



संदर्भ Ref.:नि.से.वि.ISD/224/2022-23

दिनांक Date : 23.09.2022

<b>BSE Ltd.</b> Corporate Relationships Dept. Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai-400 001. <b>BSE Listing Centre</b> Scrip Code 532 477	<b>National Stock Exchange of India Ltd.</b> Listing Dept. Exchange Plaza, Plot No.C/1, G Block Bandra-Kurla Complex, Bandra (E), Mumbai-400 051. <b>NSE Digital Exchange</b> Scrip Symbol / Series -UNIONBANK-EQ Security - UBI-AT/BB
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महोदया Madam / महोदय Sir,

**Subject: Disclosures pertaining to Analysts/Investors meet/ Investor Day.**

Pursuant to Regulation 30 read with point 15 of Para A of Part A of Schedule III and Regulation 46(2) (o) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with the guidance note of stock exchanges dated July 29, 2022 on disclosures pertaining to Analysts/Investor meet/ Investor Day on the Theme "Asset Quality", we hereby submit the details of the Analysts/Investor meet/ Investor Day to be held on 26.09.2022 in Mumbai:-

Sl. No.	Particulars	Information by the Bank
1.	Details and or Mode of the meet/Call	In- Person
2.	Details related to registration for the meet/call	In- Person
3.	Details regarding specific platform requirements, if any, inclusions/exclusions of audience/ participants if any.	NA
4.	Presentation copy for the meet	Enclosed

**Notes:** i. Bank will be referring to publicly available documents for discussions during interaction in the the meet/call'.

ii.No Unpublished Price Sensitive Information is proposed to be shared during the meeting / call'.

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.

भवदीय Yours faithfully,

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

Encl.: Presentation on Thematic Investor Day.



