TMB profit rises 14%: NPA declines, MSME exposure up

Tuticorin, Feb 5:

Tamilnad Mercantile Bank , TMB, has reported a strong financial performance for the quarter ended December 31, 2025. The Board of Directors approved the unaudited results at a meeting held yesterday. Managing Director and CEO Salee S. Nair announced the results in the presence of senior officials including the Executive Director, Chief Financial Officer and Executive Vice Presidents.

With a legacy spanning 104 years, TMB continues to maintain solid fundamentals and a consistent profit-making track record. As of January 31, 2026, the bank operates 614 branches and 12 regional offices across 17 states and four Union Territories, serving more than 5.3 million customers nationwide.

Announcing the results, MD & CEO Salee S. Nair said the bank's Q3 FY26 performance reflects steady progress in building long-term capability and scalable growth. He noted healthy growth in advances and deposits, stable profitability and continued improvement in asset quality. MSME lending remained a key growth driver during the quarter, supported by stronger engagement in trade-linked and manufacturing clusters. He added that developments in US–India trade engagement are creating opportunities for export-oriented MSMEs in sectors such as textiles, engineering and electronics, particularly in Tamil Nadu, leading to increased demand for working capital, trade finance and forex solutions. He also highlighted that the bank's ongoing technology transformation, including advanced digital lending platforms and Oracle-based enterprise systems, has improved turnaround times, risk assessment and customer experience.

On a year-on-year basis, the bank reported robust growth across core business segments. Total business rose by 14.28% to Rs.1,07,470 crore from Rs.94,042 crore in Q3 FY25. Total deposits increased by 12.53% to Rs.56,707 crore, while advances grew by 16.30% to Rs.50,763 crore. CASA deposits rose by 14.93% to Rs.15,847 crore, and the Retail, Agriculture and MSME (RAM) portfolio grew by 18.29% to Rs.47,706 crore.

MD and CEO Salee S. Nair

Profitability indicators remained strong, with net profit increasing 14% to Rs.342 crore compared to Rs.300 crore in the corresponding quarter last year. Operating profit rose 15% to Rs.468 crore. Net Interest Income for the quarter stood at Rs.646.14 crore, up 13.28% from Rs.570.39 crore a year earlier. Earnings per share rose to Rs.21.57 from Rs.18.96.

Asset quality improved significantly, with Gross NPA declining to 0.91% from 1.32% and Net NPA reducing to 0.20% from 0.41%. The Provision Coverage Ratio improved to 78.35%, while the SMA to Gross Advances ratio declined to 2.24% from 3.77%. Capital adequacy remained strong, with CRAR increasing to 30.08%. Net worth rose to Rs.9,774 crore, up 12.15% year-on-year, and book value per share increased to Rs.617.22. Return on Assets stood at 1.97% and Return on Equity at 14.22%.

During the quarter, TMB expanded its footprint by opening 12 new branches. The bank also introduced several technology-driven initiatives aimed at enhancing operational efficiency and customer experience. These included the rollout of an internal online approval workflow system, the launch of an AI-enabled call centre, and the implementation of new Loan Origination and Loan Management Systems. Customers can now reactivate dormant accounts through video-based customer identification processes, while enhancements to internet banking security and transaction limits have been introduced. The bank also enabled online EPF payment collection through net banking.

The bank stated that these initiatives underline its commitment to digital transformation, operational excellence and customer-centric growth as it prepares to move from a transformation phase into a stronger growth cycle in FY27.

ICL Fincorp secured redeemable NCDs opens

Chennai, Feb 5:

ICL Fincorp has announced the launch of its latest public issue of Secured Redeemable Non-Convertible Debentures (NCDs), opening on 5 February 2026, offering an effective yield of up to 12.25%. The issue follows strong investor response to previous NCD offerings, reflecting continued trust in the company.

