



Union Shishu Mudra STP



यूनियन बैंक ऑफ इंडिया Union Bank of India
Good people to bank with



Digital KCC

Corporate Presentation

July 2023



Union Nari Shakti STP



Union Green Miles



Union Education Premier Abroad Loan



Union Muskaan



Vyom App



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Agenda

- 1 Union Bank of India Overview
- 2 Key Investment Highlights
- 3 Key Growth Strategies
- 4 Other Information
- 5 Annexures



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Union Bank of India – An Overview

Union Bank – India’s 5th largest Public Sector Bank¹

An Overview

- Rich legacy of serving the nation since incorporation in 1919
- As of 31st March, 2023, Union Bank is the **5th largest¹** Public Sector Bank in India²
- **9.49%² Share** among PSBs in banking business
- Wide distribution network comprising **8,561 branches with international branches in Dubai, Sydney & Hong Kong, 10,195 ATMS, 17,000+ BCs**
- Building a digital bank – 20+ digital journeys started
- Introduced Pre-approved personal loans (PAPL), Shishu MUDRA STP, KCC STP up to 1.60 Lakh (end-to-end digital sanction), Vyom (Mobile app for all banking needs), MSME Loan sanction and disbursement up to ₹0.25 Cr, MSME In Principal sanction up to ₹5 Cr
- Building digital HR platform to empower human capital and drive business & strategic ambitions
- Domestic operations contribute ~97% of total gross advances as of 30th June, 2023
- The Government of India has a stake of 83.49% in the Bank (as of 30th June, 2023)
- Credit Rating:

Agency	AT1 Bonds	Tier 2 Bonds
CARE, CRISIL	AA/Positive	AA+/Positive
India Ratings, Brickwork	AA/Stable	AA+/Stable
ICRA	--	AA+/Stable

1- In terms of total business (aggregate of deposits and advances); 2 - Based on analysis from data compiled from other public sector banks quarterly results and analyst presentations as of Mar-23

3 – Annualised; Figures in bracket represent YoY growth rate

Union Bank statistics (As of 30th Jun 2023)

Gross Advances:
INR 8.18 lakh Cr
↑ [12.33%]

Deposits:
INR 11.28 lakh Cr
↑ [13.63%]

NII:
INR 8,840 Cr
↑ [16.59%]

Net Interest Margin
3.13%

Operating Profit:
INR 7,179 Cr
↑ [31.79%]

PAT:
INR 3,236 Cr
↑ [107.67%]

CASA:
34.60%

GNPA | NNPA:
7.34% | 1.58%

PCR:
90.86%

Fresh Slippages:
INR 3,032 Cr
↓ [-14.81%]

Credit Cost:
0.97%

Cost to Income:
43.66%

Book Value per share:
INR 99.84
↑ [26.11%]

ROA³ | ROE³:
1.00% | 18.97%

CET1 | CRAR:
12.34% | 15.95 %



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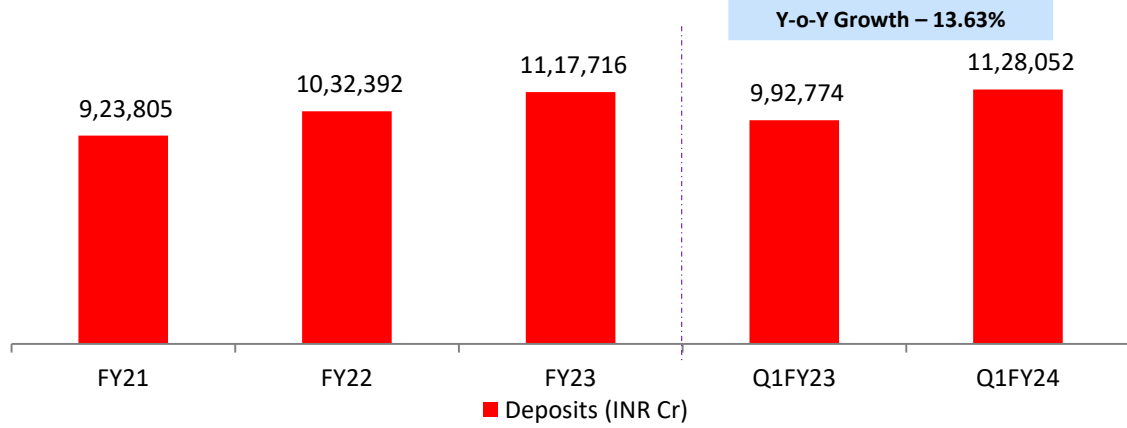
Union Bank of India – Key Investment Highlights

Strong & Trusted Brand with Large Customer Base & Reach post - Amalgamation

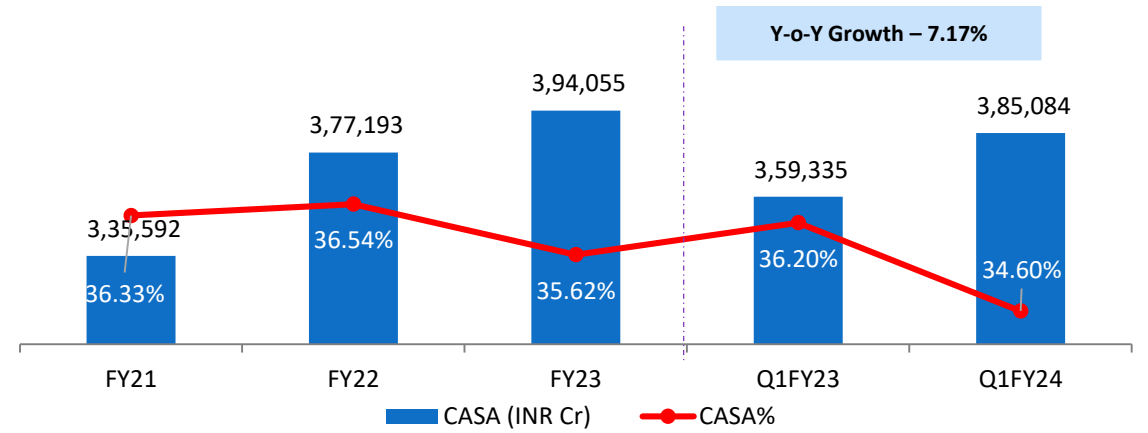
- 
- 1 Significant low-cost deposit base resulting in strong funding profile
 - 2 Diversified asset portfolio with a strong presence in the relatively stable and granular RAM sectors
 - 3 Steadily improving NIMs and cost to income ratios resulting in improved profitability
 - 4 Pan-India network and international presence
 - 5 Investment in technology supporting a comprehensive “Digital Experience”
 - 6 Focus on ESG initiatives
 - 7 Experienced management team

Strengthening liability franchise with consistent growth in CASA driving down cost of deposits

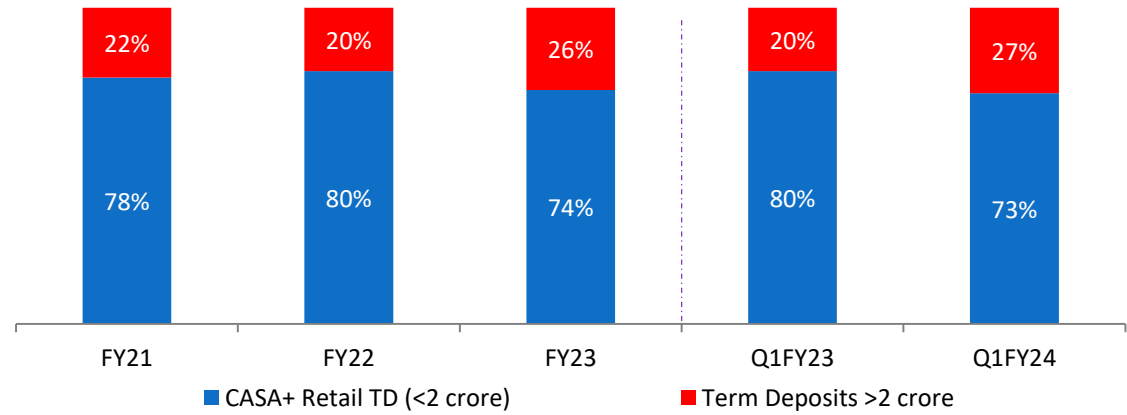
Strong Deposit Base (INR Cr)



