

# Corporate Presentation

March 2021

यूनियन बैंक  
ऑफ इंडिया



**Union Bank**  
of India

भारत सरकार का उपक्रम

A Government of India Undertaking



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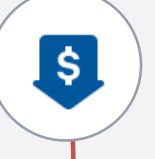
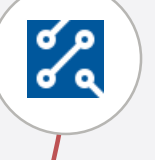


The Department of Financial Services, Ministry of Finance, Government of India issued a Gazette Notification no. CG-DL-E04032020-216535 dated March 4, 2020, approving the scheme of amalgamation of erstwhile Andhra Bank and Corporation Bank with the Bank (“**Amalgamation**”). The Amalgamation came into 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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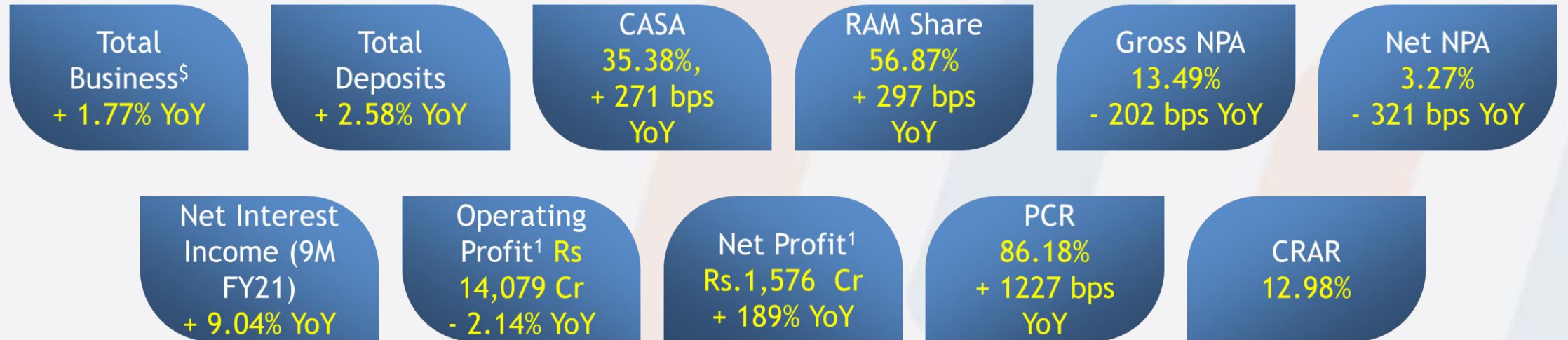
-  Strong And Trusted Brand With Large And Growing Customer Base
-  Diversified Asset Portfolio With A Focus on RAM
-  Low-cost Deposit Base Resulting In Strong Funding Franchise
-  Strong, Technology-enabled Operating Platform And Committed To Digital Banking
-  Extensive Distribution Network With A Focus On Alternate Delivery Channels
-  Experienced Leadership Team

## 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%**

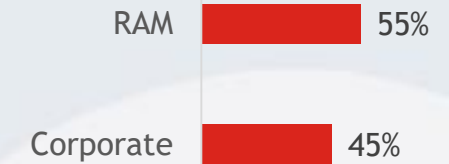


## Diversified Product Portfolio

### Offers a complete array of services such as

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

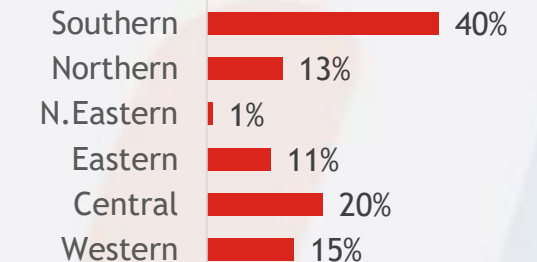
### Healthy mix RAM and Corporate Loan book<sup>1</sup>



## 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

## 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

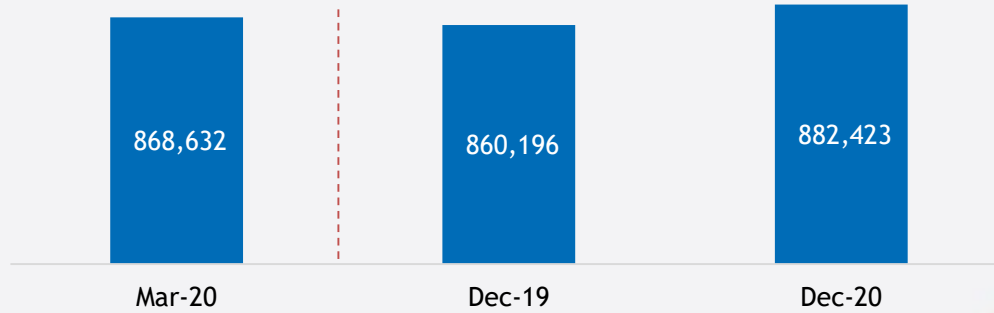
- Bank has focused on increasing CASA deposits
- CASA ratio improved from 32.67% in Dec 2019 to 35.38% as of Dec 2020
- Cost of Deposits reduced from 5.56% to 4.55% on YoY basis (Q3 FY21 over Q3 FY20)
- Despite the reduction in deposit rates, the bank believes its customer service and brand value has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

### Efforts made to reduce Cost to Income Ratio

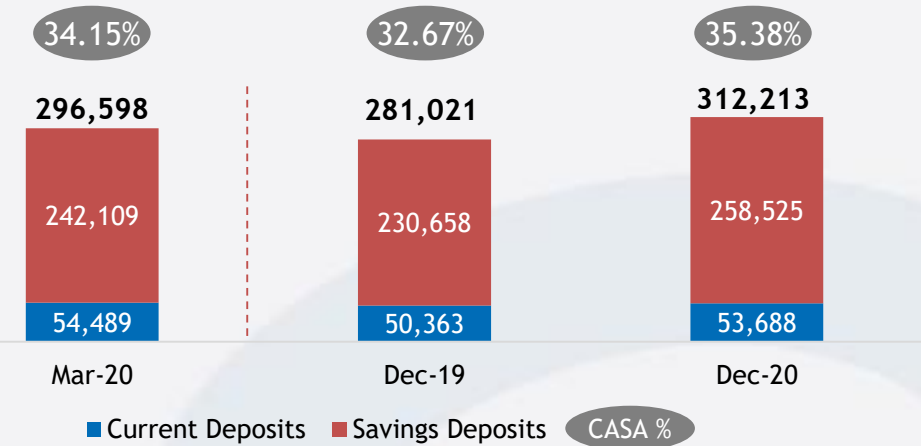
- Branch rationalization, avoid duplicity in costs and streamline operations to reduce Cost to Income ratio
- Cost to income ratio improved from 61.81% as on Mar 2020 to 44.71% as on Dec 2020

