



Investor Presentation

Q1 - FY - 2025-26



Board of Directors



Shri. K.N Madhusoodanan
PART-TIME CHAIRMAN



Shri. Ajith Kumar K.K
MD & CEO



Shri. P. Suriaraj
EXECUTIVE DIRECTOR



Shri. G. Rajagopalan Nair
INDEPENDENT DIRECTOR



Shri. D. K. Kashyap
RBI ADDITIONAL DIRECTOR



Dr. Nirmala Padmanabhan
INDEPENDENT DIRECTOR



Ms. Vardhini Kalyanaraman
INDEPENDENT DIRECTOR



**Shri. Nageswara Rao -
Chatradi**
RBI ADDITIONAL DIRECTOR



Dr. Jineesh Nath C.K
DIRECTOR



Shri. Ashutosh Khajuria
ADDITIONAL DIRECTOR

❖ Total Business of the Bank grew by **15.82%** and reached **₹ 29051** Crore as on 30th June, 2025.

❖ Total Deposit of the Bank grew by **14.74 %** to reach **₹ 16,570** Crore.

❖ Gross Advance of the Bank grew by **17.27%** to reach **₹ 12,482** Crore.

❖ Gold Loan Portfolio registered a growth of **28.11%** to reach **₹ 4,039** Crore.

❖ Retail Deposit of the Bank grew by **7.95%** to reach **₹ 13,255** Crore.

❖ Provision Coverage Ratio as of June 30th, 2025, is **87.31%**.

❖ Gross NPA percentage reduced to **3.22%** from **4.04%**.

❖ Net NPA percentage reduced to **1.13%** from **1.26%**.

Performance
Y-o-Y



❖ CRAR Basel III (%) improved to **18.26%** from **13.37%**.

❖ Cost to Income Ratio reduced to **81.35%** from **102.50%**

❖ CD Ratio improved to **75.33%** from **73.70%**

❖ RoA improved to **0.27%** from **(0.20)%**

❖ RoE improved to **3.48%** from **(3.12) %**

❖ NIM improved to **3.39%** from **2.76%**

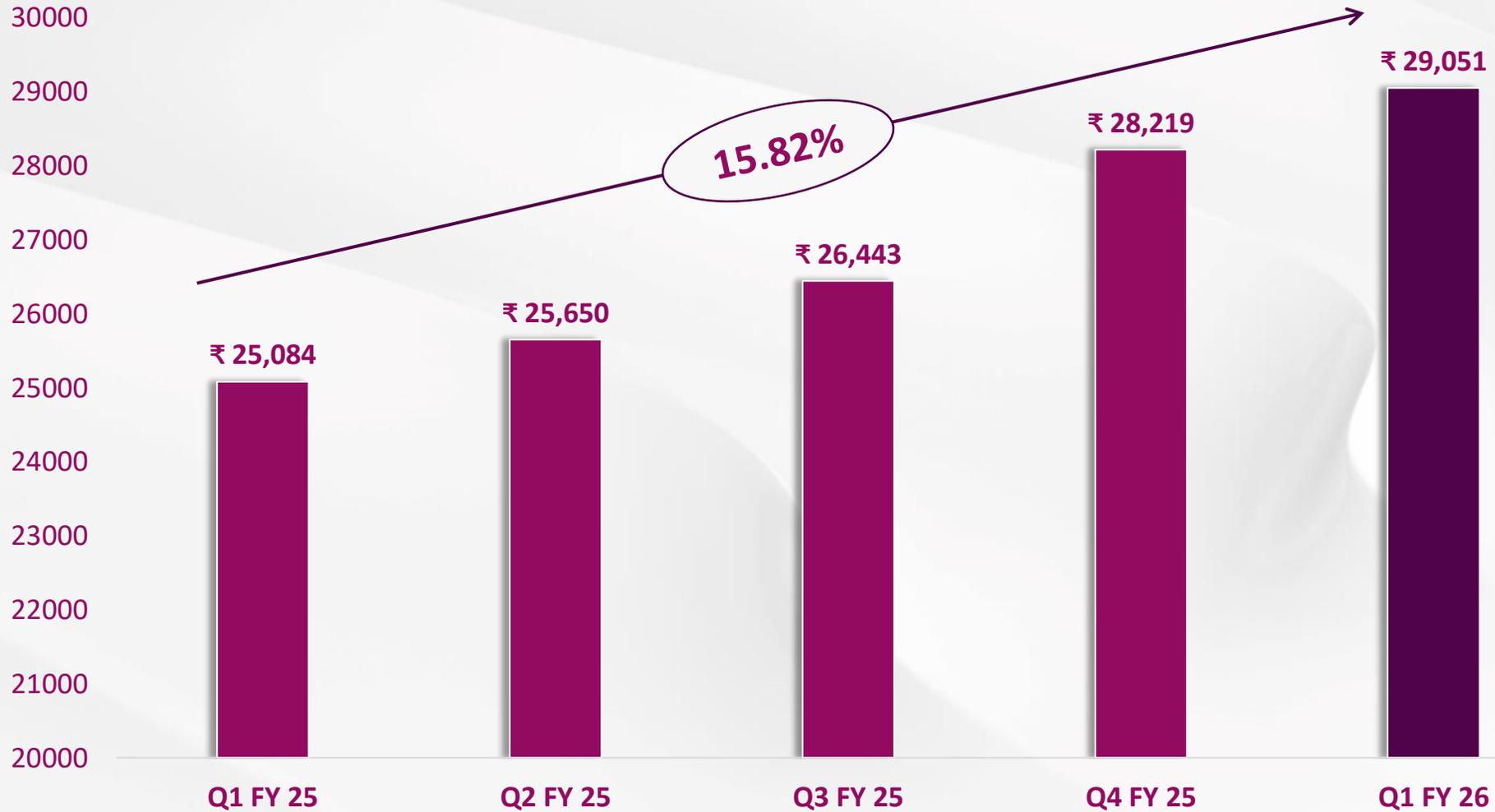
❖ Cost of Funds reduced to **5.72%** from **5.78%**

❖ Yield on Investments improved to **6.35%** from **6.21%**.

