

Ref: ISD/20-21/292

March 2, 2021

|                                                                                                                                                                         |                                                                                                                                                                                                                                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| The Deputy General Manager,<br>Corporate Relationships Dept.<br><b>BSE Ltd.</b><br>Phiroze Jeejeebhoy Towers,<br>Dalal Street,<br>Mumbai-400 001.<br>Scrip Code 532 477 | The Deputy General Manager,<br>Listing Dept.<br><b>National Stock Exchange of India Ltd.</b><br>Exchange Plaza, Plot No.C/1, G Block<br>Bandra-Kurla Complex, Bandra (E),<br>Mumbai-400 051.<br>Scrip Symbol/Series-UNIONBANK-EQ |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Madam /Sir,

**Subject: Schedule of Non-deal Roadshows/ Analyst/ Institutional Investor Meet**

**Ref: Our letter no. ISD/20-21/291 dated March 2, 2021**

Pursuant to Regulation 30 read with and all other applicable provisions, if any, of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform that the Bank will be participating in, **Non-deal Roadshows** and meeting prospective investors from March 2, 2021 onwards.

A copy of the investor presentation for the said purpose is enclosed. The same is also being made available on the website of the Bank at [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in).

Please note that the dates of the Non-deal Roadshows are subject to change. Changes may happen due to exigencies on the part of investors/ Bank.

In our above mentioned today's letter, we had erroneously mentioned about deal Roadshows instead of **Non-deal Roadshows**.

Inconvenience caused is deeply regretted.

The above is for your information and record.

Thanking you.

Yours faithfully,



(Mangesh Mandrekar)  
Company Secretary

Encl: As above.

# Corporate Presentation

March 2021



भारत सरकार का उपक्रम

A Government of India Undertaking



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The Department of Financial Services, Ministry of Finance, Government of India issued a Gazette Notification no. CG-DL-E04032020-216535 dated March 4, 2020, approving the scheme of amalgamation of erstwhile Andhra Bank and Corporation Bank with the Bank (“**Amalgamation**”). The Amalgamation came into effect from April 1, 2020. As a result, the standalone balance sheet of the Bank, i.e. the amalgamated entity for April 1, 2020 and December 31, 2020 subsequent to the Amalgamation are therefore not comparable to the audited standalone balance sheet of the Bank as at March 31, 2018, 2019 and 2020. Since the Amalgamation had a significant impact on the standalone financial statements of the Bank, the standalone proforma financial statements as at and for the year ended March 31, 2020 and as at and for the nine months ended December 31, 2019 (together, the “**Proforma Financial Statements**”) have been included in the presentation.

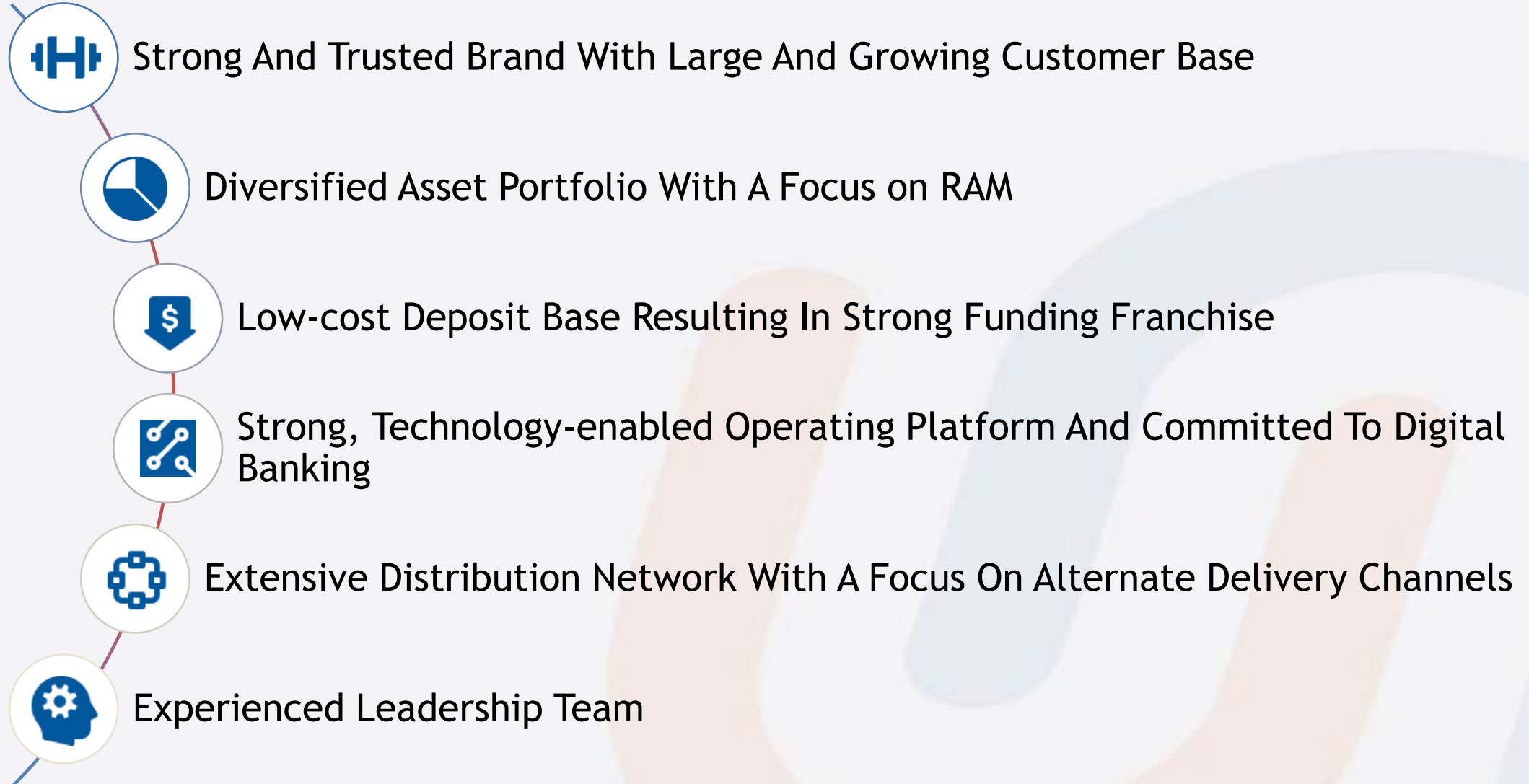
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This presentation is not a prospectus, a statement in lieu of a prospectus, an offering circular, an advertisement or an offer document under the Companies Act, 2013, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, each as amended, or any other applicable law in India.

# Core Strengths Of The Bank

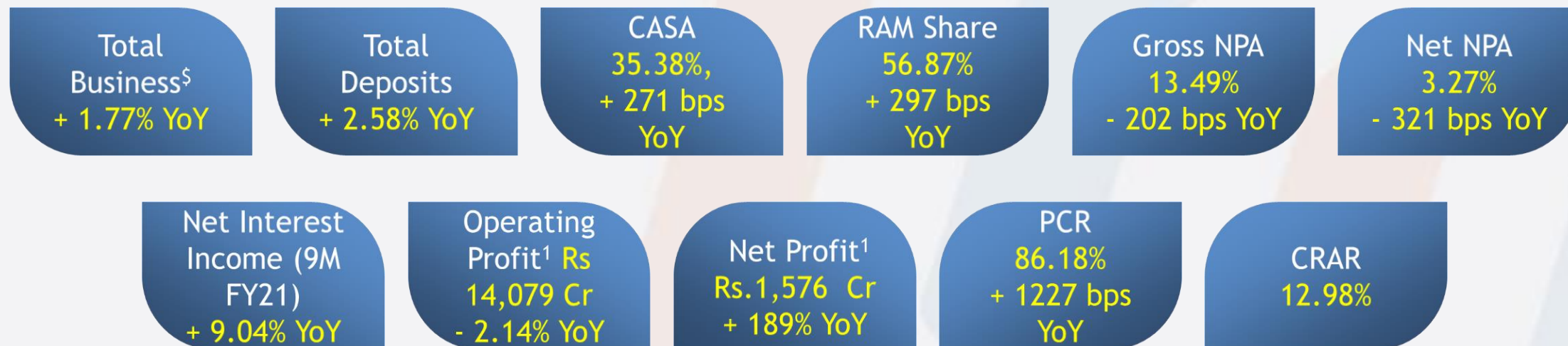


## Trusted Large Bank With Global Presence

- 4<sup>th</sup> largest PSU bank<sup>#</sup> with branch network of 9,587 and 12,961 ATMs
- Serves over 120mn customers with 79,000+ employees
- Overseas Branches in Hong Kong, Dubai & Sydney along with one overseas subsidiary at London (UK)

