



# CITY UNION BANK LIMITED

CIN - L65110TN1904PLC001287

Regd. Office, No. 149, TSR (Big) Street, Kumbakonam - 612 001.

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C.O/Shares/LR-5/2016

10<sup>th</sup> August 2016

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

BSE Ltd.,  
DCS – CRD,  
Phiroze Jeejeebhoy Towers,  
25<sup>th</sup> Floor, Dalal Street,  
**Mumbai 400 001**

**Scrip Code: CUB**

**Scrip Code: 532210**

Dear Madam / Sir,

Sub: Intimation u/r 30 of SEBI Listing Regulations 2015

Pursuant to Regulation 30 R/w Schedule III of the SEBI (Listing Obligations and disclosure Requirements) Regulations 2015, we submit herewith the Investor presentation on the Reviewed Financial Results of the Bank for the quarter ended 30<sup>th</sup> June 2016.

Thanking you

Yours faithfully  
for **CITY UNION BANK LIMITED**

V Ramesh  
General Manager – CFO & CS



Encl.: a/a



**CUB**  
Trust and Excellence  
SINCE 1904

**CITY UNION BANK LTD**

**INVESTOR  
PRESENTATION  
JUNE 2016**



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# Overview

City Union Bank Ltd, the oldest private sector bank in India, was founded on October 31, 1904 and is headquartered at Kumbakonam, Tamil Nadu, India.

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

## Facts & Figures

Position as on 30.06.2016

### Deposits



**INR 27,936 Cr**

### Advances



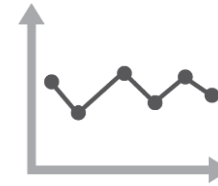
**INR 21,216 Cr**

### Net Interest Margin



**4.07%**

### Net NPA



**1.59%**

### Awards



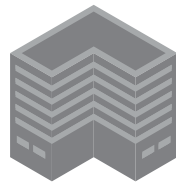
Best Small sized Bank for 2014-15 by Business World – PWC Best Banks' Survey 2015

### Employees



**4,436**

### Branches



**525**

### ATM's



**1,322**

### Efficiency Ratio

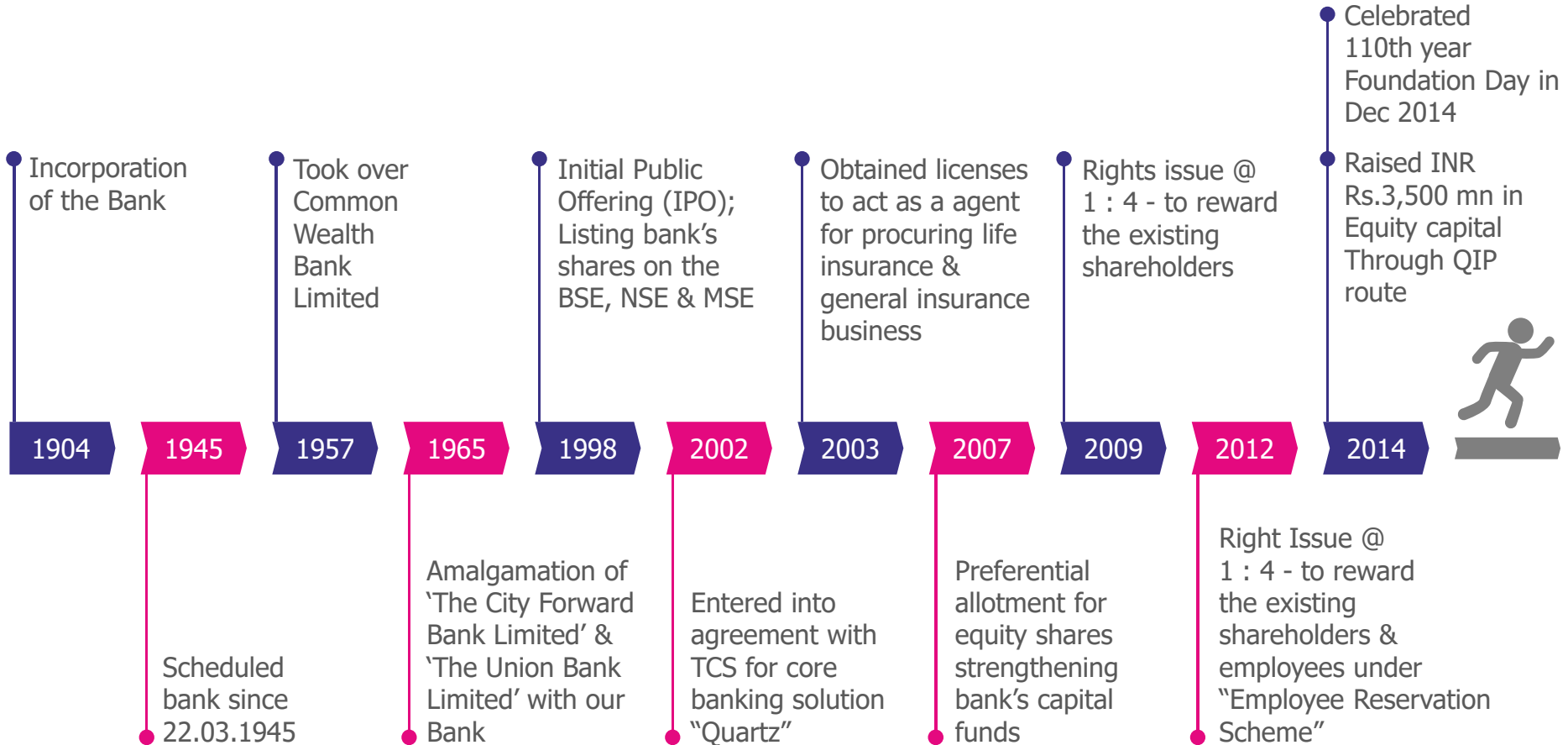


**39.72%**



Won "Productivity and Efficiency" award for Small Banks conducted by Business Today – KPMG study on Indian Best Banks' survey 2015

# Key milestones



# City Union Bank – A specialized banking model aligned to Target Segment – SME/MSME



# Competitive Advantages

## Strong track record

- Continuous profitability and dividend payout in all 100+ years of operations
- Business growth of 20% CAGR in last 10 years

## Robust corporate governance practices

- Strong board with majority of directors being independent
- Consistency in management with only 7 CEOs appointed in 100+ years

## Diversified asset profile

- Granular asset profile with advances to top 20 borrowers contributing under 8%
- Lower ticket size lending backed by adequate collaterals

## Higher yielding loan portfolio

- Trading and MSME loan segments earning high yields constitute about 53% of advances

## Adequately capitalised

- Strong Capital Adequacy ratio of 15.25% out of which Tier 1 constitutes 14.76%

## Network

- Pan India presence with 525 branches
- Strong presence in South India (469 branches) of which 359 are in Tamil Nadu alone



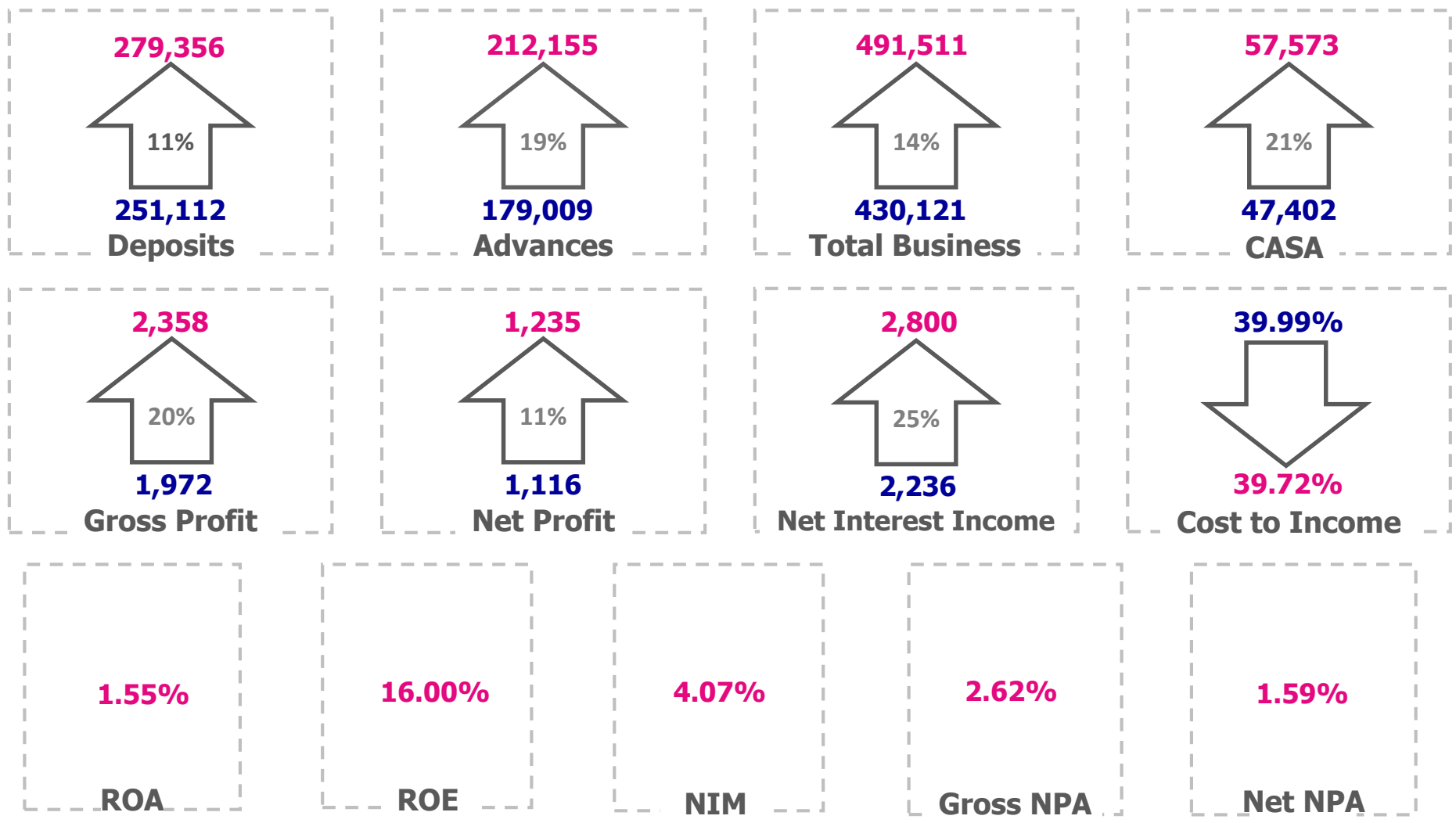
## Q1 FY 2016-17 Performance – A snapshot

