

Ref संदर्भ Ref.: नि.से.वि.ISD/48/2023-24

दिनांक Date : May 06, 2023

<b>BSE Ltd.</b> Corporate Relationships Dept. Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai-400 001. <b>BSE Listing Centre</b> Scrip Code-532477	<b>National Stock Exchange of India Ltd.</b> Listing Department Exchange Plaza, Plot No.C/1, G Block Bandra-Kurla Complex, Bandra (E), Mumbai-400 051. <b>NEAPS</b> Scrip Symbol-UNIONBANK-EQ Security - UBI-AT/BB
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महोदया Madam / महोदय Sir,

**Subject: Presentation on Financial Results for the Quarter / Year ended on March 31, 2023**

Pursuant to Regulation 30 read with point 15 of Para A of Part A of Schedule III and Regulation 46(2)(o) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby submit the Presentation on Audited Financial Results (Standalone and Consolidated) of the Bank for the Quarter/Year ended on March 31, 2023.

The same is also being made available on our Bank's website - <https://www.unionbankofindia.co.in>

The above is for your information and record.

Thanking you.

भवदीय Yours faithfully,

(सीएस एस. के. दाश CS S. K. Dash)  
कंपनी सचिव Company Secretary  
एफ़सीएस FCS - 4085

Encl: As above.



350+  
Services



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Vyom App



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ऑफ 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



Scan to know more



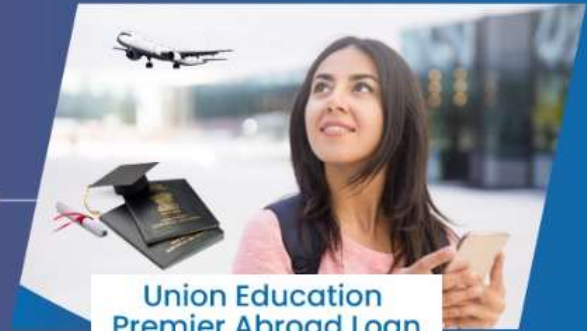
Digital KCC



Union Shishu Mudra STP



e-Rupee



Union Education  
Premier Abroad Loan



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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

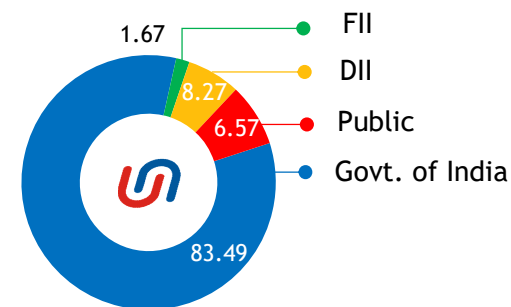


75,500 + Employees

5<sup>th</sup> 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 Initiatives/Outcome

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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

<p><b>Deposits</b></p> <p><b>8.26% YoY</b></p> <p>Deposit growth</p>	<p><b>RAM</b></p> <p><b>14.94% YoY</b></p> <p>Robust growth in RAM advances</p>	<p><b>Advances</b></p> <p><b>13.05% YoY</b></p> <p>Consistent &amp; Sustained Credit Growth</p>	<p><b>Operating Profit</b></p> <p><b>₹ 25,467 Cr</b></p> <p>Increased by 16.43% YoY</p>	<p><b>Net Profit</b></p> <p><b>₹ 8,433 Cr</b></p> <p>Increased by 61.18% YoY</p>
<p><b>GNPA</b></p> <p><b>7.53%</b></p> <p>Improved by 358 bps YoY</p>	<p><b>NNPA</b></p> <p><b>1.70%</b></p> <p>Improved by 198 bps YoY</p>	<p><b>NIM</b></p> <p><b>3.07%</b></p> <p>Improved by 13 bps YoY</p>	<p><b>CRAR</b></p> <p><b>16.04%</b></p> <p>454 bps higher than Minimum Regulatory Requirement</p>	<p><b>PCR</b></p> <p><b>90.34%</b></p> <p>Increased by 673 bps YoY</p>



₹ in crore

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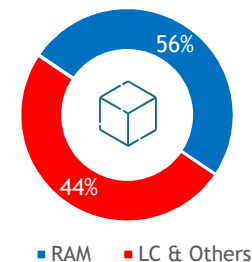
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**Robust & diversified Credit Growth**

