

**Secretarial Section**

Head Office, 57- V.E. Road,  
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CIN: L65110TN1921PLC001908



Ref.No.TMB.SE.46/2025-26

15.07.2025

The Manager  
National Stock Exchange of India Ltd,  
Exchange Plaza, 5th Floor, Plot No. C/1,  
'G' Block, Bandra - Kurla Complex,  
Bandra (East), Mumbai - 400 051.

The Manager  
Bombay Stock Exchange limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai – 400 001.

**Ref: Symbol: TMB / Scrip Code: 543596**

Dear Sir/Madam,

**Sub: Intimation under Regulation 34(2)(f) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Business Responsibility and Sustainability Report (BRSR) for FY 2024-25**

Pursuant to Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are submitting herewith the Business Responsibility and Sustainability Report (BRSR) for FY 2024-25.

The BRSR also forms part of the Annual report for the FY 2024-25, a copy of the same is available on the website of the Bank at [www.tmb.in/annual-general-meetings](http://www.tmb.in/annual-general-meetings)

Kindly take the same on record.

Yours faithfully,

**For Tamilnad Mercantile Bank Limited**

**Swapnil Yelgaonkar**

**Company Secretary & Compliance Officer**

## Annexure – 8

# Business Responsibility and Sustainability Reporting by listed entities

SEBI/HO/CFD/CMD-2/P/CIR/2021/562 dated 10/05/2021

## SECTION A: GENERAL DISCLOSURES

### I. Details of the listed entity

Sl.No	Required Information	
1	Corporate Identity Number (CIN) of the Listed Entity	L65110TN1921PLC001908
2	Name of the Listed Entity	Tamilnad Mercantile Bank Limited
3	Year of incorporation	1921
4	Registered office address	57 V.E. Road, Tuticorin- 628002
5	Corporate address	57 V.E. Road, Tuticorin- 628002
6	E-mail	<a href="mailto:shareholders@tmbank.in">shareholders@tmbank.in</a>
7	Telephone	+91(461) 2325136
8	Website	<a href="http://www.tmb.in">www.tmb.in</a>
9	Financial year for which reporting is being done	2024-2025
10	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange (NSE) and Bombay Stock Exchange (BSE)
11	Paid-up Capital (in Rs)	Rs. 1,58,35,14,540
12	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Mr. Swapnil Yelgaonkar Company Secretary and Compliance Officer 0461-2325136 <a href="mailto:cs@tmbank.in">cs@tmbank.in</a>
13	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Standalone Basis
14	Name of Assurance Provider	None
15	Type of Assurance obtained	NA

### 16 Details of business activities (accounting for 90% of the turnover):

Sl. No	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1	Service	Banking	100%

### 17 Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

Sl. No	Product / Service	NIC Code	% of total Turnover contributed
1	Service	99711	100%

### 18 Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of plants	Number of offices	Total
National	Nil	578	578
International	Nil	Nil	Nil

## 19 Market Served by the entity:

### Number of locations

Locations	Number
a. National (No. of States)	21 (including 4 Union Territories)
International (No. of Countries)	Nil
b. What is the contribution of exports as a percentage of the total turnover of the entity?	In Banks, turnover represents total interest and non-interest income earned. Bank extends support to exporters by way of pre and post shipment credit and other collection services. In TMB 1.40% of the turnover i.e. total income earned, represents income from exports
c. A brief on type of customers	Being in the Banking industry, the Bank caters to Retail, Agriculture, MSME, and other Advances. As of 31st March, 2025, 21% of the credit customers were Retail customers, 42% were Agriculture Customers, 30% were MSME and 7% were Other Advances.  TMB caters to deposit customers, wherein 89.04% were Retail Term deposits and 10.96% were Bulk deposits.

## 20 Details as at the end of Financial Year:

### a. Employees and workers (including differently abled):

Sl.No	Particulars	Total (A)	Male		Female	
			No.(B)	% (B/A)	No.(C)	% (C/A)
Employees						
1	Permanent (D)	2346	2112	90.03%	234	9.97%
2	Other than Permanent (E)	20	19	95.00%	1	5.00%
3	Total employees (D+E)	2366	2131	90.07%	235	9.93%
Workers						
4	Permanent (F)	2375	1926	81.09%	449	18.91%
5	Other than Permanent (G)	0	0	0	0	0
6	Total workers (F+G)	2375	1926	81.09%	449	18.91%

### b. Differently abled Employees and workers:

Sl.No	Particulars	Total (A)	Male		Female	
			No.(B)	% (B/A)	No.(C)	% (C/A)
Differently Abled Employees						
1	Permanent (D)	12	9	75.00%	3	25.00%
2	Other than Permanent (E)	0	0	0	0	0
3	Total differently abled employees (D+E)	12	9	75.00%	3	25.00%
Differently Abled Workers						
4	Permanent (F)	8	6	75.00%	2	25.00%
5	Other than Permanent (G)	0	0	0	0	0
6	Total differently abled workers (F+G)	8	6	75.00%	2	25.00%

## 21 Participation/Inclusion/Representation of women:

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	13	1	7.69%
Key Management Personnel	4	0	0%

**22 Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)**

	FY 2024-25 (Turnover rate in current FY)			FY 2023-24 (Turnover rate in previous FY)			FY 2022-23 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	5.30%	5.16%	5.28%	3.18%	2.61%	3.11%	3.03%	4.76%	3.17%
Permanent Workers	4.56%	7.22%	5.02%	2.43%	3.14%	2.54%	2.73%	0.92%	2.49%

**23 a. Name of holding / subsidiary / associate companies / joint ventures**

Sl. No	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
Nil				

**24** (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No) Yes

(ii) Turnover (in ₹) 61,41,75,29,653.59

(iii) Net worth (in ₹) 90,08,69,24,468.33

**VII. Transparency and Disclosure Compliances****25 Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:**

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/ No) (If Yes, then provide web-link for grievance redress policy)	FY 2024 - 25			FY 2023 - 24		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	No	0	0	NA	0	0	NA
Investors (other than shareholders)	Investor's and shareholder's grievances are redressed either directly by the secretarial department of the bank or through the Bank's Registrar and Transfer Agents, M/s. MUFG Intime Pvt Ltd (formally known as M/s. Link Intime India Pvt Ltd,) Coimbatore. Complaints received on SCORES are attended within the stipulated timelines	0	0	NA	0	0	NA
Shareholders	Yes	35	0	All complaints were resolved	81	4	The pending complaints have been resolved during the subsequent month
Employees and workers	Yes, Employee and workers grievances/ complaints are redressed as per our Bank Policy	0	0	NA	0	0	NA

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	FY 2024 - 25			FY 2023 - 24		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Customers	Yes, customers can register their grievances and complaints at <a href="mailto:customerservice@tmbank.in">customerservice@tmbank.in</a> and <a href="mailto:complaints@tmbank.in">complaints@tmbank.in</a>	6	0	NA	45	0	NA
Value Chain Partners	-	0	0	NA	0	0	NA
Other (please specify)	-	0	0	NA	0	0	NA

## 26 Overview of the entity's material responsible business conduct issues

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

Sl. No	Material issue identified	Indicate whether Risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	GHG (Greenhouse Gas) Emissions Management	O	As an established bank, TMB recognises the importance of measuring and managing its carbon footprint. With increasing investor requirements, regulatory developments, and public expectation, it is important to track and reduce GHG emissions across operations and financed emissions. Poor performance may impact future access to sustainable finance.	-	<b>Positive:</b> Efficient energy and resource use can lower operational costs, improve climate resilience, enhance ESG ratings, and strengthen access to green/sustainable finance.
2	Data Privacy	R	With increasing digitisation of financial services and growing reliance on digital infrastructure, TMB faces heightened risks related to data privacy breaches and cyberattacks. A breach of sensitive customer or employee data could severely impact operational continuity, customer trust, regulatory standing, and brand reputation.	TMB has adopted a multi-layered data security approach, including implementation of ISO/IEC 27001:2022-aligned controls, endpoint security, firewalls, and access controls. Regular VAPT (vulnerability assessment & penetration testing), employee training, DLP solutions, and incident response protocols are also being enforced. Cybersecurity awareness at the Board level is strengthened through targeted briefings.	<b>Negative:</b> A data breach could result in direct financial loss, regulatory fines (under RBI or IT Act), customer attrition, and reputational damage. It could also lead to business disruption and erosion of stakeholder confidence. Investments in cybersecurity helps to reduce long-term risk exposure

Sl. No	Material issue identified	Indicate whether Risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
3	Business Continuity	R	As a part of the financial institution, TMB is exposed to operational risks from natural disasters, cyber threats, infrastructure failures, or pandemics. Disruptions in IT systems, branch operations, or personnel availability can impact customer service, loan disbursements, collections, and regulatory compliance—potentially harming financial and reputational stability.	TMB has adopted a Board-approved Business Continuity Plan (BCP) and Disaster Recovery (DR) framework covering IT, physical assets, and personnel. The company conducts regular DR drills, periodic risk assessments, and offsite data backups. Fire safety audits, evacuation drills, and system redundancies are built into the continuity architecture. Testing and revisions are carried out quarterly.	<b>Negative:</b> Failure to maintain operational resilience can lead to service interruptions, financial losses, compliance issues, reputational damage, and reduced stakeholder trust. However, strong BCP/DR capability reduces recovery time, minimises losses, and enhances long-term resilience.
4	Financial Inclusion	O	Expanding access to formal credit for low-income households, MSMEs, and underserved regions is closely aligned with TMB's core mission of inclusive banking. By strengthening financial inclusion, the Bank not only promotes social equity and economic resilience but also enhances long-term business growth by reaching untapped customer segments and deepening its presence in semi-urban and rural markets.	-	<b>Positive:</b> Financial inclusion enhances business sustainability by increasing the customer base, improving portfolio diversification, and building brand reputation. It also opens access to priority sector lending benefits and ESG-aligned impact investment opportunities.
5	Customer fairness and right-selling	R	As a bank, it must ensure that its products and practices align with customer needs, especially for underserved segments. Misaligned sales incentives, lack of product clarity, or unethical selling can erode trust, increase customer grievances, and attract regulatory scrutiny from RBI or consumer forums.	TMB promotes a strong customer-first culture through staff training on ethical sales conduct, suitability assessments, and transparent disclosure of product features. It uses multilingual communication channels (website, app, call centre, branches) to enhance product clarity. Internal audits and grievance redressal mechanisms further help ensure fair practices.	<b>Negative:</b> Mis-selling can lead to loss of customers, reputational harm, regulatory penalties, and long-term brand dilution. Upholding fairness builds loyalty, and strengthens stakeholder confidence.
6	Employee Benefits & Development	O	A strong focus on employee welfare, upskilling, and career development boosts productivity, reduces attrition, and fosters innovation. For TMB, investing in talent enables improved service delivery, enhanced customer experience, and a future-ready workforce—key for scaling responsibly and maintaining a competitive edge in the financial services sector.	-	<b>Positive:</b> High employee engagement and retention reduce hiring and onboarding costs, enhance institutional knowledge, and contribute to better customer outcomes. An inclusive, growth-oriented work culture strengthens TMB's employer brand and supports sustained business performance.