- ✓ Deposits increased by 11% from Rs.251 Bn to Rs.279 Bn Y-o-Y
- ✓ Advances registered a growth of 19% from Rs.179 Bn to Rs.212 Bn Y-o-Y
- ✓ Total business grown by 14% to Rs.492 Bn from Rs.430 Bn Y-o-Y
- ✓ Gross Profit registered a growth of 20% from Rs.1,972 Mn to Rs.2,358 Mn Y-o-Y
- ✓ Net Profit increased by 11% from Rs.1,116 Mn to Rs.1,235 Mn Y-o-Y
- ✓ Profitability and efficiency ratios – at par with the best in industry:
 

| Q1 FY 2017 |                     |   |         |
|------------|---------------------|---|---------|
| ➤          | Return on Assets    | - | 1.55%   |
| ➤          | Net Interest Margin | - | 4.07%   |
| ➤          | Return on Equity    | - | 16.00%  |
| ➤          | Earnings per share  | - | Rs.2.07 |
- ✓ Gross NPA – 2.62% and Net NPA – 1.59%
- ✓ Provision Coverage Ratio – 60%
- ✓ CRAR – 15.25% (Basel III) of which core CRAR – 14.76%

# Q1 Vs Q1 Performance – A snapshot

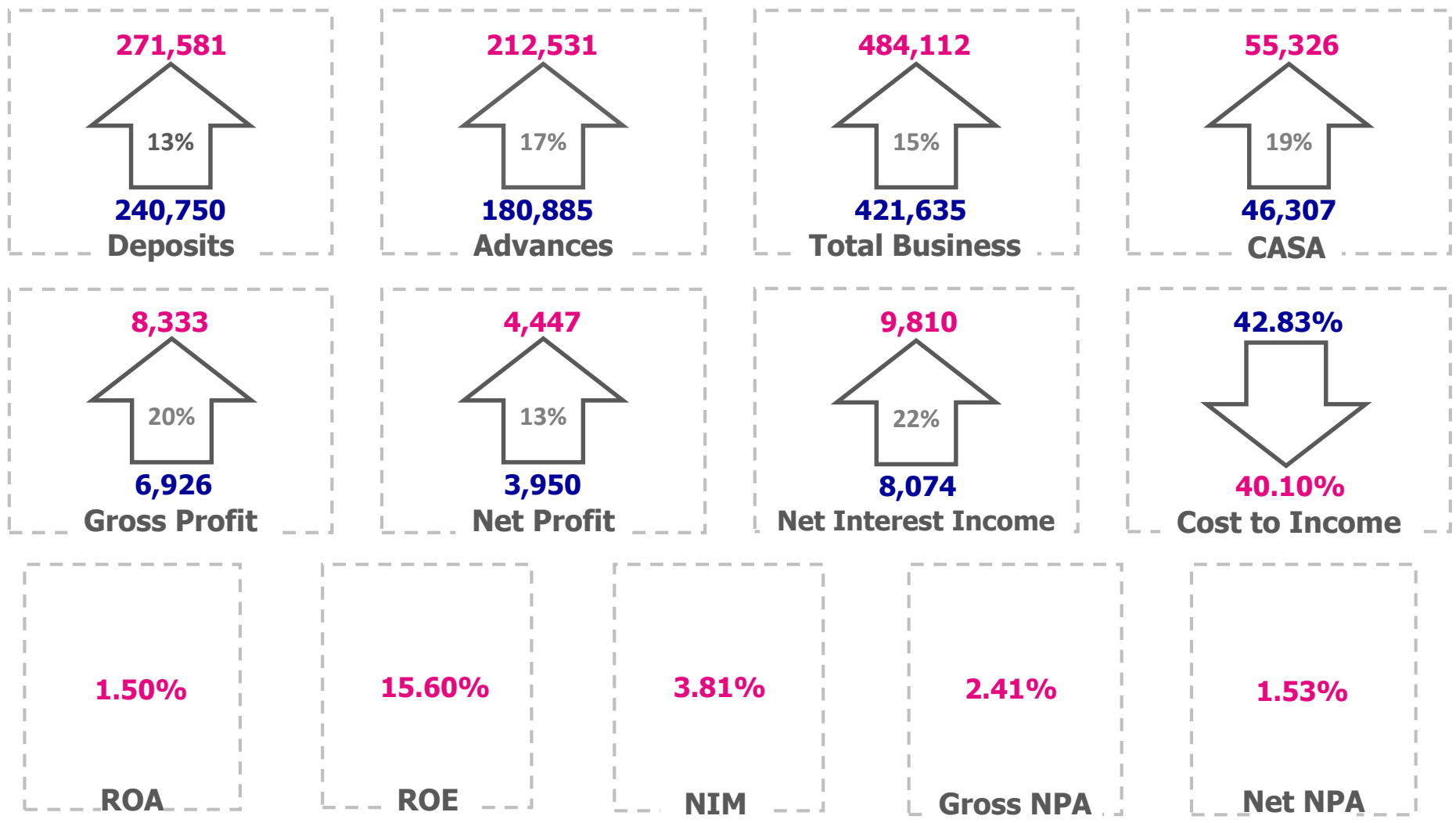
(All figures in INR Mn)



■ Q1 FY17    ■ Q1 FY16

# FY 2015-16 Performance – A snapshot

(All figures in INR Mn)



■ FY 16    ■ FY 15

# Q1 FY 17 Vs Q1 FY 16 – Performance – A snapshot

(in INR Mn)

## Financial Performance

| Particulars           | Q1 FY 2017 | Q1 FY 2016 | Inc / (Dec) | Growth | Growth % |
|-----------------------|------------|------------|-------------|--------|----------|
| Deposits              | 279,356    | 251,112    | ↑           | 28,244 | 11%      |
| Advances              | 212,155    | 179,009    | ↑           | 33,146 | 19%      |
| Total Business        | 491,511    | 430,121    | ↑           | 61,390 | 14%      |
| Demand Deposits       | 19,644     | 17,219     | ↑           | 2,425  | 14%      |
| Saving Deposits       | 37,929     | 30,184     | ↑           | 7,745  | 26%      |
| CASA                  | 57,573     | 47,402     | ↑           | 10,171 | 21%      |
| Gross NPA             | 5,550      | 3,594      | ↑           | 1,956  | 54%      |
| Net NPA               | 3,340      | 2,343      | ↑           | 997    | 43%      |
| Gross NPA (%)         | 2.62%      | 2.01%      |             |        |          |
| Net NPA (%)           | 1.59%      | 1.32%      |             |        |          |
| C R A R (BASEL – II)  | 15.55%     | 16.09%     |             |        |          |
| C R A R (BASEL – III) | 15.25%     | 15.72%     |             |        |          |
| - Of which Tier I     | 14.76%     | 15.30%     |             |        |          |
| CD Ratio              | 76%        | 71%        |             |        |          |
| PCR                   | 60%        | 61%        |             |        |          |

# Q1 FY 17 Vs Q1 FY 16 – Performance – A snapshot

(in INR Mn)

## Financial Performance

| Particulars                | Q1 FY 2017 | Q1 FY 2016 | INC / (DEC) | Growth % | Q4 FY 2016 |
|----------------------------|------------|------------|-------------|----------|------------|
| Net Interest Income        | 2,800      | 2,236      | 564         | 25%      | 2,644      |
| Other Income               | 1,111      | 1,049      | 62          | 6%       | 1,073      |
| Operating Expenses         | 1,554      | 1,314      | 240         | 18%      | 1,477      |
| Gross Profit               | 2,358      | 1,972      | 386         | 20%      | 2,240      |
| Provisions & Contingencies | 1,123      | 856        | 267         | 31%      | 1,118      |
| Net Profit                 | 1,235      | 1,116      | 119         | 11%      | 1,122      |
| Return on Assets           | 1.55%      | 1.57%      |             |          | 1.46%      |
| Return on Equity           | 16.00%     | 16.43%     |             |          | 14.94%     |
| Net Interest Margin        | 4.07%      | 3.59%      |             |          | 3.96%      |

## FY 16 Vs FY 15 – Performance – A snapshot

(in INR Mn)

### Financial Performance

| Particulars           | FY 2016 | FY 2015 | Inc / (Dec) | Growth | Growth % |
|-----------------------|---------|---------|-------------|--------|----------|
| Deposits              | 271,581 | 240,750 | ↑           | 30,832 | 13%      |
| Advances              | 212,531 | 180,885 | ↑           | 31,646 | 17%      |
| Total Business        | 484,112 | 421,635 | ↑           | 62,477 | 15%      |
| Demand Deposits       | 19,192  | 16,681  | ↑           | 2,512  | 15%      |
| Saving Deposits       | 36,133  | 29,626  | ↑           | 6,507  | 22%      |
| CASA                  | 55,326  | 46,307  | ↑           | 9,019  | 19%      |
| Gross NPA             | 5,120   | 3,358   | ↑           | 1,762  | 52%      |
| Net NPA               | 3,232   | 2,328   | ↑           | 904    | 39%      |
| Gross NPA (%)         | 2.41%   | 1.86%   |             |        |          |
| Net NPA (%)           | 1.53%   | 1.30%   |             |        |          |
| C R A R (BASEL – II)  | 15.80%  | 16.59%  |             |        |          |
| C R A R (BASEL – III) | 15.58%  | 16.52%  |             |        |          |
| - Of which Tier I     | 15.09%  | 16.03%  |             |        |          |
| CD Ratio              | 78%     | 75%     |             |        |          |
| PCR                   | 60%     | 58%     |             |        |          |

