



CUB
TRUST AND EXCELLENCE
SINCE 1904

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-5/2024-25

October 21, 2024

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 – Q2 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 & Half Year ended September 30, 2024 for your information and records please.

Thanking you

Yours faithfully
for **CITY UNION BANK LIMITED**

Venkataramanan S
Company Secretary



Encl.: a.a



CITY UNION BANK



INVESTOR PRESENTATION

SEPTEMBER 2024

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Table of Contents

Overview	04
Performance Highlights – September 2024	10
Financial Performance & Business Profile	15
Digital Initiatives	38
Branch Network	44
Shareholding Pattern	46
Corporate Governance	48

OVERVIEW

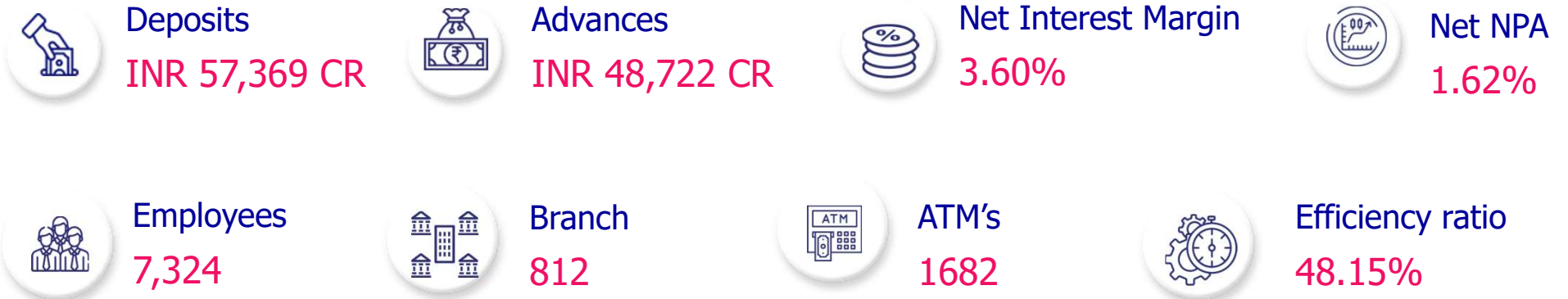
Overview

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.

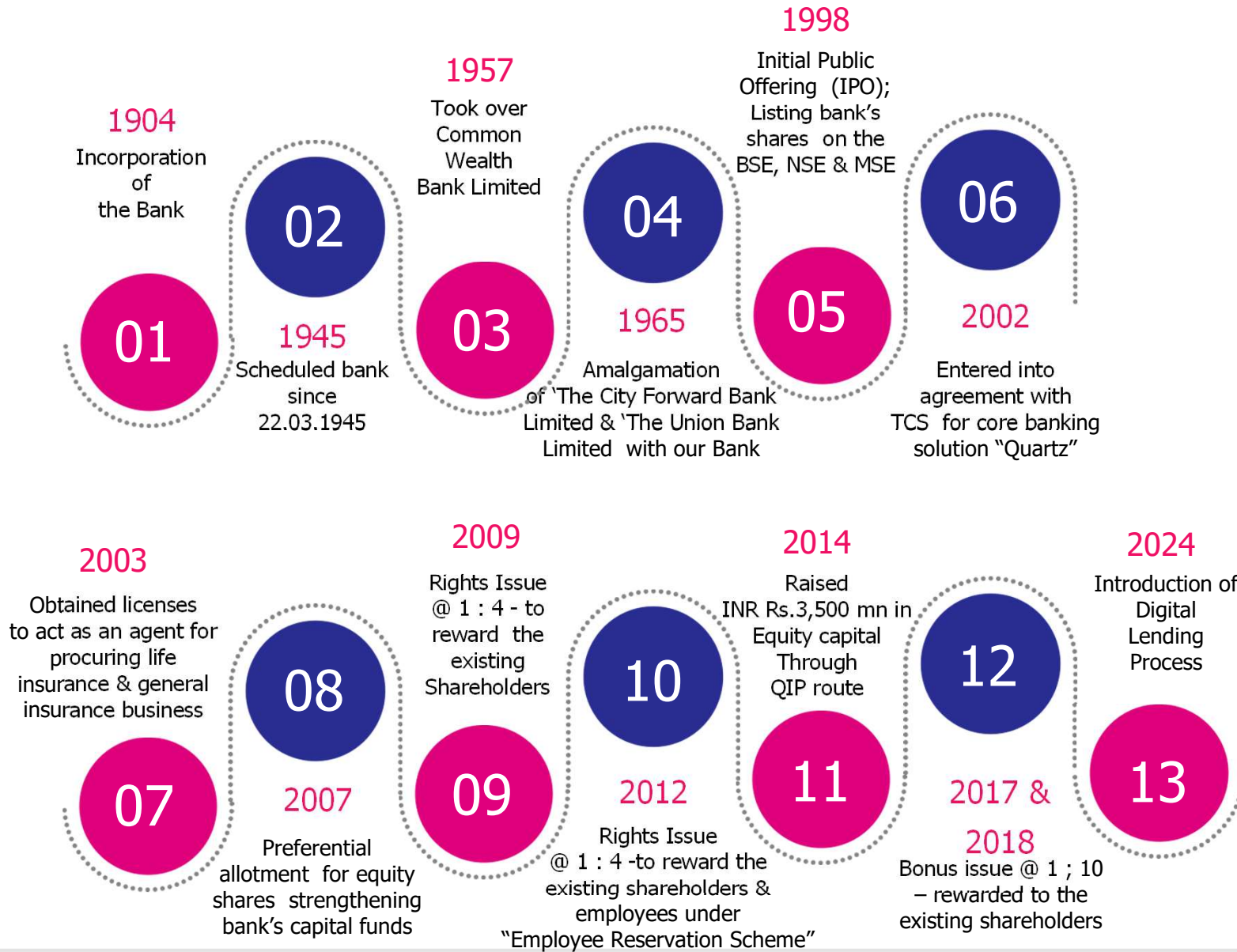
The main focus of the Bank – lending to MSME, Retail / Wholesale Trade with a granular asset profile including providing Short-term and long-term loans to the agricultural sector.