Sl. No	Material issue identified	Indicate whether Risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
7	Systematic Risk Management	R	As a regulated entity under RBI, TMB is exposed to credit, market, operational, and strategic risks that can impact financial performance, business continuity, and stakeholder confidence. Inadequate risk governance may amplify vulnerabilities across the business functions and affect the company's ability to respond to economic shocks or sector-level disruptions.	TMB has implemented a comprehensive enterprise risk management (ERM) framework aligned with RBI and Basel norms. A Board-level Risk Management Committee oversees the risk appetite, internal control systems, and scenario-based assessments. The company also conducts regular stress testing, internal audits, and monitoring through risk dashboards.	<b>Negative:</b> Inadequate risk management may lead to financial losses, compliance breaches, reputational harm, or operational disruptions. A strong risk framework improves resilience, enhances investor trust, and supports long-term business sustainability.
8	Regulatory & Legal Compliances	R	TMB operates in a complex legal environment, including financial, data, Labour, and environmental compliance. Non-compliance can result in fines, legal action, reputational damage, and restrictions on operations. A proactive compliance posture ensures business continuity, transparency, and stakeholder confidence.	TMB has established a dedicated Compliance function reporting to senior management, supported by regular internal audits, policy reviews, and training programs. Compliance management systems track regulatory updates and trigger corrective actions. Legal reviews and external expert consultations ensure policy alignment with evolving statutory requirements.	<b>Negative:</b> Non-compliance may lead to monetary penalties, litigation costs, reputational setbacks, and regulatory sanctions. However, robust compliance enhances process integrity, reduces long-term legal exposure, and signals strong corporate governance to investors and regulators.
9	ESG (Environmental, Social and Governance) Oversight	O	Strong ESG governance at the leadership level enhances transparency, accountability, and alignment with long-term stakeholder interests. For TMB, embedding ESG within business strategy supports regulatory readiness (e.g., BRSR Core), aligns with global ESG goals, and helps manage environmental and social risks in lending and operations.	-	<b>Positive:</b> Strong ESG governance enhances investor confidence, improves ESG ratings, enables access to green/sustainable finance, and supports long-term value creation. It also helps in anticipating future regulatory trends and stakeholder expectations.

## SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

Disclosure Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9
<b>Policy and management processes</b>										
1	a	Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)								
	b	Has the policy been approved by the Board? (Yes/No)								
	c	Web Link of the Policies, if available								
2		Whether the entity has translated the policy into procedures. (Yes / No)								
3		Do the enlisted policies extend to your value chain partners? (Yes/No)								
4		Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.								
5		Specific commitments, goals and targets set by the entity with defined timelines, if any.								
		<p><b>Environment:</b></p> <ul style="list-style-type: none"> <li>• Drive the adoption of digital technologies to reduce paper consumption</li> <li>• Initiate the process to calculate Scope 3 emissions (2-3 categories)</li> <li>• Commit to reducing carbon emissions by optimizing energy efficiency in operations</li> <li>• Promote the integration of renewable energy sources at TMB's branches wherever viable</li> </ul> <p><b>Social:</b></p> <ul style="list-style-type: none"> <li>• Build a workplace culture that fosters diversity and inclusiveness, with targeted efforts to improve gender balance across all levels of the bank</li> <li>• Ensure every employee has access to training, skill enhancement, and career development programs</li> <li>• Strengthen employee engagement initiatives to boost workplace satisfaction and support talent retention</li> <li>• Safeguard employee welfare through effective grievance handling systems</li> <li>• Enhance the customer feedback process by institutionalizing a systematic mechanism that drives continuous improvements in service quality and customer satisfaction</li> </ul>								



Disclosure Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9
6	Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	<b>Governance:</b> <ul style="list-style-type: none"> <li>Embed robust ESG oversight with regular Board evaluations to ensure alignment with company's strategic objectives</li> <li>Strengthen risk management frameworks to proactively identify, assess, and mitigate potential operational risks</li> <li>Uphold the highest standards of transparency, integrity, and responsibility in all governance activities</li> <li>Foster a culture of compliance by ensuring adherence to all applicable laws, regulations, and internal policies across all levels of the organization</li> <li>Advance sustainability reporting by progressively aligning disclosures with established international frameworks, improving both scope and accuracy of the information shared</li> </ul>								
		<b>Environment:</b> <ul style="list-style-type: none"> <li>Water intensity per ₹ Cr turnover decreased by 5.8%, from 25.67 to 24.18, suggesting better water productivity despite higher withdrawal</li> <li>Energy intensity per ₹ Cr turnover decreased by 4.9%, from 20.21 to 19.22, indicating improved operational efficiency relative to revenue</li> <li>Despite the rise in absolute emissions, the GHG intensity (Scope 1 + 2 per ₹ Cr turnover) improved by 4.1%, decreasing from 3.41 tCO<sub>2</sub>e/₹ Cr to 3.27 tCO<sub>2</sub>e/₹ Cr, indicating better emissions efficiency relative to business growth</li> <li>During the reporting period, TMB has maintained its focus on advancing environmental sustainability initiatives, including (i) the promotion of digital customer onboarding, (ii) the facilitation of virtual meetings to reduce travel, and (iii) efforts aimed at minimizing paper usage. The organization has also begun exploring the integration of renewable energy solutions at select operational locations</li> </ul> <b>Social:</b> <ul style="list-style-type: none"> <li>The percentage of employees receiving skill upgradation training rose from 92.26% (2,158 out of 2,158) in FY 2023–24 to 97.69% (2,292 out of 2,346) in FY 2024–25, indicating a stronger focus on capability building</li> <li>Employee coverage under Provident Fund (PF) increased from 22.10% in FY 2023–24 to 29.49% in FY 2024–25, reflecting improved formal social security coverage</li> <li>Performance and career development reviews continued to cover 100% of permanent employees and workers in both FY 2023–24 and FY 2024–25, reflecting sustained efforts in structured professional growth</li> <li>TMB continues to prioritize the holistic development of its workforce by providing comprehensive access to training and upskilling programs. Efforts to cultivate a diverse and inclusive workplace culture, with particular emphasis on improving gender diversity at all organizational levels, remain ongoing. The bank is also actively engaged in strengthening employee engagement and workplace satisfaction as part of its broader talent retention strategy. Progress in these areas is being closely monitored to ensure effectiveness and inform future initiatives.</li> </ul>								

Disclosure Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9
		<b>Governance:</b> <ul style="list-style-type: none"> <li>The bank remains committed to embedding ESG principles across its governance framework and operational processes. Regular reviews are conducted to ensure alignment with sustainability objectives, and efforts to enhance transparency through adherence to recognized reporting frameworks are underway. Additionally, TMB is focused on advancing stakeholder engagement. These governance enhancements are in progress and continue to evolve in response to emerging best practices and regulatory developments</li> </ul>								
<b>Governance, leadership and oversight</b>										
7	Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	<p>At Tamilnad Mercantile Bank (TMB), we believe that our role as a financial institution extends beyond banking — it includes driving sustainable development, strengthening community ties, and conducting our business with transparency and accountability. As we navigate an evolving business landscape shaped by environmental and social expectations, our commitment to responsible growth remains unwavering.</p> <p>During the year, we focused on enhancing our operational efficiency and environmental performance through a series of initiatives aimed at reducing resource consumption and promoting cleaner alternatives. A key area of progress has been the expansion of digital infrastructure, which has streamlined services and reduced reliance on paper-intensive processes. We are gradually exploring cleaner energy alternatives by initiating energy-efficient practices across our operations.</p> <p>From a social perspective, we have continued to support inclusive access to financial services, particularly in underserved and semi-urban regions. We have strengthened employee development efforts through targeted training and capacity-building initiatives, ensuring that our workforce is equipped to meet emerging regulatory and technological demands.</p> <p>On the governance front, we have initiated steps to embed sustainability more deeply into our internal policies and decision-making processes. ESG awareness has been built among cross-functional teams, and we are moving toward establishing clearer oversight and accountability mechanisms to monitor sustainability performance.</p> <p>We recognize that challenges persist—especially in aligning data systems for consistent ESG reporting, preparing for sector-wide climate risk assessments, and translating high-level commitments into measurable KPIs. However, we are approaching these challenges with a sense of purpose and clarity, driven by the long-term value ESG integration can bring to our stakeholders.</p> <p>Going forward, TMB will continue to build on these efforts, with a sharper focus on setting quantifiable sustainability targets, expanding clean energy coverage, and aligning with national and global ESG frameworks. Our vision is to grow responsibly while contributing meaningfully for environmental protection, social wellbeing, and good governance practices.</p>								
8	Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Board of Directors of the Bank and Committees of the Board								
9	Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	<p>Yes, the Corporate Social Responsibility (CSR) Committee of the Board is entrusted with overseeing the Bank's Business Responsibility and Sustainability Reporting (BRSR) and reviewing various initiatives under the defined ESG framework. Additionally, the Risk Management Committee (RMC) of the Board holds overall responsibility for ensuring the effective implementation of the Environmental and Social Management System (ESMS) across the Bank</p>								

