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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-2/2024-25

October 21, 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

Scrip Code: CUB

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

Mumbai 400 001

Scrip Code: 532210

Dear Sir / Madam,

Sub: Outcome of Board Meeting – 21.10.2024
Ref: Regulation 30 of SEBI Listing Regulations

In continuation to our communication dated October 14, 2024, we hereby inform that the Board of Directors of the Bank at its meeting held today, October 21, 2024, has considered and approved the Un-Audited Standalone Financial Results of the Bank for the quarter / half-year ended September 30, 2024. A copy of the Un-Audited Standalone Financial Results of the Bank together with the Limited Review Report issued by the Joint Statutory Central Auditors is enclosed herewith in compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the same is also uploaded in the Bank's website : www.cityunionbank.com.

Further, an extract of the quarterly financial results shall be published in a manner as prescribed under Reg. 47(3) SEBI Listing Regulations, 2015.

Time of commencement of Board meeting : 1:45 P.m.

Time of conclusion of Board meeting : 3:25 P.m.

We request you to take the above on record.

Thanking you

Yours faithfully

for **CITY UNION BANK LIMITED**


Venkataramanan S
Company Secretary



Encl.: a.a

P.B. Vijayaraghavan & Co,
Chartered Accountants,
No. 14/27, Cathedral Garden Road,
Nungambakkam,
Chennai-600 034
Phone No: 044-2826 3918 / 3490
Email: pbskrish@pbv.co.in

M. Srinivasan & Associates,
Chartered Accountants,
No. 5, 9th Floor, B-Wing, Parsn Manere,
442, Anna Salai,
Chennai-600 006
Phone No: 044 2820 2381 / 2382 / 2383
Email: srini@msaca.com

Independent Auditors' Limited Review Report on Unaudited Financial Results of City Union Bank Limited for the quarter and half year ended September 30, 2024 pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To
The Board of Directors
City Union Bank Ltd
Kumbakonam, Tamil Nadu

1. We have reviewed the accompanying Statement of Unaudited Financial Results of City Union Bank Limited ('the Bank') for the quarter and half year ended September 30, 2024 ('the Statement') being prepared and submitted by the Bank pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended ('the SEBI Regulations'), except for the disclosures relating to Pillar 3 disclosure under Basel III Capital Regulations, as at September 30, 2024 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement, have not been reviewed by us.
2. The Statement, which is the responsibility of the Bank's Management has been approved by the Bank's Board of Directors, and prepared in accordance with the recognition and measurement principles laid down in Accounting Standard-25 Interim Financial Reporting ('AS-25') prescribed under Section 133 of the Companies Act, 2013, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the 'RBI') from time to time (hereinafter the 'RBI Guidelines') and other accounting principles generally accepted in India and is in compliance with the SEBI Regulations. Our responsibility is to express a conclusion and issue a report on the Statement based on our review.
3. We conducted our review of the statement in accordance with the Standard on Review Engagement (SRE) 2410 – "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India (ICAI). This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Our review primarily is conducted on the basis of review of the books of accounts and records of the bank. We have also relied on the information and explanation furnished to us by the bank and the returns as considered necessarily by us for the review.



4. Based on our review conducted and procedure performed as above, nothing has come to our attention that causes us to believe that the accompanying statement of Unaudited Financial Results prepared in accordance with applicable accounting standards, and other recognized accounting practices, and other accounting principles generally accepted in India in so far as they apply to banks, and circulars and guidelines issued by the RBI from time to time, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosures as at September 30, 2024 including Leverage Ratio and Liquidity Coverage Ratio and Net Stable Funding Ratio under the Basel III Capital Regulations, as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.

