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Investor Presentation

Q3 FY 2025

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Quarter

In focus

Strong presence in India's fast-growing hinterland

Category	31.12.24	31.03.24	31.03.23
Branches	866	838	799
ATM's + Cash Recyclers	2,197	2,262	2,240

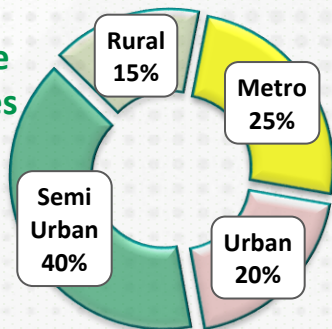
Category	No. of Branches	BBU*	CBU*	ARB*	Other offices^
Metro	217	10	9	8	8
Urban	171	3	-	-	-
Semi Urban	345	1	-	-	-
Rural	133	-	-	-	-
Total	866	14	9	8	8
BC Outlets	378				

*BBU – Business Banking Unit *CBU – Corporate Business Unit

*ARB – Asset Recovery Branches

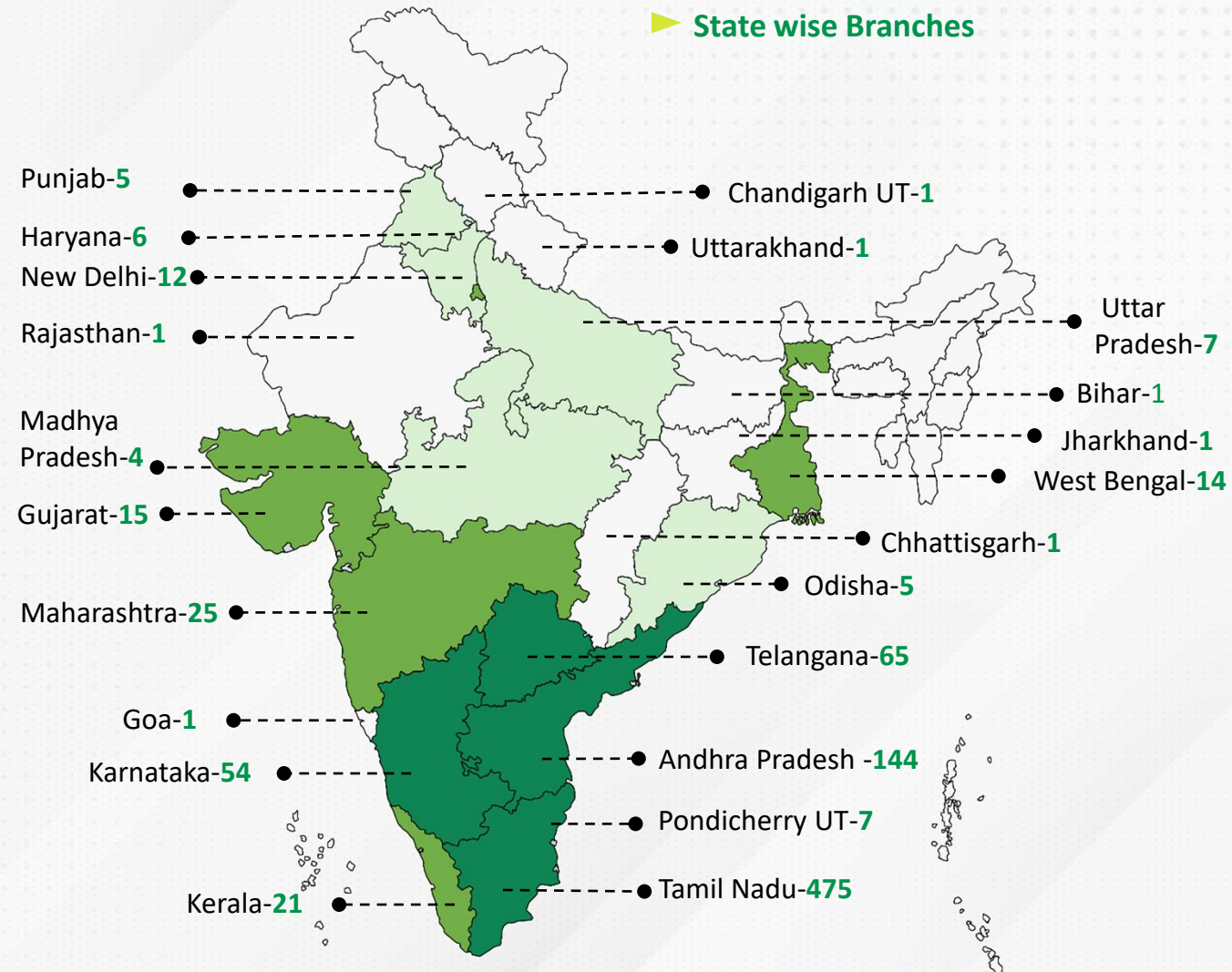
^ Other offices -Digital Banking Unit, Open Market Channel, Precious Metal Division and Smart

Branch presence across categories




- ❖ 28 branches opened in last 9 months
- ❖ 19 Lite branches opened in 3rd Quarter

State wise Branches




A glimpse into our financial performance

Business 


1,81,993

▲ 15% YoY ▲ 3% QoQ

Advances 


82,838

▲ 14% YoY ▲ 3% QoQ

Deposits 


99,155

▲ 16% YoY ▲ 3% QoQ

CASA 


28,167

▲ 4% YoY ▼ 23 bps QoQ

NIM (%) 

9M- 4.09% Q3- 4.03%

▼ 11 bps YoY ▼ 8 bps QoQ

Operating Profit 


9M- 2,377 Q3-815

▲ 21% YoY ▲ - QoQ

Net Profit 


9M -1,428 Q3-496

▲ 24% YoY ▲ 5% QoQ

ROA (%) 


9M- 1.72% Q3- 1.74%

▲ 14 bps YoY ▲ 2 bps QoQ

ROE (%) 


9M- 16.72% Q3- 17.42 %

▲ 73 bps YoY ▲ 6 bps QoQ

GNPA (%) 


0.83%

▼ 75 bps YoY
▼ 27 bps QoQ

NNPA (%) 

0.20%

▼ 22 bps YoY
▼ 8 bps QoQ

PCR (%) 

96.87%

▲ 206 bps YoY
▲ 78 bps QoQ

Performance metrics- Key Ratios

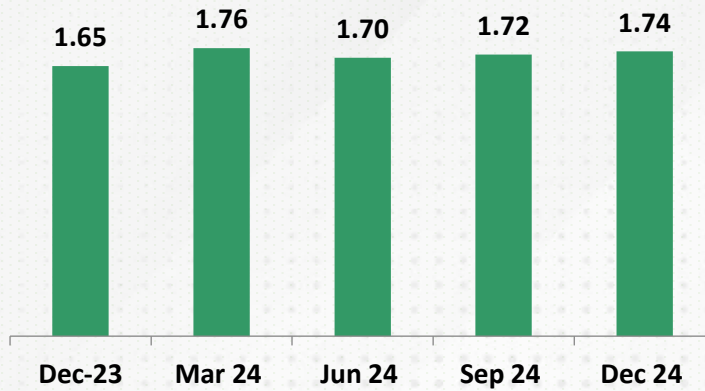


Particulars	Quarter		9 Months	
	Dec 24	Dec 23	Dec 24	Dec 23
Cost of Deposits (%)	5.66	5.25	5.57	5.13
Yield on Advances (%)	10.16	10.16	10.12	9.88
Cost of Funds (%)	5.66	5.30	5.57	5.16
Yield on Funds (%)	8.92	8.85	8.88	8.61
Net Interest Margin (%)	4.03	4.32	4.09	4.20
Spread (%)	3.26	3.56	3.32	3.45
Cost to income (%)	47.27	50.27	47.06	48.95
Cost to assets (%)	2.56	2.74	2.55	2.59
Return on Equity (%)	17.42	17.20	16.72	15.99
Return on Asset (%)	1.74	1.65	1.72	1.58
EPS (Rs.) *	6.16	5.13	17.75	14.31

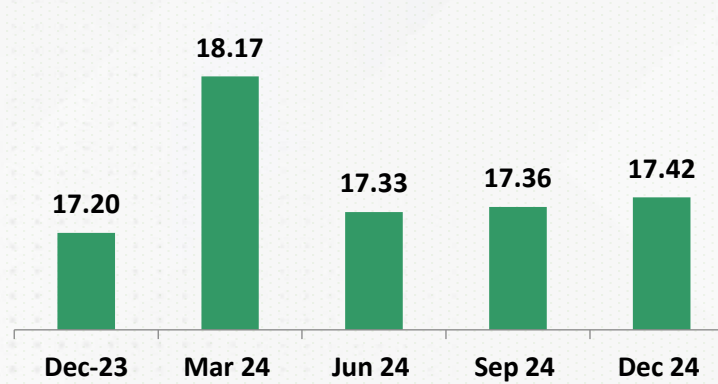
* Not annualized

Quarterly Performance metrics

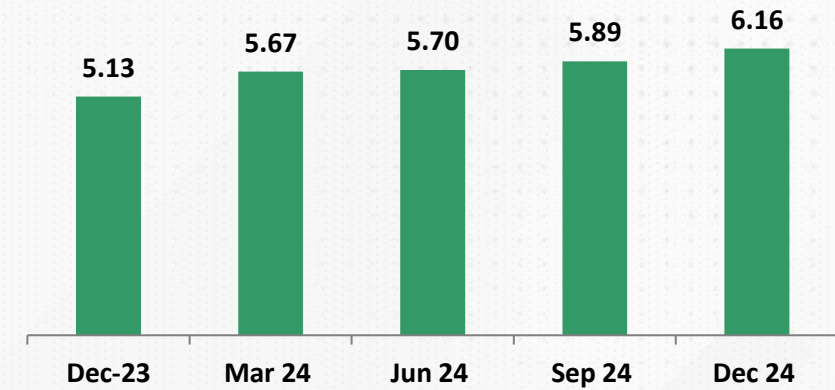
ROA (%)



