



CUB
Trust and Excellence
SINCE 1904

CITY UNION BANK LTD

**INVESTOR
PRESENTATION
DECEMBER 2016**



Disclaimer

No representation or warranty, express or implied is made as to, and no reliance should be placed on the fairness, accuracy, completeness or correctness of such information or opinions contained herein. The information contained in this presentation is only current as of its date. Certain statements made in this presentation may not be based on historical information or facts and may be “forward looking statements”, including those relating to the bank’s general business plan’s and strategy, its future financial condition and growth prospects and future developments in the industry and regulatory environment. Actual results may differ materially from these forward-looking statements due to a number of factors, including future changes or developments in the bank’s business, its competitive environment and political, economic, legal and social conditions in India. This communication is for general information purpose only, without regard to specific objectives, financial situations and needs of any particular person. This presentation does not constitute an offer or invitation to purchase or subscribe for any shares in the bank and neither any part of it shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. The bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such revisions or changes. This presentation should not be copied and/or disseminated in any manner.

Table of contents



1. Overview

Page : 04

2. Performance Highlights – December 2016

Page : 08

3. Financial Performance & Business Profile

Page : 12

4. Branch Network

Page : 33

5. Shareholding Pattern

Page : 34

6. Corporate Governance

Page : 35

Overview

City Union Bank Ltd, the oldest private sector bank in India, was founded on October 31, 1904 and is headquartered at Kumbakonam, Tamil Nadu, India.

The main focus of the Bank – lending to MSME, Retail / Wholesale Trade with granular asset profile including providing short term and long term loans to agricultural sector.

Facts & Figures

Position as on 31.12.2016

Deposits



INR 29,986 Cr

Advances



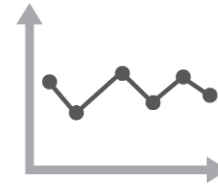
INR 21,801 Cr

Net Interest Margin



4.16%

Net NPA



1.72%

Awards



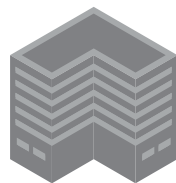
Best Small sized Bank for 2014-15 by Business World – PWC Best Banks' Survey 2015

Employees



4,709

Branches



528

ATM's



1,408

Efficiency Ratio

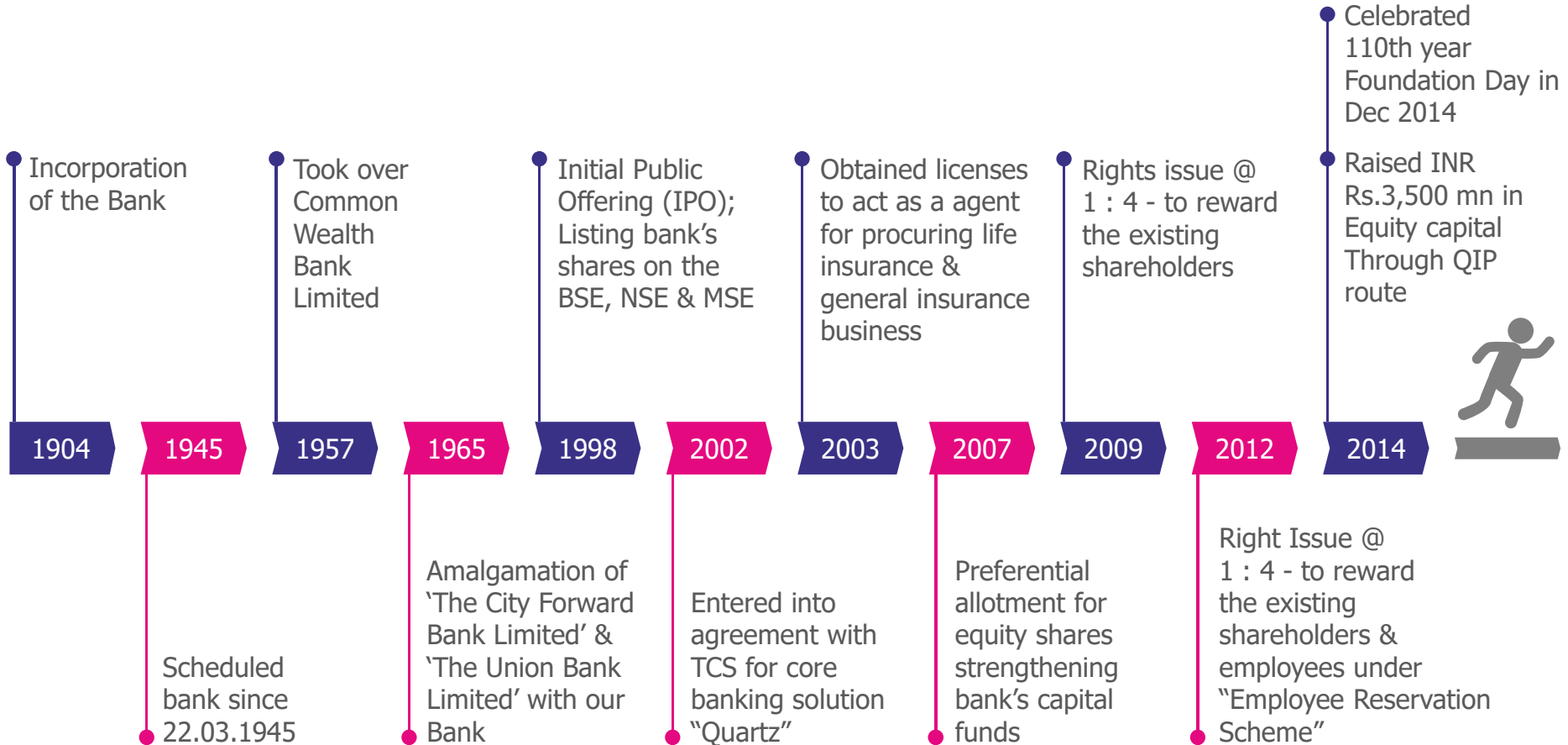


40.14%



Won "Productivity and Efficiency" award for Small Banks conducted by Business Today – KPMG study on Indian Best Banks' survey 2015

Key milestones



City Union Bank – A specialized banking model aligned to Target Segment – SME/MSME



Competitive Advantages

<p>Strong track record</p>	<ul style="list-style-type: none"> • Continuous profitability and dividend payout in all 100+ years of operations • Business growth of 20% CAGR in last 10 years
<p>Robust corporate governance practices</p>	<ul style="list-style-type: none"> • Strong board with majority of directors being independent • Consistency in management with only 7 CEOs appointed in 100+ years
<p>Diversified asset profile</p>	<ul style="list-style-type: none"> • Granular asset profile with advances to top 20 borrowers contributing under 11% • Lower ticket size lending backed by adequate collaterals
<p>Higher yielding loan portfolio</p>	<ul style="list-style-type: none"> • Trading and MSME loan segments earning high yields constitute about 51% of advances
<p>Adequately capitalised</p>	<ul style="list-style-type: none"> • Strong Capital Adequacy ratio of 14.88% out of which Tier 1 constitutes 14.39%
<p>Network</p>	<ul style="list-style-type: none"> • Pan India presence with 528 branches • Strong presence in South India (472 branches) of which 362 are in Tamil Nadu alone

Q3 / 9 M FY 2016-17 Performance – A snapshot

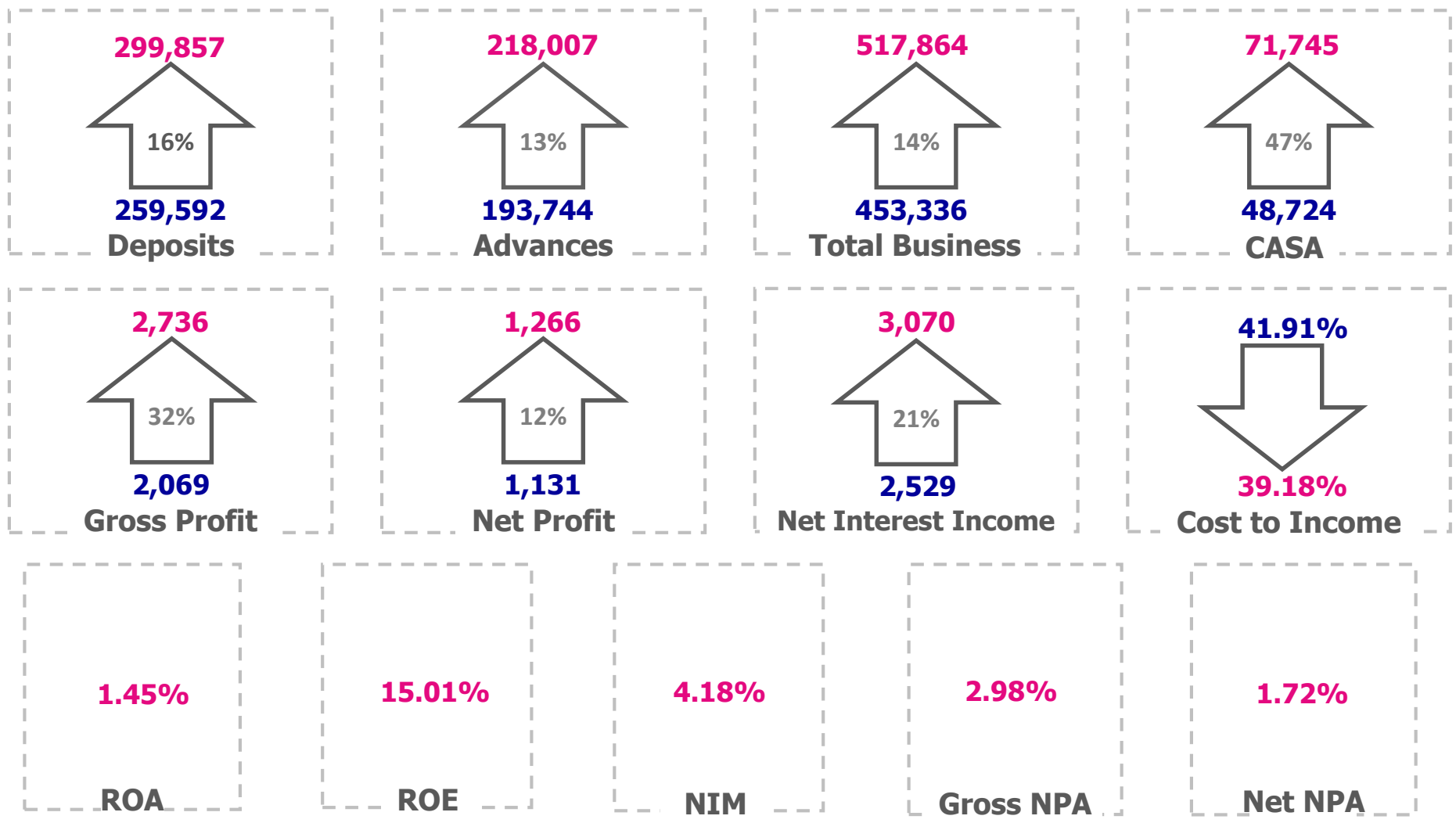
- ✓ Deposits increased by 16% from Rs.260 Bn to Rs.300 Bn Y-o-Y
- ✓ Advances registered a growth of 13% from Rs.194 Bn to Rs.218 Bn Y-o-Y
- ✓ Total business grown by 14% to Rs.518 Bn from Rs.453 Bn Y-o-Y
- ✓ Gross Profit registered a growth of 32% from Rs.2,069 Mn to Rs.2,736 Mn on Q3-Vs-Q3 basis and 22% from Rs.6,092 Mn to Rs.7,461 Mn on 9M-Vs-9M
- ✓ Net Profit increased by 12% from Rs.1,131 Mn to Rs.1,266 Mn on Q3-Vs-Q3 basis and 12% from Rs.3,325 Mn to Rs.3,739 Mn on 9M-Vs-9M
- ✓ Profitability and efficiency ratios – at par with the best in industry:

