



CITY UNION BANK LIMITED

CIN : L65110TN1904PLC001287

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

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E-mail : shares@cityunionbank.com Website : www.cityunionbank.com

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

January 31, 2025

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

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

Scrip Code: CUB

Scrip Code: 532210

Dear Madam / Sir,

Sub: Investor Presentation – Q3 FY 2025

Pursuant to Regulation 30 R/w Schedule III Part A para A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, we submit herewith the Investor Presentation on the Un Audited Standalone Financial Results of the Bank for the Quarter & Nine months ended December 31, 2024 for your information and records please.

In Compliance with Regulation 46 of SEBI (LODR) Regulations, 2015, as amended the same is also uploaded in the website of the Bank: www.cityunionbank.com

Thanking you

Yours faithfully
for **CITY UNION BANK LIMITED**

Venkataramanan S
Company Secretary



Encl.: a.a



INVESTOR PRESENTATION

DECEMBER 2024



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OVERVIEW

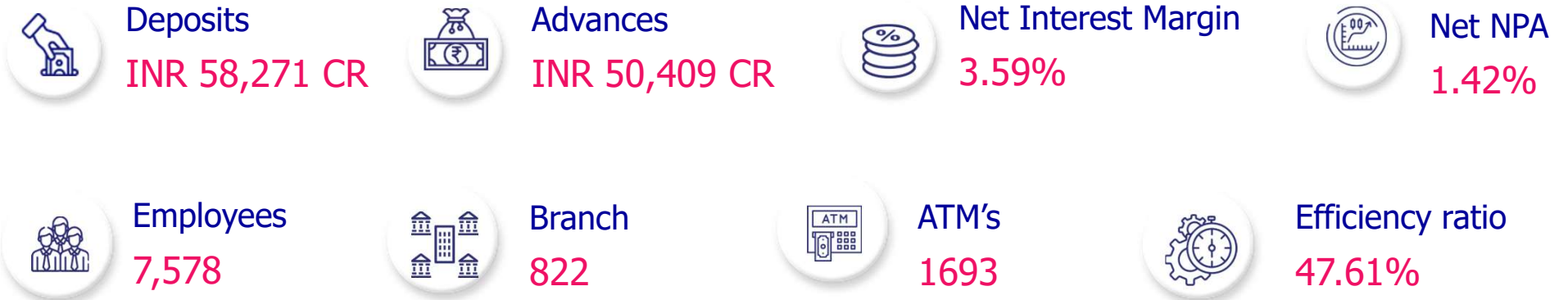
Overview

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.

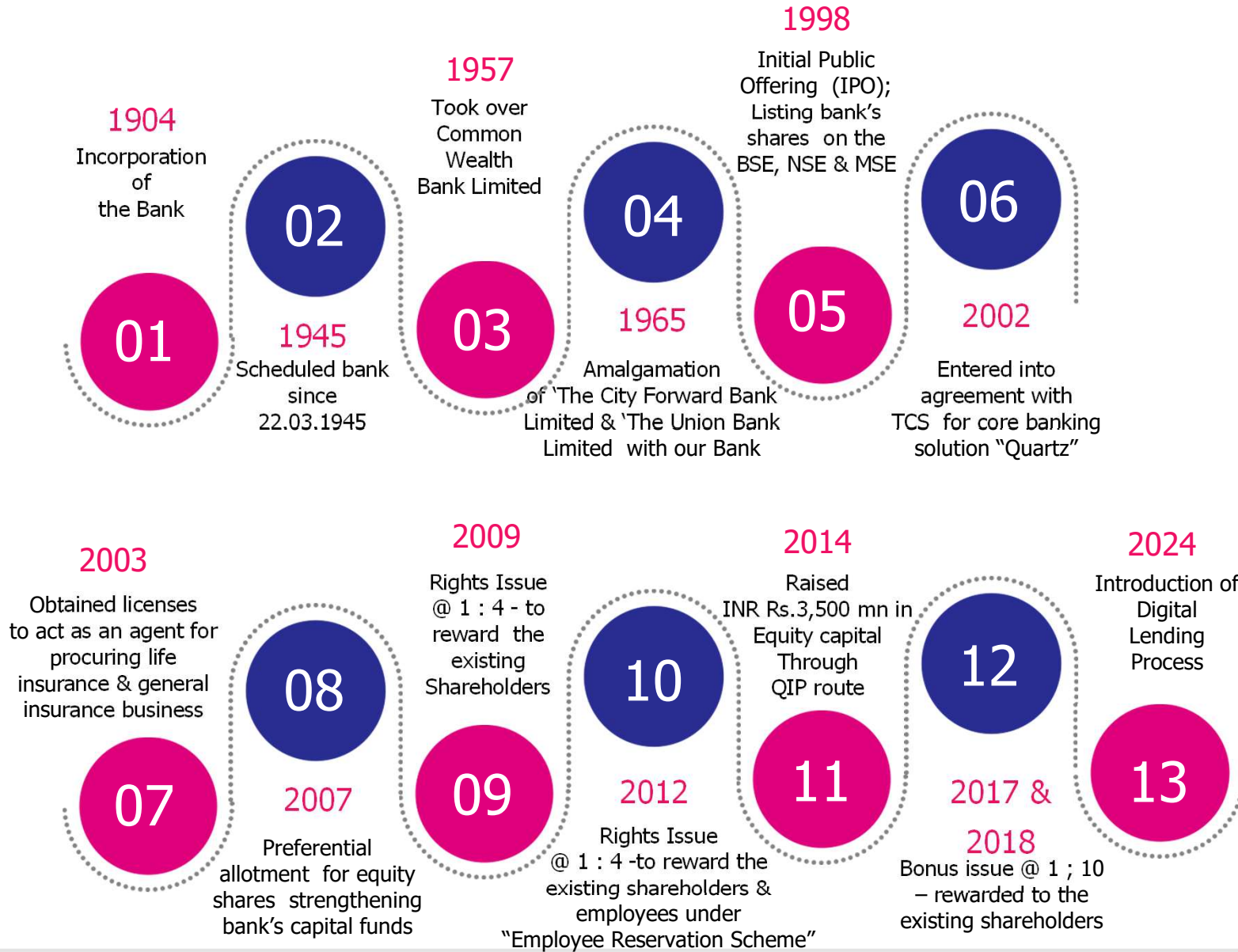
The main focus of the Bank – lending to MSME, Retail / Wholesale Trade with a granular asset profile including providing Short-term and long-term loans to the agricultural sector.

FACTS & FIGURES

Position as on 31.12.2024



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

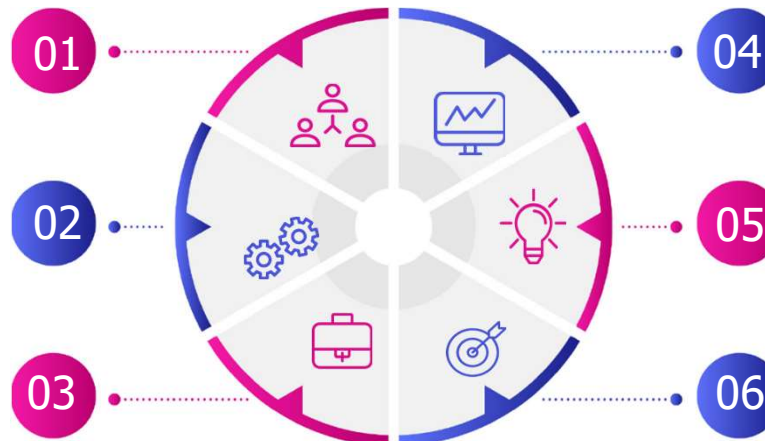
- Pan India presence with 822 branches
- Strong presence in South India (705 branches) of which 533 are in Tamil Nadu alone

ADEQUATELY CAPITALISED

- Strong Capital Adequacy ratio of 22.26% out of which Tier 1 constitutes 21.29%

MSME / TRADING PORTFOLIO

- Trading and MSME loan segments constitute about 42% 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 7.52%
- 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 – DECEMBER 2024

Q3 FY 25 PERFORMANCE – A SNAPSHOT

- Deposits increased by 11% from Rs. 527 Bn to Rs. 583 Bn Y-o-Y
- Advances registered a growth of 15% from Rs.440 Bn to Rs.504 Bn Y-o-Y
- The total business grew by 12% from Rs.967 Bn to Rs. 1087 Bn Y-o-Y
- Profitability and efficiency ratios :

