

| | |
|---|--|
| 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 |
|---|--|

Madam /Sir,

Subject: Presentation on Financial Results of the Bank for the 2nd Quarter/Half-year ended on 31.12.2016

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 Regulations and Disclosure Requirements) Regulations, 2015, we hereby submit the Presentation on Financial results of the Bank for the 3rd Quarter ended on 31.12.2016.

Presentation is also made available on the Bank's website www.unionbankofindia.co.in

The above is for your information and record.

Thanking you.

Yours faithfully,


(Dipak D. Sanghavi)
Company Secretary


Encl: As above.

यूनियन बैंक
ऑफ इंडिया
अच्छे लोग, अच्छा बैंक



Union Bank
of India
Good people to bank with

Financial Results

Q3 & 9M
FY 2016-17

February 8, 2017

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YouTube

#1 Business Performance

#2 Financials

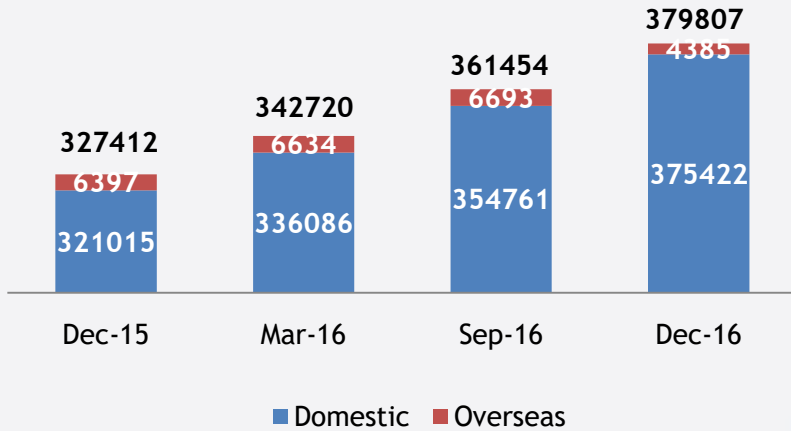
#3 Structural Transformation

#4 Awards & Accolades

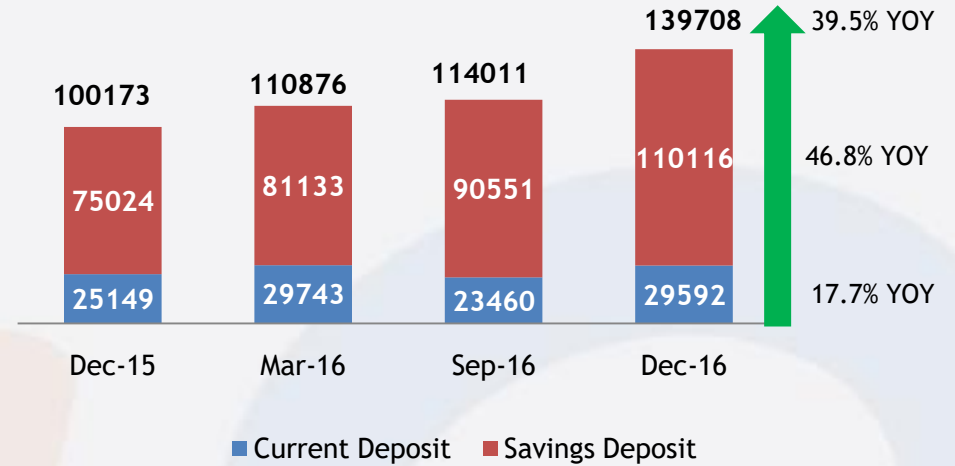


| | |
|----------------------------|----------------|
| Total Business | ₹ 656819 crore |
| Gross Advances | ₹ 277012 crore |
| Total Deposits | ₹ 379807 crore |
| Net Profit (Q3FY17) | ₹ 104 crore |
| Net Profit (9MFY17) | ₹ 447 crore |
| Earning Per Share (9MFY17) | ₹ 8.67 |
| ROA (%) (9MFY17) | 0.14 |
| ROE (%) (9MFY17) | 3.05 |
| Net NPA Ratio | 6.95 |
| Basel III Tier I CAR | 8.51 |
| Basel III Total CAR | 11.36 |
| Branches | 4237 |
| ATMs | 7496 |

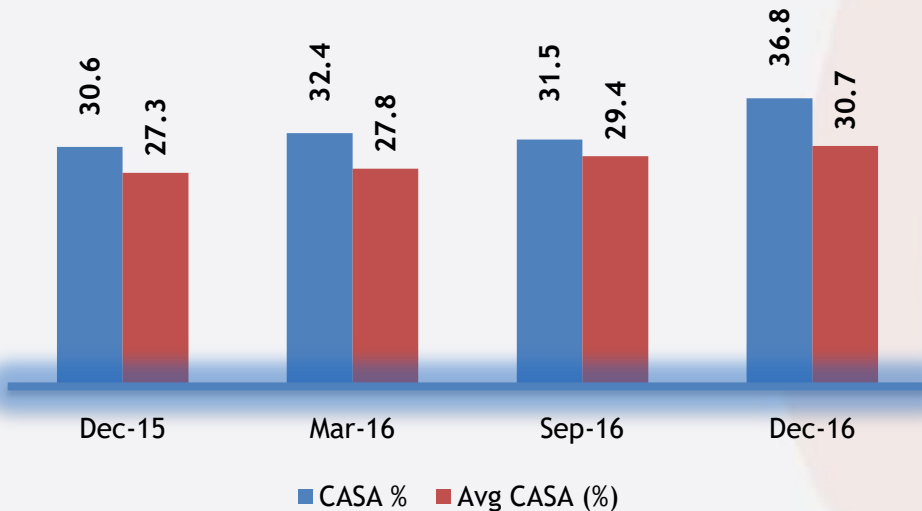
Total Deposits ₹ crore



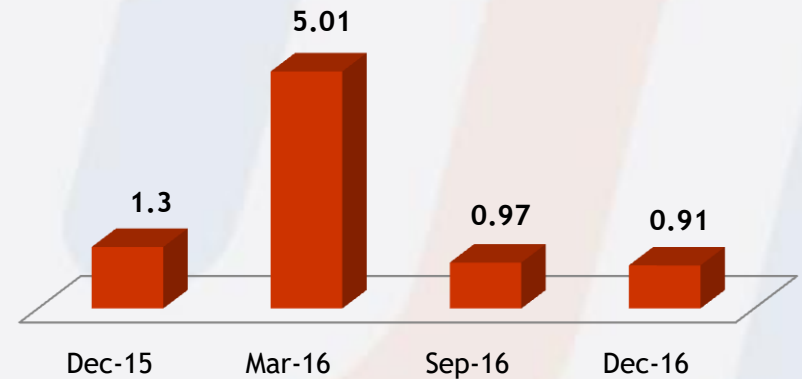
CASA Portfolio ₹ crore



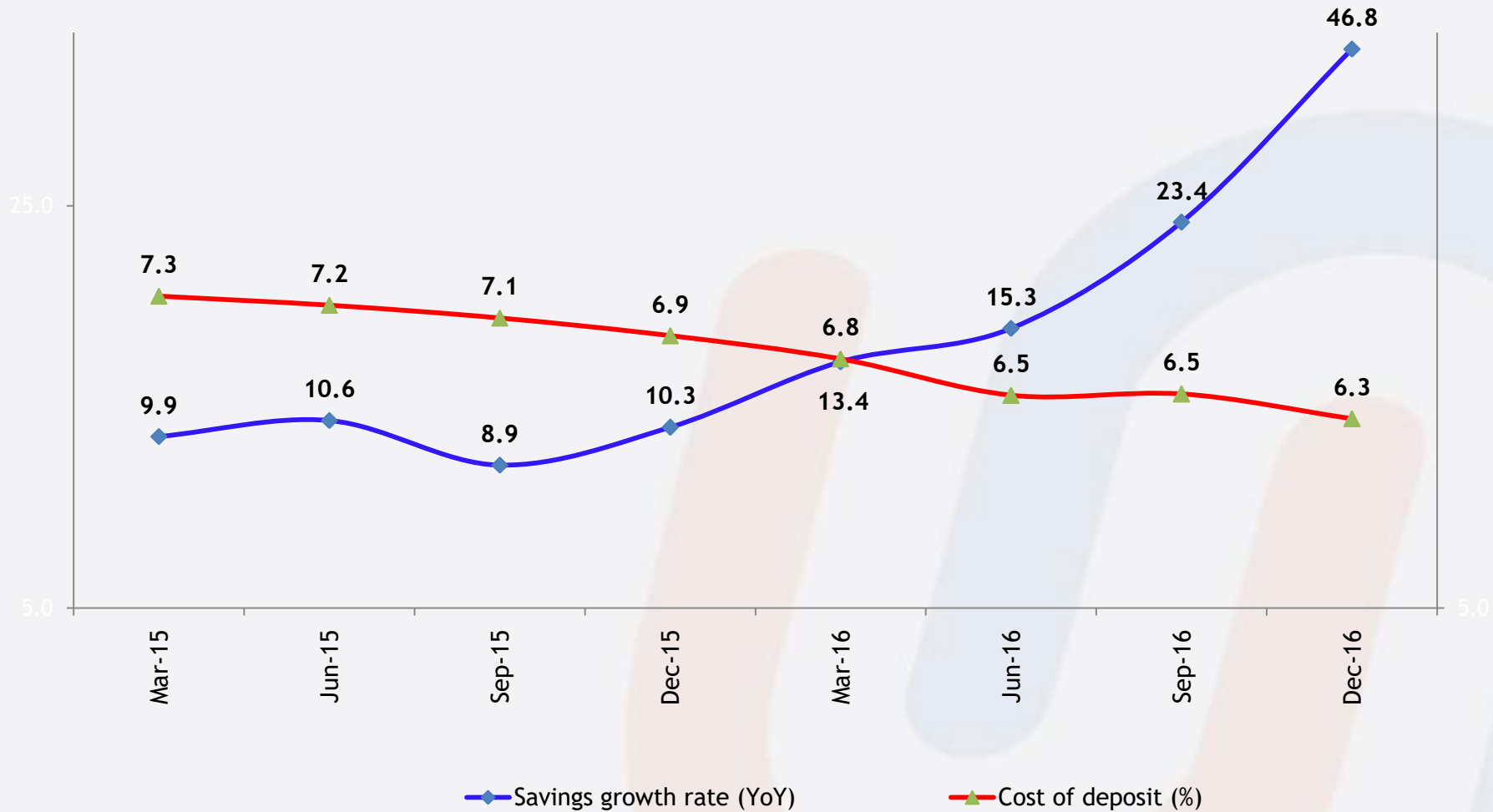
CASA Composition



High Cost Deposits(%)

