



यूनियन बैंक ऑफ इंडिया Union Bank of India

Good people to bank with



Union Shishu Mudra STP



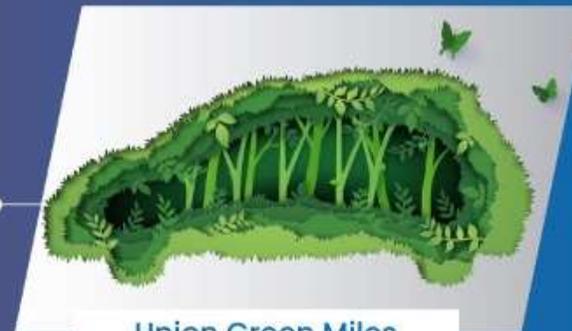
Digital KCC

Investor Presentation

Financial Results Q3 FY23



Union Nari Shakti STP



Union Green Miles



Union Education Premier Abroad Loan



Union Muskaan



350+ Services



Vyom App



Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

Group Entities

Awards



Global Business mix - INR 18.69 Trillion

- Advances: INR 8.04 Trillion
- Deposits : INR 10.65 Trillion



8710 Branches & 10,953 ATMs

Branches Share

- Rural (29%)
- Semi-urban (29%)
- Urban (21%)
- Metro (21%)



- Overseas Branches in Hong Kong, Dubai & Sydney
- Banking subsidiary in London, United Kingdom
- JV in India International Bank (Malaysia)



16,200+ Business Correspondents



153+ Million Customers



150+ Million Accounts

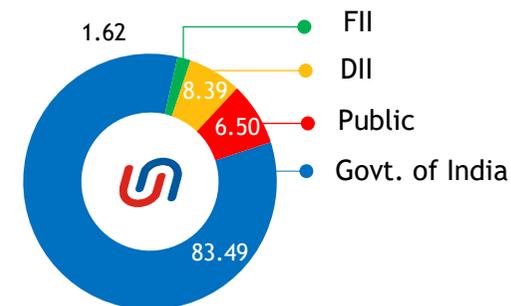


76,000 + Employees

5th Largest PSB in Business Mix

9.5% Share among PSBs in Business

Shareholding (%)



Centralized Processing Centres



126 MSME Loan Points



105 Union MSME First Branches



217 Retail Loan Points



1,331 Gold Loan Points



Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

Group Entities

Awards

Advances



20.1% YoY

Robust Credit Growth

Deposits



13.6% YoY

Steady Deposit growth

RAM



17.8% YoY

Sustained & consistent growth

Operating Profit



Rs. 6,619 Cr

Increased by 29.8% YoY

Net Profit



Rs. 2,245 Cr

Increased by 106.8% YoY

GNPA



7.93%

Declined by 369 bps YoY

NNPA



2.14%

Declined by 195 bps YoY

CRAR



14.45%

295 bps higher than Min. Requirement

PCR



88.50%

Improved by 570 bps YoY

NIM



3.21%

Increased by 21 bps YoY



Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

Group Entities

Awards

Key Parameters		Mar-23 (Guidance)	Dec-22(9M) (Actual)
	Advances Growth (YoY)	10 - 12%	20.09%
	Deposits Growth (YoY)	~10.00%	13.61%
	CASA %	~37.00%	35.30%
	NIM %	~3.00%	3.11%
	GNPA %	< 9.00%	7.93%
	NNPA %	< 2.90%	2.14%
	Credit Cost %	< 1.70%	1.56%
	Delinquency Ratio %	~2.00%	2.04%



₹ in crore

Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

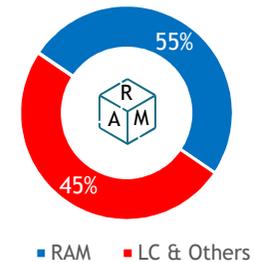
Group Entities

Awards

Robust & diversified Credit Growth

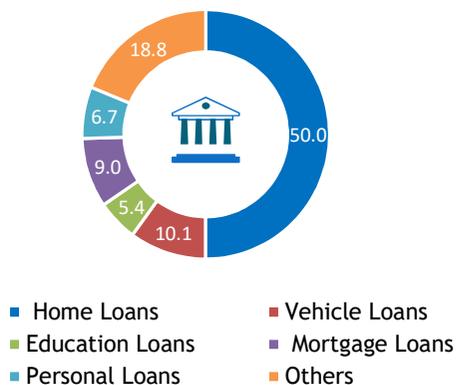
Particulars	Dec-21	Mar-22	Dec-22	YoY	Particulars	Dec-21	Mar-22	Dec-22	YoY
Gross Advances	669,531	7,16,408	8,04,015	20.1	Retail	1,32,164	1,36,273	1,54,037	16.6
- Domestic	653,709	6,99,269	7,83,008	19.8	Agriculture	1,28,152	1,33,092	1,50,652	17.6
- Overseas	15,822	17,139	21,007	32.8	MSME	1,03,500	1,10,577	1,23,737	19.6
					LC & Others	3,05,715	3,36,466	3,75,589	22.9

