



CITY UNION BANK

CIN - L65110TN1904PLC001287

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

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C.O/Shares/LR-5/2017-18

08th November, 2017

National Stock Exchange of India Ltd.,
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,

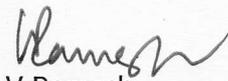
Sub: Intimation u/r 30 of SEBI Listing Regulations 2015

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 Un-audited financial results of the Bank for the quarter / half year ended 30th September 2017.

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
SEPTEMBER 2017**



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Table of contents

1. Overview

Page : 04

2. Performance Highlights – September 2017

Page : 09

3. Financial Performance & Business Profile

Page : 13

4. Branch Network

Page : 34

5. Shareholding Pattern

Page : 35

6. Corporate Governance

Page : 36



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 30.09.2017

Deposits



INR 30,882 Cr

Advances



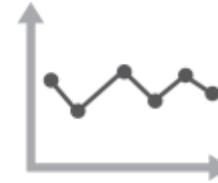
INR 25,389 Cr

Net Interest Margin



4.47%

Net NPA



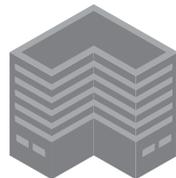
1.76%

Employees



4,920

Branches



555

ATM's



1,569

Efficiency Ratio



37.54%

AWARDS & ACCOLADES

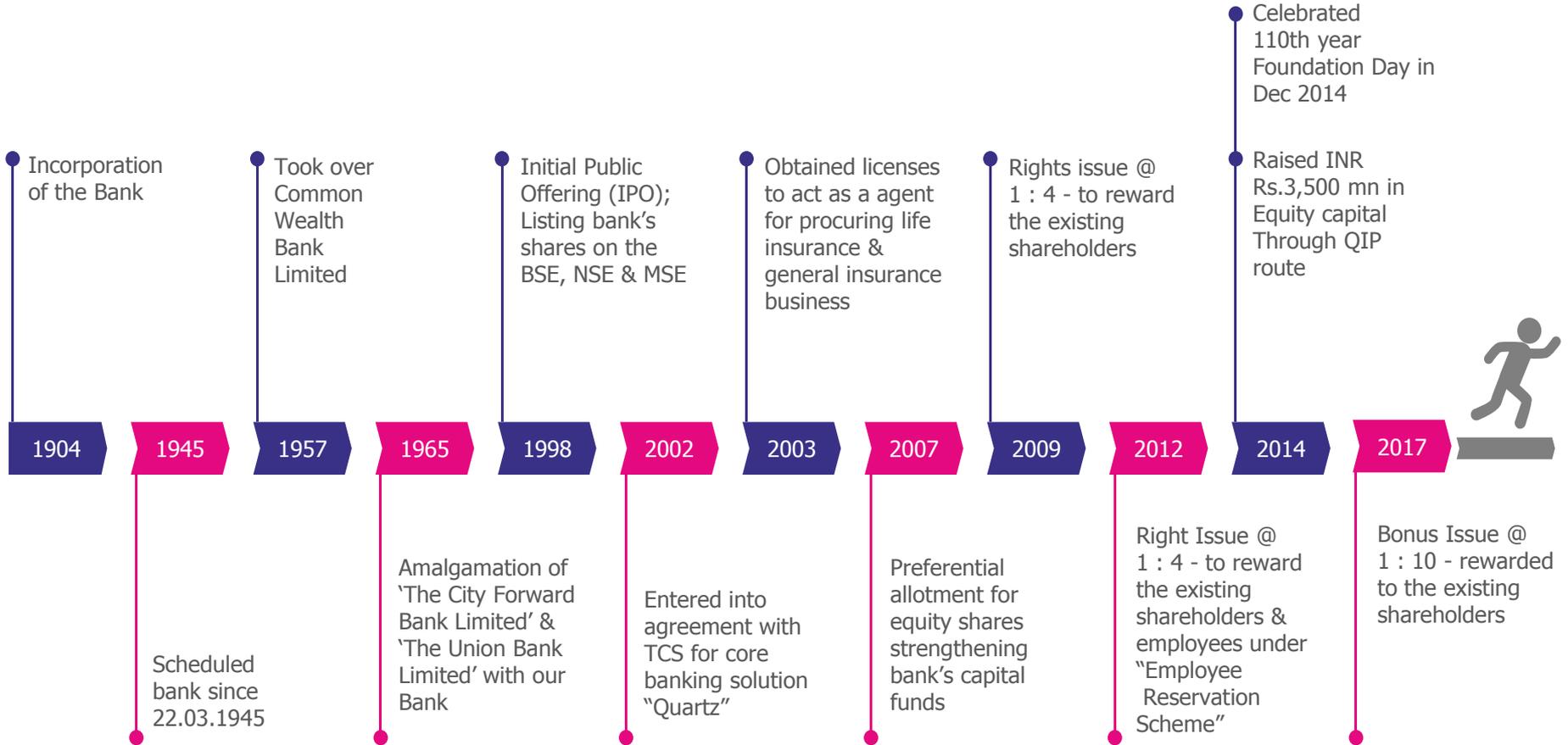


**Best Small sized Bank for 2015-16 by Business World –
PWC Best Banks' Survey 2016 (Second year in a row)**



**Won Financial Express Best Bank award in the category
"Top old Private Sector Bank" for FY 2015-16 (Third year
in a row)**

Key milestones



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



Competitive Advantages

<p>Strong track record</p>	<ul style="list-style-type: none"> • Continuous profitability and dividend payout in all 110+ years of operations • Business growth of 20% CAGR in last 10 years
<p>Robust corporate governance practices</p>	<ul style="list-style-type: none"> • Strong board with majority of directors being independent • Consistency in management with only 7 CEOs appointed in 100+ years
<p>Diversified asset profile</p>	<ul style="list-style-type: none"> • Granular asset profile with advances to top 20 borrowers contributing around 10% • Lower ticket size lending backed by adequate collaterals
<p>Higher yielding loan portfolio</p>	<ul style="list-style-type: none"> • Trading and MSME loan segments earning high yields constitute about 52% of advances
<p>Adequately capitalised</p>	<ul style="list-style-type: none"> • Strong Capital Adequacy ratio of 15.31% out of which Tier 1 constitutes 14.86%
<p>Network</p>	<ul style="list-style-type: none"> • Pan India presence with 555 branches • Strong presence in South India (494 branches) of which 383 are in Tamil Nadu alone

Q2 & H1 FY 2018 Performance – A snapshot

- ✓ Deposits increased by 9% from Rs.284 Bn to Rs.309 Bn Y-o-Y
- ✓ Advances registered a growth of 14% from Rs.222 Bn to Rs.254 Bn Y-o-Y
- ✓ Total business grown by 11% to Rs.563 Bn from Rs.506 Bn Y-o-Y
- ✓ Gross Profit registered a growth of 35% from Rs.2,368 Mn to Rs.3,200 Mn (Q2-Vs-Q2) and 31% from Rs.4,725 Mn to Rs.6,170 Mn (H1-Vs-H1)
- ✓ Net Profit increased by 17% from Rs.1,238 Mn to Rs.1,447 Mn (Q2-Vs-Q2) and 15% from Rs.2,473 Mn to Rs.2,851 Mn (H1-Vs-H1)

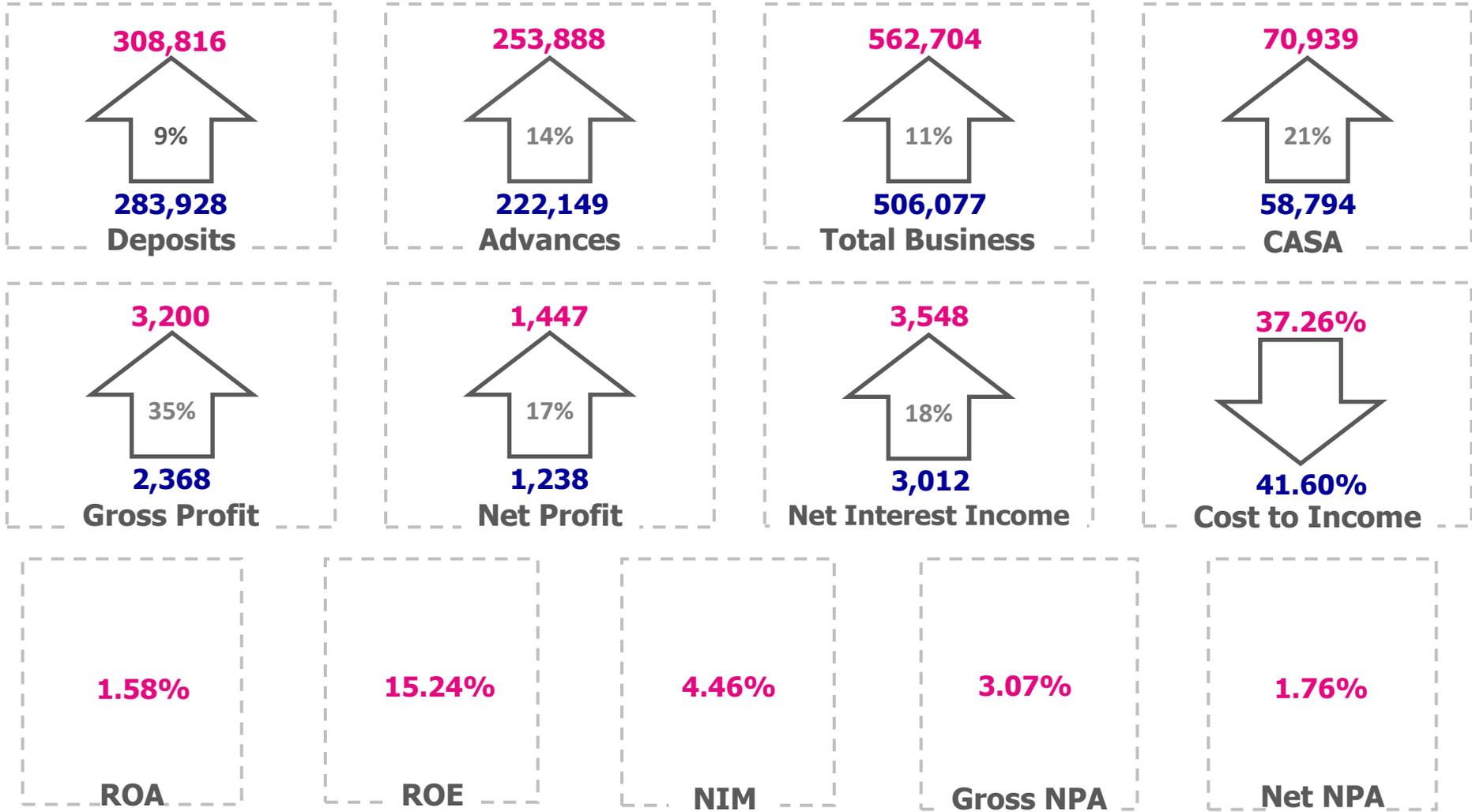
- ✓ Profitability and efficiency ratios – at par with the best in industry:

