



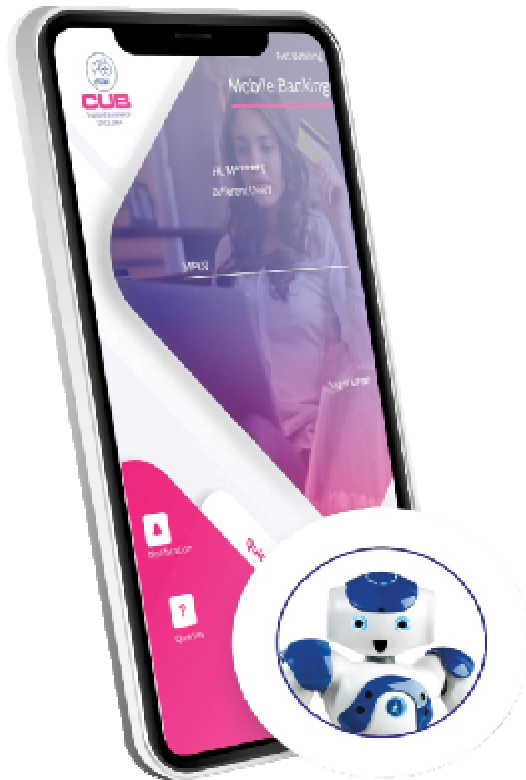
INVESTOR PRESENTATION

DECEMBER 2019

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City Union Bank is the first Bank in the country to introduce Voice Based Multilingual ChatBot in Mobile App



- ✓ Currently, in Four Languages
 - English, Tamil , Hindi and Telugu
- ✓ Customers can use the **ICON** at the right bottom to activate voice based Chat Bot 'CUB Lakshmi'
- ✓ Customer can complete Financial transactions like
 - Account Balance
 - Fund Transfer
 - Mini Statement
 - Deposit Maturity Details etc.
- ✓ Textual messages are also displayed simultaneously
- ✓ Non Customer also can able to access 'CUB Lakshmi' without logging in to the Mobile Banking for general queries

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Overview



Performance Highlights –
December 2019



Financial Performance &
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Branch Network