Other Matter

5. The review of unaudited financial results of the Bank for the quarter ended June 30, 2024 and for the quarter and half year ended September 30, 2023 and audit of financial results for the year ended March 31, 2024 included in the statement was carried out and reported by predecessor Joint Statutory Central Auditors who had expressed their unmodified conclusion vide their review report dated July 26, 2024 and October 27, 2023 respectively and unmodified opinion vide Audit report dated May 20, 2024, whose reports have been furnished to us and which have been relied upon by us for the purpose of our review of the Statement.

Our conclusion is not modified in respect of this matter.

For P.B. Vijayaraghavan & Co
Chartered Accountants
FRN: 004721S



P.B. SANTHAKRISHNAN
Partner
M.No: 020309
UDIN: 24020309BKEBGJ5341



For M. Srinivasan & Associates
Chartered Accountants
FRN: 004050S



M. SRINIVASAN
Partner
M.No: 022959
UDIN: 24022959BKGEQA8396



Date: October 21, 2024
Place: Chennai

City Union Bank Ltd.,

CIN NO.L65110TN1904PLC001287

Regd.Office: 149 T.S.R. (Big) Street, Kumbakonam - 612001

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

Particulars	(Rs in Lakhs)					
	Quarter ended			HALF YEAR ENDED		YEAR ENDED
	30-09-2024	30-06-2024	30-09-2023	30-09-2024	30-09-2023	31-03-2024
	(Unaudited)					(Audited)
1 Interest earned (a+b+c+d)	143394.58	138864.30	130404.67	282258.88	257021.25	527056.52
a) Interest /Discount on Advances /Bills	114347.47	108646.91	102802.65	222994.38	203691.01	415338.05
b) Income on Investments	27099.02	26209.34	23927.21	53308.36	46062.05	95889.07
c) Interest on balances with RBI and other Inter Bank funds	1634.69	3836.04	3609.06	5470.73	7134.77	15421.71
d) Others	313.40	172.01	65.75	485.41	133.42	407.69
2 Other Income	22632.05	19213.05	18206.77	41845.10	37355.16	74165.52
3 Total Income (1 + 2)	166026.63	158077.35	148611.44	324103.98	294376.41	601222.04
4 Interest Expended	85146.01	84347.31	76562.42	169493.32	150924.87	314710.08
5 Operating Expenses (i) + (ii)	38062.91	36381.01	33387.77	74443.92	63363.66	134838.87
(i) Employees Cost	18353.49	17440.48	15821.06	35793.97	29036.35	61381.17
(ii) Other Operating expenses	19709.42	18940.53	17566.71	38649.95	34327.31	73457.70
6 Total Expenditure (4) + (5) excluding provisions and contingencies	123208.92	120728.32	109950.19	243937.24	214288.53	449548.95
7 Operating Profit before provisions and contingencies (3) - (6)	42817.71	37349.03	38661.25	80166.74	80087.88	151673.09
8 Provisions (other than tax) and contingencies	7000.00	3900.00	5600.00	10900.00	20800.00	28600.00
9 Exceptional Items	0.00	0.00	0.00	0.00	0.00	0.00
10 Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)	35817.71	33449.03	33061.25	69266.74	59287.88	123073.09
11 Tax Expenses	7300.00	7000.00	5000.00	14300.00	8500.00	21500.00
12 Net Profit / (Loss) from Ordinary Activities after tax (10) - (11)	28517.71	26449.03	28061.25	54966.74	50787.88	101573.09
13 Extra ordinary items (Net of Tax Expense)	0.00	0.00	0.00	0.00	0.00	0.00
14 Net Profit / (Loss) for the period (12) - (13)	28517.71	26449.03	28061.25	54966.74	50787.88	101573.09
15 Paid up equity share Capital (Face value of Re.1/- each)	7406.72	7406.72	7404.16	7406.72	7404.16	7406.72
16 Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)						832736.43
17 Analytical ratios						
i) % of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
ii) Capital Adequacy Ratio (%) - Basel III	22.98	23.58	22.21	22.98	22.21	23.73
Basic EPS - before/after extra ordinary items (Not annualised) (Rs.)	3.85	3.57	3.78	7.42	6.86	13.72
Diluted EPS - before/after extra ordinary items (Not annualised) (Rs.)	3.82	3.54	3.75	7.37	6.80	13.62
iv) NPA Ratios						
(a) Gross NPA	172550.01	180644.98	203463.38	172550.01	203463.38	185443.04
(b) Net NPA	77502.20	85349.61	99872.94	77502.20	99872.94	89867.72
(c) % of Gross NPA	3.54	3.88	4.66	3.54	4.66	3.99
(d) % of Net NPA	1.62	1.87	2.34	1.62	2.34	1.97
v) Return on Assets - Annualised (%)	1.59	1.51	1.69	1.55	1.54	1.52
18 Net Worth	883808.01	866826.35	785868.19	883808.01	785868.19	837423.37
19 Outstanding redeemable preference shares	Nil	Nil	Nil	Nil	Nil	Nil
20 Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil
21 Debt-equity ratio *	0.20	0.10	0.09	0.20	0.09	0.11
22 Total debt to total assets (%) **	3.57	6.35	6.71	3.57	6.71	6.67