# Strong Liability Franchise

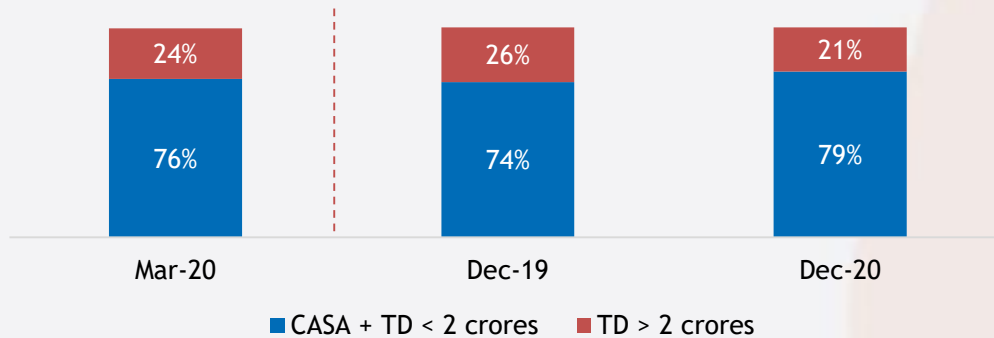
### Strong Deposit Base (Fig in INR cr)



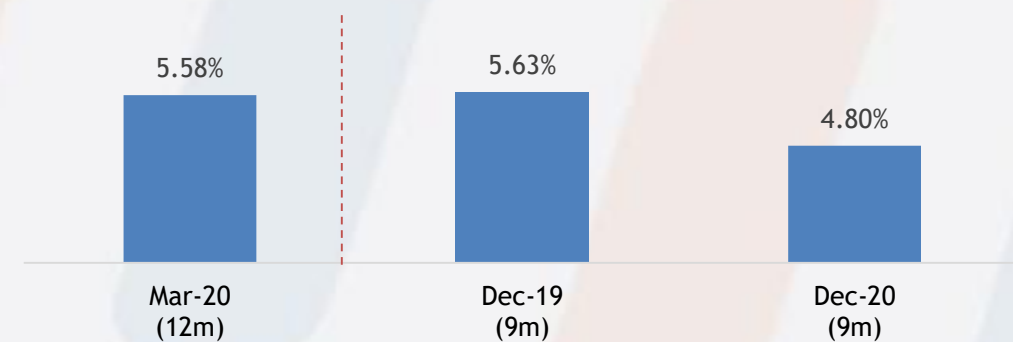
### CASA growing steadily (Fig in INR cr)



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



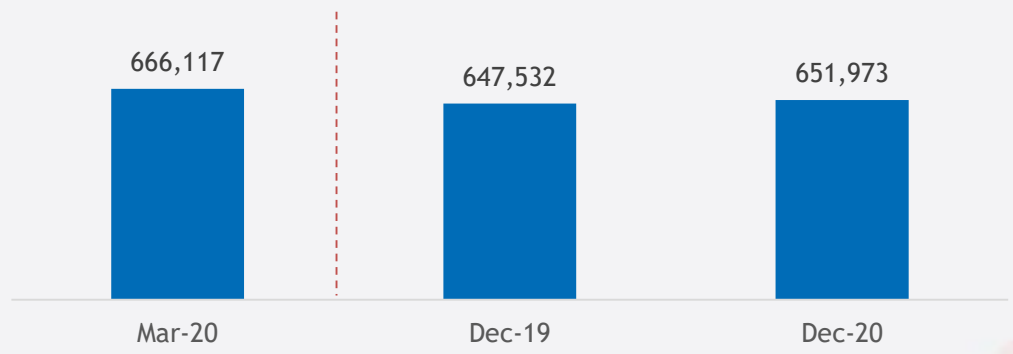
### Cost of Deposits



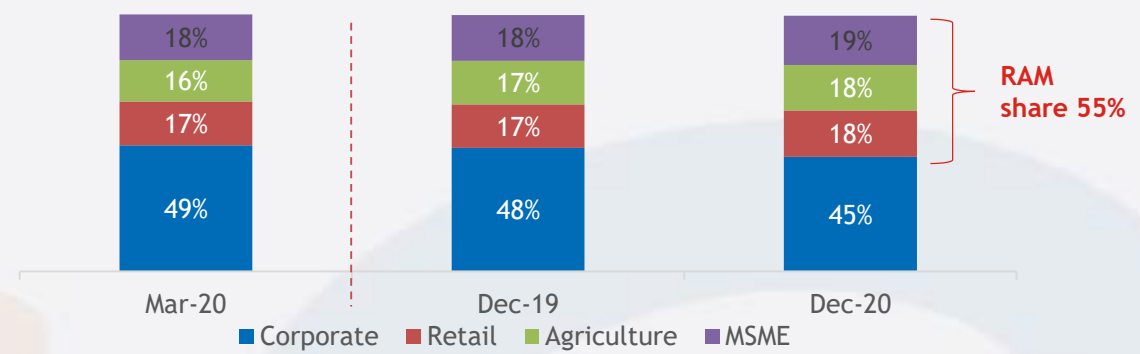
Consistent Growth In CASA And Retail Term Deposits Driving Down Overall Cost Of Deposits  
Share Of Top 20 Depositors Is 7.42% In Total Deposits As Of Dec 2020

