

Investor Presentation

Q2 - FY - 2026-27

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⋮
⋮
⋮
⋮

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



Board of Directors



Shri. C. Nageswara Rao
RBI ADDITIONAL DIRECTOR



Dr. Jineesh Nath C.K
DIRECTOR



Shri. Ashutosh Khajuria
INDEPENDENT DIRECTOR



Ms. Sujatha Jaganathan
RBI ADDITIONAL DIRECTOR



Shri. Rajan T. K
INDEPENDENT DIRECTOR



Shri. T.V. Rao
INDEPENDENT DIRECTOR



Performance Highlights

Q2 FY 2026-27
Y-o-Y

- ❖ Total Business grew by **21.07%** and reached ₹ **36,499** Crore
- ❖ Total Deposit grew by **20.15%** to reach ₹ **20,551** Crore.
- ❖ Retail Deposit grew by **19.33%** to reach ₹ **16,449** Crore.
- ❖ Gross Advance grew by **22.29%** to reach ₹ **15,948** Crore.
- ❖ Gold Loan Portfolio registered a growth of **53.43%** to reach ₹ **6,823** Crore.
- ❖ MSME Portfolio registered a growth of **35.90%** to reach ₹ **2,544** Crore.
- ❖ Gross NPA reduced to **1.76%** from **3.10%**
- ❖ Net NPA reduced to **0.45%** from **1.12%**



Performance Highlights



Q2 FY 2026-27
Y-o-Y

❖ Provision Coverage Ratio improved to 92.86% from 86.94%
❖ CRAR Basel III (%) improved to 18.86% from 17.81% .
❖ CD Ratio improved to 77.60% from 76.24%
❖ Yield on Investments improved to 6.38% from 6.25%
❖ NIM improved to 3.61% from 3.25%
❖ Cost of Funds reduced to 5.54% from 5.65%
❖ Return on Assets improved to 0.86% from 0.48%
❖ Number of Branches increased to 269 from 264

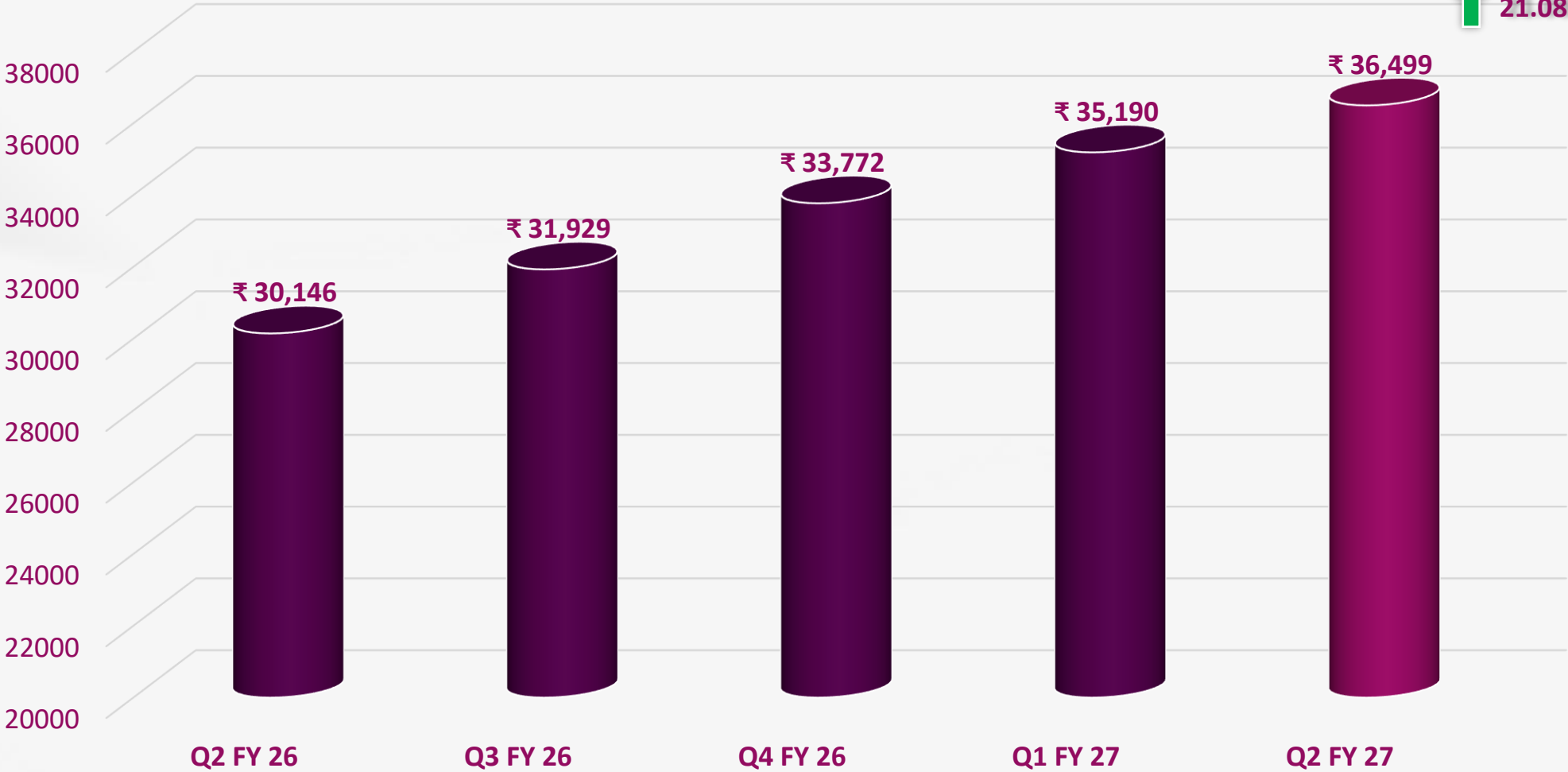


Total Business

₹ in Crore ::::

↑ 21.08%

Performance
Y-o-Y

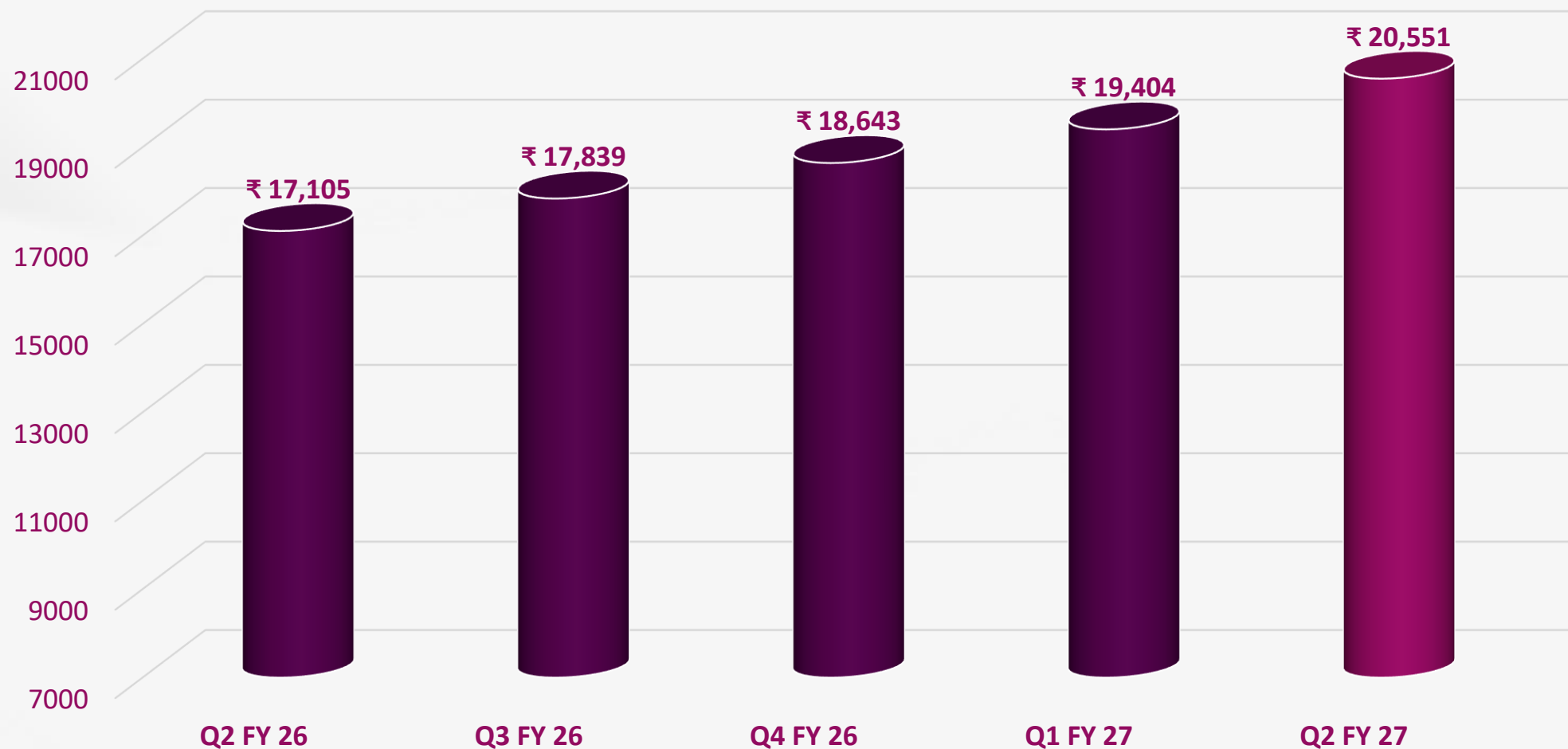


Total Deposit

₹ in Crore ::::

