



# CITY UNION BANK LIMITED

CIN : L65110TN1904PLC001287

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C.O/Shares/LR-5/2025-26

November 04, 2025

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 Sir / Madam,

**Sub : Paper Advertisement on Standalone Financial Results : Q2 & H1 FY 2026**  
**Ref : Regulations 30 / 47 of SEBI Listing Regulations 2015**

Pursuant to Regulation cited, we enclose herewith a copy of Newspaper Advertisement w.r.t. Standalone Un -Audited Financial Results of the Bank for the Quarter & Half year ended September 30, 2025, published in Business Line, Business Standard, Financial Express, Dinamalar and Dinakaran on November 04, 2025.

We request you to kindly take note of the above intimation.

Thanking you

Yours faithfully

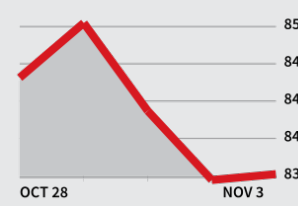
for **CITY UNION BANK LIMITED**

Venkataramanan S  
Company Secretary

Encl.: a.a

**SENSEX** 83978.49 (+39.78)

**IN FOCUS**



	LATEST	CHANGE
Nifty 50	25763.35	+41.25
P/E Ratio (Sensex)	23.05	0
US Dollar (in ₹)	88.77	+0.01
Gold Std 10 gm (in ₹)	120293.00	+7
Silver 1 kg (in ₹)	149300.00	+175

## GAINING GROUND.

An early start to rabi sowing has boosted the total sown area by 15%, with pulses acreage rising 26% **p10**



## BIHAR ELECTIONS.

Clashes and don candidates revive memories of the State's violent past **p12**

BENGALURU - CHENNAI - COIMBATORE - HUBBALLI - HYDERABAD - KOCHI - KOLKATA - MADURAI - MALAPPURAM - MANGALURU - MUMBAI - NOIDA - THIRUVANANTHAPURAM - TIRUCHIRAPALLI - VIJAYAWADA - VISAKHAPATNAM

RNI No. Applied

### QUICKLY.

**ROBUST DEMAND**  
Manufacturing PMI rises to 59.2 in October



**New Delhi:** The manufacturing sector showed further improvement in October, with the Purchasing Managers Index (PMI) rising to 59.2 from 57.7 in September, according to S&P Global. The report attributed the sector's strength to GST reforms, productivity gains and increased tech investment. October also marked the 12<sup>th</sup> straight month of job creation. **p3**

**SHIFTING GEARS**  
Mixed ride for 2-wheeler makers in October

**New Delhi:** Two-wheeler makers posted mixed sales in October. Hero MotoCorp's domestic dispatches fell 8 per cent year-on-year to 6,04,829 units, while Honda Motorcycle & Scooter India saw an 8.2 per cent rise to 5,98,952 units. TVS Motor reported an 8 per cent increase to 4,21,631 units, and Royal Enfield's dispatches jumped 15 per cent to 1,16,844 units. **p2**

# Govt can reassess all AGR dues of Vi, says SC

**BIG RELIEF.** Telco's outstandings till FY17 open to review by DoT

**Krishnadas Rajagopal**  
New Delhi

The Supreme Court on Monday clarified that the Union government can comprehensively assess and reconcile all adjusted gross revenue (AGR) dues of Vodafone-Idea up to the financial year 2016-17 in accordance with the Deduction Verification Guidelines of February 3, 2020.

The clarification came from a Bench headed by Chief Justice BR Gavai on an oral mention by Vodafone-Idea, represented by senior advocates Mukul Rohatgi and Mahesh Agarwal.

