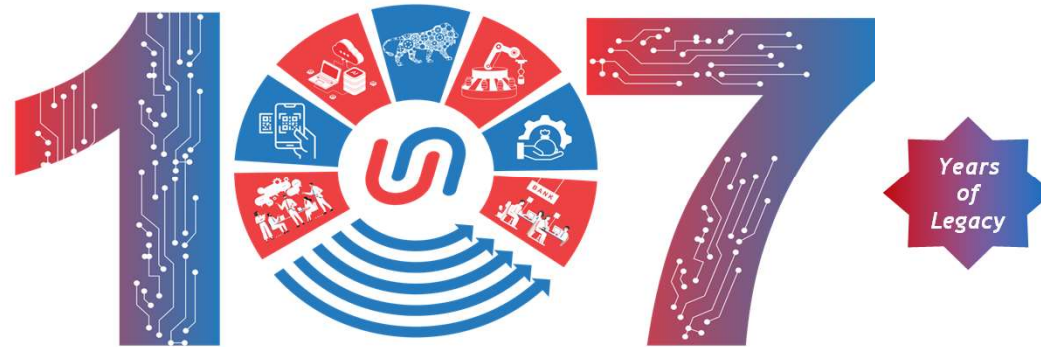




A Government of India Undertaking



Business First, Compliance Always

Investor Presentation – Q4 FY2026



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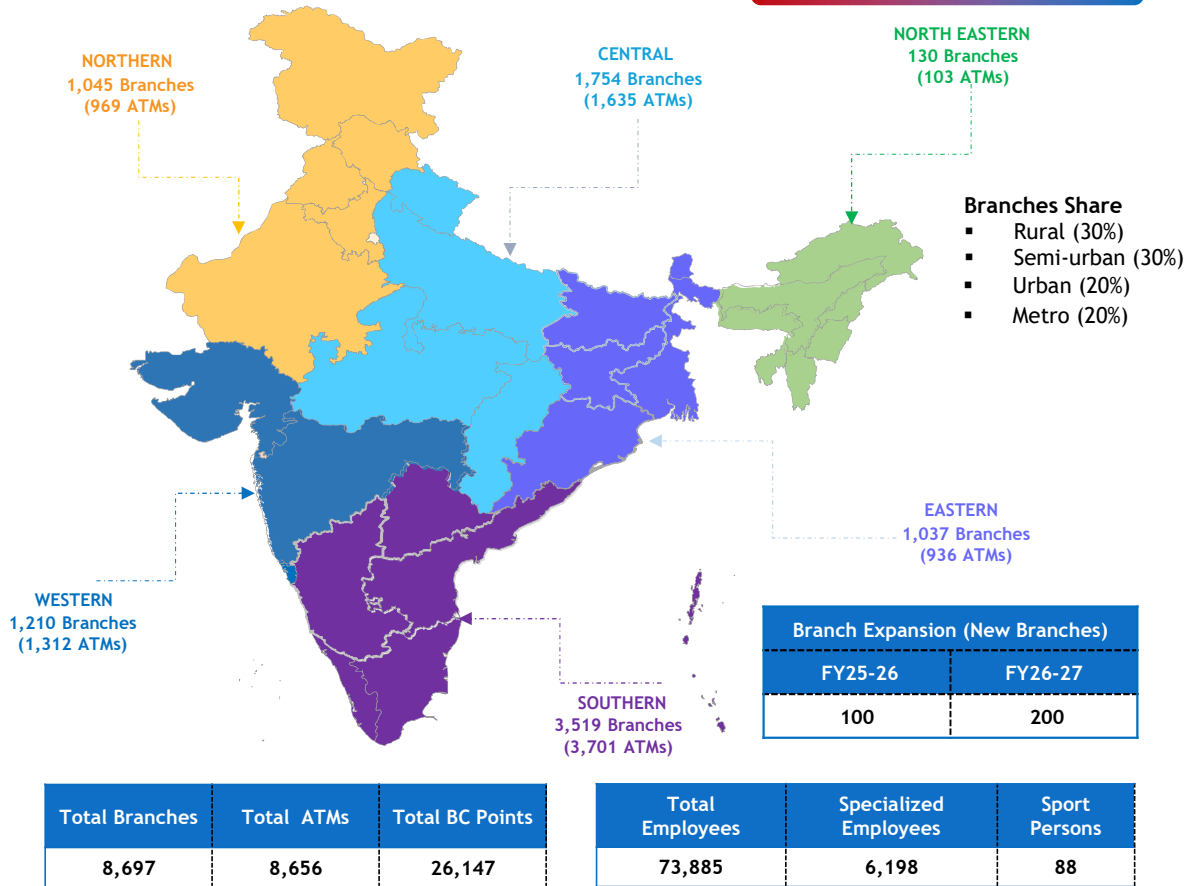
23.04.2026



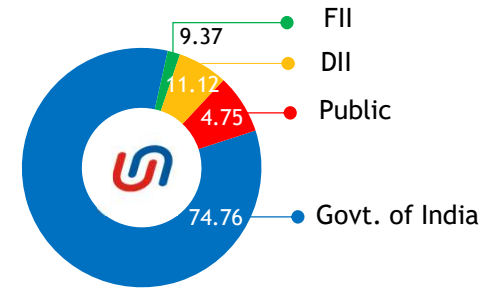
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Followers: 40,29,339	6,50,106	2,23,064	3,59,000	3,06,247	51,434

Branch Network



Shareholding (%)



Centralized Processing Centres

- 12 LCBs & 38 MCBs
- 117 Union MSME First Branches
- 143 Retail Loan Points & 76 Agriculture Loan Points
- 138 MSME Loan Points
- 1,675 Gold Loan Points
- 3 SAMBs & 28 ARBs

Operating Performance (Mar-26 Q)

Deposits



2.72% YoY

Deposit growth

Advances



9.74% YoY

Consistent & Sustained Credit Growth

RAM



12.56% YoY

Growth in RAM advances

Capital



CRAR 18.10%
CET-I 15.69%

Improved by 8 bps YoY
Improved by 71 bps YoY

Asset Quality



GNPA 2.82%
NNPA 0.48%
PCR 95.03%

Improved by 78 bps YoY
Improved by 15 bps YoY
Improved by 42 bps YoY

Operating Profit



₹ 7,955 Cr

Operating Profit ₹ 7,700 Cr (Mar-25 Q)

Mar-26(12M)

₹ 28,620 Cr

Mar-25(12M)

₹ 31,090 Cr

Net Profit



₹ 5,316 Cr

Net Profit ₹ 4,985 Cr (Mar-25 Q)

₹ 18,697 Cr

₹ 17,987 Cr

Margin



NII ₹ 9,406 Cr
NIM 2.64%

NII ₹ 9,514 Cr (Mar-25 Q)
NIM 2.87% (Mar-25 Q)

NII ₹ 36,659 Cr & NIM 2.70%

NII ₹ 37,214 Cr & NIM 2.91%

Efficiency



Credit Cost 0.16%

Improved by 53 bps YoY

Credit Cost 0.23%

Credit Cost 0.77%

Profitability



RoA 1.36%
RoE 18.04%

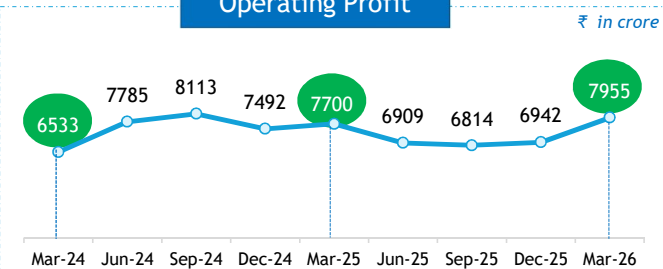
Book Value ₹ 154.41
RoA 1.35% (Mar-25 Q)
RoE 19.07% (Mar-25 Q)
Book Value ₹ 136.98 (Mar-25 Q)

RoA 1.25% & RoE 15.86%

RoA 1.26% & RoE 17.20%

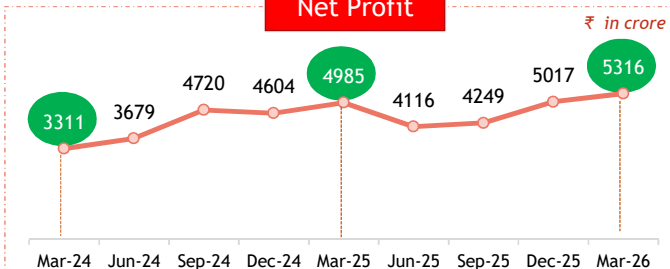
Profitability

Operating Profit



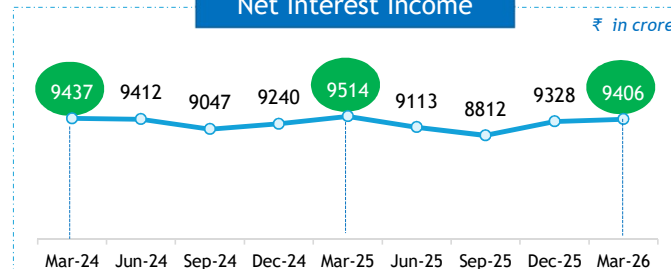
FY-23	FY-24	FY-25	FY-26
25,467	28,211	31,090	28,620