		Q2 FY 2018	H1 FY 2018	FY 2017
➤	Return on Assets	- 1.58%	1.59%	1.50%
➤	Net Interest Margin	- 4.46%	4.47%	4.17%
➤	Return on Equity	- 15.24%	15.39%	15.26%
➤	Earnings per share	- Rs.2.22	Rs.4.55	Rs.8.39

- ✓ Gross NPA – 3.07% and Net NPA – 1.76%
- ✓ Provision Coverage Ratio – 63%
- ✓ CRAR – 15.31% (Basel III) of which core CRAR – 14.86%

Q2 FY 2018 Vs Q2 FY 2017 Performance – A snapshot

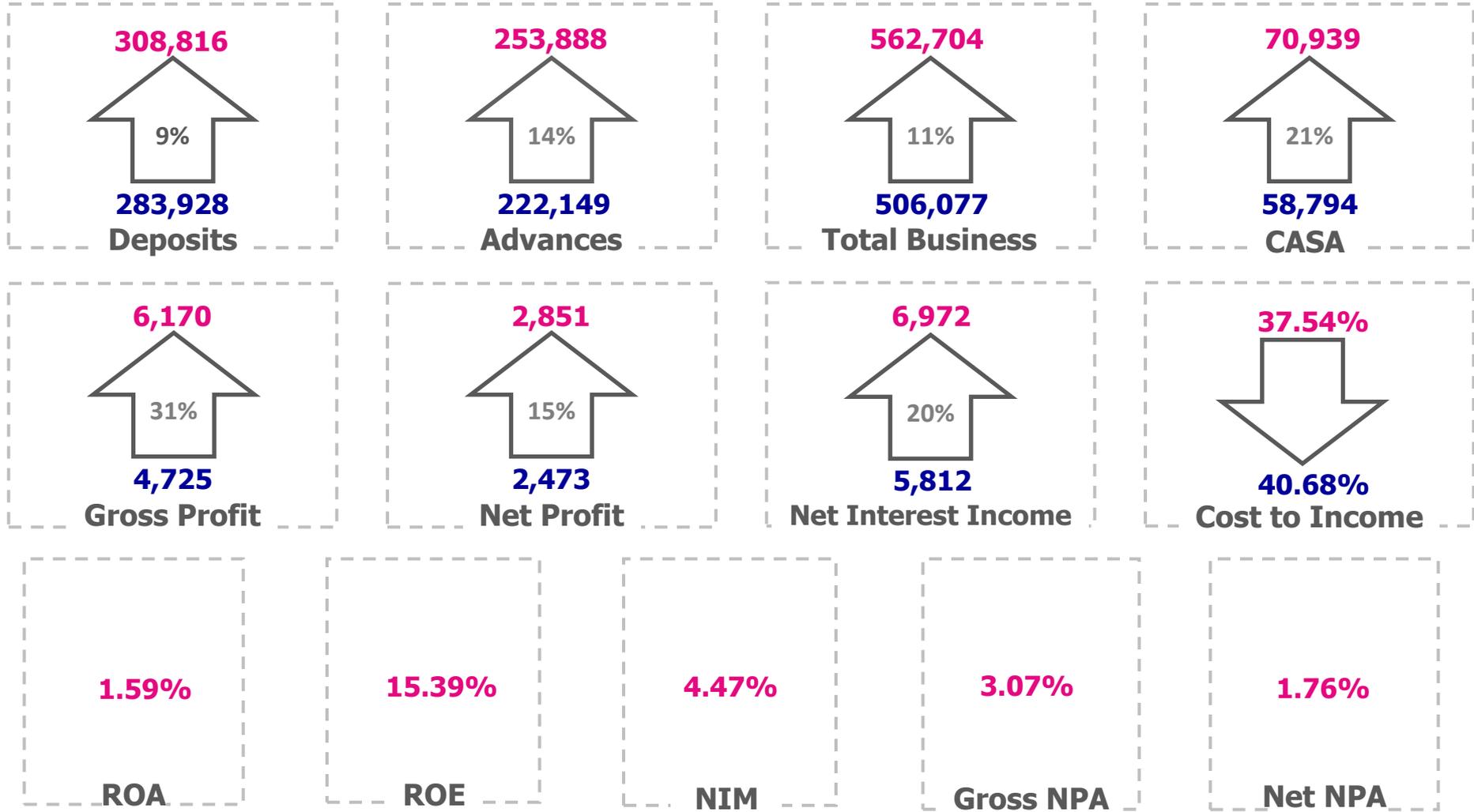
(All figures in INR Mn)



■ Q2 FY18 ■ Q2 FY17

H1 FY 2018 Vs H1 FY 2017 Performance – A snapshot

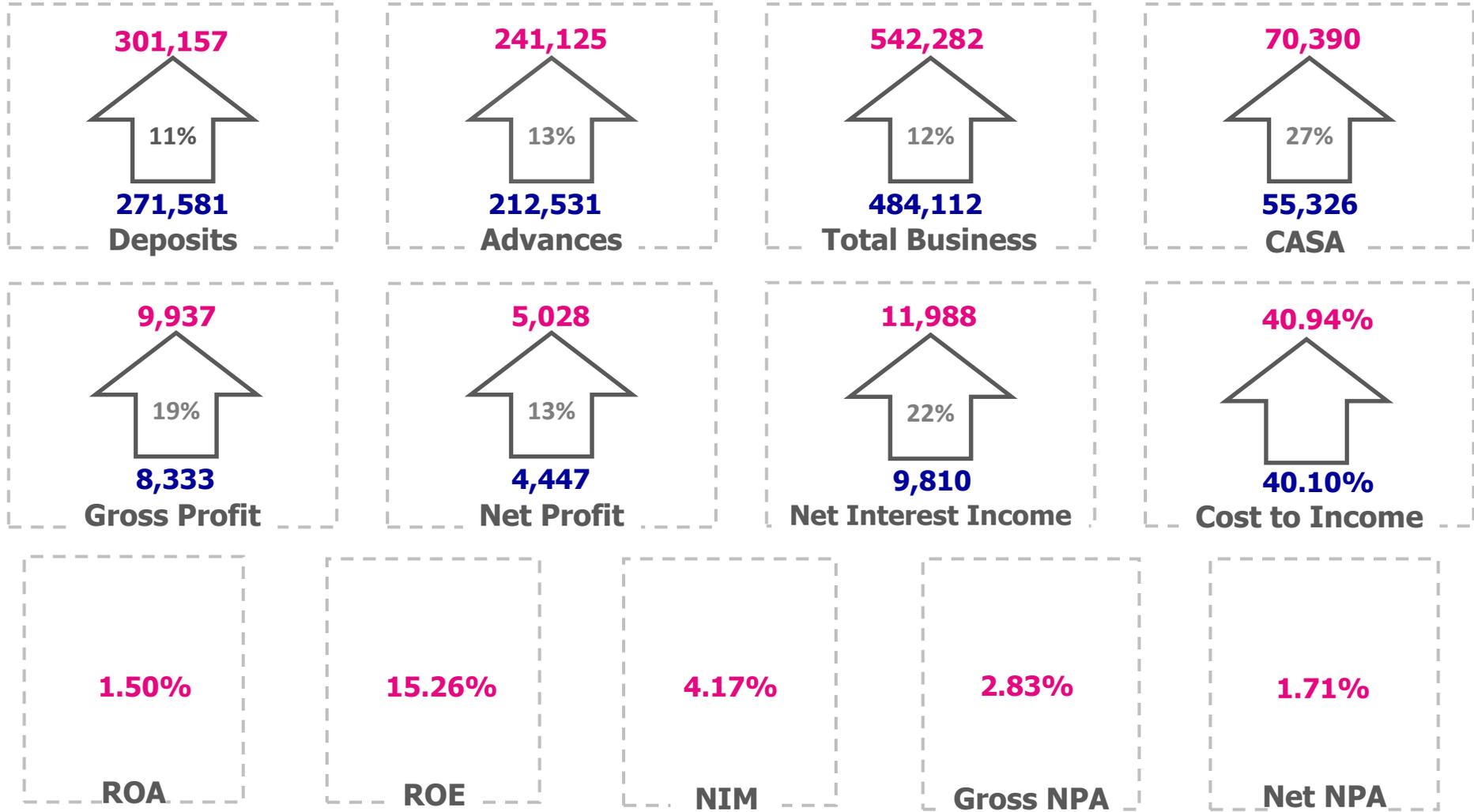
(All figures in INR Mn)



