

संदर्भ Ref.: नि.से.वि. ISD/137/2025-26

दिनांक Date : July 19, 2025

बीएसई लिमिटेड BSE Ltd. बीएसई लिस्टिंग सेंटर BSE Listing Centre स्क्रिप कोड Scrip Code - 532 477	नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड National Stock Exchange of India Ltd. निप्स NEAPS स्क्रिप कोड Scrip Symbol-UNIONBANK-EQ सिक्योरिटी Security - UBI-AT/BB
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महोदया Madam / महोदय Sir,

Subject: Presentation on Financial Results for the Quarter ended on June 30, 2025.

Pursuant to Regulation 30 read with Clause 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 Unaudited Reviewed Financial Results (Standalone and Consolidated) of the Bank for the Quarter ended on June 30, 2025.

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

The above is for your information and record.

Thanking you.

भवदीय Yours faithfully,

(Mangesh Mandrekar)
Company Secretary

Encl: As above.



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ऑफ इंडिया
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Union Bank
of India
A Government of India Undertaking

Investor Presentation

Financial Results Q1FY26



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



ESG Initiatives



Union Green Home
Loan

Exclusive scheme for financing
eco-friendly home & certified
green housing projects

Union Green Home Loan

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Global Business mix - ₹ 22.14 Trillion

- Advances: ₹ 9.74 Trillion
- Deposits : ₹ 12.40 Trillion



8,649 Branches & 8,976 ATMs

Branches Share

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



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



24,900+ Business Correspondents



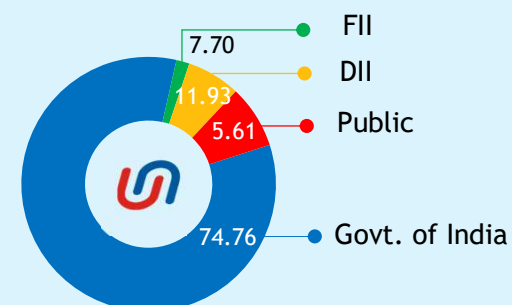
74,800+ Employees



5th Largest PSB in Business Mix*

9.1% Share among PSBs in Business*

Shareholding (%)



Centralized Processing Centres



138 MSME Loan Points



113 Union MSME First Branches



140 Retail Loan Points & 70 Agriculture Loan Points



1,685 Gold Loan Points



3 SAMBs & 29 ARBs



12 LCBs & 38 MCBs

*As of Mar-25

Operating Performance (Jun-25 Q)

Deposits



3.63% YoY

Deposit growth

Advances



6.83% YoY

Consistent & Sustained Credit Growth

RAM



10.34% YoY

Growth in RAM advances

Capital



CRAR 18.30 %

CET-I 15.30%

Improved by 128 bps YoY
Improved by 149 bps YoY

Asset Quality



GNPA 3.52%

NNPA 0.62%

PCR 94.65%

Improved by 102 bps YoY
Improved by 28 bps YoY
Improved by 116 bps YoY

Operating Profit



₹ 6,909 Cr

Operating Profit ₹ 7,785 Cr (Jun-24 Q)

Net Profit



₹ 4,116 Cr

Increased by 11.87% YoY

Margin



NII ₹ 9,113 Cr

NIM 2.76%

NII ₹ 9,412 Cr (Jun-24 Q)
NIM 3.05% (Jun-24 Q)

Efficiency



Credit Cost 0.47%

Credit Cost 0.73% (Jun-24 Q)

