

350+
Services



Scan to know more

Vyom App



यूनियन बैंक
ऑफ़ इंडिया
भारत सरकार का उपक्रम

Union Bank
of India
A Government of India Undertaking



Investor Presentation

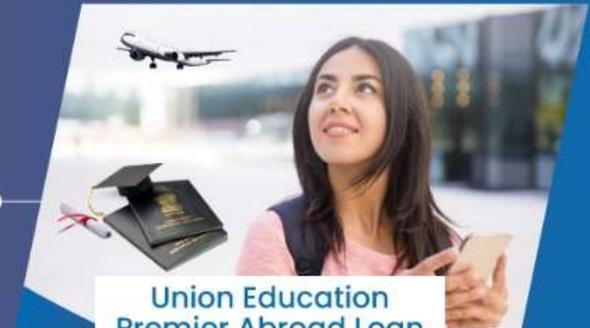
Financial Results Q2 FY24



e-Rupee



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



Union Education
Premier Abroad Loan



ESG Initiatives



Digital KCC



APPA - Host to Host Payment
Solutions for Corporates & Institutions



Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

EASE

Group Entities

Awards



Global Business mix - ₹ 19.85 Trillion

- Advances: ₹ 8.47 Trillion
- Deposits : ₹ 11.38 Trillion



8,521 Branches & 10,013 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 India International Bank (Malaysia)



18,000+ Business Correspondents



76,700 + Employees



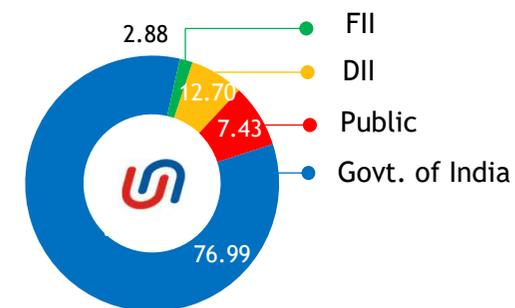
2.32 Product per Customer

5th Largest PSB in Business Mix*

9.4% Share among PSBs in Business*

*As of Jun-23

Shareholding (%)



Centralized Processing Centres



135 MSME Loan Points



105 Union MSME First Branches



159 Retail Loan Points & 48 Agriculture Loan Points



1,685 Gold Loan Points



9 SAMBs & 29 ARBs



19 LCBs & 40 MCBs

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

EASE

Group Entities

Awards

Guidance vs Actuals

Key Parameters	Mar-24 (Guidance)	Sep-23(HY) (Actual Y-o-Y)
Advances Growth (YoY)	10 - 12%	9.50%
Deposits Growth (YoY)	8-10%	9.04%
NIM %	~3.00%	3.14%
GNPA %	< 6.00%	6.38%
Slippages	~ Rs. 12,000 Cr	Rs. 5,404 Cr
Recovery	~ Rs. 16,000 Cr	Rs. 7,821 Cr

Strong Operating Performance (H1FY24)

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

Group Entities

Awards

Deposits



9.04% YoY

Deposit growth

RAM



14.62% YoY

Robust growth in RAM advances

Advances



9.50% YoY

Consistent & Sustained Credit Growth

Operating Profit



₹ 14,400 Cr

Increased by 19.76% YoY

Net Profit



₹ 6,748 Cr

Increased by 98.11% YoY

Margins



NIM 3.14%

NII Rs. 17,966 Cr

Increased by 8 bps YoY
Increased by 13.09% YoY

Efficiency



Credit Cost 0.89%

Improved by 85 bps YoY

Profitability



RoA 1.04%

RoE 17.26%

Improved by 82% YoY
Improved by 542 bps YoY

Resilience



CRAR 16.69%

CET-I 13.05%

PCR 92.03%

Improved by 219 bps YoY
Improved by 238 bps YoY
Improved by 542 bps YoY

Asset Quality



GNPA 6.38%

NNPA 1.30%

Improved by 207 bps YoY
Improved by 134 bps YoY



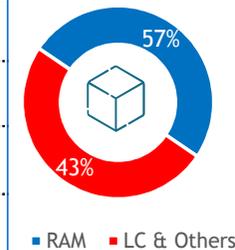
₹ in crore

Robust & diversified Credit Growth

Particulars	Sep-22	Mar-23	Jun-23	Sep-23	YoY(%)
Gross Advances	7,73,690	8,09,905	8,18,457	8,47,214	9.50
- Domestic	7,52,469	7,85,302	7,93,448	8,21,437	9.17
- Overseas	21,221	24,603	25,009	25,777	21.47

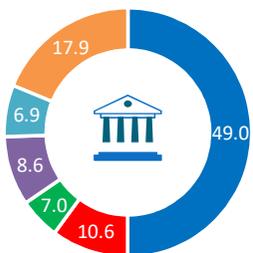
Particulars	Sep-22	Mar-23	Jun-23	Sep-23	YoY(%)
Retail	1,46,715	1,59,702	1,62,373	1,68,256	14.68
Agriculture	1,43,874	1,51,993	1,53,615	1,65,506	15.04
MSME	1,17,354	1,25,022	1,27,745	1,33,822	14.03
LC & Others	3,65,747	3,73,188	3,74,724	3,79,630	3.80

Composition%



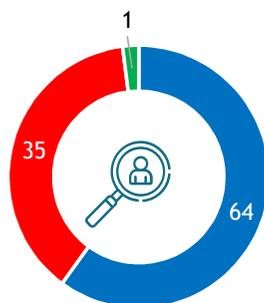
Consistent & sustained growth in RAM Advances