		Q3 FY 2017	9M FY 2017
➤	Return on Assets	- 1.45%	1.50%
➤	Net Interest Margin	- 4.18%	4.16%
➤	Return on Equity	- 15.01%	15.36%
➤	Earnings per share	- Rs.2.12	Rs.6.25

- ✓ Gross NPA – 2.98% and Net NPA – 1.72%
- ✓ Provision Coverage Ratio – 62%
- ✓ CRAR – 14.88% (Basel III) of which core CRAR – 14.39%

Q3 Vs Q3 Performance – A snapshot

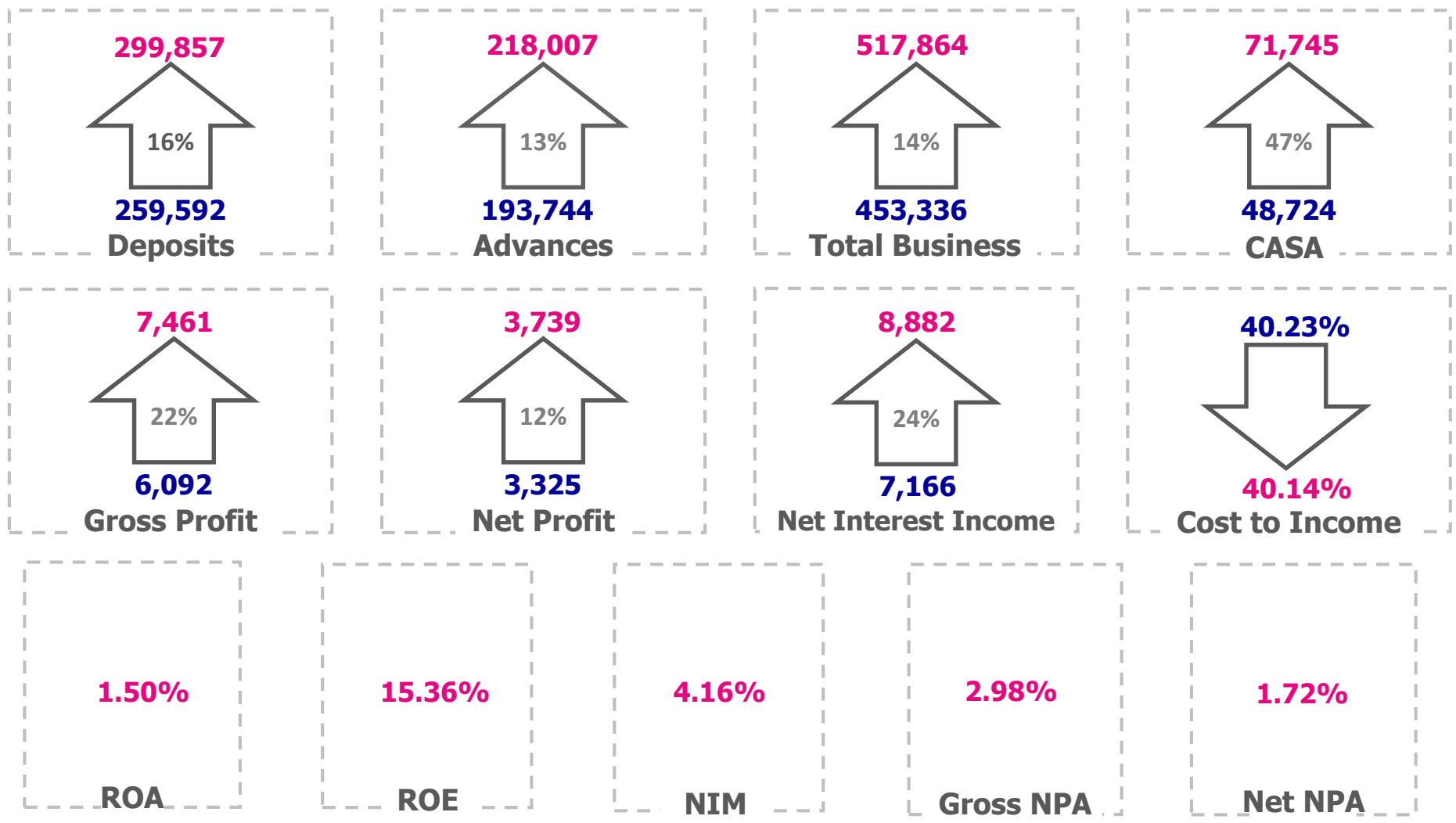
(All figures in INR Mn)



■ Q3 FY17 ■ Q3 FY16

9 M Vs 9 M Performance – A snapshot

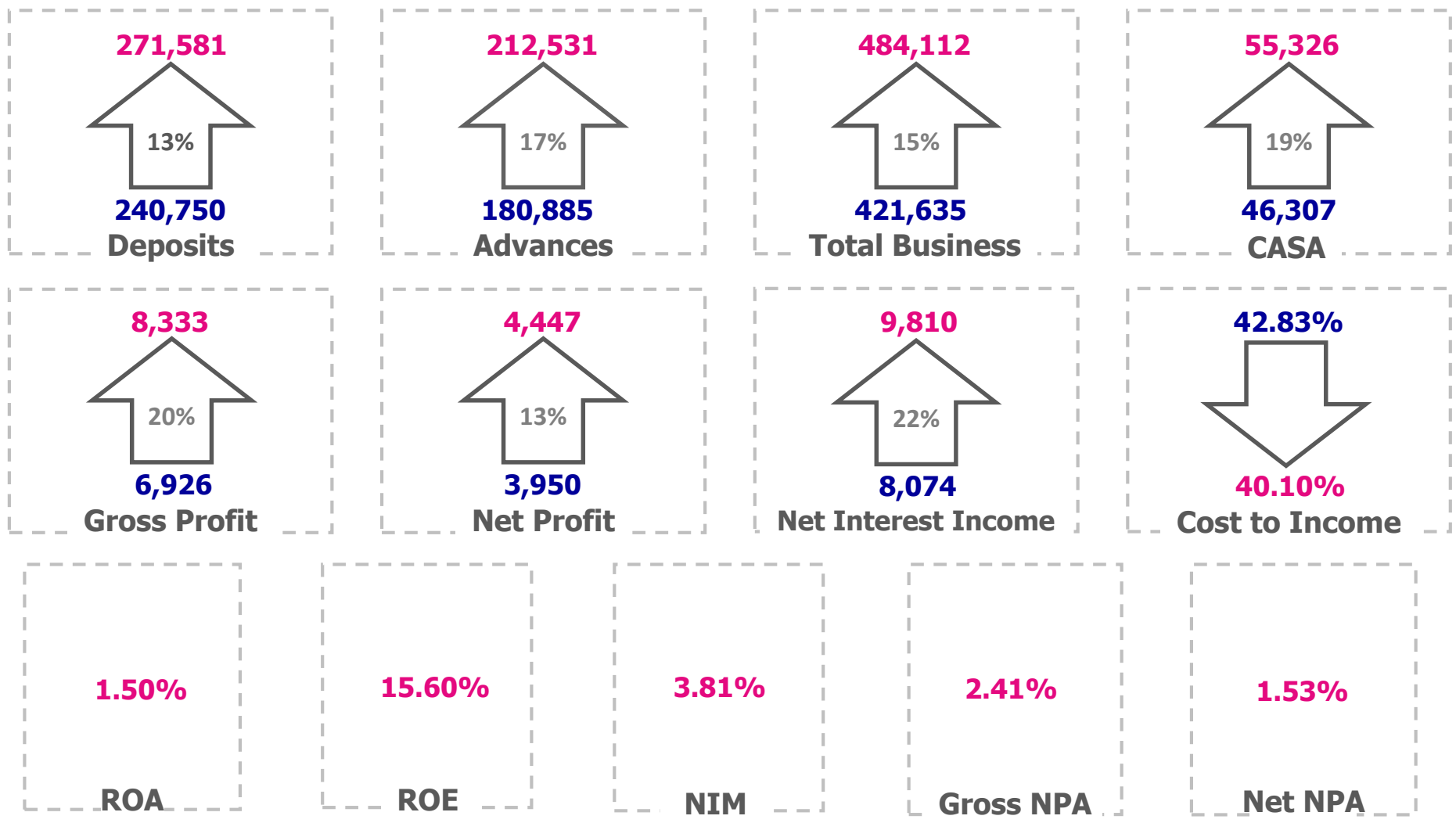
(All figures in INR Mn)



