

यूनियन बैंक
ऑफ इंडिया
अच्छे लोग, अच्छा बैंक



Union Bank
of India
Good people to bank with

Financial Results

Q1/FY19



Aug 10, 2018

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UnionBankInsta



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UnionBankofIndia

#1 Business Performance

#2 Financials

#3 New Initiatives

#4 Awards & Accolades

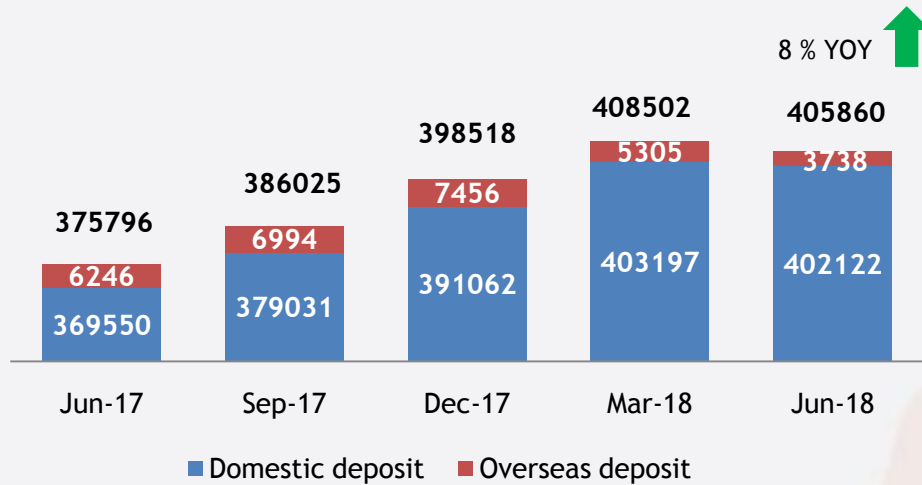
ONE APP. MULTIPLE 'APP'ICATIONS



Total Business	₹ 724475 crore
Gross Advances	₹ 318615 crore
Total Deposits	₹ 405860 crore
Operating Profit	₹ 2089 crore
Basel III Tier I CAR	8.99 %
Basel III Total CAR	11.45 %
Branches	4302
ATMs	7556*

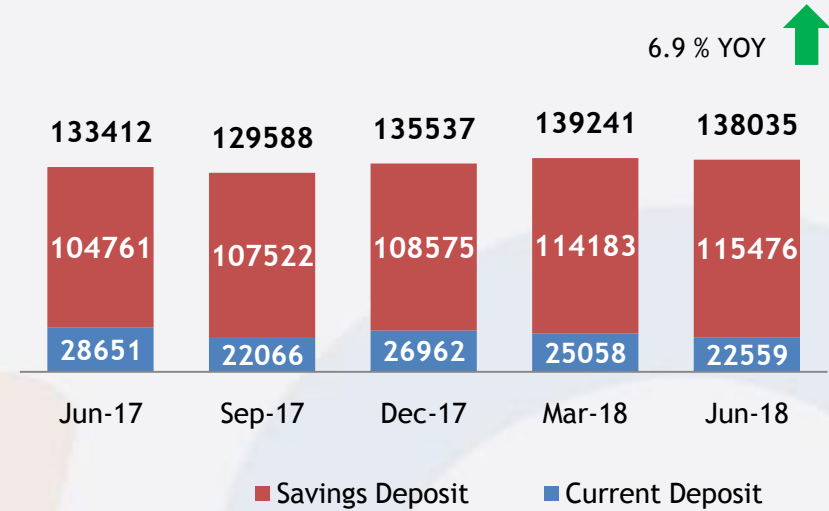
*Excluding 5407 Micro-ATM

Total Deposits

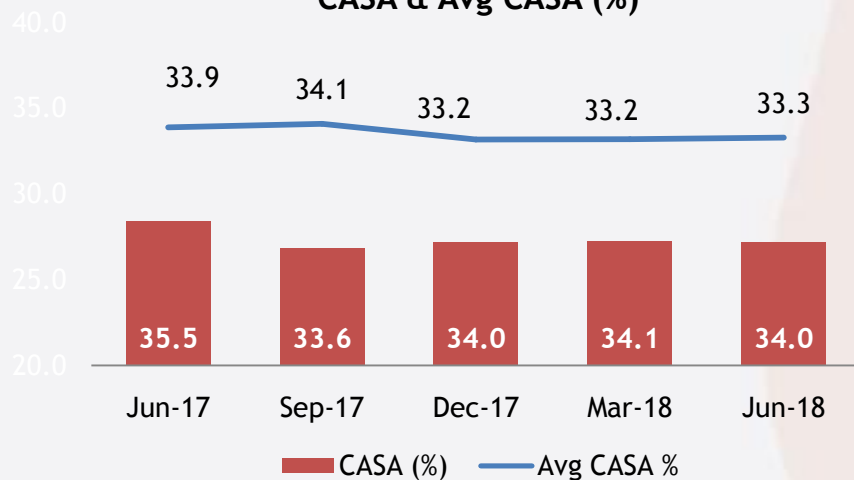


CASA Portfolio

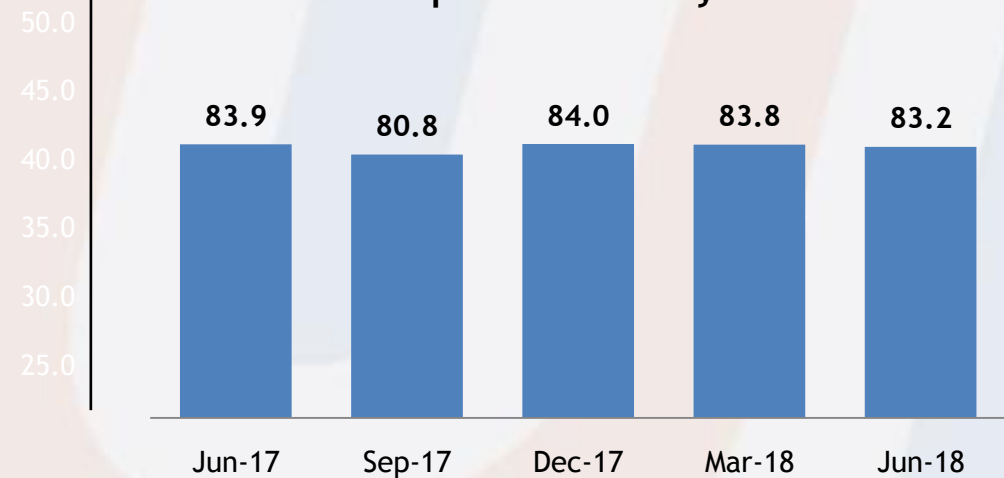
(₹ crore)



CASA & Avg CASA (%)

