



350+ Services



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यूनियन बैंक ऑफ इंडिया  
भारत सरकार का उपक्रम



Union Bank of India  
A Government of India Undertaking



e-Rupee

# Investor Presentation

# Financial Results Q4/FY25



Scan to know more



Digital KCC



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



ESG Initiatives



Union Green Home Loan

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



Union Green Home Loan



Union Digital Current Account



## Global Business mix - ₹ 22.93 Trillion

- Advances: ₹ 9.83 Trillion
- Deposits : ₹ 13.10 Trillion



## 8,621 Branches & 8,910 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)



23,500+ Business Correspondents



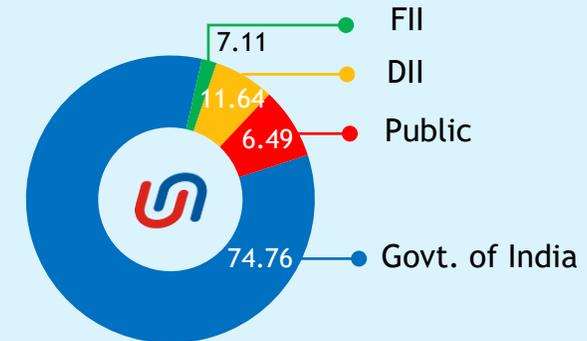
73,900+ Employees



5<sup>th</sup> Largest PSB in Business Mix\*

8.9% Share among PSBs in Business\*

### Shareholding (%)



### Centralized Processing Centres



135 MSME Loan Points



114 Union MSME First Branches



137 Retail Loan Points & 54 Agriculture Loan Points



1,685 Gold Loan Points



3 SAMBs & 30 ARBs



12 LCBs & 38 MCBs

\*As of Dec-24

## Guidance vs Actuals

Key Parameters	Mar-25 (12M) (Guidance)	Mar-25 (12M) (Actual)
 Advances Growth (YoY)	11 - 13 %	8.62%
 Deposits Growth (YoY)	9 - 11 %	7.22%
 NIM %	2.8 - 3.0 %	2.91%
 GNPA %	< 4.00 %	3.60%
 Slippages	~ ₹ 11,500 Cr	₹ 12,073 Cr
 Recovery	~ ₹ 16,000 Cr	₹ 14,995 Cr

## Operating Performance (Mar-25 Q)

### Deposits



7.22% YoY

Deposit growth

### Advances



8.62% YoY

Consistent & Sustained Credit Growth

### RAM



10.17% YoY

Growth in RAM advances

### Capital



CRAR 18.02%  
CET-I 14.98%

Improved by 105 bps YoY  
Improved by 133 bps YoY

### Asset Quality



GNPA 3.60%  
NNPA 0.63%  
PCR 94.61%

Improved by 116 bps YoY  
Improved by 40 bps YoY  
Improved by 192 bps YoY

### Operating Profit



₹ 7,700 Cr

Increased by 17.87% YoY

### Net Profit



₹ 4,985 Cr

Increased by 50.58% YoY

### Margin



NII ₹ 9,514 Cr  
NIM 2.87%

NII ₹ 9,437 Cr (Mar-24 Q)  
NIM 3.09% (Mar-24 Q)

### Efficiency



Credit Cost 0.69%

Credit Cost 0.66% (Mar-24 Q)