■ 9M FY17 ■ 9M FY16

FY 2015-16 Performance – A snapshot

(All figures in INR Mn)



■ FY 16 ■ FY 15

Q3 FY 17 Vs Q3 FY 16 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	Q3 FY 2017	Q3 FY 2016	Inc / (Dec)	Growth	Growth %
Deposits	299,857	259,592	↑	40,265	16%
Advances	218,007	193,744	↑	24,263	13%
Total Business	517,864	453,336	↑	64,528	14%
Demand Deposits	24,070	16,501	↑	7,569	46%
Saving Deposits	47,675	32,223	↑	15,452	48%
CASA	71,745	48,724	↑	23,021	47%
Gross NPA	6,499	4,599	↑	1,900	41%
Net NPA	3,707	2,868	↑	839	29%
Gross NPA (%)	2.98%	2.37%			
Net NPA (%)	1.72%	1.49%			
C R A R (BASEL – III)	14.88%	14.63%			
- Of which Tier I	14.39%	14.17%			
CD Ratio	73%	75%			
PCR	62%	61%			

Q3 FY 17 Vs Q3 FY 16 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	Q3 FY 2017	Q3 FY 2016	INC / (DEC)	Growth %	Q2 FY 2017
Net Interest Income	3,070	2,529	541	21%	3,012
Other Income	1,428	1,033	395	38%	1,042
Operating Expenses	1,762	1,493	269	18%	1,686
Gross Profit	2,736	2,069	667	32%	2,368
Provisions & Contingencies	1,470	938	532	57%	1,130
Net Profit	1,266	1,131	135	12%	1,238
Return on Assets	1.45%	1.50%			1.50%
Return on Equity	15.01%	15.19%			15.28%
Net Interest Margin	4.18%	3.82%			4.20%

9M FY 17 Vs 9M FY 16 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	9M FY 2017	9M FY 2016	INC / (DEC)	Growth %
Net Interest Income	8,882	7,166	1,716	24%
Other Income	3,581	3,027	554	18%
Operating Expenses	5,002	4,101	901	22%
Gross Profit	7,461	6,092	1,369	22%
Provisions & Contingencies	3,722	2,767	955	34%
Net Profit	3,739	3,325	414	12%
Return on Assets	1.50%	1.51%		
Return on Equity	15.36%	15.55%		
Net Interest Margin	4.16%	3.74%		

FY 16 Vs FY 15 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	FY 2016	FY 2015	Inc / (Dec)	Growth	Growth %
Deposits	271,581	240,750	↑	30,831	13%
Advances	212,531	180,885	↑	31,646	17%
Total Business	484,112	421,635	↑	62,477	15%
Demand Deposits	19,192	16,681	↑	2,511	15%
Saving Deposits	36,133	29,626	↑	6,507	22%
CASA	55,326	46,307	↑	9,019	19%
Gross NPA	5,120	3,358	↑	1,762	52%
Net NPA	3,232	2,328	↑	904	39%
Gross NPA (%)	2.41%	1.86%			
Net NPA (%)	1.53%	1.30%			
C R A R (BASEL – II)	15.80%	16.59%			
C R A R (BASEL – III)	15.58%	16.52%			
- Of which Tier I	15.09%	16.03%			
CD Ratio	78%	75%			
PCR	60%	58%			

FY 16 Vs FY 15 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	FY 2015-16	FY 2014-15	INC/ DEC	Growth %
Net Interest Income	9,810	8,074	1,737	22%
Other Income	4,100	4,041	59	1%
Operating Expenses	5,577	5,188	389	8%
Gross Profit	8,333	6,926	1406	20%
Provisions & Contingencies	3,886	3,085	801	26%
Exceptional Items	0	109	-109	-ve
Net Profit	4,447	3,950	497	13%
Return on Assets	1.50%	1.49%		
Return on Equity	15.60%	16.91%		
Net Interest Margin	3.81%	3.44%		

Q3 – FY 17 Vs 16 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	Q3 FY 2017	Q3 FY 2016	Growth (%)
Interest on Loans	6,565	5,982	10%
Interest on Investments	1,392	1,405	-ve
Other Interest Income	153	83	84%
Total Interest Income	8,110	7,470	9%

Interest Expenses Breakup

Particulars	Q3 FY 2017	Q3 FY 2016	Growth (%)
Int Exp on Deposits	4,932	4,831	2%
Other Int Expenses	108	110	-ve
Total Interest Expenses	5,040	4,941	2%

Other Income Breakup

Particulars	Q3 FY 2017	Q3 FY 2016	Growth (%)
CEB & Charges	523	499	5%
Treasury Income	793	308	158%
Other Inc incl recoveries in written off a/cs	112	226	-ve
Total Other Income	1,428	1,033	38%

Operating Expenses Breakup

Particulars	Q3 FY 2017	Q3 FY 2016	Growth (%)
Employee Cost	803	633	27%
Other Operating Expenses	959	860	11%
Total Expenses	1,762	1,493	18%

9M – FY 17 Vs 16 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	9M FY 2017	9M FY 2016	Growth (%)
Interest on Loans	19,382	17,538	11%
Interest on Investments	4,030	4,074	-ve
Other Interest Income	327	268	22%
Total Interest Income	23,739	21,880	8%

Interest Expenses Breakup

Particulars	9M FY 2017	9M FY 2016	Growth (%)
Int Exp on Deposits	14,575	14,435	1%
Other Int Expenses	282	279	1%
Total Interest Expenses	14,857	14,714	1%

Other Income Breakup

Particulars	9M FY 2017	9M FY 2016	Growth (%)
CEB & Charges	1,594	1,568	2%
Treasury Income	1,700	908	87%
Other Inc incl recoveries in written off a/cs	287	551	-ve
Total Other Income	3,581	3,027	18%

Operating Expenses Breakup

Particulars	9M FY 2017	9M FY 2016	Growth (%)
Employee Cost	2,204	1,605	37%
Other Operating Expenses	2,798	2,496	12%
Total Expenses	5,002	4,101	22%

FY 16 Vs 15 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	FY 2016	FY 2015	Growth (%)
Interest on Loans	23,676	21,662	9%
Interest on Investments	5,410	4,925	10%
Other Interest Income	356	402	-ve
Total Interest Income	29,442	26,989	9%

Interest Expenses Breakup

Particulars	FY 2016	FY 2015	Growth (%)
Int Exp on Deposits	19,230	18,532	4%
Other Int Expenses	402	383	5%
Total Interest Expenses	19,632	18,915	4%

Other Income Breakup

Particulars	FY 2016	FY 2015	Growth (%)
CEB & Charges	2,105	1,967	7%
Treasury Income	1,259	1,292	-ve
Other Inc incl recoveries in written off a/cs	736	782	-ve
Total Other Income	4,100	4,041	1%

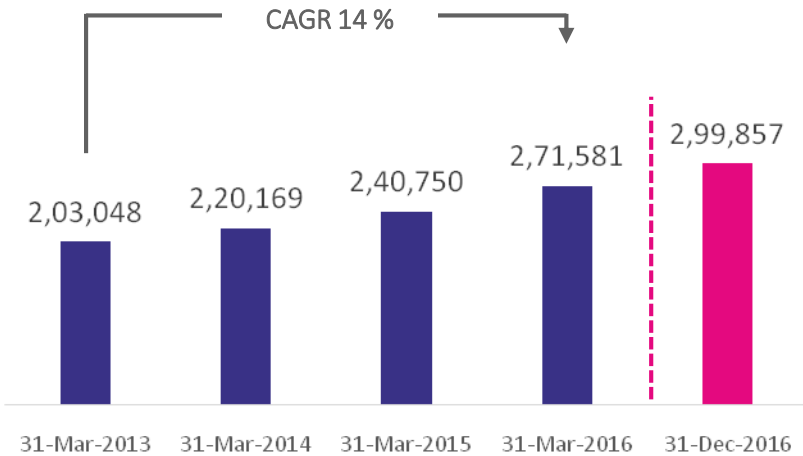
Operating Expenses Breakup

Particulars	FY 2016	FY 2015	Growth (%)
Employee Cost	2,132	2,103	1%
Other Operating Expenses	3,445	3,085	12%
Total Expenses	5,577	5,188	8%

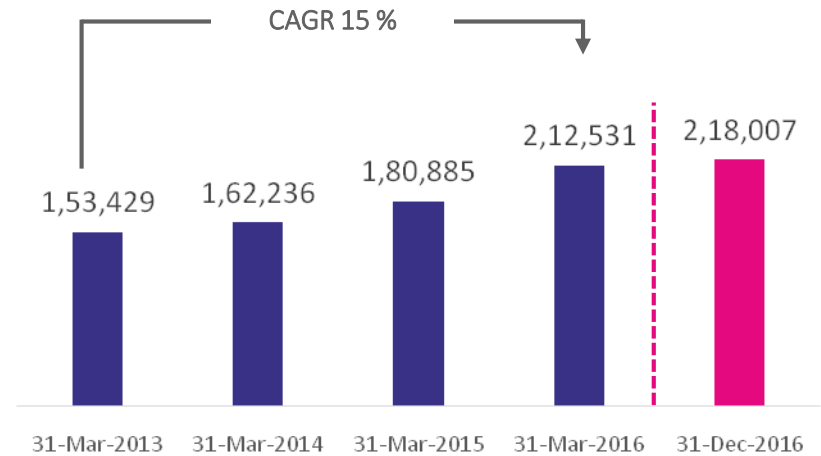
Strong Deposits and Advances growth

(in INR Mn)