Composition%

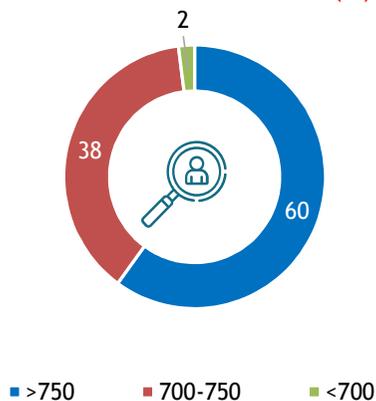


Retail & Agriculture credit surpasses INR 1.5 Trillion

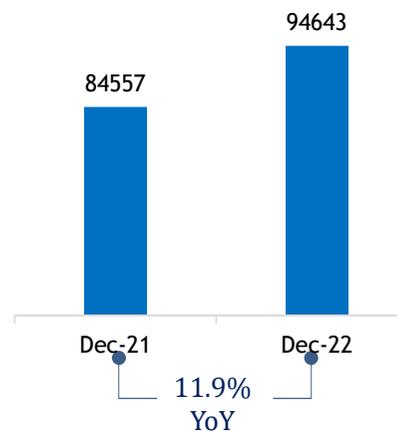
Retail %



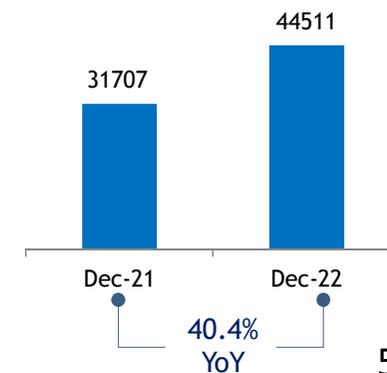
Retail-Bureau Scores (%)



Mortgage Backed Retail Loans



Gold Loans



₹ in crore

Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

Group Entities

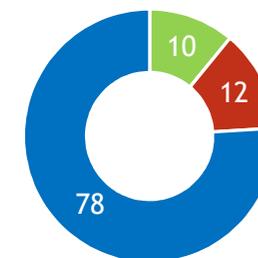
Awards

Credit to Industries

S No	Sectors	(% Share in Domestic Advances)			
		Dec-21		Dec-22	
		Rs. In Crore	% Share	Rs. In Crore	% Share
1	Infrastructure	1,10,598	16.92	1,16,437	14.87
	-Power	48,518	-	43,710	-
	-Govt. PSU	22,369	-	20,725	-
	-Non-PSU	26,149	-	22,986	-
	-Road	20,758	-	21,557	-
	-HAM	2,873	-	3,762	-
2	NBFCs and HFCs	70,218	10.74	1,06,400	13.59
	-HFCs	23,170	-	35,467	-
	-PSU & PSU Backed NBFCs	17,498	-	32,659	-
	-Pvt. NBFCs	29,550	-	38,273	-
3	Basic Metals	22,904	3.50	23,403	2.99
4	Petroleum/Coal/Nuclear	6,637	1.02	22,845	2.92
5	Food Processing	18,423	2.82	21,898	2.80
	Total	2,28,780	35.00	2,90,983	37.16

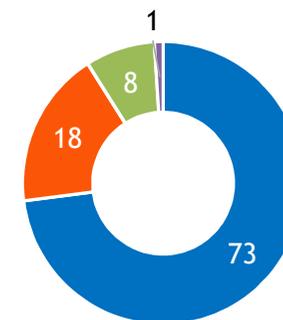
NBFC-Segment Wise Exposure	Central & State PSUs	Backed by PSUs	Backed by Large Pvt. Companies	Pvt. Others
Dec-22	35%	14%	44%	7%

Rating-Corporate Loans (>5 Cr)



■ BB & Below ■ BBB ■ A & Above

NBFC -Rating



■ AAA ■ AA ■ A ■ BBB & Lower



₹ in crore

Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

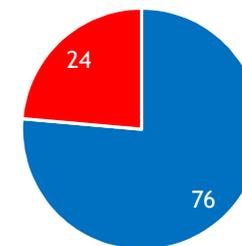
Group Entities

Awards

Steady deposit growth

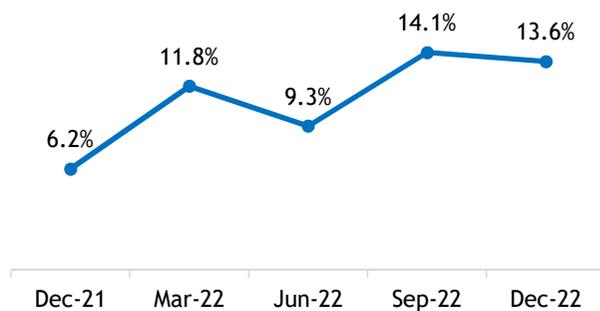
Particulars	Dec-21	Mar-22	Dec-22	YoY(%)
Total Deposits	9,37,455	10,32,392	10,65,027	13.61
- Domestic	9,37,189	10,32,102	10,63,509	13.48
- Overseas	266	290	1,518	470.68
CASA(%)	36.99	36.54	35.30	-169 bps

