



Ref: ISD/21-22/341

February 7, 2022

The Deputy General Manager, Corporate Relationships Dept. BSE Ltd. Phiroze Jeejeebhoy 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 / Nine months ended on December 31, 2021**

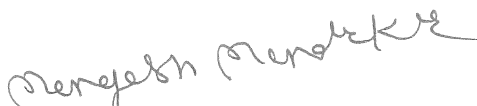
Pursuant to Regulation 30 read with point 15 of Para A of Part A of Schedule III and Regulation 46(2)(o) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby submit the Presentation to be made to Analysts on Reviewed Financial Results of the Bank for the Quarter / Nine months ended on December 31, 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 Q3FY22

February 07, 2022

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@UnionBank Tweets



UnionBankInsta



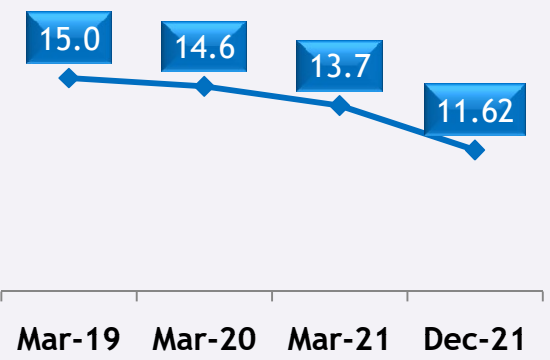
UnionBankofIndiaUtube



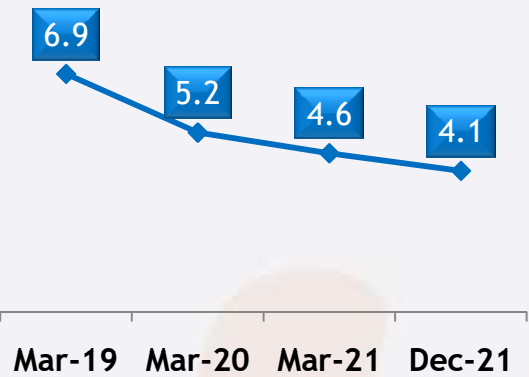
UnionBankofIndia

# Union Bank : Sustained Improvement

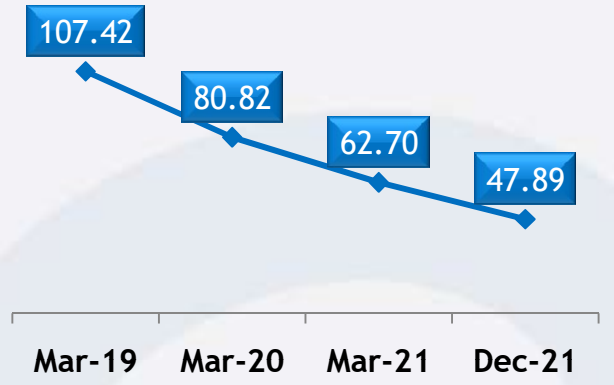
**GNPA(%)**



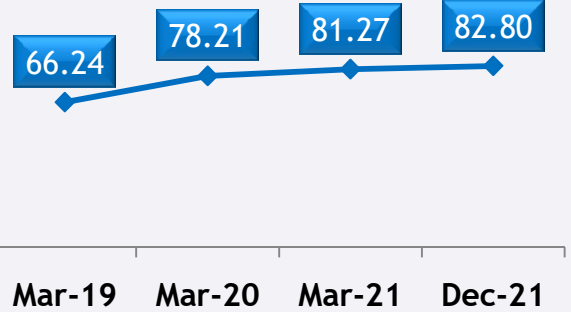
**NNPA(%)**



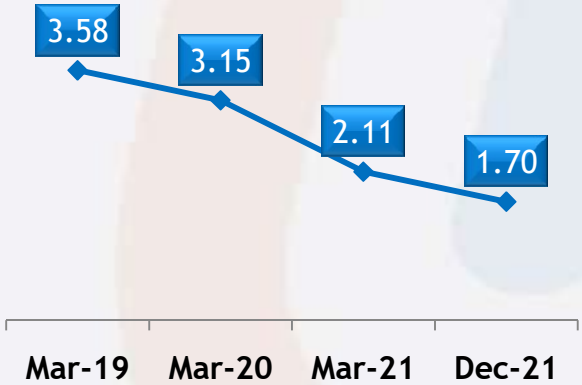
**NNPA to Net Worth(%)**



**PCR(%)**



**Credit Cost(%)\***



**CRAR(%)**



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

(\*) Dec-21 figures are for 9 months period.

