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Ref.No.TMB.SE.14/2022-23



27.10.2022

The Manager,
Bombay Stock Exchange limited,
Phiroze Jeejeebhoy Towers,
Dalal Street.
Mumbai – 400 001.
Scrip Code: 543596

The Manager,
National Stock Exchange of India Ltd,
Exchange Plaza, 5th Floor, Plot No. C/1,
'G' Block, Bandra - Kurla Complex,
Bandra (East), Mumbai - 400 051.
Symbol: TMB

Dear Sir/Madam,

Sub: Investor Presentation

We are enclosing herewith the investor presentation which will be referred during the earnings call with analysts to discuss the financial results for the quarter and half year ended September 30, 2022.

The said presentation has been uploaded on the website of the Bank and can be accessed at <https://tmb.in/financial-reports.aspx>

Kindly take the same on record.

Yours faithfully,

For Tamilnad Mercantile Bank Limited



Prakash Chandra Panda
Company Secretary and Compliance Officer



TMB Tamilnad
Mercantile
Bank Ltd
Be a step ahead in life

Investor Presentation

Half year ended
30th Sep'22

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Forward-looking statements speak only as of the date they are made, and the Bank undertakes no obligation to update any forward-looking statement to reflect the impact of circumstances or events that arise after the date the forward-looking statement was made.

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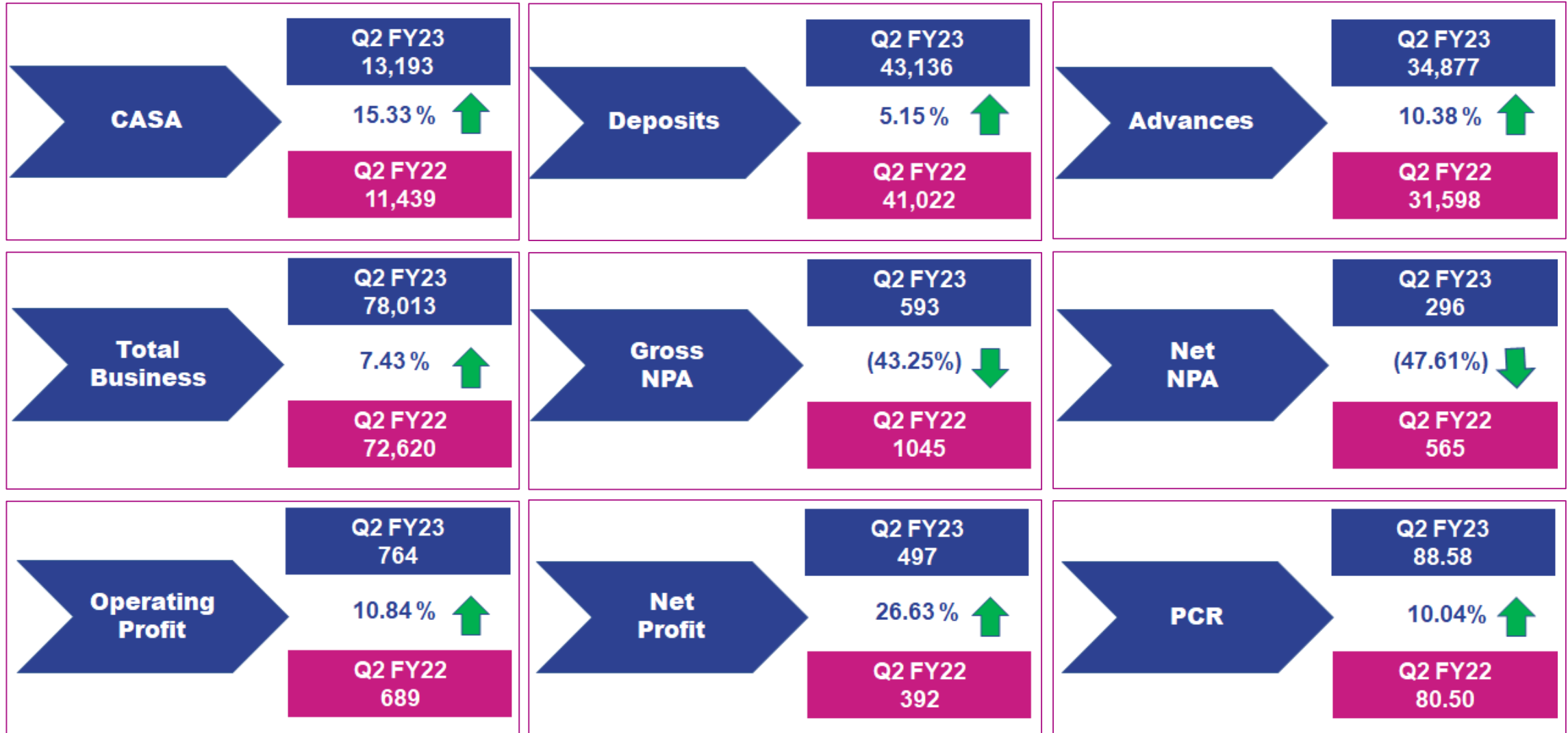
28 Branch Network

- **Old generation private sector** bank with **~100 year legacy** transitioning into a bank providing **tech-oriented** banking services to its customers
- **Thrust on lending to Retail, Agri and MSME ('RAM') segment** to grow the business in a **secured, granular, well-diversified manner** thereby ensuring better **asset quality** metrics
- Branch # at 509, of which 247 Semi-urban, 106 Rural combined with 76 Metro and 80 Urban branches
- Robust underwriting practices and well-structured risk management policies and procedures form a strong platform

Half Year ended Sep'22

- ❖ CASA increased by 15.33 % from ₹ 11439 Cr to ₹ 13193 Cr YoY
- ❖ Net Interest Income increased by 18.04% from Rs.874.75 Cr to Rs.1032.57 Cr YoY
- ❖ Operating Profit increased by 10.84 % from 689 Cr to 764 Cr YoY
- ❖ Net Profit increased by 26.63 % from 392 Cr to 497 Cr YoY
- ❖ Gross NPA – 1.70 % and Net NPA - 0.86 % reduced from 3.31% and 1.82% respectively YoY
- ❖ RoA was higher at 1.93 % (Annualised) and RoE at 16.84 % (Annualised) increased from 1.63% and 16.53% respectively YoY
- ❖ The cost-to-income ratio - 42.02% YoY reduced from 43.48%
- ❖ Provision Coverage Ratio – 88.58 % YoY increased from 80.50%
- ❖ Net Interest Margin is at 4.47% YoY increased from 4.04%
- ❖ CRAR is at 24.58 % - YoY increased from 18.87%

September'22 vis-à-vis September'21 (YoY)



