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भारत सरकार का उपक्रम



Union Bank  
of India

A Government of India Undertaking

# Investor Presentation

## Financial Results Q3 FY24



e-Rupee



Women Empowerment  
(only PSB to have Women's Hockey Team)



Digital KCC



ESG Initiatives



Union SWAR  
(Employee Wellness Program)



Uni Pay Plus



### Global Business mix - ₹ 20.68 Trillion

- Advances: ₹ 8.96 Trillion
- Deposits : ₹ 11.72 Trillion



### 8,479 Branches & 9,889 ATMs

#### Branches Share

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



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



18,900+ Business Correspondents



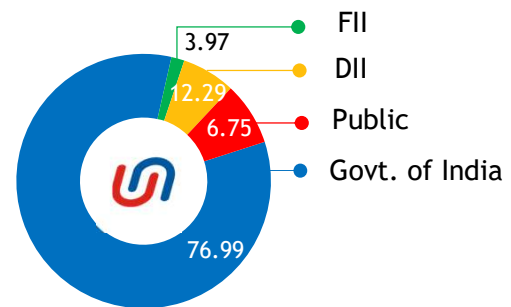
76,300 + Employees



5<sup>th</sup> Largest PSB in Business Mix\*

9.3% Share among PSBs in Business\*

### Shareholding (%)



### Centralized Processing Centres



135 MSME Loan Points



105 Union MSME First Branches



159 Retail Loan Points & 43 Agriculture Loan Points



1,685 Gold Loan Points









9 SAMBs & 29 ARBs



19 LCBs & 40 MCBs

\*As of Sep-23

*Guidance vs Actuals*

Key Parameters	Mar-24 (Guidance)	Dec-23(9M) (Actual Y-o-Y)
 Advances Growth (YoY)	10 - 12%	11.4%
 Deposits Growth (YoY)	8-10%	10.1%
 NIM %	~3.00%	3.1%
 GNPA %	< 6.00%	4.83%
 Slippages	~ Rs. 12,000 Cr	Rs. 8,554 Cr
 Recovery	~ Rs. 16,000 Cr	Rs. 13,783 Cr

Strong Operating Performance (9MFY24)

Deposits



10.09% YoY

Deposit growth

RAM



13.85% YoY

Robust growth in RAM advances

Advances



11.44% YoY

Consistent & Sustained Credit Growth

Operating Profit



₹ 21,678 Cr

Increased by 16.27% YoY

Net Profit



₹ 10,338 Cr

Increased by 82.94% YoY

Margin



NII ₹ 27,134 Cr

Increased by 10.68% YoY

Efficiency



Credit Cost 0.77%

Improved by 79 bps YoY

Profitability



RoA 1.05%

RoE 16.56%

Improved by 43 bps YoY  
Improved by 425 bps YoY

Capital



CRAR 15.03%

CET-1 11.71%

Improved by 58 bps YoY  
Improved by 100 bps YoY

Asset Quality



GNPA 4.83%

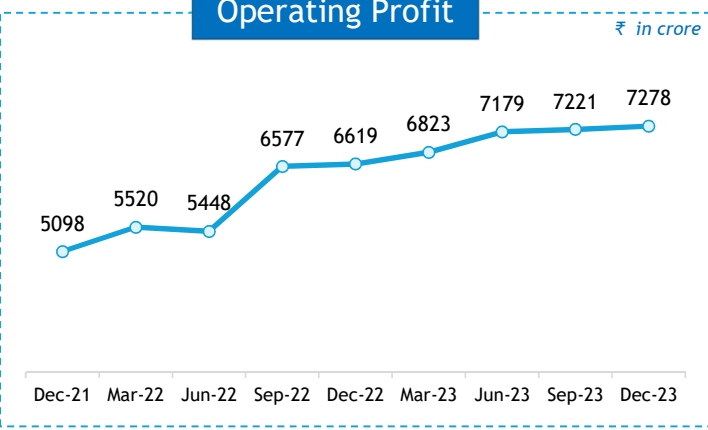
NNPA 1.08%

PCR 92.54%

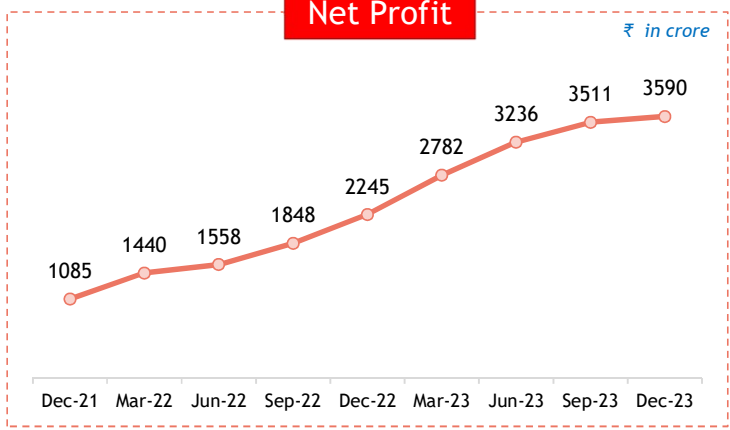
Improved by 310 bps YoY  
Improved by 106 bps YoY  
Improved by 404 bps YoY

