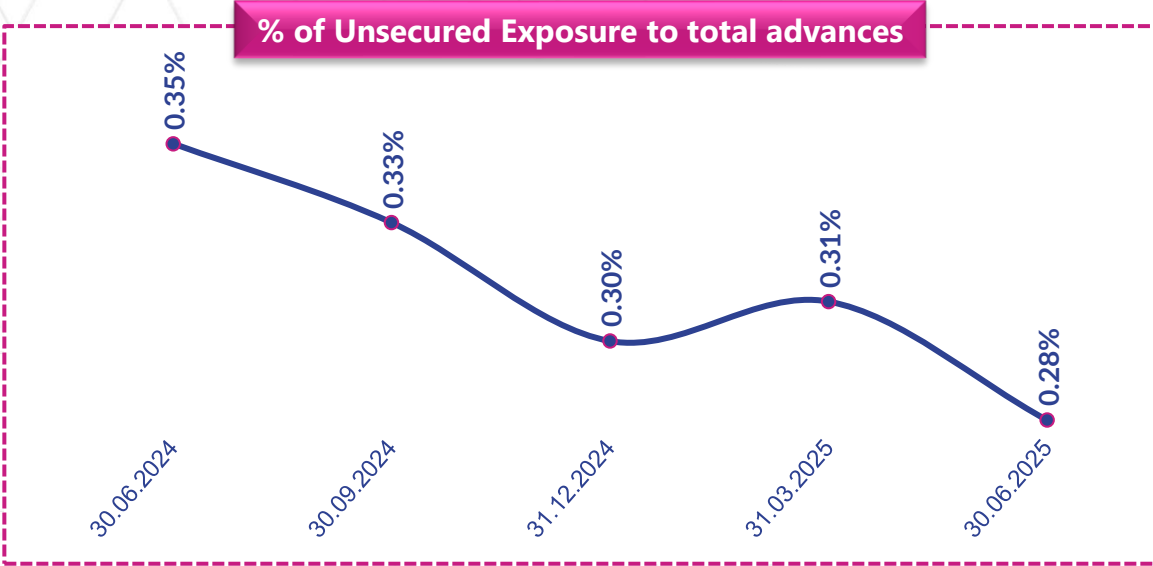
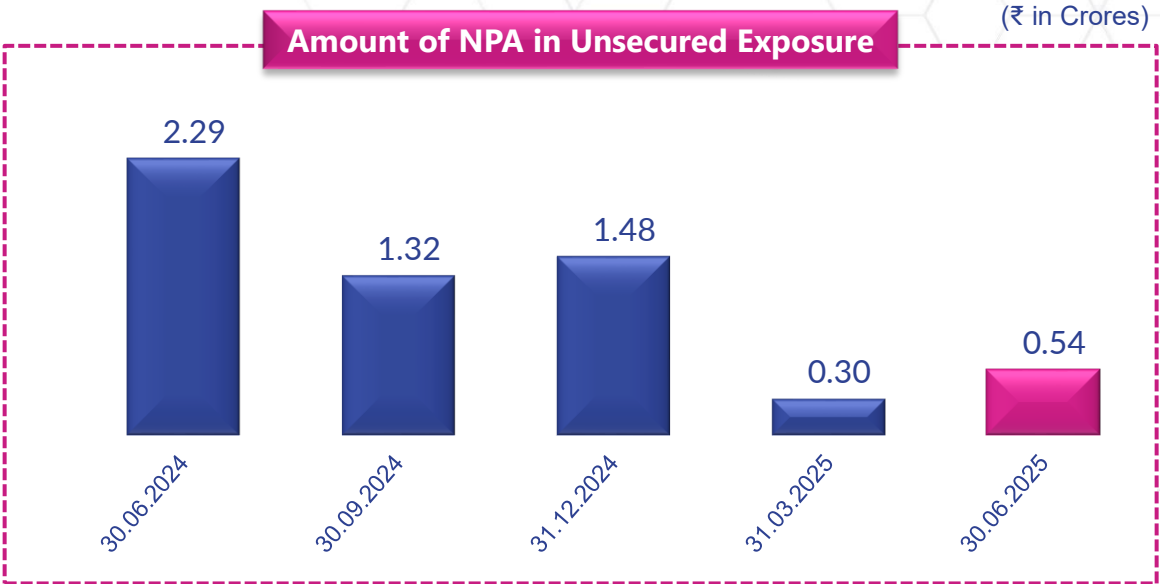
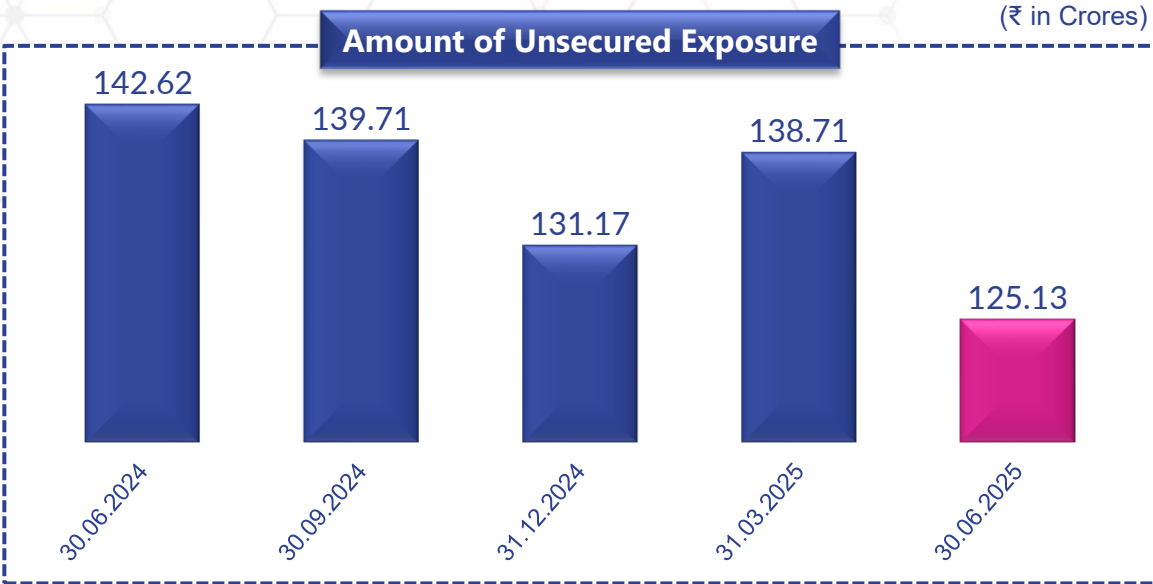
Particulars	Q1FY25	Q1FY26	Y-o-Y Growth % (Q1FY26 over Q1FY25)
Gross Advances	40,853	45,120	10.44%
Of which			
Retail Sector	8,335	10,661	27.91%
Agriculture	15,689	17,987	14.65%
MSME Sector	13,590	13,452	-1.02%
Total of RAM	37,614	42,100	11.93%
RAM % to Gross Advances	92.07%	93.31%	124 Bps
Others	3,239	3,021	-6.73%
CD Ratio	83.05%	83.86%	81 Bps

- ❖ Advances grew by 10.44% aided by robust growth in Retail and Agriculture sectors.
- ❖ MSME growth impacted by redrawing the architecture & centralized processing. Process settling down. Automated Loan Management System under implementation, to drive growth.
- ❖ Unsecured exposure stands at just 0.28% of the advance portfolio with NPA at 0.43%.
- ❖ The CD ratio continues to be within the acceptable limits backed by comfortable leverage ratio of 12.39% against regulatory minimum of 3.50%.

