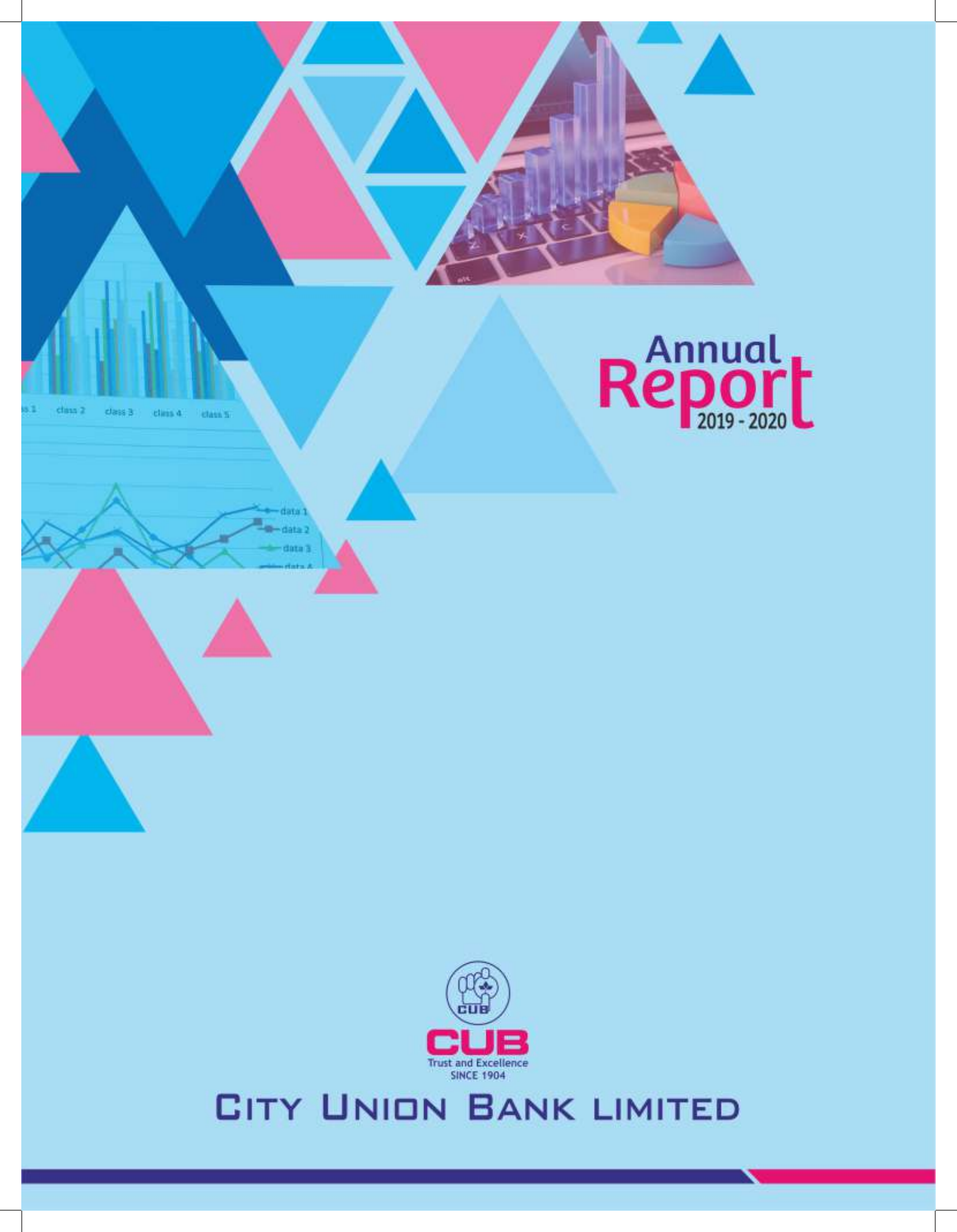




Annual Report

2019 - 2020



CUB
Trust and Excellence
SINCE 1904

CITY UNION BANK LIMITED



Inauguration of "CUB All in One" Mobile App. by Smt. Nirmala Sitharaman, Hon'ble Minister of Finance & Corporate Affairs on the Bank's 116th Foundation day Celebration.



