



# Investor Presentation Q4 - 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**



**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**  
**INDEPENDENT DIRECTOR**



**Smt. Sujatha Jaganathan**  
**RBI ADDITIONAL DIRECTOR**

# Performance Highlights

- ❖ Bank recorded an all-time high profit of **₹ 102.75 Crore**
- ❖ Total Business grew by **19.68%** and reached **₹ 33,772 Crore**
- ❖ Total Deposit grew by **16.42%** to reach **₹ 18,643 Crore.**
- ❖ Retail Deposit grew by **16.66%** to reach **₹ 15,090 Crore.**
- ❖ Gross Advance grew by **23.95%** to reach **₹ 15,129 Crore.**
- ❖ Gold Loan Portfolio registered a growth of **71.41%** to reach **₹ 6,512 Crore.**
- ❖ MSME Portfolio registered a growth of **30.90%** to reach **₹ 2,135 Crore.**
- ❖ Gross NPA reduced to **1.89%** from **2.98%**
- ❖ Net NPA reduced to **0.51%** from **0.99%**

Performance  
Y-o-Y  
FY 2025-26



# Performance Highlights

- ❖ CRAR Basel III (%) improved to **18.92%** from **16.13%**.
- ❖ Provision Coverage Ratio improved to **92.46%** from **88.84%**
- ❖ CD Ratio improved to **81.15%** from **76.22%**
- ❖ Yield on Advance improved to **10.01%** from **9.83%**
- ❖ Yield on Investments improved to **6.30%** from **6.23%**
- ❖ NIM improved to **3.53%** from **3.25%**
- ❖ Cost of Funds maintained at **5.65%**
- ❖ Return on Assets improved to **0.53%** from **0.40%**

Performance  
Y-o-Y  
FY 2025-26



# Performance Highlights

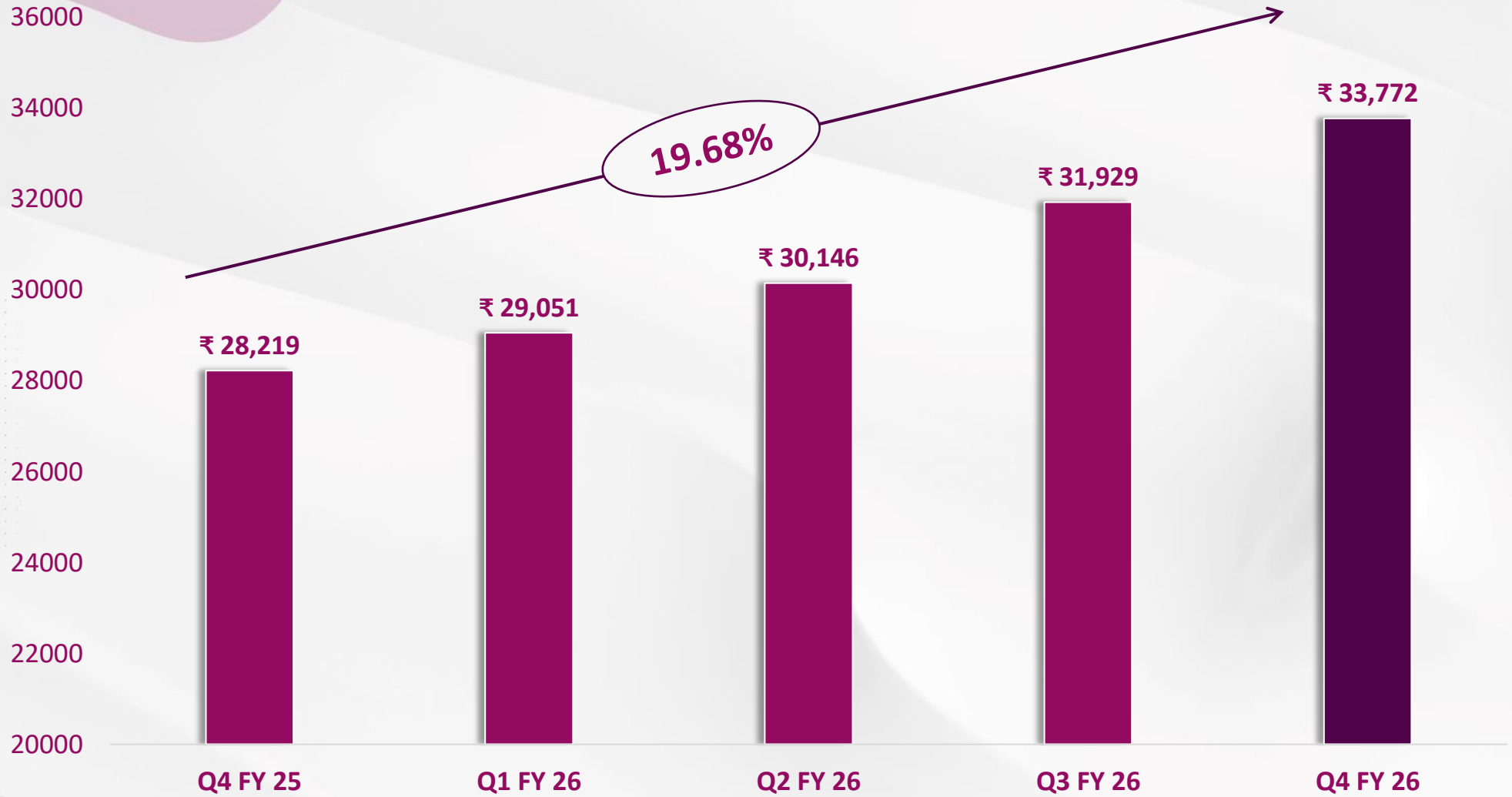
- ❖ Operating profit increased by **193.87%** to reach ₹ **113.67** Crore
- ❖ Interest Income increased by **26.36%** to reach ₹ **443.05** Crore
- ❖ Total Income increased by **30.13%** to reach ₹ **512.34** Crore
- ❖ Yield on Advance improved to **10.17%** from **10.08%**
- ❖ Yield on Investments improved to **6.38%** from **6.31%**
- ❖ NIM improved to **3.98%** from **3.46%**
- ❖ Cost of Funds reduced to **5.62%** from **5.69%**
- ❖ Return on Equity improved to **11.97%** from **8.42%**