* Debt represents borrowings with residual maturity of more than one year

** Total Debt represents Total Borrowings of the Bank

Statement of Assets & Liabilities	(Rs in Lakhs)		
	30-09-2024	30-09-2023	31-03-2024
Capital and Liabilities	(Unaudited)		(Audited)
Capital	7406.72	7404.16	7406.72
Reserves & Surplus	880583.55	781700.57	832736.43
Deposits	5736910.95	5271404.32	5565664.11
Borrowings	254655.46	451427.75	472415.77
Other Liabilities & Provisions	257044.21	215454.91	204363.82
Total	7136600.89	6727391.71	7082586.85
Assets			
Cash & Balance with RBI	338595.28	339208.97	461540.29
Balances with Banks and Money at Call	48592.84	273582.41	232812.41
Investments	1645315.23	1568821.57	1566411.08
Advances	4777147.93	4265216.00	4552571.93
Fixed Assets	29253.73	24261.84	27037.33
Other Assets	297695.88	256300.97	242213.81
Total	7136600.89	6727391.71	7082586.85



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For CITY UNION BANK LTD.

Company Secretary
M. No. 28842

Notes :

- 1 The above unaudited financial results for the quarter / half year ended September 30, 2024 have been reviewed and recommended by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on October 21, 2024. The same has been subjected to a limited review as per the provisions of SEBI Listing Regulations, 2015 [as amended], by the Joint Statutory Central Auditors of the Bank and limited review report has been furnished by them.

The financial results for the quarter and half year ended September 2023, and quarter ended June 30, 2024 and year ended March 31, 2024, were reviewed / audited by predecessor Joint Statutory Central Auditors.
- 2 The bank has changed its accounting policy with respect to 'Investments' from April 1, 2024, in compliance with RBI's Master Direction on Classification, Valuation and Operation of investment Portfolio of Commercial Banks (Directions) 2023 dated 12th September 2023 read with Frequently Asked Question issued by Fixed Income Money Market and Derivatives Association (FIMMDA). Accordingly, the investments of the Bank have been re-classified, wherever required and valued in accordance with the above mentioned RBI direction.

Further, in compliance with the RBI Direction, the valuation gains or losses for the period ended Sep 30, 2024 across all performing investments held under AFS are aggregated and the net appreciation of Rs. 2014.89 Lakhs (Net of Tax) has been recognized in AFS reserve. The securities under FVTPL (including HFT) are fair valued and net gains to the tune of Rs. 68.89 Lakhs has been recognized under Profit and Loss account. The corresponding previous period and yearly figures in respect of Sep 30, 2024 and financial year ended March 31, 2024 are not comparable with that of the current quarter/Half year due to the impact of the revised RBI guidelines.

