



INVESTOR PRESENTATION – SEPTEMBER 2012

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1. Overview

Showcasing steady performance on an ongoing basis ...

Track Record

The oldest Private Sector Bank in the Country having 100+ years of operations – Continuous Profitability – Dividend pay out in all 100 + years of existence

Growth

Business growing at CAGR 28% - Net Profit CAGR at 30% in the last 5 Years.

Strength

RoA at 1.62%, RoE at 24.01% and NIM at 3.33% considered best in the Banking Space. CRAR at 13.26% of which Tier I constitutes 12.54%. Networth as on 30th September 2012 – 13995 Mn

Management

Continuity in Management – only 7 CEOs so far in 100+ years – Best Corporate Governance – Majority of Directors are Independent and Professional

Technology

Tech Savvy bank – Technology Partner “Tata Consultancy Services” – State of the Art technology platform – All branches and 100% business under CBS.

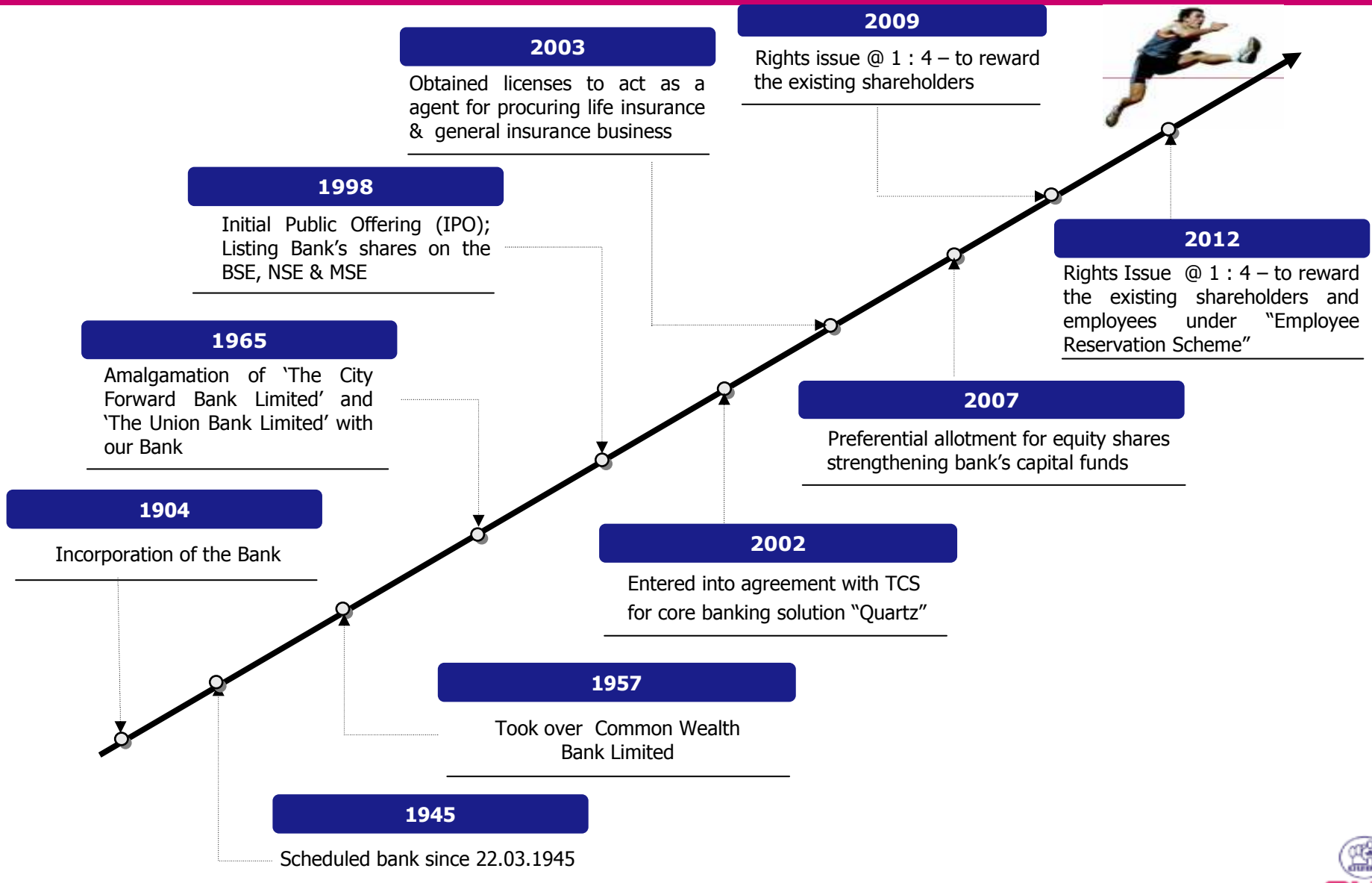
Asset Quality

Healthy Loan Portfolio – Gross NPA – 1.24%, Net NPA – 0.60% and PCR more than 70% as on 30.09.2012.

Network

Pan India presence - 311 Branches & 613 ATMs. Aiming to reach 500 branches in three years.

Key milestones





2. Outcome of Board Meeting – Nov 2012

Q2 2012-13 Performance – A snapshot

SEPTEMBER 2012 KEY FINANCIAL INDICATORS

- ✓ Net Profit – Rs.804 Mn for Q2 2013 – Highest ever recorded
- ✓ Gross Profit – Rs.1283 Mn for Q2 2013 – growth of 26% over previous year
- ✓ Profitability and efficiency ratios – at par with the best in industry for Q2 2013
 - Return on Assets - 1.62%
 - Net Interest Margin - 3.33%
 - Return on Equity - 24.01%
 - Cost to Income Ratio - 40.00%
 - Earnings per share - Rs.1.97 (not annualized)
- ✓ Discounting the one time interest income of Rs.124 Mn on income tax refund received during Q2 FY 2012, the real growth is
 - Operating Profit - 44% (against 26% as per books)
 - Net Profit – 24% (against 4% as per books)
- ✓ Gross Profit increased by 12% and Net Profit increased by 9% from Q1 2013 (Sequential Quarter)
- ✓ Gross NPA – 1.24% and Net NPA – 0.60%

