

Ref: ISD/17-18/200

10th August, 2017

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 ended on 30.06.2017


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 Quarter ended 30.06.2017.

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

Q1/FY18

August 10, 2017

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#1 Business Performance

#2 Financials

#3 Structural Transformation

#4 Awards & Accolades

GST-GetSetThrough *your Current Account*

Union
CURRENT ACCOUNT



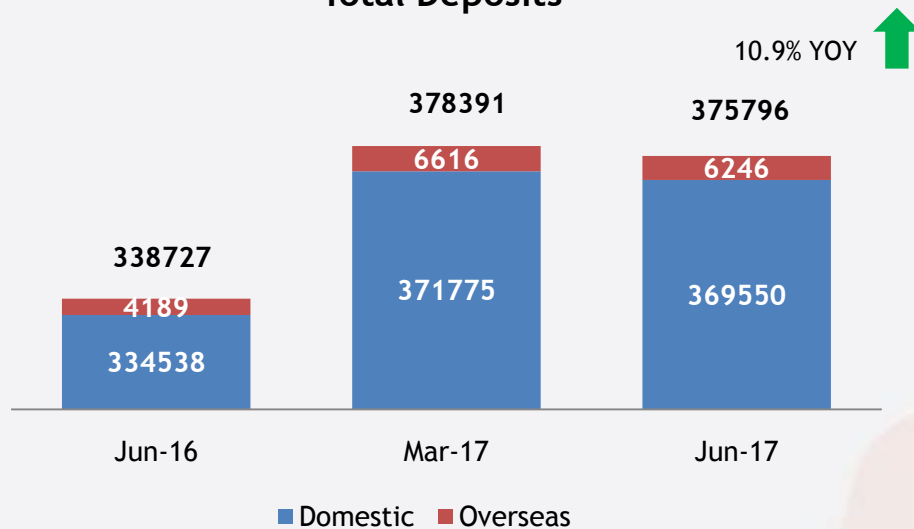
**Accepting Payments at Branches &
through Internet Banking**

ONE NATION ONE TAX

Total Business	₹ 670971 crore
Gross Advances	₹ 295175 crore
Total Deposits	₹ 375796 crore
Operating Profit	₹ 2057 crore
Net Profit	₹ 117 crore
Earning Per Share*	₹ 6.78
ROA (%)*	0.10
ROE (%)*	2.46
Net NPA Ratio	7.47
Basel III Tier I CAR	9.24
Basel III Total CAR	12.01
Branches	4286
ATMs	7574