Apart from the above there has been no change in Accounting policy followed in the preparation of the financial results for the quarter / half year ended September 30, 2024 as compared to earlier period.
- 3 The Financial Results for the quarter / half year ended September 30, 2024 have been arrived at after considering provisions for Non performing assets, Standard assets, restructured accounts, provisions for exposure to entities with unhedged foreign currencies, taxes and other usual and necessary provisions on the basis of prudential norms, estimates and specific guidelines issued by RBI and on the basis of the accounting polices as those followed in the preceding financial year ended March 31, 2024.
- 4 Based on the available financial statements of the constituents, the bank has estimated the liability towards their Unhedged foreign currency exposures to their constituents in terms of RBI circular DOR. MRG. REC. 76/ 00-00-007/ 2022-23 dated 11.10.2022 and holds a provision of Rs. 272.44 lakh as on September 30,2024.
- 5 Other Income relates to income from non-fund based banking activities including commission, fees, gains from securities transactions including profit / loss on revaluation of Investments, ATM sharing fees, recoveries from accounts written off and other miscellaneous income.
- 6 In accordance with the RBI circular DBR. No.BP.BC.1/21.06.201/2015-16 dated 1st July 2015, read together with RBI circular DBR.No.BP.BC.80/ 21.06.201/2014-15 dated 31.03.2015, on prudential guidelines on Capital adequacy and liquidity standards - Amendments and RBI Circular DBR. BP. BC. No. 106/21.04.098/2017-18 dated May 17-2018 - Basel III Framework on Liquidity standards - Net stable Funding Ratio (NSFR) - Final Guidelines , banks are required to make certain Pillar 3, Leverage Ratio, Liquidity Coverage Ratio and NSFR disclosures along with publication of financial results. Accordingly pillar III disclosures under Basel III capital regulation is being made available on the Bank's website (www.cityunionbank.com). These disclosures have not been subjected to review by the Joint Statutory Central Auditors.
- 7 Provision Coverage Ratio calculated as per Reserve Bank of India guidelines is 75% (including Technical write off) & 55% (excluding technical write off) as on September 30, 2024.
- 8 Number of Investor complaints pending at the beginning of the quarter - Nil, Received during the quarter - 2, Disposed off during the quarter - 2 and Complaints Pending complaints as on September 30, 2024 - Nil
- 9 Disclosure with reference to RBI circular DOR. NO. BP. BC/3/21.04.048/2020-21 dt 06th August 2020 on "Resolution Framework for COVID-19 - related stress" (Resolution framawork 1.0) and DOR. STR. REC. 11/21.04.048/2021-22 dated 5th May 2021 (Resolution Framework 2.0 - Covid-19 related stress of individuals and small business) are given below

(Rs. in lakhs)

Type of Borrower	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan- position as at the end of the previous half year (Mar' 2024)	of (A) aggregate debt that slipped into NPA during the half year (Sep' 2024)	of (A) amount written off during the half year (Sep' 2024)	of (A) amount paid by the borrowers during the half year (Sep'24)#	Exposure to accounts classified as standard consequent to implementation of resolution plan - position as at the end of this half year (Sep' 2024)
Personal loans	18122.55	971.98	0.00	1655.83	15976.31
Corporate Persons*	16942.88	118.03	0.00	442.34	16384.39
Of which MSMEs	1947.65	0.00	0.00	0.00	1947.65
Others	15555.37	1521.54	0.00	1254.11	13217.97
Total	50620.80	2611.55	0.00	3352.28	45578.67

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016.

Represents Net Movement in Balances



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For CITY UNION BANK LTD.

[Signature]
Company Secretary
M. No. 28842

10 Disclosures as per 'Master Direction - Reserve Bank of India' (Transfer of Loan Exposures) direction 2021 dated September 24, 2021 for the loans transferred / acquired during the Quarter ended September 30, 2024 are given below:

- (i) During the Quarter ended September 30, 2024 the Bank has not acquired loans not in default through assignment.
- (ii) During the Quarter ended September 30, 2024, the Bank has neither acquired nor transferred any Special Mention Accounts (SMA).
- (iii) During the Quarter ended September 30, 2024, the Bank has not transferred loans classified as NPAs to ARCs.