Consistent Loan Book Expansion



Unsecured Exposure - negligible



P&L & Balance Sheet

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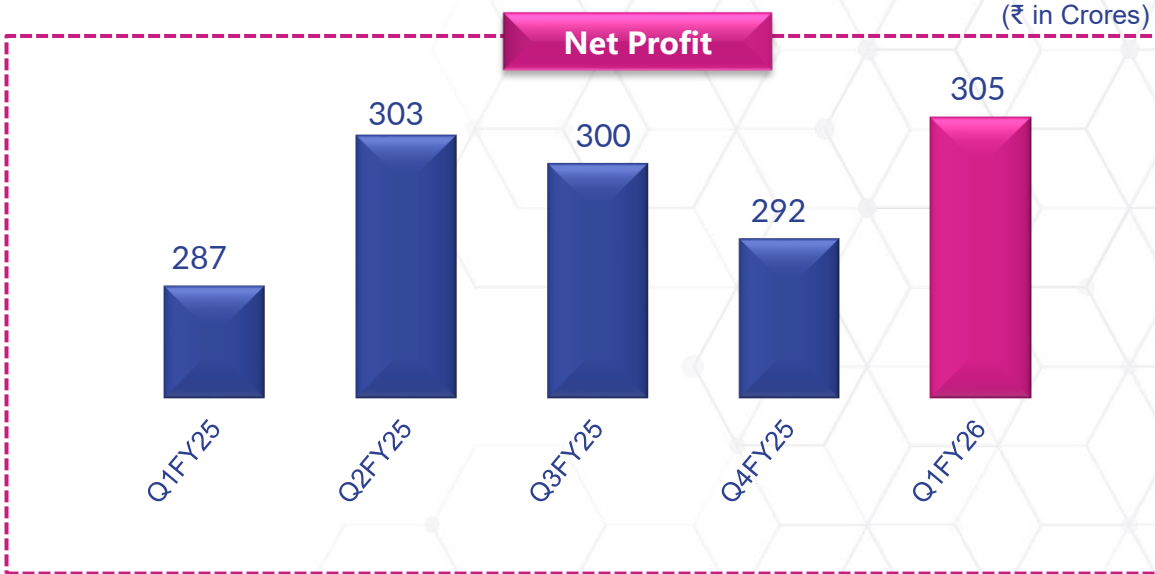
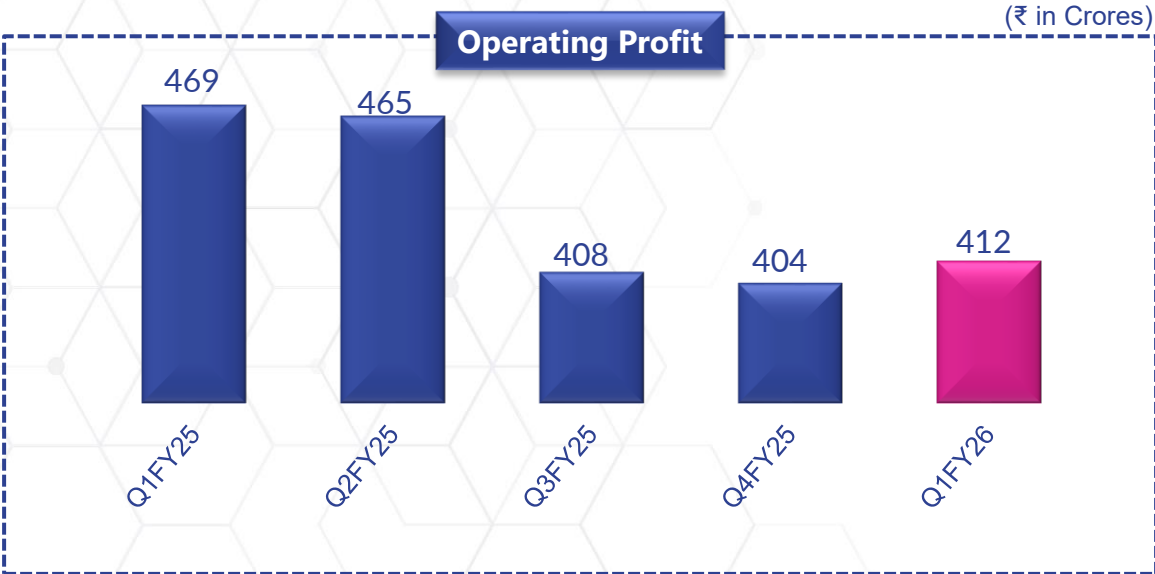
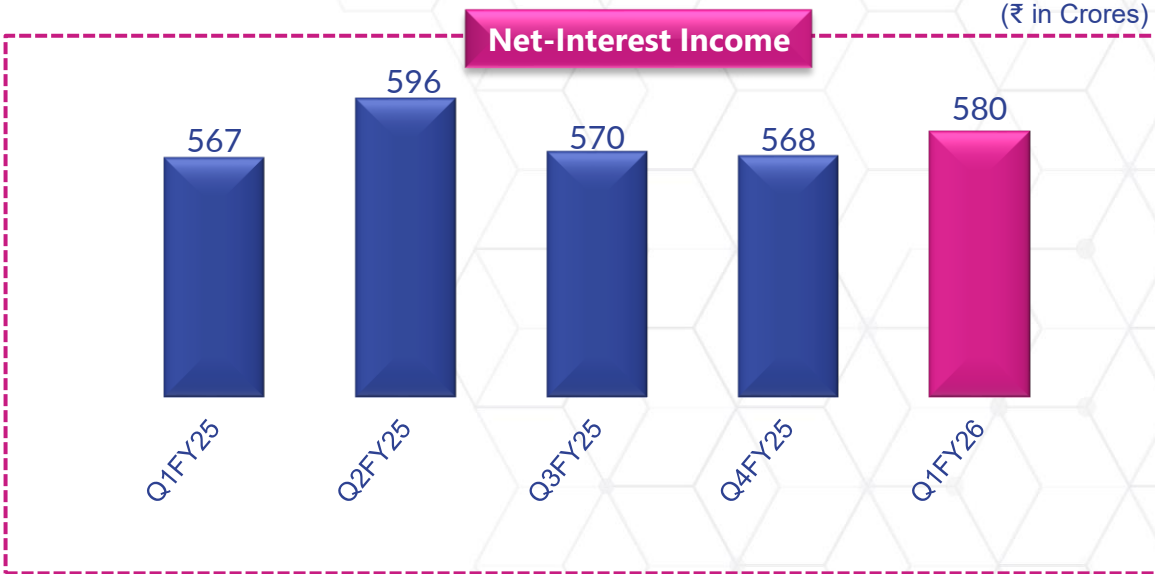
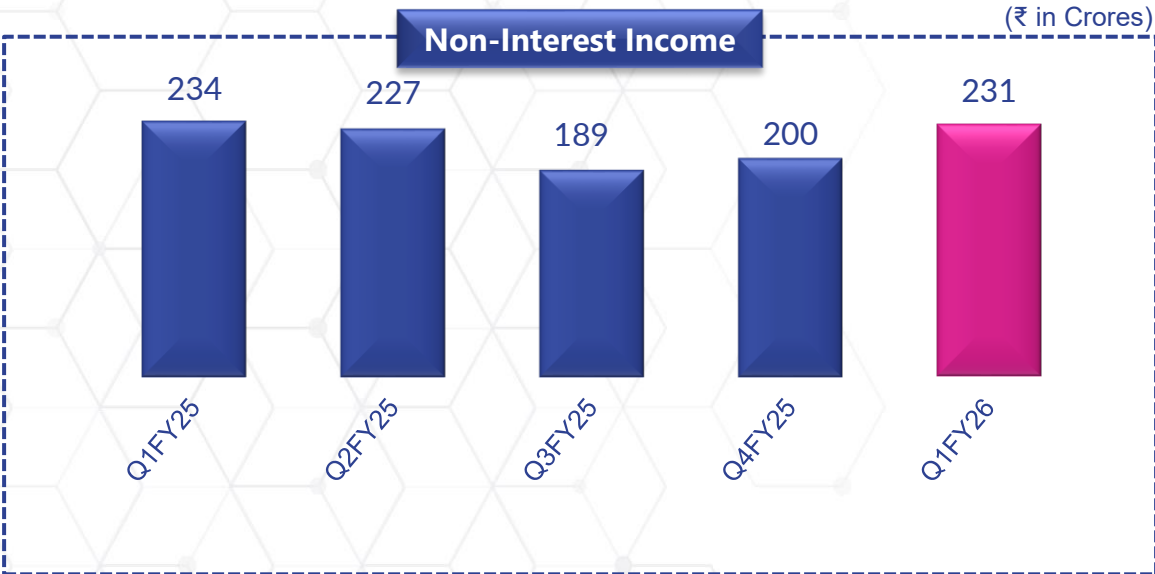
Financial Performance

(₹ in Crores)

