



350+ Services



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यूनियन बैंक ऑफ इंडिया Union Bank of India

भारत सरकार का उपक्रम

A Government of India Undertaking

Investor Presentation



e-Rupee

Financial Results Q2FY25



Women Empowerment (only PSB to have Women's Hockey Team)



Scan to know more



Digital KCC



ESG Initiatives



Union SWAR (Employee Wellness Program)



Uni Pay Plus



@unionbankofindia



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@UnionBankofIndiaUtube



@unionbankofindia



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Global Business mix - ₹ 21.71 Trillion

- Advances: ₹ 9.29 Trillion
- Deposits : ₹ 12.42 Trillion



8,555 Branches & 9,124 ATMs

Branches Share

- Rural (30%)
- Semi-urban (29%)
- Urban (20%)
- Metro (21%)



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



22,400+ Business Correspondents



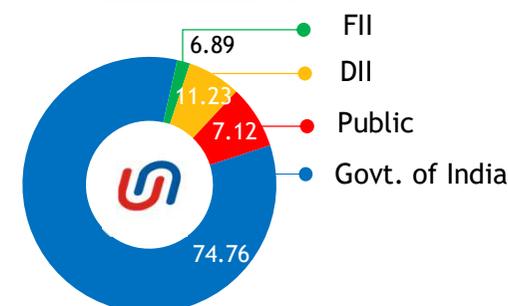
74,600+ Employees



5th Largest PSB in Business Mix*

9.3% Share among PSBs in Business*

Shareholding (%)



Centralized Processing Centres



135 MSME Loan Points



99 Union MSME First Branches



137 Retail Loan Points & 54 Agriculture Loan Points



1,685 Gold Loan Points



6 SAMBs & 30 ARBs



16 LCBs & 37 MCBs

Guidance vs Actuals

Key Parameters	Mar-25 (Guidance)	Sep-24 (HY) (Actual)
 Advances Growth (YoY)	11 - 13 %	9.63%
 Deposits Growth (YoY)	9 - 11 %	9.17%
 NIM %	2.8 - 3.0 %	2.97%
 GNPA %	< 4.00 %	4.36%
 Slippages	~ ₹ 11,500 Cr	₹ 7,537 Cr
 Recovery	~ ₹ 16,000 Cr	₹ 7,300 Cr

Operating Performance (Sep-24 Q)

Deposits



9.17% YoY

Deposit growth

Advances



9.63% YoY

Consistent & Sustained Credit Growth

RAM



12.31% YoY

Robust growth in RAM advances

Capital



CRAR 17.13%
CET-I 13.88%

Improved by 44 bps YoY
Improved by 83 bps YoY

Asset Quality



GNPA 4.36%
NNPA 0.98%
PCR 92.79%

Improved by 202 bps YoY
Improved by 32 bps YoY
Improved by 76 bps YoY

Operating Profit



₹ 8,113 Cr

Increased by 12.35% YoY

Net Profit



₹ 4,720 Cr

Increased by 34.43% YoY

Margin



NII ₹ 9,047 Cr
NIM 2.90%

NII ₹ 9,126 Cr (Sep-23 Q)
NIM 3.18% (Sep-23 Q)

Efficiency



Credit Cost 1.09%

Credit Cost 0.81% (Sep-23 Q)

Profitability



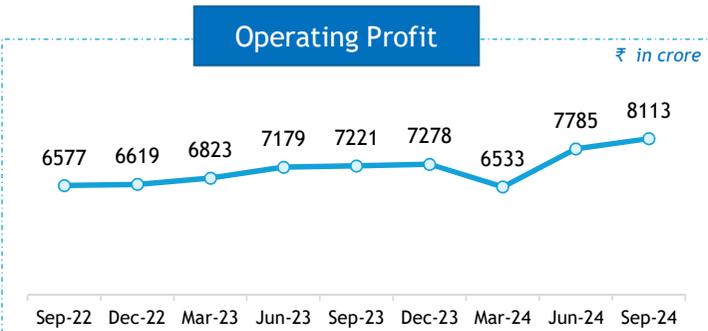
RoA 1.35%
RoE 19.10%

Book Value ₹129.48

Improved by 28 bps YoY
Improved by 113 bps YoY
Increased by 22.76% YoY

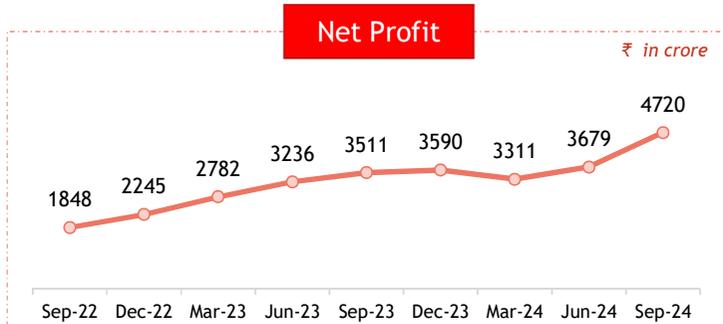
As per RBI guidelines, 'penal interest' is to be treated as 'penal charges'. This will now form part of Non-interest income, instead of interest income. Impact of the same is reduction of 11 bps (Q2FY25) & 6 bps (H1FY25) respectively on Net Interest Margin (NIM).

