

Ref: ISD/21-22/246

November 2, 2021

The Deputy General Manager, Corporate Relationships Dept. BSE Ltd. PhirozeJeejeebhoy Towers, Dalal Street, Mumbai-400 001. Scrip Code 532 477	The Deputy General Manager, Listing Dept. National Stock Exchange of India Ltd. Exchange Plaza, Plot No.C/1, G Block Bandra-Kurla Complex, Bandra (E), Mumbai-400 051. Scrip Symbol/Series-UNIONBANK-EQ
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Madam / Sir,

Subject: Presentation on Financial Results of the Bank for the Quarter and Half Year ended on September 30, 2021

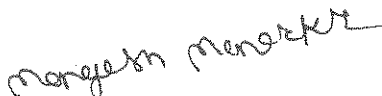
Pursuant to Regulation 30 read with point 15 of Para A of Part A of Schedule III and Regulation 46(2)(o) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby submit the Presentation to be made to Analysts on Reviewed Financial Results of the Bank for the Quarter and Half Year ended on September 30, 2021.

Presentation is also made available on our Bank's website under the following link - <http://www.unionbankofindia.co.in/english/financial-result.aspx>

The above is for your information and record.

Thanking you.

Yours faithfully,


(Mangesh Mandrekar)
Company Secretary

Encl: As above.



Financial Results Q2FY22

November 2, 2021

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UnionBankInsta



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UnionBankofIndia

Union Bank: Network & Group Entities

9250+ Branches

11650+ ATMs

5 Subsidiaries

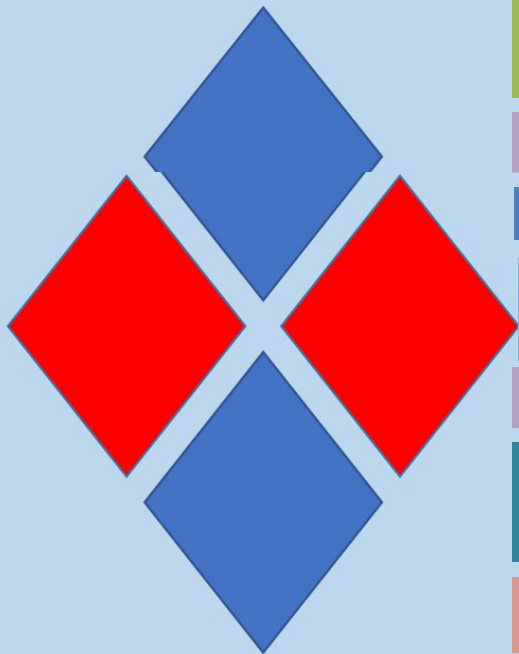
Sales & Marketing	UBI Services Ltd
Mutual Fund	Union Asset Management Co Pvt Ltd
	Union Trustee Co Pvt Ltd
Banking	Union Bank of India (UK) Limited
Financial Services	Andhra Bank Financial Services Ltd

4 Joint Ventures

Banking	India International Bank (Malaysia) BHD
Life Insurance	Star Union Dai-ichi Life Insurance Co Ltd
	India First Life Insurance
Asset Reconstruction	ASREC India Limited

Sponsor Bank

RRB	Chaitanya Godavari Gramin Bank
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Union Bank : Sustained Improvement

GNPA(%)



NNPA(%)



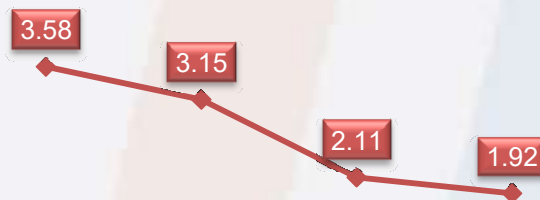
NNPA to Net Worth(%)



PCR(%)



Credit Cost(%)*



Cost to Income Ratio(%)*



Note : Numbers for Mar-19 are Union Bank of India pre amalgamation

(*) Sep-21 figures are for half year period.

Table of Contents

1	Performance Highlights	5-6
2	Business Performance	7-21
3	Financials	22-34
4	Asset Quality and Capital	35-42
5	Digitization Journey & New Initiatives	43-52
6	EASE & ESG	53-58
7	Group Entities	59-65

Performance Highlights

Performance Highlights - Q2FY22

Total Business

0.74%
YoY ↑

Total Deposit

3.15%
YoY ↑

CASA Share

255
bps
YoY ↑

RAM Share

574
bps
YoY ↑

GNPA

207
bps
YoY ↓

CRAR

126
bps
YoY ↑

CET-1

125
bps
YoY ↑

Cost to Income
Ratio

115
bps
YoY ↓

NIM

17
bps
YoY ↑

Net Interest
Income

8.52%
YoY ↑

Operating Profit
Rs. 6,074 Crores

25.7%
YoY ↑

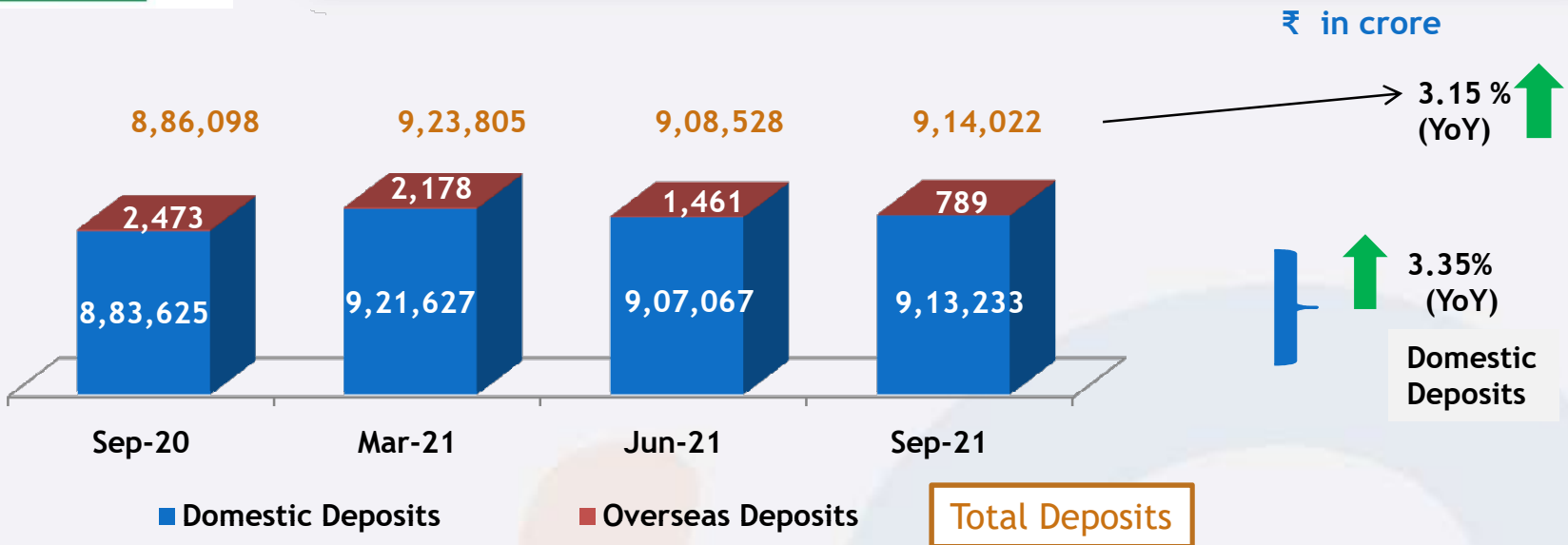
Net Profit
Rs. 1,526 Crores

195.4%
YoY ↑

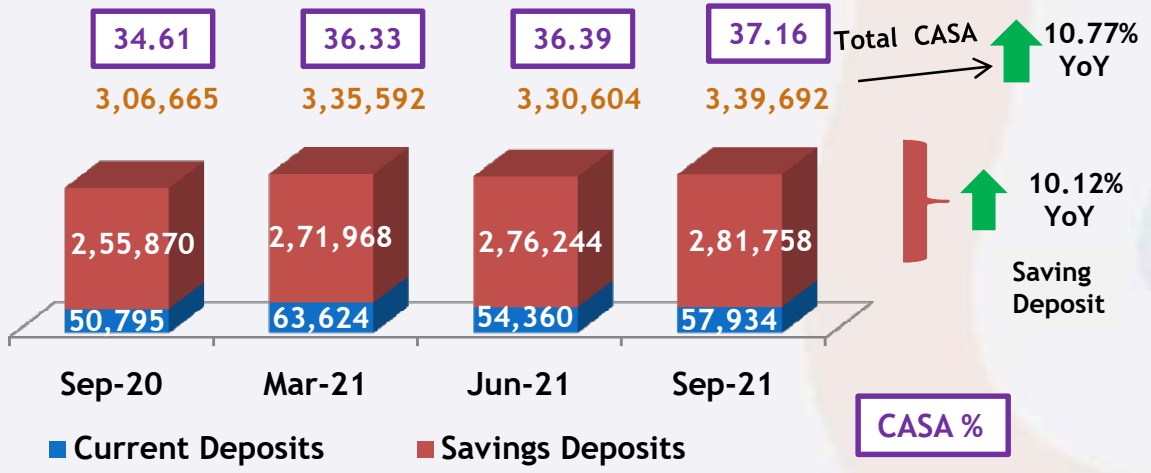
Business Performance

Business Performance - Liabilities

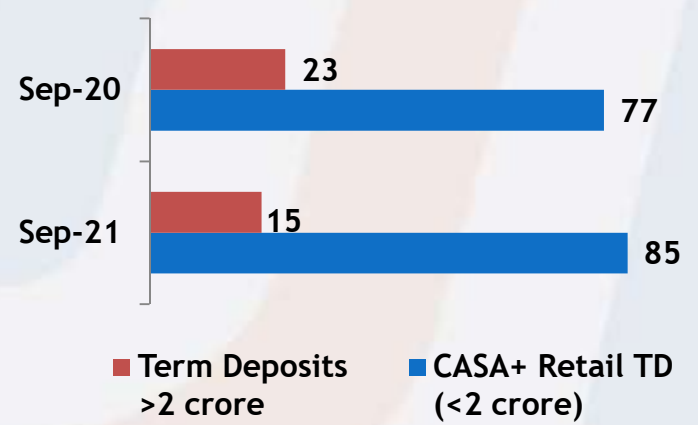
Total Deposits



CASA Portfolio



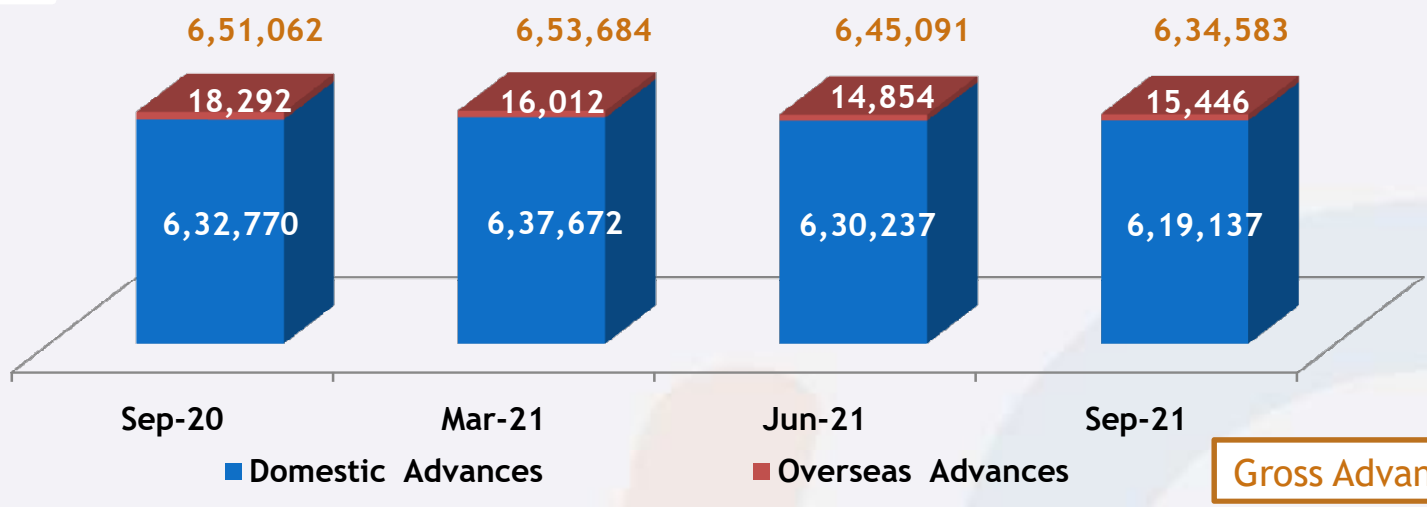
CASA+ Retail TD as a% of Total Domestic Deposits





Gross Advances

₹ in crore

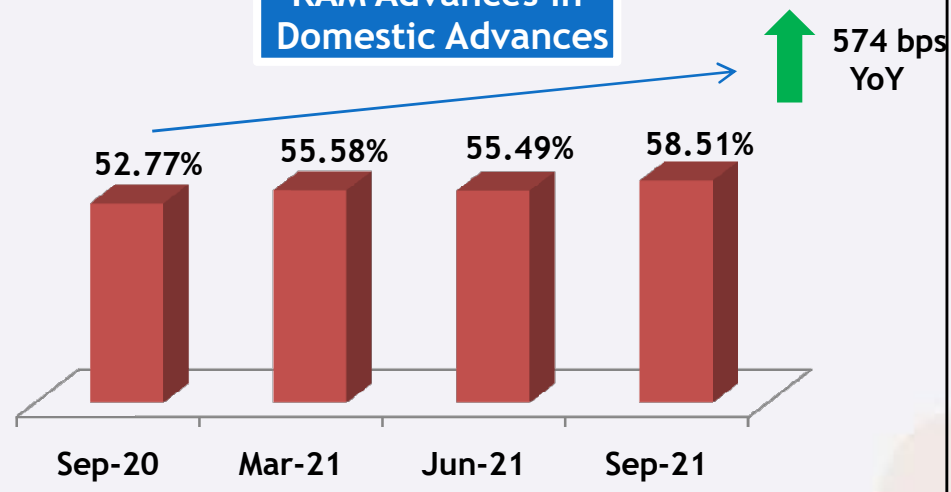


Proportion of Gross Advances (%)



