



350+ Services



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यूनियन बैंक ऑफ इंडिया



Union Bank of India

A Government of India Undertaking

Investor Presentation

Financial Results Q3FY25



e-Rupee



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



Scan to know more



Digital KCC



ESG Initiatives



Union Green Home Loan

Exclusive scheme for financing eco-friendly home & certified green housing projects



Union Green Home Loan



Uni Pay Plus



Global Business mix - ₹ 21.66 Trillion

- Advances: ₹ 9.49 Trillion
- Deposits : ₹ 12.17 Trillion



8,574 Branches & 9,087 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)



23,100+ Business Correspondents



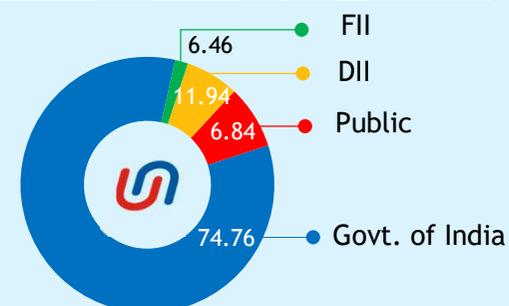
74,300+ Employees



5th Largest PSB in Business Mix*

9.2% Share among PSBs in Business*

Shareholding (%)



Centralized Processing Centres



135 MSME Loan Points



106 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

*As of Sep-24

Guidance vs Actuals

Key Parameters	Mar-25 (Guidance)	Dec-24 (9M) (Actual)
 Advances Growth (YoY)	11 - 13 %	5.94 %
 Deposits Growth (YoY)	9 - 11 %	3.76 %
 NIM %	2.8 - 3.0 %	2.94 %
 GNPA %	< 4.00 %	3.85 %
 Slippages	~ ₹ 11,500 Cr	₹ 9,506 Cr
 Recovery	~ ₹ 16,000 Cr	₹ 10,789 Cr

Operating Performance (Dec-24 Q)

Deposits



3.76% YoY

Deposit growth

Advances



5.94% YoY

Consistent & Sustained Credit Growth

RAM



9.26% YoY

Growth in RAM advances

Capital



CRAR 16.72%
CET-I 13.59%

Improved by 169 bps YoY
Improved by 188 bps YoY

Asset Quality



GNPA 3.85 %
NNPA 0.82%
PCR 93.42%

Improved by 98 bps YoY
Improved by 26 bps YoY
Improved by 88 bps YoY

Operating Profit



₹ 7,492 Cr

Increased by 2.94% YoY

Net Profit



₹ 4,604 Cr

Increased by 28.24% YoY

Margin



NII ₹ 9,240 Cr
NIM 2.91%

NII ₹ 9,168 Cr (Dec-23 Q)
NIM 3.08% (Dec-23 Q)

Efficiency



Credit Cost 0.63%

Credit Cost 0.56% (Dec-23 Q)

Profitability



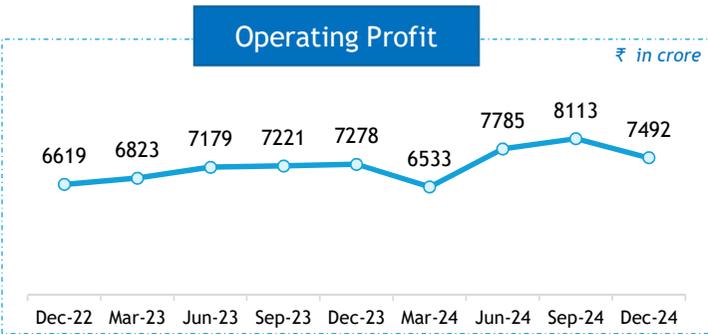
RoA 1.30%
RoE 17.75%

Book Value ₹ 135.90

Improved by 23 bps YoY
Improved by 50 bps YoY
Increased by 21.02% YoY

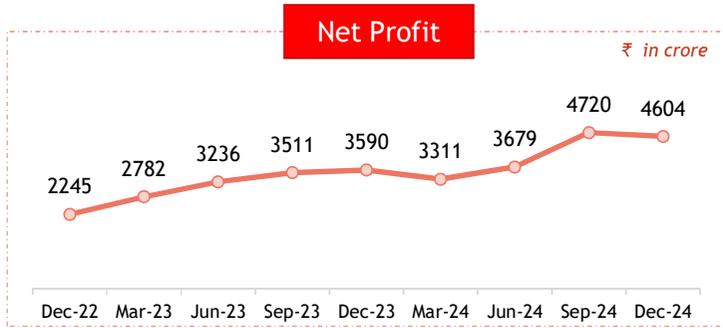
As per RBI guidelines, 'penal interest' is to be treated as 'penal charges'. This will now form part of Non-interest income, instead of interest income. Impact of the same is reduction of 10 bps (Q3FY25) & 7 bps (9MFY25) respectively on Net Interest Margin (NIM).

