



INVESTOR PRESENTATION

JUNE 2019

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June 2019



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Corporate Governance



CUB
Trust and Excellence
SINCE 1904

OVERVIEW

ΟΛΕΚΛΙΕΜ

► 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 30.06.2019



Deposits
INR 39,077 CR



Advances
INR 32,229 CR



Net Interest Margin
4.11%



Net NPA
1.89%



Employees
5,527



Branches
650

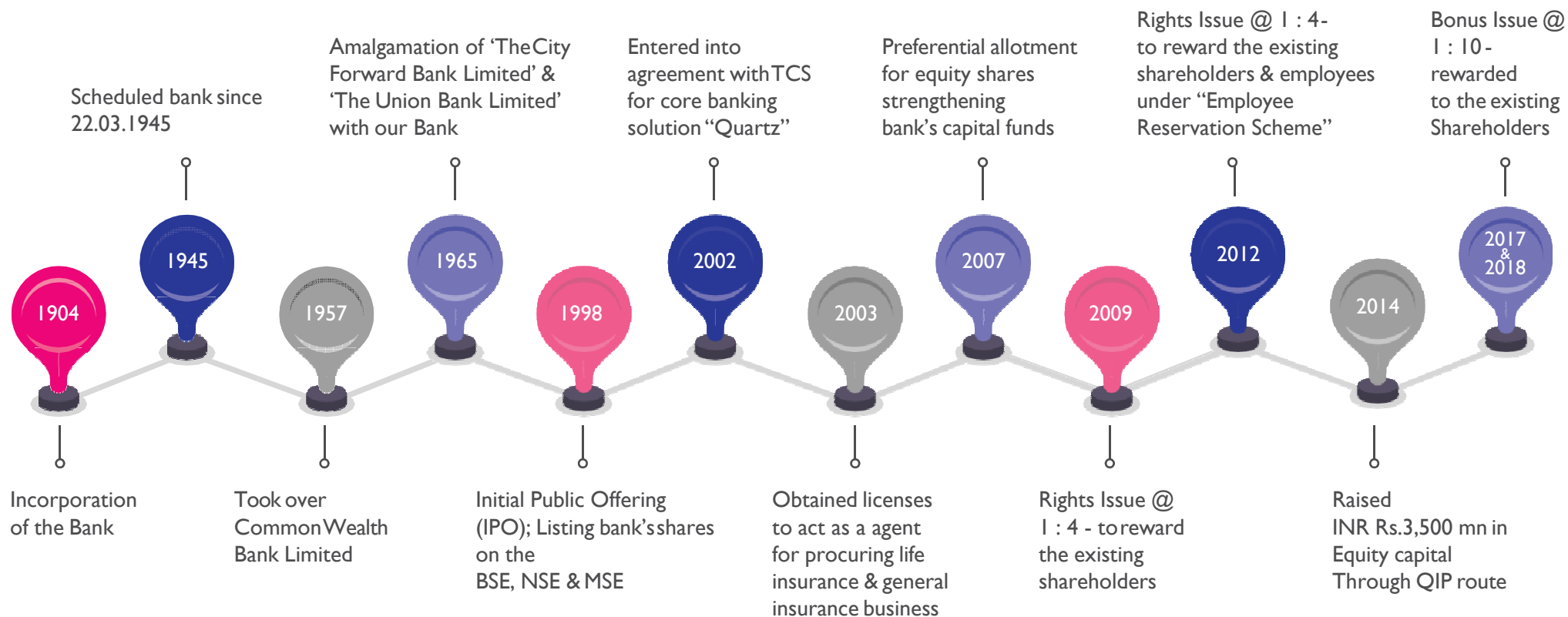


ATM's
1,711



Efficiency Ratio
39.43%

▶ KEY MILESTONES



▶ CITY UNION BANK - A SPECIALIZED BANKING MODEL ALIGNED TO TARGET SEGMENT – SME / MSME

SME / MSME focus

- ▶ SME/MSME specialized business model focusing on large untapped segment
- ▶ Segment consistently delivering higher yields
- ▶ Superior client servicing leading to client retention and low business acquisition costs

10 year CAGR of 20%+

Prudent Risk Management

- ▶ SME exposures' result in granular asset profile
- ▶ Granular deposit base with high retention rates result in stable liability profile
- ▶ SME / MSME Loans result in lower NPA as they are:
 - Additionally collateralised by residential property and personal guarantees etc.
 - Predominantly single banker relationships with minimal exposure to consortium / multiple banking arrangements / infrastructure lendings.

Invested in Robust Infrastructure

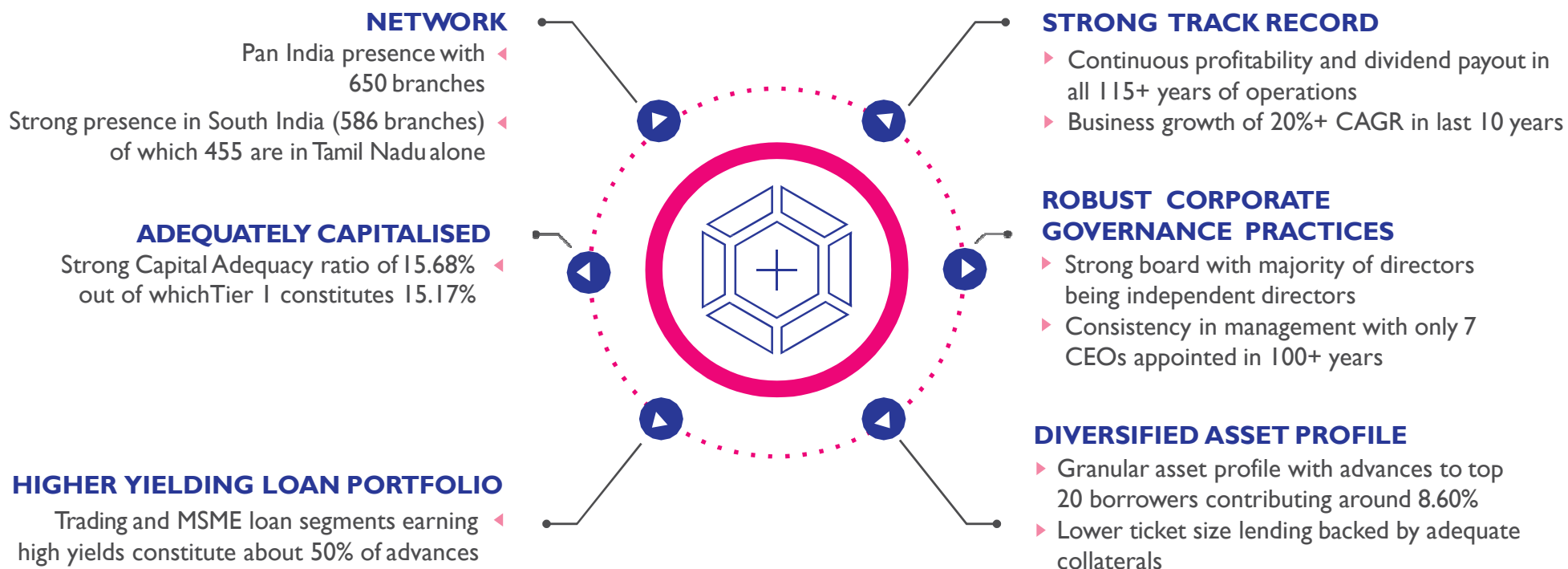
- ▶ Comprehensive employee training and recruitment infrastructure through staff training college
- ▶ All branches and 100% business under CBS from TCS

Consistent Return with Superior ROA, ROE

Purely retail Liability Franchise

- ▶ No Certificate of Deposit
- ▶ No reliance on Corporate bulk deposits

▶ COMPETITIVE ADVANTAGES



▶ CREDIT RATING

ICRA has assigned

- ▶ **“AA-”** for Long Term - issuers with this rating are considered to have **“High Degree of Safety”** regarding timely servicing of financial obligations.
- ▶ **“A1+”** for **Certificate of Deposits (CD)** - issuers with this rating are considered to have **“Strong Degree of Safety”** regarding timely payment of financial obligations.

CRISIL has assigned

- ▶ **“A1+”** for **Certificate of Deposits (CD)** - issuers with this rating are considered to have **“Very Strong Degree of Safety”** regarding timely payment of financial obligations.