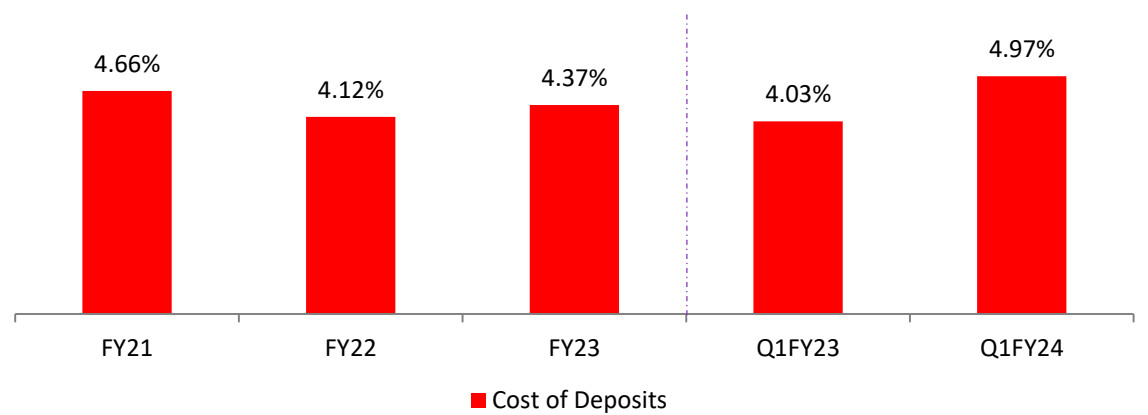
CASA Deposits (INR Cr)



CASA + Retail TD

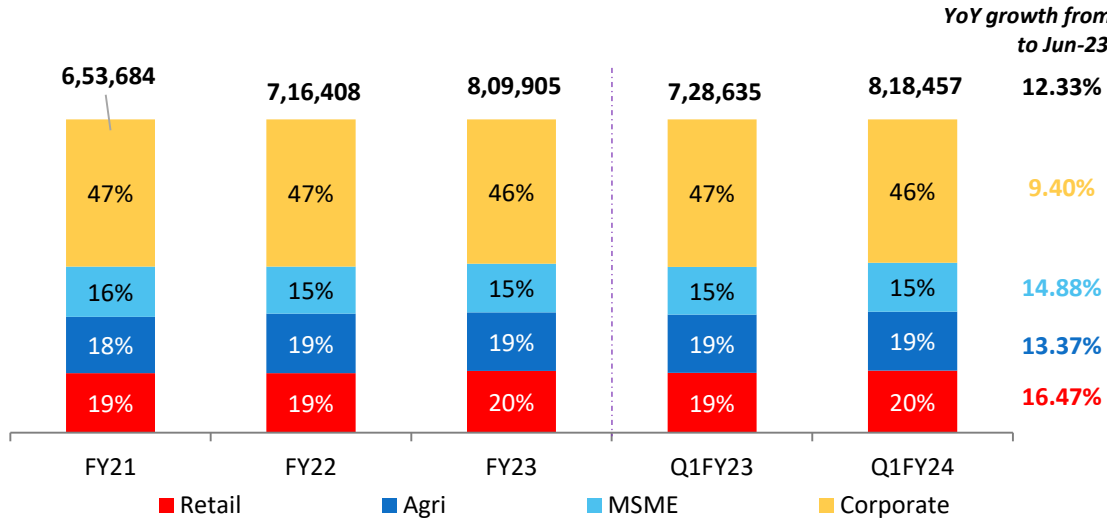


Cost of Deposits



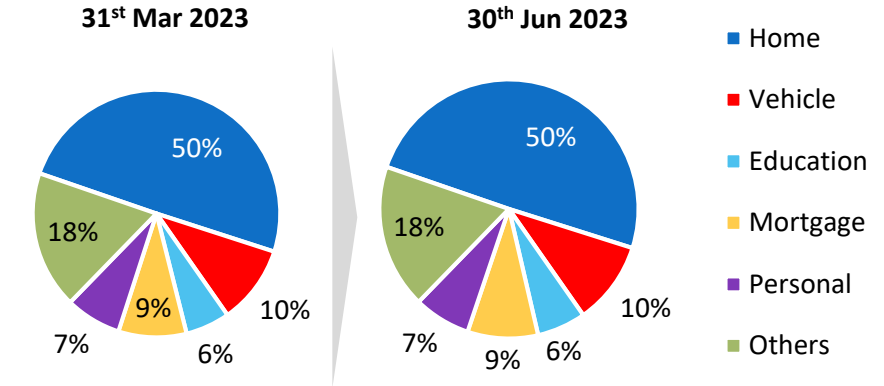
Consistently growing, well diversified, granular loan book

Stable and diversified asset mix with more than half in RAM assets



- 3rd largest¹ lender in the MSME and Agriculture sector
- 4th largest¹ in the retail sector among the PSBs
- Increasing focus on gold loan (INR 55,413 Cr)² with 52.93% YoY growth

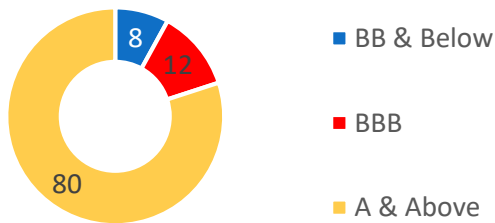
Granular Retail Franchise



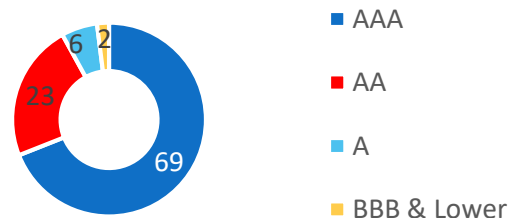
Exclusive centralised processing centres for RAM Sector