↑ 20.15%

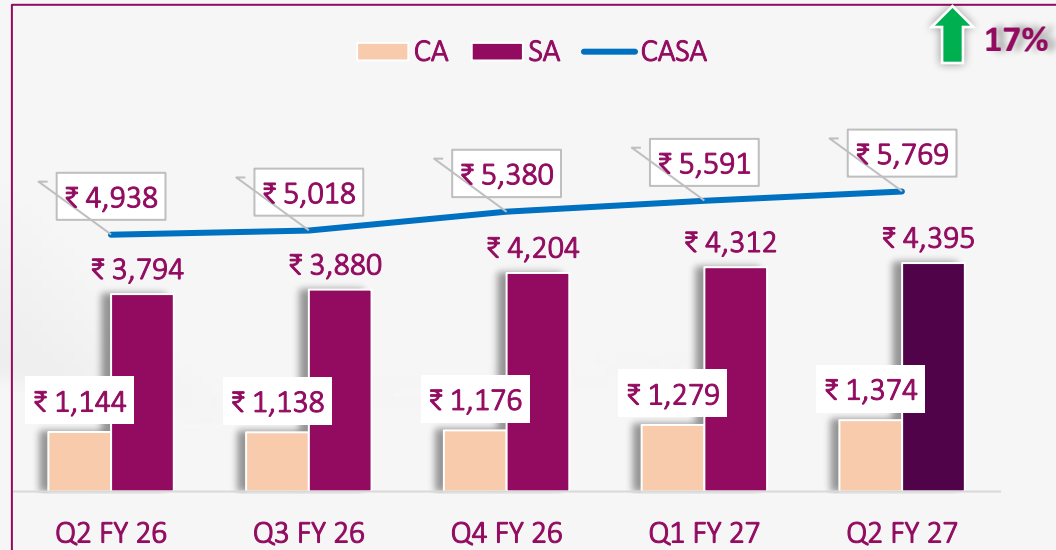
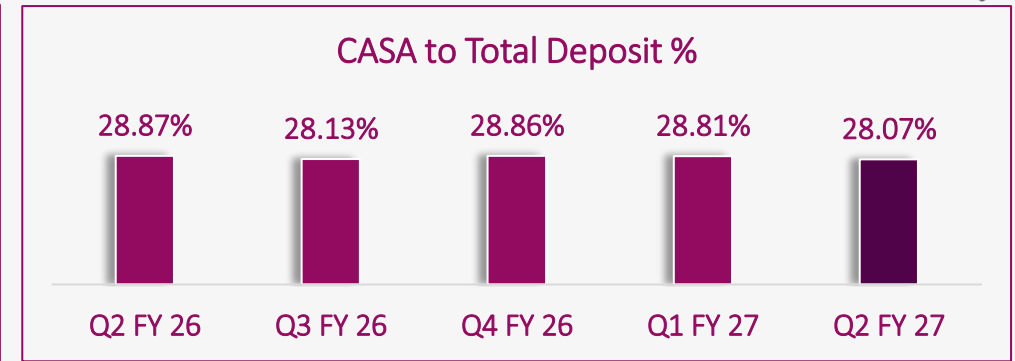
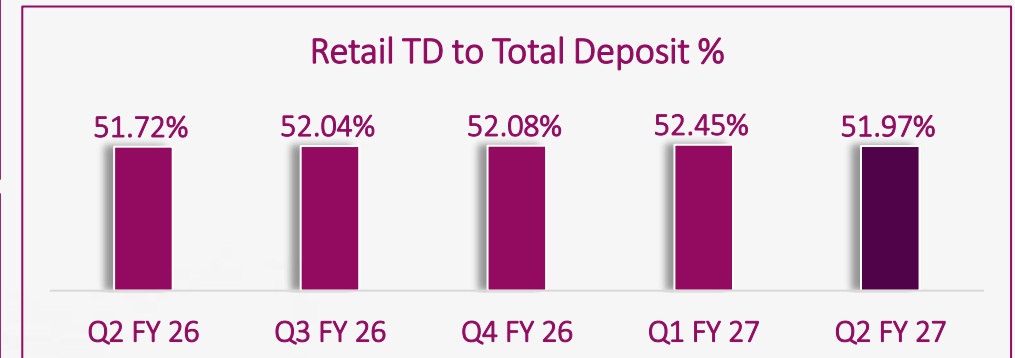
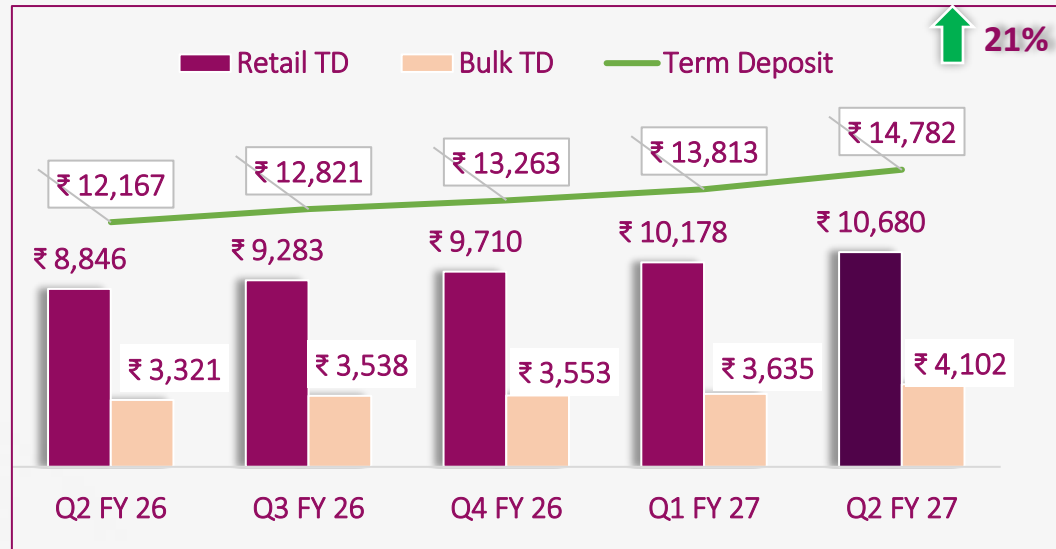
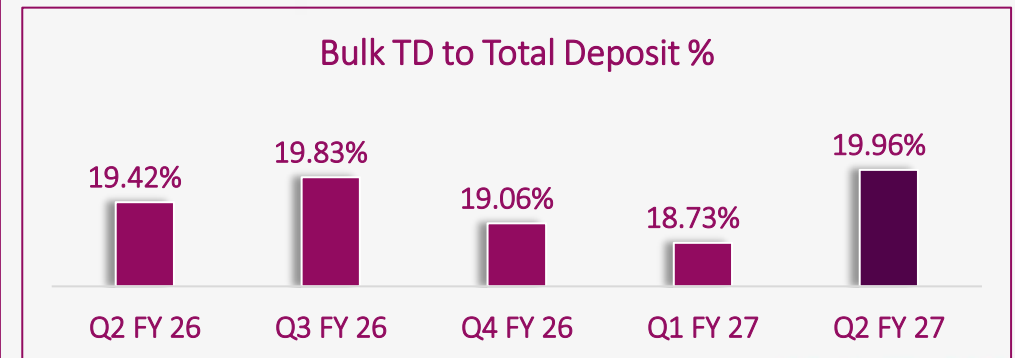
Performance
Y-o-Y