Address by Chief Guest
Smt. Nirmala Sitharaman, Hon'ble Minister of Finance & Corporate Affairs
on the Bank's 116th Foundation Day Celebration

Table of Contents

Contents	Page No.	Statutory Central Auditors
Directors' Report	13	M/s. Sundaram & Srinivasan, Chartered Accountants, New No.4, Old No.23, C P Ramaswamy Road, Alwarpet, Chennai - 600018.
Annexure to Directors' Report	25	
Business Responsibility Report	49	
Corporate Governance Report	58	
Management Discussion & Analysis Report	86	
Independent Auditor's Report	98	
Balance Sheet	106	
Profit & Loss Account	107	
Schedules to Accounts	108	
Cash Flow Statement	152	
List of Branches	154	
BASEL - III Pillar Disclosures	159	
Decade of Progress	188	
		Secretarial Auditors
		M/s. B.K. Sundaram & Associates, Practising Company Secretaries, 30, Pandamangalam Agraharam, Woriur, Tiruchirapalli - 620 003.
		Registrar & Share Transfer Agents
		KFin Technologies Private Limited (Unit : CITY UNION BANK LIMITED) Karvy Selenium Tower B Plot No : 31 & 32 Financial District, Gachibowli, Nanakramguda, Serilingampally Hyderabad - 500 032 India. Phone: +91 40 67161509 / 67161592 email: einward.ris@kfintech.com

Registered Office
149, T.S.R (Big) Street,
Kumbakonam - 612 001.
Phone: 0435 - 2432322
e-mail: shares@cityunionbank.in
Website: www.cityunionbank.com

Administrative Office
"Narayana", No. 24-B, Gandhi Nagar,
Kumbakonam - 612 001.
Phone: 0435 - 2402322, 2401622, 2402412
Fax: 0435 - 2431746
e-mail: shares@cityunionbank.in
Website: www.cityunionbank.com

Customer Call Center
044 - 71225000, 7299075077 / 78 / 79 / 80 / 81 / 82
e-mail: customercare@cityunionbank.com



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BOARD OF DIRECTORS



R. MOHAN B.Sc., MBA., CAIIB.
NON-EXECUTIVE PART-TIME CHAIRMAN



Dr. N. Kamakodi B.Tech., MBA., CAIIB, Ph.D.
MANAGING DIRECTOR & CEO



ABARNA BHASKAR
B.A., F.C.A.



M. NARAYANAN
B.Sc., Grad CWA., F.C.A., DISA.



S. BERNARD
B.Com., F.C.A.



N. SUBRAMANIAM
PGDM-IIM(A), C.A., F.C.S., CWA.



V.N. SHIVA SHANKAR
B.Com., B.L., A.C.S., AICWA.



Dr. T.S. SRIDHAR I.A.S. (Retd.)
MA., Ph.D.



K. VAIDYANATHAN
B.Sc., FCMA., FCS.



T.K. RAMKUMAR
B.Com., B.L.