Net Profit



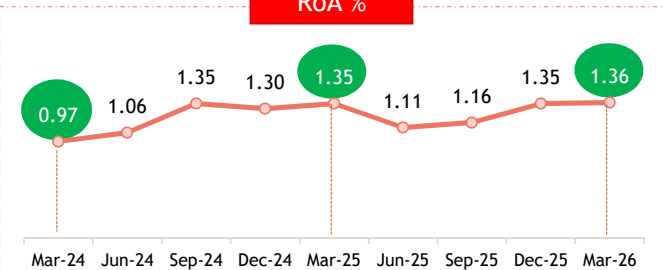
FY-23	FY-24	FY-25	FY-26
8,433	13,648	17,987	18,697

Net Interest Income



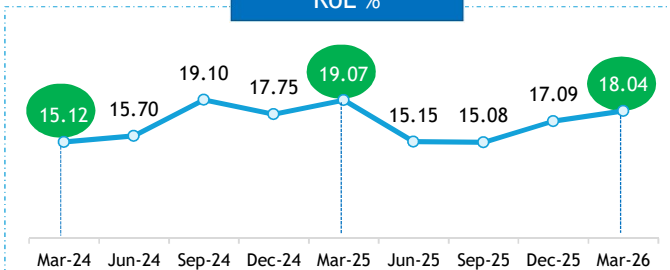
FY-23	FY-24	FY-25	FY-26
32,765	36,570	37,214	36,659

RoA %



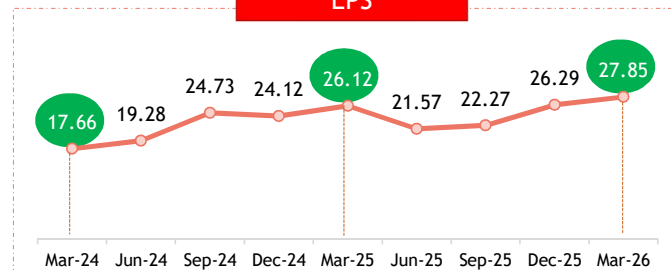
FY-23	FY-24	FY-25	FY-26
0.69%	1.03%	1.26%	1.25%

RoE %



FY-23	FY-24	FY-25	FY-26
13.26%	15.58%	17.20%	15.86%

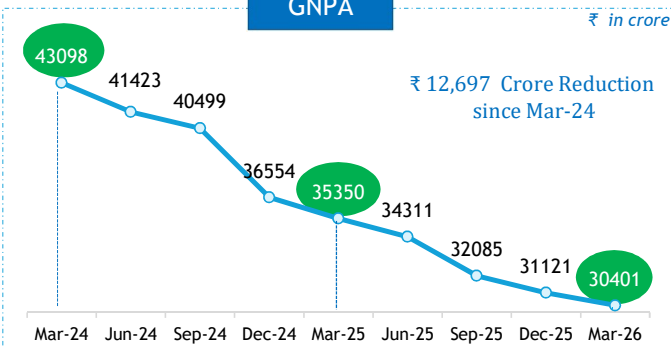
EPS



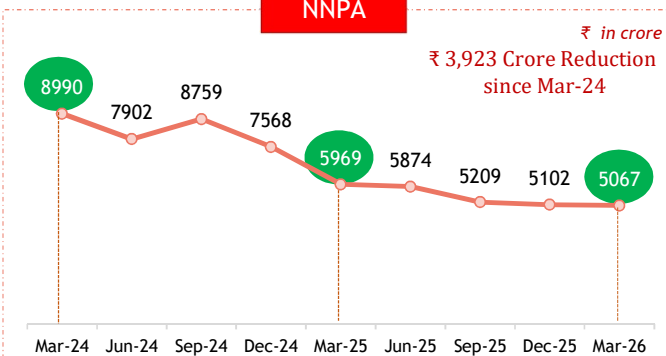
FY-23	FY-24	FY-25	FY-26
12.34	18.95	23.56	24.49

Asset Quality

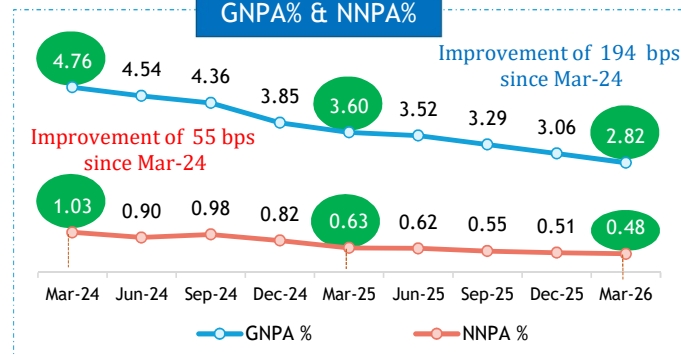
GNPA



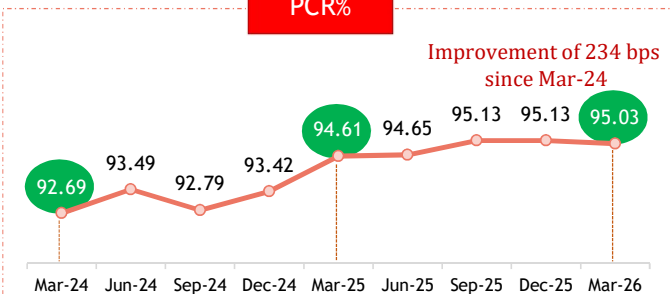
NNPA



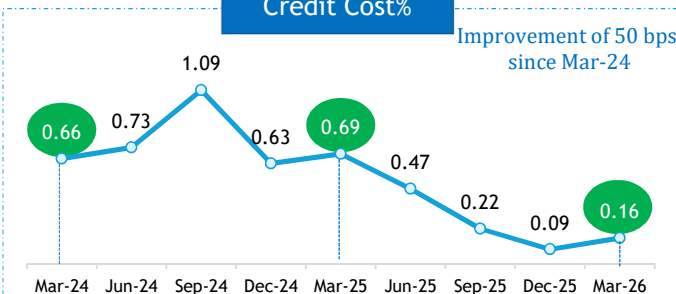
GNPA% & NNPA%



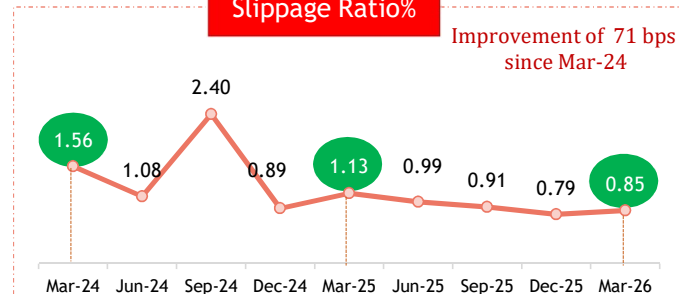
PCR%



Credit Cost%



Slippage Ratio%



FY-23	FY-24	FY-25	FY-26
90.34%	92.69%	94.61%	95.03%

FY-23	FY-24	FY-25	FY-26
1.64%	0.74%	0.77%	0.23%

FY-23	FY-24	FY-25	FY-26
1.97%	1.59%	1.40%	0.89%

Diversified Credit Portfolio

₹ in crore

Particulars	Mar-25	Sep-25	Dec-25	Mar-26	YoY (%)	QoQ (%)
Retail	2,16,777	2,38,506	2,45,541	2,53,083	16.75	3.07
Agriculture	1,78,479	1,68,405	1,75,294	1,83,394	2.75	4.62
MSME	1,36,423	1,47,395	1,56,203	1,62,007	18.75	3.72
RAM Advances	5,31,679	5,54,306	5,77,038	5,98,484	12.56	3.72
Large Corporate	4,05,670	3,79,420	3,94,999	4,31,609	6.39	9.27
Overseas Advances	36,919	32,934	36,165	37,657	2.00	4.13
Others	8,626	8,547	8,682	10,861	25.91	25.10
Global Advances	9,82,894	9,75,207	10,16,884	10,78,611	9.74	6.07

Credit / Deposit Ratio

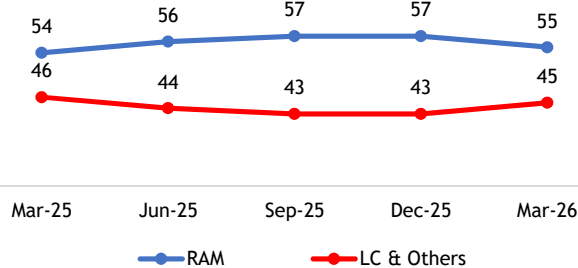
Global	83.27%
Domestic	80.40%

2Y - CAGR

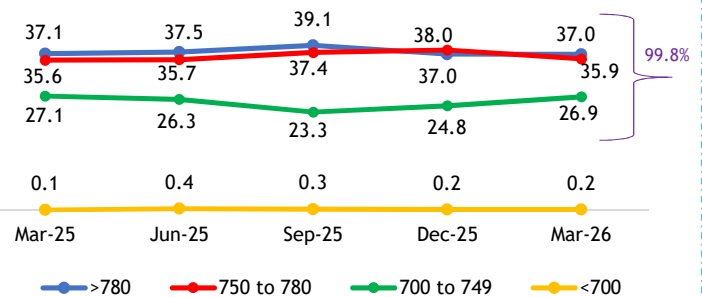
Global Advances	9.18%
Domestic Advances	9.16%
RAM	11.36%

Consistent & Sustained Growth

RAM and LC & Other Mix (%)



Retail Bureau Scores (%)



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

Credit Growth- RAM

Retail Portfolio of

~₹ 2.53 lakh crores

Mar 26:

24.31%
of Dom. Adv.

