



CITY UNION BANK

# INVESTOR PRESENTATION

MARCH 2025

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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.

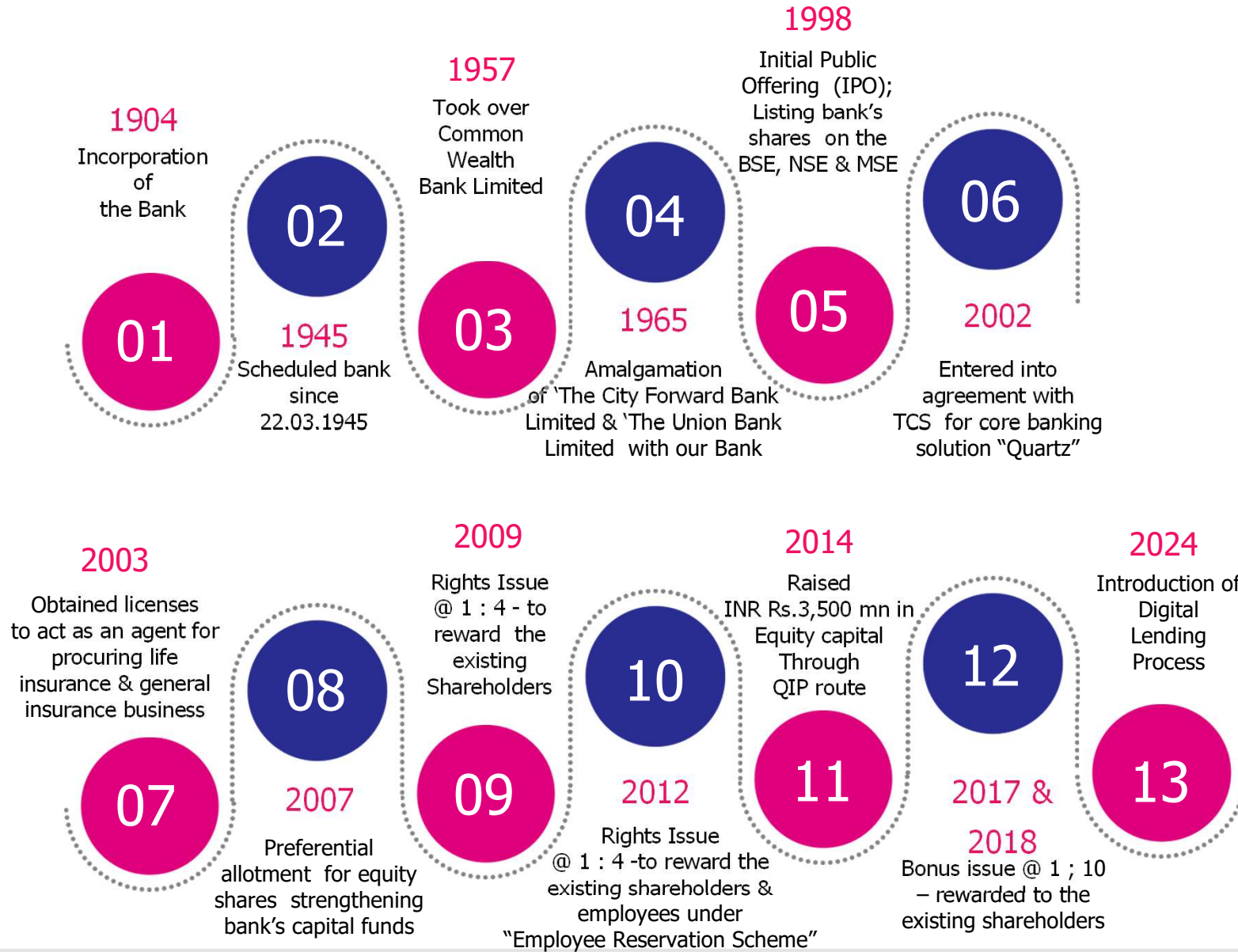
The main focus of the Bank – lending to MSME, Retail / Wholesale Trade with a granular asset profile including providing Short-term and long-term loans to the agricultural sector.

## FACTS & FIGURES

Position as on 31.03.2025



# 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.**

## 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 lending.**

## Invested in Robust Infrastructure

- **Comprehensive employee training and recruitment infrastructure through staff training college.**
- **LOS is digitalized**

## Purely retail Liability Franchise

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

10-year CAGR of about 15%

Consistent Return with Superior ROA, ROE

# COMPETITIVE ADVANTAGES

## NETWORK

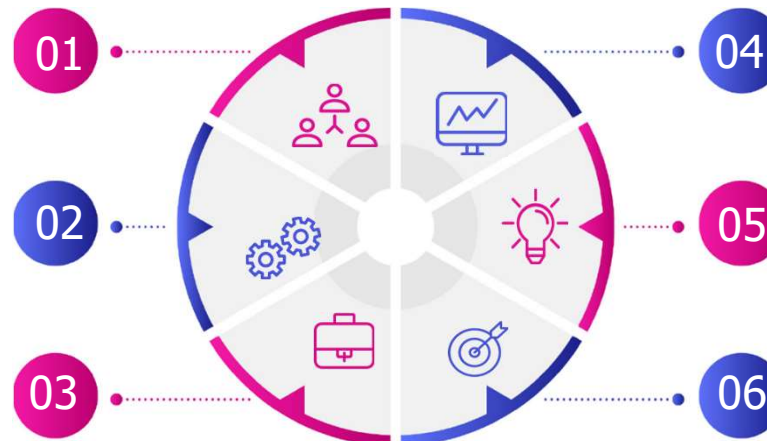
- Pan India presence with 875 branches
- Strong presence in South India (732 branches) of which 550 are in Tamil Nadu alone

## ADEQUATELY CAPITALISED

- Strong Capital Adequacy ratio of 23.75% out of which Tier 1 constitutes 22.70%

## MSME / TRADING PORTFOLIO

- Trading and MSME loan segments constitute about 44% of advances



## STRONG TRACK RECORD

- Continuous profitability and dividend payout in all 121 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 7.37 %
- 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.

**CARE** has assigned

- “**AA-**” for Long Term - issuers with this rating are considered to have “**High Degree of Safety**” regarding timely servicing of financial obligations.

## **PERFORMANCE HIGHLIGHTS – MARCH 2025**

## Q4 FY 25 PERFORMANCE – A SNAPSHOT

- Deposits increased by 14% from Rs. 556 Bn to Rs. 635 Bn Y-o-Y
- Advances registered a growth of 14% from Rs.465 Bn to Rs.531 Bn Y-o-Y
- The total business grew by 14% from Rs.1,021 Bn to Rs. 1,166 Bn Y-o-Y
- Profitability and efficiency ratios :

PARTICULARS	Q4 FY 25	Q4 FY 24	FY 25	FY 24	Q3 FY 25
Return on Assets	1.53%	1.48%	1.55%	1.52%	1.57%
Net Interest Margin	3.60%	3.66%	3.60%	3.65%	3.58%
Return on Equity	12.60%	12.39%	12.63%	12.86%	12.64%
Earning per share	Rs.3.89	Rs.3.44	Rs.15.17	Rs.13.72	Rs.3.86

- Gross NPA – 3.09% and Net NPA – 1.25%
- Provision Coverage Ratio - 78% (with TW) & 60% (without TW)
- CRAR – 23.75% (Basel III) of which core CRAR – 22.70%

## Q4 FY 25 VS Q4 FY 24 PERFORMANCE – A SNAPSHOT

(in INR Mn)

635,260



14%

556,566

Deposits

530,664



14%

464,815

Advances

1,165,924



14%

1,021,381

Total Business

181,189



6%

170,502

CASA

4,410



25%

3,518

Gross Profit

2,880



13%

2,548

Net Profit

6,003



10%

5,466

Net Interest  
Income

48.21%



51.26 %

Cost to Income

1.53%

ROA

12.60%

ROE

3.60 %

NIM

3.09%

Gross NPA

1.25%

Net NPA

78%

PCR  
(with TW)

■ Q4 FY 25

■ Q4 FY 24

## FY 25 VS FY 24 PERFORMANCE – A SNAPSHOT

(in INR Mn)

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14%

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Deposits

530,664



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464,815

Advances

1,165,924



14%

1,021,381

Total Business

181,189



6%

170,502

CASA

16,786



11%

15,167

Gross Profit

11,236



11%

10,157

Net Profit

23,157



9%

21,235

Net Interest  
Income

47.77%



47.06 %

Cost to Income

1.55%

ROA

12.63%

ROE

3.60 %

NIM

3.09%

Gross NPA

1.25%

Net NPA

78%

PCR  
(with TW)

