CITY UNION BANK

Investor Presentation

SEPTEMBER 2026

CUB

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Overview

Key Strengths

SME / MSME Focus

- Nurturing the SMEs & MSMEs through the need based funding requirements. Granular lending strategy – fully collateralized
- ~39% of the loan book constitutes this segment.
- Helping building resilient India in line with the objective of Viksit Baharat 2047

PAN-India Presence

- Initially focus on empowering the farmers and traders of the cauvery delta region.
- Gradually spread across India (Kashmir to Kanyakumari, 1000+CUB)
- Aims to augment the Business Potential of Semi-urban, urban and Unbanked rural areas.

Stakeholder Value

- 120+ years of dedicated service to the nation (Swadeshi Bank)
- Withstood the most difficult times of the History including World wars, the great depression, sub-prime crisis, Pandemic to the latest world economic crisis.
- Continuous & consistent profitability all throughout 120+ years
- Front-runner in CSR initiatives, collaborating with the governments, NGOs and voluntary organizations.

Robust Corporate Governance Practices

- Strong board with majority of directors being independent directors
- Consistency in management with only 8 CEOs appointed in 122 years
- Commitment to conducting business with integrity and ethical practices
- Board provides strategic direction while ensuring effective oversight through various specialized committees

Diversified Asset Profile

- Granular asset profile with advances to top 20 group borrowers contributing 7% and top 20 Individual borrowers around 6%
- Lower ticket size lending backed by adequate collaterals
- Prudent sectoral and borrower exposure limits to minimize concentration risk.
- Emphasis on granular retail and MSME advances, contributing to stable asset quality and resilient earnings.

Strong Track Record

- CUB is one of the few Banks across the world to sustain more than 100 years and only very few Banks to boast of the record of continuous profitability all through-out 120+ years.
- The Bank's enduring legacy of stability, integrity, unwavering commitment to ethical conduct and customer centric values has strengthened its position as one of the trusted private sector bank.

Credit rating

CRISIL

A1+

Certificate of Deposits (CD)

ICRA

AA

Issuer Rating

AA

BASEL III Tier II Bonds

A1+

Certificate of Deposits (CD)

CARE Edge

AA –

Issuer Rating

Q2 FY 27

PERFORMANCE SNAPSHOT

Q2 FY 27 Performance overview

CITY UNION BANK

- Deposits increased by 21% from Rs. 695 Bn to Rs. 839 Bn Y-o-Y
- Advances registered a growth of 26% from Rs.576 Bn to Rs.724 Bn Y-o-Y
- The total business grew by 23% from Rs.1,270 Bn to Rs.1,563 Bn Y-o-Y
- Net interest income grew by 31% from Rs. 6,665 mn to Rs. 8,728 Mn
- Operating profit increased by 40% from Rs. 4,706 mn to Rs. 6,609 Mn
- PAT improved by 27% from Rs. 3,286 Mn to Rs. 4,159 Mn
- ROA stood at 1.62% - our long term average 1.50+
- ROE stood at 15.01%
- NIM had improved to 3.87%
- Gross NPA - 1.44% and Net NPA - 0.48%
- Provision Coverage Ratio - 82% (with TW) & 67% (without TW)
- CRAR – 21.26% (Basel III) of which core CRAR – 20.43%

Q2 FY 27 Snapshot

CITY UNION BANK

(in INR Mn)

BUSINESS

Deposits	Advances	Total Business	CASA
838,931	724,415	1,563,346	223,502
↑ 21%	↑ 26%	↑ 23%	↑ 14%
694,860	575,612	1,270,472	195,369

PROFITABILITY

N I I	Gross Profit	Provisions	Net Profit
8,728	6,609	2,450	4,159
↑ 31%	↑ 40%	↑ 73%	↑ 27%
6,665	4,706	1,420	3,286

RATIOS

ROA	ROE	NIM	Gross NPA	Net NPA	PCR (with TW)
1.62%	15.01%	3.87%	1.44%	0.48%	82%

Q2 FY 26 Q2 FY 27

Income statement

(in INR Mn)

Particulars	Q2 FY 2027	Q2 FY 2026	Growth	H1 FY 2027	H1 FY 2026	Growth	FY 2026
Interest Income	20,923	16,531	27%	40,772	32,585	25%	68,698
Interest Expenses	12,195	9,866	24%	23,843	19,666	21%	40,399
Net Interest Income	**8,728**	**6,665**	**31%**	**16,929**	**12,919**	**31%**	**28,299**
Other Income	3,501	2,592	35%	5,938	5,030	18%	10,388
Operating Expenses	**5,620**	**4,551**	23%	**10,452**	**8,734**	20%	**18,545**
- Establishment Exp	2,803	2,244	25%	5,151	4,250	21%	8,898
- Other Expenses	2,817	2,307	22%	5,301	4,484	18%	9,647
Operating Profit	**6,609**	**4,706**	**40%**	**12,415**	**9,215**	**35%**	**20,142**
Provision & Contingencies	**2450**	**1,420**	73%	**4,430**	**2,870**	54%	**6,880**
- Provision for Tax	1250	850	47%	2,450	1600	53%	3,450
- Other Provision	1200	570	111%	1,980	1270	56%	3,430
Net Profit	**4,159**	**3,286**	**27%**	**7,985**	**6,345**	**26%**	**13,262**

Provisions & Contingencies Breakup

(in INR Mn)

PARTICULARS	Q2 FY 2027	Q2 FY 2026	H1 FY 2027	H1 FY 2026	FY 2026
Provision for:					
- Tax	1,250	850	2,450	1,600	3,450
- Bad Debts	600	400	1,200	1,100	2,540
- Standard Assets	90	70	270	70	590
- Contingencies Provision	500	100	500	100	300
- Others Provisions	10	-	10	-	-
Total	**2,450**	**1,420**	**4,430**	**2,870**	**6,880**

Income & Expenses breakup – Q2 FY 27 Vs Q2 FY 26

CITY UNION BANK

INTEREST INCOME BREAKUP

PARTICULARS	Q2 FY 27	Q2 FY 26	Growth %
Interest on Loans	17,129	13,318	29%
Interest on Investments	3,284	2,876	14%
Other Interest Income	510	337	51%
Total Interest Income	**20,923**	**16,531**	**27%**

INTEREST EXPENSES BREAKUP

(in INR Mn)

PARTICULARS	Q2 FY 27	Q2 FY 26	Growth %
Int Exp on Deposits	11,279	9,535	18%
Other Int Expenses	916	331	177%
Total Interest Expenses	**12,195**	**9,866**	**24%**

OTHER INCOME BREAKUP

PARTICULARS	Q2 FY 27	Q2 FY 26	Growth %
CEB & Charges	1,520	1,346	13%
Treasury Income	365	216	69%
Other Inc incl recoveries in written off a/cs	1,616	1,030	57%
Total Other Income	**3,501**	**2,592**	**35%**

OPERATING EXPENSES BREAKUP

PARTICULARS	Q2 FY 27	Q2 FY 26	Growth %
Employee Cost	2,803	2,244	25%
Other Operating Expenses	2,817	2,307	22%
Total Operating Expenses	**5,620**	**4,551**	**23%**

CITY UNION BANK

Balance Sheet

(in INR Mn)

Particulars	Q2 FY 2027	Q2 FY 2026	FY 2026	FY 2025
Share Capital	991	741	743	741
Reserves and Surplus	1,10,934	98,519	1,04,906	93,925
Deposits	8,38,931	6,94,860	7,83,080	6,35,260
Borrowings	52,804	21,827	53,268	21,694
Other Liabilities & Provisions	30,964	28,077	28,247	24,612
Total Liabilities	**10,34,624**	**8,44,024**	**9,70,244**	**7,76,232**
Cash and Balances with RBI	40,004	48,477	62,673	38,746
Balances with Banks & Money at call	43,250	21,052	26,597	14,160
Investments	2,02,038	1,75,187	1,89,869	1,73,361
Advances	7,17,427	5,66,809	6,58,752	5,20,813
Fixed Assets	5,505	3,880	4,685	3,223
Other Assets	26,400	28,619	27,668	25,929
Total Assets	**10,34,624**	**8,44,024**	**9,70,244**	**7,76,232**

Capital Adequacy

Position as on 30th September 2026

(in INR Mn)

