

## Annexure – 8

### Business Responsibility and Sustainability Reporting by listed entities

SEBI MASTER CIRCULAR SEBI/HO/CFD/PoD2/CIR/P/0155 November 11, 2024

#### SECTION A: GENERAL DISCLOSURES

##### I. Details of the listed entity

| Sl. No | Required Information                                                                                                                                                                                                                                               |                                                                                                                                  |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| 1      | Corporate Identity Number (CIN) of the Listed Entity                                                                                                                                                                                                               | L65110TN1921PLC001908                                                                                                            |
| 2      | Name of the Listed Entity                                                                                                                                                                                                                                          | Tamilnad Mercantile Bank Limited                                                                                                 |
| 3      | Year of incorporation                                                                                                                                                                                                                                              | 1921                                                                                                                             |
| 4      | Registered office address                                                                                                                                                                                                                                          | 57 V.E. Road, Tuticorin- 628002                                                                                                  |
| 5      | Corporate address                                                                                                                                                                                                                                                  | 57 V.E. Road, Tuticorin- 628002                                                                                                  |
| 6      | E-mail                                                                                                                                                                                                                                                             | <a href="mailto:shareholders@tmbank.in">shareholders@tmbank.in</a>                                                               |
| 7      | Telephone                                                                                                                                                                                                                                                          | +91(461) 2325136                                                                                                                 |
| 8      | Website                                                                                                                                                                                                                                                            | <a href="http://www.tmb.bank.in">www.tmb.bank.in</a>                                                                             |
| 9      | Financial year for which reporting is being done                                                                                                                                                                                                                   | 2025-2026                                                                                                                        |
| 10     | Name of the Stock Exchange(s) where shares are listed                                                                                                                                                                                                              | National Stock Exchange (NSE) and BSE Limited                                                                                    |
| 11     | Paid-up Capital                                                                                                                                                                                                                                                    | ₹ 1,58,35,14,540/-                                                                                                               |
| 12     | Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report                                                                                                                                   | Swapnil Yelgaonkar<br>Company Secretary and Compliance Officer<br>0461-2325136<br><a href="mailto:cs@tmbank.in">cs@tmbank.in</a> |
| 13     | Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together). | Standalone Basis                                                                                                                 |
| 14     | Name of Assessment or Assurance Provider                                                                                                                                                                                                                           | None                                                                                                                             |
| 15     | Type of Assessment or Assurance obtained                                                                                                                                                                                                                           | NA                                                                                                                               |

##### II. Products/Services

##### 16. Details of business activities (accounting for 90% of the turnover):

| Sl. No | Description of Main Activity | Description of Business Activity | % of Turnover of the entity |
|--------|------------------------------|----------------------------------|-----------------------------|
| 1      | Service                      | Banking                          | 100%                        |

##### 17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

| Sl. No | Product / Service | NIC Code | % of total Turnover contributed |
|--------|-------------------|----------|---------------------------------|
| 1      | Service           | 99711    | 100%                            |



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### III. Operation

#### 18. Number of locations where plants and/or operations/offices of the entity are situated:

| Location      | Number of plants | Number of offices | Total |
|---------------|------------------|-------------------|-------|
| National      | Nil              | 622               | 622   |
| International | Nil              | Nil               | Nil   |

#### 19. Market Served by the entity:

##### Number of locations

| Locations |                                                                                          | Number                                                                                                                                                                                                                                                                                                                                                                                   |
|-----------|------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a.        | National (No. of States)                                                                 | 21 (including 4 Union Territories)                                                                                                                                                                                                                                                                                                                                                       |
|           | International (No. of Countries)                                                         | Nil                                                                                                                                                                                                                                                                                                                                                                                      |
| b.        | What is the contribution of exports as a percentage of the total turnover of the entity? | In Banks, turnover represents total interest and non-interest income earned. Bank extends support to exporters by way of pre-and-post shipment credit and other collection services. In TMB 0.69% of the export turnover represents income from exports                                                                                                                                  |
| c.        | A brief on types of customers                                                            | Being in the Banking industry, the Bank caters to Retail, Agriculture, MSME and other Advances. As on 31 <sup>st</sup> March 2026, the composition of the Advance Portfolio stood at 27.94% in Retail, 37.62% in Agriculture, 29.10% in MSME and 5.34% in other advances.<br><br>TMB caters to deposit customers, wherein 80.33% were Retail Term Deposits and 19.67% were Bulk Deposits |

### IV. Employees

#### 20. Details as at the end of Financial Year:

##### a. Employees and workers (including differently abled):

| Sl. No    | Particulars              | Total (A) | Male   |         | Female |         |
|-----------|--------------------------|-----------|--------|---------|--------|---------|
|           |                          |           | No.(B) | % (B/A) | No.(C) | % (C/A) |
| Employees |                          |           |        |         |        |         |
| 1         | Permanent (D)            | 2453      | 2166   | 88.30%  | 287    | 11.70%  |
| 2         | Other than Permanent (E) | 11        | 11     | 100%    | 0      | 0%      |
| 3         | Total employees (D+E)    | 2464      | 2177   | 88.35%  | 287    | 11.65%  |
| Workers   |                          |           |        |         |        |         |
| 4         | Permanent (F)            | 2333      | 1843   | 79.00%  | 490    | 21.00%  |
| 5         | Other than Permanent (G) | 0         | 0      | 0%      | 0      | 0%      |
| 6         | Total workers (F+G)      | 2333      | 1843   | 79.00%  | 490    | 21.00%  |

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### b. Differently abled Employees and workers:

| Sl. No                      | Particulars                             | Total (A) | Male   |         | Female |         |
|-----------------------------|-----------------------------------------|-----------|--------|---------|--------|---------|
|                             |                                         |           | No.(B) | % (B/A) | No.(C) | % (C/A) |
| Differently Abled Employees |                                         |           |        |         |        |         |
| 1                           | Permanent (D)                           | 13        | 10     | 76.92%  | 3      | 23.08%  |
| 2                           | Other than Permanent (E)                | 0         | 0      | 0%      | 0      | 0%      |
| 3                           | Total differently abled employees (D+E) | 13        | 10     | 76.92%  | 3      | 23.08%  |
| Differently Abled Workers   |                                         |           |        |         |        |         |
| 4                           | Permanent (F)                           | 9         | 7      | 77.78%  | 2      | 22.22%  |
| 5                           | Other than Permanent (G)                | 0         | 0      | 0%      | 0      | 0%      |
| 6                           | Total differently abled workers (F+G)   | 9         | 7      | 77.78%  | 2      | 22.22%  |

### 21. Participation/Inclusion/Representation of women:

|                          | Total (A) | No. and percentage of Females |           |
|--------------------------|-----------|-------------------------------|-----------|
|                          |           | No. (B)                       | % (B / A) |
| Board of Directors       | 14        | 1                             | 7.14%     |
| Key Management Personnel | 4         | 0                             | 0%        |

### 22. Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)

|                     | FY 2025-26<br>(Turnover rate in current FY) |        |       | FY 2024-25<br>(Turnover rate in previous FY) |        |       | FY 2023-24<br>(Turnover rate in the year prior to the previous FY) |        |       |
|---------------------|---------------------------------------------|--------|-------|----------------------------------------------|--------|-------|--------------------------------------------------------------------|--------|-------|
|                     | Male                                        | Female | Total | Male                                         | Female | Total | Male                                                               | Female | Total |
| Permanent Employees | 6.26%                                       | 4.60%  | 6.08% | 5.30%                                        | 5.16%  | 5.28% | 3.18%                                                              | 2.61%  | 3.11% |
| Permanent Workers   | 7.85%                                       | 11.93% | 8.67% | 4.56%                                        | 7.22%  | 5.02% | 2.43%                                                              | 3.14%  | 2.54% |

### V. Holding, Subsidiary and Associate Companies (Including Joint Ventures)

#### 23. a. Name of holding / subsidiary / associate companies / joint ventures

| Sl. No | Name of the holding / subsidiary / associate companies / Joint Ventures (A) | Indicate whether holding/ Subsidiary/ Associate/ Joint Venture | % of shares held by listed entity | Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No) |
|--------|-----------------------------------------------------------------------------|----------------------------------------------------------------|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| Nil    |                                                                             |                                                                |                                   |                                                                                                                              |

### VI. CSR details

#### 24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No) : Yes

(ii) Turnover (in ₹) : ₹ 66,96,49,02,110.29

(iii) Net worth (in ₹) : ₹ 1,01,10,16,08,355.91



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### VII. Transparency and Disclosure Compliances

#### 25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the tool Guidelines on Responsible Business Conduct:

| Stakeholder group from whom complaint is received | Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)                                                                                                                                                                                                                              | FY 2025– 26<br>Current Financial Year      |                                                              |                              | FY 2024– 25<br>Previous Financial Year     |                                                              |                              |
|---------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|--------------------------------------------------------------|------------------------------|--------------------------------------------|--------------------------------------------------------------|------------------------------|
|                                                   |                                                                                                                                                                                                                                                                                                                                           | Number of complaints filed during the year | Number of complaints pending resolution at close of the year | Remarks                      | Number of complaints filed during the year | Number of complaints pending resolution at close of the year | Remarks                      |
| Communities                                       | No                                                                                                                                                                                                                                                                                                                                        | 0                                          | 0                                                            | NA                           | 0                                          | 0                                                            | NA                           |
| Investors (other than shareholders)               | Investor's and shareholder's grievances are redressed either directly by the Secretarial Department of the bank or through the Bank's Registrar and Transfer Agents, M/s. MUFG Intime Pvt Ltd (formally known as M/s. Link Intime India Pvt Ltd.,) Coimbatore. Complaints received on SCORES are attended within the stipulated timelines | 0                                          | 0                                                            | NA                           | 0                                          | 0                                                            | NA                           |
| Shareholders                                      | Yes                                                                                                                                                                                                                                                                                                                                       | 15                                         | 0                                                            | All complaints were resolved | 35                                         | 0                                                            | All complaints were resolved |
| Employees and workers                             | Yes, employee and worker grievances or complaints are addressed in accordance with the Bank's established policy                                                                                                                                                                                                                          | 0                                          | 0                                                            | NA                           | 0                                          | 0                                                            | NA                           |

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| Stakeholder group from whom complaint is received | Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)                                                                                                                                     | FY 2025– 26<br>Current Financial Year      |                                                              |                                                                                                                                                                                          | FY 2024– 25<br>Previous Financial Year     |                                                              |                                                                                                                  |
|---------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|--------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|--------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
|                                                   |                                                                                                                                                                                                                                                  | Number of complaints filed during the year | Number of complaints pending resolution at close of the year | Remarks                                                                                                                                                                                  | Number of complaints filed during the year | Number of complaints pending resolution at close of the year | Remarks                                                                                                          |
| Customers                                         | Yes, customers may register their grievances and complaints through the designated email channels at <a href="mailto:customerservice@tmbank.in">customerservice@tmbank.in</a> and <a href="mailto:complaints@tmbank.in">complaints@tmbank.in</a> | 16684                                      | 238                                                          | Out of 238 complaints, 237 were related to IT services i.e. complaints related to ATM, POS and ECOM transactions, 1 complaint pertained to service deficiency received through the email | 22857                                      | 491                                                          | Out of 491 complaints, 485 are related to IT services i.e. complaints related to ATM, POS and ECOMM transactions |
| Value Chain Partners                              | -                                                                                                                                                                                                                                                | 0                                          | 0                                                            | NA                                                                                                                                                                                       | 0                                          | 0                                                            | NA                                                                                                               |
| Other (please specify)                            | -                                                                                                                                                                                                                                                | 0                                          | 0                                                            | NA                                                                                                                                                                                       | 0                                          | 0                                                            | NA                                                                                                               |

### 26. Overview of the entity's material responsible business conduct issues

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format.

| Sl. No | Material issue identified              | Indicate whether Risk or opportunity (R/O) | Rationale for identifying the risk / opportunity                                                                              | In case of risk, approach to adapt or mitigate | Financial implications of the risk or opportunity (Indicate positive or negative implications)                                                                                                                                                                                                                                                 |
|--------|----------------------------------------|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1      | Carbon and Energy Footprint Management | Opportunity                                | Advancing decarbonisation initiatives enhances operational efficiency and supports alignment with climate transition pathways | -                                              | <b>Positive:</b><br>Enhanced energy productivity drives operational efficiency and cost optimisation, enabling more sustainable resource utilisation across the value chain. Improved access to green and sustainability-linked financing further strengthens the organisation's capacity to invest in low-carbon technologies and innovation. |



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| Sl. No | Material issue identified                           | Indicate whether Risk or opportunity (R/o) | Rationale for identifying the risk / opportunity                                                                                                                                                                                                                                                    | In case of risk, approach to adapt or mitigate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Financial implications of the risk or opportunity (Indicate positive or negative implications)                                                                                                                                                                                                                                                                         |
|--------|-----------------------------------------------------|--------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2      | Responsible Sales Practices and Customer Protection | Risk                                       | Non-compliance with fair practices may result in regulatory action and reputational damage                                                                                                                                                                                                          | The organisation fosters a customer-centric ethos by equipping its workforce with training on responsible selling practices, appropriateness evaluations and clear communication of product terms. It leverages diverse, multilingual touchpoints including digital platforms, customer support services and branch networks to improve customer understanding and accessibility. Additionally, structured internal reviews and robust grievance redressal systems are in place to monitor adherence and uphold fair and transparent practices. | <b>Negative:</b><br>Inappropriate product positioning or sales conduct may trigger customer disengagement, invite regulatory scrutiny and undermine brand credibility over time. In contrast, a principled and transparent approach to customer dealings cultivates enduring relationships and enhances stakeholder confidence.                                        |
| 3      | Inclusive Financial Access and Outreach             | Opportunity                                | Expanding access to financial services represents a significant opportunity to foster inclusive economic growth and bridge gaps across underserved segments. It enables organizations to deepen market penetration while strengthening customer relationships through tailored financial solutions. | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>Positive:</b><br>A well-executed financial inclusion strategy can significantly expand the customer base while fostering long-term engagement and loyalty. Furthermore, it supports revenue diversification through new product offerings and untapped markets.                                                                                                     |
| 4      | Workforce Well-being and Capability Development     | Opportunity                                | Strategic investment in employee development serves as a key enabler of organisational excellence, fostering a culture of continuous learning and innovation. By enhancing workforce capabilities, organisations can drive higher productivity and operational efficiency across functions.         | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>Positive:</b><br>A strong emphasis on employee well-being and development enhances workforce motivation, engagement and overall job satisfaction. It supports higher retention levels and fosters a sense of belonging and loyalty among employees. Additionally, it contributes to long-term human capital value creation by nurturing skilled and capable talent. |