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# Performance Highlights



## Performance Highlights - Q3FY22

Total Business

4.73%  
YoY ↑

Total Deposit

6.24%  
YoY ↑

CASA Share

161  
bps  
YoY ↑

RAM Share

327  
bps  
YoY ↑

GNPA

187  
bps  
YoY ↓

NNPA

82  
bps  
YoY ↓

CRAR

94  
bps  
YoY ↑

CET-1

96  
bps  
YoY ↑

Credit Cost

91  
bps  
QoQ ↓

NNPA to Net  
Worth

560  
bps  
QoQ ↓

Net Interest  
Income

8.88%  
YoY ↑

Net Profit  
Rs.1,085 Crores

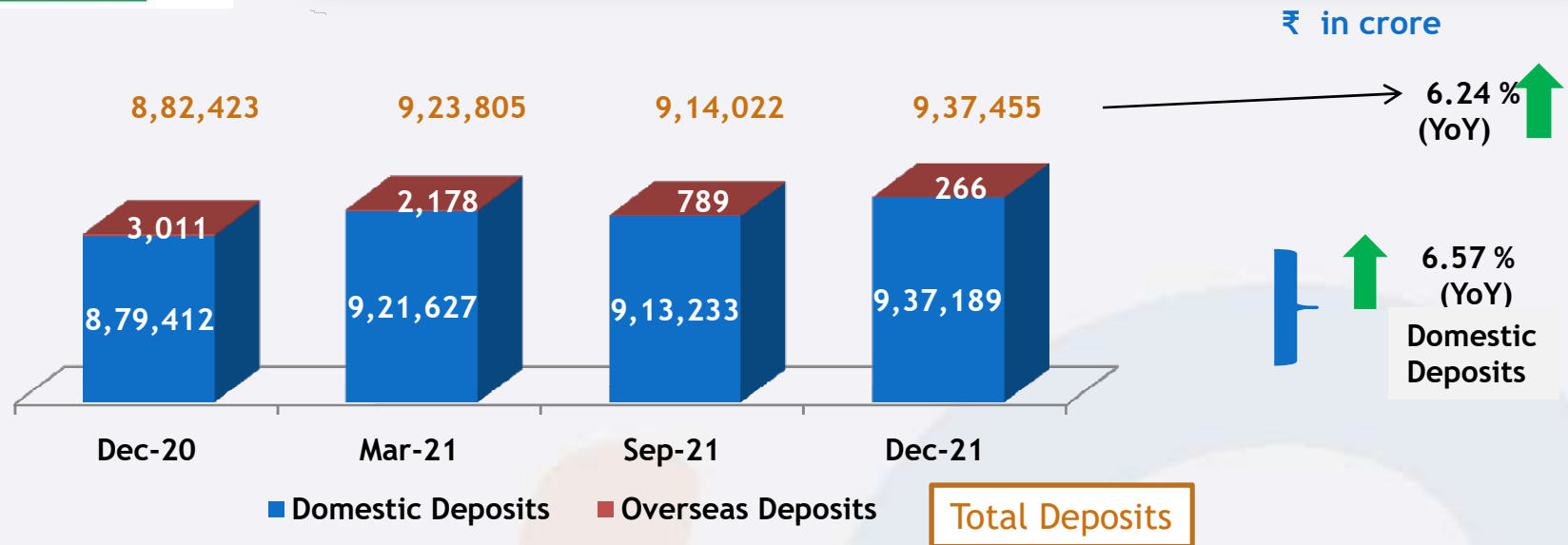
49.29  
%  
YoY ↑

# Business Performance

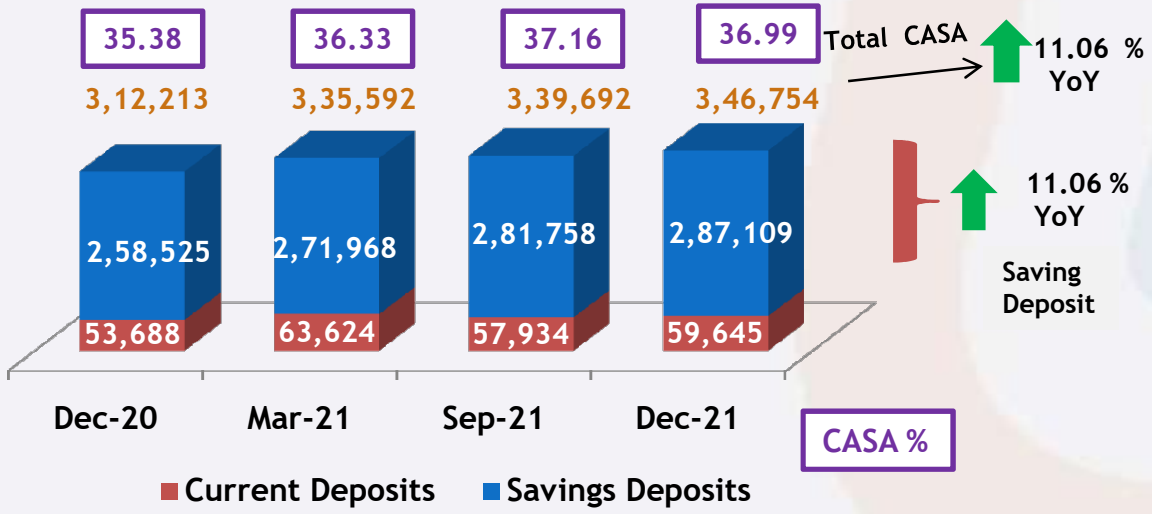


# Business Performance - Liabilities

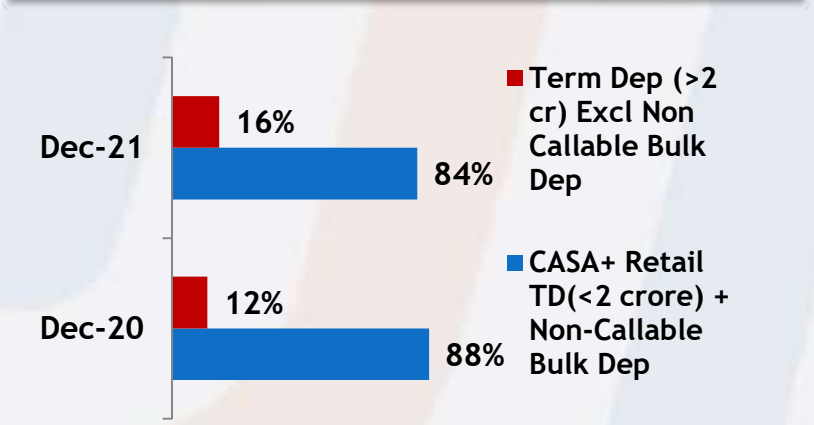
## Total Deposits



## CASA Portfolio



## CASA+ Retail TD + Non Callable Bulk Deposits as a % of Total Domestic Deposits



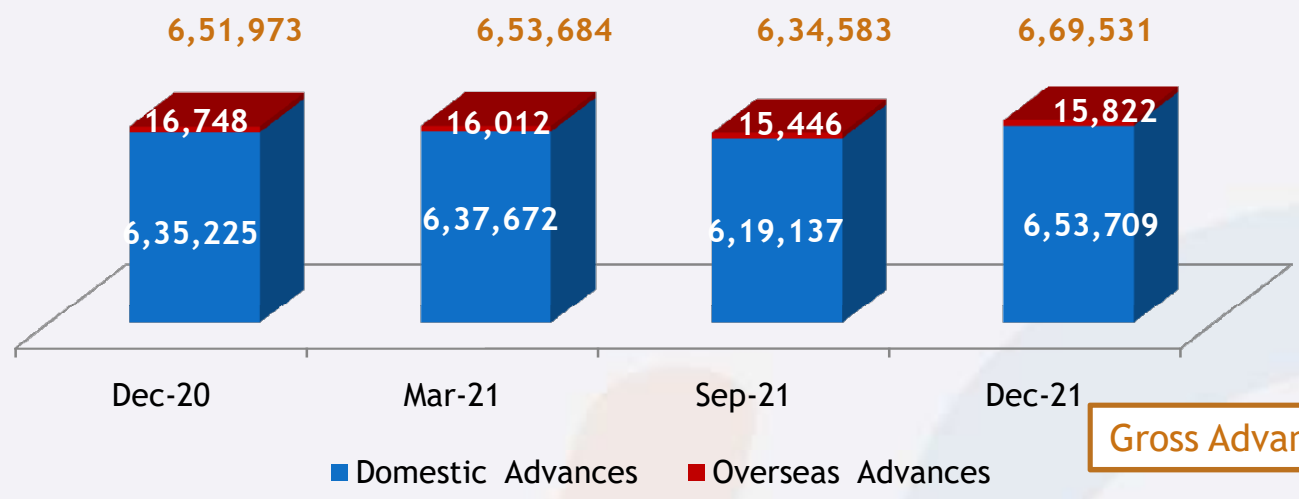


# Business Performance - Assets



## Gross Advances

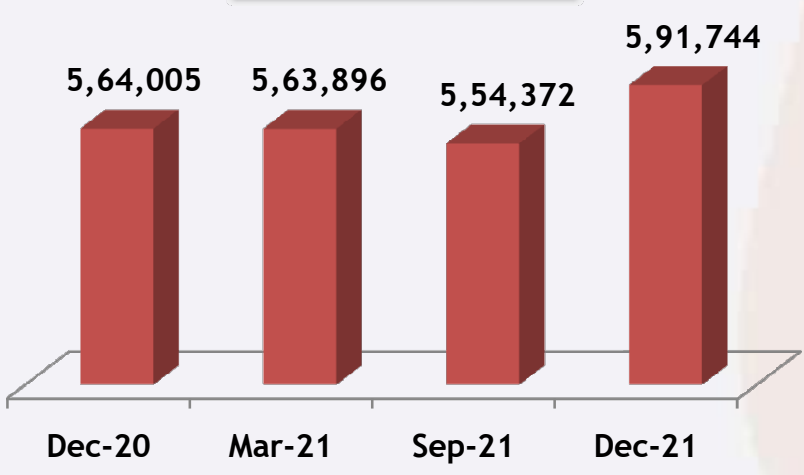
₹ in crore  
↑ 2.69 % YoY



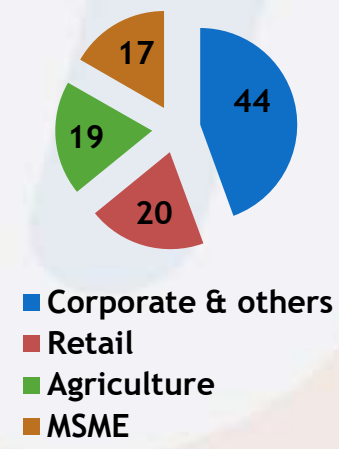
Gross Advances

## Standard Advances

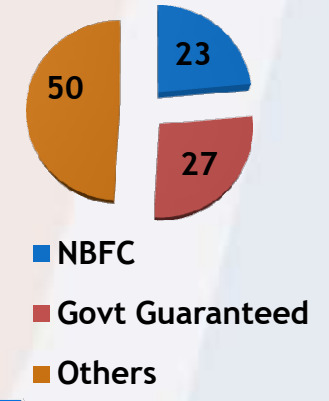
↑ 4.92 % YoY



## Proportion of Gross Advances (%)

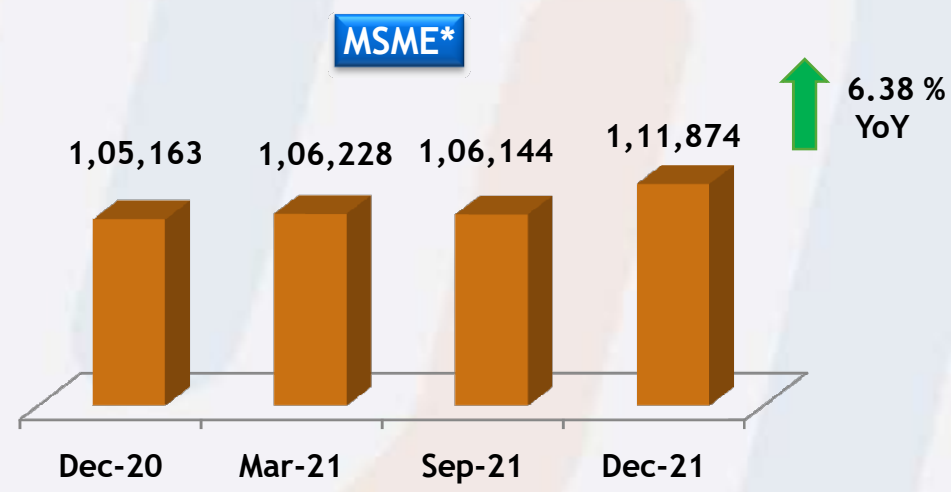
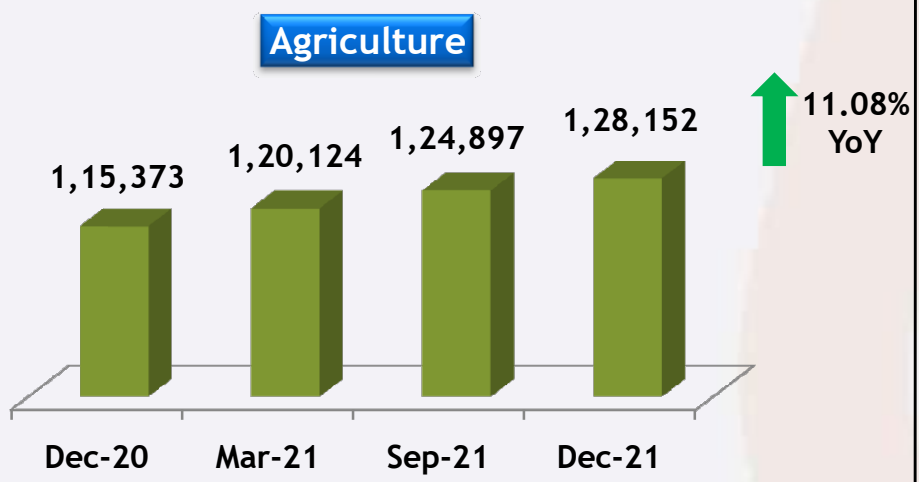
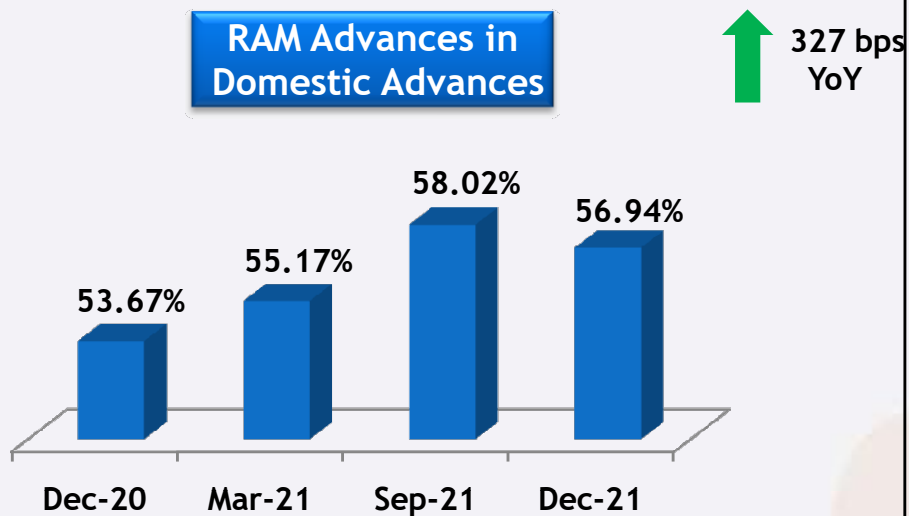


## Proportion of Corporate & Others (%)



Dec-21

# Business Performance - Assets

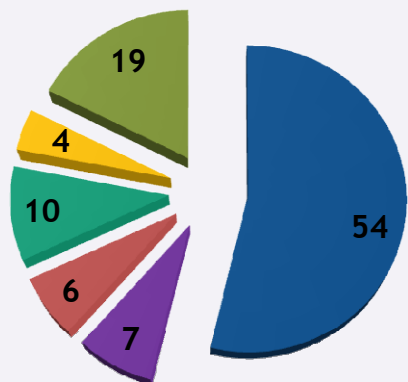


\* MSME data for previous periods adjusted to reflect revised definition of MSME accounts reclassified into/out of MSME as of 31<sup>st</sup> Dec 2021.

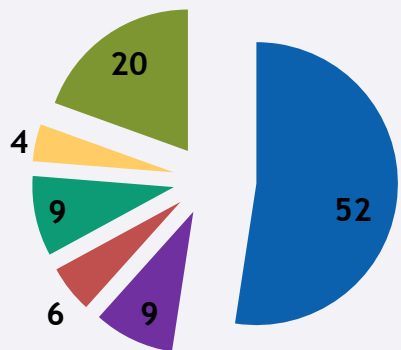
# Diversified Loan Portfolio - RAM

## Composition of Retail Advances (%)

Dec-20



Dec-21



- Home Loans
- Education Loans
- Personal Loans
- Vehicle Loans
- Mortgage Loans
- Others (Excl.IHF)

## Achievement under Priority Sector as on Dec-2021

Particulars	RBI Norms (as % of ANBC)	Achieved (as % of ANBC)
Agriculture	18.00	18.67
Small and Marginal Farmers	9.00	12.90
Weaker Section	11.00	15.57
<b>Total Priority</b>	<b>40.00</b>	<b>40.87</b>

## Progress under Mudra Loans

₹ in crore

Progress under Mudra Yojana (PMMY)					
Category	April 21 - December 21			Total Outstanding Amount as on 31.12.2021	NPA as on 31.12.2021
	No. of Accounts	Sanctioned Amount	Outstanding Amount		
Shishu (< 50k)	1,80,757	406	238	977	293
Kishor (Above 50k-5 Lacs)	2,28,704	4,040	3,348	10,509	1,945
Tarun (Above 5 Lacs-10 Lacs)	32,518	2,712	2,220	7,753	1,164
<b>Total</b>	<b>4,41,979</b>	<b>7,158</b>	<b>5,806</b>	<b>19,239</b>	<b>3,402</b>

## COVID Relief Schemes

Helping customers to tide over the liquidity crisis through various schemes (as on 31.12.2021)

₹ in crore

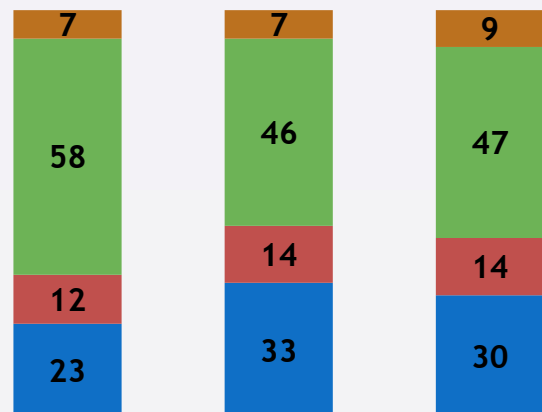
1	<p><b>PM SVANidhi</b>                      No of Loans - 3,28,123                      Amount Sanctioned - 328.29</p>
2	<p><b>Union Guaranteed Emergency Credit Line (UGECL 1.0)</b>                      No of Loans - 3,72,988                      Amount Sanctioned - 8538.58</p>
3	<p><b>Union Guaranteed Emergency Credit Line (UGECL 2.0)</b>                      No of Loans - 185                      Amount Sanctioned - 1809.42</p>
4	<p><b>Union Guaranteed Emergency Credit Line (UGECL 3.0)</b>                      No of Loans - 349                      Amount Sanctioned - 201.40</p>
5	<p><b>Union Guaranteed Emergency Credit Line (UGECL 4.0)</b>                      No of Loans - 78                      Amount Sanctioned - 12.69</p>
6	<p><b>Union Personal Loan for COVID Treatment (UPLCT)</b>                      No of Loans - 1,136                      Amount Sanctioned - 44.51</p>

## Diversified Loan Portfolio-Industry Exposure

₹ in crore

S No	Sectors	(% Share in Domestic Advances)					
		Mar-21		Sep-21		Dec-21	
		Rs. In Crore	% Share	Rs. In Crore	% Share	Rs. In Crore	% Share
1	Infrastructure	1,03,325	16.20	1,04,495	16.88	1,10,598	16.92
2	NBFCs and HFCs	72,015	11.29	64,339	10.39	70,218	10.74
	w/w HFCs	21,797	3.42	19,092	3.08	23,170	3.54
3	Basic Metal & Metal Products	16,014	2.51	15,407	2.49	22,904	3.50
4	Construction	7,599	1.19	7,543	1.22	7,819	1.20
5	Food Processing	18,678	2.93	16,291	2.63	18,423	2.82
6	Textiles	18,367	2.88	16,252	2.62	16,958	2.59
7	All Engineering	10,926	1.71	10,457	1.69	10,598	1.62
8	Chemical & Chemical Products	10,784	1.69	12,467	2.01	12,979	1.99
9	Petroleum, Coal Products & Nuclear Fuels	10,471	1.64	7,738	1.25	6,637	1.02
	<b>Total</b>	<b>2,68,179</b>	<b>42.06</b>	<b>2,54,989</b>	<b>41.18</b>	<b>2,77,134</b>	<b>42.39</b>

Segment wise exposure Breakup (in %)



Dec-20 Sep-21 Dec-21

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

Rating Profile of Standard NBFC Exposure

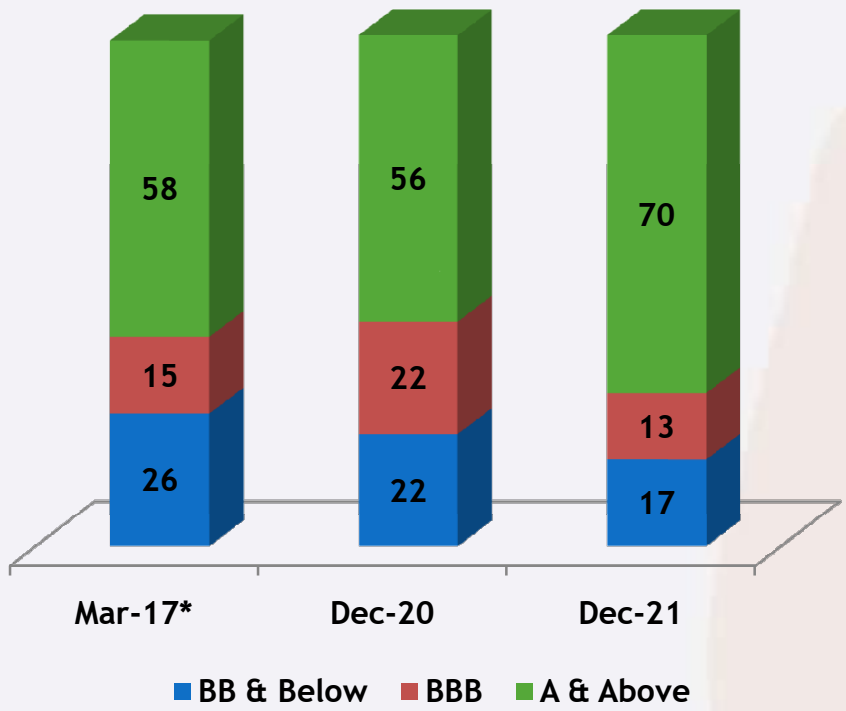
Ratings	% Share		
	Dec-20	Sep-21	Dec-21
AAA	48.12	54.54	53.38
AA	35.13	30.47	31.46
A	15.29	13.65	13.57
BBB	1.29	0.89	1.12
<b>BBB &amp; above</b>	<b>99.83</b>	<b>99.55</b>	<b>99.53</b>
<b>BB &amp; Below</b>	<b>0.17</b>	<b>0.45</b>	<b>0.47</b>