Performance  
Y-o-Y  
For the  
Quarter



# Total Business

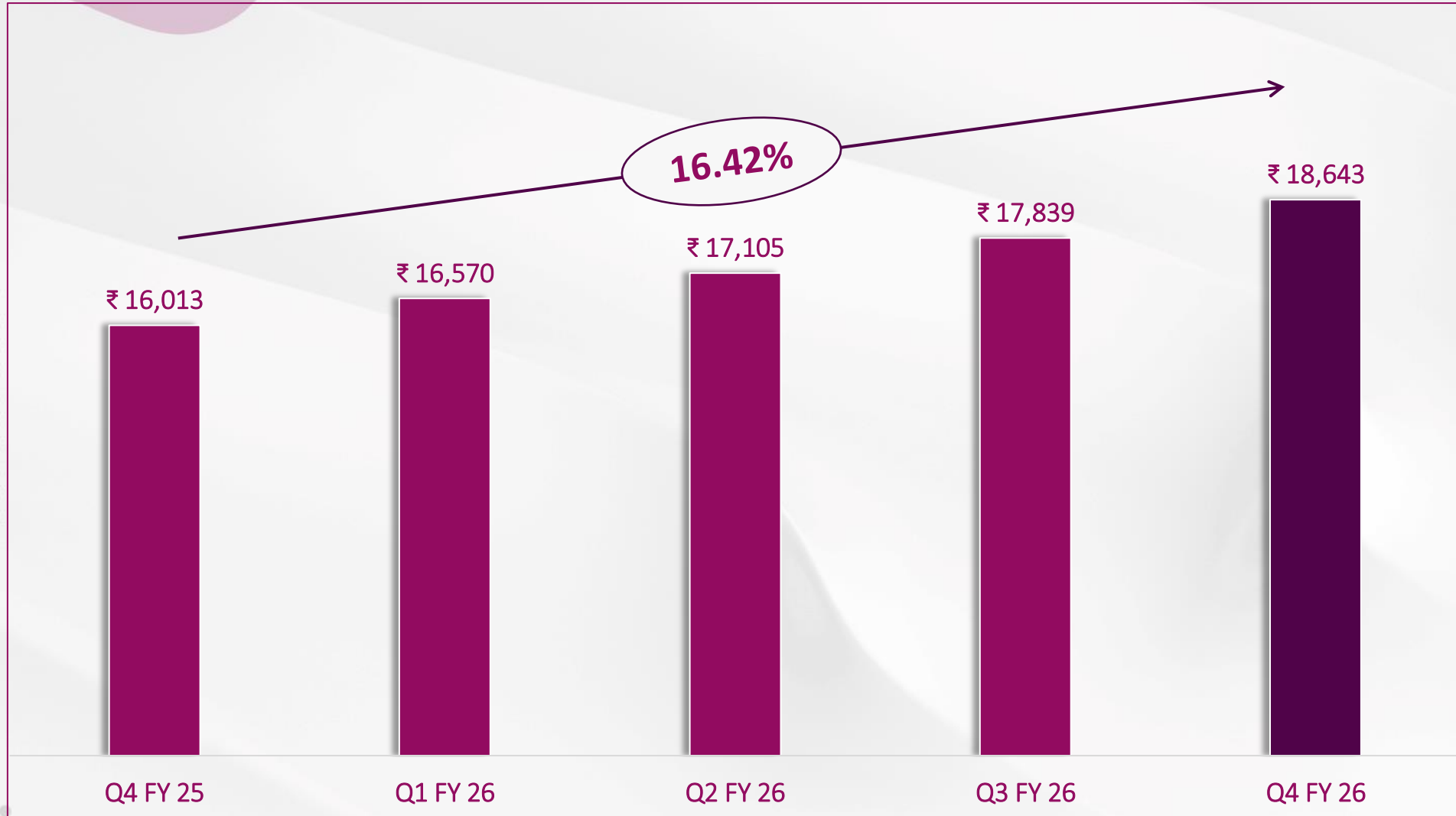
₹ in Crore



Performance  
Y-o-Y

19.68%

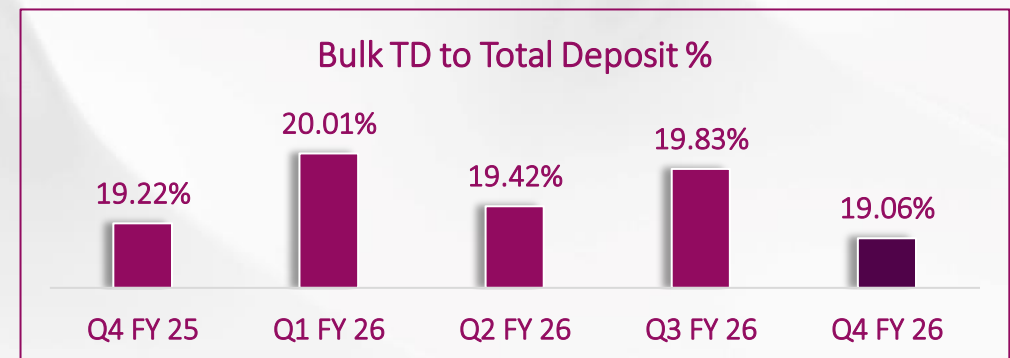
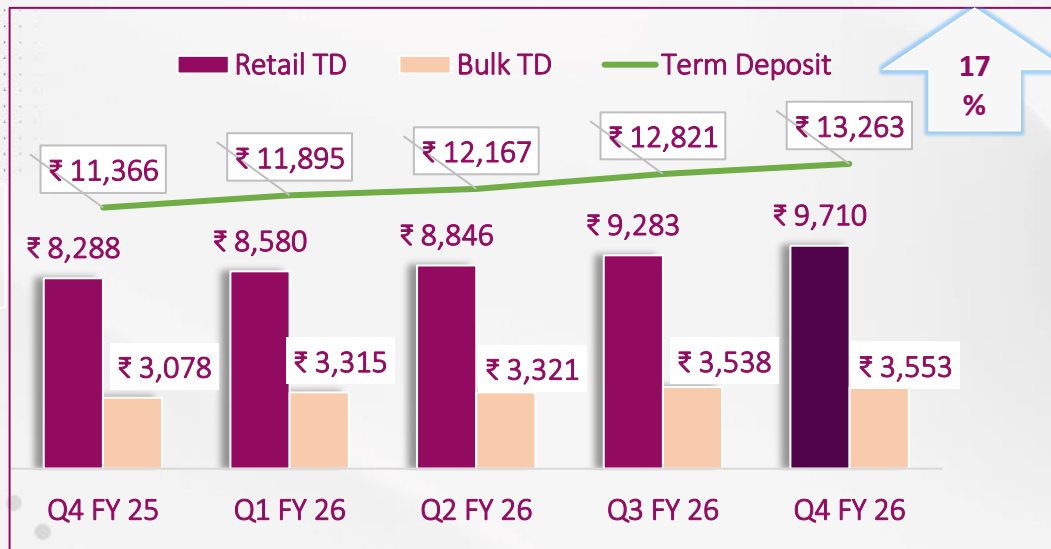
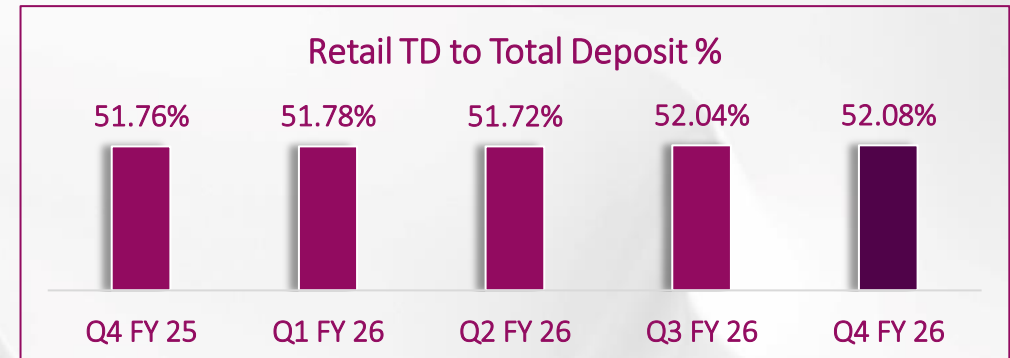
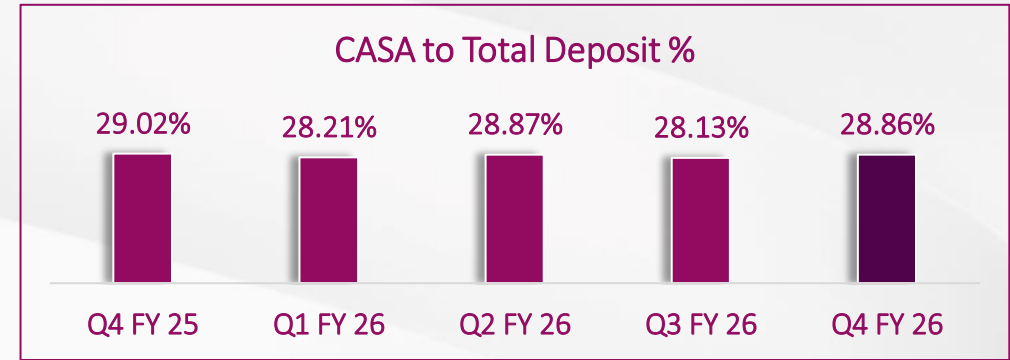
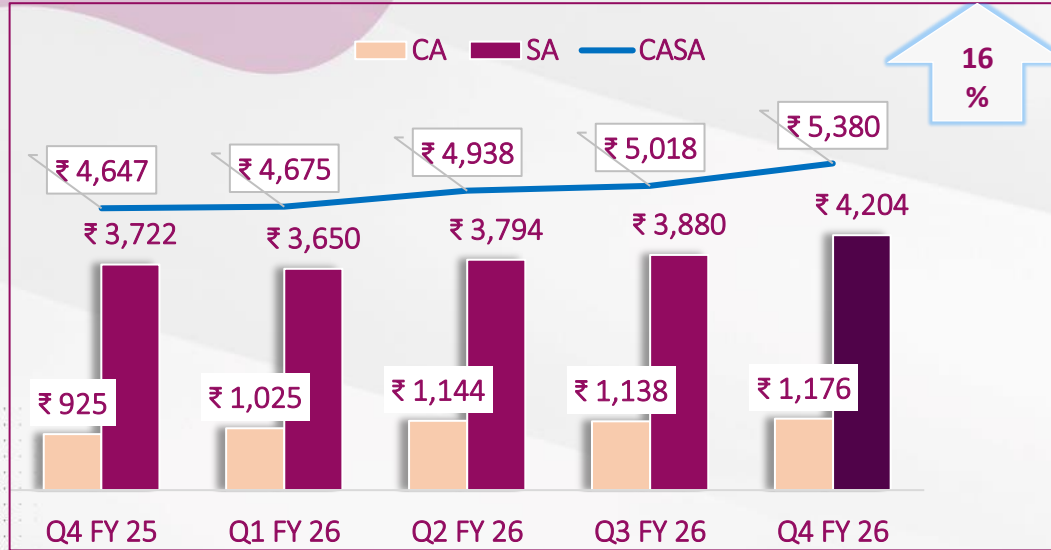
# Total Deposit



Performance  
Y-o-Y



# Deposit Mix



Performance  
Y-o-Y



# Gross Advance

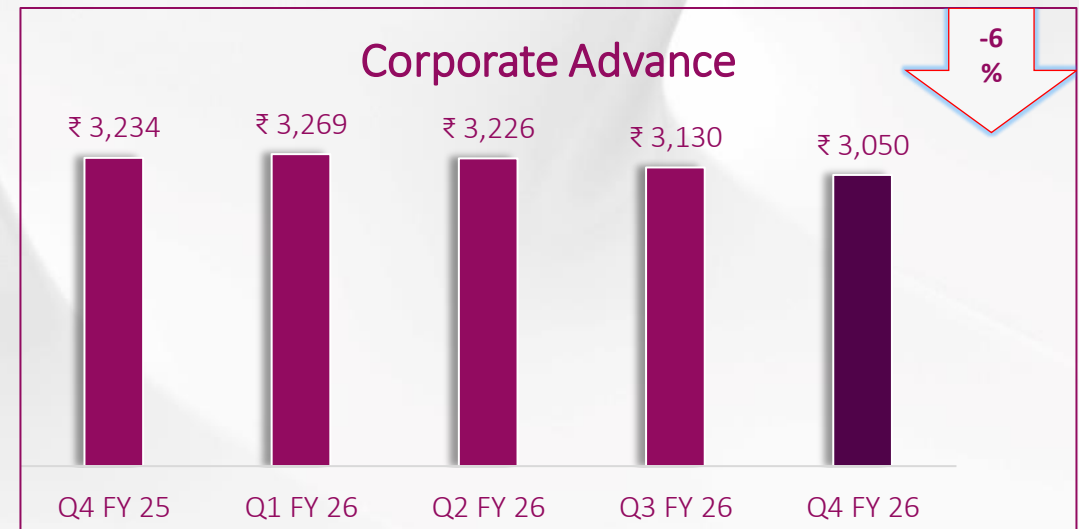
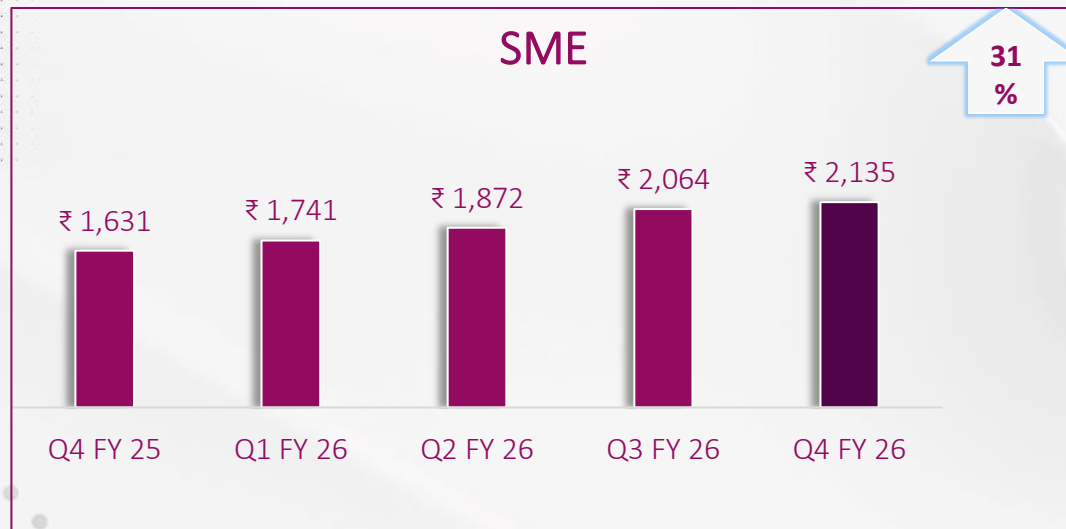
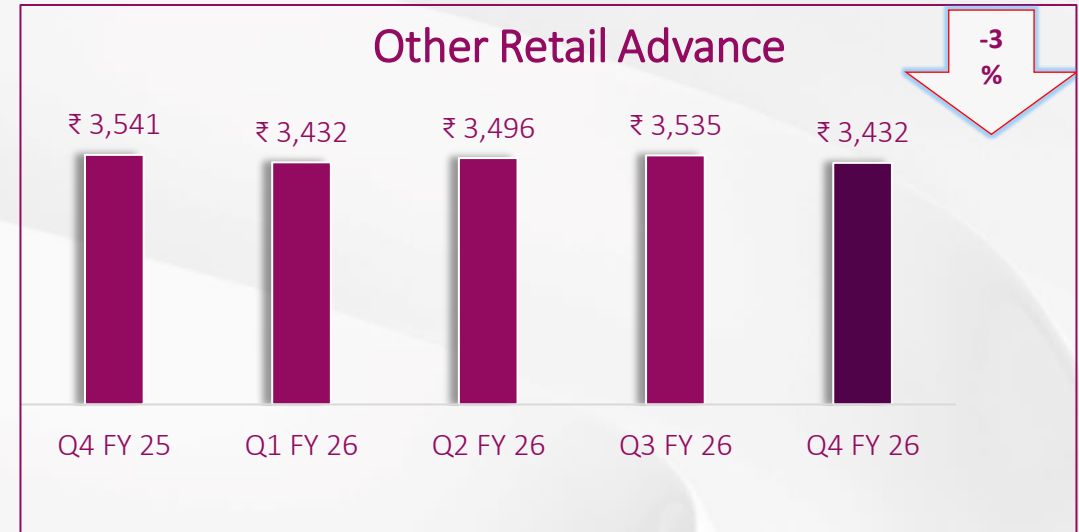
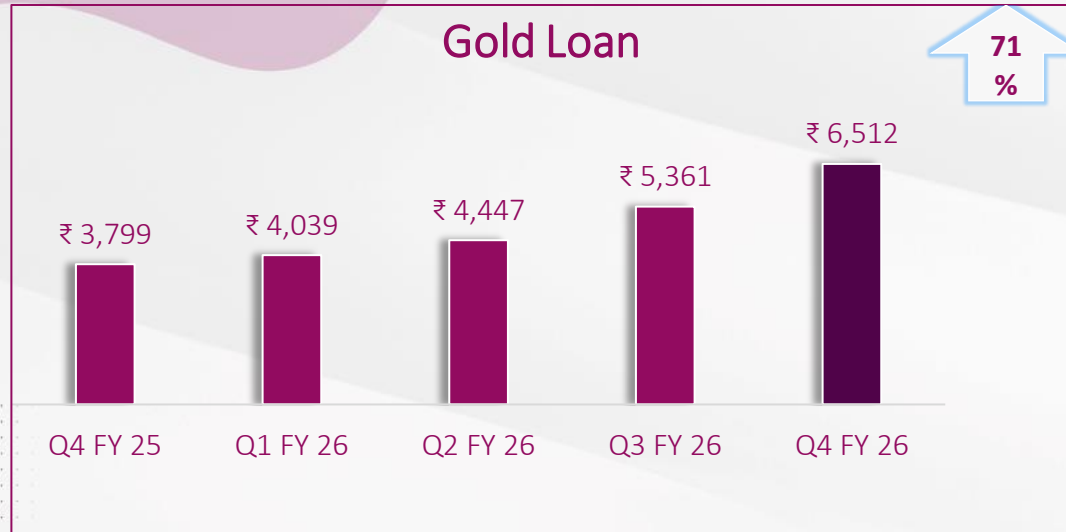