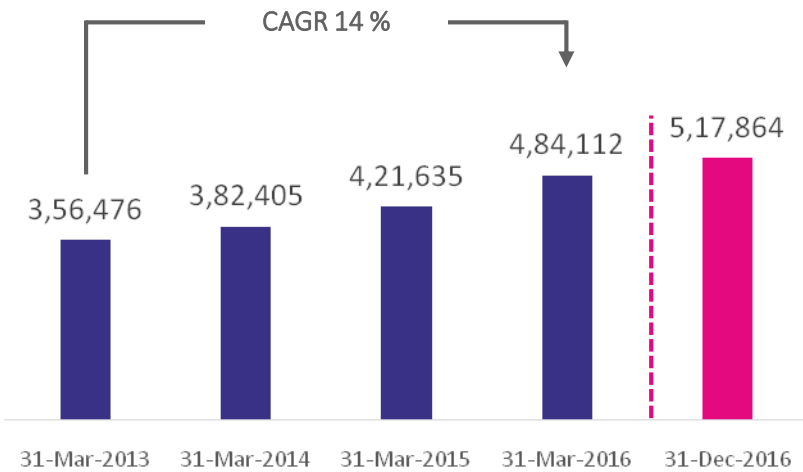
Deposits



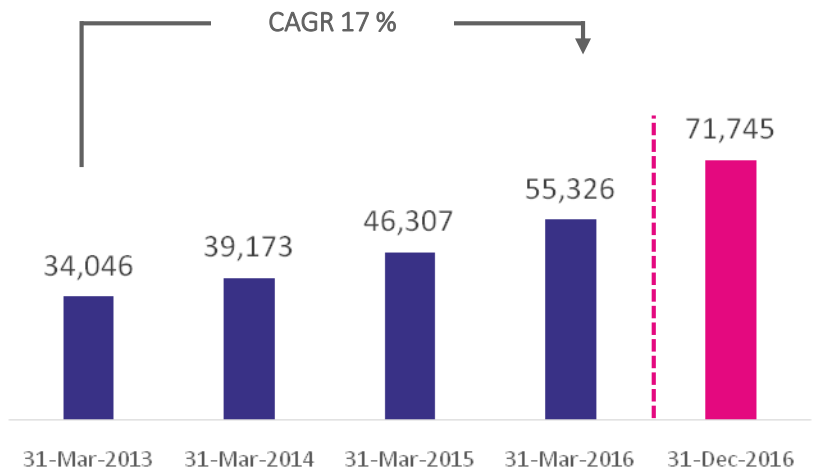
Advances



Business



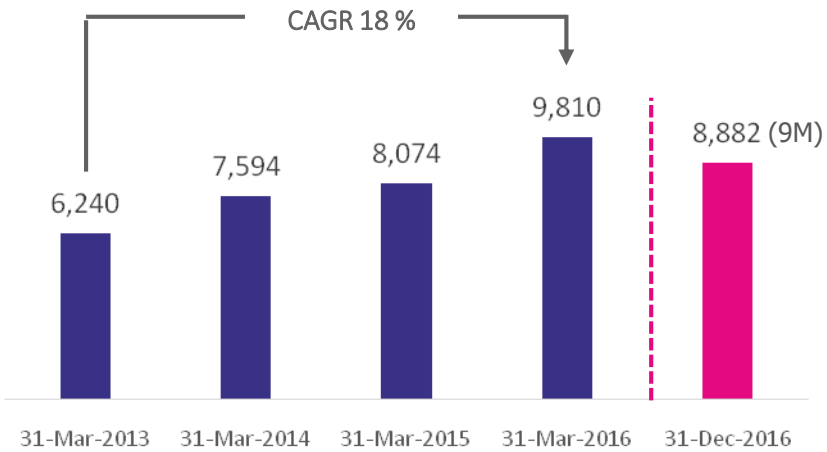
CASA



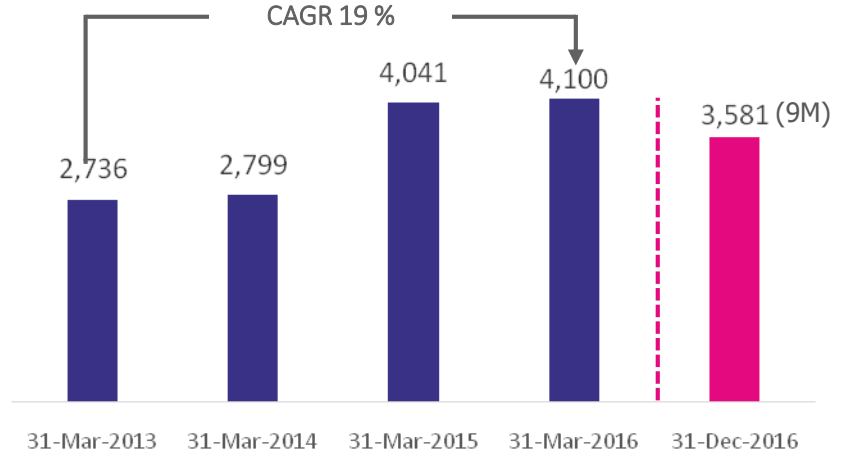
Income Growth over the years...

(in INR Mn)