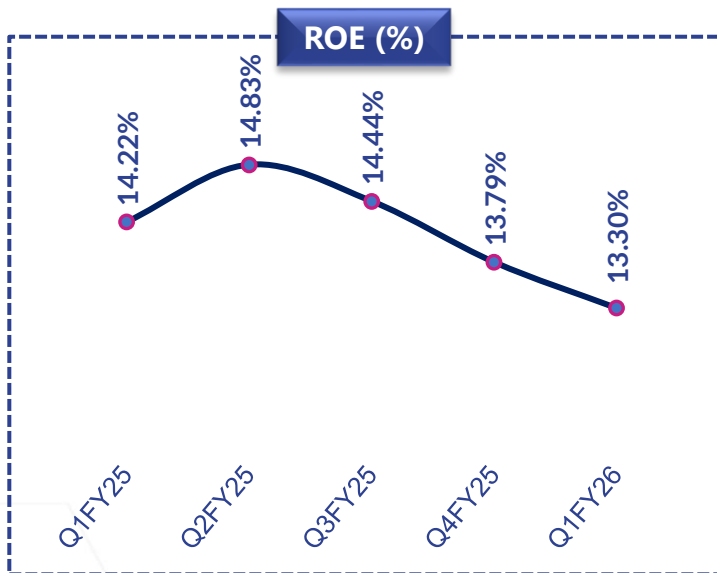
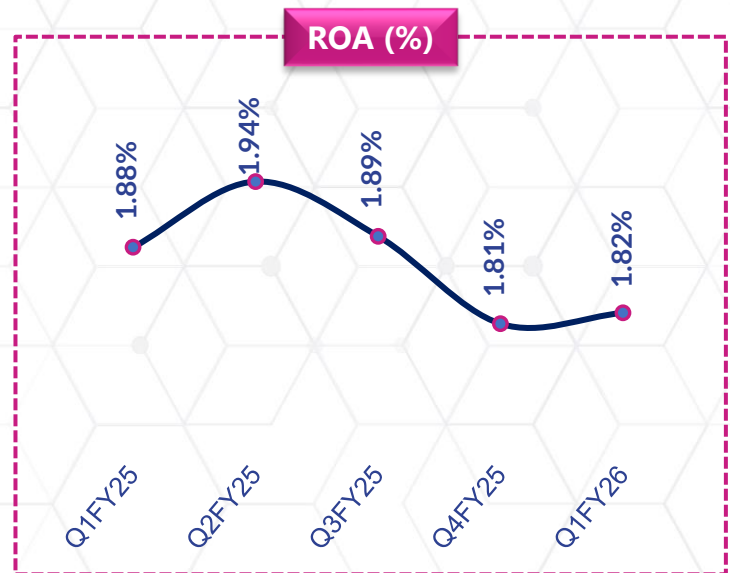
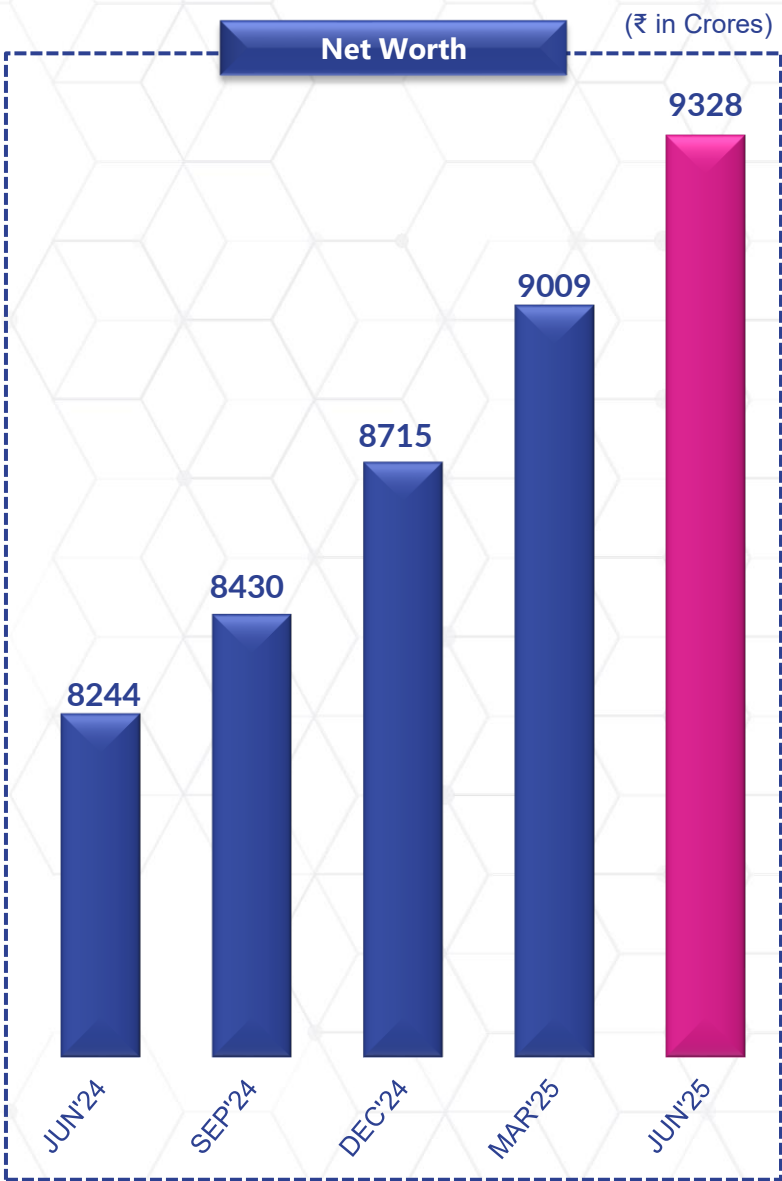
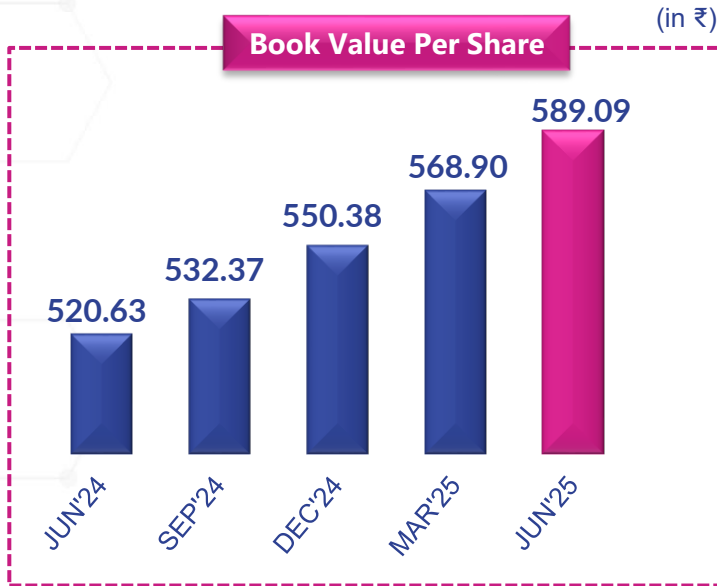
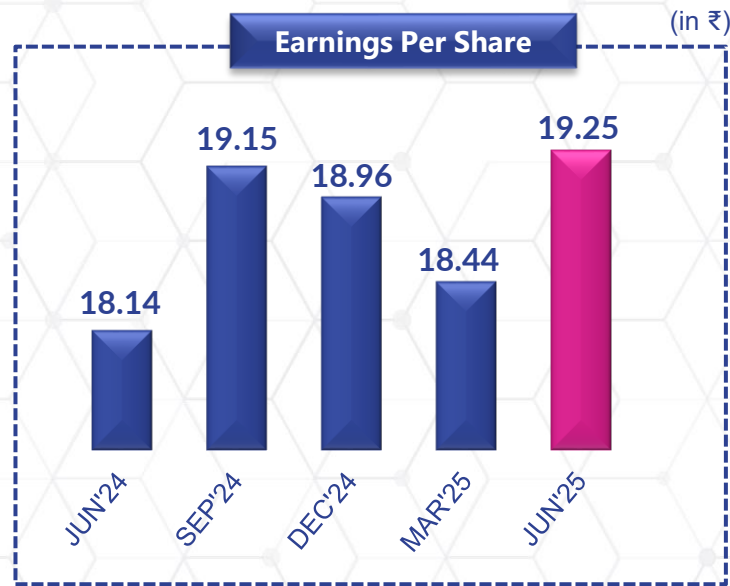
Financial Parameters	FY2025 (12M)	Q1FY25 (3M)	Q4FY25 (3M)	Q1FY26 (3M)	Q-o-Q Growth (Q1FY26 over Q4FY25)	Y-o-Y Growth (Q1FY26 over Q1FY25)
Interest Income	5291.27	1281.15	1341.69	1386.24	3.32%	8.20%
Non-Interest Income	850.48	233.72	200.37	231.23	15.40%	-1.07%
Total Income	6141.75	1514.87	1542.06	1617.47	4.89%	6.77%
Interest Expenses	2990.34	714.59	773.77	806.69	4.25%	12.89%
Operating Expenses	1405.68	331.44	364.31	398.52	9.39%	20.24%
Of which						
Employee Cost	726.34	179.35	177.80	222.83	25.33%	24.24%
Other Operating Exp.	679.34	152.09	186.51	175.69	-5.80%	15.52%
Total Expenditure	4396.02	1046.03	1138.08	1205.21	5.90%	15.22%
Net Interest Income	2300.93	566.56	567.92	579.55	2.05%	2.29%
Operating Profit	1745.73	468.84	403.98	412.26	2.05%	-12.07%
Provision other than tax	170.84	85.44	17.20	8.34	-51.51%	-90.24%
Taxes	392.28	96.11	94.88	99.03	4.37%	3.04%
Net Profit	1182.61	287.29	291.90	304.89	4.45%	6.13%

- ❖ Uninterrupted profits delivered since inception in 1921.
- ❖ Profit for the quarter is the highest in the last 104 years.
- ❖ Net Profit up 6.13% even after absorbing the entire Performance Based Incentive of ₹41.27 crores. (₹8.74 crore in Q1FY25 as PBI amortized across quarters in FY25).
- ❖ Benefit of onetime interest recovery of ₹20.54 crore in HOT account in Q1FY25.

Stable Profitability



Shareholders Value-Enhanced



Liabilities				(₹ in Crores)
Particulars	As on 30.06.2024	As on 31.03.2025	As on 30.06.2025	
Capital	158.35	158.35	158.35	
Reserves and Surplus	8085.96	8850.34	9169.92	
Deposits	49188.01	53688.96	53803.20	
Borrowings	1997.43	500.00	535.38	
Other Liabilities and Provisions	3241.04	3252.22	3811.07	
Total Liabilities	62670.79	66449.87	67477.92	

Assets				(₹ in Crores)
Particulars	As on 30.06.2024	As on 31.03.2025	As on 30.06.2025	
Cash and Balance with RBI	2925.25	2650.37	2819.49	
Balance with Bank and Money at call and short notice	1362.19	1757.87	1271.52	
Investments	15138.57	15100.80	15312.68	
Advances	40529.53	43983.67	44732.56	
Fixed Assets	259.52	284.48	274.73	
Other Assets	2455.73	2672.68	3066.94	
Total Assets	62670.79	66449.87	67477.92	