# THEMATIC INVESTOR DAY (ASSET QUALITY)

September 26, 2022

यूनियन बैंक ऑफ इंडिया  Union Bank of India

भारत सरकार का उद्यम A Government of India Undertaking



## Table of Contents

➤ Sustained Improvement in Asset Quality

3

➤ Asset Quality- Snapshot

4-6

➤ Status of NCLT Accounts

7

➤ COVID Restructuring & SMA Position of the Bank

8

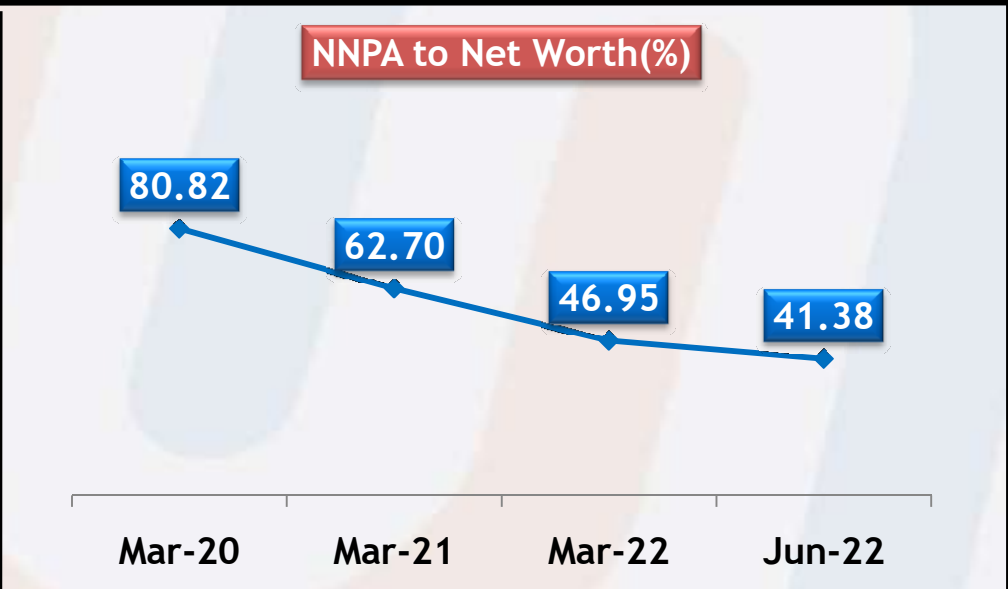
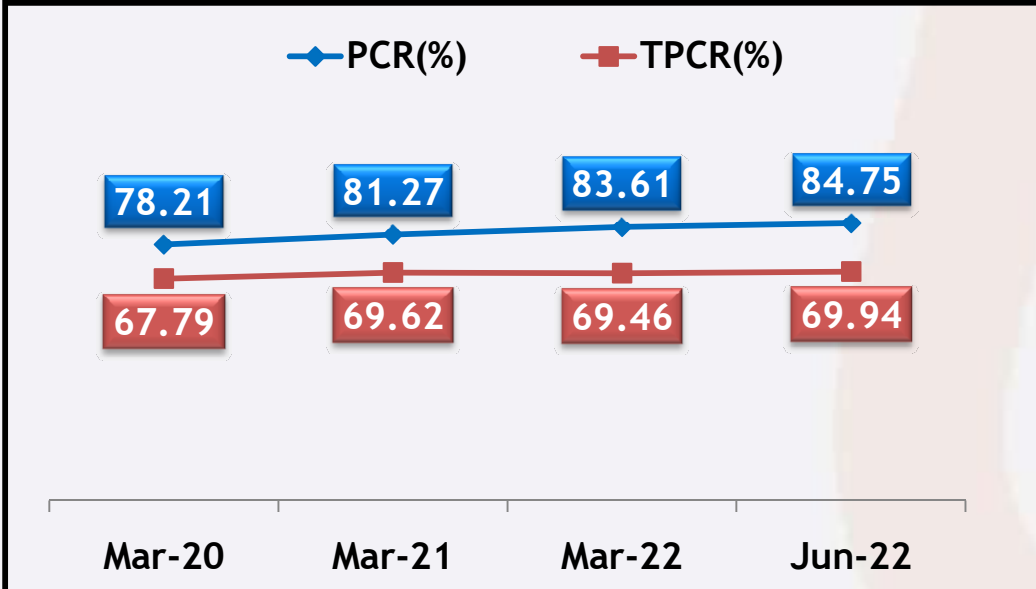
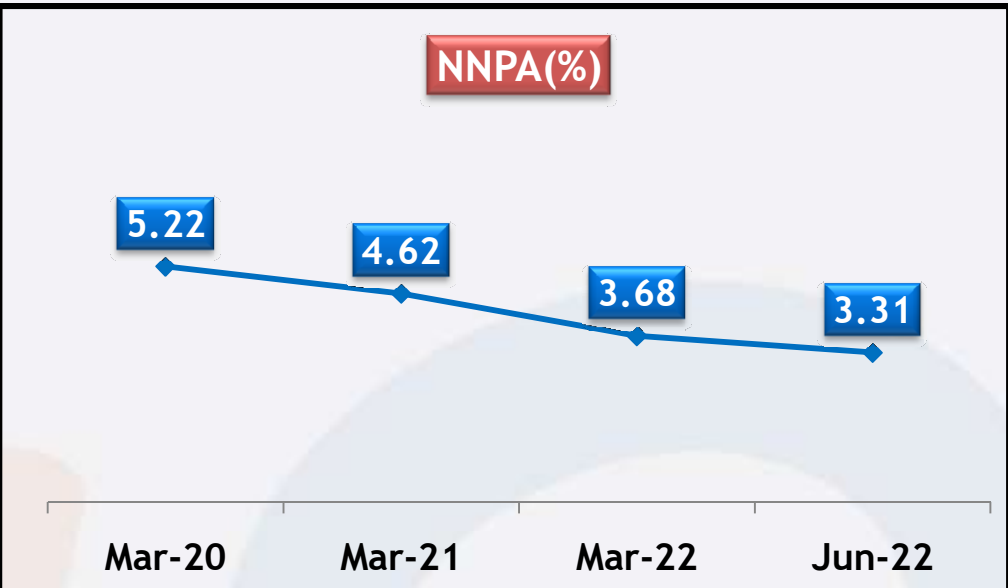
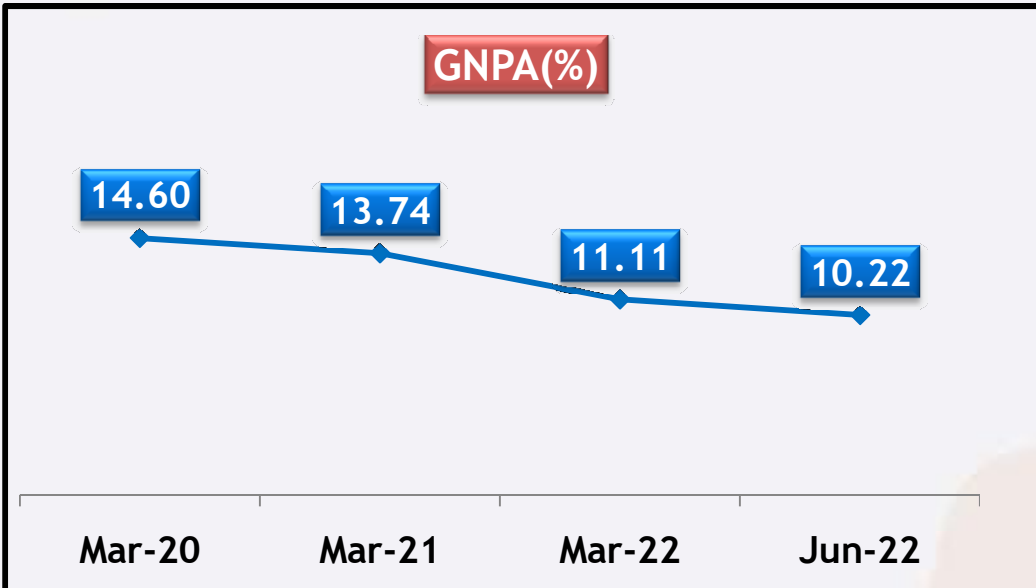
➤ Enabling Systems