# Credit Rating Matrix & CIBIL Rating Profile

Post Centralization of Credit underwriting- Improved Rating Profile

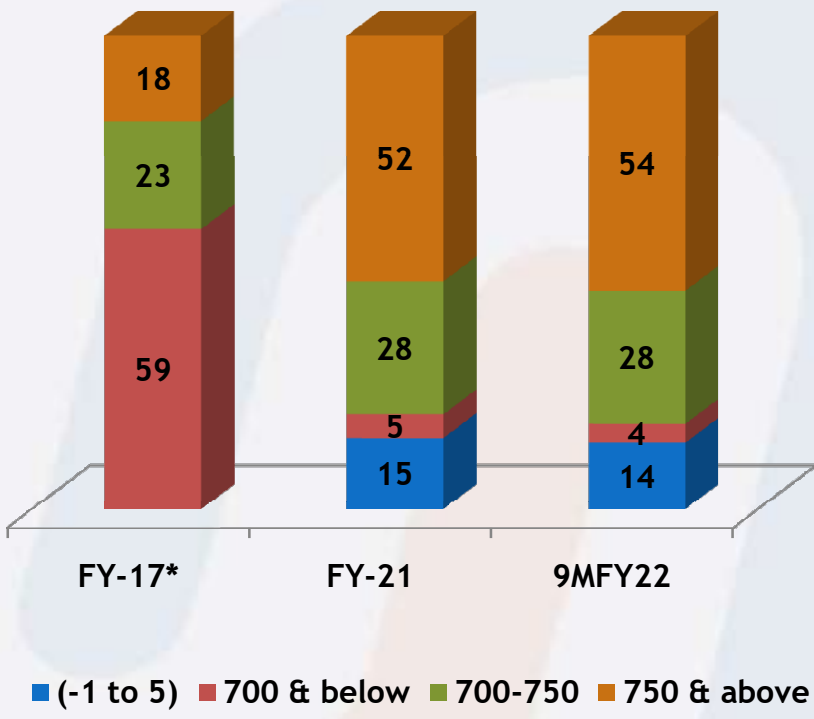
## Rating Matrix of Outstanding Corporate Loans(> Rs. 5 Crore)

in %



## Retail CIBIL Rating Profile

in %



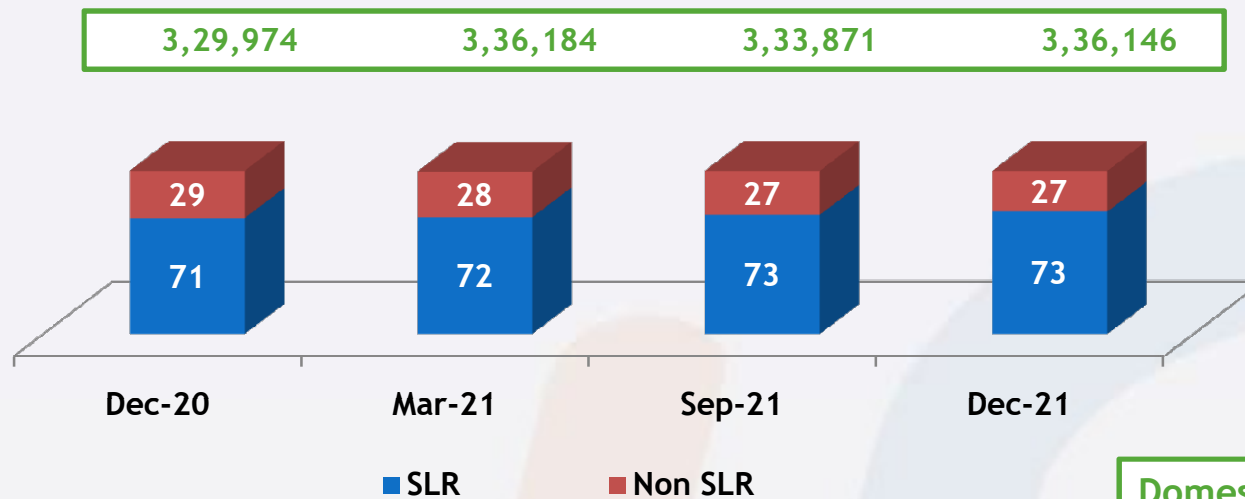
\*FY 17 shows Union Bank Standalone data



# Investments

₹ in crore

## % of SLR and Non SLR in Domestic Investments



Domestic Investments

Particulars (Domestic)	Dec-20	Sep-21	Dec-21	Dec-20	Sep-21	Dec-21
	₹ in crore			Duration (Years)		
Available for Sale	84,083	80,659	82,215	2.08	1.27	1.34
W/w						
SLR	50,252	50,572	53,306	1.75	0.61	0.77
NON SLR	33,831	30,087	28,909	4.01	2.88	2.88

## Investments

₹ in crore

### Composition of Domestic Investments

Category	Dec-20	Sep-21	Dec-21
SLR Investments	2,35,126	2,42,965	2,46,439
Non-SLR Investments	94,848	90,904	89,707
• Commercial Paper	6,005	4,029	4,279
• Certificate of Deposits	1,901	1,946	1,228
• Mutual Funds	781	473	563
• Shares	5,800	5,274	5,161
• Bonds & Debentures	75,786	74,627	73,946
• Others	4,575	4,557	4,530
<b>Total Investments</b>	<b>3,29,974</b>	<b>3,33,869</b>	<b>3,36,146</b>

## Overseas Operations

### Business from Overseas Branches

US \$ in billion (₹ in crore)	Dec* 2020	Mar# 2021	Sep^ 2021	Dec^^ 2021
Total Business	2.70 (19,759)	2.48 (18,190)	2.19 (16,238)	2.17 (16,094)
Total Deposits	0.41 (3,011)	0.29 (2,178)	0.11 (790)	0.04 (268)
Total Advances	2.29 (16,748)	2.19 (16,012)	2.08 (15,448)	2.13 (15,826)

\*1US\$ = Rs.73.07 as on Dec 31, 2020

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

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

^^1US\$ = Rs. 74.33 as on Dec 31, 2021

### Overseas Branches

1.DIFC , Dubai

2.Hong Kong

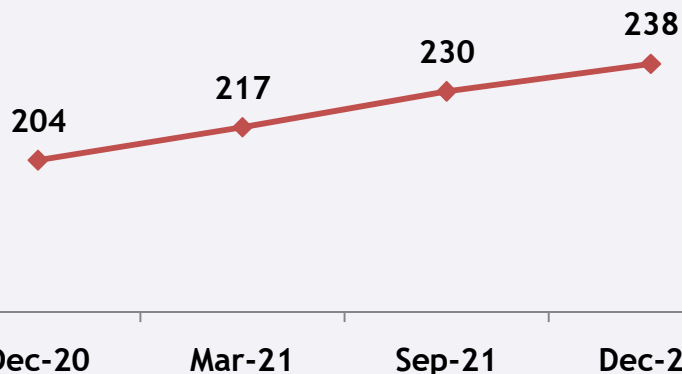
3.Sydney

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

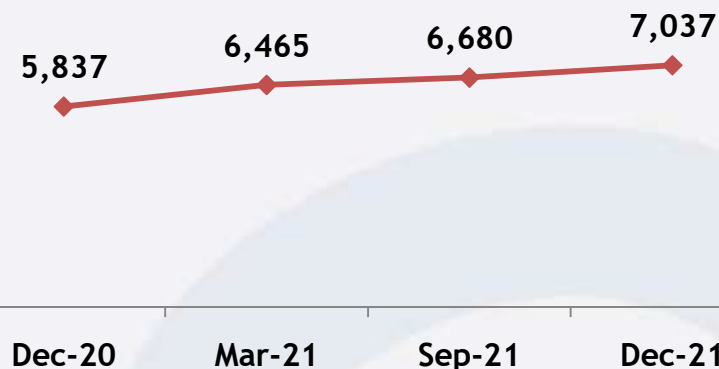
Joint Venture: India International Bank (Malaysia) BHD

# Financial Inclusion

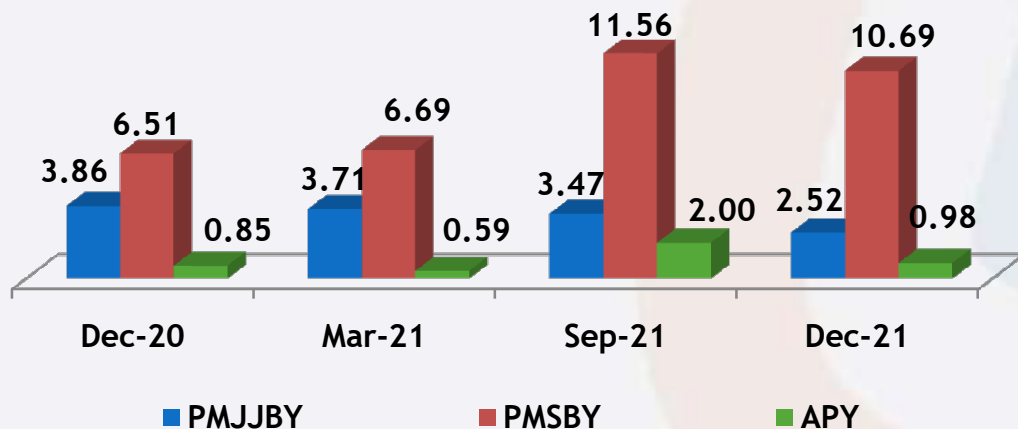
**Total PMJDY Accounts (No. in Lakhs)**



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



**Financial Inclusion Acc-Fresh Enrolments (in Lakhs)**



**Terminal Figures (No. in Lakh)**

Scheme	Dec-20	Dec-21
PMJJBY	37.48	48.14
PMSBY	140.88	171.28
APY	19.63	23.72

## Statement of Assets & Liabilities-Standalone

₹ in crore

Particulars	As at 31.12.20	As at 31.03.21	As at 30.09.21	As at 31.12.21
<b>LIABILITIES</b>				
Capital	6,407	6,407	6,835	6,835
Reserves and surplus	57,610	58,070	62,729	63,822
Deposits	8,82,423	9,23,805	9,14,022	9,37,455
Borrowings	57,242	51,837	51,863	54,030
Other Liabilities and Provisions	29,664	31,587	26,444	33,591
<b>Total</b>	<b>10,33,346</b>	<b>10,71,706</b>	<b>10,61,893</b>	<b>10,95,733</b>
<b>ASSETS</b>				
Cash and Balances with Reserve Bank of India	31,928	37,880	40,032	44,001
Balances with Banks and Money at call and Short Notice	32,391	46,530	53,188	43,179
Investments	3,25,197	3,31,512	3,29,431	3,31,832
Advances	5,82,895	5,90,983	5,80,971	6,16,813
Fixed Assets	7,322	7,344	7,132	7,071
Other Assets	53,613	57,457	51,139	52,837
<b>Total</b>	<b>10,33,346</b>	<b>10,71,706</b>	<b>10,61,893</b>	<b>10,95,733</b>

# Financials

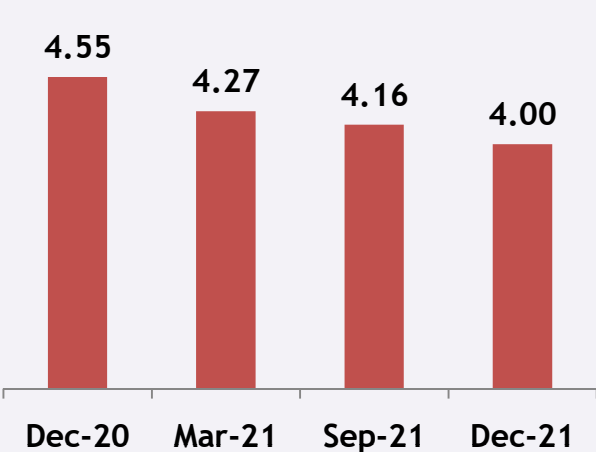


## Cost & Yield Ratio (%)

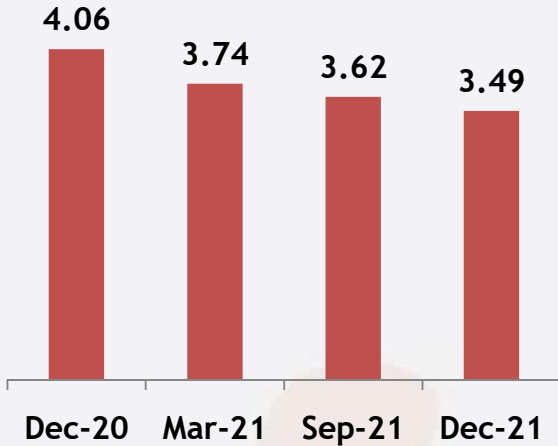
Parameters	Dec-20 (Q3)		Sep-21 (Q2)		Dec-21 (Q3)		9M FY 2021		9M FY 2022	
	Domestic	Global	Domestic	Global	Domestic	Global	Domestic	Global	Domestic	Global
Cost of Deposits	4.56	4.55	4.16	4.16	4.00	4.00	4.81	4.80	4.11	4.11
Cost of Funds	4.12	4.06	3.68	3.62	3.54	3.49	4.25	4.20	3.66	3.61
Yield on Advances	7.39	7.25	7.25	7.12	7.34	7.20	7.70	7.54	7.33	7.19
Yield on Investments	6.27	6.25	6.12	6.10	6.07	6.05	6.35	6.33	6.14	6.12
Yield on Funds	6.70	6.61	6.22	6.13	6.15	6.05	6.67	6.58	6.25	6.16