Asset Quality

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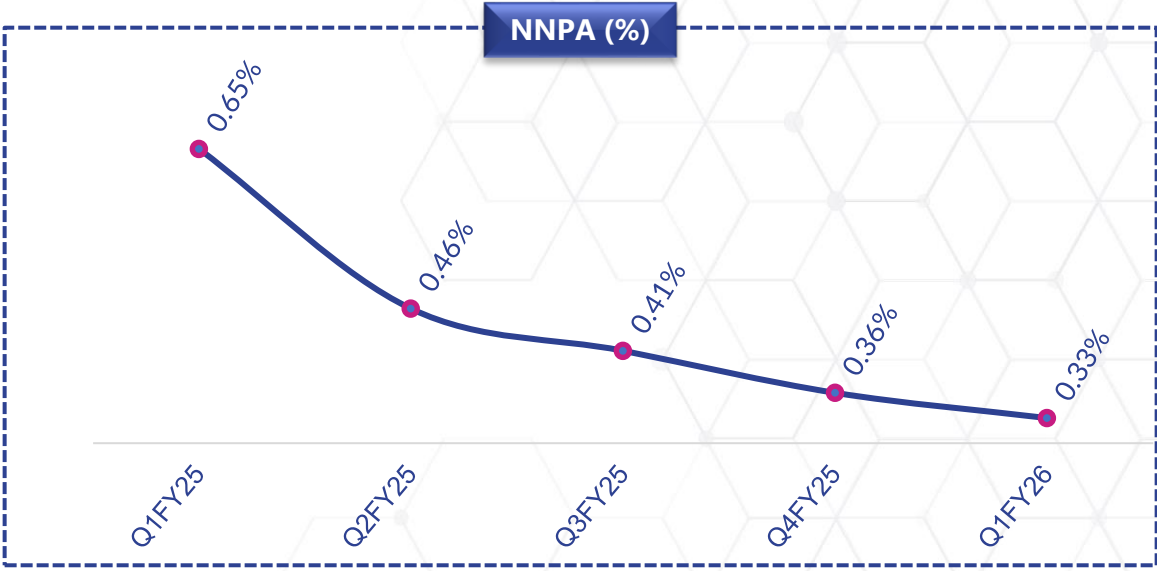
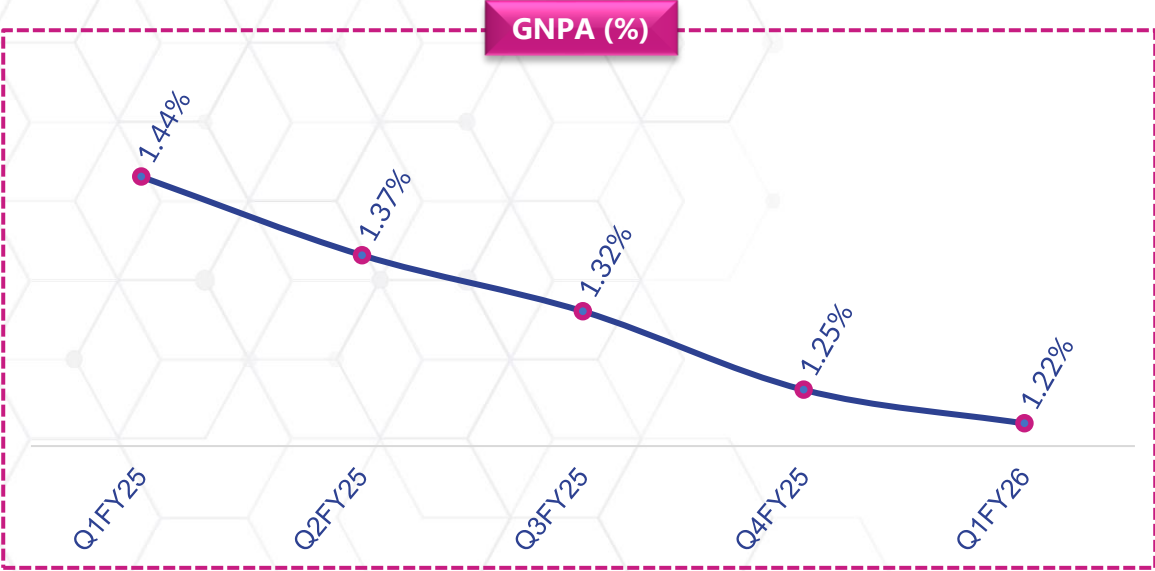
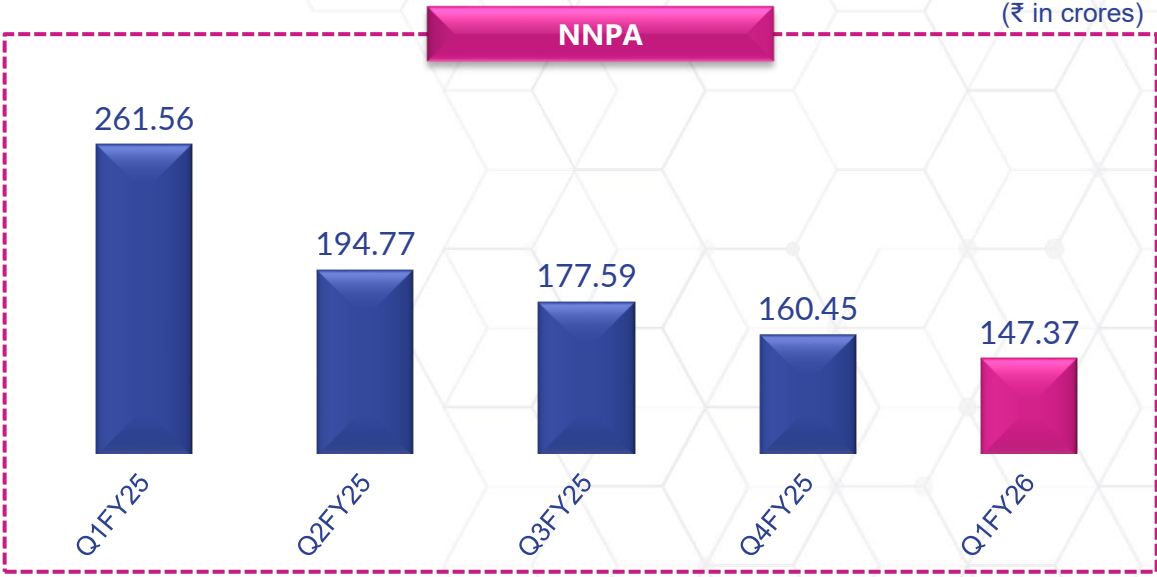
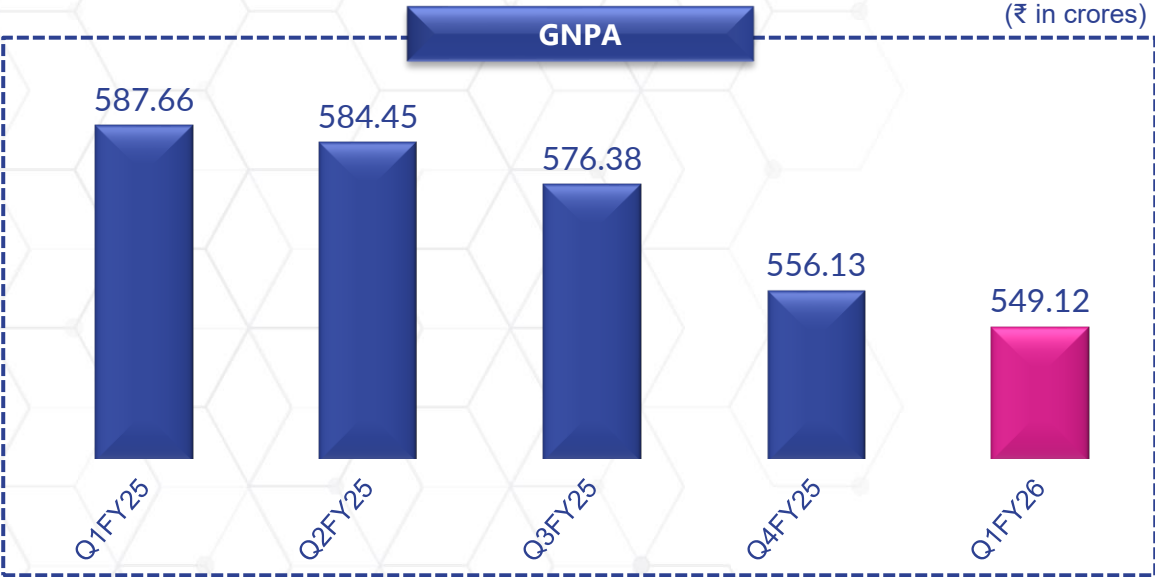


Movement of NPA

(₹ in crores)

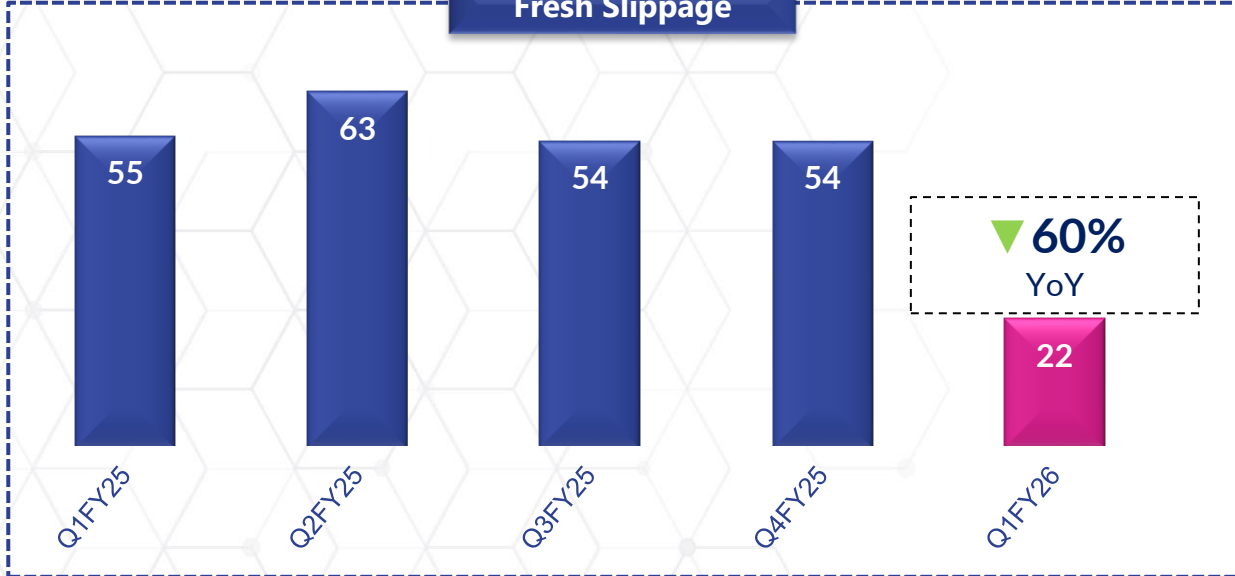
Particulars	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26
Opening Balance of Gross NPA	575.06	587.66	584.45	576.38	556.13
i)Cash Recovery	36.55	43.31	56.05	39.16	26.43
ii)Upgradation	6.29	21.43	5.87	9.95	2.62
iii)Write Off	0.00	1.50	0.00	25.59	0.00
Total Reduction* (i+ii+iii)	42.84	66.24	61.92	74.70	29.05
Fresh Addition*	55.44	63.03	53.85	54.45	22.04
Closing Balance of Gross NPA	587.66	584.45	576.38	556.13	549.12
GNPA %	1.44	1.37	1.32	1.25	1.22
NPA Provision	307.81	362.48	370.94	363.50	370.42
Net NPA	261.56	194.77	177.59	160.45	147.37
NNPA %	0.65	0.46	0.41	0.36	0.33
Provision Coverage Ratio % (with technical write-off)	90.27	92.56	93.21	93.86	94.32
Provision Coverage Ratio % (without technical write-off)	55.22	66.40	69.07	71.02	73.04