Composition of Deposits

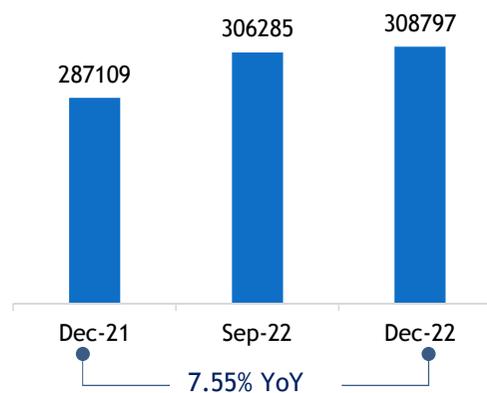


■ CASA+ Retail TD ■ Bulk Term Dep

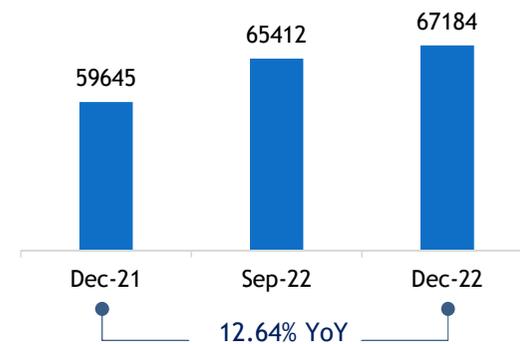
Deposits Quarterly YoY Growth



Savings Deposits



Current Deposits





₹ in crore

Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

Group Entities

Awards

Investment Portfolio

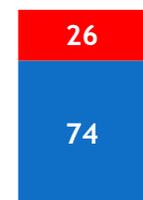
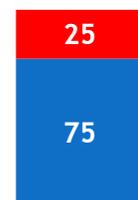
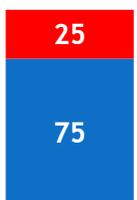
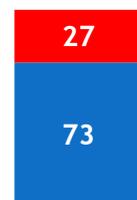
Domestic Investments →

3,36,146

3,53,002

3,47,175

3,40,828



Dec-21

Mar-22

Sep-22

Dec-22

■ SLR

■ Non SLR

Excess SLR
₹ 50,700 Cr

Particulars (Domestic)	₹ in crore				M-Duration (%)			
	Dec-21	Mar-22	Sep-22	Dec-22	Dec-21	Mar-22	Sep-22	Dec-22
Available for Sale	82,215	95,518	74,209	65,086	1.34	1.20	1.14	1.34
-SLR	53,306	65,341	44,811	34,963	0.77	0.73	0.55	0.67
-NON SLR	28,909	30,177	29,397	30,123	2.88	2.66	2.50	2.53



Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

Group Entities

Awards

Profit & Loss Statement

Parameter	Dec-21	Mar-22	Sep-22	Dec-22	YoY	QoQ	9M FY22	9M FY23	Growth
Interest Income	16,930	17,174	19,682	20,883	23.35	6.10	50,770	58,739	15.70
Interest Expense	9,756	10,405	11,377	12,255	25.62	7.72	29,752	34,224	15.03
Net. Interest Income	7,174	6,769	8,305	8,628	20.26	3.89	21,017	24,515	16.64
Non-Interest Income	2,524	3,243	3,276	3,271	29.58	-0.17	9,282	9,364	0.89
- Fee based Income	1,316	1,827	1,602	1,710	29.98	6.73	3,611	4,991	38.20
- Treasury Income	733	1,122	433	471	-35.80	8.82	2,811	1,288	-54.17
- Recovery in W/O	358	294	1,003	1,090	204.04	8.64	2,456	2,596	5.70
Operating Income	9,698	10,012	11,581	11,899	22.70	2.75	30,299	33,879	11.82
Operating Expenses	4,600	4,492	5,004	5,280	14.77	5.51	13,946	15,235	9.24
Operating Profit	5,098	5,520	6,577	6,619	29.83	0.64	16,353	18,644	14.01
Provisions	4,013	4,080	4,729	4,374	9.01	-7.51	12,561	12,993	3.44
Net Profit	1,085	1,440	1,848	2,245	106.81	21.49	3,793	5,651	49.00



Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

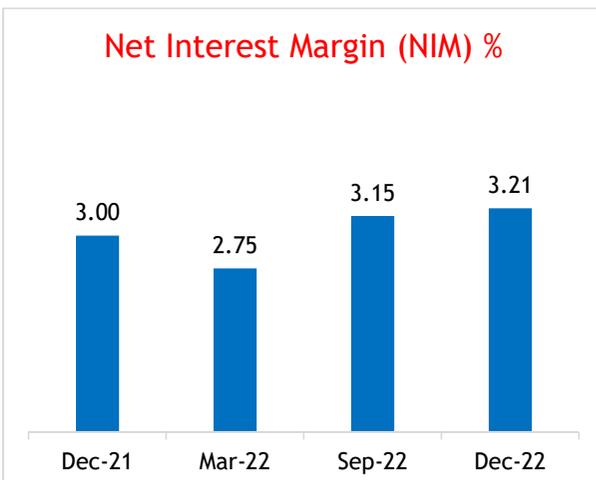
Fin Inclusion & ESG

Group Entities

Awards

Key Ratios

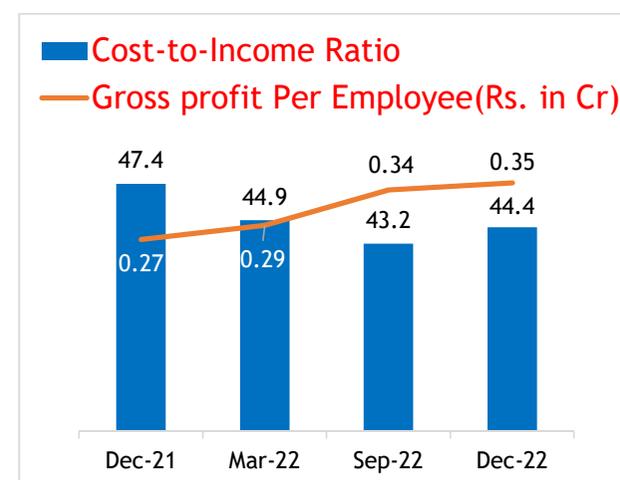
Net Interest Margin (NIM) %



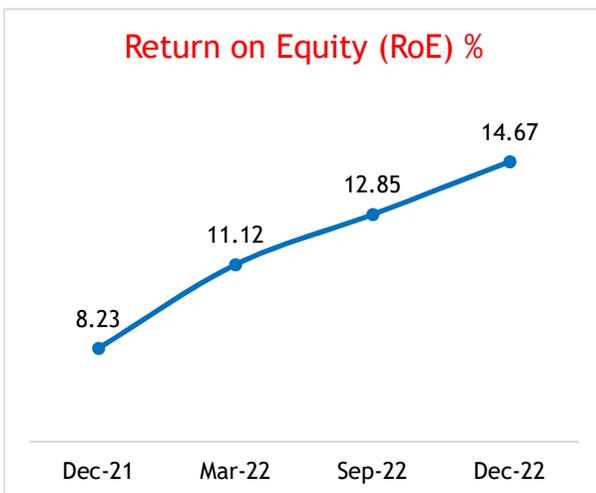
Cost & Yield Ratio (%)



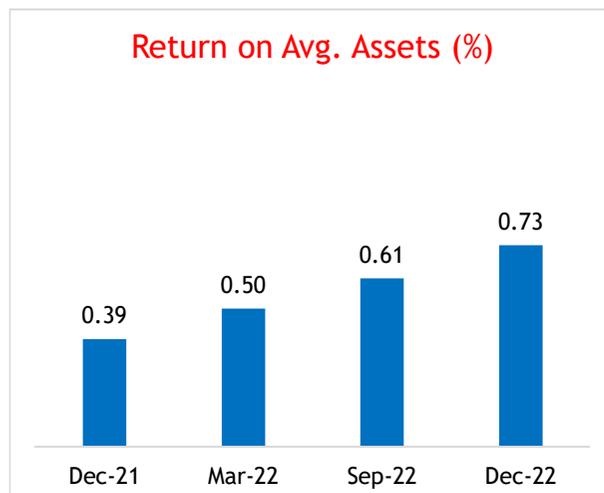
Cost-to-Income Ratio
Gross profit Per Employee (Rs. in Cr)



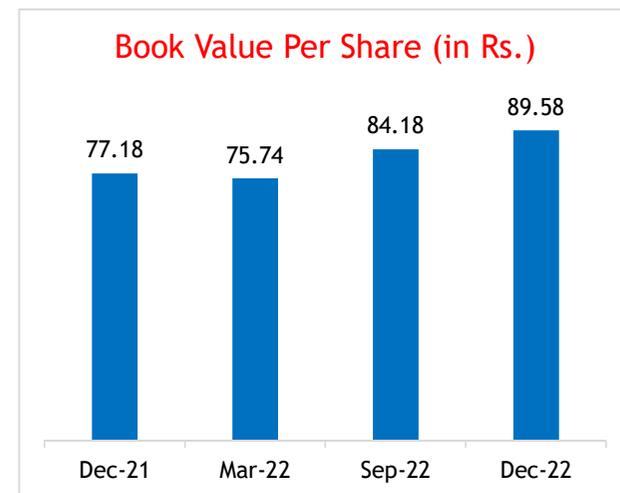
Return on Equity (RoE) %



Return on Avg. Assets (%)



Book Value Per Share (in Rs.)



Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

Group Entities

Awards

Movement of NPA

Parameter	Dec-21	Mar-22	Sep-22	Dec-22	9M FY22	9M FY23
Gross NPA - Opening	80,211	77,787	74,500	65,391	89,788	79,587
Add : Additions	3,411	5,672	2,913	2,567	17,205	9,724
-Balance increase in existing NPA	292	409	211	262	1,104	1,132
-Fresh slippages	3,119	5,263	2,702	2,305	16,101	8,592
Less : Reductions	5,836	3,872	12,022	4,188	29,207	25,541
-Cash Recovery	1,343	1,896	2,160	1,702	3,956	5,343
-Up-gradation	1,269	1,164	1,263	1,237	6,579	3,702
-Write Off	3,224	812	8,599	1,249	18,672	16,496
Gross NPAs- Closing	77,787	79,587	65,391	63,770	77,787	63,770
Gross NPA (%)	11.62	11.11	8.45	7.93	11.62	7.93
Net NPA	25,258	24,303	19,193	16,195	25,258	16,195
Net NPA (%)	4.09	3.68	2.64	2.14	4.09	2.14
Recovery in TWO & D/L	831	1,040	1,719	1,725	3,732	4,564
Total Recovery(incl. TWO)	3,443	4,100	5,142	4,664	14,267	13,609
Credit Cost(%)	1.40	2.00	1.50	1.24	1.70	1.56
Delinquency Ratio(%)	2.46	3.83	1.80	1.45	4.07	2.04
PCR%	82.80	83.61	86.61	88.50	82.80	88.50



₹ in crore

Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

Group Entities

Awards

Sectoral Asset Quality

Segment	Slippages During Q3 FY 23	O/s NPA as on Dec 2022	Sectoral NPA (%)	
			Dec-21	Dec-22
Retail Loans	450	4,848	3.78	3.15
Agriculture	819	16,192	12.27	10.75
MSME	791	16,604	18.96	13.42
Large Corporate & Others	507	26,126	12.04	7.50
Total	2,567	63,770	11.62	7.93

Restructuring

Segment	RF1.0	RF2.0
MSME	1,399	2,921
Personal Loans	3,127	6,049
Agriculture Allied	--	311
Corporate Loans	5,309	--
Total	9,835	9,281

SMA Position (Rs. 5 crs & above)

Category	Dec-21		Dec-22	
	O/s Amount	% to Gross advances	O/s Amount	% to Gross advances
SMA-0	2,448	0.37	2,480	0.31
SMA-1	2,111	0.31	1,061	0.13
SMA-2	2,388	0.36	2,252	0.28
Total	6,947	1.04	5,793	0.72

NCLT A/Cs

₹ 61,233 Cr (584 A/c)
PCR: 98.31%



Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

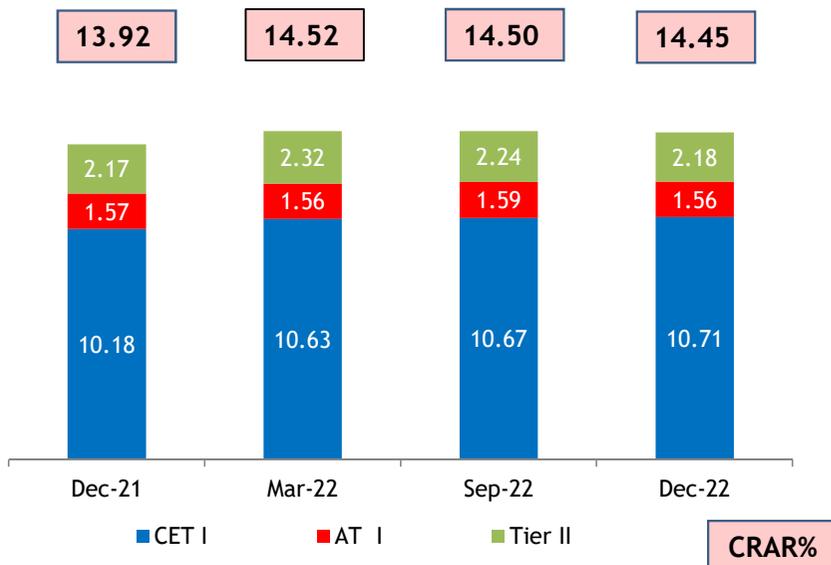
Strategic Initiatives

Fin Inclusion & ESG

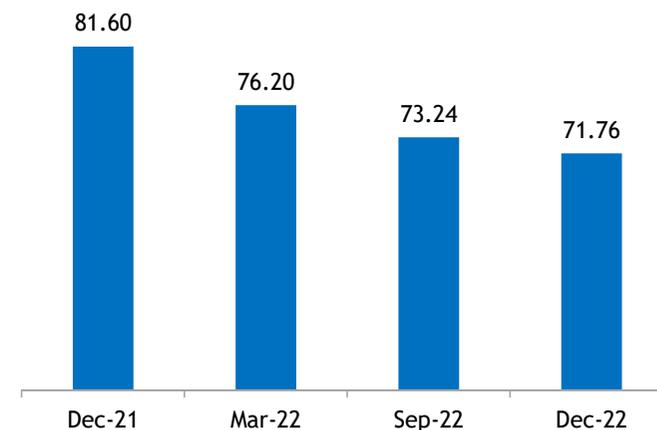
Group Entities

Awards

Capital Adequacy Ratio(%)



RWA to Gross Advances(%)