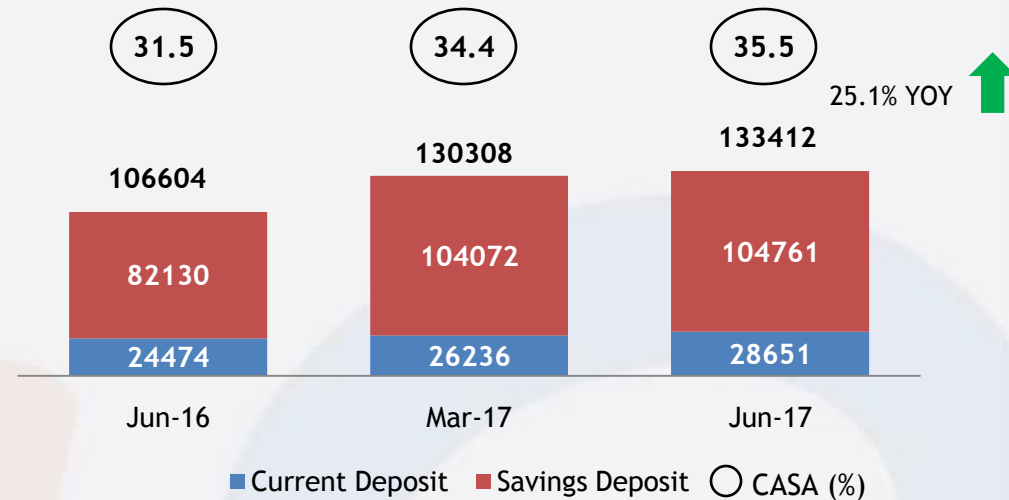
*Annualized

Total Deposits

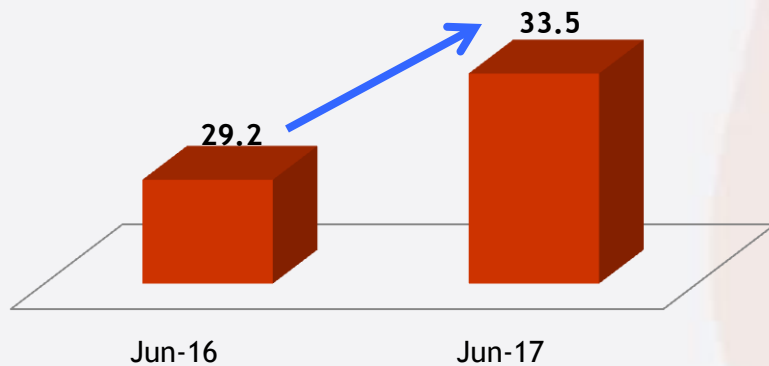


CASA Portfolio

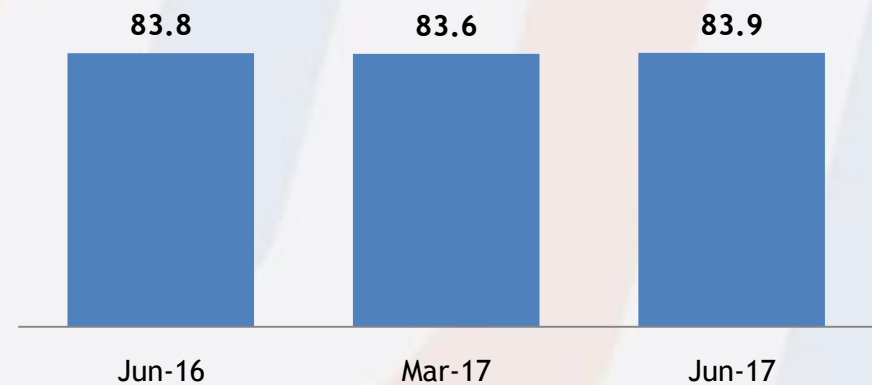
₹ crore



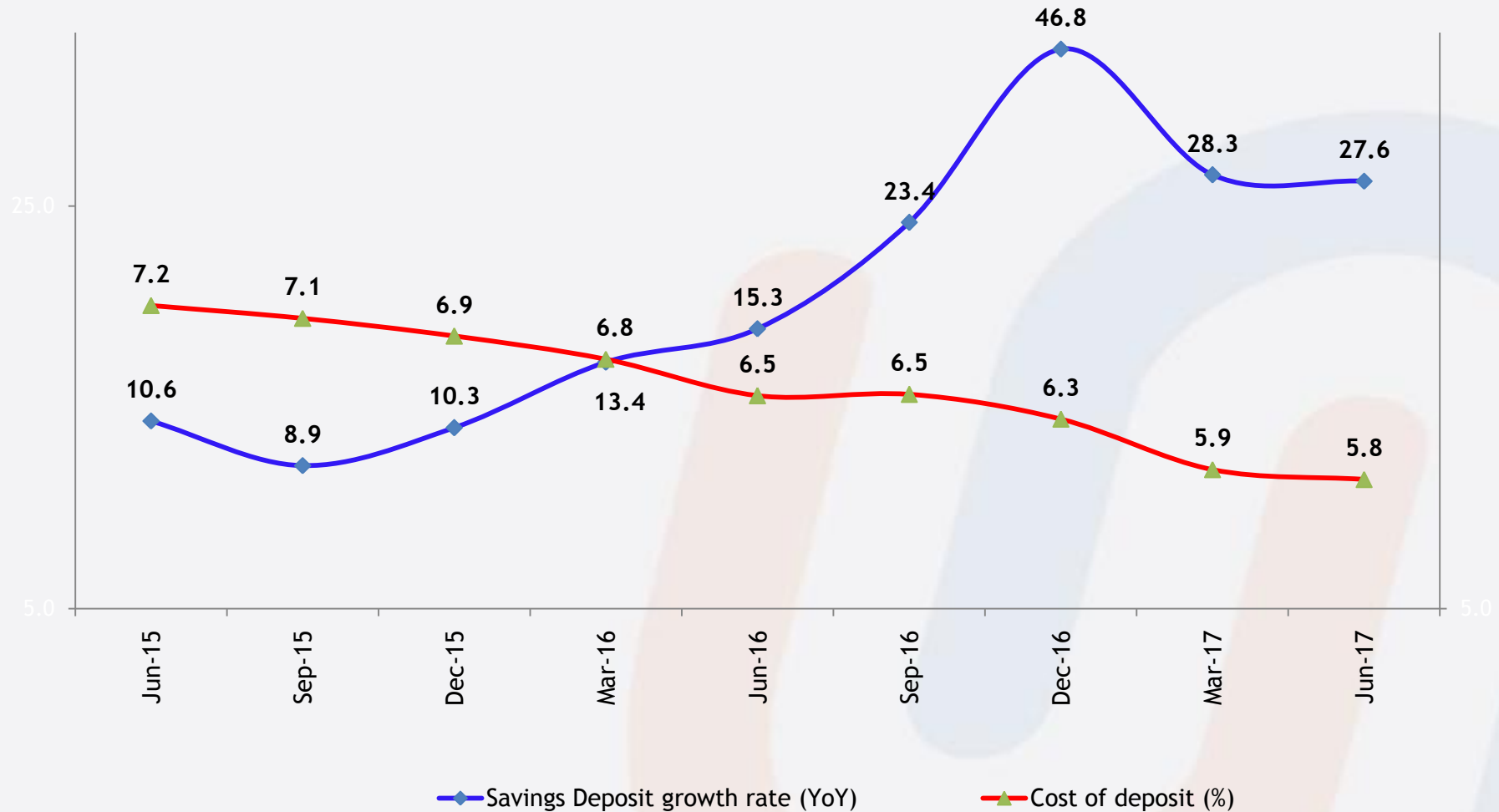
Average CASA (%)



Deposit to Liability Ratio

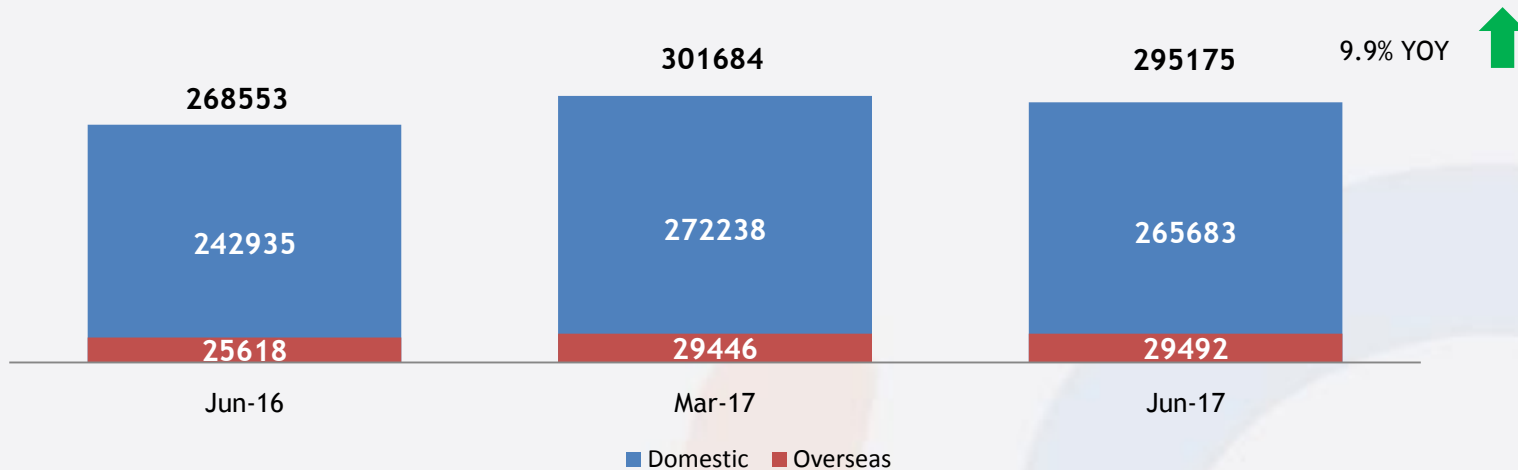


Movement in Savings Deposit growth and Cost of Deposit



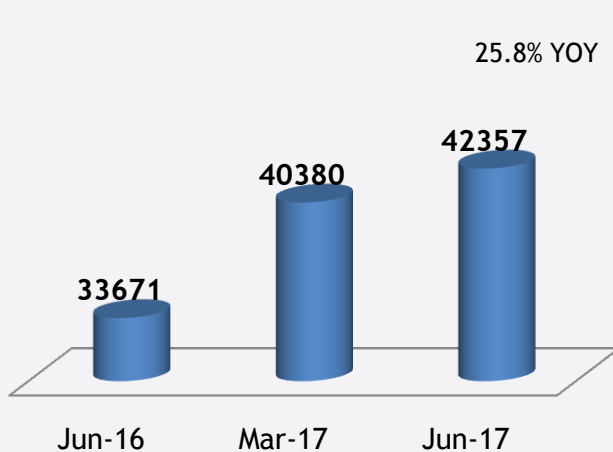
Gross Advances

(₹ crore)