Profitability



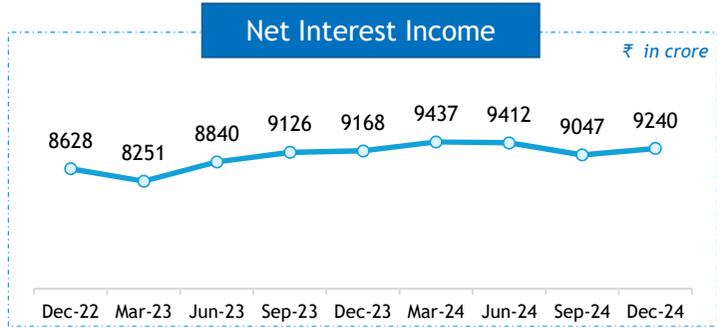
Dec-23(9M)
21,678

Dec-24(9M)
23,390



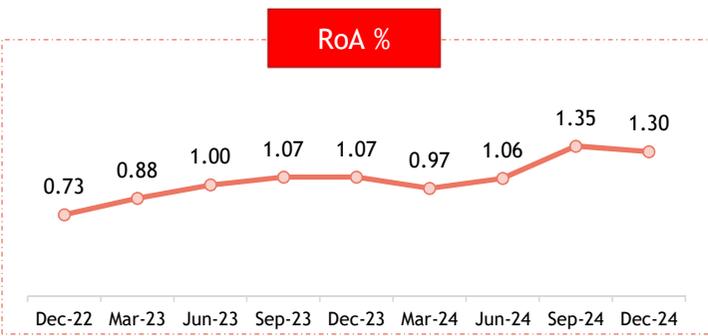
Dec-23(9M)
10,338

Dec-24(9M)
13,002



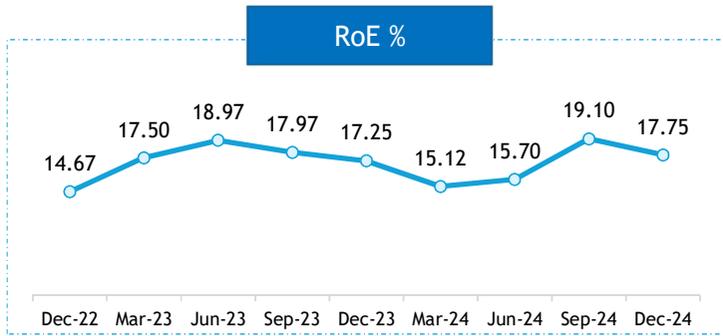
Dec-23(9M)
27,134

Dec-24(9M)
27,700



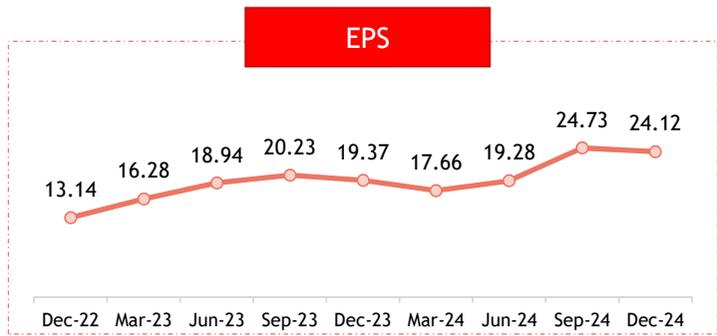
Dec-23(9M)
1.05%

Dec-24(9M)
1.24%



Dec-23(9M)
16.56%

Dec-24(9M)
16.71%



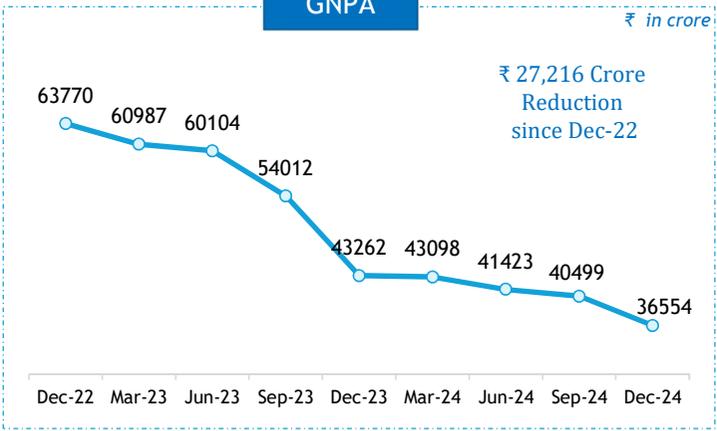
Dec-23(9M)
19.42

Dec-24(9M)
22.71

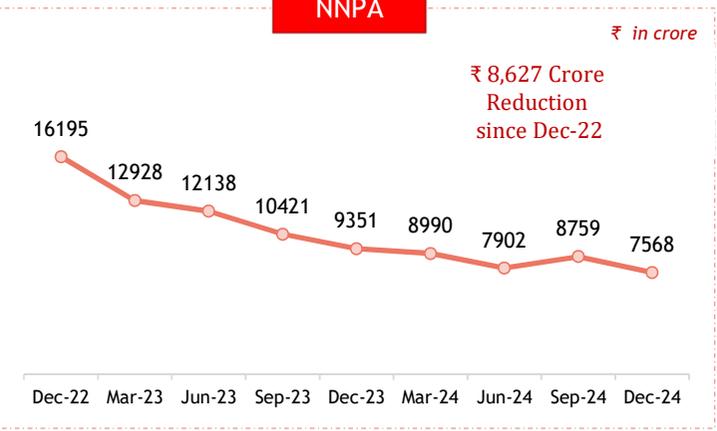
Operating Profit & Net Profit is lower in Mar-24 due to one-time impact of retirement benefits in bipartite settlement.

Asset Quality

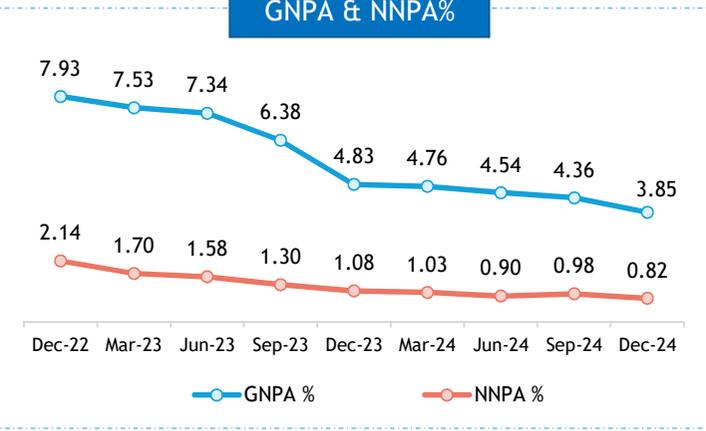
GNPA



NNPA



GNPA & NNPA%



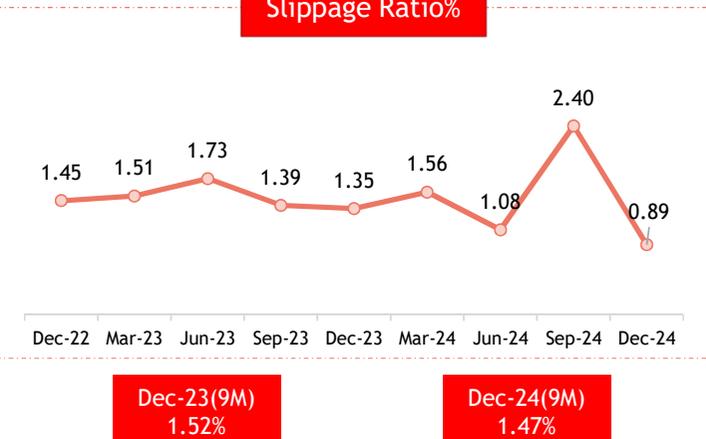
PCR%



Credit Cost%



Slippage Ratio%



Dec-23(9M)
0.77%

Dec-24(9M)
0.81%

Dec-23(9M)
1.52%

Dec-24(9M)
1.47%

Robust & diversified Credit Growth

₹ in crore

Particulars	Dec-23	Mar-24	Sep-24	Dec-24	YoY (%)	QoQ (%)
Retail	1,73,445	1,77,488	1,92,375	2,01,812	16.36	4.91
Agriculture	1,77,583	1,83,833	1,91,913	1,85,284	4.34	-3.45
MSME	1,22,655	1,21,657	1,26,745	1,30,437	6.34	2.91
RAM Advances	4,73,683	4,82,978	5,11,033	5,17,533	9.26	1.27
LC & Others	4,22,291	4,21,906	4,17,799	4,31,631	2.21	3.31
Global Advances	8,95,974	9,04,884	9,28,832	9,49,164	5.94	2.19
W/w Overseas Advances	29,285	31,252	34,428	36,237	23.74	5.25

Consistent & sustained growth

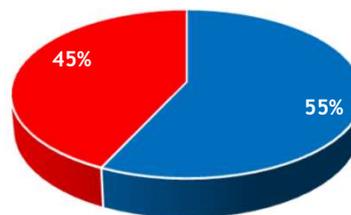
Credit / Deposit Ratio

Global	80.38%
Domestic	77.34%

2Y - CAGR

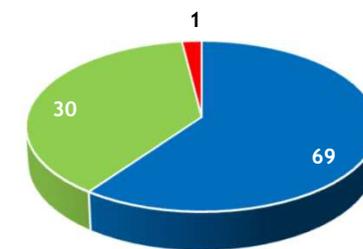
Global Advances	8.65%
Domestic Advances	7.98%
RAM	9.91%

Composition%



■ LC & Others ■ RAM

Retail-Bureau Scores (%)



■ >=750 ■ 700-749 ■ <700

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

Credit Growth- RAM

Retail Portfolio of

~₹ **2.02** lakh crores

Dec 24:

22.11%

of Dom. Adv.