■ H1 FY18 ■ H1 FY17

FY 2017 Vs 16 Performance – A snapshot

(All figures in INR Mn)



■ FY17 ■ FY16

Q2 FY 18 Vs Q2 FY 17 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	Q2 FY 2018	Q2 FY 2017	Inc / (Dec)	Growth	Growth %
Deposits	308,816	283,928	↑	24,888	9%
Advances	253,888	222,149	↑	31,739	14%
Total Business	562,704	506,077	↑	56,627	11%
Demand Deposits	25,006	19,664	↑	5,342	27%
Saving Deposits	45,933	39,130	↑	6,803	17%
CASA	70,939	58,794	↑	12,145	21%
Gross NPA	7,804	5,980	↑	1,824	31%
Net NPA	4,410	3,586	↑	824	23%
Gross NPA (%)	3.07%	2.69%			
Net NPA (%)	1.76%	1.63%			
C R A R (BASEL – III)	15.31%	14.83%			
- Of which Tier I	14.86%	14.35%			
CD Ratio	82%	78%			
PCR	63%	60%			

Q2 FY 18 Vs Q2 FY 17 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	Q2 FY 2018	Q2 FY 2017	INC / (DEC)	Growth %	Q1 FY 2018
Net Interest Income	3,548	3,012	536	18%	3,424
Other Income	1,552	1,042	510	49%	1,353
Operating Expenses	1,900	1,686	214	13%	1,807
Gross Profit	3,200	2,368	832	35%	2,970
Provisions & Contingencies	1,753	1,130	623	55%	1,567
Net Profit	1,447	1,238	209	17%	1,403
Return on Assets	1.58%	1.50%			1.60%
Return on Equity	15.24%	15.28%			15.51%
Net Interest Margin	4.46%	4.20%			4.47%

H1 FY 18 Vs H1 FY 17 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	H1 FY 2018	H1 FY 2017	INC / (DEC)	Growth %
Net Interest Income	6,972	5,812	1,160	20%
Other Income	2,906	2,153	753	35%
Operating Expenses	3,708	3,240	468	14%
Gross Profit	6,170	4,725	1,445	31%
Provisions & Contingencies	3,319	2,252	1,067	47%
Net Profit	2,851	2,473	378	15%
Return on Assets	1.59%	1.53%		
Return on Equity	15.39%	15.66%		
Net Interest Margin	4.47%	4.14%		

FY 17 Vs FY 16 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	FY 2017	FY 2016	Inc / (Dec)	Growth	Growth %
Deposits	301,157	271,581	↑	29,576	11%
Advances	241,125	212,531	↑	28,594	13%
Total Business	542,282	484,112	↑	58,170	12%
Demand Deposits	24,092	19,192	↑	4,900	26%
Saving Deposits	46,298	36,133	↑	10,165	28%
CASA	70,390	55,326	↑	15,064	27%
Gross NPA	6,820	5,120	↑	1,700	33%
Net NPA	4,083	3,232	↑	851	26%
Gross NPA (%)	2.83%	2.41%			
Net NPA (%)	1.71%	1.53%			
C R A R (BASEL – III)	15.83%	15.58%			
- Of which Tier I	15.36%	15.09%			
CD Ratio	80%	78%			
PCR	61%	60%			

FY 17 Vs FY 16 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	FY 2017	FY 2016	INC / (DEC)	Growth %
Net Interest Income	11,987	9,810	2,177	22%
Other Income	4,840	4,100	740	18%
Operating Expenses	6,890	5,577	1,313	24%
Gross Profit	9,937	8,333	1,604	19%
Provisions & Contingencies	4,909	3,886	1,024	26%
Net Profit	5,028	4,447	580	13%
Return on Assets	1.50%	1.50%		
Return on Equity	15.26%	15.60%		
Net Interest Margin	4.17%	3.81%		

Q2 FY 18 Vs Q2 FY 17 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	Q2 FY 2018	Q2 FY 2017	Growth (%)
Interest on Loans	7,010	6,478	8%
Interest on Investments	1,300	1,342	-ve
Other Interest Income	99	87	13%
Total Interest Income	8,409	7,907	6%

Interest Expenses Breakup

Particulars	Q2 FY 2018	Q2 FY 2017	Growth (%)
Int Exp on Deposits	4,803	4,797	1%
Other Int Expenses	57	98	-ve
Total Interest Expenses	4,860	4,895	-ve

Other Income Breakup

Particulars	Q2 FY 2018	Q2 FY 2017	Growth (%)
CEB & Charges	572	522	10%
Treasury Income	646	415	56%
Other Inc incl recoveries in written off a/cs	334	105	218%
Total Other Income	1,552	1,042	49%

Operating Expenses Breakup

Particulars	Q2 FY 2018	Q2 FY 2017	Growth (%)
Employee Cost	827	769	8%
Other Operating Expenses	1,073	917	17%
Total Expenses	1,900	1,686	13%

H1 FY 18 Vs H1 FY 17 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	H1 FY 2018	H1 FY 2017	Growth (%)
Interest on Loans	13,922	12,817	9%
Interest on Investments	2,538	2,638	-ve
Other Interest Income	204	174	17%
Total Interest Income	16,664	15,629	7%

Interest Expenses Breakup

Particulars	H1 FY 2018	H1 FY 2017	Growth (%)
Int Exp on Deposits	9,578	9,643	-ve
Other Int Expenses	114	174	-ve
Total Interest Expenses	9,692	9,817	-ve

Other Income Breakup

Particulars	H1 FY 2018	H1 FY 2017	Growth (%)
CEB & Charges	1,269	1,071	18%
Treasury Income	1,037	906	14%
Other Inc incl recoveries in written off a/cs	600	176	241%
Total Other Income	2,906	2,153	35%

Operating Expenses Breakup

Particulars	H1 FY 2018	H1 FY 2017	Growth (%)
Employee Cost	1,592	1,400	14%
Other Operating Expenses	2,116	1,840	15%
Total Expenses	3,708	3,240	14%

FY 17 Vs 16 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	FY 2017	FY 2016	Growth (%)
Interest on Loans	25,902	23,676	9%
Interest on Investments	5,385	5,410	-ve
Other Interest Income	451	356	26%
Total Interest Income	31,738	29,442	8%

Interest Expenses Breakup

Particulars	FY 2017	FY 2016	Growth (%)
Int Exp on Deposits	19,418	19,230	1%
Other Int Expenses	332	402	-ve
Total Interest Expenses	19,750	19,632	1%

Other Income Breakup

Particulars	FY 2017	FY 2016	Growth (%)
CEB & Charges	2,176	2,105	3%
Treasury Income	2,056	1,259	63%
Other Inc incl recoveries in written off a/cs	608	735	-ve
Total Other Income	4,840	4,100	18%

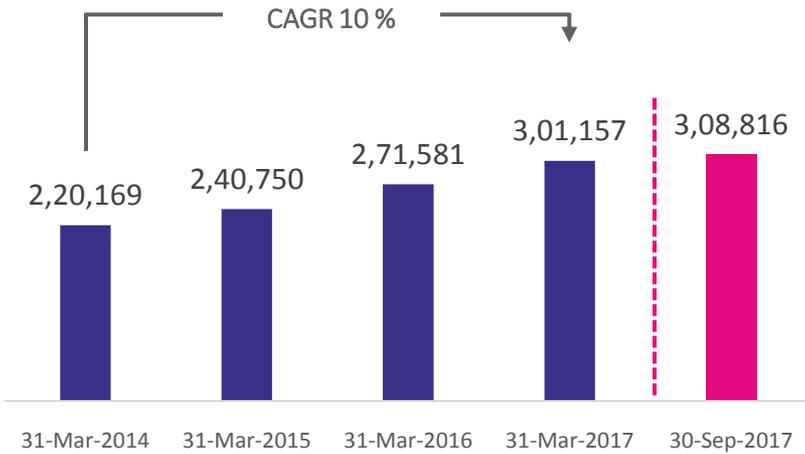
Operating Expenses Breakup

Particulars	FY 2017	FY 2016	Growth (%)
Employee Cost	2,982	2,132	40%
Other Operating Expenses	3,908	3,445	13%
Total Expenses	6,890	5,577	24%

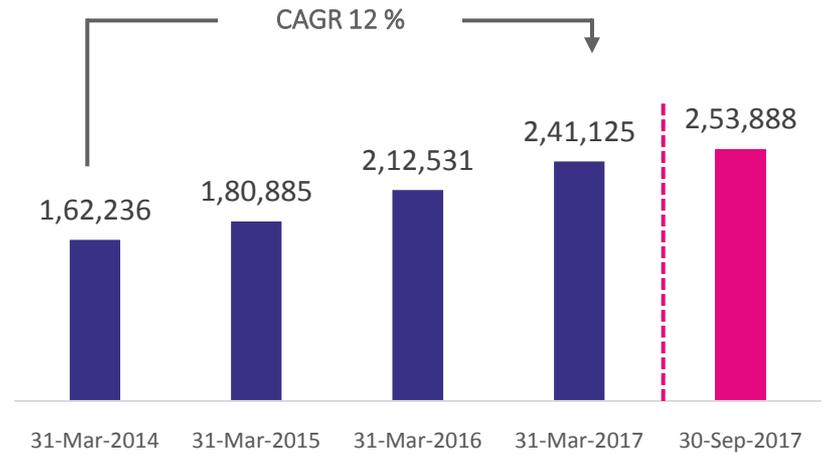
Strong Deposits and Advances growth

(in INR Mn)