## 10 Details of Review of NGRBCs by the Company:

Subject of Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action																		
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances																		

<b>11</b>	<b>Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency</b>	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>	<b>P8</b>	<b>P9</b>
	No. All policies and processes, however, are subject to audits and internal reviews conducted by the Company annually									

## 12 If answer to question (1) above is “No” i.e. not all Principles are covered by a policy, reasons to be stated:

- |    |   |                |
|----|---|----------------|
| a. | The entity does not consider the Principles material to its business (Yes/No)   |                |
| b. | The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No) |                |
| c. | The entity does not have the financial or/human and technical resources available for the task (Yes/No)                         | Not Applicable |
| d. | It is planned to be done in the next financial year (Yes/No)  |                |
| e. | Any other reason (please specify)   |                |

**SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE****PRINCIPLE****1**

**Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.**

**Essential Indicators**

**1 Percentage coverage by training and awareness programmes on any of the Principles during the financial year:**

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	3	Banking Conclave on Enabling the Climate Transition in India, Program for Non-Executive Chairman & Directors on the Boards of Banks, NBFCs, Fls, Certification Programme for IT and Cyber Security for Board Members	61.54%
Key Managerial Personnel	5	Webinar on Understanding SEBI's Evolving Regulatory Landscape & SEBI (LODR) Amendments, Program on Business Ethics and Corporate Governance, Program for Company Secretaries and Secretaries to the Boards	50.00%
Employees	165	Faculty Development Program, Workshop on Climate Risk for Banks, Flow, Workshop on Sales and Marketing, Orientation Programme for Newly Promoted Assistant Managers, Webinar on Impact of Information Technology on Human Behaviour, Workshop on "SWIFT - Financial messaging services, Conference of Treasury Heads - Emerging Trends, Workshop on "Write - off export receivables - Understanding FEMA provisions", Program on Security Operations Centre, Workshop of CTOs and CISOs of RBI Supervised Entities, Meeting on inclusion of ICCs under LRS and levy of TCS, Program on "The Golden Triangle", Workshop on Financing Smallholder Farmers - Innovations & Opportunities, Enhancing Proficiency in Branch Business Performance for First Time Branch Heads, Live Online Programme in Information Systems Audit, Awareness Program of Compliance on EDPMS / IDPMS by FPC, Chennai, Programme on Risk Management for SCBs, Webinar on 'Future of Human Interaction with Artificial Intelligence', Programme on MSME Banking - A Pathway to increase our Credit Portfolio for Officers, NAMCABS Workshop on Capacity Building for Branch Managers (MSME) at Coimbatore, Effective implementation of KYC / AML / CFT Norms, Webinar on Financial Consumer Protection - Policy Approaches and Initiatives of RBI, Certification Workshop on Bond Trading and Portfolio Management, Advanced Management Program in Banking & Finance 2024-25, Webinar on Understanding SEBI's Evolving Regulatory Landscape & SEBI (LODR) Amendments, Workshop on Investment Credit for Farm Mechanization and Irrigation Facilities, Conference of CFOs: Emerging Roles and Dimensions, Workshop on Jewel Appraisal at Tirupathi, Refresher Programme for Officers, Program on Payment and Settlement Systems for Middle-Level Functionaries of Banks, Banking Conclave on Enabling the Climate Transition in India, Workshop on FEMA Guarantees Regulation and Structured Obligations, Program on Life Coping Skills, Training Program on Cloud Security, Workshop on Overseas Investment Facilities for Residents, Workshop on Jewel Appraising Techniques, Induction Program for Newly Recruited Officers, Programme on Risk Management under Basel Regime (For First Time Risk Managers), PROGRAM FOR INTERNAL AUDIT OFFICERS OF BANKS, Workshop on Foreign Trade and Foreign Exchange Business, NAMCABS - Train the Trainers Workshop on MSME Financing, Workshop on Banking and investment facilities for NRI/PIO, Program on Preventive Vigilance & Fraud Management,	97.74%

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
		<p>Program on Agricultural Value Chain Financing, Program on NRI Deposits, Conference of Statutory Auditors and CFOs, Program on “ Cyber Safety ”, Program on Credit Rating for Officers and Clerks who are handling Credit Rating at Regional Offices, Induction Program for Newly Recruited Clerks, Webinar on Sustainable Finance – Green Bonds, Program on Evaluation of Financial Statements &amp; Ratios, Program on Discipline Management, Investigation &amp; Disciplinary Action / Proceedings for Banks, Building Professionalism in Marketing of our Bank’s Products and Services, Programme on Financing Micro, Small and Medium Enterprises, Credit Appraisal Techniques for Officers, Training of Bank Officials on Agriculture Credit and Crop Insurance, Foreign Exchange Operations @ IBD, FPC, Chennai, Programme on Advanced AI/ML in Banking, FEDAI 5 Days Orientation Workshop on Foreign Trade and Foreign Exchange Business @ SIBSTC, Bengaluru, Advanced Credit Management Programme (ACMP), PICUP Fintech Conference and Awards 2024, Program on Reinventing You, Banking Conference on “Responsible Banking – Climate Change in Banking” for Credit / Risk Professionals, Management Development Program, Program on Designing Assessment Centre Methodology– Tool to Prepare Individual Development Plans (IDPs) of Executives, Digital Banking– An Era of Digital Revolution, API Security and Governance, Intensive Credit Appraisal Programme (ICAP), Certification Program on Integrated Treasury Management with Bourse Game for Newly Inducted Officers, Global Conference on Digital Public Infrastructure (DPI) and Emerging Technologies, Online Programme on “Marketing &amp; Customer Service”, Digital Marketing Training with Certifications, Program on Recovery Management in Banks, Workshop on achieving the G20 Goals by easing the cross-border payments journey, Program on Application Security, Program on Foreign Exchange Business, Program on Strategic Leadership Development, NPA management and Recovery Mechanism through Legal Aspects, Program on Effective Branch Management, Program on Emotional Mastery, ISACA Chennai Conference 2024, Advanced Credit Management, Program on Credit Management, Program on IT Governance and Risk Compliance, Program on Financing Micro &amp; Small Enterprises (MSEs), Program on Business Ethics and Corporate Governance, Program on Effective Marketing for Retail Banking, Program on “IT Security &amp; Prevention of Cyber Crimes for General Bankers”, Workshop on Capacity Building for Branch Managers (MSME) @ Thanjavur, Training Program on “GST collection through direct integration” at our I.T. Department, Chennai, Conference of HR Heads of Banks and Financial Institutions – Theme “Empowering Growth : Effective Mentoring for Driving Performance”, Excellence in Branch Business Performance for Branch Heads, Certification Programme in IT and Cyber security for Senior Management, Webinar on Money Mules in Cyberattacks: Uncovering the Financial Backbone of Digital Attacks, Credit Proposal Preparation for Officers, Webinar on The Rise of Lumma Stealer: Exploiting CAPTCHA Pages for fraud activities, Webinar on Tracking Cyber Threats: Leveraging IoT Search Engines for Threat Analysis, Enhancing Proficiency in Branch Banking Business for Officers, Training of SAS Modules ( SAS Visual Analytics, SAS Data Integration, SAS Enterprise Guide), FEDAI – ISDA Online Workshop on “Initial Margin – Collateral Management”, Programme on “Mind your Mind”, Program on Trade Based Money Laundering &amp; Prevention of Frauds in International Trade, Program on Customer Service Excellence in the Digital Age, Webinar on The Infiltration Game: How Hackers Gain Access, Webinar on Cyber Security Awareness, Training Program for Spoken Hindi Classes handled by Dr. S. Vijaya, Zonal Seminar of National Mission for Capacity Building of Bankers Financing MSME Sector (NAMCABS),</p>	