Shareholding Pattern



Corporate Governance



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 31.12.2019



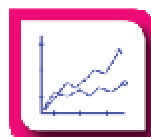
Deposits
INR 39,812 CR



Advances
INR 33,828 CR



Net Interest Margin
3.99%



Net NPA
1.95%



Employees
5,757



Branches
660

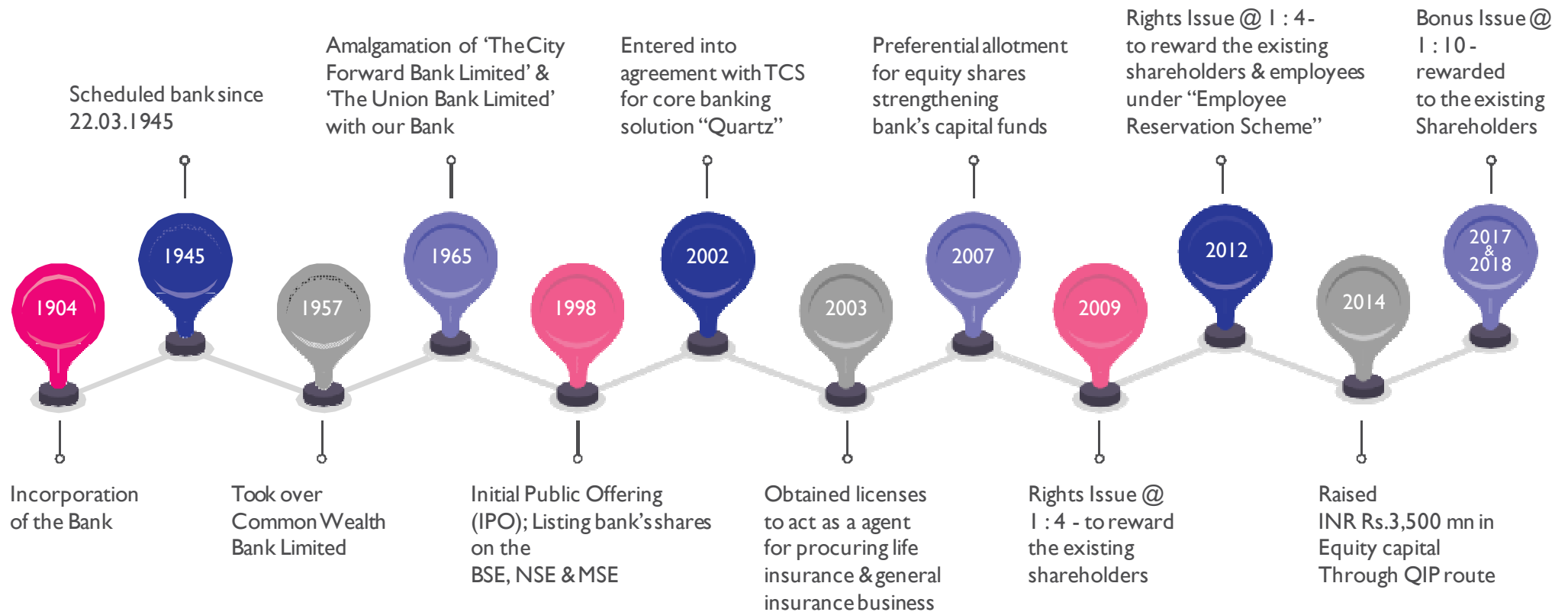


ATM's
1,757

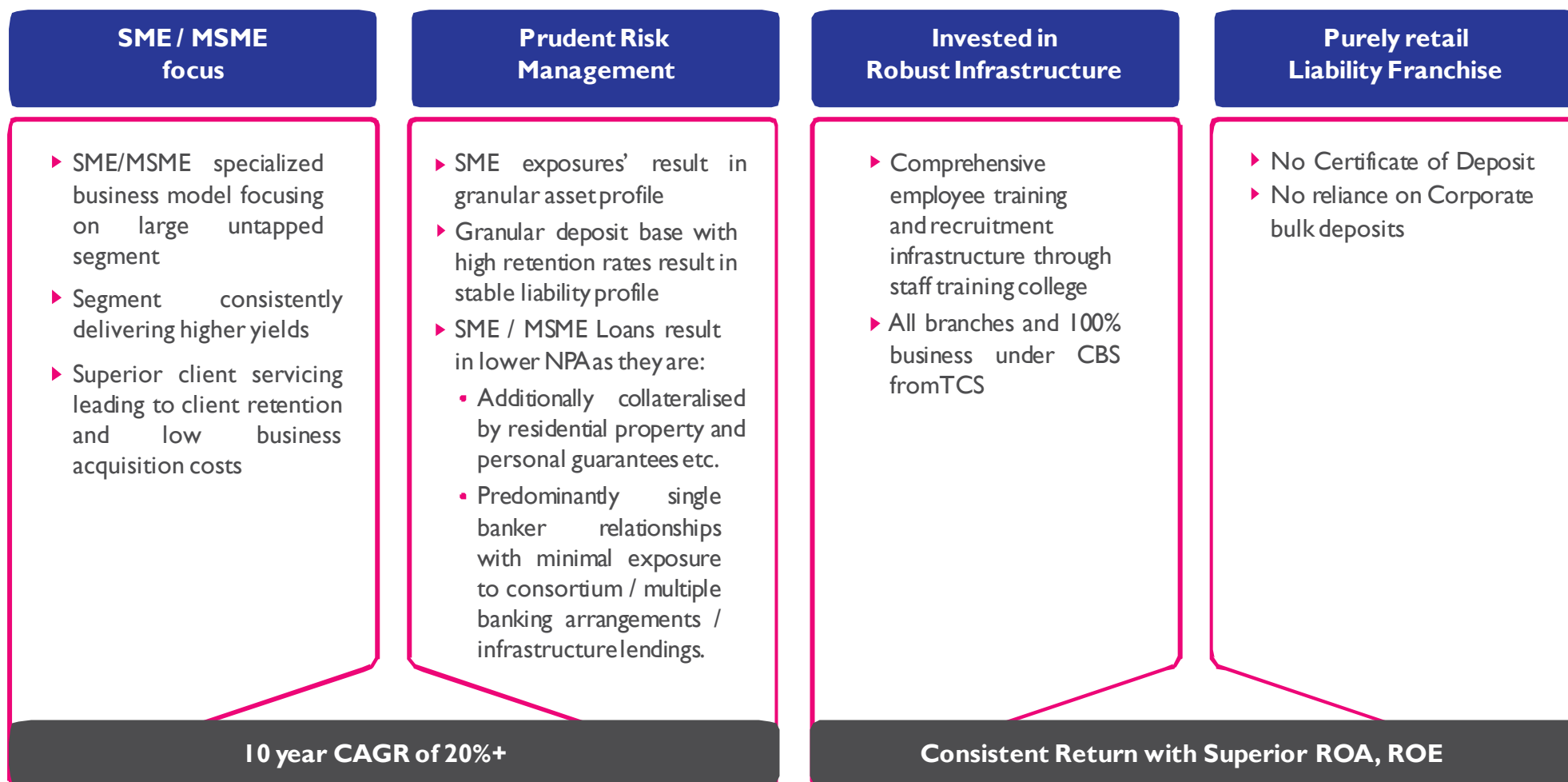


Efficiency Ratio
42.70%

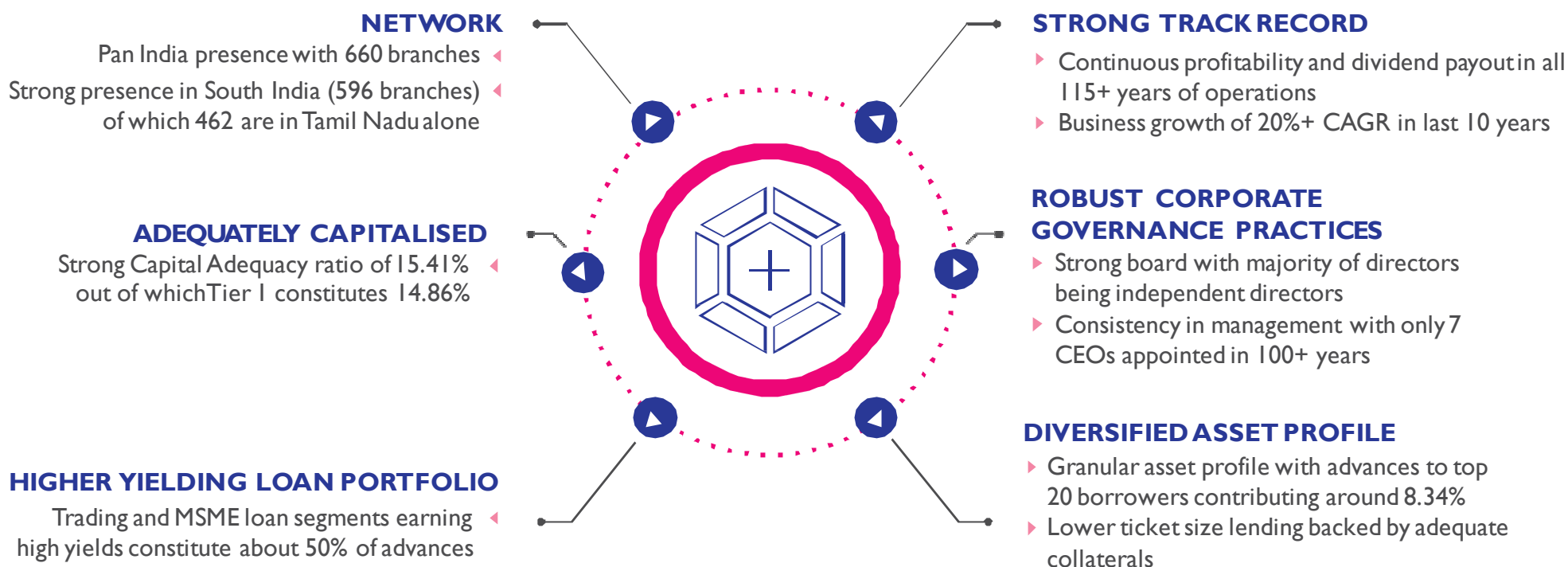
▶ KEY MILESTONES



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



▶ 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 – DECEMBER 2019

ΒΕΛΤΩΩΝΕΣ ΠΡΟΚΑΤΑΡΧΕΣ – ΔΕΚΕΜΒΡΙΟΣ 2019

▶ Q3 / 9M FY 2020 PERFORMANCE – A SNAPSHOT

- ▶ Deposits increased by 12% from Rs.355 Bn to Rs.398 Bn Y-o-Y
- ▶ Advances registered a growth of 10% from Rs.306 Bn to Rs.338 Bn Y-o-Y
- ▶ Total business grown by 11% to Rs.736 Bn from Rs.661 Bn Y-o-Y
- ▶ Gross Profit marginally increased by 1% from Rs.3,068 Mn to Rs.3,084 Mn (Q3-Vs-Q3) and 12% from Rs.9,022 Mn to Rs.10,063 Mn (9M-Vs-9M)
- ▶ Net Profit registered a growth of 8% from Rs.1,781 Mn to Rs.1,924 Mn (Q3-Vs-Q3) and 13% from Rs.5,077 Mn to Rs.5,716 Mn (9M-Vs-9M)
- ▶ Profitability and efficiency ratios – at par with the best in industry:

PARTICULARS	Q3 FY 2020	Q3 FY 2019	9M FY 2020	9M FY 2019	FY 2018-19
Return on Assets	1.57%	1.68%	1.61%	1.65%	1.64%
Net Interest Margin	3.96%	4.41%	3.99%	4.32%	4.32%
Return on Equity	14.58%	15.61%	14.96%	15.35%	15.25%
Earning per share	Rs.2.62	Rs.2.43	Rs.7.78	Rs.7.18	Rs.9.57

- ▶ Gross NPA – 3.50% and Net NPA – 1.95%
- ▶ Provision Coverage Ratio – 65%
- ▶ CRAR – 15.41% (Basel III) of which core CRAR – 14.86%

▶ Q3 FY 2020 VS Q3 FY 2019 PERFORMANCE – A SNAPSHOT

(in INR Mn)

398,120



355,040

Deposits

338,276



306,369

Advances

736,396



661,409

Total Business

92,943



84,697

CASA

3,084



3,068

Gross Profit

1,924



1,781

Net Profit

4,273



4,181

Net Interest
Income

45.85%



42.96%

Cost to Income

1.57%

ROA

14.58%

ROE

3.96%

NIM

3.50%

Gross NPA

1.95%

Net NPA

■ Q3 FY 20

■ Q3 FY 19

▶ 9M FY 2020 VS 9M FY 2019 PERFORMANCE – A SNAPSHOT

(in INR Mn)

398,120



355,040

Deposits

338,276



306,369

Advances

736,396



661,409

Total Business

92,943



84,697

CASA

10,063



9,022

Gross Profit

5,716



5,077

Net Profit

12,557



11,909

Net Interest
Income

42.70%



42.11%

Cost to Income

1.61%

ROA

14.96%

ROE

3.99%

NIM

3.50%

Gross NPA

1.95%

Net NPA

■ 9MFY 20

■ 9MFY 19

► FY 2019 VS FY 2018 PERFORMANCE – A SNAPSHOT

(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

ФИНАНСИЯЛ ПЕРФОРМАНС & БУЗИНЕСЪ ПРОФИЛ

▶ Q3 FY 20 VS Q3 FY 19 PERFORMANCE - A SNAPSHOT

(in INR Mn)

FINANCIAL PERFORMANCE

PARTICULARS	Q3 FY 2020	Q3 FY 2019	INC / (DEC)	Growth	Growth %	Q2 FY 2020
Deposits	398,120	355,040		43,080	12%	404,513
Advances	338,276	306,369		31,907	10%	332,793
Total Business	736,396	661,409		74,987	11%	737,306
Demand Deposits	28,216	25,709		2,507	10%	31,383
Saving Deposits	64,727	58,988		5,739	10%	68,500
CASA	92,943	84,697		8,246	10%	99,882
Gross NPA	11,854	8,919				11,354
Net NPA	6,494	5,276				6,241
Gross NPA (%)	3.50%	2.91%				3.41%
Net NPA (%)	1.95%	1.74%				1.90%
C R A R (BASEL – III)	15.41%	14.79%				15.49%
- Of which Tier I	14.86%	14.39%				14.96%
CD Ratio	85%	86%				82%
PCR	65%	65%				65%

▶ Q3 FY 20 VS Q3 FY 19 PERFORMANCE - A SNAPSHOT

(in INR Mn)

FINANCIAL PERFORMANCE

PARTICULARS	Q3 FY 2020	Q3 FY 2019	INC / (DEC)	Growth %	Q2 FY 2020
Net Interest Income	4,273	4,181	92	2%	4,115
Other Income	1,423	1,198	225	19%	1,950
Operating Expenses	2,612	2,311	301	13%	2,600
Gross Profit	3,084	3,068	16	1%	3,465
Provisions & Contingencies	1,160	1,288	-128	-ve	1,530
Net Profit	1,924	1,781	143	8%	1,935
Return on Assets	1.57%	1.68%			1.62%
Return on Equity	14.58%	15.61%			15.18%
Net Interest Margin	3.96%	4.41%			3.91%

► 9M FY 20 VS 9M FY 19 PERFORMANCE - A SNAPSHOT

(in INR Mn)

FINANCIAL PERFORMANCE

PARTICULARS	9M FY 2020	9M FY 2019	INC/ (DEC)	Growth %
Net Interest Income	12,557	11,909	648	5%
Other Income	5,006	3,675	1,331	36%
Operating Expenses	7,500	6,562	938	14%
Gross Profit	10,063	9,022	1,041	12%
Provisions & Contingencies	4,347	3,945	402	10%
Net Profit	5,716	5,077	639	13%
Return on Assets	1.61%	1.65%		
Return on Equity	14.96%	15.35%		
Net Interest Margin	3.99%	4.32%		

► PROVISIONS & CONTINGENCIES – BREAKUP







(in INR Mn)

PARTICULARS	Q3 FY 20	Q3 FY 19	9M FY 20	9M FY 19	FY 18-19
Provision for:					
- Tax	350	500	1,300	1,700	2,420
- Bad Debts	785	770	3,205	1,890	2,700
- Standard Assets	60	30	113	62	215
- Depn on Investments	-80	-	-320	160	160
- Depn on Shifting	-	-	-	65	65
- Restructuring/ FITL	37	-40	44	-40	-96
- Others	8	27	5	108	107
Total	1,160	1,287	4,347	3,945	5,571

► 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%		

► Q3 FY 20 VS Q3 FY 19 – INCOME AND EXPENSES BREAKUP

(in INR Mn)

