



INVESTOR PRESENTATION – MARCH 2015

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THANKS TO ALL STAKEHOLDERS

- ✓ Adjudged as the best old Private Sector Bank for FY 2014 by Financial Express / Ernst & Young survey
- ✓ 3rd Best Bank of 2014 – Ranked by First Post, e-Magazine

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1. Overview

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 consistently delivering higher yields
- ✓ Superior client servicing leading to client retention and low business acquisition costs

Prudent Risk Management

- ✓ SME exposures' result in granular asset profile
- ✓ Granular deposit base with high retention rates result in stable liability profile
- ✓ SME/MSE Loans result in lower NPA as they are:
 - Additionally collateralised by residential property, and personal guarantee 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 are under CBS with technology partner TCS

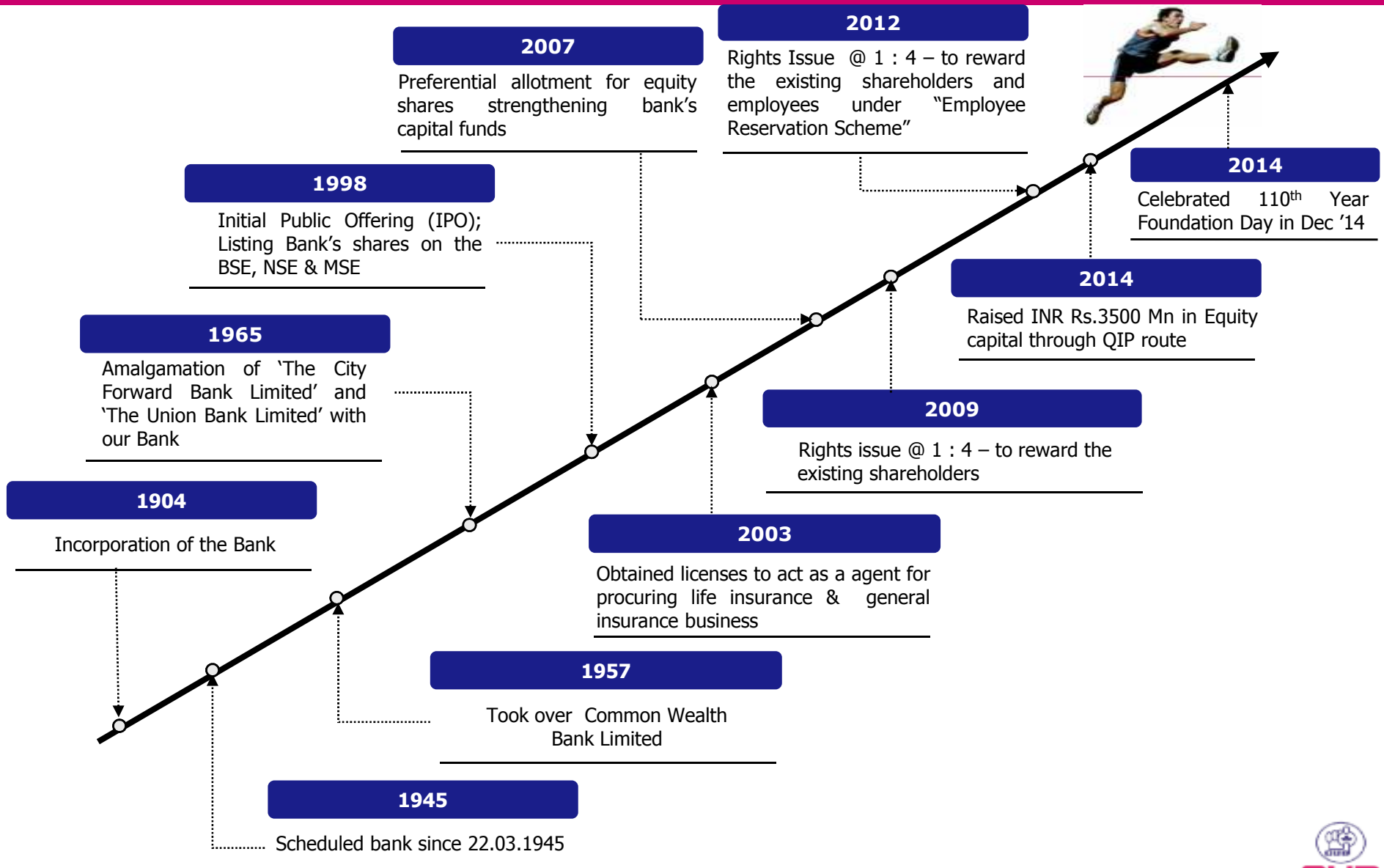
Purely retail Liability Franchise

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

**5 year
CAGR of
20%+**

**Consistent
Return with
Superior
ROA, ROE**

Key milestones





2. Q4 FY 2015 / FY 2014-15 – PERFORMANCE HIGHLIGHTS

Q4 FY 2015 / FY 2014-15 Performance – A snapshot

- ✓ Deposits increased by 9% from Rs.220 bn to Rs.241 bn Y-o-Y
- ✓ Advances registered a growth of 11% from Rs.162 bn to Rs.181 bn Y-o-Y
- ✓ The Board has recommended a dividend of 110% (i.e. Rs.1.10 per equity share)
- ✓ Gross Profit registered a growth of 24% from Rs.1440 mn to Rs.1788 mn on Q4-Vs-Q4 basis and 19% from Rs.5810 mn to Rs.6926 mn for FY 2014-15.
- ✓ Net Profit increased by 19% from Rs.833 mn to Rs.991 mn on Q4-Vs-Q4 and 14% from Rs.3471 mn to Rs.3950 mn for FY 2014-15.

- ✓ Profitability and efficiency ratios – at par with the best in industry:

		Q4 FY 2015	FY 2014-15
➤ Return on Assets	-	1.45%	1.49%
➤ Net Interest Margin	-	3.40%	3.44%
➤ Return on Equity	-	15.13%	16.91%
➤ Cost income Ratio	-	42.34%	42.83%
➤ Earnings per share	-	Rs.1.66	Rs.6.82

- ✓ Gross NPA – 1.86% and Net NPA – 1.30%
- ✓ CRAR – 16.52% (Basel III) of which core CRAR – 16.03%.
- ✓ During the year the bank has opened 50 branches thereby extending the network to 475



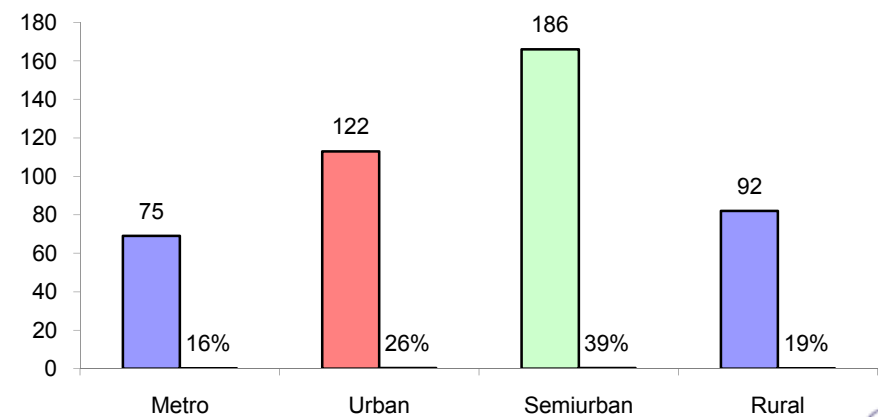
3. Branch Network

Strong presence in the South

As of Mar 2015 - 475 branches. 421 branches are located in South India out of which 324 in Tamil Nadu