## Pan India Reach Supporting Overall Business

- Total business<sup>\$</sup> grew to INR 15,34,396 cr, growth of 1.77% YoY
- Strong liability franchise: Total deposit stands at INR 8,82,423 cr, CASA ratio stands as 35.38%
- Total Advances crossed INR 6,51,973 cr, RAM<sup>^</sup> share increased to 56.87% of domestic advances



# 4th Largest PSU Bank#



4<sup>th</sup> Largest PSU Bank#

- Branch network share >5% in 15 States
- MSME advances market share >15% in 10 States
- 75% of Credit Processing is centralized

Total Assets<sup>1</sup>  
INR 10,33,346 cr

Gross Advances<sup>1</sup>  
INR 6,51,973 cr

Total Deposits<sup>1</sup>  
INR 8,82,423 cr

CASA<sup>1</sup> 35.38%



Diversified Product Portfolio

Offers a complete array of services such as

- Retail Banking
- Wholesale Banking
- Priority Sector Lending
- International Banking
- Treasury Operations

Healthy mix  
RAM and  
Corporate Loan  
book<sup>1</sup>

RAM 55%

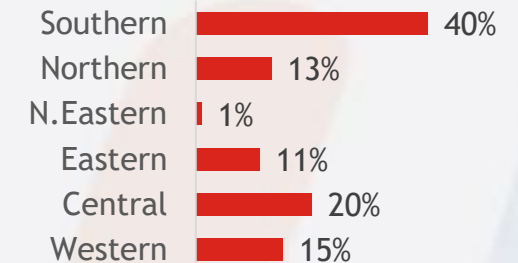
Corporate 45%



Wide Distribution Network with strong presence in south India

- Pan India Presence with 9587 Branches across India and 12,961 ATMs serving all over India.
- Three overseas branches at Hong Kong, Dubai & Sydney and one overseas subsidiary at London (UK)

Branch Distribution - By Geography<sup>1</sup>



Technology driven and committed towards digital Banking

Digital Initiatives taken by the Bank

- Pre-approved Personal Loan
- MSME STP
- Union Dial
- Analytics Center of Excellence (ACoE)

Digital Footprint<sup>1</sup>

- Digital transactions ratio stood at 78.24%
- Mobile Banking users-106lakhs
- Internet Banking users-67lakhs

# Steps Taken On Various Fronts For Shareholder Value Creation

## Continued Investment in Technology

- Technology enhancement is an ongoing process of the banking
- Continued Investment in technology for improving various processes

## Adoption of better practices in business operations

- Adopted better practices for cost efficiency
- Improved Risk management E.g., Risk Managers are one of the members in all functional credit committees
- Improvement in operational processes to reduce cost and leading to improved profitability of the Bank. Eg. Centralisation of credit appraisal Departments

## Merger synergies to result in improvement in ROA and ROE

- Diversified best products amongst the 3 Banks across Larger customer base and wider branch network with continuous monitoring of product profitability
- Bank has reported positive RoA and RoE since amalgamation.

## Strong financial performance demonstrated by Union Bank

### Cautious credit growth with focus on RAM portfolio

- Bank has adopted a cautious credit growth strategy with focus on RAM Credit
- RAM segment recorded growth of 6.67% YoY basis (9M FY21 over 9M FY20)
- It constituted 55.0% (as of Dec 2020) in total advances against 52.3% (as of Dec 2019)

### Focus on increasing CASA and reducing High cost Deposits

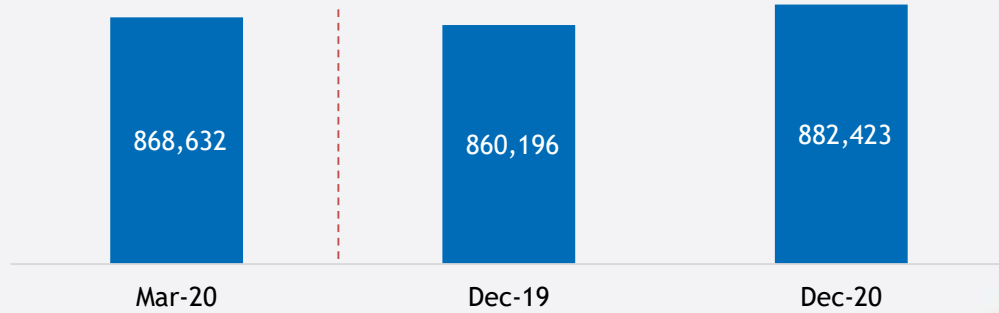
- Bank has focused on increasing CASA deposits
- CASA ratio improved from 32.67% in Dec 2019 to 35.38% as of Dec 2020
- Cost of Deposits reduced from 5.56% to 4.55% on YoY basis (Q3 FY21 over Q3 FY20)
- Despite the reduction in deposit rates, the bank believes its customer service and brand value has helped to garner deposits.

### Efforts made to reduce Cost to Income Ratio

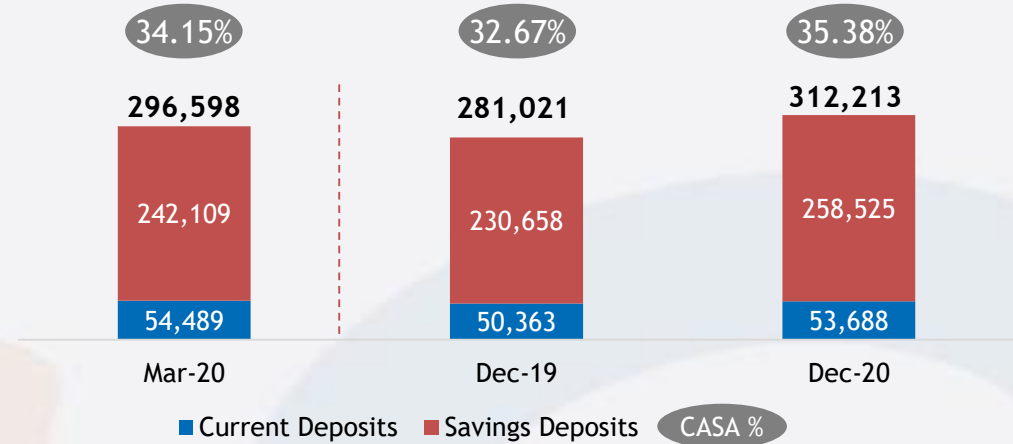
- Branch rationalization, avoid duplicity in costs and streamline operations to reduce Cost to Income ratio
- Cost to income ratio improved from 61.81% as on Mar 2020 to 44.71% as on Dec 2020

# Strong Liability Franchise

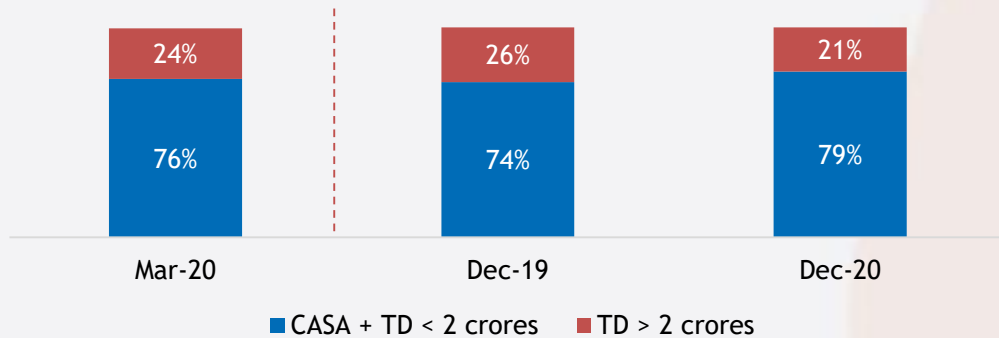
## Strong Deposit Base (Fig in INR cr)



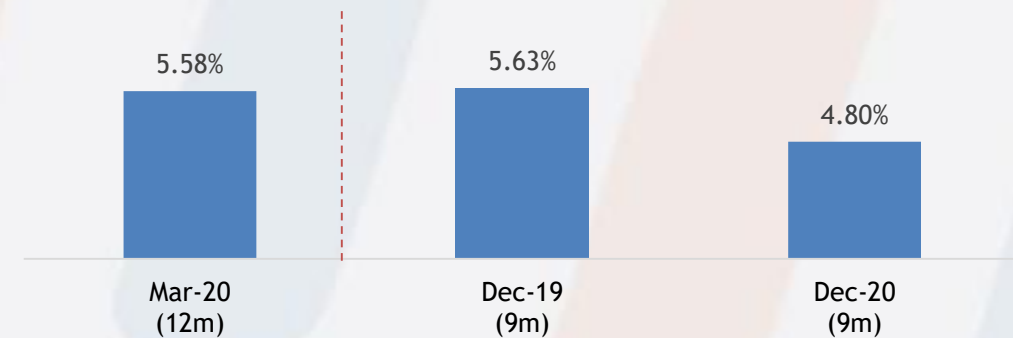
## CASA growing steadily (Fig in INR cr)