INTEREST INCOME BREAKUP

PARTICULARS	Q3 FY 2020	Q3 FY 2019	Growth %
Interest on Loans	8,836	8,197	8%
Interest on Investments	1,631	1,383	18%
Other Interest Income	142	87	63%
Total Interest Income	10,609	9,667	10%

INTEREST EXPENSES BREAKUP

PARTICULARS	Q3 FY 2020	Q3 FY 2019	Growth %
Int Exp on Deposits	6,183	5,361	15%
Other Int Expenses	153	124	23%
Total Interest Expenses	6,336	5,485	16%

OTHER INCOME BREAKUP

PARTICULARS	Q3 FY 2020	Q3 FY 2019	Growth %
CEB & Charges	745	712	5%
Treasury Income	418	208	101%
Other Inc incl recoveries in written off a/cs	260	278	-ve
Total Other Income	1,423	1,198	19%

OPERATING EXPENSES BREAKUP

PARTICULARS	Q3 FY 2020	Q3 FY 2019	Growth %
Employee Cost	1,134	927	22%
Other Operating Expenses	1,478	1,384	7%
Total Expenses	2,612	2,311	13%

► 9M FY 20 VS 9M FY 19 – INCOME AND EXPENSES BREAKUP

(in INR Mn)

INTEREST INCOME BREAKUP

PARTICULARS	9M FY 2020	9M FY 2019	Growth %
Interest on Loans	26,140	23,393	12%
Interest on Investments	4,644	4,187	11%
Other Interest Income	485	246	97%
Total Interest Income	31,269	27,826	12%

INTEREST EXPENSES BREAKUP

PARTICULARS	9M FY 2020	9M FY 2019	Growth %
Int Exp on Deposits	18,311	15,515	18%
Other Int Expenses	401	402	-ve
Total Interest Expenses	18,712	15,917	18%

OTHER INCOME BREAKUP

PARTICULARS	9M FY 2020	9M FY 2019	Growth %
CEB & Charges	2,300	2,159	7%
Treasury Income	1,653	614	169%
Other Inc incl recoveries in written off a/cs	1,053	902	17%
Total Other Income	5,006	3,675	36%

OPERATING EXPENSES BREAKUP

PARTICULARS	9M FY 2020	9M FY 2019	Growth %
Employee Cost	3,268	2,731	20%
Other Operating Expenses	4,232	3,831	10%
Total Expenses	7,500	6,562	14%

► 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

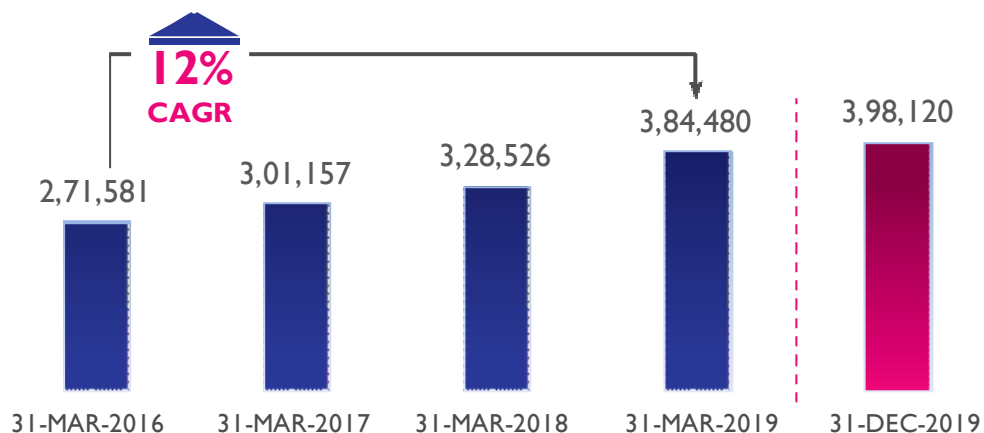
OPERATING EXPENSES BREAKUP

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%

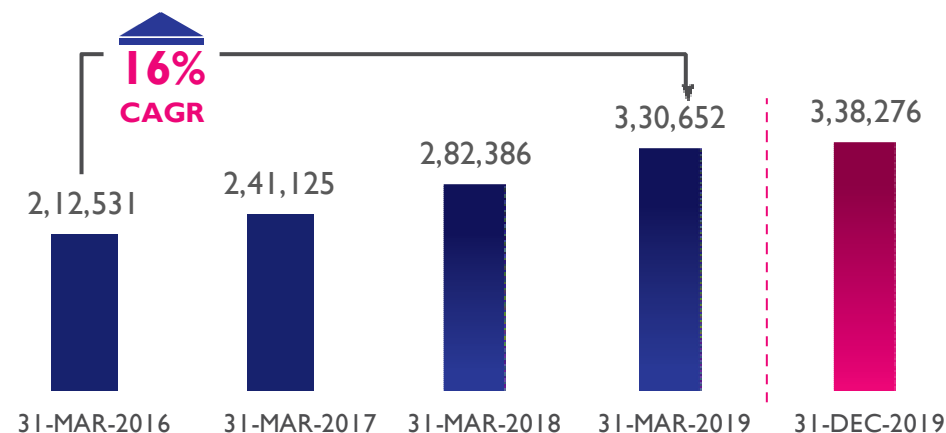
▶ STRONG DEPOSITS AND ADVANCES GROWTH

(in INR Mn)

