



Union Shishu Mudra STP



Digital KCC

Corporate Presentation

February 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 Bank

An Overview

- Rich legacy of serving the nation since incorporation in 1919
- As of 31st December, 2022, Union Bank is the **5th largest¹** Public Sector Bank in India²
- 9.58%² Share** among PSBs in banking business
- Customer base of **15+ Crore** as of 31st December, 2022
- Wide distribution network comprising of **8,710 branches, 10,953 ATMS, 16,200+ BCs with international branches in Hong Kong, Dubai & Sydney**
- Building a digital bank – Introduced Pre-approved personal loans (PAPL), Shishu MUDRA STP (end-to-end digital sanction), Vyom (Mobile app for all banking needs), MSME Loan up to INR 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 31st December, 2022
- The Government of India has a stake of 83.49% in the Bank (as of 31st December, 2022)
- Credit Rating:

Agency	AT1 Bonds	Tier 2 Bonds
CARE	AA/Positive	AA+/Positive
CRISIL, 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

3 – Annualised; Figures in bracket represent YoY growth rate

Union Bank statistics (As of 31st Dec 2022)

Gross Advances:
INR 8.04 lakh Cr
↑ [20.10%]

Deposits:
INR 10.65 lakh Cr
↑ [13.61%]

NII:
INR 24,515 Cr
↑ [16.64%]

Net Interest Margin
3.21%

Operating Profit:
INR 18,644 Cr
↑ [14.01%]

PAT:
INR 5,651 Cr
↑ [49.00%]

CASA:
35.30%

GNPA | NNPA:
7.93% | 2.14%

PCR:
88.50%

Fresh Slippages:
INR 2,305 Cr
↓ [-26.10%]

Credit Cost:
1.24%

Cost to Income:
44.37%

Book Value per share:
INR 89.58
↑ [16.06%]

ROA³ | ROE³:
0.73% | 14.67%

CET1 | CRAR:
10.71% | 14.45 %



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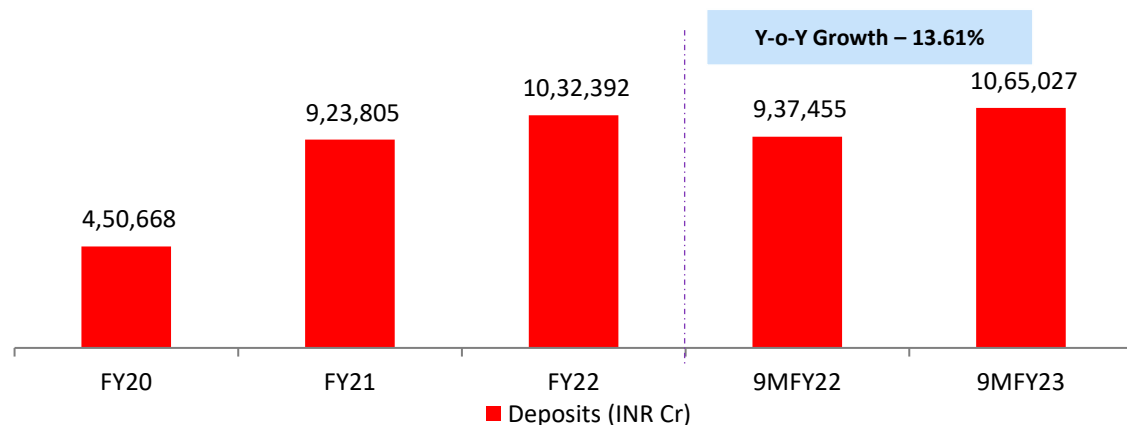
Union Bank of India – Key Investment Highlights

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

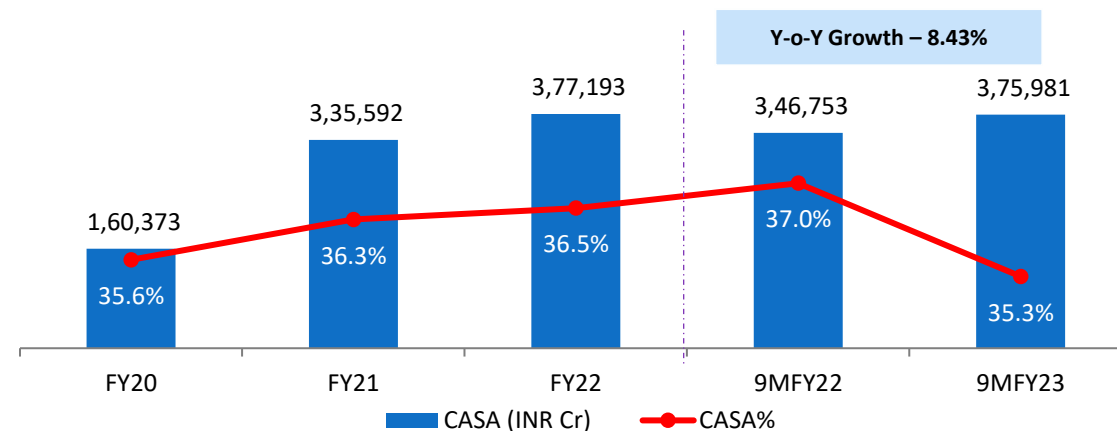
- 
- 1 Significant low-cost deposit base resulting in strong funding profile
 - 2 Diversified asset portfolio with a strong presence in the relatively stable and granular RAM sectors
 - 3 Steadily improving NIMs and cost to income ratios resulting in improved profitability
 - 4 Pan-India network and 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

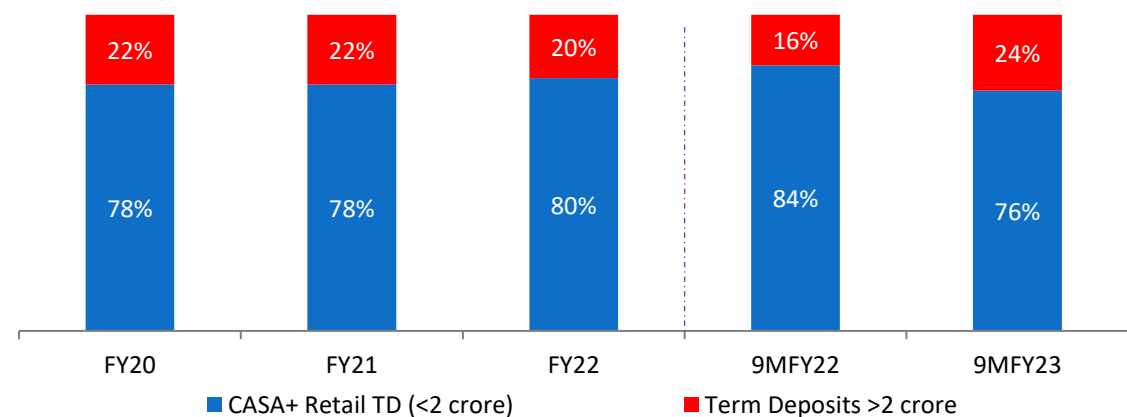
Strong Deposit Base (INR Cr)