Retail

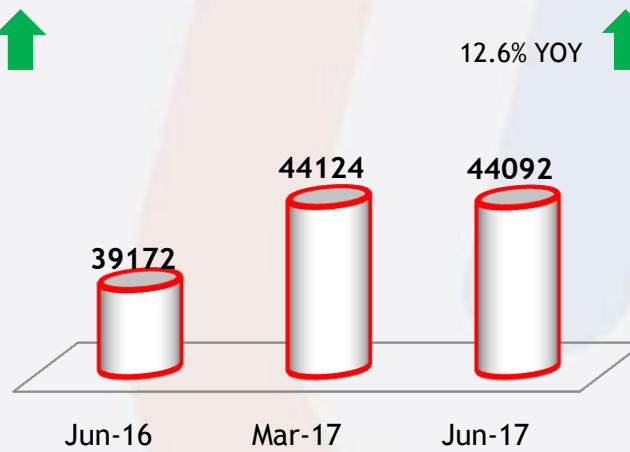
25.8% YOY ↑



■ Retail

Agriculture

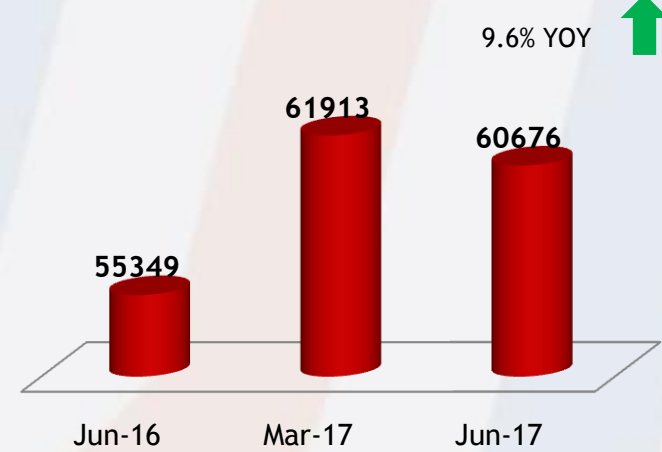
12.6% YOY ↑



■ Agriculture

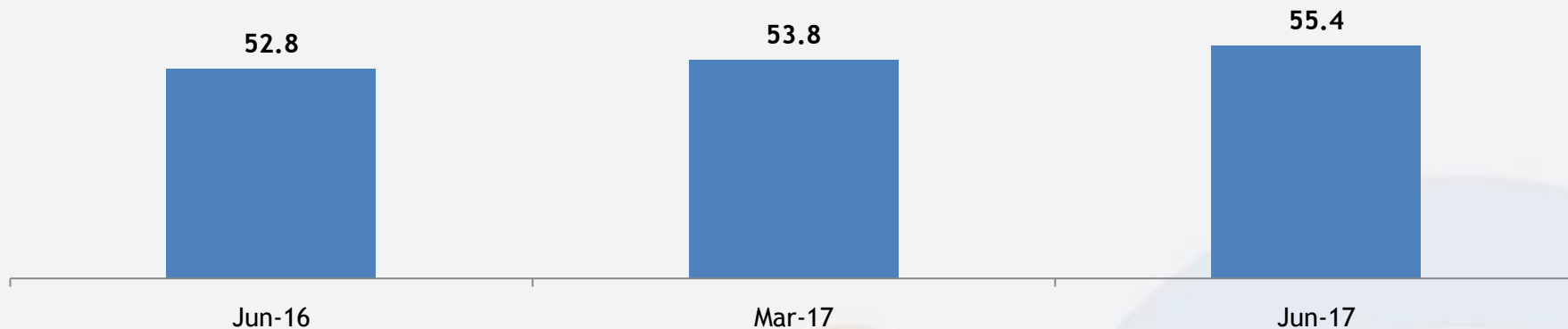
MSME

9.6% YOY ↑

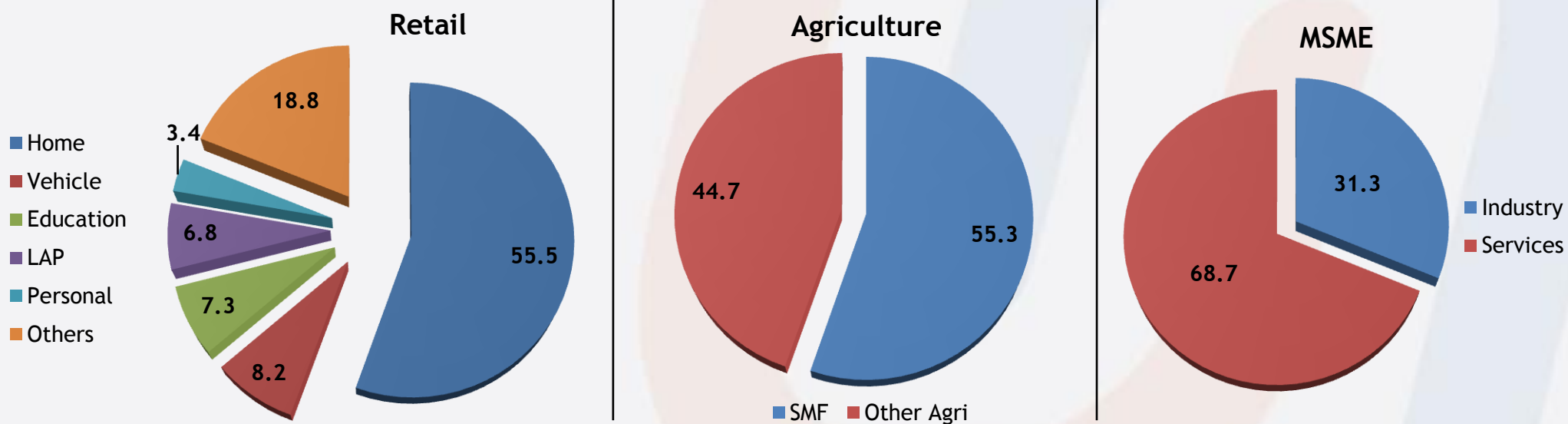


■ MSME

RAM* share (%) in Domestic advances



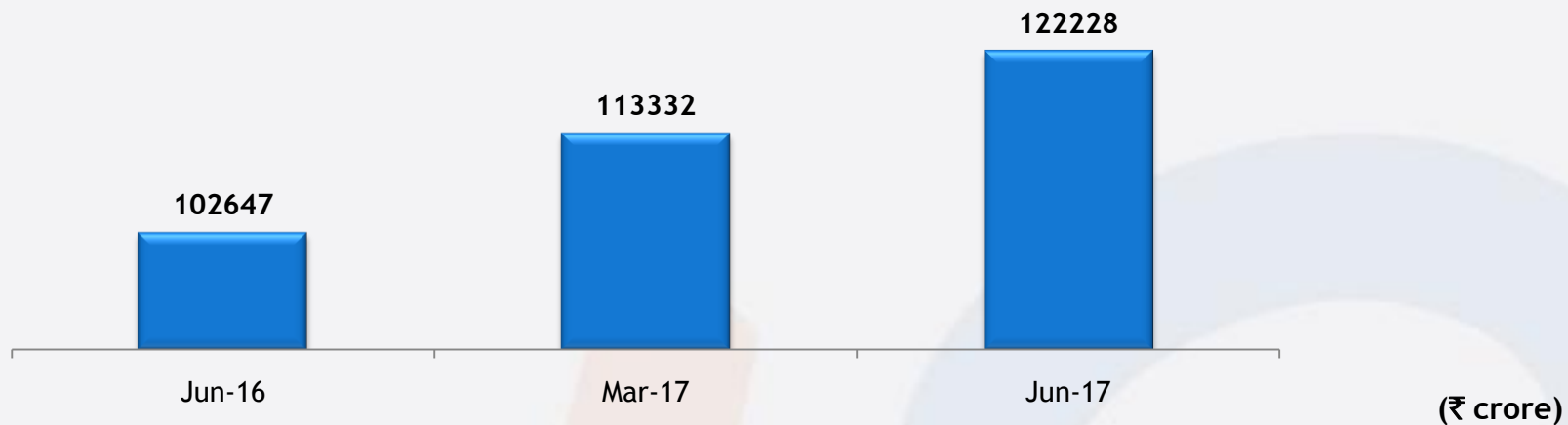
Composition of Advances



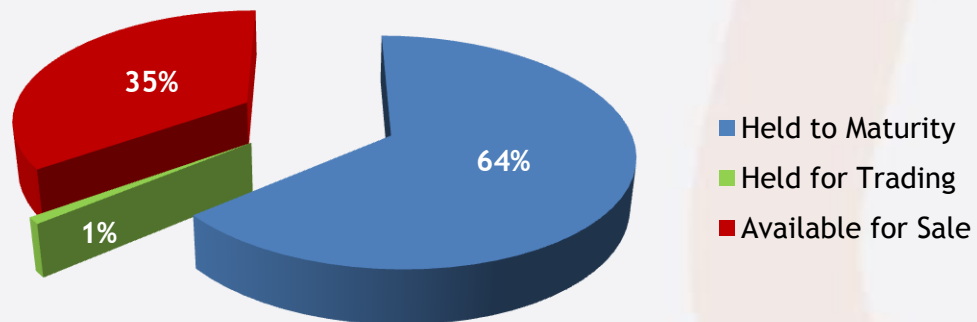
*Retail, Agriculture and MSME collectively called as "RAM sector"