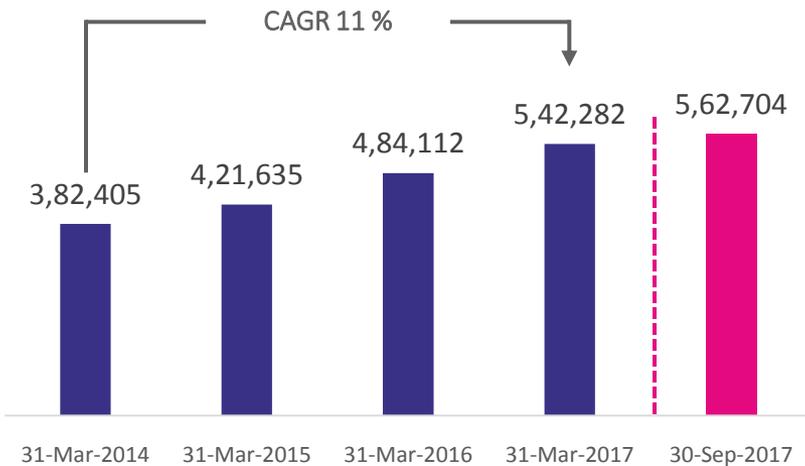
Deposits



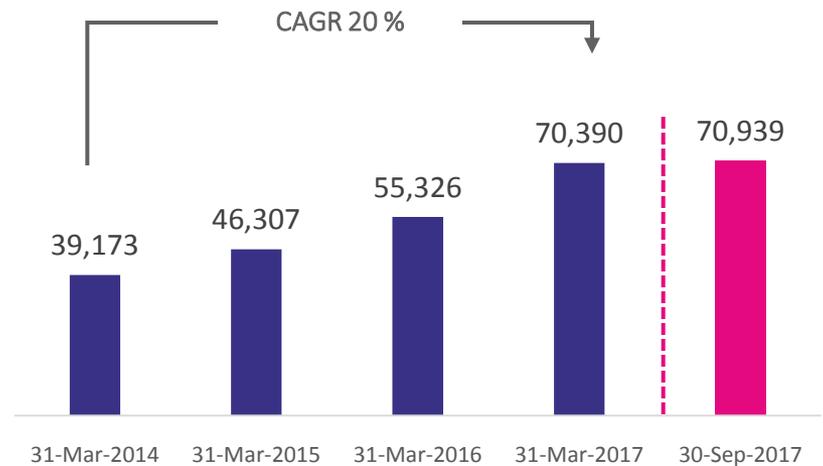
Advances



Business



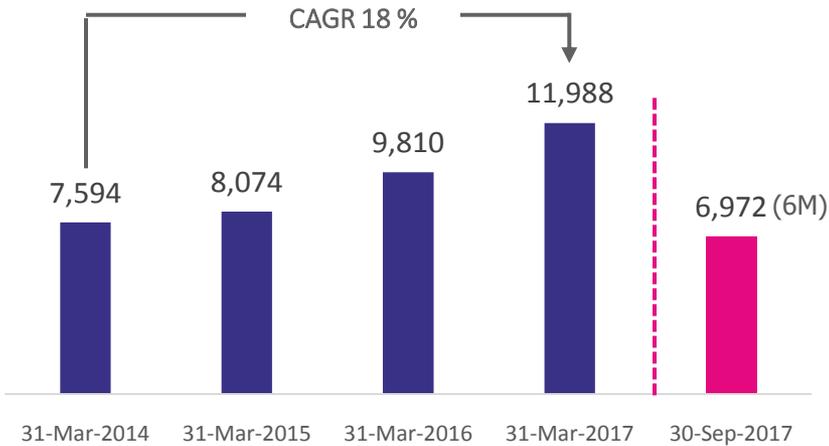
CASA



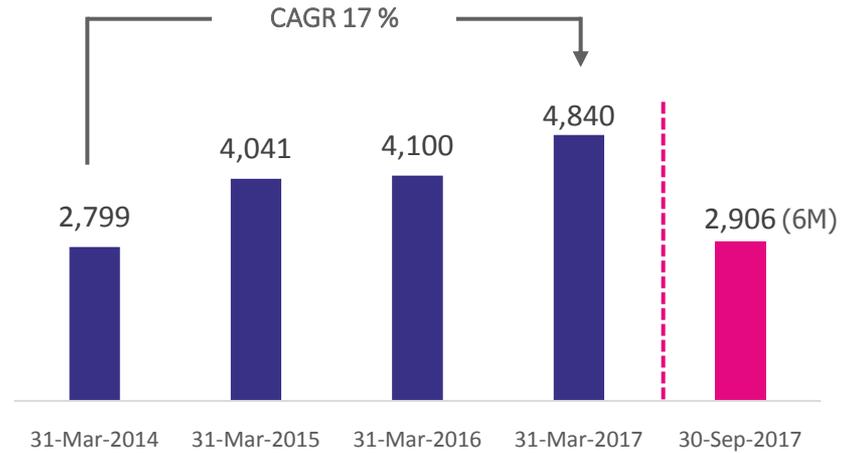
Income Growth over the years...

(in INR Mn)