	Sep-26	Sep-25	Mar'26
Credit Risk	4,77,631	3,79,251	4,30,143
Market Risk	1,505	1,472	1,402
Operational Risk	59,351	54,311	54,311
Total Risk Weight	**5,38,487**	**4,35,034**	**4,85,856**
Tier-I Capital	1,10,019	90,104	1,01,161
Tier-II Capital	4,459	4,226	5,346
Total Capital	**1,14,478**	94,330	1,06,507
Tier-I CRAR	20.43%	20.71%	20.82%
Total CRAR	**21.26%**	**21.68%**	**21.92%**

CITY UNION BANK

Key Financial Indicators

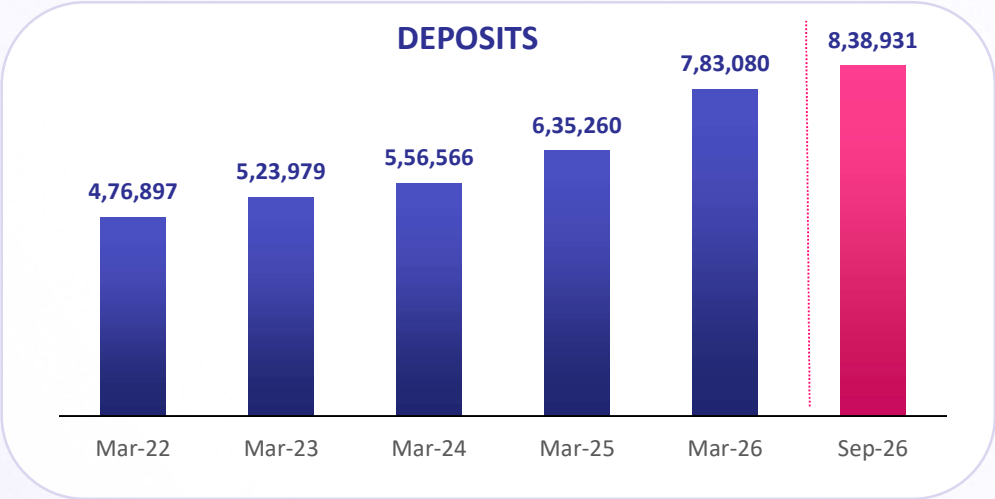
PARTICULARS	Q2 FY 27	Q2 FY 26	H1 FY 27	H1 FY 26	FY 26
Cost of Deposits	5.56%	5.71%	5.56%	5.83%	5.70%
Yield on Advances	9.85%	9.66%	9.82%	9.73%	9.75%
Yield on Investments	6.56%	6.43%	6.49%	6.44%	6.53%
Net Interest Margin	3.87%	3.63%	3.83%	3.59%	3.74%
Cost to Income	45.96%	49.16%	45.71%	48.66%	47.93%
Cost of Funds	4.74%	4.77%	4.76%	4.86%	4.74%
Yield on Funds	8.13%	7.99%	8.14%	8.06%	8.06%
Per Employee Profit (in INR Mn) (Ann)	1.83	1.65	1.76	1.59	1.49

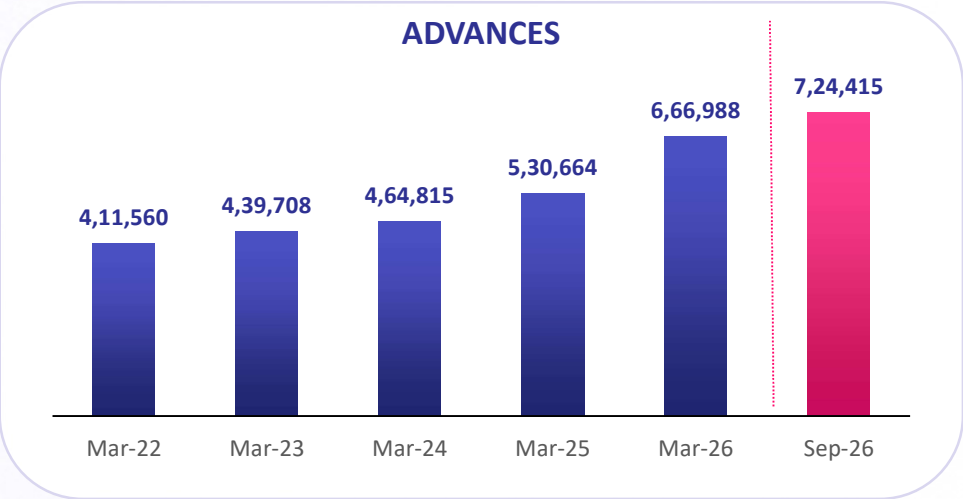
PERFORMANCE OVERVIEW

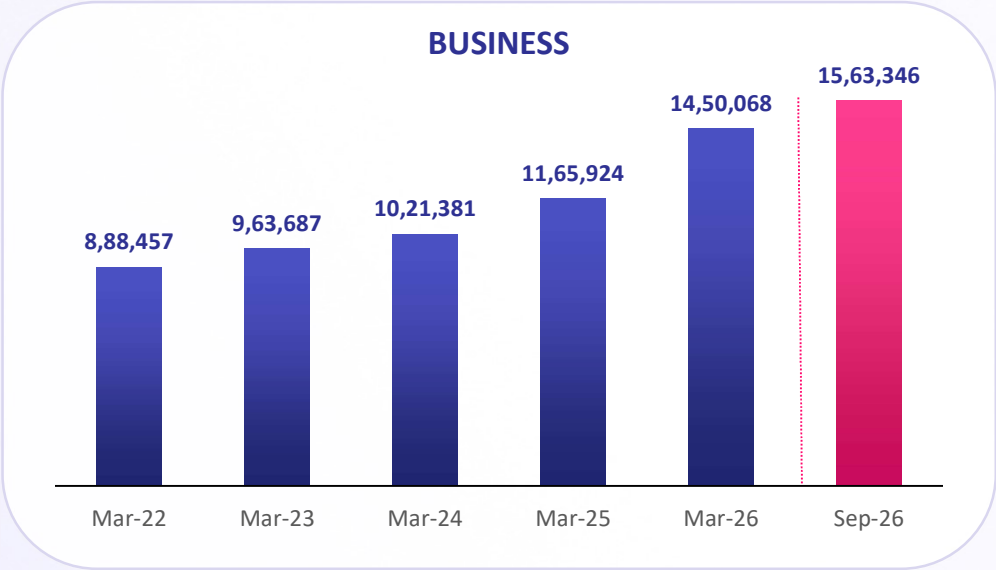
Deposits and advances growth – over the years

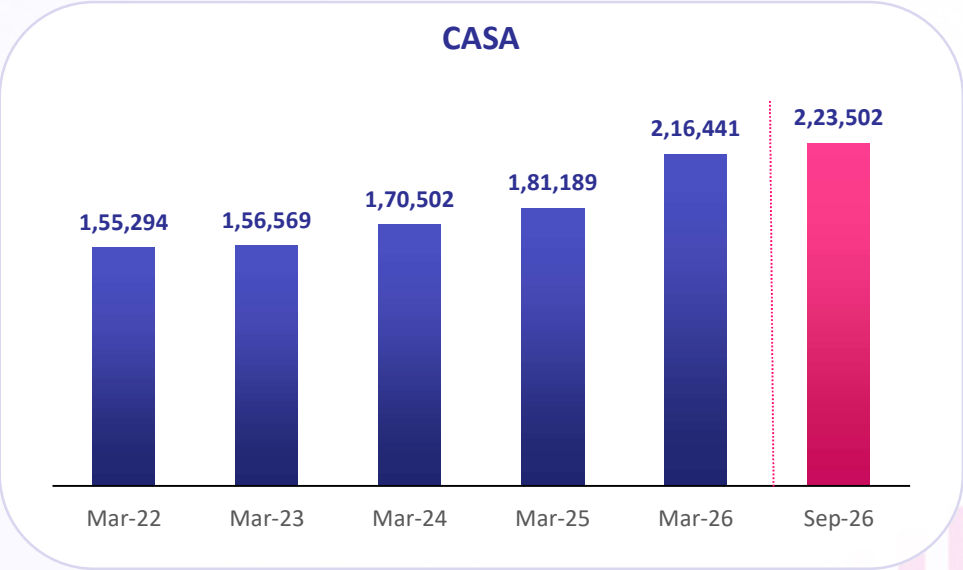
CITY UNION BANK

(in INR Mn)