Capital Raising Plan FY23

₹ in crore

	Equity	AT-1	Tier-2
Board Approved	3,800	2,100	2,200
Raised	--	1,983	2,200



Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

Group Entities

Awards

Putting Digital at the Core of Bank's Strategy

Rapidly expanding Digital Ecosystem

One Super-App for all Financial Needs

No. of Digital Journeys Live

No. of A/Cs Renewed Digitally during 9M



20+ STP



₹1600+Cr



5.91+ Lakhs



79%

Digital Disbursements during 9M

% of MSME Loans <10 lacs Renewed Digitally during 9M



To launch Digital KCC STP Journey



Bank to launch Metaverse platform



Highest Debit Cards



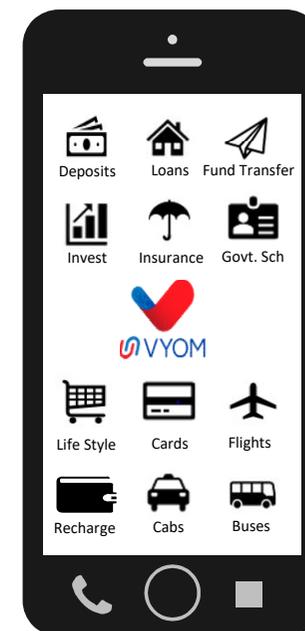
Highest Volume of UPI Remittances



Transactions done through Digital



FinTechs Engaged



- 350+ Features
- 20 Million+ Registered Users
- 2.2 Million+ Daily Logins



Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

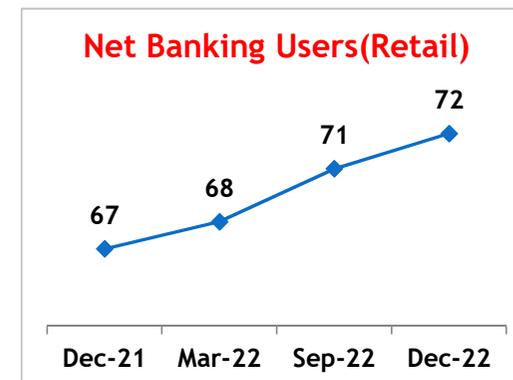
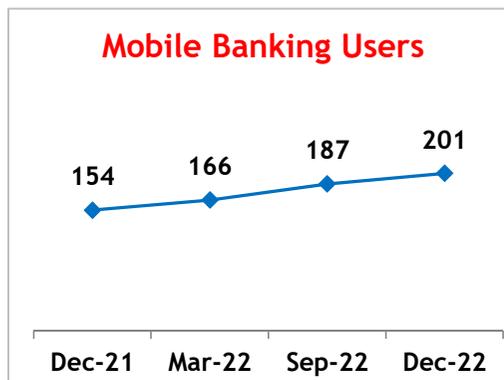
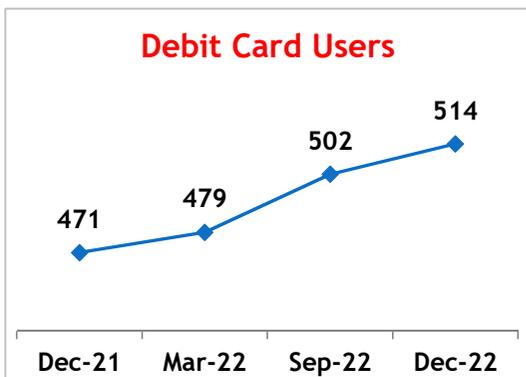
Fin Inclusion & ESG

Group Entities

Awards

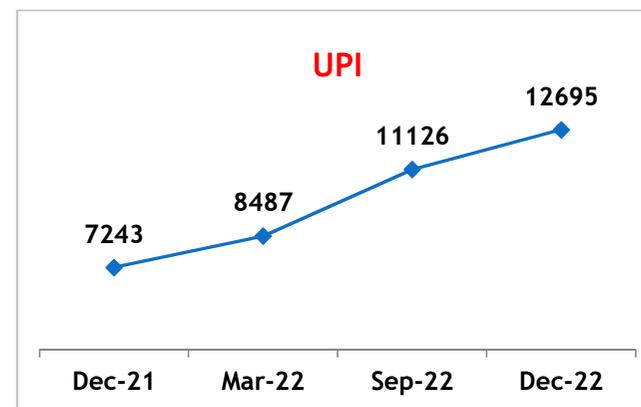
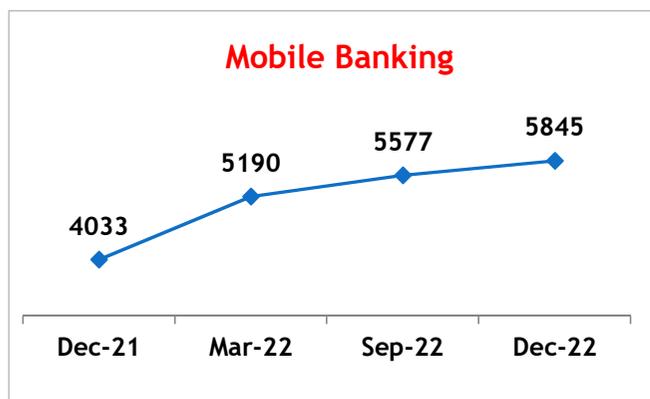
Digital Footprints