Proposed Right Issue

Proposed Right Issue

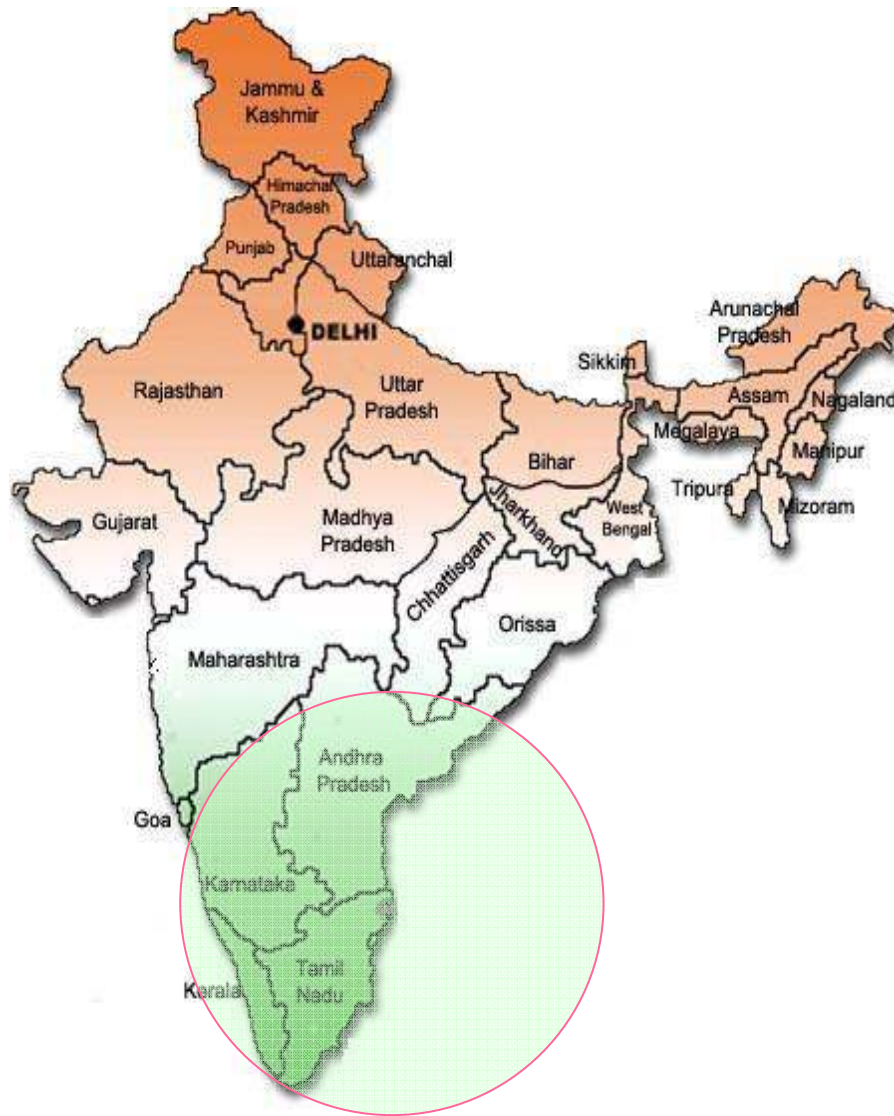
- ✓ The Board has announced its decision to raise Rs.257.98 cr of funds by issue of equity shares through Rights Issue.
- ✓ The Board fixed the issue price of Rs.20/- per share (Re.1/- towards face value per share and Rs.19/- per share towards premium).
- ✓ The ratio for the rights issue fixed as 1 : 4. (ie 1 equity share for every 4 equity shares held)
- ✓ 10,24,87,972 equity shares of Re.1/- has been proposed to the existing eligible shareholders.
- ✓ 2,65,00,000 equity shares of Re.1/- has been proposed to the confirmed employees of the Bank who are entitled to apply for shares under "Employees Reservation"
- ✓ An amount of Rs.10/- per share is payable on application and balance of Rs.10/- per share on call within six months from the date of allotment.



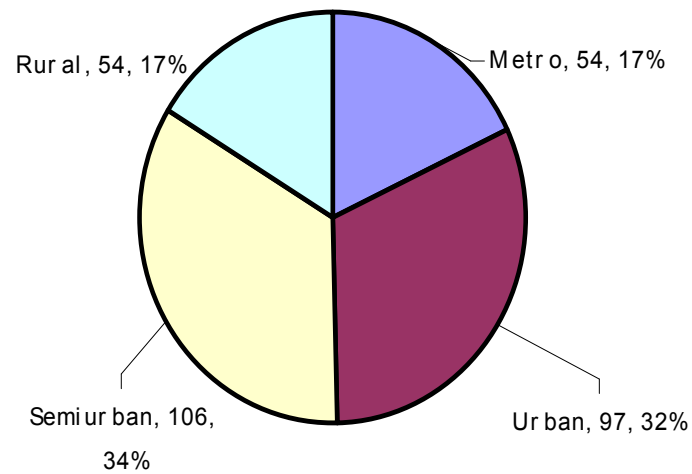
3. Branch Network

Strong presence in the South

✓ A network of 311 branches of which 272 branches are located in South India and 208 in Tamil Nadu alone



State	No. of Branches	% of Business
Tamilnadu	208	72
Andhra Pradesh	34	9
Karnataka	20	5
Maharashtra	16	7
Kerala	10	2
Gujarat	6	1
Others	17	4
Total	311	

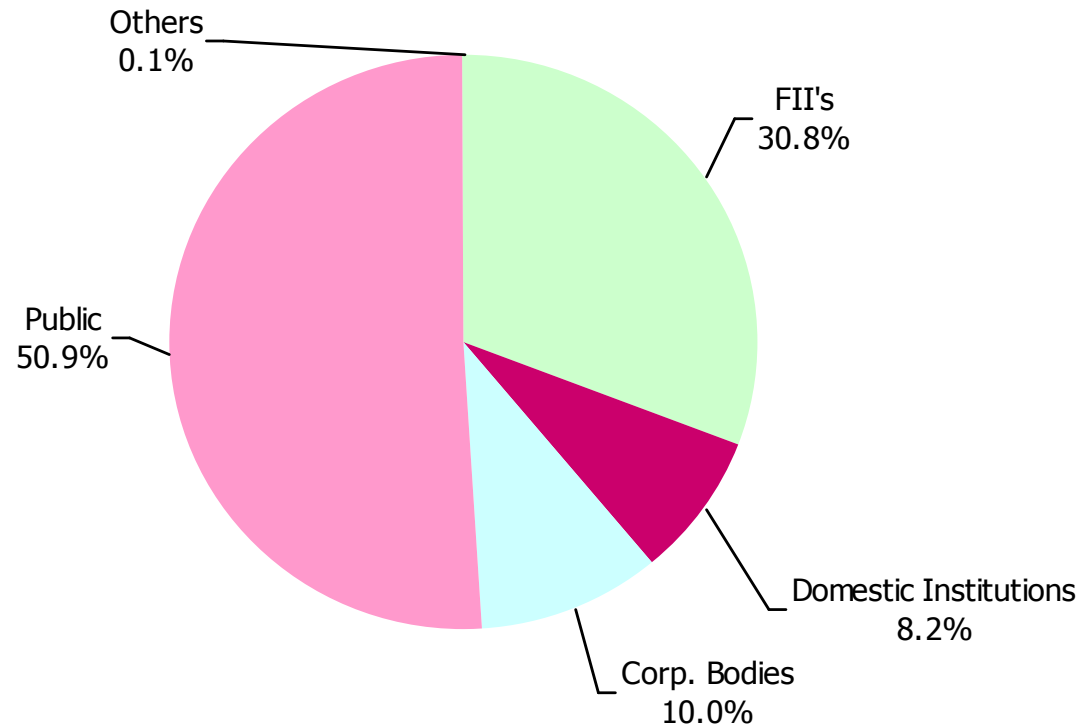




4. Ownership Pattern

A well diversified investor base

Ownership profile



Well diversified ownership exceeding 80000

Long term investors ensuring stability and support to management

Higher Participation from FII's

A well diversified investor base

Major Institutional Shareholders

Shareholders	% of holding
L & T Finance Holdings Ltd.	4.68
FMO, Nederlandse	4.57
Argonaut Ventures	4.45
LIC of India	4.23
Acacia Partners	2.10
Wasatch Core Growth Fund	1.94
Emblem	1.70
Ares Investments	1.45
TVF Fund Ltd	1.22
Wasatch Micro Cap Fund	1.01
Shriram Chits (P) Ltd.	1.00

Cash management services offered to LIC and L&T Finance to improve CASA and customer base

Bank Assurance partner to LIC and ranked No.1 in South India consecutively for three years



5. Management

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



Code of conduct for directors and senior management put in place



Disclosure norms strictly adhered to








KYC / AML norms strictly complied with.