## CASA + Retail TD (RTD) as % of Domestic Deposits



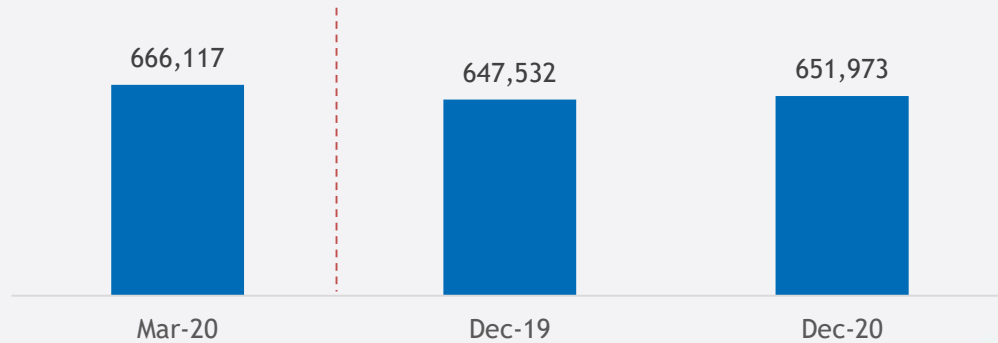
## Cost of Deposits



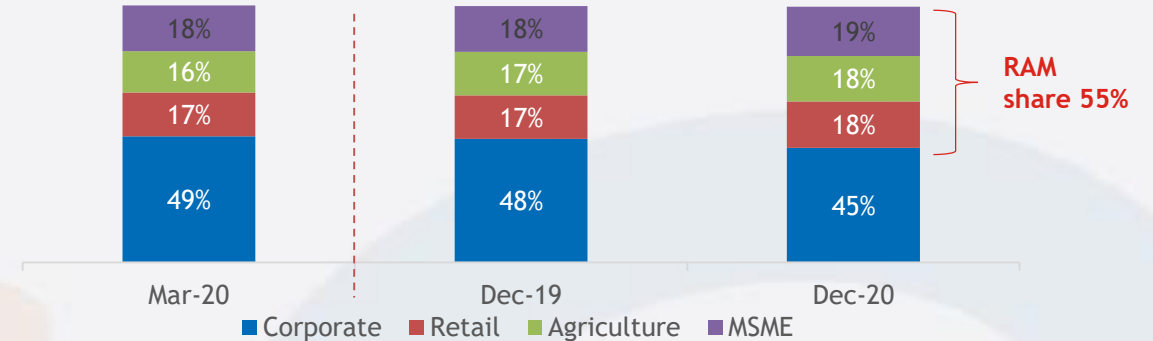
Consistent Growth In CASA And Retail Term Deposits Driving Down Overall Cost Of Deposits  
Share Of Top 20 Depositors Is 7.42% In Total Deposits As Of Dec 2020

# Well Diversified Loan Portfolio

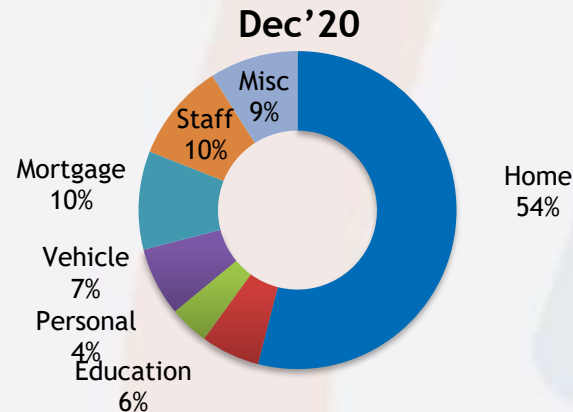
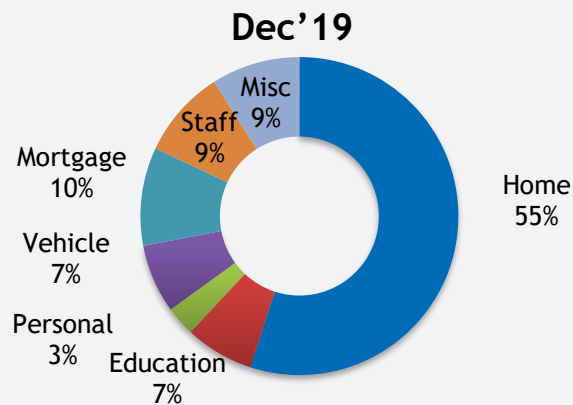
## Steady Growth In Gross Advances (Fig in INR cr)



## Healthy Mix Of Overall Portfolio Tilted Towards Retail, Corporate Share Coming Down



## Granular Retail Asset Franchise : >50% Share of Home Loans



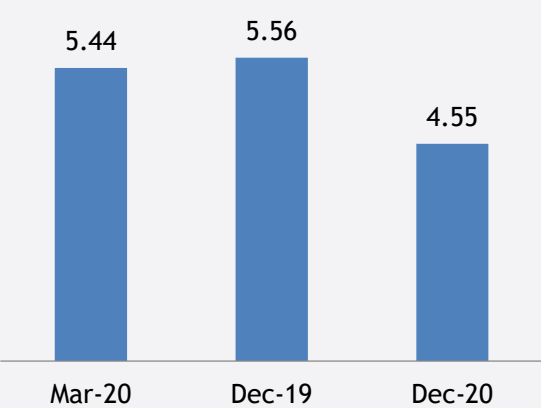
## Lending Under ECLGS\*

Disbursements Under Union Guaranteed Emergency Credit Line 1 (UGECL 1.0) INR 7,035 Cr

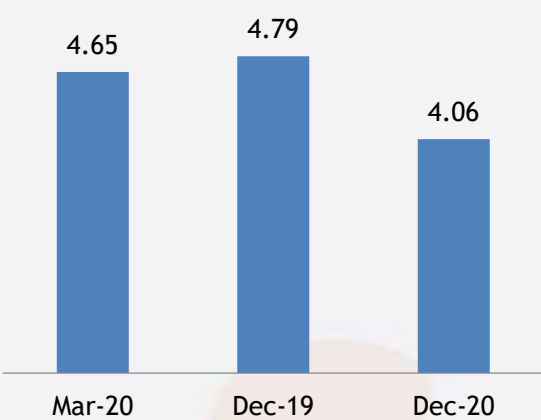
Disbursements Under Union Guaranteed Emergency Credit Line 2 (UGECL 2.0) INR 134 Cr

Well Diversified, Granular And Secured Loan Book  
Share Of Top 20 Borrowers Is 15% In Total Advances As Of Dec 2020