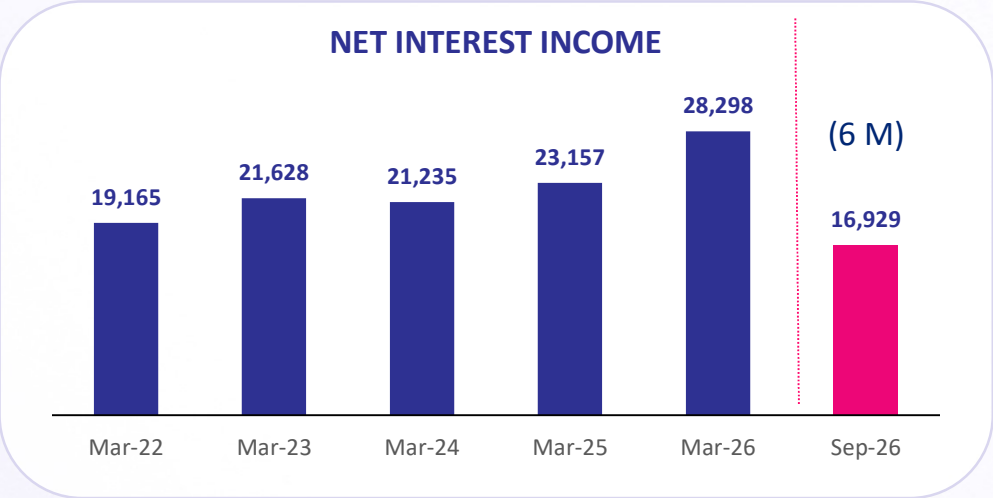


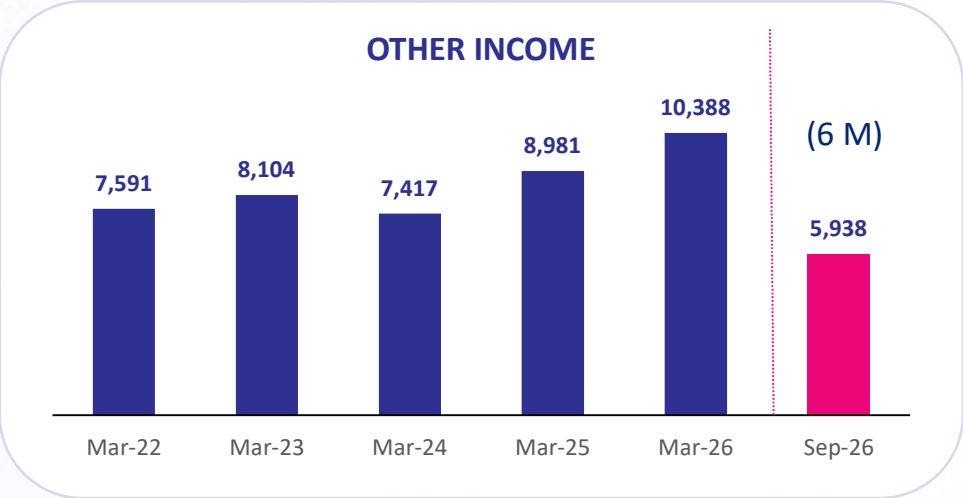


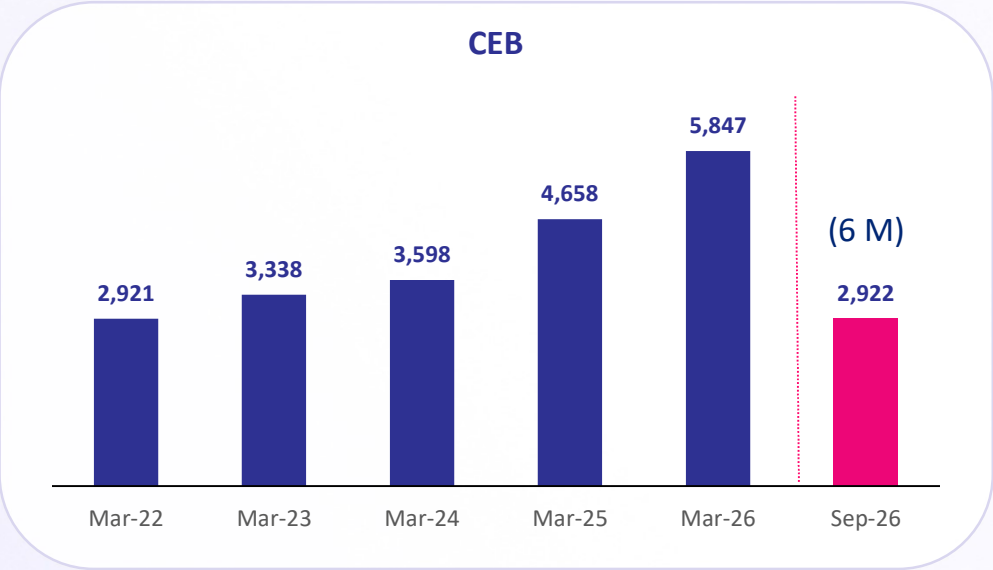


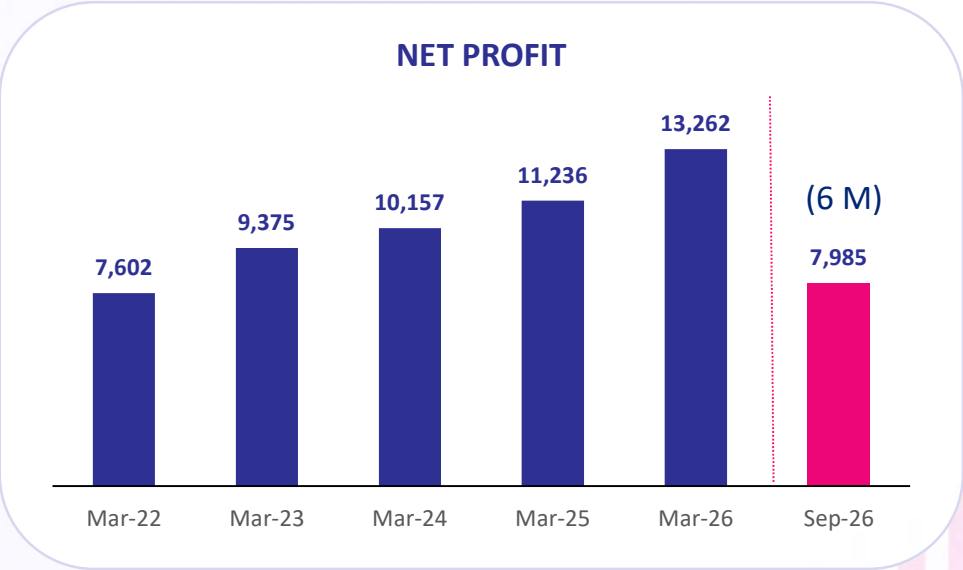
Income growth - over the years

(in INR Mn)