9-10

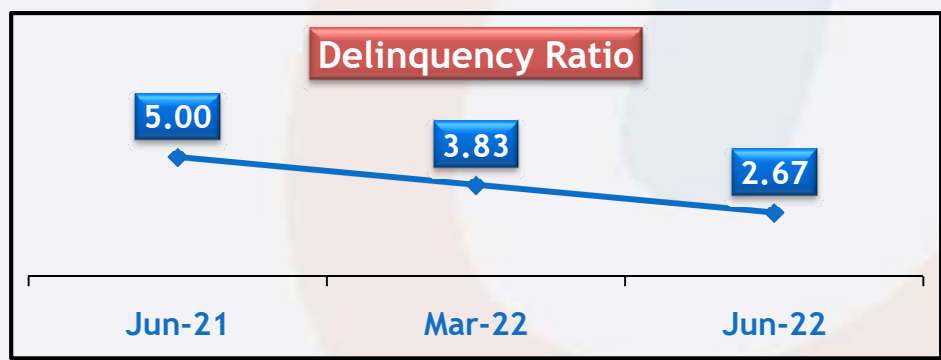
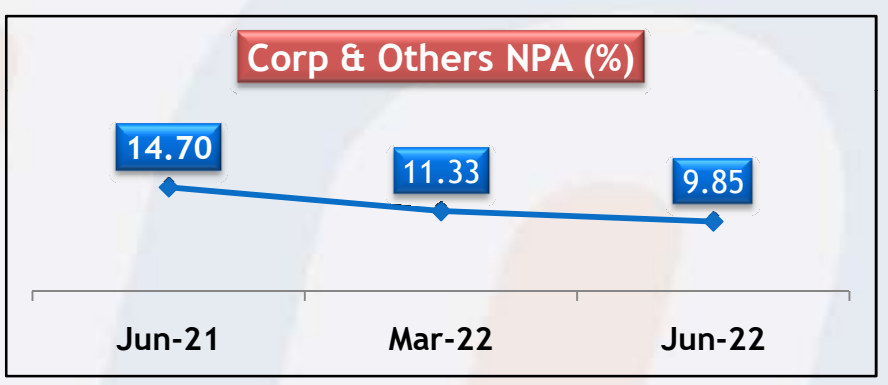
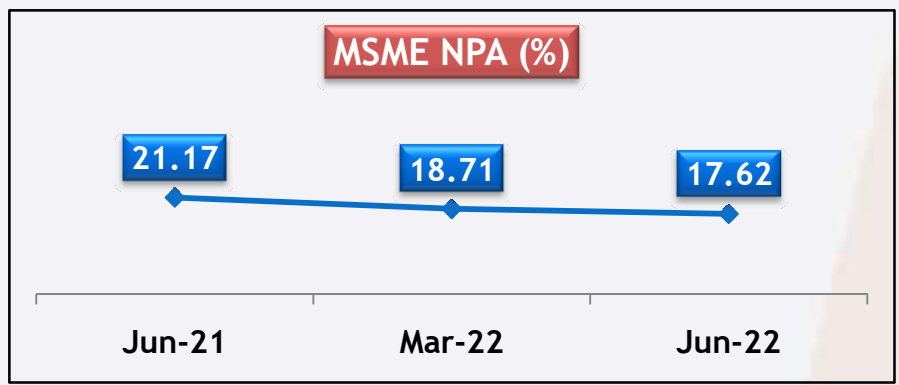
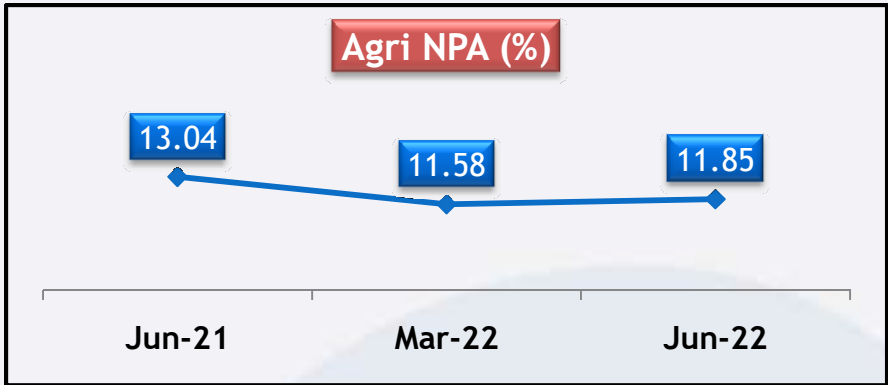
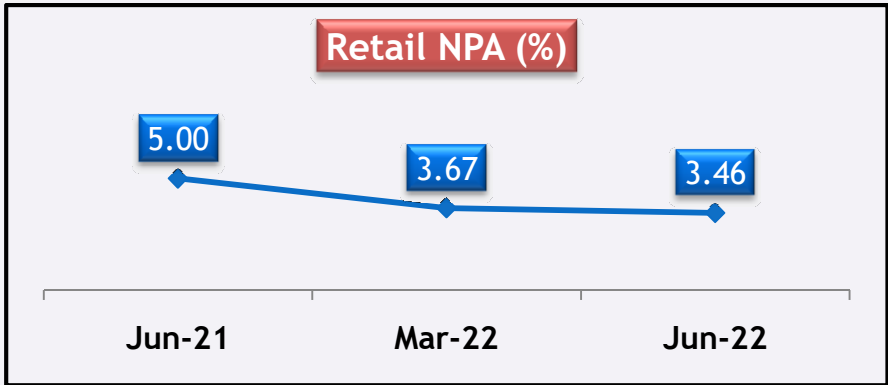
➤ Aspiration for FY23

