

Investor Presentation Q3 - 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
ADDITIONAL DIRECTOR



Smt. Sujatha Jaganathan
RBI ADDITIONAL DIRECTOR



❖ Total Business grew by **20.75%** and reached **₹ 31,929 Crore** as on 31st December, 2025.

❖ Total Deposit grew by **18.39 %** to reach **₹ 17,839 Crore**.

❖ Retail Deposit grew by **13.39%** to reach **₹ 14,301 Crore**.

❖ Gross Advance grew by **23.87%** to reach **₹ 14,090 Crore**.

❖ Gold Loan Portfolio registered a growth of **50.89%** to reach **₹ 5,361 Crore**.

❖ MSME Portfolio registered a growth of **27.72%** to reach **₹ 2,064 Crore**.

❖ Retail Advance (excl. Gold) registered a growth of **28.06%** to reach **₹ 3,382 Crore**.

❖ Gross NPA percentage reduced to **2.36%** from **3.53%**.

Performance
Y-o-Y



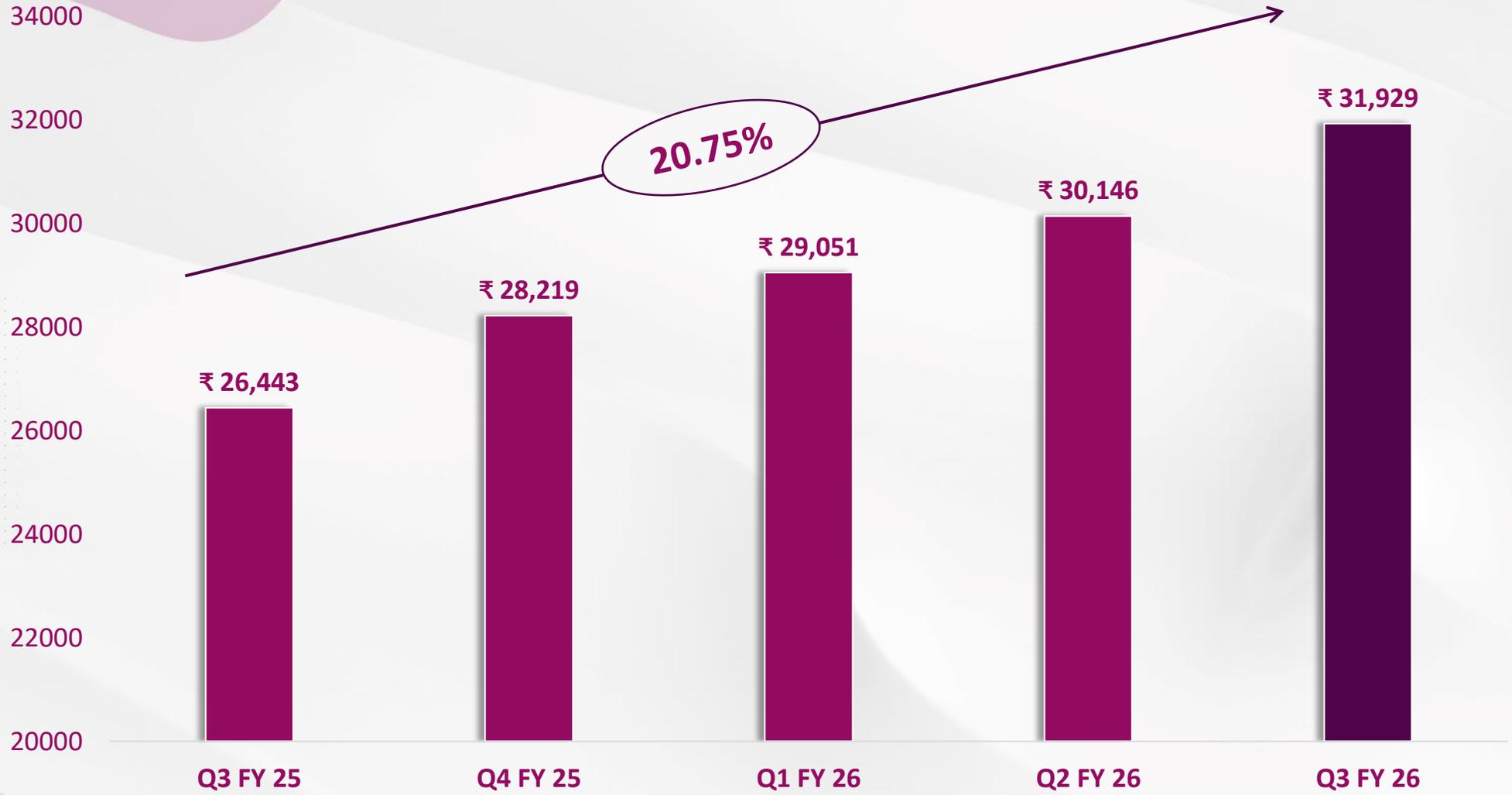
- ❖ CRAR Basel III (%) improved to **17.19%** from **12.79%**.
- ❖ Provision Coverage Ratio as of December 31, 2025, is **86.08%**.
- ❖ CD Ratio improved to **78.98%** from **75.49%**
- ❖ Interest Income increased by **21.66%** to reach **₹ 407.06 Crore**
- ❖ Total Income increased by **21.10%** to reach **₹ 456.31 Crore**
- ❖ NIM improved to **3.43%** from **3.40%**
- ❖ Cost of Funds is at **5.73%**
- ❖ Yield on Investments improved to **6.24%** from **6.17%**