S No.	Sectors	Top 10 Sectors (% Share in Domestic Advances)			Amount (₹ crore)
		Jun	Mar	Jun	Jun
		2016	2017	2017	2017
1	Agriculture	16.1	16.2	16.6	44092
2	Retail Advances	15.3	14.8	15.9	42356
3	Infrastructure	14.3	14.7	12.4	33001
4	NBFCs & HFCs	10.1	9.8	11.9	31576
5	Trade	11.4	12.4	11.3	30101
6	Basic Metal Products	5.5	5.0	5.9	15721
7	Food Processing	3.5	3.5	3.6	9623
8	Textiles	2.8	2.6	2.2	5986
9	All Engineering	2.1	1.9	2.0	5329
10	Construction	2.1	1.9	1.7	4589
Total		83.1	82.8	83.5	222374

Investment (₹ Crore)



Investment Composition (%)



	Jun 2017	Duration (Years)
Held to Maturity	78327	4.39
Held for Trading	1177	6.81
Available for Sale	42724	3.29
Total Investment	122228	4.08

Business from Overseas Operations					
US \$ in billion (₹ crore)	Jun 2016#	Mar 2017	Jun 2017*	Growth (%)	
				Y-o-Y (US\$)	Y-o-Y (INR)
Total Business	4.4 (29807)	5.6 (36062)	5.6 (35738)	27.3	19.9
Total Deposits	0.6 (4189)	1.0 (6614)	1.0 (6246)	66.7	49.1
Total Advances	3.8 (25618)	4.6 (29446)	4.6 (29492)	21.1	15.1
*1US\$ = ₹ 64.7379 as on June 30, 2017 #1US\$ = ₹ 67.6166 as on June 30, 2016					

(₹ crore)

	As at 30.06.16	As at 31.03.17	As at 30.06.17	Growth (%)	
				Y-o-Y	Q-o-Q
LIABILITIES					
Capital	687	687	687	0.0	0.0
Share Application Money	0	541	541		0.0
Reserves and surplus	22502	22748	22846	1.5	0.4
Deposits	338727	378391	375796	10.9	-0.7
Borrowings	33549	41226	38991	16.2	-5.4
Other Liabilities and Provisions	8575	9111	9527	11.1	4.6
Total	404040	452704	448389	11.0	-1.0
ASSETS					
Cash and Balances with Reserve Bank of India	16060	16520	16347	1.8	-1.0
Balances with Banks and Money at call and Short Notice	11229	16302	14011	24.8	-14.1
Investments	102135	112149	121468	18.9	8.3
Advances	256861	286467	278387	8.4	-2.8
Fixed Assets	3895	3894	3804	-2.3	-2.3
Other Assets	13860	17372	14371	3.7	-17.3
Total	404040	452704	448389	11.0	-1.0

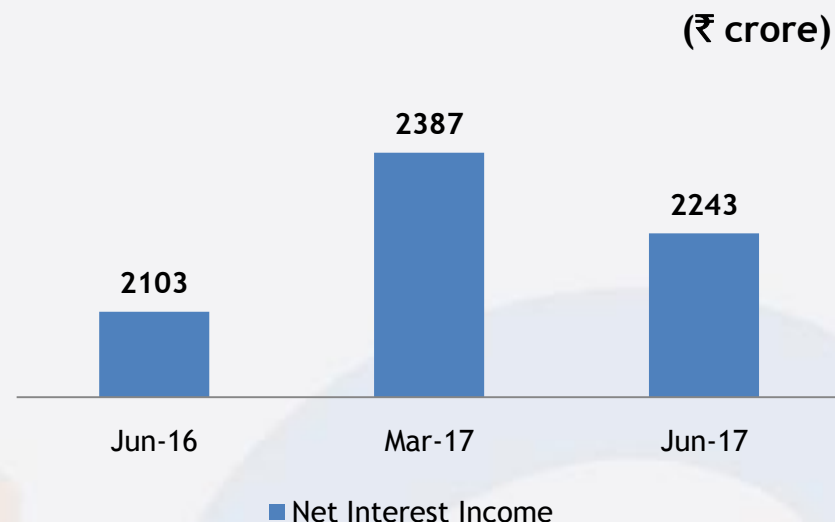
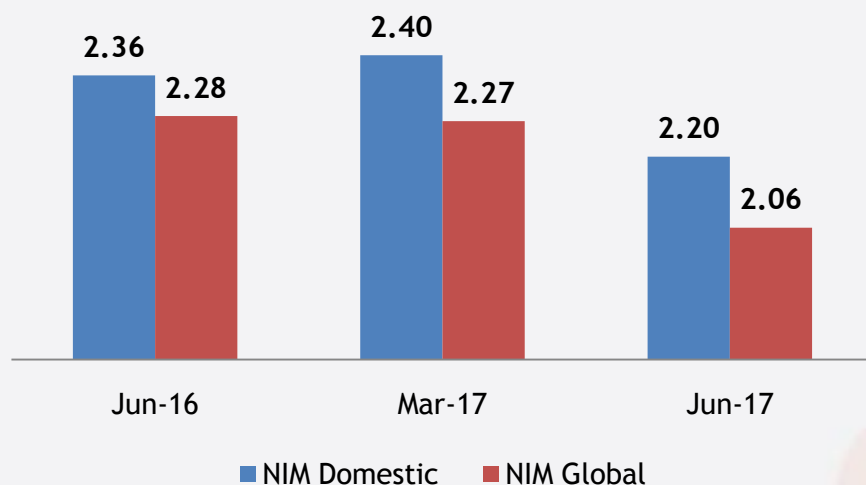
#1 Business Performance