**Improved Profitability**

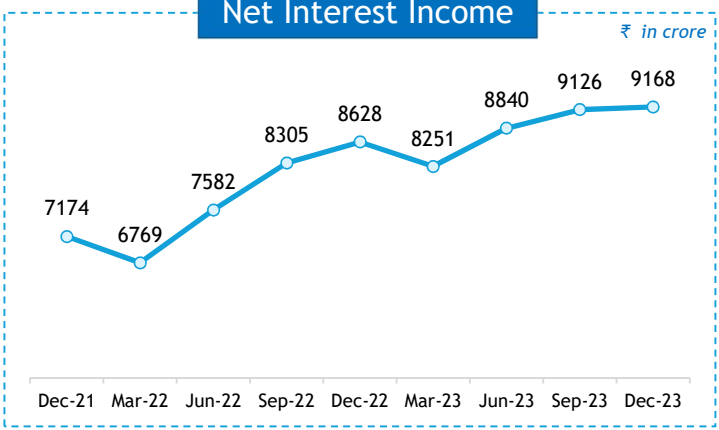
**Operating Profit**



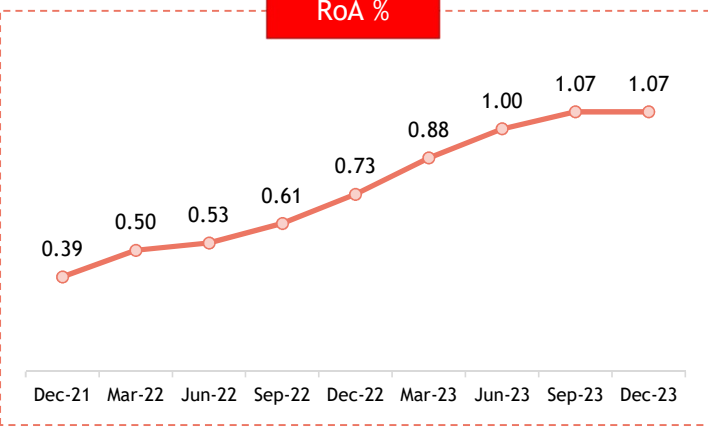
**Net Profit**



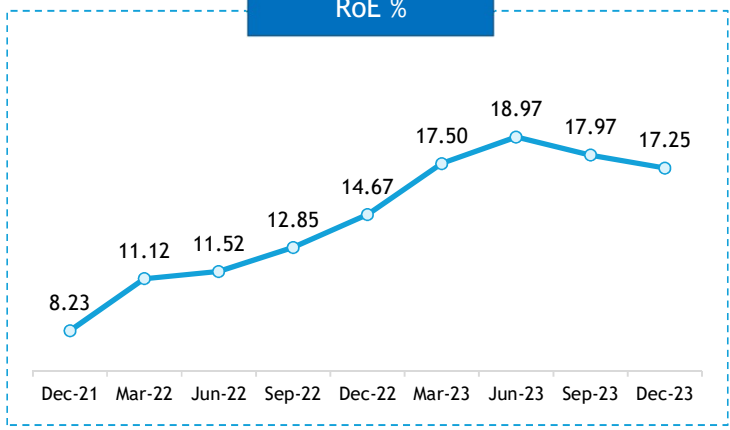
**Net Interest Income**



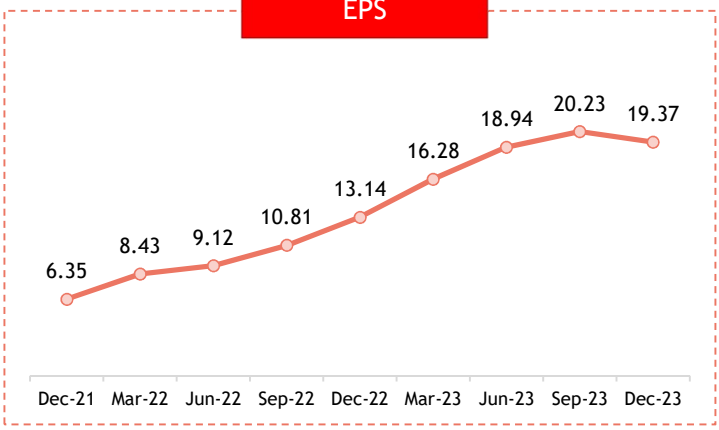
**RoA %**



**RoE %**



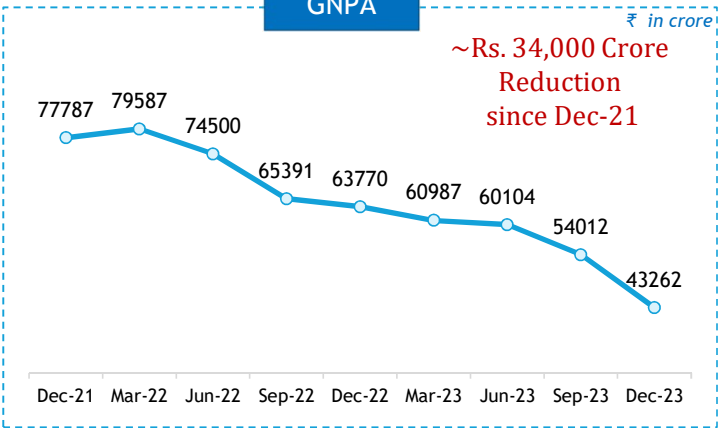
**EPS**



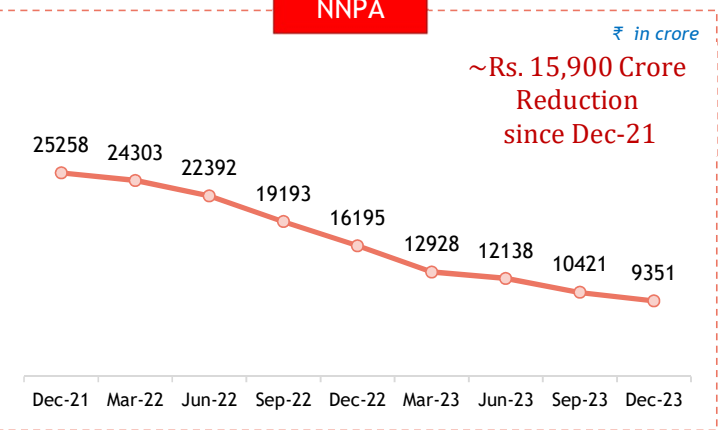
₹ in crore

**Improved Asset Quality**

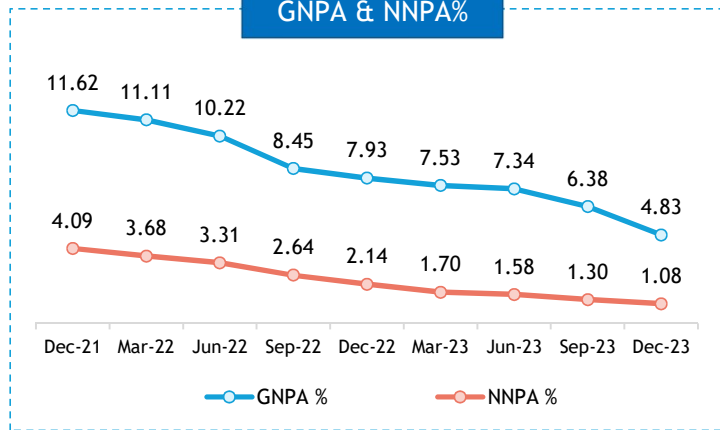
**GNPA**



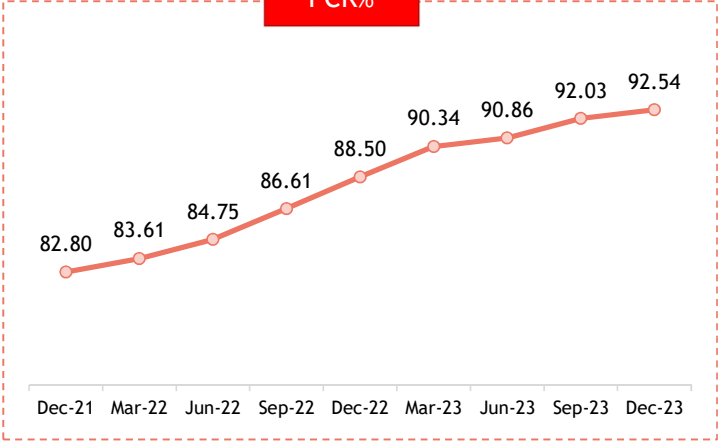
**NNPA**



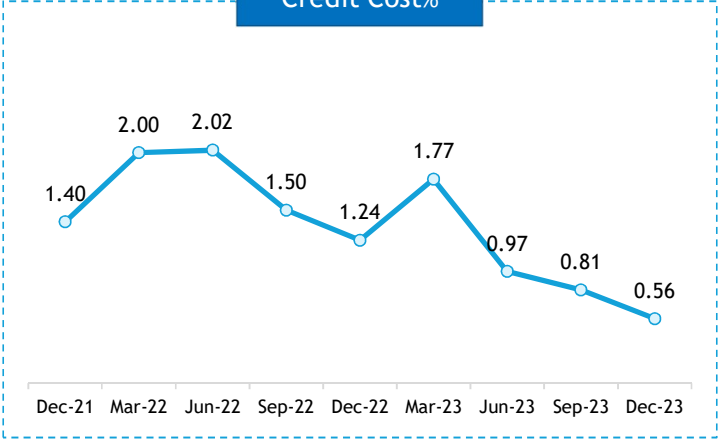
**GNPA & NNPA%**



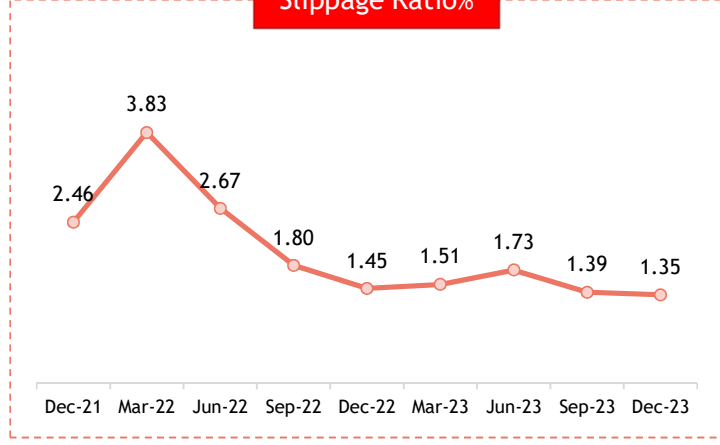
**PCR%**



**Credit Cost%**



**Slippage Ratio%**





₹ in crore

**Robust & diversified Credit Growth**

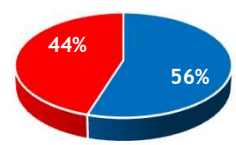
Particulars	Dec-22	Mar-23	Sep-23	Dec-23	YoY(%)
Gross Advances	8,04,015	8,09,905	8,47,214	8,95,974	11.44
- Domestic	7,83,008	7,85,302	8,21,437	8,66,689	10.69
- Overseas	21,007	24,603	25,777	29,285	39.41