PERFORMANCE HIGHLIGHTS – JUNE 2019

▶ QI FY 2020 PERFORMANCE – A SNAPSHOT

- ▶ Deposits increased by 16% from Rs.336 Bn to Rs.391 Bn Y-o-Y
- ▶ Advances registered a growth of 14% from Rs.282 Bn to Rs.322 Bn Y-o-Y
- ▶ Total business grown by 15% to Rs.713 Bn from Rs.618 Bn Y-o-Y
- ▶ Gross Profit increased by 17% from Rs.2,994 Mn to Rs.3,514 Mn
- ▶ Net Profit registered a growth of 15% from Rs.1,616 Mn to Rs.1,856 Mn
- ▶ Profitability and efficiency ratios – at par with the best in industry:

PARTICULARS	QI FY 2020	QI FY 2019	Q4 FY 2019	FY 2018-19
Return on Assets	1.63%	1.64%	1.63%	1.64%
Net Interest Margin	4.11%	4.24%	4.40%	4.32%
Return on Equity	15.22%	15.32%	15.06%	15.25%
Earning per share	Rs.2.53	Rs.2.43	Rs.2.39	Rs.9.57

- ▶ Gross NPA – 3.34% and Net NPA – 1.89%
- ▶ Provision Coverage Ratio – 65%
- ▶ CRAR – 15.68% (Basel III) of which core CRAR – 15.17%

▶ QI FY 2020 VS QI FY 2019 PERFORMANCE – A SNAPSHOT

(All figures in INR Mn)

390,768



335,974

Deposits

322,295



282,151

Advances

713,063



618,125

Total Business

91,613



80,384

CASA

3,514



2,994

Gross Profit

1,856



1,616

Net Profit

4,169



3,748

Net Interest
Income

39.43%



40.58%

Cost to Income

1.63%

ROA

15.22%

ROE

4.11%

NIM

3.34%

Gross NPA

1.89%

Net NPA

■ QI FY 20

■ QI FY 19

▶ FY 2019 VS FY 2018 PERFORMANCE – A SNAPSHOT

(All figures in INR Mn)

384,480



328,526

Deposits

330,652



282,386

Advances

715,132



610,912

Total Business

96,982



79,567

CASA

12,400



12,077

Gross Profit

6,829



5,920

Net Profit

16,115



14,303

Net Interest
Income

41.67%



38.46%

Cost to Income

1.64%

ROA

15.25%

ROE

4.32%

NIM

2.95%

Gross NPA

1.81%

Net NPA

■ FY19

■ FY18







FINANCIAL PERFORMANCE & BUSINESS PROFILE

FINANCIAL PERFORMANCE & BUSINESS PROFILE

▶ QI FY 20 VS QI FY 19 PERFORMANCE - A SNAPSHOT

(in INR Mn)

FINANCIAL PERFORMANCE

PARTICULARS	QI FY 2020	QI FY 2019	INC / (DEC)	Growth	Growth %
Deposits	390,768	335,974		54,794	16%
Advances	322,295	282,151		40,144	14%
Total Business	713,063	618,125		94,938	15%
Demand Deposits	28,532	27,579		953	3%
Saving Deposits	63,081	52,805		10,276	19%
CASA	91,613	80,384		11,229	14%
Gross NPA	10,762	8,511			
Net NPA	6,000	4,735			
Gross NPA (%)	3.34%	3.02%			
Net NPA (%)	1.89%	1.70%			
C R A R (BASEL – III)	15.68%	16.06%			
- Of which Tier I	15.17%	15.64%			
CD Ratio	82%	84%			
PCR	65%	65%			

▶ QI FY 20 VS QI FY 19 PERFORMANCE - A SNAPSHOT

(in INR Mn)







FINANCIAL PERFORMANCE

PARTICULARS	QI FY 2020	QI FY 2019	INC / (DEC)	Growth %	Q4 FY 2019
Net Interest Income	4,169	3,748	421	11%	4,206
Other Income	1,633	1,291	342	26%	1,469
Operating Expenses	2,288	2,045	243	12%	2,297
Gross Profit	3,514	2,994	520	17%	3,378
Provisions & Contingencies	1,658	1,378	280	20%	1,627
Net Profit	1,856	1,616	240	15%	1,751
Return on Assets	1.63%	1.64%			1.63%
Return on Equity	15.22%	15.32%			15.06%
Net Interest Margin	4.11%	4.24%			4.40%

► FY 19 VS FY 18 PERFORMANCE - A SNAPSHOT

(in INR Mn)

FINANCIAL PERFORMANCE

PARTICULARS	FY 2019	FY 2018	INC / (DEC)	Growth	Growth %
Deposits	384,480	328,526		55,954	17%
Advances	330,652	282,386		48,266	17%
Total Business	715,132	610,912		104,220	17%
Demand Deposits	32,145	27,863		4,282	15%
Saving Deposits	64,837	51,705		13,132	25%
CASA	96,982	79,568		17,414	22%
Gross NPA	9,771	8,566			
Net NPA	5,915	4,748			
Gross NPA (%)	2.95%	3.03%			
Net NPA (%)	1.81%	1.70%			
C R A R (BASEL – III)	15.55%	16.22%			
- Of which Tier I	15.03%	15.79%			
CD Ratio	86%	86%			
PCR	63%	64%			

▶ FY 19 VS FY 18 PERFORMANCE - A SNAPSHOT

(in INR Mn)

FINANCIAL PERFORMANCE

PARTICULARS	FY 2019	FY 2018	INC / (DEC)	Growth %
Net Interest Income	16,115	14,303	1,812	13%
Other Income	5,144	5,321	-177	-ve
Operating Expenses	8,859	7,547	1,312	17%
Gross Profit	12,400	12,077	323	3%
Provisions & Contingencies	5,571	6,157	-586	-ve
Net Profit	6,829	5,920	909	15%
Return on Assets	1.64%	1.60%		
Return on Equity	15.25%	15.37%		
Net Interest Margin	4.32%	4.42%		

► PROVISIONS & CONTINGENCIES – BREAKUP

(in INR Mn)

PARTICULARS	Q1 FY 20	Q1 FY 19	Q4 FY 19	FY 18-19	FY 17-18
Provision for:					
- Tax	500	600	720	2,420	1,980
- Bad Debts	1,440	650	810	2,700	3,030
- Standard Assets	-37	5	153	215	15
- Depn on Investments	-240	80	-	160	855
- Depn on Shifting	-	65	-	65	102
- Restructuring / FITL	-	-	-56	-96	-72
- Others	-5	-22	-	107	247
Total	1,658	1,378	1,627	5,571	6,157

▶ QI FY 20 VS QI FY 19 – INCOME AND EXPENSES BREAKUP

(in INR Mn)

INTEREST INCOME BREAKUP

PARTICULARS	QI FY 2020	QI FY 2019	Growth %
Interest on Loans	8,686	7,425	17%
Interest on Investments	1,411	1,389	2%
Other Interest Income	195	81	142%
Total Interest Income	10,292	8,895	16%

INTEREST EXPENSES BREAKUP

PARTICULARS	QI FY 2020	QI FY 2019	Growth %
Int Exp on Deposits	5,945	5,011	19%
Other Int Expenses	179	136	32%
Total Interest Expenses	6,124	5,147	19%

OTHER INCOME BREAKUP

PARTICULARS	QI FY 2020	QI FY 2019	Growth %
CEB & Charges	796	759	5%
Treasury Income	446	193	131%
Other Inc incl recoveries in written off a/cs	391	339	15%
Total Other Income	1,633	1,291	26%

OPERATING EXPENSES BREAKUP

PARTICULARS	QI FY 2020	QI FY 2019	Growth %
Employee Cost	1,004	873	15%
Other Operating Expenses	1,284	1,172	10%
Total Expenses	2,288	2,045	12%

► FY 19 VS FY 18 – INCOME AND EXPENSES BREAKUP

(in INR Mn)

INTEREST INCOME BREAKUP

PARTICULARS	FY 2019	FY 2018	Growth %
Interest on Loans	31,777	28,404	12%
Interest on Investments	5,536	5,228	6%
Other Interest Income	359	392	-ve
Total Interest Income	37,672	34,024	11%

INTEREST EXPENSES BREAKUP

PARTICULARS	FY 2019	FY 2018	Growth %
Int Exp on Deposits	21,080	19,271	9%
Other Int Expenses	477	450	6%
Total Interest Expenses	21,557	19,721	9%

OTHER INCOME BREAKUP

PARTICULARS	FY 2019	FY 2018	Growth %
CEB & Charges	2,936	2,561	15%
Treasury Income	870	1,682	-ve
Other Inc incl recoveries in written off a/cs	1,338	1,078	24%
Total Other Income	5,144	5,321	-ve

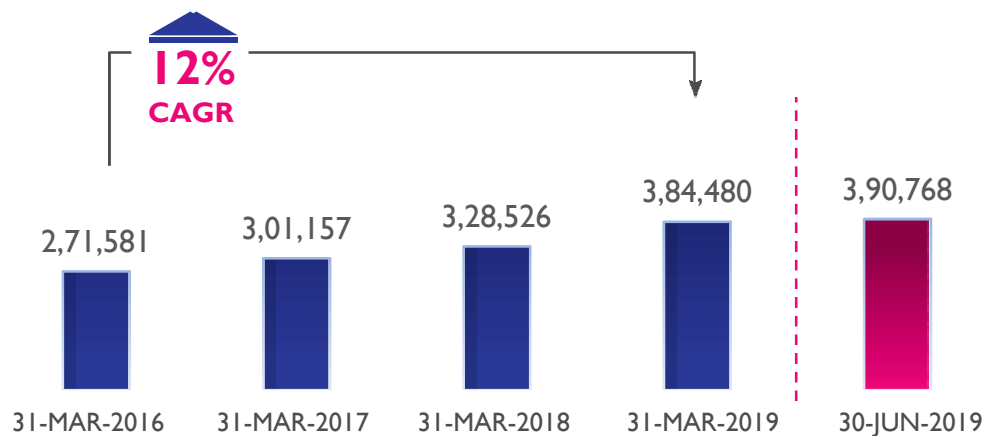
OPERATING EXPENSES BREAKUP

PARTICULARS	FY 2019	FY 2018	Growth %
Employee Cost	3,644	3,159	15%
Other Operating Expenses	5,215	4,388	19%
Total Expenses	8,859	7,547	17%

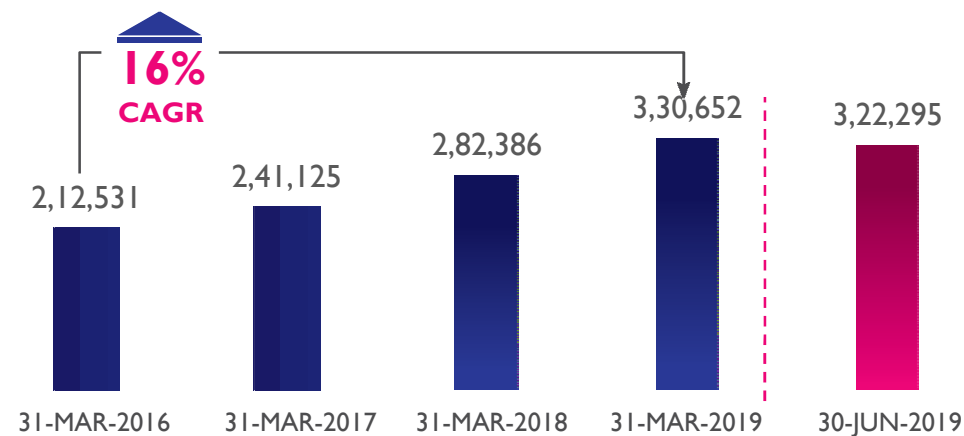
▶ STRONG DEPOSITS AND ADVANCES GROWTH

(in INR Mn)