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
		<p>Webinar on Securing India's Digital Frontiers: Trends and Forecast, Program on Create, Secure and Publish APIs with IBM API Connect, Program on MSME Digital Lending Platform under TMB GST Scheme, Women Excellence in Banking Industry, Conference of Heads of Inspection and Audit, Program on Know Your Customer (KYC), Anti-Money Laundering (AML) &amp; Combating the Financing of Terrorism (CFT), Program on The Future of Banking: Embracing Digital Transformation, Program on Dealing with Difficult People, Conference on Paradigm Shift in Banking – Moving Towards a Resilient, Inclusive and Sustainable Model, Workshop on Climate related disclosures for Regulated Entities, Programme on Leadership and Development of Soft Skills for Branch Managers, Program on MSME Financing &amp; Restructuring, Workshop on Remittances to India – Regulatory Provisions for Bankers, Treasury 2030 : Navigating Regulatory and Market Changes with eMACH.ai, Program on Gender Sensitization and Prevention of Sexual Harassment at Workplace, Branch Business Performance Excellence, Program on Financial Forecasting using AI / ML, Program on Advanced Lending Practices and Credit Management, NAMCABS 3.0 Workshop for capacity building of bankers dealing in MSMEs, CISO Summit – 3rd Chapter, Program on Administration of IBM Datapower Gateway, Workshop on NAMCABS 3.0 for Branch Managers / officials of SME Credit Centres (SMECCs) or Processing Hubs, Program on Art of making memories, Workshop on Monetary Policy and Liquidity Management: Signals for Treasury and Market Risk, Program on Effective Branch Management &amp; how to convert Your Branch as a Profit Centre, Program on IBM APP Connect Enterprise Application Development I &amp; II, Program on Strategic &amp; Tactical Leadership : How to Keep your People Happy, Program on Various Recovery Strategies, Workshops for PM Internship Scheme held at ICSI, Hyderabad, Webinar on Why Am I Like This?, Webinar on KYC AML for the Officers of Scheduled Commercial Banks (SCBs), Program on Foreign Exchange Operations through FPC, Program on Wheel of Life, Program on Risk Management in Banks &amp; financial Institutions, Program on The Compliance Roadmap – Key Essentials for KYC, AML &amp; CFT, Program on Basel III Capital and Liquidity Regulations, Workshop on Basic Statistical Returns (BSR), NAMCABS Workshop on Capacity Building for Branch Manager (MSME) at Madurai, Programme on Emerging AI/ML Technologies for Smart Banking, Basic Credit Management Program, Workshop on EDPMS &amp; IDPMS Guidelines and Operational Procedures, Program on Bond Portfolio Management with Trading Game, Program on FEMA Regulations and Compliance for NRI and Other Forex Retail Businesses, Program on Empathy in Personal &amp; Professional Life, Comprehensive Credit Information Repository (CCIR), Program on "Digital Dominance – Mastering the Art of Marketing Online", Leadership Development Program for Banks/FIs, Transaction Banking Group (TBG), Certificate Programme in Forex and Rupee Dealing with 5-Day Bourse Game (Integrated Treasury), Program on Interest Rate Risk in Banking Book and ALM Optimization, Workshop on Capacity Building for Branch Managers (dealing with MSMEs) in Thoothukudi District, Workshop on Climate Change Risks and Related Aspects, Program on "Digital Defence – Mastering IT Risk Management &amp; Cyber Crime Prevention", Special Awareness Webinar on Phishing Mails, 19th FEDAI Annual Conference at Zurich, Switzerland, Happy Retirement Life, Program on Risk Based Internal Audit – Focus – Competency Enhancement of Inspecting Officials, Conference of Chief Compliance Officers – Expectations in the Emerging Compliance Landscape, DAKSH- Reserve Bank's Advanced Supervisory Monitoring System – Hands-on user training for Chief Compliance Officers (CCOs) of Supervised Entities (SEs), Conference of Chief Economists – Emerging Issues, FIBAC 2024 (FICCI-IBA Banking Conference), Program on Compliance for Officers of Banks, Financial Institutions and NBFCs, Seminar on Cyber Security for Chief Risk Officers of Banks and NBFCs on the theme "AI/ML and the emerging cyber risk landscape", Annual Authorised Dealers Conference of Foreign Exchange Department 2024 – 2025.</p>	

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Workers	18	Orientation Programme for Newly Promoted Clerks, Awareness Program of Compliance on EDPMS / IDPMS by FPC, Chennai, Effective implementation of KYC / AML / CFT Norms, Induction Program for Newly Recruited Clerks, Program on NRI Deposits, Program on Credit Rating for Officers and Clerks who are handling Credit Rating at Regional Offices, Foreign Exchange Operations @ IBD, FPC, Chennai, Workshop on Jewel Appraising Techniques, Webinar on Cyber Security Awareness, Training Program for Spoken Hindi Classes handled by Dr. S. Vijaya, Banking Awareness for Clerks, Program on MSME Digital Lending Platform under TMB GST Scheme, Program on Foreign Exchange Operations through FPC, Program on Banking Awareness for Customer Service Executive, Transaction Banking Group (TBG), Induction Program for Newly Recruited Senior Customer Service Executive, Special Awareness Webinar on Phishing Mails, Happy Retirement Life.	39.71%

**2 Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):**

Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine	Principle 1	Reserve Bank of India	460050	<p>RBI has imposed penalty of ₹4,30,000/- under the No scheme of penalty for Non-replenishment of ATM (DCM(RMMT) No. S153/ 11.01/2022-23) dated August 10, 2021 on various dates as below:</p> <p>27.05.2024 - Rs.20,000/-</p> <p>27.05.2024 - Rs.40,000/-</p> <p>27.05.2024 - Rs.10,000/-</p> <p>27.05.2024 - Rs.50,000/-</p> <p>27.05.2024 - Rs.30,000/-</p> <p>27.05.2024 - Rs.10,000/-</p> <p>30.05.2024 - Rs.40,000/-</p> <p>08.07.2024 - Rs.40,000/-</p> <p>22.07.2024 - Rs.40,000/-</p> <p>05.08.2024 - Rs.50,000/-</p> <p>10.09.2024 - Rs.10,000/-</p> <p>19.09.1024 - Rs.10,000/-</p> <p>10.10.2024 - Rs.20,000/-</p> <p>08.01.2025 - Rs.10,000/-</p> <p>13.02.2025 - Rs.20,000/-</p> <p>13.03.2025 - Rs.30,000/-</p> <p>RBI has imposed penalty of ₹20,050/- on 28.05.2024 for the reason of irregularities and directions violated during their visit at our Madurai Chest from 16.04.2025 to 17.04.2025</p> <p>RBI has imposed penalty of ₹10,000/- for deficiency in rendering customer service observed during incognito visit by RBI official at Chernmadevi Branch on 11.11.2024 (Order date: 11.11.2024 &amp; Paid on 17.12.2024).</p>	No



Monetary					
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Settlement				Nil	
Compounding fee				Nil	

Non- Monetary				
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment			Nil	
Punishment			Nil	

**3 Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.**

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
	Not Applicable

**4 Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.**

Yes. The Bank has Vigil Mechanism policy in place which encompass anti-corruption and anti-bribery measures. The principles of ethical business conduct are reiterated through the Code of Conduct for the Board and Senior Management, ensuring that high ethical standards are maintained at the highest levels of the organization. To ensure good governance, the Bank has Whistle Blower mechanism in place which helps to ensure that unethical practices and frauds are reported by the employees. The policy clearly outlines the process of reporting unethical practices. The objective of having the policy in place is to achieve greater transparency in the operational area, protect the interest of the bank and adhere to the statutory and regulatory requirements. To ensure confidentiality the identity of the compliant is secretly maintained. During preliminary investigation, if the content of the complaints found true, further actions are initiated according to the Bank norms.

**5 Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:**

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Nil	Nil

**6 Details of complaints with regard to conflict of interest:**

	FY 2024-25 (Current Financial Year)		FY 2023-24 (Previous Financial Year)	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	NA	Nil	NA
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	NA	Nil	NA

**7 Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.**

NA



**8 Number of days of accounts payables ((Accounts payable \*365) / Cost of goods/services procured) in the following format:**

	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Number of days of accounts payable	Not Applicable – Bills/Invoices are paid on a cash basis after the invoices are received	

**9 Open-ness of business**

**Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:**

Parameter	Metrics	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Not Applicable	
	b. Number of trading houses where purchases are made from		
	c. Purchases from top 10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a. Sales to dealers/ distributors as % of total sales		
	b. Number of dealers / distributors to whom sales are made		
	c. Sales to top 10 dealers/distributors as % of total sales to dealers / distributors		
Shares of RPTs in	a. Purchases (Purchases with related parties/ total purchases)		
	b. Sales (Sales to related parties/ total sales)		
	c. Loans & advances (Loans & advances given to related parties / total loans and advances)		
	d. Investments (Investments in related parties / total investments made)		

**Leadership Indicators**

**1 Awareness programmes conducted for value chain partners on any of the Principles during the financial year:**

Total number of awareness programmes held	Topics / principles covered under the training	% age of value chain partners covered (by value of business done with such partners) under the awareness programmes
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The Bank ensures that all vendors receive comprehensive training on critical aspects such as ethics and transparency, thereby guaranteeing that all engagements and transactions reflect the Bank's unwavering commitment to the highest ethical standards.

**2 Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If Yes, provide details of the same**

A detailed Model Code of Conduct in compliance with Regulation 17 to 27 of SEBI LODR 2015 of the Listing Agreement with Stock Exchanges has been put in place by the Bank. This code is designed for Directors on the Board and the Core Management, aiming to uphold the Bank's belief system rooted in trust and integrity. It emphasizes honesty, ethical conduct, and compliance with laws and regulations. The philosophy of the code expects adherence to high standards of conduct, including proper disclosure and addressing conflicts of interest. It also stresses the importance of maintaining confidentiality and fair dealing both within and outside the Bank. The code sets general standards of conduct, addresses conflict of interest situations, and emphasizes compliance with applicable laws and disclosure standards. The Code describes the proper use of the Bank's assets and resources and underscores the importance of confidentiality regarding the Bank's information. Good corporate governance practices are also outlined, including dos and don'ts for board members.

The Policy on Related Party Transactions can be accessed: <https://tmb.in/doc/Policy%20on%20related%20party%20transactions.pdf>

## PRINCIPLE

## 2

Businesses should provide goods and services in a manner that is sustainable and safe

### Essential Indicators

- 1 Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively**

	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R & D	Nil	Nil	The Bank's R&D efforts focus on process enhancement, including product digitization. Throughout the year, the Bank has undertaken significant initiatives to digitize customer offerings, enhancing transparency and accessibility to our products and services. Additionally, digitization has led to a decrease in paper-based processes, thereby reducing the Bank's carbon footprint.
Capex	41.58%	57.15%	

- 2 a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)**

Yes

- b. If yes, what percentage of inputs were sourced sustainably?**

80%

- 3 Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for**

(a)	Plastics (including packaging)	As part of the service industry, the Bank generates relatively minimal waste, resulting in limited opportunities for reuse, recycling, or disposal (particularly related to packaging). The routine waste generated is managed and disposed of through authorized municipal agencies.
(b)	E-waste	The Bank manages its e-waste disposal through pre-approved, certified vendors holding valid authorizations from the Central or State Pollution Control Boards. This ensures responsible collection and disposal of e-waste in compliance with regulatory requirements and the Bank's procurement policy. E-waste, such as old UPS systems and batteries, is primarily disposed of through a structured buyback mechanism under the procurement process.
(c)	Hazardous waste	Not Applicable
(d)	Other waste	Paper waste is disposed of, for recycling by third-party service providers

- 4 Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.**

Not Applicable

## Leadership Indicators

- 1 Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?