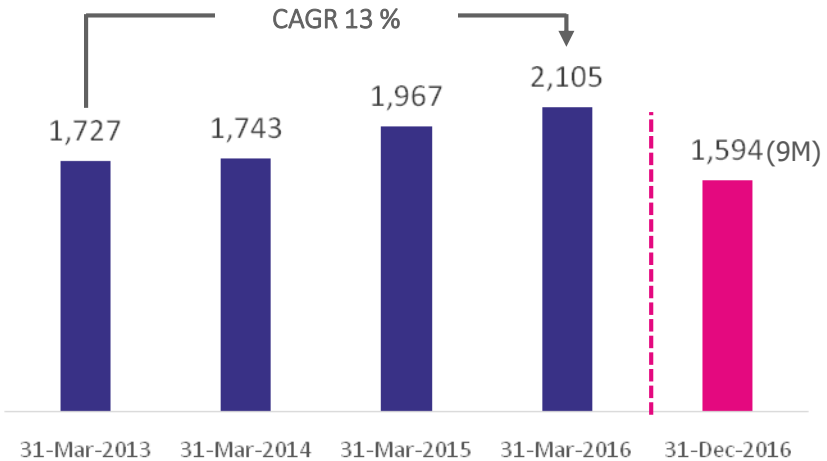
Net Interest Income Growth



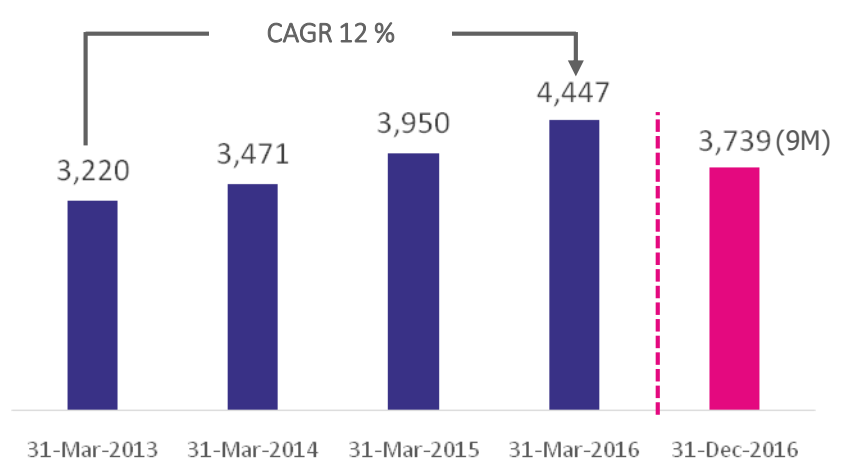
Other Income Growth



CEB Growth



Net Profit Growth

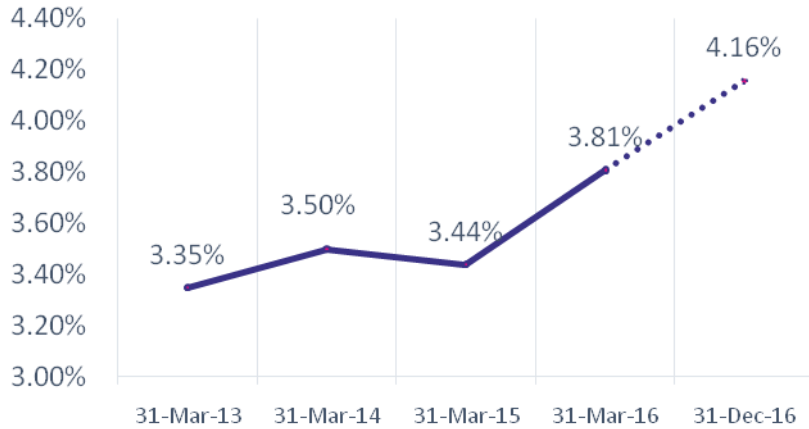


Key Business Indicators

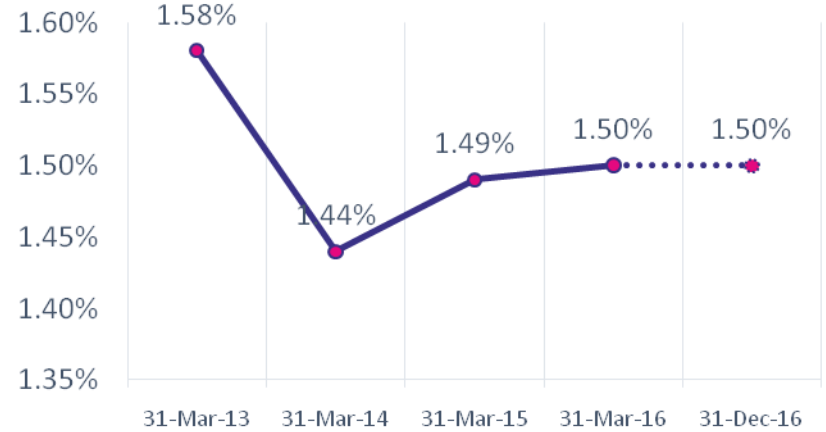
Particulars	Q3 FY 2017	Q3 FY 2016	Q2 FY 2017	9M FY 2017	9M FY 2016	FY 2015-16
Cost of Deposits	6.67%	7.48%	6.86%	6.89%	7.67%	7.62%
Yield on Advances	12.05%	12.67%	12.19%	12.25%	12.86%	12.83%
Yield on Investments	7.20%	7.41%	7.30%	7.34%	7.43%	7.45%
Net Interest Margin	4.18%	3.82%	4.20%	4.16%	3.74%	3.81%
Cost to Income	39.18%	41.91%	41.60%	40.14%	40.23%	40.10%
Cost of Funds	5.78%	6.54%	5.95%	5.97%	6.66%	6.61%
Yield on Funds	9.30%	9.88%	9.60%	9.54%	9.91%	9.91%
Per Employee Business (in INR Mn)	109.50	101.84	106.03	109.50	101.84	106.87
Per Employee Profit (in INR Mn) (Ann)	1.08	1.02	1.04	1.06	1.00	0.98
EPS (in INR) – FV INR 1/- share (Not Ann)	2.12	1.89	2.07	6.25	5.57	7.44

Key Business Ratios – Yearly trends

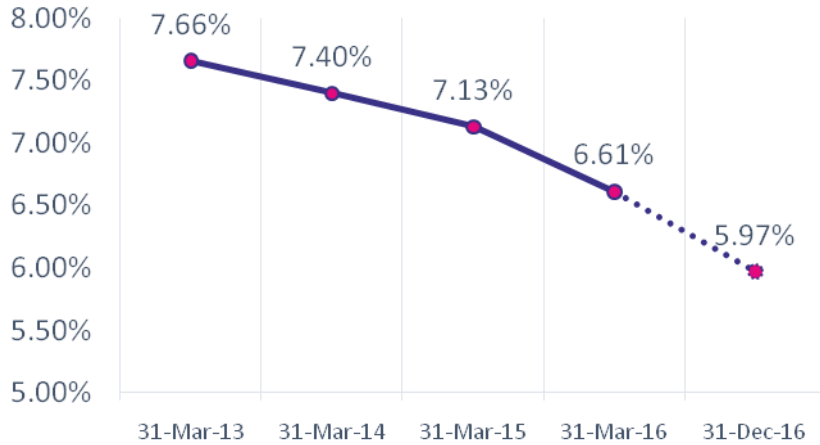
Net Interest Margin



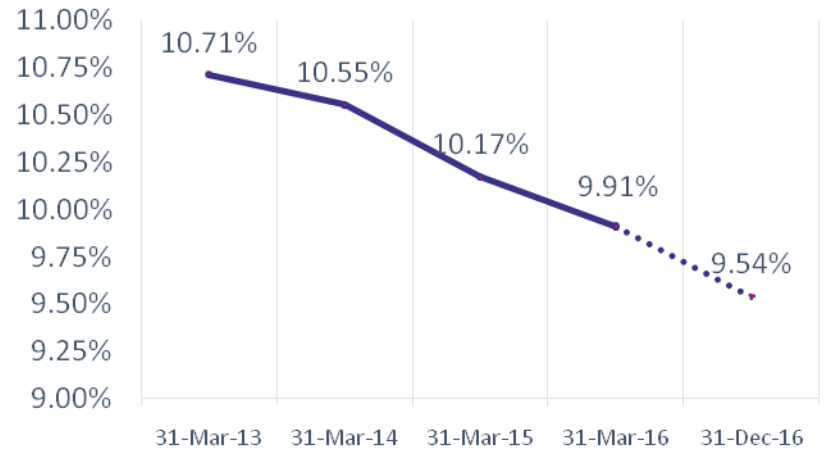
Return on Assets



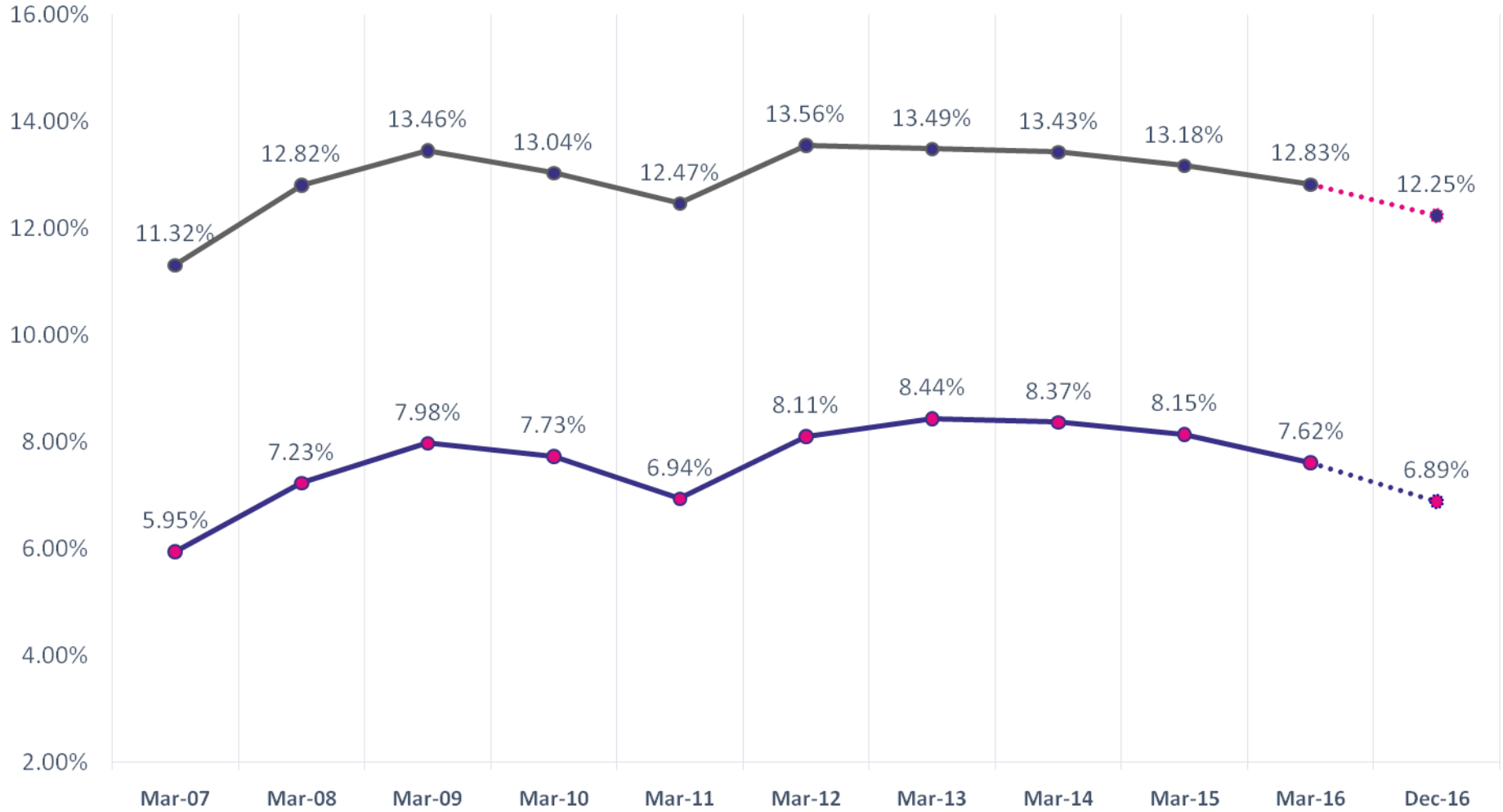
Cost of Funds



Yield on Funds



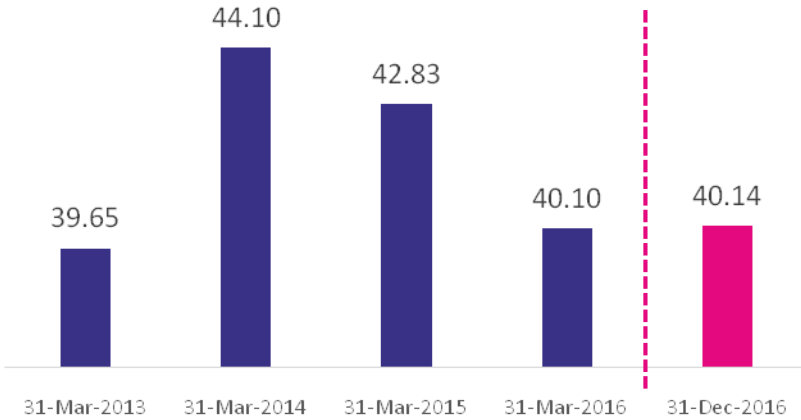
Cost of deposits & Yield on advances



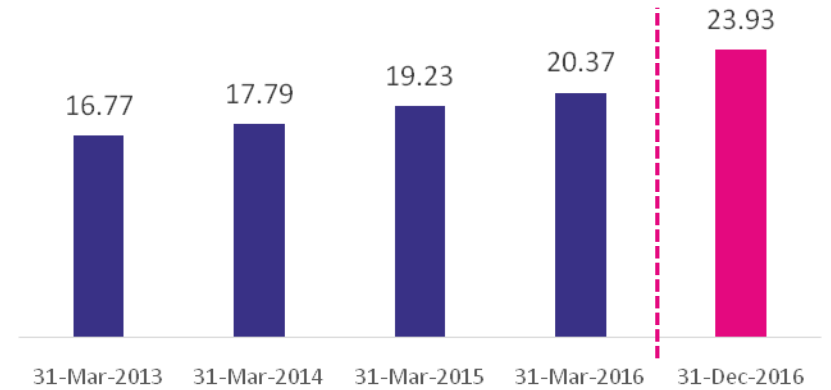
Spread between cost of deposits and yield on advances of our bank maintained in the last 10 years

