CITY UNION BANK LIMITED

CIN - L65110TN1904PLC001287
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CUB
TRUST AND EXCELLENCE
SINCE 1904

C.O/Shares/LR-5/2016

10th August 2016

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

Scrip Code: CUB

BSE Ltd.,
DCS – CRD,
Phiroze Jeejeebhoy Towers,
25th Floor, Dalal Street,
Mumbai 400 001

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 30th June 2016.

Thanking you

Yours faithfully
for **CITY UNION BANK LIMITED**

V Ramesh
General Manager – CFO & CS

CITY UNION BANK LTD. KUMBAKONAM

Encl.: a/a

CUB
Trust and Excellence
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CITY UNION BANK LTD

INVESTOR PRESENTATION JUNE 2016

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Table of contents

1. Overview — Page : 04

2. Performance Highlights – June 2016 — Page : 08

3. Financial Performance & Business Profile — Page : 11

4. Branch Network — Page : 30

5. Shareholding Pattern — Page : 31

6. Corporate Governance — Page : 32

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	Advances	Net Interest Margin	Net NPA
INR 27,936 Cr	**INR 21,216 Cr**	**4.07%**	**1.59%**

Employees	Branches	ATM's	Efficiency Ratio
4,436	**525**	**1,322**	**39.72%**

Awards

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

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

Key milestones

1904 – Incorporation of the Bank

1945 – Scheduled bank since 22.03.1945

1957 – Took over Common Wealth Bank Limited

1965 – Amalgamation of 'The City Forward Bank Limited' & 'The Union Bank Limited' with our Bank

1998 – Initial Public Offering (IPO); Listing bank's shares on the BSE, NSE & MSE

2002 – Entered into agreement with TCS for core banking solution "Quartz"

2003 – Obtained licenses to act as a agent for procuring life insurance & general insurance business

2007 – Preferential allotment for equity shares strengthening bank's capital funds

2009 – Rights issue @ 1 : 4 - to reward the existing shareholders

2012 – Right Issue @ 1 : 4 - to reward the existing shareholders & employees under "Employee Reservation Scheme"

2014 – Celebrated 110th year Foundation Day in Dec 2014

2014 – Raised INR Rs.3,500 mn in Equity capital Through QIP route

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

SME/ MSME focus

- SME/MSME specialized business model focusing on large untapped
- Segment consistently delivering higher yields
- Superior client servicing leading to client retention and low business acquisition costs

Prudent Risk Management

- SME exposures' result in granular asset profile
- Granular deposit base with high retention rates result in stable liability profile
- SME/MSME Loans result in lower NPA as they are:
  - Additionally collateralised by residential property and personal guarantee etc.
  - Predominantly single banker relationships with minimal exposure to consortium / multiple banking arrangements / infrastructure lendings.

10 year CAGR of 20%+

Invested in Robust Infrastructure

- Comprehensive employee training and recruitment infrastructure through staff training college
- All branches and 100% business under CBS from TCS

Purely retail Liability Franchise

- No Certificate of Deposit
- No reliance on Corporate bulk deposits

Consistent Return with Superior ROA, ROE

Competitive Advantages

Strong track record	• Continuos 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
Deposits	279,356	251,112
Advances	212,155	179,009
Total Business	491,511	430,121
CASA	57,573	47,402
Gross Profit	2,358	1,972
Net Profit	1,235	1,116
Net Interest Income	2,800	2,236
Cost to Income	39.99%	39.72%
ROA	1.55%	
ROE	16.00%	
NIM	4.07%	
Gross NPA	2.62%	
Net NPA	1.59%	

Q1 FY17 Q1 FY16

FY 2015-16 Performance – A snapshot

(All figures in INR Mn)

271,581	212,531	484,112	55,326
13%	17%	15%	19%
240,750	180,885	421,635	46,307
Deposits	Advances	Total Business	CASA
8,333	4,447	9,810	42.83%
20%	13%	22%	↓
6,926	3,950	8,074	40.10%
Gross Profit	Net Profit	Net Interest Income	Cost to Income

1.50%	15.60%	3.81%	2.41%	1.53%
ROA	ROE	NIM	Gross NPA	Net NPA

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
Total Interest Income	7,722	7,060	9%

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
Total Interest Expenses	4,922	4,824	2%

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
Total Other Income	1,111	1,049	6%

Operating Expenses Breakup

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

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
Total Interest Income	29,442	26,989	9%

Interest Expenses Breakup

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

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
Total Other Income	4,100	4,041	1%

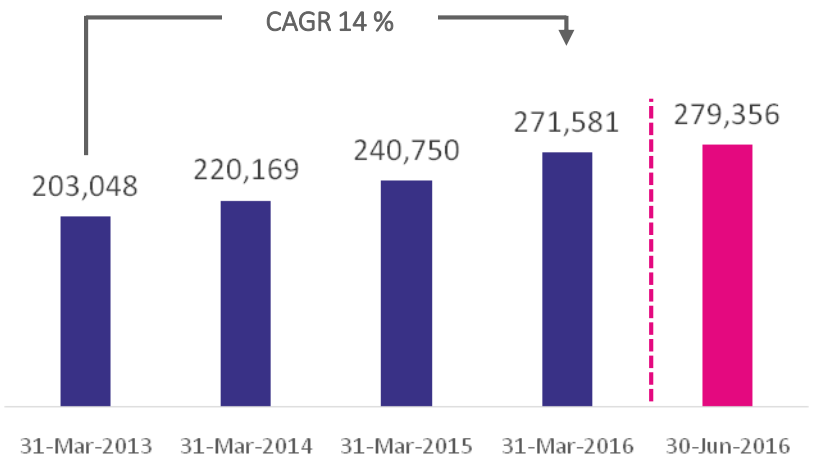
Operating Expenses Breakup

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

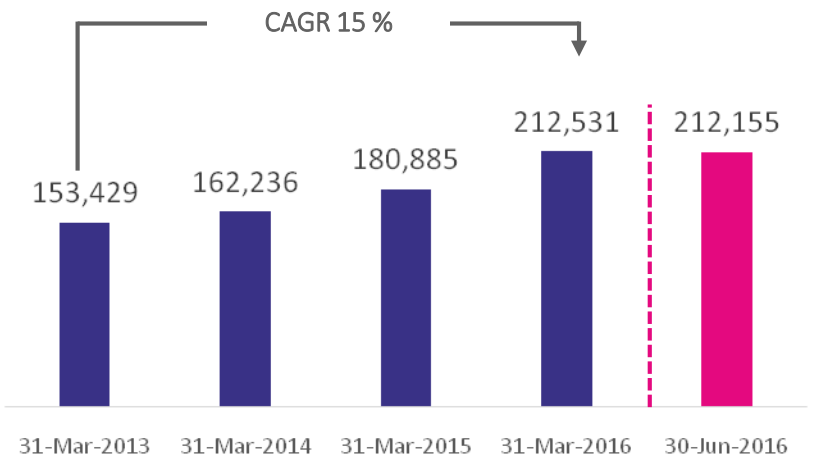
Strong Deposits and Advances growth

(in INR Mn)