₹ in crore

Particulars	Dec-24	% Share Dec-24
Home Loans	92,658	45.91
Vehicle Loans	21,821	10.81
Education Loans	15,319	7.59
Mortgage Loans	15,939	7.90
Others	56,075	27.79
Total Retail	2,01,812	100.00

Agri Portfolio of

~₹ **1.85** lakh crores

Dec 24:

20.30%

of Dom. Adv.

₹ in crore

Particulars	Dec-24	% Share Dec-24
Farm Credit(Crop, Investment & Allied)	1,46,316	78.97
Agri Ancillary Activities	37,219	20.09
Agri Infrastructure	1,749	0.94
Total Agri	1,85,284	100.00

MSME Portfolio of

~₹ **1.30** lakh crores

Dec 24:

14.29%

of Dom. Adv.

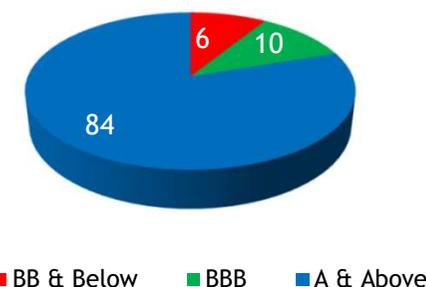
₹ in crore

Particulars	Dec-24	% Share Dec-24
Micro	64,707	49.61
Small	42,331	32.45
Medium	23,399	17.94
Total MSME	1,30,437	100.00

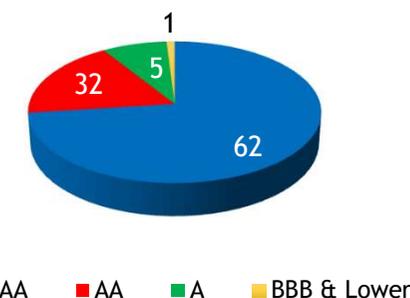
Credit to Industries

S. No.	Sectors	(% Share in Domestic Advances)			
		Dec-23		Dec-24	
		₹ In Crore	% Share	₹ In Crore	% Share
1	Infrastructure	84,996	9.81	87,970	9.64
2	NBFCs and HFCs	1,25,540	14.49	1,29,737	14.21
	- HFCs	38,950	-	35,665	-
	- PSU & PSU Backed NBFCs	34,775	-	27,072	-
	- Pvt. NBFCs	51,815	-	67,000	-
3	Basic Metals	25,087	2.89	25,404	2.78
4	Petroleum/Coal/Nuclear	9,709	1.12	12,842	1.41
5	Food Processing	26,798	3.09	27,210	2.98
6	Chemical & Chemical Products	15,588	1.80	12,423	1.36
7	Textiles	16,832	1.94	16,090	1.76
	Total (1 to 7)	3,04,550	35.14	3,11,676	34.14

Rating-Corporate Loans (>25 Cr)



NBFC - Rating Profile of Standard Exposure (%)



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

i)	-Power	35,636	-	36,127	-
	-Renewable Energy	8,762	-	12,214	-
	w/w Wind	309	-	392	-
	Solar	5,967	-	7,001	-
	-Thermal	16,232	-	14,278	-
	-Govt. PSU (Power)	24,901	-	22,271	-
	-Non-PSU (Power)	10,735	-	13,856	-
ii)	-Road	19,214	-	26,430	-
	- HAM	4,500	-	9,580	-
iii)	-Others	30,146	-	25,413	-

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

Deposit Growth

₹ in crore

Particulars	Dec-23	Mar-24	Sep-24	Dec-24	Y-o-Y (%)	Q-o-Q (%)
Global Deposits	11,72,455	12,21,528	12,41,947	12,16,562	3.76	-2.04
- Domestic Deposits	11,54,325	11,99,197	12,11,178	11,82,622	2.45	-2.36
- CASA(%) Domestic	34.40	34.20	32.72	33.43	-97 bps	71 bps

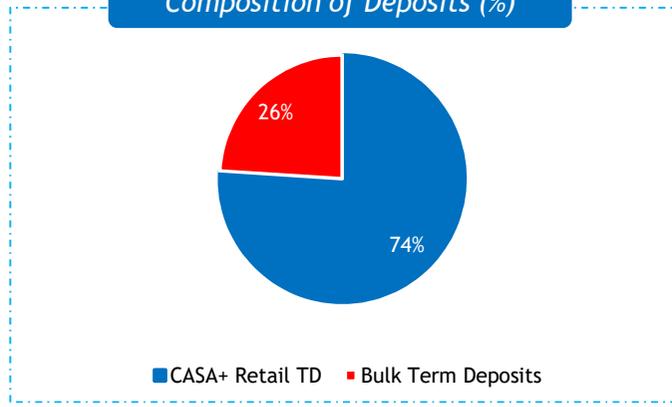
2Y - CAGR

Particulars	As on 31.12.24
Global Deposits	6.88 %
Domestic Deposits	5.45 %

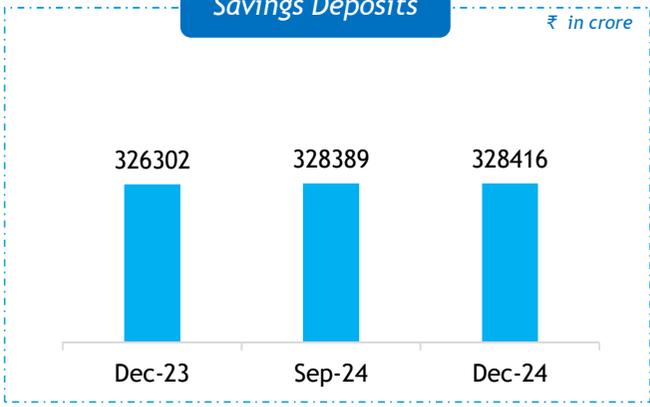
Liquidity Position

Particulars	As on 31.12.24
Avg. LCR	130.61%
NSFR	122.65%

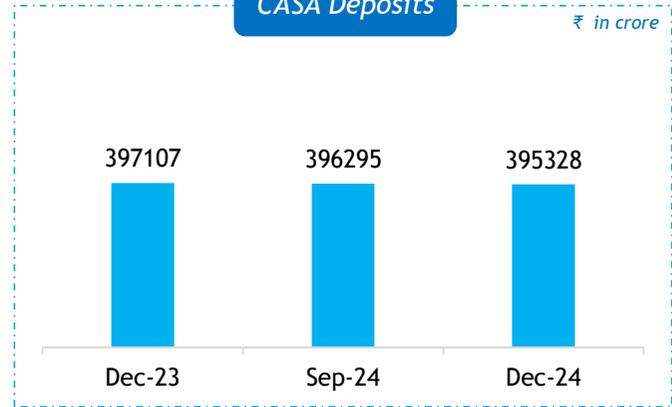
Composition of Deposits (%)