**Performance
Y-o-Y**



Total Business

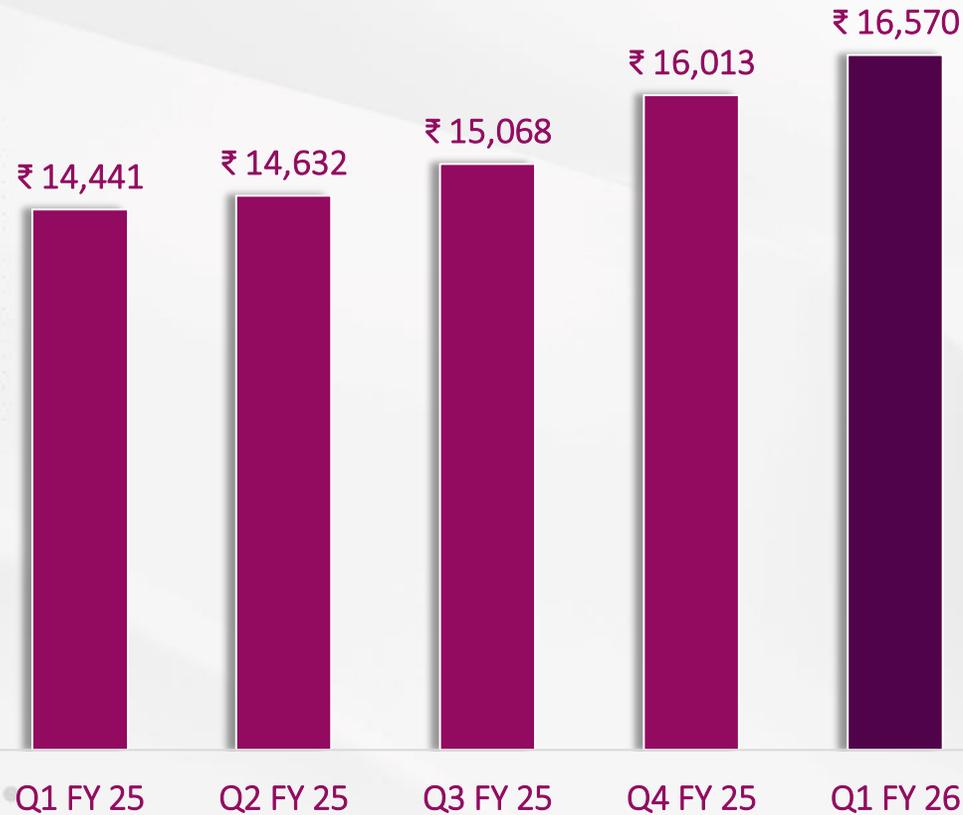


Performance
Y-o-Y

Deposit

₹ in Crore

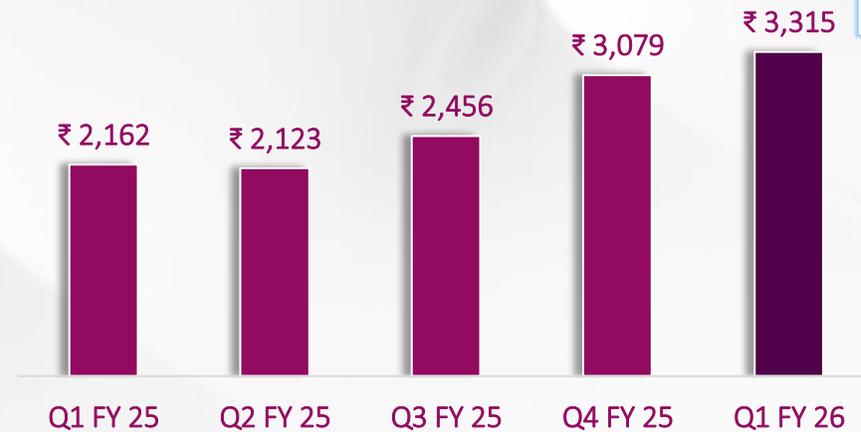
Total Deposit



Retail Deposit



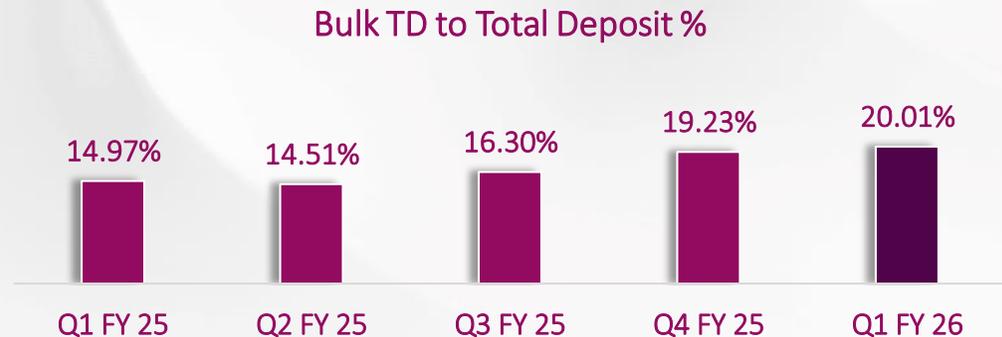
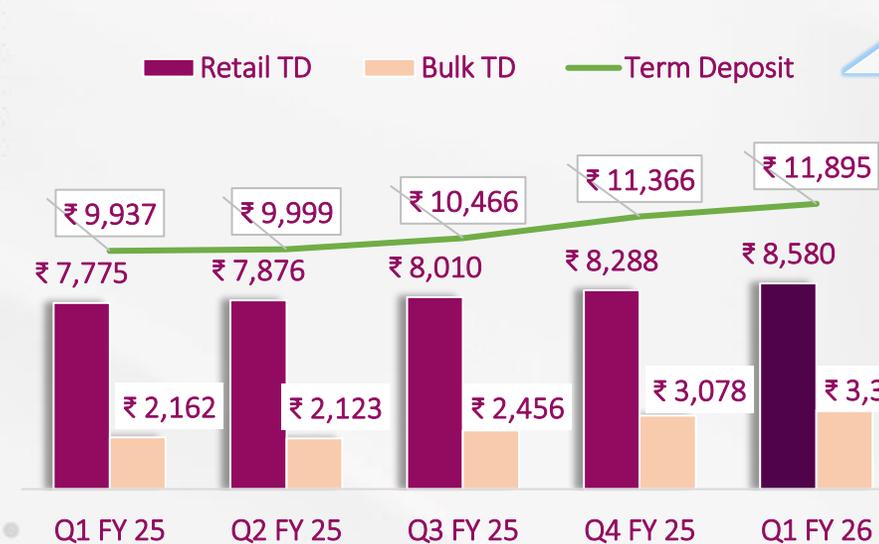
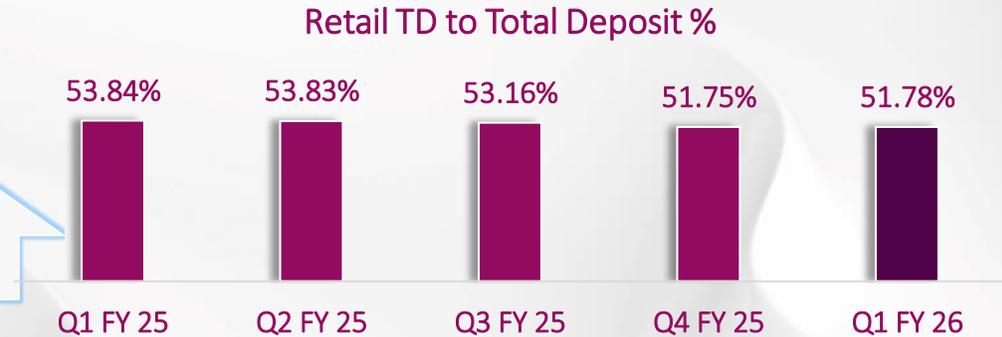
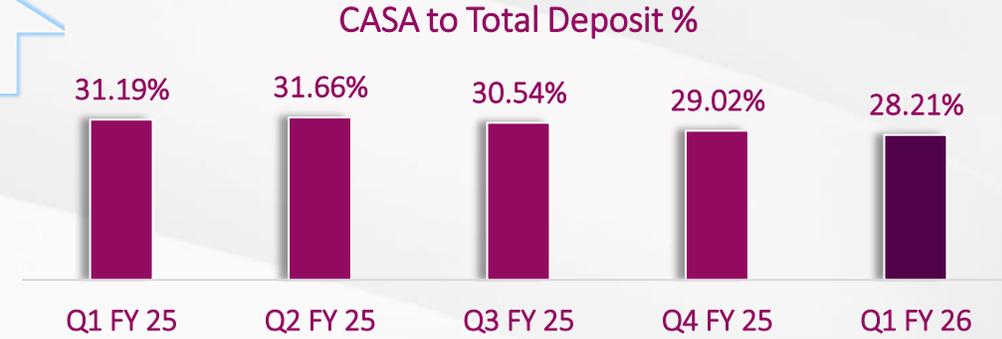
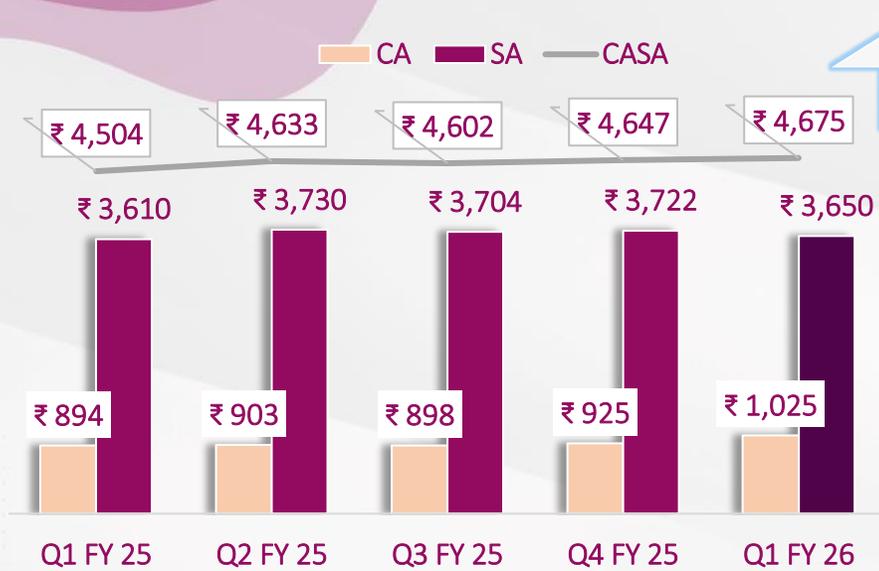
Bulk Deposit



Performance
Y-o-Y



Deposit Mix



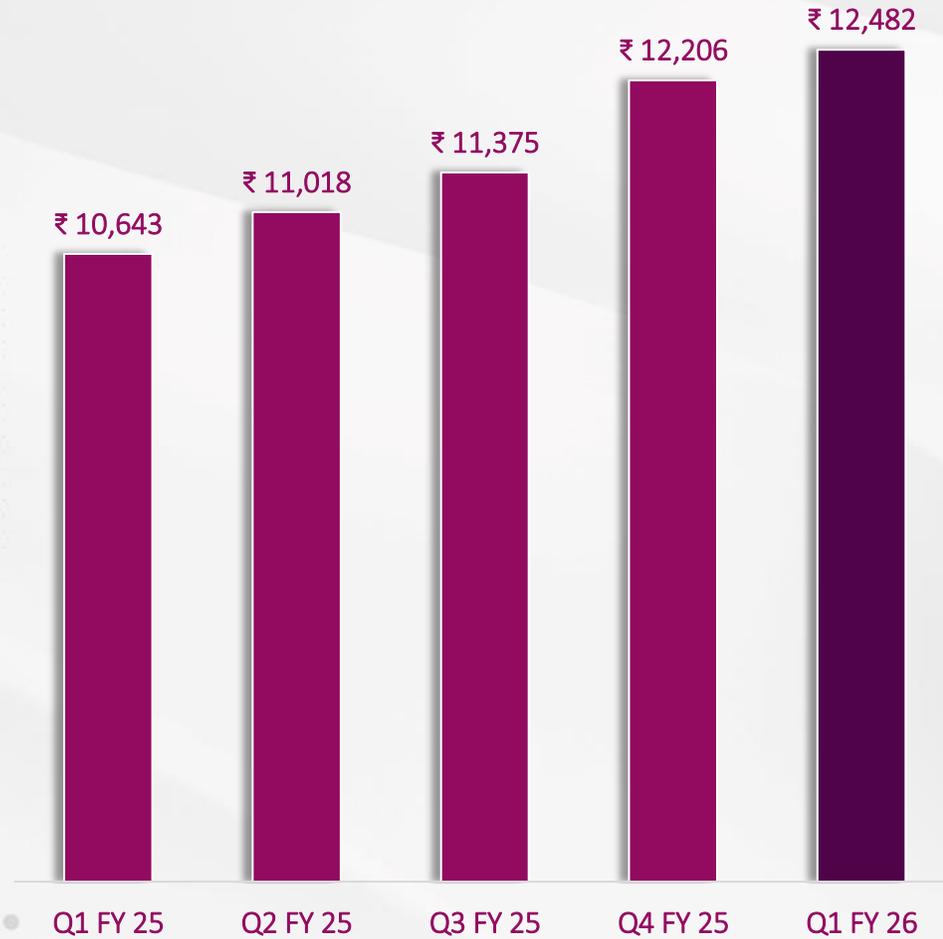
Performance
Y-o-Y



Gross Advance

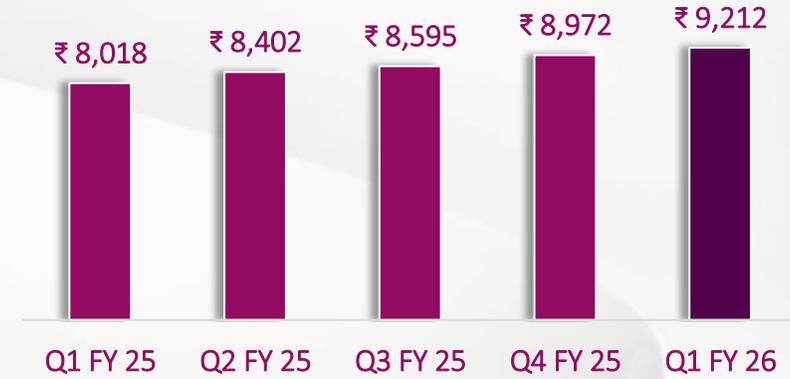
₹ in Crore

Gross Advance



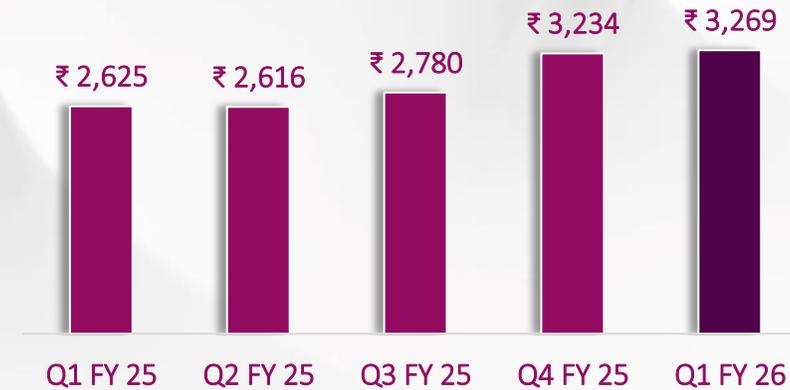
↑
17%

Retail Advance



↑
15%

Corporate Advance



↑
25%

Performance
Y-o-Y



Advance Mix

₹ in Crore

Gold Loan



28 %

Other Retail



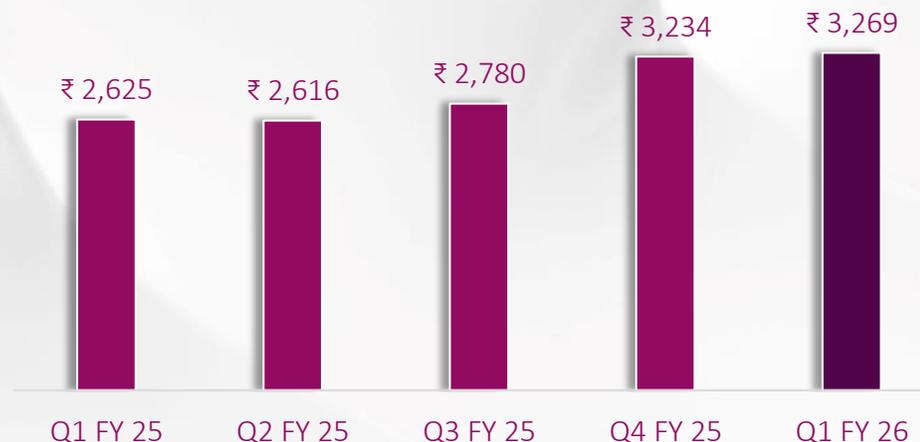
13 %

SME



5 %

Corporate Advance



25 %

Agri & Micro (Excl. Gold)



