



CITY UNION BANK

INVESTOR PRESENTATION

June 2025

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OVERVIEW

Overview

City Union Bank Ltd., the oldest Private Sector Bank in India, was founded on October 31, 1904, and is headquartered in Kumbakonam, Tamil Nadu, India.

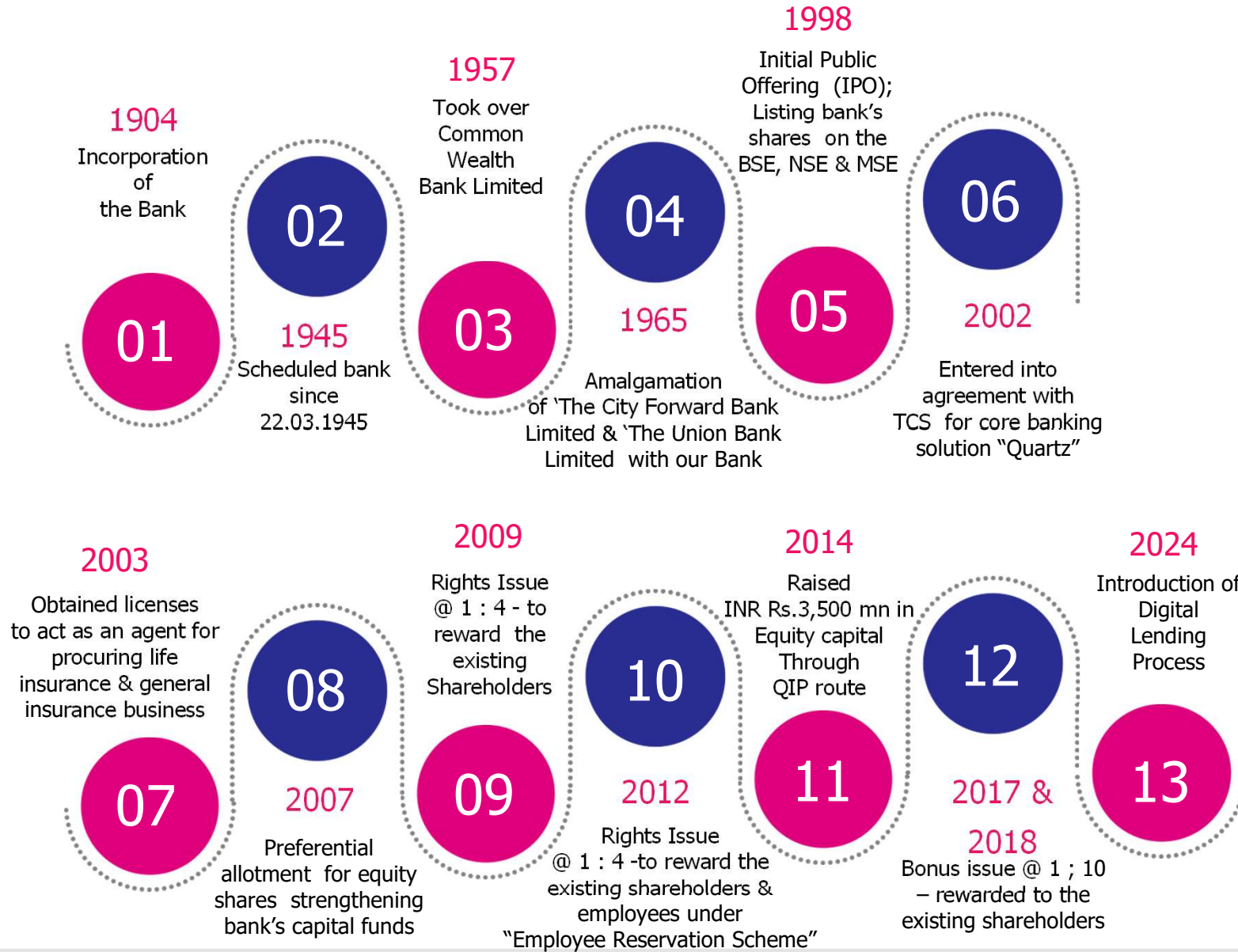
The main focus of the Bank – lending to MSME, Retail / Wholesale Trade with a granular asset profile including providing Short-term and long-term loans to the agricultural sector.

FACTS & FIGURES

Position as on 30.06.2025



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.**

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 collateralized by residential property and personal guarantees etc.**
 - **Predominantly single banker relationships with minimal exposure to consortium / multiple banking arrangements / infrastructure lending.**

Invested in Robust Infrastructure

- **Comprehensive employee training and recruitment infrastructure through staff training college.**
- **LOS is digitalized**

Purely retail Liability Franchise

- **No Certificate of Deposit**
- **No reliance on Corporate bulk deposits.**

10-year CAGR of about 15%

Consistent Return with Superior ROA, ROE

COMPETITIVE ADVANTAGES

NETWORK

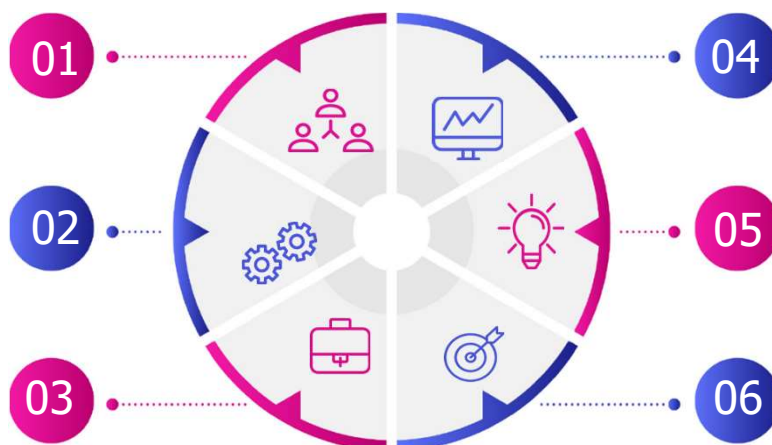
- Pan India presence with 876 branches
- Strong presence in South India (733 branches) of which 551 are in Tamil Nadu alone

ADEQUATELY CAPITALISED

- Strong Capital Adequacy ratio of 23.10% out of which Tier 1 constitutes 22.09%

MSME / TRADING PORTFOLIO

- Trading and MSME loan segments constitute about 42% of advances



STRONG TRACK RECORD

- Continuous profitability and dividend payout in all 121 years of operations
- Business growth of about 15% CAGR in last 10 years

ROBUST CORPORATE GOVERNANCE PRACTICES

- Strong board with majority of directors being independent directors
- Consistency in management with only 7 CEOs appointed in 121 years

DIVERSIFIED ASSET PROFILE

- Granular asset profile with advances to top 20 group borrowers contributing 7.27 %
- Lower ticket size lending backed by adequate collaterals

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 “**Very 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.

CARE has assigned

- “**AA-**” for Long Term - issuers with this rating are considered to have “**High Degree of Safety**” regarding timely servicing of financial obligations.

PERFORMANCE HIGHLIGHTS – JUNE 2025

Q1 FY 26 PERFORMANCE – A SNAPSHOT

- Deposits increased by 20% from Rs. 549 Bn to Rs. 657 Bn Y-o-Y
- Advances registered a growth of 16% from Rs.465 Bn to Rs.540 Bn Y-o-Y
- The total business grew by 18% from Rs.1,014 Bn to Rs. 1,197 Bn Y-o-Y
- Profitability and efficiency ratios :

PARTICULARS	Q1 FY 26	Q1 FY 25	FY 25	Q4 FY 25
Return on Assets	1.55%	1.51%	1.55%	1.53%
Net Interest Margin	3.54%	3.54%	3.60%	3.60%
Return on Equity	12.85%	12.45%	12.63%	12.60%
Earning per share	Rs.4.13	Rs.3.57	Rs.15.17	Rs.3.89

- Gross NPA – 2.99% and Net NPA – 1.20%
- Provision Coverage Ratio - 79% (with TW) & 61% (without TW)
- CRAR – 23.10% (Basel III) of which core CRAR – 22.09%

Q1 FY 26 VS Q1 FY 25 PERFORMANCE – A SNAPSHOT

(in INR Mn)

657,345



548,569

Deposits

540,203



465,479

Advances

1,197,548



1,014,048

Total Business

179,505



161,950

CASA

4,509



3,735

Gross Profit

3,059



2,645

Net Profit

6,253



5,452

Net Interest Income

48.12



49.34 %

Cost to Income

1.55%

ROA

12.85%

ROE

3.54%

NIM

2.99%

Gross NPA

1.20%

Net NPA

79%

PCR
(with TW)

Q1 FY 26

Q1 FY 25

FY 25 VS FY 24 PERFORMANCE – A SNAPSHOT

(in INR Mn)