Rating Profile (%)³

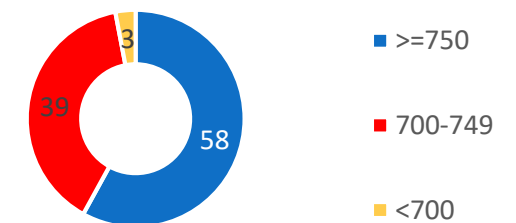
Corporate Loans > 25 Cr



NBFC

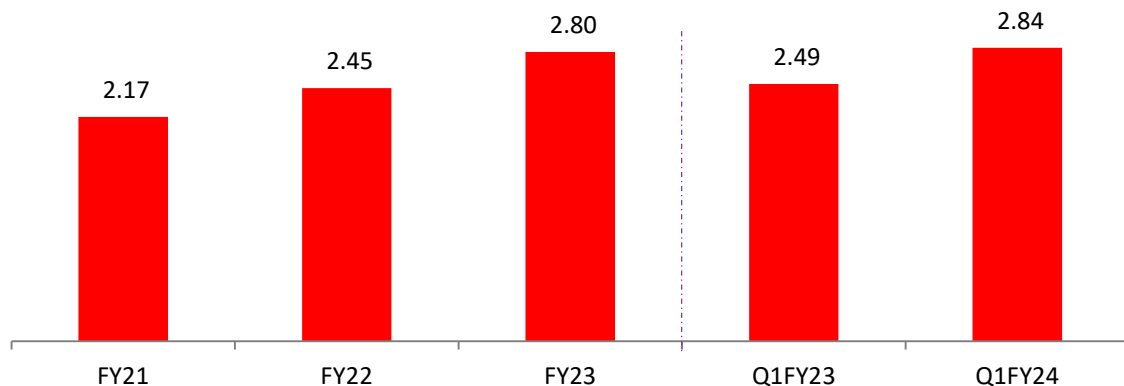


Retail



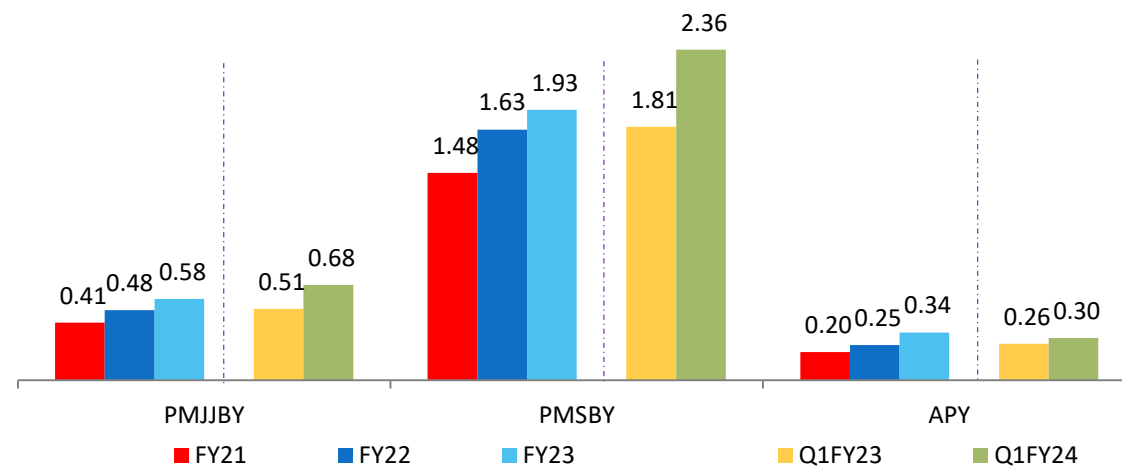
Financial Inclusion – Priority Sector Lending

Total no. of Pradhan Mantri Jan-Dhan Yojana Accounts (in Cr)

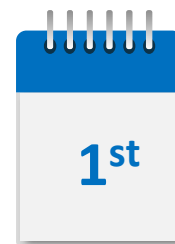


Priority Sector Lending Category (30 th Jun 2022)	RBI Norms (as a % of ANBC)	Achieved (as a % of ANBC)
Agriculture	18.00%	18.50%
Small & Marginal Farmers	10.00%	11.53%
Micro Enterprises	7.50%	9.13%
Weaker Sections	12.00%	12.45%
Women Beneficiary	5.00%	14.71%
Total Priority	40.00%	41.83%

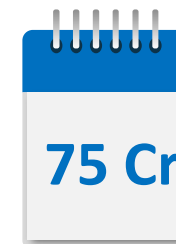
Financial Inclusion & Micro Insurance A/cs (in Cr)*



Enhancing digital footprints in agriculture & MSME Segments



To introduce KCC# renewals through STP# up to INR 1.60 Lakhs



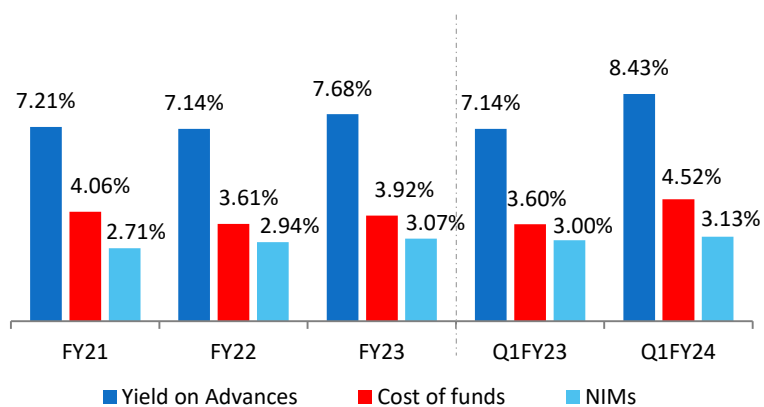
Sanctioned through Shishu Mudra STP in Q1FY24

Mudra on a click to experience digital journey

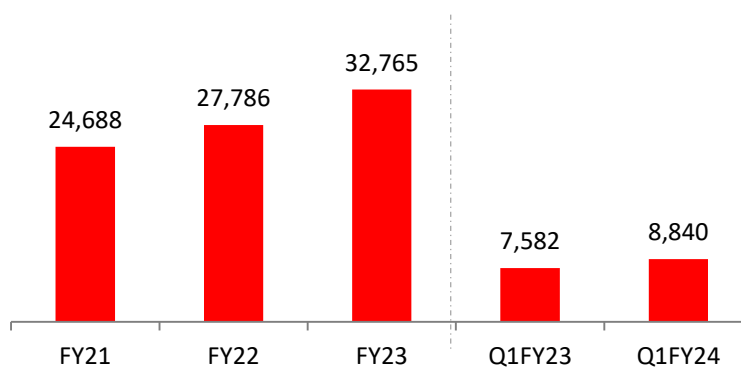
3

Improving Financial Profile

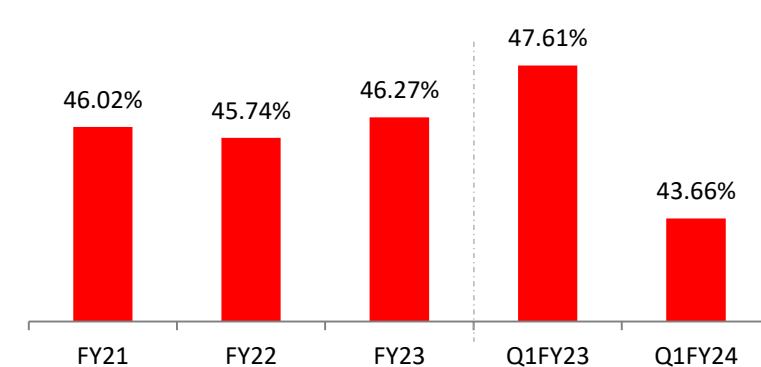
Improving NIMs



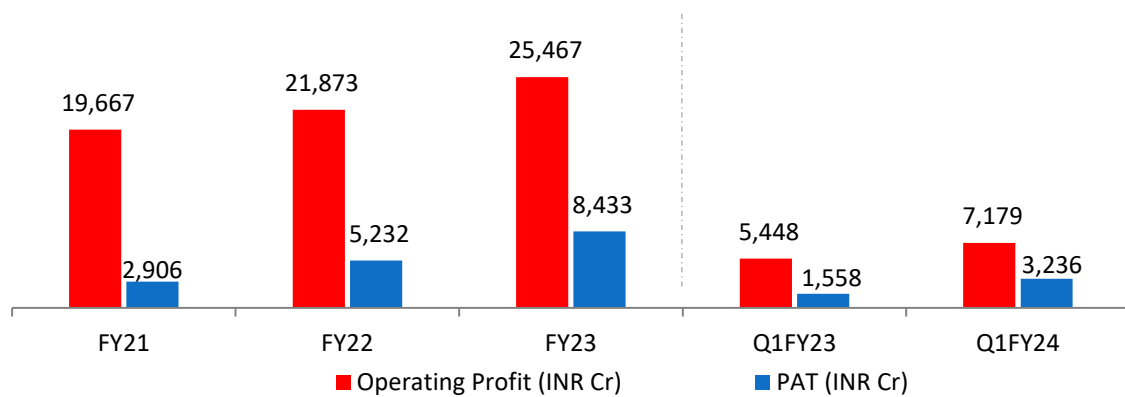
Net Interest Income (INR Cr)