The NCD issue will remain open until 18 February 2026 and is rated CRISIL BBB- / Stable. Each NCD has a face value of Rs.1,000, with a minimum application amount of Rs.10,000. The issue offers 10 options across five tenures-13, 24, 36, 60, and 72 months-with monthly, annual, and cumulative interest options, carrying interest rates between 10.00% and 12.25%.

Proceeds from the issue will be utilized to support ICL Fincorp's growth initiatives and enhance service quality across India, reaffirming its commitment to customer-centric financial solutions.

With a legacy of 34 years, ICL Fincorp operates under the leadership of CMD Adv. K.G. Anilkumar and Mrs. Umadevi Anilkumar, Whole-time Director & CEO. The company has a growing presence across 11 states, including Kerala, Tamil Nadu, Karnataka, Maharashtra, and Delhi. Salem Erode Investments, a BSE-listed NBFC under the ICL Group, strengthens its financial services vertical.

PRAAJÑYAA'26 - HR Futurix explores Gen Z centric practices

Chennai, Feb 5:

The Department of Business Administration (BBA), Dwaraka Doss Goverdhan Doss Vaishnav College (Autonomous), Arumbakkam, organized a one-day National HR Conclave titled "PRAAJÑYAA'26 – HR Futurix" which focused on Gen Z workforce dynamics, future-ready HR practices, employee well-being, and leadership approaches aligned with Sustainable Development Goals 3 and 8.

The programme held under the guidance of the Principal, Dr. S. Santhosh Baboo, and the Secretary and Chief Patron of the event, Dr. Ashok Kumar Mundhra. The conclave was organized by Dr. K. Rao Prashanth Jyoty, Associate Professor and Head (i/c), BBA, with the support of faculty coordinators Ms. Renu Kumari, Dr. S. Shankar, Dr. B. Esther Raani, and Ms. Ashwini Ravi.

The first technical session, "Navigating AI, Agility & Inclusion," was delivered by Karthikeyan S, CEO, Career Tree HR Solution, Chennai. He spoke on the impact of artificial intelligence and agile HR practices in shaping Gen Z–driven workplaces and highlighted the importance of inclusive organizational cultures in attracting and retaining young talent.

The second session, "Employees' Well-Being and Mental Health," was addressed by Ms. Indira Gandhi, General Manager – HR, Hi Living Projects, Chennai. She emphasized the growing significance of mental wellness, work–life balance, and supportive leadership in meeting the expectations of the Gen Z workforce.

Session III featured a panel discussion on "The Role of Leadership in Shaping Gen Z Culture: Redefining Expectations and Dynamics." The panelists included Mr. Sankar Narayanan Arumugam (Simpson's Group), Mr. Bharanidharan D (Renault Group), Mr. Duraivel Gopal (Health Care AI), Mr. Anand Y S (Sundaram Finance), and Mr. Sarath Kumar (Jasmine Concrete Exports). The discussion focused on leadership styles, communication patterns, career aspirations, and effective strategies for engaging Gen Z employees.

Overall, PRAAJÑYAA'26 – HR Futurix provided a valuable platform for management students to gain insights into Gen Z–centric HR practices and emerging workforce challenges, reaffirming the department's commitment to preparing students for the evolving world of work.

ABIRAMI FINANCIAL SERVICES (INDIA) LIMITED

Reg Off.:- Old No. 11, New No. 2, Parthasarathypuram, 2nd Street, T.Nagar, Chennai-600017
Phone No. 044-4953 0954// E-Mail ID: abicompliance@afslindia.in//website: www.afslindia.in | CIN: L65993TN1993PLC024861

Un-audited Financial Results for the Quarter ended December 31, 2025.