Deposit Mix

₹ in Crore

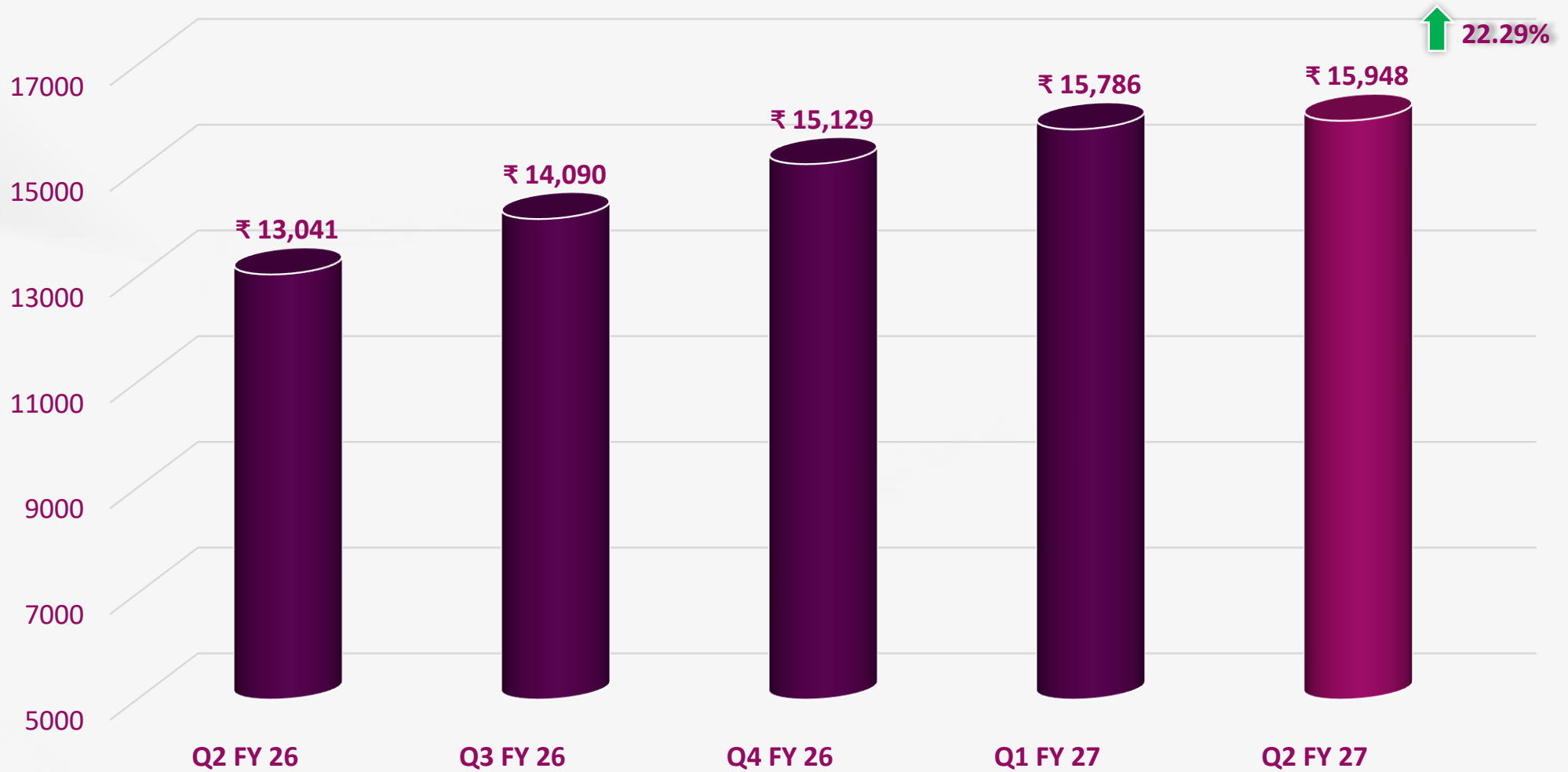
Performance
Y-o-Y



Gross Advance

₹ in Crore

Performance
Y-o-Y

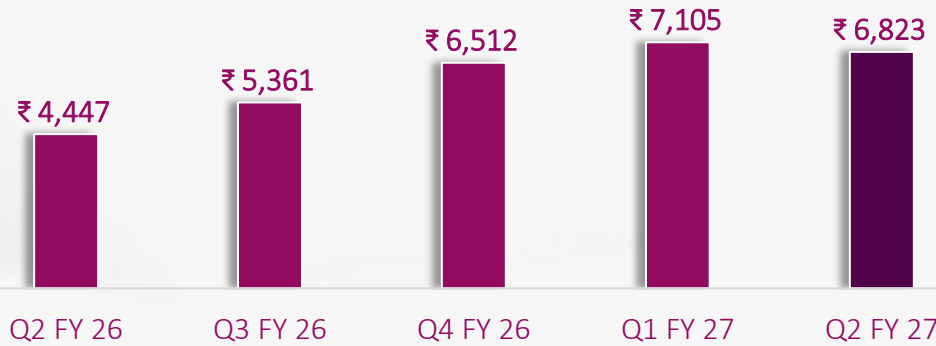


Segment wise Advance Mix

₹ in Crore

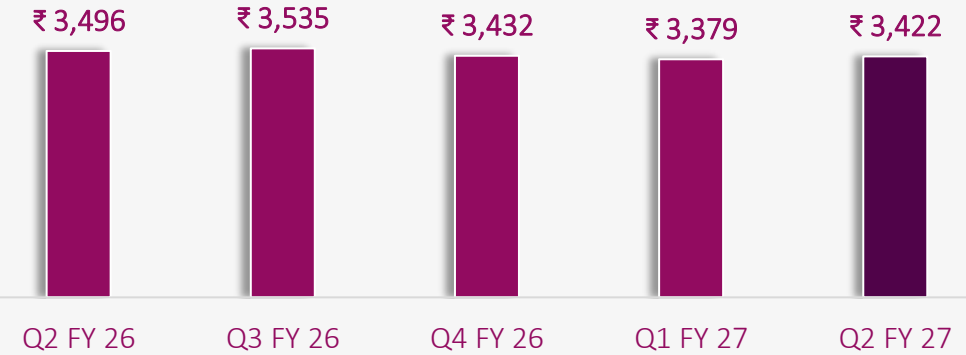
Gold Loan

↑ 53%



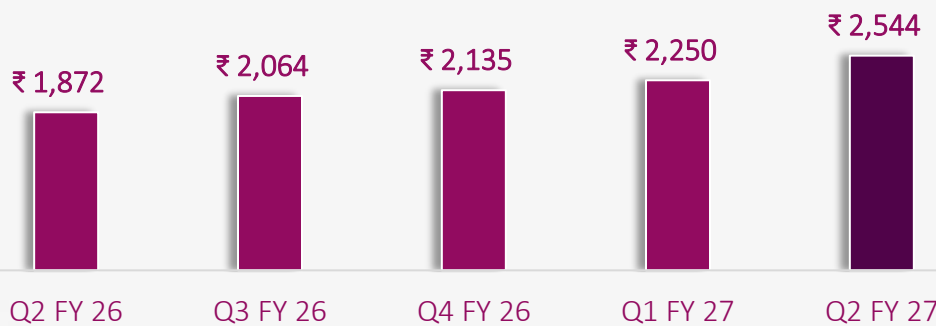
Other Retail Advance

↓ -2%



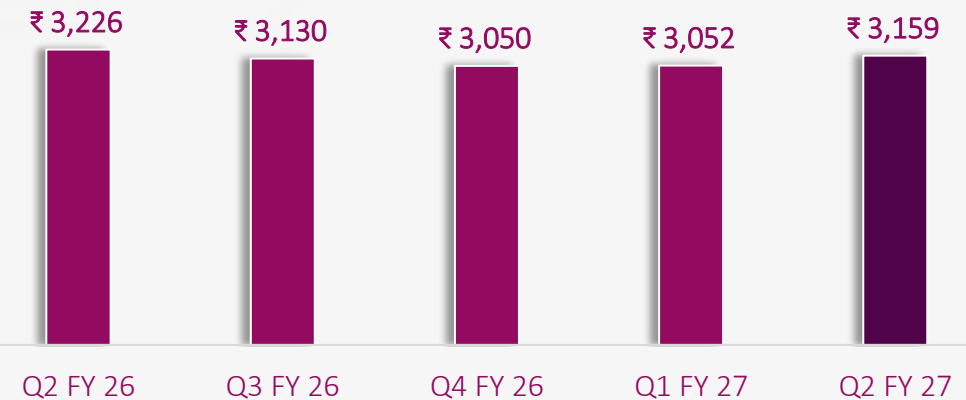
MSME

↑ 36%



Corporate Advance

↓ -2%

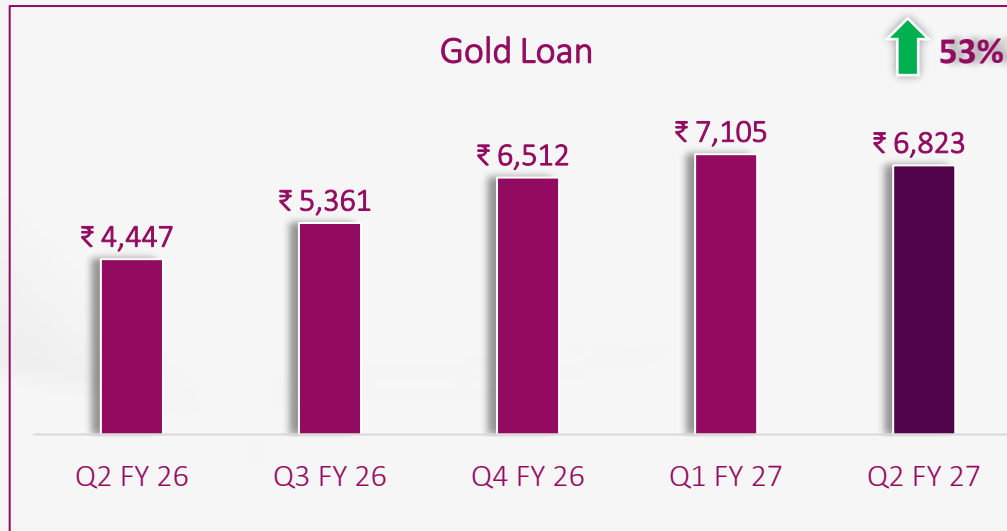
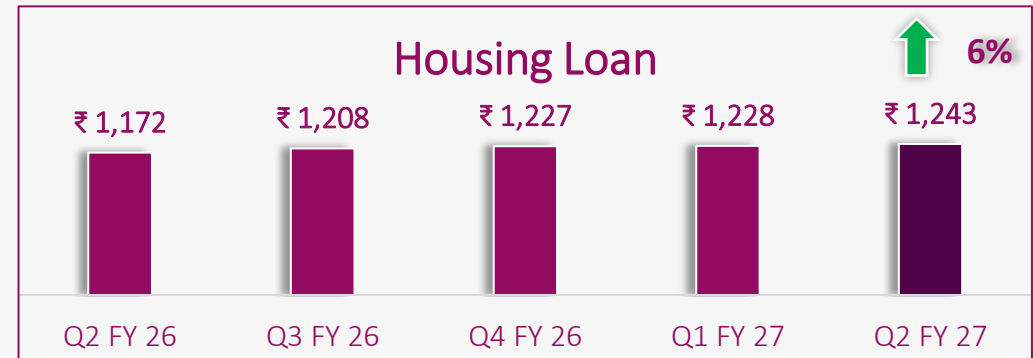
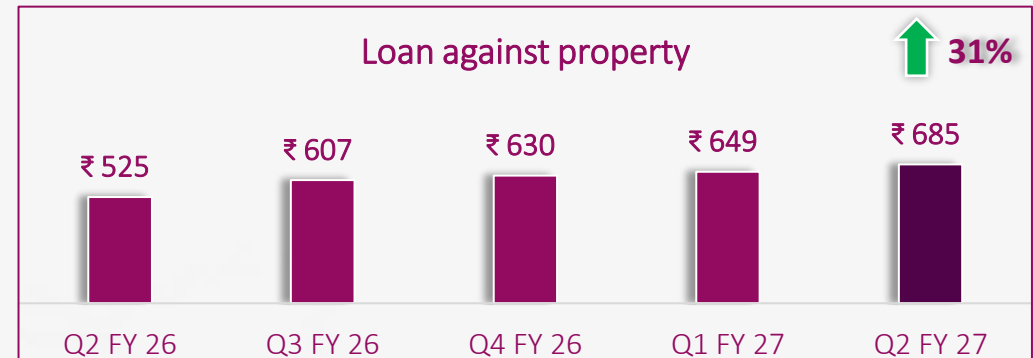
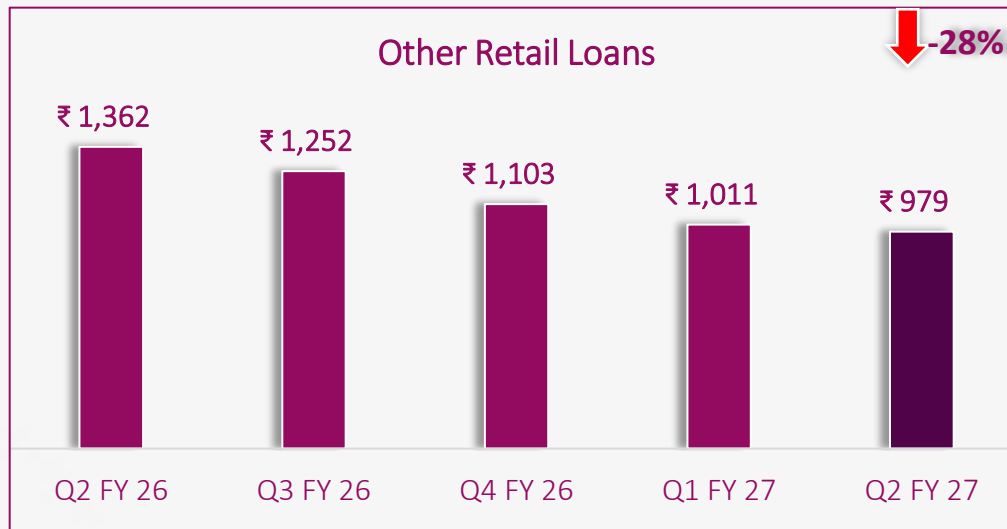
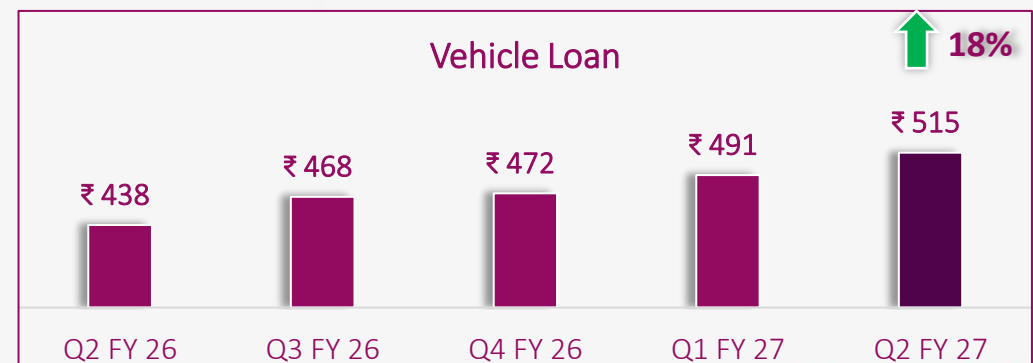


Performance
Y-o-Y

Loans under Retail Segment

₹ in Crore

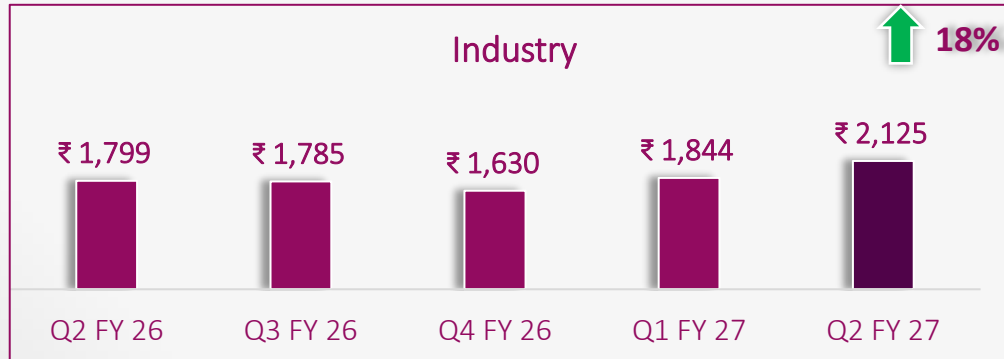
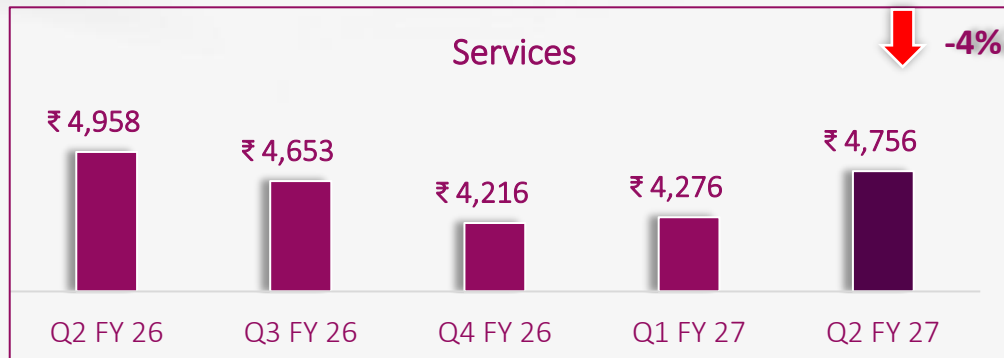
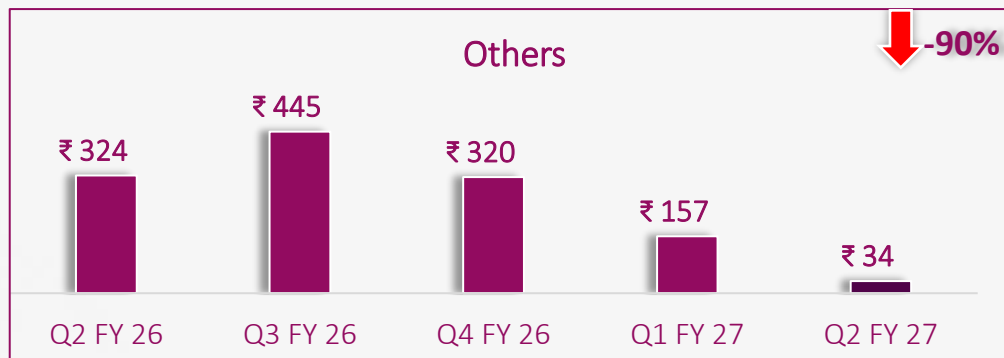
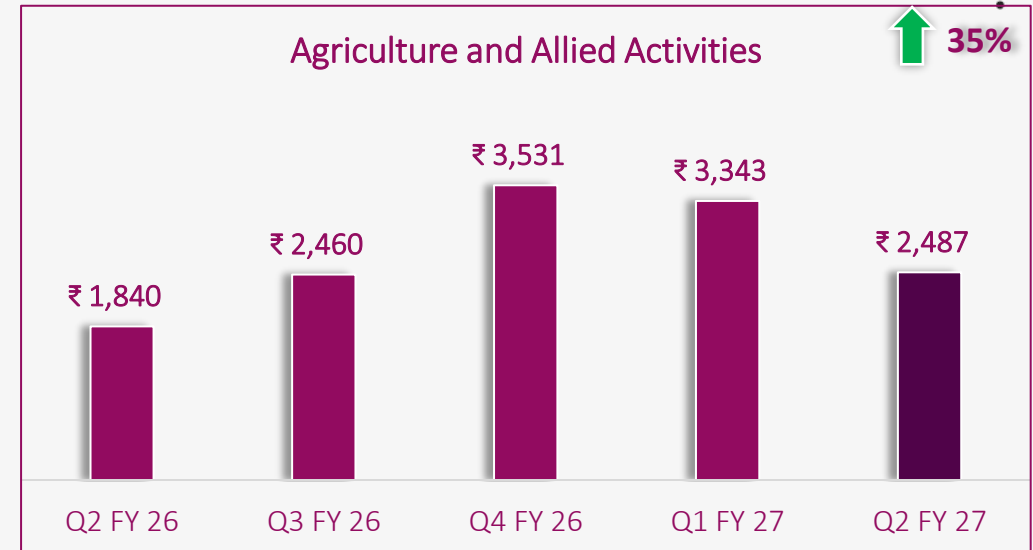
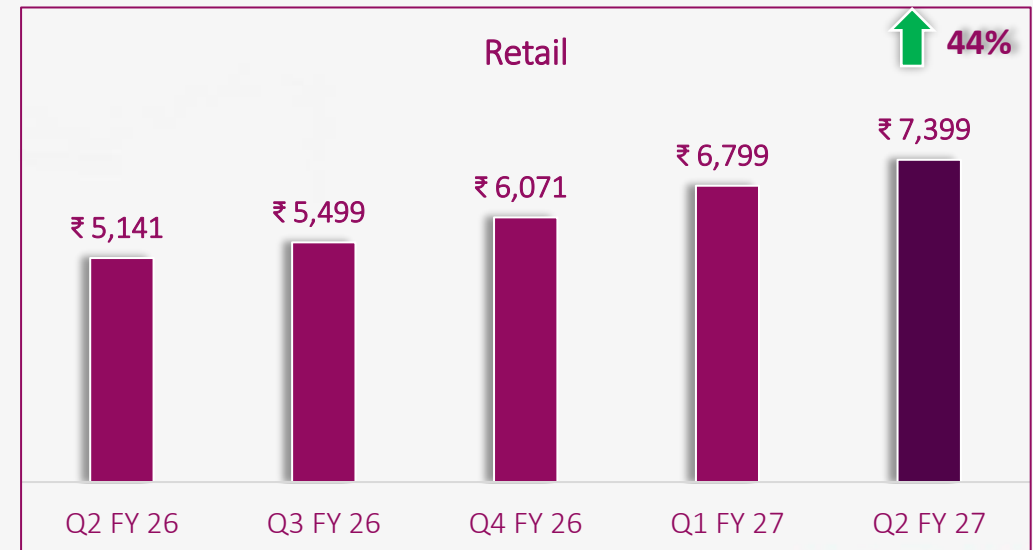
Performance
Y-o-Y