Business Performance - Assets

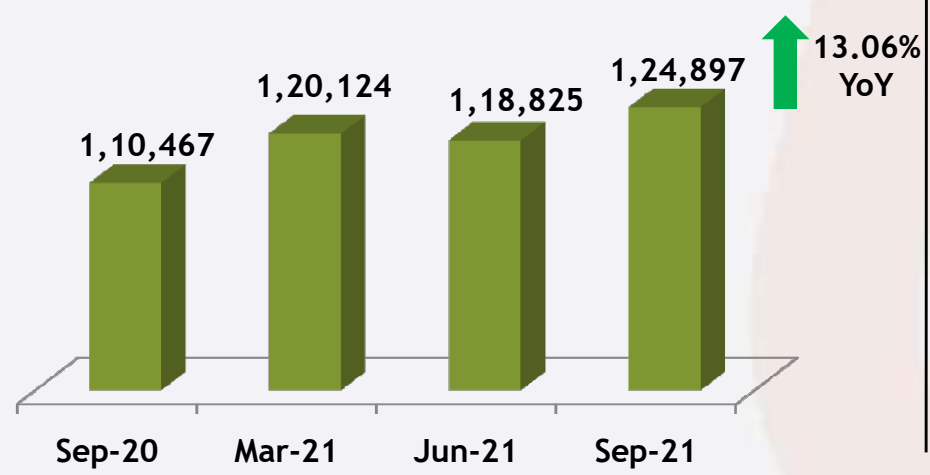
RAM Advances in Domestic Advances



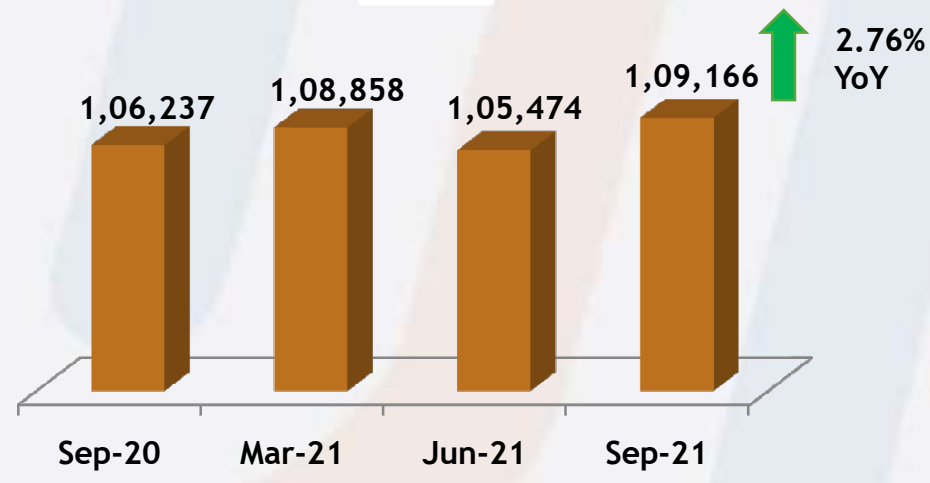
Retail



Agriculture



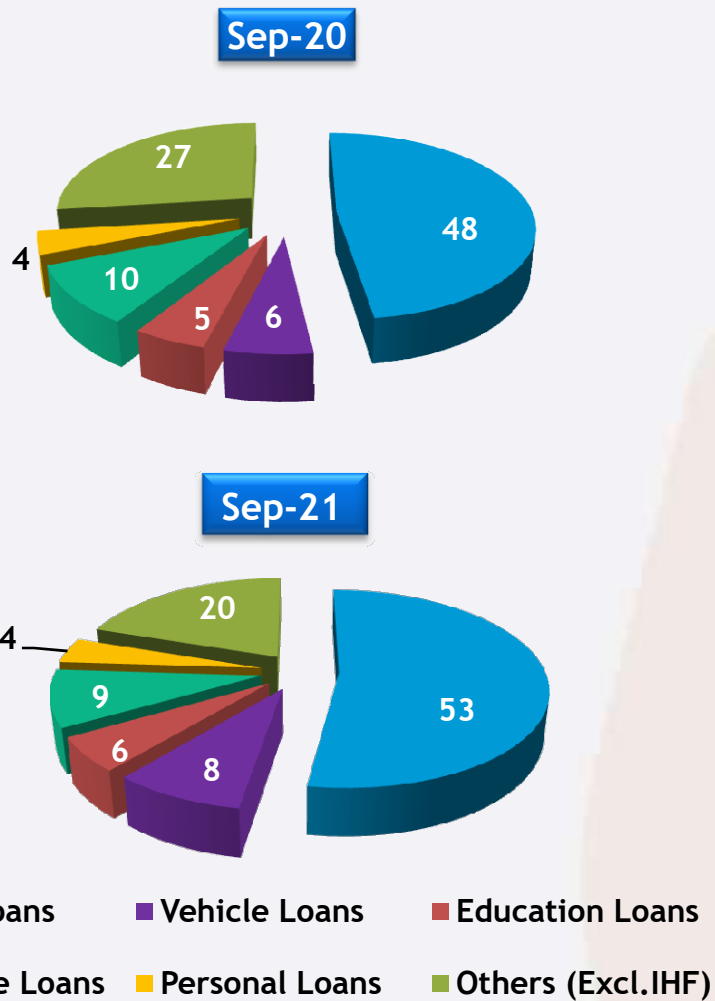
MSME*



* Some accounts have been declassified

Diversified Loan Portfolio - RAM

Composition of Retail Advances (%)



Achievement under Priority Sector as on Sep-2021

Particulars	RBI Norms (as % of ANBC)	Achieved (as % of ANBC)
Agriculture	18.00	18.52
Small and Marginal Farmers	9.00	12.36
Weaker Section	11.00	14.36
Total Priority	40.00	40.47

Progress under Mudra Loans

₹ in crore

Progress under Mudra Yojana (PMMY)				
	April 21 - September 21			As on 30 th September 2021
Category	No. of Accounts	Sanctioned Amount (Rs. in crore)	Outstanding Amount (Rs. in crore)	Outstanding Amount (Rs. in crore)
Shishu (< 50k)	1,05,233	221.00	149.32	984.26
Kishor (Above 50k-5 Lacs)	1,20,902	2,024.25	1,779.29	10,252.72
Tarun (Above 5 Lacs-10 Lacs)	13,550	1,124.07	911.08	7,802.43
Total	2,39,685	3,369.32	2,839.69	19,039.41

Bank has Initiated STP journey for Shishu Mudra loans,
4,625 applications sanctioned through digital mode (as of 30.09.2021)

COVID Relief Schemes

Helping customers to tide over the liquidity crisis through various schemes (as on 30.09.2021)

₹ in crore

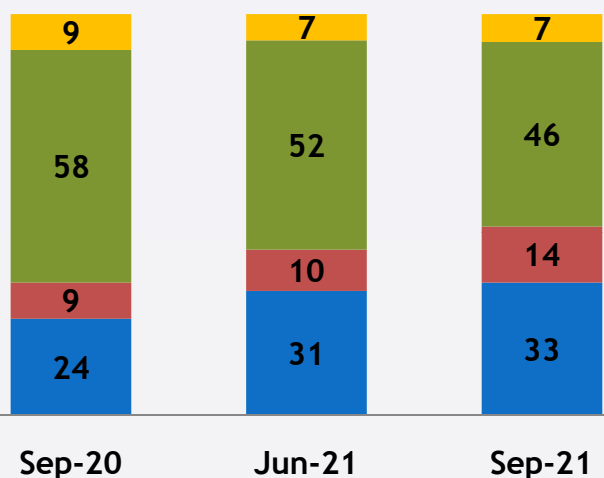
1	PM SVANidhi No of Loans - 3,03,845 Amount Sanctioned - 300.45
2	Union Guaranteed Emergency Credit Line (UGECL 1.0) No of Loans - 3,72,864 Amount Sanctioned - 8,478.18
3	Union Guaranteed Emergency Credit Line (UGECL 2.0) No of Loans - 181 Amount Sanctioned - 1,763.80
4	Union Guaranteed Emergency Credit Line (UGECL 3.0) No of Loans - 209 Amount Sanctioned - 140.80
5	Union Personal Loan for COVID Treatment (UPLCT) No of Loans - 943 Amount Sanctioned - 36.50

Diversified Loan Portfolio-Industry Exposure

₹ in crore

S No	Sectors	(% Share in Domestic Advances)					
		Mar-21		Jun-21		Sep-21	
		Rs. In Crore	% Share	Rs. In Crore	% Share	Rs. In Crore	% Share
1	Infrastructure	1,03,325	16.20	1,05,214	16.69	1,04,495	16.88
2	NBFCs and HFCs	72,015	11.29	66,426	10.54	64,339	10.39
	w/w HFCs	21,797	3.42	20,903	3.32	19,092	3.08
3	Basic Metal & Metal Products	16,014	2.51	16,103	2.56	15,407	2.49
4	Construction	7,599	1.19	7,781	1.23	7,543	1.22
5	Food Processing	18,678	2.93	16,935	2.69	16,291	2.63
6	Textiles	18,367	2.88	17,227	2.73	16,252	2.62
7	All Engineering	10,926	1.71	10,551	1.67	10,457	1.69
Total		2,46,924	38.72	2,40,237	38.12	2,34,784	37.92

Segment wise exposure Breakup



- Central & State PSUs
- Backed by PSUs
- Backed by Large Private Companies
- Pvt others

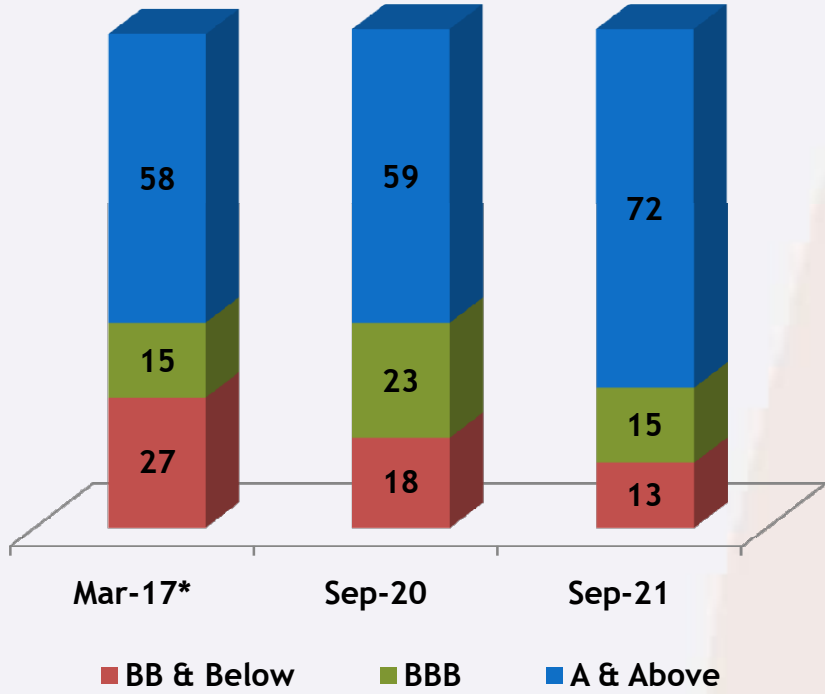
Rating Profile of Standard NBFC Exposure

Ratings	% Share		
	Sep-20	Jun-21	Sep-21
AAA	48.31	50.15	54.54
AA	34.55	32.02	30.47
A	15.46	12.47	13.65
BBB	1.45	1.21	0.89
BB & Below	0.23	4.15	0.45

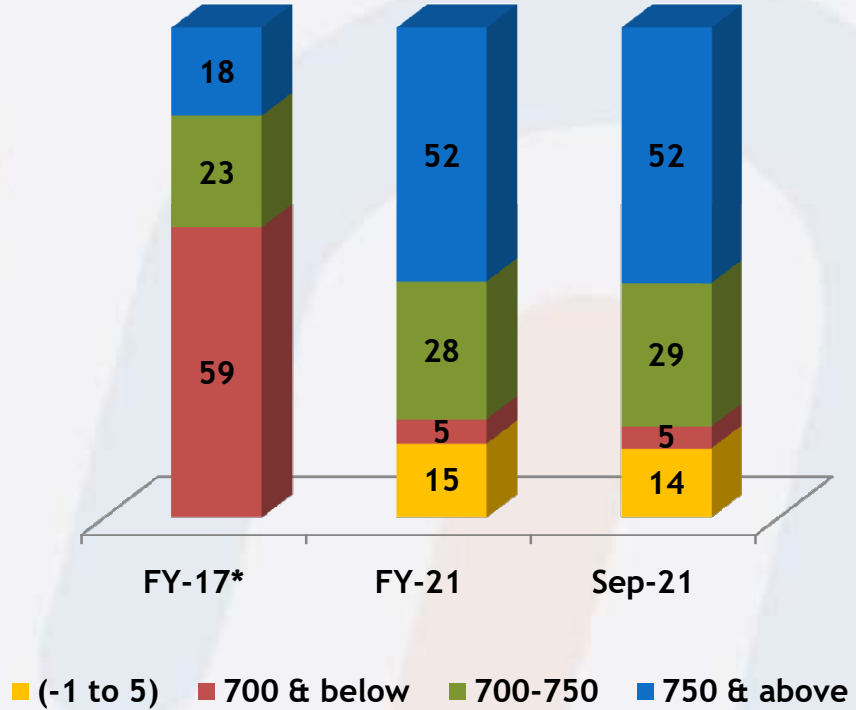
Credit Rating Matrix & CIBIL Rating Profile

Post Centralization of Credit underwriting- Improved Rating Profile

Rating Matrix of Outstanding Corporate Loans(> 5 Crore)



Retail CIBIL rating Profile



*FY 17 shows Union Bank Standalone data

Investments

₹ in crore

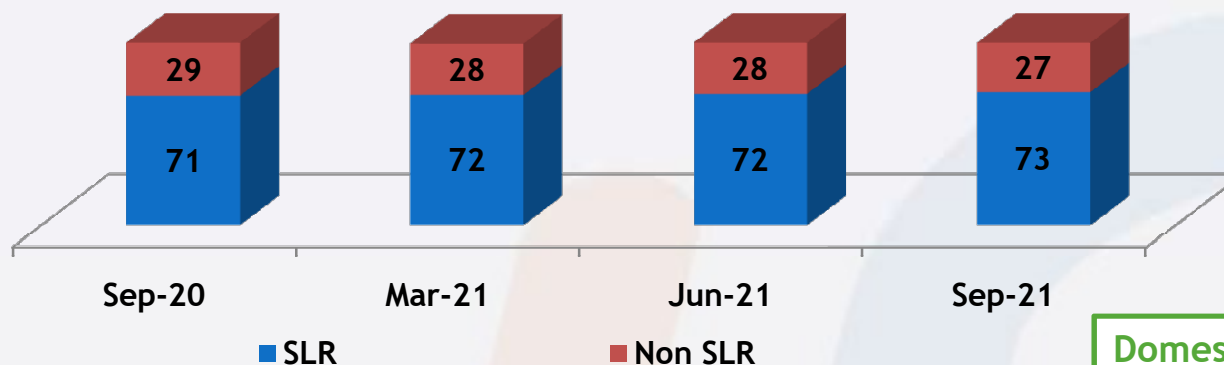
% of SLR and Non SLR in Domestic Investments