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

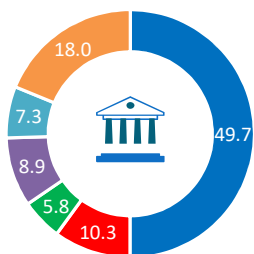
Particulars	Mar-22	Dec-22	Mar-23	YoY
Retail	1,36,273	1,54,037	1,59,702	17.19
Agriculture	1,33,092	1,50,652	1,51,993	14.20
MSME	1,10,577	1,23,737	1,25,022	13.06
LC & Others	3,36,466	3,75,589	3,73,188	10.91

**Composition%**



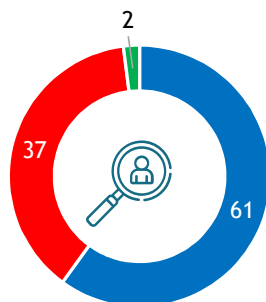
**Consistent & sustained growth in RAM Advances**

**Retail %**



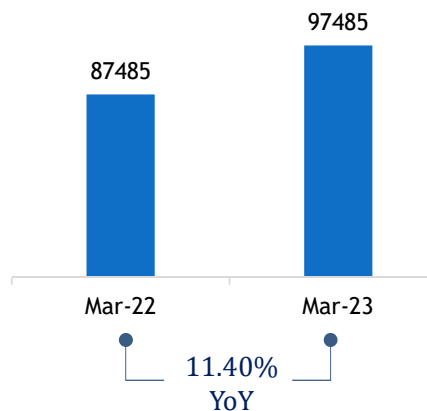
- Home Loans
- Education Loans
- Personal Loans
- Vehicle Loans
- Mortgage Loans
- Others

**Retail-Bureau Scores (%)**

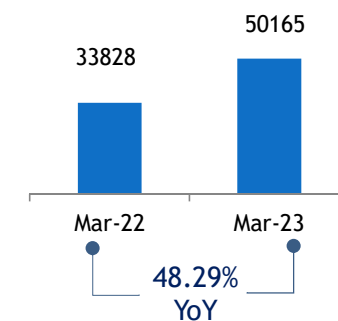


- >=750
- 700-749
- <700

**Mortgage Backed Retail Loans**



**Gold Loans**



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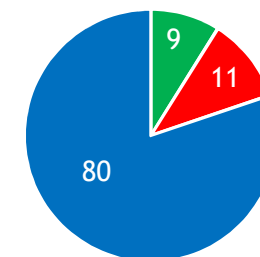
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### Credit to Industries

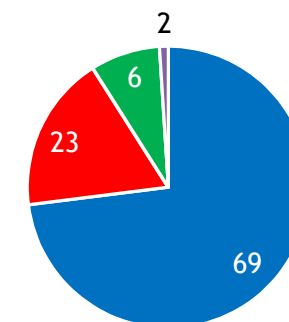
S No	Sectors	(% Share in Domestic Advances)			
		Mar-22		Mar-23	
		₹ In Crore	% Share	₹ In Crore	% Share
1	Infrastructure	1,11,776	15.98	1,11,005	14.14
	-Power	46,729	-	41,855	-
	-Govt. PSU	22,103	-	22,907	-
	-Non-PSU	24,626	-	18,949	-
	-Road	20,452	-	22,947	-
	-HAM	2,145	-	3,247	-
2	NBFCs and HFCs	90,149	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
	<b>Total</b>	<b>288,322</b>	<b>41.23</b>	<b>317,662</b>	<b>40.45</b>

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



■ BB & Below ■ BBB ■ A & Above

### NBFC -Rating Profile of Standard Exposure



■ AAA ■ AA ■ A ■ BBB & Lower



₹ in crore

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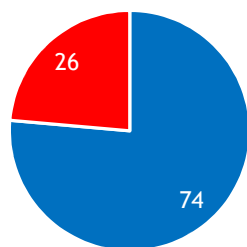
### Deposit growth

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

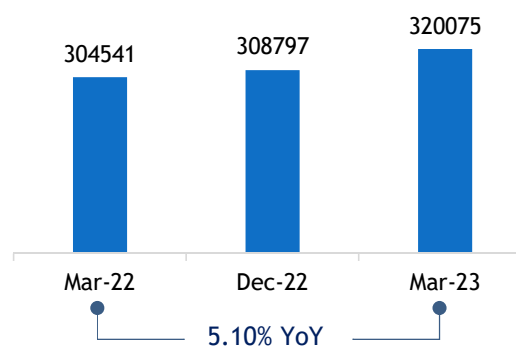
Particulars	As on 31.03.23
LCR	192.93 %
NSFR	139.27 %