Profitability



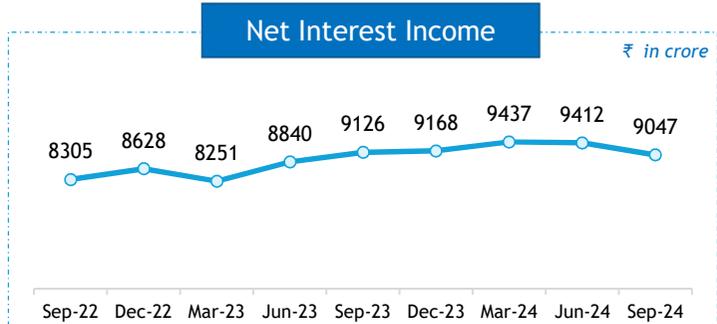
Sep-23(6M)
14,400

Sep-24(6M)
15,898



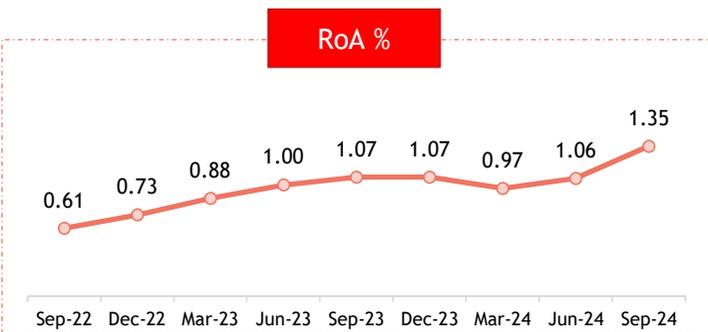
Sep-23(6M)
6,748

Sep-24(6M)
8,399



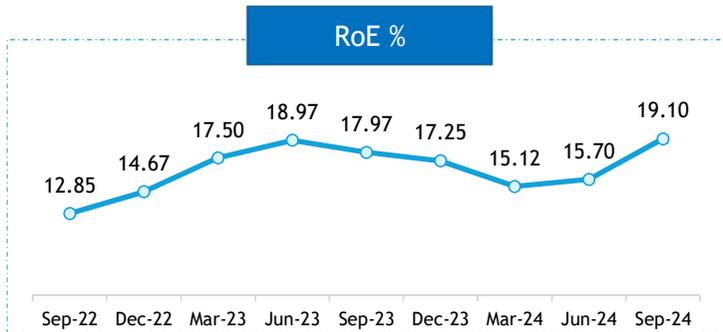
Sep-23(6M)
17,966

Sep-24(6M)
18,459



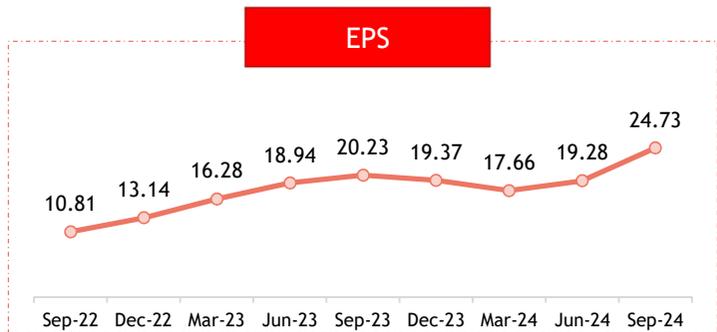
Sep-23(6M)
1.04%

Sep-24(6M)
1.20%



Sep-23(6M)
17.26%

Sep-24(6M)
16.99%



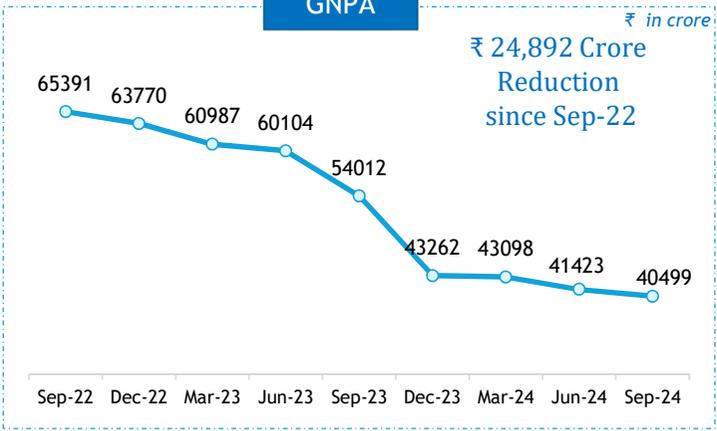
Sep-23(6M)
19.44

Sep-24(6M)
22.00

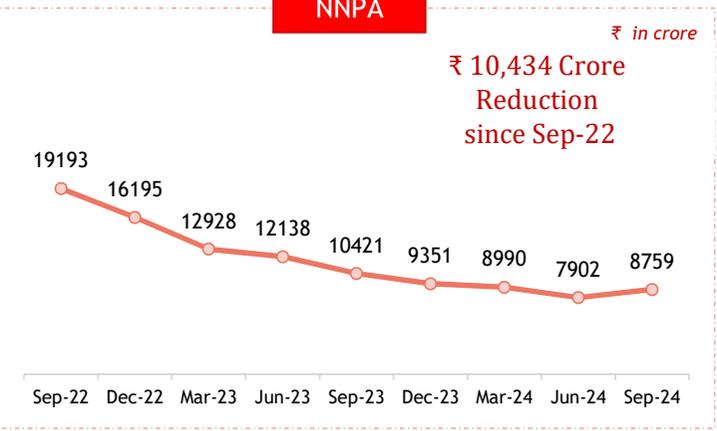
Operating Profit & Net Profit were lower in Mar-24 due to one-time impact of bipartite settlement retirement benefits.

Asset Quality

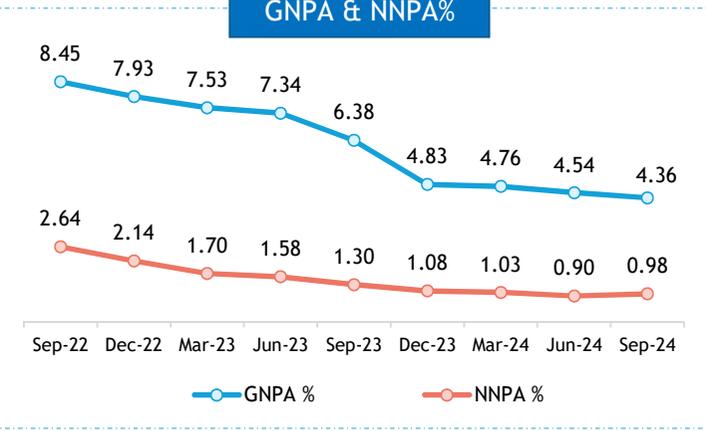
GNPA



NNPA



GNPA & NNPA%



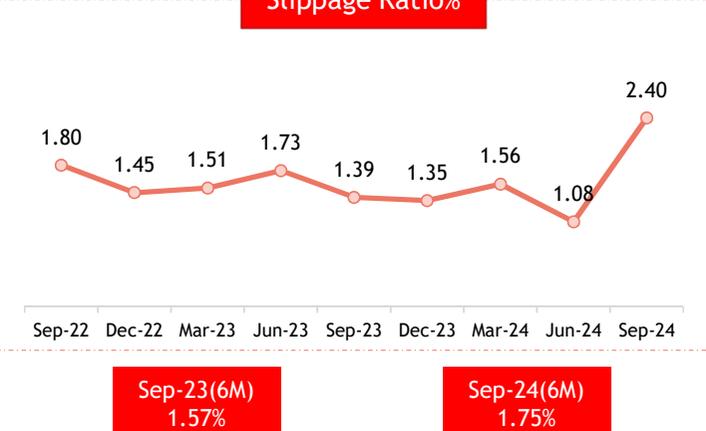
PCR%



Credit Cost%



Slippage Ratio%



Sep-23 (6M)
0.89%

Sep-24 (6M)
0.91%

Sep-23 (6M)
1.57%

Sep-24 (6M)
1.75%

Robust & diversified Credit Growth

₹ in crore

Particulars	Sep-23	Mar-24	Jun-24	Sep-24	YoY (%)	QoQ (%)
Retail	1,68,256	1,77,488	1,82,316	1,92,375	14.33	5.52
Agriculture	1,65,506	1,83,833	1,88,939	1,91,913	15.96	1.57
MSME	1,33,822	1,35,748	1,36,951	1,40,836	5.24	2.84
RAM Advances	4,67,584	4,97,069	5,08,206	5,25,124	12.31	3.33
LC & Others	3,79,630	4,07,815	4,04,008	4,03,708	6.34	-0.07
Global Advances	8,47,214	9,04,884	9,12,214	9,28,832	9.63	1.82
W/w Overseas Advances	25,777	31,252	33,417	34,428	33.56	3.03

Consistent & sustained growth

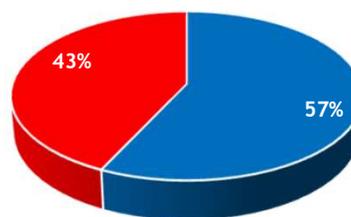
Credit / Deposit Ratio

Global	76.80%
Domestic	73.98%

2Y - CAGR

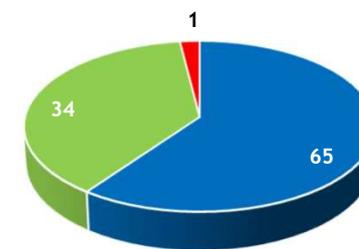
Global Advances	9.57%
Domestic Advances	9.02%
RAM	13.46%

Composition%



■ RAM ■ LC & Others

Retail-Bureau Scores (%)



■ >=750 ■ 700-749 ■ <700

Credit Growth- RAM

Retail Portfolio of

~₹ **1.92** lakh crores

Sep 24:

21.51%

of Dom. Adv.

₹ in crore

Particulars	Sep-23	Sep-24	% Share Sep-24
Home Loans	82,509	92,145	47.90
Vehicle Loans	17,907	21,105	10.97
Education Loans	11,716	15,209	7.91
Mortgage Loans	14,511	15,587	8.10
Others	41,613	48,329	25.12
Total Retail	1,68,256	1,92,375	100.00

Agri Portfolio of

~₹ **1.92** lakh crores

Sep 24:

21.46%

of Dom. Adv.

