

General information about bank	
Scrip code*	543596
NSE Symbol*	TMB
MSEI Symbol*	NA
ISIN*	INE668A01016
Name of bank	Tamilnad Mercantile Bank Limited
Class of security	Equity
Date of start of financial year	01-04-2025
Date of end of financial year	31-03-2026
Date of board meeting when results were approved	27-04-2026
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	08-04-2026
Description of presentation currency	INR
Level of rounding	Lakhs
Reporting Type	Quarterly
Reporting Quarter	Fourth quarter
Nature of report standalone or consolidated	Standalone
Whether results are audited or unaudited for the quarter ended	Audited
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Audited
Segment Reporting	Multi segment
Description of single segment	
Start date and time of board meeting	27-04-2026 11:00
End date and time of board meeting	27-04-2026 13:20
Whether cash flow statement is applicable on company	Yes
Type of cash flow statement	Cash Flow Indirect
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion
Whether the company has any related party?	Yes
Whether the company has entered into any Related Party transaction during the selected half year for which it wants to submit disclosure?	Yes
(I) We declare that the acceptance of fixed deposits by the bans/Non-Banking Finance Company are at the terms uniformly applicable/offered to all shareholders/public	Yes
(II) We declare that the scheduled commercial bank, as per RBI circular RBI/DBR/2015-16/19 dated March 03, 2016, has allowed additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on savings or a term deposits of bank's staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure.	Yes
(III) Whether the company is a 'high value debt listed entity' according to regulation 15 (1A)?	No
(a) If answer to above question is Yes, whether complying with proviso to regulation 23 (9), i.e., submitting RPT disclosures on the day of results publication?	
(b) If answer to above question is No, please explain the reason for not complying.	
Whether the updated Related Party Transactions (RPT) Policy (in compliance with Reg. 23 of SEBI LODR) has been uploaded on the website of the Company?	Yes
Latest Date on which RPT policy is updated	12-06-2025
Indicate Company website link for updated RPT policy of the Company	https://tmb.bank.in/doc/Policy%20on%20related%20party%20transactions.pdf
Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified	No

institutions placement etc. is applicable to the company for the current quarter?	
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 No, the Default on Loans and Debit Securities is not applicable to the entity

Financial Results – Banking			
Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period		01-01-2026	01-04-2025
Date of end of reporting period		31-03-2026	31-03-2026
Whether results are audited or unaudited		Audited	Audited
Nature of report standalone or consolidated		Standalone	Standalone
1	Interest earned		
	Interest or discount on advances or bills	128415	471471
	Income on investments	25453	104917
	Interest on balances with reserve bank of India and other inter bank funds	1152	5463
	Others	18	91
	Total interest earned	155038	581942
2	Other income	24176	87707
3	Total income	179214	669649
	Expenses		
4	Interest expended	84593	329215
5	Operating expenses		
(i)	Employees cost	22068	79449
(ii)	Details of other operating expenses		
	Description of other operating expenses		
1	Rent, taxes and lighting	3803	13619
2	Printing and Stationery	406	1519
3	Advertisement and publicity and Insurance	2242	8164
4	Depreciation on Bank's property	2599	9258
5	Director's fees, allowances and expenses	56	200
6	Auditor's fees and expenses(including branch auditors)	50	219
7	Law charges	50	150
8	Postages, Telegrams, Telephones, etc	690	2553
9	Repairs and Maintenance	326	1340
10	Other expenditure	10100	38440
	Total other operating Expenses	20322	75462
	Total Operating Expenses	42390	154911
6	Total expenditure excluding provisions and contingencies	126983	484126
7	Operating profit before provision and contingencies	52231	185523
8	Provisions other than tax and contingencies	1879	4863
9	Exceptional items	0	0
10	Total profit (loss) from ordinary activities before tax	50352	180660
11	Provision for Tax	12987	46905
12	Net profit (loss) from ordinary activities after tax	37365	133755
13	Extraordinary items net of tax expenses	0	0
14	Net profit (loss) for the period	37365	133755
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	37365	133755
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)		995181
20	Analytical ratios		
(i)	Percentage of share held by government of India	0.00	0.00
(ii)	Capital adequacy ratio		
	CET 1 ratio	32.27	32.27
	Additional Tier 1 ratio	0.00	0.00
(iii)	Earnings per share before extraordinary items		
(a)			
	Basic earnings per share before extraordinary items	23.6	84.47
	Diluted earnings per share before extraordinary items	23.6	84.47
(iii)	Earnings per share after extraordinary items		
(b)			
	Basic earnings per share after extraordinary items	23.6	84.47
	Diluted earnings per share after extraordinary items	23.6	84.47
(iv)	NPA Ratios		
	Amount of gross non-performing assets	38821	38821
	Amount of net non-performing assets	9741	9741
	% of gross NPAs	0.73	0.73
	% of net NPAs	0.18	0.18
	Return on assets	2.05	1.93
21	Disclosure of notes on financial results by banks	Textual Information(1)	