Efficiency

Cost income ratio

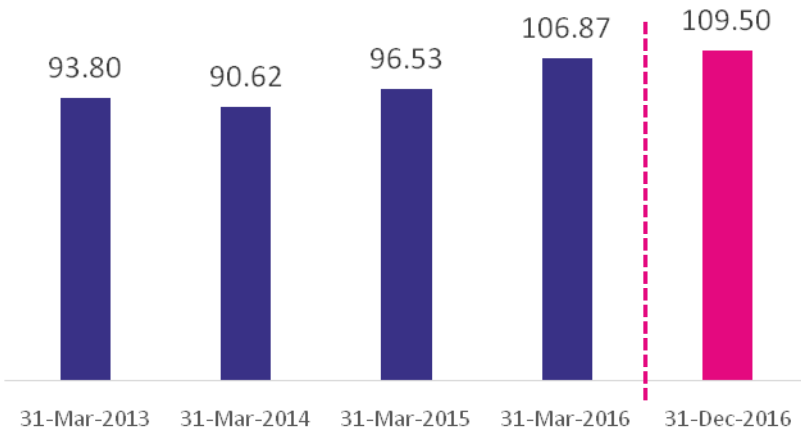


CASA Ratio



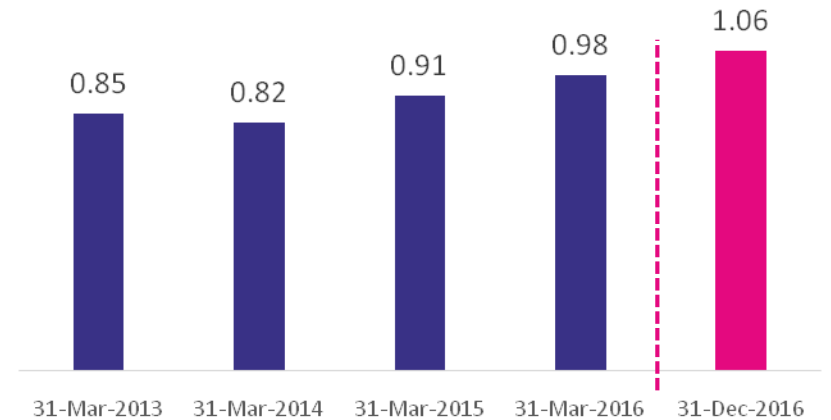
Business per Employee

(in INR Mn)



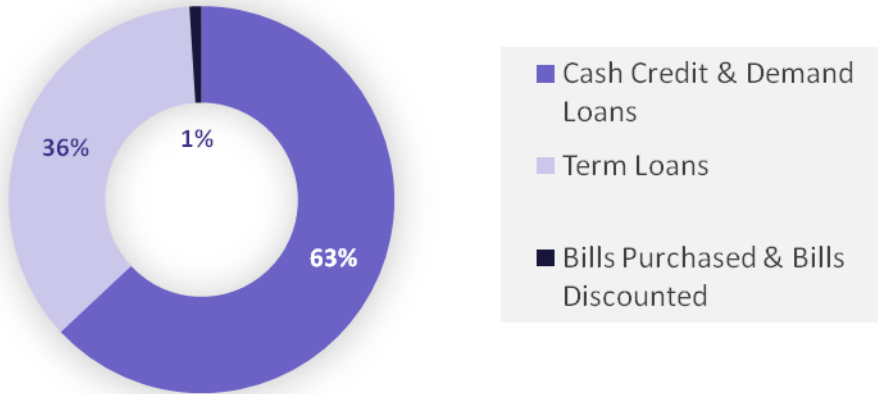
Profit per Employee

(in INR Mn)



Loan Book – Products Composition

% to Total Advances



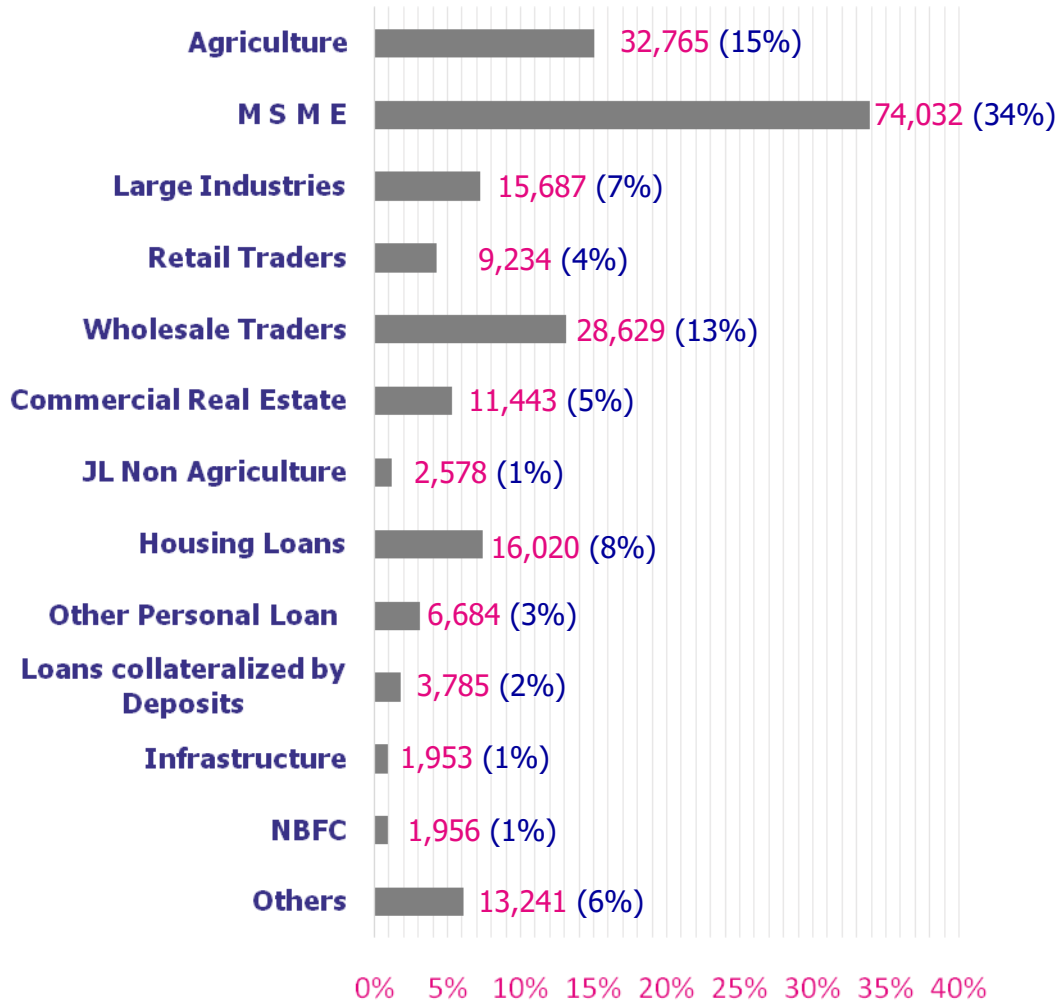
- Working capital loans yielding higher interest constitute 63% of advances
- **Re-pricing possible at short intervals thus reducing interest rate risk**
- ~90% of our loan book is on floating rate basis which reduces interest rate risk

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loans	138,196	63%
Term Loans	77,761	36%
Bills Purchased & Bills Discounted	2,050	1%
Gross Loans Total	218,007	100%

Loan Book – Sectoral Deployment – Position as on 31.12.2016

(in INR Mn)

Sectoral Deployment



Secured & Unsecured Advances

Particulars	Amount (INR Mn)	% to Total Advances
Secured Loans	215,609	99%
Unsecured Loans	2,398	1%
Total	218,007	100%

- ✓ Trading & MSME loans earning higher yield constitute about 51%.
- ✓ Diversified credit portfolio reduces credit risk
- ✓ Lower ticket size backed by adequate collaterals
- ✓ Unsecured Advances aggregate to 1%
- ✓ Jewel Loan portfolio decreased by Rs.110 Mn when compared to Q3 FY 2016.
- ✓ Total Jewel Loan outstanding as on 31.12.2016 – Rs.20,197 Mn