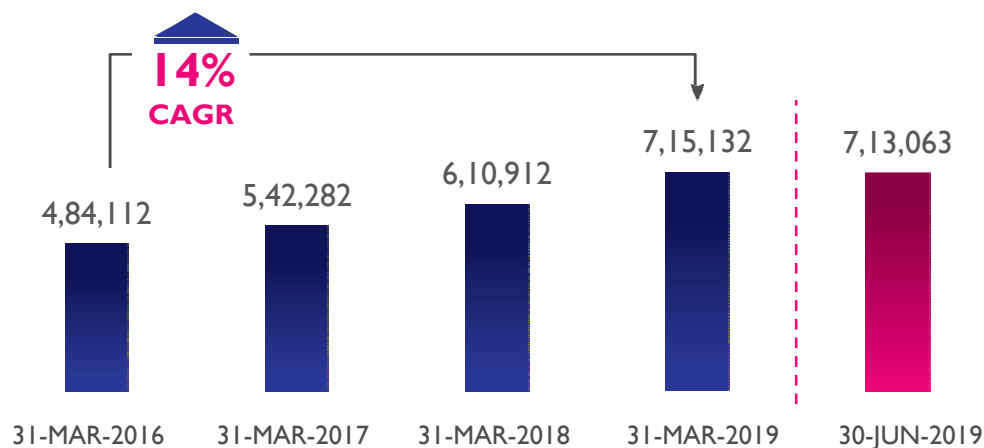
DEPOSITS



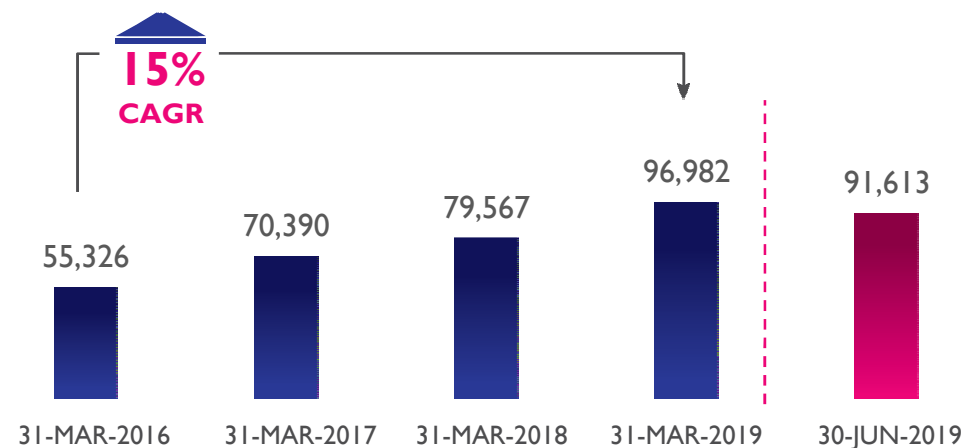
ADVANCES



BUSINESS



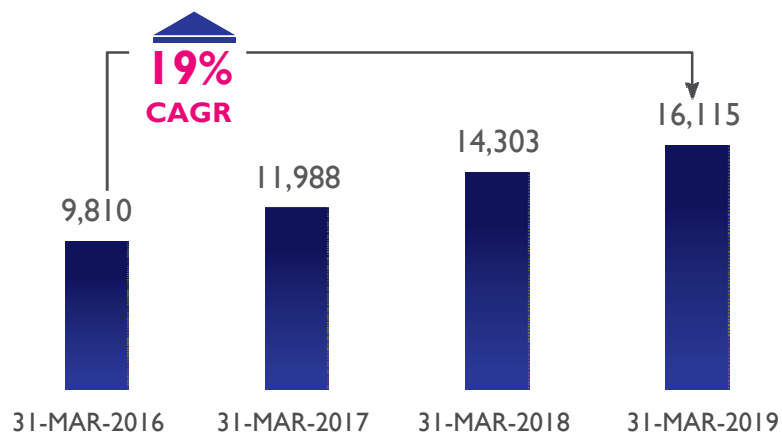
CASA



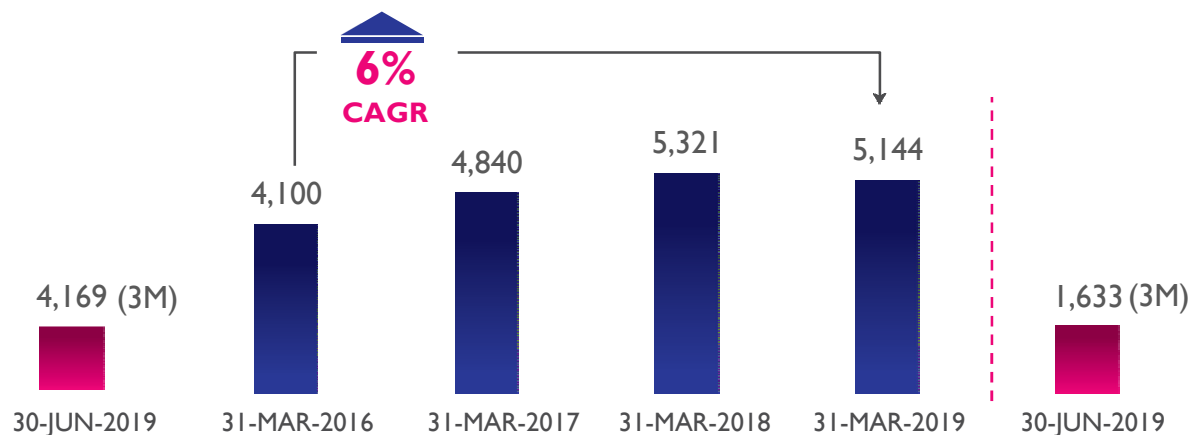
▶ INCOME GROWTH OVER THE YEARS...

(in INR Mn)

