



CITY UNION BANK LIMITED

CIN : L65110TN1904PLC001287

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

Telephone No : 0435 - 2402322 Fax : 0435 - 2431746

E-mail : shares@cityunionbank.in

Website : www.cityunionbank.com

C.O/Shares/LR-5/2024-25

October 22, 2024

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

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

Scrip Code: CUB

Scrip Code: 532210

Dear Sir / Madam,

Sub: Paper Advertisement – Un-Audited Standalone Financial Results Q2 FY 2025
Ref: Regulations 33 / 47 of SEBI Listing Regulations 2015

Pursuant to the Regulations cited, we enclose herewith a copy of Newspaper Advertisement published in Business line, Business Standard, Financial Express & Economic Times (English editions) and Dinakaran (Tamil edition) on October 22, 2024 in connection with the declaration of Un-audited Standalone Financial Results of the Bank for the Quarter & Half Year ended September 30, 2024 on October 21, 2024.

Kindly take note of the above intimation and disseminate to all concerned.

Thanking you

Yours faithfully
for **CITY UNION BANK LIMITED**

S Venkataramanan
(Company Secretary)

Encl.: a.a

WELL-SET ON ALL FRONTS, to step into a New Decade

Credit Line on UPI

Micro LAP

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Gold Loan

MSME

Young India SB A/c

Scan & Pay

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CUB Salary Plus

CUB 333 FD

CITY UNION BANK LTD.
www.cityunionbank.com Rasiyana Bank, Easiyana Bank

Season's Greetings!
May this festive season bring you
happiness, peace and prosperity.



UNAUDITED FINANCIAL RESULTS FOR THE QUARTER / HALF YEAR ENDED SEPTEMBER 30, 2024

(₹ in Lakhs)

(FIGURES - Q2 FY 25)

Deposits
₹ 57,369 Cr – 9%

Advances
₹ 48,722 Cr – 12%

OP. Profit
₹ 428 Cr – 11%

ROA
1.59 %

NIM
3.67%

Gross NPA
3.54%

Net NPA
1.62%

RoE
12.93 %

Sl. No.	Particulars	Quarter ended 30.09.2024	Half Year ended 30.09.2024	Quarter ended 30.09.2023	Year ended 31.03.2024
		(Unaudited)			(Audited)
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4	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	28517.71	54966.74	28061.25	101573.09
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
6	Paid up Equity Share Capital (face value of ₹1/- each)	7406.72	7406.72	7404.16	7406.72
7	Reserves (excluding Revaluation Reserve)				832736.43
8	Securities Premium Account	Not Applicable	Not Applicable	Not Applicable	Not Applicable
9	Net Worth	883808.01	883808.01	785868.19	837423.37
10	Paid up Debt Capital/Outstanding Debt (%)	Nil	Nil	Nil	Nil
11	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
12	Debt Equity ratio*	0.20	0.20	0.09	0.11
13	Earnings per share (before and after extraordinary items) (of ₹1/- each) (not annualised)				
	- Basic	3.85	7.42	3.78	13.72
	- Diluted	3.82	7.37	3.75	13.62
14	Total debt to total assets(%)**	3.57	3.57	6.71	6.67
15	Capital Redemption Reserve				
16	Debenture Redemption Reserve				
17	Debt Service Coverage Ratio				
18	Interest Service Coverage Ratio				

* Debt represents borrowings with residual maturity of more than one year ** Total Debt represents Total borrowings of the Bank
Note: The above is an extract of the detailed format of Quarterly / Half Year ended financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Year ended Financial Results are available on the Stock Exchange websites BSE: <http://www.bseindia.com>, NSE: <http://www.nseindia.com> and Bank website: <http://www.cityunionbank.com>

Place : Chennai
Dated: 21st October 2024

By Order of the Board
Dr. N. KAMAKODI
MD & CEO
DIN: 02039618

India, China reach pact on border patrolling

AJAI SHUKLA
New Delhi, 21 October

India's top diplomat, Foreign Secretary Vikram Misri, revealed on Monday that India and China had reached an arrangement for patrolling by both sides along the Line of Actual Control (LAC) in Eastern Ladakh.

Diplomatic and military negotiations have been ongoing since May 2020, when the Chinese military, the People's Liberation Army (PLA), intruded in large numbers into five areas traditionally claimed and patrolled by the Indian Army.

In fierce clashes between the two sides in the Galwan River valley in June 2020, 20 Indian soldiers were killed in action, while an indeterminate number of Chinese soldiers were also killed or injured.

In negotiations since then, the two sides claim to have resolved disagreements over the alignment of the LAC in three areas: Galwan Valley, Gogra-Hot Springs, and Pangong Lake area.

Misri's statement on Monday apparently pertains to Depsang and Demchok — the remaining two areas where the PLA is in possession of Indian territory. These constitute the bulk of the disputed area.