PARTICULARS	Q3 FY 25	Q3 FY 24	9M FY 25	9M FY 24	Q2 FY 25	FY 24
Return on Assets	1.57%	1.49%	1.56%	1.52%	1.59%	1.52%
Net Interest Margin	3.58%	3.50%	3.59%	3.63%	3.67%	3.65%
Return on Equity	12.64%	12.57%	12.68%	13.00%	12.93%	12.86%
Earning per share	Rs.3.86	Rs.3.42	Rs.11.28	Rs.10.28	Rs.3.85	Rs.13.72

- Gross NPA – 3.36% and Net NPA – 1.42%
- Provision Coverage Ratio - 77% (with TW) & 59% (without TW)
- CRAR - 22.26 % (Basel III) of which core CRAR - 21.29 %

Q3 FY 25 VS Q3 FY 24 PERFORMANCE – A SNAPSHOT

(in INR Mn)

582,713



527,264

Deposits

504,093



440,173

Advances

1,086,806



967,437

Total Business

161,319



153,589

CASA

4,360



3,641

Gross Profit

2,860



2,531

Net Profit

5,877



5,159

Net Interest Income

46.58



48.64 %

Cost to Income

1.57%

ROA

12.64%

ROE

3.58 %

NIM

3.36%

Gross NPA

1.42%

Net NPA

77%

PCR
(with TW)

■ Q3 FY 25 ■ Q3 FY 24

9M FY 25 VS 9M FY 24 PERFORMANCE – A SNAPSHOT

(in INR Mn)

582,713



527,264

Deposits

504,093



440,173

Advances

1,086,806



967,437

Total Business

161,319



153,589

CASA

12,376



11,649

Gross Profit

8,356



7,609

Net Profit

17,154



15,769

Net Interest Income

47.61



45.65 %

Cost to Income

1.56%
ROA

12.68%
ROE

3.59 %
NIM

3.36%
Gross NPA

1.42%
Net NPA

77%
PCR
(with TW)

9M FY 25 9M FY 24

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



FINANCIAL PERFORMANCE & BUSINESS PROFILE

9M FY 25 VS 9M FY 24 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	9M FY 2025	9M FY 2024	INC / (DEC)	Growth	Growth %	Q2 FY 2025
Deposits	582,713	527,264	↑	55,449	11%	573,691
Advances	504,093	440,173	↑	63,920	15%	487,220
Total Business	1,086,806	967,437	↑	119,369	12%	1,060,911
Demand Deposits	47,513	43,922	↑	3,591	8%	50,891
Saving Deposits	113,806	109,667	↑	4,139	4%	118,043
CASA	161,319	153,589	↑	7,730	5%	168,934
Gross NPA	16,930	19,681				17,255
Net NPA	7,015	9,409				7,750
Gross NPA (%)	3.36%	4.47%				3.54%
Net NPA (%)	1.42%	2.19%				1.62%
C R A R (BASEL – III)	22.26%	21.87%				22.98%
- Of which Tier I	21.29%	20.83%				21.98%
CD Ratio	87%	83%				85%
PCR	77%	71%				75%

9M FY 25 VS 9M FY 24 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR)

PARTICULARS	9M FY 25	9M FY 24	INC / (DEC)	Growth %
Net Interest Income	17,154	15,769	1,385	9%
Other Income	6,468	5,664	804	14%
Operating Expenses	11,246	9,784	1,462	15%
Gross Profit	12,376	11,649	727	6%
Provisions & Contingencies	4,020	4,040	-20	-
Net Profit	8,356	7,609	747	10%
Return on Assets	1.56%	1.52%	-	-
Return on Equity	12.68%	13.00%	-	-
Net Interest Margin	3.59%	3.63%	-	-

Q3 FY 25 VS Q3 FY 24 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR)

PARTICULARS	Q3 FY 25	Q3 FY 24	INC / (DEC)	Growth %
Net Interest Income	5,877	5,159	718	14%
Other Income	2,284	1,929	355	18%
Operating Expenses	3,801	3,447	354	10%
Gross Profit	4,360	3,641	719	20%
Provisions & Contingencies	1,500	1,110	390	35%
Net Profit	2,860	2,531	329	13%
Return on Assets	1.57%	1.49%	-	-
Return on Equity	12.64%	12.57%	-	-
Net Interest Margin	3.58%	3.50%	-	-

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	↑	32,587	6%
Advances	464,815	439,708	↑	25,107	6%
Total Business	1,021,381	963,687	↑	57,694	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)

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%	-	-

PROVISIONS & CONTINGENCIES – BREAKUP

(in INR)

PARTICULARS	Q3 FY 25	Q3 FY 24	9M FY 25	9M FY 24	FY 2024
Provision for:					
- Tax	750	650	2,180	1,500	2,150
- Bad Debts	750	260	1,770	2,940	3,270
- Contingencies	-	200	70	(190)	-170
- Standard Assets	-	-	-	(210)	-170
- Restructuring	-	-	-	-	-70
- Others	-	-	-	-	-
Total	1,500	1,110	4,020	4,040	5,010

Q3 FY 25 VS Q3 FY 24 – INCOME AND EXPENSES BREAKUP

INTEREST INCOME BREAKUP

PARTICULARS	Q3 FY 25	Q3 FY 24	Growth %
Interest on Loans	11,990	10,359	16%
Interest on Investments	2,689	2,465	9%
Other Interest Income	108	438	-75%
Total Interest Income	14,787	13,262	11%

OTHER INCOME BREAKUP

PARTICULARS	Q3 FY 25	Q3 FY 24	Growth %
CEB & Charges	1,114	912	22%
Treasury Income	178	242	-27%
Other Inc incl recoveries in written off a/cs	992	775	28%
Total Other Income	2,284	1,929	18%

INTEREST EXPENSES BREAKUP

(in INR Mn)

PARTICULARS	Q3 FY 25	Q3 FY 24	Growth %
Int Exp on Deposits	8,390	7,396	13%
Other Int Expenses	520	707	-26%
Total Interest Expenses	8,910	8,103	10%

OPERATING EXPENSES BREAKUP

PARTICULARS	Q3 FY 25	Q3 FY 24	Growth %
Employee Cost	1,785	1,556	15%
Other Operating Expenses	2,016	1,891	7%
Total Operating Expenses	3,801	3,447	10%

9M FY 25 VS 9M FY 24 – INCOME AND EXPENSES BREAKUP

INTEREST INCOME BREAKUP

PARTICULARS	9M FY 25	9M FY 24	Growth %
Interest on Loans	34,289	30,728	12%
Interest on Investments	8,020	7,072	13%
Other Interest Income	704	1,165	-40%
Total Interest Income	43,013	38,965	10%

OTHER INCOME BREAKUP

PARTICULARS	9M FY 25	9M FY 24	Growth %
CEB & Charges	3,166	2,661	19%
Treasury Income	598	915	-35%
Other Inc incl recoveries in written off a/cs	2,704	2,088	30%
Total Other Income	6,468	5,664	14%

INTEREST EXPENSES BREAKUP

(in INR Mn)

PARTICULARS	9M FY 25	9M FY 24	Growth %
Int Exp on Deposits	24,010	21,416	12%
Other Int Expenses	1,849	1,780	4%
Total Interest Expenses	25,859	23,196	11%

OPERATING EXPENSES BREAKUP

PARTICULARS	9M FY 25	9M FY 24	Growth %
Employee Cost	5,365	4,460	20%
Other Operating Expenses	5,881	5,324	10%
Total Operating Expenses	11,246	9,784	15%

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

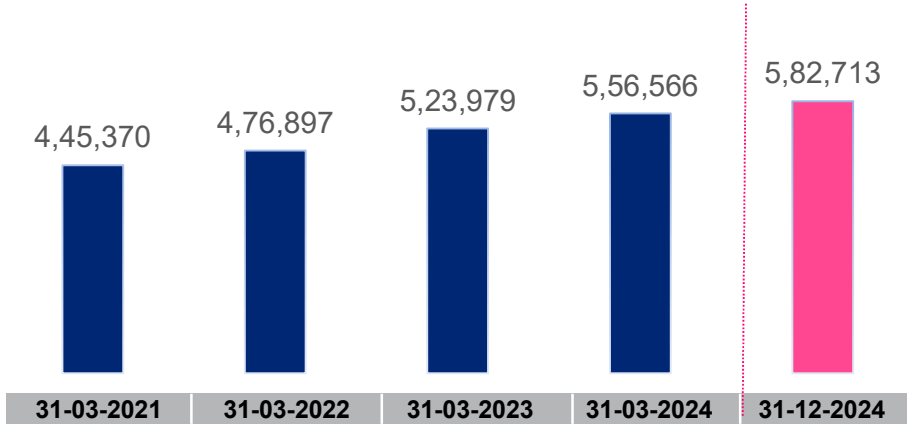
PARTICULARS	FY 24	FY 23	Growth %
CEB & Charges	3,598	3,338	8%
Treasury Income	1,234	1,237	-
Other Inc incl recoveries in written off a/cs	2,584	3,529	-27%
Total Other Income	7,416	8,104	-8%