-13 %

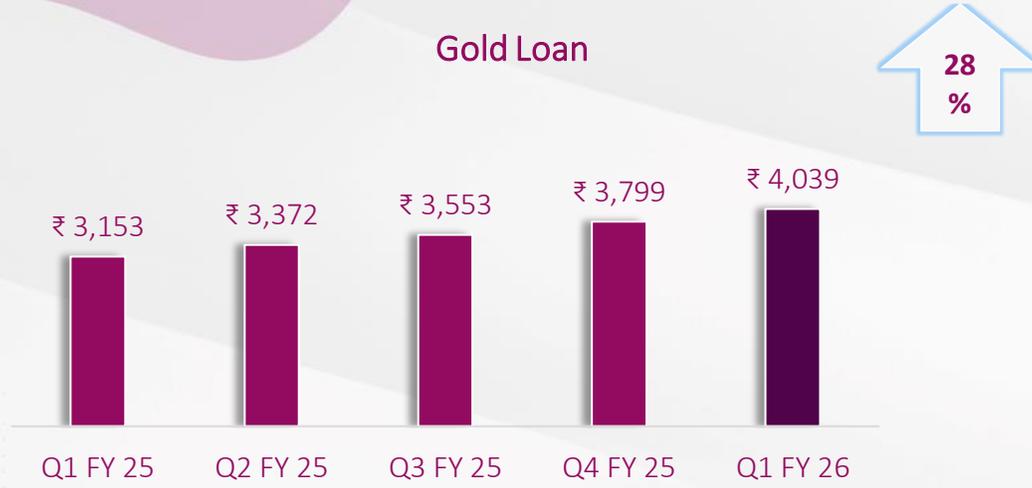
Performance
Y-o-Y



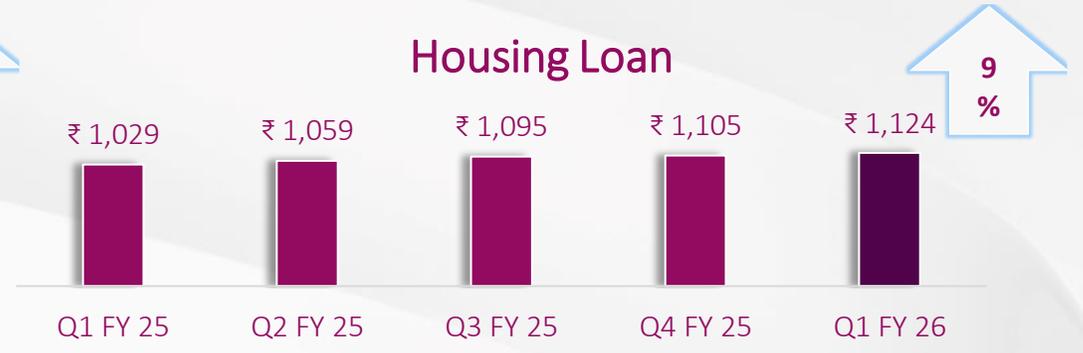
Personal Loans under Retail Segment

₹ in Crore

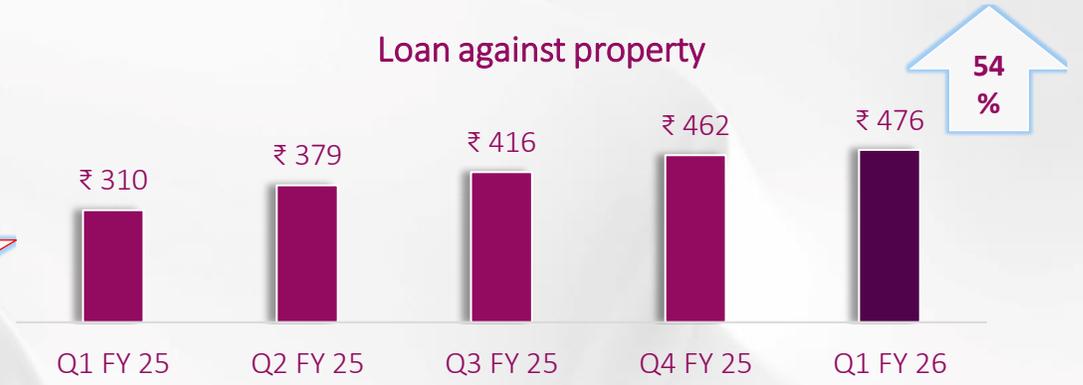
Gold Loan



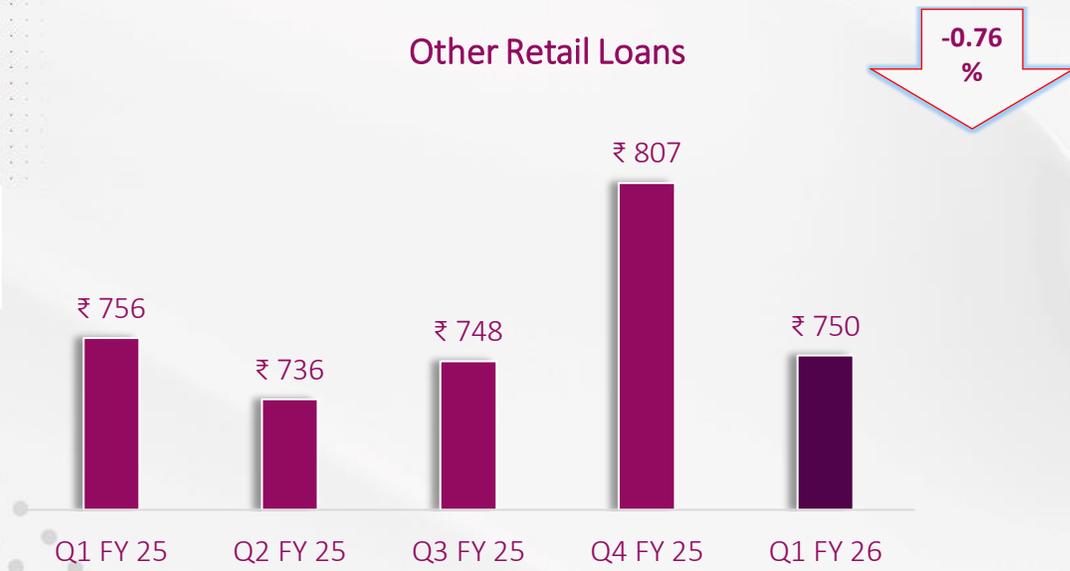
Housing Loan



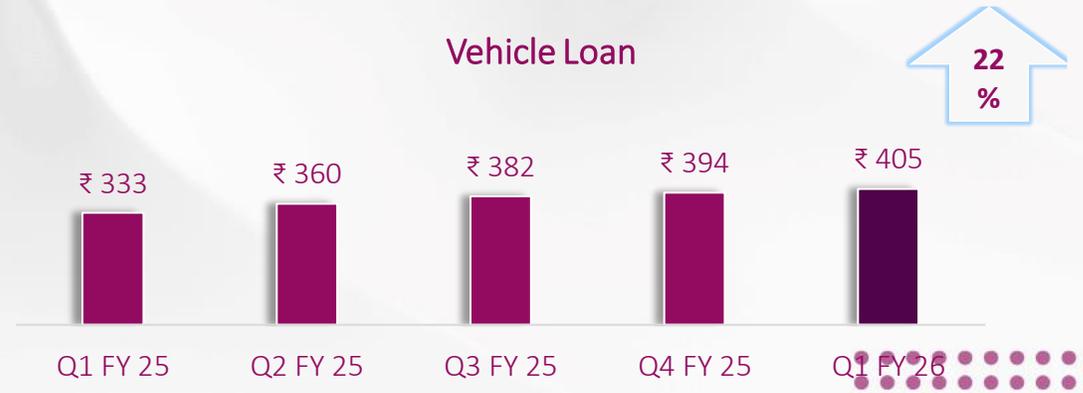
Loan against property



Other Retail Loans



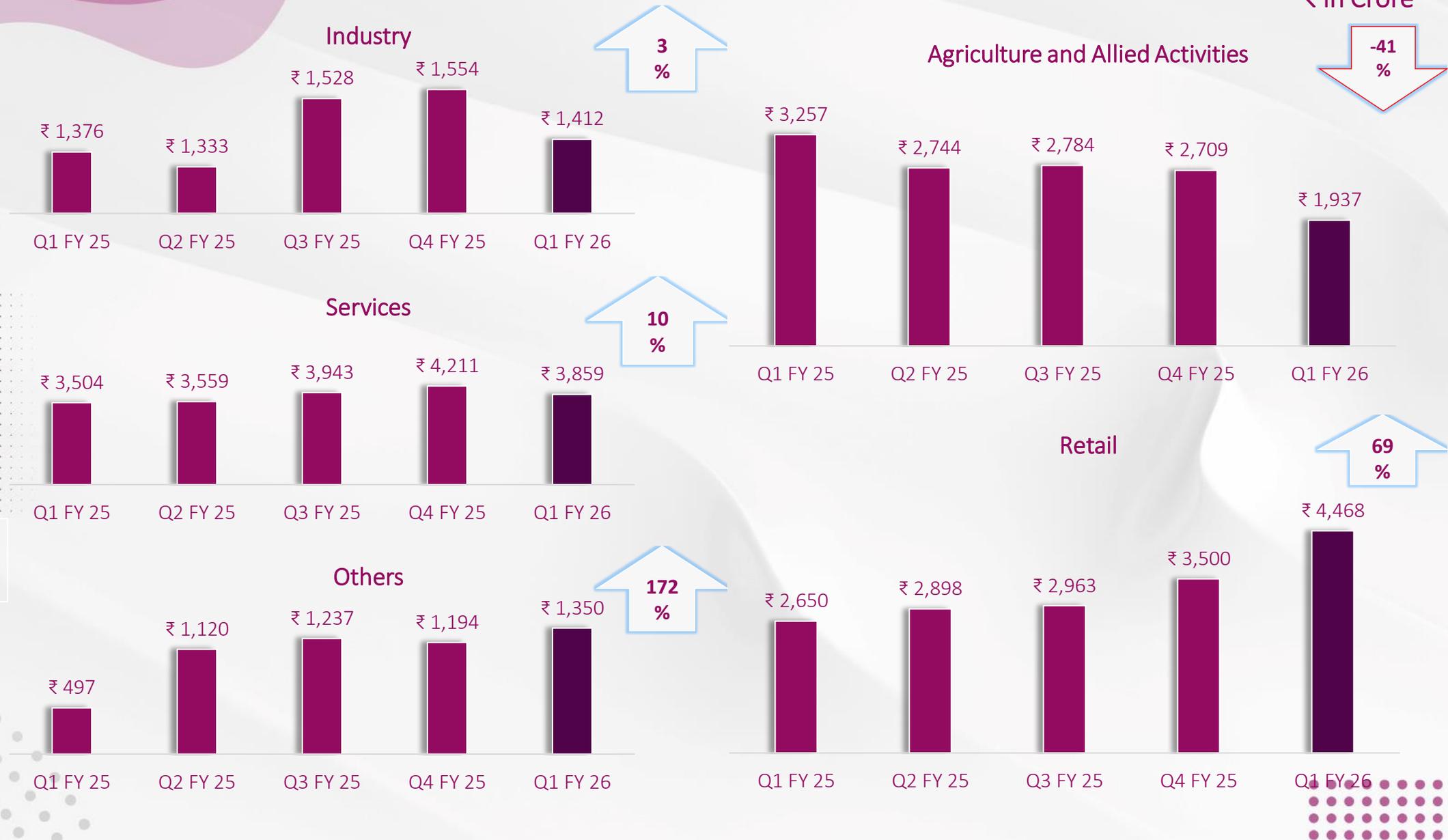
Vehicle Loan



Performance
Y-o-Y



Sector wise Exposure

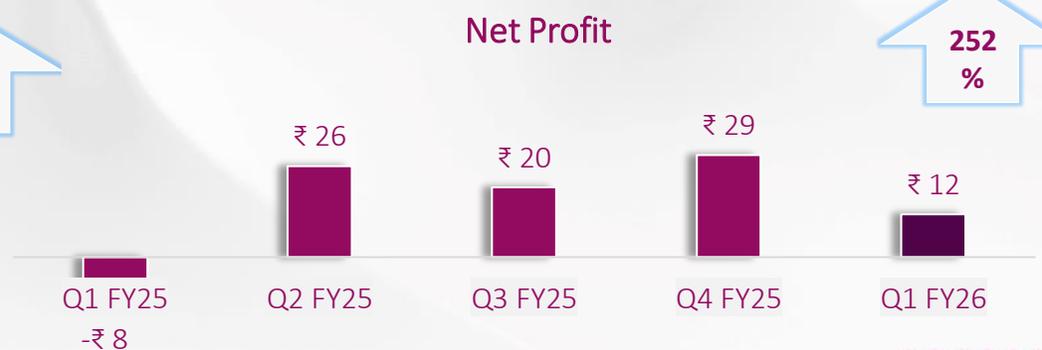
