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यूनियन बैंक
ऑफ़ इंडिया
भारत सरकार का उपक्रम



Union Bank
of India
A Government of India Undertaking



Investor Presentation

Financial Results Q4 FY23



Union Nari Shakti STP



Union Green Miles



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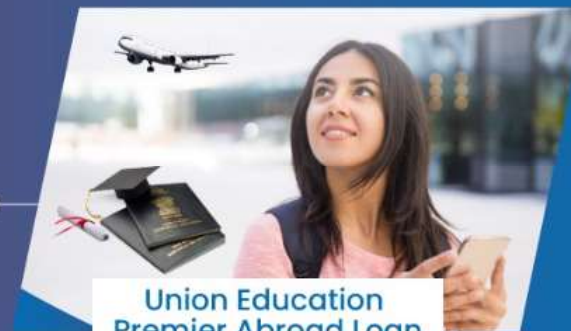
Digital KCC



Union Shishu Mudra STP



e-Rupee



Union Education
Premier Abroad Loan

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Asset Quality

Capital Adequacy

Fin. Inclusion & ESG

Strategic Initiatives/Outcome

EASE

Group Entities

Awards



Global Business mix - ₹ 19.28 Trillion

- Advances: ₹ 8.10 Trillion
- Deposits : ₹ 11.18 Trillion



8,580 Branches & 10,835 ATMs

- Branches Share
- Rural (30%)
 - Semi-urban (29%)
 - Urban (20%)
 - Metro (21%)



- Overseas Branches in Dubai, Hong Kong & Sydney
- Banking subsidiary in London, United Kingdom
- JV in India International Bank (Malaysia)



17,600+ Business Correspondents



155+ Million Customers



194+ Million Accounts

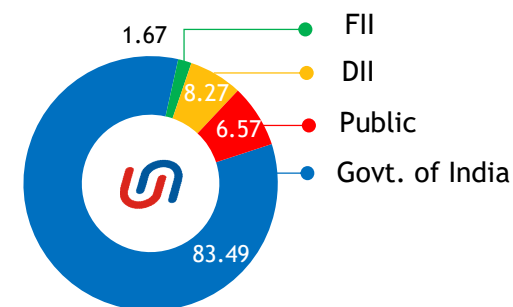


75,500 + Employees

5th Largest PSB in Business Mix*

9.6% Share among PSBs in Business*

Shareholding (%)



Centralized Processing Centres



126 MSME Loan Points



105 Union MSME First Branches



160 Retail Loan Points



1,331 Gold Loan Points



9 SAMBs & 21 ARBs



14 LCBs & 56 MCBs

*As of Dec-22

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





Strategic
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Guidance vs Actuals

Key Parameters		Mar-23 (Guidance)	Mar-23(12M) (Actual)
	Advances Growth (YoY)	10 - 12%	13.05%
	Deposits Growth (YoY)	~10.00%	8.26%
	NIM %	~3.00%	3.07%
	GNPA %	< 9.00%	7.53%
	NNPA %	< 2.90%	1.70%
	Credit Cost %	< 1.70%	1.64%
	Delinquency Ratio %	~2.00%	1.97%

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Strong Operating Performance

Deposits



8.26% YoY

Deposit growth

RAM



14.94% YoY

Robust growth in
RAM advances

Advances



13.05% YoY

Consistent &
Sustained Credit
Growth

Operating Profit



₹ 25,467 Cr

Increased by 16.43%
YoY

Net Profit



₹ 8,433 Cr

Increased by 61.18%
YoY

GNPA



7.53%

Improved by 358
bps YoY

NNPA



1.70%

Improved by 198 bps
YoY

NIM



3.07%

Improved by 13 bps
YoY

CRAR



16.04%

454 bps higher than
Minimum Regulatory
Requirement

PCR



90.34%

Increased by 673 bps
YoY



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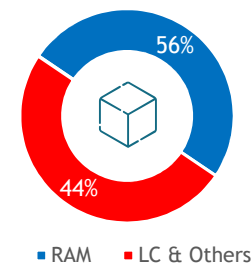
Robust & diversified Credit Growth

Particulars	Mar-22	Dec-22	Mar-23	YoY
Gross Advances	7,16,408	8,04,015	8,09,905	13.05
- Domestic	6,99,269	7,83,008	7,85,302	12.30
- Overseas	17,139	21,007	24,603	43.55

Particulars	Mar-22	Dec-22	Mar-23	YoY
Retail	1,36,273	1,54,037	1,59,702	17.19
Agriculture	1,33,092	1,50,652	1,51,993	14.20
MSME	1,10,577	1,23,737	1,25,022	13.06
LC & Others	3,36,466	3,75,589	3,73,188	10.91

