



INVESTOR PRESENTATION

MARCH 2019

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March 2019



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OVERVIEW

ΟΛΕΚΛΙΕΜΑ

► 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 31.03.2019



Deposits
INR 38,448 CR



Advances
INR 33,065 CR



Net Interest Margin
4.32%



Net NPA
1.81%



Employees
5,518



Branches
650

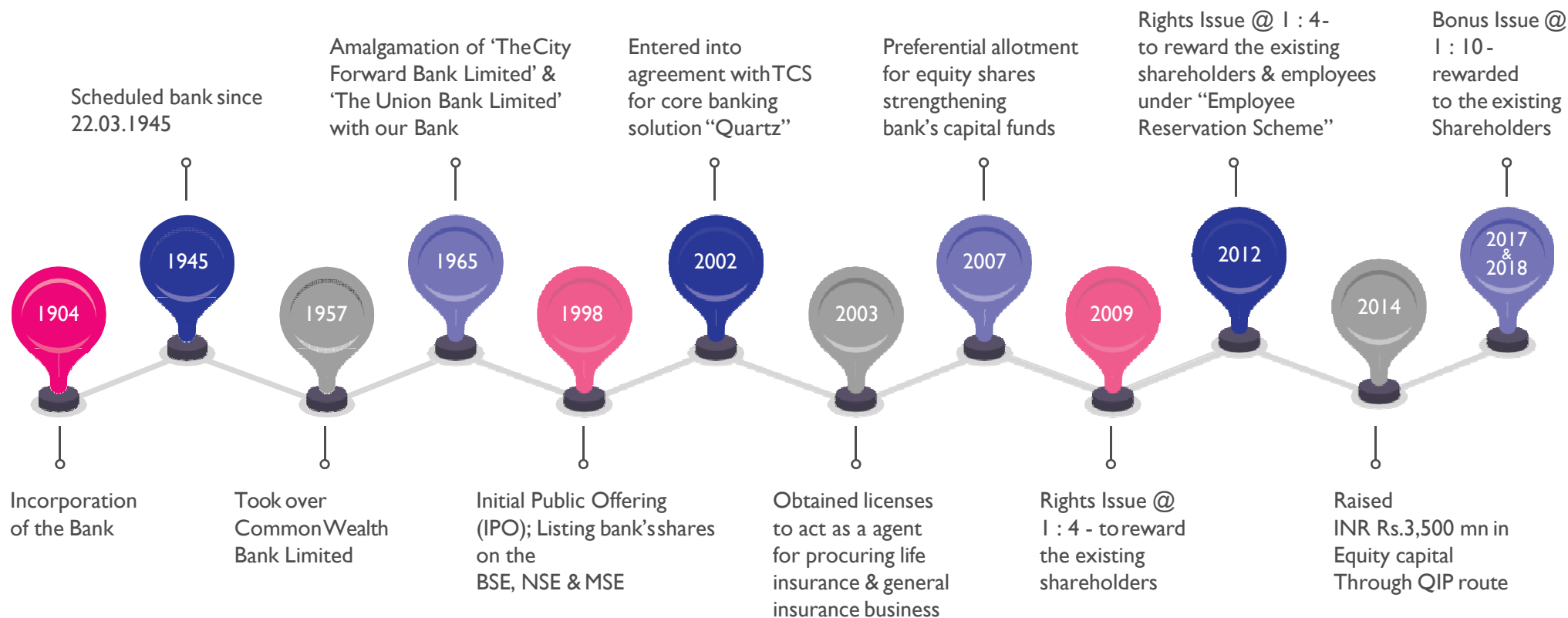


ATM's
1,685



Efficiency Ratio
41.67%

▶ KEY MILESTONES



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

SME / MSME focus

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

10 year CAGR of 20%+

Prudent Risk Management

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

Invested in Robust Infrastructure

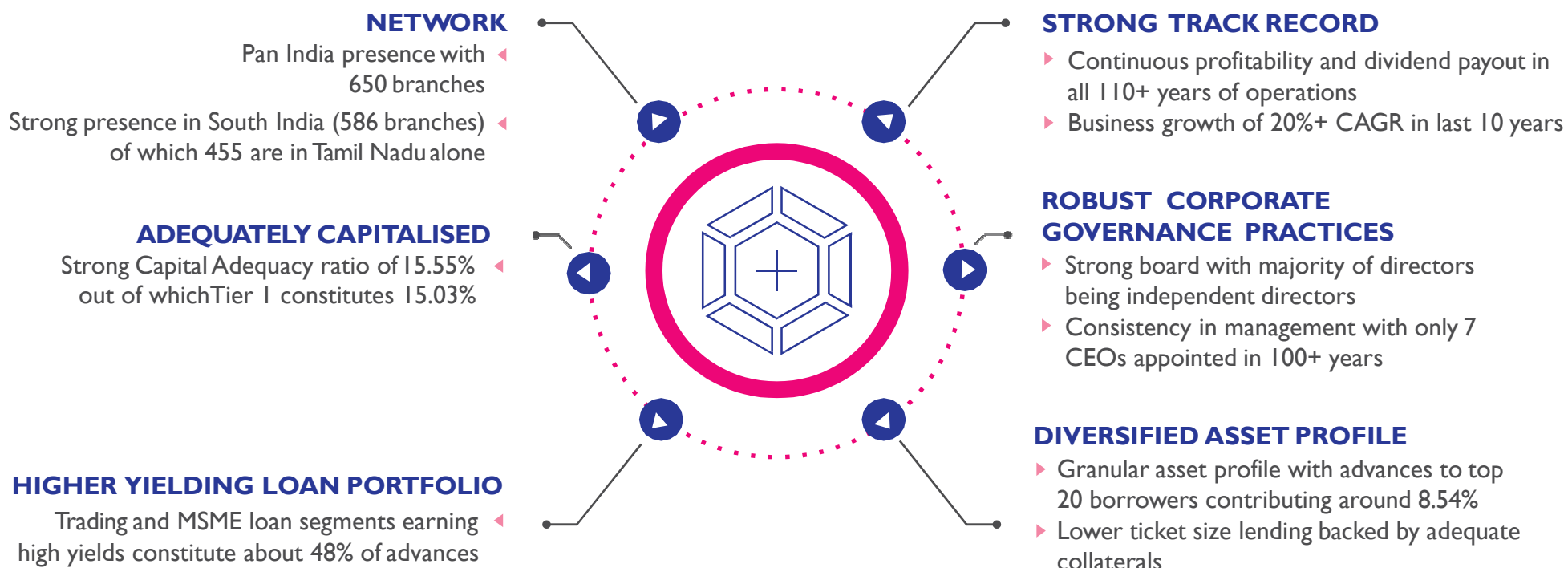
- ▶ Comprehensive employee training and recruitment infrastructure through staff training college
- ▶ All branches and 100% business under CBS from TCS

Consistent Return with Superior ROA, ROE

Purely retail Liability Franchise

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

▶ COMPETITIVE ADVANTAGES



▶ CREDIT RATING

ICRA has assigned

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

CRISIL has assigned

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

PERFORMANCE HIGHLIGHTS – MARCH 2019

▶ Q4 & FY 2019 PERFORMANCE – A SNAPSHOT

- ▶ Deposits increased by 17% from Rs.329 Bn to Rs.384 Bn Y-o-Y
- ▶ Advances registered a growth of 17% from Rs.282 Bn to Rs.331 Bn Y-o-Y
- ▶ Total business grown by 17% to Rs.715 Bn from Rs.611 Bn Y-o-Y
- ▶ Gross Profit increased by 15% from Rs.2,943 Mn to Rs.3,378 Mn (Q4-Vs-Q4) and 3% from Rs.12,077 Mn to Rs.12,400 Mn (Y-o-Y)
- ▶ Net Profit registered a growth of 15% from Rs.1,521 Mn to Rs.1,751 Mn (Q4-Vs-Q4) and 15% from Rs.5,920 Mn to Rs.6,829 Mn (Y-o-Y)
- ▶ Profitability and efficiency ratios – at par with the best in industry:

PARTICULARS	Q4 FY 2019	Q4 FY 2018	FY 2018-19	FY 2017-18
Return on Assets	1.63%	1.58%	1.64%	1.60%
Net Interest Margin	4.40%	4.36%	4.32%	4.42%
Return on Equity	15.06%	15.16%	15.25%	15.37%
Earning per share	Rs.2.39	Rs.2.29	Rs.9.57	Rs.9.18

- ▶ Gross NPA – 2.95% and Net NPA – 1.81%
- ▶ Provision Coverage Ratio – 63%
- ▶ CRAR – 15.55% (Basel III) of which core CRAR – 15.03%

▶ Q4 FY 2019 VS Q4 FY 2018 PERFORMANCE – A SNAPSHOT

(All figures in INR Mn)

384,480



328,526

Deposits

330,652



282,386

Advances

715,132



610,912

Total Business

96,982



79,567

CASA

3,378



2,943

Gross Profit

1,751



1,521

Net Profit

4,206



3,679

Net Interest
Income

40.48%



39.67%

Cost to Income

1.63%

ROA

15.06%

ROE

4.40%

NIM

2.95%

Gross NPA

1.81%

Net NPA

■ Q4 FY19 ■ Q4 FY18

► FY 2019 VS FY 2018 PERFORMANCE – A SNAPSHOT

(All figures in INR Mn)