Profitability



RoA 1.11%

RoE 15.15%

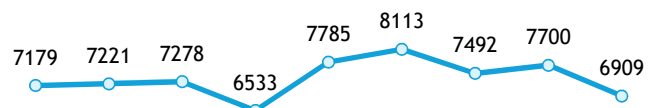
Book Value ₹ 142.37

Improved by 5 bps YoY
RoE 15.70% (Jun-24 Q)
Increased by 15.93% YoY

Profitability

Operating Profit

₹ in crore



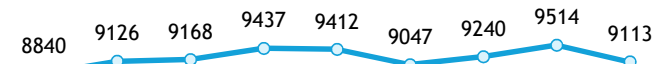
Net Profit

₹ in crore



Net Interest Income

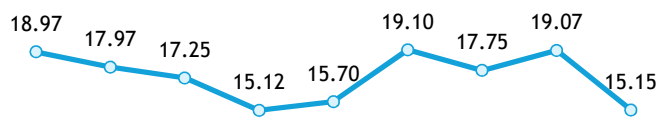
₹ in crore



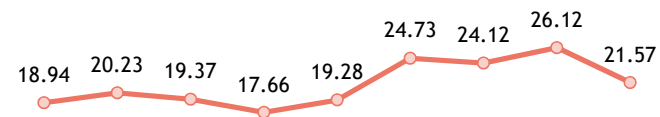
RoA %



RoE %



EPS

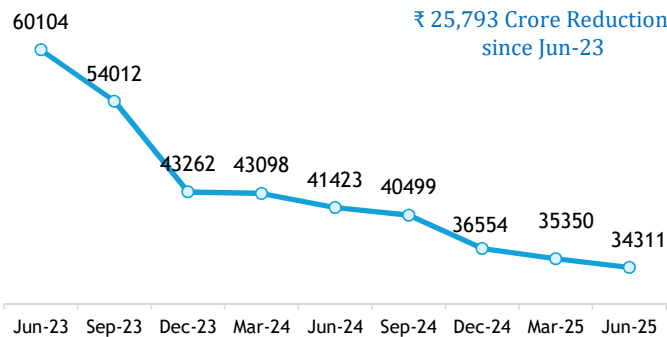


Asset Quality

GNPA

₹ in crore

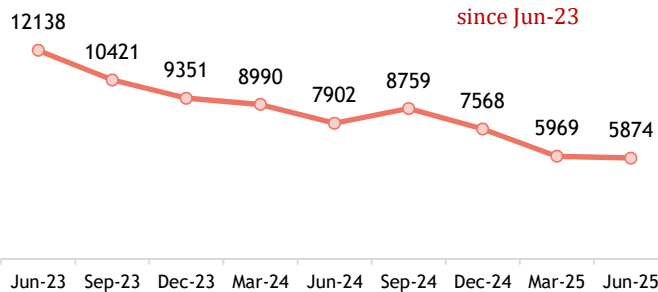
₹ 25,793 Crore Reduction since Jun-23



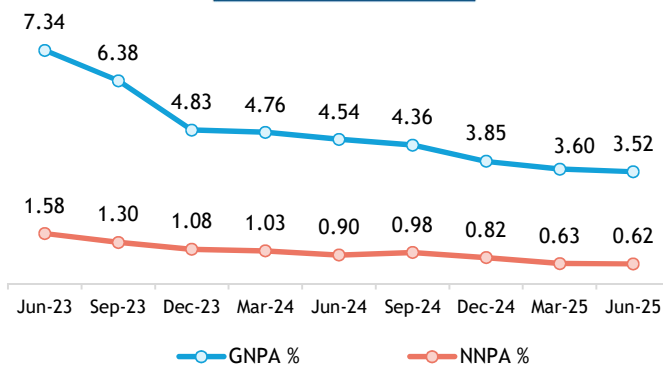
NNPA

₹ in crore

₹ 6,264 Crore Reduction since Jun-23

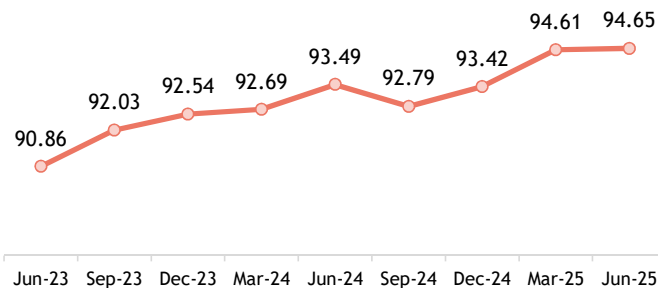


GNPA & NNPA%

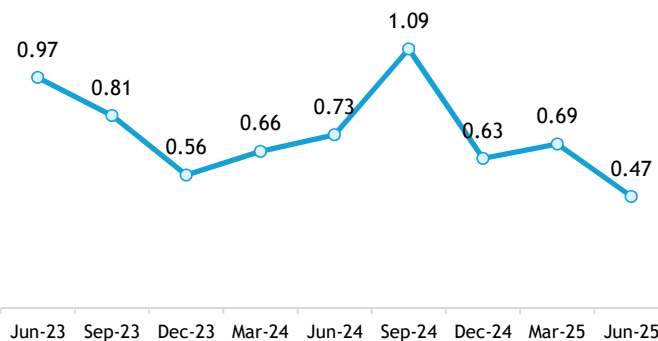


PCR%

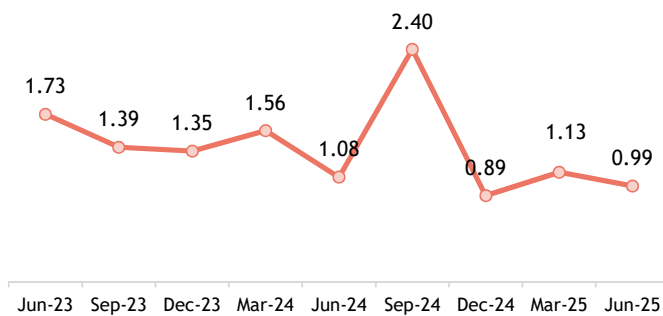
Improvement of 379 bps since Jun-23



Credit Cost%



Slippage Ratio%



Robust & diversified Credit Growth

₹ in crore

Particulars	Jun-24	Mar-25	Jun-25	YoY (%)	QoQ (%)
Retail	1,82,316	2,16,777	2,29,040	25.63	5.66
Agriculture	1,88,939	1,78,479	1,71,606	-9.17	-3.85
MSME	1,22,774	1,36,423	1,44,441	17.65	5.88
RAM Advances	4,94,029	5,31,679	5,45,087	10.34	2.52
LC & Others	4,18,185	4,51,215	4,29,402	2.68	-4.83
Global Advances	9,12,214	9,82,894	9,74,489	6.83	-0.86
W/w Overseas Advances	33,417	36,919	36,391	8.90	-1.43

Consistent & sustained growth

Credit / Deposit Ratio

Global **79.17%**

Domestic **76.24%**

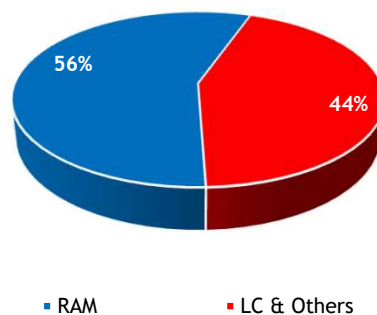
2Y - CAGR

Global Advances **9.12%**

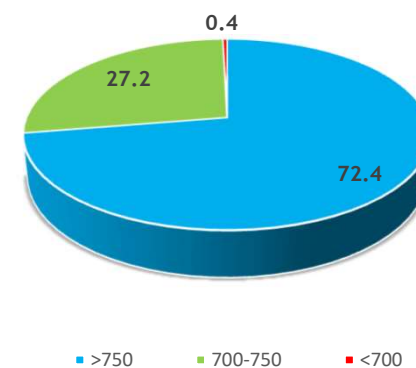
Domestic Advances **8.73%**

RAM **10.83%**

Composition (%)



Retail-Bureau Scores (%)



Credit Growth- RAM

Retail Portfolio of

~₹ **2.29** lakh crores

Jun 25:

24.41%

of Dom. Adv.

₹ in crore

Particulars	Jun-24	Mar-25	Jun-25	% Share Jun-25
Home Loans	88,391	94,825	96,871	42.30%
Vehicle Loans	20,965	22,462	23,255	10.15%
Education Loans	14,268	15,912	16,225	7.08%
Mortgage Loans	15,192	16,152	16,296	7.12%
Others	43,500	67,426	76,394	33.35%
Total Retail	1,82,316	2,16,777	2,29,040	100.00

Agri Portfolio of

~₹ **1.72** lakh crores

Jun 25:

18.29%

of Dom. Adv.

₹ in crore

Particulars	Jun-24	Mar-25	Jun-25	% Share Jun-25
Farm Credit(Crop, Investment & Allied)	1,45,171	1,44,214	142,817	83.22%
Agri Ancillary Activities	41,896	32,505	27,194	15.85%
Agri Infrastructure	1,872	1,760	1,595	0.93%
Total Agri	188,939	1,78,479	171,606	100.00

MSME Portfolio of

~₹ **1.44** lakh crores

Jun 25:

15.40%

of Dom. Adv.