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| Sl. No | Material issue identified                     | Indicate whether Risk or opportunity (R/O) | Rationale for identifying the risk / opportunity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | In case of risk, approach to adapt or mitigate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Financial implications of the risk or opportunity (Indicate positive or negative implications)                                                                                                                                                                                                                                                                                                                            |
|--------|-----------------------------------------------|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 5      | Information Security and Data Governance      | Risk                                       | Cybersecurity incidents and data breaches can expose the organisation to significant financial losses, regulatory sanctions and legal liabilities. Such events may disrupt critical operations and compromise sensitive stakeholder information. Additionally, they can lead to a loss of customer confidence and long-term reputational damage.                                                                                                                                                                                    | The organisation has established a robust, multi-layered information security framework anchored in ISO/IEC 27001:2022-aligned controls, complemented by endpoint protection systems, firewalls and stringent access management protocols. It undertakes periodic vulnerability assessments and penetration testing (VAPT), supported by employee awareness programmes, data loss prevention (DLP) tools and well-defined incident response mechanisms. Furthermore, cybersecurity oversight is reinforced at the Board level through regular, focused briefings | <b>Negative:</b><br>Any unauthorised access to sensitive information may expose the organisation to material financial impacts, including regulatory scrutiny and penalties under frameworks such as RBI norms and the IT Act. It can also weaken customer confidence, potentially leading to reduced engagement and client churn.                                                                                        |
| 6      | Enterprise Risk Governance Framework          | Risk                                       | Insufficient risk oversight and governance can expose the organisation to significant financial and operational vulnerabilities. As a regulated entity under RBI, it is inherently exposed to credit, market, operational and strategic risks that may materially impact financial performance, business continuity and stakeholder confidence. In the absence of robust monitoring and control mechanisms, emerging risks may remain unidentified or inadequately mitigated, leading to potential disruptions and compliance gaps. | The organisation has instituted a robust enterprise risk management (ERM) framework in alignment with applicable regulatory requirements, including RBI guidelines and Basel principles. Oversight is exercised by a dedicated Board-level Risk Management Committee, which defines risk appetite, strengthens internal control mechanisms and undertakes scenario-based evaluations. The framework is further reinforced through periodic stress testing, comprehensive internal audits and continuous monitoring using integrated risk dashboards.             | <b>Negative:</b><br>Weak or ineffective risk management frameworks can expose the organisation to significant financial setbacks arising from unanticipated losses and inefficient resource allocation. Gaps in oversight may also result in non-compliance with regulatory requirements, increasing the likelihood of penalties and legal scrutiny.                                                                      |
| 7      | Sustainability Governance and ESG Integration | Opportunity                                | A well-integrated ESG oversight framework strengthens transparency and embeds accountability across organisational processes and decision-making. It enables the alignment of sustainability priorities with core business strategy, ensuring a holistic approach to value creation.                                                                                                                                                                                                                                                | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>Positive:</b><br>Strong ESG oversight enhances overall sustainability performance by embedding responsible practices across operations and value chains. It improves access to responsible and sustainability-linked capital by meeting investor expectations on transparency and governance. Additionally, it strengthens corporate reputation and stakeholder trust, reinforcing the organisation's market position. |



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| Sl. No | Material issue identified                      | Indicate whether Risk or opportunity (R/O) | Rationale for identifying the risk / opportunity                                                                                                                                                                                                                                                                                                       | In case of risk, approach to adapt or mitigate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Financial implications of the risk or opportunity (Indicate positive or negative implications)                                                                                                                                                                                                                                                                                                                                                                                  |
|--------|------------------------------------------------|--------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8      | Operational Resilience and Continuity Planning | Risk                                       | Disruptions triggered by internal or external shocks such as supply chain interruptions, geopolitical uncertainties, or operational failures can adversely affect business continuity and revenue generation. Such events may lead to delays in service delivery, increased costs and inefficiencies across operations.                                | The organisation has established a comprehensive, Board-approved Business Continuity and Disaster Recovery framework designed to safeguard critical operations across technology, infrastructure and human resources. This framework is supported by periodic disaster recovery drills, structured risk assessments and secure offsite data backup mechanisms to ensure data integrity and availability. In addition, fire safety evaluations, evacuation exercises and built-in system redundancies further strengthen operational resilience.                                                    | <b>Negative:</b><br>Inadequate resilience capabilities can expose the organisation to operational downtime, revenue leakage, regulatory lapses and deterioration of brand credibility. Such disruptions may also diminish stakeholder confidence and adversely affect long-term sustainability.                                                                                                                                                                                 |
| 9      | Regulatory Adherence and Legal Governance      | Risk                                       | Failure to adhere to applicable regulatory and legal requirements can expose the organisation to financial penalties, legal proceedings and heightened regulatory scrutiny. Such lapses may also disrupt operations and adversely impact business continuity. In addition, non-compliance can undermine brand credibility and erode stakeholder trust. | The organisation has instituted a structured compliance governance framework anchored by a dedicated function that reports directly to senior leadership. This is reinforced through periodic internal audits, comprehensive policy evaluations and ongoing employee training initiatives. Technology-enabled compliance management systems are deployed to monitor regulatory developments and facilitate timely corrective actions. Additionally, regular legal reviews and consultations with external experts ensure continuous alignment with evolving statutory and regulatory requirements. | <b>Negative:</b><br>Failure to comply with applicable regulations can expose the organisation to financial penalties, litigation expenses and heightened regulatory scrutiny, while also adversely impacting its reputation. Such lapses may weaken stakeholder confidence and disrupt business operations. In contrast, a robust compliance framework strengthens process integrity, minimises long-term legal and regulatory risks and reinforces sound corporate governance. |

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### SECTION B : MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

| Disclosure Questions            |   |                                                                                                                                                                                                                                                         | P1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | P2  | P3  | P4  | P5  | P6  | P7  | P8  | P9  |
|---------------------------------|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|
| Policy and management processes |   |                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |     |     |     |     |     |     |     |     |
| 1                               | a | Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)                                                                                                                                                | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
|                                 | b | Has the policy been approved by the Board? (Yes/No)                                                                                                                                                                                                     | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
|                                 | c | Web Link of the Policies, if available                                                                                                                                                                                                                  | <a href="https://www.tmb.bank.in/pages/Regulatory-Policies">https://www.tmb.bank.in/pages/Regulatory-Policies</a><br><a href="https://www.tmb.bank.in/pages/Policies">https://www.tmb.bank.in/pages/Policies</a>                                                                                                                                                                                                                                                                                                                                                                                                                                            |     |     |     |     |     |     |     |     |
| 2                               |   | Whether the entity has translated the policy into procedures. (Yes / No)                                                                                                                                                                                | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 3                               |   | Do the enlisted policies extend to your value chain partners? (Yes/No)                                                                                                                                                                                  | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | No  | No  | No  | No  | No  | No  | No  | No  |
| 4                               |   | Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle. | TMB has been awarded the ISO 9001:2015 certification for 100 of its offices, encompassing Branches, Departments, Regional Offices, RTGS Cell, Central Processing Center and Staff Training College, in recognition of its adherence to quality management standards. Additionally, the Bank has achieved ISO/IEC 27001:2013 certification and Payment Card Industry Data Security Standard V4.0.1 for its robust Information Security Management System (ISMS) practices, covering its Head Office in Thoothukudi (IT & HR Departments) and the IT Department in Chennai, including the Data Centre in Chennai and the Disaster Recovery Site in Bengaluru. |     |     |     |     |     |     |     |     |
| 5                               |   | Specific commitments, goals and targets set by the entity with defined timelines, if any.                                                                                                                                                               | <b>Environment:</b> <ul style="list-style-type: none"><li>• Explore and adopt cleaner energy alternatives, including renewable energy sources, wherever operationally viable</li><li>• Increase the use of digital processes to reduce paper consumption across operations</li><li>• Begin assessing and reporting key categories of Scope 3 greenhouse gas emissions</li><li>• Facilitate environmentally responsible financing and support sustainable business opportunities</li><li>• Promote green procurement practices by encouraging the sourcing of environmentally responsible products and services</li></ul>                                    |     |     |     |     |     |     |     |     |

TMB has been awarded the ISO 9001:2015 certification for 100 of its offices, encompassing Branches, Departments, Regional Offices, RTGS Cell, Central Processing Center and Staff Training College, in recognition of its adherence to quality management standards. Additionally, the Bank has achieved ISO/IEC 27001:2013 certification and Payment Card Industry Data Security Standard V4.0.1 for its robust Information Security Management System (ISMS) practices, covering its Head Office in Thoothukudi (IT & HR Departments) and the IT Department in Chennai, including the Data Centre in Chennai and the Disaster Recovery Site in Bengaluru.

#### Environment:

- Explore and adopt cleaner energy alternatives, including renewable energy sources, wherever operationally viable
- Increase the use of digital processes to reduce paper consumption across operations
- Begin assessing and reporting key categories of Scope 3 greenhouse gas emissions
- Facilitate environmentally responsible financing and support sustainable business opportunities
- Promote green procurement practices by encouraging the sourcing of environmentally responsible products and services



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| Disclosure Questions |  |  | P1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
|----------------------|--|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|----|----|----|----|----|----|----|
|                      |  |  | <p><b>Social:</b></p> <ul style="list-style-type: none"> <li>Enhance workforce well-being initiatives to strengthen employee satisfaction, engagement and retention</li> <li>Promote continuous capability building through employee learning, development and professional growth programmes</li> <li>Expand access to financial services for underserved segments to support inclusive economic participation</li> <li>Strengthen customer relationships through transparent engagement and consistent service excellence</li> <li>Promote employee volunteerism and participation in community development initiatives focused on education, healthcare, skill development and livelihood enhancement</li> <li>Enhance the customer feedback process by institutionalizing a systematic mechanism that drives continuous improvements in service quality and customer satisfaction</li> <li>Enhance accessibility and convenience of banking services through digital and customer-centric solutions</li> <li>Foster a culture of respect, dignity and equal opportunity across the organisation</li> </ul> <p><b>Governance:</b></p> <ul style="list-style-type: none"> <li>Maintain strong regulatory compliance practices in line with applicable legal and internal governance requirements</li> <li>Foster a culture rooted in ethical conduct, openness and responsible business practices</li> <li>Enhance information security measures to protect sensitive business and customer data from emerging cyber risks</li> <li>Strengthen ESG disclosure practices by improving the quality, scope and transparency of sustainability reporting</li> <li>Improve stakeholder engagement practices through transparent and timely communication channels</li> <li>Promote accountability and responsible decision-making across all levels of the organisation</li> <li>Periodically review governance policies and frameworks to align with evolving regulatory and business requirements</li> <li>Embed sustainability governance into strategic decision-making through active leadership and Board supervision</li> </ul> |    |    |    |    |    |    |    |    |

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| Disclosure Questions |                                                                                                                                | P1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
|----------------------|--------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|----|----|----|----|----|----|----|
| 6                    | Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met. | <p><b>Environment:</b></p> <ul style="list-style-type: none"> <li>Water intensity per rupee of turnover improved by 3.72%, decreasing from 24.18 in FY 2024–25 to 23.28 in FY 2025–26, reflecting enhanced water use efficiency across operations</li> <li>Energy intensity per rupee of turnover improved by 13.18%, decreasing from 19.23 in FY 2024–25 to 16.69 in FY 2025–26, reflecting enhanced energy efficiency across operations</li> <li>Despite an increase in absolute GHG emissions, the Bank achieved a 10.19% improvement in GHG intensity (Scope 1 and Scope 2 emissions per rupee of turnover) decreasing from 3.27 in FY 24–25 to 2.94 in FY 25–26, indicating improved operational efficiency relative to business growth</li> <li>During the reporting period, TMB further reinforced its environmental sustainability efforts by expanding digital onboarding processes for customers, increasing the use of virtual platforms to limit travel requirements and implementing initiatives aimed at reducing paper consumption across operations. The Bank has also started assessing opportunities for the adoption of renewable energy at selected locations.</li> </ul>                                                                                                                                                                                                                                                                                                                           |    |    |    |    |    |    |    |    |
|                      |                                                                                                                                | <p><b>Social:</b></p> <ul style="list-style-type: none"> <li>Performance and career development reviews continued to be conducted for 100% of permanent employees and workers in FY 2024–25 and FY 2025–26, reflecting the organisation's continued focus on employee growth and development</li> <li>The Bank continued to strengthen its focus on employee capability development during FY 2025–26. The proportion of employees undergoing skill enhancement training increased from 97.69% (2,292 of 2,346 employees) in FY 2024–25 to full coverage of 100% (2,453 of 2,453 employees) in FY 2025–26. Similarly, participation among workers improved significantly from 39.71% (943 of 2,375 workers) to 72.22% (1,685 of 2,333 workers) over the same period. In addition, the percentage of workers receiving health and safety training also increased from 30.61% (727 of 2,375 workers) in FY 2024–25 to 49.21% (1,148 of 2,333 workers) in FY 2025–26</li> <li>TMB remains committed to supporting employee growth through continuous learning, training and skill enhancement programmes. The Bank continues its efforts to build an inclusive work environment and improve gender representation across the organisation. Various initiatives are also undertaken to strengthen employee engagement, well-being and workplace experience to support long-term talent retention. Progress related to these initiatives is periodically reviewed to drive ongoing improvement and effectiveness.</li> </ul> |    |    |    |    |    |    |    |    |



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| Disclosure Questions                        |                                                                                                                                                                                                                    |  | P1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|----|----|----|----|----|----|----|
|                                             |                                                                                                                                                                                                                    |  | <b>Governance:</b><br><p>TMB continues to integrate ESG considerations into its governance practices and day-to-day operations. Periodic assessments are undertaken to align business practices with evolving sustainability priorities, while ongoing efforts are focused on strengthening transparency through alignment with recognised reporting standards and frameworks. TMB also continues to enhance stakeholder engagement practices as part of its broader governance approach. These initiatives are continuously being refined in line with emerging regulatory requirements and evolving industry best practices.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |    |    |    |    |    |    |    |    |
| <b>Governance, leadership and oversight</b> |                                                                                                                                                                                                                    |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |    |    |    |    |    |    |    |    |
| 7                                           | Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure) |  | <p>Tamilnad Mercantile Bank (TMB) remains committed to conducting its business in a responsible, transparent and sustainable manner. The Bank continues to strengthen the integration of environmental, social and governance (ESG) principles across its operations and decision-making processes, while maintaining focus on ethical conduct, customer centricity, operational resilience and long-term value creation for stakeholders.</p> <p>During the year, the Bank continued to enhance its digital infrastructure, customer service mechanisms, cybersecurity practices and risk management frameworks. Focus also remained on employee development, workplace inclusivity, customer awareness initiatives and strengthening access to banking services through multiple channels. In parallel, the Bank continued its efforts towards improving sustainability disclosures and aligning governance practices with evolving regulatory expectations and industry standards.</p> <p>As the Bank progresses on its sustainability journey, it remains committed to further strengthening responsible banking practices and enhancing stakeholder engagement across all areas of operations. The Bank expresses its sincere gratitude to its customers, employees, shareholders, regulators and all stakeholders for their continued trust and support.</p> |    |    |    |    |    |    |    |    |
| 8                                           | Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (yes).                                                                                         |  | Board of Directors of the Bank and Committees of the Board                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |    |    |    |    |    |    |    |    |
| 9                                           | Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.                                           |  | <p>Yes, oversight of the Bank's Business Responsibility and Sustainability Reporting (BRSR) and ESG-related initiatives is undertaken by the Corporate Social Responsibility (CSR) Committee of the Board. Further, the Risk Management Committee (RMC) of the Board is responsible for supervising the implementation and effectiveness of the Environmental and Social Management System (ESMS) across the organisation.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |    |    |    |    |    |    |    |    |

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### 10 Details of Review of NGRBCs by the Company:

| Subject of Review                                                                                                                                                     | Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee |    |    |    |    |    |    |    |    | Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)                                                                                       |    |    |    |    |    |    |    |    |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|----|----|----|----|----|----|----|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------|----|----|----|----|----|----|----|----|
|                                                                                                                                                                       | P1                                                                                               | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 | P1                                                                                                                                                             | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
| Performance against above policies and follow up action                                                                                                               | Board of Directors                                                                               |    |    |    |    |    |    |    |    | As on need basis                                                                                                                                               |    |    |    |    |    |    |    |    |
| Compliance with statutory requirements of relevance to the principles and rectification of any non-compliances                                                        | Board of Directors                                                                               |    |    |    |    |    |    |    |    | As on need basis                                                                                                                                               |    |    |    |    |    |    |    |    |
| 11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/ No). If yes, provide name of the agency | P1                                                                                               | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 | No formal external assurance has been undertaken; however, the Company's policies and processes undergo periodic internal assessments and annual audit reviews |    |    |    |    |    |    |    |    |
|                                                                                                                                                                       |                                                                                                  |    |    |    |    |    |    |    |    |                                                                                                                                                                |    |    |    |    |    |    |    |    |

### 12. If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:

|                                                                                                                                    |                |
|------------------------------------------------------------------------------------------------------------------------------------|----------------|
| a. The entity does not consider the principles material to its business (Yes/No)                                                   | Not Applicable |
| b. The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No) |                |
| c. The entity does not have the financial or/human and technical resources available for the task (Yes/No)                         |                |
| d. It is planned to be done in the next financial year (Yes/ No)                                                                   |                |
| e. Any other reason (please specify)                                                                                               |                |



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### SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as “Essential” and “Leadership”.