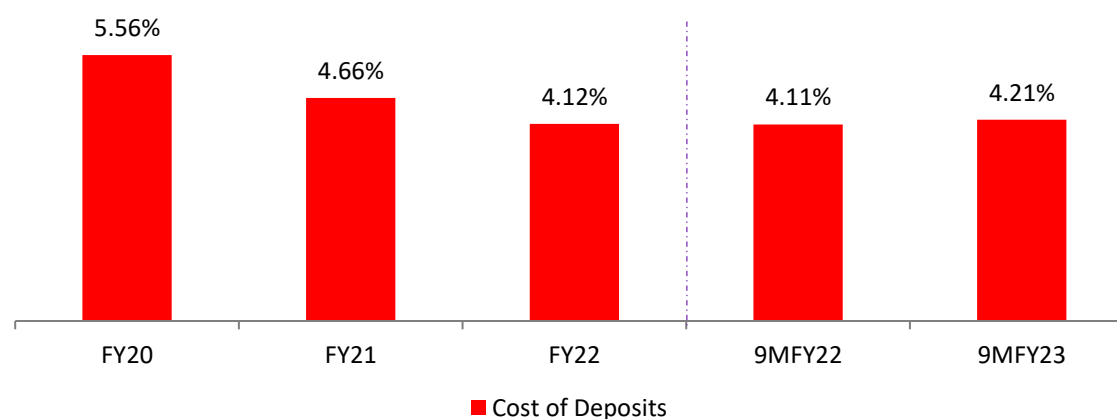
CASA Deposits (INR Cr)



CASA + Retail TD

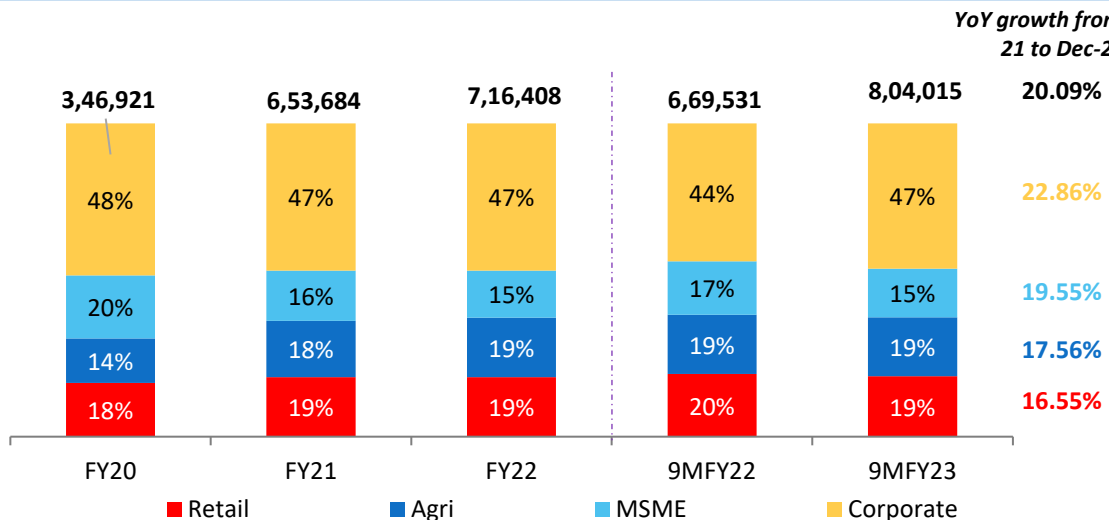


Cost of Deposits



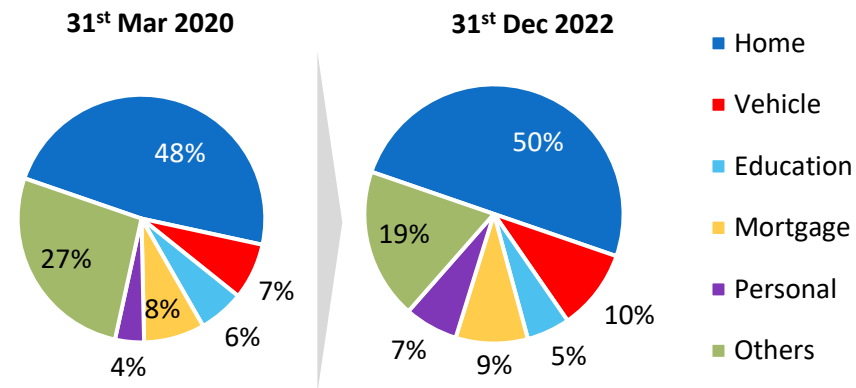
Consistently growing, well diversified, granular loan book

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 44,511 Cr)² with 40.4% YoY growth

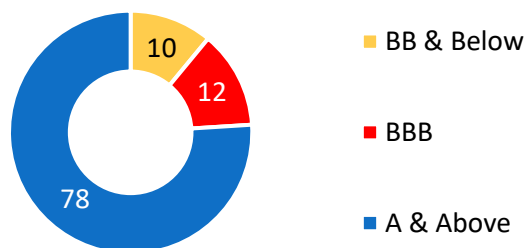
Granular Retail Franchise



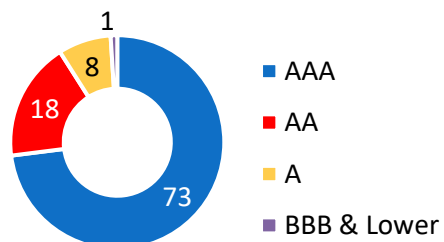
Exclusive centralised processing centres for RAM Sector