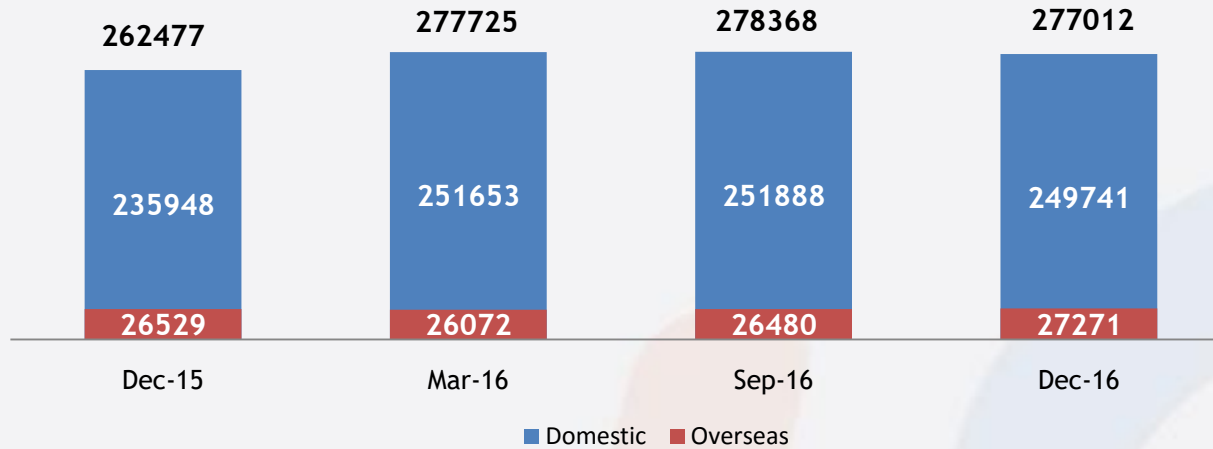


Movement in savings deposit growth and Cost of Deposit



Gross Advances

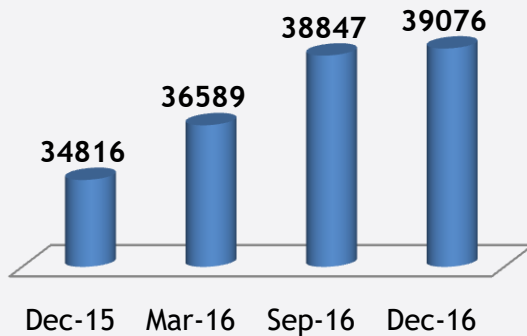
₹ crore



Retail Advances

₹ crore

12.2% YOY ↑

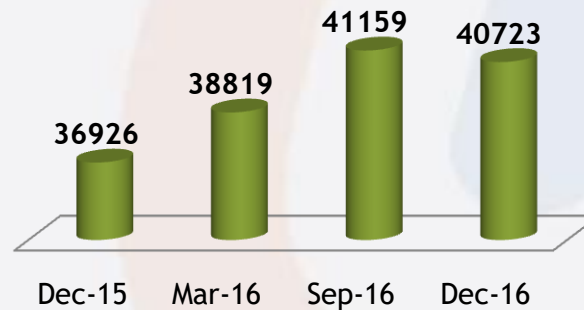


■ Retail Advances

Agriculture

₹ crore

10.3% YOY ↑

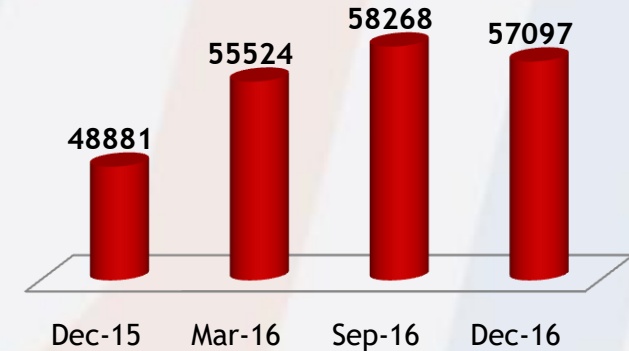


■ Agriculture

MSME

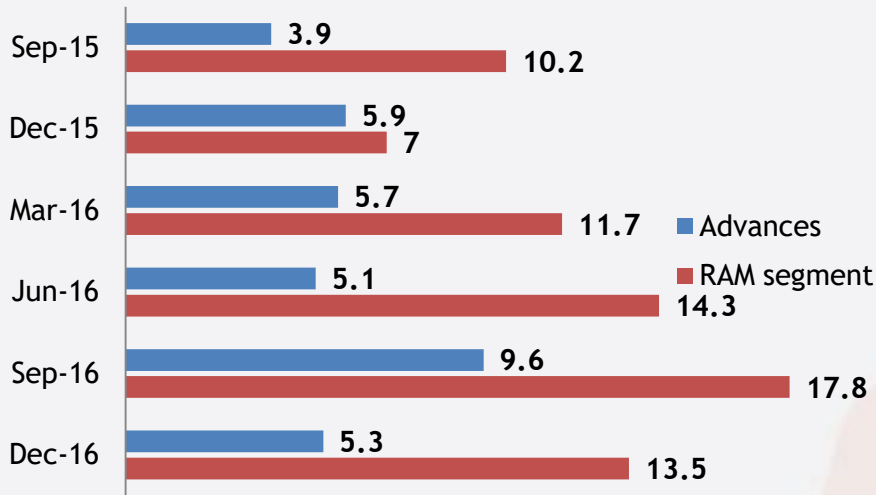
₹ crore

16.8% YOY ↑

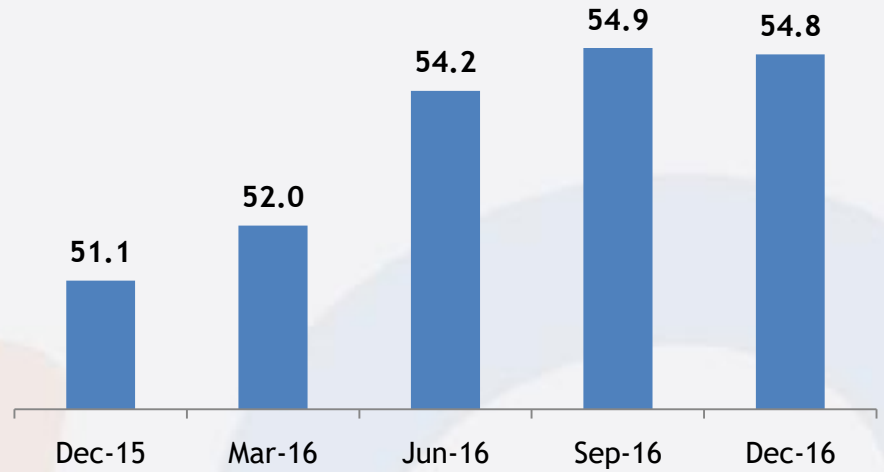


■ MSME

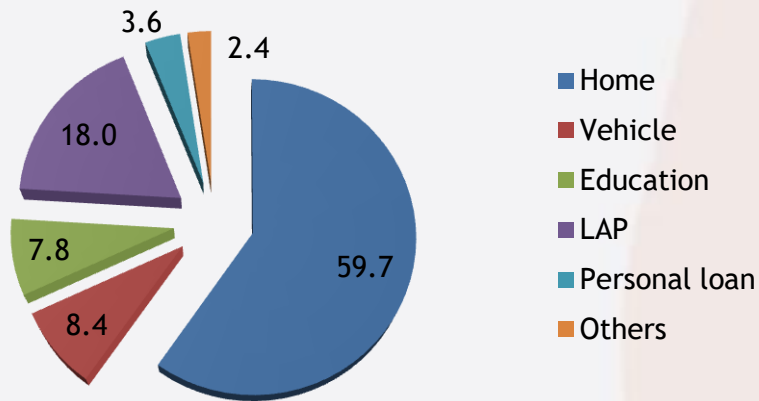
Annual Growth (%)