₹ in crore

Particulars	Jun-24	Mar-25	Jun-25	% Share Jun-25
Micro	62,144	68,416	77,487	53.65%
Small	38,691	43,896	38,441	26.61%
Medium	21,939	24,111	28,513	19.74%
Total MSME	1,22,774	1,36,423	1,44,441	100.00

Amounts have been reclassified wherever required for prior period

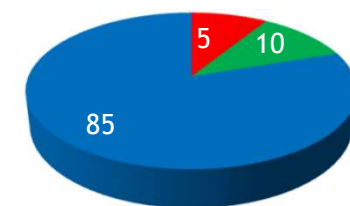
Credit to Industries

S. No.	Sectors	(% Share in Domestic Advances)			
		Jun-24		Jun-25	
		₹ In Crore	% Share	₹ In Crore	% Share
1	Infrastructure	90,611	10.31	92,688	9.88
2	NBFCs and HFCs	1,20,065	13.66	1,27,660	13.61
	- HFCs	33,204	-	30,053	-
	- PSU & PSU Backed NBFCs	30,612	-	28,005	-
	- Pvt. NBFCs	56,249	-	69,602	-
3	Basic Metals	25,884	2.95	23,387	2.49
4	Petroleum/Coal/Nuclear	10,297	1.17	15,761	1.68
5	Food Processing	29,180	3.32	26,656	2.84
6	Chemical & Chemical Products	13,526	1.54	12,263	1.31
7	Textiles	16,666	1.90	16,368	1.74
Total (1 to 7)		3,06,229	34.85	3,14,783	33.56

Some sectors within "Infrastructure" for last year & current year are provided below:

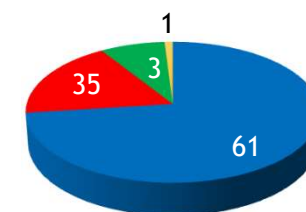
i)	-Power	38,061	-	38,455	-
	-Renewable Energy	11,430	-	14,497	-
	w/w Wind	97	-	331	-
	Solar	7,375	-	9,718	-
	-Thermal	15,591	-	10,944	-
	-Govt. PSU (Power)	26,427	-	24,124	-
	-Non-PSU (Power)	11,634	-	14,331	-
ii)	-Road	24,085	-	33,757	-
	- HAM	8,527	-	9,605	-
iii)	-Others	28,465	-	20,476	-

Rating-Corporate Loans (>25 Cr)



■ BB & Below ■ BBB ■ A & Above

NBFC -Rating Profile of Standard Exposure (%)



■ AAA ■ AA ■ A ■ BBB & Lower

Deposit Growth

₹ in crore

Particulars	Jun-24	Mar-25	Jun-25	Y-o-Y (%)	Q-o-Q (%)
Global Deposits	11,96,548	12,72,247	12,39,933	3.63	-2.54
- Domestic Deposits	11,96,168	12,71,751	12,39,506	3.62	-2.54
- CASA(%) Domestic	33.40	33.52	32.52	-88 bps	-100 bps

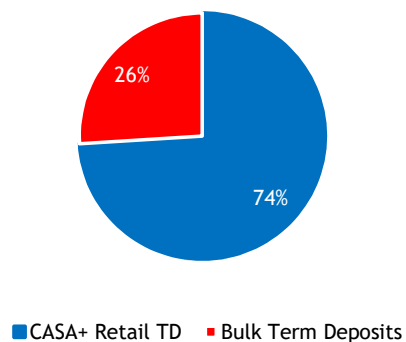
2Y - CAGR

Particulars	As on 30.06.25
Global Deposits	4.84%
Domestic Deposits	5.54%

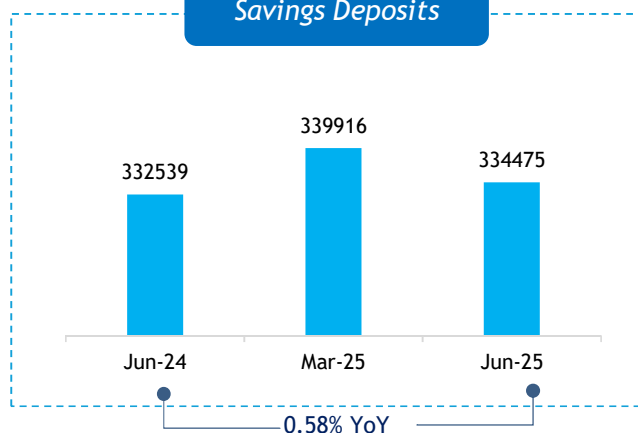
Liquidity Position

Particulars	As on 30.06.25
Avg. LCR	131.72%
NSFR	120.65%

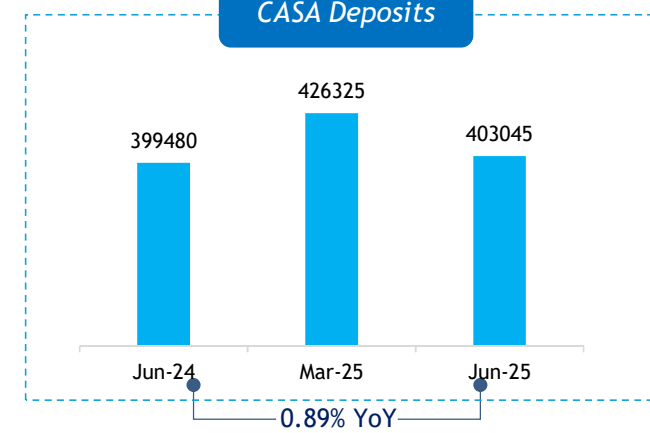
Composition of Deposits (%)



Savings Deposits



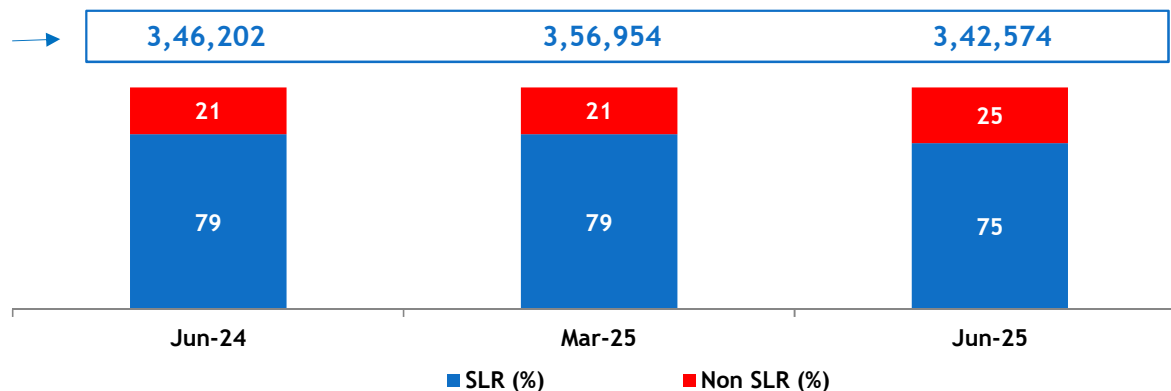
CASA Deposits



Amounts have been reclassified wherever required to match with current quarter's classification

Investment Portfolio

Domestic
Investments →



Particulars (Domestic)	Jun-24	Mar-25	Jun-25	Jun-24	Mar-25	Jun-25
	₹ in crore			M-Duration (%)		
SLR	2,73,987	2,83,074	2,56,784	3.87	4.58	4.72
HTM	2,33,141	2,55,002	2,28,551	4.15	4.79	5.04
AFS	14,496	13,677	11,937	3.85	5.17	3.88
FVTPL / HFT	26,350	14,395	16,297	1.46	-	-
w/w FVTPL-HFT	26,350	14,395	16,297	1.46	0.39	1.20
NON SLR	72,215	73,880	85,789	4.43	2.28	2.12
HTM	50,375	49,124	48,489	4.91	3.33	3.52
AFS	9,835	11,741	14,538	1.27	1.10	0.90
FVTPL / HFT	10,471	11,344	21,050	4.31	4.38	3.99
w/w FVTPL-HFT	1,104	445	1,765	6.99	7.64	3.16
Subs & JV	1,533	1,671	1,711	-	-	-