Retail %



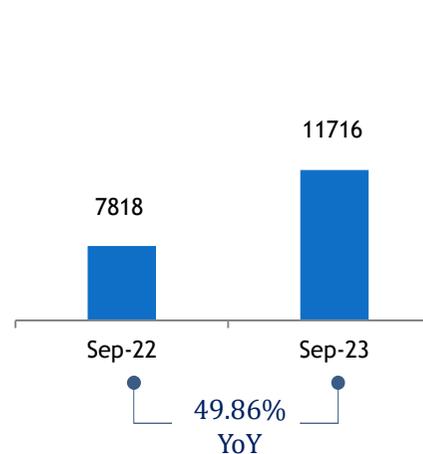
- Home Loans
- Education Loans
- Personal Loans
- Vehicle Loans
- Mortgage Loans
- Others

Retail-Bureau Scores (%)

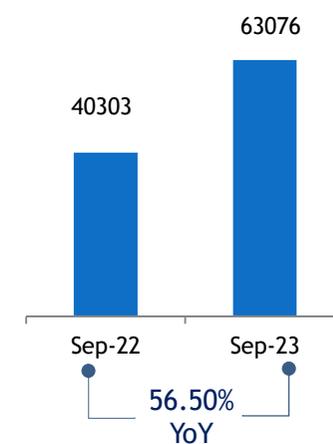


- >=750
- 700-749
- <700

Education Loans



Gold Loans



Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

Group Entities

Awards

₹ in crore

Credit to Industries

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

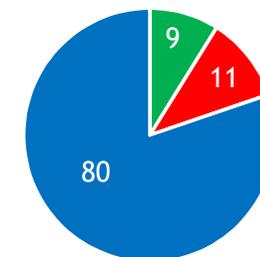
Strategic Initiatives/Outcome

Group Entities

Awards

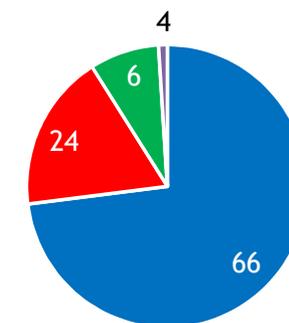
S No	Sectors	(% Share in Domestic Advances)			
		Sep-22		Sep-23	
		₹ In Crore	% Share	₹ In Crore	% Share
1	Infrastructure	1,14,701	15.24	1,04,428	12.71
	-Power	45,226	-	42,787	-
	-Govt. PSU	21,433	-	25,870	-
	-Non-PSU	23,792	-	16,917	-
	-Road	19,855	-	22,772	-
	-HAM	2,820	-	4,560	-
2	NBFCs and HFCs	98,129	13.04	1,18,723	14.45
	-HFCs	34,299	-	38,120	-
	-PSU & PSU Backed NBFCs	26,939	-	33,091	-
	-Pvt. NBFCs	36,896	-	47,512	-
3	Basic Metals	22,503	2.99	22,987	2.80
4	Petroleum/Coal/Nuclear	20,710	2.75	11,280	1.37
5	Food Processing	20,371	2.71	23,601	2.87
6	Chemical & Chemical Products	16,493	2.19	13,081	1.59
7	Textiles	15,610	2.07	16,664	2.03
	Total	3,08,517	41.00	3,10,764	37.83

Rating-Corporate Loans (>25 Cr)



■ BB & Below ■ BBB ■ A & Above

NBFC -Rating Profile of Standard Exposure



■ AAA ■ AA ■ A ■ BBB & Lower



₹ in crore

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

Group Entities

Awards

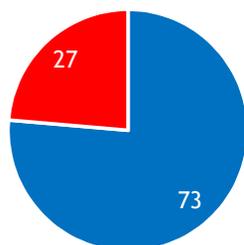
Deposit Growth

Particulars	Sep-22	Mar-23	Jun-23	Sep-23	Y-o-Y(%)
Total Deposits	10,43,265	11,17,716	11,28,052	11,37,628	9.04
- Domestic Deposits	10,42,995	11,06,089	11,12,887	11,20,185	7.40
- CASA(%)	35.64	35.62	34.60	34.66	-98 bps

Liquidity Position

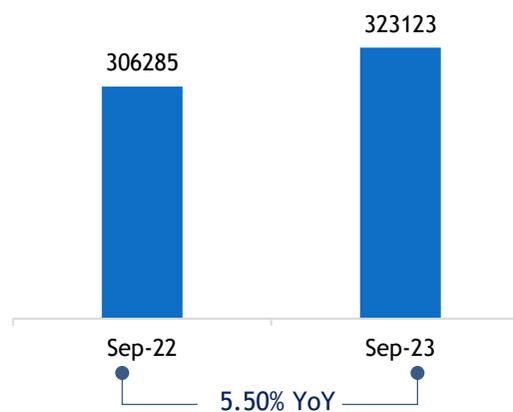
Particulars	As on 30.09.23
Avg. LCR	144.61%
NSFR	136.95%

Composition of Deposits (%)