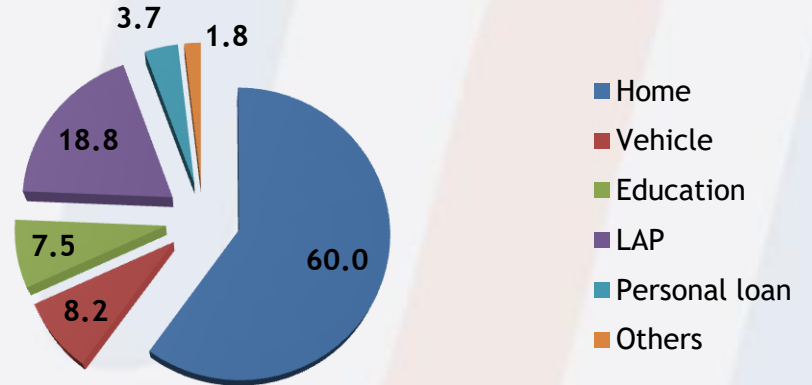
RAM* share (%) in Domestic advances



Dec-15



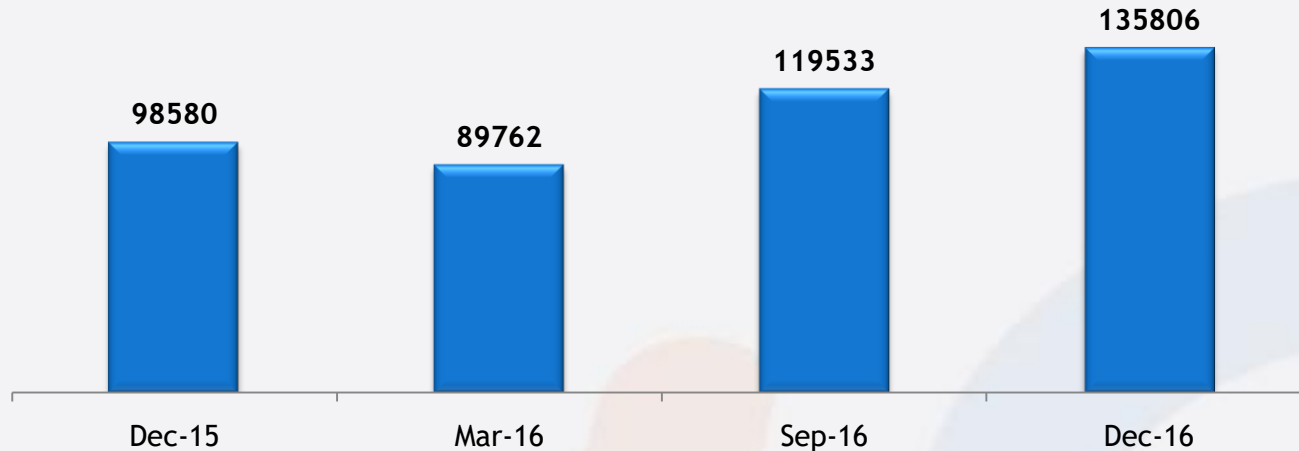
Dec-16



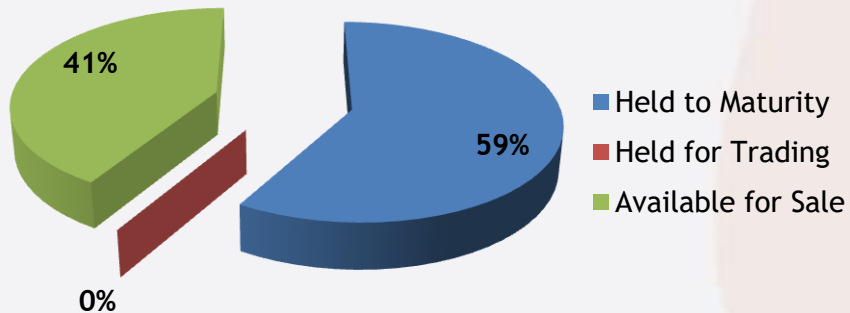
*Retail, Agriculture and MSME collectively called as "RAM sector"

| S No. | Sectors | Top 10 Sectors (% Share in Domestic Advances) | | | Amount (₹ crore) | |
|-------|----------------------|--|-------------|-------------|---------------------|---------------|
| | | Dec 2015 | Mar 2016 | Sep 2016 | Dec 2016 | Dec 2016 |
| 1 | Agriculture | 15.6 | 15.5 | 16.3 | 16.3 | 40723 |
| 2 | Retail Advances | 14.7 | 14.5 | 15.4 | 15.6 | 39076 |
| 3 | Infrastructure | 16.1 | 13.6 | 14.5 | 15.6 | 38935 |
| 4 | NBFCs and HFCs | 8.6 | 11.0 | 10.6 | 12.7 | 31830 |
| 5 | Trade | 11.4 | 11.5 | 12.1 | 11.3 | 28262 |
| 6 | Basic Metal Products | 5.0 | 5.2 | 5.5 | 5.6 | 13912 |
| 7 | Food Processing | 2.8 | 2.8 | 3.3 | 3.4 | 8513 |
| 8 | Textiles | 3.0 | 2.9 | 2.7 | 2.8 | 6914 |
| 9 | Construction | 2.1 | 2.0 | 2.2 | 2.2 | 5501 |
| 10 | All Engineering | 2.0 | 1.8 | 2.0 | 2.1 | 5220 |
| | Total | 81.3 | 80.8 | 84.6 | 87.6 | 218886 |

Investment in (₹) Crore



Investment Composition (%)



| | Dec 2016 | % to Total Investment | Duration (Years) Dec-16 |
|---------------------------|----------|-----------------------|-------------------------|
| Held to Maturity | 79603 | 58.61 | 3.83 |
| Held for Trading | 5 | 0.01 | 0 |
| Available for Sale | 56198 | 41.38 | 2.82 |
| Total Investment | 135806 | 100.00 | 3.45 |

Branches at Hong Kong, DIFC (Dubai), Antwerp (Belgium) and Sydney (Australia)

Representative Offices at Shanghai, Beijing and Abu Dhabi

Union Bank of India (UK) Limited, a wholly owned subsidiary of the Bank

Total Overseas Business of the Bank stood at ₹ 31656 crore as on Dec-2016

(₹ crore)

| | As at 31.12.15 | As at 31.03.16 | As at 30.09.16 | As at 31.12.16 | Growth (%) | |
|--|-------------------|-------------------|-------------------|-------------------|-------------|------------|
| | | | | | Y-o-Y | Q-o-Q |
| LIABILITIES | | | | | | |
| Capital | 687 | 687 | 687 | 687 | 0.0 | 0.0 |
| Reserves and surplus | 21387 | 22204 | 22755 | 22890 | 7.0 | 0.6 |
| Deposits | 327412 | 342720 | 361454 | 379807 | 16.0 | 5.1 |
| Borrowings | 32466 | 30958 | 37541 | 39949 | 23.0 | 6.4 |
| Other Liabilities and Provisions | 8868 | 8127 | 9549 | 9208 | 3.8 | -3.6 |
| Total | 390820 | 404696 | 431986 | 452541 | 15.8 | 4.8 |
| ASSETS | | | | | | |
| Cash and Balances with Reserve Bank of India | 15450 | 15605 | 15466 | 19117 | 23.7 | 23.6 |
| Balances with Banks and Money at call and Short Notice | 12029 | 13672 | 12855 | 13497 | 12.2 | 5.0 |
| Investments | 92278 | 89208 | 119031 | 135222 | 46.5 | 13.6 |
| Advances | 253705 | 267354 | 265205 | 262659 | 3.5 | -1.0 |
| Fixed Assets | 2714 | 3940 | 3839 | 3851 | 41.9 | 0.3 |
| Other Assets | 14644 | 14917 | 15590 | 18195 | 24.2 | 16.7 |
| Total | 390820 | 404696 | 431986 | 452541 | 15.8 | 4.8 |

#1 Business Performance

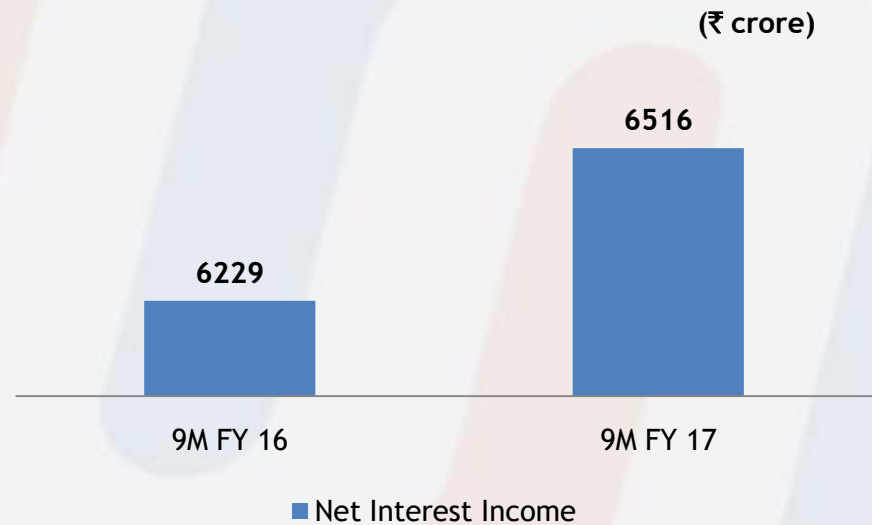
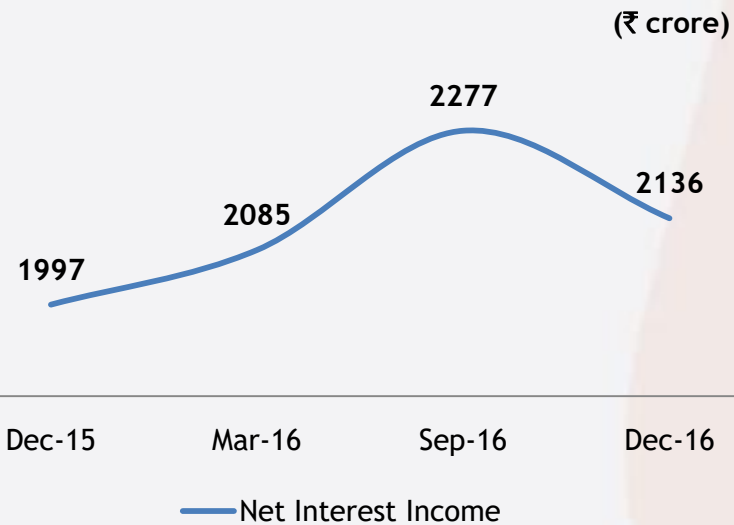
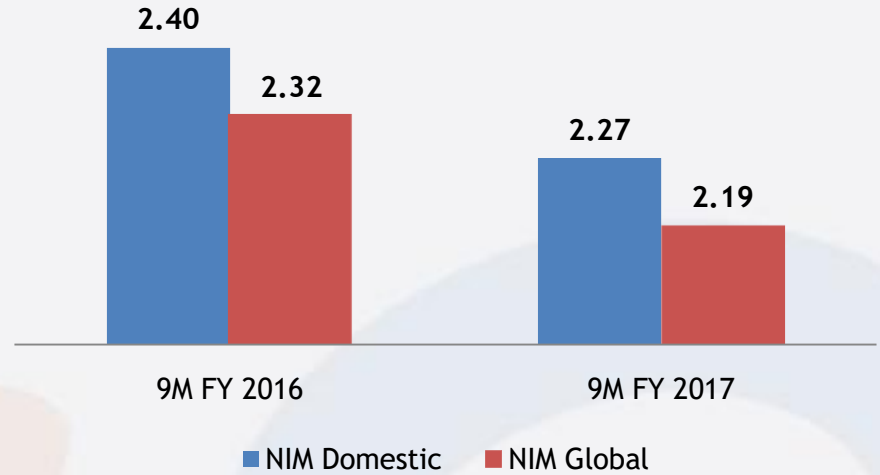
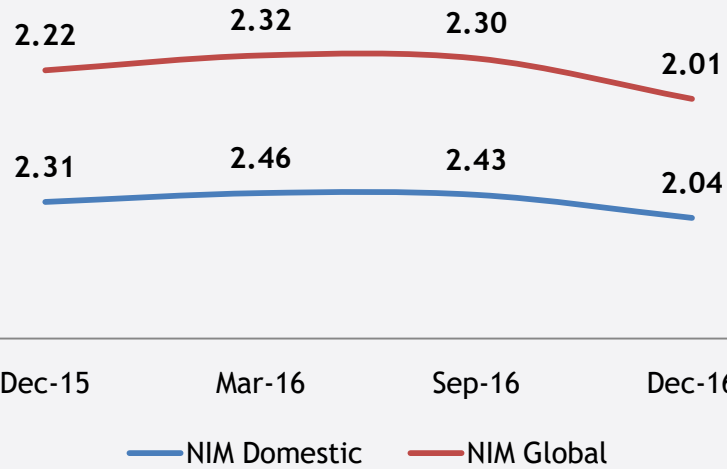
#2 Financials