We have eminent personalities on our Board;

- ✓ 1 Former CMD of a PSU Bank
- ✓ 1 veteran Banker with 40 years of Banking experience
- ✓ 1 Chartered Accountant
- ✓ 1 Agriculturist
- ✓ 1 Industrialist
- ✓ 1 Advocate
- ✓ 1 Retired High Court Judge
- ✓ 1 former IRDA & RBI top management official
- ✓ 1 Technology Professional






A well experienced and strong Board

(1/2)

	Name	Profile
	Mr. S. Balasubramanian, Chairman	He holds a Master degree in Mathematics, CAIIB and PGDFM and has 40 years of experience in the banking industry. He joined City Union Bank in 1971 as a probationary officer and was associated with the Bank in various capacities. In 2005 he was appointed as the Chairman & CEO of our Bank and thereafter, in 2009 he was appointed as the Managing Director and CEO. From May 2011, appointed as Non-Executive Chairman of the Bank.
	Dr. N. Kamakodi, MD & CEO	He is a Bachelor of Engineering, MBA, CAIIB and Ph.D. in e-Banking. He joined the Bank as DGM in the year 2003 was elevated to the post of GM in 2005 and later as Executive Director in 2006. He has excellent academic background has also acquired hands on experience on the overall operations of the Bank. From May 2011 functioning as MD & CEO of the Bank.
	Mr. K.S. Raman, Director	He is a post graduate in Statistics. He is an agriculturist and has been on the board during 1984 to 1992 and 1994 to 2002 and presently from 2004 onwards. He has worked in Statistics Department, Annamalai University. Later he moved to Automobile Products of India Limited and then to Larsen & Toubro Ltd.
	Mr. S. Bernard, Director	He is a graduate in Commerce and a Fellow Member of the Institute of Chartered Accountants of India. He is a practicing Chartered Accountant of 31 years standing with expertise in the field of Accountancy and Taxation.
	Mr. Kantha Kumar, Director	He is a graduate in Commerce and Law. He has been in the Banking Industry for around 38 years. He has held key positions such as Executive Director in Canara Bank and Chairman & Managing Director in Syndicate Bank.

A well experienced and strong Board

(2/2)

	Name	Profile
	Mr. R.G. Chandramogan, Director	He is a well known Industrialist in South India. He is the Chairman & Managing Director of Hatsun Agro Product Limited which is the largest procurer of milk in the Private Sector in the country. He is a member in Screening Cum Implementation Group – Secondary Agriculture and Working Group on Animal Husbandary & Dairying, both constituted by Planning Commission, Government of India. CII has appointed him as a member in National Council on Agriculture constituted by Confederation of Indian Industry.
	Mr. T.K. Ramkumar, Director	He is a graduate in Commerce and Law specialized in Banking law, Company law and Intellectual Property Rights. He is one of the leading Lawyers in Chennai.
	Justice (Retd.) S.R. Singaravelu, Director	He is a former Judge of High Court of Madras and High Court of Orissa. He has vast experience of 36 years in the Judiciary where he has held various positions.
	Mr. C.R. Muralidharan, Director	He was holding various positions in Reserve Bank of India. He retired as Chief General Manager, Reserve Bank of India. He has extensive experience in regulatory Banking. He was also a whole time member of Insurance Regulatory and Development Authority (IRDA).
	Dr. Veezhinathan Kamakoti, Director	He is a Bachelor of Engineering and Ph.D. in Computer Science. He is one of the youngest to adorn the post of Professorship in one of the prestigious Institutions of India namely I I T, Madras in the Department of Computer Science and Engineering. An expert in Computer Science and Technology, his forte is Information Technology related Secured Systems Engineering and Security related software engineering.



6. Products & Services

Key Strength

100% CBS



Net Banking



Friendly Customer Service



Mobile Banking



VISA Tie-up



International Fund Transfer



Providing a wide array of services

Services & facilities – Domestic banking

- ✓ All branches are under 100% CBS
- ✓ 540 own inter connected ATMs nationwide
- ✓ Access to more than 1 lakh ATMs through Cashtree, NFS, VISA tie-ups
- ✓ VISA debit card access worldwide
- ✓ RTGS and NEFT available at all branches
- ✓ Internet and mobile banking facility
- ✓ SMS alert facility
- ✓ Utility bill payments – Telephone, electricity, credit card payments etc
- ✓ E-Tax payment facility
- ✓ E- payment of college term fees, mess fee & examination fees for university students
- ✓ Demat services in tie-up with NSDL

Providing a wide array of services

Services & facilities - International banking

- ✓ Forex services to the importers & exporters including exchange risk hedging products
- ✓ Trade credit facility to importers
- ✓ Handling overseas direct investments and foreign direct investments
- ✓ International banking operations / cross border banking through correspondent banking relationships with HSBC Bank, Wellsfargo Bank, Standard Chartered Bank, Commerce Bank, JP Morgan Chase & others
- ✓ Tie up with Doha Bank for arrangement of money transfer from Middle East
- ✓ Drawing arrangement from Singapore with Bank of India
- ✓ Money 2 India Service – Tie up with ICICI Bank for transfer of funds from USA and UK
- ✓ Arrangement with UAE Exchange and Majan exchange for money transfer form Gulf



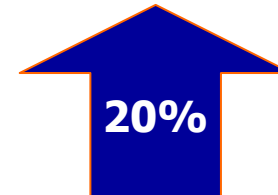
7. Financial Performance and Business Profile

H1 2012-13 Performance – A snapshot

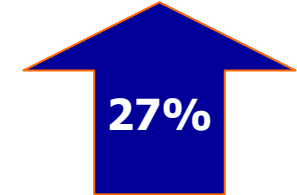
HIGHLIGHTS FOR THE HALF YEAR ENDED 30th SEPTEMBER 2012

- ✓ Deposits increased by 20% to Rs.176,886 Mn from Rs.147,222 Mn
- ✓ Advances increased by 27% from Rs.106,000 Mn to Rs.134,368 Mn
- ✓ Total Business grew by 23% from Rs.253,222 Mn to Rs.311,254 Mn
- ✓ CASA improved by 21% to Rs.31,970 Mn from Rs.26,359 Mn
- ✓ Gross Profit increased by 17% to Rs.2,425 Mn from Rs.2,079 Mn (After discounting the one time interest income of of Rs.124 Mn on income tax refund in Q2 FY 2012, the growth in Gross profit would be 24%)
- ✓ Net Profit increased by 13% from Rs.1360 Mn to Rs.1543 Mn (After discounting the one time interest income of of Rs.124 Mn on income tax refund in Q2 FY 2012, the growth in Net profit would be 44%)
- ✓ Net NPA stood at 0.60%
- ✓ ROA maintained at 1.60%
- ✓ ROE stands at 23.36%
- ✓ Net Interest Margin stood at 3.26%

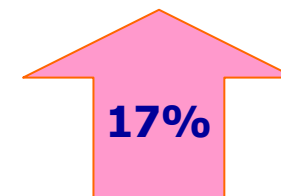
Deposits



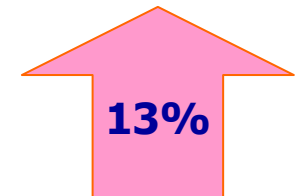
Advances



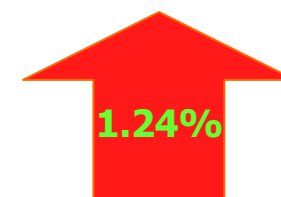
Gross Profit



Net Profit



Gross NPA



Net NPA



H 1 2012-13 Performance – A snapshot

Financial Performance

(in INR Mn)

Particulars	H 1 2013	H 1 2012	Growth	% Growth
Deposits	176886	147222	29664	20%
Advances	134368	106000	28368	27%
Total Business	311254	253222	58032	23%
Demand Deposits	13090	10839	2251	21%
Savings Deposits	18880	15520	3360	22%
CASA	31970	26359	5611	21%
Gross NPA	1661	1248	413	33%
Net NPA	807	437	370	85%
Gross NPA (%)	1.24%	1.18%		
Net NPA (%)	0.60%	0.42%		
C R A R	13.26%	13.28%		
- Of which Tier I	12.54%	12.42%		
CD Ratio	76%	72%		
PCR	71%	79%		

H 1 FY 13 Vs H 1 FY 12 - Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	H 1 12-13	H 1 11-12	Growth
Interest on Loans	8539	6360	34%
Interest on Investments	1799	1432	26%
Other Interest Income	19	29	
Total Interest Income	10357	7821	32%

