

General information about bank	
Scrip code*	543596
NSE Symbol*	TMB
MSEI Symbol*	NA
ISIN*	INE668A01016
Name of bank	Tamilnad Mercantile Bank Ltd
Class of security	Equity
Date of start of financial year	01-04-2024
Date of end of financial year	31-03-2025
Date of board meeting when results were approved	23-04-2025
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	08-04-2025
Description of presentation currency	INR
Level of rounding	Lakhs
Reporting Type	Quarterly
Reporting Quarter	Fourth quarter
Nature of report standalone or consolidated	Standalone
Whether results are audited or unaudited for the quarter ended	Audited
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Audited
Segment Reporting	Multi segment
Description of single segment	
Start date and time of board meeting	23-04-2025 13:30
End date and time of board meeting	23-04-2025 16:30
Whether cash flow statement is applicable on company	Yes
Type of cash flow statement	Cash Flow Indirect
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion
Whether the company has any related party?	No
Whether the company has entered into any Related Party transaction during the selected half year for which it wants to submit disclosure?	No
(I) We declare that the acceptance of fixed deposits by the bans/Non-Banking Finance Company are at the terms uniformly applicable/offered to all shareholders/public	Yes
(II) We declare that the scheduled commercial bank, as per RBI circular RBI/DBR/2015-16/19 dated March 03, 2016, has allowed additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on savings or a term deposits of bank's staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure.	Yes
(III) Whether the company is a 'high value debt listed entity' according to regulation 15 (1A)?	No
(a) If answer to above question is Yes, whether complying with proviso to regulation 23 (9), i.e., submitting RPT disclosures on the day of results publication?	
(b) If answer to above question is No, please explain the reason for not complying.	
Whether the updated Related Party Transactions (RPT) Policy (in compliance with Reg. 23 of SEBI LODR) has been uploaded on the website of the Company?	Yes
Latest Date on which RPT policy is updated	26-03-2025
Indicate Company website link for updated RPT policy of the Company	https://www.tmb.in/doc/Policy%20on%20related%20party%20transactions.pdf

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		01-01-2025	01-04-2024
Date of end of reporting period		31-03-2025	31-03-2025
Whether results are audited or unaudited		Audited	Audited
Nature of report standalone or consolidated		Standalone	Standalone
1	Interest earned		
	Interest or discount on advances or bills	108697	424618
	Income on investments	24709	101742
	Interest on balances with reserve bank of India and other inter bank funds	732	2593
	Others	30	173
	Total interest earned	134168	529126
2	Other income	20038	85049
3	Total income	154206	614175
	Expenses		
4	Interest expended	77377	299034
5	Operating expenses		
(i)	Employees cost	17779	72634
(ii)	Details of other operating expenses		
	Description of other operating expenses		
1	Rent, taxes and lighting	3262	11660
2	Printing and Stationery	350	1393
3	Advertisement and publicity and Insurance	2061	7586
4	Depreciation on Bank's property	2409	8623
5	Director's fees, allowances and expenses	63	218
6	Auditor's fees and expenses(including branch auditors)	52	219
7	Law charges	31	115
8	Postages, Telegrams, Telephones, etc	721	2345
9	Repairs and Maintenanace	323	1667
10	Other expenditure	9378	34107
	Total other operating Expenses	18650	67933
	Total Operating Expenses	36429	140567
6	Total expenditure excluding provisions and contingencies	113806	439601
7	Operating profit before provision and contingencies	40400	174574
8	Provisions other than tax and contingencies	1722	17085
9	Exceptional items	0	0
10	Total profit (loss) from ordinary activities before tax	38678	157489
11	Provision for Tax	9488	39228
12	Net profit (loss) from ordinary activities after tax	29190	118261
13	Extraordinary items net of tax expenses	0	0
14	Net profit (loss) for the period	29190	118261
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	29190	118261
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)		885034
20	Analytical ratios		
(i)	Percentage of share held by government of India	0.00	0.00
(ii)	Capital adequacy ratio		
	CET 1 ratio	31.24	31.24
	Additional Tier 1 ratio	0.00	0.00
(iii)	Earnings per share before extraordinary items		
(a)			
	Basic earnings per share before extraordinary items	18.44	74.68
	Diluted earnings per share before extraordinary items	18.44	74.68
(iii)	Earnings per share after extraordinary items		
(b)			
	Basic earnings per share after extraordinary items	18.44	74.68
	Diluted earnings per share after extraordinary items	18.44	74.68
(iv)	NPA Ratios		
	Amount of gross non-performing assets	55613	55613
	Amount of net non-performing assets	16045	16045
	% of gross NPAs	1.25	1.25
	% of net NPAs	0.36	0.36
	Return on assets	1.81	1.88
21	Disclosure of notes on financial results by banks	Textual Information(1)	

Text Block	
Textual Information(1)	(i) Earnings per Share (EPS) not annualised.