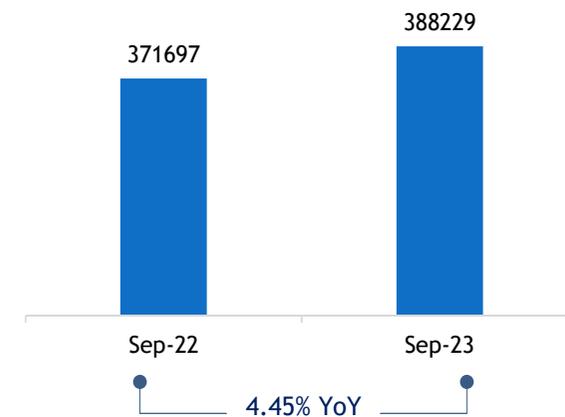


■ CASA+ Retail TD ■ Bulk Term Dep

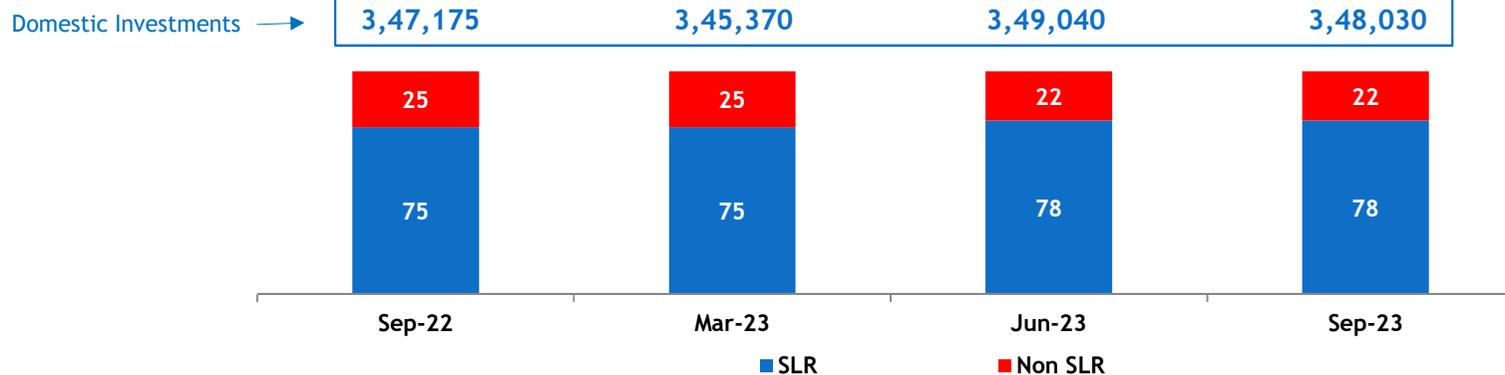
Saving Deposits



CASA Deposits



Investment Portfolio



Particulars (Domestic)	₹ in crore				M-Duration (%)			
	Sep-22	Mar-23	Jun-23	Sep-23	Sep-22	Mar-23	Jun-23	Sep-23
Available for Sale	74,209	65,189	80,934	78,862	1.14	1.32	1.19	1.19
-SLR	44,811	37,798	53,402	50,770	0.55	0.68	0.71	0.69
-NON SLR	29,397	27,391	27,532	28,092	2.50	2.78	2.69	2.62

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

Group Entities

Awards

Profit & Loss Statement

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

Group Entities

Awards

Parameter	Q2FY23	Q3FY23	Q4FY23	Q1FY24	Q2FY24	Y-o-Y	H1FY23	H1FY24	Y-o-Y
Interest Income	19,682	20,883	22,005	23,478	24,587	24.92	37,856	48,065	26.97
Interest Expense	11,377	12,255	13,754	14,638	15,461	35.90	21,969	30,099	37.01
Net. Interest Income	8,305	8,628	8,251	8,840	9,126	9.89	15,887	17,966	13.09
Non-Interest Income	3,276	3,271	5,269	3,903	3,695	12.79	6,093	7,598	24.71
- Fee based Income	1,602	1,710	1,699	1,947	1,705	6.42	3,281	3,652	11.31
- Treasury Income	433	471	608	775	681	57.33	818	1,455	78.00
- Recovery in W/O	1,003	1,090	2,954	692	856	-14.69	1,506	1,548	2.79
Operating Income	11,581	11,899	13,520	12,743	12,821	10.71	21,980	25,564	16.31
Operating Expenses	5,004	5,280	6,696	5,564	5,600	11.91	9,955	11,164	12.14
Operating Profit	6,577	6,619	6,823	7,179	7,221	9.79	12,025	14,400	19.76
Provisions	4,729	4,374	4,041	3,943	3,709	-21.57	8,618	7,652	-11.21
Net Profit	1,848	2,245	2,782	3,236	3,511	90.00	3,406	6,748	98.11

Provisions

₹ in crore

Parameter	Q2FY23	Q3FY23	Q4FY23	FY23	Q1FY24	Q2FY24	H1FY23	H1FY24
NPAs	2,816	2,443	3,567	12,479	1,984	1,691	6,469	3,676
Provision on Non Performing Investments	-113	861	496	1,915	-107	-124	559	-230
Standard Assets	1,287	-290	-1094	-1,148	56	196	235	252
Taxation (including Deferred Tax Assets)	653	1,338	1,105	3,704	1,938	1,942	1,261	3,879
Others	86	22	-33	84	72	4	94	75
Total	4,729	4,374	4,041	17,034	3,943	3,709	8,618	7,652
Credit Cost(%)	1.50	1.24	1.77	1.64	0.97	0.81	1.74	0.89

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

Group Entities

Awards

Key Ratios

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

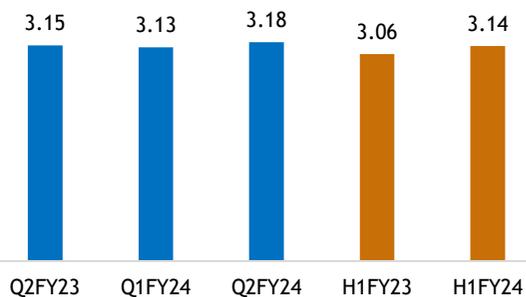
Fin. Inclusion & ESG

Strategic Initiatives/Outcome

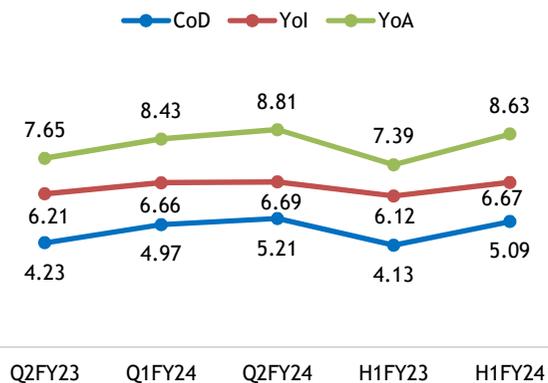
Group Entities

Awards

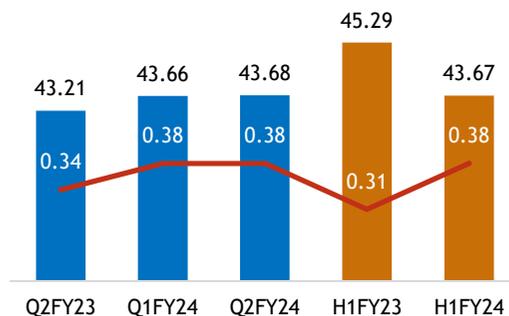
Net Interest Margin (%)