State	No. of Branches	% of Deposits	% of Advances	% of Business
Tamilnadu	324	76	68	73
Seemandhra	36	3	8	5
Telengana	20	3	6	4
Karnataka	26	6	5	5
Maharashtra	17	4	4	4
Kerala	15	2	2	2
Gujarat	9	1	3	2
Others	28	5	4	5
Total	475			

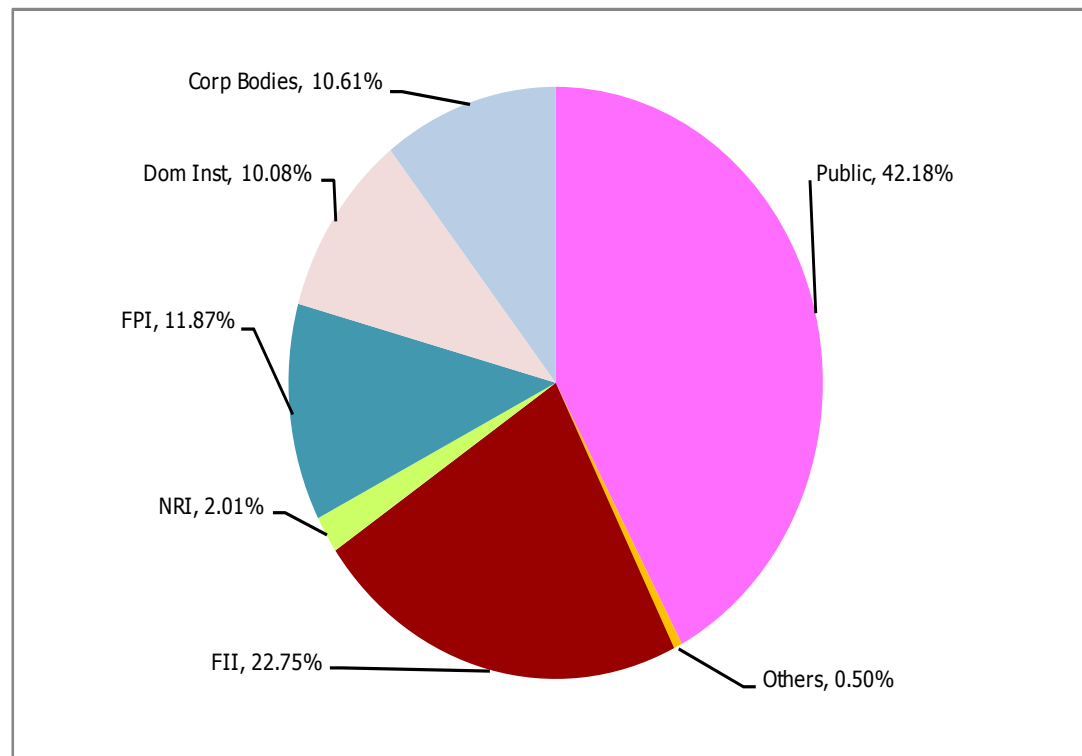




4. Ownership Pattern

A well diversified investor base

Ownership profile



Long term investors ensuring stability and support to management

Higher Participation from FII's

Limit on FII / FPI ownership increased to 40% from 35%

Head room available for FII / FPI ... 5.38%

A well diversified investor base

Major Institutional Shareholders as on 31st March 2015

Shareholders	% of holding
Lavender Investments Ltd (Chrys Capital)	3.96
GKFF Ventures (Argonaut Ventures)	3.94
LIC of India	3.11
NT Asian Discovery Master Fund	2.87
Equinox Partners L P	2.78
Smallcap World Fund INC	1.94
Emblem FII	1.58
Acacia Partners	1.47
Bank Muscat India Fund	1.25
Wasatch Core Growth Fund	1.12
Faering Capital India Evolving Fund	1.12
Somerset Emerging Markets Small Cap Fund	1.11



5. Management

Transparent 'Corporate Governance' practices



Board consists of 6 Independent Directors and 4 Non-Independent Directors



Various sub-committees of Board functions to oversee the operations of the Bank



Code of conduct for directors and senior management put in place



Disclosure norms strictly adhered to








KYC / AML norms strictly complied with.

We have eminent personalities on our Board;

- ✓ Chairman – Veteran Banker with 40 years of experience with City Union Bank
- ✓ 1 Chartered Accountant - Retd. CFO from Tata Consultancy Services
- ✓ 1 Former retired Chief of Banking Operations & Development department, RBI & IRDA member
- ✓ 1 Retired High Court Judge
- ✓ 1 Professor of IIT, Chennai
- ✓ 1 leading Industrialist of Dairy farming from South India
- ✓ 1 Advocate in Banking law & Environmental Activist
- ✓ 1 Career Banker with 4 decades of banking experience
- ✓ 1 Chartered Accountant & First woman director of the Bank





A well experienced and strong Board

(1/2)

	Name	Profile
	Mr. S. Balasubramanian, Chairman (Non-Executive)	Mr. S. Balasubramanian is serving as Non-Executive Chairman of the Bank from May 2011 and has 40 year experience in the Banking industry. He holds a Master degree in Mathematics, CAIIB and PGDFM. He joined City Union Bank in 1971 as a probationary officer and was associated with the Bank in various capacities. With his sound track record he rose to the position of Chairman & CEO of the Bank in 2005 he was appointed as the Chairman & CEO of our Bank and thereafter, in 2009 he was appointed as the Managing Director and CEO.
	Dr. N. Kamakodi, MD & CEO	Dr. N. Kamakodi is serving as MD & CEO of the Bank from May 2011. He holds the Degrees - Bachelor of Technology in Chemical Engineering, MBA from the Chinese University of Hong Kong, Ph.D. and CAIIB. He joined the Bank as DGM in the year 2003 and was elevated as GM in 2005 and later as Executive Director in 2006. He not only possesses an academic background and but also has acquired hands on experience on the overall operations of the Bank.
	Mr. R.G. Chandramogan, Director	Mr. R.G. Chandramogan is the Chairman & Managing Director of Hatsun Agro Products Ltd, the largest private dairy in the country. He is a well known industrialist in South India. He is a former member in Screening Cum Implementation Group – Secondary Agriculture and a member of Working Group on Animal Husbandary & Dairying, both committees constituted by Planning Commission, Government of India.
	Mr. T.K. Ramkumar, Director	Mr. T.K. Ramkumar is one of the leading Lawyers in Chennai possessing special knowledge in Banking law, Company law and Intellectual Property Rights. He is also an active environmentalist.
	Justice (Retd.) S.R. Singaravelu, Director	Mr. S.R. Singaravelu is a former Judge of High Court of Madras and High Court of Orissa. He has a vast experience of 36 years in the Judiciary where he has held various positions.