384,480



328,526

Deposits

330,652



282,386

Advances

715,132



610,912

Total Business

96,982



79,567

CASA

12,400



12,077

Gross Profit

6,829



5,920

Net Profit

16,115



14,303

Net Interest
Income

41.67%



38.46%

Cost to Income

1.64%

ROA

15.25%

ROE

4.32%

NIM

2.95%

Gross NPA

1.81%

Net NPA

■ FY19

■ FY18







FINANCIAL PERFORMANCE & BUSINESS PROFILE

ФИНАНСИЯЛЪН ПЕРФОРМАНС & БУЗИНЕС ПРΟΦΙΛΕ

► FY 19 VS FY 18 PERFORMANCE - A SNAPSHOT

(in INR Mn)

FINANCIAL PERFORMANCE

PARTICULARS	FY 2019	FY 2018	INC / (DEC)	Growth	Growth %	9M FY 2019
Deposits	384,480	328,526		55,954	17%	355,040
Advances	330,652	282,386		48,266	17%	306,369
Total Business	715,132	610,912		104,220	17%	661,409
Demand Deposits	32,145	27,863		4,282	15%	25,709
Saving Deposits	64,837	51,705		13,132	25%	58,988
CASA	96,982	79,568		17,414	22%	84,697
Gross NPA	9,771	8,566				8,919
Net NPA	5,915	4,748				5,276
Gross NPA (%)	2.95%	3.03%				2.91%
Net NPA (%)	1.81%	1.70%				1.74%
C R A R (BASEL – III)	15.55%	16.22%				14.79%
- Of which Tier I	15.03%	15.79%				14.39%
CD Ratio	86%	86%				86%
PCR	63%	64%				65%

▶ Q4 FY 19 VS Q4 FY 18 PERFORMANCE - A SNAPSHOT

(in INR Mn)

FINANCIAL PERFORMANCE

PARTICULARS	Q4 FY 2019	Q4 FY 2018	INC / (DEC)	Growth %	Q3 FY 2019
Net Interest Income	4,206	3,680	526	14%	4,181
Other Income	1,469	1,198	271	23%	1,198
Operating Expenses	2,297	1,935	362	19%	2,311
Gross Profit	3,378	2,943	435	15%	3,068
Provisions & Contingencies	1,627	1,422	205	14%	1,287
Net Profit	1,751	1,521	230	15%	1,781
Return on Assets	1.63%	1.58%			1.68%
Return on Equity	15.06%	15.16%			15.61%
Net Interest Margin	4.40%	4.36%			4.41%

▶ FY 19 VS FY 18 PERFORMANCE - A SNAPSHOT

(in INR Mn)

FINANCIAL PERFORMANCE

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

▶ PROVISIONS & CONTINGENCIES – BREAKUP

(in INR Mn)

PARTICULARS	Q4 FY 19	Q4 FY 18	FY 18-19	FY 17-18
Provision for:				
- Tax	720	560	2,420	1,980
- Bad Debts	810	550	2,700	3,030
- Standard Assets	153	4	215	15
- Depn on Investments	-	148	160	855
- Depn on Shifting	-	-	65	102
- Restructuring / FITL	-56	-	-96	-72
- Others	-	160	107	247
Total	1,627	1,422	5,571	6,157

▶ Q4 FY 19 VS Q4 FY 18 – INCOME AND EXPENSES BREAKUP

(in INR Mn)

INTEREST INCOME BREAKUP

PARTICULARS	Q4 FY 2019	Q4 FY 2018	Growth %
Interest on Loans	8,384	7,236	16%
Interest on Investments	1,349	1,375	-ve
Other Interest Income	113	96	18%
Total Interest Income	9,846	8,707	13%

INTEREST EXPENSES BREAKUP

PARTICULARS	Q4 FY 2019	Q4 FY 2018	Growth %
Int Exp on Deposits	5,564	4,821	15%
Other Int Expenses	76	206	-ve
Total Interest Expenses	5,640	5,027	12%

OTHER INCOME BREAKUP

PARTICULARS	Q4 FY 2019	Q4 FY 2018	Growth %
CEB & Charges	777	680	14%
Treasury Income	256	301	-ve
Other Inc incl recoveries in written off a/cs	436	217	101%
Total Other Income	1,469	1,198	23%

OPERATING EXPENSES BREAKUP

PARTICULARS	Q4 FY 2019	Q4 FY 2018	Growth %
Employee Cost	914	768	19%
Other Operating Expenses	1,383	1,167	18%
Total Expenses	2,297	1,935	19%

► 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

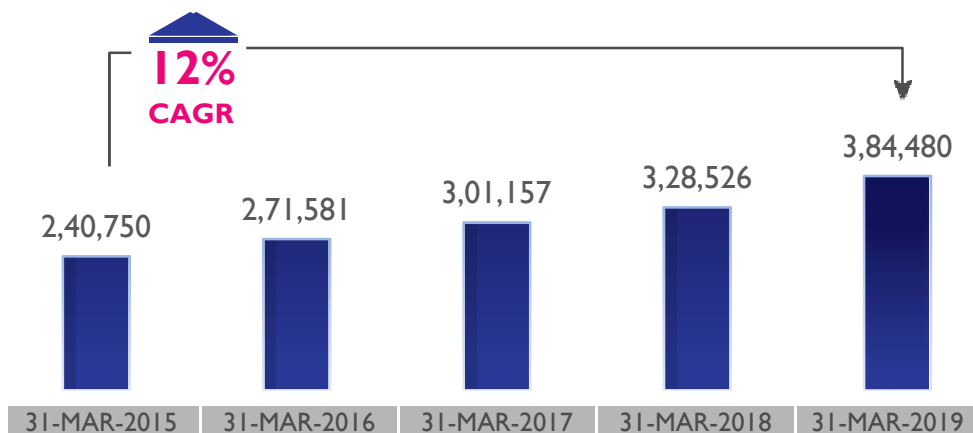
OPERATING EXPENSES BREAKUP

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%

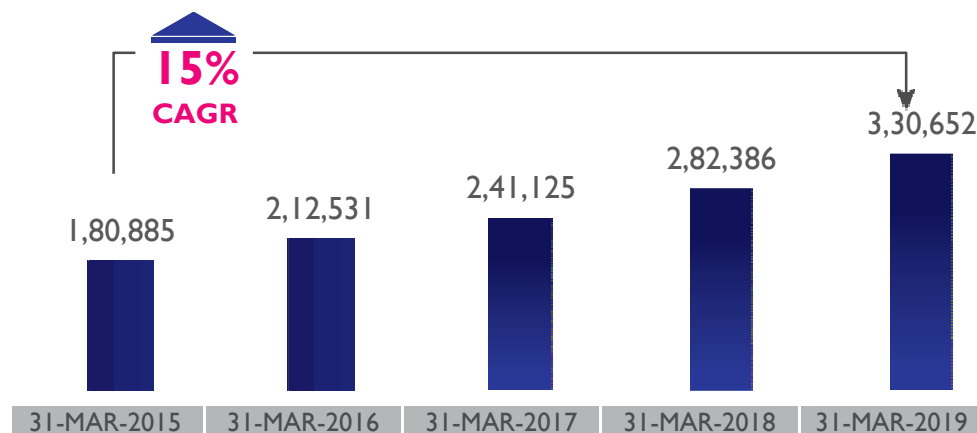
▶ STRONG DEPOSITS AND ADVANCES GROWTH

(in INR Mn)