#2 Financials

#3 Structural Transformation

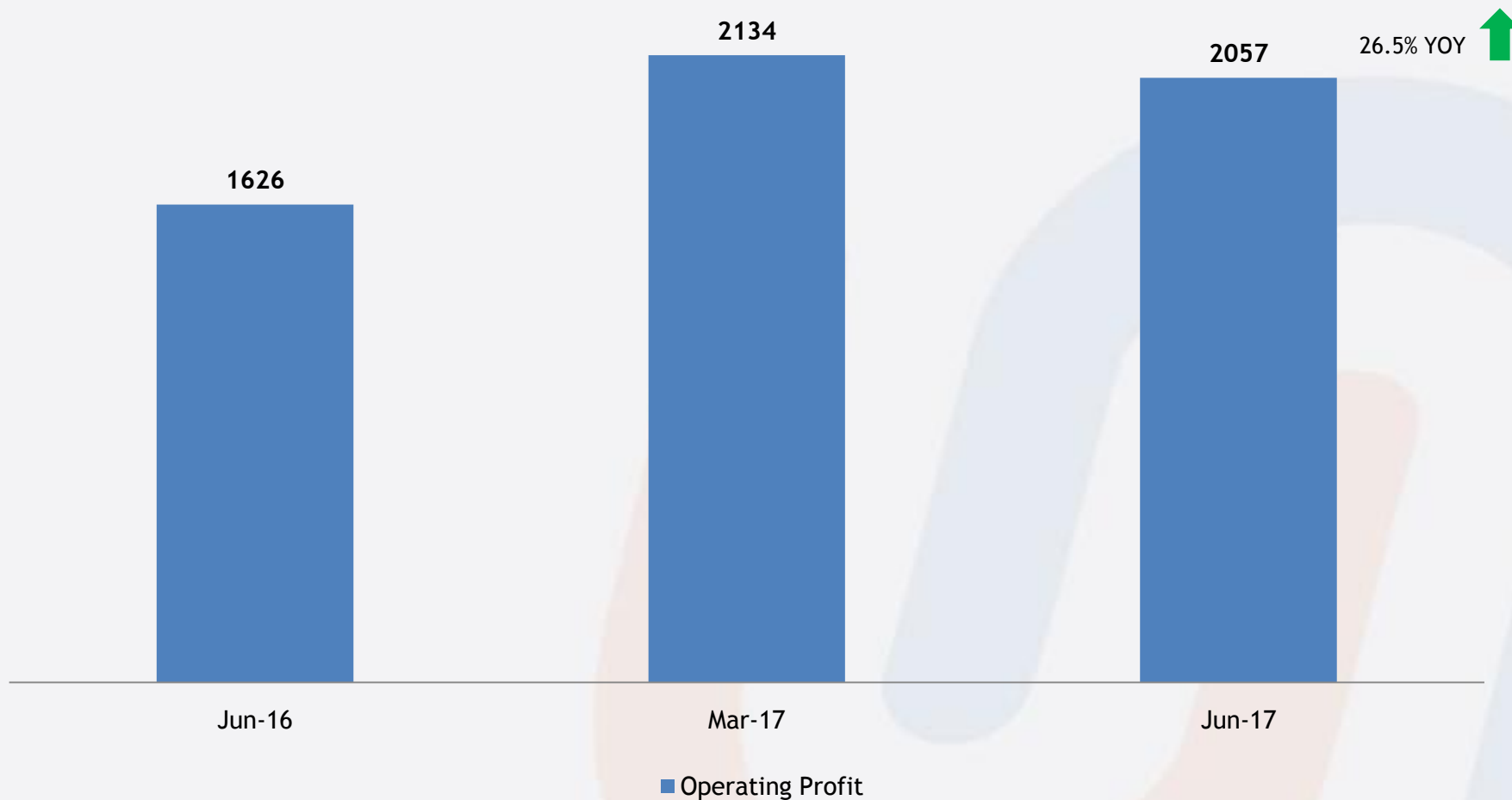
#4 Awards & Accolades

Parameters	Jun-16 (Q1)		Mar-17 (Q4)		Jun-17 (Q1)	
	Domestic	Global	Domestic	Global	Domestic	Global
Cost of Deposit	6.54	6.46	5.98	5.91	5.91	5.84
Cost of Funds	6.07	5.82	5.41	5.24	5.30	5.03
Yield on Advances	9.57	8.93	9.03	8.41	8.60	8.05
Yield on Investment	7.6	7.55	7.15	7.09	6.97	6.92
Yield on Funds	8.26	7.94	7.63	7.35	7.32	6.94



Parameters	Jun-16 (Q1)	Mar-17 (Q4)	Jun-17 (Q1)	Growth (%) YOY	Growth (%) QOQ
a. Core Non Interest Income	457	641	606	32.5	-5.4
b. Treasury Income	547	728	789	44.2	8.3
W/w					
• Profit on Sale of Investments	316	582	652	106.2	12.0
• Exchange Profit	231	146	137	-40.8	-6.5
c. Recovery in Written off Accounts	36	77	20	-43.5	-73.8
Total	1040	1446	1414	36.0	-2.1

(₹ crore)