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

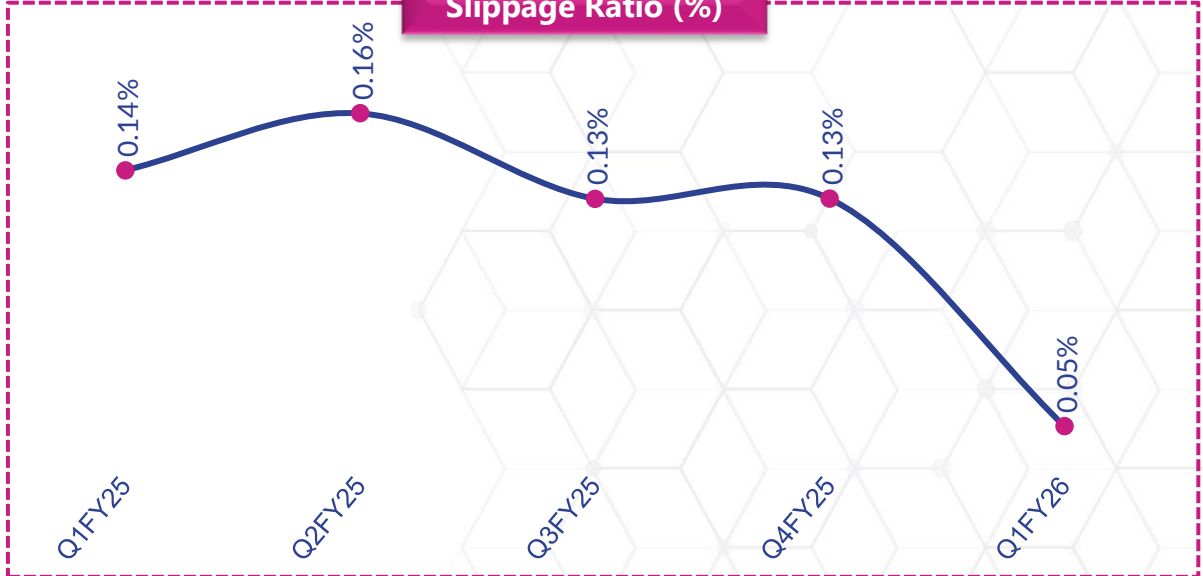


Slippage Ratio & Sector-wise Slippage

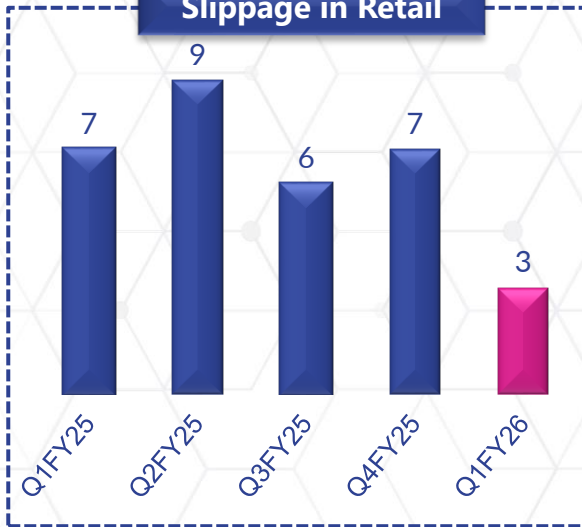
Fresh Slippage



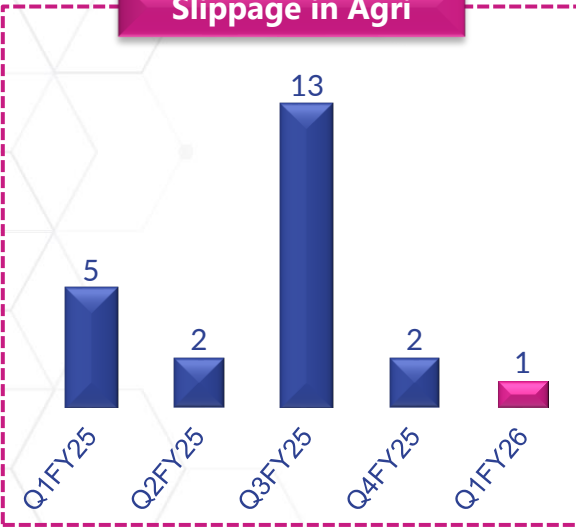
Slippage Ratio (%)



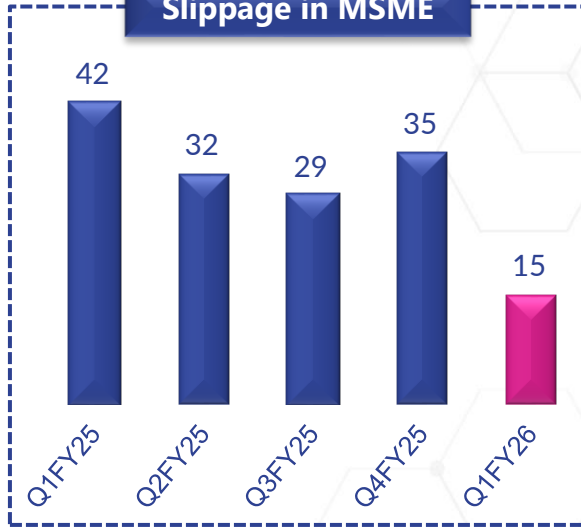
Slippage in Retail



Slippage in Agri



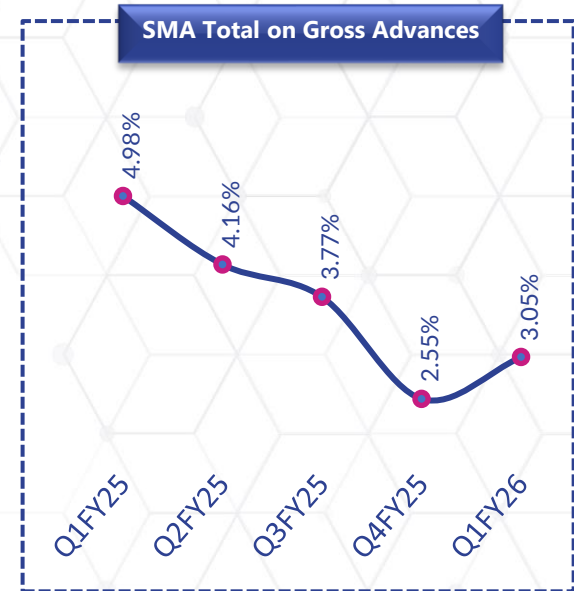
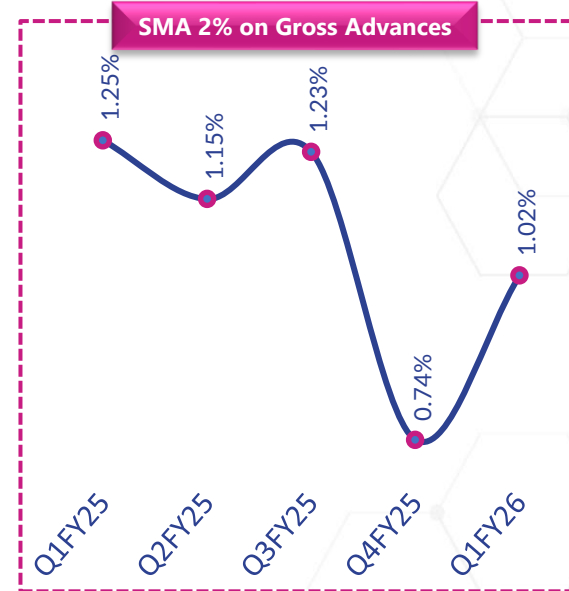
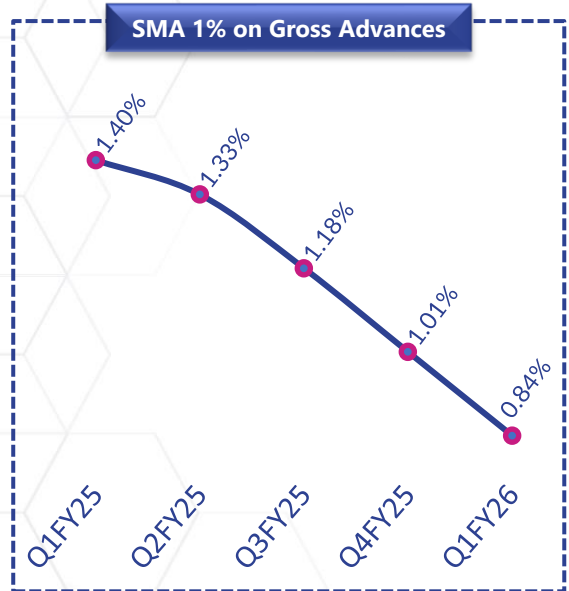
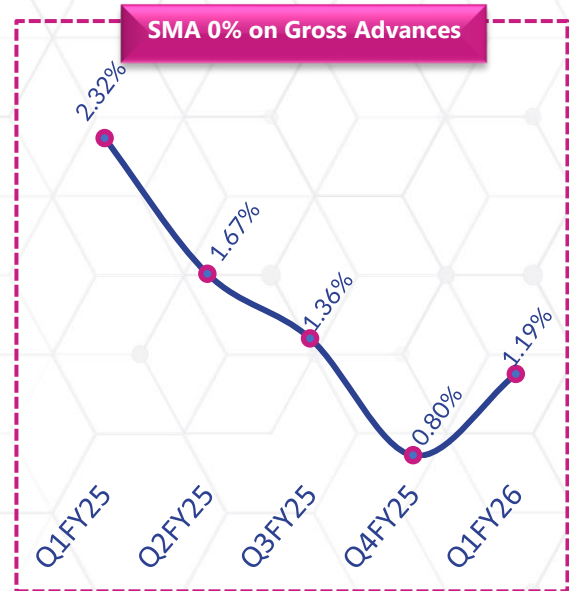
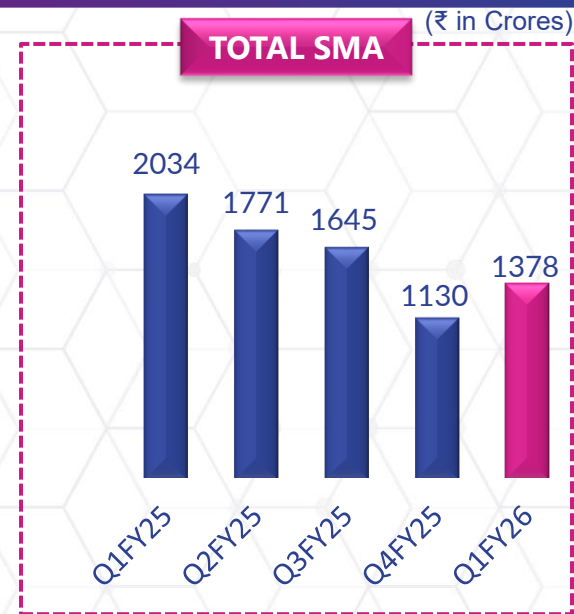
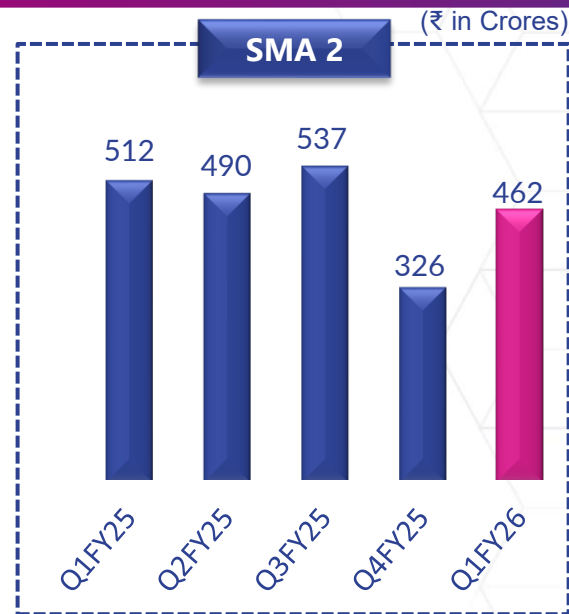
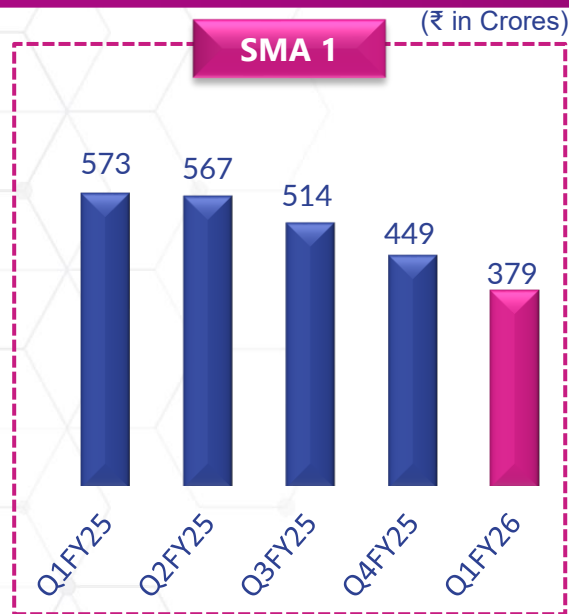
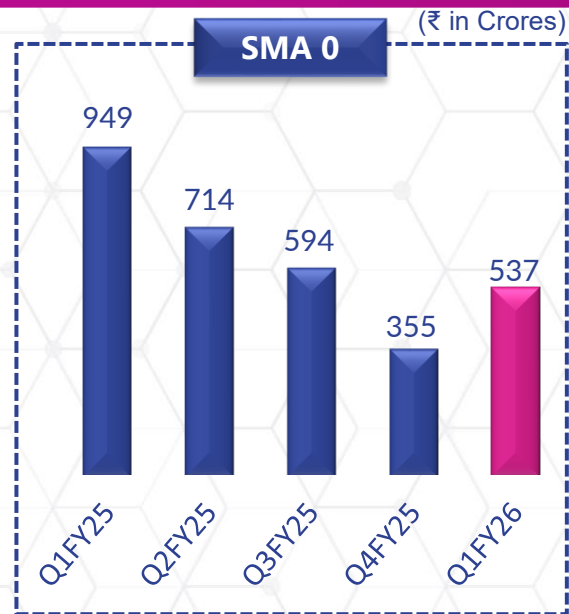
Slippage in MSME