### Composition of Deposits (%)

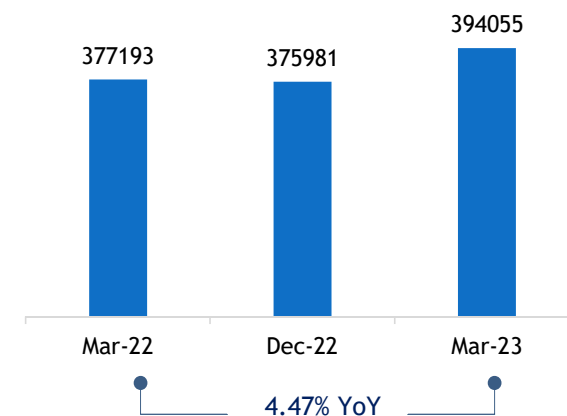


■ CASA+ Retail TD ■ Bulk Term Dep

### Saving Deposits



### CASA Deposits







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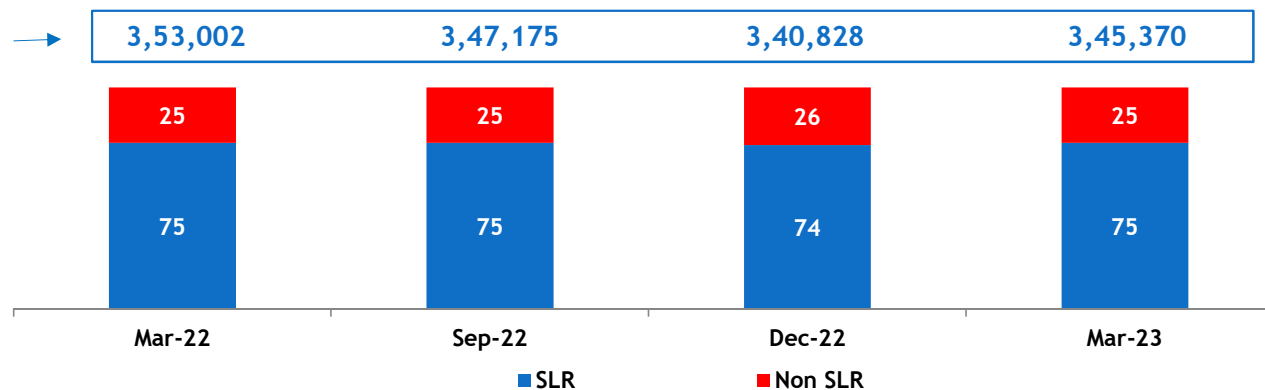
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### Investment Portfolio

Domestic Investments →



Particulars (Domestic)	₹ in crore				M-Duration (%)			
	Mar-22	Sep-22	Dec-22	Mar-23	Mar-22	Sep-22	Dec-22	Mar-23
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
<b>Net. Interest Income</b>	<b>6,769</b>	<b>7,582</b>	<b>8,305</b>	<b>8,628</b>	<b>8,251</b>	<b>21.88</b>	<b>-4.38</b>	<b>27,786</b>	<b>32,765</b>	<b>17.92</b>
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
<b>Operating Profit</b>	<b>5,520</b>	<b>5,448</b>	<b>6,577</b>	<b>6,619</b>	<b>6,823</b>	<b>23.61</b>	<b>3.09</b>	<b>21,873</b>	<b>25,467</b>	<b>16.43</b>
Provisions	4,080	3,890	4,729	4,374	4,041	-0.97	-7.62	16,641	17,034	2.36
<b>Net Profit</b>	<b>1,440</b>	<b>1,558</b>	<b>1,848</b>	<b>2,245</b>	<b>2,782</b>	<b>93.27</b>	<b>23.95</b>	<b>5,232</b>	<b>8,433</b>	<b>61.18</b>