Performance
Y-o-Y



Total Business

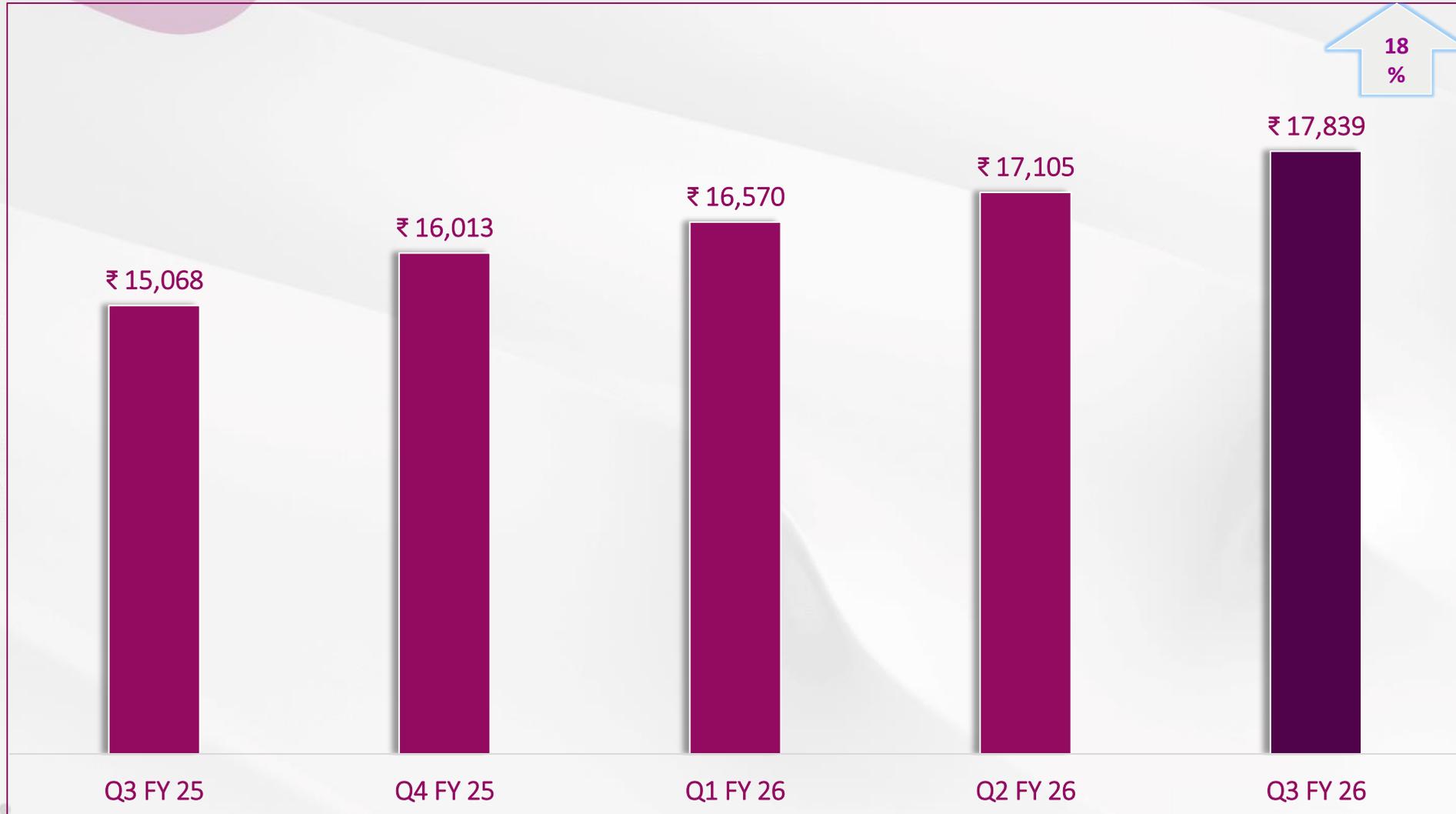
₹ in Crore



Performance
Y-o-Y



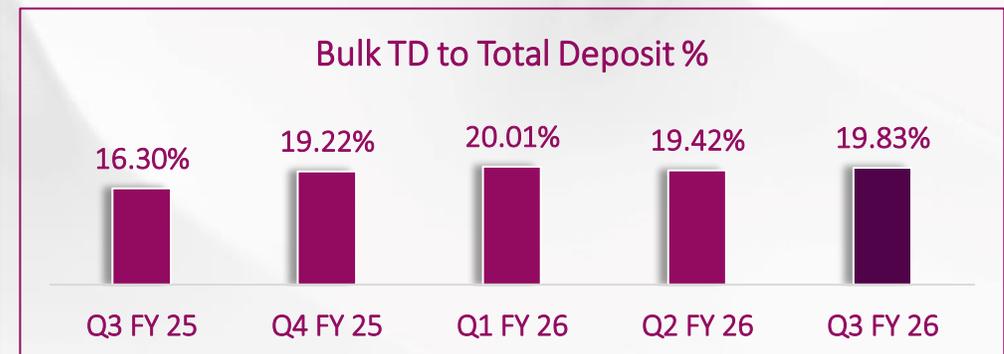
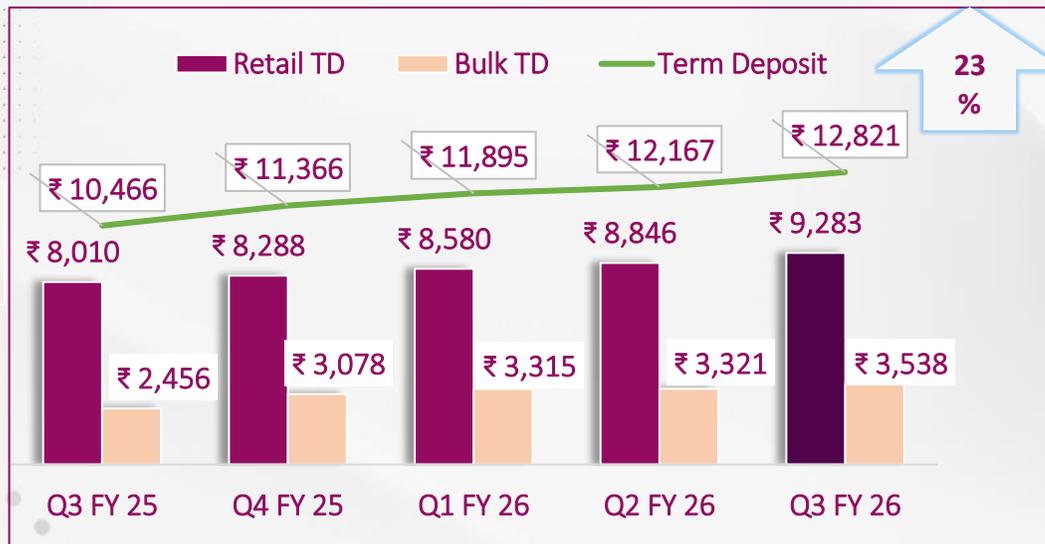
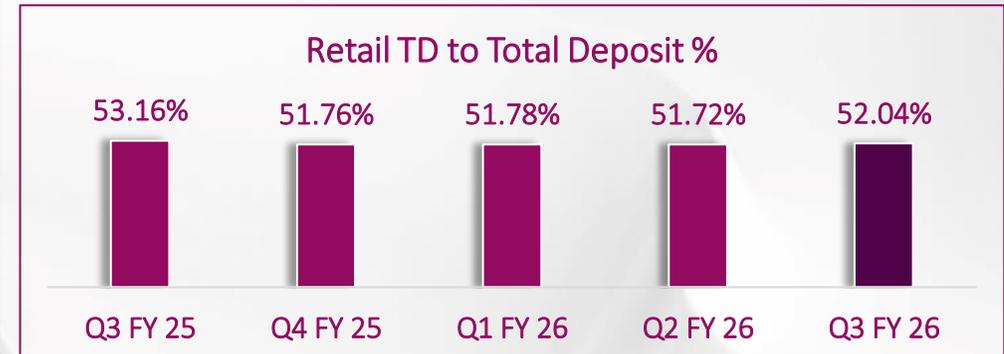
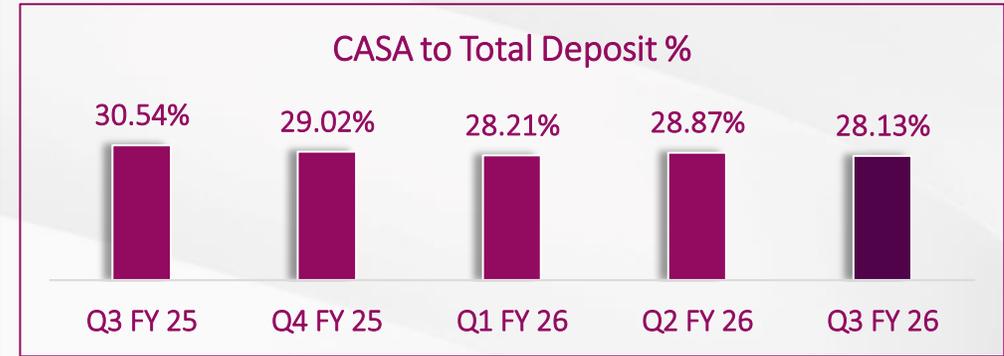
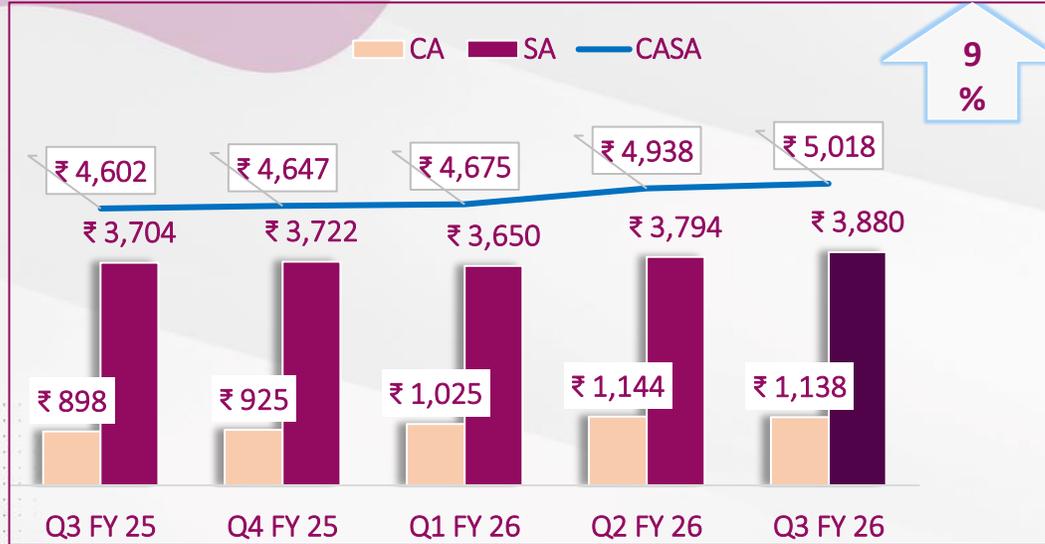
Total Deposit



Performance
Y-o-Y



Deposit Mix

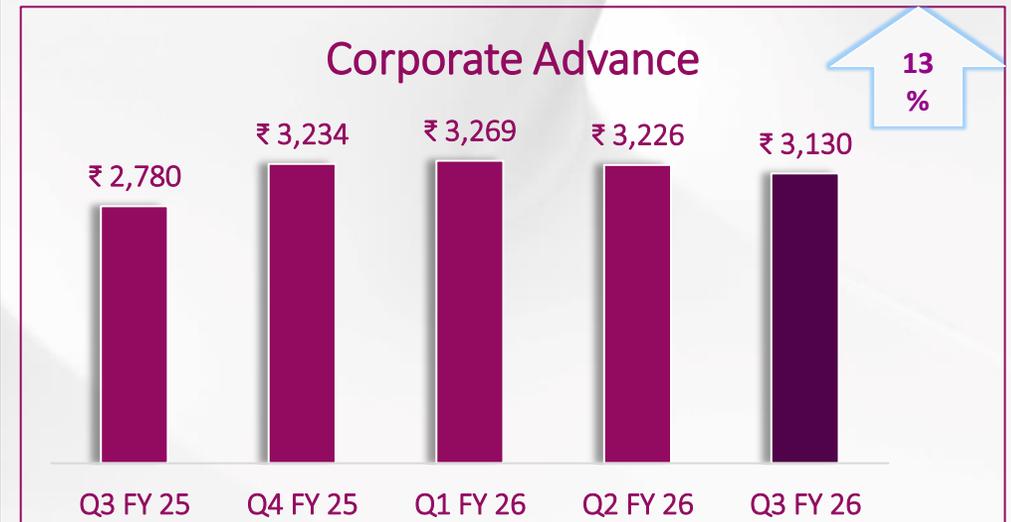
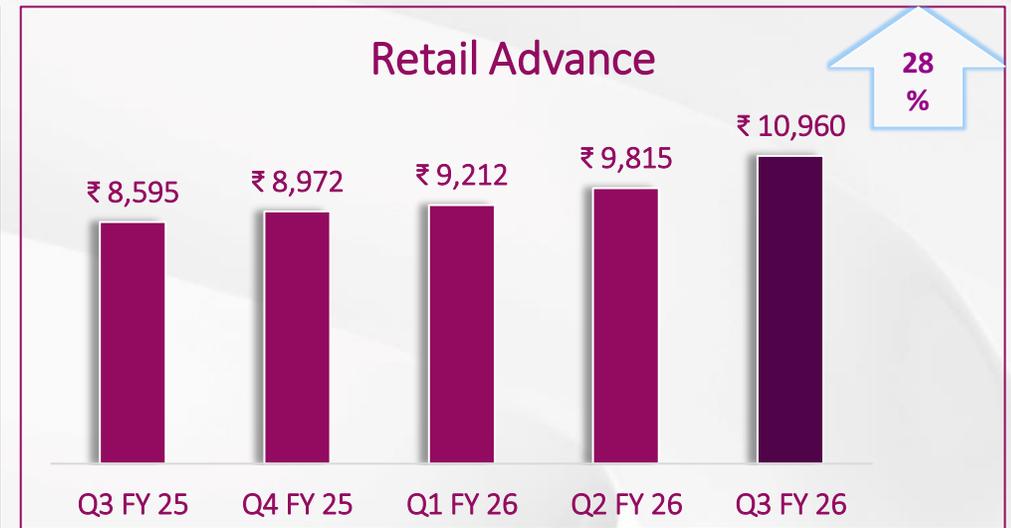
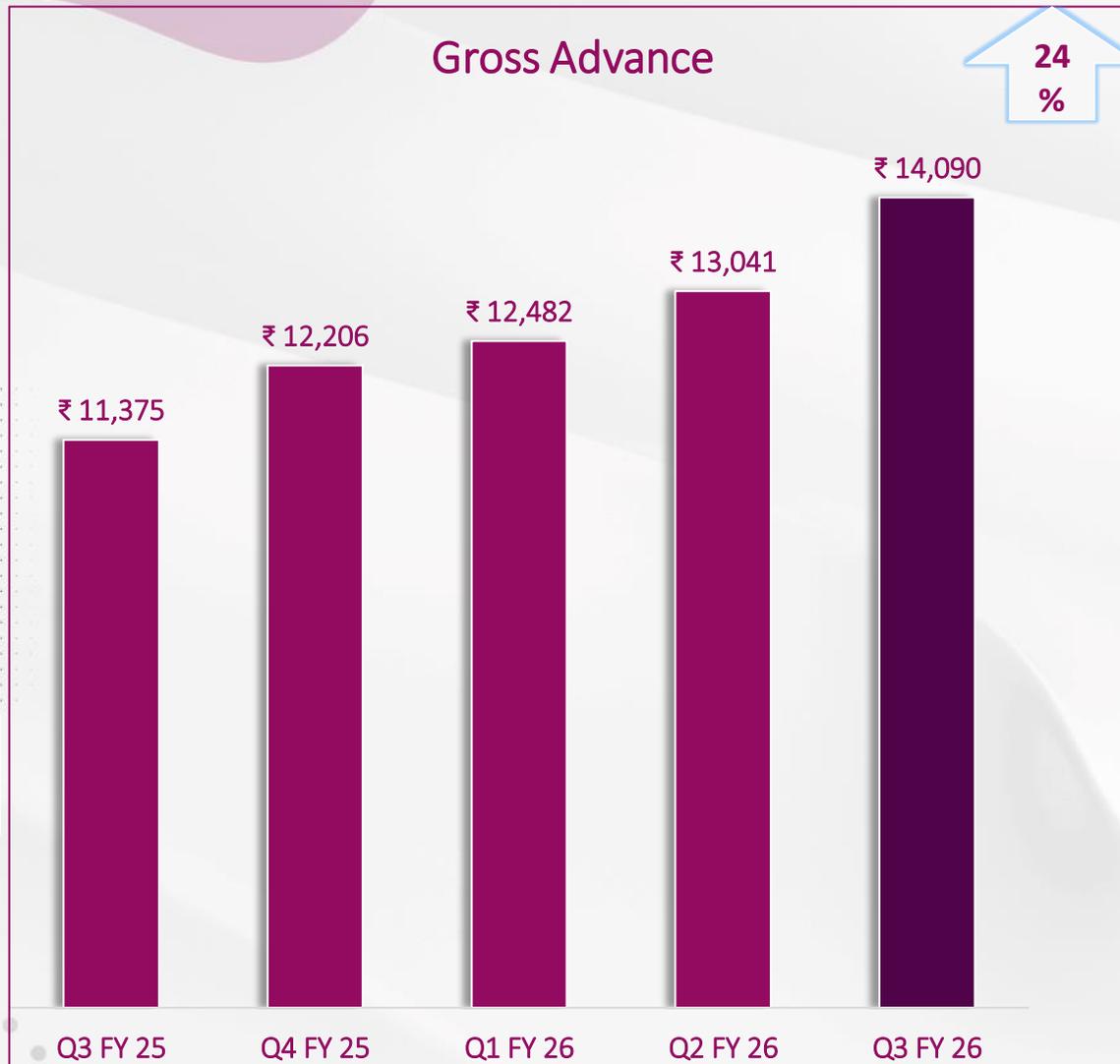