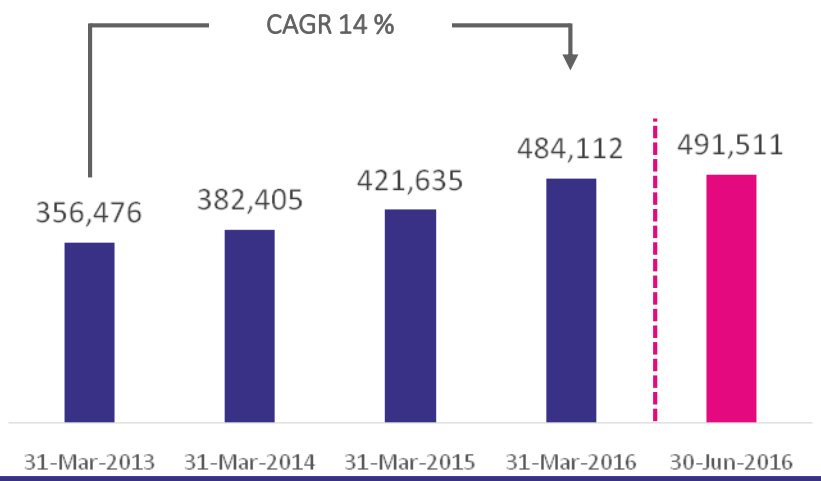
Deposits



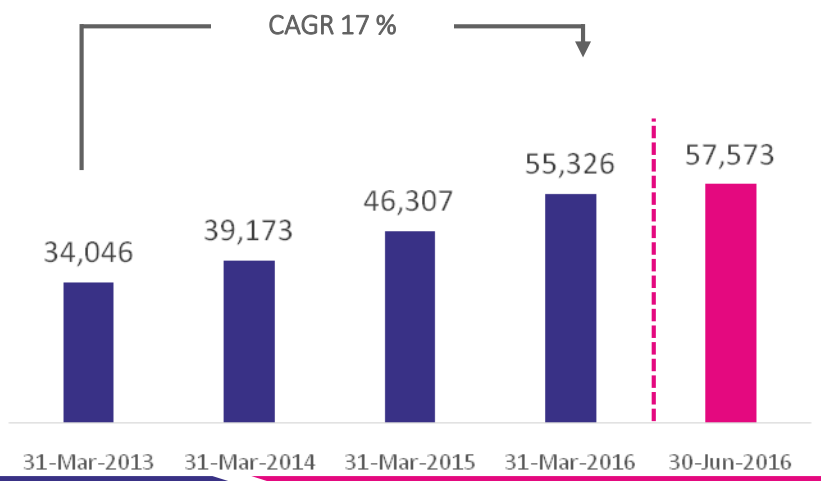
Advances



Business



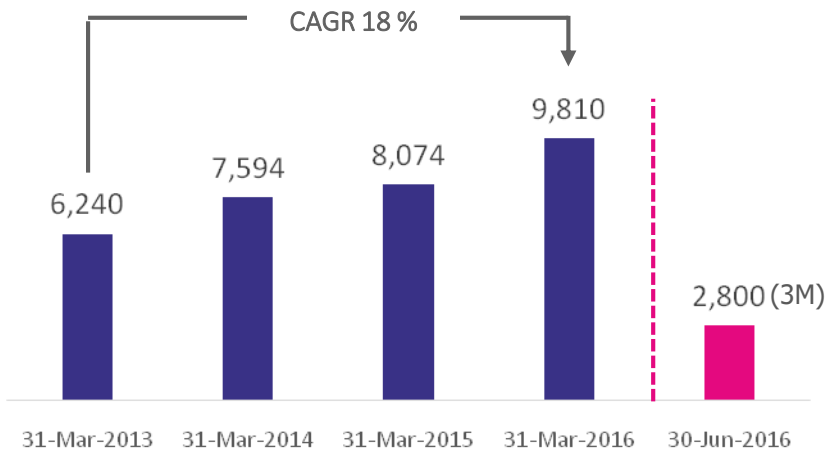
CASA



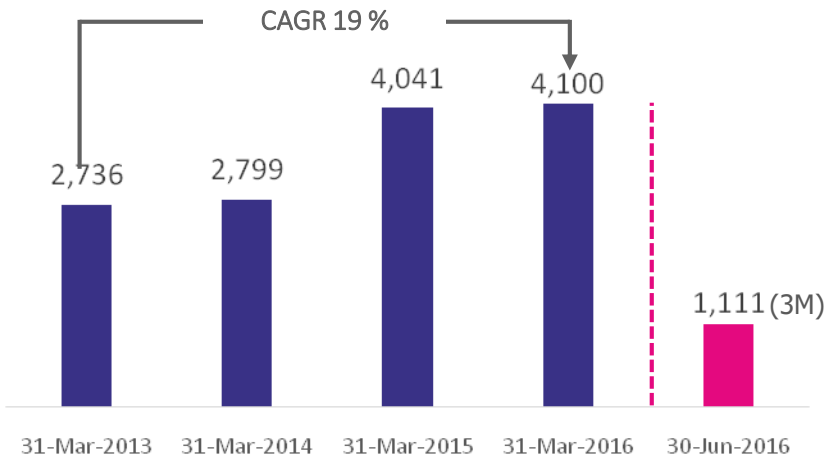
Income Growth over the years…

(in INR Mn)