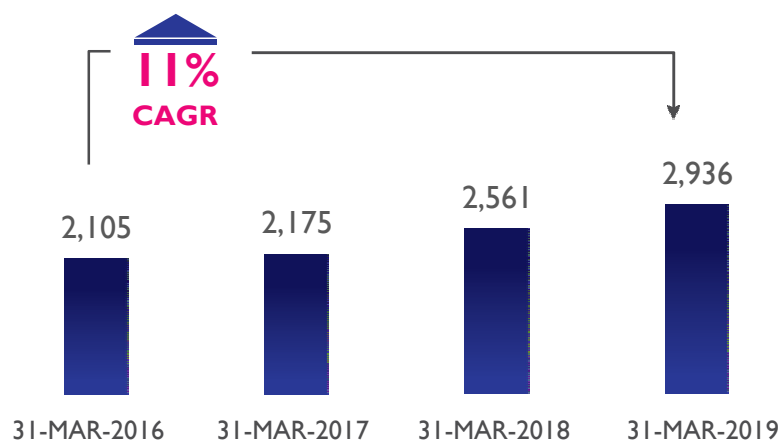
NET INTEREST INCOME GROWTH



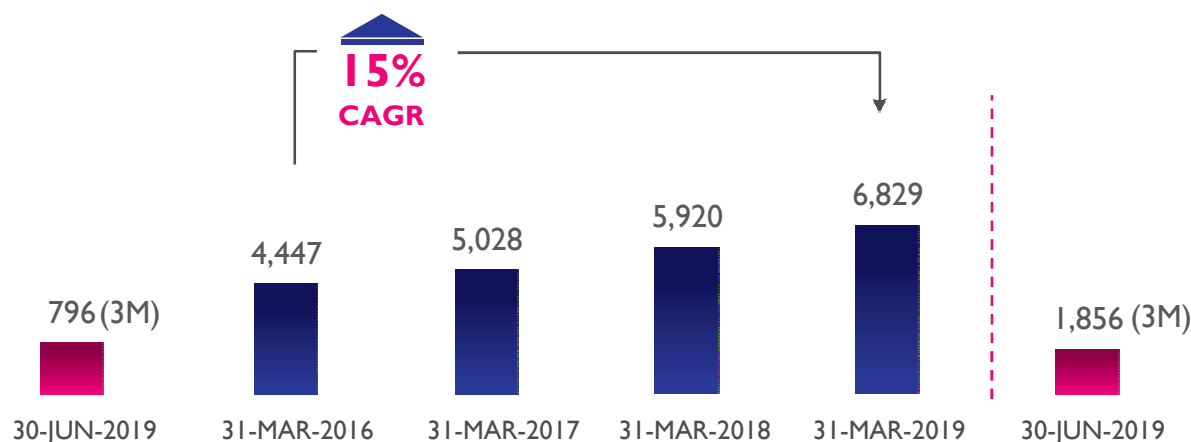
OTHER INCOME GROWTH



CEB GROWTH



NET PROFIT GROWTH

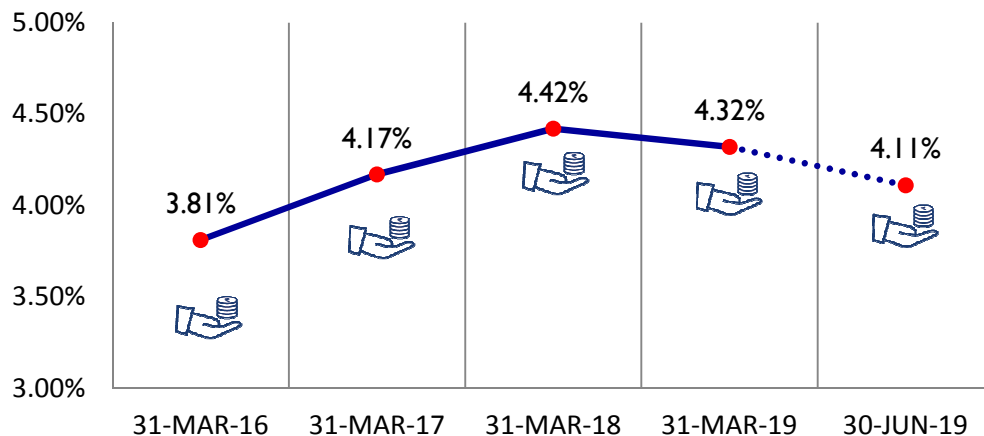


▶ KEY BUSINESS INDICATORS

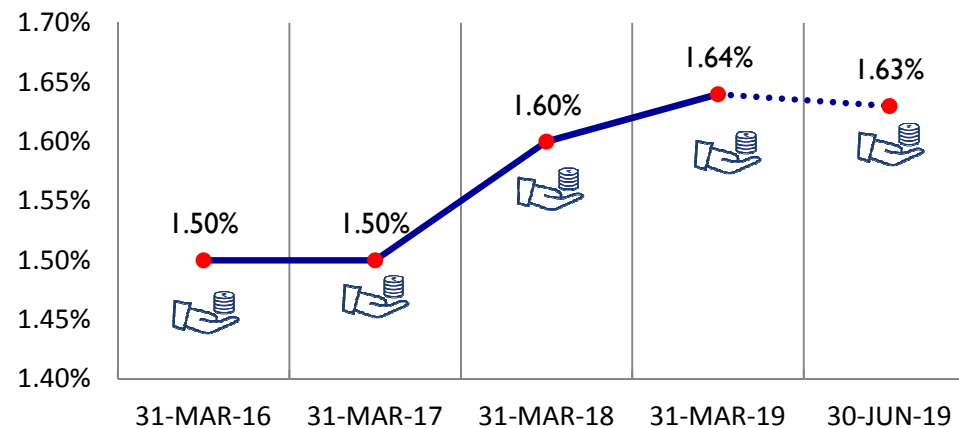
PARTICULARS	Q1 FY 20	Q1 FY 19	Q4 FY 19	FY 18-19	FY 17-18
Cost of Deposits	6.27%	6.15%	6.27%	6.17%	6.29%
Yield on Advances	10.97%	10.86%	11.07%	10.95%	11.46%
Yield on Investments	6.93%	6.91%	6.96%	6.95%	6.95%
Net Interest Margin	4.11%	4.24%	4.40%	4.32%	4.42%
Cost to Income	39.43%	40.58%	40.48%	41.67%	38.46%
Cost of Funds	5.37%	5.21%	5.24%	5.18%	5.34%
Yield of Funds	9.02%	9.00%	9.15%	9.06%	9.21%
Per Employee Business (in INR Mn)	128.99	117.60	129.60	129.60	114.77
Per Employee Profit (in INR Mn) (Ann)	1.34	1.23	1.27	1.24	1.11
EPS in INR - FV INR Re.1/- share (Not Ann)	2.53	2.43	2.39	9.57	9.18

▶ KEY BUSINESS RATIOS – YEARLY TRENDS

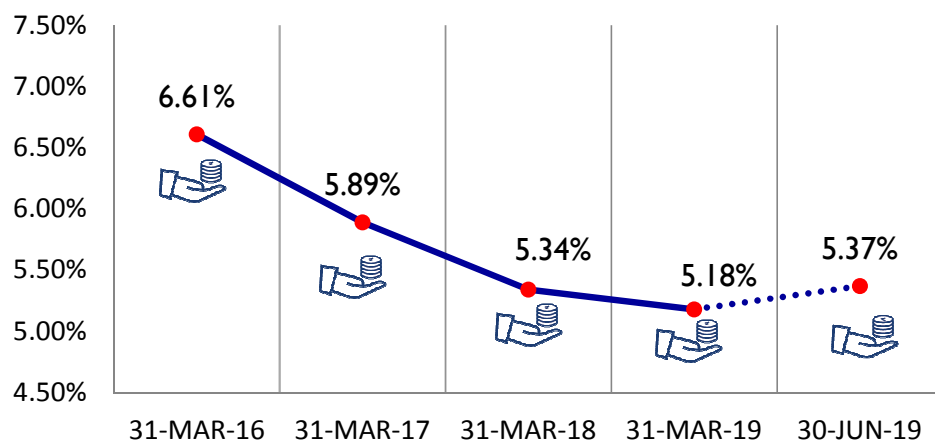
NET INTEREST MARGIN



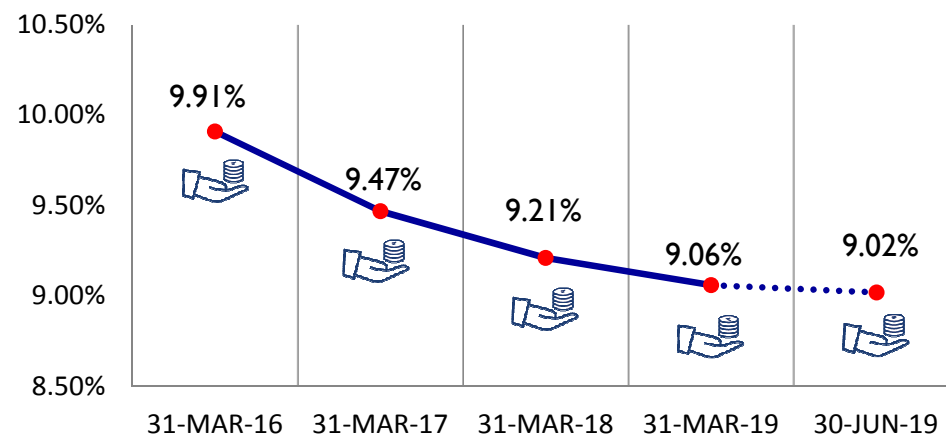
RETURN ON ASSETS



COST OF FUNDS

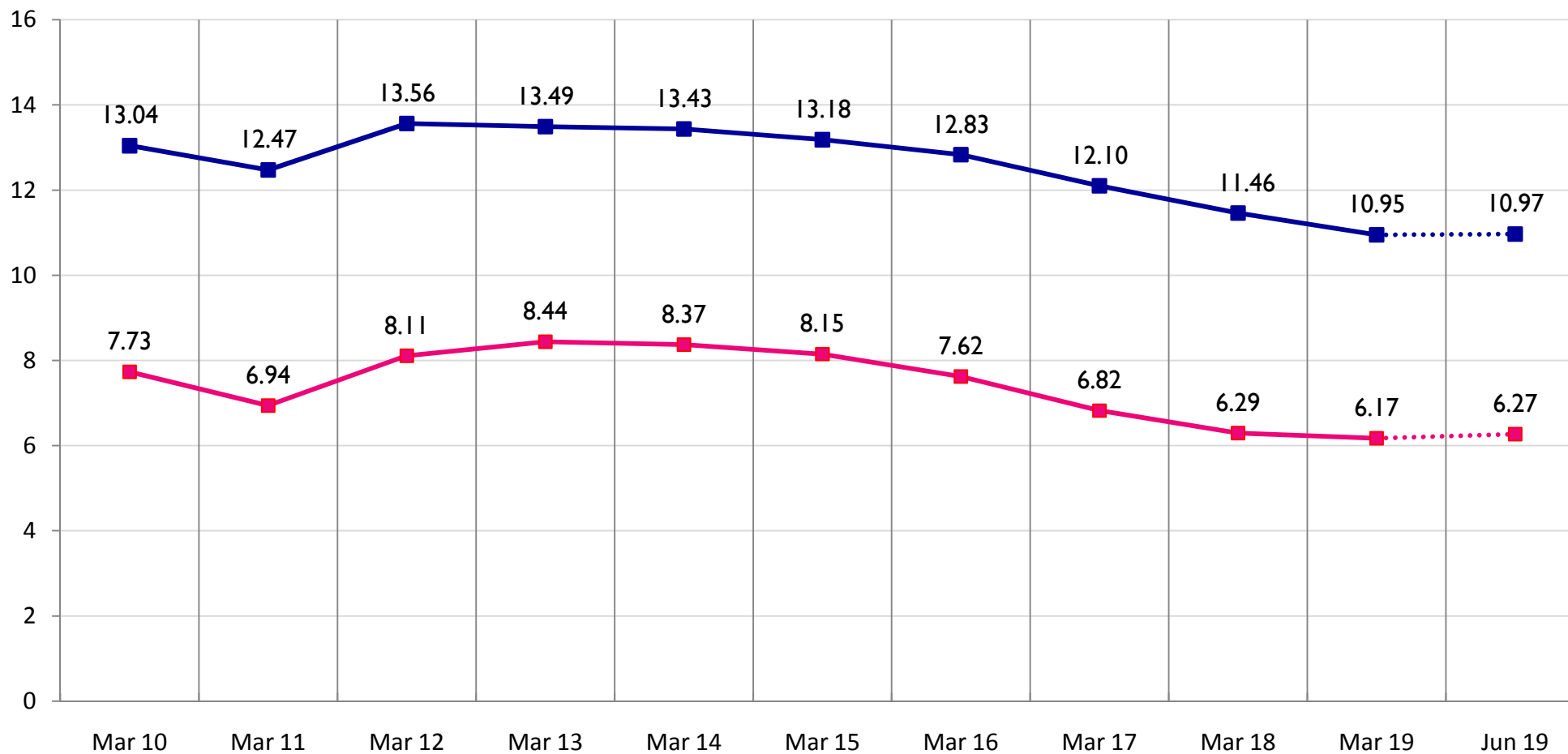


YIELD ON FUNDS



▶ COST OF DEPOSITS & YIELD ON ADVANCES

(in %)