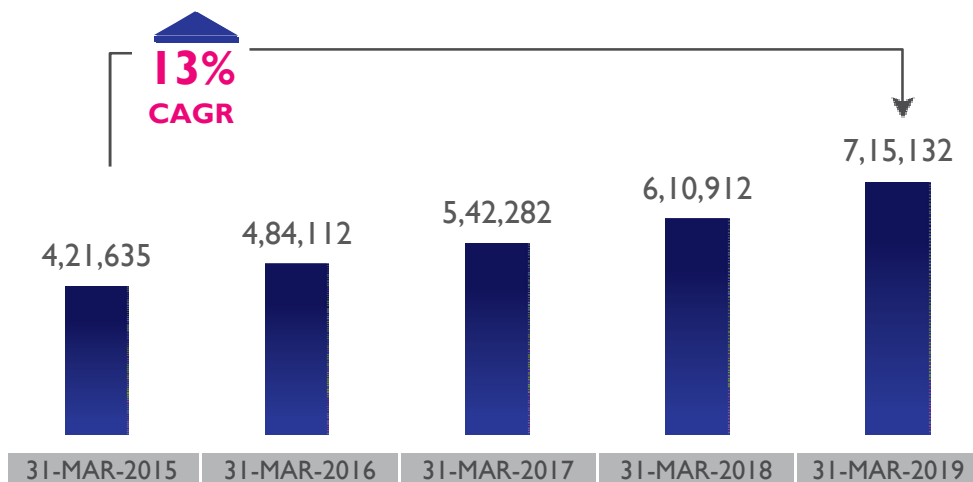
DEPOSITS



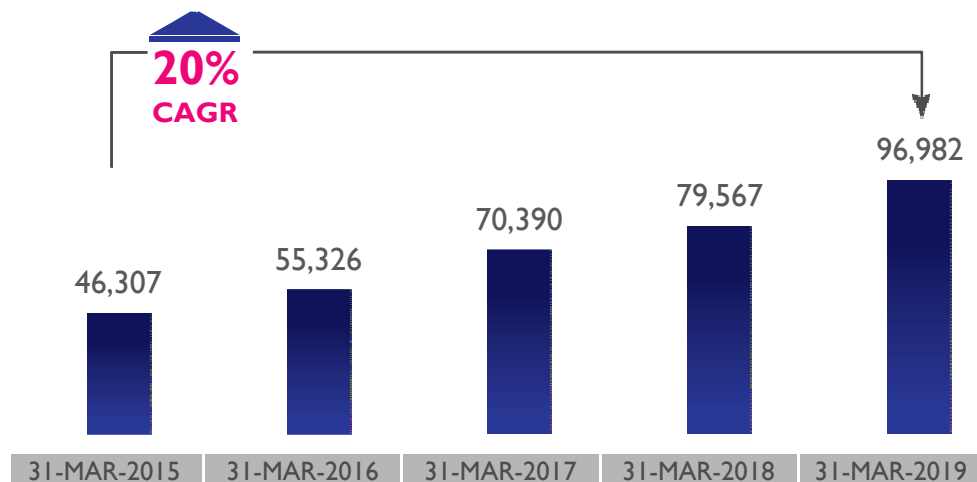
ADVANCES



BUSINESS



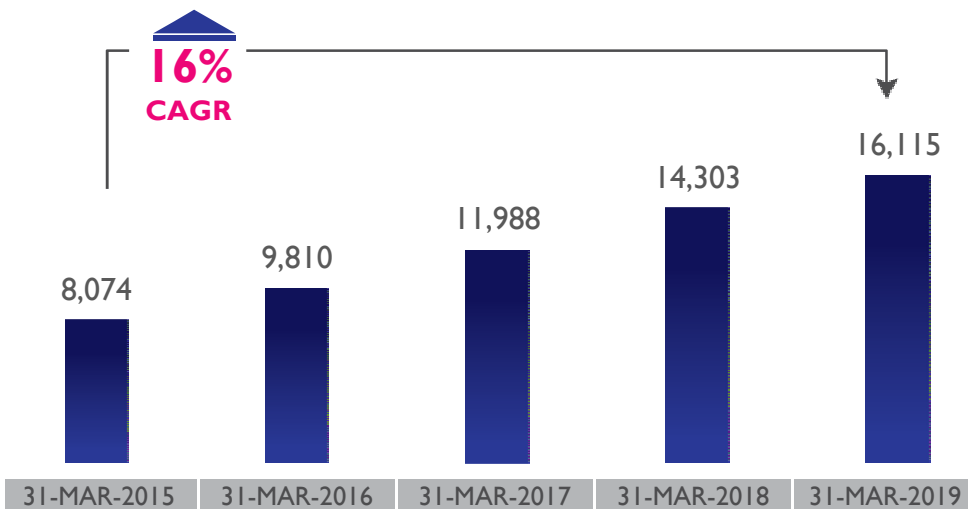
CASA



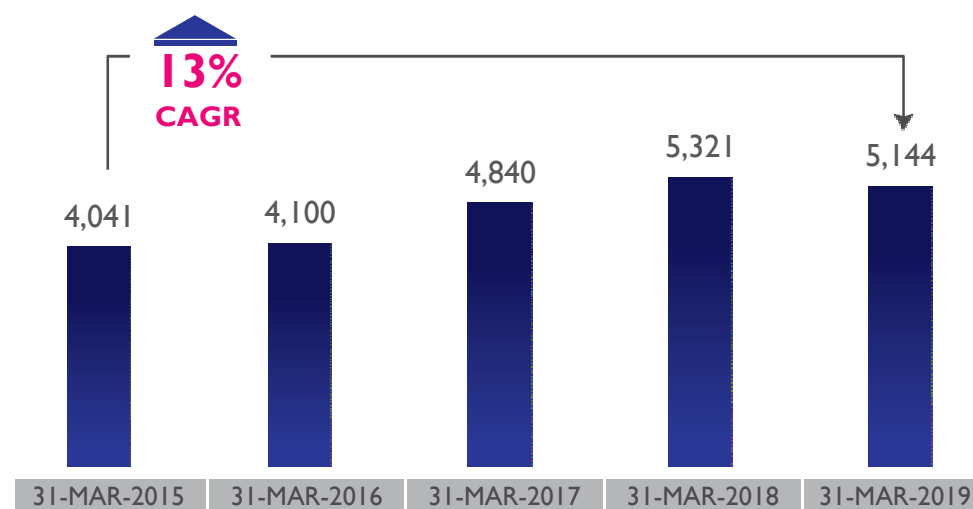
▶ INCOME GROWTH OVER THE YEARS...

(in INR Mn)

