



CITY UNION BANK



INVESTOR PRESENTATION

March 2024

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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 31.03.2024



Deposits

INR 55,657 CR



Advances

INR 46,481 CR



Net Interest Margin

3.65%



Net NPA

1.97%



Employees

7,188



Branch

800



ATM's

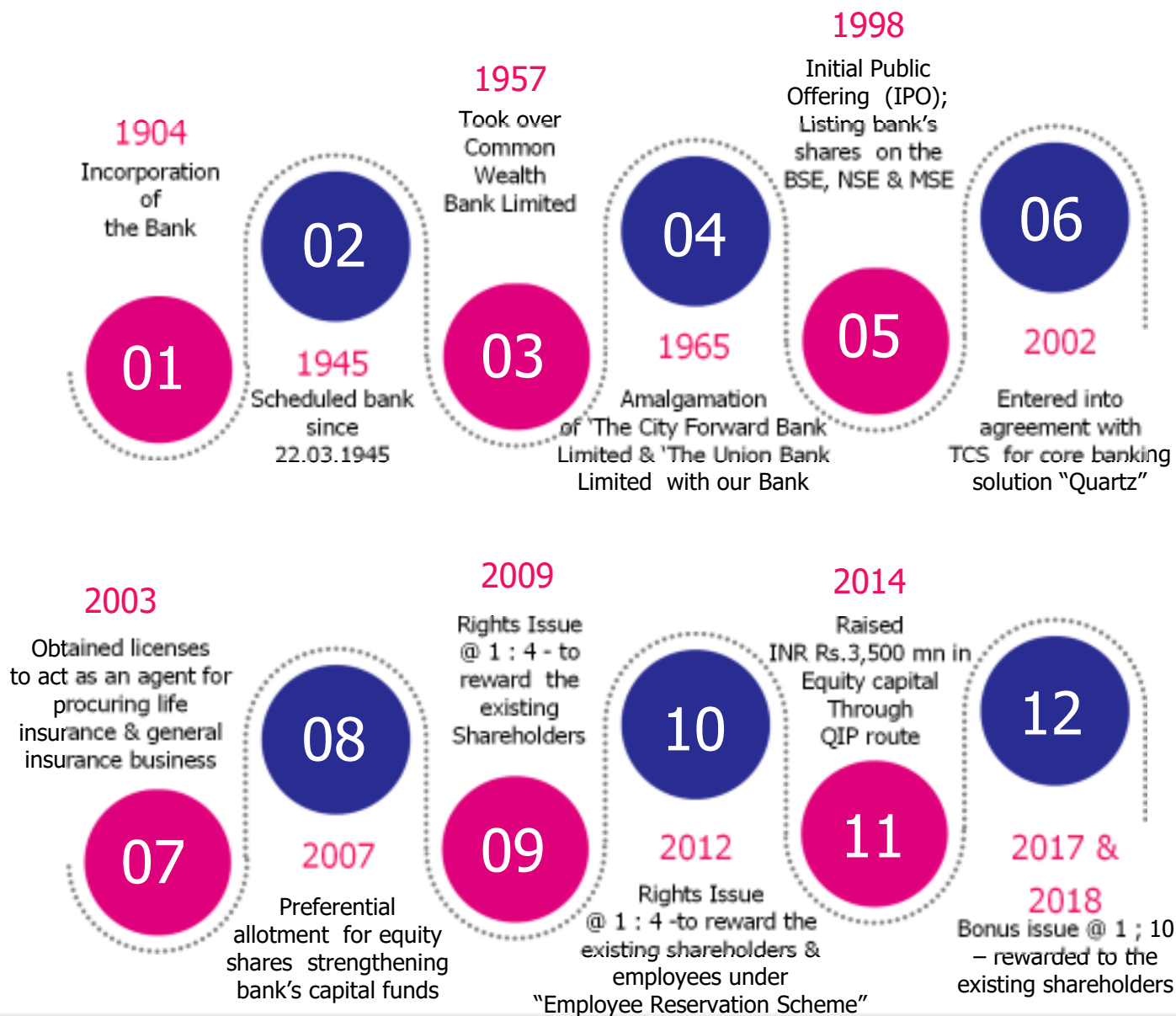
1,677



Efficiency ratio

47.06%

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 about 15%

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

Invested in Robust Infrastructure

- Comprehensive employee training and recruitment infrastructure through staff training college.
- Digital lending implementation under progress

Consistent Return with Superior ROA, ROE

Purely retail Liability Franchise

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

COMPETITIVE ADVANTAGES

NETWORK

- Pan India presence with 800 branches
- Strong presence in South India (692 branches) of which 524 are in Tamil Nadu alone

ADEQUATELY CAPITALISED

- Strong Capital Adequacy ratio of 23.73% out of which Tier 1 constitutes 22.69%

MSME / TRADING PORTFOLIO

- Trading and MSME loan segments constitute about 41% of advances



STRONG TRACK RECORD

- Continuous profitability and dividend payout in all 120 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 120 years

DIVERSIFIED ASSET PROFILE

- Granular asset profile with advances to top 20 group borrowers contributing 6.83%
- 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.

PERFORMANCE HIGHLIGHTS – FY 2023-24

Q4 FY 24/ FY 2024 PERFORMANCE – A SNAPSHOT

- Deposits increased by 6% from Rs. 524 Bn to Rs. 556 Bn Y-o-Y
- Advances registered a growth of 6% from Rs.440 Bn to Rs.465 Bn Y-o-Y
- The total business grew by 6% from Rs.964 Bn to Rs.1021 Bn Y-o-Y
- Profitability and efficiency ratios :

PARTICULARS	Q4 FY 24	Q4 FY 23	FY 24	FY 23	Q3 FY 24
Return on Assets	1.48%	1.34%	1.52%	1.46%	1.49%
Net Interest Margin	3.66%	3.65%	3.65%	3.89%	3.50%
Return on Equity	12.39%	12.10%	12.86%	13.42%	12.57%
Earning per share	Rs.3.44	Rs.2.95	Rs.13.72	Rs.12.67	Rs.3.42

- Gross NPA- 3.99% and Net NPA- 1.97%
- Provision Coverage Ratio - 72% (with TW) & 52% (without TW)
- CRAR – 23.73% (Basel III) of which core CRAR – 22.69%

FY 24 VS FY 23 PERFORMANCE – A SNAPSHOT

(in INR Mn)

556,566



523,979

Deposits

464,815



439,708

Advances

1,021,381



963,687

Total Business

170,502



156,569

CASA

15,167



18,180

Gross Profit

10,157



9,375

Net Profit

21,235



21,628

Net Interest
Income

47.06%



38.85 %

Cost to Income

1.52%

ROA

12.86%

ROE

3.65 %

NIM

3.99%

Gross NPA

1.97%

Net NPA

72%

PCR
(with TW)

FY 24

FY 23

Q4 FY 24 VS Q4 FY 23 PERFORMANCE – A SNAPSHOT

(in INR Mn)

556,566



523,979

Deposits

464,815



439,708

Advances

1,021,381



963,687

Total Business

170,502



156,569

CASA

3,518



4,170

Gross Profit

2,548



2,180

Net Profit

5,466



5,143

Net Interest
Income

51.26%



41.20 %

Cost to Income

1.48 %
ROA

12.39%
ROE

3.66%
NIM

3.99%
Gross NPA

1.97%
Net NPA

72%
PCR
(with TW)

■ Q4 FY 24

■ Q4 FY 23

FINANCIAL PERFORMANCE & BUSINESS PROFILE

FY 24 VS FY 23 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	FY 2024	FY 2023	INC / (DEC)	Growth	Growth %
Deposits	556,566	523,979	↑	32,588	6%
Advances	464,815	439,708	↑	25,107	6%
Total Business	1,021,381	963,687	↑	57,695	6%
Demand Deposits	54,888	47,637	↑	7,251	15%
Saving Deposits	115,613	108,932	↑	6,681	6%
CASA	170,502	156,569	↑	13,933	9%
Gross NPA	18,544	19,202			
Net NPA	8,987	10,176			
Gross NPA (%)	3.99%	4.37%			
Net NPA (%)	1.97%	2.36%			
C R A R (BASEL – III)	23.73%	22.34%			
- Of which Tier I	22.69%	21.27%			
CD Ratio	84%	84%			
PCR	72%	69%			

FY 24 VS FY 23 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	FY 24	FY 23	INC / (DEC)	Growth %
Net Interest Income	21,235	21,628	-393	-2%
Other Income	7,416	8,104	-688	-8%
Operating Expenses	13,484	11,552	1,932	17%
Gross Profit	15,167	18,180	-3,013	-17%
Provisions & Contingencies	5,010	8,805	-3,795	-43%
Net Profit	10,157	9,375	782	8%
Return on Assets	1.52%	1.46%		
Return on Equity	12.86%	13.42%		
Net Interest Margin	3.65%	3.89%		