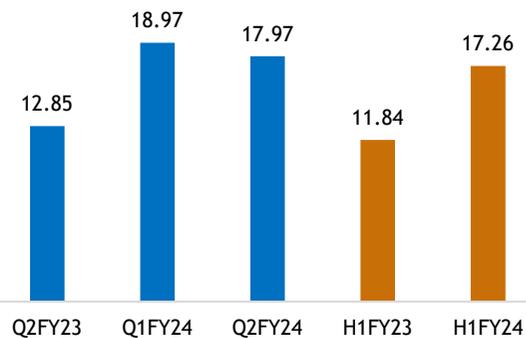
Cost & Yield Ratio (%)



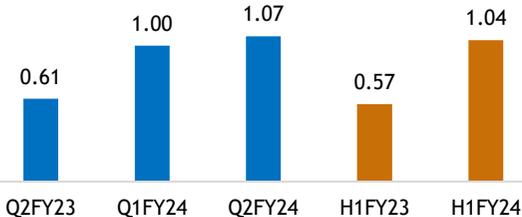
■ Cost to Income Ratio (%)
— Gross Profit per Employee (₹ in Cr)



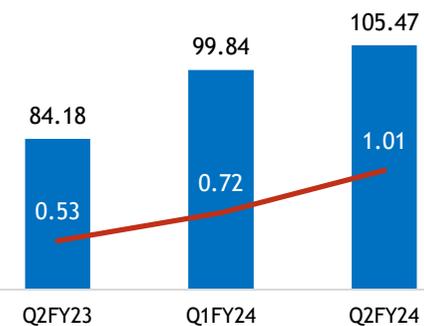
Return on Equity (%)



Return on Avg. Assets (%)



■ Book Value per Share (in ₹)
— Price to Book Value



Movement of NPAs

₹ in crore

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

Group Entities

Awards

Parameter	Q2FY23	Q3FY23	Q4FY23	Q1FY24	Q2FY24	H1FY23	H1FY24
Gross NPA - Opening	74,500	65,391	63,770	60,987	60,104	79,587	60,987
Add : Additions	2,913	2,567	2,794	3,241	2,632	7,157	5,873
-Balance increase in existing NPA	211	262	107	209	105	741	314
-Fresh slippages	2,702	2,305	2,687	3,032	2,527	6,416	5,559
Less : Reductions	12,022	4,188	5,577	4,124	8,724	21,353	12,848
-Cash Recovery	2,160	1,702	1,934	1,166	1,722	3,641	2,888
-Up-gradation	1,263	1,237	964	1,001	984	2,465	1,985
-Write Off	8,599	1,249	2,679	1,957	6,018	15,247	7,975
Gross NPAs- Closing	65,391	63,770	60,987	60,104	54,012	65,391	54,012
Gross NPA (%)	8.45	7.93	7.53	7.34	6.38	8.45	6.38
Net NPA	19,193	16,195	12,928	12,138	10,421	19,193	10,421
Net NPA (%)	2.64	2.14	1.70	1.58	1.30	2.64	1.30
Total Recovery(incl. TWO)	5,142	4,664	6,534	3,564	4,257	8,945	7,821
Delinquency Ratio(%)	1.80	1.45	1.51	1.73	1.39	2.28	1.57
PCR%	86.61	88.50	90.34	90.86	92.03	86.61	92.03



₹ in crore

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

Group Entities

Awards

Sectoral Asset Quality

Segment	Slippages During Q2 FY 24	Outstanding NPA as on					Sectoral NPA (%)	
		Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Sep-22	Sep-23
Retail Loans	506	4,694	4,848	4,693	4,880	4,688	3.20	2.79
Agriculture	1,004	16,099	16,192	15,607	15,245	14,793	11.19	8.94
MSME	827	19,131	16,604	15,652	15,489	14,095	15.93	10.53
LC & Others	295	25,467	26,126	25,035	24,490	20,436	7.45	5.38
Total	2,632	65,391	63,770	60,987	60,104	54,012	8.45	6.38

Restructuring

Segment	RF 1.0 as on		RF 2.0 as on	
	Sep-22	Sep-23	Sep-22	Sep-23
MSME	1,633	957	3,279	2,010
Personal Loans	3,216	1,974	6,344	4,444
Agriculture Allied	--	--	321	216
Corporate Loans	5,351	4,920	--	--
Total	10,200	7,851	9,944	6,670

SMA Position (Rs. >5 crs)

Category	Sep-22		Sep-23	
	O/s Amount	% to Gross advances	O/s Amount	% to Gross advances
SMA-0	2,943	0.38	1,384	0.16
SMA-1	386	0.05	665	0.08
SMA-2	1,084	0.14	2,366	0.28
Total	4,413	0.57	4,415	0.52