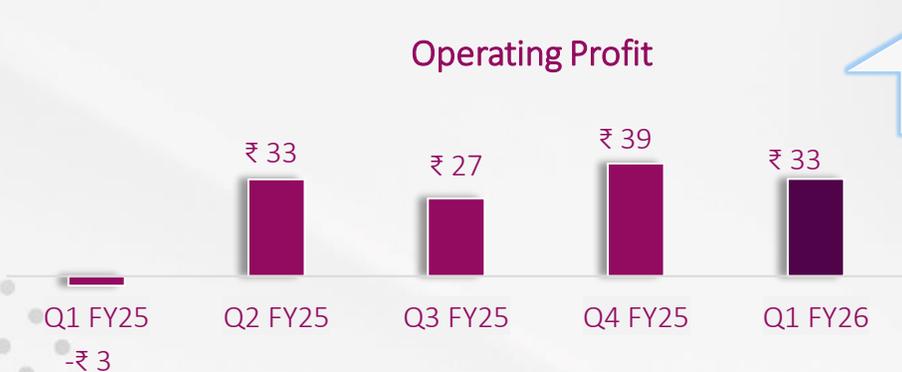
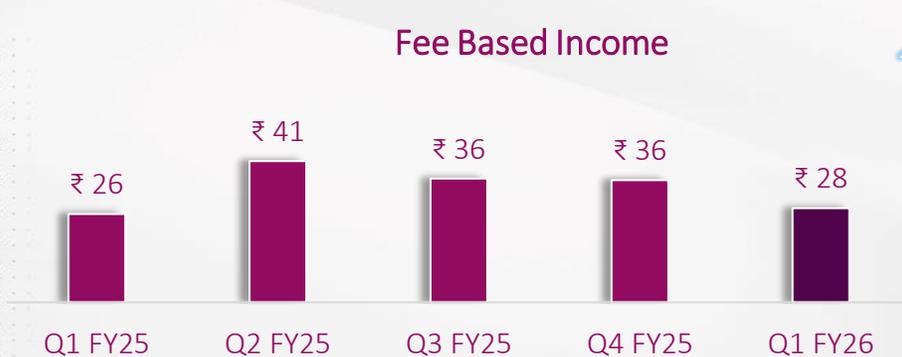
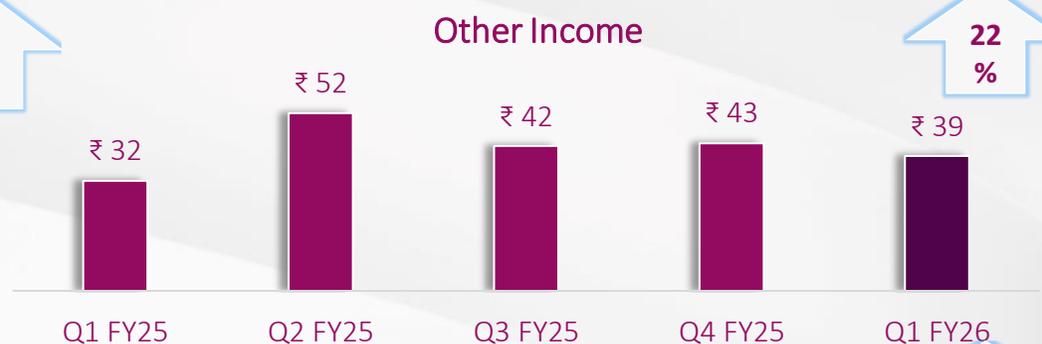
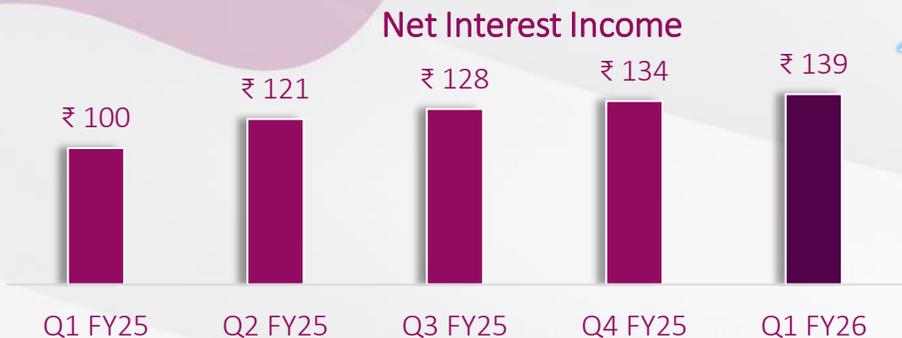


**Performance
Y-o-Y**



Key Financial Indicators

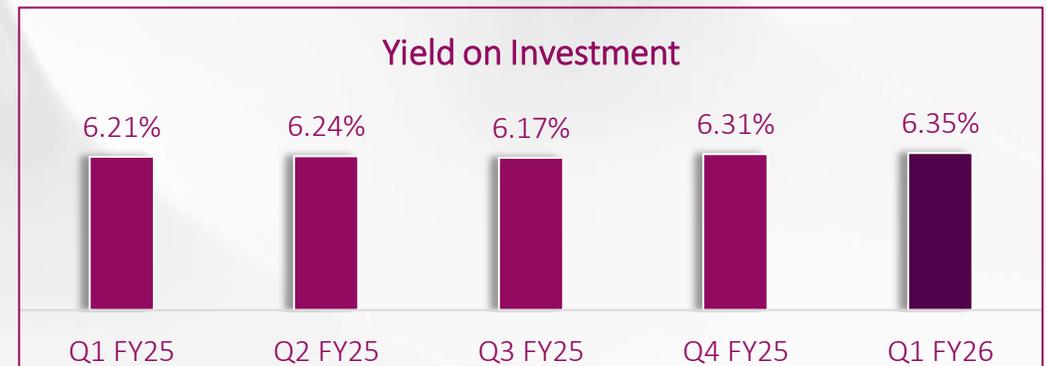
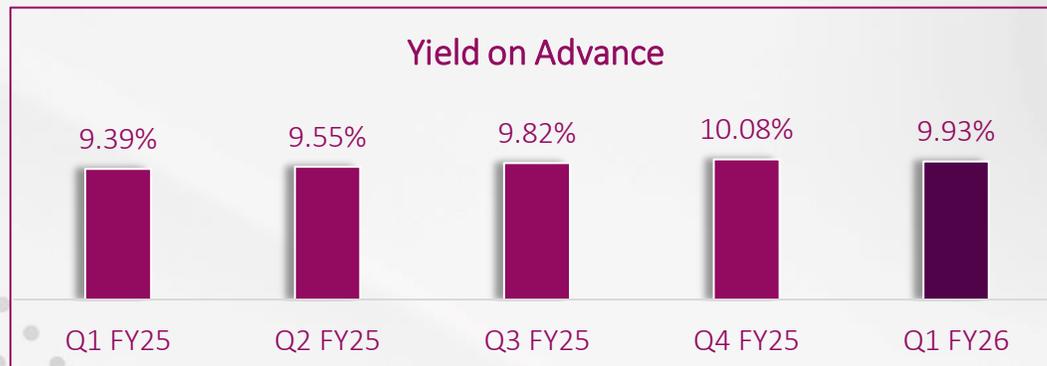
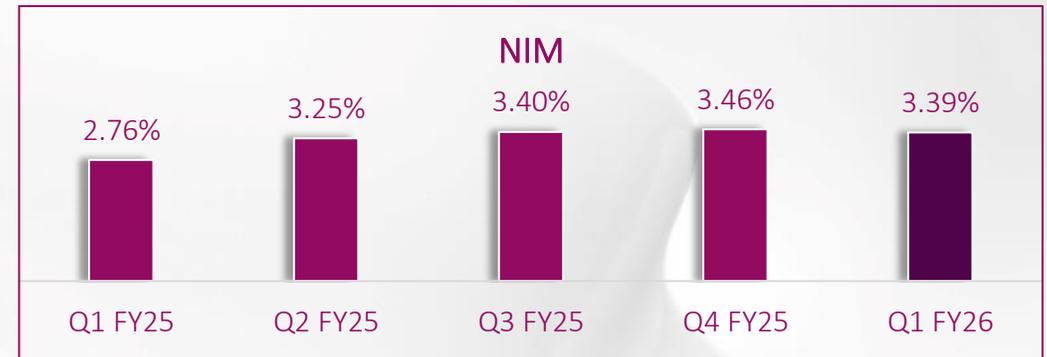
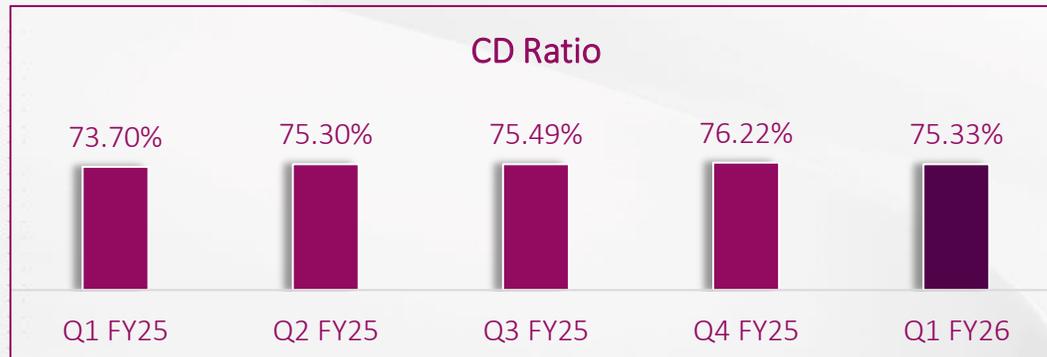
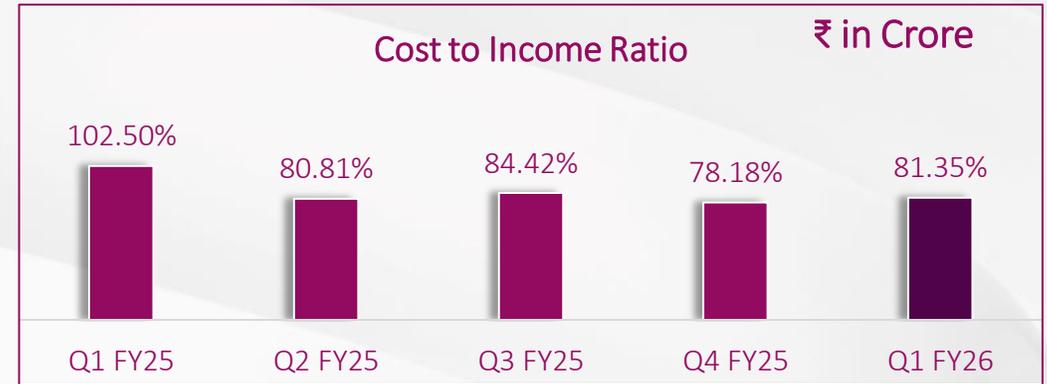
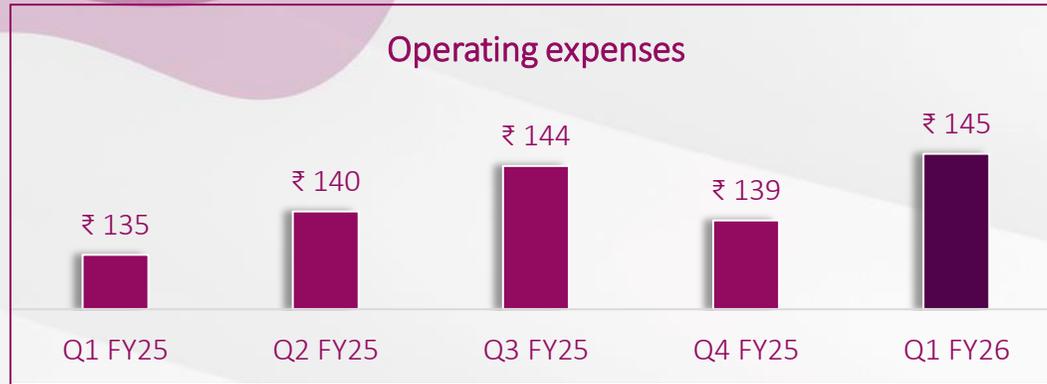
₹ in Crore