# Well Diversified Loan Portfolio

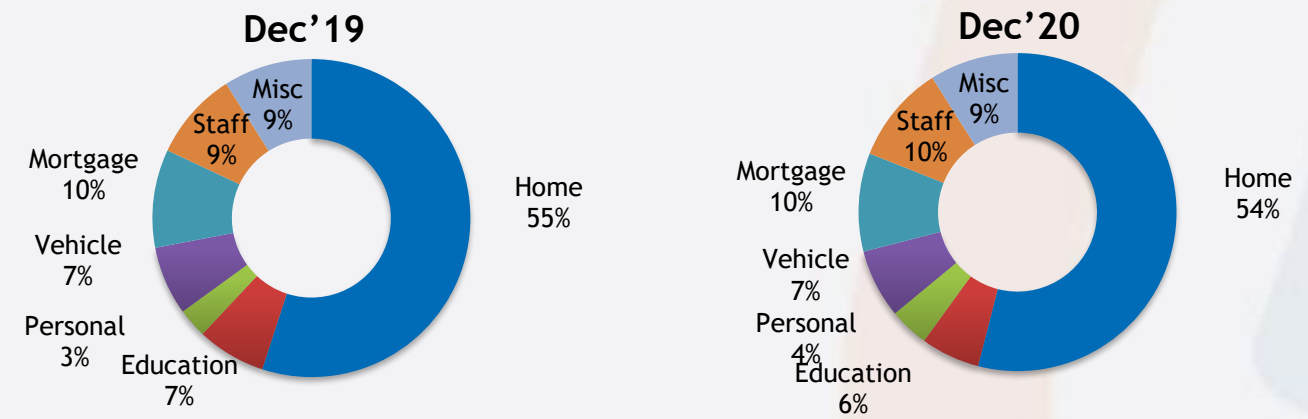
## Steady Growth In Gross Advances (Fig in INR cr)



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



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



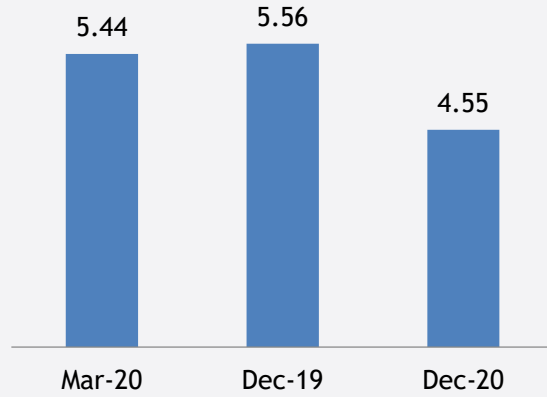
## Lending Under ECLGS\*

- 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

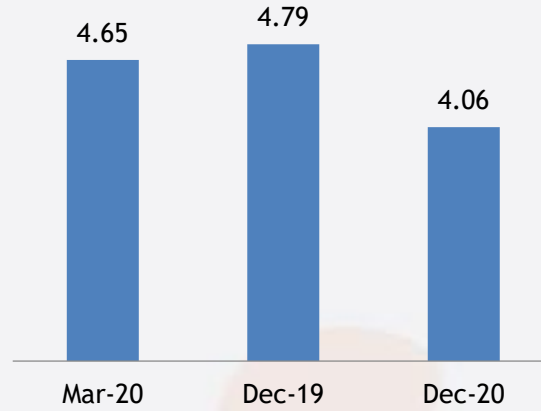
Well Diversified, Granular And Secured Loan Book  
 Share Of Top 20 Borrowers Is 15% In Total Advances As Of Dec 2020

Mar-20 and Dec-19 figures are based on Proforma Financial Statement, Dec-20 figures are Limited Review \*Emergency Credit Line Guarantee Scheme

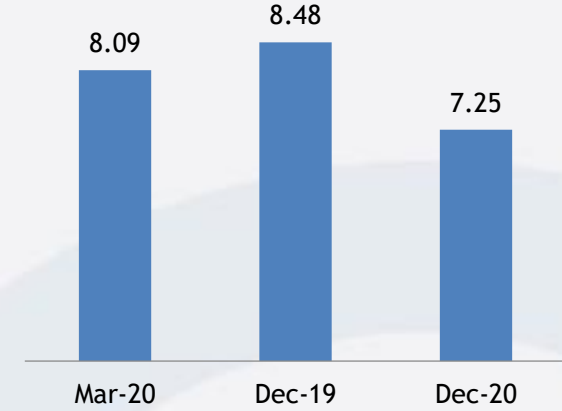
### Cost of Deposits



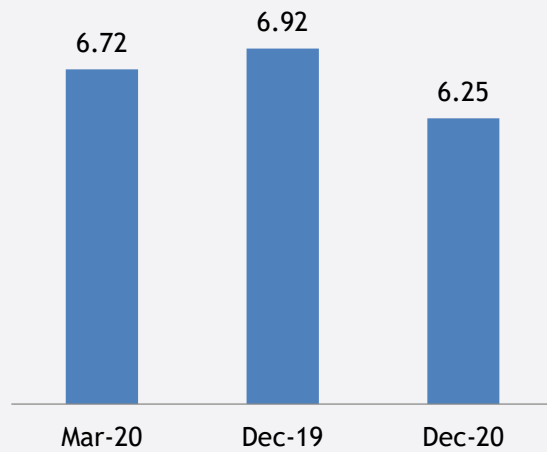
### Cost of Funds



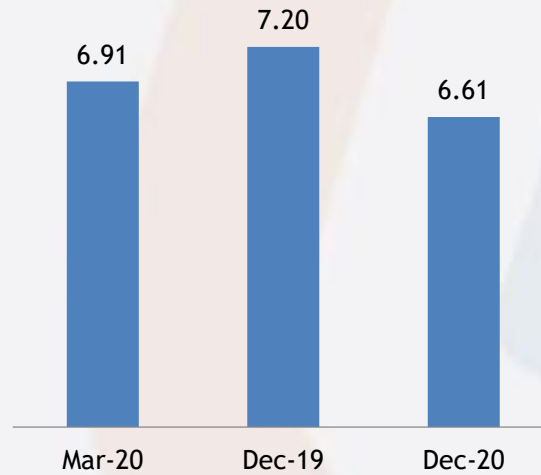
### Yield on Advances



### Yield on Investments



### Yield on Funds



### Net Interest Margin

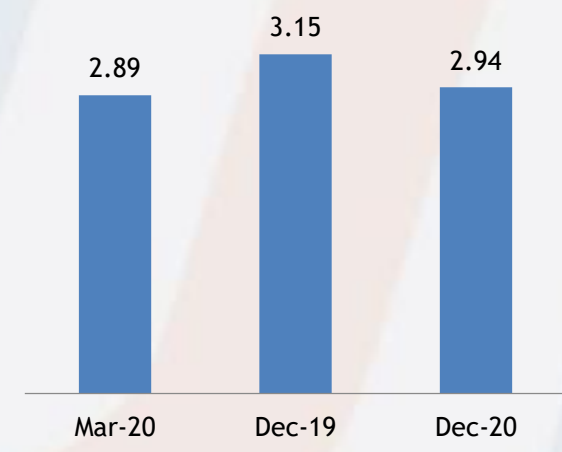


Fig. in INR cr

Profit and Loss	FY20#	9M FY20#	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