### Profitability



RoA 1.35%

RoE 19.07%

Book Value ₹ 136.98

Improved by 38 bps YoY  
Improved by 395 bps YoY  
Increased by 19.36 % YoY

## Profitability

### Operating Profit

₹ in crore

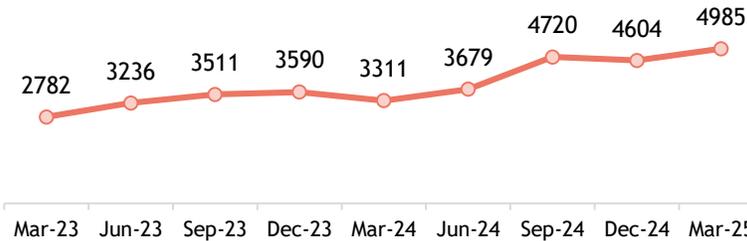


FY-24  
28,211

FY-25  
31,090

### Net Profit

₹ in crore



FY-24  
13,648

FY-25  
17,987

### Net Interest Income

₹ in crore



FY-24  
36,570

FY-25  
37,214

### RoA %



FY-24  
1.03%

FY-25  
1.26%

### RoE %



FY-24  
15.58%

FY-25  
17.20%

### EPS

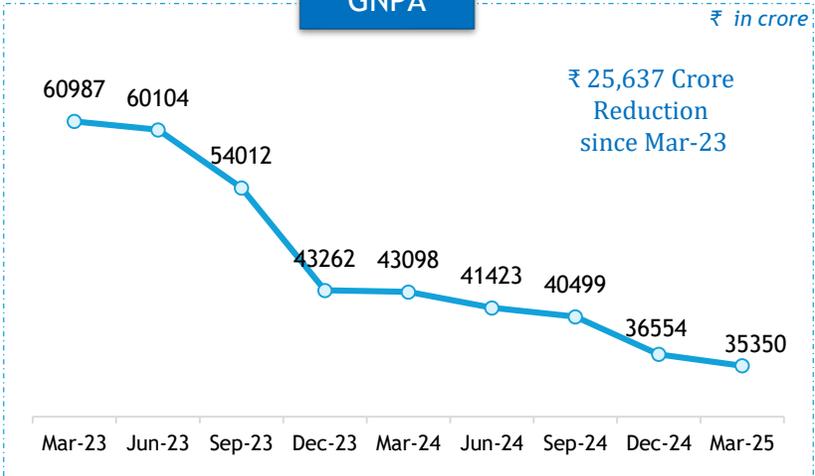


FY-24  
18.95

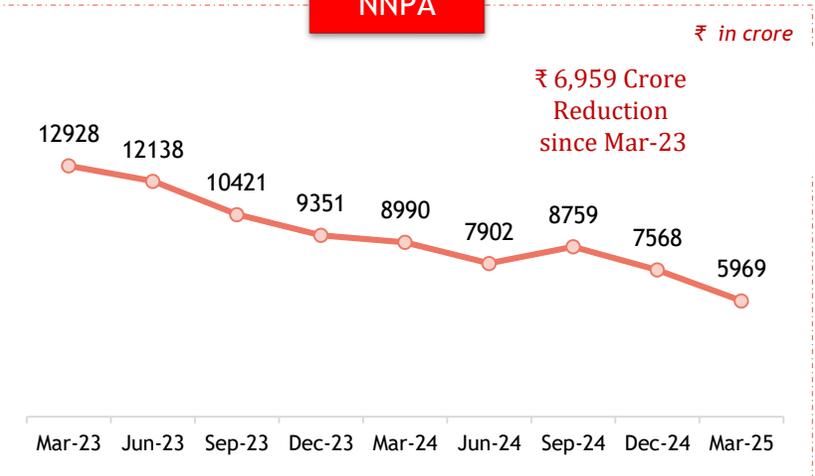
FY-25  
23.56

## Asset Quality

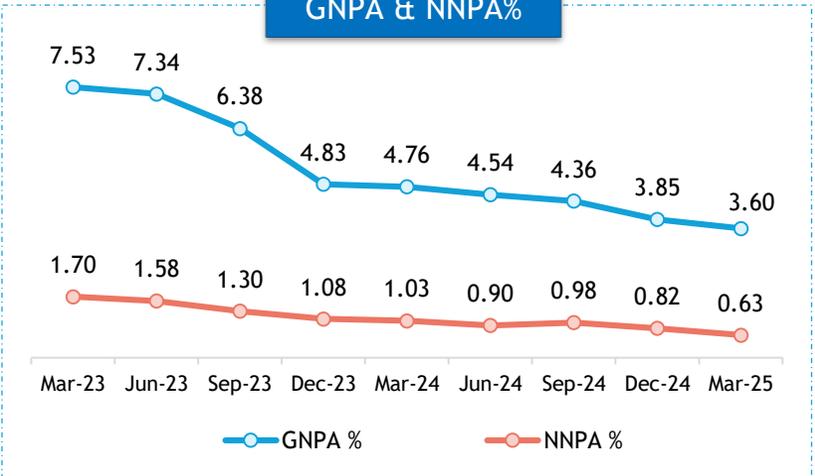
### GNPA



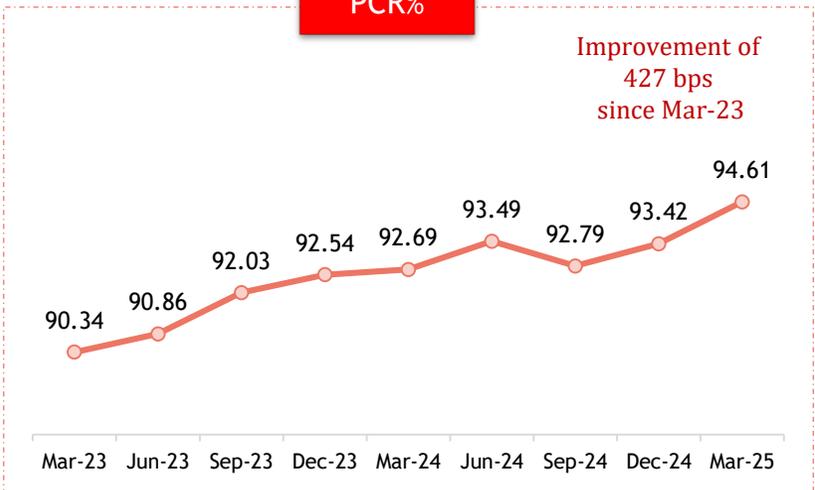
### NNPA



### GNPA & NNPA%



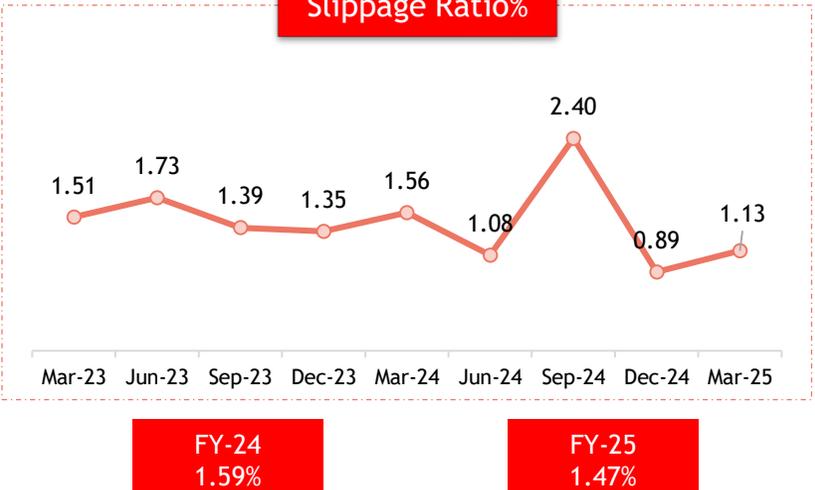
### PCR%



### Credit Cost%



### Slippage Ratio%



Robust & diversified Credit Growth

₹ in crore

Particulars	Mar-24	Dec-24	Mar-25	YoY (%)	QoQ (%)
Retail	1,77,488	2,01,812	2,16,777	22.14	7.42
Agriculture	1,83,833	1,85,284	1,78,479	-2.91	-3.67
MSME	1,21,269	1,30,437	1,36,423	12.50	4.59
RAM Advances	4,82,590	5,17,533	5,31,679	10.17	2.73
LC & Others	4,22,294	4,31,631	4,51,215	6.85	4.54
Global Advances	9,04,884	9,49,164	9,82,894	8.62	3.55
W/w Overseas Advances	31,252	36,237	36,919	18.13	1.88

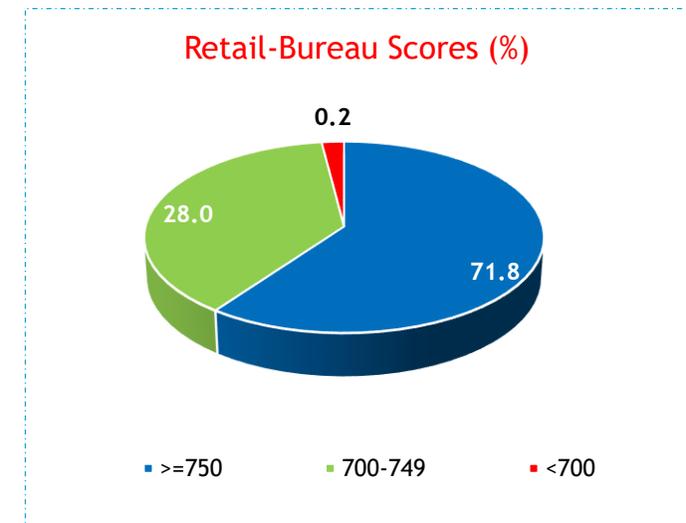
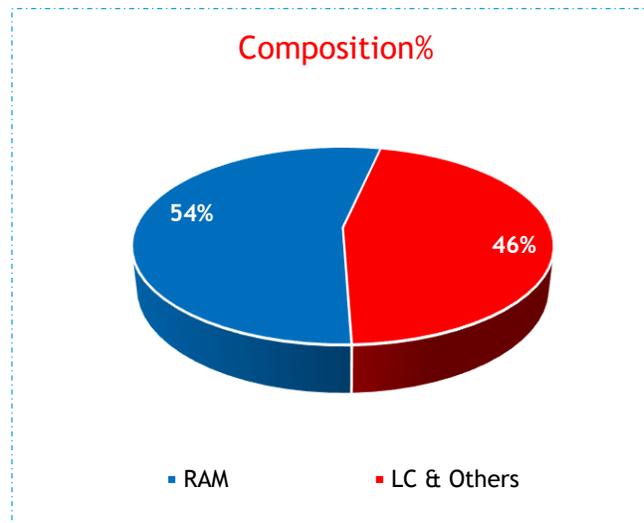
Consistent & sustained growth

Credit / Deposit Ratio

Global	77.35%
Domestic	74.48%

2Y - CAGR

Global Advances	10.16%
Domestic Advances	9.75%
RAM	10.34%



## Credit Growth- RAM

### Retail Portfolio of

~₹ 2.17 lakh crores

Mar 25:

**22.92%**  
of Dom. Adv.

₹ in crore

Particulars	Mar-24	Mar-25	% Share Mar-25
Home Loans	86,079	94,825	43.74%
Vehicle Loans	20,340	22,462	10.36%
Education Loans	14,068	15,912	7.34%
Mortgage Loans	15,043	16,152	7.45%
Others	41,958	67,426	31.10%
<b>Total Retail</b>	<b>1,77,488</b>	<b>2,16,777</b>	<b>100.00%</b>

### Agri Portfolio of

~₹ 1.78 lakh crores

Mar 25:

**18.87%**  
of Dom. Adv.

₹ in crore

Particulars	Mar-24	Mar-25	% Share Mar-25
Farm Credit(Crop, Investment & Allied)	1,40,400	1,44,214	80.80%
Agri Ancillary Activities	41,607	32,505	18.21%
Agri Infrastructure	1,826	1,760	0.99%
<b>Total Agri</b>	<b>1,83,833</b>	<b>1,78,479</b>	<b>100.00%</b>

### MSME Portfolio of

~₹ 1.36 lakh crores

Mar 25:

**14.42%**  
of Dom. Adv.

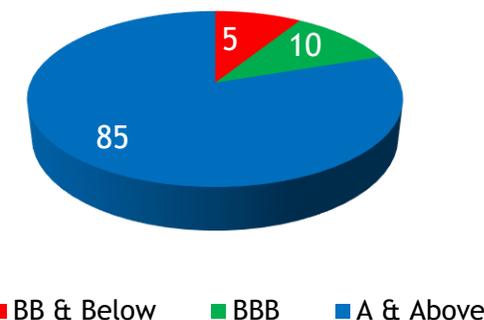
₹ in crore

Particulars	Mar-24	Mar-25	% Share Mar-25
Micro	61,362	68,416	50.15%
Small	37,582	43,896	32.18%
Medium	22,325	24,111	17.67%
<b>Total MSME</b>	<b>1,21,269</b>	<b>1,36,423</b>	<b>100.00%</b>

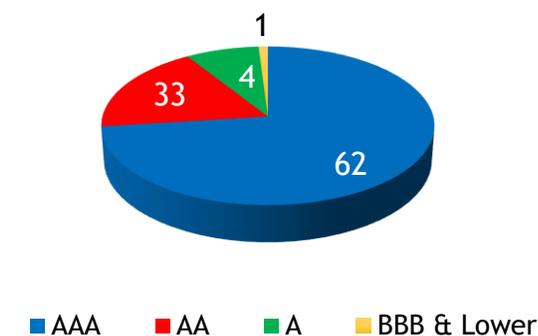
## Credit to Industries

S. No	Sectors	(% Share in Domestic Advances)			
		Mar-24		Mar-25	
		₹ In Crore	% Share	₹ In Crore	% Share
1	Infrastructure	86,659	9.92	93,034	9.83
2	NBFCs and HFCs	1,17,577	13.46	1,33,973	14.16
	- HFCs	34,809	-	29,756	-
	-PSU & PSU Backed NBFCs	32,062	-	28,099	-
	-Pvt. NBFCs	50,706	-	76,118	-
3	Basic Metals	23,876	2.73	23,745	2.51
4	Petroleum/Coal/Nuclear	9,305	1.07	17,269	1.83
5	Food Processing	28,746	3.29	25,353	2.68
6	Chemical & Chemical Products	13,867	1.59	12,751	1.35
7	Textiles	16,836	1.93	16,397	1.73
	<b>Total (1 to 7)</b>	<b>2,96,866</b>	<b>33.98</b>	<b>3,22,522</b>	<b>34.09</b>

## 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	36,025	-	39,904	-
	-Renewable Energy	10,946	-	13,394	-
	w/w Wind	64	-	309	-
	Solar	7,046	-	8,192	-
	-Thermal	14,660	-	13,957	-
	-Govt. PSU (Power)	25,499	-	24,854	-
	-Non-PSU (Power)	10,526	-	15,049	-
ii)	-Road	22,902	-	31,786	-
	-HAM	6,161	-	9,442	-
iii)	-Others	27,732	-	21,344	-

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

## Deposit Growth

₹ in crore

Particulars	Mar-24	Dec-24	Mar-25	Y-o-Y (%)	Q-o-Q (%)
Global Deposits	12,21,528	12,16,562	13,09,750	7.22	7.66
- Domestic Deposits	11,99,197	11,82,622	12,71,751	6.05	7.54
- CASA(%) Domestic	34.20	33.43	33.52	-68 bps	9 bps

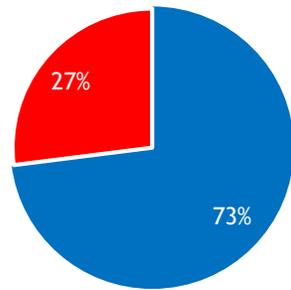
2Y - CAGR

Particulars	As on 31.03.25
Global Deposits	8.3%
Domestic Deposits	7.2%

Liquidity Position

Particulars	As on 31.03.25
Avg. LCR	130.67%
NSFR	125.11%

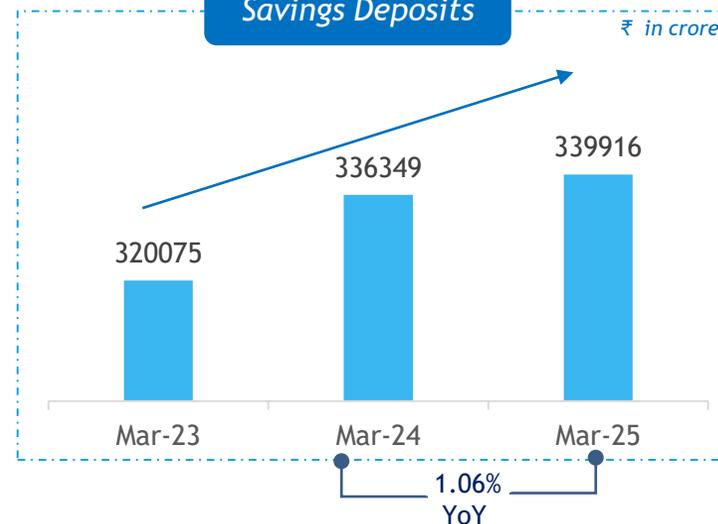
### Composition of Deposits (%)