Performance  
Y-o-Y



# Segment wise Advance Mix

₹ in Crore

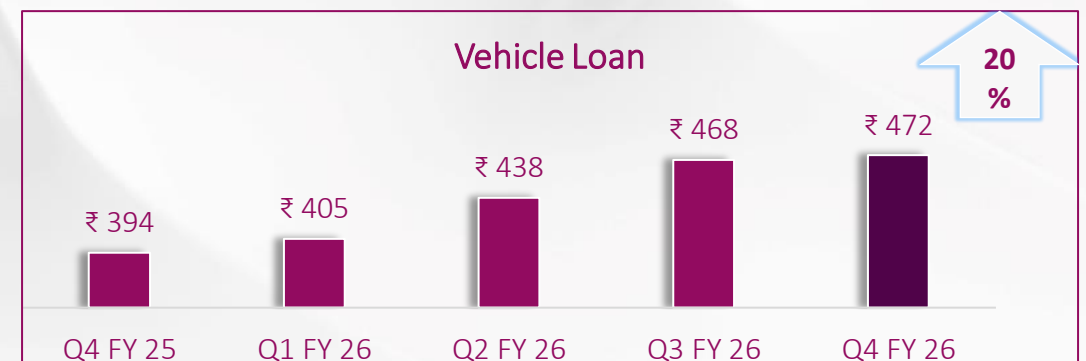
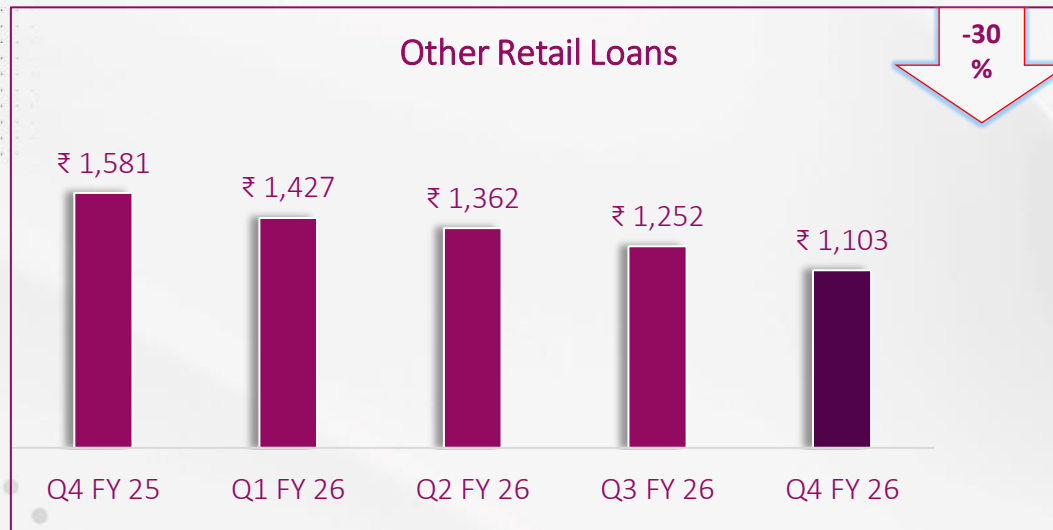
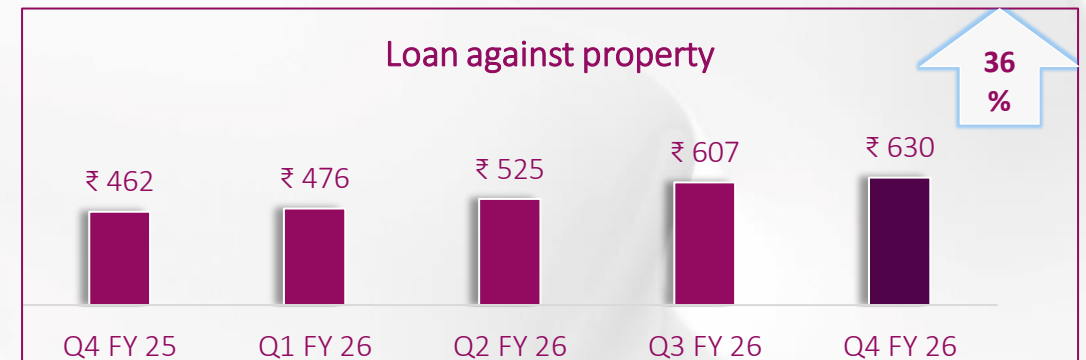
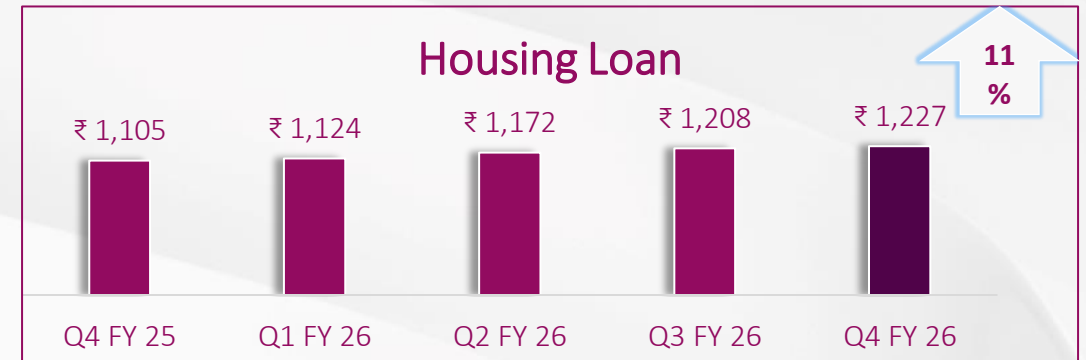
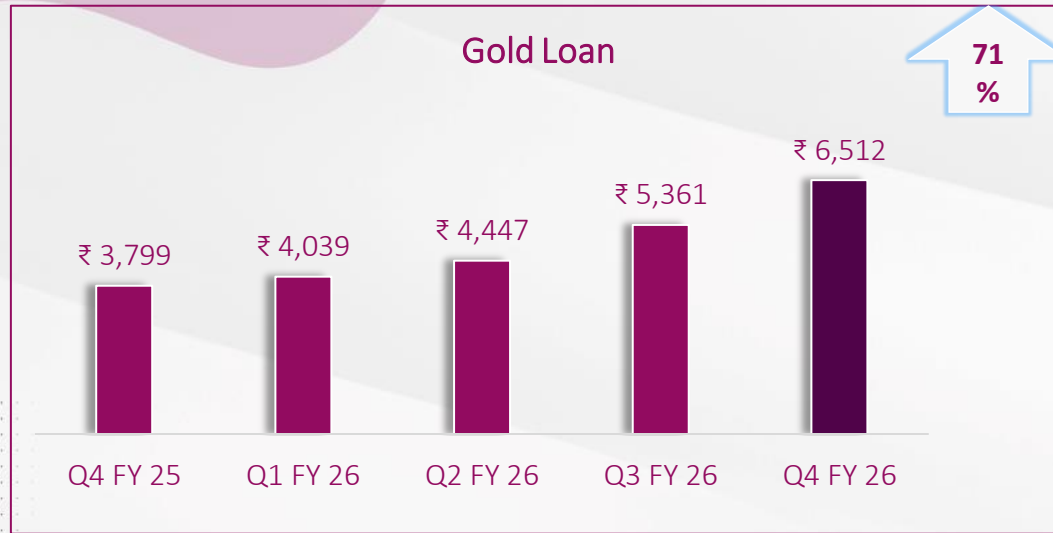


Performance  
Y-o-Y



# Loans under Retail Segment

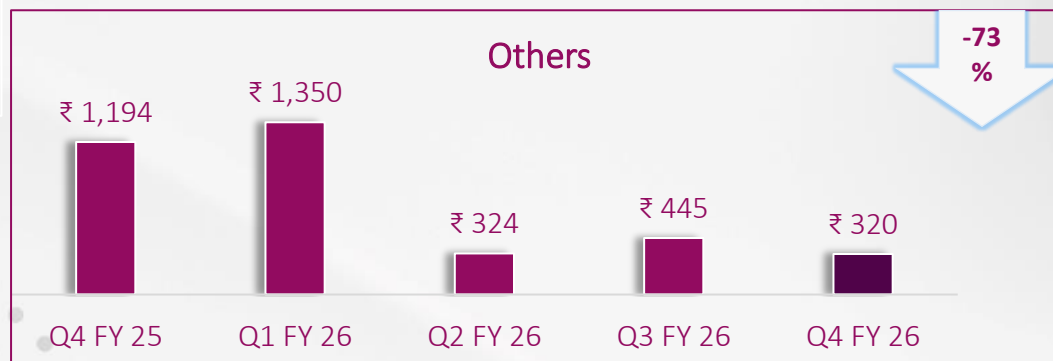
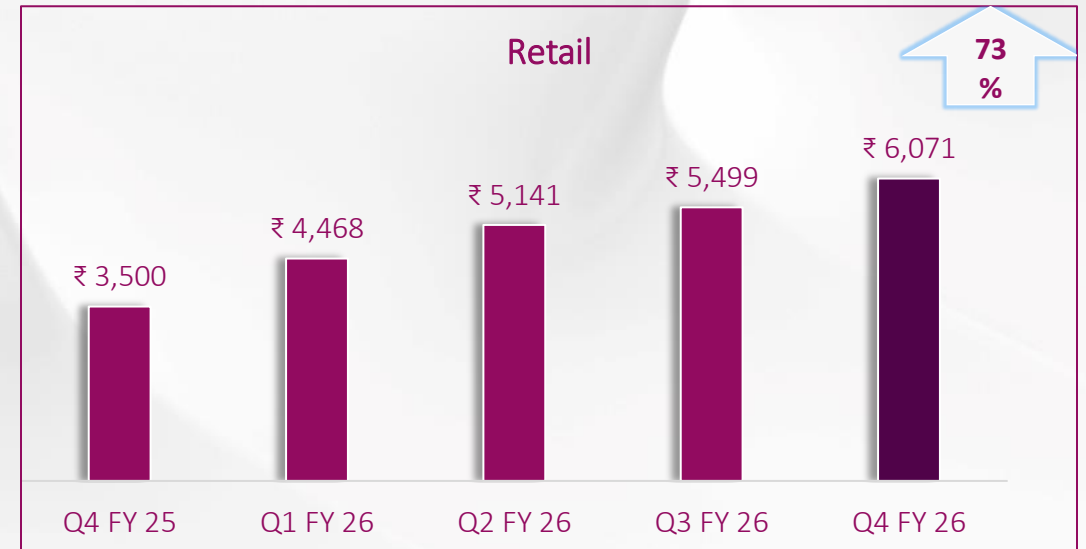
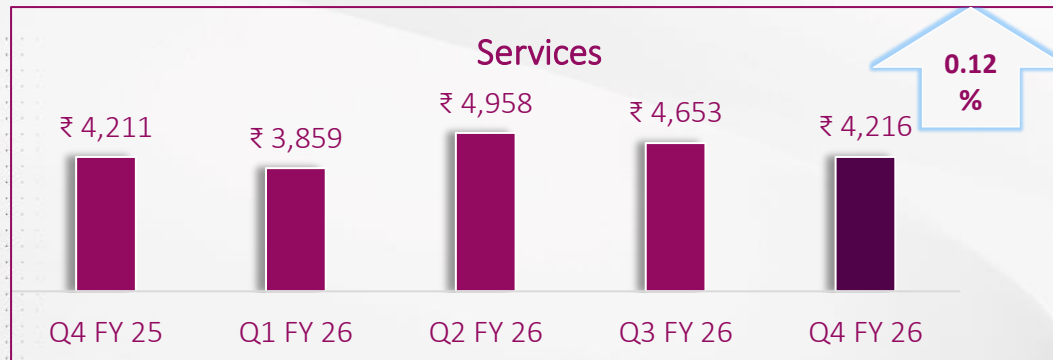
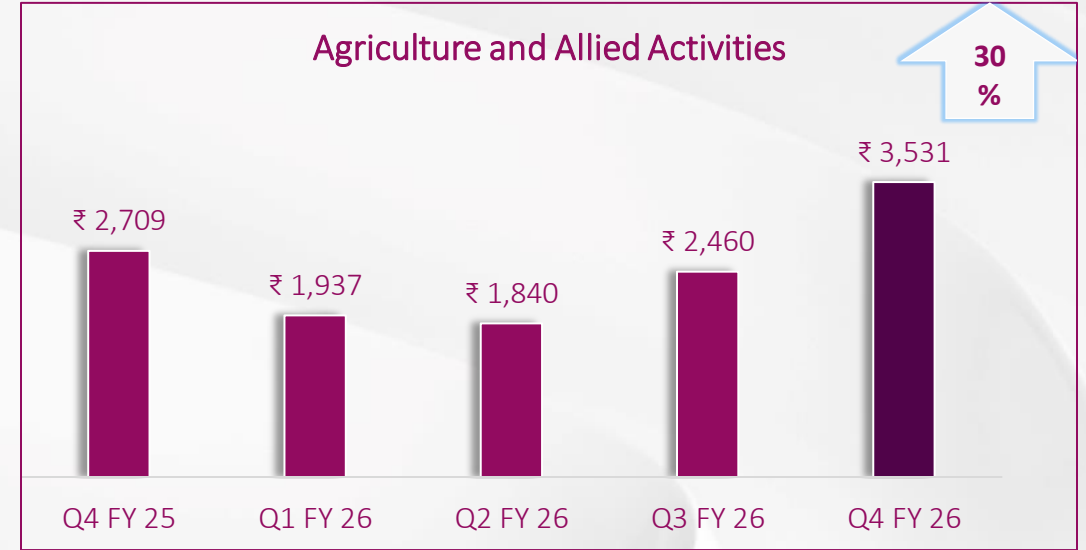
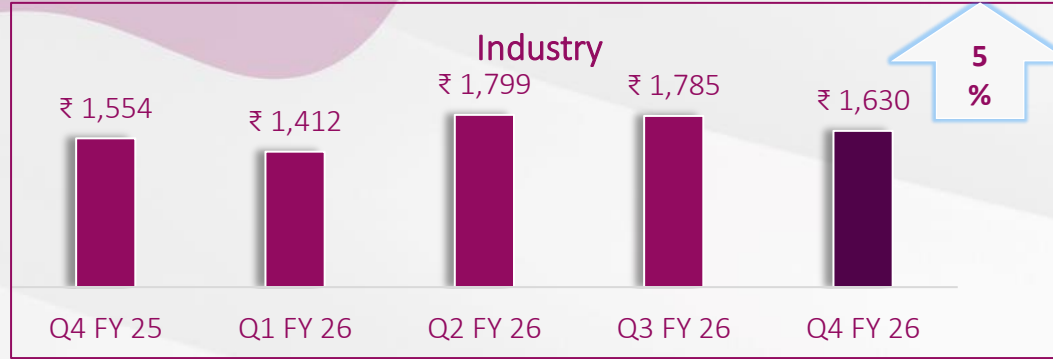
₹ in Crore