Particulars	(Rs.in lakhs)		
	To ARCs	To permitted transferees	To others transferees
No of Accounts			
Aggregate principal outstanding of loans transferred			
Weighted average residual tenor of the loans transferred (in years)		Nil	
Net Book value of loans transferred (at the time of transfer)			
Aggregate consideration			
Additional consideration realized in respect of accounts transferred in earlier years			

(iv) Details of recovery ratings assigned to Security Receipts outstanding as on September 30, 2024

Recovery Ratings	Book value in lakhs
RR1	3,189.63

- 11 The Bank is not having any unprovided liability on account of pension scheme since the bank is covered under Defined Contribution.
- 12 The Bank does not have any Subsidiaries / Associates / Joint ventures as on 30th September, 2024. Hence, disclosure related to Consolidated Financial Statement is not applicable.
- 13 Figures of the previous period have been regrouped/reclassified wherever considered necessary.

By the Order of Board


Dr. N. KAMAKODI
MD & CEO
DIN : 02039618

Place : Chennai
Dated: 21st October 2024

This is the statement referred to in our report of even date.

for **P.B. Vijayaraghavan & Co**
Chartered Accountants
Firm No. 0047215




CA. R.B. Santhanakrishnan
Partner
M.No.020309

for **M. Srinivasan & Associates**
Chartered Accountants
Firm No. 004050S


CA. M. Srinivasan
Partner
M.No. 022959



Place : Chennai
Dated: 21st October 2024

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For CITY UNION BANK LTD.


Company Secretary
M. No. 28842

CITY UNION BANK LTD., CENTRAL OFFICE, KUMBAKONAM
SEGMENT REPORTING FOR THE QUARTER/HALF YEAR ENDED 30-09-2024

Segmentwise Results

(Rs in Lakhs)

Particulars	Quarter ended			Half Year ended		Year ended
	30-09-2024	30-06-2024	30-09-2023	30-09-2024	30-09-2023	31-03-2024
	(Unaudited)					(Audited)
Segment Revenue						
a) Treasury	31215	31767	30217	62982	59929	123655
b) Corporate / wholesale banking	33570	32518	26637	66088	53442	114110
c) Retail Banking	98761	92155	90394	190916	178652	355838
*1) Digital Banking	10	5	4	15	6	23
2) Other Retail Banking	98751	92150	90390	190901	178646	355815
d) Other Banking Operations	2481	1637	1363	4118	2353	7619
Total	166027	158077	148611	324104	294376	601222
Less : Inter segment revenue	-	-	-	-	-	-
Total	166027	158077	148611	324104	294376	601222
Segment Results						
a) Treasury	17156	15038	14317	32194	29159	63238
b) Corporate / wholesale banking	5479	7527	5133	13006	13704	21393
c) Retail Banking	17938	13375	18061	31313	35265	60239
*1) Digital Banking	0	-5	-2	-5	-3	2
2) Other Retail Banking	17938	13380	18063	31318	35268	60237
d) Other Banking Operations	2245	1409	1150	3654	1960	6803
Total	42818	37349	38661	80167	80088	151673
Operating Profit	42818	37349	38661	80167	80088	151673
Other Provisions & Contingencies	7000	3900	5600	10900	20800	28600
Profit Before Tax	35818	33449	33061	69267	59288	123073
Taxes including Deferred Tax	7300	7000	5000	14300	8500	21500
Net Profit	28518	26449	28061	54967	50788	101573
Segmental Assets:						
a) Treasury	1811672	1916447	1959343	1811672	1959343	1945086
b) Corporate / wholesale banking	1350022	1253838	1071372	1350022	1071372	1269347
c) Retail Banking	3684775	3579527	3449783	3684775	3449783	3634259
*1) Digital Banking	29	33	37	29	37	32
2) Other Retail Banking	3684746	3579494	3449746	3684746	3449746	3634227
d) Unallocated	290132	265010	246894	290132	246894	233895
Total Assets	7136601	7014822	6727392	7136601	6727392	7082587
Segmental Liabilities:						
a) Treasury	1585454	1683907	1730267	1585454	1730267	1714864
b) Corporate / wholesale banking	1203341	1118178	962555	1203341	962555	1135387
c) Retail Banking	3284416	3192041	3099397	3284416	3099397	3250715
*1) Digital Banking	38	38	40	38	40	29
2) Other Retail Banking	3284378	3192003	3099357	3284378	3099357	3250686
d) Unallocated	175400	151296	146068	175400	146068	141478
Total	6248611	6145422	5938287	6248611	5938287	6242444
Capital Employed:						
Segment Assets - Segment Liabilities						
a) Treasury	226218	232540	229076	226218	229076	230222
b) Corporate / wholesale banking	146681	135660	108817	146681	108817	133960
c) Retail Banking	400359	387486	350386	400359	350386	383544
*1) Digital Banking	-5	-5	-3	-5	-3	3
2) Other Retail Banking	400364	387491	350389	400364	350389	383541
d) Unallocated	114732	113714	100826	114732	100826	92417
Total	887990	869400	789105	887990	789105	840143