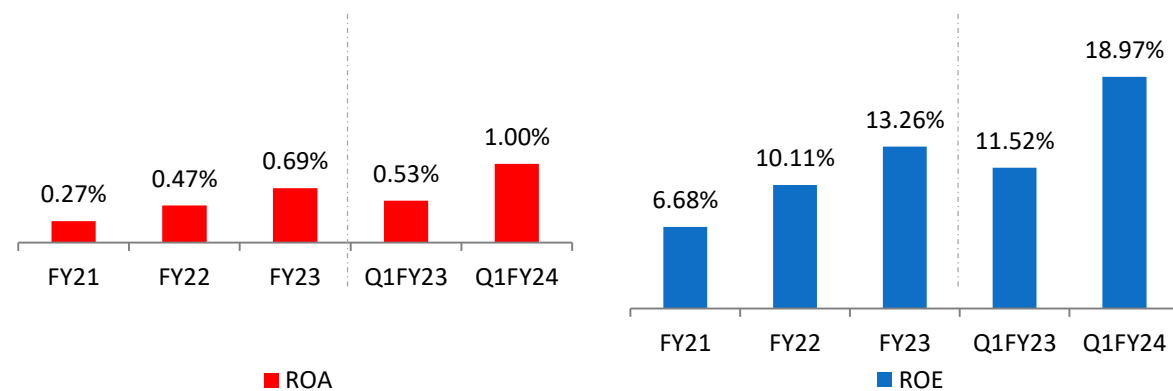
Cost to Income Ratio



Operating Profit and PAT



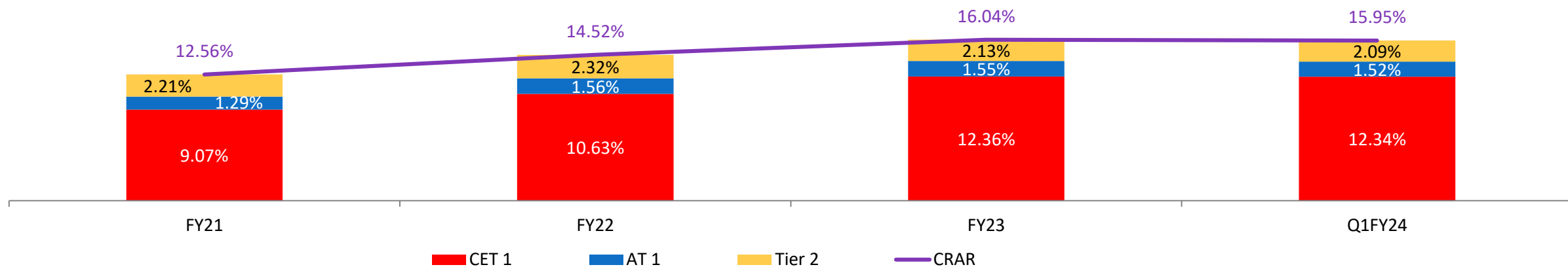
Improved return ratios¹



3

Capital Adequacy Ratio

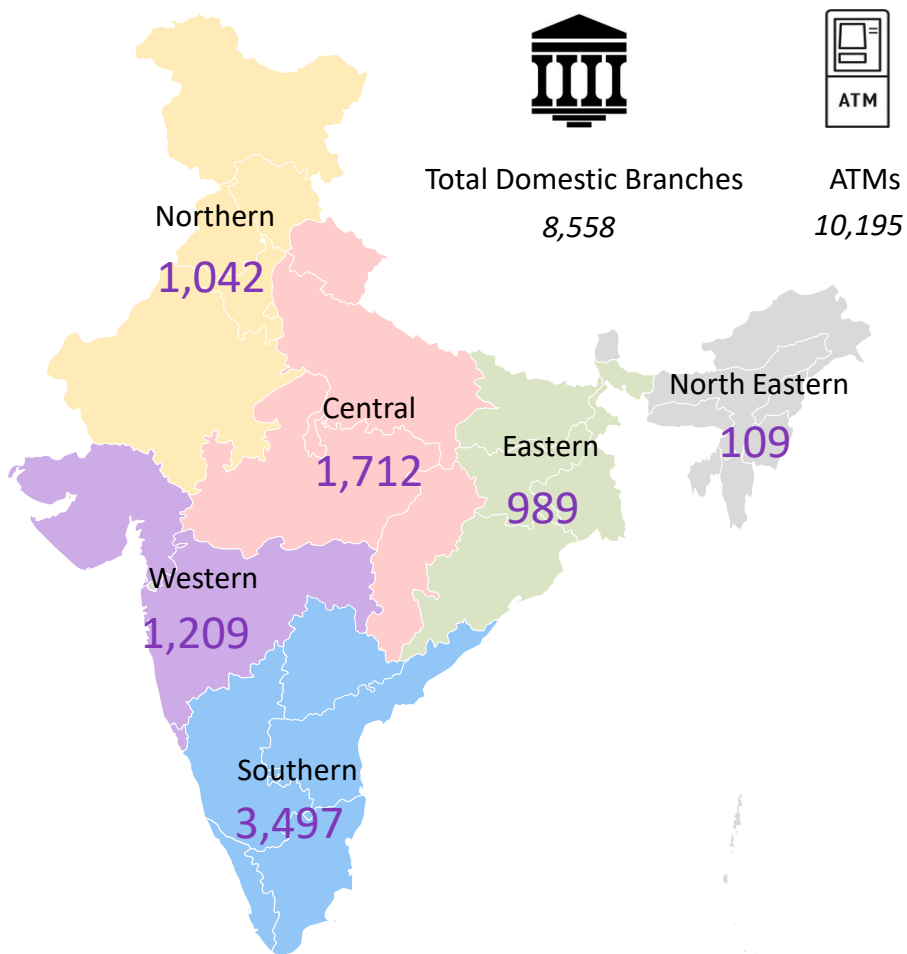
Bank has improving capital ratios



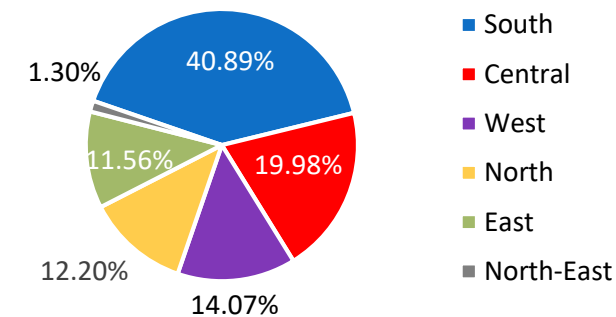
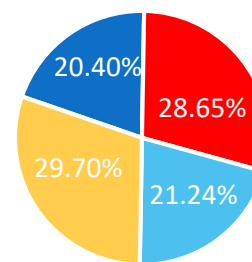
Particulars (INR Cr)	FY21	FY22	FY23	Q1FY24
Tier 1	57,091	66,589	80,478	81,776
Common Equity Tier 1 (CET 1)	50,001	58,049	71,492	72,794
Additional Tier 1	7,090	8,540	8,986	8,982
Tier 2	12,172	12,692	12,301	12,314
Total Capital	69,263	79,281	92,778	94,090
Total Risk Weighted Assets	5,51,521	5,45,923	5,78,455	5,90,047