Agri Portfolio of

~₹ 1.83 lakh crores

Mar 26:

17.62%
of Dom. Adv.

MSME Portfolio of

~₹ 1.62 lakh crores

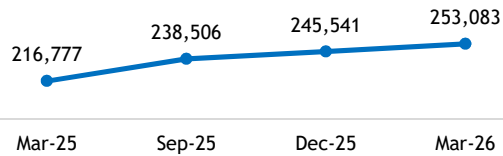
Mar 26:

15.56%
of Dom. Adv.

₹ in crore

Particulars	Mar-25	Sep-25	Dec-25	Mar-26	% Share Mar-26
Home Loans	94,825	1,00,874	1,04,677	1,07,687	42.55
Vehicle Loans	22,462	24,429	26,341	28,415	11.23
Education Loans	15,912	17,493	17,800	18,166	7.18
Mortgage Loans	16,152	16,672	17,463	18,023	7.12
Others	67,426	79,038	79,260	80,792	31.92
Total Retail	2,16,777	2,38,506	2,45,541	2,53,083	100.00

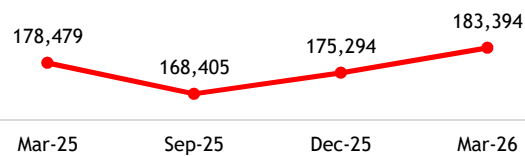
Retail



₹ in crore

Particulars	Mar-25	Sep-25	Dec-25	Mar-26	% Share Mar-26
Farm Credit(Crop, Investment & Allied)	1,44,214	1,42,002	145,109	1,51,155	82.42
Agri Ancillary Activities	32,505	24,955	28,739	30,751	16.77
Agri Infrastructure	1,760	1,448	1,446	1,488	0.81
Total Agri	1,78,479	1,68,405	1,75,294	1,83,394	100.00

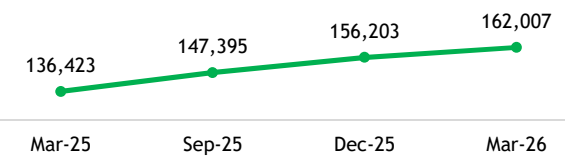
Agriculture



₹ in crore

Particulars	Mar-25	Sep-25	Dec-25	Mar-26	% Share Mar-26
Micro	68,416	80,066	84,091	87,029	53.72
Small	43,896	38,527	41,430	43,947	27.13
Medium	24,111	28,802	30,682	31,031	19.15
Total MSME	1,36,423	1,47,395	1,56,203	1,62,007	100.00

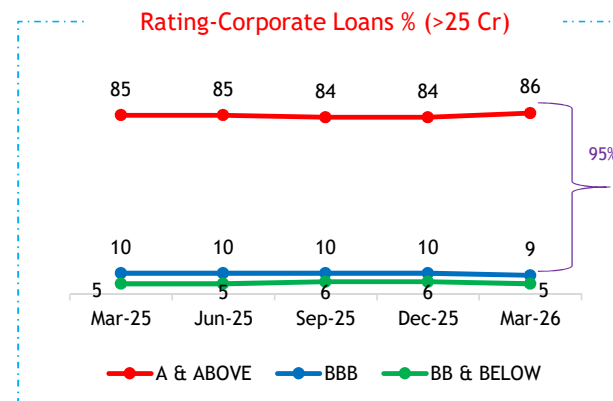
MSME



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

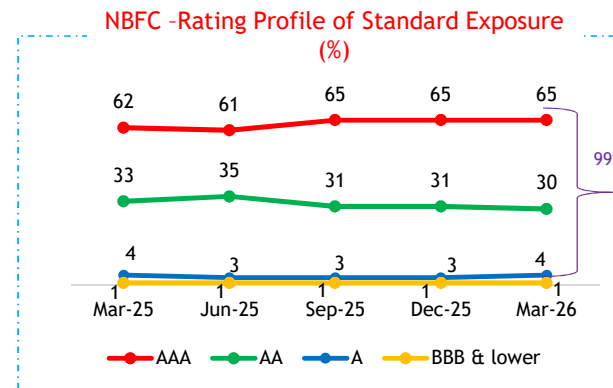
Credit to Industries

S. No.	Sectors	(% Share in Domestic Advances)			
		Mar-25		Mar-26	
		₹ In Crore	% Share	₹ In Crore	% Share
1	Infrastructure	93,034	9.83	1,04,441	10.03
2	NBFCs and HFCs	1,33,973	14.16	1,64,839	15.84
	- HFCs	29,756	-	34,434	-
	- PSU & PSU Backed NBFCs	28,099	-	48,536	-
	- Pvt. NBFCs	76,118	-	81,869	-
3	Basic Metals	23,745	2.51	28,183	2.71
4	Petroleum/Coal/Nuclear	17,269	1.83	17,374	1.67
5	Food Processing	25,353	2.68	4,648	0.45
6	Chemical & Chemical Products	12,751	1.35	14,212	1.37
7	Textiles	16,397	1.73	16,118	1.55
	Total (1 to 7)	3,22,522	34.09	3,49,815	33.61



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

i)	-Power	39,904	-	48,323	-
	-Renewable Energy	13,394	-	18,694	-
	w/w Wind	309	-	718	-
	Solar	8,192	-	13,736	-
	-Thermal	13,957	-	15,779	-
	-Govt. PSU (Power)	24,854	-	23,271	-
	-Non-PSU (Power)	15,049	-	25,052	-
ii)	-Road	31,786	-	41,692	-
	-HAM	9,442	-	9,508	-
iii)	-Others	21,344	-	14,426	-



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

Deposit Growth

₹ in crore

Particulars	Mar-25	Sep-25	Dec-25	Mar-26	Y-o-Y (%)	Q-o-Q (%)
Global Deposits	12,72,247	12,34,621	12,22,856	13,06,891	2.72	6.87
- Domestic Deposits	12,71,751	12,34,088	12,22,260	13,06,288	2.72	6.87
- CASA(%) Domestic	33.51	32.56	33.96	35.21	170 bps	126 bps

2Y - CAGR

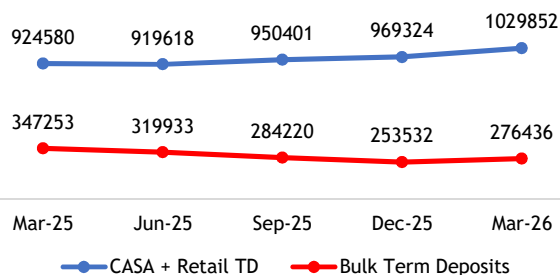
Particulars	As on 31.03.26
Global Deposits	3.44%
Domestic Deposits	4.37%