Text Block	
Textual Information(1)	(i) Earnings per Share (EPS) not annualised except for year end

Statement of Asset and Liabilities		
Particulars		Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2025
Date of end of reporting period		31-03-2026
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Standalone
1	Capital and liabilities	
	Capital	15835
	Reserves and surplus	995181
	Deposits	6171235
	Borrowings	70000
	Other liabilities and provisions	
1	Other liabilities and provisions	277709
2		
3		
4		
5		
	Details of other liabilities and provisions	
	Total of other liabilities and provisions	277709
	Total Capital Liabilities	7529960
2	ASSETS	
	Cash and Balances with Reserve Bank of India	252061
	Balances with Banks and money at call and short notice	169433
	Investments	1569268
	Advances	5312266
	Fixed Assets	31056
	Other Assets	
1	Other Assets	195876
2		
3		
4		
5		
	Total of other Assets	195876.00
	Total Assets	7529960.00
	Disclosure of notes on assets and liabilities	

Format for Reporting Segment wise Revenue, Results and Capital Employed along with the company results		
Particulars	3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period	01-01-2026	01-04-2025
Date of end of reporting period	31-03-2026	31-03-2026
Whether results are audited or unaudited	Audited	Audited
Nature of report standalone or consolidated	Standalone	Standalone
1 Segment Revenue (Income)		
(net sale/income from each segment should be disclosed)		
1 Treasury	28435	128075
2 Corporate / Wholesale Banking	15799	58176
3 Retail Banking	134980	483398
4 Other Banking Operations	0	0
Total Segment Revenue	179214	669649
Less: Inter segment revenue		
Income from operations	179214	669649
2 Segment Result		
Profit (+) / Loss (-) before tax and interest from each segment		
1 Treasury	5222	30022
2 Corporate / Wholesale Banking	4741	16182
3 Retail Banking	40389	134456
4 Other Banking Operations	0	0
Total Profit before tax	50352	180660
i. Finance cost	0	0
ii. Other Unallocable Expenditure net off Unallocable income	0	0
Profit before tax	50352	180660
3 (Segment Asset - Segment Liabilities)		
Segment Asset		
1 Treasury	1711984	1711984
2 Corporate / Wholesale Banking	762010	762010
3 Retail Banking	4940731	4940731
4 Other Banking Operations	0	0
Total Segment Assets	7414725	7414725
Un-allocable Assets	115235	115235
Net Segment Assets	7529960	7529960
4 Segment Liabilities		
Segment Liabilities		
1 Treasury	1860388	1860388
2 Corporate / Wholesale Banking	484237	484237
3 Retail Banking	4023636	4023636
4 Other Banking Operations	0	0
Total Segment Liabilities	6368261	6368261
Un-allocable Liabilities	150683	150683
Net Segment Liabilities	6518944	6518944
Disclosure of notes on segments	Textual Information(1)	