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

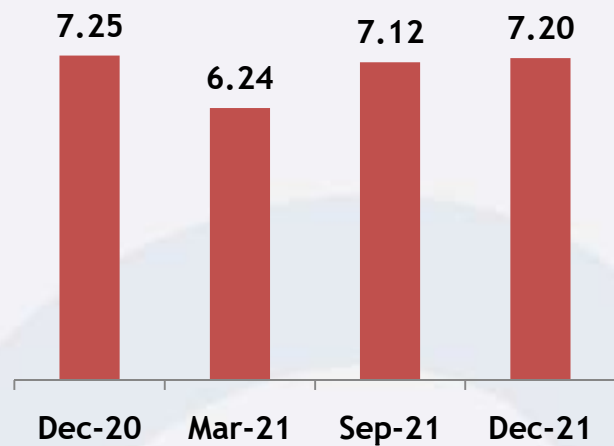
**Cost of Deposit**



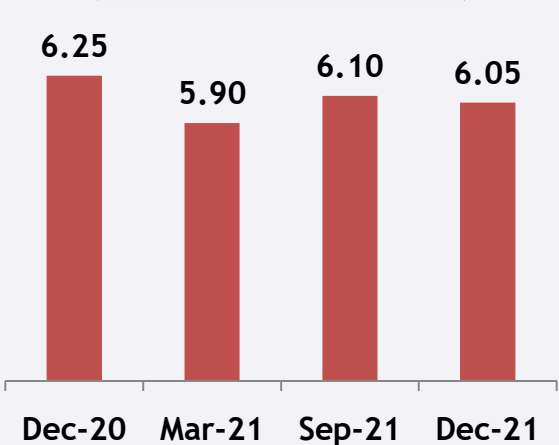
**Cost of Funds**



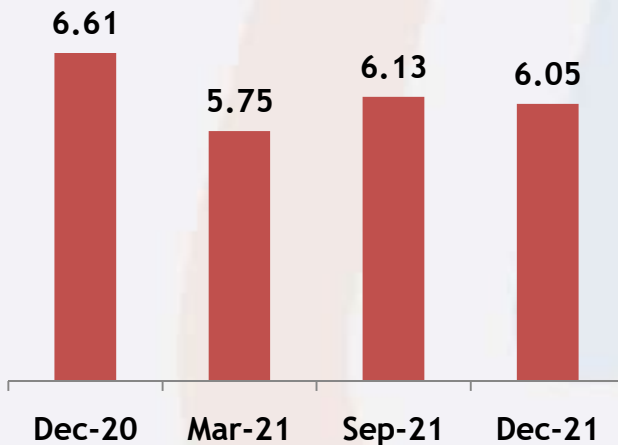
**Yield on Advances**



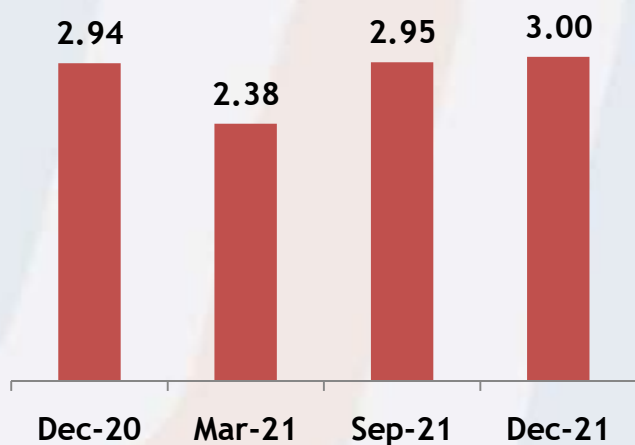
**Yield on Investment**



**Yield on Funds**



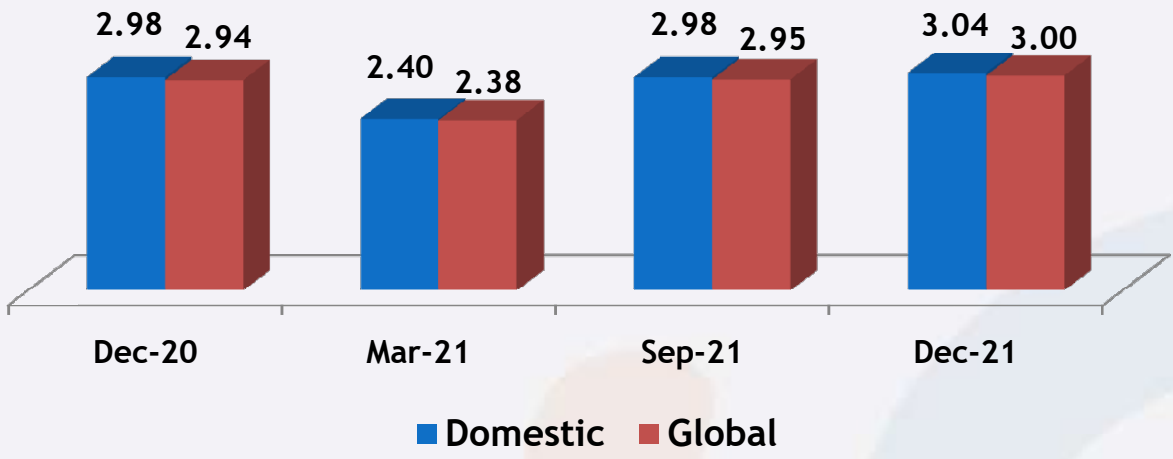
**Net Interest Margin**



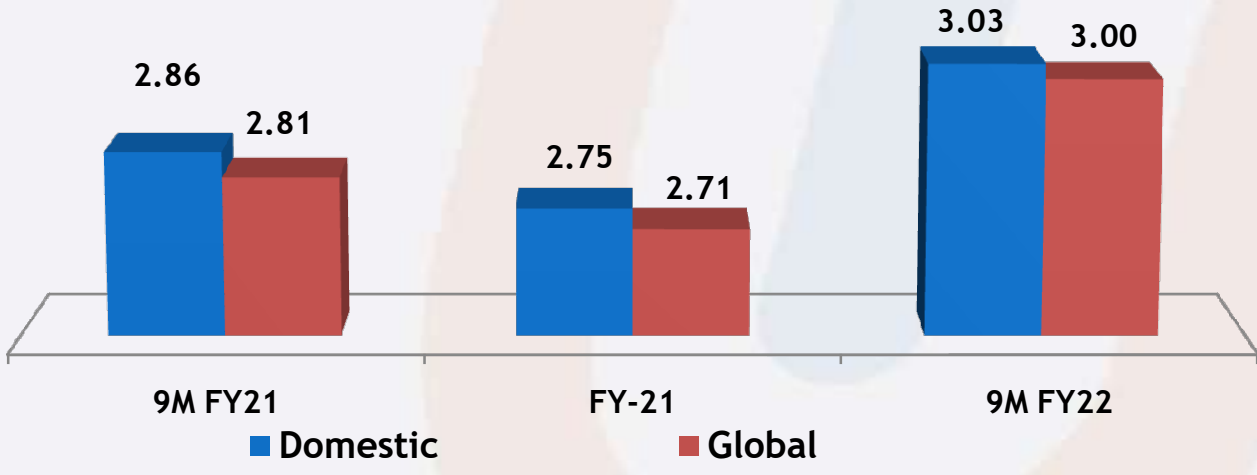


# Movement of NIM (%)

## Quarterly



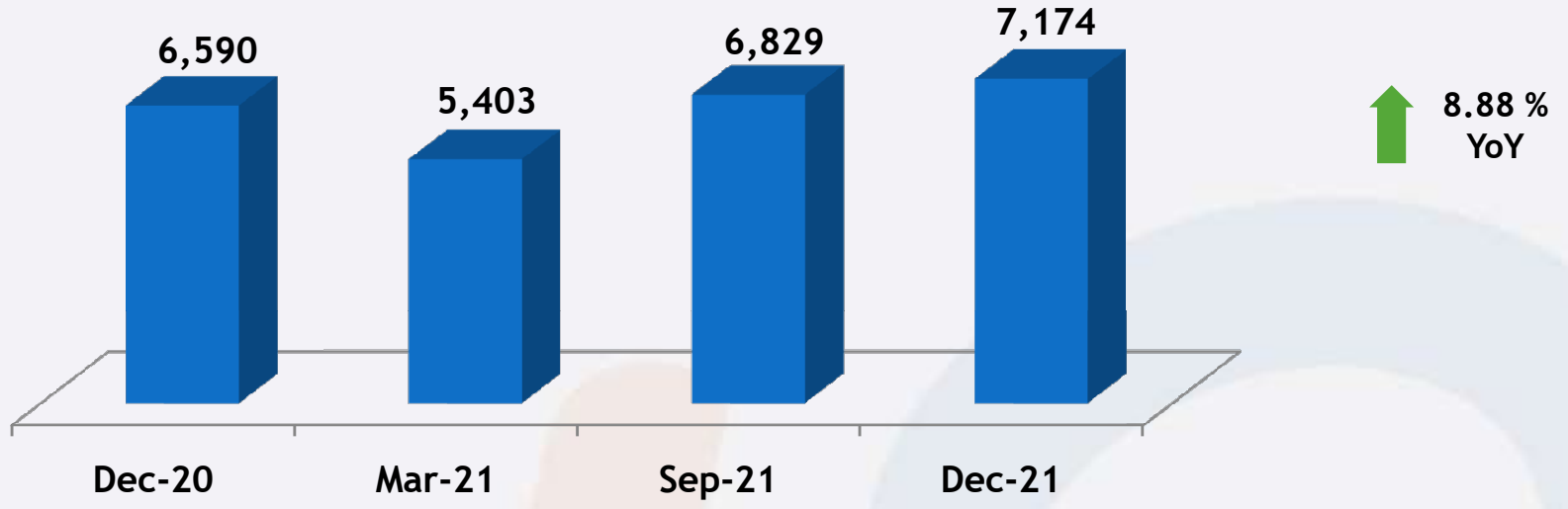
## 9-Months



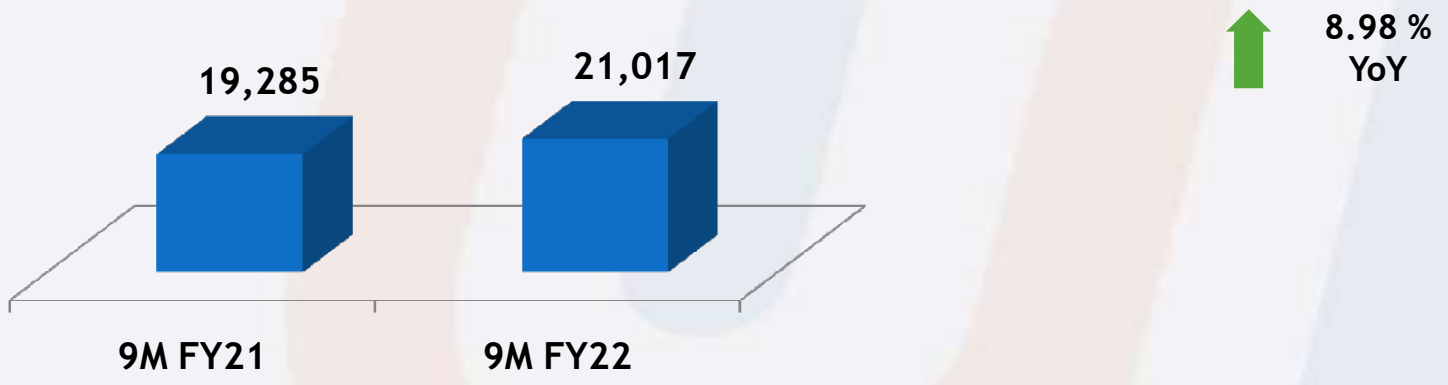
# Net Interest Income

₹ in crore

**Quarterly**



**9-Months**



## Operating Performance

₹ in crore

	Parameters	Dec-20 (Q3)	Mar-21 (Q4)	Sep-21 (Q2)	Dec-21 (Q3)	Growth (%) YoY	Growth (%) QoQ	9M FY21	9M FY22	Growth (%)
1.	Interest on Advances	11,452	9,970	11,165	11,270	-1.59	0.94	35,796	33,781	-5.63
2.	Interest on Investments	5,161	4,911	4,916	4,930	-4.47	0.28	15,663	14,947	-4.57
3.	Other Interest Income	474	594	624	729	53.79	16.81	1,834	2,042	11.33
4.	<b>Total Interest Income (1+2+3)</b>	<b>17,087</b>	<b>15,475</b>	<b>16,706</b>	<b>16,930</b>	<b>-0.92</b>	<b>1.34</b>	<b>53,292</b>	<b>50,770</b>	<b>-4.73</b>
5.	Interest on Deposits	9,845	9,418	9,195	9,112	-7.45	-0.91	31,389	27,729	-11.66
6.	Other Expenses	653	655	681	644	-1.38	-5.55	2,618	2,023	-22.70
7.	<b>Total Interest Expense (5+6)</b>	<b>10,498</b>	<b>10,072</b>	<b>9,876</b>	<b>9,755</b>	<b>-7.07</b>	<b>-1.23</b>	<b>34,007</b>	<b>29,752</b>	<b>-12.51</b>
8.	<b>Net Interest Income (4-7)</b>	<b>6,590</b>	<b>5,403</b>	<b>6,829</b>	<b>7,174</b>	<b>8.88</b>	<b>5.05</b>	<b>19,285</b>	<b>21,017</b>	<b>8.98</b>
9.	Non Interest Income	2,970	4,551	3,978	2,524	-15.01	-36.55	7,415	9,282	25.18
10.	<b>Operating Income (8+9)</b>	<b>9,560</b>	<b>9,954</b>	<b>10,807</b>	<b>9,698</b>	<b>1.44</b>	<b>-10.26</b>	<b>26,700</b>	<b>30,299</b>	<b>13.48</b>
11.	Operating Expenses	4,294	4,774	4,734	4,600	7.12	-2.82	11,992	13,946	16.29
12.	<b>Operating profit</b>	<b>5,265</b>	<b>5,180</b>	<b>6,074</b>	<b>5,098</b>	<b>-3.17</b>	<b>-16.06</b>	<b>14,708</b>	<b>16,353</b>	<b>11.18</b>

## Non Interest Income

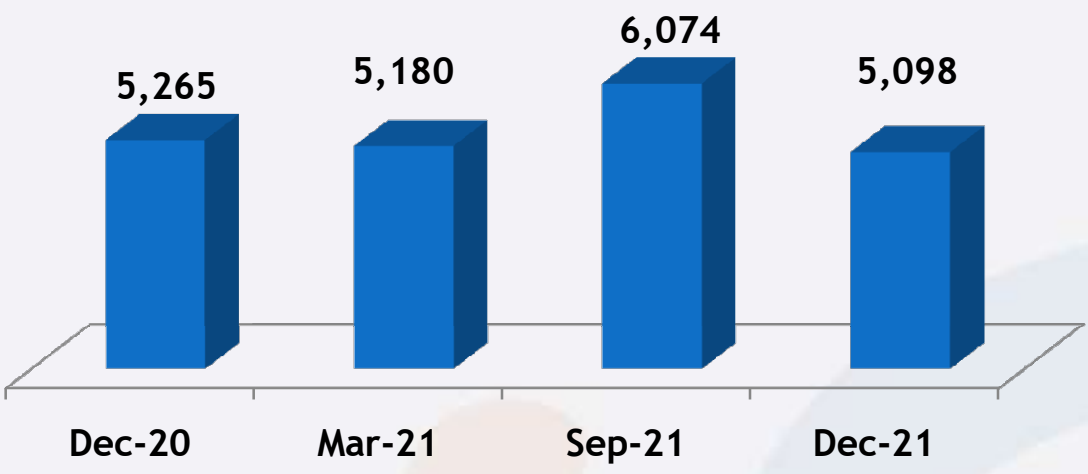
₹ in crore

	Parameters	Dec-20 (Q3)	Mar-21 (Q4)	Sep-21 (Q2)	Dec-21 (Q3)	Growth (%) YoY	Growth (%) QoQ	9M FY21	9M FY22	Growth (%)
1.	<b>Core Fee Based Income</b>	1,321	1,522	1,230	1,316	-0.40	6.99	3,057	3,611	18.14
a.	w/w Processing charges on Advances	286	309	247	245	-14.33	-0.81	594	709	19.36
b.	Comm. On Insurance Business	56	70	66	64	14.29	-3.03	140	164	17.14
c.	Comm. On Govt Business	29	27	20	11	-62.06	-45	49	37	-24.49
d.	Debit card/PoS income	149	198	259	298	100	15.05	480	759	58.12
2.	<b>Treasury Income</b>	1,413	934	985	733	-48.12	-25.58	3,782	2811	-25.67
a.	w/w profit on Sale of Investments	1,326	874	922	546	-58.85	-40.83	2,777	2,577	-7.23
b.	Exchange Profit	132	60	186	157	18.94	-15.59	376	448	19.15
3.	<b>Recovery in Write-off Accounts</b>	236	1,961	1,764	358	51.69	-79.70	576	2456	326.39
4.	<b>Others</b>	-	135	-1	252	-	-	-	404	-
	<b>Total</b>	2,970	4,551	3,978	2,524	-15.01	-36.55	7,415	9,282	25.18