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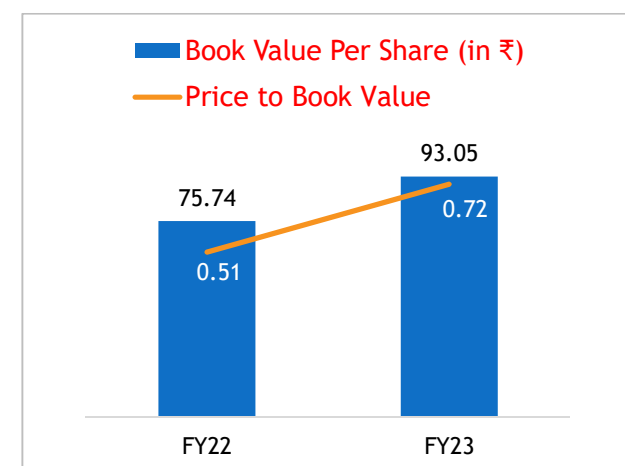
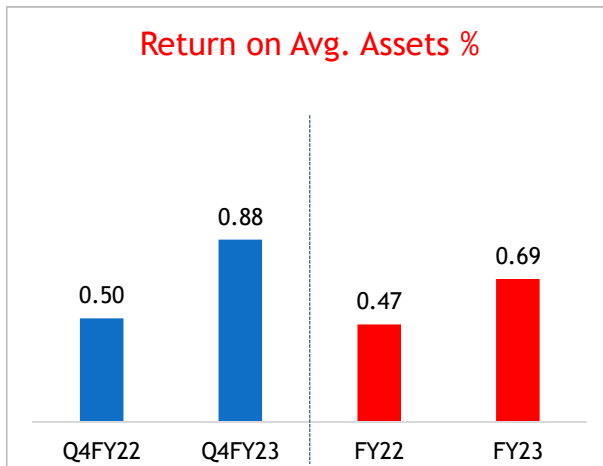
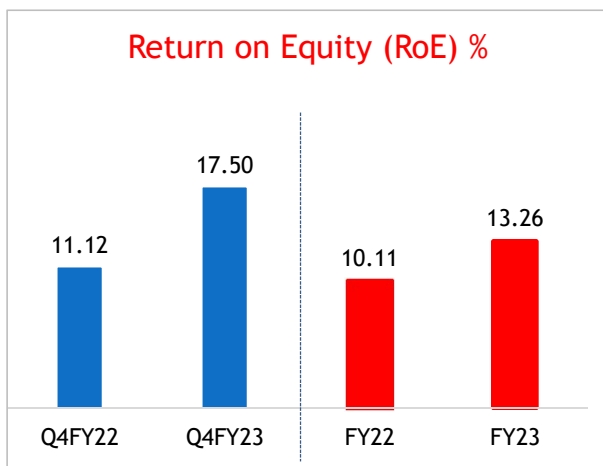
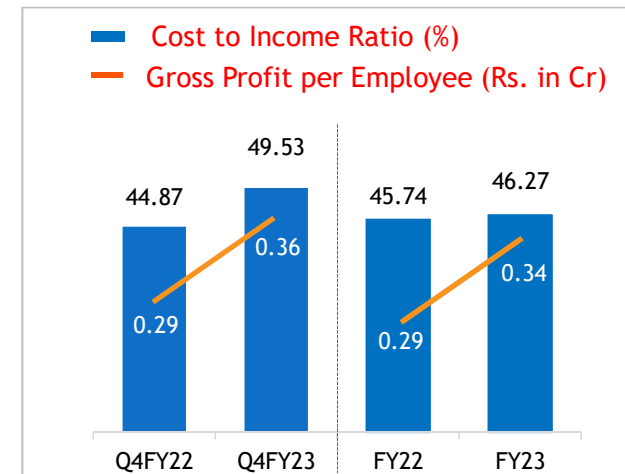
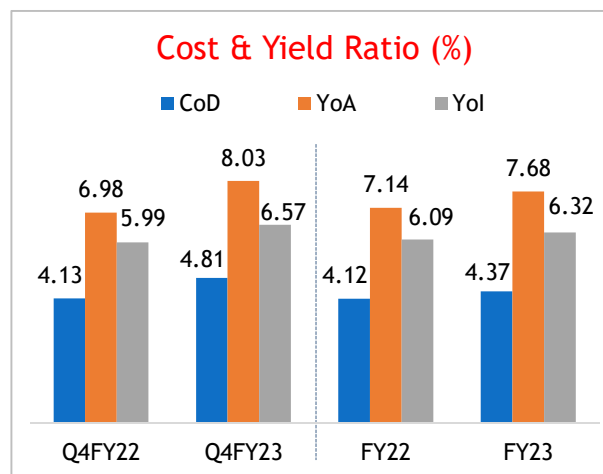
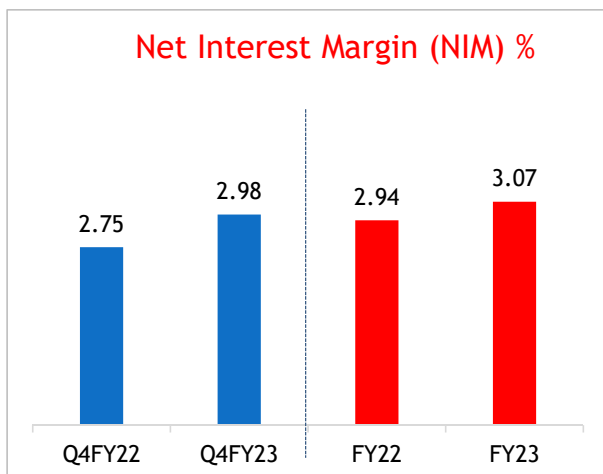
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## Key Ratios