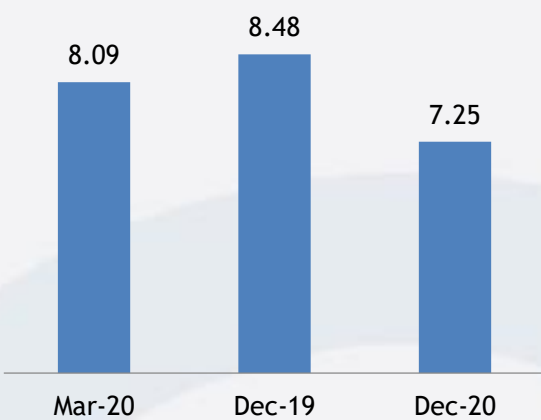
Cost of Deposits



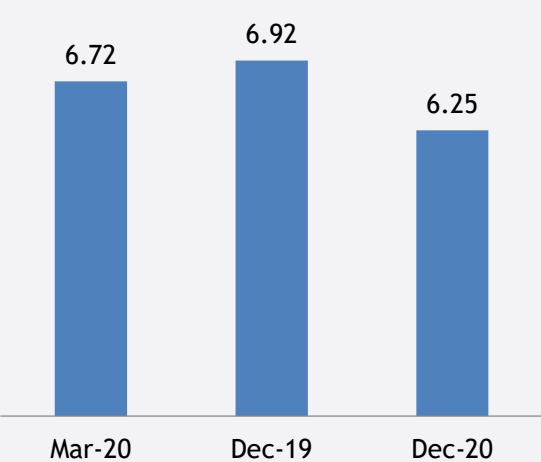
Cost of Funds



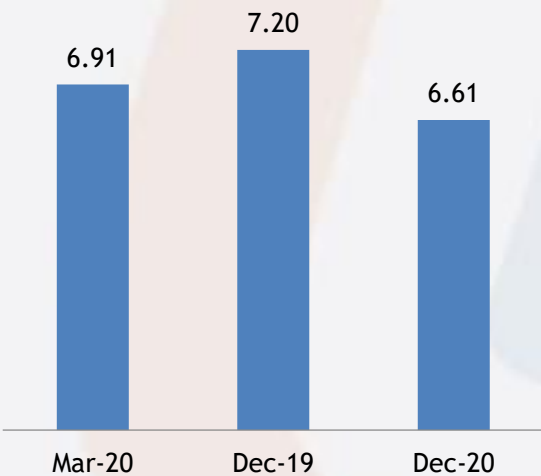
Yield on Advances



Yield on Investments



Yield on Funds



Net Interest Margin



# Profit and Loss Statement

Fig. in INR cr

| Profit and Loss     | FY20 <sup>#</sup> | 9M FY20 <sup>#</sup> | 9M FY21 |
|---------------------|-------------------|----------------------|---------|
| Interest Earned     | 73,186            | 54,945               | 53,292  |
| Interest Expended   | 49,532            | 37,258               | 34,007  |
| Net Interest Income | 23,654            | 17,687               | 19,285  |
| Other Income        | 11,753            | 8,056                | 6,786   |
| Operating Income    | 35,407            | 25,743               | 26,071  |
| Operating Expenses  | 17,331            | 11,357               | 11,992  |

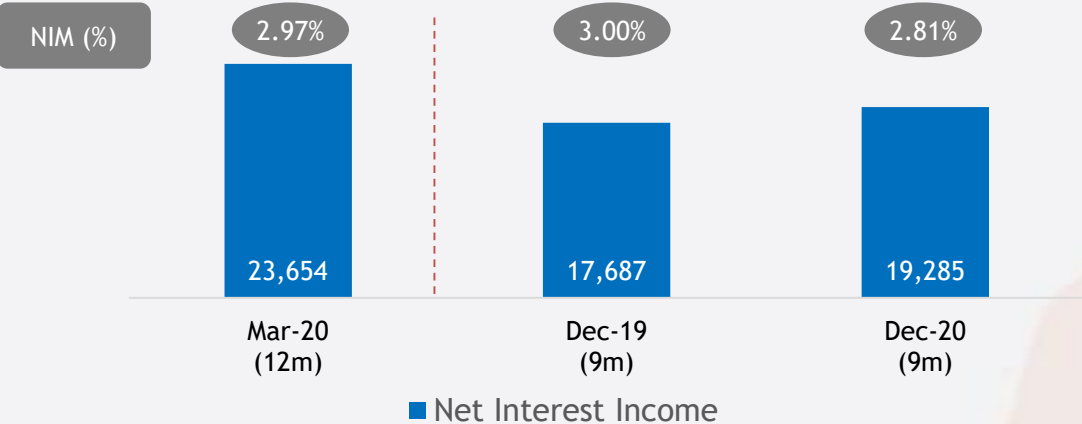
| Key Ratios                        | FY20                 | 9M FY20             | 9M FY21 |
|-----------------------------------|----------------------|---------------------|---------|
| EPS - Basic (INR) (Annualized)    | -12.49 <sup>**</sup> | -2.69 <sup>**</sup> | 3.28    |
| Return on Equity (%) (Annualized) | -17.08               | 1.42                | 4.89    |
| CRAR (%)                          |                      |                     | 12.98%  |

<sup>\*\*</sup> Fig are of UBI and not aggregated

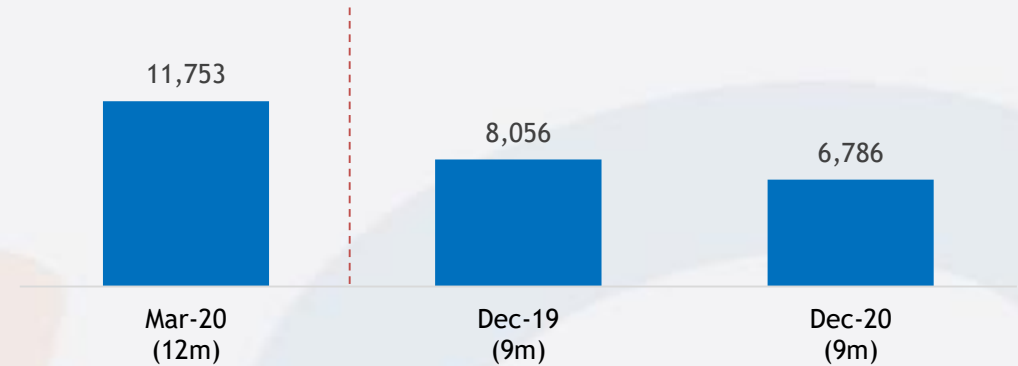
<sup>#</sup> FY20 and 9M FY20 figures are based on Proforma Financial Statement, 9M FY21 figures are Limited Review

(Fig in INR cr)

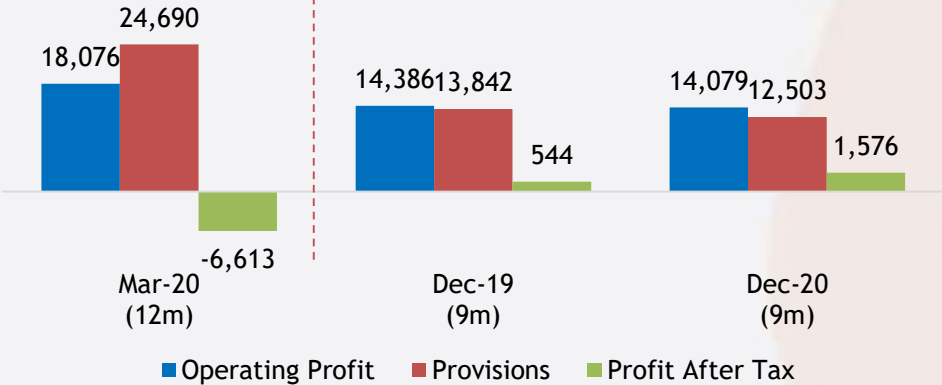
Net Interest Income and Net Interest Margin %