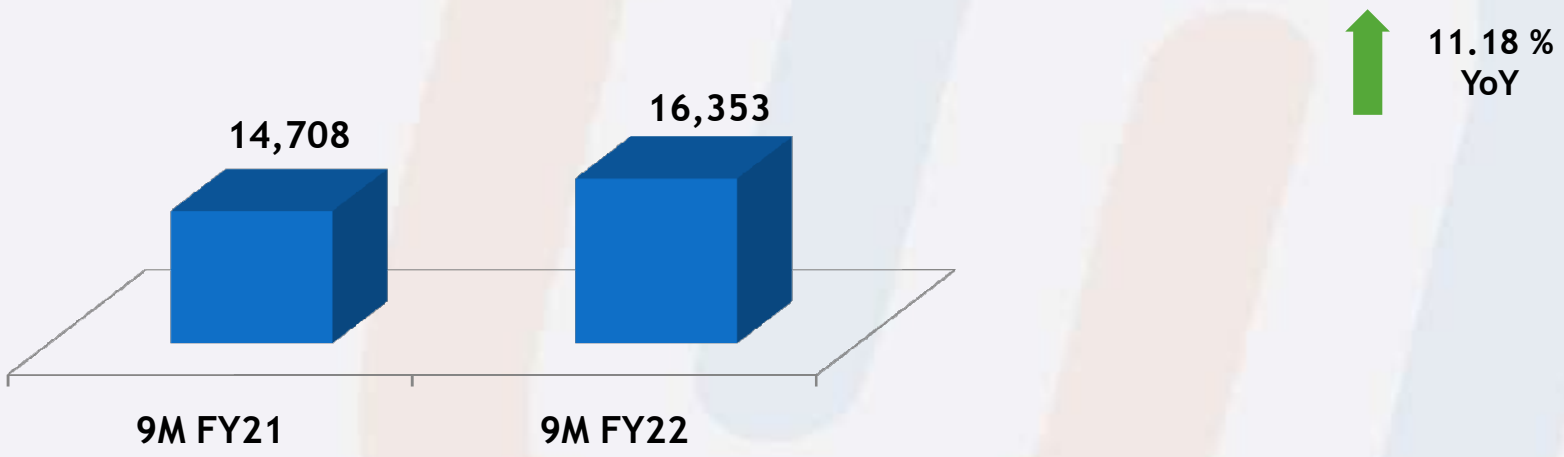
# Operating Profit

₹ in crore

Quarterly



9-Months



## Provisions

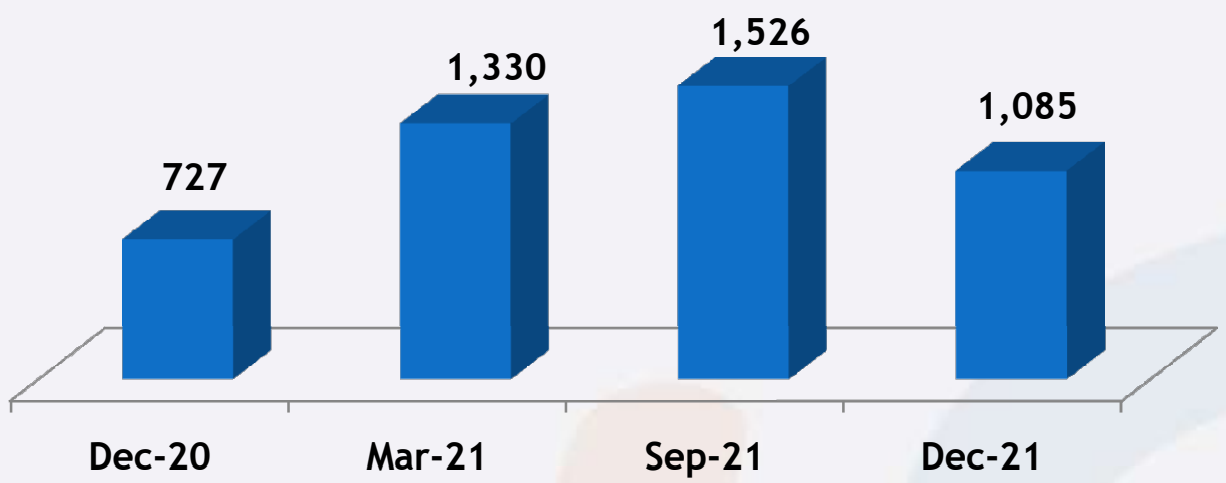
₹ in crore

Parameters	Dec-20 (Q3)	Mar-21 (Q4)	Sep-21 (Q2)	Dec-21 (Q3)	9M FY21	9M FY22
NPAs	3,036	4,712	3,693	2,274	9,208	8,459
Standard Assets	2,227	-1,443	45	317	2,689	1,459
Provision on NPI (Investment)	23	539	-53	-89	649	-341
Restructured Advances	-54	50	-4	-2	32	-24
FITL (Std)	8	23	55	-26	12	15
Deferred Tax Liability	-284	-610	823	1562	-64	2918
Frauds-Non Credit	3	-4	12	60	44	77
Taxation	-388	556	1	-99	-388	-33
Others	14	27	-25	16	950	31
<b>Total</b>	<b>4,538</b>	<b>3,850</b>	<b>4,547</b>	<b>4,013</b>	<b>13,132</b>	<b>12,561</b>

# Net Profit

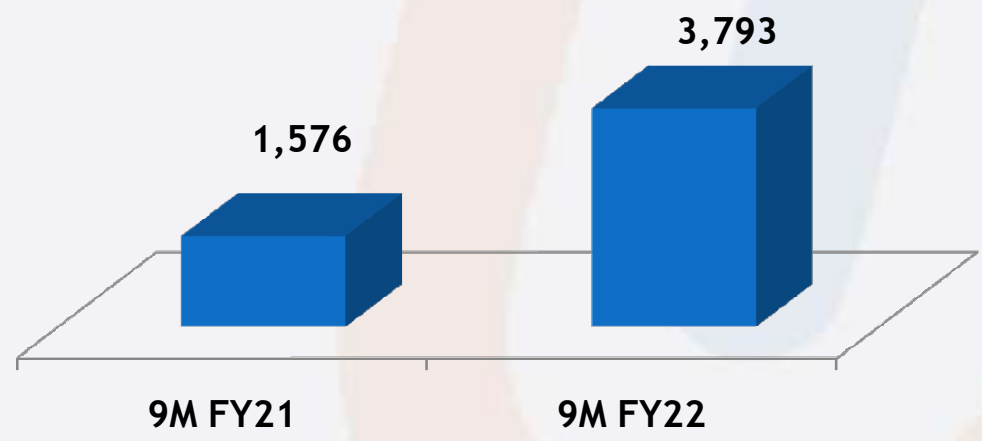
₹ in crore

Quarterly



↑ 49.29 % YoY

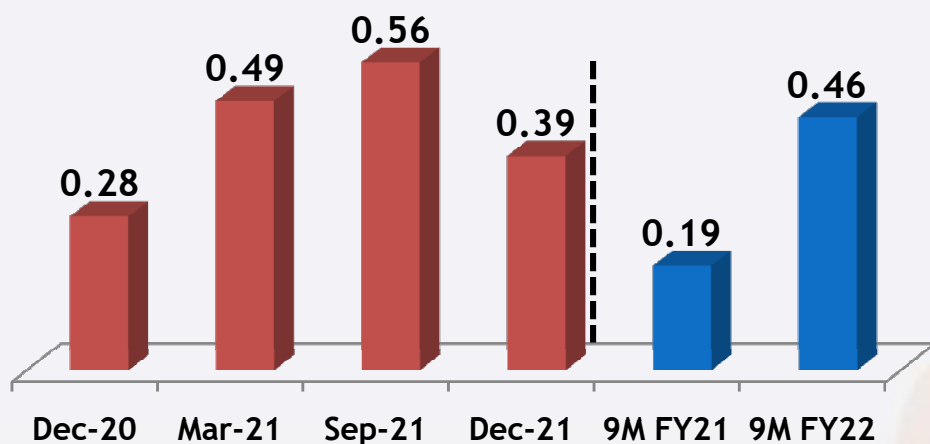
9-Months



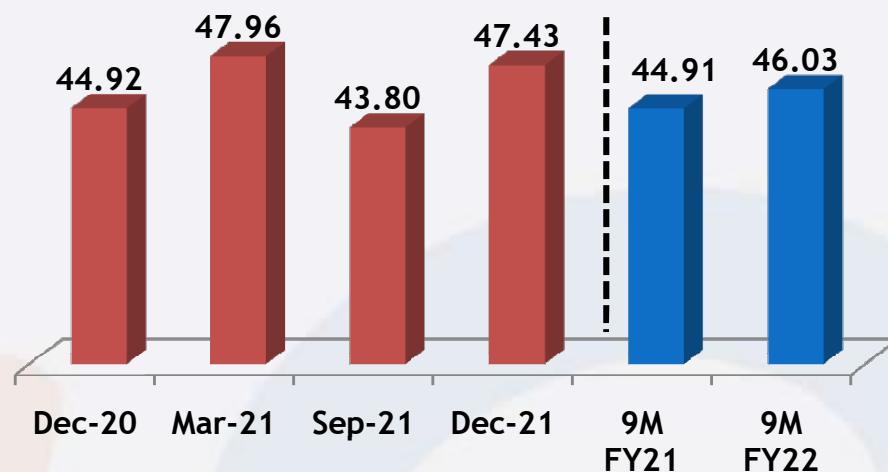
↑ 140.60 % YoY

## Efficiency/Profitability Ratios

Return on Average Assets(%)



Cost to Income Ratio(%)



S. No.	Efficiency Parameters	Dec-20 (Q3)	Mar-21 (Q4)	Sep-21 (Q2)	Dec-21 (Q3)	9M FY21	9M FY22
1	Return on Equity* (%)	6.77	12.23	12.20	8.23	4.89	9.59
2	Book Value Per Share	67.04	67.91	73.20	77.18	67.04	77.18
3	Earnings per share*	4.54	8.30	8.93	6.35	3.28	7.49

\*Annualized



## Efficiency Parameters

₹ in crore

Profitability Parameters	Dec-20 (Q3)	Mar-21 (Q4)	Sep-21 (Q2)	Dec-21 (Q3)	9M FY21	9M FY22
Business per Branch	160.00	169.35	166.93	176.34	160.00	176.34
Business per employee	19.41	20.17	20.32	21.25	19.41	21.25
Gross Profit per Branch	2.21	2.22	2.62	2.24	1.96	2.39
Gross Profit per Employee	0.27	0.26	0.32	0.27	0.24	0.29

# Asset Quality & Capital



## OTR under COVID Resolution Framework as on 31.12.2021

₹ in crore

### Resolution Framework 1.0

Category	Outstanding (31.12.2021)
MSME (Up to Rs.25 cr)	2,258
Personal Loans	3,438
Agriculture Allied	-
Corporate Loans	6,499
<b>Total</b>	<b>12,195</b>

### Resolution Framework 2.0

Category	Implemented (31.12.2021)
MSME	3,130
Personal & Small Business	6,511
Agriculture Allied	375
<b>Total</b>	<b>10,016</b>

Particulars	% to Gross Advances
One Time Restructure (OTR)	3.32%
SMA -2 (Rs.5 Cr & Above)	0.45%
<b>Total</b>	<b>3.77%</b>

## Asset Quality: Movement in Non Performing Assets

₹ in crore

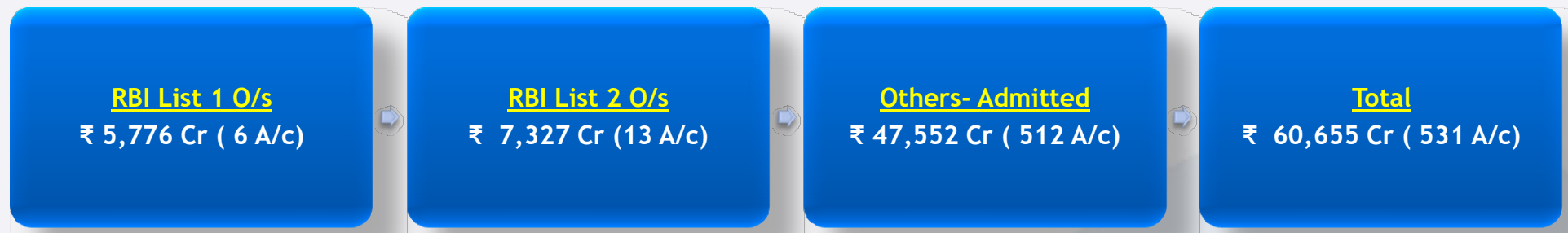
Parameters	Dec-20 (Q3)	Mar-21 (Q4)	Sep-21 (Q2)	Dec-21 (Q3)	9M FY21	9M FY22
Gross NPAs - Opening	95,797	87,968	87,762	80,211	97,193	89,788
<b>Add : Additions</b>	<b>332</b>	<b>14,688</b>	<b>6,745</b>	<b>3,411</b>	<b>2,755</b>	<b>17,205</b>
<b>Less : Reductions</b>	<b>8,160</b>	<b>12,869</b>	<b>14,296</b>	<b>5,836</b>	<b>11,980</b>	<b>29,207</b>
1. Recoveries	1,554	1,668	1,466	1,343	3,523	3,956
2. Up-gradation	756	374	2,116	1,269	2,301	6,579
3. Write Off	5,850	10,827	10,714	3,224	6,156	18,672
Gross NPAs- Closing	87,968	89,788	80,211	77,787	87,968	77,787
Gross NPA (%)	13.49	13.74	12.64	11.62	13.49	11.62
Net NPA	19,063	27,281	26,785	25,258	19,063	25,258
Net NPA (%)	3.27	4.62	4.61	4.09	3.27	4.09
Provision Coverage Ratio (%)	86.18	81.27	81.77	82.80	86.18	82.80
Tangible PCR (%)	78.33	69.62	66.61	67.53	78.33	67.53
Credit Cost (%)	1.86	2.89	2.31	1.40	1.86	1.70