If China is accommodating regarding Depsang and Demchok, a resolution of the Sino-India territorial dispute in Eastern Ladakh could be possible.

However, the Indian statement about a settlement in Depsang and Demchok has not been corroborated by officials from China's foreign ministry or the Ministry of National Defense (China).

Misri said that several rounds of diplomatic and military negotiations over the past few weeks have resulted in an agreement on "patrolling arrangements along the LAC in the India-China border areas, leading to disengagement and a resolution of the issues that arose in these areas in 2020".

This development comes ahead of Prime Minister Narendra Modi's visit to Russia on Tuesday to attend the Brics summit — an acronym for

Both sides to return to 2020 position, says Jaishankar

Indian and Chinese soldiers will return to patrolling along the Line of Actual Control (LAC) in the same manner as before the border tensions erupted in May 2020, External Affairs Minister S Jaishankar (pictured) announced on Monday at the NDTV World Summit. Stating that both sides have reached an agreement on patrolling and India is back to the position it held in 2020, Jaishankar said, "What Foreign Secretary has said is what I can also say, that we reached an agreement on patrolling and with that we have gone back to where the situation was in 2020. We can say that the disengagement process with China has been completed."



Explaining that there were areas where, after 2020, both sides had blocked each other, Jaishankar said, "I think the understanding to my knowledge is that we will be able to do the patrolling which we were doing in 2020." The External Affairs Minister described this LAC agreement as a positive outcome of "patient and persistent diplomacy."

Speaking to NDTV, Jaishankar said that at various points of time, New Delhi almost gave up on a diplomatic solution. However, he added that while India always maintained that it "obviously had to do counter deployment", New Delhi was also "negotiating since September 2020". **BHASVAR KUMAR**

a group of nations comprising Brazil, Russia, India, China, and South Africa.

Although there has been no official announcement, Modi and Chinese President Xi Jinping may talk bilaterally on the sidelines of the Brics summit. However, a Chinese foreign ministry spokesperson, when asked in Beijing whether a meeting between Xi and Modi was likely, responded with a noncommittal, "We will keep you posted if anything comes up".

In the most recent developments in September 2022, Indian and Chinese troops staged a mutual withdrawal from the Gogra-Hot Springs area in Ladakh. Even so, Chinese soldiers remained in possession of large swathes of Indian territory in the Depsang plains and Demchok in southern Ladakh.

China's possession of Indian territory in the Depsang area is particularly egregious. First, this is the

northernmost tip of India; second, the PLA has intruded most deeply into this sector, advancing as much as 15 kilometres into Indian-patrolled territory.

Indian generals, in their multiple rounds of talks with their Chinese counterparts, have demanded full disengagement from territory that India has held and patrolled for decades in Eastern Ladakh. New Delhi maintains that a restoration of the pre-May 2020 status quo is essential for the restoration of peace and tranquillity.

In early October, Indian Army Chief General Uday Kumar Dwivedi claimed that the two sides had plucked the "low-hanging fruit" and now needed to address the more difficult situations. He said that there was "positive signalling" from the diplomatic engagement and that further progress depended on the military commanders of the two countries.

Bomb hoax calls to be made cognizable offence: Naidu

DEEPAK PATEL
New Delhi, 21 October

Bomb hoax calls, which have affected more than 90 flights of Indian carriers since October 14, will soon be made a cognizable offence under Indian laws, Civil Aviation Minister Kinjarapu Rammohan Naidu said on Monday.

"We have come to the conclusion that there are two areas that we can explore. One is the amendment in Aircraft Security Rules... once we catch the perpetrators, we will put them on the no-fly list," he said.

"Second thing is the Suppression of Unlawful Acts against Safety of Civil Aviation Act, 1982. Multiple offences such as committing violence onboard an aircraft and destruction or damage to air navigation facilities have already been listed under this Act. It takes care of offences in the flight. We want to expand to include offences such as hoax calls when the aircraft is at an airport," he said.

He said the civil aviation ministry's team is working thoroughly on this issue. "We will bring an amendment. We



Civil Aviation Minister Kinjarapu Rammohan Naidu said the airlines were also cooperating to come up with a better process

are consulting other stakeholders... We are making it a cognisable offence. Based on the amendment, there will be a punishment and a fine," Naidu added.

A cognisable offence is one in which the police can arrest someone without a warrant and begin an investigation without court approval. It typically involves serious crimes like murder or theft.

It differs from non-cognisable offences, where police need a warrant to arrest and cannot initiate an investigation

without court permission. When asked if there is a conspiracy behind the series of bomb threats, Naidu said: "Till the time the investigation is complete, there is no point commenting on it. Let us go through the process. Let the investigation happen. Let everything come out. Then, we will discuss it."