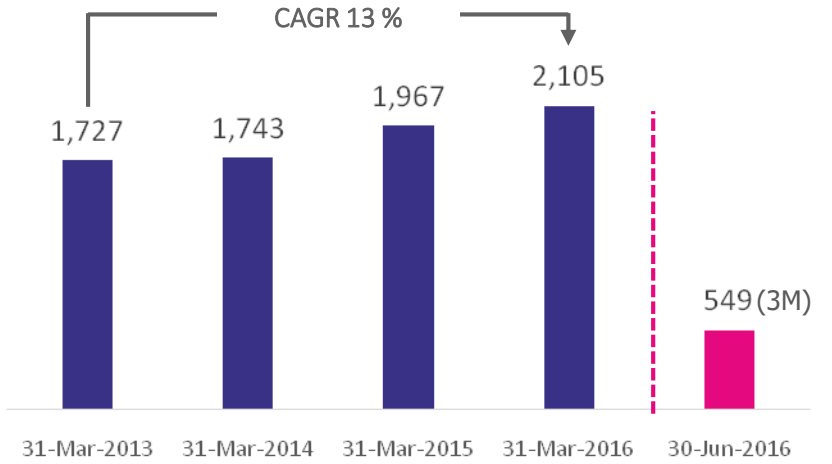
Net Interest Income Growth



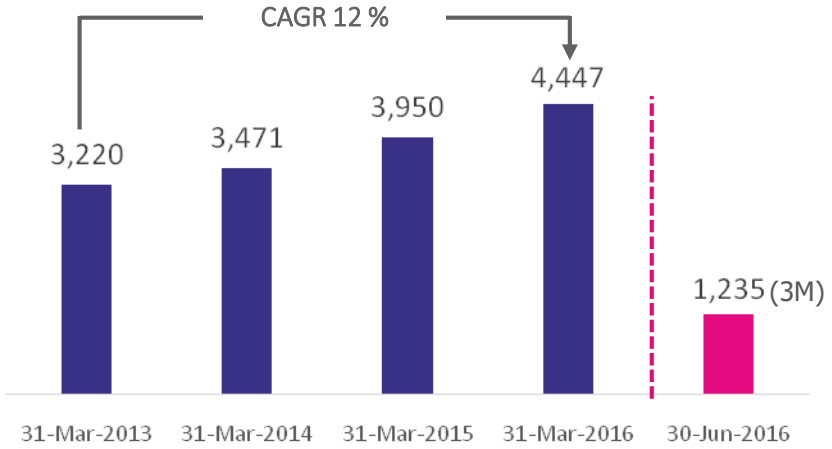
Other Income Growth



CEB Growth



Net Profit Growth

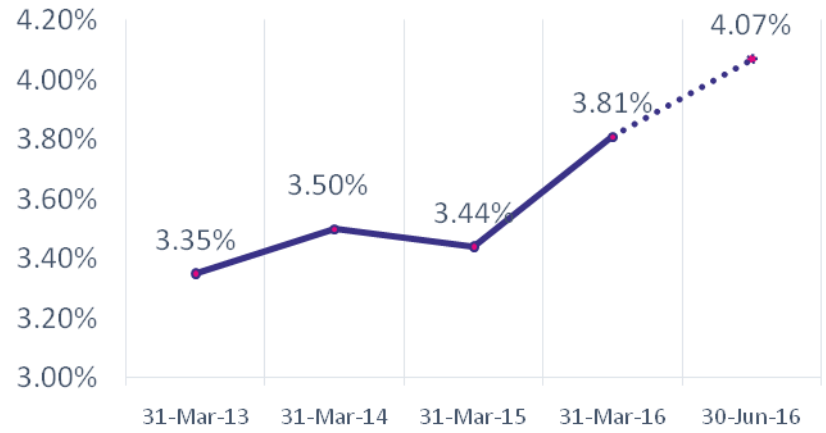


Key Business Indicators

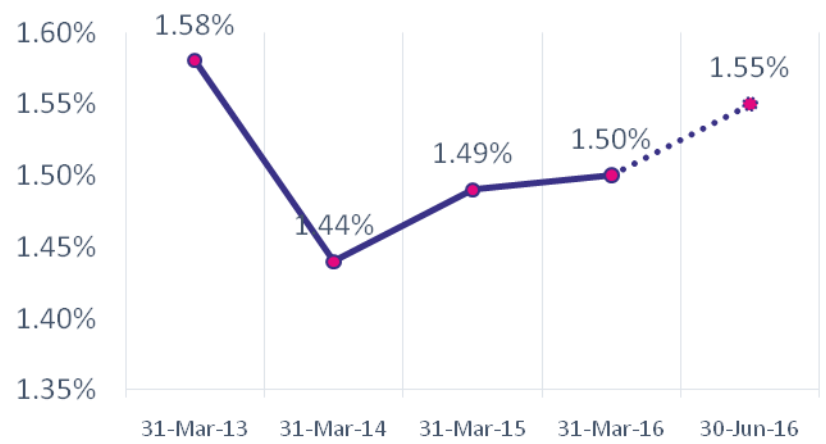
Particulars	Q1 FY 2017	Q1 FY 2016	Q4 FY 2016	FY 2015-16
Cost of Deposits	7.12%	7.85%	7.39%	7.62%
Yield on Advances	12.36%	12.95%	12.59%	12.83%
Yield on Investments	7.46%	7.39%	7.48%	7.45%
Net Interest Margin	4.07%	3.59%	3.96%	3.81%
Cost to Income	39.72%	39.99%	39.73%	40.10%
Cost of Funds	6.19%	6.81%	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