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

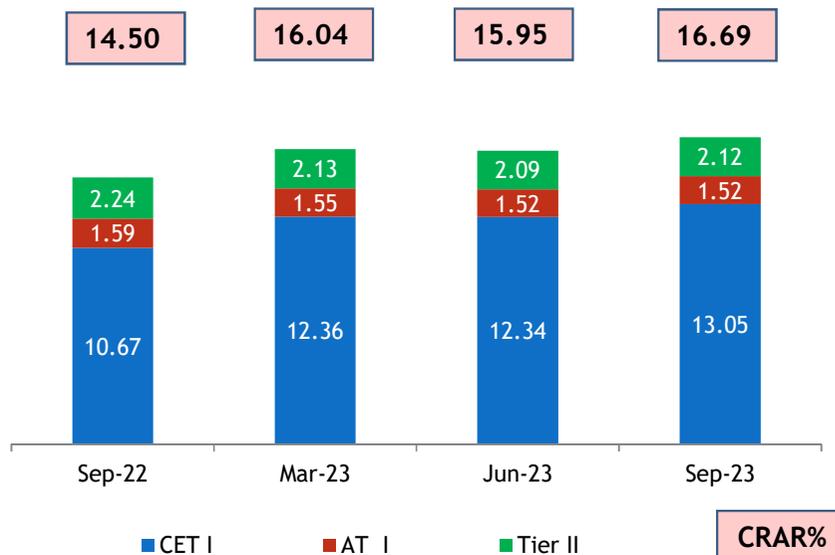
Fin. Inclusion & ESG

Strategic Initiatives/Outcome

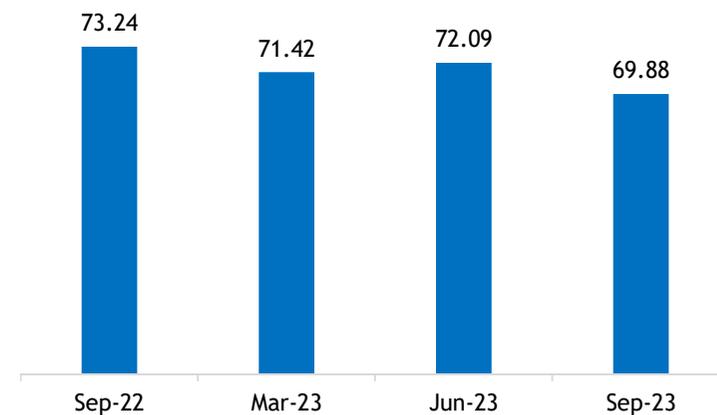
Group Entities

Awards

Capital Adequacy Ratio (%)



RWA to Gross Advances (%)



Capital Raising

₹ in crore

	Equity	AT-1	Tier-2	Total
Board Approved Plan	8,000	1,000	1,100	10,100
Capital Raised	5,000	--	--	5,000

Inclusive Growth

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

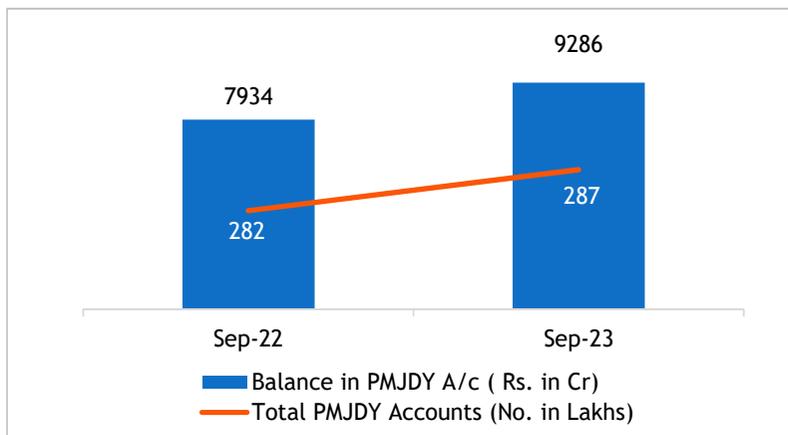
Strategic Initiatives/Outcome

Group Entities

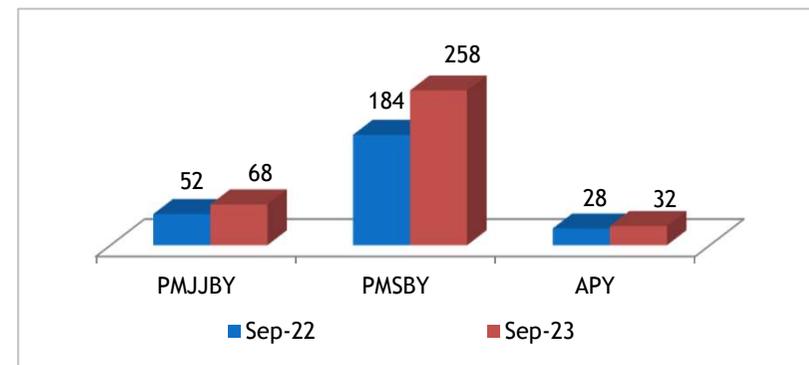
Awards

Priority Sector Lending		
Particulars	RBI Benchmark (as % of ANBC)	Achieved (as % of ANBC)
Agriculture	18.00	18.67
Small and Marginal Farmers	10.00	11.81
Micro Enterprises	7.50	9.17
Weaker Section	12.00	14.67
Women Beneficiaries	5.00	15.20
Total Priority	40.00	41.48

Government Schemes		
Scheme	No. of Accounts	Amount Sanctioned (₹ in crore)
PMSVANidhi	6,98,630	936
Union Guaranteed Emergency Credit Line	3,92,217	16,768
Union Personal Loan for COVID Treatment (UPLCT)	1,275	51
Pradhan Mantri Mudra Yojana (during H1FY24)	6,61,703	12,018



Performance under Social Security Schemes (# Lakhs)