## FY 16 Vs FY 15 – Performance – A snapshot

(in INR Mn)

### Financial Performance

| Particulars                | FY 2015-16 | FY 2014-15 | INC/ DEC | Growth % |
|----------------------------|------------|------------|----------|----------|
| Net Interest Income        | 9,810      | 8,074      | 1,737    | 22%      |
| Other Income               | 4,100      | 4,041      | 59       | 1%       |
| Operating Expenses         | 5,577      | 5,188      | 389      | 8%       |
| Gross Profit               | 8,333      | 6,926      | 1406     | 20%      |
| Provisions & Contingencies | 3,886      | 3,085      | 801      | 26%      |
| Exceptional Items          | 0          | 109        | -109     | -ve      |
| Net Profit                 | 4,447      | 3,950      | 497      | 13%      |
| Return on Assets           | 1.50%      | 1.49%      |          |          |
| Return on Equity           | 15.60%     | 16.91%     |          |          |
| Net Interest Margin        | 3.81%      | 3.44%      |          |          |

# Q1 – FY 17 Vs 16 – Income and Expenses – Breakup

(in INR Mn)

## Interest Income Breakup

| Particulars                  | Q1 FY 2017   | Q1 FY 2016   | Growth (%) |
|------------------------------|--------------|--------------|------------|
| Interest on Loans            | 6,339        | 5,726        | 11%        |
| Interest on Investments      | 1,297        | 1,237        | 5%         |
| Other Interest Income        | 87           | 98           | -ve        |
| <b>Total Interest Income</b> | <b>7,722</b> | <b>7,060</b> | <b>9%</b>  |

## Interest Expenses Breakup

| Particulars                    | Q1 FY 2017   | Q1 FY 2016   | Growth (%) |
|--------------------------------|--------------|--------------|------------|
| Int Exp on Deposits            | 4,846        | 4,736        | 2%         |
| Other Int Expenses             | 75           | 88           | -ve        |
| <b>Total Interest Expenses</b> | <b>4,922</b> | <b>4,824</b> | <b>2%</b>  |

## Other Income Breakup

| Particulars                                   | Q1 FY 2017   | Q1 FY 2016   | Growth (%) |
|---|--------------|--------------|------------|
| CEB & Charges                                 | 549          | 520          | 6%         |
| Treasury Income                               | 491          | 312          | 57%        |
| Other Inc incl recoveries in written off a/cs | 71           | 217          | -ve        |
| <b>Total Other Income</b>                     | <b>1,111</b> | <b>1,049</b> | <b>6%</b>  |

## Operating Expenses Breakup

| Particulars              | Q1 FY 2017   | Q1 FY 2016   | Growth (%) |
|--------------------------|--------------|--------------|------------|
| Employee Cost            | 631          | 483          | 31%        |
| Other Operating Expenses | 923          | 831          | 11%        |
| <b>Total Expenses</b>    | <b>1,554</b> | <b>1,314</b> | <b>18%</b> |



## FY 16 Vs 15 – Income and Expenses – Breakup

(in INR Mn)

### Interest Income Breakup

| Particulars                  | FY 2016       | FY 2015       | Growth (%) |
|------------------------------|---------------|---------------|------------|
| Interest on Loans            | 23,676        | 21,662        | 9%         |
| Interest on Investments      | 5,410         | 4,925         | 10%        |
| Other Interest Income        | 356           | 402           | -ve        |
| <b>Total Interest Income</b> | <b>29,442</b> | <b>26,989</b> | <b>9%</b>  |

### Interest Expenses Breakup

| Particulars                    | FY 2016       | FY 2015       | Growth (%) |
|--------------------------------|---------------|---------------|------------|
| Int Exp on Deposits            | 19,230        | 18,532        | 4%         |
| Other Int Expenses             | 402           | 383           | 5%         |
| <b>Total Interest Expenses</b> | <b>19,632</b> | <b>18,915</b> | <b>4%</b>  |

### Other Income Breakup

| Particulars                                   | FY 2016      | FY 2015      | Growth (%) |
|---|--------------|--------------|------------|
| CEB & Charges                                 | 2,105        | 1,967        | 7%         |
| Treasury Income                               | 1,259        | 1,292        | -ve        |
| Other Inc incl recoveries in written off a/cs | 736          | 782          | -ve        |
| <b>Total Other Income</b>                     | <b>4,100</b> | <b>4,041</b> | <b>1%</b>  |

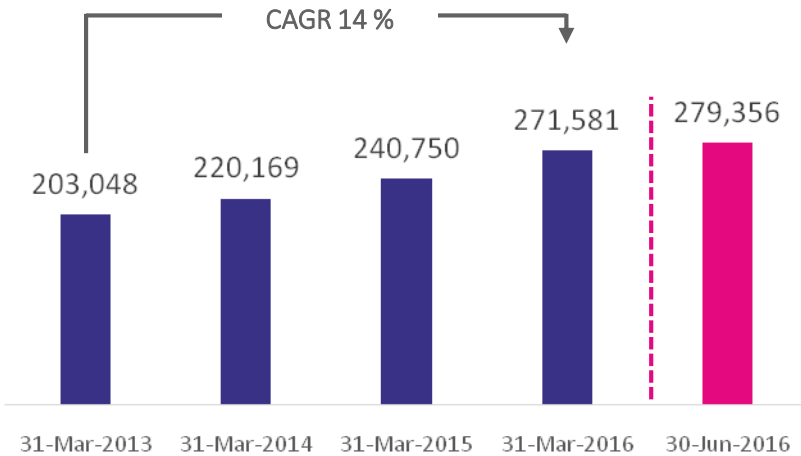
### Operating Expenses Breakup

| Particulars              | FY 2016      | FY 2015      | Growth (%) |
|--------------------------|--------------|--------------|------------|
| Employee Cost            | 2,132        | 2,103        | 1%         |
| Other Operating Expenses | 3,445        | 3,085        | 12%        |
| <b>Total Expenses</b>    | <b>5,577</b> | <b>5,188</b> | <b>8%</b>  |

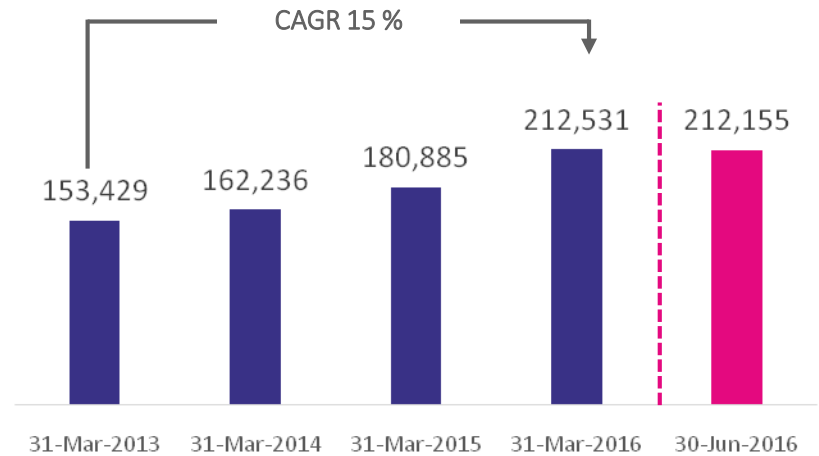
# Strong Deposits and Advances growth

(in INR Mn)