3,29,132

3,36,184

3,43,505

3,33,869



Domestic Investments

Particulars (Domestic)	Sep-20	Jun-21	Sep-21	Sep-20	Jun-21	Sep-21
	₹ in crore			Duration (Years)		
Available for Sale	92,737	89,893	80,659	2.53	1.44	1.27
W/w SLR	57,361	56,151	50,572	2.45	0.99	0.61
NON SLR	35,376	33,742	30,087	2.72	2.49	2.88

Investments

₹ in crore

Composition of Domestic Investments

Category	Sep-20	Jun-21	Sep-21
SLR Investments	2,33,196	2,48,985	2,42,965
Non-SLR Investments	95,936	94,520	90,904
• Commercial Paper	6,080	6,896	4,029
• Certificate of Deposits	2,353	2,625	1,946
• Mutual Funds	886	373	473
• Shares	5,785	5,184	5,274
• Bond & Debenture	76,240	74,895	74,625
• Others	4,592	4,547	4,557
Total Investments	3,29,132	3,43,505	3,33,869

Business from Overseas Branches

US \$ in billion (₹ in crore)	Sep* 2020	Mar# 2021	Jun^ 2021	Sep^^ 2021
Total Business	2.81 (20,766)	2.48 (18,190)	2.19 (16,317)	2.19 (16,238)
Total Deposits	0.33 (2,473)	0.29 (2,178)	0.20 (1,462)	0.11 (790)
Total Advances	2.48 (18,293)	2.19 (16,012)	2.00 (14,855)	2.08 (15,448)

*1US\$ = Rs.73.77 as on Sep 30, 2020

#1US\$ = Rs.73.11 as on Mar 31, 2021

^1US\$ = Rs. 74.33 as on Jun 30, 2021

^^1US\$ = Rs. 74.23 as on Sep 30, 2021

Overseas Branches

1.DIFC , Dubai

2.Hong Kong

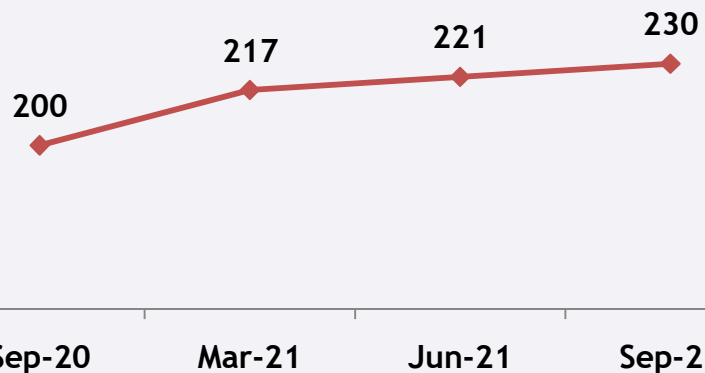
3.Sydney

Bank also has one subsidiary - Union Bank of India (UK) Limited

Joint Venture: India International Bank (Malaysia) BHD

Financial Inclusion

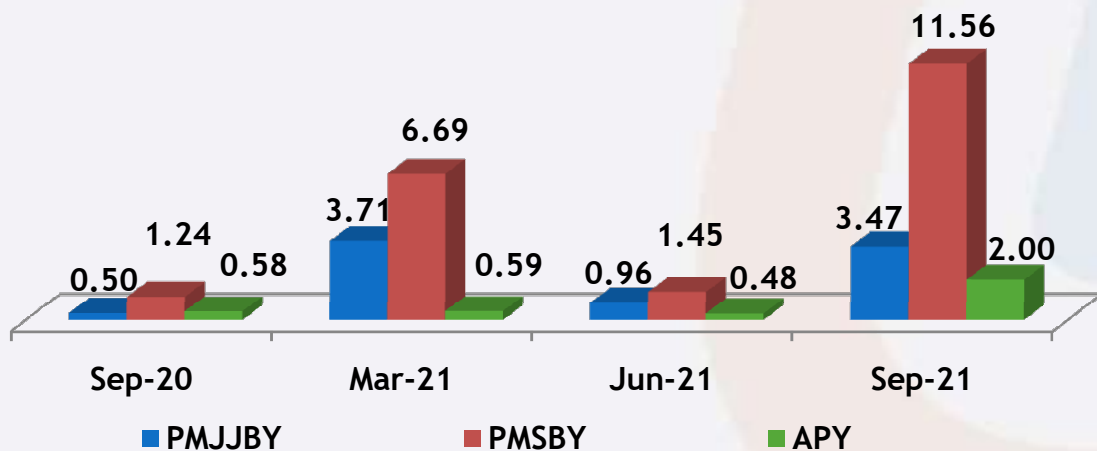
Total PMJDY Accounts (No. in Lakhs)



Balance in PMJDY A/c (Rs. In Crore)



Financial Inclusion Acc-Fresh Enrolments (in Lakhs)



Terminal Figures (No. in Lakh)

Scheme	Sep-20	Sep-21
PMJJBY	33.61	45.62
PMSBY	134.36	160.59
APY	18.80	22.74

Statement of Assets & Liabilities-Standalone

₹ in crore

Particulars	As at 30.09.20	As at 31.03.21	As at 30.06.21	As at 30.09.21
LIABILITIES				
Capital	6,407	6,407	6,835	6,835
Reserves and surplus	55,941	58,070	60,827	62,729
Deposits	8,86,098	9,23,805	9,08,528	9,14,022
Borrowings	53,806	51,837	51,942	51,863
Other Liabilities and Provisions	24,880	31,587	36,805	26,444
Total	10,27,132	10,71,706	10,64,937	10,61,893
ASSETS				
Cash and Balances with Reserve Bank of India	32,597	37,880	41,453	40,032
Balances with Banks and Money at call and Short Notice	33,242	46,530	32,006	53,188
Investments	3,24,320	3,31,512	3,38,959	3,29,431
Advances	5,79,030	5,90,983	5,84,596	5,80,971
Fixed Assets	7,282	7,344	7,175	7,132
Other Assets	50,661	57,457	60,748	51,139
Total	10,27,132	10,71,706	10,64,937	10,61,893

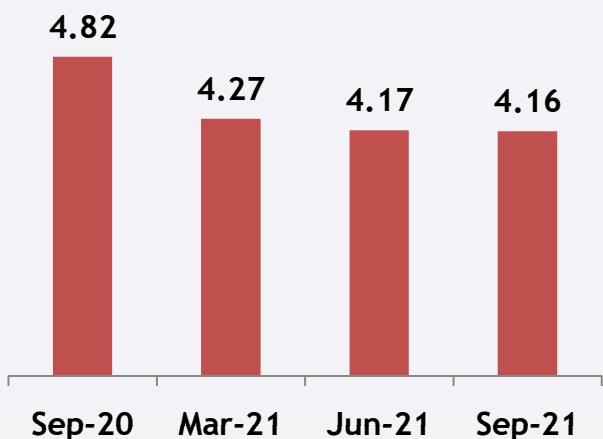
Financials

Cost & Yield Ratio (%)

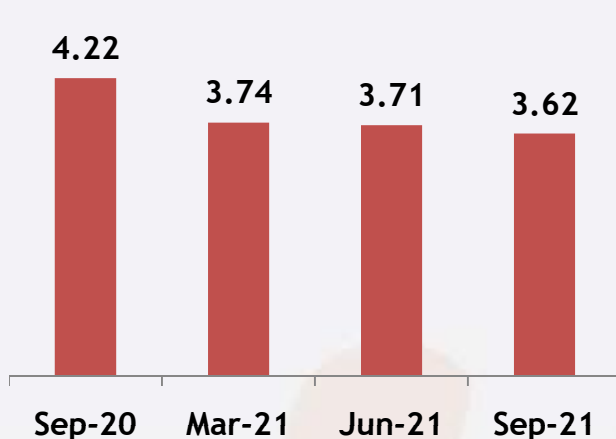
Parameters	Sep-20 (Q2)		Jun-21 (Q1)		Sep-21 (Q2)		H1 FY 2021		H1 FY 2022	
	Domestic	Global	Domestic	Global	Domestic	Global	Domestic	Global	Domestic	Global
Cost of Deposit	4.83	4.82	4.18	4.17	4.16	4.16	4.93	4.92	4.17	4.17
Cost of Funds	4.28	4.22	3.77	3.71	3.68	3.62	4.31	4.26	3.72	3.67
Yield on Advances	7.62	7.45	7.39	7.26	7.25	7.12	7.83	7.66	7.32	7.19
Yield on Investment	6.29	6.27	5.95	5.93	5.85	5.83	6.39	6.37	5.90	5.88
Yield on Funds	6.63	6.53	6.37	6.29	6.22	6.13	6.66	6.57	6.30	6.21

Cost & Yield Ratio- Global (%) (Quarterly)

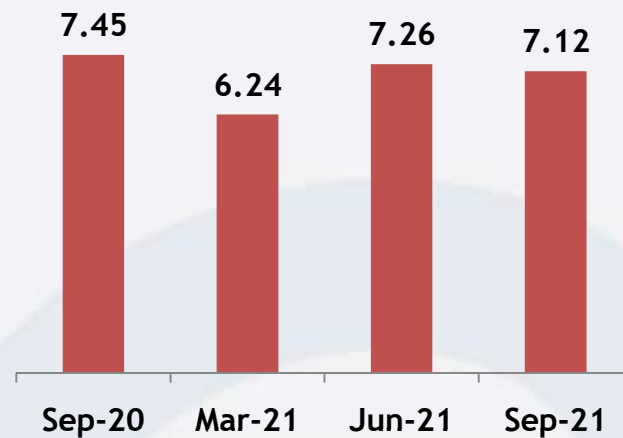
Cost of Deposits



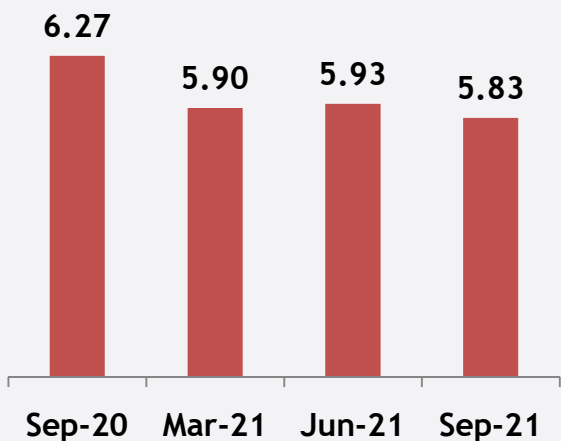
Cost of Funds



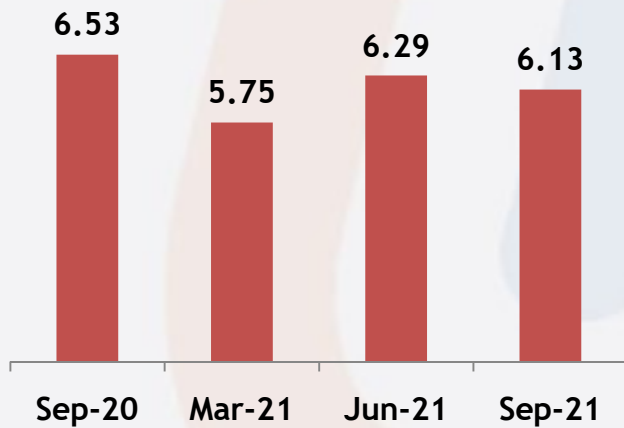
Yield on Advances



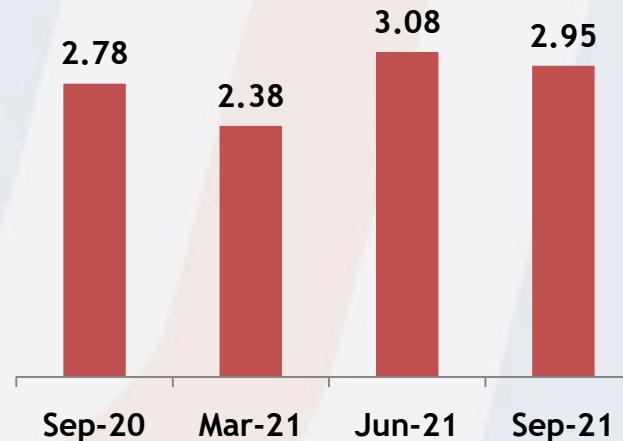
Yield on Investments



Yield on Funds

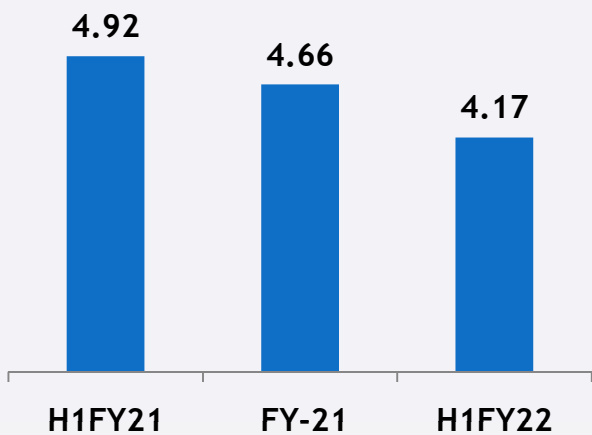


Net Interest Margin

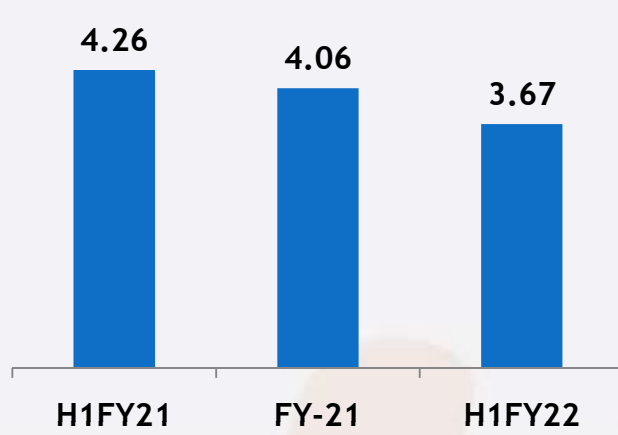


Cost & Yield Ratio- Global (%) (Half-Yearly)