■ CASA+ Retail TD ■ Bulk Term Deposits

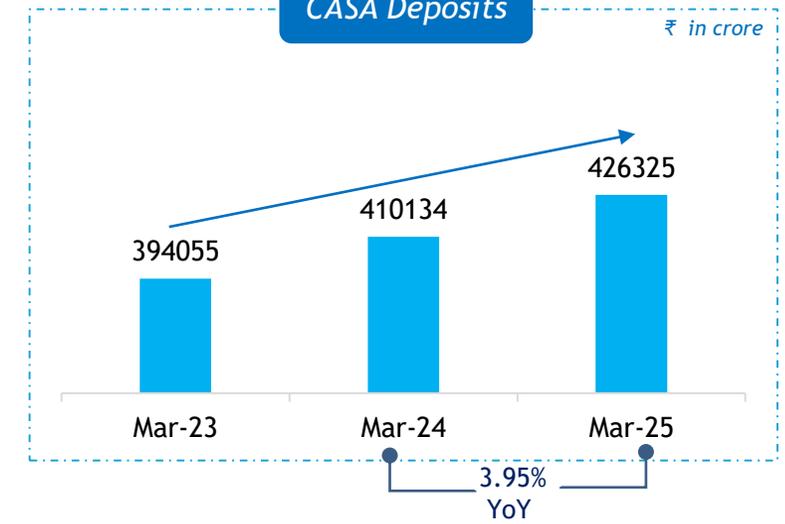
### Savings Deposits

₹ in crore



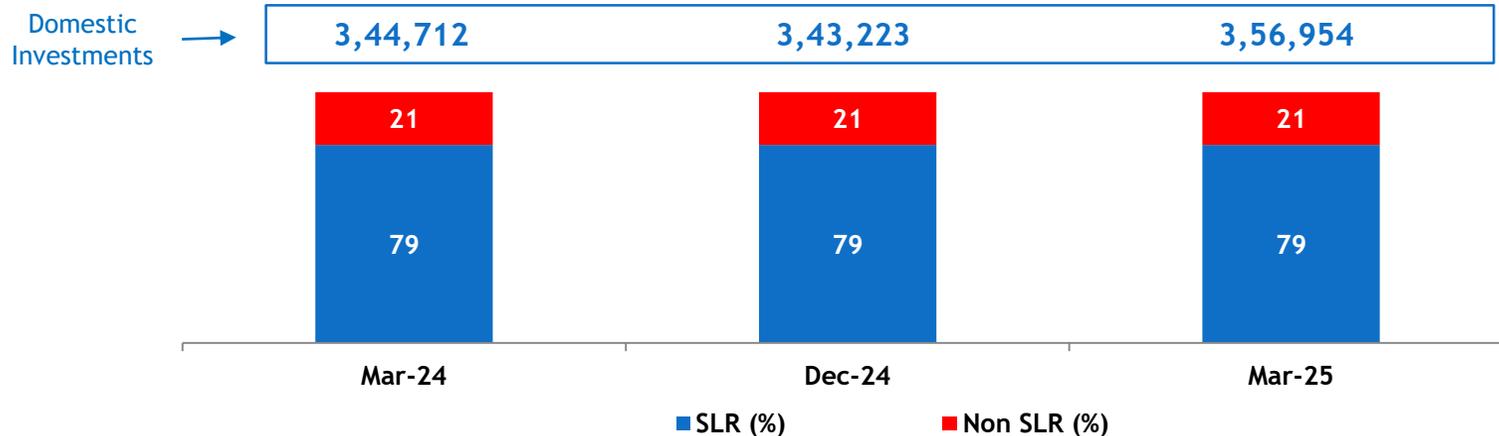
### CASA Deposits

₹ in crore



## Investment Portfolio

₹ in crore



Particulars (Domestic)	Mar-24	Dec-24	Mar-25	Mar-24	Dec-24	Mar-25
	₹ in crore			M-Duration (%)		
<b>SLR</b>	<b>2,73,372</b>	<b>2,70,296</b>	<b>2,83,074</b>	<b>3.64</b>	<b>4.49</b>	<b>4.58</b>
HTM	2,29,581	2,44,559	2,55,002	3.96	4.56	4.79
AFS	43,685	13,552	13,677	2.00	5.19	5.17
FVTPL / HFT	-	12,185	14,395	-	2.35	0.39
w/w FVTPL-HFT	107	12,185	14,395	0.41	2.35	0.39
<b>NON SLR</b>	<b>71,340</b>	<b>72,927</b>	<b>73,880</b>	<b>4.67</b>	<b>2.34</b>	<b>2.28</b>
HTM	46,061	50,257	49,124	5.15	2.97	3.33
AFS	24,983	10,423	11,741	3.13	0.99	1.10
FVTPL / HFT	-	10,714	11,344	-	5.10	4.38
w/w FVTPL-HFT	295	758	445	4.40	6.70	7.64
Subs & JV	-	1,533	1,671	-	-	-

Composition of Domestic Investments		
Category	Mar-24	Mar-25
SLR Investments	2,73,372	2,83,074
Non-SLR Investments	71,340	73,880
<b>W/w</b>		
Commercial Paper	1,682	1,917
Certificate of Deposits	196	4,354
Mutual Funds	418	387
Shares	4,997	6,355
Bonds & Debentures	59,620	56,875
Others	4,427	3,992
<b>Total Investments</b>	<b>3,44,712</b>	<b>3,56,954</b>

## Profit & Loss Statement

₹ in crore

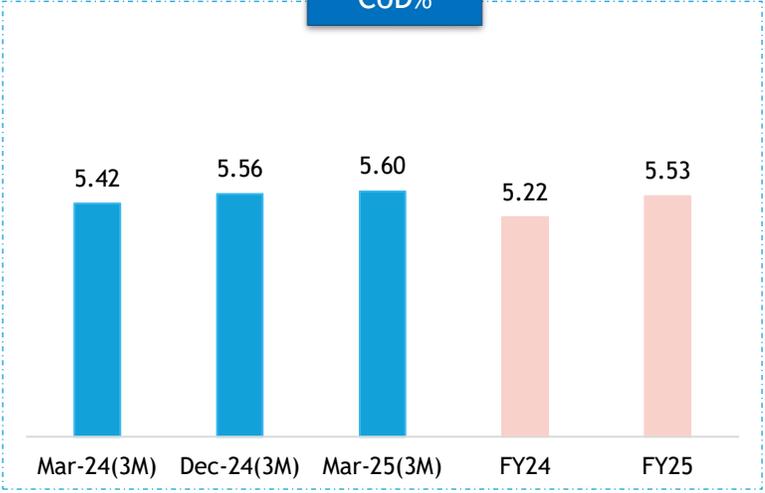
Parameter	Mar-24 (3M)	Dec-24 (3M)	Mar-25 (3M)	Y-o-Y%	Q-o-Q%	Mar-24 (12M)	Mar-25 (12M)	Y-o-Y%
Interest Income	26,350	26,958	27,695	5.10	2.74	99,778	1,07,726	7.97
Interest Expense	16,913	17,718	18,181	7.50	2.62	63,208	70,512	11.56
<b>Net. Interest Income</b>	<b>9,437</b>	<b>9,240</b>	<b>9,514</b>	<b>0.82</b>	<b>2.96</b>	<b>36,570</b>	<b>37,214</b>	<b>1.76</b>
Non-Interest Income	4,707	4,417	5,559	18.09	25.87	16,080	19,813	23.21
- Fee based Income	<b>2,013</b>	<b>2,365</b>	<b>2,488</b>	<b>23.57</b>	<b>5.17</b>	<b>8,182</b>	<b>10,285</b>	<b>25.71</b>
i) Processing charges	447	413	510	14.09	23.49	1,502	1,673	11.38
ii) Comm. On Insurance Business	110	158	133	20.91	-15.82	353	530	50.14
iii) Fee received on PSLC Certificate	-	-	-	-	-	582	955	64.09
iv) Comm. On CMS	172	203	186	8.14	-8.37	628	788	25.48
v) Comm. From LC/BG	302	241	286	-5.30	18.67	1,031	1,043	1.16
vi) Income from Debit/Credit Card	326	301	294	-9.82	-2.33	1,245	1,282	2.97
vii) Others	656	1,049	1,079	64.48	2.86	2,841	4,014	41.29
- Treasury Income	<b>783</b>	<b>814</b>	<b>1,646</b>	<b>110.35</b>	<b>102.21</b>	<b>2,849</b>	<b>4,186</b>	<b>46.92</b>
i) Profit on Sale of Investments	483	476	579	19.85	21.58	1,638	2,103	28.42
ii) Exchange Profit	138	209	299	116.29	42.94	919	907	-1.27
iii) Investment Depreciation/ Reversal	162	129	768	376.13	496.64	292	1,175	301.99
- Recovery in W/O	<b>1,414</b>	<b>1,021</b>	<b>916</b>	<b>-35.17</b>	<b>-10.22</b>	<b>3,987</b>	<b>4,311</b>	<b>8.12</b>
- Interest on Income Tax Refund	<b>497</b>	<b>257</b>	<b>521</b>	<b>4.55</b>	<b>102.30</b>	<b>1,062</b>	<b>1,112</b>	<b>4.73</b>
Operating Income	14,144	13,657	15,073	6.57	10.37	52,650	57,027	8.31
Operating Expenses	7,611	6,165	7,373	-3.13	19.59	24,440	25,937	6.12
<b>Operating Profit</b>	<b>6,533</b>	<b>7,492</b>	<b>7,700</b>	<b>17.87</b>	<b>2.78</b>	<b>28,211</b>	<b>31,090</b>	<b>10.21</b>
Provisions	3,222	2,888	2,715	-15.74	-5.99	14,562	13,103	-10.02
<b>Net Profit</b>	<b>3,311</b>	<b>4,604</b>	<b>4,985</b>	<b>50.58</b>	<b>8.28</b>	<b>13,648</b>	<b>17,987</b>	<b>31.79</b>