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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
<b>Total</b>	<b>2,794</b>	<b>79,587</b>	<b>74,500</b>	<b>65,391</b>	<b>63,770</b>	<b>60,987</b>	<b>11.11</b>	<b>7.53</b>

### 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	--	--
<b>Total</b>	<b>11,503</b>	<b>9,164</b>	<b>9,939</b>	<b>8,662</b>

### 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
<b>Total</b>	<b>4,447</b>	<b>0.62</b>	<b>5,040</b>	<b>0.62</b>



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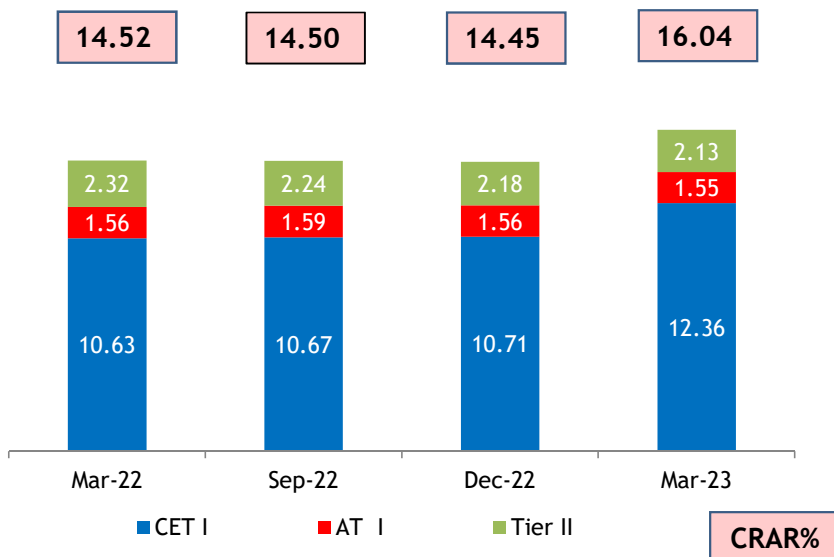
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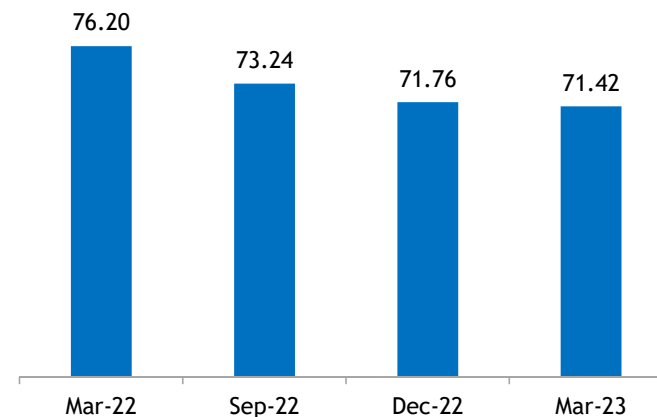
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### Capital Adequacy Ratio(%)