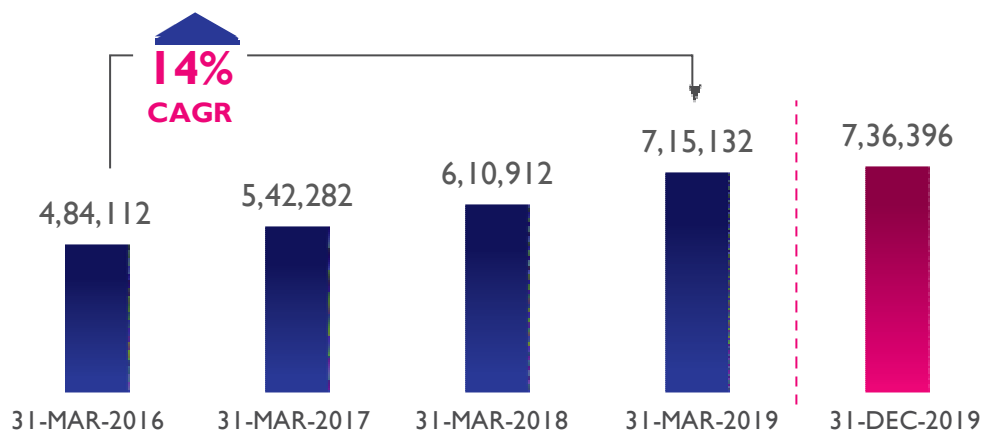
DEPOSITS



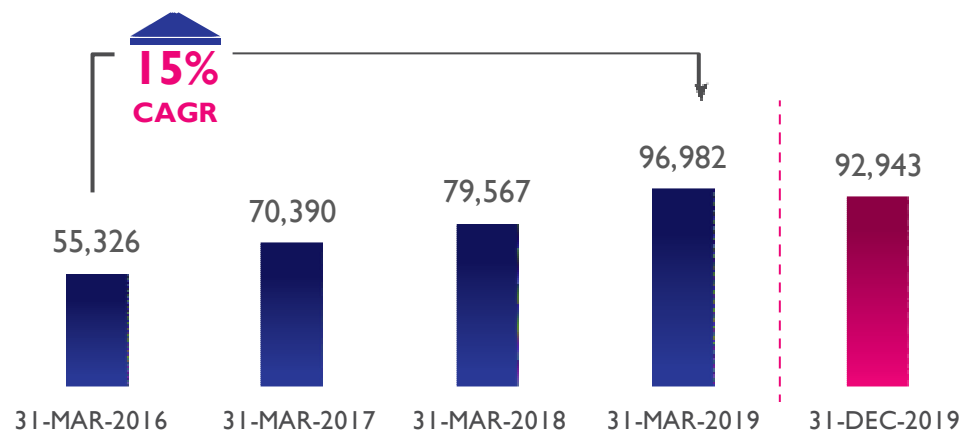
ADVANCES



BUSINESS



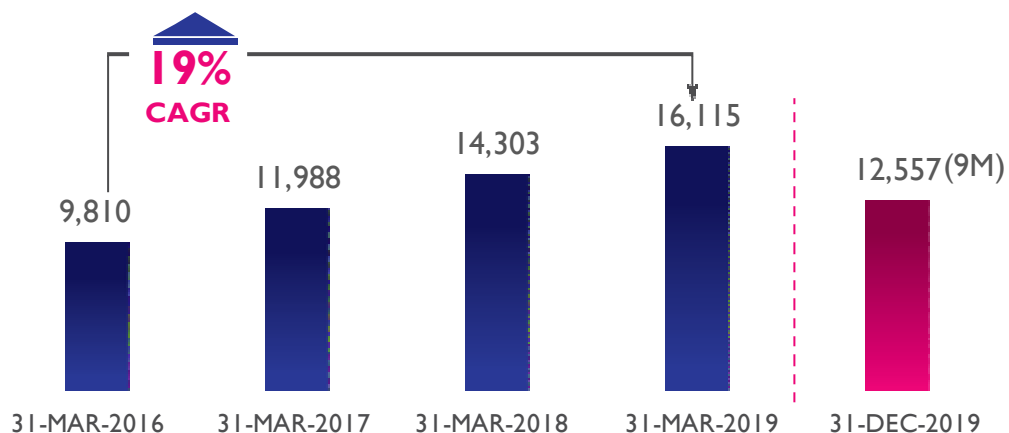
CASA



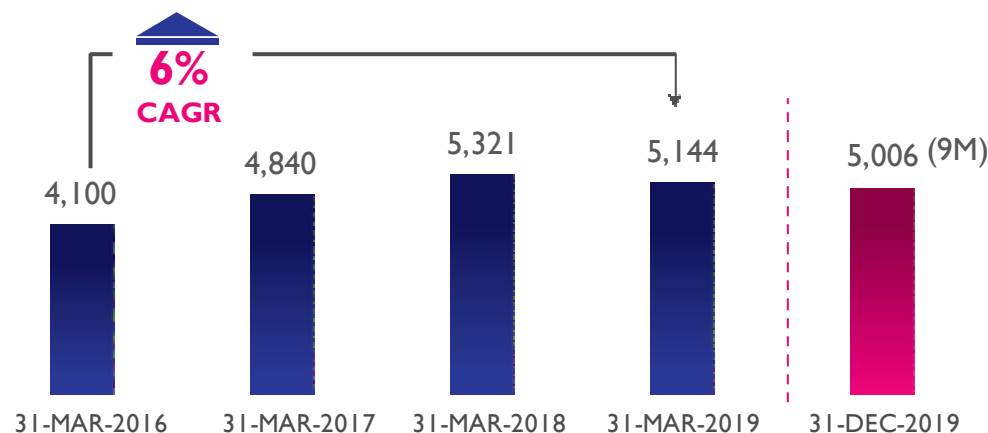
▶ INCOME GROWTH OVER THE YEARS...

(in INR Mn)

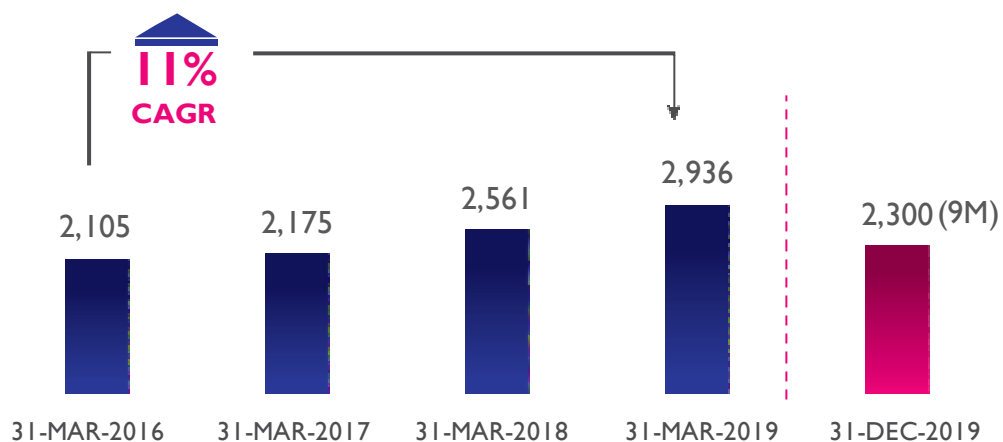
NET INTEREST INCOME GROWTH



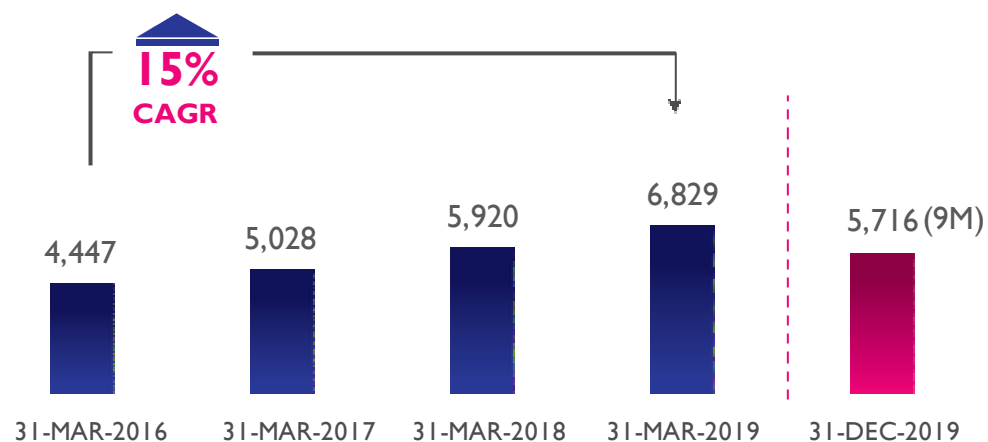
OTHER INCOME GROWTH



CEB GROWTH



NET PROFIT GROWTH

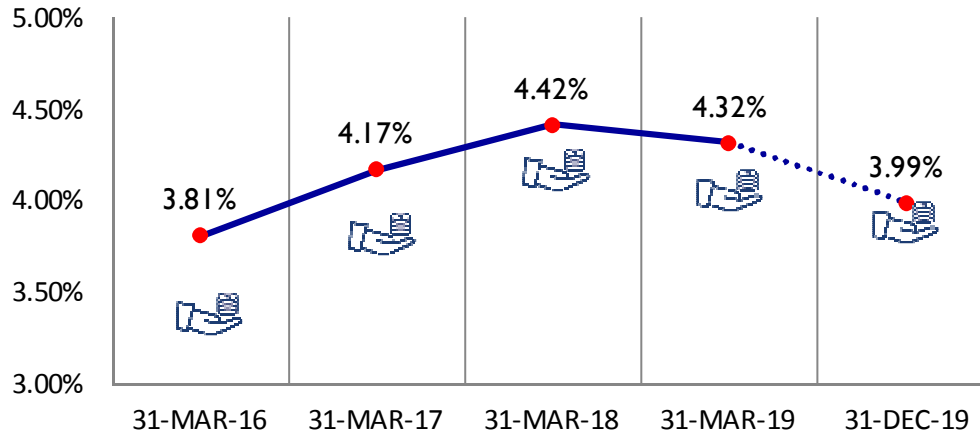


▶ KEY BUSINESS INDICATORS

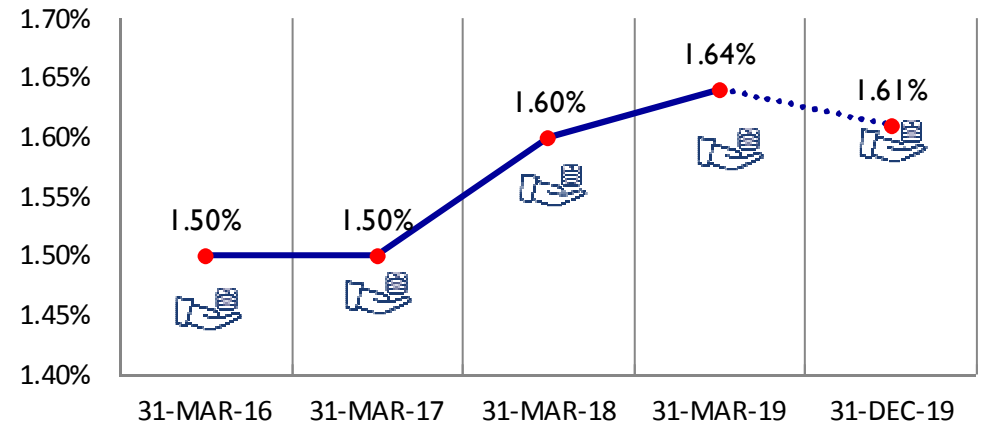
PARTICULARS	Q3 FY 20	Q3 FY 19	9M FY 20	9M FY 19	FY 18-19
Cost of Deposits	6.17%	6.17%	6.22%	6.13%	6.17%
Yield on Advances	10.73%	10.96%	10.82%	10.89%	10.95%
Yield on Investments	6.62%	6.97%	6.74%	6.94%	6.95%
Net Interest Margin	3.96%	4.41%	3.99%	4.32%	4.32%
Cost to Income	45.85%	42.96%	42.70%	42.11%	41.67%
Cost of Funds	5.18%	5.18%	5.26%	5.17%	5.18%
Yield of Funds	8.67%	9.13%	8.79%	9.03%	9.06%
Per Employee Business (in INR Mn)	127.88	121.46	127.88	121.46	129.60
Per Employee Profit (in INR Mn) (Ann)	1.34	1.31	1.32	1.24	1.24
EPS in INR - FV INR Re. 1/- share (Not Ann)	2.62	2.43	7.78	7.18	9.57