635,260



14%

556,566

Deposits

530,664



14%

464,815

Advances

1,165,924



14%

1,021,381

Total Business

181,189



6%

170,502

CASA

16,786



11%

15,167

Gross Profit

11,236



11%

10,157

Net Profit

23,157



9%

21,235

Net Interest Income

47.77



%

47.06 %

Cost to Income

1.55%

ROA

12.63%

ROE

3.60 %

NIM

3.09%

Gross NPA

1.25%

Net NPA

78%

PCR
(with TW)

■ FY 25

■ FY 24

FINANCIAL PERFORMANCE & BUSINESS PROFILE

Q1 FY 26 VS Q1 FY 25 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	Q1 FY 26	Q1 FY 25	INC / (DEC)	Growth	Growth %
Deposits	657,345	548,569	↑	108,776	20%
Advances	540,203	465,479	↑	74,724	16%
Total Business	1,197,548	1,014,048	↑	183,500	18%
Demand Deposits	53,520	46,242	↑	7,278	16%
Saving Deposits	125,985	115,708	↑	10,277	9%
CASA	179,505	161,950	↑	17,555	11%
Gross NPA	16,170	18,065	↓	-1,895	-10%
Net NPA	6,346	8,535	↓	-2,189	-26%
Gross NPA (%)	2.99%	3.88%			
Net NPA (%)	1.20%	1.87%			
C R A R (BASEL – III)	23.10%	23.58%			
- Of which Tier I	22.09%	22.55%			
CD Ratio	82%	85%			
PCR	79%	73%			

Q1 FY 26 VS Q1 FY 25 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR
Mn)

PARTICULARS	Q1 FY 26	Q1 FY 25	INC / (DEC)	Growth %	Q4 FY 25
Net Interest Income	6,253	5,452	801	15%	6,003
Other Income	2,439	1,921	518	27%	2,512
Operating Expenses	4,183	3,638	545	15%	4,105
Gross Profit	4,509	3,735	774	21%	4,410
Provisions & Contingencies	1,450	1,090	360	33%	1,530
Net Profit	3,059	2,645	414	16%	2,880
Return on Assets	1.55%	1.51%	-	-	1.53%
Return on Equity	12.85%	12.45%	-	-	12.60%
Net Interest Margin	3.54%	3.54%	-	-	3.60%

FY 25 VS FY 24 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	FY 2025	FY 2024	INC / (DEC)	Growth	Growth %
Deposits	635,260	556,566	↑	78,694	14%
Advances	530,664	464,815	↑	65,849	14%
Total Business	1,165,924	1,021,381	↑	144,543	14%
Demand Deposits	60,738	54,889	↑	5,849	11%
Saving Deposits	120,451	115,613	↑	4,838	4%
CASA	181,189	170,502	↑	10,687	6%
Gross NPA	16,382	18,544	↓	-2,162	-12%
Net NPA	6,531	8,987	↓	-2,456	-27%
Gross NPA (%)	3.09%	3.99%			
Net NPA (%)	1.25%	1.97%			
C R A R (BASEL – III)	23.75%	23.73%			
- Of which Tier I	22.70%	22.69%			
CD Ratio	84%	84%			
PCR	78%	72%			

FY 25 VS FY 24 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	FY 25	FY 24	INC / (DEC)	Growth %
Net Interest Income	23,157	21,235	1,922	9%
Other Income	8,981	7,416	1,565	21%
Operating Expenses	15,352	13,484	1,868	14%
Gross Profit	16,786	15,167	1,619	11%
Provisions & Contingencies	5,550	5,010	540	11%
Net Profit	11,236	10,157	1,079	11%
Return on Assets	1.55%	1.52%	-	-
Return on Equity	12.63%	12.86%	-	-
Net Interest Margin	3.60%	3.65%	-	-

PROVISIONS & CONTINGENCIES – BREAKUP

(in INR
Mn)

PARTICULARS	Q1 FY 26	Q1 FY 25	FY 2025	Q4 FY 25
Provision for:				
- Tax	750	700	2,930	750
- Bad Debts	700	320	2,550	780
- Others	-	70	70	-
Total	1,450	1,090	5,550	1,530

Q1 FY 26 VS Q1 FY 25 – INCOME AND EXPENSES BREAKUP

INTEREST INCOME BREAKUP

PARTICULARS	Q1 FY 26	Q1 FY 25	Growth %
Interest on Loans	12,902	10,865	19%
Interest on Investments	2,864	2,621	9%
Other Interest Income	287	400	-28%
Total Interest Income	16,053	13,886	16%

OTHER INCOME BREAKUP

PARTICULARS	Q1 FY 26	Q1 FY 25	Growth %
CEB & Charges	1,226	1,007	22%
Treasury Income	644	172	274%
Other Inc incl recoveries in written off a/cs	569	742	-23%
Total Other Income	2,439	1,921	27%

INTEREST EXPENSES BREAKUP

(in INR Mn)

PARTICULARS	Q1 FY 26	Q1 FY 25	Growth %
Int Exp on Deposits	9,414	7,670	23%
Other Int Expenses	386	764	-49%
Total Interest Expenses	9,800	8,434	16%

OPERATING EXPENSES BREAKUP

PARTICULARS	Q1 FY 26	Q1 FY 25	Growth %
Employee Cost	2,006	1,744	15%
Other Operating Expenses	2,177	1,894	15%
Total Operating Expenses	4,183	3,638	15%

FY 25 VS FY 24 – INCOME AND EXPENSES BREAKUP

INTEREST INCOME BREAKUP

PARTICULARS	FY 25	FY 24	Growth %
Interest on Loans	46,721	41,534	12%
Interest on Investments	10,733	9,589	12%
Other Interest Income	886	1,583	-44%
Total Interest Income	58,340	52,706	11%

OTHER INCOME BREAKUP

PARTICULARS	FY 25	FY 24	Growth %
CEB & Charges	4,658	3,598	29%
Treasury Income	860	1,234	-30%
Other Inc incl recoveries in written off a/cs	3,463	2,584	34%
Total Other Income	8,981	7,416	21%

INTEREST EXPENSES BREAKUP

(in INR Mn)

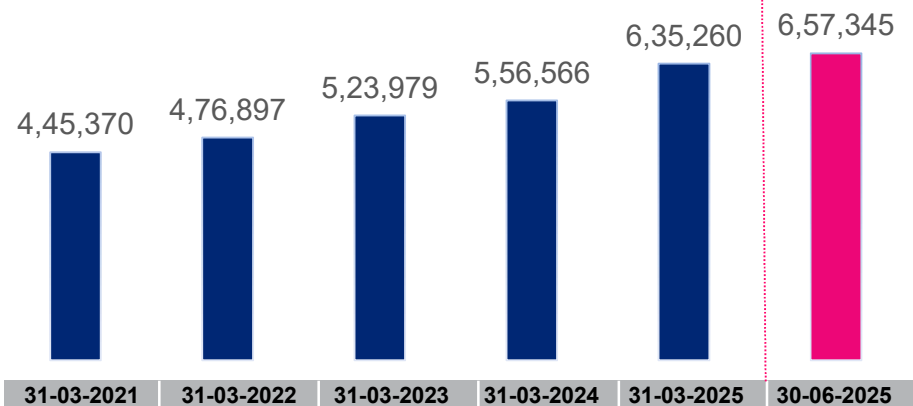
PARTICULARS	FY 25	FY 24	Growth %
Int Exp on Deposits	32,774	28,990	13%
Other Int Expenses	2,409	2,481	-3%
Total Interest Expenses	35,183	31,471	12%

OPERATING EXPENSES BREAKUP

PARTICULARS	FY 25	FY 24	Growth %
Employee Cost	7,330	6,138	19%
Other Operating Expenses	8,022	7,346	9%
Total Operating Expenses	15,352	13,484	14%

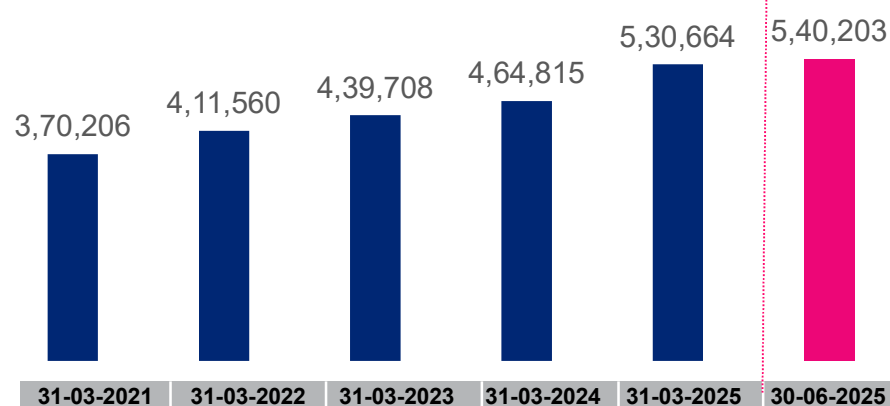
DEPOSITS AND ADVANCES GROWTH – OVER THE YEARS