Rating Profile (%)³

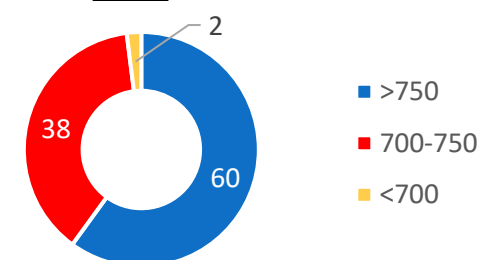
Corporate Loans > 5 Cr



NBFC



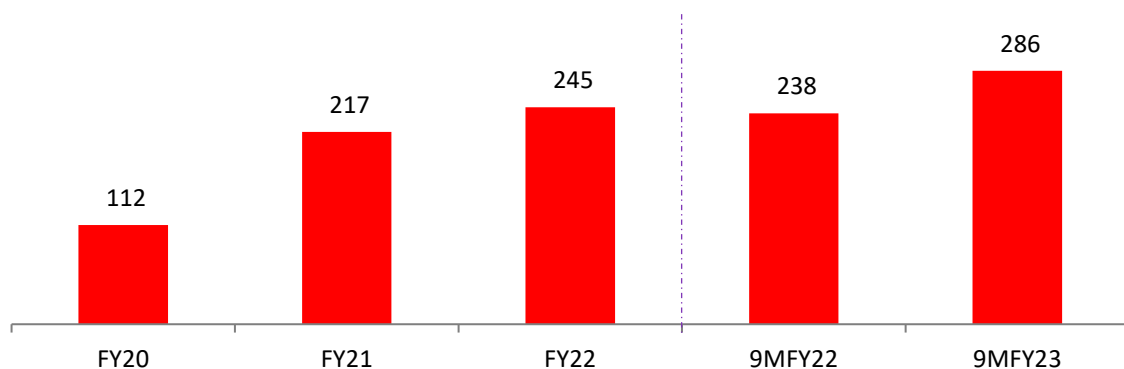
Retail



2

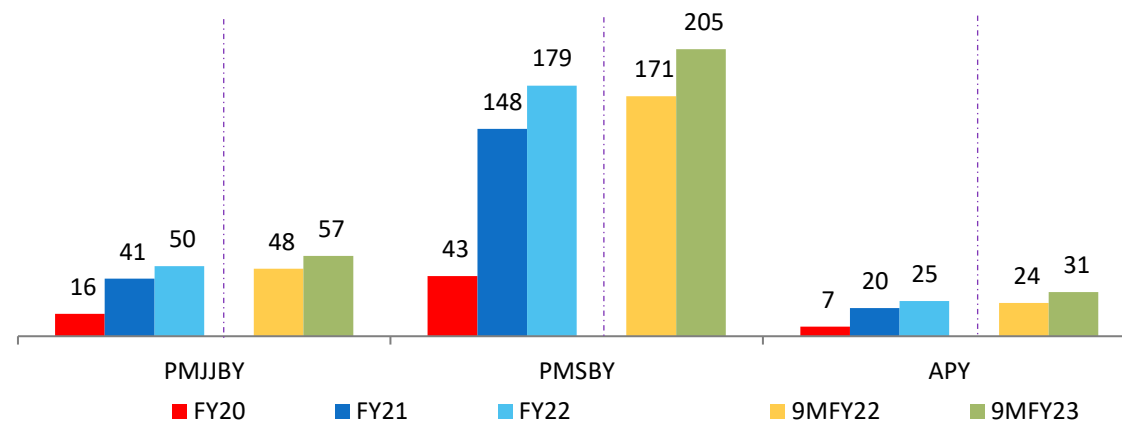
Financial Inclusion – Priority Sector Lending

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



Priority Sector Lending Category (31 st Dec 2022)	RBI Norms (as a % of ANBC)	Achieved (as a % of ANBC)
Agriculture	18.0%	21.0%
Small & Marginal Farmers	9.5%	14.2%
Micro Enterprises	7.5%	8.9%
Weaker Sections	11.5%	17.5%
Women Beneficiary	5.0%	15.5%
Total Priority	40.0%	45.4%

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



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 Q3FY23

Mudra on a click to experience digital journey

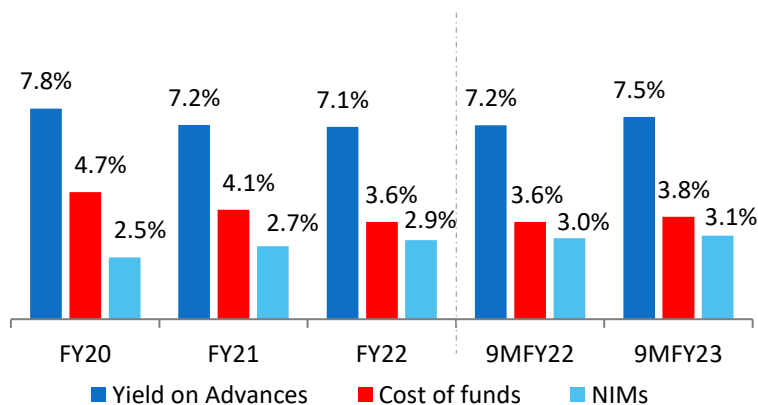
Figures of FY20 are related to Bank's financials of pre-amalgamation period, hence not comparable with post amalgamation financials of FY21, FY22, 9MFY22 and 9MFY23

*PMJJBY – Pradhan Mantri Jeevan Jyoti Bima Yojana; PMSBY – Pradhan Mantri Suraksha Bima Yojana; APY – Atal Pension Yojana; #KCC – Kisan Credit Card; STP – Straight Through Processing

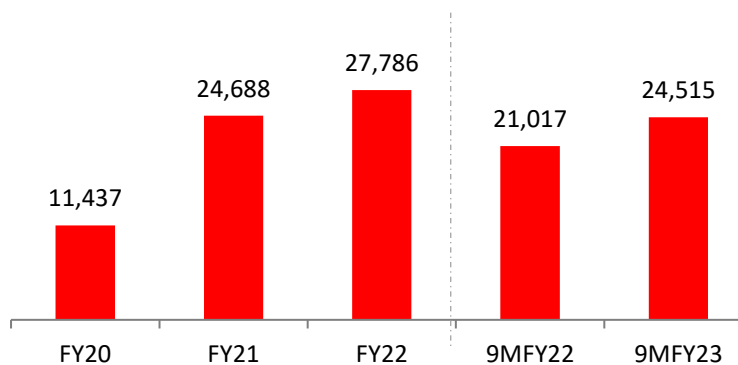
3

Improving Financial Profile

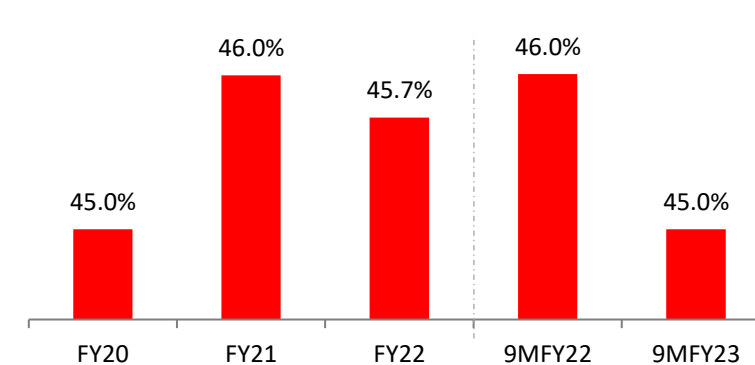
One of the best NIMs



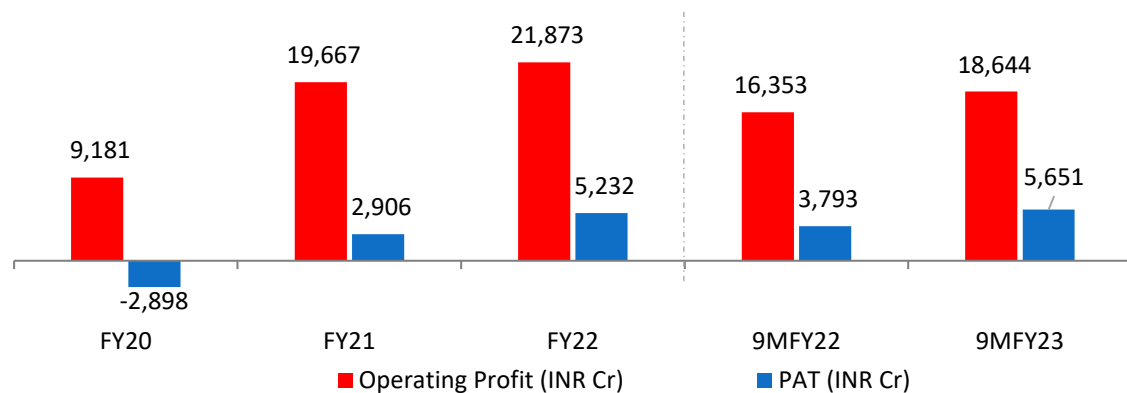
Net Interest Income (INR Cr)