The company pointed out that though a composite plea was made to reassess "all" the AGR, the sixth paragraph of the court's October 27 order inadvertently said the telecom major was asking only for a reconciliation of the "additional" AGR demand made by the Department of Telecom for the period up to financial year 2016-17. "It was only a simple correction. We had sought a composite prayer to reassess and reconcile all the

### KEY TAKEAWAYS

- The verdict ensures that all AGR dues will undergo a thorough re-evaluation
- On October 27, the top court left it to the Centre to reconsider its demand for AGR dues from the company



AGR," Agarwal confirmed to *businessline* in a telephonic call on Monday.

On October 27, the court left it to the Centre to reconsider its demand for AGR dues from the company and take a decision in accordance with the law.

### GOVT'S SOFT STAND

Appearing for the Centre on that day, Solicitor-General Tushar Mehta flagged a "huge change in circumstances" in the time between the previous AGR litigation in the top court involving Vodafone-Idea and the present one as a reason for the government's softened stand.

Mehta submitted that the government had infused a "substantial equity" of 49 per cent in the company.

"Thus the government's interest, which is the public's own interest, is interlinked with the company now," the top law officer submitted. He further told the court that any decision on the company would affect its 20 crore customers too.

The court had said that the issue was well within the "policy domain" as the government had considerable equity involved, and the issue concerned 20 crore customers.

**Vi shares zoom 6**

Brand worth of Women in Blue to see a big jump post epic win

**Meenakshi Verma Ambwani**  
New Delhi

The epic ICC Women's World Cup 2025 triumph is expected to bring in more sponsors and boost the brand valuation of the Women in Blue. While the bigger stars could see a rise in endorsement fee of 25-30 per cent, emerging stars may get an even higher hike of 60-80 per cent given the lower base, said industry experts.

The ICC World Cup win could spur more FMCG and consumer brands to invest in women's cricket, with broadcast rights likely to turn more competitive.

As Navin Khemka, President-Client Solutions, WPP Media South Asia, said, "It's the 1983 moment for women's cricket in India."

Star player Smriti Mandhana earns about ₹2 crore per endorsement, while captain Harmanpreet Kaur charges over ₹1.2 crore, according to estimates by Kroll India. Umakanta Panigrahi, MD, Valuation Services, Kroll, said these stars could see a 20-35 per cent rise in endorsement fees as visibility, fan engagement and demand accelerates.

**Details p12**

# India's Russian crude import down 29% in value, 17% by volume in Sept

**Sourashis Banerjee**  
Chennai

Crude oil imports from Russia dropped a sharp 28.9 per cent to \$3,322 million in September 2025 from \$4,675 million in September 2024.

This decline follows the additional 25 per cent tariff imposed by the US for purchasing Russian oil in August 2025. In volume terms, imports from Russia were down 17 per cent y-o-y in September at 6.6 million tonnes.

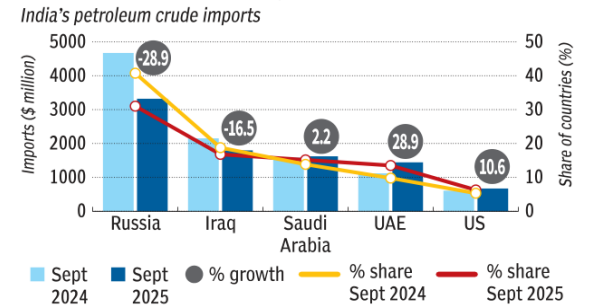
The 10 per cent decline in crude price over the last year also dragged the value of imports.

A *businessline* analysis of Commerce Ministry data show that India's total crude imports fell by 6.66 per cent in September compared to the same month last year.

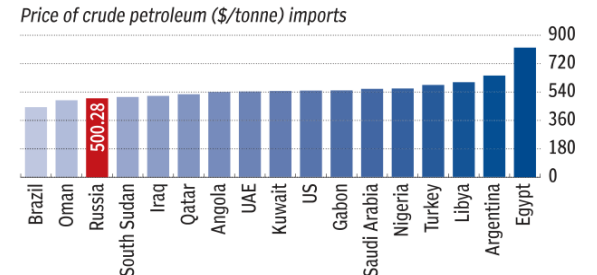
India appears to be actively exploring imports from other countries to bridge the gap left by Russia. Besides increased purchases from Saudi Arabia (up 2.24 per cent), the UAE (28.93 per cent), the US (10.56 per cent), Angola (73.04 per cent) and Colombia (58.6 per cent), it has added many new sources.