Performance
Y-o-Y



Gross Advance

₹ in Crore

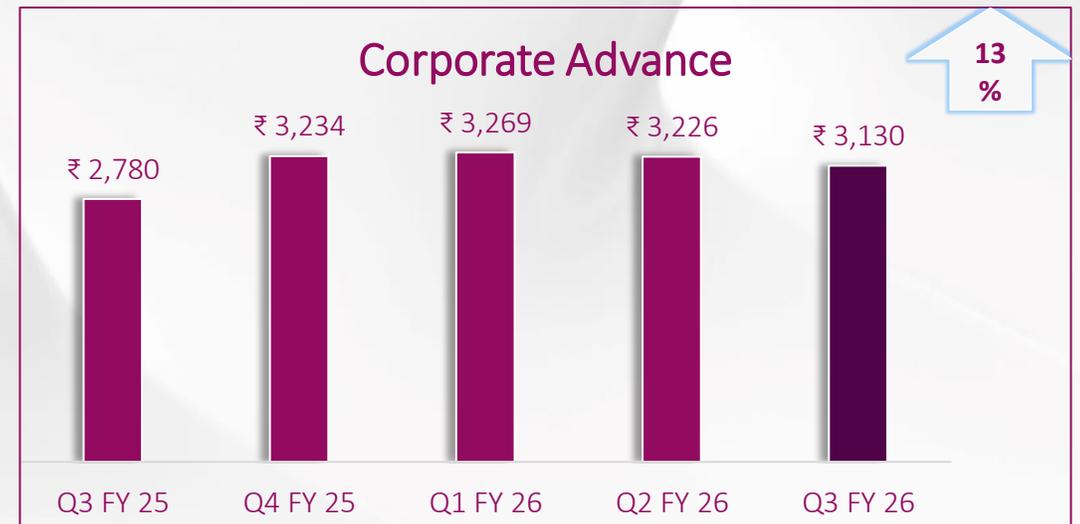
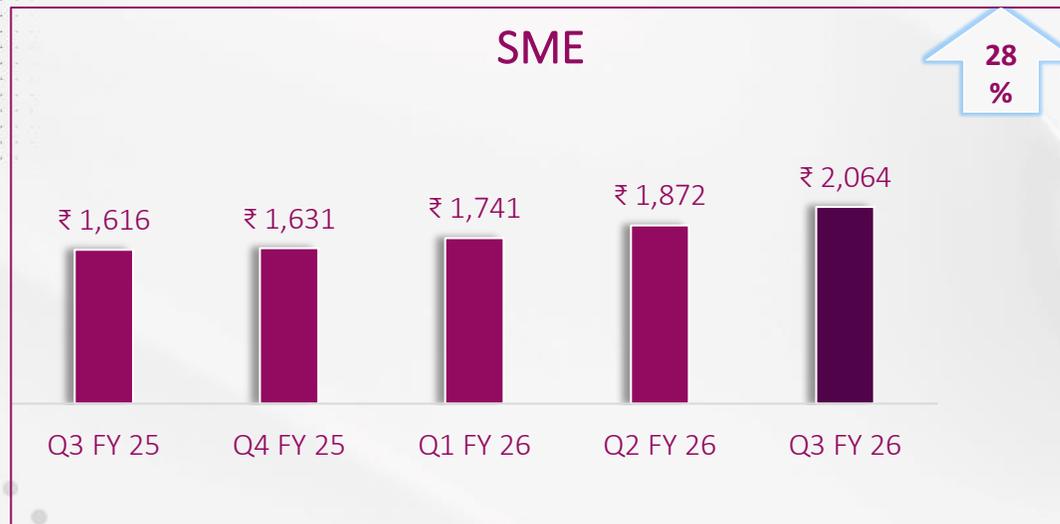
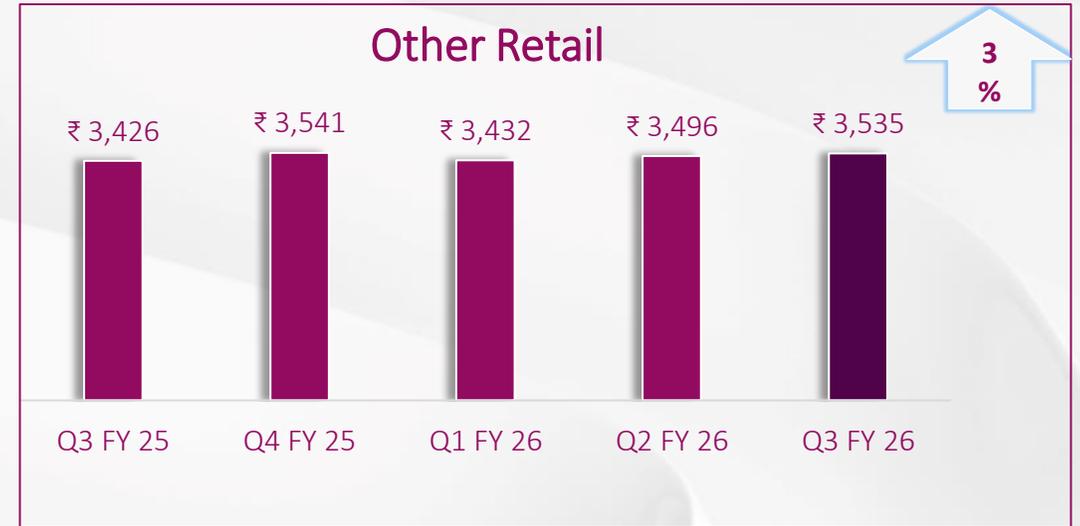
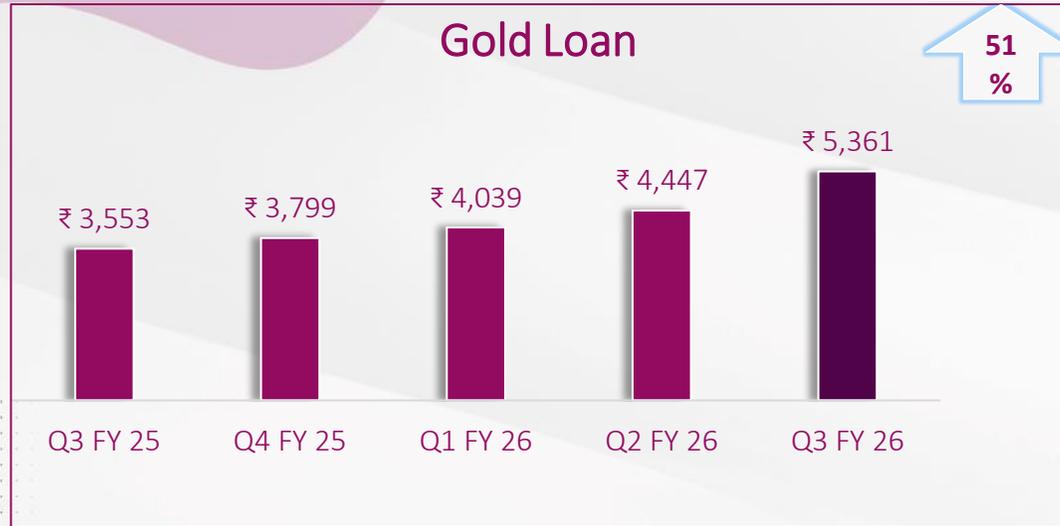


Performance
Y-o-Y



Segment wise Advance Mix

₹ in Crore

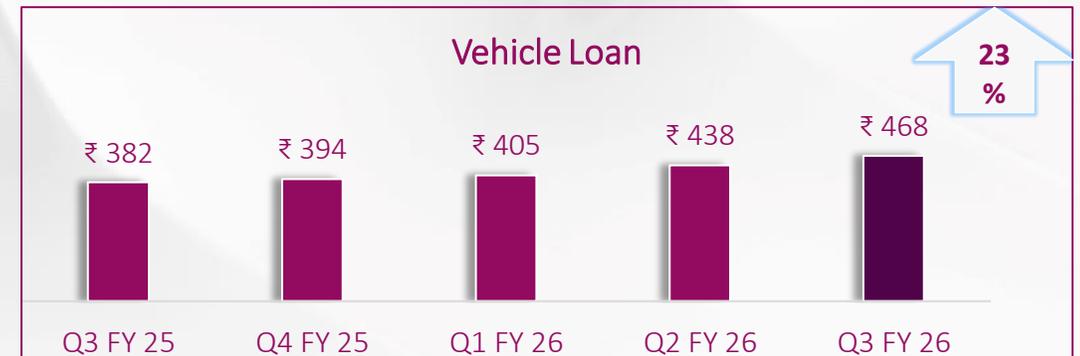
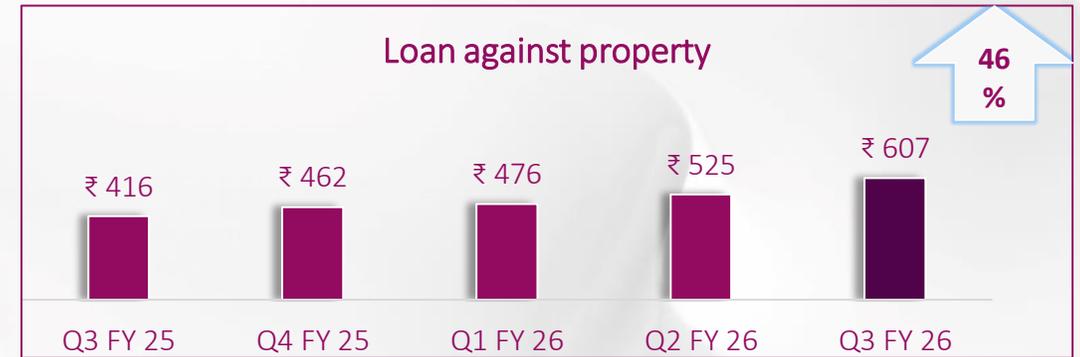
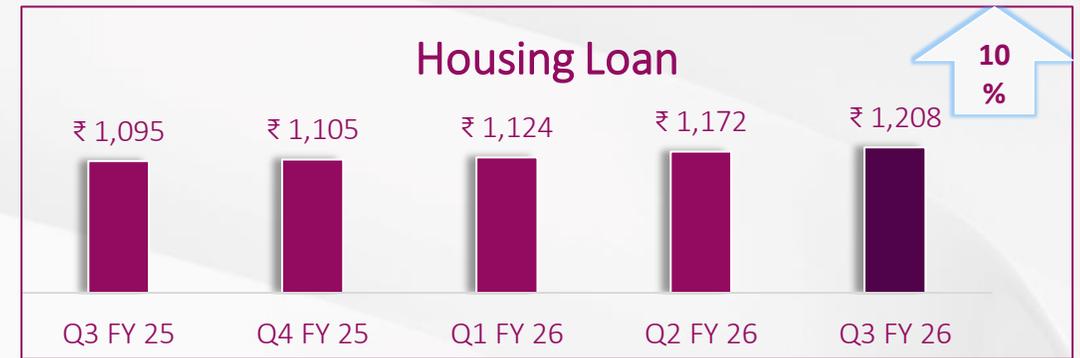
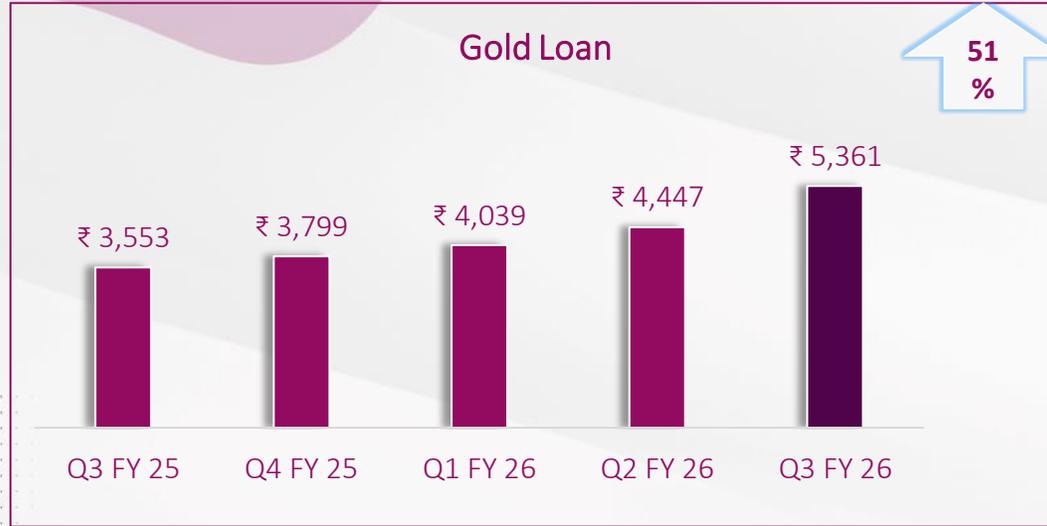


