



CITY UNION BANK LIMITED

CIN : L65110TN1904PLC001287

Regd. Office : 149, T.S.R. (Big) Street, Kumbakonam - 612 001, Thanjavur District, Tamil Nadu.

Telephone No : 0435 - 2402322 Fax : 0435 - 2431746

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C.O/Shares/LR-5/2022-23

08th August, 2022

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

BSE Ltd.,
DCS – CRD,
Phiroze Jeejeebhoy Towers,
25th Floor, Dalal Street,
Mumbai 400 001

Scrip Code: CUB

Scrip Code: 532210

Dear Madam / Sir,

Sub: Investor presentation

Ref : Intimation u/r 30 of SEBI Listing Regulations 2015

Pursuant to Regulation 30 R/w Schedule III Part A para A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, we submit herewith the Investor Presentation on the Un-Audited Financial Results of the Bank for the quarter ended 30th June, 2022 for your information and records please.

Thanking you

Yours faithfully

for **CITY UNION BANK LIMITED**

V. Ramesh

(Sr. General Manager – CFO & CS)





INVESTOR PRESENTATION

JUNE 2022

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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 30.06.2022



Deposits
INR 48,772 CR



Advances
INR 40,934 CR



Net Interest Margin
3.95%



Net NPA
2.89%



Employees
5,333



Branches
727

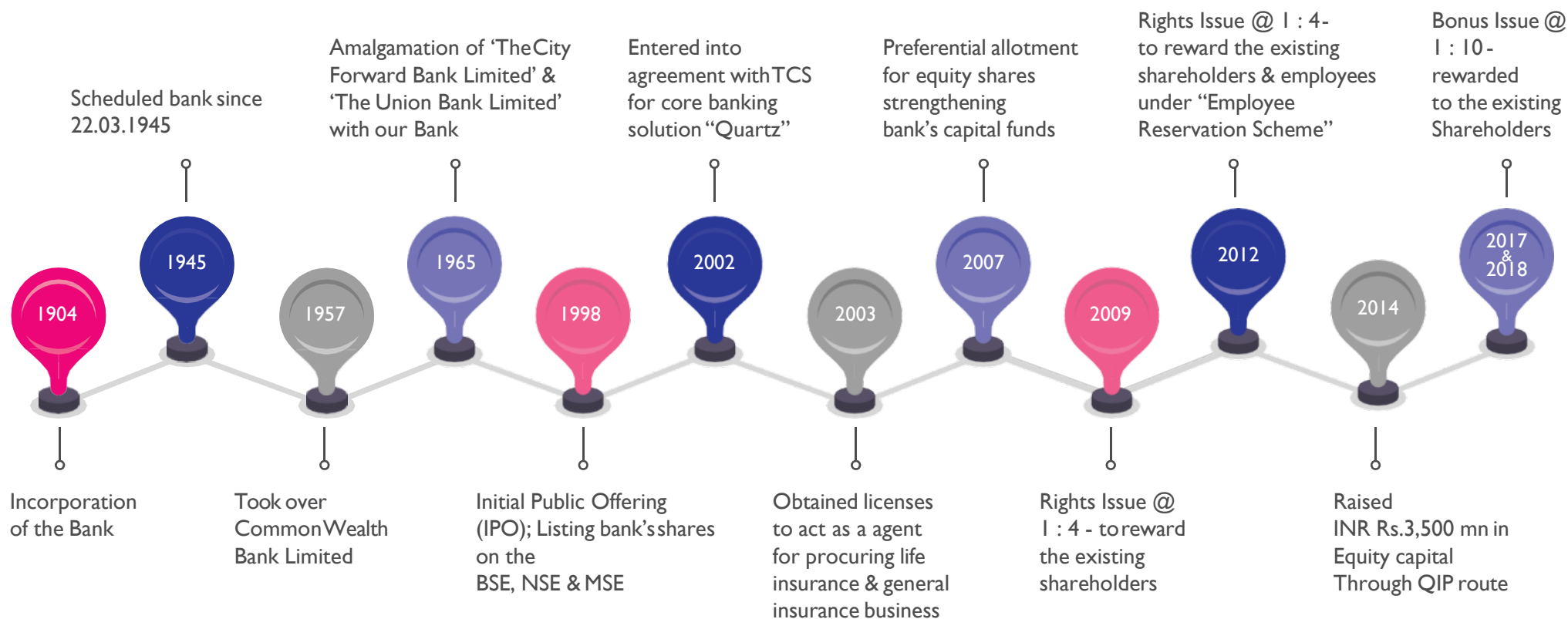


ATM's
1,691



Efficiency Ratio
39.78%

▶ 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 15%+

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

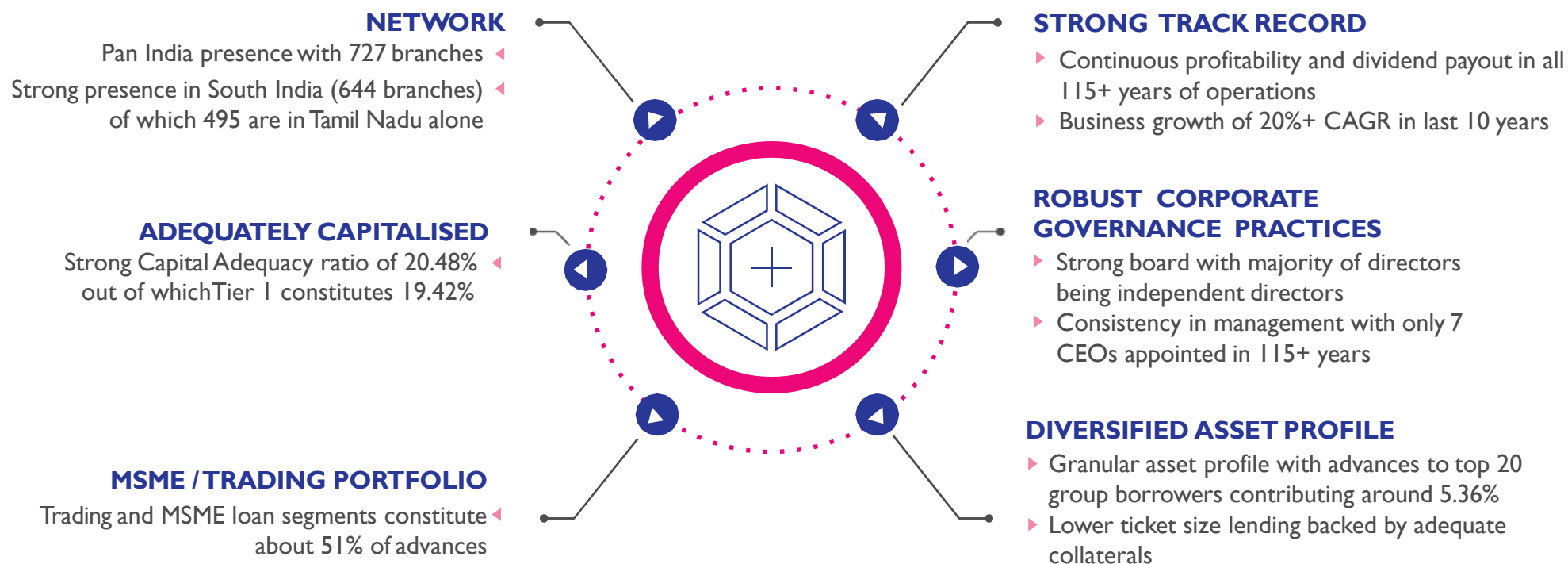
- ▶ Comprehensive employee training and recruitment infrastructure through staff training college
- ▶ All branches and 100% business under CBS from TCS

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 2022

PERFORMANCE HIGHLIGHTS – JUNE 2022

▶ QI FY 2023 PERFORMANCE – A SNAPSHOT

- ▶ Deposits increased by 9% from Rs.446 Bn to Rs.488 Bn Y-o-Y
- ▶ Advances registered a growth of 12% from Rs.364 Bn to Rs.409 Bn Y-o-Y
- ▶ Total business grown by 11% from Rs.810 Bn to Rs.897 Bn Y-o-Y
- ▶ Gross Profit increased by 17% to Rs.4,471 Mn from Rs.3,808 Mn (QI-Vs-QI)
- ▶ Net Profit increased by 30% from Rs.1,730 Mn to Rs. 2,251Mn (QI-Vs-QI)
- ▶ Profitability and efficiency ratios :

PARTICULARS	QI FY 23	QI FY 22	Q4 FY 22	FY 2021-22	FY 2020-21
Return on Assets	1.46%	1.29%	1.42%	1.35%	1.15%
Net Interest Margin	3.95%	3.86%	4.01%	3.98%	4.00%
Return on Equity	13.57%	11.81%	13.15%	12.31%	10.73%
Earning per share	Rs.3.04	Rs.2.34	Rs.2.83	Rs.10.29	Rs.8.03

- ▶ Gross NPA – 4.65% and Net NPA – 2.89%
- ▶ Provision Coverage Ratio – 64%
- ▶ CRAR – 20.48% (Basel III) of which core CRAR – 19.42%

▶ QI FY 2023 VS QI FY 2022 PERFORMANCE – A SNAPSHOT

(in INR Mn)

487,721



9%

446,059

Deposits

409,341



12%

363,955

Advances

897,062



11%

810,014

Total Business

153,870



25%

122,991

CASA

4,471



17%

3,808

Gross Profit

2,251



30%

1,730

Net Profit

5,249



17%

4,476

Net Interest
Income

39.78%



40.60%

Cost to Income

1.46%

ROA

13.57%

ROE

3.95%

NIM

4.65%

Gross NPA

2.89%

Net NPA

■ QI FY 23

■ QI FY 22

► FY 2022 VS FY 2021 PERFORMANCE – A SNAPSHOT

(in INR Mn)

476,897



7%

445,373

Deposits

411,560



11%

370,206

Advances

888,457



9%

815,579

Total Business

155,294



20%

129,814

CASA

15,953



9%

14,678

Gross Profit

7,602



28%

5,928

Net Profit

19,165



5%

18,297

Net Interest
Income

40.37%



41.72%

Cost to Income

1.35%

ROA

12.31%

ROE

3.98%

NIM

4.70%

Gross NPA

2.95%

Net NPA

■ FY 22

■ FY 21








FINANCIAL PERFORMANCE & BUSINESS PROFILE

FINANCIAL PERFORMANCE & BUSINESS PROFILE

▶ QI FY 23 VS QI FY 22 PERFORMANCE - A SNAPSHOT

(in INR Mn)