■ FY 25

■ FY 24

## **FINANCIAL PERFORMANCE & BUSINESS PROFILE**

## FY 25 VS FY 24 PERFORMANCE - A SNAPSHOT

### FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	FY 2025	FY 2024	INC / (DEC)	Growth	Growth %
Deposits	635,260	556,566	↑	78,694	14%
Advances	530,664	464,815	↑	65,849	14%
Total Business	1,165,924	1,021,381	↑	144,543	14%
Demand Deposits	60,738	54,889	↑	5,849	11%
Saving Deposits	120,451	115,613	↑	4,838	4%
CASA	181,189	170,502	↑	10,687	6%
Gross NPA	16,382	18,544	↓	-2,162	-12%
Net NPA	6,531	8,987	↓	-2,456	-27%
Gross NPA (%)	3.09%	3.99%			
Net NPA (%)	1.25%	1.97%			
C R A R (BASEL – III)	23.75%	23.73%			
- Of which Tier I	22.70%	22.69%			
CD Ratio	84%	84%			
PCR	78%	72%			

## Q4 FY 25 VS Q4 FY 24 PERFORMANCE - A SNAPSHOT

### FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	Q4 FY 25	Q4 FY 24	INC / (DEC)	Growth %	Q3 FY 25
Net Interest Income	6,003	5,466	537	10%	5,877
Other Income	2,512	1,752	760	43%	2,284
Operating Expenses	4,105	3,700	405	11%	3,801
Gross Profit	4,410	3,518	892	25%	4,360
Provisions & Contingencies	1,530	970	560	58%	1,500
Net Profit	2,880	2,548	332	13%	2,860
Return on Assets	1.53%	1.48%	-	-	1.57%
Return on Equity	12.60%	12.39%	-	-	12.64%
Net Interest Margin	3.60%	3.66%	-	-	3.58%



## FY 25 VS FY 24 PERFORMANCE - A SNAPSHOT

### FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	FY 25	FY 24	INC / (DEC)	Growth %
Net Interest Income	23,157	21,235	1,922	9%
Other Income	8,981	7,416	1,565	21%
Operating Expenses	15,352	13,484	1,868	14%
Gross Profit	16,786	15,167	1,619	11%
Provisions & Contingencies	5,550	5,010	540	11%
Net Profit	11,236	10,157	1,079	11%
Return on Assets	1.55%	1.52%	-	-
Return on Equity	12.63%	12.86%	-	-
Net Interest Margin	3.60%	3.65%	-	-

## PROVISIONS & CONTINGENCIES – BREAKUP

(in INR Mn)

PARTICULARS	Q4 FY 25	Q4 FY 24	FY 2025	FY 2024	Q3 FY 25
Provision for:					
- Tax	750	650	2,930	2,150	750
- Bad Debts	780	330	2,550	3,270	750
- Contingencies	-	-20		-170	-
- Standard Assets	-	40		-170	-
- Restructuring	-	-30		-70	-
- Others	-	-	70	-	-
<b>Total</b>	<b>1,530</b>	<b>970</b>	<b>5,550</b>	<b>5,010</b>	<b>1,500</b>

## Q4 FY 25 VS Q4 FY 24 – INCOME AND EXPENSES BREAKUP

### INTEREST INCOME BREAKUP

PARTICULARS	Q4 FY 25	Q4 FY 24	Growth %
Interest on Loans	12,432	10,806	15%
Interest on Investments	2,714	2,518	8%
Other Interest Income	181	417	-57%
<b>Total Interest Income</b>	<b>15,327</b>	<b>13,741</b>	<b>12%</b>

### OTHER INCOME BREAKUP

PARTICULARS	Q4 FY 25	Q4 FY 24	Growth %
CEB & Charges	1,491	937	59%
Treasury Income	262	319	-18%
Other Inc incl recoveries in written off a/cs	759	496	53%
<b>Total Other Income</b>	<b>2,512</b>	<b>1,752</b>	<b>43%</b>

### INTEREST EXPENSES BREAKUP

(in INR Mn)

PARTICULARS	Q4 FY 25	Q4 FY 24	Growth %
Int Exp on Deposits	8,764	7,574	16%
Other Int Expenses	560	701	-20%
<b>Total Interest Expenses</b>	<b>9,324</b>	<b>8,275</b>	<b>13%</b>

### OPERATING EXPENSES BREAKUP

PARTICULARS	Q4 FY 25	Q4 FY 24	Growth %
Employee Cost	1,965	1,678	17%
Other Operating Expenses	2,140	2,022	6%
<b>Total Operating Expenses</b>	<b>4,105</b>	<b>3,700</b>	<b>11%</b>

## FY 25 VS FY 24 – INCOME AND EXPENSES BREAKUP

### INTEREST INCOME BREAKUP

PARTICULARS	FY 25	FY 24	Growth %
Interest on Loans	46,721	41,534	12%
Interest on Investments	10,733	9,589	12%
Other Interest Income	886	1,583	-44%
<b>Total Interest Income</b>	<b>58,340</b>	<b>52,706</b>	<b>11%</b>

### OTHER INCOME BREAKUP

PARTICULARS	FY 25	FY 24	Growth %
CEB & Charges	4,658	3,598	29%
Treasury Income	860	1,234	-30%
Other Inc incl recoveries in written off a/cs	3,463	2,584	34%
<b>Total Other Income</b>	<b>8,981</b>	<b>7,416</b>	<b>21%</b>

### INTEREST EXPENSES BREAKUP

(in INR Mn)

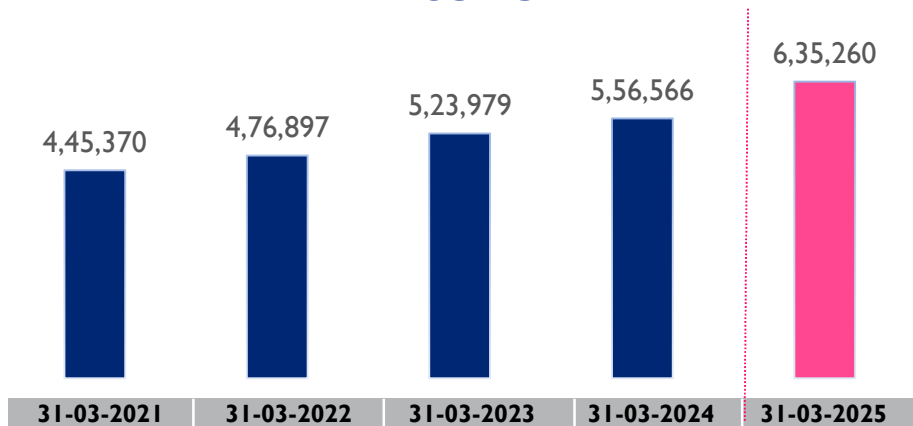
PARTICULARS	FY 25	FY 24	Growth %
Int Exp on Deposits	32,774	28,990	13%
Other Int Expenses	2,409	2,481	-3%
<b>Total Interest Expenses</b>	<b>35,183</b>	<b>31,471</b>	<b>12%</b>

### OPERATING EXPENSES BREAKUP

PARTICULARS	FY 25	FY 24	Growth %
Employee Cost	7,330	6,138	19%
Other Operating Expenses	8,022	7,346	9%
<b>Total Operating Expenses</b>	<b>15,352</b>	<b>13,484</b>	<b>14%</b>

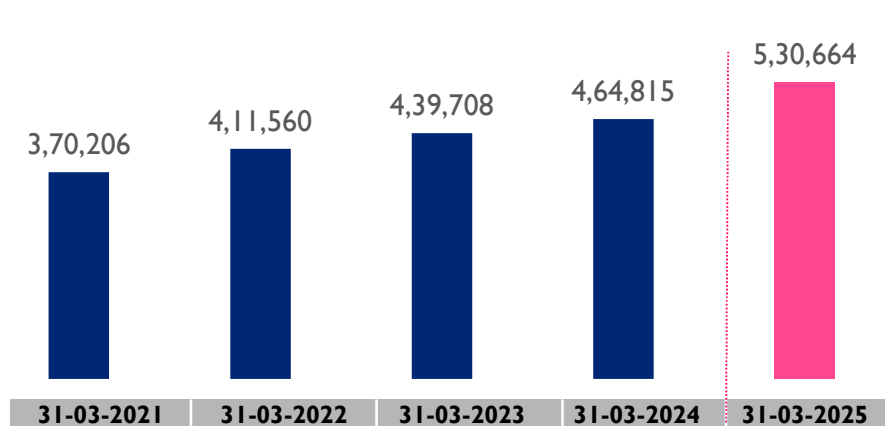
## DEPOSITS AND ADVANCES GROWTH – OVER THE YEARS