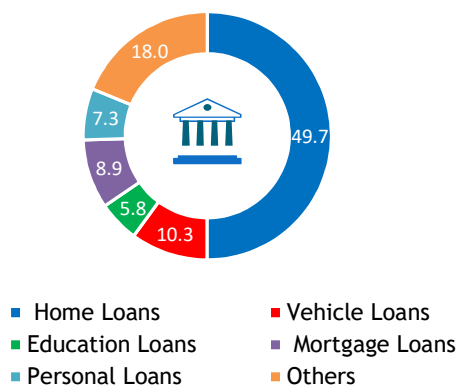
₹ in crore

Composition%

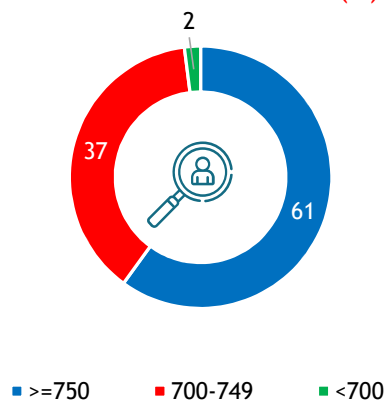


Consistent & sustained growth in RAM Advances

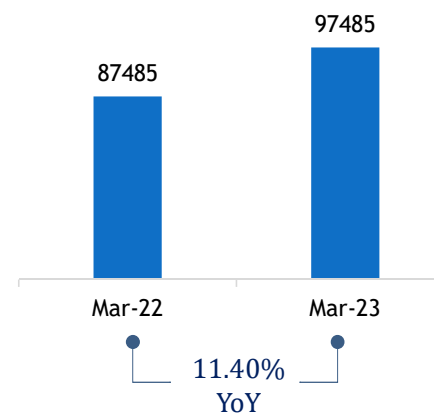
Retail %



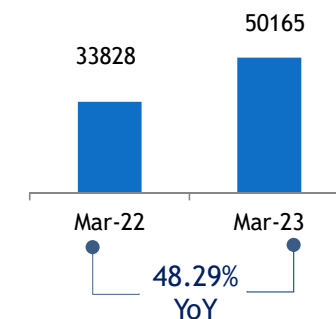
Retail-Bureau Scores (%)



Mortgage Backed Retail Loans



Gold Loans



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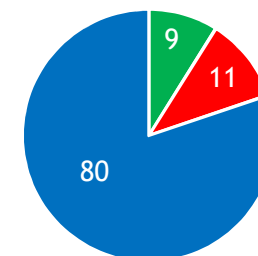
Group Entities

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Credit to Industries

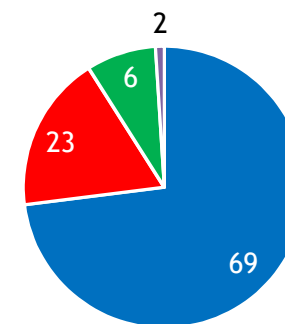
S No	Sectors	(% Share in Domestic Advances)			
		Mar-22		Mar-23	
		₹ In Crore	% Share	₹ In Crore	% Share
1	Infrastructure	1,11,776	15.98	1,11,005	14.14
	-Power	46,729	-	41,855	-
	-Govt. PSU	22,103	-	22,907	-
	-Non-PSU	24,626	-	18,949	-
	-Road	20,452	-	22,947	-
	-HAM	2,145	-	3,247	-
2	NBFCs and HFCs	90,149	12.89	1,07,235	13.66
	-HFCs	30,179	-	35,575	-
	-PSU & PSU Backed NBFCs	28,947	-	30,679	-
	-Pvt. NBFCs	31,023	-	40,981	-
3	Basic Metals	22,361	3.20	24,807	3.16
4	Petroleum/Coal/Nuclear	13,770	1.97	20,593	2.62
5	Food Processing	19,835	2.84	21,184	2.70
6	Chemical & Chemical Products	13,747	1.97	15,840	2.02
7	Textiles	16,683	2.39	16,998	2.16
	Total	288,322	41.23	317,662	40.45

Rating-Corporate Loans (>25 Cr)



■ BB & Below ■ BBB ■ A & Above

NBFC -Rating Profile of Standard Exposure



■ AAA ■ AA ■ A ■ BBB & Lower



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₹ in crore

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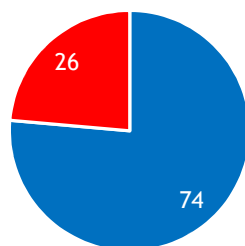
Deposit growth

Particulars	Mar-22	Dec-22	Mar-23	YoY(%)
Total Deposits	10,32,392	10,65,027	11,17,716	8.26
- Domestic Deposits	10,32,102	10,63,509	11,06,089	7.17
- CASA(%)	36.54	35.34	35.62	-92 bps