FACTS & FIGURES

Position as on 30.09.2024



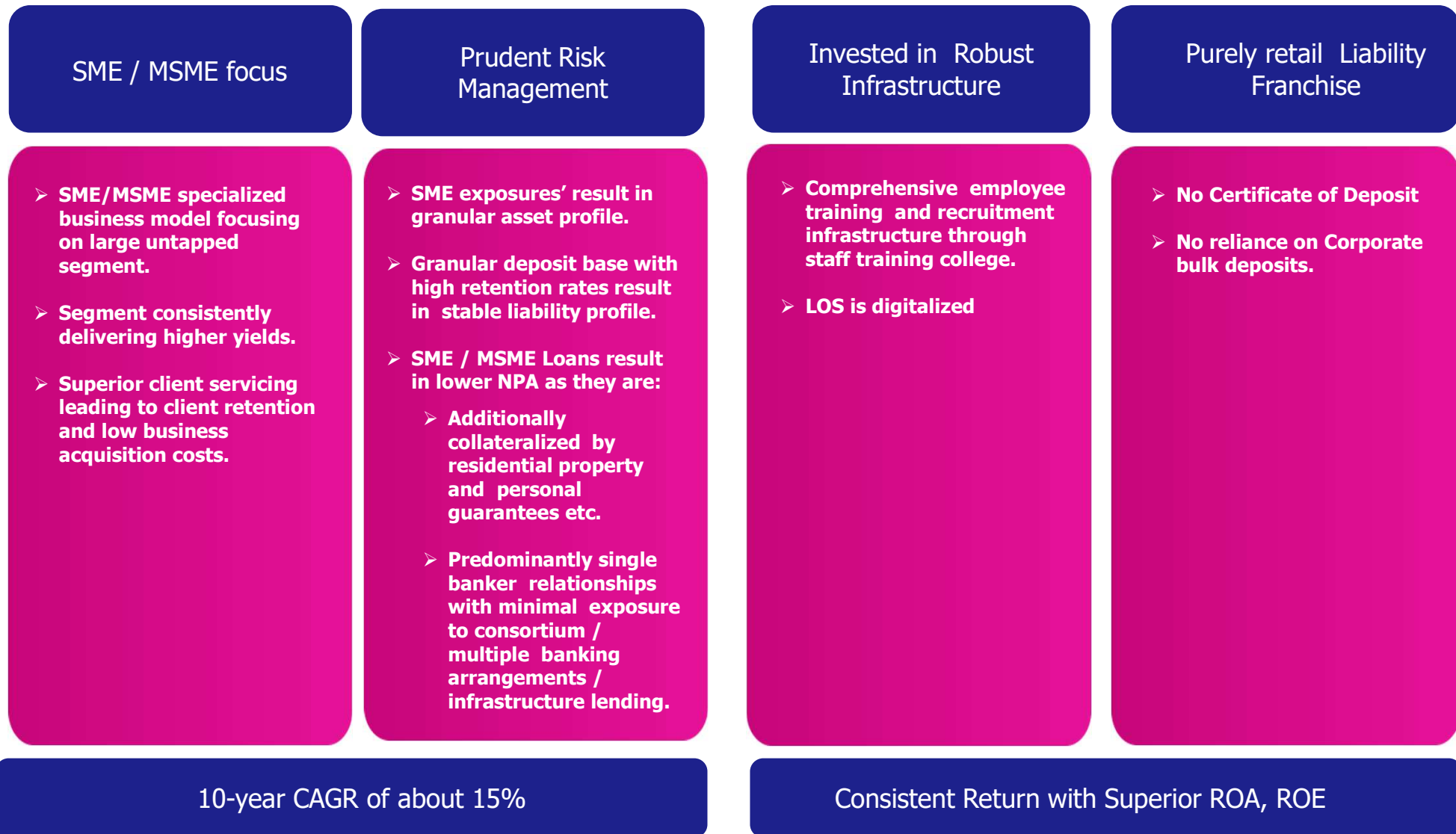
KEY MILESTONES



CITY UNION BANK



A SPECIALIZED BANKING MODEL ALIGNED TO TARGET SEGMENT – SME / MSME



COMPETITIVE ADVANTAGES

NETWORK

- Pan India presence with 812 branches
- Strong presence in South India (700 branches) of which 528 are in Tamil Nadu alone

ADEQUATELY CAPITALISED

- Strong Capital Adequacy ratio of 22.98% out of which Tier 1 constitutes 21.98%

MSME / TRADING PORTFOLIO

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



STRONG TRACK RECORD

- Continuous profitability and dividend payout in all 120 years of operations
- Business growth of about 15% CAGR in last 10 years

ROBUST CORPORATE GOVERNANCE PRACTICES

- Strong board with majority of directors being independent directors
- Consistency in management with only 7 CEOs appointed in 120 years

DIVERSIFIED ASSET PROFILE

- Granular asset profile with advances to top 20 group borrowers contributing 7%
- 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 – SEPTEMBER 2024

Q2 FY 25 PERFORMANCE – A SNAPSHOT

- Deposits increased by 9% from Rs. 527 Bn to Rs. 574 Bn Y-o-Y
- Advances registered a growth of 12% from Rs.437 Bn to Rs.487 Bn Y-o-Y
- The total business grew by 10% from Rs.964 Bn to Rs. 1061 Bn Y-o-Y
- Profitability and efficiency ratios :

PARTICULARS	Q2 FY 25	Q2 FY 24	H1 FY 25	H1 FY 24	Q1 FY 25	FY 24
Return on Assets	1.59%	1.69%	1.55%	1.54%	1.51%	1.52%
Net Interest Margin	3.67%	3.74%	3.60%	3.70%	3.54%	3.65%
Return on Equity	12.93%	14.36%	12.74%	13.26%	12.45%	12.86%
Earning per share	Rs.3.85	Rs.3.78	Rs.7.42	Rs.6.86	Rs.3.57	Rs.13.72

- Gross NPA – 3.54% and Net NPA – 1.62%
- Provision Coverage Ratio - 75% (with TW) & 55% (without TW)
- CRAR 22.98 % (Basel III) of which core CRAR 21.98 %

Q2 FY 25 VS Q2 FY 24 PERFORMANCE – A SNAPSHOT

(in INR Mn)

573,691



527,140

Deposits

487,220



436,881

Advances

1,060,911



964,021

Total Business

168,934



155,903

CASA

4,282



3,886

Gross Profit

2,852



2,806

Net Profit

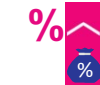
5,825



5,384

Net Interest Income

47.06



46.34 %

Cost to Income

1.59%
ROA

12.93%
ROE

3.67 %
NIM

3.54%
Gross NPA

1.62%
Net NPA

75%
PCR
(with TW)

■ Q2 FY 25 ■ Q2 FY 24

H1 FY 25 VS H1 FY 24 PERFORMANCE – A SNAPSHOT

(in INR Mn)

573,691



527,140

Deposits

487,220



436,881

Advances

1,060,911



964,021

Total Business

168,934



155,903

CASA

8,017



8,009

Gross Profit

5,497



5,079

Net Profit

11,277



10,610

Net Interest Income

48.15



44.17 %

Cost to Income

1.55%
ROA

12.74%
ROE

3.60 %
NIM

3.54%
Gross NPA

1.62%
Net NPA

75%
PCR
(with TW)

■ H1 FY 25 ■ H1 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

Q2 FY 25 VS Q2 FY 24 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	Q2 FY 2025	Q2 FY 2024	INC / (DEC)	Growth	Growth %	Q1 FY 2025
Deposits	573,691	527,140	↑	46,511	9%	548,569
Advances	487,220	436,881	↑	50,339	12%	465,479
Total Business	1,060,911	964,021	↑	96,890	10%	1,014,049
Demand Deposits	50,891	45,770	↑	5,121	11%	46,242
Saving Deposits	118,043	110,133	↑	7,910	7%	115,708
CASA	168,934	155,903	↑	13,031	8%	161,950
Gross NPA	17,255	20,346				18,065
Net NPA	7,750	9,987				8,535
Gross NPA (%)	3.54%	4.66%				3.88%
Net NPA (%)	1.62%	2.34%				1.87%
C R A R (BASEL – III)	22.98%	22.21%				23.58%
- Of which Tier I	21.98%	21.17%				22.55%
CD Ratio	85%	83%				85%
PCR	75%	71%				73%

Q2 FY 25 VS Q2 FY 24 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR)

PARTICULARS	Q2 FY 25	Q2 FY 24	INC / (DEC)	Growth %
Net Interest Income	5,825	5,384	441	8%
Other Income	2,263	1,821	442	24%
Operating Expenses	3,806	3,339	467	14%
Gross Profit	4,282	3,866	416	11%
Provisions & Contingencies	1,430	1,060	370	35%
Net Profit	2,852	2,806	46	2%
Return on Assets	1.59%	1.69%	-	-
Return on Equity	12.93%	14.36%	-	-
Net Interest Margin	3.67%	3.74%	-	-

H1 FY 25 VS H1 FY 24 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR)

PARTICULARS	H1 FY 25	H1 FY 24	INC / (DEC)	Growth %
Net Interest Income	11,277	10,610	667	6%
Other Income	4,184	3,735	449	12%
Operating Expenses	7,444	6,336	1,108	17%
Gross Profit	8,017	8,009	8	0%
Provisions & Contingencies	2,520	2,930	-410	-14%
Net Profit	5,497	5,079	418	8%
Return on Assets	1.55%	1.54%	-	-
Return on Equity	12.74%	13.26%	-	-
Net Interest Margin	3.60%	3.70%	-	-

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	Q2 FY 25	Q2 FY 24	H1 FY 25	H1 FY 24	FY 2024
Provision for:					
- Tax	730	500	1,430	850	2,150
- Bad Debts	700	280	1,020	2,680	3,270
- Contingencies	-	300	70	-350	-170
- Standard Assets	-	-30		-210	-170
- Restructuring	-	10		-40	-70
- Others	-	-	-	-	-
Total	1,430	1,060	2,520	2,930	5,010

Q2 FY 25 VS Q2 FY 24 – INCOME AND EXPENSES BREAKUP

INTEREST INCOME BREAKUP

PARTICULARS	Q2 FY 25	Q2 FY 24	Growth %
Interest on Loans	11,435	10,280	11%
Interest on Investments	2,710	2,393	13%
Other Interest Income	195	367	-47%
Total Interest Income	14,340	13,040	10%

OTHER INCOME BREAKUP

PARTICULARS	Q2 FY 25	Q2 FY 24	Growth %
CEB & Charges	1,046	866	21%
Treasury Income	248	268	-7%
Other Inc incl recoveries in written off a/cs	969	687	41%
Total Other Income	2,263	1,821	24%

INTEREST EXPENSES BREAKUP

(in INR Mn)

PARTICULARS	Q2 FY 25	Q2 FY 24	Growth %
Int Exp on Deposits	7,950	7,179	11%
Other Int Expenses	565	477	18%
Total Interest Expenses	8,515	7,656	11%

OPERATING EXPENSES BREAKUP

PARTICULARS	Q2 FY 25	Q2 FY 24	Growth %
Employee Cost	1,835	1,582	16%
Other Operating Expenses	1,971	1,757	12%
Total Operating Expenses	3,806	3,339	14%

H1 FY 25 VS H1 FY 24 – INCOME AND EXPENSES BREAKUP

INTEREST INCOME BREAKUP

PARTICULARS	H1 FY 25	H1 FY 24	Growth %
Interest on Loans	22,299	20,369	9%
Interest on Investments	5,331	4,606	16%
Other Interest Income	596	727	-18%
Total Interest Income	28,226	25,702	10%