**Provisions**

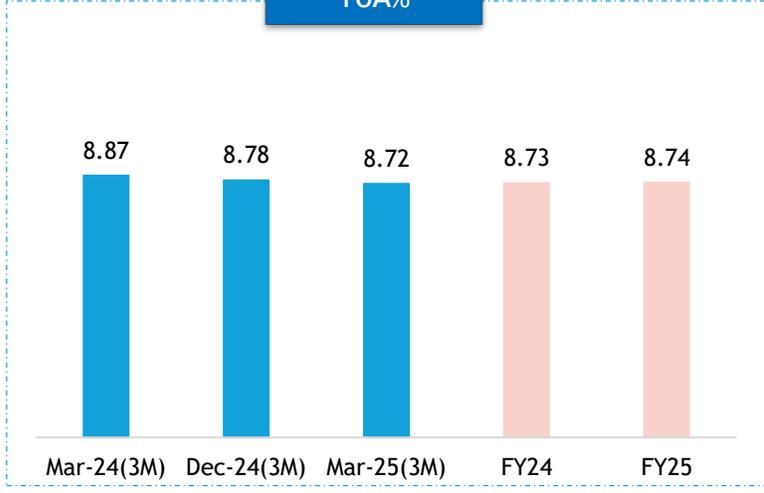
Parameter	Mar-24 (3M)	Dec-24 (3M)	Mar-25 (3M)	Mar-24 (12M)	Mar-25 (12M)
NPAs	1,485	1,477	1,676	6,387	7,308
Provision on Non Performing Investments	-219	-22	-18	-355	-101
Provision on Standard Assets	30	-32	-183	696	52
Taxation (including Deferred Tax Assets)	1,963	1,289	1,171	7,782	5,492
Others	-37	176	69	52	352
<b>Total</b>	<b>3,222</b>	<b>2,888</b>	<b>2,715</b>	<b>14,562</b>	<b>13,103</b>
Credit Cost(%)	0.66	0.63	0.69	0.74	0.77