### DEPOSITS

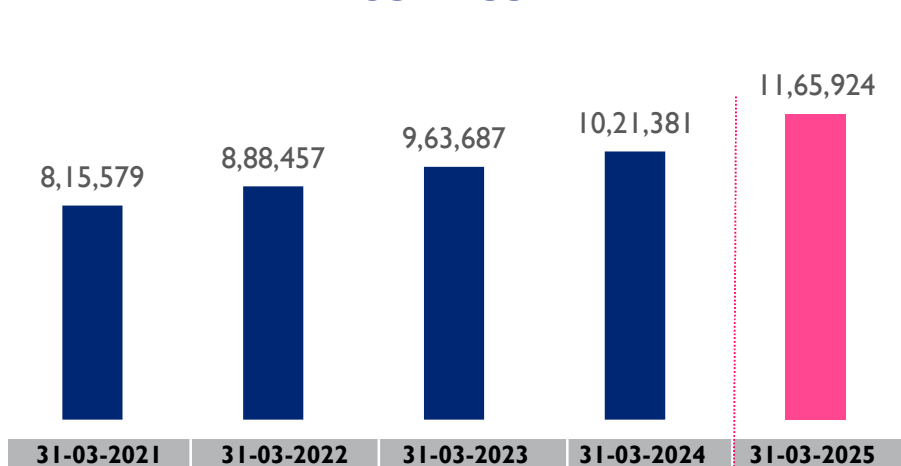


### ADVANCES

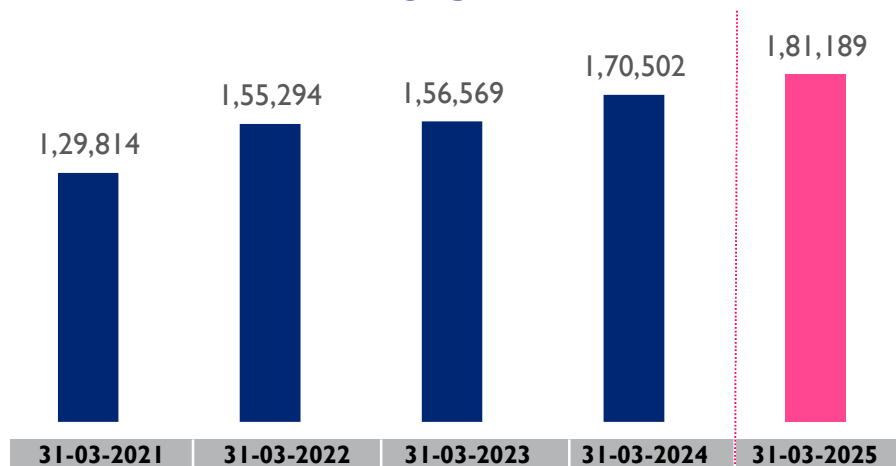
(in INR Mn)



### BUSINESS



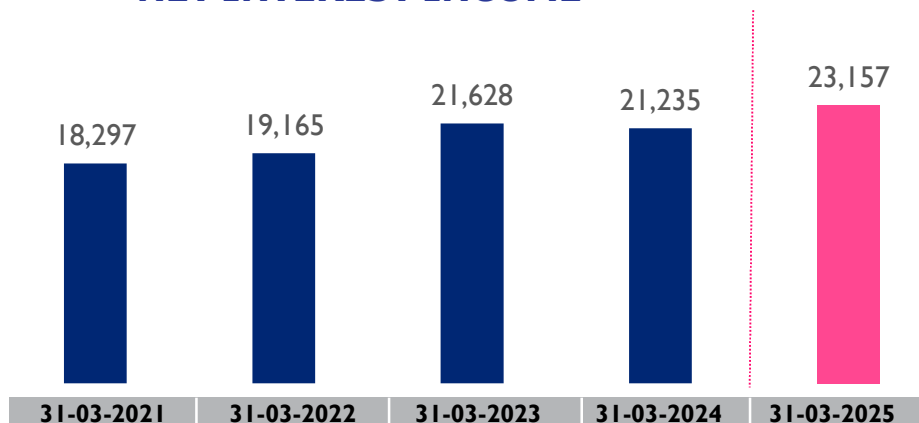
### CASA



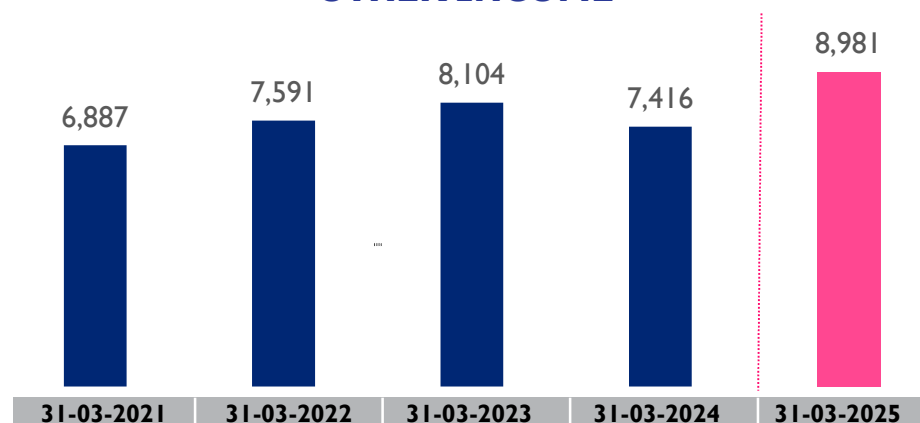
## INCOME GROWTH OVER THE YEARS...

### NET INTEREST INCOME

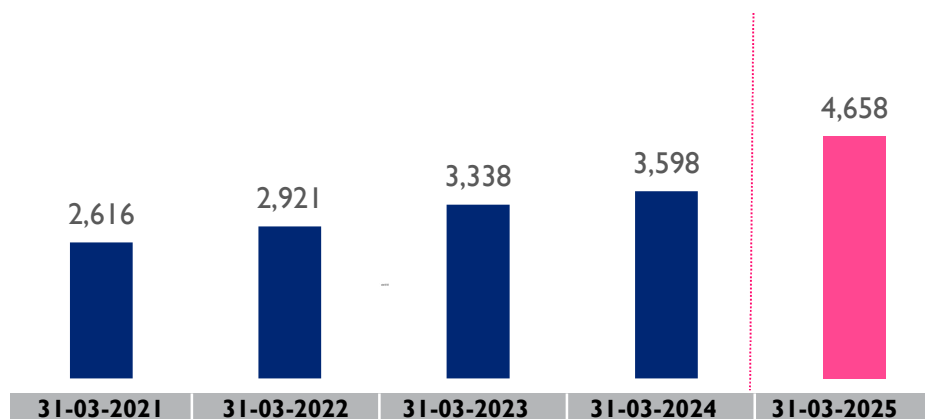
(in INR Mn)