OPERATING EXPENSES BREAKUP

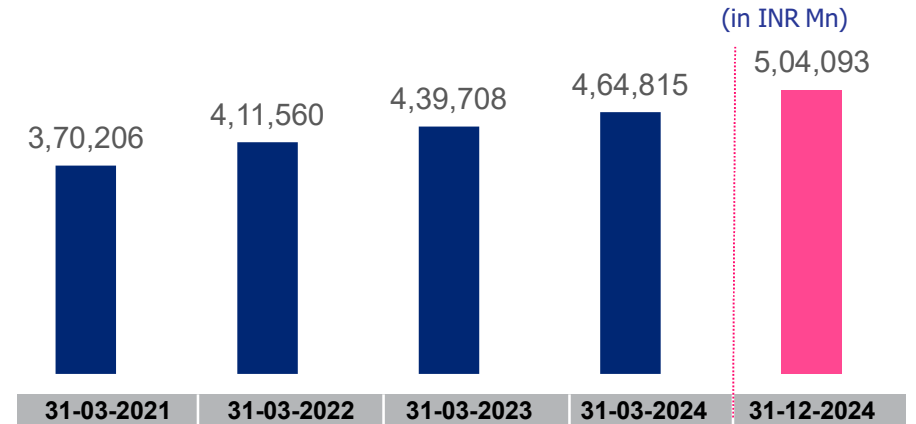
PARTICULARS	FY 24	FY 23	Growth %
Employee Cost	6,138	5,304	16%
Other Operating Expenses	7,346	6,248	18%
Total Operating Expenses	13,484	11,552	17%

DEPOSITS AND ADVANCES GROWTH – OVER THE YEARS

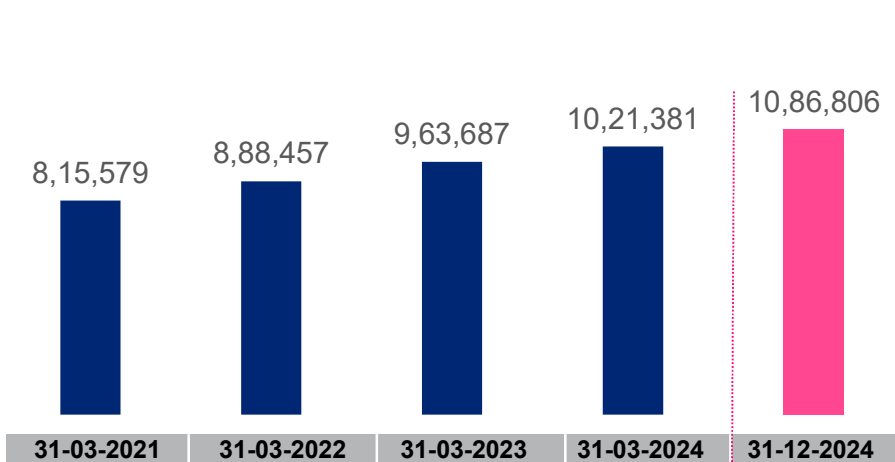
DEPOSITS



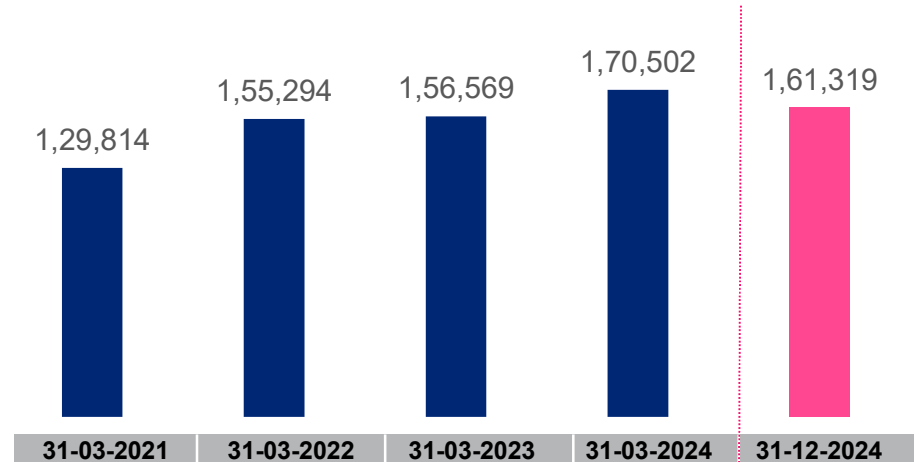
ADVANCES



BUSINESS



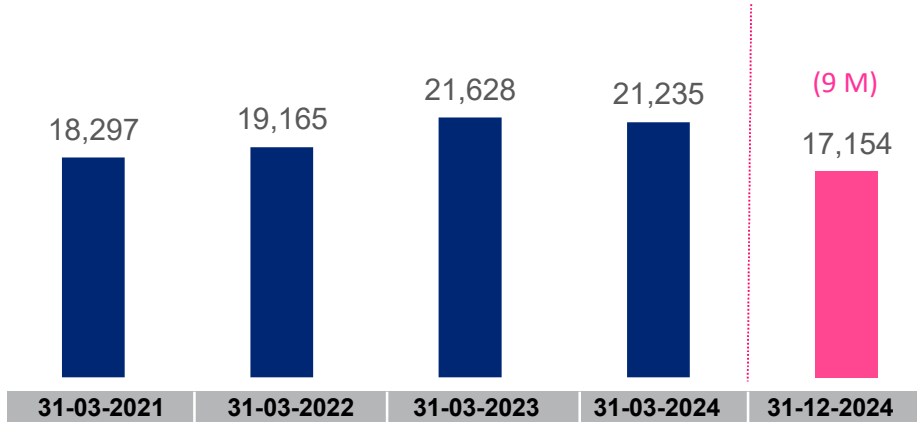
CASA



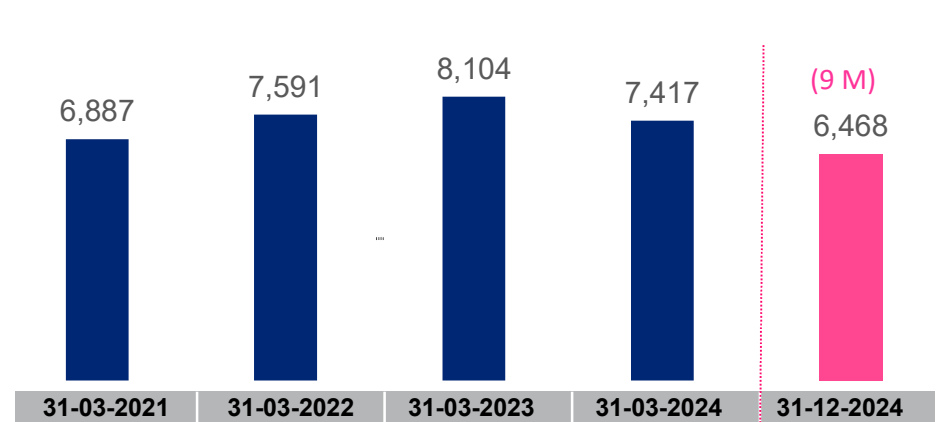
INCOME GROWTH OVER THE YEARS...