## Key Ratios

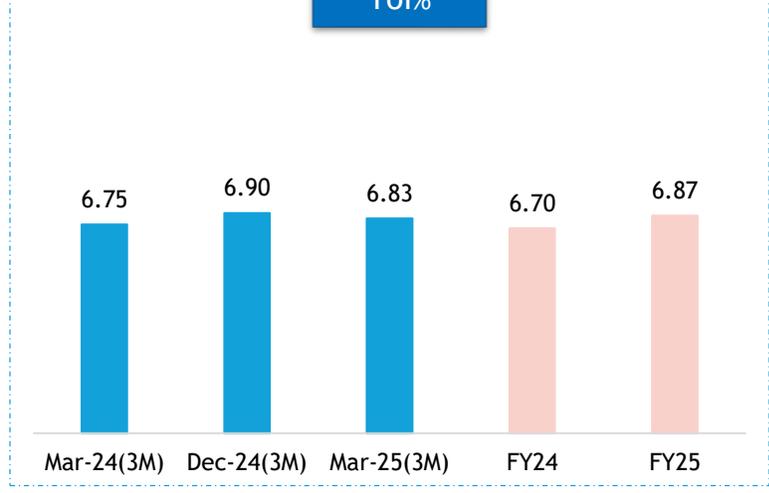
CoD%



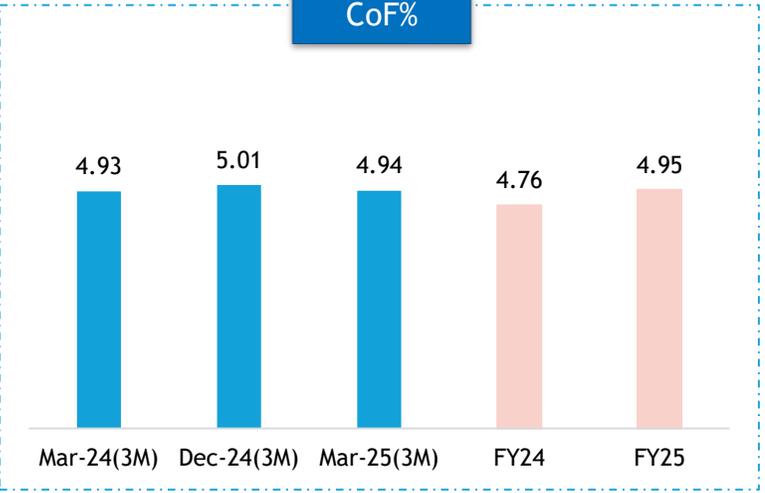
YoA%



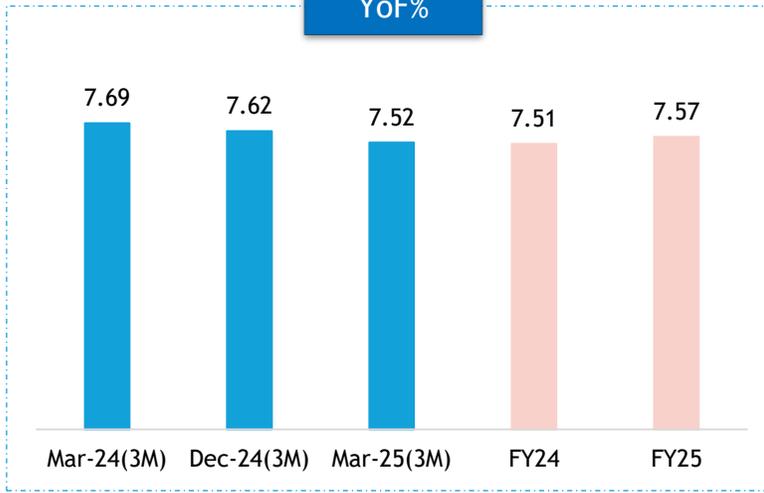
YoI%



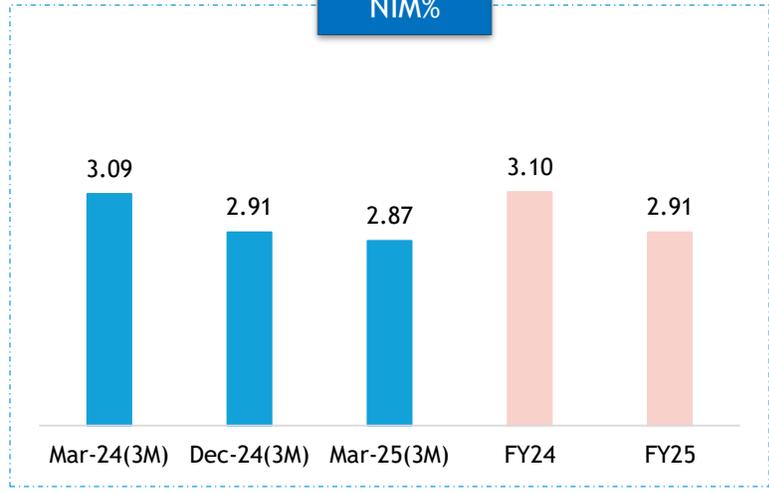
CoF%



YoF%

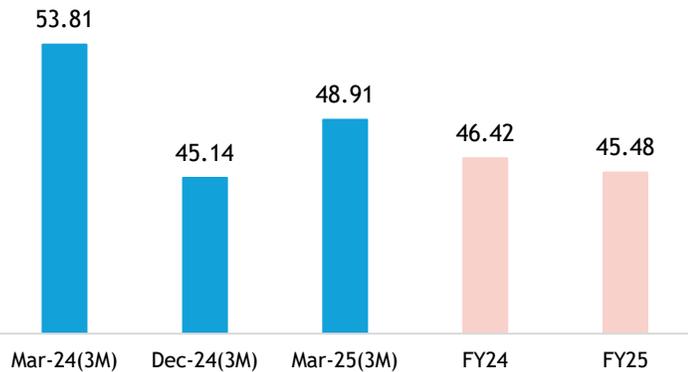


NIM%

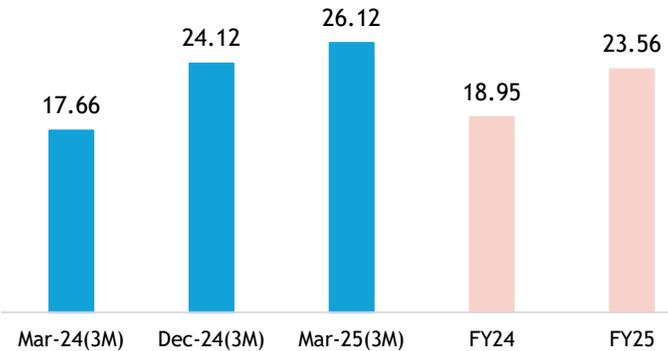


## Key Ratios

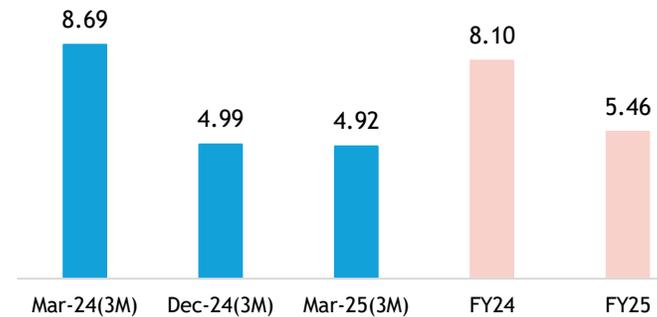
### Cost to Income%



### Earning per Share (₹)

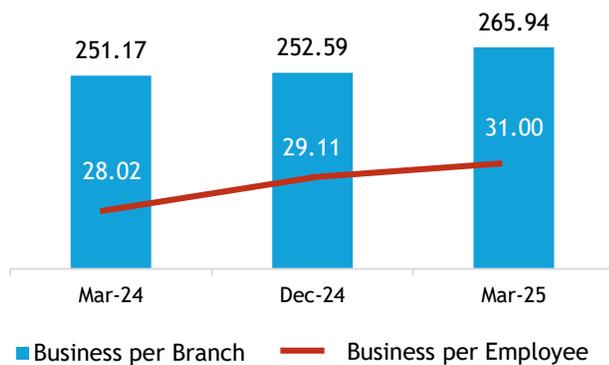


### Price to Earning (P/E)



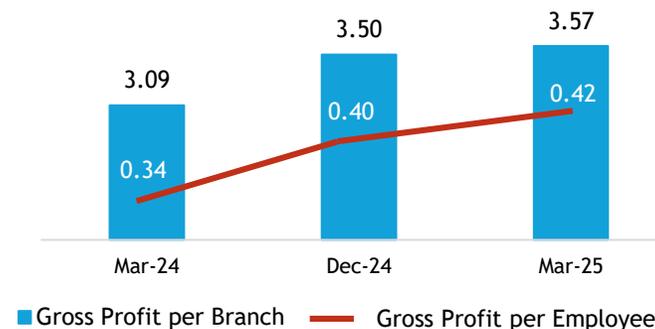
### Business per Branch & Business per Employee

₹ in crore

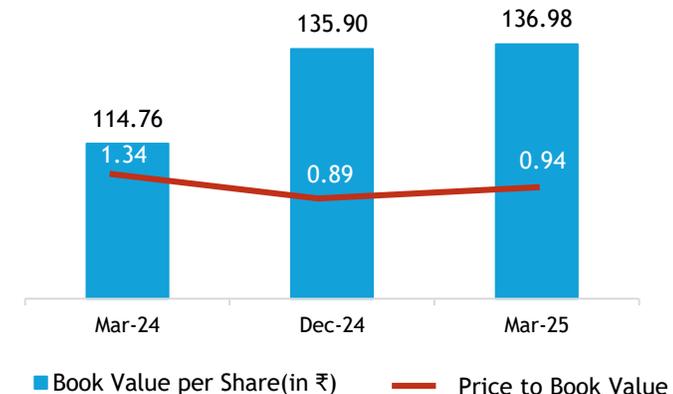


### Gross Profit per Branch & Gross Profit per Employee

₹ in crore  
\*Annualized



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



₹ in crore

**Movement of NPAs**

Parameter	Mar-24 (3M)	Dec-24 (3M)	Mar-25 (3M)	FY-24	FY-25
Gross NPA - Opening	43,262	40,499	36,554	60,987	43,098
Add : Additions	3,323	1,969	2,567	11,877	12,073
-Balance increase in existing NPA	121	149	84	710	701
-Fresh slippages	3,202	1,820	2,483	11,167	11,372
Less : Reductions	3,487	5,914	3,771	29,766	19,821
-Cash Recovery (a)	1,676	1,130	1,617	7,289	4,924
-Up-gradation (b)	840	725	924	4,213	3,263
-Write Off	971	4,059	1,230	18,264	11,634
Gross NPAs- Closing	43,098	36,554	35,350	43,098	35,350
Gross NPA (%)	4.76	3.85	3.60	4.76	3.60
Net NPA	8,990	7,568	5,969	8,990	5,969
Net NPA (%)	1.03	0.82	0.63	1.03	0.63
Recovery in D/L ( c )	842	613	749	3,065	2,497
Recovery in TWO (d)	1,414	1,021	916	3,987	4,311
Total Recovery(incl. TWO) (e= a+b+c+d)	4,772	3,489	4,206	18,554	14,995
Delinquency Ratio(%)	1.56	0.89	1.13	1.59	1.47
PCR%	92.69	93.42	94.61	92.69	94.61

₹ in crore

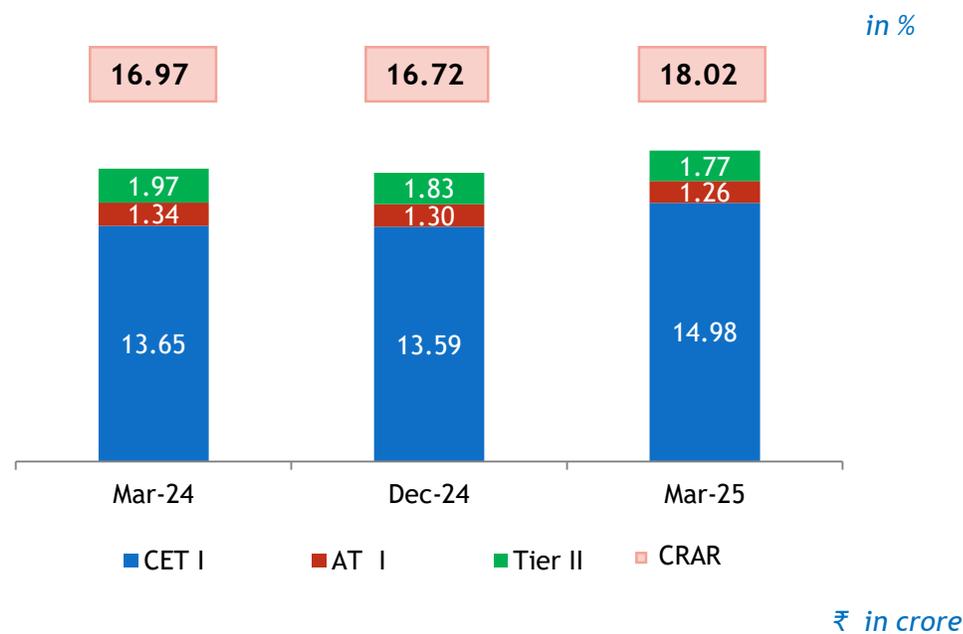
## Sectoral Asset Quality

Segment	Slippages During					Outstanding NPA as on			Sectoral NPA (%)		
	Mar-24 (3M)	Dec-24 (3M)	Mar-25 (3M)	Mar-24 (12M)	Mar-25 (12M)	Mar-24	Dec-24	Mar-25	Mar-24	Dec-24	Mar-25
Retail Loans	714	430	473	2,234	2,046	4,164	3,134	3,146	2.35	1.55	1.45
Agriculture	1,310	645	975	4,023	2,768	15,645	14,643	14,358	8.51	7.90	8.04
MSME	1,113	616	961	3,311	3,191	11,502	5,120	5,764	8.47	3.92	4.14
LC & Others	186	278	158	2,309	4,068	11,787	13,657	12,082	2.90	3.16	2.69
<b>Total</b>	<b>3,323</b>	<b>1,969</b>	<b>2,567</b>	<b>11,877</b>	<b>12,073</b>	<b>43,098</b>	<b>36,554</b>	<b>35,350</b>	<b>4.76</b>	<b>3.85</b>	<b>3.60</b>