ESG: Banking for Sustainable Development

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

Group Entities

Awards



Environmental

- ✓ Credit facility to **Renewable Energy** Sector till 30.09.2023- ₹ **22,998 Crore**
- ✓ ₹ **316 Crore** Sanctioned under **Union Green Miles**
- ✓ Finance to MSME under TReDS # Bills discounted 76,007 of ₹9971 Cr
- ✓ Founding member of Indian Green Building Council (IGBC)
- ✓ Sustainable Development And Business Responsibility Policy

E



Social

- ✓ 30 RSETI Centres, trained 3.21 lakh people with Settlement Ratio of 67%
- ✓ Financed 2,00,837 Street vendors - ₹311 Cr in H1FY24 through **PMSvanidhi**
- ✓ Financed 8,894 new **SHGs** ~₹211 Cr in H1FY24
- ✓ **Union Nari Shakti**: Sanctioned 12,812 applications of ₹1,376 Cr in H1FY24
- ✓ Donation through Union Bank Social Foundation ₹ 8.09 Cr under CSR

S



Governance

- ✓ Policy on Compensation, Grievance Redressal and Customer Rights Policy 2023-24
- ✓ Related Party Transaction Policy
- ✓ Whistle Blower Policy
- ✓ Corporate Communication Policy
- ✓ Policy on Sexual Harassment of Male/ Transgender at Workplace (Prevention, Prohibition and Redressal)

G

Initiatives Across Domains

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

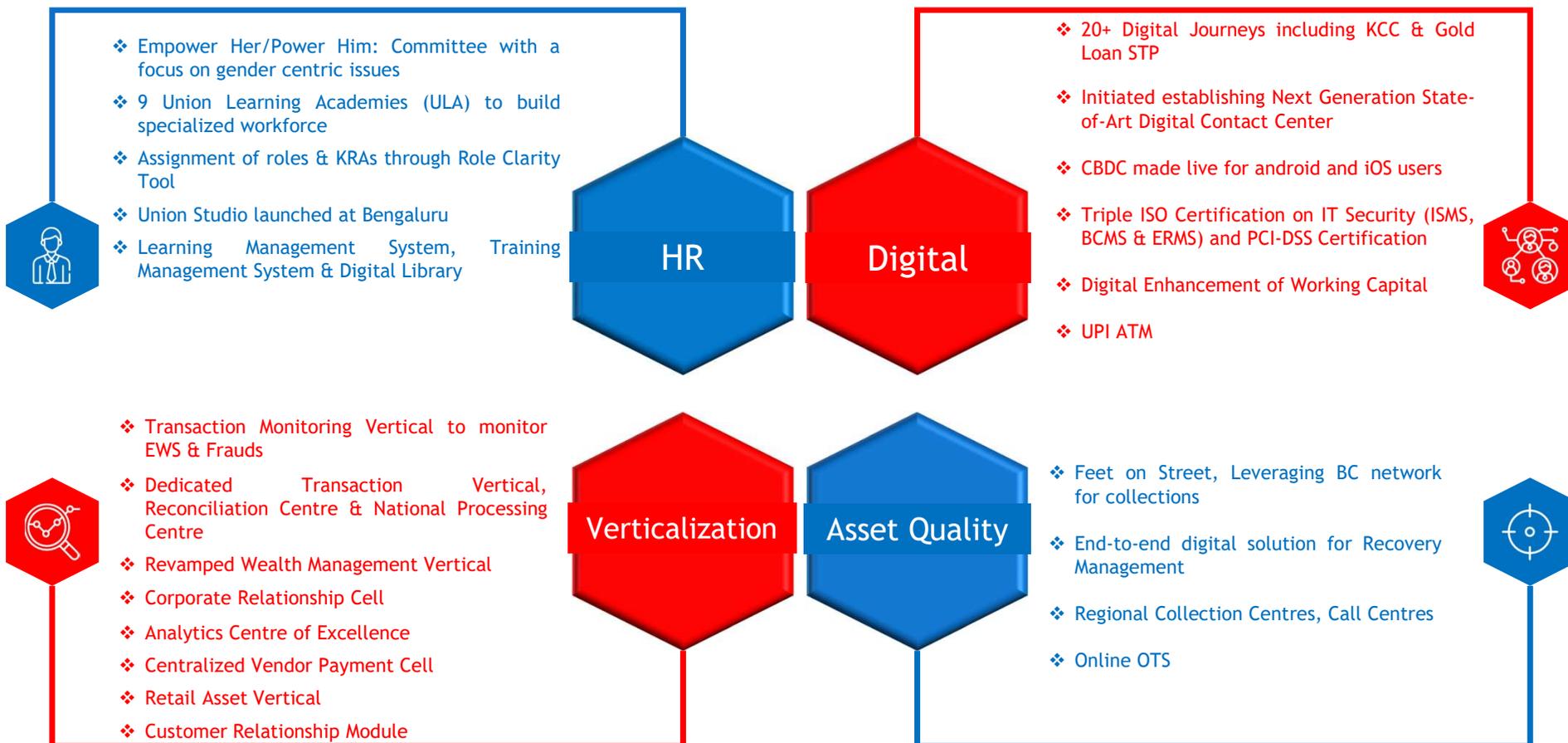
Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

Group Entities

Awards



Building the Most Advanced Digital Banking Platform

350+ journeys to capture the end-to-end customer lifecycle

Conversational AI

Seamless Journey

Hyper Personalization

Omni-channel Experience

Segment-specific approach

Consumer assets

Retail & Agri customers



Mobile



Web

Business consumer assets

MSME



Mobile

Corporate



Mobile

Corporate + MSME



Web

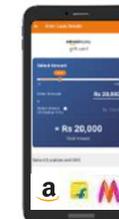
CRM & digital-assisted asset for branch, MOs & DSAs