OTHER INCOME BREAKUP

PARTICULARS	H1 FY 25	H1 FY 24	Growth %
CEB & Charges	2,053	1,749	17%
Treasury Income	420	673	-38%
Other Inc incl recoveries in written off a/cs	1,711	1,314	30%
Total Other Income	4,184	3,736	12%

INTEREST EXPENSES BREAKUP

(in INR Mn)

PARTICULARS	H1 FY 25	H1 FY 24	Growth %
Int Exp on Deposits	15,621	14,020	11%
Other Int Expenses	1,328	1,072	24%
Total Interest Expenses	16,949	15,093	12%

OPERATING EXPENSES BREAKUP

PARTICULARS	H1 FY 25	H1 FY 24	Growth %
Employee Cost	3,579	2,904	23%
Other Operating Expenses	3,865	3,432	13%
Total Operating Expenses	7,444	6,336	17%

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

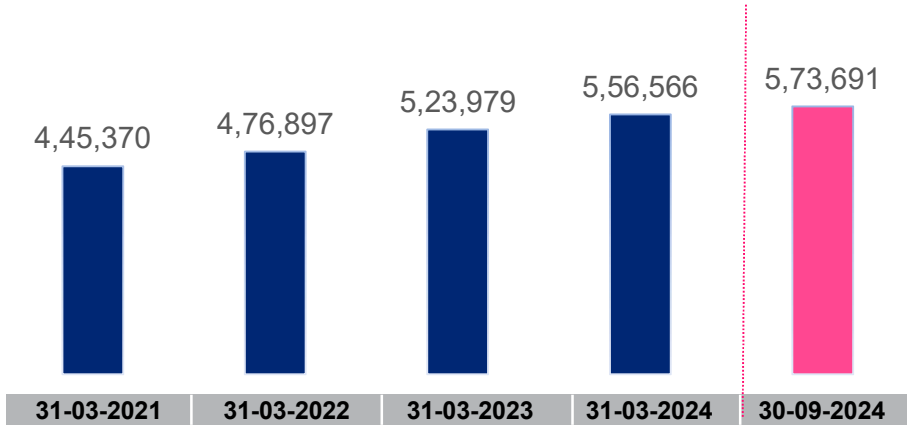
PARTICULARS	FY 24	FY 23	Growth %
CEB & Charges	3,598	3,338	8%
Treasury Income	1,234	1,237	-
Other Inc incl recoveries in written off a/cs	2,584	3,529	-27%
Total Other Income	7,416	8,104	-8%

OPERATING EXPENSES BREAKUP

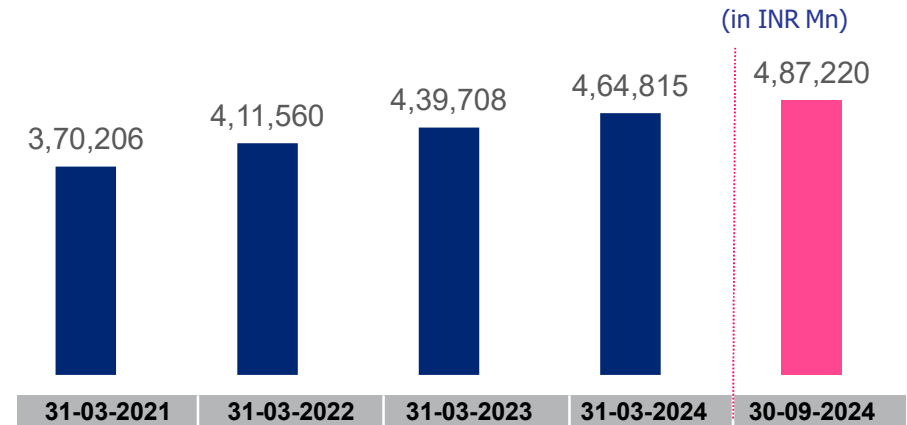
PARTICULARS	FY 24	FY 23	Growth %
Employee Cost	6,138	5,304	16%
Other Operating Expenses	7,346	6,248	18%
Total Operating Expenses	13,484	11,552	17%

DEPOSITS AND ADVANCES GROWTH – OVER THE YEARS

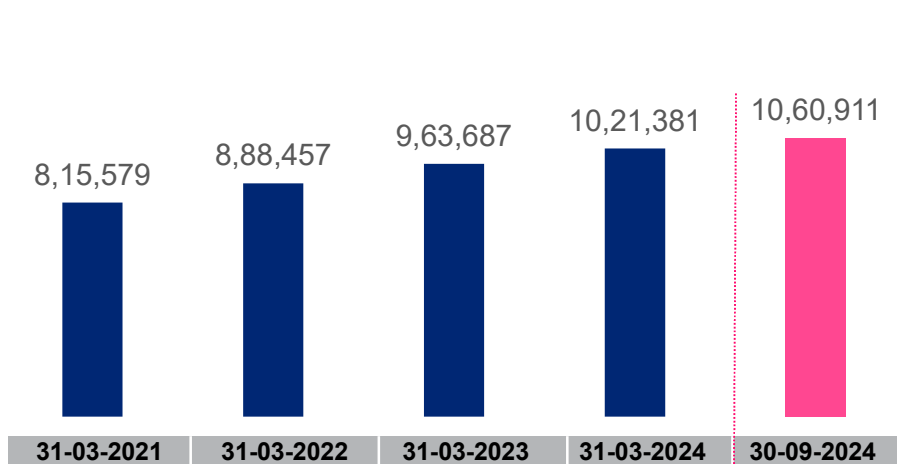
DEPOSITS



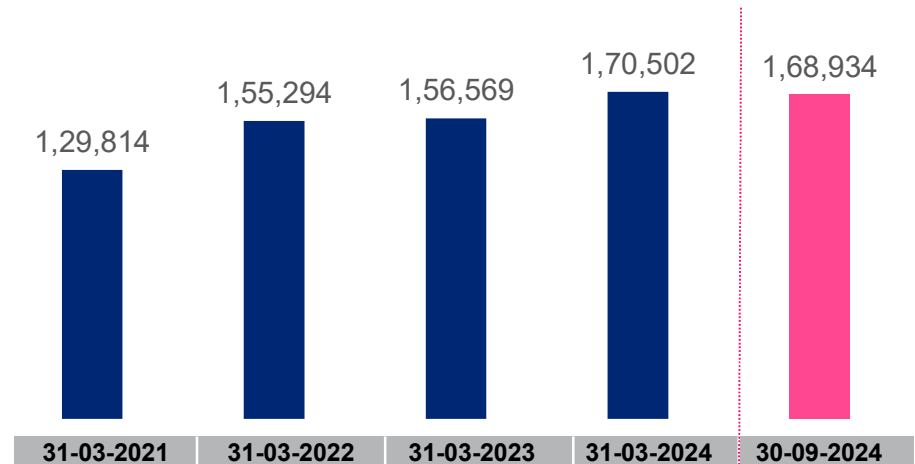
ADVANCES



BUSINESS



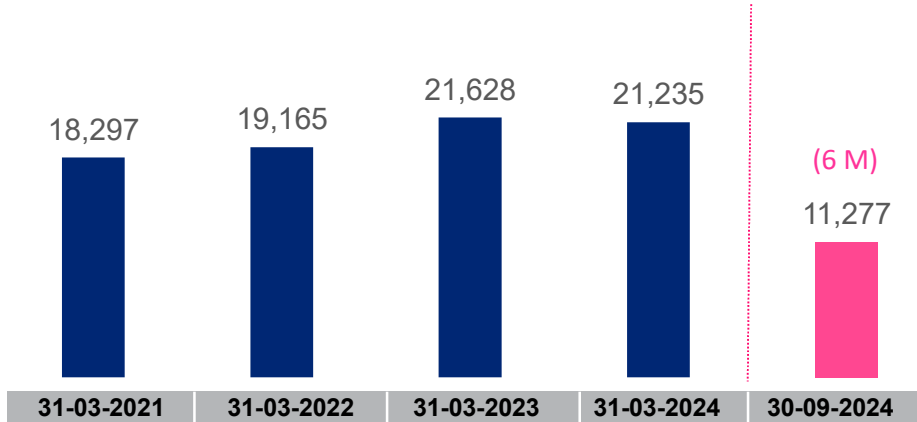
CASA



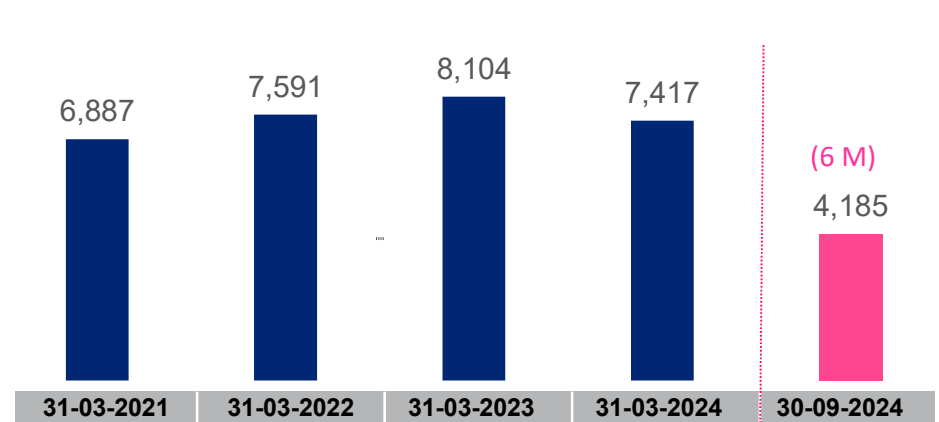
INCOME GROWTH OVER THE YEARS...