Savings Deposits



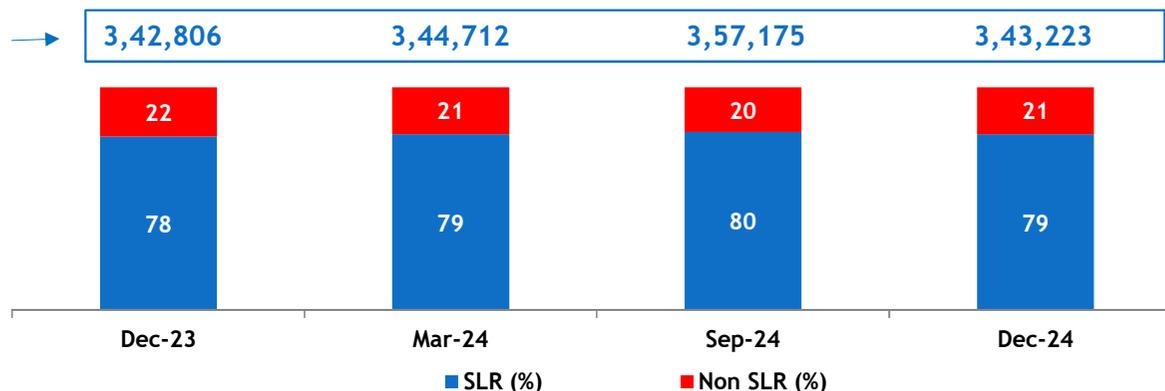
CASA Deposits



Investment Portfolio

₹ in crore

Domestic Investments



Particulars (Domestic)	Dec-23	Sep-24	Dec-24	Dec-23	Sep-24	Dec-24
	₹ in crore			M-Duration (%)		
SLR	2,67,367	284,423	2,70,296	3.84	4.06	4.49
HTM	2,28,325	246,239	2,44,559	4.25	4.35	4.56
AFS	38,798	13,703	13,552	1.45	3.99	5.19
FVTPL / HFT	244	24,481	12,185	6.41	1.16	2.35
w/w FVTPL-HFT	244	24,481	12,185	-	1.16	2.35
NON SLR	75,439	72,752	72,927	4.53	4.31	2.34
HTM	46,614	50,432	50,257	1.60	4.86	2.97
AFS	28,685	10,384	10,423	2.57	1.13	0.99
FVTPL / HFT	139.26	10,403	10,714	3.93	4.07	5.10
w/w FVTPL-HFT	-	706	758	-	4.00	6.70
Subs & JV	-	1,533	1,533	-	-	-

Composition of Domestic Investments			
Category	Dec-23	Sep-24	Dec-24
SLR Investments	2,67,367	2,84,423	2,70,296
Non-SLR Investments	75,439	72,752	72,927
W/w			
Commercial Paper	4,053	2,127	1,320
Certificate of Deposits	1,380	2,742	3,702
Mutual Funds	470	402	399
Shares	5,100	6,247	6,328
Bonds & Debentures	59,947	58,210	58,125
Others	4,489	3,024	3,053
Total Investments	3,42,806	3,57,175	3,43,223

Profit & Loss Statement

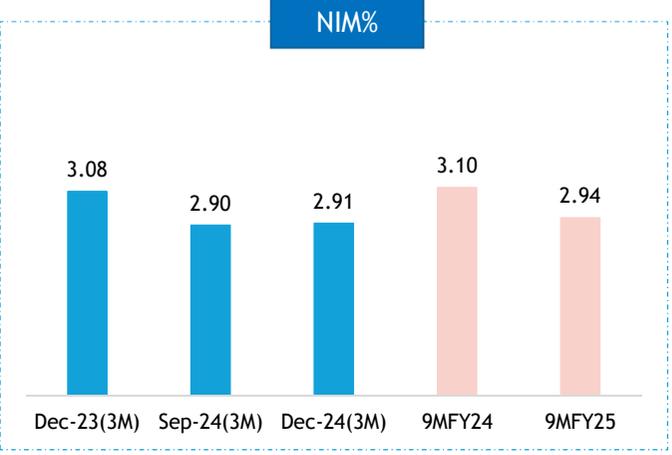
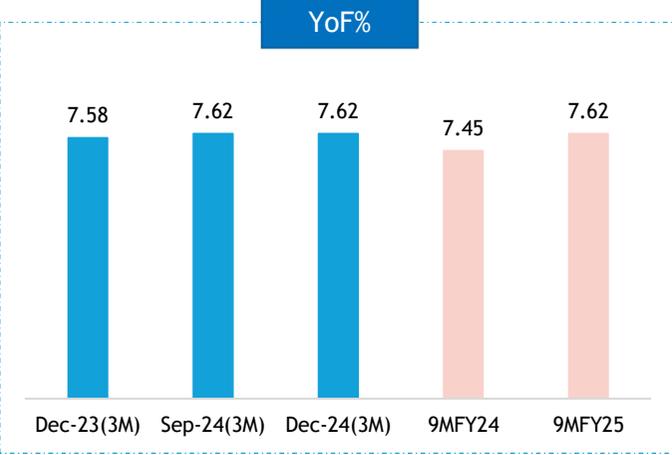
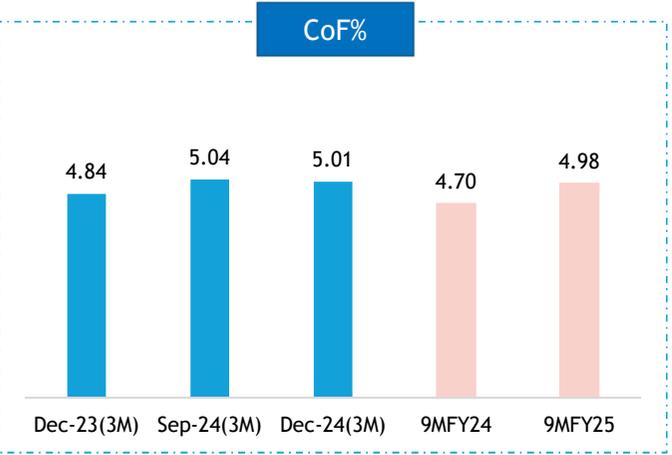
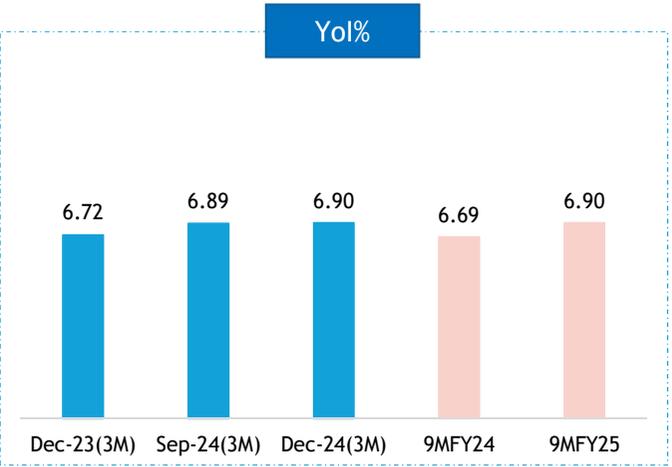
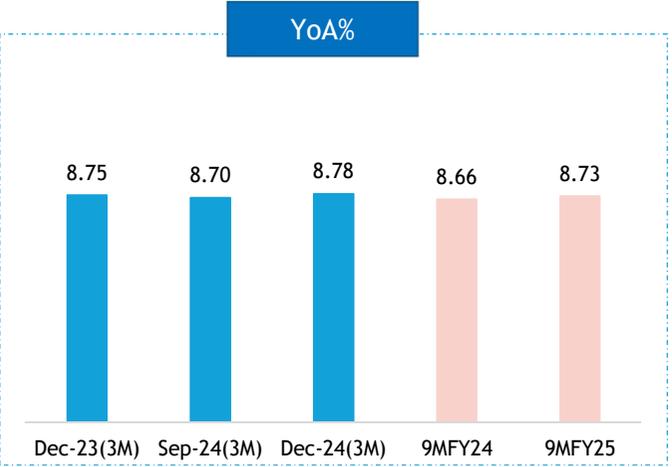
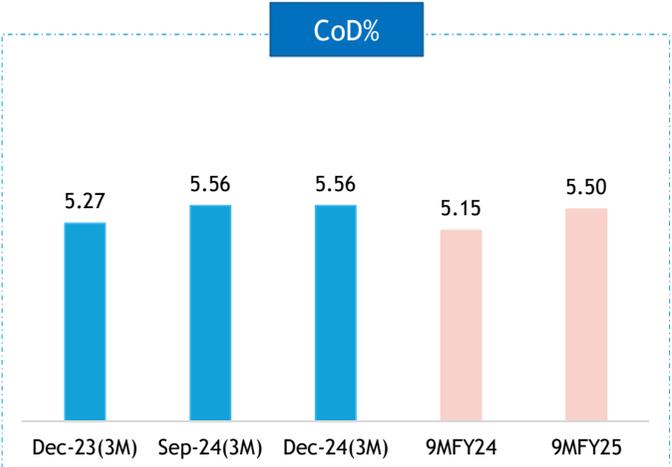
₹ in crore