Sector wise Exposure

₹ in Crore

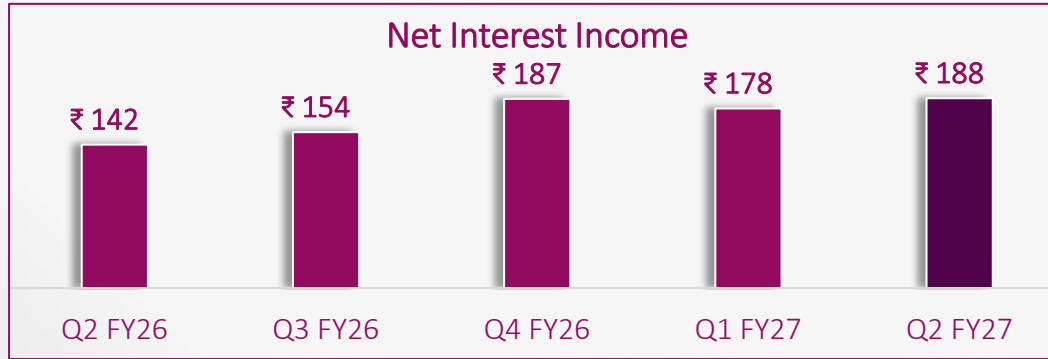
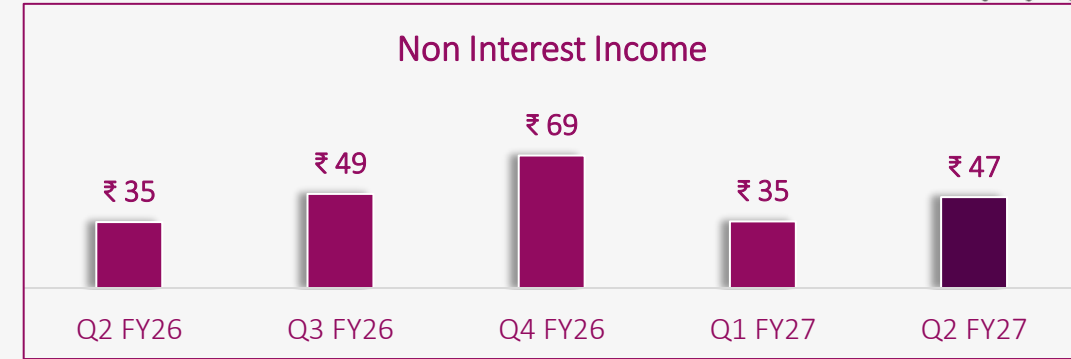
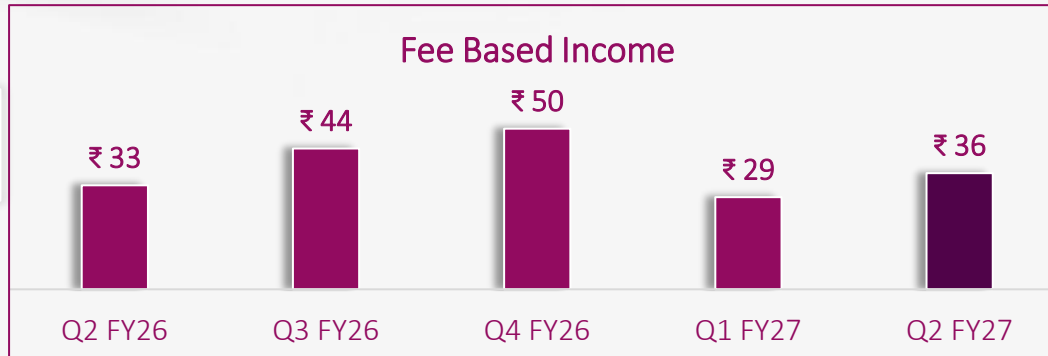
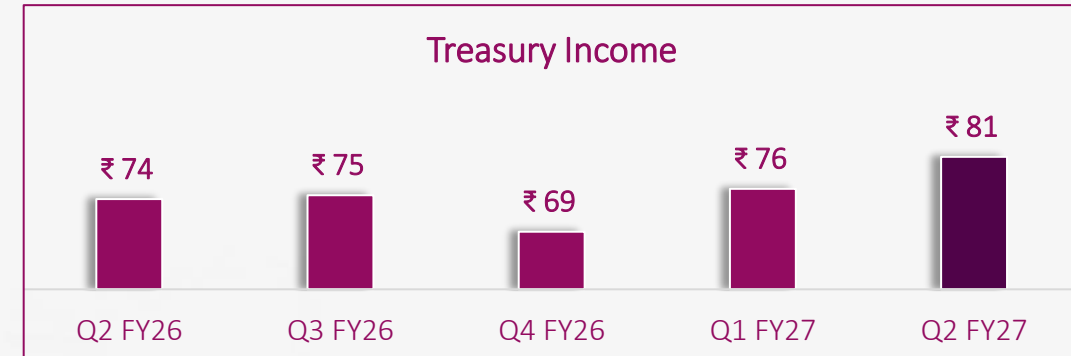
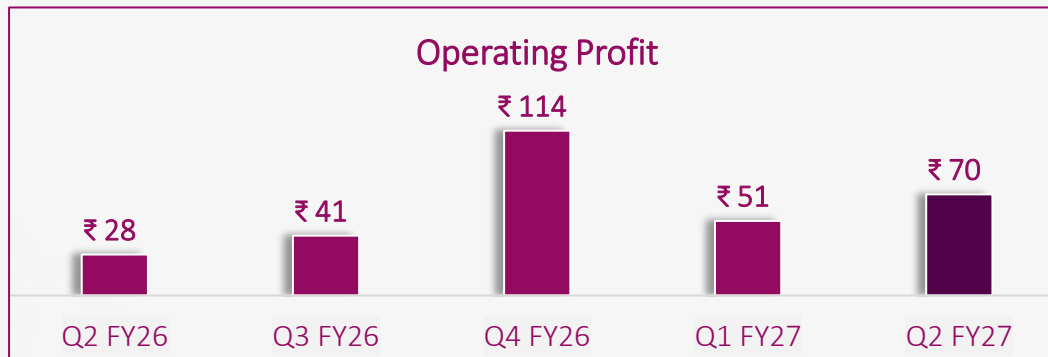
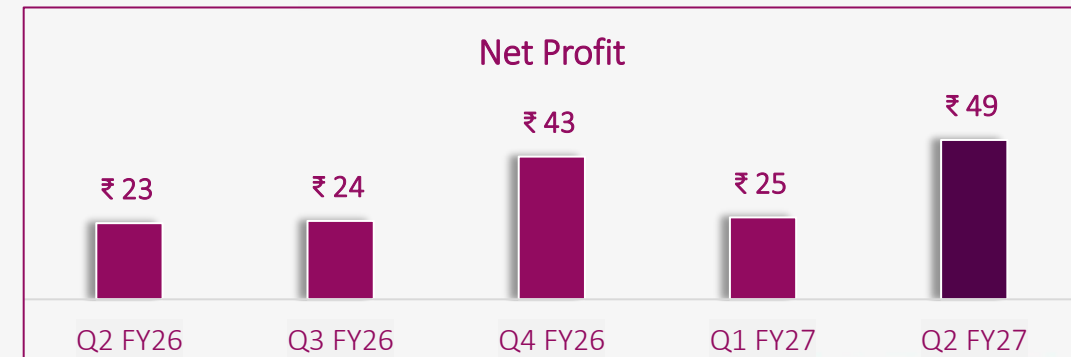
Performance
Y-o-Y