Particulars	Dec-22	Mar-23	Sep-23	Dec-23	YoY(%)
Retail	1,54,037	1,59,702	1,68,256	1,73,445	12.60
Agriculture	1,50,652	1,51,993	1,65,506	1,77,583	17.88
MSME	1,23,737	1,25,022	1,33,822	1,36,746	10.51
LC & Others	3,75,589	3,73,188	3,79,630	4,08,200	8.68

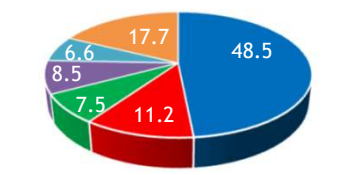
Credit / Deposit Ratio	
Global	77.8%
Domestic	75.3%
2Y - CAGR	
Advances	15.7%
RAM	15.8%
Corporate	15.6%

**Consistent & sustained growth in RAM Advances**

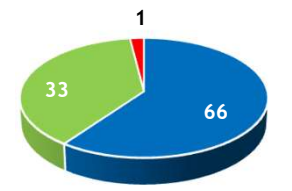
Composition%



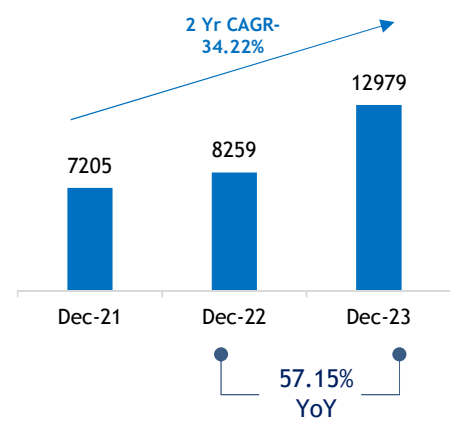
Retail %



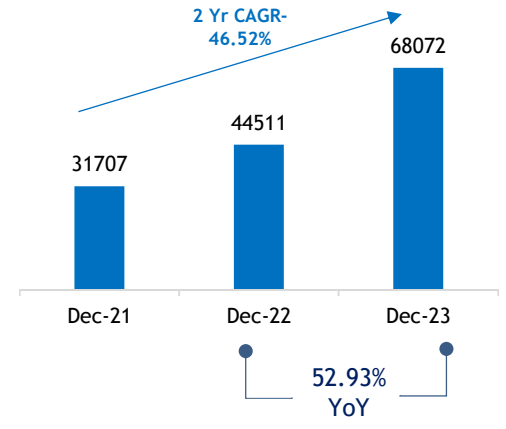
Retail-Bureau Scores (%)



Education Loans



Gold Loans



■ RAM ■ LC & Others

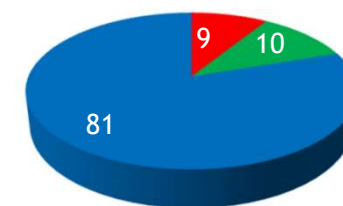
■ Home Loans ■ Vehicle Loans  
■ Education Loans ■ Mortgage Loans  
■ Personal Loans ■ Others

■ >=750 ■ 700-749 ■ <700

**Credit to Industries**

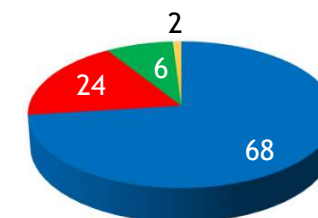
S No	Sectors	(% Share in Domestic Advances)			
		Dec-22		Dec-23	
		₹ In Crore	% Share	₹ In Crore	% Share
1	Infrastructure	1,16,437	14.87	99,720	11.51
	-Power	43,710	-	41,729	-
	-Renewable Energy	4,400	-	10,219	-
	w/w Wind	781	-	451	-
	Solar	1,737	-	6,439	-
	-Thermal	27,379	-	20,869	-
	-Govt. PSU (Power)	21,297	-	26,353	-
	-Non-PSU (Power)	22,413	-	15,376	-
	-Road	21,557	-	22,113	-
	-HAM	3,151	-	5,559	-
2	NBFCs and HFCs	1,06,400	13.59	1,25,540	14.49
	-HFCs	35,467	-	38,950	-
	-PSU & PSU Backed NBFCs	32,659	-	34,775	-
	-Pvt. NBFCs	38,274	-	51,815	-
3	Basic Metals	23,514	3.00	25,087	2.89
4	Petroleum/Coal/Nuclear	22,845	2.92	9,709	1.12
5	Food Processing	21,975	2.81	26,798	3.09
6	Chemical & Chemical Products	15,208	1.94	15,588	1.80
7	Textiles	16,049	2.05	16,832	1.94
	<b>Total</b>	<b>3,22,428</b>	<b>41.18</b>	<b>3,19,274</b>	<b>36.84</b>

**Rating-Corporate Loans (>25 Cr)**



■ BB & Below ■ BBB ■ A & Above

**NBFC -Rating Profile of Standard Exposure (%)**



■ AAA ■ AA ■ A ■ BBB & Lower



₹ in crore

**Deposit Growth**

Particulars	Dec-22	Mar-23	Sep-23	Dec-23	Y-o-Y(%)
Total Deposits	10,65,027	11,17,716	11,37,628	11,72,455	10.09
- Domestic Deposits	10,63,509	11,06,089	11,20,185	11,54,325	8.54
- CASA(%) Domestic	35.35	35.62	34.66	34.40	-95 bps

**2Y - CAGR**

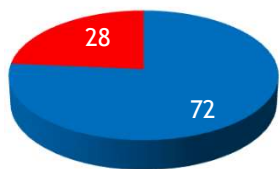
Global Deposits **11.8%**

Current Deposits **9.0%**

**Liquidity Position**

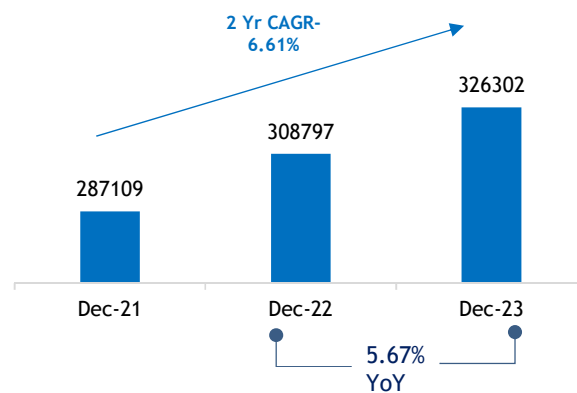
Particulars	As on 31.12.23
Avg. LCR	125.82%
NSFR	129.17%

