

**Press Release**

**Financial Results for the Quarter/Year ended March 31, 2025**

The Board of Directors of Union Bank of India today approved the accounts of the Bank for the Quarter/Year ended March 31, 2025.

**Key Highlights in FY25**

1. Board of Directors have recommended a dividend of Rs. 4.75 per equity share (47.5% of face value of Rs.10 per equity share) for the year ended March 31, 2025 subject to requisite approvals.
2. **Strong Financial Performance:**  
Net Profit of the Bank increased by 31.79% on YoY basis during FY25. Non- interest income of Bank grew by 23.21% on YoY basis during FY25.
3. **Business Growth gaining momentum:**  
Total Business of the Bank increased by 7.82% YoY, wherein Gross Advances increased by 8.62% YoY & Total Deposit grew by 7.22% YoY. Bank has a total Business of Rs.22,92,644 Crores as on March 31, 2025.
4. **Bank continues to demonstrate a strong Liability franchise:**  
Global deposits have increased by 7.22% YoY. Bank now has total deposits base of Rs.13,09,750 Crores as on March 31, 2025.
5. **Growth in Retail, Agri and MSME (RAM) segments:**  
RAM Segment of the Bank increased by 10.17% YoY, with in which 22.14% growth in Retail and 12.50% growth in MSME advances is achieved on YoY basis. RAM advances as a percent of Domestic Advances stood at 56.20%.
6. **Reduction in NPA:**  
Gross NPA (%) reduced by 116 bps on YoY basis to 3.60% and Net NPA (%) reduced by 40 bps on YoY basis to 0.63% as on 31.03.2025.
7. **Strong Capital Ratios:**  
CRAR improved from 16.97% as on 31.03.2024 to 18.02% as on 31.03.2025. CET-1 ratio improved from 13.65% as on 31.03.2024 to 14.98% as on 31.03.2025.
8. **Improved Returns:**  
Bank's Return on Assets improved by 23 bps on YoY basis to 1.26% & Return on Equity improved by 162 bps on YoY basis to 17.20% during FY25.

**Key Summary of Results**

Particulars (Rs. in crores)	Quarterly			Yearly		
	Dec-24 (Q)	Mar-25 (Q)	QoQ (%)	Mar-24 (FY)	Mar-25 (FY)	YoY (%)
Total Business	21,65,726	22,92,644	5.86	21,26,412	22,92,644	7.82
Global Deposits	12,16,562	13,09,750	7.66	12,21,528	13,09,750	7.22
Current Deposits	66,912	86,410	29.14	73,785	86,410	17.11
Savings Deposits	3,28,416	3,39,916	3.50	3,36,349	3,39,916	1.06
CASA	3,95,328	4,26,325	7.84	4,10,134	4,26,325	3.95
CASA (%) -domestic	33.43	33.52	9 bps	34.20	33.52	-68 bps
CD Ratio (%)	80.38	77.35	-303 bps	75.65	77.35	170 bps
Retail	2,01,812	2,16,777	7.42	1,77,488	2,16,777	22.14
Agriculture	1,85,284	1,78,479	-3.67	1,83,833	1,78,479	-2.91
MSME	1,30,437	1,36,423	4.59	1,21,269	1,36,423	12.50
Gross Advances	9,49,164	9,82,894	3.55	9,04,884	9,82,894	8.62
<b>Earnings</b>						
Interest Income	26,958	27,695	2.74	99,778	1,07,726	7.97
Non-Interest Income	4,417	5,559	25.87	16,080	19,813	23.21
Interest Expenditure	17,718	18,181	2.62	63,208	70,512	11.56
Operating Expenses	6,165	7,373	19.59	24,440	25,937	6.12
Net Interest Income	9,240	9,514	2.96	36,570	37,214	1.76
Operating Profit	7,492	7,700	2.78	28,211	31,090	10.21
Net Profit	4,604	4,985	8.28	13,648	17,987	31.79
<b>Ratios</b>						
NIM (%)	2.91	2.87	-4 bps	3.10	2.91	-19 bps
Cost of Deposits (%)	5.56	5.60	4 bps	5.22	5.53	31 bps
Yield on Advances (%)	8.78	8.72	-6 bps	8.73	8.74	1 bps
Cost to Income Ratio (%)	45.14	48.91	377 bps	46.42	45.48	-94 bps
RoA (%)	1.30	1.35	5 bps	1.03	1.26	23 bps
Gross NPA (%)	3.85	3.60	-25 bps	4.76	3.60	-116 bps
Net NPA (%)	0.82	0.63	-19 bps	1.03	0.63	-40 bps
PCR (%)	93.42	94.61	119 bps	92.69	94.61	192 bps
CET-1 (%)	13.59	14.98	139 bps	13.65	14.98	133 bps
CRAR (%)	16.72	18.02	130 bps	16.97	18.02	105 bps

**Network:**

-  8,621 Branches including foreign branches
-  8,910 ATMs
-  23,574 BC points
-  135 MLPs (MSME Loan Points)
-  137 RLPs (Retail Loan Points)
-  54 ALPs (Agriculture Loan Points)
-  114 Union MSME First Branches
-  1,685 Gold Loan Points
-  12 LCBs & 38 MCBs
-  3 SAMBs & 30 ARBs

Classification: Public

Corporate Communications Division, Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400021.

## Financial Inclusion schemes:

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

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

This is a Government- backed insurance scheme; where 6.08 lakhs new enrollments were done by the Bank for the quarter ended March 31, 2025.

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

This is Government- backed accidental insurance scheme; where 23.27 lakhs new enrollments were done by the Bank for the quarter ended March 31, 2025.

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

Our bank is instrumental in opening 3.21 Crores accounts under PMJDY Scheme with balance of Rs. 13,266 Crores as on 31.03.2025. The corresponding figure was 2.95 Crores account with balance of Rs. 10,918 Crores as on 31.03.2024.

### Atal Pension Yojana (APY):

APY is a pension scheme, primarily targeted at the individuals working in unorganized sector, 2.19 lakh new enrollments were done by Bank for the quarter ended March 31, 2025.

### Union Nari Shakti Scheme for Women Entrepreneurs:

Sanctioned 20,820 Applications for Rs.2,577 crores during 12M FY25

### Credit facility towards Green initiatives: -

- 1) **Renewable Energy Sector:** -Sanctioned Rs. 28,742 crores as on 31.03.2025
- 2) **Union Green Miles:** -Sanctioned amount Rs. 779 crores as on 31.03.2025

Date: May 8, 2025

Place: Mumbai