(in INR Mn)

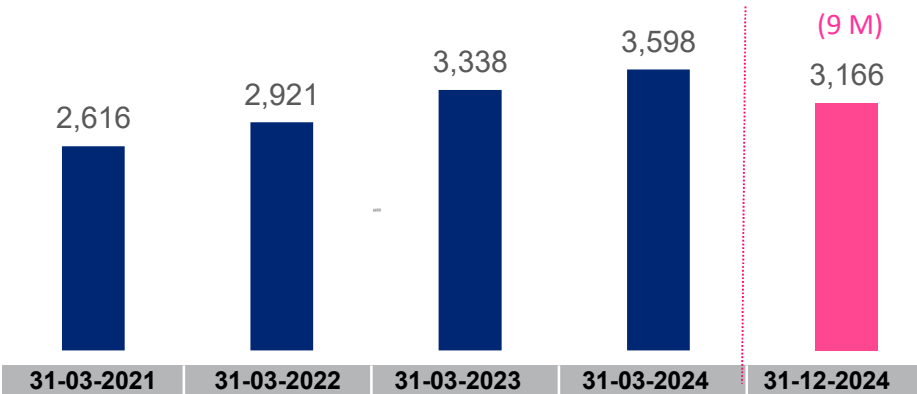
NET INTEREST INCOME



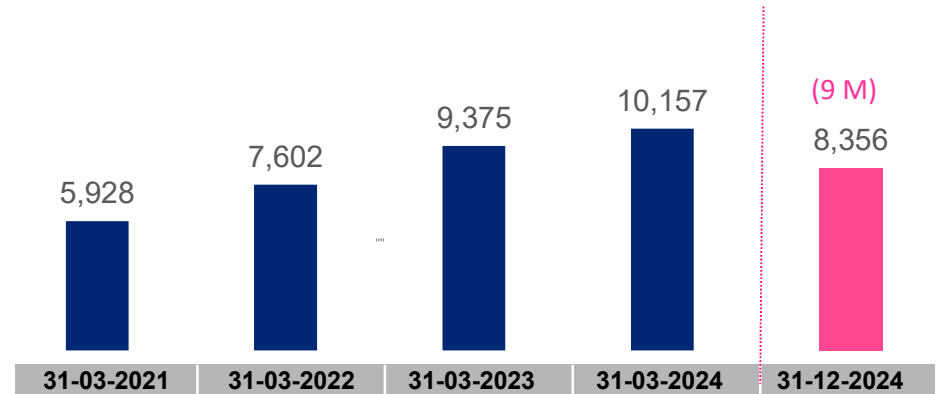
OTHER INCOME



CEB



NET PROFIT

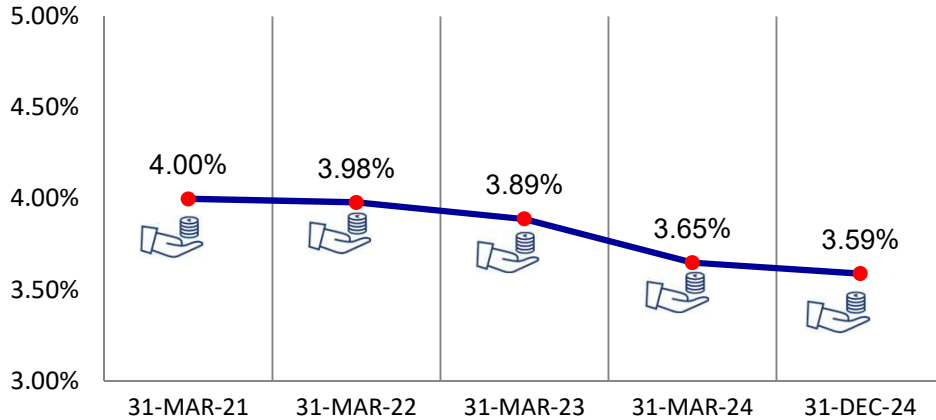


KEY BUSINESS INDICATORS

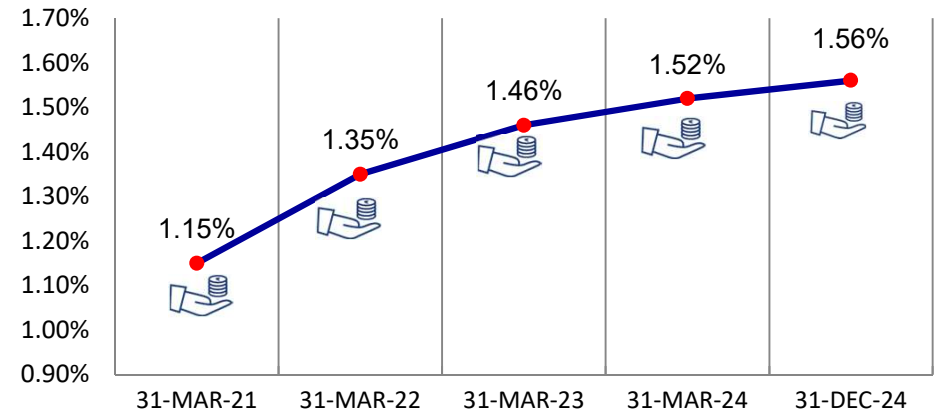
PARTICULARS	Q3 FY 25	Q3 FY 24	9M FY 25	9M FY 24	Q2 FY 25	FY 24
Cost of Deposits	5.88%	5.67%	5.78%	5.51%	5.75%	5.59%
Yield on Advances	9.81%	9.62%	9.74%	9.64%	9.81%	9.72%
Yield on Investments	6.49%	6.31%	6.50%	6.23%	6.54%	6.27%
Net Interest Margin	3.58%	3.50%	3.59%	3.63%	3.67%	3.65%
Cost to Income	46.58%	48.64%	47.61%	45.65%	47.06%	47.06%
Cost of Funds	4.88%	4.76%	4.81%	4.65%	4.76%	4.70%
Yield on Funds	8.09%	7.80%	8.01%	7.81%	8.01%	7.87%
Per Employee Profit (in INR Mn) (Ann)	1.51	1.47	1.47	1.47	1.56	1.41
EPS in INR - FV INR Re.1/- share (Not Ann)	3.86	3.42	11.28	10.28	3.85	13.72