Segment	Restructuring					
	RF 1.0 as on			RF 2.0 as on		
	Mar-24	Dec-24	Mar-25	Mar-24	Dec-24	Mar-25
MSME	819	614	557	1,707	1,048	847
Personal Loans	1,812	1,234	1,160	4,128	3,359	3,224
Agriculture Allied	--	--	--	199	127	120
Corporate Loans	4,704	3,865	3,025	--	--	--
<b>Total</b>	<b>7,335</b>	<b>5,713</b>	<b>4,742</b>	<b>6,034</b>	<b>4,533</b>	<b>4,191</b>

Category	SMA Position (Rs. >5 crs)		
	O/s Amount		
	Mar-24	Dec-24	Mar-25
SMA-0	1,009	1,231	731
SMA-1	1,261	908	1,869
SMA-2	1,061	5,498	1,235
<b>Total</b>	<b>3,331</b>	<b>7,637</b>	<b>3,835</b>

### Capital Adequacy



S.No.	Parameter	Mar-24	Dec-24	Mar-25
1.	Tier I	99,622	1,00,967	1,14,336
2.	Tier II	13,067	12,405	12,489
3.	Total Capital (Tier I+II)	1,12,689	1,13,372	1,26,825
4.	RWA	6,64,188	6,78,163	7,03,920

### 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 FY-25

#### International

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

\*Outlook upgraded during FY-25

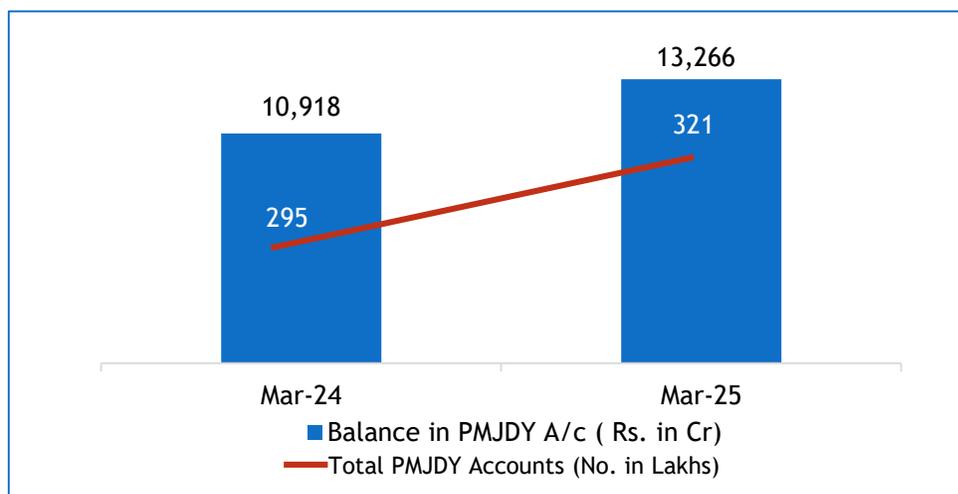
### Capital Plan

₹ in crore

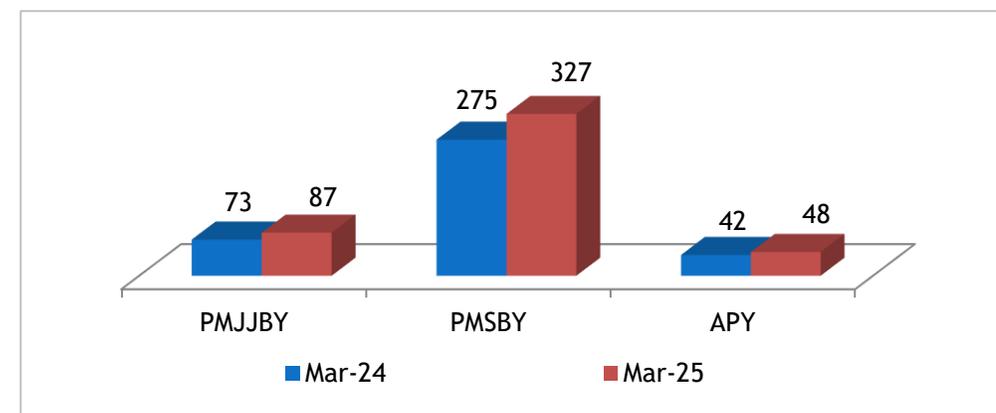
	Equity	AT-1	Tier-2	Total
Board Approved Plan	6,000	2,000	2,000	10,000

## Inclusive Growth

Government Schemes		
Scheme	No. of Accounts	Amount Sanctioned (₹ in crore)
PMSVANidhi	9,67,200	1,428
PM Vishwakarma (during FY25)	19,761	173
Pradhan Mantri Employment Generation Program (PMEGP) during FY25	10,172	1,086
Union Guaranteed Emergency Credit Line	3,92,288	16,811
Pradhan Mantri Mudra Yojana (during FY25)	7,10,804	18,469



## 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 – ₹ 28,742 Cr**
-  **₹ 779 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 4.02 lakh people with Settlement Ratio of 74%
-  Financed **99,497** Street vendors ~ ₹221 Cr in FY25 through **PMSVANidhi**
-  **Union Nari Shakti:** Sanctioned 20,820 applications of ₹2,577 Cr in FY25
-  Donation approved through Union Bank Social Foundation ₹ 15.70 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 FY 2024-25

### Digital Lending Journeys



₹ 66,000 + Cr

Business generated through 20+ lending journeys



22.39+ lakhs

Accounts Renewed/Reviewed

### Digital Liability Journeys



4,12,205 A/cs

Digital Savings Account opened (D2C & Assisted mode)



₹ 185 + Cr

Business from 3rd party products (MF+Insurance)

### Digital Channels



46.19 lakh

Customers onboarded. VYOM (39.24 lakh) + Internet Banking (6.95 lakh) registered



1.65 lakh

Users registered on CBDC platform

## Digital Initiatives



- Digital Co-lending Module on Knight Fintech platform
- Digital SHG Working Capital Loan upto ₹ 20.00 Lakhs



- Launching of "EMI facility for Credit Card on UPI Transactions" for all Rupay Credit Card Customers



- Digital Document Execution facility extended for the state of Kerala, Telangana, Uttar Pradesh and UT of Puducherry. Live in 17 States and 2 UT's



#### Feature Enhancement:

- **CBDC:** Integration with HRMS for direct credit of staff benefits to CBDC Wallet
- **Internet Banking:** Beneficiary name lookup facility for NEFT / RTGS transaction