## Asset Quality: Sectoral

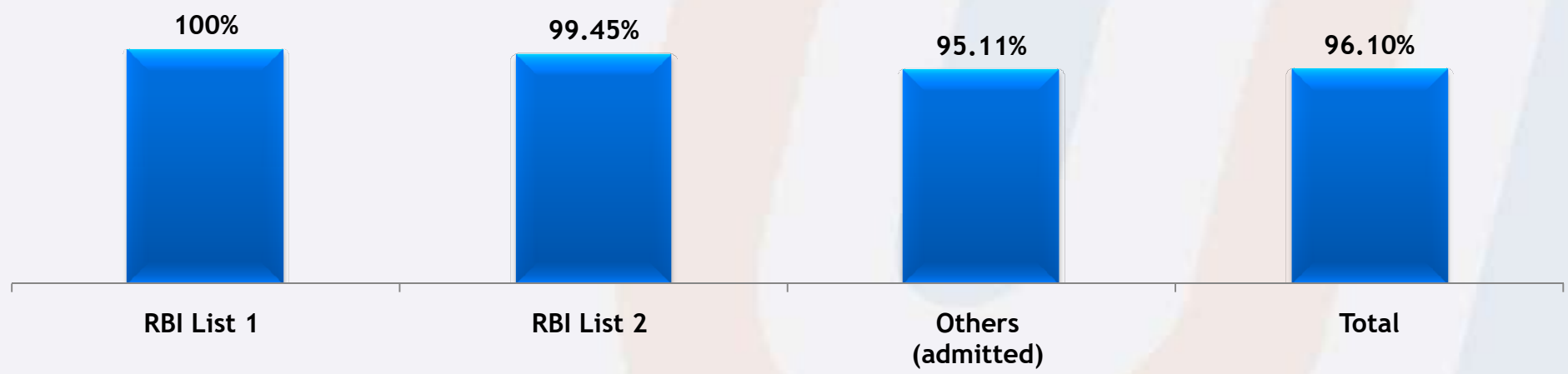
₹ in crore

Sectors	Slippages During Q3 FY 22	O/s NPA as on Dec 2021	Sectoral NPA %		
			Dec-20	Sep-21	Dec-21
Retail Loans	489	4,971	3.04	4.15	3.78
Agriculture	839	15,723	8.71	12.44	12.27
MSME	874	21,208	15.67	20.42	18.96
Large Corporate & Others	1,209	35,884	18.50	13.59	12.04
<b>Total</b>	<b>3,411</b>	<b>77,786</b>	<b>13.49</b>	<b>12.64</b>	<b>11.62</b>

# Status of NCLT Accounts



## PCR on NCLT accounts



## Basel III : Capital Adequacy

₹ in crore

	Parameter	Dec-20		Sep-21		Dec-21	
		Amt.	% to RWA	Amt.	% to RWA	Amt.	% to RWA
1	Tier I	55,904	10.47	60,187	11.32	64,216	11.75
	Common Equity I	49,204	9.22	54,004	10.16	55,642	10.18
	Additional Tier I	6,700	1.25	6,183	1.16	8,574	1.57
2	Tier II	13,367	2.51	12,314	2.32	11,846	2.17
3	Total Capital (Tier I+II)	69,271	12.98	72,501	13.64	76,062	13.92
4	RWA	5,33,784		5,31,457		5,46,333	



## 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-/ Stable	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

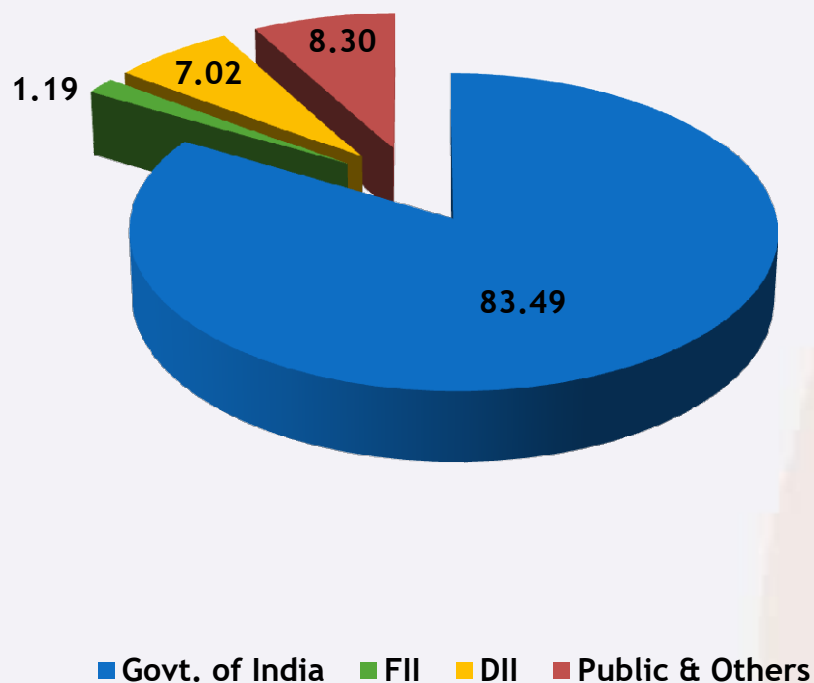
Capital raised during Q3FY22

Basel III Compliant AT1 Bonds for ₹  
3,500 crores.



## Shareholding Pattern

### Shareholding Pattern (%) as on 31.12.21




Particulars	As on 31.12.2021
Share Capital	₹ 6,835 crore
No. of Equity Shares	683.47 crore
Promoters Holding (%)	83.5%
Market Cap	₹ 29,663 crore*

### Net worth (31.12.2021) Rs in Crs

1.1	Share Capital	6,835
1.2	Reserve & Surplus	63,822
<b>Sub Total (1)</b>		<b>70,657</b>
2.1	Less: DTA	12,754
2.2	Less: Revaluation Reserve + FCTR + Intangible Assets	5,156
<b>Sub Total (2)</b>		<b>17,910</b>
<b>Net worth (1-2)</b>		<b>52,747</b>

\*Closing Price taken from NSE as of 31<sup>st</sup> December, 2021 (Rs. 43.40).

# Digitization Journey and New Initiatives



**Project SAMARTH 2.0**

**Select key launches made**



**Collection**

*Call Centre & FOS model launched*

*632 executives deployed under 125 RcoCs*



**Debit Cards**

*Campaign conducted for strengthening debit card adoption*  
*1.2L+ cards activated*



**Credit Cards**

*Wellness & Uni-carbon co branded card launched*  
*Preapproved credit card launched with SMS based digital onboarding*



**CAPS**

*91 new corporate clients onboarded to avail transaction banking services*



**Digital Branches**

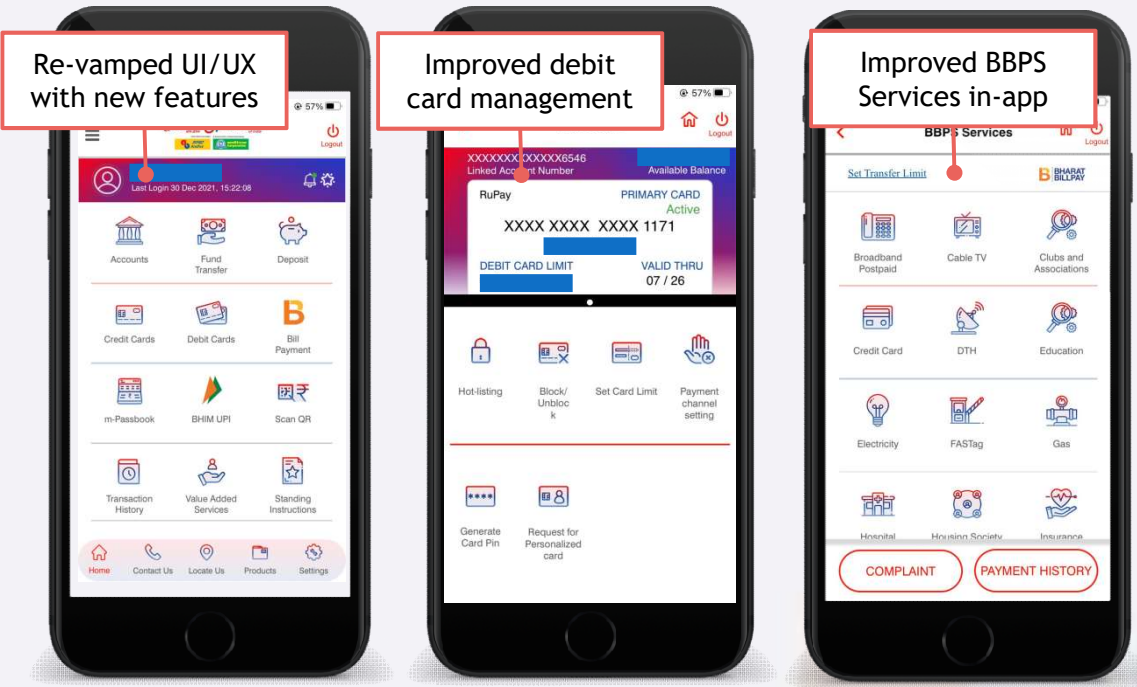
*Completely digital branches launched in 6 locations*



# New update to U-Mobile gaining traction



U-Mobile experience being upgraded continuously



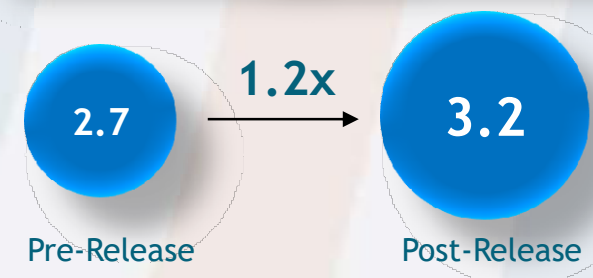
...and many more exciting features

Strong traction on usage

## Daily Registrations



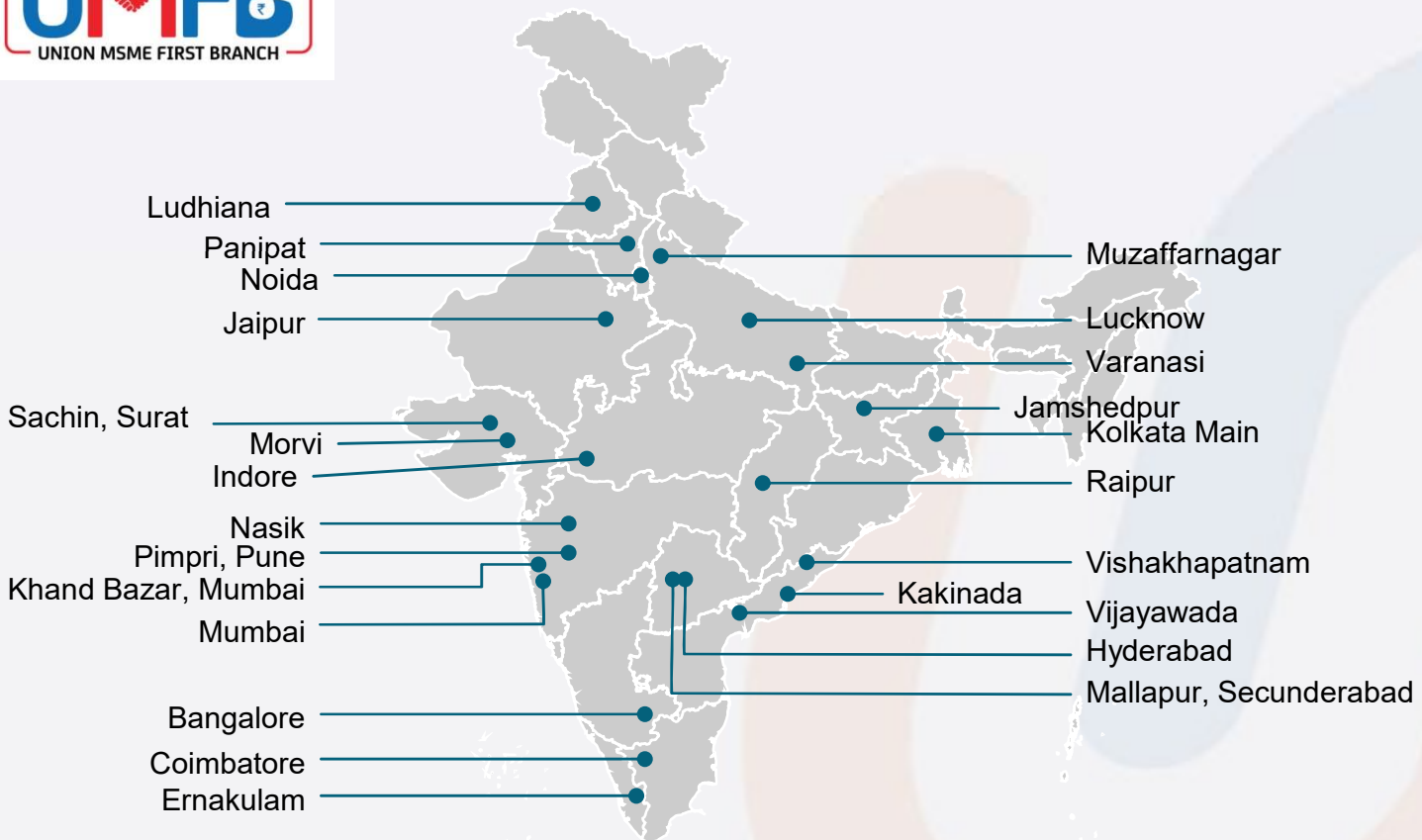
## Daily Transaction Volume (in lakhs) (approx.)