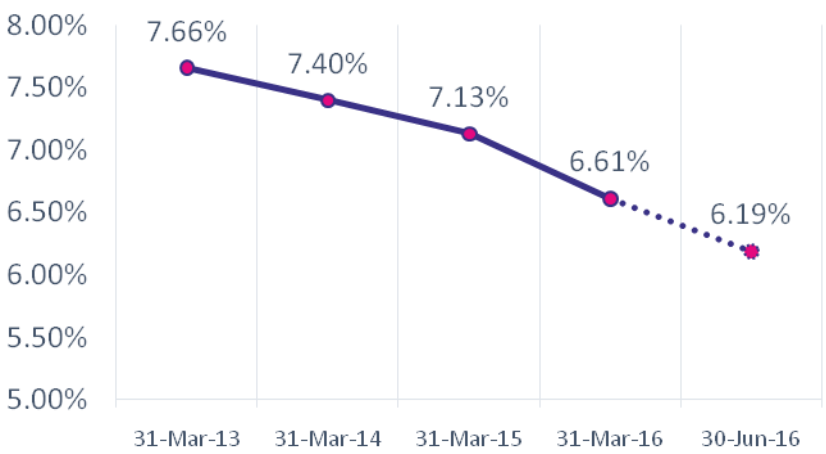
Net Interest Margin



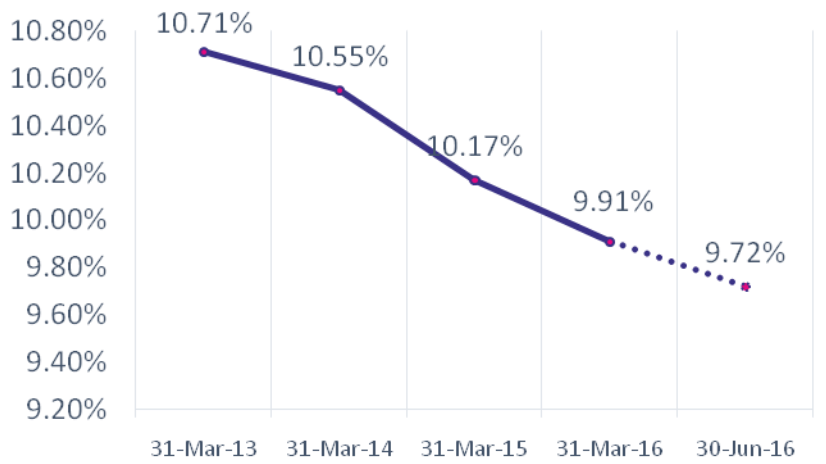
Return on Assets



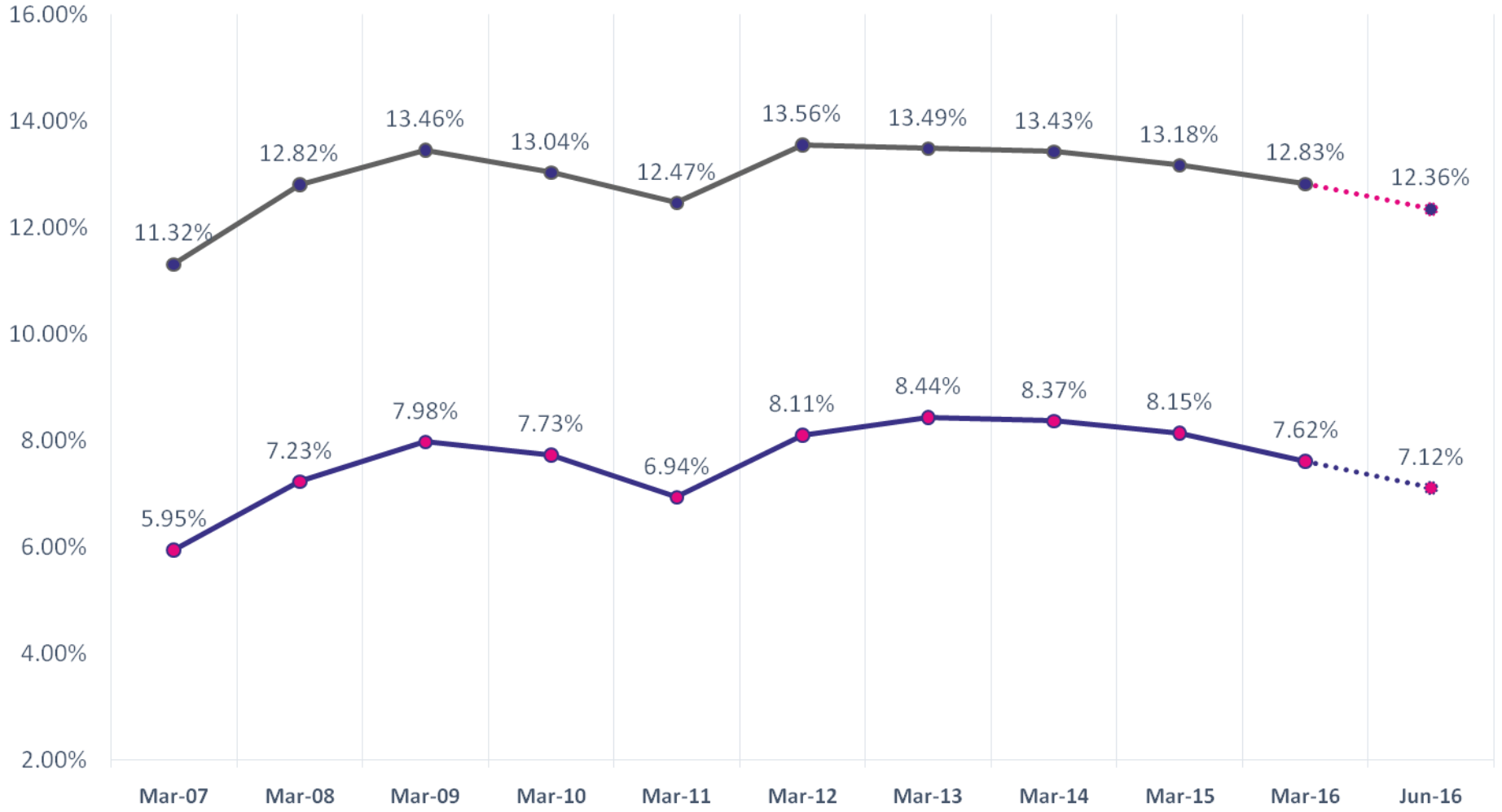
Cost of Funds



Yield on Funds



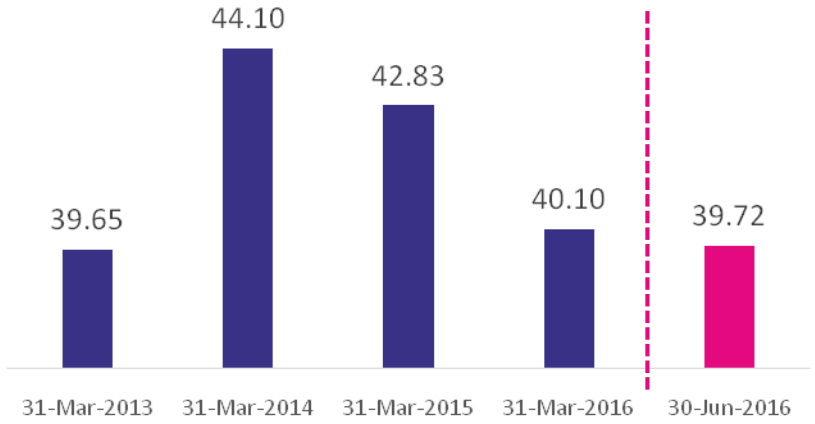
Cost of deposits & Yield on advances



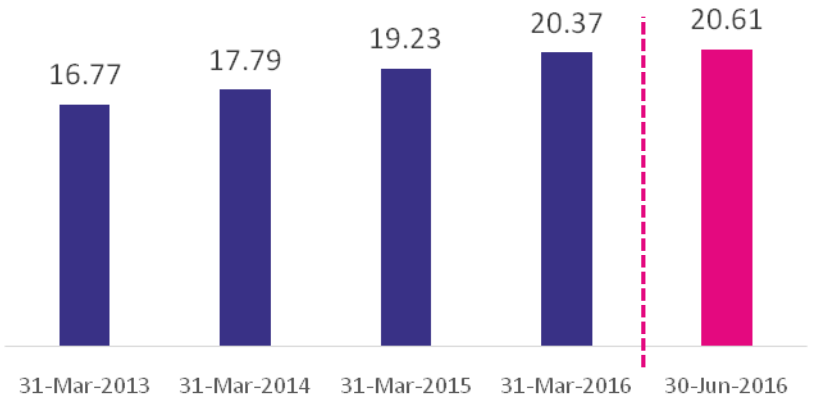
Spread between cost of deposits and yield on advances of our bank maintained in the last 10 years