(Rupees in Lacs)

Particulars	3 months ended 31/12/2025	Preceding 3 months ended 30/9/2025	Corresponding 3 months ended 31/12/2024	9 Months ended 31/12/2025	Corresponding 9 Months ended 31/12/2024	Year ended 31/3/2025
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1. (a) Income from Operations	-	-	-	-	-	-
2. (a) Other Income	33.67	34.38	33.79	102.38	113.18	144.62
3. Total Income (1+2)	33.67	34.38	33.79	102.38	113.18	144.62
4. Expenditure						
Cost of Materials Consumed	-	-	-	-	-	-
Purchase of Stock in Trade	-	-	-	-	-	-
Changes in Inventories of raw material	-	-	-	-	-	-
Employees cost	7.47	7.01	7.78	20.73	20.06	26.36
Finance Cost	0.03	0.01	0.08	0.09	0.52	0.52
Depreciation	0.08	0.08	0.14	0.24	0.36	0.50
Other expenditure	11.27	8.23	7.70	29.02	27.81	36.82
Total Expenses	18.85	15.33	15.70	50.08	48.74	64.20
4. Profit/(loss) before tax and exceptional items (3-4)	14.82	19.05	18.09	52.30	64.43	80.42
5. Exceptional Items	-	-	-			-
6. Profit/(loss) before tax (4 - 5)	14.82	19.05	18.09	52.30	64.43	80.42
7.Tax expenses						
Current tax	3.80	4.35	5.00	14.40	15.00	20.00
Current Tax True down - Prior Year	-	-	-	-	(2.22)	2.73
Total tax Expenses	3.80	4.35	5.00	14.40	12.78	22.73
8. Profit/(loss) for the period from operations (6 - 7)	11.02	14.70	13.09	37.90	51.65	57.69
9. Profit/(loss) form discontinuing operations	-	-	-		-	-
10. Tax expenses of discontinued operations	-	-	-		-	-
11. Profit/(loss) form discontinuing operations (after tax) (10-11)	-	-	-		-	-
12.Profit/(loss) for the period (8+11)	11.02	14.70	13.09	37.90	51.65	57.69
13. Other Comprehensive income, net of income tax	-	-	-		-	-
a(i) items that will not be reclassified to profit or loss	-	-	-		-	-
(ii) income tax relating to items that will not be reclassifed to profit or loss	-	-	-		-	-
b(i) items that will be reclassifed to profit or loss	-	-	-		-	-
(ii) income tax relating to items that will be reclassifed to profit or loss	-	-	-		-	-
Total other comprehensive income, net of income tax	-	-	-	-	-	-
14.Total comprehensice income/(loss), net of income tax (13+14)	11.02	14.70	13.09	37.90	51.65	57.69
15. Paid-up equity share capital (Face value: Rs.10/- per share)	540.00	540.00	540.00	540.00	540.00	540.00
16.Earnings per share(Rs)(not annualised) Basic Dilluted	0.20	0.27	0.24	0.70	0.96	1.07

Note:
1. The above Financial Results for the Q/E: December 31, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 04-FEB-2026.
2. The Limited Review report issued by the Statutory Auditor in respect of Financial Results for the Q/E:Decemeber 31, 2025 was taken on record by the Board of Directors at their meeting held on 04-FEB-2026.
3. Figures have been regrouped/reclassified wherever required.
4. Status of Investor Complaints: Pending at the beginning of quarter-Nil.
   Complaints received and disposed off during the quarter-Nil.
   Pending at the end of the quarter-Nil.
5. Statement of Standalone assets and liabilites

(Rupees in Lacs)

Particulars	As at December 31, 2025	As at December 31, 2024	As at March 31, 2025
Assets			
Non - Current assets			
Property,plant and equipment	0.69	1.07	0.93
Investments	92.50	110.95	105.46
Other non-current assets	2.44	2.40	1.72
	95.63	114.42	108.11
Current assets			
Cash and Cash equivalents	1,838.11	1,849.80	1,840.88
Other current assets	69.70	50.93	78.99
	1,907.81	1,900.73	1,919.87
Total -Assets	**2,003.44**	**2,015.15**	**2,027.98**
Equity and Liabilites			
Equity			
Equty share capital	540.00	540.00	540.00
Other Equity	1,400.95	1,437.76	1,444.05
	1,940.95	1,977.76	1,984.05
Non Current Liability			
Borrowings	-	-	-
Current Liabilities			
Other Current Liabilities	28.09	22.39	23.94
Provisions	34.40	15.00	20.00
	62.49	37.39	43.94
Total Equity and Liabilities	**2,003.44**	**2,015.15**	**2,027.98**