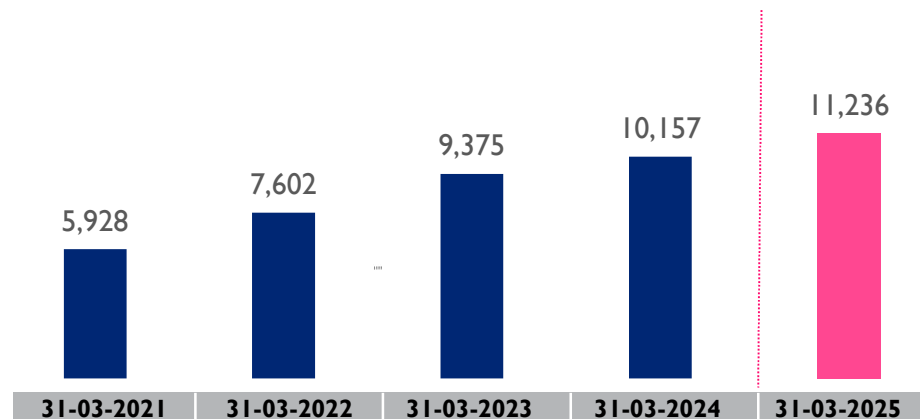
### OTHER INCOME



### CEB



### NET PROFIT

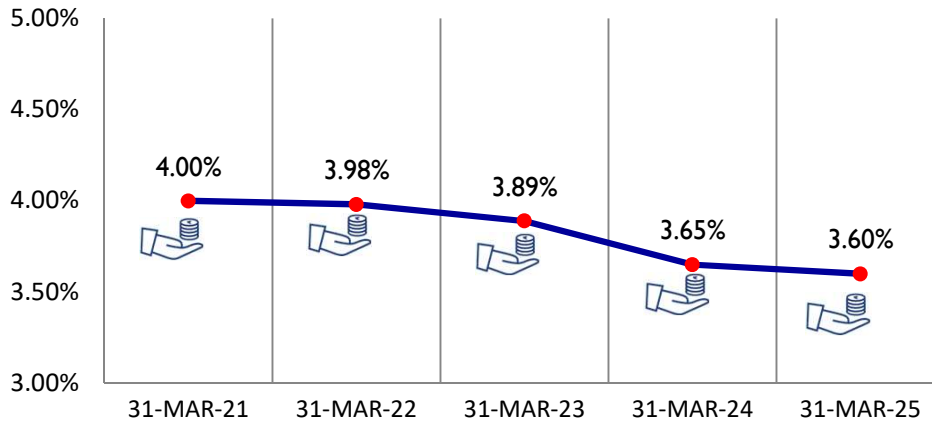


## KEY BUSINESS INDICATORS

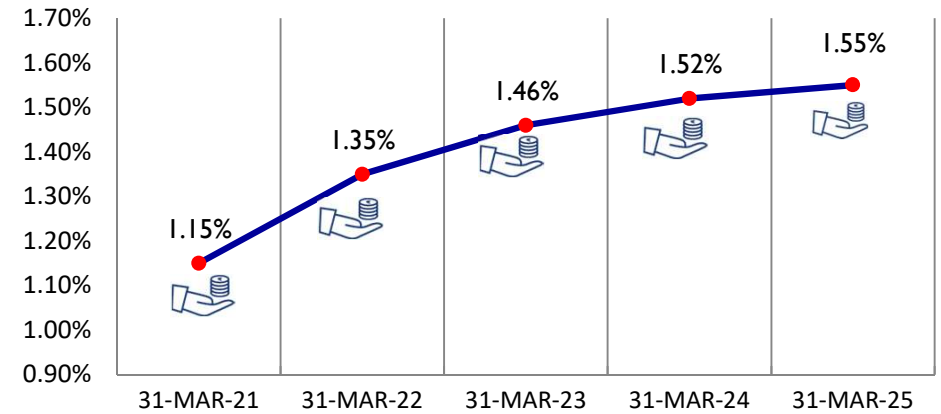
PARTICULARS <sup>1.48</sup>	Q4 FY 25	Q4 FY 24	FY 2025	FY 2024	Q3 FY 25
Cost of Deposits	6.02%	5.75%	5.85%	5.59%	5.88%
Yield on Advances	9.93%	9.85%	9.79%	9.72%	9.81%
Yield on Investments	6.51%	6.39%	6.50%	6.27%	6.49%
Net Interest Margin	3.60%	3.66%	3.60%	3.65%	3.58%
Cost to Income	48.21%	51.26%	47.77%	47.06%	46.58%
Cost of Funds	4.95%	4.80%	4.85%	4.70%	4.88%
Yield on Funds	8.14%	7.97%	8.04%	7.87%	8.09%
Per Employee Profit (in INR Mn) (Ann)	1.54	1.42	1.48	1.41	1.51
EPS in INR - FV INR Re.1/- share (Not Ann)	3.89	3.44	15.17	13.72	3.86