DEPOSITS

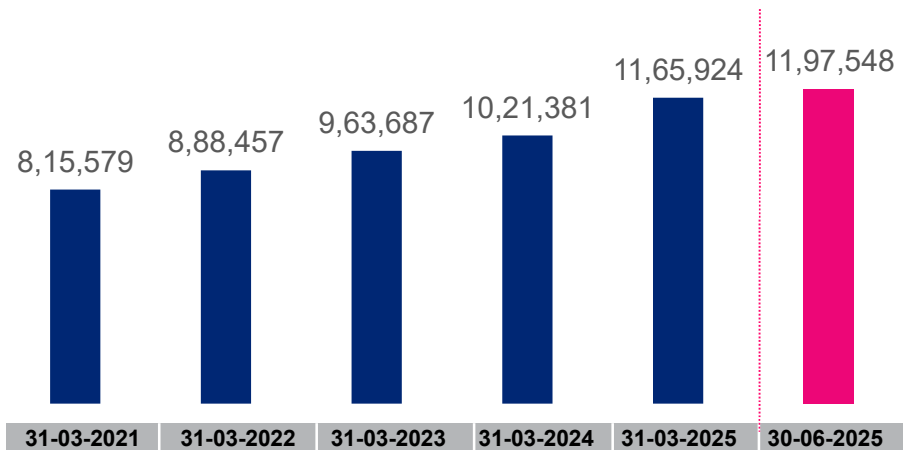


ADVANCES

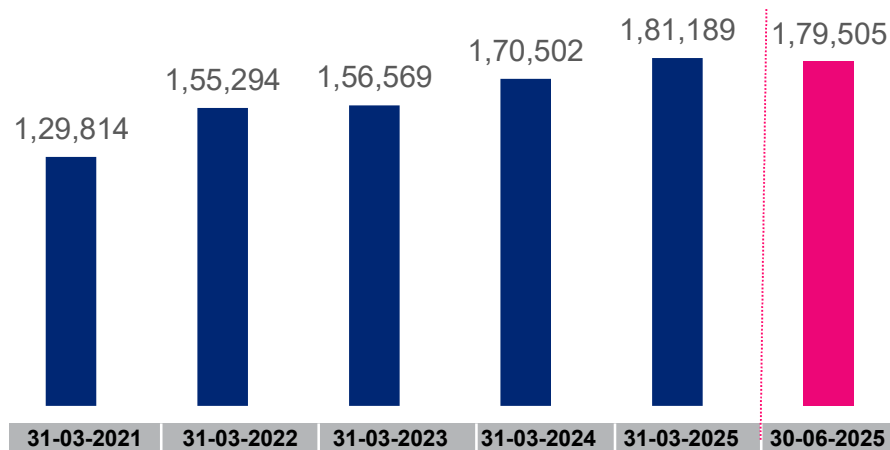
(in INR Mn)



BUSINESS



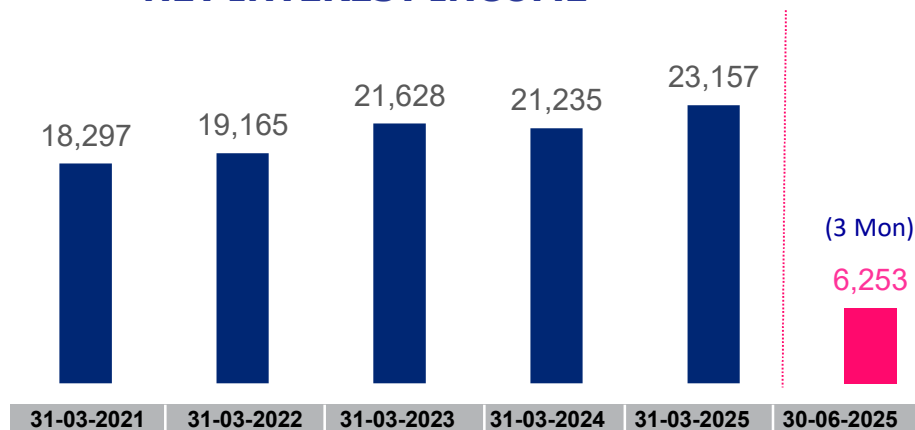
CASA



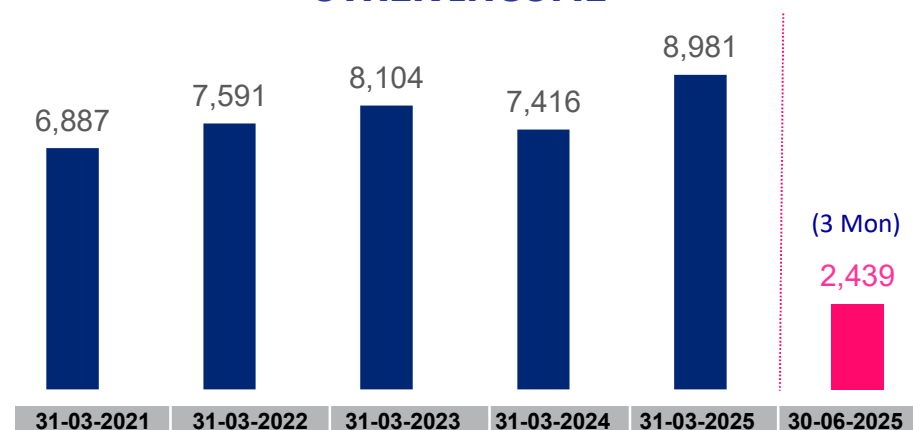
INCOME GROWTH OVER THE YEARS...

NET INTEREST INCOME

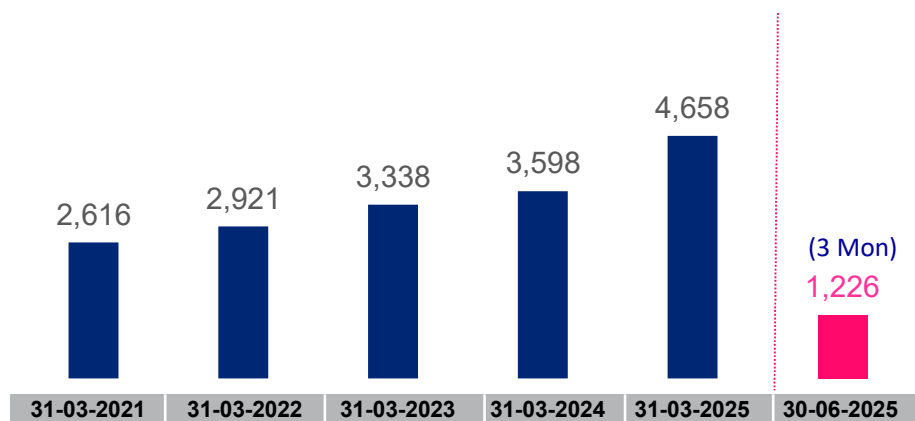
(in INR Mn)