Key Financial Indicators

₹ in Crore

For the
Quarter

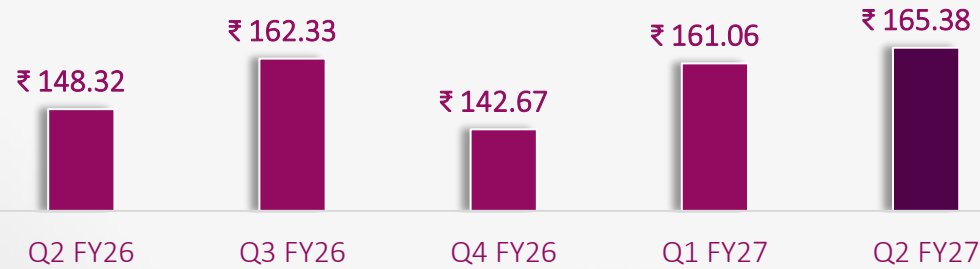


Key Financial Indicators

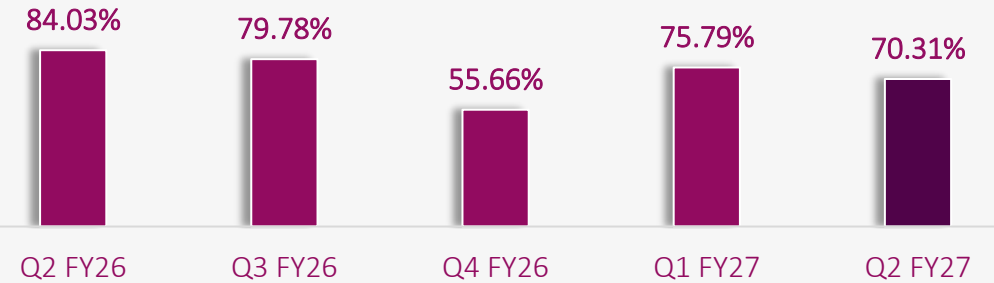
₹ in Crore

For the
Quarter

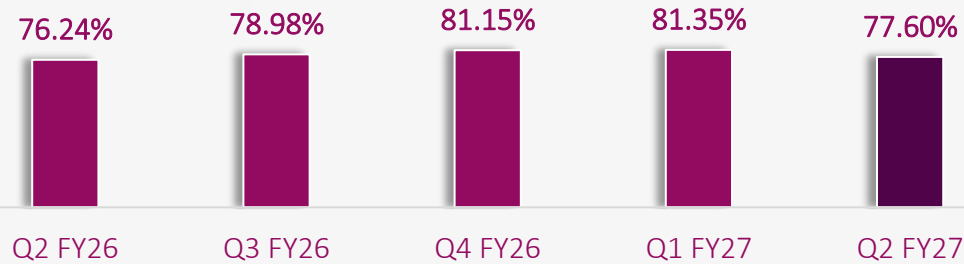
Operating expenses



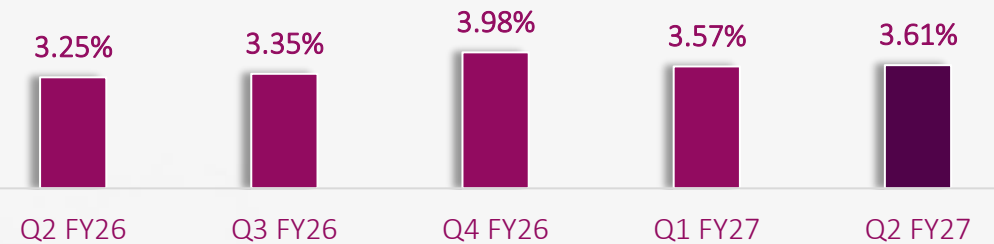
Cost to Income Ratio



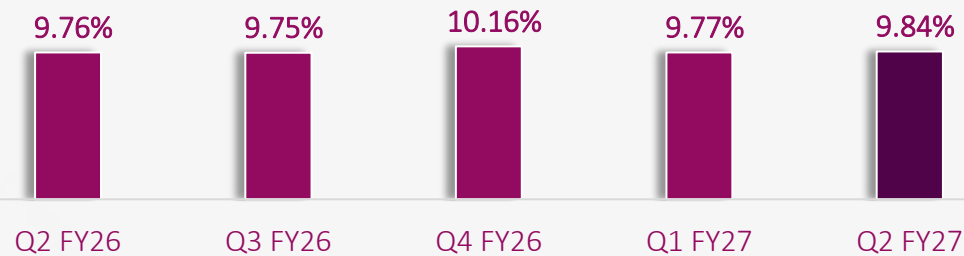
CD Ratio



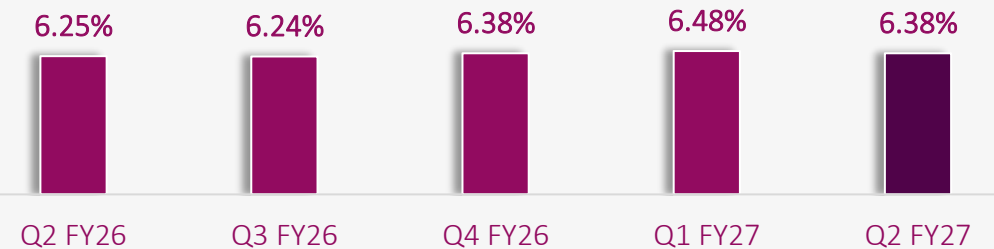
NIM



Yield on Advance

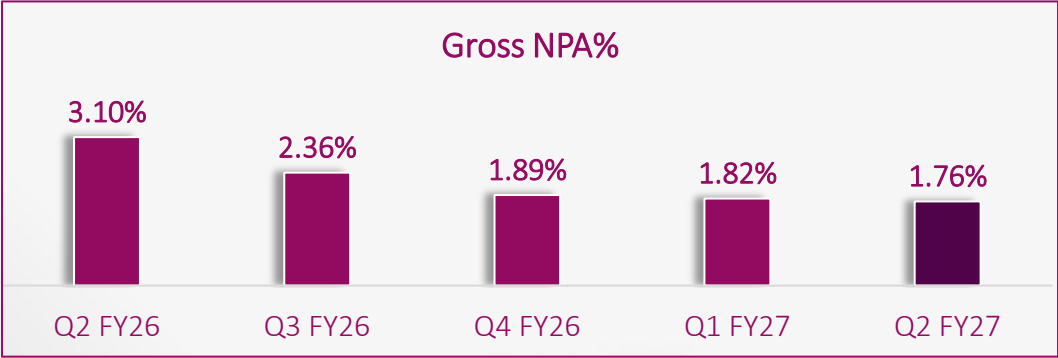


Yield on Investment

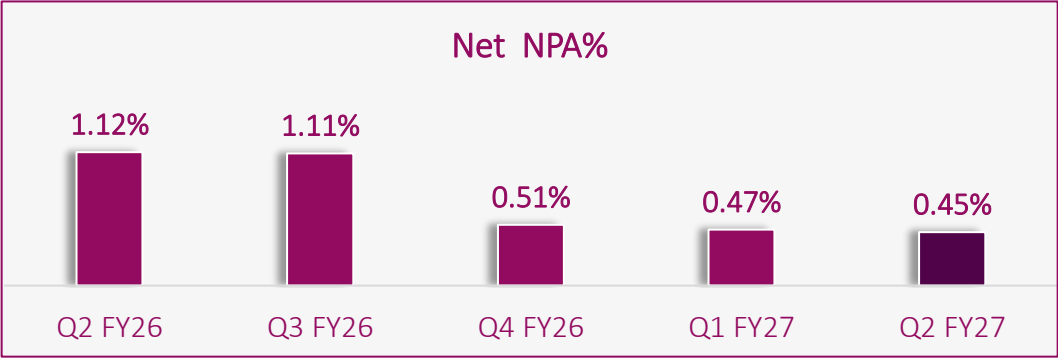


Key Financial Indicators

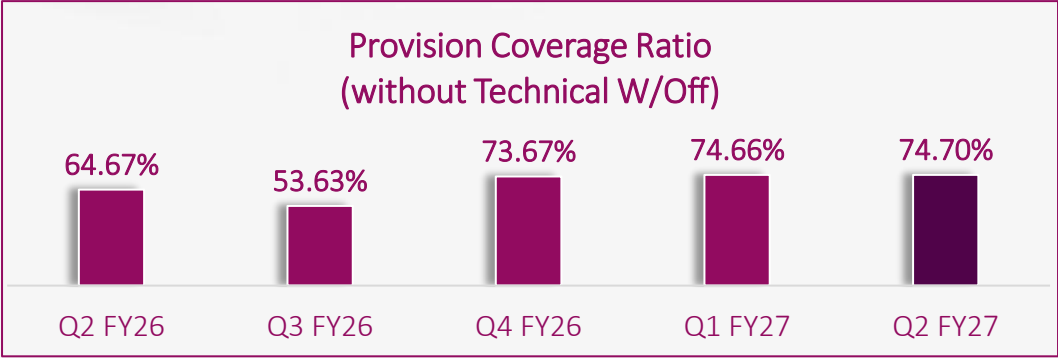
Gross NPA%



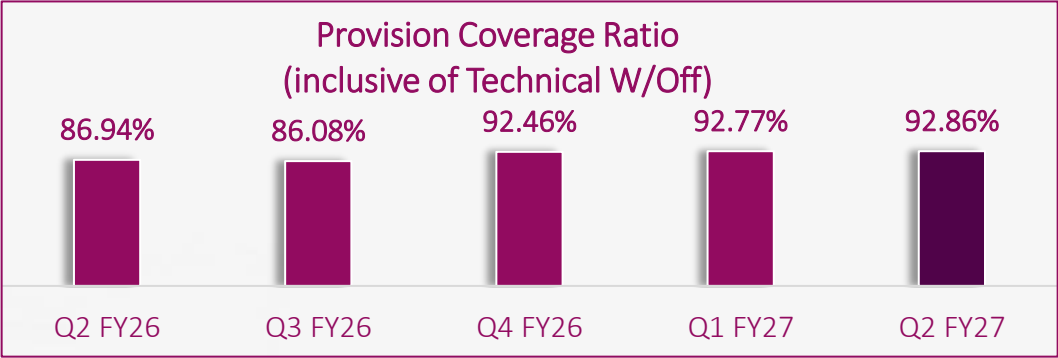
Net NPA%



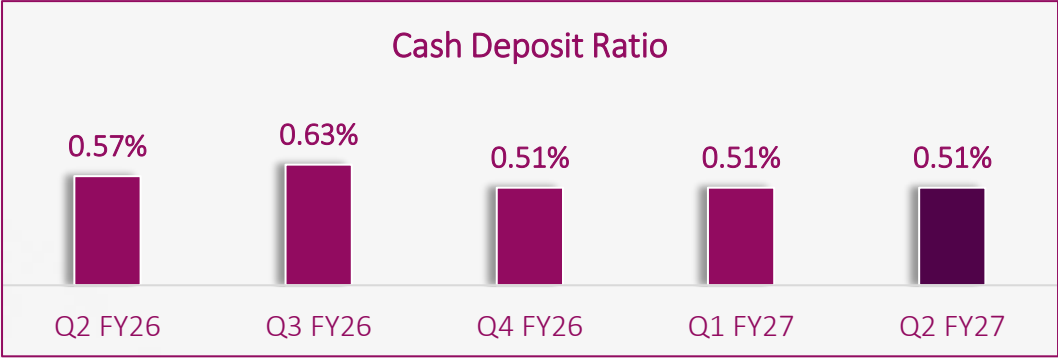
Provision Coverage Ratio
(without Technical W/Off)



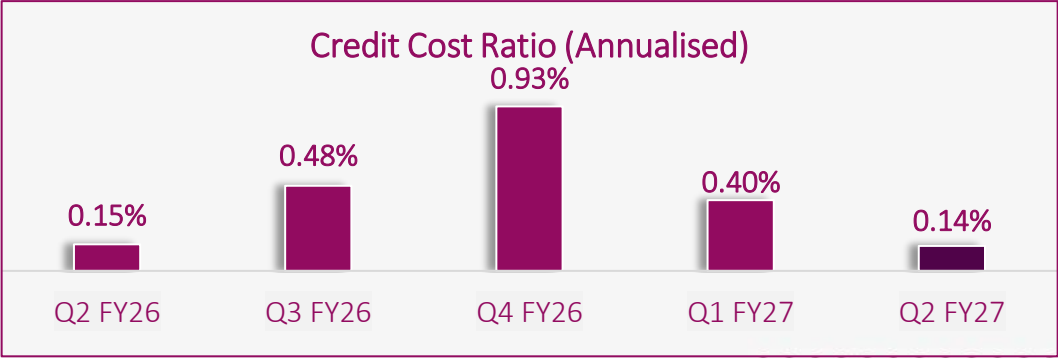
Provision Coverage Ratio
(inclusive of Technical W/Off)



Cash Deposit Ratio



Credit Cost Ratio (Annualised)