#3 Structural Transformation

#4 Awards & Accolades

| Parameters | Dec-15 (Q3) | | Sep-16 (Q2) | | Dec-16 (Q3) | | 9M FY 2016 | | 9M FY 2017 | |
|----------------------------|-------------|--------|-------------|--------|-------------|--------|------------|--------|------------|--------|
| | Domestic | Global | Domestic | Global | Domestic | Global | Domestic | Global | Domestic | Global |
| Cost of Deposit | 7.03 | 6.94 | 6.55 | 6.47 | 6.35 | 6.28 | 7.17 | 7.08 | 6.49 | 6.42 |
| Cost of Funds | 6.44 | 6.14 | 5.78 | 5.58 | 5.52 | 5.34 | 6.56 | 6.28 | 5.78 | 5.57 |
| Yield on Advances | 10.15 | 9.39 | 9.65 | 8.95 | 9.14 | 8.59 | 10.43 | 9.70 | 9.47 | 8.83 |
| Yield on Investment | 7.35 | 7.29 | 7.30 | 7.26 | 7.19 | 7.14 | 7.52 | 7.48 | 7.39 | 7.34 |
| Yield on Funds | 8.59 | 8.21 | 8.04 | 7.72 | 7.40 | 7.20 | 8.79 | 8.45 | 7.88 | 7.60 |

Movement of NIM & NII



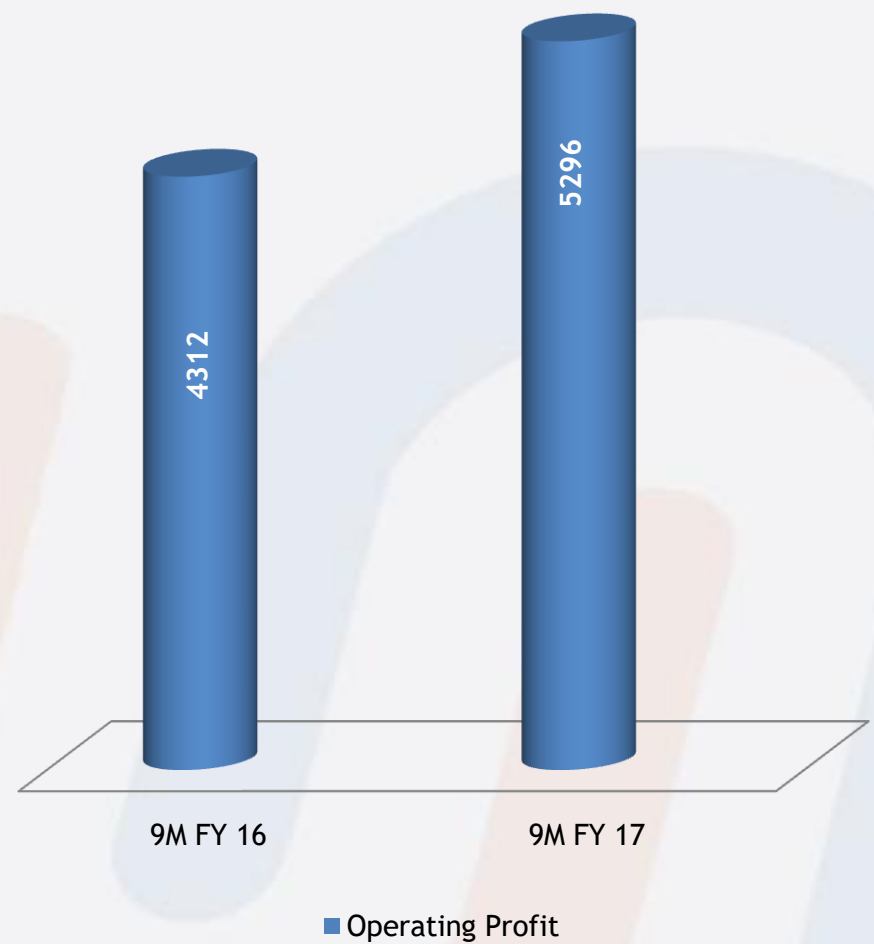
(₹ crore)

| Parameters | Dec-15 (Q3) | Mar-16 (Q4) | Sep-16 (Q2) | Dec-16 (Q3) | Growth (%) YOY | Growth (%) QOQ | 9M FY 2016 | 9M FY 2017 | Growth |
|--|----------------|----------------|----------------|----------------|----------------------|----------------------|---------------|---------------|--------|
| a. Core Non Interest Income | 437 | 551 | 498 | 472 | 8.0 | -5.1 | 1329 | 1427 | 7.4 |
| b. Treasury Income | 421 | 390 | 598 | 822 | 95.4 | 37.4 | 1177 | 1968 | 67.2 |
| W/w | | | | | | | | | |
| • Profit on Sale of Investments | 257 | 206 | 466 | 694 | 170.4 | 48.9 | 710 | 1477 | 107.9 |
| • Exchange Profit | 164 | 184 | 132 | 128 | -22.0 | -3.1 | 467 | 491 | 5.2 |
| c. Recovery in Written off Accounts | 34 | 56 | 43 | 45 | 30.3 | 3.6 | 130 | 124 | -4.6 |
| Total | 892 | 997 | 1139 | 1339 | 50.1 | 17.6 | 2635 | 3519 | 33.5 |

Profitability

(₹ crore)

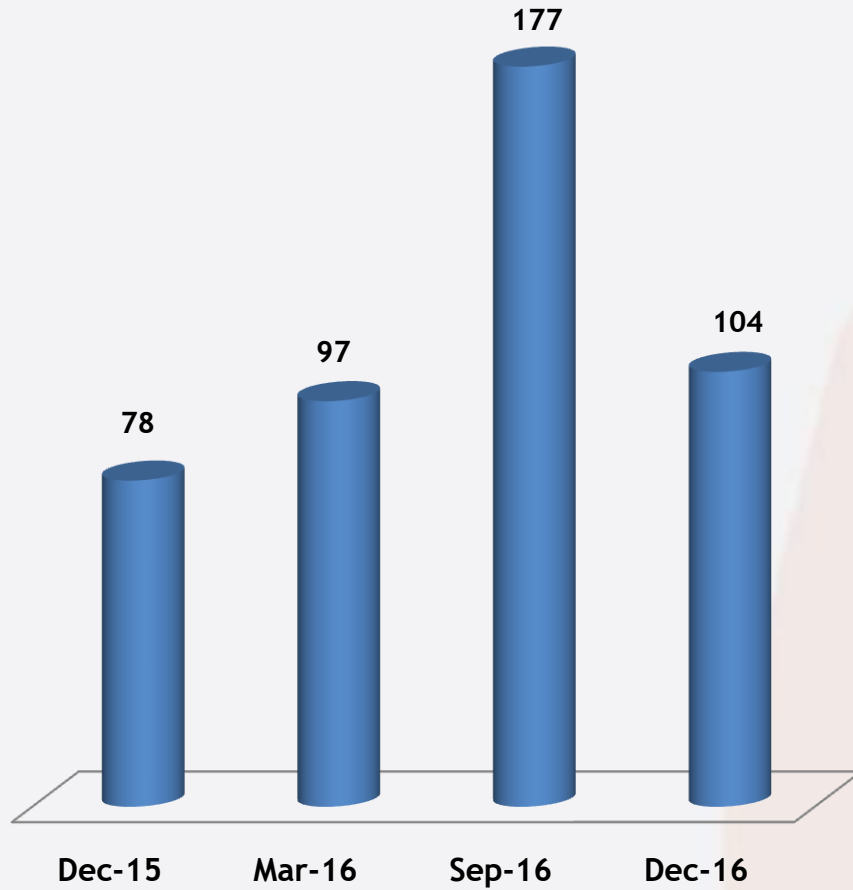
(₹ crore)