FINANCIAL PERFORMANCE

PARTICULARS	QI FY 2023	QI FY 2022	INC / (DEC)	Growth	Growth %
Deposits	487,721	446,059		41,662	9%
Advances	409,341	363,955		45,386	12%
Total Business	897,062	810,014		87,048	11%
Demand Deposits	46,401	33,370		13,031	39%
Saving Deposits	107,469	89,621		17,848	20%
CASA	153,870	122,991		30,879	25%
Gross NPA	19,035	20,354		-1,319	-6%
Net NPA	11,612	12,422			
Gross NPA (%)	4.65%	5.59%			
Net NPA (%)	2.89%	3.49%			
C R A R (BASEL – III)	20.48%	19.58%			
- Of which Tier I	19.42%	18.51%			
CD Ratio	84%	82%			
PCR	64%	63%			

▶ QI FY 23 VS QI FY 22 PERFORMANCE - A SNAPSHOT

(in INR Mn)







FINANCIAL PERFORMANCE

PARTICULARS	QI FY 2023	QI FY 2022	INC / (DEC)	Growth %	Q4 FY 2022
Net Interest Income	5,249	4,476	773	17%	5,007
Other Income	2,175	1,934	241	12%	2,029
Operating Expenses	2,953	2,602	351	13%	2,638
Gross Profit	4,471	3,808	663	17%	4,398
Provisions & Contingencies	2,220	2,078	142	7%	2,309
Net Profit	2,251	1,730	521	30%	2,089
Return on Assets	1.46%	1.29%			1.42%
Return on Equity	13.57%	11.81%			13.15%
Net Interest Margin	3.95%	3.86%			4.01%

► FY 22 VS FY 21 PERFORMANCE - A SNAPSHOT

(in INR Mn)

FINANCIAL PERFORMANCE

PARTICULARS	FY 2022	FY 2021	INC / (DEC)	Growth	Growth %
Deposits	476,897	445,373		31,524	7%
Advances	411,560	370,206		41,354	11%
Total Business	888,457	815,579		72,878	9%
Demand Deposits	46,193	37,537		8,656	23%
Saving Deposits	109,101	92,277		16,824	18%
CASA	155,294	129,814		25,480	20%
Gross NPA	19,332	18,932			
Net NPA	11,911	10,752			
Gross NPA (%)	4.70%	5.11%			
Net NPA (%)	2.95%	2.97%			
C R A R (BASEL – III)	20.85%	19.52%			
- Of which Tier I	19.78%	18.45%			
CD Ratio	86%	83%			
PCR	64%	64%			

▶ FY 22 VS FY 21 PERFORMANCE - A SNAPSHOT

(in INR Mn)

FINANCIAL PERFORMANCE

PARTICULARS	FY 21-22	FY 20-21	INC / (DEC)	Growth %
Net Interest Income	19,165	18,297	868	5%
Other Income	7,591	6,887	704	10%
Operating Expenses	10,803	10,506	297	3%
Gross Profit	15,953	14,678	1,275	9%
Provisions & Contingencies	8,351	8,750	-399	-4%
Net Profit	7,602	5,928	1,674	28%
Return on Assets	1.35%	1.15%		
Return on Equity	12.31%	10.73%		
Net Interest Margin	3.98%	4.00%		

▶ PROVISIONS & CONTINGENCIES – BREAKUP

(in INR Mn)

PARTICULARS	Q1 FY 23	Q1 FY 22	FY 21-22	FY 20-21
Provision for:				
- Tax	700	400	2,250	1,000
- Bad Debts	1,400	2,330	5,535	5,990
- Contingency / Covid 19	120	-830	- 80	310
- Standard Assets	-	130	550	1,045
- Restructuring / FITL	-	3	107	265
- Others	-	45	-11	140
Total	2,220	2,078	8,351	8,750

▶ QI FY 23 VS QI FY 22 – INCOME AND EXPENSES BREAKUP

(in INR Mn)

INTEREST INCOME BREAKUP

PARTICULARS	QI FY 2023	QI FY 2022	Growth %
Interest on Loans	9,018	8,560	5%
Interest on Investments	1,895	1,363	39%
Other Interest Income	81	51	57%
Total Interest Income	10,994	9,974	10%

INTEREST EXPENSES BREAKUP

PARTICULARS	QI FY 2023	QI FY 2022	Growth %
Int Exp on Deposits	5,194	5,405	-4%
Other Int Expenses	* 551	93	491%
Total Interest Expenses	5,745	5,498	4%

OTHER INCOME BREAKUP

PARTICULARS	QI FY 2023	QI FY 2022	Growth %
CEB & Charges	850	680	25%
Treasury Income	209	1,029	-80%
Other Inc incl recoveries in written off a/cs	# 1,116	225	397%
Total Other Income	2,175	1,934	12%

OPERATING EXPENSES BREAKUP

PARTICULARS	QI FY 2023	QI FY 2022	Growth %
Employee Cost	1,327	1,292	3%
Other Operating Expenses	1,626	1,310	24%
Total Expenses	2,953	2,602	13%

Increase in Other Income including recoveries in written off a/cs because of recoveries in TW accounts to the tune of Rs.918 Mn Vs Rs.186 Mn last year.

* Increase in Other Interest expenses mainly due to increase in Refinance and borrowings in QI FY 23

► FY 22 VS FY 21 – INCOME AND EXPENSES BREAKUP

(in INR Mn)

INTEREST INCOME BREAKUP

PARTICULARS	FY 2022	FY 2021	Growth %
Interest on Loans	34,540	35,078	-2%
Interest on Investments	6,305	5,828	8%
Other Interest Income	203	441	-54%
Total Interest Income	41,048	41,347	-1%

INTEREST EXPENSES BREAKUP

PARTICULARS	FY 2022	FY 2021	Growth %
Int Exp on Deposits	21,197	22,348	-5%
Other Int Expenses	686	703	-2%
Total Interest Expenses	21,883	23,051	-5%

OTHER INCOME BREAKUP

PARTICULARS	FY 2022	FY 2021	Growth %
CEB & Charges	2,920	2,616	12%
Treasury Income	2,461	3,093	-20%
Other Inc incl recoveries in written off a/cs	2,210	1,178	88%
Total Other Income	7,591	6,887	10%

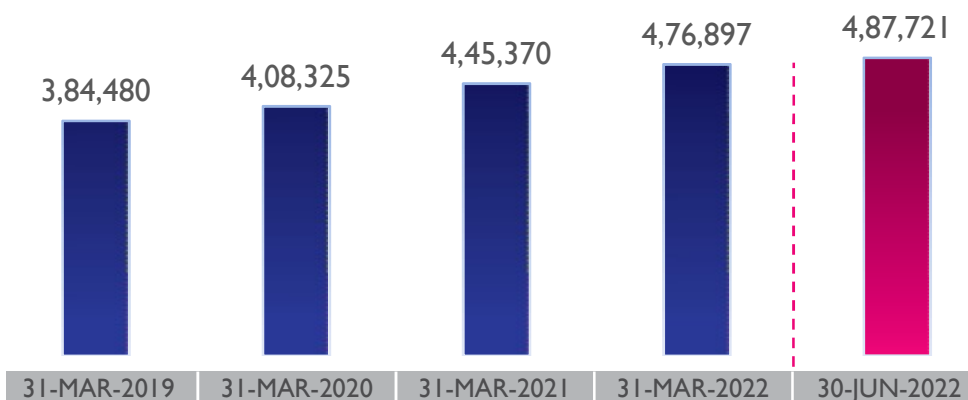
OPERATING EXPENSES BREAKUP

PARTICULARS	FY 2022	FY 2021	Growth %
Employee Cost	5,036	4,637	9%
Other Operating Expenses	5,767	5,869	-2%
Total Operating Expenses	10,803	10,506	3%

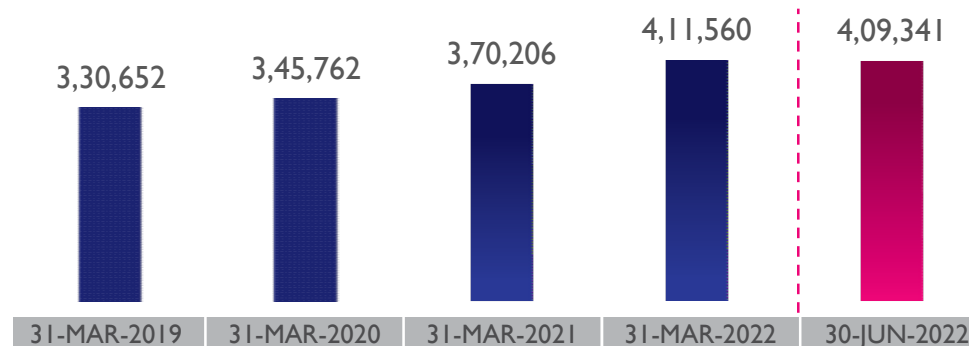
▶ STRONG DEPOSITS AND ADVANCES GROWTH

(in INR Mn)