₹ in crore

Composition of Domestic Investments		
Category	Jun-24	Jun-25
SLR Investments	2,73,987	2,56,784
Non-SLR Investments	72,215	85,789
W/w		
Commercial Paper	2,835	1,338
Certificate of Deposits	1,262	7,514
Mutual Funds	414	9,077
Shares	6,620	6,174
Bonds & Debentures	58,073	57,639
Others	3,010	4,047
Total Investments	3,46,202	3,42,574

Profit & Loss Statement

₹ in crore

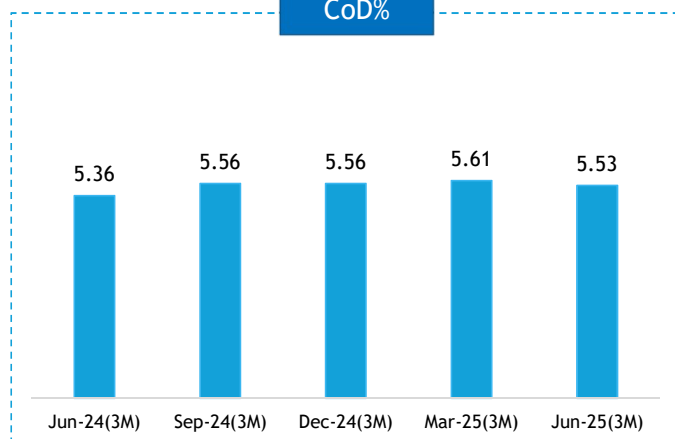
Parameter	Jun-24 (3M)	Sep-24 (3M)	Dec-24 (3M)	Mar-25 (3M)	Jun-25 (3M)	Y-o-Y%	Q-o-Q%
Interest Income	26,364	26,708	26,958	27,695	27,296	3.53	-1.44
Interest Expense	16,952	17,661	17,718	18,181	18,183	7.26	0.01
Net. Interest Income	9,412	9,047	9,240	9,514	9,113	-3.18	-4.22
Non-Interest Income	4,509	5,328	4,417	5,559	4,486	-0.52	-19.31
- Fee based Income	2,868	2,563	2,365	2,488	2,219	-22.65	-10.82
i) Processing charges	317	432	413	510	343	8.20	-32.75
ii) Comm. On Insurance Business	94	144	158	133	101	7.45	-24.06
iii) Fee received on PSLC Certificate	955	-	-	-	-	-	-
iv) Comm. On CMS	165	234	203	186	179	8.48	-3.76
v) Comm. From LC/BG	281	236	241	286	258	-8.19	-9.79
vi) Income from Debit/Credit Card	337	350	301	294	308	-8.61	4.76
vii) Others	719	1,167	1,049	1,079	1,030	43.25	-4.54
- Treasury Income	700	1,026	814	1,646	1,418	102.72	-13.86
i) Profit on Sale of Investments	413	635	476	579	961	132.58	66.05
ii) Exchange Profit	197	202	209	299	265	34.77	-11.28
iii) Investment Depreciation/ Reversal	90	189	129	768	192	114.45	-75.06
- Recovery in W/O	954	1,420	1,021	916	850	-10.96	-7.26
- Interest on Income Tax Refund	-	334	257	521	14	-	-97.38
Operating Income	13,921	14,375	13,657	15,073	13,599	-2.31	-9.78
Operating Expenses	6,136	6,263	6,165	7,373	6,690	9.02	-9.27
Operating Profit	7,785	8,113	7,492	7,700	6,909	-11.26	-10.28
Provisions	4,106	3,393	2,888	2,715	2,793	-31.98	2.87
Net Profit	3,679	4,720	4,604	4,985	4,116	11.87	-17.44

Provisions

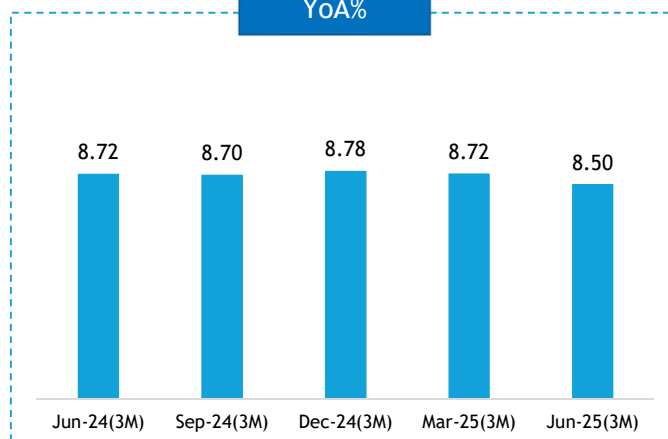
Parameter	Jun-24 (3M)	Sep-24 (3M)	Dec-24 (3M)	Mar-25 (3M)	Jun-25 (3M)
NPAs	1,651	2,504	1,477	1,676	1,153
Provision on Non Performing Investments	-300	239	-22	-18	-101
Provision on Standard Assets	1,296	-1029	-32	-183	446
Taxation (including Deferred Tax Assets)	1,351	1,681	1,289	1,171	1,129
Others	108	-2	176	69	166
Total	4,106	3,393	2,888	2,715	2,793
Credit Cost(%)	0.73	1.09	0.63	0.69	0.47