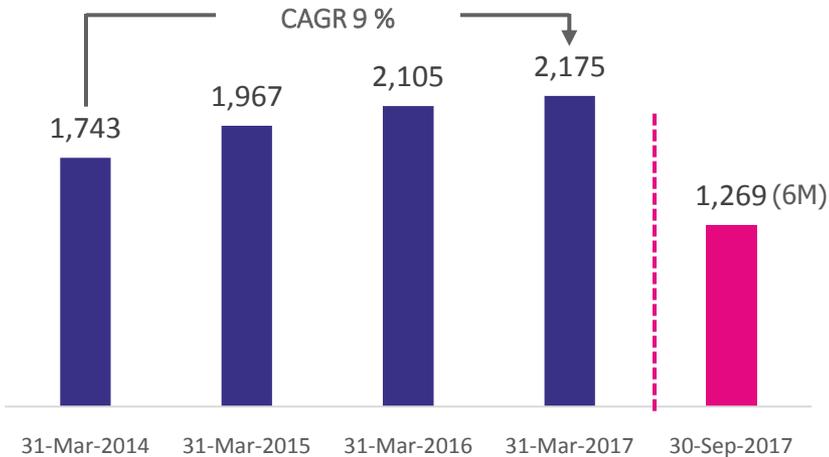
Net Interest Income Growth



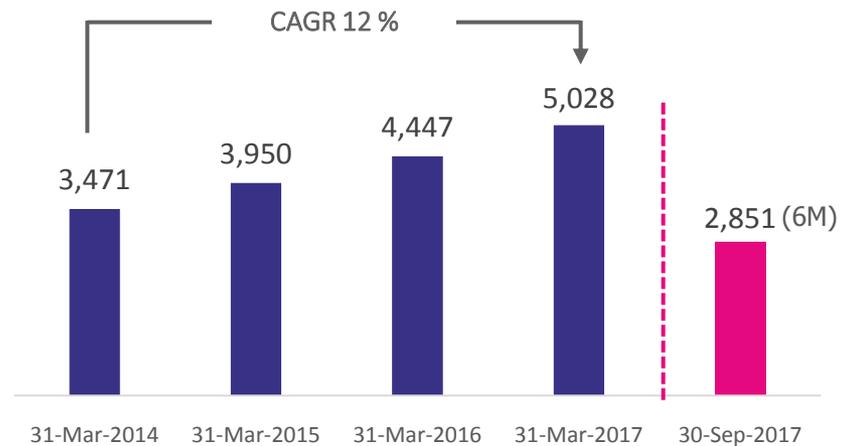
Other Income Growth



CEB Growth



Net Profit Growth

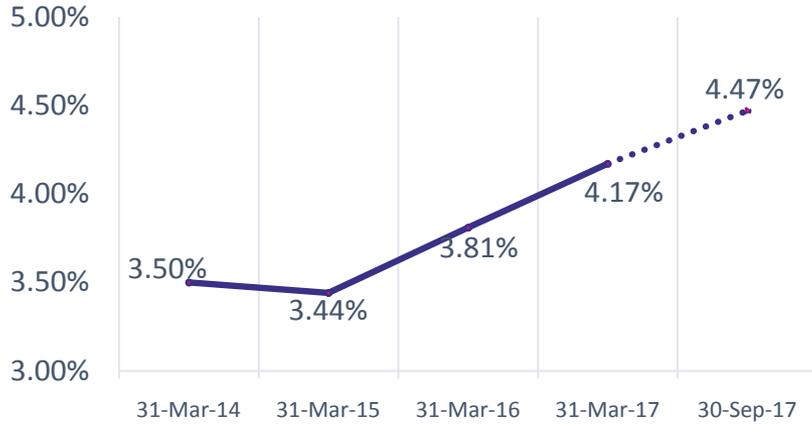


Key Business Indicators

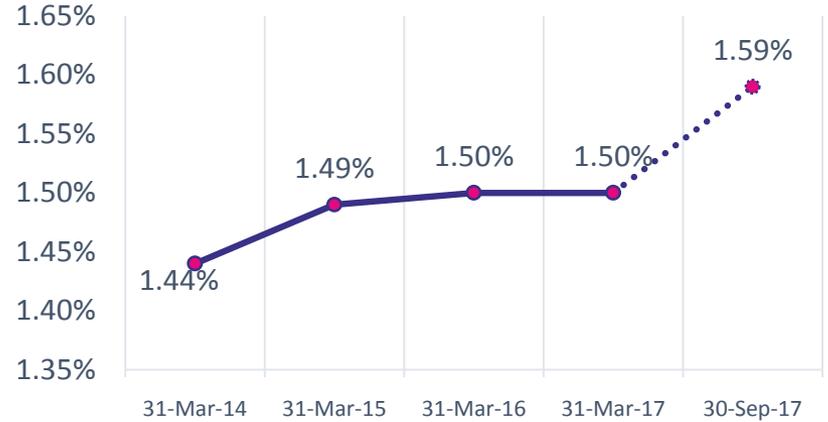
Particulars	Q2 FY 2018	Q2 FY 2017	Q1 FY 2018	H1 FY 2018	H1 FY 2017	FY 2016-17
Cost of Deposits	6.26%	6.86%	6.44%	6.35%	6.99%	6.82%
Yield on Advances	11.53%	12.19%	11.79%	11.65%	12.28%	12.10%
Yield on Investments	7.01%	7.30%	6.93%	6.97%	7.38%	7.23%
Net Interest Margin	4.46%	4.20%	4.47%	4.47%	4.14%	4.17%
Cost to Income	37.26%	41.60%	37.84%	37.54%	40.68%	40.94%
Cost of Funds	5.31%	5.95%	5.52%	5.41%	6.07%	5.89%
Yield on Funds	9.19%	9.60%	9.43%	9.31%	9.66%	9.47%
Per Employee Business (in INR Mn)	111.43	106.03	115.31	111.43	106.03	115.33
Per Employee Profit (in INR Mn) (Ann)	1.18	1.04	1.19	1.16	1.04	1.07
EPS (in INR) – FV INR 1/- share (Not Ann)	2.22	2.07	2.33	4.55	4.13	8.39

Key Business Ratios – Yearly trends

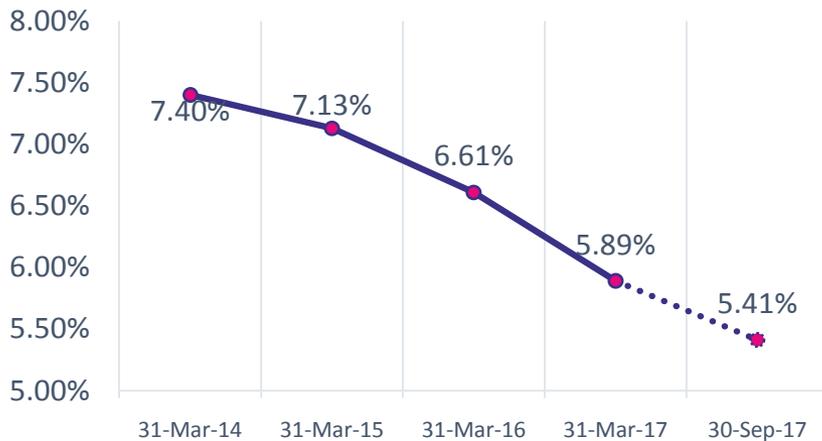
Net Interest Margin



Return on Assets



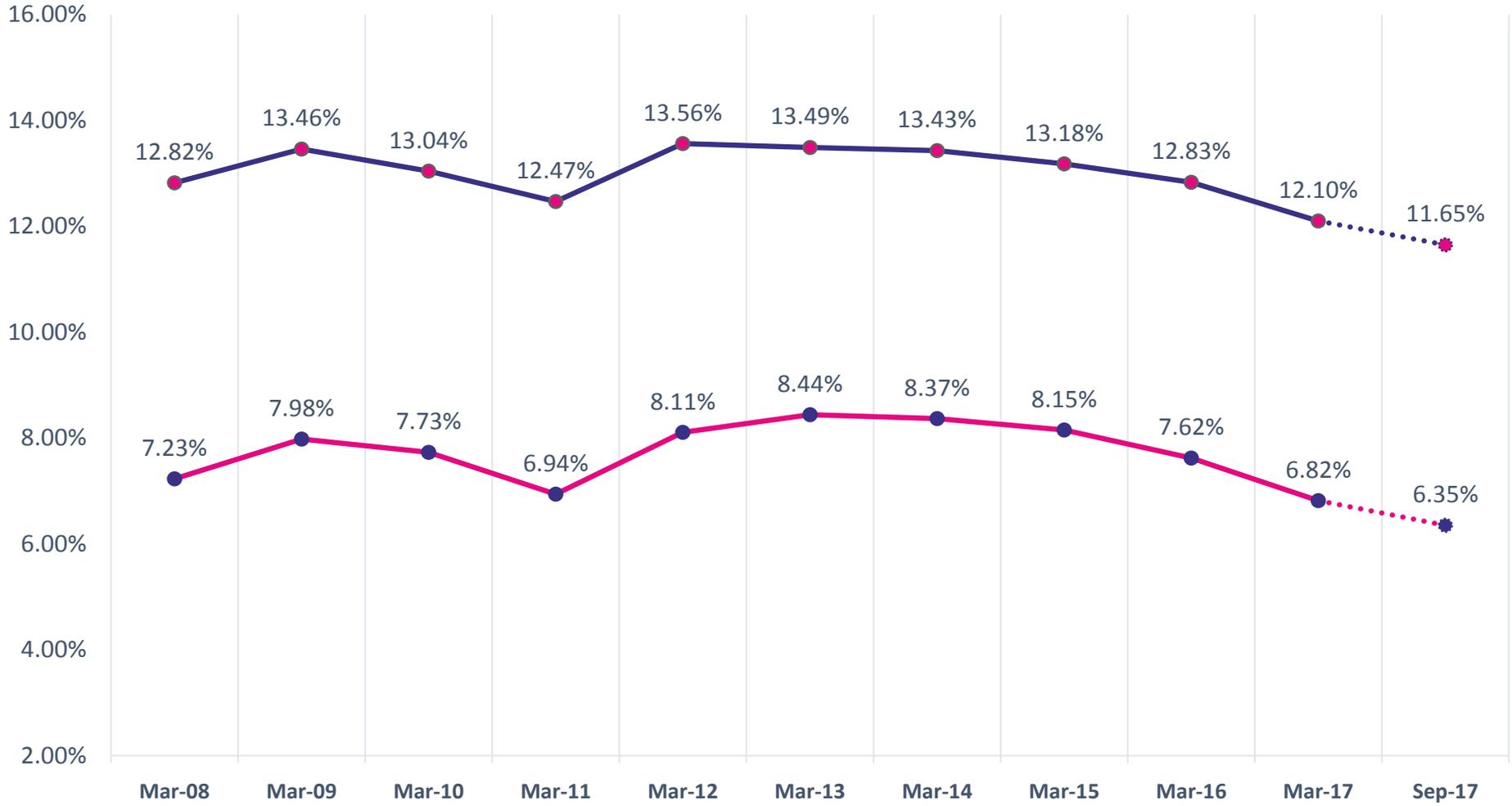
Cost of Funds



Yield on Funds



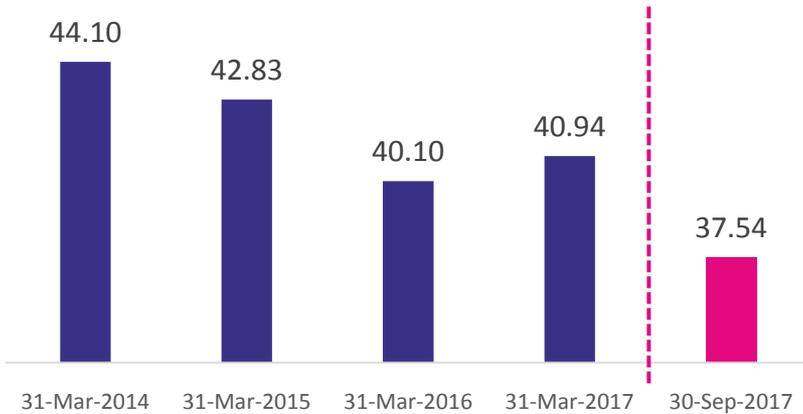
Cost of deposits & Yield on advances



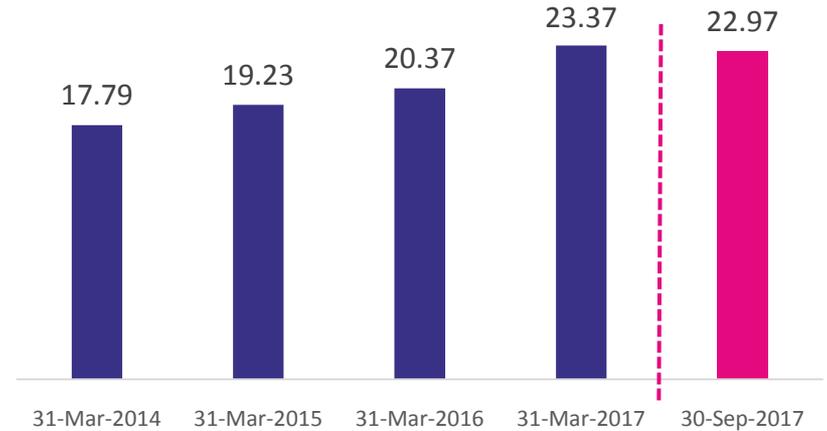
Spread between cost of deposits and yield on advances of our bank maintained in the last 10 years