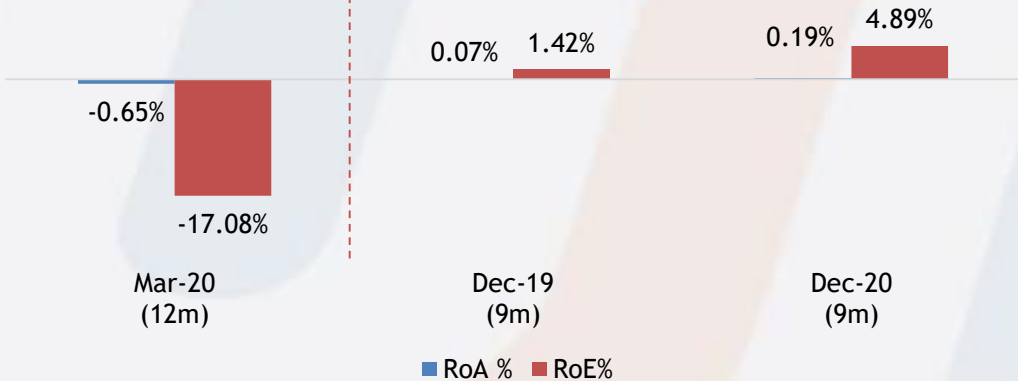
Other Income



Operating Profit & Profit After Tax



Return on Assets & Return on Equity



# Balance Sheet

Fig. in cr

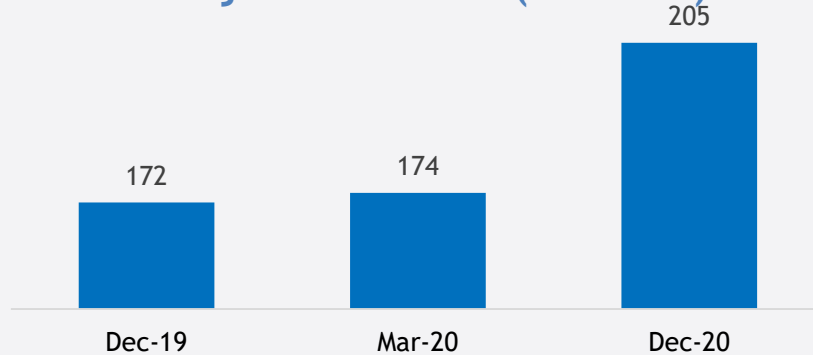
## Balance Sheet

31.03.2020# 31.12.2019# 31.12.2020

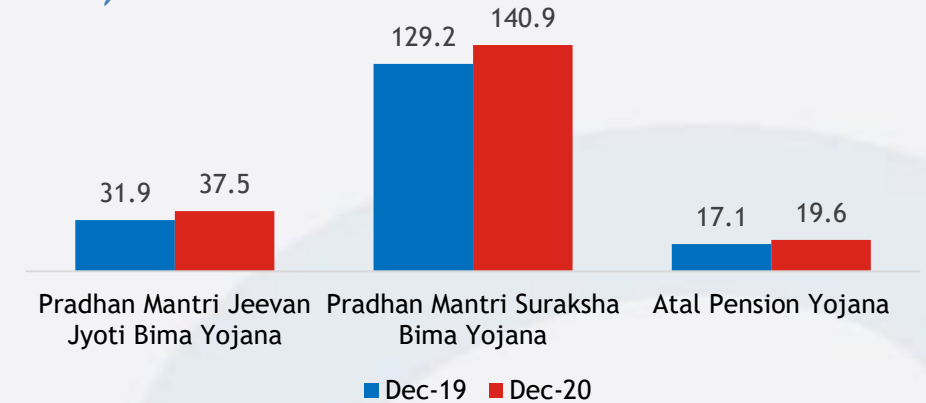
|                                                        |                  |                |                  |
|--------------------------------------------------------|------------------|----------------|------------------|
| Cash And Balances With Reserve Bank Of India           | 43,592           | 47,653         | 31,928           |
| Balances With Banks And Money At Call And Short Notice | 39,634           | 23,215         | 32,391           |
| Investments                                            | 280,178          | 284,086        | 325,197          |
| Advances                                               | 600,190          | 584,951        | 582,895          |
| Fixed Assets                                           | 7,624            | 6,595          | 7,322            |
| Other Assets                                           | 52,875           | 52,629         | 53,613           |
| <b>Total Assets</b>                                    | <b>1,024,093</b> | <b>999,129</b> | <b>1,033,346</b> |
| Capital                                                | 6,407            | 6,407          | 6,407            |
| Reserves And Surplus                                   | 53,357           | 62,112         | 57,610           |
| Deposits                                               | 868,633          | 860,196        | 882,423          |
| Borrowings                                             | 68,916           | 48,110         | 57,242           |
| Other Liabilities And Provisions                       | 26,780           | 22,304         | 29,664           |
| <b>Total Liabilities</b>                               | <b>1,024,093</b> | <b>999,129</b> | <b>1,033,346</b> |

# Financial Inclusion - Priority Sector Lending

Total No. of Pradhan Mantri Jan-Dhan Yojana Accounts (in Lakhs)



Financial Inclusion & Micro Insurance A/C s (In lakhs)



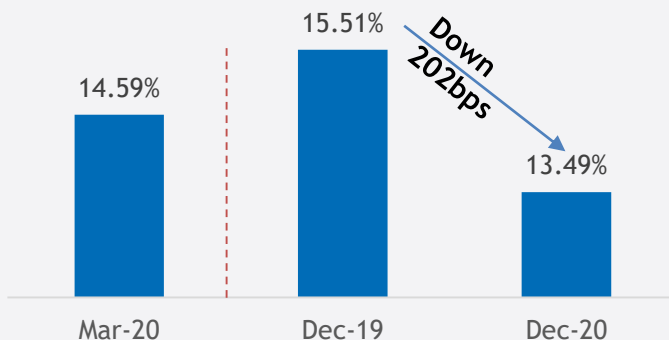
| Priority Sector Category | RBI Norms (as % of ANBC) | Achieved (as % of ANBC)* |
|--------------------------|--------------------------|--------------------------|
| Agriculture              | 18%                      | 19%                      |
| Small & Marginal Farmers | 8%                       | 14%                      |
| Micro Enterprises        | 7.5%                     | 7.12%                    |
| Weaker Sections          | 10%                      | 15%                      |
| Total Priority           | 40%                      | 46%                      |

\* As on 31 Dec 2020; Mar-20 and Dec-19 figures are based on Proforma Financial Statement, while Dec-20 figures are Limited Review

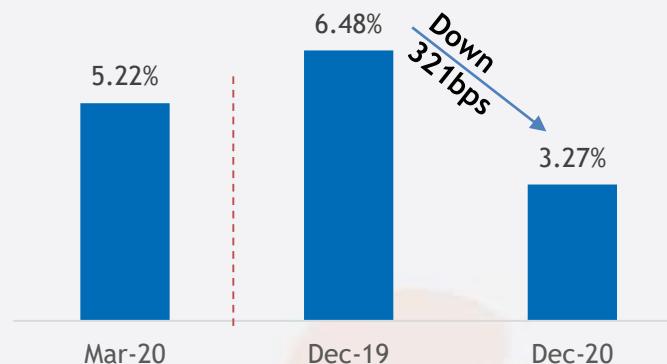
# Subsidiaries, Associates & JVs

| International                           |                                            |                                        |                                         |                                      | Domestic                   |                                                                 |                                                    |                                                                      |                                |
|-----------------------------------------|--------------------------------------------|----------------------------------------|-----------------------------------------|--------------------------------------|----------------------------|-----------------------------------------------------------------|----------------------------------------------------|----------------------------------------------------------------------|--------------------------------|
| 100%                                    | 25%                                        | 100%                                   | 100%                                    | 100%                                 | 100%                       | 25.10%                                                          | 30%                                                | 26.02%                                                               | 35%                            |
| Union Bank of India (UK) Limited.       | India International Bank (Malaysia)        | Union Asset Management Company Pvt Ltd | UBI Services Limited                    | Andhra Bank Financial Services Ltd . | Union Trustee Co. Pvt. Ltd | Star Union Dai-ichi Life Insurance Co. Ltd.                     | India First Life Insurance                         | ASREC Limited                                                        | Chaitanya Godavari Gramin Bank |
| Wholly owned subsidiary operating in UK | Joint Venture with Bank of Baroda and IOB. | Wholly owned subsidiary.               | Engaged in Institutional Equity Broking | Wholly owned subsidiary.             | Wholly owned subsidiary.   | Joint Venture with Bank of India and Dai-ichi Life Holdings INC | Joint Venture with Bank of Baroda and Carmel point | Joint Venture with Bank of India , Indian Bank, LIC & Deutsche Bank. | Associate                      |
| Subsidiary                              | Joint Venture                              | Associate                              |                                         |                                      |                            |                                                                 |                                                    |                                                                      |                                |