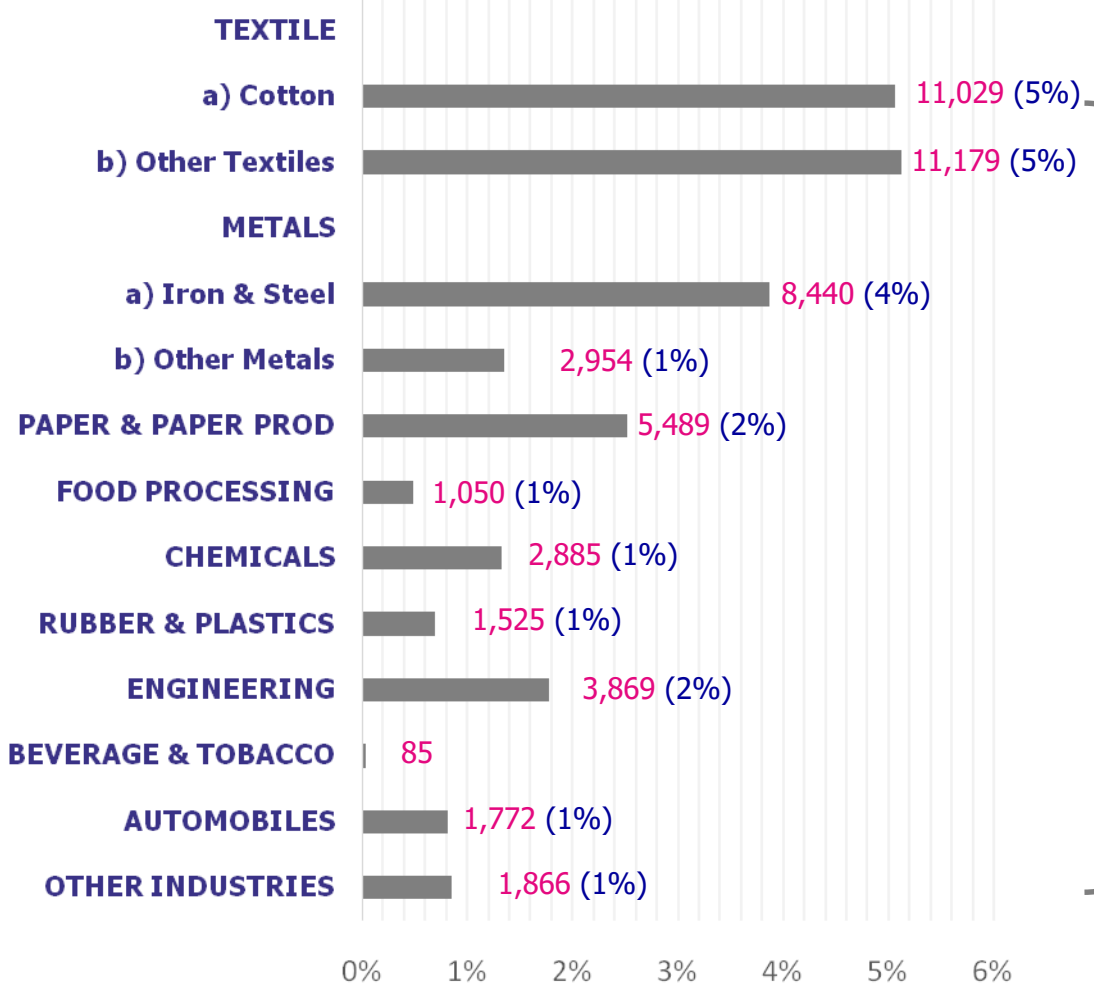
AJL – Agricultural Jewel Loan

JL – Jewel Loan

Loan Book – Advances to Major Industries

(in INR Mn)

Advances to Major Industries 31st December 2016

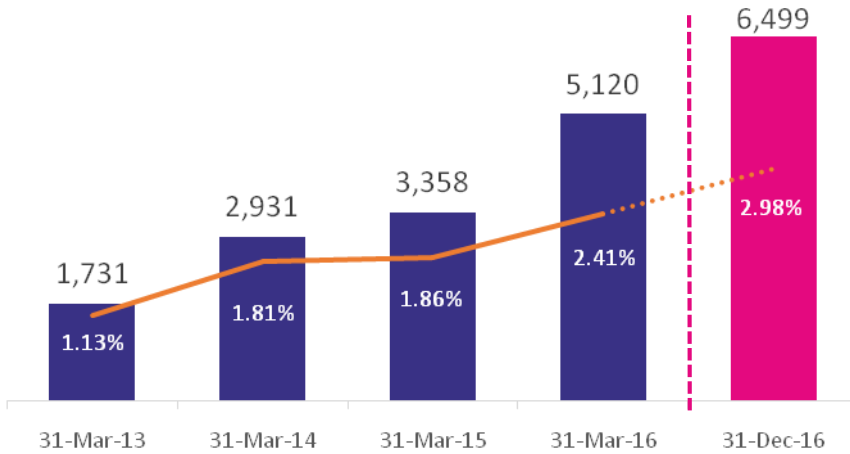


Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	52,143	24%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	165,864	76%
Total Gross Advances	218,007	100%

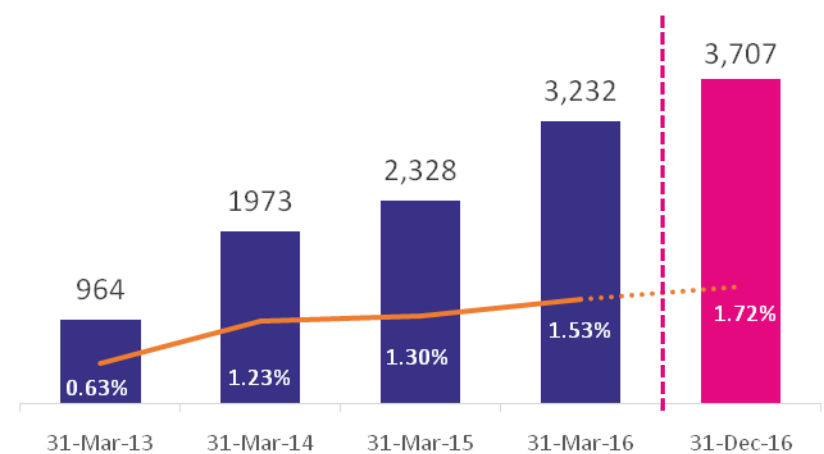
Asset Quality

(in INR Mn)

Gross NPA Qtm & Gross NPA %



Net NPA Qtm & Net NPA %



Asset Quality Position – Movement over the years

(Rs in Mn)		FY Mar - 13	FY Mar - 14	F Y Mar - 15	FY Mar - 16	Q3 FY 2017	9M FY 2017
NPA Opening balance		1,235	1,731	2,931	3,358	5,980	5,120
Additions	A	2,234	4,562	4,250	4,290	1,183	3,407
Recovery / SR		486	1,865	2,118	734	146	548
Upgradations		232	168	227	546	56	351
Net Addition	B	1,516	2,529	1,905	3,010	981	2508
Write-off		1,020	1,329	1,478	1,248	462	1129
NPA Closing balance		1,731	2,931	3,358	5,120	6,499	6,499
Technical Write-off (TW) during the period		948	1,226	618	1,189	456	1,090
Provision made during the period	C	970	1,485	1,650	2,050	870	2,065
T W recovery	D	599	544	750	370	100	254
Provision made net of TW Recovery	E = C-D	371	941	900	1,680	770	1,811
Gross Advance	F	1,53,428	1,62,236	1,80,885	2,12,531	218,007	218,007
Additions % of Gross Advance	A / F	1.46	2 .81	2.35	2. 02	0.54	1.56
Net Addition % of Gross Advance	B / F	0.99	1.56	1.05	1.42	0.45	1.15
Credit cost	E / F	0.24	0.58	0.50	0.79	0.35	0.83
Gross NPA %		1.13	1.81	1.86	2.41	2.98	2.98
Net NPA %		0.63	1.23	1.30	1.53	1.72	1.72

Restructured Accounts

Balance outstanding as on 30.09.2016 in respect of Restructured Standard borrowers

Type Restructuring	No. of Borrowers	Amount (in INR Mn)
Under CDR Mechanism	0	0
Under SME Debt Restructuring Mechanism	14	60
Under Other Debt Restructuring Mechanism	7	1838
Total	21	1898

- ✓ The above disclosure is in respect of Restructured Standard Accounts excluding NPA.
- ✓ During 9M FY 2017, no account has been restructured.
- ✓ Restructured Standard Advances to Gross Advances - 0.87% Dec-16 Vs 1.63% Dec-15
- ✓ No fresh sale to ARC during Q3 FY 2017 and amount outstanding in Security Receipts - 3669 Mn . During Q3 FY 17, the repayment received from ARC in SR amounted to Rs.5 Mn. The bank has provided Rs.250 Mn towards probable shortfall in the future realisation of Security Receipts.
- ✓ Amount serviced during Q3 FY 2017 in restructured standard accounts is Rs.19 Mn
- ✓ During Q3 FY 2017, 4 borrowal accounts of Rs.6 Mn slipped to NPA.

Investments – At a Glance

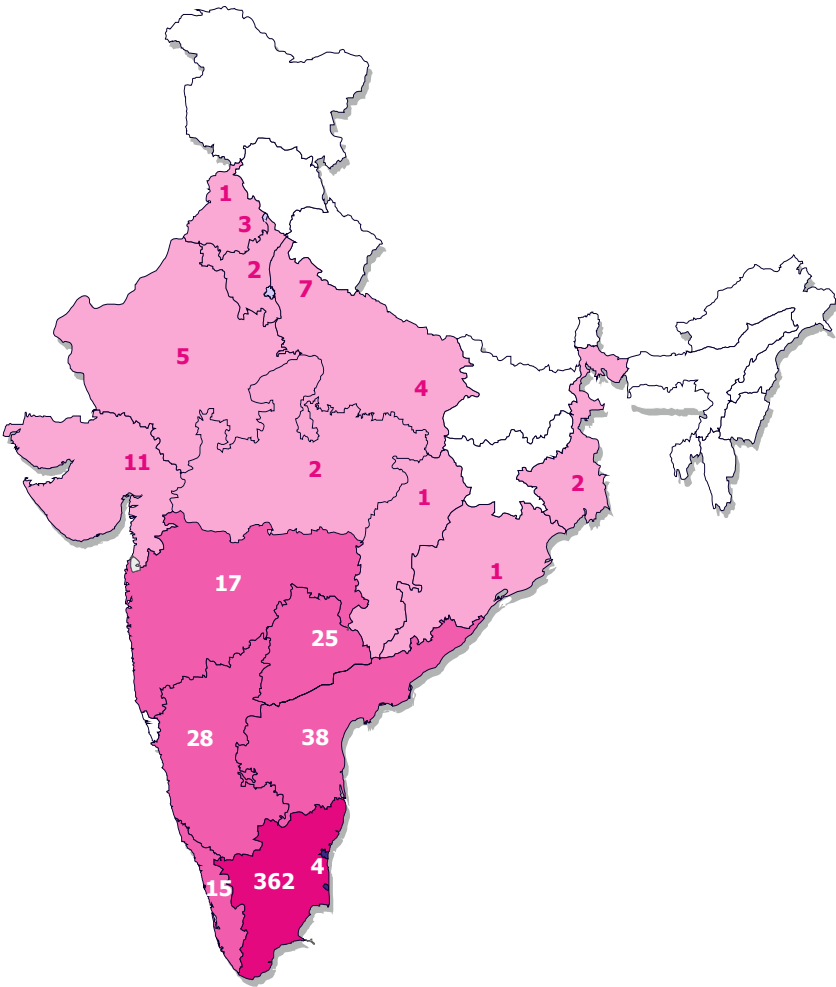
Investments Breakup and Categorywise

(in INR Mn)