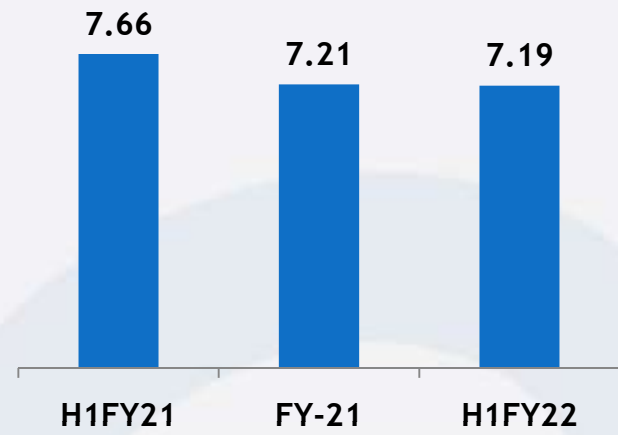
Cost of Deposits



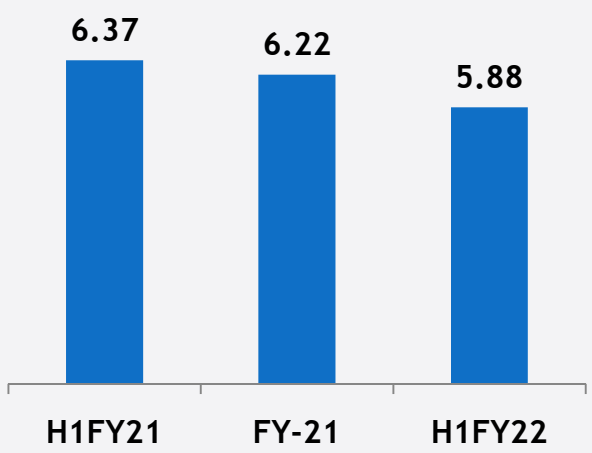
Cost of Funds



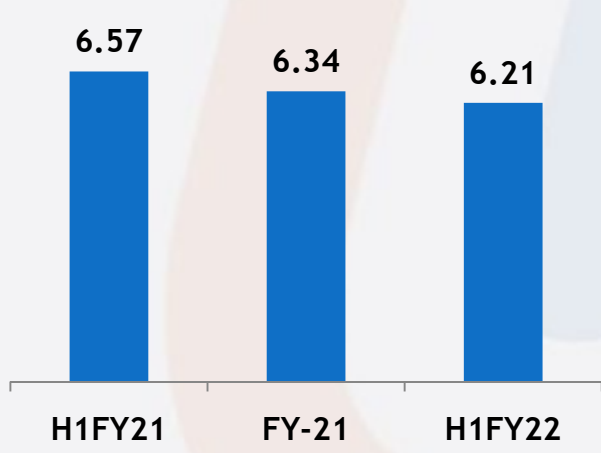
Yield on Advances



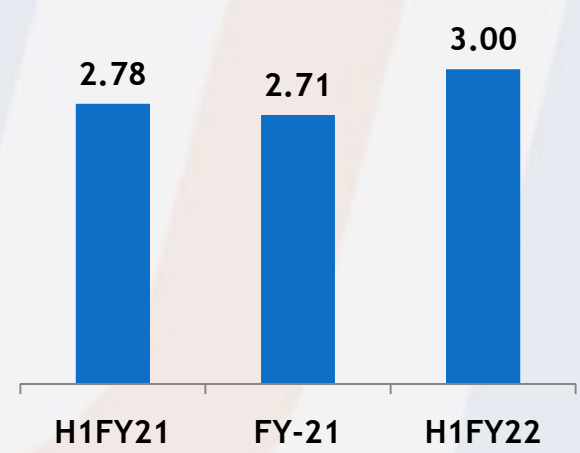
Yield on Investments



Yield on Funds

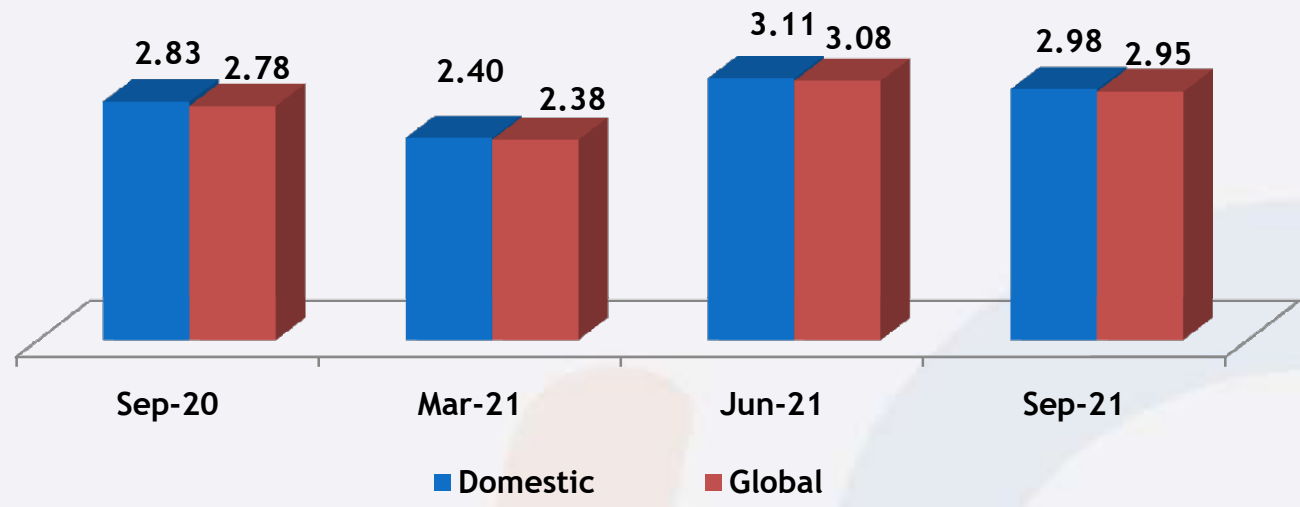


Net Interest Margin (NIM)

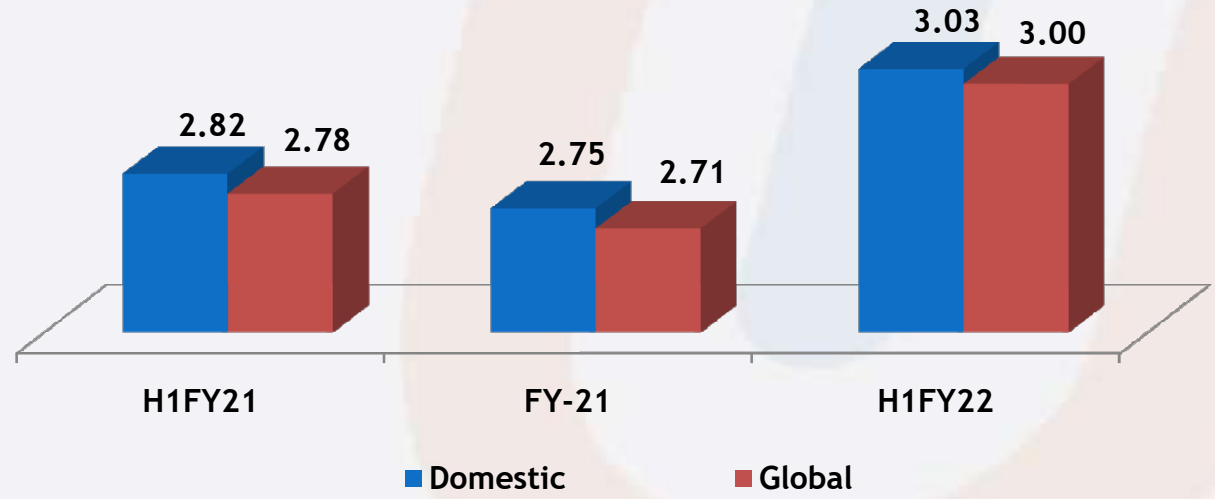


Movement of NIM (%)

Quarterly



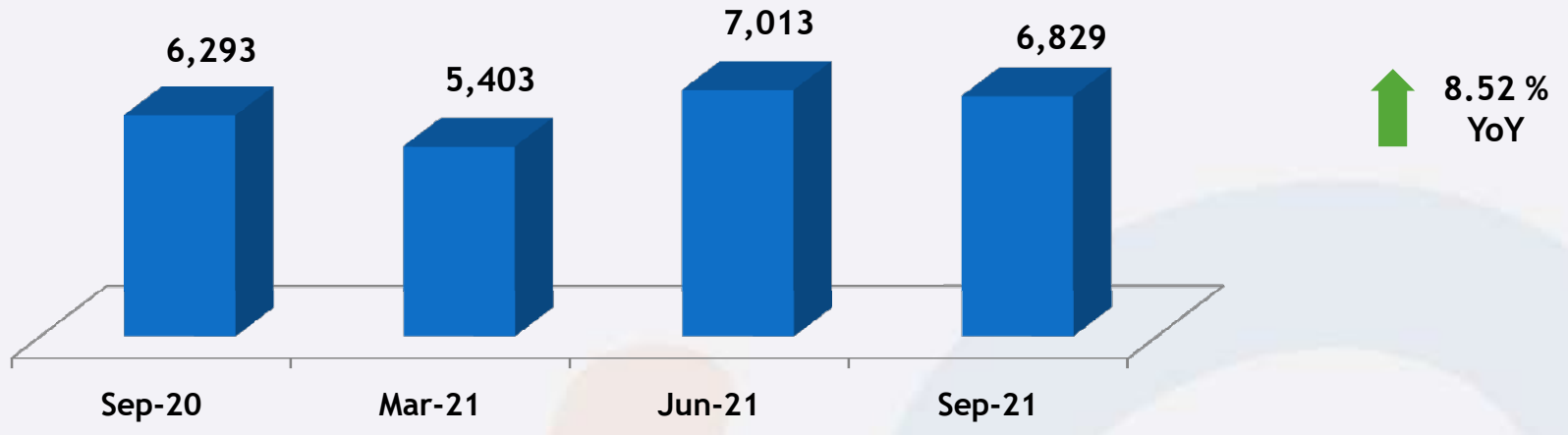
Half-Yearly



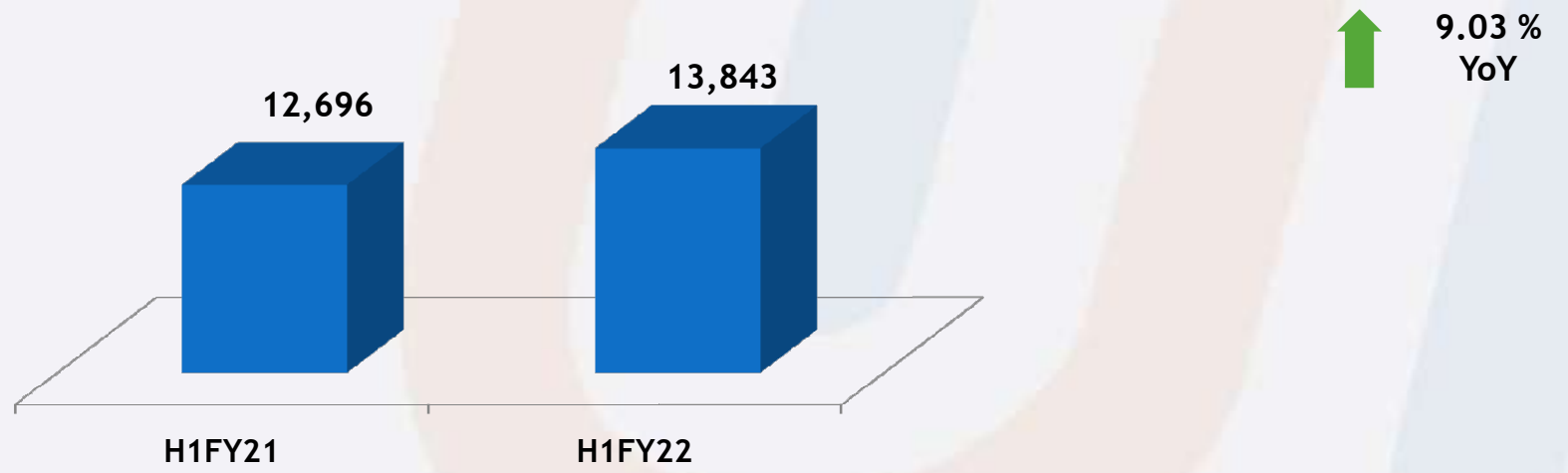
Net Interest Income

₹ in crore

Quarterly



Half-Yearly



Operating Performance

₹ in crore

	Parameters	Sep-20 (Q2)	Mar-21 (Q4)	Jun-21 (Q1)	Sep-21 (Q2)	Growth (%) YoY	Growth (%) QoQ	H1 FY21	H1 FY22	Growth (%)
1.	Interest on Advances	11,880	9,970	11,346	11,165	-6.02	-1.59	24,343	22,511	-7.53
2.	Interest on Investments	5,266	4,911	5,100	4,916	-6.64	-3.60	10,502	10,016	-4.63
3.	Other Interest Income	630	594	689	624	-0.89	-9.36	1,360	1,313	-3.47
4.	Total Interest Income (1+2+3)	17,776	15,475	17,134	16,706	-6.02	-2.50	36,205	33,840	-6.53
5.	Interest on Deposits	10,568	9,418	9,422	9,195	-12.99	-2.41	21,544	18,617	-13.58
6.	Other Expenses	916	655	698	681	-25.58	-2.44	1,965	1,380	-29.78
7.	Total Interest Expense (5+6)	11,483	10,072	10,121	9,876	-13.99	-2.41	23,509	19,997	-14.94
8.	Net Interest Income (4-7)	6,293	5,403	7,013	6,829	8.52	-2.63	12,696	13,843	9.03
9.	Non Interest Income	2,406	4,551	2,779	3,978	65.32	43.13	4,444	6,758	52.05
10.	Operating Income (8+9)	8,699	9,954	9,792	10,807	24.23	10.37	17,140	20,601	20.19
11.	Operating Expenses	3,866	4,774	4,612	4,734	22.45	2.64	7,698	9,345	21.41
12.	Operating profit	4,833	5,180	5,181	6,074	25.66	17.24	9,443	11,255	19.19