Efficiency

Cost income ratio

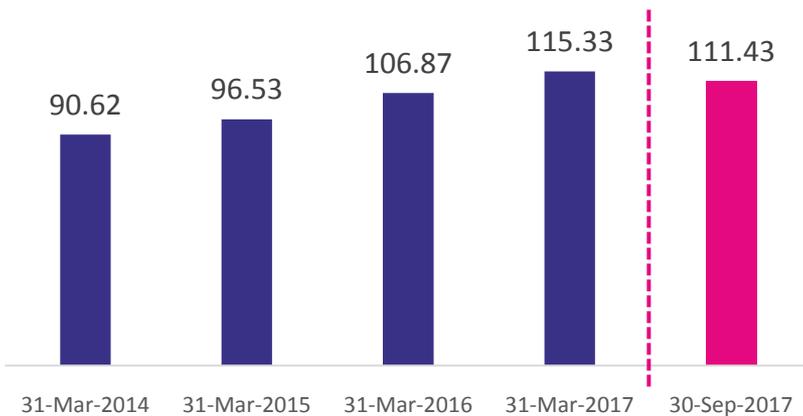


CASA Ratio



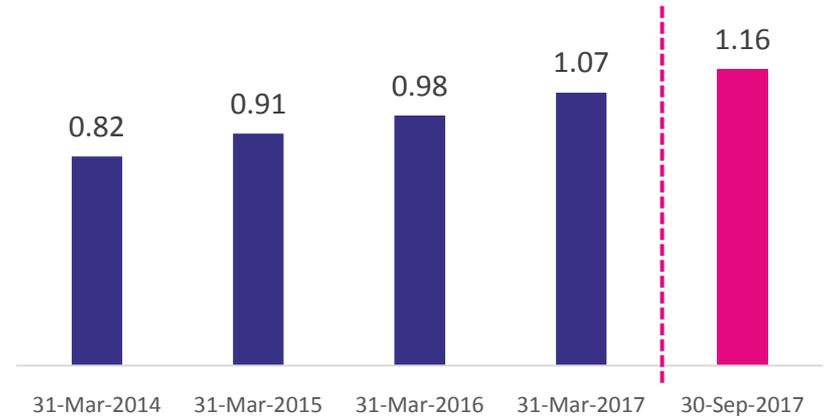
Business per Employee

(in INR Mn)



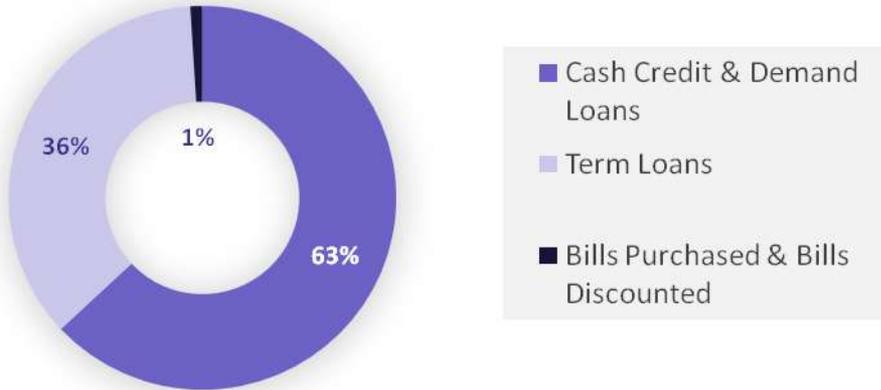
Profit per Employee

(in INR Mn)



Loan Book – Products Composition

% to Total Advances



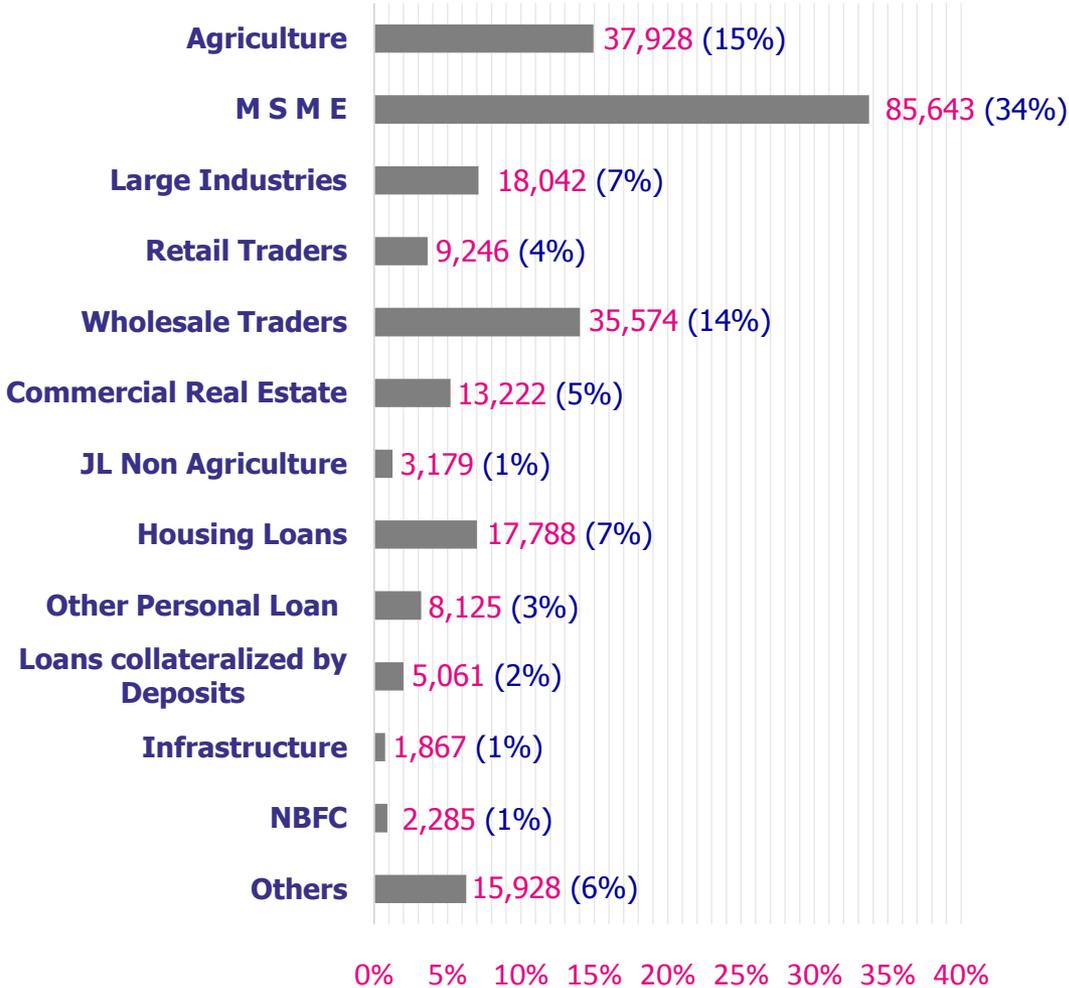
- Working capital loans yielding higher interest constitute 65% of advances
- Re-pricing possible at short intervals thus reducing interest rate risk
- ~95% of our loan book is on floating rate basis which reduces interest rate risk

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loans	165,326	65%
Term Loans	86,304	34%
Bills Purchased & Bills Discounted	2,258	1%
Gross Loans Total	253,888	100%

Loan Book – Sectoral Deployment – Position as on 30.09.2017

(in INR Mn)

Sectorial Deployment



Secured & Unsecured Advances

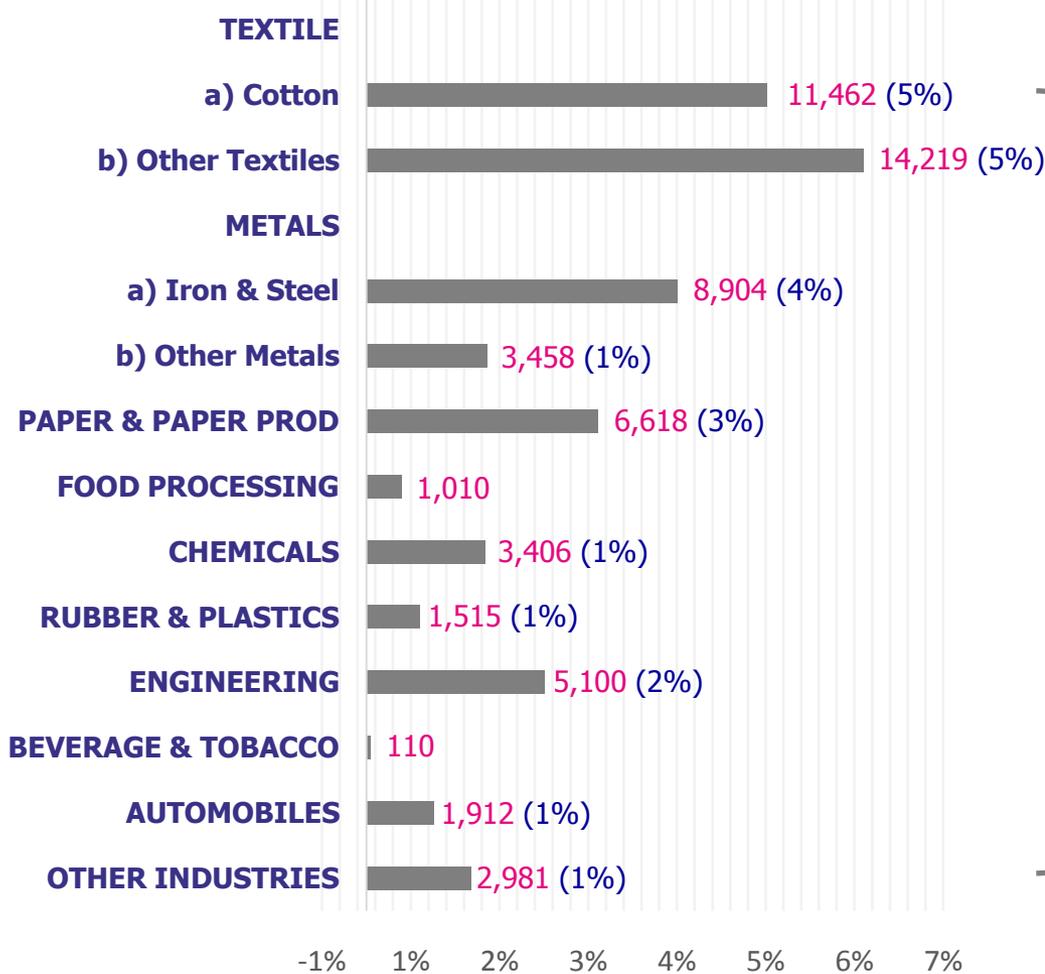
Particulars	Amount (INR Mn)	% to Total Advances
Secured Loans	250,678	99%
Unsecured Loans	3,210	1%
Total	253,888	100%