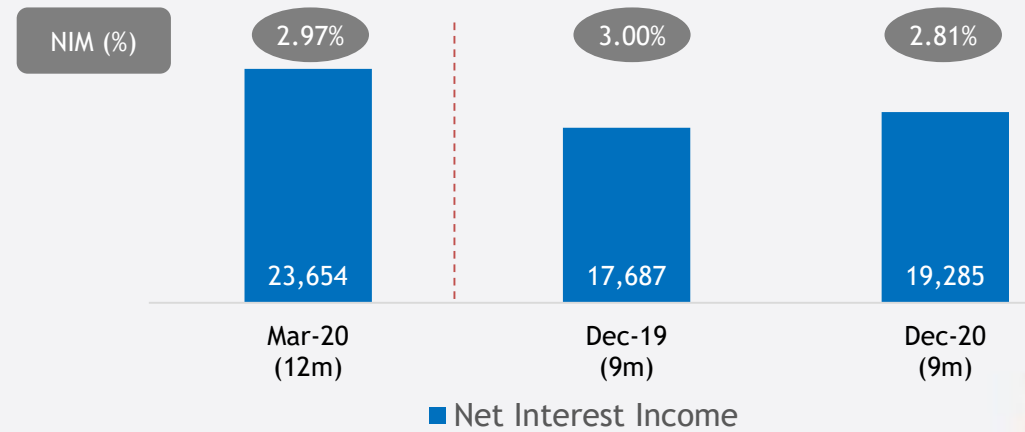
Key Ratios	FY20	9M FY20	9M FY21
EPS - Basic (INR) (Annualized)	-12.49**	-2.69**	3.28
Return on Equity (%) (Annualized)	-17.08	1.42	4.89
CRAR (%)			12.98%

\*\* Fig are of UBI and not aggregated

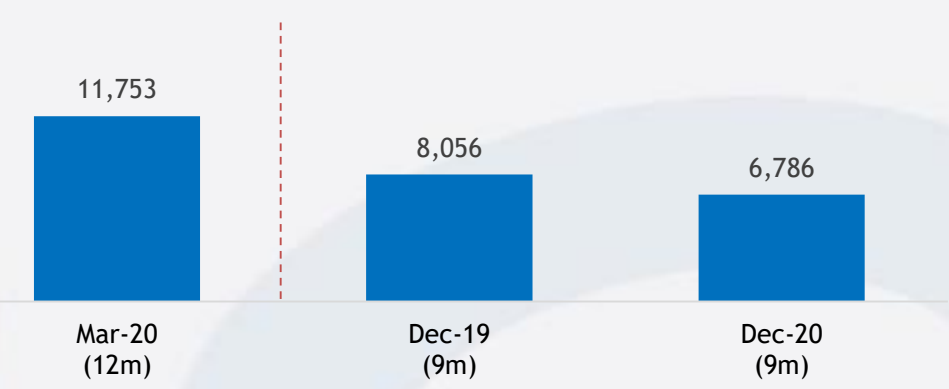
# FY20 and 9M FY20 figures are based on Proforma Financial Statement, 9M FY21 figures are Limited Review

(Fig in INR cr)

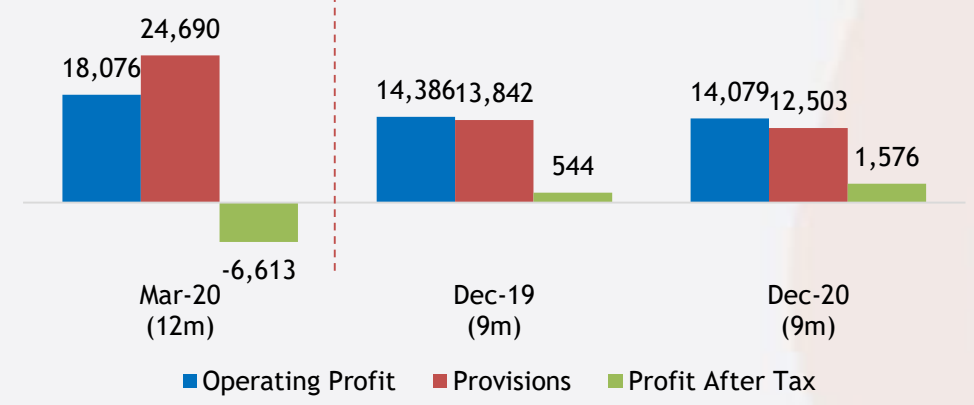
## Net Interest Income and Net Interest Margin %



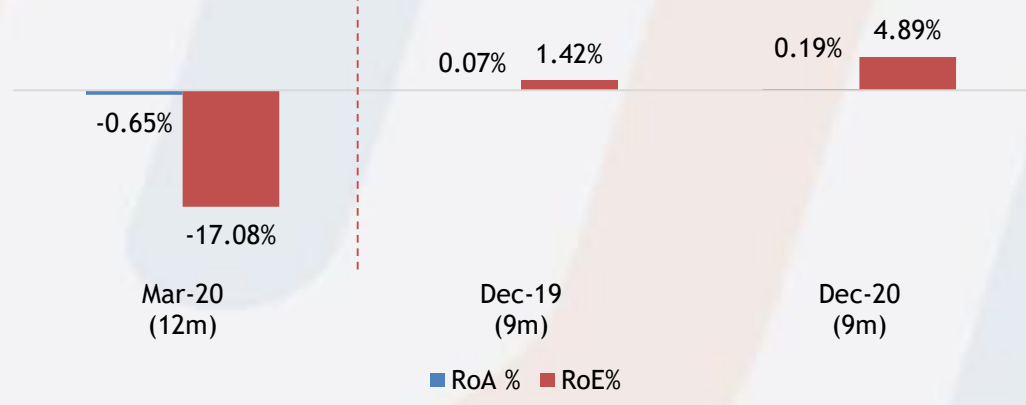
## Other Income



## Operating Profit & Profit After Tax



## Return on Assets & Return on Equity



Mar-20 and Dec-19 figures are based on Proforma Financial Statement, Dec-20 figures are Limited Review