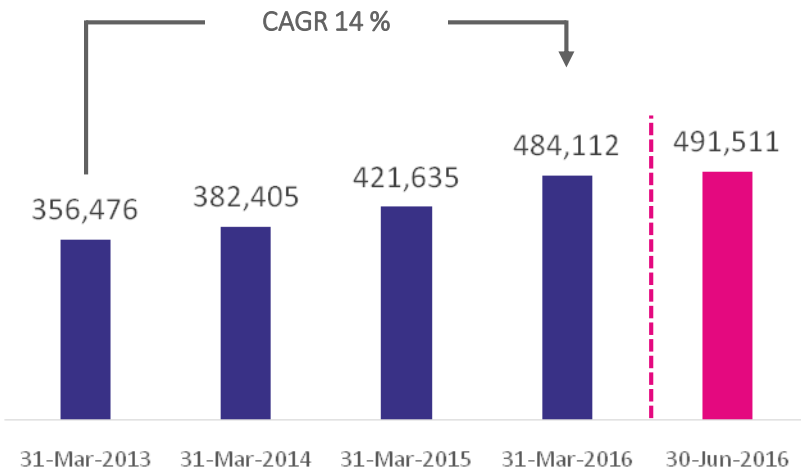
## Deposits



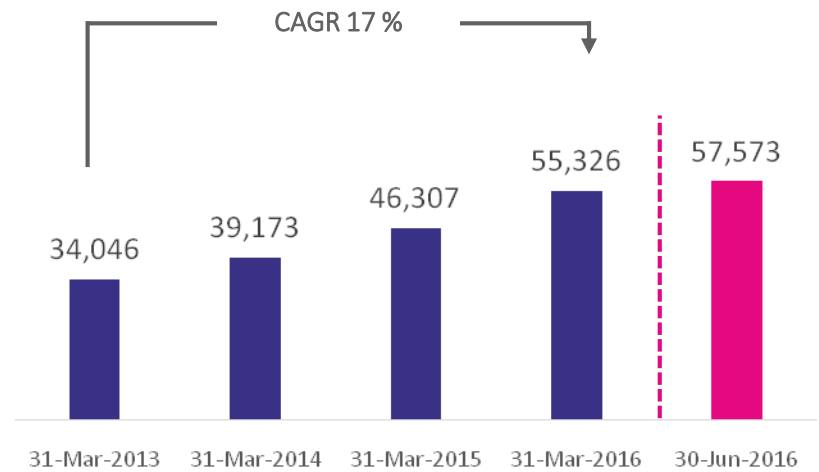
## Advances



## Business



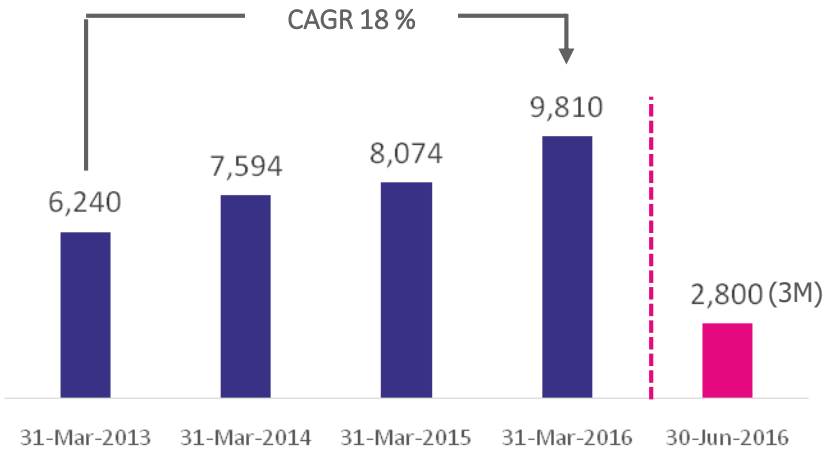
## CASA



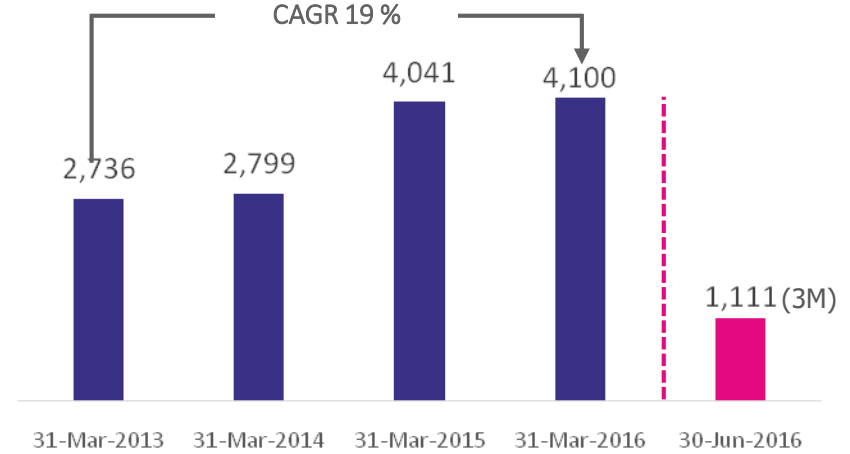
# Income Growth over the years...

(in INR Mn)

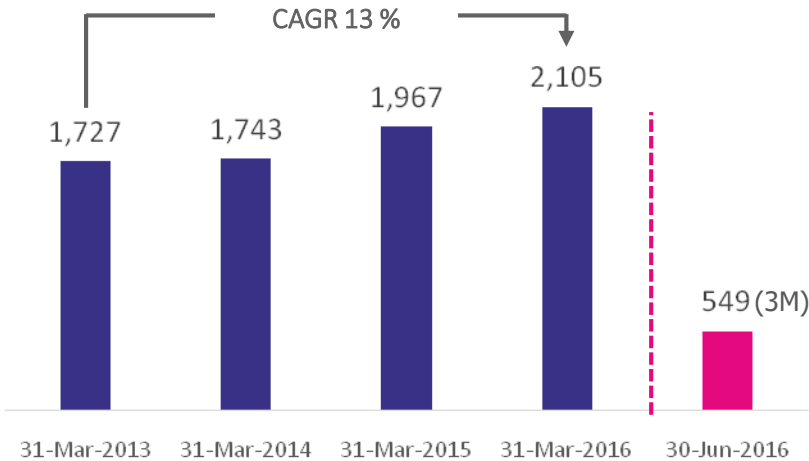
## Net Interest Income Growth



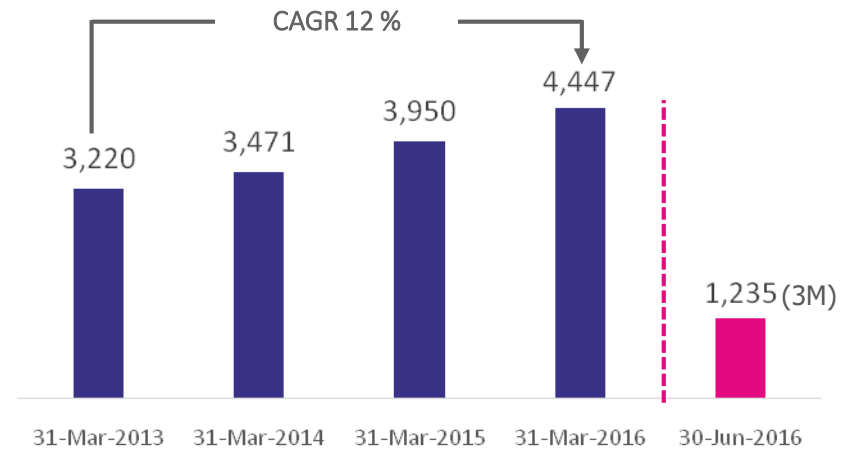
## Other Income Growth



## CEB Growth



## Net Profit Growth

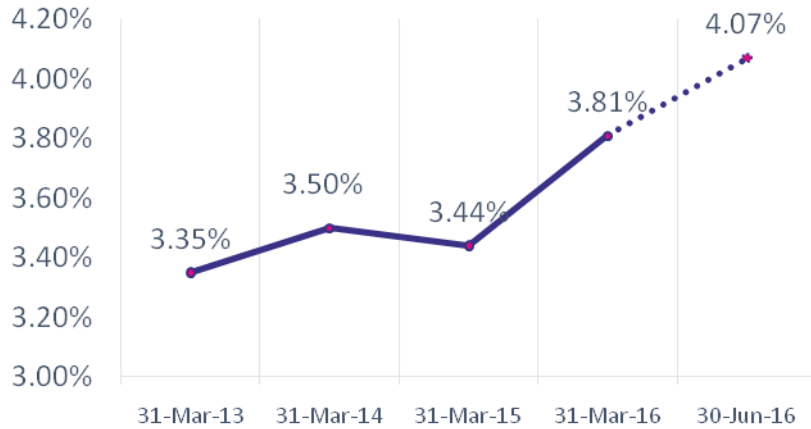


## Key Business Indicators

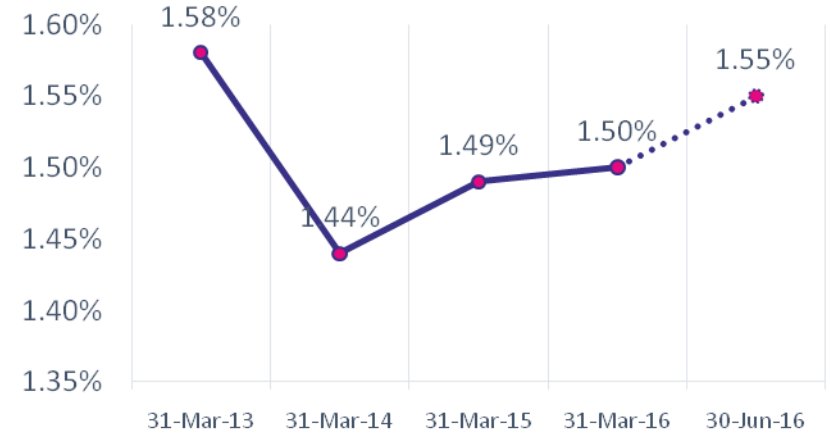
| Particulars                               | Q1 FY 2017 | Q1 FY 2016 | Q4 FY 2016 | FY 2015-16 |
|---|------------|------------|------------|------------|
| Cost of Deposits                          | 7.12%      | 7.85%      | 7.39%      | 7.62%      |
| Yield on Advances                         | 12.36%     | 12.95%     | 12.59%     | 12.83%     |
| Yield on Investments                      | 7.46%      | 7.39%      | 7.48%      | 7.45%      |
| Net Interest Margin                       | 4.07%      | 3.59%      | 3.96%      | 3.81%      |
| Cost to Income                            | 39.72%     | 39.99%     | 39.73%     | 40.10%     |
| Cost of Funds                             | 6.19%      | 6.81%      | 6.40%      | 6.61%      |
| Yield on Funds                            | 9.72%      | 9.96%      | 9.85%      | 9.91%      |
| Per Employee Business (in INR Mn)         | 110.40     | 96.58      | 106.87     | 106.87     |
| Per Employee Profit (in INR Mn) (Ann)     | 1.11       | 1.00       | 0.99       | 0.98       |
| EPS (in INR) – FV INR 1/- share (Not Ann) | 2.07       | 1.87       | 1.88       | 7.44       |