While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

**PRINCIPLE 1: Businesses should conduct and govern themselves with integrity and in a manner that is Ethical, Transparent and Accountable.**

#### Essential Indicators

1. Percentage coverage by training and awareness programmes on any of the Principles during the financial year:

| Segment                  | Total number of training and awareness programmes held | Topics / principles covered under the training and its impact                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | % age of persons in respective category covered by the awareness programmes |
|--------------------------|--------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| Board of Directors       | 5                                                      | Program for Heads and Senior Officials of Inspection and Audit Functions in Banks, FIs & NBFCs, Workshop on Corporate Governance, Virtual Program on Customer Education & Protection: Issues & Challenges, Program for Non-Executive Chairman & Directors on the Boards of Banks, FIs and NBFCs Programme on Risk Management for Board Members & Senior Officials of TMB Ltd.                                                                                                                                                                                      | 57.14%                                                                      |
| Key Managerial Personnel | 7                                                      | Certification Programme in IT and Cyber security for CXOs, Conference of Chief Financial Officers of Banks, FIs & NBFCs - New Challenges, FIBAC 2025 (FICCI & IBA) - Annual Banking Conference - Theme - Charting new frontiers, Seminar on Decoding the proposed ECL regulations for Banks/FIs, Program for Company Secretaries and Secretaries to the Boards of Banks, FIs and NBFCs, Program on the theme A Clarion's Call to CS to Grain Ground; Go Farther; and Grow Beyond, Customized Risk Management Training Program for Board Members & Senior Officials | 100%                                                                        |

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| Segment                           | Total number of training and awareness programmes held | Topics / principles covered under the training and its impact                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | % age of persons in respective category covered by the awareness programmes |
|-----------------------------------|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| Employees other than BoD and KMPs | 216                                                    | Global Senior leadership programme by IIM, Orientation Training Program for Newly Promoted Assistant Manager, 24 <sup>th</sup> FIMMDA – PDAI Annual Conference @ Bali, Indonesia, Program on Financial Fitness Blueprint, Enhancing Proficiency in Branch Business Performance for First Time Branch Heads, Workshop on Capacity Building for Branch Managers (MSME) at Kancheepuram, Program for Relationship Managers, Conference of Chief Compliance Officers: Expectations and Challenges, Training Program on Credit Analysis – Phase 1, Program on Business Analytics, Machine Learning, and Artificial Intelligence and its Implication in Banks, Training Program for Transaction Banking Group (TBG), Certification Programme in IT and Cyber security for Senior Management, Program on Guidelines related to Export & Import Transactions, Advanced Management Programme (AMP) in Banking & Finance 2025-26 – XIV Batch, Training Program on Credit Analysis – Phase 2, Training Program on Credit Rating for Risk Analysts, CMCs, Certification Programme in IT and Cyber security for CXOs,, Program on KYC / AML / CFT, Program on Intelligent Banking Unlocking the Power of AI / ML in Banking, Conference of Chief Financial Officers of Banks, FIs & NBFCs – New Challenges, Program on Skill & Will – A Colloquy of Leadership, Program on Improving Sales Capability through Communication Skills, Program for Heads and Senior Officials of Inspection and Audit Functions in Banks, FIs & NBFCs, Program on Efficiency in Branch Administration, Workshop on Customs Procedures & Practice – Bankers' Perspective, Program on Cognitive Skills in Building Customer Relationship, Workshop on Technical & Fundamental Analysis in Capital Market, Program on NRI Deposits, Building Professionalism in Marketing of our Bank's Products and Services, Workshop on Identifying and Mitigating Product Vulnerabilities for ML/TF, Workshop on Prevention of Sexual Harassment (POSH), Oracle CX End user Training Program, Induction Program for Newly Recruited Senior Customer Service Executive, Program on Anti-Money Laundering (AML) and Combating Financing of Terrorism (CFT), Program on Cyber Risk Management & IT Security for Banks & FIs, | 100%                                                                        |



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| Segment | Total number of training and awareness programmes held | Topics / principles covered under the training and its impact                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | % age of persons in respective category covered by the awareness programmes |
|---------|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
|         |                                                        | <p>Program on Preventive Vigilance &amp; Fraud Management, FEDAI Orientation Workshop on Foreign Trade and Foreign Exchange Business, Enhancing Proficiency in Branch Business Performance for Branch Heads, Program on Customer Education &amp; Protection: Issues &amp; Challenges, Integrated Treasury Program with Bourse Simulation Games, Induction Program for Newly Recruited SCSE &amp; CSE, Webinar on Revised Industry Standards Note for RPT disclosures, Program on Bond Mathematics &amp; Introduction to Indian Treasury Markets, Orientation Program for Promoted Middle Management Officials, Program on Risk Management for Banks and Financial Institutions, Workshop on Countering Trade Based Money Laundering, Workshop on Supervisory Data Quality Index (SDQI), Program on Strategic Leadership in Banking Industry and Organizational Change Management, Program on Security, Scale and Access for Digital Payments, Program on Enrichment of Building Competencies, Workshop on International Banking Statistics (IBS) and Non-Resident Deposits - Comprehensive Single Return (NRD-CSR) at Chennai, Program on Effective Branch Management, Leadership and Administrative Competency, Program for Internal Auditors of Banks &amp; FIs, Workshop on National Mission for Capacity Building of Bankers for Financing MSME Sector (NAMCABS 3.0), Conference of Chief Risk Officers: Evolving Risk Landscape, Awareness session on Detection, Reporting and Monitoring of Counterfeit Notes, Program on Cognitive Skills and Team Management in Banking Business, Program for Law Officers, Webinar on Information Security, Cyber Security and Phishing Emails, Program on Improving Compliance Culture in Banks / NBFC's / FI's / SFB's with special reference to KYC / AML / CFT guidelines, Program on Effective Branch Management, Leadership and Administrative Competency for Branch Heads, Program on Foreign Exchange Operations through FPC, Workshop on the functioning of Credit Management Centre (CMC) as per the revised SOP, Program on Customer Analytics for Improving Business Development in Banks, Workshop on Current and Capital Account Transactions under</p> |                                                                             |

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| Segment | Total number of training and awareness programmes held | Topics / principles covered under the training and its impact                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | % age of persons in respective category covered by the awareness programmes |
|---------|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
|         |                                                        | <p>Liberalised Remittance Scheme, Workshop on Lending to MSMEs, ISACA Chennai Chapter Annual Conference 2025, Train the Trainers Program for Finnone LOS application, FEDAI 5 Days Orientation Workshop on Foreign Trade and Foreign Exchange Business @ SIBSTC, Bengaluru, Oracle Fusion Cloud Unplugged HCM &amp; EPM Workshop, Webinar on Role of Effective Communication in Grievance Redressal, Program on Cyber Security for IS Auditors – Level 1, Awareness Session on Currency Management and Grievance Redressal Mechanism @ Madurai, Workshop on Soft Skills for Bank Officials, Program on Big Data Analytics for Banks, Webinar on Cyber Security – Human Intelligence Vs Artificial Deception, Specialised Credit Program for Officers &amp; Executives working in MSME Credit, MID &amp; Large Corporate, Training session on “FICN Detection, Clean Note Policy, Exchange Facilities and Note Refund Rules”, Program on Compliance for Banks, Program on NPA Management for SCBs, Webinar on Digital Technologies to improve credit delivery: Exploring the potential of Unified Lending Interface (ULI), Workshop Program for Finnone LOS Application, Program for CX – Sales focused on AI-powered automation and the Redwood Experience, Seminar for Internal Ombudsmen on Strengthening Internal Grievance Redressal Systems in Regulated Entities, Webinar on topic Role of Language in Building Work Culture, National Conference of Internal Ombudsman with a theme Evolving Role of Internal Ombudsman in Enhancing Consumer Trust Oracle APEX AI Days 2025 focusing on Expert Session and Product Demos related to New Developments in enabling AI Features, CIO/CTO/CISO Forum – Cross-Learning and Collaboration Program for Commercial Banks, Program on Marketing of Retail Loan Products and its Assessment, Program on New Age Skills – Information Security/Automation in Banking/Cyber Threats etc for Banks/FIs, Workshop on Treasury and Foreign Exchange Market, Program on Credit Senitization, Workshop on NAMCABS 3.0 for Branch Managers/ Officials of SME Credit Centers (SMECCs) or Processing Hubs, Program on Compliance Management for SCBs, Workshop for Initiate and Process the Loan Application in Finnone LOS Application,</p> |                                                                             |



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| Segment | Total number of training and awareness programmes held | Topics / principles covered under the training and its impact                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | % age of persons in respective category covered by the awareness programmes |
|---------|--------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
|         |                                                        | <p>Program on Regulatory and Statutory Guidelines on Anti Money Laundering including KYC and Combating Financial Terrorism Risks, Train the Trainers Workshop for Process of the Loan Application in Finnone LOS Application, 15<sup>th</sup> CII HR Conclave 2025 themed The Next Horizon: Leading Boldly   Working Futuristically   Elevating Experience, Sales Excellence Program, Seminar on Decoding the proposed ECL regulations for Banks/FIs, workshop on Capacity Building for Branch Managers (dealing with MSMEs) at Karaikal, Program on Market Risk Measurement &amp; Management for Scheduled Commercial Banks, Program for Company Secretaries and Secretaries to the Boards of Banks, FIs and NBFCs, Program for Internal Audit Officers of Banks/NBFC's/FI's/SFB's, Workshop for Bankers on "Smart Banking with AI - A Deep Dive for Bankers, Training of Trainers (ToT) Programme on Central KYC Records Registry (CKYCRR), Workshop for Initiate and Process the Loan Application in Finnone LOS Application at Respective Regional Office, Workshop on Fraud Risk Management for SCBs, Enhancing Proficiency in Branch Banking Business for Officers, Sensitization on Interaction with Persons with Disabilities and Accessibility Support, Program on Synergy - Achieving More Together, Workshop for Due Diligence Officers to Process the Loan Application in Finnone LOS Application Program on KYC and AML Guidelines, Conference of Digital Heads of Banks and NBFCs - Human + Machine: Reimagining Finance in the Age of AI, Workshop for Due Diligence &amp; Operation Officers to Process the Loan Application in Finnone LOS Application, Know Your MSME Ecosystem Program, Workshop on Jewel Loan Appraisal for Jewel Officers at Vijayawada, 2<sup>nd</sup> Training of Trainers (ToT) Programme on Central KYC Records Registry (CKYCRR) at Bengaluru, Foreign Exchange Department (FED) Annual Authorised Dealers Conference 2025-2026 @ Visakhapatnam, Workshop on Jewel Loan Appraisal for Jewel Officers, Workshop on Climate Adaptation and Adaptation Finance, Workshop on Capacity Building for Bankers dealing with MSME Finance @ Yelagiri, Tirupathur, Annual Conference of HR Heads of Banks and NBFCs</p> |                                                                             |

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| Segment | Total number of training and awareness programmes held | Topics / principles covered under the training and its impact                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | % age of persons in respective category covered by the awareness programmes |
|---------|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
|         |                                                        | <p>- Digital Banks, Human Touch: Building Skills, Culture &amp; Capability in the Era of AI, Workshop on Basic Statistical Returns (BSR), Program on Bond Portfolio Management with Trading Game, Special Awareness Webinar for Staff Members at Branches and Departments on Phishing Mails, Program on Leveraging Critical Thinking for Organisational Excellence, Program on Cyber Resilience in Banking - Mastering IT Risk &amp; Financial Crime Prevention, 8<sup>th</sup> edition of NIIT India Confluence 2026 - on the theme of Human Edge, AI Enabled at Kochi, program on Responding to Cybersecurity Incidents and Best Practices, Annual Conference 2026 - Internal Audit at the Inflection Point, Program on the theme A Clarion's Call to CS to Grain Ground; Go Farther; and Grow Beyond, Program for Internal Auditors &amp; Concurrent Auditors on Audit of Advances &amp; Forex and Role of Internal Auditors in prevention of Fraud, Workshop for SCBs on Managing Risks in Outsourcing, Workshop on Capacity Building for Bankers dealing with MSME Finance at Ooty, Workshop on "SWIFT - Financial messaging services, IBA Summit on Information System Audit Areas, Workshop on Communicating for Impact and Excellence at Workplace, Workshop on Operational Risk Management and Operational Resilience for SCBs, Special Awareness Webinar for Staff Members at Department &amp; Branch who clicked the link and submitted the Data, Workshop for SCBs on collection of CBS data based on Revised Data Template, Train-the-Trainers Programme for Banks/NBFCs/FIs/SFBs</p> |                                                                             |
| Workers | 48                                                     | <p>Program on KYC / AML / CFT, Induction Program for Newly Recruited Customer Service Executive, Program on CASA Mobilization &amp; Increasing Fee Based Income, Program on Marketing Skills, Public Relations &amp; Cross Selling of Third Party Products, Program on Banking Awareness for Customer Service Executive, Awareness Program on Currency Management and Grievance Redressal Mechanism, Special Awareness Webinar on CASA Products for Customer Service Executives, Orientation Training Program for Newly Promoted Customer Service Executive</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 72.22%                                                                      |



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2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the Financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

| Monetary      |                 |                                                                                                                                                                                                                                                                                                           |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                          |
|---------------|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
|               | NGRBC Principle | Name of the regulatory/ enforcement agencies/ judicial institutions                                                                                                                                                                                                                                       | Amount (in INR) | Brief of the Case                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Has an appeal been pre-ferred? (Yes/ No) |
| Penalty/ Fine | Principle 1     | I. Reserve Bank of India - ₹3,90,000/-<br>II. Reserve Bank of India - ₹12,250/-<br>III. Reserve Bank of India - ₹39,60,000/-<br>IV. Bombay Stock Exchange (BSE) - ₹52,000/-<br>V. Ministry of Corporate Affairs (MoCA) - ₹50,000/-<br>VI. NSDL - ₹1,500/-<br>VII. Bombay Stock Exchange (BSE) - ₹38,000/- | 45,03,750       | I. RBI had imposed penalty of ₹3,90,000/- under the scheme of penalty for Non-replenishment of ATM.<br>II. RBI had imposed penalty of ₹12,250/- on April 30, 2025, for the reason of irregularities found during their visit at our Thoothukudi, Pudukottai Currency Chest and Officials of Currency Chest have not been provided training on CyM-CC portal operations.<br>III. RBI had imposed a monetary penalty of ₹10 lakh (Rupees Ten lakh only) on November 13, 2025, for indirectly imposing charges on persons making payment by using UPI and ₹29.60 lakh (Rupees Twenty Nine Lakh Sixty Thousand only) for failure to credit to the DEA Fund an amount of ₹4,06,98,298 standing to the credit of 12,243 accounts within the prescribed time period under section 264 of the BR Act.<br>IV. BSE Limited levied a penalty of ₹52,000/- for non-compliance with Regulation 24A of the SEBI (LODR) Regulations, 2015 and the penalty was paid to BSE Limited.<br>V. The Bank had filed two suo moto applications before the Registrar of Companies, Chennai (ROC) under Section 454 of the Companies Act, 2013. Pursuant to the proceeding before the Registrar of Companies, vide its order dated September 18, 2025, imposed a penalty of ₹25,000 each on the Bank and the same was duly paid. | No                                       |