11

# Sustained Improvement in Asset Quality



# Sectoral NPA(%) & Delinquency Ratio



## Asset Quality: Movement in Non Performing Assets

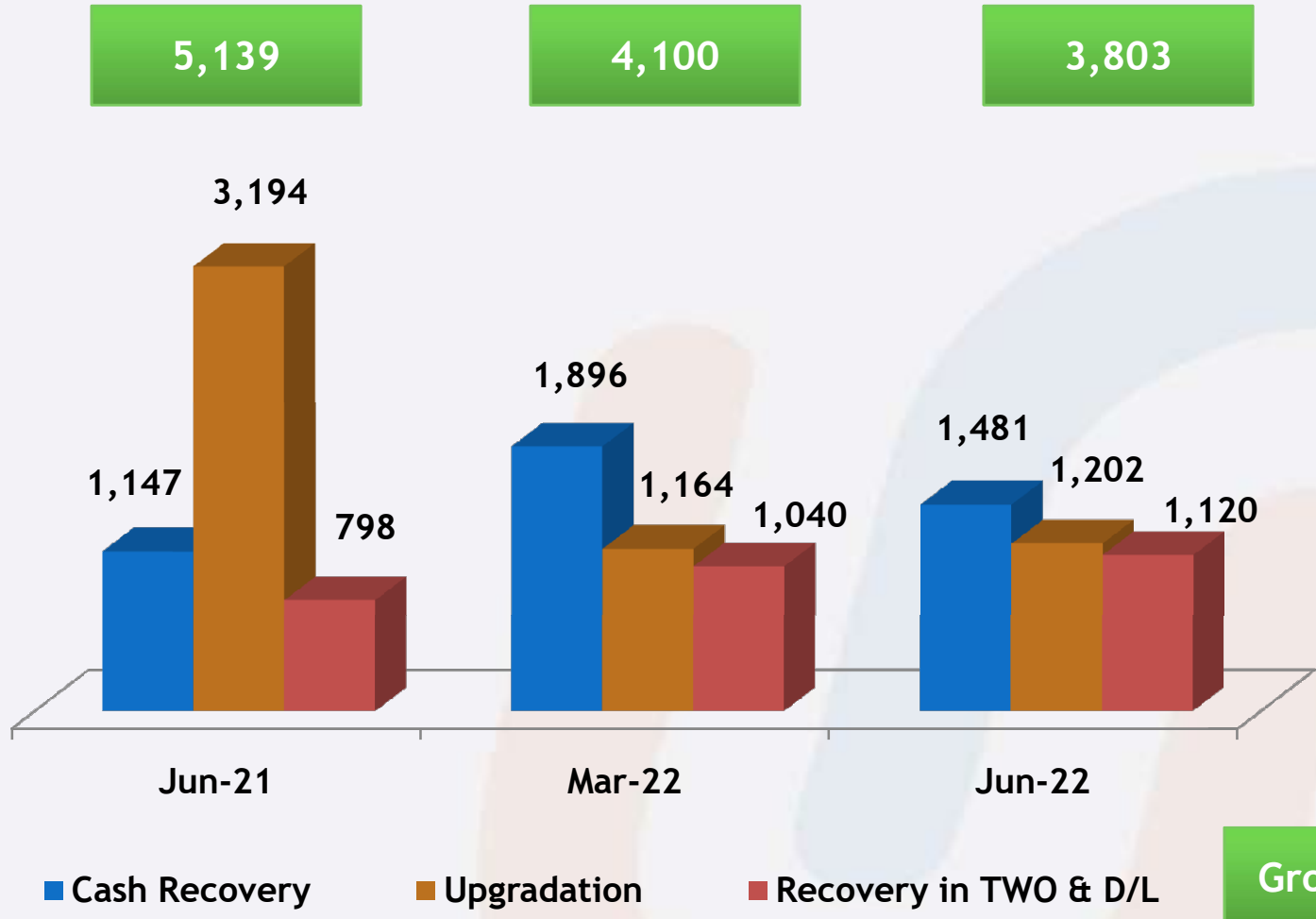
₹ in crore

S.No	Parameters	Jun-21 (Q1)	Mar-22 (Q4)	Jun-22 (Q1)
1.	Gross NPAs - Opening	89,788	77,787	79,587
2.	<b>Add : Additions</b>	<b>7,049</b>	<b>5,672</b>	<b>4,244</b>
	W/w Increase in balance in existing NPA	209	409	530
	Fresh slippages	6,840	5,263	3,714
3.	Cash Recovery	1,147	1,896	1,481
4.	Up-gradation	3,194	1,164	1,202
5.	<b>Cash Recovery &amp; Up-gradation(3+4)</b>	<b>4,341</b>	<b>3,060</b>	<b>2,683</b>
6.	Write Off	4,734	812	6,648
7.	<b>Less : Reductions(5+6)</b>	<b>9,075</b>	<b>3,872</b>	<b>9,331</b>
8.	Gross NPAs- Closing	87,762	79,587	74,500
9.	Gross NPA (%)	13.60	11.11	10.22
10.	Net NPA	27,438	24,303	22,392
11.	Net NPA (%)	4.69	3.68	3.31