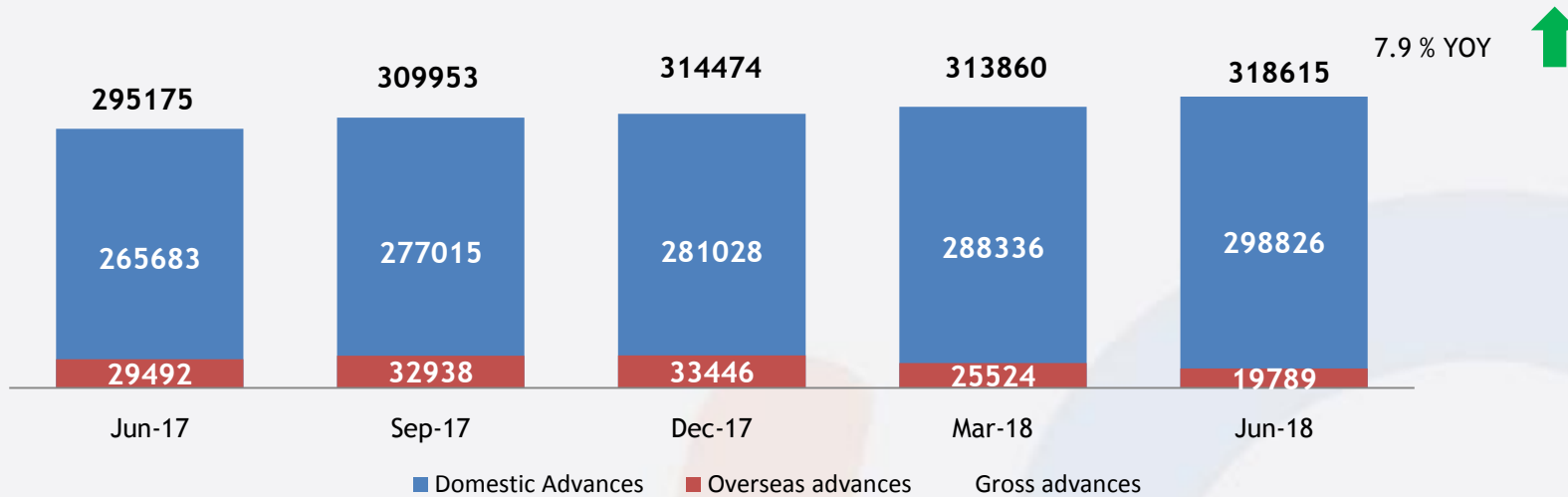


Deposit to Liability Ratio



Gross Advances

(₹ crore)