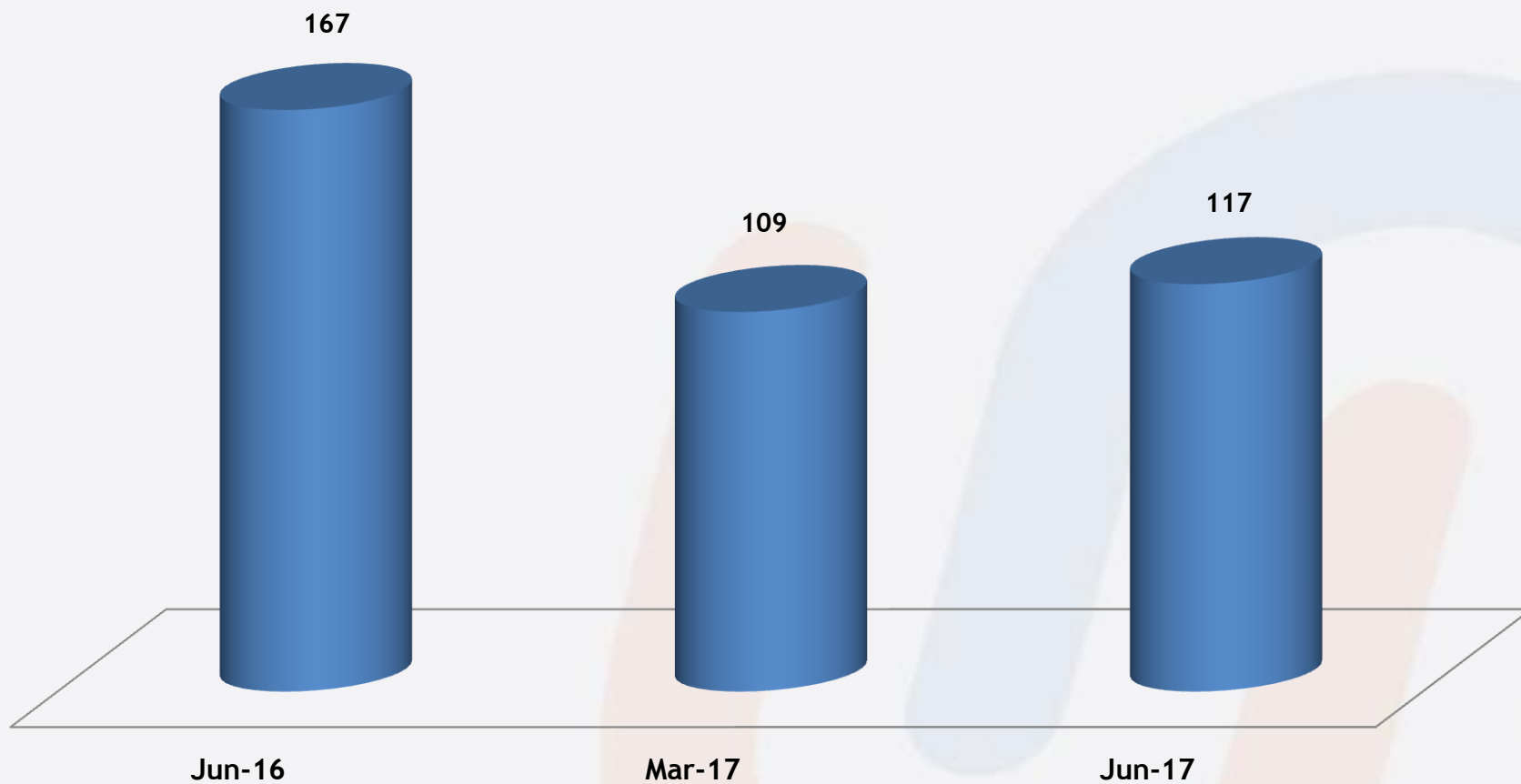


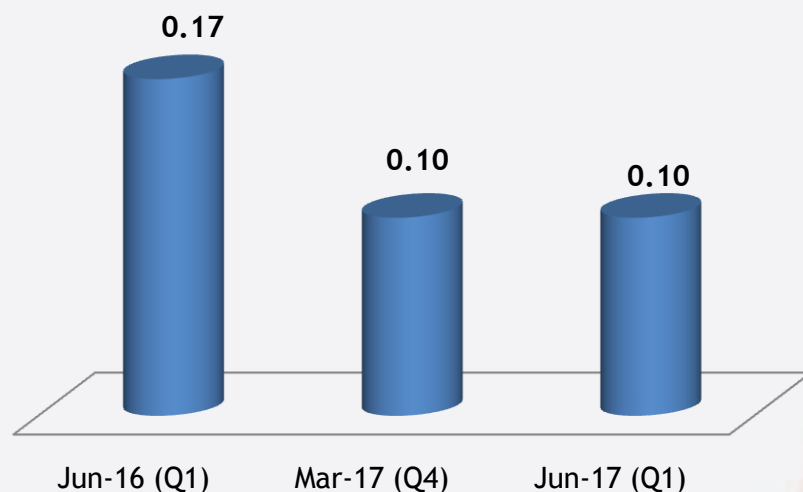
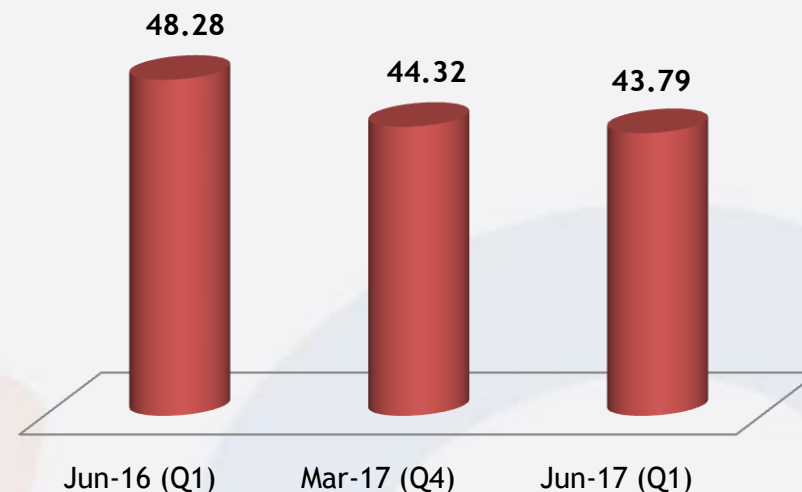
(₹ crore)

Parameters	Jun-16 (Q1)	Mar-17 (Q4)	Jun-17 (Q1)
NPAs	1347	1505	1876
Standard Assets	59	249	-61
Depreciation on Investment	-42	604	-426
Shifting Loss	2	0	367
Restructured Advances	-11	88	-43
Others (FITL etc)	-1	-12	-9
Taxation	106	-409	236
Total	1459	2025	1940

	₹ crore
Exposure to number of accounts referred under IBC (as per RBI communication dated June 23, 2017)	11
Loan Outstanding as of June 30, 2017	7420
Total Provisions held upto March 2017	2395
Additional Provisions required in FY18 (Including Ageing Provisioning)	2460

(₹ crore)



Return on Avg. Assets (%)

Cost to Income(%)


S. No.	Efficiency Parameters	Jun-16 (Q1)	Mar-17 (Q4)	Jun-17 (Q1)
1	Return on Equity (%)	3.36	2.27	2.46
2	Book Value Per Share	288.52	277.76	275.78
3	Earnings per share	9.69	6.33	6.78

Sn.	Profitability Parameters		Jun-16 (Q1)	Mar-17 (Q4)	Jun-17 (Q1)
1	Business per Branch	₹ crore	144.5	158.8	156.6
2	Business per employee	₹ crore	16.3	18.4	17.7
3	Gross Profit per Branch	₹ crore	1.55	2.0	1.9
4	Gross Profit per Employee	₹ lacs	17.5	23.2	21.7
5	Net Profit per Branch	₹ lacs	15.8	10.2	10.9
6	Net Profit per Employee	₹ lacs	1.79	1.2	1.2

(₹ crore)

Parameters	Jun-16 (Q1)	Mar-17 (Q4)	Jun-17 (Q1)
Gross NPAs - Opening	24171	32403	33712
Add : Additions	3603	2951	4453
Less : Reductions	493	1642	879
1. Recoveries	350	533	328
2. Upgradation	141	393	211
3. Write Off	2	716	340
Gross NPAs- Closing	27281	33712	37286
Gross NPA (%)	10.16	11.17	12.63
Net NPA	15825	18833	20785
Net NPA (%)	6.16	6.57	7.47
Provision Coverage Ratio (%)	49.99	51.41	51.13
Credit Cost (%)	1.97	2.08	2.51

(₹ crore)

Sectors	Slippages During Q1 FY 18	NPAs June 2017	% to Total NPAs	% to Sector Loan		
				Jun-16	Mar-17	Jun-17
Retail Loans	193	1122	3.0	2.93	3.12	2.65
Agriculture	696	3519	9.4	5.31	5.10	7.98
Micro & Small (MSE)	591	4398	11.8	8.15	8.92	9.56
Medium & Large	2973	28247	75.8	13.64	15.21	17.36
Total	4453	37286	100.0	10.16	11.17	12.63

(₹ crore)

S.N.	Sector	Outstanding	NPA	Std. Restructured	NPA + Std. Restructured (%)
1	Infrastructure	33001	5307	1726	21.3
a.	Power	18072	1852	909	15.3
b.	Roads	6991	1516	777	32.8
2	Textiles	5986	1844	307	35.9
3	Iron & Steel	11340	8423	396	77.8

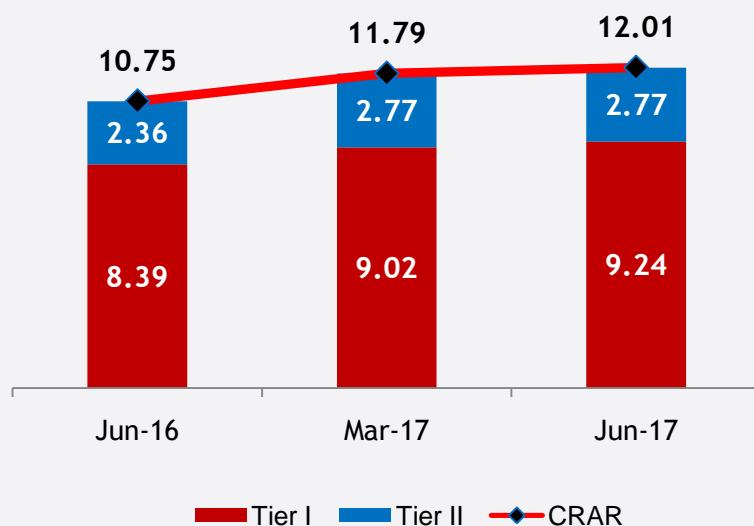
Sectors (Standard accounts)	5:25		SDR		S4A	
	During Q1	Outstanding	During Q1	Outstanding	During Q1	Outstanding
Power	359	2425	618	1300	938	1261
Road			385	675		
Telecom			787	1299		
Textile			79	79		194
Port		300				
Cement		300				
Steel		125		33	31	333
Construction				545		57
Hotel		115		47		
Chemical					76	76
Electrical				19		
Infra	10	10				18
Pharma			236	236		
Total	369	3275	2105	4233	1045	1939