Overview

Performance Highlights

Financial Performance

Digital Banking

Capital

Professional Board / Management

Branch Network

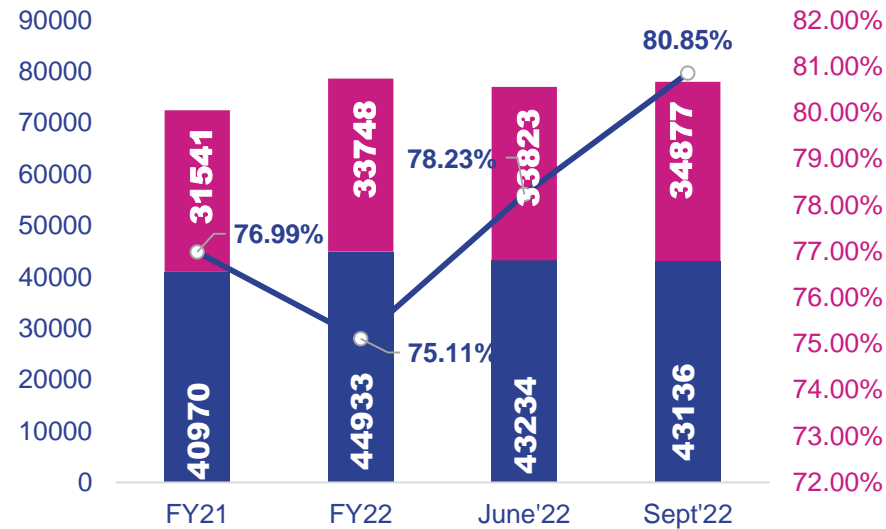
Business Parameters	MAR-21 (12M)	JUN-21 (3M)	SEP-21 (3M)	SEP-21 (6M)	DEC-21 (9M)	MAR-22 (12M)	JUN-22 (3M)	SEP-22 (3M)	SEP-22 (6M)
a.Savings	8088.95	8074.26	8100.02	8100.02	8240.47	9375.05	9208.47	9196.49	9196.49
b. Current	3596.31	3310.23	3339.30	3339.30	3426.62	4330.11	4038.09	3996.15	3996.15
A. CASA (a+b)	11685.27	11384.48	11439.32	11439.32	11667.09	13705.16	13246.56	13192.64	13192.64
CASA %	28.52%	27.68%	27.89%	27.89%	27.76%	30.50%	30.64%	30.58%	30.58%
i. Retail Term Deposit	26294.54	26335.91	26706.42	26706.42	26597.13	26983.74	26541.12	26059.26	26059.26
ii. Bulk Term Deposit	2990.61	3402.75	2876.47	2876.47	3771.18	4244.21	3445.92	3884.75	3884.75
B. Total Term Deposit (i+ii)	29285.15	29738.66	29582.89	29582.89	30368.31	31227.95	29987.04	29944.01	29944.01
Deposits (A+B)	40970.42	41123.14	41022.21	41022.21	42035.40	44933.11	43233.60	43136.65	43136.65
Advances	31541.03	31208.20	31597.66	31597.66	31995.32	33748.17	33822.76	34876.53	34876.53
Total Business	72511.45	72331.34	72619.87	72619.87	74030.72	78681.28	77056.36	78013.18	78013.18
Net Interest Income	1537.53	435.41	439.34	874.75	1327.51	1815.23	524.02	508.55	1032.57
Operating Profit	1202.22	368.05	320.89	688.94	1100.37	1516.45	374.40	389.23	763.63
Net Profit	603.33	201.32	190.76	392.08	594.96	821.91	234.21	262.30	496.51
Gross NPA (absolute)	1084.78	1193.70	1045.26	1045.26	985.56	570.92	572.15	593.34	593.34
GNPA Ratio (%)	3.44	3.82	3.31	3.31	3.08	1.69	1.69	1.70	1.70
Net NPA (absolute)	613.82	712.14	564.95	564.95	452.36	317.58	310.92	295.97	295.97
Net NPA Ratio (%)	1.98	2.33	1.82	1.82	1.44	0.95	0.93	0.86	0.86

Business Mix

(₹ in Crores)

Total Business

(in %)



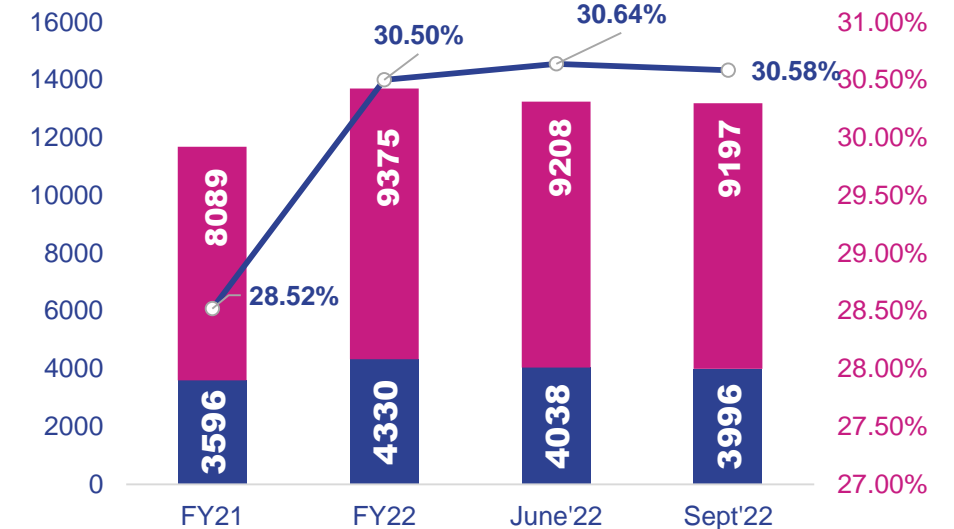
■ Total Deposits ■ Gross Advances — CD Ratio

Business Parameters	FY21	FY22	Jun'22	Sept'22
Total Deposits	40,970	44,933	43,234	43,136
Gross Advances	31,541	33,748	33,823	34,877
Total Business	72,511	78,681	77,057	78,013
CD Ratio %	76.99%	75.11%	78.23%	80.85%

(₹ in Crores)

CASA

(in %)



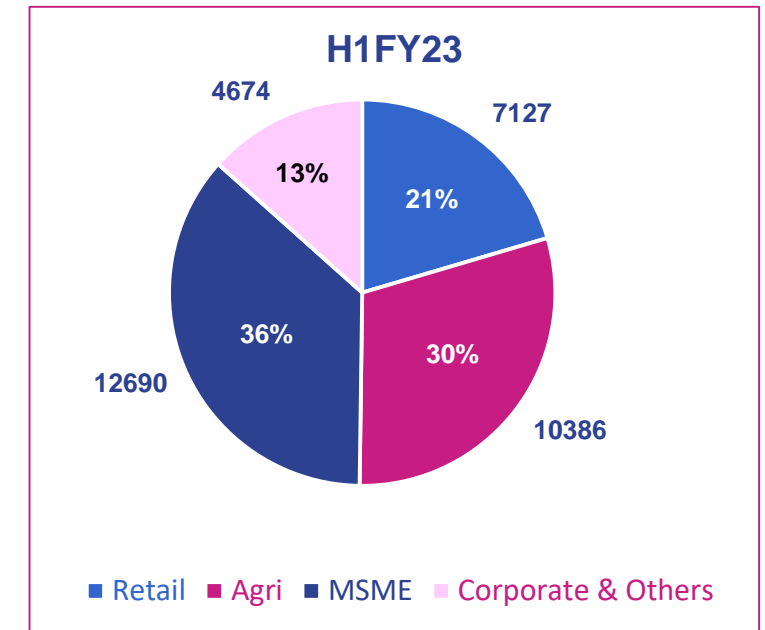
■ Current Deposits ■ Savings Deposits — CASA %

Business Parameters	FY21	FY22	Jun'22	Sept'22
Current Deposits	3,596	4,330	4,038	3,996
Savings Deposits	8,089	9,375	9,208	9,197
CASA	11,685	13,705	13,246	13,193
CASA Ratio %	28.52%	30.50%	30.64%	30.58%

(₹ in Crores)

Advances Portfolio Mix H1FY23

Particulars	Jun'21	Sep'21	FY21	FY22	Jun'22	Sept'22
Gross Advances	31,208	31,598	31,541	33,748	33,823	34,877
<i>Of which</i>						
Retail Sector	6,143	6,278	6,264	6,758	6,853	7,127
Agriculture Sector	8,959	9,285	8,646	10,023	10,308	10,386
MSME Sector	11,988	11,895	12,326	12,615	12,588	12,690
Total of RAM	27,090	27,458	27,236	29,396	29,749	30,203
RAM % to Gross Advances	87%	87%	86%	87%	88%	87%
Corporate & Others	4,118	4,140	4,305	4,352	4,074	4,674