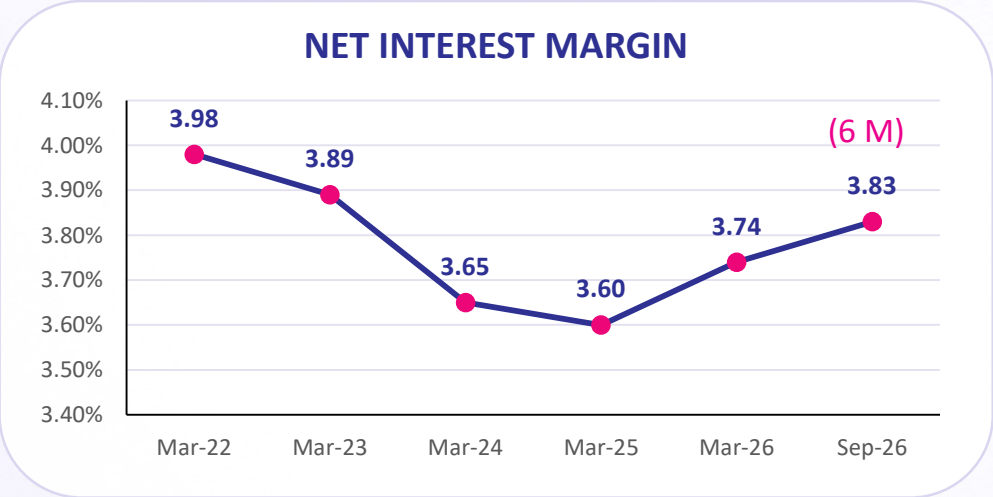


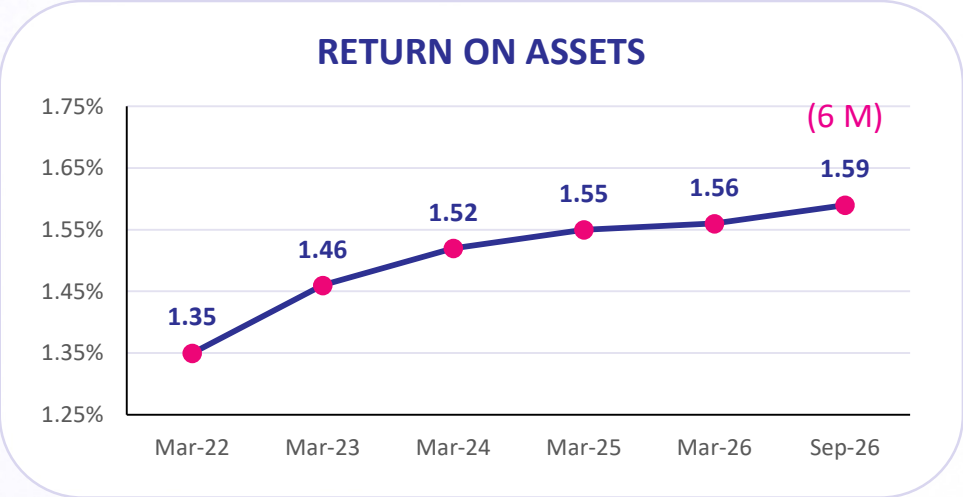


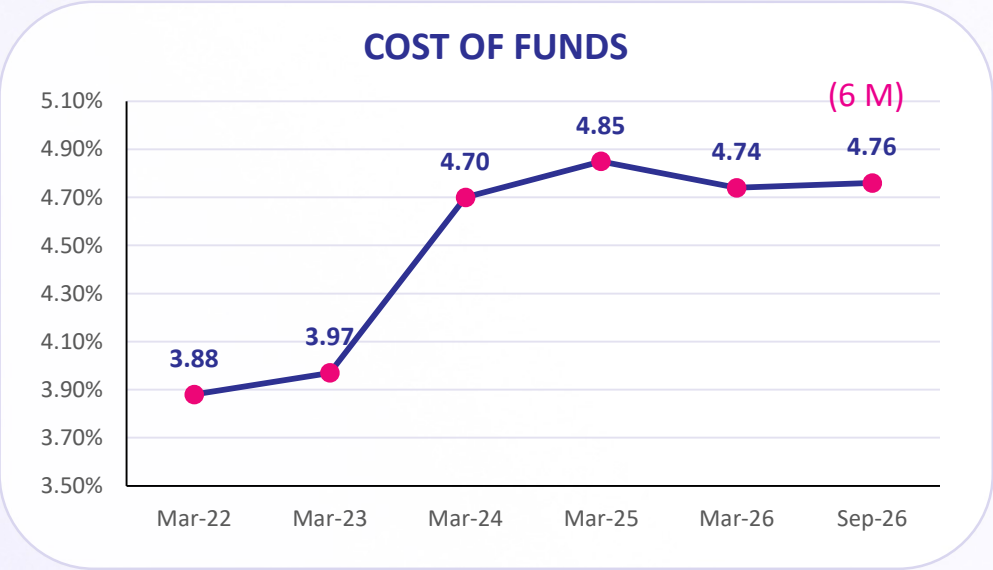


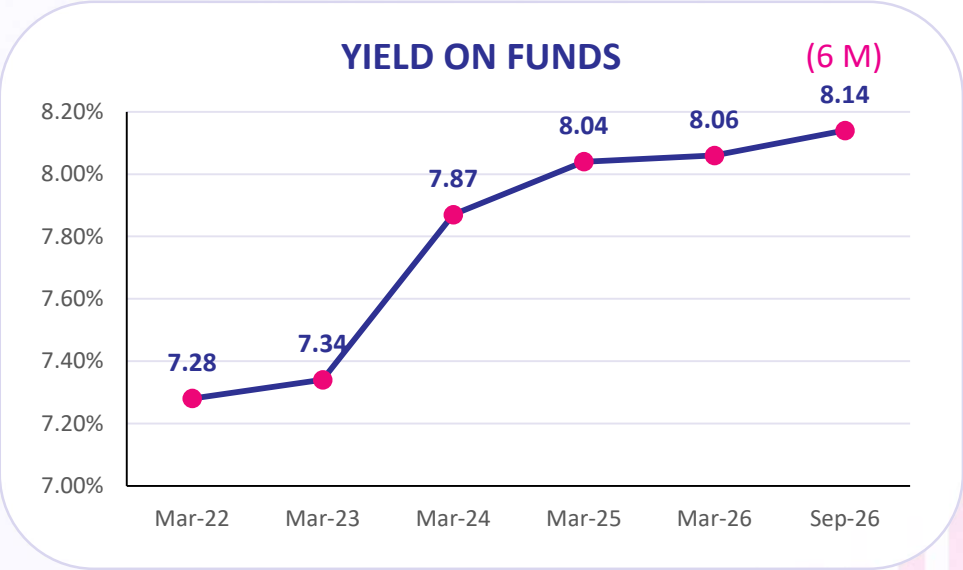
Key business ratios – yearly trends

(in %)