Digital Contact Center



Embedded Finance



Digital Platform with shared Omni-Channel Microservices Layer

Advanced Analytics Use Cases powered in collaboration with ACoE



Integrated public utilities/ capabilities



Fintech and Ecosystem partners



Agile, Digital Operating Model

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

Group Entities

Awards

Vyom 1.0: Key highlights till date

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

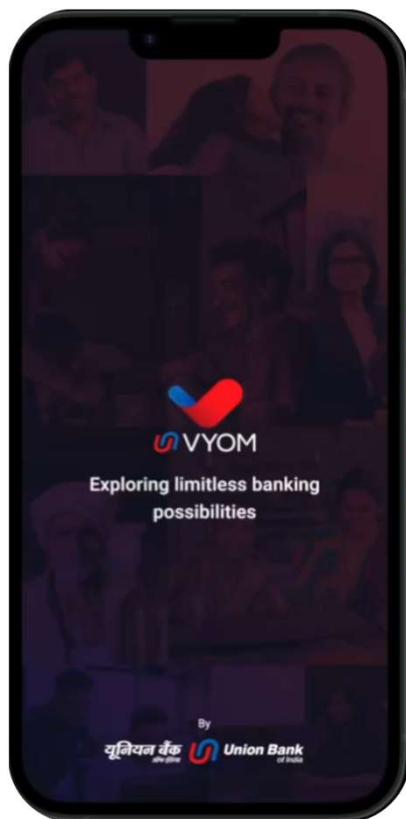
Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

Group Entities

Awards



>24 Mn Users

2.4+ Mn Daily unique logins

₹ 2,700+ Cr
Business generated through 20+ lending journeys

3.9★ Play store rating

₹ 56 Cr Business generated from 3rd party products

600+ Mn Monthly UPI transactions facilitated

Outcome of Various Digital Initiatives

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

EASE

Group Entities

Awards



58%

YoY growth in Fixed Deposits amount sourced digitally



1.35 lac+

CBDC Retail User Registrations



3rd

Highest volume of UPI remittances processed among PSBs

Cumulative



91%

MSME Renewal for <10 lacs through STP



85%

Retail accounts reviewed digitally



81%

YTD growth in loan accounts renewed digitally

Cumulative



65%

YTD growth in LAD Accounts opened digitally



77%

YTD growth in amount sanctioned under Shishu Mudra STP



~6x

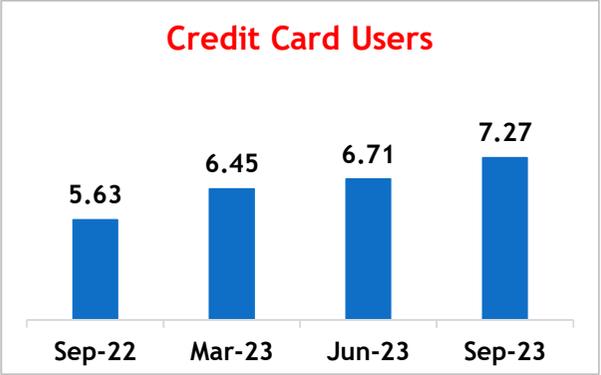
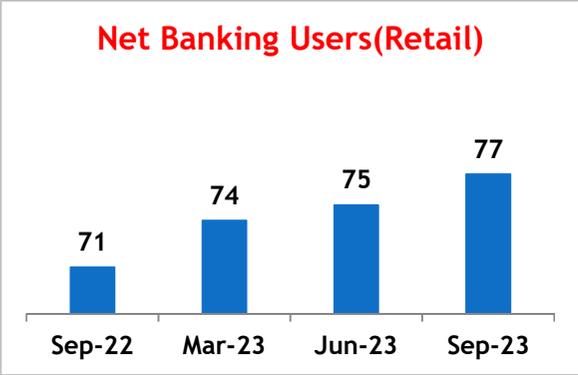
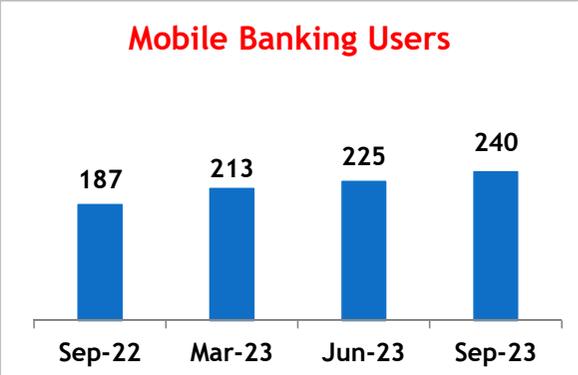
YTD growth in Union GST Gain Sanctioned Amount

Cumulative

- Overview
- Guidance
- Q2 Highlights
- Business
- Financials
- Asset Quality
- Capital Adequacy
- Fin. Inclusion & ESG
- Strategic Initiatives/Outcome
- Group Entities
- Awards

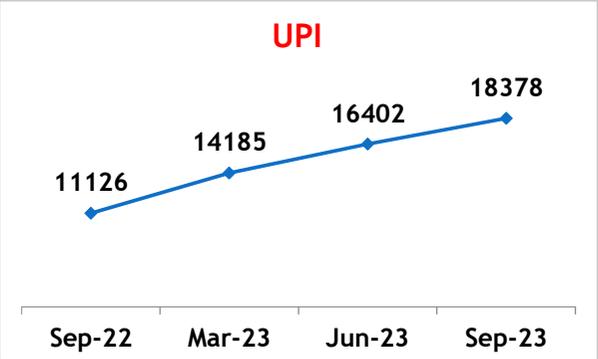
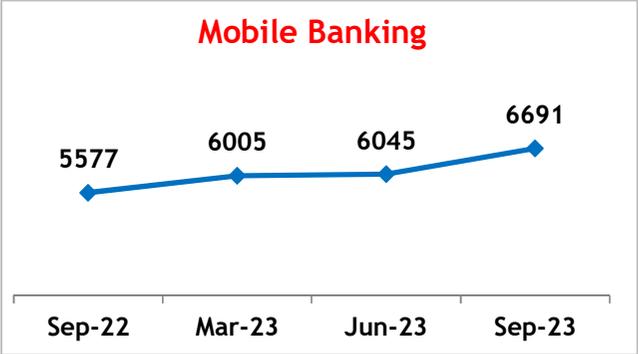
Digital Footprints