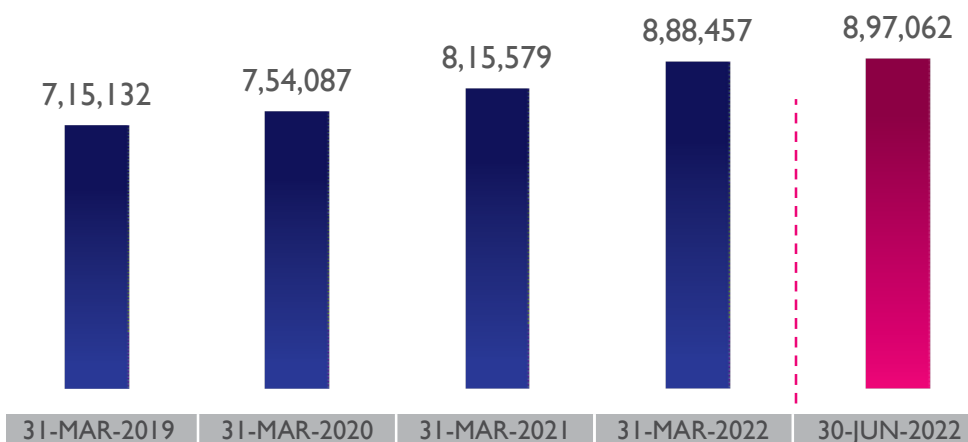
DEPOSITS



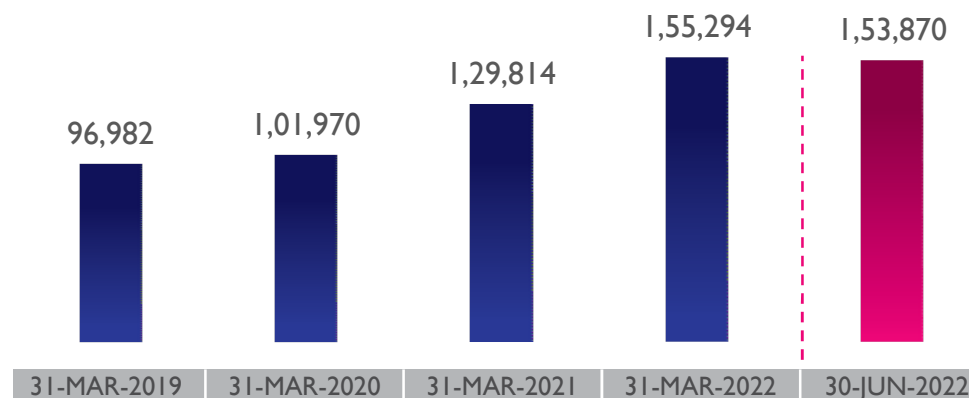
ADVANCES



BUSINESS



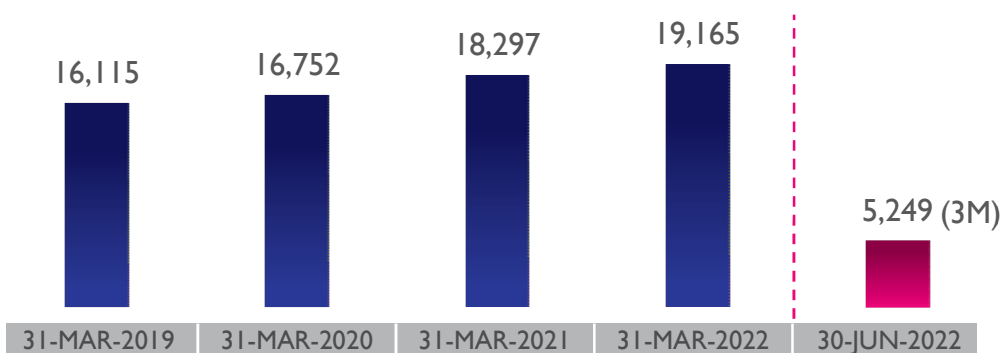
CASA



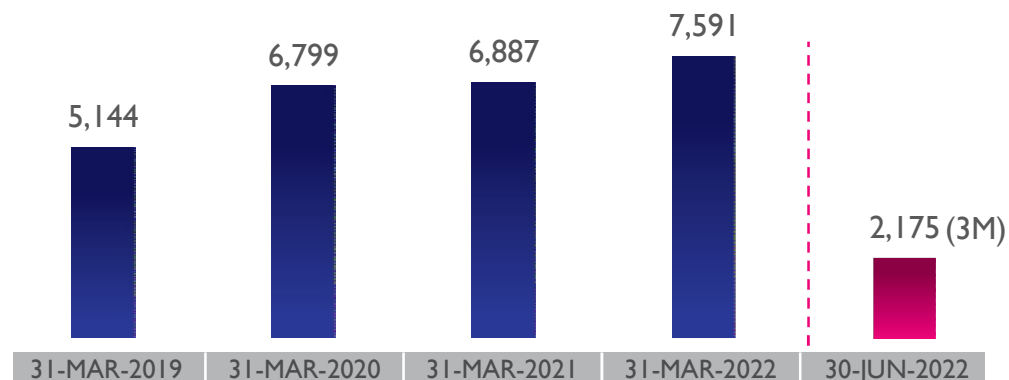
▶ INCOME GROWTH OVER THE YEARS...

(in INR Mn)

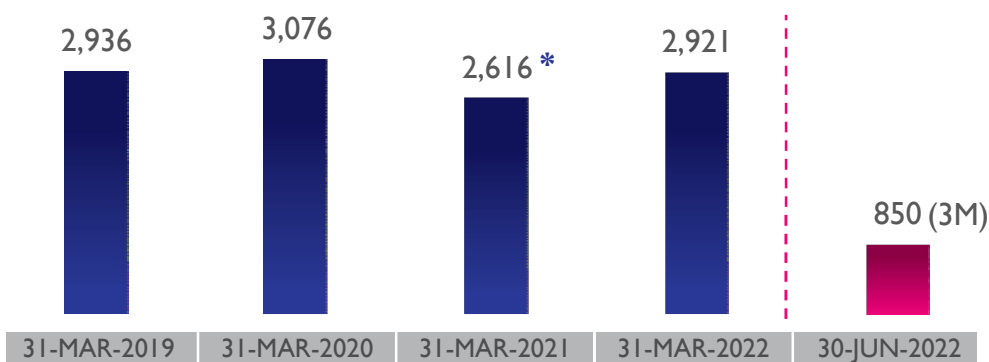
NET INTEREST INCOME GROWTH



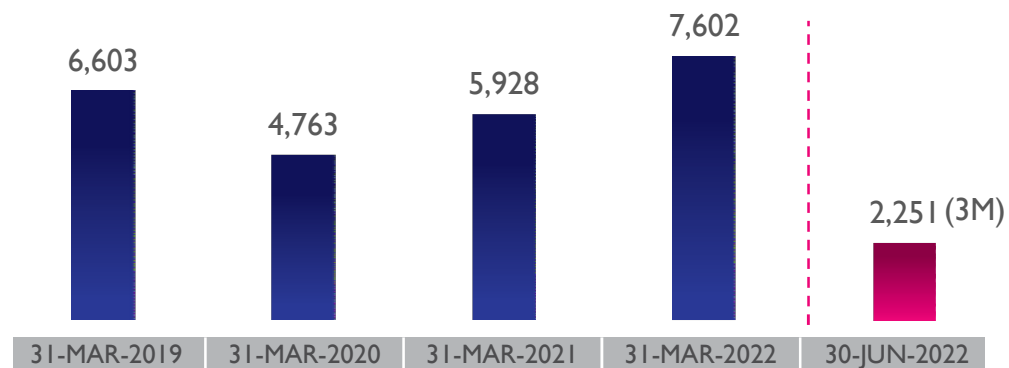
OTHER INCOME GROWTH



CEB GROWTH



NET PROFIT GROWTH



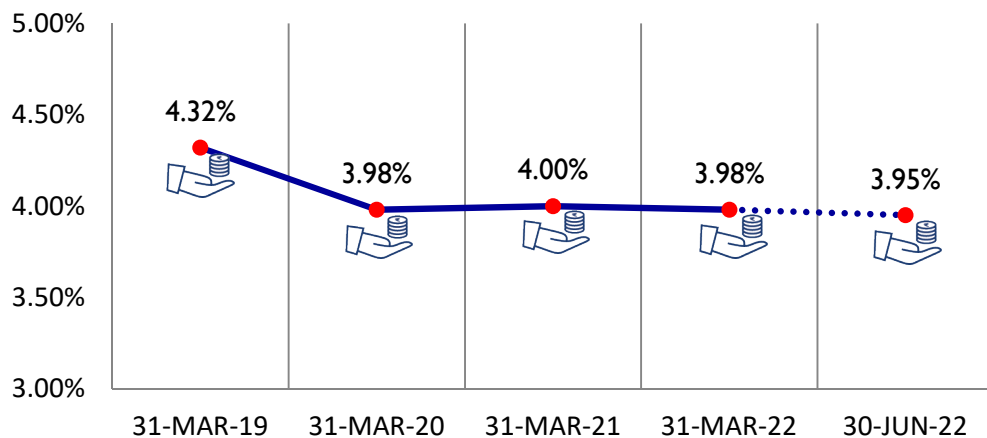
* Decline in CEB income during FY 20-21 mainly due to restriction by Finance Ministry for waiver of service charges at the time of COVID first wave

▶ KEY BUSINESS INDICATORS

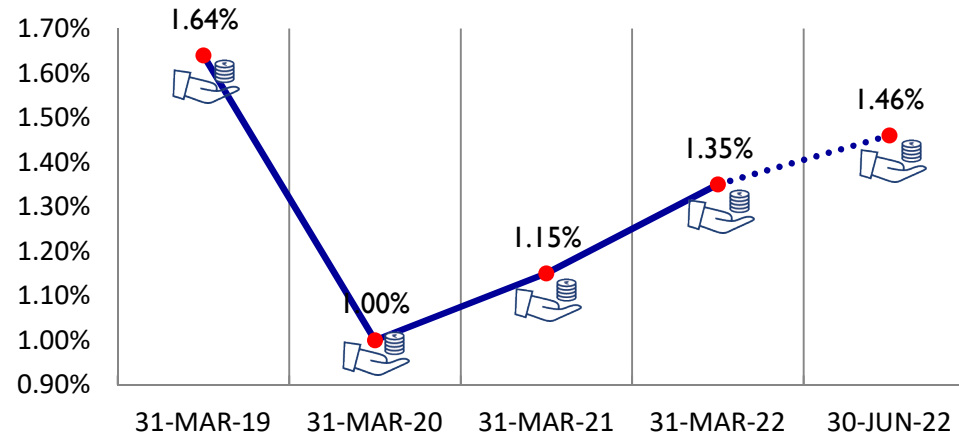
PARTICULARS	Q1 FY 23	Q1 FY 22	Q4 FY 22	FY 21-22	FY 20-21
Cost of Deposits	4.43%	4.95%	4.54%	4.68%	5.36%
Yield on Advances	9.04%	9.40%	9.26%	9.36%	9.91%
Yield on Investments	5.82%	5.61%	5.70%	5.71%	5.86%
Net Interest Margin	3.95%	3.86%	4.01%	3.98%	4.00%
Cost to Income	39.78%	40.60%	37.49%	40.37%	41.72%
Cost of Funds	3.73%	4.09%	3.74%	3.88%	4.46%
Yield of Funds	7.13%	7.42%	7.16%	7.28%	7.99%
Per Employee Business (in INR Mn)	167.73	138.94	165.45	165.45	139.38
Per Employee Profit (in INR Mn) (Ann)	1.69	1.19%	1.56	1.42	1.01
EPS in INR - FV INR Re.1/- share (Not Ann)	3.04	2.34	2.83	10.29	8.03