A well experienced and strong Board

(2/2)

	Name	Profile
	<p>Mr. C.R. Muralidharan, Director</p>	<p>Mr. C.R. Muralidharan is having 40 years of vast experience in regulatory Banking who retired as Chief General Manager, Dept of Banking Operations & Development, Reserve Bank of India. He was also a whole time member of Insurance Regulatory and Development Authority (IRDA).</p>
	<p>Dr. Veezhinathan Kamakoti, Director</p>	<p>Dr. Veezhinathan Kamakoti is the youngest person to become a professor of one of the prestigious Engineering Institutions of India namely I I T, Madras in the Department of Computer Science and Engineering. He holds Bachelor of Engineering and Ph.D. in Computer Science. He is an expert in Computer Science and Technology, his forte area being Information Technology related Secured Systems Engineering and Security related software engineering.</p>
	<p>Mr. S. Mahalingam, Director</p>	<p>Mr. S. Mahalingam is a well known person in Indian IT industry having 43 years of experience in one of the leading IT company – Tata Consultancy Services Ltd (TCS). He retired as Chief Financial Officer and Executive Director of TCS and was involved in many aspects of the company's operation and growth and also played a key role in helping TCS become a \$ 11.60 billion global company with over 2,76,000 employees. He is a graduate in Commerce and Associate member of Institute of Chartered Accountants of India. Besides our Bank, he is also on the Board of many corporates of high repute in India.</p>
	<p>Mr. R. Mohan, Director</p>	<p>Mr. R. Mohan possesses 4 decades of vast experience in banking industry. He 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. He is a member of our Board representing the majority sector of Banking, Agriculture and Small Scale Industry.</p>
	<p>Smt. Abarna Bhaskar, Director</p>	<p>Smt. Abarna Bhaskar is a qualified Chartered Accountant by profession and the first woman director of the Bank. She has served in senior positions with a Foreign Bank abroad and a large private sector bank in India. She has practical experience in Banking, more particularly in the finalization of bank accounts and is a practicing chartered accountant.</p>

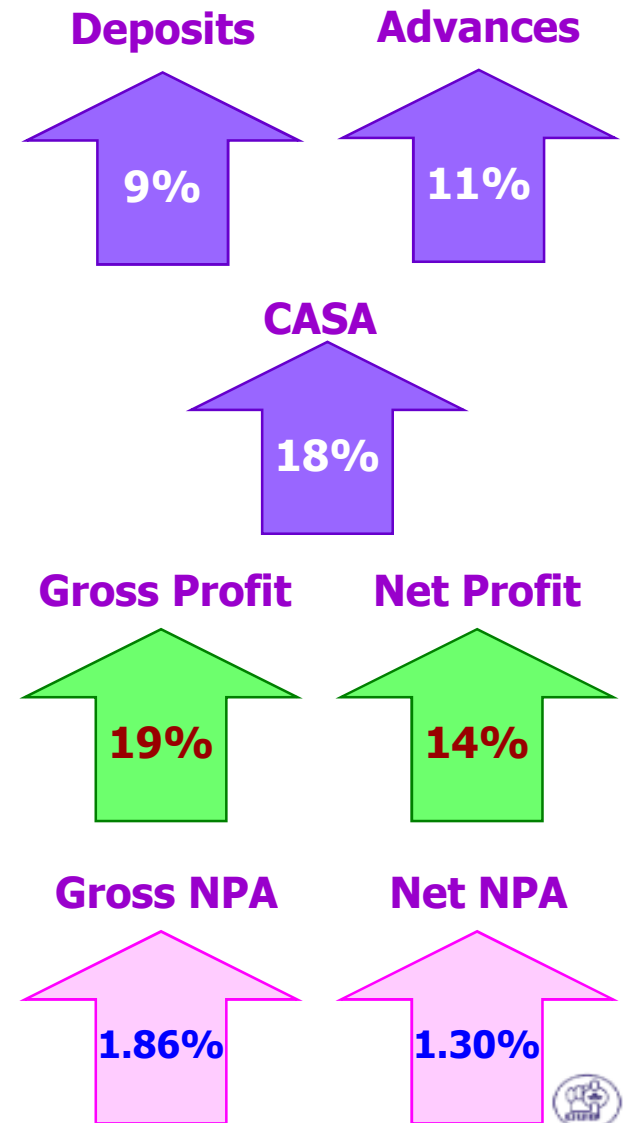


6. Financial Performance and Business Profile

FY 2014-15 Performance – A snapshot

HIGHLIGHTS FOR THE YEAR ENDED 31st MARCH 2015

- ✓ Deposits increased by 9% to Rs.241 Bn from Rs.220 Bn
- ✓ Advances increased by 11% from Rs.162 Bn to Rs.181 Bn
- ✓ Total Business grew by 10% from Rs.382 Bn to Rs.422 Bn
- ✓ CASA grew by 18% to Rs.46 Bn from Rs.39 Bn
- ✓ NII increased by 6% from Rs.7594 Mn to Rs.8074 Mn
- ✓ Gross Profit increased by 19% to Rs.6926 Mn from Rs.5810 Mn
- ✓ Net Profit increased by 14% from Rs.3471 Mn to Rs.3950 Mn
- ✓ Net NPA stood at 1.30%
- ✓ ROA stands at 1.49%
- ✓ ROE stands at 16.91%
- ✓ Net Interest Margin stands at 3.44%
- ✓ Cost to income ratio decreased to 42.83% Vs 44.10% previous year



FY 15 Vs FY 14 – Performance – A snapshot

Financial Performance

(in INR Mn)

Particulars	31.03.2015	31.03.2014	Inc / (Dec)	Growth	% Growth
Deposits	240750	220169	↑	20581	9%
Advances	180885	162236	↑	18649	11%
Total Business	421635	382405	↑	39230	10%
Demand Deposits	16681	14420	↑	2261	16%
Savings Deposits	29626	24754	↑	4872	20%
CASA	46307	39173	↑	7133	18%
Gross NPA	3358	2931	↑	427	15%
Net NPA	2328	1973	↑	355	18%
Gross NPA (%)	1.86%	1.81%			
Net NPA (%)	1.30%	1.23%			
C R A R (BASEL II)	16.59%	15.11%			
C R A R (BASEL III)	16.52%	15.01%			
- Of which Tier I	16.03%	14.43%			
CD Ratio	75%	74%			
PCR	58%	62%			

FY 15 Vs FY 14 – Performance – A snapshot

Financial Performance

(in INR Mn)

Particulars	31.03.2015	31.03.2014	Growth	% Growth
Net Interest Income	8074	7594	480	6%
Other Income	4041	2799	1242	44%
Operating Expenses	5188	4583	605	13%
Gross Profit	6926	5810	1116	19%
Provisions & Contingencies	3085	2339	746	32%
Exceptional item	109	0	109	
Net Profit	3950	3471	479	14%
Return on Assets	1.49%	1.44%		
Return on Equity *	16.91%	19.08%		
Net Interest Margin	3.44%	3.50%		

*→ Decrease in Return on equity is mainly due to expanded of capital base on infusion of capital funds through QIP route in Q2 FY 2015 to the tune of Rs.3500 Mn

During the year, the rate of depreciation on Fixed Assets has been changed to Straight Line Method determined on the basis of useful life as against WDV method wef 1st April 2014, in accordance with Schedule II of Companies Act, 2013 being used hitherto. As a result of this, the bank has reversed Rs.109 mn excess depreciation charged in earlier years as an one time measure.

Q4 FY 15 Vs Q4 FY 14 – Performance – A snapshot

Financial Performance

(in INR Mn)

Particulars	Q4 FY 2015	Q4 FY 2014	INC / (DEC)	% GROWTH
Net Interest Income	2047	1847	200	11%
Other Income	1055	852	203	24%
Operating Expenses	1313	1259	54	4%
Gross Profit	1788	1440	349	24%
Provisions & Contingencies	906	606	300	50%
Exceptional Item	109	0	109	
Net Profit	991	833	158	19%
Return on Assets	1.45%	1.34%		
Return on Equity *	15.13%	17.06%		
Net Interest Margin	3.40%	3.34%		

* → Decrease in Return on equity is mainly due to expanded of capital base on infusion of capital funds through QIP route in Q2 FY 2015 to the tune of Rs.3500 Mn

Out of Provisions & Contingencies to the tune of Rs.906 Mn, an amount of Rs.100 Mn has been ear-marked towards ex-gratia payment of employees pending finalization.