Liquidity Position

Particulars	As on 31.03.26
Avg. LCR	113.83%
NSFR	115.34%

Composition of Deposits

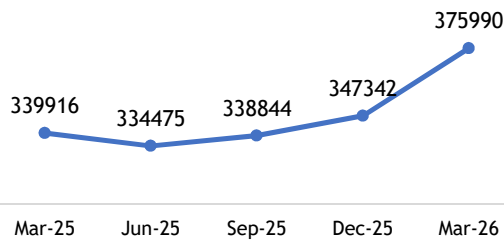
₹ in crore



CASA+RTD YoY Growth 10.61%

Savings Deposits

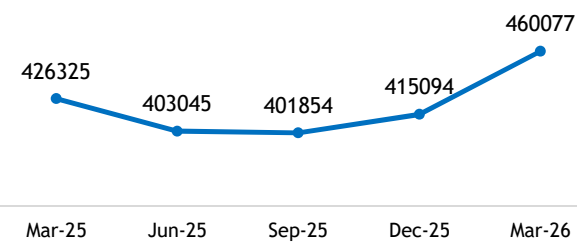
₹ in crore



YoY Growth 10.61%

CASA Deposits

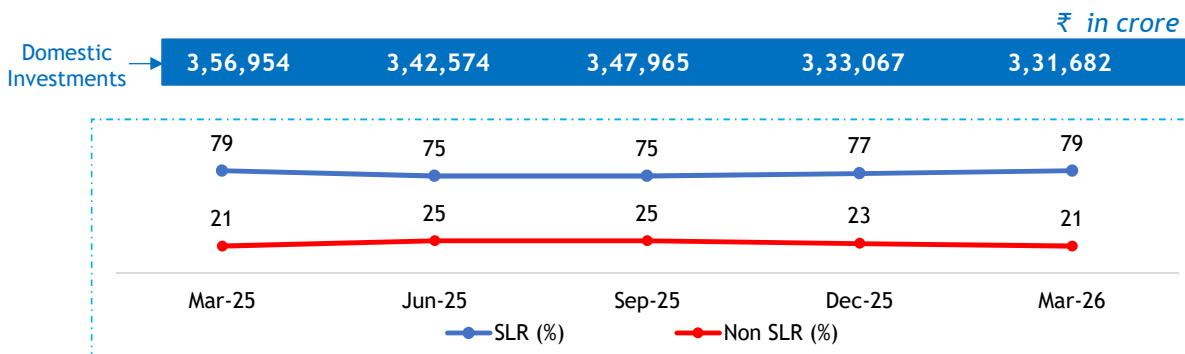
₹ in crore



YoY Growth 7.92 %

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

Investment Portfolio



Particulars (Domestic)	Mar-25	Sep-25	Dec-25	Mar-26	Mar-25	Sep-25	Dec-25	Mar-26
	₹ in crore				M-Duration (%)			
SLR	2,83,074	2,60,547	2,56,709	2,61,387	4.58	4.9	5.17	4.79
HTM	2,55,002	2,30,476	2,15,161	2,12,312	4.79	4.9	5.27	5.04
AFS	13,677	15,567	32,883	43,757	5.17	7.59	5.25	4.06
FVTPL / HFT	14,395	14,504	8,665	5,318	0.39	1.98	3.22	1.81
w/w FVTPL-HFT	14,395	14,504	8,665	5,318	0.39	1.98	3.22	1.81
NON SLR	73,880	87,418	76,358	70,295	2.28	2.12	1.77	2.13
HTM	49,124	48,034	47,845	47,047	3.33	3.52	3.3	3.66
AFS	11,741	14,502	13,962	9,204	1.1	0.9	0.79	0.99
FVTPL / HFT	11,344	23,170	12,929	12,422	4.38	3.99	2.64	2.62
w/w FVTPL-HFT	445	2,328	2,895	2,025	7.64	3.16	1.98	1.54
Subs & JV	1,671	1,711	1,621	1,621	-	-	-	-

₹ in crore

Composition of Domestic Investments					
Category	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
SLR Investments	2,83,074	2,56,784	2,60,547	2,56,709	2,61,387
Non-SLR Investments	73,880	85,789	87,418	76,358	70,295
W/w					
Commercial Paper	1,917	1,338	1,461	3,714	710
Certificate of Deposits	4,354	7,514	7,522	4,266	4,477
Mutual Funds	387	9,077	10,433	289	537
Shares	6,355	6,174	6,850	6,880	6,671
Bonds & Debentures	56,875	57,639	57,028	57,227	53,811
Others	3,992	4,047	4,125	3,982	4,089
Total Investments	3,56,954	3,42,574	3,47,965	3,33,067	3,31,682

Profit & Loss Statement

₹ in crore

Parameter	Mar-25 (3M)	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Y-o-Y%	Q-o-Q%	Mar-25 (12M)	Mar-26 (12M)	Y-o-Y%
Interest Income	27,194	26,919	26,191	26,443	26,439	-2.78	-0.02	1,05,909	1,05,992	0.08
Interest Expense	17,680	17,807	17,378	17,115	17,033	-3.66	-0.48	68,695	69,333	0.93
Net. Interest Income	9,514	9,113	8,812	9,328	9,406	-1.14	0.84	37,214	36,659	-1.49
Non-Interest Income	5,559	4,486	4,996	4,541	5,412	-2.64	19.18	19,813	19,435	-1.91
- Fee based Income	2,488	2,219	2,443	2,450	2,631	5.75	7.39	10,285	9,743	-5.27
i) Processing charges	510	343	481	468	489	-4.12	4.49	1,673	1,781	6.46
ii) Comm. On Insurance Business	133	101	142	130	113	-15.04	-13.08	530	486	-8.30
iii) Fee received on PSLC Certificate	-	-	-	108	26	-	-	955	134	-85.97
iv) Comm. On CMS	186	179	182	206	273	46.77	32.52	788	839	6.47
v) Comm. From LC/BG	286	258	253	273	234	-18.18	-14.29	1,043	1,018	-2.40
vi) Income from Debit/Credit Card	294	308	291	288	349	18.71	21.18	1,282	1,236	-3.59
vii) Others	1,079	1,030	1,094	977	1,147	6.30	17.40	4,014	4,249	5.85
- Treasury Income	1,646	1,418	1,073	901	636	-61.36	-29.41	4,186	4,028	-3.77
i) Profit on Sale of Investments	579	961	192	770	553	-4.49	-28.18	2,103	2,476	17.74
ii) Exchange Profit	299	265	239	320	252	-15.72	-21.25	907	1,076	18.63
iii) Investment Depreciation/ Reversal	768	192	642	-189	-168	-121.88	-11.11	1,175	476	-59.49
- Recovery in W/O	916	850	913	667	1,567	71.07	134.93	4,311	3,997	-7.28
- Interest on Income Tax Refund	521	14	532	514	562	7.87	9.34	1,112	1,622	45.86
Operating Income	15,073	13,599	13,808	13,869	14,818	-1.69	6.84	57,027	56,094	-1.64
Operating Expenses	7,373	6,690	6,994	6,927	6,863	-6.92	-0.92	25,937	27,474	5.93
Operating Profit	7,700	6,909	6,814	6,942	7,955	3.31	14.59	31,090	28,620	-7.94
Provisions	2,715	2,793	2,565	1,925	2,640	-2.76	37.14	13,103	9,922	-24.28
Net Profit	4,985	4,116	4,249	5,017	5,316	6.64	5.96	17,987	18,697	3.95

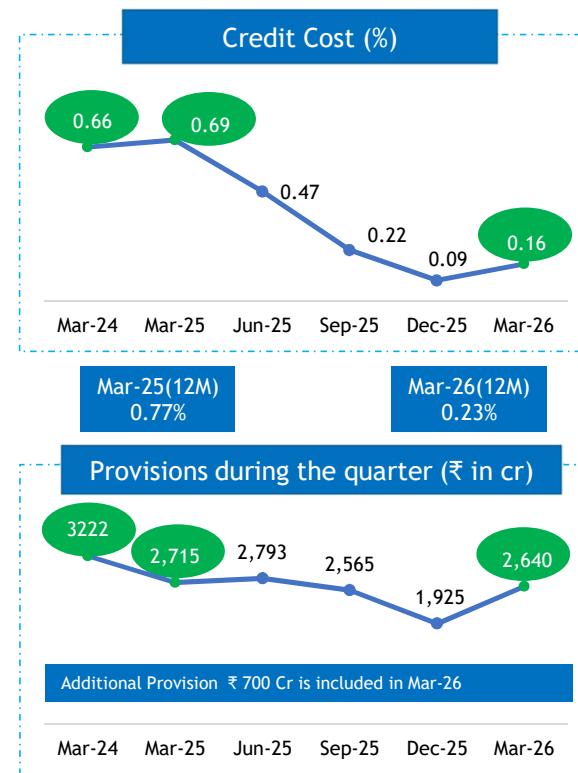
Amounts have been reclassified wherever required to match with current quarter's classification



Provisions

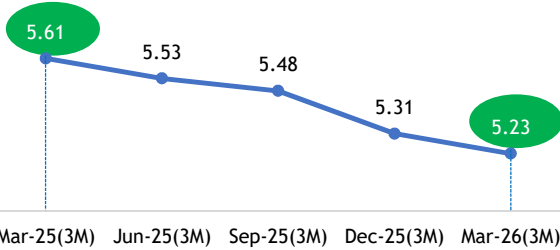
Parameter	Mar-25 (3M)	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Mar-25 (12M)	Mar-26 (12M)
NPAs	1,676	1,153	526	235	423	7,308	2337
Provision on Non Performing Investments	-18	-101	31	26	166	-101	124
Provision on Standard Assets	-183	446	882	176	-252	52	1,252
Other Standard Asset Provision (One-time)	0	0	0	0	700	0	700
Taxation (including Deferred Tax Assets)	1,171	1,129	1,168	1,603	1,585	5,492	5,484
Others	69	166	-42	-115	18	352	25
Total	2,715	2,793	2,565	1,925	2,640	13,103	9,922
Credit Cost	0.69	0.47	0.22	0.09	0.16	0.77	0.23