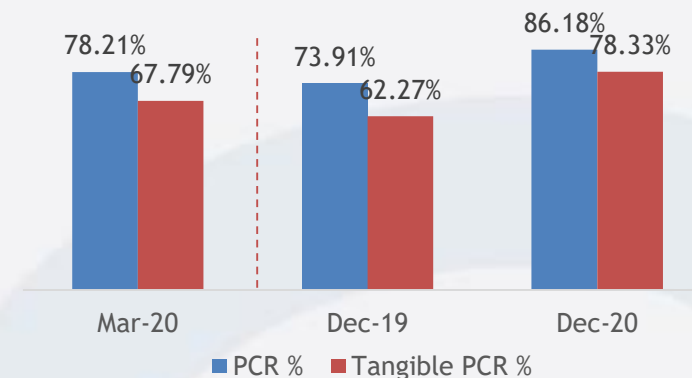
## Gross Non Performing Assets



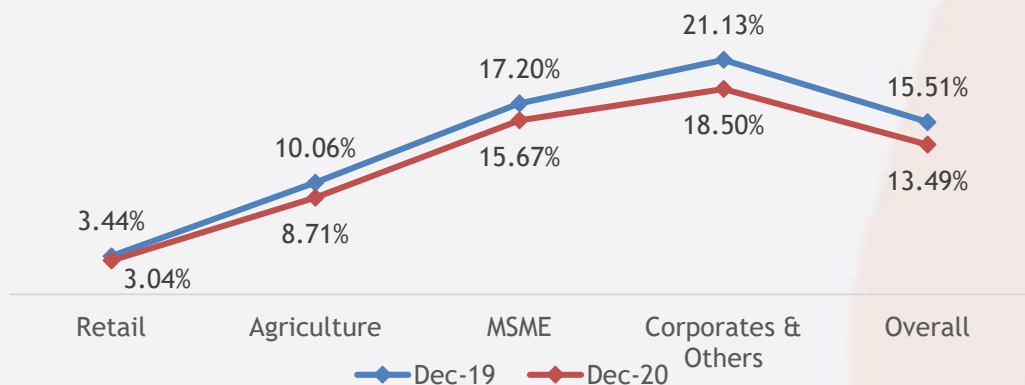
## Net Non Performing Assets



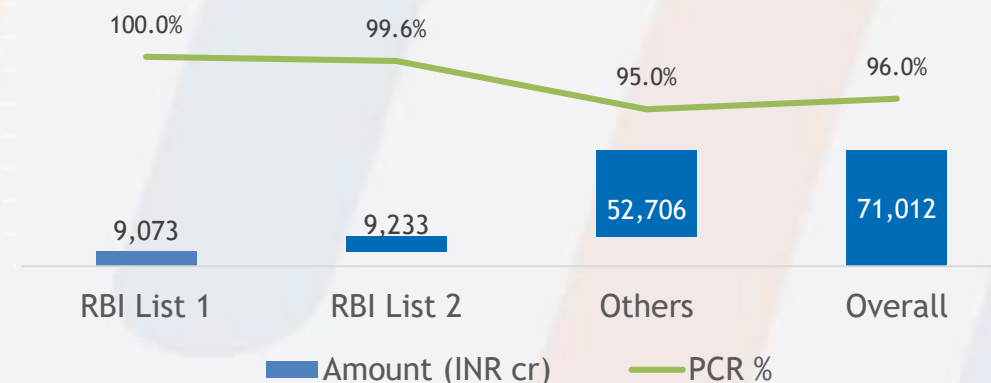
## Provision Coverage Ratio %



## Segment Wise GNPA



## Status of NCLT Accounts as on Dec-20



GNPA Trending down, High Provision Coverage Indicates GNPA Is Well Covered

# Asset Quality: Movement in Non Performing Assets

| Parameters (Rs cr)           | 9M<br>FY20* | 9M<br>FY21 |
|------------------------------|-------------|------------|
| Gross NPAs - Opening         | 98,427      | 97,193     |
| Add : Additions              | 21,396      | 2,755      |
| Less : Reductions            | 19,391      | 11,980     |
| 1. Recoveries                | 5,174       | 3,523      |
| 2. Up-gradation              | 2,618       | 2,301      |
| 3. Write Off                 | 11,598      | 6,156      |
| Gross NPAs- Closing          | 100,432     | 87,968     |
| Gross NPA (%)                | 15.51       | 13.49      |
| Net NPA                      | 37,910      | 19,063     |
| Net NPA (%)                  | 6.48        | 3.27       |
| Provision Coverage Ratio (%) | 73.91       | 86.18      |
| Tangible PCR (%)             | 62.27       | 78.33      |
| Credit Cost (%)              | 2.49        | 1.86       |

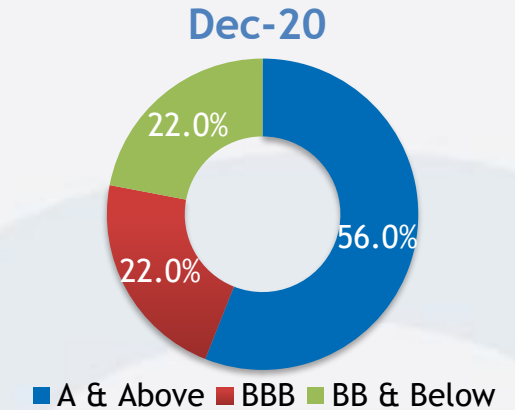
\* 9M FY20 figures are based on Proforma Financial Statement, 9M FY21 figures are Limited Review

# Well Diversified Loan Portfolio - Industry Exposure

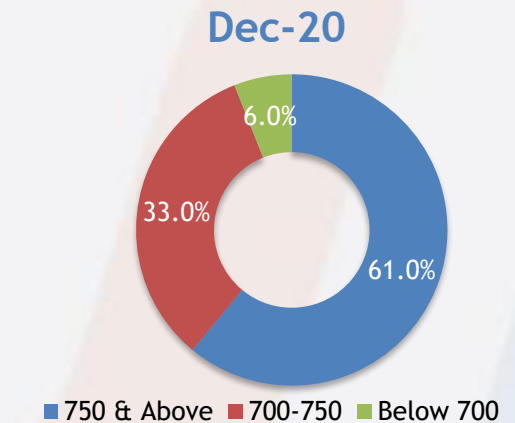
(% Share in Standard Domestic Advances)

|   | Industry                     | Dec-20         |              |
|---|------------------------------|----------------|--------------|
|   |                              | Fig in INR cr  | % Share      |
| 1 | Infrastructure               | 87,273         | 15.9%        |
| 2 | NBFCs and HFCs               | 62,779         | 11.5%        |
|   | w/o HFCs                     | 17,724         | 3.2%         |
| 3 | Basic Metal & Metal Products | 12,334         | 2.3%         |
| 4 | Construction                 | 6,749          | 1.2%         |
| 5 | Food Processing              | 16,684         | 3.0%         |
| 6 | Textiles                     | 9,973          | 1.8%         |
| 7 | All Engineering              | 8,571          | 1.6%         |
|   | <b>Total</b>                 | <b>204,363</b> | <b>37.3%</b> |

Corporate loans rating (> 5cr)



CIBIL Rating Profile



# Composition of Investments

## Composition of Investments

| Particulars                | Dec-19        | Dec-20        |
|----------------------------|---------------|---------------|
| Total Global Investments   | 289,203       | 331,551       |
| Total Domestic Investments | 287,232       | 329,974       |
| - SLR investments          | 208,567 (73%) | 235,126 (71%) |
| - Non SLR Investments      | 78,665 (27%)  | 94,848(29%)   |

## Classification & Duration of Domestic Investments

| Particulars                | Dec-19  | Dec-20  | Duration |        |
|----------------------------|---------|---------|----------|--------|
|                            |         |         | Dec-19   | Dec-20 |
| Total Domestic Investments | 287,231 | 329,974 | 5.06     | 4.20   |
| w/w HTM                    | 209,446 | 245,658 | 5.02     | 4.82   |
| AFS                        | 77,563  | 83,785  | 2.53     | 2.30   |

## Rating-wise distribution of investments (excluding exemptions\*) in Bonds and Debentures as on 31.12.2020

|   | External Rating | Amount (Rs in Crs) | %           |
|---|-----------------|--------------------|-------------|
| 1 | AAA             | 19,488             | 57.9%       |
| 2 | AA              | 5,937              | 17.6%       |
| 3 | A               | 3,360              | 10.0%       |
| 4 | BBB             | 370                | 1.1%        |
| 5 | BB & below      | 925                | 2.8%        |
| 6 | Unrated         | 3,571              | 10.6%       |
|   | <b>Total</b>    | <b>33,651</b>      | <b>100%</b> |

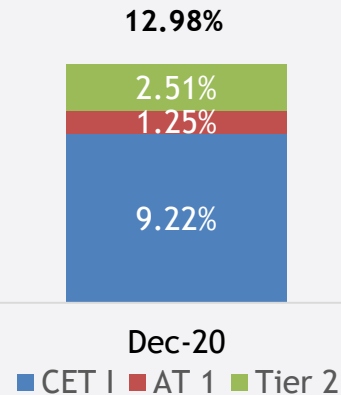
\*Exemption category mainly comprises recapitalisation bonds and investments on account of conversion of restructured advances.

| Category (Fig in INR cr) | Implemented<br>(31.12.2020) |
|--------------------------|-----------------------------|
| MSME (Up to Rs.25 cr)    | 1,406                       |
| Personal Loans           | 1,866                       |
| Corporate                | 0                           |
| <b>Total</b>             | <b>3,272</b>                |

| Particulars                | % to Gross Advances |
|----------------------------|---------------------|
| Proforma slippages         | 1.8                 |
| One Time Restructure (OTR) | 0.5                 |
| SMA -2 (Rs.5 Cr & Above)   | 0.8                 |
| <b>Total</b>               | <b>3.1</b>          |

(Fig in INR Cr)

## Capital Adequacy



| Parameter<br>(Fig in Rs Crores)  | Dec-20        |              |
|----------------------------------|---------------|--------------|
|                                  | Amt.          | % to RWA     |
| Tier I                           | 55,904        | 10.47        |
| CET I                            | 49,204        | 9.22         |
| AT I                             | 6,700         | 1.25         |
| Tier II                          | 13,367        | 2.51         |
| <b>Total Capital (Tier I+II)</b> | <b>69,271</b> | <b>12.98</b> |

## Capital Raised During FY20-21.

- Basel III compliant Additional Tier I Bonds for Rs. 1,705 crores out of which Rs.1,205 cr raised in Jan, 2021.
- Basel III Compliant Tier II Bonds for Rs.2,000 crores.