Key Ratios

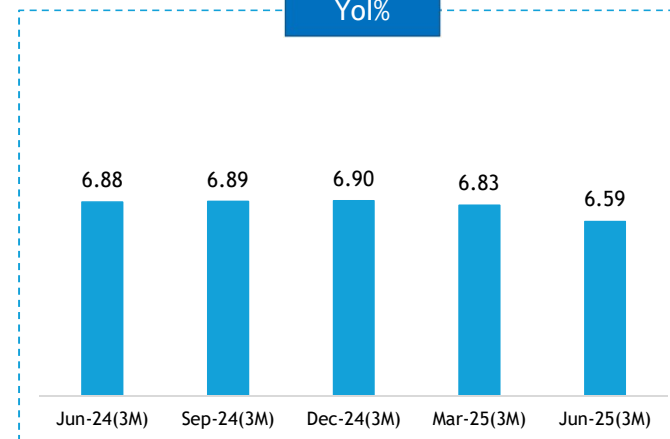
CoD%



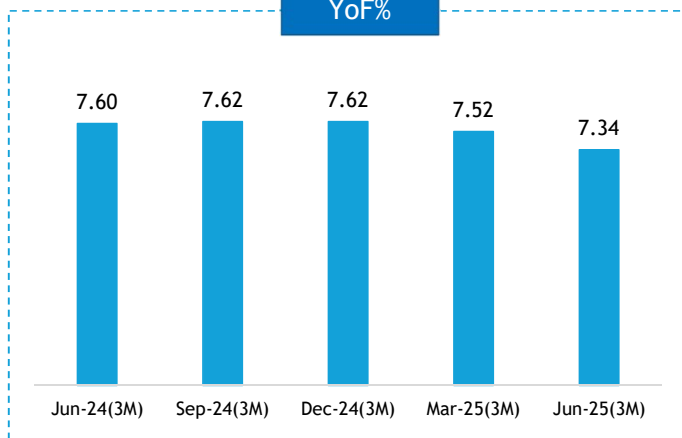
YoA%



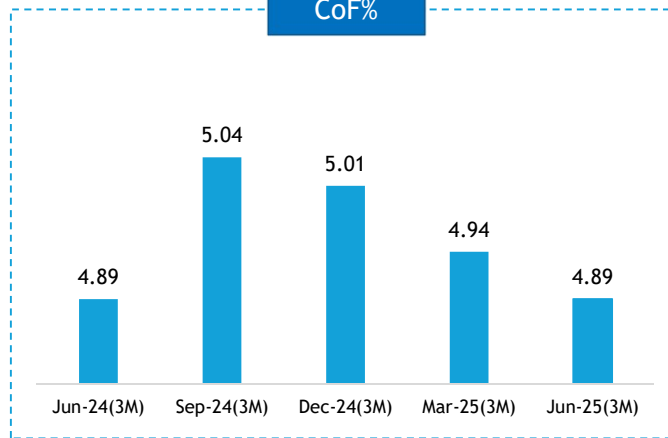
YoI%



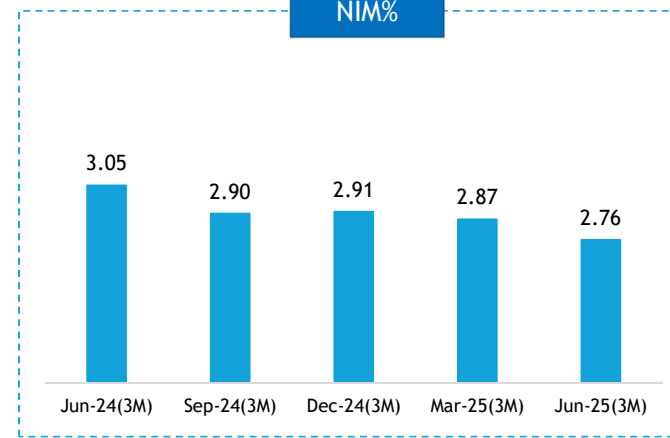
YoF%



CoF%

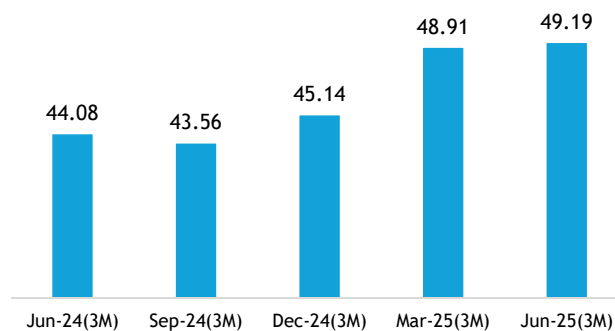


NIM%

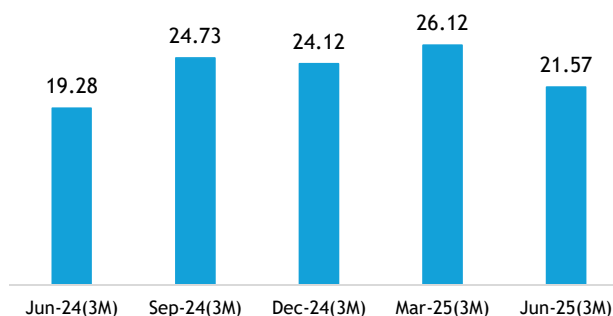


Key Ratios

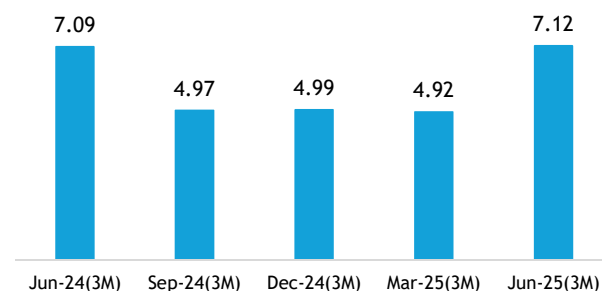
Cost to Income%



Earning per Share (₹)

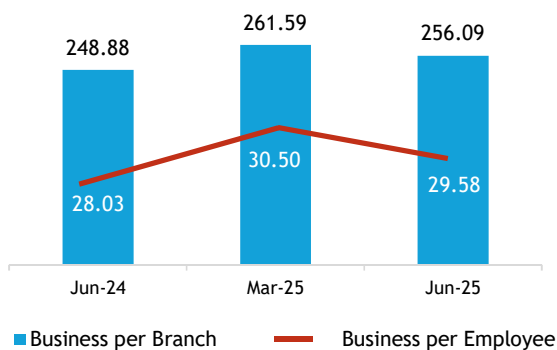


Price to Earning (P/E)



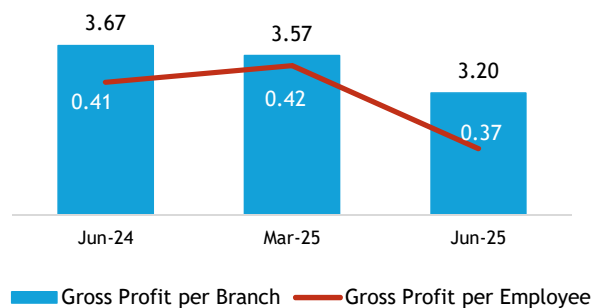
Business per Branch & Business per Employee