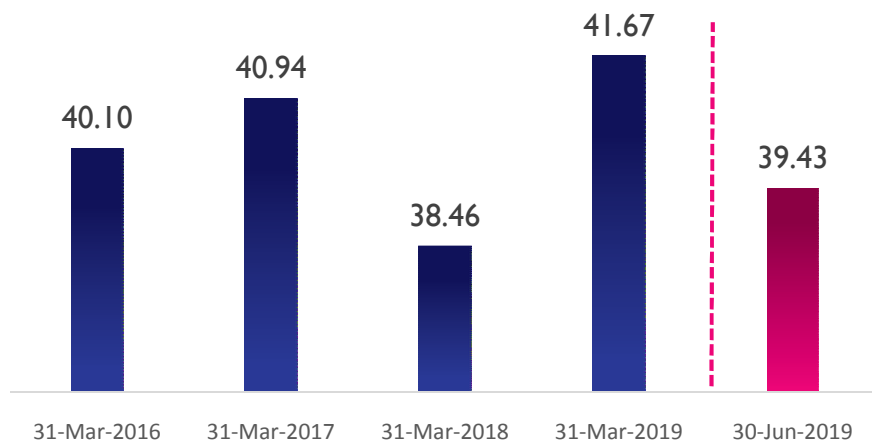


Spread between cost of deposits and yield on advances of our bank maintained in the last 10 years

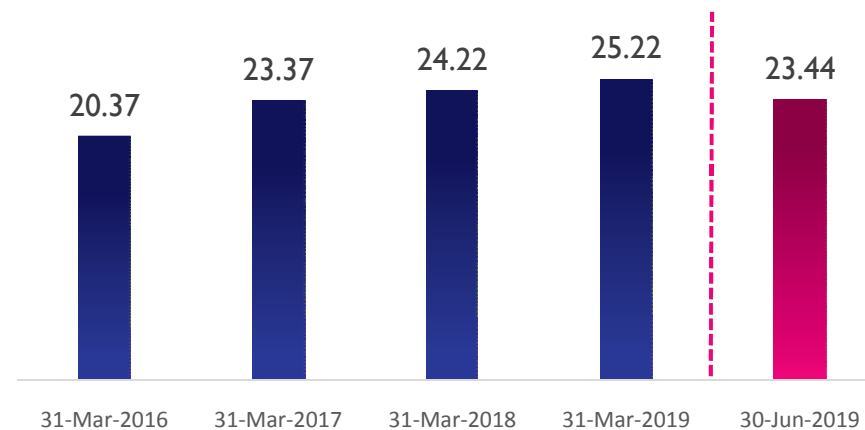
— Yield on Advances — Cost of Deposits

EFFICIENCY

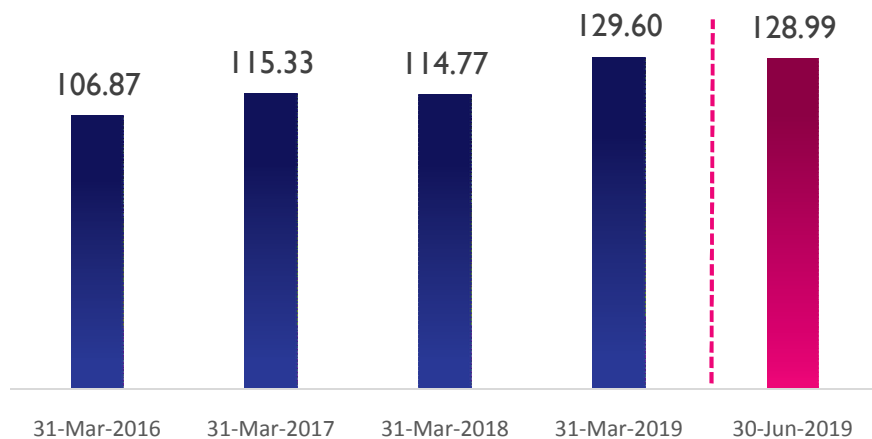
COST INCOME RATIO (%)



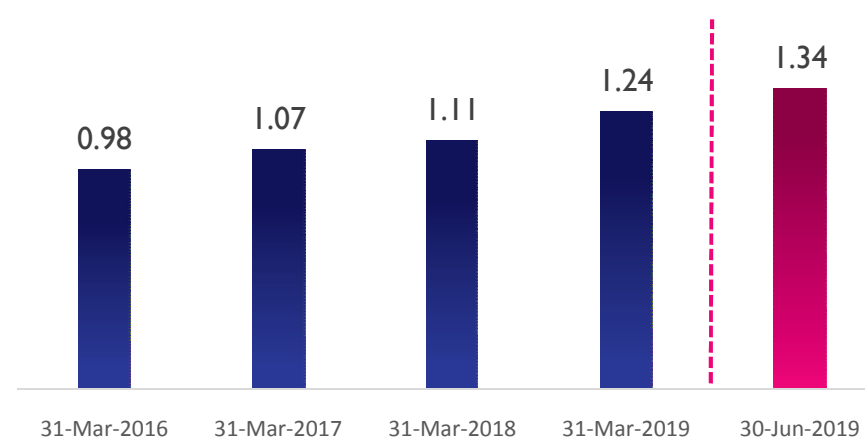
CASA RATIO (%)



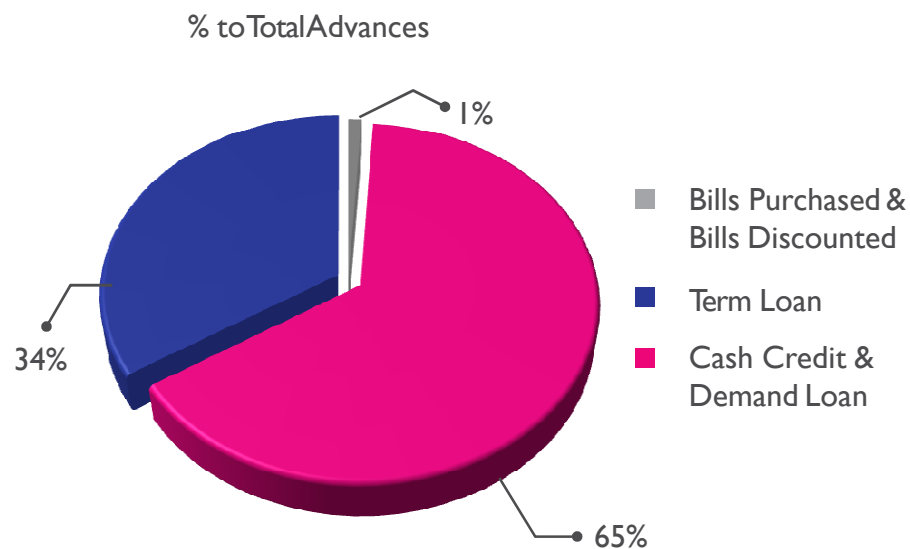
BUSINESS PER EMPLOYEE (in INR Mn)



PROFIT PER EMPLOYEE (in INR Mn)