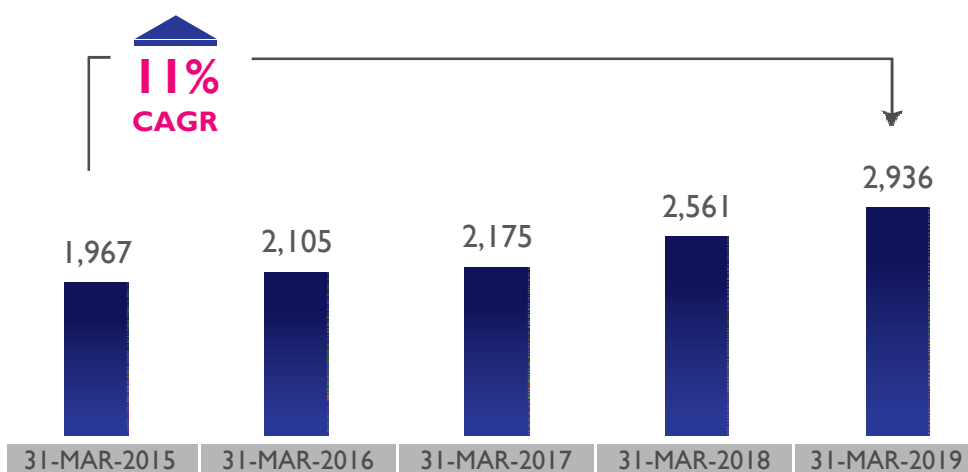
NET INTEREST INCOME GROWTH



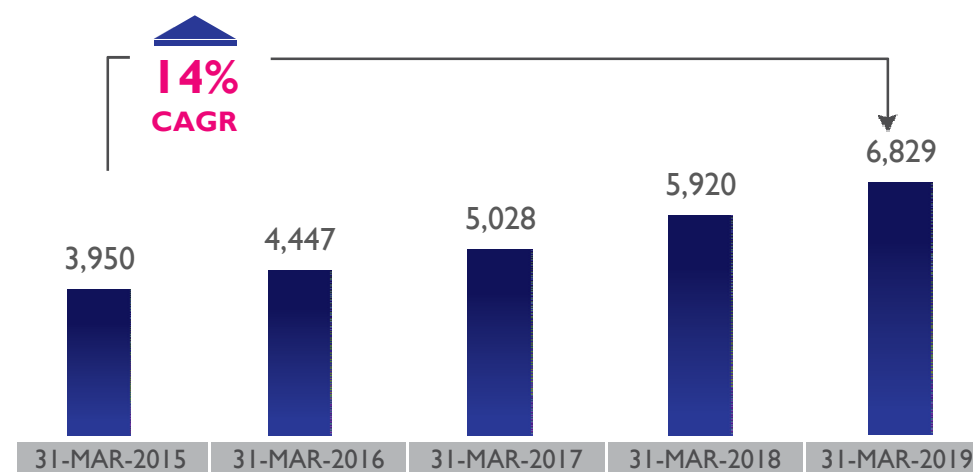
OTHER INCOME GROWTH



CEB GROWTH



NET PROFIT GROWTH

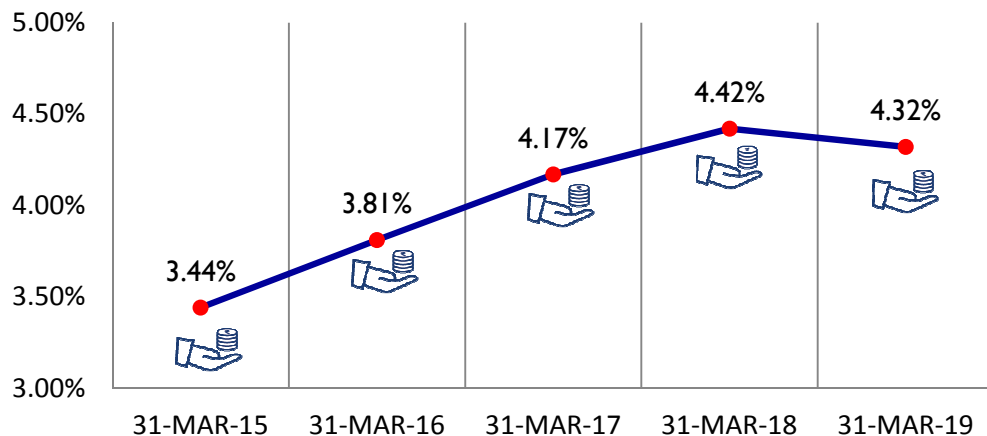


▶ KEY BUSINESS INDICATORS

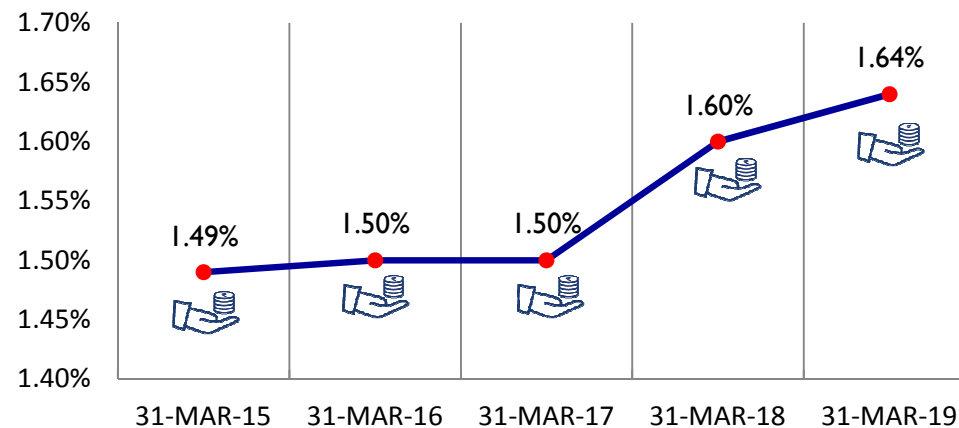
PARTICULARS	Q4 FY 19	Q4 FY 18	FY 18-19	FY 17-18
Cost of Deposits	6.27%	6.22%	6.17%	6.29%
Yield on Advances	11.07%	11.19%	10.95%	11.46%
Yield on Investments	6.96%	6.90%	6.95%	6.95%
Net Interest Margin	4.40%	4.36%	4.32%	4.42%
Cost to Income	40.48%	39.67%	41.67%	38.46%
Cost of Funds	5.24%	5.23%	5.18%	5.34%
Yield of Funds	9.15%	9.06%	9.06%	9.21%
Per Employee Business (in INR Mn)	129.60	114.77	129.60	114.77
Per Employee Profit (in INR Mn) (Ann)	1.27	1.14	1.24	1.11
EPS in INR - FV INR Re.1/- share (Not Ann)	2.39	2.29	9.57	9.18

▶ KEY BUSINESS RATIOS – YEARLY TRENDS

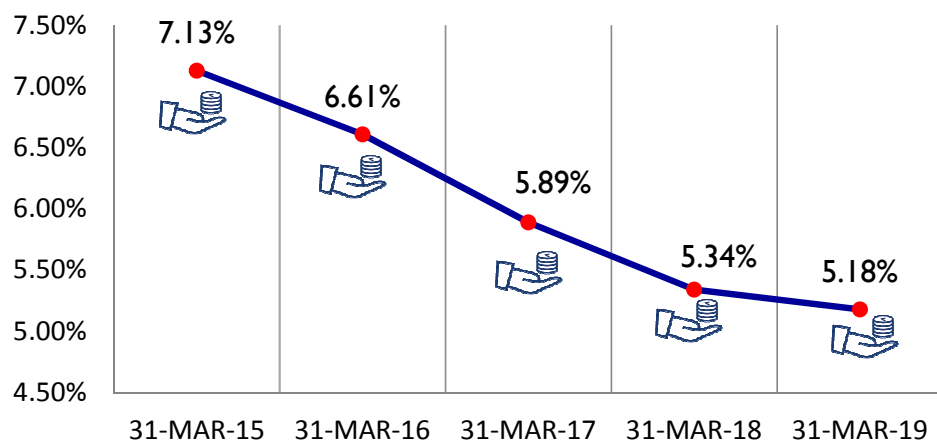
NET INTEREST MARGIN



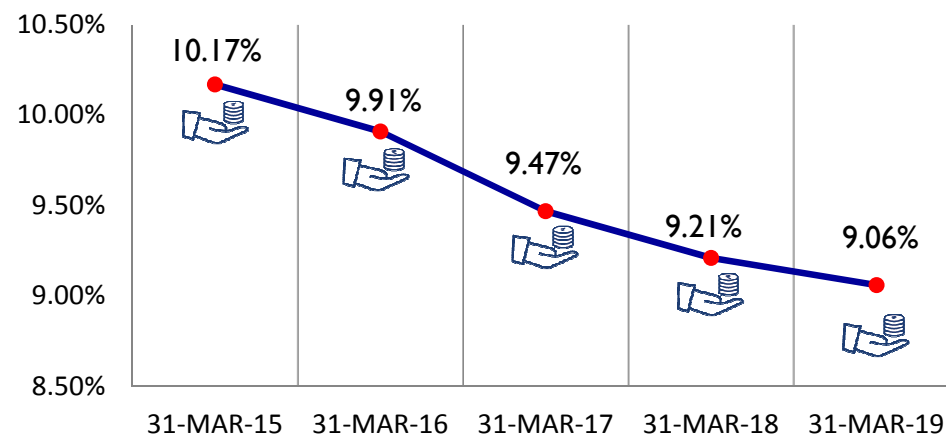
RETURN ON ASSETS



COST OF FUNDS

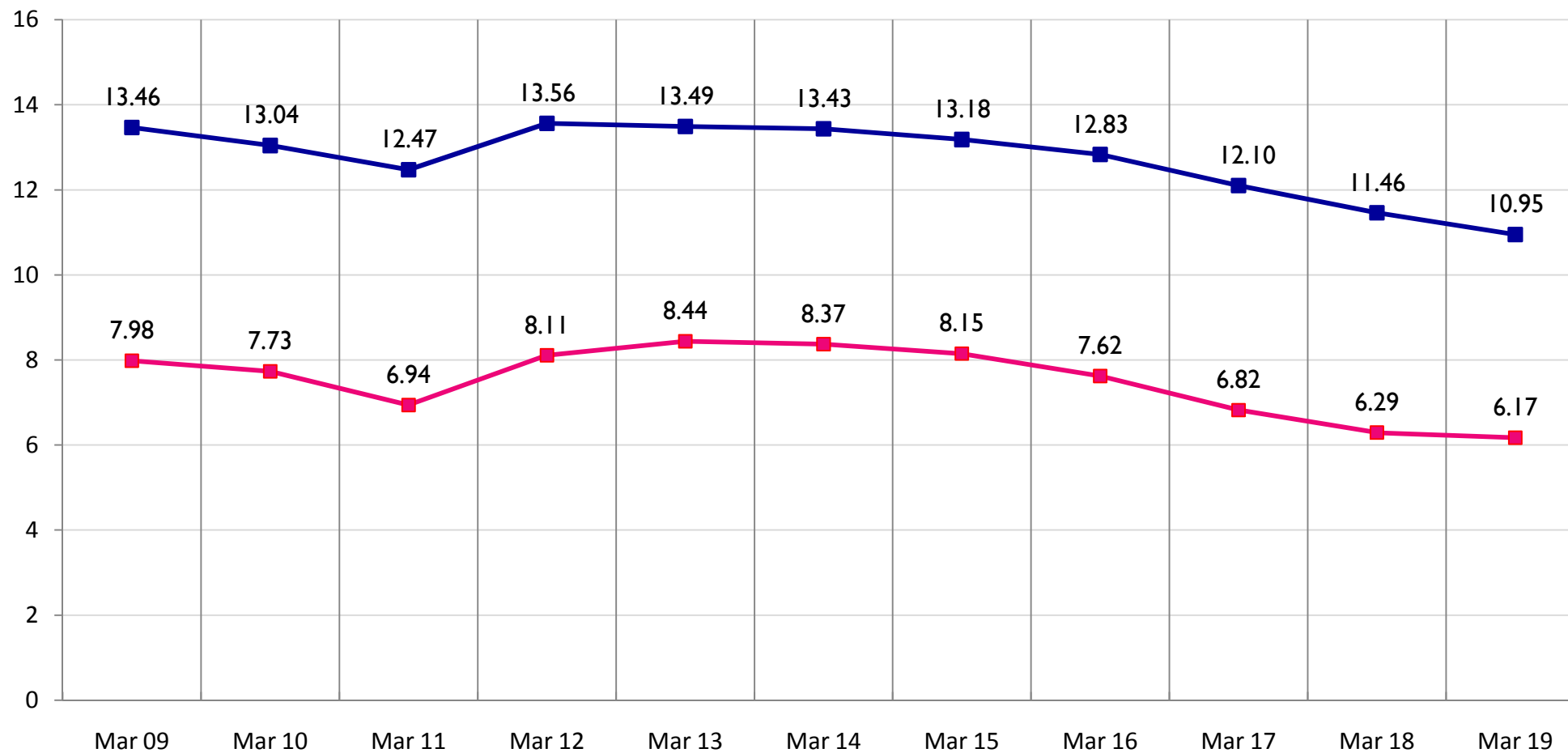


YIELD ON FUNDS



▶ COST OF DEPOSITS & YIELD ON ADVANCES

(in %)