Performance
Y-o-Y



Personal Loans under Retail Segment

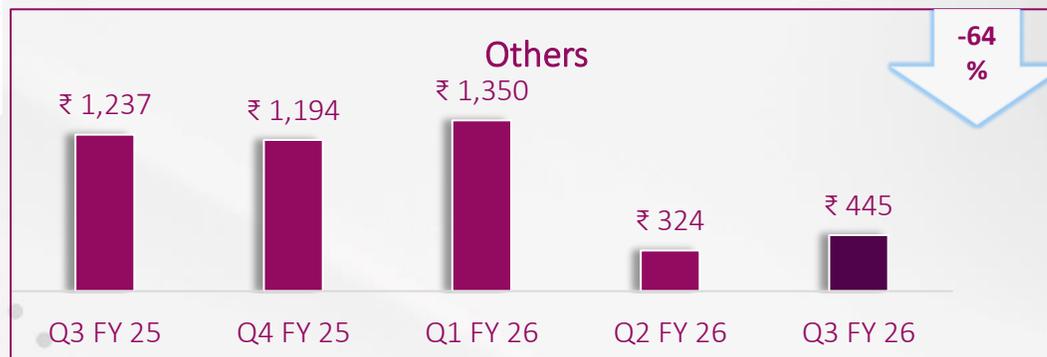
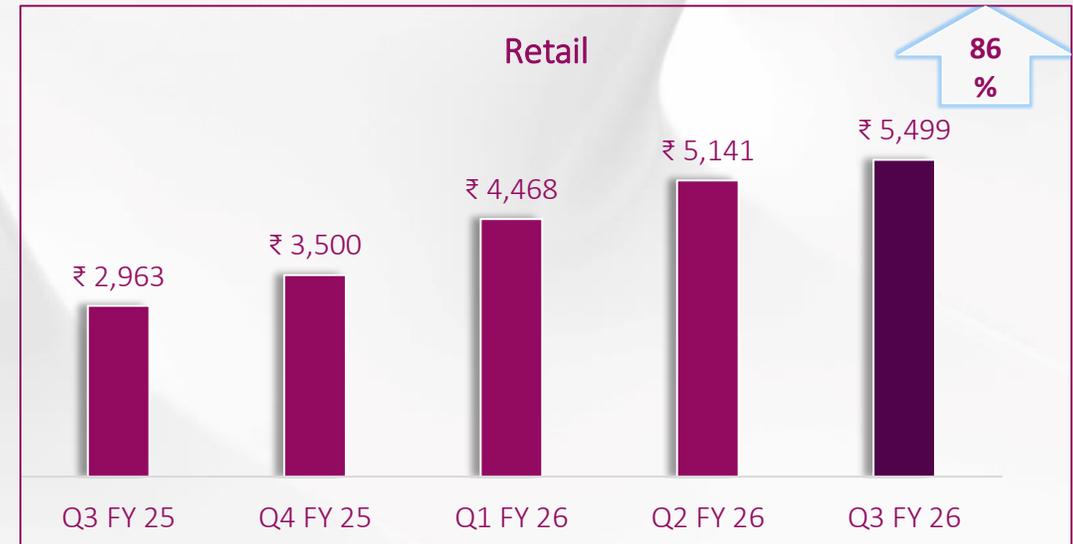
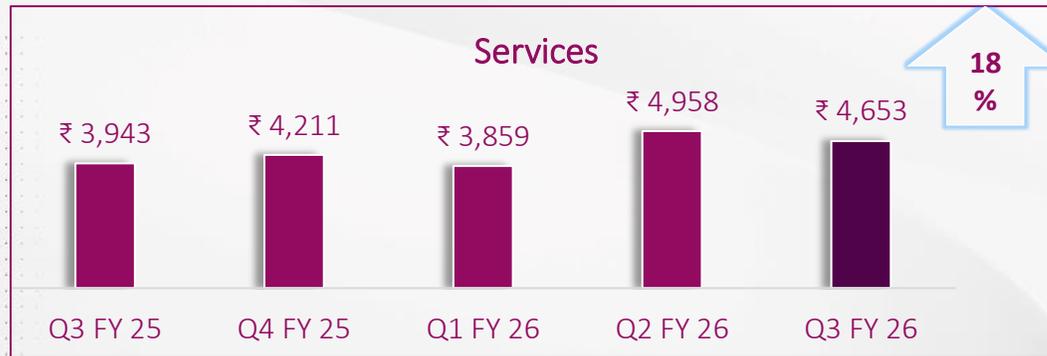
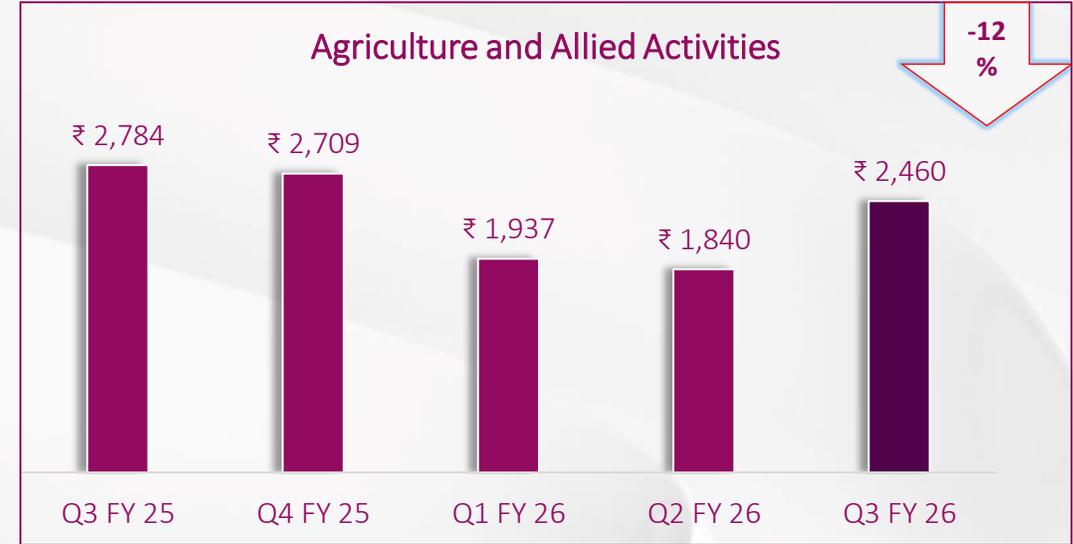
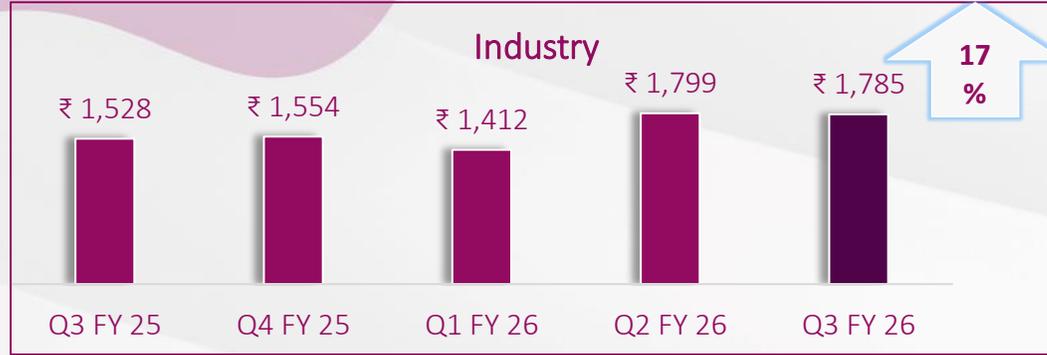
₹ in Crore



Performance
Y-o-Y



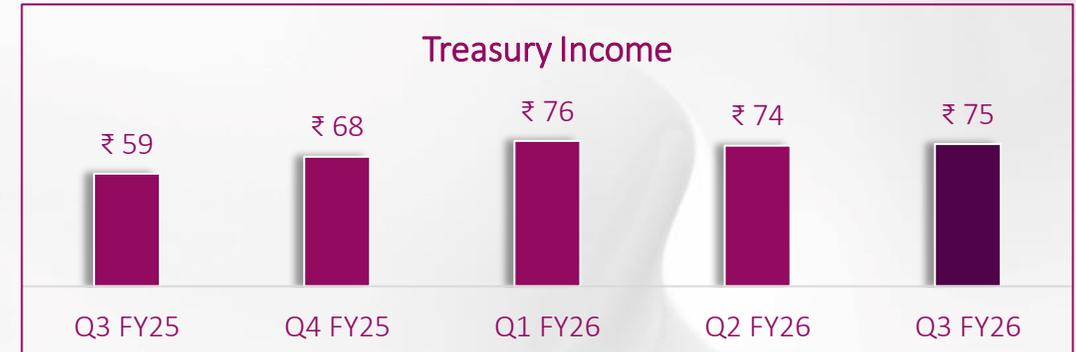
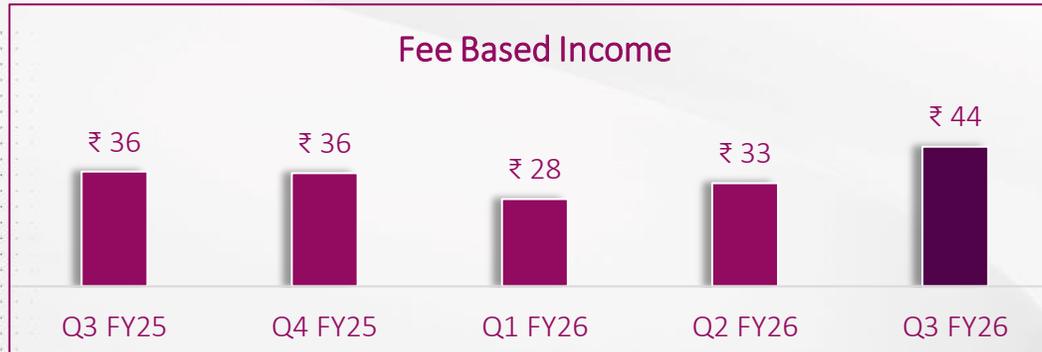
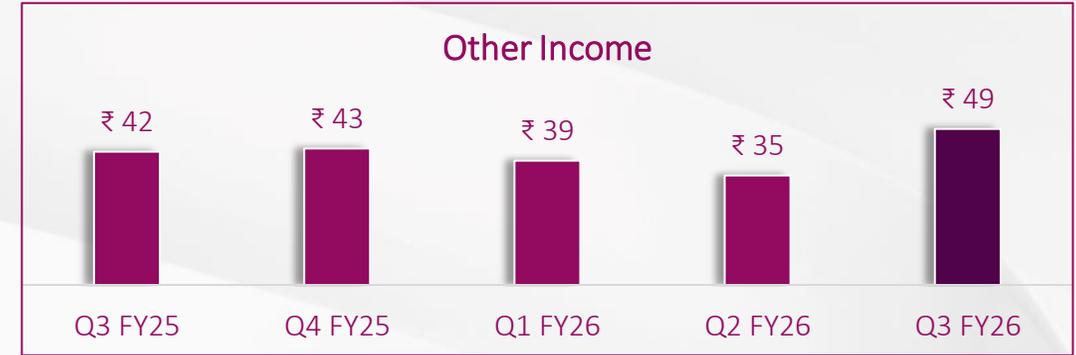
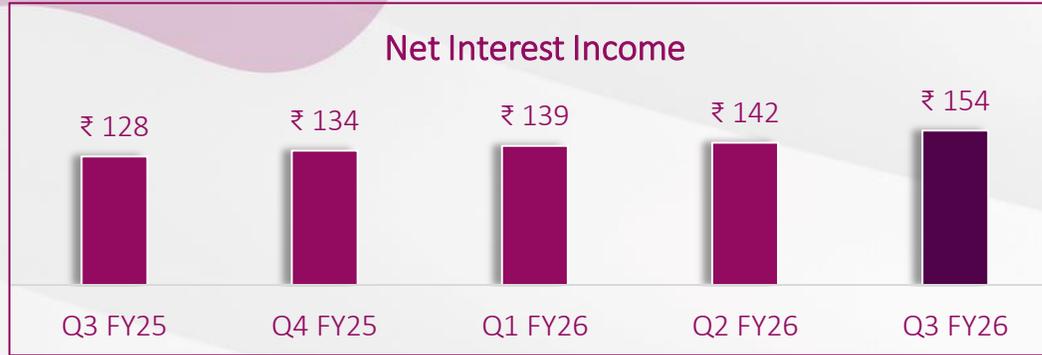
Sector wise Exposure