### Outcome of Various Digital Initiatives



31%

YoY growth in Fixed Deposits amount sourced digitally



36 lac+

Gold Loan Accounts sanctioned digitally



2.0x

YoY growth in Fresh KCC accounts sanctioned digitally

Cumulative



99%

MSME Renewal for Rs. <10 lacs through STP



88%

Retail accounts reviewed digitally



~2.2x

YoY growth in loan accounts renewed digitally

Cumulative



~1.7x

YoY growth in LAD Accounts opened digitally



~1.4x

YoY growth in amount sanctioned under Shishu Mudra STP



~1.9x

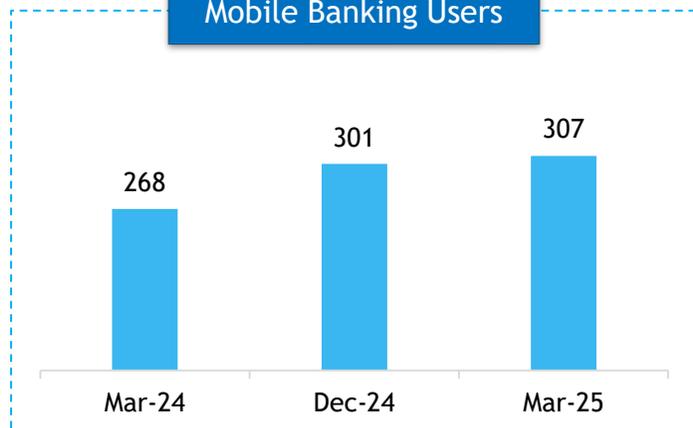
YoY growth in Union Education Accounts opened digitally

Cumulative

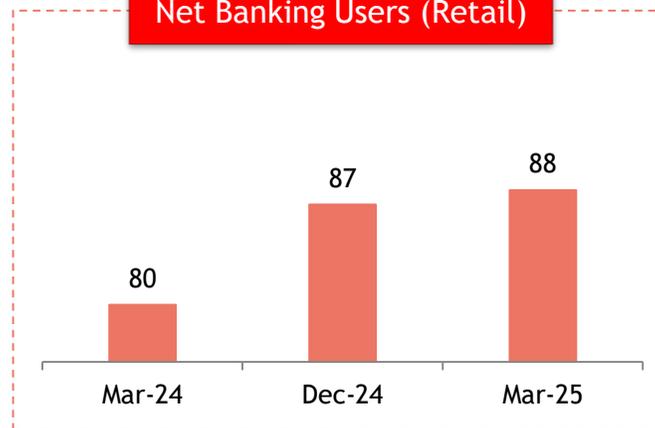
### Digital Footprints

(No. in Lakhs)

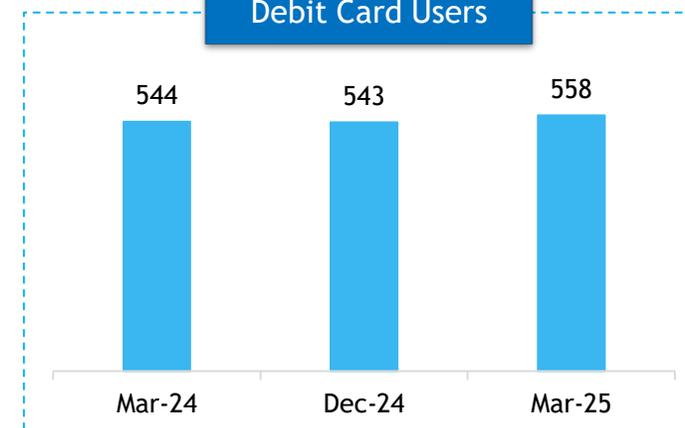
#### Mobile Banking Users



#### Net Banking Users (Retail)



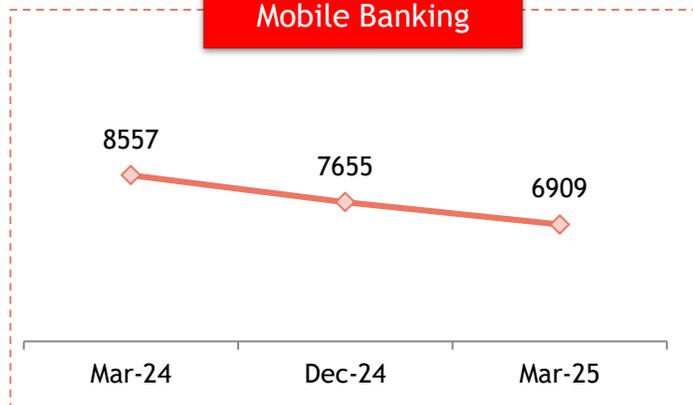
#### Debit Card Users



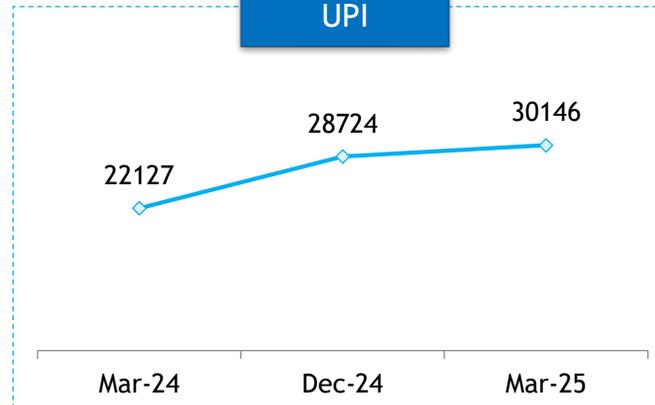
### Volume of Transactions (Q-o-Q)

(No. in Lakhs)

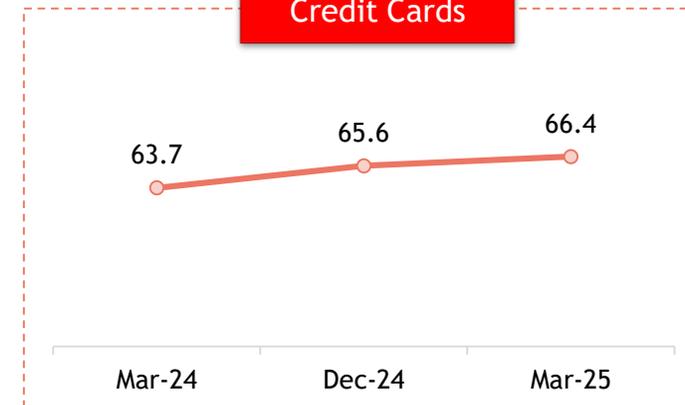
#### Mobile Banking



#### 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 ₹ 1,248.11 Crores & interest income of ₹ 412.58 Crores upto March 31, 2025.
- ✓ One among the initial Banks to implement collections through UPI.
- ✓ We have added 1,709 new clients under Transaction Banking (CMS Business) during FY 2024-25.
- ✓ We have added new clients for ancillary business through our CABC (i.e Payment Gateway-49, Third party Product - 21, POS -56, no. of BQR-2811).
- ✓ Implemented e-NACH and OTP based Direct Debit successfully, as a Sponsor Bank.

## 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)

EASE 7.0 Reform Index: 2<sup>nd</sup> Best Bank for Q1, FY 2024-25

EASE 6.0 Reform Index: 3<sup>rd</sup> under Top Performing Bank, FY 2023-24

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
<b>Subsidiaries</b>		
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 ❖ AUM of Rs. 14,500+ Crores.
UBI Services Ltd.	100.00%	❖ Pan India presence : Footprints in 11 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
<b>Joint Ventures</b>		
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 1.37 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.
<b>Associate</b>		
Chaitanya Godavari Gramin Bank	35.00%	❖ Regional Rural Bank with 276 branches. Committed to usher in prosperity & plenty by care concern to the financial needs of cross section of rural populace in Guntur, Bapatla, Palnadu, East Godavari, Kakinada, Dr. B R Ambedkar konaseema, Eluru and West Godavari districts.

## Awards and Accolades

- ❖ HDM Awards for Best Workforce Planning 2024 presented by Indian Conventions in March 2025



Presented by Asia L&D: Employer Branding Conference & Awards by International Business Conferences in February 2025

- ❖ Excellence in Continuous Learning & Development
- ❖ Leadership Development program of the Year



### 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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