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| Monetary        |                 |                                                                     |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                          |
|-----------------|-----------------|---------------------------------------------------------------------|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
|                 | NGRBC Principle | Name of the regulatory/ enforcement agencies/ judicial institutions | Amount (In INR) | Brief of the Case                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Has an appeal been pre-ferred? (Yes/ No) |
|                 |                 |                                                                     |                 | <p>VI. NSDL had imposed penalty for ₹1,500/- on December 09, 2025, towards deficiencies in DPM system.</p> <p>VII. The Bank had submitted waiver applications to the Stock Exchanges namely BSE Limited and National Stock Exchange Limited in relation to certain instances of non-compliance of certain provisions of SEBI (LODR) Regulations, 2015. Pursuant to the decision taken by the Stock Exchanges on the applications, a sum of ₹38,000/- was paid as penalty to BSE Limited and similar communication from NSE Limited is awaited.</p> |                                          |
| Settlement      | Nil             |                                                                     |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                          |
| Compounding fee | Nil             |                                                                     |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                          |

| Non- Monetary |                 |                                                                     |                   |                                        |
|---------------|-----------------|---------------------------------------------------------------------|-------------------|----------------------------------------|
|               | NGRBC Principle | Name of the regulatory/ enforcement agencies/ judicial institutions | Brief of the Case | Has an appeal been preferred? (Yes/No) |
| Imprisonment  |                 |                                                                     | Nil               |                                        |
| Punishment    |                 |                                                                     | Nil               |                                        |

- 3 Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

| Case Details   | Name of the regulatory/ enforcement agencies/ judicial institutions |
|----------------|---------------------------------------------------------------------|
| Not Applicable |                                                                     |

- 4 Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

Yes. The Bank has established a Vigil Mechanism Policy incorporating measures relating to anti-bribery and anti-corruption practices. The commitment to ethical business conduct is further reinforced through the Code of Conduct applicable to the Board and Senior Management, promoting high standards of integrity and accountability across the organization. To strengthen governance practices, the Bank has also implemented a Whistle Blower Mechanism that enables employees to report unethical behaviour, misconduct, or fraudulent activities through a defined reporting framework. The policy outlines clear



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procedures for reporting concerns and aims to enhance transparency, safeguard the interests of the Bank and ensure compliance with applicable statutory and regulatory requirements. Confidentiality of the complainant's identity is maintained throughout the process. Where complaints are substantiated during preliminary review, appropriate actions are initiated in accordance with the Bank's internal policies and procedures.

**5 Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:**

|           | FY 2025-26 (Current Financial Year) | FY 2024-25 (Previous Financial Year) |
|-----------|-------------------------------------|--------------------------------------|
| Directors | Nil                                 | Nil                                  |
| KMPs      | Nil                                 | Nil                                  |
| Employees | Nil                                 | Nil                                  |
| Workers   | Nil                                 | Nil                                  |

**6 Details of complaints with regard to conflict of interest:**

|                                                                                              | FY 2025-26<br>(Current Financial Year) |         | FY 2024-25<br>(Previous Financial Year) |         |
|----------------------------------------------------------------------------------------------|----------------------------------------|---------|-----------------------------------------|---------|
|                                                                                              | Number                                 | Remarks | Number                                  | Remarks |
| Number of complaints received in relation to issues of Conflict of Interest of the Directors | Nil                                    | NA      | Nil                                     | NA      |
| Number of complaints received in relation to issues of Conflict of Interest of the KMPs      | Nil                                    | NA      | Nil                                     | NA      |

**7 Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.**

Not Applicable/NIL

**8 Number of days of accounts payables (Accounts payable \*365) / Cost of goods/services procured) in the following format:**

|                                     | FY 2025-26<br>(Current Financial Year)                                                                                  | FY 2024-25<br>(Previous Financial Year) |
|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| Number of days of accounts payables | Not Applicable - Payments against bills/invoices are processed upon receipt and settled through cash-based transactions |                                         |

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### 9 Open-ness of business

Provide details of concentration of purchases and sales with trading houses, dealers and related parties along-with loans and advances & investments, with related parties, in the following format:

| Parameter                  | Metrics                                                                                    | FY 2025-26<br>(Current Financial<br>Year) | FY 2024-25<br>(Previous Financial<br>Year) |
|----------------------------|--------------------------------------------------------------------------------------------|-------------------------------------------|--------------------------------------------|
| Concentration of Purchases | a. Purchases from trading houses as % of total purchases                                   | Not Applicable                            |                                            |
|                            | b. Number of trading houses where purchases are made from                                  |                                           |                                            |
|                            | c. Purchases from top 10 trading houses as % of total purchases from trading houses        |                                           |                                            |
| Concentration of Sales     | a. Sales to dealers/ distributors as % of total sales                                      |                                           |                                            |
|                            | b. Number of dealers / distributors to whom sales are made                                 |                                           |                                            |
|                            | c. Sales to top 10 dealers/ distributors as % of total sales to dealers / distributors     |                                           |                                            |
| Shares of RPTs in          | a. Purchases (Purchases with related parties/ total purchases)                             |                                           |                                            |
|                            | b. Sales (Sales to related parties/ total sales)                                           |                                           |                                            |
|                            | c. Loans & advances (Loans & advances given to related parties / total loans and advances) |                                           |                                            |
|                            | d. Investments (Investments in related parties / total investments made)                   |                                           |                                            |

### Leadership Indicators

#### 1 Awareness programmes conducted for value chain partners on any of the Principles during the Financial year:

| Total number of awareness programmes held                                                                                                                                                              | Topics / principles covered under the training | % age of value chain partners covered (by value of business done with such partners) under the awareness programmes |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| The Bank has mechanisms in place to create awareness among vendors on ethical conduct, integrity and transparency, ensuring alignment with its responsible business practices and governance standards |                                                |                                                                                                                     |



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### 2 Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If Yes, provide details of the same

The Bank has adopted a comprehensive Model Code of Conduct in accordance with Regulations 17 to 27 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Applicable to the Board of Directors and Senior Management personnel, the Code reflects the Bank's commitment to integrity, transparency, ethical conduct and regulatory compliance in all business activities. It establishes expected standards of behaviour relating to honesty, accountability, disclosure practices and management of conflict of interest situations.

The Code further emphasizes the importance of confidentiality, responsible use of organizational assets and resources and fair dealing in all professional interactions within and outside the Bank. In addition, it outlines principles of sound corporate governance and provides guidance on expected conduct for Board members and senior leadership.

The Policy on Related Party Transactions can be accessed at: <https://tmb.bank.in/doc/Policy%20on%20related%20party%20transactions.pdf>

### SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

#### PRINCIPLE 2 Businesses should provide goods and services in a manner that is sustainable and safe

##### Essential Indicators

#### 1 Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively

|       | Current Financial Year                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Previous Financial Year | Details of improvements in environmental and social impacts |
|-------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-------------------------------------------------------------|
| R & D | The Bank's research and development initiatives are centered on improving operational processes and accelerating digital transformation across products and services. During the year, several customer-facing offerings were further digitized to enhance convenience, accessibility and transparency. Increased adoption of digital processes has also reduced dependence on paper-based operations, contributing to lower environmental impact and improved resource efficiency. |                         |                                                             |
| Capex |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                         |                                                             |

#### 2 a. Does the entity have procedures in place for sustainable sourcing? (Yes/No) **Yes**

b. If yes, what percentage of inputs were sourced sustainably? **80%**

#### 3 Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for

|     |                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (a) | Plastics (including packaging) | Being part of the service sector, the Bank generates limited waste, with minimal scope for reuse or recycling, particularly in relation to packaging waste. The waste generated during routine operations is disposed of through authorised municipal agencies in accordance with applicable requirements                                                                                                                                                                                       |
| (b) | E-waste                        | The Bank undertakes e-waste disposal through authorised and certified vendors possessing valid approvals from the Central or State Pollution Control Boards. This approach ensures environmentally responsible handling and disposal of e-waste in line with regulatory requirements and internal procurement guidelines. E-waste items, including obsolete UPS systems and batteries, are primarily managed through an established buyback process integrated within the procurement framework |

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|     |                 |                                                                                                                                       |
|-----|-----------------|---------------------------------------------------------------------------------------------------------------------------------------|
| (c) | Hazardous waste | Not Applicable                                                                                                                        |
| (d) | Other waste     | Paper waste arising from operational activities is handed over to external authorised agencies for recycling and responsible disposal |

- 4 Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.

Not Applicable

### Leadership Indicators

- 1 Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?

| NIC Code       | Name of Product/ Service | % of total Turnover contributed | Boundary for which the Life Cycle Perspective / Assessment was conducted | Whether conducted by independent external agency (Yes/ No) | Results communicated in public domain (Yes/No) If yes, provide the web-link. |
|----------------|--------------------------|---------------------------------|--------------------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------------------------|
| Not Applicable |                          |                                 |                                                                          |                                                            |                                                                              |

- 2 If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.

| Name of Product / Service | Description of the risk / concern | Action Taken |
|---------------------------|-----------------------------------|--------------|
| Not Applicable            |                                   |              |

- 3 Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

| Indicate input material | Recycled or re-used input material to total material |                                      |
|-------------------------|------------------------------------------------------|--------------------------------------|
|                         | FY 2025-26 Current Financial Year                    | FY 2024-2025 Previous Financial Year |
| Nil                     |                                                      |                                      |

- 4 Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled and safely disposed, as per the following format:

|                                | FY 2025-26 Current Financial Year |          |                 | FY 2024-25 Previous Financial Year |          |                 |
|--------------------------------|-----------------------------------|----------|-----------------|------------------------------------|----------|-----------------|
|                                | Re-Used                           | Recycled | Safely Disposed | Re-Used                            | Recycled | Safely Disposed |
| Plastics (including packaging) | 0                                 | 0        | 0               | 0                                  | 0        | 0               |
| E-waste                        | 0                                 | 0        | 4.96 MT         | 0                                  | 0        | 2.10 MT         |
| Hazardous waste                | 0                                 | 0        | 0               | 0                                  | 0        | 0               |
| Other waste                    | 0                                 | 0        | 0               | 0                                  | 0        | 0               |



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- 5 Reclaimed products and their packaging materials (as percentage of products sold) for each product category

| Indicate product category | Reclaimed products and their packaging materials as % of total products sold in respective category |
|---------------------------|-----------------------------------------------------------------------------------------------------|
|                           | Nil                                                                                                 |

### SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

PRINCIPLE 3 Businesses should respect and promote the well-being of all employees, including those in their value chains

#### Essential Indicators

- 1 a Details of measures for the well-being of employees:

| Category                       | % of employees covered by |                  |            |                    |            |                    |         |                    |            |                     |            |
|--------------------------------|---------------------------|------------------|------------|--------------------|------------|--------------------|---------|--------------------|------------|---------------------|------------|
|                                | Total<br>(A)              | Health Insurance |            | Accident Insurance |            | Maternity benefits |         | Paternity Benefits |            | Day Care facilities |            |
|                                |                           | Number<br>(B)    | %<br>(B/A) | Number<br>(C)      | %<br>(C/A) | Number<br>(D)      | % (D/A) | Number<br>(E)      | %<br>(E/A) | Number<br>(F)       | %<br>(F/A) |
| Permanent employees            |                           |                  |            |                    |            |                    |         |                    |            |                     |            |
| Male                           | 2166                      | 2166             | 100%       | 2166               | 100%       | NA                 | NA      | 2166               | 100%       | 0                   | 0%         |
| Female                         | 287                       | 287              | 100%       | 287                | 100%       | 287                | 100%    | NA                 | NA         | 0                   | 0%         |
| Total                          | 2453                      | 2453             | 100%       | 2453               | 100%       | 287                | 11.70%  | 2166               | 88.30%     | 0                   | 0%         |
| Other than Permanent employees |                           |                  |            |                    |            |                    |         |                    |            |                     |            |
| Male                           | 0                         | 0                | 0%         | 0                  | 0%         | NA                 | NA      | 0                  | 0%         | 0                   | 0%         |
| Female                         | 0                         | 0                | 0%         | 0                  | 0%         | 0                  | 0%      | NA                 | NA         | 0                   | 0%         |
| Total                          | 0                         | 0                | 0%         | 0                  | 0%         | 0                  | 0%      | 0                  | 0%         | 0                   | 0%         |

- b Details of measures for the well-being of workers:

| Category                       | % of workers covered by |                  |            |                    |            |                    |         |                    |            |                     |            |
|--------------------------------|-------------------------|------------------|------------|--------------------|------------|--------------------|---------|--------------------|------------|---------------------|------------|
|                                | Total<br>(A)            | Health Insurance |            | Accident Insurance |            | Maternity benefits |         | Paternity Benefits |            | Day Care facilities |            |
|                                |                         | Number<br>(B)    | %<br>(B/A) | Number<br>(C)      | %<br>(C/A) | Number<br>(D)      | % (D/A) | Number<br>(E)      | %<br>(E/A) | Number<br>(F)       | %<br>(F/A) |
| Permanent employees            |                         |                  |            |                    |            |                    |         |                    |            |                     |            |
| Male                           | 1843                    | 1843             | 100%       | 1843               | 100%       | NA                 | NA      | 1843               | 100%       | 0                   | 0%         |
| Female                         | 490                     | 490              | 100%       | 490                | 100%       | 490                | 100%    | NA                 | NA         | 0                   | 0%         |
| Total                          | 2333                    | 2333             | 100%       | 2333               | 100%       | 490                | 21.00%  | 1843               | 79.00%     | 0                   | 0%         |
| Other than Permanent employees |                         |                  |            |                    |            |                    |         |                    |            |                     |            |
| Male                           | 0                       | 0                | 0%         | 0                  | 0%         | NA                 | NA      | 0                  | 0%         | 0                   | 0%         |
| Female                         | 0                       | 0                | 0%         | 0                  | 0%         | 0                  | 0%      | NA                 | NA         | 0                   | 0%         |
| Total                          | 0                       | 0                | 0%         | 0                  | 0%         | 0                  | 0%      | 0                  | 0%         | 0                   | 0%         |

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- c Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format –

|                                                                             | FY 2025-26 Current Financial Year | FY 2024-25 Previous Financial Year |
|-----------------------------------------------------------------------------|-----------------------------------|------------------------------------|
| Cost incurred on well-being measures as a % of total revenue of the company | 0.20%                             | 0.23%                              |

### 2 Details of retirement benefits, for Current FY and Previous Financial Year.

| Benefits | FY 2025-26 Current Financial Year                  |                                                |                                                      | FY 2024-25 Previous Financial Year                 |                                                |                                                      |
|----------|----------------------------------------------------|------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------------------|------------------------------------------------------|
|          | No. of employees covered as a % of total employees | No. of workers covered as a % of total workers | Deducted and deposited with the authority (Y/N/N.A.) | No. of employees covered as a % of total employees | No. of workers covered as a % of total workers | Deducted and deposited with the authority (Y/N/N.A.) |
| PF       | 27.03%                                             | 10.97%                                         | Y                                                    | 29.50%                                             | 11.75%                                         | Y                                                    |
| Gratuity | 100%                                               | 100%                                           | Y                                                    | 100%                                               | 100%                                           | Y                                                    |
| ESI      | 0                                                  | 0                                              | NA                                                   | 0                                                  | 0                                              | NA                                                   |
| Others   | 72.97%                                             | 89.03%                                         | Y                                                    | 70.50%                                             | 88.25%                                         | Y                                                    |

### 3 Accessibility of workplaces

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard

All the premises/offices, except a few, are accessible to employees and Workers with differently abled, in accordance with the Rights of Persons with Disabilities Act, 2016.