Non Interest Income

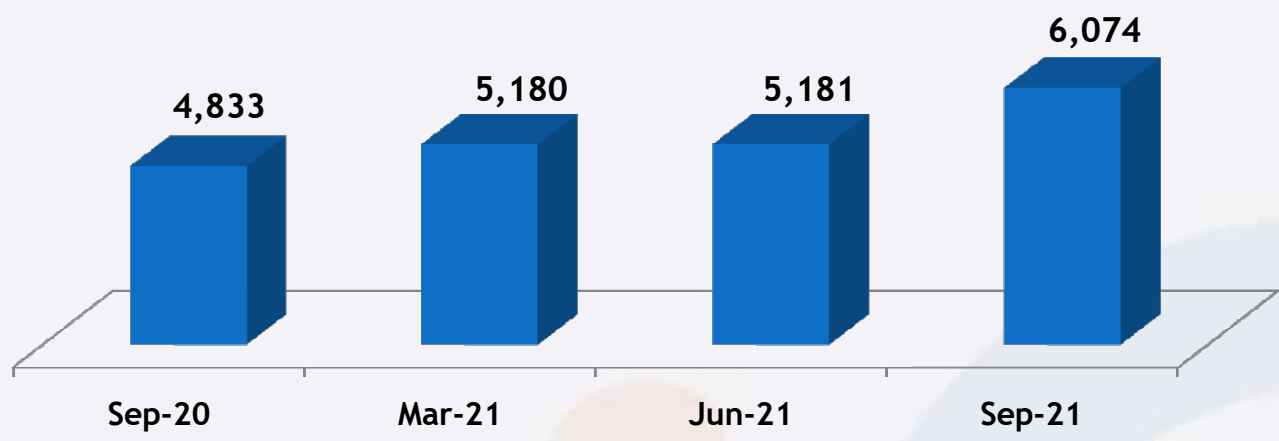
₹ in crore

	Parameters	Sep-20 (Q2)	Mar-21 (Q4)	Jun-21 (Q1)	Sep-21 (Q2)	Growth (%) YoY	Growth (%) QoQ	H1 FY21	H1 FY22	Growth (%)
1.	Core Fee Based Income	980	1,522	1,064	1,230	25.47	15.63	1,735	2,293	32.17
a.	w/w Processing charges on Advances	172	309	218	247	43.60	13.30	308	465	50.97
b.	Comm. On Insurance Business	64	70	34	66	3.12	94.12	84	100	19.05
c.	Comm. On Govt Business	15	27	7	20	33.33	185.71	21	27	28.57
d.	Debit card/PoS income	210	198	202	259	23.33	28.22	331	461	39.27
2.	Treasury Income	1,164	934	1,093	985	-15.38	-9.88	2,370	2,078	-12.32
a.	w/w profit on Sale of Investments	1,031	874	988	799	-22.47	-19.08	2,126	1,787	15.93
b.	Exchange Profit	133	60	105	186	39.61	76.55	244	291	19.11
3.	Recovery in Write-off Accounts	262	1,961	334	1,764	572.13	428.44	340	2,098	517.54
4.	Others	-	134	289	-	-	-	0	289	-
	Total	2,406	4,551	2,779	3,978	65.32	43.13	4,444	6,758	52.05

Operating Profit

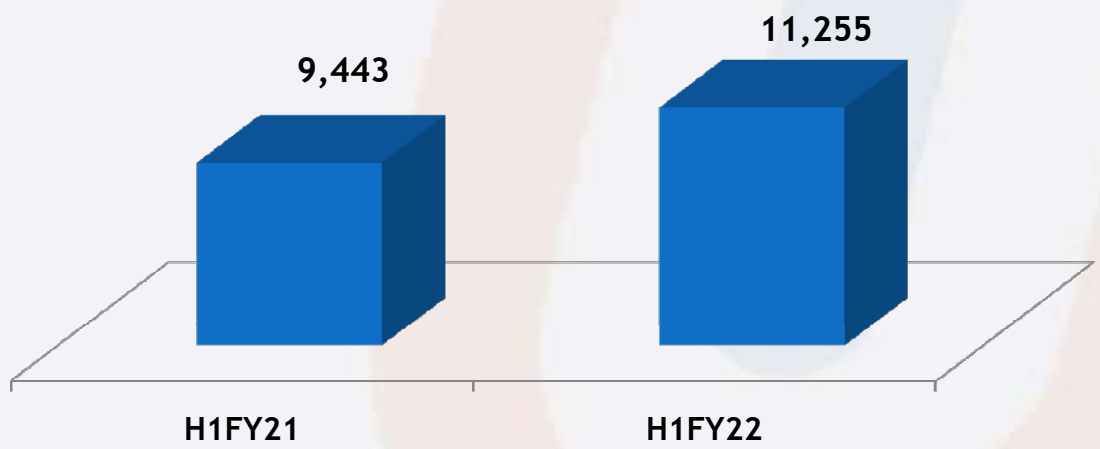
₹ in crore

Quarterly



↑ 25.66 % YoY

Half-Yearly



↑ 19.19 % YoY

Provisions

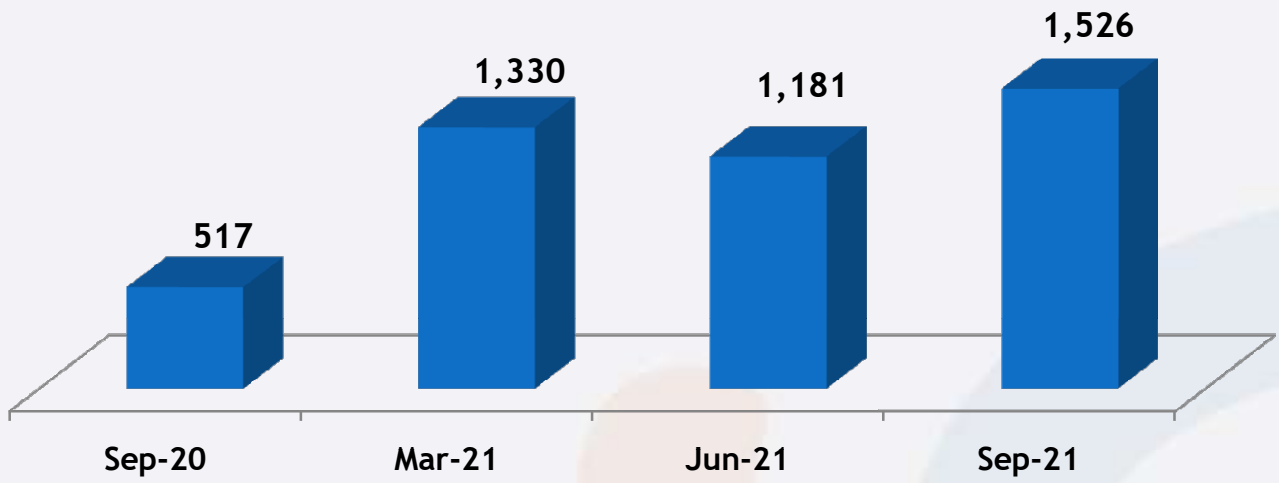
₹ in crore

Parameters	Sep-20 (Q2)	Mar-21 (Q4)	Jun-21 (Q1)	Sep-21 (Q2)	H1 FY21	H1 FY22
NPAs	3,721	4,712	2,492	3,693	6,172	6,185
Standard Assets	51	-1,443	1,096	45	461	1,141
Depreciation on Investment	180	539	-198	-53	672	-252
Shifting Loss	0	0	0	0	0	0
Restructured Advances	-5	50	-19	-4	85	-23
FITL (Std)	1	23	-13	55	4	41
Deferred Tax Liability	74	-610	534	823	220	1,356
Frauds-Non Credit	33	-4	4	12	42	16
Provision on Wage Arrears	221	0	0	0	866	0
Taxation	0	556	64	1	0	65
Others	41	27	40	-25	72	19
Total	4,317	3,850	4,000	4,547	8,594	8,548

Net Profit

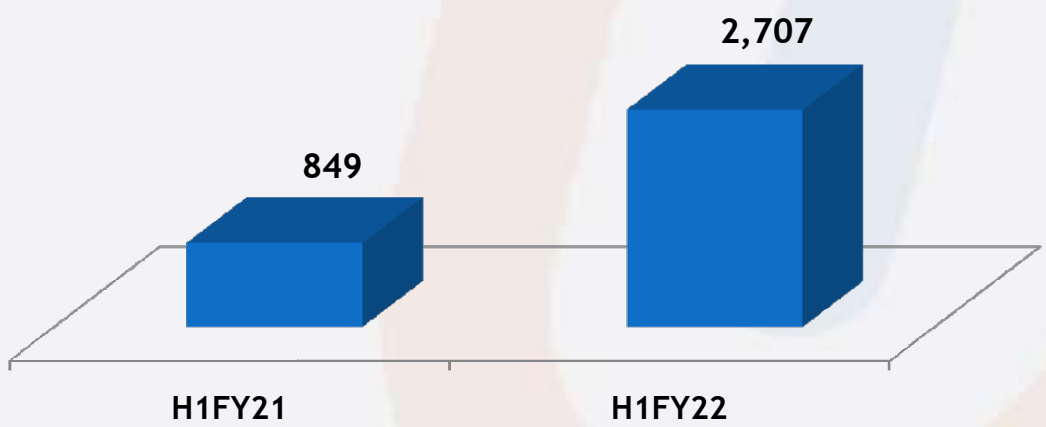
₹ in crore

Quarterly



↑ 195.42 % YoY

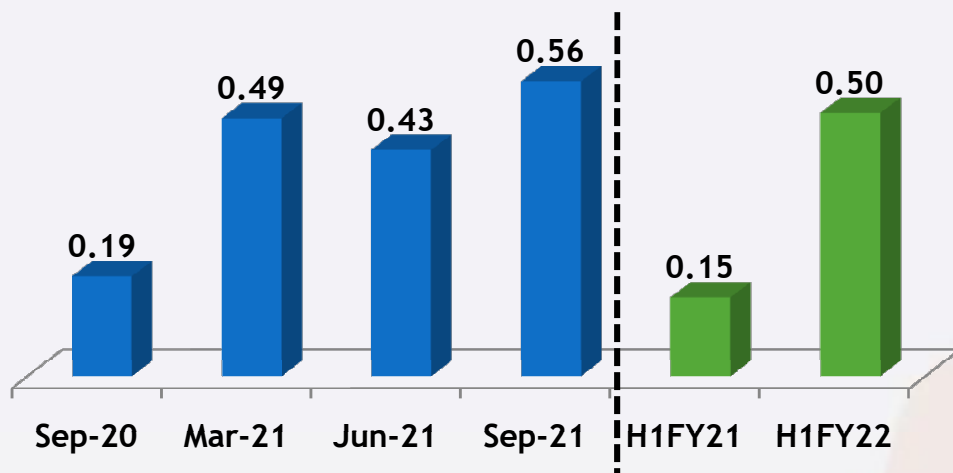
Half-Yearly



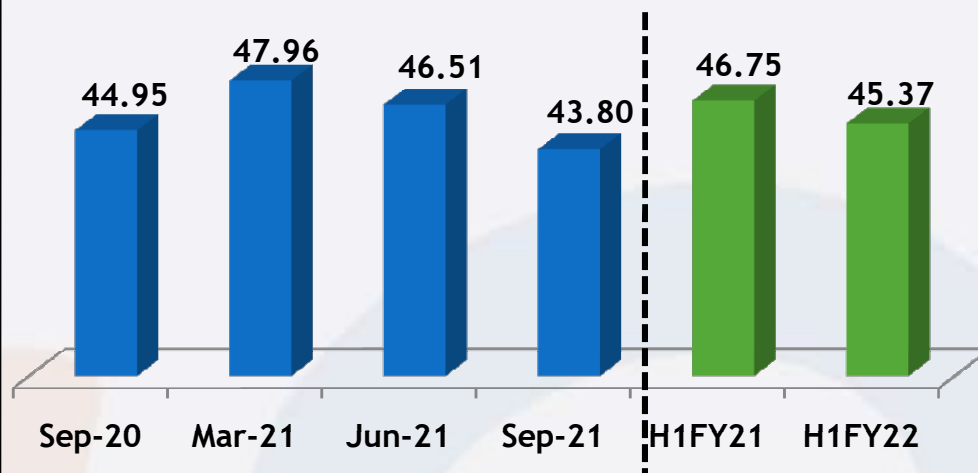
↑ 218.85 % YoY

Efficiency/Profitability Ratios (%)

Return on Average Assets(%)



Cost to Income Ratio(%)



S. No.	Efficiency Parameters	Sep-20 (Q2)	Mar-21 (Q4)	Jun-21 (Q1)	Sep-21 (Q2)	H1 FY21	H1 FY22
1	Return on Equity* (%)	4.96	12.23	9.99	12.20	4.08	10.82
2	Book Value Per Share	64.97	67.91	69.17	73.20	64.97	73.20
3	Earnings per share*	3.23	8.30	7.17	8.93	2.65	8.07

*Annualized

Efficiency Parameters

₹ in crore

Profitability Parameters	Sep-20 (Q2)	Mar-21 (Q4)	Jun-21 (Q1)	Sep-21 (Q2)	H1 FY21	H1 FY22
Business per Branch	160.29	169.35	166.79	166.93	160.29	166.93
Business per employee	20.44	20.17	20.15	20.32	20.44	20.32
Gross Profit per Branch	2.02	2.22	2.22	2.62	1.97	2.43
Gross Profit per Employee	0.26	0.26	0.27	0.32	0.25	0.30

Asset Quality & Capital

OTR under COVID Resolution Framework as on 30.09.2021

₹ in crore

Resolution Framework 1.0

Category	Implemented (30.09.2021)
MSME (Up to Rs.25 cr)	2,320
Personal Loans	3,538
Agriculture Allied	-
Corporate Loans	6,446
Total	12,304

Resolution Framework 2.0

Category	Implemented (30.09.2021)
MSME	2,585
Personal & Small Business	6,205
Agriculture Allied	343
Total	9,133

Particulars	% to Gross Advances
One Time Restructure (OTR)	3.38
SMA -2 (Rs.5 Cr & Above)	0.79
Total	4.17