Parameter	Dec-23 (3M)	Mar-24 (12M)	Sep-24 (3M)	Dec-24 (3M)	Y-o-Y%	Q-o-Q%	Dec-23 (9M)	Dec-24 (9M)	Y-o-Y%
Interest Income	25,363	99,778	26,708	26,958	6.29	0.93	73,428	80,031	8.99
Interest Expense	16,195	63,208	17,661	17,718	9.40	0.32	46,294	52,331	13.04
Net. Interest Income	9,168	36,570	9,047	9,240	0.79	2.13	27,134	27,700	2.09
Non-Interest Income	3,774	16,080	5,328	4,417	17.02	-17.11	11,373	14,254	25.33
- Fee based Income	2,132	8,182	2,563	2,365	10.97	-7.72	6,168	7,797	26.41
i) Processing charges	361	1,502	432	413	14.40	-4.40	1,055	1163	10.24
ii) Comm. On Insurance Business	97	353	144	158	63.21	9.94	243	396	63.13
iii) Fee received on PSLC Certificate	-	582	-	-	-	-	582	955	64.09
iv) Comm. On CMS	233	628	234	203	-12.88	-13.25	456	602	32.02
v) Comm. From LC/BG	248	1,031	236	241	-2.98	1.95	729	757	3.84
vi) Income from Debit/Credit Card	391	1,245	350	301	-23.06	-14.05	919	943	2.59
vii) Others	802	2,841	1,167	1,049	30.83	-10.09	2,184	2,981	36.48
- Treasury Income	611	2,849	1,026	814	33.22	-20.63	2,066	2,540	22.89
i) Profit on Sale of Investments	359	1,638	635	476	32.68	-25.06	1,155	1,525	32.00
ii) Exchange Profit	285	919	202	209	-26.63	3.90	780	608	-22.11
iii) Investment Depreciation/ Reversal	-33	292	189	129	490.24	-31.88	131	407	210.70
- Recovery in W/O	1,026	3,987	1,420	1,021	-0.49	-28.10	2,574	3,395	31.90
- Interest on Income Tax Refund	6	1,062	334	257	4255.98	-23.03	564	592	4.89
Operating Income	12,942	52,650	14,375	13,657	5.52	-4.99	38,507	41,954	8.95
Operating Expenses	5,665	24,440	6,263	6,165	8.83	-1.56	16,829	18,564	10.31
Operating Profit	7,278	28,211	8,113	7,492	2.94	-7.65	21,678	23,390	7.90
Provisions	3,688	14,562	3,393	2,888	-21.68	-14.88	11,340	10,388	-8.40
Net Profit	3,590	13,648	4,720	4,604	28.24	-2.46	10,338	13,002	25.77

Provisions

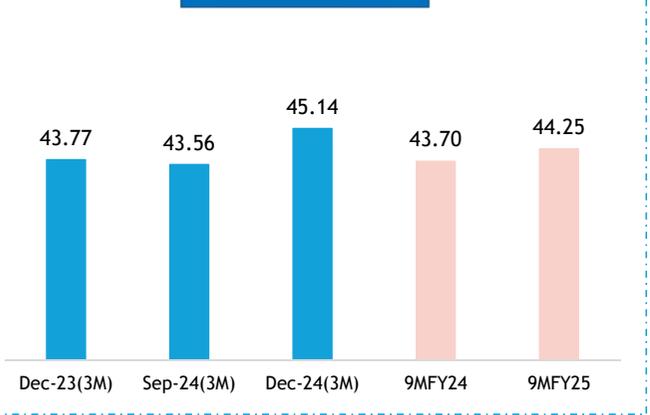
Parameter	Dec-23 (3M)	Mar-24 (12M)	Sep-24 (3M)	Dec-24 (3M)	Dec-23 (9M)	Dec-24 (9M)
NPAs	1,226	6,387	2,504	1,477	4,902	5,633
Provision on Non Performing Investments	94	-355	239	-22	-136	-83
Provision on Standard Assets	414	696	-1029	-32	669	235
Taxation (including Deferred Tax Assets)	1,940	7,782	1,681	1,289	5,819	4,321
Others	14	52	-2	176	86	282
Total	3,688	14,562	3,393	2,888	11,340	10,388
Credit Cost(%)	0.56	0.74	1.09	0.63	0.77	0.81

Key Ratios

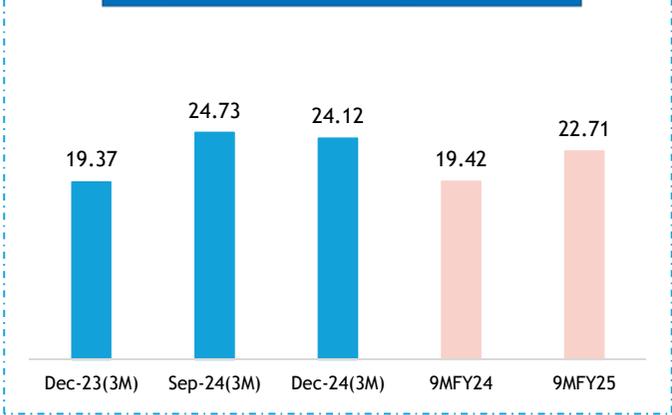


Key Ratios

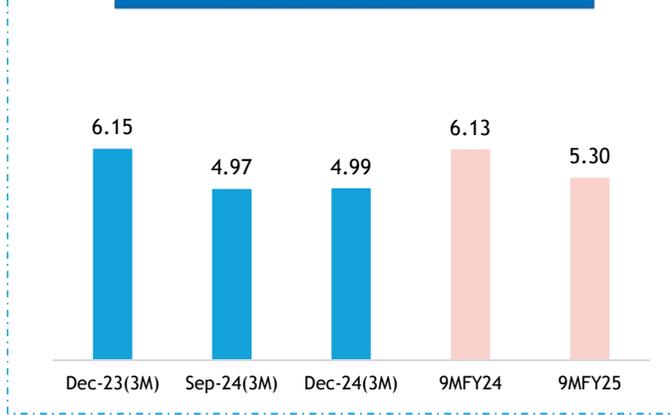
Cost to Income%



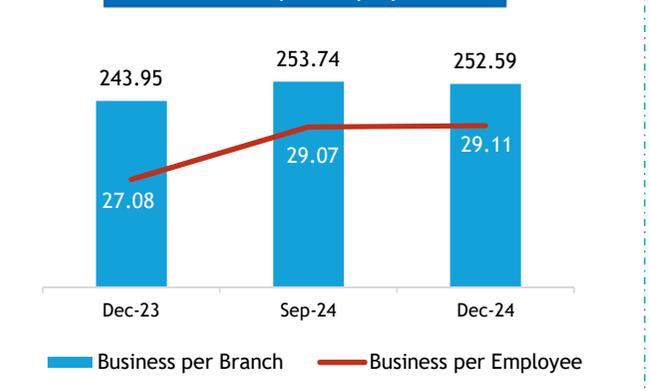
Earning per Share (₹)