₹ in crore

Particulars	Sep-23	Sep-24	% Share Sep-24
Farm Credit(Crop, Investment & Allied)	1,25,609	1,46,520	76.35
Agri Ancillary Activities	36,253	41,383	21.56
Agri Infrastructure	3,644	4,010	2.09
Total Agri	1,65,506	1,91,913	100.00

MSME Portfolio of

~₹ **1.41** lakh crores

Sep 24:

15.75%

of Dom. Adv.

₹ in crore

Particulars	Sep-23	Sep-24	% Share Sep-24
Micro	70,372	73,495	52.18
Small	39,899	43,168	30.65
Medium	23,551	24,173	17.16
Total MSME	1,33,822	1,40,836	100.00

Credit to Industries

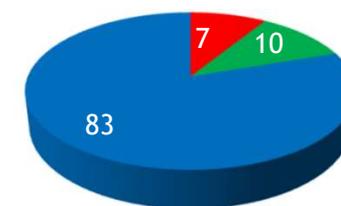
S. No.	Sectors	(% Share in Domestic Advances)			
		Sep-23		Sep-24	
		₹ In Crore	% Share	₹ In Crore	% Share
1	Infrastructure	90,463	11.01	91,028	10.18
2	NBFCs and HFCs	1,18,723	14.45	1,13,507	12.69
	- HFCs	38,120	-	32,463	-
	- PSU & PSU Backed NBFCs	33,091	-	24,359	-
	- Pvt. NBFCs	47,512	-	56,685	-
3	Basic Metals	22,987	2.80	25,666	2.87
4	Petroleum/Coal/Nuclear	11,280	1.37	13,020	1.46
5	Food Processing	23,601	2.87	28,687	3.21
6	Chemical & Chemical Products	13,081	1.59	12,525	1.40
7	Textiles	16,664	2.03	16,830	1.88
	Total (1 to 7)	2,96,799	36.13	301,263	33.68

Some sectors within "Infrastructure" for last year & current year are provided below:

i)	-Power	36,757	-	37,894	-
	-Renewable Energy	7,382	-	12,119	-
	w/w Wind	316	-	93	-
	Solar	5,281	-	7,601	-
	-Thermal	17,485	-	15,345	-
	-Govt. PSU (Power)	25,869	-	24,739	-
	-Non-PSU (Power)	10,888	-	13,155	-
ii)	-Road	20,286	-	25,942	-
	- HAM	4,560	-	8,923	-
iii)	-Others	33,420	-	27,192	-

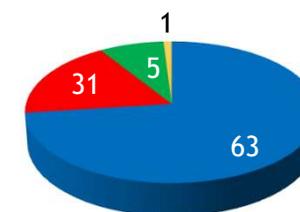
Amounts have been reclassified wherever required to match with current year's classification

Rating-Corporate Loans (>25 Cr)



■ BB & Below ■ BBB ■ A & Above

NBFC -Rating Profile of Standard Exposure (%)



■ AAA ■ AA ■ A ■ BBB & Lower

Deposit Growth

₹ in crore

Particulars	Sep-23	Mar-24	Jun-24	Sep-24	Y-o-Y (%)	Q-o-Q (%)
Global Deposits	11,37,628	12,21,528	12,24,191	12,41,947	9.17	1.45
- Domestic Deposits	11,20,185	11,99,197	11,96,168	12,11,178	8.12	1.25
- CASA(%) Domestic	34.66	34.20	33.40	32.72	-194 bps	-68 bps

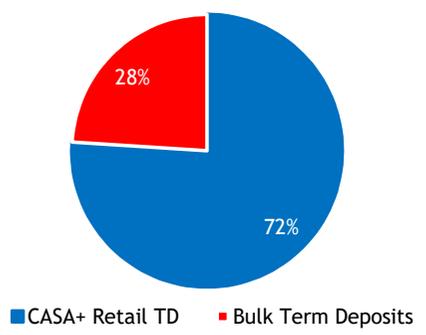
2Y - CAGR

Particulars	As on 30.09.24
Global Deposits	9.11%
Domestic Deposits	7.76%

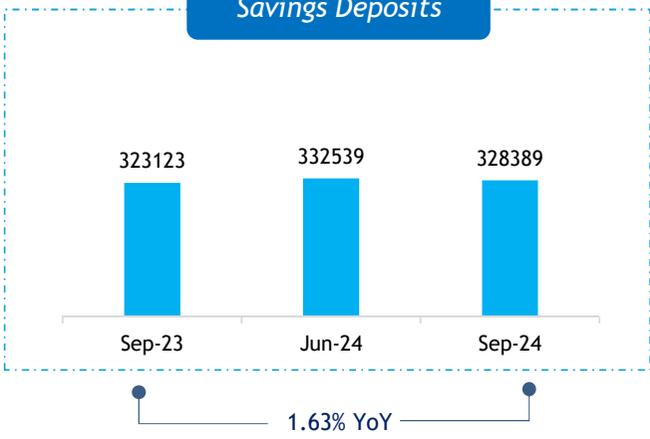
Liquidity Position

Particulars	As on 30.09.24
Avg. LCR	144.12%
NSFR	126.78%

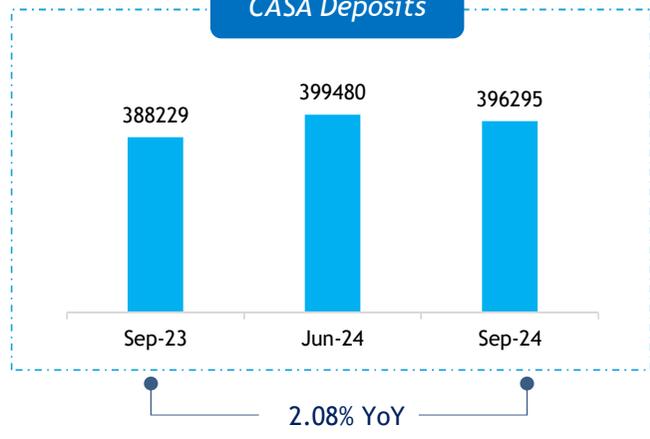
Composition of Deposits (%)



Savings Deposits

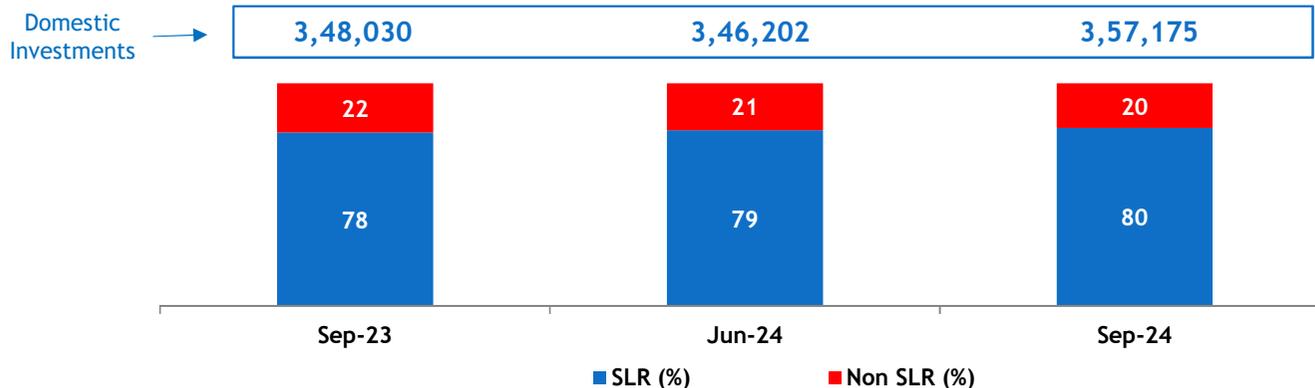


CASA Deposits



Investment Portfolio

₹ in crore



Particulars (Domestic)	Sep-23	Jun-24	Sep-24	Sep-23	Jun-24	Sep-24
		₹ in crore			M-Duration (%)	
SLR	2,72,583	2,73,987	284,423	3.34	3.87	4.06
HTM	2,22,066	2,33,141	246,239	3.91	4.15	4.35
AFS	50,770	14,496	13,703	0.69	3.85	3.99
FVTPL / HFT	(253)	26,350	24,481	7.00	1.46	1.16
w/w FVTPL-HFT	-	26,350	24,481	-	1.46	1.16
NON SLR	75,447	72,215	72,752	4.64	4.43	4.31
HTM	45,622	50,375	50,432	5.45	4.91	4.86
AFS	28,092	9,835	10,384	2.62	1.27	1.13
FVTPL / HFT	190	10,471	10,403	4.50	4.31	4.07
w/w FVTPL-HFT	-	1,104	706	-	6.99	4.00
Subs & JV	1,543	1,533	1,533	-	-	-