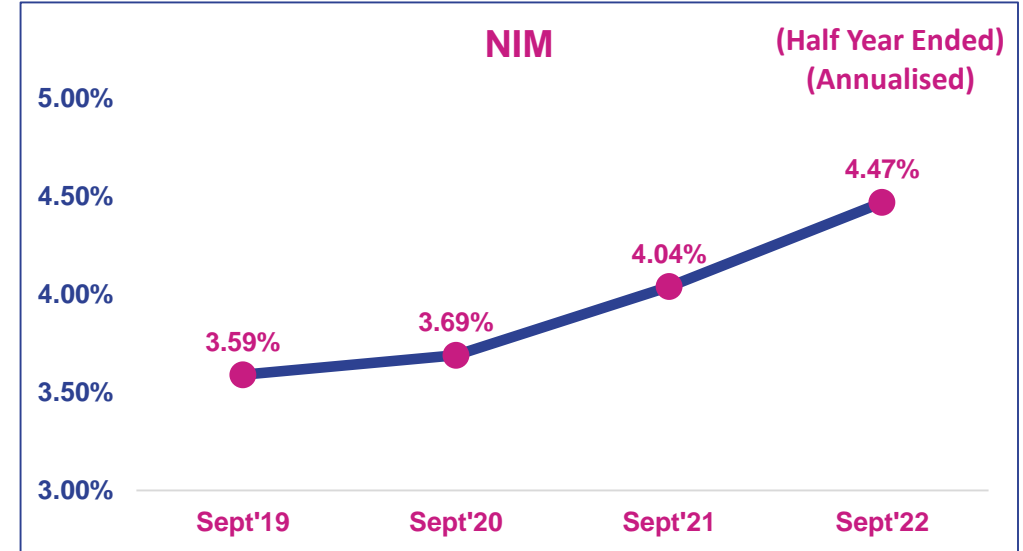
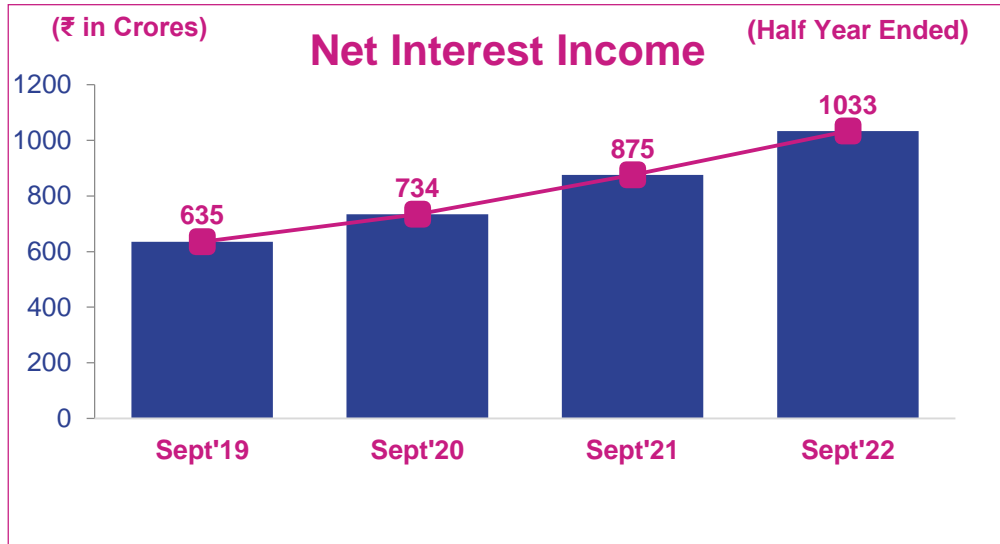
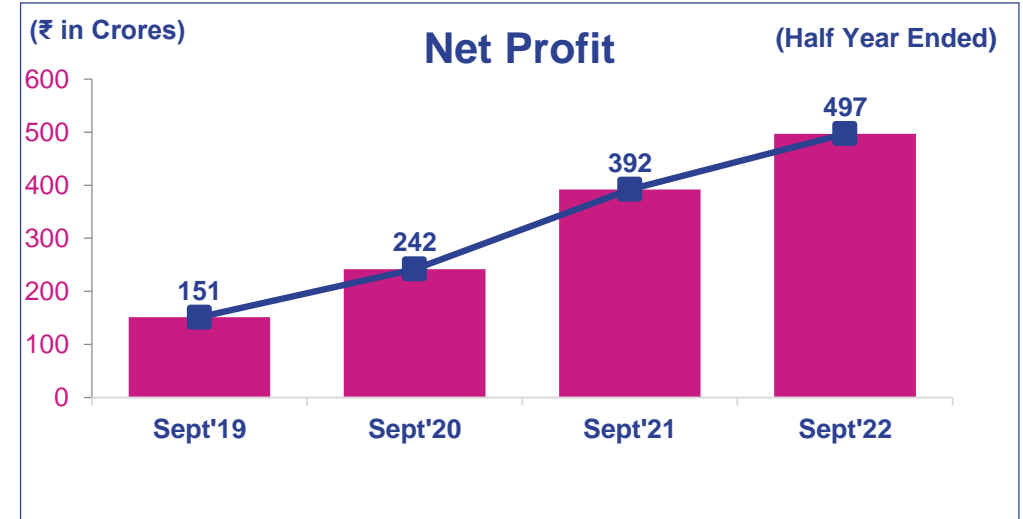
H1FY2023 vs H1FY2022 Performance – A Snapshot (₹ in Crores)