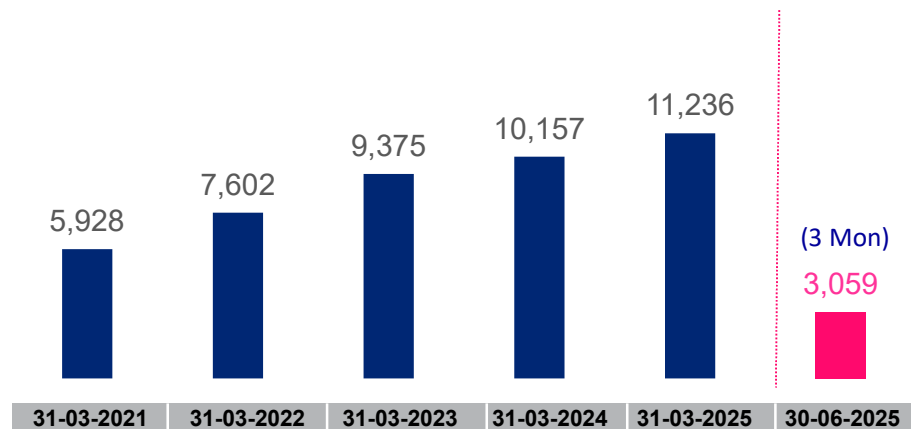
OTHER INCOME



CEB



NET PROFIT

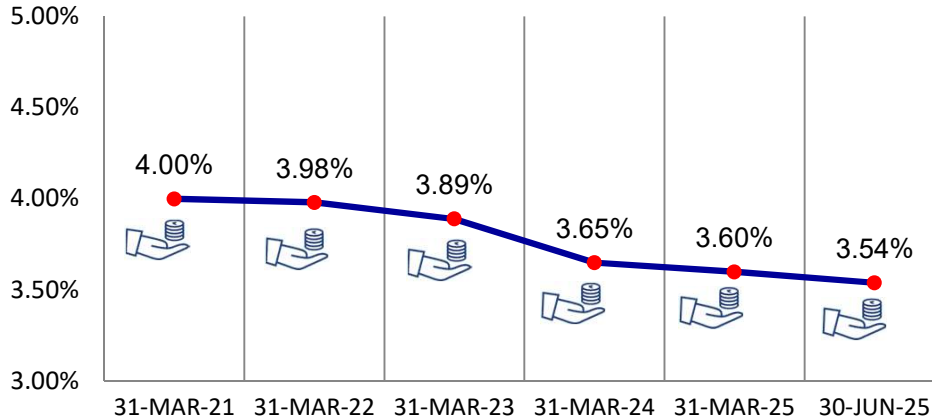


KEY BUSINESS INDICATORS

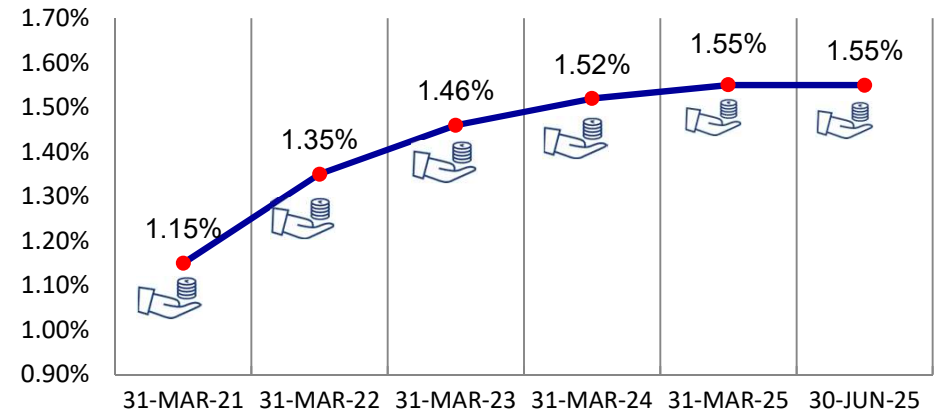
PARTICULARS	Q1 FY 26	Q1 FY 25	FY 2025	Q4 FY 25
Cost of Deposits	5.95%	5.72%	5.85%	6.02%
Yield on Advances	9.81%	9.59%	9.79%	9.93%
Yield on Investments	6.45%	6.48%	6.50%	6.51%
Net Interest Margin	3.54%	3.54%	3.60%	3.60%
Cost to Income	48.12%	49.34%	47.77%	48.21%
Cost of Funds	4.96%	4.80%	4.85%	4.95%
Yield on Funds	8.12%	7.91%	8.04%	8.14%
Per Employee Profit (in INR Mn) (Ann)	1.58	1.45	1.48	1.54
EPS in INR - FV INR Re.1/- share (Not Ann)	4.13	3.57	15.17	3.89