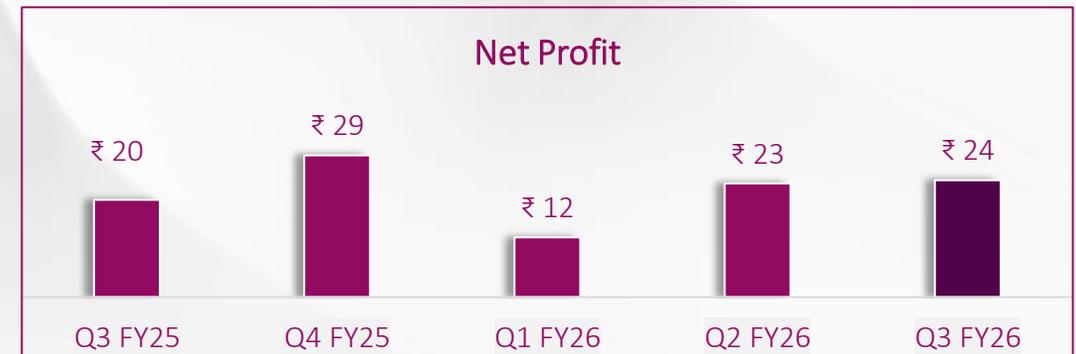
Performance
Y-o-Y



Key Financial Indicators

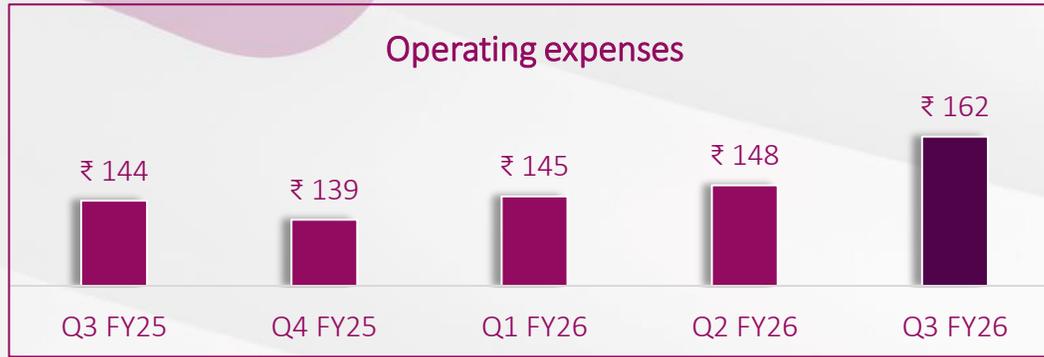


For the
Quarter

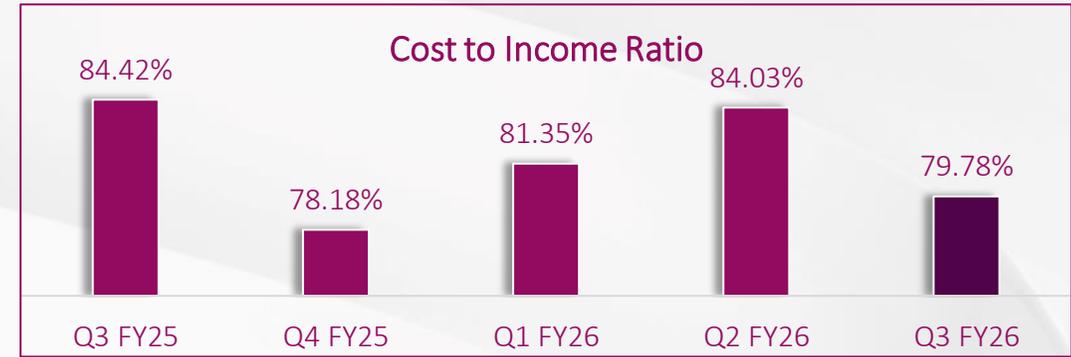


Key Financial Indicators

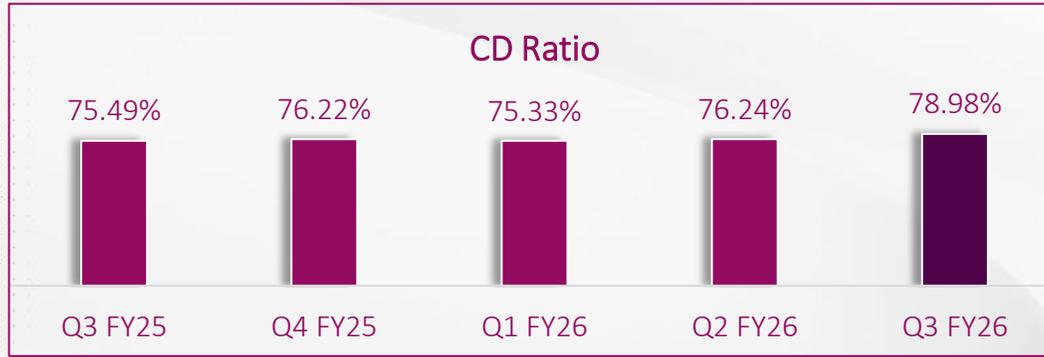
Operating expenses



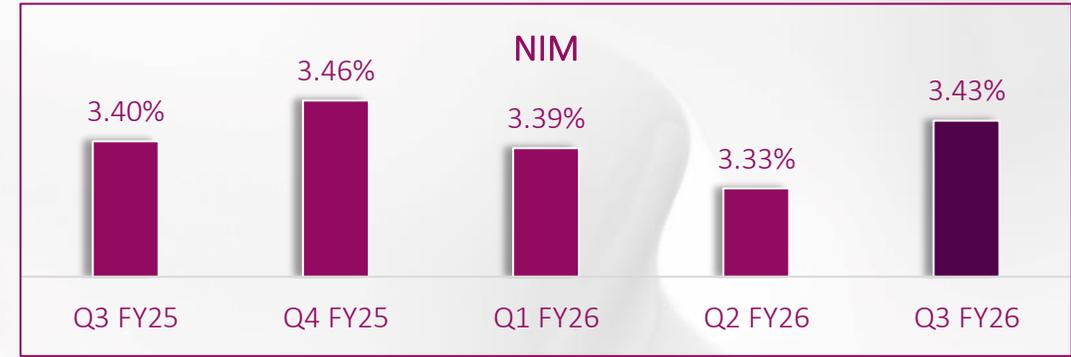
Cost to Income Ratio



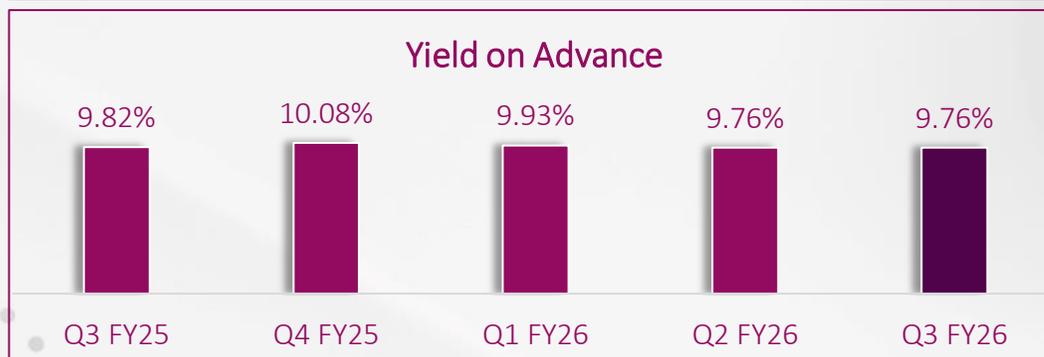
CD Ratio



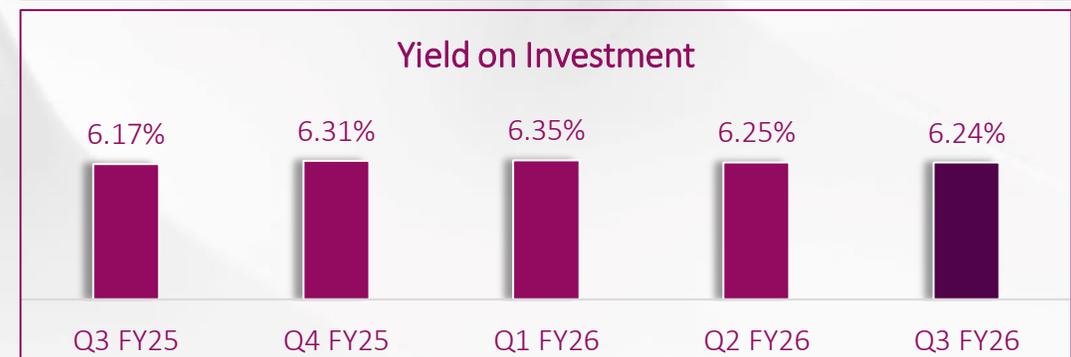
NIM



Yield on Advance



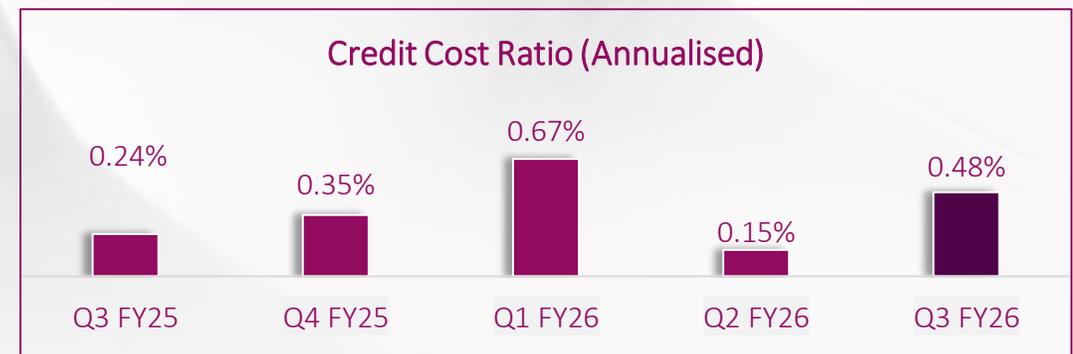