(in INR Mn)

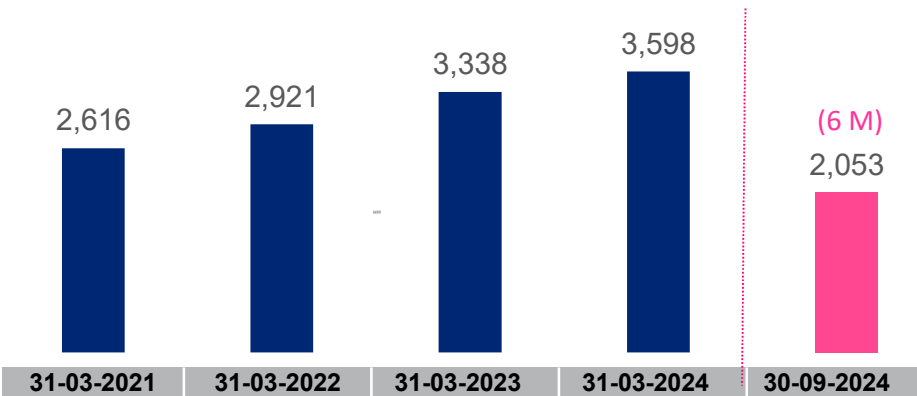
NET INTEREST INCOME



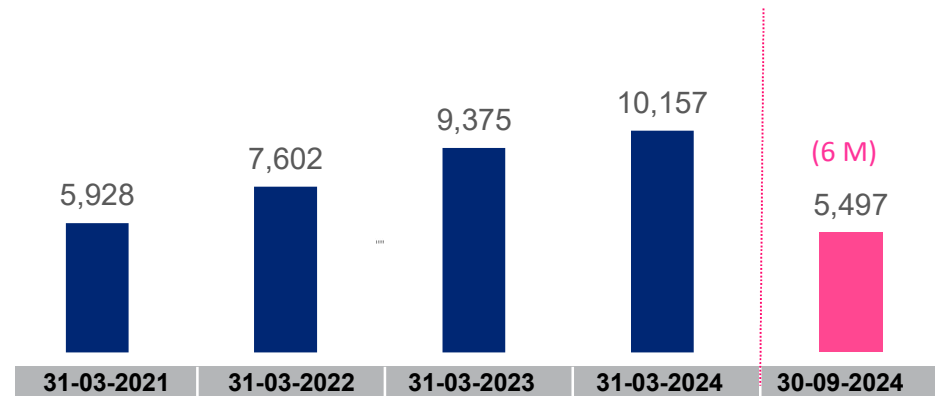
OTHER INCOME



CEB



NET PROFIT

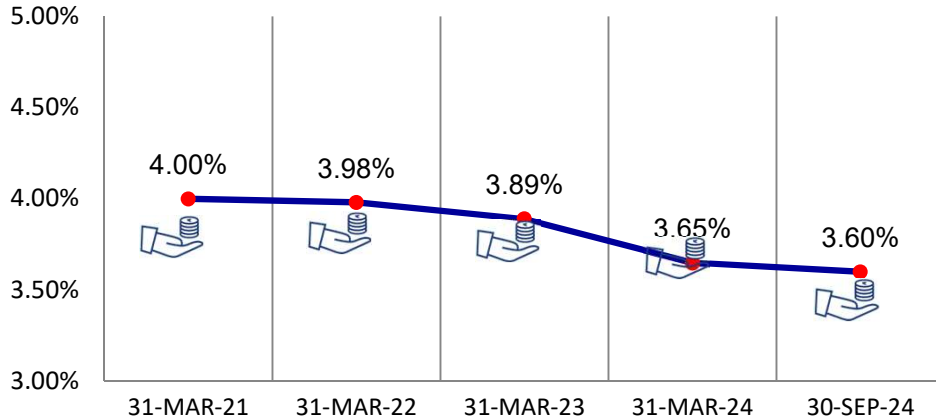


KEY BUSINESS INDICATORS

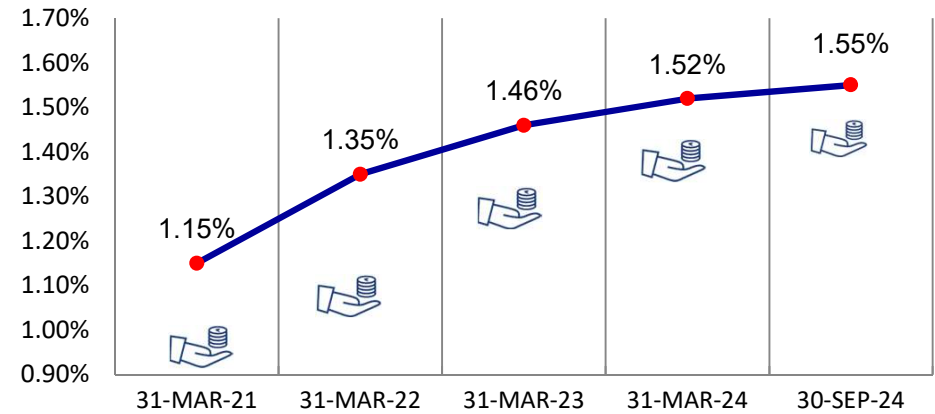
PARTICULARS	Q2 FY 25	Q2 FY 24	H1 FY 25	H1 FY 24	FY 24
Cost of Deposits	5.75%	5.51%	5.73%	5.44%	5.59%
Yield on Advances	9.81%	9.77%	9.70%	9.65%	9.72%
Yield on Investments	6.54%	6.28%	6.51%	6.19%	6.27%
Net Interest Margin	3.67%	3.74%	3.60%	3.70%	3.65%
Cost to Income	47.06%	46.34%	48.15%	44.17%	47.06%
Cost of Funds	4.76%	4.60%	4.78%	4.59%	4.70%
Yield on Funds	8.01%	7.84%	7.96%	7.81%	7.87%
Per Employee Profit (in INR Mn) (Ann)	1.56	1.71	1.50	1.55	1.41
EPS in INR - FV INR Re.1/- share (Not Ann)	3.85	3.78	7.42	6.86	13.72