Liquidity Position

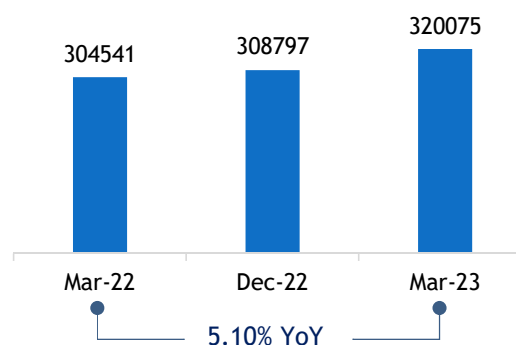
Particulars	As on 31.03.23
LCR	192.93 %
NSFR	139.27 %

Composition of Deposits (%)

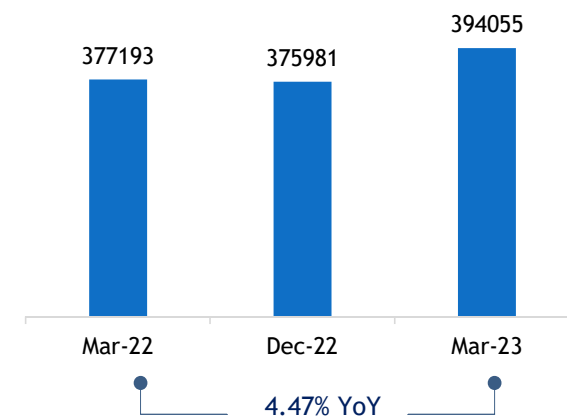


■ CASA+ Retail TD ■ Bulk Term Dep

Saving Deposits



CASA Deposits



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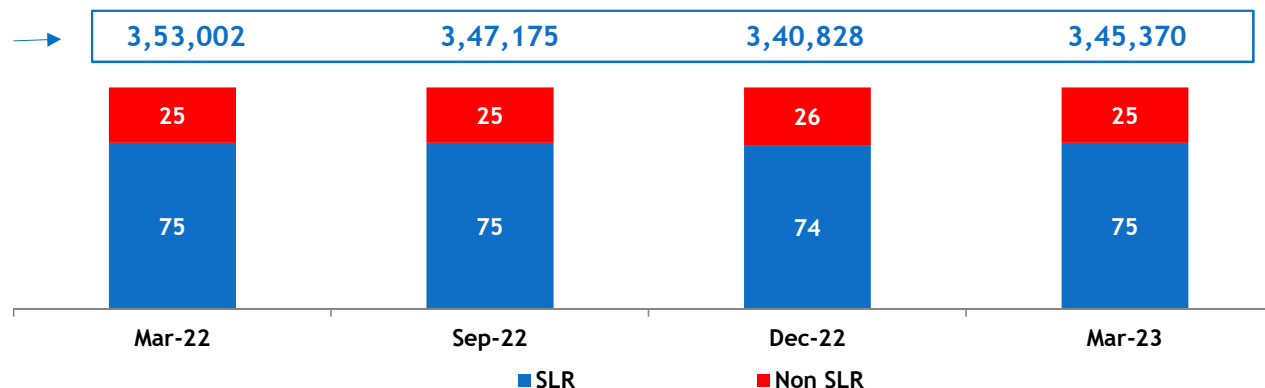
EASE

Group Entities

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Investment Portfolio

Domestic Investments →



Particulars (Domestic)	Mar-22	Sep-22	Dec-22	Mar-23	Mar-22	Sep-22	Dec-22	Mar-23
	₹ in crore				M-Duration (%)			
Available for Sale	95,518	74,209	65,086	65,189	1.20	1.14	1.34	1.32
-SLR	65,341	44,811	34,963	37,798	0.73	0.55	0.67	0.68
-NON SLR	30,177	29,397	30,123	27,391	2.66	2.50	2.53	2.78

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Profit & Loss Statement

Parameter	Q4FY22	Q1FY23	Q2FY23	Q3FY23	Q4FY23	YoY	QoQ	12M FY22	12M FY23	Growth
Interest Income	17,174	18,174	19,682	20,883	22,005	28.12	5.37	67,944	80,743	18.84
Interest Expense	10,405	10,593	11,377	12,255	13,754	32.19	12.23	40,157	47,978	19.47
Net. Interest Income	6,769	7,582	8,305	8,628	8,251	21.88	-4.38	27,786	32,765	17.92
Non-Interest Income	3,243	2,817	3,276	3,271	5,269	62.48	61.10	12,525	14,633	16.83
- Fee based Income	1,827	1,679	1,602	1,710	1,699	-7.02	-0.65	5,459	6,690	22.54
- Treasury Income	1,122	385	433	471	608	-45.82	29.08	3,912	1,896	-51.53
- Recovery in W/O	294	503	1,003	1,090	2,954	904.37	171.02	2,750	5,549	101.81
Operating Income	10,012	10,399	11,581	11,899	13,520	35.04	13.62	40,311	47,398	17.58
Operating Expenses	4,492	4,951	5,004	5,280	6,696	49.06	26.83	18,438	21,931	18.95
Operating Profit	5,520	5,448	6,577	6,619	6,823	23.61	3.09	21,873	25,467	16.43
Provisions	4,080	3,890	4,729	4,374	4,041	-0.97	-7.62	16,641	17,034	2.36
Net Profit	1,440	1,558	1,848	2,245	2,782	93.27	23.95	5,232	8,433	61.18