For the Quarter

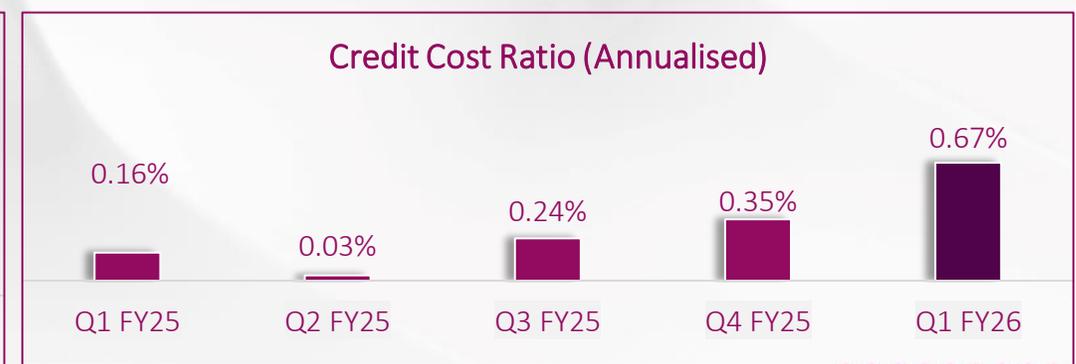
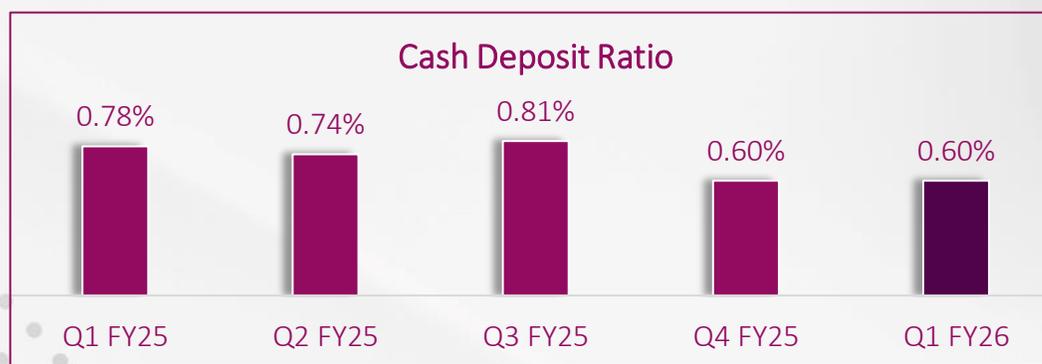
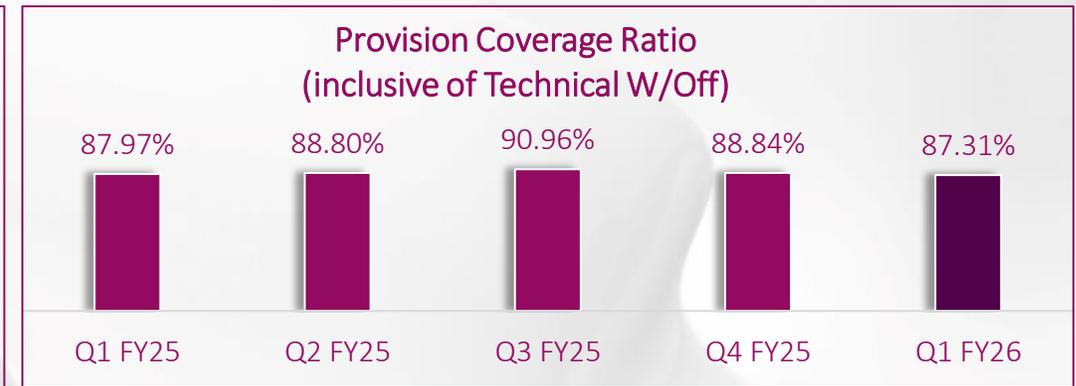
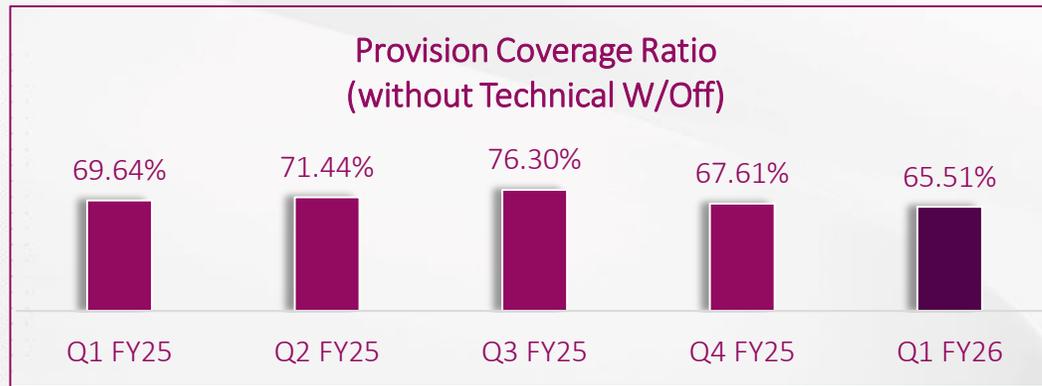
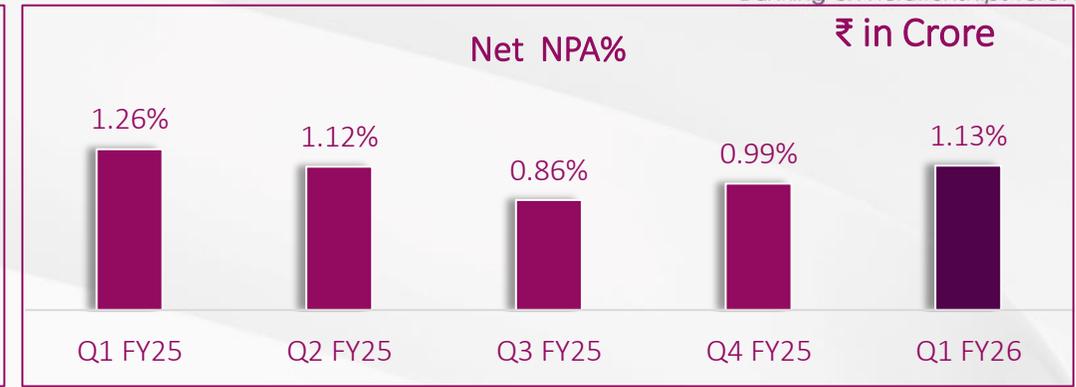
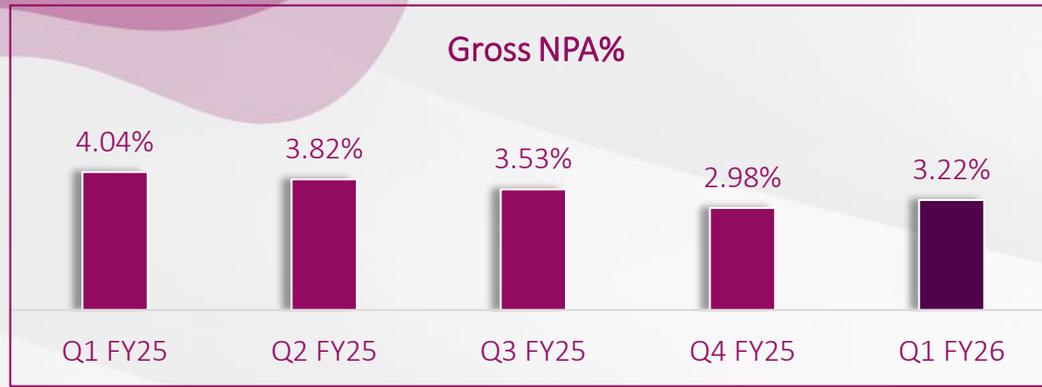