# Key Business Ratios – Yearly trends

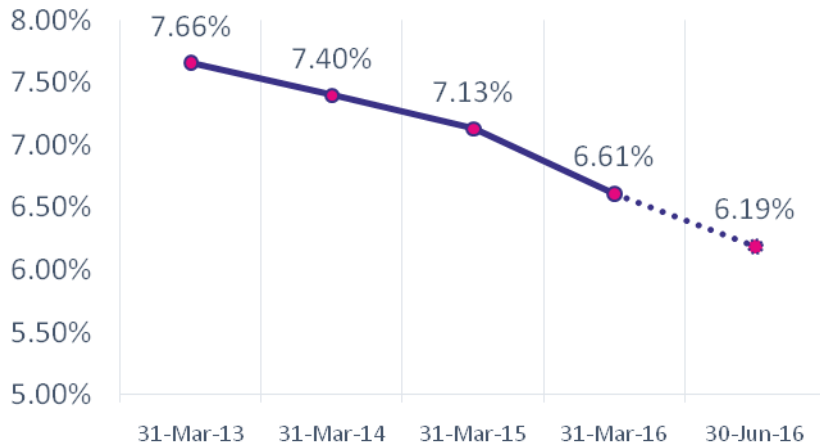
## Net Interest Margin



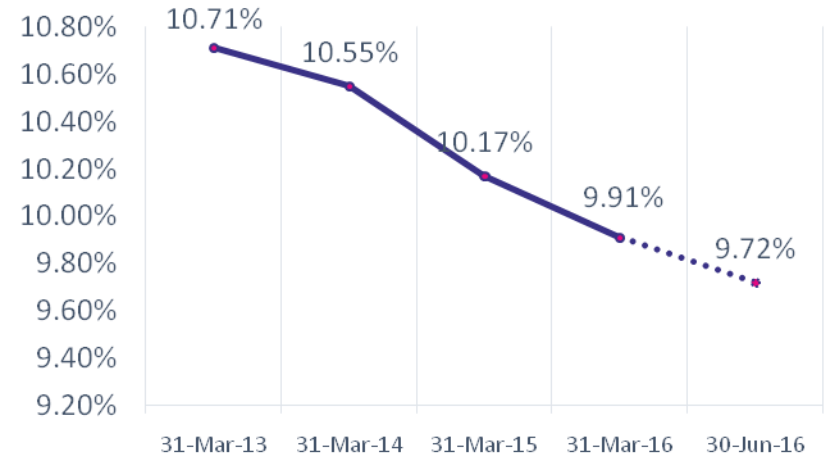
## Return on Assets



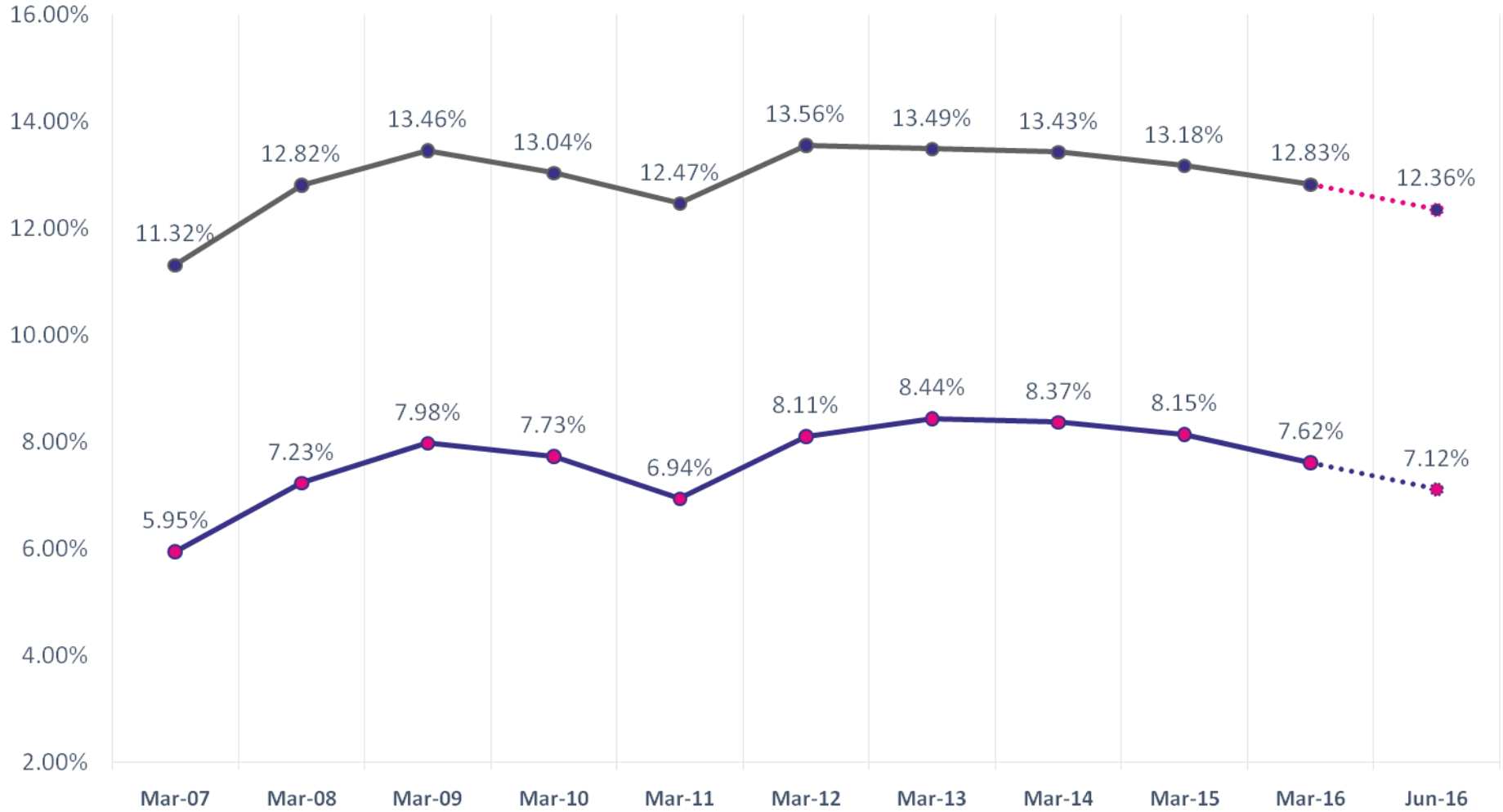
## Cost of Funds



## Yield on Funds



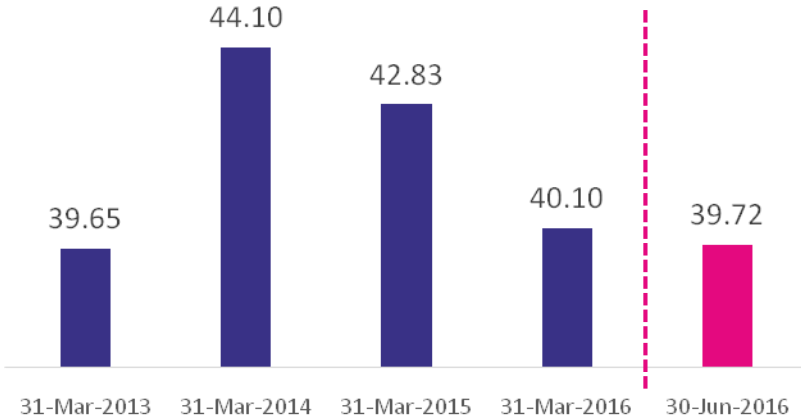
# Cost of deposits & Yield on advances



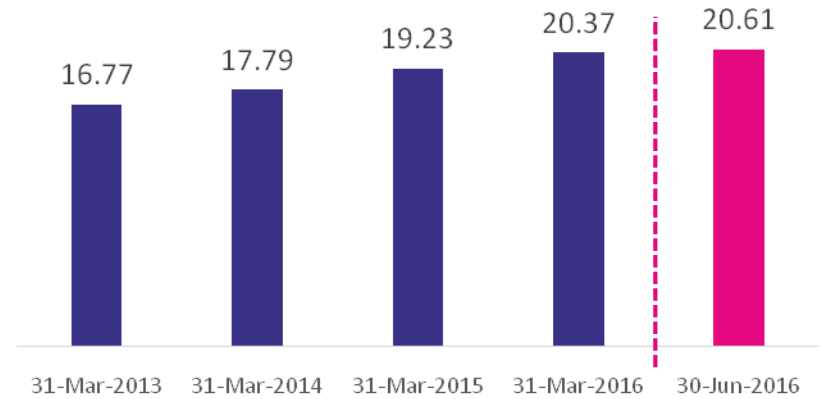
**Spread between cost of deposits and yield on advances of our bank maintained in the last 10 years**

# Efficiency

## Cost income ratio

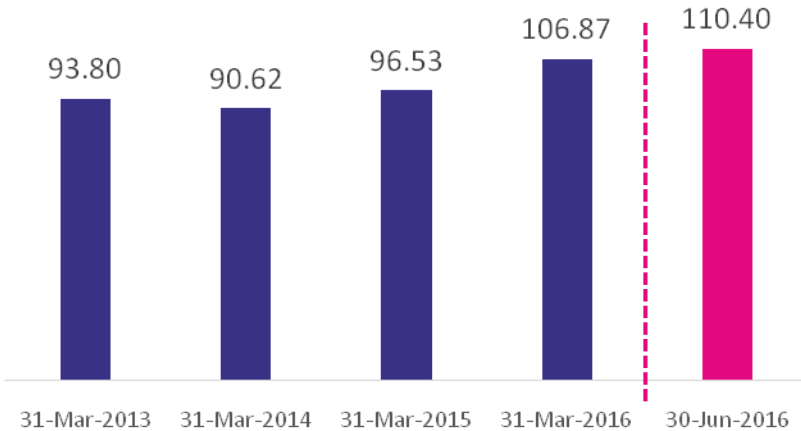


## CASA Ratio



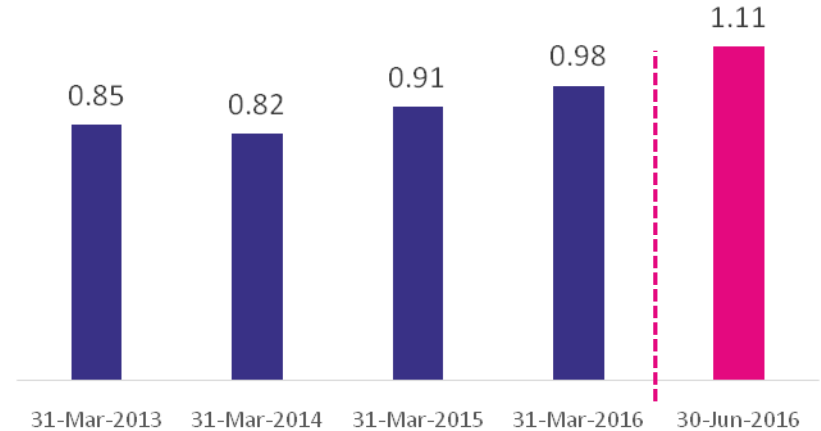
## Business per Employee

(in INR Mn)