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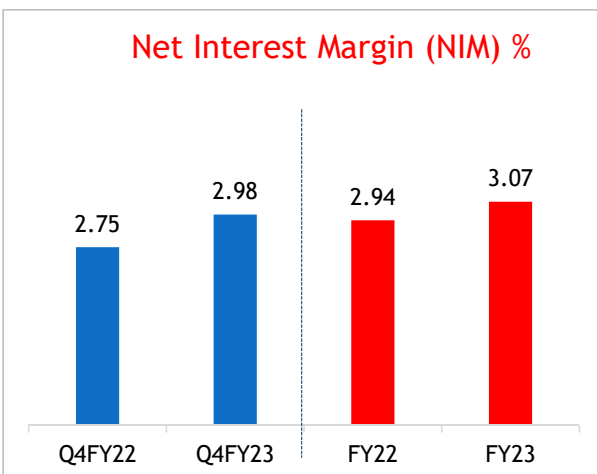
EASE

Group Entities

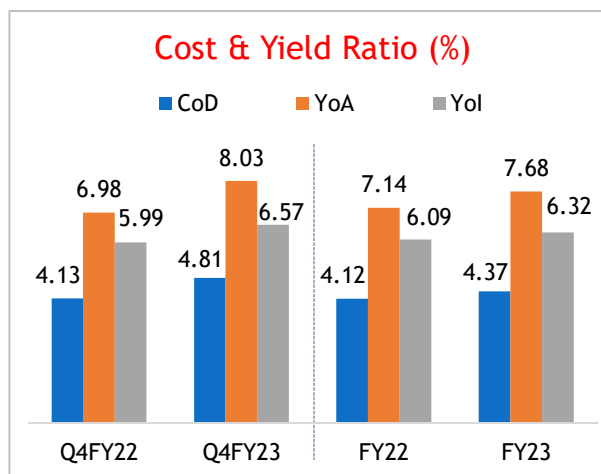
Awards

Key Ratios

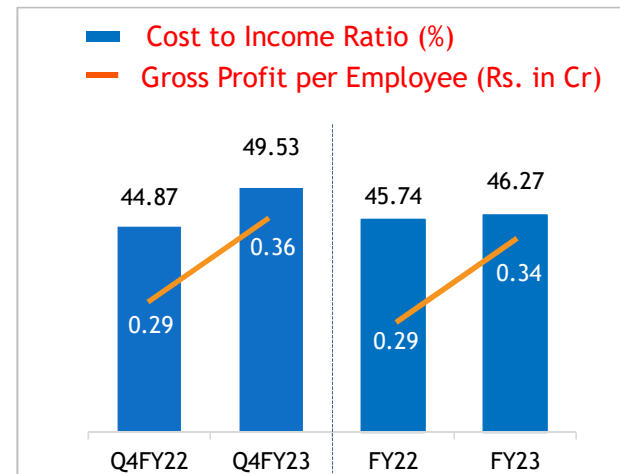
Net Interest Margin (NIM) %



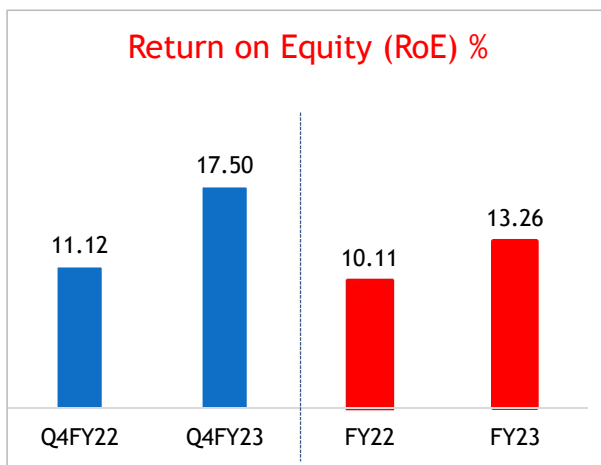
Cost & Yield Ratio (%)