## Credit Rating of the Bank

| Dec-20 |                  |
|--------|------------------|
| S&P    | BB+/Stable/B     |
| Moody  | Ba1/ Negative/NP |

**Strong Capital Adequacy - Well Above Regulatory Requirement**

# Shareholding Pattern\*

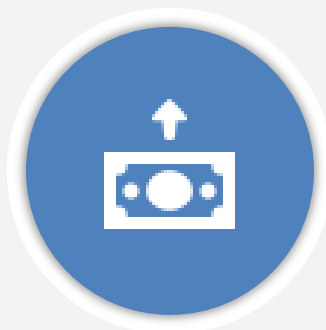
| Sr. No.   | Category                                                                      | % Shareholding |
|-----------|-------------------------------------------------------------------------------|----------------|
| <b>A.</b> | <b>Promoter's Holding (GOI)</b>                                               | <b>89.07</b>   |
| <b>B.</b> | <b>Non Promoter's Holding</b>                                                 |                |
| <b>1</b>  | <b>Institutional Investors</b>                                                |                |
| a)        | Mutual Funds/UTI                                                              | 0.96           |
| b)        | Financial Institutions / Banks                                                | 0.10           |
| c)        | Central Government/State Government(s)                                        | 0.00           |
| d)        | Insurance Companies                                                           | 3.53           |
| e)        | Foreign Institutional Investors / Banks                                       | 0.65           |
|           | <b>Sub Total</b>                                                              | <b>5.24</b>    |
| <b>2</b>  | <b>Others</b>                                                                 |                |
| a)        | Bodies Corporate                                                              | 0.27           |
| b)        | Individuals - shareholders holding nominal share capital up to Rs 2 Lakh      | 4.73           |
| c)        | Individual shareholders holding nominal share capital in excess of Rs. 2 Lakh | 0.61           |
| d)        | Others                                                                        | 0.07           |
|           | <b>Sub Total</b>                                                              | <b>5.69</b>    |
|           | <b>Grand Total</b>                                                            | <b>100.00</b>  |

\*As on 31<sup>st</sup> Dec-20



## Digital Lending (STP)

- Pre-approved Personal Loan (end-to-end through Mobile App)
- MSME Loans STP upto Rs. 5 Cr (Online in principle approval)
- Shishu Mudra (end-to-end digital lending) - Pilot in-progress



## Digital Loan Origination

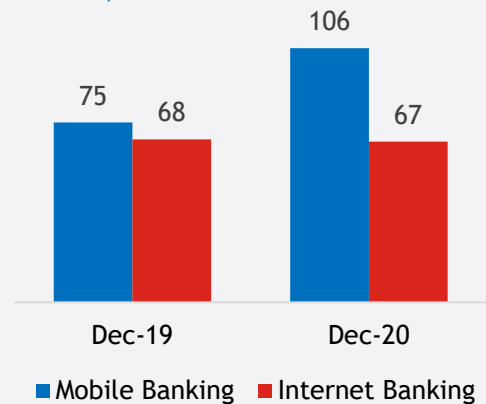
- Loan Origination through Multiple Channels - Missed Call, SMS, Call Center, Mobile App & Website
- Union Dial (Loan origination facility through Missed Call, SMS & Call Center) is now extended to 125 Regional Office locations



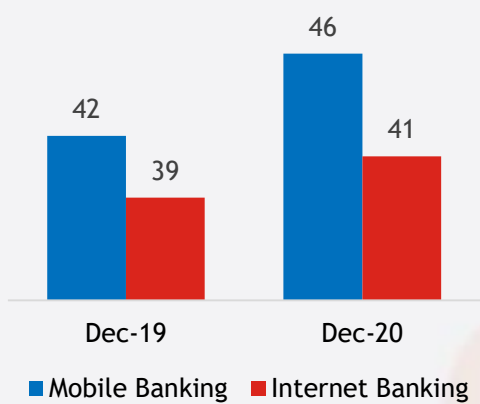
## Analytics Center of Excellence (ACoE)

- ACoE Set-up in progress with in-house capabilities
- Analytics based personalized offers for Personal Loan, Home Loan Take-over, Home Loan Top-up, etc.
- Data driven In-sights based on ML & Statistics
- Models being developed using SAS, R and Python

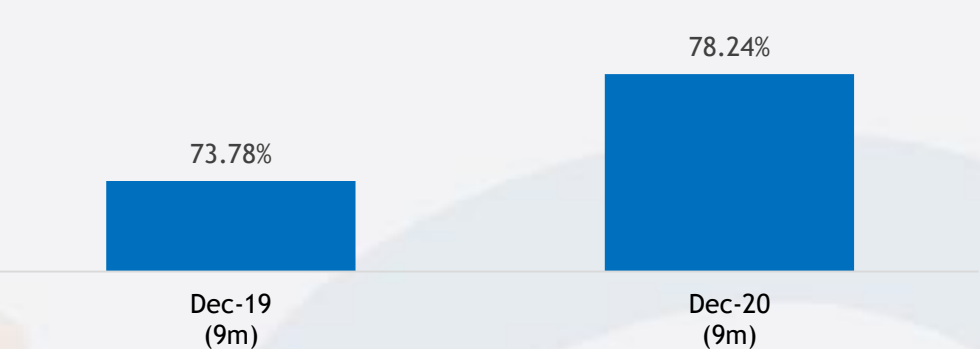
Number of Users (in lakhs)



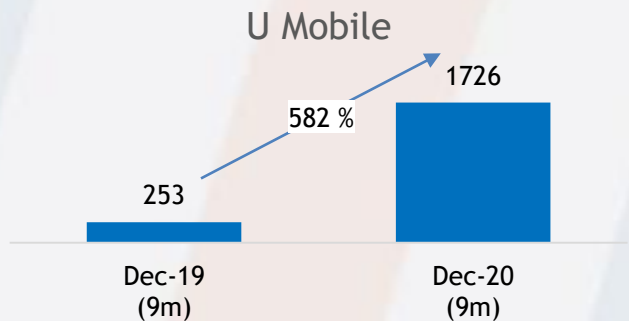
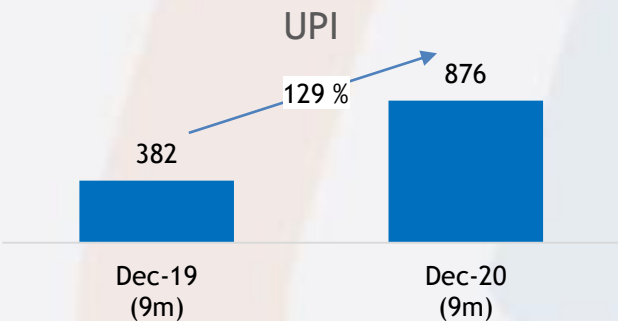
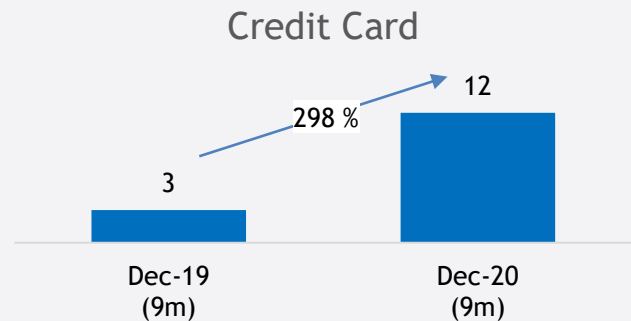
Number of Services offered



% of Transactions through alternative channels



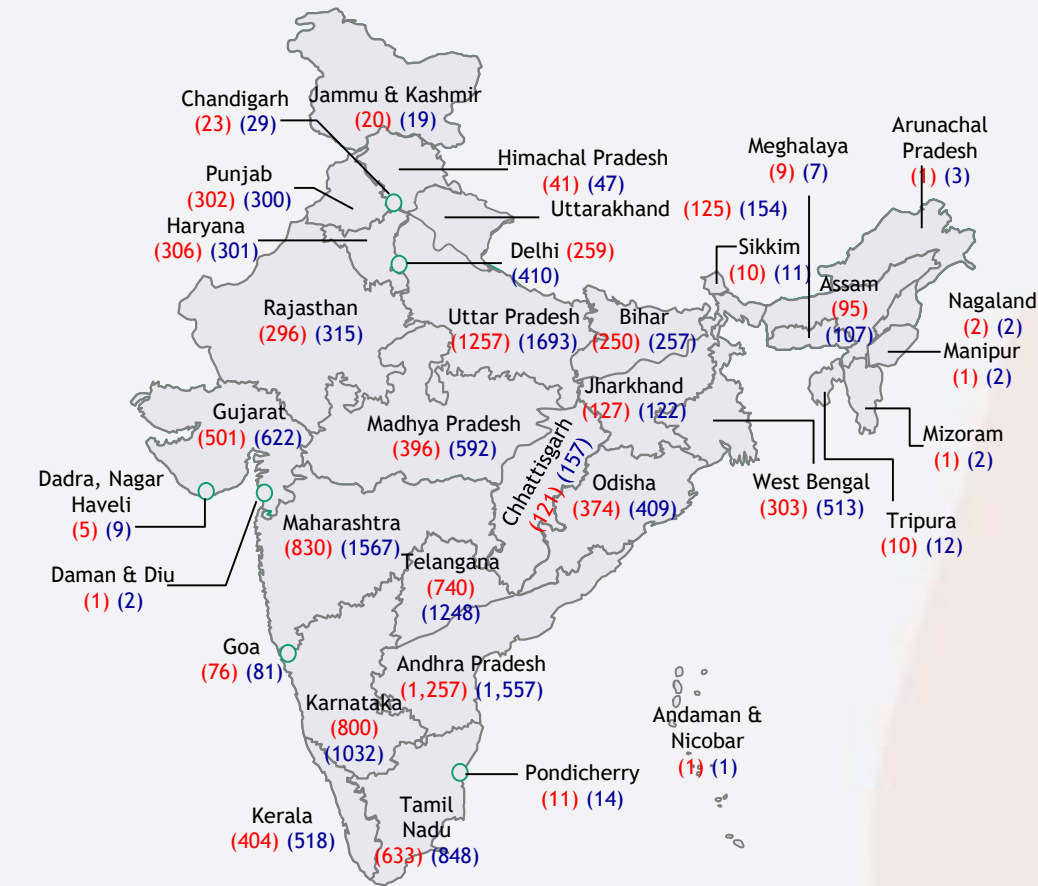
Value of Transactions  
(Fig in INR bn)