Asset Quality: Movement in Non Performing Assets

₹ in crore

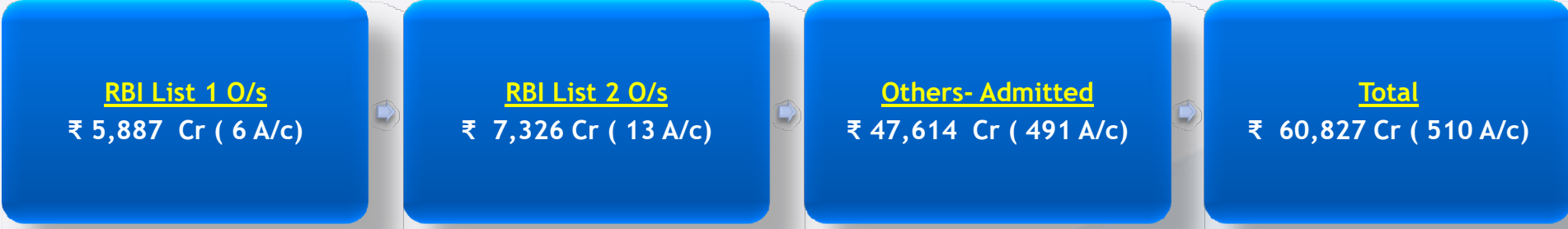
Parameters	Sep-20 (Q2)	Mar-21 (Q4)	Jun-21 (Q1)	Sep-21 (Q2)	H1 FY21	H1 FY22
Gross NPAs - Opening	97,190	87,968	89,788	87,762	97,193	89,788
Add : Additions	673	14,688	7,049	6,745	2,423	13,794
Less : Reductions	2,066	12,869	9,075	14,296	3,819	23,371
1. Recoveries	1,218	1,668	1,147	1,466	1,969	2,613
2. Up-gradation	790	374	3,194	2,116	1,545	5,310
3. Write Off	58	10,827	4,734	10,714	306	15,448
Gross NPAs- Closing	95,797	89,788	87,762	80,211	95,797	80,211
Gross NPA (%)	14.71	13.74	13.60	12.64	14.71	12.64
Net NPA	23,894	27,281	27,438	26,785	23,894	26,785
Net NPA (%)	4.13	4.62	4.69	4.61	4.13	4.61
Provision Coverage Ratio (%)	83.16	81.27	81.43	81.77	83.16	81.77
Tangible PCR (%)	75.06	69.62	68.74	66.61	75.06	66.61
Credit Cost (%)	2.29	2.89	1.54	2.31	1.87	1.92

Asset Quality: Sectoral

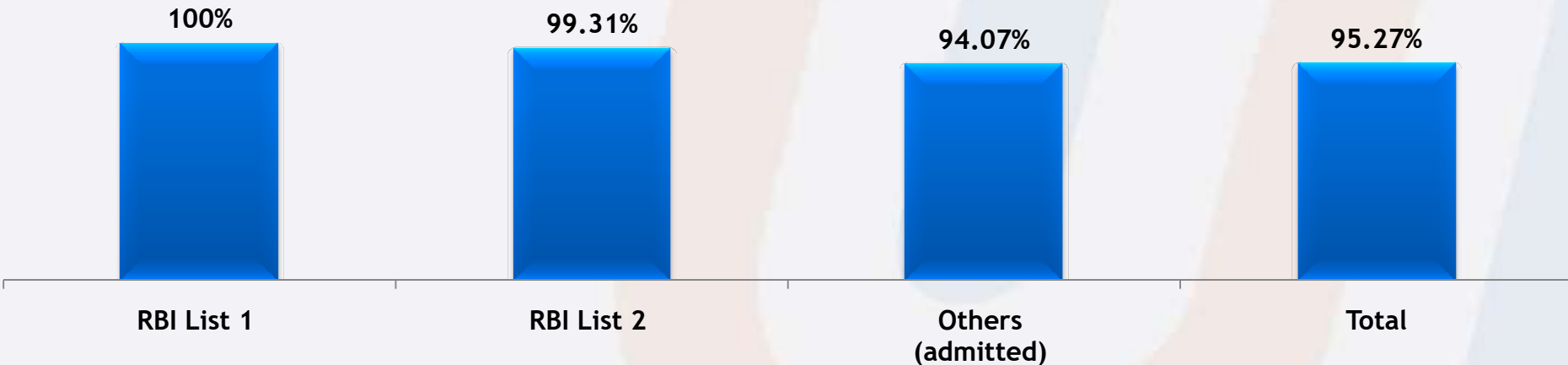
₹ in crore

Sectors	Slippages During Q2 FY 22	O/s NPA as on Sep 2021	Sectoral NPA %		
			Sep-20	Jun-21	Sep-21
Retail Loans	602	5,289	4.10	5.00	4.15
Agriculture	1,031	15,535	9.47	13.04	12.44
MSME	1,526	22,297	17.57	21.17	20.42
Large Corporate & Others	3,586	37,090	19.85	14.70	13.59
Total	6,745	80,211	14.71	13.60	12.64

Status of NCLT Accounts



PCR on NCLT accounts

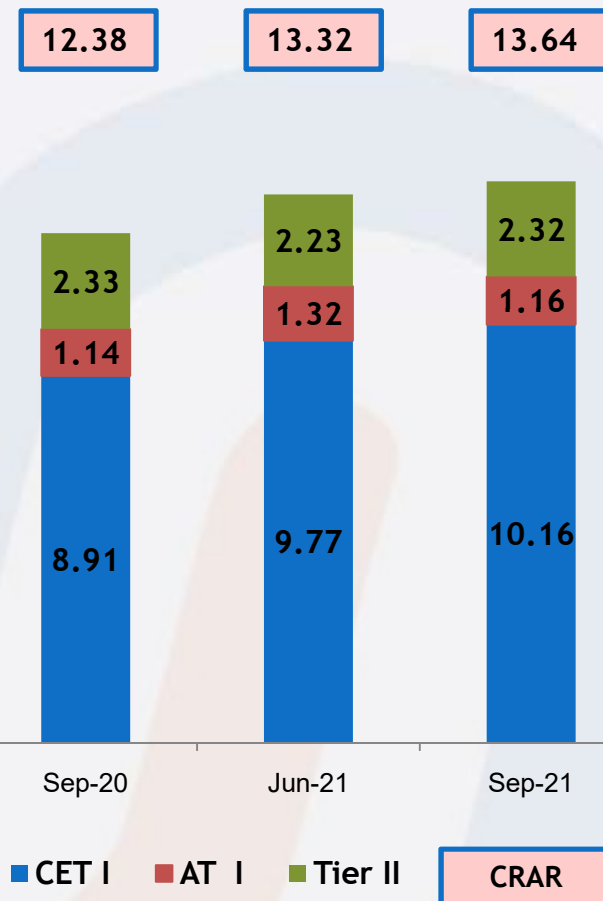


Basel III : Capital Adequacy

₹ in crore

	Parameter	Sep-20		Jun-21		Sep-21	
		Amt.	% to RWA	Amt.	% to RWA	Amt.	% to RWA
1	Tier I	54,760	10.05	59,837	11.09	60,187	11.32
	Common Equity I	48,560	8.91	52,732	9.77	54,004	10.16
	Additional Tier I	6,200	1.14	7,105	1.32	6,183	1.16
2	Tier II	12,705	2.33	12,025	2.23	12,314	2.32
3	Total Capital (Tier I+II)	67,465	12.38	71,861	13.32	72,501	13.64
4	RWA	5,44,759		5,39,536		5,31,457	

Capital Adequacy Ratio(%)



Basel III : Ratings & Capital Raising

Rating Agency	Basel III			
	Tier I		Tier II	
	Previous Rating	Current Rating	Previous Rating	Current Rating
CRISIL Ratings	AA-/ Stable	AA/ Stable	AA+/ Stable	AA+/ Stable
CARE Ratings	AA-/ Negative	AA-/ Stable	AA+/ Negative	AA+/ Stable
Brickwork Ratings	AA/ Negative	AA/ Stable	AA+/ Stable	AA+/ Stable
India Ratings	AA/ Stable	AA/ Stable	AA+/ Stable	AA+/ Stable
ICRA Ratings	-	-	AA+ (Negative) (hyb)	AA+/ Stable

S&P

Issuer Credit Rating-
BB+/Stable

Fitch

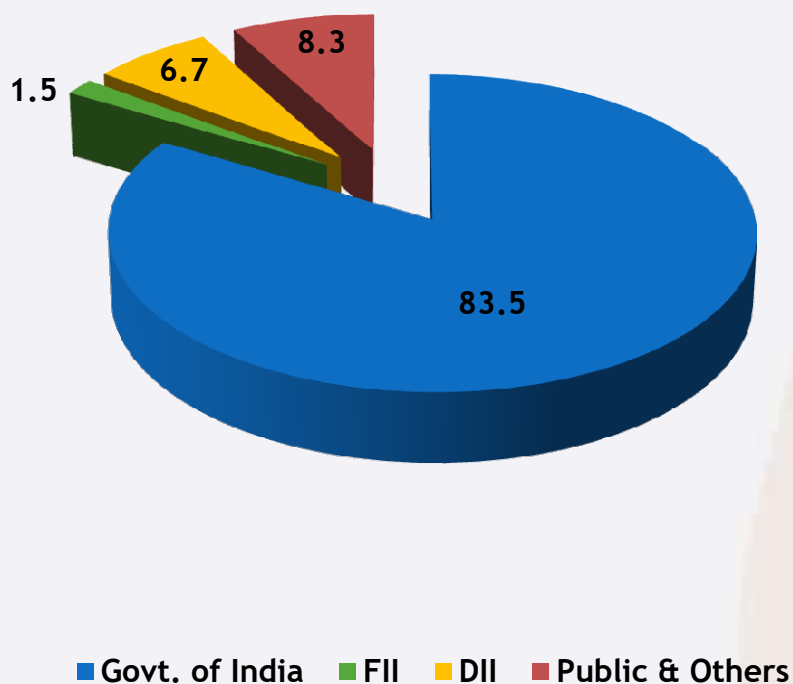
Issuer Credit Rating-
BBB-/Negative

Capital raised during Q2FY22

Basel III Compliant Tier II Bonds for ₹ 1,150 crores during July 2021.

Shareholding Pattern

Shareholding Pattern (%) as on 30.09.21



Particulars	As on 30.09.2021
Share Capital	₹ 6,835 crore
No. of Equity Shares	683.47 crore
Promoters Holding (%)	83.5%
Market Cap	₹ 24,776 crore*

Net worth (30.09.2021) Rs in Crs

1.1	Share Capital	6,835
1.2	Reserve & Surplus	62,729
Sub Total (1)		69,564
2.1	Less: DTA	14,316
2.2	Less: Revaluation Reserve + FCTR + Intangible Assets	5,216
Sub Total (2)		19,532
Net worth (1-2)		50,032

*Closing Price taken from NSE as of 30th September, 2021 (Rs. 36.25).

Digitization Journey and New Initiatives

Project SAMARTH 2.0

The Bank has initiated post-amalgamation transformation journey with focus on increased digitization

Launch of Samarth 2.0 project

Set up of dedicated Digitization vertical



Post-amalgamation
digitization project

Aspirations under SAMARTH 2.0 for next 2-3 years



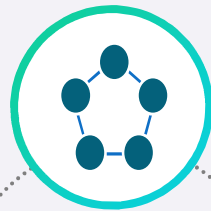
Customer journey digitization

- Aspiring for **50%** of new SB accounts opened end-to-end digitally and **25%** new loans sanctioned through digital mode
- Reduction in sanction TAT for these processes



Long term synergies and digital channels revamp

- Increase in digital transactions
- Registration of existing and new SB accounts on MB/IB
- Improved customer experience on U-Mobile app



Revamped CAPS, POS, Credit Cards business models

- Existing large and mid-corporate customers on-boarded on CAPS
- Increase in fee income from CAPS
- Addition of new credit cards
- Growth in POS



Digitized back-office

- Establishing digitalized back-office -**40%** automated activities in selected areas
- **70-80%** reduction in TAT
- Substantial manpower release



New digital, sales-oriented & MSME branches

- **100** new smaller, sales-oriented digital branches
- **50** revamped Business Banking Branches for SME customers



Supported by

- Use of **analytics** across growth and monitoring
- **Fintech** onboarding and partnerships
- Implementation of **new-age technologies** (AI/ML/RPA)

Project SAMARTH 2.0

Select key launches made



UMFB Branches

(Union MSME first Branch)