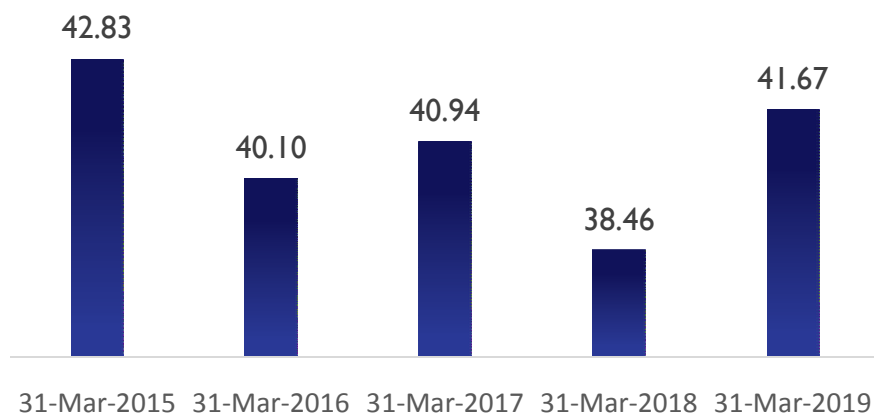


Spread between cost of deposits and yield on advances of our bank maintained in the last 10 years

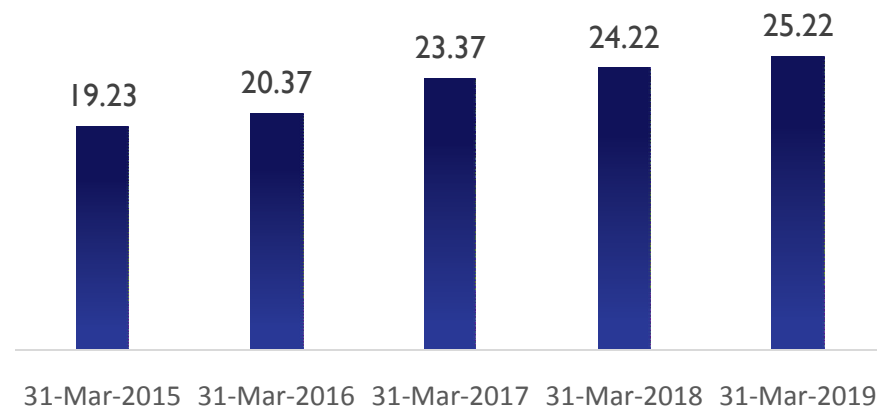
— Yield on Advances — Cost of Deposits

EFFICIENCY

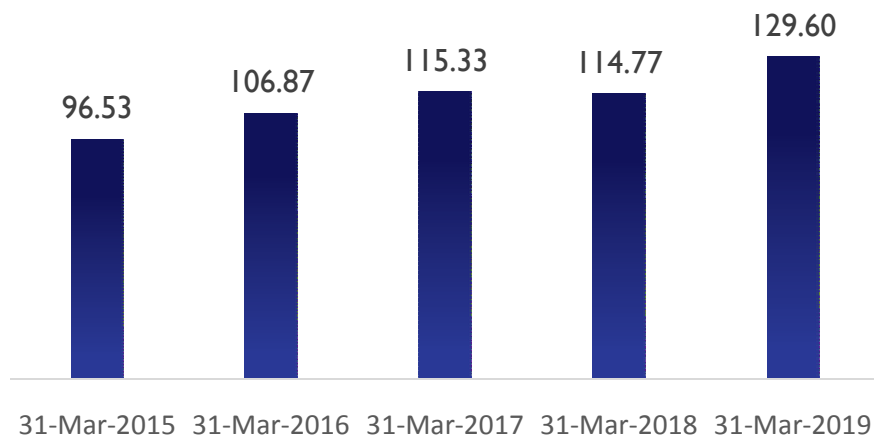
COST INCOME RATIO (%)



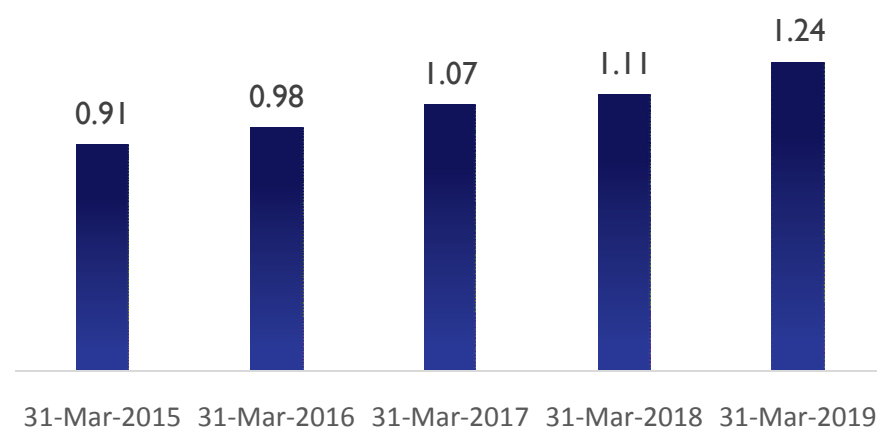
CASA RATIO (%)



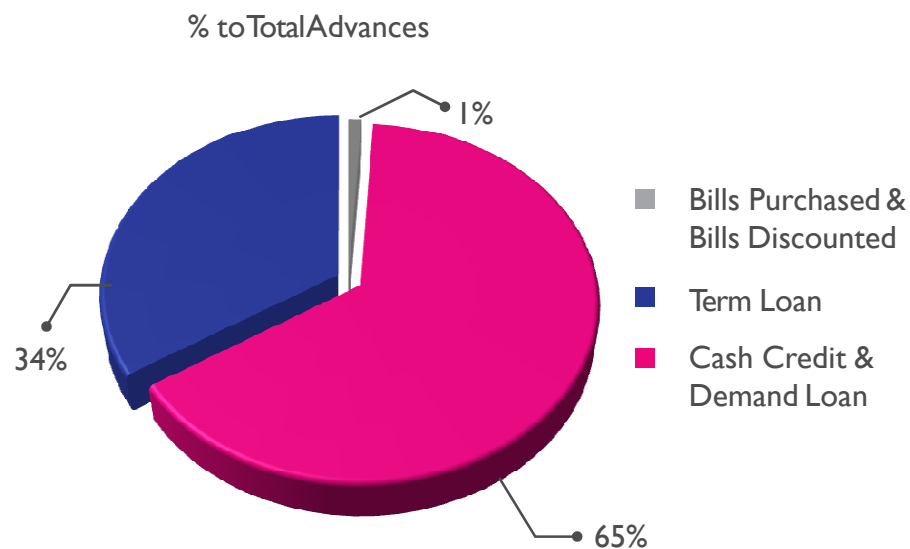
BUSINESS PER EMPLOYEE (in INR Mn)



PROFIT PER EMPLOYEE (in INR Mn)