▶ KEY BUSINESS RATIOS – YEARLY TRENDS

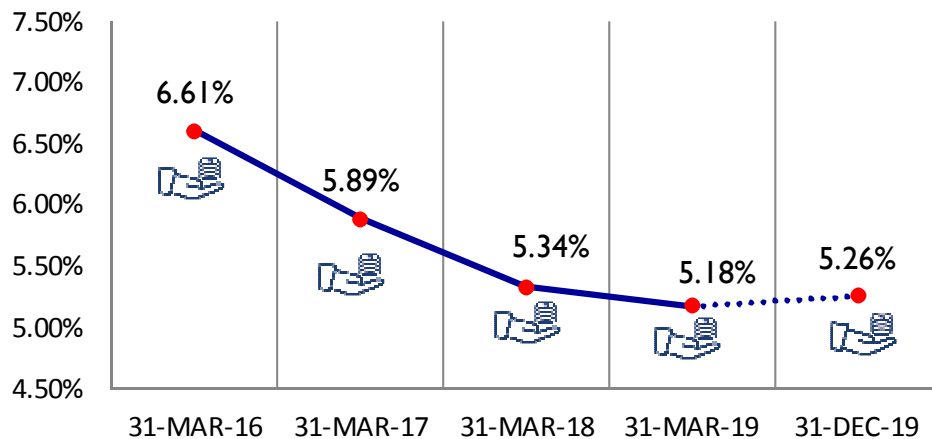
NET INTEREST MARGIN



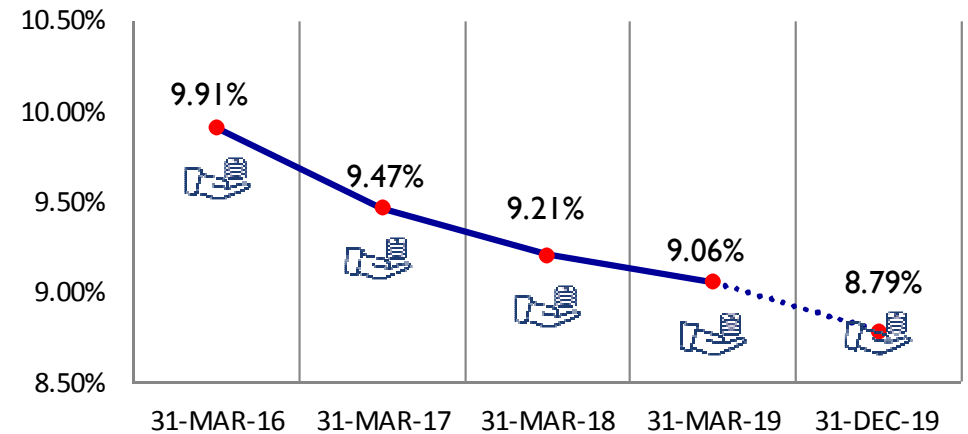
RETURN ON ASSETS



COST OF FUNDS

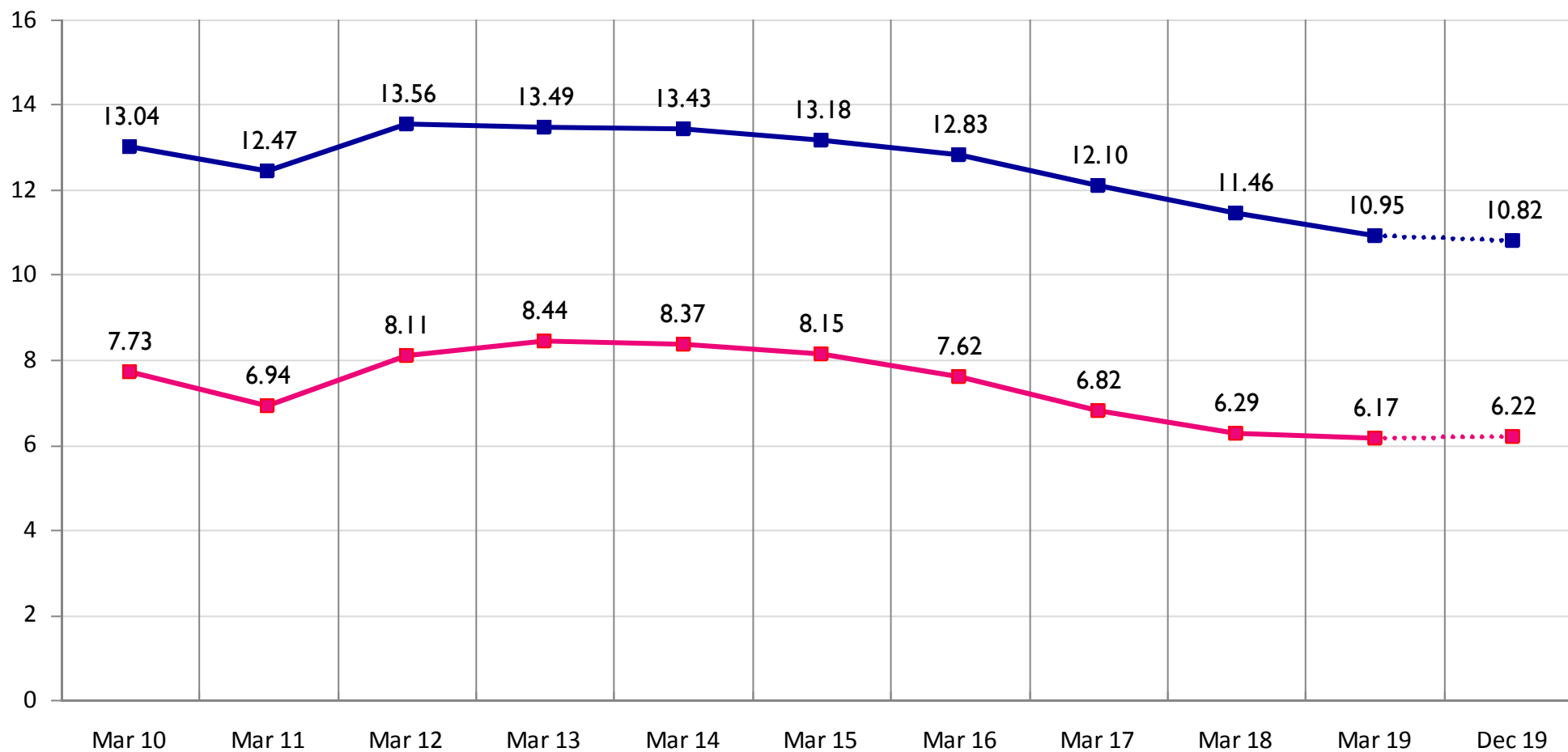


YIELD ON FUNDS



▶ COST OF DEPOSITS & YIELD ON ADVANCES

(in %)

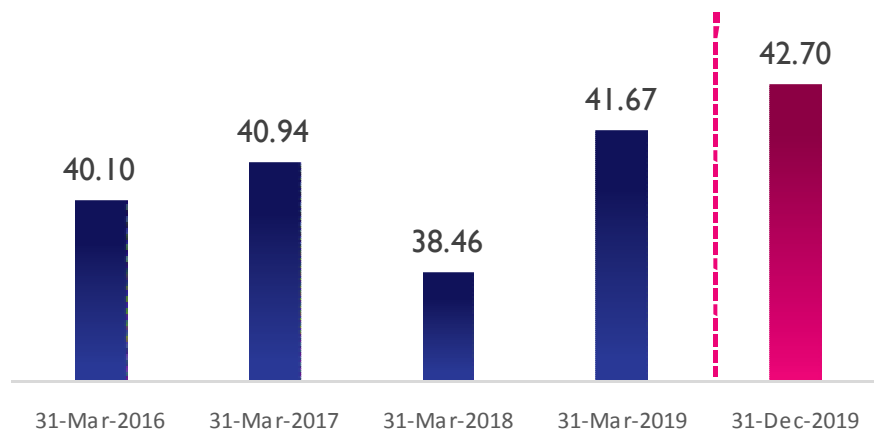


Spread between cost of deposits and yield on advances of our bank maintained in the last 10 years

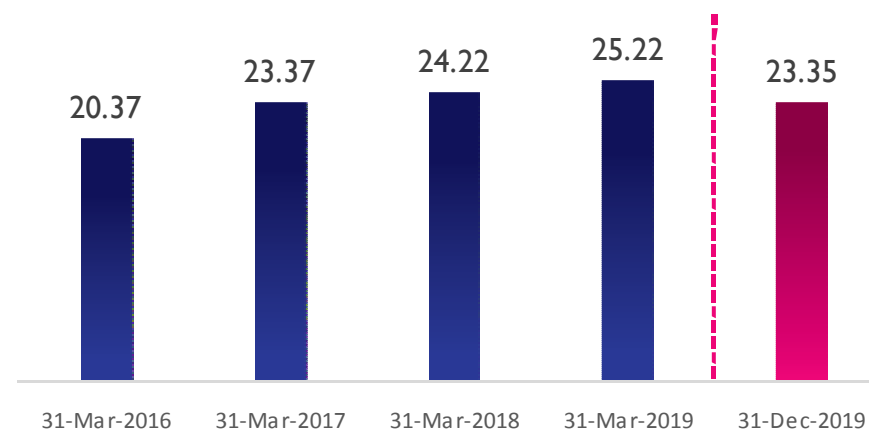
— Yield on Advances
— Cost of Deposits

► EFFICIENCY

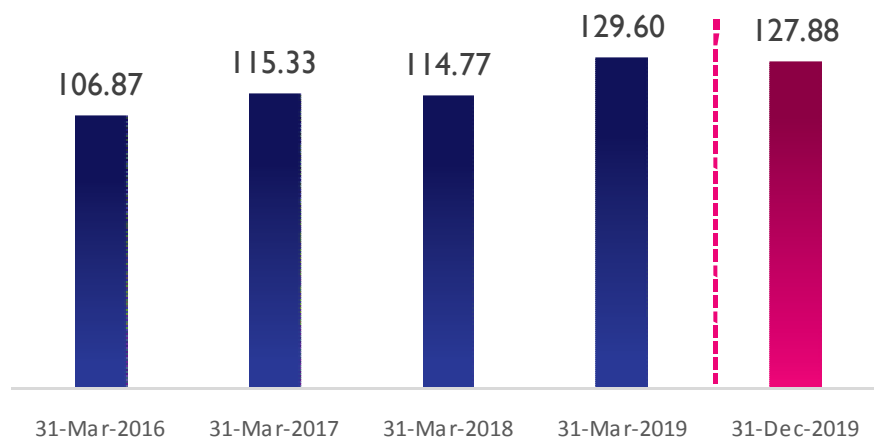
COST INCOME RATIO (%)