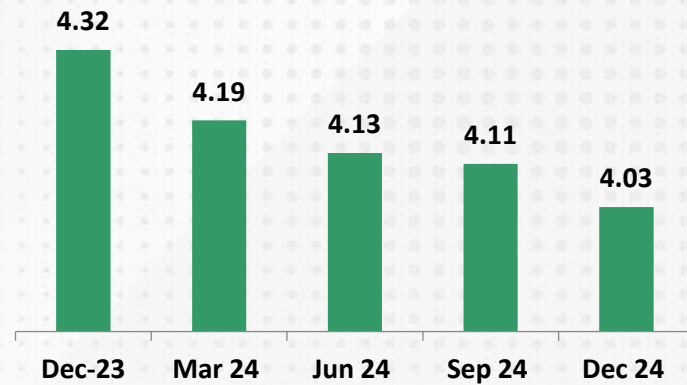
ROE (%)



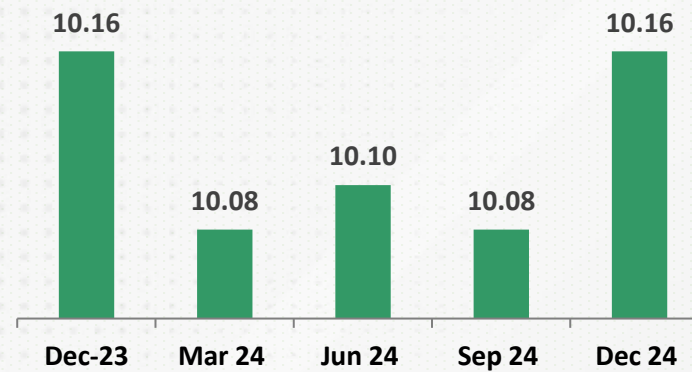
EPS



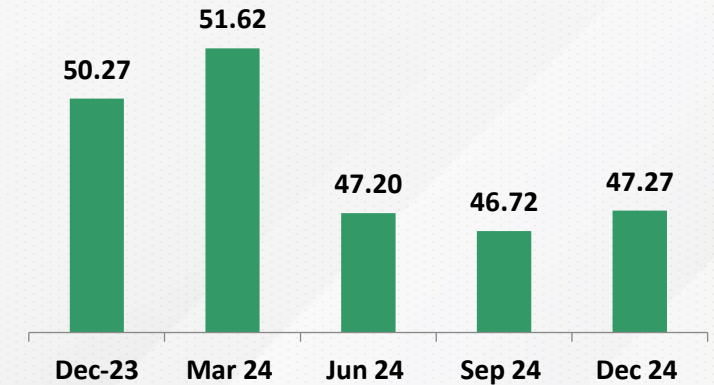
NIM (%)



Yield on Advances (%)



Cost to Income (%)



Profit & Loss Statement



Particulars	Quarter			9 Months		
	Dec 24	Dec 23	Growth %	Dec 24	Dec 23	Growth %
Net Interest Income	1,079	1,001	8	3,163	2,813	12
Other Income	467	358	30	1,328	1,030	29
- Fee income	234	226	4	708	627	13
- Others	233	132	77	620	403	54
Total Income	1,546	1,359	14	4,491	3,843	17
Operating Expenses	731	683	7	2,114	1,881	12
- Employee expense	374	375	-	1,064	1,021	4
- Other operating expense	357	308	16	1,050	860	22
Operating Profit	815	676	21	2,377	1,962	21
Provisions	147	149	(1)	460	435	6
Profit Before Tax	668	527	27	1,917	1,527	26
Tax (net of DTA/DTL)	172	115	50	489	378	29
Net Profit	496	412	20	1,428	1,149	24

Balance Sheet

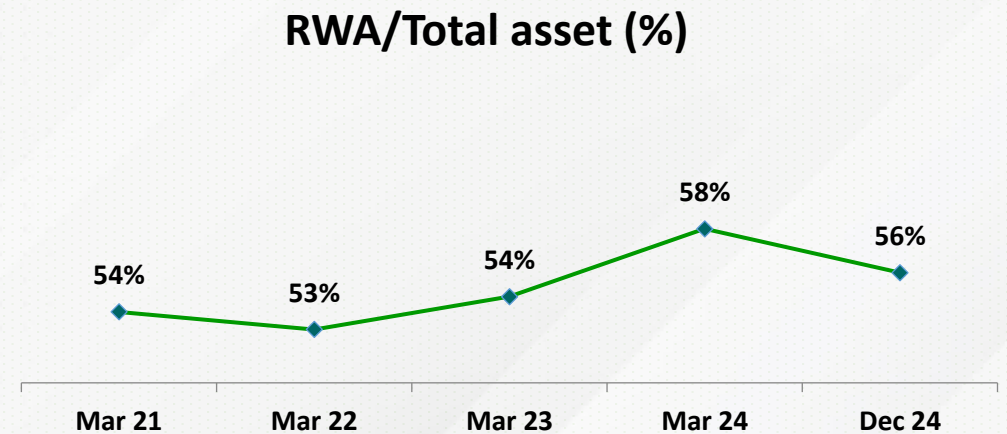
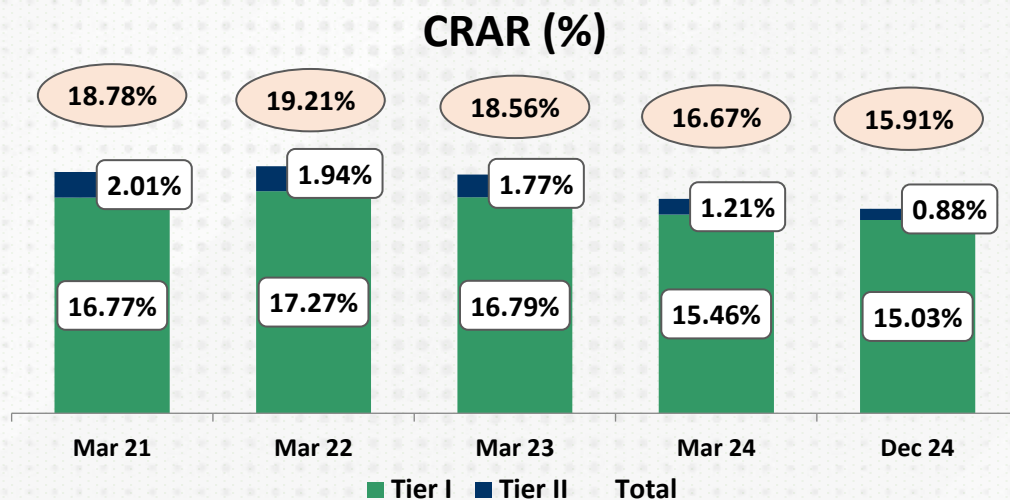


Particulars	Dec 24	Dec 23	YoY (%)
Capital & Liabilities			
Capital	161	161	-
Reserves and Surplus	11,231	9,418	19
Deposits	99,155	85,665	16
Borrowings	1,563	2,993	(48)
Other Liabilities and Provisions	4,263	4,631	(8)
Total	1,16,373	1,02,868	13
Assets			
Cash and Balances with RBI	5,046	5,301	(5)
Balances with Banks	341	289	18
Investments (Net)	24,960	20,927	19
Advances (Net)	82,302	71,798	15
Fixed Assets	462	421	10
Other Assets	3,262	4,132	(21)
Total	1,16,373	1,02,868	13

Capital to Risk Weighted Assets Ratio – Basel III



Particulars	Dec 24	Dec 23	Sep 24
CRAR %	15.91	15.39	16.28
Total capital	10,306	9,164	10,299
Tier I capital	9,736	8,257	9,735
Tier II capital	570	907	564
RWA	64,755	59,531	63,263
Credit risk	56,208	50,607	54,931
Operational risk	7,940	6,937	7,940
Market risk	607	1,987	392





Driving growth

across verticals

Advances and Deposits



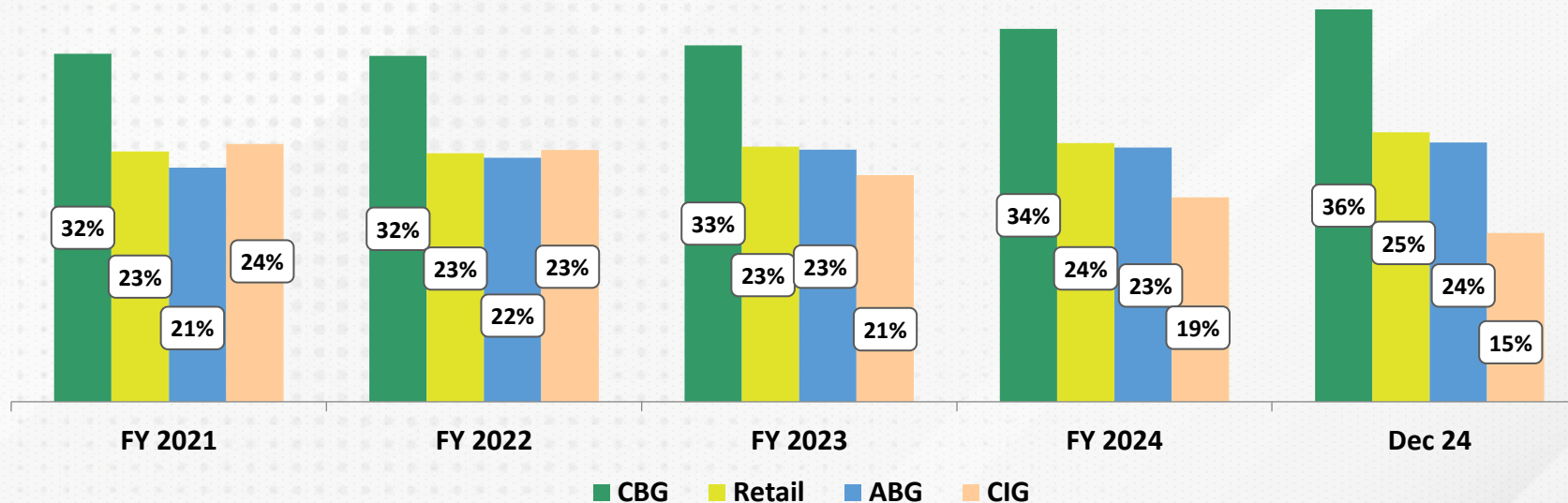
Parameter	Dec 24	Dec 23	YOY %	Sep 24	QOQ %	Mar 24	YTD%
Deposits	99,155	85,665	16	95,839	3	89,113	11
Gross Advances	82,838	72,692	14	80,299	3	74,423	11
Total Business	1,81,993	1,58,357	15	1,76,138	3	1,63,536	11