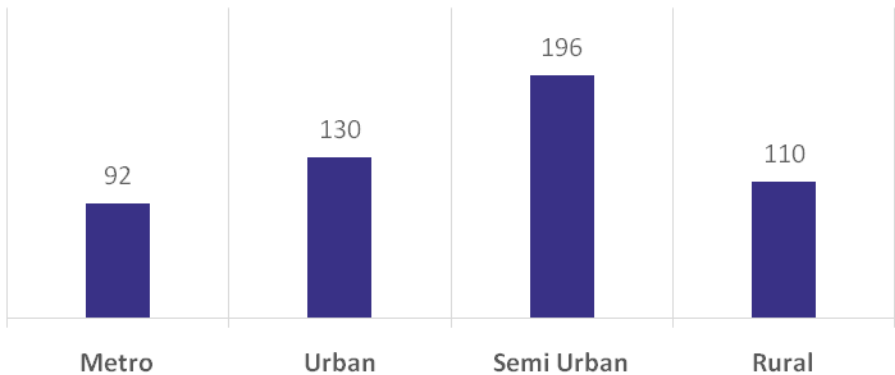
Particulars	DEC 2016	DEC 2015
SLR Securities	81,221	66,664
Non-SLR Securities	4,027	4,247
Total Investments	85,248	70,911
Yield on Investments	7.34%	7.43%
Investments Breakup:		
- A F S	24,013 (28%)	19,759 (28%)
- H T M	61,235 (72%)	51,152 (72%)
- H F T	-	-
Total Investments	85,248	70,911
Modified Duration:		
- A F S	1.07	2.82
- H T M	4.86	4.52
- H F T	-	-
- Overall Portfolio	3.90	4.13

Strong presence in the South

As of Dec-2016 - 528 branches. 472 branches are located in South India out of which 362 in Tamil Nadu



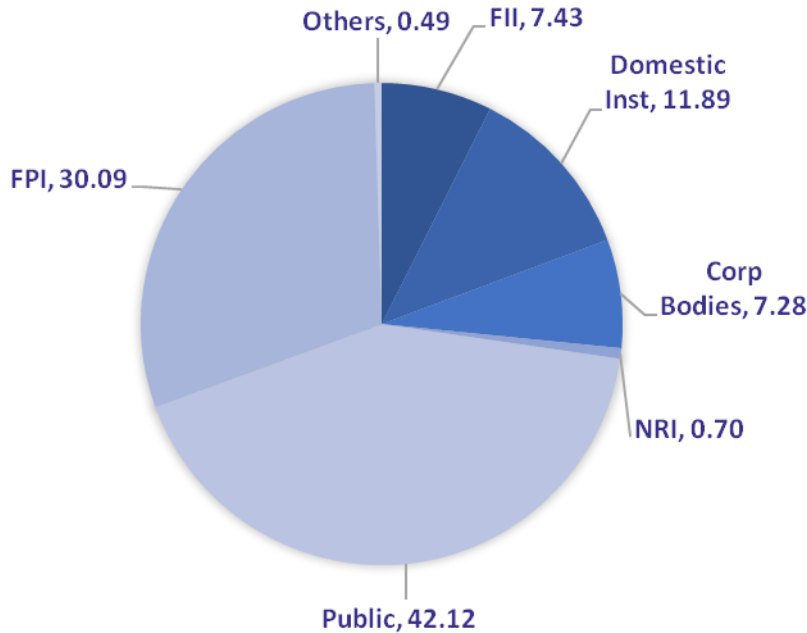
State	No. of Branches	% of Deposits	% of Advances	% of Business
Tamilnadu	362	78	64	72
Andhrapradesh	38	3	9	5
Telengana	25	3	6	5
Karnataka	28	6	5	5
Maharashtra	17	3	4	4
Kerala	15	2	2	2
Gujarat	11	1	3	2
Others	32	4	7	5
Total	528			



A well diversified investor base

as of 31st December 2016

Ownership profile



Major Institutional Shareholders

Shareholders	% of Holding
NT Asian Discovery Master Fund	4.01
Lavender Investments Ltd (Chrys Capital)	3.95
Life Insurance Corporation of India	3.51
Smallcap World Fund INC	3.34
GKFF Ventures (Argonaut Ventures)	3.02
Ardisia Ltd	2.45
HDFC Midcap Opportunities Fund	2.17
TVF Fund Ltd	1.92
Aberdeen Global – Asian Smaller Companies Fund	1.61
Bank Muscat India Fund	1.25
Faering Capital India Evolving Fund	1.11
Wasatch Core Growth Fund	1.11
Somerset Emerging Markets Small Cap Fund	1.09
HDFC Balanced Fund	1.01
HDFC Standard Life Insurance Company Ltd	1.00

Well diversified ownership of shareholders around 88,000 Approx

Long term investors ensuring stability and support to management

Higher Participation from FII's

Limit on FII / FPI ownership increased to 40%

Head room available for FII / FPI ... 2.48%

Transparent 'Corporate Governance' practices

Board consists of 7 Independent Directors and 3 Non-Independent Directors

Various sub-committees of Board functions to oversee the operations of the Bank

Disclosure norms strictly adhered to

KYC / AML norms strictly complied with.

Code of conduct for Directors and Senior Management put in place

WE HAVE EMINENT PERSONALITIES ON OUR BOARD

Chairman – Chartered Accountant - Retd. CFO from Tata Consultancy Services

Former retired Chief of Banking Operations & Development department, RBI & IRDA member

Retired High Court Judge

Professor of IIT, Chennai

Advocate in Banking law & Environmental Activist

Career Banker with 4 decades of banking experience

Chartered Accountant & First woman director of the Bank

Practicing Chartered Accountant

Practicing Chartered Accountant

A well experienced and strong Board



**Shri. S. Mahalingam | B.Com (Honours), FCA
Non Executive Chairman**

Mr. S. Mahalingam retired as CFO and ED of Tata Consultancy Services and was involved in myriad aspects of the company's operation and growth. He is a graduate in Commerce and Fellow member of Institute of Chartered Accountants of India. He is serving as Non Executive part time Chairman w.e.f. 04.05.2016



**Dr. N. Kamakodi | B.Tech., MBA., PhD., CAIIB
M.D. & C.E.O.**

Dr. N. Kamakodi is serving as MD & CEO of the Bank from May 2011. He joined the Bank as DGM in the year 2003 and was elevated as GM in 2005 and later as Executive Director in 2006.



**Shri. T.K. Ramkumar | B.Com., B.L.
Director**

Mr. T.K. Ramkumar is one of the leading Lawyers in Chennai possessing special knowledge in Banking law, Company law and Intellectual Property Rights. He is also an active environmentalist.



**Shri. C R Muralidharan | BSC., CAIIB.
Director**

Mr. C.R. Muralidharan has 40 years of vast experience in regulatory Banking and he retired as Chief General Manager, Dept of Banking Operations & Development, Reserve Bank of India and served as member IRDA.



**Justice S R Singharavelu | BSC,B.L.
Director**

Mr. S.R. Singaravelu is a former Judge of High Court of Madras and High Court of Orissa. He has a vast experience of 36 years in the Judiciary where he has held various positions.



**Prof. V. Kamakoti | BE., M.S. Phd.
Director**

Dr. Veezhinathan Kamakoti holds a Bachelor of Engineering and Ph.D. in Computer Science. His forte is Information Technology related Secured Systems Engineering and Security related software engineering.



**Shri. R. Mohan | B.Sc., MBA, CAIIB
Director**

Mr. R. Mohan is a bachelor of Science, Master of Business Administration and a CAIIB. Prior to joining the Board, he served as Chief General Manager of our Bank.



**Smt. Abarna Bhaskar | BA., FCA
Director**

Smt. Abarna Bhaskar is a qualified Chartered Accountant by profession and the first woman director of the Bank. She has served in senior positions with Foreign Banks abroad and a large private sector bank in India.



**Shri. M. Narayanan | B.Sc. FCA, Grad CWA, DISA
Director**

Mr. M. Narayanan is a practising Chartered Accountant by profession and has handled Finance, Accounts and Taxation at various levels upto CFO while in service for over 20 years in companies of repute viz. BHEL, Dalmia Cements, Fenner, Ramco Cements and Dishnet etc. He is also an agriculturist.



**Shri. S. Bernard | B.Com., FCA,
Director**

Shri. S. Bernard is a graduate in Commerce and Fellow member of the Institute of Chartered Accountants of India. Having worked as an accountant/divisional accountant in Eastern Coal Fields (subsidiary of Coal India Ltd.) and Best & Crompton Engineering for a period of 6 years, he a practicing Chartered Accountant since 1984.



CITY UNION BANK LTD

CITY UNION BANK LTD.

Regd. Office : 149, TSR Big Street, Kumbakonam – 612001, Tamilnadu.
Admin Office : "Narayana" No.24 B, Gandhi Nagar, Kumbakonam - 612001,Tamil Nadu.
Tel : 0435-2402322, 2401622, | FAX: 0435-2431746 | www.cityunionbank.com

INVESTOR CONTACT

Name : K. Jayaraman, DGM
Mob : +91 9344303740
Email : jayaraman@cityunionbank.com

For any queries regarding presentation, please write to Investor.relations@cityunionbank.com