# Union MSME First Branches

Union MSME First Branches launched at 25 locations



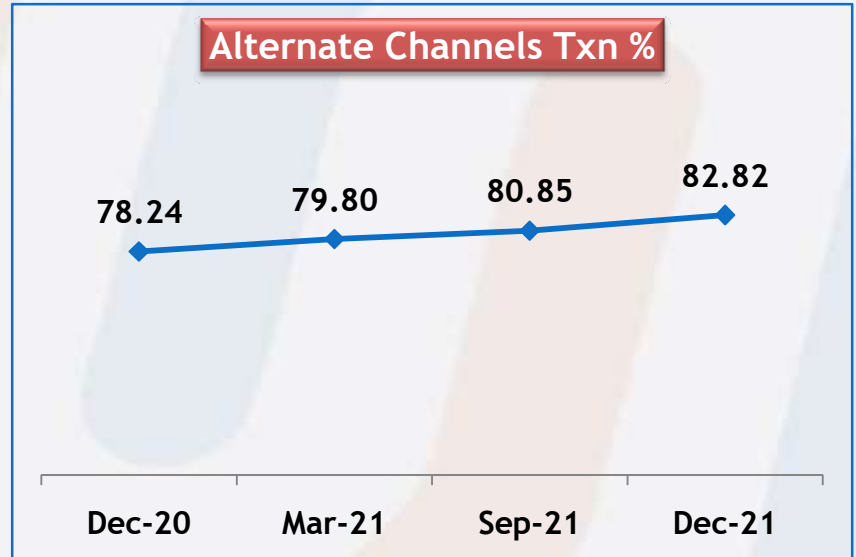
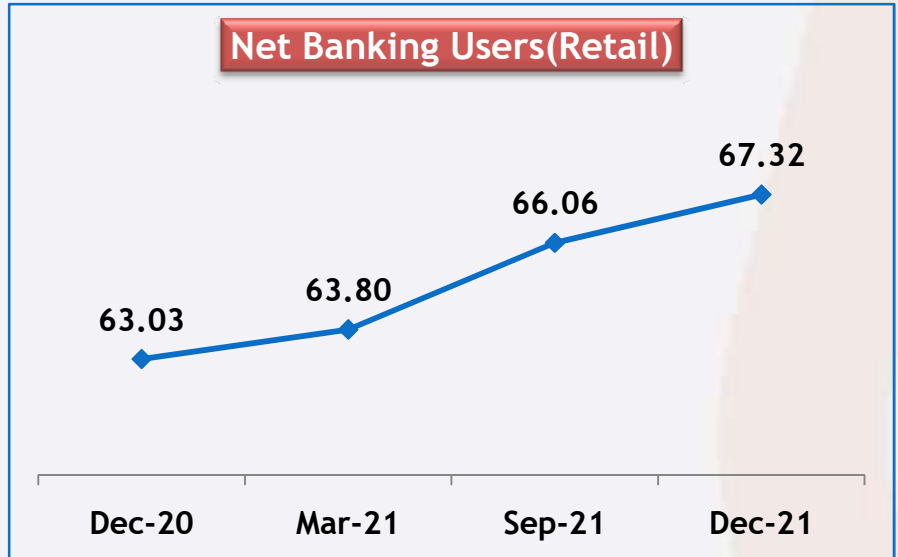
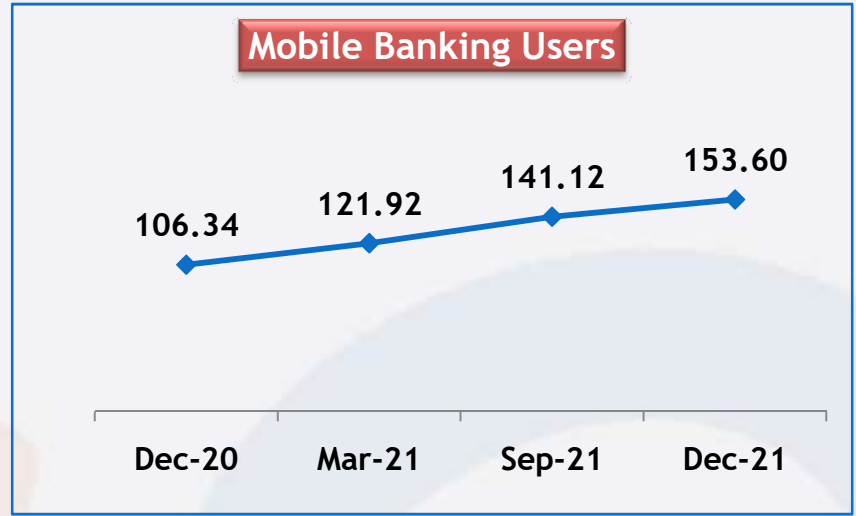
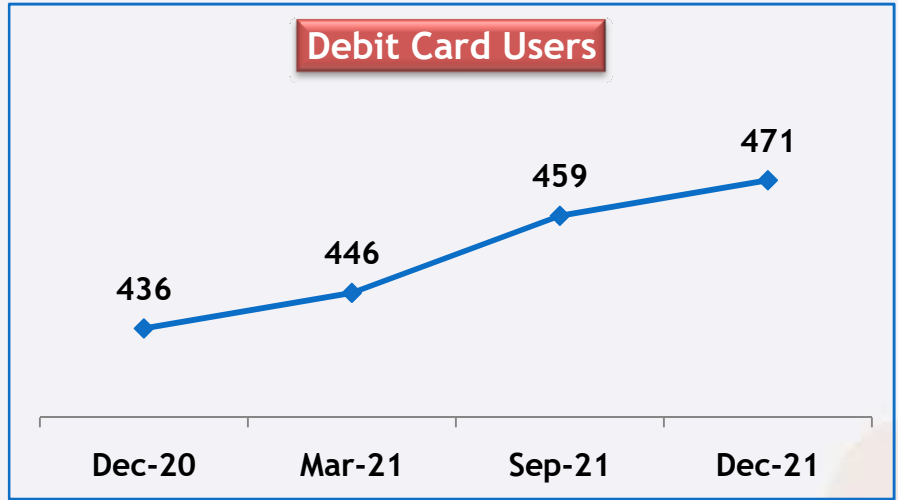
Leads worth ₹3,395 Cr already generated

Offering multiple benefits to MSMEs

- 1 Dedicated relationship management
- 2 Quick, efficient processing
- 3 All relevant products available in one place

# Digital Footprints

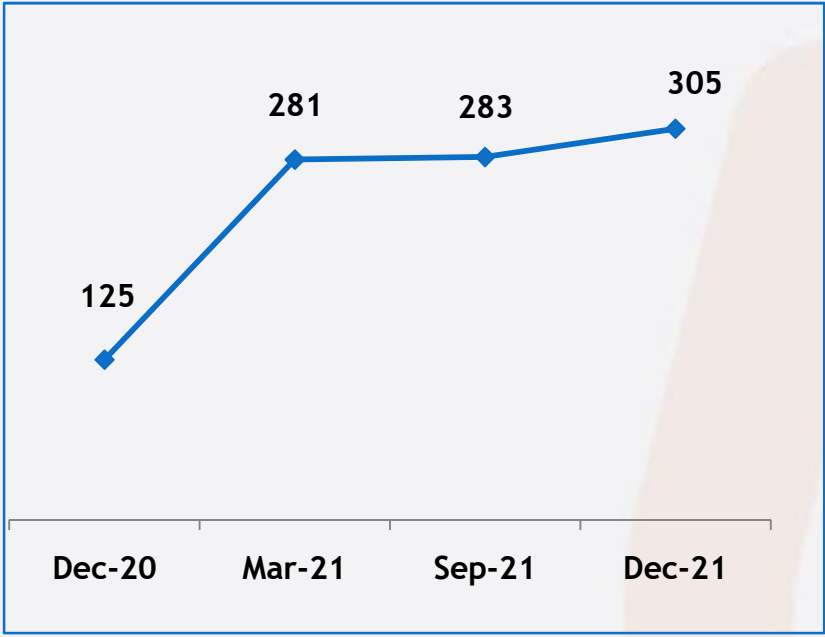
(No. in Lakhs)



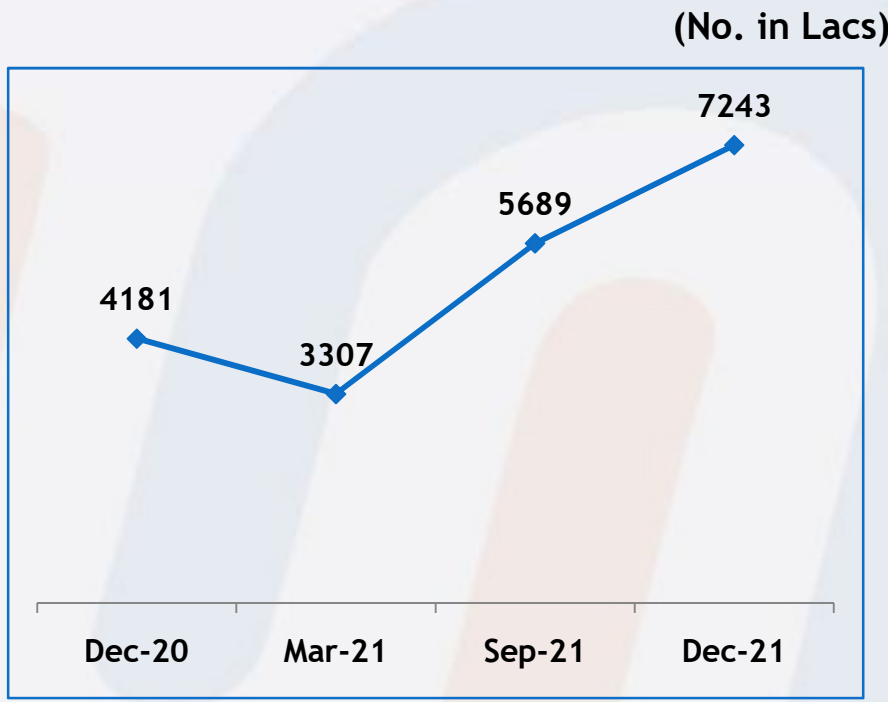
# Digital Footprints

## Volume of Transactions (QoQ)

### Mobile Banking (U-Mobile)

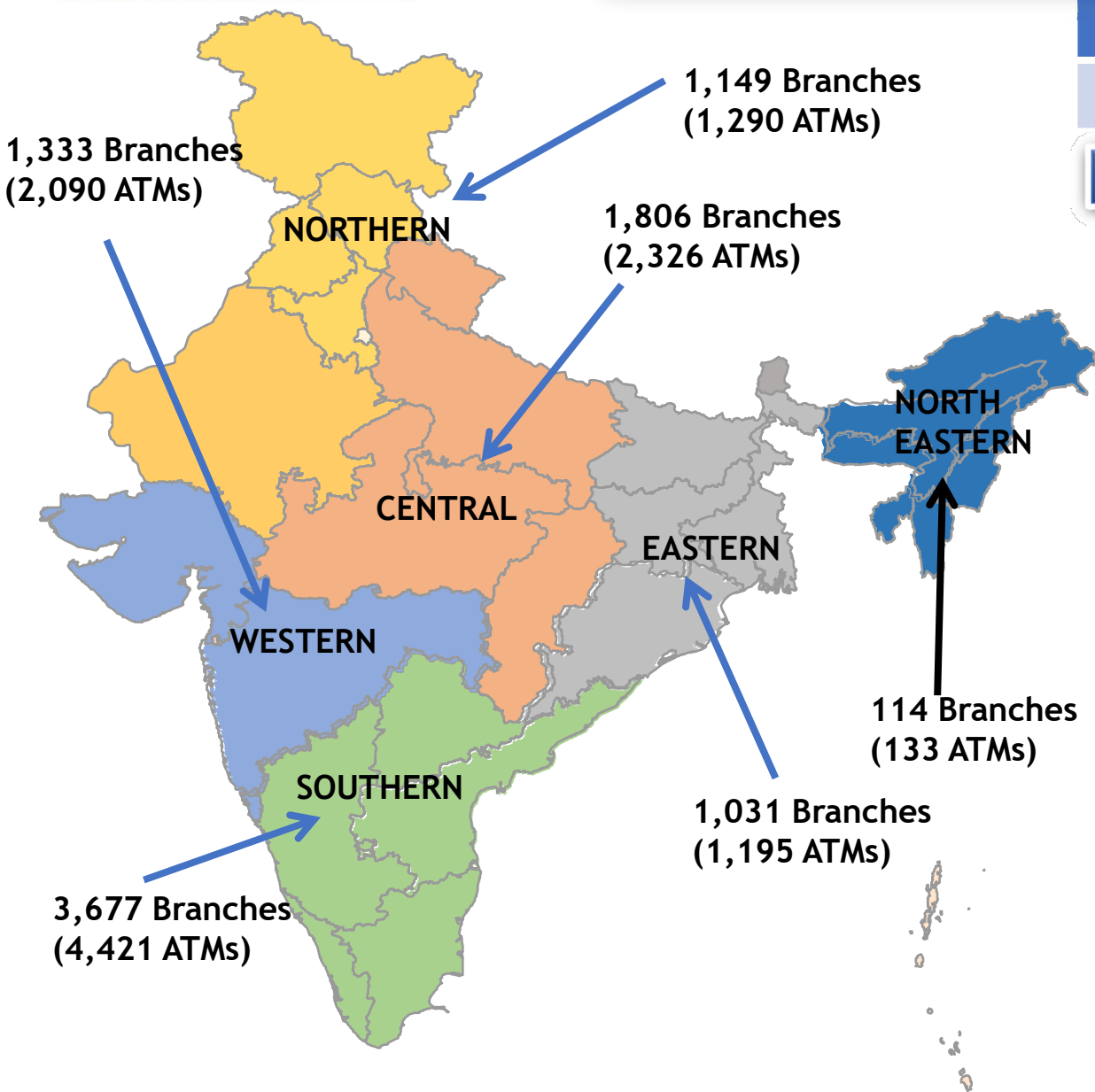


### UPI



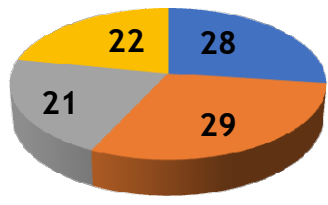


# Union Bank : Customer Touch Points



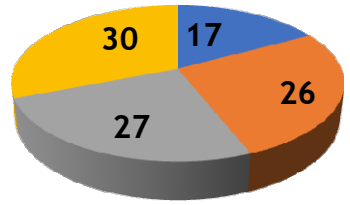
Total Branches	Total ATMs
9,113	11,455

Dec-21 Branches (%)



- Rural
- Semi Urban
- Urban
- Metro

Dec-21 ATM (%)



- Rural
- Semi Urban
- Urban
- Metro

## Social Media Presence (followers) as on 31.12.21



17,54,667



2,87,168



1,32,285



43,375



68,900



## Expanding Digital Footprints



### Shishu Mudra (STP)

Applications Approved - 5,889

**MSME  
STP up to 5 Crore**

### MSME Straight Through Process

No of Accounts - 7,880  
Approved Amount - ₹ 7,980 Crore



### Union Dial (Lead Generation)

No of Leads Generated - 82,194  
No of Approvals - 7,332 , Amt - ₹ 1,145 Crore

### UV Conn (You-We-Connect)

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

No. of Registrations - 1,75,837

# TReDS & PSB59

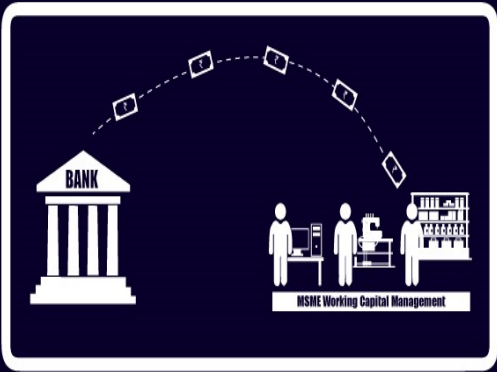
## Key Highlights of performance in TReDS (as on 31.12.2021)

Bills discounted	Number - 40,147
	Amount - ₹ 4,664 cr

Interest income earned - ₹ 67.37 cr


## Key Highlights of performance under psbloansin59minutes.com (as on 31.12.2021)

No. of Applications	38,145
Sanctioned	₹ 5,506 cr
Disbursed	₹ 4,241 cr



The diagram shows a flow from a 'BANK' (represented by a classical building icon) to 'MSME Working Capital Management' (represented by an icon of people at a computer). A dashed line with arrows connects the bank to the MSMEs, indicating the flow of funds. The Union Bank of India logo is in the top right corner.