▶ KEY BUSINESS RATIOS – YEARLY TRENDS

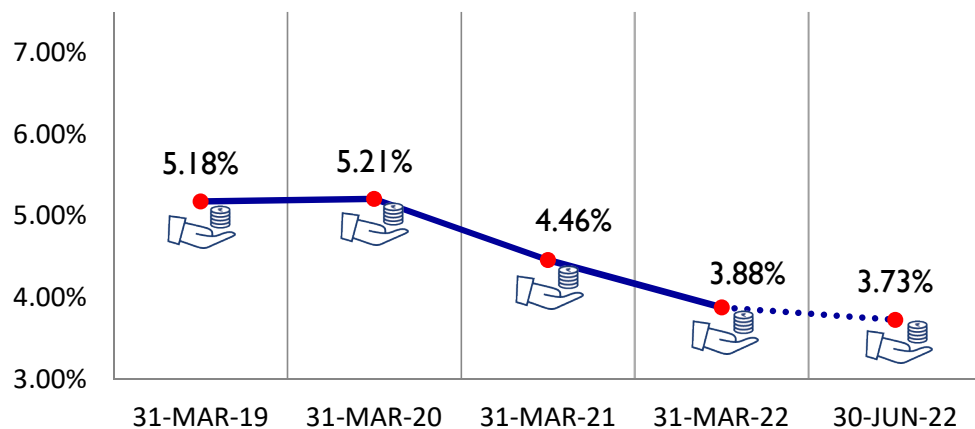
NET INTEREST MARGIN



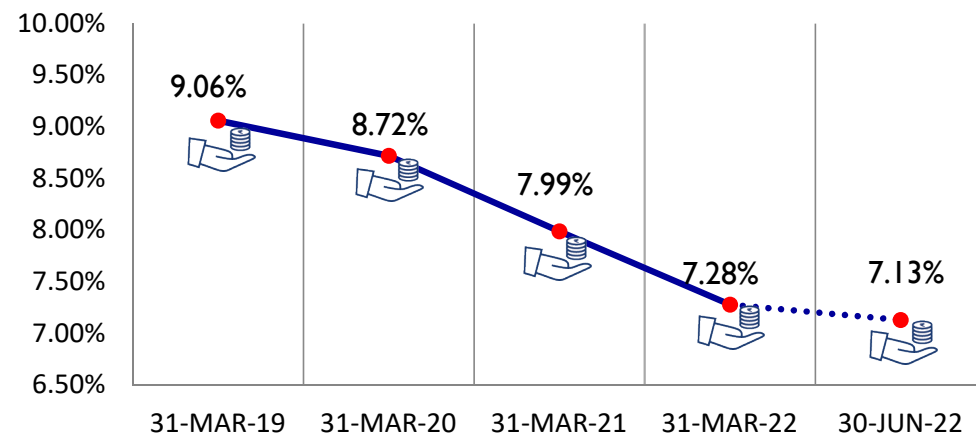
RETURN ON ASSETS



COST OF FUNDS

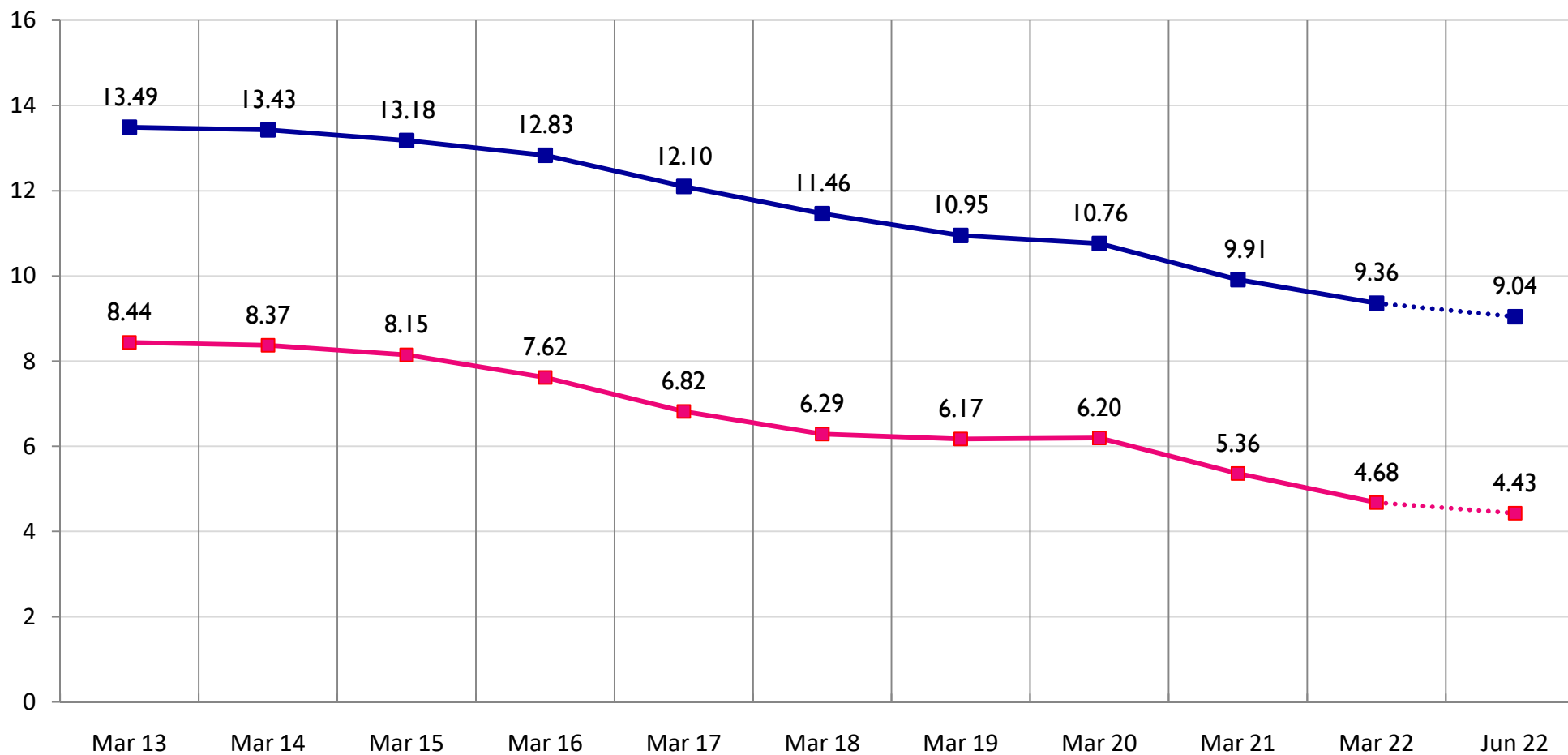


YIELD ON FUNDS



▶ COST OF DEPOSITS & YIELD ON ADVANCES

(in %)

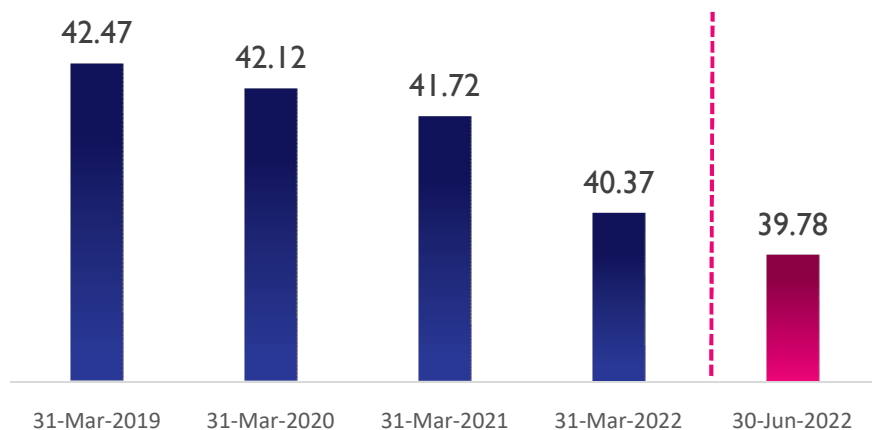


Spread between cost of deposits and yield on advances of our bank maintained in the last 10 years

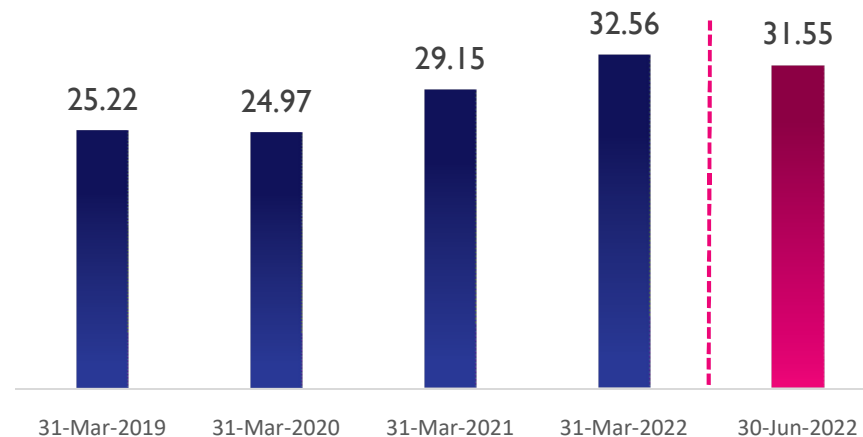
— Yield on Advances — Cost of Deposits

▶ EFFICIENCY

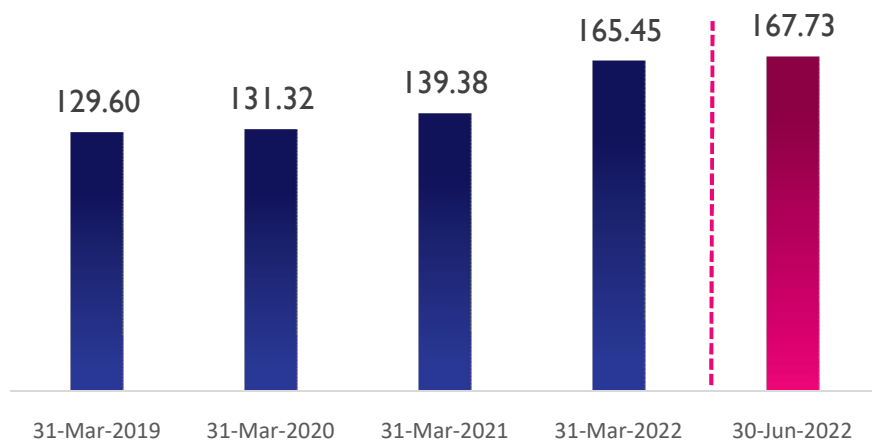
COST INCOME RATIO (%)