Focused on best-in-class services to MSME customers



Mobile Banking

Strengthening mobile adoption, enhancements to U-Mobile app



Collections

Revamped call-center and FOS (Feet on Street)-driven collections model



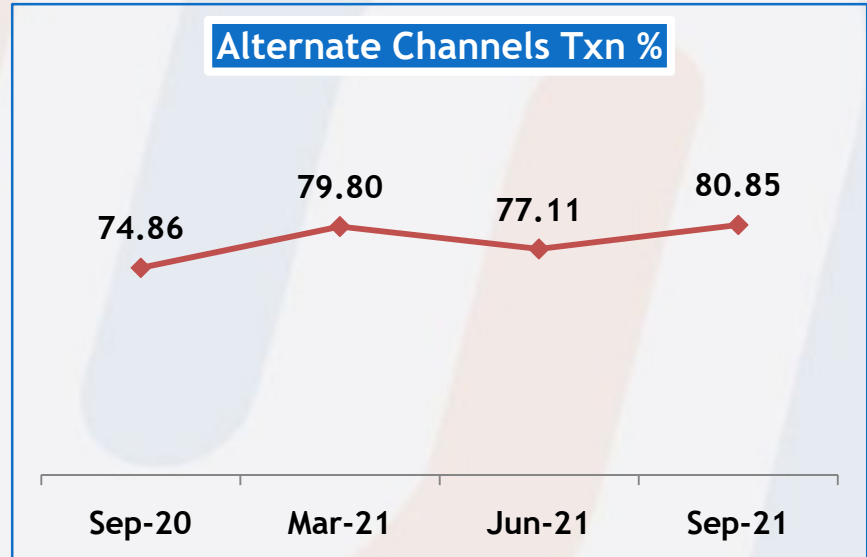
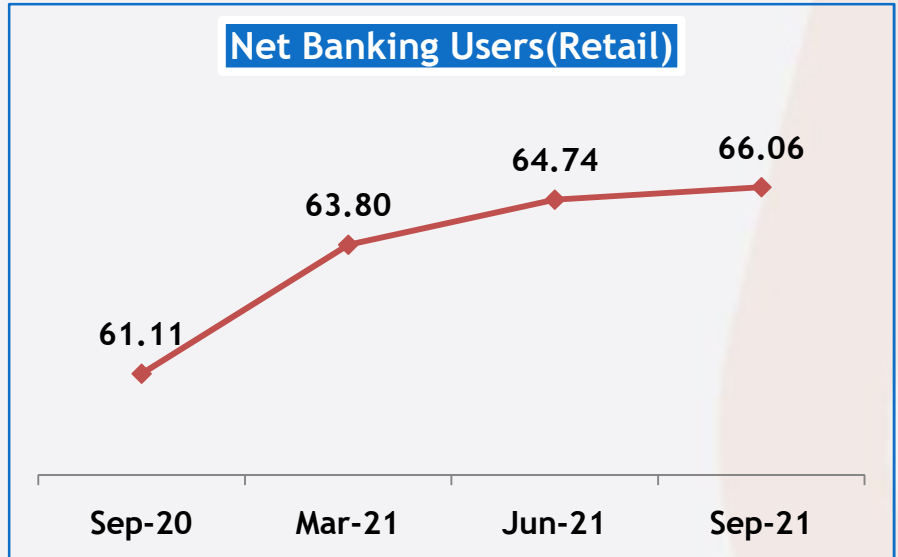
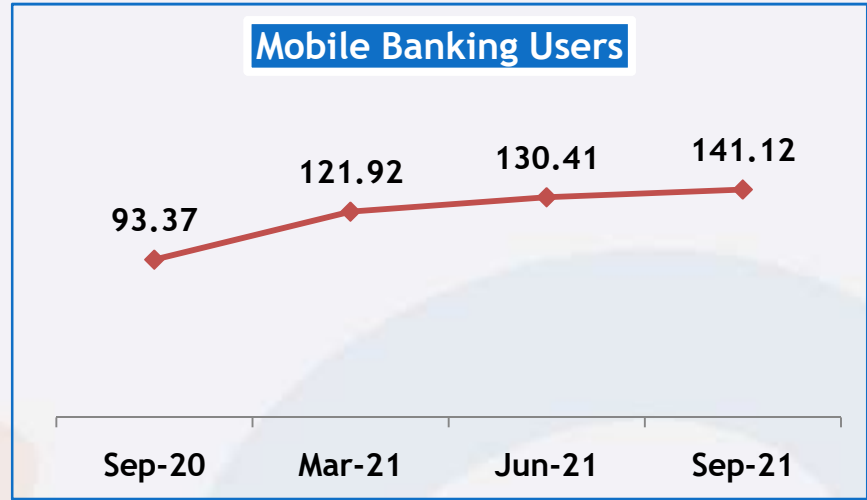
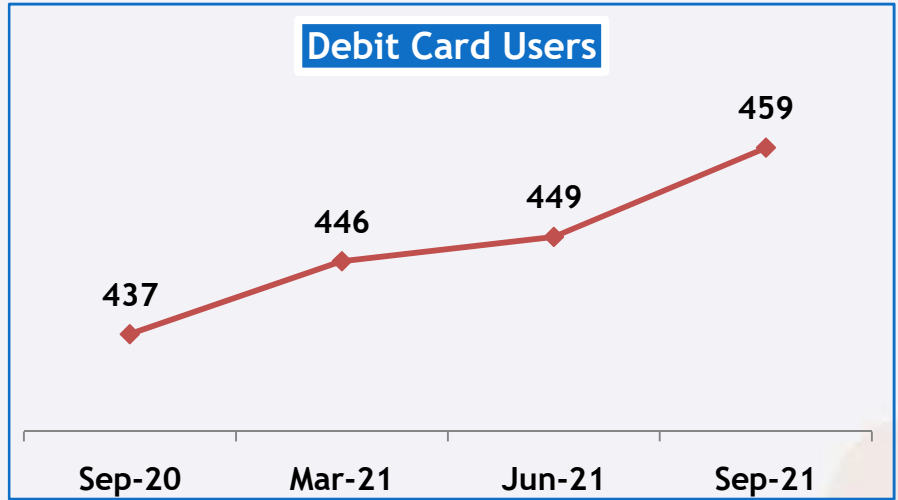
Debit Cards

Campaign launched for strengthened debit card adoption



Digital Footprints

(No. in Lakhs)



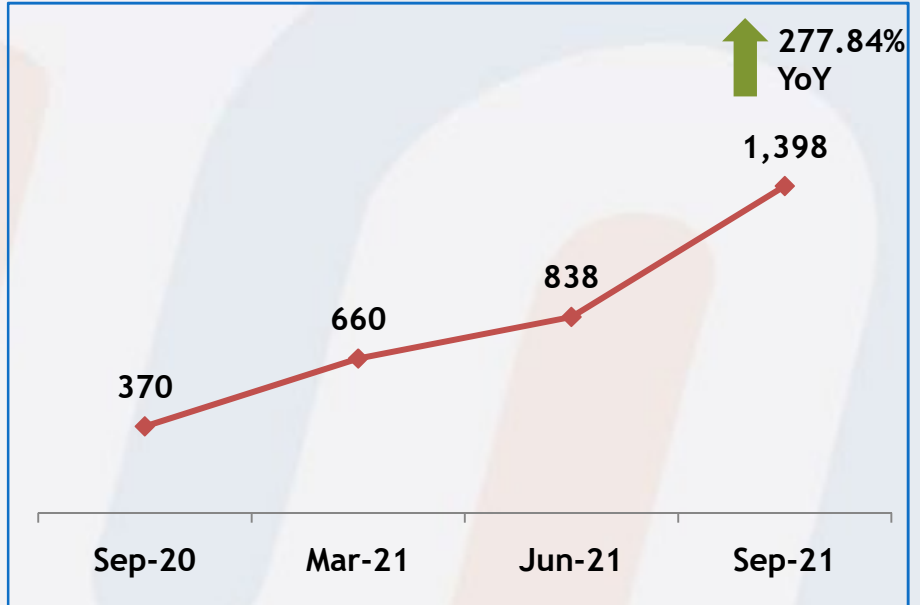
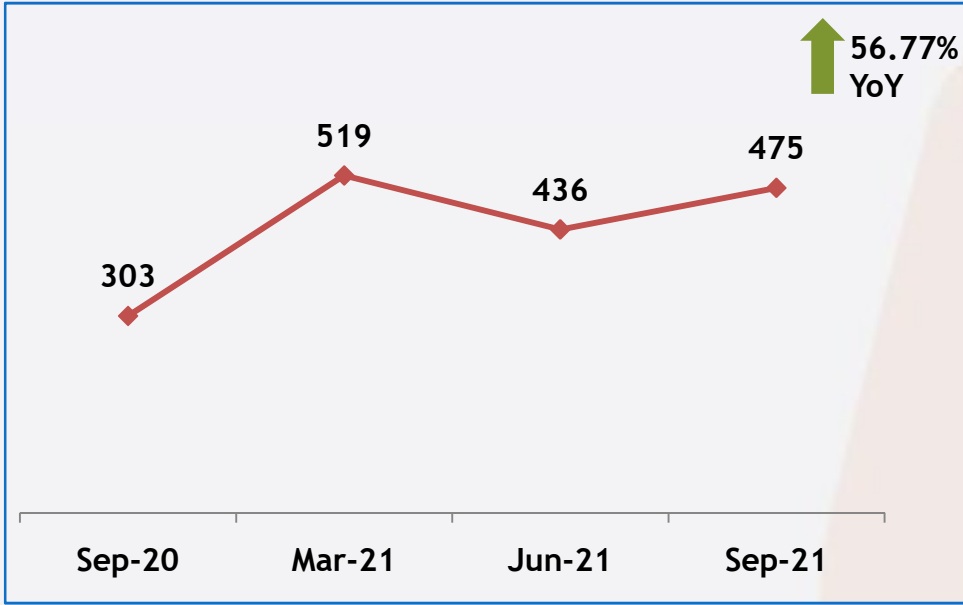
Digital Footprints

Value of Transactions (QoQ)

Debit Card

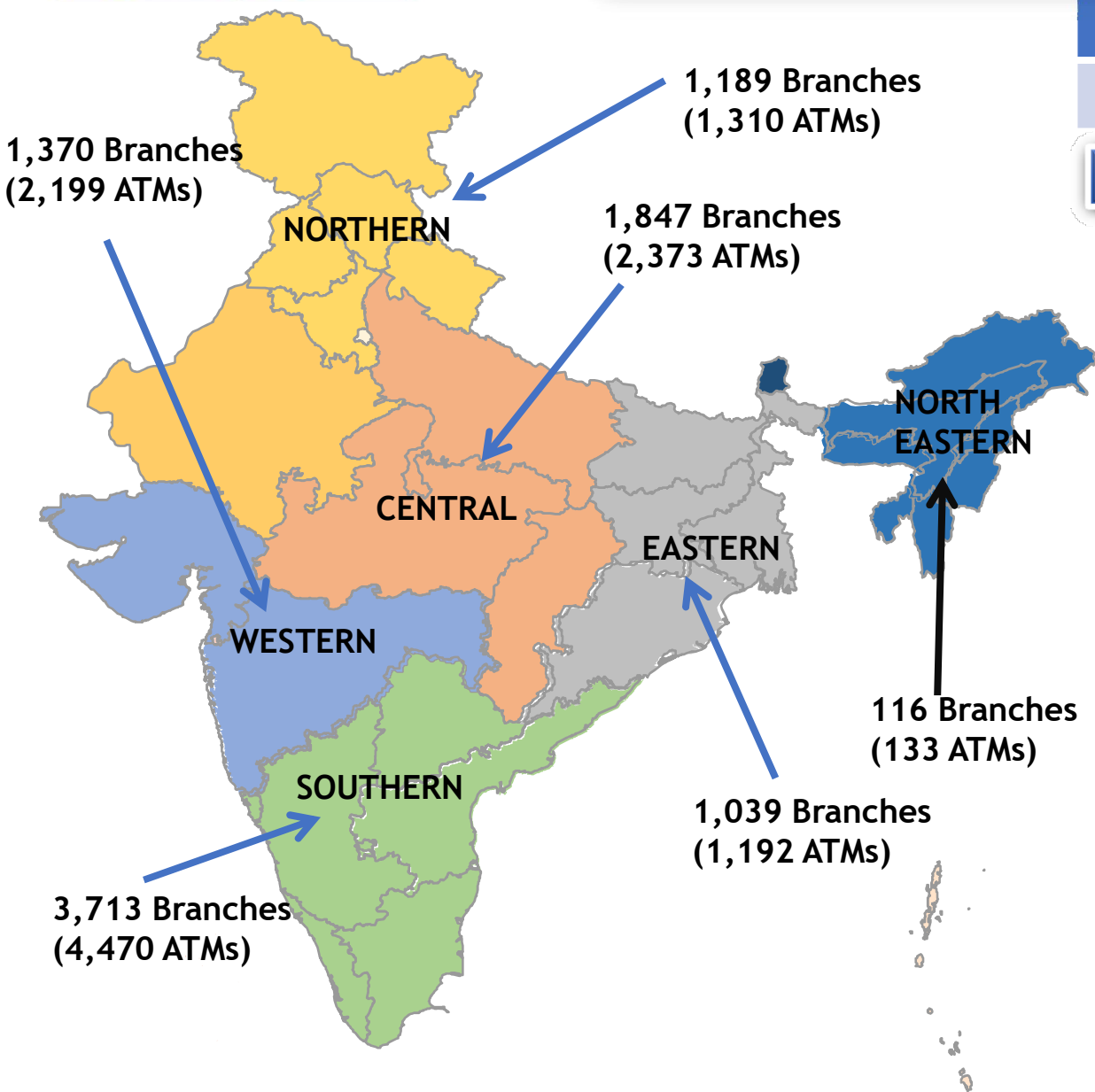
UPI

(Rs. In Billion)





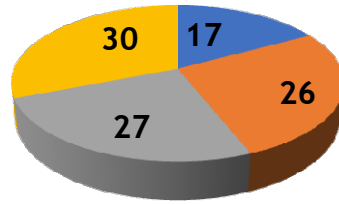
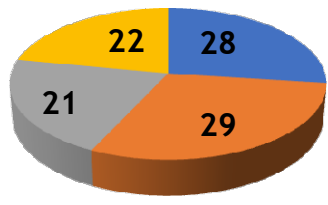
Union Bank : Customer Touch Points



Total Branches	Total ATMs
9,274	11,677

Sep-21 Branches (%)

Sep-21 ATM (%)



- Rural
- Semi Urban
- Urban
- Metro

- Rural
- Semi Urban
- Urban
- Metro

Social Media Presence (followers) as on 30.09.21



16,69,977



2,57,596



1,23,459



36,655



62,809

Expanding Digital Footprints



Shishu Mudra (STP)

Applications Approved - 4,625



Union Dial (Lead Generation)

No of Leads Generated - 74,722
No of Approvals - 4,578 , Amt - ₹755 Crore

MSME
STP up to 5 Crore

MSME Straight Through Process

No of Accounts - 6,763
Approved Amount - ₹ 6,318 Crore

TReDS & PSB59

Key Highlights of performance in TReDS (as on 30.09.2021)

Bills discounted	Number - 34,973
	Amount - ₹ 4,048 cr

Interest income earned - ₹ 61 cr

Key Highlights of performance under psbloansin59minutes.com (as on 30.09.2021)

No. of Applications	37,692
Sanctioned	₹ 5,497 cr
Disbursed	₹ 4,237 cr

GET BANK FINANCE TO EASE YOUR MSME WORKING CAPITAL MANAGEMENT!

UNION TReDS
Digital Trading Platform for MSMEs

PSB LOANS IN 59 MINUTES .com

UVConn (You-We-Connect)

The product enables customers to know/transact their basic banking requirements through Authentic Whatsapp Business Account of Bank.

Digital Documents Execution

Digital Documents Execution(DDE) platform is a Web based API platform /service for dematerialisation(Demat) of loan documents in retail loans in specified 10 states.

e-Nomination

Customer can avail this facility through our website without having to visit branch through Aadhaar authentication.

CKYC Automation for BSBDA Accounts

All the BSBDA accounts which are opened through BC will get CKYCR number without any manual interference.

Union Online Portal for Death Claim Settlement

Online portal for Death Claim Settlement is going to be a facility for the claimants to lodge death claims via online with tracking facility.