**GET BANK FINANCE TO EASE YOUR MSME WORKING CAPITAL MANAGEMENT!**

 **UNION TReDS**  
Digital Trading Platform for MSMEs



The graphic features the text 'PSB LOANS IN 59 MINUTES .com' in large, bold letters. The number '59' is particularly large and orange. The background has a green and white dotted pattern.

# EASE & ESG



# Union Bank performance in Q2FY22 EASE Index



**E**nanced  
**A**ccess &  
**S**ervice  
**E**xcellence



**amongst PSBs**

## EASE 4.0 Index for Q2 FY 2021-22



Theme 5: Institutionalizing prudent banking  
Theme 6: Governance & outcome centric HR



Theme 2: New age 24x7 banking with resilient technology  
Theme 4: Tech-enabled ease of banking



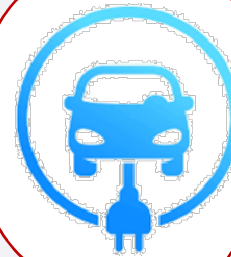
Theme 3: Collaborating for synergistic outcomes

## Sustainability Imperative: Environment



**₹ 4,008 Crore**

Credit facility extended to Renewable Energy Sector as on 31.12.2021



**Union Green Miles**

**₹ 9.27 Crore**

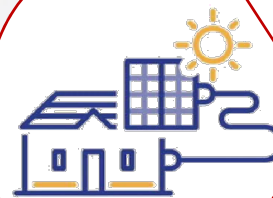
Sanctioned as on 31.12.2021



**Union Green Deposit**

**₹ 77.13 Crore**

mobilized as on 31.12.2021



**Union Roof Top Solar**

**New Product Launched** for installation of Grid connected RTS (Roof Top Solar) on residential set-up

## Sustainability Imperative: Social

### Women Empowerment

#### Women SHGs



Total 5.20 lac loans amounting ₹ 32,469.94 Crores sanctioned to SHGs out of which 4.55 lac loans amounting 28,750.61 Crores sanctioned to women SHGs

#### Union Nari Shakti Scheme



Scheme exclusively for financing women entrepreneurs :  
Total 655 applications amounting to ₹105.81 crore have been sanctioned in 9M FY21-22.

### Micro Loans

#### SVANIDHI



Bank has sanctioned total 3,28,123 applications amounting to ₹ 328.29 crores as on 31.12.2021

#### Shishu Mudra



Total 1,80,757 applications amounting to ₹ 406.39 crore sanctioned in 9M FY21-22.

# 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 2,50,496 People at RSETIs as on 31.12.2021.



25,725 employees trained virtually by Staff Training College during Q3 FY 21-22



## Union Bank Social Foundation Trust (UBSFT)

Donated a new oxygen generator plant to District Govt. Hospital, Udupi.



## Employee Welfare & Wellness

Compensation/ ex-gratia paid

₹42 crore paid towards compensation/ex-gratia to staff succumbed to COVID

Covid Staff Loan

₹ 426.73 crore disbursed during FY21-22 till 31.12.2021

COVID-19 Webinars on Wellness

For Spiritual, Intellectual, Mental & Physical health of employees.

COVID Vaccination Update

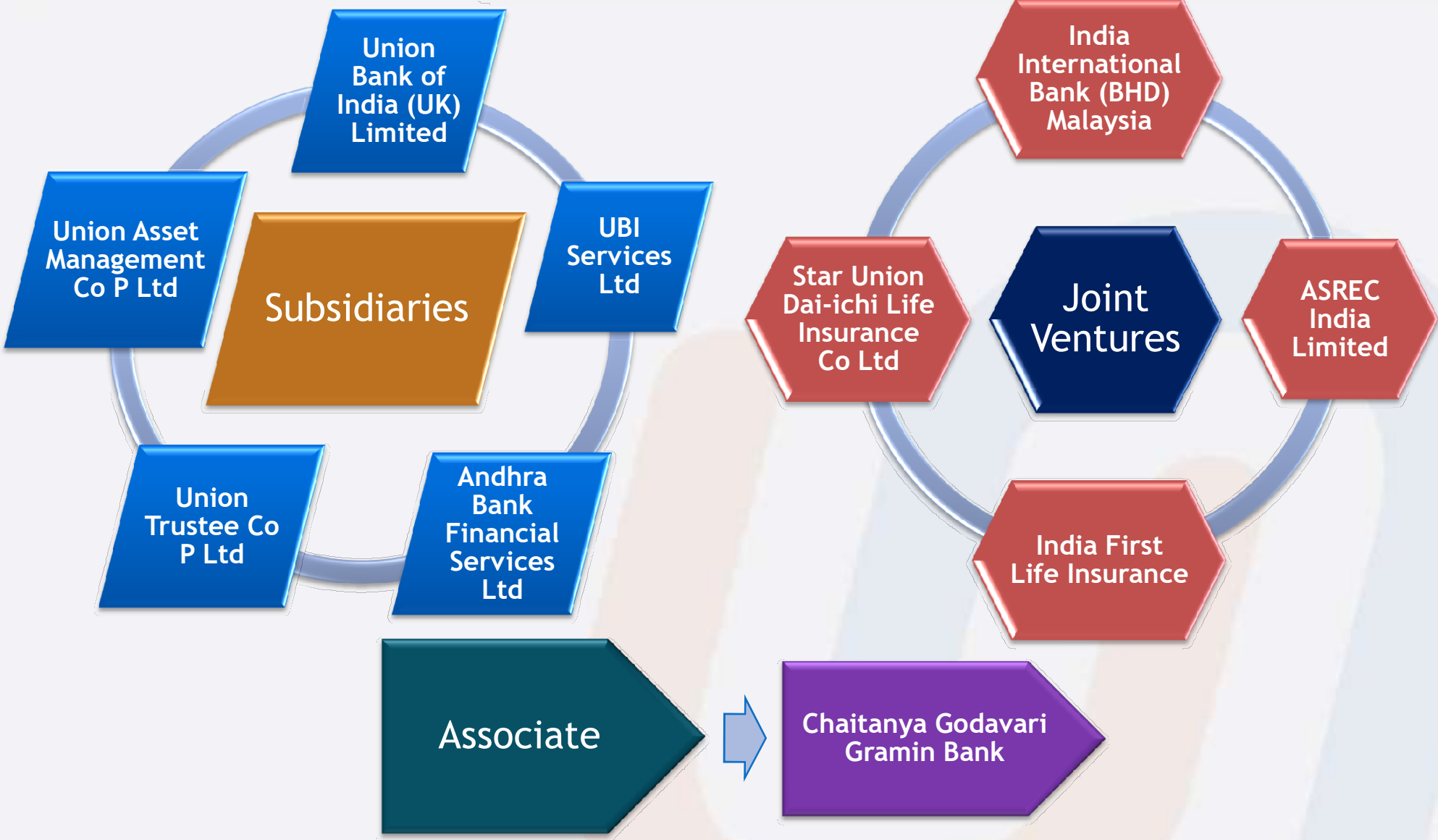
90% employees are fully vaccinated Out of 75,636 employees till 31.12.2021

# 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	9MFY21	9MFY22
<ul style="list-style-type: none"> <li>Wholly owned subsidiary operating in UK</li> <li>Equity Investment - Rs. 1,111.11 crores*</li> </ul> <p>* USD 150 million</p>	100%	Total Income	87.60	55.98	
		Net Profit/ (Loss)	0.40	(21.46)	
		Total Assets	3,234.05	3,208.71	
		Capital & Reserves	942.10	824.59	
<u>Union Asset Management Co. Private Limited</u>		Bank's Shareholding	Particulars	9MFY21	9MFY22
<ul style="list-style-type: none"> <li>Wholly owned subsidiary</li> <li>Bank's Equity Investment - 186.30 Crores</li> <li>Dai-ichi Life Holdings Inc, Japan invested Rs. 133.43 Crore in Union AMC through Compulsorily convertible preference shares (CCPS) in May, 2018</li> <li>3,85,503 Folios</li> </ul>	100%	Total Income	34.58	48.79	
		Net Profit/ (Loss)	1.75	10.01	
		Total Assets	201.05	215.06	
		Capital & Reserves	191.82	203.32	
		Closing Assets under Management (AUM)	5,043	8,348	

## Performance of Group Entities

₹ in crore

Subsidiaries				
<p><u>UBI Services Ltd.</u></p> <ul style="list-style-type: none"> <li>Engaged in Institutional Equity broking (commenced in November 2015).</li> <li>Trading of equity shares (proprietary), trading/investment in CPs/CDs, distribution of mutual funds (institutional business) , sourcing of Retail loans viz. Housing &amp; Vehicle loans from the market.</li> </ul>	Bank's Shareholding	Particulars	9MFY21	9MFY22
	100%	Total Income	2.49	34.61
		Net Profit/ (Loss)	1.28	25.01
		Total Assets	103.80	130.64
		Capital & Reserves	103.37	128.87
<p><u>Andhra Bank Financial Services Limited</u></p> <ul style="list-style-type: none"> <li>Incorporated in 1991 to carry on activities/business of Leasing, Hire purchasing and Merchant Banking.</li> <li>From 1992, no commercial activity is being undertaken.</li> </ul>	Bank's Shareholding	Particulars	9MFY21	9MFY22
	100%	Total Income	1.19	1.08
		Net Profit/ (Loss)	0.76	0.64
		Total Assets	38.12	40.54
		Capital & Reserves	1.86	4.37

## Performance of Group Entities

₹ in crore

Subsidiaries				
<u>Union Trustee Co. Pvt. Limited</u>	Bank's Shareholding	Particulars	9MFY21	9MFY22
<ul style="list-style-type: none"> <li>Wholly owned subsidiary</li> <li>Equity Investment -Rs. 0.05 crore</li> <li>Act as a trustee company for Union Mutual Fund</li> </ul>	100%	Total Income	0.15	0.38
		Net Profit/ (Loss)	(0.02)	0.12
		Total Assets	0.14	0.23
		Capital & Reserves	0.07	0.17
Joint Ventures				
<u>Star Union Dai-ichi Life Insurance Co. Limited</u>	Bank's Shareholding	Particulars	9MFY21	9MFY22
<ul style="list-style-type: none"> <li>Joint venture with Bank of India and Dai-ichi Life Holdings INC.</li> <li>Equity Investment - Rs. 65 Crores</li> <li>Pan-India presence through 134 Branch Offices operating as servicing points</li> <li>During 9MFY22, Gross Premium Income is increased by 48% to Rs.2,845.60 Crore from Rs. 1,921.70 Crore</li> <li>Till December 31, 2021, SUD Life covered over 92.47 Lakh lives under PMJJBY</li> </ul>	25.10%	Total Income	3,020.45	3,618.13
		Net Profit/ (Loss)	(20.20)	(128.66)
		Total Assets	11,358.12	14,313.61
		Capital & Reserves	695.94	622.32

## Performance of Group Entities

₹ in crore

### Joint Ventures

Joint Ventures				
<p><u>India First Life Insurance (IFLIC)</u></p> <ul style="list-style-type: none"> <li>IFLIC incorporated in June 2008 .</li> <li>Current Shareholding - Bank of Baroda, Union Bank and Carmel Point Investment India Pvt Ltd (44%, 30% &amp; 26% shareholding basis respectively)</li> <li>As of December 2021, Union Bank of India's equity investment Rs.199.04 crores.</li> </ul>	Bank's Shareholding	Particulars	9MFY21	9MFY22
	30%	Total Income	2,698.58	3,530.19
		Net Profit/ (Loss)	(44.91)	(257.54)
		Total Assets	16,661.16	18,560.81
		Capital & Reserves	943.46	943.46
<p><u>ASREC India limited</u></p> <ul style="list-style-type: none"> <li>ASREC India Ltd was established in 2004 as a securitization company under SARFAESIA 2002 (SARFAESIA) with the approval of RBI</li> <li>Current Shareholding - Union Bank (26.02%), BOI (26.02%), Indian Bank (38.26%), LIC (9.18%) and Deutsche Bank (0.52%)</li> </ul>	Bank's Shareholding	Particulars	9MFY21	9MFY22
	26.02%	Total Income	23.11	36.79
		Net Profit/ (Loss)	13.90	16.00
		Total Assets	257.93	273.96
		Capital & Reserves	158.04	172.25

## 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 147.20 Cr

Bank's Shareholding	Particulars	9MFY21	9MFY22
25%	Total Income	24.00	13.98
	Net Profit/ (Loss)	1.62	(4.64)
	Total Assets	780.20	736.55
	Capital & Reserves	594.50	579.30

### Associate

#### Chaitanya Godavari Gramin Bank

- Operating in Guntur, East Godavari and West Godavari districts in Andhra Pradesh.
- Total no. of branches as on 31.12.2021 are 226.

Bank's Shareholding	Particulars	9MFY21	9MFY22
35%	Total Income	614.04	754.94
	Net Profit/ (Loss)	80.90	117.50
	Total Assets	9,462.06	10,544.35
	Capital & Reserves	585.75	723.43

## 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.

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