KEY BUSINESS RATIOS – YEARLY TRENDS

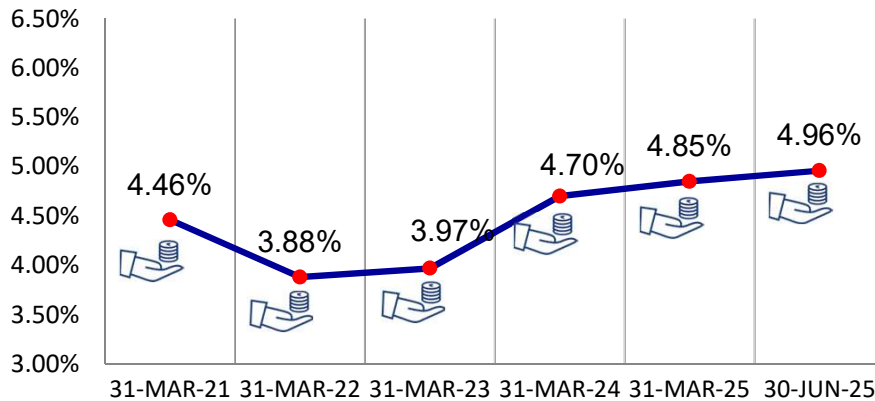
NET INTEREST MARGIN



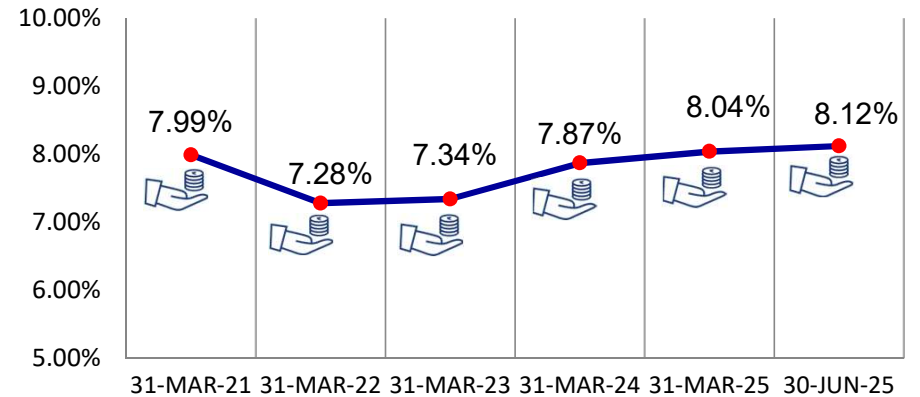
RETURN ON ASSETS



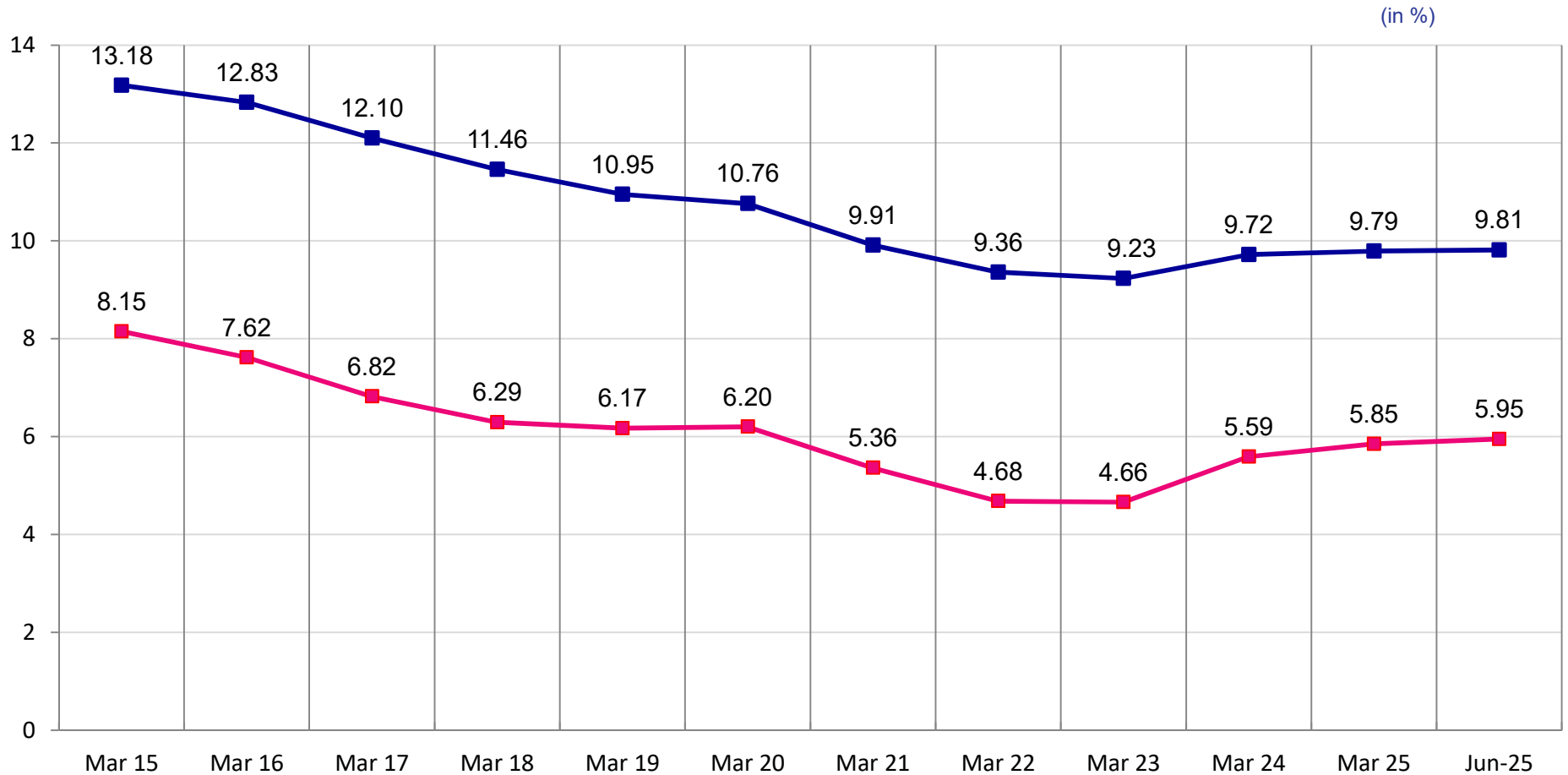
COST OF FUNDS



YIELD ON FUNDS



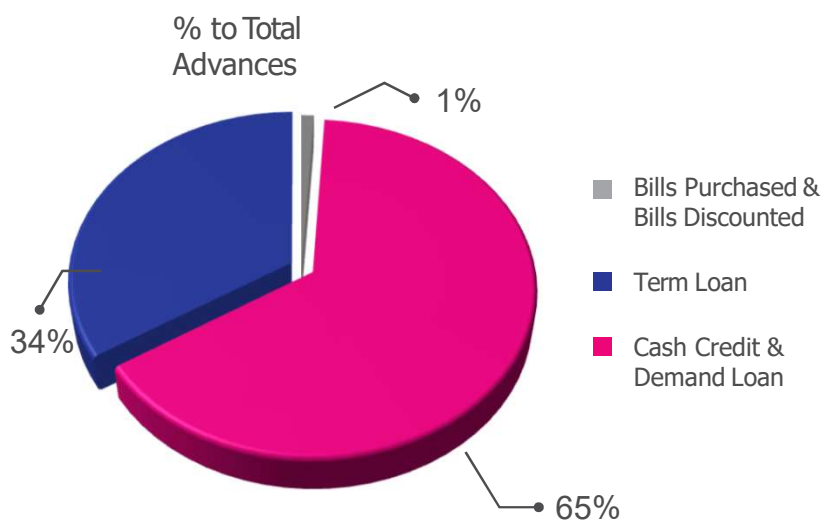
COST OF DEPOSITS & YIELD ON ADVANCES



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

— Yield on Advances — Cost of Deposits

LOAN BOOK – PRODUCTS COMPOSITION as on 30.06.2025



Trading & MSME loans constitute about 42%

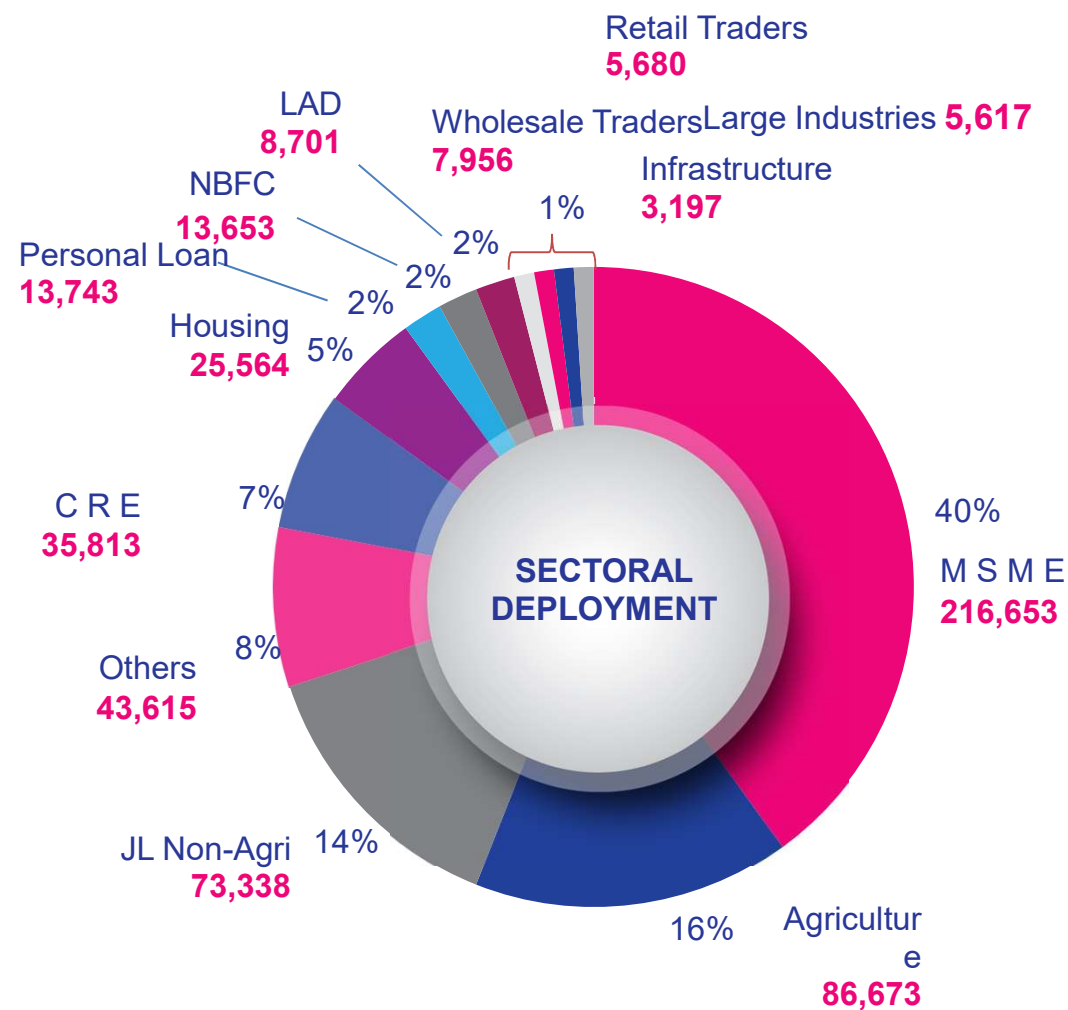


Diversified credit portfolio reduces credit risk and Lower ticket size backed by adequate collaterals

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loan	350,646	65%
Term Loan	186,972	34%
Bills Purchased & Bills Discounted	2,585	1%
Gross Loan Total	540,203	100%

LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 30.06.2025

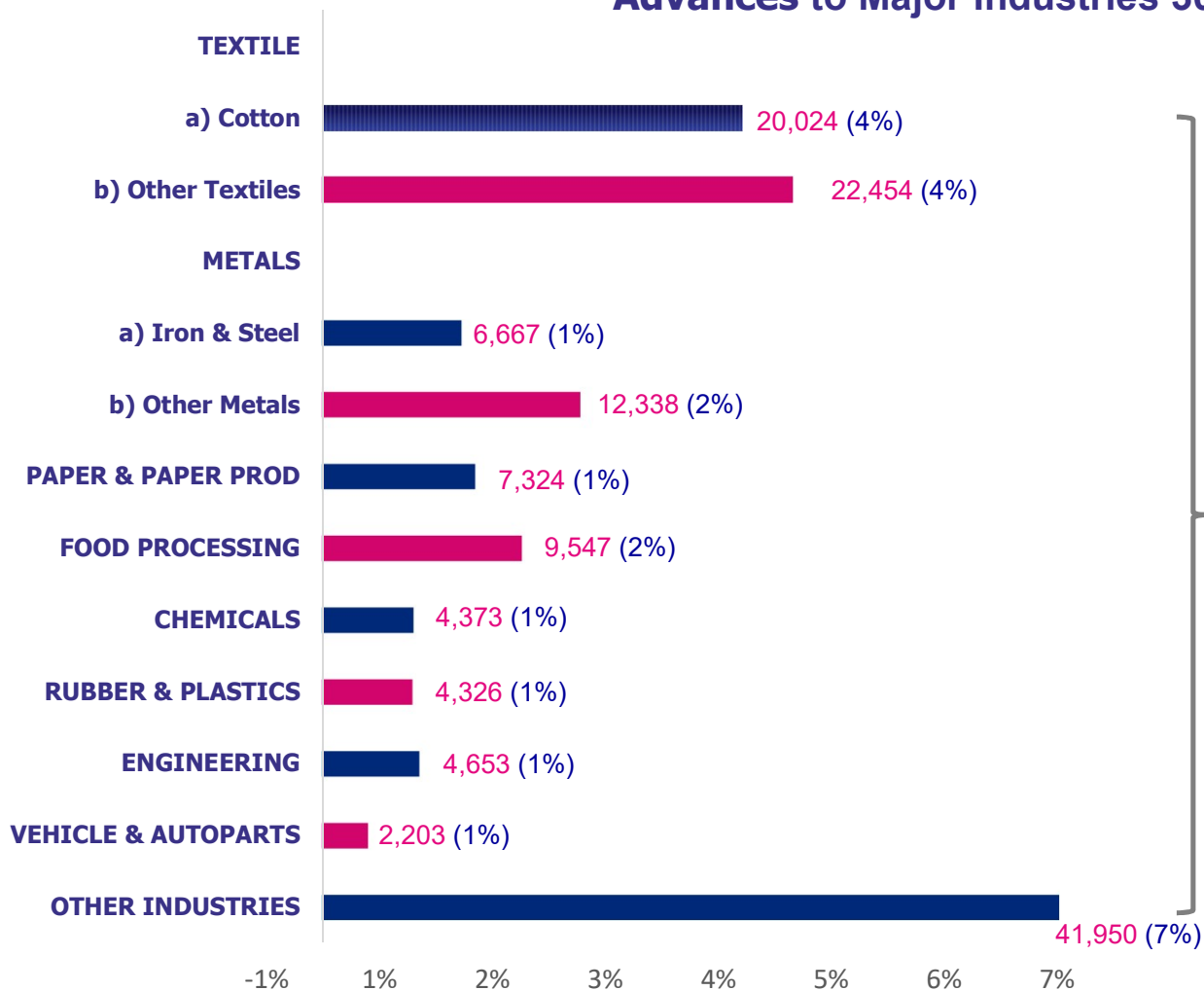
(in INR Mn)