KEY BUSINESS RATIOS – YEARLY TRENDS

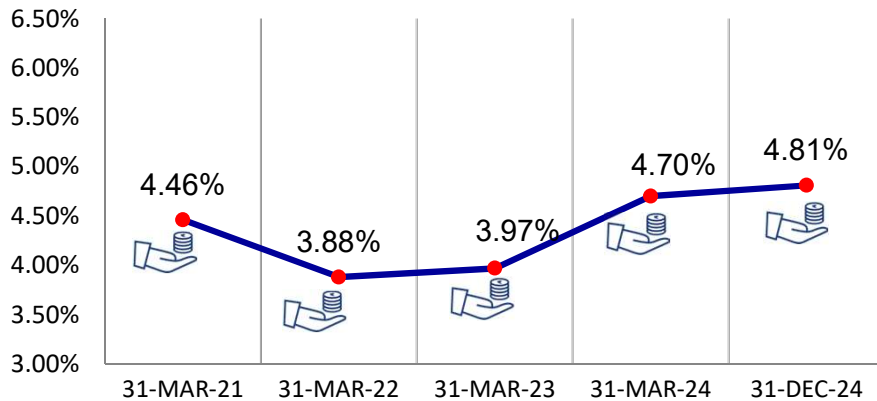
NET INTEREST MARGIN



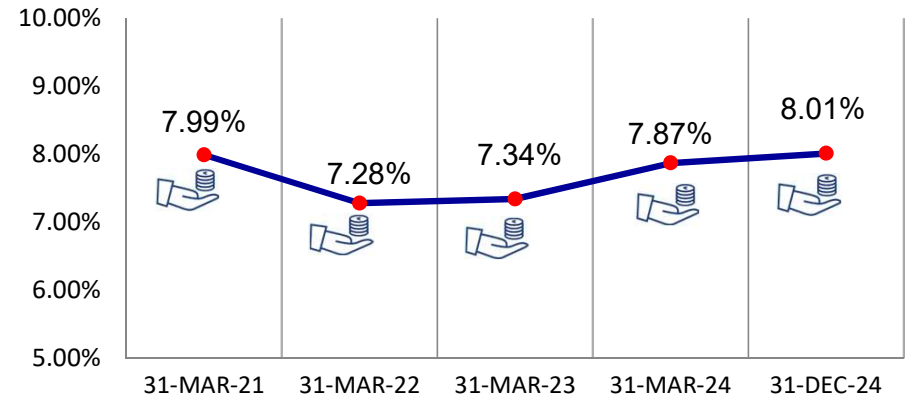
RETURN ON ASSETS



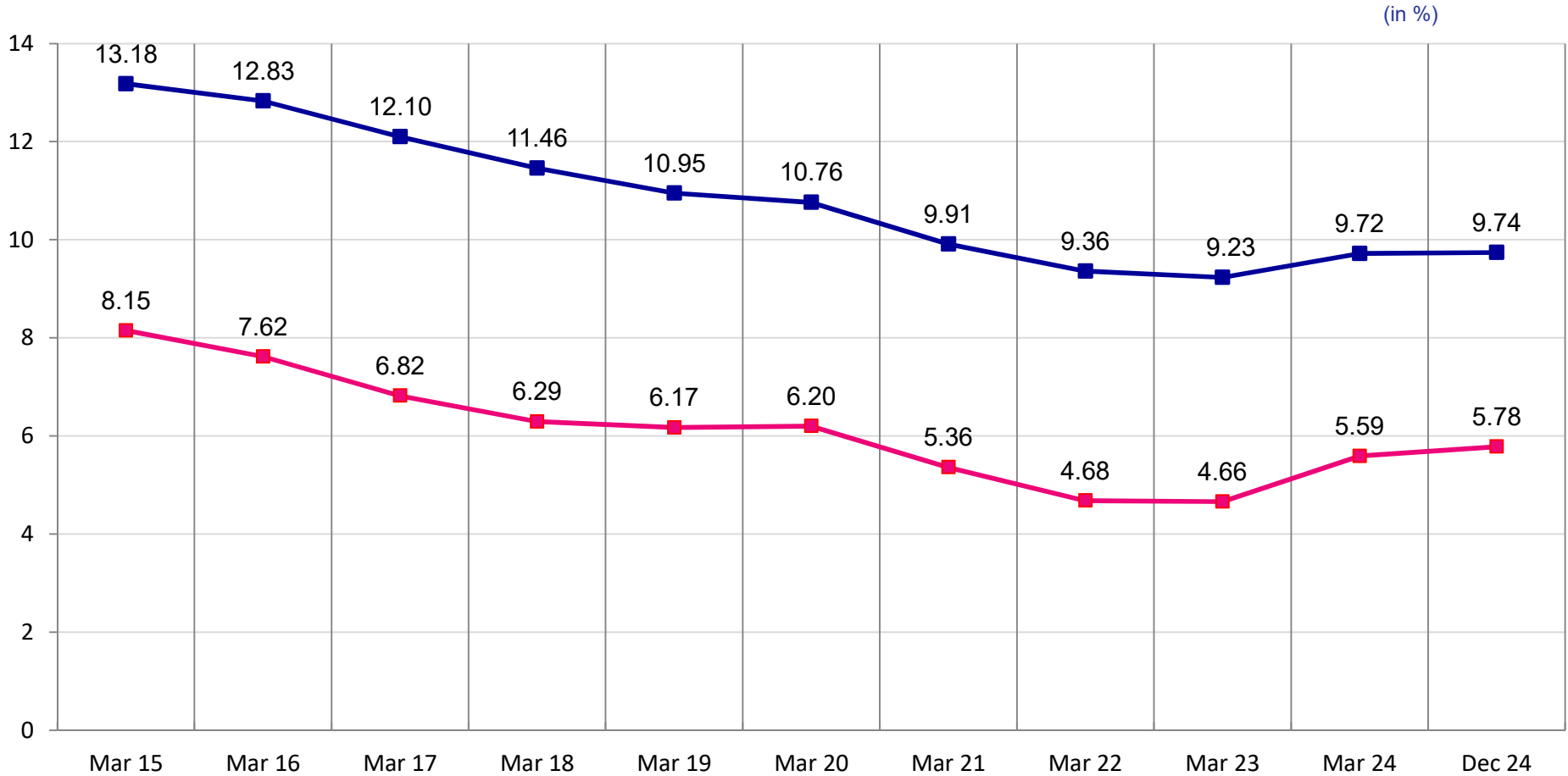
COST OF FUNDS



YIELD ON FUNDS



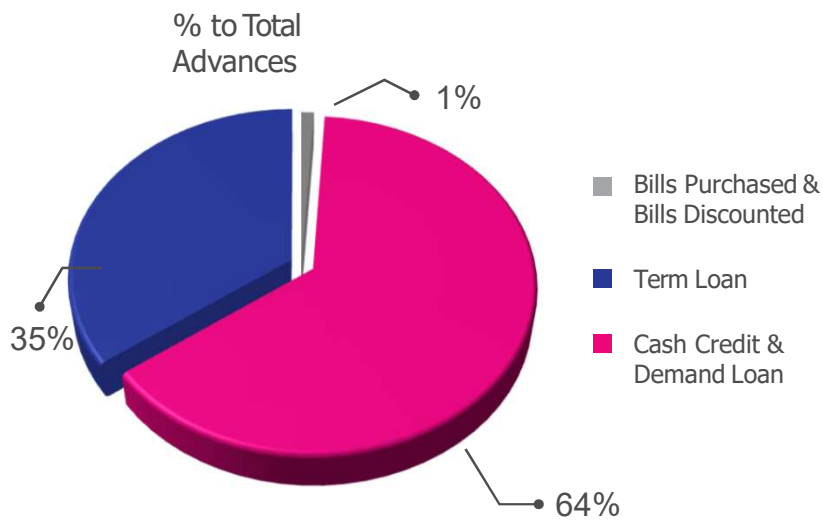
COST OF DEPOSITS & YIELD ON ADVANCES



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%

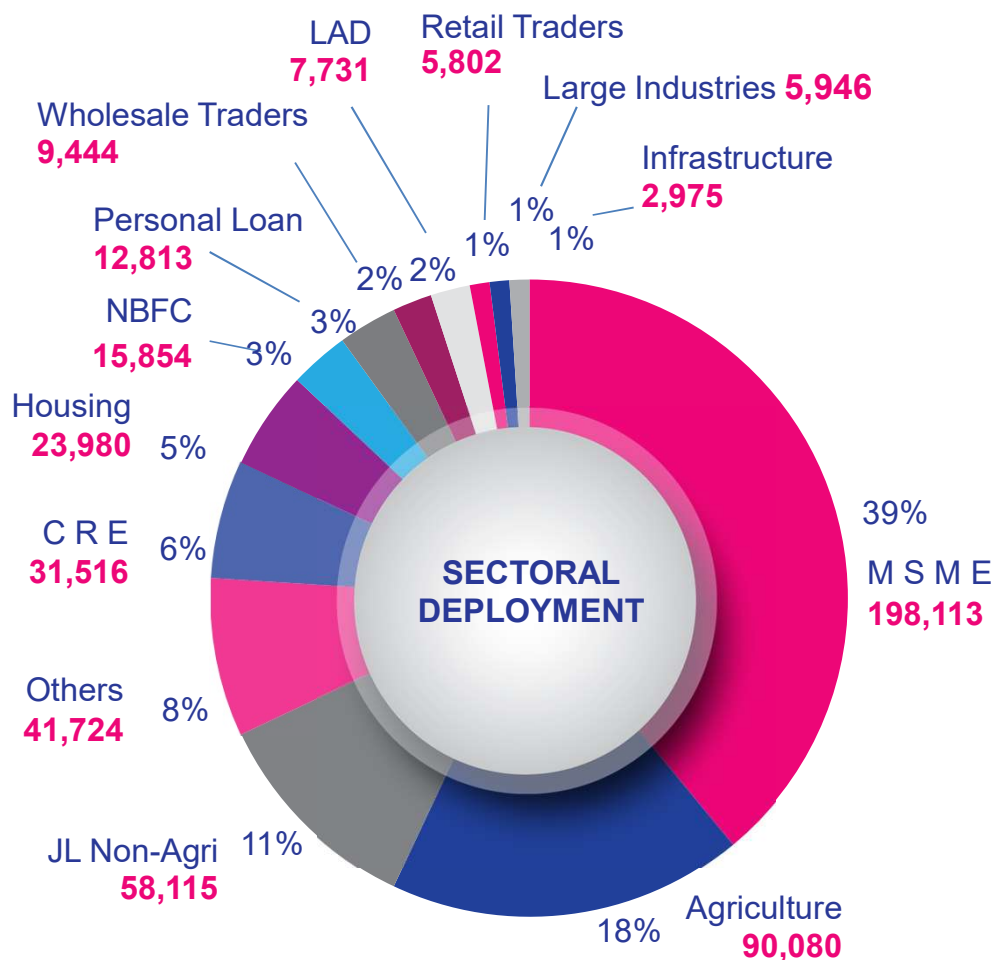


Diversified credit portfolio reduces credit risk and Lower ticket size backed by adequate collaterals