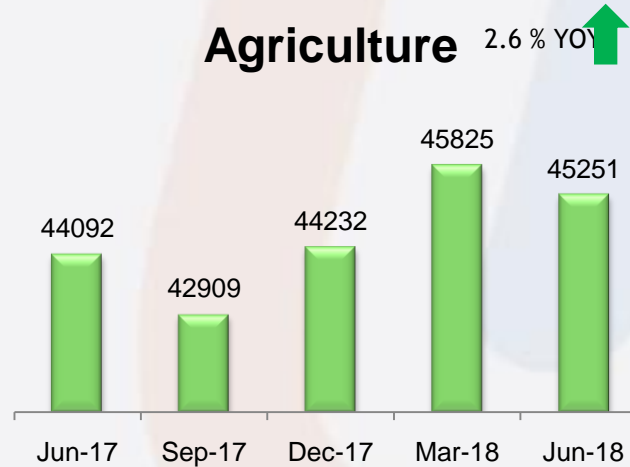
Retail

18% YOY ↑



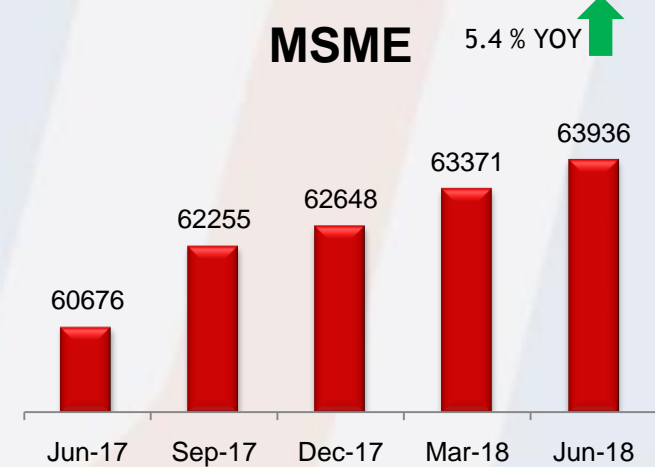
Agriculture

2.6 % YOY ↑

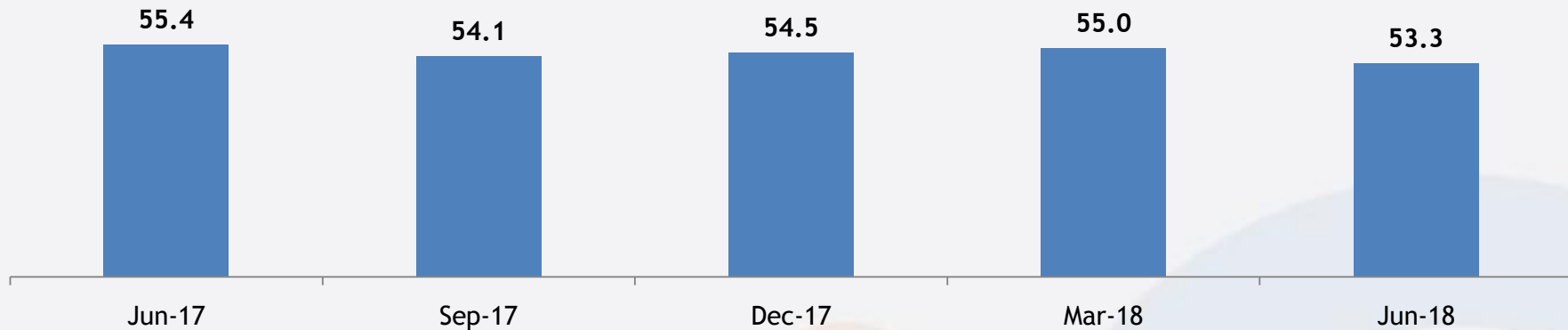


MSME

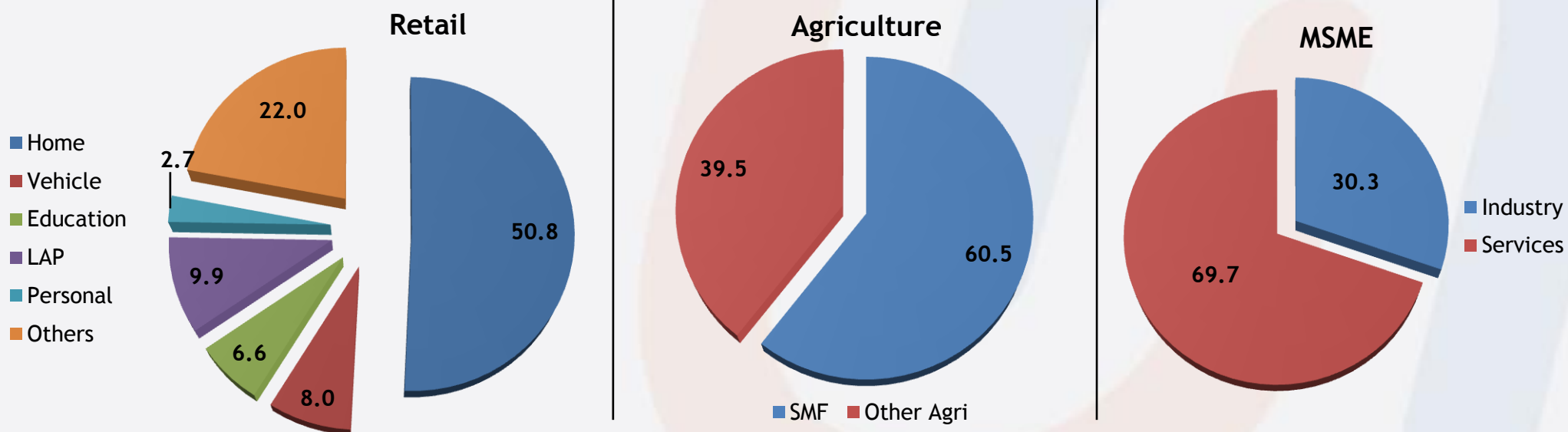
5.4 % YOY ↑



RAM* share (%) in Domestic advances



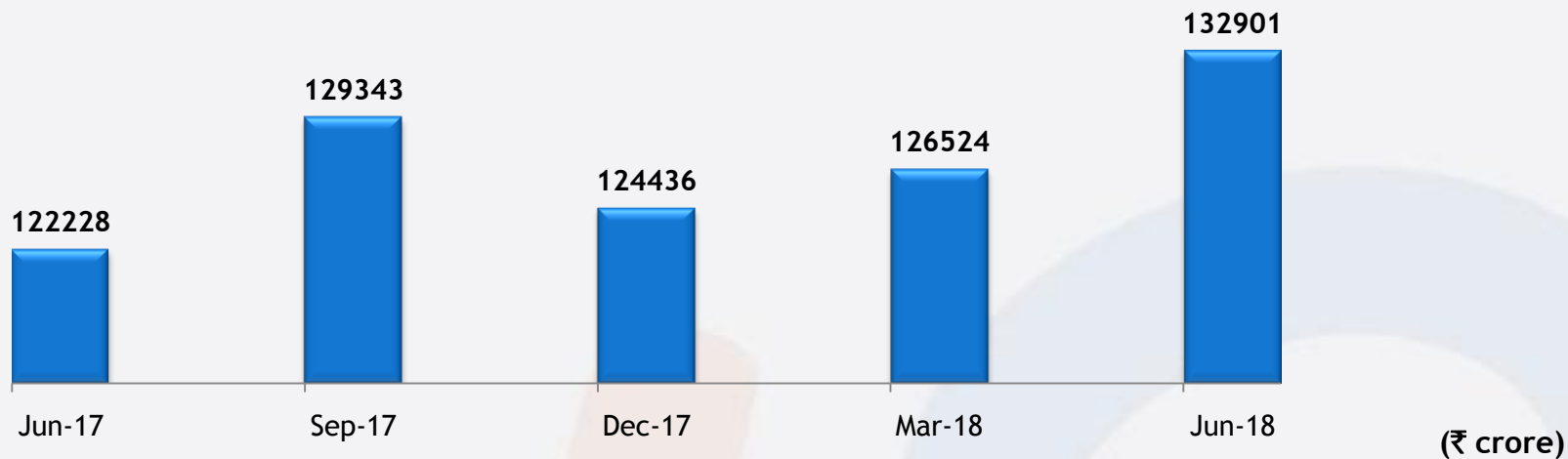
Composition of Advances



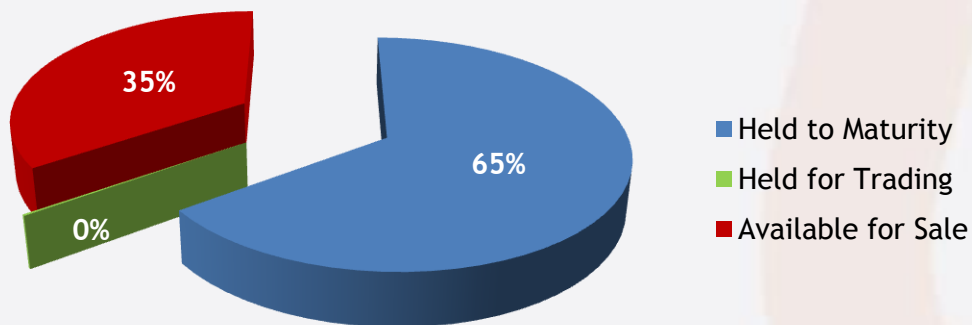
*Retail, Agriculture and MSME collectively called as "RAM sector"

S No.	Sectors	Top 10 Sectors			
		(% Share in Domestic Advance)			
		Jun	Mar	Jun-18	
		2017	2018	₹ Crore	% Share
1	Infrastructure	12.4	16.4	51477	17.2
2	Retail Advances	15.9	17.2	49961	16.7
3	Agriculture	16.6	15.9	45251	15.1
4	Trade	11.3	12.3	36707	12.3
5	NBFCs	11.9	11.7	34578	11.6
6	Basic Metal Products	5.9	4.5	12547	4.2
7	Construction	1.7	3.8	10950	3.7
8	Food Processing	3.6	3.8	10338	3.5
9	Textiles	2.2	2.6	7365	2.5
10	All Engineering	2.0	2.2	6105	2.0
Total		83.5	90.3	265279	88.8

Investment (₹ Crore)



Investment Composition (%)



	Jun 2018	Duration (Years)	
		Mar-18	Jun-18
Held to Maturity	86579	4.2	4.6
Available for Sale	46058	4.6	3.1
Held for Trading	265	7.9	7.1
Total Investment	132901	4.2	4.1

Business from Overseas Operations					
US \$ in billion (₹ crore)	Jun 2017	Mar 2018	Jun 2018	Growth (%)	
				Y-o-Y (US\$)	Y-o-Y (INR)
Total Business	5.6 (35738)	4.7 (30829)	3.4 (23527)	-39.3	-34.2
Total Deposits	1.0 (6246)	0.8 (5305)	0.5 (3738)	-48.3	-40.2
Total Advances	4.6 (29492)	3.9 (25524)	2.9 (19789)	-36.5	-32.9
*1US\$ = ₹ 68.47 as on Jun 30, 2018 #1US\$ = ₹ 64.74 as on Jun 30, 2017					

(₹ crore)

	As at 30.06.17	As at 31.03.18	As at 30.06.18	Growth (%)	
				Y-o-Y	Q-o-Q
LIABILITIES					
Capital	687	1169	1169	70.2	0.0
Share Application Money	541	0	0	-100.0	0.0
Reserves and surplus	22846	23928	24091	5.4	0.7
Deposits	375796	408501	405860	8.0	-0.6
Borrowings	38991	45681	47397	21.6	3.8
Other Liabilities and Provisions	9527	8127	9538	0.1	17.4
Total	448389	487406	488055	8.8	0.1
ASSETS					
Cash and Balances with Reserve Bank of India	16347	21016	17356	6.2	-17.4
Balances with Banks and Money at call and Short Notice	14011	28425	23440	67.3	-17.5
Investments	121468	123780	130327	7.3	5.3
Advances	278387	288761	293099	5.3	1.5
Fixed Assets	3804	3833	3779	-0.7	-1.4
Other Assets	14371	21591	20054	39.5	-7.1
Total	448389	487406	488055	8.8	0.1