As per the recent RBI direction borrowers who have registered on UDYAM portal can only be treated under MSME category and all others were reclassified from MSME/Traders in to 'Others' category

Loan Book – Advances to Major Industries

Advances to Major Industries 30th June 2025

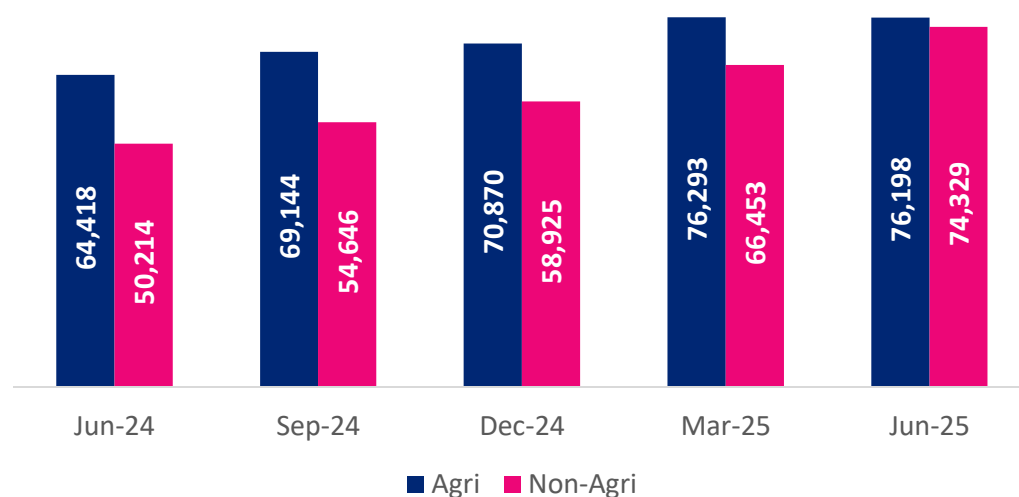


Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	135,859	25%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	404,344	75%
Total Gross Advances	540,203	100%

GOLD LOAN BOOK – 30th June 2025

(in INR Mn)

GOLD LOAN PORTFOLIO	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Gold Loan – Agriculture	64,418	69,144	70,870	76,293	76,198
Gold Loan – Non-Agriculture	50,214	54,646	58,925	66,453	74,329
Total Gold Loans	114,632	123,790	129,795	142,746	150,527
Gross Advances	465,479	487,220	504,093	530,664	540,203
% of Gold Loans to Gross Advances	25%	25%	26%	27%	28%



Average LTV for Gold Loan around 61%



Y-o-Y growth in Gold Loan – 31%
(Jun-25 Vs Jun-24)

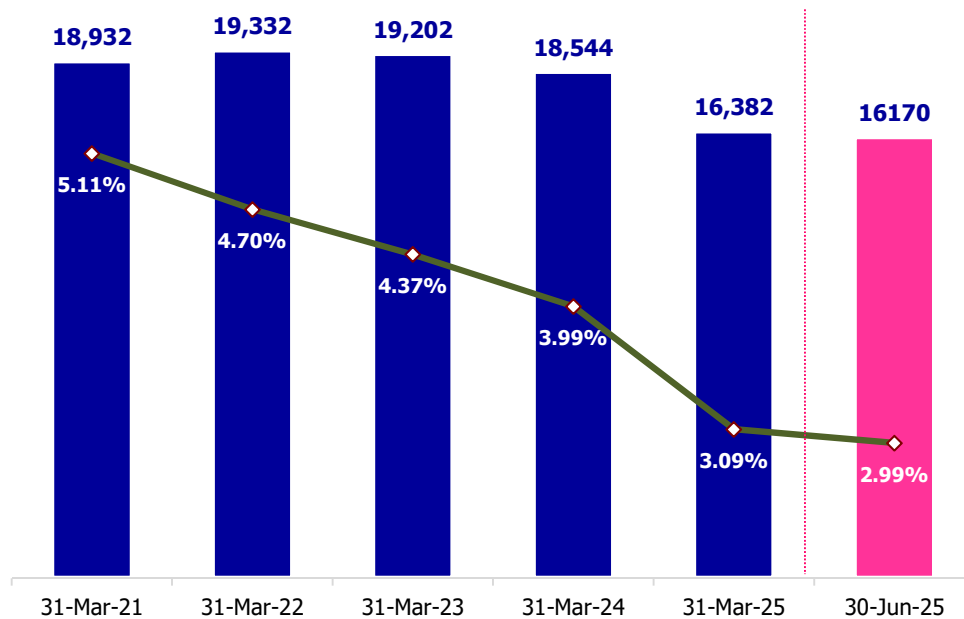


% of Gold loan NPA to JL portfolio 0.05%

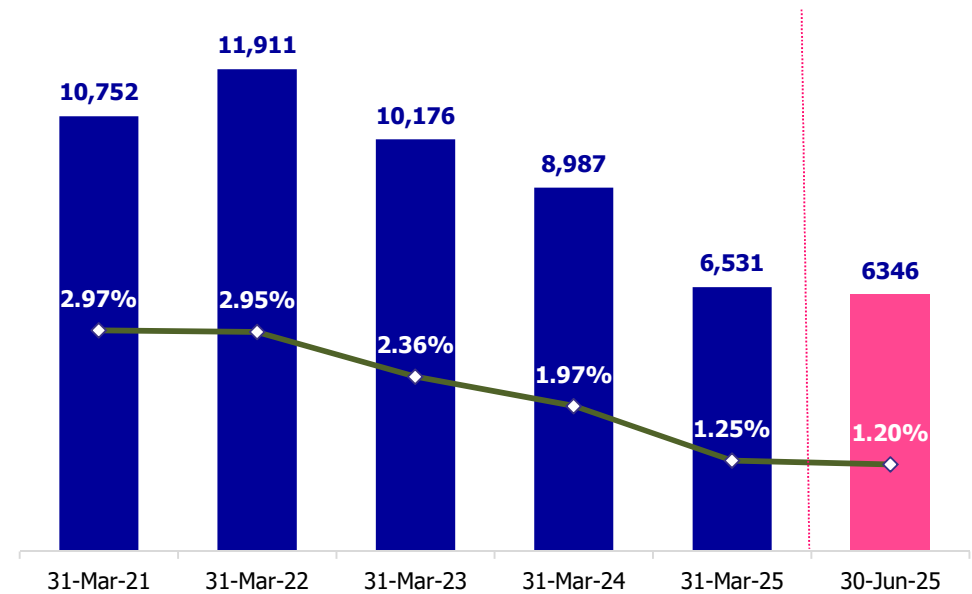
ASSET QUALITY

(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-21	FY MAR-22	FY MAR-23	FY MAR-24	FY MAR-25	Q1 FY 26
NPA Opening balance		14,134	18,932	19,332	19,202	18,544	16,382
Additions	A	11,131	12,757	13,290	10,135	8,149	1,963
Recovery made		1,950	4,424	5,764	5,056	5,815	1,083
Upgradations		264	1,638	2,361	3,104	2,529	348
Net Addition	B	8,917	6,593	5,165	1,975	-195	532
Write-off		4,119	6,295	5,295	2,633	1,967	744
NPA Closing balance		18,932	19,332	19,202	18,544	16,382	16,170
Technical Write-off (TW) during the period		3,961	5,734	3,606	2,329	1,622	713
Provision made during the period	C	5,990	5,535	6,900	3,270	2,550	700
T W recovery	D	1,033	1,883	2,942	2,152	2,077	435
Provision made net of TW Recovery	E=C-D	4,957	3,652	3,958	1,118	473	265
Gross Advance	F	370,205	411,560	439,708	464,815	530,664	540,203
Additions % of Gross Advance	A / F	3.01	3.10	3.02	2.18	1.54	* 0.36
Net Addition % of Gross Advance	B / F	2.41	1.60	1.17	0.42	-Ve	* 0.10
Credit cost	E / F	1.34	0.89	0.90	0.24	0.09	* 0.05
Gross NPA %		5.11	4.70	4.37	3.99	3.09	2.99
Net NPA %		2.97	2.95	2.36	1.97	1.25	1.20

* Not annualized

RESTRUCTURED ACCOUNTS

Quarter wise balance outstanding in respect of Restructured Standard borrowers

(In INR Mn)

Type of Restructuring	Sep-21		Mar-22		Mar-23		Mar-24		Mar-25		Jun-25	
	No. of Borrowers	Amt	No. of Borrowers	Amt	No. of Borrowers	Amt	No. of Borrowers	Amt	No. of Borrowers	Amt	No. of Borrowers	Amt
M S M E	333	15,398	395	15,032	182	6,104	138	4,229	104	2,870	96	2,134
Non – M S M E	31	220	--	--	--	--	--	--	--	--	--	--
Covid-19 Resolution Framework	1612	6,860	1518	6,812	1288	6,448	901	5,062	695	4,020	644	3,702
Total	1976	22,478	1913	21,844	1470	12,552	1039	9,291	799	6,890	740	5,836
Gross Advances		380,122		411,560		439,708		446,815		530,664		540,203
% of Rest Standard adv to Gross advances		5.91%		5.31%		2.85%		2.08%		1.30%		1.08%

- The above disclosure is in respect of Restructured Standard Accounts excluding NPA and accounts got closed or upgraded as per extant RBI guidelines
- As of 30.06.2025, the total outstanding restructured Standard borrower accounts was 740 in numbers and amounting to Rs.5,836 mn. The Bank hold a standard accounts provision wrt Restructured accounts to the tune of Rs.687 mn and Rs.274 mn towards erosion on fair value of accounts.