Q4 FY 24 VS Q4 FY 23 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	Q4 FY 24	Q4 FY 23	INC / (DEC)	Growth %
Net Interest Income	5,466	5,143	323	6%
Other Income	1,752	1,950	-198	-10%
Operating Expenses	3,700	2,923	777	27%
Gross Profit	3,518	4,170	-652	-16%
Provisions & Contingencies	970	1,990	-1020	-51%
Net Profit	2,548	2,180	368	17%
Return on Assets	1.48%	1.33%		
Return on Equity	12.39%	12.10%		
Net Interest Margin	3.66%	3.65%		

PROVISIONS & CONTINGENCIES – BREAKUP

(in INR Mn)

PARTICULARS	Q4 FY 24	Q4 FY 23	FY 2024	FY 2023	Q3 FY 24
Provision for:					
- Tax	650	400	2,150	2,400	650
- Bad Debts	330	1,750	3,270	6,900	260
- Contingency	-20	10	-170	-175	200
- Standard Assets	40	-50	-170	-200	-
- Restructuring	-30	-120	-70	-120	-
Total	970	1,990	5,010	8,805	1,110

FY 24 VS FY 23 – INCOME AND EXPENSES BREAKUP

INTEREST INCOME BREAKUP

PARTICULARS	FY 24	FY 23	Growth %
Interest on Loans	41,534	38,009	9%
Interest on Investments	9,589	8,351	15%
Other Interest Income	1,583	783	102%
Total Interest Income	52,706	47,143	12%

INTEREST EXPENSES BREAKUP

(in INR Mn)

PARTICULARS	FY 24	FY 23	Growth %
Int Exp on Deposits	28,990	22,804	27%
Other Int Expenses	2,481	2,711	-8%
Total Interest Expenses	31,471	25,515	23%

OTHER INCOME BREAKUP

PARTICULARS	FY 24	FY 23	Growth %
CEB & Charges	3,598	3,338	8%
Treasury Income	1,234	1,237	-
Other Inc incl recoveries in written off a/cs	2,584	3,529	-27%
Total Other Income	7,416	8,104	-8%

OPERATING EXPENSES BREAKUP

PARTICULARS	FY 24	FY 23	Growth %
Employee Cost	6,138	5,304	16%
Other Operating Expenses	7,346	6,248	18%
Total Operating Expenses	13,484	11,552	17%

Q4 FY 24 VS Q4 FY 23 – INCOME AND EXPENSES BREAKUP

INTEREST INCOME BREAKUP

PARTICULARS	Q4 FY 24	Q4 FY 23	Growth %
Interest on Loans	10,806	9,743	11%
Interest on Investments	2,518	2,155	17%
Other Interest Income	417	383	9%
Total Interest Income	13,741	12,281	12%

OTHER INCOME BREAKUP

PARTICULARS	Q4 FY 24	Q4 FY 23	Growth %
CEB & Charges	937	885	10%
Treasury Income	319	221	45%
Other Inc incl recoveries in written off a/cs	496	844	-46%
Total Other Income	1,752	1,950	-10%

INTEREST EXPENSES BREAKUP

(in INR Mn)

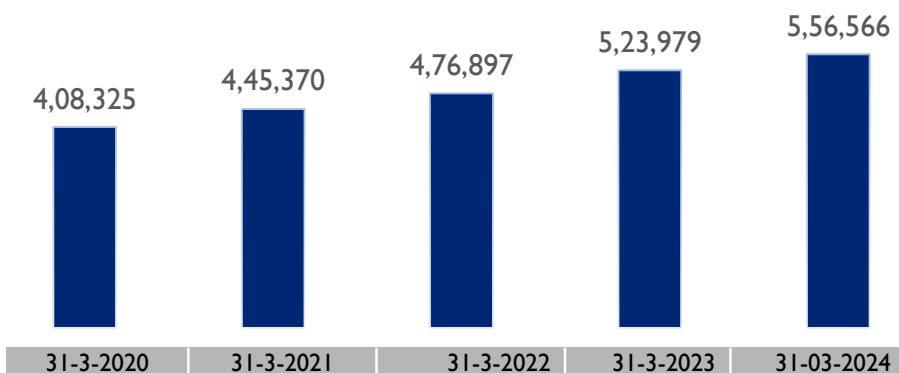
PARTICULARS	Q4 FY 24	Q4 FY 23	Growth %
Int Exp on Deposits	7,574	6,351	19%
Other Int Expenses	701	787	-11%
Total Interest Expenses	8,275	7,138	16%

OPERATING EXPENSES BREAKUP

PARTICULARS	Q4 FY 24	Q4 FY 23	Growth %
Employee Cost	1,678	1,297	29%
Other Operating Expenses	2,022	1,626	24%
Total Operating Expenses	3,700	2,923	27%

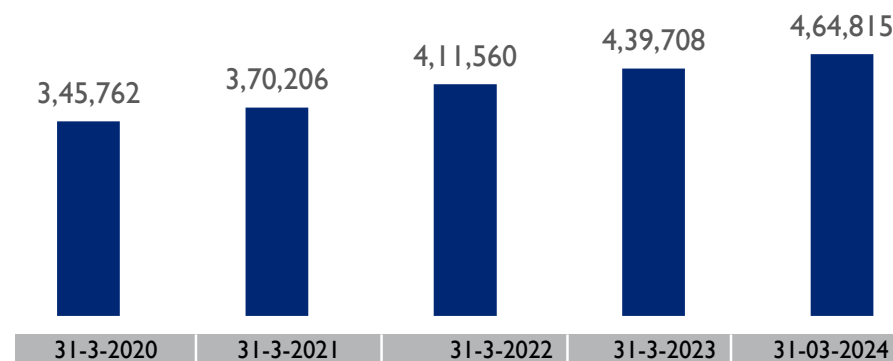
DEPOSITS AND ADVANCES GROWTH – OVER THE YEARS

DEPOSITS

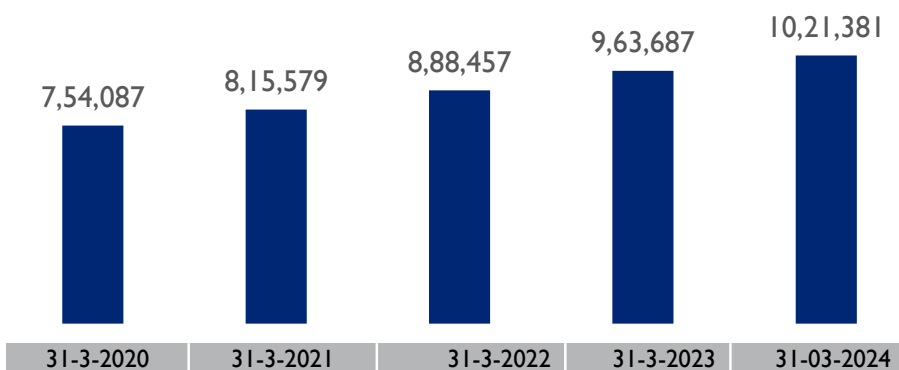


ADVANCES

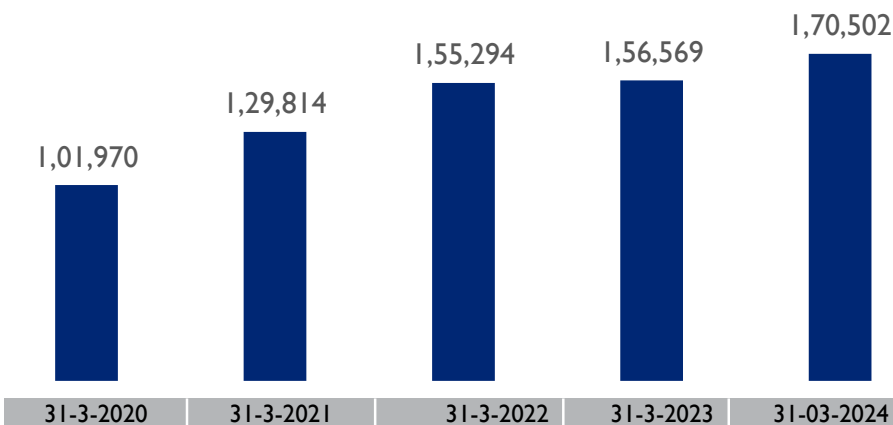
(in INR Mn)