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loan	324,382	64%
Term Loan	177,309	35%
Bills Purchased & Bills Discounted	2,402	1%
Gross Loan Total	504,093	100%

LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 31.12.2024

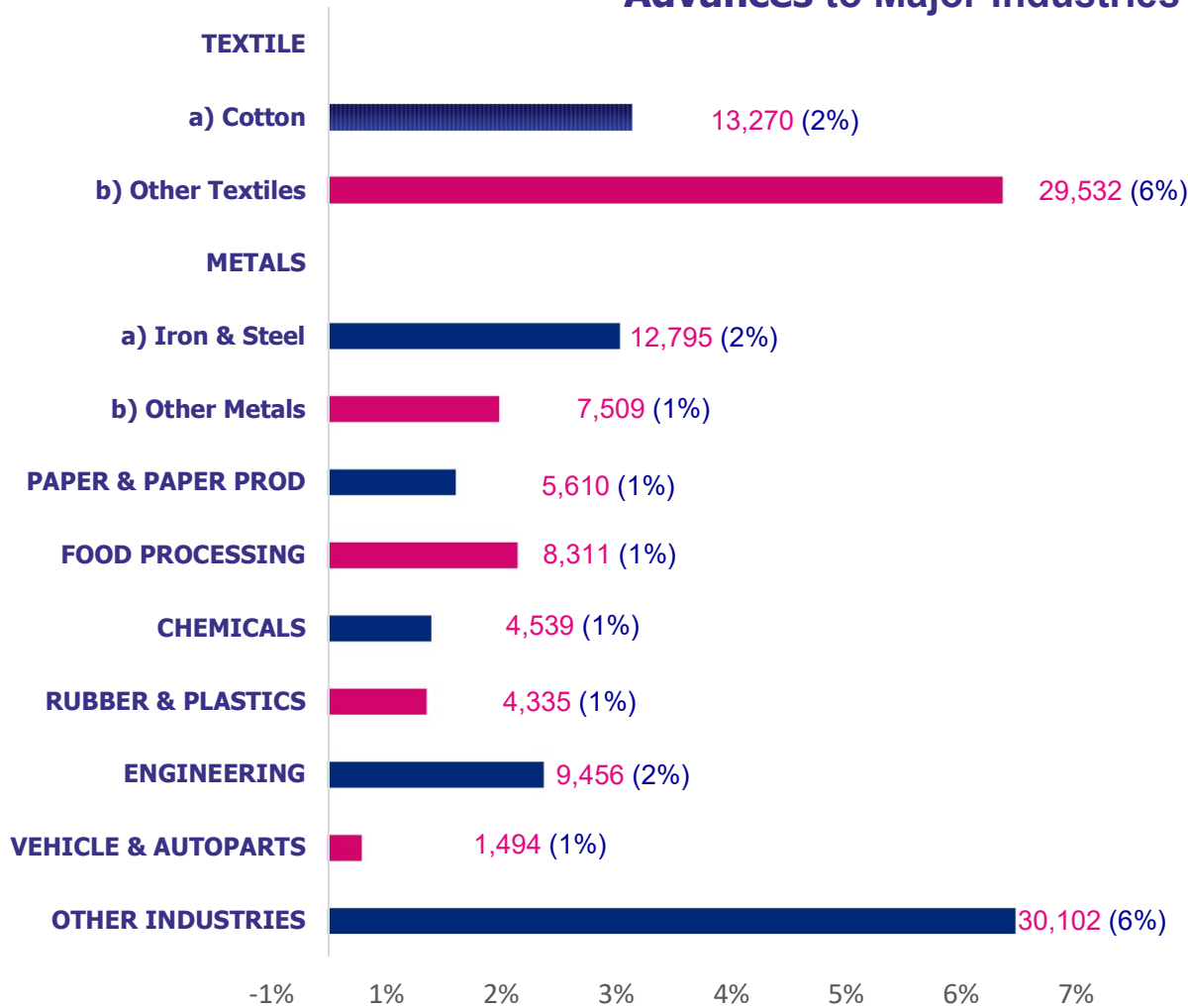
(in INR Mn)



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 December 2024

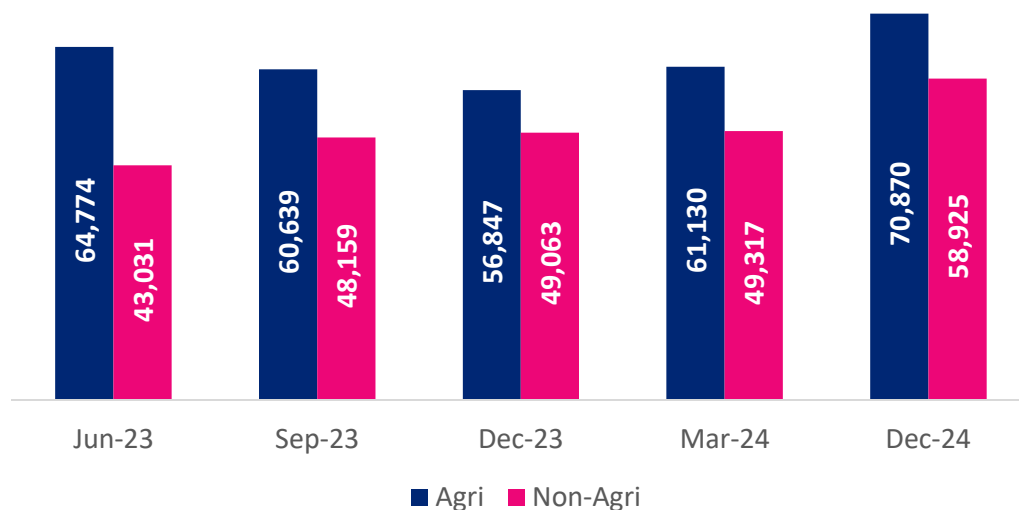


Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	126,953	25%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	377,140	75%
Total Gross Advances	504,093	100%

GOLD LOAN BOOK – 31st December 2024

(in INR Mn)

GOLD LOAN PORTFOLIO	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24
Gold Loan – Agriculture	60,639	56,847	61,130	64,418	69,144	70,870
Gold Loan – Non-Agriculture	48,159	49,063	49,317	50,214	54,646	58,925
Total Gold Loans	108,798	105,910	110,447	114,632	123,790	129,795
Gross Advances	436,881	440,173	464,815	465,479	487,220	504,093
% of Gold Loans to Gross Advances	25%	24%	25%	25%	25%	26%



Average LTV for Gold Loan around 61%



Y-o-Y growth in Non Agri Gold Loan – 20%
(Dec-24 Vs Dec-23)