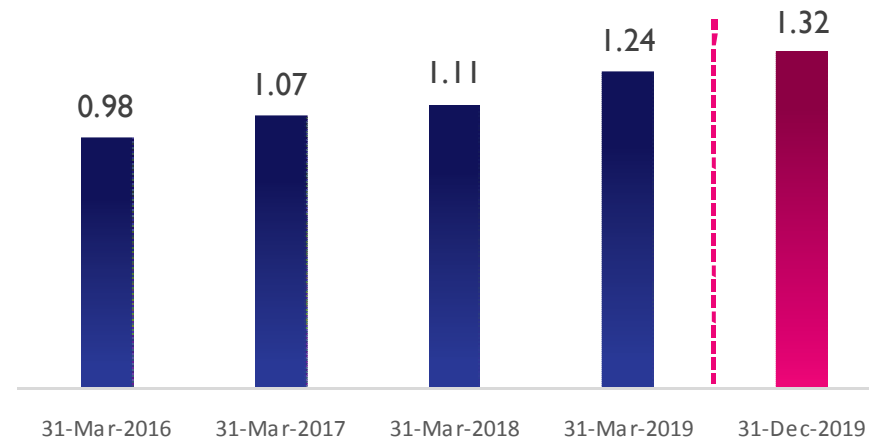
CASA RATIO (%)



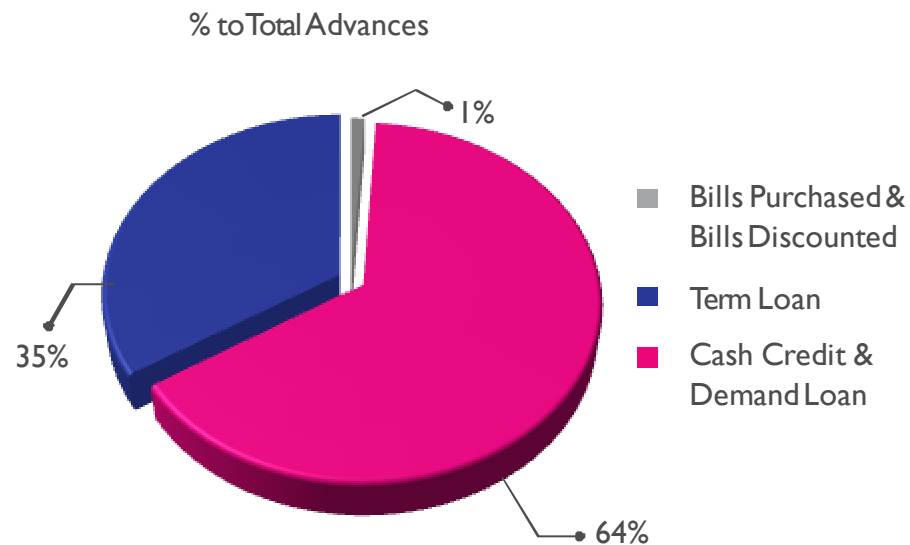
BUSINESS PER EMPLOYEE (in INR Mn)



PROFIT PER EMPLOYEE (in INR Mn)



▶ LOAN BOOK – PRODUCTS COMPOSITION



Working capital loans yielding higher interest constitute 64% of advances



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

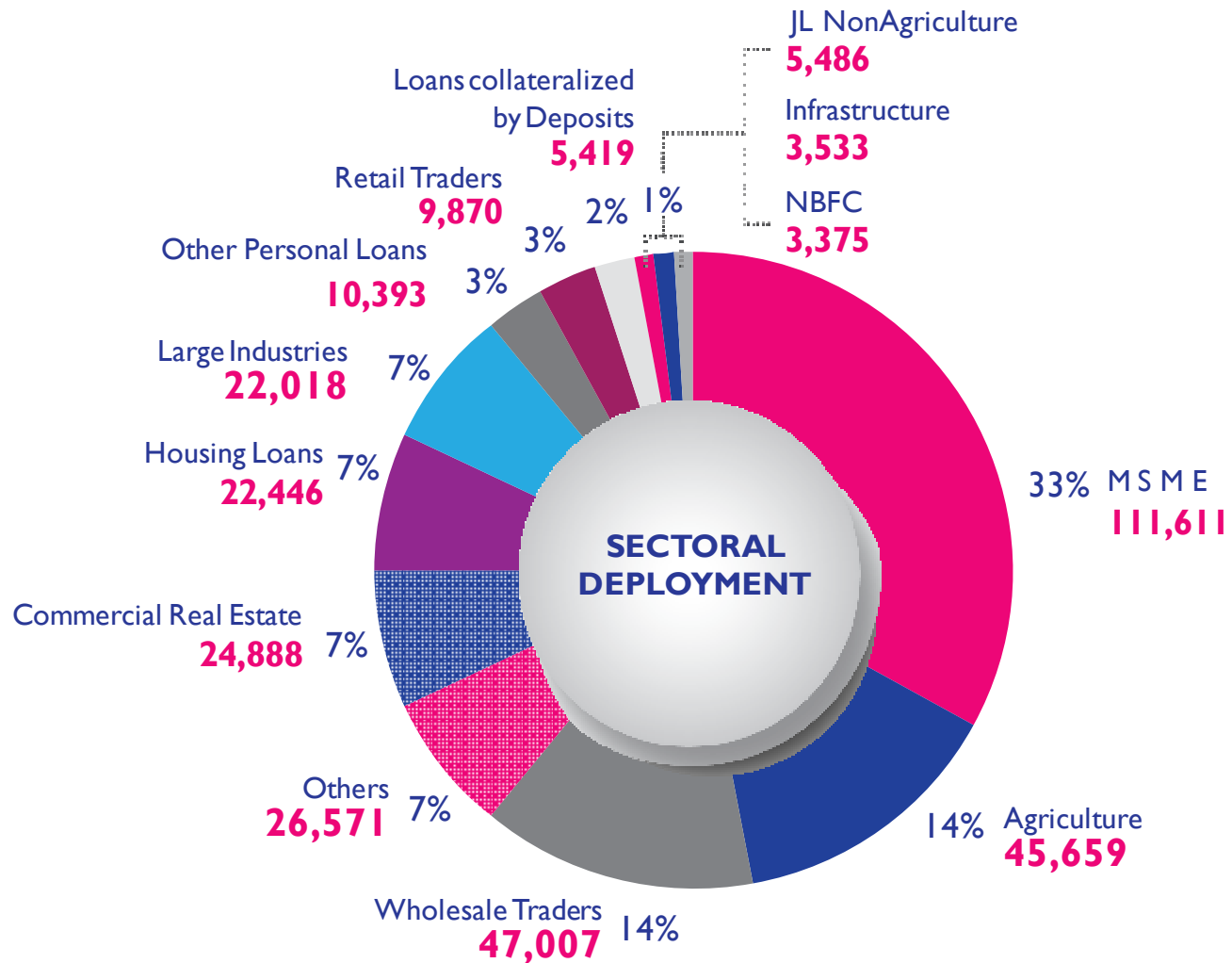


~95% of our loan book is on floating rate basis which reduces interest rate risk

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loan	218,599	64%
Term Loan	117,893	35%
Bills Purchased & Bills Discounted	1,784	1%
Gross Loan Total	338,276	100%

▶ LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 31.12.2019

(in INR Mn)



▶ LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 31.12.2019

(in INR Mn)

SECURED & UNSECURED ADVANCES

Particulars	Amount (INR Mn)	(%)
Secured Loans	335,669	99%
Unsecured Loans	2,607	1%
Total	338,276	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%