₹ in crore

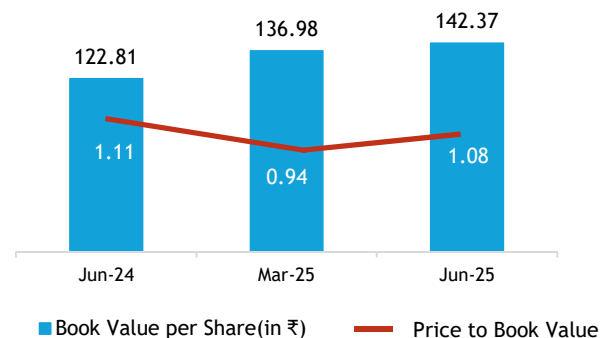


Gross Profit per Branch & Gross Profit per Employee

₹ in crore
*Annualized



Book Value per Share & Price to Book Value



₹ in crore

Movement of NPAs

Parameter	Jun-24 (3M)	Sep-24 (3M)	Dec-24 (3M)	Mar-25 (3M)	Jun-25 (3M)
Gross NPA - Opening	43,098	41,423	40,499	36,554	35,350
Add : Additions	2,318	5,219	1,969	2,567	2,345
-Balance increase in existing NPA	260	273	149	84	146
-Fresh slippages	2,058	4,946	1,820	2,483	2199
Less : Reductions	3,993	6,143	5,914	3,771	3,385
-Cash Recovery (a)	1,200	977	1,130	1,617	790
-Up-gradation (b)	607	1,007	725	924	519
-Write Off	2,186	4,159	4,059	1,230	2,076
Gross NPAs- Closing	41,423	40,499	36,554	35,350	34,311
Gross NPA (%)	4.54	4.36	3.85	3.60	3.52
Net NPA	7,902	8,759	7,568	5,969	5,874
Net NPA (%)	0.90	0.98	0.82	0.63	0.62
Recovery in D/L (c)	607	528	613	749	459
Recovery in TWO (d)	954	1,420	1,021	916	850
Total Recovery(incl. TWO) (e= a+b+c+d)	3,368	3,932	3,489	4,206	2,618
Delinquency Ratio(%)	1.08	2.40	0.89	1.13	0.99
PCR%	93.49	92.79	93.42	94.61	94.65

₹ in crore

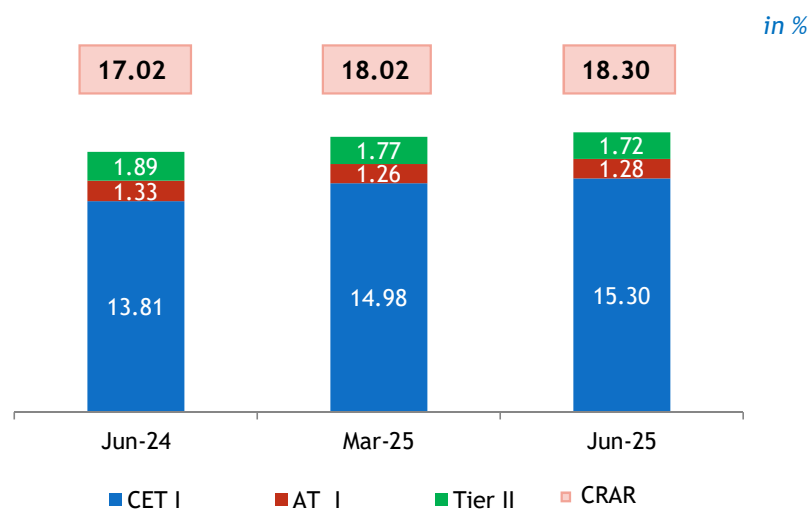
Sectoral Asset Quality

Segment	Slippages During					Outstanding NPA as on					Sectoral NPA (%)		
	Jun-24 (3M)	Sep-24 (3M)	Dec-24 (3M)	Mar-25 (3M)	Jun-25 (3M)	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Jun-24	Mar-25	Jun-25
Retail Loans	654	488	430	473	522	4,391	3,788	3,134	3,146	2,716	2.41	1.45	1.19
Agriculture	581	567	645	975	699	15,351	14,873	14,643	14,358	14,452	8.13	8.04	8.42
MSME	869	745	616	961	997	11,562	10,249	5,120	5,764	6,348	8.44	4.14	4.39
LC & Others	214	3,419	278	158	127	10,119	11,588	13,657	12,082	10,795	2.50	2.69	2.51
Total	2,318	5,219	1,969	2,567	2,345	41,423	40,499	36,554	35,350	34,311	4.54	3.60	3.52

Restructuring						
Segment	RF 1.0 as on			RF 2.0 as on		
	Jun-24	Mar-25	Jun-25	Jun-24	Mar-25	Jun-25
MSME	760	557	533	1,267	847	805
Personal Loans	1,434	1,160	1,117	3,789	3,224	3,129
Agriculture Allied	--	--	--	153	120	109
Corporate Loans	4,460	3,025	2,915	--	--	--
Total	6,654	4,742	4,565	5,209	4,191	4,043

SMA Position (Rs. >5 crs)			
Category	O/s Amount		
	Jun-24	Mar-25	Jun-25
SMA-0	5,144	731	1,566
SMA-1	253	1,869	723
SMA-2	1,337	1,235	2,628
Total	6,735	3,835	4,917

Capital Adequacy



₹ in crore

S.No.	Parameter	Jun-24	Mar-25	Jun-25
1.	Tier I	1,01,735	1,14,336	1,14,193
2.	Tier II	12,692	12,489	11,827
3.	Total Capital (Tier I+II)	1,14,427	1,26,825	1,26,020
4.	RWA	6,72,376	7,03,920	6,88,696

Rating / Outlook by Rating Agencies

Domestic

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

*upgraded during FY-25

International

Rating Agency	Issuer Rating
S&P Global Ratings	BBB-/Positive*
Fitch Ratings	BBB-/Stable

*Outlook upgraded during FY-25

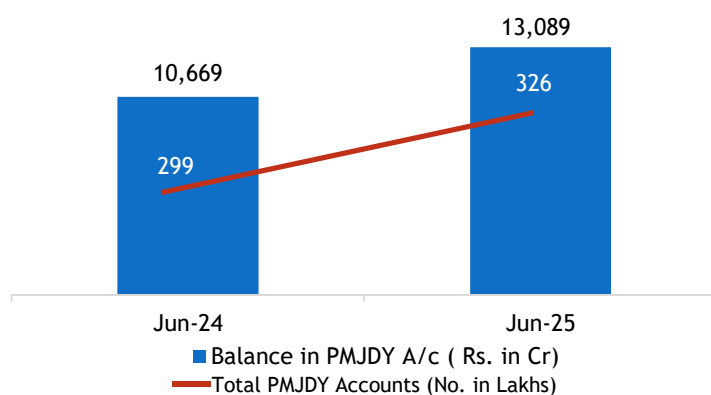
Capital Plan

₹ in crore

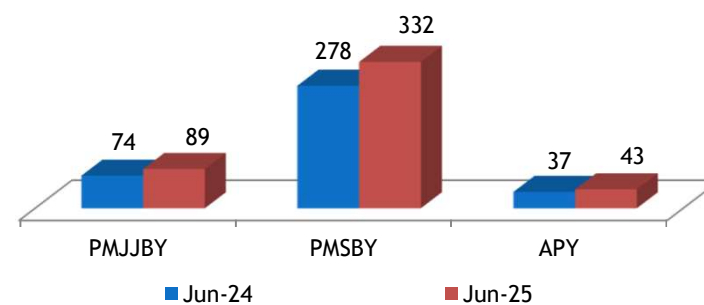
	Equity	AT-1	Tier-2	Total
Board Approved Plan	3,000	2,000	1,000	6,000