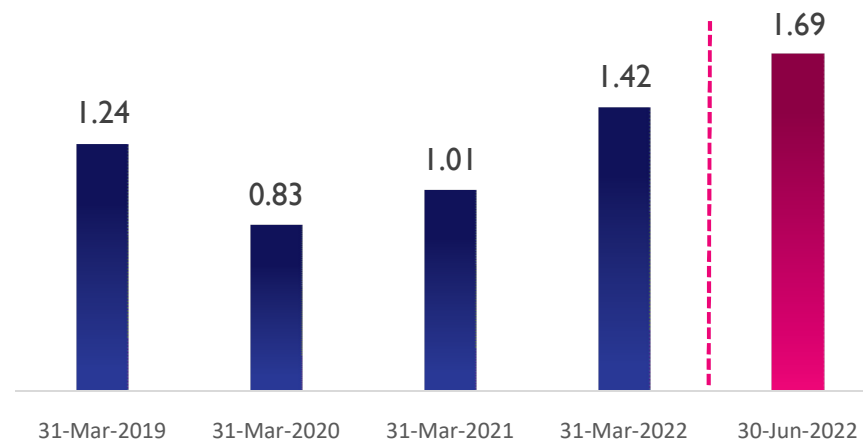
CASA RATIO (%)



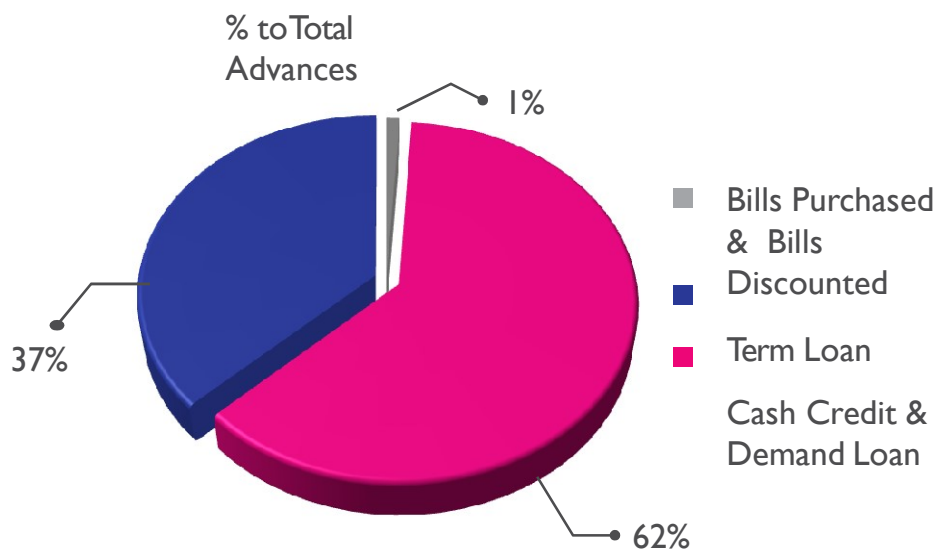
BUSINESS PER EMPLOYEE (in INR Mn)



PROFIT PER EMPLOYEE (in INR Mn)



▶ LOAN BOOK – PRODUCTS COMPOSITION



Working capital loans yielding higher interest constitute 62% of advances



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

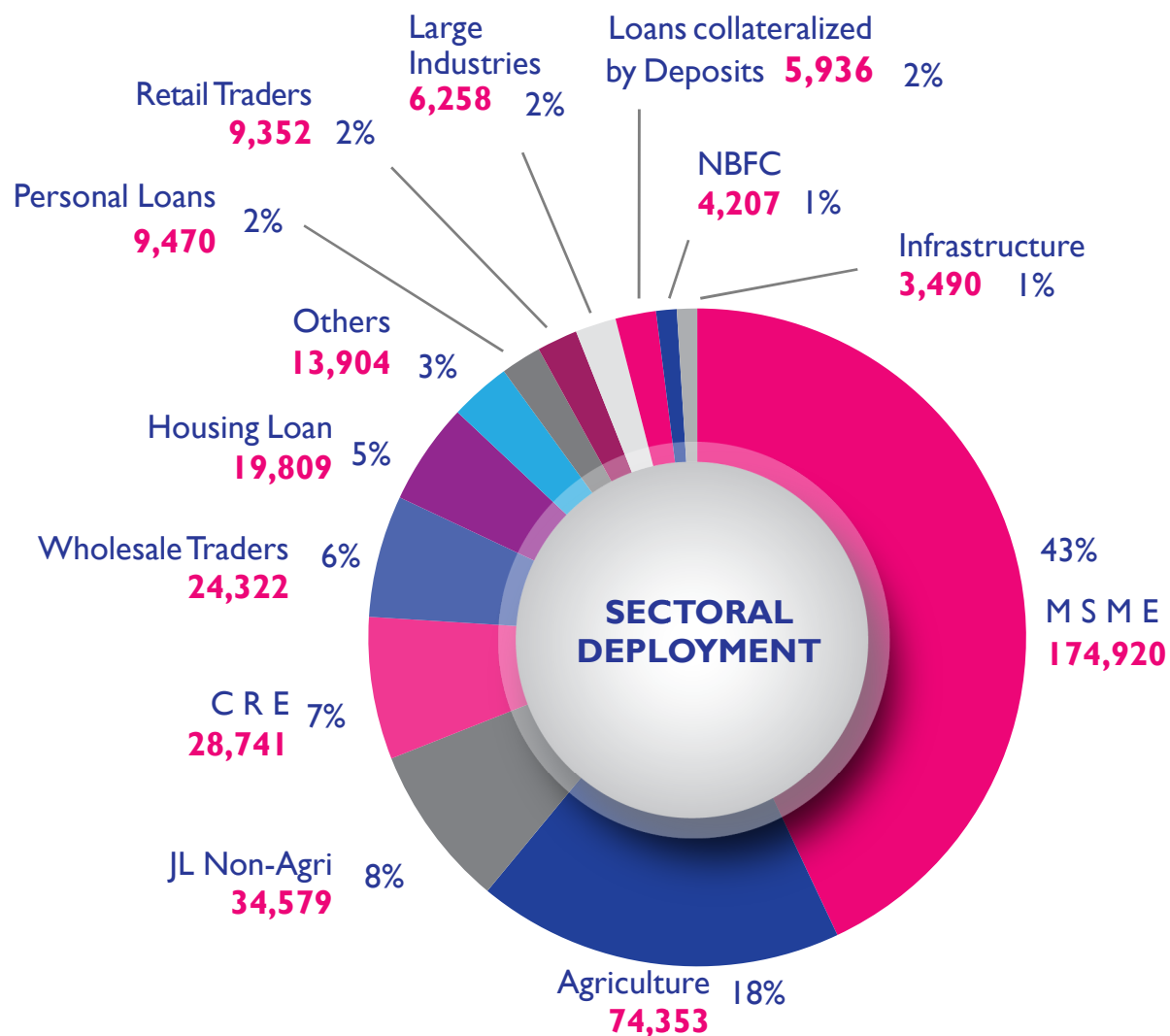


~90% of our loan book is on floating rate basis which reduces interest rate risk

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loan	256,204	62%
Term Loan	151,333	37%
Bills Purchased & Bills Discounted	1,804	1%
Gross Loan Total	409,341	

▶ LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 30.06.2022

(in INR Mn)



Based on the new definition of MSME vide RBI guideline FIDD.MSME & NFS.12/06.02.31/2017-18 dated 07.07.2021, accounts registered on Udyam Registration portal has been classified as MSME and hence the MSME portfolio stands increased to 43% in Q1 FY 23 Vs 39% in Q4 FY 22.

▶ LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 30.06.2022

(in INR Mn)

SECURED & UNSECURED ADVANCES

Particulars	Amount (INR Mn)	(%)
Secured Loans	406,735	99%
Unsecured Loans	2,606	1%
Total	409,341	



Trading & MSME loans constitute about 51%



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



Unsecured Advances aggregate to 1%

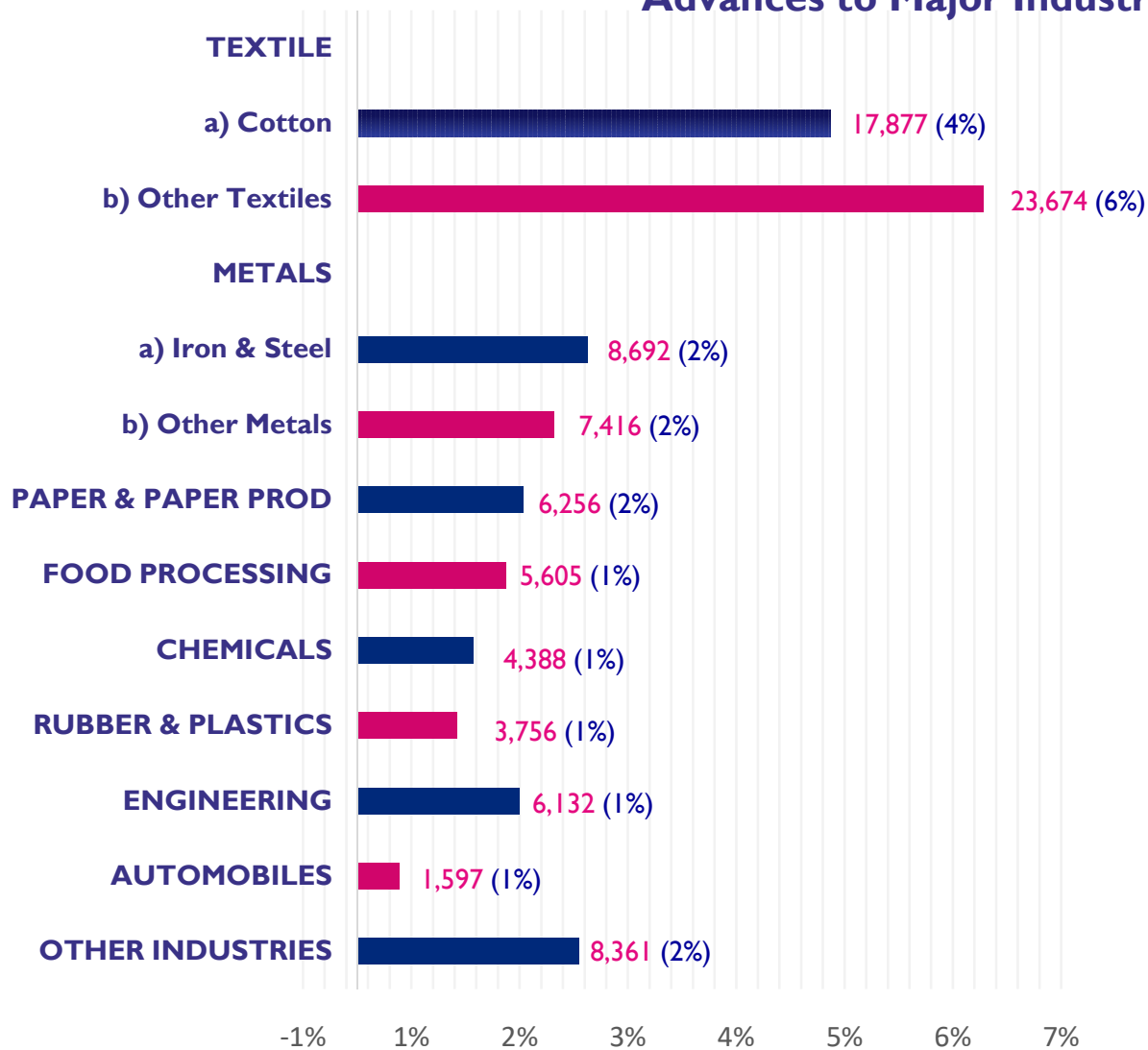


Total Jewel Loan outstanding as on 30.06.2022 – Rs.94,944 Mn

Loan Book – Advances to Major Industries

(in INR Mn)