▶ LOAN BOOK – PRODUCTS COMPOSITION



Working capital loans yielding higher interest constitute 65% of advances



Re-pricing possible at short intervals thus reducing interest rate risk

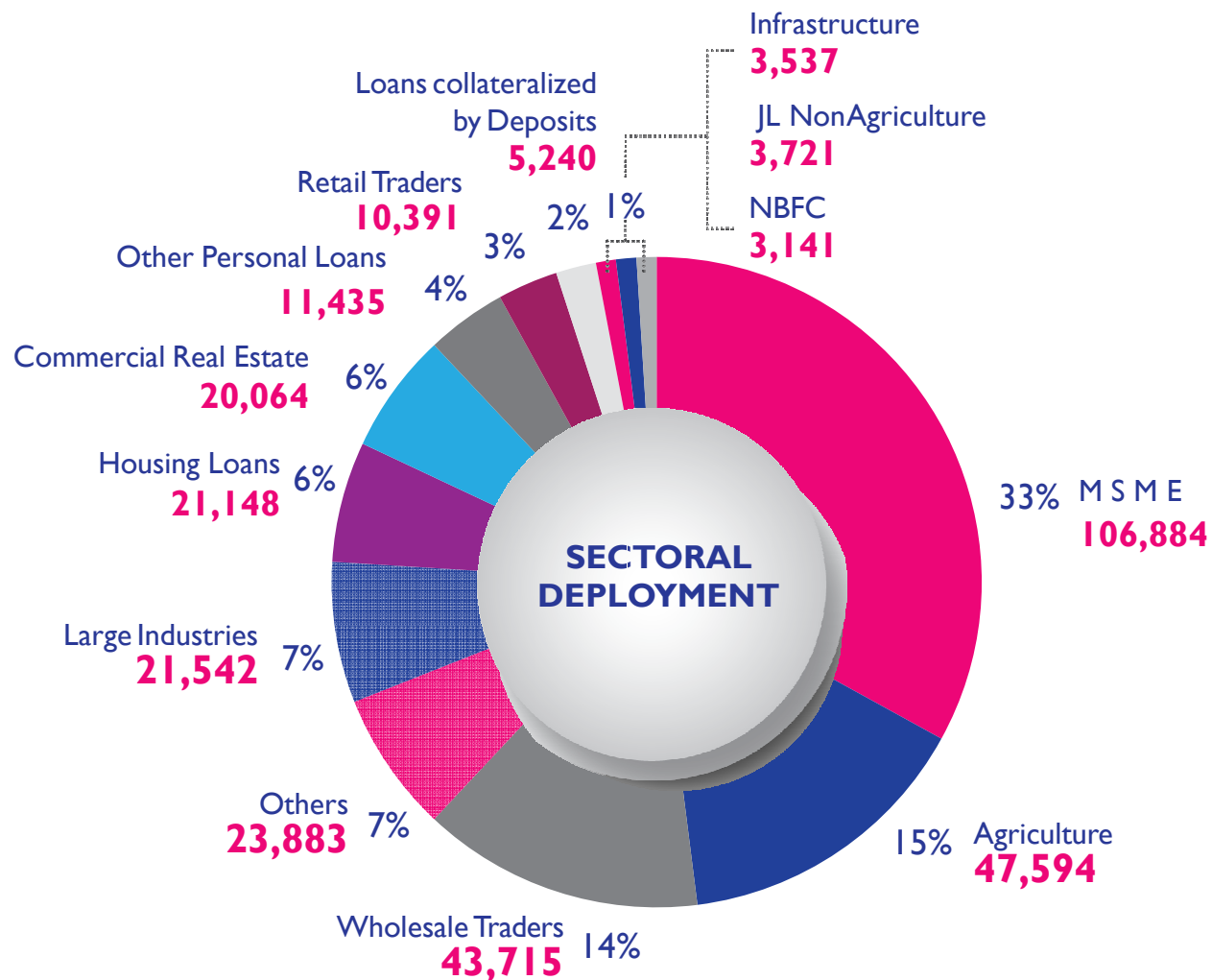


~95% of our loan book is on floating rate basis which reduces interest rate risk

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loan	208,664	65%
Term Loan	111,371	34%
Bills Purchased & Bills Discounted	2,260	1%
Gross Loan Total	322,295	100%

▶ LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 30.06.2019

(in INR Mn)



▶ LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 30.06.2019

(in INR Mn)

SECURED & UNSECURED ADVANCES

Particulars	Amount (INR Mn)	(%)
Secured Loans	319,882	99%
Unsecured Loans	2,413	1%
Total	322,295	100%



Trading & MSME loans earning higher yield constitute about 50%



Diversified credit portfolio reduces credit risk and Lower ticket size backed by adequate collaterals



Unsecured Advances aggregate to 1%

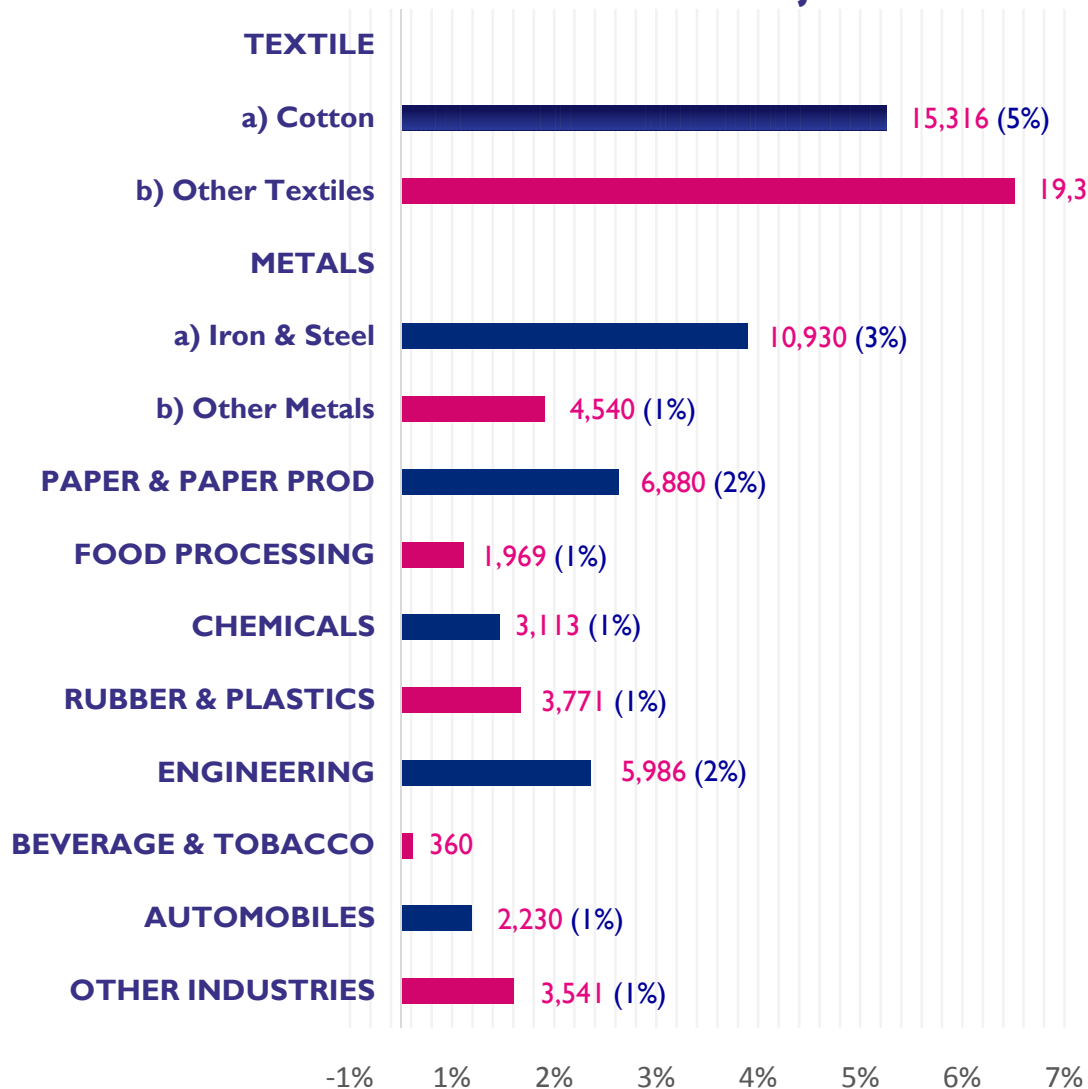


Total Jewel Loan outstanding as on 30.06.2019 – Rs.28,758 Mn

Loan Book – Advances to Major Industries

(in INR Mn)

Advances to Major Industries 30th June 2019

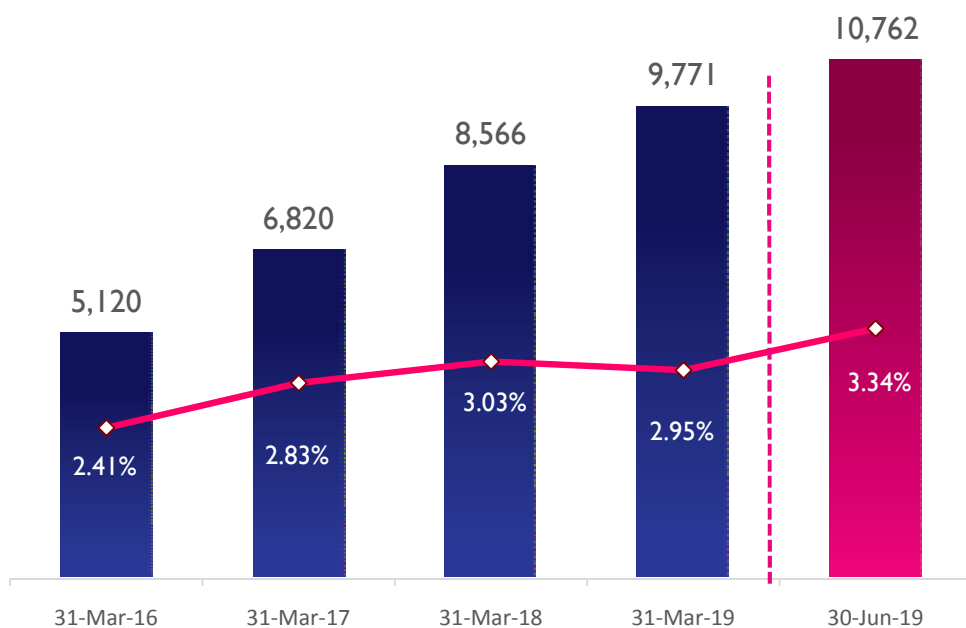


Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	78,015	24%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	244,280	76%
Total Gross Advances	322,295	100%

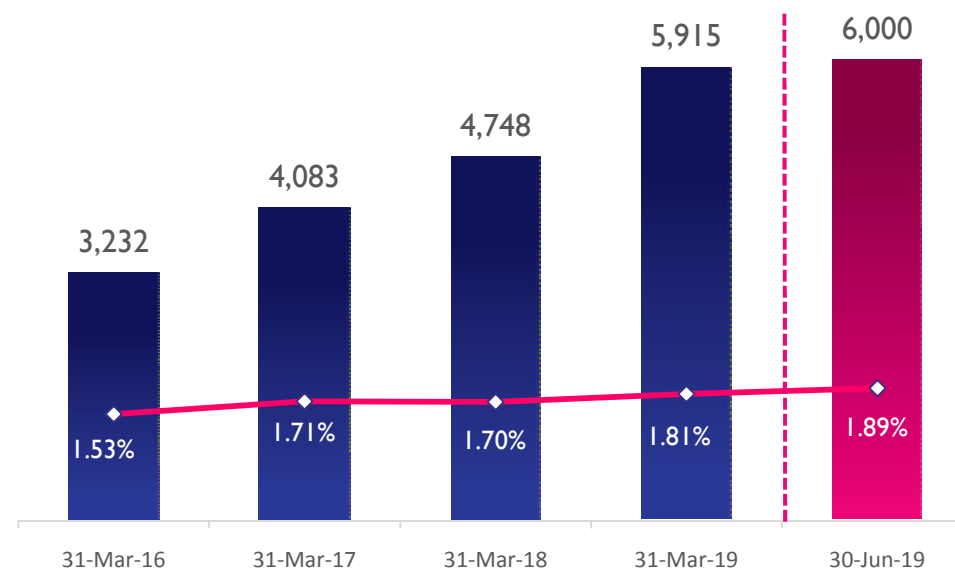
▶ ASSET QUALITY

(in INR Mn)