Performance  
Y-o-Y



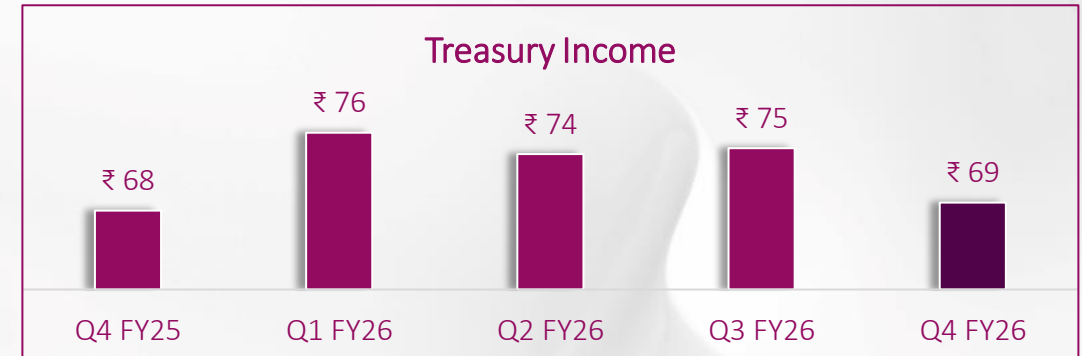
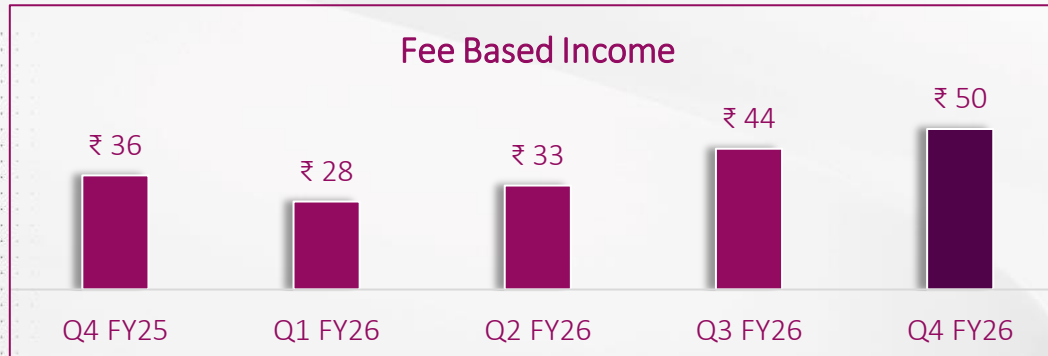
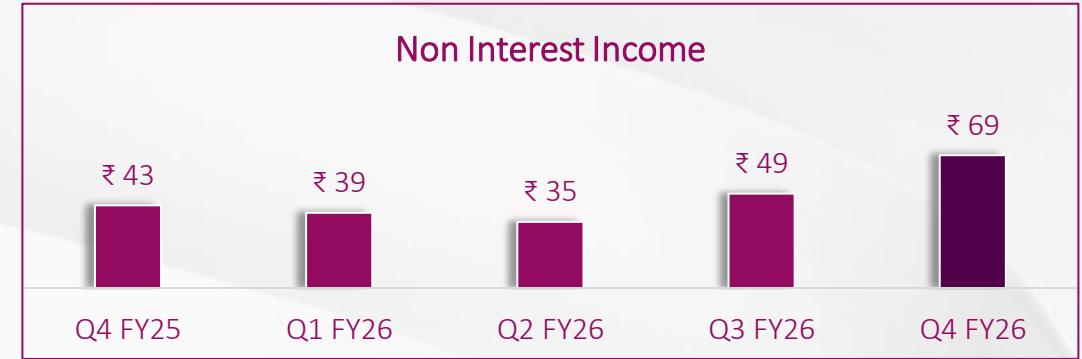
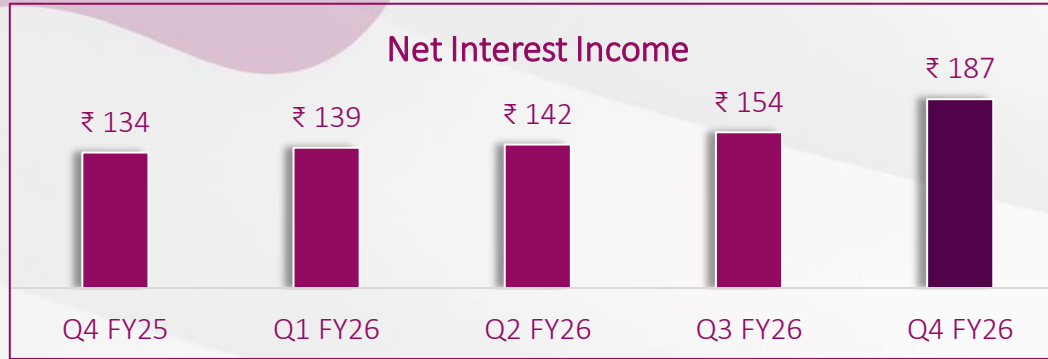
# Sector wise Exposure



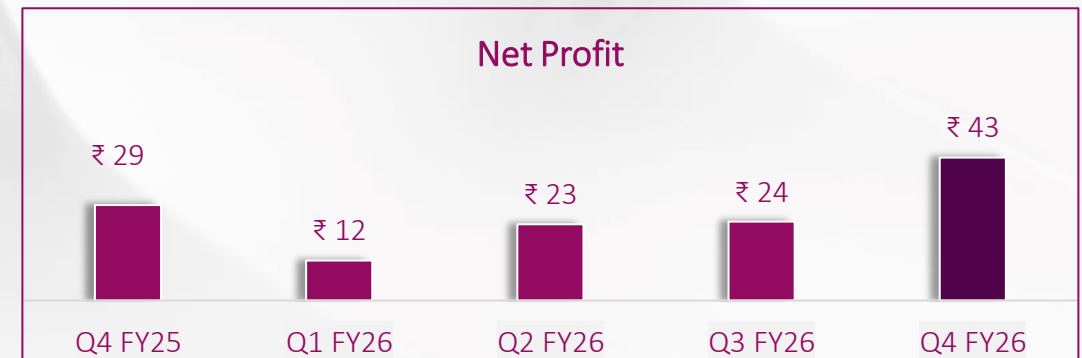
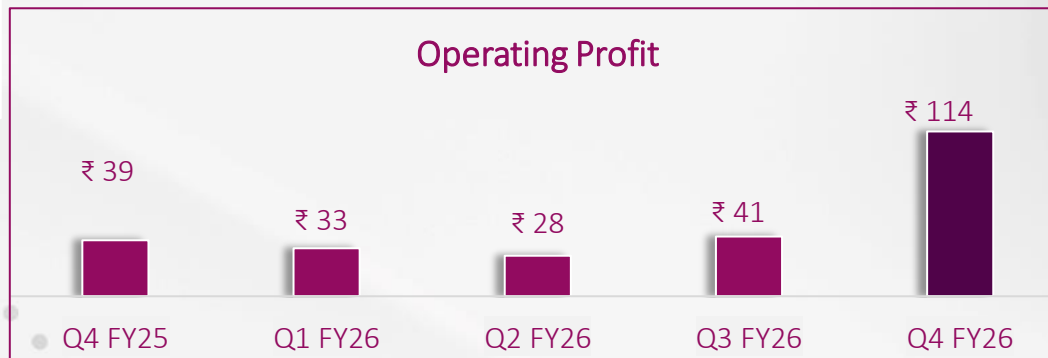
Performance  
Y-o-Y