Interest Expenses Breakup

Particulars	H 1 12-13	H 1 11-12	Growth
Int Exp on Deposits	7195	5297	36%
Other Int Expenses	290	121	140%
Total Interest Expenses	7485	5418	38%

Other Income Breakup

Particulars	H 1 12-13	H 1 11-12	Growth
CEB & Charges	814	562	45%
Treasury Income	150	91	65%
All other Income incl suit account recoveries	308	299	3%
Total Other Income	1272	952	34%

Operating Expenses Breakup

Particulars	H 1 12-13	H 1 11-12	Growth
Employee Cost	669	563	19%
Other Operating Expenses	1051	713	47%
Total Expenses	1720	1276	35%

Q2 13 Vs Q2 12 – Performance – Highlights

Financial Performance

(in INR Mn)

Particulars	Q 2 FY 13	Q 2 FY 12	Growth	% Growth
Net Interest Income	1493	1202	291	24%
Other Income	645	493	152	31%
Operating Expenses	855	680	175	26%
Gross Profit	1283	1015	268	26%
Provisions & Contingencies	479	240	239	100%
Net Profit	804	775	29	4%
Return on Assets	1.62%	1.93%		
Return on Equity	24.01%	28.61%		
Net Interest Margin	3.33%	3.41%		

Q 2 FY 13 Vs Q 2 FY 12 - Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	Q 2 12-13	Q 2 11-12	Growth
Interest on Loans	4386	3347	31%
Interest on Investments	918	742	24%
Other Interest Income	11	20	
Total Interest Income	5315	4109	29%

Interest Expenses Breakup

Particulars	Q 2 12-13	Q 2 11-12	Growth
Int Exp on Deposits	3683	2852	29%
Other Int Expenses	139	55	153%
Total Interest Expenses	3822	2907	31%

Other Income Breakup

Particulars	Q 2 12-13	Q 2 11-12	Growth
CEB & Charges	413	243	70%
Treasury Income	82	49	67%
All other Income incl suit account recoveries	150	201	
Total Other Income	645	493	31%

Operating Expenses Breakup

Particulars	Q 2 12-13	Q 2 11-12	Growth
Employee Cost	287	271	6%
Other Operating Expenses	568	409	39%
Total Expenses	855	680	26%

FY 2011-12 Performance – A snapshot

Financial Performance

(in INR Mn)

Particulars	FY 2012	FY 2011	Growth	% Growth
Deposits	163408	129143	34265	27%
Advances	122217	93290	28927	31%
Total Business	285625	222433	63192	28%
Demand Deposits	12031	10876	1155	11%
Savings Deposits	17685	14407	3278	23%
CASA	29716	25283	4433	18%
Gross NPA	1235	1125	110	10%
Net NPA	540	484	56	12%
Gross NPA (%)	1.01%	1.21%		
Net NPA (%)	0.44%	0.52%		
C R A R	12.57%	12.75%		
- Of which Tier I	11.69%	11.84%		
CD Ratio	75%	72%		
PCR	77%	77%		

FY 2011-12 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	FY 11-12	FY 10-11	Growth
Interest on Loans	13886	9654	44%
Interest on Investments	3036	2451	24%
Other Interest Income	46	79	
Total Interest Income	16968	12184	39%

Interest Expenses Breakup

Particulars	FY 11-12	FY 10-11	Growth
Int Exp on Deposits	11664	7802	50%
Other Int Expenses	306	182	68%
Total Interest Expenses	11970	7984	50%

Other Income Breakup

Particulars	FY 11-12	FY 10-11	Growth
CEB & Charges	1289	992	30%
Treasury Income	230	172	34%
All other Income incl suit account recoveries	552	410	35%
Total Other Income	2071	1574	32%

Operating Expenses Breakup

Particulars	FY 11-12	FY 10-11	Growth
Employee Cost	1223	1016	20%
Other Operating Expenses	1575	1148	37%
Total Expenses	2798	2164	29%

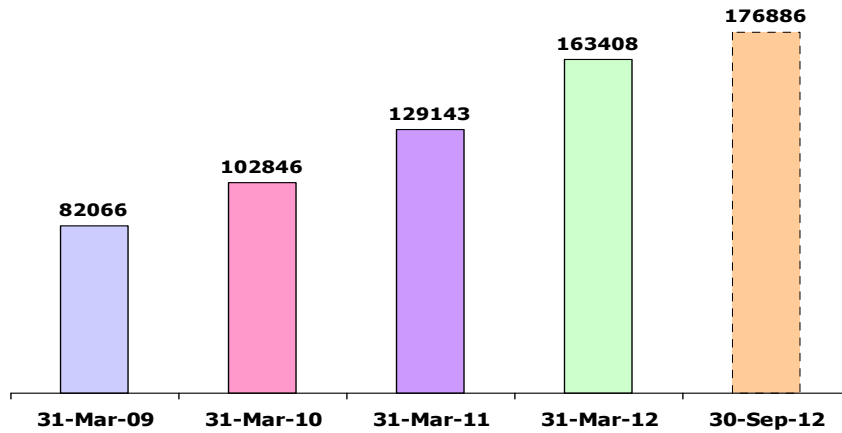
Key Business Indicators

Key indicators

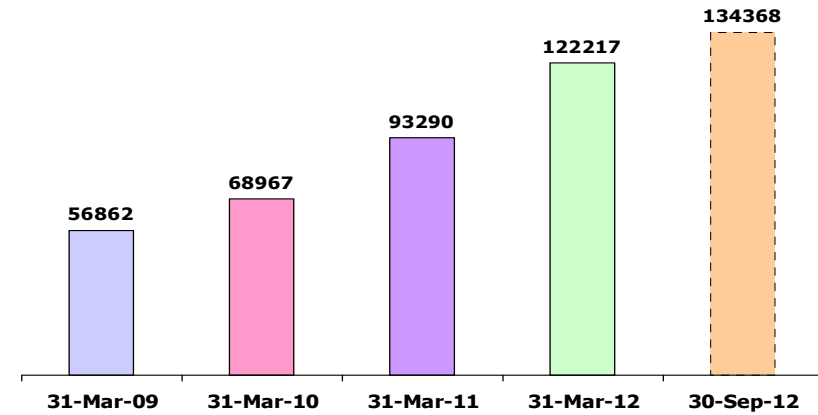
Particulars	Q 2 12-13	Q 2 11-12	H 1 12-13	H 1 11-12	FY 2012
Cost of Deposits	8.49%	8.18%	8.51%	7.83%	8.11%
Yield on Advances	13.58%	13.68%	13.53%	13.33%	13.56%
Yield on Investments	7.21%	6.99%	7.16%	6.87%	6.90%
Net Interest Margin	3.33%	3.41%	3.26%	3.49%	3.40%
Cost to Income	40.00%	40.10%	41.50%	38.02%	39.59%
Cost of Funds	7.69%	7.23%	7.74%	7.00%	7.30%
Yield on Funds	10.70%	10.21%	10.71%	10.10%	10.34%
Per Employee Business (in INR Mn)	86.93	79.63	86.93	79.63	84.69
Per Employee Profit (in INR Mn) (Ann)	0.90	0.93	0.87	0.86	0.84
EPS (in INR) – FV INR 1/- share (Not Ann)	1.97	1.91	3.78	3.35	6.89