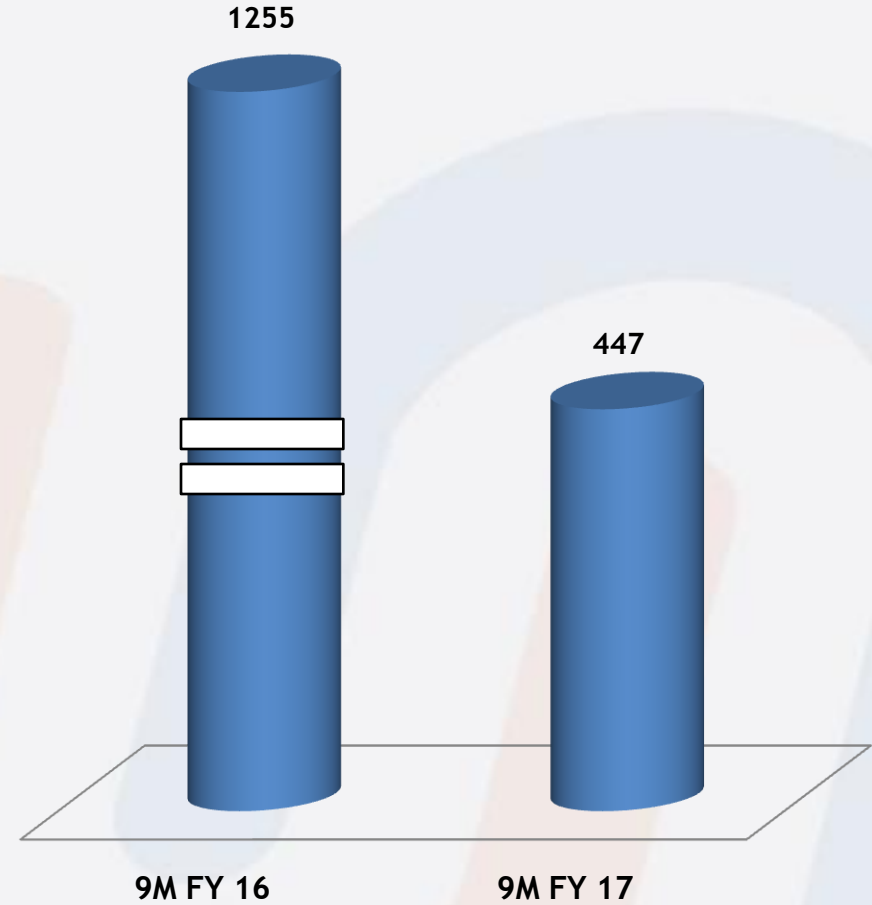
(₹ crore)

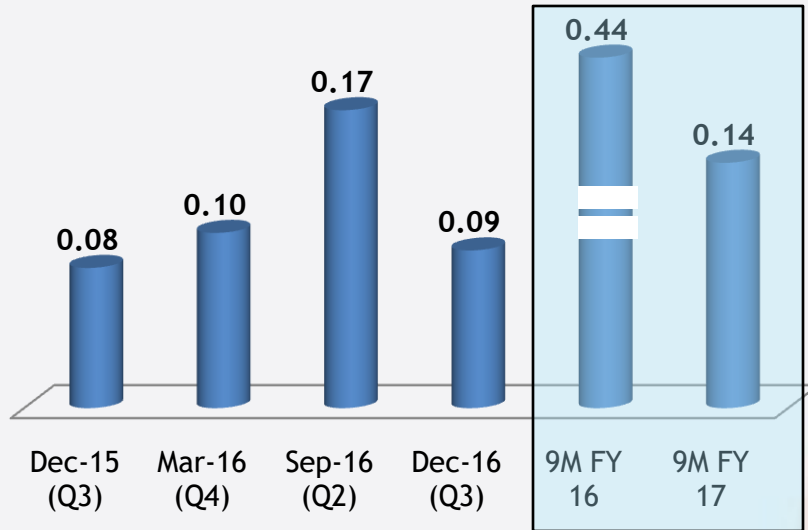
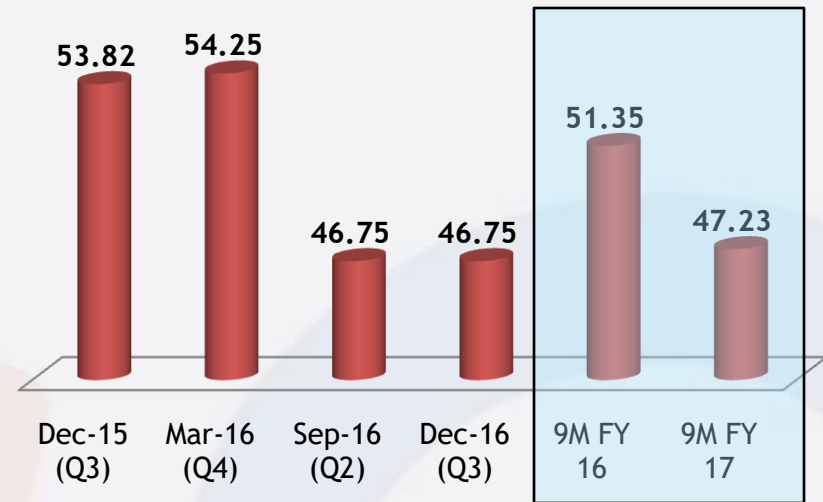
| Parameters | Dec-15 (Q3) | Mar-16 (Q4) | Sep-16 (Q2) | Dec-16 (Q3) | 9M FY 16 | 9M FY 17 |
|-----------------------------------|----------------|----------------|----------------|----------------|----------|----------|
| NPAs | 1243 | 2008 | 1598 | 1582 | 2647 | 4527 |
| Standard Assets | -17 | -63 | 124 | 78 | -37 | 257 |
| Depreciation on Investment | 21 | 42 | -12 | 81 | 107 | 27 |
| Shifting Loss | 0 | 0 | 0 | 0 | 6 | 2 |
| Restructured Advances | -6 | -305 | -1 | -10 | -318 | -22 |
| Others (FITL etc) | -4 | -118 | -89 | -61 | -92 | -148 |
| Taxation | 18 | -252 | 23 | 77 | 665 | 206 |
| Total | 1256 | 1312 | 1643 | 1747 | 2978 | 4849 |

(₹ crore)



(₹ crore)



Return on Avg. Assets (%)

Cost to Income(%)


| S. No. | Efficiency Parameters | Dec-15 (Q3) | Mar-16 (Q4) | Sep-16 (Q2) | Dec-16 (Q3) | 9M FY 16 | 9M FY 17 |
|--------|-----------------------|-------------|-------------|-------------|-------------|----------|----------|
| 1 | Return on Equity (%) | 1.53 | 1.95 | 3.56 | 2.17 | 8.13 | 3.05 |
| 2 | Book Value Per Share | 299.62 | 287.51 | 288.55 | 279.51 | 299.62 | 284.50 |
| 3 | Earnings per share | 4.57 | 5.62 | 10.27 | 6.06 | 25.63 | 8.67 |

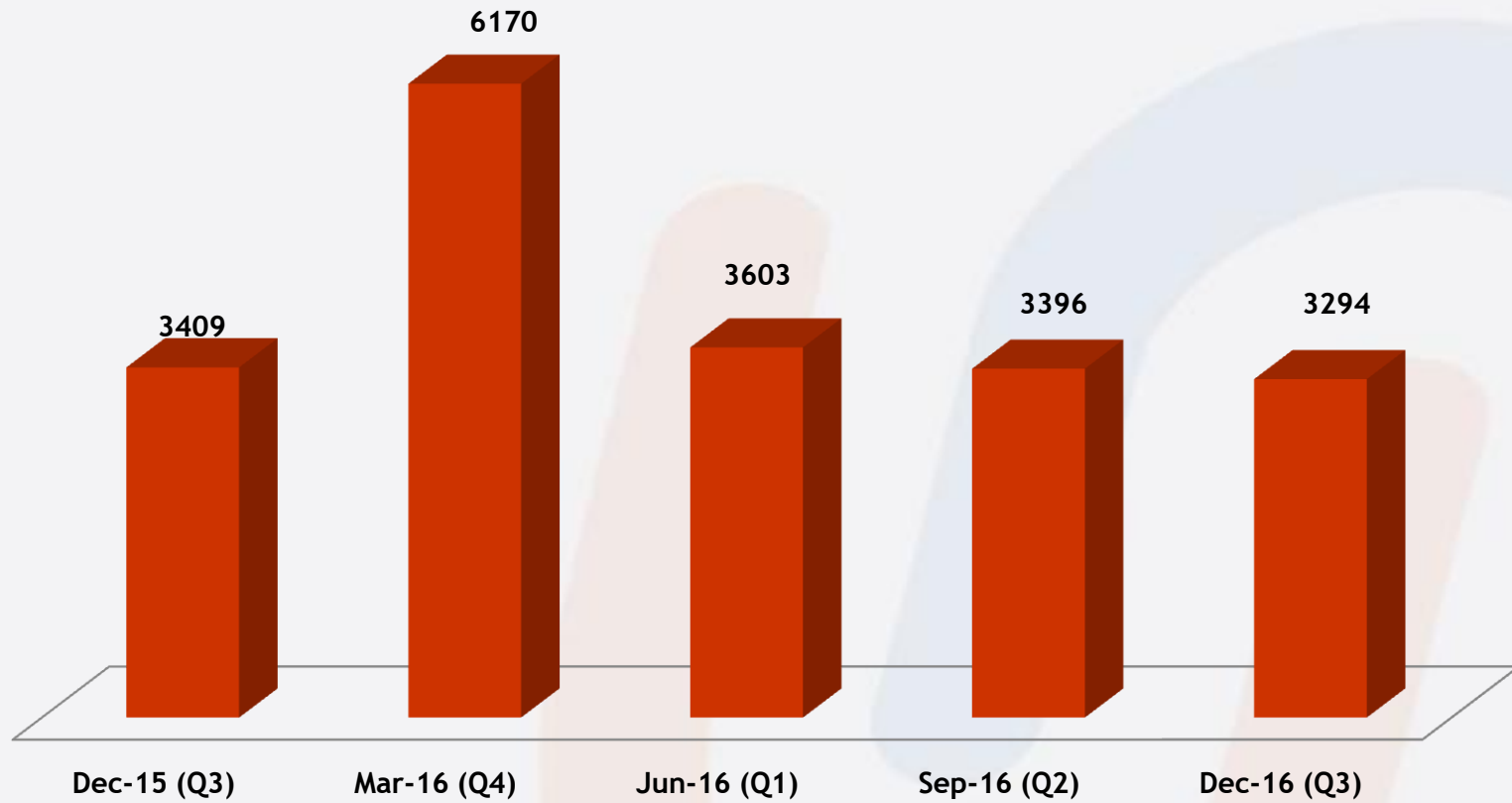
| Sn. | Profitability Parameters | | Dec-15 (Q3) | Mar-16 (Q4) | Sep-16 (Q2) | Dec-16 (Q3) | 9M FY 16 | 9M FY 17 |
|-----|---------------------------|---------|----------------|----------------|----------------|----------------|----------|----------|
| 1 | Business per Branch | ₹ crore | 141.5 | 147.7 | 151.8 | 155.02 | 143.2 | 155.02 |
| 2 | Business per employee | ₹ crore | 16.3 | 17.5 | 17.0 | 17.6 | 16.5 | 17.6 |
| 3 | Gross Profit per Branch | ₹ crore | 1.3 | 1.3 | 1.7 | 1.7 | 1.4 | 1.7 |
| 4 | Gross Profit per Employee | ₹ lacs | 14.9 | 15.9 | 19.4 | 19.9 | 16.1 | 18.9 |
| 5 | Net Profit per Branch | ₹ lacs | 7.6 | 9.2 | 16.1 | 9.8 | 40.6 | 14.1 |
| 6 | Net Profit per Employee | ₹ lacs | 0.9 | 1.1 | 1.9 | 1.1 | 4.7 | 1.6 |