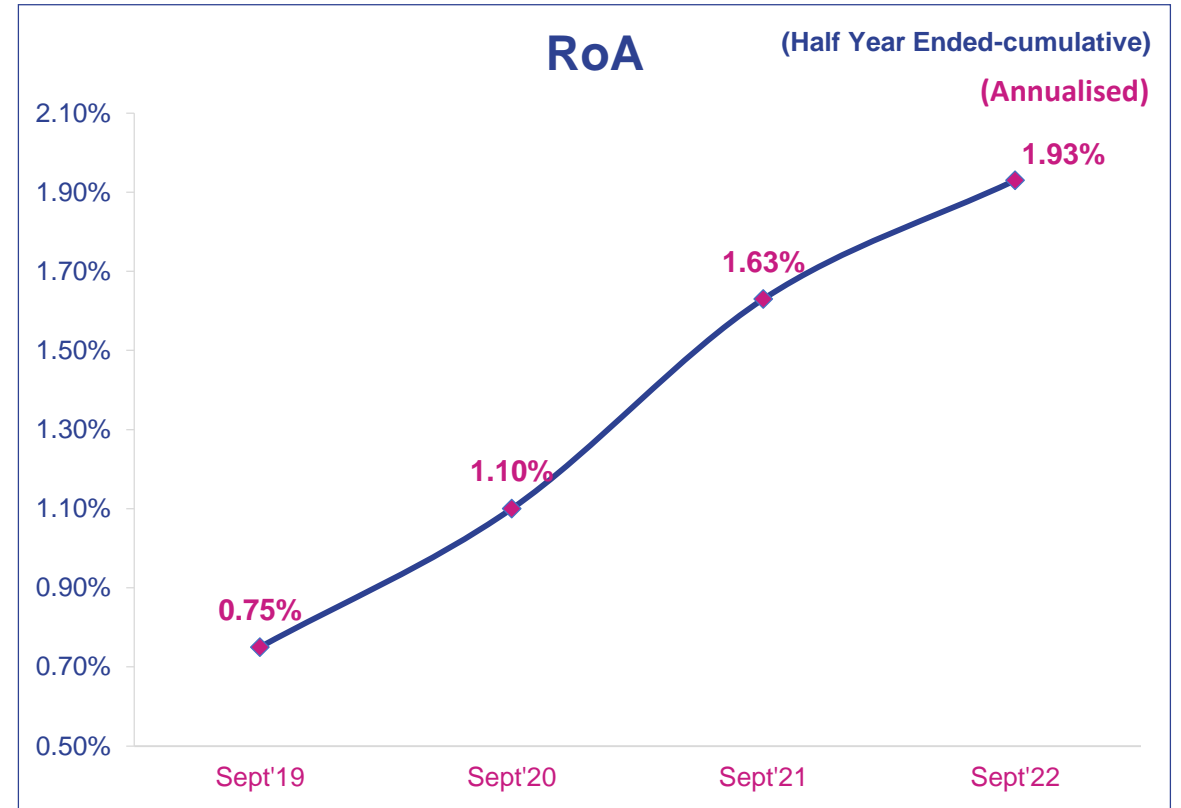
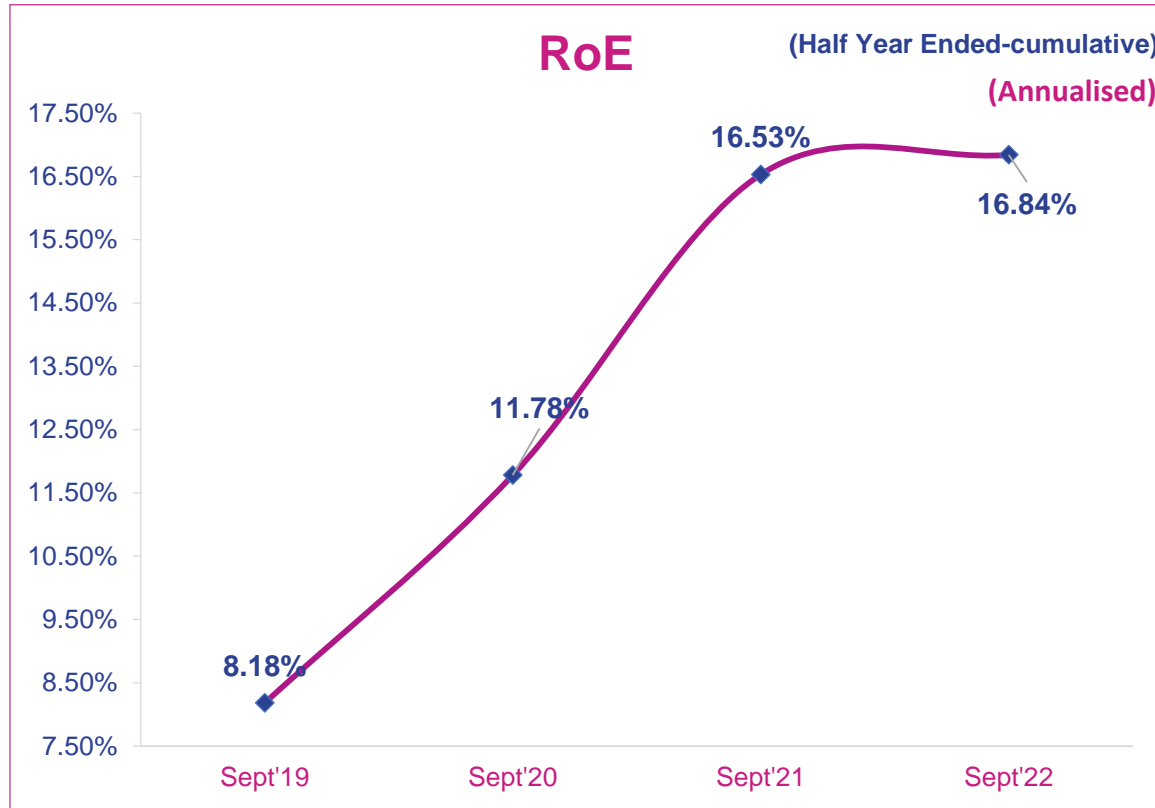
Business Parameters	Q1FY22	Q1FY23	Q2FY22	Q2FY23	H1FY22	H1FY23	Growth	Y.O.Y(%)
Interest Income	937.67	1002.15	950.30	996.69	1887.97	1998.84	110.87	5.87%
Non Interest Income	193.23	139.62	150.90	144.80	344.13	284.42	-59.71	-17.35%
Total Income	1130.90	1141.77	1101.20	1141.49	2232.10	2283.26	51.16	2.29%
Interest Expenses	502.26	478.13	510.96	488.14	1013.22	966.27	-46.95	-4.63%
Operating Expenses	260.59	289.24	269.35	264.12	529.94	553.36	23.42	4.42%
Employee Cost	138.55	151.09	144.72	148.38	283.27	299.47	16.20	5.72%
Other Op. Exp.	122.04	138.15	124.63	115.74	246.67	253.89	7.22	2.93%
Total Expenditure	762.85	767.37	780.31	752.26	1543.16	1519.63	-23.53	-1.52%
Net Interest Income	435.41	524.02	439.34	508.55	874.75	1032.57	157.82	18.04%
Operating Profit	368.05	374.40	320.89	389.23	688.94	763.63	74.69	10.84%
Provision other than tax	93.87	55.22	38.73	33.88	132.60	89.10	-43.50	-32.81%
Taxes	72.86	84.97	91.40	93.05	164.26	178.02	13.76	8.38%
Net Profit	201.32	234.21	190.76	262.30	392.08	496.51	104.43	26.63%

KEY RATIOS (Annualised)

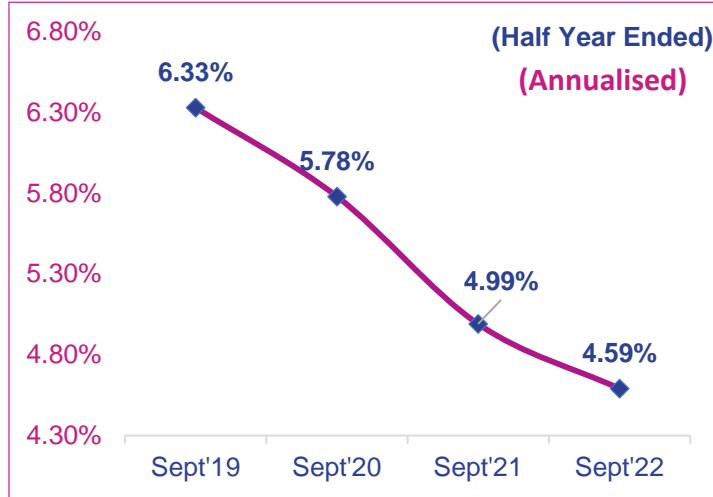
	MAR-21 (12M)	JUN-21 (3M)	SEP-21 (6M)	DEC-21 (9M)	MAR-22 (12M)	JUN-22 (3M)	SEP-22 (6M)
Profit per Employee (Rs in Lacs)	13.93	4.69	9.19	13.44	18.60	5.37	10.97
Cost of Funds (%)	5.51	4.97	4.99	4.94	4.90	4.52	4.59
Yield on Funds(%)	8.86	8.72	8.73	8.64	8.65	8.68	8.65
Net Interest Margin NIM(%)	3.77	4.05	4.04	4.03	4.10	4.54	4.47
Cost of Deposits (%)	5.49	4.98	5.00	4.95	4.91	4.53	4.59
Yield on Advances (%)	9.65	9.42	9.48	9.44	9.45	9.48	9.42
Yield on Investments (%)	6.88	6.81	6.74	6.71	6.74	6.86	6.84
Return on Avg Assets (%)	1.34	1.69	1.63	1.62	1.66	1.83	1.93
Return on Equity (%)	14.10	17.20	16.53	16.38	16.58	17.33	16.84
Cost to Income(%)	44.90	41.45	43.48	43.16	42.29	43.58	42.02
Credit Cost (%)	1.16	0.62	0.30	0.43	0.45	0.07	0.27