# Key Financial Indicators



For the  
Quarter

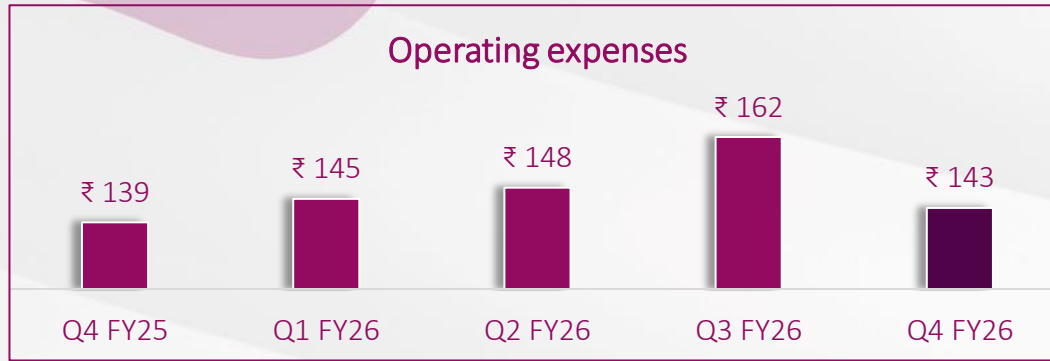


\*Including Interest income

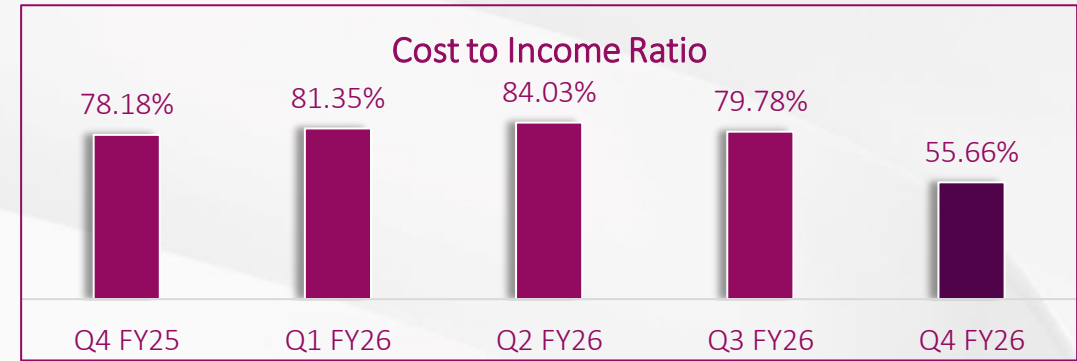


# Key Financial Indicators

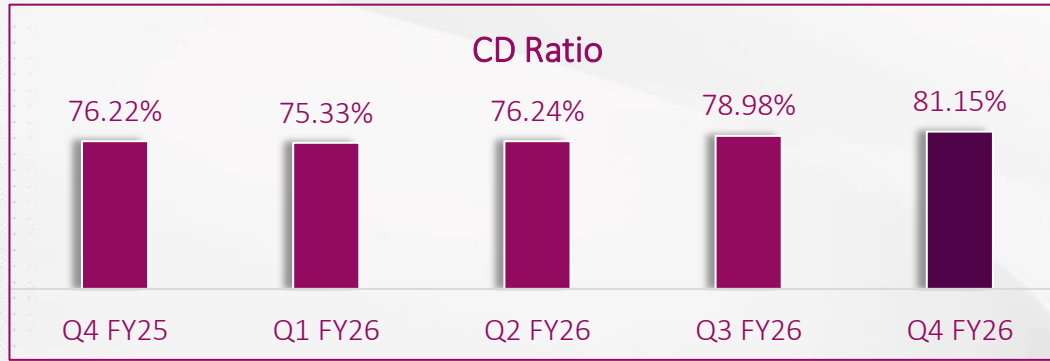
### Operating expenses



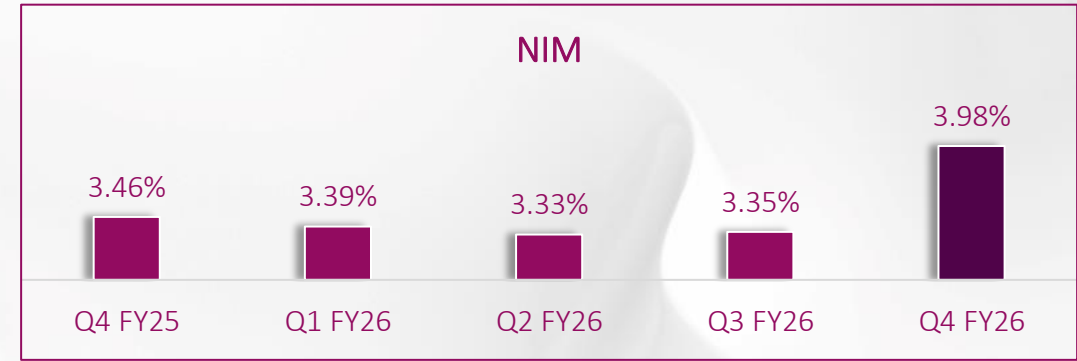
### Cost to Income Ratio



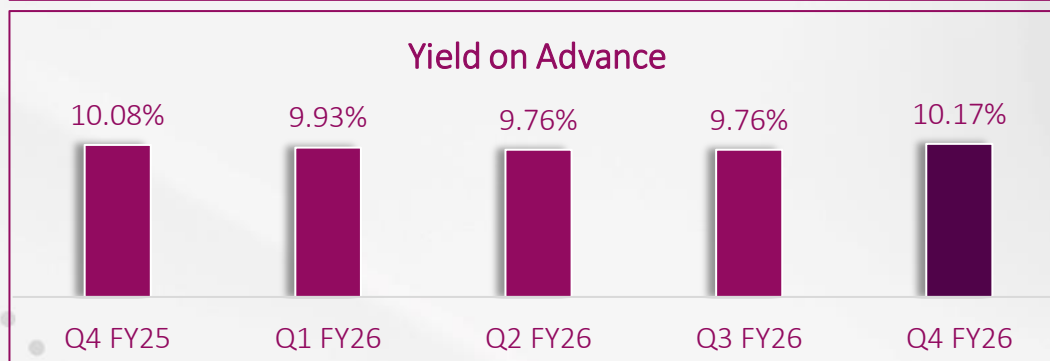
### CD Ratio



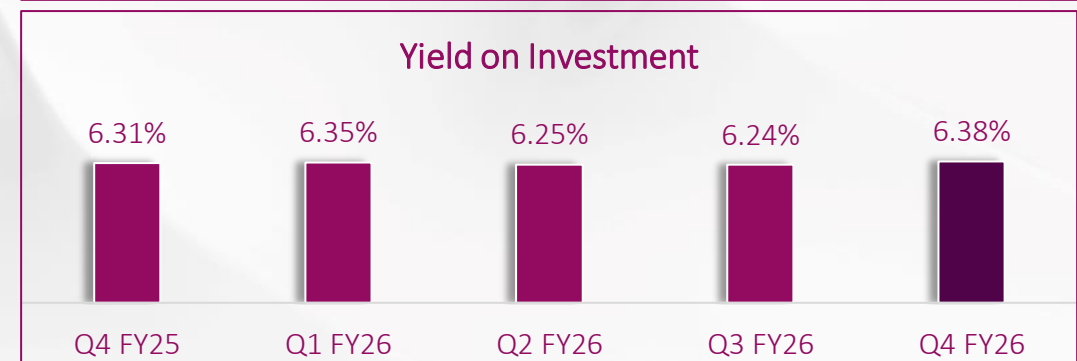
### NIM



### Yield on Advance



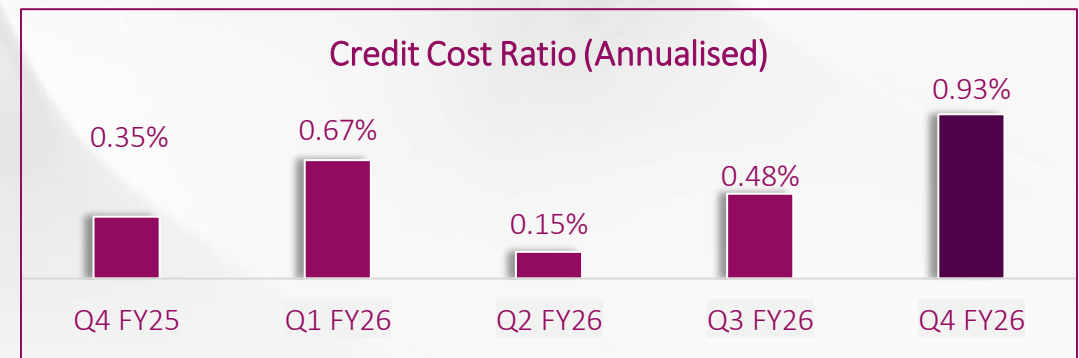
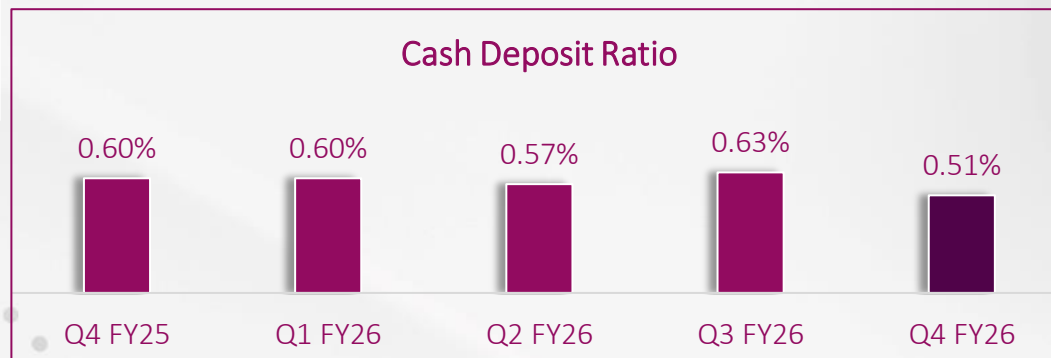
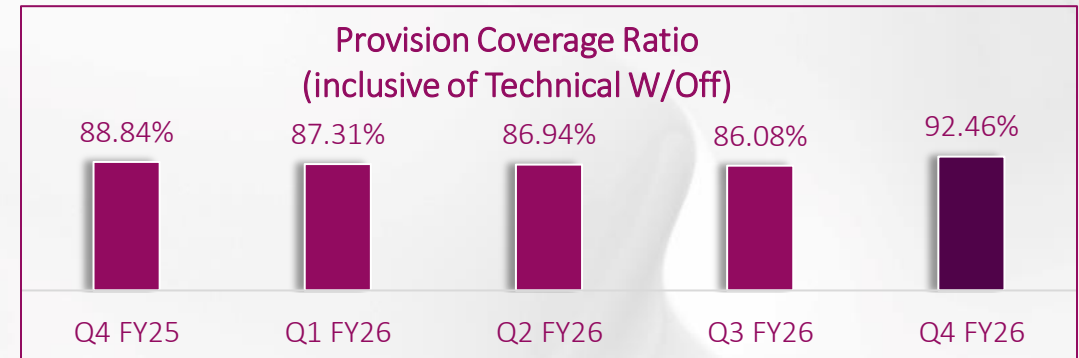
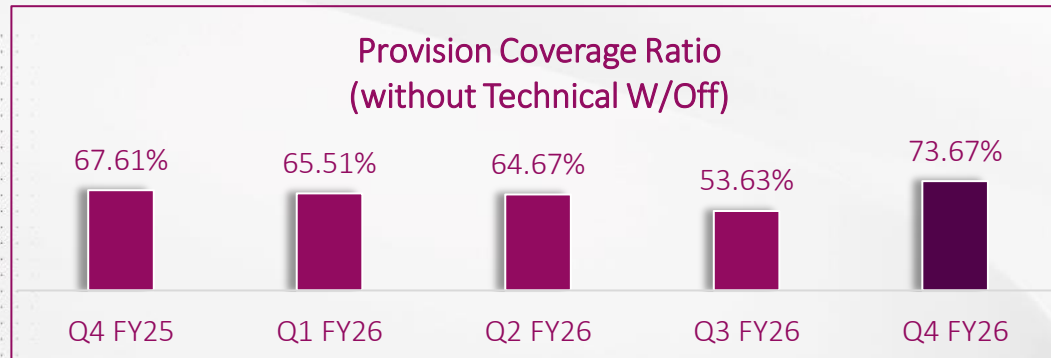
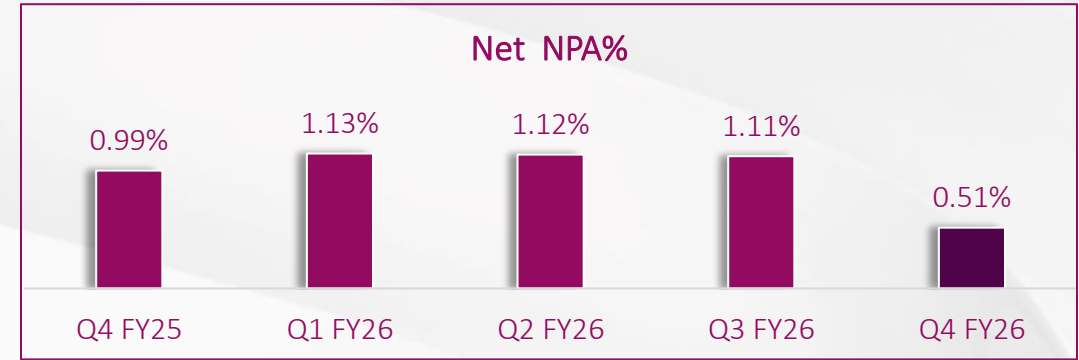
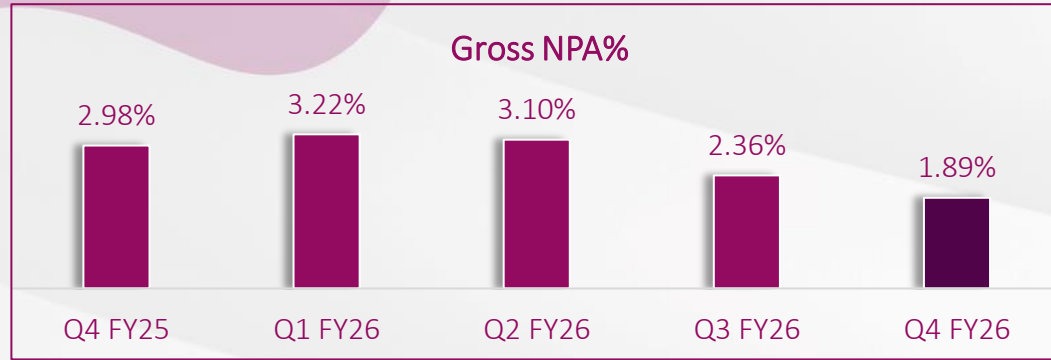
### Yield on Investment