(₹ crore)

| Parameters | Dec-15 (Q3) | Mar-16 (Q4) | Sep-16 (Q2) | Dec-16 (Q3) | 9M FY 16 | 9M FY 17 |
|------------------------------|----------------|----------------|----------------|----------------|----------|----------|
| Gross NPAs - Opening | 15541 | 18495 | 27281 | 29862 | 13031 | 24171 |
| Add : Additions | 3409 | 6170 | 3396 | 3294 | 6698 | 10293 |
| Less : Reductions | 455 | 494 | 815 | 753 | 1233 | 2061 |
| 1. Recoveries | 77 | 204 | 251 | 254 | 404 | 855 |
| 2. Upgradation | 119 | 191 | 416 | 101 | 143 | 658 |
| 3. Write Off | 259 | 99 | 148 | 398 | 686 | 548 |
| Gross NPAs- Closing | 18495 | 24171 | 29862 | 32403 | 18495 | 32403 |
| Gross NPA (%) | 7.05 | 8.7 | 10.73 | 11.70 | 7.05 | 11.70 |
| Net NPA | 10322 | 14026 | 16948 | 18246 | 10322 | 18246 |
| Net NPA (%) | 4.07 | 5.25 | 6.39 | 6.95 | 4.07 | 6.95 |
| Provision Coverage Ratio (%) | 55.00 | 51.00 | 50.45 | 50.62 | 55.00 | 50.62 |
| Credit Cost (%) | 1.92 | 2.97 | 2.34 | 2.28 | 1.34 | 2.18 |

(₹ crore)

Slippages



(₹ crore)

| Sectors | Slippages During Q3 FY 17 | NPAs Dec 2016 | % to Total NPAs | % to Sector Loan | | | |
|---------------------|---------------------------|---------------|-----------------|------------------|-------------|--------------|--------------|
| | | | | Dec-15 | Mar-16 | Sep-16 | Dec-16 |
| Retail Loans | 53 | 1167 | 3.6 | 2.79 | 2.54 | 3.10 | 2.99 |
| Agriculture | 30 | 2026 | 6.25 | 4.81 | 5.21 | 5.11 | 5.61 |
| Micro & Small (MSE) | 169 | 3972 | 12.25 | 7.44 | 7.79 | 8.50 | 9.25 |
| Medium & Large | 3042 | 25238 | 77.9 | 8.28 | 11.06 | 14.66 | 16.4 |
| Total | 3294 | 32403 | 100 | 7.05 | 8.70 | 10.73 | 11.70 |

(₹ crore)

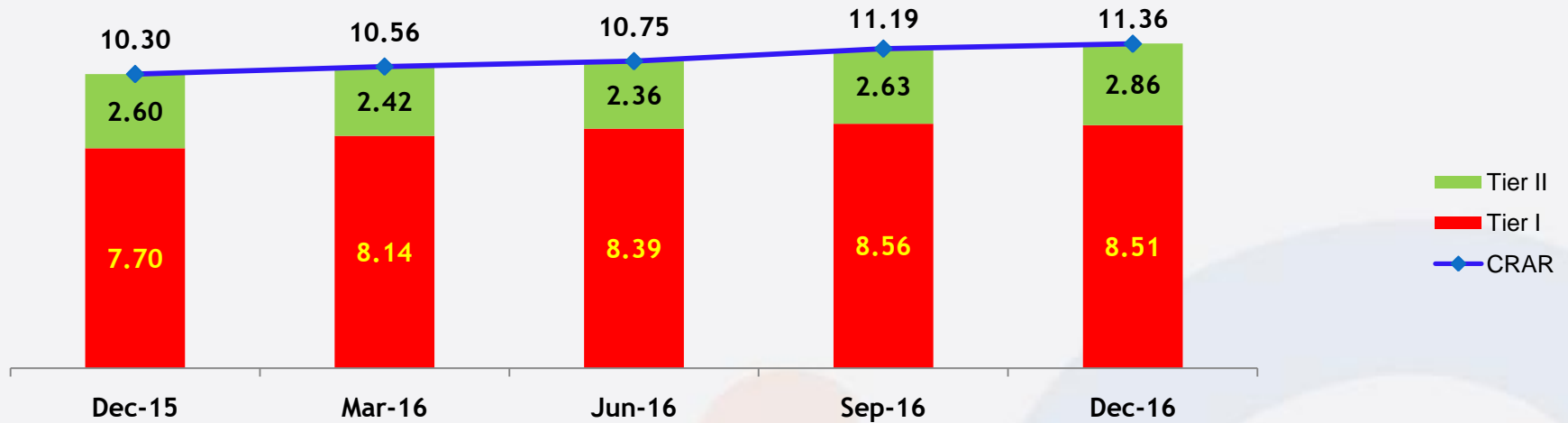
| Particulars | Dec-16 (Q3) | | |
|--|-------------|-------|-------|
| | Standard | NPA | Total |
| Restructured Assets as on October 01, 2016 | 5636 | 10581 | 16217 |
| Fresh Restructuring during the Quarter | 0 | 0 | 0 |
| Upgradation to Standard Restructured Accounts during the Quarter | 1 | -1 | 0 |
| Restructured Standard Advances which cease to attract higher provisioning and need not be shown as Restructured Assets Quarter | 0 | 0 | 0 |
| Down gradation of restructured accounts during the Quarter | -291 | 291 | 0 |
| Change in Outstanding/Write-off/ Recovery/Closures Quarter | 177 | -49 | 128 |
| Restructured Accounts as on Dec 31, 2016 | 5523 | 10822 | 16345 |

| Particulars | Dec-15 | Mar-16 | Sep-16 | Dec-16 |
|---|--------|--------|--------|--------|
| Standard Restructured as % to Gross Advances | 5.19 | 3.09 | 2.02 | 1.99 |
| Impaired Assets Ratio (GNPA + Standard Res) (%) | 12.23 | 11.79 | 12.75 | 13.69 |
| Net Impaired Assets Ratio (NNPA + Standard Res) (%) | 9.12 | 8.45 | 8.11 | 8.58 |

(₹ crore)

| S.N. | Sector | Amt. | % to Standard Restructured |
|------|----------------|------|----------------------------|
| 1 | Infrastructure | 1984 | 35.9 |
| a. | Power | 1166 | 20.9 |
| b. | Roads | 768 | 13.9 |
| 2 | Engineering | 1018 | 18.4 |
| 3 | Textiles | 494 | 8.9 |
| 4 | Hotel | 441 | 8.0 |
| 5 | Iron & Steel | 380 | 6.9 |