₹ in crore



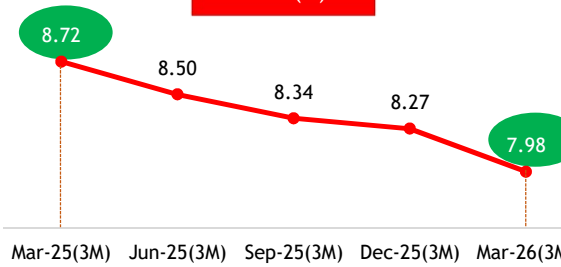
Key Ratios

CoD (%)



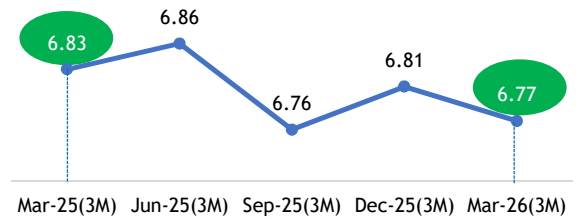
FY-23	FY-24	FY-25	FY-26
4.37%	5.22%	5.52%	5.39%

YoA (%)



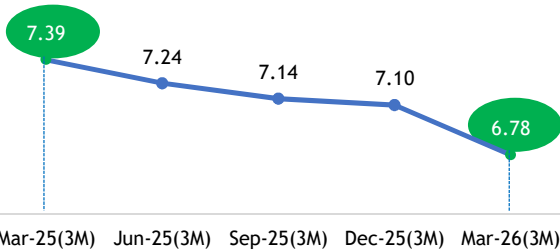
FY-23	FY-24	FY-25	FY-26
7.68%	8.73%	8.74%	8.27%

YoI (%)



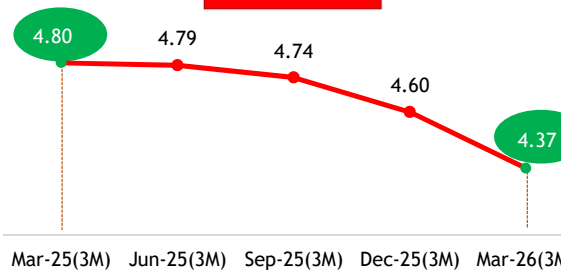
FY-23	FY-24	FY-25	FY-26
6.32%	6.70%	6.87%	6.79%

YoF (%)



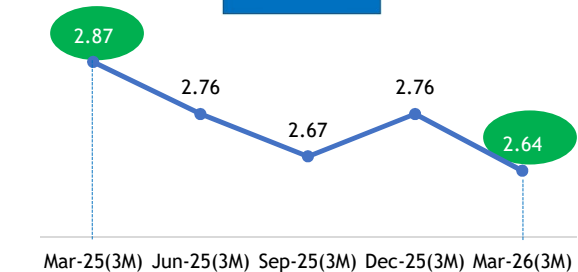
FY-23	FY-24	FY-25	FY-26
6.60%	7.51%	7.44%	7.06%

CoF (%)



FY-23	FY-24	FY-25	FY-26
3.92%	4.76%	4.83%	4.62%

NIM (%)



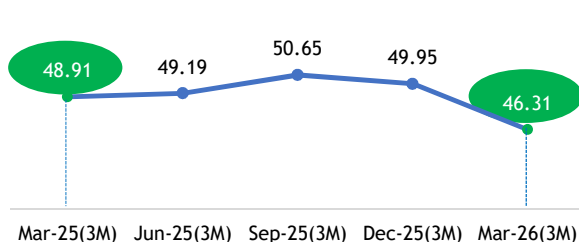
FY-23	FY-24	FY-25	FY-26
3.07%	3.10%	2.91%	2.70%

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



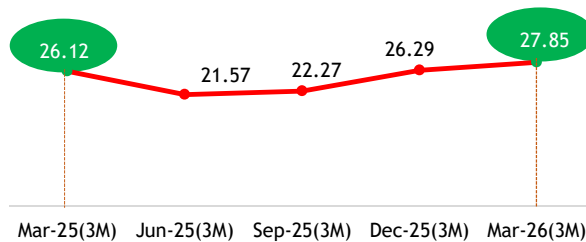
Key Ratios

Cost to Income (%)



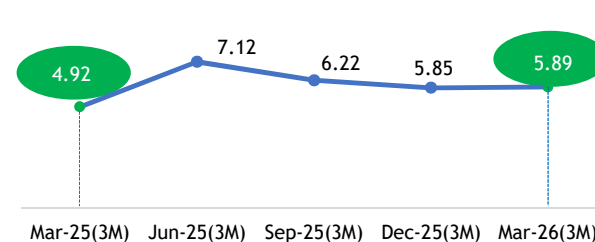
FY-23	FY-24	FY-25	FY-26
46.27%	46.42%	45.48%	48.98%

Earnings per Share (₹)



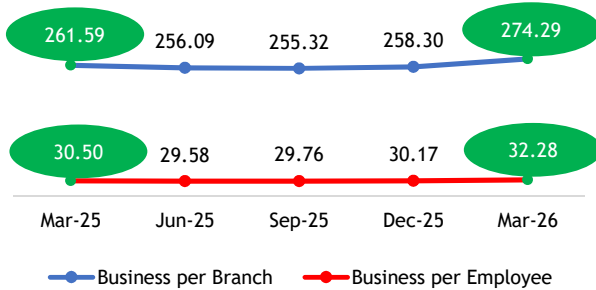
FY-23	FY-24	FY-25	FY-26
12.34	18.95	23.56	24.49

Price to Earning (P/E)

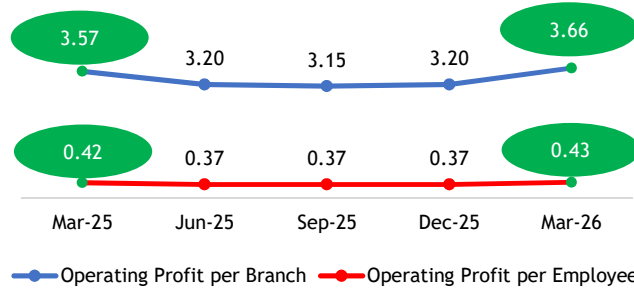


FY-23	FY-24	FY-25	FY-26
5.39	8.10	5.46	6.70%

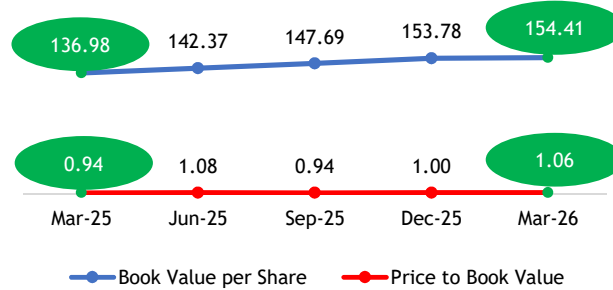
Business per Branch & Business per Employee



Operating Profit per Branch & Operating Profit per Employee



Book Value per Share & Price to Book Value



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

Movement of NPAs

₹ in crore

Parameter	Mar-25 (3M)	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Mar-25 (12M)	Mar-26 (12M)
Gross NPA - Opening	36,554	35,350	34,311	32,085	31,121	43,098	35,350
Add : Additions	2,567	2,345	2,151	1,853	2,102	12,073	8,451
-Balance increase in existing NPA	84	146	166	193	79	701	584
-Fresh slippages	2,483	2,199	1,985	1,660	2,023	11,372	7,867
Less : Reductions	3,771	3,385	4,377	2,817	2,822	19,821	13,401
-Cash Recovery (a)	1,617	790	1,113	1,212	1,290	4,924	4,404
-Up-gradation (b)	924	519	1,063	482	365	3,263	2,430
-Write Off	1,230	2,076	2,201	1,124	1,167	11,634	6,567
Gross NPAs- Closing	35,350	34,311	32,085	31,121	30,401	35,350	30,401
Gross NPA (%)	3.60	3.52	3.29	3.06	2.82	3.60	2.82
Net NPA	5,969	5,874	5,209	5,102	5,067	5,969	5,067
Net NPA (%)	0.63	0.62	0.55	0.51	0.48	0.63	0.48
Recovery in D/L (c)	749	459	432	486	553	2,497	1,932
Recovery in TWO (d)	916	850	913	667	1,567	4,311	3,997
Recovery in Expenditure (e)	37	34	28	43	27	88	132
Upgradation in TWO a/c (f)	16	11	72	18	13	110	114
Total Recovery(incl. TWO) (g= a+b+c+d+e+f)	4,259	2,663	3,621	2,908	3,816	15,194	13,008
Delinquency Ratio(%)	1.13	0.99	0.91	0.79	0.85	1.40	0.89
PCR%	94.61	94.65	95.13	95.13	95.03	94.61	95.03