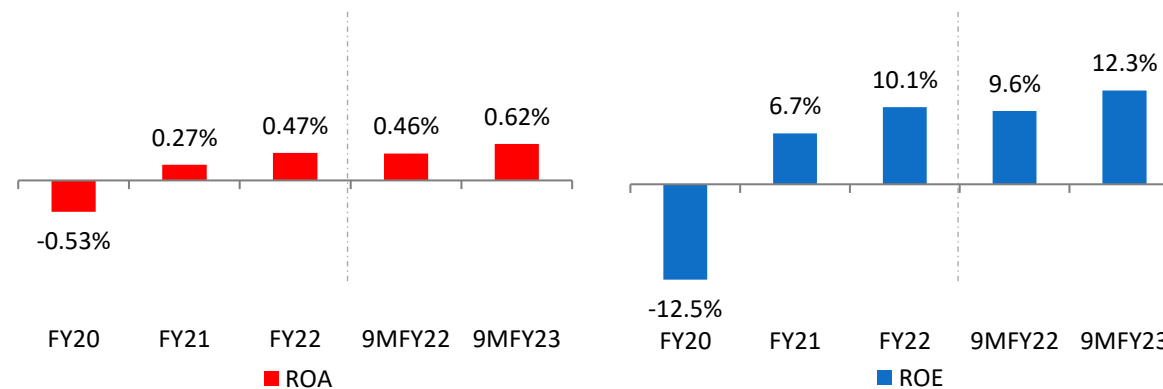
Cost to Income Ratio



Operating Profit and PAT



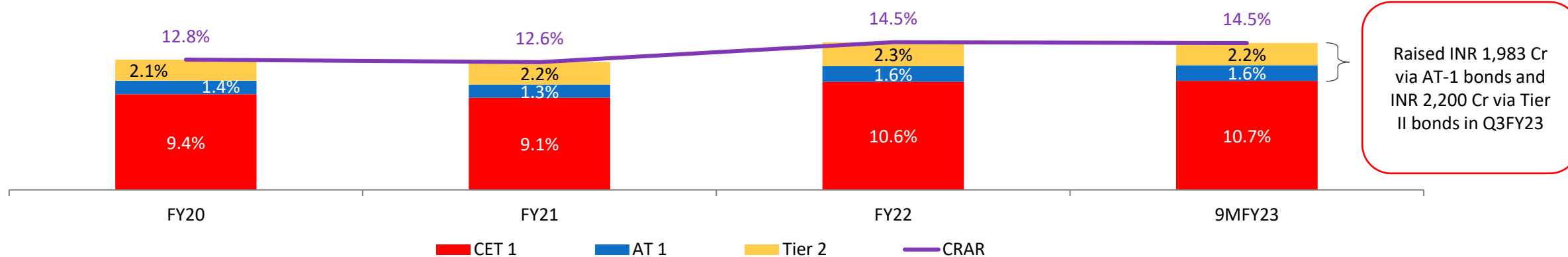
Improved return ratios¹



3

Capital Adequacy Ratio

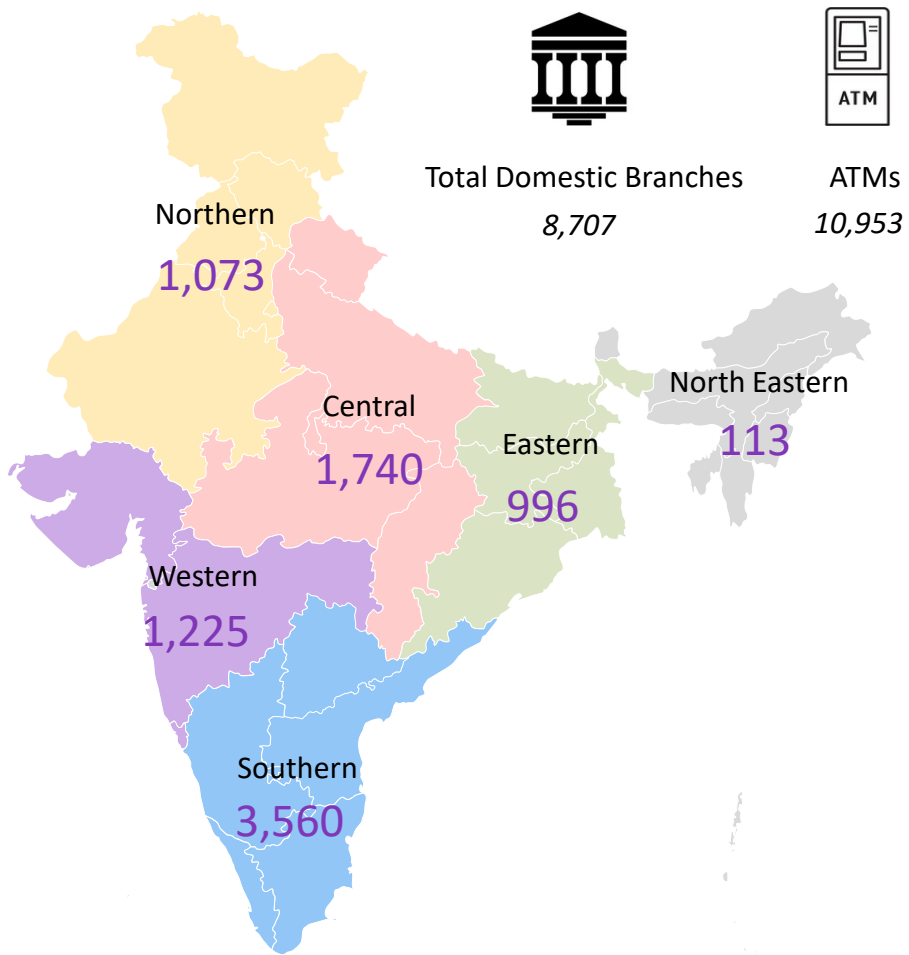
Bank has stable capital ratios



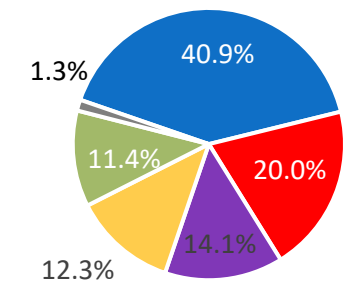
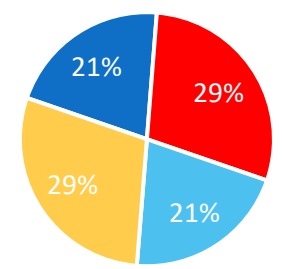
Particulars (INR Cr)	FY20	FY21	FY22	9MFY23
Tier 1	31,714	57,091	66,589	70,774
Common Equity Tier 1 (CET 1)	27,714	50,001	58,049	61,781
Additional Tier 1	4,000	7,090	8,540	8,992
Tier 2	6,076	12,172	12,692	12,586
Total Capital	37,790	69,263	79,281	83,359
Total Risk Weighted Assets	2,94,984	5,51,521	5,45,923	5,76,978

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

Pan India network of branches



Location/ Region wise presence



Centralized Processing Centres

- 126 MSME Loan Points

- 105 Union MSME First Branches

- 217 Retail Loan Points

- 1,331 Gold Loan Points

5

Putting **Digital at the Core** of Bank's Strategy

Rapidly expanding Digital Ecosystem

One **Super-App** for all Financial Needs

No. of Digital Journeys Live

No. of A/Cs Renewed Digitally during 9M



20+ STP



₹1,600+Cr



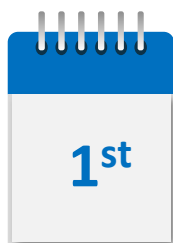
5.91+ Lakhs



79%

Digital Disbursements during 9M

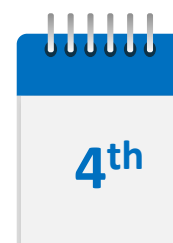
% of MSME Loans <10 lacs Renewed Digitally during 9M