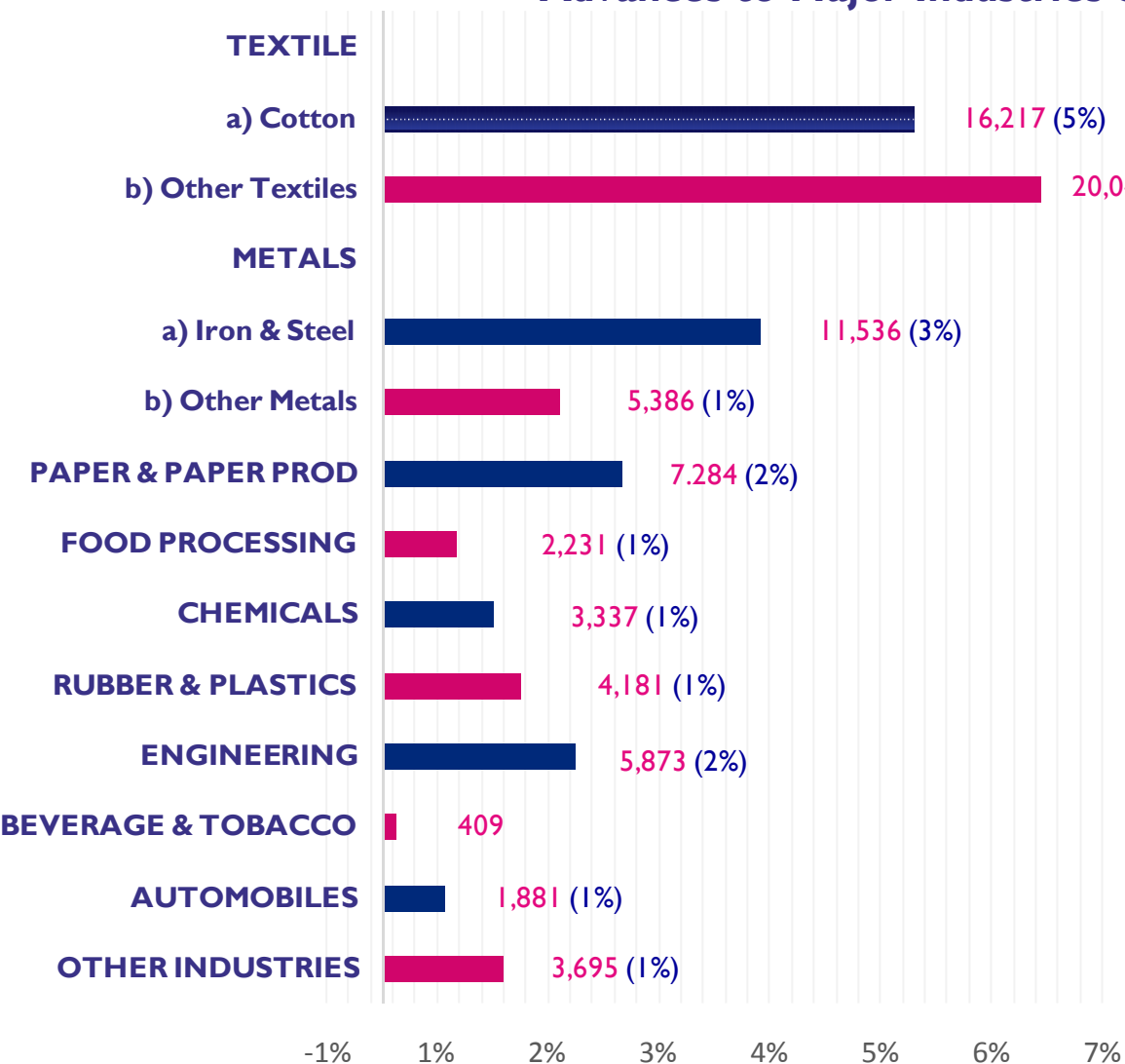


Total Jewel Loan outstanding as on 31.12.2019 – Rs.29,338 Mn

Loan Book – Advances to Major Industries

(in INR Mn)

Advances to Major Industries 31st December 2019

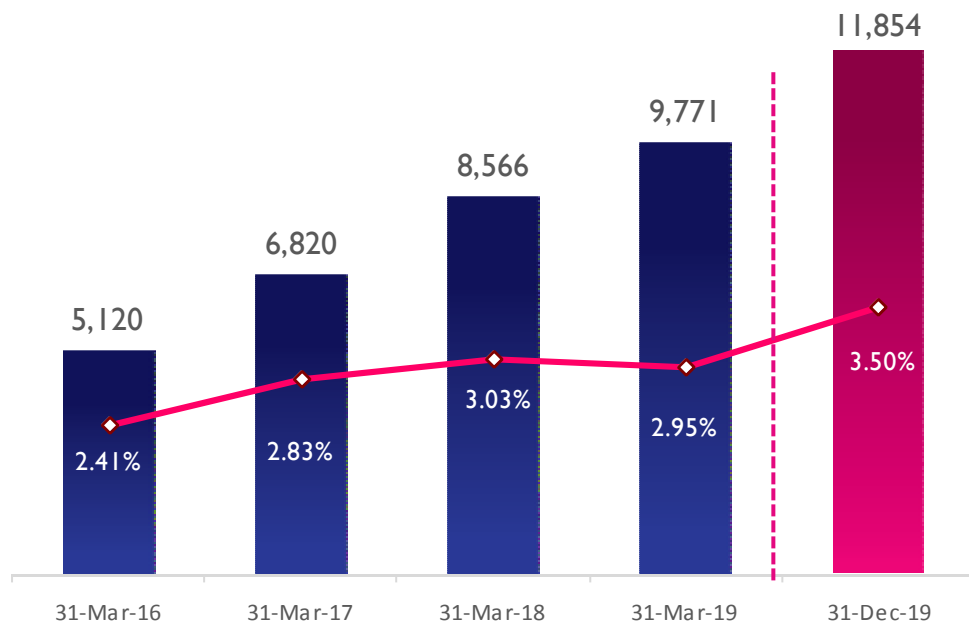


Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	82,074	24%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	256,202	76%
Total Gross Advances	338,276	100%

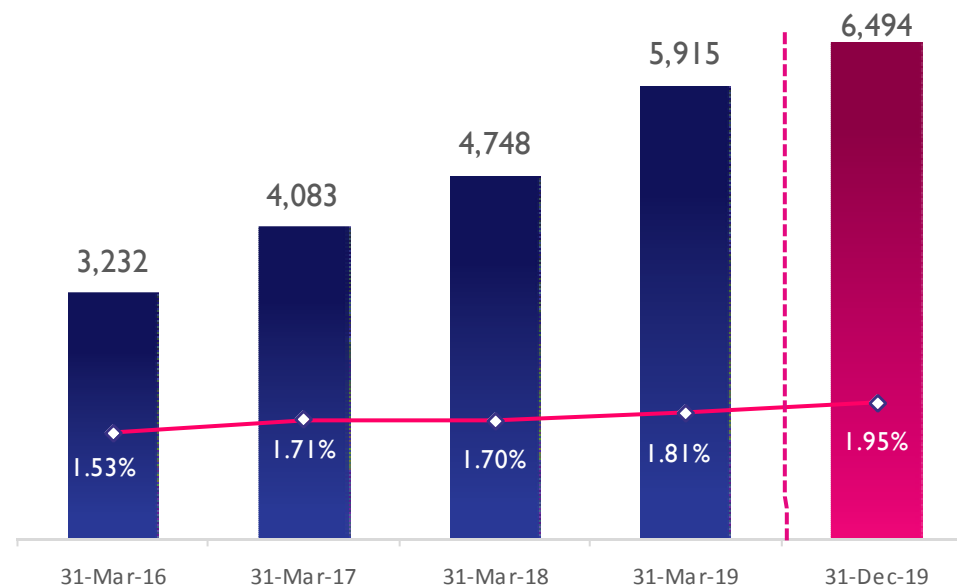
▶ ASSET QUALITY

(in INR Mn)

GROSS NPA QTM & GROSS NPA %



NET NPA QTM & NET NPA %



▶ ASSET QUALITY POSITION – MOVEMENT OVER THE YEARS

(RS IN MN)		FY MAR-16	FY MAR-17	FY MAR-18	FY MAR-19	Q3 FY 2020	9M FY 2020
NPA Opening balance		3,358	5,120	6,820	8,565	11,353	9,771
Additions	A	4,290	4,796	5,749	6,322	2,295	6,297
Recovery / SR *		734	905	1,623	1,980	302	1,326
Upgradations		546	556	433	496	974	1,218
NetAddition	B	3,010	3,335	3,693	3,846	1,019	3,753
Write-off		1,248	1,635	1,948	2,640	518	1,670
NPA Closing balance		5,120	6,820	8,565	9,771	11,854	11,854
Technical Write-off (TW) during the period		1,189	1,564	1,836	2,565	501	1,619
Provision made during the period	C	2,050	2,515	3,030	2,700	785	3,205
TW recovery	D	370	470	704	898	225	873
Provision made net of TW Recovery	E=C-D	1,680	2,045	2,326	1,802	560	2,332
GrossAdvance	F	2,12,531	2,41,125	2,82,386	3,30,652	3,38,276	3,38,276
Additions % of GrossAdvance	A / F	2.02	1.99	2.04	1.91	0.68	1.86
NetAddition % of Gross Advance	B / F	1.42	1.38	1.31	1.16	0.30	1.11
Credit cost	E / F	0.79	0.85	0.82	0.54	0.17	0.69
Gross NPA %		2.41	2.83	3.03	2.95	3.50	3.50
Net NPA %		1.53	1.71	1.70	1.81	1.95	1.95

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

▶ RESTRUCTURED ACCOUNTS

Balance outstanding as on 31.12.2019 in respect of Restructured Standard borrowers

Type of Restructuring	No. of Borrowers	Amount (in INR Mn)
SME	86	1845
NSME	47	153
Total	133	1998

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

▶ Restructured Standard Advances to Gross Advances – 0.59% as on Dec-19

▶ In terms of RBI Circular DBR No.BP.BC.18/21.04.048/2018-19 dt 01.01.2019 on MSME Sector - Restructuring of Advances, the bank has restructured 16 Standard accounts to the tune of Rs.869 mn in Q3 FY 2019. As of Q3 FY 19, the total outstanding restructured Standard accounts was 133 in numbers and amounting to Rs.1,998 mn. The Bank hold a provision of Rs.66 mn against the requirement of Rs.65 mn towards Restructured Standard accounts.

▶ No fresh sale to ARC on SR basis during 9M FY 20 and amount outstanding in Security Receipts – Rs.2,849 mn. Out of this, 4 a/cs 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.401 mn received during 9M FY 20. Since the repayment term goes upto 2022, we expect there will be continuous cash flows.