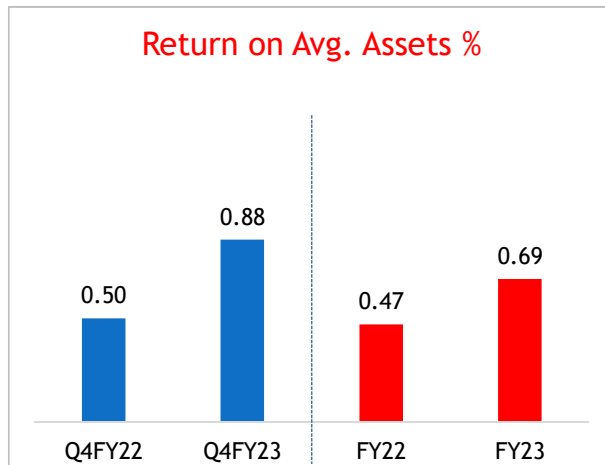
Cost to Income Ratio (%) Gross Profit per Employee (Rs. in Cr)



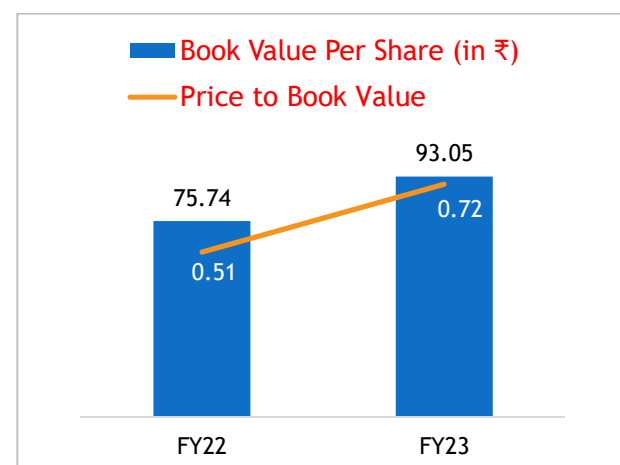
Return on Equity (RoE) %



Return on Avg. Assets %



Book Value Per Share (in ₹) Price to Book Value



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Movement of NPA

Parameter	Q4FY22	Q1FY23	Q2FY23	Q3FY23	Q4FY23	12M FY22	12M FY23
Gross NPA - Opening	77,787	79,587	74,500	65,391	63,770	89,788	79,587
Add : Additions	5,672	4,244	2,913	2,567	2,794	22,877	12,518
-Balance increase in existing NPA	409	530	211	262	107	1,438	1,059
-Fresh slippages	5,263	3,714	2,702	2,305	2,687	21,439	11,459
Less : Reductions	3,872	9,331	12,022	4,188	5,577	33,079	31,118
-Cash Recovery	1,896	1,481	2,160	1,702	1,934	5,852	7,277
-Up-gradation	1,164	1,202	1,263	1,237	964	7,743	4,666
-Write Off	812	6,648	8,599	1,249	2,679	19,484	19,175
Gross NPAs- Closing	79,587	74,500	65,391	63,770	60,987	79,587	60,987
Gross NPA (%)	11.11	10.22	8.45	7.93	7.53	11.11	7.53
Net NPA	24,303	22,392	19,193	16,195	12,928	24,303	12,928
Net NPA (%)	3.68	3.31	2.64	2.14	1.70	3.68	1.70
Total Recovery(incl. TWO)	4,100	3,803	5,142	4,664	6,534	18,367	20,142
Credit Cost(%)	2.00	2.02	1.50	1.24	1.77	1.74	1.64
Delinquency Ratio(%)	3.83	2.67	1.80	1.45	1.51	4.06	1.97
PCR%	83.61	84.75	86.61	88.50	90.34	83.61	90.34

₹ in crore

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Sectoral Asset Quality

Segment	Slippages During Q4 FY 23	Outstanding NPA as on					Sectoral NPA (%)	
		Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Mar-22	Mar-23
Retail Loans	406	4,972	4,821	4,694	4,848	4,693	3.67	2.94
Agriculture	1,171	15,407	16,059	16,099	16,192	15,607	11.58	10.27
MSME	1,077	21,510	20,211	19,131	16,604	15,652	18.71	12.52
LC & Others	140	37,698	33,409	25,467	26,126	25,035	11.33	7.25
Total	2,794	79,587	74,500	65,391	63,770	60,987	11.11	7.53

Restructuring

Segment	RF 1.0 as on		RF 2.0 as on	
	Mar-22	Mar-23	Mar-22	Mar-23
MSME	2,029	1,062	3,195	2,478
Personal Loans	3,425	2,985	6,372	5,914
Agriculture Allied	--	--	372	270
Corporate Loans	6,049	5,117	--	--
Total	11,503	9,164	9,939	8,662

SMA Position (Rs. >5 crs)

Category	Mar-22		Mar-23	
	O/s Amount	% to Gross advances	O/s Amount	% to Gross advances
SMA-0	1,367	0.19	1,429	0.18
SMA-1	2,431	0.34	3,058	0.38
SMA-2	649	0.09	553	0.07
Total	4,447	0.62	5,040	0.62