Composition of Domestic Investments			
Category	Sep-23	Jun-24	Sep-24
SLR Investments	2,72,583	2,73,987	2,84,423
Non-SLR Investments	75,447	72,215	72,752
W/w			
<i>Commercial Paper</i>	4,645	2,835	2,127
<i>Certificate of Deposits</i>	2,584	1,262	2,742
<i>Mutual Funds</i>	645	414	402
<i>Shares</i>	4,986	6,620	6,247
Bonds & Debentures	58,227	58,073	58,210
<i>Others</i>	4,360	3,010	3,024
Total Investments	3,48,030	3,46,202	3,57,175

Profit & Loss Statement

₹ in crore

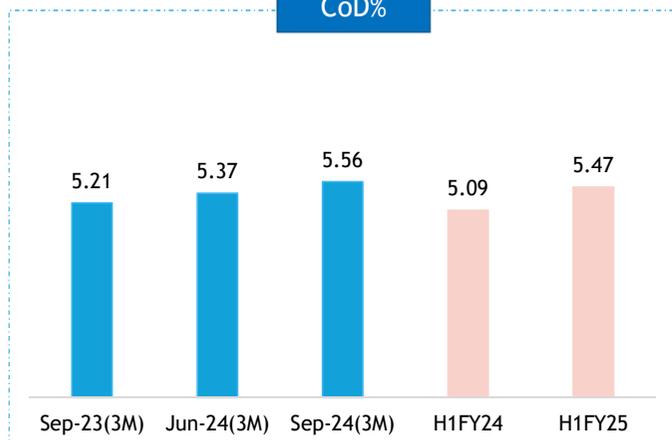
Parameter	Sep-23 (3M)	Mar-24 (12M)	Jun-24 (3M)	Sep-24 (3M)	Y-o-Y%	Q-o-Q%	Sep-23 (6M)	Sep-24 (6M)	Y-o-Y%
Interest Income	24,587	99,778	26,364	26,708	8.63	1.30	48,065	53,073	10.42
Interest Expense	15,461	63,208	16,952	17,661	14.23	4.18	30,099	34,613	15.00
Net. Interest Income	9,126	36,570	9,412	9,047	-0.87	-3.88	17,966	18,459	2.74
Non-Interest Income	3,695	16,080	4,509	5,328	44.19	18.16	7,598	9,837	29.47
- Fee based Income	1,903	8,182	2,868	2,563	34.68	-10.63	4,037	5,432	34.56
i) Processing charges	417	1,502	317	432	3.60	36.28	695	750	7.91
ii) Comm. On Insurance Business	90	353	94	144	60.00	53.19	146	238	63.01
iii) Fee received on PSLC Certificate	32	582	955	-	-	-	582	955	64.09
iv) Comm. On CMS	118	628	165	234	98.31	41.82	224	399	78.13
v) Comm. From LC/BG	246	1,031	281	236	-4.07	-16.01	481	516	7.28
vi) Income from Debit/Credit Card	283	1,245	337	350	23.67	3.86	527	687	30.36
vii) Others	717	2,841	719	1,167	62.76	62.31	1,382	1,887	36.54
- Treasury Income	681	2,849	700	1,026	50.66	46.57	1,455	1,725	18.56
i) Profit on Sale of Investments	251	1,638	413	635	152.99	53.75	796	1,049	31.78
ii) Exchange Profit	234	919	197	202	-13.68	2.54	503	399	-20.68
iii) Investment Depreciation/ Reversal	196	292	90	189	-3.57	110.00	164	278	69.51
- Recovery in W/O	856	3,987	954	1,420	65.89	48.85	1,548	2,374	53.36
- Interest on Income Tax Refund	255	1,062	-	334	30.98	-	558	334	-40.14
Operating Income	12,821	52,650	13,921	14,375	12.12	3.26	25,564	28,296	10.69
Operating Expenses	5,600	24,440	6,136	6,263	11.84	2.07	11,164	12,399	11.06
Operating Profit	7,221	28,211	7,785	8,113	12.35	4.21	14,400	15,898	10.40
Provisions	3,709	14,562	4,106	3,393	-8.52	-17.36	7,652	7,499	-2.00
Net Profit	3,511	13,648	3,679	4,720	34.43	28.30	6,748	8,399	24.47

Provisions

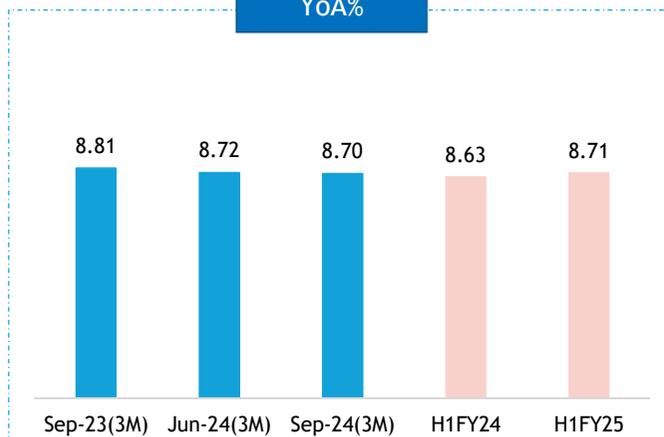
Parameter	Sep-23 (3M)	Mar-24 (12M)	Jun-24 (3M)	Sep-24 (3M)	Sep-23 (6M)	Sep-24 (6M)
NPAs	1,691	6,387	1,651	2,504	3,676	4,155
Provision on Non Performing Investments	-124	-355	-300	239	-230	-61
Provision on Standard Assets	196	696	1,296	-1029	252	267
Taxation (including Deferred Tax Assets)	1,942	7,782	1,351	1,681	3,879	3,031
Others	4	52	108	-2	75	107
Total	3,709	14,562	4,106	3,393	7,652	7,499
Credit Cost(%)	0.81	0.74	0.73	1.09	0.89	0.91