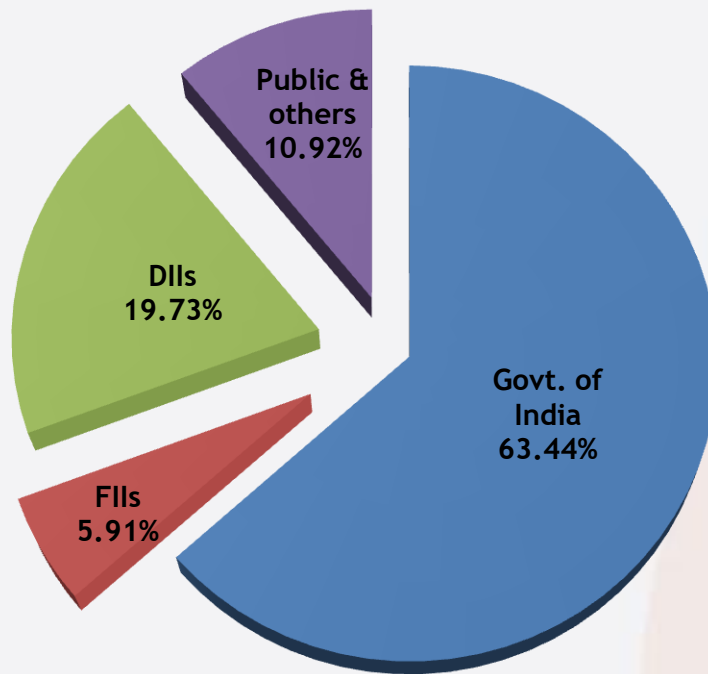
| Sectors | 5:25 | | SDR | | S4A |
|-------------------|------------|-------------------|------------|-------------------|-------------------|
| | During Q3 | Total Outstanding | During Q3 | Total Outstanding | Total Outstanding |
| Power | 0 | 2685 | 109 | 919 | 299 |
| Road | 0 | 0 | 250 | 450 | 0 |
| Telecom | 0 | 0 | 0 | 1015 | 0 |
| Port | 0 | 300 | 0 | 0 | 0 |
| Cement | 0 | 300 | 0 | 0 | 0 |
| Refinery | 0 | 210 | 0 | 0 | 0 |
| Steel | 0 | 125 | 0 | 1229 | 0 |
| Construction | 0 | 0 | 0 | 1040 | 258 |
| Hotel | 115 | 115 | 0 | 0 | 0 |
| Real Estate | 0 | 0 | 0 | 75 | 0 |
| Chemicals | 0 | 0 | 0 | 0 | 148 |
| Edible Oil & Seed | 0 | 0 | 300 | 300 | 0 |
| Electrical | 0 | 0 | 0 | 0 | 377 |
| Total | 115 | 3735 | 659 | 5028 | 1083 |



(₹ crore)

| | Dec-15 | Mar-16 | Jun-16 | Sep-16 | Dec-16 |
|-----------------------------|--------|--------|--------|--------|--------|
| Risk Weighted Assets | 258677 | 273791 | 267176 | 281316 | 281877 |
| Capital Funds | 26632 | 28932 | 28717 | 31469 | 32029 |
| CRAR-BASEL III (%) | 10.3 | 10.56 | 10.75 | 11.19 | 11.36 |
| TIER 1 | 7.70 | 8.14 | 8.39 | 8.56 | 8.51 |

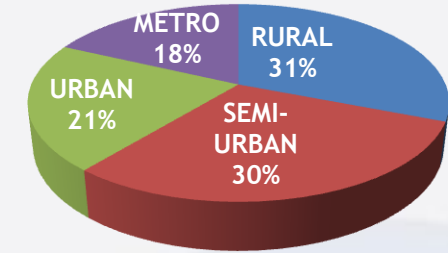
Shareholding Pattern (%)



| | |
|----------------------|---------------|
| Share Capital | ₹ 687.4 crore |
| No. of Equity Shares | 68.74 crore |
| Net Worth | ₹ 19558 crore |
| Market Cap | ₹ 8462 crore |

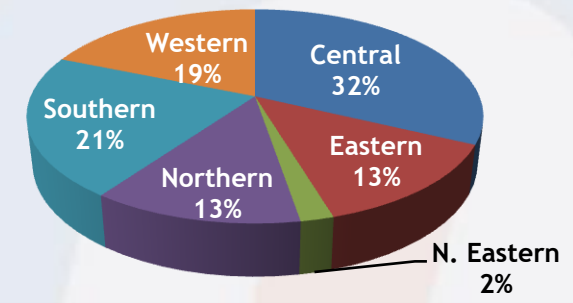
The GOI has decided to infuse Capital of ₹ 721 crore in the Bank During the current Financial Year

Branch Distribution by Urbanization

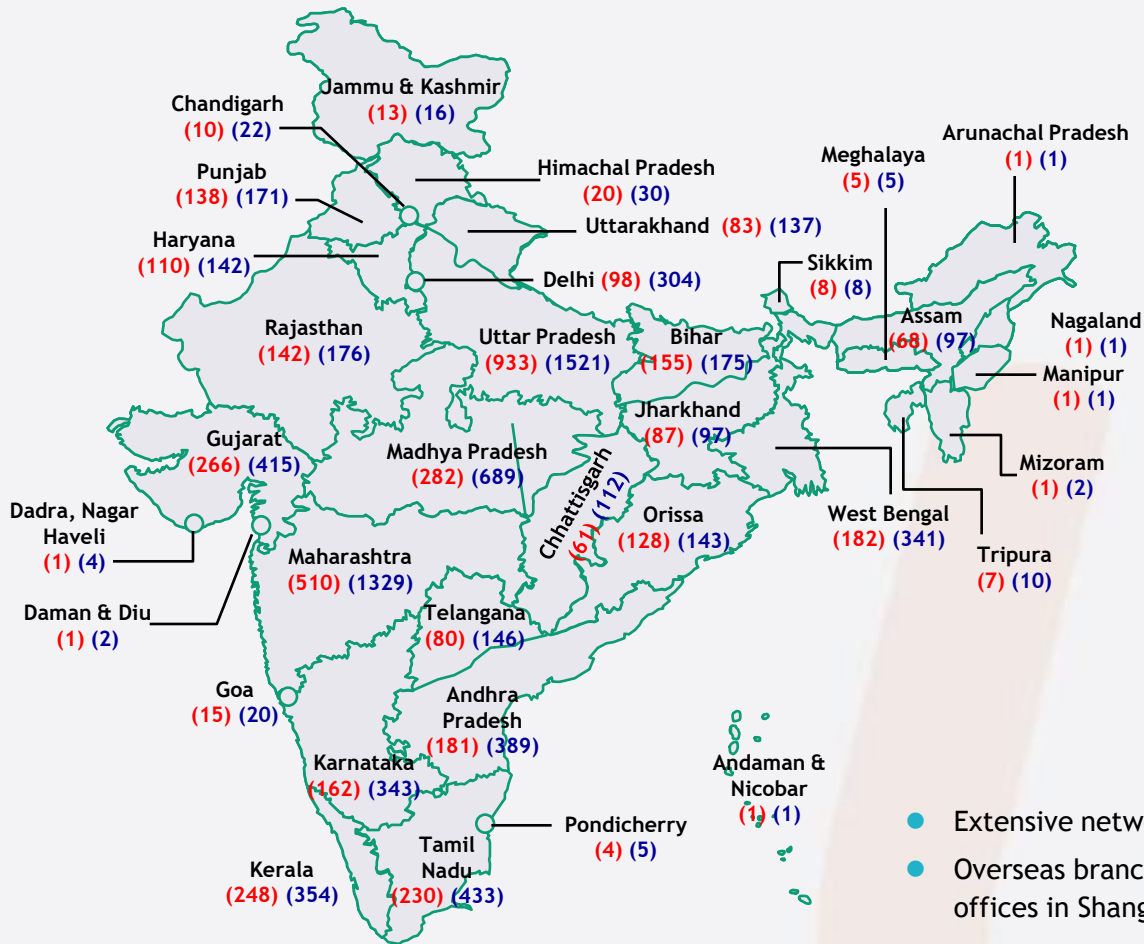


61% branches in rural/semi-urban markets

Branch Distribution by Geography



Geographical diversification minimizes regional risks



Domestic Branches (4,233) # ATMS (7496)

- Extensive network across India
- Overseas branches in Hong Kong, Dubai and Antwerp, in addition to representative offices in Shanghai, Beijing, Abu Dhabi and Sydney
- 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 December 31, 2016.



| Progress under Pradhan Mantri Jan Dhan Yojana (PMJDY) | |
|---|--------------------------|
| Parameters | Achievements of the Bank |
| Villages covered | 18396 |
| Sub Service Areas | 5407 |
| Urban Wards | 2581 |
| Accounts opened till December 31, 2016 | 64.11 Lakh |
| Deposits | ₹ 1565.03 Crore |
| RuPay Cards issued | 53.37 Lakh |
| Aadhar Seeding | 32.48 Lakh |

| Progress under PMSBY, PMJJBY and APJ Schemes | |
|--|------------------|
| Scheme Name | Total Enrolments |
| Pradhan Mantri Suraksha Bima Yojana (PMSBY) | 29.4 Lakh |
| Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) | 12.4 Lakh |
| Atal Pension Yojana (APJ) | 1.21 Lakh |

JAN-DHAN SE JAN SURAKSHA



| Progress under Mudra Yojana | | | |
|--------------------------------|-----------------|-----------------------------|------------------------------|
| Category | No. of Accounts | Sanctioned Amount (₹ crore) | Outstanding Amount (₹ crore) |
| Shishu (< ₹ 50k) | 35676 | 116.08 | 102.54 |
| Kishor (Above ₹ 50k-5 Lakh) | 54102 | 1041.08 | 935.84 |
| Tarun (Above ₹ 5 Lakh-10 Lakh) | 5568 | 412.63 | 358.51 |
| Total | 95346 | 1569.78 | 1396.89 |

#1 Business Performance

#2 Financials

#3 Structural Transformation

#4 Awards & Accolades

Key Shifts to Empower Organization Structure

End to End Ownership of Large Corporate Business

- **Revised model of functioning for Industrial Finance Branches**
- **Focus on new business generation**
- **Focus on income generation through cross-selling**

Stressed Assets Management Structure

- **3 major initiatives undertaken for resolution of stressed assets:**
 - **Difficult Asset Resolution Team** for resolution of NPAs of ₹50 crore & above
 - **Empowering of Asset Recovery Branches**
 - **Soft collection set up process** for retail and small ticket size loans

End to End Ownership of Home/Mortgage loan Business

- **Development of new structure for Home Loan & Mortgage Loan business**
- **Introduction of 2 new roles:**
 - **City Sales Head**
 - **Relationship Manager**

Sales & Marketing setup and specialization

- Specific focus on 4 sets of Marketing Officers with defined key roles:
 - Set 1: Attached to Regional Offices
 - Set 2: Mapped to respective Union Loan Points
 - Set 3: Tabulous Banking
 - Set 4: Government Business

Focused approach for increasing Agri-Business

- Focus on business share and potential of rural and semi-urban branches
- Introduction of new role of **Area Manager**
- **Creation of homogeneous cluster of branches**
- **Enhancing monitoring & efficiency of branches**

GREEN PIN INSTANT PIN

Branchless, paperless and effortless!