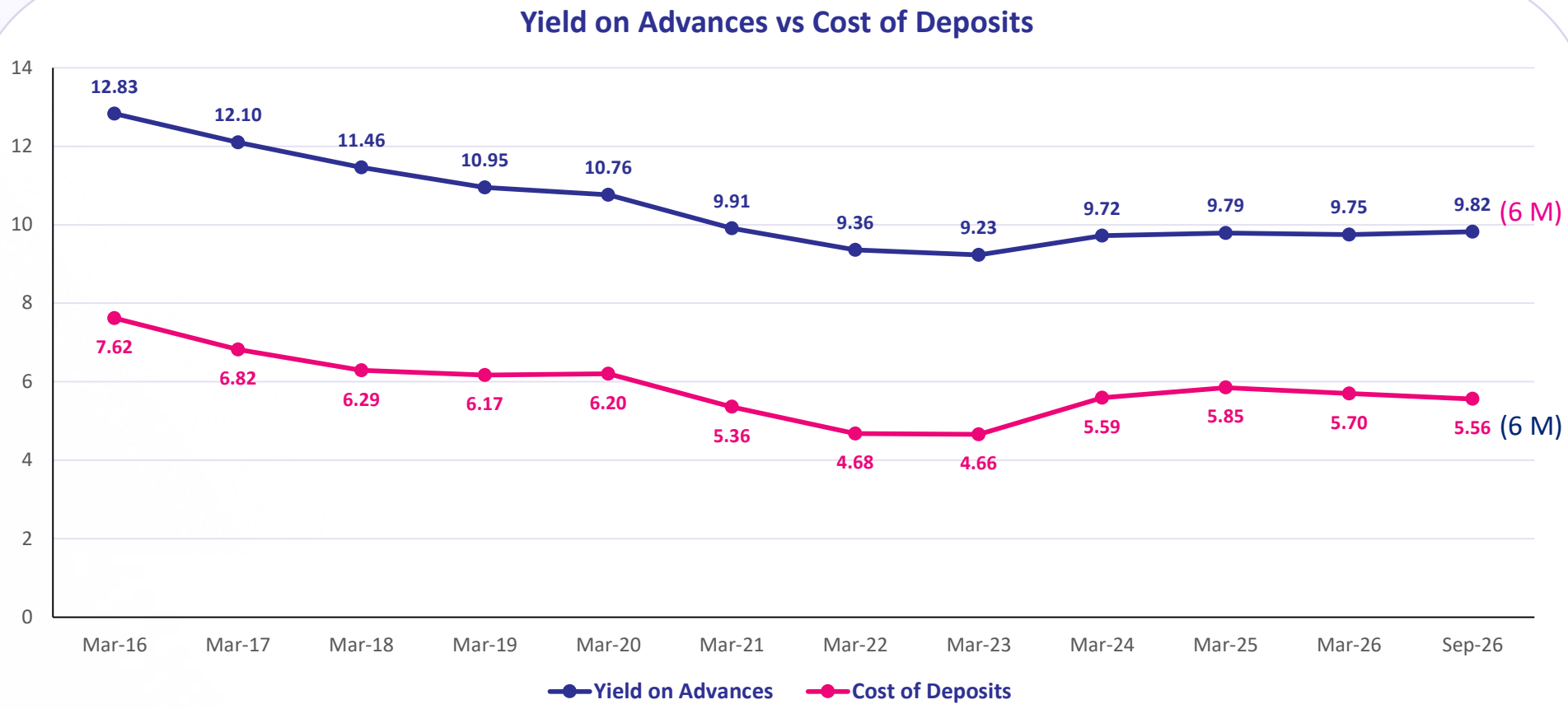






Yield on advances & cost of deposits

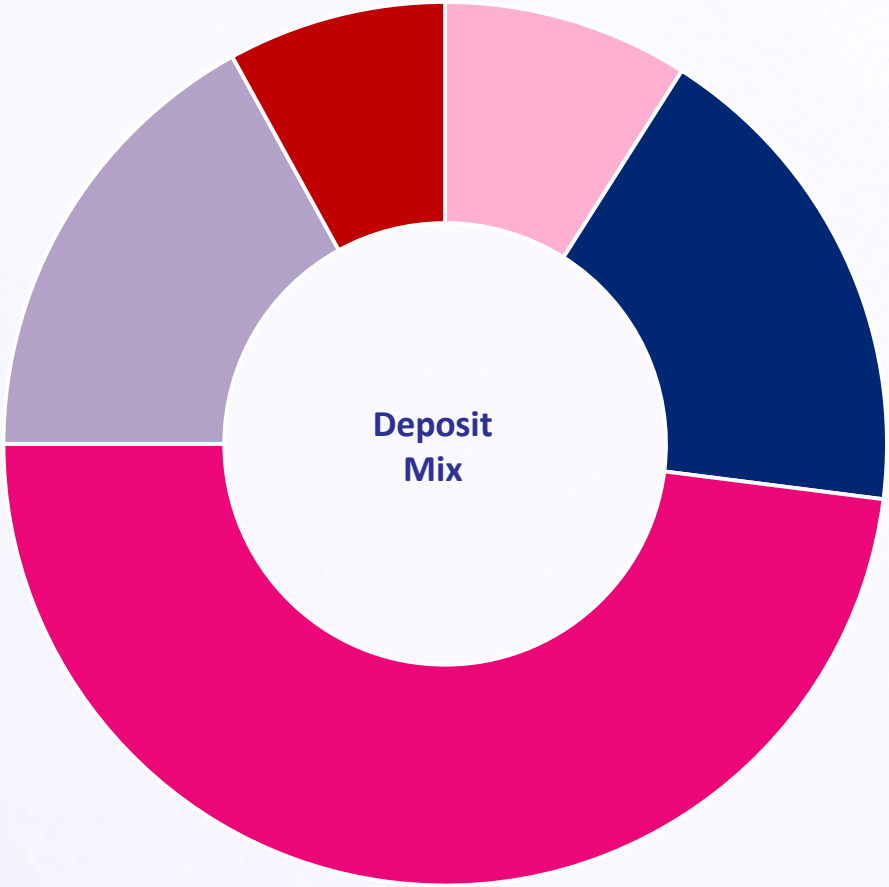
(in %)



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

LIABILITIES & ASSETS PORTFOLIO

Liabilities portfolio



Current Deposit	9%
Savings Deposit	18%
Term Deposit < 3 Cr	48%
Term Deposit 3 Cr to 50 Cr	17%
Term Deposit > 50 Cr	8%

Advances Portfolio

CUB TRUST AND EXCELLENCE SINCE 1904 CITY UNION BANK

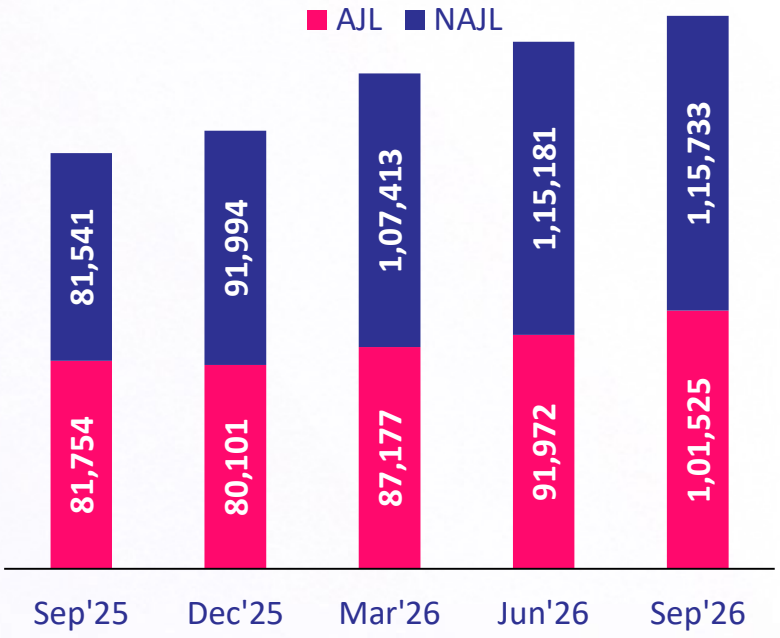
(in INR Mn)

Particulars	Q2 FY 2027	Q4 FY 2026	Q2 FY 2026
Agriculture (including JL)	119,374	108,434	90,374
M S M E	280,844	250,042	230,876
Retail (excluding Non Agri JL)	67,414	65,184	65,736
Non Agri Gold Loans	115,733	107,413	81,541
Commercial Real Estate	41,636	49,408	30,325
N B F C	16,301	17,372	14,412
Loans to Business Enterprises	19,837	21,886	20,556
Large Industries / Services	22,605	15,512	16,000
All other Loans	40,671	31,737	25,792
Total Advances	**724,415**	**666,988**	**575,612**

Gold loan book – 30th September 2026

(in INR Mn)

GOLD LOAN PORTFOLIO	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Gold Loan – Agriculture	81,754	80,101	87,177	91,972	101,525
Gold Loan – Non-Agriculture	81,541	91,994	107,413	115,181	115,733
Total Gold Loans	163,295	172,095	194,590	207,153	217,258
Gross Advances	575,612	608,920	666,988	676,454	724,415
% of Gold Loans to Gross Advances	**28%**	**28%**	**29%**	**31%**	**30%**



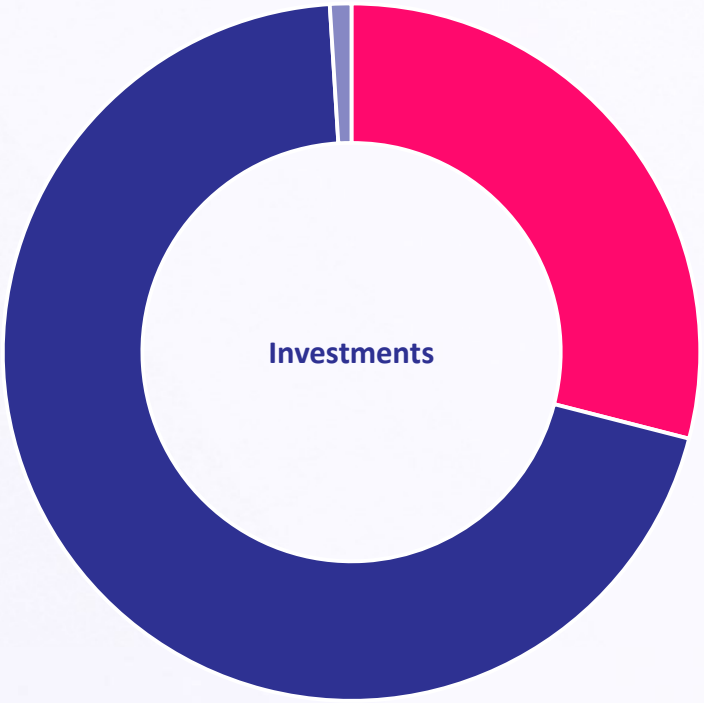
Gross Weight
30 Tons

Average Yield
10.69%

of Total Advances
30%

Investments – at a glance

Investments Breakup and Category wise



AFS 29% HTM 70% FVTPL (incl HFT) 1%

(in INR Mn)