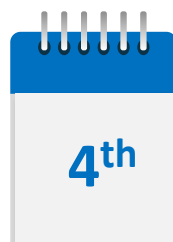
To launch Digital KCC STP² Journey



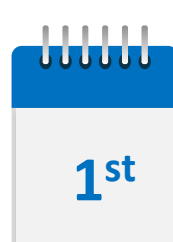
Bank has launched Metaverse platform



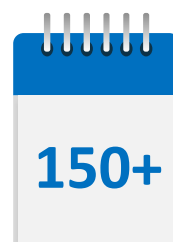
Highest Credit Cards³



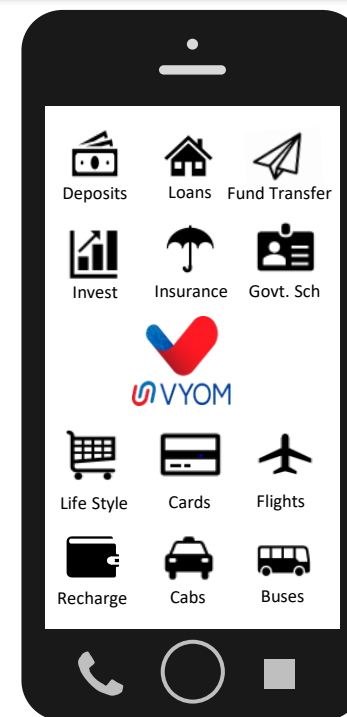
Highest Volume of UPI Remittances⁴



Bank to go live on account aggregator ecosystem



FinTechs Engaged



350+ Features



2 Cr+¹ Registered Users

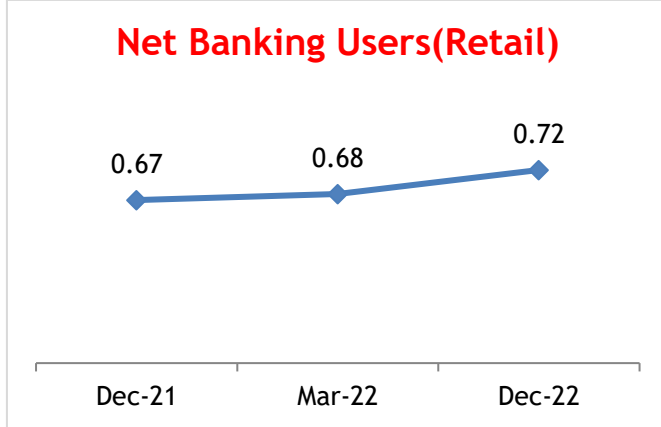
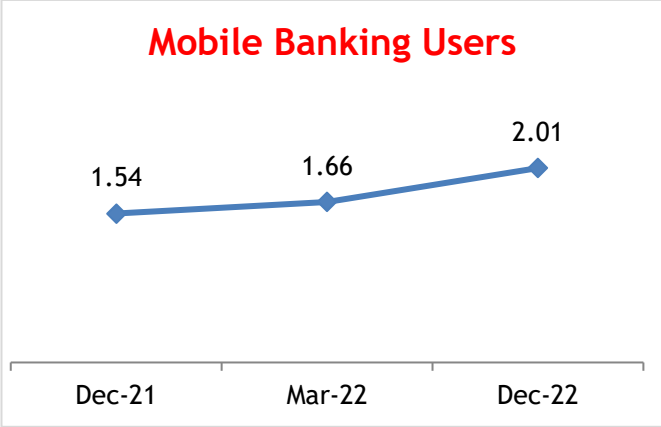
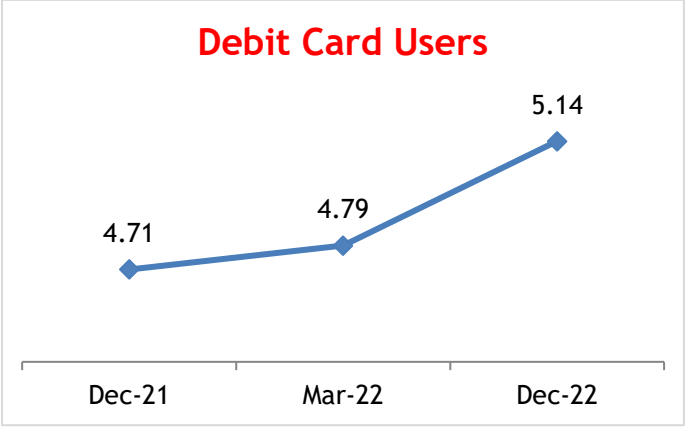


0.22 Cr+¹ Daily Logins

1 - Data as on 31st December 2022; 2 – Kisan Credit Card Straight through processing; 3 – Among PSU Banks; 4 – As of 31st January, 2023

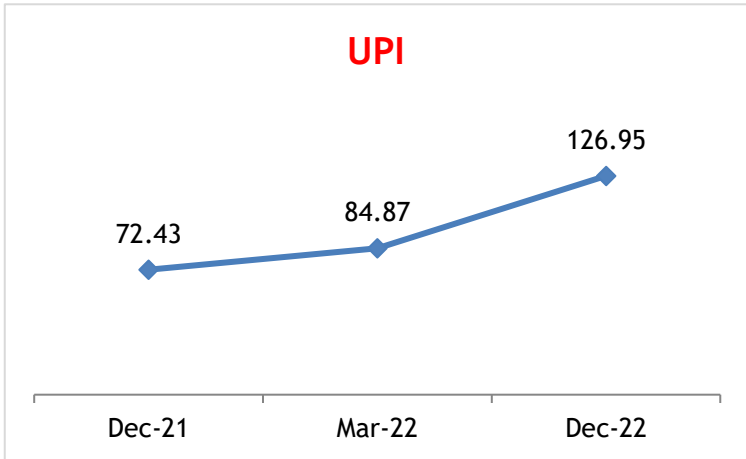
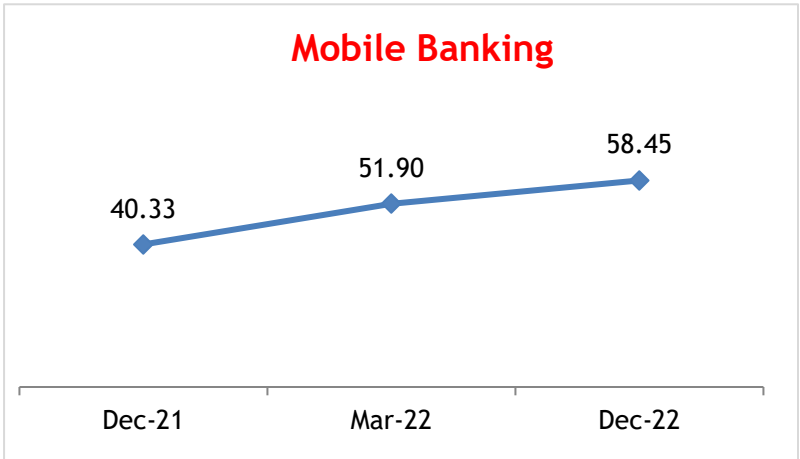
Digital Footprints

(No. in Crores)



Volume of Transactions (QoQ)

(No. in Crores)



Focus on ESG Initiatives

Environmental



- Credit facility to Renewable Energy Sector – ₹11,031 Crores as on 31.12.2022
- ₹ 164 Crore Sanctioned as on 31.12.2022 under Union Green Miles
- Finance to MSME under TReDS :No. of Bills discounted 59,366 of ₹7536 Crores
- Sustainable Development And Business Responsibility Policy 2022-23
- Founding member of Indian Green Building Council (IGBC)