Deposit Portfolio

Parameter	Dec 24	Dec 23	YOY %	Sep 24	QOQ %	Mar 24	YTD %
Demand Deposit	8,828	8,508	4	8,841	-	8,283	7
Saving Deposit	19,339	18,504	5	19,391	-	18,802	3
CASA	28,167	27,012	4	28,232	-	27,085	4
CASA (%)	28.41	31.53	(312) Bps	29.46	(105) bps	30.39	(198) bps
Term Deposit	70,988	58,653	21	67,607	5	62,028	14
Total Deposit	99,155	85,665	16	95,839	3	89,113	11

Consistent and Credible Progress

Particulars	Dec 24	Dec 23	YoY %	Sep 24	QoQ %
Commercial	29,824	24,398	22	28,688	4
Retail (Personal Banking)	20,476	17,090	20	19,685	4
Agriculture	19,705	16,833	17	18,838	5
RAM Verticals	70,005	58,321	20	67,211	4
Corporate	12,833	14,371	(11)	13,088	(2)
Gross Advances	82,838	72,692	14	80,299	3



Segments
 CBG – Commercial (<= Rs. 25 crore)
 Retail – Consumer
 ABG – Agriculture
 CIG – Corporate (> Rs. 25 crore)

Retail Portfolio

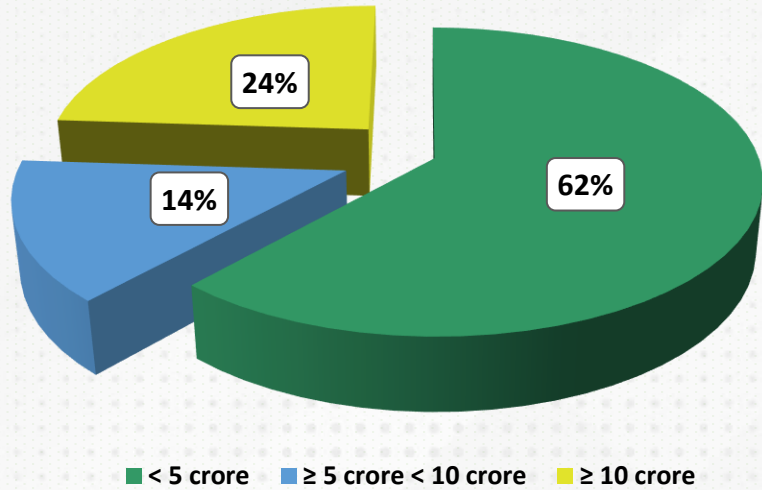


Particulars	Dec 24	Dec 23	YOY %	Sep 24	QOQ %
Housing loan	8,405	7,357	14	8,173	3
Jewel loans	3,123	2,096	49	2,841	10
Mortgage (LAP) loans	5,266	3,885	36	4,909	7
Vehicle loans	1,071	1,135	(6)	1,107	(3)
Consumer Credit-BNPL	977	928	5	1,030	(5)
Personal loans	262	372	(30)	286	(8)
Education loans	150	143	5	150	-
Other loans	1,222	1,174	4	1,189	3
Total	20,476	17,090	20	19,685	4

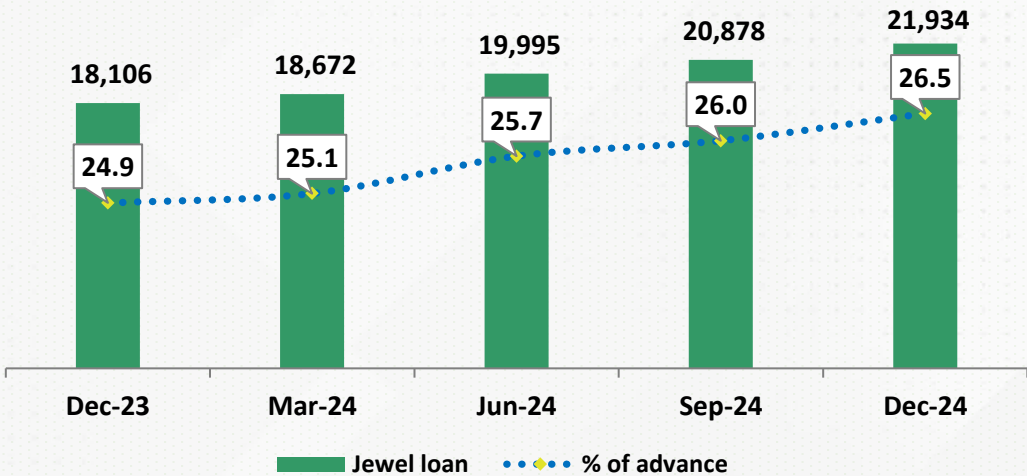
BNPL-Buy Now Pay Later

Commercial Banking

Ticket size of Commercial Book



Jewel Loan-Agri and Non Agri loans



Jewel Loan Portfolio

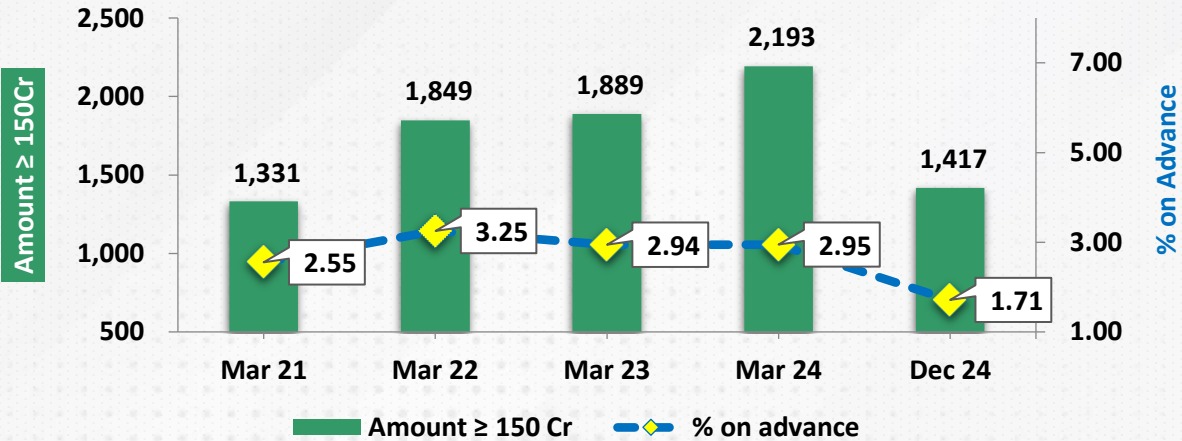
Category	Amount	SMA 30+		LTV (%)
		31.12.2024	30.09.2024	
Agri Jewel loan	17,999	16	16	68
Non-Agri Jewel loan	3,935	9	13	60
Total	21,934	25	29	66

- Average Ticket size of Commercial book - Rs. 53 lakh
- 62 % of Commercial loans are less than Rs. 5 Cr

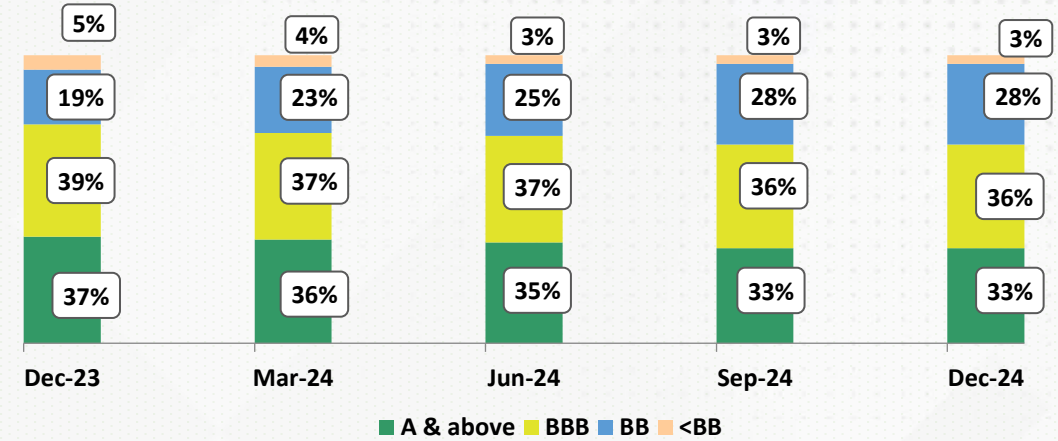
Corporate Banking

Standard Corporate Advances ≥ 150 crore

(Rs. crore)