GROSS NPA QTM & GROSS NPA %



NET NPA QTM & NET NPA %



- ✓ Sequential Net NPA increased by Rs.85 mn only
- ✓ No exposure to troubled Corporates which are recently in news

▶ ASSET QUALITY POSITION – MOVEMENT OVER THE YEARS

(RS IN MN)		FY MAR-15	FY MAR-16	FY MAR-17	FY MAR-18	FY MAR-19	Q1 FY 2020
NPA Opening balance		2,931	3,358	5,120	6,820	8,565	9,771
Additions	A	4,250	4,290	4,796	5,749	6,322	1,999
Recovery / SR *		2,118	734	905	1,623	1,980	368
Upgradations		227	546	556	433	496	112
NetAddition	B	1,905	3,010	3,335	3,693	3,846	1,519
Write-off		1,478	1,248	1,635	1,948	2,640	528
NPA Closing balance		3,358	5,120	6,820	8,565	9,771	10,762
Technical Write-off (TW) during the period		618	1,189	1,564	1,836	2,565	514
Provision made during the period	C	1,650	2,050	2,515	3,030	2,700	1,440
TW recovery	D	750	370	470	704	898	315
Provision made net of TW Recovery	E=C-D	900	1,680	2,045	2,326	1,802	1,125
GrossAdvance	F	1,80,885	2,12,531	2,41,125	2,82,386	3,30,652	3,22,295
Additions % of GrossAdvance	A / F	2.35	2.02	1.99	2.04	1.91	0.62
NetAddition % of Gross Advance	B / F	1.05	1.42	1.38	1.31	1.16	0.47
Credit cost	E / F	0.50	0.79	0.85	0.82	0.54	0.35
Gross NPA %		1.86	2.41	2.83	3.03	2.95	3.34
Net NPA %		1.30	1.53	1.71	1.70	1.81	1.89

✓ There is no sale to ARC under SR Basis since FY 15-16

▶ RESTRUCTURED ACCOUNTS

Balance outstanding as on 30.06.2019 in respect of Restructured Standard borrowers

Type of Restructuring	No. of Borrowers	Amount (in INR Mn)
S M E	48	482
N S M E	50	156
Total	98	638

- ▶ The above disclosure is in respect of Restructured Standard Accounts excluding NPA
- ▶ Restructured Standard Advances to Gross Advances – 0.20% as on Jun-19
- ▶ In terms of RBI Circular DBR No.BPBC.18/21.04.048/2018-19 dt 01.01.2019 on MSME Sector - Restructuring of Advances, the bank has restructured 5 Standard accounts to the tune of Rs.71.92 mn in Q1 FY 2019. Earlier, in Q4 FY 19, the bank had restructured 97 Standard accounts amounting to Rs.561.12 mn. Out of this 97 accounts, 3 accounts got closed and an account slipped to NPA in Q1 FY 20. Thus, as on Jun 2019, there were 98 Standard restructured accounts with an outstanding balance of Rs.638.33 mn. The Bank hold a provision of Rs.22.12 mn against the requirement of Rs.21.50 mn towards Restructured Standard accounts.
- ▶ No fresh sale to ARC during Q1 FY 20 and amount outstanding in Security Receipts – Rs.3,134 mn. Out of this, 4 accounts which constitutes 90% of total SRs, the resolution has been finalized and payments has started in all the 4 accounts. The Cash flow of Rs. 105 mn received during Q1 FY 20. Since the repayment term goes upto 2022, we expect there will be continuous cash flows. Based on the above and valuation done by rating agencies, we have withdrawn a provision of Rs.240 mn during Q1 FY 20.

▶ INVESTMENTS – AT A GLANCE

Investments Breakup and Categorywise

(in INR Mn)

Particulars	JUN 2019	JUN 2018
SLR Securities	82,611	78,431
Non-SLR Securities	3,652	3,667
Total Investments	86,263	82,098
Yield on Investments	6.93%	6.91%
Investments Breakup:		
- A FS	20,988 (24%)	20,894 (25%)
- HTM	65,275 (76%)	61,111 (75%)
- H FT	-	93
Total Investments	86,263	82,098
Modified Duration:		
- A FS	0.85	1.50
- HTM	4.39	5.08
- H FT	-	7.31
- Overall Portfolio	3.63	4.29

✓ The Bank has no Direct / Indirect exposures to ILFS and other troubled corporates recently in news.

▶ Cross Selling - Tie-up / Arrangements

- ✓ We are in the process of making necessary tie - ups / agreements with Insurance and Mutual Funds distribution with companies like Star Health, Integrated Enterprises, BSE Star MF etc.
- ✓ We don't expect any spectacular increase in third party distribution immediately but we feel these are in needed in the long run.



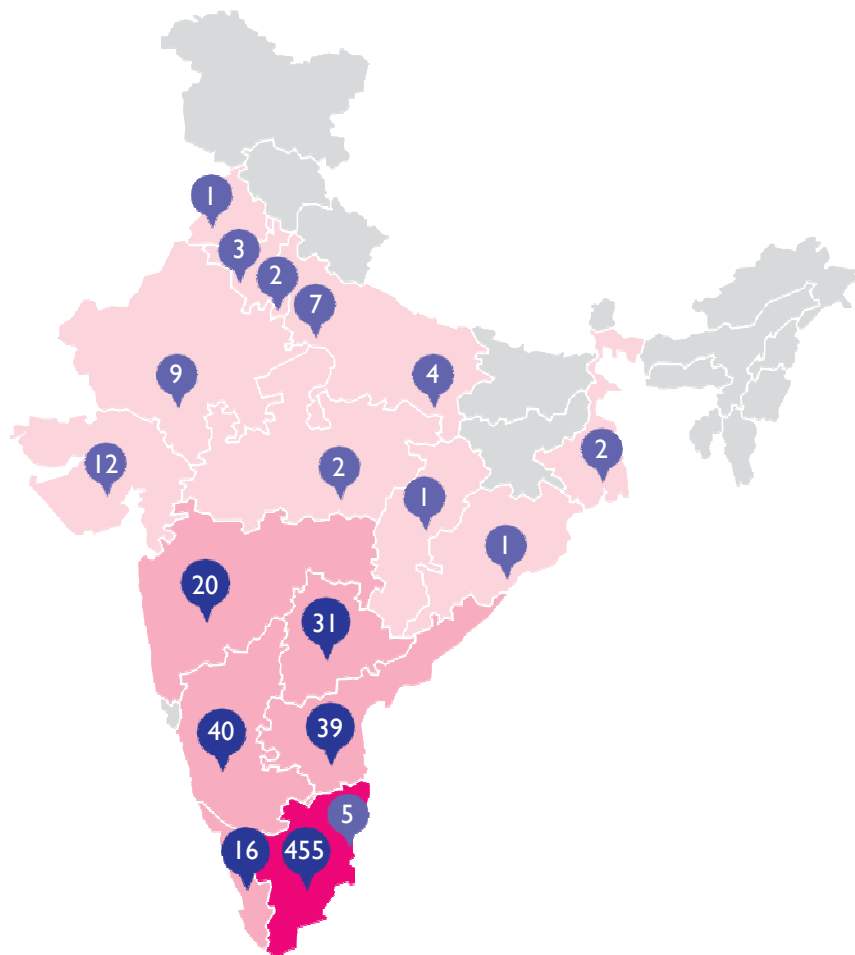
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SINCE 1904

BRANCH NETWORK

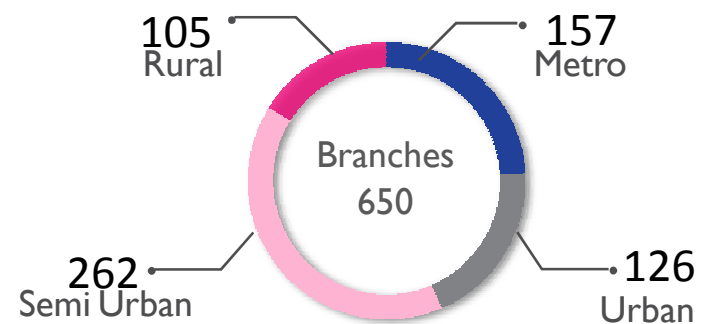
BRANCH NETWORK

▶ STRONG PRESENCE IN THE SOUTH

As of Jun 2019 - 650 branches. 586 branches are located in South India out of which 455 in Tamil Nadu



State	No. of Branches	% of Deposits	% of Advances	% of Business
Tamilnadu	455	79	63	72
Karnataka	40	6	5	6
Andhrapradesh	39	2	9	5
Telengana	31	3	6	4
Maharashtra	20	3	4	3
Kerala	16	2	2	2
Gujarat	12	1	4	2
Others	37	4	7	6
Total	650			