(₹ crore)

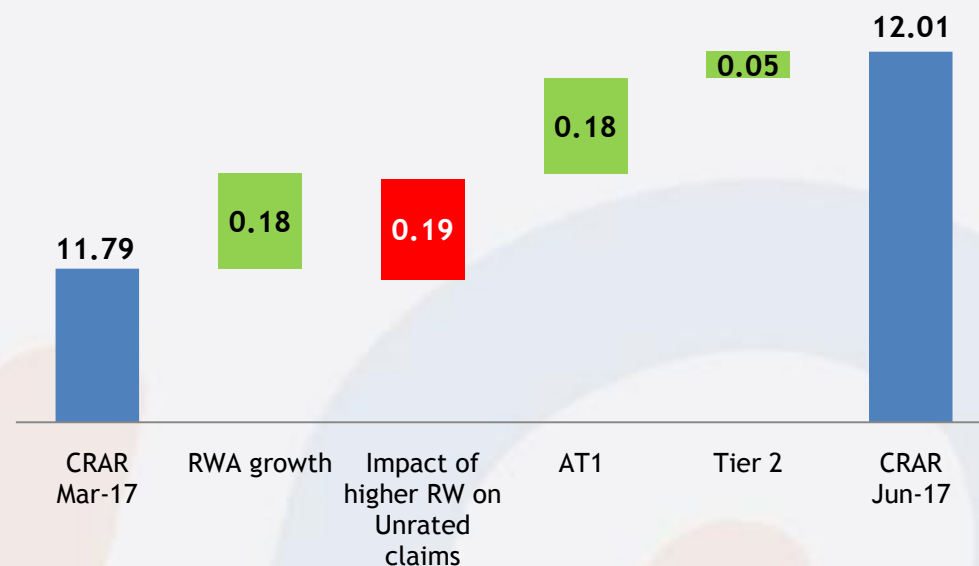
	Mar-17 (Q4)		
Particulars	Standard	NPA	Total
Restructured Assets as on April 01, 2017	5696	10512	16208
Fresh Restructuring during the Quarter	0	0	0
Upgradation to Standard Restructured Accounts during the Quarter	12	-12	0
Restructured Standard Advances which cease to attract higher provisioning and need not be shown as Restructured Assets Quarter	-1113	-	-1113
Down gradation of restructured accounts during the Quarter	-573	573	0
Change in Outstanding/Write-off/ Recovery/Closures Quarter	-165	-192	-357
Restructured Accounts as on June 30, 2017	3857	10881	14738

Particulars (percent to Gross Advances)	Jun-16	Mar-17	Jun-17
Standard Restructured	2.70	1.89	1.31
Impaired Assets Ratio (GNPA + Standard Res)	12.86	13.06	13.94
Net Impaired Assets Ratio (NNPA + Standard Res)	8.98	8.13	8.78

Capital Adequacy Ratio



Movement of Capital Adequacy Ratio



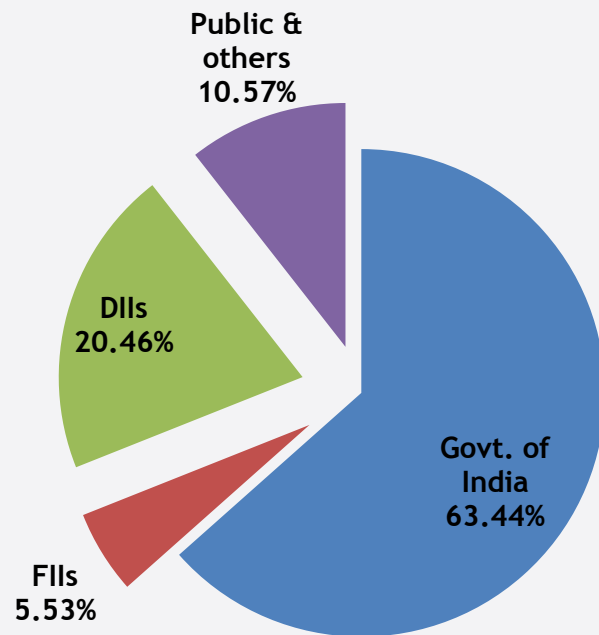
(₹ crore)

	Jun-16	Mar-17	Jun-17
Risk Weighted Assets	267176	291204	286784
Capital Funds	28717	34334	34452
CRAR-BASEL III (%)	10.75	11.79	12.01
TIER 1 (%)	8.39	9.02	9.24
CET 1 (%)	8.24	7.71	7.73

Capital Raised during Q1/FY18

• ₹ 500 crore under AT1

Jun-17

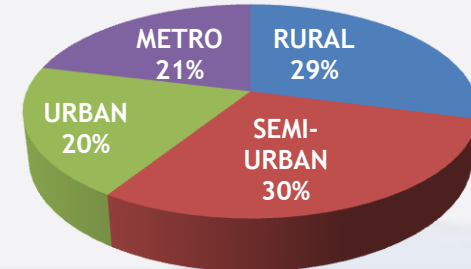


Share Capital	₹ 687.4 crore
No. of Equity Shares	68.74 crore
Net Worth	₹ 18958 crore
Market Cap	₹ 10133 crore

The GOI has infused Capital of ₹ 541 crore in the Bank on March 31, 2017 as Share Application money.

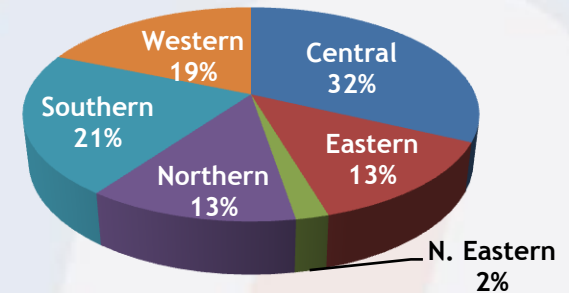
This was converted as equity shares on August 04, 2017 post which holding of GOI has increased to 65.40%.