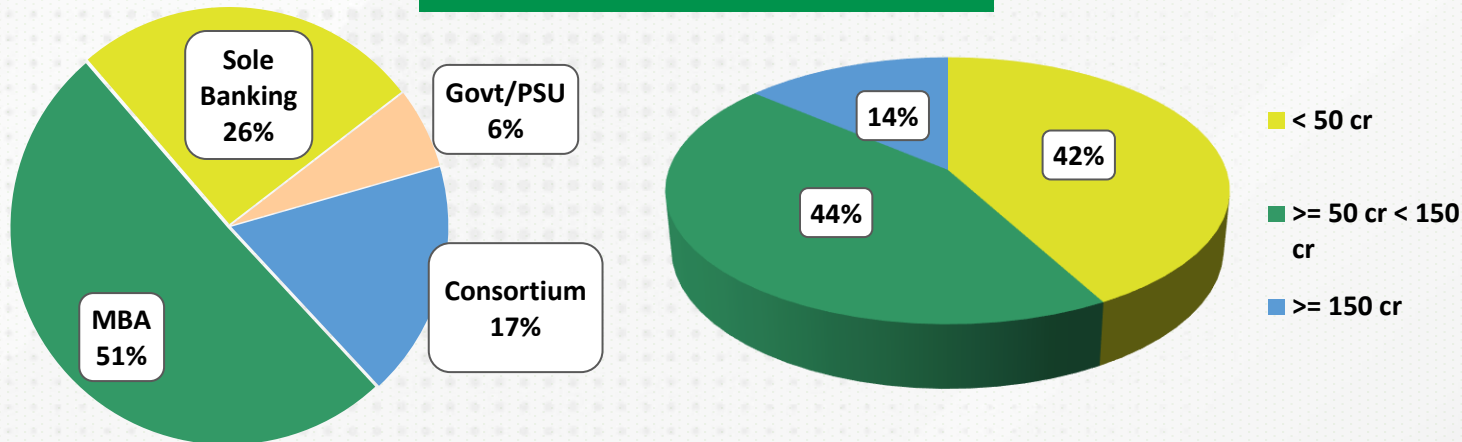


Risk Profile



*Internal Rating approach based on CRISIL Rating Assessment Model

Break up of Corporate Book

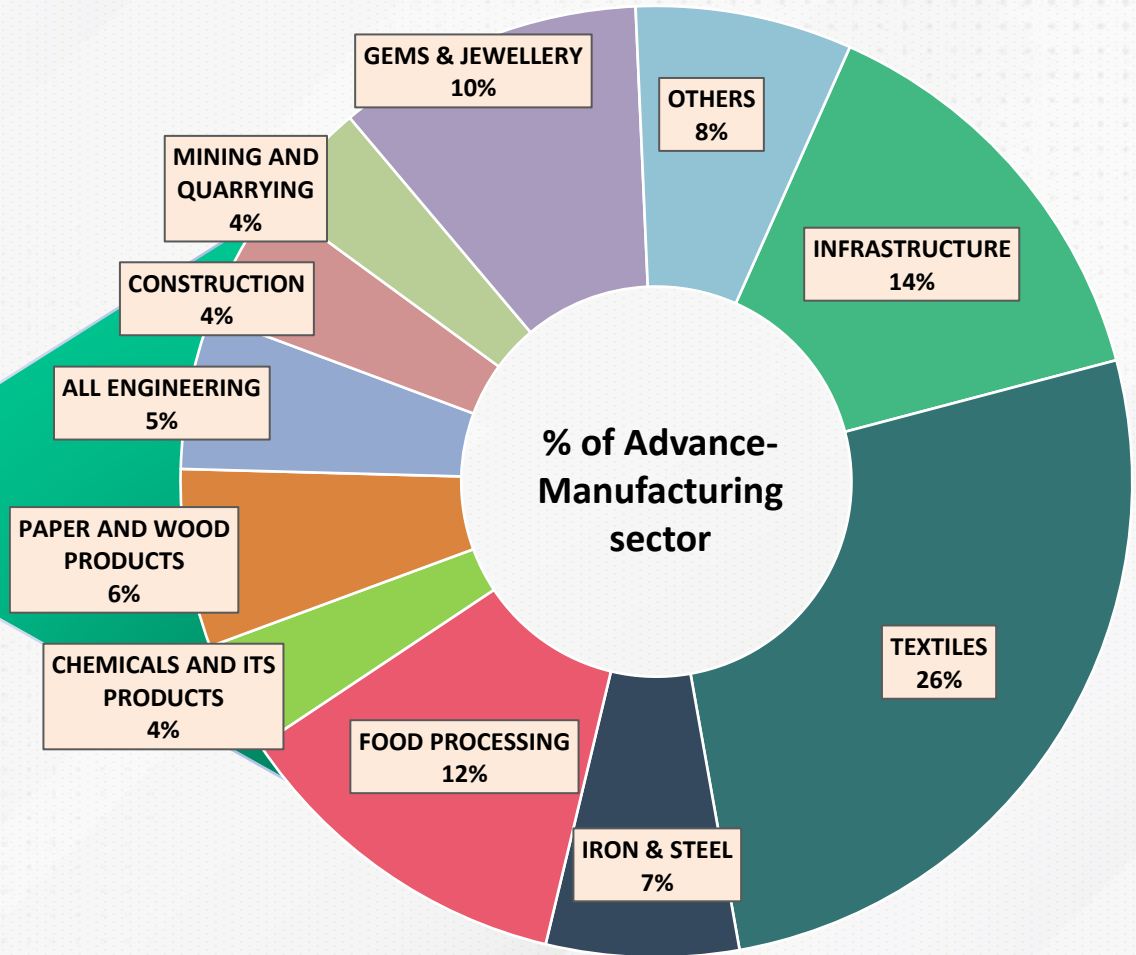
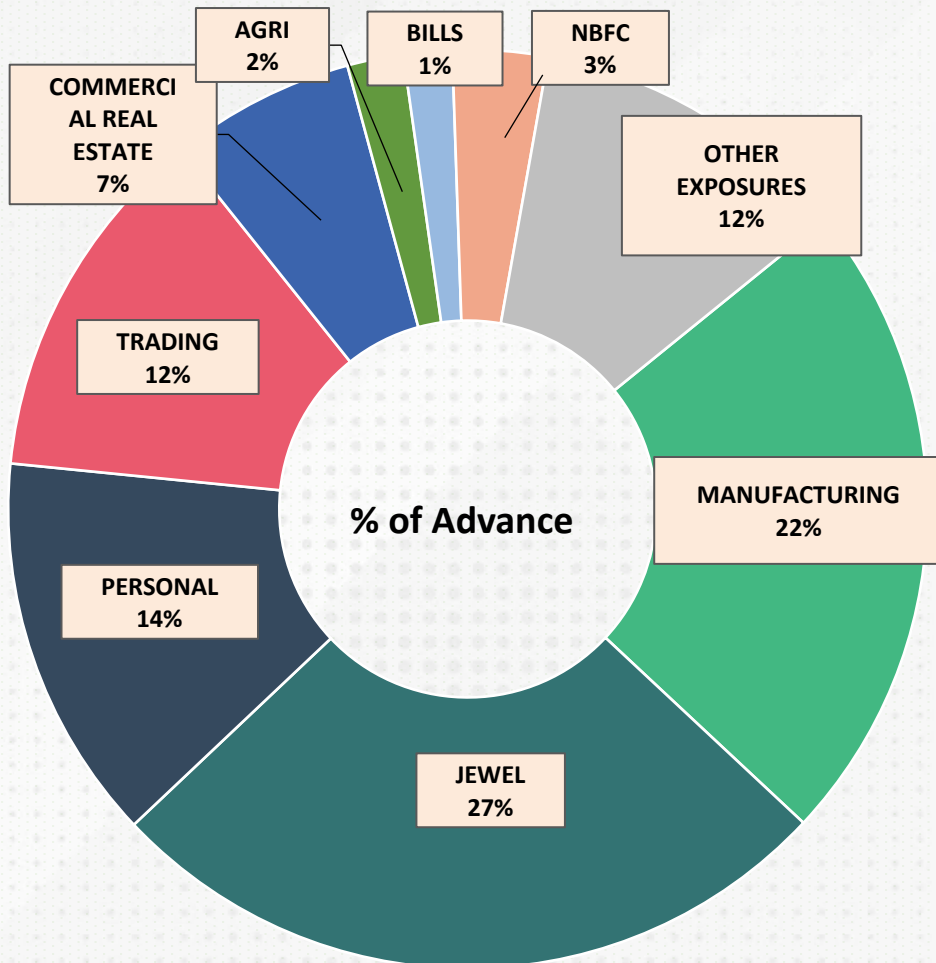


- ~ 86% of corporate loans are less than Rs. 150 crore
- Average ticket size Rs. 37.77 Crore