(No. in Lakhs)



Volume of Transactions (QoQ)

(No. in Lakhs)



Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

Group Entities

Awards

Improving Asset Quality



Separate “Transaction Monitoring Vertical” to monitor EWS & Frauds



Feet on Street, Leveraging BC network for collections



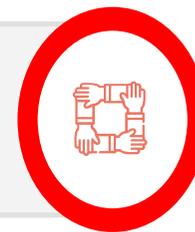
End-to-end digital solution for Recovery management



Initiatives across domains

Digital Innovations

Innovation lab - Providing Sandbox environment for Fintech to test innovative products



Ethical Hacking & Vulnerable Assessment & Penetration Testing Lab



Cyber Security Centre of Excellence



Creating best-in-class HR organization

Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

Group Entities

Awards

Setting the Foundation

- Unique Role & Measurable KRAs for entire workforce
- Job Families to build specialized, future ready skill-sets

Digitized process & Control

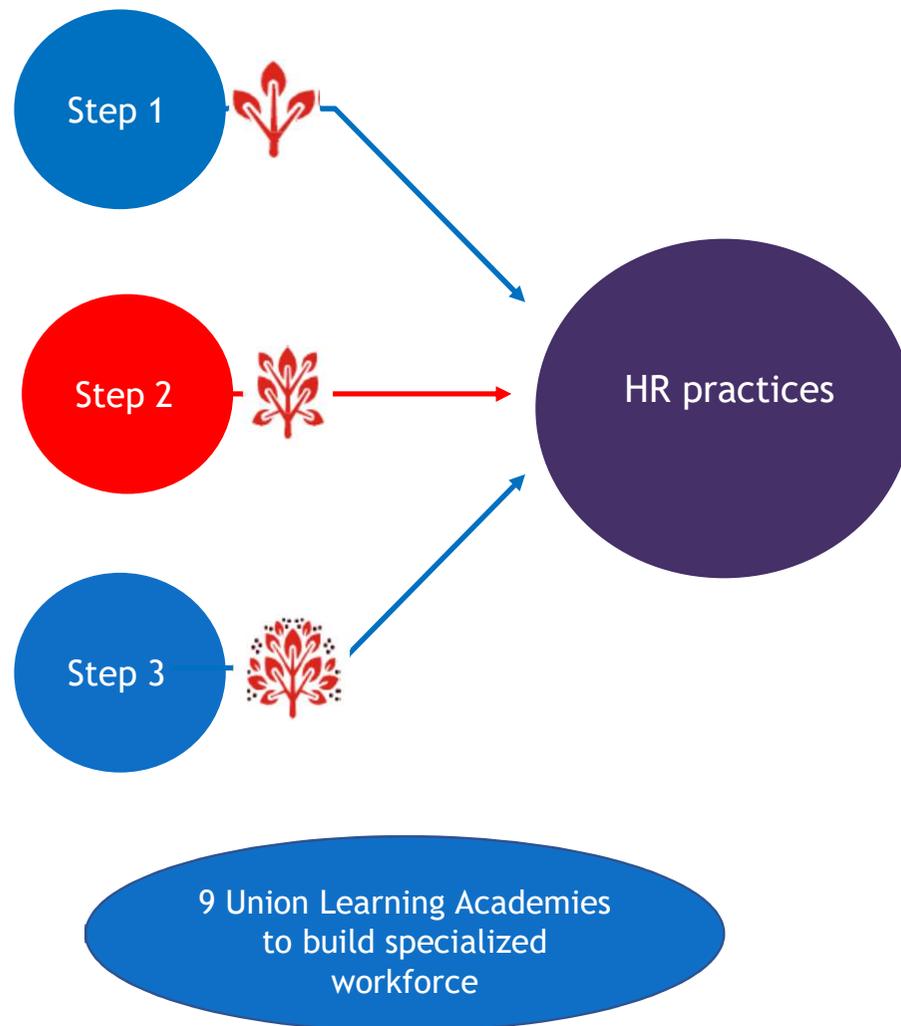
- Assignment of roles & KRAs through role clarity tool
- Objective performance appraisal

Unlock Employee Potential

- Behavioral competencies & IDP creation;
- Integrated HR interventions (curated L&D, R&R, etc.)

Empower Her/Him: Gender focused Committee for career advancement

9 Union Learning Academies to build specialized workforce





₹ in crore

Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

Group Entities

Awards

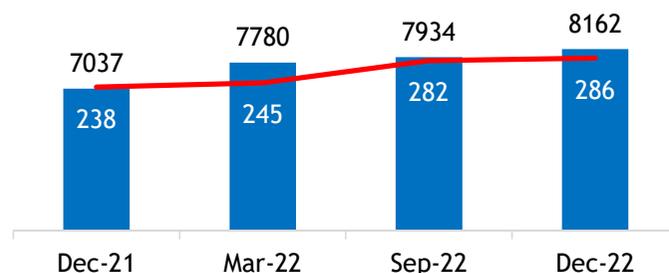
Priority Sector Lending

Particulars	RBI Benchmark (as % of ANBC)	Achieved (as % of ANBC)
Agriculture	18.00	20.96
Small and Marginal Farmers	9.50	14.23
Micro Enterprises	7.50	8.92
Weaker Section	11.50	17.46
Women Beneficiaries	5.00	15.51
Total Priority	40.00	45.43