Category	Sep'26	Sep'25
A F S	60,193	41,331
H T M	140,702	132,627
FVTPL (including H F T)	1,463	1,549
Total	**202,358**	**175,507**

99% of Investments in SLR securities with an yield of 7.03%

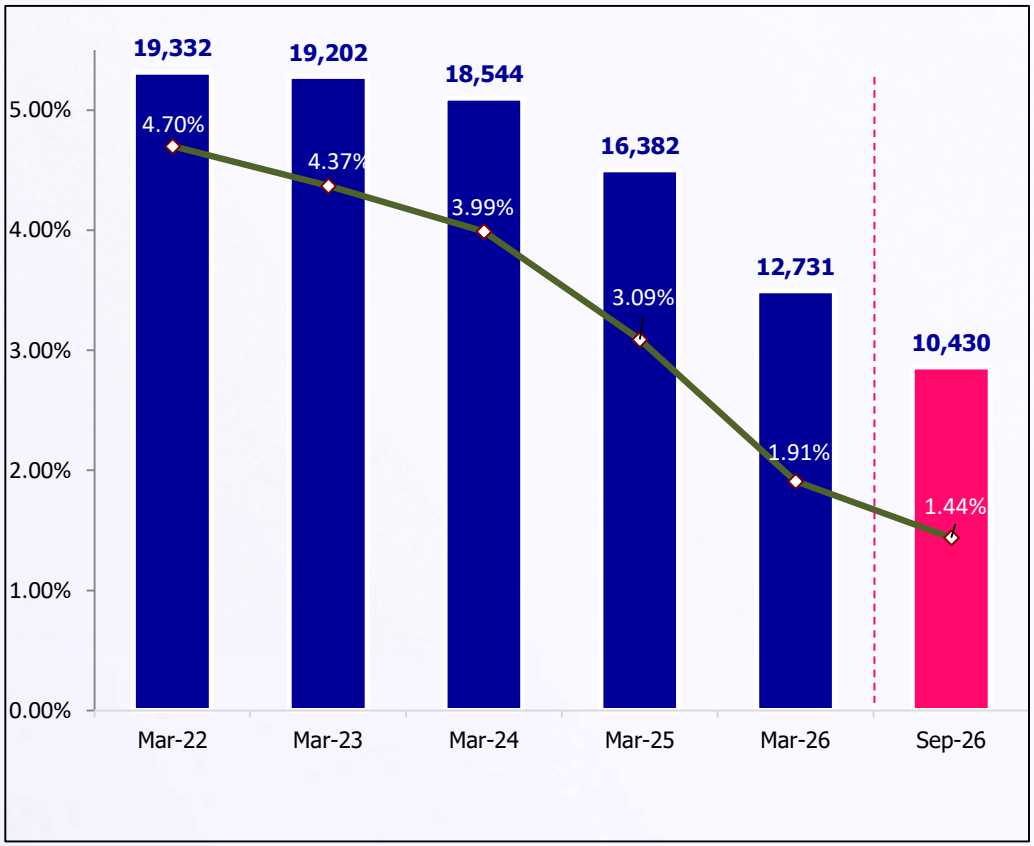
M-Duration	Sep'26	Sep'25
A F S	3.11	3.16
H T M	4.66	4.00
FVTPL (including H F T)	2.58	1.77
Total portfolio	**4.19**	**3.79**

ASSET QUALITY METRICS

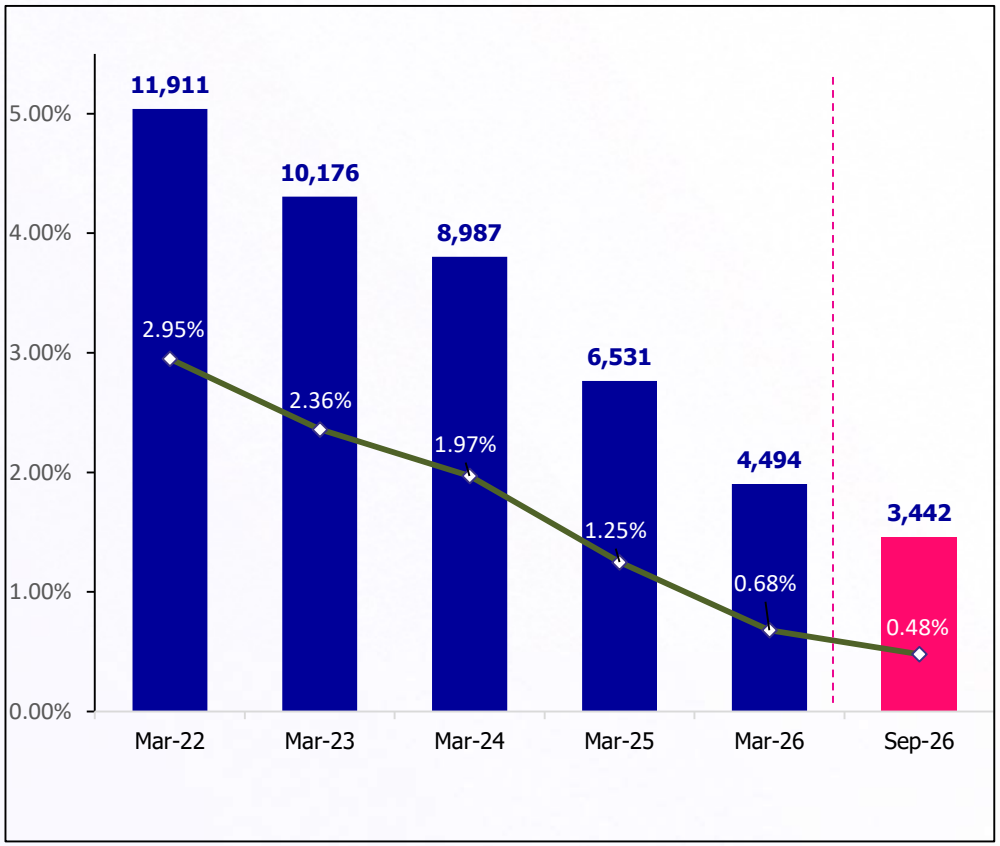
Asset quality

(in INR Mn)

GROSS NPA QTM & GROSS NPA %



NET NPA QTM & NET NPA %



Asset quality position – movement over the years

CUB TRUST AND EXCELLENCE SINCE 1904 CITY UNION BANK

(In INR MN)		MAR-21	MAR-22	MAR-23	MAR-24	MAR-25	Mar-26	Q2 FY 27	H1 FY 27
NPA Opening balance		14,134	18,932	19,332	19,202	18,544	16,382	11,697	12,731
Additions	A	11,131	12,757	13,290	10,135	8,149	7,449	1,751	3,701
Recovery made		1,950	4,424	5,764	5,056	5,815	4,416	1,095	2,202
Upgradations		264	1,638	2,361	3,104	2,529	2,697	703	1,417
Net Addition	**B**	**8,917**	**6,593**	**5,165**	**1,975**	**-195**	**336**	**-47**	**82**
Write-off		4,119	6,295	5,295	2,633	1,967	3,987	1,220	2,383
NPA Closing balance		**18,932**	**19,332**	**19,202**	**18,544**	**16,382**	**12,731**	**10,430**	**10,430**
Technical Write-off (TW) during the period		3,961	5,734	3,606	2,329	1,622	3,873	805	1,906
Provision made during the period	C	5,990	5,535	6,900	3,270	2,550	2,540	600	1,200
TW recovery	D	1,033	1,883	2,942	2,152	2,077	2,291	1,370	1,607
Provision made net of TW Recovery	**E=C-D**	**4,957**	**3,652**	**3,958**	**1,118**	**473**	**249**	**-770**	**-407**
Gross Advance	**F**	**370,205**	**411,560**	**439,708**	**464,815**	**530,664**	**666,988**	**724,415**	**724,415**
Additions % of Gross Advance	A / F	3.01	3.10	3.02	2.18	1.54	1.12	*0.24	*0.51
Net Addition % of Gross Advance	B / F	2.41	1.60	1.17	0.42	-0.04	0.05	*-0.01	*0.01
Credit cost (after adjusting TW income)	E / F	1.34	0.89	0.90	0.24	0.09	0.04	*-0.11	*-0.06
Gross NPA %		**5.11**	**4.70**	**4.37**	**3.99**	**3.09**	**1.91**	**1.44**	**1.44**
Net NPA %		**2.97**	**2.95**	**2.36**	**1.97**	**1.25**	**0.68**	**0.48**	**0.48**