6. **Net profit reconcilation**
The reconcilation of net profit reported in accordance with the previous Indian GAAP to total comprehensive income in accordance with Ind AS for its coressponding quarter of the preivious year as required by SEBI is given below:

(Rupees in Lacs)

Particulars	Standalone		
	Unaudited		Audited
	Quarter ended 31.12.2025	Quarter ended 31.12.2024	Year ended 31.03.2025
Net profit for the period as per GAAP	11.02	13.09	57.69
Less:			
Acturial Gain/ (Loss) on other comprehensive Income			
Net profit under IND AS (A)	**11.02**	**13.09**	**57.69**
Other comprehensive Income			
Transaction cost relating to buyback *	-	-	-
Transaction cost relating to Dividend	-	-	-
Other comprehensive Income (B)	-	-	-
Total Comprehensive Income for the period under IND AS (A+B)	**11.02**	**13.09**	**57.69**

Place : Chennai
Date : 04 February 2026

For Abirami Financial Services (India) Limited
Sd/-
S. Chitra
Wholetime Director
DIN: 00292725

NAME CHANGE

I, SAHUL HAMEED, S/o.Ummar, DOB: 14/04/1969 (Native: Chennai, Tamilnadu) residing at No.35/22, Kannapiran Kovil Street, Erunkencherry, Kodungaiyur, Chennai, Tamilnadu-600118 shall henceforth be known as **SHAHUL HAMEED U**

SAHUL HAMEED

NAME CHANGE

I, Surname : Abdulamirkhan Given Name: Mohamednoorkhan S/o of ABDULAMIRKHAN, DOB 16/06/1968, 2/137 A, Karim Nagar, Palavakkam Chennai, Palavakkam, Kancheepuram, Tamil Nadu, 600041 shall hence forth be know as Surname : Abdulamirkhan Given Name: A Noorkhan

- A. Mohamednoorkhan

NAME CHANGE

I, GHOUSE MOHMED IMRAN S/o MOHAMED GHOUSE Born On 18/07/1969 Residing At 7/3, Kathabada 2nd Cross Lane, Old Washermenpet, Chennai Tamilnadu 600021 Shall Hence Forth Be Know as, Surname: GHOUSE GIVEN NAME: MOHAMED IMRAN GHOUSE MOHMED IMRAN

PUBLIC NOTICE

This is to inform to the General Public that I, D.S. Ramesh residing at 6/19, Sundaram Street, 4th Lane, Kondithope, Chennai 600 001, have lost my Original Document, vide Document No: 4078/2011 registered on 23.05.2011, Survey No: 316/1, Sri Rajeswari Nagar, Plot No: 41, extent 1500 Sq.ft., coming under Vellore District, Walaja Division, Arakkonam Registered District, Vannivedu Madura Vannivedu Mottur Village. Finder's/are requested to hand over the same to the above mentioned address.

