General information about bank

Scrip code*	543596	
NSE Symbol*	TMB	
MSEI Symbol*	NOTLISTED	
ISIN*	INE668A01016	
Name of bank	TAMILNAD MERCANTILE BANK LIMITED	
Class of security	Equity	
Date of start of financial year	01-04-2026	
Date of end of financial year	31-03-2027	
Date of board meeting when results were approved	27-07-2026	
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	13-07-2026	
Description of presentation currency	INR	
Level of rounding	Lakhs	
Reporting Type	Quarterly	
Reporting Quarter	First quarter	
Nature of report standalone or consolidated	Standalone	
Whether results are audited or unaudited for the quarter ended	Unaudited	
Whether results are audited or unaudited for the Year to date for current period ended/year ended		
Segment Reporting	Multi segment	
Description of single segment		
Start date and time of board meeting	27-07-2026 12:00	
End date and time of board meeting	27-07-2026 13:30	
Whether cash flow statement is applicable on company		
Type of cash flow statement		
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion	
Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter?	No	
No. of times funds raised during the quarter		
Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?	No	Not Applicable

Financial Results – Banking			
Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2026	01-04-2026
Date of end of reporting period		30-06-2026	30-06-2026
Whether results are audited or unaudited		Unaudited	Unaudited
Nature of report standalone or consolidated		Standalone	Standalone
1	**Interest earned**		
	Interest or discount on advances or bills	137159	137159
	Income on investments	27780	27780
	Interest on balances with reserve bank of India and other inter bank funds	1288	1288
	Others	16	16
	Total interest earned	**166243**	**166243**
2	Other income	23836	23836
3	**Total income**	**190079**	**190079**
	Expenses		
4	Interest expended	89735	89735
5	**Operating expenses**		
(i)	Employees cost	20924	20924
(ii)	**Details of other operating expenses**		
	Description of other operating expenses		
1	Rent, taxes and lighting	3411	3411
2	Printing and Stationery	398	398
3	Advertisement and publicity and Insurance	2265	2265
4	Depreciation on Bank's property	2113	2113
5	Director's fees, allowances and expenses	62	62
6	Auditor's fees and expenses(including branch auditors)	84	84
7	Law charges	48	48
8	Postages, Telegrams, Telephones, etc	627	627
9	Repairs and Maintenanace	510	510
10	Other expenditure	8795	8795
	Total other operating Expenses	**18313**	**18313**
	Total Operating Expenses	**39237**	**39237**
6	**Total expenditure excluding provisions and contingencies**	128972	128972
7	**Operating profit before provision and contingencies**	61107	61107
8	Provisions other than tax and contingencies	5393	5393
9	Exceptional items	0	0
10	**Total profit (loss) from ordinary activities before tax**	55714	55714
11	Provision for Tax	14563	14563
12	**Net profit (loss) from ordinary activities after tax**	41151	41151
13	Extraordinary items net of tax expenses	0	0
14	**Net profit (loss) for the period**	41151	41151
15	Share of profit (loss) of associates		

16	Profit (loss) of minority interest		
17	**Net Profit (loss) after taxes minority interest and share of profit (loss) of associates**	41151	41151
18	**Details of equity share capital [Abstract]**		
	Paid-up equity share capital	15835	15835
	Face value of equity share capital	10	10
19	Reserve excluding revaluation reserves (as per balance sheet of previous accounting year)		
20	**Analytical ratios**		
(i)	Percentage of share held by government of India	0.00	0.00
(ii)	**Capital adequacy ratio**		
	CET 1 ratio	31.30	31.30
	Additional Tier 1 ratio	0.00	0.00
(iii) (a)	**Earnings per share before extraordinary items**		
	Basic earnings per share before extraordinary items	25.99	25.99
	Diluted earnings per share before extraordinary items	25.99	25.99
(iii) (b)	**Earnings per share after extraordinary items**		
	Basic earnings per share after extraordinary items	25.99	25.99
	Diluted earnings per share after extraordinary items	25.99	25.99
(iv)	**NPA Ratios**		
	Amount of gross non-performing assets	39808	39808
	Amount of net non-performing assets	9800	9800
	% of gross NPAs	0.69	0.69
	% of net NPAs	0.17	0.17
	Return on assets	2.14	2.14
21	**Disclosure of notes on financial results by banks**	Textual Information(1)	

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

Format for Reporting Segment wise Revenue, Results and Capital Employed along with the company results			
Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2026	01-04-2026
Date of end of reporting period		30-06-2026	30-06-2026
Whether results are audited or unaudited		Unaudited	Unaudited
Nature of report standalone or consolidated		Standalone	Standalone
1	**Segment Revenue (Income)**		
	(net sale/income from each segment should be disclosed)		
1	Treasury	31794	31794
2	Corporate / Wholesale Banking	16098	16098
3	Retail Banking	142187	142187
4	Other Banking Operations	0	0
	Total Segment Revenue	190079	190079
	Less: Inter segment revenue	0	0
	Income from operations	190079	190079
2	**Segment Result**		
	Profit (+) / Loss (-) before tax and interest from each segment		
1	Treasury	6424	6424
2	Corporate / Wholesale Banking	5013	5013
3	Retail Banking	44277	44277
4	Other Banking Operations	0	0
	Total Profit before tax	55714	55714
	i. Finance cost	14563	14563
	ii. Other Unallocable Expenditure net off Unallocable income	0	0
	Profit before tax	41151	41151
3	**(Segment Asset - Segment Liabilities)**		
	Segment Asset		
1	Treasury	1744513	1744513
2	Corporate / Wholesale Banking	837436	837436
3	Retail Banking	5310940	5310940
4	Other Banking Operations	0	0
	Total Segment Assets	7892889	7892889
	Un-allocable Assets	85716	85716
	Net Segment Assets	7978605	7978605
4	**Segment Liabilities**		
	Segment Liabilities		
1	Treasury	1874315	1874315
2	Corporate / Wholesale Banking	500147	500147
3	Retail Banking	4417671	4417671
4	Other Banking Operations	0	0
	Total Segment Liabilities	6792133	6792133
	Un-allocable Liabilities	130270	130270

	Net Segment Liabilities	6922403	6922403
	Disclosure of notes on segments	Textual Information(1)	

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

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