BUSINESS



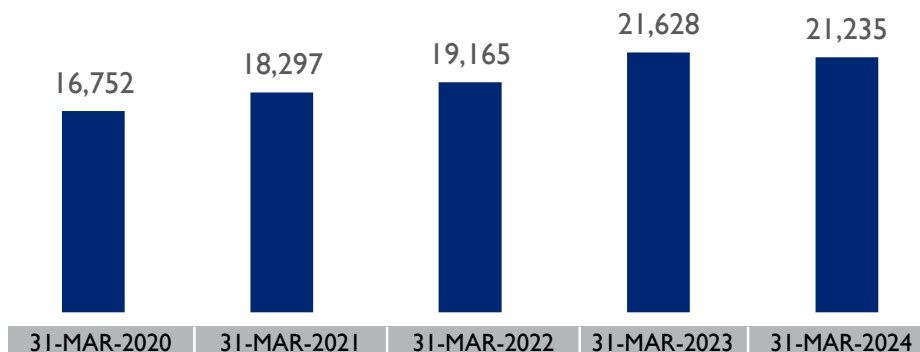
CASA



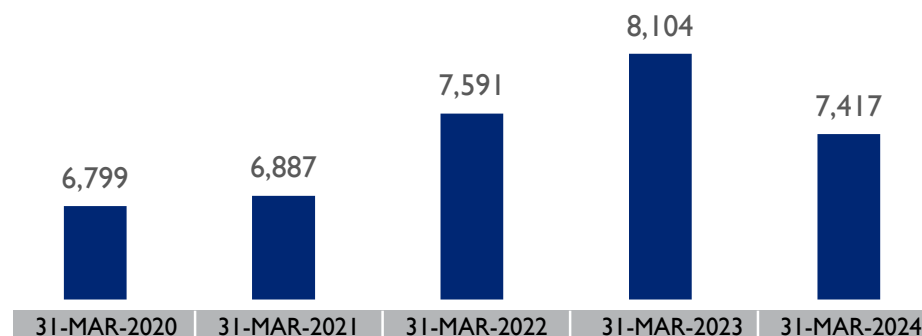
INCOME GROWTH OVER THE YEARS...

NET INTEREST INCOME

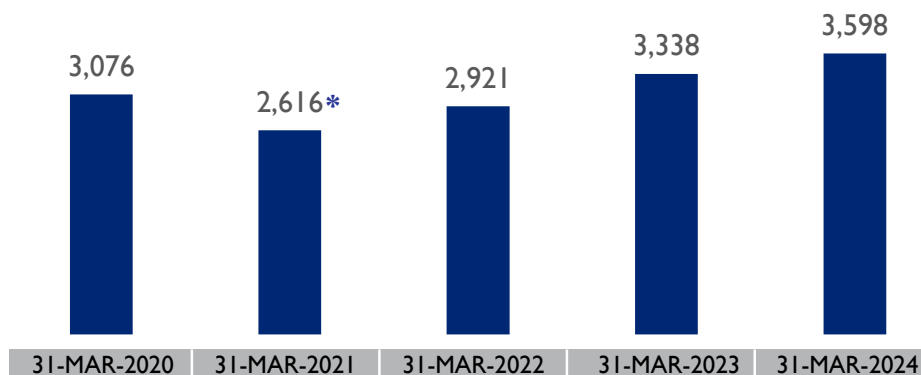
(in INR Mn)



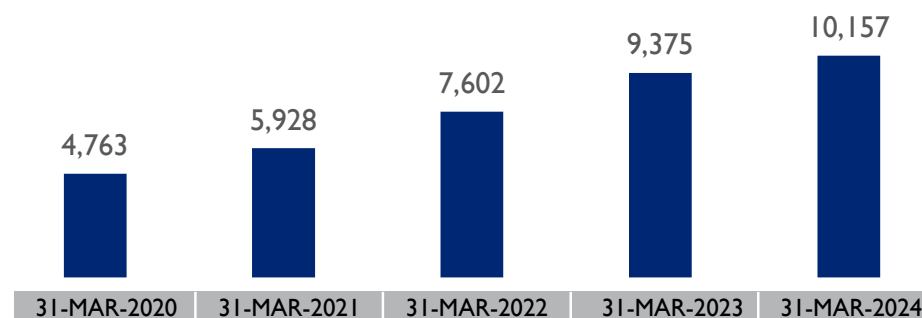
OTHER INCOME



CEB



NET PROFIT



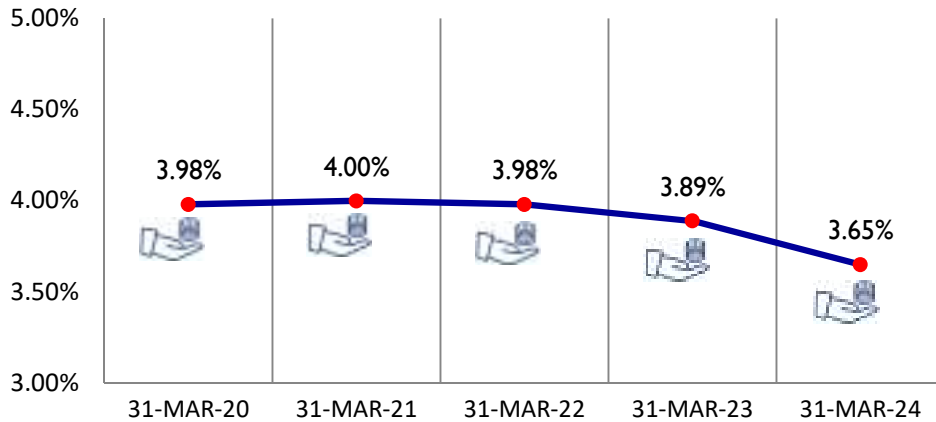
* Decline in CEB income during FY 20-21 mainly due to restriction by Finance Ministry for waiver of service charges at the time of COVID first wave

KEY BUSINESS INDICATORS

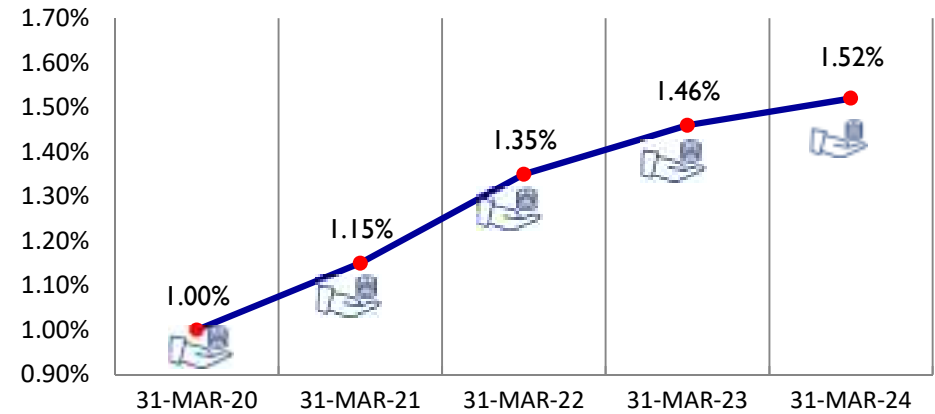
PARTICULARS	Q4 FY 24	Q4 FY 23	FY 24	FY 23	Q3 FY 24
Cost of Deposits	5.75%	5.07%	5.59%	4.66%	5.67%
Yield on Advances	9.85%	9.31%	9.72%	9.23%	9.62%
Yield on Investments	6.39%	5.97%	6.27%	5.89%	6.31%
Net Interest Margin	3.66%	3.65%	3.65%	3.89%	3.50%
Cost to Income	51.26%	41.20%	47.06%	38.85%	48.64%
Cost of Funds	4.80%	4.34%	4.70%	3.97%	4.76%
Yield on Funds	7.97%	7.48%	7.87%	7.34%	7.80%
Per Employee Profit (in INR Mn) (Ann)	1.42	1.45	1.41	1.56	1.47
EPS in INR - FV INR Re.1/- share (Not Ann)	3.44	2.95	13.72	12.67	3.42