Inclusive Growth

Government Schemes		
Scheme	No. of Accounts	Amount Sanctioned (₹ in crore)
PMSVANidhi	9,67,195	1,428
PM Vishwakarma (during Q1FY26)	4,006	37
Pradhan Mantri Employment Generation Program (PMEGP) during Q1FY26	906	89
Union Guaranteed Emergency Credit Line	3,92,288	16,811
Pradhan Mantri Mudra Yojana (during Q1FY26)	1,36,648	4,645



Performance under Social Security Schemes(# Lakhs)



ESG: Banking for Sustainable Development



Environmental

- Board Approved ESG Risk Framework & Climate Risk Policy
- Founding member of Indian Green Building Council (IGBC)
- Sustainable Development And Business Responsibility Policy
- Credit facility to **Renewable Energy** Sector – ₹ 29,782 Cr
- ₹ 1,006 Crore Sanctioned under Union **Green** Miles – Electric Vehicles
- Become First Major Indian Bank as a signatory to Partnership for Carbon Accounting Financials (PCAF)

E



Social

- 35 RSETI Centres, trained 4.07 lakh people with Settlement Ratio of 48%
- Union Nari Shakti:** Sanctioned 2,881 applications of ₹ 503 Cr in Q1FY26
- Donation approved through Union Bank Social Foundation ₹ 2.09 Cr under CSR

S



Governance

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

G

Digital Business in Q1 FY 2025-26

Digital Lending Journeys



₹ 32,800 + Cr

Business generated through 15+ lending journeys



5.91+ lakhs

Accounts Renewed/Reviewed

Digital Liability Journeys



4,59,120 A/cs

Digital CASA Accounts opened, w/w **4,58,186** Savings Account (D2C & Assisted mode) + **934** Current account (individuals)



₹ 30 + Cr

Business from 3rd party products (MF + Insurance)

Digital Channels



6.01 lakh

Customers onboarded. VYOM (5.17 lakh) + Internet Banking (0.84 lakh) registered



19,520

Users registered on CBDC platform

Digital Initiatives

Launch of -



- Digital Personal Loan (PAN India)
- Digital Vehicle Loan (PAN India)
- National Pension Scheme (PAN India)



- UPI Lite Limit Enhancement (as per NPCI guidelines)
- UPI Global Facility
- RBI Retail Direct Scheme (RDS) on UPI



- Digital Document Execution facility extended for Agriculture loans (Fresh Loans) for individual & Proprietorship constitutions



Feature Enhancement:

- CBDC (Digital e₹): migrated to value based transaction model as per RBI directives
- Digital Savings Account Journey: Introduction of Salary Scheme & Pension Schemes



Key Initiatives

Digital Journeys

- PAN India Launch of
- Digital Personal Loan
 - Digital Vehicle Loan
 - National Pension Scheme

Digital Document Execution

- DDE through LAS extended for Agriculture loans (fresh loans) for Individual and Proprietorship constitutions.
- The DDE is available in 19 States/UTs for Retail and 9 States/UTs for Agri Loans.

Internet Banking

- NRI- Monthly Income Scheme

UPI (Feature Enhancement)

- **UPI Lite Limit enhancement** (as per NPCI Guidelines)
 - Wallet limit to ₹ 5,000.
 - Daily Transaction Limit to ₹ 10,000.
 - Single Transaction Limit to ₹ 1,000.
- **UPI Global facility** to the UPI Global enabled countries i.e. France, Singapore, Sri Lanka, Mauritius and UAE.
- **RBI RDS (Retail Direct Scheme)** scheme is live with UPI One Time Mandate (OTM) facility

₹ CBDC (Digital ₹)

- Migration to Value based Transaction Model as per directives of RBI.
- Reimbursement of staff benefits such as Cleaning Expenses.



Awards & Recognition

Infosys Finacle Innovation Awards 2025



under 3 categories, related to Digitization Vertical-

- Transformation Excellence (Process Innovation)**- Platinum award for digital Rooftop Solar STP
- Product Innovation**- Platinum award for Digital Document Execution
- Business Model Innovation**- Gold award for Digital SHG

Outcome of Various Digital Initiatives



31%

YoY growth in Fixed Deposits amount sourced digitally



50 Lac+

Gold Loan Accounts sanctioned digitally



~1.7x

YoY growth in Fresh KCC accounts sanctioned digitally

Cumulative



99%

MSME Renewal for Rs. <10 lacs through STP



93%

Retail accounts reviewed digitally



~2.0x

YoY growth in loan accounts renewed digitally

Cumulative



~1.6x

YoY growth in LAD Accounts opened digitally



~1.3x

YoY growth in amount sanctioned under Shishu Mudra STP



~3.4x

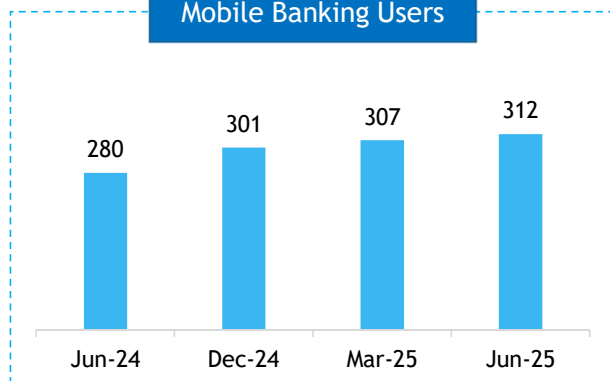
YoY growth in Union Education Accounts opened digitally

Cumulative

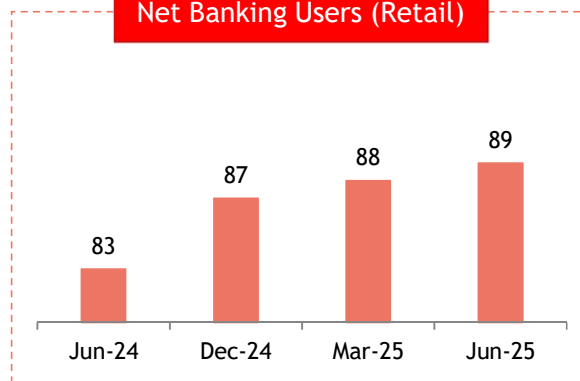
Digital Footprints

(No. in Lakhs)

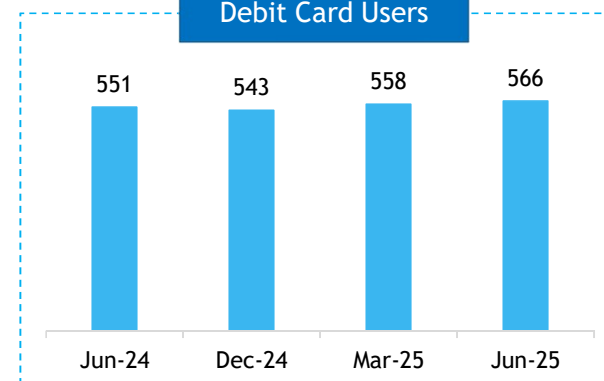
Mobile Banking Users



Net Banking Users (Retail)