D.S. Ramesh
(Aadhar No: 5560 3225 1563)
Mobile No.9382323456

NAME CHANGE

I,Old Given Name: **CHANDRA ILANGO**, Old Surname : ILANGO, D/o. SUBRAMANIYAN born on 3rd June 1952 (Native District: KALLAKURICHI) residing at No.71B, V P G ILLAM,MGR STREET, KANDHASAMI PURAM, ULUNDURPET, KALLAKURICHI DISTRICT-606107 Tamil Nadu. shall henceforth be known as New Given Name:**CHANDRA ILANKO** New Surname : **ILANKO D/o. SUBRAMANIYAN** Old Given Name : **CHANDRA ILANGO** Old Surname : **ILANGO**

ANNEXURE – C

NOTICE

MANSI FINANCE (CHENNAI) LTD,
Registered office at No.45A/10, Barnaby Road, Kilpauk, Chennai – 600 010,

Notice is hereby given that pursuant to SEBI Circular, SEBI/HO/MIRSD/DOS3/CIR/P/2018/139, Dated 6th November 2018 and SEBI Circular SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97, dated 2nd July, 2025, a request has been received by the Company from Name of Proposed Transferee **Mr. ABHISHEK.M** (Aadhar No.4590 3614 3477), S/o Mahesh Kumar, aged about 39 Years, residing at Tower No.19, North Tower Apartment, 5th Floor, Flat No.504, 4,5,6,7, Stephenson Road, Binny Mills, Perambur, Chennai – 600 012,to transfer the below mentioned securities held in the name of the Security holders as detailed below, to his name. These securities were claimed to have been purchased by him and could not be transferred in his favour.

S.No	Folio No	Name of Share holder	Dist Nos.	No of Shares
1	00000265	Sarda Kumari	03282801 - 03287800	5000
2	00000266	Lolita Kumari	03287801 - 03292800	5000
3	00000267	Renuka Devi	03292801 - 03297800	5000
4	00000240	Ravi Kumar	03157801 - 03162800	5000
5	00000239	Sobhagmalji Kumavat	03152801 - 03157800	5000

Any person who has claim in respect of the mentioned securities, should lodge such claim with the company at its registered office within the 30 days from this date along with appropriate documentary evidence thereof in support of such claim, else the company will proceed to transfer the securities in favour of Mr. ABHISHEK.M without any further intimation.

Place : Chennai
Date : 03/02/2026

MANSI FINANCE (CHENNAI) LTD

MUNOTH FINANCIAL SERVICES LIMITED

Regd. Office : Suite No. 46&47 "MUNOTH CENTRE",
343, Triplicane High Road, 3rd Floor, Chennai 600 005.
CIN : L65991TN1990PLC019836

NOTICE

NOTICE is hereby given pursuant to Regulation 29(1) read with Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of the Company will be held on Friday, the 6th February, 2026, inter alia to consider and approve and take on record unaudited financial results for the Third Quarter ended December 31, 2025.

The information contained in this notice is also available on the Company's website www.munothfinancial.com and also on the website of the Stock Exchange viz BSE Limited at www.bseindia.com

For Munoth Financial Services Limited
Sd/-
Jaswant Munoth
Managing Director
(DIN : 00769545)

Place : Chennai
Date : 30.01.2026

Environmental Clearance for the Expansion in Saleable Casting Products from 27500 TPA to 95040 TPA proposed by **M/s. BAETTR INDIA PRIVATE LIMITED** , at its existing manufacturing unit bearing S.F. NO. 32/2, PLOT NO. A-3/1, SIPCOT Industrial Park, Thervoykandigai Village, Gummidipoondi Taluk, Thiruvallur District, Tamil Nadu is obtained from the Ministry of Environment, Forest and Climate Change (MoEF&CC) Government of India under the provisions of the EIA Notification, 2006 and its subsequent amendments vide **EC File No. IA-J-11011/279/2024-IA-II (IND-I)**, dated **20.01.2026**.

The contents of the Environmental Clearance can be downloaded from the **PARIVESH portal (https://parivesh.nic.in)** and the **MoEF&CC website**. Further copies of the Environmental Clearance can be obtained from the Project Proponent.

M/s. BAETTR INDIA PRIVATE LIMITED

PUBLIC NOTICE

It is informed to the General Public that this Public Notice is issued in continution of publication of advt in Trinity Mirror daily August 2016.