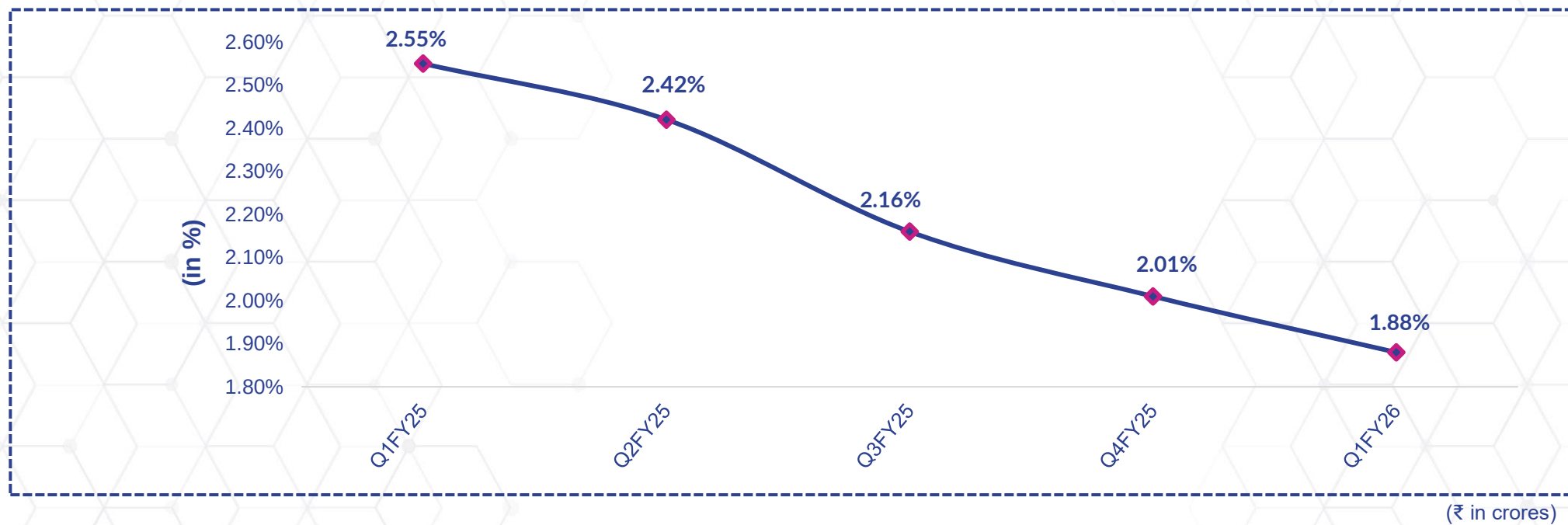
Slippage in Others



Special Mentioned Accounts



Stressed Assets



Particulars	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26
Standard Restructure advances	454.95	443.22	367.43	333.80	297.11
Gross NPA	587.66	584.45	576.38	556.13	549.12
Total Stressed Assets	1042.61	1027.67	943.81	889.93	846.23
Gross Advances	40852.76	42533.25	43649.59	44365.53	45120.39
Stressed Assets Ratio (%)	2.55	2.42	2.16	2.01	1.88

Collateral Coverage Details as on 30.06.2025

(₹ in Crores)

Parameter	Advances	GNPA	GNPA%	Provision	Collateral Coverage
Retail	10,660.54	30.25	0.28%	11.84	125.83%
Agriculture	17,986.93	50.20	0.28%	30.42	104.00%
MSME	13,451.76	202.34	1.50%	93.32	123.47%
Others	3,021.16	266.33	8.82%	234.84	95.11%
Total	45,120.39	549.12	1.22%	370.42	108.07%

- ❖ The average collateral cover of NPA is 108%.
- ❖ On resolution of NPA, portfolio loss is estimated to be low.
- ❖ Entire write back of current provision is possible.

Key Ratios / Parameters

Q1 FY
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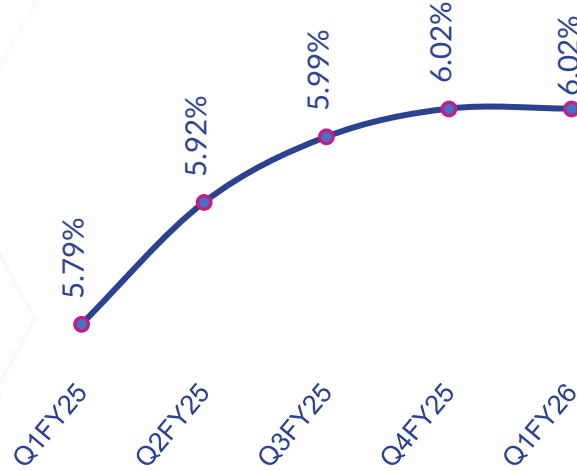


Key Ratios / Parameters

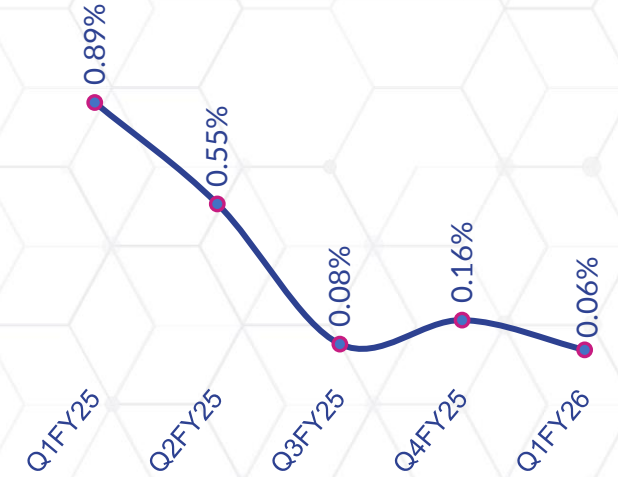
Cost of Deposits (%)



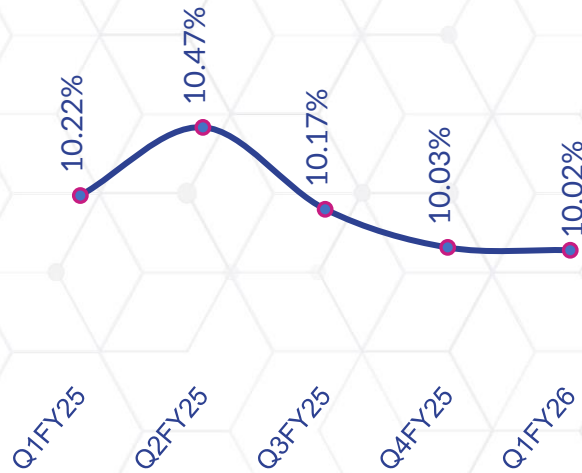
Cost of Funds (%)



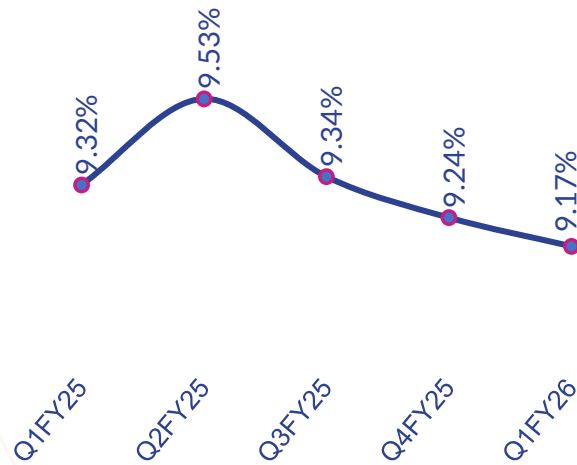
Credit Cost (%)



Yield on Advances (%)