Pan India presence through a wide network of Branches & Touch Points

Pan India network of branches



Location/ Region wise presence



Centralized Processing Centres

- 135 MSME Loan Points
- 105 Union MSME First Branches
- 160 Retail Loan Points & 48 Agriculture Loan Points
- 1,570 Gold Loan Points
- 9 SAMBs & 30 ARBs
- 18 LCBs & 56 MCBs

Rapidly expanding Digital Ecosystem

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 Corporate Corporate + MSME

Mobile Mobile Web

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

Digital Contact Center

Embedded Finance

Digital Platform with shared Omni-Channel Microservices Layer

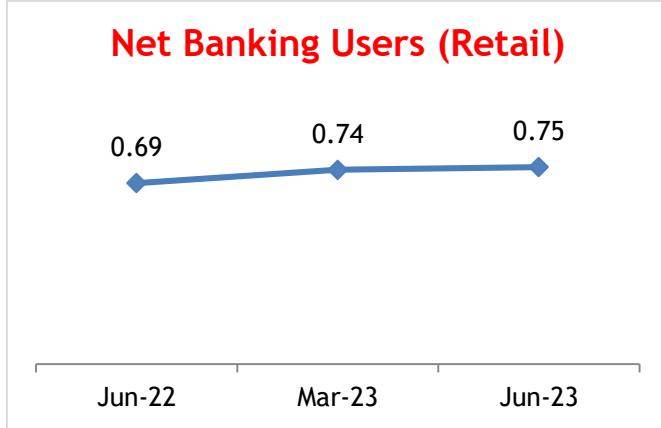
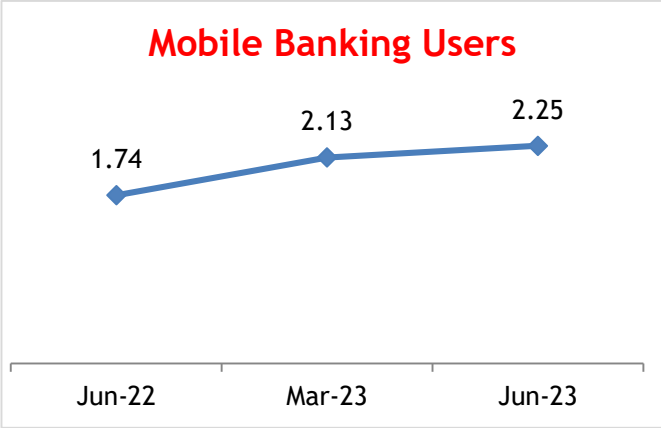
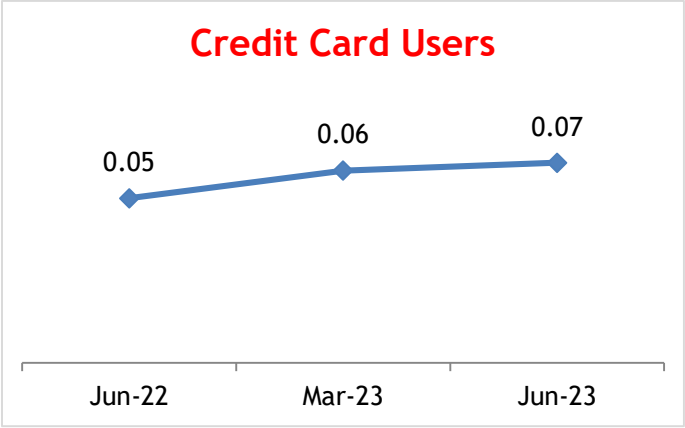
Advanced Analytics Use Cases powered in collaboration with ACoE

Integrated Public Utilities/Capabilities

Fintech and Ecosystem partners

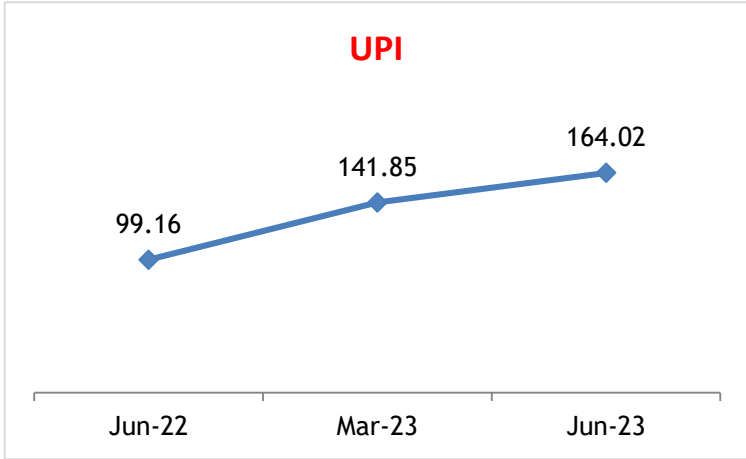
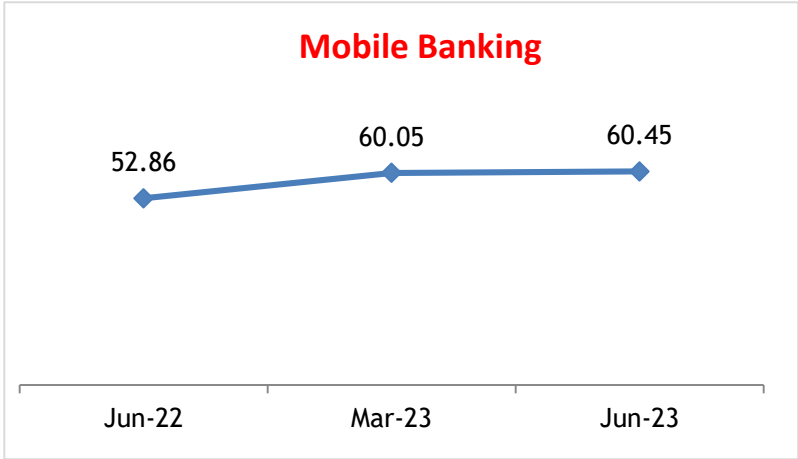
Digital Footprints

(No. in Crores)



Volume of Transactions (QoQ)

(No. in Crores)



Focus on ESG Initiatives

Environmental



- Credit facility to Renewable Energy Sector – ₹10,939 Crores as on 30.06.2023
- ₹ 260 Crore Sanctioned as on 30.06.2023 under Union Green Miles
- Finance to MSME under TReDS :No. of Bills discounted 68,947 of ₹8,969 Crores
- Sustainable Development And Business Responsibility Policy

Social



- 30 RSETI Centres, trained 3.14 lakh people with Settlement Ratio of 67%
- Under PMSvanidhi, sanctioned total 41,076 applications of ₹ 68 Crs in Q1FY24
- Women entrepreneurs under Union Nari Shakti Scheme: Sanctioned 6,538 applications of ₹617 Crs in Q1FY24
- CSR: ₹2.07 Crs was donated during Q1FY24 through Union Bank Social Foundation

Governance



- Policy on Compensation, Grievance Redressal and Customer Rights Policy
- Related Party Transactions Policy
- Whistle Blower policy
- Corporate Communication Policy
- Policy On Sexual Harassment Of Male/ Transgender

7

Highly Experienced Board of Directors



Mr. Srinivasan Varadarajan, Non Executive – Independent Director - Chairperson

Axis Bank, JP Morgan



Ms. A. Manimekhalai, MD & CEO

Vijaya Bank, Canara Bank



Mr. Nitesh Ranjan, Executive Director

Andhra Bank



Mr. Nidhu Saxena, Executive Director

Bank of Baroda, UCO Bank



Mr. Ramasubramanian S, Executive Director

Canara Bank



Mr. Sameer Shukla, Govt. Nominee Director

Working as Joint Secretary in Ministry of Finance, GoI



Mr. Shri Prakash Baliarsingh, RBI Nominee Director

RBI



Mr. Suraj Srivastava, Part time Non-official Director

Partner at M/s Batra Sapra & Co.