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SHAREHOLDING PATTERN

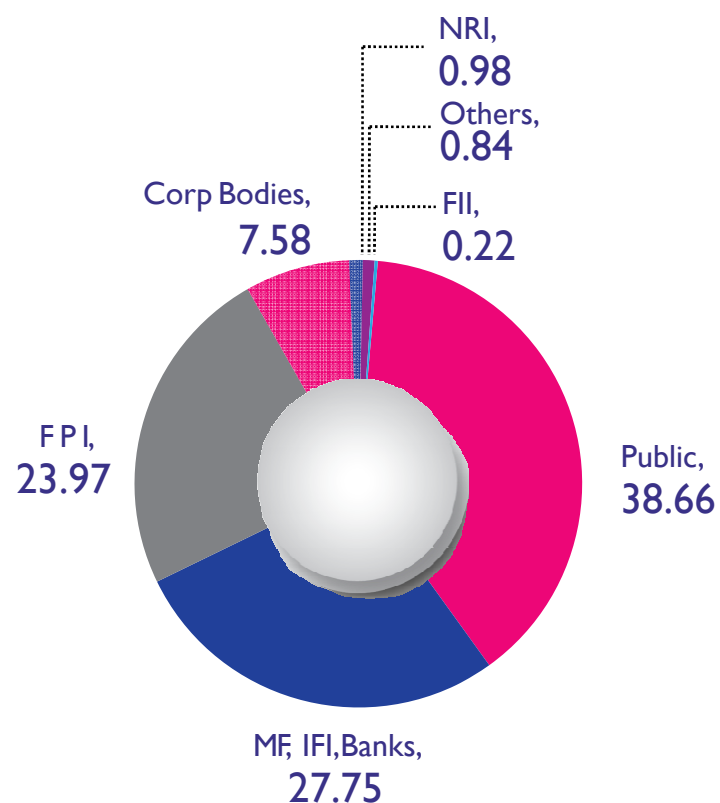
SHAKEHOLDING PATTERN

▶ A WELL DIVERSIFIED INVESTOR BASE

Position as on 30-Jun-2019

Major Institutional Shareholders

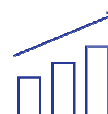
SHAREHOLDERS	HOLDING %
HDFC Midcap Opportunities Fund	4.44
Life Insurance Corporation of India	3.66
Axis Emerging Opportunities Fund	2.82
GKFF Ventures (Argonaut Ventures)	2.71
Smallcap World Fund INC (Capital Group)	2.70
L & T Mutual Fund – Midcap Fund	2.38
HDFC Life Insurance Co. Ltd.	2.05
DSP Blackrock Midcap Fund	2.02
Franklin Templeton Mutual Fund	1.96
Sundaram Mutual Fund	1.28
Wasatch Core Growth Fund	1.28
Bank Muscat India Fund	1.23
UTI – Equity Fund	1.14
Faering Capital India Evolving Fund	1.10
Reliance Growth Fund	1.09
Motilal Oswal Mutual Fund	1.09
TVF Fund Limited	1.06
IDFC Multi Cap Fund	1.06



Well diversified ownership of shareholders around 1,02,000 Approx



Long term investors ensuring stability and support to management



Limit on FII / FPI ownership increased to 40%



Higher Participation from FPI's



Head room available for FII / FPI ... 15.78%



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CORPORATE GOVERNANCE

СОКЪОКАТЕ ГОЛЕКИАИСЕ

▶ A WELL EXPERIENCED AND STRONG BOARD



Shri. R. Mohan | B.Sc., MBA, CAIIB
Non-Executive Chairman

Shri. 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. She also holds expertise in Risk Management.



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 is a practicing Chartered Accountant since 1984.



Shri. V.N. Shiva Shankar | B.Com, ACS, ACMA, BL
Director

Shri. V.N. Shiva Shankar is a qualified Lawyer, Company Secretary and Cost Management Accountant with 25 years of rich experience in Indian Corporate Law. He is also the founder of M/s VNS Legal Corporate Law firm based in Chennai which focuses on legal advisory services on Capital Market Regulation, Takeover Offers, Corporate Litigation, etc. He is a member of the Executive Committee in Southern India Chamber of Commerce. He has expertise in SEBI Regulations & Risk Management.



Shri. K. Vaidyanathan | B.Sc., FCMA, FCS
Director

Shri K. Vaidyanathan is a Fellow member of the Institute of Cost Management Accountants of India and also the Institute of Company Secretaries of India. He has over 40 years of rich domain experience in Financial and Management Accounting, Corporate Finance, Auditing and Regulatory Compliance. He is a Practicing Company Secretary. He also holds expertise in Compliance and Business management.



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. M. Narayanan | B.Sc. FCA, Grad CMA, DISA
Director

Shri. M. Narayanan is a practicing 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 and a qualified system Auditor.



Shri. Subramaniam Narayanan | PGDM-IIM(A), FCA, FCS, Grad CMA
Director

Shri. Subramaniam Narayanan possesses rich experience in the area of Finance, Accountancy and Portfolio Managerial Operations in Security Market. He has held the position of CEO of First India Asset Management Co. Ltd. and handled Treasury services for Bank of America and Abu Dhabi Commercial Bank, UAE. He is also the founder Chairman of the Venture Capital Association of India (VCAI). He also has expertise in Business Management, IT Industry, Treasury Management & Risk Management.



Dr. T.S. Sridhar IAS (Retd.) | M.A., Phd.,
Director

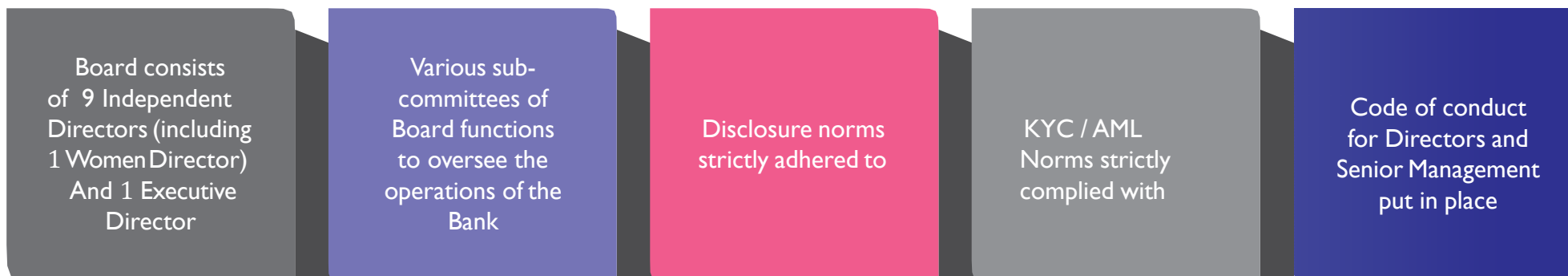
Dr. T.S. Sridhar is a Retd. IAS officer having 35 years of vast experience in all levels of administration and as Principal Secretary, he has expertise and knowledge on Rural economy, farm sector and Industries especially MSME. He was a Director on the Board of NABARD. He holds expertise in Human Resource and Economics as well.



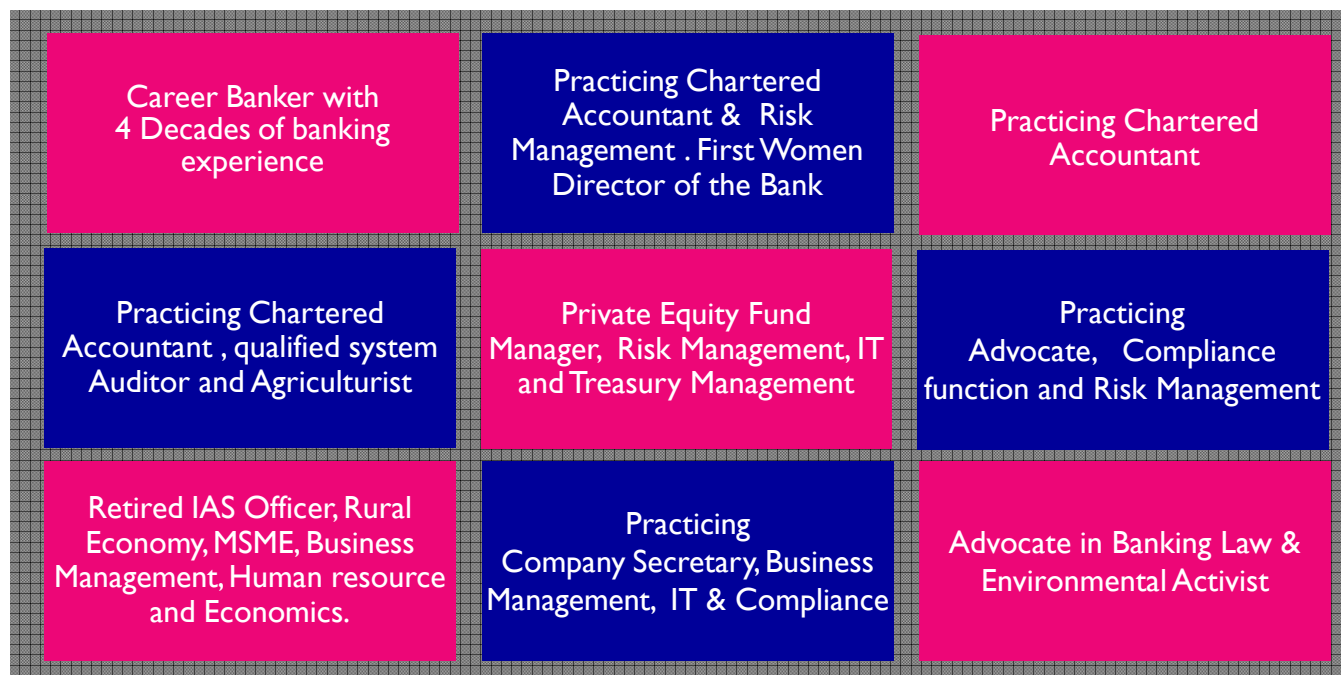
Shri. T.K. Ramkumar | B.Com., B.L.
Director

Shri. 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.

▶ TRANSPARENT ‘CORPORATE GOVERNANCE’ PRACTICES



WE HAVE EMINENT PERSONALITIES ON OUR BOARD WITH DIVERSE PROFESSIONAL EXPERTISE



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