For the  
Quarter



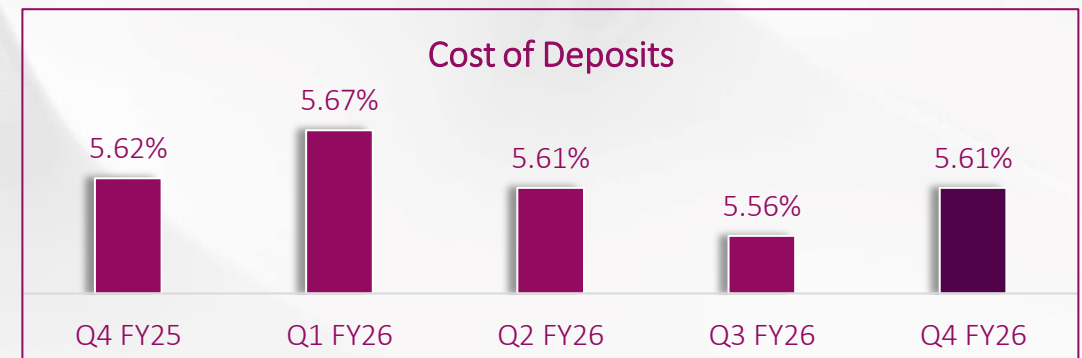
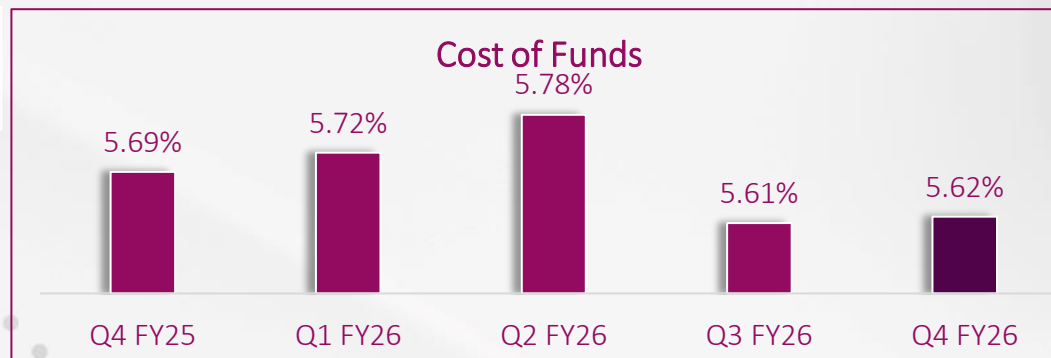
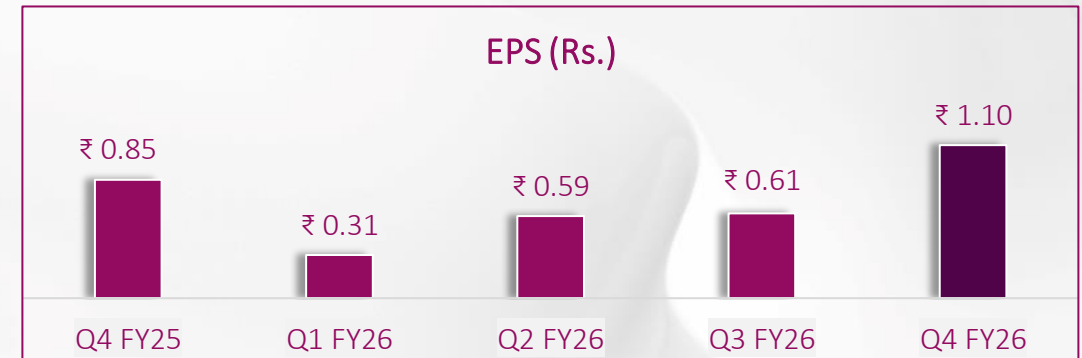
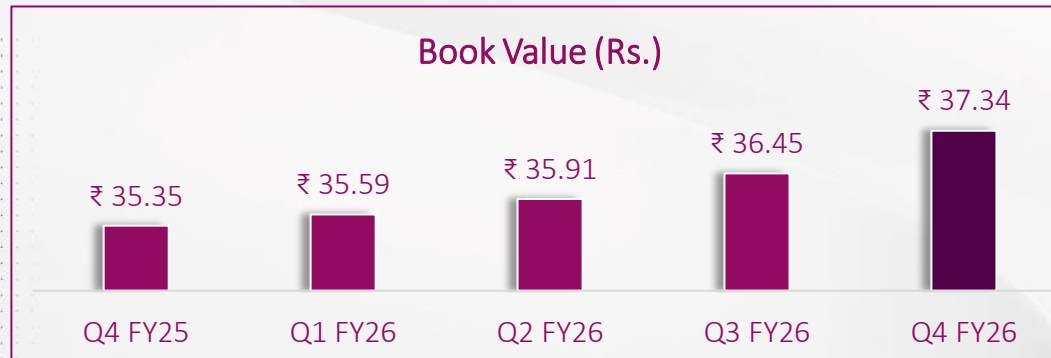
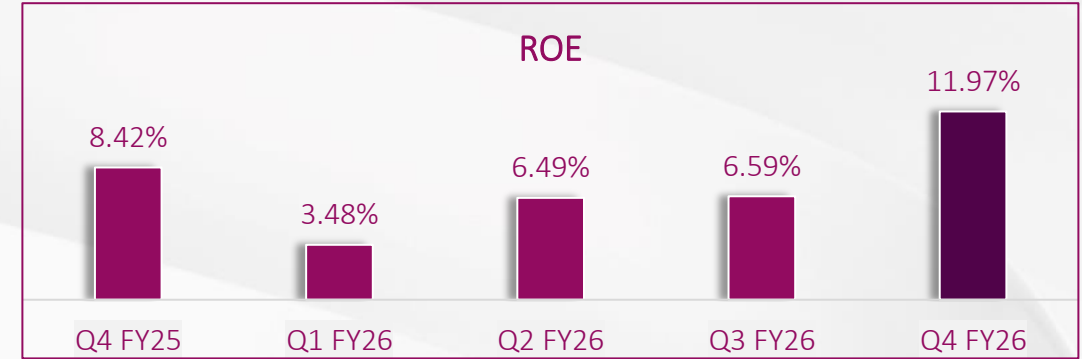
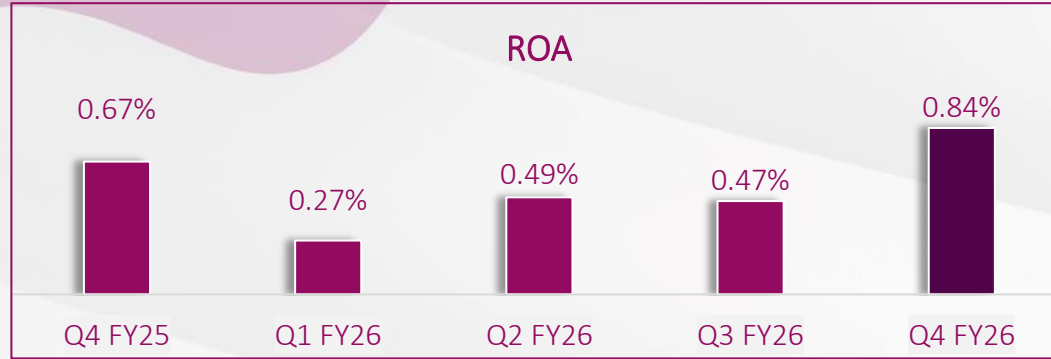
# Key Financial Indicators



For the  
Quarter



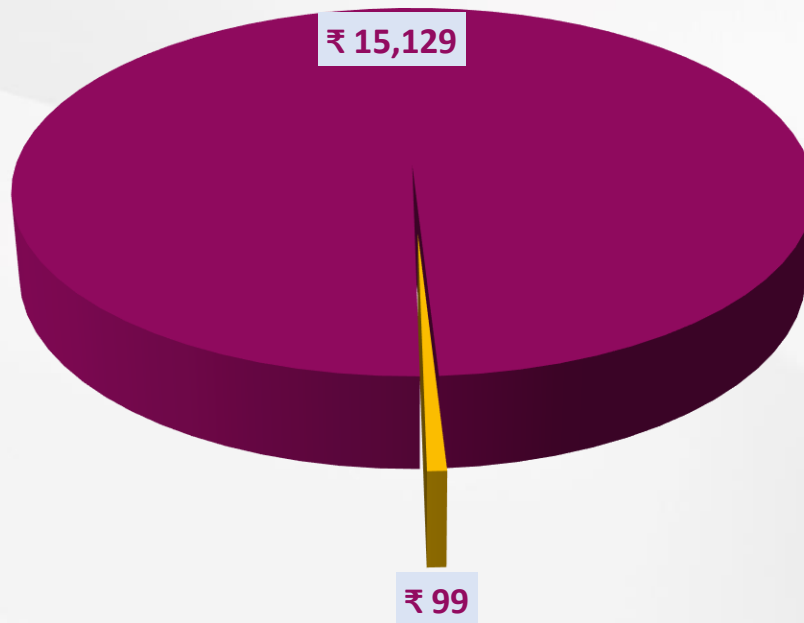
# Key Financial Indicators



For the  
Quarter



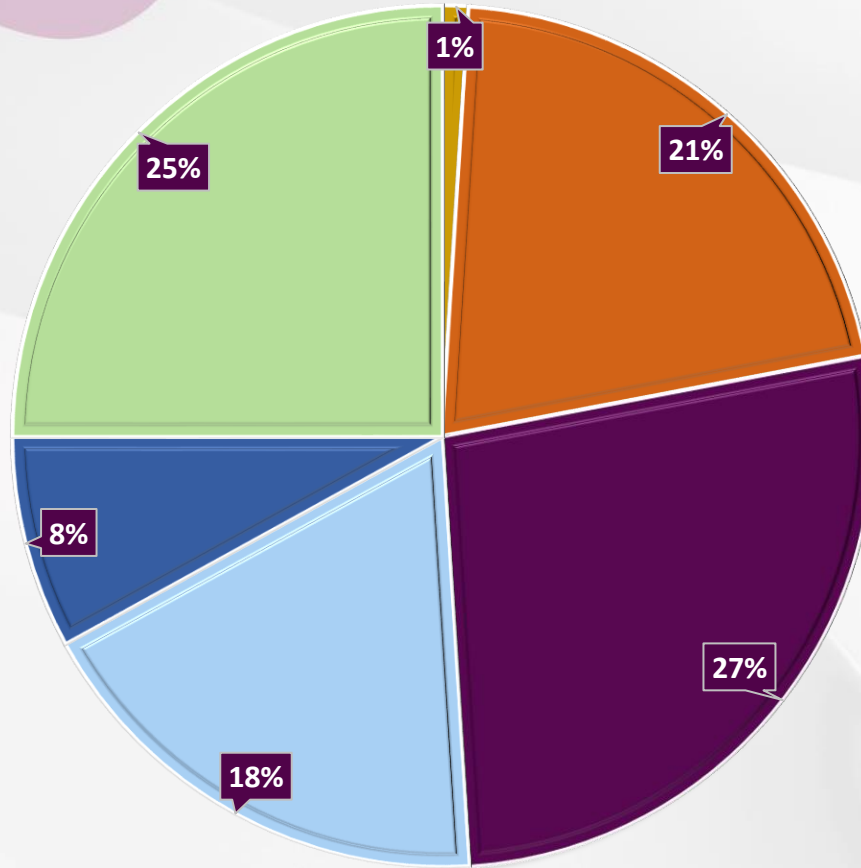
# Restructured Advances



**Total Restructured Advances Rs.99.17 Crore  
As of 31<sup>st</sup> March, 2026**

Restructured Advance		
Particulars	Total Restructured Advance	Restructured Advance Standard
Gross Advance	15129	
Education Loan Scheme	2.44	1.37
MSME standard Restructuring	20.22	2.43
Other restructuring	3.85	0.18
Prudential Framework	3.94	-
Project Under Implementation	1.86	1.86
RFCS -1	0.25	0.20
RFCS -2 and RFCS -MSME	66.62	18.59
<b>Total Restructured Advances</b>	<b>99.17</b>	<b>24.64</b>