**Composition of Deposits (%)**

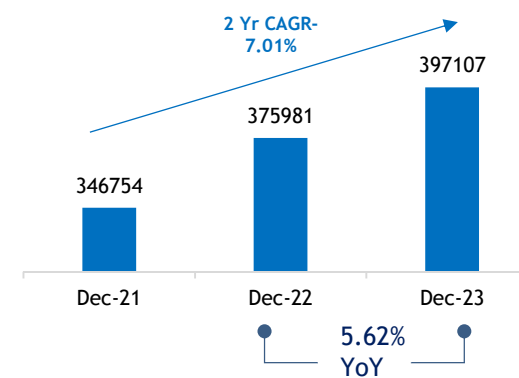


■ CASA+ Retail TD ■ Bulk Term Dep

**Savings Deposits**

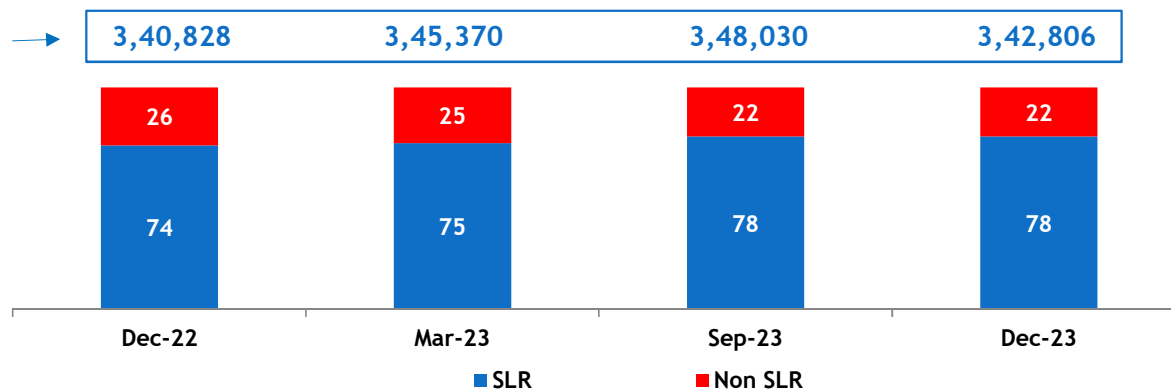


**CASA Deposits**



### Investment Portfolio

Domestic Investments →



Particulars (Domestic)	Dec-22	Mar-23	Sep-23	Dec-23	Dec-22	Mar-23	Sep-23	Dec-23
	₹ in crore				M-Duration (%)			
Available for Sale	65,086	65,189	78,862	67,483	1.34	1.32	1.19	1.79
-SLR	34,963	37,798	50,770	38,798	0.67	0.68	0.69	1.45
-NON SLR	30,123	27,391	28,092	28,685	2.53	2.78	2.62	2.57

Composition of Domestic Investments		
Category	Dec-22	Dec-23
SLR Investments	2,52,678	2,67,367
Non-SLR Investments	88,150	75,439
Commercial Paper	5,628	4,053
Certificate of Deposits	3,501	1,380
Mutual Funds	616	470
Shares	5,027	5,100
Bonds & Debentures	69,122	59,947
Others	4,256	4,489
<b>Total Investments</b>	<b>3,40,828</b>	<b>3,42,806</b>

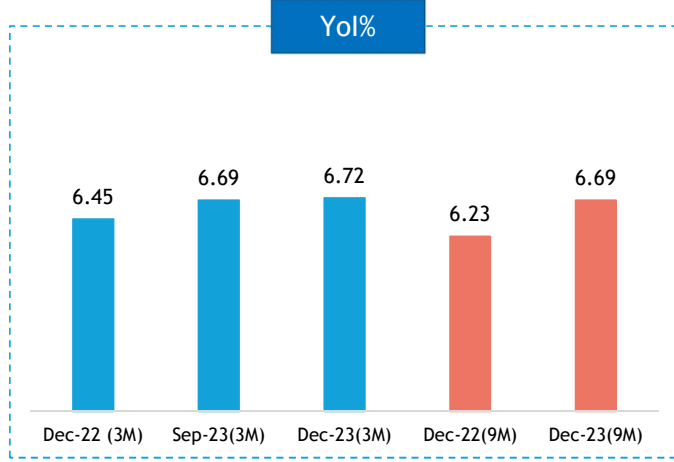
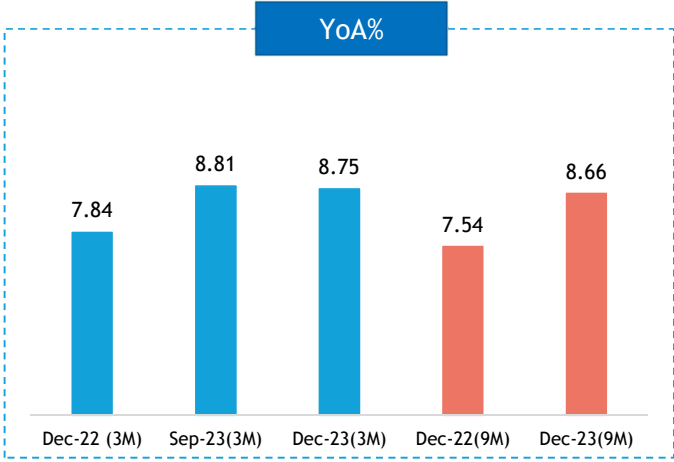
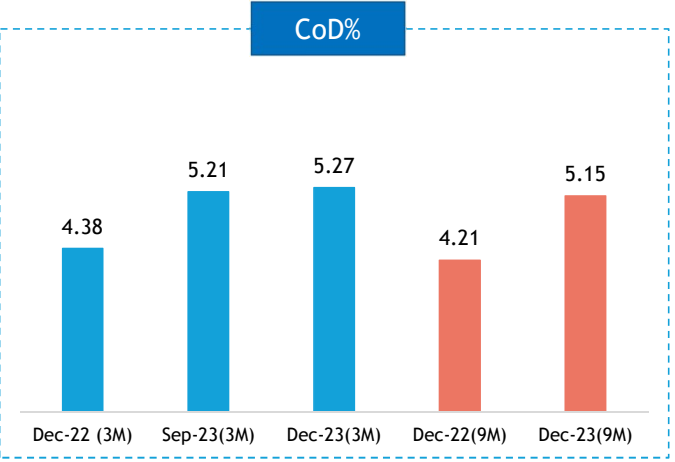
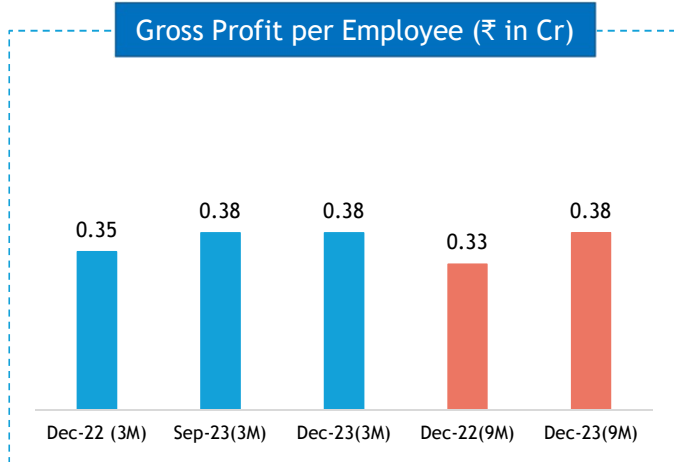
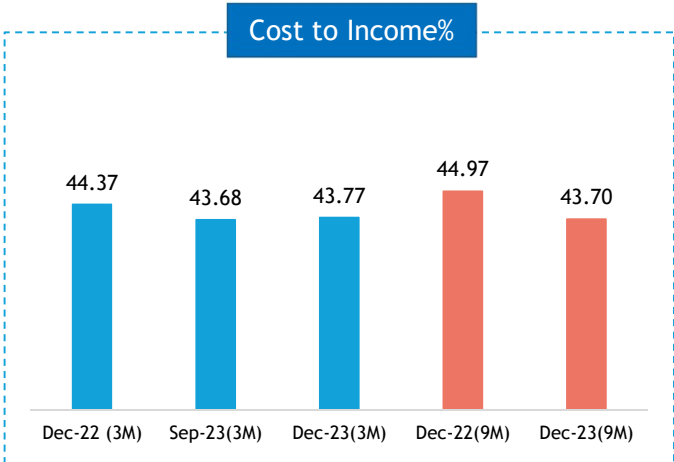
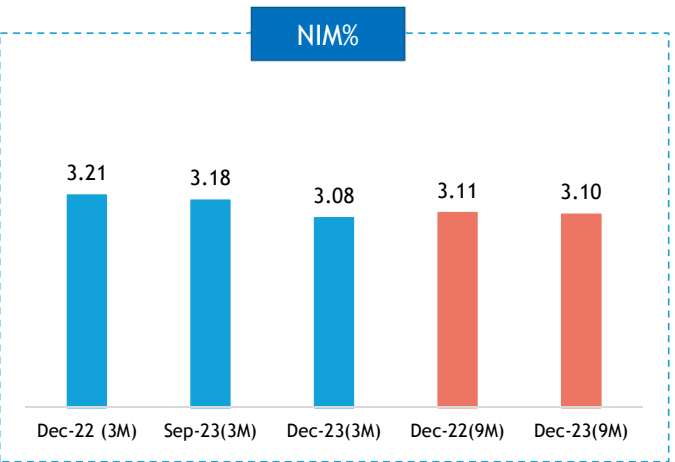
## Profit & Loss Statement