▶ INVESTMENTS – AT A GLANCE

Investments Breakup and Categorywise

(in INR Mn)

Particulars	DEC 2019	DEC 2018
SLR Securities	87,612	74,508
Non-SLR Securities	3,363	3,590
Total Investments	90,975	78,098
Yield on Investments	6.74%	6.94%
Investments Breakup:		
- A FS	17,754 (20%)	18,394 (24%)
- HTM	73,221 (80%)	59,704 (76%)
- H FT	-	-
Total Investments	90,975	78,098
Modified Duration:		
- A FS	1.19	0.55
- HTM	4.11	4.85
- H FT	-	-
- Overall Portfolio	3.62	3.98

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

▶ **Cross Selling - Tie-up / Arrangements**

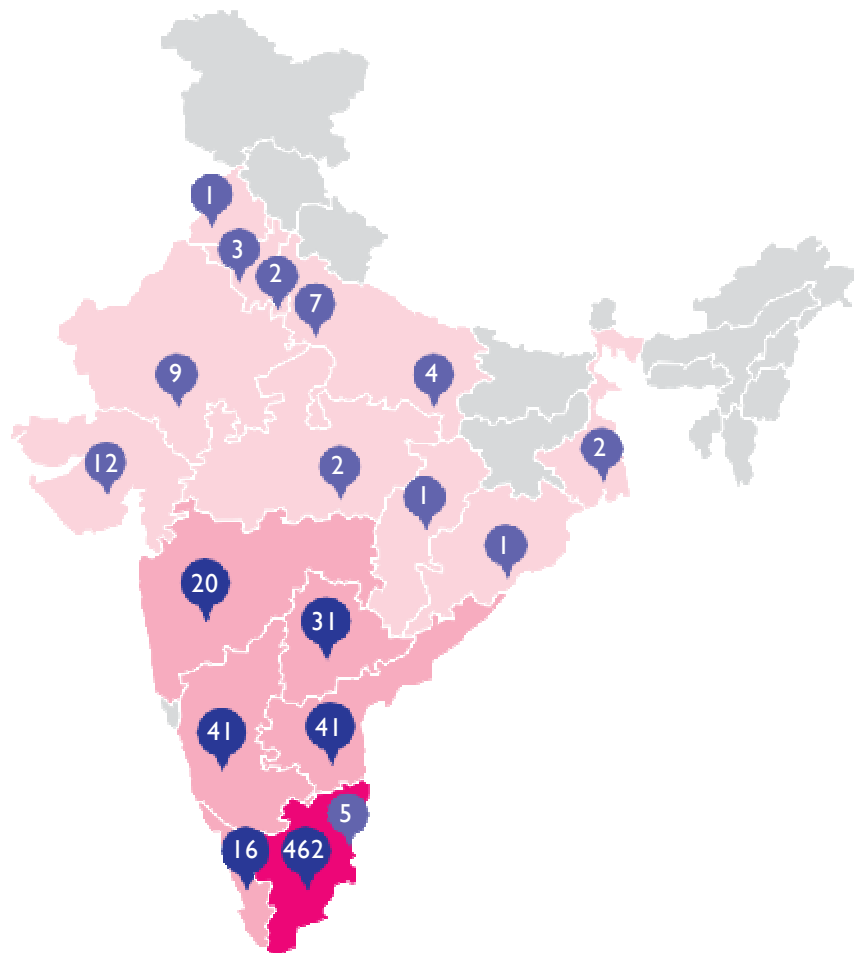
- ✓ We are in the process of making necessary tie - ups / agreements with Insurance and Mutual Funds distribution with companies like Star Health, Integrated Enterprises, BSE Star MF etc.
- ✓ We don't expect any spectacular increase in third party distribution immediately but we feel these are in needed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

BRANCH NETWORK

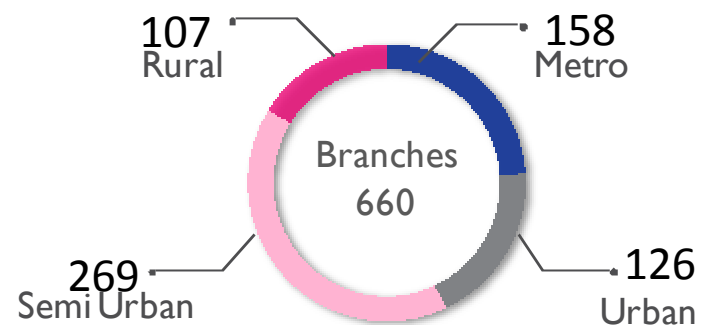
ВКЛЮЧИТЕЛЬНОСТЬ

▶ STRONG PRESENCE IN THE SOUTH

As of Dec 2019 - 660 branches. 596 branches are located in South India out of which 462 in Tamil Nadu



State	No. of Branches	% of Deposits	% of Advances	% of Business
Tamilnadu	462	80	62	72
Karnataka	41	6	5	6
Andhrapradesh	41	2	8	5
Telangana	31	3	6	4
Maharashtra	20	2	4	3
Kerala	16	2	3	2
Gujarat	12	1	4	2
Others	37	4	8	6
Total	660			

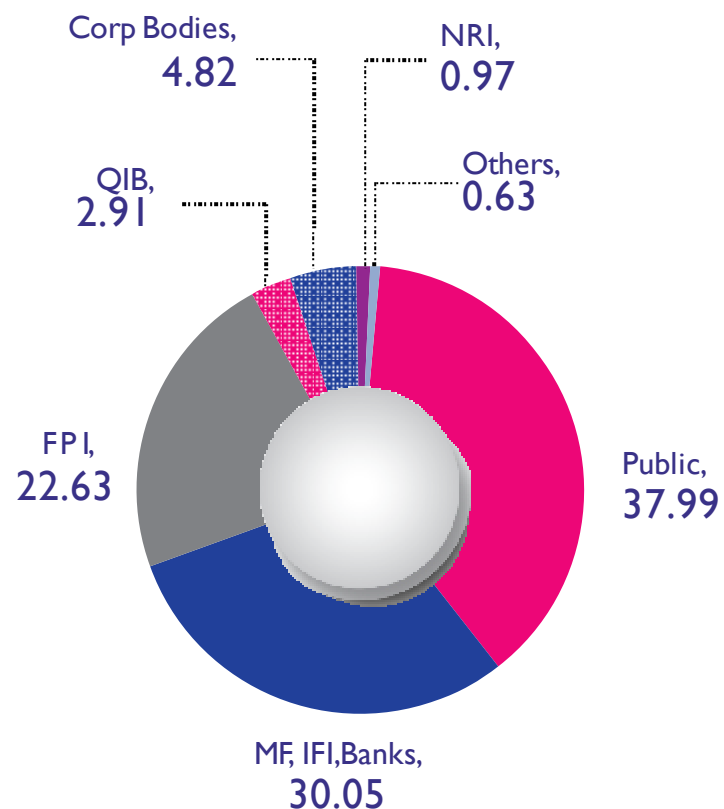


SHAREHOLDING PATTERN

ЗАКЕНОГДИНГ БАЛЛЕКИ

▶ A WELL DIVERSIFIED INVESTOR BASE

Position as on 31-Dec-2019



Major Institutional Shareholders

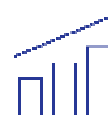
SHAREHOLDERS	HOLDING %
HDFC Midcap Opportunities Fund	4.49
Life Insurance Corporation of India	3.83
Axis Mutual Fund	3.37
Smallcap World Fund INC (Capital Group)	2.63
L & T Mutual Fund – Midcap Fund	2.42
HDFC Life Insurance Co. Ltd.	2.11
DSP Blackrock Midcap Fund	2.02
GKFF Ventures (Argonaut Ventures)	1.96
Franklin Templeton Mutual Fund	1.96
UTI – Equity Fund	1.68
Wasatch Core Growth Fund	1.27
Sundaram Mutual Fund	1.26
Bank Muscat India Fund	1.23
Reliance Nippon India Growth Fund	1.16
Faering Capital India Evolving Fund	1.10
IDFC Multi Cap Fund	1.08
TVF Fund Limited	1.06
Canara Robecco Mutual Fund	1.03
Tata Midcap Growth Fund	1.00



Well diversified ownership of shareholders around 1,04,000 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 ... 17.37%

CORPORATE GOVERNANCE

СОБЪОРНАТО ГОЛЕБИАНИСЕ

▶ 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 hold 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

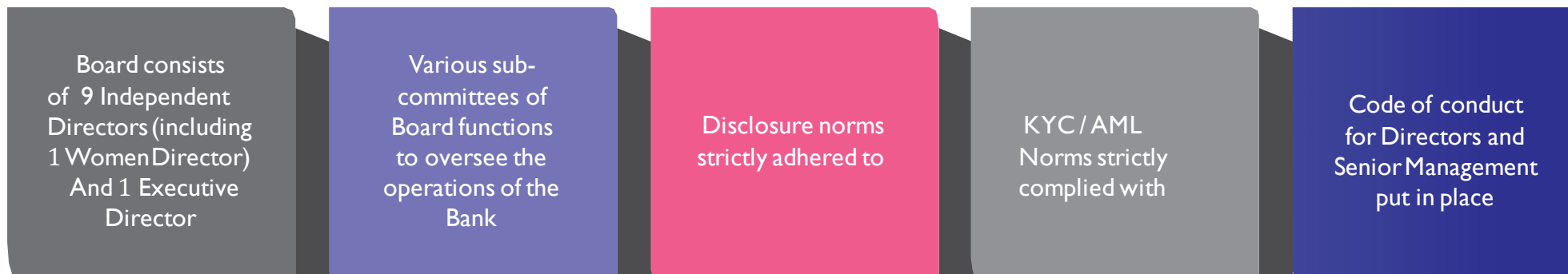
Dr. T.S. Sridhar is a Retd. IAS officer having 35 years of vast experience in all levels of administration and as Principal Secretary, he has expertise and knowledge on Rural economy, farm sector and Industries especially MSME. He was a Director on the Board of NABARD. He holds expertise in Human Resource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



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