# External Rating of Corporate Advances



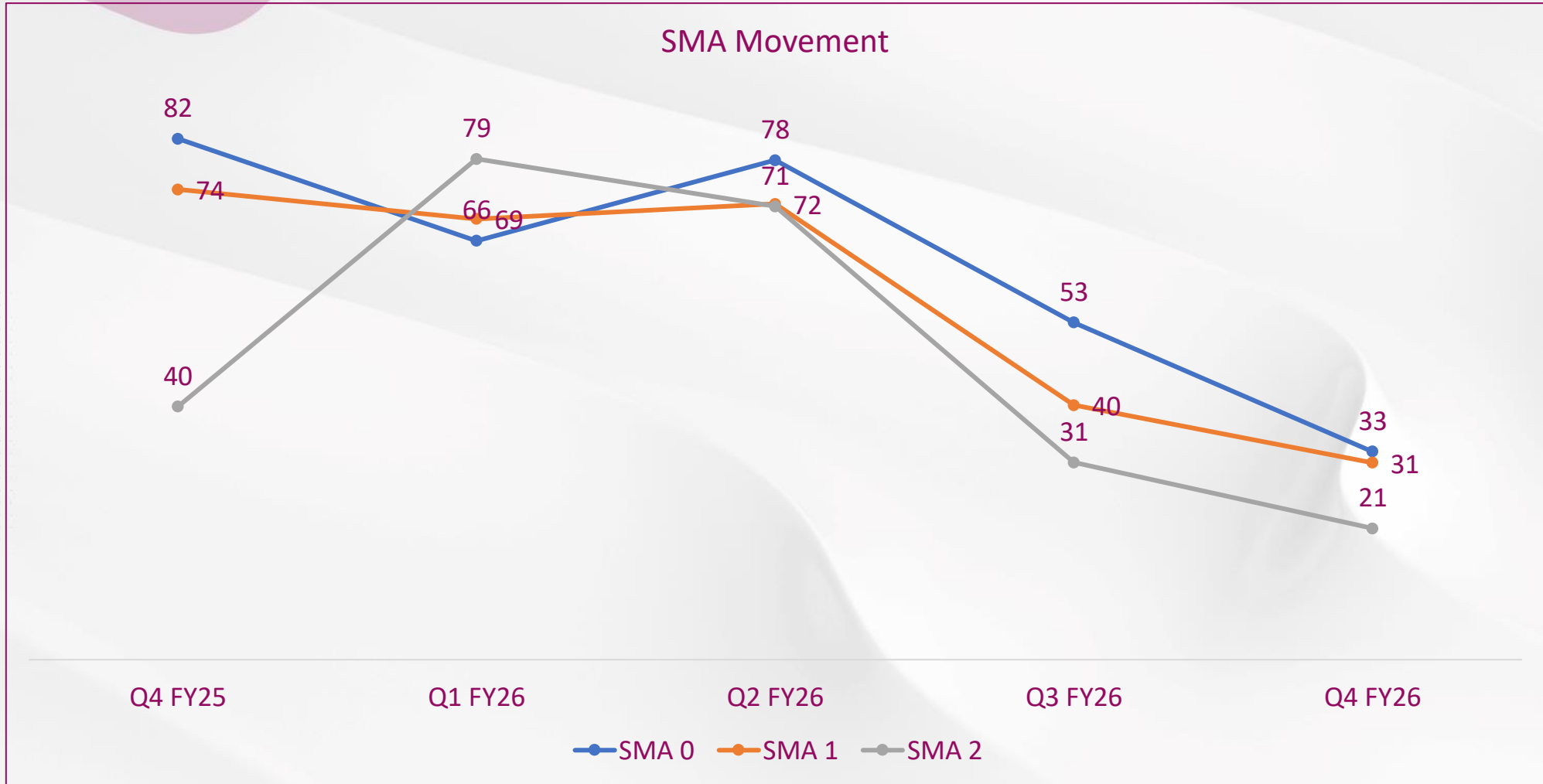
■ AAA ■ AA ■ A ■ BBB ■ <BBB ■ Unrated

Rating Distribution	
Rating	Q4 FY26
AAA	1%
AA	21%
A	27%
BBB	18%
<BBB	8%
Unrated	25%
Total	100%

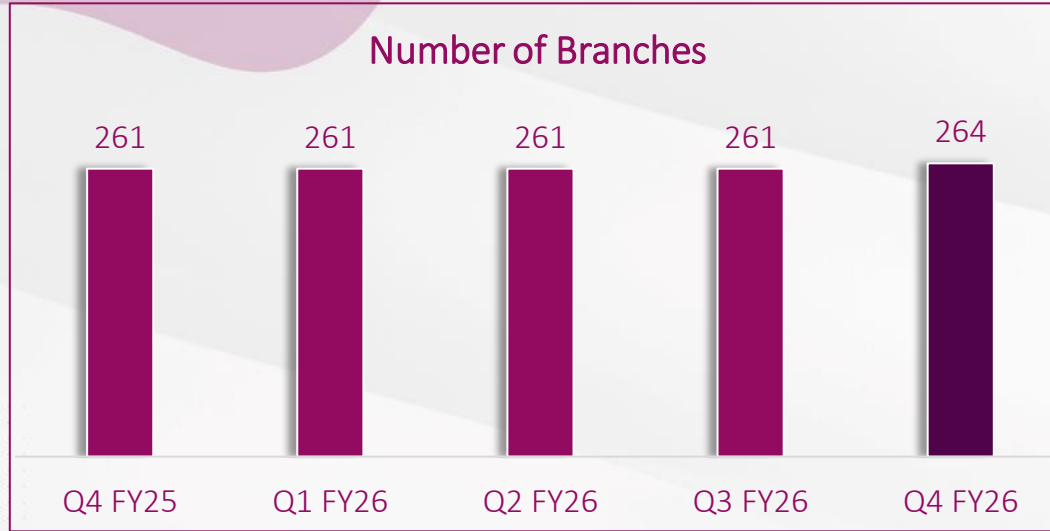


Rating Distribution

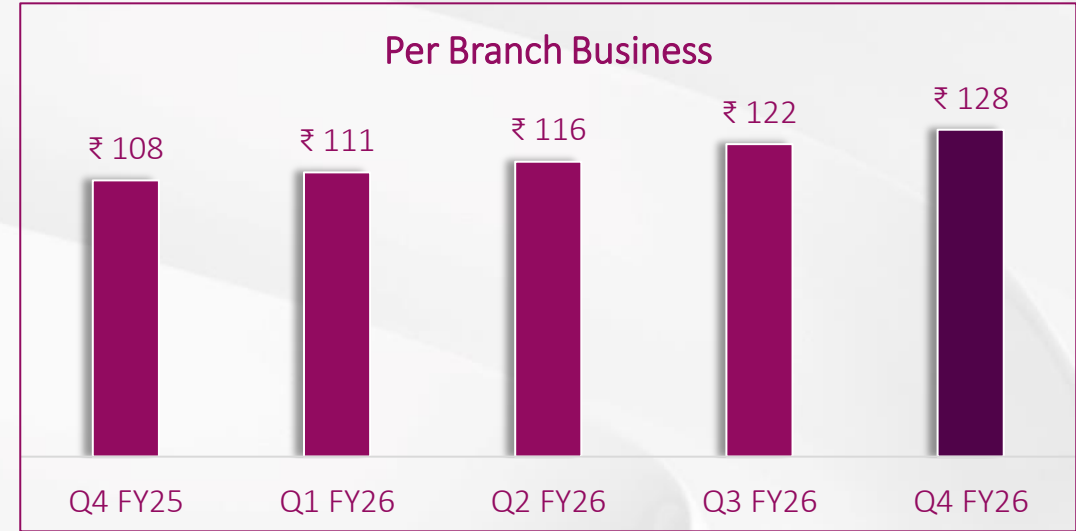
# Asset Quality



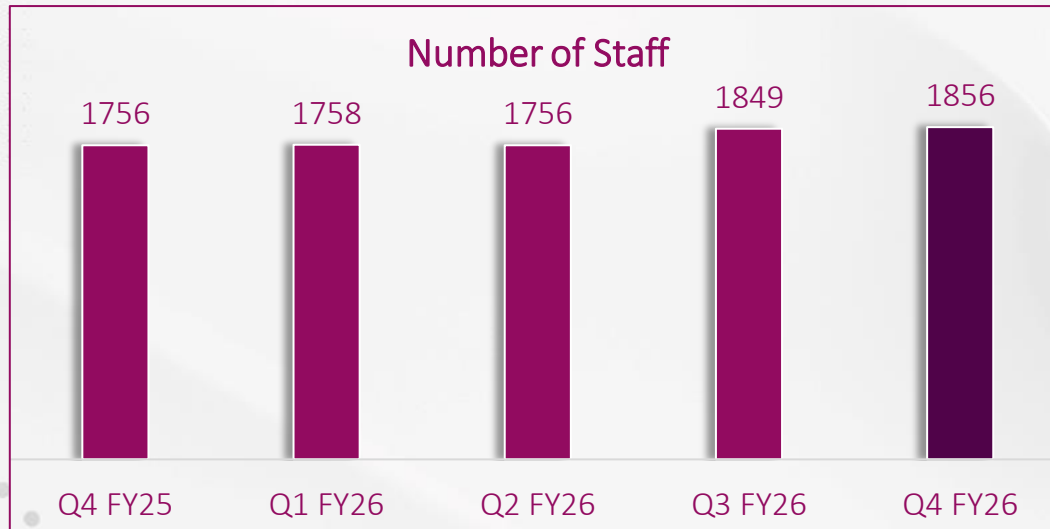
Number of Branches



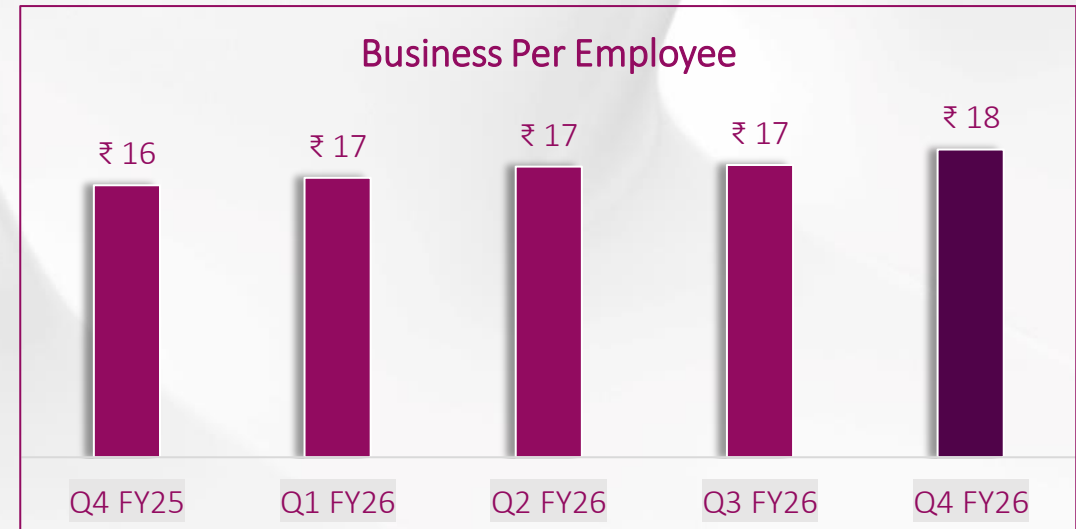
Per Branch Business



Number of Staff



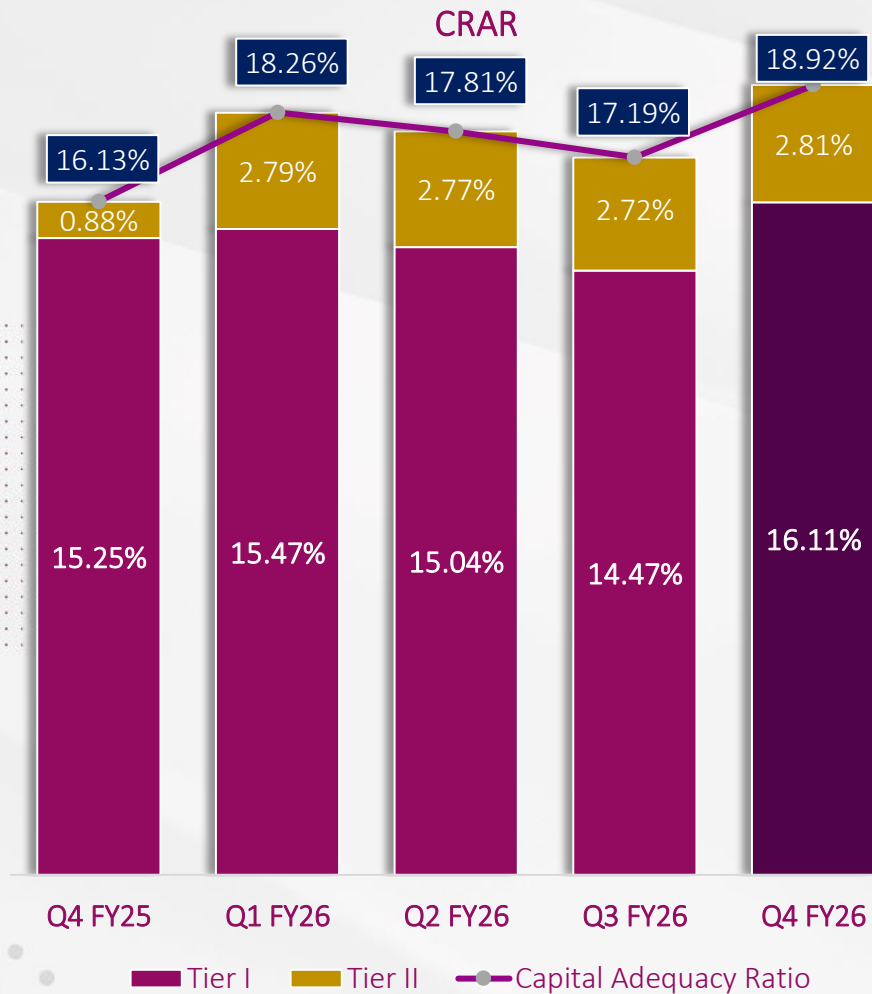
Business Per Employee



Performance



# CRAR



Particulars	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26
CRAR (%)	16.13%	18.26%	17.81%	17.19%	18.92%
TIER I (%)	15.25%	15.47%	15.04%	14.47%	16.11%
Risk Weighted Assets	8155	8022	8152	8453	8316
Credit Risk	6984	6826	6890	7190	6932
Market Risk	29	54	121	121	81
Operational Risk	1142	1142	1142	1142	1303
Credit RWA to Gross Advance	57%	55%	53%	51%	46%
Liquidity Coverage Ratio (%)	160%	147%	143%	126%	120%