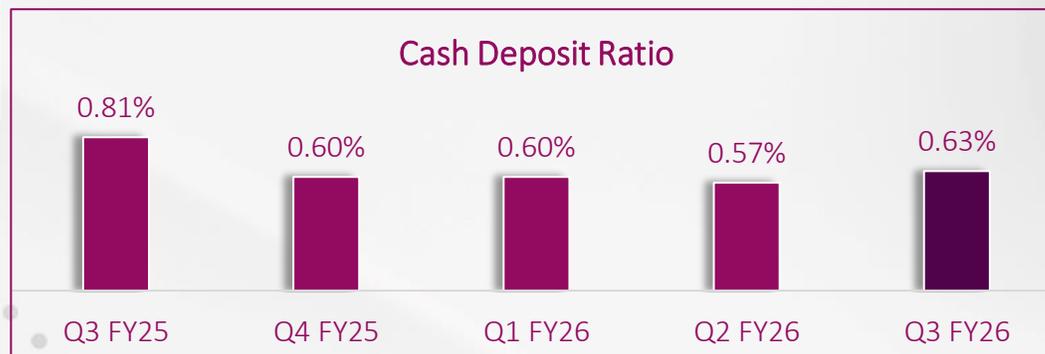
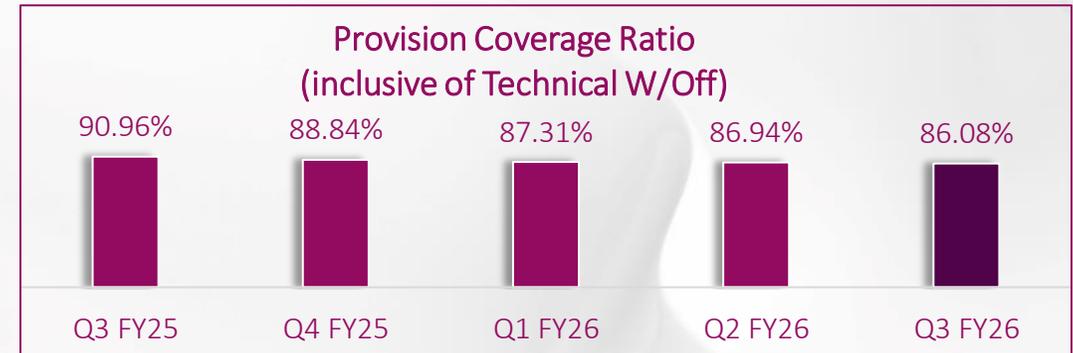
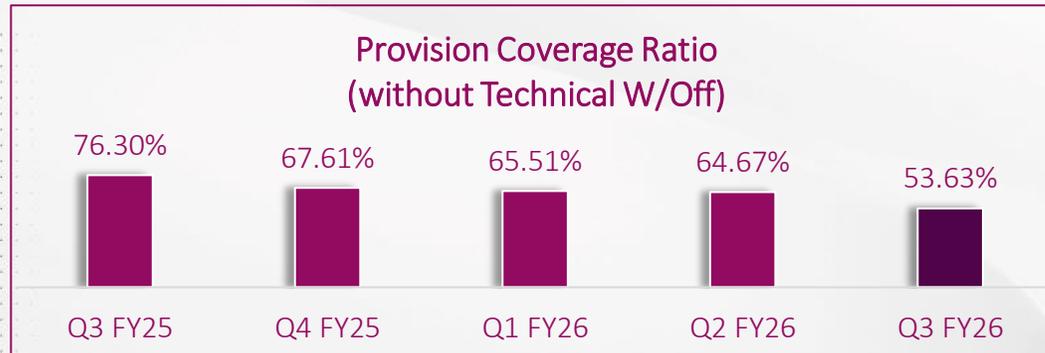
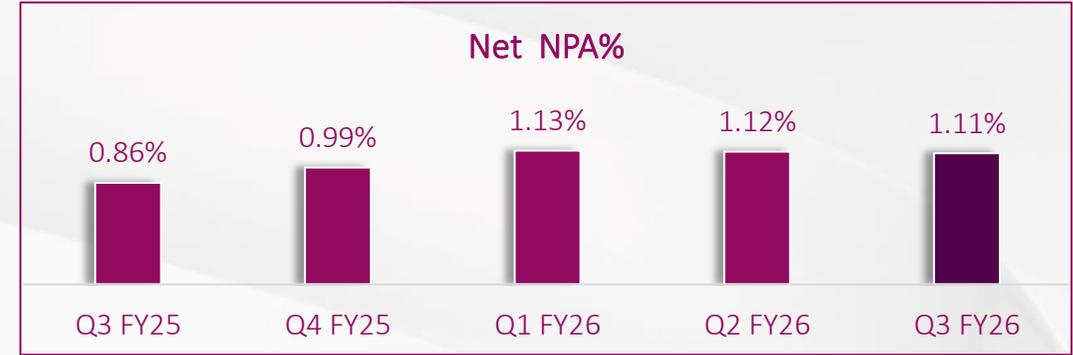
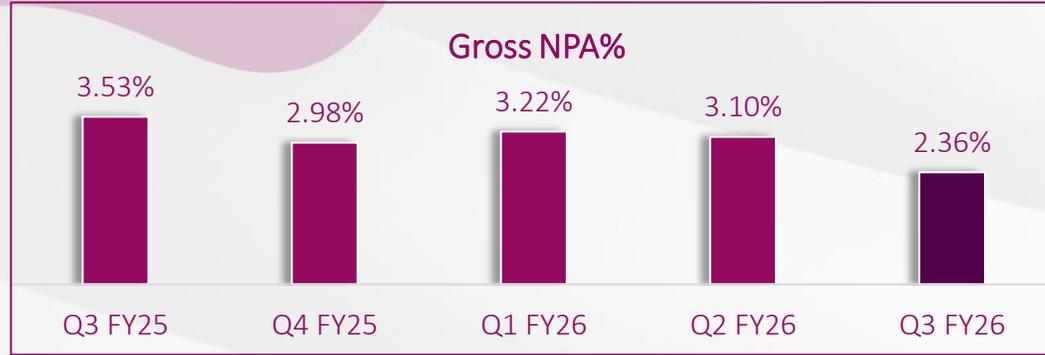
Yield on Investment



For the
Quarter



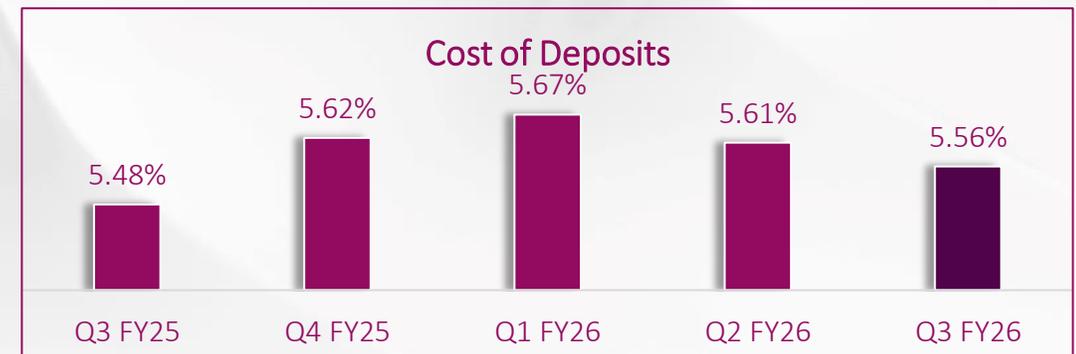
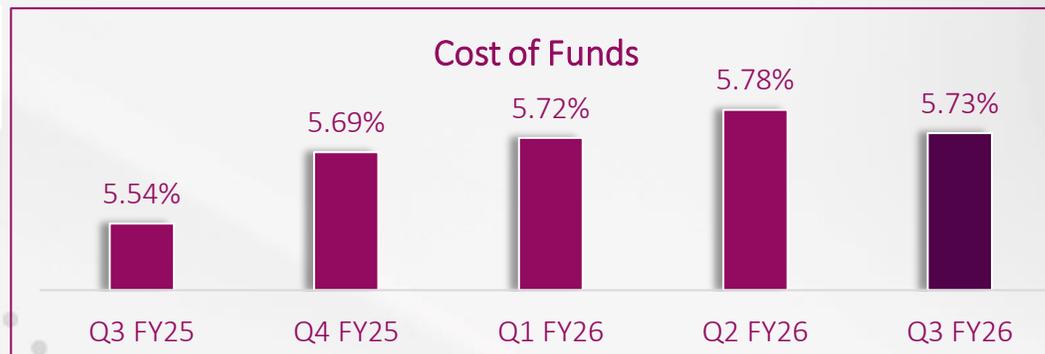
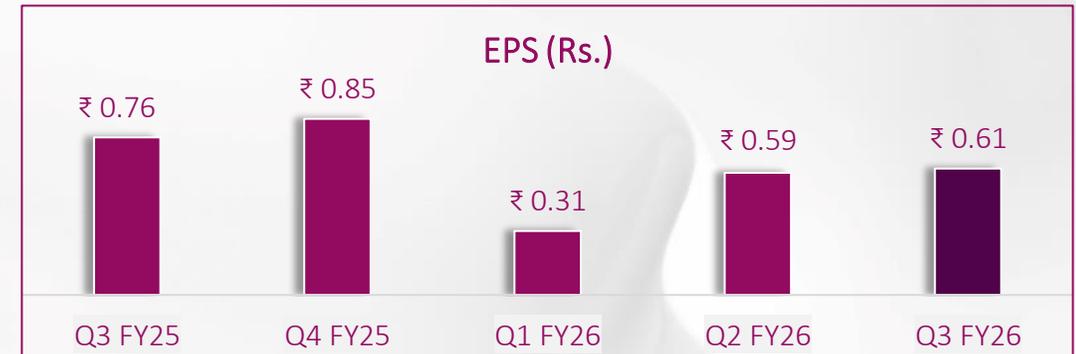
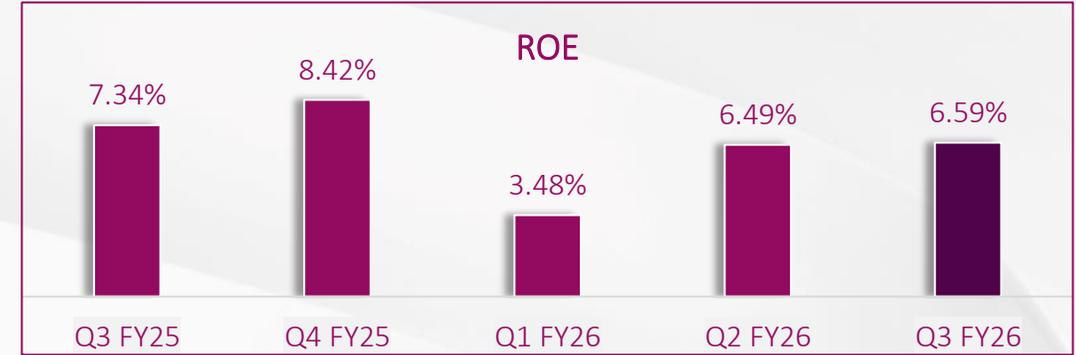
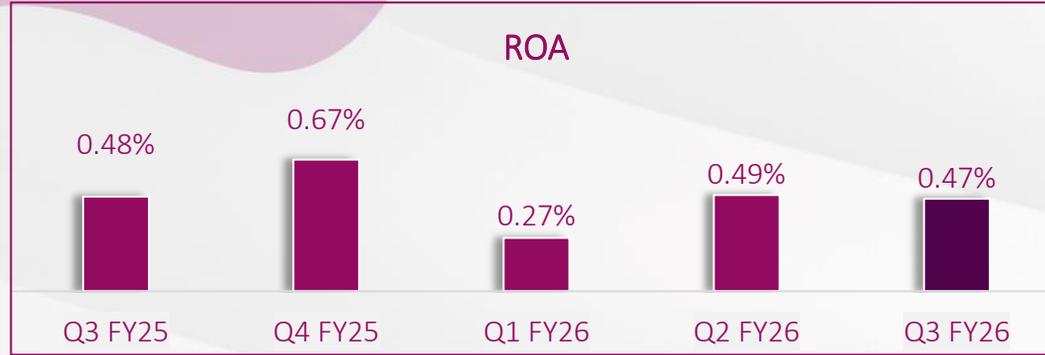
Key Financial Indicators