### 4 Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

We do not have equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016. Nevertheless, we do not have any discrimination on selection of such persons.

### 5 Return to work and Retention rates of permanent employees and workers that took parental leave.

| Permanent workers | Permanent workers   |                | Permanent workers   |                |
|-------------------|---------------------|----------------|---------------------|----------------|
|                   | Return to work rate | Retention rate | Return to work rate | Retention rate |
| Male              | 100%                | 100%           | 100%                | 100%           |
| Female            | 100%                | 100%           | 100%                | 100%           |
| Total             | 100%                | 100%           | 100%                | 100%           |



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- 6 Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.

|                                |                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                | Yes/No (If Yes, then give details of the mechanism in brief)                                                                                                                                                                                                                                                                                                                                                                     |
| Permanent Workers              | Yes, employees and workers may communicate their grievances or concerns, either verbally or in writing, to their respective reporting managers, Regional Offices, or the Head Office. For issues requiring confidentiality or sensitive handling, they may also report concerns through the Whistle Blower mechanism by submitting them to the designated vigilance email ID at <a href="mailto:civ@tmbank.in">civ@tmbank.in</a> |
| Other than Permanent Workers   |                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Permanent Employees            |                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Other than Permanent Employees |                                                                                                                                                                                                                                                                                                                                                                                                                                  |

- 7 Membership of employees and worker in association(s) or Unions recognised by the listed entity:

| Category                         | FY 2025-26 Current Financial Year                    |                                                                                                |           | FY 2024-25 Previous Financial Year                   |                                                                                                |           |
|----------------------------------|------------------------------------------------------|------------------------------------------------------------------------------------------------|-----------|------------------------------------------------------|------------------------------------------------------------------------------------------------|-----------|
|                                  | Total employees / workers in respective category (A) | No. of employees / workers in respective category, who are part of association(s) or Union (B) | % (B / A) | Total employees / workers in respective category (C) | No. of employees / workers in respective category, who are part of association(s) or Union (D) | % (D / C) |
| <b>Total Permanent Employees</b> | 2453                                                 | 2420                                                                                           | 98.65%    | 2346                                                 | 2240                                                                                           | 95.48%    |
| Male                             | 2166                                                 | 2142                                                                                           | 98.89%    | 2112                                                 | 2033                                                                                           | 96.26%    |
| Female                           | 287                                                  | 278                                                                                            | 96.86%    | 234                                                  | 207                                                                                            | 88.46%    |
| <b>Total Permanent Workers</b>   | 2333                                                 | 2315                                                                                           | 99.23%    | 2375                                                 | 2355                                                                                           | 99.16%    |
| Male                             | 1843                                                 | 1825                                                                                           | 99.02%    | 1926                                                 | 1906                                                                                           | 98.96%    |
| Female                           | 490                                                  | 490                                                                                            | 100%      | 449                                                  | 449                                                                                            | 100%      |

- 8 Details of training given to employees and workers:

| Category  | FY 2025–26 Current Financial Year |                                     |         |                         |         | FY 2024–25 Previous Financial Year |                                     |         |                         |         |
|-----------|-----------------------------------|-------------------------------------|---------|-------------------------|---------|------------------------------------|-------------------------------------|---------|-------------------------|---------|
|           | Total<br>(A)                      | On Health<br>and safety<br>measures |         | On Skill<br>upgradation |         | Total<br>(D)                       | On Health<br>and safety<br>measures |         | On Skill<br>upgradation |         |
|           |                                   | No. (B)                             | % (B/A) | No. (C)                 | % (C/A) |                                    | No. (E)                             | % (E/D) | No. F                   | % (F/D) |
| Employees |                                   |                                     |         |                         |         |                                    |                                     |         |                         |         |
| Male      | 2166                              | 1190                                | 54.94%  | 2166                    | 100%    | 2112                               | 1213                                | 57.43%  | 2074                    | 98.20%  |
| Female    | 287                               | 170                                 | 59.23%  | 287                     | 100%    | 234                                | 174                                 | 74.35%  | 218                     | 93.16%  |
| Total     | 2453                              | 1360                                | 55.44%  | 2453                    | 100%    | 2346                               | 1387                                | 59.12%  | 2292                    | 97.69%  |
| Workers   |                                   |                                     |         |                         |         |                                    |                                     |         |                         |         |
| Male      | 1843                              | 912                                 | 49.48%  | 1231                    | 66.79%  | 1926                               | 532                                 | 27.62%  | 699                     | 36.29%  |
| Female    | 490                               | 236                                 | 48.16%  | 454                     | 92.65%  | 449                                | 195                                 | 43.43%  | 244                     | 54.34%  |
| Total     | 2333                              | 1148                                | 49.21%  | 1685                    | 72.22%  | 2375                               | 727                                 | 30.61%  | 943                     | 39.71%  |

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### 9 Details of performance and career development reviews of employees and worker:

| Category         | FY 2025-26 Current Financial Year |        |         | FY 2024-25 Previous Financial Year |        |         |
|------------------|-----------------------------------|--------|---------|------------------------------------|--------|---------|
|                  | Total (A)                         | No.(B) | % (B/A) | Total (C)                          | No.(D) | % (D/C) |
| <b>Employees</b> |                                   |        |         |                                    |        |         |
| Male             | 2166                              | 2166   | 100%    | 2112                               | 2112   | 100%    |
| Female           | 287                               | 287    | 100%    | 234                                | 234    | 100%    |
| Total            | 2453                              | 2453   | 100%    | 2346                               | 2346   | 100%    |
| <b>Workers</b>   |                                   |        |         |                                    |        |         |
| Male             | 1843                              | 1843   | 100%    | 1926                               | 1926   | 100%    |
| Female           | 490                               | 490    | 100%    | 449                                | 449    | 100%    |
| Total            | 2333                              | 2333   | 100%    | 2375                               | 2375   | 100%    |

### 10 Health and safety management system:

**a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?**

Tamilnad Mercantile Bank remains committed to promoting the health, safety and overall well-being of its employees across all locations. Essential safety arrangements, including fire safety equipment, emergency evacuation facilities and first-aid provisions, are regularly monitored and maintained at branches and offices. The Bank follows a systematic approach for conducting periodic inspections of electrical and fire safety systems, with timely corrective measures implemented wherever required. To support employee welfare, the Bank provides coverage under group term life insurance and health insurance schemes. In addition, various employee wellness initiatives and awareness programmes are organized, including sessions led by subject matter experts focusing on healthy living, preventive healthcare and overall well-being.

**b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?**

Given the nature of business, this is not directly applicable to the Bank

**c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)**

Given the nature of business, this is not directly applicable to the Bank.

**d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)**

Yes, employees and workers of the Bank are covered under various non-work-related health and welfare benefit schemes, including group life insurance, personal accident insurance coverage and health insurance facilities.



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### 11 Details of safety related incidents, in the following format:

| Safety Incident/Number                                                        | Category  | FY 2025-26 Current Financial Year | FY 2024-25 Previous Financial Year |
|-------------------------------------------------------------------------------|-----------|-----------------------------------|------------------------------------|
| Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked) | Employees | Nil                               | Nil                                |
|                                                                               | Workers   | Nil                               | Nil                                |
| Total recordable work-related injuries                                        | Employees | Nil                               | Nil                                |
|                                                                               | Workers   | Nil                               | Nil                                |
| No. of fatalities                                                             | Employees | Nil                               | Nil                                |
|                                                                               | Workers   | Nil                               | Nil                                |
| High consequence work-related injury or ill-health (excluding fatalities)     | Employees | Nil                               | Nil                                |
|                                                                               | Workers   | Nil                               | Nil                                |

### 12 Describe the measures taken by the entity to ensure a safe and healthy workplace.

Employee well-being and workplace safety continue to remain important focus areas for the Bank. To strengthen safety preparedness, the Bank regularly conducts training and sensitization programmes on areas such as fire prevention, emergency response, first aid and evacuation practices for employees and designated safety coordinators across offices. Fire and emergency evacuation drills are periodically carried out to improve awareness of safety procedures and ensure readiness during emergency situations. In addition, the Bank partners with specialized service providers to organize practical demonstrations and awareness initiatives relating to the handling and usage of firefighting systems and safety equipment, reinforcing a strong culture of safety and preventive preparedness across the organization.

### 13 Number of Complaints on the following made by employees and workers:

|                    | FY 2025-26 Current Financial Year |                                           |         | FY 2024-25 Previous Financial Year |                                       |         |
|--------------------|-----------------------------------|-------------------------------------------|---------|------------------------------------|---------------------------------------|---------|
|                    | Filed during the year             | Pending resolution at the end of the year | Remarks | Filed during the year              | Pending resolution at the end of year | Remarks |
| Working Conditions | 0                                 | 0                                         | NA      | 0                                  | 0                                     | NA      |
| Health & Safety    | 0                                 | 0                                         | NA      | 0                                  | 0                                     | NA      |

### 14 Assessments for the year:

|                             | % of your plants and offices that were assessed (by entity or statutory authorities or third parties)                                                                                                                    |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Health and safety practices | Periodic fire evacuation exercises and electrical safety evaluations are carried out across the Bank's locations to strengthen workplace safety and ensure the well-being of employees, customers and other stakeholders |
| Working Conditions          |                                                                                                                                                                                                                          |

### 15 Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.

No safety-related incidents reported

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### Leadership Indicators

- 1 Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).

Yes

- 2 Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

The Bank verifies compliance with applicable statutory deductions and deposits by value chain partners through the concerned departments before releasing payments.

- 3 Provide the number of employees / workers having suffered high consequence work related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

|           | Total no. of affected employees/ workers |                                    | No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment |                                    |
|-----------|------------------------------------------|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|
|           | Current Financial Year FY 2025-26        | FY 2024-25 Previous Financial Year | FY 2025-26 Current Financial Year                                                                                                                 | FY 2024-25 Previous Financial Year |
| Employees |                                          |                                    | Nil                                                                                                                                               |                                    |
| Workers   |                                          |                                    | Nil                                                                                                                                               |                                    |

- 4 Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)

Yes

- 5 Details on assessment of value chain partners:

|                             | % of value chain partners (by value of business done with such partners) that were assessed                                                                                         |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Health and safety practices | Relevant provisions concerning workplace health, safety standards and employee working conditions are incorporated within the Service Level Agreements (SLAs) executed with vendors |
| Working Conditions          |                                                                                                                                                                                     |

- 6 Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

Necessary safety arrangements and control measures have been established to protect individuals and promote the health and well-being of value chain partners



## Annexure – 8 (CONTD..)

### SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

#### PRINCIPLE 4: Businesses should respect the interests of and be responsive to all its stakeholders

##### Essential Indicators

##### 1 Describe the processes for identifying key stakeholder groups of the entity:

The Bank recognizes that its operations and activities have an impact on a diverse set of stakeholders, including customers, employees, regulators, investors, business partners, communities and industry participants. TMB believes that transparent communication and constructive stakeholder engagement are critical to building long-term relationships and strengthening stakeholder trust. Through continuous engagement, the Bank gains valuable insights into the economic, social and environmental implications of its operations and business practices.

The Bank undertakes focused interactions with various stakeholder groups to identify material concerns, evaluate business strategies and assess the effectiveness of its products, services and operational practices. This engagement-driven approach supports informed decision-making, strengthens stakeholder relationships and helps mitigate reputational risks while contributing positively to the broader business environment.

Key internal stakeholders include employees and senior management, while external stakeholders comprise customers, shareholders and investors, regulators, communities, NGOs, vendors, service providers, industry associations and media representatives. During the year, the Bank continued to engage with these stakeholders through multiple communication and engagement channels. All stakeholder engagement practices are carried out in alignment with applicable guidelines and regulatory requirements issued by RBI and SEBI.

##### 2 List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group

|   | Stakeholder Group | Whether identified as Vulnerable & Marginalized Group (Yes/No) | Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other | Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify) | Purpose and scope of engagement including key topics and concerns raised during such engagement |
|---|-------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| 1 | Employees         | No                                                             | Both direct and digital means                                                                                                 | Continuous                                                                           | Both business and non-business aspects including employee's wellbeing                           |
| 2 | Regulators        | No                                                             | Email, one-on-one meetings, conference call, videoconference                                                                  | Need based                                                                           | Discussions with regard to various regulations and amendments, inspections, approvals           |

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|   | Stakeholder Group       | Whether identified as Vulnerable & Marginalized Group (Yes/No) | Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other                                                       | Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify) | Purpose and scope of engagement including key topics and concerns raised during such engagement |
|---|-------------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| 3 | Customers               | Yes, if they qualify certain criteria                          | Multiple channels- Physical and digital                                                                                                                                             | Frequently and need basis                                                            | Customer awareness, intimation and information sharing throughout the customer lifecycle        |
| 4 | Shareholders/ Investors | No                                                             | Email, SMS, newspaper advertisement, notice board, website, Annual General Meetings, intimation to stock exchanges, annual/ quarterly financials and investor meetings/ conferences | Quarterly/Half Yearly and Annually and also case to case basis                       | To discuss and communicate latest developments in the Bank                                      |
| 5 | Value Chain Partners    | No                                                             | Multiple channels - Physical and digital                                                                                                                                            | Frequently and need basis                                                            | Performance optimization and business enhancement                                               |
| 6 | Research Analysts       | No                                                             | Email, Concalls, meetings, conferences                                                                                                                                              | Frequently and need basis                                                            | To discuss and communicate latest developments in the Bank                                      |
| 7 | NGOs and communities    | Yes                                                            | Directly or through representatives                                                                                                                                                 | Frequently and need basis                                                            | Support environmentally and socially high impact projects                                       |



## **Annexure – 8 (CONTD..)**

### **Leadership Indicators**

- 1 Provide the processes for consultation between stakeholders and the Board on economic, environmental and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.**

The Bank engages regularly with a broad spectrum of stakeholders to understand material concerns, align business strategies with stakeholder expectations, evaluate products and services and strengthen long-term stakeholder relationships. These interactions also support the Bank in identifying potential reputational risks and enhancing overall business responsiveness and sustainability outcomes.

Stakeholder engagement is carried out through various structured channels, including materiality assessments, customer feedback and satisfaction surveys, employee town halls, training sessions and digital engagement platforms such as social media. Feedback and insights received through these interactions are reviewed and communicated to senior management and the Board to support informed decision-making and continuous improvement initiatives. In addition, stakeholders are provided opportunities to share their perspectives through the Stakeholder Relationship Committee (SRC), enabling their views and concerns to be considered within the Bank's governance and operational processes.

- 2 Whether stakeholder consultation is used to support the identification and management of environmental and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.**

Feedback and suggestions received from stakeholders are appropriately evaluated, wherever feasible, to identify and prioritize key environmental and social matters relevant to the Bank's operations and business activities. Such engagement forms part of an ongoing and structured process undertaken through various communication and interaction channels.

- 3 Provide details of instances of engagement with and actions taken to, address the concerns of vulnerable/marginalized stakeholder groups.**

Suggestions and recommendations received from stakeholders are reviewed and incorporated, wherever considered appropriate, into the Bank's operational and business practices. The Bank's Corporate Social Responsibility (CSR) initiatives are primarily focused on supporting underprivileged, vulnerable and socially disadvantaged sections of society.