INVESTMENTS – AT A GLANCE

Investments Breakup and Category wise

(in INR Mn)

Particulars	Jun-25	Jun-24
SLR Securities	167,738	158,617
Non-SLR Securities	7,220	1,535
Total Investments	174,958	160,152
Yield on Investments	6.45%	6.48%
Investments Breakup:		
- A F S	36,191 (21%)	23,708 (15%)
- H T M	131,032 (75%)	133,782 (84%)
- FVTPL (including H F T)	7,735 (4%)	2,662 (1%)
Total Investments	174,958	160,152
Modified Duration:		
- A F S	2.69	1.46
- H T M	3.91	3.41
- FVTPL (including H F T)	3.48	5.13
- Overall Portfolio	3.65	3.15

TECHNOLOGY ADOPTION

New Digital Offerings

Product Offerings	01	02	03	04	05
 New Initiatives	Loan Against Securities	UPI Circle/ UPI Lite	Credit Card on UPI	Credit Line on UPI	National Common Mobility Card (NCMC)
 Products	Co-Branded Credit Cards	UPI ATM	Pay to Contact	eBG	Whatsapp Banking
 Technology/ Automation	Data Analytics	Voice Biometric Authentication	AI/ Conversational BOT	Digital Lending	Mobile Banking Security (napID)

CUB – CSK & SRH Credit Cards

City Union Bank is proud to be the Official Credit Card Partner of Chennai Super Kings (CSK) and Official Banking Partner of Sunrisers Hyderabad (SRH)



Features :



CSK/SRH merchandise & fan goodies.

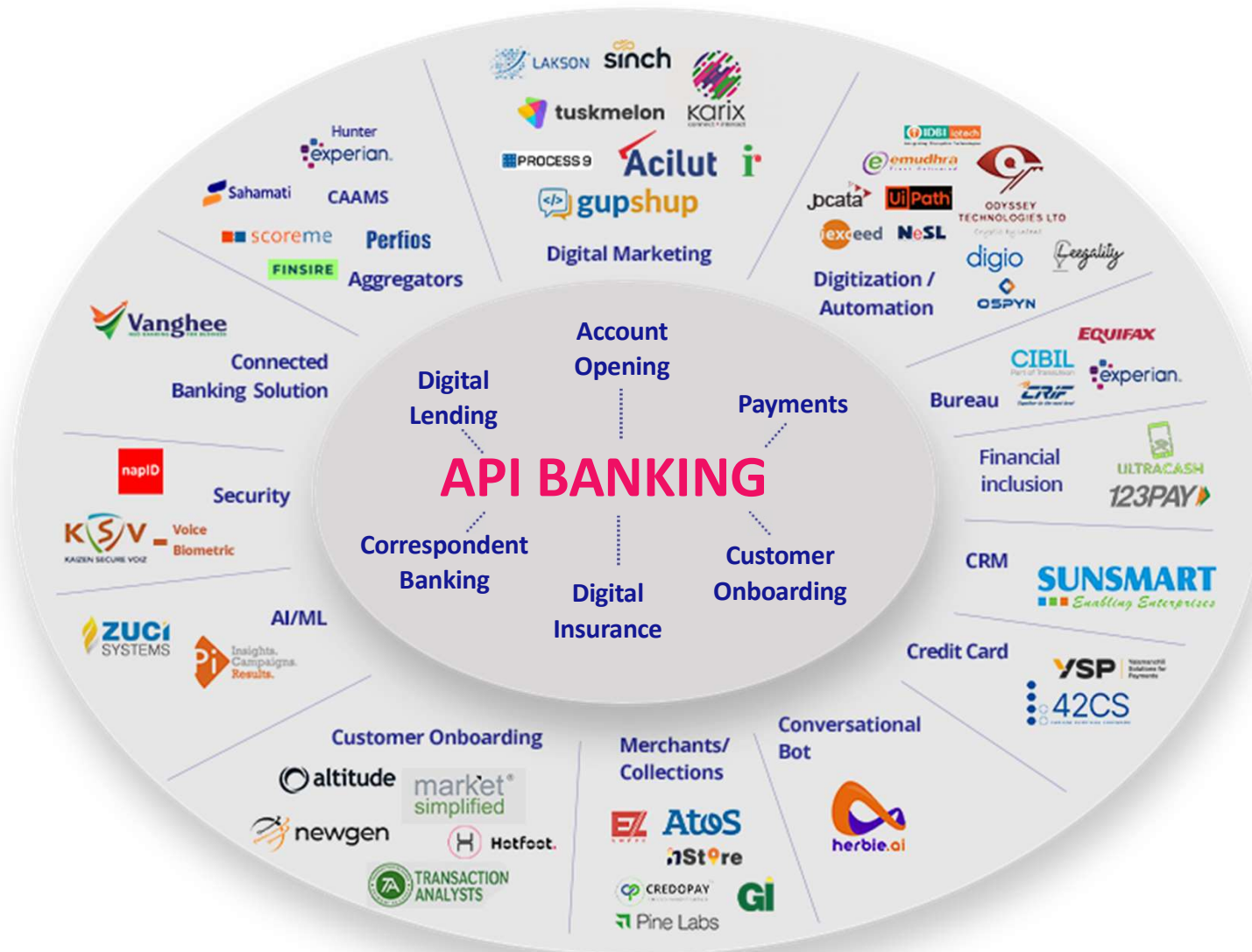


Lounge access, insurance & fuel surcharge waiver.



Official match day offers & discounts.

Strategic Partnerships



Awards Received During Q1



Digital Payments Awards- 2024-25

City Union Bank has been awarded
**2nd Position in the Private Sector Bank
category**

for Outstanding Performance in Digital
Payments at the
Digital Payments Awards 2024–25

Award received by
Dr. N. Kamkodi, MD & CEO,
from the
**Hon'ble Finance Minister, Smt. Nirmala
Sitharaman**
at the function organised by DFS, Government
of India

Awards Received During Q1

City Union Bank has won 3 Awards across various Categories in 4th IBA CISO Summit & Citations 2025