KEY BUSINESS RATIOS – YEARLY TRENDS

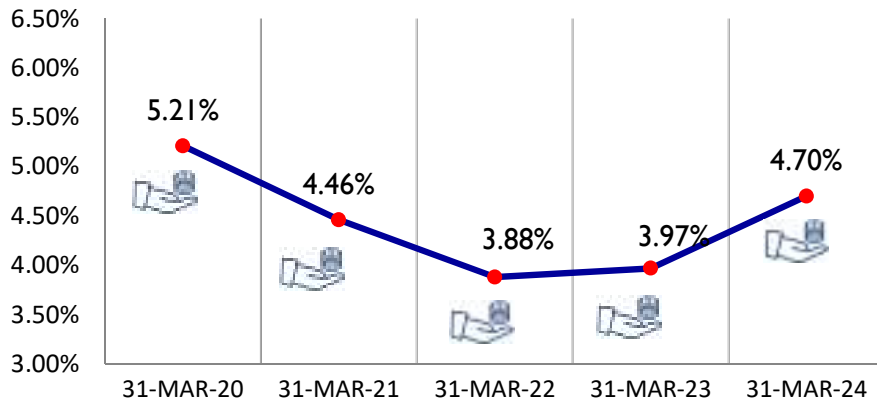
NET INTEREST MARGIN



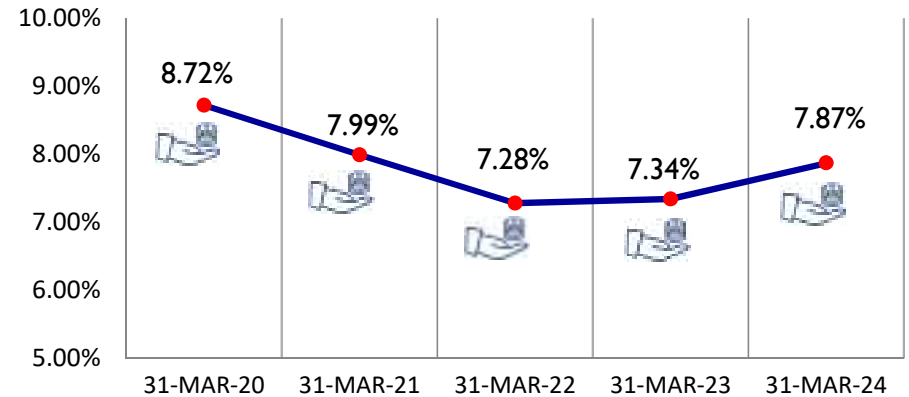
RETURN ON ASSETS



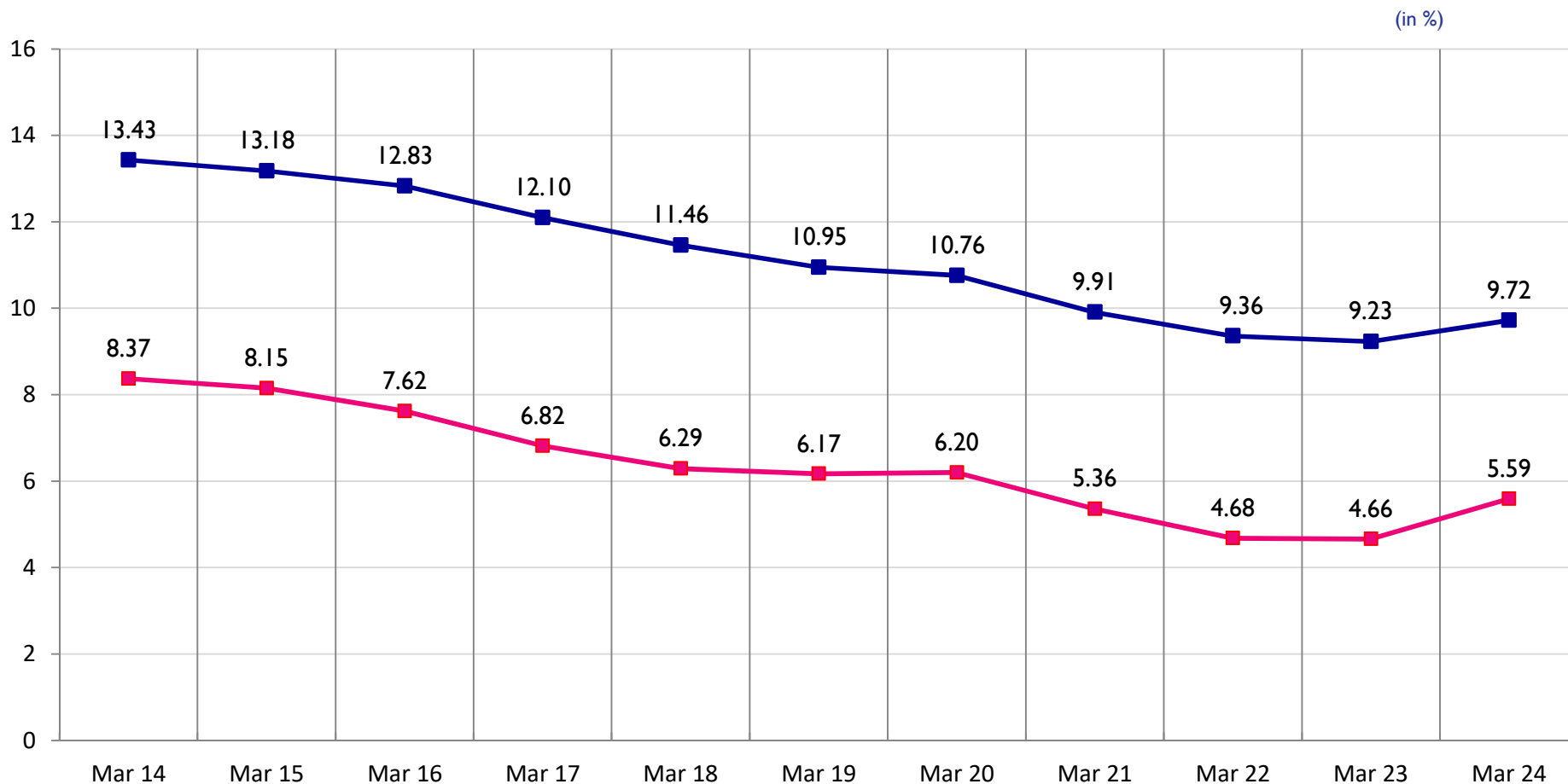
COST OF FUNDS



YIELD ON FUNDS



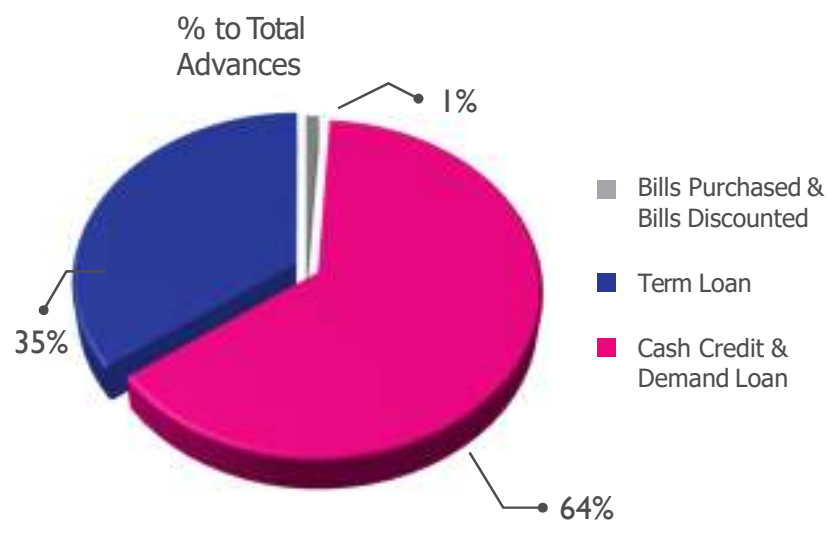
COST OF DEPOSITS & YIELD ON ADVANCES



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



Trading & MSME loans constitute about 42%



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



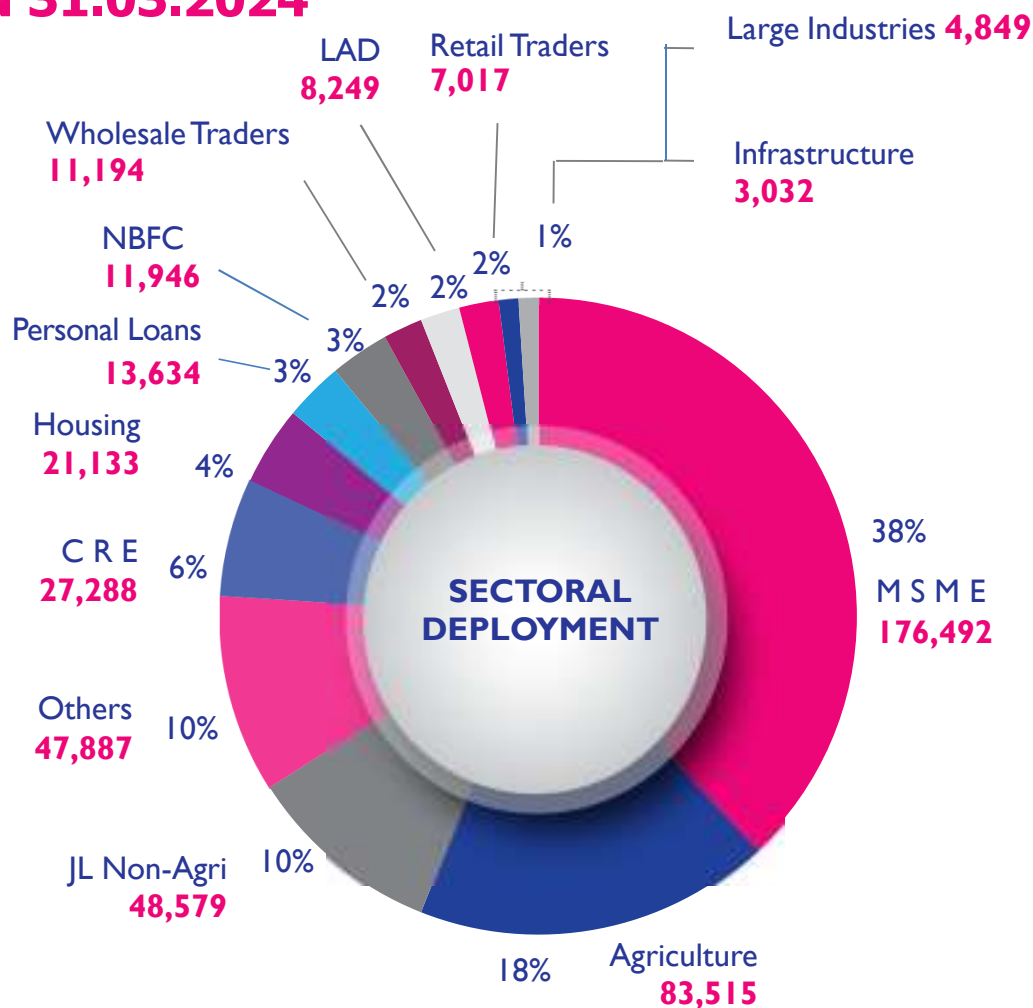
Unsecured Advances aggregate to 1%

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loan	301,225	64%
Term Loan	161,813	35%
Bills Purchased & Bills Discounted	1,777	1%
Gross Loan Total	464,815	100%

Particulars	Amount (INR Mn)	% to Total Advances
Secured Loans	462,493	99%
Unsecured Loans	2,322	1%
Gross Loan Total	464,815	100%

LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 31.03.2024

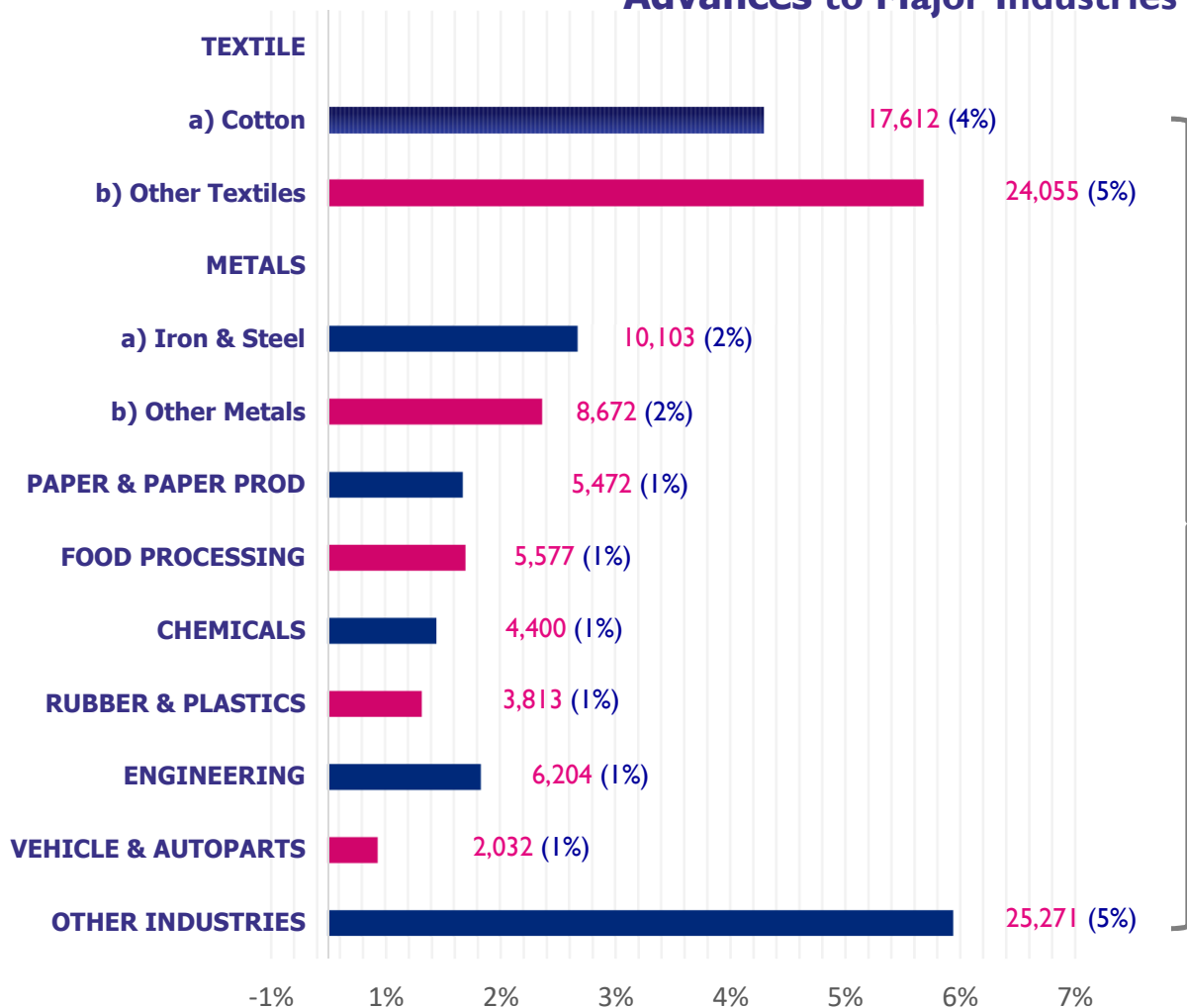
(in INR Mn)



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 31st March 2024

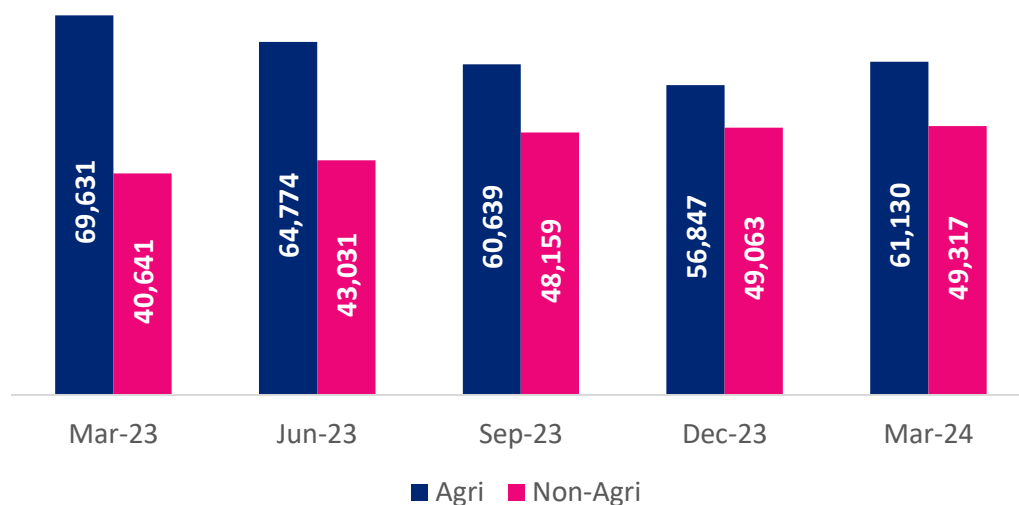


Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	113,211	24%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	351,604	76%
Total Gross Advances	464,815	100%

GOLD LOAN BOOK – Q4 FY 24

(in INR Mn)

GOLD LOAN PORTFOLIO	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24
Gold Loan – Agriculture	69,631	64,774	60,639	56,847	61,130
Gold Loan – Non-Agriculture	40,641	43,031	48,159	49,063	49,317
Total Gold Loans	110,272	107,805	108,798	105,910	110,447
Gross Advances	439,708	424,048	436,881	440,173	446,815
% of Gold Loans to Gross Advances	25%	25%	25%	24%	25%



Average LTV for Gold Loan around 61%



Y-o-Y growth in Non Agri Gold Loan – 21%
(Mar-23 Vs Mar-24)