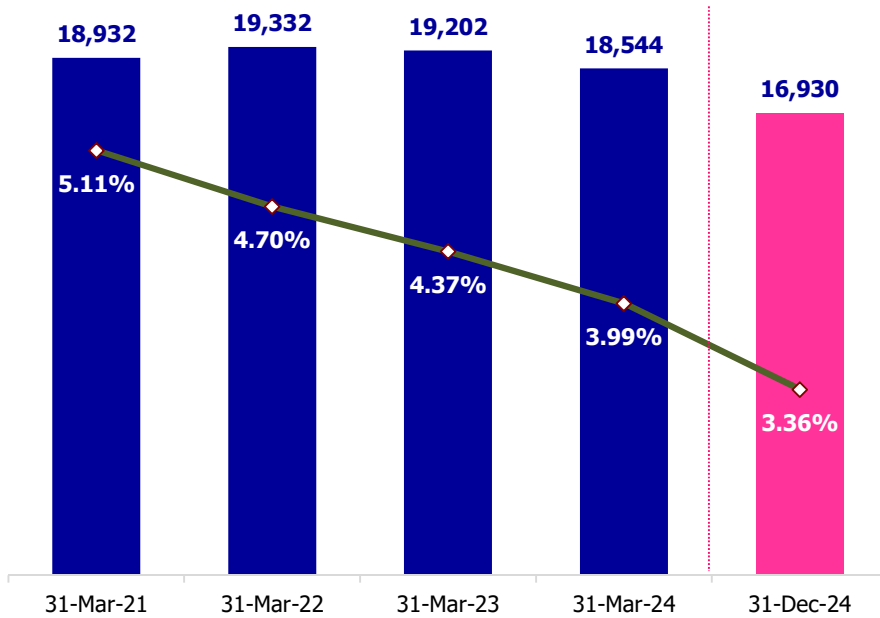


% of Gold loan NPA to JL portfolio 0.05%

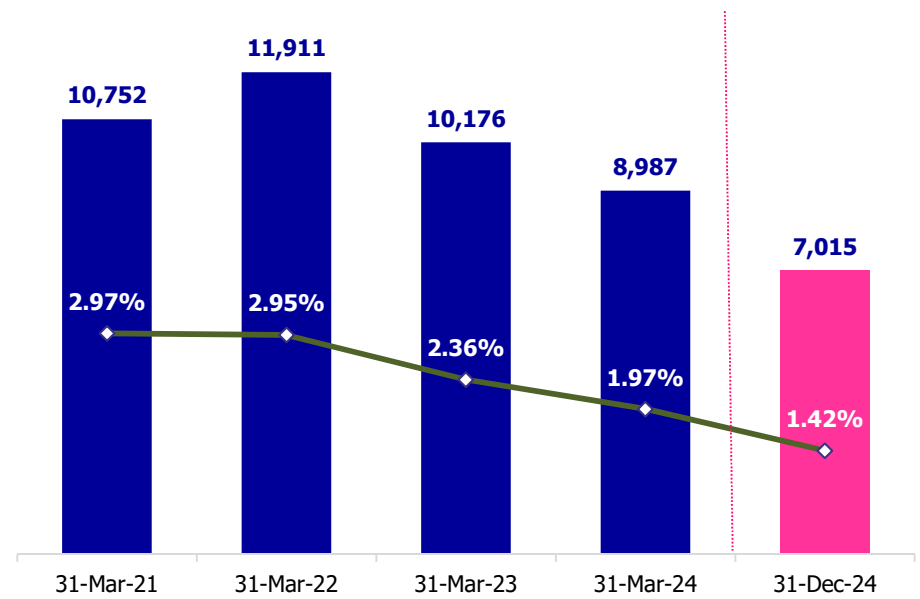
ASSET QUALITY

(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-20	FY MAR-21	FY MAR-22	FY MAR-23	FY MAR-24	31-DEC-24
NPA Opening balance		9,771	14,134	18,932	19,332	19,202	18,544
Additions	A	11,104	11,131	12,757	13,290	10,135	5,554
Recovery made		1,644	1,950	4,424	5,764	5,056	4,399
Upgradations		1,358	264	1,638	2,361	3,104	1,565
Net Addition	B	8,102	8,917	6,593	5,165	1,975	-410
Write-off		3,739	4,119	6,295	5,295	2,633	1,204
NPA Closing balance		14,134	18,932	19,332	19,202	18,544	16,930
Technical Write-off (TW) during the period		3,670	3,961	5,734	3,606	2,329	1,019
Provision made during the period	C	6,310	5,990	5,535	6,900	3,270	1,770
T W recovery	D	1,090	1,033	1,883	2,942	2,152	1,547
Provision made net of TW Recovery	E=C-D	5,220	4,957	3,652	3,958	1,118	223
Gross Advance	F	345,762	370,205	411,560	439,708	464,815	504,093
Additions % of Gross Advance	A / F	3.21	3.01	3.10	3.02	2.18	1.10
Net Addition % of Gross Advance	B / F	2.34	2.41	1.60	1.17	0.42	-0.08
Credit cost	E / F	1.51	1.34	0.89	0.90	0.24	0.04
Gross NPA %		4.09	5.11	4.70	4.37	3.99	3.36
Net NPA %		2.29	2.97	2.95	2.36	1.97	1.42

* 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		Dec-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	138	4,229	115	3,654
Non – M S M E	31	220	--	--	--	--	--	--	--	--
Covid-19 Resolution Framework	1612	6,860	1518	6,812	1288	6,448	901	5,062	399	4,121
Total	1976	22,478	1913	21,844	1470	12,552	1039	9,291	514	7,775
Gross Advances		380,122		411,560		439,708		446,815		504,093
% of Rest Standard adv to Gross advances		5.91%		5.31%		2.85%		2.08%		1.54%

- ▶ *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 31.12.2024, the total outstanding restructured Standard borrower accounts was 514-in numbers and amounting to Rs.7,775 mn. The Bank hold a standard accounts provision wrt Restructured accounts to the tune of Rs.867 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	DEC-2024
SLR Securities	158,264
Non-SLR Securities	1,591
Total Investments	159,855
Yield on Investments	6.50%
Investments Breakup:	
- AFS	24,325 (15%)
- HTM	133,734 (83%)
- FVTPL (including HFT)	1,796 (2%)
Total Investments	159,855
Modified Duration:	
- AFS	3.90
- HTM	3.22
- HFT	6.53
- Overall Portfolio	3.32

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 1st April 2024. Hence previous period classification is not given.