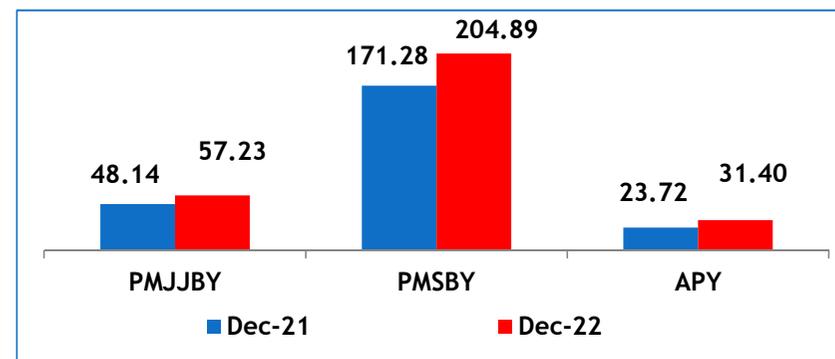
Govt. Schemes

Scheme	No. of Accounts	Amount Sanctioned
PMSVANidhi	4,67,641	572
Union Guaranteed Emergency Credit Line	3,91,627	16,516
Union Personal Loan for COVID Treatment (UPLCT)	1,319	52
Pradhan Mantri Mudra Yojana (during 9M FY23)	6,84,279	12,317

■ Total PMJDY Accounts (No. in Lakhs)
— Balance in PMJDY A/c (Rs. in Cr)



Performance under Social Security Schemes (# Lakhs)



Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

Group Entities

Awards

Environmental



- * Credit facility to Renewable Energy Sector - ₹11,031 Crores as on 31.12.2022
- * ₹ 164 Crore Sanctioned as on 31.12.2022 under Union Green Miles
- * Finance to MSME under TReDS :No. of Bills discounted 59,366 of ₹7536 Crores
- * Sustainable Development And Business Responsibility Policy 2022-23
- * Founding member of Indian Green Building Council (IGBC)

Social



- * 30 RSETI Centres, trained 2.73 lakh people with Settlement Ratio of 73%
- * Under PMSvanidhi, sanctioned total 75,517 applications of ₹ 124 Crs in 9MFY23
- * Women entrepreneurs :Sanctioned 11,526 applications of ₹1,408 Crs 9MFY23
- * CSR: ₹4.67 Crs was donated during Q3FY23 through Union Bank Social Foundation

Governance



- * Customer Rights Policy
- * Related Party Transactions Policy
- * Whistle Blower policy
- * Gender diversity
- * Maiden Policy On Sexual Harassment Of Male/ Transgender



Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

Group Entities

Awards

Subsidiaries, Joint Ventures, Associates

₹ in crore

Name of the Entity	Holding(%)	Profit After Tax	
		Q3FY22	Q3FY23
Subsidiaries			
Union Bank of India (UK) Limited	100.00%	0.55	1.83
Union Asset Management Co. Private Limited	100.00%	6.04	3.83
UBI Services Ltd.	100.00%	(0.32)	0.54
Andhra Bank Financial Services Limited	100.00%	0.19	0.21
Union Trustee Co. Pvt. Limited	100.00%	0.03	0.04
Joint Ventures			
Star Union Dai-ichi Life Insurance Co. Limited	25.10%	(54.47)	(0.56)
India International Bank (Malaysia) BHD	25.00%	(1.50)	(1.51)
ASREC India limited	26.02%	4.33	1.83
Associate			
Chaitanya Godavari Gramin Bank	35.00%	43.00	78.38

Overview

Q3 Highlights

Guidance

Business

Financials

Asset Quality

Capital Adequacy

Strategic Initiatives

Fin Inclusion & ESG

Group Entities

Awards

Awards and Accolades

Won 6 IBA Awards-2022



Cyber Security Awards



HR Awards

Security Leader of the Year (BFSI) under DSCI AISS Award-2022

Best Security Practices (BFSI) under DSCI AISS Award-2022

BAI Global Innovation Award for Innovation in HR Transformation

Most Preferred Workplaces in BFSI 2022 under Team Marksmen Award

NCPEDP- LTIMindtree Helen Keller Awards-2022 for Role Model Companies (on equal opportunities for persons with disabilities)

2nd Rank under EASE 5.0 in Q1 & Q2 FY23

IBA Awards

2nd

Best AI & ML Bank

Best Financial Inclusion

Disclaimer

Except for the historical information contained herein, statements in this presentation which contain words or phrases such as “is”, “aims”, ‘will’, ‘would’, ‘indicating’, ‘expected to’ etc., and similar expressions or variations of such expressions may constitute ‘forward-looking statements’. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion in business, the impact of any acquisitions, the adequacy of our allowance for credit losses, technological implementation and changes, the actual growth in demand for banking products and services, investment income, cash flow projections, our exposure to market risks as well as other risks. Union Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.

THANK YOU



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