Strong Deposits and Advances growth

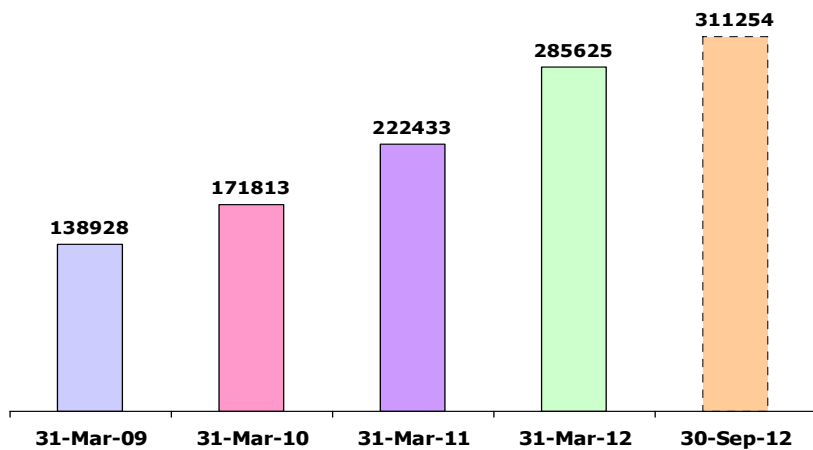
Deposits



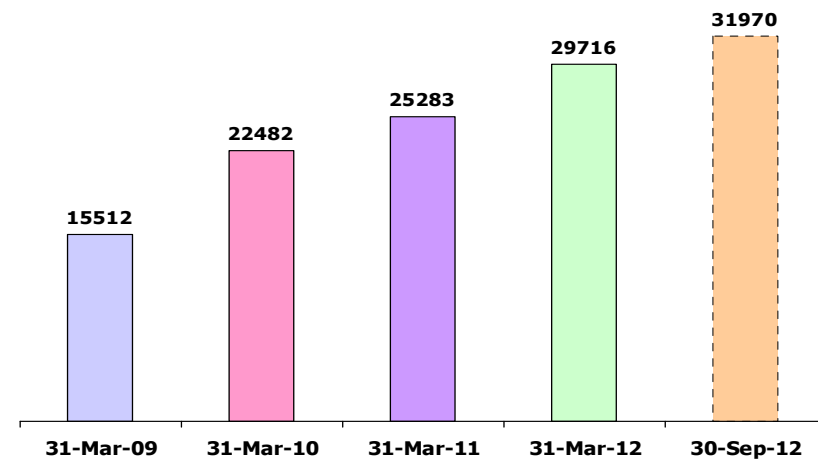
Advances



Business

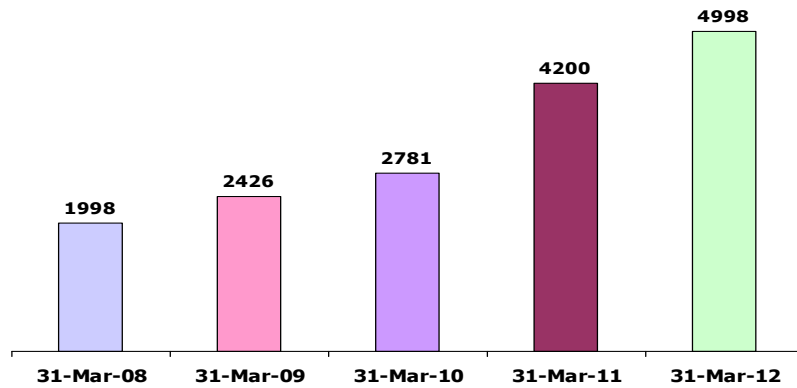


CASA

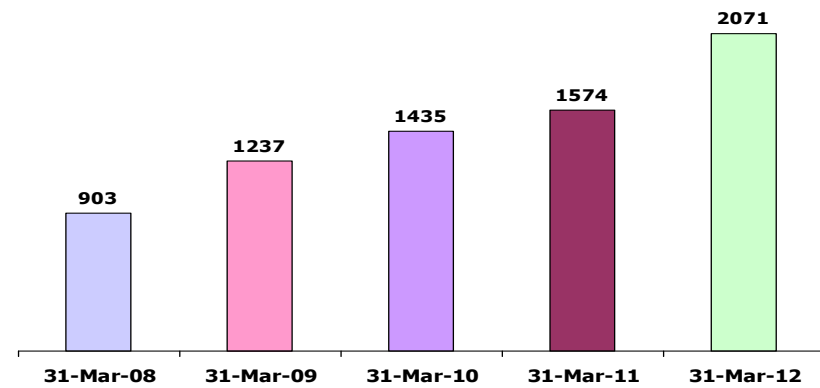


Income Growth over the years ...