# Movement of NPA

Particulars	For the quarter ended			For the year ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	(Audited)	(Reviewed)	(Audited)	(Audited)	
Gross NPA ratio (%)	1.89	2.36	2.98	1.89	2.98
Net NPA ratio (%)	0.51	1.11	0.99	0.51	0.99
Provision Coverage Ratio (incl. Tech W-Off)	92.46	86.08	88.84	92.46	88.84
Provision Coverage Ratio (excl. Tech W-Off)	73.67	53.63	67.61	73.67	67.61
<b>Movement of Gross NPA</b>					
Opening Balance	332.40	404.34	421.21	364.11	421.21
Additions (+)	58.47	35.79	152.26	178.49	152.26
Reductions (a+b+c+d)	104.49	107.74	209.36	256.22	209.36
a. Cash recovery	11.86	6.47	96.85	41.03	96.85
b. Upgradation	92.43	5.06	44.72	113.14	44.72
c. BDW	0.19	0.83	15.37	6.67	15.37
d. Technical Write off	0.00	95.38	52.42	95.38	52.42
Closing Balance	286.38	332.40	364.11	286.38	364.11
<b>Movement of Net NPA</b>					
Opening Balance	154.13	142.85	126.47	117.94	95.06
Additions (+)	46.22	27.51	124.19	138.42	65.96
Reductions (-)	123.63	16.25	131.16	182.34	41.61
CGTMSE (-)	0.01	(0.02)	0.34	(0.05)	0.30
DFV of Restr. accounts (-)	1.31	0.00	1.21	(1.33)	1.17
Closing Balance	75.40	154.13	117.94	75.40	117.94
Slippage Ratio (%)	0.42	0.28	0.72	1.51	1.53
Credit Cost Ratio (%)	0.93	0.48	0.36	0.51	0.18

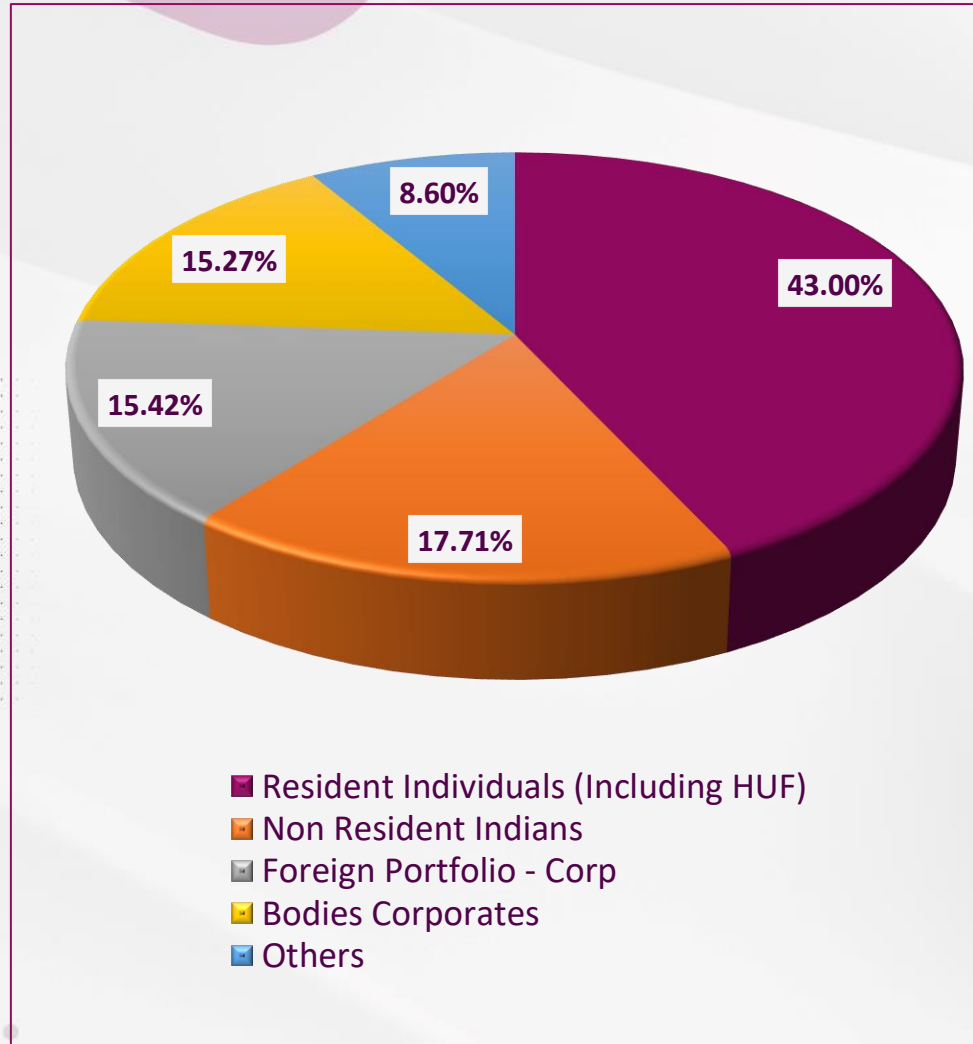
# Business Result

Particulars	For the quarter ended			For the year ended	
	31.03.2025	31.12.2025	31.03.2026	31.03.2025	31.03.2026
	(Audited)	(Reviewed)	(Audited)	(Audited)	
Interest Income-A	350.62	407.06	443.05	1319.88	1601.48
Interest Expenses- B	216.39	252.84	256	836.59	979.15
Net Interest Income	134.23	154.22	187.05	483.29	622.33
Non-Interest Income -C	43.09	49.25	69.29	169.2	192.39
Total Income (A+C)	393.71	456.31	512.34	1489.08	1793.87
Operating Expenses -D	138.64	162.33	142.67	557.39	598.44
Total Expenses (B+D)	355.03	415.17	398.67	1393.98	1577.59
Operating Profit	38.68	41.14	113.67	95.1	216.28
Provisions and Contingencies	9.7	17.26	70.18	28.46	113.53
Net Profit	28.98	23.88	43.49	66.64	102.75

# Balance Sheet Overview

	31.03.2025 (Audited)	30.06.2025 (Reviewed)	30.09.2025 (Reviewed)	31.12.2025 (Reviewed)	31.03.2026 (Audited)
<b>CAPITAL AND LIABILITIES</b>					
Capital	395	395	395	395	395
Reserves and Surplus	1001	1010	1022	1044	1079
Deposits	16013	16570	17105	17839	18643
Borrowings	200	420	453	501	737
Other Liabilities and Provisions	328	305	329	414	384
<b>TOTAL</b>	<b>17937</b>	<b>18700</b>	<b>19304</b>	<b>20193</b>	<b>21238</b>
<b>ASSETS</b>					
Cash and Balances with RBI	992	1201	785	696	948
Balances with Banks and Money at call and short notice	87	83	116	210	124
Investments	3955	4232	4644	4405	4257
Advances	11960	12218	12780	13912	14918
Fixed Assets	282	283	279	277	290
Other Assets	661	683	700	693	701
<b>TOTAL</b>	<b>17937</b>	<b>18700</b>	<b>19304</b>	<b>20193</b>	<b>21238</b>
Out of Which RIDF/RHF/ MSME Deposits	178	170	157	131	117
Contingent Liabilities	608	614	639	739	610
Bills for collection	308	305	460	312	337

# Shareholding Pattern(as on 31<sup>st</sup> March 2026)



Category	No. of Holders	Total Shares	% To Equity
Resident Individuals (Including HUF)	173590	169724378	43.00%
Non Resident Indians	1696	69884697	17.71%
Foreign Portfolio - Corp	31	60861364	15.42%
Bodies Corporates	409	60281014	15.27%
Others	16	33947398	8.60%
<b>Total</b>	<b>175742</b>	<b>394698851</b>	<b>100.00%</b>



**Over 549 Customer Touch Points including  
 264 Branches, 285 ATMs**

**Branch Presence**

Population	No. of Branches	
	31.03.2025	31.03.2026
Metropolitan	58	58
Urban	71	72
Semi Urban	112	114
Rural	20	20
<b>Grand Total</b>	<b>261</b>	<b>264</b>



**Performance**



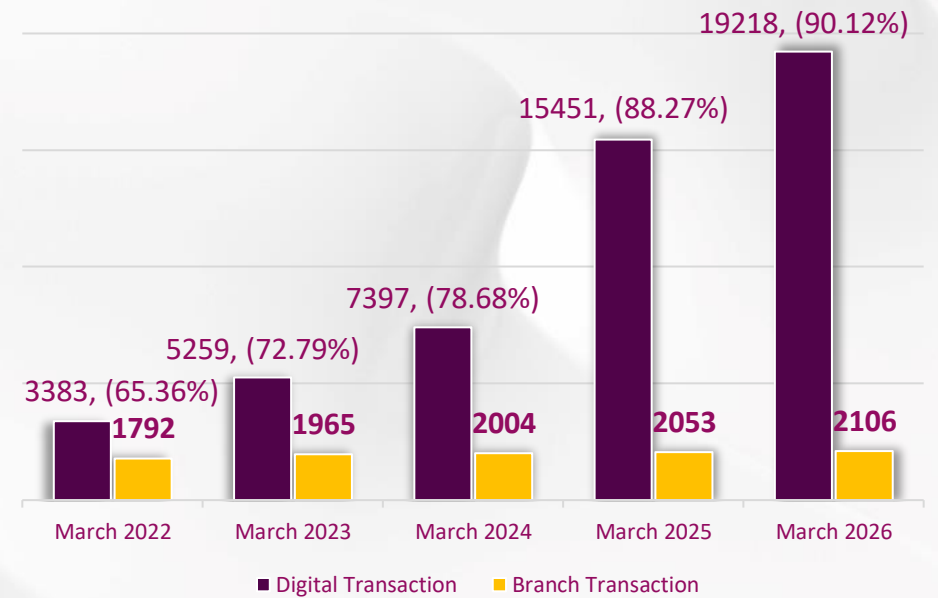
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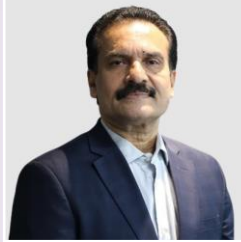
**90.12%**

Share of Digital Banking Transaction @ 90.12% as on 31<sup>st</sup> March 2026 Compared to 88.27% as on 31<sup>st</sup> March, 2025

## Digital Transaction Trends



# Strong Management Team



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

- Over 37 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 34 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 27 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 26 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 30 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).

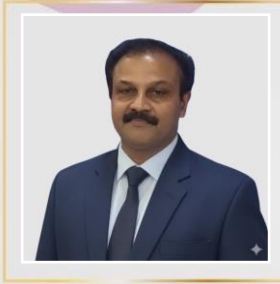


## Mr. Sunny George, DGM, Head – Operations

- 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 29 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).

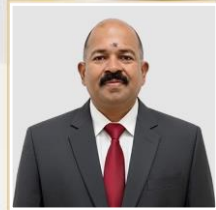


# Strong Management Team



## 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 Kerala, CAIIB, Certificate in Risk in Financial Services (Level 1) and Certified Treasury Professional 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 29 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 23 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 11 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!**