Parameter	Dec-22 (3M)	Mar-23 (3M)	Jun-23 (3M)	Sep-23 (3M)	Dec-23 (3M)	Y-o-Y%	Dec-22 (9M)	Dec-23 (9M)	Y-o-Y%
Interest Income	20,883	22,005	23,478	24,587	25,363	21.45	58,739	73,428	25.01
Interest Expense	12,255	13,754	14,638	15,461	16,195	32.15	34,224	46,294	35.27
<b>Net. Interest Income</b>	<b>8,628</b>	<b>8,251</b>	<b>8,840</b>	<b>9,126</b>	<b>9,168</b>	<b>6.26</b>	<b>24,515</b>	<b>27,134</b>	<b>10.68</b>
Non-Interest Income	3,271	5,269	3,903	3,695	3,774	15.39	9,364	11,373	21.45
- Fee based Income	1,710	1,699	2,133	1,903	2,132	24.64	4,991	6,168	23.59
w/w Processing charges	268	309	278	417	361	34.70	871	1,055	21.13
Comm. On Insurance Business	88	92	56	90	97	10.23	233	243	4.29
Comm. On Govt Business	24	30	14	21	27	12.50	89	62	-30.34
Comm. On CMS	103	108	106	118	233	126.21	296	456	54.05
- Treasury Income	471	608	775	681	611	29.79	1,288	2,066	60.38
w/w Profit on Sale of Investments	156	202	545	251	359	129.30	597	1,155	93.61
Exchange Profit	243	217	261	234	285	17.51	596	780	30.94
- Recovery in W/O	1,090	2,954	692	856	1,026	-5.88	2,596	2,574	-0.85
Operating Income	11,899	13,520	12,743	12,821	12,942	8.77	33,879	38,507	13.66
Operating Expenses	5,280	6,696	5,564	5,600	5,665	7.29	15,235	16,829	10.46
<b>Operating Profit</b>	<b>6,619</b>	<b>6,823</b>	<b>7,179</b>	<b>7,221</b>	<b>7,278</b>	<b>9.95</b>	<b>18,644</b>	<b>21,678</b>	<b>16.27</b>
Provisions	4,374	4,041	3,943	3,709	3,688	-15.70	12,993	11,340	-12.72
<b>Net Profit</b>	<b>2,245</b>	<b>2,782</b>	<b>3,236</b>	<b>3,511</b>	<b>3,590</b>	<b>60.00</b>	<b>5,651</b>	<b>10,338</b>	<b>82.94</b>

**Provisions**

Parameter	Dec-22 (3M)	Mar-23 (3M)	Mar-23 (12M)	Jun-23 (3M)	Sep-23 (3M)	Dec-23 (3M)	Dec-22 (9M)	Dec-23 (9M)
NPAs	2,443	3,567	12,479	1,984	1,691	1,226	8,912	4,902
Provision on Non Performing Investments	861	496	1,915	-107	-124	94	1,419	-136
Standard Assets	-290	-1,094	-1,148	56	196	414	130	669
Taxation (including Deferred Tax Assets)	1,338	1,105	3,704	1,938	1,942	1,940	2,599	5,819
Others	22	-33	84	72	4	14	-67	86
<b>Total</b>	<b>4,374</b>	<b>4,041</b>	<b>17,034</b>	<b>3,943</b>	<b>3,709</b>	<b>3,688</b>	<b>12,993</b>	<b>11,340</b>
Credit Cost(%)	1.24	1.77	1.64	0.97	0.81	0.56	1.56	0.77

**Key Ratios**



₹ in crore

Movement of NPAs

Parameter	Dec-22 (3M)	Mar-23 (3M)	Jun-23 (3M)	Sep-23 (3M)	Dec-23 (3M)	Dec-22 (9M)	Dec-23 (9M)
Gross NPA - Opening	65,391	63,770	60,987	60,104	54,012	79,587	60,987
Add : Additions	2,567	2,794	3,241	2,632	2,681	9,724	8,554
-Balance increase in existing NPA	262	107	209	105	280	1,132	594
-Fresh slippages	2,305	2,687	3,032	2,527	2,401	8,592	7,960
Less : Reductions	4,188	5,577	4,124	8,724	13,431	25,541	26,279
-Cash Recovery	1,702	1,934	1,166	1,722	2,725	5,343	5,613
-Up-gradation	1,237	964	1,001	984	1,388	3,702	3,373
-Write Off	1,249	2,679	1,957	6,018	9,318	16,496	17,293
Gross NPAs- Closing	63,770	60,987	60,104	54,012	43,262	63,770	43,262
Gross NPA (%)	7.93	7.53	7.34	6.38	4.83	7.93	4.83
Net NPA	16,195	12,928	12,138	10,421	9,351	16,195	9,351
Net NPA (%)	2.14	1.70	1.58	1.30	1.08	2.14	1.08
Total Recovery(incl. TWO)	4,664	6,534	3,564	4,257	5,962	13,609	13,783
Delinquency Ratio(%)	1.45	1.51	1.73	1.39	1.35	2.04	1.52
PCR%	88.50	90.34	90.86	92.03	92.54	88.50	92.54