Key Ratios

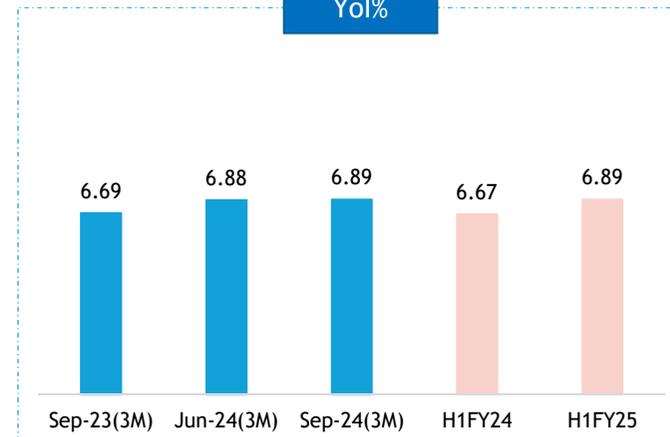
CoD%



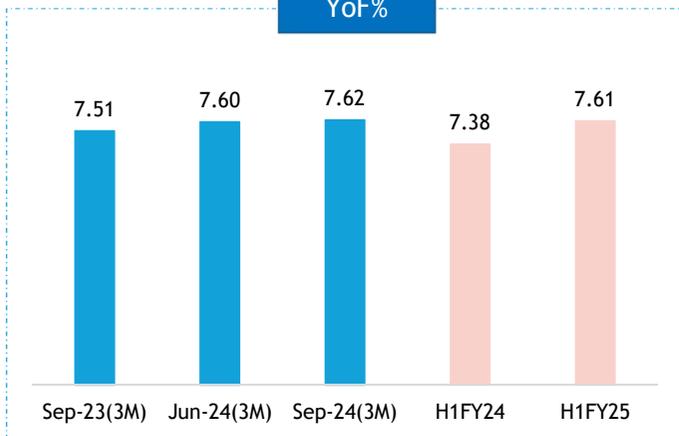
YoA%



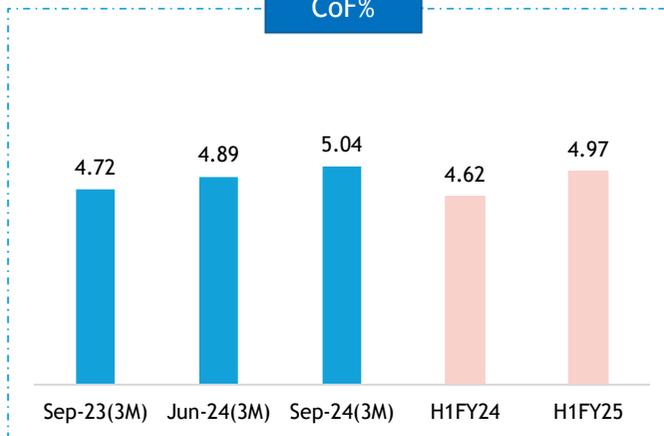
YoI%



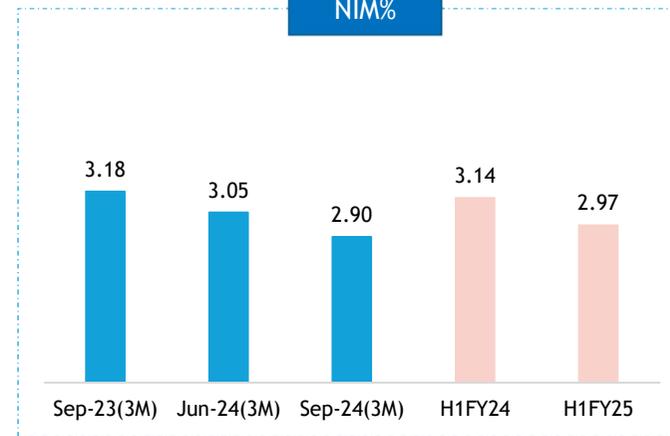
YoF%



CoF%

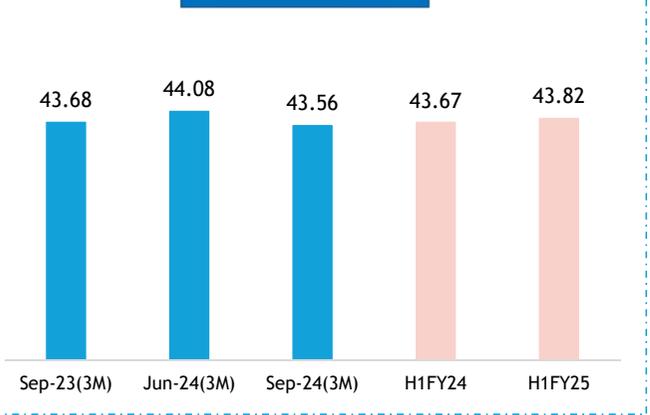


NIM%

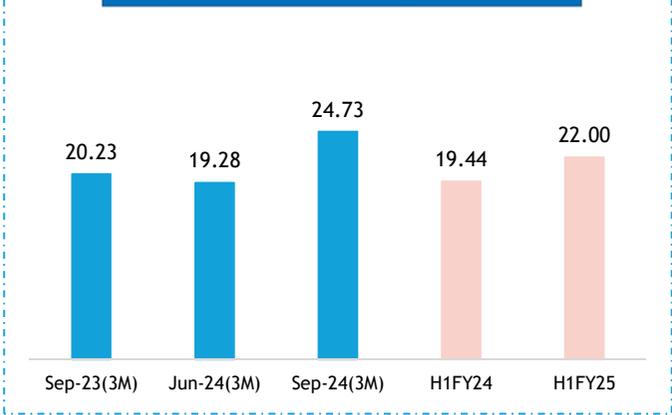


Key Ratios

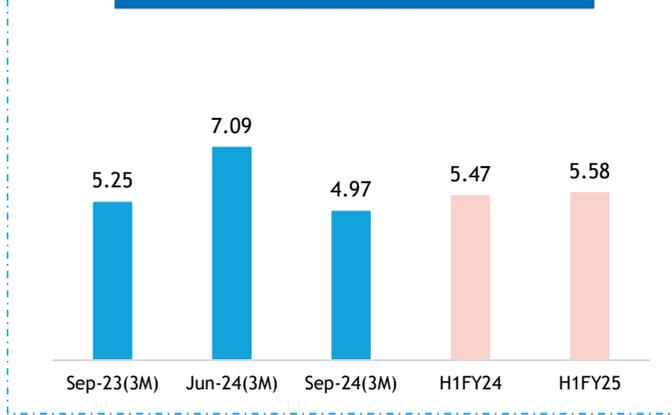
Cost to Income%



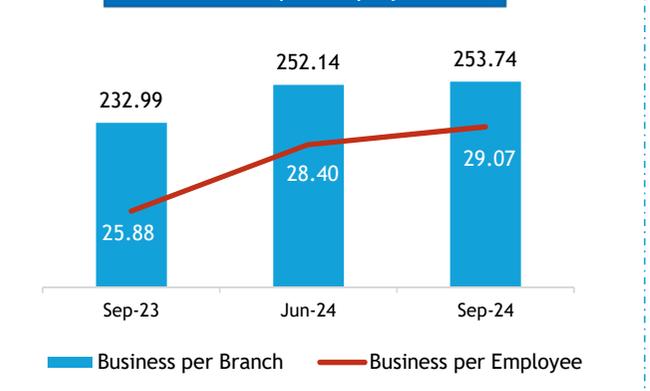
Earning per Share (₹)



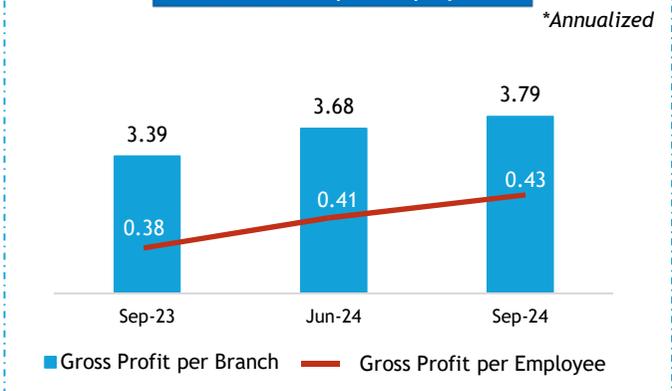
Price to Earning (P/E)