KEY BUSINESS RATIOS – YEARLY TRENDS

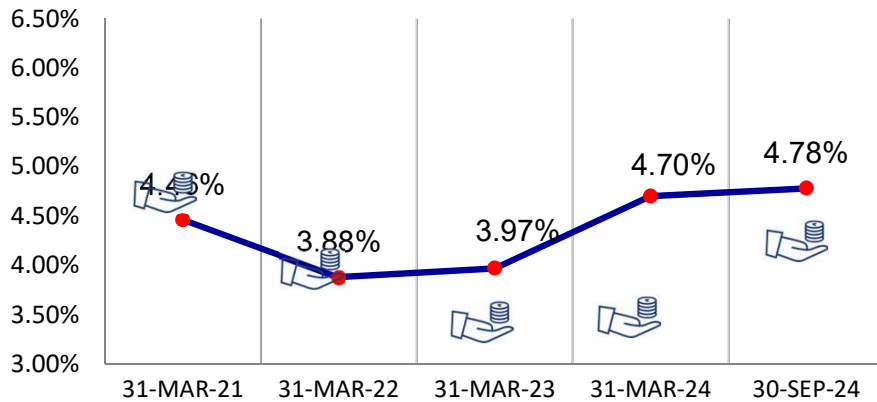
NET INTEREST MARGIN



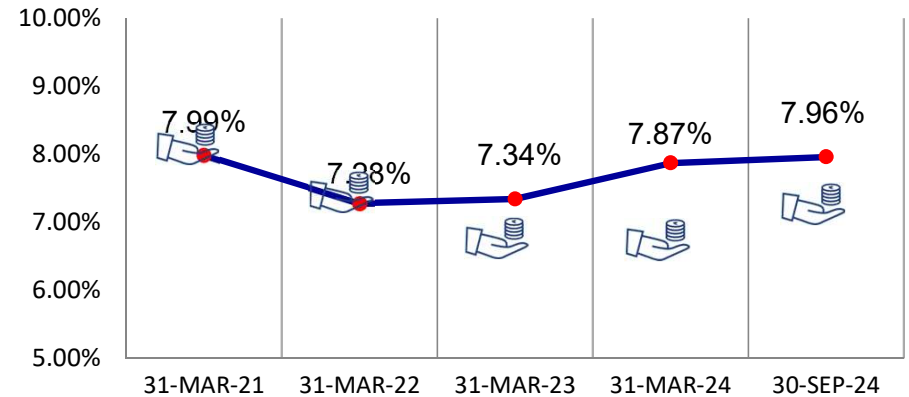
RETURN ON ASSETS



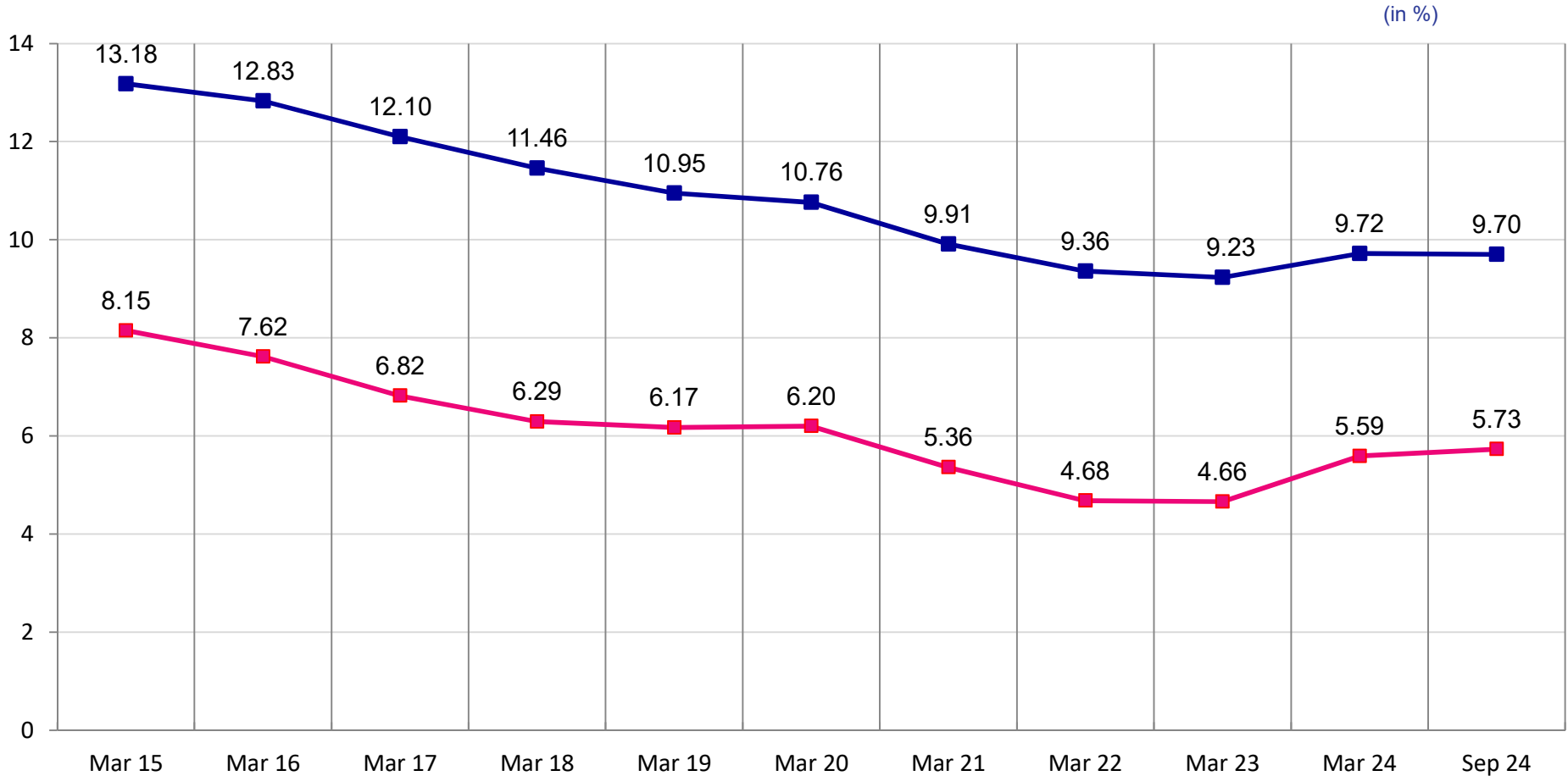
COST OF FUNDS



YIELD ON FUNDS



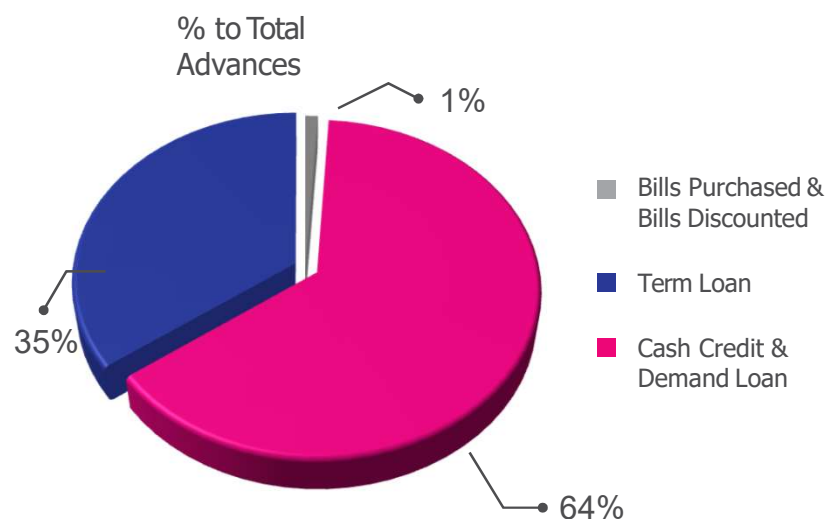
COST OF DEPOSITS & YIELD ON ADVANCES



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 41%



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



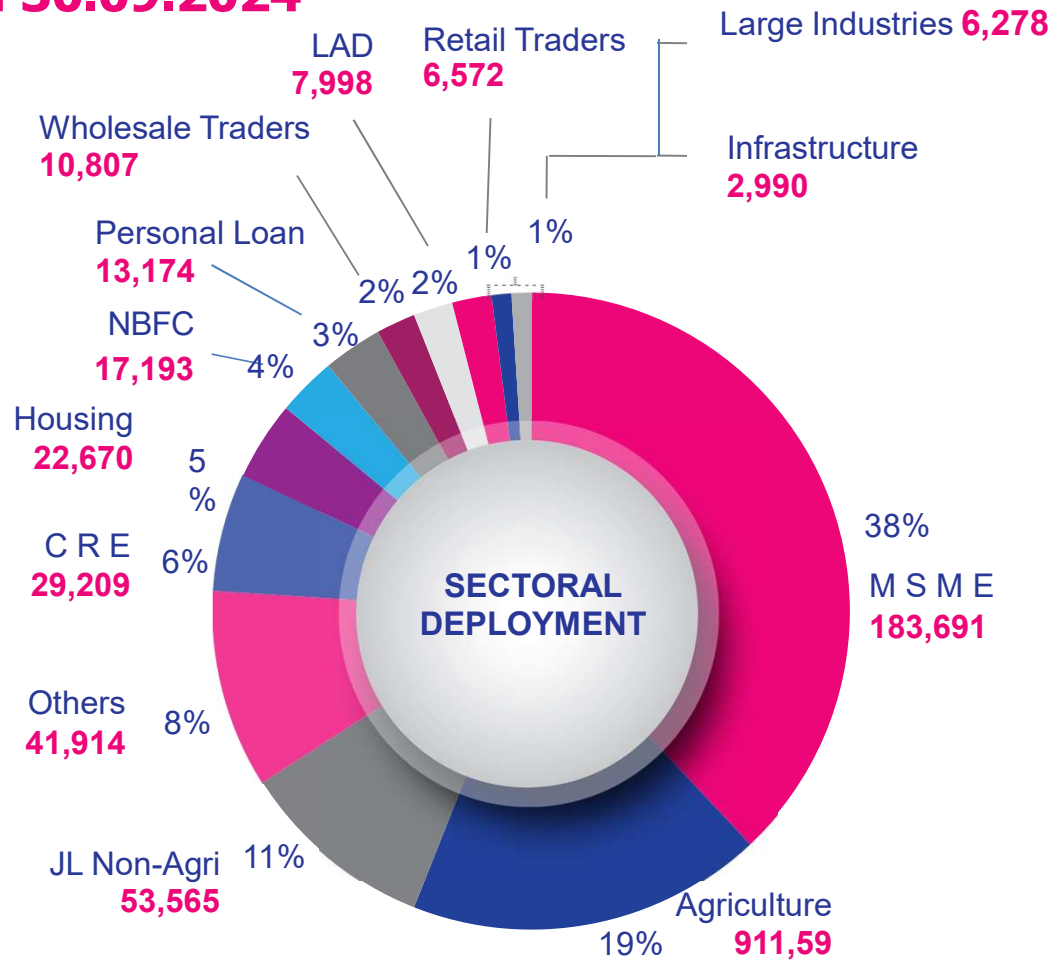
Unsecured Advances aggregate to 1%

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loan	313,588	64%
Term Loan	171,612	35%
Bills Purchased & Bills Discounted	2,020	1%
Gross Loan Total	487,220	100%