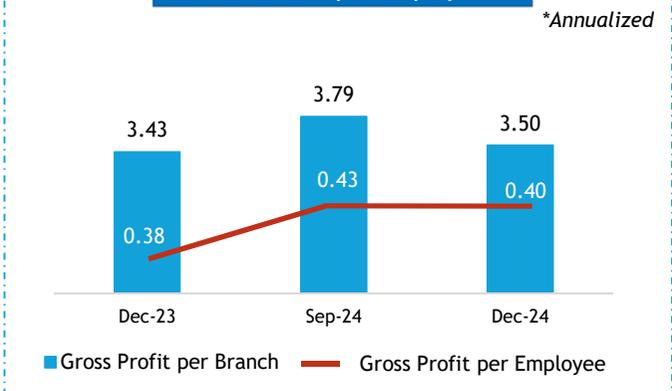
Price to Earning (P/E)



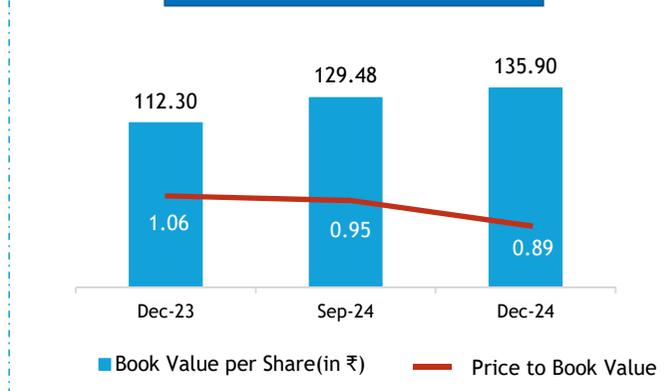
Business per Branch & Business per Employee



Gross Profit per Branch & Gross Profit per Employee



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



₹ in crore

Movement of NPAs

Parameter	Dec-23 (3M)	Mar-24 (12M)	Sep-24 (3M)	Dec-24 (3M)	Dec-23 (9M)	Dec-24 (9M)
Gross NPA - Opening	54,012	60,987	41,423	40,499	60,987	43,098
Add : Additions	2,681	11,877	5,219	1,969	8,554	9,506
-Balance increase in existing NPA	280	710	273	149	594	682
-Fresh slippages	2,401	11,167	4,946	1,820	7,960	8,824
Less : Reductions	13,431	29,766	6,143	5,914	26,279	16,050
-Cash Recovery (a)	2,725	7,289	977	1,130	5,613	3,307
-Up-gradation (b)	1,388	4,213	1,007	725	3,373	2,339
-Write Off	9,318	18,264	4,159	4,059	17,293	10,404
Gross NPAs- Closing	43,262	43,098	40,499	36,554	43,262	36,554
Gross NPA (%)	4.83	4.76	4.36	3.85	4.83	3.85
Net NPA	9,351	8,990	8,759	7,568	9,351	7,568
Net NPA (%)	1.08	1.03	0.98	0.82	1.08	0.82
Recovery in D/L (c)	823	3,065	528	613	2,223	1,748
Recovery in TWO (d)	1,026	3,987	1,420	1,021	2,574	3,395
Total Recovery(incl. TWO) (e= a+b+c+d)	5,962	18,554	3,932	3,489	13,783	10,789
Delinquency Ratio(%)	1.35	1.59	2.40	0.89	1.52	1.47
PCR%	92.54	92.69	92.79	93.42	92.54	93.42

₹ in crore

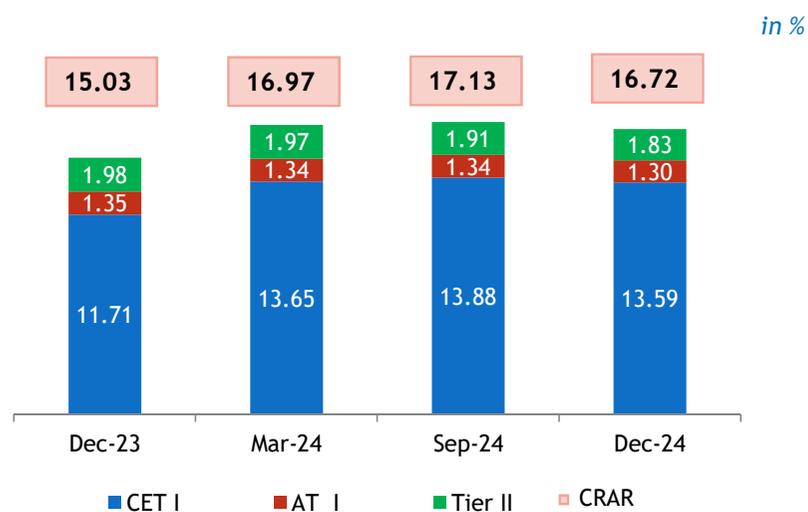
Sectoral Asset Quality

Segment	Slippages During					Outstanding NPA as on				Sectoral NPA (%)			
	Dec-23 (3M)	Mar-24 (12M)	Sep-24 (3M)	Dec-24 (3M)	Dec-24 (9M)	Dec 2023	Mar 2024	Sep 2024	Dec 2024	Dec-23	Mar-24	Sep-24	Dec-24
Retail Loans	512	2,234	488	430	1,572	3,930	4,164	3,788	3,134	2.27	2.35	1.97	1.55
Agriculture	961	4,023	567	645	1,793	15,125	15,645	14,873	14,643	8.52	8.51	7.75	7.90
MSME	605	3,311	745	616	2,230	11,199	11,502	10,249	5,120	8.19	8.47	7.28	3.92
LC & Others	603	2,309	3,419	278	3,911	13,008	11,787	11,588	13,657	3.19	2.90	2.87	3.16
Total	2,681	11,877	5,219	1,969	9,506	43,262	43,098	40,499	36,554	4.83	4.76	4.36	3.85

Restructuring								
Segment	RF 1.0 as on				RF 2.0 as on			
	Dec-23	Mar-24	Sep-24	Dec-24	Dec-23	Mar-24	Sep-24	Dec-24
MSME	894	819	708	614	1,900	1,707	1,182	1,048
Personal Loans	1,923	1,812	1,295	1,234	4,345	4,128	3,503	3,359
Agriculture Allied	--	--	--	--	212	199	138	127
Corporate Loans	4,797	4,704	4,412	3,865	--	--	--	--
Total	7,614	7,335	6,415	5,713	6,457	6,034	4,823	4,533