Enhancing Customer Experience With The Continuous Introduction Of New Digital Initiatives

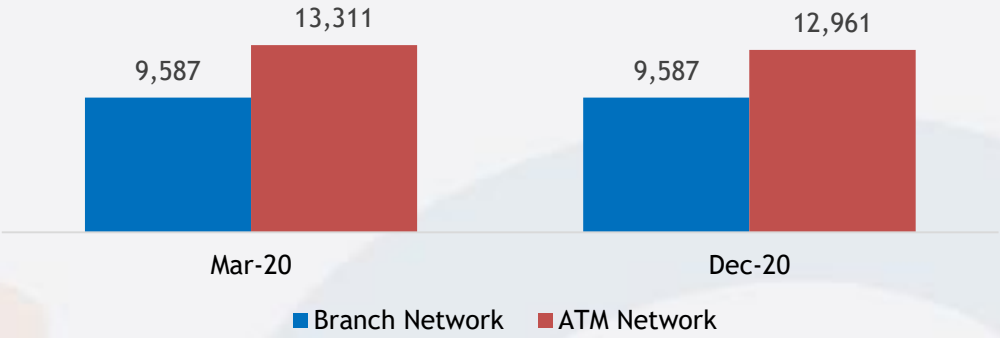
# Pan India Presence

## Pan-India Network - As on Dec 2020

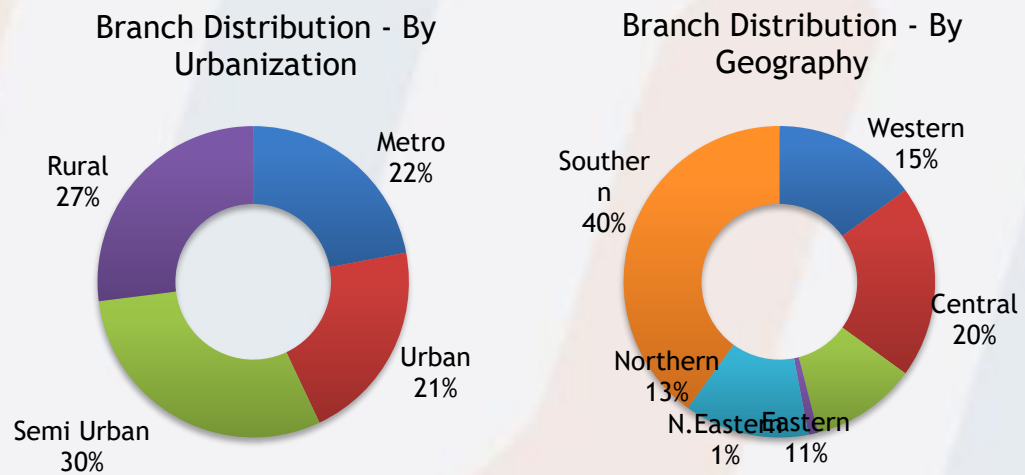


# Domestic Branches (9,587)  
# ATMs (12,961)

## Branch & ATM Network



## Widespread Distribution to Maximize Reach (As on 31 Dec 2020)



# Growth Strategy

17.8% share of Agri & Allied Sector in GVA for 2019-20\*

6 Crore+ MSMEs, 11Cr+ Employees, Contributes ~30% to GDP & Half of Country's Export\*

Urban population expected to increase from 37.7 Crore (2011 Census) to 60 Crore by 2030\*

Gol launched National Infrastructure Pipeline (NIP) with projected investment of Rs. 111 lakh Crore during 2020-25\*

Teledensity of 86.6%, with 59.1% Rural & 139% Urban teledensity (as of Nov-20)\*

12.2 GB Average Wireless data Consumption per Subscriber per month(as of June-20)\*

- ❖ Considering Above, **RAM** Identified as a priority business initiative
- ❖ **Centralisation through Credit Processing Center (CPCs)** for quicker delivery with better asset quality
- ❖ Leveraging Strong Branch Network & Digital Platform to enhance low cost **CASA** deposits

- ❖ Reimagining Customer journey experience with **digital onboarding**
- ❖ Use of Digital, Analytics and Partnership to deepen relationship with Existing 120+ Mn customers
- ❖ **Strengthening Risk Management** and internal control capabilities by improving policies & procedures and introducing advanced risk management tools

- ❖ Use of Analytics based tools, Digital Platforms for personalised- **Multi channel Collection** efforts
- ❖ Continued investment in **superior technology infrastructure** to improve operating efficiency & customer experience
- ❖ Focus of **Capital optimization** with improvement in Capital Adequacy Ratio

- ❖ **Project 'Union Prerna'**: Holistic framework to integrate interventions across Performance Management System (PMS), talent management, succession planning, postings, job families & career paths
- ❖ Investment in building **in-house right digital skills**



**Shri Rajkiran Rai G.**  
Managing Director & CEO

- Joined Union Bank of India on July 01, 2017 as MD & CEO.
- Prior to appointment in the Bank, he was Executive Director in Oriental Bank of Commerce.
- Started his career with Central Bank of India where he rose up to the rank of General Manager.
- He has served on the Board of Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.
- He is the Chairman of Indian Bank Association (IBA), Chairman of Union Bank of India (U.K.) Limited, Union Asset Management Company, Star Union Dai-ichi Life Insurance Company Limited, UBI Services Limited, and Director on the Board of EXIM Bank and United India Insurance Company Limited



**Shri Gopal Singh Gusain**  
Executive Director

- Shri Gopal Singh Gusain assumed the charge as Executive Director of Union Bank of India on 20.09.2018.



**Shri Dinesh Kumar Garg**  
Executive Director

- Shri Dinesh Kumar Garg assumed the charge as Executive Director of Union Bank of India on 02.11.2018.



**Shri Manas Ranjan Biswal**  
Executive Director

- Shri Manas Ranjan Biswal assumed the charge as Executive Director of Union Bank of India on 01.03.2019.



**Shri Madnesh Kumar Mishra**  
Government Nominee Director



**Shri Arun Kumar Singh**  
RBI Nominee Director



**Dr. Uttam Kumar Sarkar**  
Shareholder Director



**Shri K. Kadiresan**  
Shareholder Director



**Shri Jayadev M**  
Shareholder Director

# Awards & Recognition



**Greentech HR Awards 2020 –**  
Winner of The Technology Excellence & Leading  
CEO of the year



**Global HR Excellence Award by World HRD  
Congress 2020 - Winner of the Best Service  
Provider in HR , Award for Excellence in  
Learning & Development and CHRO of the Year**



**World CSR Congress 2020-**  
Winner of The CEO of the Year & Best Training  
solutions during COVID 19 times



**59th ABCI Annual Awards 2020-**  
Winner of the Champion of Champions Award



**The Future of Tech Congress & Awards presents  
'The Internet Entrepreneur Awards 2020-**  
Winner of The best Digital Transformation of a  
training programme in response to Covid 19



**Golden Peacock 2020-**  
Winner of the Golden Peacock National Training  
Award 2020



**Indian Banks Association Banking Technology,  
Conference, Expo & Awards 2020**  
Winner of The Best IT Risk Management &  
Cyber Security Initiatives amongst Large Banks



**ASSOCHAM-7th MSME National Excellence  
Award 2020-**  
Winner of the Best MSME Bank



**DSCI (Data security council of India) 2019-**  
Winner of the Best Security  
Practices in Organization

Thank You