For the
Quarter



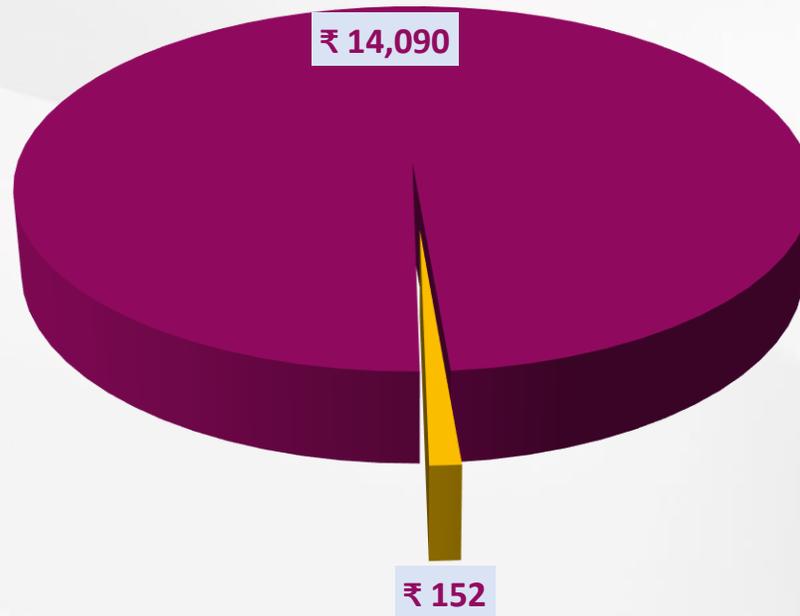
Key Financial Indicators



For the
Quarter



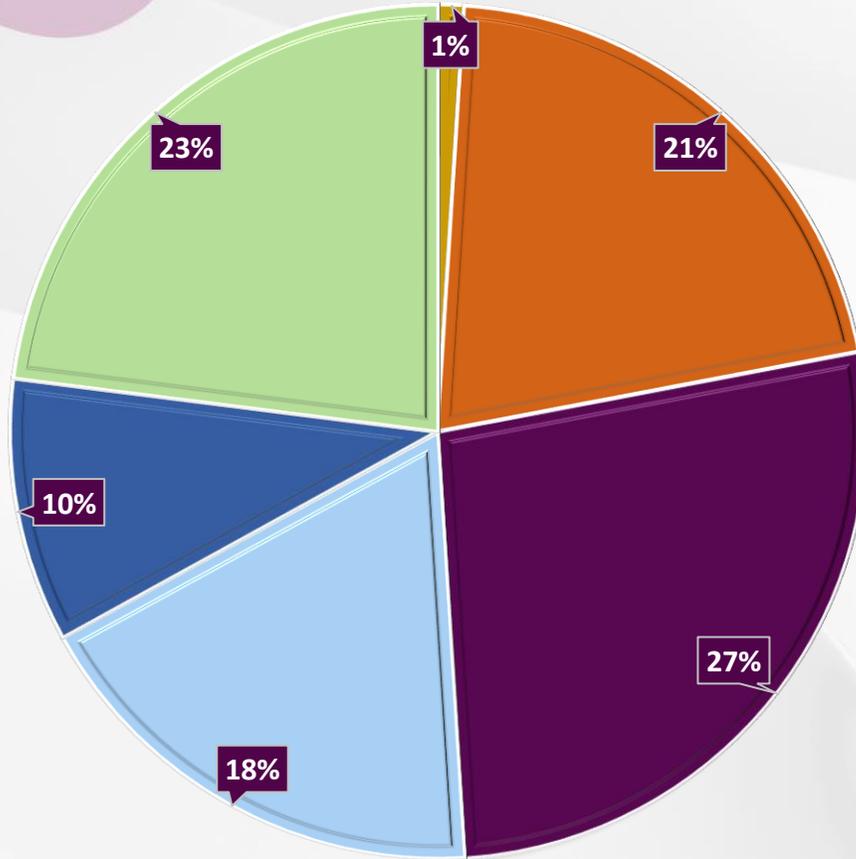
Restructured Advances



**Total Restructured Advances Rs.151.81 Crore
As of 31st December, 2025**

Restructured Advance		
Particulars	Total Restructured Advance	Restructured Advance Standard
Gross Advance	14090	
Education Loan Scheme	1.30	2.34
MSME standard Restructuring	2.49	20.44
Other restructuring	0.19	4.28
Prudential Framework	-	51.63
Project Under Implementation	2.04	2.04
RFCS -1	0.20	0.25
RFCS -2 and RFCS -MSME	20.22	70.83
Total Restructured Advances	26.46	151.81

External Rating of Corporate Advances



■ AAA ■ AA ■ A ■ BBB ■ <BBB ■ Unrated

Rating Distribution

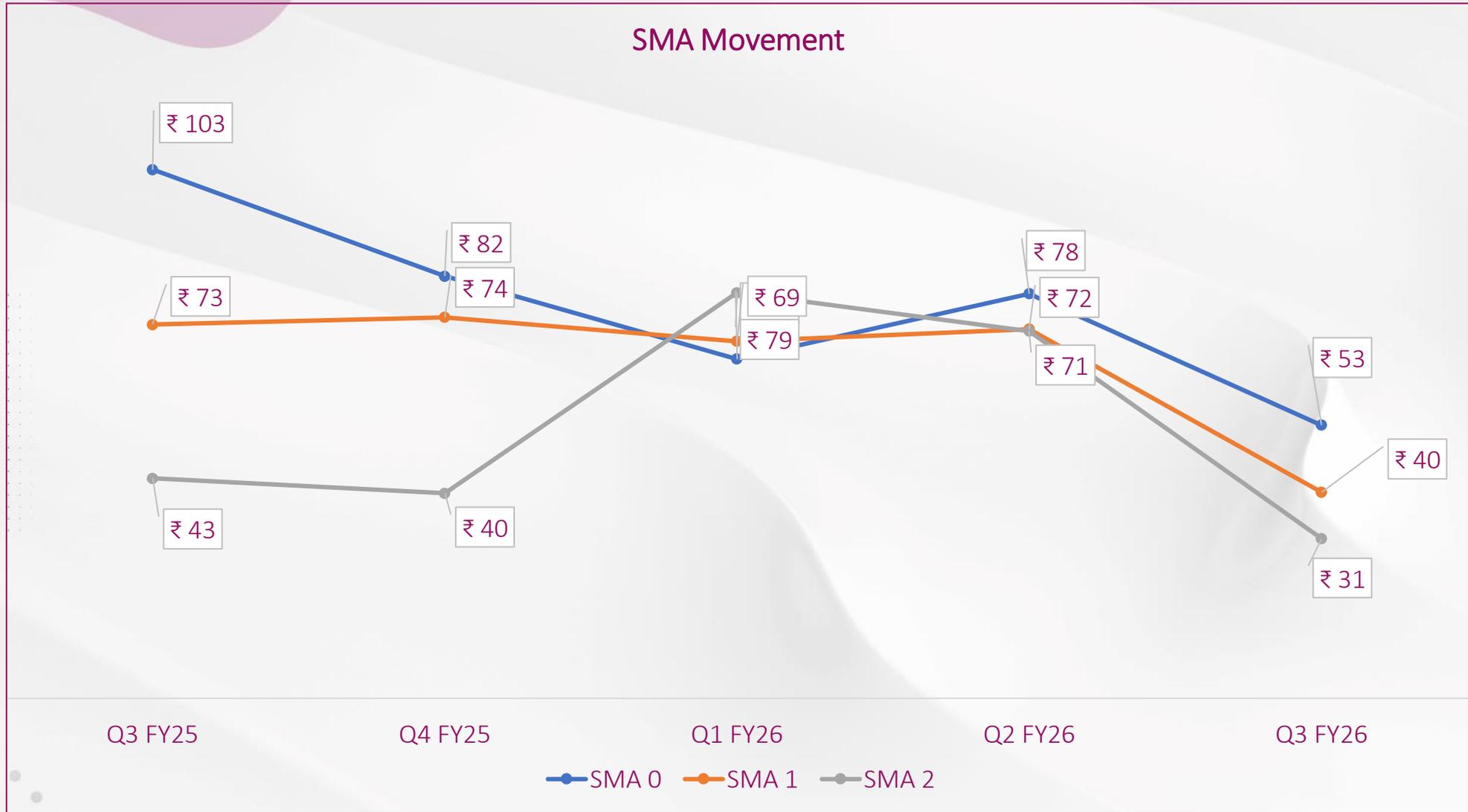
Rating	Q3 FY26
AAA	1%
AA	21%
A	27%
BBB	18%
<BBB	10%
Unrated	23%
Total	100%