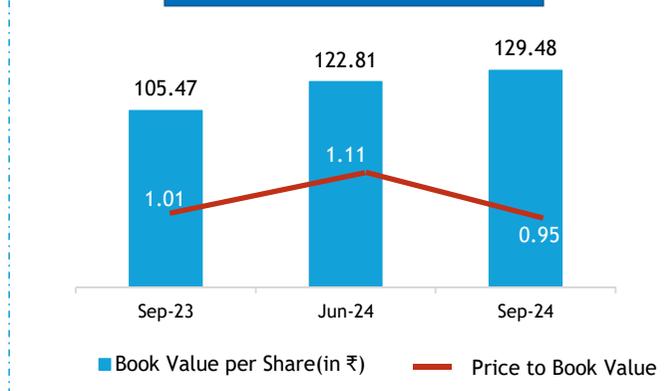
Business per Branch & Business per Employee



Gross Profit per Branch & Gross Profit per Employee



Book Value per Share (in Rs.) & Price to Book Value



₹ in crore

Movement of NPAs

Parameter	Sep-23 (3M)	Mar-24 (12M)	Jun-24 (3M)	Sep-24 (3M)	Sep-23 (6M)	Sep-24 (6M)
Gross NPA - Opening	60,104	60,987	43,098	41,423	60,987	43,098
Add : Additions	2,632	11,877	2,318	5,219	5,873	7,537
-Balance increase in existing NPA	105	710	260	273	314	533
-Fresh slippages	2,527	11,167	2,058	4,946	5,559	7,004
Less : Reductions	8,724	29,766	3,993	6,143	12,848	10,136
-Cash Recovery (a)	1,722	7,289	1,200	977	2,888	2,177
-Up-gradation (b)	984	4,213	607	1,007	1,985	1,614
-Write Off	6,018	18,264	2,186	4,159	7,975	6,345
Gross NPAs- Closing	54,012	43,098	41,423	40,499	54,012	40,499
Gross NPA (%)	6.38	4.76	4.54	4.36	6.38	4.36
Net NPA	10,421	8,990	7,902	8,759	10,421	8,759
Net NPA (%)	1.30	1.03	0.90	0.98	1.30	0.98
Recovery in D/L (c)	695	3,065	607	528	1,400	1,135
Recovery in TWO (d)	856	3,987	954	1,420	1,548	2,374
Total Recovery(incl. TWO) (e= a+b+c+d)	4,257	18,554	3,368	3,932	7,821	7,300
Delinquency Ratio(%)	1.39	1.59	1.08	2.40	1.57	1.75
PCR%	92.03	92.69	93.49	92.79	92.03	92.79

₹ in crore

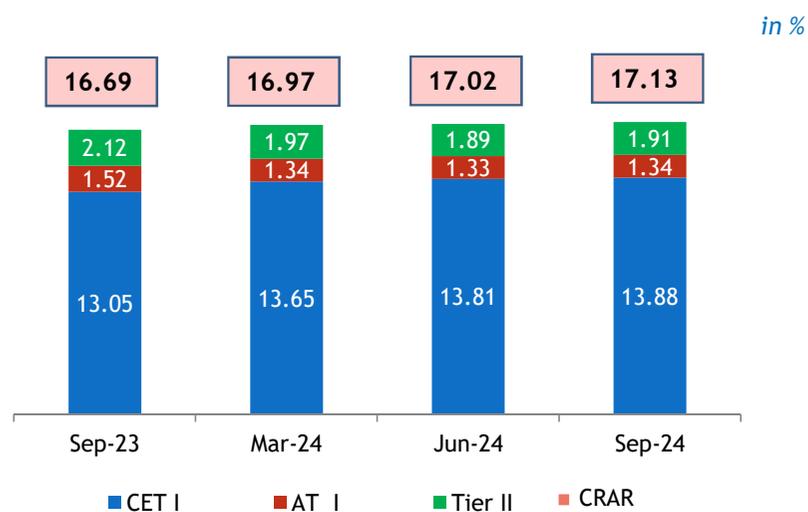
Sectoral Asset Quality

Segment	Slippages During					Outstanding NPA as on				Sectoral NPA (%)			
	Sep-23 (3M)	Mar-24 (12M)	Jun-24 (3M)	Sep-24 (3M)	Sep-24 (6M)	Sep 2023	Mar 2024	Jun 2024	Sep 2024	Sep-23	Mar-24	Jun-24	Sep-24
Retail Loans	506	2,234	654	488	1,142	4,688	4,164	4,391	3,788	2.79	2.35	2.41	1.97
Agriculture	1,004	4,023	581	567	1,148	14,793	15,645	15,351	14,873	8.94	8.51	8.13	7.75
MSME	827	3,311	869	745	1,614	14,095	11,502	11,562	10,249	10.53	8.47	8.44	7.28
LC & Others	295	2,309	214	3,419	3,633	20,436	11,787	10,119	11,588	5.38	2.90	2.50	2.87
Total	2,632	11,877	2,318	5,219	7,537	54,012	43,098	41,423	40,499	6.38	4.76	4.54	4.36

Restructuring								
Segment	RF 1.0 as on				RF 2.0 as on			
	Sep-23	Mar-24	Jun-24	Sep-24	Sep-23	Mar-24	Jun-24	Sep-24
MSME	957	819	760	708	2,010	1,707	1,267	1,182
Personal Loans	1,974	1,812	1,434	1,295	4,444	4,128	3,789	3,503
Agriculture Allied	--	--	--	--	216	199	153	138
Corporate Loans	4,920	4,704	4,460	4,412	--	--	--	--
Total	7,851	7,335	6,654	6,415	6,670	6,034	5,209	4,823

SMA Position (Rs. >5 crs)				
Category	O/s Amount			
	Sep-23	Mar-24	Jun-24	Sep-24
SMA-0	1,384	1,004	5,144	5,499
SMA-1	665	1,213	253	312
SMA-2	2,366	1,024	1,337	1,664
Total	4,415	3,241	6,735	7,475

Capital Adequacy



₹ in crore

S.No.	Parameter	Sep-23	Mar-24	Jun-24	Sep-24
1.	Tier I	86,282	99,622	1,01,735	1,01,232
2.	Tier II	12,556	13,067	12,692	12,680
3.	Total Capital (Tier I+II)	98,838	1,12,689	1,14,427	1,13,912
4.	RWA	5,92,039	6,64,188	6,72,376	6,64,901

Rating / Outlook by Rating Agencies

Domestic

Rating Agency	AT-1	Tier-II
CRISIL	AA+/Stable	AAA/Stable
ICRA	--	AAA/Stable
India Ratings	AA+/Stable*	AAA/Stable*
CARE	AA+/Stable	AAA/Stable
Brickwork	AA+/Stable*	AAA/Stable*

*Rating upgraded during the year

International

Rating Agency	Issuer Rating
S&P Global Ratings	BBB-/Positive*
Fitch Ratings	BBB-/Stable