NIC Code	Name of Product/ Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link.
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Not Applicable

- 2 If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.

Name of Product / Service	Description of the risk / concern	Action Taken
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Not Applicable

- 3 Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Indicate input material	Recycled or re-used input material to total material	
	FY 2024-25 Current Financial Year	FY 2023-2024 Previous Financial Year

Nil

- 4 Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:

	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	0	0	0	0	0	0
E-waste	0	0	2.10 MT	0	0	1.96 MT
Hazardous waste	0	0	0	0	0	0
Other waste	0	0	0	0	0	0

- 5 Reclaimed products and their packaging materials (as percentage of products sold) for each product category

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
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Nil

## PRINCIPLE 3

Businesses should respect and promote the well-being of all employees, including those in their value chains

## Essential Indicators

## 1 a Details of measures for the well-being of employees:

Category	% of employees covered by										
	Total (A)	Health Insurance		Accident Insurance		Maternity benefits		Paternity Benefits		Day Care facilities*	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent employees											
Male	2112	2112	100%	2112	100%	0	0	2112	100%	2112	100%
Female	234	234	100%	234	100%	234	100%	0	0	234	100%
Total	2346	2346	100%	2346	100%	234	100%	2112	100%	2346	100%
Other than Permanent employees											
Male	0	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0

## b Details of measures for the well-being of workers:

Category	% of workers covered by										
	Total (A)	Health Insurance		Accident Insurance		Maternity benefits		Paternity Benefits		Day Care facilities*	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent workers											
Male	1926	1926	100%	1926	100%	0	0	1926	100%	1926	100%
Female	449	449	100%	449	100%	449	100%	0	0	449	100%
Total	2375	2375	100%	2375	100%	449	100%	1926	100%	2375	100%
Other than Permanent workers											
Male	0	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0

## c Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format –

	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Cost incurred on well-being measures as a % of total revenue of the company	0.23%	0.22%

## 2 Details of retirement benefits, for Current FY and Previous Financial Year.

Benefits	FY 2024-25			FY 2023-24		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	29.50%	11.75%	Y	22.10%	12.08%	Y
Gratuity	100%	100%	Y	100%	100%	Y
ESI	0	0	NA	0	0	NA
Others	70.50%	88.25%	Y	77.90%	87.92%	Y

### 3 Accessibility of workplaces

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard

All the premises/offices, except a few, are accessible to employees and Workers with differently abled, in accordance with the Rights of Persons with Disabilities Act, 2016

### 4 Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

We do not have equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016. Nevertheless, we do not have any discrimination on selection of such persons

### 5 Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	100%	100%	100%
Female	100%	100%	100%	100%
Total	100%	100%	100%	100%

### 6 Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	Yes, employees and workers may raise their grievances either in writing or verbally to their respective reporting authorities, Regional Office, or Head Office. Additionally, for matters requiring confidentiality, they have the option to utilize the Whistle-blower mechanism and submit their concerns directly to the designated vigilance email ID at <a href="mailto:civ@tmbank.in">civ@tmbank.in</a>
Other than Permanent Workers	
Permanent Employees	
Other than Permanent Employees	

### 7 Membership of employees and worker in association(s) or Unions recognised by the listed entity:

Benefits	FY 2024-25			FY 2023-24		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	2346	2240	95.48%	2158	2103	97.45%
Male	2112	2033	96.26%	1966	1912	97.25%
Female	234	207	88.46%	192	191	99.48%
Total Permanent Workers	2375	2355	99.16%	2443	2443	100%
Male	1926	1906	98.96%	2061	2061	100%
Female	449	449	100%	382	382	100%

**8 Details of training given to employees and workers:**

Category	FY 2024-25					FY 2023-24				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. F	% (F/D)
Employees										
Male	2112	1213	57.43%	2074	98.20%	1966	1415	71.97%	1815	92.32%
Female	234	174	74.35%	218	93.16%	192	163	84.90%	176	91.67%
Total	2346	1387	59.12%	2292	97.69%	2158	1578	73.12%	1991	92.26%
Workers										
Male	1926	532	27.62%	699	36.29%	2061	1339	64.97%	1046	50.75%
Female	449	195	43.43%	244	54.34%	382	286	74.87%	264	69.11%
Total	2375	727	30.61%	943	39.71%	2443	1625	66.52%	1310	53.62%

Note: Health & Safety and Skill Upgradation training is given to only permanent employees & workers

**9 Details of performance and career development reviews of employees and worker:**

Benefits	FY 2024-25			FY 2023-24		
	Total (A)	No.(B)	% (B/A)	Total (C)	No.(D)	% (D/C)
<b>Employees</b>						
Male	2112	2112	100%	1966	1966	100%
Female	234	234	100%	192	192	100%
<b>Total</b>	<b>2346</b>	<b>2346</b>	<b>100%</b>	<b>2158</b>	<b>2158</b>	<b>100%</b>
<b>Workers</b>						
Male	1926	1926	100%	2061	2061	100%
Female	449	449	100%	382	382	100%
<b>Total</b>	<b>2375</b>	<b>2375</b>	<b>100%</b>	<b>2443</b>	<b>2443</b>	<b>100%</b>

**10 Health and safety management system:****a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?**

Tamilnad Mercantile Bank places a strong emphasis on safeguarding the health and well-being of its employees. Safety infrastructure, including fire extinguishers, emergency exits, and first aid kits, is regularly inspected and maintained across all branches and offices. The Bank follows a structured, top-down approach to ensure periodic assessments of electrical and fire safety systems, with immediate corrective actions taken wherever necessary. To provide comprehensive protection, employees are covered under group term insurance and health insurance schemes. Additionally, the Bank conducts wellness programs featuring expert-led sessions focused on encouraging healthy lifestyles and holistic well-being among employees.

**b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?**

Given the nature of business, this is not directly applicable to the Bank

**c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)**

Given the nature of business, this is not directly applicable to the Bank

**d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)**

Yes, the employees and workers of our Bank have access to non-occupational medical and healthcare services, such as a Life Insurance coverage policy with Max Life Insurance, an Accident Insurance coverage policy, and a Medical Insurance coverage policy with United India Insurance.

**11 Details of safety related incidents, in the following format:**

Safety Incident/Number	Category	FY 2024-25	FY 2023-24
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	Nil	Nil
	Workers	Nil	Nil
Total recordable work-related injuries	Employees	Nil	Nil
	Workers	Nil	Nil
No. of fatalities	Employees	Nil	Nil
	Workers	Nil	Nil
High consequence work-related injury or ill-health (excluding fatalities)	Employees	Nil	Nil
	Workers	Nil	Nil

**12 Describe the measures taken by the entity to ensure a safe and healthy work place.**

Employee health and safety remains a key priority for the Bank. Regular training programmes, including advanced and basic fire safety, first aid, and evacuation procedures, are conducted for both designated floor marshals and employees across all offices. Periodic fire evacuation drills are organized at office locations to ensure employees are well-versed with fire safety protocols and regulatory requirements. Additionally, the Bank collaborates with specialized vendors to conduct awareness sessions and practical demonstrations on the proper use of fire-fighting equipment, further strengthening its commitment to workplace safety.

**13 Number of Complaints on the following made by employees and workers:**

Benefits	FY 2024-25			FY 2023-24		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of the year	Remarks
Working Conditions	0	0		0	0	NA
Health & Safety	0	0		0	0	NA

**14 Assessments for the year:**

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	The Bank actively conducts fire drills and electrical safety inspections across all its premises as part of its continued commitment to ensuring a safe and secure environment for employees, customers, and visitors.
Working Conditions	

**15 Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.**

No safety-related incidents reported

## Leadership Indicators

- 1 Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).**

(A) Employees (Y)

(B) Workers (Y)

- 2 Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.**

The Bank ensures that all necessary statutory dues deducted and deposited by its value chain partners are duly verified by the respective departments prior to processing any payments.

- 3 Provide the number of employees / workers having suffered high consequence work related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:**

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
Employees				
Workers			Nil	

- 4 Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No)**

Yes

- 5 Details on assessment of value chain partners:**

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	The Service Level Agreements (SLAs) executed with vendors incorporate specific provisions pertaining to health, safety practices, and working conditions
Working Conditions	

- 6 Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.**

Adequate safety measures are in place to ensure the protection of human life and the well-being of value chain partners



## PRINCIPLE

# 4

**Businesses should respect the interests of and be responsive to all its stakeholders**

### Essential Indicators

#### 1 Describe the processes for identifying key stakeholder groups of the entity

The Bank acknowledges that its activities affect a broad range of stakeholders, including customers, regulators, peers, business partners, and communities. It believes that transparent communication and meaningful engagement with these stakeholders are essential for fostering and maintaining strong, long-term relationships. By interacting with diverse stakeholders, TMB gains valuable insights into the social, environmental, and economic impacts—both direct and indirect—of its operations. The Bank conducts proactive and targeted engagements with various stakeholder groups to identify material issues, evaluate business strategies and operations, and assess products, services, and solutions. This approach helps to minimize reputational risk and positively influences both the internal and external environments. TMB's key internal stakeholders include senior management and employees, while external stakeholders encompass shareholders and investors, customers, regulatory authorities, communities and NGOs, industry peers, vendors and service providers, and the media. Throughout the year, TMB actively engages with these stakeholders through various methods. Guidelines as per RBI and SEBI are being followed.