Social



- 30 RSETI Centres, trained 2.73 lakh people with Settlement Ratio of 73%
- Under PMSvanidhi, sanctioned total 75,517 applications of ₹ 124 Crs in 9MFY23
- Women entrepreneurs :Sanctioned 11,526 applications of ₹1,408 Crs 9MFY23
- CSR: ₹4.67 Crs was donated during Q3FY23 through Union Bank Social Foundation

Governance



- Customer Rights Policy
- Related Party Transactions Policy
- Whistle Blower policy
- Gender diversity
- Maiden Policy On Sexual Harassment Of Male/ Transgender

7

Highly Experienced Board of Directors



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

- 30+ years of experience
- Axis Bank, JP Morgan



Ms. A. Manimekhalai, MD & CEO

- 30+ years of experience
- Vijaya Bank, Canara Bank



Mr. Nitesh Ranjan, Executive Director

- 15+ years of experience
- Andhra Bank



Mr. Rajneesh Karnatak, Executive Director

- 27+ years of experience
- Oriental Bank of Commerce, PNB



Mr. Nidhu Saxena, Executive Director

- 25+ years of experience
- Bank of Baroda, UCO Bank



Mr. Ramasubramanian S, Executive Director

- 25+ years of experience
- Canara Bank



Mr. Sameer Shukla, Govt. Nominee Director

- Working as Joint Secretary in Ministry of Finance, GoI



Mr. Arun Kumar Singh, RBI Nominee Director

- 30+ years of experience
- RBI



Mr. Suraj Srivastava, Part time Non-official Director

- 16+ years of experience
- 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

- 24+ years of experience



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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

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 Super App
- 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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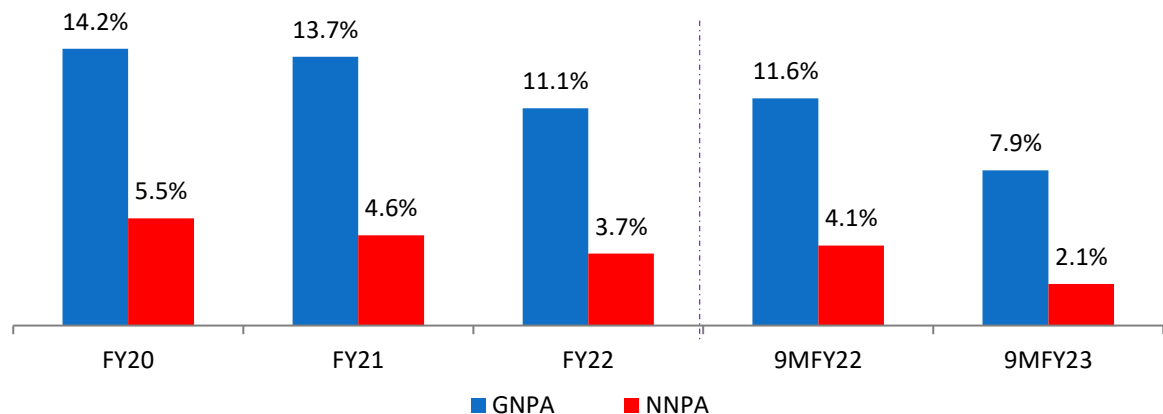
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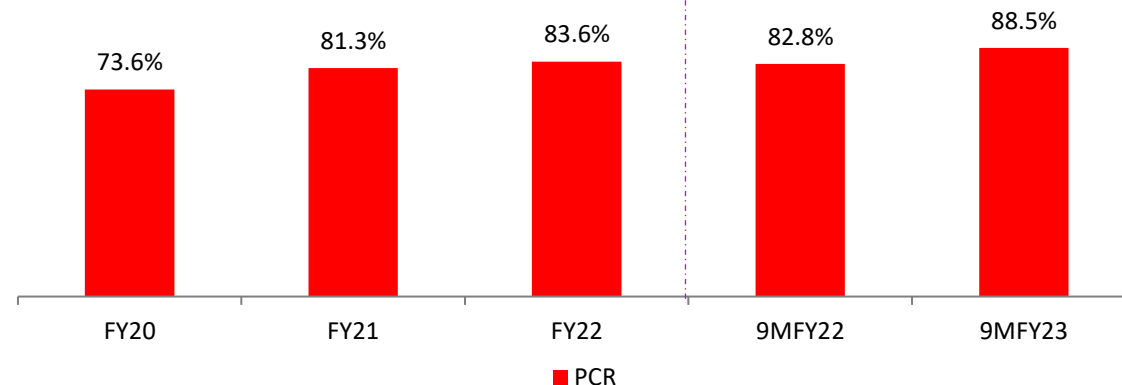
Other Information

Improving asset quality with adequate provisioning

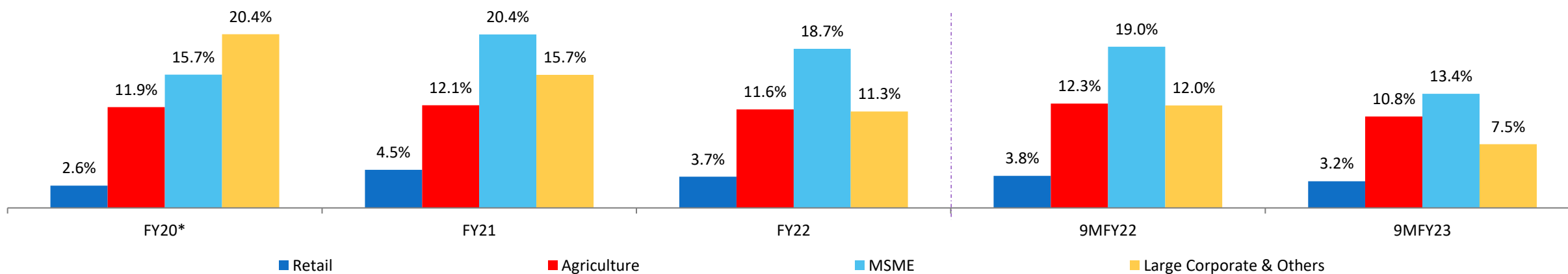
GNPA and NNPA %



PCR



Segment wise GNPA



Figures of FY20 are related to Bank's financials of pre-amalgamation period, hence not comparable with post amalgamation financials of FY21, FY22, 9MFY22 and 9MFY23

Asset Quality – Movement in NPAs

Particulars (INR Cr)	FY20	FY21	FY22	9MFY22	9MFY23
A. Gross NPA opening balance	48,729	97,193	89,788	89,788	79,587
B. Additions	14,911	17,443	22,877	17,205	9,724
C. Reductions	14,555	24,849	33,079	29,207	25,541
<i>Recoveries</i>	<i>4,267</i>	<i>5,191</i>	<i>5,852</i>	<i>3,956</i>	<i>5,343</i>
<i>Up-gradation</i>	<i>1,871</i>	<i>2,674</i>	<i>7,743</i>	<i>6,579</i>	<i>3,702</i>
<i>Write off</i>	<i>8,417</i>	<i>16,984</i>	<i>19,484</i>	<i>18,672</i>	<i>16,496</i>
Gross NPA Closing balance (A+B-C)	49,085	89,788	79,587	77,787	63,770
GNPA %	14.15	13.74	11.11	11.62	7.93
Net NPA	17,303	27,281	24,303	25,258	16,195
NNPA %	5.49	4.62	3.68	4.09	2.14
PCR%	73.64	81.27	83.61	82.8	88.5
Credit Cost %	3.51	2.13	1.74	1.7	1.56

Figures of FY20 are related to Bank's financials of pre-amalgamation period, hence not comparable with post amalgamation financials of FY21, FY22 9MFY22 and 9MFY23