### 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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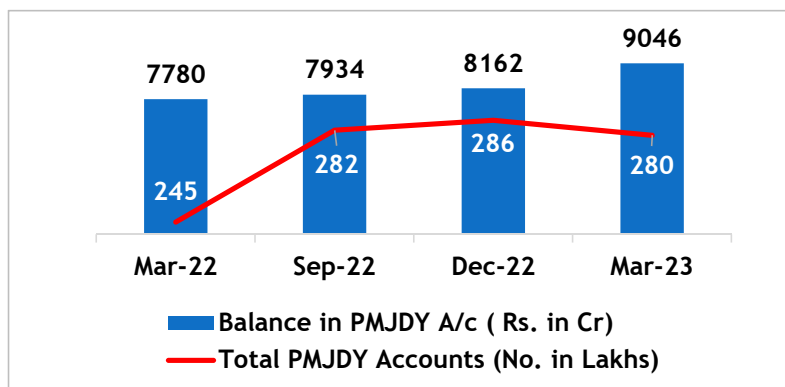
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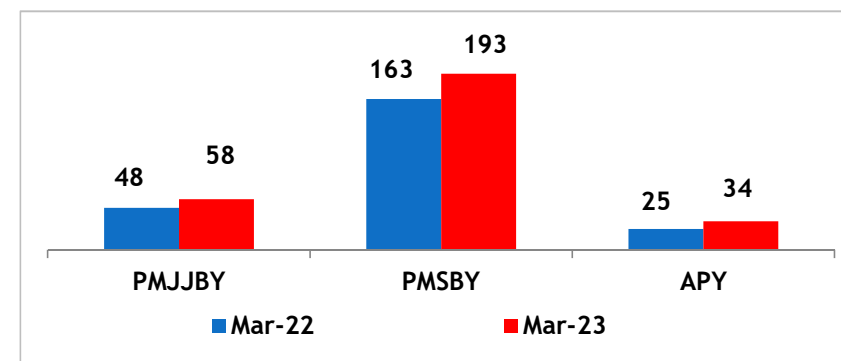
### Inclusive Growth

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
<b>Total Priority</b>	<b>40.00</b>	<b>42.45</b>

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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- 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)

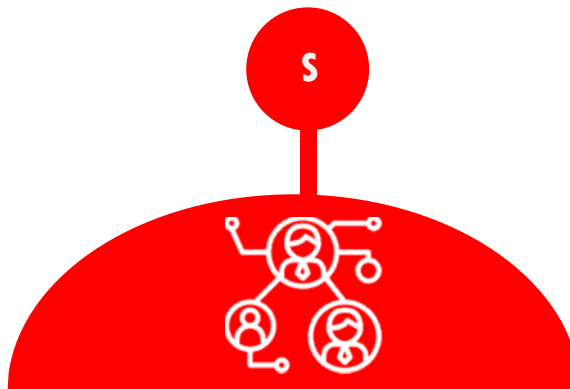


E

**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



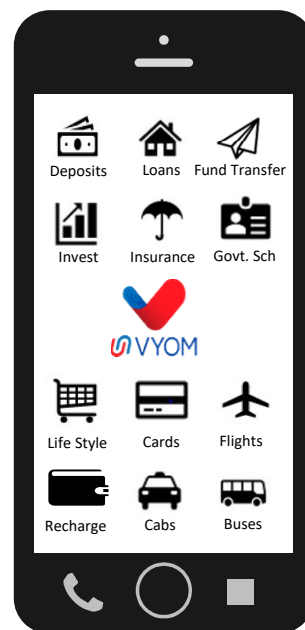
Home Loan & Vehicle Loan



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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38

STP Journeys launched



7.68  
lacs+

Accounts renewed/reviewed digitally



3<sup>rd</sup>

Highest volume of UPI remittances processed among PSBs



81%

Retail accounts reviewed digitally



40%

Personal loan accounts Sanctioned digitally



82%

MSME Renewal for <10 lacs through STP



~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

Cumulative

During FY23

Quarterly



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**Strategic Initiatives/Outcome**