* Not annualized

Restructured Accounts

(In INR Mn)

Quarter wise balance outstanding in respect of Restructured Standard borrowers

Type of Restructuring	Sep-21		Mar-24		Mar-25		Mar-26		Sep-26	
	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	138	4,229	104	2,870	89	2,534	62	1,212
Non – M S M E	31	220	--	--	--	--	--	--	--	--
Covid-19 Resolution Framework	1612	6,860	901	5,062	695	4,020	542	2,581	466	2,225
Total	**1976**	**22,478**	**1,039**	**9,291**	**799**	**6,890**	**631**	**5,115**	**528**	**3,437**
Gross Advances		**380,122**		**446,815**		**530,664**		**666,988**		**724,415**
% of Rest Standard adv to Gross advances		**5.91%**		**2.08%**		**1.30%**		**0.77%**		**0.47%**

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 30.09.2026, the total outstanding restructured Standard borrower accounts was 528 in numbers and amounting to Rs. 3,437 mn.

TECHNOLOGY ADOPTION

New Digital Offerings

CITY UNION BANK

Products Offerings

New Initiatives
Future Ready Solutions

Interactive Smart Statement

New Net/Mobile Banking

forex/trade customer portal

Loan Against Mutual Fund

Secure Credit Card

Products
Designed for every need

Conversational Bot

Credit line on UPI

Pay to Contact

Co- Branded Credit Cards

UPI ATM

Information Security
Powering Secure Banking

napID Spam Filter

Xorkee

Set Card Limit

Set Transaction Limit

UPI BIO-Authentication

CITY UNION BANK

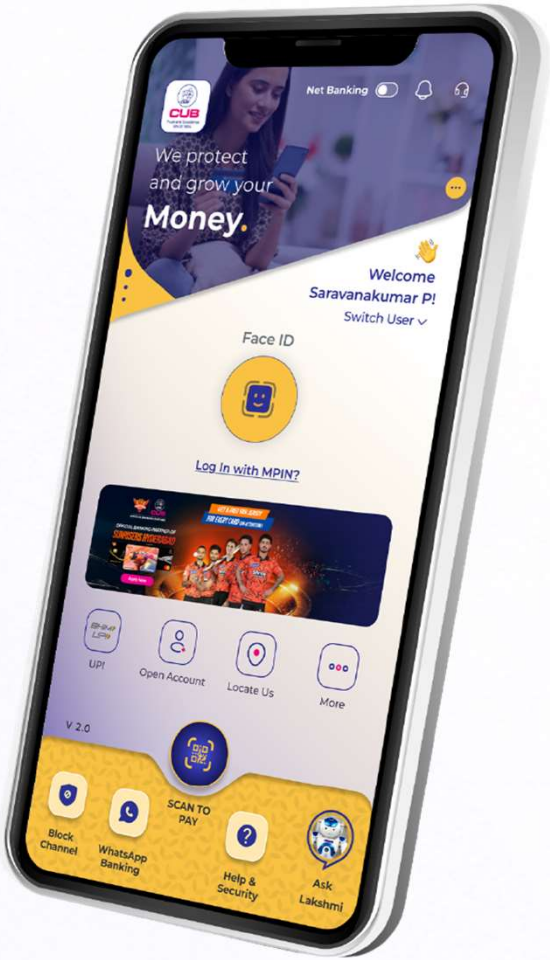
Launched New ALL IN ONE Mobile Banking APP

CUB'S NEW

ALL IN ONE

BANKING AT YOUR FINGERTIPS

MOBILE BANKING APP



- ✓ 50+ Services Online
- ✓ QR Code Login
- ✓ Unified all New Dashboard
- ✓ UPI Payments
- ✓ Split Payments
- ✓ Beneficiary Management

CUB – CSK & SRH Credit Cards

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

OFFICIAL CREDIT CARD PARTNER

OFFICIAL BANKING PARTNER

Features :

- CSK/SRH merchandise & fan goodies.
- Official match day Offers & discounts.
- Lounge access, insurance & fuel surcharge waiver.

Strategic Partnerships

Digital Marketing
LAKSON, sinch, karix, tuskmelon, gupshup, Acilut, PROCESS 9

Digitization / Automation
inspiriSYS, UiPath, data sutram, pcata, NeSL, exceed, OSPYN, IDBI iotech, digio, Leegality, ODYSSEY TECHNOLOGIES LTD, aurionpro, winsoft

Aggregators
paycorp.io, NSDL, Sahamati, experian, Perfios, scoreme, FINSIRE, experian, CAAMS

Bureau
CIBIL Part of TransUnion, EQUIFAX, CRIF, experian

Credit Card
42CS, YSP, salaryse

API BANKING
- Correspondent Banking
- Digital Lending
- Digital Insurance
- Customer Onboarding
- Payments
- Open Banking / BAPA Services

Financial inclusion
123PAY, ULTRACASH

Conversational Bot
herbie.ai, kapture

CRM
SUNSMART Enabling Enterprises, ZOHO

Merchants/Collections
EZ SWYPE, Atos, GI, mindgate DELIVERING INNOVATION, nStore, Pine Labs, CREDOPAY

Customer Onboarding
altitude, newgen, Winjit, TRANSACTION ANALYSTS, IDfy

Security
App Security: napID, PROTECT AI
Voice Biometric: KSV KAIZEN SECURE VOIZ

Connected Banking Solution
Vanghee NEO BANKING FOR BUSINESS

AI/ML
ZUCI SYSTEMS, Insights. Campaigns. Results.

GFF– 2026

Unveiling the 12 Future of Digital Banking at Global Fintech Fest, Mumbai on Sep 9th - 11th, 2026

Tap & Pay | RuPay Passkey
UPI Help 2.0 – MyUPI

FASTag Portability

Smarter Communications,
Stronger Connections.

Mastercard One Credential | World Select Powered by Mastercard

CITY UNION BANK

CUB SRESHTA
RuPay Credit Card

Wizz Voyager
Smart Travel Card

Xorkee Authentication for
RuPay Credit Cards

napID ANTI-FRAUD
GATEWAY

Next-Gen UPI Acquiring
Infrastructure powered by Techfini

PayPro SDK

Opening Of New Digital Banking unit

The Digital Banking Unit Graciously Inaugurated by
Shri Sridhar Vembu,
Co-Founder Chief Scientist, ZOHO Corporation at the ZOHO Corporation Campus.