Mr. Laxman S Uppar, Part time Non-official Director

Founder of Spardha Spoorti Publishers & Printers and Karnataka Classic Education



Dr. Jayadev Madugula, Shareholder Director

Professor of finance at IIM-B



Ms. Priti Rao, Shareholder Director



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Growth Strategies

Growth Strategies

Enhanced digital penetration and automation

- Embed digitization across full range of banking processes
- Establish an in-house analytics centre of excellence

Continue emphasis on capital optimization and risk management

- Introducing advanced risk management tools
- Focus on growing the RAM portfolio to diversify and minimise the risk of weighted assets

Continue focus on asset recovery and NPA management

- End-to-end digital solution for recovery management
- Establishing transaction monitoring vertical to monitor early credit warnings & possible frauds

Continue to reduce operating costs

- Digitization – STP journeys & Vyom Mobile Application
- Rationalization of branches - synergy benefits
- Outsourcing of processes like lead generation in retail
- Centralization of processes like A/c Opening, Underwriting, Monitoring and Recovery

Continue to reduce cost of funds through low-cost deposits

- Increase marketing efforts to corporates and the GoI agencies to handle their CASA accounts

Establishing specialized branches focused on business segments, product lines and stress asset management

- Establish specialized branches to focus on start-up businesses and gold loans

Strengthen human resources

- Developing KRAs for entire workforce
- Improve existing mentoring programmes to ensure greater employee productivity

Grow RAM sector business

- Open special retail lending processing centres
- Build on digitalisation initiatives and launch various customised and segmented products





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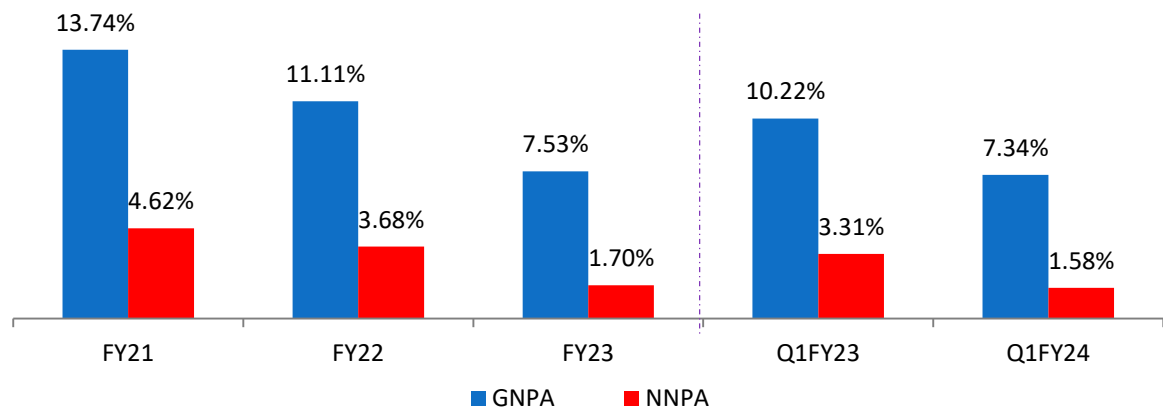
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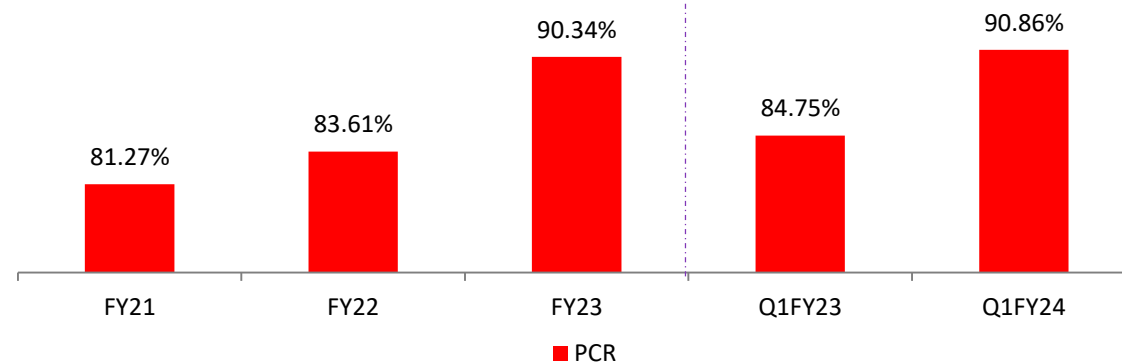
Other Information

Improving asset quality with adequate provisioning

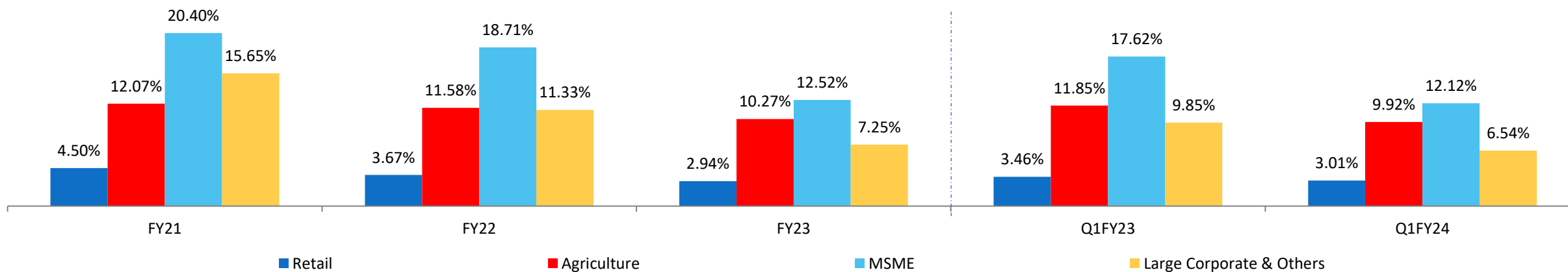
GNPA and NNPA %



PCR



Segment wise GNPA



Asset Quality – Movement in NPAs

Particulars (INR Cr)	FY21	FY22	FY23	Q1FY23	Q1FY24
A. Gross NPA opening balance	97,193	89,788	79,587	79,587	60,987
B. Additions	17,443	22,877	12,518	4,244	3,241
C. Reductions	24,849	33,079	31,118	9,331	4,124
<i>Recoveries</i>	<i>5,191</i>	<i>5,852</i>	<i>7,277</i>	<i>1,481</i>	<i>1,166</i>
<i>Up-gradation</i>	<i>2,674</i>	<i>7,743</i>	<i>4,666</i>	<i>1,202</i>	<i>1,001</i>
<i>Write off</i>	<i>16,984</i>	<i>19,484</i>	<i>19,175</i>	<i>6,648</i>	<i>1,957</i>
Gross NPA Closing balance (A+B-C)	89,788	79,587	60,987	74,500	60,104
GNPA %	13.74	11.11	7.53	10.22	7.34
Net NPA	27,281	24,303	12,928	22,392	12,138
NNPA %	4.62	3.68	1.70	3.31	1.58
PCR%	81.27	83.61	90.34	84.75	90.86
Credit Cost %	2.13	1.74	1.64	2.02	0.97