Efficiency

Cost income ratio

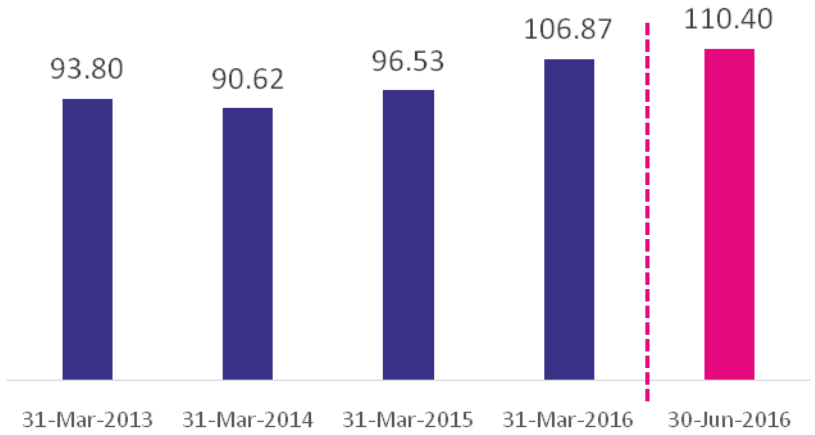


CASA Ratio



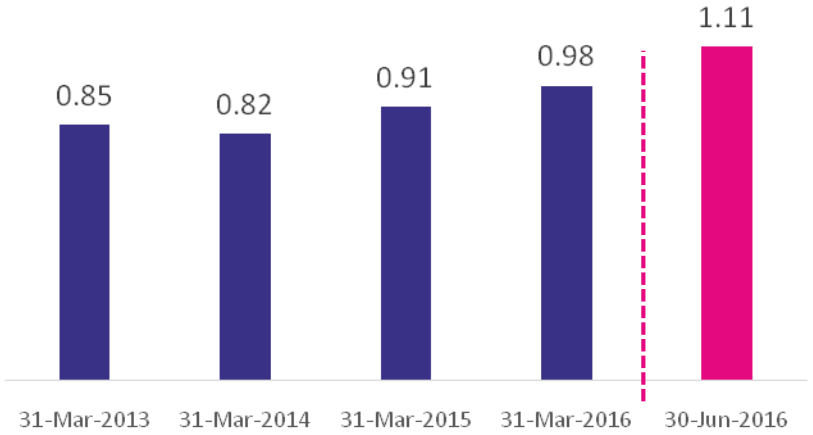
Business per Employee

(in INR Mn)



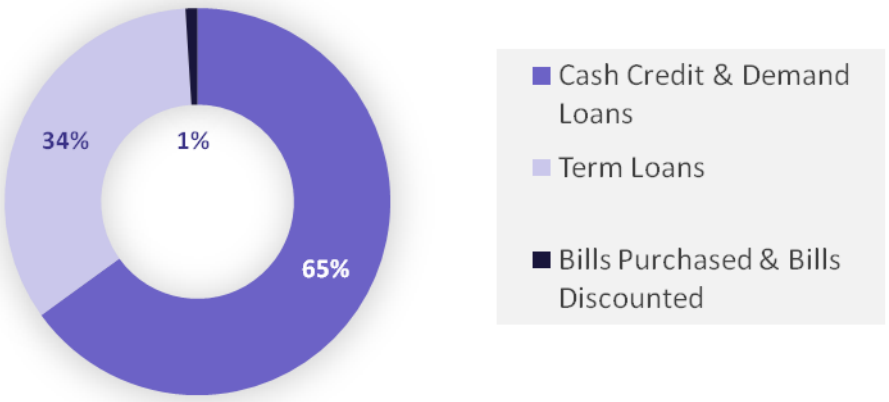
Profit per Employee

(in INR Mn)



Loan Book – Products Composition

% to Total Advances



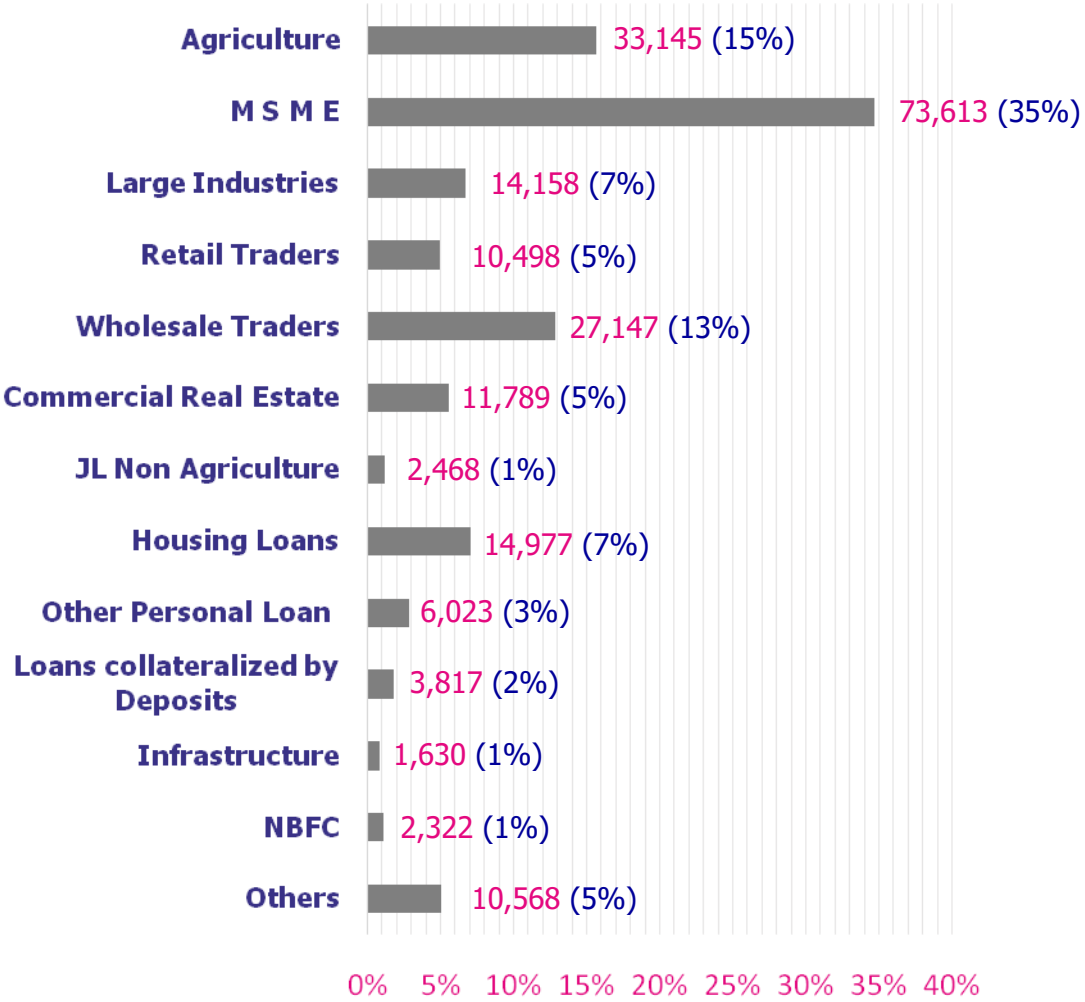
- Working capital loans yielding higher interest constitute 65% of advances
- Re-pricing possible at short intervals thus reducing interest rate risk
- ~90% of our loan book is on floating rate basis which reduces interest rate risk