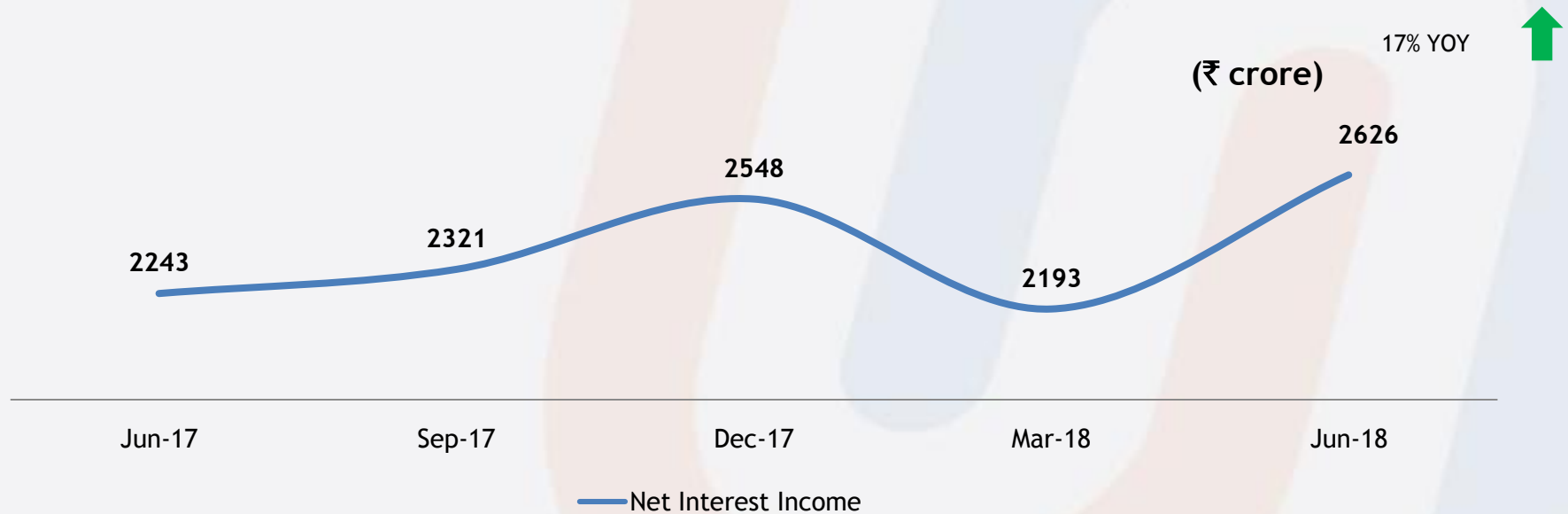
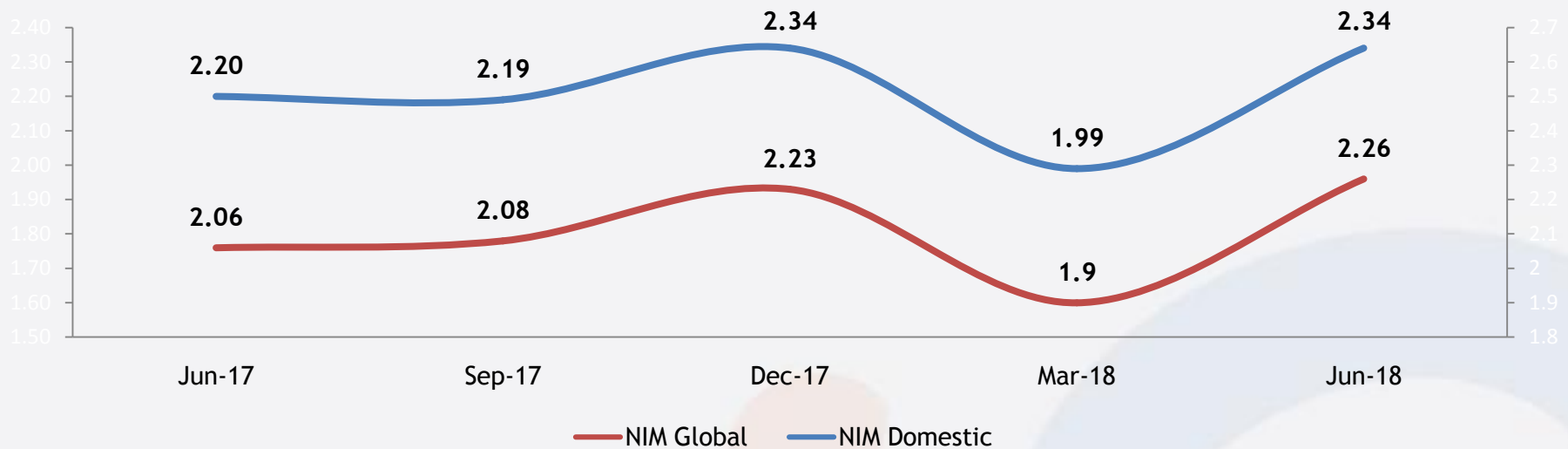
#1 Business Performance

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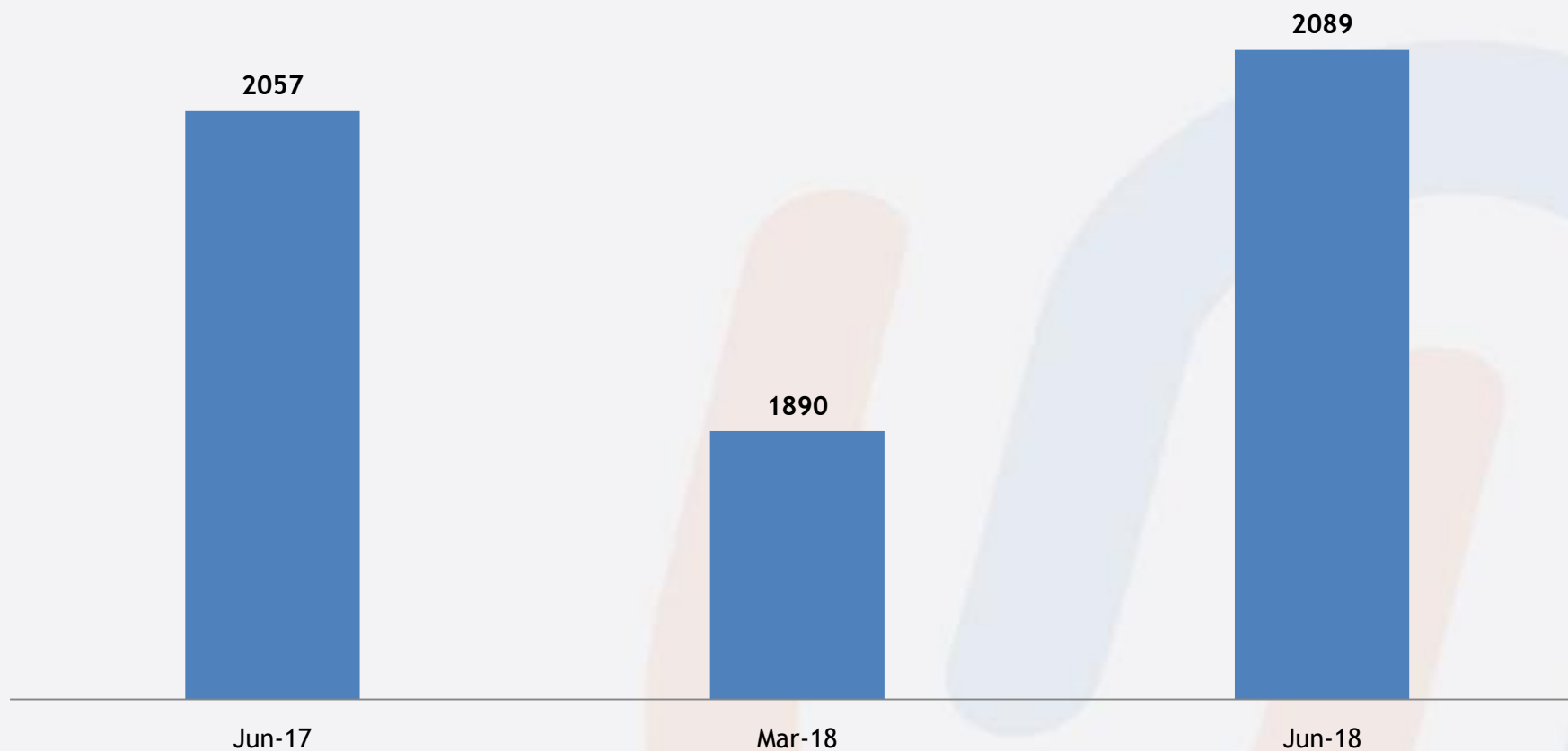
Parameters	Jun-17 (Q1)		Mar-18 (Q4)		Jun-18 (Q1)	
	Domestic	Global	Domestic	Global	Domestic	Global
Cost of Deposit	5.91	5.84	5.58	5.52	5.53	5.50
Cost of Funds	5.30	5.03	4.93	4.69	4.90	4.81
Yield on Advances	8.60	8.05	7.78	7.29	8.19	7.90
Yield on Investment	6.97	6.92	6.83	6.76	6.90	6.84
Yield on Funds	7.32	6.94	6.73	6.43	7.05	6.90