Asset Quality – COVID resolution framework and SMA position

Restructuring Book (30th Jun 2023)

Segment (INR Cr)	RF1.0	RF2.0
MSME	1,000	2,107
Personal Loans	2,543	5,482
Agriculture Allied	--	225
Corporate Loans	5,014	--
Total	8,557	7,814

SMA Position (INR 5 Cr and above)

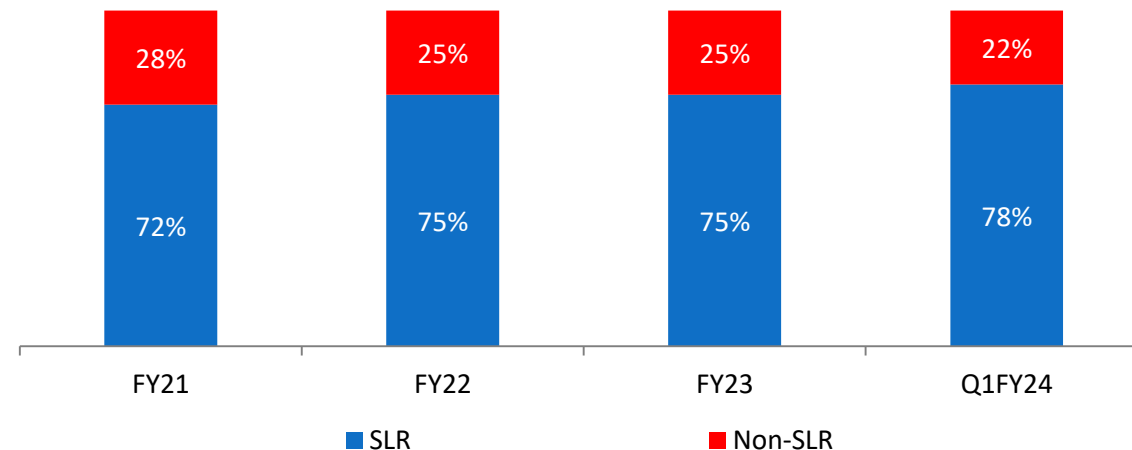
Category	30 th Jun, 2022		30 th Jun, 2023	
	O/s Amount	% to Gross advances	O/s Amount	% to Gross advances
SMA-0	2,393	0.33	1,390	0.17
SMA-1	416	0.06	362	0.04
SMA-2	1,044	0.14	2,427	0.30
Total	3,853	0.53	4,179	0.51

NCLT A/Cs
₹ 56,327 Cr (579 A/c)
Provision for NCLT A/c: 98.88%

Investments

Composition of Investments

Category	Mar-21	Mar-22	Mar-23	Jun-23
SLR	2,40,298	2,64,164	2,60,252	2,73,407
Non-SLR	95,885	88,838	85,118	75,633
<i>Commercial Paper</i>	6,715	6,401	7,047	4,595
<i>Certificate of Deposits</i>	2,884	1,703	2,358	2,366
<i>Mutual Funds</i>	746	318	653	605
<i>Shares</i>	5,104	5,145	5,008	5,025
<i>Bonds & Debentures</i>	75,903	70,944	65,575	58,656
<i>Others</i>	4,533	4,327	4,478	4,387
Total	3,36,183	3,53,002	3,45,370	3,49,040



Classification and Duration of Investments

Category (30 th Jun 2023)	Amount (INR Cr)	M-Duration %
Available for sale (Domestic)	80,934	1.19
<i>Non-SLR</i>	53,402	0.71
<i>SLR</i>	27,532	2.69

Union Bank – Subsidiaries, Associates & JV

International

Domestic

100%

Union Bank of India (UK) Limited.

25%

India International Bank (Malaysia)

100%

Union Asset Management Company Pvt Ltd

100%

UBI Services Limited

100%

Andhra Bank Financial Services Ltd .

100%

Union Trustee Co. Pvt. Ltd

25.10%

Star Union Dai-ichi Life Insurance Co. Ltd.

26.02%

ASREC Limited

35%

Chaitanya Godavari Gramin Bank

Wholly owned subsidiary operating in UK

Joint Venture with Bank of Baroda and IOB

Wholly owned subsidiary

Wholly owned subsidiary

Wholly owned subsidiary

Wholly owned subsidiary

Joint Venture with Bank of India and Dai-ichi Life Holdings INC

Joint Venture with Bank of India, Indian Bank, LIC & Deutsche Bank

Associate

Subsidiary

Joint Venture

Associate

Strengthening HR Practices

Setting the Foundation

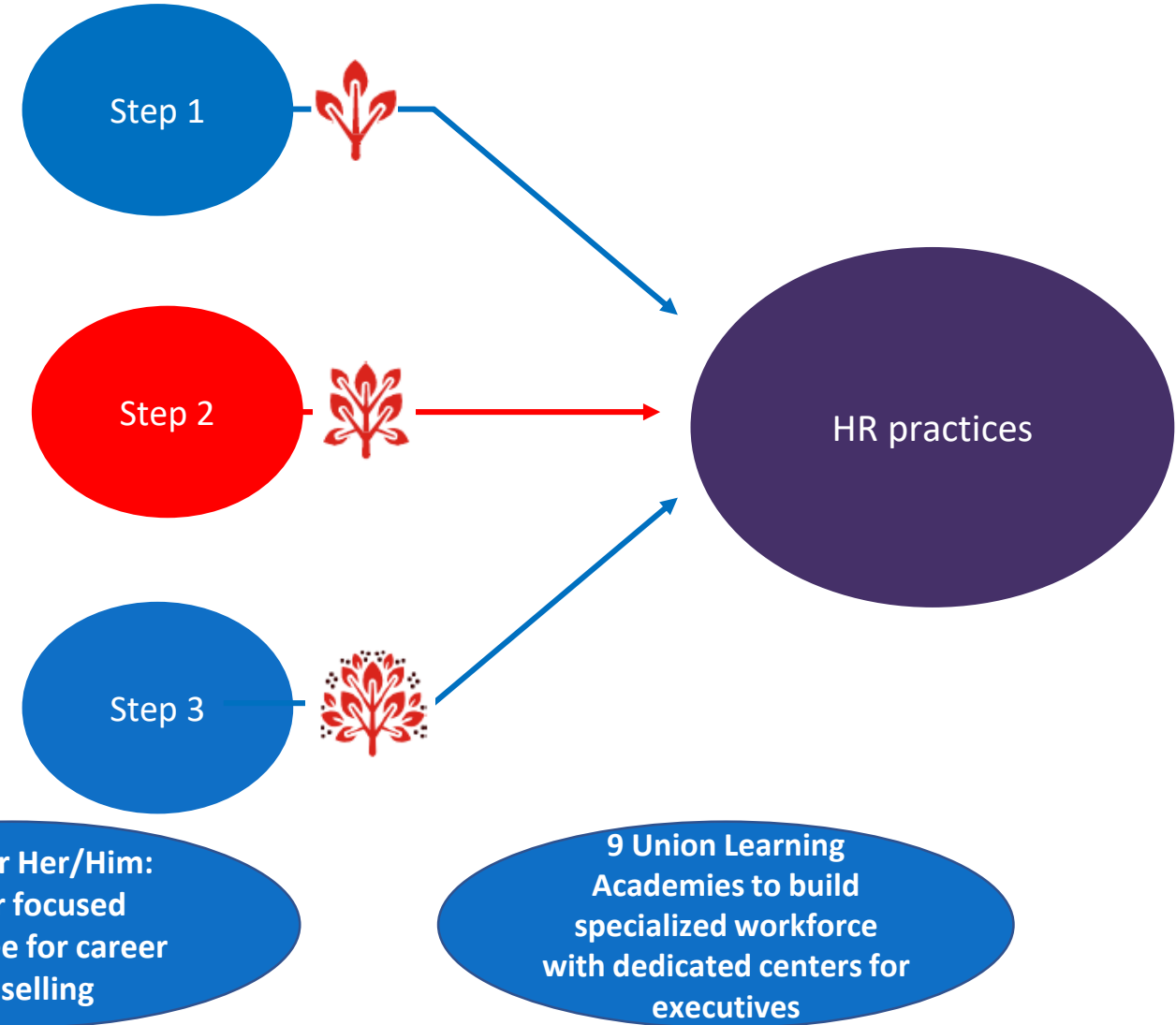
- Unique Role & Measurable KRAs for entire workforce
- Job Families to build specialized, future ready skill-sets