Key Financial Indicators



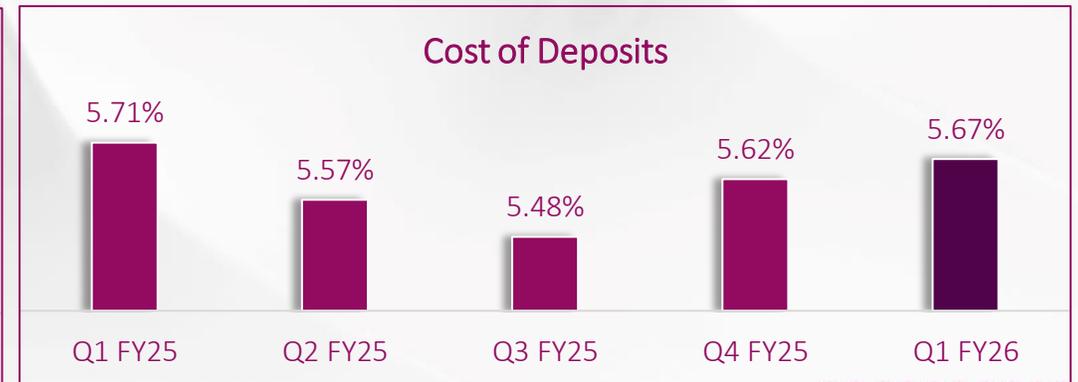
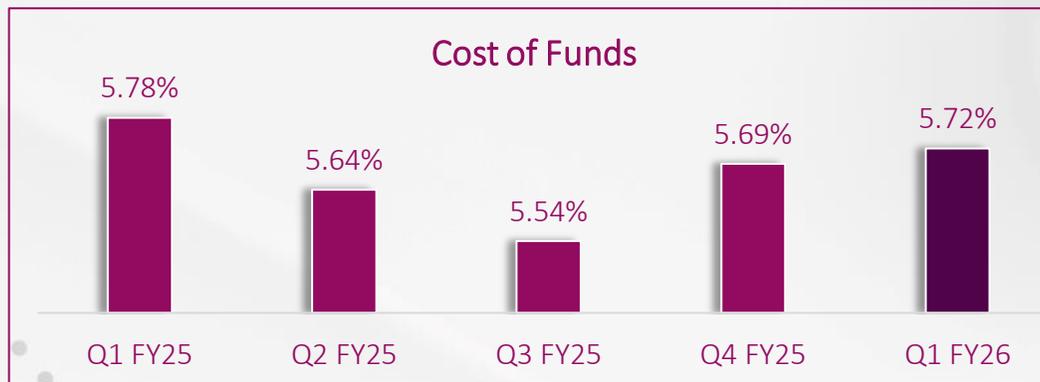
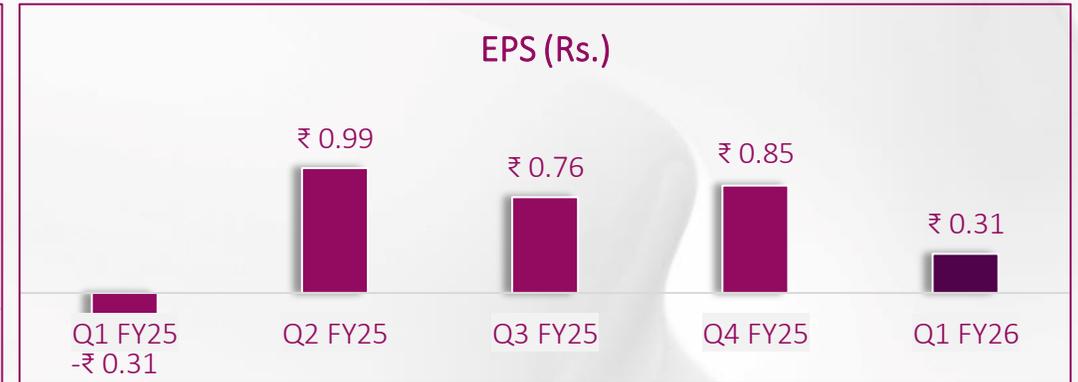
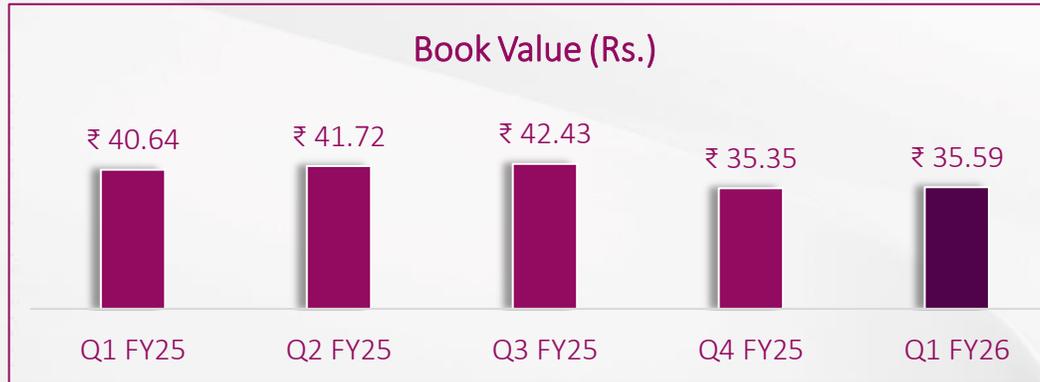
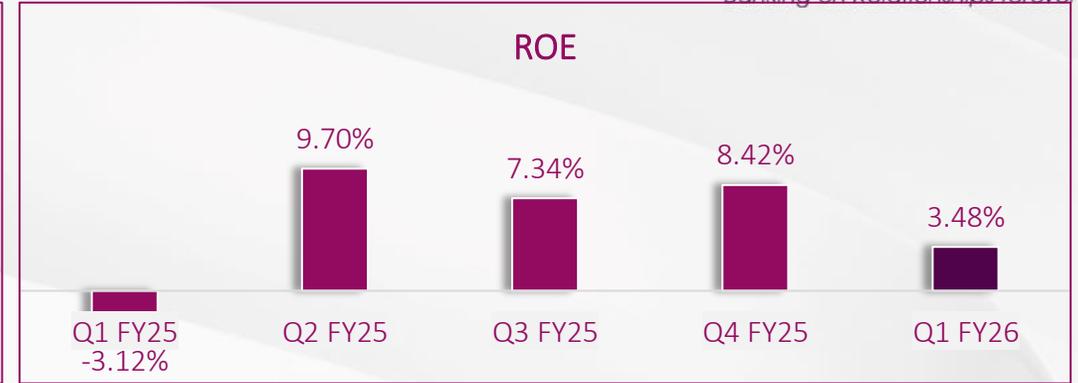
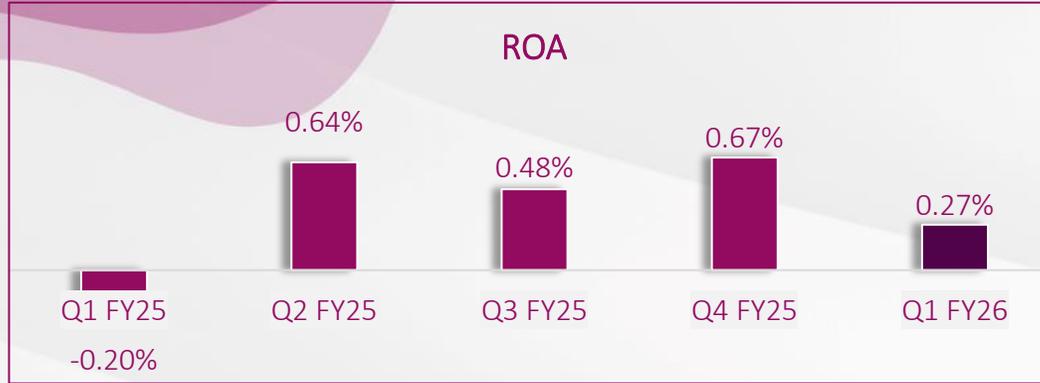
For the
Quarter

Key Financial Indicators



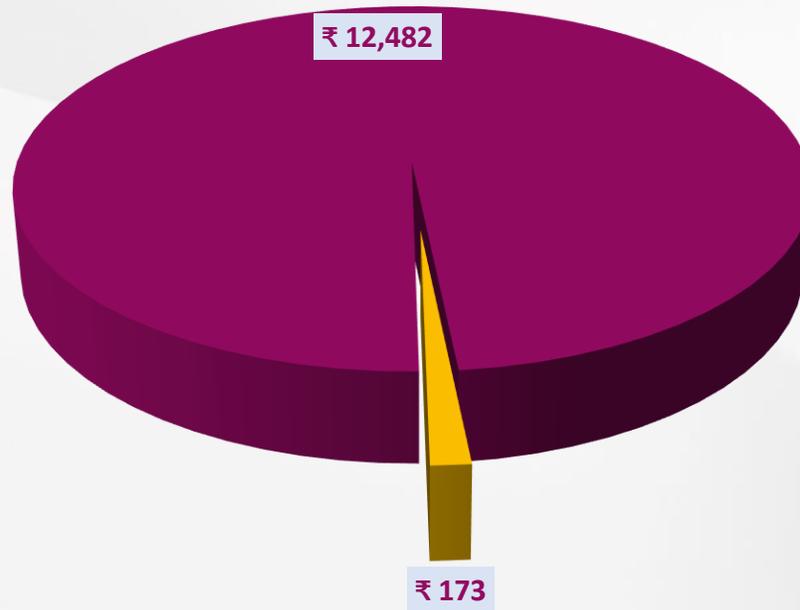
For the
Quarter

Key Financial Indicators



For the
Quarter

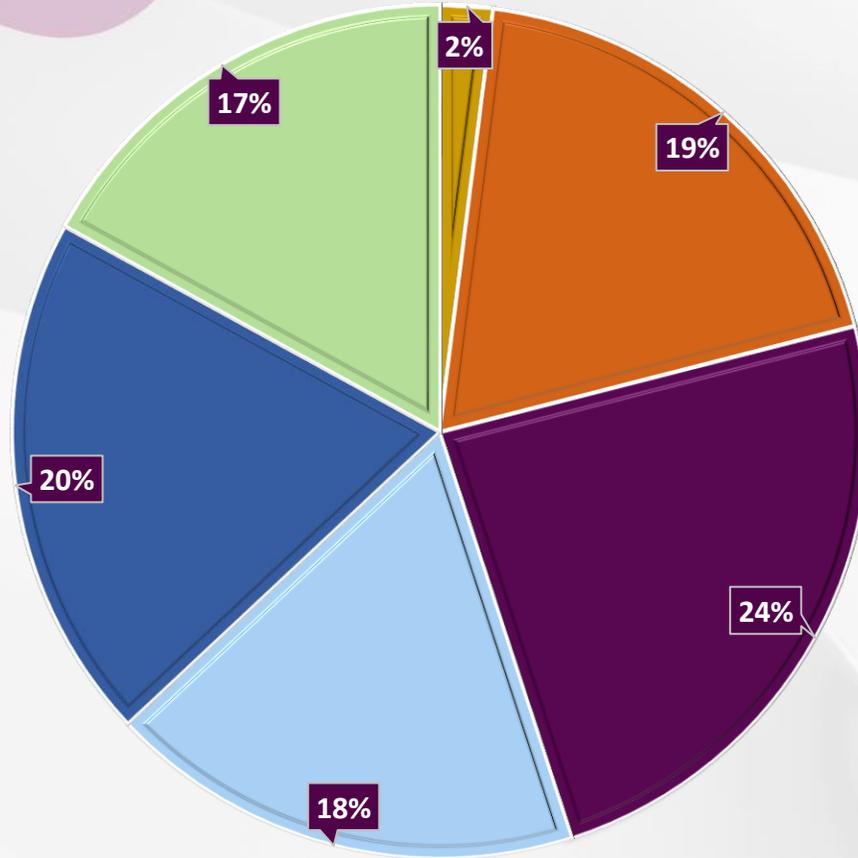
Restructured Advances



**Total Restructured Advances Rs.172.74 Crore
As on 30th June, 2025**

Restructured Advance		
Particulars	Total Restructured Advance	Restructured Advance Standard
Gross Advance	12482	
Education Loan Scheme	2.49	1.28
MSME standard Restructuring	25.66	2.68
Other restructuring	8.34	0.36
Prudential Framework	52.52	-
Project Under Implementation	2.76	2.76
RFCS -1	0.25	0.21
RFCS -2 and RFCS -MSME	80.72	23.66
Total Restructured Advances	172.74	30.95

External Rating of Corporate Advances



■ AAA ■ AA ■ A ■ BBB ■ <BBB ■ Unrated

Rating Distribution

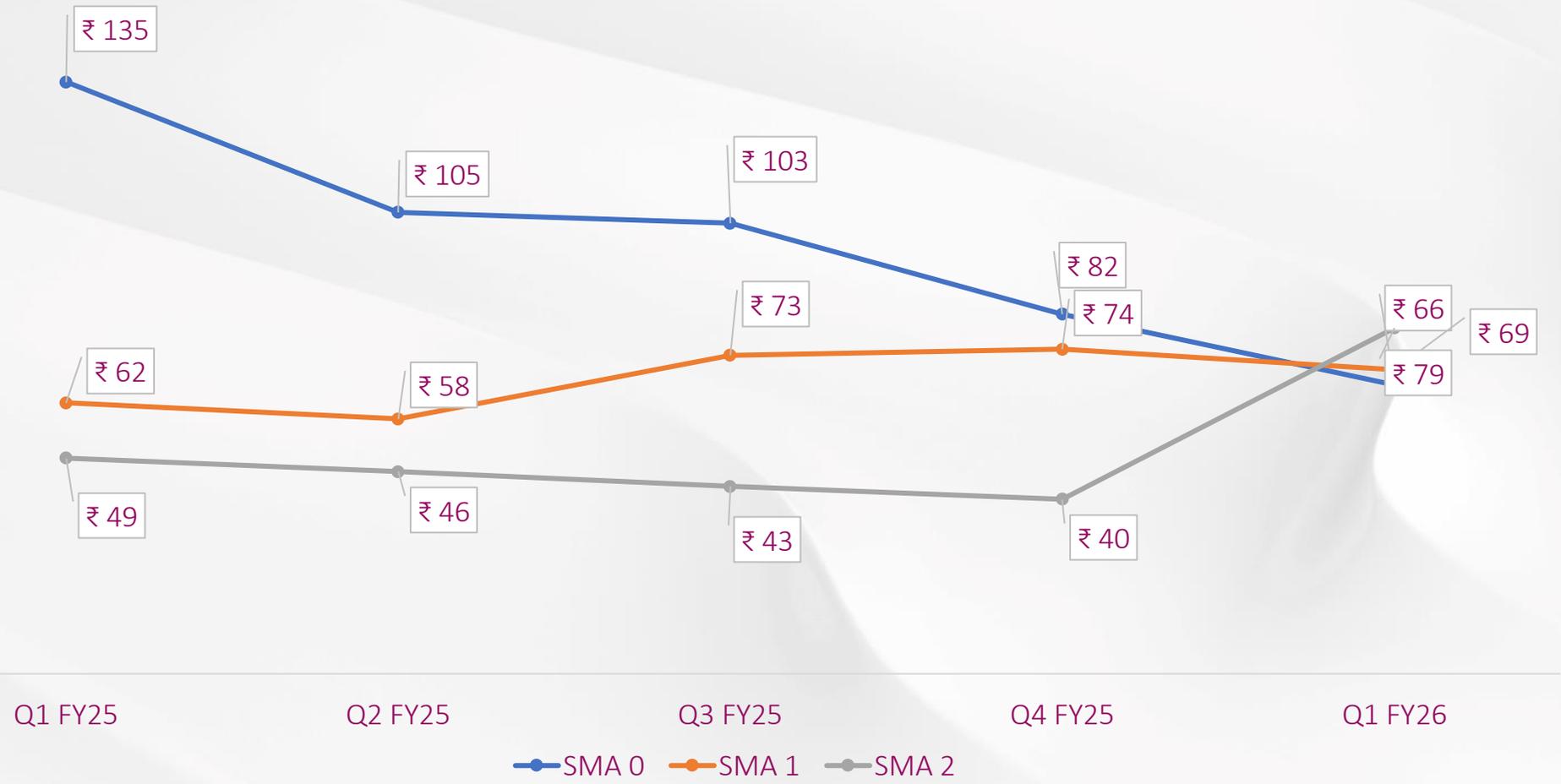
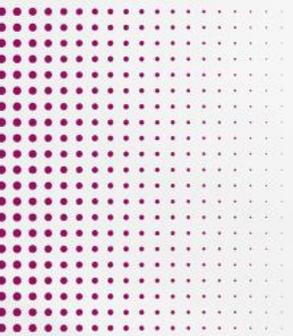
Rating	Q1 FY26
AAA	2%
AA	19%
A	24%
BBB	18%
<BBB	20%
Unrated	17%
Total	100%