12.	<b>Recovery in TWO &amp; D/L*</b>	<b>798</b>	<b>1,040</b>	<b>1,120</b>
13.	<b>Total Recovery (5+12)</b>	<b>5,139</b>	<b>4,100</b>	<b>3,803</b>
14.	Credit Cost (%)	1.54	2.00	2.02

\*D/L- Recovery in Dummy Ledger

# Asset Quality: Position of Gross Recovery

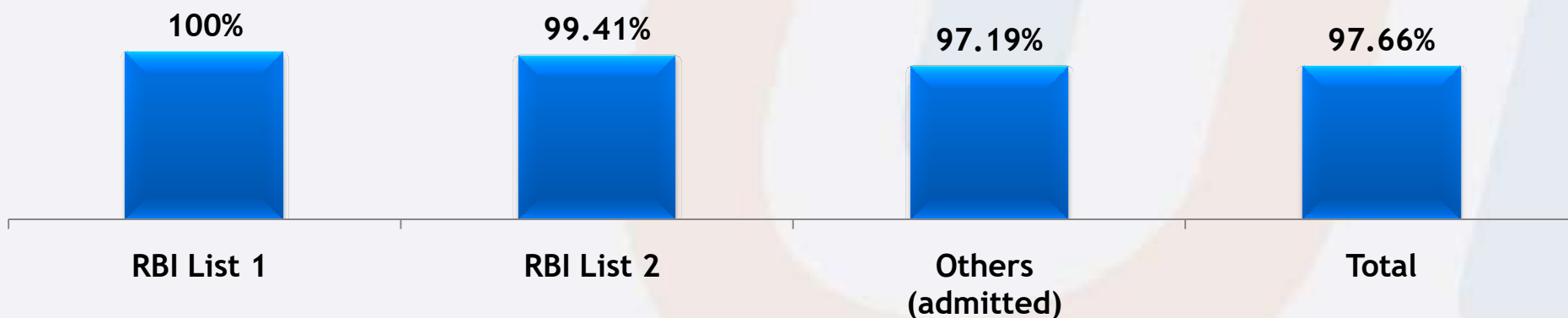
₹ in crore



## Status of NCLT Accounts as on Jun-22

Particulars	No. of Accounts	Outstanding (Rs. In Crs)
Total Accounts admitted by NCLT	617	80,641
W/w Accounts where Resolution Plan fully Implemented	55	20,511
W/w Accounts Which are under Liquidation	278	27,416
W/w Accounts outstanding under NCLT as on 30.06.22	284	32,715
W/w Accounts where Resolution plan approved by CoC and pending before NCLT for Approval	55	5,168
W/w Accounts where Resolution plan is approved by NCLT and yet to fully implemented	44	4,842
W/w Accounts where CIRP is Under Process	185	22,704