Cheque Book Delivery Tracking Facility

For customer- SMS on registered mobile number with tracking link
For staff- My Diary (In House Portal)

EASE & ESG

Union Bank performance in FY21 EASE Index

Union Finance Minister Smt. Nirmala Sitharaman presented 6 awards to Union Bank of India for splendid performance under PSB Reforms Agenda - EASE for FY 20-21, including



1. Best performer under the theme 'Governance & outcome-centric HR'
2. Best performer under the theme 'Deepening Financial Inclusion & customer protection'
3. Best performance improvement for 47% improvement over the baseline performance
4. Performance under the theme 'Smart lending'
5. Performance under the theme 'Tech-enabled ease of banking'
6. Overall performance under EASE Reforms Index Award 2021

Sustainability Imperative: Environment

Green Financing



Sustainability Linked Loan through International Banking Division

₹ 307.20 Crore in H1 FY21-22



Credit facility extended to Renewable Energy Sector as on 30.09.2021

₹ 3165.60 Crore

Energy Conversion



Bank's Corporate office

Solar Power on-grid system


Staff Training Colleges (STCs)

Solar Street Lights & Water Heaters

Water Conservation


Rain Water Harvesting at STCs

Capacity of 56.17 lac litres

Sustainability Imperative: Social

Women Empowerment

Union Nari Shakti Scheme



Scheme exclusively for financing women entrepreneurs :
Total 260 applications amounting to ₹ 43.01 crore have been sanctioned in H1 FY21-22.

Women SHGs



Total 8.41 lac loans sanctioned to SHGs out of which 7.48 lac loans sanctioned to women SHGs

Micro Loans

SVANIDHI



Bank has sanctioned total 18,744 applications amounting to ₹ 19.83 crores during H1 FY21-22

Shishu Mudra



Total 1,05,233 applications amounting to ₹ 221 crore sanctioned in H1 FY21-22.

Weaker Section

SRMS



Self Employment Scheme for Rehabilitation of Manual Scavengers:
Bank has extended ₹ 74.15 lacs in H1 FY21-22 under SRMS to rehabilitate manual scavengers and their dependents in alternative occupations.

DRI Loans



Differential Rate of Interest Scheme: Bank has provided ₹ 1.56 crore in H1 FY21-22 at a concessional rate of interest to the weaker sections of the community.

Sustainability Imperative: Social

Knowledge Dissemination



Bank has established 30 RSETI Centres with the objectives of providing self-employment training programmes to youth for taking up self employment activities. Bank has trained 2,44,623 People at RSETIs as on 30.09.2021.



100% Socially Secure Village

Bank has culminated a noble Mission of 100% Socially Securing three Villages namely *Chinnamanaikenpatti, Thum michampatti* & *Kurichchiyarpatti* in Madurai and Virudhnagar District by enrolling all the eligible residents under Social Security schemes i.e. APY, PMSBY & PMJJBY.



Employee Welfare & Wellness

Compensation/ ex-gratia paid: Total Amount of ₹ 38.20 crore released towards compensation to staff succumbed to COVID.

COVID Vaccination Update: Total 68,945 employees got vaccinated out of total 76,228 employees, which is around 90.45% with ₹ 50.22 crore incurred as on 30.09.2021.

Covid Staff Loan: Total COVID Staff Loan of ₹ 433.28 crore disbursed during H1 FY21-22.

COVID-19 Webinars on Wellness are conducted from time to time for Spiritual, Intellectual, Mental & Physical health of all the employees.

Sustainability Imperative: Governance



Gender Parity

- ❖ **Gender Diversity on Board**
Ms. Priti Jay Rao appointed as one of the board of directors representing shareholders.



Business

- ❖ **Code of Conduct (CoC) for Directors & Senior Management**
Ensure transparency and high ethical standards in managing the affairs of the bank.
- ❖ **Sustainable Development & Business Responsibility Policy**
Direct bank's sustainability strategy and integrate it with business strategy.



Treating Customers Fairly

- ❖ **Customer's Right's Policy**
Documents basic rights of Customer.
- ❖ **Compensation Policy**
Establish a system whereby Bank compensates customer for financial losses due to deficiency in services or any act of omission or commission on its part.

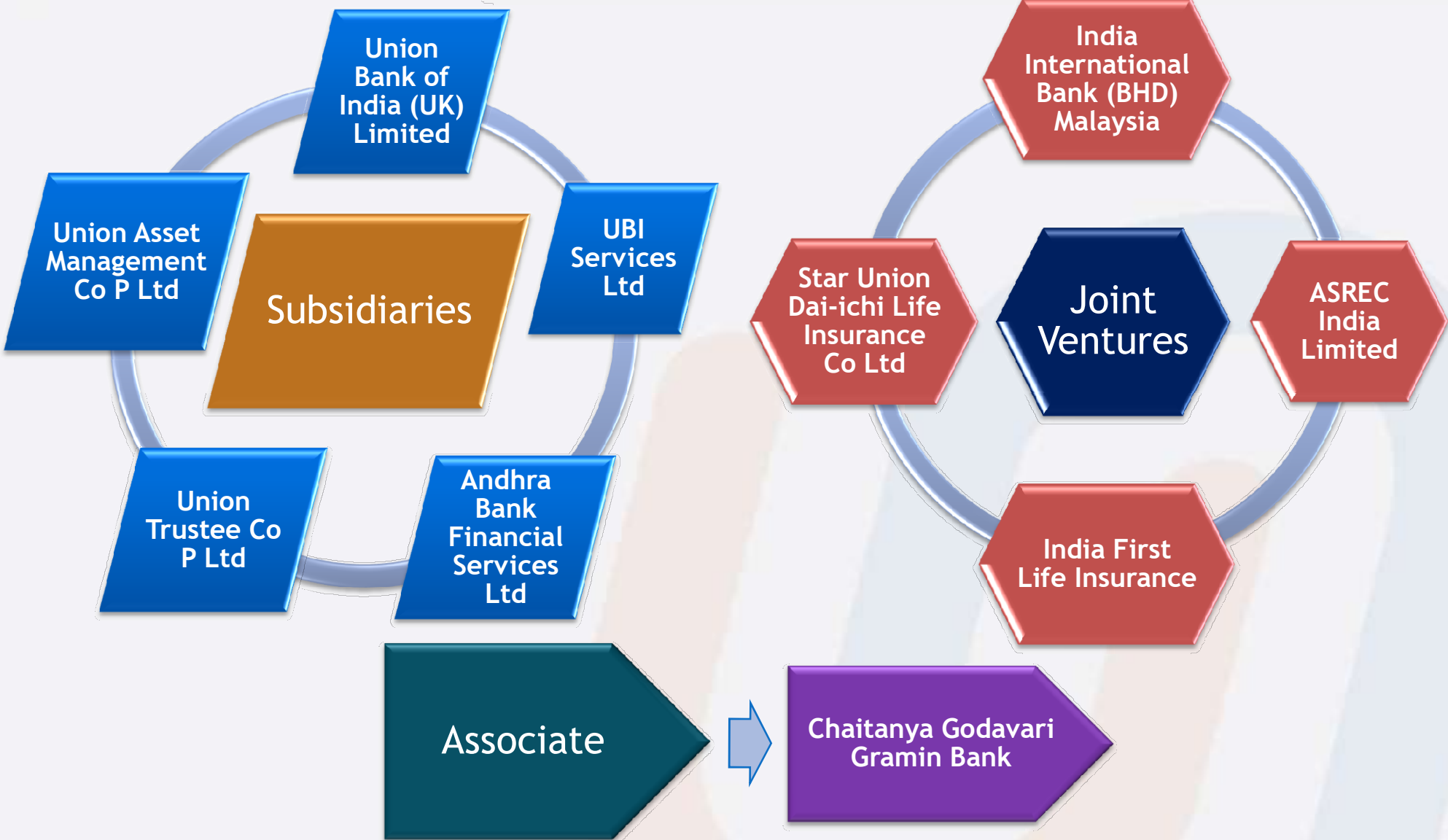


Employee

- ❖ **Whistle Blower Policy**
Provides an avenue for employees to raise concerns on any violation or non-compliance of regulatory or legal requirements.
- ❖ **Policy on Prevention, Prohibition and Redressal of Sexual Harassment of Women Employees at Workplace**
Provide fair, safe and harmonious work environment to female employees.
- ❖ **Physical Security & Fire Safety Policy**
Lay out safe and secure work environment enabling the staff to provide quality service and build lasting customer relations.
- ❖ **Union Bank of India Equal Opportunity Policy**
Provide equal opportunities, without any discrimination on the grounds of age, color, disability, marital status, nationality, race, religion, sexual orientation, etc.

Group Entities

Union Bank of India - Group Entities



Performance of Group Entities

₹ in crore

Subsidiaries

<u>Union Bank of India (UK) Limited</u>		Bank's Shareholding	Particulars	H1FY21	H1FY22
<ul style="list-style-type: none"> Wholly owned subsidiary operating in UK Equity Investment - Rs. 1,111.11 crores* <p>* USD 150 million</p>	100%	Total Income	57.00	51.00	
		Net Profit/ (Loss)	(20.00)	12.00	
		Total Assets	3,285.00	3,239.00	
		Capital & Reserves	891.00	836.00	
<u>Union Asset Management Co. Private Limited</u>		Bank's Shareholding	Particulars	H1FY21	H1FY22
<ul style="list-style-type: none"> Wholly owned subsidiary Bank's Equity Investment - 186.30 Crores Dai-ichi Life Holdings Inc, Japan invested Rs. 133.43 Crore in Union AMC through Compulsorily convertible preference shares (CCPS) in May, 2018 3,50,861 Folios 	100%	Total Income	21.69	28.75	
		Net Profit/ (Loss)	0.37	3.97	
		Total Assets	197.88	206.81	
		Capital & Reserves	190.45	197.28	
		Assets under Management (AUM)	4,323	7,781	

Performance of Group Entities

₹ in crore

Subsidiaries				
<p><u>UBI Services Ltd.</u></p> <ul style="list-style-type: none"> Engaged in Institutional Equity broking (commenced in November 2015). Trading of equity shares (proprietary), trading/investment in CPs/CDs, distribution of mutual funds (institutional business) 	Bank's Shareholding	Particulars	H1FY21	H1FY22
	100%	Total Income	1.84	33.28
		Net Profit/ (Loss)	1.00	32.70
		Total Assets	103.37	136.81
		Capital & Reserves	47.60	80.31
<p><u>Andhra Bank Financial Services Limited</u></p> <ul style="list-style-type: none"> Incorporated in 1991 to carry on activities/business of Leasing, Hire purchasing and Merchant Banking. From 1992, no commercial activity is being undertaken. 	Bank's Shareholding	Particulars	H1FY21	H1FY22
	100%	Total Income	0.79	0.73
		Net Profit/ (Loss)	0.50	0.45
		Total Assets	37.83	40.30
		Capital & Reserves	1.62	4.18

Performance of Group Entities

₹ in crore

Subsidiaries				
<u>Union Trustee Co. Pvt. Limited</u>	Bank's Shareholding	Particulars	H1FY21	H1FY22
<ul style="list-style-type: none"> Wholly owned subsidiary Equity Investment -Rs. 0.05 crore Act as a trustee company for Union Mutual Fund 	100%	Total Income	0.10	0.25
		Net Profit/ (Loss)	(0.01)	0.08
		Total Assets	0.14	0.20
		Capital & Reserves	0.08	0.14
Joint Ventures				
<u>Star Union Dai-ichi Life Insurance Co. Limited</u>	Bank's Shareholding	Particulars	H1FY21	H1FY22
<ul style="list-style-type: none"> Joint venture with Bank of India and Dai-ichi Life Holdings INC. Equity Investment - Rs. 65 Crores Pan-India presence through 122 Branch Offices operating as servicing points During H1 FY22, Gross Premium Income is increased by 62% to Rs.1,816 Crore from Rs. 1,123 Crore Till September 30, 2021, SUD Life covered over 70.38 Lakh lives under PMJJBY 	25.10%	Total Income	1,771.41	2,427.98
		Net Profit/ (Loss)	(13.27)	(74.19)
		Total Assets	10,522.82	13,567.94
		Capital & Reserves	667.38	637.45

Performance of Group Entities

₹ in crore

Joint Ventures

Joint Ventures				
<u>India First Life Insurance (IFLIC)</u>	Bank's Shareholding	Particulars	H1FY21	H1FY22
	<ul style="list-style-type: none"> IFLIC incorporated in June 2008 . Current Shareholding - Bank of Baroda, Union Bank and Carmel Point Investment India Pvt Ltd (44%; 30% & 26% shareholding basis respectively) As of September 2021, Union Bank of India's equity investment Rs.199.04 crores. 	30%	Total Income	1,667.56
Net Profit/ (Loss)			(47.53)	(239.91)
Total Assets			15,204.87	18,289.17
Capital & Reserves			943.46	943.46
<u>ASREC India limited</u>	Bank's Shareholding	Particulars	H1FY21	H1FY22
<ul style="list-style-type: none"> ASREC India Ltd was established in 2004 as a securitization company under SARFASIA 2002 (SARFAESIA) with the approval of RBI Current Shareholding - Union Bank (26.02%), BOI (26.02%), Indian Bank (38.26%), LIC (9.18%) and Deutsche Bank (0.52%) 	26.02%	Total Income	15.85	26.11
		Net Profit/ (Loss)	7.53	11.67
		Total Assets	212.04	278.88
		Capital & Reserves	151.67	167.91

Performance of Group Entities

₹ in crore

Joint Ventures

India International Bank (Malaysia) BHD

- India International Bank Malaysia, Berhad (IIBMB) located at Kuala Lumpur was incorporated on 13.08.2010 as a JV of Union Bank of India with Indian Overseas Bank and Bank of Baroda.
- Total Investment : Rs 146.27 Cr

Bank's Shareholding	Particulars	H1FY21	H1FY22
25%	Total Income	6.77	9.20
	Net Profit/ (Loss)	0.13	(1.87)
	Total Assets	785.91	743.05
	Capital & Reserves	581.01	577.58

Associate

Chaitanya Godavari Gramin Bank

- Operating in Guntur, East Godavari and West Godavari districts in Andhra Pradesh.
- Total no. of branches as on 30.09.2021 are 224.

Bank's Shareholding	Particulars	H1FY21	H1FY22
35%	Total Income	398.20	502.59
	Net Profit/ (Loss)	52.88	74.50
	Total Assets	9,073.95	10,093.20
	Capital & Reserves	557.73	680.43

Disclaimer

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