SMA Position (Rs. >5 crs)				
Category	O/s Amount			
	Dec-23	Mar-24	Sep-24	Dec-24
SMA-0	2,733	1,004	5,499	1,231
SMA-1	807	1,213	312	908
SMA-2	1,537	1,024	1,664	5,498
Total	5,077	3,241	7,475	7,637

Capital Adequacy



₹ in crore

S.No.	Parameter	Dec-23	Mar-24	Sep-24	Dec-24
1.	Tier I	85,999	99,622	1,01,232	1,00,967
2.	Tier II	13,032	13,067	12,680	12,405
3.	Total Capital (Tier I+II)	99,030	1,12,689	1,13,912	1,13,372
4.	RWA	6,58,950	6,64,188	6,64,901	6,78,163

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*

*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

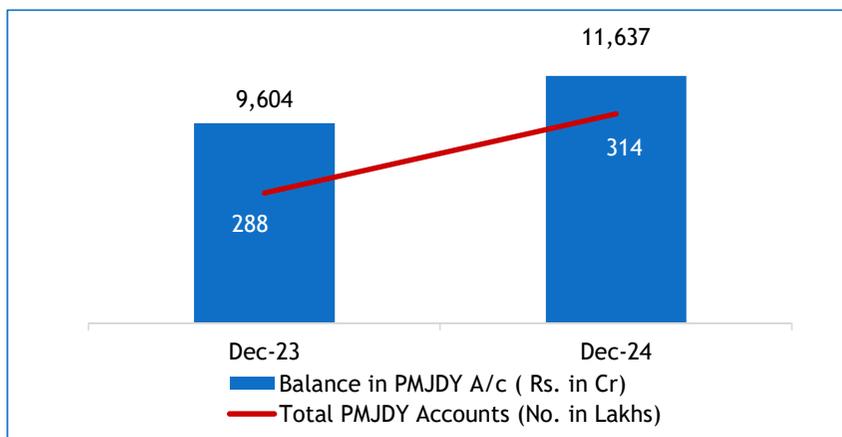
Equity
8,000

Capital Plan

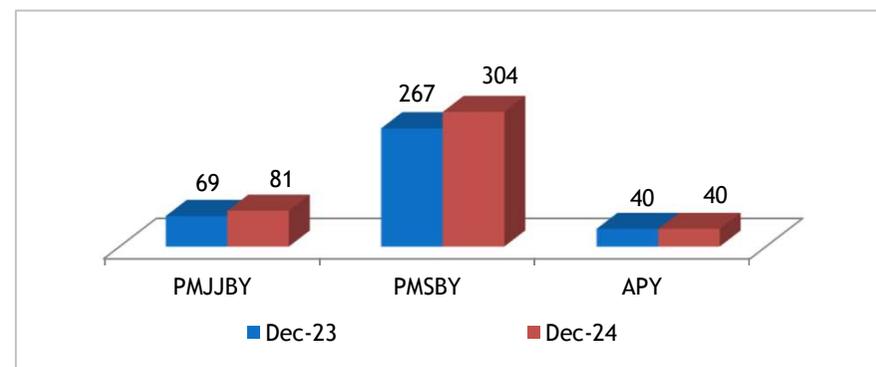
	Equity	AT-1	Tier-2	Total
Board Approved Plan	6,000	2,000	2,000	10,000

Inclusive Growth

Government Schemes		
Scheme	No. of Accounts	Amount Sanctioned (₹ in crore)
PMSVANidhi	9,67,043	1,380
PM Vishwakarma (during 9MFY25)	14,256	122
Pradhan Mantri Employment Generation Program (PMEGP) during 9MFY25	4,675	679
Union Guaranteed Emergency Credit Line	3,92,288	16,811
Pradhan Mantri Mudra Yojana (during 9MFY25)	5,63,891	13,466



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 – ₹ 27,269 Cr
- 👉 ₹ 645 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

- 👉 32 RSETI Centres, trained 3.71 lakh people with Settlement Ratio of 65%
- 👉 Financed **27,175** Street vendors ~ ₹63 Cr in Q3FY25 through **PMSVANidhi**
- 👉 **Union Nari Shakti**: Sanctioned 4,242 applications of ₹598 Cr in Q3FY25
- 👉 Donation through Union Bank Social Foundation ₹ 3.89 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 Business in Q3 FY 2024-25

Digital Lending Journeys



₹ 18,800 + Cr

Business generated through 15+ lending journeys



5.26+ lakhs

Accounts Renewed/Reviewed

Digital Liability Journeys



1,03,694 A/cs

Digital Savings Account opened (D2C & Assisted mode)



₹ 48 + Cr

Business from 3rd party products (MF+Insurance)

Digital Channels



11.12 lakh

Customers onboarded. VYOM (9.56 lakh) + Internet Banking (1.56 lakh) registered



36,524

Users registered on CBDC platform

Digital Initiatives

Launch of -



- Union Digital EASE – Cashflow based lending
- Union MSME Superfast STP (₹ 25.00 Lakh to ₹ 1.00 Cr) – Renewal & Enhancement
- Digital Renewal of MSME Loans extended from ₹ 10.00 Lakh to upto ₹ 25.00 Lakh



- Digital Union Roof Top Solar Scheme
- Staff Vehicle Loan STP
- Staff Overdraft STP



- Digital KCC STP journey (upto ₹. 2.00 Lakhs) extended for the state of Tamil Nadu
- KCC collateral free loan increased to ₹ 2.00 Lakhs



- Digital Current Account for Individual
- Digital Business Platform.
- Digital Co-lending Module on CredAvenue platform

Digitization in Focus



Digital Business Platform

- Digital Business Platform with Open Web & Assisted portal capabilities launched with 7 Digital Journeys
 - PPF (Assisted)
 - SSA (Assisted)
 - Personal Loan (Open Web & Assisted)
 - Vehicle Loan (Open Web & Assisted)
 - Pre-Qualified Business Loan (Open Web & Assisted)
 - Fixed Deposit (Assisted)
 - Recurring Deposit (Assisted)



Digital Union Roof Top Solar Scheme

- End to End STP Journey for ETB & NTB Customers.
- Digital Sanction without manual intervention.



CBDC -Digital eRupee

- Union Bank of India is the only bank to implement Accessibility feature in Digital Rupee Application (Retail -CBDC).
- It helps our visually impaired users to access the Digital Rupee Application with ease



Current Account STP

- For New to Bank customers
- Available in Self Served Journey & Branch Assisted mode



UPI (Feature Enhancement)

- Credit card on UPI - EMI Facility
- UPI e-Collect.



Digital KCC STP

- Digital KCC STP journey (up to ₹ 2.00 Lakhs) extended for the state of Tamil Nadu.
- KCC collateral free loan increased to ₹ 2.00 Lakhs from ₹ 1.60 Lakhs.



Staff Clean Overdraft

- Automated processing, sanction, documentation and account opening for Staff Clean Overdraft.
- Enhancement & Renewal of existing Staff Overdraft Facilities shall also be done through STP.



Mobile Banking (Feature Enhancement)

- Implementation of Re-KYC update.
- Enhancement of Remote Access detection
- Opening of FD scheme (MIS - Monthly Income Scheme)
- Integration with Chat Bot "chat with UVI"
- Enhancement in Insurance process through Jan Suraksha



Union Digital EASE

- Cash flow based lending based on Digital Footprint



Staff Conveyance Loan

Automated processing, sanction, documentation and account opening for Staff Vehicle Loan.