Runner Up
Cyber Security Team of the Year

Runner Up
Cyber Security Transformation of the Year

Special Prize
Cyber Security Compliance Champion



Awards Received During Q1

City Union Bank has won 2 Awards
@ ET Edge DataCon Summit & Awards 2025



Platinum Award
High Maturity Data Enterprise



Gold Award
Digital Transformation Enabler



DIGITAL LENDING BANK OF THE YEAR

India Banking Summit (IBS) & Awards, 2025 by Synnex



INNOVATIVE CIO OF THE YEAR

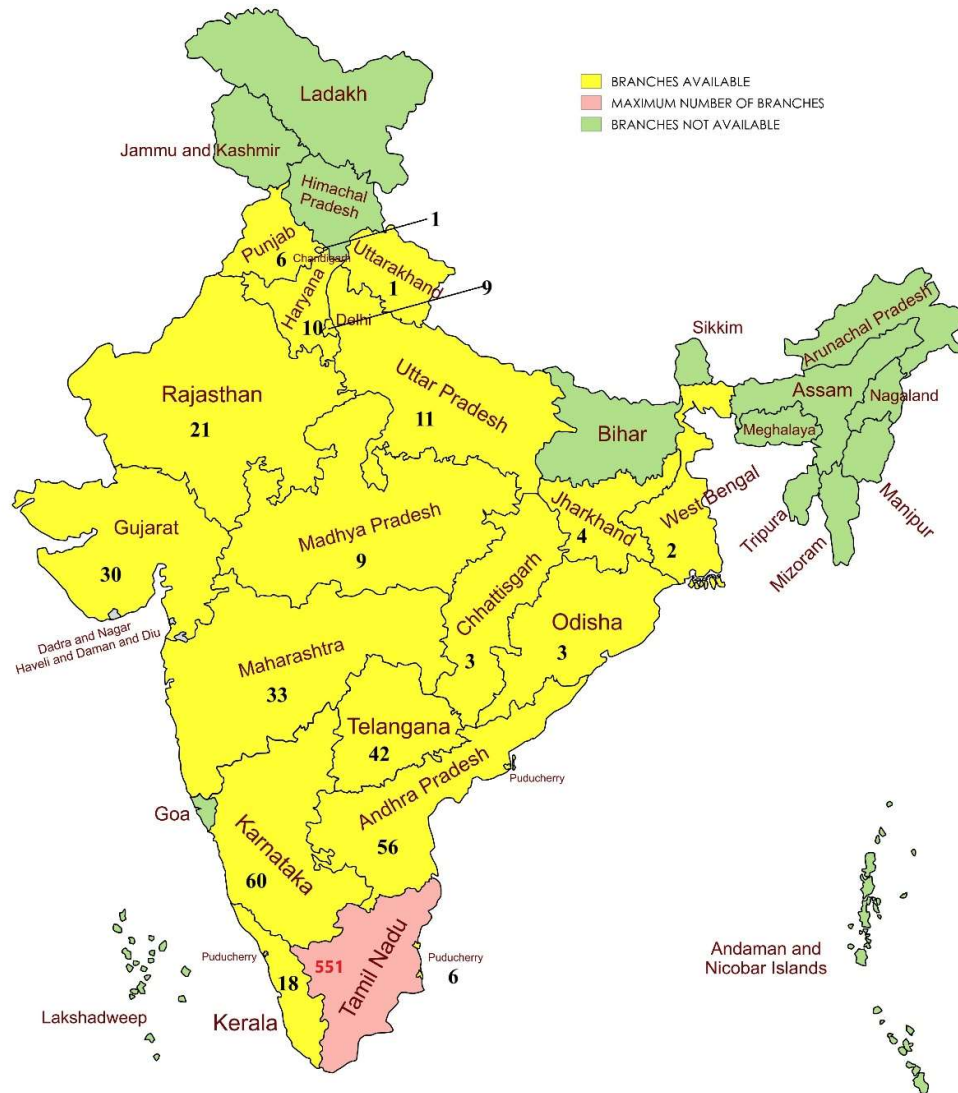


CYBER PIONEER OF THE YEAR

BFSI CXO Awards & 14th CISO - Cyber Pioneers Awards & Conference 2025

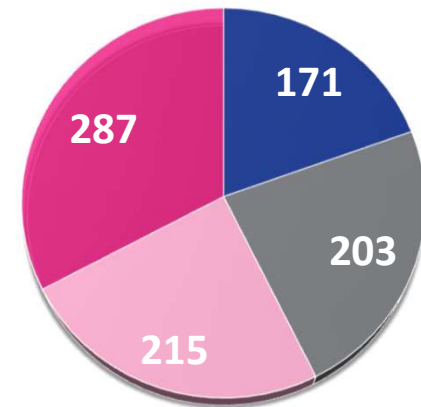
BRANCH NETWORK

PAN INDIA PRESENCE WITH STRONG FOOTHOLD IN THE SOUTH



STATE	No. of Branches	% of Deposits	% of Advances	% of Business
TAMILNADU	551	77%	68%	73%
KARNATAKA	60	6%	5%	5%
ANDHRAPRADESH	56	2%	6%	5%
TELANGANA	42	3%	6%	4%
MAHARASHTRA	33	5%	3%	4%
GUJARAT	30	1%	3%	2%
RAJASTHAN	21	1%	2%	1%
KERALA	18	1%	2%	2%
UTTAR PRADESH	11	1%	1%	1%
OTHERS	54	3%	4%	3%
TOTAL	876	100%	100%	100%

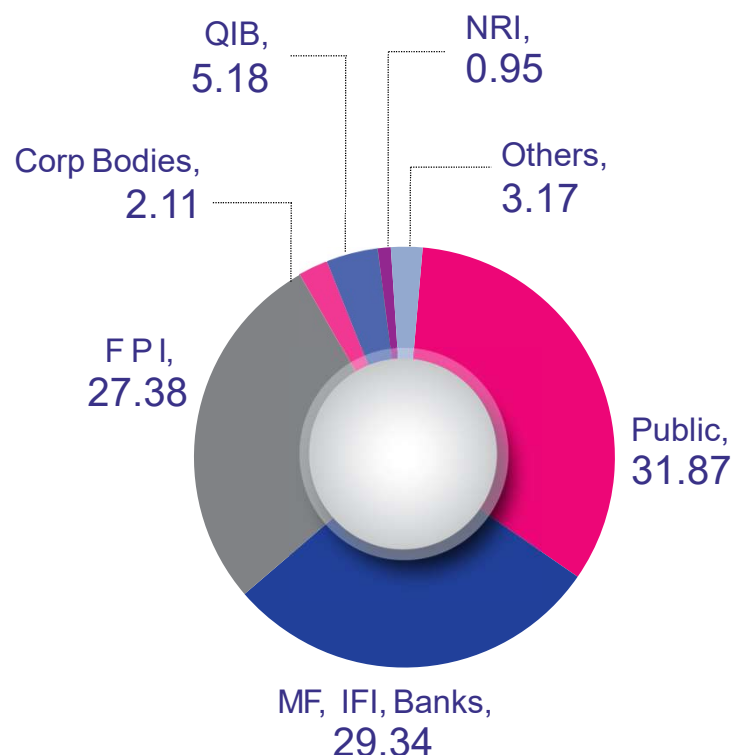
- Rural
- Metro
- Urban
- Semiurban



SHAREHOLDING PATTERN

A WELL DIVERSIFIED INVESTOR BASE

Position as on 30-June-2025



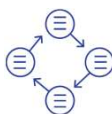
Major Institutional Shareholders

SHAREHOLDERS*	HOLDING %
HDFC AMC *	8.62
SBI AMC *	8.00
CAPITAL GROUP USA *	5.21
FRANKLIN INDIA MUTUAL FUND	2.80
AXIS MUTUAL FUND	2.51
ICICI PRUDENTIAL FUND	2.25
VANGUARD GROUP	1.97
EDELWEISS FUND	1.87
FRANKLIN TEMPLETON FUND	1.79
KOTAK FUNDS	1.72
CANARA ROBECCO FUND	1.56
NIPPON INDIA FUND	1.51
BANK MUSCAT INDIA FUND	1.22
ISHARES EQUITY FUND	1.10
BOWHEAD INDIA FUND	1.07
EMERGING MARKETS FUND	1.07

* Subsidiaries/Associates are consolidated



Well diversified ownership of shareholders around 0.21 Mn 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 ... 12.62%

CORPORATE GOVERNANCE

A WELL EXPERIENCED AND STRONG BOARD



**Shri. G. Mahalingam | M.Sc., MBA, CAIIB
Non-Executive Chairman**

Shri. Gurumoorthy Mahalingam 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.



**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. 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
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.



**Shri. R. Vijay Anandh | B.Sc, MBA
Executive Director**

Shri Vijay Anandh R holds over 25 years of rich experience in Banking Business, Risk Management, Portfolio Analysis, Credit Appraisals, Recoveries, Legal Collections, and Portfolio due diligence mainly in the retail assets space. Prior to his appointment in City Union Bank Limited, he served as the Business (excluding cards) & Collections Head for all Retail Asset products at RBL Bank, working closely with the ED & the MD.



**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. V.N. Shivashankar | 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. 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.



**Smt. Lalitha Rameswaran | BCom., FCA, DISA
Director**

Smt. Lalitha Rameswaran is a practicing Chartered Accountant by profession and also a qualified systems auditor. She has rich experience in both Direct & Indirect taxation and appeared before various Tribunals representing public sector and private sector banks on tax related matters.



**Shri. V. Ramesh | M.Sc, ACS
Executive Director**

Shri. V. Ramesh is an associate member of the Institute of Company Secretaries of India. He has 39 years of dedicated service in CUB and he has held three key posts in the Bank during his tenure viz. Company Secretary, Chief Financial Officer and Chief Compliance Officer. He holds extensive knowledge and profound experience in Banking, Finance & Accounts, Law, Investor Relations, Investments, Risk Management, International Banking and Treasury functions.

TRANSPARENT 'CORPORATE GOVERNANCE' PRACTICES

Board consists of 7 Independent Directors (including 1 Women Director), 2 Executive Directors and MD & CEO

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 WITH DIVERSE PROFESSIONAL EXPERTISE

Career Regulator in Financial Sector – Retired ED of RBI and Whole Time Board Member of SEBI

Director – IIT Madras and expertise in IT related security systems

Practicing Advocate, Compliance function and Risk Management

Practicing Chartered Accountant, qualified system Auditor and Tax expertise

Practicing Company Secretary, Business Management, IT & Compliance

Advocate in Banking Law & Environmental Activist

Retired IAS Officer, Rural Economy, MSME, Business Management, Human resource and Economics.

Contact



CITY UNION BANK

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

INVESTOR CONTACT

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Email: raguraman@cityunionbank.com

Locate us @