FY 15 Vs FY 14 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	FY 2015	FY 2014	Growth (%)
Interest on Loans	21662	20921	4%
Interest on Investments	5198	4380	19%
Other Interest Income	128	158	-ve
Total Interest Income	26989	25459	6%

Interest Expenses Breakup

Particulars	FY 2015	FY 2014	Growth (%)
Int Exp on Deposits	18532	17340	7%
Other Int Expenses	383	525	-ve
Total Interest Expenses	18915	17865	6%

Other Income Breakup

Particulars	FY 2015	FY 2014	Growth (%)
CEB & Charges	1967	1743	13%
Treasury Income *	1292	555	133%
Other Inc incl recoveries in written off a/cs	782	501	56%
Total Other Income	4041	2799	44%

Operating Expenses Breakup

Particulars	FY 2015	FY 2014	Growth (%)
Employee Cost	2103	1856	13%
Other Operating Expenses	3086	2727	13%
Total Expenses	5188	4583	13%

*→ Of this, income from integrated forex treasury operations amounted to Rs.550 Mn on the back of lower credit off-take. Had these funds been deployed in domestic money markets the interest arising therefrom would have resulted in higher Interest Income, NII, NIM and Yield on Funds. Nevertheless the current strategy had yielded more profits.

Q4 FY 15 Vs Q4 FY 14 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	Q4 FY 2015	Q4 FY 2014	Growth (%)
Interest on Loans	5512	5196	6%
Interest on Investments	1342	1132	19%
Other Interest Income	28	26	8%
Total Interest Income	6882	6354	8%

Interest Expenses Breakup

Particulars	Q4 FY 2015	Q4 FY 2014	Growth (%)
Int Exp on Deposits	4707	4385	7%
Other Int Expenses	128	122	5%
Total Interest Expenses	4835	4508	7%

Other Income Breakup

Particulars	Q4 FY 2015	Q4 FY 2014	Growth (%)
CEB & Charges	529	471	12%
Treasury Income	421	149	183%
Other Inc incl recoveries in written off a/cs	105	233	-ve
Total Other Income	1055	852	24%

Operating Expenses Breakup

Particulars	Q4 FY 2015	Q4 FY 2014	Growth (%)
Employee Cost	510	473	8%
Other Operating Expenses	804	786	2%
Total Expenses	1313	1259	4%

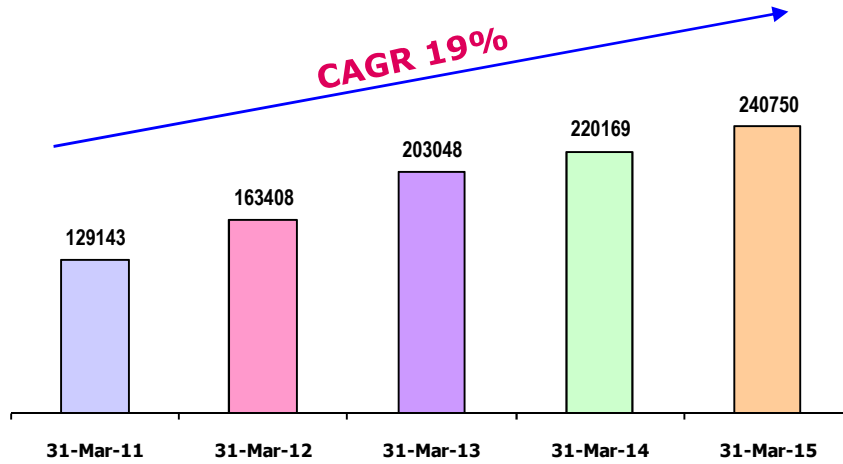
Key Business Indicators

Key indicators

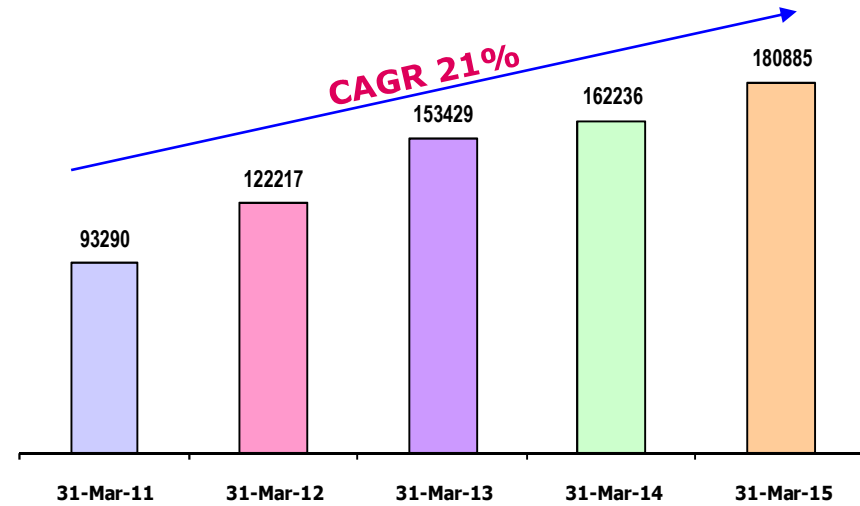
Particulars	FY 2015	FY 2014	Q4 FY 15	Q4 FY 14
Cost of Deposits	8.15%	8.37%	8.14%	8.25%
Yield on Advances	13.18%	13.43%	13.06%	13.09%
Yield on Investments	7.46%	7.33%	7.52%	7.31%
Net Interest Margin	3.44%	3.50%	3.40%	3.34%
Cost to Income	42.83%	44.10%	42.34%	46.66%
Cost of Funds	7.13%	7.40%	7.08%	7.24%
Yield on Funds	10.17%	10.55%	10.08%	10.20%
Per Employee Business (in INR Mn)	96.53	90.62	96.53	90.62
Per Employee Profit (in INR Mn) (Ann)	0.91	0.82	0.91	0.79
EPS (in INR) – FV INR 1/- share (Not Ann)	6.82	6.69	1.66	2.04