H1FY2023 Financial Performance

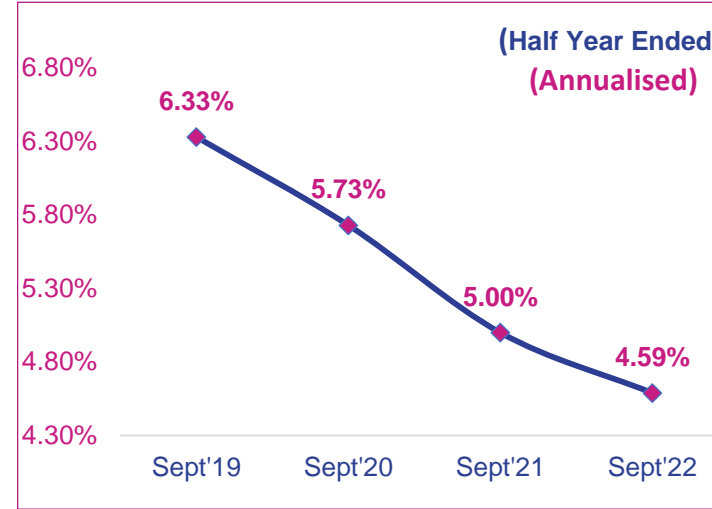




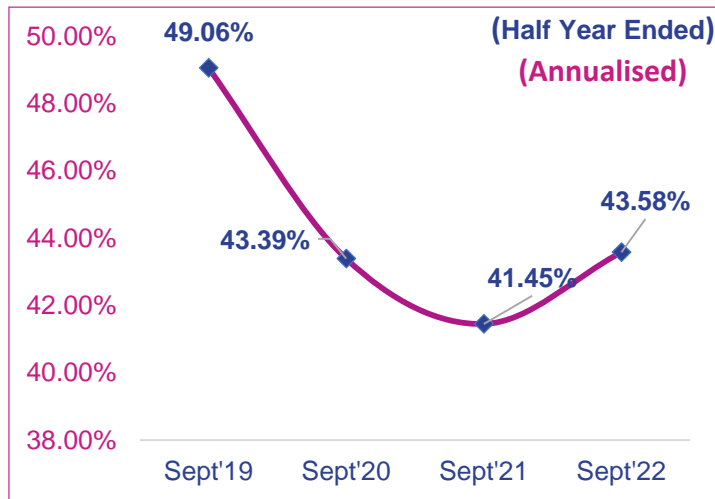
Cost of Funds



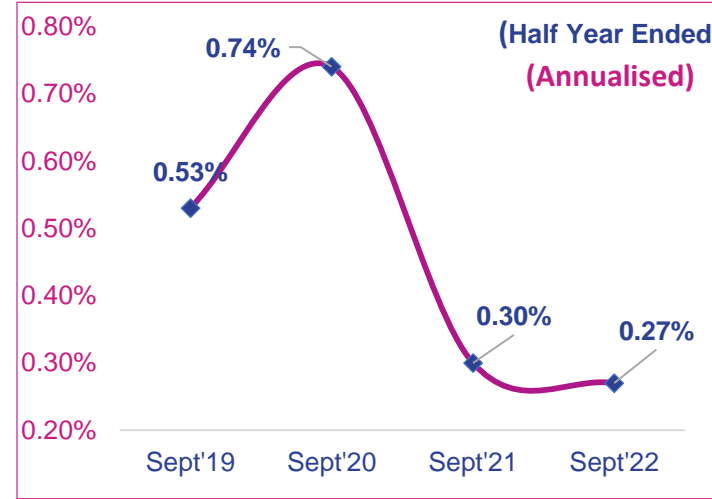
Cost of Deposits



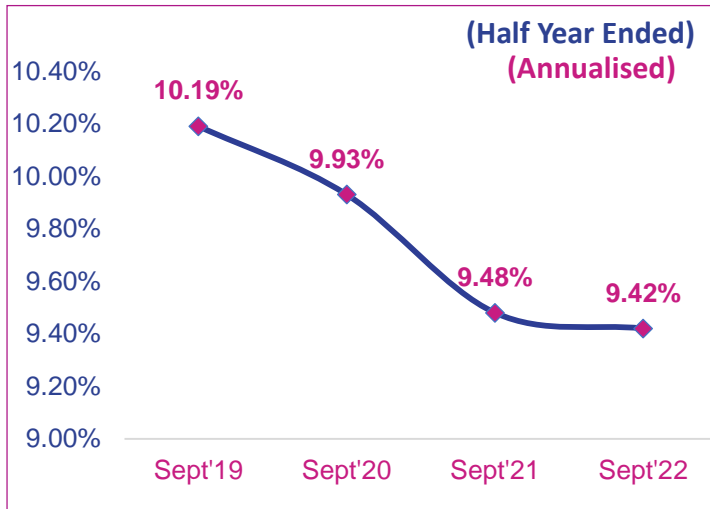
Cost to Income Ratio



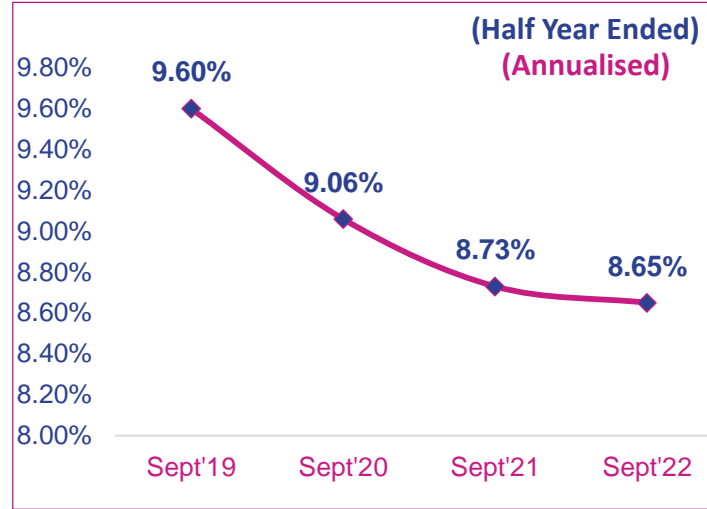
Credit Cost



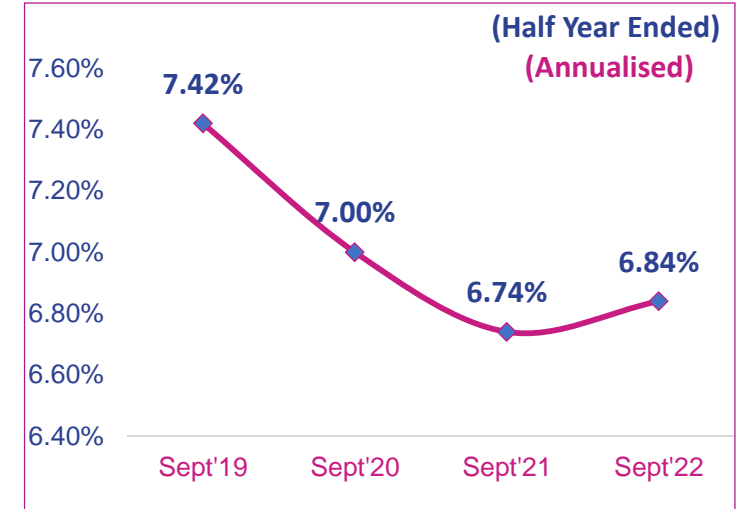
Yield on Advances



Yield on Funds



Yield on Investments



Resolution Framework Position as on 30.09.2022

(₹ in Crores)

Type of the Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of March 31, 2022 (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at September 30, 2022
Personal Loan	189.86	0.43	-	9.15	180.28
Corporate Persons*	148.64	6.20	-	11.77	130.67
Of which MSMEs	2.28	0.59	-	0.58	1.11
Others	280.78	2.96	-	25.19	252.63
Total	619.28	9.59	-	46.11	563.58

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

The Bank holds an adhoc provision of Rs.300 Crore (over and above regulatory provisions) as on September 30, 2022, to meet any exigencies arising out of COVID – 19 pandemic.