₹ in crore

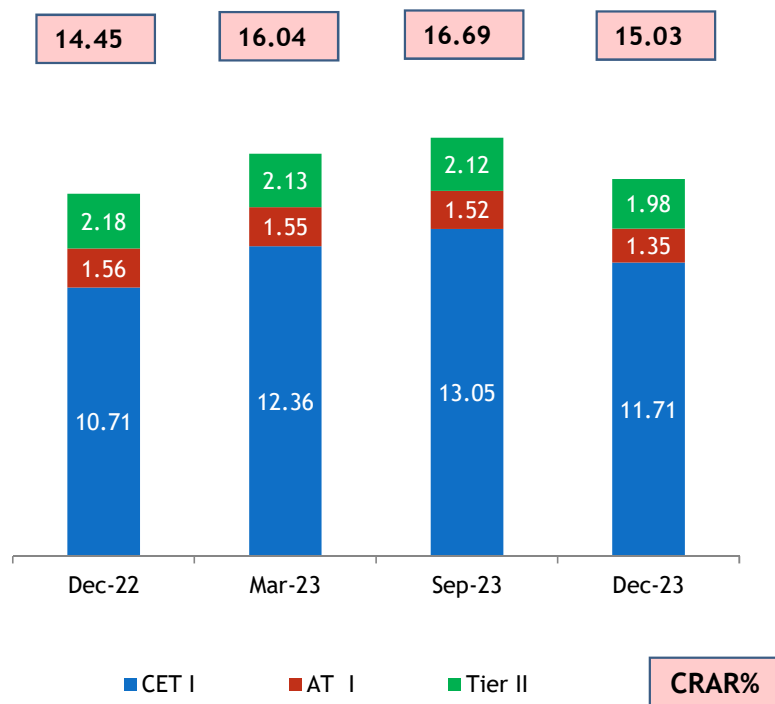
### Sectoral Asset Quality

Segment	Slippages During					Outstanding NPA as on					Sectoral NPA (%)	
	Dec-22 (3M)	Mar-23 (3M)	Jun-23 (3M)	Sep-23 (3M)	Dec-23 (3M)	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Dec-22	Dec-23
Retail Loans	450	406	502	506	512	4,848	4,693	4,880	4,688	3,930	3.15	2.27
Agriculture	819	1,171	748	1,004	961	16,192	15,607	15,245	14,793	15,125	10.75	8.52
MSME	791	1,077	766	827	605	16,604	15,652	15,489	14,095	11,199	13.42	8.19
LC & Others	507	140	1,225	295	603	26,126	25,035	24,490	20,436	13,008	7.50	3.19
<b>Total</b>	<b>2,567</b>	<b>2,794</b>	<b>3,241</b>	<b>2,632</b>	<b>2,681</b>	<b>63,770</b>	<b>60,987</b>	<b>60,104</b>	<b>54,012</b>	<b>43,262</b>	<b>7.93</b>	<b>4.83</b>

Segment	Restructuring							
	RF 1.0 as on				RF 2.0 as on			
	Dec-22	Mar-23	Sep-23	Dec-23	Dec-22	Mar-23	Sep-23	Dec-23
MSME	1,399	1,062	957	894	2,921	2,478	2,010	1,900
Personal Loans	3,127	2,985	1,974	1,923	6,049	5,914	4,444	4,345
Agriculture Allied	--	--	--	--	311	270	216	212
Corporate Loans	5,309	5,117	4,920	4,797	--	--	--	--
<b>Total</b>	<b>9,835</b>	<b>9,164</b>	<b>7,851</b>	<b>7,614</b>	<b>9,281</b>	<b>8,662</b>	<b>6,670</b>	<b>6,457</b>

Category	SMA Position (Rs. >5 crs)			
	O/s Amount			
	Dec-22	Mar-23	Sep-23	Dec-23
SMA-0	2,480	1,429	1,384	2,733
SMA-1	1,061	3,058	665	807
SMA-2	2,252	553	2,366	1,537
<b>Total</b>	<b>5,793</b>	<b>5,040</b>	<b>4,415</b>	<b>5,077</b>

**Capital Adequacy Ratio (%)**



**Rating / Outlook upgraded by Domestic Rating Agencies**

Rating Agency	AT-1	Tier-II	
CRISIL	AA+/Stable	AAA/Stable	▲
ICRA	--	AAA/Stable	▲
India Ratings	AA/positive	AA+/positive	▲
CARE	AA+/Stable	AAA/Stable	▲

**Capital Raising**

₹ in crore

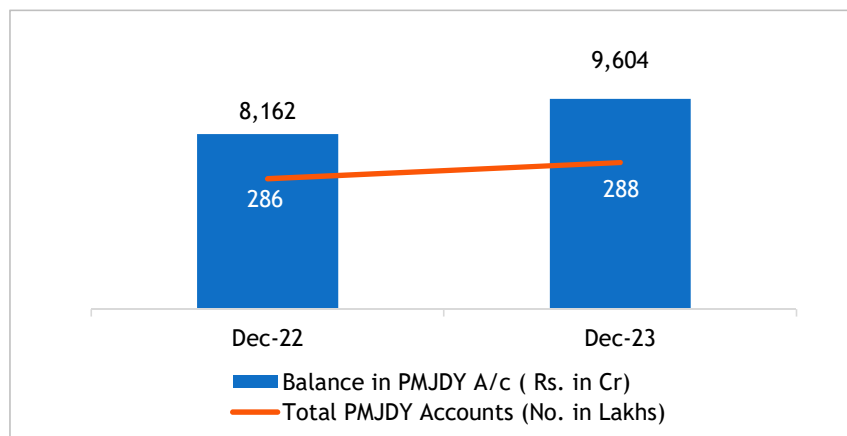
	Equity	AT-1	Tier-2	Total
Board Approved Plan	8,000	1,000	1,100	10,100
Capital Raised	5,000	--	--	5,000

Govt. of India Shareholding reduced to 76.99% from 83.49%

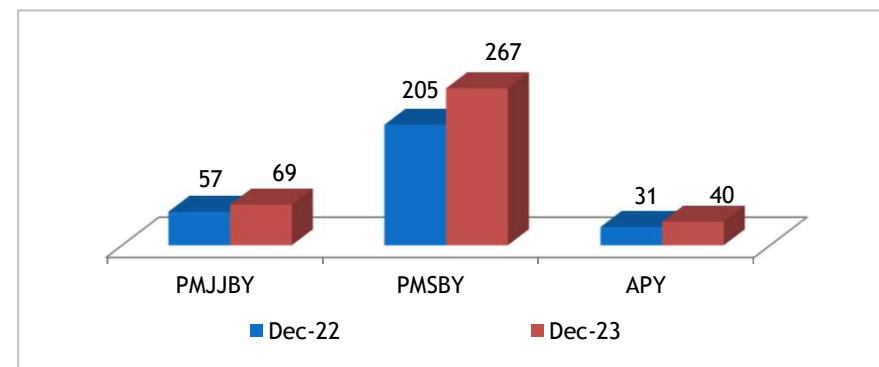
**Inclusive Growth**

Priority Sector Lending		
Particulars	RBI Benchmark (as % of ANBC)	Achieved (as % of ANBC)
Agriculture	18.00	19.09
Small and Marginal Farmers	10.00	12.41
Micro Enterprises	7.50	9.10
Weaker Section	12.00	13.43
Women Beneficiaries	5.00	15.69
<b>Total Priority</b>	<b>40.00</b>	<b>40.64</b>

Government Schemes		
Scheme	No. of Accounts	Amount Sanctioned (₹ in crore)
PMSVANidhi	8,16,276	1,118
Union Guaranteed Emergency Credit Line	3,92,243	16,784
Union Personal Loan for COVID Treatment (UPLCT)	1,236	49
Pradhan Mantri Mudra Yojana (during 9MFY24)	9,82,957	17,492



**Performance under Social Security Schemes (# Lakhs)**



*ESG: Banking for Sustainable Development*



**Environmental**

- 👉 Board Approved ESG Risk Framework & Climate Risk Policy
- 👉 Founding member of Indian Green Building Council (IGBC)
- 👉 Sustainable Development And Business Responsibility Policy
- 👉 Credit facility to **Renewable Energy** Sector till 31.12.2023- ₹ 25,256 Cr
- 👉 ₹ 398 Crore Sanctioned under Union **Green Miles** – Electric Vehicles

**E**



**Social**

- 👉 30 RSETI Centres, trained 3.26 lakh people with Settlement Ratio of 67%
- 👉 Financed **over 3 Lakh** Street vendors ~ ₹481 Cr in 9MFY24 through **PMSvanidhi**
- 👉 Financed over 13,000 **new SHGs** ~₹317 Crore in 9MFY24
- 👉 **Union Nari Shakti:** Sanctioned over 18,000 applications of ₹2,011 Cr in 9MFY24
- 👉 Donation through Union Bank Social Foundation ₹ 12.46 Cr under CSR