Yield on Funds (%)

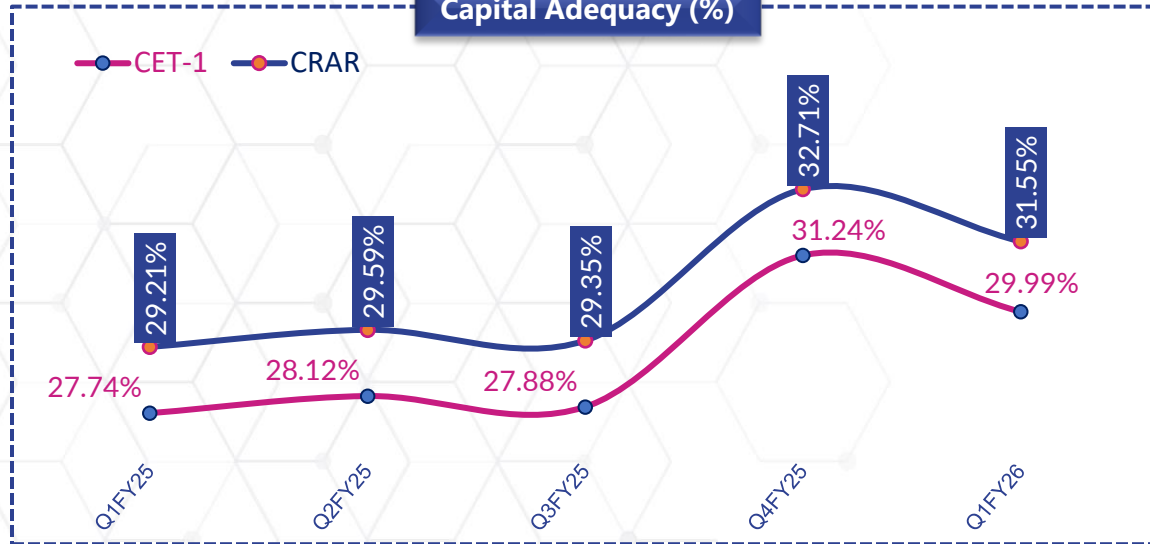


NIM (%)

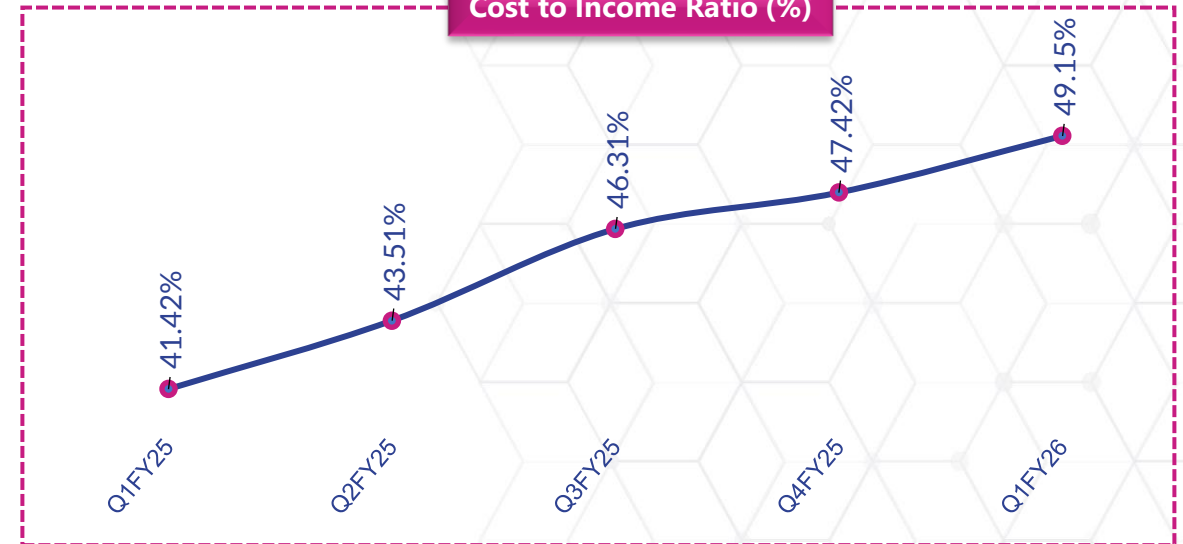


Key Ratios / Parameters

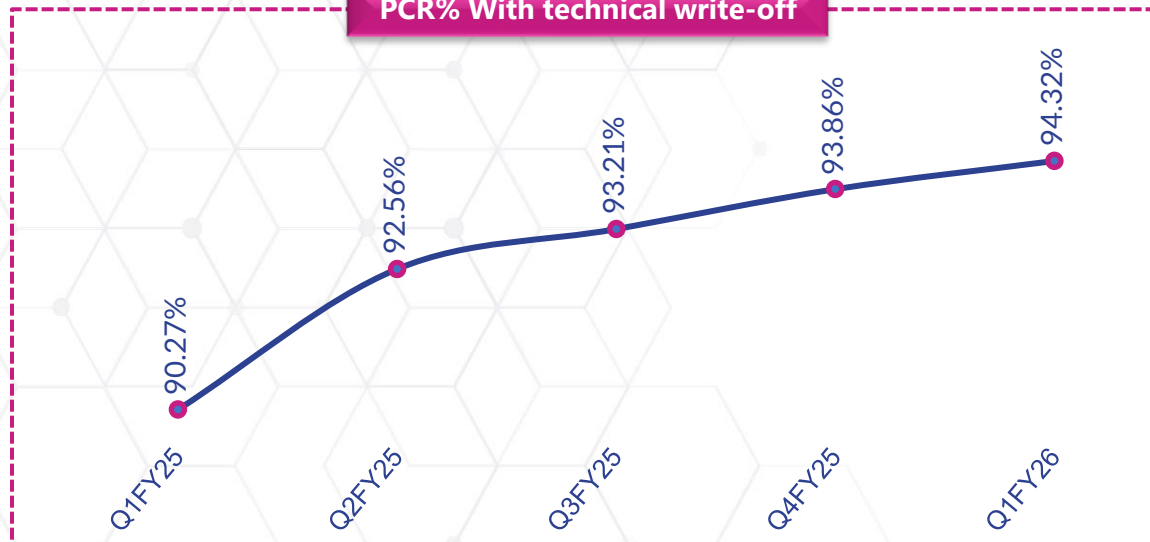
Capital Adequacy (%)



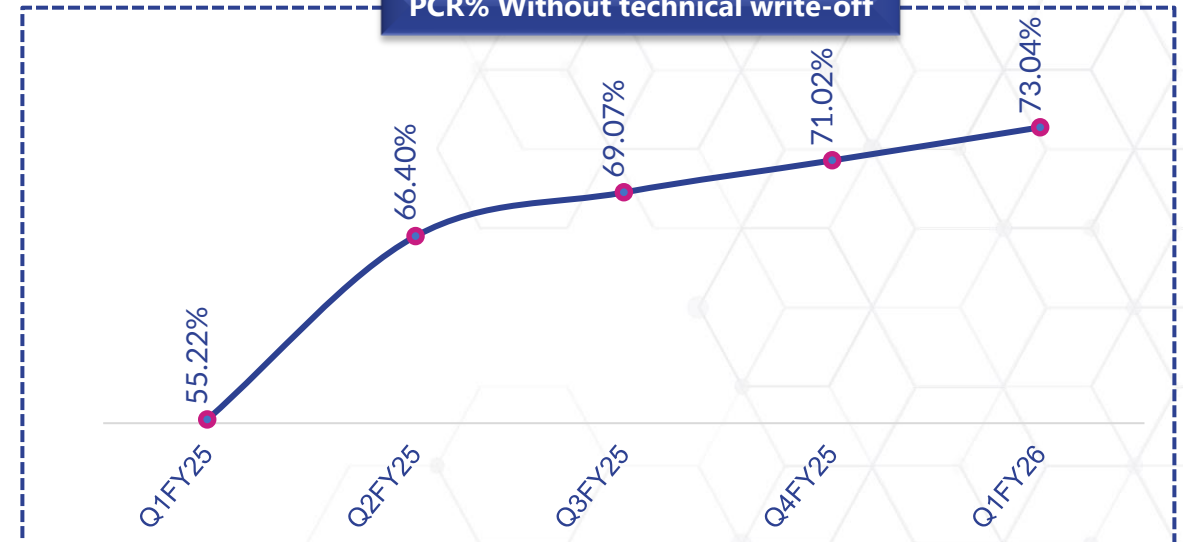
Cost to Income Ratio (%)