Advances-Sectoral composition

Rs. 82,838 Crore

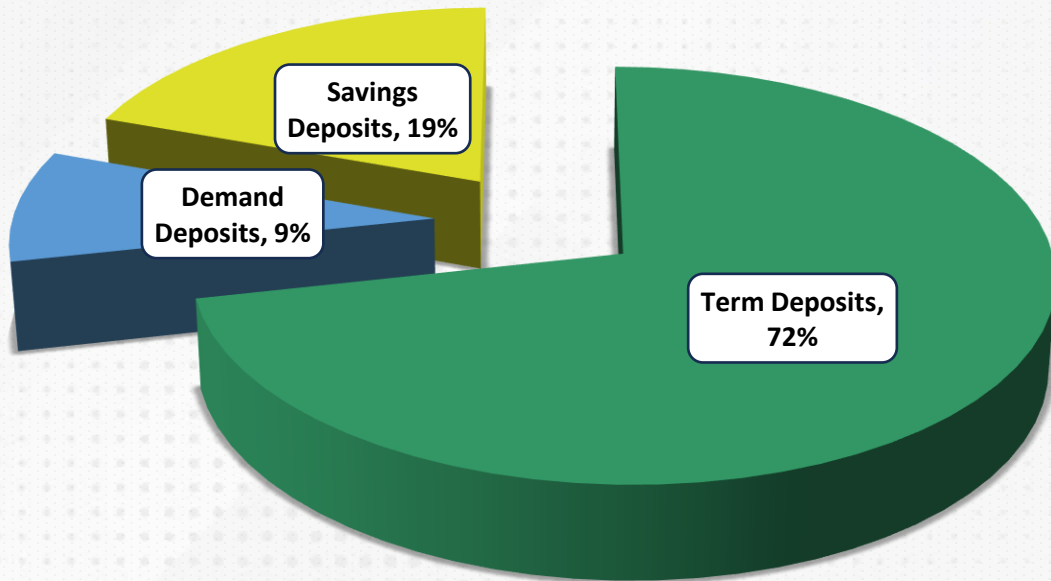
Break up for Manufacturing Sector (Rs. 18,602 Crore)



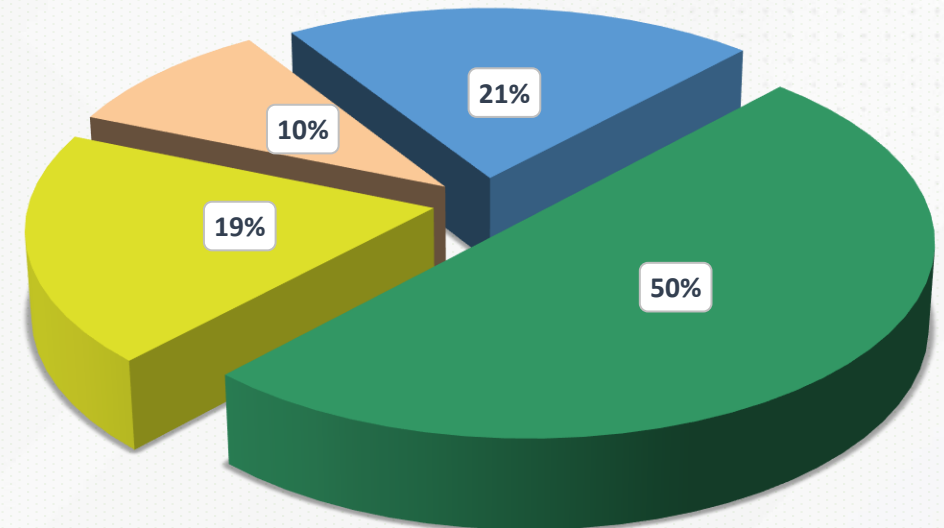
Liability Franchise : Predominantly Retail



Deposit Breakup



Term Deposit-Amount wise*



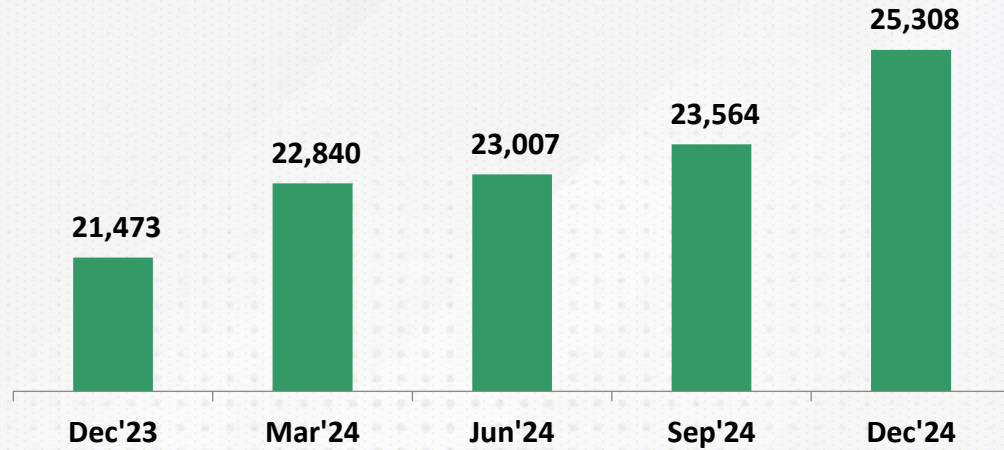
- < Rs.15 Lakhs
- >=Rs.15 Lakhs to <Rs.1 Cr
- >=Rs.1 Cr to < Rs.5 Cr
- >= Rs.5 Cr

79 % of Term Deposits are < Rs.5 Cr

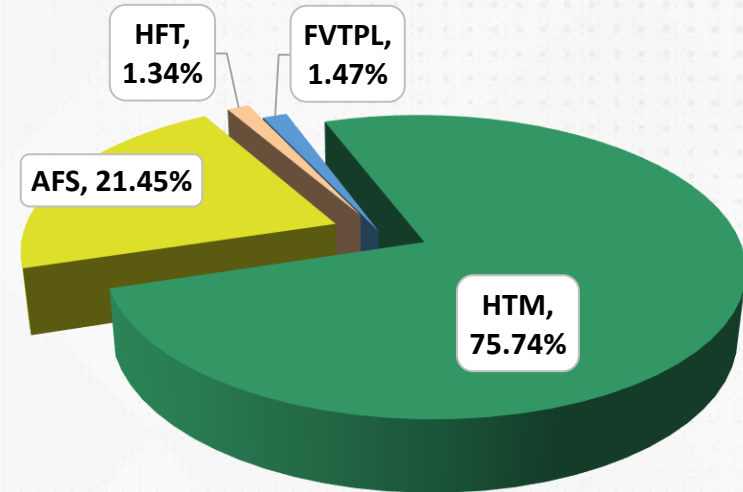
* Term Deposit do not include Term Deposits by Banks, FCNR and Certificate of Deposits

Investment Portfolio

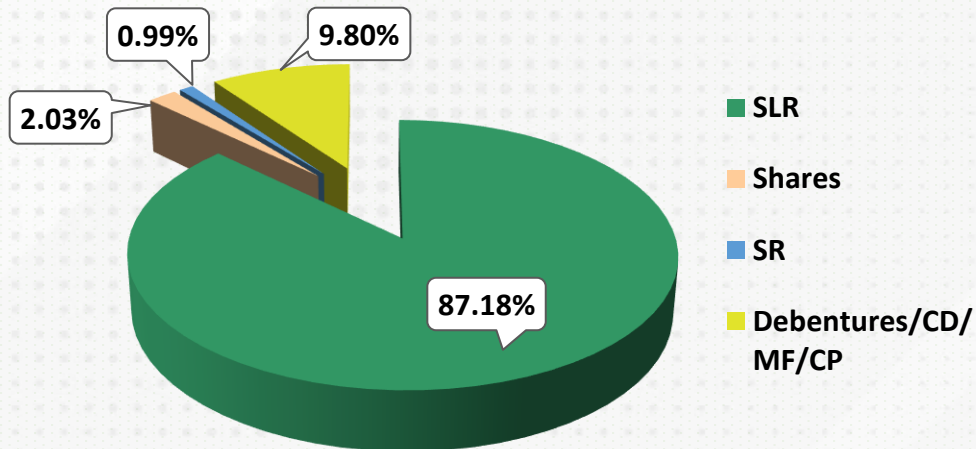
Gross Investments (Rs. crore)



Investment Category



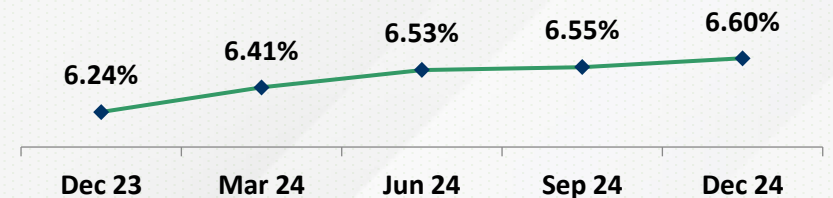
Investment Composition



Modified Duration

AFS	HFT	HTM	FVTPL	Total
3.01	5.17	3.35	-	3.30

Yield on Investments-Quarterly





**Disciplined
approach to**

reduce stressed assets

Movement of NPA for the Quarter

Particulars		Oct 24 – Dec 24		Oct 23 – Dec 23	
Gross NPAs					
Opening Balance			886		1,219
Additions during the period		(+)	139	(+)	197
Reductions during the period		(-)	334	(-)	264
-Of which	Recoveries/Upgradation	91		113	
	Tech Write offs	242		151	
Closing Balance			691		1,152
Provisions					
Opening Balance			665		865
Provision made during the period		(+)	149	(+)	156
Write off/Write back of excess provision		(-)	291	(-)	199
-Of which	Recoveries/Upgradation	49		48	
	Tech Write offs	242		151	
Closing Balance			523		822
Net NPAs			167		305