Particulars	Amount (INR Mn)	% to Total Advances
Secured Loans	484,741	99%
Unsecured Loans	2,479	1%
Gross Loan Total	487,220	100%

LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 30.09.2024

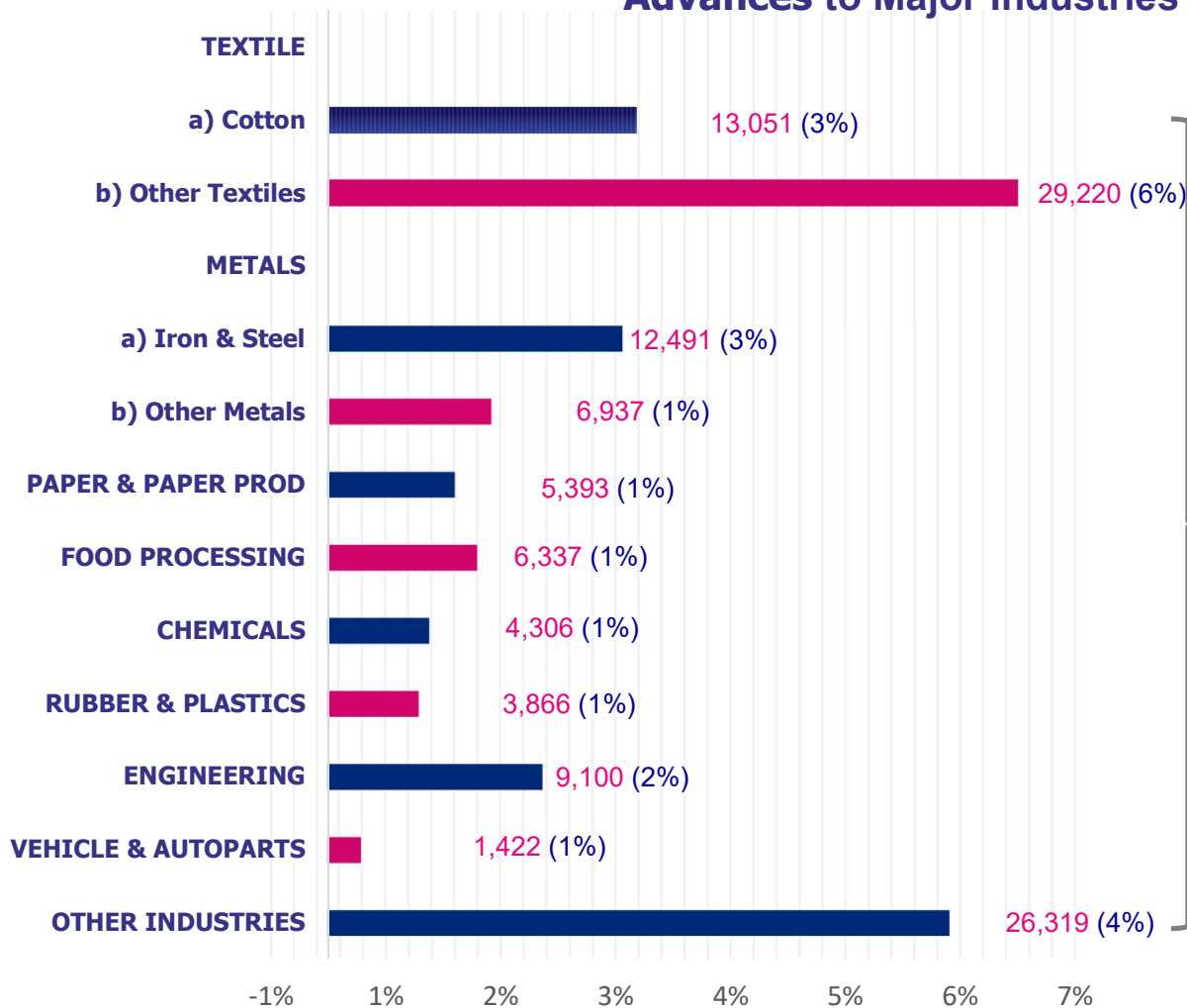
(in INR Mn)



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 30th September 2024

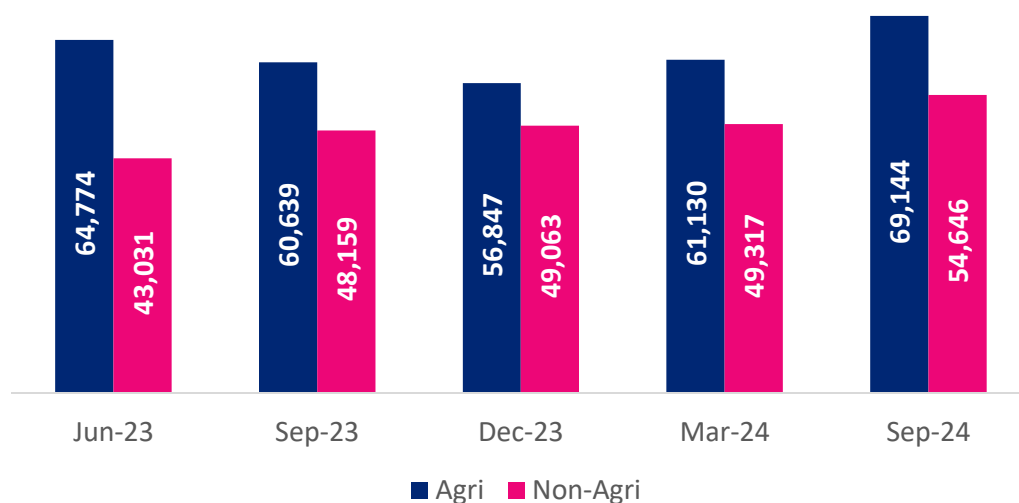


Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	118,442	24%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	368,778	76%
Total Gross Advances	487,220	100%

GOLD LOAN BOOK – H1 FY 2025

(in INR Mn)

GOLD LOAN PORTFOLIO	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24
Gold Loan – Agriculture	64,774	60,639	56,847	61,130	64,418	69,144
Gold Loan – Non-Agriculture	43,031	48,159	49,063	49,317	50,214	54,646
Total Gold Loans	107,805	108,798	105,910	110,447	114,632	123,790
Gross Advances	424,048	436,881	440,173	446,815	465,479	487,220
% of Gold Loans to Gross Advances	25%	25%	24%	25%	25%	25%



Average LTV for Gold Loan around 61%



Y-o-Y growth in Non Agri Gold Loan – 14% (Sep-24 Vs Sep-23)