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

Sectoral Asset Quality

₹ in crore

Segment	Slippages During					Outstanding NPA as on					Sectoral NPA (%)				
	Mar-25 (3M)	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Mar-25 (3M)	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Mar-25 (3M)	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)
Retail Loans	473	522	402	383	370	3,146	2,716	2,688	2,671	2,513	1.45	1.19	1.13	1.09	0.99
Home Loans	253	277	205	198	202	1,533	1,310	1,274	1,233	1,223	1.62	1.35	1.26	1.18	1.14
Vehicle Loans	48	58	46	44	42	328	307	314	323	326	1.46	1.32	1.29	1.23	1.15
Education Loans	23	33	22	20	26	336	336	327	320	318	2.11	2.07	1.87	1.80	1.75
Mortgage Loans	19	21	14	17	13	150	131	120	108	79	0.93	0.80	0.72	0.62	0.44
Personal Loan	29	38	30	29	24	176	93	102	119	112	1.57	0.85	0.93	1.14	1.02
Others	101	95	84	75	63	623	540	551	568	454	1.11	0.83	0.81	0.83	0.66
Agriculture Loans	975	699	809	552	742	14,358	14,452	14,327	14,163	13,961	8.04	8.42	8.51	8.08	7.61
Small and Marginal Farmers	676	454	515	422	495	8,721	8,771	8,775	8,699	8,692	11.74	8.17	8.76	8.82	8.69
Other Agriculture	299	245	293	130	247	5,638	5,681	5,552	5,464	5,269	5.41	8.83	8.14	7.13	6.32
MSME Loans	961	997	765	728	895	5,764	6,348	6,523	6,626	6,863	4.14	4.39	4.42	4.24	4.24
Micro	562	663	593	483	649	3,461	4,389	4,569	4,630	4,867	5.06	5.66	5.71	5.51	5.59
Small	270	127	114	198	150	1,381	1,104	1,083	1,172	1,146	3.15	2.87	2.81	2.83	2.61
Medium	129	206	58	47	96	922	855	871	823	850	3.82	3.00	3.02	2.68	2.74
Large Corporates	101	45	38	15	7	6,076	6,518	5,371	5,054	4,820	1.50	1.70	1.42	1.28	1.11
Others	57	82	137	175	87	6,006	4,277	3,176	2,607	2,244	13.19	9.46	7.66	5.81	4.81
Total	2,567	2,345	2,151	1,853	2,102	35,350	34,311	32,085	31,121	30,401	3.60	3.52	3.29	3.06	2.82

Sectoral Asset Quality

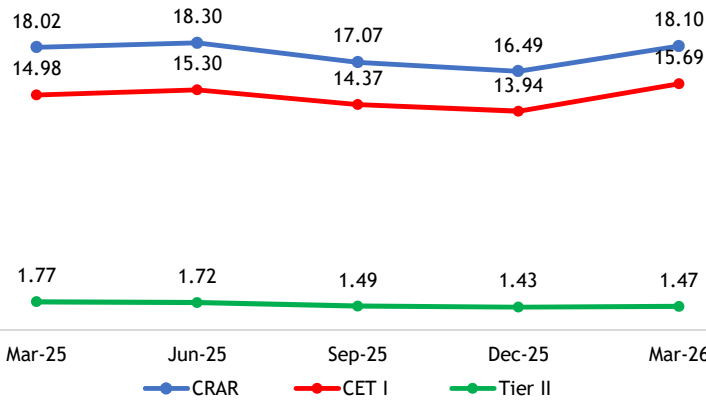
₹ in crore

Restructuring										
Segment	RF 1.0 as on					RF 2.0 as on				
	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
MSME	557	533	505	468	431	847	805	620	586	553
Retail Loans	1,160	1,117	1,007	979	923	3,224	3,129	2,914	2,821	2,657
Agriculture Allied	--	--	--	--	--	120	109	101	97	94
Corporate Loans	3,025	2,915	2,901	2,890	2,811	--	--	--	--	--
Total	4,742	4,565	4,413	4,337	4,165	4,191	4,043	3,635	3,503	3,304

SMA Position (Rs. >5 crs)					
Category	O/s Amount				
	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
SMA-0	731	1,566	2,678	1,470	1,502
SMA-1	1,869	723	434	739	1,522
SMA-2	1,235	2,628	2,522	2,076	809
Total	3,835	4,917	5,634	4,285	3,833

Capital Adequacy

in %



CRAR

FY	CRAR
FY-23	16.04%
FY-24	16.97%
FY-25	18.02%
FY-26	18.10%

₹ in crore

S.No.	Parameter	Mar-25	Dec-25	Mar-26
1.	Tier I	1,14,336	1,12,080	1,26,557
2.	Tier II	12,489	10,610	11,201
3.	Total Capital (Tier I+II)	1,26,825	1,22,690	1,37,758
4.	RWA	7,03,920	7,44,153	7,61,160

Total Capital

FY	Total Capital
FY-23	92,778
FY-24	1,12,617
FY-25	1,26,825
FY-26	1,37,758

Rating / Outlook by Rating Agencies

Domestic

Rating Agency	AT-1	Tier-II	Rating Date
CRISIL	AA+/Stable	AAA/Stable	11.12.2025
ICRA	--	AAA/Stable	06.12.2025
India Ratings	AA+/Stable	AAA/Stable	16.01.2026
CARE	AA+/Stable	AAA/Stable	16.09.2025
Brickwork	AA+/Stable	AAA/Stable	18.09.2025

International

Rating Agency	Issuer Rating	Rating Date
S&P Global Ratings	BBB/Stable	20.11.2025
Fitch Ratings	BBB-/Stable	25.02.2026

ESG Rating

Rating Agency	Issuer Rating	Rating Date
CARE Ratings	CARE 1+	17.02.2026

Board Approved Capital Plan (FY26)

₹ in crore

	Equity	AT-1	Tier-2	Total
Board Approved Plan	3,000	2,000	1,000	6,000

Inclusive Growth

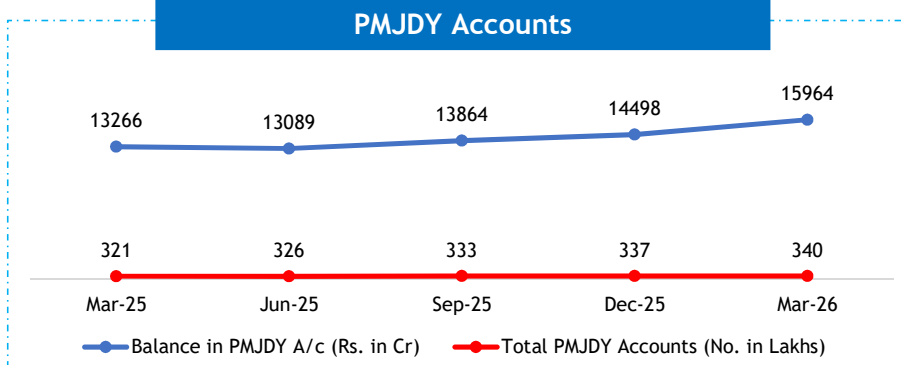
Government Schemes

Scheme	No. of Accounts	Amount Sanctioned (₹ in crore)
PMSVANidhi	11,14,166	1,782
PM Vishwakarma (during Q4FY26)	4,699	43
Pradhan Mantri Employment Generation Program (PMEGP) during Q4FY26	2,114	244
Union Guaranteed Emergency Credit Line	3,92,288	16,811
Pradhan Mantri Mudra Yojana (during Q4FY26)	92,515	1,762
PM Surya Ghar Muft Bijali Yojana (during Q4FY26)	29,492	554

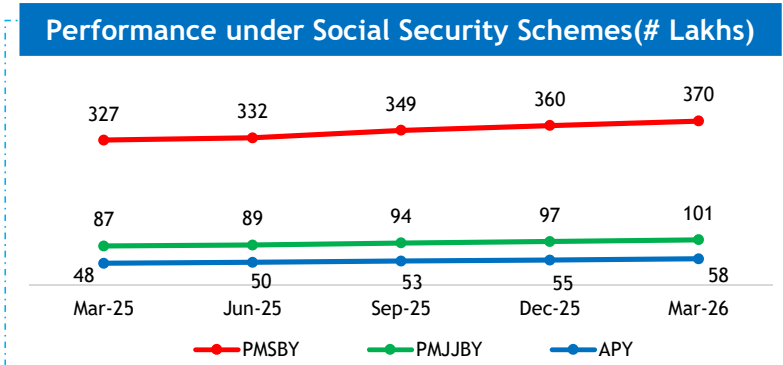
PMSBY & PMJJBY Claim Settlement During 12MFY26

Scheme	Claims Settled				
	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Mar-26 (12M)
PMSBY	359	888	843	1,136	3,226
PMJJBY	1,691	1,760	1,856	1,986	7,293

PMJDY Accounts



Performance under Social Security Schemes (# Lakhs)