Instant PIN generation/reset on bank ATMs for existing and new customers.
Secure, convenient, anywhere and anytime.
ATM Debit Card PIN creation is available 24*7

डिजिटल जागरूकता अभियान

अब मेरा गांव यूनियन डिजि-गांव

प्रतिदिन सरल, सहज लेमटेन

यूनियन डिजि-गांव

पास मशीन @ ग्रामीण विक्रेता



आज के डिजिटल जीवन में हमजिन -
* क्लिक से ऑनलाइन पैसे, बिजली, सिमेंट, गैस, पानी, रेल टिकट, आर.पी.सी. और ए.ए.सी. के लिए से ऑनलाइन अर्जेंट से बिलों का भुगतान कर सकते हैं।

Less cash in hand?
Cashless solutions @ your fingertips

100% WAIVER of MDR on Debit Card P2D transactions till 31 December 2016

Union Bank Prepaid Cards

PHYSICAL CARDS

- 1. Valid for use wherever you can use a credit/debit card to make purchases, withdraw cash, pay bills, and pay for services.
- 2. Can be used for a purchase, withdrawal, cash, etc. only at a POS terminal.
- 3. Can be used for bill payments.
- 4. Can be used for online transactions.
- 5. Can be used for ATM withdrawals.
- 6. Can be used for online bill payments.
- 7. Can be used for online transactions.
- 8. Can be used for online bill payments.
- 9. Can be used for online transactions.
- 10. Can be used for online bill payments.

GIFT CARD

- 1. Valid for use wherever you can use a credit/debit card to make purchases, withdraw cash, pay bills, and pay for services.
- 2. Can be used for a purchase, withdrawal, cash, etc. only at a POS terminal.
- 3. Can be used for bill payments.
- 4. Can be used for online transactions.
- 5. Can be used for ATM withdrawals.
- 6. Can be used for online bill payments.
- 7. Can be used for online transactions.
- 8. Can be used for online bill payments.
- 9. Can be used for online transactions.
- 10. Can be used for online bill payments.

VIRTUAL PREPAID CARD

- 1. Valid for use wherever you can use a credit/debit card to make purchases, withdraw cash, pay bills, and pay for services.
- 2. Can be used for a purchase, withdrawal, cash, etc. only at a POS terminal.
- 3. Can be used for bill payments.
- 4. Can be used for online transactions.
- 5. Can be used for ATM withdrawals.
- 6. Can be used for online bill payments.
- 7. Can be used for online transactions.
- 8. Can be used for online bill payments.
- 9. Can be used for online transactions.
- 10. Can be used for online bill payments.

यूनियन बैंक Union Bank of India

Hi-tech banking served hot.



Investment, Finance, Account Balance, Deposit, Insurance, Shopping, Credit, Sell Bills, Transaction, Cash, Check, Taxes, Inquiry, Transfer, Business, Rates, Buy, Payment, Debit

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The Pu^rse of the Digital Generation!

DigiPurse



- Pay bills & Transfer funds instantly
- Mobile & OTM recharge
- View statements/card details
- Add/send money
- VISA prepaid card for online shopping
- Free registration and usage

GO CASHLESS IN 3 EFFORTLESS STEPS

1. Create Profile
2. Add Bank Account
3. Get PINs-Mobile Banking Registration

That's it! You are now a Digital Indian!

BENEFITS:

- 1. Real time settlement of Funds.
- 2. No need to remember or share Account details.
- 3. Collect Money.
- 4. Send Money using Virtual ID, Account No. or Aadhaar No.
- 5. Add multiple Bank Accounts in same application.

CASH-LESS pays in SEAMLESS ways

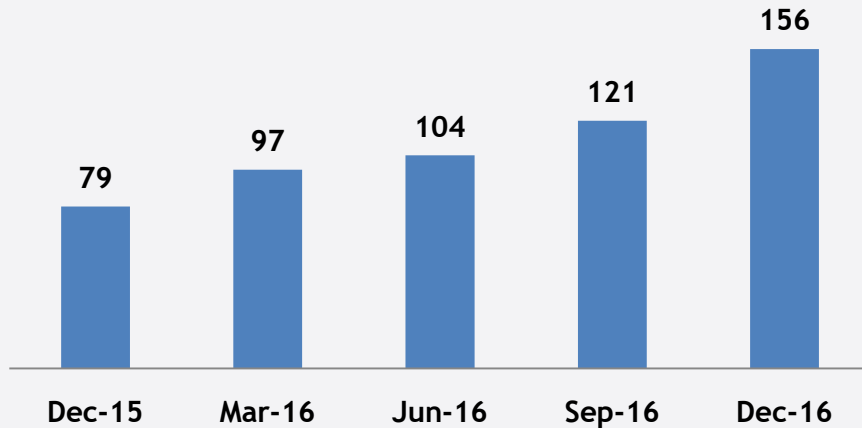
100% WAIVER of MDR on Debit Card P2D transactions till 31 December 2016

SIMPLE STEPS to

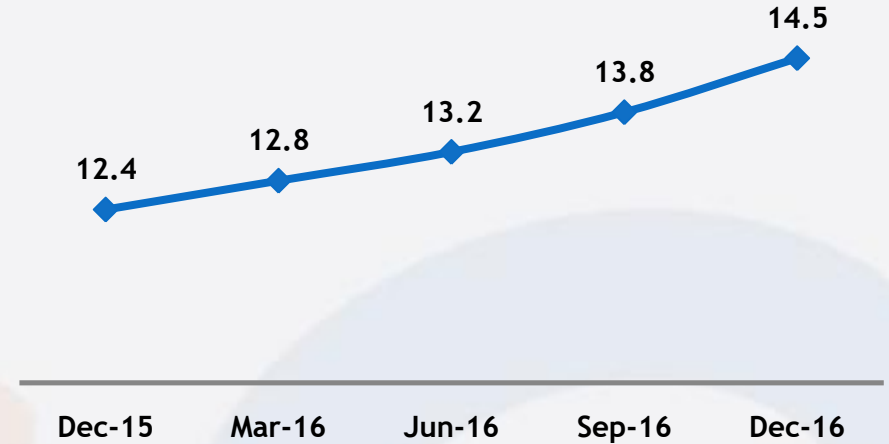
1. Easy Mobile, 24*7 Banking
2. One Banking App for all Services
3. 100% Cashless Banking

यूनियन बैंक Union Bank of India

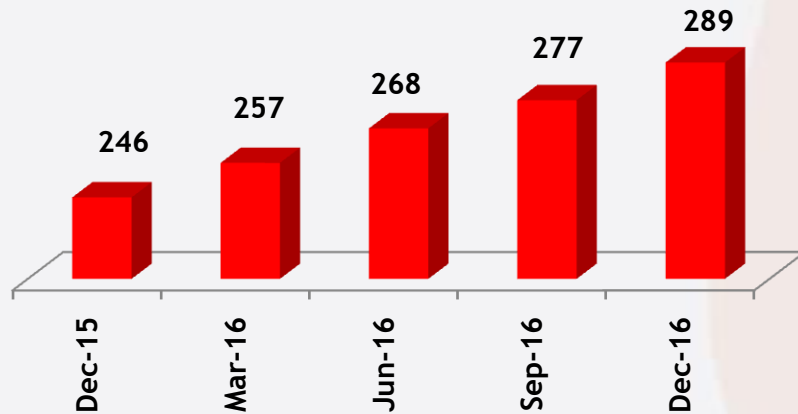
Mobile Banking Transactions (In Lacs)



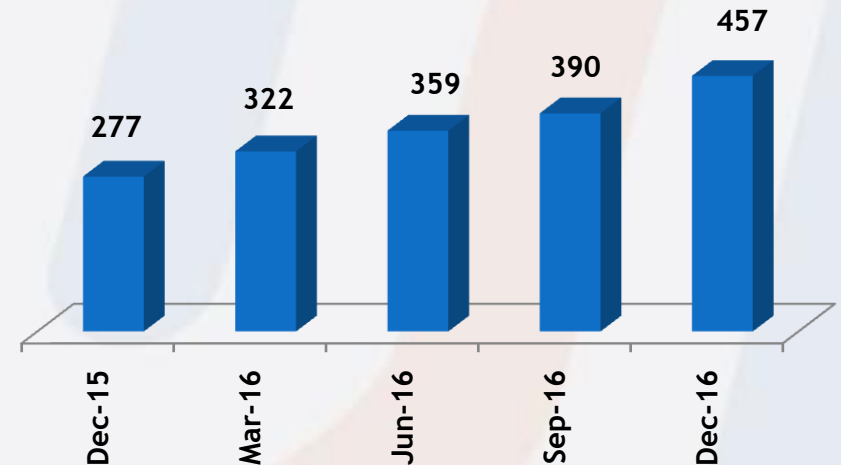
Internet Banking (lacs)



Debit Card (lacs)



Mobile Banking Users (Thousands)



#1 Business Performance

#2 Financials

#3 Structural Transformation

#4 Awards & Accolades



Golden Peacock Award

Union Bank of India won the Golden Peacock HR Excellence Award for the year 2016. Union Bank of India won this Award third time in a row.

Award in the area of Digitization

Skoch order of merit on Digital Inclusion
FIS award for long lasting relationship

Award in the area of MSME

Top Performer Financial institution (MSME) (FECO)

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.

यूनियन बैंक
ऑफ इंडिया
अच्छे लोग, अच्छा बैंक



Union Bank
of India
Good people to bank with

Thank You!



Investor queries: investor.relations@unionbankofindia.com