Strong Deposits and Advances growth

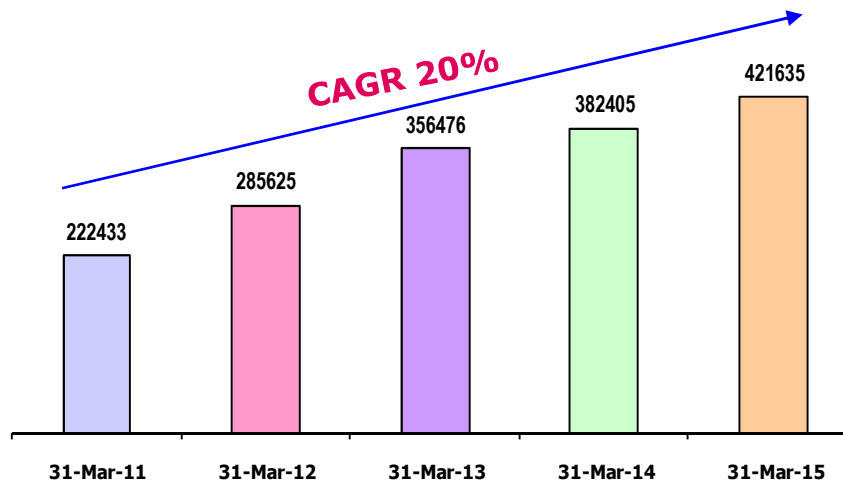
Deposits



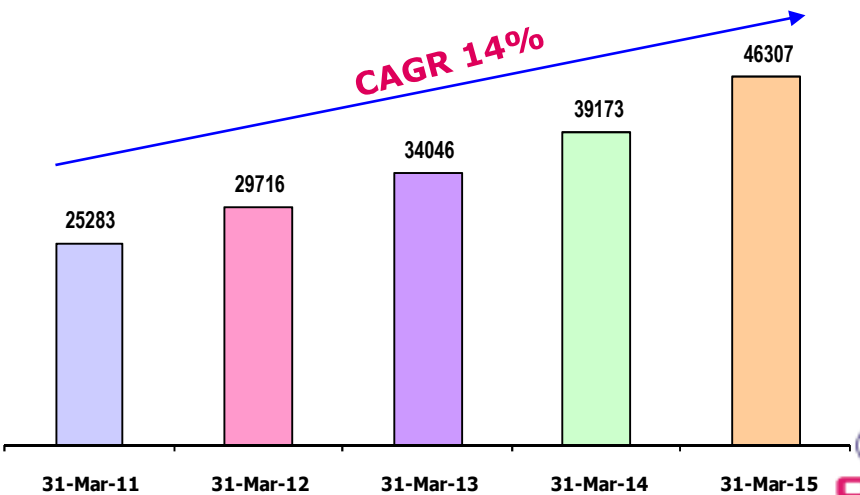
Advances



Business

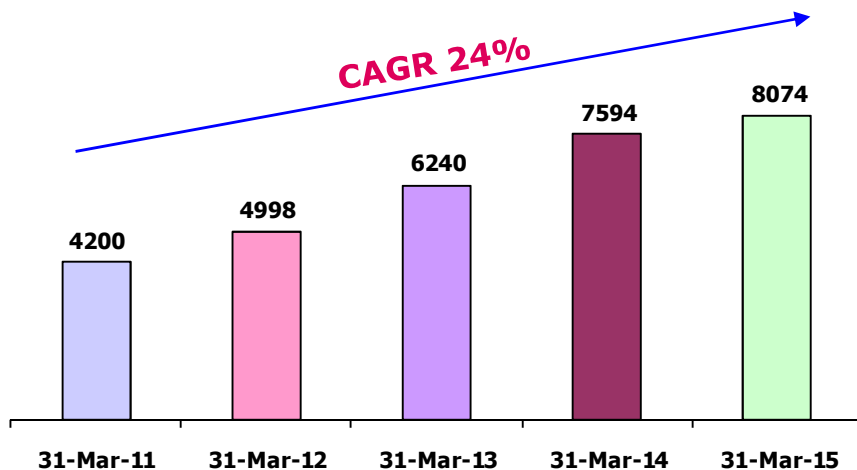


CASA

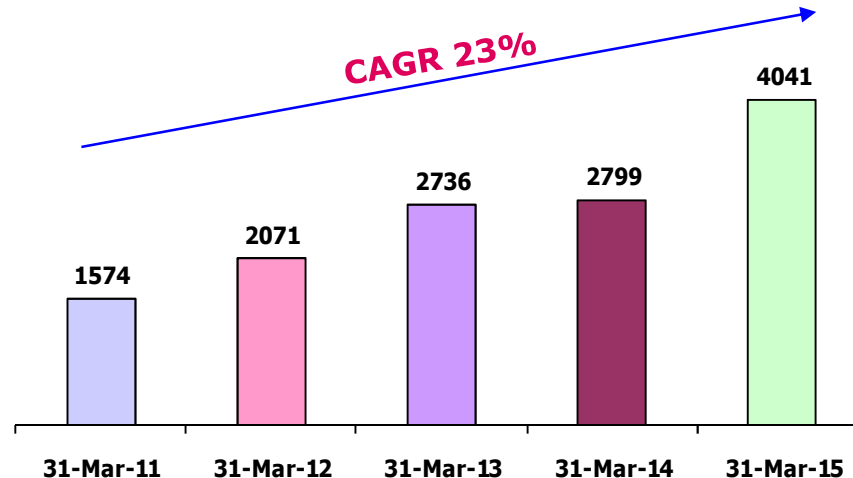


Income Growth over the years ...