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%
Gross Loans Total	**212,155**	**100%**

Loan Book – Sectoral Deployment

(in INR Mn)

Sectorial Deployment



Secured & Unsecured Advances

Particulars	Amount (INR Mn)	% to Total Advances
Secured Loans	208,750	99%
Unsecured Loans	3,405	1%
Total	**212,155**	**100%**

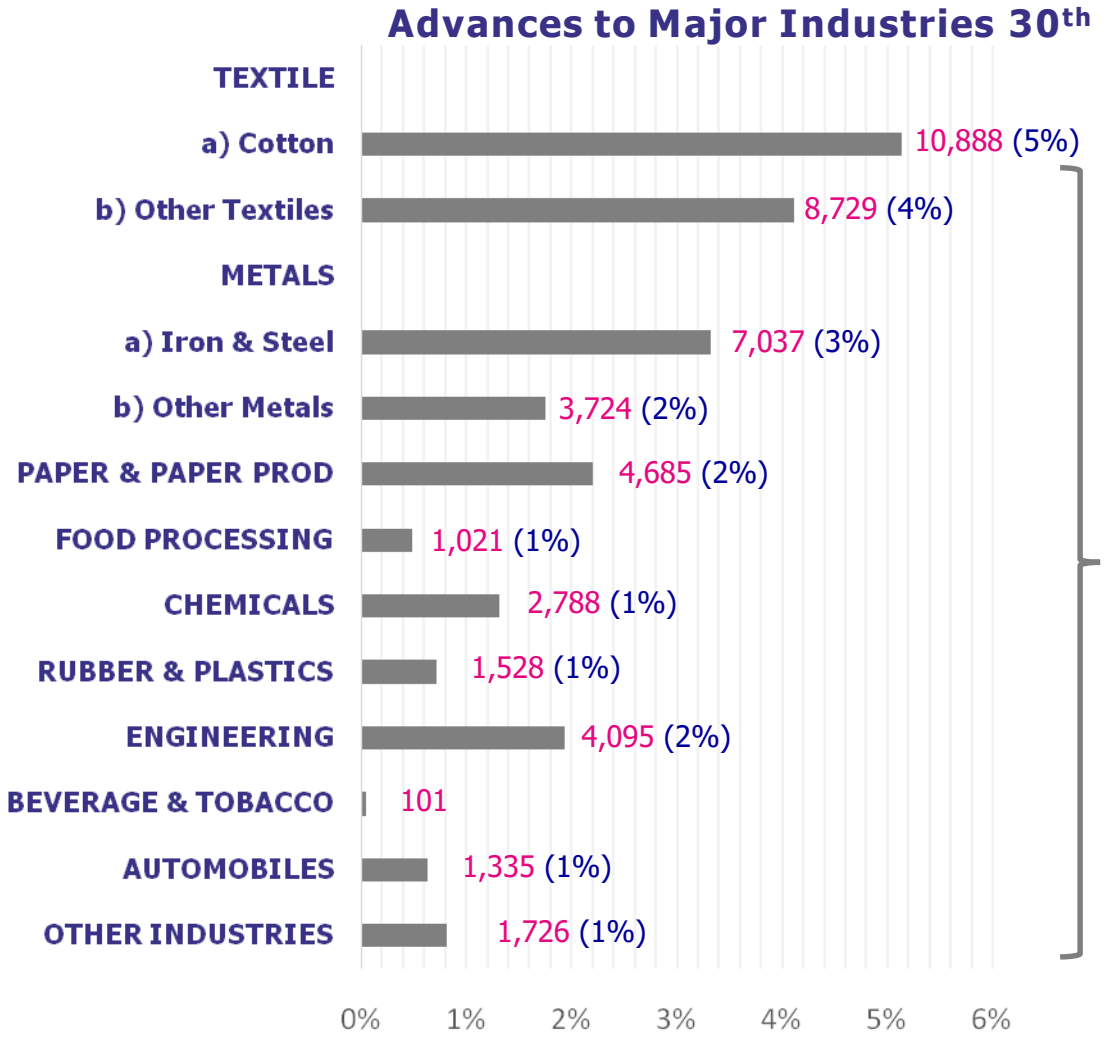
- ✓ Trading & MSME loans earning higher yield constitute about 53%.
- ✓ Diversified credit portfolio reduces credit risk
- ✓ Lower ticket size backed by adequate collaterals
- ✓ Unsecured Advances aggregate to 1%
- ✓ Jewel Loan portfolio decreased by Rs.2,151 Mn when compared to Q1 FY 2016.
- ✓ Total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