Advances to Major Industries 30th June 2022



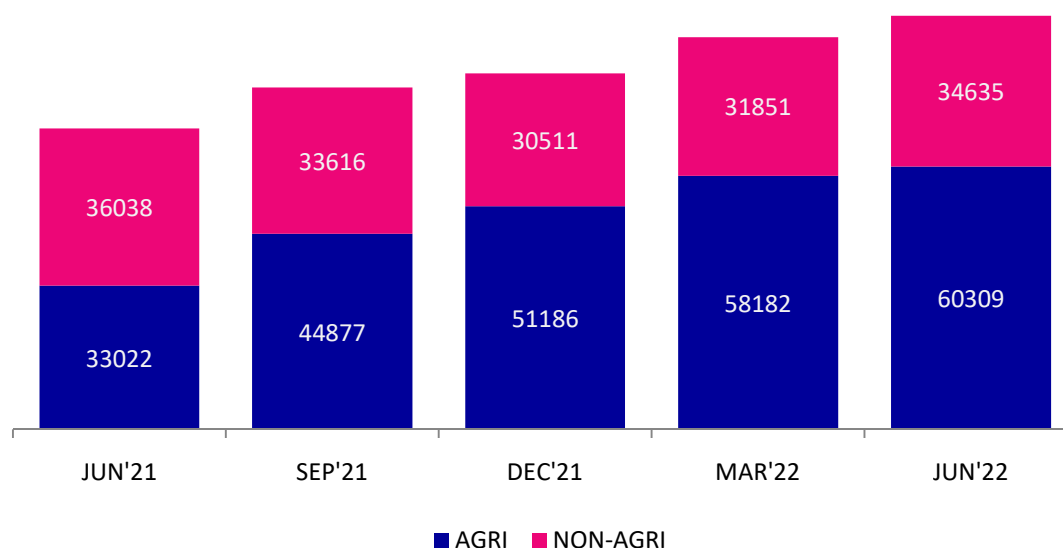
Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	93,754	23%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	315,587	77%
Total Gross Advances	409,341	100%

▶ LOAN BOOK - DRIVERTO GROWTH – QI FY 23

- ✓ During the last few quarters, we have given more thrust to Gold Loans which is increased by 37% from Rs.69,060 Mn in QI FY 22 to Rs.94,944 Mn in QI FY 23. Also, the % of Gold Loans portfolio to Gross Advances improved to 23%

(in INR Mn)

GOLD LOAN PORTFOLIO	Jun-22	Mar-22	Jun-21
Gold Loan – Agriculture	60,309	58,182	33,022
Gold Loan – Non-Agriculture	34,635	31,851	36,038
Total Gold Loans	94,944	90,033	69,060
Gross Advances	409,341	411,560	363,955
% of Gold Loans to Gross Advances	23%	22%	19%



Average LTV for Gold Loan at 68%

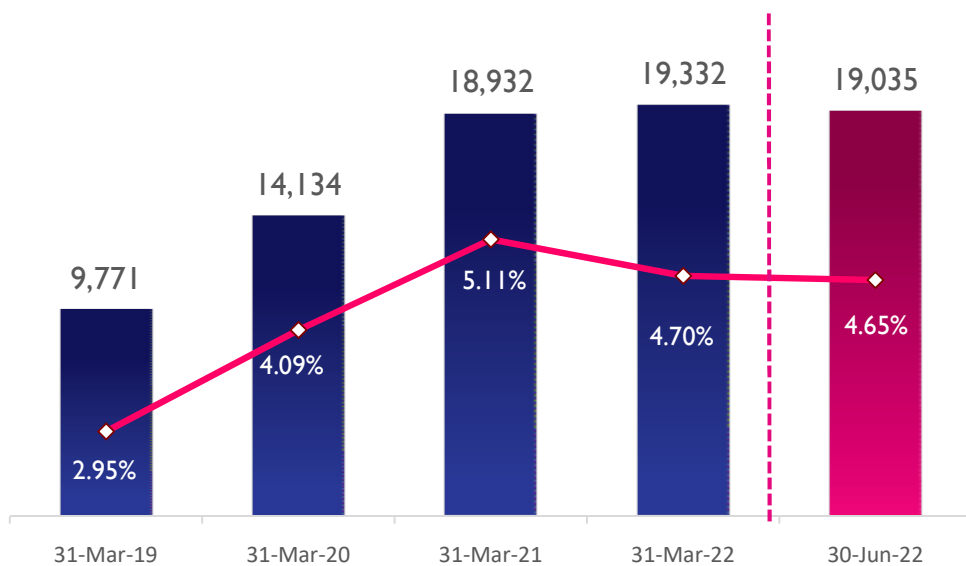


Y-o-Y growth in Gold Loan – 37%
(Jun-22 Vs Jun-21)

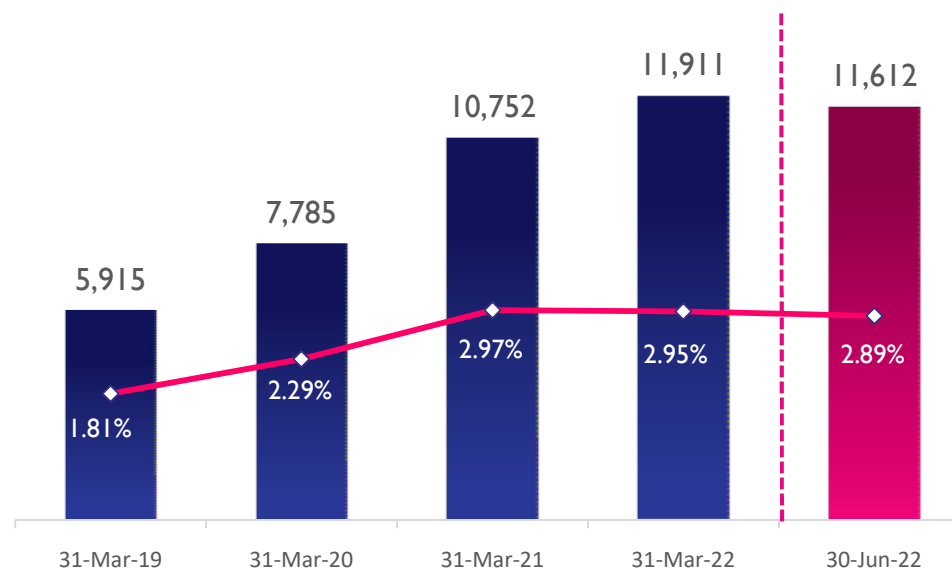
▶ ASSET QUALITY

(in INR Mn)

GROSS NPA QTM & GROSS NPA %



NET NPA QTM & NET NPA %



▶ ASSET QUALITY POSITION – MOVEMENT OVER THE YEARS

(In INR MN)		FY MAR-18	FY MAR-19	FY MAR-20	FY MAR-21	FY MAR-22	Q1 FY 23
NPA Opening balance		6,820	8,565	9,771	14,134	18,932	19,332
Additions	A	5,749	6,322	11,104	11,131	12,757	2,702
Recovery made		1,623	1,980	1,644	1,950	4,424	1,054
Upgradations		433	496	1,358	264	1,638	547
NetAddition	B	3,693	3,846	8,102	8,917	6,695	1,101
Write-off		1,948	2,640	3,739	4,119	6,295	1,398
NPA Closing balance		8,565	9,771	14,134	18,932	19,332	19,035
Technical Write-off (TW) during the period		1,836	2,565	3,670	3,961	5,734	1,012
Provision made during the period	C	3,030	2,700	6,310	5,990	5,535	1,400
TW recovery	D	704	898	1,090	1,033	1,883	919
Provision made net of TW Recovery	E=C-D	2,326	1,802	5,220	4,957	3,652	481
Gross Advance	F	2,82,386	3,30,652	3,45,762	3,70,205	411,560	409,341
Additions % of Gross Advance	A / F	2.04	1.91	3.21	3.01	3.10	0.66
NetAddition % of Gross Advance	B / F	1.31	1.16	2.34	2.41	1.63	0.27
Credit cost	E / F	0.82	0.54	1.51	1.34	0.89	0.12
Gross NPA %		3.03	2.95	4.09	5.11	4.70	4.65
Net NPA %		1.70	1.81	2.29	2.97	2.95	2.89

The Net slippages narrowed down to Rs. 182 Mn in Q1 FY 23 after considering Upgradation / Recovery including TW collection.