### PCR on NCLT accounts





Resolution Framework 1.0

Category	Outstanding (30.06.2022)
MSME (Up to Rs.25 cr)	1,797
Personal Loans	3,297
Agriculture Allied	-
Corporate Loans	5,938
<b>Total</b>	<b>11,032</b>

Resolution Framework 2.0

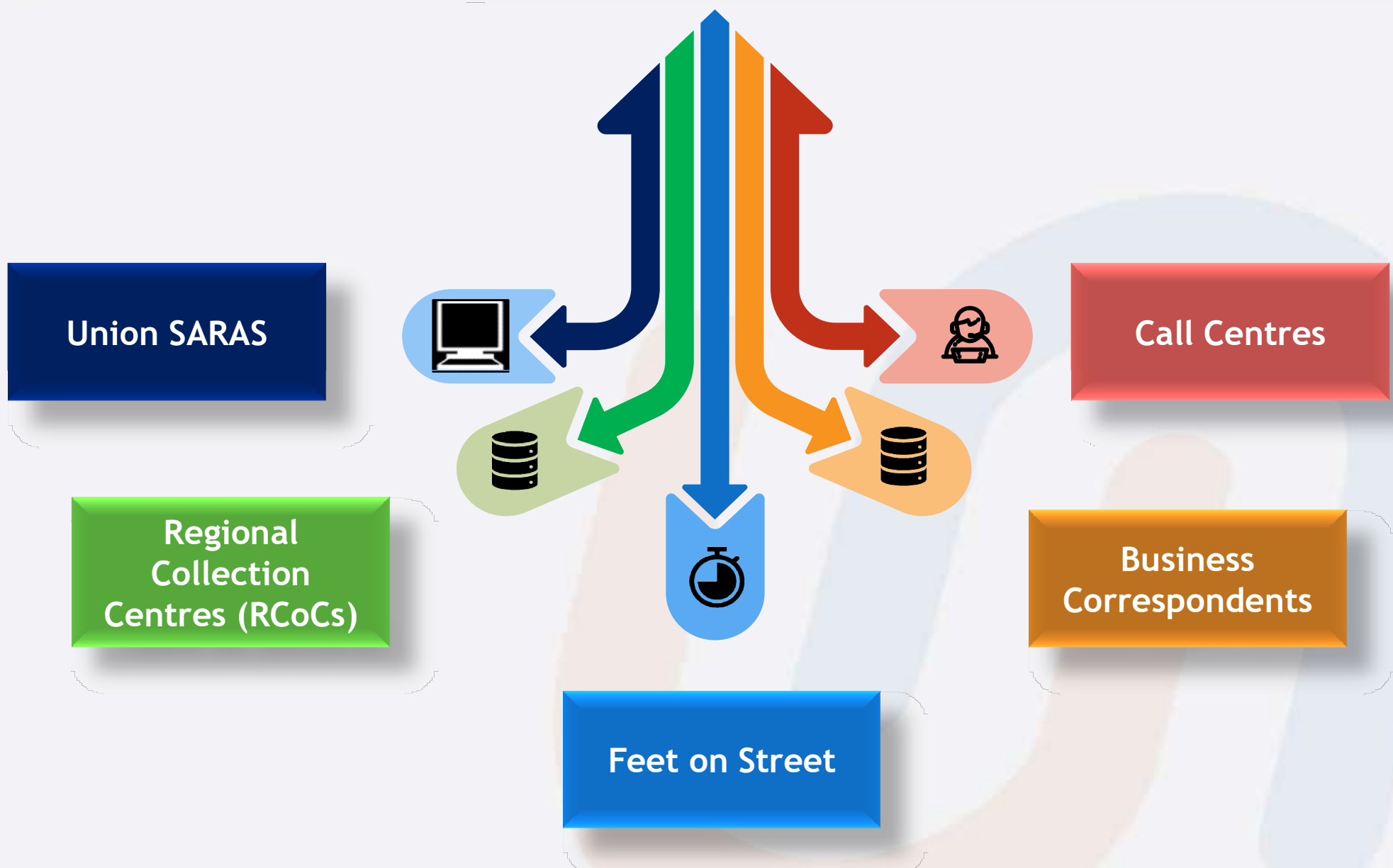
Category	Implemented (30.06.2022)
MSME	3,408
Personal & Small Business	6,469
Agriculture Allied	331
<b>Total</b>	<b>10,208</b>