Restructured Advances

(₹ in Crores)

Particulars	MAR-21	JUN-21	SEP-21	DEC-21	MAR-22	JUN-22	SEP-22
Advances (Gross)	31541.03	31208.20	31597.66	31995.32	33748.17	33822.76	34876.53
Restructured Assets	261.00	503.19	929.28	1055.82	1034.30	994.56	948.45
<i>Of which</i>							
1. Standard	157.14	408.39	840.35	924.65	888.42	860.00	795.71
2. NPA	74.00	85.37	80.30	124.48	99.15	91.14	115.72
3. CDR	28.06	8.32	7.92	6.14	46.32	43.24	36.84
% of CDR to Total Restructured Advances	10.75%	1.65%	0.85%	0.58%	4.48%	4.35%	3.88%
4. Non-CDR	1.80	1.11	0.71	0.55	0.41	0.18	0.18
% of Non CDR to Total Restructured Advances	0.69%	0.22%	0.08%	0.05%	0.04%	0.02%	0.02%

(₹ in Crores)

Sector wise Restructured Accounts

Sector	MAR-21	JUN-21	SEP-21	DEC-21	MAR-22	JUN-22	SEP-22
1.Retail	5.34	84.38	170.02	187.85	185.16	181.88	180.42
2.AGRI	8.28	10.87	23.32	43.19	42.13	41.27	43.40
3.MSME	119.97	208.14	414.37	479.16	436.55	419.93	393.47
4. Corporate & Others	127.41	199.80	321.57	345.62	370.46	351.48	331.16
Total	261.00	503.19	929.28	1055.82	1034.30	994.56	948.45

(₹ in Crores)

Sector wise SMA Position as on 30.09.2022

Sector	SMA-0		SMA-1		SMA-2		Total	
	No of A/cs	Balance	No of A/cs	Balance	No of A/cs	Balance	No of A/cs	Balance
Retail	8327	592.31	4600	362.30	3888	385.29	16815	1,339.90
Agriculture	11492	196.31	4084	83.91	976	37.69	16552	317.91
MSME	5617	715.14	4673	537.45	3842	440.71	14132	1,693.30
Corporate & Others	956	695.27	582	180.20	438	121.57	1976	997.04
Total as on 30-09-2022	26392	2,199.03	13939	1,163.86	9144	985.26	49475	4,348.15

Sector wise Slippages Position

(₹ in Crores)

Sector	MAR-21 (3M)	JUN-21 (3M)	SEP-21 (3M)	DEC-21 (3M)	MAR-22 (3M)	JUN-22 (3M)	SEP-22 (3M)
Retail	58.46	50.86	5.81	8.22	1.30	5.88	3.63
Agriculture	47.42	13.01	20.16	9.00	0.00	9.37	16.48
MSME	411.09	178.69	71.25	46.37	59.01	87.54	65.28
Corporate & Others	40.28	36.32	0.00	18.16	0.00	27.96	0.00
Total	557.25	278.88	97.22	81.75	60.31	130.75	85.39
Slippage Ratio	1.77%	0.89%	0.31%	0.26%	0.18%	0.39%	0.24%
Recoveries / Upgradation							
Retail	8.60	25.73	30.54	23.43	7.00	7.82	6.99
Agriculture	15.66	13.79	30.75	9.92	11.03	4.18	11.38
MSME	91.86	128.07	184.37	108.10	111.58	117.52	45.82
Corporate & Others	29.13	2.37	0.00	0.00	24.45	0.00	0.00
Total Recoveries	145.25	169.96	245.66	141.45	154.06	129.52	64.19

Asset Quality Position – over the Years

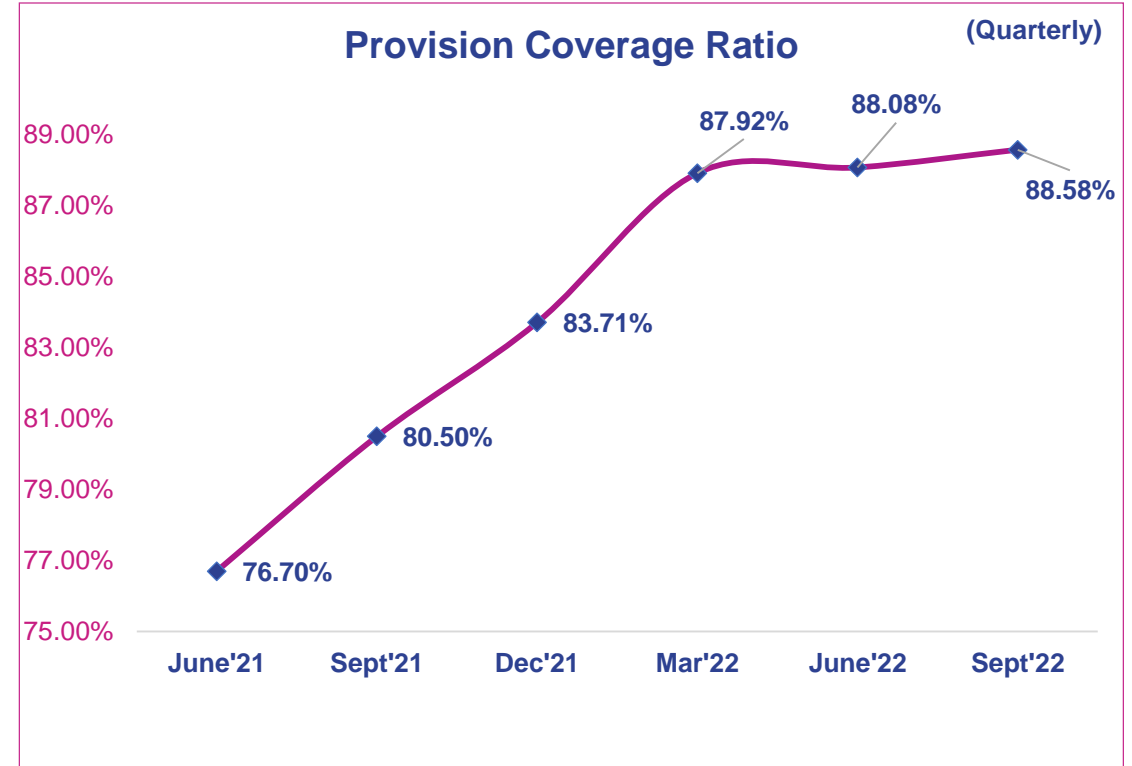
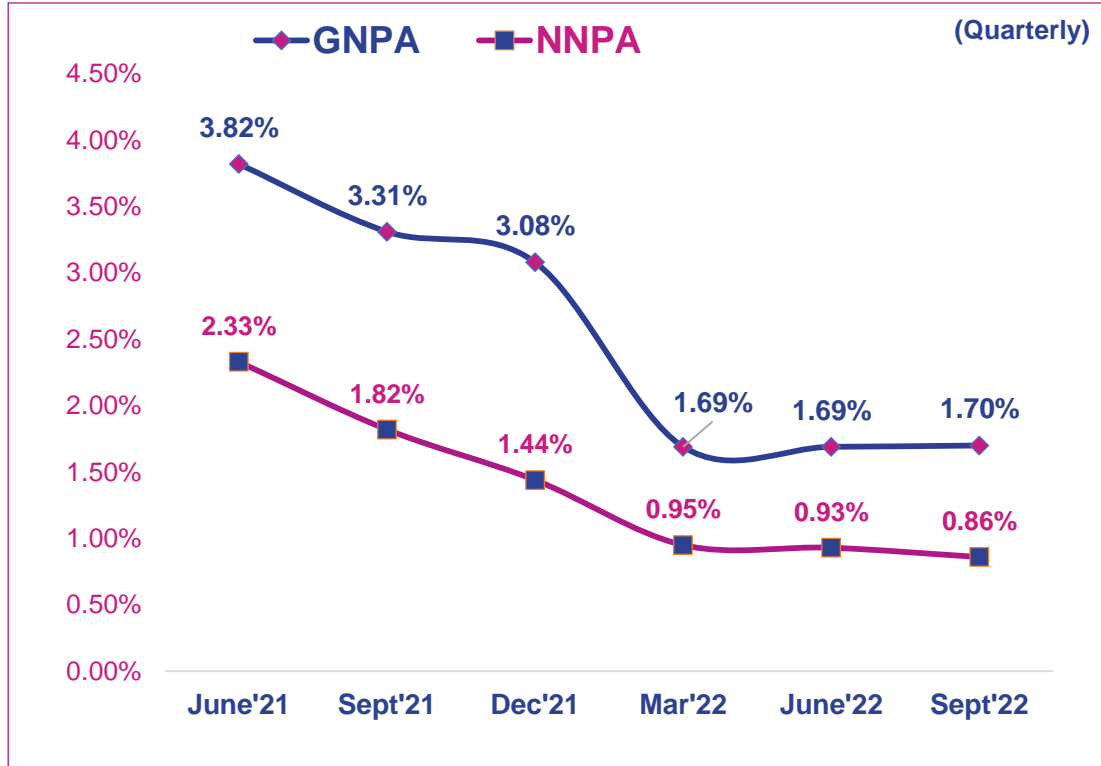
(₹ in Crores)