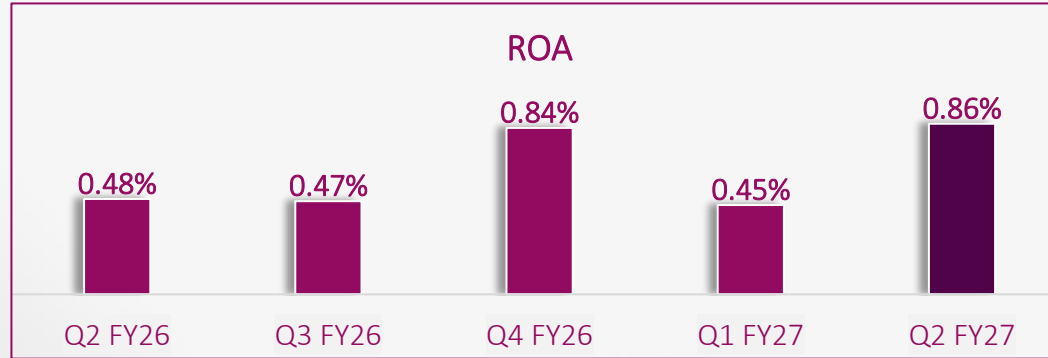
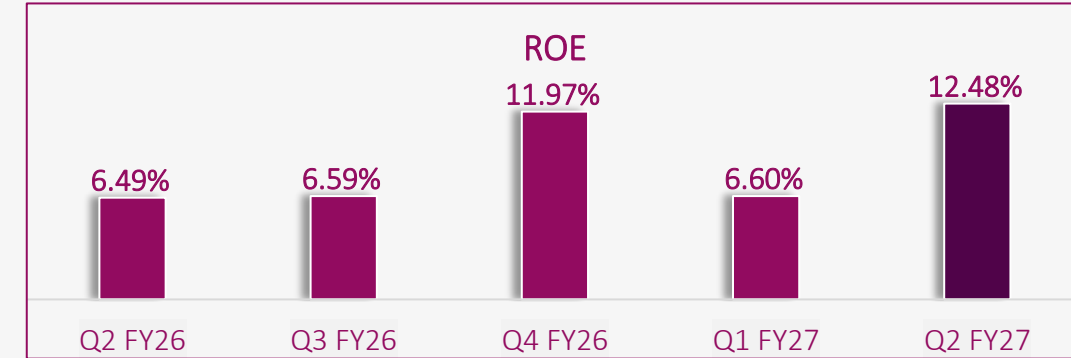
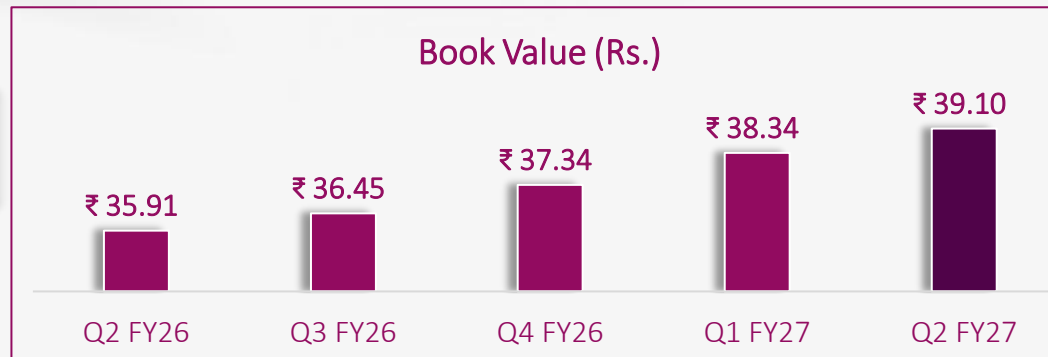
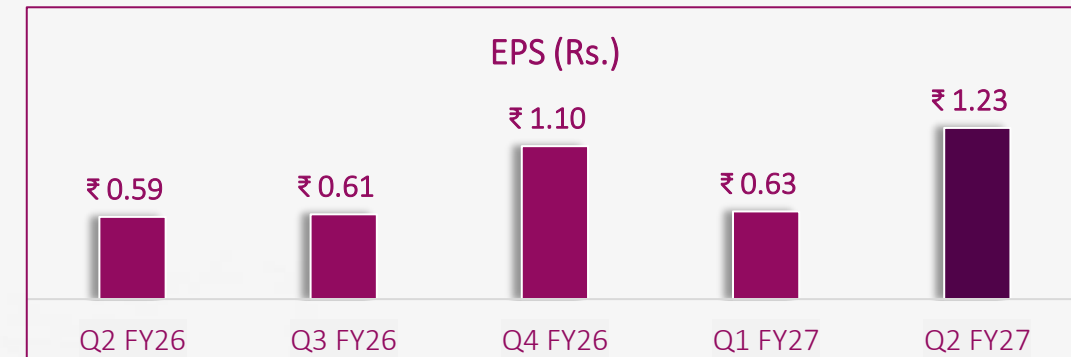
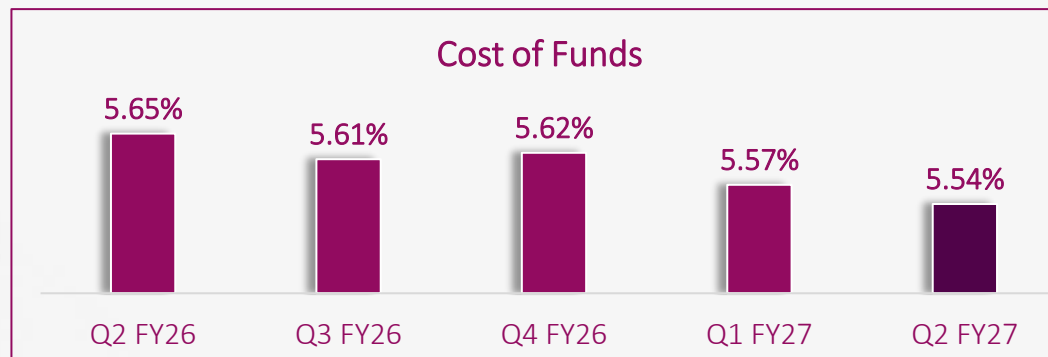
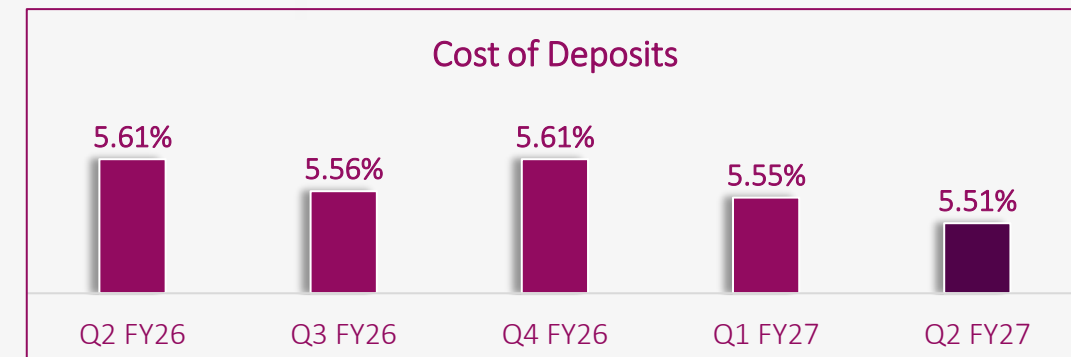


For the
Quarter

Key Financial Indicators

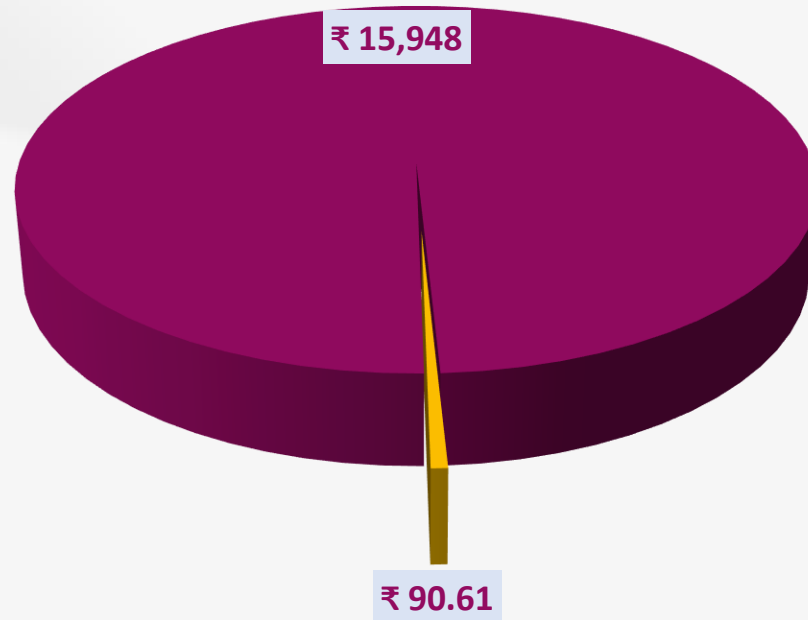


For the
Quarter



Restructured Advances

₹ in Crore

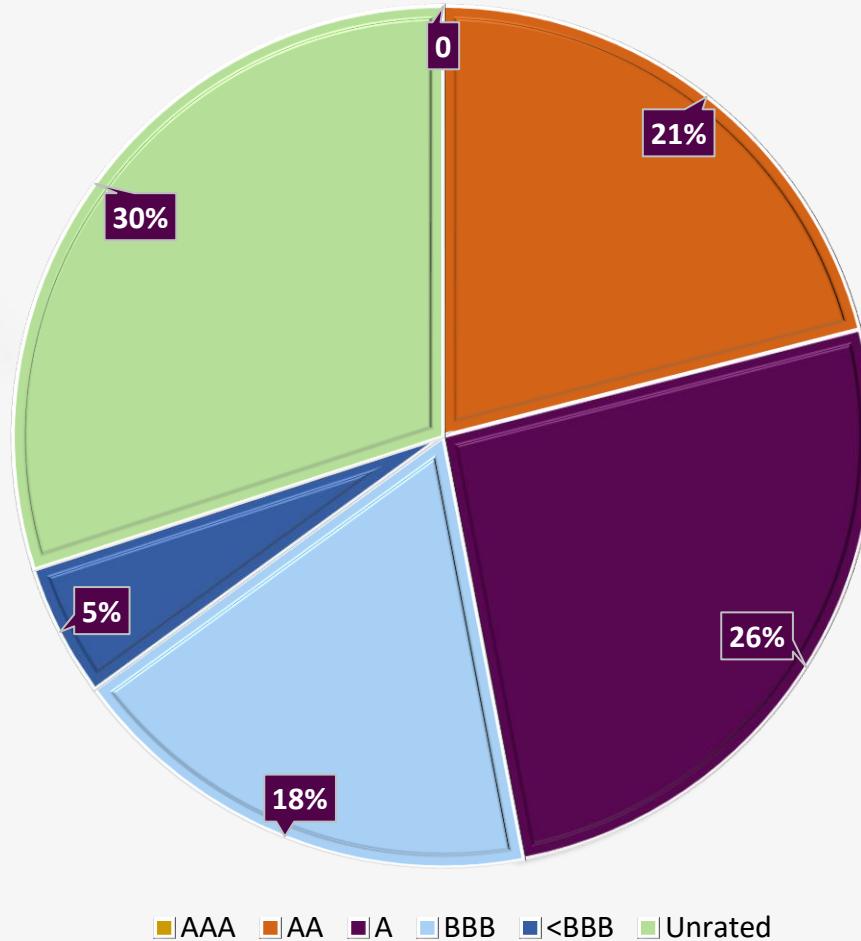


**Total Restructured Advances Rs.90.61 Crore
As of 30th September, 2026**

Restructured Advance		
Particulars	Total Restructured Advance	Restructured Advance Standard
Gross Advance	15,948	
Education Loan Scheme	2.35	1.25
MSME standard Restructuring	20.03	2.23
Other restructuring	3.79	0.17
Prudential Framework	3.88	0.00
Project Under Implementation	1.49	1.49
RFCS -1	0.25	0.20
RFCS -2 and RFCS -MSME	58.82	11.85
Total Restructured Advances	90.61	17.19