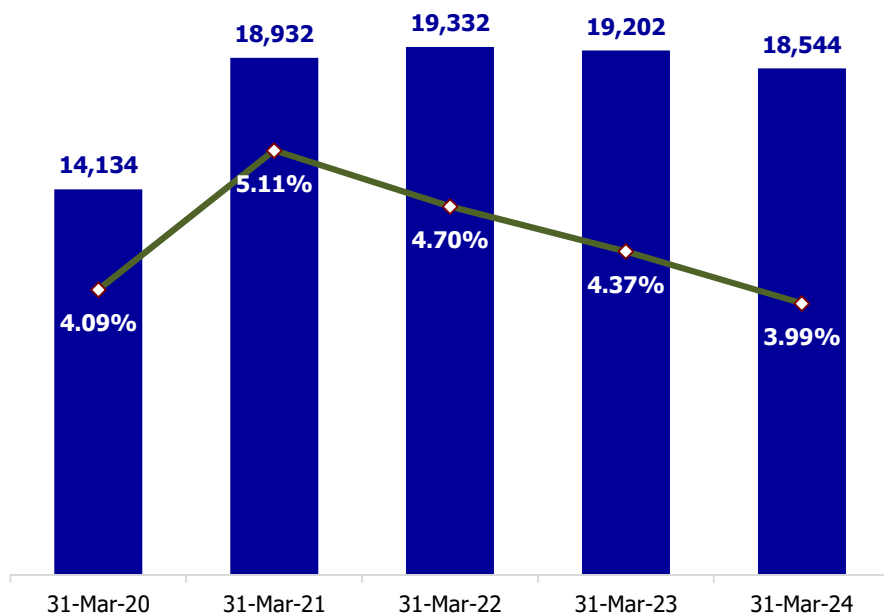


% of Gold loan NPA to JL portfolio
0.08%

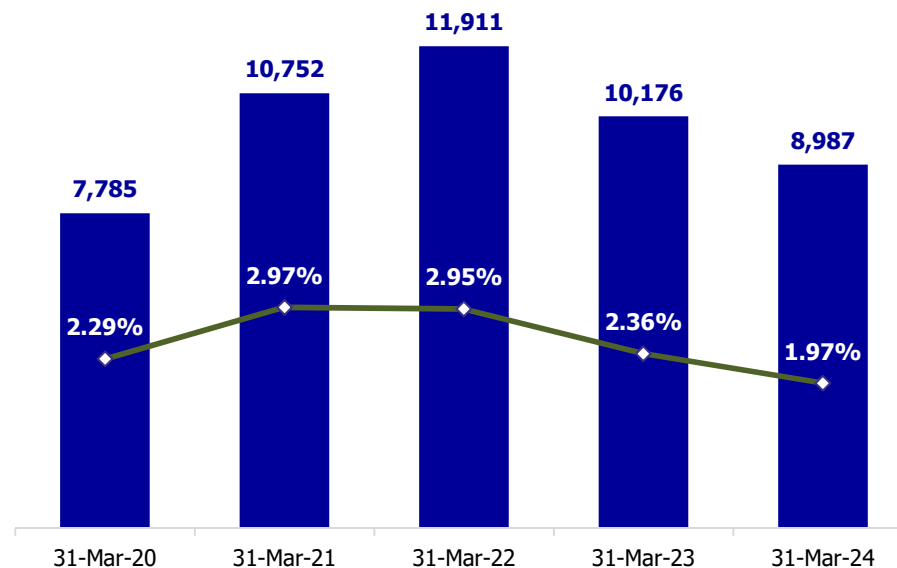
ASSET QUALITY

(in INR Mn)

GROSS NPA QTM & GROSS NPA %



NET NPA QTM & NET NPA %



Net NPA has come down below Rs.1,000 Cr and NNPA % below 2% – back to pre-covid level

ASSET QUALITY POSITION – MOVEMENT OVER THE YEARS



(In INR MN)		FY MAR-19	FY MAR-20	FY MAR-21	FY MAR-22	FY MAR-23	Q4 FY 24	FY MAR-24
NPA Opening balance		8,565	9,771	14,134	18,932	19,332	19,681	19,902
Additions	A	6,322	11,104	11,131	12,757	13,290	2,194	10,135
Recovery made		1,980	1,644	1,950	4,424	5,764	1,582	5,056
Upgradations		496	1,358	264	1,638	2,361	750	3,104
Net Addition	B	3,846	8,102	8,917	6,593	5,165	-138	1,975
Write-off		2,640	3,739	4,119	6,295	5,295	999	2,633
NPA Closing balance		9,771	14,134	18,932	19,332	19,202	18,544	18,544
Technical Write-off (TW) during the period		2,565	3,670	3,961	5,734	3,606	902	2,329
Provision made during the period	C	2,700	6,310	5,990	5,535	6,900	330	3,270
T W recovery	D	898	1,090	1,033	1,883	2,942	415	2,152
Provision made net of TW Recovery	E=C-D	1,802	5,220	4,957	3,652	3,958	-85	1,118
Gross Advance	F	330,652	345,762	370,205	411,560	439,708	464,815	464,815
Additions % of Gross Advance	A / F	1.91	3.21	3.01	3.10	3.02	0.47*	2.18
Net Addition % of Gross Advance	B / F	1.16	2.34	2.41	1.60	1.17	-0.03*	0.42
Credit cost	E / F	0.54	1.51	1.34	0.89	0.90	-0.02*	0.24
Gross NPA %		2.95	4.09	5.11	4.70	4.37	3.99	3.99
Net NPA %		1.81	2.29	2.97	2.95	2.36	1.97	1.97

* 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		Dec-23		Mar-24	
	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	162	5,105	138	4,229
Non – M S M E	31	220	--	--	--	--	--	--	--	--
Covid-19 Resolution Framework	1612	6,860	1518	6,812	1288	6,448	948	5,185	901	5,062
Total	1976	22,478	1913	21,844	1470	12,552	1110	10,290	1039	9,291
Gross Advances		380,122		411,560		439,708		440,173		446,815
% of Rest Standard adv to Gross advances		5.91%		5.31%		2.85%		2.34%		2.08%

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 31.03.2024, the total outstanding restructured Standard borrower accounts was 1,039 in numbers and amounting to Rs.9,291 mn. The Bank hold a standard accounts provision wrt Restructured accounts to the tune of Rs.1,025 mn and Rs.274 mn towards erosion on fair value of accounts.

SECURITY RECEIPTS

Balance outstanding of Security Receipts wrt NPA sold to ARC

Period ended	Amount (in INR Mn)
Mar-20	2474
Mar-21	1429
Mar-22	917
Sep-22	804
Dec-22	12
Mar-23	12
Jun-23	319
Sep-23	313
Dec-23	313
Mar-24	313

➤ In Q3 FY 23, we had written off SRs which had crossed the 8 year time limit to the tune of Rs.792 Mn and as a result, the total SRs outstanding as of 31.03.2023 is only Rs. 12 Mn

INVESTMENTS – AT A GLANCE


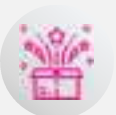
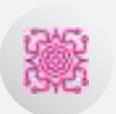
Investments Breakup and Category wise

(in INR Mn)

Particulars	Mar-2024	Mar-2023
SLR Securities	155,203	142,678
Non-SLR Securities	1,524	924
Total Investments	156,727	143,602
Yield on Investments		
Investments Breakup:		
- AFS	34,161(22%)	29,955 (21%)
- HTM	122,566 (78%)	113,647 (79%)
- HFT	-	-
Total Investments	156,727	143,602
Modified Duration:		
- AFS	0.87	0.62
- HTM	3.53	4.10
- HFT	-	-
- Overall Portfolio	2.96	3.37