*Outlook upgraded during the year

Capital Raised during FY-24

₹ in crore

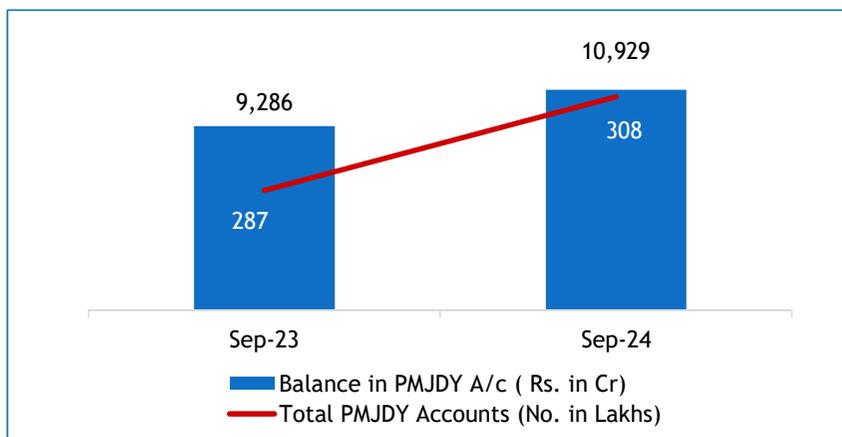
Equity
8,000

Capital Plan

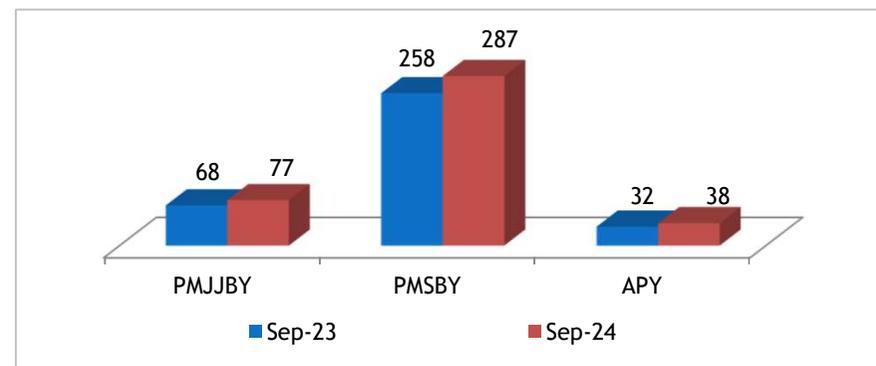
	Equity	AT-1	Tier-2	Total
Board Approved Plan	6,000	2,000	2,000	10,000

Inclusive Growth

Government Schemes		
Scheme	No. of Accounts	Amount Sanctioned (₹ in crore)
PMSVANidhi	9,28,839	1,337
Union Guaranteed Emergency Credit Line	3,92,288	16,811
Union Personal Loan for COVID Treatment (UPLCT)	1,104	44
Pradhan Mantri Mudra Yojana (during H1FY25)	4,08,745	10,074



Performance under Social Security Schemes (# Lakhs)



ESG: Banking for Sustainable Development



Environmental

- 👉 Board Approved ESG Risk Framework & Climate Risk Policy
- 👉 Founding member of Indian Green Building Council (IGBC)
- 👉 Sustainable Development And Business Responsibility Policy
- 👉 Credit facility to **Renewable Energy** Sector – ₹ 26,872 Cr
- 👉 ₹ 572 Crore Sanctioned under Union **Green Miles** – Electric Vehicles
- 👉 Become First Major Indian Bank as a signatory to Partnership for Carbon Accounting Financials (PCAF)

E



Social

- 👉 30 RSETI Centres, trained 3.64 lakh people with Settlement Ratio of 60%
- 👉 Financed **18,522** Street vendors ~ ₹43 Cr in Q2FY25 through **PMSVANidhi**
- 👉 Financed 3,608 **new SHGs** ~₹43 Crore in Q2FY25
- 👉 **Union Nari Shakti**: Sanctioned 7,449 applications of ₹728 Cr in Q2FY25
- 👉 Donation through Union Bank Social Foundation ₹ 4.76 Cr under CSR

S



Governance

- 👉 Board Composition – Diverse & Independent Directors
- 👉 Related Party Transaction Policy
- 👉 Whistle Blower Policy
- 👉 Corporate Communications Policy
- 👉 Policy on Sexual Harassment of Male/ Transgender at Workplace (Prevention, Prohibition and Redressal)

G

Digital Lending Journeys



₹ 11,700 +Cr

Business generated through 13+ lending journeys



7.11+ lakhs

Accounts Renewed/Reviewed

Digital Liability Journeys



72,340 A/cs

Digital Savings Account opened (D2C & Assisted mode)



₹ 71,000 + Cr

Fixed & Recurring Deposits amount sourced digitally (cumulative)



₹ 6,200 + Cr

Digital Deposit through Vyom / IB (during quarter)



₹ 165 +Cr

Mobilized in Digital Savings account.

Digital Channels



13.87 lakh

Customers onboarded. VYOM (11.49 lakh) + Internet Banking (2.38 lakh) registered



66,780

Users registered on CBDC platform

Digital Initiatives

Launch of



- PM Vishwakarma STP
- KCC Renewal (upto Rs 10.00 Lakh)
- KCC STP (D2C Journey) for Odisha State
- GST Gain STP (upto Rs 1 Cr) - Fresh Sanction
- Mudra - Kishor & Tarun STP & Union Nari Shakti STP for NTB Customers.

Feature Enhancements



- CBDC - Token Reconciliation Services (TRS), Multi Token Network & Implementation of enhanced security features, etc.
- VYOM/IB- Host to Host integration for bulk payment, Card Tokenization for VISA / MASTER, Opening of Mahila Samman savings Certificates, Govt. Insurance Scheme on JanSuraksha etc.
- UPI - Interoperable Cash Deposit, UPI Lite Auto Top-up & UPI Circle, Deposit to PPF & SSA accounts etc.
- CRM - CRV Value New Logic, New RM Module Dashboards, Pension Account Holder Leads, etc.

Digitization in Focus

Subsidy Credit using CBDC (Digital ₹)

Subhadra Yojana Subsidy Credit using CBDC (Digital ₹)

Bank is one amongst the very few Banks in the CBDC ecosystem participated in the Subsidy Credit under Subhadra Yojana of Odisha State Government and released the subsidy with 100% success rate.



Global Fintech Festival 2024

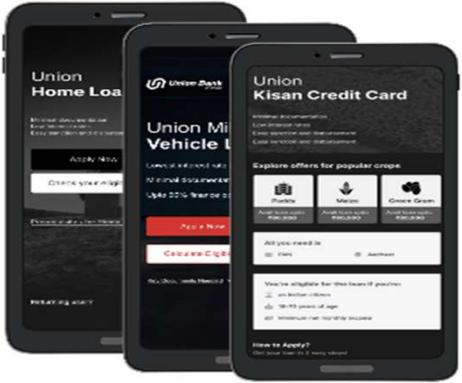
Bank has showcased new features of UPI in Global Fintech festival 2024

- Interoperable Cash Deposit (ICD) at CRM Machines
- UPI Lite Auto Top-up
- UPI Circle (Delegated payments through UPI)



Projects completed in Q2 FY 24-25

- Mudra STP (Kishor & Tarun) for NTB Customers
- Union Nari Shakti STP for NTB Customers
- PM Vishwakarma STP
- KCC STP (D2C Journey) for Odisha State
- KCC renewal (up to ₹10 Lacs) on LAS
- GST Gain STP (limit enhanced from ₹25 Lakh to ₹1 Cr).
- Digital Document Execution (DDE) through LAS extended for the state of West Bengal and also functionality extended for Education loan