Digital Co-Lending Module

- Live on CredAvenue platform

Outcome of Various Digital Initiatives



36%

YoY growth in Fixed Deposits amount sourced digitally



33 lac+

Gold Loan Accounts sanctioned digitally



~2.2x

YoY growth in Fresh KCC accounts sanctioned digitally

Cumulative



99%

MSME Renewal for Rs. <10 lacs through STP



94%

Retail accounts reviewed digitally



~2.2x

YoY growth in loan accounts renewed digitally

Cumulative



~1.8x

YoY growth in LAD Accounts opened digitally



~1.6x

YoY growth in amount sanctioned under Shishu Mudra STP



~1.5x

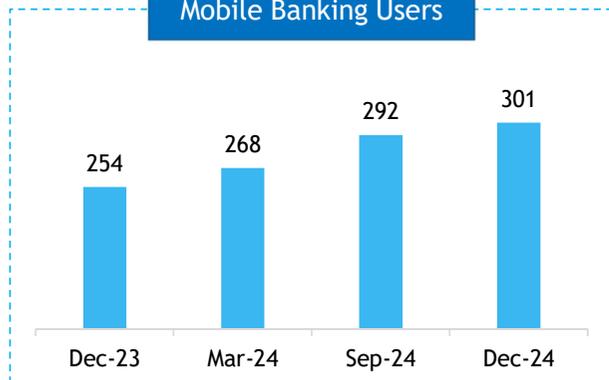
YoY growth in Union Education Accounts opened digitally

Cumulative

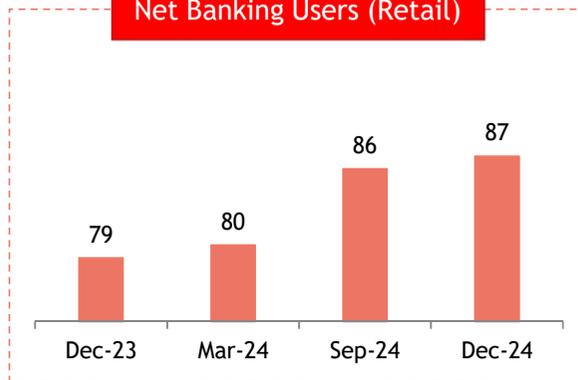
Digital Footprints

(No. in Lakhs)

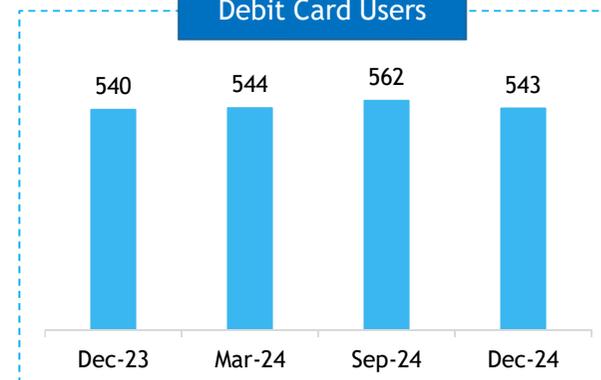
Mobile Banking Users



Net Banking Users (Retail)



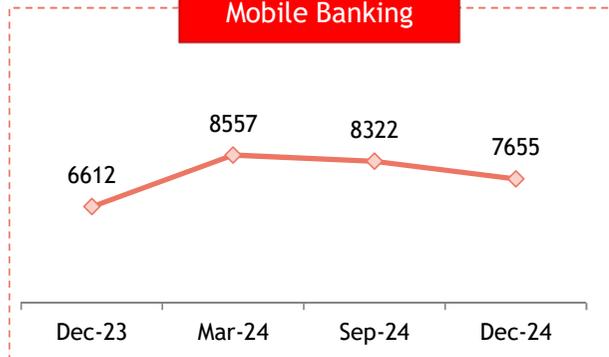
Debit Card Users



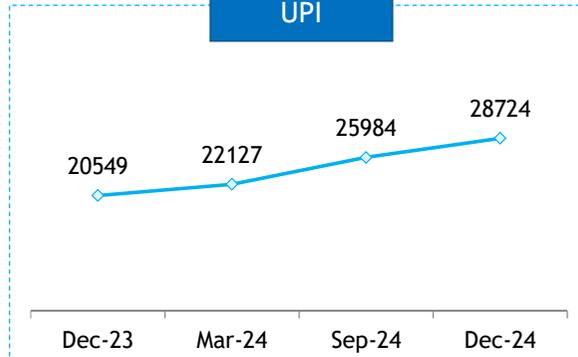
Volume of Transactions (Q-o-Q)

(No. in Lakhs)

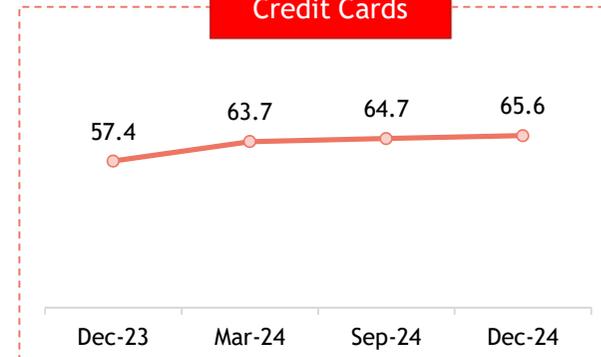
Mobile Banking



UPI



Credit Cards



Corporate 360 Degree Solution

Major Achievements

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)

- ✓ Contributed NII of ₹ 959 Crores & interest income of ₹ 231 Crores upto December 31, 2024.
- ✓ 1st Bank to implement collections through Virtual Account numbers facility.
- ✓ We have added 1303 new clients under Transaction Banking (CMS Business) during current FY.
- ✓ We have added new clients for ancillary business through our CBC (i.e Payment Gateway-21, Third party Product - 17, POS -21, no. of BQR-833). Further, 560 dormant CA has been activated with balance to the tune of ₹ 31 Crores.

Cyber Security Governance, Achievements & Recent Developments

Cyber Security Governance

Comprehensive Cyber Risk Insurance



Cyber Security Policies & SOPs



Centralised Cyber Threat Intelligence

Comprehensive Awareness Initiatives



Comprehensive Security Assessment



24*7 Security Operation Centre (SOC) Monitoring, Breach Attack Simulation & Digital Risk Monitoring



Advanced category BitSight Score among peer Banks

Cyber Security Achievements & Recent Developments

NCIIPC recognition - Critical Information Infrastructure (CII)

Global Fintech Awards 2024 - Excellence in Cybersecurity

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)

SKOCH -2024 Gold Award under BFSI Category for Establishing 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. 20,200 Crores.
UBI Services Ltd.	100.00%	❖ Pan India presence : Footprints in 10 Regional Offices, Covering 125 locations ❖ 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 171 Branch Offices ❖ Undertaking social responsibility covering 1.13 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 273 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

- ❖ HR Excellence Award (Platinum Award) by Apex India Foundation
- ❖ Training Excellence Award (Gold Award) by Apex India Foundation



- ❖ Organization with Innovative HR Practices by Asian Leadership Awards
- ❖ Exemplary Leader Award by Asian Leadership 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.

THANK YOU

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