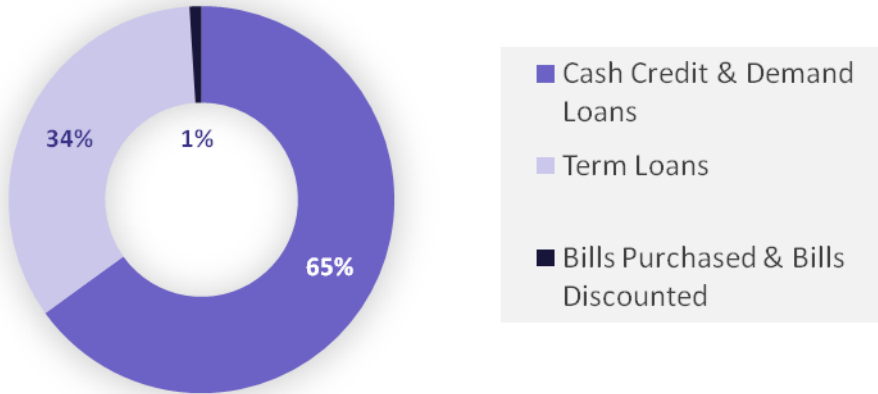
## Profit per Employee

(in INR Mn)



# Loan Book – Products Composition

## % to Total Advances



- Working capital loans yielding higher interest constitute 65% of advances
- **Re-pricing possible at short intervals thus reducing interest rate risk**
- ~90% of our loan book is on floating rate basis which reduces interest rate risk

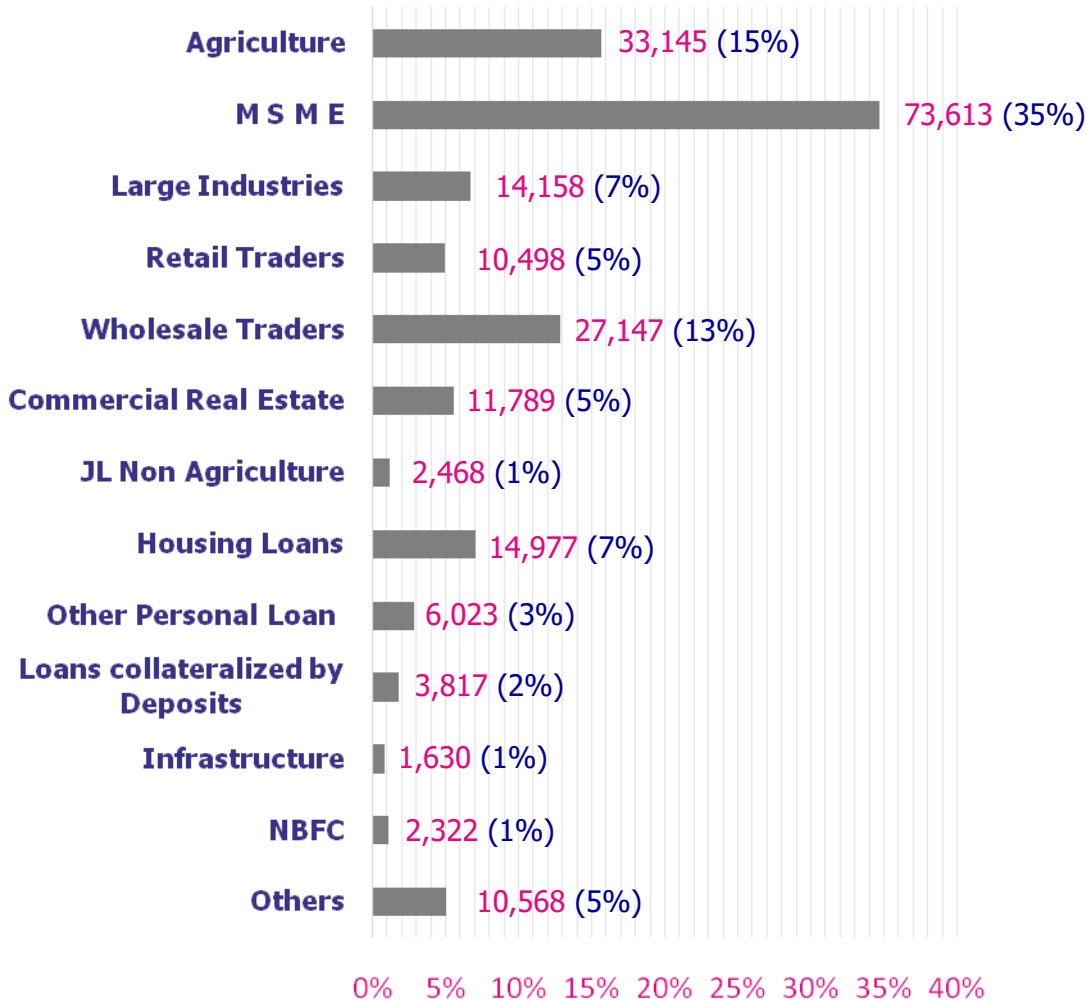
| Loan Book Products Composition     | Amount (INR Mn) | % to Total Advances |
|------------------------------------|-----------------|---------------------|
| Cash Credit & Demand Loans         | 136,662         | 65%                 |
| Term Loans                         | 73,275          | 34%                 |
| Bills Purchased & Bills Discounted | 2,218           | 1%                  |
| <b>Gross Loans Total</b>           | <b>212,155</b>  | <b>100%</b>         |



# Loan Book – Sectoral Deployment

(in INR Mn)

## Sectoral Deployment



## Secured & Unsecured Advances

| Particulars     | Amount (INR Mn) | % to Total Advances |
|-----------------|-----------------|---------------------|
| Secured Loans   | 208,750         | 99%                 |
| Unsecured Loans | 3,405           | 1%                  |
| <b>Total</b>    | <b>212,155</b>  | <b>100%</b>         |

- ✓ Trading & MSME loans earning higher yield constitute about 53%.
- ✓ Diversified credit portfolio reduces credit risk
- ✓ Lower ticket size backed by adequate collaterals
- ✓ Unsecured Advances aggregate to 1%
- ✓ Jewel Loan portfolio decreased by Rs.2,151 Mn when compared to Q1 FY 2016.
- ✓ Total Jewel Loan outstanding as on 30.06.2016 – Rs.20,276 Mn

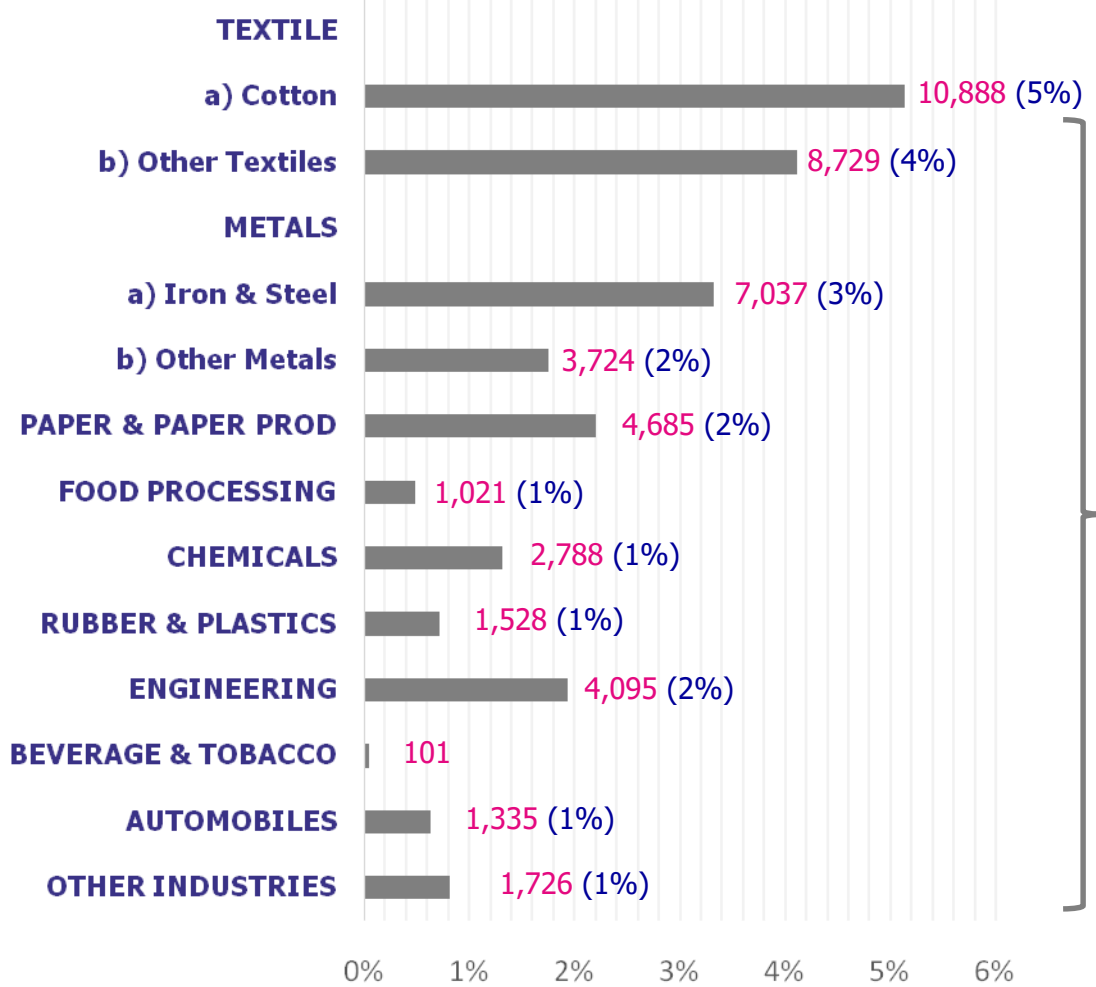
AJL – Agricultural Jewel Loan

JL – Jewel Loan

# Loan Book – Advances to Major Industries

(in INR Mn)