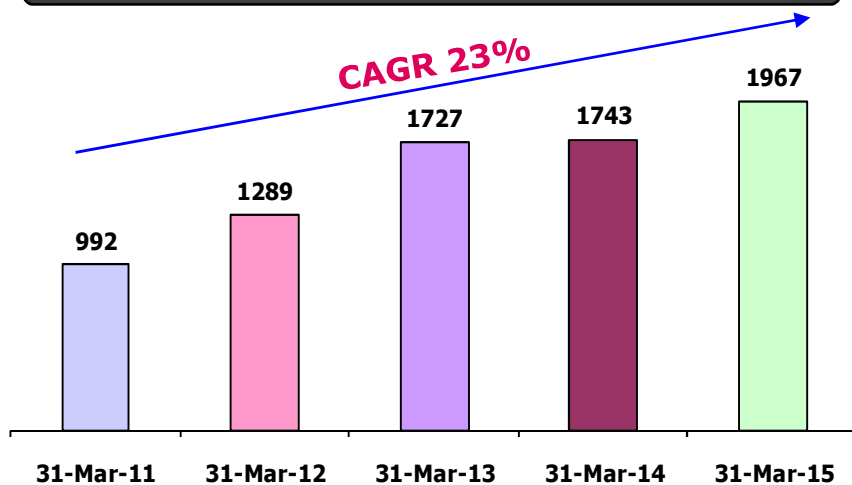
Net Interest Income Growth



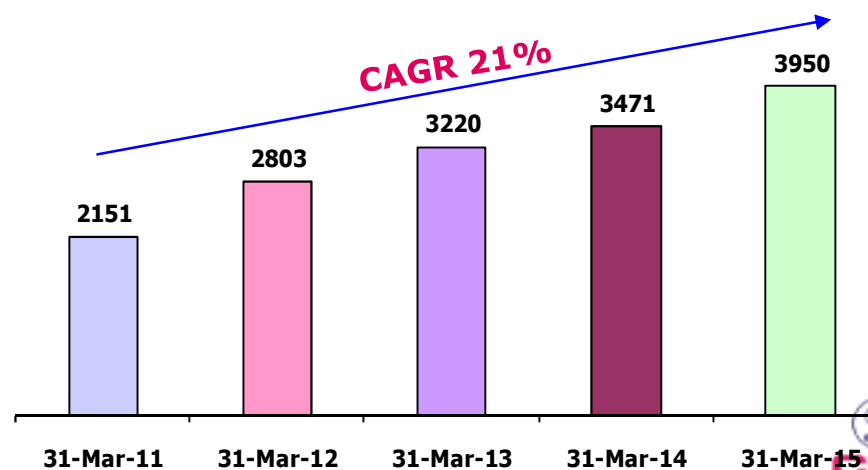
Other Income Growth



CEB Growth

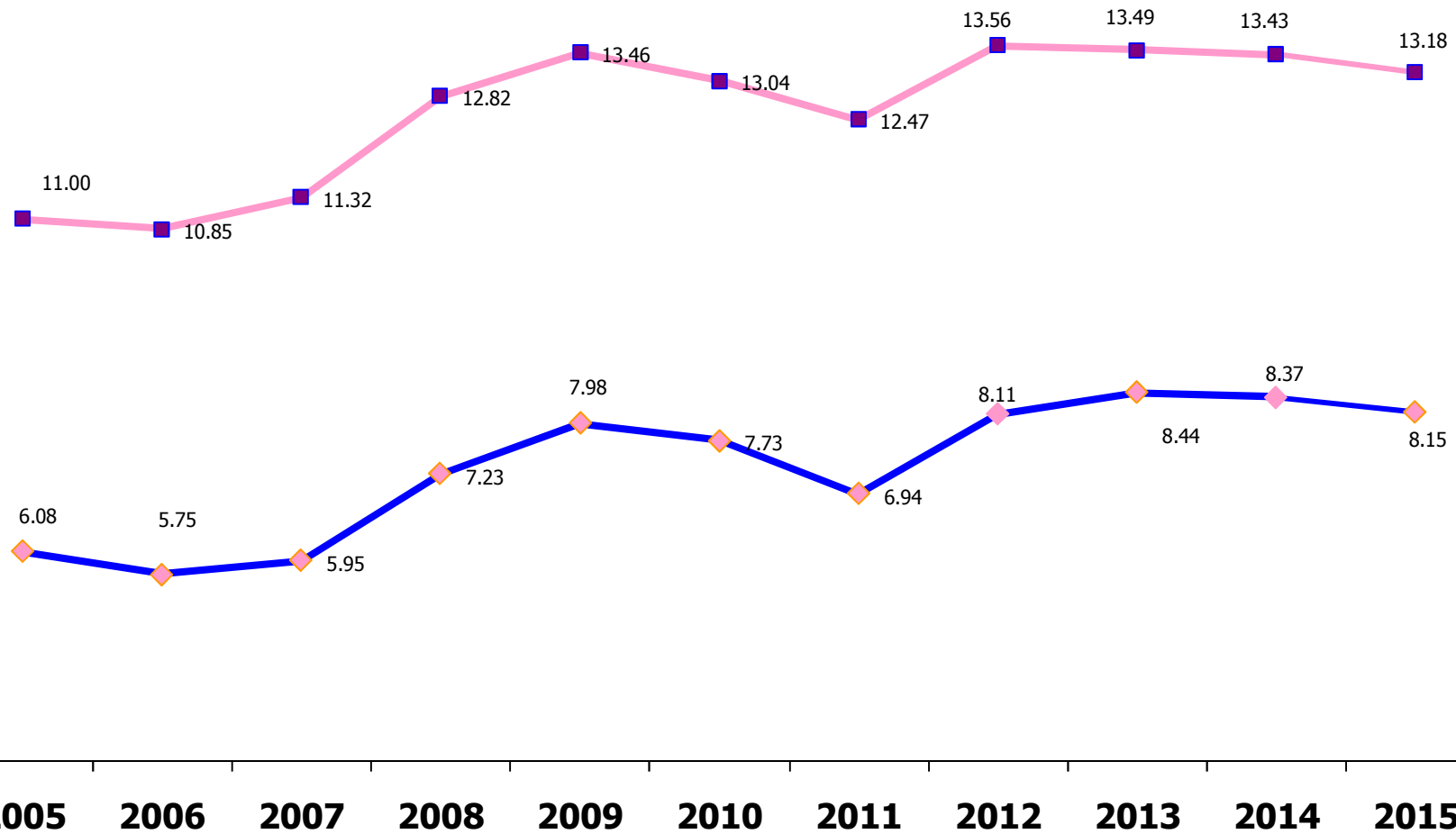


Net Profit Growth



Cost of deposits & Yield on advances

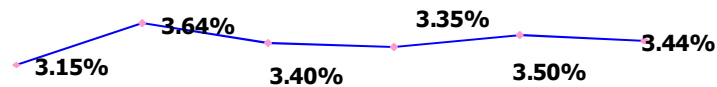
Cost of Deposits and Yield on Advances



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

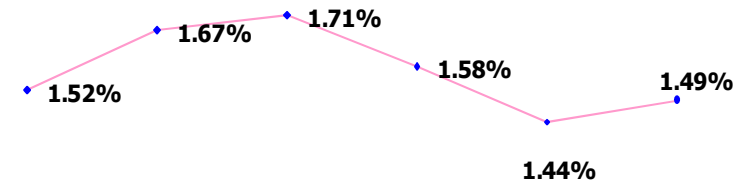
Key Business Ratios - Yearwise

Net Interest Margin



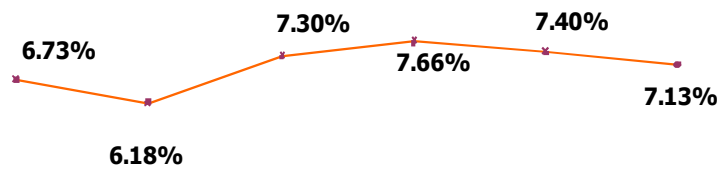
31-Mar-10 31-Mar-11 31-Mar-12 31-Mar-13 31-Mar-14 31-Mar-15

Return on Assets



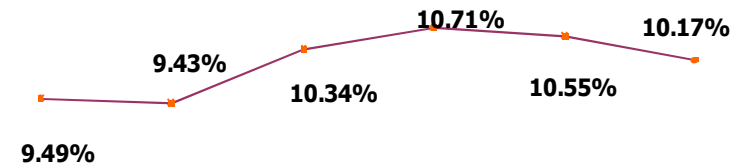
31-Mar-10 31-Mar-11 31-Mar-12 31-Mar-13 31-Mar-14 31-Mar-15

Cost of Funds



31-Mar-10 31-Mar-11 31-Mar-12 31-Mar-13 31-Mar-14 31-Mar-15

Yield on Funds

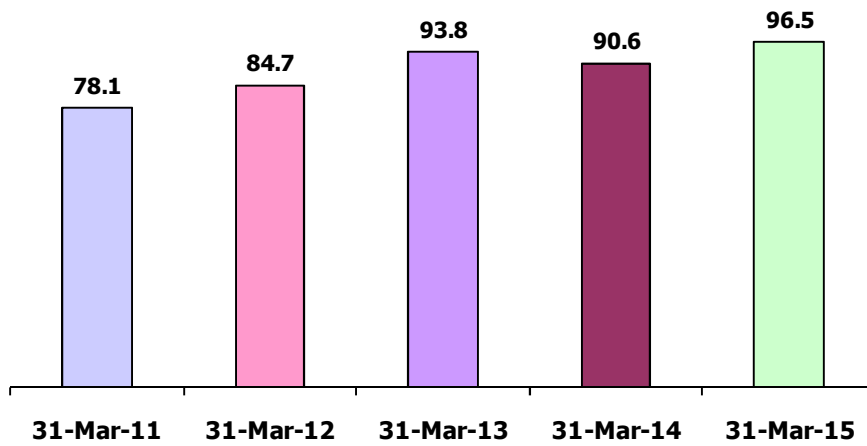


31-Mar-10 31-Mar-11 31-Mar-12 31-Mar-13 31-Mar-14 31-Mar-15

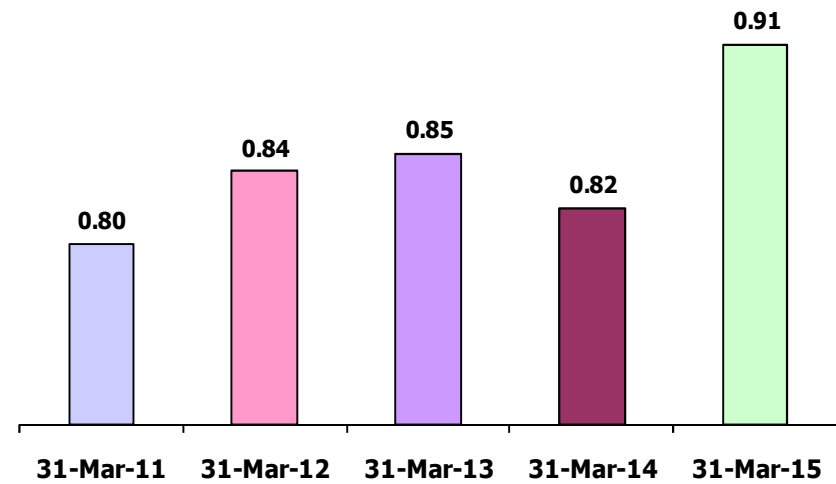
Efficiency

(Rs in Mn)