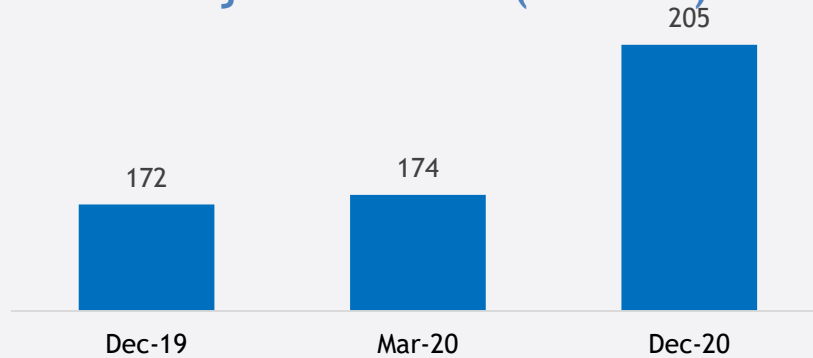
Fig. in cr

## Balance Sheet

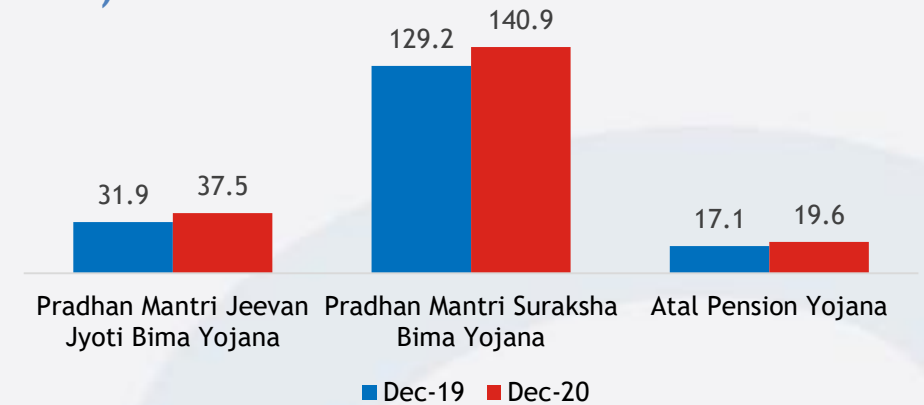
31.03.2020# 31.12.2019# 31.12.2020

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>

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



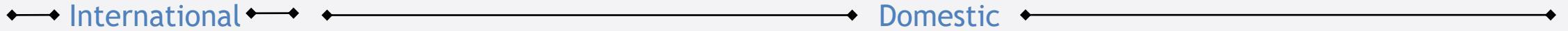
Financial Inclusion & Micro Insurance A/C s (In lakhs)



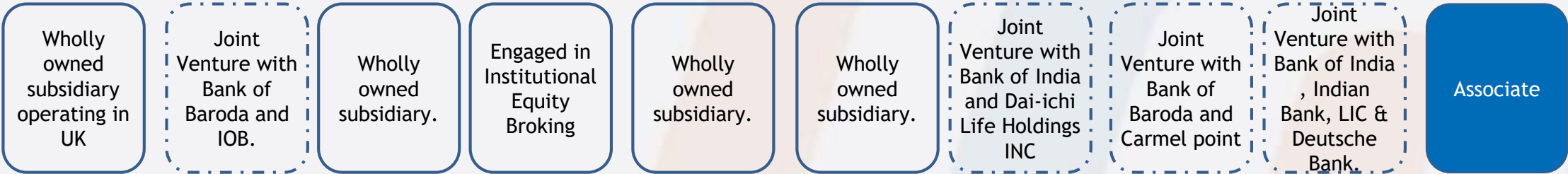
Priority Sector Category	RBI Norms (as % of ANBC)	Achieved (as % of ANBC)*
Agriculture	18%	19%
Small & Marginal Farmers	8%	14%
Micro Enterprises	7.5%	7.12%
Weaker Sections	10%	15%
Total Priority	40%	46%

\* 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

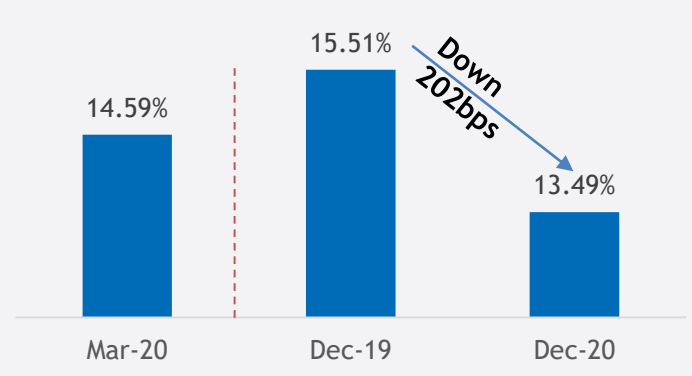


100%	25%	100%	100%	100%	100%	25.10%	30%	26.02%	35%
Union Bank of India (UK) Limited.	India International Bank (Malaysia)	Union Asset Management Company Pvt Ltd	UBI Services Limited	Andhra Bank Financial Services Ltd .	Union Trustee Co. Pvt. Ltd	Star Union Dai-ichi Life Insurance Co. Ltd.	India First Life Insurance	ASREC Limited	Chaitanya Godavari Gramin Bank