## KEY BUSINESS RATIOS – YEARLY TRENDS

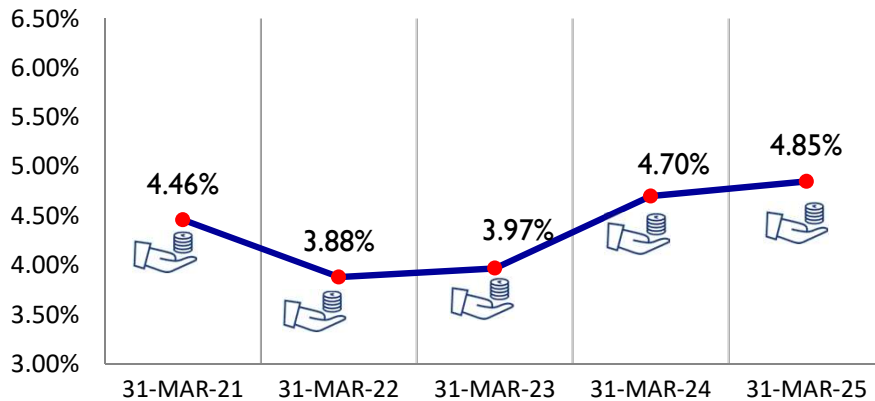
### NET INTEREST MARGIN



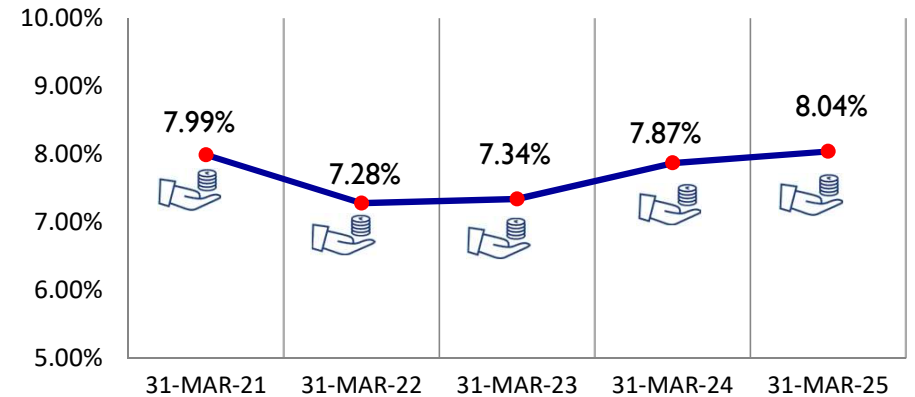
### RETURN ON ASSETS



### COST OF FUNDS

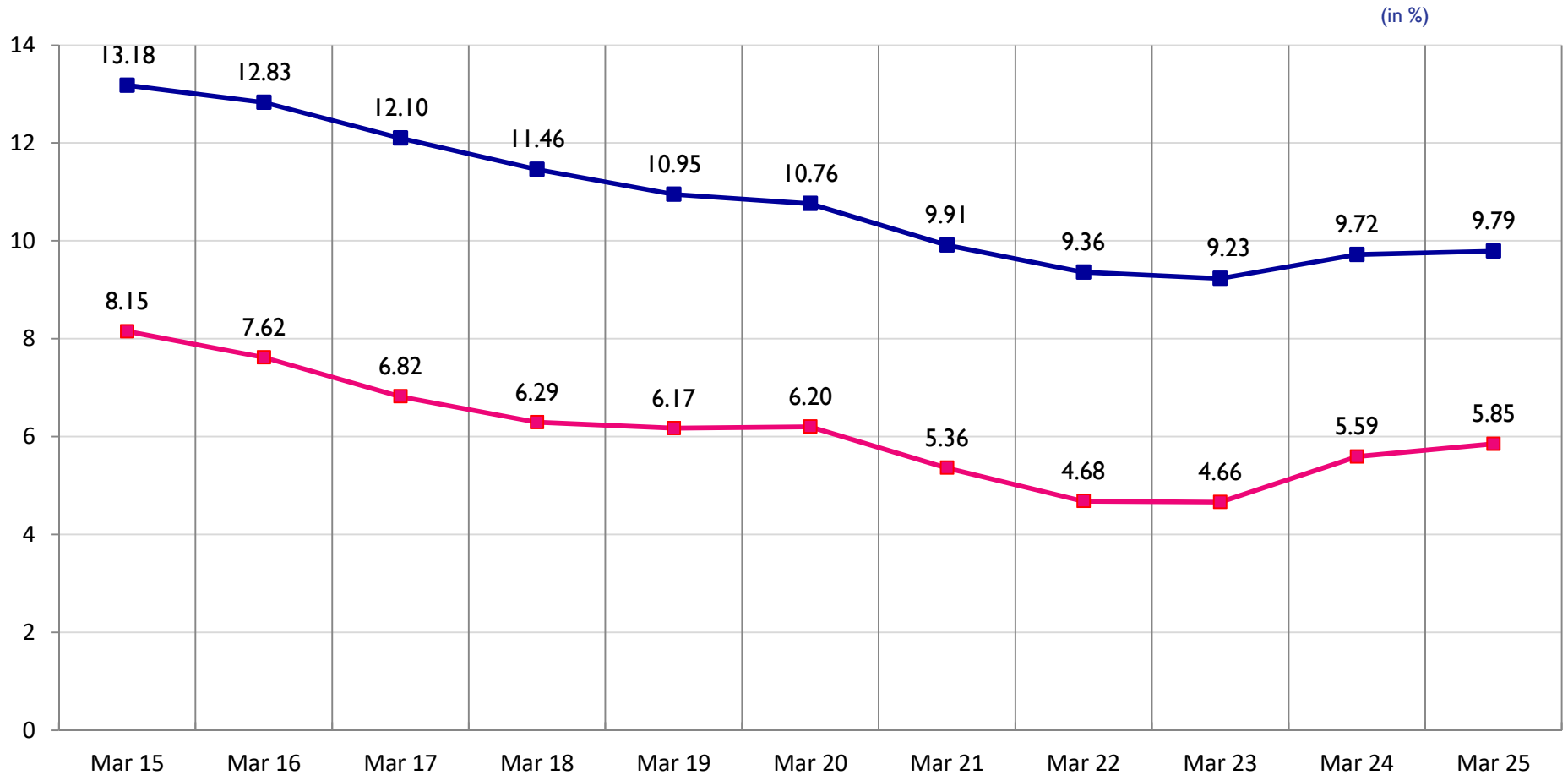


### YIELD ON FUNDS





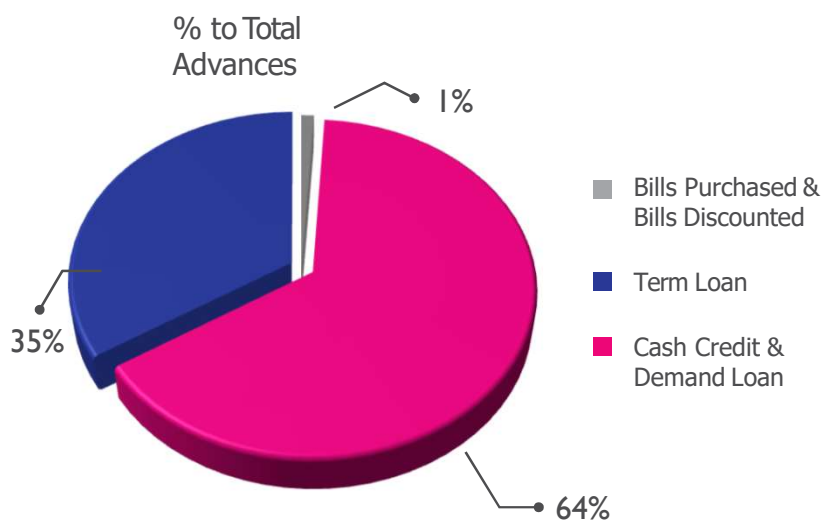
## COST OF DEPOSITS & YIELD ON ADVANCES



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 44%

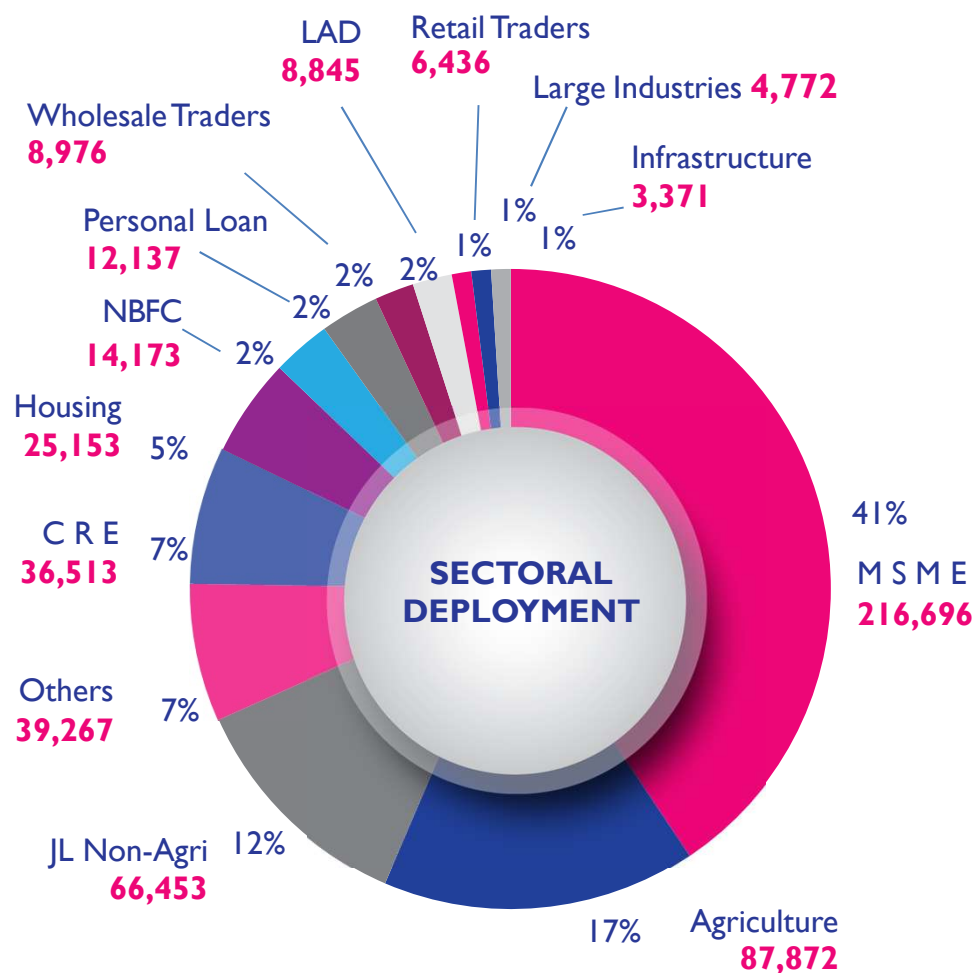


Diversified credit portfolio reduces credit risk and Lower ticket size backed by adequate collaterals

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loan	347,512	65%
Term Loan	181,385	34%
Bills Purchased & Bills Discounted	1,767	1%
<b>Gross Loan Total</b>	<b>530,664</b>	<b>100%</b>

# LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 31.03.2025

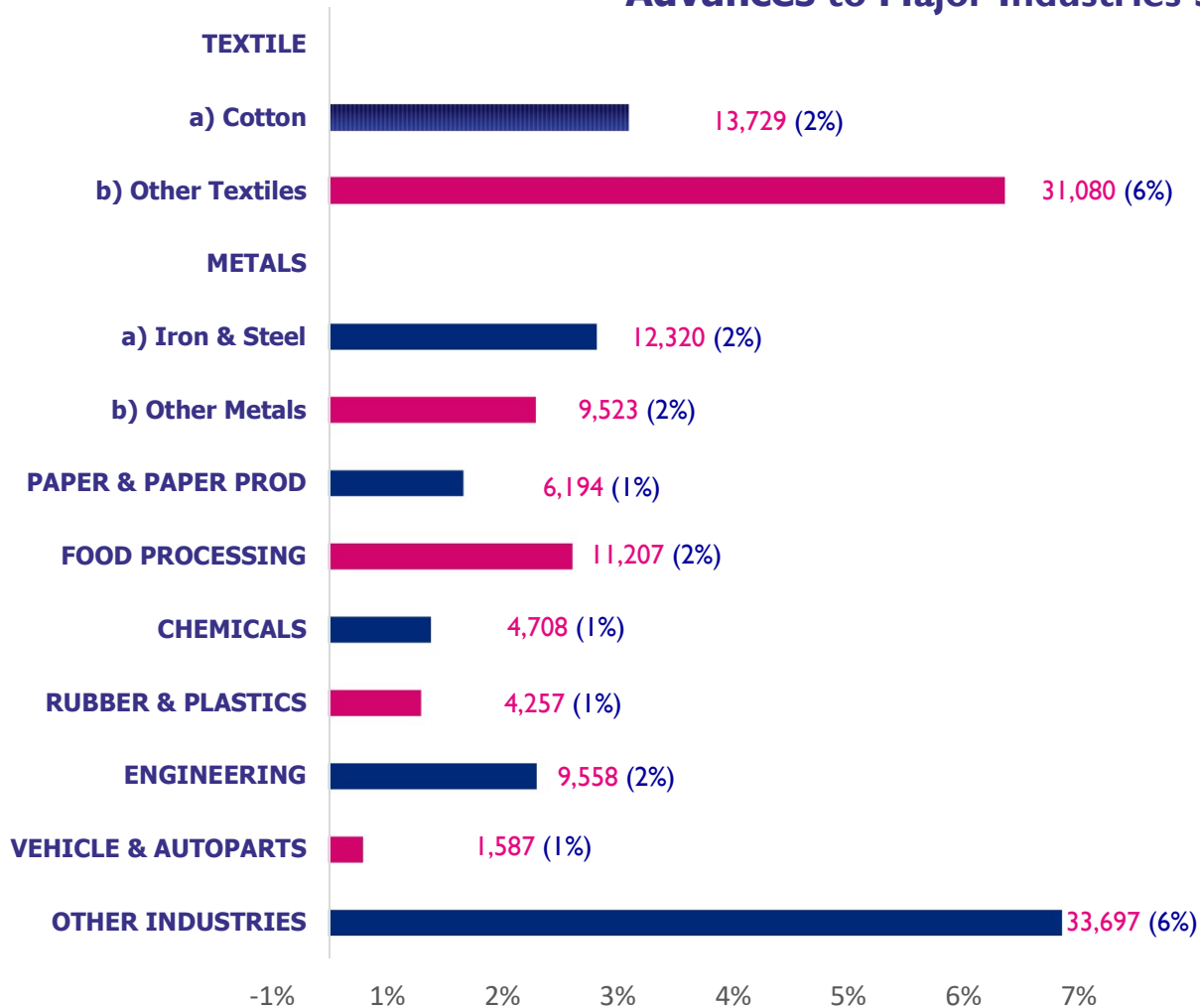
(in INR Mn)