#### 2 List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Employees	No	Both direct and digital means	Continuous	Both business and non-business aspects including employee's wellbeing
Regulators	No	Email, one-on-one meetings, conference call, videoconference	Need based	Discussions with regard to various regulations and amendments, inspections, approvals
Customers	Yes, if they qualify certain criteria	Multiple channels- Physical and digital	Frequently and need basis	Customer awareness, intimation and information sharing throughout the customer lifecycle
Shareholders/ Investors	No	Email, SMS, newspaper advertisement, notice board, website, Annual General Meetings, intimation to stock exchanges, annual/ quarterly financials, and investor meetings/ conferences	Quarterly/Half Yearly and Annually and also case to case basis	To discuss and communicate latest developments in the Bank
Value Chain Partners	No	Multiple channels- Physical and digital	Frequently and need basis	Performance optimization and business enhancement

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Research Analysts	No	Email, Concalls, meetings, conferences	Frequently and need basis	To discuss and communicate latest developments in the Bank
NGOs and communities	Yes	Directly or through representatives	Frequently and need basis	Support environmentally and socially high impact projects

### Leadership Indicators

**1 Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.**

The Bank actively engages with a diverse range of stakeholders to identify material issues, align business strategies with stakeholder expectations, assess products, services, and solutions, mitigate reputational risks, and create positive outcomes for both internal and external stakeholders. These engagements are facilitated through structured mechanisms such as stakeholder engagement and materiality assessments, customer satisfaction surveys, town hall interactions, training programs, and digital platforms including social media. Insights and feedback gathered through these channels are systematically communicated to the Board and senior management to inform strategic decision-making. Furthermore, stakeholders are invited to participate in the deliberations of the Stakeholder and Customer Relationship Committee (SRCSC), ensuring that their perspectives are effectively represented and integrated into the Bank's governance and operational framework.

**2 Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.**

Stakeholder feedback and suggestions are duly considered, wherever practicable, to identify and prioritize material environmental and social issues relevant to the Bank. This engagement is part of a continuous, structured process conducted through multiple channels.

**3 Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.**

Recommendations provided by stakeholders are duly evaluated and implemented, as appropriate, across the Bank's operations. The Bank's Corporate Social Responsibility (CSR) initiatives are primarily directed towards supporting disadvantaged, vulnerable, and marginalized sections of society.

## PRINCIPLE

# 5

Businesses should respect and promote human rights

### Essential Indicators

1 Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

Category	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
Employees						
Permanent	The Bank has its own staff training colleges where Human Rights Issues are included in the training program to ensure that the employees and workers are well informed and aware of Human Rights issues.					
Other than permanent						
Total Employees						
Workers						
Permanent	The Bank has own staff training colleges where Human Rights Issues are included in the training program to ensure that the employees and workers are well informed and aware of Human Rights issues.					
Other than permanent						
Total Workers						

2 Details of minimum wages paid to employees and workers, in the following format:

Category	FY 2024-25					FY 2023-24				
	Current Financial Year					Previous Financial Year				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. F	% (F/D)
Employees										
Permanent	2346	0	0	2346	100%	2158	0	0%	2158	100%
Male	2112	0	0	2112	100%	1966	0	0%	1966	100%
Female	234	0	0	234	100%	192	0	0%	192	100%
Other than permanent	20	0	0	20	100%	26	0	0%	26	100%
Male	19	0	0	19	100%	25	0	0%	25	100%
Female	1	0	0	1	100%	1	0	0%	1	100%
Workers										
Permanent	2375	0	0	2375	100%	2443	0	0%	2443	100%
Male	1926	0	0	1926	100%	2061	0	0%	2061	100%
Female	449	0	0	449	100%	382	0	0%	382	100%
Other than permanent	0	0	0	0	0%	0	0	0%	0	0%
Male	0	0	0	0	0%	0	0	0%	0	0%
Female	0	0	0	0	0%	0	0	0%	0	0%

**3 Details of remuneration/salary/wages, in the following format:****a. Median remuneration / wages:**

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category	Number	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)*	2	500000	0	0
Key Managerial Personnel^	4	392500	0	0
Employees other than BoD and KMP	2111	107550	234	103430
Workers	1926	46434	449	53659

Note

\* We are not paying any remuneration/salary to directors. The directors are paid only sitting fees for attending meetings

^ includes salary paid to MD &amp; CEO and ED

**b. Gross wages paid to females as % of total wages paid by the entity, in the following format:**

	FY 2024-25 Current Financial Year	FY 2023-24 Previous Financial Year
Gross wages paid to females as % of total wages	12.79%	12.10%

**4 Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)**

Yes, grievances or complaints related to human rights are addressed through a structured mechanism overseen by the Internal Grievance Redressal Committee.

**5 Describe the internal mechanisms in place to redress grievances related to human rights issues.**

At Regional level, Regional Heads are responsible for handling such grievances, while matters of greater significance or complexity are escalated for resolution at the Head Office level.

**6 Number of Complaints on the following made by employees and workers:**

Benefits	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	1	0	The matter has been addressed & resolved	0	0	NA
Discrimination at workplace	0	0	NA	0	0	NA
Child Labour	0	0	NA	0	0	NA
Forced Labour/ Involuntary Labour	0	0	NA	0	0	NA
Wages	0	0	NA	0	0	NA
Other Human rights related issues	0	0	NA	0	0	NA
Others	0	0	NA	0	0	NA

**7 Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:**

	<b>FY 2024-25</b>	<b>FY 2023-24</b>
	<b>Current Financial Year</b>	<b>Previous Financial Year</b>
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	1	0
Complaints on POSH as a % of female employees / workers	0.16%	0
Complaints on POSH upheld	0	0

**8 Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases**

The Bank has created a supportive environment to address concerns of discrimination and sexual harassment, handling all complaints with the highest levels of confidentiality and sensitivity. TMB enforces a Sexual Harassment policy to uphold and protect the dignity of every woman working at the bank. The Bank's Internal Committee manages cases of workplace sexual harassment, conducting thorough and confidential investigations to safeguard the aggrieved party. Additionally, our Whistle-blower policy provides a secure channel for reporting issues, ensuring confidentiality and protection against discrimination for the complainant.

**9 Do human rights requirements form part of your business agreements and contracts? (Yes/No)**

Yes, TMB is committed to ensuring fair treatment, transparency, and integrity in all its engagements with customers, contractors, and other stakeholders.

**10 Assessments for the year:**

	<b>% of your plants and offices that were assessed (by entity or statutory authorities or third parties)</b>
Child labour	
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	100% (Conducted internally)
Wages	
Others – please specify	

**11 Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 9 above**

NA

**Leadership Indicators**

**1 Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.**

The bank has always seen Human Rights as inherent part of all its policies. There hasn't been an instance where the bank has to alter its policy / process in order to align with human rights and grievances. As an institution with the right professional flare, the bank is highly committed to the principle of equal opportunity for all employees and also believes in fabricating an environment which is free of discrimination. The bank has strictly prohibited discrimination or harassment based on race, colour, religion, or belief, social or ethnic origin, sex, age, physical, mental or sensory disability, HIV Status, sexual orientation, gender identity and/ or expression, marital status, family medical history or genetic information, family or parental status. The code of conduct lays down guidelines that facilitate the right environment in the bank. The bank nurtures its employees with the right ethics and code of conduct by organizing various training programs designed for the better enhancement and development of the workforce.

**2 Details of the scope and coverage of any Human rights due-diligence conducted.**

The Bank is firmly committed to upholding the principles of Human Rights across all its operations, interactions, and stakeholder engagements

**3 Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?**

All premises / offices, except a few, are accessible to visitors with differently-abled, in accordance with the Rights of Persons with Disabilities Act, 2016

**4 Details on assessment of value chain partners:**

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	
Discrimination at workplace	
Child Labour	
Forced Labour/Involuntary Labour	100% (Conducted internally)
Wages	
Others – please specify	

**5 Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.**

NA

**PRINCIPLE****6**

**Businesses should respect and make efforts to protect and restore the environment**

**Essential Indicators****1 Details of total energy consumption (in GJ) and energy intensity, in the following format:**

Parameter	FY 2024-25	FY 2023-24
<b>From renewable sources</b>		
Total electricity consumption (A)	4572	4320
Total fuel consumption (B)	-	-
Energy consumption through other sources (C)	-	-
<b>Total energy consumed from renewable sources (A+B+C)</b>	<b>4572</b>	<b>4320</b>
<b>From non-renewable sources</b>		
Total electricity consumption (D)	91324.8	86760
Total fuel consumption (E)	22186.71	19919.75
Energy consumption through other sources (F)	-	-
<b>Total energy consumed from non-renewable sources (D+E+F)</b>	<b>113511.51</b>	<b>106679.75</b>
<b>Total energy consumed (A+B+C+D+E+F)</b>	<b>118083.51</b>	<b>110999.75</b>
<b>Energy intensity per rupee of turnover</b> (Total energy consumed / Turnover in ₹ Cr)	19.22	20.21
<b>Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)</b> (Total energy consumed / Turnover adjusted for PPP in ₹ crores)	-	-
<b>Energy intensity in terms of physical output</b> (Total energy consumed / Full Time Equivalent)	-	-
<b>Energy intensity (optional)</b> – the relevant metric may be selected by the entity	-	-
<b>Note:</b> Indicate if any independent assessment/ evaluation/ assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency	No	

- 2 Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

Not Applicable

- 3 Provide details of the following disclosures related to water, in the following format:

Parameter	FY 2024-25	FY 2023-24
<b>Water withdrawal by source (in kilolitres)</b>		
(i) Surface water		-
(ii) Groundwater	121000	115000
(iii) Third party water	27500	26000
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
<b>Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)</b>	<b>148500</b>	<b>141000</b>
<b>Total volume of water consumption (in kilolitres)</b>	<b>148500</b>	<b>141000</b>
<b>Water intensity per rupee of turnover</b> (Total water consumption / turnover in ₹ Cr)	24.18	25.67
<b>Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)</b> (Total water consumption / Turnover adjusted for PPP in ₹)	-	-
Water intensity in terms of physical output (Total water consumption / Full Time Equivalent)	-	-
<b>Water intensity (optional)</b> – the relevant metric may be selected by the entity	-	-
<b>Note:</b> Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency	No	

- 4 Provide the following details related to water discharged:

Parameter	FY 2024-25	FY 2023-24
<b>Water discharge by destination and level of treatment (in kilolitres)</b>		
(i) To Surface water	-	-
No treatment	-	-
With treatment – please specify level of treatment	-	-
(ii) To Groundwater	-	-
No treatment	121000	115000
With treatment – please specify level of treatment	-	-
(iii) To Seawater	-	-
No treatment	-	-
With treatment – please specify level of treatment	-	-
(iv) Sent to third-parties	-	-
No treatment	27500	26000
With treatment – please specify level of treatment	-	-
(v) Others (Municipal Sewers)	-	-
No treatment	-	-
With treatment – please specify level of treatment	-	-
<b>Total water discharged (in kilolitres)</b>	<b>148500</b>	<b>141000</b>
<b>Note:</b> Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency	No	

- 5 Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

Not Applicable

**6 Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:**

Parameter	Please specify unit	FY 2024-25	FY 2023-24
Nox			
Sox			
Particulate matter (PM)			
Persistent organic pollutants (POP)	Owing to the Bank's business operations, it is not applicable		
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others – please specify			

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency

No

**7 Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:**

Parameter	Unit	FY 2024-25	FY 2023-24
Total Scope 1 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available) *	tCO <sub>2</sub> e	1644.04	1476.05
Total Scope 2 emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	tCO <sub>2</sub> e	18442.54	17255.6
Total Scope 1 and Scope 2 emission intensity per rupee of turnover	tCO <sub>2</sub> e/₹ crores	3.27	3.41
(Total Scope 1 and Scope 2 GHG emissions / Turnover in ₹ Crores)	-	-	-
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Turnover adjusted for PPP in ₹ Crores)	-	-	-
Total Scope 1 and Scope 2 emission intensity in terms of physical output	-	-	-
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity	-	-	-

**Note:** Indicate if any independent assessment/ evaluation/ assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No

**8 Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.**

TMB remains committed to improving energy efficiency across its operations through the adoption of various sustainable practices, including the use of energy-efficient lighting solutions, advanced HVAC systems, and building automation technologies. The Bank has undertaken periodic energy audits to systematically identify opportunities for optimizing energy consumption and has implemented targeted measures to enhance operational efficiency. Reinforcing its commitment to clean and renewable energy, TMB has also initiated the installation of solar panels across select branches, ATMs, and administrative offices

**9 Provide details related to waste management by the entity, in the following format:**

Parameter	FY 2024-25	FY 2023-24
<b>Total Waste generated (in metric tonnes)</b>		
Plastic waste (A)	8.50	7.70
E-waste (B)	2.10	1.96
Bio-medical waste (C)	-	-
Construction and demolition waste (D)	-	-
Battery waste (E)	-	-
Radioactive waste (F)	-	-
Other Hazardous waste (Oil-soaked cotton waste, DG filters, paint cans, chemical cans, paint residue, oil sludge, DG chimney soot, coolant oil and used oil). Please specify, if any. (G)	-	-



Parameter	FY 2024-25	FY 2023-24
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	-	-
<b>Total (A+B + C + D + E + F + G + H)</b>	10.60	9.66
<b>Waste intensity per rupee of turnover</b> (Total waste generated / Turnover in ₹ Crores)	0.002	0.002
<b>Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)</b> (Total waste generated / Turnover adjusted for PPP in ₹ Crores)	-	-
Waste intensity in terms of physical output	-	-
Waste intensity (optional) – the relevant metric may be selected by the entity	-	-
<b>For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)</b>		
<b>Category of waste</b>		
(i) Recycled	0	0
(ii) Re-used	0	0
(iii) Other recovery operations	0	0
<b>Total</b>	0	0
<b>For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)</b>		
<b>Category of waste</b>		
(i) Incineration	0	0
(ii) Landfilling	3	2
(iii) Other disposal operations (through recyclers)	7.6	7.66
<b>Total</b>	10.60	9.66
<b>Note:</b> Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency	No	

**10 Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes**

E-waste generated from the upgradation or replacement of electronic components such as computers, modems, printers, UPS systems, and related equipment is disposed of in accordance with the Bank's established E-Waste Management Policy, ensuring responsible and compliant handling of electronic waste.

**11 If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:**

Sl. No	Location of operations/offices	Type of operations	Whether the conditions of environmental approval/clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any
Not Applicable			

**12 Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:**

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not Applicable					

**13 Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:**

Sl. No	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
Not Applicable				

## Leadership Indicators

## 1 Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):

For each facility / plant located in areas of water stress, provide the following information:

(i) Name of the area

(ii) Nature of operations

NA

(iii) Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2024-25	FY 2023-24
<b>Water withdrawal by source (in kilolitres)</b>		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	-	-
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres)	-	-
Total volume of water consumption (in kilolitres)	-	-
Water intensity per rupee of turnover (Water consumed / turnover)	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-
Water discharge by destination and level of treatment (in kilolitres)	-	-
(i) Into Surface water	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(ii) Into Groundwater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iii) Into Seawater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iv) Sent to third-parties	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(v) Others	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
<b>Total water discharged (in kilolitres)</b>	-	-
<b>Note:</b> Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency		No

## 2 Please provide details of total Scope 3 emissions &amp; its intensity, in the following format:

Parameter	Unit	FY 2024-25	FY 2023-24
Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	tCO2e	The Bank is in the process of tracking the Scope 3 emissions	
Total Scope 3 emissions per rupee of turnover (Total Scope 3 emissions / Turnover in ₹)	tCO2e/₹		
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	-		
Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency			

- 3 With respect to the ecologically sensitive areas reported at Question 10 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.**

Not Applicable

- 4 If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:**

Sl. No	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
Nil			

- 5 Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.**

Yes, to ensure the continuity, resumption, and recovery of critical business processes in the event of a disaster, a comprehensive Business Continuity Plan (BCP) is maintained. Each department or office is responsible for testing its BCP at least once a year through a scheduled mock drill, conducted with prior intimation to the designated alternate department or office. The respective branches are accountable for the smooth execution of these drills. After each exercise, the BCP testing office prepares a detailed report that includes the date and time of the test, the duration of the exercise, details of prior approvals received from controllers, and a summary of the disaster scenario tested, including assumptions and context. The report also outlines the activities carried out at the alternate site, such as the volume of operations handled, number of personnel involved, systems used, and the methodology followed. Additionally, it documents any constraints encountered, lessons learned, root cause analysis of issues faced, and the actions taken post-exercise, including necessary updates to the BCP document. This structured approach ensures continuous improvement in preparedness and enhances the organization's ability to effectively respond to potential disruptions.

- 6 Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard**

NA

- 7 Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.**

NA

- 8 How many Green Credits have been generated or procured:**

**a. By the listed entity**

Nil

**b. By the top ten (in terms of value of purchases and sales, respectively) value chain partners**

Nil

## PRINCIPLE

## 7

**Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent**

## Essential Indicators

## 1 a. Number of affiliations with trade and industry chambers/ associations

7

## b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.

Sl. No	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State / National)
1	ASSOCHAM	National
2	Indian Banks Association (IBA)	National
3	Fixed Income Money Market and Derivatives Association (FIMMDA)	National
4	Foreign Exchange Dealers Association of India (FEDAI)	National
5	Southern India Bank Staff Training College	National
6	National Institute of Bank Management	National
7	Indian Institute of Bank Management	National

## 2 Provide details of corrective action taken or underway on any issues related to anticompetitive conduct by the entity, based on adverse orders from regulatory authorities.

Name of authority	Brief of the case	Corrective action taken
We have not received any adverse order from any regulatory authorities w.r.t, any issue anti-competitive conduct for FY 2024-25		

## Leadership Indicators

## 1 Details of public policy positions advocated by the entity:

	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
			Nil		

## PRINCIPLE

# 8

**Businesses should promote inclusive growth and equitable development**

### Essential Indicators

- Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.**

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not Applicable					

- Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:**

Sl. No	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
Not Applicable						

- Describe the mechanisms to receive and redress grievances of the community.**

The Bank has established a structured grievance redressal mechanism to address community and customer complaints effectively. Complaint forms are available at all branches and on the bank's website, clearly indicating that the first level of redressal is the bank itself. Customers receive an acknowledgment copy upon lodging a complaint, and another copy is sent to the concerned Regional Office along with the Branch Manager's remarks. Branches aim to resolve complaints within three weeks. Complaints can also be lodged through alternate channels such as the toll-free helpline (1800 425 0426), customer care number (09842 461 461), or via email at [complaints@tmbank.in](mailto:complaints@tmbank.in) and [customerservice@tmbank.in](mailto:customerservice@tmbank.in). All complaints are forwarded by the Customer Service Cell at Head Office to the respective branch or department for resolution. If a complaint remains unresolved after seven days or if the response is unsatisfactory, it may be escalated to the Regional Office on the eighth day. If not resolved within the next seven days, it can be further escalated to the Head Office. A final decision is expected to be communicated to the complainant within 30 days. Should the grievance remain unresolved or if the customer is dissatisfied with the response, they may approach the Banking Ombudsman. Additionally, the contact details of the Regional Manager, who oversees branch operations, are displayed on branch notice boards. Branches are also required to obtain a satisfaction or withdrawal letter once a complaint is resolved or withdrawn.