▶ LOAN BOOK – PRODUCTS COMPOSITION



Working capital loans yielding higher interest constitute 65% of advances



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

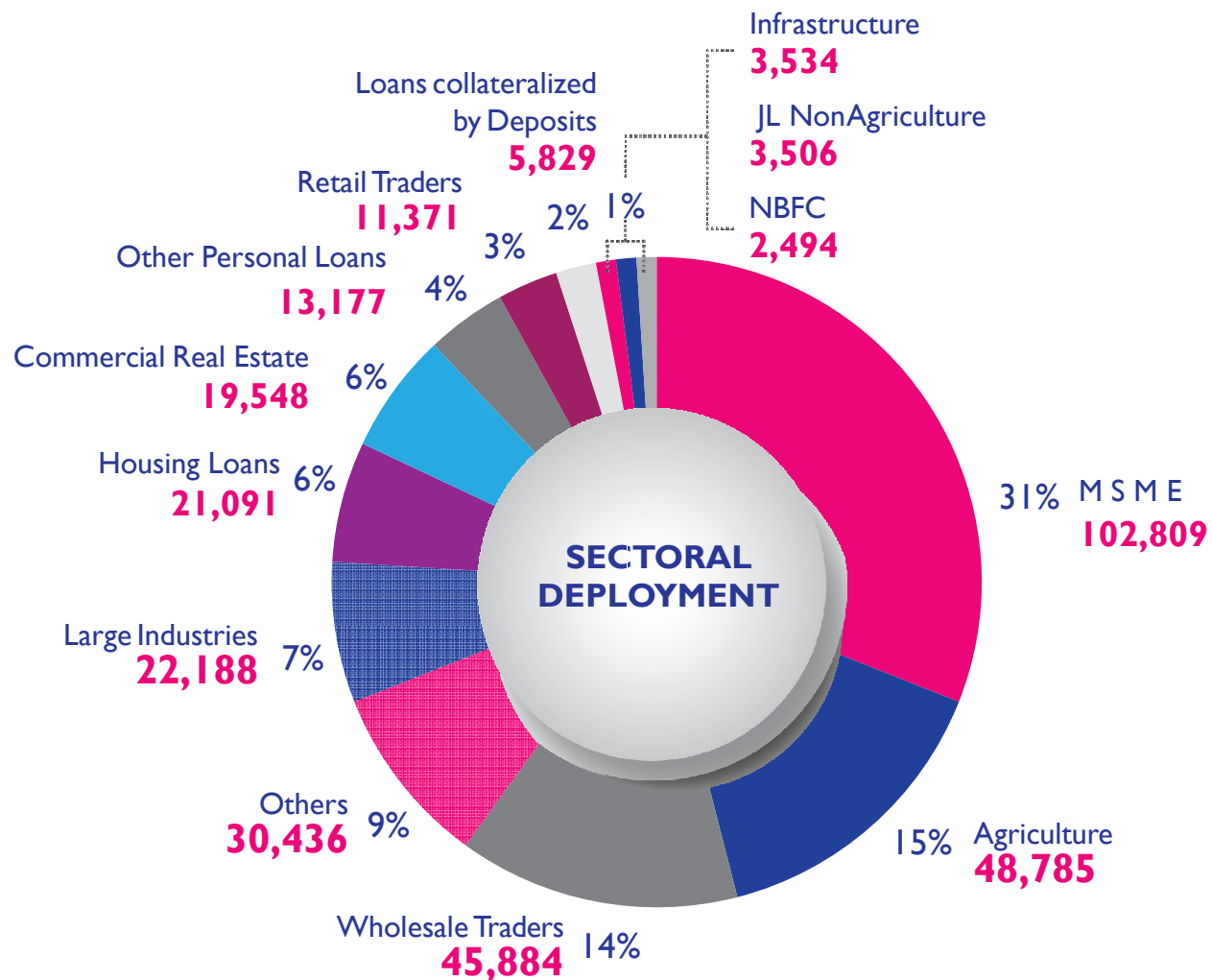


~95% of our loan book is on floating rate basis which reduces interest rate risk

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loan	216,320	65%
Term Loan	111,493	34%
Bills Purchased & Bills Discounted	2,839	1%
Gross Loan Total	330,652	100%

▶ LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 31.03.2019

(in INR Mn)



▶ LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 31.03.2019

(in INR Mn)

SECURED & UNSECURED ADVANCES

Particulars	Amount (INR Mn)	Q3 FY 2019
Secured Loans	327,845	99%
Unsecured Loans	2,807	1%
Total	330,652	100%



Trading & MSME loans earning higher yield constitute about 49%



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



Unsecured Advances aggregate to 1%

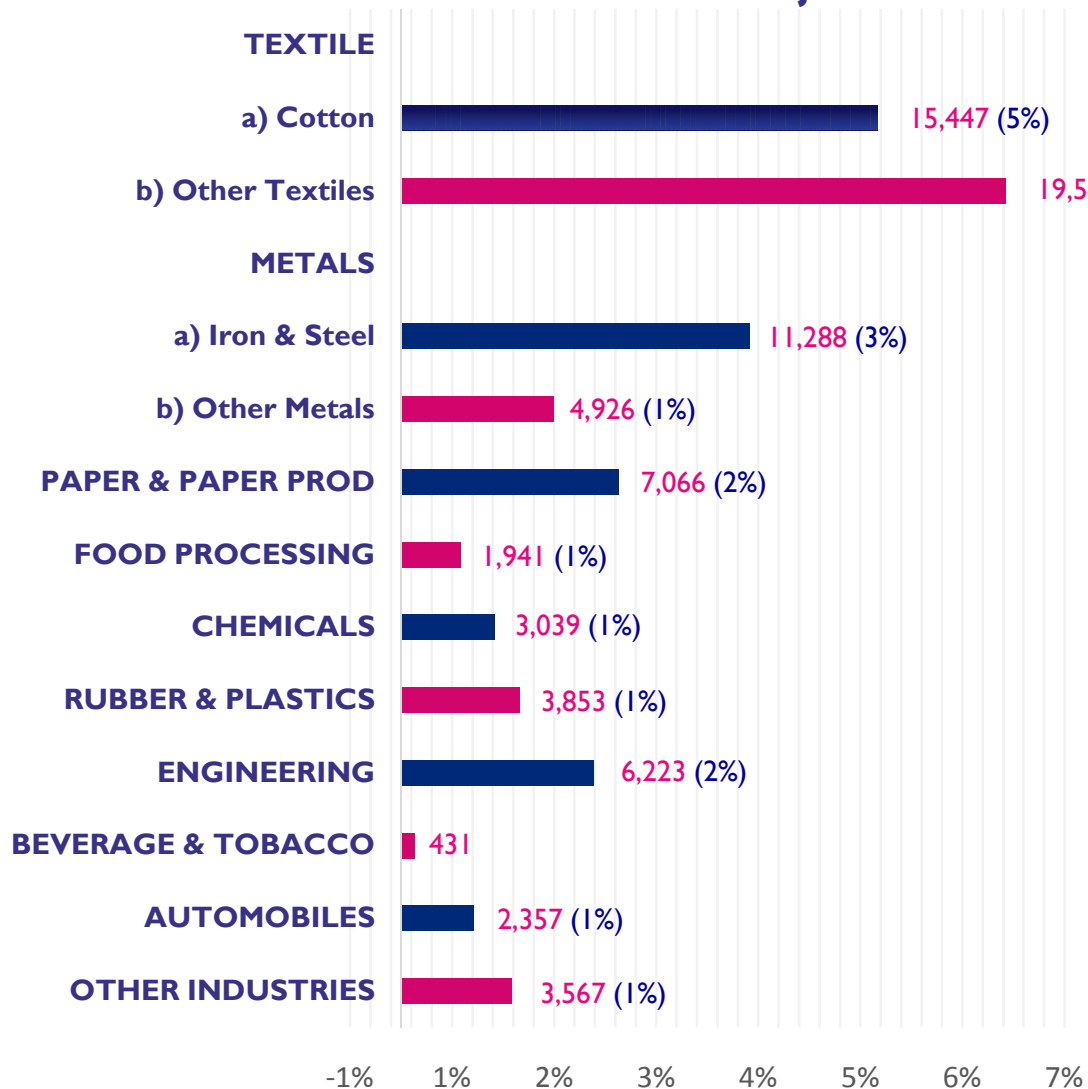


Total Jewel Loan outstanding as on 31.03.2019 – Rs.29,173 Mn

Loan Book – Advances to Major Industries

(in INR Mn)

Advances to Major Industries 31st March 2019

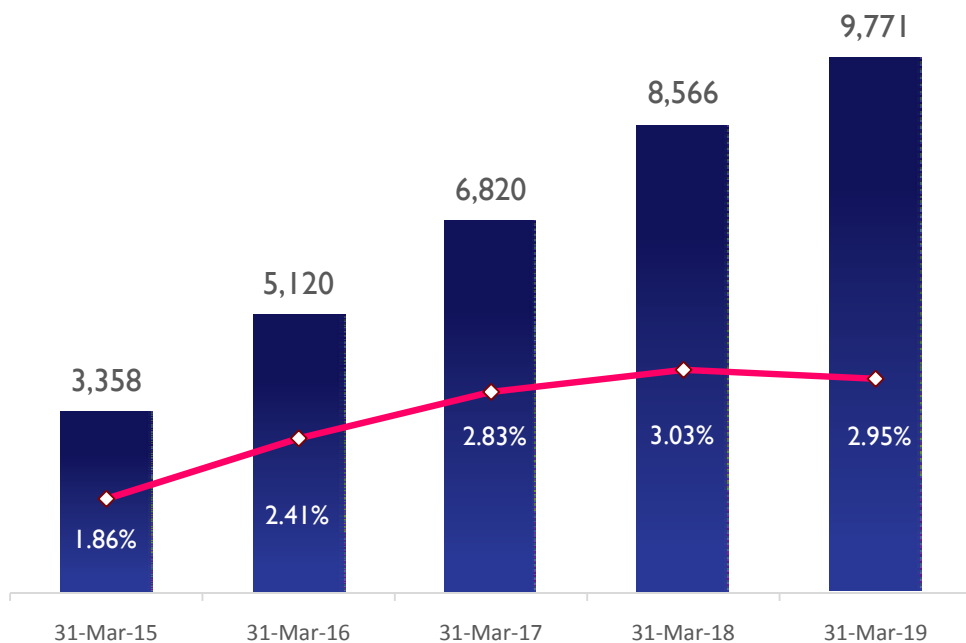


Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	79,722	24%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	250,930	76%
Total Gross Advances	330,652	100%