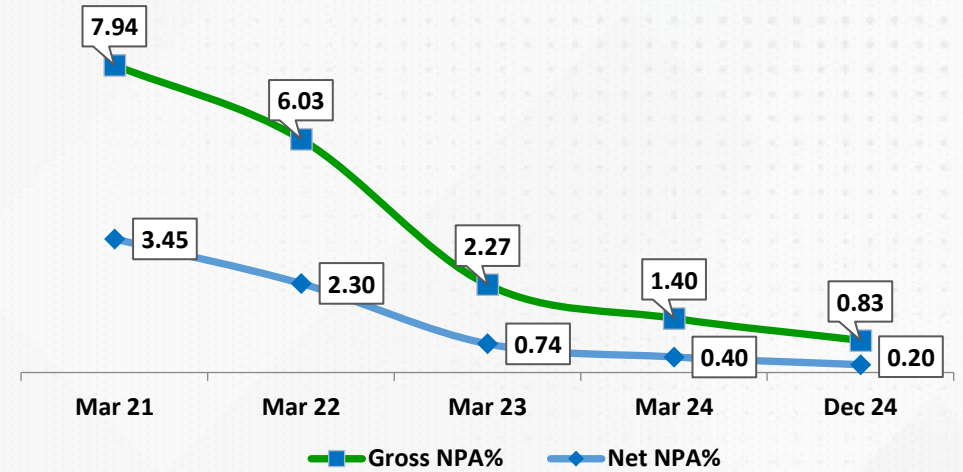
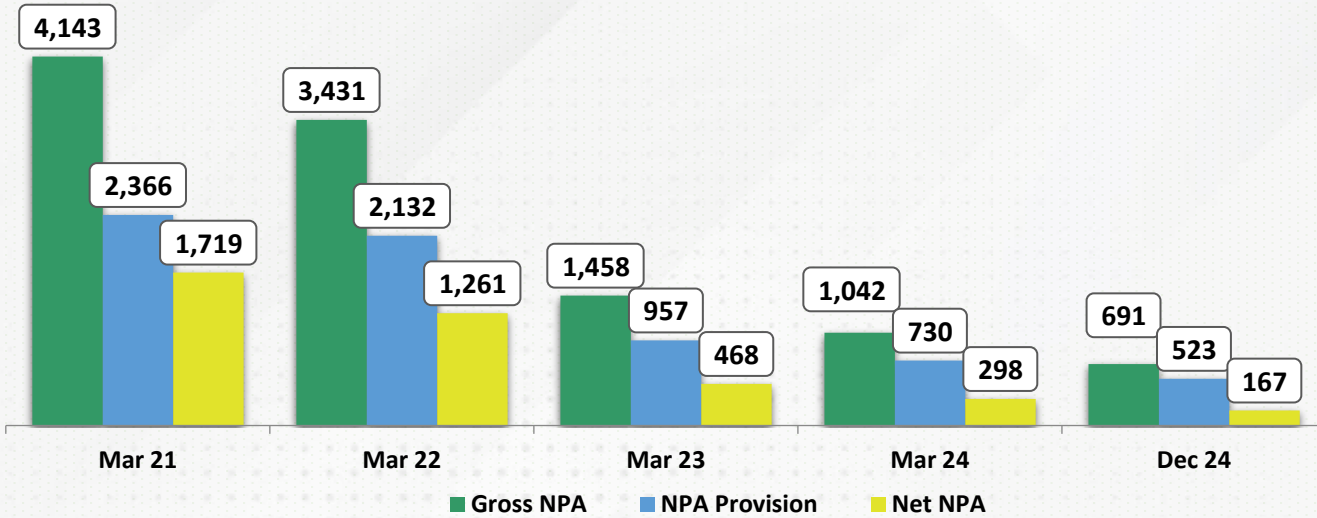
Vertical wise NPA

Vertical	Advances O/s. Dec 24	NPA as on Sep 24	NPA Additions Q3	NPA Reduction Q3		NPA as on Provisions Dec 24	NPA as on Provisions Dec 24	Net NPA Dec 24
				Recoveries / upgradation	Tech W/off			
Commercial	29,824	408	76	53	108	323	186	137
Retail (Personal Banking)	20,476	264	52	24	89	203	177	26
Agriculture	19,705	71	10	5	18	58	53	5
Corporate	12,833	143	1	10	27	107	107	-
TOTAL	82,838	886	139	91	242	691	523	167

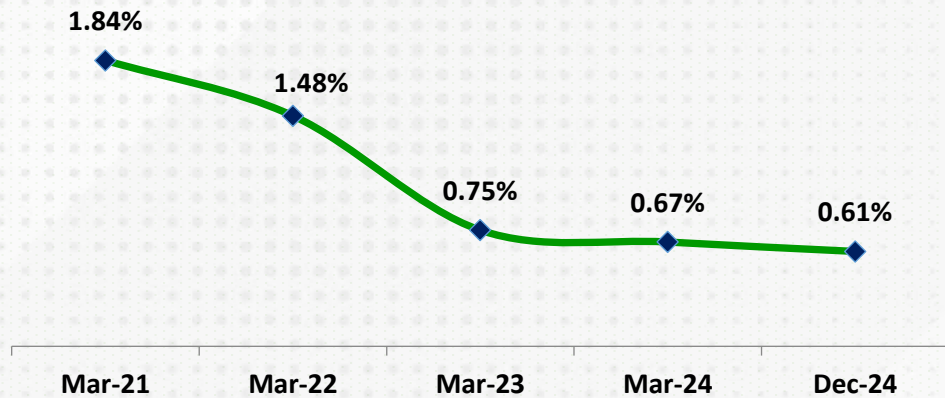
Collection efficiency

Particulars	Dec 24	Nov 24	Oct 24
Term Loan (%)	98.7	98.7	99.1
Working Capital (%)	99.8	99.7	99.8

Bank Maintaining high Asset Quality with GNPA 0.83% and NNPA 0.20%

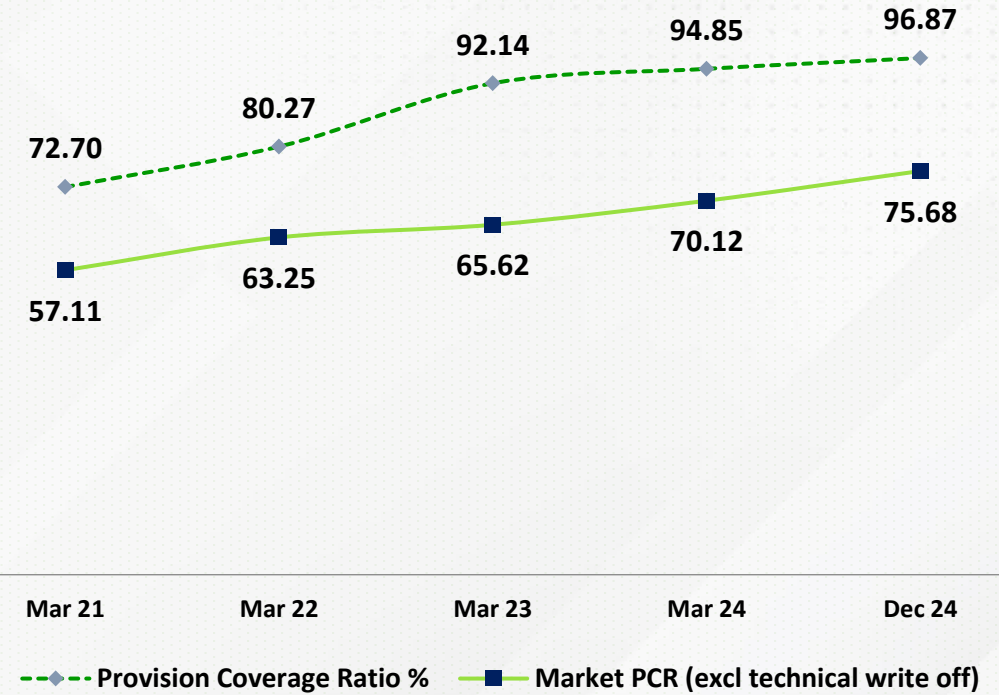
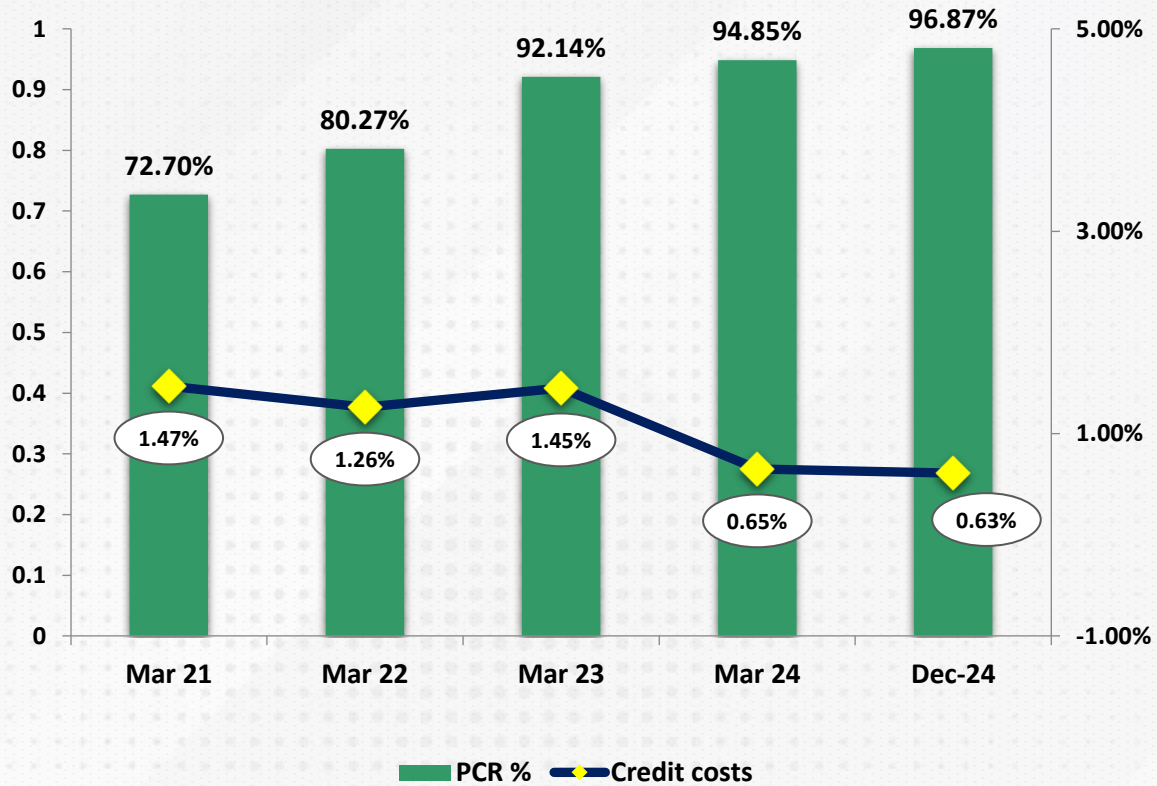