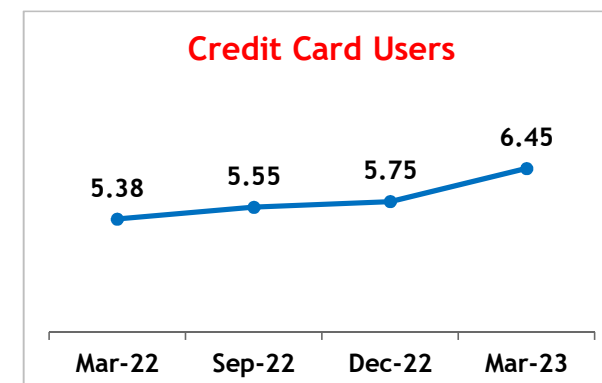
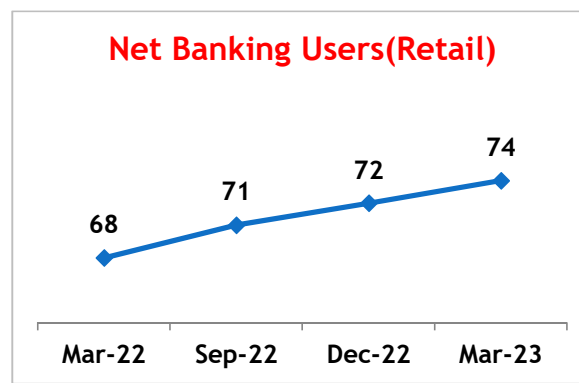
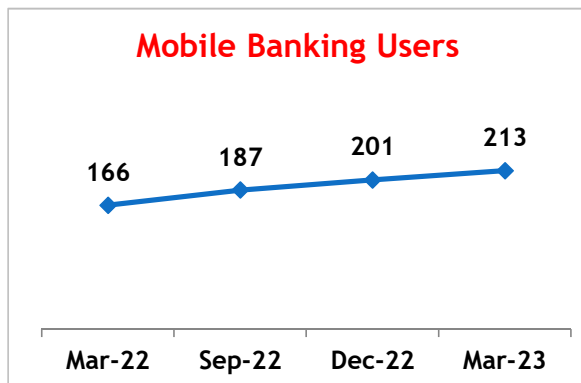
EASE

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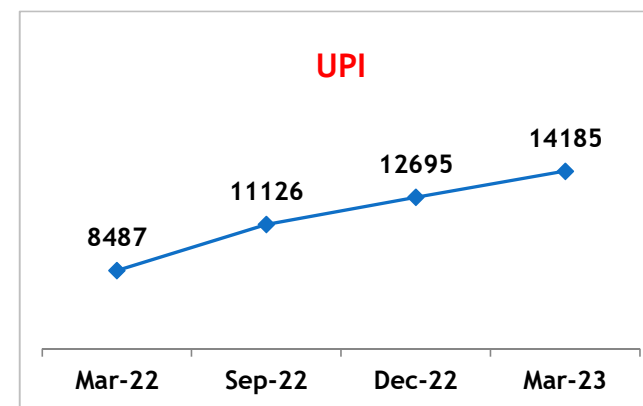
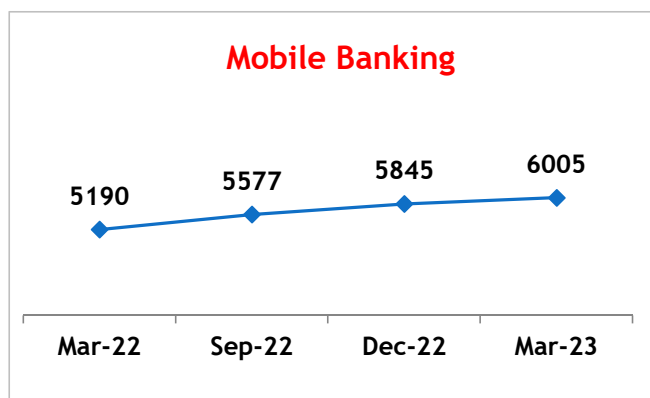
### Digital Footprints

(No. in Lakhs)



### Volume of Transactions (QoQ)

(No. in Lakhs)



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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

## Subsidiaries & Joint Ventures

₹ in crore

Name of the Entity	Holding(%)	Profit After Tax	
		FY22	FY23
<b>Subsidiaries</b>			
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
<b>Joint Ventures</b>			
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
<b>Associate</b>			
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 3<sup>rd</sup> 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)



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

1<sup>st</sup> Rank by CIMSME in the category of

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

1<sup>st</sup> Rank in in the category of “BEST SME LENDING” in 9<sup>th</sup> 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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Investor Queries : [investor.relations@unionbankofindia.bank](mailto:investor.relations@unionbankofindia.bank)