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### SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

#### PRINCIPLE 5 Businesses should respect and promote human rights

##### Essential Indicators

- 1 Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

| Category             | FY 2025-26 Current Financial Year                                                                                                                                                                    |                                        |           | FY 2024-25 Previous Financial Year |                                        |           |
|----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|-----------|------------------------------------|----------------------------------------|-----------|
|                      | Total (A)                                                                                                                                                                                            | No. of employees / workers covered (B) | % (B / A) | Total (C)                          | No. of employees / workers covered (D) | % (D / C) |
| Employees            |                                                                                                                                                                                                      |                                        |           |                                    |                                        |           |
| Permanent            | Bank has its own staff training colleges where Human Rights Issues are included in the training program to ensure that the employees and workers are well informed and aware of Human Rights issues. |                                        |           |                                    |                                        |           |
| Other than permanent |                                                                                                                                                                                                      |                                        |           |                                    |                                        |           |
| Total Employees      |                                                                                                                                                                                                      |                                        |           |                                    |                                        |           |
| Workers              |                                                                                                                                                                                                      |                                        |           |                                    |                                        |           |
| Permanent            | Bank has its own staff training colleges where Human Rights Issues are included in the training program to ensure that the employees and workers are well informed and aware of Human Rights issues. |                                        |           |                                    |                                        |           |
| Other than permanent |                                                                                                                                                                                                      |                                        |           |                                    |                                        |           |
| Total Workers        |                                                                                                                                                                                                      |                                        |           |                                    |                                        |           |

- 2 Details of minimum wages paid to employees and workers, in the following format:

| Category             | FY 2025-26 Current Financial Year |                          |            |                           |            | FY 2024-25 Previous Financial Year |                          |         |                              |         |
|----------------------|-----------------------------------|--------------------------|------------|---------------------------|------------|------------------------------------|--------------------------|---------|------------------------------|---------|
|                      | Total<br>(A)                      | Equal to<br>Minimum Wage |            | More than<br>Minimum Wage |            | Total(D)                           | Equal to<br>Minimum Wage |         | More than<br>Minimum<br>Wage |         |
|                      |                                   | No. (B)                  | %<br>(B/A) | No. (C)                   | %<br>(C/A) |                                    | No. (E)                  | % (E/D) | No. F                        | % (F/D) |
| Employees            |                                   |                          |            |                           |            |                                    |                          |         |                              |         |
| Permanent            | 2453                              | 0                        | 0%         | 2453                      | 100%       | 2346                               | 0                        | 0%      | 2346                         | 100%    |
| Male                 | 2166                              | 0                        | 0%         | 2166                      | 100%       | 2112                               | 0                        | 0%      | 2112                         | 100%    |
| Female               | 287                               | 0                        | 0%         | 287                       | 100%       | 234                                | 0                        | 0%      | 234                          | 100%    |
| Other than permanent | 11                                | 0                        | 0%         | 11                        | 100%       | 20                                 | 0                        | 0%      | 20                           | 100%    |
| Male                 | 11                                | 0                        | 0%         | 11                        | 100%       | 19                                 | 0                        | 0%      | 19                           | 100%    |
| Female               | 0                                 | 0                        | 0%         | 0                         | 0%         | 1                                  | 0                        | 0%      | 1                            | 100%    |
| Workers              |                                   |                          |            |                           |            |                                    |                          |         |                              |         |
| Permanent            | 2333                              | 0                        | 0%         | 2333                      | 100%       | 2375                               | 0                        | 0%      | 2375                         | 100%    |
| Male                 | 1843                              | 0                        | 0%         | 1843                      | 100%       | 1926                               | 0                        | 0%      | 1926                         | 100%    |
| Female               | 490                               | 0                        | 0%         | 490                       | 100%       | 449                                | 0                        | 0%      | 449                          | 100%    |



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| Category             | FY 2025-26 Current Financial Year |                       |         |                        |         | FY 2024-25 Previous Financial Year |                       |         |                        |         |
|----------------------|-----------------------------------|-----------------------|---------|------------------------|---------|------------------------------------|-----------------------|---------|------------------------|---------|
|                      | Total (A)                         | Equal to Minimum Wage |         | More than Minimum Wage |         | Total(D)                           | Equal to Minimum Wage |         | More than Minimum Wage |         |
|                      |                                   | No. (B)               | % (B/A) | No. (C)                | % (C/A) |                                    | No. (E)               | % (E/D) | No. F                  | % (F/D) |
| Other than permanent | 0                                 | 0                     | 0%      | 0                      | 0%      | 0                                  | 0                     | 0%      | 0                      | 0%      |
| Male                 | 0                                 | 0                     | 0%      | 0                      | 0%      | 0                                  | 0                     | 0%      | 0                      | 0%      |
| Female               | 0                                 | 0                     | 0%      | 0                      | 0%      | 0                                  | 0                     | 0%      | 0                      | 0%      |

### 3 Details of remuneration/salary/wages, in the following format:

#### a. Median remuneration / wages:

|                                  | Male   |                                                           | Female |                                                           |
|----------------------------------|--------|-----------------------------------------------------------|--------|-----------------------------------------------------------|
|                                  | Number | Median remuneration/ salary/ wages of respective category | Number | Median remuneration/ salary/ wages of respective category |
| Board of Directors (BoD)*        | 1      | 150000#                                                   | 0      | 0                                                         |
| Key Managerial Personnel ^       | 4      | 392500                                                    | 0      | 0                                                         |
| Employees other than BoD and KMP | 2175   | 107215                                                    | 287    | 94063                                                     |
| Workers                          | 1843   | 45708                                                     | 490    | 38120                                                     |

\* We are not paying any remuneration/salary to directors. The Directors are paid only sitting fees for attending meetings

# Salary paid to Non-Executive Part time Chairman cum director

^ includes salary paid to MD & CEO and ED

#### b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

|                                                 | FY 2025-26<br>Current Financial Year | FY 2024-25<br>Previous Financial Year |
|-------------------------------------------------|--------------------------------------|---------------------------------------|
| Gross wages paid to females as % of total wages | 13.51%                               | 12.79%                                |

### 4 Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)

Yes, concerns or complaints pertaining to human rights are managed through an established grievance handling mechanism under the oversight of the Internal Grievance Redressal Committee.

### 5 Describe the internal mechanisms in place to redress grievances related to human rights issues.

Complaints at the regional level are addressed by the concerned Regional Heads, while matters requiring additional review or involving greater sensitivity are referred to the Head Office for appropriate resolution.

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### 6 Number of Complaints on the following made by employees and workers:

|                                   | FY 2025-26 Current Financial Year |                                       |                                          | FY 2024-25 Previous Financial Year |                                       |                                          |
|-----------------------------------|-----------------------------------|---------------------------------------|------------------------------------------|------------------------------------|---------------------------------------|------------------------------------------|
|                                   | Filed during the year             | Pending resolution at the end of year | Remarks                                  | Filed during the year              | Pending resolution at the end of year | Remarks                                  |
| Sexual Harassment                 | 1                                 | 0                                     | The matter has been addressed & resolved | 1                                  | 0                                     | The matter has been addressed & resolved |
| Discrimination at workplace       | 0                                 | 0                                     | NA                                       | 0                                  | 0                                     | NA                                       |
| Child Labour                      | 0                                 | 0                                     | NA                                       | 0                                  | 0                                     | NA                                       |
| Forced Labour/ Involuntary Labour | 0                                 | 0                                     | NA                                       | 0                                  | 0                                     | NA                                       |
| Wages                             | 0                                 | 0                                     | NA                                       | 0                                  | 0                                     | NA                                       |
| Other Human rights related issues | 0                                 | 0                                     | NA                                       | 0                                  | 0                                     | NA                                       |

### 7 Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

|                                                                                                                                     | FY 2025-26 Current Financial Year | FY 2024-25 Previous Financial Year |
|-------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|------------------------------------|
| Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH) | 1                                 | 1                                  |
| Complaints on POSH as a % of female employees / workers                                                                             | 0.14%                             | 0.16%                              |
| Complaints on POSH upheld                                                                                                           | 1                                 | 0                                  |

### 8 Mechanisms to prevent adverse consequences to the complaint in discrimination and harassment cases

The Bank has established a safe and inclusive workplace environment that enables employees to raise concerns relating to discrimination or sexual harassment in a confidential and sensitive manner. TMB has implemented a Policy on Prevention of Sexual Harassment aimed at safeguarding the dignity, safety and well-being of women employees across the organization. Complaints relating to workplace harassment are addressed by the Internal Committee through a fair, impartial and confidential inquiry process to ensure appropriate resolution and protection of the aggrieved individual.

In addition, the Bank's Whistle Blower Policy provides employees with a secure mechanism to report unethical conduct or workplace concerns while ensuring confidentiality and protection against retaliation or discrimination.



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### 9 Do human rights requirements form part of your business agreements and contracts? (Yes/No)

Yes, TMB remains committed to upholding fairness, transparency and ethical conduct across all interactions with customers, contractors, employees and other stakeholders.

### 10 Assessments for the year:

|                             | % of your plants and offices that were assessed (by entity or statutory authorities or third parties) |
|-----------------------------|-------------------------------------------------------------------------------------------------------|
| Child labour                | 100% (Conducted internally)                                                                           |
| Forced/involuntary labour   |                                                                                                       |
| Sexual harassment           |                                                                                                       |
| Discrimination at workplace |                                                                                                       |
| Wages                       |                                                                                                       |
| Others – please specify     |                                                                                                       |

### 11 Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.

NA

### Leadership Indicators

#### 1 Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.

The Bank considers respect for human rights as a fundamental element of its organizational values, policies and business practices. Its existing frameworks and internal processes are built to support fairness, inclusivity and equal opportunity across the workplace. The Bank has not encountered any circumstances requiring amendments to its policies or procedures specifically in relation to human rights matters or associated grievances. The Bank is committed to maintaining a workplace environment founded on dignity, mutual respect and non-discrimination. Any form of discrimination or harassment based on characteristics such as race, religion, ethnicity, gender, age, disability, marital status, sexual orientation, gender identity, medical condition, or social background is strictly prohibited. The Bank's Code of Conduct outlines expected standards of ethical behaviour and professional conduct, helping foster a respectful and inclusive organizational culture. To reinforce these principles, the Bank regularly conducts employee awareness, learning and development programmes relating to ethics, workplace behaviour and responsible conduct.

#### 2 Details of the scope and coverage of any Human rights due diligence conducted.

The Bank continues to uphold human rights principles across its operations, stakeholder interactions and business activities

#### 3 Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

All premises / offices, except a few, are accessible to visitors with differently-abled, in accordance with the Rights of Persons with Disabilities Act, 2016

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### 4 Details on assessment of value chain partners:

|                                  | % of value chain partners (by value of business done with such partners) that were assessed |
|----------------------------------|---------------------------------------------------------------------------------------------|
| Sexual Harassment                | 100% (Conducted internally)                                                                 |
| Discrimination at workplace      |                                                                                             |
| Child Labour                     |                                                                                             |
| Forced Labour/Involuntary Labour |                                                                                             |
| Wages                            |                                                                                             |
| Others – please specify          |                                                                                             |

### 5 Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

NA

## SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

### PRINCIPLE 6: Businesses should respect and make efforts to protect and restore the environment

#### Essential Indicators

### 1 Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format: (GJ)

| Parameter                                                                                                                                            | FY 2025-26<br>Current Financial Year | FY 2024-25<br>Previous Financial Year |
|------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|
| From renewable sources                                                                                                                               |                                      |                                       |
| Total electricity consumption (A)                                                                                                                    | 4580                                 | 4572                                  |
| Total fuel consumption (B)                                                                                                                           | -                                    | -                                     |
| Energy consumption through other sources (C)                                                                                                         | -                                    | -                                     |
| Total energy consumed from renewable sources (A+B+C)                                                                                                 | 4580                                 | 4572                                  |
| From non-renewable sources                                                                                                                           |                                      |                                       |
| Total electricity consumption (D)                                                                                                                    | 91724.58                             | 91324.8                               |
| Total fuel consumption (E)                                                                                                                           | 15472.25                             | 22186.71                              |
| Energy consumption through other sources (F)                                                                                                         | -                                    | -                                     |
| Total energy consumed from non-renewable sources (D+E+F)                                                                                             | 107196.83                            | 113511.51                             |
| Total energy consumed (A+B+C+D+E+F)                                                                                                                  | 111776.83                            | 118083.51                             |
| Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations in Cr.)                                                      | 16.69                                | 19.22                                 |
| Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP) | 0.00003                              | 0.00004                               |
| Energy intensity in terms of physical output (Total energy consumed / Full Time Equivalent*)                                                         | 23.35                                | 25.01                                 |



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| Parameter                                                                                                                                                                                         | FY 2025-26<br>Current Financial Year | FY 2024-25<br>Previous Financial Year |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|
| Energy intensity (optional) – the relevant metric may be selected by the entity                                                                                                                   | -                                    | -                                     |
| * Full Time Equivalent (total permanent employees and permanent workers) is taken to report output-based intensity as per SEBI circular released on 20 <sup>th</sup> December,2024 for both years |                                      |                                       |
| Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency                                          | No                                   |                                       |

- 2 Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

Not Applicable

- 3 Provide details of the following disclosures related to water, in the following format:

| Parameter                                                                                                                                                                                         | FY 2025-26<br>Current Financial Year | FY 2024-25<br>Previous Financial Year |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|
| <b>Water withdrawal by source (in kilolitres)</b>                                                                                                                                                 |                                      |                                       |
| (i) Surface water                                                                                                                                                                                 | -                                    | -                                     |
| (ii) Groundwater                                                                                                                                                                                  | 127000                               | 121000                                |
| (iii) Third party water                                                                                                                                                                           | 28900                                | 27500                                 |
| (iv) Seawater / desalinated water                                                                                                                                                                 | -                                    | -                                     |
| (v) Others                                                                                                                                                                                        | -                                    | -                                     |
| Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)                                                                                                                          | 155900                               | 148500                                |
| Total volume of water consumption (in kilolitres)                                                                                                                                                 | 155900                               | 148500                                |
| Water intensity per rupee of turnover (Total water consumption / Revenue from operations in Cr.)                                                                                                  | 23.28                                | 24.18                                 |
| Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)                                             | 0.000048                             | 0.000050                              |
| Water intensity in terms of physical output (Total water consumption / Full Time Equivalent*)                                                                                                     | 32.57                                | 31.46                                 |
| Water intensity (optional) – the relevant metric may be selected by the entity                                                                                                                    | -                                    | -                                     |
| * Full Time Equivalent (total permanent employees and permanent workers) is taken to report output-based intensity as per SEBI circular released on 20 <sup>th</sup> December,2024 for both years |                                      |                                       |
| Note: Indicate if any independent assessment/ evaluation/ assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency                                         | No                                   |                                       |

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### 4 Provide the following details related to water discharged:

| Parameter                                                                                                                                               | FY 2025-26<br>Current Financial Year | FY 2024-25<br>Previous Financial Year |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|
| <b>Water discharge by destination and level of treatment (in kilolitres)</b>                                                                            |                                      |                                       |
| (i) To Surface water                                                                                                                                    | -                                    | -                                     |
| - No treatment                                                                                                                                          | -                                    | -                                     |
| - With treatment – please specify level of treatment                                                                                                    | -                                    | -                                     |
| (ii) To Groundwater                                                                                                                                     | -                                    | -                                     |
| - No treatment                                                                                                                                          | 127000                               | 121000                                |
| - With treatment – please specify level of treatment                                                                                                    | -                                    | -                                     |
| (iii) To Seawater                                                                                                                                       | -                                    | -                                     |
| - No treatment                                                                                                                                          | -                                    | -                                     |
| - With treatment – please specify level of treatment                                                                                                    | -                                    | -                                     |
| (iv) Sent to third-parties                                                                                                                              | -                                    | -                                     |
| - No treatment                                                                                                                                          | 28900                                | 27500                                 |
| - With treatment – please specify level of treatment                                                                                                    | -                                    | -                                     |
| (v) Others (Municipal Sewers)                                                                                                                           | -                                    | -                                     |
| - No treatment                                                                                                                                          | -                                    | -                                     |
| - With treatment – please specify level of treatment                                                                                                    | -                                    | -                                     |
| <b>Total water discharged (in kilolitres)</b>                                                                                                           | <b>155900</b>                        | <b>148500</b>                         |
| Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency | No                                   |                                       |