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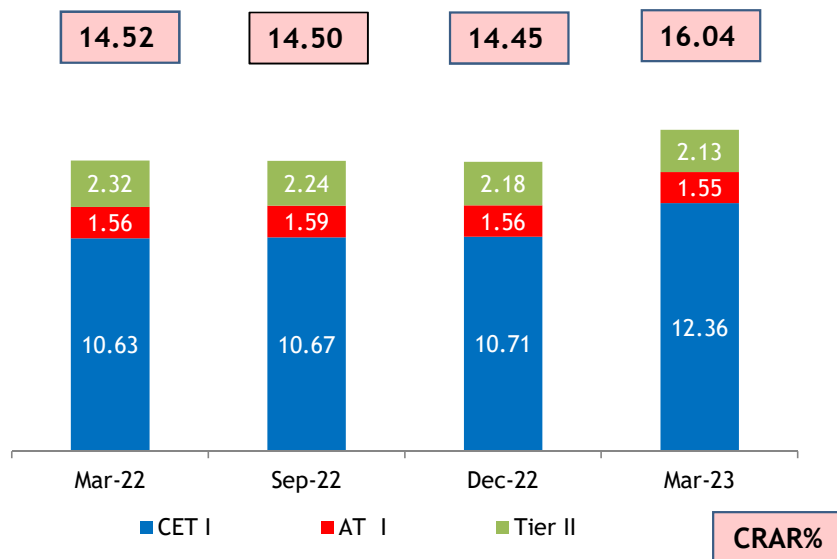
Strategic Initiatives/Outcome

EASE

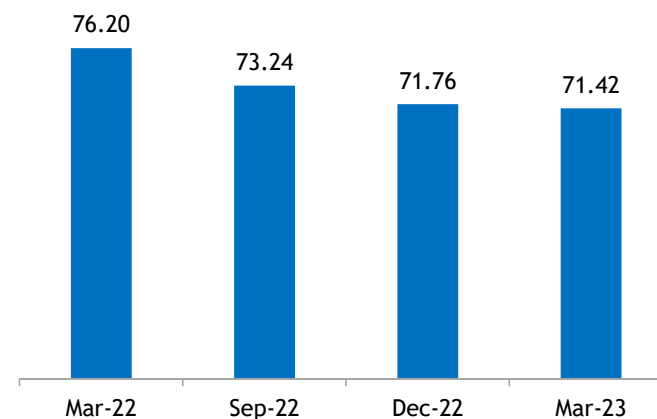
Group Entities

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Capital Adequacy Ratio(%)



RWA to Gross Advances(%)



₹ in crore

Capital Raising FY23

	AT-1	Tier-2
Capital Raised	1,983	2,200

Capital Plan FY24

	Equity	AT-1	Tier-2
Board Approved Plan	8,000	1,000	1,100

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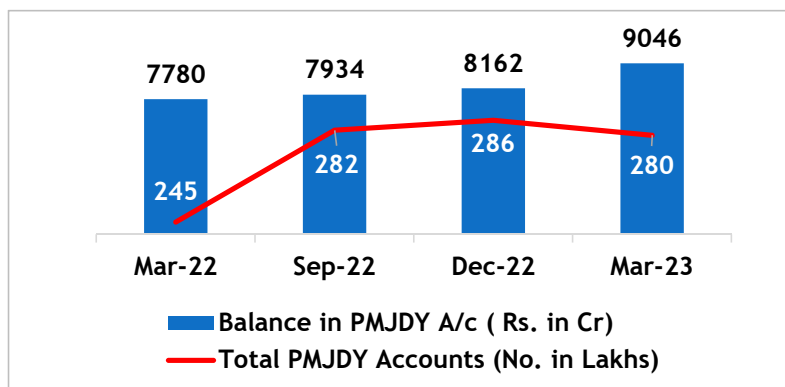
Group Entities

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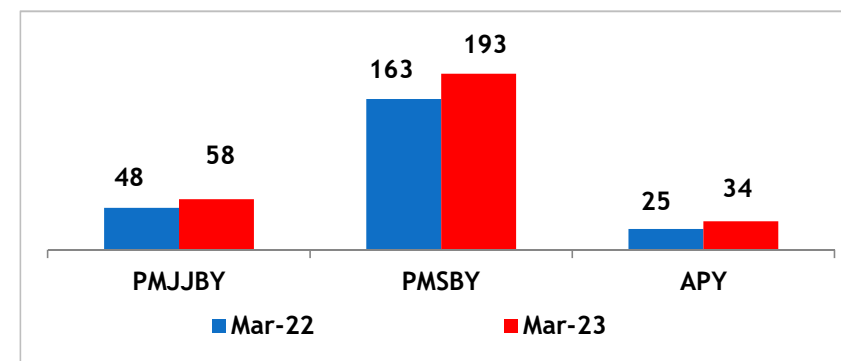
Inclusive Growth

Priority Sector Lending		
Particulars	RBI Benchmark (as % of ANBC)	Achieved (as % of ANBC)
Agriculture	18.00	19.00
Small and Marginal Farmers	9.50	13.33
Micro Enterprises	7.50	8.95
Weaker Section	11.50	16.62
Women Beneficiaries	5.00	14.84
Total Priority	40.00	42.45