Slippage Ratio (%)



Particulars (entire portfolio)	Dec 24		Dec 23	
	Amt	% of Adv	Amt	% of Adv
SMA 1	201	0.24	229	0.32
SMA 2	122	0.15	121	0.17
SMA 30+	323	0.39	350	0.48

Provisions Coverage



Provisions and Contingencies



Provision for	Quarter		9 Months	
	Dec 24	Dec 23	Dec 24	Dec 23
NPA	100	108	355	318
Standard Assets	9	9	33	37
Restructured Advances	17	(5)	3	(22)
Other prudential provisions	25	-	75	-
Floating Provision	-	25	-	75
NPI and others	(4)	12	(6)	27
Total Provisions (excl. Tax)	147	149	460	435
Tax Expense	172	115	489	378
Total Provisions	319	264	949	813

Restructured Accounts



Particulars	Dec 24		Dec 23		Sep 24	
	Standard	NPA	Standard	NPA	Standard	NPA
Resolution Framework - 2.0	362	35	485	86	371	45
COVID 19 - Resolution Framework	174	8	215	119	184	17
MSME	72	2	95	24	76	3
Others*	-	12	-	29	-	11
Total	608	57	795	258	631	76

* Others include restructured accounts due to stress, natural calamities and extension of DCCO.

Vertical wise	Dec 24		Dec 23		Sep 24	
	Standard	NPA	Standard	NPA	Standard	NPA
Commercial	184	21	255	66	190	25
Retail (Personal Banking)	287	24	363	80	306	40
Agriculture	3	-	-	-	-	-
Corporate	134	12	177	112	135	11
Total	608	57	795	258	631	76

Movement of Standard Restructured Advances for the quarter

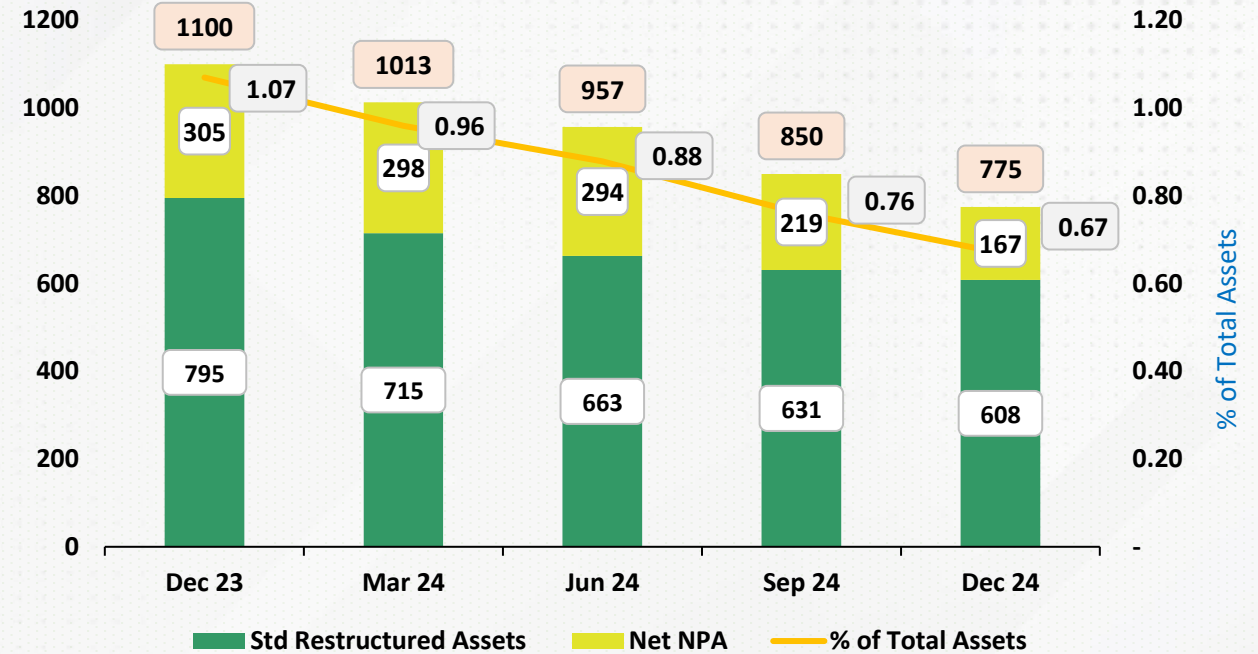


Particulars	Oct 24 to Dec 24		Oct 23 to Dec 23	
	A/c's	Amt.	A/c's	Amt.
Position at the beginning of the period	1,741	631	2,204	847
A. Additions during the period	-	-	-	-
B. Additions in existing A/c's	-	12	-	14
C. Additions through upgradation from NPA	18	11	42	12
Total Additions (A+B+C)	18	23	42	26
D. Accounts closed during the period	83	15	95	17
E. Accounts upgraded	-	-	-	-
F. Recoveries during the period	-	28	-	38
G. Slippages during the period	25	3	68	23
Total Deletions (D+E+F+G)	108	46	163	78
Position at the end of the period	1,651	608	2,083	795

Sector-wise Standard Restructured Advances

S. N.	Sector	Amount	
		Dec 24	Dec 23
1	Housing	190	223
2	Real Estate	117	130
3	Wholesale and Retail Trade	36	77
4	Textile	41	41
5	Personal	25	34
6	Infrastructure	30	41
7	Hotels and restaurants	28	32
8	All Engineering	12	24
9	Food & Food Processing	12	12
10	Auto/Vehicle	18	28
11	Transportation	7	11
12	Wood & Wood Products	4	13
13	Education Loan	4	7
14	Gems and Jewelry	4	4
15	Construction	1	7
17	Others	79	111
TOTAL		608	795
<i>% to Total Advances</i>		<i>0.73</i>	<i>1.09</i>

Stressed Book Analysis



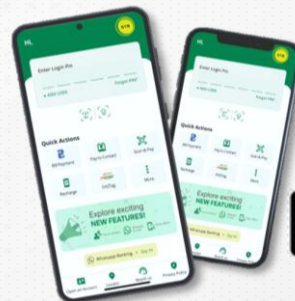
SR Book

Particulars	Amount	
	Dec 24	Dec 23
Gross SR	251	428
Less : Provisions	251	428
Net SR	-	-



Building a

Strong digital ecosystem



DLite App



Digital Banking

DLite User Interface Revamp



Social Security Schemes (PMJJBY & PMSBY)



DLite App Recent Launches

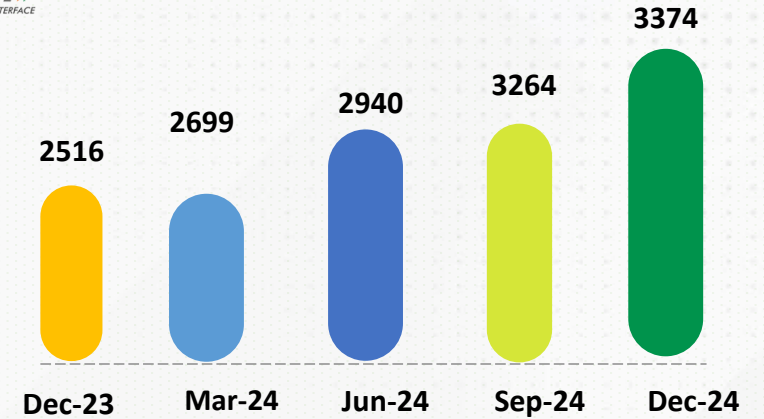
Digital Re-KYC & Email Verification



Download - CASA / Loan Statement & Loan Certificates



Count of UPI Transactions (Quarterly) (in lakhs)



4.02 L Accounts opened through DLite

27.15 L Registered Users

58.8 L DLite App Downloads

73.53 K Average daily transactions

DLite App

136% Growth in Digital Transactions YOY

96% Share Of Digital Transactions

Launching Soon

Corporate Mobile App

Virtual Debit Card Integration

Cardless Cash Withdrawal

Feedback Capturing

Digital Partnerships



ASSETS

Service Support



Business Support



LIABILITIES

Channel Partners



Payment aggregators



Govt Business



Payments



Security





Environmental

Social

Governance

ESG Highlights - Environment



Promoting Environmental Sustainability:

‘Manavadi’ Green and Climate Resilient Village

40 households Provided Solar panels with four lanterns aims to enhance energy accessibility and promote sustainable living



Promoting Human-Elephant co-existence:

We are actively promoting Human-Elephant Co existence in the Sathya Mangalam Tiger Reserve with World Wide Fund (WWF) India aims to foster harmony between local communities and wildlife

Renewable Energy

Solar

- Solar - Units generated - 12,590 kwh

Windmill

- Windmill – Units Generated - 79,129 kwh

Projects Under Progress:

Rooftop Solar at Namakkal Main Branch:

- 15kWp - Works under progress.
- Expected date of completion: Feb 2025.