External Rating of Corporate Advances

Rating
Distribution

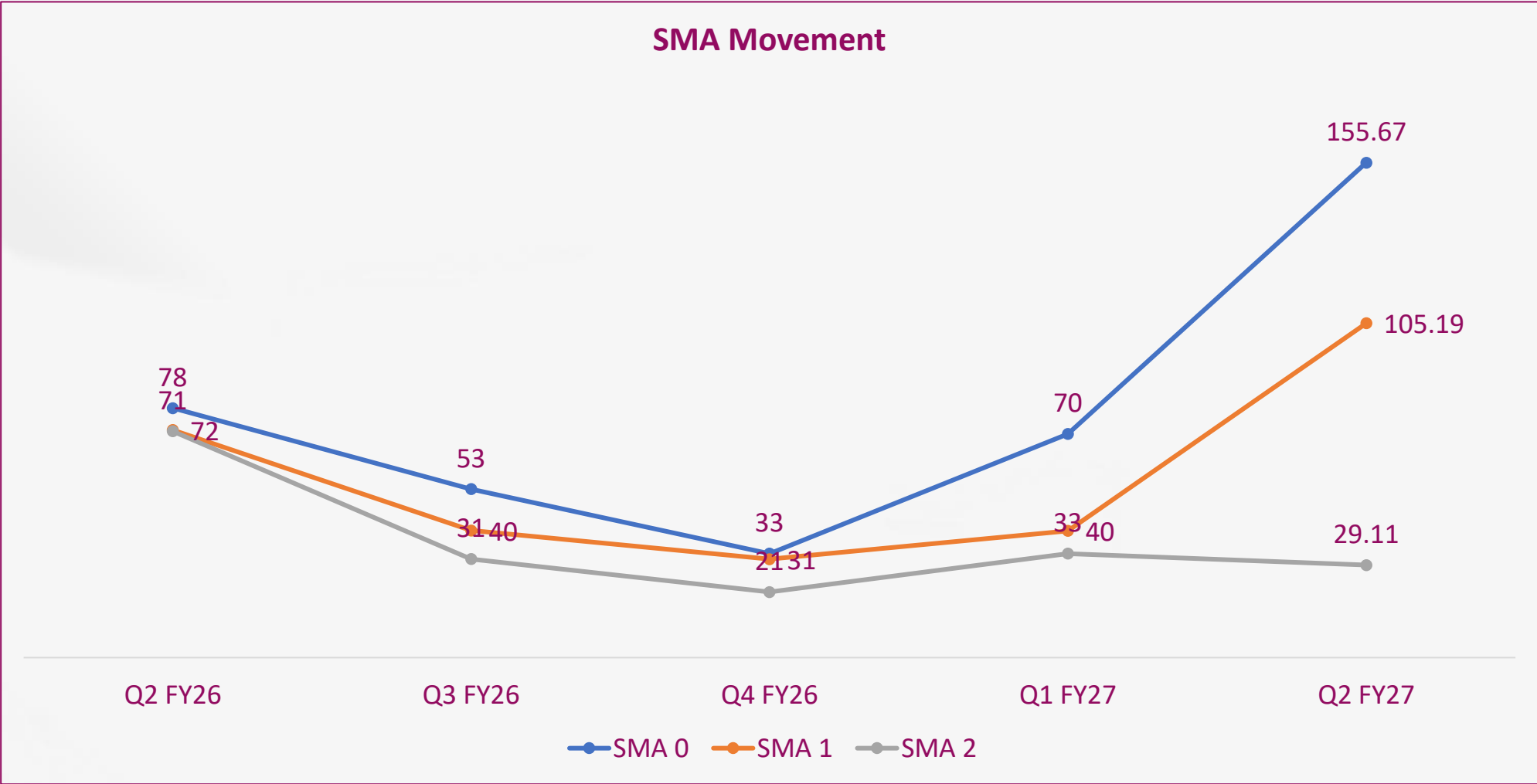


Rating Distribution	
Rating	Q2 - FY27
AAA	-
AA	21%
A	26%
BBB	18%
<BBB	5%
Unrated	30%
Total	100%



Asset Quality

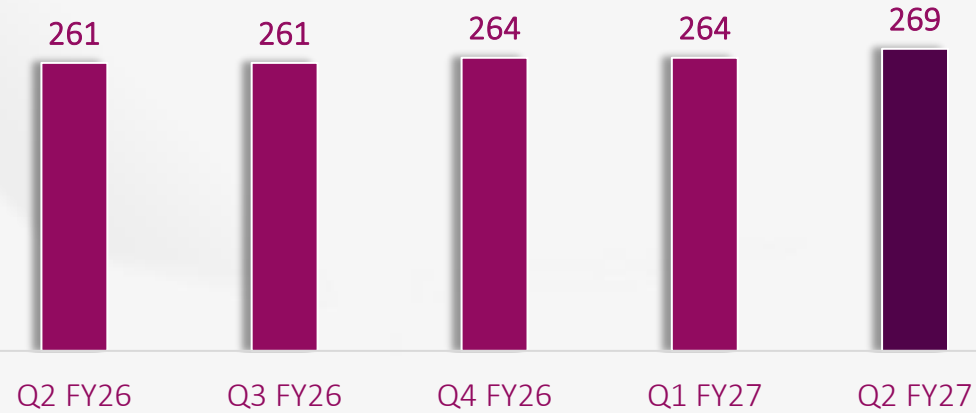
₹ in Crore



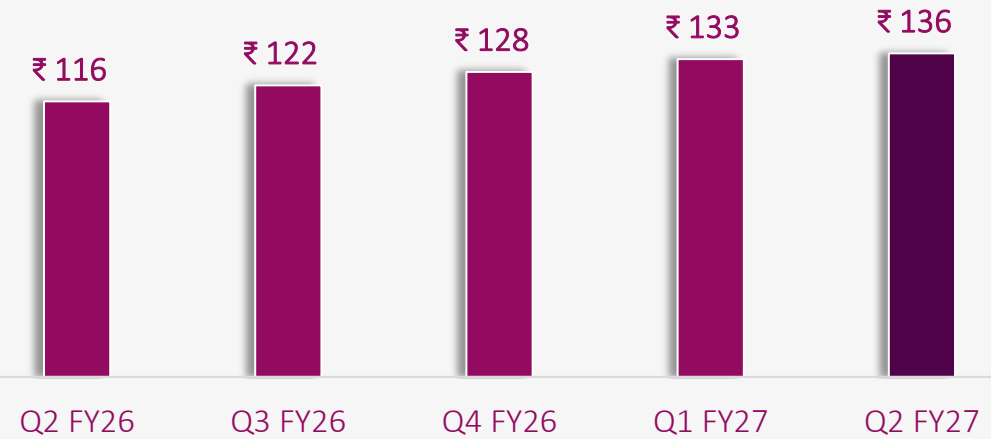
₹ in Crore



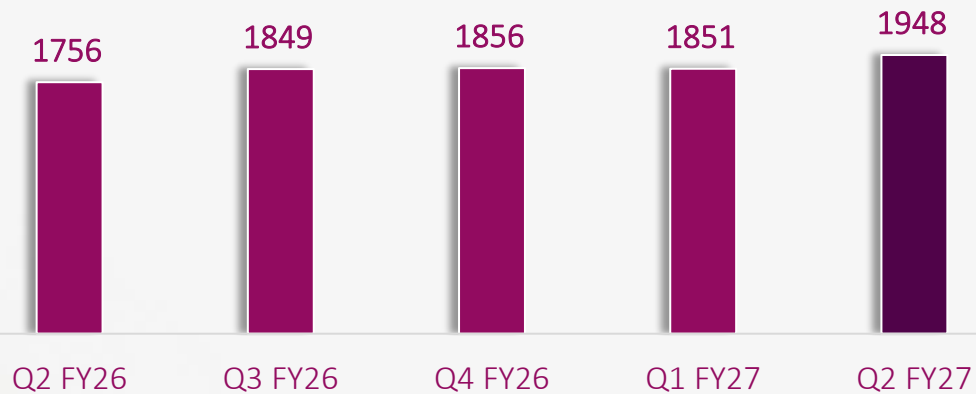
Number of Branches



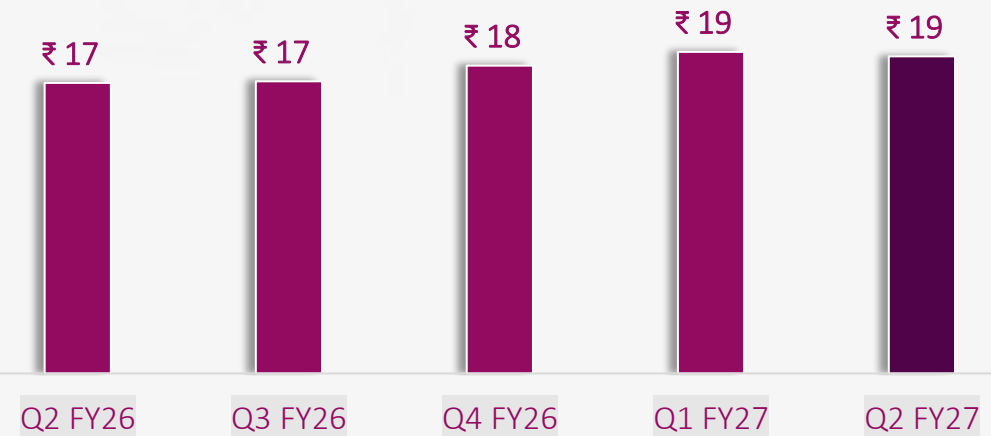
Per Branch Business



Number of Staff

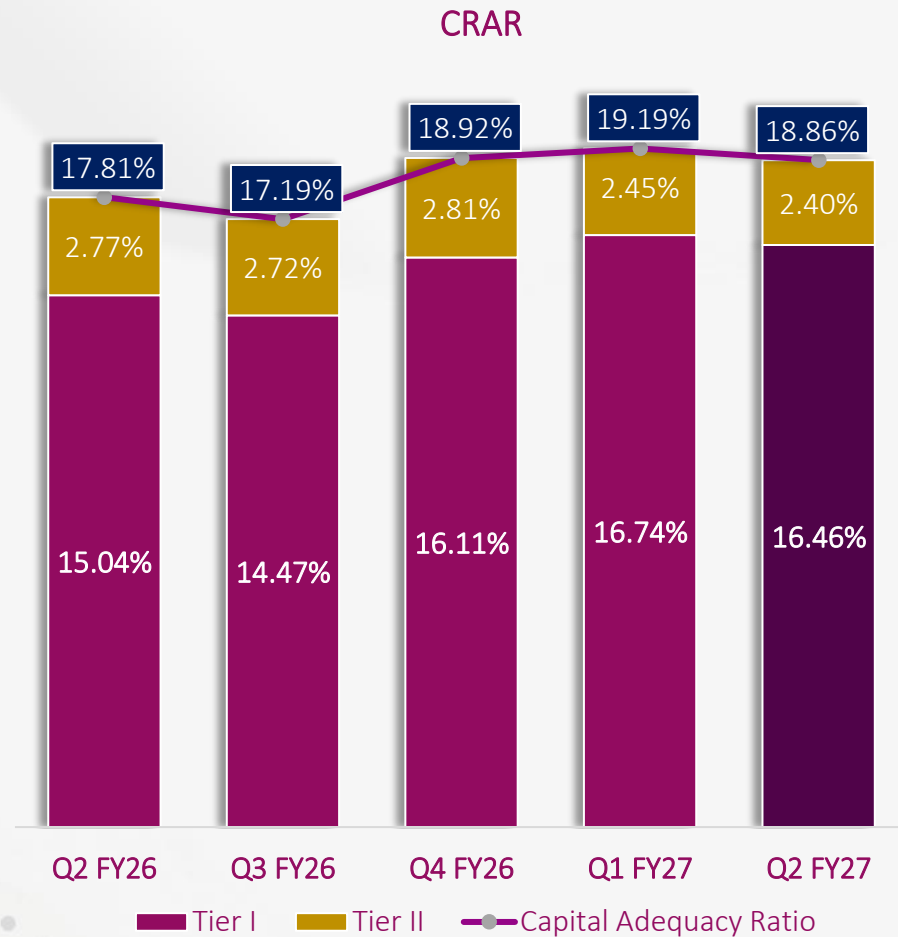


Business Per Employee



CRAR

₹ in Crore



Particulars	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27	Q2 FY27
CRAR (%)	17.81%	17.19%	18.92%	19.19%	18.86%
TIER I (%)	15.04%	14.47%	16.11%	16.74%	16.46%
Risk Weighted Assets	8152	8453	8316	8423	8763
Credit Risk	6890	7190	6932	7089	7422
Market Risk	121	121	81	31	38
Operational Risk	1142	1142	1303	1303	1303
Credit RWA to Gross Advance	53%	51%	46%	45%	47%
Liquidity Coverage Ratio (%)	143%	126%	120%	113%	130%



Business Result

Particulars	For the quarter ended			For the half year ended		For the year ended 31.03.2026 (Audited)
	30.09.25	30.06.26	30.09.26	30.09.25	30.09.26	
	(Reviewed)			(Reviewed)		
Interest Income-A	383.61	449.36	471.15	751.37	920.51	1601.48
Interest Expenses- B	241.65	271.74	283.40	470.31	555.14	979.15
Net Interest Income	141.96	177.62	187.75	281.06	365.37	622.33
Non-Interest Income -C	34.55	34.89	47.45	73.85	82.34	192.39
Total Income (A+C)	418.16	484.25	518.60	825.22	1002.85	1793.87
Operating Expenses -D	148.32	161.06	165.38	293.44	326.44	598.44
Total Expenses (B+D)	389.97	432.80	448.78	763.75	881.58	1577.59
Operating Profit	28.19	51.45	69.82	61.47	121.27	216.28
Provisions and Contingencies	4.99	26.54	21.27	26.09	47.81	113.53
Net Profit	23.20	24.91	48.55	35.38	73.46	102.75