Government Schemes		
Scheme	No. of Accounts	Amount Sanctioned
PMSVANidhi	4,97,793	625
Union Guaranteed Emergency Credit Line	3,92,038	16,650
Union Personal Loan for COVID Treatment (UPLCT)	1,346	53
Pradhan Mantri Mudra Yojana (during FY23)	9,64,741	17,831



Performance under Social Security Schemes(# Lakhs)



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Awards

- * Credit facility to Renewable Energy Sector - ₹ 10,370 Crores

- * ₹ 215 Crore Sanctioned under Union Green Miles

- * Finance to MSME under TReDS :No. of Bills discounted 63,365 of ₹8,113 Crores

- * Sustainable Development And Business Responsibility Policy

- * Founding member of Indian Green Building Council (IGBC)



E

Environmental

Social

S



- * 30 RSETI Centres, trained 3.08 lakh people with Settlement Ratio of 67%

- * Under PMSvanidhi, sanctioned total 1,31,841 applications of ₹ 221 Crs in FY23

- * Union Nari Shakti: Sanctioned 19,637 applications of ₹2,357 Crs FY23

- * CSR: ₹3.74 Crs was donated during Q4FY23 through Union Bank Social Foundation

- * Customer Rights Policy

- * Related Party Transactions Policy

- * Whistle Blower policy

- * Corporate Communications Policy

- * Policy on Sexual Harassment of Male/ Transgender



G

Governance

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Initiatives Across Domains

HR

- ❖ Empower Her/Power Him: Committee with a focus on gender centric issues
- ❖ 9 Union Learning Academies (ULA) to build specialized workforce
- ❖ Assignment of roles & KRAs through Role Clarity Tool

Asset Quality

- ❖ Feet on Street, Leveraging BC network for collections
- ❖ End-to-end digital solution for Recovery management
- ❖ Regional Collection Centres, Call Centres



Digital

- ❖ Gold Loan STP
- ❖ Initiated establishing Next Generation State-of-Art Digital Contact Center
- ❖ Rolled out 38 Digital Journeys
- ❖ CBDC made live for android and iOS users

Verticalization

- ❖ Transaction Monitoring Vertical to monitor EWS & Frauds
- ❖ Dedicated Transaction Banking Vertical, Reconciliation Centre & National Processing Centre
- ❖ Revamped Wealth Management Vertical
- ❖ Corporate Relationship Cell

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VYOM - One Stop Solution

Savings Account, FD & RD



Mutual Fund & Insurance



Loan Against Deposit



Credit Card



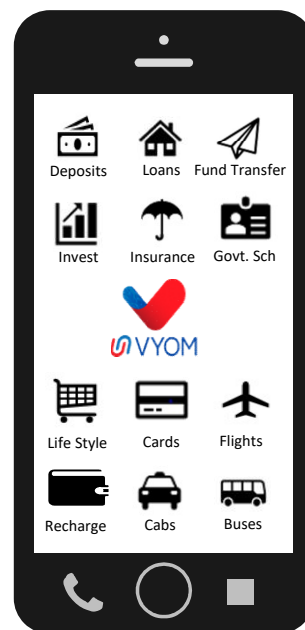
Home Loan & Vehicle Loan



Lifestyle Services



Standing Instructions



Register Using Aadhaar +
OTP



Generation of Form-16



Dispute Resolution of UPI
transactions



Self Fund Transfer



Fastag - Apply & Top up



Pay to Mobile



Bill Payment Alert

350+ Features with seamless UI/UX

21 Mn+ customers registered

Outcome of Various Digital Initiatives

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**Strategic
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38

STP Journeys launched



7.68
lacs+

Accounts renewed/reviewed
digitally



3rd

Highest volume of UPI
remittances processed
among PSBs

Cumulative



81%

Retail accounts reviewed
digitally



40%

Personal loan accounts
Sanctioned digitally



82%

MSME Renewal for <10 lacs
through STP

During FY23



~26x

growth in Union GST Gain
Sanctioned Amount



~2x

growth in no. of unique
users for Credit Card on UPI



42%

growth in amount sanctioned
under Shishu Mudra STP

Quarterly

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Asset Quality

Capital
Adequacy

Fin. Inclusion &
ESG

**Strategic
Initiatives/Outcome**

EASE

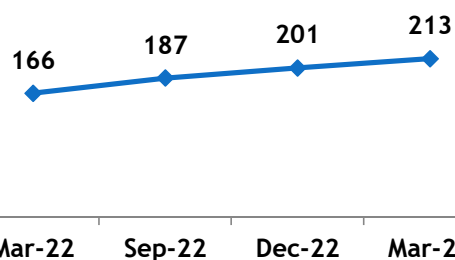
Group Entities

Awards

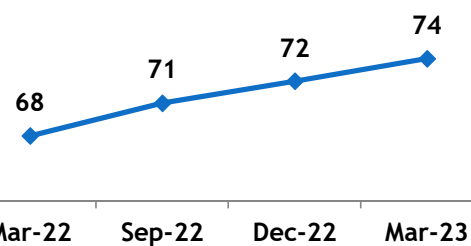
Digital Footprints

(No. in Lakhs)