PCR% With technical write-off



PCR% Without technical write-off



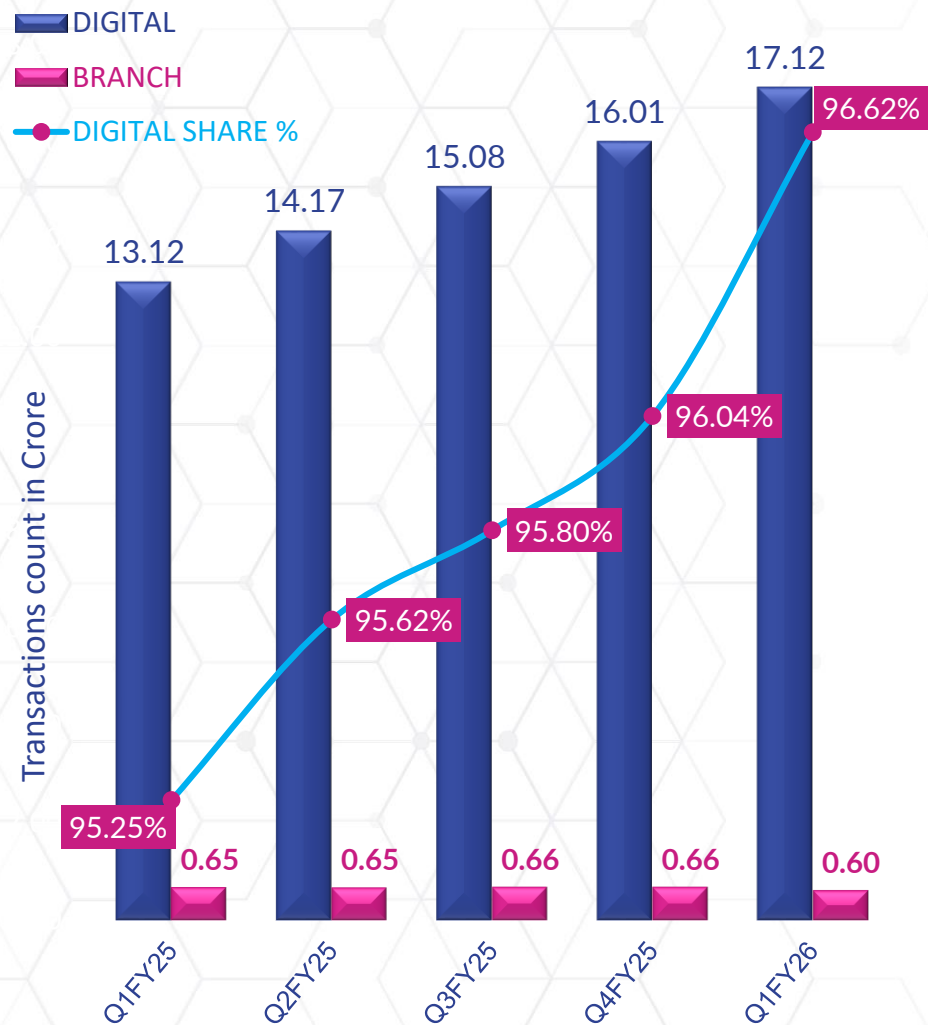
Phyigital Expansion

Q1 FY
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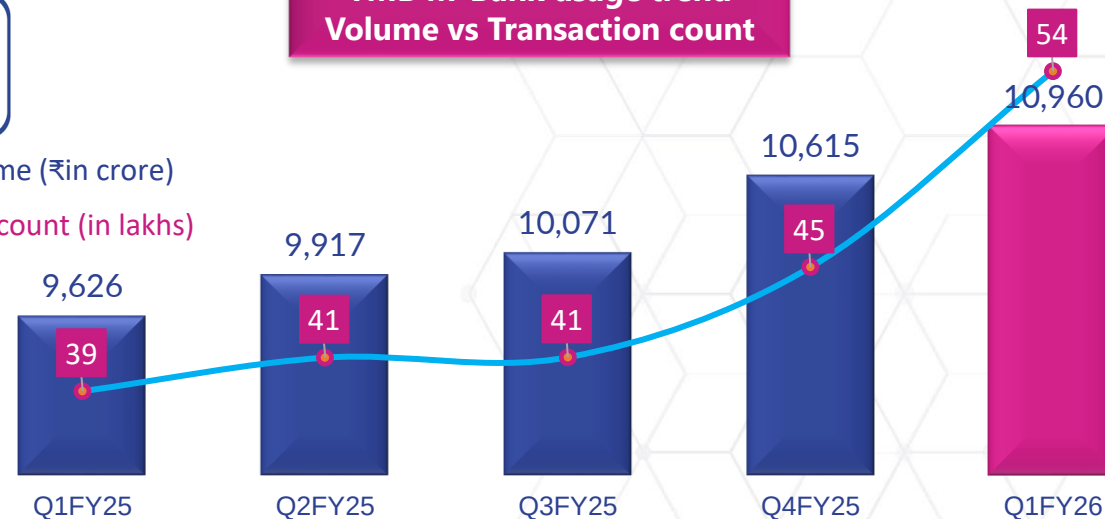
Channel-wise Digital transaction trends

Shift in customer behaviour
Digital Vs Branch
Transactions count



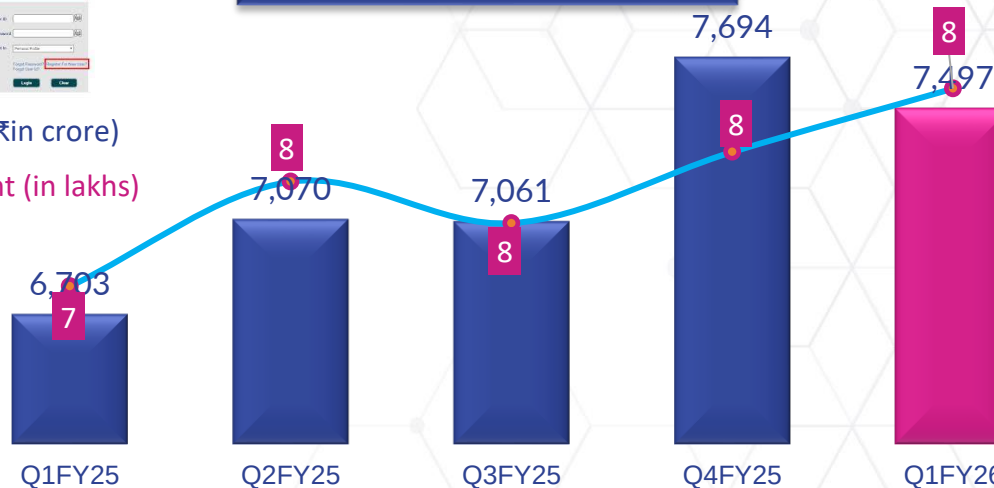
TMB M-Bank usage trend
Volume vs Transaction count

Volume (₹in crore)
Trnx count (in lakhs)



TMB E-Connect usage trend
Volume vs Transaction count

Volume (₹in crore)
Trnx count (in lakhs)



❖ Digital transformation taking roots... ❖

Oracle CX, VMS & BPM Modules implemented
Expected to drive operational excellence and enhance customer engagement

Oracle CX

CUSTOMER
EXPERIENCE

Integrated Sales and Service modules for seamless customer lifecycle management.

Straight-through processing (STP) for service requests, enabling faster turnaround and improved customer experience by integrating customer touch points.

Vendor Management System (VMS)

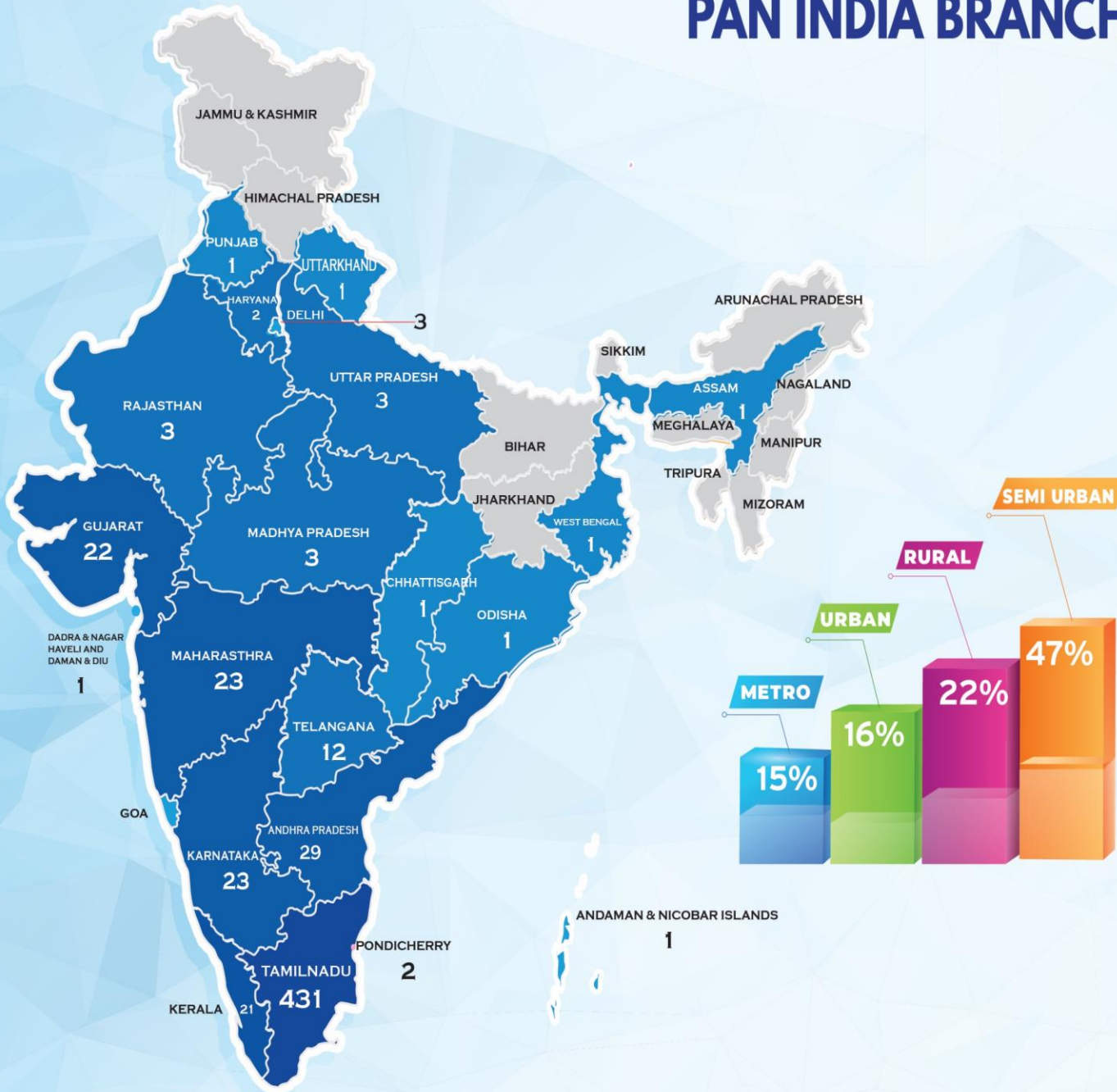
Unified platform for bank-wide expense management (excluding HR).

Built-in tools for accurate and efficient tax compliance (GST, corporate, revenue).

Business Process Management (BPM)

Strategic step towards a paperless, process-driven bank, enabling digitized workflows and enhanced operational efficiency.

PAN INDIA BRANCH NETWORK



Name of the State	Banking outlets			ATM (s)	CRM (s)	E-Lobby(ies)
	Branches	Business Correspondents (BCs)	Total			
TAMILNADU	431	167	598	959	344	113
ANDHRA PRADESH	29	-	29	43	11	4
MAHARASHTRA	23	-	23	28	6	2
KARNATAKA	23	-	23	29	5	-
GUJARAT	22	-	22	23	3	2
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	585	169	754	1150	387	124



During the Q1FY26, 7 new branches were opened.

Investor Relations Contacts

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information.

Thank You