### 5 Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

Not Applicable



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6 Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

| Parameter                                                                                                                                                | Please specify unit                                           | FY 2025-26<br>Current Financial Year | FY 2024-25<br>Previous Financial Year |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|--------------------------------------|---------------------------------------|
| NOx                                                                                                                                                      | Owing to the Bank's business operations, it is not applicable |                                      |                                       |
| Sox                                                                                                                                                      |                                                               |                                      |                                       |
| Particulate matter (PM)                                                                                                                                  |                                                               |                                      |                                       |
| Persistent organic pollutants (POP)                                                                                                                      |                                                               |                                      |                                       |
| Volatile organic compounds (VOC)                                                                                                                         |                                                               |                                      |                                       |
| Hazardous air pollutants (HAP)                                                                                                                           |                                                               |                                      |                                       |
| Others – please specify                                                                                                                                  |                                                               |                                      |                                       |
| Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency |                                                               | No                                   |                                       |

7 Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

| Parameter                                                                                                                                                                                          | Unit                                                  | FY 2025-26 Current<br>Financial Year | FY 2024-25 Previous<br>Financial Year |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|--------------------------------------|---------------------------------------|
| Total Scope 1 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)                              | Metric tonnes of CO <sub>2</sub> equivalent           | 1146.49                              | 1644.04                               |
| Total Scope 2 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)                              | Metric tonnes of CO <sub>2</sub> equivalent           | 18523.27                             | 18442.54                              |
| Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations in Cr.)                                                      | Metric tonnes of CO <sub>2</sub> equivalent / ₹ crore | 2.94                                 | 3.27                                  |
| Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP) | tCO <sub>2</sub> e/₹                                  | 0.000006                             | 0.000007                              |
| Total Scope 1 and Scope 2 emission intensity in terms of physical output (Total Scope 1 and Scope 2 GHG emissions / Full Time Equivalent*)                                                         | Metric tonnes of CO <sub>2</sub> equivalent / FTE     | 4.11                                 | 4.25                                  |
| Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity                                                                                        | -                                                     | -                                    | -                                     |

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| Parameter                                                                                                                                                                                          | Unit | FY 2025-26 Current Financial Year | FY 2024-25 Previous Financial Year |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-----------------------------------|------------------------------------|
| * Full Time Equivalent (total permanent employees and permanent workers) is taken to report output-based intensity as per SEBI circular released on 20 <sup>th</sup> December, 2024 for both years |      |                                   |                                    |
| Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.                                          | No   |                                   |                                    |

**8 Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.**

TMB remains focused on reducing its energy footprint through the implementation of various energy conservation and efficiency enhancement initiatives across its operations. The Bank has adopted measures such as energy-saving lighting infrastructure, efficient HVAC systems and automated energy management solutions to optimize electricity consumption across branches and offices. In addition, periodic energy audits and assessments are undertaken to identify efficiency improvement opportunities and support responsible resource utilization. Further strengthening its commitment towards sustainable energy practices, the Bank has commenced the deployment of solar energy systems at select branches, ATM locations and administrative premises to encourage greater adoption of renewable energy sources.

**9 Provide details related to waste management by the entity, in the following format:**

| Parameter                                                                                                                                                                                 | FY 2025-26 Current Financial Year | FY 2024-25 Previous Financial Year |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|------------------------------------|
| Total Waste generated (in metric tonnes)                                                                                                                                                  |                                   |                                    |
| Plastic waste (A)                                                                                                                                                                         | 9.25                              | 8.50                               |
| E-waste (B)                                                                                                                                                                               | 4.96                              | 2.10                               |
| Bio-medical waste (C)                                                                                                                                                                     | -                                 | -                                  |
| Construction and demolition waste (D)                                                                                                                                                     | -                                 | -                                  |
| Battery waste (E)                                                                                                                                                                         | -                                 | -                                  |
| Radioactive waste (F)                                                                                                                                                                     | -                                 | -                                  |
| Other Hazardous waste (Oil-soaked cotton waste, DG filters, paint cans, chemical cans, paint residue, oil sludge, DG chimney soot, coolant oil and used oil). Please specify, if any. (G) | -                                 | -                                  |
| Other non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector) – Paper Waste                                         | -                                 | -                                  |
| <b>Total (A+B + C + D + E + F + G + H)</b>                                                                                                                                                | <b>14.21</b>                      | <b>10.60</b>                       |
| <b>Waste intensity per rupee of turnover</b><br>(Total waste generated / Revenue from operations in Cr.)                                                                                  | <b>0.002</b>                      | <b>0.002</b>                       |



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| Parameter                                                                                                                                                                                          | FY 2025-26<br>Current Financial Year | FY 2024-25<br>Previous Financial Year |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|
| <b>Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)</b><br>(Total waste generated / Revenue from operations adjusted for PPP)                                      | 0.000000004                          | 0.000000004                           |
| <b>Waste intensity in terms of physical output</b><br>(Total waste generated / Full Time Equivalent)                                                                                               | 0.003                                | 0.002                                 |
| Waste intensity (optional) – the relevant metric may be selected by the entity                                                                                                                     | -                                    | -                                     |
| * Full Time Equivalent (total permanent employees and permanent workers) is taken to report output-based intensity as per SEBI circular released on 20 <sup>th</sup> December, 2024 for both years |                                      |                                       |
| <b>For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)</b>                                                     |                                      |                                       |
| <b>Category of waste</b>                                                                                                                                                                           |                                      |                                       |
| (i) Recycled                                                                                                                                                                                       | 0                                    | 0                                     |
| (ii) Re-used                                                                                                                                                                                       | 0                                    | 0                                     |
| (iii) Other recovery operations                                                                                                                                                                    | 0                                    | 0                                     |
| <b>Total</b>                                                                                                                                                                                       | <b>0</b>                             | <b>0</b>                              |
| <b>For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)</b>                                                                                  |                                      |                                       |
| <b>Category of waste</b>                                                                                                                                                                           |                                      |                                       |
| (i) Incineration                                                                                                                                                                                   | 0                                    | 0                                     |
| (ii) Landfilling                                                                                                                                                                                   | 2.5                                  | 3                                     |
| (iii) Other disposal operations (through recyclers)                                                                                                                                                | 11.71                                | 7.6                                   |
| <b>Total</b>                                                                                                                                                                                       | <b>14.21</b>                         | <b>10.60</b>                          |
| Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency                                            | No                                   |                                       |

- 10 Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes**

Electronic waste arising from the replacement and upgradation of equipment such as computers, printers, modems, UPS systems and other electronic devices is managed in line with the Bank's E-Waste Management Policy, ensuring environmentally responsible disposal and regulatory compliance.

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- 11 If the entity has operations/offices in/around ecologically sensitive areas (such as National parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

| Sl. No         | Location of operations/offices | Type of operations | Whether the conditions of environmental approval/clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any |
|----------------|--------------------------------|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Not Applicable |                                |                    |                                                                                                                                                          |

- 12 Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current Financial year:

| Name and brief details of project | EIA Notification No. | Date | Whether conducted by independent external agency (Yes / No) | Results communicated in public domain (Yes / No) | Relevant Web link |
|-----------------------------------|----------------------|------|-------------------------------------------------------------|--------------------------------------------------|-------------------|
| Not Applicable                    |                      |      |                                                             |                                                  |                   |

- 13 Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

| Sl. No         | Specify the law / regulation / guidelines which was not complied with | Provide details of the non-compliance | Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts | Corrective action taken, if any |
|----------------|-----------------------------------------------------------------------|---------------------------------------|-----------------------------------------------------------------------------------------------------------|---------------------------------|
| Not Applicable |                                                                       |                                       |                                                                                                           |                                 |

### Leadership Indicators

- 1 Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):

For each facility / plant located in areas of water stress, provide the following information:

|                           |    |
|---------------------------|----|
| (i) Name of the area      | NA |
| (ii) Nature of operations |    |

(iii) Water withdrawal, consumption and discharge in the following format:

| Parameter                                  | FY 2025-26<br>Current Financial Year | FY 2024-25<br>Previous Financial Year |
|--------------------------------------------|--------------------------------------|---------------------------------------|
| Water withdrawal by source (in kilolitres) |                                      |                                       |
| (i) Surface water                          | -                                    | -                                     |
| (ii) Groundwater                           | -                                    | -                                     |
| (iii) Third party water                    | -                                    | -                                     |



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| Parameter                                                                                                                                                | FY 2025-26<br>Current Financial Year | FY 2024-25<br>Previous Financial Year |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|
| (iv) Seawater / desalinated water                                                                                                                        | -                                    | -                                     |
| (v) Others                                                                                                                                               | -                                    | -                                     |
| Total volume of water withdrawal (in kilolitres)                                                                                                         | -                                    | -                                     |
| Total volume of water consumption (in kilolitres)                                                                                                        | -                                    | -                                     |
| Water intensity per rupee of turnover (Water consumed / turnover)                                                                                        | -                                    | -                                     |
| Water intensity (optional) – the relevant metric may be selected by the entity                                                                           | -                                    | -                                     |
| Water discharge by destination and level of treatment (in kilolitres)                                                                                    |                                      |                                       |
| (i) Into Surface water                                                                                                                                   | -                                    | -                                     |
| – No treatment                                                                                                                                           | -                                    | -                                     |
| – With treatment – please specify level of treatment                                                                                                     | -                                    | -                                     |
| (ii) Into Groundwater                                                                                                                                    | -                                    | -                                     |
| – No treatment                                                                                                                                           | -                                    | -                                     |
| – With treatment – please specify level of treatment                                                                                                     | -                                    | -                                     |
| (iii) Into Seawater                                                                                                                                      | -                                    | -                                     |
| – No treatment                                                                                                                                           | -                                    | -                                     |
| – With treatment – please specify level of treatment                                                                                                     | -                                    | -                                     |
| (iv) Sent to third-parties                                                                                                                               | -                                    | -                                     |
| – No treatment                                                                                                                                           | -                                    | -                                     |
| – With treatment – please specify level of treatment                                                                                                     | -                                    | -                                     |
| (v) Others                                                                                                                                               | -                                    | -                                     |
| – No treatment                                                                                                                                           | -                                    | -                                     |
| – With treatment – please specify level of treatment                                                                                                     | -                                    | -                                     |
| Total water discharged (in kilolitres)                                                                                                                   | -                                    | -                                     |
| Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency | No                                   |                                       |

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2 Please provide details of total Scope 3 emissions & its intensity, in the following format:

| Parameter                                                                                                                                                             | Unit                                                  | FY 2025-26<br>Current Financial Year | FY 2024-25<br>Previous Financial Year |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|--------------------------------------|---------------------------------------|
| Total Scope 3 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available) | Metric tonnes of CO <sub>2</sub> equivalent           | 4.01                                 | -                                     |
| Total Scope 3 emissions per rupee of turnover (Total Scope 3 emissions / Revenue from operations in Cr.)                                                              | Metric tonnes of CO <sub>2</sub> equivalent / ₹ crore | 0.0006                               | -                                     |
| Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity                                                                       | -                                                     | -                                    | -                                     |
| Note: Indicate if any independent assessment/ evaluation/ assurance has been carried out by an external agency? (Y/N)<br>If yes, name of the external agency          | No                                                    |                                      |                                       |

3 With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

Not Applicable

4 If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

| Sl. No | Initiative undertaken | Details of the initiative (Web-link, if any, may be provided along-with summary) | Outcome of the initiative |
|--------|-----------------------|----------------------------------------------------------------------------------|---------------------------|
| Nil    |                       |                                                                                  |                           |

5 Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.

Yes, the Bank has established a robust Business Continuity Plan (BCP) framework to support the continuity, recovery and restoration of critical business operations during unforeseen events or disruption scenarios. To assess the effectiveness of the framework, periodic mock drills and continuity testing exercises are conducted by departments and offices, in coordination with identified alternate locations and support units. The respective branches and functional units are responsible for facilitating the smooth conduct of these exercises. Upon completion of each testing exercise, a comprehensive assessment report is prepared capturing details such as the schedule and duration of the drill, approvals obtained from relevant authorities and the nature of the disruption scenario evaluated. The report also records operational activities undertaken at alternate sites, including systems deployed, manpower utilization, operational volumes handled and processes followed during the exercise. Further, the assessment includes observations on operational gaps, constraints identified, key learnings, root cause evaluation of issues encountered and corrective



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measures implemented thereafter. Necessary revisions and enhancements to the BCP framework are also incorporated based on the outcomes of these exercises. This ongoing review mechanism strengthens organizational preparedness and enhances the Bank's ability to respond effectively to business interruptions and emergency situations.

- 6 Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard**

NA

- 7 Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.**

NA

- 8 How many Green Credits have been generated or procured:**

- a. By the listed entity**

Nil

- b. By the top ten (in terms of value of purchases and sales, respectively) value chain partners**

Nil

### SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

**PRINCIPLE 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent**

#### Essential Indicators

- 1 a. Number of affiliations with trade and industry chambers/ associations. 7**
- b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.**

| Sl. No | Name of the trade and industry chambers/ associations          | Reach of trade and industry chambers/ associations ( State / National) |
|--------|----------------------------------------------------------------|------------------------------------------------------------------------|
| 1      | ASSOCHAM                                                       | National                                                               |
| 2      | Indian Banks Association (IBA)                                 | National                                                               |
| 3      | Fixed Income Money Market and Derivatives Association (FIMMDA) | National                                                               |
| 4      | Foreign Exchange Dealers Association of India (FEDAI)          | National                                                               |
| 5      | Southern India Bank Staff Training College                     | National                                                               |
| 6      | National Institute of Bank Management                          | National                                                               |
| 7      | Indian Institute of Banking and Finance                        | National                                                               |

- 2 Provide details of corrective action taken or underway on any issues related to anticompetitive conduct by the entity, based on adverse orders from regulatory authorities.**

| Name of authority                                                                   | Brief of the case | Corrective action taken |
|-------------------------------------------------------------------------------------|-------------------|-------------------------|
| We have not received any adverse order from any regulatory authorities for FY 25-26 |                   |                         |

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### Leadership Indicators

#### 1 Details of public policy positions advocated by the entity:

| Sl. No | Public policy advocated | Method resorted for such advocacy | Whether information available in public domain? (Yes/No) | Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify) | Web Link, if available |
|--------|-------------------------|-----------------------------------|----------------------------------------------------------|-------------------------------------------------------------------------------------------|------------------------|
| Nil    |                         |                                   |                                                          |                                                                                           |                        |

### SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

#### PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

##### Essential Indicators

#### 1 Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current Financial year.

| Name and brief details of project | SIA Notification No. | Date of notification | Whether conducted by independent external agency (Yes / No) | Results communicated in public domain (Yes / No) | Relevant Web link |
|-----------------------------------|----------------------|----------------------|-------------------------------------------------------------|--------------------------------------------------|-------------------|
| Not Applicable                    |                      |                      |                                                             |                                                  |                   |

#### 2 Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

| Sl. No         | Name of Project for which R&R is ongoing | State | District | No. of Project Affected Families (PAFs) | % of PAFs covered by R&R | Amounts paid to PAFs in the FY (In INR) |
|----------------|------------------------------------------|-------|----------|-----------------------------------------|--------------------------|-----------------------------------------|
| Not Applicable |                                          |       |          |                                         |                          |                                         |

#### 3 Describe the mechanisms to receive and redress grievances of the community.

The Bank has implemented a formal grievance redressal framework to effectively address concerns and complaints raised by customers and communities. Complaint submission forms are made available across all branches as well as on the Bank's website, with customers encouraged to first approach the Bank for resolution. Upon receipt of a complaint, an acknowledgement copy is provided to the complainant, while the concerned Regional Office is simultaneously informed along with the Branch Head observations. Branches endeavour to resolve complaints within a period of three weeks. In addition to branch-level submission, grievances may also be lodged through alternative channels such as the toll-free helpline (1800 425 0426), customer care number (09842 461 461), or via email at [complaints@tmbank.in](mailto:complaints@tmbank.in) and [customerservice@tmbank.in](mailto:customerservice@tmbank.in). Complaints received are routed by the Customer Service Cell at the Head Office to the relevant branch or department for necessary action and resolution. Where a complaint remains unresolved after seven days or the response provided is deemed unsatisfactory, the matter may be escalated to the Regional Office. If unresolved thereafter, it may be further referred to the Head Office for review and resolution. The Bank aims to communicate a final response to the complainant within 30 days. In cases where the grievance remains unresolved or the customer is dissatisfied with the resolution provided, the matter may be escalated to the Banking Ombudsman. Additionally, details of the Regional Head responsible for branch oversight are displayed at branch premises. Branches are also required to obtain confirmation from the complainant



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upon closure or withdrawal of the complaint. The Bank is in the process of introducing a dedicated section within its revamped website, currently under development, to facilitate the submission of customer and community queries, service requests and complaints. This platform will be integrated with Oracle CX to enable centralised tracking and efficient management of all requests and grievances through a unified system.