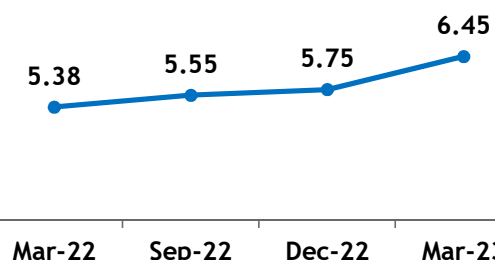
Mobile Banking Users



Net Banking Users(Retail)



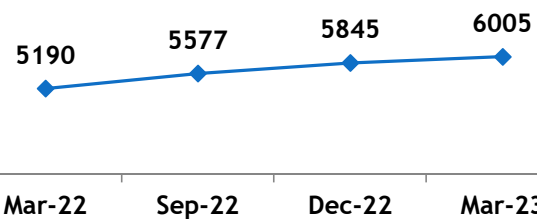
Credit Card Users



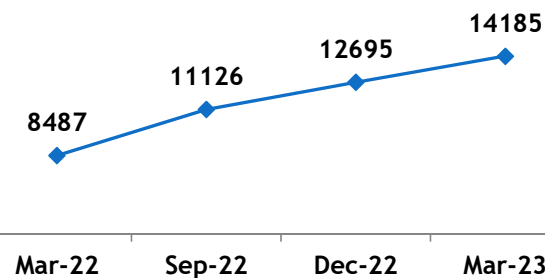
Volume of Transactions (QoQ)

(No. in Lakhs)

Mobile Banking



UPI



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Customer Centric & Enhanced Technical Capabilities



Amongst all PSBs
For Q3 FY23
in EASE Reforms Index

WINNER
in EASE 5.0 (Q3FY23) under following Themes



Digitally Enabled Customer Offerings



Big Data and Analytics



Modern Technology Capabilities



Employee Development and Governance

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Subsidiaries & Joint Ventures

₹ in crore

Name of the Entity	Holding(%)	Profit After Tax	
		FY22	FY23
Subsidiaries			
Union Bank of India (UK) Limited	100.00%	40.00	0.38
Union Asset Management Co. Private Limited	100.00%	11.89	13.29
UBI Services Ltd.	100.00%	24.54	2.46
Andhra Bank Financial Services Limited	100.00%	0.86	0.86
Union Trustee Co. Pvt. Limited	100.00%	0.13	0.11
Joint Ventures			
Star Union Dai-ichi Life Insurance Co. Limited	25.10%	22.80	127.16
India International Bank (Malaysia) BHD	25.00%	(7.26)	(6.17)
ASREC India limited	26.02%	15.89	20.07
Associate			
Chaitanya Godavari Gramin Bank	35.00%	162.34	232.34

UBI Services Ltd.

- ❖ Having 10 Regional centres covering almost 100 locations PAN India
- ❖ 1500+ employees
- ❖ Added 21k+ new loan accounts which has contributed ₹3300+ crs of business during FY23

Union Bank of India (UK) Ltd.

- ❖ Geographical local benefits in booking business in UK and Europe
- ❖ Source of local deposit under UPB (Union Premium Bond) online channel
- ❖ High margin business by providing local products like BTL (Buy to Let) with focus on growing real estate and SME sector.

Star Union Dai-ichi Life Insurance Co. Limited

- ❖ One of the fastest growing company under Insurance Sector
- ❖ Undertaking social responsibility covering 1 Cr+ lives under PMJJBY
- ❖ Awarded CEO & CTO of the year by 3rd Annual BFSI Technology Excellence Awards 2022

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Awards and Accolades Q4FY23

India Academia Conference 2023 Corporate Award

Golden Peacock HR Excellence
Awards 2022

Future of Workplace
Disruptor 2022
(Large enterprise)



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

1st Rank by CIMSME in the category of

- ❖ Promoting Social Schemes
- ❖ Implementing COVID Related Schemes
- ❖ Government Schemes

1st Rank in in the category of “BEST SME LENDING”
in 9th MSME Excellence Awards by ASSOCHAM

Key Parameters	Mar-24 (Guidance)
 Advances Growth (YoY)	10 - 12%
 Deposits Growth (YoY)	8-10 %
 NIM %	~3.00%
 GNPA %	< 6.00%
 Slippages	~ Rs. 12,000 Cr
 Gross Recovery	~ Rs. 16,000 Cr

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

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