Award Received During Q2 2026

Rising Star

AI & ML Implementation

Winner

Best Asset Quality Management

Runner-Up

Best Bank (Small Pvt. Sector Bank Category)

4th ICC Emerging Asia Banking Conclave & Awards 2026

Award Received During Q2 2026

Best Data Quality Award

Private Consumer Emerging - Silver

Cyber Resilience of the Year

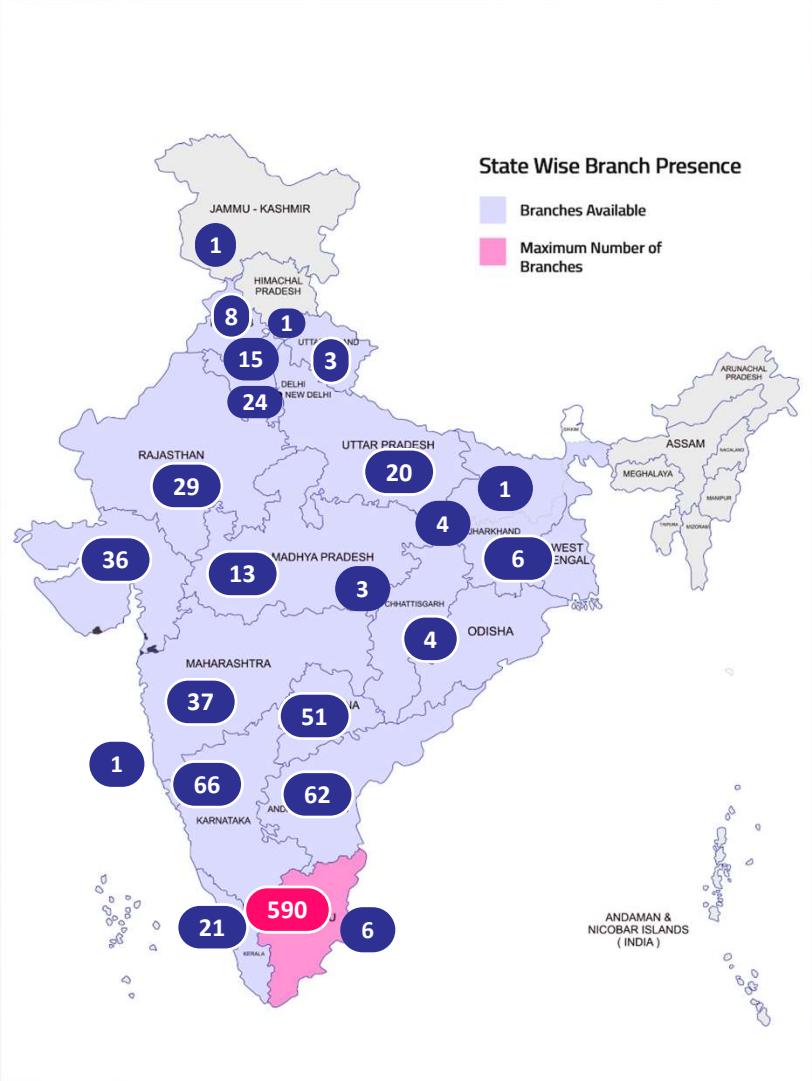
5th IBA CISO Summit & Citations 2026, Mumbai

AI/ML – Predictive Analysis

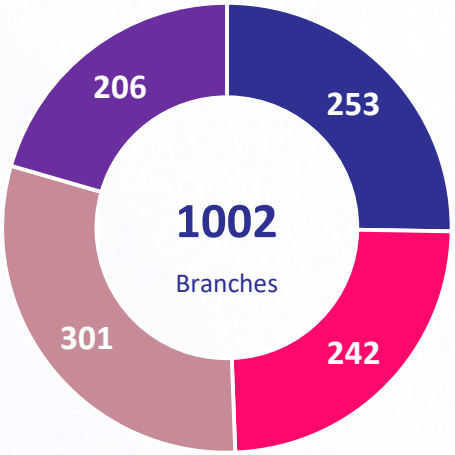
Finnoviti 2026 Award

BANK'S NETWORK

Branch Network



Branches by Centre Type



Metro	253	Urban	242
Semi-urban	301	Rural	206

SHAREHOLDING PATTERN

A well Diversified Investor Base

position as on 30th September 2026

CITY UNION BANK

Public
30.55%

37.55%
MF, IFI, Banks

17.40%
FPI

9.35%
QIB

1.63%
Corp Bodies

0.98%
NRI

2.54%
Others

Major Institutional Shareholders

SHAREHOLDERS*	HOLDING %
HDFC AMC *	9.15
SBI AMC *	8.39
AXIS MUTUAL FUND	4.96
HSBC MUTUAL FUND	3.33
EDELWEISS FUND	3.69
KOTAK FUNDS	3.18
VANGUARD GROUP	2.10
FRANKLIN INDIA MUTUAL FUND	1.80
TATA GROUP	1.83
NIPPON INDIA FUND	1.63
ADITYA BIRLA GROUP	1.52
CANARA ROBECCO FUND	1.41
BANK MUSCAT INDIA FUND	1.22
ISHARES EQUITY FUND	1.18

* Subsidiaries/Associates are consolidated

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. R. Vijay Anandh B.Sc, MBA

M.D. & C.E.O.

Shri Vijay Anandh R holds over 28 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 joining CUB, he served as the Group Executive Vice President & Business Head - Retail Assets (excluding cards) & Collections – Retail Business at RBL Bank and worked closely with the ED & MD. He also served there as the Group Executive Vice President & Chief Credit Officer for the Retail businesses viz. MSME, Cards, Rural Lending, Agriculture & Financial Inclusion, AML and Fraud Risk for the Liabilities Portfolio.

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. In January 2026, he was honoured with Padma Shri award for his significant contributions to our country's science and technology sector.

A well experienced and strong board

Shri. K. Vaidyanathan B.Sc., FCMA, FCS

Director

Shri K. Vaidyanathan is a Fellow member of the Institute of Cost 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 Practising Company Secretary. He also holds expertise in Compliance and Business management.

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 B.Com, FCA, DISA

Director

Smt. Lalitha Rameswaran is a practising 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. She is presently a Partner of M/s. Abarna & Ananthan, Chartered Accountants, Bangalore specialized in the field of Accountancy, Finance, Audit, Taxation (Income Tax, Service Tax & GST), Capital Market, Information Technology and Banking Consultancy.

A well experienced and strong board

Shri. V. Ramesh M.Sc. (Physics), A.C.S, JAIIB

Executive Director

Shri. V. Ramesh is an associate member of the Institute of Company Secretaries of India. He has 40 years of dedicated service in CUB and has held three key posts in the Bank during his tenure viz. Company Secretary, Chief Financial Officer and Chief Compliance Officer. He holds extensive knowledge and profound experience in Banking, Finance & Accounts, Law, Investor Relations, Investments, Risk Management, International Banking and Treasury functions.

Shri. Krishnaswamy Subramanian B.Sc, ACA

Director

Shri. Krishnaswamy Subramanian is a Chartered Accountant (All India Rank holder), aged 61 years. He is a seasoned IT executive with 37+ years of industry experience, holding expertise in software engineering, systems thinking and engineering, complex problem solving, full lifecycle software development, large program management and transformation of enterprise-wide engineering practices. He retired from TCS on January 31, 2025 in the capacity of Global Head- Delivery Excellence, Governance, Privacy and Business Excellence.

Shri. R Mohan B.Sc, CAIIB, MBA

Director

Shri. R Mohan aged 71 years is qualified as B.Sc, CAIIB, MBA with over 39 years of practical experience in field Banking. He joined as a Probationer in City Union Bank Ltd., in May 1975 and retired as the Chief General Manager of the Bank in May 2014. His areas of expertise include Banking, Agriculture & Rural economy, Small Scale Industry, Finance, Treasury & Forex and Business Management. He has served on the Board of the Bank earlier from June 2014 to June 2022 [including 3 years as part-time Chairman from May 2019 to May 2022.

TRANSPARENT 'CORPORATE GOVERNANCE' PRACTICES

CUB TRUST AND EXCELLENCE SINCE 1904 CITY UNION BANK

1. Board consists of 7 Independent Directors (including 1 Women Director), 1 Executive Director and MD & CEO
2. Various sub-committees of Board functions to oversee the operations of the Bank
3. Disclosure norms strictly adhered to
4. KYC / AML Norms strictly complied with
5. 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
- Director – IIT Madras and expertise in IT related security systems
- Practising Advocate, Compliance function and Risk Management
- Practising Chartered Accountant, qualified system Auditor and Tax expertise
- Practising Company Secretary, Business Management & Compliance
- Chartered Accountant with Strong IT background.
- Agriculture & Rural Economy, Small Scale Industry, Business Management, and Forex.

CONTACT

CITY UNION BANK

REGISTERED OFFICE
149, TSR Big Street, Kumbakonam – 612001, Tamil Nadu.

ADMINISTRATIVE OFFICE
"Narayana" No. 24-B, Gandhi Nagar, Kumbakonam – 612001, Tamil Nadu.

PHONE · FAX
0435-2402322, 2401622 · Fax: 0435-2431746

WEBSITE
www.cityunionbank.bank.in

INVESTOR CONTACT
Raguraman Gopu · Mob: +91 77088 49222
raguraman@cityunionbank.in

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