ESG: Banking for Sustainable Development

Sustainability

- ESG rating of CARE 1+ received by the Bank.
- Moody's Ratings has assigned Sustainability Quality Score of SQS2 (Very Good Sustainability Quality) to Bank's Sustainable Financial Framework (SFF).
- Organized Union Bank Climate Dialogue an ESG event during Mumbai Climate Week 2026



Environmental

- 👉 Board Approved ESG Risk Framework & Climate Risk Policy
- 👉 Founding member of Indian Green Building Council (IGBC)
- 👉 Sustainable Development And Business Responsibility Policy
- 👉 Bank's green finance portfolio- ₹37,435 Cr W/w Renewable Energy portfolio is ₹33,572 Cr
- 👉 ₹2,084 Crore Sanctioned under Union Green Vehicle - Electric Vehicles
- 👉 Became First Major Indian Bank as a signatory to Partnership for Carbon Accounting Financials (PCAF)

E



Social

- 👉 42 RSETI Centres, trained 4.33 lakh people with Settlement Ratio of 73%
- 👉 **Union Nari Shakti:** Sanctioned 3,080 applications of ₹ 560 Cr in Q4FY26
- 👉 Donation approved through Union Bank Social Foundation ₹ 12.62 Cr under CSR during Q4FY26
- 👉 **Self Help Group:** Sanctioned 5,11,000 SHGs with Outstanding of ₹ 33,212 Cr.
- 👉 **SMF:** Outstanding of Small & Marginal Farmers ₹ 90,018 Cr.

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

People Excellence

HR & Staff Excellence

 Capacity Building of 58,000+ Employees Including 6,100+ Specialist Officers across multiple domains

- IT & Technology/ Analytics & MIS
- Credit & Marketing
- Law & Risk Management
- Specialized Roles

Employee Wellbeing

1. Childcare Support
2. Health Check-ups
3. Mental Wellness
4. Financial Support
5. PwD Provisions
6. Wellness App - Yoga, Counselling, Doctor Consultation



Age Profile

<30	6,279
≥30 to < 40	38,223
≥40 to < 50	19,591
≥50 to ≤ 60	9,710

Average Age - below 40 years

Accessibility

- Attained comprehensive accessibility compliance across all digital touchpoints.
- Integrated Indian (IS 17802) and Global (WCAG 2.1) standards into the core design of the Corporate Website and Central Bank Digital Currency (CBDC) app
- Launched market-first inclusive solutions, including the SPARSH Braille Credit Card and accessible touchscreen PoS terminals
- Demonstrated model accessible infrastructure at the International Purple Fest 2025, IBA Expo 2026, and Global Fintech Fest 2025
- Recognized as a "Role Model Organization" at the 16th NCPEDP-Mphasis Universal Design Awards.
- Transformed inclusive banking into a scalable lever for ESG-led value creation.

Professionally Qualified

FRM	98
MBA/PGDBM	13,989
CA/CS	325
Engineer	19,051

Sports & Achievements

- Revamped Sports Policy with better facilities.
- Tie up with Balmer Lawrie & Co Ltd for Corporate Travel Management Services.
- Trailblazers, Accomplishers & Aspirer initiative for rewarding exceptional performer.

Team Victories

- Banks' hockey/Football/Cricket/Kabaddi & Chess Team secured positions at various National Tournaments

Players Individual Achievements

- Ms. Rutuja Pisal, - Indian Hockey Team player selected for India's Tour of Argentina as a Mid Fielder
- Ms. Chhonzin Angmo, 1st visually impaired women to summit Mount Everest. Recently she successfully completed expedition of Mount Elbrus, Mount Kilimanjaro and Mount Aconcagua and she is also President Awardee as Sarvshresth Divyangjan.
- Ms. Chandana J, represented the country in various national/international Tournaments.

HR strategy is anchored in talent excellence, inclusive growth, and holistic staff welfare, driving both business results and organizational pride.

Ease of Doing Business

Bank-wide Business Process Transformation (BPT) initiative to support Bank's strategy to build a future-ready, efficient, digital, and customer-centric organization.

Customer-Centric Service Redesign

Operational Efficiency & Risk Management Excellence

Digital Transformation & Automation at Scale



Strengthened Governance & Compliance

Enhanced Employee Productivity & Engagement

Scope

- Monitoring of critical systems and processes with the help of analytical model and AI models enabling proactive governance and faster decision making
- Identifying, segmenting, automating the areas of grievances and plugging those gaps on a systematic basis
- End-to-end review and redesign of onboarding the customer to achieve high automation with single time data capture
- Reengineer reconciliation and processing for guarantees, subsidies and subventions using automation/RPA

Expected Outcomes / Impact

- Elimination of redundant tasks
- Scalable / Standardized Processes
- Strong monitoring & reconciliation
- Improved grievance handling

Customer Service Excellence

CRM Edge End-to-End Complaint & Grievance Management

- **Multi-Channel Intake:** Digital Contact Centre, Email, Social Media, Mobile & Internet Banking, Corporate Website Portal, Tax CPC, Branches
- **Regulatory Channels:** Dedicated workflows for Banking Ombudsman, CPGRAMS, INGRAM, etc.
- **Smart Routing:** Area & sub-area based auto-assignment to Branch/Region/Vertical with defined TATs
- **Automated Communication:** Instant acknowledgement and resolution alerts via SMS/E-mail
- **Escalation Management:** Auto-escalation as per pre-defined matrix to ensure timely resolution
- **Critical Banking Controls:** Debit card hotlisting, lien marking, debit freeze, stop cheque, account statement via email
- **Resolution & Closure:** Document-backed resolution with customer notification and feedback capture
- **Cyber Security Focus:** Dedicated portal for unauthorized electronic banking transaction reporting

Initiatives for Customer Service Excellence

- **Formation of Customer Service Excellence Cell:** As part of Bank's commitment to customer service excellence backed by EASE Agenda reforms of DFS, Customer Service Excellence Cell was formed to provide customer a comprehensive 360-degree solution mechanism related to end to end customer service aspects.
- **Union Sampark:** An initiative under Customer Service Excellence Cell with an aim to establish dedicated team for real time knowledge dissemination. This team addresses employee queries regarding Bank products, processes, policies and regulatory guidelines. Thus, ensuring faster & accurate delivery of services to customers by employees.
- Introduction of Customer Service Excellence Index
- Incognito visit of Branches, monitoring the Branch & other units hygiene & ambience.
- Revamp of Feedback Portal and Collection of Feedback through QR Code
- **Customer Service Excellence Portal:** A new portal named is developed for easy maintenance of records and effective analysis of customer service related aspects for facilitating service excellence

Ecosystem Banking Vertical

ECOSYSTEM BANKING

One Relationship. Multiple Flows. Sustainable CASA.



Salary Accounts

Salary flows that build strong relationships and stable CASA



Vendor & Operational Deposits

Operational balances from vendors and ecosystem partners



Payment & Collection Flows

End-to-end payments and collections driving transactional CASA



Wealth & Investment Opportunities

Enhanced penetration into institutional wealth and investment solutions

9
Ecosystem Hubs
Across the country

118
Ecosystem Business Centres (EBCs)
Covering all 140 Regions

Dedicated Focus on:

- Government & Institutional Relationships
- Transaction Banking Services
- Wealth Solutions



Integrated, end-to-end engagement driving stable and sustainable CASA

IMPACT GENERATED



Strengthens CASA base through end-to-end capture of institutional and ecosystem flows.



Enhances fee income through transaction banking and wealth solutions.



Builds deeper and long-term relationships with institutions and ecosystem partners.



Drives cross-sell across deposits, payments, lending and investment products.



Creates a granular, stable and low-cost liability franchise for sustainable growth.



Technology - Outcome of Initiatives

Digital Journeys launched in Q4



Digital Business Platform: Digital Savings Account journeys for ETB customers launched on Branch Assisted Portal



Debt Swap STP (Agri Term loan upto ₹ 0.50 lakh) for ETB customers (farmers) to mitigate the distress faced by the farmers due to debt burden from non-institutional sources

Payment innovations in Q4



Cash, but Digital!

CBDC (e₹):

Programmable e₹ Rollout: Telangana Govt (I&PR Dept & SERP) credited ₹25,000 e₹ to select women journalists and ₹1,000 e₹ to women employees via Union Bank of India's CBDC platform.

Targeted Digital Spend: The programmable digital rupee was restricted for use at select merchants at the Indira Mahila Shakti Bazaar, Shilparamam, demonstrating purpose-driven CBDC usage.

Subhadra Subsidy in Odisha State, credited to 16,839 beneficiaries through CBDC Wallet on 08.03.2026.

Pre-Sanctioned Credit Line on UPI.