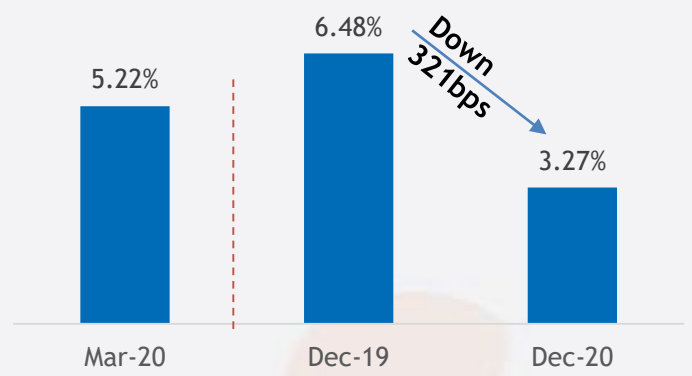


# Asset Quality

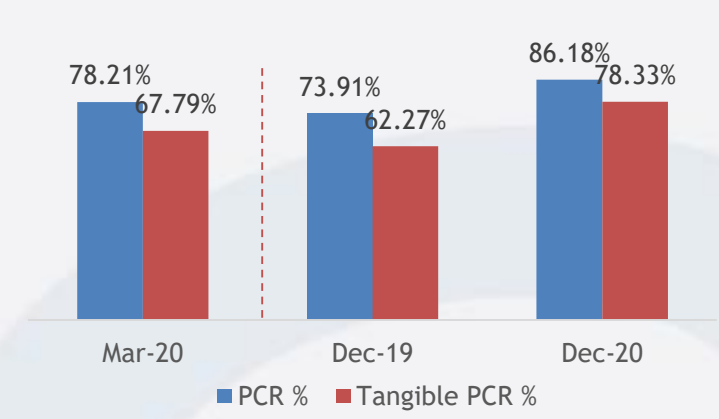
### Gross Non Performing Assets



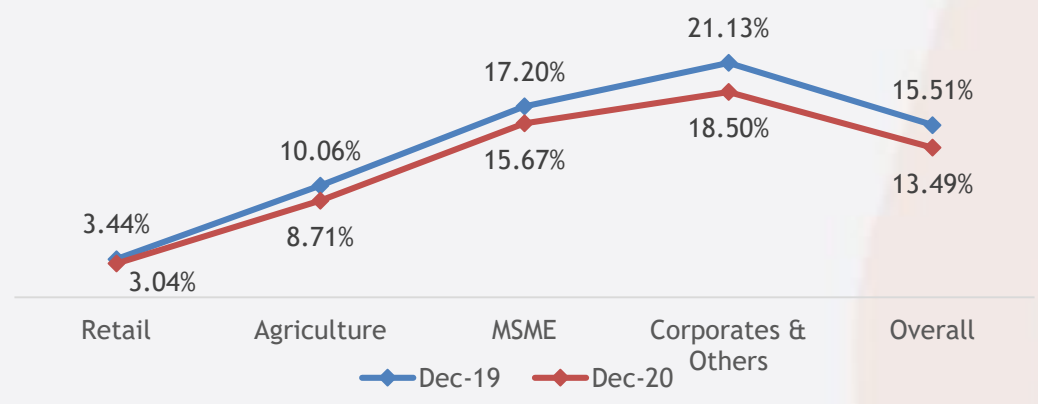
### Net Non Performing Assets



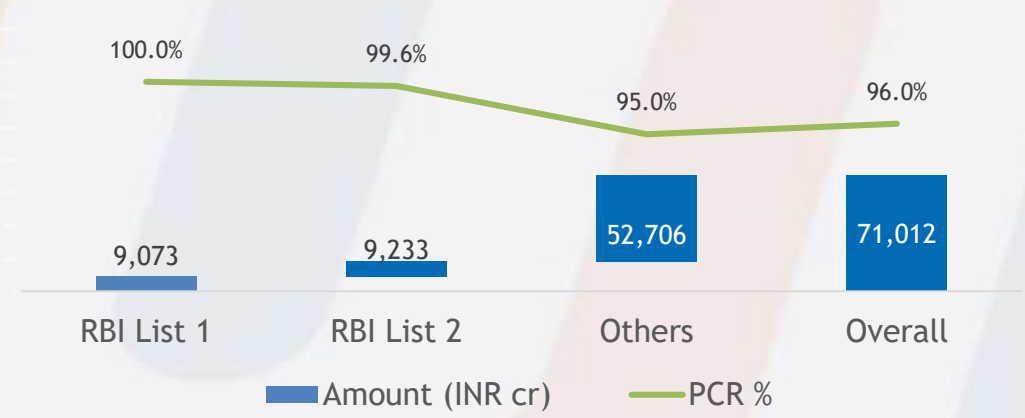
### Provision Coverage Ratio %



### Segment Wise GNPA



### Status of NCLT Accounts as on Dec-20



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

Parameters (Rs cr)	9M FY20*	9M 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

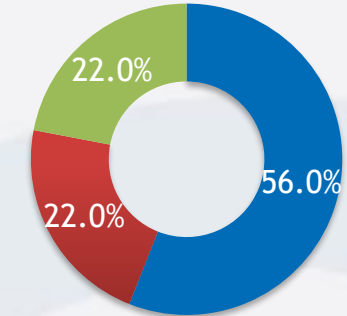
\* 9M FY20 figures are based on Proforma Financial Statement, 9M FY21 figures are Limited Review

## (% 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)

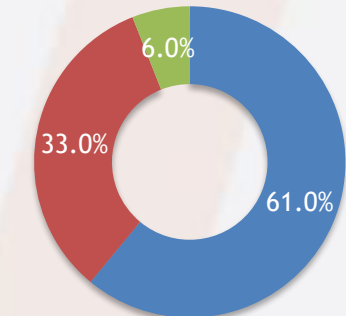
Dec-20



■ A & Above ■ BBB ■ BB & Below

## CIBIL Rating Profile

Dec-20



■ 750 & Above ■ 700-750 ■ Below 700

# 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>

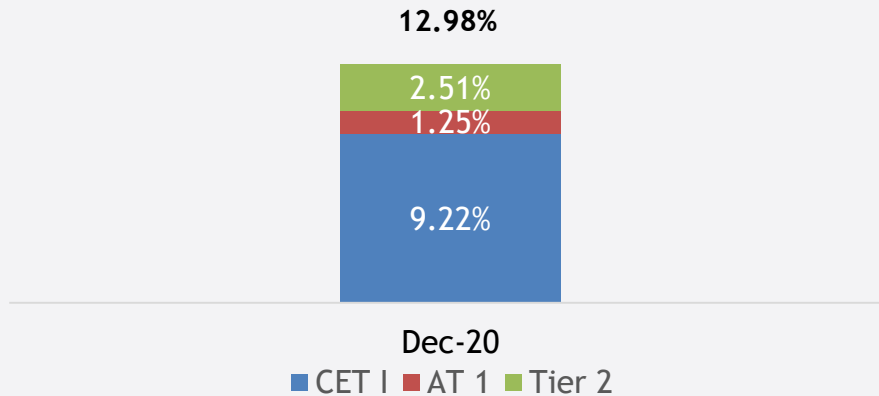
\*Exemption category mainly comprises recapitalisation bonds and investments on account of conversion of restructured advances.