Particulars	% to Gross Advances
One Time Restructure (OTR) under COVID	2.92

SMA position of the Bank (Rs. 5 crs & above)

Parameters	Jun-21		Jun-22	
	O/s Amount	% to Gross advances	O/s Amount	% to Gross advances
SMA-0	14,536	1.99	2,393	0.33
SMA-1	4,952	0.68	416	0.06
SMA-2	11,048	1.52	1,044	0.14
<b>Total</b>	<b>30,536</b>	<b>4.19</b>	<b>3,853</b>	<b>0.53</b>

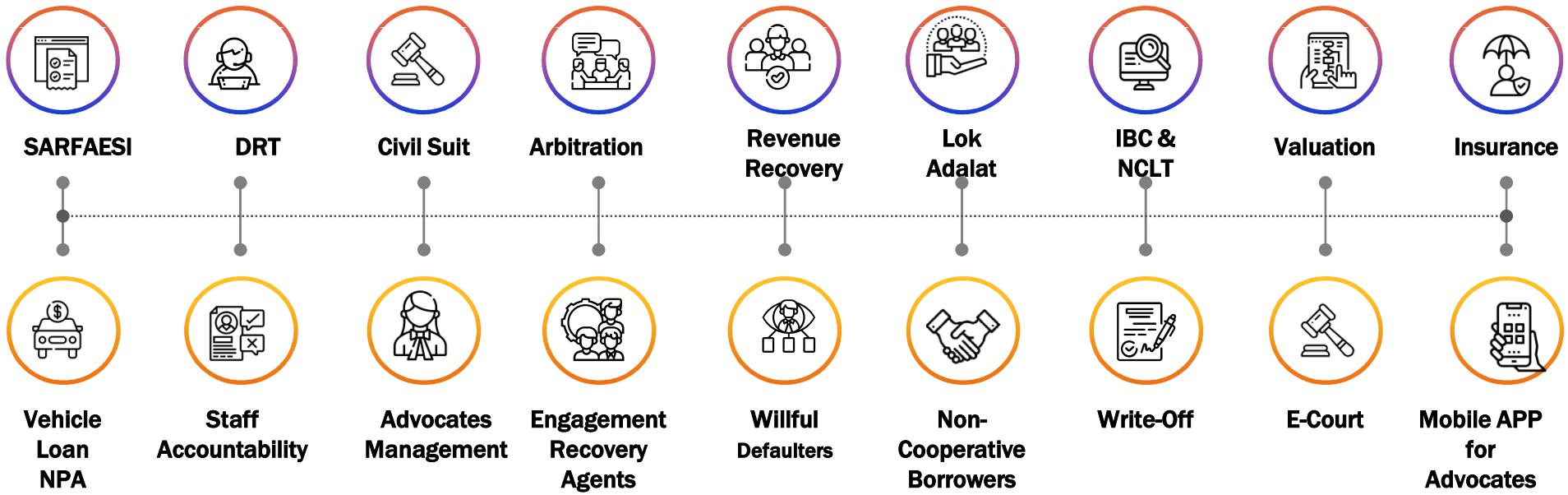
# Enabling Systems for Enhanced Recovery Mechanism



**Union SARAS-End to End Recovery Management**


**Union - SARAS**  
 Stress Asset Recovery Automated Solution

Based on Application Programming Interface




# Aspiring for FY23

**Asset Quality**




GNPA < 9%

**Asset Quality**





NNPA < 2.90%





<1.70 %

**Credit Cost**



Rs. 15,000 Crores

**Recovery**



<2%

**Delinquency**



Thank you