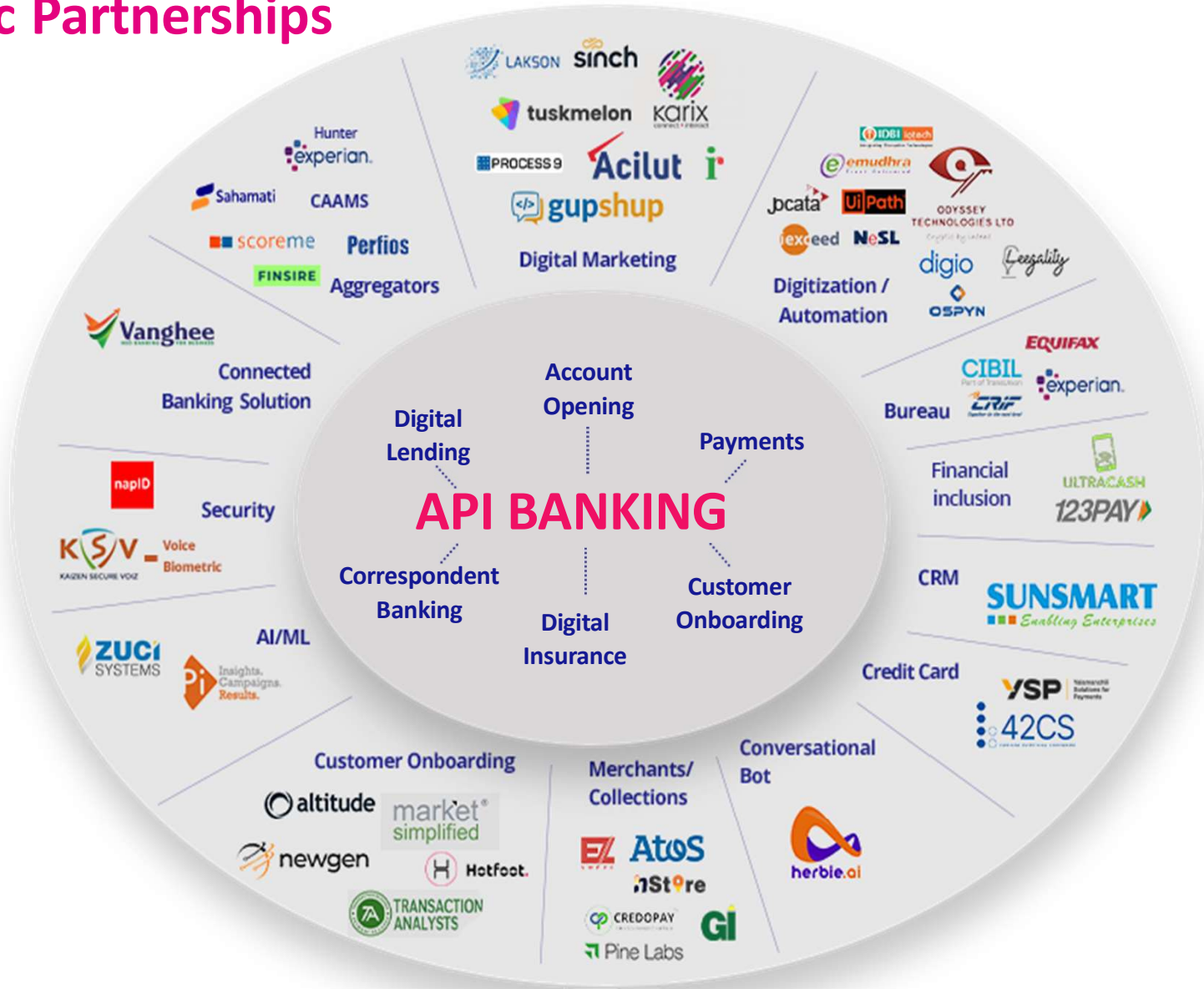


TECHNOLOGY ADOPTION

Digital Offerings

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

Strategic Partnerships



Awards Received During Q3

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



Best Digital Sales, Payments & Engagement



Best IT Risk Management



Best Financial Inclusion



Best Fintech & DPI Adoption



Best AI & ML Adoption



Best Technology Bank



Best Tech Talent & Organization

Awards Received During Q3



Document Management

The TechSenate South Awards
2024



Best Use of Technology Implementation

The ET BFSI Exceller Awards
2024



BEST DIGITAL BANKING SERVICE OF THE YEAR 2024

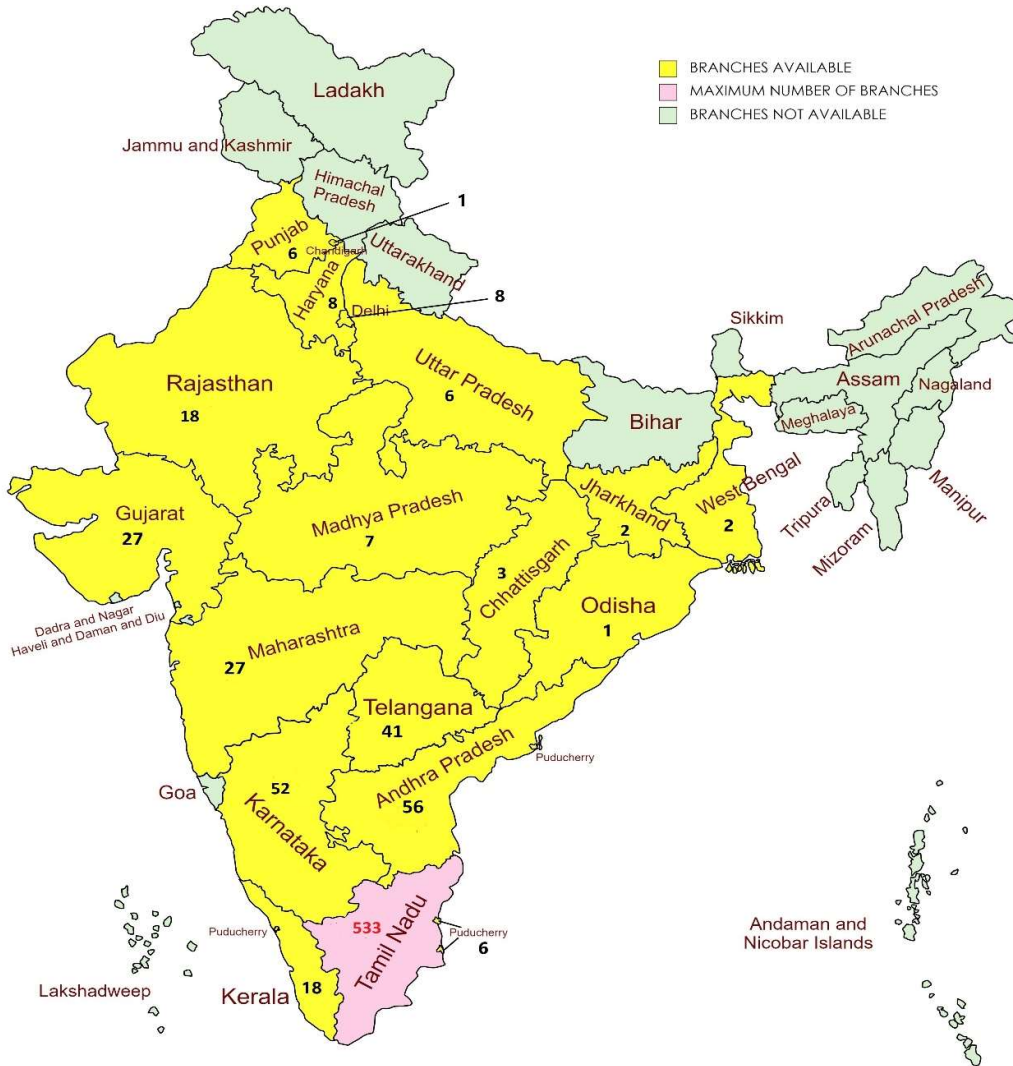
FINANCIAL EXPRESS FUTECH
AWARDS





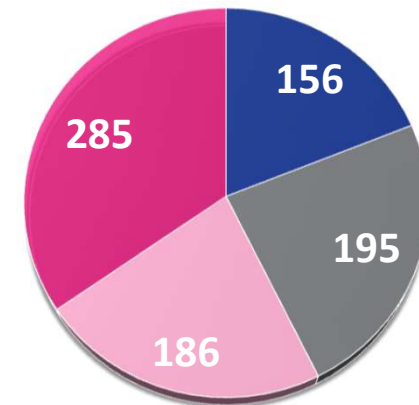
BRANCH NETWORK

PAN INDIA PRESENCE WITH STRONG FOOTHOLD IN THE SOUTH



STATE	No. of Branches	% of Deposits	% of Advances	% of Business
TAMILNADU	533	80%	66%	73%
ANDHRAPRADESH	56	2%	6%	4%
KARNATAKA	52	6%	5%	5%
TELANGANA	41	3%	6%	4%
GUJARAT	27	1%	3%	2%
MAHARASHTRA	27	3%	4%	4%
KERALA	18	1%	2%	2%
RAJASTHAN	18	1%	2%	1%
OTHERS	50	3%	6%	5%
TOTAL	822			

- Rural
- Metro
- Urban
- Semiurban



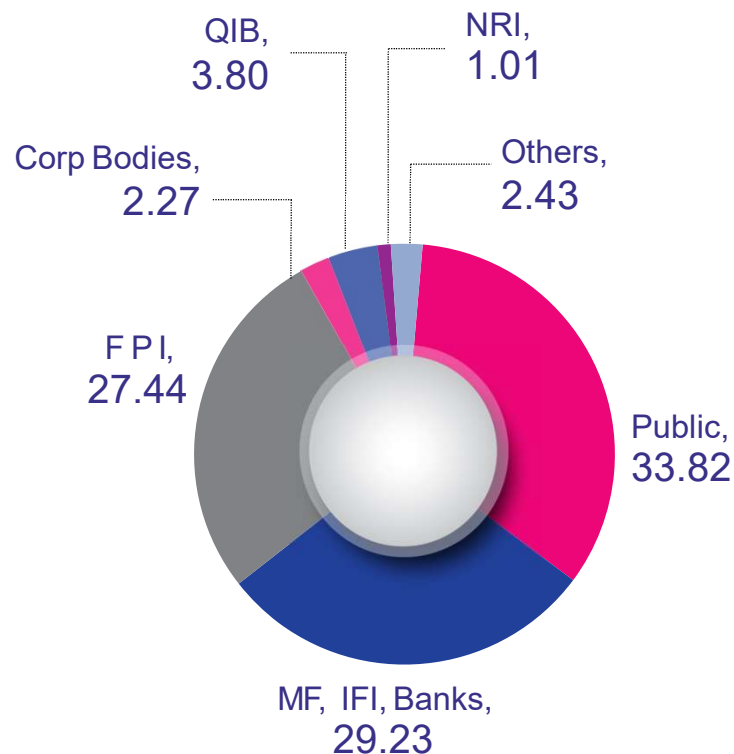
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SHAREHOLDING PATTERN

A WELL DIVERSIFIED INVESTOR BASE

Position as on 31-Dec-2024



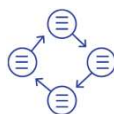
Major Institutional Shareholders

SHAREHOLDERS*	HOLDING %
HDFC AMC *	8.41
SBI Mutual Fund *	8.38
CAPITAL GROUP USA *	5.99
ICICI PRUDENTIAL FUND	2.80
FRANKLIN MUTUAL FUND	2.62
AXIS MUTUAL FUND	2.61
KOTAK FUND	2.43
VANGUARD GROUP	1.94
NIPPON FUND	1.49
BANK MUSCAT INDIA FUND	1.22
STATE OF WISCONSIN INVESTMENT	1.14
ISHARES EQUITY FUND	1.05

* Subsidiaries/Associates are consolidated



Well diversified ownership of shareholders around 0.23 Mn 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 ... 12.56%



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.



**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.



**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.



**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.

TRANSPARENT 'CORPORATE GOVERNANCE' PRACTICES

Board consists of 8 Independent Directors (including 1 Women Director), Executive Director 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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For any queries regarding presentation, please write to
Investor.relations@cityunionbank.com