- Percentage of input material (inputs to total inputs by value) sourced from suppliers:**

Parameter	FY 2024-25	FY 2023-24
Directly sourced from MSMEs/ small producers	90%	90%
Directly sourced within India	100%	100%

- Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost**

Location	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Rural	12.66%	13.54%
Semi-urban	30.88%	33.17%
Urban	29.78%	27.76%
Metropolitan	26.68%	25.54%

Note: (Place categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

## Leadership Indicators

- 1 Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Details of negative social impact identified	Corrective action taken
Not Applicable	

- 2 Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

Sl. No	State	Aspirational District	Amount spent (In INR)
1	Tamil Nadu	Chennai	2655510
2	Tamil Nadu	Dindigul	4724000
3	Tamil Nadu	Erode	600000
4	Tamil Nadu	Kanchipuram	1000000
5	Tamil Nadu	Kanyakumari	1429107
6	Tamil Nadu	Kumbakonam	300000
7	Tamil Nadu	Madurai	8601053
8	Tamil Nadu	Nagapattinam	600000
9	Kerala	Palakkad	1000000
10	Tamil Nadu	Perambur	1000000
11	Tamil Nadu	Ramanathapuram	4492331
12	Tamil Nadu	Tenkasi	300300
13	Tamil Nadu	Thanjavur	2242316
14	Tamil Nadu	Theni	360000
15	Tamil Nadu	Thiruvallur	318600
16	Tamil Nadu	Thiruvannamalai	193882
17	Tamil Nadu	Thoothukudi	26950605.3
18	Tamil Nadu	Tiruchirappalli	1500000
19	Tamil Nadu	Tirunelveli	1454460
20	Tamil Nadu	Virudhunagar	11988380
21	Andhra Pradesh	Guntur	741700
22	West Bengal	Kolkata	102000

- 3 (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)

No

- (b) From which marginalized /vulnerable groups do you procure?

NA

- (c) What percentage of total procurement (by value) does it constitute?

NA

- 4 Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

Sl. No	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
Nil				

- 5 Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.

Name of authority	Brief of the Case	Corrective action taken
Nil		

## 6 Details of beneficiaries of CSR Projects:

Sl. No	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	Construction / Renovation of Class Rooms in Schools	2800	100%
2	Construction of Patient Room / Purchase of Hospital Necessity items/medicines	502	100%
3	Construction of Toilets in Schools	1300	100%
4	Desk / Benches / Other Accessories for School	6166	100%
5	Govt Depts / Other Old Age Homes and Orphanage's	3099	100%

## PRINCIPLE 9

**Businesses should engage with and provide value to their consumers in a responsible manner**

### Essential Indicators

#### 1 Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

A dedicated Customer Service Cell operates under the Bank's Operations and Services Department to effectively address customer queries and grievances. The Bank offers a nationwide toll-free customer helpline (1800 425 0426) available during banking hours, enabling customers to seek information about products and services or to lodge complaints. In addition, a dedicated customer care number (9842-461-461) and an SMS-based helpline are available, wherein customers can simply send 'HELP' to receive prompt assistance. Customers may also register grievances or feedback through designated email addresses—[customerservice@tmbank.in](mailto:customerservice@tmbank.in) or via the Bank's official website ([www.tmb.in](http://www.tmb.in)), with immediate email acknowledgment sent to the registered email ID upon submission.

All complaints, whether received through letters, email, the Banking Ombudsman, or other regulatory bodies, are systematically recorded in a centralized complaint registry. Branches, Regional Offices, and the Customer Service Cell have secure access to this system via exclusive login credentials. For digital transaction-related complaints (ATM, UPI, E-Commerce, POS, etc.), an Online Dispute Resolution System (ODRS) (<https://www.tmbho.in/tmbodr/>) has been implemented. Customers receive SMS notifications containing the complaint reference number and real-time status updates.

Additionally, the Bank convenes a Standing Committee on Customer Service at each branch on a monthly basis. Feedback - [tmb.in/online\\_feedback\\_form](http://tmb.in/online_feedback_form) and suggestions collected through the MIS portal during these sessions are carefully evaluated, with actionable recommendations escalated to the Stakeholders Relationship and Capital Planning Committee of the Board for further consideration and implementation. These initiatives reflect the Bank's steadfast commitment to strengthening customer engagement and continuously enhancing service quality.

#### 2 Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:

	As a percentage to total turnover
Environmental and social parameters relevant to the product	This aspect is not applicable to the Bank, as it is engaged in the service sector and not involved in manufacturing activities. Nevertheless, the Bank fully complies with all applicable disclosure requirements pertaining to its products and services.
Safe and responsible usage	Additionally, the Bank actively undertakes awareness initiatives to educate the public on adopting safe banking practices to mitigate risks such as ATM frauds and phishing attacks. These initiatives include dissemination of precautionary advisories through bulk SMS, email communications, and automated voice calls from call centres, consistently emphasizing the importance of not disclosing sensitive information such as ATM PINs, internet/mobile banking passwords, and One-Time Passwords (OTPs)
Recycling and/or safe disposal	

**3 Number of consumer complaints in respect of the following:**

	FY 2024-25 Current Financial Year			FY 2023-24 Previous Financial Year		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	0	0	NA	0	0	NA
Advertising	0	0	NA	0	0	NA
Cyber-security	0	0	NA	0	0	NA
Delivery of Essential Services	11601	491	Complaints included General complaints and BO Complaints	33650	571	All the pending complaints are related to IT services Delivery of Essential i.e. complaints related to ATM, POS and E-comm transactions
Restrictive Trade Practices	0	0	NA	0	0	NA
Unfair Trade Practices	0	0	NA	0	0	NA
Other	0	0	NA	0	0	NA

**4 Details of instances of product recalls on account of safety issues:**

	Number	Reasons for recall
Voluntary recalls	0	NA
Forced recalls	0	NA

**5 Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.**

Yes. The Bank has established a comprehensive Cyber Security measure that has been duly approved by the Board. The Bank places cybersecurity as its top priority and has created a robust IT infrastructure to detect frauds and respond immediately. Strong Cyber Security measures guard its customer transactions end-to-end. The Bank takes its customers' privacy seriously and has a well-defined privacy policy that is prominently displayed on its corporate website.

<https://infosec.tmbank.in/assets/reference/documents/csp/csp.pdf>

**6 Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services**

To ensure seamless delivery of essential services, the Bank has instituted a dedicated Customer Service Cell to address customer grievances in a structured and timely manner. This strategic initiative has resulted in a notable decline in the number of complaints compared to the previous financial year. For complaints of a recurring nature, the Bank undertakes detailed Root Cause Analyses (RCA) to identify systemic issues, working in close coordination with relevant departments to implement corrective and preventive actions. The Customer Service Cell also exercises continuous oversight on the grievance redressal process to uphold service quality standards. These proactive interventions reflect the Bank's steadfast commitment to enhancing customer satisfaction and continually strengthening the delivery of essential services.



## 7 Provide the following information relating to data breaches:

### a. Number of instances of data breaches

0

### b. Percentage of data breaches involving personally identifiable information of customers

0

### c. Impact, if any, of the data breaches

NA

## Leadership Indicators

### 1 Channels / Platforms where information on products and services of the entity can be accessed (provide web link, if available).

Information pertaining to the Bank's products and services is readily accessible through multiple channels, including its official website, dedicated call centre, mobile application, net banking platform, point-of-sale interfaces, and physical branches/offices. Furthermore, the Bank leverages various digital mediums and social media platforms to proactively engage with stakeholders and ensure widespread dissemination of information related to its offerings. Website - [www.tmb.in](http://www.tmb.in)

### 2 Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.

The Bank undertakes proactive measures to educate customers on safe banking practices through multiple communication channels, including social media platforms, SMS alerts, website advisories, and banners or push notifications within the mobile banking application. Dedicated SMS campaigns have been initiated to alert customers about phishing attempts and fraudulent calls, cautioning them against potential scams. Customers are regularly reminded not to disclose sensitive information such as OTPs, UPI PINs, or personal credentials through these platforms. Comprehensive guidance and awareness materials on secure banking are also accessible on the Bank's official website [www.tmb.in](http://www.tmb.in)

### 3 Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services

In the event of any disruption or discontinuation of essential services, the Bank ensures prompt and transparent communication through a range of channels, including emails, SMS alerts, scrolling notifications on the official website, notice boards at branches, ATM display screens, and push notifications via the Mobile Banking application.

### 4 Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

The Bank is committed to upholding the highest standards of transparency, ensuring that customers have a clear and comprehensive understanding of the products and services offered. Tamilnad Mercantile Bank (TMB) provides detailed information regarding its products, services, applicable terms and conditions, and interest rates or service charges in a clear, concise, and easily comprehensible manner, empowering customers to make well-informed and appropriate financial decisions. Comprehensive product-related details and tariff schedules are prominently displayed on the Bank's official website for customers' reference. Additionally, information on interest rates, fees, and charges is disseminated through notice boards at branches, the Bank's website, and dedicated customer care helplines.

Transparent disclosures encompass product pricing, associated risks, terms and conditions throughout the product lifecycle, and the mutual responsibilities of both the Bank and its customers. The Bank also ensures that personnel engaged in the sale or servicing of products receive adequate training to provide accurate, complete, and honest information to customers.

Furthermore, TMB actively seeks customer feedback through a dedicated, 24x7 online customer satisfaction survey hosted on its website. In addition, structured customer satisfaction assessments are periodically conducted during the renewal process of the Bank's ISO certifications at branches and offices, reaffirming its commitment to service excellence and continuous improvement