Rating
Distribution

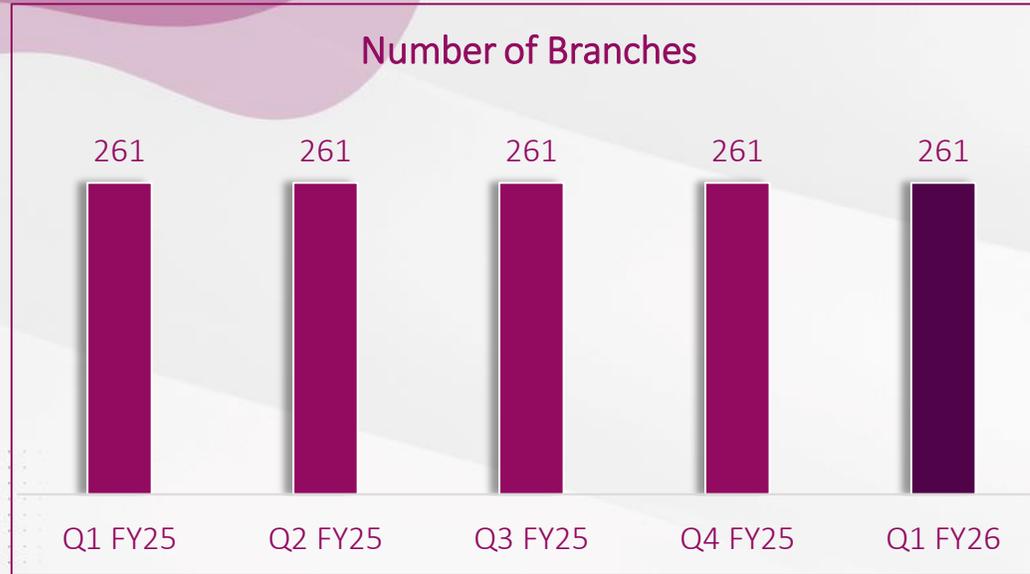


Asset Quality

SMA Movement

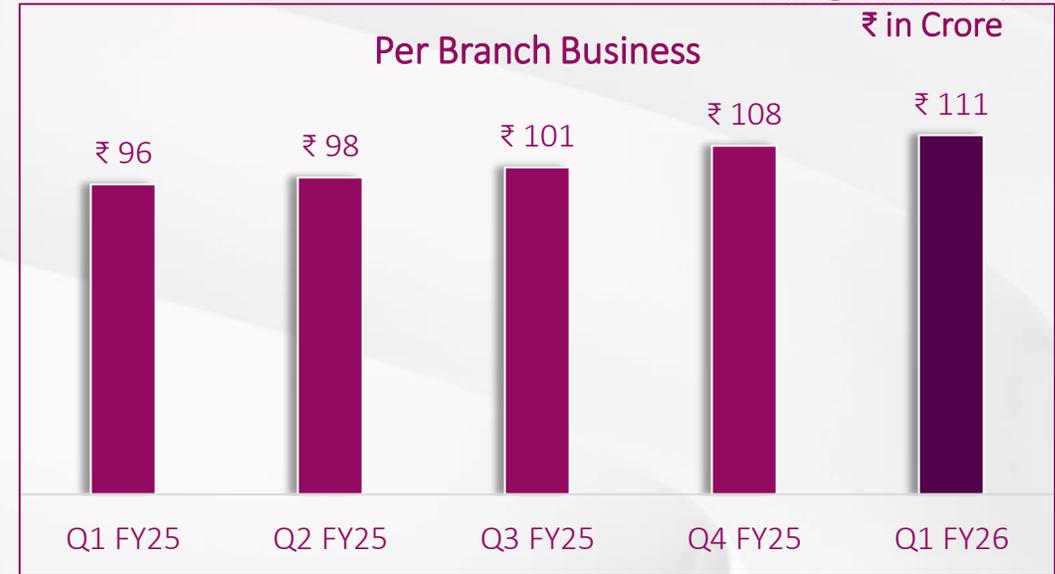


Number of Branches

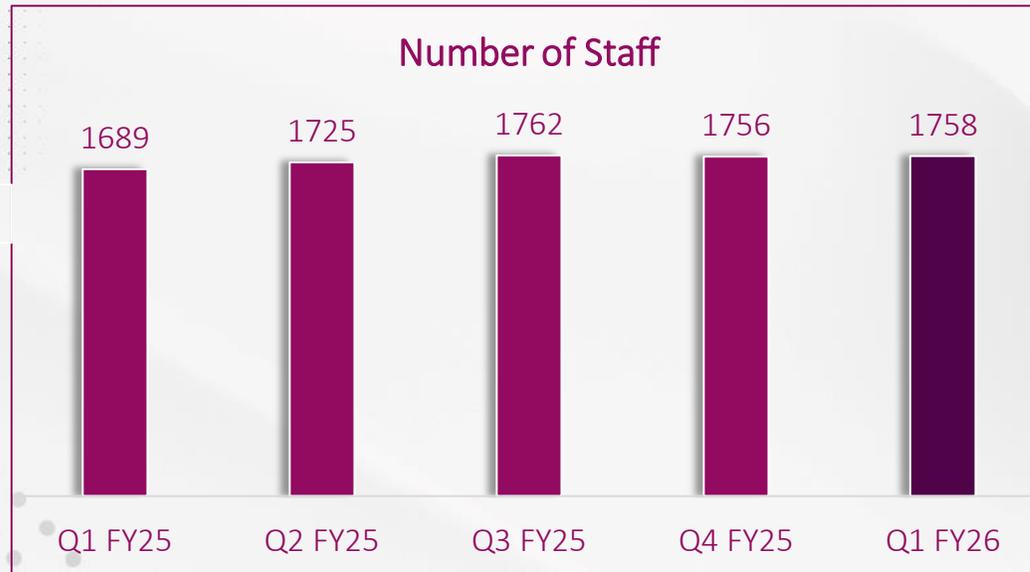


Per Branch Business

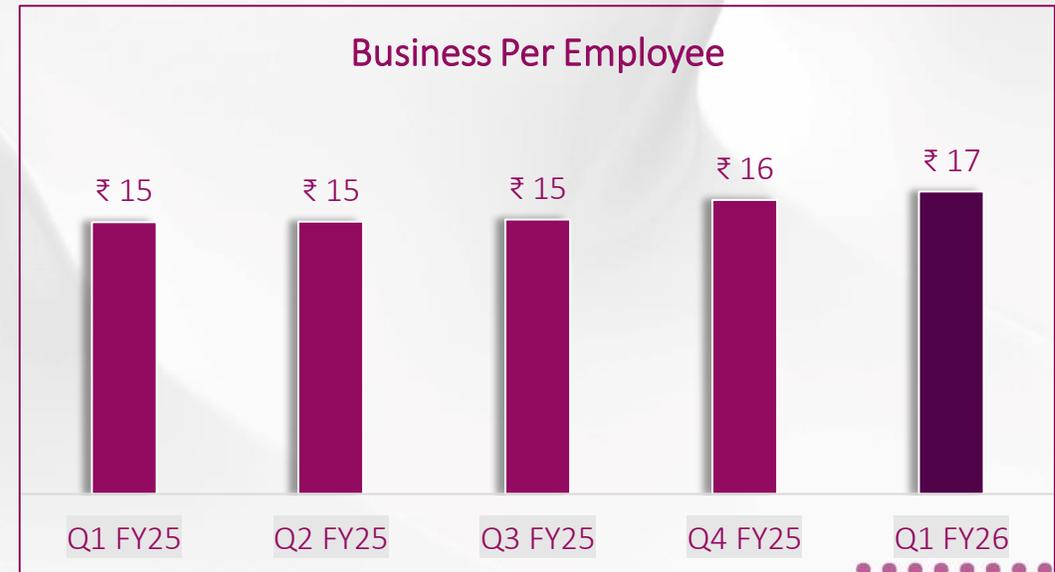
₹ in Crore



Number of Staff



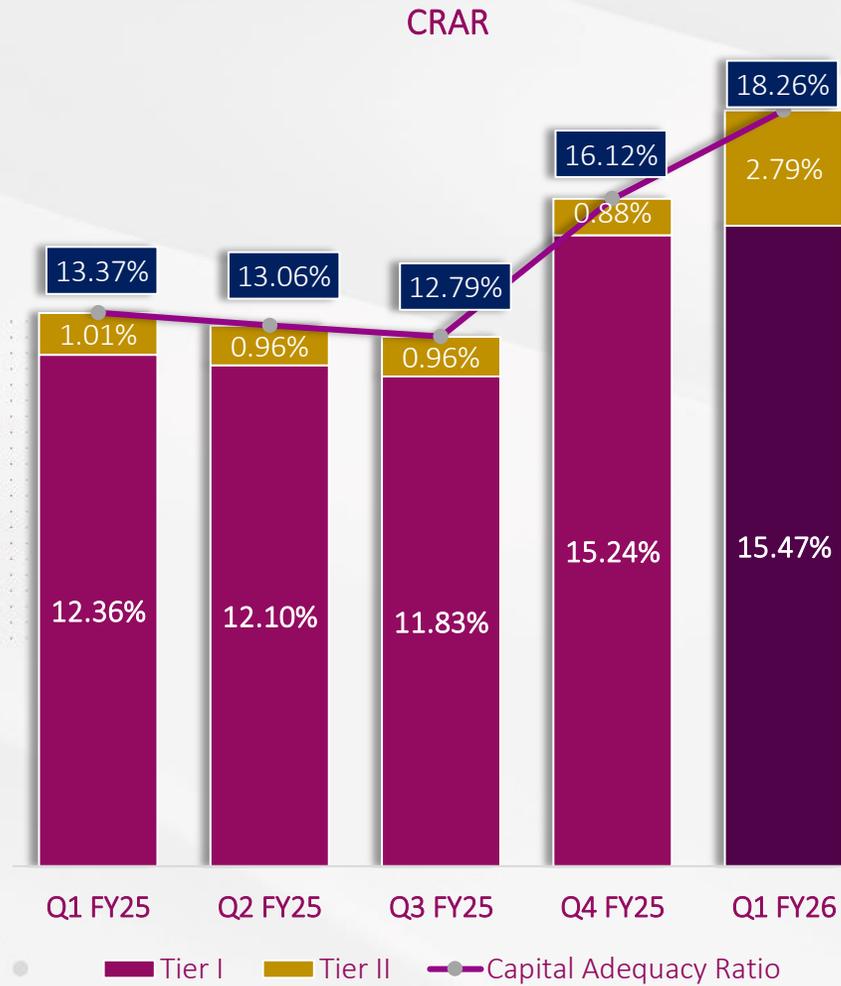
Business Per Employee



Performance



CRAR



Particulars	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26
CRAR (%)	13.37%	13.06%	12.79%	16.12%	18.26%
TIER I (%)	12.36%	12.10%	11.83%	15.25%	15.47%
Risk Weighted Assets	7060	7295	7434	8155	8022
Credit Risk	5987	6222	6361	6984	6826
Market Risk	18	18	18	29	54
Operational Risk	1055	1055	1055	1142	1142
Credit RWA to Gross Advance	56%	56%	56%	57%	55%
Liquidity Coverage Ratio (%)	134%	136%	148%	160%	147%