▶ ASSET QUALITY – GOLD LOAN PORTFOLIO

Position as on 30 th June 2022	(In INR MN)	No. of A/cs	Balance
Gold Loan – Total		762,316	94,944
Of which,			
- Standard Accounts		761,776	94,866
- N P A		540	78
Gross NPA			19,035
% of Gold Loan NPA to Gold Loan Portfolio			0.08%
% of Gold Loan NPA to Gross NPA			0.41%

▶ RESTRUCTURED ACCOUNTS

Quarterwise balance outstanding in respect of Restructured Standard borrowers

(In INR MN)

Type of Restructuring	Jun-21		Sep-21		Dec-21		Mar-22		Jun-22	
	No. of Borrowers	Amt	No. of Borrowers	Amt	No. of Borrowers	Amt	No. of Borrowers	Amt	No. of Borrowers	Amt
M S M E	299	12629	333	15398	314	15226	395	15032	356	13,595
Non – M S M E	33	218	31	220	-	-	-	-	-	-
Covid-19 Resolution Framework	1356	6996	1612	6860	1563	6795	1518	6812	1474	6,742
Total	1688	19843	1976	22478	1877	22021	1913	21844	1830	20,337

▶ The above disclosure is in respect of Restructured Standard Accounts excluding NPA

▶ Restructured Standard Advances to Gross Advances – 4.97% as on Jun-22

▶ As of Q1 FY 23, the total outstanding restructured Standard borrower accounts was 1830 in numbers and amounting to Rs.20,337 mn. The Bank hold a standard accounts provision wrt Restructured accounts to the tune of Rs.1,558 mn and Rs..464 mn towards erosion on fair value of accounts.

▶ SECURITY RECEIPTS

During Q1 FY 23, we have not sold any accounts to ARC.

Balance outstanding of Security Receipts wrt NPA sold to ARC

Period ended	Amount (in INR Mn)
Mar-20	2474
Dec-20	1444
Mar-21	1429
Jun-21	1308
Sep-21	1177
Dec-21	1118
Mar-22	917
Jun-22	819

- ▶ *In the FY 13-14 & 14-15, we had sold some of the NPA accounts to ARC on SR basis to the tune of Rs.3,747 Mn.*
- ▶ *With our constant follow-up with the ARCs, the recoveries started showing significant results in the last 3 years.*
- ▶ *For Q1 FY 23, the total outstanding SRs stood at Rs.819 Mn and we have made full provision for those accounts which has completed 8 years and the amount was Rs.778 Mn.*

▶ INVESTMENTS – AT A GLANCE

Investments Breakup and Category-wise

(in INR Mn)

Particulars	JUN 2022	JUN 2021
SLR Securities	136,619	99,516
Non-SLR Securities	1,492	1,784
Total Investments	138,111	101,300
Yield on Investments	5.82%	5.61%
Investments Breakup:		
- AFS	28,379 (21%)	7,334 (7%)
- HTM	109,732 (79%)	93,966 (93%)
- HFT	-	-
Total Investments	138,111	101,300
Modified Duration:		
- AFS	1.21	2.50
- HTM	4.52	4.39
- HFT	-	-
- Overall Portfolio	3.86	4.28

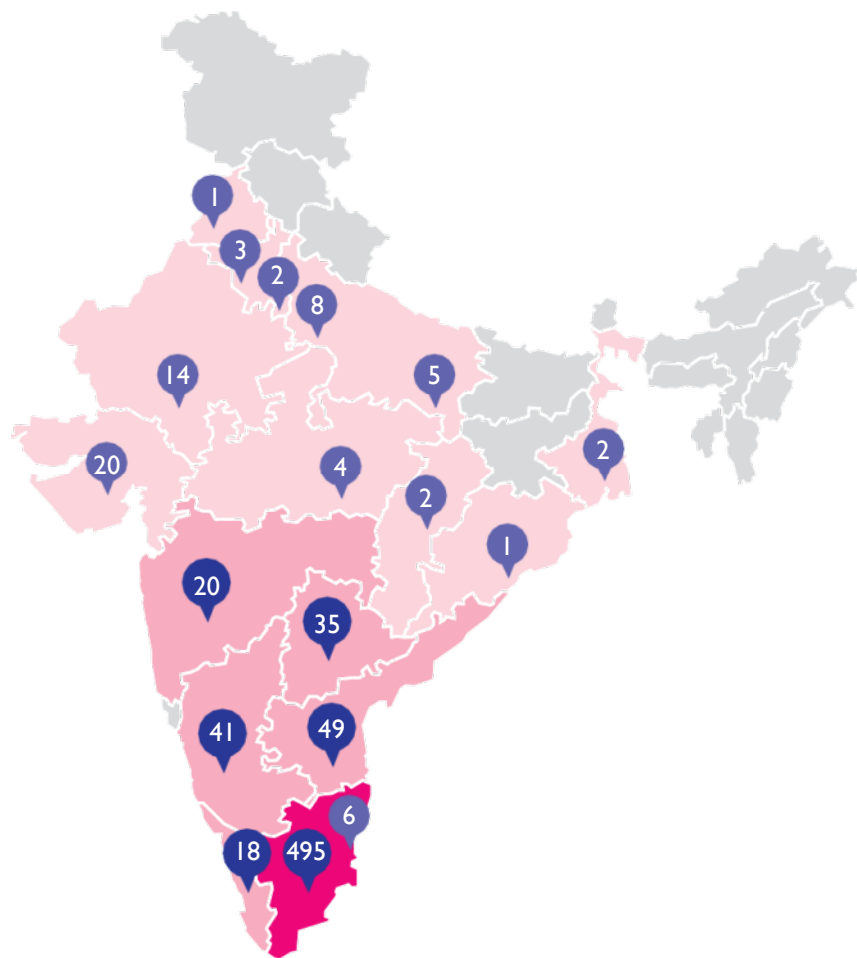
The MTM loss for Q1 FY 23 wrt G-Sec stood at Rs.304 Mn against which we already held a provision of Rs.56 Mn in FY 2022. During Q1 FY 23, we have made an additional provision requirement of Rs.425 Mn which includes Rs.250 Mn towards G-Sec, Rs.140 Mn towards Security Receipts and Rs.35 Mn towards shifting of securities from AFS to HTM in April. Out of Rs.304 Mn of MTM loss in G-Sec, an amount of Rs.40 Mn will be released by Q4 FY 23 and another sum of Rs.140 Mn will be by FY 23-24. Also, we wish to mention a point here that even though the MTM loss as of Jun 2022 stood at Rs.300 Mn, the requirements came down to Rs.240 Mn as of 5th of August mainly because of dip in 10yr YTM to 7.30% from 7.45% in Jun 2022.

BRANCH NETWORK

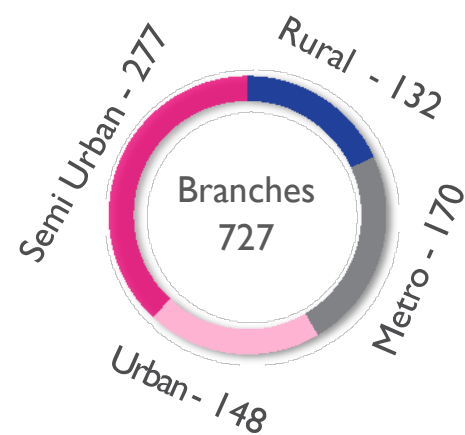
BRANCH NETWORK

▶ STRONG PRESENCE IN THE SOUTH

As of June 2022 - 727 branches. 644 branches are located in South India out of which 495 in Tamil Nadu.



State	No. of Branches	% of Deposits	% of Advances	% of Business
Tamilnadu	495	81	66	74
Karnataka	41	6	5	6
Andhrapradesh	49	2	8	5
Telengana	35	3	6	4
Maharashtra	20	2	3	2
Kerala	18	2	2	2
Gujarat	20	1	3	2
Others	49	3	7	5
Total	727			



DIGITAL BANKING INITIATIVES

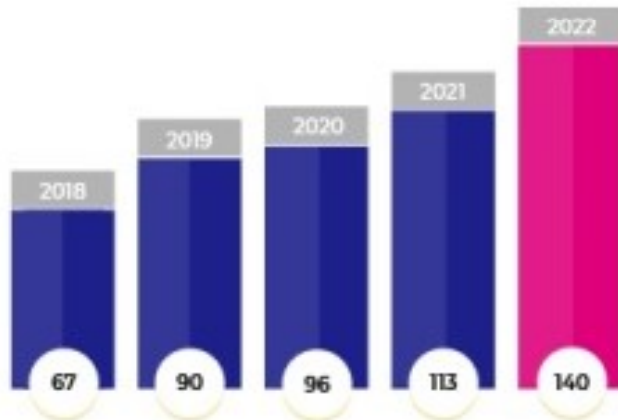
DIGITAL BANKING INITIATIVES



Digital Transaction Growth



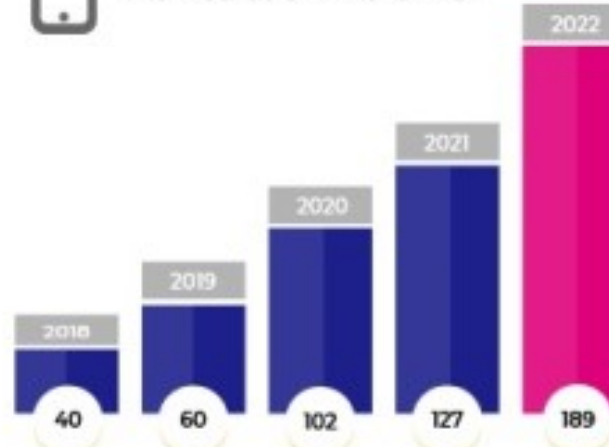
Net Banking
Transaction Volume



Average transaction per month
(Volume in Rs Lakhs)



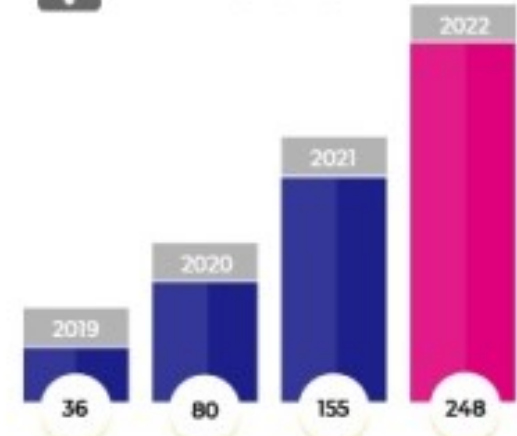
Mobile Banking
Transaction Volume



Average transaction per month
(Volume in Rs Lakhs)



UPI Transaction
Volume



Average transaction per month
(Volume in Rs Lakhs)



Transaction through
Alternate Channel






Accounts Opened
Digitally

26.31 | 
Net Banking

20.04 | 
Mobile Banking

Registered Users (Volume in Lakhs)