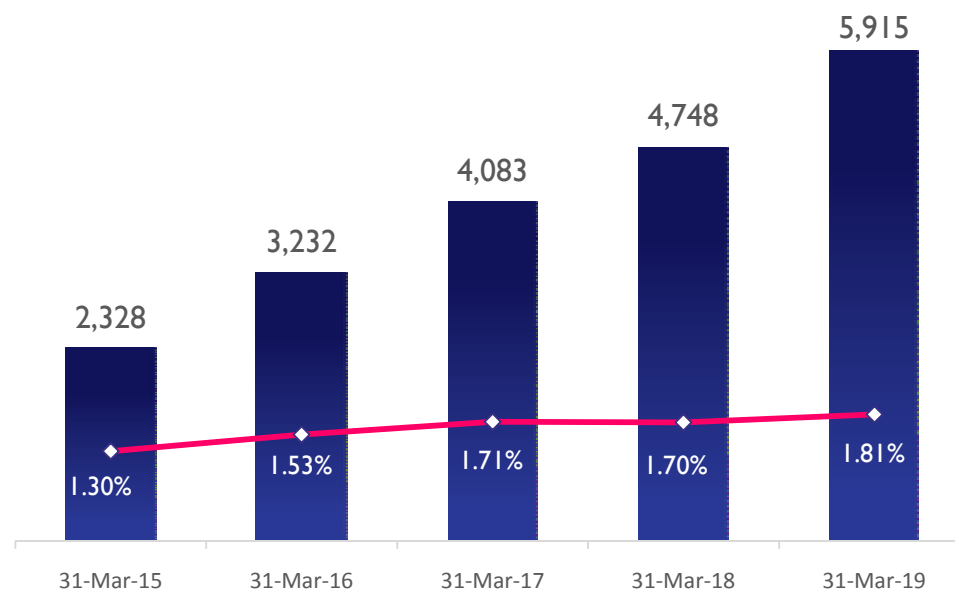
ASSET QUALITY

(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-15	FY MAR-16	FY MAR-17	FY MAR-18	Q4 FY 2019	FY MAR-19
NPA Opening balance		2,931	3,358	5,120	6,820	8,919	8,565
Additions	A	4,250	4,290	4,796	5,749	2,044	6,322
Recovery / SR *		2,118	734	905	1,623	467	1,980
Upgradations		227	546	556	433	136	496
NetAddition	B	1,905	3,010	3,335	3,693	1,441	3,846
Write-off		1,478	1,248	1,635	1,948	589	2,640
NPA Closing balance		3,358	5,120	6,820	8,565	9,771	9,771
Technical Write-off (TW) during the period		618	1,189	1,564	1,836	568	2,565
Provision made during the period	C	1,650	2,050	2,515	3,030	810	2,700
TW recovery	D	750	370	470	704	375	898
Provision made net of TW Recovery	E=C-D	900	1,680	2,045	2,326	435	1,802
GrossAdvance	F	1,80,885	2,12,531	2,41,125	2,82,386	3,30,652	3,30,652
Additions % of GrossAdvance	A / F	2.35	2.02	1.99	2.04	0.62	1.91
NetAddition % of Gross Advance	B / F	1.05	1.42	1.38	1.31	0.44	1.16
Credit cost	E / F	0.50	0.79	0.85	0.82	0.13	0.54
Gross NPA %		1.86	2.41	2.83	3.03	2.95	2.95
Net NPA %		1.30	1.53	1.71	1.70	1.81	1.81

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

▶ DISCLOSURE ON DIVERGENCE IN ASSET CLASSIFICATION AND PROVISIONING FOR NPAs

Divergence in Asset Classification: In terms of RBI circular No.DBR.BP.BC.No.32/21.04.018/2018-19 dated April 1, 2019 banks are required to disclose the divergence in asset classification and provisioning consequent to RBI's Annual Supervisory Review Process in their "Notes to Accounts" to the financial statement if such divergence exceeds the threshold prescribed by the RBI.

Since, the divergences identified by RBI for the Financial Year ended March 31, 2018 are less than the prescribed thresholds, no disclosure in Asset Classification & provisioning on NPA is required.

▶ RBI DISPENSATION

MSME Borrowers: In terms of RBI circular DBR.BP.BC.No.100/21.04.048/2017-18 dated 7th February, 2018 and DBR No.BP.BC.108/21.04.048/2017-18 dated 6th June 2018 permitted banks to continue the exposures to MSME borrowers to be classified as Standard Assets where the dues between September 1, 2017 and December 31, 2018 are paid not later than 180 days from their respective original due dates. During June 2018 quarter, the Bank had reported 4 borrowal accounts totalling to Rs.19.06 cr availed this scheme. During Q2 FY 19, out of the above referred 4 borrowal accounts, two borrowal accounts amounting to Rs.16.09 cr has been classified as NPA and remaining 2 accounts has been regularized and moved out of the said dispensation. The Bank has not availed this dispensation during the current quarter.

MTM Losses on Investments: In terms of RBI Circular DBR. No. BP.BC.113/21.04.048/2017-18 dated June 15, 2018 grants banks an option to spread provisioning for mark to market (MTM) losses on investments held in AFS and HFT categories for the quarter ended June 30, 2018. The circular states that the provisioning for this quarter may be spread equally over up to four quarters, commencing with the current quarter ended June 30, 2018. The Bank has not availed of the said option and has recognised the entire Mark to Market (MTM) loss on investments in the June quarter itself.

▶ RESTRUCTURED ACCOUNTS

Balance outstanding as on 31.03.2019 in respect of Restructured Standard borrowers

Type of Restructuring	No. of Borrowers	Amount (in INR Mn)
S M E	44	361
N S M E	53	137
Total	97	497

- ▶ The above disclosure is in respect of Restructured Standard Accounts excluding NPA
- ▶ Restructured Standard Advances to Gross Advances – 0.15% as on Mar-19
- ▶ No fresh sale to ARC during FY 19 and amount outstanding in Security Receipts – Rs.3,250 Mn. The bank has provided Rs.160 Mn during FY 18-19 and as at 31st Dec 2018 the total outstanding provision towards SR is Rs.1,511 Mn in connection with probable shortfall in the future realisation of Security Receipts.

▶ INVESTMENTS – AT A GLANCE

Investments Breakup and Categorywise

(in INR Mn)

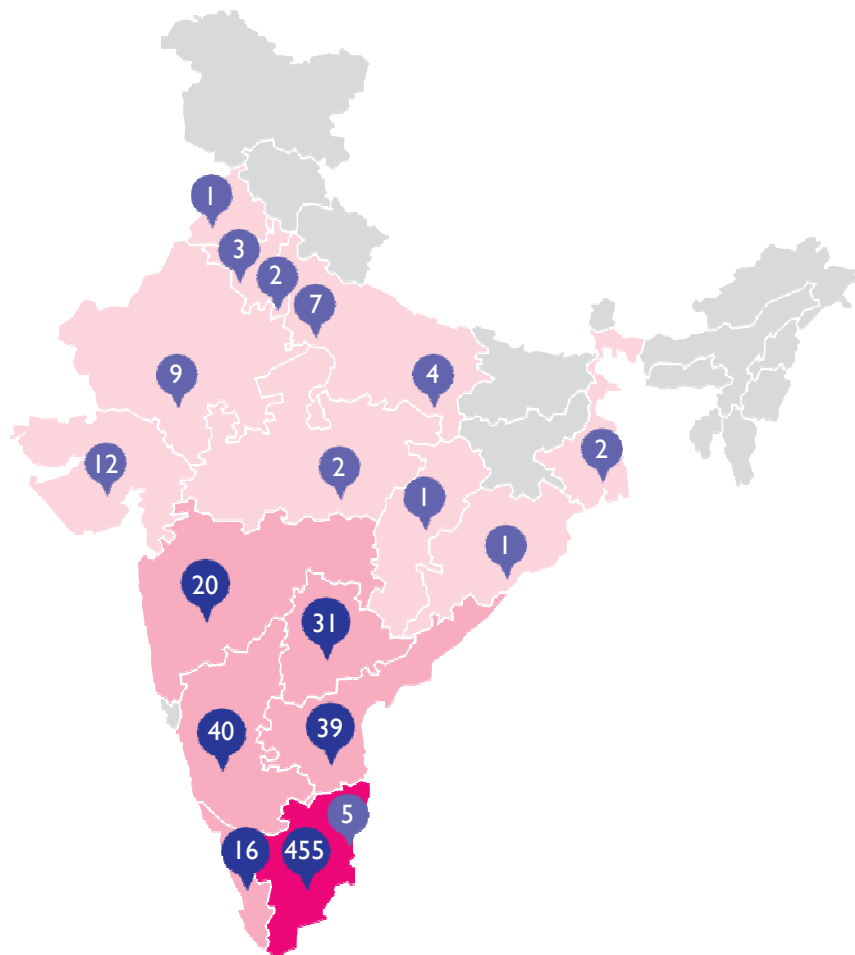
Particulars	MAR 2019	MAR 2018
SLR Securities	74,764	76,380
Non-SLR Securities	3,869	3,770
Total Investments	78,633	80,150
Yield on Investments	6.95%	6.95%
Investments Breakup:		
- A FS	15,396 (20%)	20,129 (25%)
- HTM	63,237 (80%)	60,021 (75%)
- H FT	-	-
Total Investments	78,633	80,150
Modified Duration:		
- A FS	0.98	1.50
- HTM	4.62	5.09
- H FT	-	-
- Overall Portfolio	4.04	4.31

The Bank has no Direct / Indirect exposures to ILFS.