*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 31<sup>st</sup> March 2025

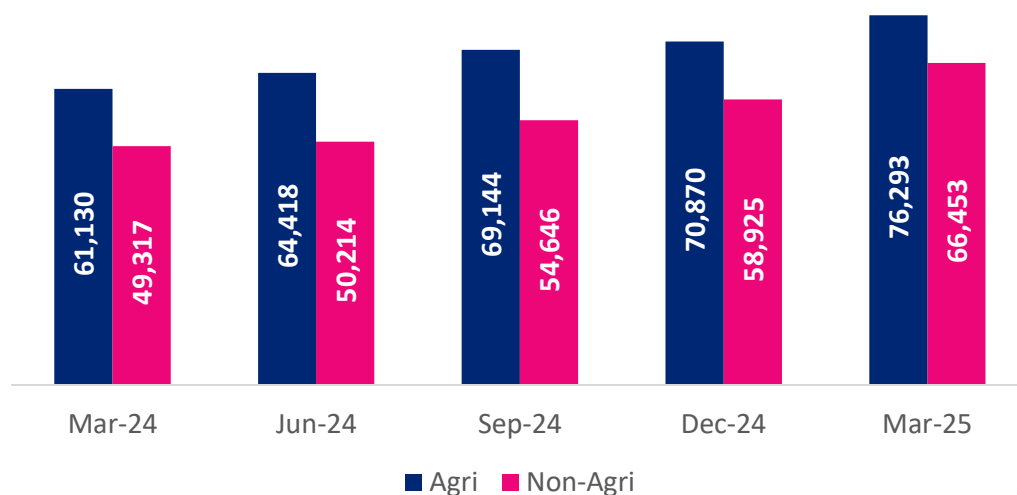


Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	137,860	26%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	392,804	74%
<b>Total Gross Advances</b>	<b>530,664</b>	<b>100%</b>

# GOLD LOAN BOOK – 31<sup>st</sup> March 2025

(in INR Mn)

GOLD LOAN PORTFOLIO	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
Gold Loan – Agriculture	61,130	64,418	69,144	70,870	76,293
Gold Loan – Non-Agriculture	49,317	50,214	54,646	58,925	66,453
Total Gold Loans	110,447	114,632	123,790	129,795	142,746
Gross Advances	464,815	465,479	487,220	504,093	530,664
% of Gold Loans to Gross Advances	25%	25%	25%	26%	27%



Average LTV for Gold Loan around 61%



Y-o-Y growth in Non Agri Gold Loan – 35% (Mar-25 Vs Mar-24)

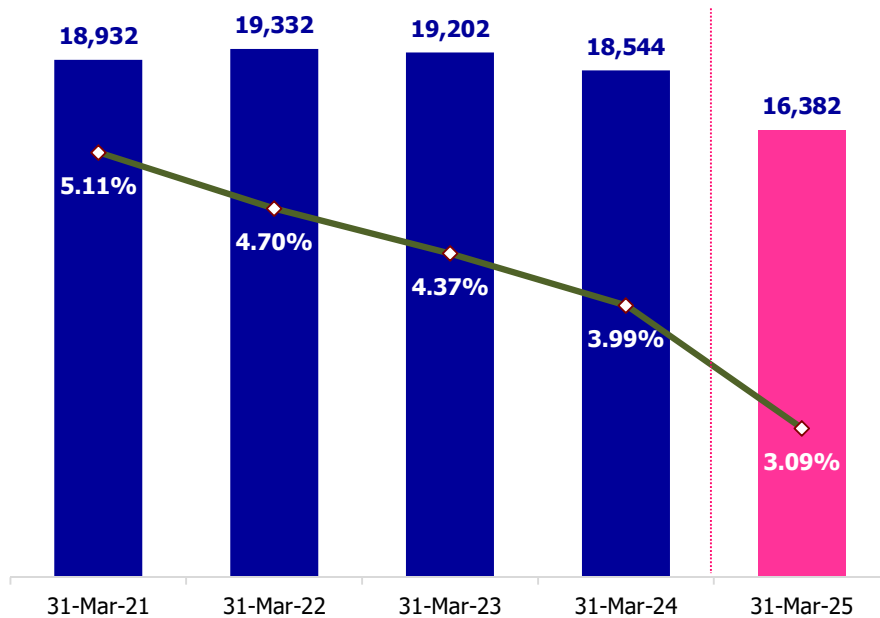


% of Gold loan NPA to JL portfolio 0.04%

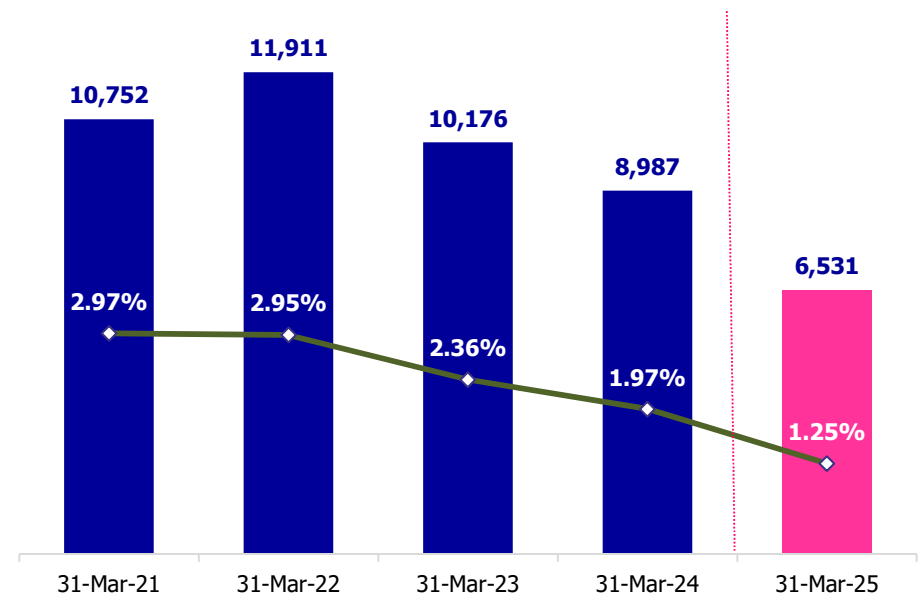
# ASSET QUALITY

(in INR Mn)

## GROSS NPA QTM & GROSS NPA %



## NET NPA QTM & NET NPA %



# ASSET QUALITY POSITION – MOVEMENT OVER THE YEARS



(In INR MN)		FY MAR-21	FY MAR-22	FY MAR-23	FY MAR-24	Q4 FY 25	FY MAR-25
NPA Opening balance		<b>14,134</b>	<b>18,932</b>	<b>19,332</b>	<b>19,202</b>	<b>16,930</b>	<b>18,544</b>
Additions	A	11,131	12,757	13,290	10,135	2,595	8,149
Recovery made		1,950	4,424	5,764	5,056	1,416	5,815
Upgradations		264	1,638	2,361	3,104	964	2,529
Net Addition	B	8,917	6,593	5,165	1,975	215	-195
Write-off		4,119	6,295	5,295	2,633	763	1,967
NPA Closing balance		<b>18,932</b>	<b>19,332</b>	<b>19,202</b>	<b>18,544</b>	<b>16,382</b>	<b>16,382</b>
Technical Write-off (TW) during the period		3,961	5,734	3,606	2,329	603	1,622
Provision made during the period	C	<b>5,990</b>	<b>5,535</b>	<b>6,900</b>	<b>3,270</b>	<b>780</b>	<b>2,550</b>
T W recovery	D	1,033	1,883	2,942	2,152	530	2,077
Provision made net of TW Recovery	E=C-D	4,957	3,652	3,958	1,118	250	473
Gross Advance	F	370,205	411,560	439,708	464,815	530,664	530,664
Additions % of Gross Advance	A / F	<b>3.01</b>	<b>3.10</b>	<b>3.02</b>	<b>2.18</b>	<b>* 0.49</b>	<b>1.54</b>
Net Addition % of Gross Advance	B / F	<b>2.41</b>	<b>1.60</b>	<b>1.17</b>	<b>0.42</b>	<b>* 0.04</b>	<b>-Ve</b>
Credit cost	E / F	1.34	0.89	0.90	0.24	* 0.05	0.09
Gross NPA %		5.11	4.70	4.37	3.99	3.09	3.09
Net NPA %		2.97	2.95	2.36	1.97	1.25	1.25

\* 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		Mar-24		Mar-25	
	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	138	4,229	104	2,870
Non – M S M E	31	220	--	--	--	--	--	--	--	--
Covid-19 Resolution Framework	1612	6,860	1518	6,812	1288	6,448	901	5,062	695	4,020
<b>Total</b>	<b>1976</b>	<b>22,478</b>	<b>1913</b>	<b>21,844</b>	<b>1470</b>	<b>12,552</b>	<b>1039</b>	<b>9,291</b>	<b>799</b>	<b>6,890</b>
Gross Advances		380,122		411,560		439,708		446,815		530,664
% of Rest Standard adv to Gross advances		<b>5.91%</b>		<b>5.31%</b>		<b>2.85%</b>		<b>2.08%</b>		<b>1.30%</b>

- 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 31.03.2025, the total outstanding restructured Standard borrower accounts was 799-in numbers and amounting to Rs.6,890 mn. The Bank hold a standard accounts provision wrt Restructured accounts to the tune of Rs.804 mn and Rs.274 mn towards erosion on fair value of accounts.