## Advances to Major Industries 30<sup>th</sup> June 2016

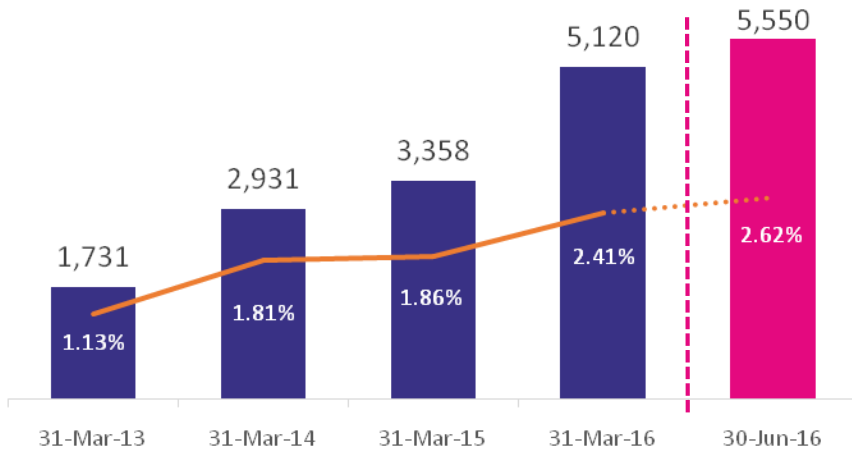


| Industry Name  | Amount (in INR Mn) | % to Total Advances |
|--|--------------------|---------------------|
| Advances to Major Industries                               | 47,657             | 23%                 |
| All other advances (Agri, Trade, Service, Gold Loan, etc.) | 164,498            | 77%                 |
| <b>Total Gross Advances</b>                                | <b>212,155</b>     | <b>100%</b>         |

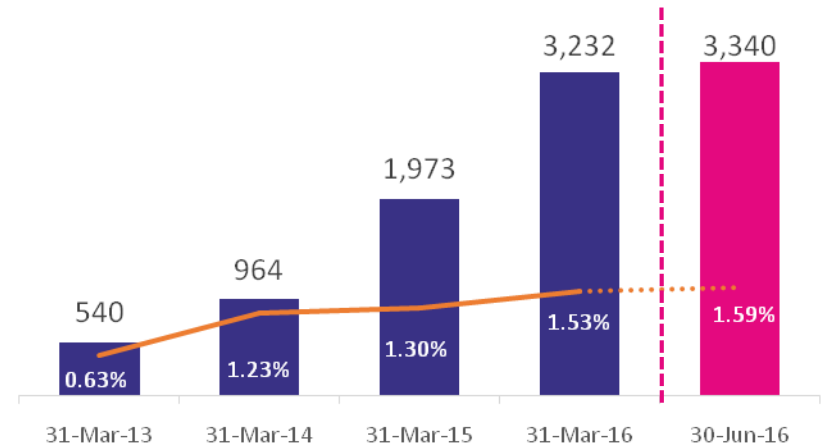
# Asset Quality

(in INR Mn)

## Gross NPA Qtm & Gross NPA %



## Net NPA Qtm & Net NPA %



## Asset Quality Position – Movement over the years

| (Rs in Mn)                                 |                | FY<br>Mar - 12 | FY<br>Mar - 13 | FY<br>Mar - 14 | F Y<br>Mar - 15 | FY<br>Mar - 16 | Q1 FY<br>2017 |
|--|----------------|----------------|----------------|----------------|-----------------|----------------|---------------|
| <b>NPA Opening balance</b>                 |                | <b>1,125</b>   | <b>1,235</b>   | <b>1,731</b>   | <b>2,931</b>    | <b>3,358</b>   | <b>5,120</b>  |
| Additions                                  | <b>A</b>       | 1,444          | 2,234          | 4,562          | 4,250           | 4,290          | 1,005         |
| Recovery / SR                              |                | 649            | 486            | 1,865          | 2,118           | 734            | 182           |
| Upgradations                               |                | 165            | 232            | 168            | 227             | 546            | 62            |
| Net Addition                               | <b>B</b>       | 630            | 1,516          | 2,529          | 1,905           | 3,010          | 761           |
| Write-off                                  |                | 520            | 1,020          | 1,329          | 1,478           | 1,248          | 331           |
| <b>NPA Closing balance</b>                 |                | <b>1,235</b>   | <b>1,731</b>   | <b>2,931</b>   | <b>3,358</b>    | <b>5,120</b>   | <b>5,550</b>  |
| Technical Write-off (TW) during the period |                | 484            | 948            | 1,226          | 618             | 1,189          | 309           |
| <b>Provision made during the period</b>    | <b>C</b>       | <b>570</b>     | <b>970</b>     | <b>1,485</b>   | <b>1,650</b>    | <b>2,050</b>   | <b>670</b>    |
| T W recovery                               | <b>D</b>       | 400            | 599            | 544            | 750             | 370            | 57            |
| Provision made net of TW Recovery          | <b>E = C-D</b> | <b>170</b>     | <b>371</b>     | <b>941</b>     | <b>900</b>      | <b>1,680</b>   | <b>613</b>    |
| Gross Advance                              | <b>F</b>       | 1,22,217       | 1,53,428       | 1,62,236       | 1,80,885        | 2,12,531       | 2,12,155      |
| <b>Additions % of Gross Advance</b>        | <b>A / F</b>   | <b>1.18</b>    | <b>1.46</b>    | <b>2.81</b>    | <b>2.35</b>     | <b>2.02</b>    | <b>0.47</b>   |
| <b>Net Addition % of Gross Advance</b>     | <b>B / F</b>   | <b>0.52</b>    | <b>0.99</b>    | <b>1.56</b>    | <b>1.05</b>     | <b>1.42</b>    | <b>0.36</b>   |
| <b>Credit cost</b>                         | <b>E / F</b>   | <b>0.14</b>    | <b>0.24</b>    | <b>0.58</b>    | <b>0.50</b>     | <b>0.79</b>    | <b>0.29</b>   |
| Gross NPA %                                |                | 1.01           | 1.13           | 1.81           | 1.86            | 2.41           | 2.62          |
| Net NPA %                                  |                | 0.44           | 0.63           | 1.23           | 1.30            | 1.53           | 1.59          |

## Restructured Accounts

Balance outstanding as on 30.06.2016 in respect of Restructured Standard borrowers

| Type Restructuring                       | No. of Borrowers | Amount (in INR Mn) |
|--|------------------|--------------------|
| Under CDR Mechanism                      | 0                | 0                  |
| Under SME Debt Restructuring Mechanism   | 24               | 104                |
| Under Other Debt Restructuring Mechanism | 7                | 1784               |
| <b>Total</b>                             | <b>31</b>        | <b>1888</b>        |

- ✓ The above disclosure is in respect of Restructured Standard Accounts excluding NPA.
- ✓ During Q1 FY 2017, no account has been restructured.
- ✓ Restructured Standard Advances to Gross Advances - 0.89% Jun-16 Vs 1.36% Jun-15
- ✓ No fresh sale to ARC during Q1 FY 2017 and amount outstanding in Security Receipts - 3728 Mn
- ✓ Amount serviced during Q1 FY 2017 in restructured standard accounts is Rs.20 Mn
- ✓ During Q1 FY 2017, five restructured accounts slipped to NPA amounting to Rs.93 Mn