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

Cash Flow Statement, Indirect	
Particulars	Year ended (dd-mm-yyyy)
Date of start of reporting period	01-04-2025
Date of end of reporting period	31-03-2026
Whether results are audited or unaudited	Audited
Nature of report standalone or consolidated	Standalone
1 Statement of cash flows	
Cash flows from used in operating activities	
Profit before extraordinary items and tax	180660
2 Adjustments for reconcile profit (loss)	
Adjustments to profit (loss)	
Adjustments for finance costs	0
Adjustments for depreciation and amortisation expense	9258
Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	0
Adjustments for unrealised foreign exchange losses gains	0
Adjustments for dividend income	0
Adjustments for share-based payments	0
Other adjustments for which cash effects are investing or financing cash flow	-41
Other adjustments to reconcile profit (loss)	0
Other adjustments for non-cash items	4863
Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0
Total adjustments to profit (loss)	14080
3 Adjustments for working capital	
Adjustments for decrease (increase) in inventories	0
Adjustments for decrease (increase) in trade receivables	-913899
Adjustments for decrease (increase) in other current assets	56803
Adjustments for increase (decrease) in trade payables	802339
Adjustments for increase (decrease) in other current liabilities	-105471
Adjustments for provisions	0
Total adjustments for working capital	-160228
Total adjustments for reconcile profit (loss)	-146148
Net cash flows from (used in) operations	34512
Dividends received	0
Interest paid	0
Interest received	0
Income taxes paid (refund)	44600
Other inflows (outflows) of cash	0
Net cash flows from (used in) operating activities before extraordinary items	-10088
Proceeds from extraordinary items	0
Payment for extraordinary items	0
Net cash flows from (used in) operating activities	-10088
4 Cash flows from used in investing activities	
Cash flows from losing control of subsidiaries or other businesses	0
Cash flows used in obtaining control of subsidiaries or other businesses	0
Other cash receipts from sales of equity or debt instruments of other entities	0
Other cash payments to acquire equity or debt instruments of other entities	0
Other cash receipts from sales of interests in joint ventures	0
Other cash payments to acquire interests in joint ventures	0

	Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0
	Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0
	Proceeds from sales of tangible assets	1011
	Purchase of tangible assets	12835
	Proceeds from sales of intangible assets	0
	Purchase of intangible assets	0
	Cash advances and loans made to other parties	0
	Cash receipts from repayment of advances and loans made to other parties	0
	Cash payments for future contracts, forward contracts, option contracts and swap contracts	0
	Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0
	Dividends received	0
	Interest received	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Proceeds from government grants	0
	Net cash flows from (used in) investing activities before extraordinary items	-11824
	Proceeds from extraordinary items	0
	Payment for extraordinary items	0
	Net cash flows from (used in) investing activities	-11824
5	Cash flows from used in financing activities	
	Proceeds from issuing shares	0
	Proceeds from issuing other equity instruments	0
	Proceeds from issuing debentures notes bonds etc	0
	Proceeds from borrowings	0
	Repayments of borrowings	-20000
	Dividends paid	17419
	Interest paid	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) financing activities before extraordinary items	2581
	Proceeds from extraordinary items	0
	Payment for extraordinary items	0
	Net cash flows from (used in) financing activities	2581
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	-19331
6	Effect of exchange rate changes on cash and cash equivalents	
	Effect of exchange rate changes on cash and cash equivalents	0
	Net increase (decrease) in cash and cash equivalents	-19331
	Cash and cash equivalents cash flow statement at beginning of period	440824
	Cash and cash equivalents cash flow statement at end of period	421493

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

Format for Disclosure of Related Party Transactions (applicable only for half-yearly filings i.e., 2nd and 4th quarter)																				
Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.																				
Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of the related party transaction ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		Details of the loans, inter-corporate deposits, advances or investments					
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary								Opening balance	Closing balance	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (endusage)	Notes
1	Tamilnad Mercantile Bank Ltd	AAACT5558K	M/s. Porchand Firm	AAHF8211F	Director interested Firm	Loan		67	Approved in the audit committee meeting held on 02-03-2026			67	67	67	Loan	0.0825	2 Years	Secured	Working Capital	Concession in ROI and Margin sanctioned for the Deposit overdraft limit availed by the firm
2	Tamilnad Mercantile Bank Ltd	AAACT5558K	M/s. R T S and Co	ADOPV9114B	Director interested concern	Loan			Nil	14	02-03-2026	14	14	0	Loan	0.1175	1 Year	Secured	Working Capital	The account was closed on 31.01.2026
3	Tamilnad Mercantile Bank Ltd	AAACT5558K	Mr.V.Shri Vignesh Prabhu	ADOPV9114B	Relative of Director	Loan			Nil	14	02-03-2026	14	14	0	Loan	0.1175	1 Year	Secured	Personal Expense	The account was closed on 11.03.2026
4	Tamilnad Mercantile Bank Ltd	AAACT5558K	Mrs. Nishitha S	AMYPN6139M	Relative of Director	Loan			Nil	14	02-03-2026	14	14	0	Loan	0.1175	1 Year	Secured	Personal Expense	The account was closed on 11.03.2026
Total value of transaction during the reporting period												109								