#### 4 Percentage of input material (inputs to total inputs by value) sourced from suppliers:

| Parameter                                    | FY 2025-26<br>Current Financial Year | FY 2024-25<br>Previous Financial Year |
|----------------------------------------------|--------------------------------------|---------------------------------------|
| Directly sourced from MSMEs/ small producers | 90%                                  | 90%                                   |
| Directly sourced within India                | 100%                                 | 100%                                  |

#### 5 Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost

| Location     | FY 2025-26<br>Current Financial Year | FY 2024-25<br>Previous Financial Year |
|--------------|--------------------------------------|---------------------------------------|
| Rural        | 13.03%                               | 12.66%                                |
| Semi-urban   | 32.23%                               | 30.88%                                |
| Urban        | 28.38%                               | 29.78%                                |
| Metropolitan | 26.36%                               | 26.68%                                |

(Place categorized as per RBI Classification System – rural / semi-urban / urban / metropolitan)

#### Leadership Indicators

#### 1 Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

| Details of negative social impact identified | Corrective action taken |
|----------------------------------------------|-------------------------|
| Not Applicable                               |                         |

#### 2 Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

| Sl. No | State      | Aspirational District | Amount spent (In INR) |
|--------|------------|-----------------------|-----------------------|
| 1      | Karnataka  | Bengaluru Sub Urban   | 818000                |
| 2      | Karnataka  | Bengaluru Urban       | 2743070               |
| 3      | Kerala     | Palakkad              | 1841375               |
| 4      | Tamil Nadu | Chengalpattu          | 1717013               |
| 5      | Tamil Nadu | Chennai               | 620000                |
| 6      | Tamil Nadu | Coimbatore            | 1761515               |
| 7      | Tamil Nadu | Cuddalore             | 959376                |
| 8      | Tamil Nadu | Dindigul              | 1800000               |
| 9      | Tamil Nadu | Erode                 | 4430672               |
| 10     | Tamil Nadu | Kanyakumari           | 988250                |

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| Sl. No | State         | Aspirational District | Amount spent (In INR) |
|--------|---------------|-----------------------|-----------------------|
| 11     | Tamil Nadu    | Kovilpatti            | 500000                |
| 12     | Tamil Nadu    | Krishnagiri           | 1250000               |
| 13     | Tamil Nadu    | Madurai               | 4987500               |
| 14     | Tamil Nadu    | Nagapattinam          | 2100000               |
| 15     | Tamil Nadu    | Nilgiris              | 200000                |
| 16     | Tamil Nadu    | Ramanathapuram        | 2700000               |
| 17     | Tamil Nadu    | Salem                 | 525048                |
| 18     | Tamil Nadu    | Tenkasi               | 770500                |
| 19     | Tamil Nadu    | Thanjavur             | 494420                |
| 20     | Tamil Nadu    | Theni                 | 2339000               |
| 21     | Tamil Nadu    | Thiruvallur           | 500000                |
| 22     | Tamil Nadu    | Thiruvannamalai       | 200000                |
| 23     | Tamil Nadu    | Tirunelveli           | 8530755               |
| 24     | Tamil Nadu    | Tirupur               | 4561605               |
| 25     | Tamil Nadu    | Trichy                | 3444439               |
| 26     | Tamil Nadu    | Villupuram            | 400000                |
| 27     | Tamil Nadu    | Virudhunagar          | 15793522              |
| 28     | Tamil Nadu    | Vishakapattinam       | 2348                  |
| 29     | Tamil Nadu    | Thoothukudi           | 20099483              |
| 30     | Uttar Pradesh | Varanasi              | 500000                |

- 3 (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)

No

- (b) From which marginalized /vulnerable groups do you procure?

NA

- (c) What percentage of total procurement (by value) does it constitute?

NA

- 4 Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

| Sl. No | Intellectual Property based on traditional knowledge | Owned/ Acquired (Yes/No) | Benefit shared (Yes / No) | Basis of calculating benefit share |
|--------|------------------------------------------------------|--------------------------|---------------------------|------------------------------------|
| Nil    |                                                      |                          |                           |                                    |

- 5 Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.

| Name of authority | Brief of the Case | Corrective action taken |
|-------------------|-------------------|-------------------------|
| Nil               |                   |                         |



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### 6 Details of beneficiaries of CSR Projects:

| Sl. No | Project Title                                                                    | No. of persons benefitted from CSR Projects | % of beneficiaries from vulnerable and marginalized groups |
|--------|----------------------------------------------------------------------------------|---------------------------------------------|------------------------------------------------------------|
| 1      | Construction / Renovation of Classrooms in Educational Institutions              | 600                                         | 100%                                                       |
| 2      | Construction of Patient Room / Purchase of Hospital Necessity items/medicines    | 1000                                        | 100%                                                       |
| 3      | Construction of Toilets in Educational Institutions                              | 525                                         | 100%                                                       |
| 4      | Creation of Public awareness                                                     | 500                                         | 100%                                                       |
| 5      | Desk / Benches / Other Accessories for Educational Institutions                  | 7575                                        | 100%                                                       |
| 6      | Development of Sports                                                            | 200                                         | 100%                                                       |
| 7      | Ensuring environmental sustainability                                            | 3800                                        | 100%                                                       |
| 8      | Govt Depts /Trust/Non-Profit Organizations / Other Old Age Homes and Orphanage's | 3152                                        | 100%                                                       |
| 9      | Providing education employment enhancing vocational skills                       | 17                                          | 100%                                                       |
| 10     | RO plants in Educational Institutions/Other Institutions                         | 960                                         | 100%                                                       |

## SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

### PRINCIPLE 9 Businesses should engage with and provide value to their consumers in a responsible manner

#### Essential Indicators

#### 1 Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

The Bank has a dedicated Customer Service Cell functioning at its Head Office to oversee customer support and grievance redressal activities. To facilitate customer enquiries relating to products and services, the Bank operates an All-India Toll-Free customer helpline (1800-425-0426) through its Chennai-based customer call centre from 08:00 AM to 10:00 PM on all days, including second and fourth Saturdays, Sundays and public holidays, effective from 30.03.2026. In addition, the Bank has a dedicated customer care mobile number (9842-461-461) for customer assistance and support. All complaints received through letters, e-mails, the Banking Ombudsman, or other regulatory authorities are systematically recorded and managed through a centralized complaint management system (Oracle CX). Customers are also provided the facility to register enquiries, feedback, complaints and grievances through the Online Dispute Resolution System (ODRS) (<https://www.tmbho.in/tmbodr>), which enables customers to receive SMS notifications containing complaint reference numbers and real-time status updates. Further, the Bank is in the process of introducing a dedicated page within its revamped website, currently under development, for receiving customer and community queries, service requests and complaints. This platform will be integrated with Oracle CX to facilitate centralized handling and efficient resolution of all requests and grievances. Additionally, the Bank convenes a Standing Committee on Customer Service at each branch on a monthly basis. Customers may also register grievances and complaints through the dedicated email ID [customercare@tmbank.in](mailto:customercare@tmbank.in).

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### 2 Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:

|                                                             | As a percentage to total turnover                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Environmental and social parameters relevant to the product | Given the nature of its business operations, this aspect is not materially applicable to the Bank, as it operates within the financial services sector and is not engaged in manufacturing-related activities. Nonetheless, the Bank adheres to all relevant disclosure requirements associated with its banking products and services. Further, the Bank undertakes continuous customer awareness and sensitisation initiatives aimed at encouraging secure banking practices and reducing exposure to cyber-related frauds, including phishing and ATM-related scams. Awareness messages and advisories are disseminated through multiple communication channels such as bulk SMS, emails and automated voice calls, consistently cautioning customers against sharing confidential information including ATM PINs, login credentials and One-Time Passwords (OTPs). |
| Safe and responsible usage                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Recycling and/or safe disposal                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

### 3 Number of consumer complaints in respect of the following:

|                                | FY 2025-26<br>Current Financial Year |                                   | Remarks                                                                                                                                                                                     | FY 2024-25<br>Previous Financial Year |                                   | Remarks                                                                                                           |
|--------------------------------|--------------------------------------|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-----------------------------------|-------------------------------------------------------------------------------------------------------------------|
|                                | Received during the year             | Pending resolution at end of year |                                                                                                                                                                                             | Received during the year              | Pending resolution at end of year |                                                                                                                   |
| Data privacy                   | 0                                    | 0                                 | NA                                                                                                                                                                                          | 0                                     | 0                                 | NA                                                                                                                |
| Advertising                    | 0                                    | 0                                 | NA                                                                                                                                                                                          | 0                                     | 0                                 | NA                                                                                                                |
| Cyber-security                 | 0                                    | 0                                 | NA                                                                                                                                                                                          | 0                                     | 0                                 | NA                                                                                                                |
| Delivery of Essential Services | 16684                                | 238                               | Out of 238 complaints, 237 were related to IT services i.e. complaints related to ATM, POS and E-COMM transactions, 1 complaint pertained to service deficiency received through the e-mail | 22857                                 | 491                               | Out of 491 complaints, 485 are related to IT services i.e. Complaints related to ATM, POS and E-COMM transactions |



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|                             | FY 2025-26<br>Current Financial Year |                                   | Remarks | FY 2024-25<br>Previous Financial Year |                                   | Remarks |
|-----------------------------|--------------------------------------|-----------------------------------|---------|---------------------------------------|-----------------------------------|---------|
|                             | Received during the year             | Pending resolution at end of year |         | Received during the year              | Pending resolution at end of year |         |
| Restrictive Trade Practices | 0                                    | 0                                 | NA      | 0                                     | 0                                 | NA      |
| Unfair Trade Practices      | 0                                    | 0                                 | NA      | 0                                     | 0                                 | NA      |
| Other                       | 0                                    | 0                                 | NA      | 0                                     | 0                                 | NA      |

### 4 Details of instances of product recalls on account of safety issues:

|                   | Number | Reasons for recall |
|-------------------|--------|--------------------|
| Voluntary recalls | 0      | NA                 |
| Forced recalls    | 0      | NA                 |

### 5 Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.

Yes. The Bank has implemented a Board-approved cybersecurity framework aimed at safeguarding its digital infrastructure and customer information. Cybersecurity remains a key focus area, supported by robust IT systems designed to proactively identify potential threats, detect fraudulent activities and enable timely response mechanisms. Comprehensive security controls are deployed to ensure secure customer transactions across banking channels. The policy is available for the employees on the intranet.

### 6 Provide details of any corrective actions taken or underway on issues relating to advertising and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services

To strengthen the efficient delivery of key banking services, the Bank has established a dedicated Customer Service Cell responsible for managing customer grievances through a systematic and timely resolution process. These focused efforts have contributed to a reduction in customer complaints compared to the previous financial year. In instances of repetitive complaints, detailed Root Cause Analysis (RCA) is undertaken in coordination with the concerned departments to identify underlying issues and implement suitable corrective and preventive measures. The Customer Service Cell also continuously monitors the grievance handling process to ensure consistency in service standards and customer experience. Through these initiatives, the Bank remains committed to improving customer satisfaction and enhancing overall service delivery. As no cybersecurity or data privacy incidents were recorded during FY 2025-26, no corrective actions were required.

### 7 Provide the following information relating to data breaches:

|                                                                                           |    |
|-------------------------------------------------------------------------------------------|----|
| a. Number of instances of data breaches                                                   | 0  |
| b. Percentage of data breaches involving personally identifiable information of customers | 0  |
| c. Impact, if any, of the data breaches                                                   | NA |

## Annexure – 8 (CONTD..)

### Leadership Indicators

**1 Channels / Platforms where information on products and services of the entity can be accessed (provide web link, if available).**

Details relating to the Bank's products and services are made available through multiple customer touchpoints, including the official website, call centre, mobile banking application, internet banking platform, point-of-sale channels and branch network. In addition, the Bank utilises various digital and social media platforms to enhance stakeholder engagement and facilitate wider communication of information regarding its products and services. Website – [www.tmb.bank.in](http://www.tmb.bank.in)

**2 Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.**

The Bank actively drives customer awareness on secure banking practices through a range of communication platforms, including social media channels, SMS communications, website notifications and in-app alerts on its mobile banking platform. Awareness campaigns are periodically undertaken to caution customers against cyber threats such as phishing attacks, fraudulent calls and digital payment scams. Customers are repeatedly advised to avoid sharing sensitive details, including OTPs, UPI PINs, passwords and other confidential banking credentials. Additionally, informational resources and safety guidelines relating to secure banking practices are made accessible through the Bank's official website, [www.tmb.bank.in](http://www.tmb.bank.in)

**3 Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services**

To ensure customers remain informed during any service interruption or disruption, the Bank utilises various communication platforms to provide timely updates and notifications. These include SMS and email communications, alerts on the official website, notices displayed at branches, ATM screen messages and push notifications through the mobile banking application.

**4 Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)**

The Bank places strong emphasis on openness and responsible communication to ensure customers are adequately informed about the financial products and services offered. Tamilnad Mercantile Bank (TMB) makes available key information relating to product features, applicable charges, interest rates, terms and conditions and other relevant details in a customer-friendly and easily understandable format, enabling customers to make informed financial choices. Product-related information and schedule of charges are accessible through the Bank's official website and other customer service channels. In addition, disclosures relating to fees, pricing, interest rates, associated risks and customer obligations are communicated through branch displays, digital platforms and customer support services. The Bank also promotes transparency throughout the customer lifecycle by clearly outlining the rights and responsibilities of both the customer and the Bank. Further, employees engaged in customer-facing functions are provided with necessary guidance and training to ensure fair, accurate and transparent communication while offering or servicing banking products and services. In addition, TMB continuously gathers customer feedback through a dedicated 24x7 online customer satisfaction survey available on its website. The Bank also undertakes periodic customer satisfaction evaluations as part of the ISO certification renewal process across branches and offices, reflecting its ongoing focus on service quality and continuous enhancement of customer experience. The Annual Depositor Satisfaction Survey was carried out across a wide geographical network covering various states and union territories. The survey included customers from metro, urban, semi-urban and rural branches, ensuring comprehensive and balanced representation across different regions and operational segments.