(No. in Lakhs)



Volume of Transactions (Q-o-Q)

(No. in Lakhs)



Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

Group Entities

Awards

Corporate Relationship Cell (CRC)

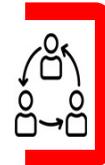
15 Centres
PAN India

Objectives

Corporate 360 Degree Solution



Acquisition of New Corporate Groups

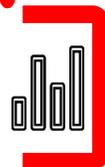


- Building Relationships
- Fulfilling Client Needs

Strong



Enhancing Customer Experience



Maximizing Revenue (Interest Income & Non Interest Income both)

Major Achievements

- ✓ Contributed NII of Rs. 62.89 Crores & interest income of Rs. 255.10 Crores in H1 2023-24.
- ✓ APPA was launched in the month of June'23.
- ✓ 28 corporates have been onboarded.
- ✓ Strengthening CASA. Contributed Rs. 1408.00 crores as on 30-09-2023.
- ✓ USSA mandates received from various corporates and institutions/Government bodies for opening of about 40,000 accounts.

*APPA (Automatic Payment Processing Application)

Automatic Payment Processing Application (APPA)

- Overview
- Guidance
- Q2 Highlights
- Business
- Financials
- Asset Quality
- Capital Adequacy
- Fin. Inclusion & ESG
- Strategic Initiatives/Outcome
- Group Entities
- Awards



APPA is designed to integrate with Corporate's System for Automatic Payment Processing



1st Bank to implement collections through Virtual Account numbers facility



Provided and made live of Host to Host solution for receipts and payments to Tirumala Tirupati Devasthanams (TTD)



Created 8 main accounts and 371 virtual accounts for TTD.



UBISL

- Overview
- Guidance
- Q2 Highlights
- Business
- Financials
- Asset Quality
- Capital Adequacy
- Fin. Inclusion & ESG
- Strategic Initiatives/Outcome
- Group Entities
- Awards

PAN India Presence:

- ❖ Footprints in 25 states , 117 Regional Offices
- ❖ Covering 127 locations

Products Sourced:

- ❖ Housing Loan, Vehicle Loan, MSME Loan, Gold Loan & Credit Card

Services:

- ❖ Account Opening Back Office, Recovery & Collection, Feet on Street, Call Centres, CBS Helpdesk, Centralized Vendor Payment



Workforce:

- ❖ 5100+ Employees

Business & Cost Effectiveness:

- ❖ Added 1,95,000+ new loan accounts (including credit cards) during H1FY24.
- ❖ Contributed new business of Rs. 3800+ Crores during H1FY24.
- ❖ Variable and performance linked pay/incentives

Value Added Services:

- ❖ Wealth Management Service, Builder tie-ups, Vehicle dealer tie-ups, Institutional Broking & Online Will writing

Subsidiaries & Joint Ventures

₹ in crore

Name of the Entity	Holding (%)	Profit After Tax		Description
		H1FY23	H1FY24	
Subsidiaries				
Union Bank of India (UK) Ltd.	100.00%	15.07	25.69	❖ Geographical benefits in booking business in UK and Europe.
Union Asset Management Co. Pvt. Ltd.	100.00%	2.67	7.79	❖ Sponsored by Union Bank of India & Dai-ichi Life Holdings, Inc. ❖ Crossed AUM of Rs. 12,500 Crores.
UBI Services Ltd.	100.00%	0.52	2.75	❖ Sourcing Retail loans like Housing, Mortgage, Education & Vehicle loans, MSME loans, Gold loans and Credit cards for parent Bank.
Andhra Bank Financial Services Ltd.	100.00%	0.43	0.54	❖ Carry on activities/business of Leasing, Hire purchasing and Merchant Banking
Union Trustee Co. Pvt. Ltd.	100.00%	0.07	0.06	❖ Act as a trustee company for Union Mutual Fund
Joint Ventures				
Star Union Dai-ichi Life Insurance Co. Ltd.	25.10%	59.80	47.99	❖ One of the fastest growing private life insurance company in India. ❖ Pan-India presence through 163 Branch Office ❖ Undertaking social responsibility covering 1.10 crores+ lives under PMJJBY.
India International Bank (Malaysia) BHD	25.00%	(3.75)	0.94	❖ Undertaking banking business offering deposit & loan products to cater to needs and requirements of customers of Malaysia.
ASREC India Ltd.	26.02%	11.05	6.91	❖ Ensures greater efficiency in resolving the NPAs through approval of cases at DRT. ❖ Made recovery in 145 accounts during Q2FY24.
Associate				
Chaitanya Godavari Gramin Bank	35.00%	116.27	156.45	❖ Regional Rural Bank with 251 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.

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

Group Entities

Awards

Awards and Accolades

Overview

Guidance

Q2 Highlights

Business

Financials

Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

Group Entities

Awards

The Tech Circle Business Transformation Awards 2023

Excellence in Learning Experience
by ET HR World Future Skills
Award



Apex India HR Excellence
Award by Apex India



Governance Now 6th BFSI Awards 2023



Vmware Customer Achievement
Awards 2023



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

Please provide your valuable feedback@
icmt.unionbankofindia.co.in/investor_feedback
Investor Queries : investor.relations@unionbankofindia.bank