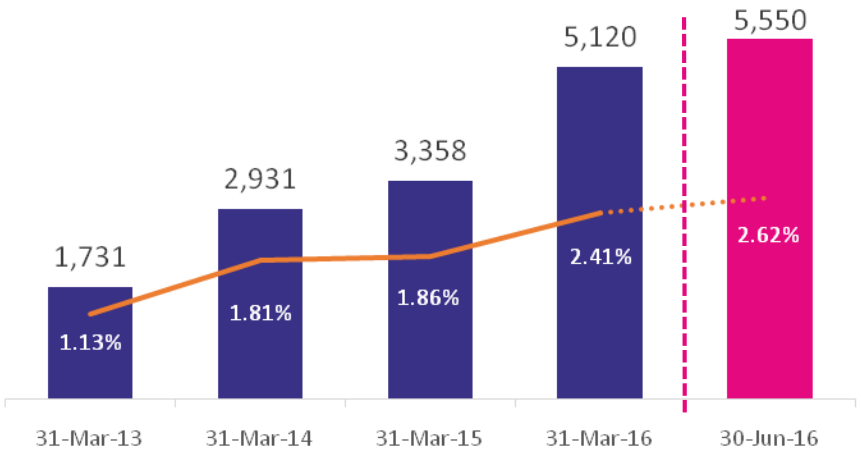


Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	47,657	23%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	164,498	77%
Total Gross Advances	**212,155**	**100%**

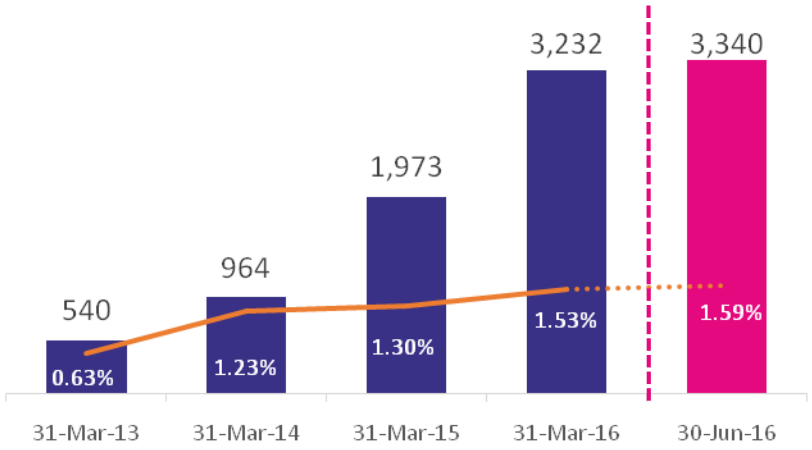
Asset Quality

(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 - 12	FY Mar - 13	FY Mar - 14	F Y Mar - 15	FY Mar - 16	Q1 FY 2017
NPA Opening balance		**1,125**	**1,235**	**1,731**	**2,931**	**3,358**	**5,120**
Additions	**A**	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**	630	1,516	2,529	1,905	3,010	761
Write-off		520	1,020	1,329	1,478	1,248	331
NPA Closing balance		**1,235**	**1,731**	**2,931**	**3,358**	**5,120**	**5,550**
Technical Write-off (TW) during the period		484	948	1,226	618	1,189	309
Provision made during the period	**C**	**570**	**970**	**1,485**	**1,650**	**2,050**	**670**
T W recovery	**D**	400	599	544	750	370	57
Provision made net of TW Recovery	**E = C-D**	**170**	**371**	**941**	**900**	**1,680**	**613**
Gross Advance	**F**	1,22,217	1,53,428	1,62,236	1,80,885	2,12,531	2,12,155
Additions % of Gross Advance	**A / F**	**1.18**	**1.46**	**2 .81**	**2.35**	**2.02**	**0.47**
Net Addition % of Gross Advance	**B / F**	**0.52**	**0.99**	**1.56**	**1.05**	**1.42**	**0.36**
Credit cost	**E / F**	**0.14**	**0.24**	**0.58**	**0.50**	**0.79**	**0.29**
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
Total	**31**	**1888**

- ✓ 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

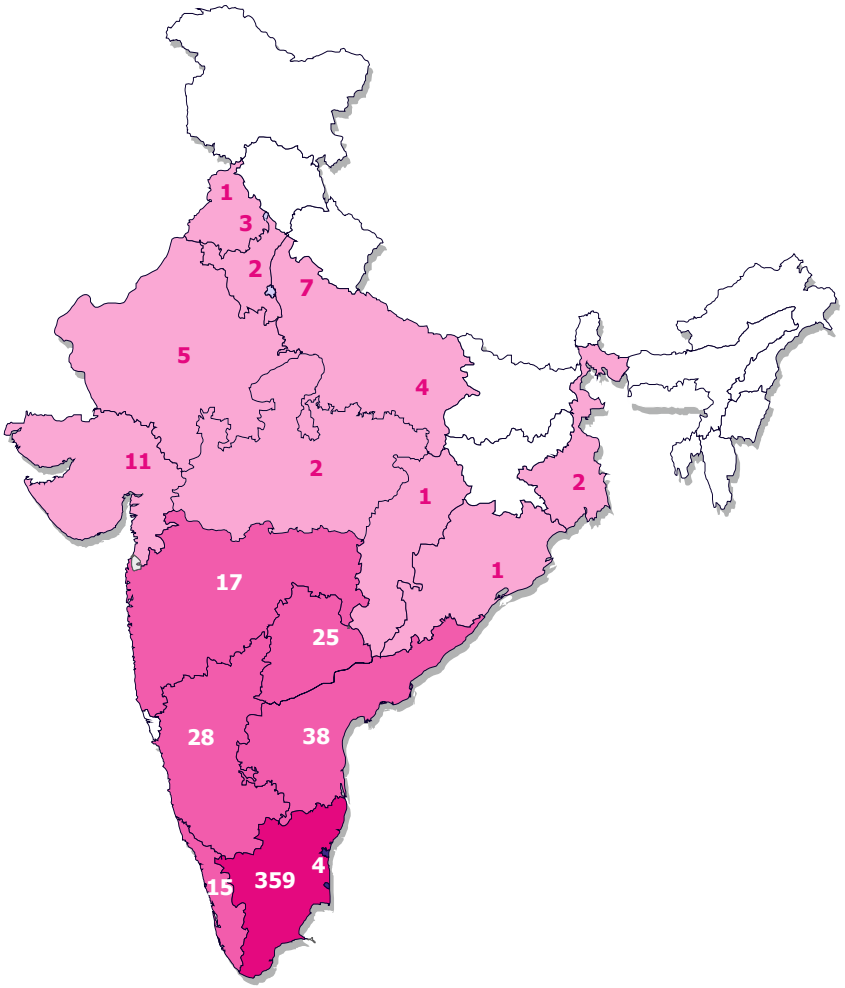
Investments Breakup and Categorywise

(in INR Mn)