**S**



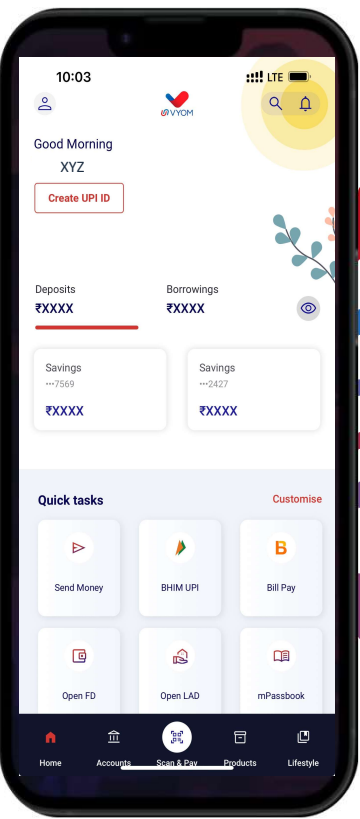
**Governance**

- 👉 Board Composition – Diverse & Independent Directors
- 👉 Related Party Transaction Policy
- 👉 Whistle Blower Policy
- 👉 Corporate Communications Policy
- 👉 Policy on Sexual Harassment of Male/ Transgender at Workplace (Prevention, Prohibition and Redressal)

**G**

**Vyom: Key highlights till date**

Personalized | Seamless



**>25 Mn**  
Users

**350+**  
Features

**₹ 3,500+ Cr**  
Business generated through 13+ lending journeys

**13+ & 10+**  
Asset Journey    Liability Journey

**₹ 56 Cr**  
Business generated from 3rd party products

**700+ Mn**  
Monthly UPI transactions facilitated

**New Features**

- Top-up of NCMC wallet for usage at Mass Transit System such as Metros
- Marking of digital transaction as Suspect
- Real-time Generation of Insurance policy for PMJJBY & PMSBY
- Loan against deposit opened through branches
- CRM integration for Lead Generation



## Key Initiatives



### CRM

- YYOM Integration: Lead Generation & Customer 360 - made live
- FEBA - Customer 360 for internet banking made live



### UPI

- **CC on UPI** - UDIR / AutoPay/ OTM (issue) Implementation
- **CC on UPI** - Credit to Credit Card
- **ICCW** (Interoperable Card-less Cash Withdrawal) feature from ATM using UPI



### Video KYC

- Lower the operational cost
- Provide superior and flexible customer experience



### Uni Pay Plus

- Host to host payment solution for corporates & institutions
- 1<sup>st</sup> Bank to implement collections through Virtual Account numbers facility



### CBDC

- Interoperability with UPI
- Load through UPI
- P2P Interoperability
- Integration with CRM



### PM SVANidhi

- Easy on-boarding through bulk data pull from UDYAMI Mitra portal
- Reduced TAT
- Online CIC verifications
- Fully automated processing and Digitized sanction



### Digital Union Kisan Tatkal Scheme

- Offered to the existing KCC borrowers having KCC limit up to Rs. 25.00 lakhs
- Offers loan amount from Rs. 5,000 to Rs. 50,000
- Fully digitized sanction process



### Digital Document Execution (DDE)

- DDE extended to Straight Through Process (STP) Journeys.
- Live on LAS Platform for 12 states



**Outcome of Various Digital Initiatives**



**24%**

YTD growth in Fixed Deposits amount sourced digitally



**5.50 lac+**

CBDC Retail User Registrations



**3rd**

Highest volume of UPI remittances processed among PSBs

Cumulative



**99%**

MSME Renewal for <10 lacs through STP



**86%**

Retail accounts reviewed digitally



**~2.2x**

YTD growth in loan accounts renewed digitally

Cumulative



**~2x**

YTD growth in LAD Accounts opened digitally



**119%**

YTD growth in amount sanctioned under Shishu Mudra STP



**~2.2x**

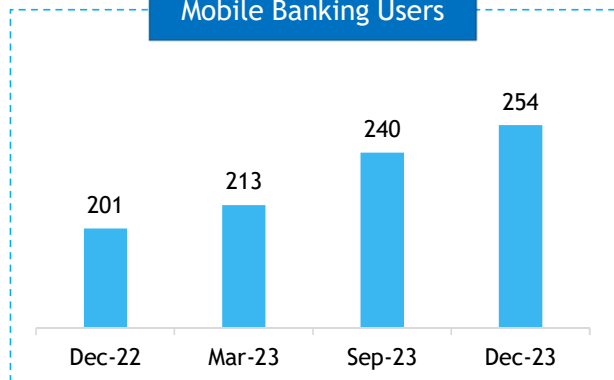
YTD growth in Union Education Accounts opened digitally

Cumulative

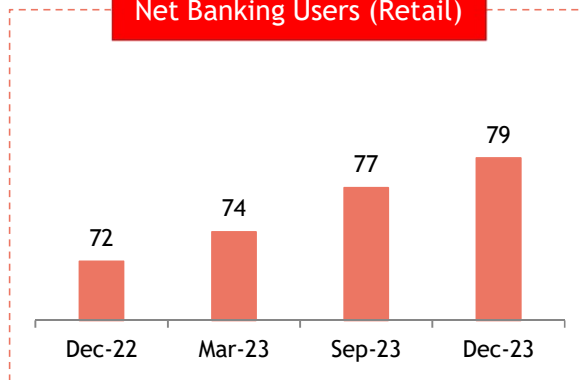
### Digital Footprints

(No. in Lakhs)

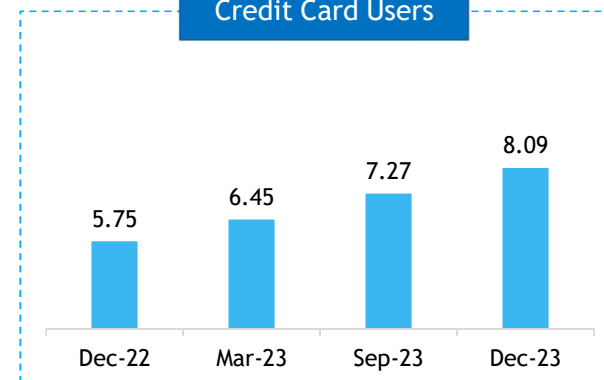
#### Mobile Banking Users



#### Net Banking Users (Retail)



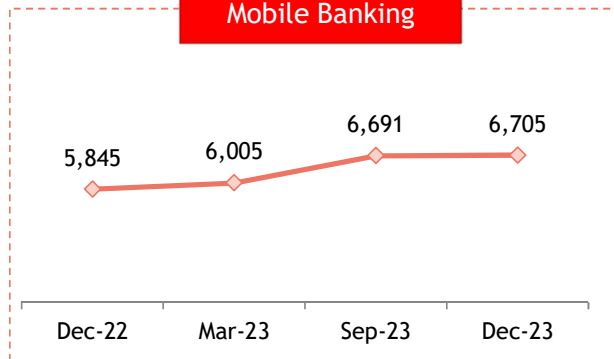
#### Credit Card Users



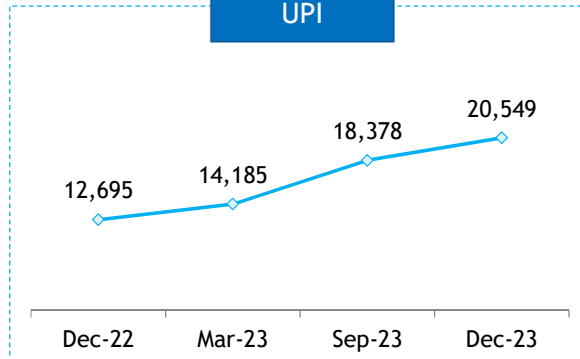
### Volume of Transactions (Q-o-Q)

(No. in Lakhs)

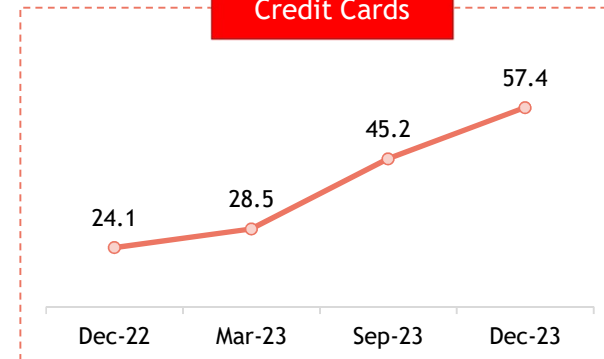
#### Mobile Banking



#### UPI



#### Credit Cards



## Corporate 360 Degree Solution

Corporate Relationship Cell (CRC)