Digitized process & Control

- Assignment of roles & KRAs through role clarity tool
- Objective performance appraisal

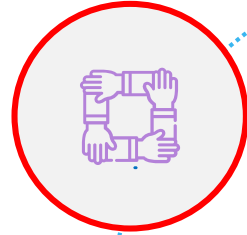
Unlock Employee Potential

- Behavioral competencies & IDP creation;
- Integrated HR interventions (curated L&D, R&R, etc.)
- Job role allocation, revamped training structure

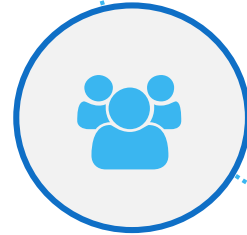


Awards and Accolades

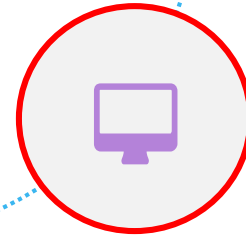
Economic Times - Future Ready
Organization 2023-24 Award



Disability Positive Award 2023
by BW People



Gold Category in BFSI for Union Prerna Project by
SKOCH Awards



1st Rank in the category of “ Best Guarantee
Coverage (Number)” for FY 2022-23 by
CGTMSE



यूनियन बैंक
ऑफ इंडिया
भारत सरकार का उपक्रम



Union Bank
of India
A Government of India Undertaking



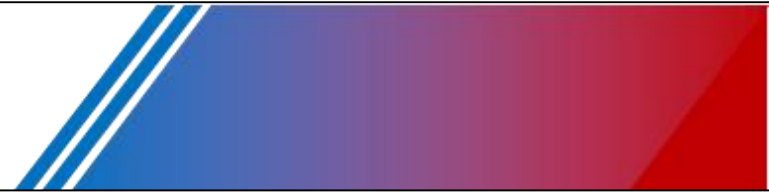
Thank You



यूनियन बैंक
ऑफ इंडिया
भारत सरकार का उपक्रम



Union Bank
of India
A Government of India Undertaking

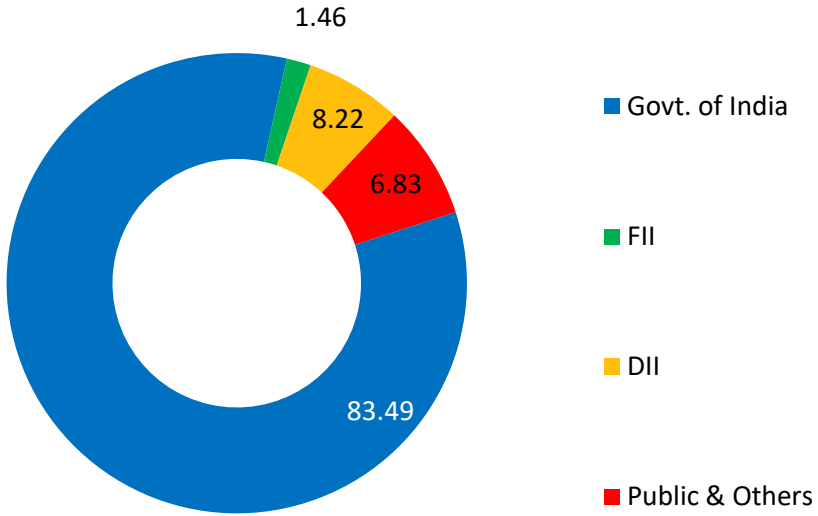


Annexures



Shareholding Pattern

Shareholding Pattern (%) as on 30th June, 2023



Particulars	As on 30.06.2023
Share Capital (INR Cr)	6,835
No. of Equity Shares (# in Cr)	683.47
Promoters Holding (%)	83.49%
Market Cap (INR Cr)*	49,381

Standalone Profit & Loss

Parameters (INR Cr)		FY21	FY22	FY23	Q1FY23	Q1FY24
1.	Interest on Advances	45,766	45,236	56,760	12,259	16,639
2.	Interest on Investments	20,574	19,943	21,355	5,246	5,585
3.	Other Interest Income	2,428	2,766	2,628	669	1,254
4.	Total Interest Income (1+2+3)	68,767	67,944	80,743	18,174	23,478
5.	Interest on Deposits	40,807	37,454	44,340	9,825	13,676
6.	Other Interest Expenses	3,272	2,703	3,638	7,68	9,62
7.	Total Interest Expense (5+6)	44,079	40,157	47,978	10,593	14,638
8.	Net Interest Income (4-7)	24,688	27,786	32,765	7,582	8,840
9.	Non Interest Income	11,744	12,525	14,633	2,817	3,903
10.	Operating Income (8+9)	36,432	40,311	47,398	10,399	12,743
11.	Operating Expenses	16,766	18,438	21,931	4,951	5,564
12.	Operating profit	19,667	21,873	25,467	5,448	7,179
13.	Provisions	16,761	16,641	17,034	3,890	3,943
14.	Net Profit	2,906	5,232	8,433	1,558	3,236

Figures are rounded off

Standalone Balance Sheet

Parameters (INR Cr)	FY21	FY22	FY23	Q1FY23	Q1FY24
Liabilities					
Capital	6,407	6,835	6,835	6,835	6,835
Reserves and surplus	58,070	63,741	71,499	65,422	74,529
Deposits	9,23,805	10,32,393	11,17,716	9,92,774	11,28,051
Borrowings	51,837	51,179	43,137	57,651	31,545
Other Liabilities and Provisions	31,587	33,443	41,564	34,298	45,132
Total	10,71,706	11,87,591	12,80,752	11,56,980	12,86,092
ASSETS					
Cash and Balances with Reserve Bank of India	37,880	46,113	50,254	46,336	55,990
Balances with Banks and Money at call and Short Notice	46,530	73,388	61,896	23,465	52,060
Investments	3,31,512	3,48,507	3,39,299	3,50,735	3,43,053
Advances	5,90,983	6,61,005	7,61,845	6,76,413	7,70,492
Fixed Assets	7,344	7,191	8,826	7,104	8,462
Other Assets	57,457	51,387	58,632	52,926	56,035
Total	10,71,706	11,87,591	12,80,752	11,56,980	12,86,092

Figures are rounded off

Sector wise exposure

Particulars (INR Cr)	Q1FY23		Q1FY24	
	Outstanding	%mix to domestic advances	Outstanding	%mix to domestic advances
Infrastructure	1,11,414	15.69	1,02,812	12.96
NBFCs and HFCs	92,540	13.04	1,07,795	13.59
Basic Metals	23,300	3.28	24,039	3.03
Petroleum/Coal/Nuclear	12,172	1.71	8,044	1.01
Food Processing	20,362	2.87	22,585	2.85
Chemical & Chemical Products	15,757	2.22	17,971	2.26
Textiles	16,312	2.30	16,884	2.13
Total	2,91,857	41.11	3,00,130	37.83