DIGITAL INITIATIVES

New Digital Offerings

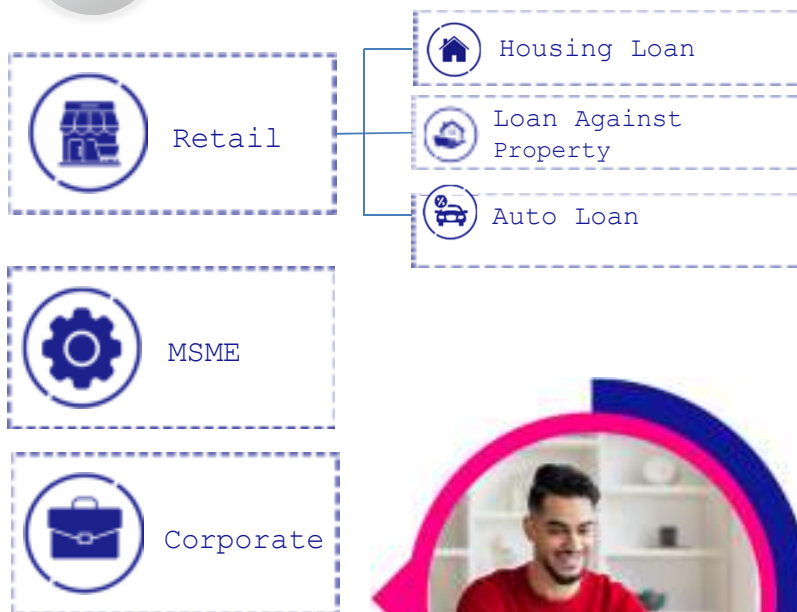
Product Offerings	01	02	03	04	05
 New Initiatives	Digital Lending	napID (Zero Factor Authenticator)	Multilingual Bot	UPI Voice Payment	UPI Lite
 Products	BBPS	Pay to Contact	Scan & Pay/ QR	UPI ATM - ICCW	Whatsapp Banking
 Technology/ Automation	Video KYC	Voice Biometric	API/Robotic Process Automation	Pay on the Go	Data Analytics

Digital Products

A New product launch

- a) Hello! UPI – Conversational Payment
- b) UPI LITE
- c) Aadhaar based PIN generation for UPI 123 pay
- d) Conversational payments Using Alexa

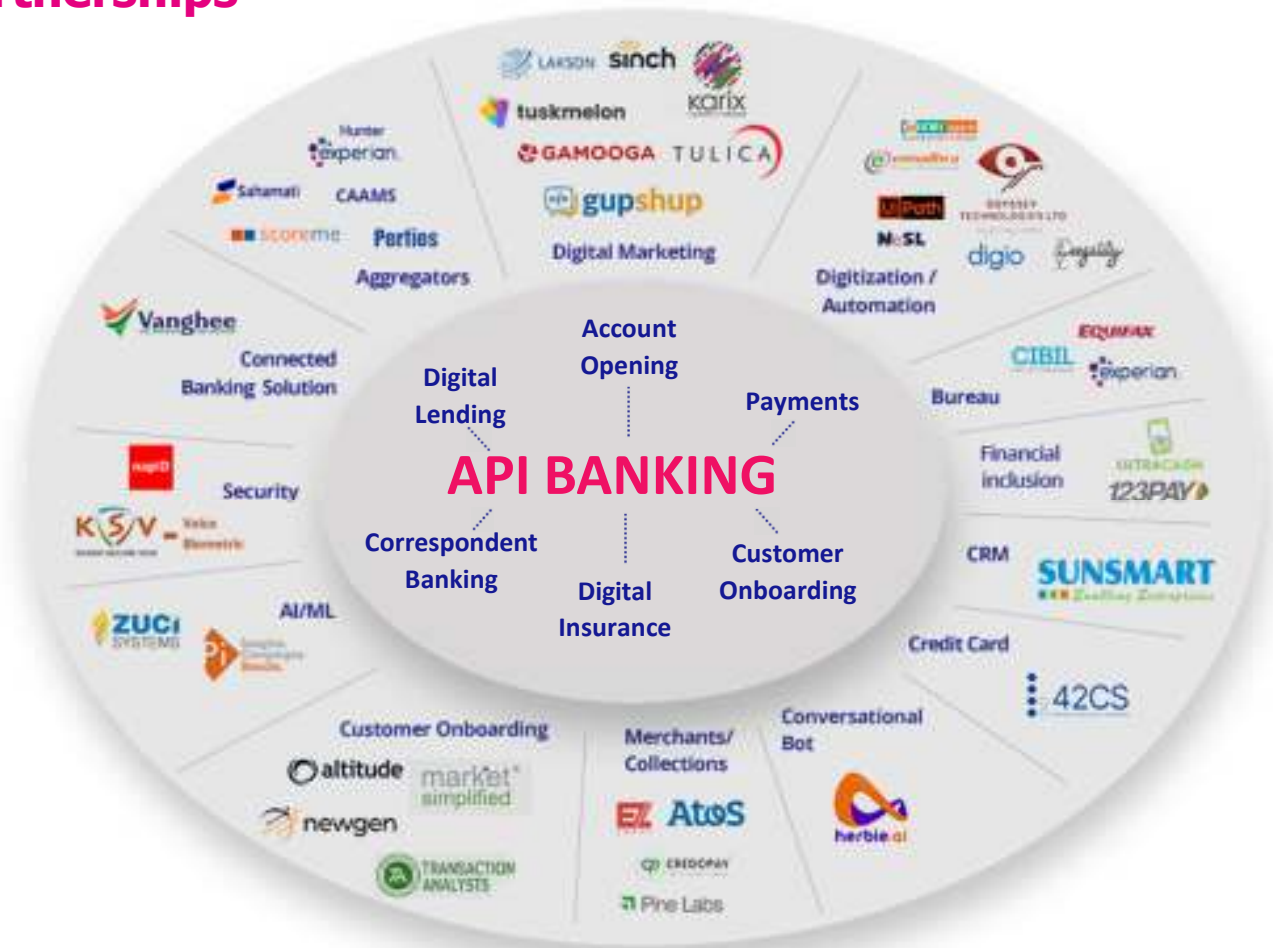
B Digital Lending - Instant Loans



C napID (Zero Factor Authenticator)

1. Fraud Filter Layer – RBI's approved Zero Factor Authenticator & Anti Fraud Software.
2. Digital Payment in Sleep Mode when not active.
3. User activates the Net/Mobile Banking through an App. Currently live on wallet.
4. Even Password is hacked, transaction can be made only when the napID app activates Net/Mobile Banking.
5. Initiative Through RBI's 4th cohort.

Strategic Partnerships



Awards Received from April 2023 to May 2024

10 Awards received in various categories from April to December '23

18 Awards Received in various categories from January to May 2024*



Best use of Technology

IBEX INDIA 2024 Tech Awards



Best Digital Innovation of the year

BFSI Innovation Confex & Awards 2024



Digital Transformation

Digital CIO Excellence Awards



INNOVATIVE CIO

CIO AXIS 9th Innovation CIO Awards 2024



AUTOMATION LEAD



Exemplary Tech Leadership

BIG CIO 50 Innovators CIO Awards



Artificial Intelligence

Express Computer BFSI Technology Conclave Awards 2024



Robotic Process Automation



AI Evangelist

Visionary Awards 2024

19th Banking Technology Conference, Expo & Citations, Mumbai on 8th Feb 2024

Winner	Best AI and ML Bank	Best Fintech and DFI Adoption	Best Financial Inclusion
Runner up	Best Digital Engagement	Best IT Risk Management	Best Technology Talent
Special Award	Best Technology Bank		