Business per Employee



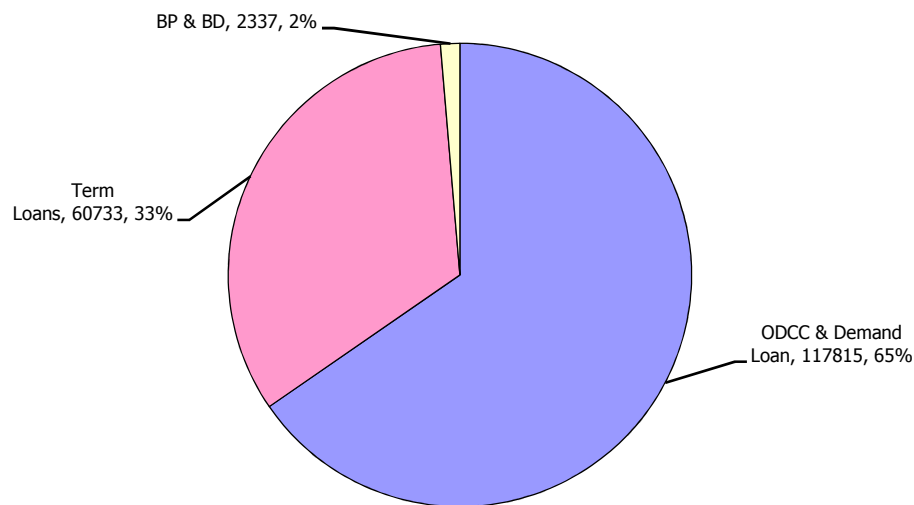
Profit per Employee



Loan Book – Products Composition

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loans	117815	65%
Term Loans	60733	33%
Bills Purchased & Bills Discounted	2337	2%
Gross Loans Total	180885	100%

- ✓ Working capital loans yielding higher interest constitute 65% of advances
- ✓ Re-pricing possible at short intervals thus reducing interest rate risk
- ✓ ~80% of our loan book is on floating rate basis which reduces interest rate risk



Loan book – Composition

Sectoral Deployment as on 31st March 2015

Particulars	Amount (INR Mn)	% to Total Advances
Agriculture (includes AJL – 20659 Mn)	30413	17%
M S M E	60964	34%
Large Industries	11243	6%
Retail Traders	9710	5%
Wholesale Traders	22470	12%
Commercial Real Estate	9666	5%
JL Non Agriculture	4162	2%
Residential Mortgages	11413	6%
Other Personal Loan (incl Personal Loan, Clean loan, Clean OD, Consumer loan, etc.)	4971	3%
Loans collateralized by Deposits	3866	2%
Infrastructure	1273	1%
NBFC	1637	1%
Others (Edu. Loan, Staff Loan, etc)	9097	6%
Gross Loans Total	180885	100%

Secured & Unsecured Advances

Particulars	Amount (INR Mn)	% to Total Advances
Secured Loans	178934	99%
Unsecured Loans	1951	1%
Total	180885	100%

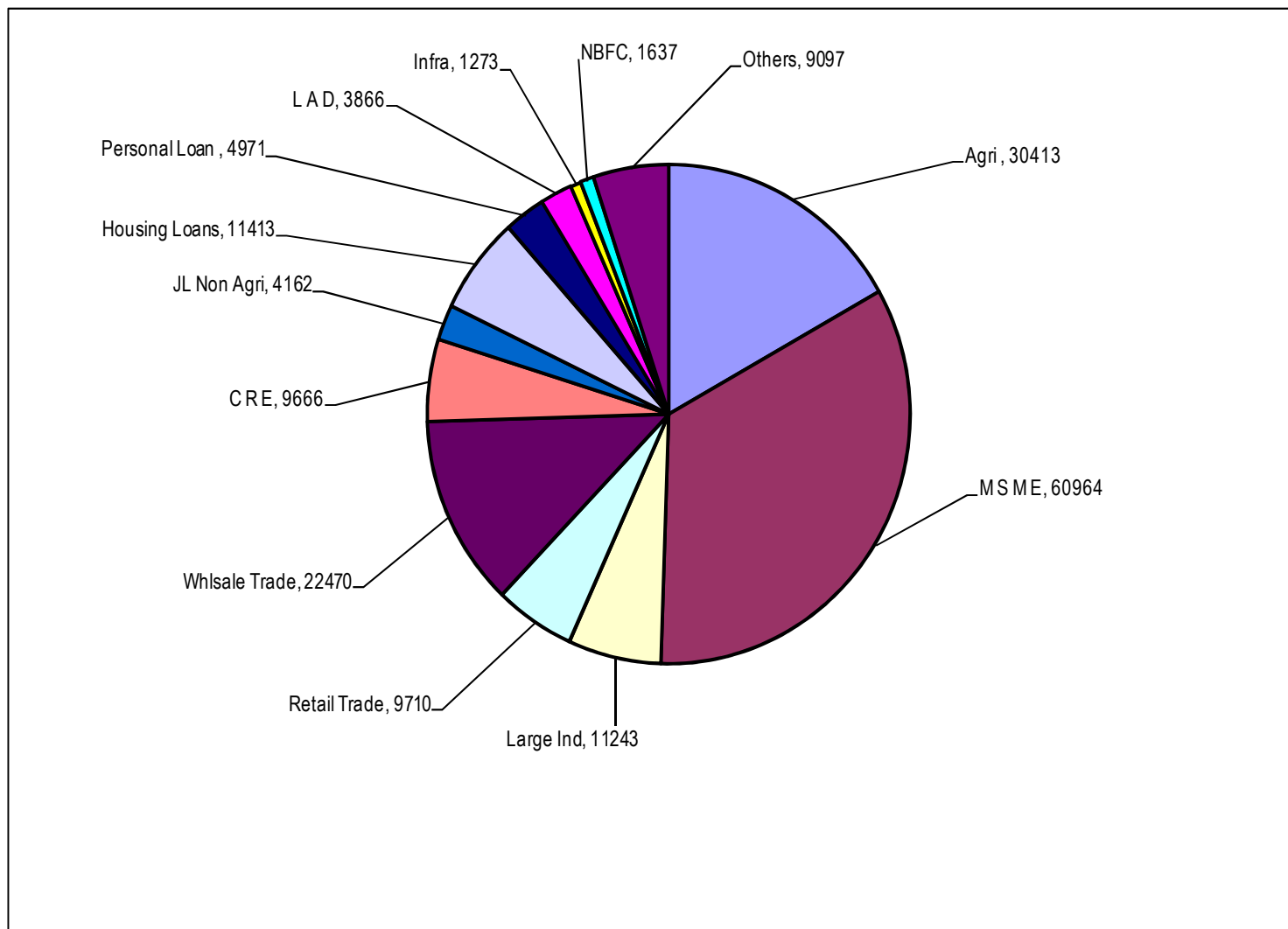
- ✓ Trading & MSME loans earning higher yields constitute about 51%.
- ✓ Diversified credit portfolio reduces credit risk
- ✓ Lower ticket size backed by adequate collaterals
- ✓ Unsecured Advances aggregate to 1% only
- ✓ Jewel Loan portfolio decreased by Rs.4779 Mn when compared to FY 2014.
- ✓ Total Jewel Loan outstanding as on 31.03.2015 - Rs.24880 Mn