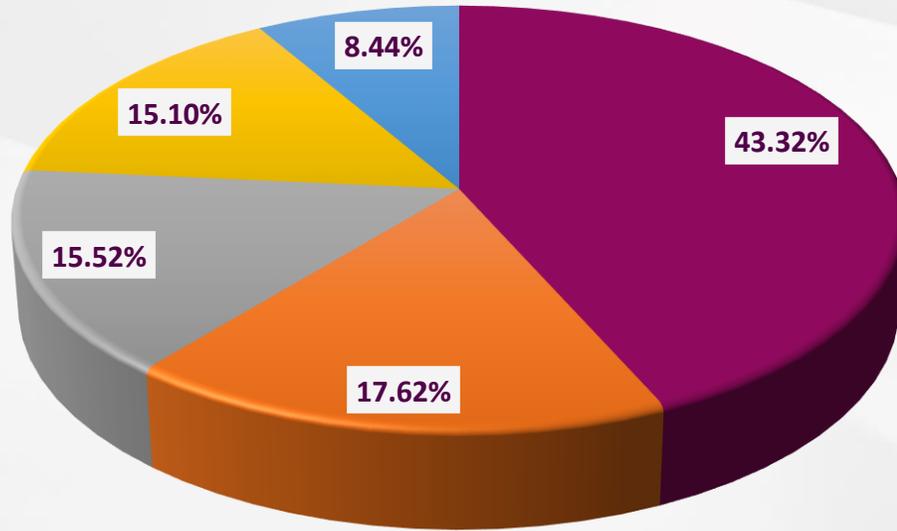
Business Result

Particulars	For the Quarter Ended			For the Year Ended
	30.06.2024 (Reviewed)	31.03.2025 (Audited)	30.06.2025 (Reviewed)	31.03.2025 (Audited)
	Q1 FY 25	Q4 FY 25	Q1 FY 26	Q4 FY 25
Interest Income-A	305.84	350.62	367.76	1319.88
Interest Expenses- B	205.95	216.39	228.66	836.59
Net Interest Income	99.89	134.23	139.10	483.29
Non-Interest Income -C	32.10	43.09	39.30	169.20
Total Income (A+C)	337.94	393.71	407.06	1489.08
Operating Expenses -D	135.28	138.64	145.12	557.39
Total Expenses (B+D)	341.23	355.03	373.78	1393.98
Operating Profit	-3.29	38.68	33.28	95.10
Provisions and Contingencies	4.71	9.70	21.10	28.46
Net Profit	-8.00	28.98	12.18	66.64

Balance Sheet Overview

Particulars	30.06.2024 (Reviewed)	30.09.2024 (Reviewed)	31.12.2024 (Reviewed)	31.03.2025 (Audited)	30.06.2025 (Reviewed)
CAPITAL AND LIABILITIES					
Capital	253	253	253	394	394
Reserves and Surplus	775	803	821	1001	1010
Deposits	14441	14631	15068	16013	16570
Borrowings	150	150	150	200	420
Other Liabilities and Provisions	301	312	342	328	306
TOTAL	15920	16149	16634	17936	18700
ASSETS					
Cash and Balances with RBI	882	890	844	992	1201
Balances with Banks and Money at call and short notice	15	352	375	87	83
Investments	3756	3243	3403	3955	4232
Advances	10344	10717	11069	11959	12218
Fixed Assets	274	274	277	282	283
Other Assets	649	673	666	661	683
TOTAL	15920	16149	16634	17936	18700
Out of Which RIDF/RHF/ MSME Deposits	224	202	183	178	170
Contingent Liabilities	629	736	649	608	614
Bills for collection	309	306	304	308	305

Shareholding Pattern(as on 30th June, 2025)



- Resident Individuals (Including HUF)
- Non Resident Indians
- Foreign Portfolio - Corp
- Bodies Corporates
- Others

Category	No. of Holders	Total Shares	% To Equity
Resident Individuals (Including HUF)	182881	170976660	43.32%
Non Resident Indians	1661	69541673	17.62%
Foreign Portfolio - Corp	30	61274780	15.52%
Bodies Corporates	438	59606989	15.10%
Others	15	33298749	8.44%
Total	185025	394698851	100.00%



**Over 560 Customer Touch Points including
 261 Branches, 282 ATMs and 17 BCs**

Branch Presence

Population	No. of Branches	
	30.06.2024	30.06.2025
Metropolitan	58	58
Urban	71	71
Semi Urban	112	112
Rural	20	20
Grand Total	261	261



Performance



Digital Migration



89.70

Share of Digital
Banking Transaction
@ 89.70% as on
30th June, 2025
Compared to
81.21% as on
30th June, 2024



Strong Management Team



Mr. Ajith Kumar K.K, Managing Director & CEO

- Over 36 years of experience in various facets of banking including Credit, Human Resources, Business, Branch Banking etc.,
- Graduate in Agriculture from Kerala Agricultural University (KAU) and MBA from Cochin University of Science and Technology (CUSAT).
- Served as the Director of Federal Operations & Services Limited, a wholly-owned subsidiary of Federal Bank Limited.
- Additionally, he was the chairman of the IT procurement committee at Federal Bank, which was responsible for ensuring the adequate acquisition of IT products and services to support the organization's growth.



Mr. P. Suriaraj, Executive Director

- A seasoned banker with 37 years of banking experience with the Tamilnad Mercantile Bank Ltd in various facets of Banking.
- Post graduate in Commerce, CAIIB
- Held the positions of General Manager of various departments including Integrated Treasury, HR, Recovery, Establishment, Planning & Resource mobilization, Operation and Services, Inspection and Accounts over a period of time. He has also headed Regions / Branches of the Bank in his career.



Mr. John Varughese, General Manager - IT

- Over 29 years of experience in IT & Banking including with Federal Bank
- Engineering graduate, MBA, Certified Information System Auditor (CISA) & CAIIB.
- Worked as Chief Information Security Officer, Head – Alternate Channels, Regional Head, Chief Compliance Officer and Chief Credit Officer.



Dr. Santoy John, General Manager & Chief Compliance Officer

- Over 26 Years of experience in Retail Banking, Internal Audit, Information Security, Payment systems, Centralized Operations , Compliance and Teaching.
- PhD in Strategic Management.
- Post Graduate in Science, CISA & CAIIB and PGCP in Business Management from XIMB Bhubaneswar, previously associated with ICICI Bank and RBL Bank.

Strong Management Team



Mr. Balasubramanian R, General Manager, Head-Treasury

- Over 25 years of experience in the banking and financial services.
- Was the Managing Director of Vruksha Micro Fin Pvt. Ltd, and vast experience in various areas of Banking in Indian Bank, Canara Bank including Treasury, Risk, Retail Assets, Liabilities and Banking Operations.
- Post Graduate in Economics, Industrial Mathematics and in Computer Management and holds MBA in Investment Management.



Mr. Santhosh Kumar R, General Manager, Chief Credit Officer

- A seasoned banker with more than 37 years of experience in end- to-end credit lifecycle management, spanning corporate, SME, agricultural, and retail lending across diverse geographies
- A graduate in Mathematics and also a Certified Associate of Indian Institute of Bankers..



Mr. Satheesan V, General Manager, Head-Internal Audit

- Over 29 years experience which includes as a practicing lawyer and with Indian Overseas Bank.
- Graduate in Law (BAL, LLB), Master of Business Law (MBL) and MBA (International Business).



Mr. Sunny George, DGM, Head – Operations

- Over 3 decades of banking experience, worked in many geographies, experience in Credit ,Foreign Exchange and Branch Banking .Served as NRI Relationship Manager -Kuwait , Regional Head – West and Tamil Nadu.
- Graduate with MBA in International Business , CAIIB,PGD in Sales & Marketing Management.



Strong Management Team



Mr. Binoy B S, DGM, Head-Business Development (Liabilities)

- Over 30 years of experience in banking including working with South Indian Bank and 4 years' experience as a practicing lawyer.
- Graduate in Science, LLM & CAIIB.
- Vast experience in Legal, Credit Sanction, Credit Monitoring, Recovery and Internal Audit.



Mr. Balasubramanian A D, DGM, Chief Vigilance Officer

- Over 30 Years of experience in handling Vigilance activities in Kerala Police, Vigilance & Anti-corruption Bureau as Deputy Superintendent of Police including 16 years experience as Deputy Chief Vigilance Officer in Cochin Shipyard and Port.
- Post Graduate in Economics.



Mr. Rajan Sreeba, DGM, Head-Human Resources

- Over 36 years of experience in banking sector including working with Federal Bank.
- Vast experience in Branch Banking, Credit and as Regional Head.
- Post Graduate in law (LLM) and CAIIB.



Mr. Rajesh P, DGM, Head-Credit Monitoring and Administration

- Over 28 years of experience in various areas of Banking, including Retail Credit Sanction, Business Banking Mortgages, Banking Operations and hold the role of Regional Head. Previously worked with Canfin-Homes Ltd, ICICI Home Finance, HDFC Bank .
- Graduate in Science and Postgraduate Diploma in Computer Applications (PDGCA).

Strong Management Team



Ms. Kavitha T. A., DGM, Chief Financial Officer

- Qualified Chartered Accountant and Graduate in Commerce with CAIIB. Associated with DLB for over 22 years in different capacities.
- Has played a pivotal role in setting up the Integrated Risk Management Department and Operations Department of the Bank.
- Was the Regional Head of 32 branches spread over North Districts of Kerala & Karnataka State.
- Worked in Manappuram Group of Companies for 3 ½ years.



Mr. Abhilash R, DGM, Chief Risk Officer

- More than two decades of experience in Banking, which spans over Risk Management, Corporate/ MSME/ Retail Credit/ Branch Banking segments and headed various roles like CRO, Regional Head, Cluster Head, Para Banking Business Head, Branch Manager. Earlier worked with ICICI Bank Ltd.
- Fellow Member of ICMAI and holds M. Com (Fin) from University of Calicut, CAIIB & Certificate in Risk in Financial Services (Level 1) from IIBF, Mumbai and Certificate in Risk in Financial Services (Level 2) from CISI, London.



Mr. Biju Kumar P H, DGM, Head-Business Development (Assets) and Planning

- Over 28 years of experience in Retail Assets
- Previously worked with Canfin-Homes Ltd, ICICI Home Finance, HDFC Bank, IDFC Bank.
- Graduate in Science.



Mr. Ranjith P, DGM, Information Security Group

- Over 22 years of experience in IT & Information security domain.
- Earlier experience in Canara Bank, Infosys Technologies and ING Vysya in IT & Cyber security domain
- B-Tech in electronics & communication and holds certifications in PMP, ISO 27001 LA CISA & CRISC.



Mr. Venkatesh. H , Company Secretary & Secretary to the Board

- Over 10 years of experience in Secretarial operations.
- A qualified Company Secretary, Chartered Accountant, Cost Accountant and Post Graduate in Commerce & JAIB.



Partners / Tie Ups

AGRI & MICRO CREDIT



TRADING PARTNERS



FINTECH PARTNERS



GOVERNMENT BUSINESS



LIFE INSURANCE



GENERAL INSURANCE





Thank You!