Suppliers not present in September 2024 but added this September include Nigeria, Turkiye, Libya and

### Russian crude import contracts



### India buying more expensive oil from UAE, Saudi, US



Source: Ministry of Commerce

Egypt. The decline in imports dragged Russia's share in India's total crude oil imports by 9.72 percentage points, though it remains the largest supplier with a 31.02 per cent in share in September 2025.

### COSTLIER IMPORTS

While the UAE increased its share from 9.7 per cent last year to 13.8 per cent, the US

share rose to 6.3 per cent from 5.3 per cent a year ago.

India's crude oil imports are, however, becoming pricier. While Russian barrels were available around \$500 a tonne in September 2025, substitutes from the Middle East, Africa and the US are significantly costlier with crude from the UAE at \$543, Saudi Arabia at \$560, the US at \$549 and Libya at \$602.

**CITY UNION BANK**

122 YEARS TRUST AND EXCELLENCE SINCE 1904

**Taking the Nation along in our UNPARALLELED GROWTH JOURNEY!**

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER / HALF YEAR ENDED SEPTEMBER 30, 2025**

(₹ in Lakhs)

Sl. No.	Particulars	Quarter ended 30.09.2025	Half Year ended 30.09.2025 (Unaudited)	Quarter ended 30.09.2024	Year ended 31.03.2025 (Audited)
1	Total Income from operations (Net)	191225.94	376146.34	166026.63	673210.49
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	41358.56	79450.52	35817.71	141662.62
3	Net Profit / (Loss) for the period before Tax (before tax after Exceptional and / or Extraordinary items)	41358.56	79450.52	35817.71	141662.62
4	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	32858.56	63450.52	28517.71	112362.62
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	Not Applicable	Not Applicable	Not Applicable	Not Applicable
6	Paid up Equity Share Capital (face value of ₹1/- each)	7410.49	7410.49	7406.72	7409.86
7	Reserves (excluding Revaluation Reserve)				939251.86
8	Securities Premium Account	Not Applicable	Not Applicable	Not Applicable	Not Applicable
9	Net Worth	983809.98	983809.98	883808.01	941686.40
10	Paid up Debt Capital/Outstanding Debt (%)	Nil	Nil	Nil	Nil
11	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
12	Debt Equity ratio*	0.08	0.08	0.20	0.09
13	Earnings per share (before and after extraordinary items) (of ₹1/- each) (not annualised)				
	- Basic	4.43	8.56	3.85	15.17
	- Diluted	4.41	8.51	3.82	15.07
14	Total debt to total assets (%)**	2.59	2.59	3.57	2.79
15	Capital Redemption Reserve				
16	Debenture Redemption Reserve				
17	Debt Service Coverage Ratio				
18	Interest Service Coverage Ratio				

\* Debt represents borrowings with residual maturity of more than one year \*\* Total Debt represents Total borrowings of the Bank

**Note:** The above is an extract of the detailed format of Quarterly / Half Year ended financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Half Year ended Financial Results are available on the Stock Exchange websites BSE: <http://www.bseindia.com>, NSE: <http://www.nseindia.com> and Bank website: <http://www.cityunionbank.bank.in>

Place : Chennai  
Dated: 03<sup>rd</sup> November 2025

QR CODE for Result

By Order of the Board  
**Dr. N. KAMAKODI**  
MD & CEO  
DIN: 02039618

CIN No. : L65110TN1904PLC001287

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

044-71225000

[www.cityunionbank.bank.in](http://www.cityunionbank.bank.in)

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