Outcome of Various Digital Initiatives



36%

YoY growth in Fixed Deposits amount sourced digitally



12 lac+

Gold Loan Accounts sanctioned digitally



~2.4x

YoY growth in Fresh KCC accounts sanctioned digitally

Cumulative



99%

MSME Renewal for Rs. <10 lacs through STP



94%

Retail accounts reviewed digitally



~2.3x

YoY growth in loan accounts renewed digitally

Cumulative



~2.0x

YoY growth in LAD Accounts opened digitally



~1.8x

YoY growth in amount sanctioned under Shishu Mudra STP



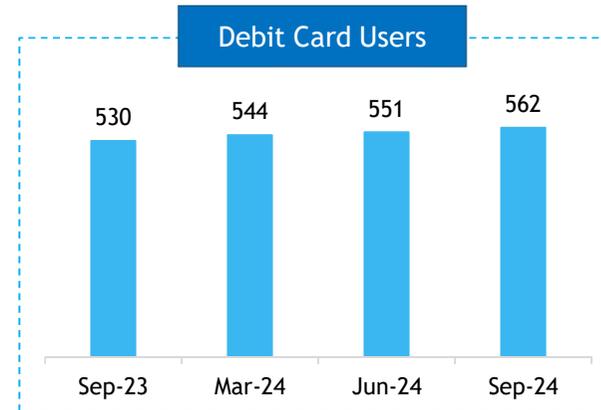
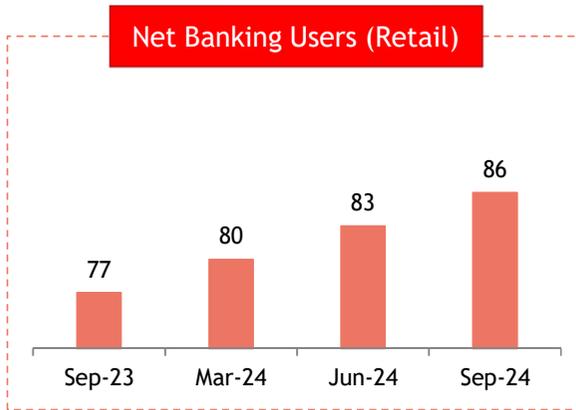
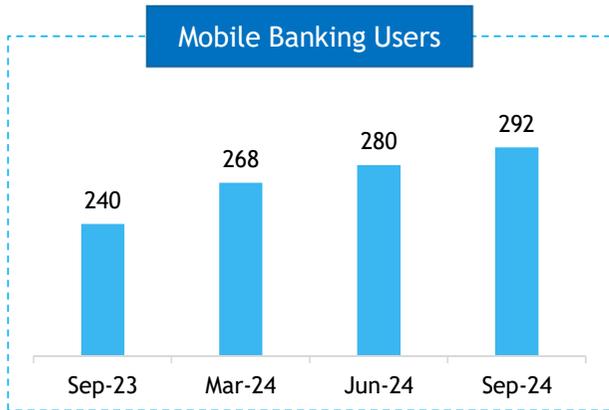
~1.4x

YoY growth in Union Education Accounts opened digitally

Cumulative

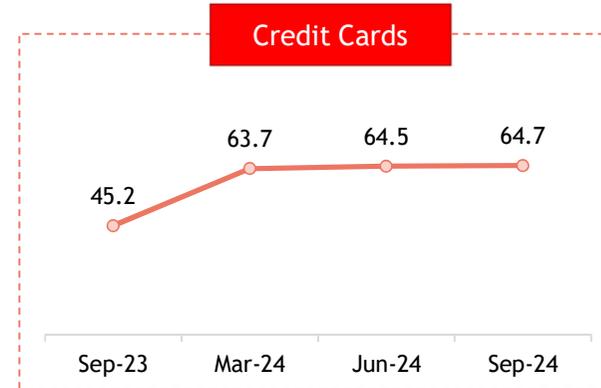
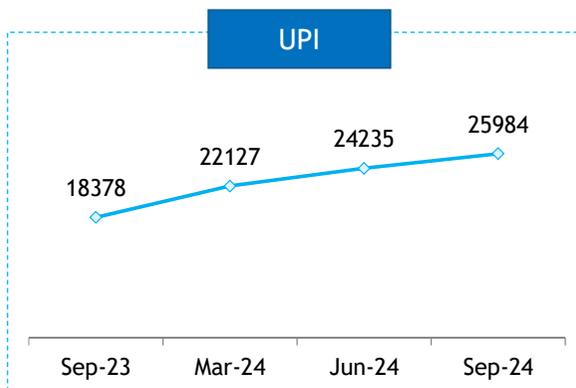
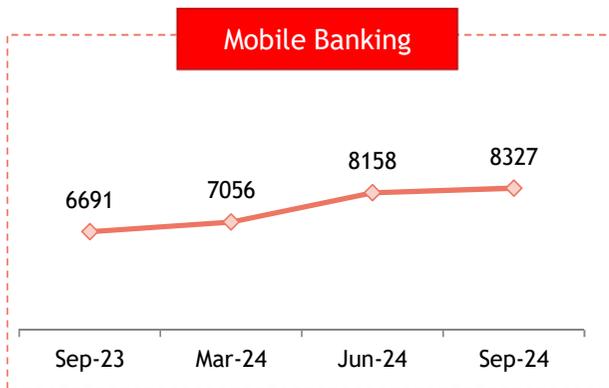
Digital Footprints

(No. in Lakhs)



Volume of Transactions (Q-o-Q)

(No. in Lakhs)



Corporate 360 Degree Solution

Corporate Business Centre (CBC)

18 centers PAN India

Objectives



 Acquisition of New Corporate Groups

 Building Strong Relationships & Fulfilling Client Needs

 Enhancing Customer Experience

 Maximizing Revenue (Interest Income & Non Interest Income both)

Major Achievements

- ✓ Contributed NII of ₹639.73 Crores & interest income of ₹178.98 Crores upto September 30, 2024.
- ✓ 1st Bank to implement collections through Virtual Account numbers facility.
- ✓ 16,460 USSA Accounts opened in current financial year from various corporates and institutions/Government.
- ✓ We have added 572 new clients under CMS Business.

Cyber Security Governance, Achievements & Recent Developments



Cyber Security Governance

Comprehensive Cyber Risk Insurance

Cyber Security Policies & SOPs



Centralised Cyber Threat Intelligence

Comprehensive Digital Risk Assessment

Advanced category BitSight Score among peer Banks

24*7 Security Operation Centre (SOC) Monitoring,



Cyber Security Achievements & Recent Developments

NCIIPC recognition - Critical Information Infrastructure (CII)

Indian Banking Association (IBA) - Best IT Risk Management Award : Runner Up

Data Security Council of India (DSCI) - Annual Information Security Summit 2023 : Runner Up

Comprehensive Cyber Security Awareness Program for Customers - Emails, Webinars, SMS, Whatsapp, Social Media, Internet and Mobile Banking, Bank Website

Established Cyber Security Center of Excellence (CCoE)

Subsidiaries & Joint Ventures

Name of the Entity	Holding (%)	Description
Subsidiaries		
Union Bank of India (UK) Ltd.	100.00%	❖ Geographical benefits in booking business in UK and Europe.
Union Asset Management Co. Pvt. Ltd.	100.00%	❖ Wholly owned subsidiary of Bank ❖ Crossed AUM of Rs. 20,300 Crores.
UBI Services Ltd.	100.00%	❖ Pan India presence : Footprints in 18 Zonal Offices, Covering 134 Regional Offices ❖ Sourcing Retail loans like Housing, Mortgage, Education, Vehicle loans & MSME loans for parent Bank
Andhra Bank Financial Services Ltd.	100.00%	❖ Carry on activities/business of Leasing, Hire purchasing and Merchant Banking
Union Trustee Co. Pvt. Ltd.	100.00%	❖ Act as a trustee company for Union Mutual Fund
Joint Ventures		
Star Union Dai-ichi Life Insurance Co. Ltd.	25.10%	❖ One of the fastest growing private life insurance company in India. ❖ Pan-India presence through 170 Branch Office ❖ Undertaking social responsibility covering 1.08 crores+ lives under PMJJBY.
India International Bank (Malaysia) BHD	25.00%	❖ Undertaking banking business offering deposit & loan products to cater to needs and requirements of customers of Malaysia.
ASREC India Ltd.	26.02%	❖ Ensures greater efficiency in resolving the NPAs through approval of cases at DRT.
Associate		
Chaitanya Godavari Gramin Bank	35.00%	❖ Regional Rural Bank with 270 branches. ❖ Committed to usher in prosperity & plenty by care concern to the financial needs of cross section of rural populace in Guntur, East Godavari & West Godavari Districts.

Awards and Accolades

Award of Merit” Award in The Open Group India Awards for Innovation and Excellence, 2024

- under the category of TOGAF Standard/ Enterprise Architecture for its innovative implementation of VR-Based Immersive Training Program on Metaverse.



People Excellence and Leadership Awards by International Business Conferences

- Excellence in Leadership Development
- Excellence in Learning & Development
- Digital Learning Transformation Awards



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.

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