Today on 5.2.2026 we are publishing this Public notice regarding the following missing Documents.

It is informed to the public that all that piece and parcel of house, ground and premises bearing very Old Door No.10, Old Door No.31, New Door No.28, Madha Church Street, Royapuram, Chennai - 600 013, comprised in R.S.No.194, C.C.No.219, measuring to an extent of 3200 sq.ft., and land bounded North by R.S.No.193 (Anthony Muthupillai's House), South by R.S.No.197 (Arockiaswamy Pillai's House) West by : R.S.Nos.195/A & 195/2 (Chinnalya's House), and East by R.S.No.217, (Madha Church Street) situated within the Registration District of Madras - Chengalpet and Registration Sub - District of North Madras, the same is purchased by my father by and under a Deed of Sale dt 16.05.1951, registered as Doc.No.1697/1951 at SRO - North Madras and when I went to see my counsel for legal opinion about the above said property on 25.08.2016, at Ratan Bazaar - NSC Bose Road Curve (Near the C-1 Flower Bazaar Police Station) I missed the above Original Sale Deed dt 16.05.1951, registered as Doc.No.1697/1951 at SRO - North Madras.

Therefore the public is hereby informed that if anyone find / found the above Original Document may hand over to me at below mentioned my address and further the public is hereby informed to not to deal with anybody except us, and if any one deal with anybody except us, in respect of the said property based on the above document the same is null and void and the same shall not bind on us.

C.ABDUL SAMAD,
S/O.Late.Haiji Mohammed Kutty ,
No.28, Madha Church Street,
Royapuram,
Chennai - 600 013.

IN THE HIGH COURT OF JUDICATURE AT MADRAS
C.M.P.No.22290 of 2025
against
C.M.P.No.18762 of 2017
in
S.A.No.55239 of 2017

K.Pandurangan and another

Petitioners

Vs

Eswari (Died)
G.Saravanan and others

Respondents

To,

1. **G.Shanthi,W/o. A Babu (R.2)**
   No. 33, Gandhi Road, 3rd Lane, Tiruttani 631 206
2. **Indumathi W/o.D. Sivashankar (R.3)**
   No. 33, Gandhi Road, 3rd Lane, Tiruttani 631 206
3. **G.Thenmozhi W/o.M. Srinivasan (R.4)**
   No. 33, Gandhi Road, 3rd Lane,Tiruttani 631 206
4. **A.Deivayanai W/o. (Late) N. Arumugam (R.5) Perungallathur Village & Post, Arakkonam Taluk,Vellore District**
5. **A. Lakshmi D/o. (Late) N. Arumugam (R.6) Perungallathur Village & Post, Arakkonam Taluk,Vellore District**
6. **A.Venkatesan (Late) N.Arumugam (R.7) Perungallathur Village & Post, Arakkonam Taluk. Vellore District**
7. **P. Palani S/o. (Late) Ponnusamy (R.10) Perungallathur Village & Post, Arakkonam Taluk. Vellore District**
8. **P. Shanthi D/o. (Late) Ponnusamy (R.11) Perungallathur Village & Post.Arakkonam Taluk. Vellore District**
9. **P. Samanthi D/o. (Late) Ponnusamy (R.12) Perungallathur Village & Post. Arakkonam Taluk, Vellore District**
10. **P. Anjugam D/o. (Late) Ponnusamy (R.13) Perungallathur Village & Post, Arakkonam Taluk.Vellore District**

Sirs.

Please take notice that the above matter came up before the Hon'ble High Court on 27.01.2026. The Hon'ble High Court, Chennai has permitted us to take notice upon you through paper publication on or before 13.02.2026. Therefore, kindly make arrangemets to appear either in person or through Counsel on or before 13.02.2026 at failing which the matter will be decided in your absence on merits.

For SARVABHAUMAN ASSOCIATES
Counsel for Petitioner