Particulars	MAR-21	JUN-21	SEP-21	DEC-21	MAR-22	JUN-22	SEP-22
Opening Balance of Gross NPA	1020.98	1084.78	1193.70	1045.26	1084.78	570.92	572.15
-Cash Recovery	110.47	62.61	76.39	79.39	309.45	63.3	44.74
-Upgradation	8.10	107.35	169.27	62.06	401.68	66.22	19.46
-Write Off	392.59	0.00	0.00	0.00	320.89	0.00	0.00
Total Reduction (i+ii+iii)	511.16	169.96	245.66	141.45	1032.02	129.52	64.20
Fresh Addition	574.96	278.88	97.22	81.75	518.16	130.75	85.39
Closing Balance of Gross NPA	1084.78	1193.70	1045.26	985.56	570.92	572.15	593.34
Gross NPA	1084.78	1193.70	1045.26	985.56	570.92	572.15	593.34
GNPA %	3.44	3.82	3.31	3.08	1.69	1.69	1.70
NPA Provision	430.03	477.62	476.35	529.24	249.63	255.32	291.39
Net NPA	613.82	712.14	564.95	452.36	317.58	310.92	295.97
NNPA %	1.98	2.33	1.82	1.44	0.95	0.93	0.86
Provision Coverage Ratio %	79.53	76.70	80.50	83.71	87.92	88.08	88.58

(₹ in Crores)

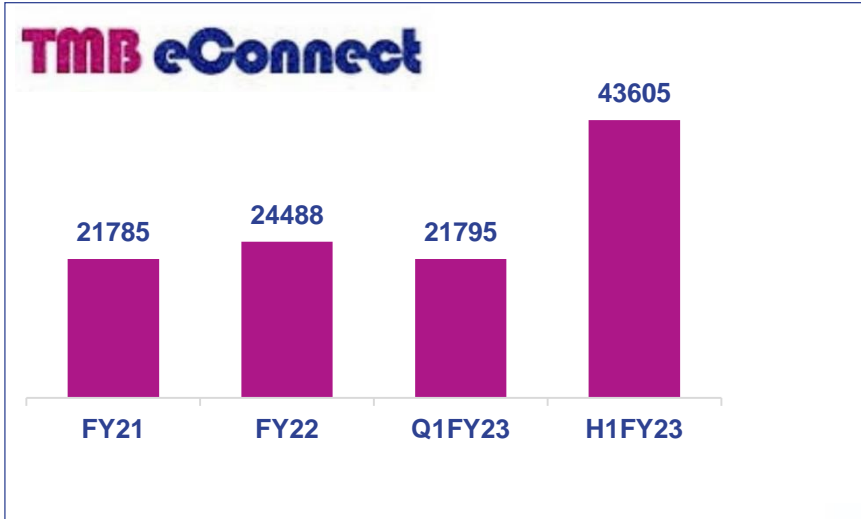
Sector wise NPA Position – over the Years

Sector	MAR-21 (12M)	JUN-21 (3M)	SEP-21 (6M)	DEC-21 (9M)	MAR-22 (12M)	JUN-22 (3M)	SEP-22 (6M)	Y-o-Y
Retail	86.35	102.36	77.63	62.42	53.92	52.36	48.52	-37.50%
Agriculture	117.79	118.31	107.14	105.94	52.04	55.67	61.34	-42.75%
MSME	563.47	657.05	557.42	513.81	321.07	295.10	311.63	-44.09%
Corporate & Others	317.17	315.98	303.07	303.39	143.89	169.02	171.85	-43.30%
Gross NPA	1084.78	1193.70	1045.26	985.56	570.92	572.15	593.34	-43.24%

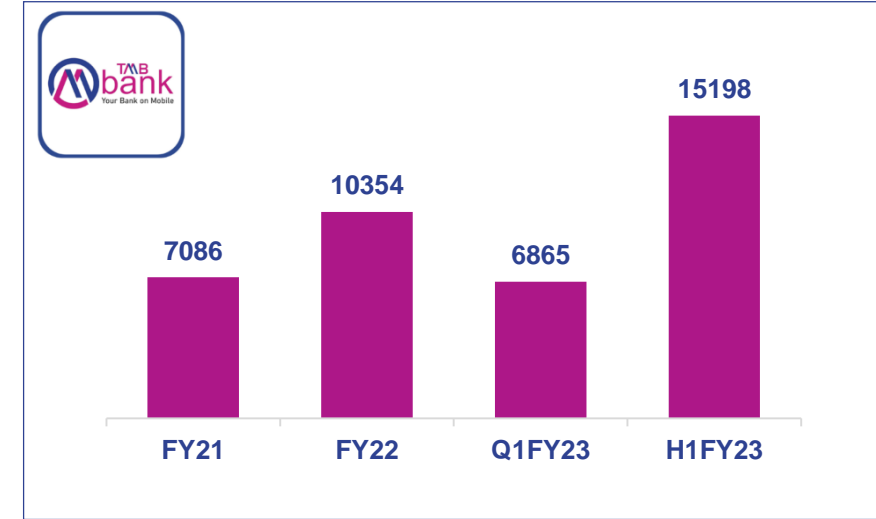


Values in Cr

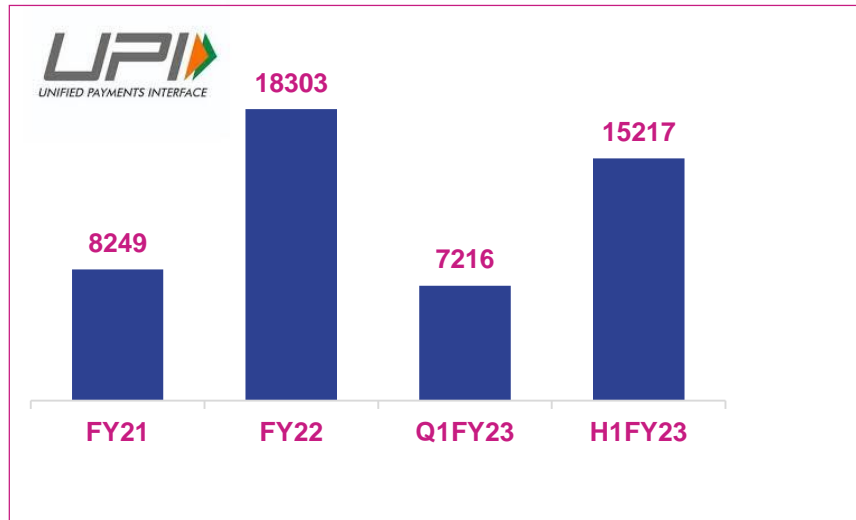
Net Banking Transactions



Digital Transaction Growth

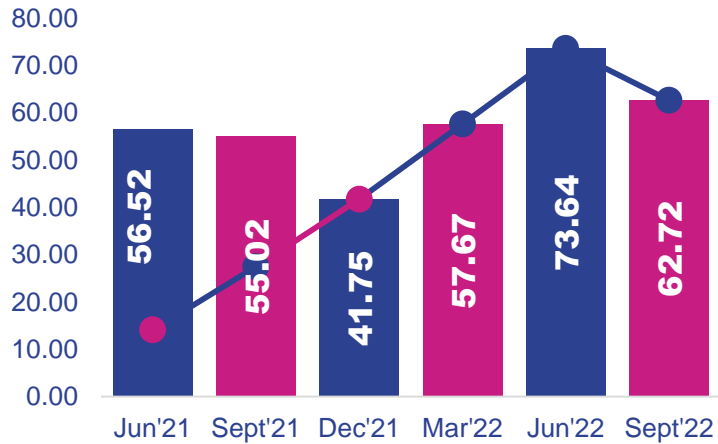


UPI Transactions



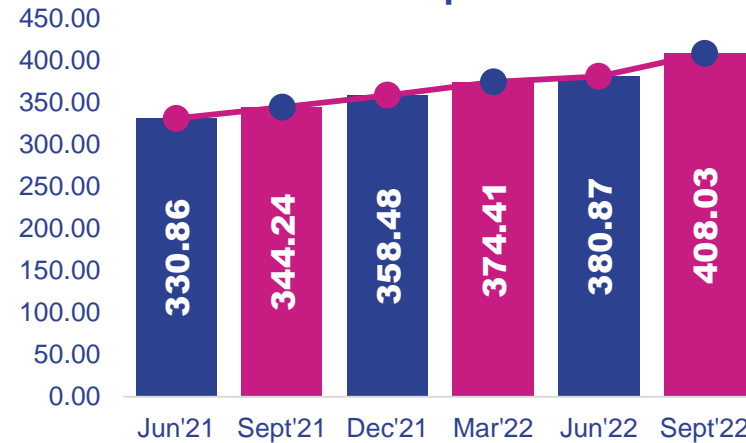
(Annualised)