Rating
Distribution

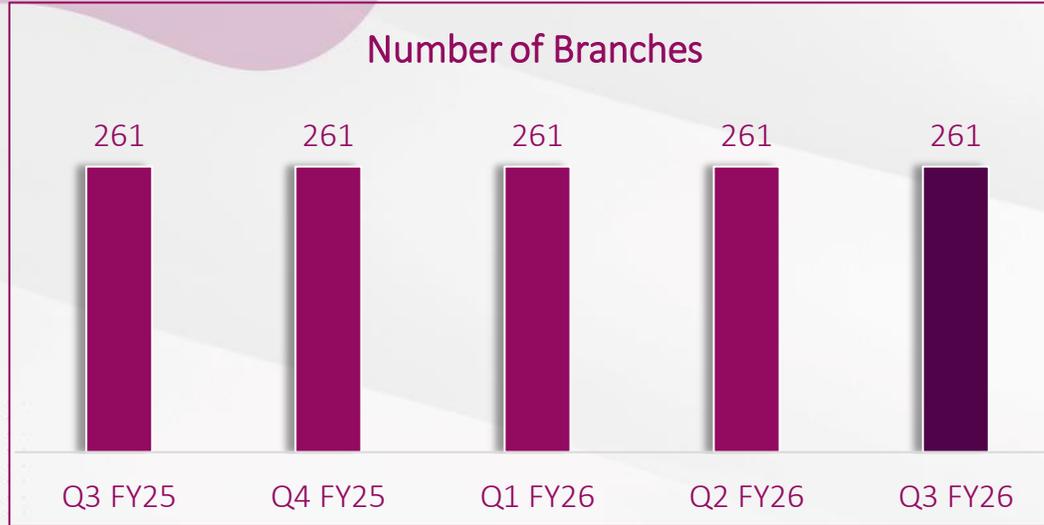


Asset Quality

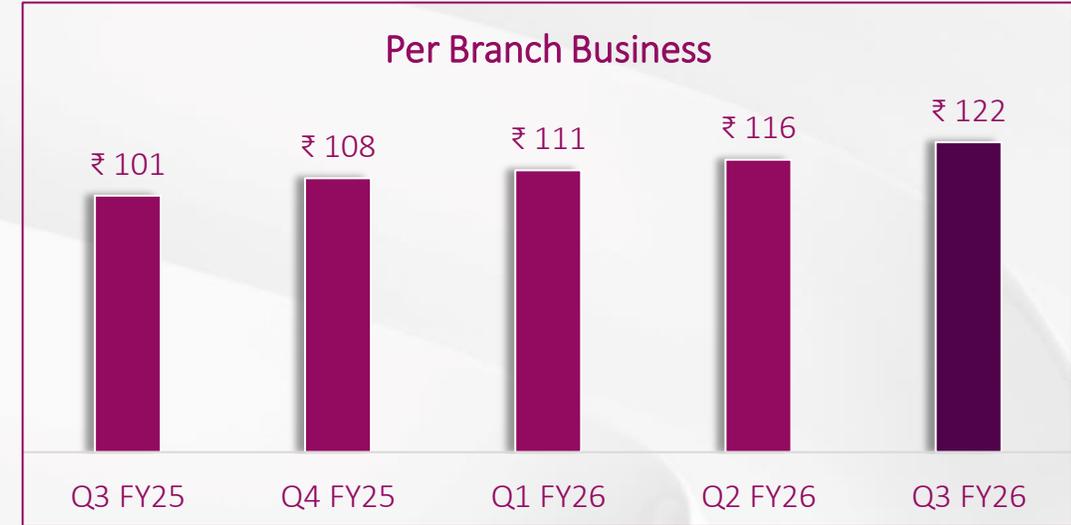
₹ in Crore



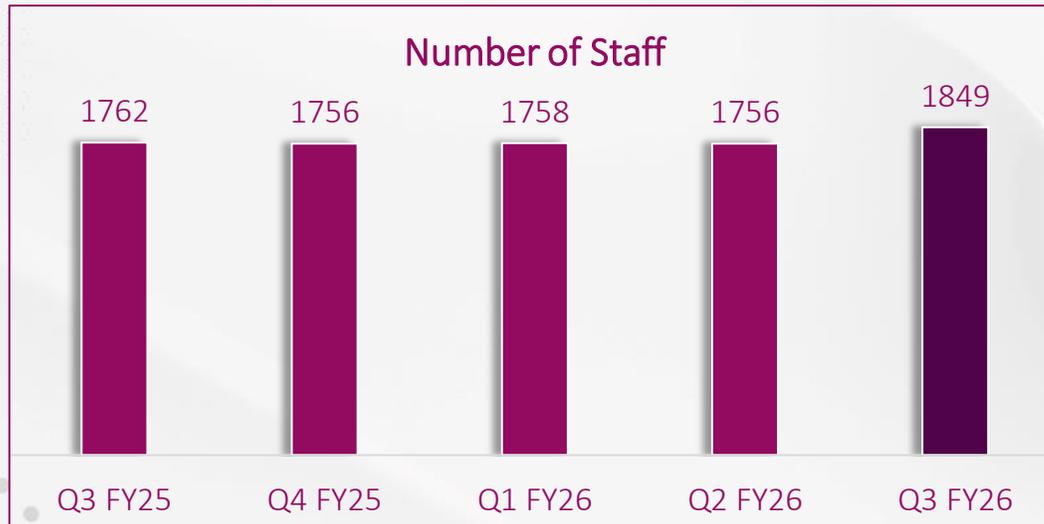
Number of Branches



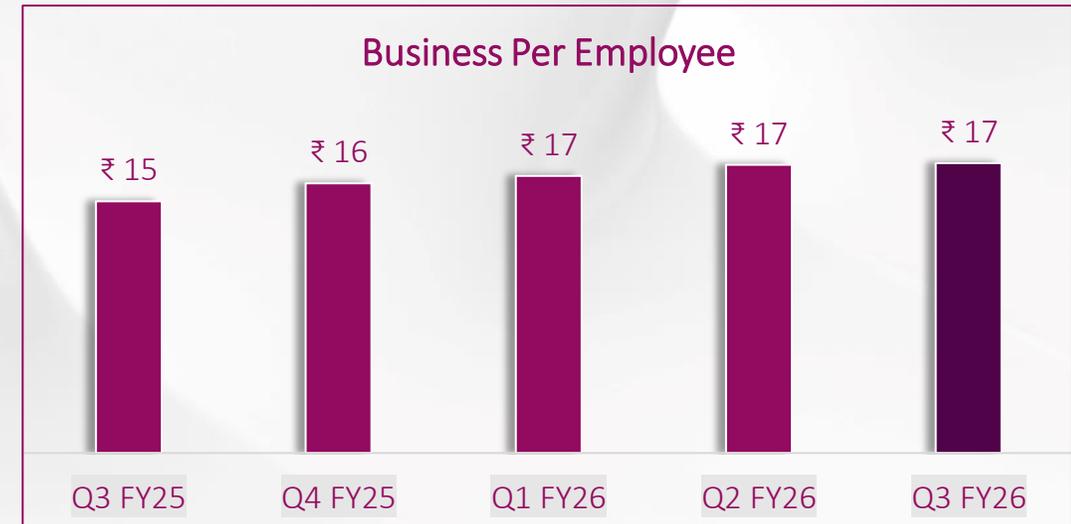
Per Branch Business



Number of Staff



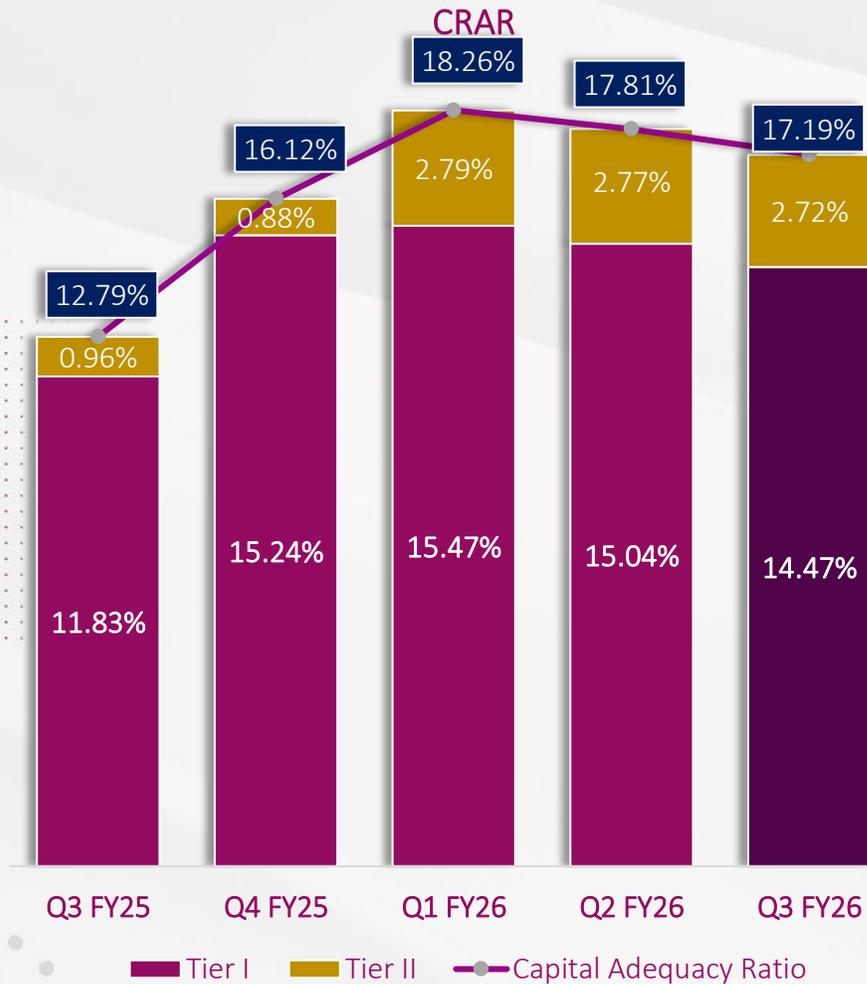
Business Per Employee



Performance



CRAR



Particulars	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26
CRAR (%)	12.79%	16.12%	18.26%	17.81%	17.19%
TIER I (%)	11.83%	15.25%	15.47%	15.04%	14.47%
Risk Weighted Assets	7434	8155	8022	8152	8453
Credit Risk	6361	6984	6826	6890	7190
Market Risk	18	29	54	121	121
Operational Risk	1055	1142	1142	1142	1142
Credit RWA to Gross Advance	56%	57%	55%	53%	51%
Liquidity Coverage Ratio (%)	148%	160%	147%	143%	126%



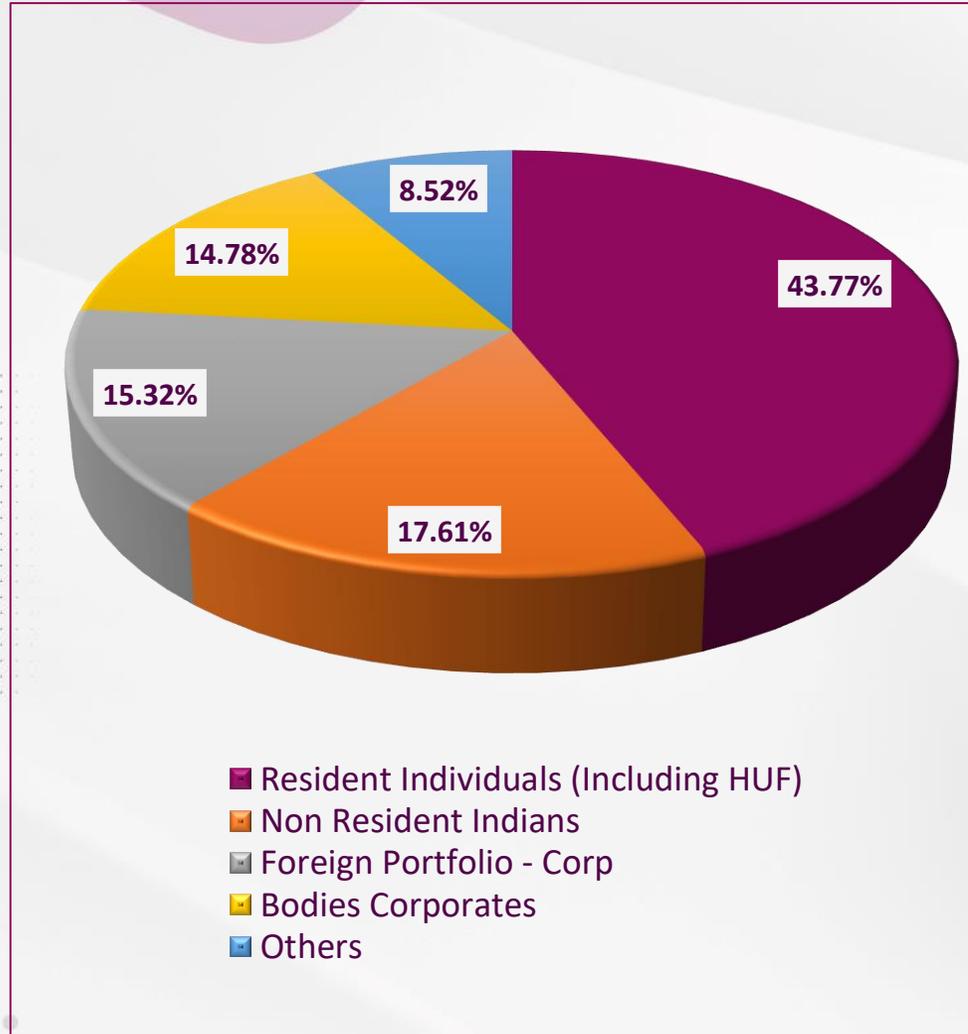
Business Result

Particulars	For the quarter ended			For the half year ended		Year Ended
	31.12.2024	30.09.2025	31.12.2025	31.12.2024	31.12.2025	31.03.25
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
Interest Income-A	334.59	383.61	407.06	969.26	1158.43	1319.88
Interest Expenses- B	206.25	241.65	252.84	620.2	723.15	836.59
Net Interest Income	128.34	141.96	154.22	349.06	435.28	483.29
Non-Interest Income -C	42.20	34.55	49.25	126.11	123.10	169.20
Total Income (A+C)	376.79	418.16	456.31	1095.37	1281.53	1489.08
Operating Expenses -D	143.96	148.32	162.33	418.75	455.77	557.39
Total Expenses (B+D)	350.21	389.97	415.17	1038.95	1178.92	1393.98
Operating Profit	26.58	28.19	41.14	56.42	102.61	95.10
Provisions and Contingencies	6.73	4.99	17.26	18.76	43.35	28.46
Net Profit	19.85	23.20	23.88	37.66	59.26	66.64

Balance Sheet Overview

Particulars	31.12.2024 (Reviewed)	31.03.2025 (Audited)	30.06.2025 (Reviewed)	30.09.2025 (Reviewed)	31.12.2025 (Reviewed)
CAPITAL AND LIABILITIES					
Capital	253	394	394	394	394
Reserves and Surplus	821	1001	1010	1023	1044
Deposits	15068	16013	16570	17105	17839
Borrowings	150	200	420	453	501
Other Liabilities and Provisions	342	328	306	329	415
TOTAL	16634	17936	18700	19304	20193
ASSETS					
Cash and Balances with RBI	844	992	1201	785	695
Balances with Banks and Money at call and short notice	375	87	83	116	210
Investments	3403	3955	4232	4644	4405
Advances	11069	11959	12218	12780	13912
Fixed Assets	277	282	283	279	277
Other Assets	666	661	683	700	694
TOTAL	16634	17936	18700	19304	20193
Out of Which RIDF/RHF/ MSME Deposits	183	178	170	157	131
Contingent Liabilities	649	608	614	639	739
Bills for collection	304	308	305	460	312

Shareholding Pattern(as on 31st December 2025)



Category	No. of Holders	Total Shares	% To Equity
Resident Individuals (Including HUF)	177280	172755940	177280
Non Resident Indians	1666	69522996	1666
Foreign Portfolio - Corp	30	60467139	30
Bodies Corporates	422	58339711	422
Others	17	33613065	17
Total	179415	394698851	179415



**Over 545 Customer Touch Points including
 261 Branches, 284 ATMs**

Branch Presence

Population	No. of Branches	
	31.12.2024	31.12.2025
Metropolitan	58	58
Urban	71	71
Semi Urban	112	112
Rural	20	20
Grand Total	261	261



Performance



Digital Migration



90.50%

Share of Digital
Banking Transaction
@ 90.50% as on
31st December 2025
Compared to
83.09% as on
31st December, 2024



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.

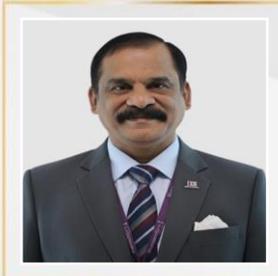


Strong Management Team



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!