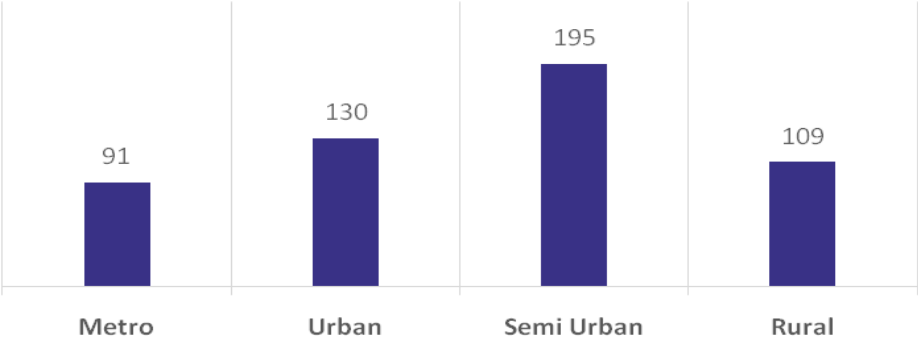
Particulars	JUN 2016	JUN 2015
SLR Securities	68,436	69,723
Non-SLR Securities	4,169	4,321
Total Investments	72,605	**74,044**
Yield on Investments	7.46%	7.39%
Investments Breakup:		
- A F S	20,744 (29%)	22663 (31%)
- H T M	51,861 (71%)	51,381 (69%)
- H F T	-	-
Total Investments	72,605	**74,044**
Modified 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



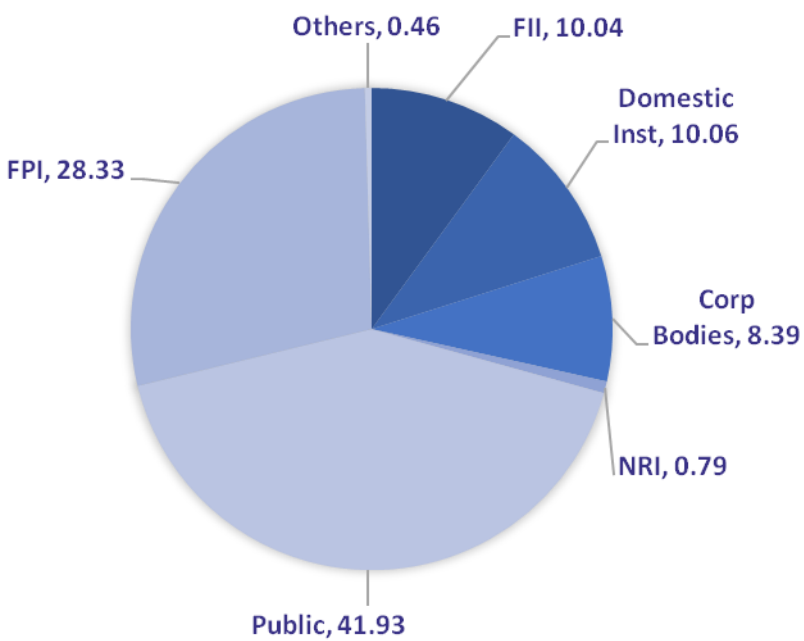
State	No. of Branches	% of Deposits	% of Advances	% of Business
Tamilnadu	359	78	64	72
Andhrapradesh	38	2	9	5
Telengana	25	3	6	5
Karnataka	28	5	5	5
Maharashtra	17	4	4	4
Kerala	15	2	2	2
Gujarat	11	1	3	2
Others	32	5	7	5
Total	**525**			



A well diversified investor base

as of 30th 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. Mahalignam | 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 Singharavelu | 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.

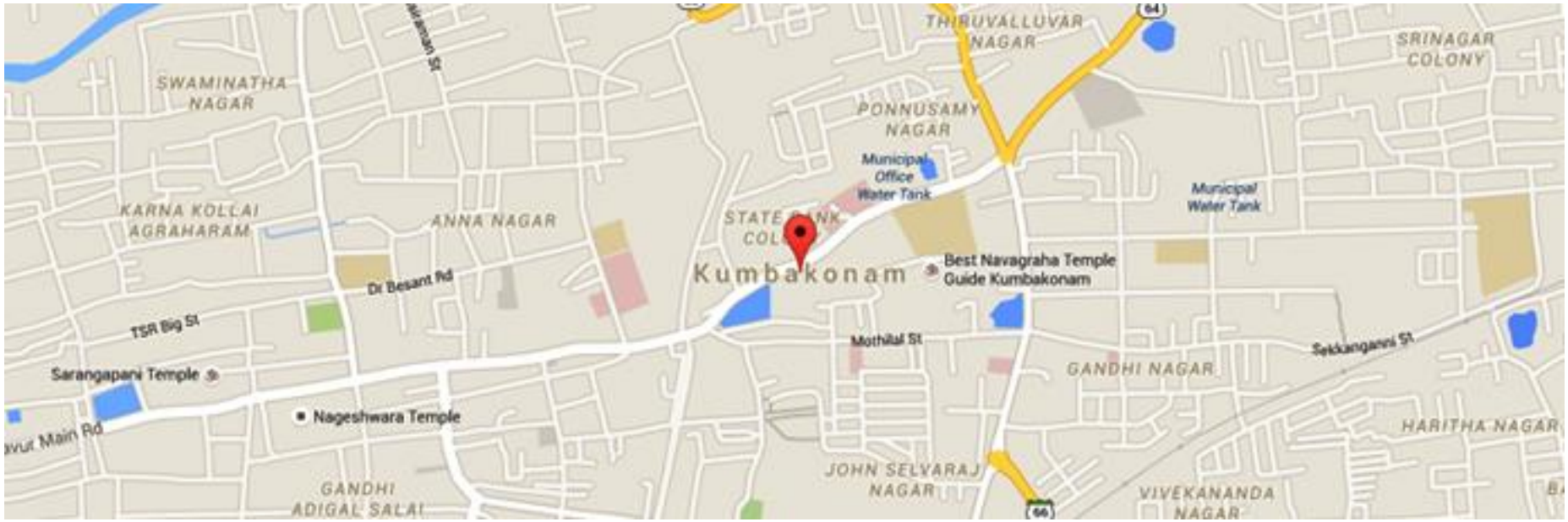
Prof. V. Kamakoti | BE., M.S. Phd.
Director
Dr.Veezhinathan Kamakoti holds a Bachelor of Engineering and Ph.D. in Computer Science. His forte is Information Technology related Secured Systems Engineering and Security related software engineering.

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 practicising 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.



CUB
Trust and Excellence
SINCE 1904

CITY UNION BANK LTD

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