Parameters	Jun-17 (Q1)	Mar-18 (Q4)	Jun-18 (Q1)	Growth (%) YoY	Growth (%) QoQ
a. Core Non Interest Income	606	1127	707	16.7	-37.2
b. Treasury Income	789	277	288	-63.4	4.1
W/w					
• Profit on Sale of Investments	652	132	194	-70.3	47.3
• Exchange Profit	137	145	95	-30.7	-34.9
c. Recovery in Written off Accounts	20	81	212	954.9	162.2
Total	1414	1485	1208	-14.6	-18.6

(₹ crore)

1.56% YOY 




(₹ crore)

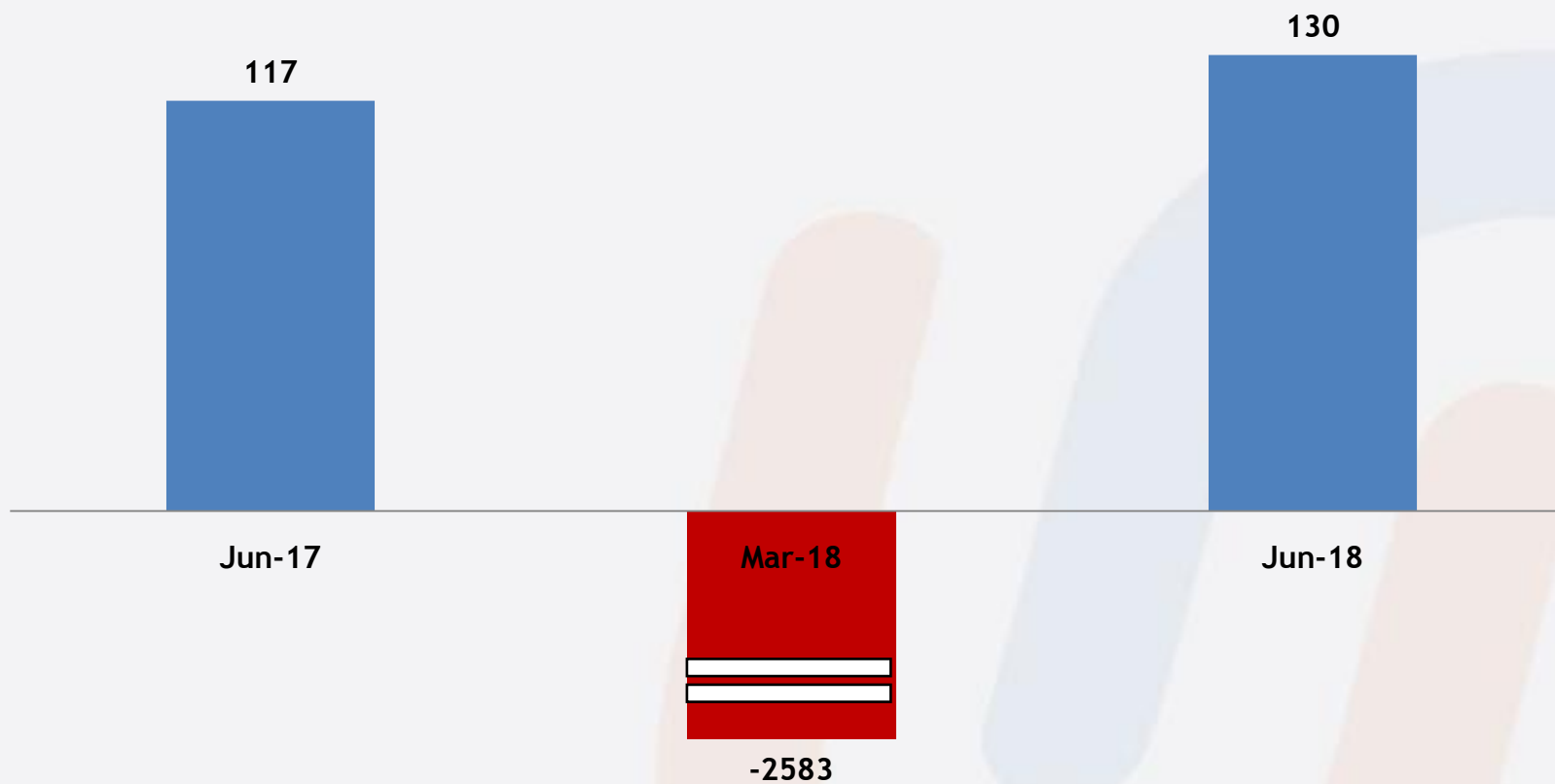
Parameters	Jun-17 (Q1)	Mar-18 (Q4)	Jun-18 (Q1)
NPAs	1876	5639	1803
Standard Assets	-61	-737	24
Depreciation on Investment	-426	1120	27.1
Shifting Loss	367	0	411
Restructured Advances	-43	-183	-25
Others (FITL etc)	-9	-171	-11
Taxation	236	-1195	-270
Total	1940	4473	1959

Provision for accounts referred to NCLT under IBC 2016
(₹ crore)

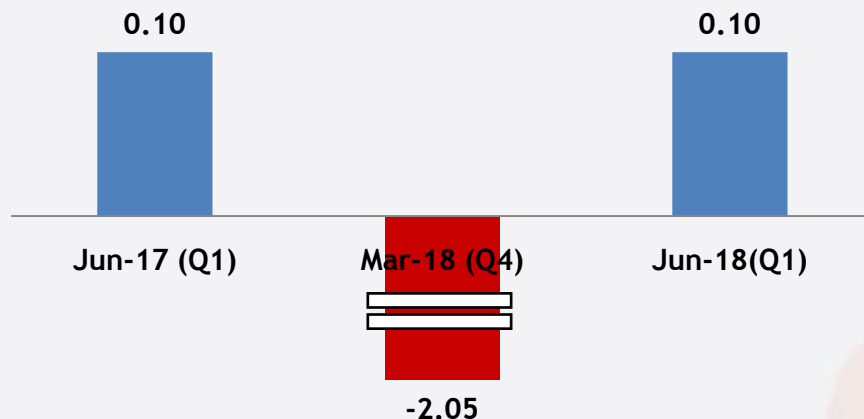
	1 st list	2 nd list	Total
Exposure to number of accounts referred under IBC (as per RBI list)	10	16	26
Loan Outstanding as of June 30, 2018	6319	4487	10806
Total Provisions held upto June 30, 2018	4007	3096	7103
Provision Coverage Ratio as of June 30, 2018	63.4%	69%	65.7%