Category (Fig in INR cr)	Implemented (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 (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**

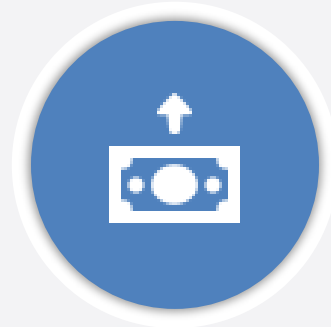
Sr. No.	Category	% Shareholding
<b>A.</b>	<b>Promoter's Holding (GOI)</b>	<b>89.07</b>
<b>B.</b>	<b>Non Promoter's Holding</b>	
<b>1</b>	<b>Institutional Investors</b>	
a)	Mutual Funds/UTI	0.96
b)	Financial Institutions / Banks	0.10
c)	Central Government/State Government(s)	0.00
d)	Insurance Companies	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

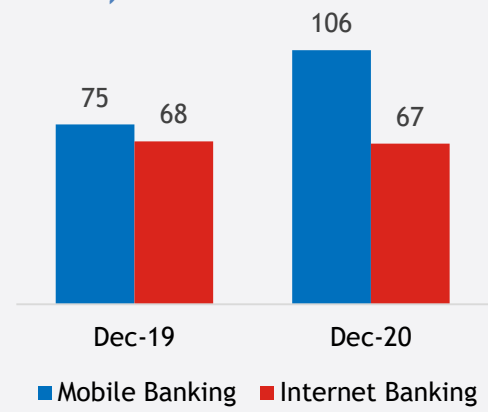


## Analytics Center of Excellence (ACoE)

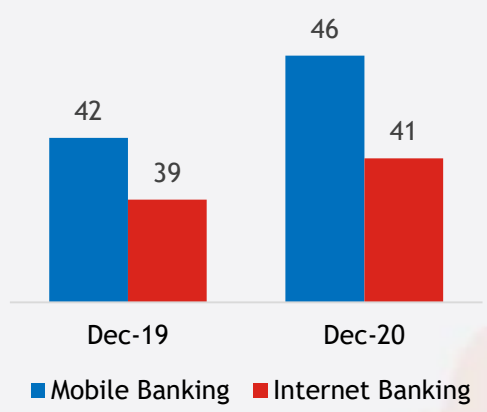
- ACoE Set-up in progress with in-house capabilities
- Analytics based personalized offers for Personal Loan, Home Loan Take-over, Home Loan Top-up, etc.
- Data driven In-sights based on ML & Statistics
- Models being developed using SAS, R and Python

# Digital Channels & Footprints

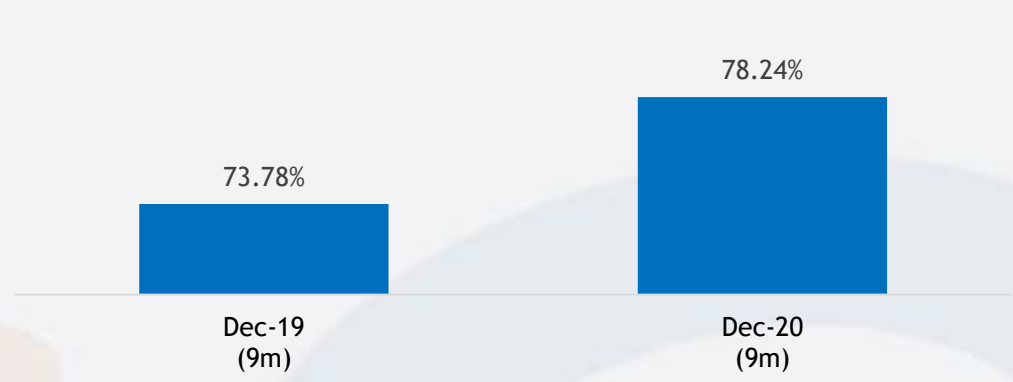
Number of Users (in lakhs)



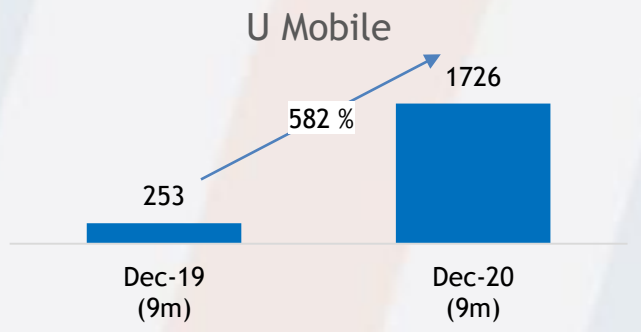
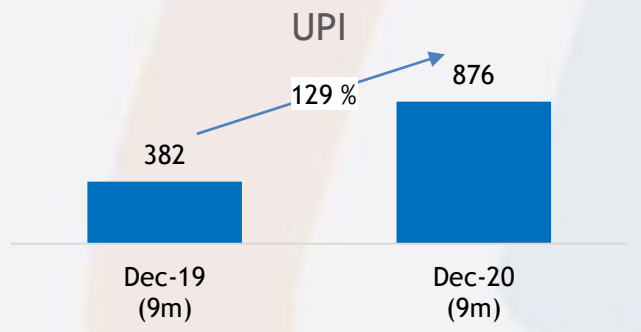
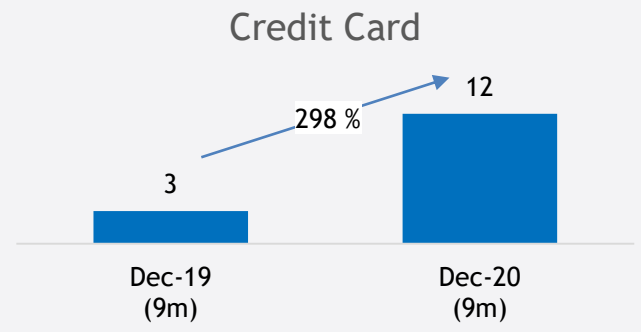
Number of Services offered