On the financial impact on airlines, he said: "They are also cooperating on how to come up with a better process to address the issue. They are partnering with us to enhance the whole process. Even if there is a certain amount of inconvenience, they also understand the whole atmosphere that has been created now. So, they are also supporting us."

Meanwhile, two senior aviation security officials met Union Home Secretary Govind Mohan on Monday to discuss the issue of hoax threats.

Bureau of Civil Aviation Security Director General Zulfikar Hasan and Central Industrial Security Force Director General Rajwinder Singh Bhatti held a meeting with Mohan.

In the making: A Ratan Tata Building by Tata group and Oxford University

The Tata group and Somerville College, University of Oxford, are partnering to build the Ratan Tata Building to honour late Ratan Tata. The construction is set to commence in Spring 2025.

The new building will enhance Somerville's teaching and learning facilities, promote research, and embody the College's vision of a sustainable and progressive academic community, the Tata group and Somerville College said in a statement.

"In Tata's vision for India, research and critical inquiry went hand in hand with development and prosperity. This partnership with Somerville College is a tribute to Tata's values. The building in his name will be a home to research that is necessary and urgent for India," N Chandrasekaran, Chairman of the Board of Tata Sons, said.

The project was made possible by the decade-long friendship between Somerville College and Chairman Emeritus of the Tata Group, Ratan Tata. While the decision to name the new building in honour of Tata in recognition for his lifelong work as a philanthropist and humanitarian was taken some time ago, his death, felt so keenly throughout India and the world, gives even greater meaning to this lasting tribute to him, the statement said.

DEV CHATTERJEE

[TECH DIGEST]

mybs.in/tech

SAMSUNG UNVEILS GALAXY Z FOLD SE



Samsung is set to launch the Galaxy Z Fold Special Edition (SE) on October 25. This special edition foldable smartphone features a striped pattern on the back and is available exclusively in a black shadow colour option. Compared to the Z Fold 6, this model is thinner and lighter. It also includes an improved camera system, larger main and cover displays, increased RAM, and Wi-Fi 7 connectivity.

WhatsApp tests Meta AI memory feature

WhatsApp is currently testing a memory feature for Meta AI. Discovered in the WhatsApp beta version for Android, this feature is still in development and is expected to be rolled out in a future update. With this capability, Meta AI will automatically retain specific details shared with the chatbot, enabling users to receive more personalised responses based on the information that Meta AI gathers about their preferences.

OnePlus 13 to launch on Oct 31

China's OnePlus has introduced the OnePlus 13 ahead of its launch in its home market on October 31. The new smartphone will showcase a flat display, flat frame, a redesigned back panel, and more. OnePlus 13 will be powered by Qualcomm Snapdragon 8 Gen 4 chip and will feature magnetic wireless charging, akin to Apple's MagSafe technology.

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(₹ in Lakhs)					
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வேளாண்மை மற்றும் விவசாயிகள் நல சீமைச்சகம்
கீர்த்திய சிர்க

“காவலிவை மாற்றங்களும் ஏற்படும் தேசாரச்சரீலிலிருந்து ஆரும்பாடுபட்டு உலகம்கும் விவசாய சகோதர சகோதரிகளின் நலனை பாதுகாப்பதில் பிரதம மந்திரி பயிர் காப்பீட்டுத்திட்டம் பிகவும் பலனலீக்கிறது என்பது திருபணம் ஆகியுள்ளது. கோடிக்கணக்கான விவசாயிகள் இதை பலனை பெற்று வருகின்றனர்.”

- நரேந்திர மோடி, பிரதம மந்திரி



நிலையான வருமானம்! நிம்மதியான வாழ்வு! என் பாலிசி, என் கையில் பயிர்க் காப்பீடு செய்து, பாதுகாப்பு கவசம் பெறுவீர்

பிரதம மந்திரி பயிர்க் காப்பீட்டுத் திட்டத்தின் கீழ்

இது வரை 19.67 கோடி விவசாய சகோதர சகோதரிகளுக்கு இப்போது பயிர்க் காப்பீட்டின் பலன் கிடைத்துள்ளது.

விவசாயிகளின் உரிமைக் கோரல்களுக்கு ₹1.65 லட்சம் கோடி பணம் வழங்கப்பட்டுள்ளது.

நாடு தழுவிய ஹெல்ப்லைன்
14447



என் பாலிசி
என் கையில்

கிறப்பு முகாம்
1 - 31, அக்டோபர் 2024

- உங்கள் ஊரில் நடக்கும் முகாமில் கீழ்க்கண்ட விவரங்களை தெரிந்து கொள்ளவும்:
- காப்பீட்டுப் பாலிசி, அரசு விதிகள் மற்றும் தில விவரங்கள்.
 - பயிர் காப்பீட்டு விழிப்புணர்வு முகாம்.



திட்டம் தொடர்பான விவரங்களுக்கு தொடர்பு கொள்ளவும்