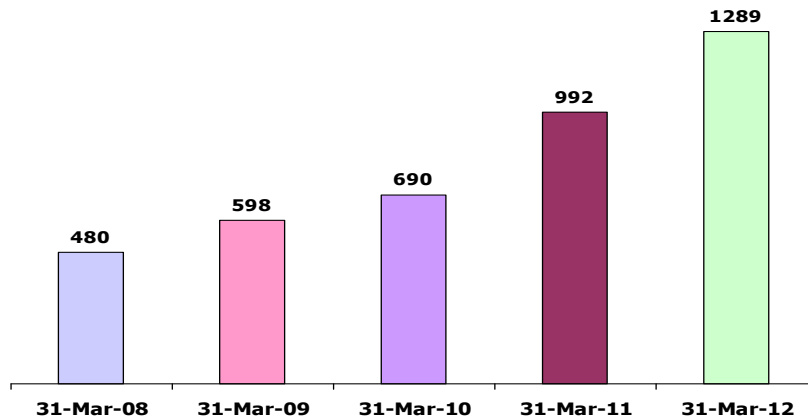
Net Interest Income Growth



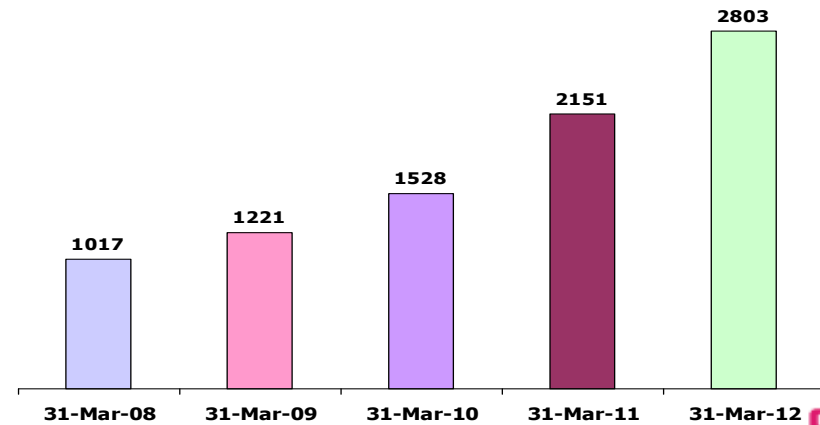
Other Income Growth



CEB Growth

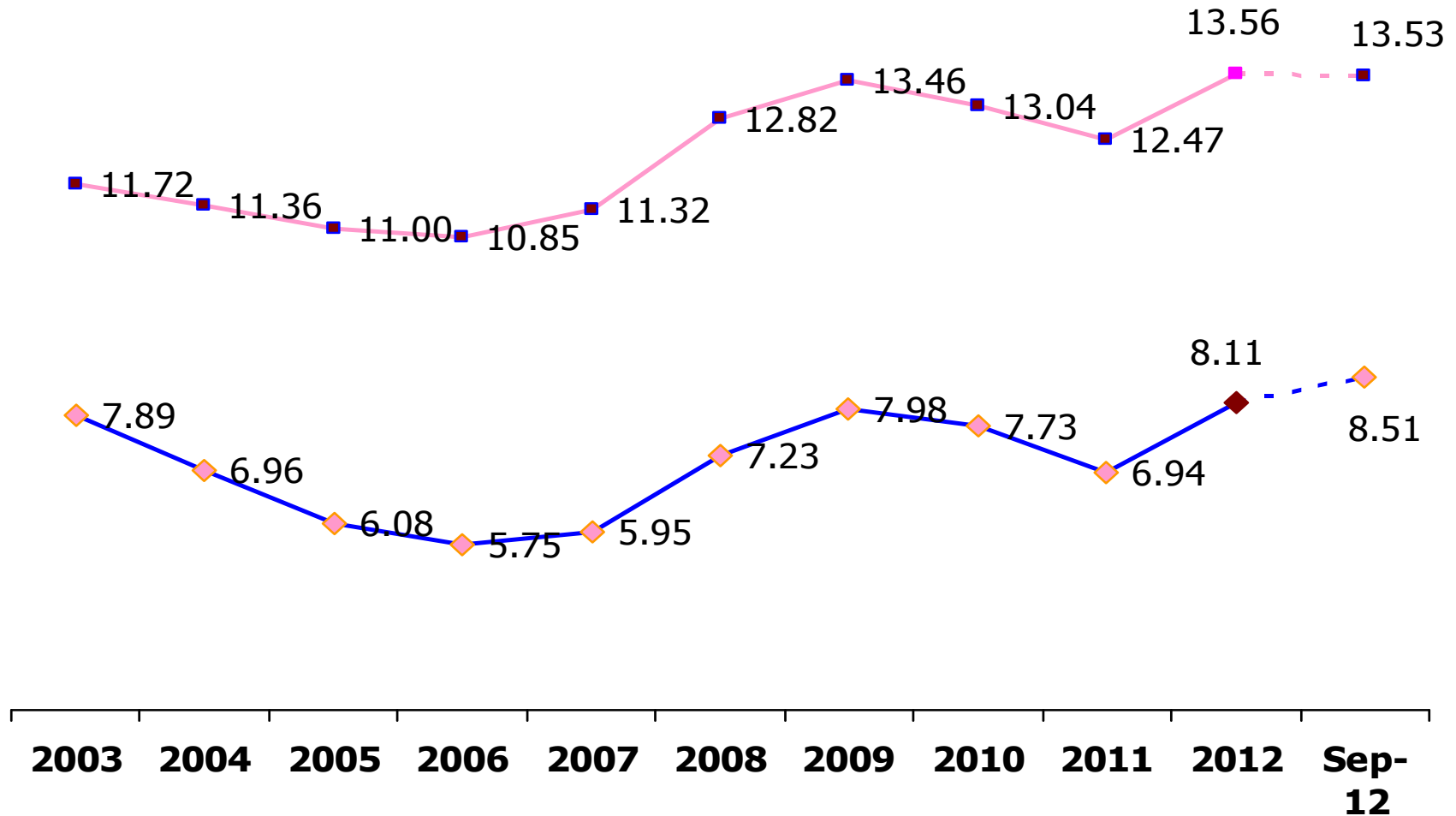


Net Profit Growth



Cost of deposits & Yield on advances

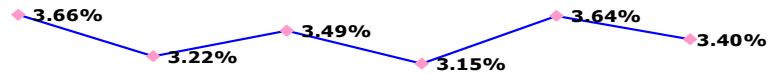
Cost of Deposits and Yield on Advances



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

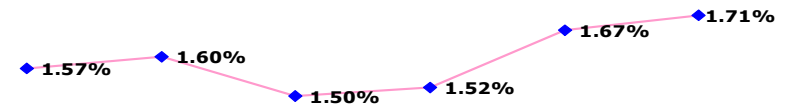
Key Business Ratios

Net Interest Margin



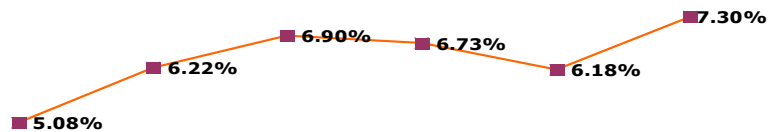
31-Mar-07 31-Mar-08 31-Mar-09 31-Mar-10 31-Mar-11 31-Mar-12

Return on Assets



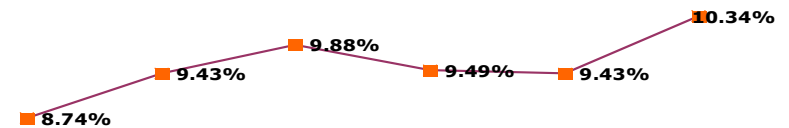
31-Mar-07 31-Mar-08 31-Mar-09 31-Mar-10 31-Mar-11 31-Mar-12

Cost of Funds



31-Mar-07 31-Mar-08 31-Mar-09 31-Mar-10 31-Mar-11 31-Mar-12

Yield on Funds

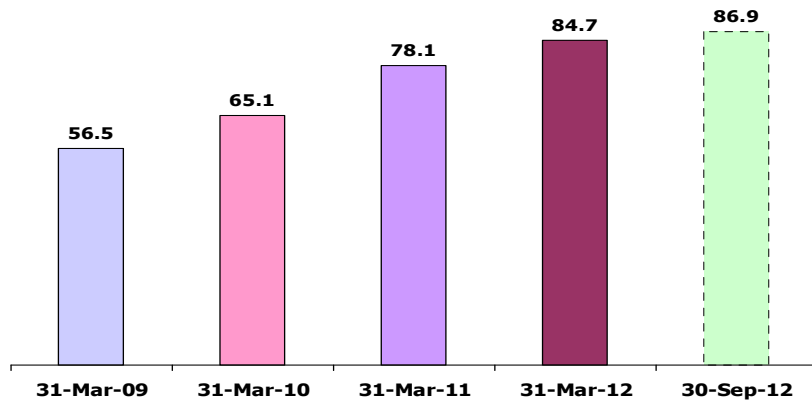


31-Mar-07 31-Mar-08 31-Mar-09 31-Mar-10 31-Mar-11 31-Mar-12

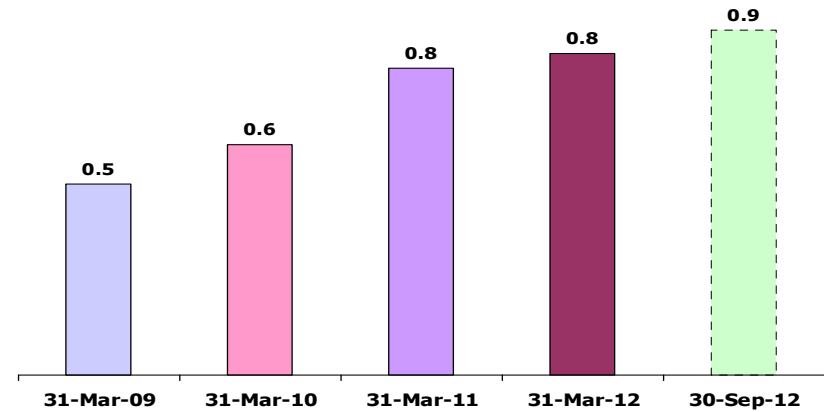
Efficiency

(Rs in Mn)