- ✓ Trading & MSME loans earning higher yield constitute about 52%.
- ✓ Diversified credit portfolio reduces credit risk and Lower ticket size backed by adequate collaterals
- ✓ Unsecured Advances aggregate to 1%
- ✓ Total Jewel Loan outstanding as on 30.09.2017 – Rs.22,698 Mn

Loan Book – Advances to Major Industries

(in INR Mn)

Advances to Major Industries 30th September 2017

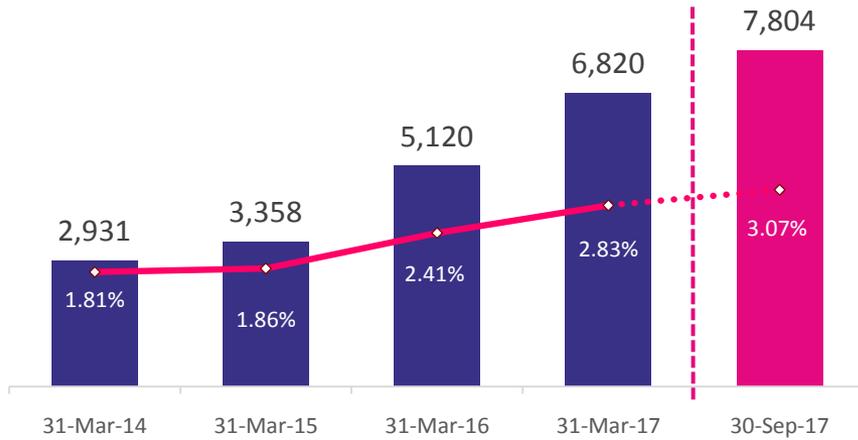


Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	60,695	24%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	193,193	76%
Total Gross Advances	253,888	100%

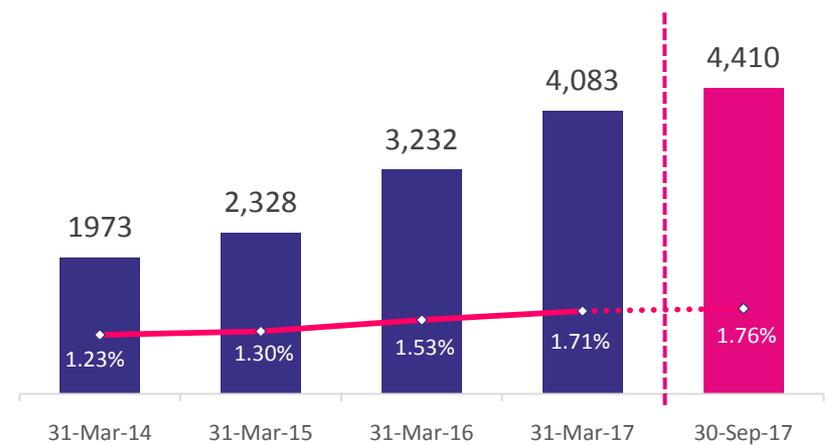
Asset Quality

(in INR Mn)

Gross NPA Qtm & Gross NPA %



Net NPA Qtm & Net NPA %



Asset Quality Position – Movement over the years

(Rs in Mn)		FY Mar - 14	F Y Mar - 15	FY Mar - 16	FY Mar – 17	Q2 FY 2018	H1 FY 2018
NPA Opening balance		1,731	2,931	3,358	5,120	7,349	6,820
Additions	A	4,562	4,250	4,290	4,796	1,468	2,943
Recovery / SR		1,865	2,118	734	905	374	655
Upgradations		168	227	546	556	70	223
Net Addition	B	2,529	1,905	3,010	3,335	1,024	2,065
Write-off		1,329	1,478	1,248	1,635	569	1,081
NPA Closing balance		2,931	3,358	5,120	6,820	7,804	7,804
Technical Write-off (TW) during the period		1,226	618	1,189	1,564	546	1,046
Provision made during the period	C	1,485	1,650	2,050	2,515	870	1,730
T W recovery	D	544	750	370	470	190	320
Provision made net of TW Recovery	E = C-D	941	900	1,680	2,045	680	1,410
Gross Advance	F	1,62,236	1,80,885	2,12,531	2,41,125	2,53,888	2,53,888
Additions % of Gross Advance	A / F	2.81	2.35	2.02	1.99	0.58	1.16
Net Addition % of Gross Advance	B / F	1.56	1.05	1.42	1.38	0.40	0.81
Credit cost	E / F	0.58	0.50	0.79	0.85	0.27	0.56
Gross NPA %		1.81	1.86	2.41	2.83	3.07	3.07
Net NPA %		1.23	1.30	1.53	1.71	1.76	1.76

Restructured Accounts

Balance outstanding as on 30.09.2017 in respect of Restructured Standard borrowers

- ✓ No account has been restructured during Q2 FY 2018
- ✓ There were no sale to ARC on SR basis in the previous two years

Type Restructuring	No. of Borrowers	Amount (in INR Mn)
Under CDR Mechanism	0	0
Under SME Debt Restructuring Mechanism	11	75
Under Other Debt Restructuring Mechanism	4	77
Total	15	152

- ✓ The above disclosure is in respect of Restructured Standard Accounts excluding NPA.
- ✓ Restructured Standard Advances to Gross Advances - 0.06% as on Sep-17 Vs 0.84% in Sep-16
- ✓ No fresh sale to ARC during H1 FY 2018 and amount outstanding in Security Receipts - 3450 Mn. During H1 FY 2018, the repayment received from ARC in SR amounted to Rs.14 Mn. The bank has provided Rs.648 Mn during H1 FY 2018 and as at 30th Sep 2017 the total outstanding provision towards SR is Rs.1145 Mn in connection with probable shortfall in the future realisation of Security Receipts.
- ✓ Amount serviced during H1 FY 2018 in restructured standard accounts is Rs.80 Mn.
- ✓ During Q2 FY 2018, 1 account has slipped to NPA to the tune of Rs.742 Mn and against that we have provided Rs.450 Mn (60%) as provision. Also, 1 account completed its 2 years of restructured standard period to the tune of Rs.421 Mn.

Investments – At a Glance

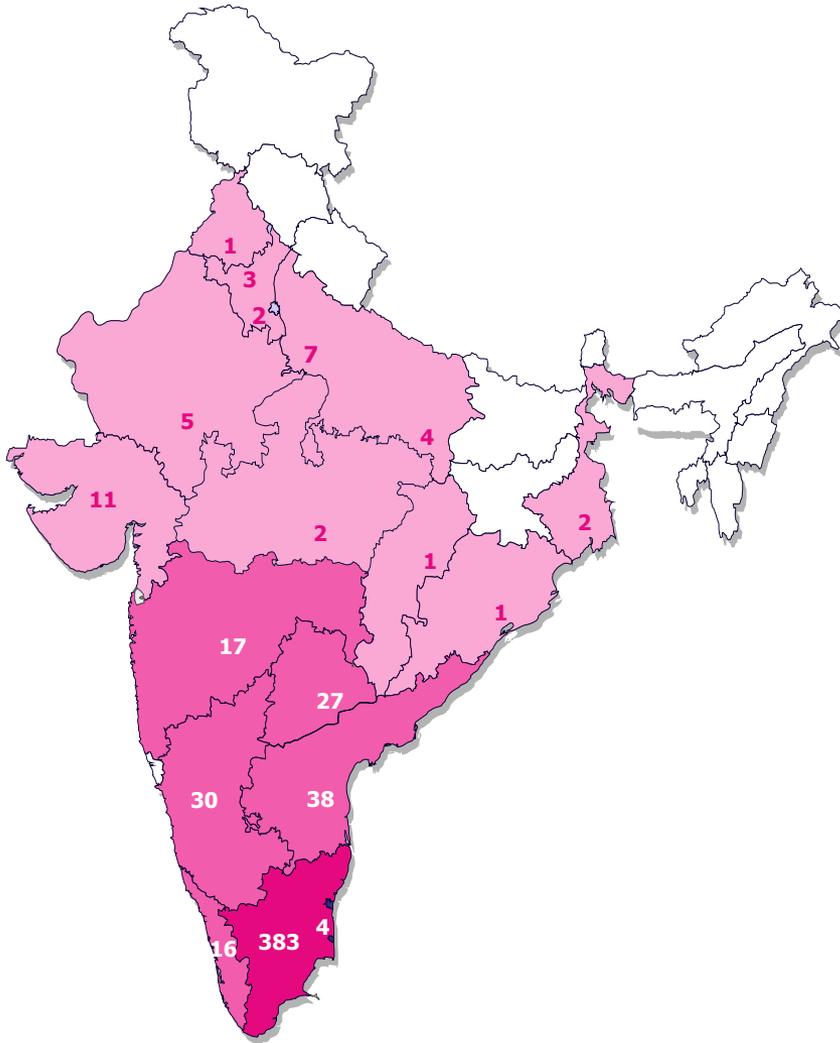
Investments Breakup and Categorywise

(in INR Mn)