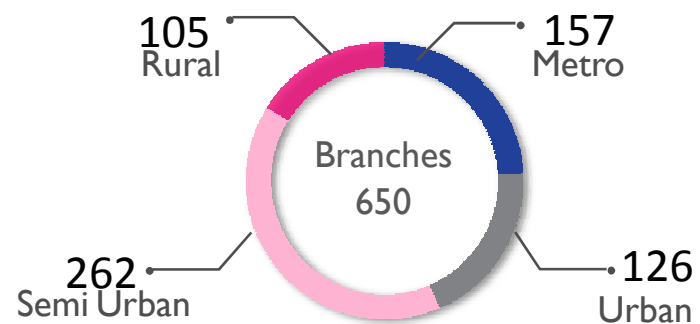
BRANCH NETWORK

▶ STRONG PRESENCE IN THE SOUTH

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



State	No. of Branches	% of Deposits	% of Advances	% of Business
Tamilnadu	455	77	63	70
Andhrapradesh	39	2	9	5
Telengana	31	3	6	5
Karnataka	40	7	5	6
Maharashtra	20	4	3	4
Kerala	16	2	3	2
Gujarat	12	1	4	2
Others	37	4	7	6
Total	650			



SHAREHOLDING PATTERN

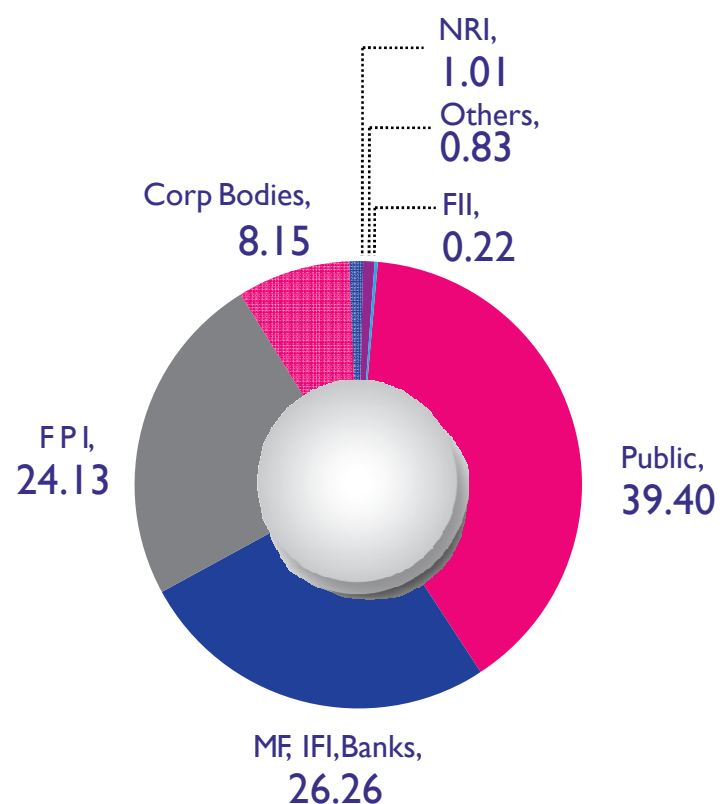
SHAKHODING PATTERNI

A WELL DIVERSIFIED INVESTOR BASE

Position as on 31-Mar-2019

Major Institutional Shareholders

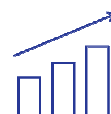
SHAREHOLDERS	HOLDING %
HDFC Midcap Opportunities Fund	4.39
Life Insurance Corporation of India	3.66
GKFF Ventures (Argonaut Ventures)	2.75
Smallcap World Fund INC (Capital Group)	2.70
Axis Emerging Opportunities Fund	2.61
L & T Mutual Fund – Midcap Fund	2.22
HDFC Standard Life Insurance Co. Ltd.	2.04
Franklin Templeton Mutual Fund	1.99
DSP Blackrock Midcap Fund	1.84
Sundaram Midcap Fund	1.28
Wasatch Core Growth Fund	1.28
Bank Muscat India Fund	1.23
Faering Capital India Evolving Fund	1.10
UTI – Equity Fund	1.09
TVF Fund Limited	1.06
IDFC Multi Cap Fund	1.02



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



Long term investors ensuring stability and support to management



Limit on FII / FPI ownership increased to 40%



Higher Participation from FPI's



Head room available for FII / FPI ... 15.65%

CORPORATE GOVERNANCE

СОБЪОКАЛЕ СОЛЕРИАНСЕ

▶ A WELL EXPERIENCED AND STRONG BOARD



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

Mr. 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

Mrs. 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.



Shri. S. Bernard | B.Com. FCA
Director

Mr. 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 practising Chartered Accountant since 1984.



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

Mr. 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.



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.



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 CWA, DISA
Director

Mr. M. Narayanan is a practising 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.



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

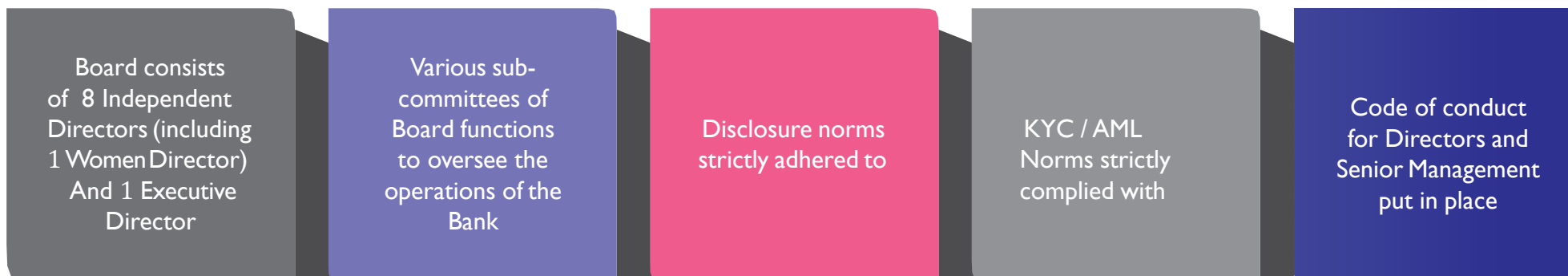
Mr. Subramaniam Narayanan possesses rich experience in the area of Finance, Accountancy and Portfolio Managerial Operations in Security Market. He has held the position of CEO of First India Asset Management Co. Ltd. and handled Treasury services for Bank of America and Abu Dhabi Commercial Bank, UAE.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



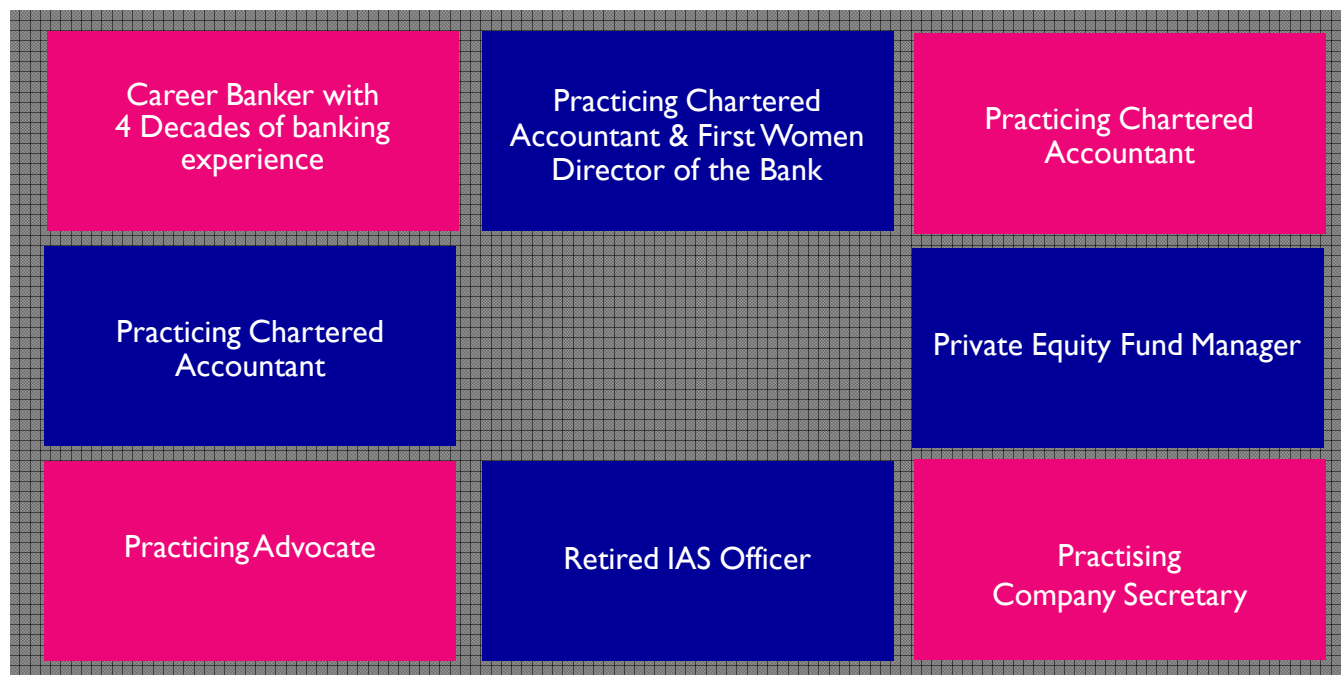
Dr. T.S. Sridhar IAS (Retd) | M.A., Phd.,
Director

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.

▶ TRANSPARENT ‘CORPORATE GOVERNANCE’ PRACTICES



WE HAVE EMINENT PERSONALITIES ON OUR BOARD WITH DIVERSE PROFESSIONAL EXPERTISE



CITY UNION BANK LTD.

Regd. Office : 149, TSR Big Street, Kumbakonam – 612001, Tamilnadu.

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

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



INVESTOR CONTACT

Name : K. Jayaraman, DGM

Mob : +91 9344303740

Email : jayaraman@cityunionbank.com



For any queries regarding presentation, please write to Investor.relations@cityunionbank.com