UNIFIED PAYMENTS INTERFACE

Digital First Growth Engine

Digital Lending Journeys



₹ 35,660 Cr+

Business generated through 15+ lending journeys



8.68 lakhs+

Accounts Renewed/Reviewed

Digital Liability Journeys



7,00,488 A/cs

₹ 1,500 Cr+

Digital CASA Accounts opened, w/w **7,00,183** Savings Account (D2C & Assisted mode) + **305** Current account (individuals)



1,83,000+ A/cs

₹ 4,600 Cr+

Digital Deposit (TD) accounts opened



1,17,000+

₹ 57 Cr+

Third Party products through Digital Channels (MF & Insurance)

Digital Channels



70 lakh+

Users migrated to new Union Ease App



6,600+

Users Onboarded on Union ebiz (Q4)



48,154

Users registered on CBDC platform (Q4)

Digital Business generated in Q4 FY 2025-26



530 Cr+

Retail Loans



30 Cr+

Agriculture



530 Cr+

MSME Loans



5,800 Cr+

Deposits

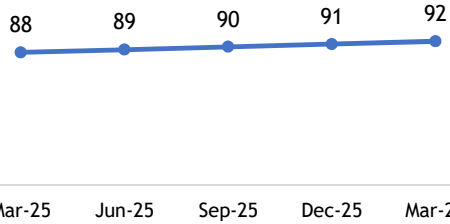
Union EASE Users ~75 lacs

Union eBiz Users ~7K

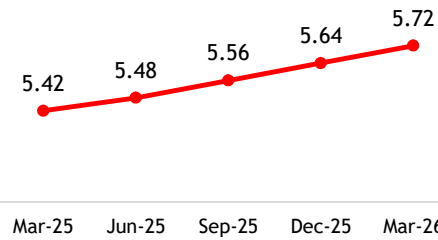
Digital Footprints

(No. in Lakhs)

Net Banking Users (Retail)



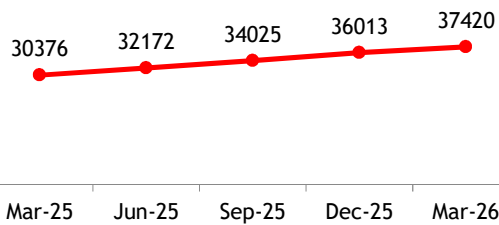
Net Banking Users (Corporate)



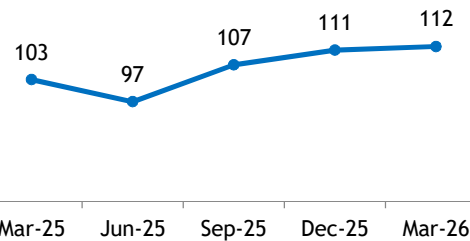
Volume of Transactions (Q-o-Q)

(No. in Lakhs)

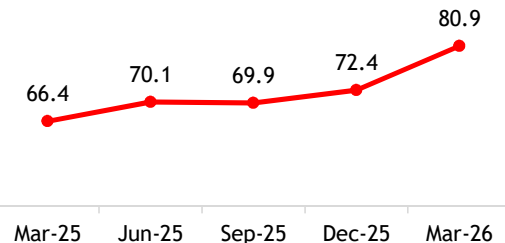
Mobile Banking & UPI



Internet Banking



Credit Cards



Compliance - "Business First, Compliance Always"

Assurance Framework

Compliance

Risk

Audit

Transaction & Fraud Monitoring

Credit Compliance

Unified Assurance Architecture

- Consolidation of all risk and control functions under one framework.
- Shift from silo-based to integrated governance with designated Assurance Heads in Zones/Regions
- Strengthening Assurance culture across the Bank

Data Governance & Data Protection

- Consistently maintained High data quality reflected in Supervisory Data Quality Index
- Formation of Data Validation Cell (DVC)
- Initiation for setting up of Internal Surveillance Unit (ISU)
- Project Trust- Implementation of DPDP Act & Consent Management tool
- Establishment of Data Protection Office (DPO)

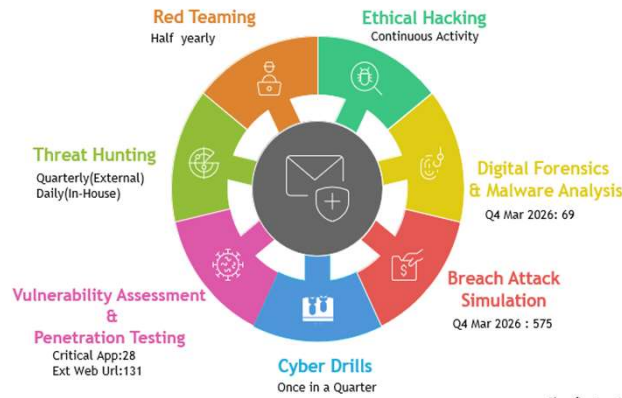
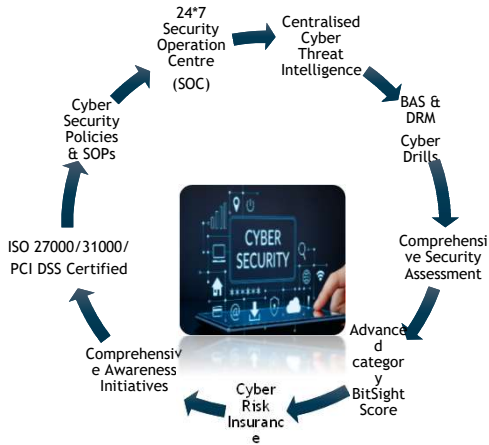
Real-Time Monitoring & Control

- Conceptualized setting of Centralized Command & Risk Mitigation Centre.
- Integration with RBIH Mule Hunter, I4C, DOT, NPCI data
- EFRM (Clari5) for enterprise-wide transaction monitoring
- Automation & Centralization of Bankwide Reconciliation

Assurance Rating Framework

- Introduction of Composite Assurance Score Card.
- Compliance Risk Assessment (CRA) for unit-level risk evaluation.
- Compliance Function Index (CFI) to assess adherence across units

Cyber Security Governance, Achievements & Recent Developments



Cyber Security Achievements & Recent Developments

Next Generation Security operations centre(NGSOC)

Cyber Security Center of Excellence (CCoE)

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

AI-based PoC evaluation module in CSCMM (C3iHub & NCIIPC)

Winner of Best Security Practices in Banking Sector DSCI Excellence Awards 2025

IBA Best technology Bank of the year Annual Banking Technology Award 2025

Customer Awareness Initiatives

Multilingual Mail (12 regional languages) to Customers	5.77 crores in March 2026 quarter
Social Media Creatives	16 creatives posted on Various Social Media handles
Bilingual Email on cyber security tips to the new Customers	41,264
Awareness session for the Senior citizens	2 sessions in March 2026 quarter(1-online & 1-offline sessions)
Cybersecurity Safety Tips to Customers	ATMs, Mobile Banking & Internet Banking, Monthly Account and Credit Card Statement, Credit Card Transaction Alerts
Cybersecurity Awareness SMS	571.56 crores SMS(Approximately) sent to customers (Q4 FY 26)
Cyber Security Awareness Camps for Rural Self Employment Training Institutes (RSETIs)	23 Camps(Q4 FY 26)
Cyber Security awareness Meetings at College/Schools	19 Programs (State:TN,UP,CH,AP,KA,RJ,WB,OD,MH)
Cyber Security awareness Meetings for SHGs	06 Programs (State:TG,KA,WB,KL,TN,MP)

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 ❖ AUM of Rs. 23,439 Crores.
UBI Services Ltd.	100.00%	❖ Pan India presence ❖ 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 173 Branch offices ❖ Undertaking social responsibility covering 1.34 crores+ lives under PMJJBY
ASREC India Ltd.	26.02%	❖ Ensures greater efficiency in resolving the NPAs through approval of cases at DRT.
Associate		
Andhra Pradesh Grameena Bank	35.00%	❖ Committed to usher in prosperity & plenty by care concern to the financial needs of cross section of rural populace of Andhra Pradesh.



- National Best Employer Award
- Excellence in Training Award
- Innovative HR Practices 2025



Best Technology Bank Award by IBA Technology Award



Best MSME Bank Award in MSME Banking Excellence Award 2025



- Excellence in Continuous Learning & upskilling
- Best Learning Experience Platform



भारत सरकार, गृह मंत्रालय, राजभाषा विभाग द्वारा आयोजित हिंदी दिवस- 2025 एवं 5वें अखिल भारतीय राजभाषा सम्मेलन में हिंदी गृह पत्रिका 'यूनियन सृजन' को राजभाषा कीर्ति पुरस्कार के अंतर्गत प्रथम पुरस्कार



भारत सरकार, गृह मंत्रालय, राजभाषा विभाग द्वारा आयोजित हिंदी दिवस- 2025 एवं 5वें अखिल भारतीय राजभाषा सम्मेलन में वर्ष 2024-25 के दौरान उत्कृष्ट राजभाषा कार्यान्वयन हेतु यूनियन बैंक ऑफ इंडिया को राजभाषा कीर्ति पुरस्कार के अंतर्गत तृतीय पुरस्कार



यूनियन बैंक
ऑफ इंडिया
भारत सरकार का उपक्रम



Union Bank
of India

A Government of India Undertaking



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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