

Secretarial Section

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CIN: L65110TN1921PLC001908



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27.11.2025

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: Press Release

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing the Press Release made by the Bank titled – **“TMB Launches New Digital Platform (Finnone Neo) to Make Loan Processing and Approvals Faster and Simpler for Customers”**

Kindly take the information on record.

Yours faithfully,
For Tamilnad Mercantile Bank Limited

Swapnil Yelgaonkar
Company Secretary & Compliance Officer

Regd. Office
57, V.E. Road,
Thoothukudi - 628 002



**Tamilnad Mercantile Bank Ltd.,
Head Office, Thoothukudi**

PRESS RELEASE

Date: 27.11.2025

Place: Thoothukudi

TMB Launches New Digital Platform (Finnone Neo) to Make Loan Processing and Approvals Faster and Simpler for Customers



Thoothukudi, India – 27.11.2025 – Tamilnad Mercantile Bank (TMB) today announced the rollout of its New Loan Origination System (LOS) and inauguration of new premises for its first Credit Management Centre (CMC) in Thoothukudi to strengthen its lending operations and significantly reduce loan approval Turn Around Time (TAT). This new technology is aimed at bringing greater speed, accuracy and standardisation across the Bank's loan processing workflow. In this technology collaboration, the Bank has partnered with "Nucleus Software" based at Noida.

The new system integrates automated checks, digital workflows, appraisal uniformity and seamless internal connectivity, enabling TMB to process and approve loans more efficiently by reducing its TAT substantially thereby ensuring faster credit decisions and overall enhanced customer experience.

The technology-driven platform not only speeds up approvals but also enhances end-to-end transparency, improves compliance and ensures standardised approach across sanction of all loan categories.

The rollout will take place in a **phased manner** (Phase I being launched today) over a period of next six months across all key loan categories, including **MSME**,

Agriculture, Retail and other credit segments, equipping the bank to manage higher loan volumes with improved operational efficiency.

Salee S Nair, Managing Director & CEO, Tamilnad Mercantile Bank, said: *“The launch of our new LOS and LMS platform marks a major milestone in strengthening TMB’s digital lending architecture in the newly inaugurated structure viz., Credit Management Centre wherein Credit processing is centralised to relieve the Branch Heads to concentrate on liability side and jewel loan business. Technology is central to faster and more intelligent credit delivery, and this system enables smoother workflows, quicker assessments and more time-sensitive approvals. With the new platform, we aim to reduce our TAT for loan sanction substantially, duly supported by automated checks, real-time integration and data-led decisioning. Once it is fully completed, loan sanctions up to Rs.50.00 lakhs will be done in a straight through process (using data-based algorithms) within 30 minutes which will be a game changer. These initiatives of CMC powered by digital platform aligns with our broader goal of building a scalable, standardised and customer-centric lending environment. Besides this, the Bank is in the process of embracing various technology initiatives including enhanced form of Internet Banking and CX (Customer Experience) platform. Using all these technology initiatives the Bank aspires to enhance the customer satisfaction significantly”.*

Shri. Sadayandi Ramesh, Managing Director of the Pothys Group, honoured the event as the Chief Guest, and the presence of our valued customers further graced the occasion.

About Tamilnad Mercantile Bank

Tamilnad Mercantile Bank Limited (TMB), one of the renowned Old Private Sector Banks having its Head Quarters in Thoothukudi, Tamilnadu has a long cherished history of 100+ years of eventful existence with strong fundamentals and track record of continuous profit making in the industry. TMB is having Pan India presence with 601 branches and 12 Regional Offices across 17 states and 4 Union Territories serving more than 5.30 million delighted customers.

For more information, please visit the Bank’s website at www.tmb.bank.in