IBA 19th Banking Technology Conference



INNOVATIVE CIO

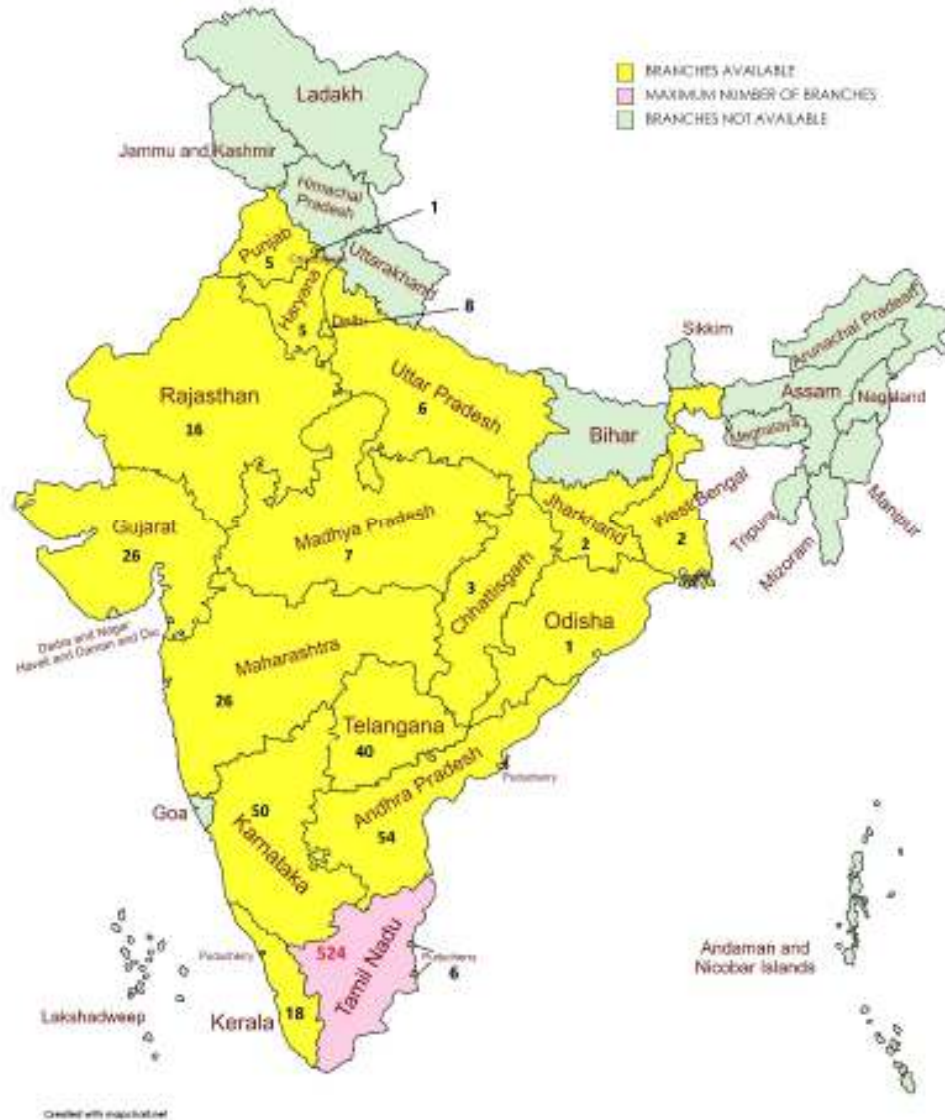
CIOAXIS BFSI CXO Awards & Confex 2024



SMART CISO

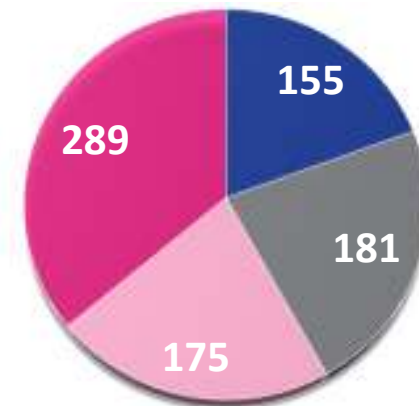
BRANCH NETWORK

PAN INDIA PRESENCE WITH STRONG FOOTHOLD IN THE SOUTH



STATE	No. of Branches	% of Deposits	% of Advances	% of Business
TAMILNADU	524	80%	66%	74%
ANDHRAPRADESH	54	2%	7%	5%
KARNATAKA	50	7%	5%	6%
TELANGANA	40	3%	6%	4%
MAHARASHTRA	26	3%	4%	3%
GUJARAT	26	1%	3%	2%
KERALA	18	1%	2%	2%
RAJASTHAN	18	1%	2%	1%
OTHERS	46	2%	5%	3%
TOTAL	800			

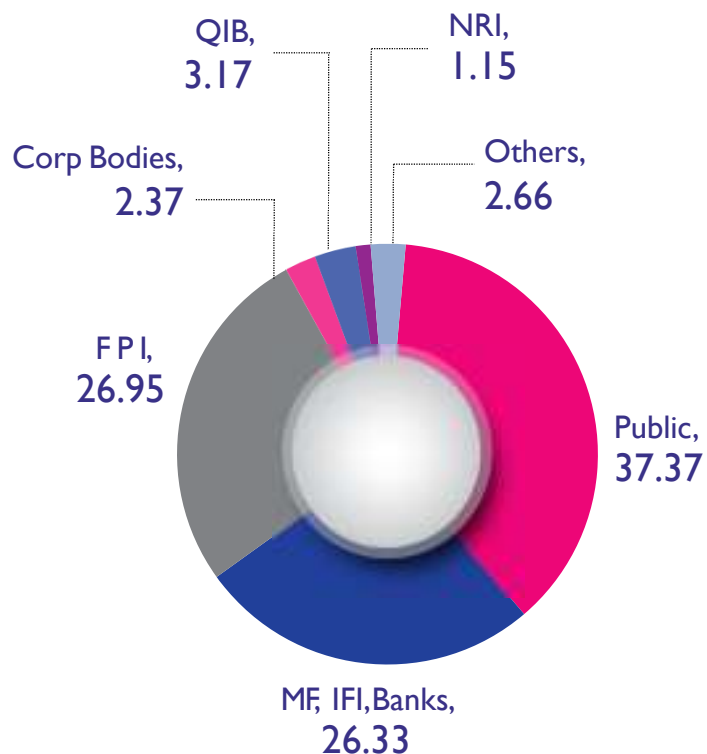
- Rural
- Metro
- Urban
- Semiurban



SHAREHOLDING PATTERN

A WELL DIVERSIFIED INVESTOR BASE

Position as on 31-Mar-2024



Major Institutional Shareholders

SHAREHOLDERS*	HOLDING %
SBI Mutual Fund *	7.58
CAPITAL GROUP USA *	6.12
HDFC AMC *	6.08
KOTAK FUND	3.02
ICICI PRUDENTIAL FUND	2.90
AXIS MUTUAL FUND	2.43
FRANKLIN MUTUAL FUND	2.28
VANGUARD GROUP	1.99
FRANKLIN TEMPLETON INVESTMENT FUNDS	1.78
STATE OF WISCONSIN INVESTMENT	1.51
LIFE INSURANCE CORPORATION OF INDIA (FUND)	1.45
UTI FUND	1.33
CANARA ROBECCO FUND	1.23
BANK MUSCAT INDIA FUND	1.22
ISHARES EQUITY FUND	1.05

* Subsidiaries/Associates are consolidated



Well diversified ownership of shareholders around 2,49,000 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 ... 13.05%

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.

Shri. Subramaniam Narayanan | PGDM-IIM(A), Chartered Accountant, FCS, CMA Director



Shri. Subramaniam Narayanan possess rich experience in the areas of Business Management, Private Equity, Finance, Accountancy, Treasury & Risk Management, Information Technology and Payment & Settlements. He has held the position of CEO in First India Asset Management Company Ltd., and handled treasury services for Bank of America and Abu Dhabi Commercial Bank, UAE. Besides, he has been associated as Director in IT / Fintech Companies of repute for a longtime.

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 hold 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 and expertise in Banking law, Company law and Intellectual Property Rights. He is also an active environmentalist.

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. 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



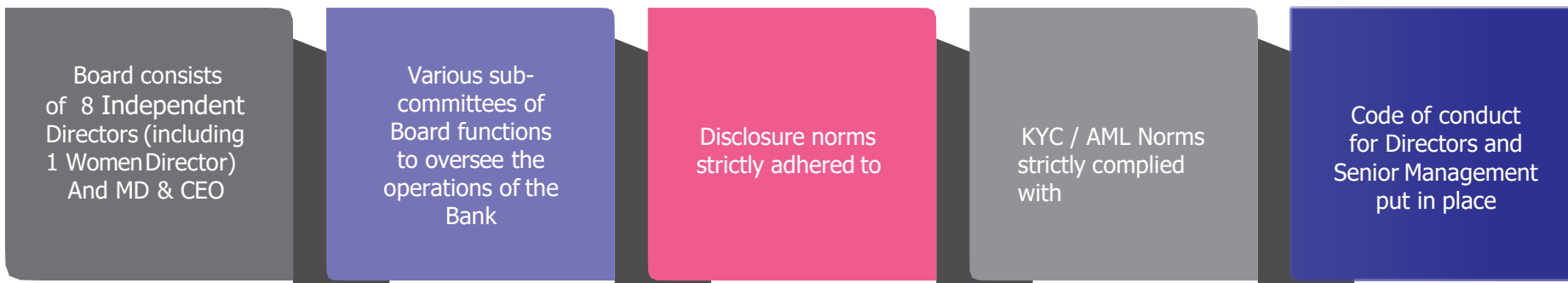
Prof. V Kamakoti holds a Master of Science degree in Bachelor of Engineering from the Indian Institute of Technology – Madras and a doctorate of Philosophy in Computer Science and one of the youngest to adorn the post of Professorship in one of the prestigious Institutions of India namely IIT, Madras and presently he is the Director. His forte is Information Technology related Secured Systems Engineering and Security related Software Engineering.

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.

TRANSPARENT 'CORPORATE GOVERNANCE' PRACTICES



WE HAVE EMINENT PERSONALITIES ON OUR BOARD WITH DIVERSE PROFESSIONAL EXPERTISE



Contact



CITY UNION BANK

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Admin Office : "Narayana" No.24 B, Gandhi Nagar, Kumbakonam - 612001, Tamil Nadu.
Tel : 0435-2402322, 2401622, | FAX: 0435-2431746 | www.cityunionbank.com

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Locate us @



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