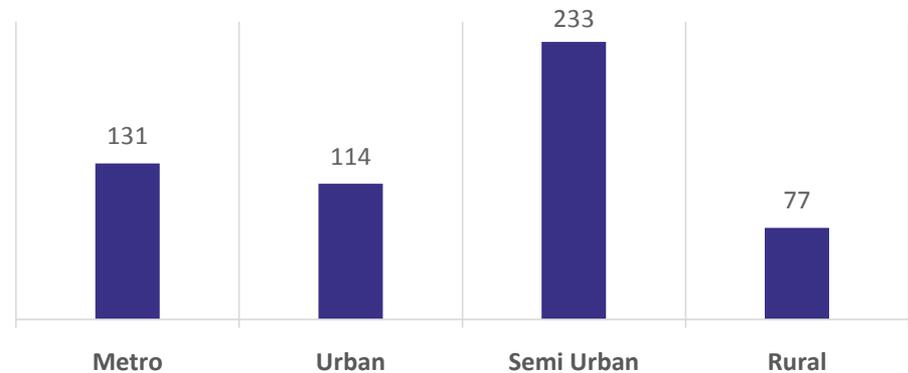
Particulars	SEP 2017	SEP 2016
SLR Securities	71,238	67,876
Non-SLR Securities	3,909	4,028
Total Investments	75,147	71,904
Yield on Investments	6.97%	7.38%
Investments Breakup:		
- A F S	13,688 (18%)	14,683 (20%)
- H T M	61,459 (82%)	57,221 (80%)
- H F T	-	-
Total Investments	75,147	71,904
Modified Duration:		
- A F S	1.72	1.61
- H T M	4.92	4.83
- H F T	-	-
- Overall Portfolio	4.47	4.32

Strong presence in the South

As of Sep-2017 - 555 branches. 494 branches are located in South India out of which 383 in Tamil Nadu



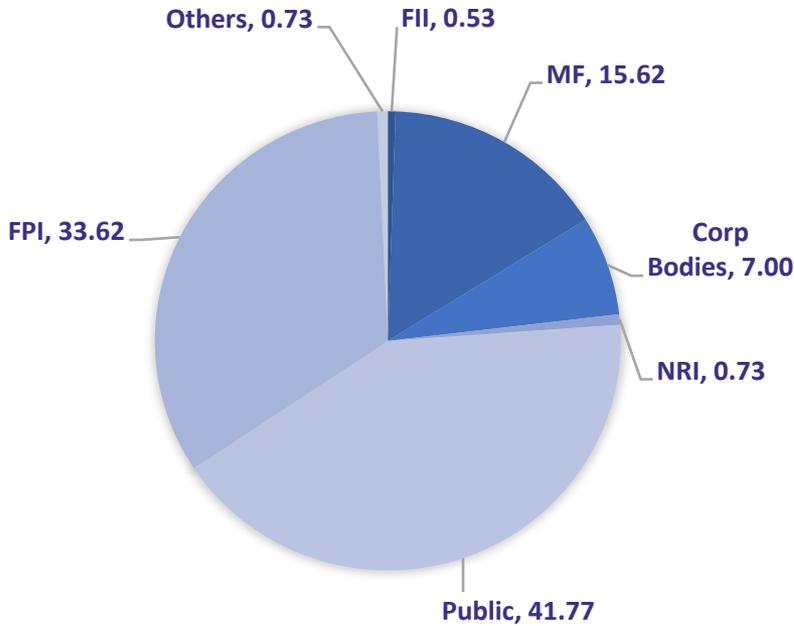
State	No. of Branches	% of Deposits	% of Advances	% of Business
Tamilnadu	383	79	63	72
Andhrapradesh	38	3	9	5
Telengana	27	3	6	5
Karnataka	30	6	5	5
Maharashtra	17	3	3	3
Kerala	16	2	3	2
Gujarat	11	1	4	2
Others	33	3	7	6
Total	555			



A well diversified investor base

as of 30th Sep 2017

Ownership profile



Major Institutional Shareholders

Shareholders	% of Holding
NT Asian Discovery Master Fund	3.98
Life Insurance Corporation of India	3.69
Smallcap World Fund INC (Capital Group)	3.31
Lavender Investments Ltd (Chrys Capital)	3.13
GKFF Ventures (Argonaut Ventures)	2.99
HDFC Midcap Opportunities Fund	2.24
Aberdeen Global – Asian Smaller Companies Fund	2.15
TVF Fund Ltd	1.65
HDFC Standard Life Insurance Company Ltd	1.29
Bank Muscat India Fund	1.24
HDFC Balanced Fund	1.21
Faering Capital India Evolving Fund	1.10
Wasatch Core Growth Fund	1.10
Somerset Emerging Markets Small Cap Fund	1.08

Well diversified ownership of shareholders around 90,000 Approx

Long term investors ensuring stability and support to management

Higher Participation from FPI's

Limit on FII / FPI ownership increased to 40%

Head room available for FII / FPI ... 5.85%

Transparent 'Corporate Governance' practices

Board consists of 8 Independent Directors and 2 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

Career Banker with 4
decades of banking experience

Chartered Accountant & First
woman director of the Bank

Practicing Chartered Accountant

Practicing Chartered Accountant

Private Equity Fund Manager

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 Independent 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. 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 (Retd.) 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.



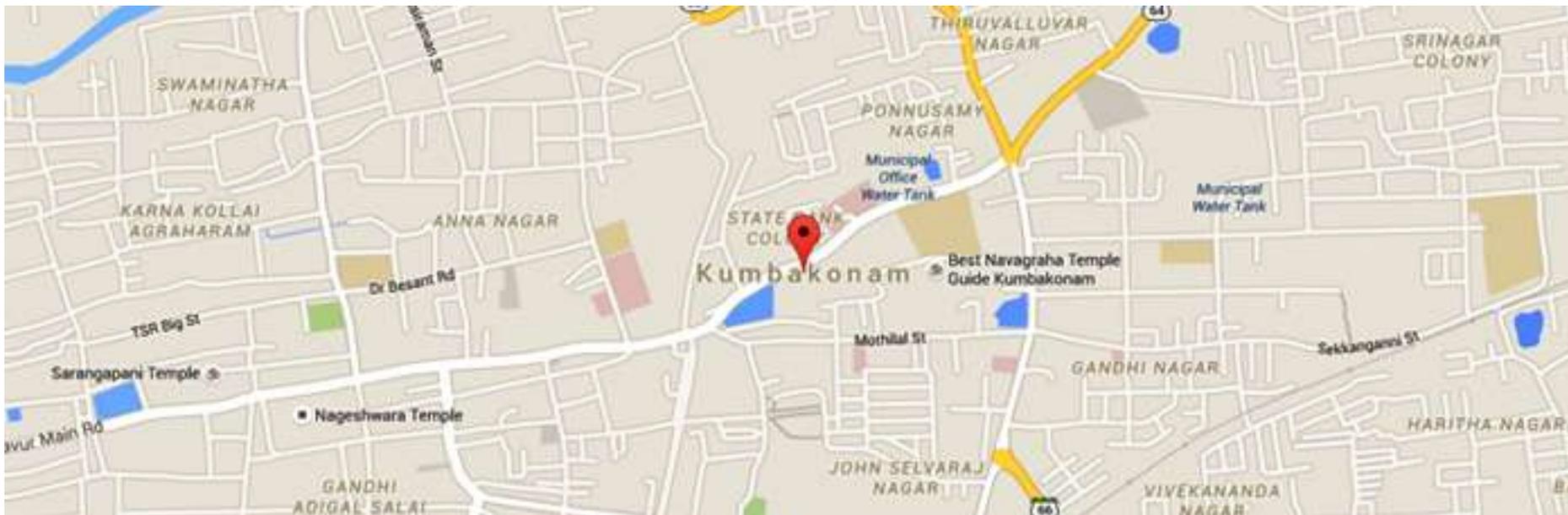
**Shri. S. Bernard | B.Com., FCA,
Director**

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 is a practicing Chartered Accountant since 1984.



**Shri. Subramaniam Narayanan | PGDM-IIM(A), FCA, FCS, CWA
Director**

Mr. Subramaniam Narayanan possesses rich experience in the area of Finance, Accountancy and Portfolio Managerial Operations in Security Market. He has held the position of CEO of First India Asset Management Co. Ltd. and handled Treasury services for Bank of America and Abu Dhabi Commercial Bank, UAE. He is also the founder Chairman of the Venture Capital Association of India (VCAI).



CITY UNION BANK LTD

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Email : jayaraman@cityunionbank.com

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