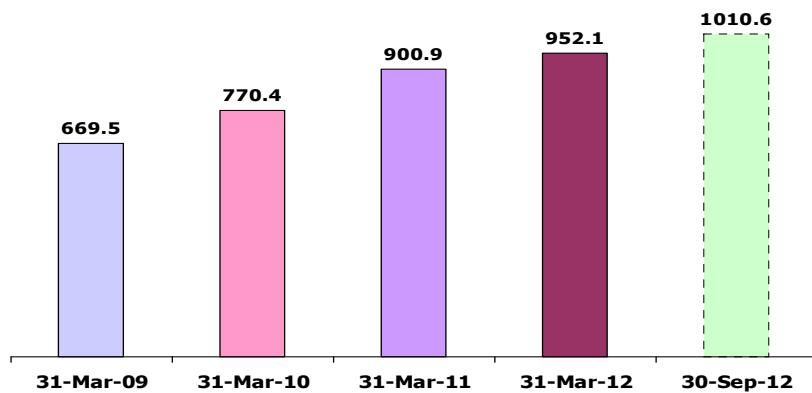
Business per Employee



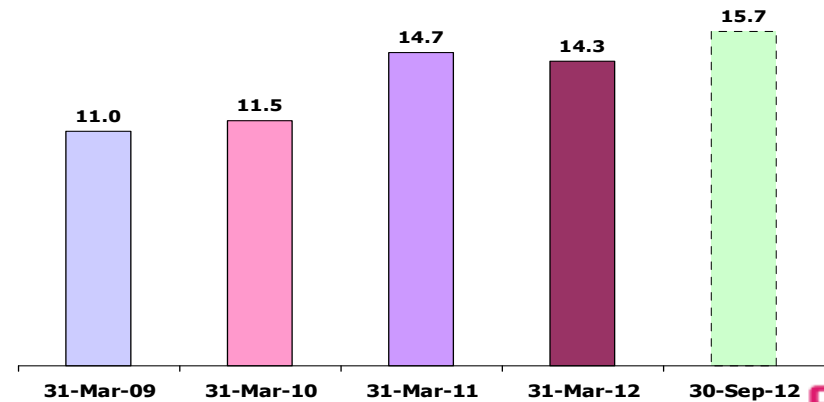
Profit per Employee



Business per Branch



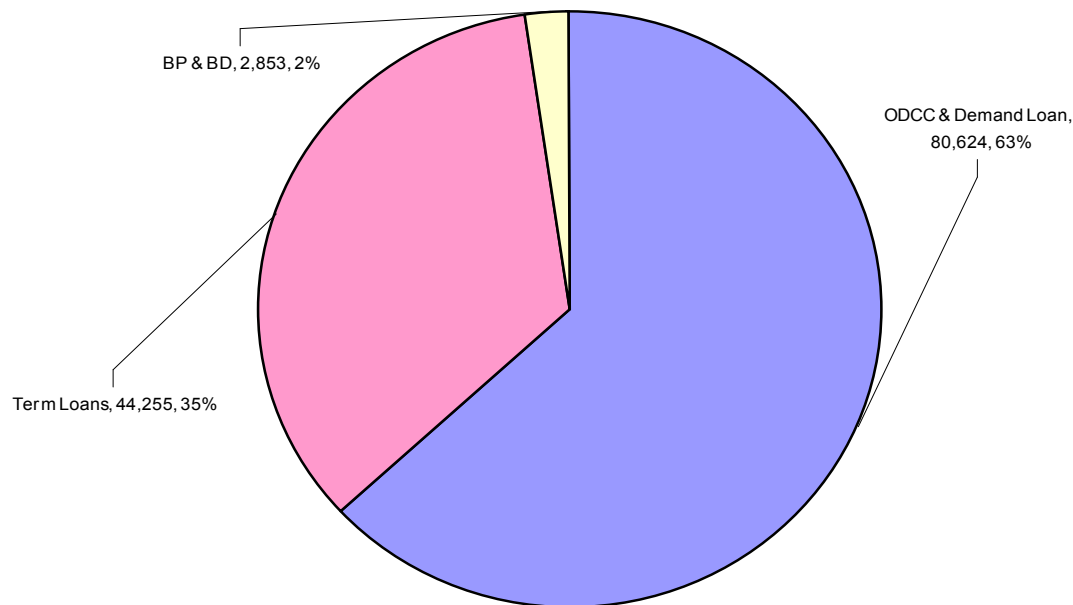
Operating Profit per Branch



Loan Book – Products Composition

Loan Book Products Composition	Amount (in INR Mn)	% to Total Advances
ODCC & Demand Loans	86206	64%
Term Loans	45062	34%
Bills Purchased & Bills Discounted	3100	2%
Gross Loans Total	134368	100%

- ✓ Working capital loans yielding higher interest constitute 66% of advances
- ✓ Re-pricing possible at short intervals thus reducing interest rate risk
- ✓ ~80% of our loan book is on floating rate basis which reduces interest rate risk



Loan book – Composition

Sectoral Deployment as on 30th September 2012

Particulars	Amount (in INR Mn)	% to Total Advances
Agriculture	20182	15%
M S M E	35561	26%
Large Industries	17672	13%
Retail Traders	11262	8%
Wholesale Traders	14314	11%
Commercial Real Estate	6922	5%
Retail Loan (includes Personal Loan, Mortgage Loan, Auto Loan)	18259 *	14%
Loans collateralized by Deposits	2134	2%
Others (Educational Loan, Infra, Staff Loan, NBFC, etc)	8062	6%
Gross Loans Total	134368	100%

Secured & Unsecured Advances

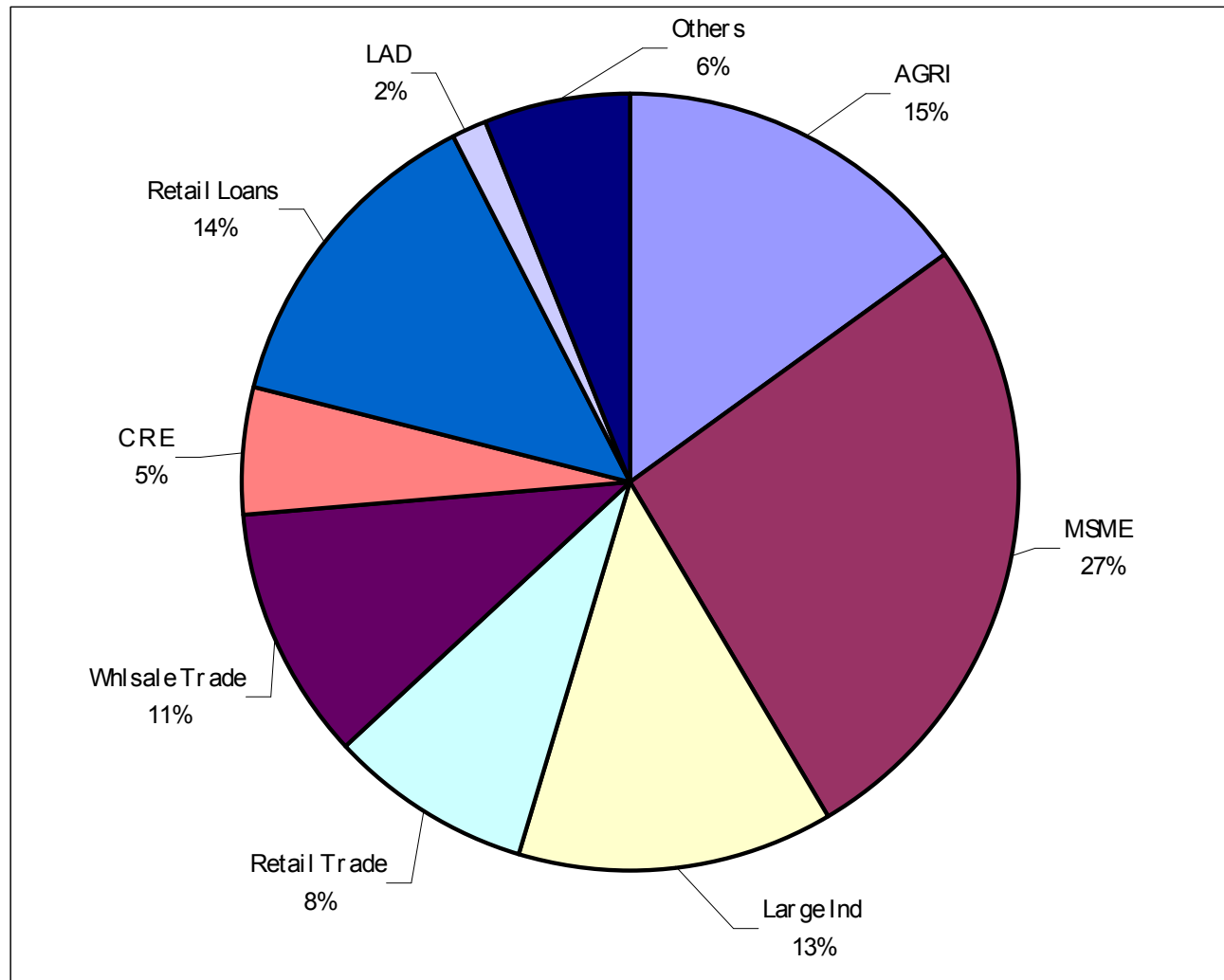
Particulars	Amount (in INR Mn)	% to Total Advances
Secured Loans	130689	97%
Unsecured Loans	3679	3%
Total	134368	100%