Asset Quality – COVID resolution framework and SMA position

Restructuring Book (31st December, 2022)

Segment (INR Cr)	RF1.0	RF2.0
MSME	1,399	2,921
Personal Loans	3,127	6,049
Agriculture Allied	--	311
Corporate Loans	5,309	--
Total	9,835	9,281

SMA Position (INR 5 Cr and above)

Category	31 st Dec 2021		31 st Dec 2022	
	O/s Amount	% to Gross advances	O/s Amount	% to Gross advances
SMA-0	2,448	0.37	2,480	0.31
SMA-1	2,111	0.31	1,061	0.13
SMA-2	2,388	0.36	2,252	0.28
Total	6,947	1.04	5,793	0.72

NCLT A/Cs

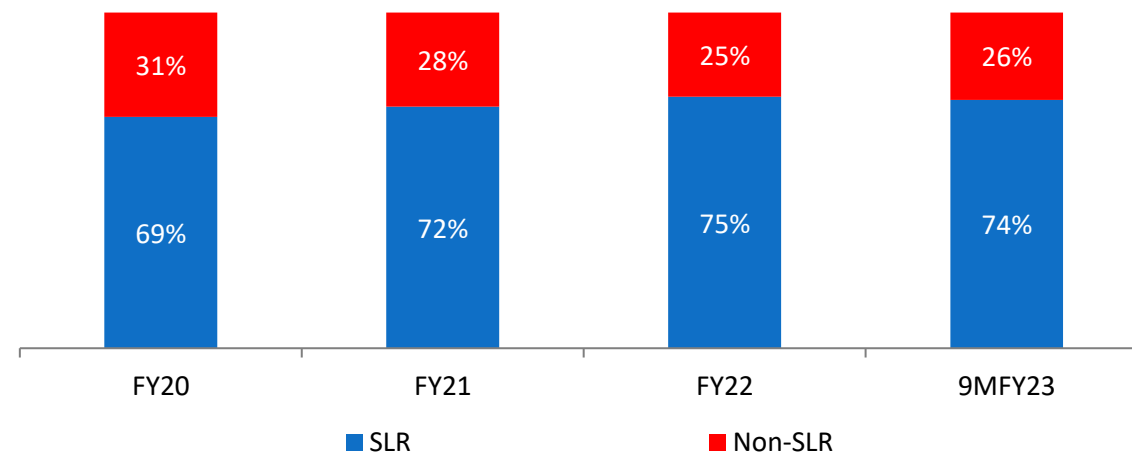
₹ 61,233 Cr (584 A/c)

Provision for NCLT A/c: 98.31%

Investments

Composition of Investments

Category	Mar-20	Mar-21	Mar-22	Dec-22
SLR	1,05,631	2,40,298	2,64,164	2,52,678
Non-SLR	47,319	95,885	88,838	88,150
<i>Commercial Paper</i>	5,777	6,715	6,401	5,628
<i>Certificate of Deposits</i>	1,556	2,884	1,703	3,501
<i>Mutual Funds</i>	406	746	318	616
<i>Shares</i>	3,037	5,104	5,145	5,027
<i>Bonds & Debentures</i>	34,283	75,903	70,944	69,122
<i>Others</i>	2,260	4,533	4,327	4,256
Total	1,52,950	3,36,183	3,53,002	3,40,828



Classification and Duration of Investments

Category (31 st Dec 2022)	Amount (INR Cr)	M-Duration %
Available for sale (Domestic)	65,086	1.34
<i>Non-SLR</i>	34,963	0.67
<i>SLR</i>	30,123	2.53

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

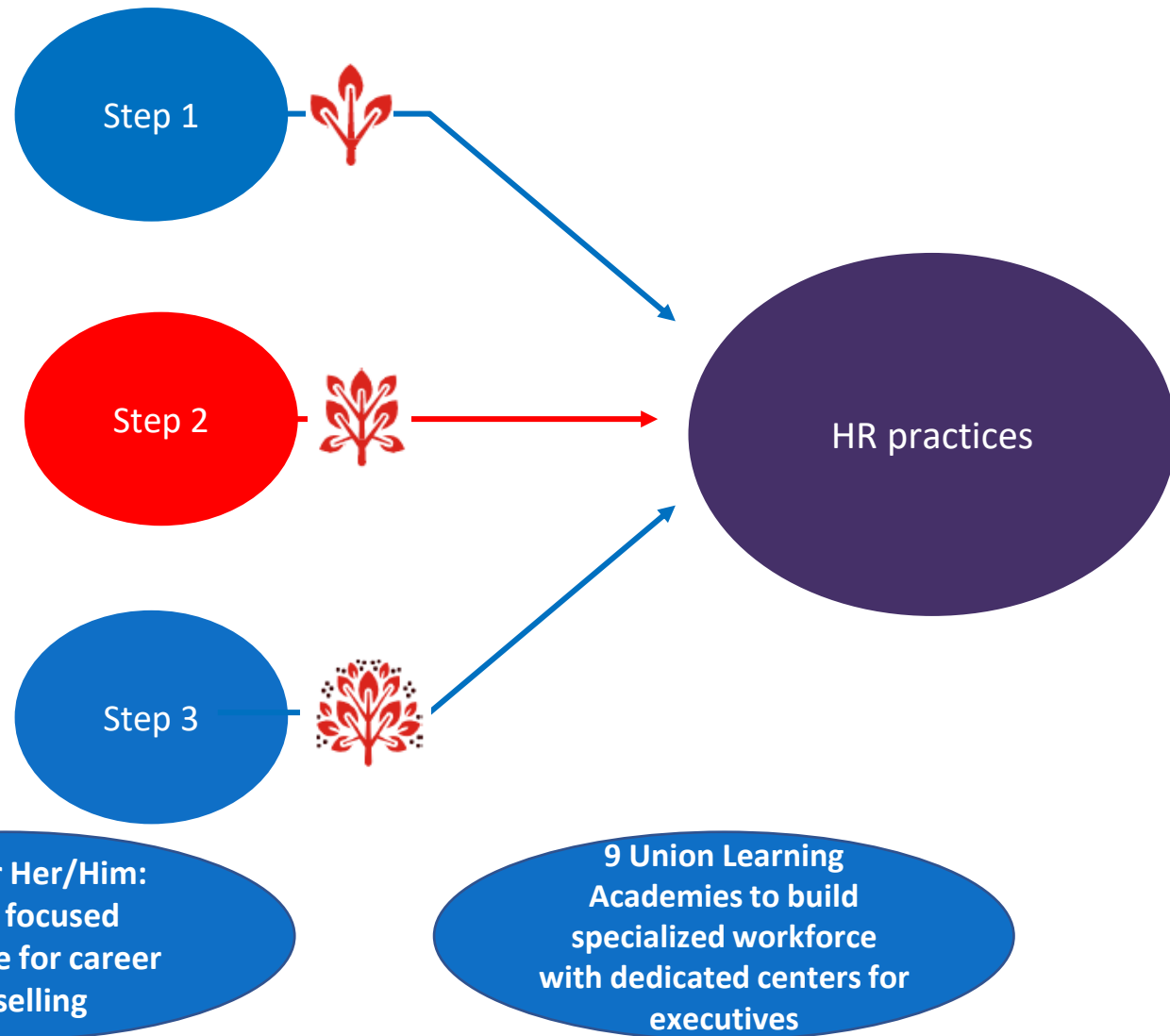
- Unique Role & Measurable KRAs for entire workforce
- Job Families to build specialized, future ready skill-sets