SENIOR EXECUTIVES



V. RAMESH
General Manager



K. MAHARAJAN
General Manager



S. MOHAN
General Manager

DEPUTY GENERAL MANAGERS



S. RAMESH



S. RAJAM



J. SRIDHARAN



J. RAMASAMY



G. SANKARAN



V. GOPALAKRISHNAN



K. JAYARAMAN



C. GANESAN



R. LAKSHMINARAYANAN



R. BALAJI



V. GANESAN



S. VENKATESAN

ASSISTANT GENERAL MANAGERS

RAJASEKARAN J

UMA R

VENKATESH S

GANESH B

SUBBARAMAN R

MOHAN S

NARAYANAN R

THOTA VENKATASARAVANAN S

RAMESH KUMAR S

SURESH T V

GANESAN J

RAJA B

SIVAKUMAR V

KANAGASUNDARAM G

BALACHANDAR K V

VENKATAKRISHNAN K

GURUMURTHY V

SUNDARARAMAN G

SWAMINATHAN K

VENKATESWARAN B

ELANGOVAN T K

SADAGOPAN J

DEVNATHAN V

SADIQ BATCHA I

RAVICHANDRAN R

GANESAN S

NAZEER AHAMED M

MOHAN KUMARAMANGALAM N

KANDASAMY N

SRINIVASAN S

VAIDYANATHAN N

DHAMODARAN T L

KANNAPIRAN.C

SWAMINATHAN R

SUYAMBULINGA RAJA G

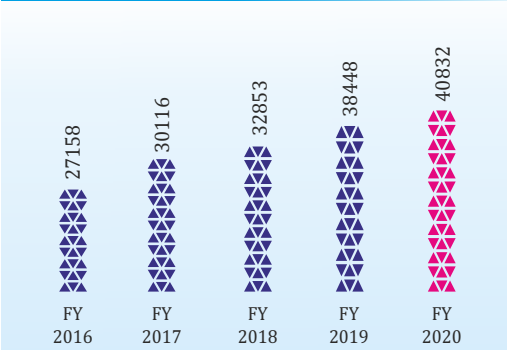
GUHAN V

RAGHUNATHA REDDY

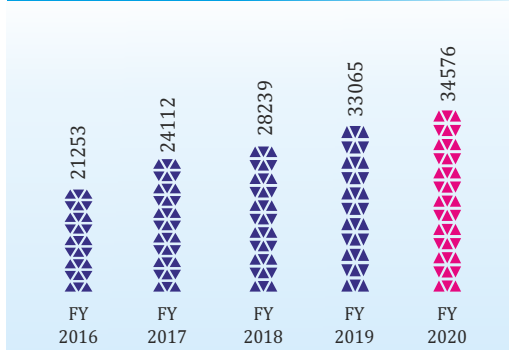
CHIEF FINANCIAL OFFICER & COMPANY SECRETARY

V. RAMESH

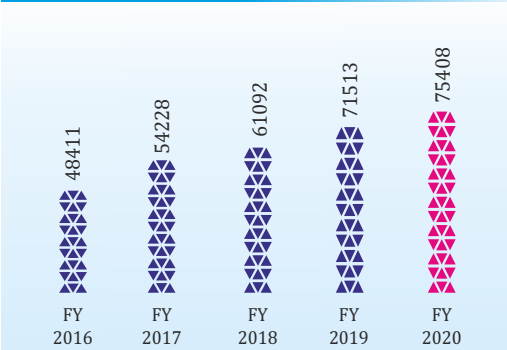
DEPOSITS (₹ in Cr)



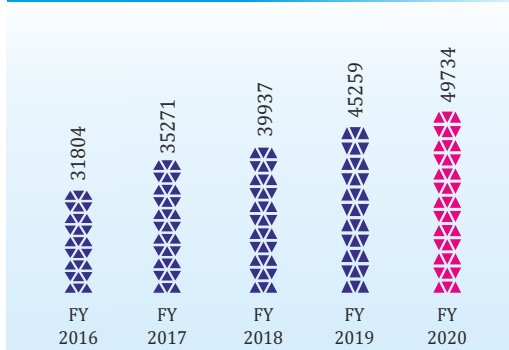
ADVANCES (₹ in Cr)