15 centres PAN India

Objectives



Acquisition of New Corporate Groups



Building Strong Relationships & Fulfilling Client Needs



Enhancing Customer Experience



Maximizing Revenue (Interest Income & Non Interest Income both)

### Major Achievements

- ✓ Contributed NII of Rs. 150.32 Crores & interest income of Rs. 498.83 Crores upto Dec 31, 2023.
- ✓ Uni Pay Plus is designed to integrate with Corporate's System for Automatic Payment Processing.
- ✓ 1<sup>st</sup> Bank to implement collections through Virtual Account numbers facility.
- ✓ 68 corporates have been onboarded.
- ✓ Strengthening CASA. Contributed Rs. 1,147 crores as on 31.12.2023.
- ✓ USSA mandates received from various corporates and institutions/Government bodies for opening of about 81,000 accounts.

## Cyber Security Governance, Achievements & Recent Developments



### Cyber Security Governance

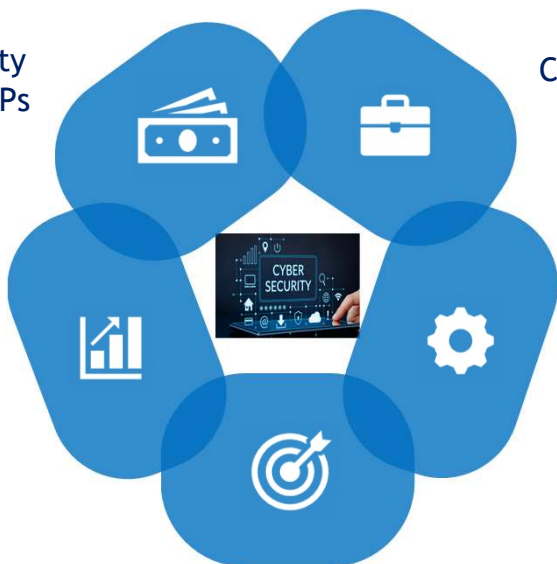
Cyber Security Policies & SOPs

Comprehensive Cyber Risk Insurance

Comprehensive Risk Assessment

Highest BitSight Score among peer Banks

24\*7 Security Operation Centre (SOC) Monitoring, Centralised Automated Threat Intelligence



### Cyber Security Achievements & Recent Developments

NCIIPC recognition - Critical Information Infrastructure (CII)

Data Security Council of India (DSCI) - Annual Information Security Summit 2022 : Winner

Comprehensive Cyber Security Awareness Program for Customers - Emails, Webinars, SMS, Whatsapp, Social Media, Internet and Mobile Banking , Bank Website

Established Cyber Security Center of Excellence (CCoE )

### Subsidiaries & Joint Ventures

Name of the Entity	Holding (%)	Profit After Tax		Description
		9MFY23	9MFY24	
<b>Subsidiaries</b>				
Union Bank of India (UK) Ltd.	100.00%	17.15	36.06	❖ Geographical benefits in booking business in UK and Europe.
Union Asset Management Co. Pvt. Ltd.	100.00%	6.49	13.14	❖ Sponsored by Union Bank of India & Dai-ichi Life Holdings, Inc. ❖ Crossed AUM of Rs. 13,800 Crores.
UBI Services Ltd.	100.00%	1.78	7.73	❖ Sourcing Retail loans like Housing, Mortgage, Education & Vehicle loans, MSME loans, Gold loans and Credit cards for parent Bank.
Andhra Bank Financial Services Ltd.	100.00%	0.64	0.59	❖ Carry on activities/business of Leasing, Hire purchasing and Merchant Banking
Union Trustee Co. Pvt. Ltd.	100.00%	0.11	0.11	❖ Act as a trustee company for Union Mutual Fund
<b>Joint Ventures</b>				
Star Union Dai-ichi Life Insurance Co. Ltd.	25.10%	62.90	41.37	❖ One of the fastest growing private life insurance company in India. ❖ Pan-India presence through 167 Branch Office ❖ Undertaking social responsibility covering 1.2 crores+ lives under PMJJBY.
India International Bank (Malaysia) BHD	25.00%	(5.19)	2.83	❖ Undertaking banking business offering deposit & loan products to cater to needs and requirements of customers of Malaysia.
ASREC India Ltd.	26.02%	12.88	8.89	❖ Ensures greater efficiency in resolving the NPAs through approval of cases at DRT. ❖ Made recovery in 200 accounts during Q3FY24.
<b>Associate</b>				
Chaitanya Godavari Gramin Bank	35.00%	194.64	199.29	❖ Regional Rural Bank with 256 branches. ❖ Committed to usher in prosperity & plenty by care concern to the financial needs of cross section of rural populace in Guntur, East Godavari & West Godavari Districts.

**UBISL**

**PAN India Presence:**

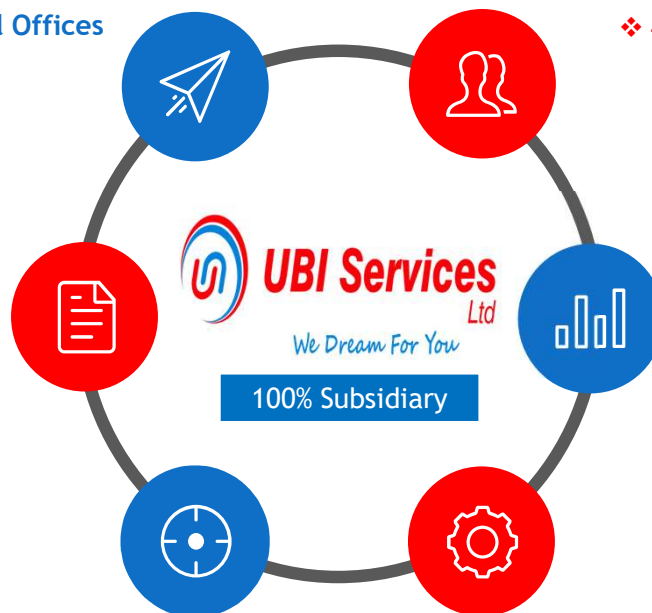
- ❖ Footprints in 25 states , 117 Regional Offices
- ❖ Covering 127 locations

**Products Sourced:**

- ❖ Housing Loan, Vehicle Loan, MSME Loan, Gold Loan & Credit Card

**Services:**

- ❖ Account Opening Back Office, Recovery & Collection, Feet on Street, Call Centres, CBS Helpdesk, Centralized Vendor Payment



**Workforce:**

- ❖ 4600+ Employees

**Business & Cost Effectiveness:**

- ❖ Added 2,77,000+ new loan accounts (including credit cards) during 9MFY24.
- ❖ Contributed new business of Rs. 7300+ Crores during 9MFY24.
- ❖ Variable and performance linked pay/incentives

**Value Added Services:**

- ❖ Wealth Management Service, Builder tie-ups, Vehicle dealer tie-ups, Institutional Broking & Online Will writing



**Awards and Accolades**



VMware “Hero for Good” Award 2023



IBSi Global Fintech Innovation Award 2023



Best Government Technology Award

Led Assistive



Received ISO27701:2019 PMS (Privacy Information Management System) Certification



2<sup>nd</sup> Rank amongst all PSBs in EASE 6.0 for Q2FY24



Global Retail Banking Innovation Awards 2023 by The Digital Banker



यूनियन बैंक  
ऑफ इंडिया  
भारत सरकार का उपक्रम



Union Bank  
of India  
A Government of India Undertaking



### 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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