Balance Sheet Overview

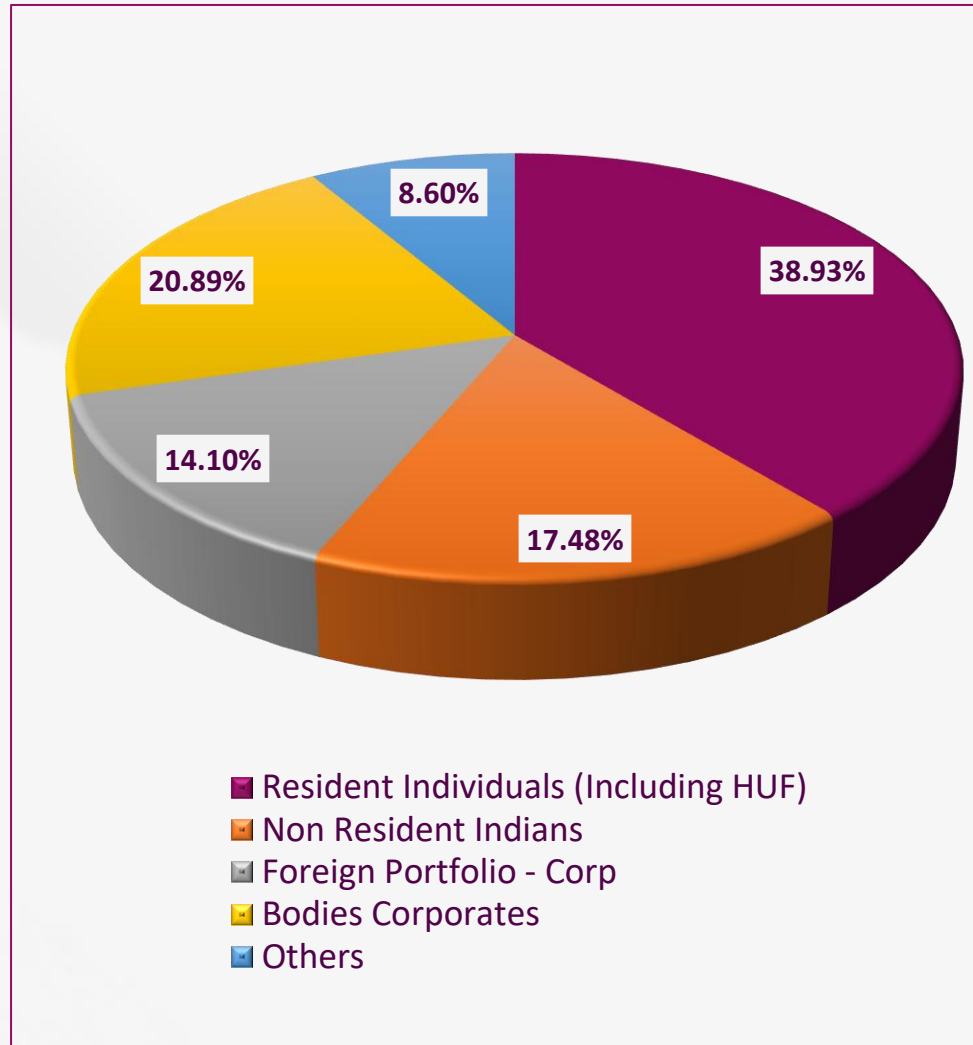
₹ in Crore



Particulars	30.09.2025 (Reviewed)	31.12.2025 (Reviewed)	31.03.2026 (Audited)	30.06.2026 (Reviewed)	30.09.2026 (Reviewed)
CAPITAL AND LIABILITIES					
Capital	395	395	395	395	395
Reserves and Surplus	1022	1044	1079	1119	1149
Deposits	17105	17839	18643	19404	20551
Borrowings	453	501	737	858	301
Other Liabilities and Provisions	329	414	384	350	383
TOTAL	19304	20193	21238	22126	22779
ASSETS					
Cash and Balances with RBI	785	696	948	764	941
Balances with Banks and Money at call and short notice	116	210	124	235	154
Investments	4644	4405	4257	4527	4857
Advances	12780	13912	14918	15572	15738
Fixed Assets	279	277	290	323	370
Other Assets	700	693	701	705	719
TOTAL	19304	20193	21238	22126	22779
Out of Which RIDF/RHF/ MSME Deposits	157	131	117	109	109
Contingent Liabilities	639	739	610	875	1329
Bills for collection	460	312	337	334	344

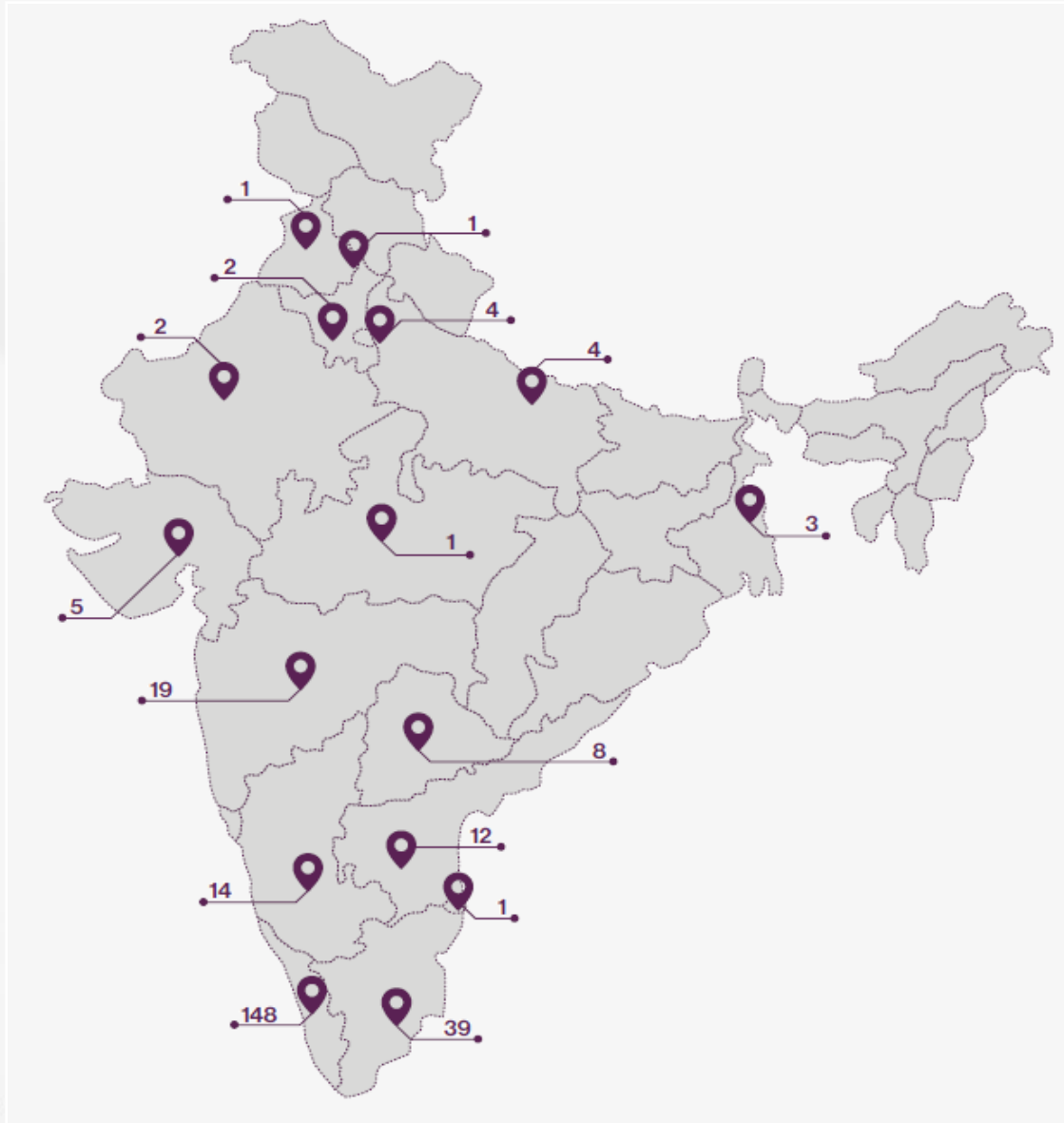


Shareholding Pattern(as on 30th September 2026)



Category	No. of Holders	Total Shares	% To Equity
Resident Individuals (Including HUF)	160616	153652442	38.93%
Non Resident Indians	1648	68998709	17.48%
Foreign Portfolio - Corp	36	55644913	14.10%
Bodies Corporates	394	82463689	20.89%
Others	16	33939098	8.60%
Total	162710	394698851	100.00%





**Over 558 Customer Touch Points including
269 Branches, 289 ATMs**

Branch Presence

Population	No. of Branches
	30.09.2026
Metropolitan	59
Urban	72
Semi Urban	118
Rural	20
Grand Total	269



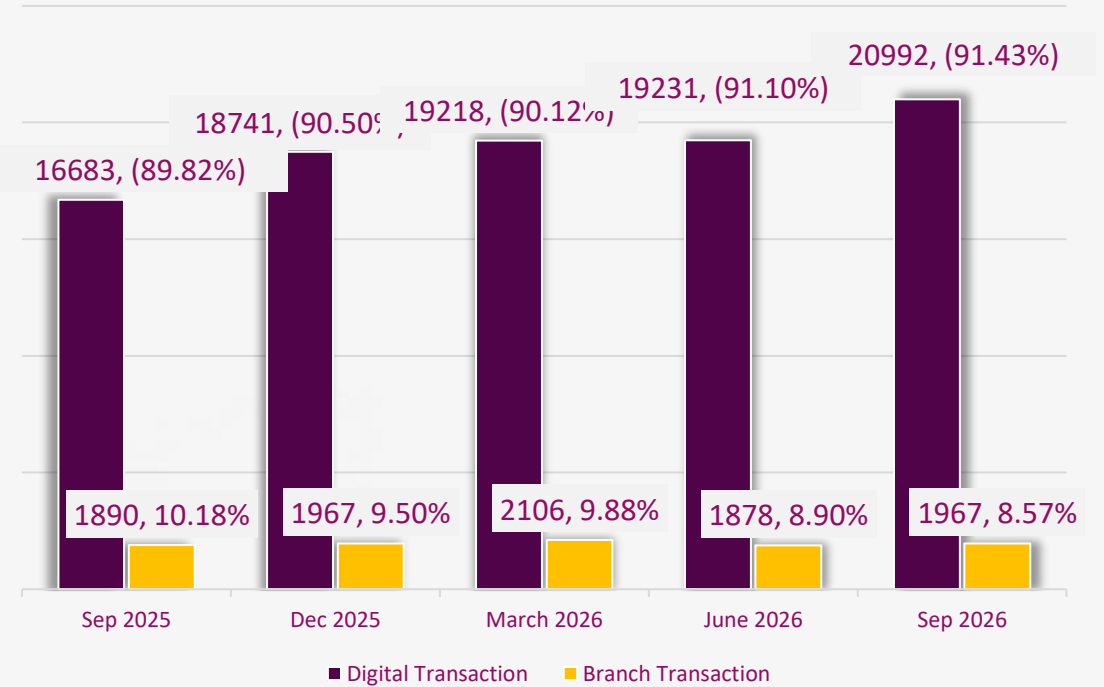
in '000



91.43%

Share of Digital
Banking Transaction
@ 91.43% as on
30th September, 2026
Compared to
89.82% as on
30th September, 2026

Digital Transaction Trends





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.



Krishnakumar K, General Manager – Chief Financial Officer

- Fellow member of the Institute of Chartered Accountants of India
- 30 years in Banking with 22 years in Financial Reporting and Taxation of which 12 years heading the function
- Worked as Executive Vice President in Federal Bank. Worked as Chief Financial Officer in ESAF Financial Holdings Pvt Ltd



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.



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. Gopalakrishnan V N, General Manager, Chief Vigilance Officer

- Senior banking professional with 40+ years of experience across Indian and international banking institutions.
- Post Graduate Diploma in Counselling (Psychology), MBA (Finance), LLB & CAIIB.



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.



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. 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).



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- Planning & Business Development (Assets)

- 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

- A qualified Company Secretary with over 12 years of experience in Secretarial Operations



Partners / Tie Ups



AGRI & MICRO CREDIT



TRADING PARTNERS



FINTECH PARTNERS



GOVERNMENT BUSINESS



LIFE INSURANCE



GENERAL INSURANCE





Thank You!