Statement of Asset and Liabilities		
Particulars		Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2024
Date of end of reporting period		31-03-2025
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Standalone
1	Capital and liabilities	
	Capital	15835
	Reserves and surplus	885034
	Deposits	5368896
	Borrowings	50000
	Other liabilities and provisions	325222
	Total Capital Liabilities	6644987
2	ASSETS	
	Cash and Balances with Reserve Bank of India	265038
	Balances with Banks and money at call and short notice	175787
	Investments	1510080
	Advances	4398367
	Fixed Assets	28448
	Other Assets	267267
	Total Assets	6644987
	Disclosure of notes on assets and liabilities	

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	01-01-2025	01-04-2024
Date of end of reporting period	31-03-2025	31-03-2025
Whether results are audited or unaudited	Audited	Audited
Nature of report standalone or consolidated	Standalone	Standalone
1 Segment Revenue (Income)		
(net sale/income from each segment should be disclosed)		
1 Treasury	29136	125621
2 Corporate / Wholesale Banking	13422	57978
3 Retail Banking	111648	430576
4 Other Banking Operations	0	0
Total Segment Revenue	154206	614175
Less: Inter segment revenue	0	0
Income from operations	154206	614175
2 Segment Result		
Profit (+) / Loss (-) before tax and interest from each segment		
1 Treasury	3074	25654
2 Corporate / Wholesale Banking	3849	15645
3 Retail Banking	31755	116190
4 Other Banking Operations	0	0
Total Profit before tax	38678	157489
i. Finance cost	0	0
ii. Other Unallocable Expenditure net off Unallocable income	0	0
Profit before tax	38678	157489
3 (Segment Asset - Segment Liabilities)		
Segment Asset		
1 Treasury	1654010	1654010
2 Corporate / Wholesale Banking	675905	675905
3 Retail Banking	4132504	4132504
4 Other Banking Operations	0	0
Total Segment Assets	6462419	6462419
Un-allocable Assets	182568	182568
Net Segment Assets	6644987	6644987
4 Segment Liabilities		
Segment Liabilities		
1 Treasury	1714477	1714477
2 Corporate / Wholesale Banking	452455	452455
3 Retail Banking	3360201	3360201
4 Other Banking Operations	0	0
Total Segment Liabilities	5527133	5527133
Un-allocable Liabilities	216985	216985
Net Segment Liabilities	5744118	5744118
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. 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. 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. Previous period figures have been regrouped/reclassified wherever necessary to make them comparable [As per RBI direction, maximum exposure to one counter party upto Rs.7.50 cr has been considered for aggregate retail exposure]

Cash Flow Statement, Indirect	
Particulars	Year ended (dd-mm-yyyy)
Date of start of reporting period	01-04-2024
Date of end of reporting period	31-03-2025
Whether results are audited or unaudited	Audited
Nature of report standalone or consolidated	Standalone
1 Statement of cash flows	
Cash flows from used in operating activities	
Profit before extraordinary items and tax	157489
2 Adjustments for reconcile profit (loss)	
Adjustments to profit (loss)	
Adjustments for finance costs	0
Adjustments for depreciation and amortisation expense	8623
Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	0
Adjustments for unrealised foreign exchange losses gains	0
Adjustments for dividend income	0
Adjustments for share-based payments	0
Other adjustments for which cash effects are investing or financing cash flow	-53
Other adjustments to reconcile profit (loss)	0
Other adjustments for non-cash items	17085
Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0
Total adjustments to profit (loss)	25655
3 Adjustments for working capital	
Adjustments for decrease (increase) in inventories	0
Adjustments for decrease (increase) in trade receivables	-424992
Adjustments for decrease (increase) in other current assets	64137
Adjustments for increase (decrease) in trade payables	417389
Adjustments for increase (decrease) in other current liabilities	-12595
Adjustments for provisions	0
Total adjustments for working capital	43939
Total adjustments for reconcile profit (loss)	69594
Net cash flows from (used in) operations	227083
Dividends received	0
Interest paid	0
Interest received	0
Income taxes paid (refund)	37200
Other inflows (outflows) of cash	0
Net cash flows from (used in) operating activities before extraordinary items	189883
Proceeds from extraordinary items	0
Payment for extraordinary items	0
Net cash flows from (used in) operating activities	189883
4 Cash flows from used in investing activities	
Cash flows from losing control of subsidiaries or other businesses	0
Cash flows used in obtaining control of subsidiaries or other businesses	0
Other cash receipts from sales of equity or debt instruments of other entities	0
Other cash payments to acquire equity or debt instruments of other entities	0
Other cash receipts from sales of interests in joint ventures	0
Other cash payments to acquire interests in joint ventures	0

	Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0
	Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0
	Proceeds from sales of tangible assets	606
	Purchase of tangible assets	10527
	Proceeds from sales of intangible assets	0
	Purchase of intangible assets	0
	Cash advances and loans made to other parties	0
	Cash receipts from repayment of advances and loans made to other parties	0
	Cash payments for future contracts, forward contracts, option contracts and swap contracts	0
	Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0
	Dividends received	0
	Interest received	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Proceeds from government grants	0
	Net cash flows from (used in) investing activities before extraordinary items	-9921
	Proceeds from extraordinary items	0
	Payment for extraordinary items	0
	Net cash flows from (used in) investing activities	-9921
5	Cash flows from used in financing activities	
	Proceeds from issuing shares	0
	Proceeds from issuing other equity instruments	0
	Proceeds from issuing debentures notes bonds etc	0
	Proceeds from borrowings	0
	Repayments of borrowings	80115
	Dividends paid	15835
	Interest paid	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) financing activities before extraordinary items	-95950
	Proceeds from extraordinary items	0
	Payment for extraordinary items	0
	Net cash flows from (used in) financing activities	-95950
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	84012
6	Effect of exchange rate changes on cash and cash equivalents	
	Effect of exchange rate changes on cash and cash equivalents	0
	Net increase (decrease) in cash and cash equivalents	84012
	Cash and cash equivalents cash flow statement at beginning of period	356812
	Cash and cash equivalents cash flow statement at end of period	440824

Details of Impact of Audit Qualification			
Whether results are audited or unaudited		Audited	
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