AJL – Agricultural Jewel Loan

JL – Jewel Loan

Loan Book – Sectoral Deployment

Sectoral Deployment chart



Loan Book – Advances to Major Industries

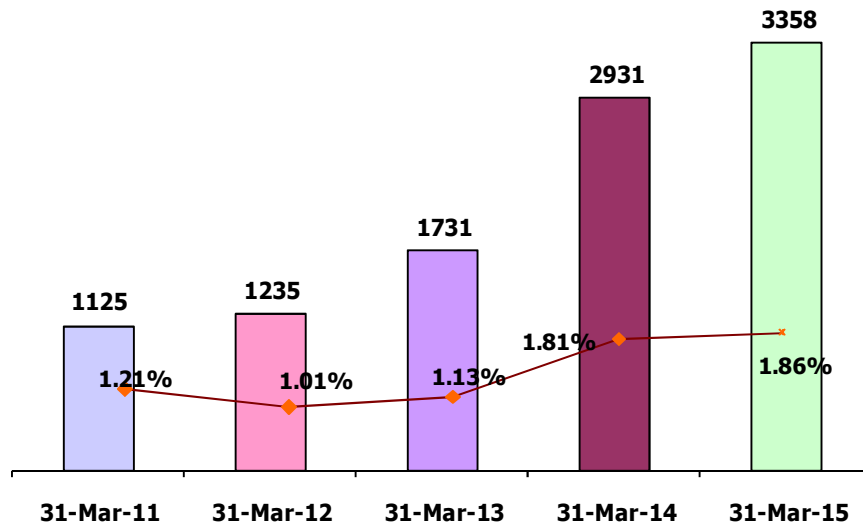
Advances to Major Industries as on 31st March 2015

Industry Name	Amount (in INR Mn)	% to Total Advances
Textiles		
a) Cotton	9880	5%
b) Other Textiles	4876	3%
Metals		
a) Iron & Steel	6708	3%
b) Other Metals	2764	1%
Paper & Paper Products	4129	2%
Food Processing	2791	2%
Chemicals	1772	1%
Rubber & Plastics	1577	1%
Engineering	2981	2%
Beverage & Tobacco	200	1%
Automobiles	922	1%
Other Industries (includes Leather, Wood, Cement, Gems & Jewels, etc)	1988	1%
Total	40587	23%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	140299	77%
Total Gross Advances	180885	100%

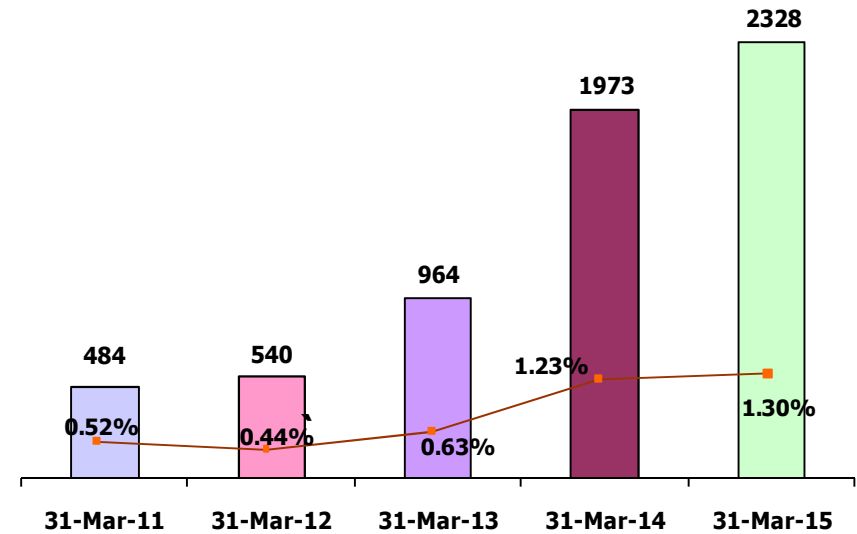
Asset Quality

(Rs in Mn)

Gross NPA Qtm & Gross NPA %



Net NPA Qtm & Net NPA %



Asset Quality Position – Movement over the years

(Rs in Mn)		FY Mar-11	FY Mar-12	FY Mar-13	F Y Mar-14	Q4 FY 2015	FY 2015
NPA Opening balance		882	1125	1235	1731	3607	2931
Additions	A	1207	1444	2234	4562	1086	4250
Recovery / SR		376	649	486	1865	512	2118
Upgradations		114	165	232	168	85	227
Net Addition	B	717	630	1516	2529	489	1905
Write-off		474	520	1020	1329	738	1478
NPA Closing balance		1125	1235	1731	2931	3358	3358
Technical Write-off (TW) during the period		540	484	948	1226	0	618
Provision made during the period	C	672	570	970	1485	425	1650
T W recovery	D	291	400	599	544	104	750
Provision made net of TW Recovery	E = C-D	381	170	371	941	321	900
Gross Advance	F	92555	122217	153428	162236	180885	180885
Additions % of Gross Advance	A / F	1.30	1.18	1.46	2.81	0.60	2.35
Net Addition % of Gross Advance	B / F	0.77	0.52	0.99	1.56	0.27	1.05
Credit cost	E / F	0.41	0.14	0.24	0.58	0.18	0.50
Gross NPA %		1.21	1.01	1.13	1.81	1.86	1.86
Net NPA %		0.52	0.44	0.63	1.23	1.30	1.30

Restructured Accounts

- ✓ Only one account to the tune of Rs.35 Mn has been restructured during Q4 FY 2015
- ✓ During the year, we have restructured only two accounts amounting to Rs.103 Mn

Balance outstanding as on 31.03.2015 in respect of Restructured Standard borrowers:

Type Restructuring	No. of Borrowers	Amount (in INR Mn)
Under CDR Mechanism	2	748
Under SME Debt Restructuring Mechanism	8	177
Under Other Debt Restructuring Mechanism	4	1680
Total	14	2606

- ✓ The above disclosure is in respect of Restructured Standard Accounts excluding NPA.
- ✓ Restructured Standard Advances to Gross Advances - 1.44% FY 15 Vs 1.70% FY 14
- ✓ Additions to SR in Q4 FY 2015 is Rs.510 Mn and amount outstanding in Security Receipts / SR Application money - 3737 Mn
- ✓ Amount serviced during Q4 FY 2015 in restructured accounts is Rs.95 Mn

Investments – At a Glance

Investments Breakup and Categorywise

(in INR Mn)

Particulars	MAR 2015	MAR 2014
SLR Securities	54875	53190
Non-SLR Securities	8795	6363
Total Investments	63670	59553
Yield on Investments	7.46%	7.33%
Investments Breakup:		
- A F S	14304 (22%)	4598 (8%)
- H T M	49366 (78%)	54950 (92%)
- H F T	-	5
Total Investments	63670	59553
Modified Duration:		
- A F S	2.28	2.20
- H T M	4.16	4.25
- H F T	-	-
- Overall Portfolio	3.83	4.11



Thank You