(₹ crore)

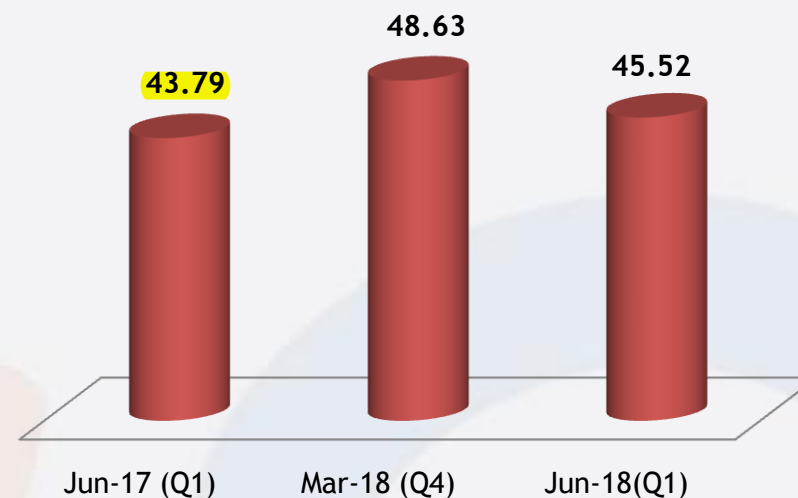
11.1% YOY 



Return on Avg. Assets (%)



Cost to Income(%)



S. No.	Efficiency Parameters	Jun-17 (Q1)	Mar-18 (Q4)	Jun-18 (Q1)
1	*Return on Equity (%)	2.46	-55.92	2.88
2	Book Value Per Share (Rs.)	275.78	211.66	154.07
3	Earnings per share (Rs.)	6.78	-29.59	4.43

*Annualized

Sn.	Profitability Parameters		Jun-17 (Q1)	Mar-18 (Q4)	Jun-18 (Q1)
1	Business per Branch	₹ crore	156.6	167.9	168.4
2	Business per employee	₹ crore	17.7	19.2	19
3	Gross Profit per Branch	₹ crore	1.9	1.8	1.9
4	Gross Profit per Employee	₹ lacs	21.7	20.1	21.9
5	Net Profit per Branch	₹ lacs	10.9	-240.3	12.0
6	Net Profit per Employee	₹ lacs	1.2	-27.5	1.4

(₹ crore)

Parameters	Jun-17 (Q1)	Mar-18 (Q4)	Jun-18 (Q1)
Gross NPAs - Opening	33712	40988	49370
Add : Additions	4453	10043	4652
Less : Reductions	879	1661	3049
1. Recoveries	328	387	1252
2. Up-gradation	211	42	371
3. Write Off	340	1233	1426
Gross NPAs- Closing	37286	49370	50973
Gross NPA (%)	12.63	15.73	16.00
Net NPA	20785	24326	25508
Net NPA (%)	7.47	8.42	8.70
Provision Coverage Ratio(%)	51.13	57.16	56.49
Tangible Provision Coverage Ratio (%)	44.25	50.73	49.96
Credit Cost (%)	2.51	7.18	2.28

(₹ crore)

Sectors	Slippages During Q1 FY 19	NPAs Jun 2018	Sectoral NPA %		
			Jun-17	Mar-18	Jun-18
Retail Loans	389	1324	2.65	2.11	2.65
Agriculture	532	3120	7.98	6.05	6.90
Micro & Small (MSE)	290	5798	9.56	11.99	12.03
Medium & Large	3441	40731	17.36	23.34	23.25
Total	4652	50973	12.63	15.73	16.00

Scheme	Standard as on Mar 2018		Standard as on Jun 2018	
	Account	Amount (Rs. in crore)	Account	Amount (Rs. in crore)
5:25	12	3627	12	3452
SDR	1	0*	1	0*
S4A	2	116	3	126

*Account is Non-Fund Based

S.N.	Sector #	Outstanding	NPA	Std. Restructured	NPA + Std. Restructured (%)
1	Infrastructure	51477	11127	510	22.6
a.	Power	23701	5725	172	24.9
b.	Roads/Ports	7060	1938	317	31.9
2	Textiles	7365	2093	-	28.4
3	Iron & Steel	9935	5398	5	54.4

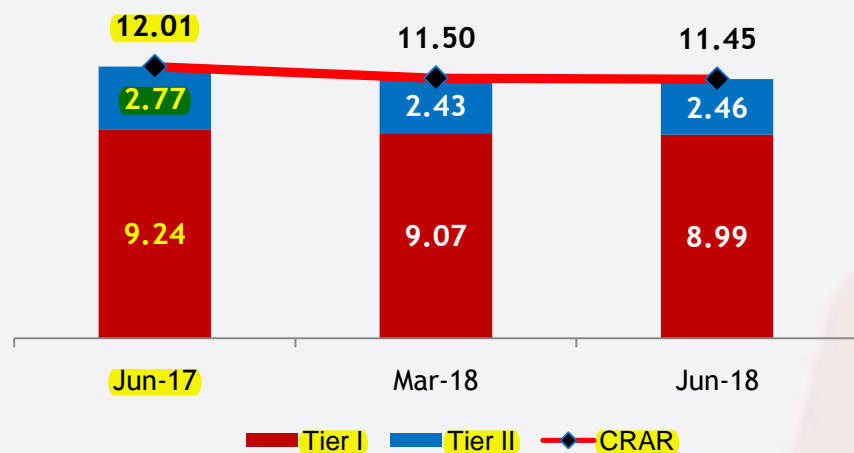
#Domestic

(₹ crore)

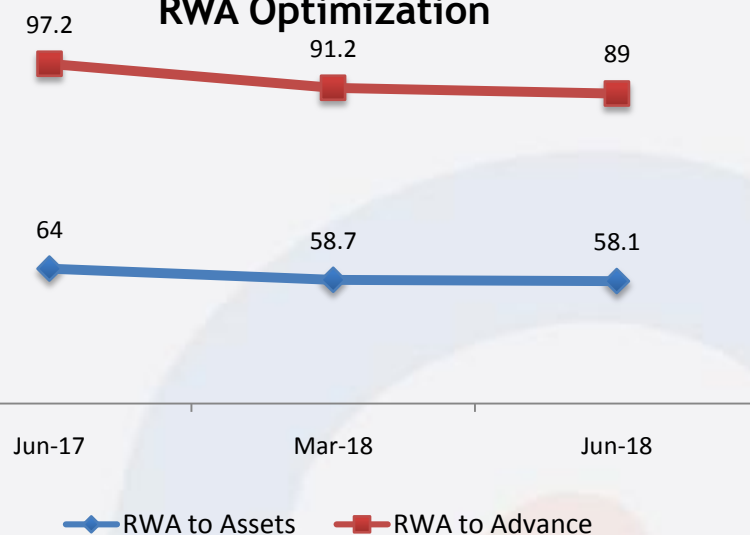
Particulars	Q1/FY19		
	Standard	NPA	Total
Restructured Assets as on Mar 31, 2018	1235	12855	14090
Fresh Restructuring during the Quarter	127	19	145
Upgradation to Standard Restructured Accounts during the Quarter	1	-1	0
Restructured Standard Advances which cease to attract higher provisioning and need not be shown as Restructured Assets Quarter	-227	0	-227
Down gradation of restructured accounts during the Quarter	-70	70	0
Change in Outstanding/Write-off/ Recovery/Closures Quarter	11	-328	-317
Restructured Accounts as on June 30, 2018	1076	12615	13692