% of Transactions through alternative channels



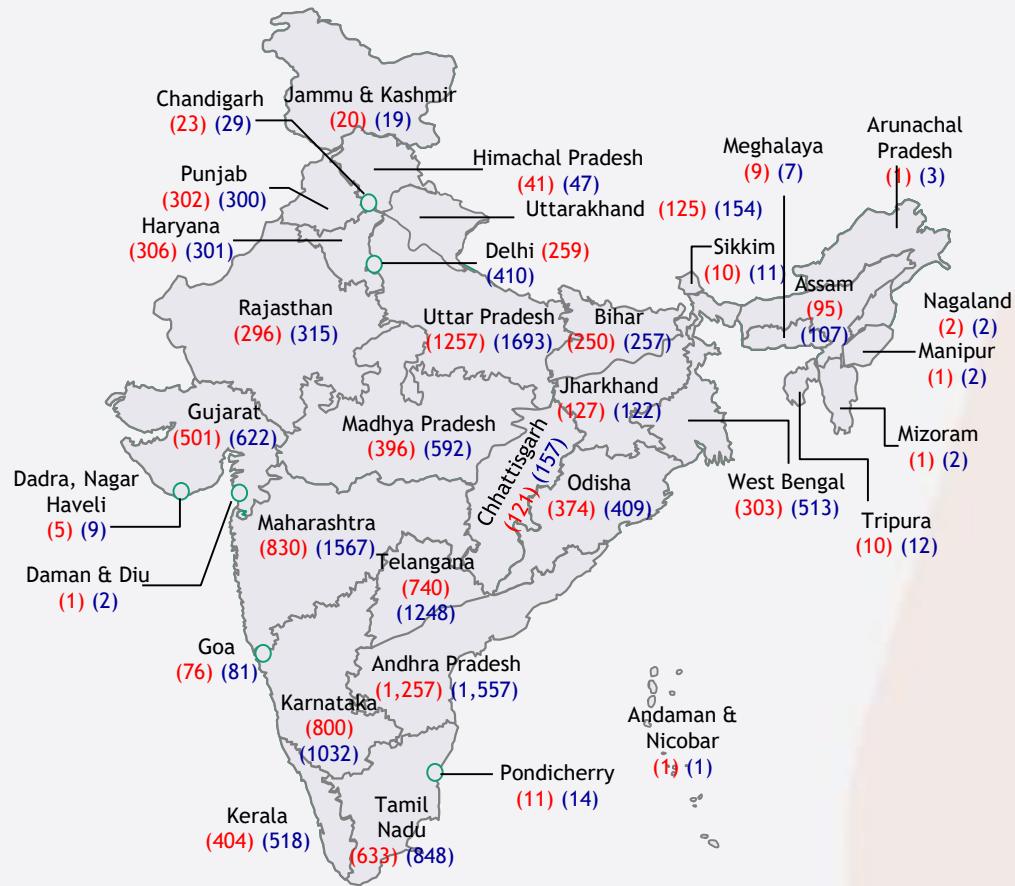
Value of Transactions (Fig in INR bn)



Enhancing Customer Experience With The Continuous Introduction Of New Digital Initiatives

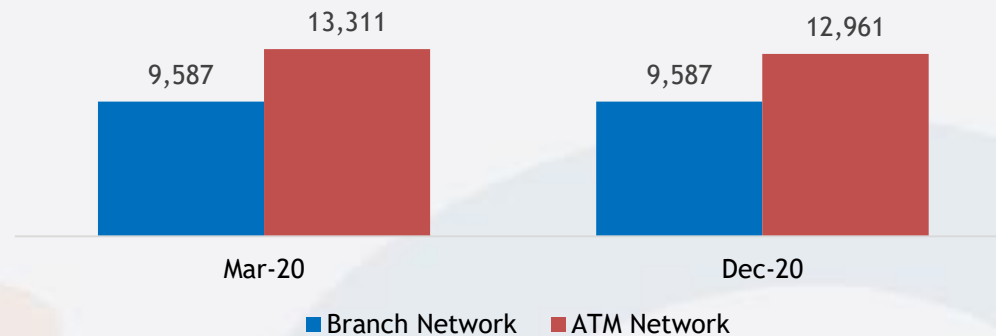


## Pan-India Network - As on Dec 2020

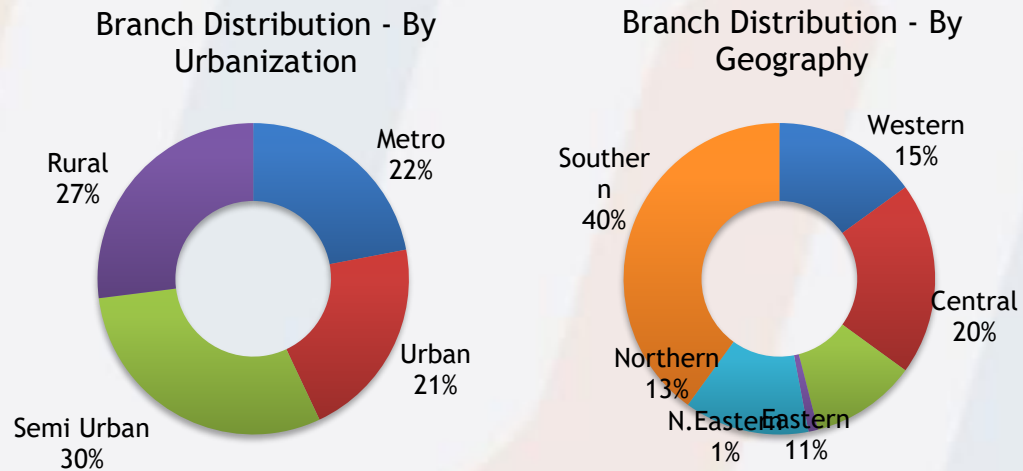


# Domestic Branches (9,587)  
# ATMs (12,961)

## 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