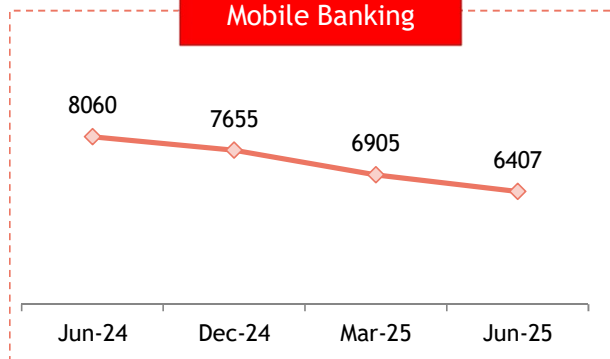
Debit Card Users



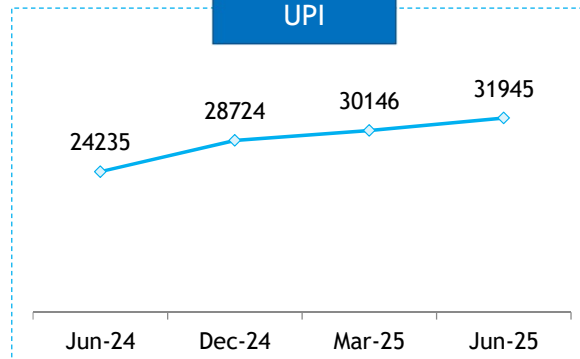
Volume of Transactions (Q-o-Q)

(No. in Lakhs)

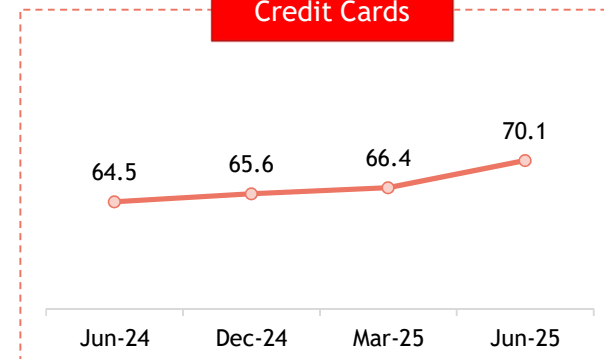
Mobile Banking



UPI



Credit Cards



Corporate 360 Degree Solution

Major Achievements

Corporate
Business
Centre (CBC)

18 centers
PAN India

Objectives



Acquisition of New
Corporate Groups



Building Strong Relationships &
Fulfilling Client Needs



Enhancing Customer Experience



Maximizing Revenue (Interest
Income & Non Interest Income
both)

- ✓ Contributed NII of ₹ 281.51 Crores & interest income of ₹ 65.22 Crores upto June 30, 2025.
- ✓ One among the initial Banks to implement collections through UPI.
- ✓ We have added 330 new clients under Transaction Banking (CMS Business) during Q1 FY 2025-26.
- ✓ Implemented e-NACH and OTP based Direct Debit successfully, as a Sponsor Bank.

Cyber Security Governance, Achievements & Recent Developments



Cyber Security Governance

24*7 Security Operation Centre (SOC) Monitoring, Centralized Threat intelligence platform



Cyber Security Policies & SOPs



Comprehensive Awareness Initiatives



Comprehensive Cyber Risk Insurance



ISO 27001, ISO 27701, ISO 22301, ISO 31000 & PCIDSS



Comprehensive Security Assessment

Advanced category BitSight Score among peer Banks



Cybersecurity Centre of Excellence - Attack Surface Management, Breach Attack Simulation, Continuous Automated Red Teaming, Digital Risk Monitoring, Digital Forensic and Malware analysis Lab, Cyber Drill & Ethical Hacking



Cyber Security Achievements & Recent Developments

NCIIPC recognition - Critical Information Infrastructure (CII)

Established Cyber Security Center of Excellence (CCoE)

Cyber Security Center of Excellence (CCoE) setup at Hyderabad received ISO 27001 :2022 & ISO 27001 :2019 certifications

Received 1st prize in advance SOC category in National Critical Information Infrastructure Security Exercise (NCIIPC CII SECEX)

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

Winner of Operational Cyber Readiness platform and Cyber Range at UBSF CISO conclave & awards 2025

SKOCH -2024 Gold Award under BFSI Category for Establishing Cyber Security Center of Excellence (CCoE)

Global Fintech Awards 2024 - Excellence in Cybersecurity

Runner up in 4th IBA CISO summit & Citations 2025

Subsidiaries & Joint Ventures

Name of the Entity	Holding (%)	Description
Subsidiaries		
Union Bank of India (UK) Ltd.	100.00%	❖ Geographical benefits in booking business in UK and Europe.
Union Asset Management Co. Pvt. Ltd.	100.00%	❖ Wholly owned subsidiary of Bank ❖ AUM of Rs. 21,900 Crores.
UBI Services Ltd.	100.00%	❖ Pan India presence : Footprints in 11 Regional Offices, Covering 125 locations ❖ Sourcing Retail loans like Housing, Mortgage, Education, Vehicle loans & MSME loans for parent Bank
Andhra Bank Financial Services Ltd.	100.00%	❖ Carry on activities/business of Leasing, Hire purchasing and Merchant Banking
Union Trustee Co. Pvt. Ltd.	100.00%	❖ Act as a trustee company for Union Mutual Fund
Joint Ventures		
Star Union Dai-ichi Life Insurance Co. Ltd.	25.10%	❖ One of the fastest growing private life insurance company in India. ❖ Pan-India presence through 171 Branch Offices ❖ Undertaking social responsibility covering 1.09 crores+ lives under PMJJBY.
India International Bank (Malaysia) BHD	25.00%	❖ Undertaking banking business offering deposit & loan products to cater to needs and requirements of customers of Malaysia.
ASREC India Ltd.	26.02%	❖ Ensures greater efficiency in resolving the NPAs through approval of cases at DRT.
Associate		
Andhra Pradesh Grameena Bank	35.00%	❖ Regional Rural Bank with 1,351 branches. ❖ Committed to usher in prosperity & plenty by care concern to the financial needs of cross section of rural populace in 26 districts across Andhra Pradesh.

Awards and Accolades

EASE 7.0 Ranking among PSBs

2nd Runner-up

Amongst all PSBs
For Q4 FY25
in EASE Reforms Index



Awards presented by International Business Conferences in May 2025

- ❖ Excellence in Learning & Development
- ❖ Excellence in HR Digitalisation



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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