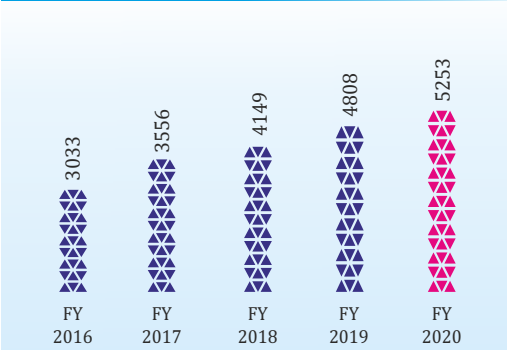
BUSINESS (₹ in Cr)



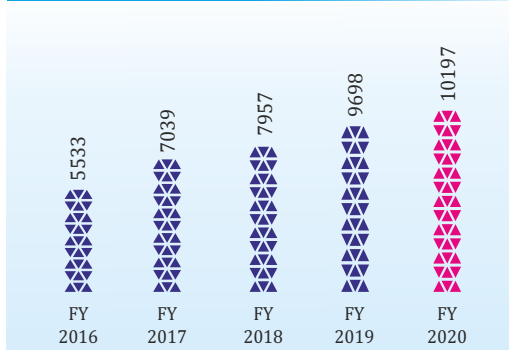
TOTAL ASSETS (₹ in Cr)



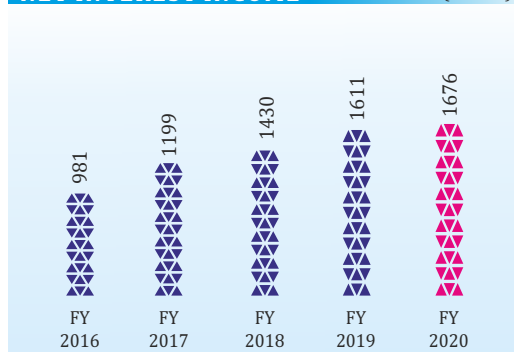
NET WORTH (₹ in Cr)



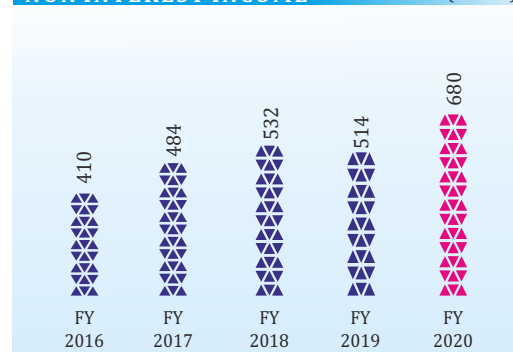
CASA (₹ in Cr)



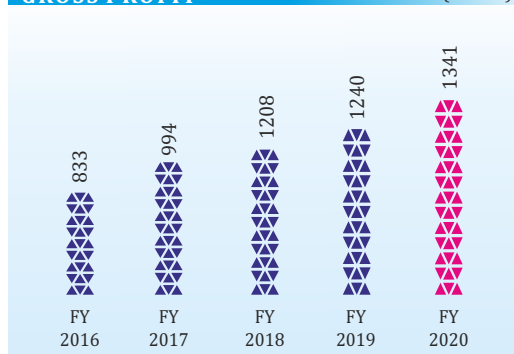
NET INTEREST INCOME (₹ in Cr)



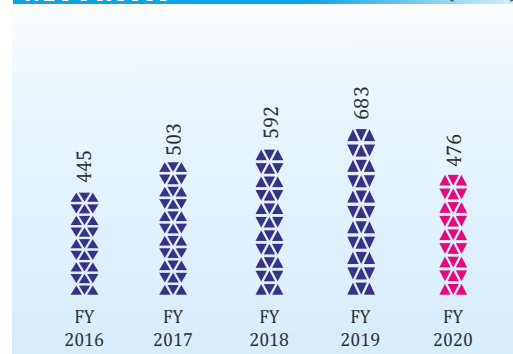
NON INTEREST INCOME (₹ in Cr)