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



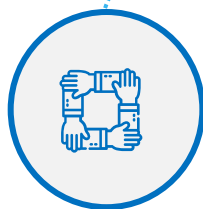
Awards and Accolades

Won 6 IBA Awards-2022

Best Technology Bank



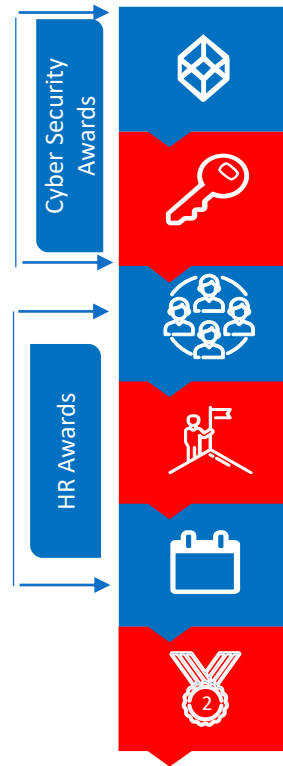
Best Fintech
Collaboration



Best IT Risk
Management



Best Technology Talent



Security Leader of the Year (BFSI) under DSCI AISS Award-2022

Best Security Practices (BFSI) under DSCI AISS Award-2022

BAI Global Innovation Award for Innovation in HR Transformation

Most Preferred Workplaces in BFSI 2022 under Team Marksmen Award

NCPEDP- LTIMindtree Helen Keller Awards-2022 for Role Model Companies (on equal opportunities for persons with disabilities)

2nd Rank under EASE 5.0 in Q1 & Q2 FY23

IBA Awards

2nd

Best AI & ML Bank

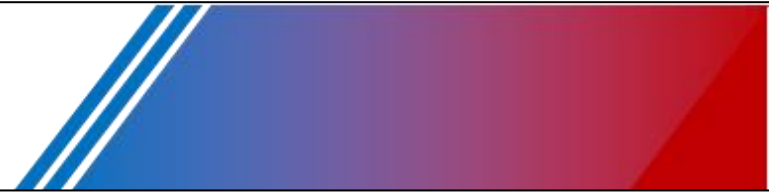
Best Financial Inclusion



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



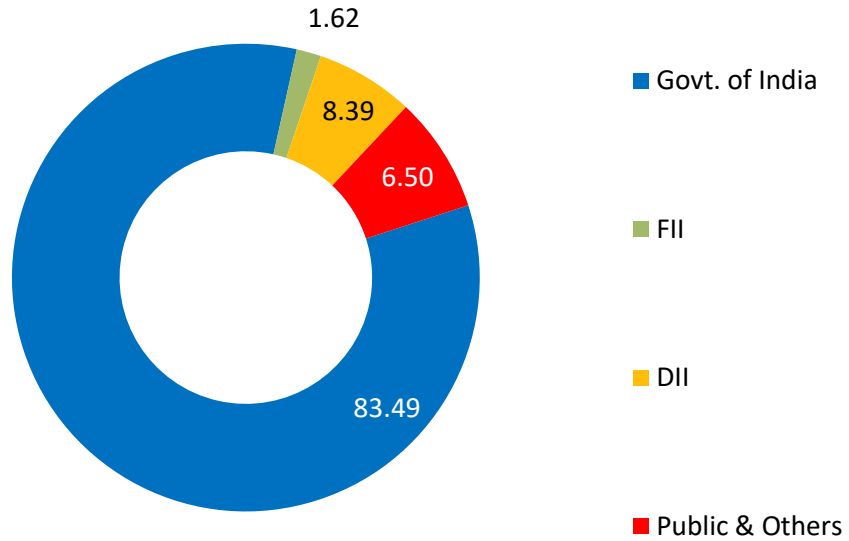
Union Bank
of India
A Government of India Undertaking



Annexures

Shareholding Pattern

Shareholding Pattern (%) as on 31st December, 2022



Particulars	As on 31.12.2022
Share Capital (INR Cr)	6,835
No. of Equity Shares (# in Cr)	683.47
Promoters Holding (%)	83.49%
Market Cap (INR Cr)*	54,950

* Closing Price taken from NSE as of 31st Dec, 2022 (INR 80.40)

Standalone Profit & Loss

Parameters (INR Cr)		FY20	FY21	FY22	9MFY22	9MFY23
1.	Interest on Advances	25,078	45,766	45,236	33,781	41,101
2.	Interest on Investments	10,572	20,574	19,943	14,947	15,901
3.	Other Interest Income	1,581	2,428	2,766	2,042	1,737
4.	Total Interest Income (1+2+3)	37,231	68,767	67,944	50,770	58,739
5.	Interest on Deposits	24,026	40,807	37,454	27,729	31,636
6.	Other Interest Expenses	1,768	3,272	2,703	2,023	2,588
7.	Total Interest Expense (5+6)	25,794	44,079	40,157	29,752	34,224
8.	Net Interest Income (4-7)	11,437	24,688	27,786	21,017	24,515
9.	Non Interest Income	5,261	11,744	12,525	9,282	9,364
10.	Operating Income (8+9)	16,698	36,432	40,311	30,299	33,879
11.	Operating Expenses	7,516	16,766	18,438	13,946	15,235
12.	Operating profit	9,182	19,667	21,873	16,353	18,644
13.	Provisions	12,079	16,761	16,641	12,561	12,993
14.	Net Profit	(2,898)	2,906	5,232	3,793	5,651

Figures of FY20 are related to Bank's financials of pre-amalgamation period, hence not comparable with post amalgamation financials of FY21, FY22, 9MFY22 and 9MFY23
Figures are rounded off

Standalone Balance Sheet

Parameters (INR Cr)	FY20	FY21	FY22	9MFY22	9MFY23
Liabilities					
Capital	3,423	6,407	6,835	6,835	6,835
Reserves and surplus	30,363	58,070	63,741	63,822	69,515
Deposits	4,50,668	9,23,805	10,32,393	9,37,455	10,65,027
Borrowings	52,486	51,837	51,179	54,030	57,596
Other Liabilities and Provisions	13,743	31,587	33,443	33,591	37,681
Total	5,50,683	10,71,706	11,87,591	10,95,733	12,36,654
ASSETS					
Cash and Balances with Reserve Bank of India	20,118	37,880	46,113	44,001	55,769
Balances with Banks and Money at call and Short Notice	34,988	46,530	73,388	43,179	30,158
Investments	1,52,414	3,31,512	3,48,507	3,31,832	3,35,165
Advances	3,15,049	5,90,983	6,61,005	6,16,813	7,56,440
Fixed Assets	4,763	7,344	7,191	7,071	7,118
Other Assets	23,351	57,457	51,387	52,837	52,004
Total	5,50,683	10,71,706	11,87,591	10,95,733	12,36,654

Figures of FY20 are related to Bank's financials of pre-amalgamation period, hence not comparable with post amalgamation financials of FY21, FY22, 9MFY22 and 9MFY23

Figures are rounded off

Sector wise exposure

Particulars (INR Cr)	9MFY22		9MFY23	
	Outstanding	%mix to domestic advances	Outstanding	%mix to domestic advances
Infrastructure	1,10,598	16.92	1,16,437	14.87
NBFCs and HFCs	70,218	10.74	1,06,400	13.59
Basic Metals	22,904	3.50	23,403	2.99
Food Processing	18,423	2.82	21,898	2.80
Petroleum, Coal Products & Nuclear Fuels	6,637	1.02	22,845	2.92
Total	2,28,780	35.0	2,90,983	37.16