Particulars (percent to Gross Advances)	Jun-17	Mar-18	Jun-18
Standard Restructured	1.31	0.39	0.34
Impaired Assets Ratio (GNPA + Standard Res)	13.94	16.12	16.3
Net Impaired Assets Ratio (NNPA + Standard Res)	8.78	8.14	8.3

Capital Adequacy Ratio



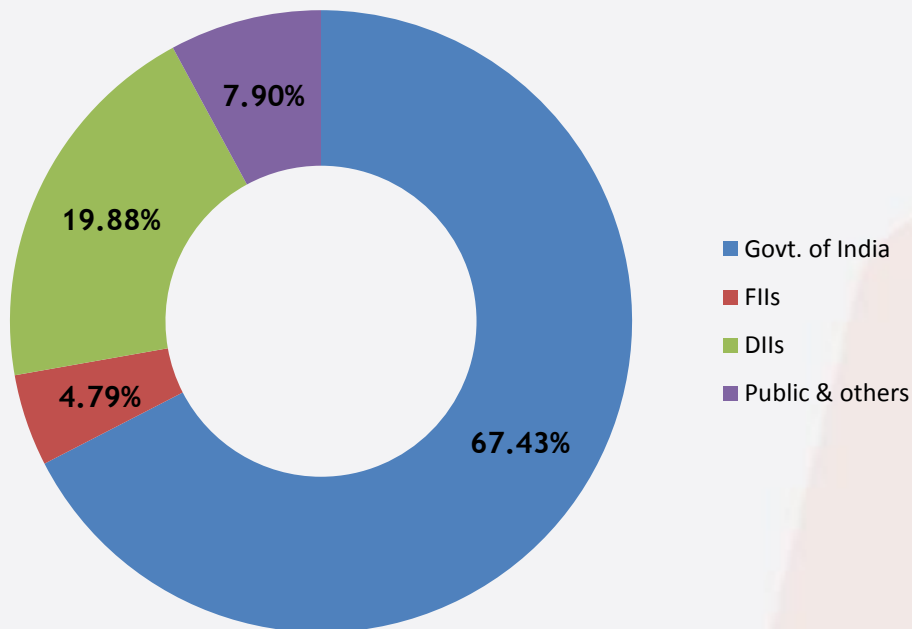
RWA Optimization



(₹ crore)

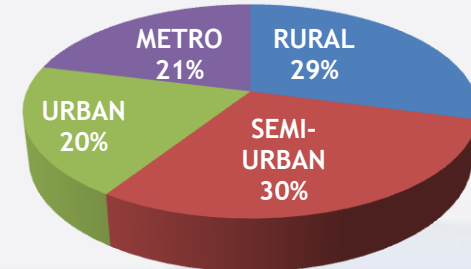
Particulars	Jun-17	Mar-18	Jun-18
Risk Weighted Assets	286784	286343	283552
Capital Funds	34452	32939	32472
CRAR-BASEL III (%)	12.01	11.50	11.45
TIER 1 (%)	9.24	9.07	8.99
CET 1 (%)	7.73	7.60	7.50

Jun-18



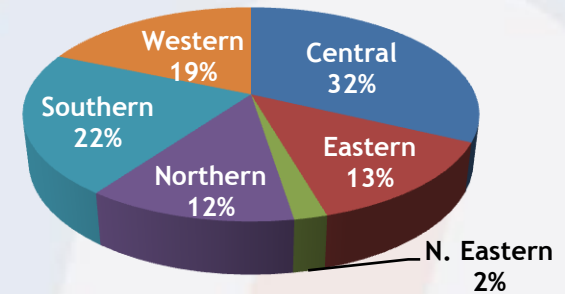
Share Capital	₹ 1168.5 crore
No. of Equity Shares	116.85 crore
Net Worth	₹ 18005 crore
Market Cap	₹ 9576 crore

Branch Distribution by Urbanization

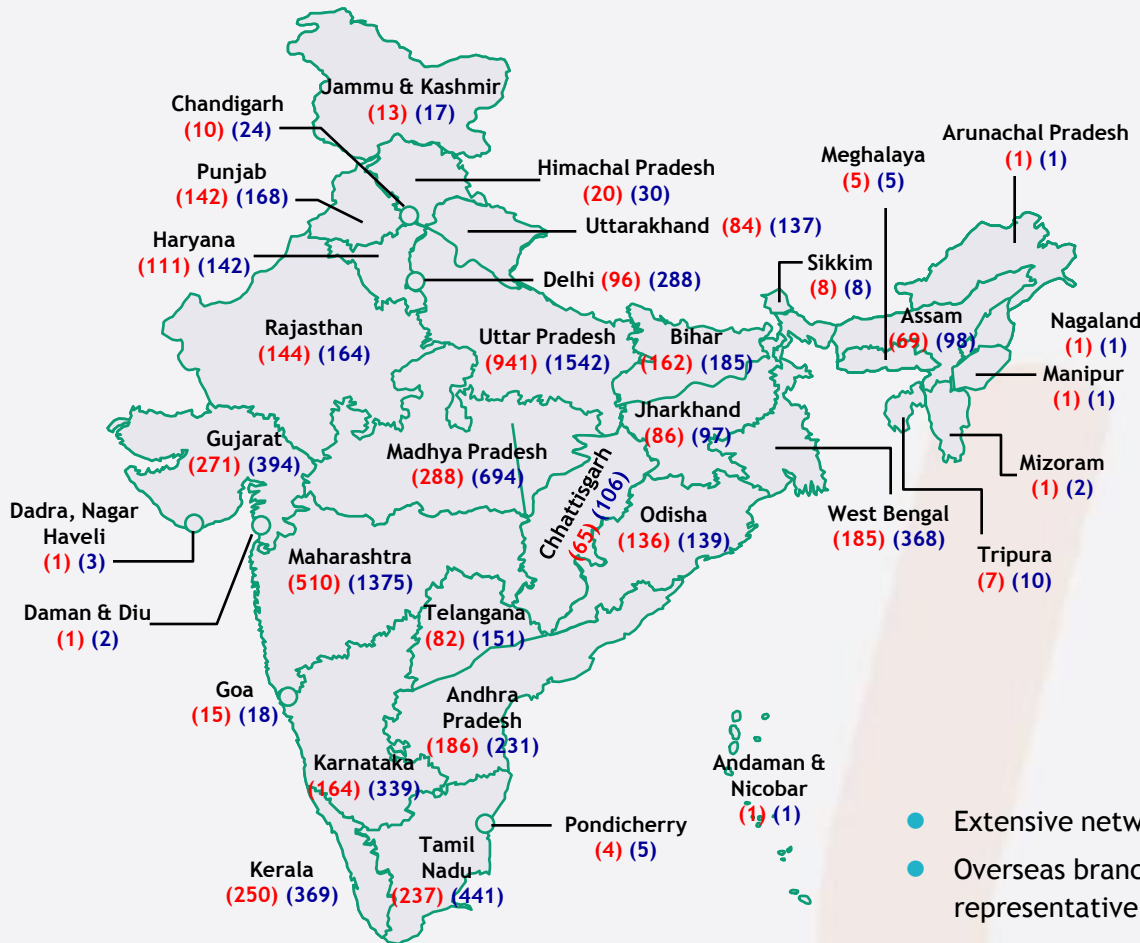


59% branches in rural/semi-urban markets

Branch Distribution by Geography



Geographical diversification minimizes regional risks



Domestic Branches (4,298) # ATMS (7556)
Micro-ATMS (5407)

- Extensive network across India
- Overseas branches in Hong Kong, Sydney, Dubai and Antwerp, in addition to representative offices in Shanghai, Beijing and Abu Dhabi
- Operates in the UK through its wholly owned subsidiary, Union Bank of India (UK) Ltd.
- The Bank has 28 extension counters, 60 satellite offices and 48 service branches in addition to its regular bank branches as of June 30, 2018.