Rooftop Solar at Divisional office, Trichy:

- 38kWp - Works under progress.
- Expected date of completion: Feb-2025



Assocham-19th Annual Summit and Awards Banking & Financial Sector lending Companies-2024

Awarded for Best ESG Initiatives in the Small banks category

ESG Highlights - Environment



IGBC Green Existing Building Certification:

Our Central office building has been awarded with prestigious '**Platinum Certification**' by the Indian Green Building Council (IGBC).

This recognition reflects our commitment to sustainable building practices, energy efficiency and environment



ESG Highlights – Social



Donation of Eco-friendly Battery-Operated Garbage Collection Vehicle to Naganatha Swamy Temple, Thirunageswaram



Skill Development program for Youths on Home Care Aide – SCOPE
Over 100 youths enrolled for the training



Supporting Education Centre of Special Children School – Maithree



Provision of Digital Radiography Machine to Cancer Institute, Adyar Chennai enhancing Cancer care and treatment accessibility



Sow Grow Empower program- Sri Sakthi Trust : *Tailoring Training programs for Women to enhance their skills and improve their employability'*



Provided Essential Medical Equipment's to Government Primary Health Centre, Singalandapuram, Namakkal



With Forge Innovation & Ventures – 100 Visually impaired individuals provided with *AI-powered Assistive Device*



Project ASPIRE by Dhan Foundation
Rural Development Initiative by way of Advancing Sustainable Panchayats through Integrated Rural Ecosystem (ASPIRE)



Skill program for Youths to Enhance Employability with Dalmia Bharat Foundation – *This initiative successfully helped over 100 youths to improve their skills and find jobs*

ESG Highlights – Social



Promotion of Healthcare - Ophthalmic Equipment Donation to Vision centres of Sankara Eye Hospital, Pammal, Chennai



Enhancing hygiene and sanitation standards in the community through the establishment of necessary facilities, contributing to public at Nalgonda



Promoting Education, Infrastructure Development - Construction of Dining hall, classroom and toilet facilities at the Government Schools of Undrajavaram

Employee training & Development

Staff growth Programs	Q3 FY 24-25	
	No. of Programs conducted	No. of employees trained
Diversity & Inclusion	43	1,445
Employee Well-Being	02	76
Leadership programs	16	338
Regular program on products, processes, control & ethics	254	5,146

ESG Highlights - Governance

Corporate Governance Structure

Bank has established an effective corporate governance structure for top level management to ensure a clear distinction of roles and responsibilities

ESG Risk Strategy

Bank is actively collaborating with external entities and subject matter experts in developing the ESG risk strategy

Transparent Disclosures

Bank has published its 3rd Integrated Annual report

10 Board level committees with majority of independent directors; complying with Bank's Diversity policy and RBI regulations



10 Directors

Well experienced and diversified Board with :

Seven Non-Executive Independent Directors (including Two Woman Non-Executive Independent Directors)

One Non-Executive Non independent Director

Two Executive Directors

2

Women Directors in the board

70 %

Independent Directors in the board

Awards and Accolades received during the Quarter

Assocham-19th Annual
Summit and Awards -
Banking & Financial Sector
Lending Companies -
2024

Winner

Best overall performance

Assocham-19th Annual
Summit and Awards -
Banking & Financial
Sector Lending
Companies - 2024

Winner

Best Digital Performance
& Innovations

Assocham-19th Annual
Summit and Awards -
Banking & Financial
Sector Lending
Companies - 2024

Winner

Best Customer
Experience

Assocham19th Annual
Summit and Awards -
Banking & Financial
Sector Lending
Companies - 2024

Winner

Best ESG initiatives

Assocham-19th Annual
Summit and Awards -
Banking & Financial
Sector Lending
Companies - 2024

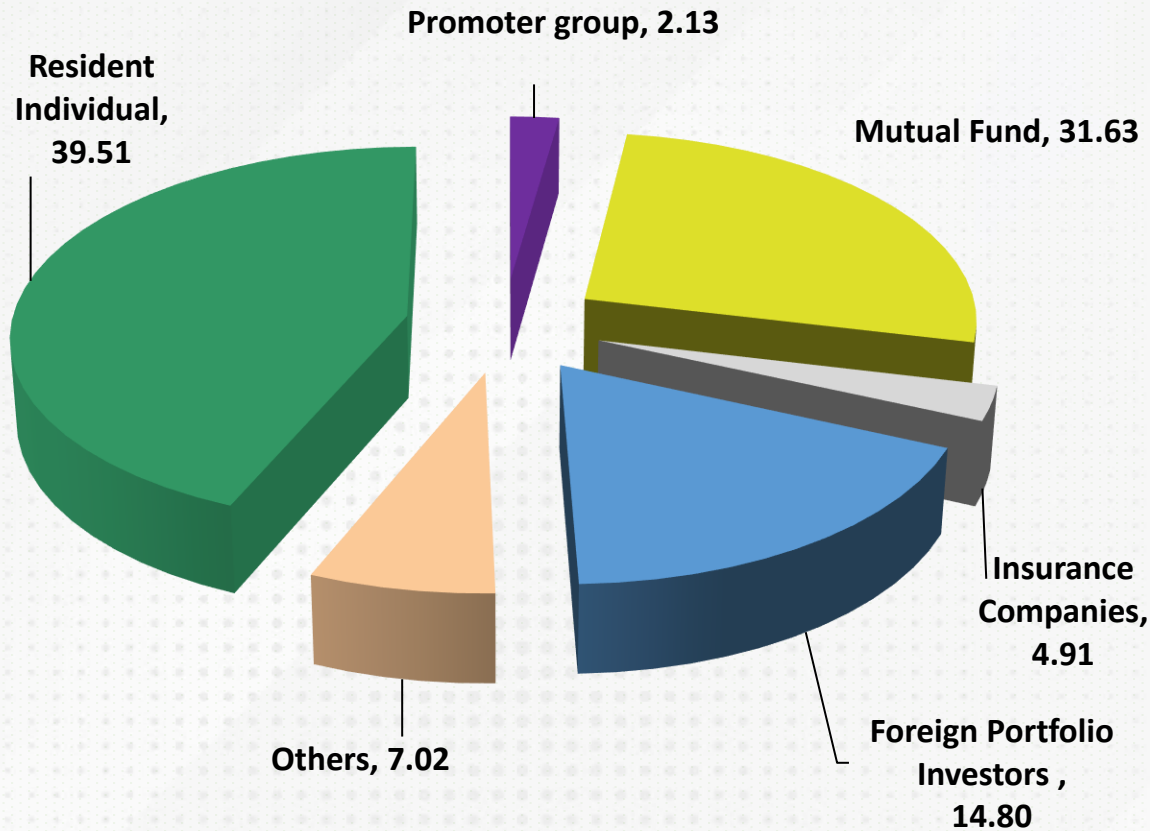
Runner up

Best Risk and Cyber
Security Initiatives

5th Annual BFSI
Technology
Excellence Awards
2024 –Quantic




Best Technology
Implementation in Risk
Management

Shareholding pattern



External Ratings



Rating Agency	Instrument	Ratings
	Certificate of Deposits	A1+ (Reaffirmed)
	Issuer Rating	AA (Stable)
	Certificate of Deposits	A1+ (Reaffirmed)
	Short Term Fixed Deposits	A1+
	Fixed Deposits	AA (Stable)

Decade of Sustained Growth



Year	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Paid up Capital	107	122	122	122	145	160	160	160	160	160	161
Reserves	3,219	4,124	4,451	4,723	6,066	6,205	6,440	6,760	7,308	8,264	9,687
Owned funds	3,326	4,246	4,573	4,845	6,211	6,365	6,600	6,920	7,596	8,584	9,848
Basel III (%)	12.60	14.62	12.17	12.54	14.43	16.00	17.17	18.98	19.46	18.56	16.67
Deposits	43,758	44,690	50,079	53,700	56,890	59,868	59,075	63,278	68,486	76,638	89,113
Advances	34,226	36,691	39,476	41,435	45,973	50,616	48,516	52,820	56,876	64,168	74,423
Total Business	77,984	81,381	89,555	95,135	1,02,863	1,10,484	1,07,591	1,16,098	1,25,362	1,40,806	1,63,536
Total Income	5,680	5,977	6,150	6,405	6,600	6,779	7,145	6,389	6,357**	7,675	9,863
Operating Profit	838	943	1,303	1,571	1,777	1,711	1,761	1,291	1,630**	2,476	2,829
Net Profit	430	464	568	606	346	211	235	359	673	1,106	1,605
Return on Assets (%)	0.86	0.88	1.03	1.00	0.53	0.31	0.32	0.49	0.86	1.27	1.63
Cost of Deposit	8.24	7.96	7.40	6.60	5.99	5.80	5.76	4.96	4.30	4.27	5.19
Yield on Advance	12.28	12.14	11.67	11.34	10.30	9.75	9.63	8.93	8.47	8.93	9.93
EPS (Rs.)	40.08	39.86	46.59	9.95*	4.78	2.64	2.94	4.50	8.42	13.81	19.99
Book Value(Rs.)	308.91	348.42	375.25	79.51*	85.49	79.63	82.57	86.57	94.95	105.03	122.42
Dividend (%)	130	130	140	130	30	30	-	25	80	100	120
No of Employees	7,339	7,197	7,211	7,400	7,956	7,663	7,935	7,746	7,306	7,764	9,085
Business per employee	10.63	11.31	12.42	12.86	12.93	14.42	13.56	14.99	17.28	18.14	18.00
Branches (No.)	572	629	667	711	790	778	779	780	789	799	838

* During the Financial Year 2016-17, one Equity Share face value of Rs.10/- each was subdivided into five Equity Shares of face value Rs.2/- each

**After reclassification of depreciation on investments as an item of other income.



Thank You

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