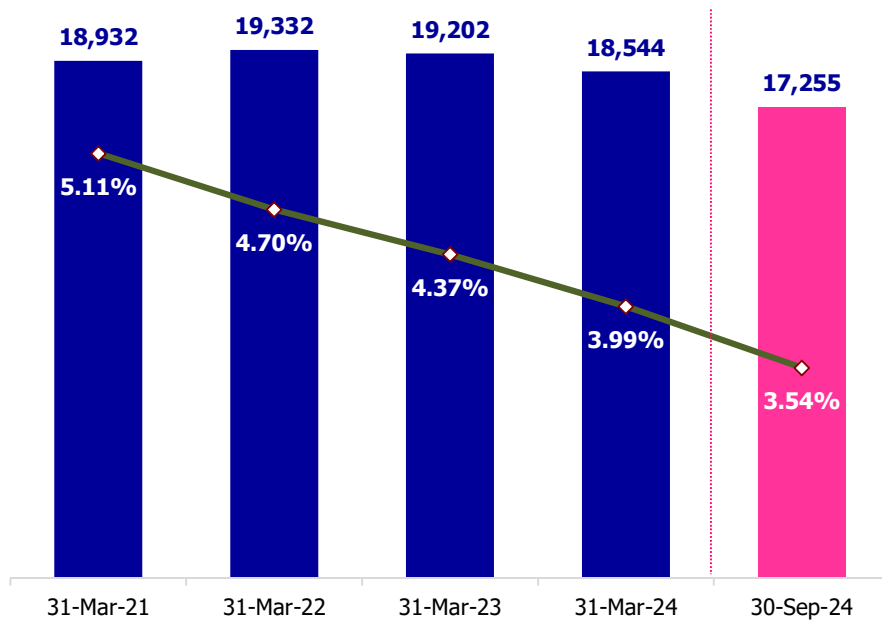


% of Gold loan NPA to JL portfolio 0.05%

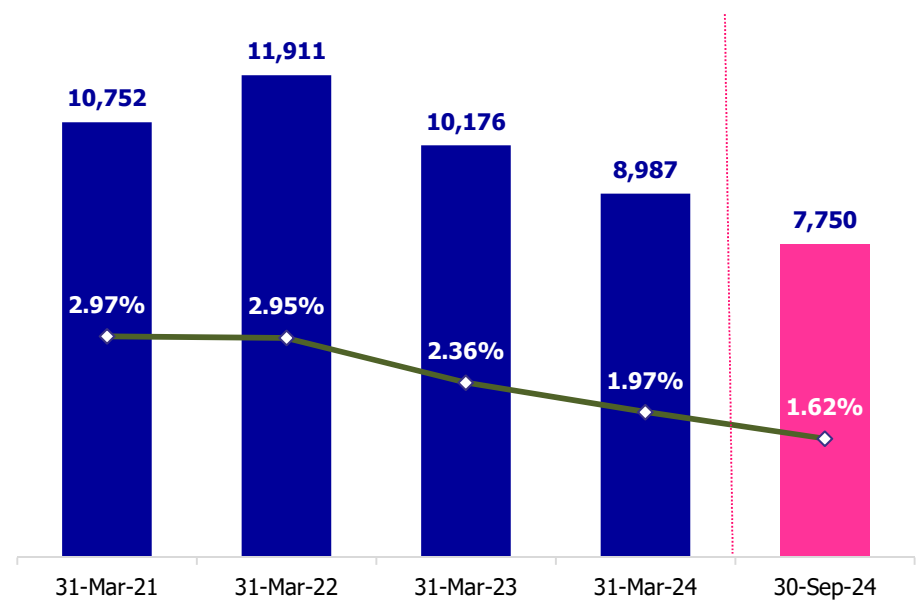
ASSET QUALITY

(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	30-SEP-24
NPA Opening balance		9,771	14,134	18,932	19,332	19,902	18,544
Additions	A	11,104	11,131	12,757	13,290	10,135	3,543
Recovery made		1,644	1,950	4,424	5,764	5,056	2,834
Upgradations		1,358	264	1,638	2,361	3,104	1,099
Net Addition	B	8,102	8,917	6,593	5,165	1,975	-390
Write-off		3,739	4,119	6,295	5,295	2,633	899
NPA Closing balance		14,134	18,932	19,332	19,202	18,544	17,255
Technical Write-off (TW) during the period		3,670	3,961	5,734	3,606	2,329	818
Provision made during the period	C	6,310	5,990	5,535	6,900	3,270	1,020
T W recovery	D	1,090	1,033	1,883	2,942	2,152	1,085
Provision made net of TW Recovery	E=C-D	5,220	4,957	3,652	3,958	1,118	-65
Gross Advance	F	345,762	370,205	411,560	439,708	464,815	487,220
Additions % of Gross Advance	A / F	3.21	3.01	3.10	3.02	2.18	0.73
Net Addition % of Gross Advance	B / F	2.34	2.41	1.60	1.17	0.42	- ve
Credit cost	E / F	1.51	1.34	0.89	0.90	0.24	- ve
Gross NPA %		4.09	5.11	4.70	4.37	3.99	3.54
Net NPA %		2.29	2.97	2.95	2.36	1.97	1.62

* 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		Sep-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	122	4,026
Non – M S M E	31	220	--	--	--	--	--	--	--	--
Covid-19 Resolution Framework	1612	6,860	1518	6,812	1288	6,448	901	5,062	794	4,558
Total	1976	22,478	1913	21,844	1470	12,552	1039	9,291	916	8,584
Gross Advances		380,122		411,560		439,708		446,815		487,220
% of Rest Standard adv to Gross advances		5.91%		5.31%		2.85%		2.08%		1.76%

- ▶ *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 30.09.2024, the total outstanding restructured Standard borrower accounts was 916 in numbers and amounting to Rs.8,584 mn. The Bank hold a standard accounts provision wrt Restructured accounts to the tune of Rs.935 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	SEP-2024
SLR Securities	162,977
Non-SLR Securities	1,600
Total Investments	164,577
Yield on Investments	6.51%
Investments Breakup:	
- AFS	24,256 (15%)
- HTM	137,696 (83%)
- FVTPL (including HFT)	2,625 (2%)
Total Investments	164,577
Modified Duration:	
- AFS	3.65
- HTM	3.18
- HFT	4.73
- Overall Portfolio	3.27

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	UPI Circle	Loan Against Securities	ONDC for MSME & Retail	Credit Line on UPI	Credit Card on UPI
 Products	UPI ATM	Pay to Contact	Scan & Pay/ QR	UPI Lite	Whatsapp Banking
 Technology/ Automation	Digital Lending	Data Analytics	API/Robotic Process Automation	AI/ Conversational BOT	Voice Biometric Authentication



CUB Product Launches at Global Fintech Fest



- ⇒  - Delegate Payments
- ⇒ Loan Against Securities
- ⇒ Credit Line on UPI
- ⇒  ONDC for MSME's
- ⇒  Auto Top-up
- ⇒  Instant NCMC Transport Card Issuance Kiosk
- ⇒ ONDC for Retail Customers
- ⇒   Credit Card on UPI

Digital Banking Products

Retail Banking

- 01 Online Savings Account Opening
- 02 UPI Scan and Pay
- 03 24*7 Fund Transfers
- 04 Cardless Withdrawal
- 05 Deposit Online Services
- 06 Card Management
- 07 Wealth Management
- 08 Fee Payment / Bill Pay & Re-charge
- 09 Direct / Indirect Tax Payment
- 10 FASTAG / Easy Buy

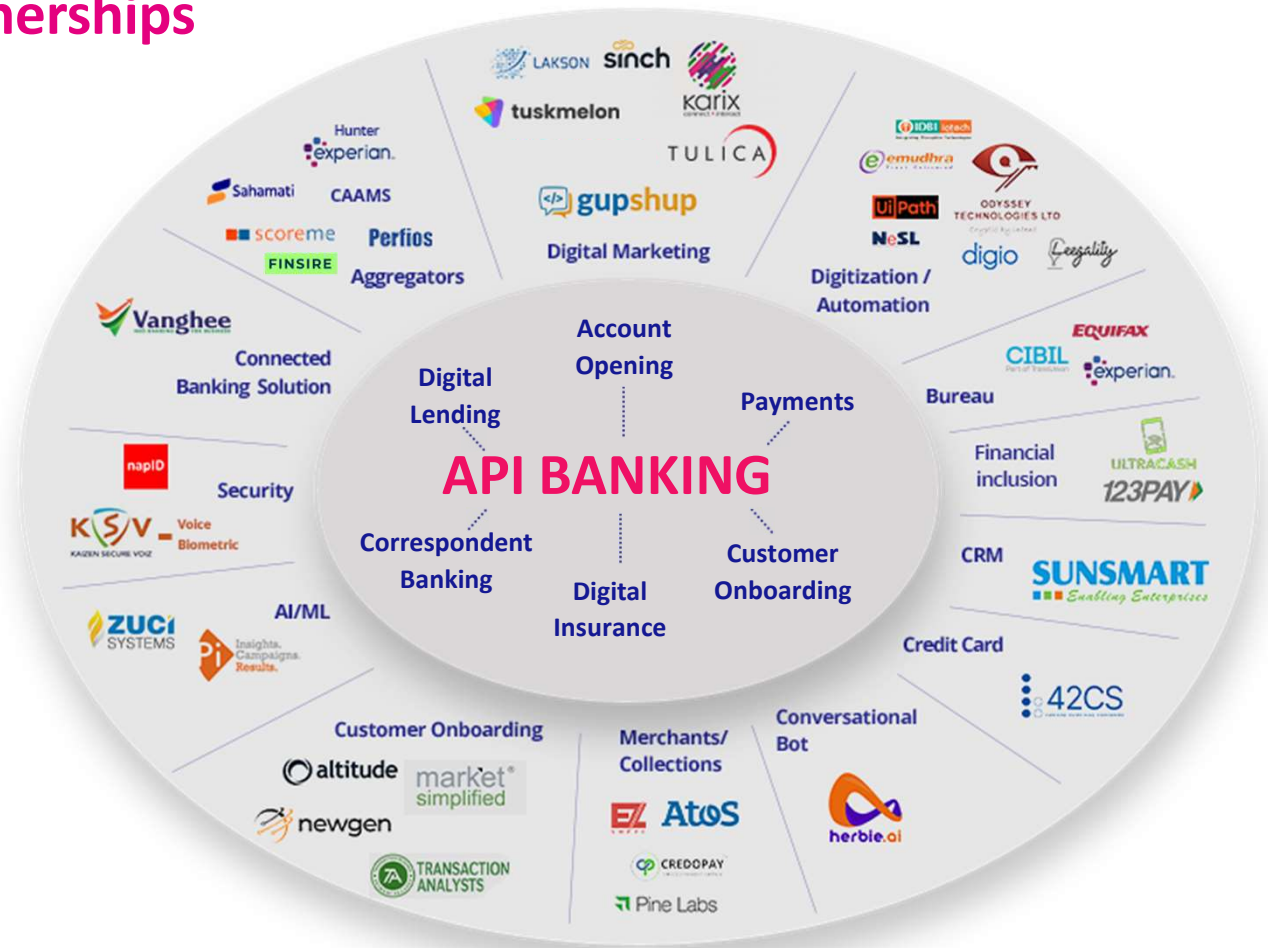


Corporate Banking

- 01 Online Current Account Opening
- 02 Positive Pay
- 03 Digital Signature [Hard / Soft]
- 04 Letter of Credit through Net Banking
- 05 FX-Retail Online
- 06 Connected Banking Services
(Integration with Tally/ SAP)
- 07 Online Stock Statement
- 08 Merchant QR / POS
- 09 Tax Payments
- 10 Public Financial Management System