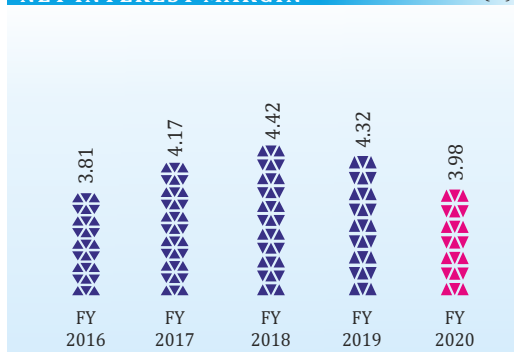
GROSS PROFIT (₹ in Cr)



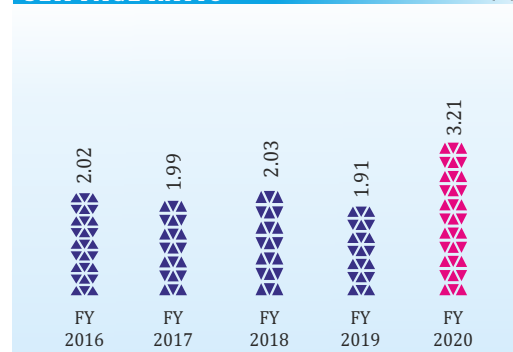
NET PROFIT (₹ in Cr)



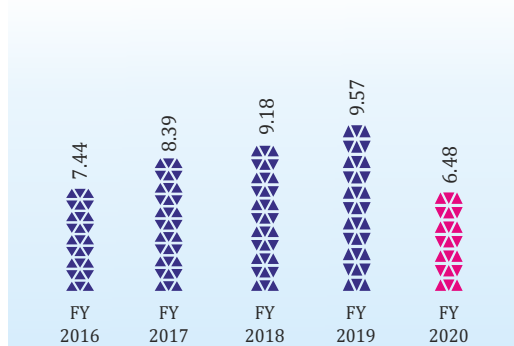
NET INTEREST MARGIN (%)



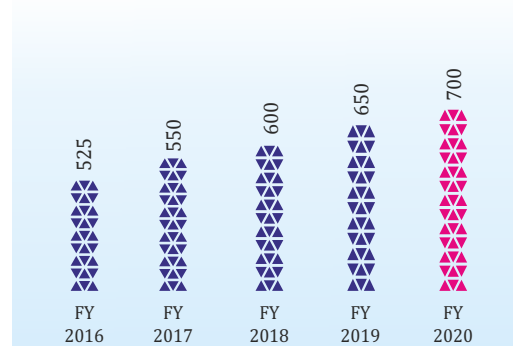
SLIPPAGE RATIO (%)



BASIC EARNING PER SHARE (%)



BRANCHES (in Nos.)





Partnering progress...

As a trusted partner, CUB has been nurturing the spirit of entrepreneurship and fostering growth. The trust reposed in us over the years combined with our commitment towards the path of progress with strong SME Policies has laid a strong foundation for enduring relationships. After all, a friend in need is a friend indeed.

- Precisely understanding the needs
- Timely Assistance
- Single Window Dispensation



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CITY UNION BANK LTD.

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CUB - CSR Initiatives

Desilting work at Okkanadu Keelaiyur, Thamarai Kulam



(Before)



(After)

CSR
Initiatives

Statutory
Reports

Financial
Statements

List of
Branches

Basel III

Empowering Entrepreneurs!

More than Lending, it is Our Passion.



Trust is the basic link of every life, every relationship or even every progression for that matter. Profitable operation of an enterprise depends on several factors; some of which are not within the control of the entrepreneurs and lies in the trusted hands of other external business partners, especially banks. Going reliable and consistent over 115 years, City Union Bank has been trusted for its excellence, fostering confidence in entrepreneurs through its specially designed SME Policies, to ensure smooth flow of credit to MSME Sector.

- Precisely understanding the needs
- Timely Assistance
- Single Window Dispensation



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