Note :

- 1) The Bank has only one Geographical segment (i.e) Domestic Segment.
- 2) Previous period figures have been regrouped/reclassified wherever necessary to make them comparable
- * 3) In compliance of RBI circular dated 07.04.2022, during the year ended March 2023, the bank has commenced operations at one DBU and the segment information disclosed above is related to the said DBU.



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For CITY UNION BANK LTD.

Company Secretary
M. No. 28842

City Union Bank Ltd., Kumbakonam

CASH FLOW STATEMENT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2024

(Rs in Lakhs)

	Period ended	
	30.09.2024	30.09.2023
	(Unaudited)	
CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit as per P&L account	54967	50788
Adjustments for		
Depreciation	4032	3864
Provisions & Contingencies - Tax	14300	8500
Provisions & Contingencies - Others	10900	20800
Profit on sale of Investments	-2141	-2565
Profit on sale of Assets	9	10
Foreign exchange fluctuations	-2063	-4167
Operating Profit before working capital changes	80004	77229
Adjustments for		
Funds advanced to Customers	-234776	13319
Other Operating Assets	-35522	-4945
Deposit from Customers	171247	31619
Borrowing from Banks	-217760	-17382
Other operating liabilities	37680	8048
Purchase and sale of investments (Net)	-72773	-133893
Cash Generated from Operations	-271900	-26006
Taxation - Income Tax	-17897	-15190
Net cash flow from Operating Activities - A	-289797	-41196
Cash flow from Investing activities		
Purchase of Fixed Assets	-9379	-4292
Sale of Fixed Assets	3122	705
Net cash used in Investing Activities - B	-6258	-3587
Cash flow from Financing activities:		
Proceeds from issue of Share Capital	0	0
Proceeds from share premium	0	0
Dividend Paid	-11110	-7354
Tax on distributed profits	0	0
Net cash flow from Financing Activities - C	-11110	-7354
Net increase in Cash and Cash equivalents A+B+C	-307165	-52136
Cash and Cash equivalents at the beginning of the year	694353	664927
Cash and Cash equivalents at the end of the period 30.09.2024	387188	612791

Place : Chennai

Dated: 21st October 2024

For and on behalf of the Board

(Signature)
Dr. N. KAMAKODI
 MD & CEO
 DIN: 02039618

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For CITY UNION BANK LTD.

(Signature)
Company Secretary
M. No. 28842