- ✓ Trading & MSME loans earning higher yields constitute about 45%.
- ✓ Diversified credit portfolio reduces credit risk
- ✓ Lower ticket size backed by adequate collaterals
- ✓ Unsecured Advances aggregate to 3% only
- ✓ Loans collateralized by gold jewels 24800 Mn

* Includes Non-Agri Gold loans of Rs.946 Mn

Loan Book – Sectoral Deployment

Sectoral Deployment chart



Loan Book – Advances to Major Industries

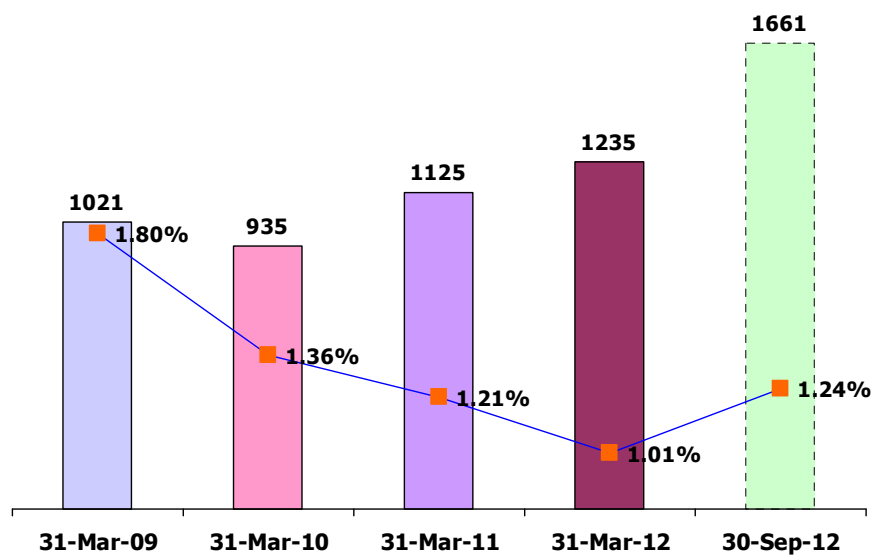
Advances to Major Industries as on 30th September 2012

Industry Name	Amount (in INR Mn)	% to Total Advances
Textiles		
a) Cotton	7889	6%
b) Other Textiles	3353	2%
Metals		
a) Iron & Steel	7539	6%
b) Other Metals	1839	1%
Paper & Paper Products	3036	2%
Food Processing	1622	1%
Other Industries (includes Engineering, Chemicals, Automobiles, Electricity, Gems & Jewels, etc)	8365	6%
Total	33643	25%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	100725	75%
Total Gross Advances	134368	100%

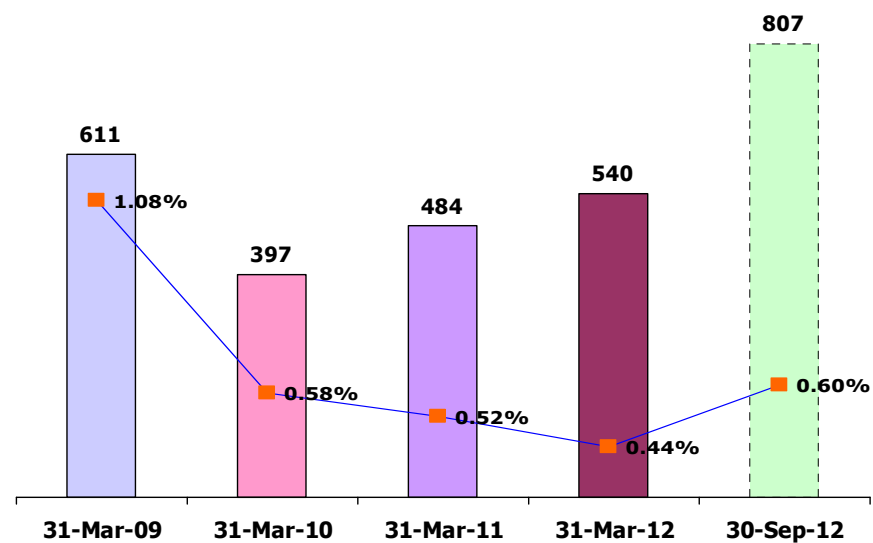
Asset Quality

(Rs in Mn)

Gross NPA Qtm & Gross NPA %



Net NPA Qtm & Net NPA %



Asset Quality Position – in Last 5 years

Movement of NPA over last 5 years

(Rs in Mn)		Mar-08	Mar-09	Mar-10	Mar-11	Mar-12	Sep-12
NPA Opening balance		871	829	1021	882	1125	1235
Additions	A	586	864	1075	1207	1444	1058
Recovery made		224	358	531	376	649	238
Upgradations		0	0	223	114	165	123
Net Addition	B	362	506	321	717	630	697
Write-off		404	314	407	474	520	271
NPA Closing balance		829	1021	935	1125	1235	1661
TW done during the period		390	309	411	540	484	255
Provision made during the period	C	280	335	515	672	570	333
TW recovery	D	237	141	260	291	400	278
Provision made net of TW Recovery	E = C-D	43	194	255	381	170	55
Gross Advance	F	45371	56453	68335	92555	122217	134368
Additions % of Gross Advance	A / F	1.29	1.53	1.57	1.30	1.18	0.79
Net Addition % of Gross Advance	B / F	0.80	0.90	0.47	0.77	0.52	0.52
Net provision made % of Gross Adv	E / F	0.09	0.34	0.37	0.41	0.14	0.04
Gross NPA %		1.81	1.80	1.36	1.21	1.01	1.24
Net NPA %		0.98	1.08	0.58	0.52	0.44	0.60

Restructured Accounts

Details of Restructured Accounts

Particulars	No. of Borrowers	Amount (in INR Mn)
Restructured in I Phase – FY 2008-09	213	3188
Restructured in II Phase – FY 2009-10	58	1656
Restructured in III Phase – FY 2010-11	3	108
Restructured in IV Phase – FY 2011-12	6	386
Restructured in V Phase – Apr – Sep 12	5	696
Total	285	6034
Out of the above,		Amount In INR Mn
Amounts repaid till 30.09.2012		2915
- of which accounts fully closed till 30.09.2012		1394
Balance outstanding as at 30.09.2012		3119
- of which slipped into NPA as on 30.09.2012		77

- ✓ Out of Rs.3119 Mn, accounts aggregating to Rs.2030 Mn have completed 1 year and more after completion of the moratorium period and Rs.367 Mn are less than 12 months from the completion of moratorium period.
- ✓ Loans amounting to Rs.722 Mn, principal repayment is yet to start.

Investments – At a Glance

Investments Breakup and Categorywise

(in INR Mn)

Particulars	SEP 2012	SEP 2011
Sovereign Bonds	39899	32982
Corporate Bonds, RIDF, etc.	7050	6745
Equity Shares & Equity oriented MFs	381	371
Total Investments	47330	40098
Yield on Investments	7.16%	6.87%
Investments Breakup:		
- A F S	2899 (6%)	3824 (10%)
- H T M	44425 (94%)	36274 (90%)
- H F T	6	-
Total Investments	47330	40098
Modified Duration:		
- A F S	3.36	2.39
- H T M	5.11	5.31
- H F T	-	-
- Overall Portfolio	5.01	5.04



Thank You