Strategic Partnerships



Awards Received During 2024-25



INNOVATIVE CIO

CIOAXIS BFSI CXO Awards & Confex 2024



SMART CISO

CIOAXIS BFSI CXO Awards & Confex 2024



Artificial Intelligence (AI)

BFSI Technology Awards 2024



Robotic Process Automation (RPA)

BFSI Technology Awards 2024



AI Evangelist

StrategINK Visionary Awards 2024



innovative bank of the year

IBS Awards 2024 by Synnex



Conversational Payments In UPI (Hello UPI)

Finnoviti award 2024



Modern and Agile Data Architecture and Infrastructure

ETNow DATACON Awards 2024



5th INSIGHTS CXO Awards & Symposium '24

TOP CIO OF THE Year 2024



Best security Practices in Banking sector

India CISO Summit & Awards 2024 by Synnex



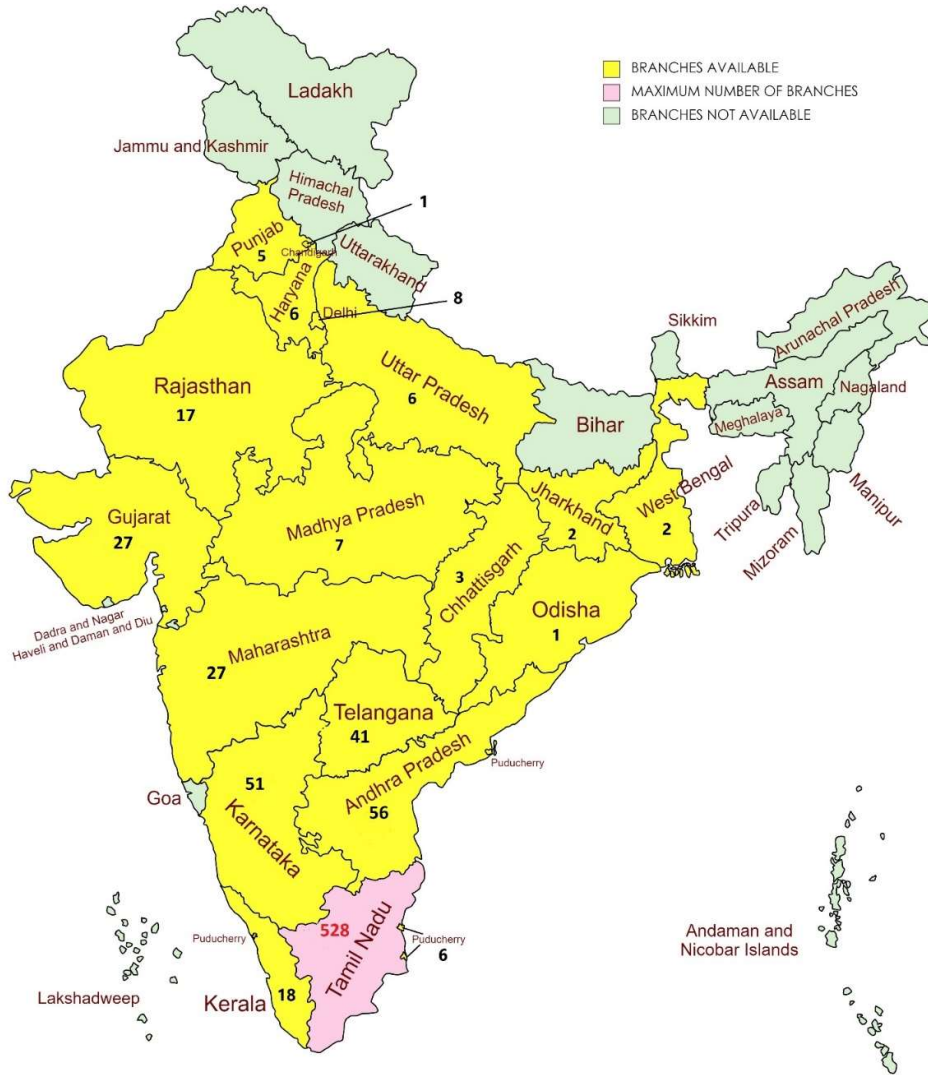
Most Innovative Digital Lending Platform

BankTechX 2024



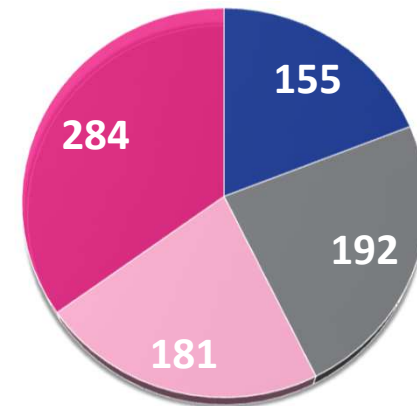
BRANCH NETWORK

PAN INDIA PRESENCE WITH STRONG Foothold IN THE SOUTH



STATE	No. of Branches	% of Deposits	% of Advances	% of Business
TAMILNADU	528	80%	66%	74%
ANDHRAPRADESH	56	2%	7%	4%
KARNATAKA	51	6%	5%	6%
TELANGANA	41	3%	6%	4%
GUJARAT	27	1%	3%	2%
MAHARASHTRA	27	3%	4%	3%
KERALA	18	1%	2%	2%
RAJASTHAN	17	-	2%	1%
OTHERS	47	4%	5%	4%
TOTAL	812			

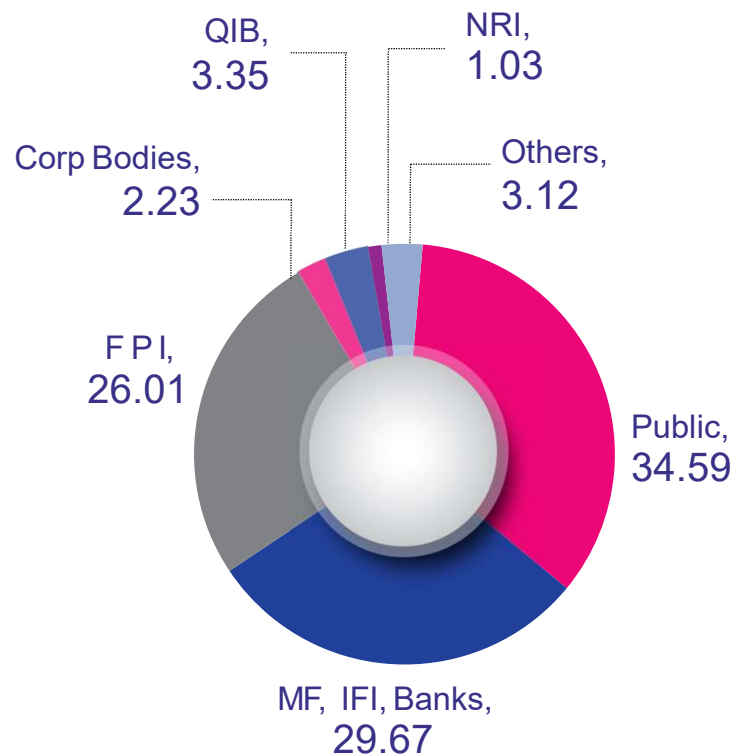
- Rural
- Metro
- Urban
- Semiurban



SHAREHOLDING PATTERN

A WELL DIVERSIFIED INVESTOR BASE

Position as on 30-Sep-2024



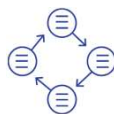
Major Institutional Shareholders

SHAREHOLDERS*	HOLDING %
SBI Mutual Fund *	8.50
HDFC AMC *	6.26
CAPITAL GROUP USA *	6.01
KOTAK FUND	4.59
FRANKLIN MUTUAL FUND	2.79
ICICI PRUDENTIAL FUND	2.50
AXIS MUTUAL FUND	2.46
VANGUARD GROUP	1.91
FRANKLIN TEMPLETON INVESTMENT FUNDS	1.78
STATE OF WISCONSIN INVESTMENT	1.35
NIPPON FUND	1.33
BANK MUSCAT INDIA FUND	1.22
UTI FUND	1.13
ISHARES EQUITY FUND	1.05
CANARA ROBECCO FUND	1.02

* 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 ... 13.99%

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

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Email: raguraman@cityunionbank.com

Locate us @



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