Earning Per Share (EPS)



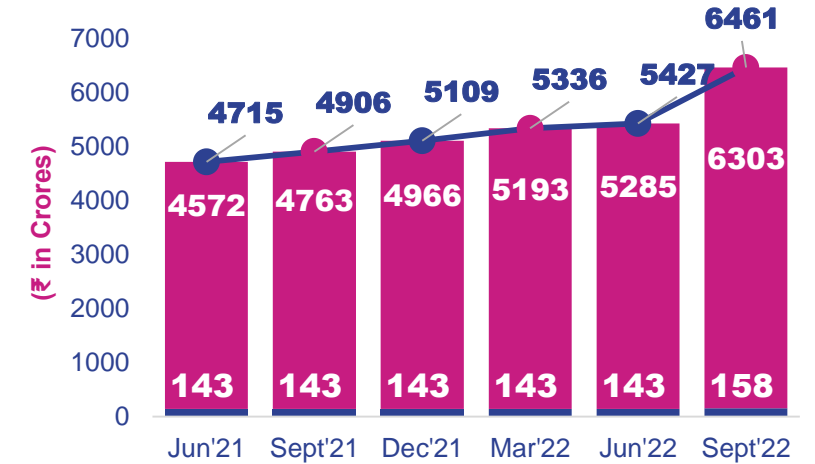
● EPS

Book Value per Share



● Book Value per Share

Net Worth



■ Capital ■ Reserves & Surplus ● Network

Particulars	Jun'21	Sep'21	Dec'21	Mar'22	Jun'22	Sep'22
Capital	142.51	142.51	142.51	142.51	142.51	158.35
Net Worth	4715.12	4905.87	5108.75	5335.70	5427.41	6461.20
EPS (Annualised) (Rs.)	56.52	55.02	55.67	57.67	73.64	62.72
Book Value (Rs.)	330.86	344.24	358.48	374.41	380.87	408.03

A strong board with experience across banking, accounting and auditing (1/2)



Shri. S. Krishnan

Managing Director and Chief Executive Officer

M.Com., ICWA, CAIIB. A Veteran banker having about four decades of experience. He was the MD & CEO of Punjab & Sind Bank prior to that he was ED of Syndicate Bank and Canara Bank. He had headed vital verticals like Risk Management, Information Systems Security, HR etc., during the past.



Shri. Nirranjan Kani D.N.

Non-Executive Director

He has a master's degree of arts from the University of Madras. He is a director in VVD & Sons Private Limited.



Shri. Niranjan Sankar A

Non-Executive Director

B.Tech (Textiles) IIT Delhi and PGDM from IIM – Bengaluru. Over 22 years of experience in many SSI / Large scale industries. He is an Executive Director of M/s.Pioneer Jellice India Private Limited.



Dr. S. R. Ashok

Non-Executive Director

Doctor by profession with a MBBS from Madurai Kamraj University with a Diploma in Ortho from Gulbarga University. Served under the MoH, Saudi Arabia among others. Currently at TMCH, Thoothukudi



Shri. Asok Kumar P.C.G.

Non-Executive Director

Completed his SSCE in 1976. Currently, he is a partner at M/s Asok Sparklers Factory, a micro undertaking, and has over 25 years of experience investing in the stock market



Shri. Babu Suresh Kumar S.

Additional Director, RBI Nominee

M.Com from Loyola University and a Certified Member of the IIB. Has over 33 years of experience at various functions of Central Banking at different centers.



Shri. C.S. Ram Kumar

Additional Director, RBI Nominee

Having more than 32 years of experience at various functions of Central Banking at different centres, especially in supervision of non-banking financial companies, payment and settlement systems, external investments and foreign exchange

Professionally managed Bank with experienced senior management team and board of directors. Code of Conduct for Directors and Senior Management is put in place

A strong board with experience across banking, accounting and auditing (2/2)



Shri. Nagarajan K.
Independent Director

He has a bachelor degree in law from Bangalore University. He is having about 36 years of experience in High Court. He is a panel advocate in various companies, Banks, Corporations, etc.,



Shri. Balakrishnan Prabakaran
Independent Director

B.Tech (Met & Mat) and Masters in Biomedical Engineering from IIT-Chennai. Doctorate from Rensselaer Polytechnic, NY-USA. Technical Director at Sree Ayyanar Spinning & Weaving Mills



Smt. Ezhil Jothi S
Independent Director

B.Com from Lady Doak College Madurai and is a Fellow Member of the ICSI and a registered valuer with the IBBI. Member of the Managing Committee of the Madurai Chapter of the ICSI



Shri. Chiranjeevi Raj C.
Independent Director

B.Com from Ayya Nadar Janaki College, Sivakasi and is a Fellow Member of ICAI. Practicing CA since 2005 and is currently a partner at M/s S Chandrasekaran & Co, Chartered Accountants



Shri. Vijayadurai B.
Independent Director

M.Com from Madurai Kamraj University and is a Fellow Member of the ICAI with a post qualification course in Information System Audit. He is a practicing CA for more than 22 years



Shri. B. S. Keshava Murthy
Independent Director

Over 38 Years of experience in banking. Previously 'Chief General Manager' with Indian Overseas Bank Served as General Manager-Corporate Credit, Chief Financial Officer (CFO) and Head-Integrated Treasury at IOB between 2008 and 2014

The experience of the Board and senior management team has enabled the bank to develop a strong understanding of industry-specific aspects of the business and operations.

Branch Map



S.no	State	As on 30.09.2022			
		Branch	ATM	CRM	E-lobbies
1	Tamilnadu	369	952	263	94
2	Andhra Pradesh	26	44	8	4
3	Maharashtra	23	28	6	2
4	Gujarat	21	23	3	2
5	Kerala	21	24	3	1
6	Karnataka	20	30	1	0
7	Telangana	8	13	3	1
8	Madhya Pradesh	3	3	0	0
9	Rajasthan	3	4	0	0
10	Haryana	2	2	0	0
11	Chattisgarh	1	1	0	0
12	Orissa	1	1	0	0
13	Punjab	1	1	0	0
14	Uttar Pradesh	1	1	0	0
15	Uttarkhand	1	1	0	0
16	West Bengal	1	1	1	0
17	Union Territories - 4	7	16	3	0
	Total	509	1145	291	104

Strategic Partnerships

FOR RECEIVING REMITTANCE FROM ABROAD FASTER



REMITTANCE FACILITIES

- HDFC and IDBI Bank for DD drawing arrangement
- HDFC and IDBI Bank for Cheque collection arrangement
- IDBI Bank for Payments

FOR INVESTING IN MUTUAL FUNDS



PAYMENT GATEWAY



India Ideas

INSURANCE AND OTHER UNDERWRITING OPTIONS



COMMERCIAL VEHICLE FINANCE



POINT OF SALES



Strategic Partnerships

PARTICIPANT



POINT OF PRESENCE UNDER



ONLINE SHARE TRADING PLATFORM



E-STAMPING BUSINESS



BILL COLLECTION | TAX COLLECTION



ISSUE OF PAN CARD



Tamilnad Mercantile Bank Limited

No. 57, Victoria Extension Road, Thoothukudi – 628 002, Tamil Nadu, India

Investor Contact

Mr.P.A.Krishnan, CFO

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E-mail: cfo@tmbank.in

**Mr.Prakash Chandra Panda,
Company Secretary & Compliance Officer**

Mob: 96595 23378

E-mail: cs@tmbank.in

Website: www.tmb.in

Thank You