Progress under Pradhan Mantri Jan Dhan Yojana (PMJDY)	
Parameters	Achievements of the Bank
Villages covered	18396
No. of BCs	5407
Sub Service Areas	5407
Urban Wards	2581
Accounts opened till June 30, 2018	87.61 Lakh
Deposits	₹ 1899.3 Crore
RuPay Cards issued	48.51 Lakh
Aadhar Seeding	70.8 Lakh

JAN-DHAN SE JAN SURAKSHA

Pradhan Mantri
Suraksha Bima Yojana

Pradhan Mantri
Jeevan Jyoti Bima Yojana

Atal
Pension
Yojana

31.4 Lakh

13.4 Lakh

3.47 Lakh



Total outstanding since inception under Mudra loan:
₹ 6196 crore



Progress under Mudra Yojana April to June 2018 (PMMY)			
Category	No. of Accounts	Sanctioned Amount (₹ crore)	Outstanding Amount (₹ crore)
Shishu (< ₹ 50k)	7940	30	26
Kishor (Above ₹ 50k-5 Lakh)	25165	526	447
Tarun (Above ₹ 5 Lakh-10 Lakh)	3808	289	231
Total	36913	845	704

Finance to Light Commercial Vehicle under PMMY April-June 2018

No. of Accounts	Outstanding Amount (₹ crore)
8252	208

TRANSPORTERS! BECOME GROWTH DRIVERS!

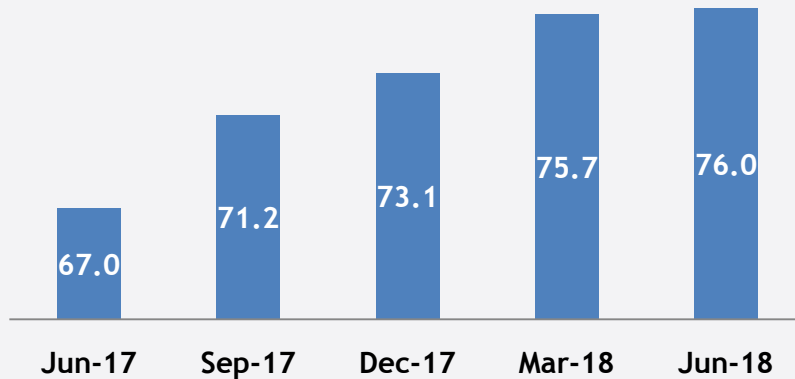


- Attractive rate of interest
- Repayment period up to 7 years
- Lower Service Charges
- Eligible under MUDRA Yojana

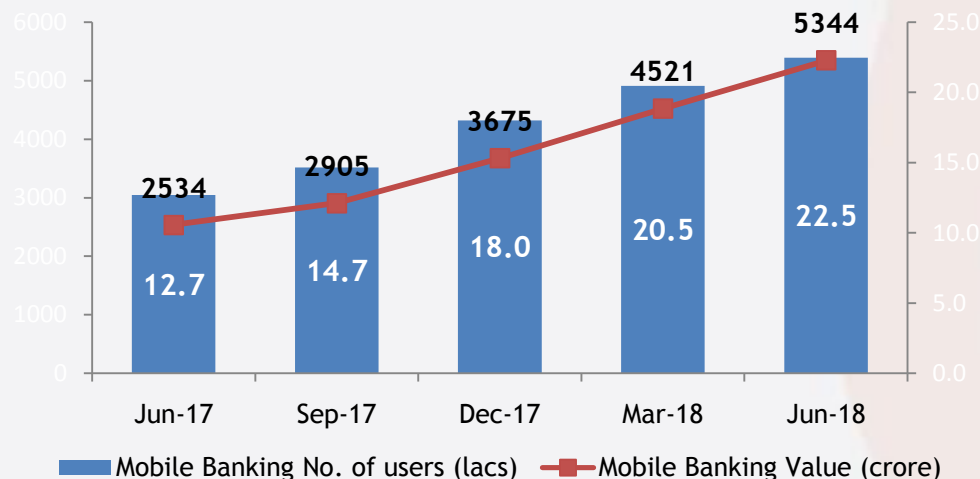


Expanding Digital banking base

Transactions through Alternate Channels (In %)



Mobile Banking



Y-o-Y Growth in Digital Banking

Debit Cards



16.9%

Credit Cards



19.3%

Mobile banking users



76.9%

A small remittance
TO SAVE FOR
A secure future
TO LIVE FOR



Government Saving Schemes

- Public Provident Fund
- Sukanya Samridhi Scheme
- Senior Citizen Saving Scheme
- Kisan Vikas Patra
- National Pension System (NPS)
- eNPS

Union Bank of India
Business Platinum Debit card



TRANSCENDING
THE FRONTIERS
OF THE ORDINARY



STRUGGLING TO PAY SMALL CHANGE?
CHANGE TO **BHIM AADHAAR PAY!**



**CUSTOMIZING
SAMPURNA ATM**
to gratify your
banking needs



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Credit Centralization



IFBs & MCBs for corporate loans



Revamped MSME loan processing centre



Revamped Retail loan processing centre



USKs for Rural & Semi Urban loans

Monitoring & Recovery



Leveraging analytics for detection of early signals of stress



Faster resolution through automatic & robust mechanism



Using technology tools for recovery

Customer Acquisition



Leveraging alternate channels for new business



Dedicated marketing teams for assets & liability products

50 CAG Centres

#1 Business Performance

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MSME BANKING EXCELLENCE

AND

Devoted Promoters of MSMEs - Challenge

FRIDAY

HOT

CIMSME
Chamber of
Indian Micro Small & Medium Enterprises
www.indiansmechamber.com

ME

Indian Micro Small & Medium Enterprises
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CIM

CIM

CIMSME Award

- Best Bank for Promotional Scheme Award - Runner up in Large Category

TIMES Ascent Awards

- Overall Award for Best Results Based Training
- Most Innovative use of Training & Development as an HR Initiative for OD

NPCI Award

- Excellent Performance in Rupay - Runner Up

Disclaimer

Except for the historical information contained herein, statements in this presentation which contain words or phrases such as “is”, “aims”, ‘will’, ‘would’, ‘indicating’, ‘expected to’ etc., and similar expressions or variations of such expressions may constitute ‘forward-looking statements’. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion in business, the impact of any acquisitions, the adequacy of our allowance for credit losses, technological implementation and changes, the actual growth in demand for banking products and services, investment income, cash flow projections, our exposure to market risks as well as other risks. Union Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.

Thank You!



Investor queries: investor.relations@unionbankofindia.com