

Press Release

Financial Results for the Quarter ended June 30, 2025

The Board of Directors of Union Bank of India today approved the accounts of the Bank for the Quarter ended June 30, 2025.

Key Highlights in Q1FY26

1. Financial Performance:

Net Profit of the Bank increased by 11.87% on YoY basis during Q1FY26. Interest income of Bank grew by 3.53% on YoY basis during Q1FY26.

2. Business Growth:

Total Business of the Bank increased by 5.01% YoY, wherein Gross Advances increased by 6.83% YoY & Total Deposit grew by 3.63% YoY. Bank has a total Business of Rs. 22,14,422 Crores as on June 30, 2025.

3. Deposit Growth:

Global deposits have increased by 3.63% YoY. Bank now has total deposits base of Rs. 12,39,933 Crores as on June 30, 2025.

4. Growth in Retail, Agri and MSME (RAM) segments:

RAM Segment of the Bank increased by 10.34% YoY, with in which 25.63% growth in Retail and 17.65% growth in MSME advances is achieved on YoY basis. RAM advances as a percent of Domestic Advances stood at 58.11%.

5. Reduction in NPA:

Gross NPA (%) reduced by 102 bps on YoY basis to 3.52% and Net NPA (%) reduced by 28 bps on YoY basis to 0.62% as on 30.06.2025.

6. Strong Capital Ratios:

CRAR improved from 17.02% as on 30.06.2024 to 18.30% as on 30.06.2025. CET-1 ratio improved from 13.81% as on 30.06.2024 to 15.30% as on 30.06.2025.

7. Returns:

Bank's Return on Assets & Return on Equity stands at 1.11% and 15.15% respectively during Q1FY26.

Key Summary of Results

Particulars (₹ in crores)	Quarterly				
	Jun-24 (Q)	Mar-25 (Q)	Jun-25 (Q)	QoQ (%) / bps	YoY (%) / bps
Total Business	21,08,762	22,55,141	22,14,422	-1.81	5.01
Global Deposits	11,96,548	12,72,247	12,39,933	-2.54	3.63
Current	66,941	86,410	68,570	-20.65	2.43
Savings	3,32,539	3,39,916	3,34,475	-1.60	0.58
CASA	3,99,480	4,26,325	4,03,045	-5.46	0.89
CASA (%) - domestic	33.40	33.52	32.52	-100 bps	-88 bps
Retail	1,82,316	2,16,777	2,29,040	5.66	25.63
Agriculture	1,88,939	1,78,479	1,71,606	-3.85	-9.17
MSME	1,22,774	1,36,423	1,44,441	5.88	17.65
RAM Advances	4,94,029	5,31,679	5,45,087	2.52	10.34
Gross Advances	9,12,214	9,82,894	9,74,489	-0.86	6.83
Earnings					
Interest Income	26,364	27,695	27,296	-1.44	3.53
Non-Interest Income	4,509	5,559	4,486	-19.31	-0.52
Interest Expenditure	16,952	18,181	18,183	0.01	7.26
Operating Expenses	6,136	7,373	6,690	-9.27	9.02
Net Interest Income	9,412	9,514	9,113	-4.22	-3.18
Operating Profit	7,785	7,700	6,909	-10.28	-11.26
Net Profit	3,679	4,985	4,116	-17.44	11.87
Ratios					
NIM (%)	3.05	2.87	2.76	-11 bps	-29 bps
Cost of Deposits (%)	5.36	5.61	5.53	-8 bps	17 bps
Yield on Advances (%)	8.72	8.72	8.50	-22 bps	-22 bps
Cost to Income Ratio (%)	44.08	48.91	49.19	28 bps	511 bps
RoA (%)	1.06	1.35	1.11	-24 bps	5 bps
RoE (%)	15.70	19.07	15.15	-392 bps	-55 bps
Gross NPA (%)	4.54	3.60	3.52	-8 bps	-102 bps
Net NPA (%)	0.90	0.63	0.62	-1 bps	-28 bps
PCR (%)	93.49	94.61	94.65	4 bps	116 bps
Credit Cost (%)	0.73	0.69	0.47	-22 bps	-26 bps
CET-1 (%)	13.81	14.98	15.30	32 bps	149 bps
CRAR (%)	17.02	18.02	18.30	28 bps	128 bps

Network:

-  8,649 Branches including foreign branches
-  8,976 ATMs
-  24,907 BC points
-  138 MLPs (MSME Loan Points)
-  140 RLPs (Retail Loan Points)
-  70 ALPs (Agriculture Loan Points)
-  113 Union MSME First Branches
-  1,685 Gold Loan Points
-  12 LCBs & 38 MCBs
-  3 SAMBs & 29 ARBs

Financial Inclusion schemes:

Financial Inclusion schemes launched by GOI with an aim to eliminate barriers and provide economically priced financial services to the less accessible sections of the society through government-backed schemes like PMJJBY, PMSBY, PMJDY and APY.

 **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):**

This is a Government- backed insurance scheme; where 4.35 lakhs new enrollments were done by the Bank for the quarter ended June 30, 2025.

 **Pradhan Mantri Suraksha Bima Yojana (PMSBY):**

This is Government- backed accidental insurance scheme; where 5.10 lakhs new enrollments were done by the Bank for the quarter ended June 30, 2025.

 **Pradhan Mantri Jan Dhan Yojana (PMJDY):**

Our bank is instrumental in opening 3.26 Crores accounts under PMJDY Scheme with balance of Rs. 13,089 Crores as on 30.06.2025. The corresponding figure was 2.99 Crores account with balance of Rs. 10,669 Crores as on 30.06.2024.

 **Atal Pension Yojana (APY):**

APY is a pension scheme, primarily targeted at the individuals working in unorganized sector, 1.73 lakh new enrollments were done by Bank for the quarter ended June 30, 2025.

 **Union Nari Shakti Scheme for Women Entrepreneurs:**

Sanctioned 2,881 Applications for Rs.503 crores during Q1FY26

 **Credit facility towards Green initiatives: -**

- 1) **Renewable Energy Sector:** -Sanctioned Rs. 29,782 crores as on 30.06.2025
- 2) **Union Green Miles:** -Sanctioned amount Rs. 1,006 crores as on 30.06.2025

Date: July 19, 2025

Place: Mumbai