## INVESTMENTS – AT A GLANCE

### Investments Breakup and Category wise




(in INR Mn)

Particulars	MAR-25
SLR Securities	171,855
Non-SLR Securities	1,606
<b>Total Investments</b>	<b>173,461</b>
Yield on Investments	
<b>Investments Breakup:</b>	
- A F S	28,354
- H T M	143,654
- FVTPL (including H F T)	1,453
<b>Total Investments</b>	<b>173,461</b>
<b>Modified Duration:</b>	
- A F S	4.38
- H T M	3.70
- H F T	1.69
- Overall Portfolio	3.80

*The investment portfolio is classified as per the new RBI Master Direction on Classification, Valuation and Operation of investment Portfolio of Commercial Banks (Directions) 2023 dated 12th September 2023 with effect from 1<sup>st</sup> April 2024. Hence previous period classification is not given.*

## TECHNOLOGY ADOPTION

## Digital Offerings

Product Offerings	01	02	03	04	05
 <b>New Initiatives</b>	<b>Loan Against Securities</b>	<b>UPI Circle / UPI Lite</b>	<b>Credit Card on UPI</b>	<b>ONDC for MSME &amp; Retail</b>	<b>National Common Mobility Card (NCMC)</b>
 <b>Products</b>	<b>Whatsapp Banking</b>	<b>Credit Line on UPI</b>	<b>Pay to Contact</b>	<b>e - BG</b>	<b>UPI ATM</b>
 <b>Technology/ Automation</b>	<b>Data Analytics</b>	<b>Voice Biometric Authentication</b>	<b>AI/ Conversational BOT</b>	<b>Digital Lending</b>	<b>Mobile Banking Security (napID)</b>

# CUB – CSK & SRH Credit Cards

City Union Bank is proud to be the Official Credit Card Partner of Chennai Super Kings (CSK) and Official Banking Partner of Sunrisers Hyderabad (SRH)



## Features :



CSK/SRH merchandise & fan goodies.

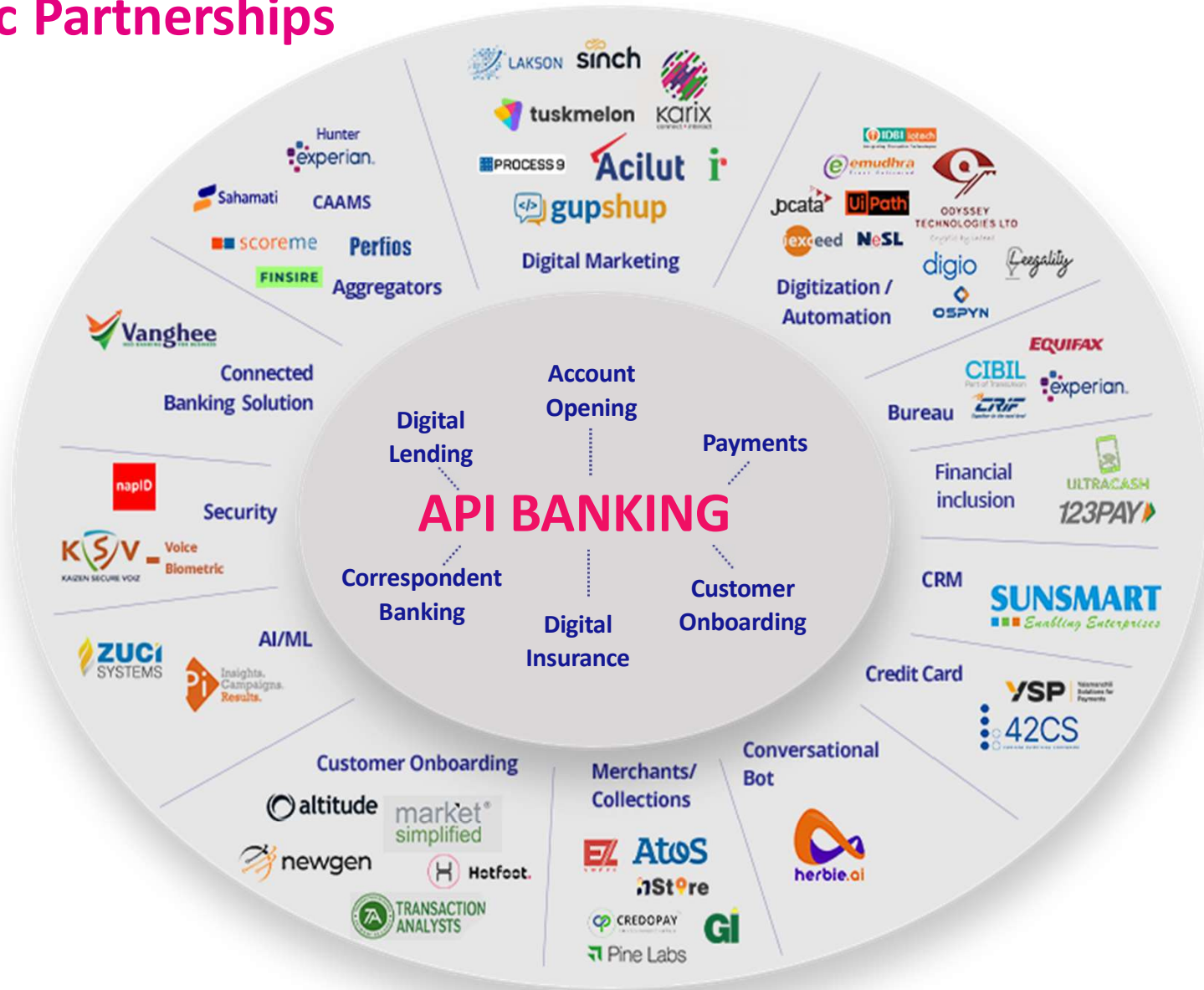


Lounge access, insurance & fuel surcharge waiver.



Official match day offers & discounts.

# Strategic Partnerships



## Awards Received During Q4

City Union Bank has received  
Indian Banks' Association (IBA) Technology Awards in all the  
Seven categories for the second year in a row



20th Banking Technology Conference, Expo & Citations, 2024  
24th Jan 2025, Mumbai



Winner	Runner	Special Mention
 <b>Best Digital Sales, Payments &amp; Engagement</b>	 <b>Best AI &amp; ML Adoption</b>	 <b>Best Technology Bank</b>
 <b>Best IT Risk Management</b>		 <b>Best Tech Talent &amp; Organization</b>
 <b>Best Financial Inclusion</b>		
 <b>Best Fintech &amp; DPI Adoption</b>		