# Investments – At a Glance

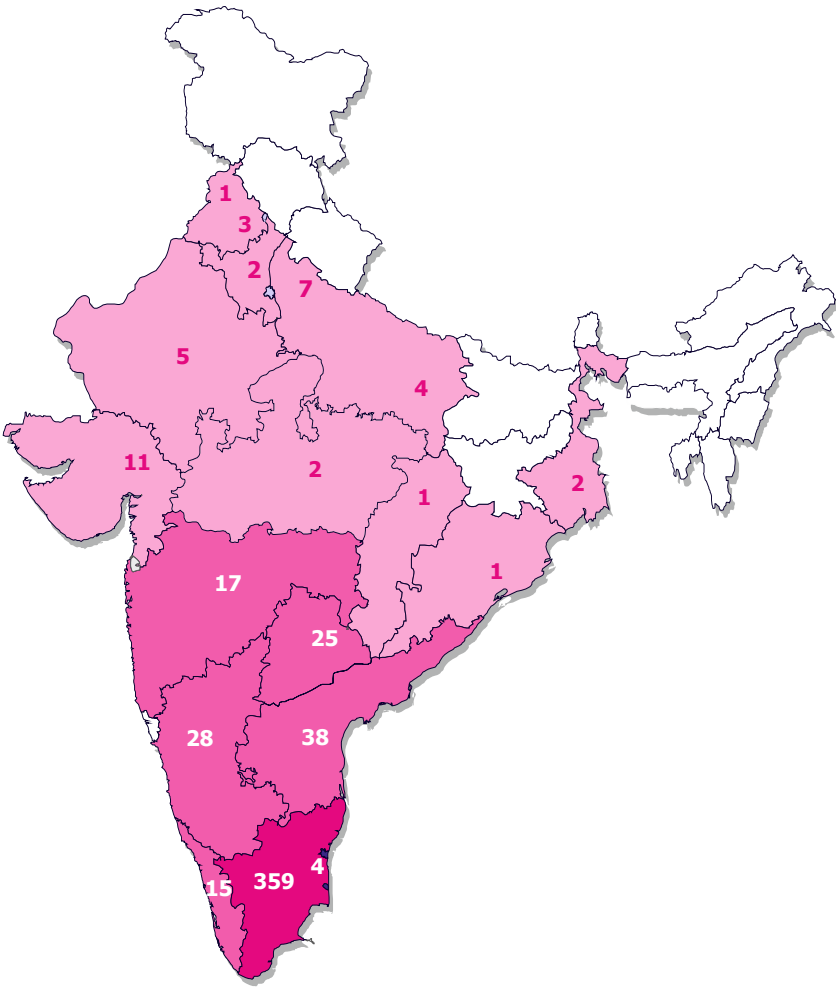
## Investments Breakup and Categorywise

(in INR Mn)

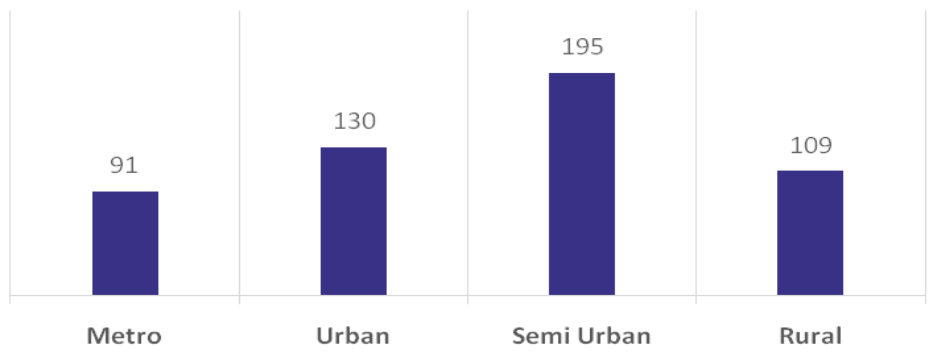
| Particulars              | JUN 2016      | JUN 2015      |
|--------------------------|---------------|---------------|
| SLR Securities           | 68,436        | 69,723        |
| Non-SLR Securities       | 4,169         | 4,321         |
| <b>Total Investments</b> | <b>72,605</b> | <b>74,044</b> |
| Yield on Investments     | 7.46%         | 7.39%         |
| Investments Breakup:     |               |               |
| - A F S                  | 20,744 (29%)  | 22663 (31%)   |
| - H T M                  | 51,861 (71%)  | 51,381 (69%)  |
| - H F T                  | -             | -             |
| <b>Total Investments</b> | <b>72,605</b> | <b>74,044</b> |
| Modified Duration:       |               |               |
| - A F S                  | 0.90          | 1.90          |
| - H T M                  | 4.88          | 4.43          |
| - H F T                  | -             | -             |
| - Overall Portfolio      | 3.96          | 3.76          |

# Strong presence in the South

As of June 2016 - 525 branches. 469 branches are located in South India out of which 359 in Tamil Nadu



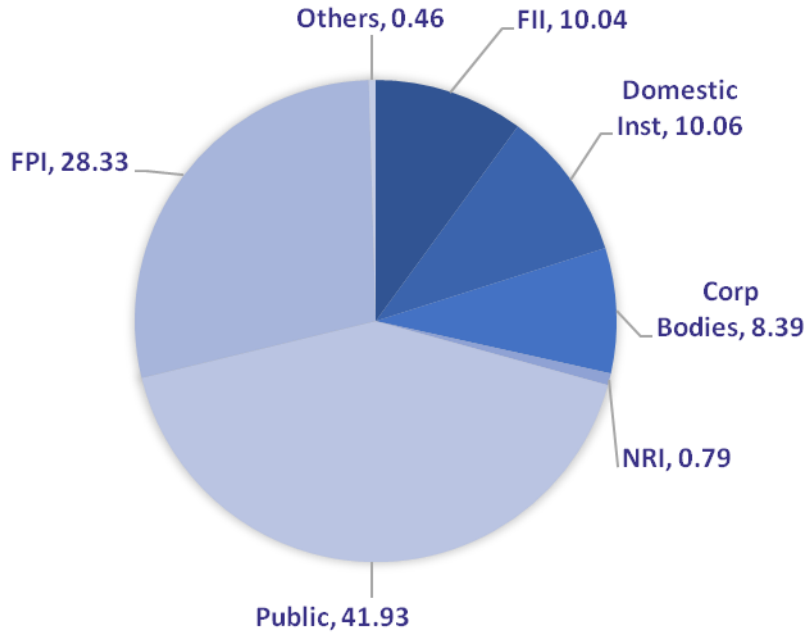
| State         | No. of Branches | % of Deposits | % of Advances | % of Business |
|---------------|-----------------|---------------|---------------|---------------|
| Tamilnadu     | 359             | 78            | 64            | 72            |
| Andhrapradesh | 38              | 2             | 9             | 5             |
| Telengana     | 25              | 3             | 6             | 5             |
| Karnataka     | 28              | 5             | 5             | 5             |
| Maharashtra   | 17              | 4             | 4             | 4             |
| Kerala        | 15              | 2             | 2             | 2             |
| Gujarat       | 11              | 1             | 3             | 2             |
| Others        | 32              | 5             | 7             | 5             |
| <b>Total</b>  | <b>525</b>      |               |               |               |



# A well diversified investor base

as of 30<sup>th</sup> June 2016

## Ownership profile



## Major Institutional Shareholders

| Shareholders                             | % of Holding |
|--|--------------|
| NT Asian Discovery Master Fund           | 4.01         |
| Lavender Investments Ltd (Chrys Capital) | 3.95         |
| GKFF Ventures (Argonaut Ventures)        | 3.93         |
| Life Insurance Corporation of India      | 3.43         |
| Smallcap World Fund INC                  | 3.34         |
| Ardisia Ltd                              | 2.45         |
| TVF Fund Ltd                             | 1.92         |
| Acacia Partners                          | 1.47         |
| Somerset Emerging Markets Small Cap Fund | 1.40         |
| Bank Muscat India Fund                   | 1.25         |
| Faering Capital India Evolving Fund      | 1.11         |
| Wasatch Core Growth Fund                 | 1.11         |

Well diversified ownership of shareholders around 85,000 Approx

Long term investors ensuring stability and support to management

Higher Participation from FII's

Limit on FII / FPI ownership increased to 40%

Head room available for FII / FPI ... 1.50%



# Transparent 'Corporate Governance' practices

Board consists of 7 Independent Directors and 3 Non-Independent Directors

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

Chairman – Chartered Accountant - Retd. CFO from Tata Consultancy Services

Former retired Chief of Banking Operations & Development department, RBI & IRDA member

Retired High Court Judge

Professor of IIT, Chennai

Advocate in Banking law & Environmental Activist

Career Banker with 4 decades of banking experience

Chartered Accountant & First woman director of the Bank

Practicing Chartered Accountant

Practicing Chartered Accountant

## A well experienced and strong Board



**Shri. S. Mahalingam | B.Com (Honours), FCA  
Non Executive Chairman**

Mr. S. Mahalingam retired as CFO and ED of Tata Consultancy Services and was involved in myriad aspects of the company's operation and growth. He is a graduate in Commerce and Fellow member of Institute of Chartered Accountants of India. He is serving as Non Executive part time Chairman w.e.f. 04.05.2016



**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. T.K. Ramkumar | B.Com., B.L.  
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.



**Shri. C R Muralidharan | BSC., CAIIB.  
Director**

Mr. C.R. Muralidharan has 40 years of vast experience in regulatory Banking and he retired as Chief General Manager, Dept of Banking Operations & Development, Reserve Bank of India and served as member IRDA.



**Justice S R Singaravelu | BSC,B.L.  
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.



**Prof. V. Kamakoti | BE., M.S. Phd.  
Director**

Dr. Veezhinathan Kamakoti holds a Bachelor of Engineering and Ph.D. in Computer Science. His forte is Information Technology related Secured Systems Engineering and Security related software engineering.



**Shri. R. Mohan | B.Sc., MBA, CAIIB  
Director**

Mr. R. Mohan 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.



**Smt. Abarna Bhaskar | BA., FCA  
Director**

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 Foreign Banks abroad and a large private sector bank in India.



**Shri. M. Narayanan | B.Sc. FCA, Grad CWA, DISA  
Director**

Mr. M. Narayanan is a practising Chartered Accountant by profession and has handled Finance, Accounts and Taxation at various levels upto CFO while in service for over 20 years in companies of repute viz. BHEL, Dalmia Cements, Fenner, Ramco Cements and Dishnet etc. He is also an agriculturist.



**Shri. S. Bernard | B.Com., FCA,  
Director**

Shri. S. Bernard is a graduate in Commerce and Fellow member of the Institute of Chartered Accountants of India. Having worked as an accountant/divisional accountant in Eastern Coal Fields (subsidiary of Coal India Ltd.) and Best & Crompton Engineering for a period of 6 years, he a practicing Chartered Accountant since 1984.



**CITY UNION BANK LTD**

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