New Product Offerings

Product Offerings	01	02	03	04	05
 New Initiatives	UPI 123 Pay	DHI Credit Card	Tap & Go	Connected Banking	Easy Buy
 Products	Whatsapp Banking	Pay to Contact	Scan & Pay/ QR	Card-less cash withdrawal (ICCW)	BBPS
 Technology/ Automation	API	AI / Conversational BOT	Robotic Process Automation	Digital Lending	Video KYC



Digital Banking Products

Retail Banking

- 01 Savings Account Opening Using Video KYC
- 02 Online Address Change Request
- 03 24*7 Fund Transfers
- 04 Cardless Withdrawal
- 05 Deposit Online Services
- 06 Card Management
- 07 Wealth Management
- 08 Fee Payment
- 09 Direct / Indirect Tax Payment
- 10 FASTAG

Corporate Banking

- 01 Online Current Account Opening
- 02 Positive Pay
- 03 Digital Signature [Hard / Soft]
- 04 Letter of Credit through Net Banking
- 05 FX-Retail Online
- 06 Connected Banking Services (Integration with Tally/ SAP)
- 07 Online Stock Statement
- 08 Merchant QR / POS
- 09 Corporate Debit Card
- 10 Public Financial Management System





Strategic Partnerships

Fintech Partnerships



Payment Aggregators



CUB UPI 123PAY

UPI 123PAY is an instant payment system for feature phone users

Digital Payment promoted for financial inclusion for semi-urban / rural customers









Register for UPI with your Feature/Smart Phone

- 1 Call
- 2 Choose
- 3 Pay

Make an IVR Call to
+ 91 80 4516 3581

and make UPI Payment in
3 Simple Steps

UPI Features

- | | |
|---|--|
|  SEND MONEY |  PAY TO CONTACT |
|  REQUEST MONEY |  IPO USING UPI ID |
|  SCAN & PAY USING CUB & OTHER BANK AC |  MERCHANT PAYMENTS |
|  GENERATE QR |  MANDATE |
|  CUB UPI 123PAY |  CARDLESS CASH WITHDRAWAL |



AWARDS



**City Union Bank received
Finnoviti Awards 2022
for 'UPI 123 Pay' by Banking Frontiers**



**City Union Bank received Economic Times
"DATA CON AWARD"
Under the category of Holistic
Large Data Management**

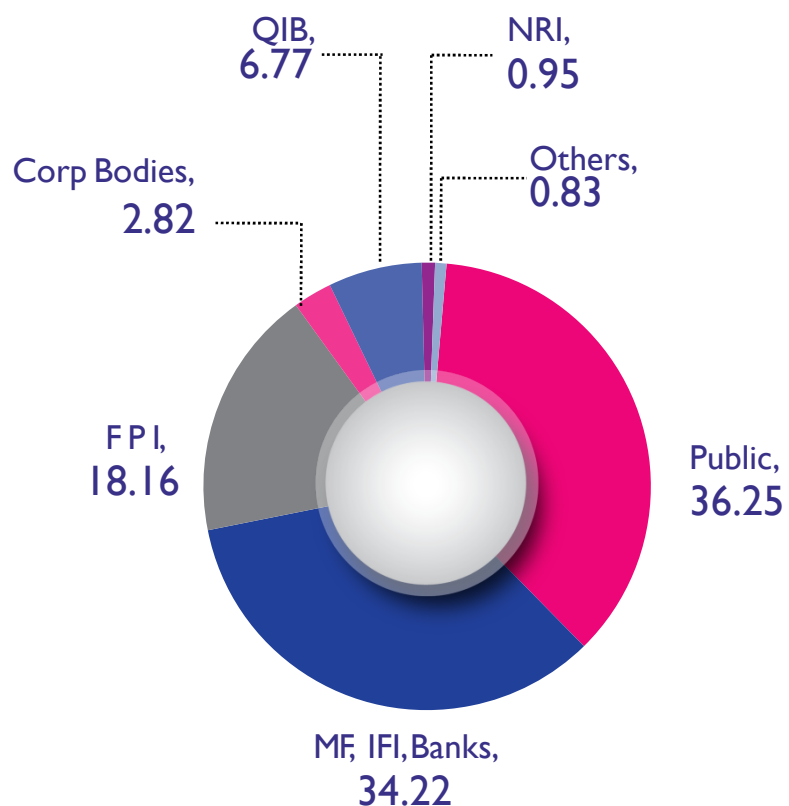


**City Union Bank won the
"Most Trusted Digital Bank of the Year" Award
at International Service Pride Award 2022**

SHAREHOLDING PATTERN

A WELL DIVERSIFIED INVESTOR BASE

Position as on 30-Jun-2022

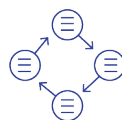


Major Institutional Shareholders

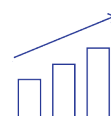
SHAREHOLDERS	HOLDING %
HDFC MID – CAP OPPORTUNITIES FUND	4.48
AXIS MUTUAL FUND	4.06
FRANKLIN INDIA EQUITY SAVINGS FUND	3.94
LIFE INSURANCE CORPORATION OF INDIA	3.20
SMALLCAP WORLD FUND, INC	3.04
DSP ARBITRAGE FUND	2.70
SBI ETF FUND	2.48
ICICI PRUDENTIAL PRIVATE BANKS	2.42
CANARA ROBECO MUTUAL FUND	2.18
KOTAK MULTICAP FUND	2.08
HDFC LIFE INSURANCE COMPANY LIMITED	2.03
UTI SMALL CAP FUND	1.77
KOTAK FUNDS - INDIA MIDCAP FUND	1.44
L & T ARBITRAGE OPPORTUNITIES FUND	1.42
BANK MUSCAT INDIA FUND	1.22
TATA AIA LIFE INSURANCE CO LTD	1.04



Well diversified ownership of shareholders around 1,48,000 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 ... 21.84%

CORPORATE GOVERNANCE

СОКЪОКАТЕ ГОВЕРНАНС

▶ A WELL EXPERIENCED AND STRONG BOARD



**Shri. M. Narayanan | B.Sc. FCA, Grad CMA, DISA
Non-Executive Chairman**

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.



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

Smt. Abarna Bhaskar is a practicing 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. 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 over 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 matters & 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.



**Prof. V. Kamakoti | B.E, M.S, Ph.D
Additional Director**

Prof. V Kamakoti holds a Master of Science degree in Bachelor of Engineering from the Indian Institute of Technology – Madras and a doctorate of Philosophy in Computer Science and one of the youngest to adorn the post of Professorship in one of the prestigious Institutions of India namely IIT, Madras and presently he is the Director. His forte is Information Technology related Secured Systems Engineering and Security related Software Engineering.



**Dr. N. Kamakodi | B.Tech., MBA., Ph.D., 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. Subramaniam Narayanan |
PGDM-IIM(A), Chartered Accountant, FCS, CMA
Director**

Shri. Subramaniam Narayanan possesses rich experience in the areas of Business Management, Private Equity, Finance, Accountancy, Treasury & Risk Management, Information Technology and Payment & Settlements. He has held the position of CEO in First India Asset Management Company Ltd., and handled treasury services for Bank of America and Abu Dhabi Commercial Bank, UAE. Besides, he has been associated as Director in IT / Fintech Companies of repute for a long time.



**Dr. T.S. Sridhar IAS (Retd.) | M.A., Ph.D.
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**

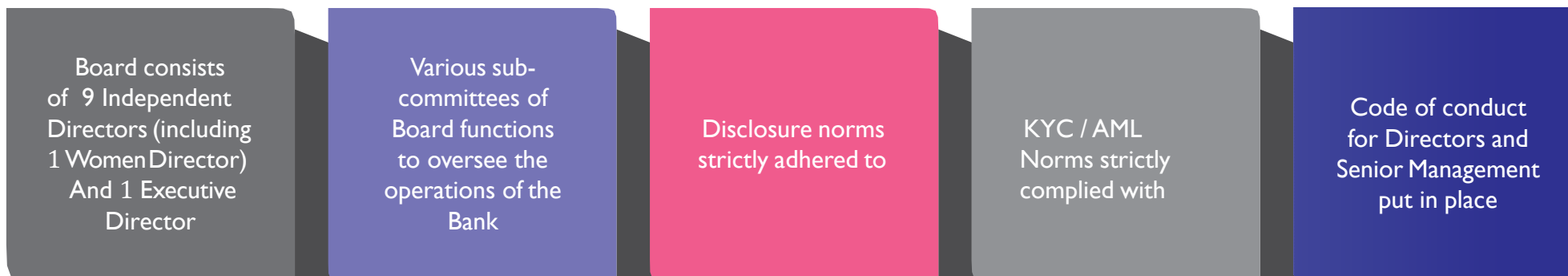
Shri. T.K. Ramkumar is one of the leading Lawyers in Chennai possessing special knowledge and expertise in Banking law, Company law and Intellectual Property Rights. He is also an active environmentalist.



**Shri. G. Mahalingam | M.Sc., MBA., CAIIB
Additional Director**

Shri. Gurumoorthy Mahalingam was co-opted as an Additional Director on the Board of the Bank w.e.f 06th July, 2022 to hold office till the ensuing Annual General Meeting. He is a career Regulator in the Financial Sector having worked for 34 years in RBI holding the position of Executive Director at the time of retirement and 5 years in Securities and Exchange Board of India ("SEBI") as Whole Time Board Member. He holds a Masters degree in Statistics and Operations Research from IIT Kanpur and MBA in International Banking from the UK. He has extensive experience in Banking Regulation and Supervision as well as in market regulation and operations.

▶ TRANSPARENT ‘CORPORATE GOVERNANCE’ PRACTICES



WE HAVE EMINENT PERSONALITIES ON OUR BOARD WITH DIVERSE PROFESSIONAL EXPERTISE

Practicing Chartered Accountant , qualified system Auditor and Agriculturist	Practicing Chartered Accountant & Risk Management . First Women Director of the Bank	Private Equity Fund Manager, Risk Management, IT and Treasury Management
Practicing Advocate, Compliance function and Risk Management	Retired IAS Officer, Rural Economy, MSME, Business Management, Human resource and Economics.	Practicing Company Secretary, Business Management, IT & Compliance
Advocate in Banking Law & Environmental Activist	Director – IIT Madras and expertise in IT related security systems	Career Regulator in Financial Sector – Retired ED of RBI and Whole Time Board Member of SEBI

CITY UNION BANK LTD

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Admin Office : "Narayana" No.24 B, Gandhi Nagar, Kumbakonam - 612001, Tamil Nadu.

Tel : 0435-2402322, 2401622, | FAX: 0435-2431746 | www.cityunionbank.com



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Investor.relations@cityunionbank.com