## Awards Received During Q4



Best Bank for Promoting Government  
Schemes Private Sector



Best Bank in MSME Branding  
Private Sectors



INNOVATIVE CIO

### FINANCIAL EXPRESS FUTECH AWARDS

### 10th INNOVATIVE CIO AWARDS 2025

## IBEX India 2025 BFSI Technology Awards



Winner

Enhanced Customer  
Service Experience



Runner Up

Most Innovative Use of  
Technology



Runner Up

Best IT Risk & Cyber  
Security Initiatives



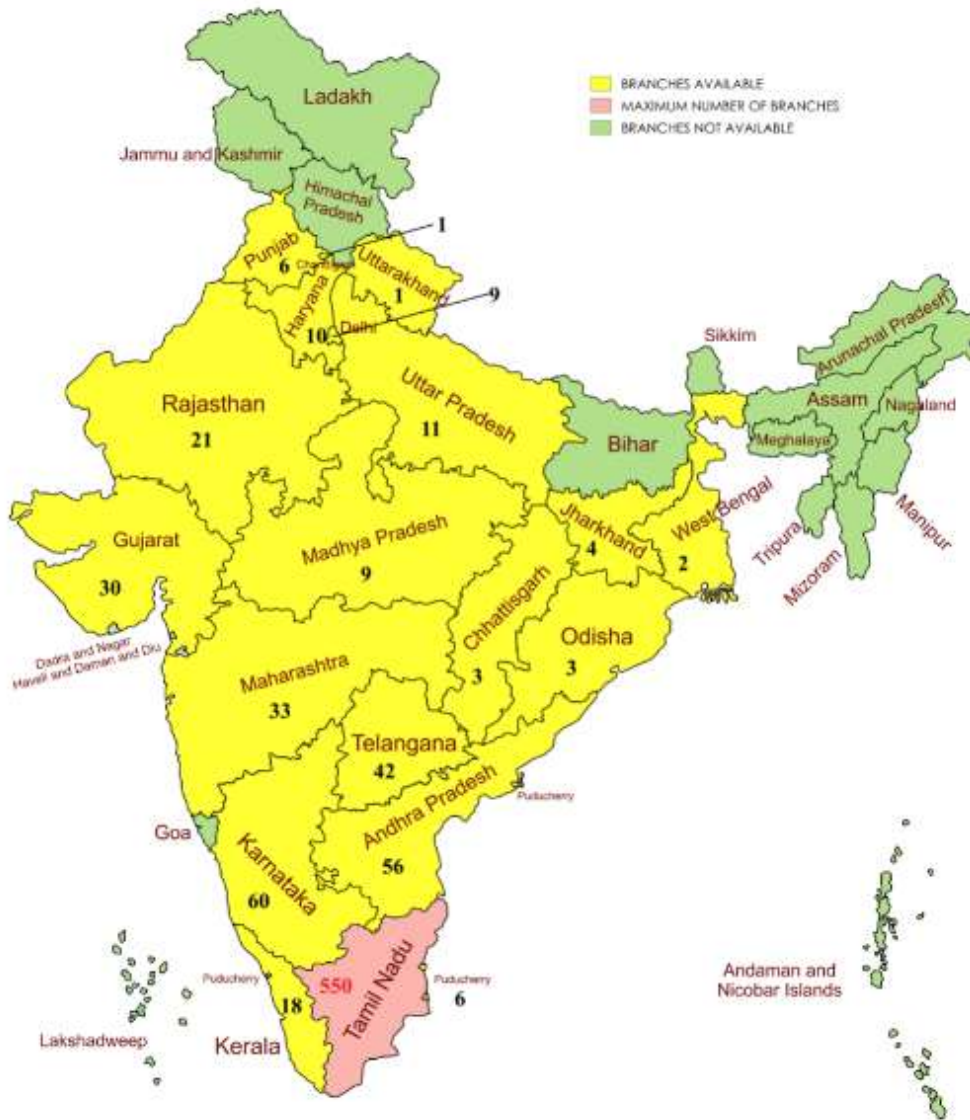
Joint Runner Up

Excellence in Operational  
Efficiencies

## BRANCH NETWORK

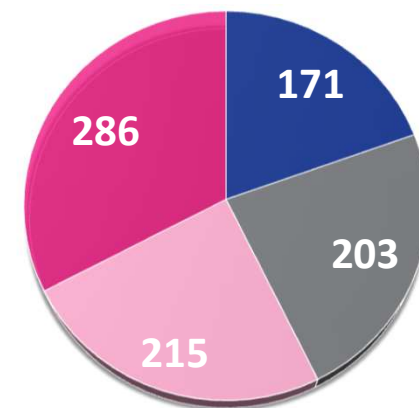


## PAN INDIA PRESENCE WITH STRONG FOOTHOLD IN THE SOUTH



STATE	No. of Branches	% of Deposits	% of Advances	% of Business
TAMILNADU	550	77%	67%	73%
KARNATAKA	60	6%	4%	5%
ANDHRAPRADESH	56	2%	6%	4%
TELANGANA	42	3%	7%	4%
MAHARASHTRA	33	5%	3%	4%
GUJARAT	30	1%	3%	2%
RAJASTHAN	21	1%	2%	1%
KERALA	18	1%	2%	2%
UTTAR PRADESH	11	1%	1%	1%
OTHERS	54	3%	5%	4%
<b>TOTAL</b>	<b>875</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

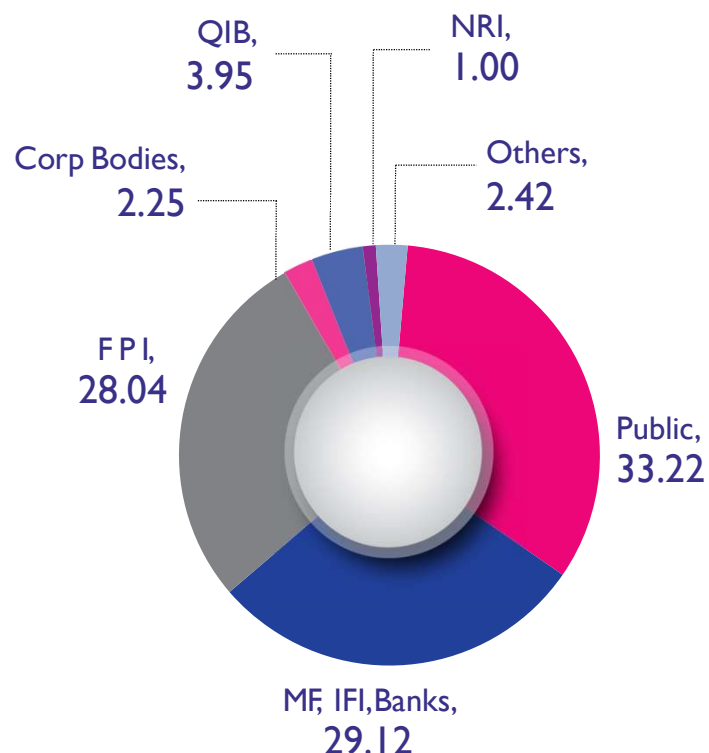
- Rural
- Metro
- Urban
- Semiurban



## SHAREHOLDING PATTERN

# A WELL DIVERSIFIED INVESTOR BASE

Position as on 31-March-2025



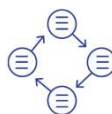
## Major Institutional Shareholders

SHAREHOLDERS*	HOLDING %
HDFC AMC *	8.75
SBI AMC *	8.13
CAPITAL GROUP USA *	5.89
FRANKLIN INDIA MUTUAL FUND	2.75
AXIS MUTUAL FUND	2.48
ICICI PRUDENTIAL FUND	2.24
KOTAK FUNDS	2.16
VANGUARD GROUP	1.92
FRANKLIN TEMPLETON FUND	1.85
NIPPON INDIA FUND	1.52
BANK MUSCAT INDIA FUND	1.22
ISHARES EQUITY FUND	1.07
BOWHEAD INDIA FUND	1.07

\* Subsidiaries/Associates are consolidated



Well diversified ownership of shareholders around 0.22 Mn Approx



Long term investors ensuring stability and support to management



Limit on FI / FPI ownership increased to 40%



Higher Participation from FPI's



Head room available for FI / FPI ... 11.96%

## **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.



**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. 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.



**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.



**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.



**Shri. R. Vijay Anandh | B.Sc, MBA  
Executive Director**

Shri Vijay Anandh R holds over 25 years of rich experience in Banking Business, Risk Management, Portfolio Analysis, Credit Appraisals, Recoveries, Legal Collections, and Portfolio due diligence mainly in the retail assets space. Prior to his appointment in City Union Bank Limited, he served as the Business (excluding cards) & Collections Head for all Retail Asset products at RBL Bank, working closely with the ED & the MD.



**Shri. V. Ramesh | M.Sc, ACS  
Executive Director**

Shri. V. Ramesh is an associate member of the Institute of Company Secretaries of India. He has 39 years of dedicated service in CUB and he has held three key posts in the Bank during his tenure viz. Company Secretary, Chief Financial Officer and Chief Compliance Officer. He holds extensive knowledge and profound experience in Banking, Finance & Accounts, Law, Investor Relations, Investments, Risk Management, International Banking and Treasury functions.

## TRANSPARENT 'CORPORATE GOVERNANCE' PRACTICES

Board consists of 8 Independent Directors (including 1 Women Director), 2 Executive Directors and MD & CEO

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

Disclosure norms strictly adhered to

KYC / AML Norms strictly complied with

Code of conduct for Directors and Senior Management put in place

## WE HAVE EMINENT PERSONALITIES ON OUR BOARD WITH DIVERSE PROFESSIONAL EXPERTISE

Career Regulator in Financial Sector – Retired ED of RBI and Whole Time Board Member of SEBI

Practicing Chartered Accountant , qualified system Auditor and Tax expertise

Private Equity Fund Manager, Risk Management, IT and Treasury Management

Practicing Advocate, Compliance function and Risk Management

Practicing Company Secretary, Business Management, IT & Compliance

Advocate in Banking Law & Environmental Activist

Director – IIT Madras and expertise in IT related security systems

Retired IAS Officer, Rural Economy, MSME, Business Management, Human resource and Economics.

# Contact



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## INVESTOR CONTACT

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Locate us @



For any queries regarding presentation, please write to  
[Investor.relations@cityunionbank.com](mailto:Investor.relations@cityunionbank.com)