Branch Distribution by Urbanization

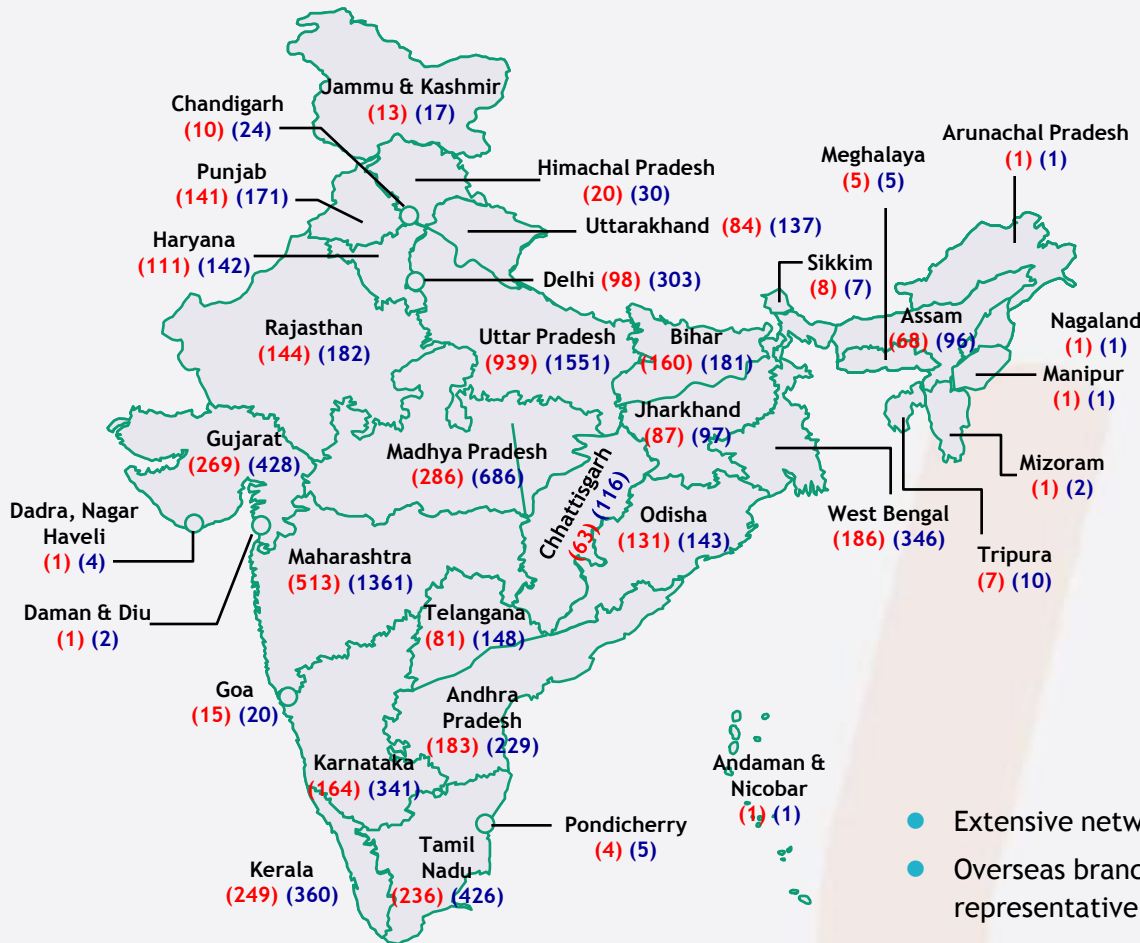


59% branches in rural/semi-urban markets

Branch Distribution by Geography



Geographical diversification minimizes regional risks



Domestic Branches (4,282) # ATMS (7574)

- 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, 2017.



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, 2017	69.55 Lakh
Deposits	₹ 1270.38 Crore
RuPay Cards issued	48.91 Lakh
Aadhar Seeding	47.17 Lakh

JAN-DHAN SE JAN SURAKSHA

Pradhan Mantri
Suraksha Bima Yojana

Pradhan Mantri
Jeevan Jyoti Bima Yojana

Atal
Pension
Yojana

30.1 Lakh

12.8 Lakh

2.21 Lakh


Progress under Mudra Yojana (PMMY) (April to June 2017)

Category	No. of Accounts	Sanctioned Amount (₹ crore)	Outstanding Amount (₹ crore)
Shishu (< ₹ 50k)	8439	31	28
Kishor (Above ₹ 50k-5 Lakh)	22205	457	410
Tarun (Above ₹ 5 Lakh-10 Lakh)	2789	208	174
Total	33433	696	612


Finance to Light Commercial Vehicle under PMMY

No. of Accounts	Sanctioned Amount (₹ crore)
7964	211



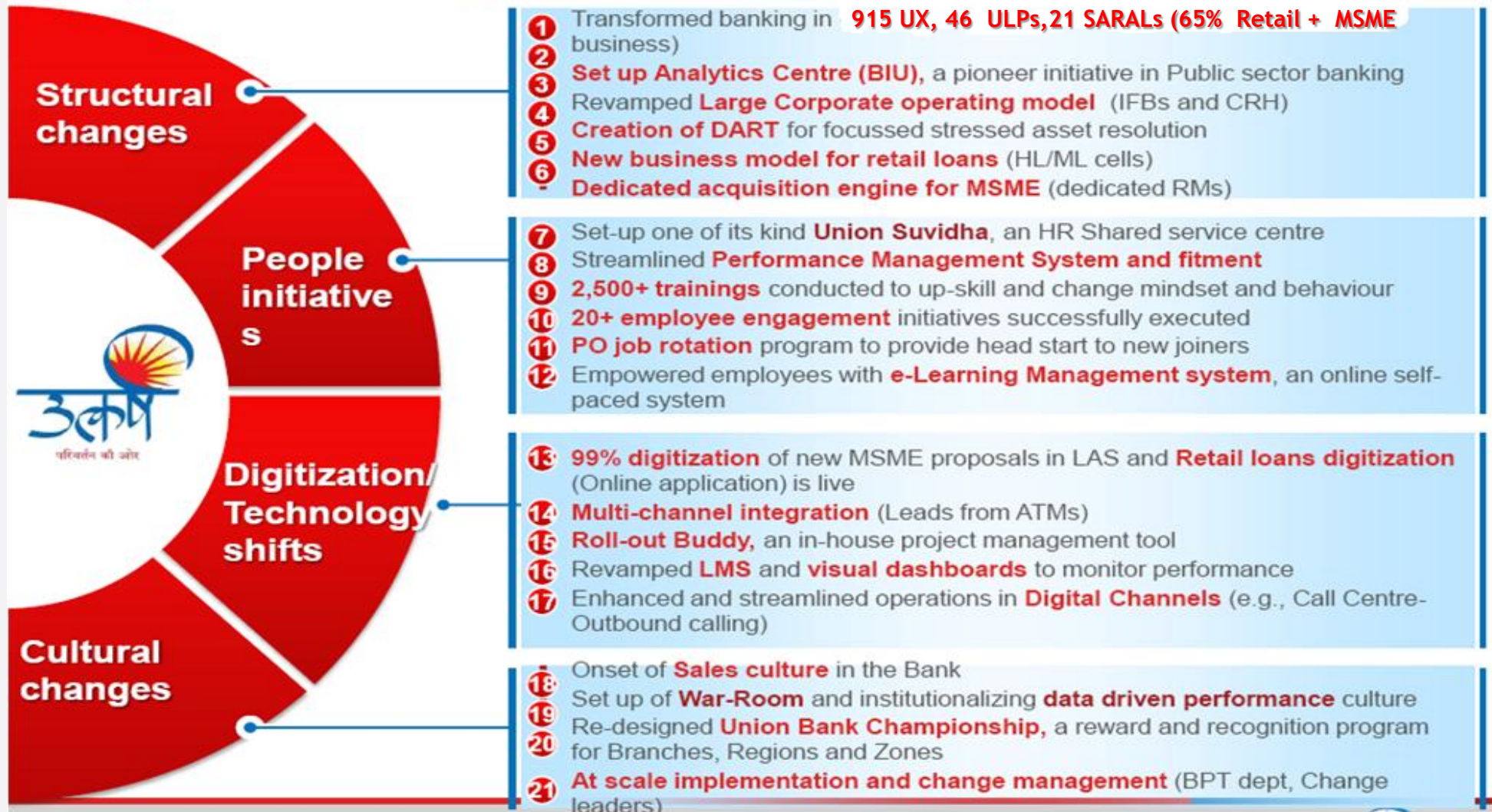
#1 Business Performance

#2 Financials

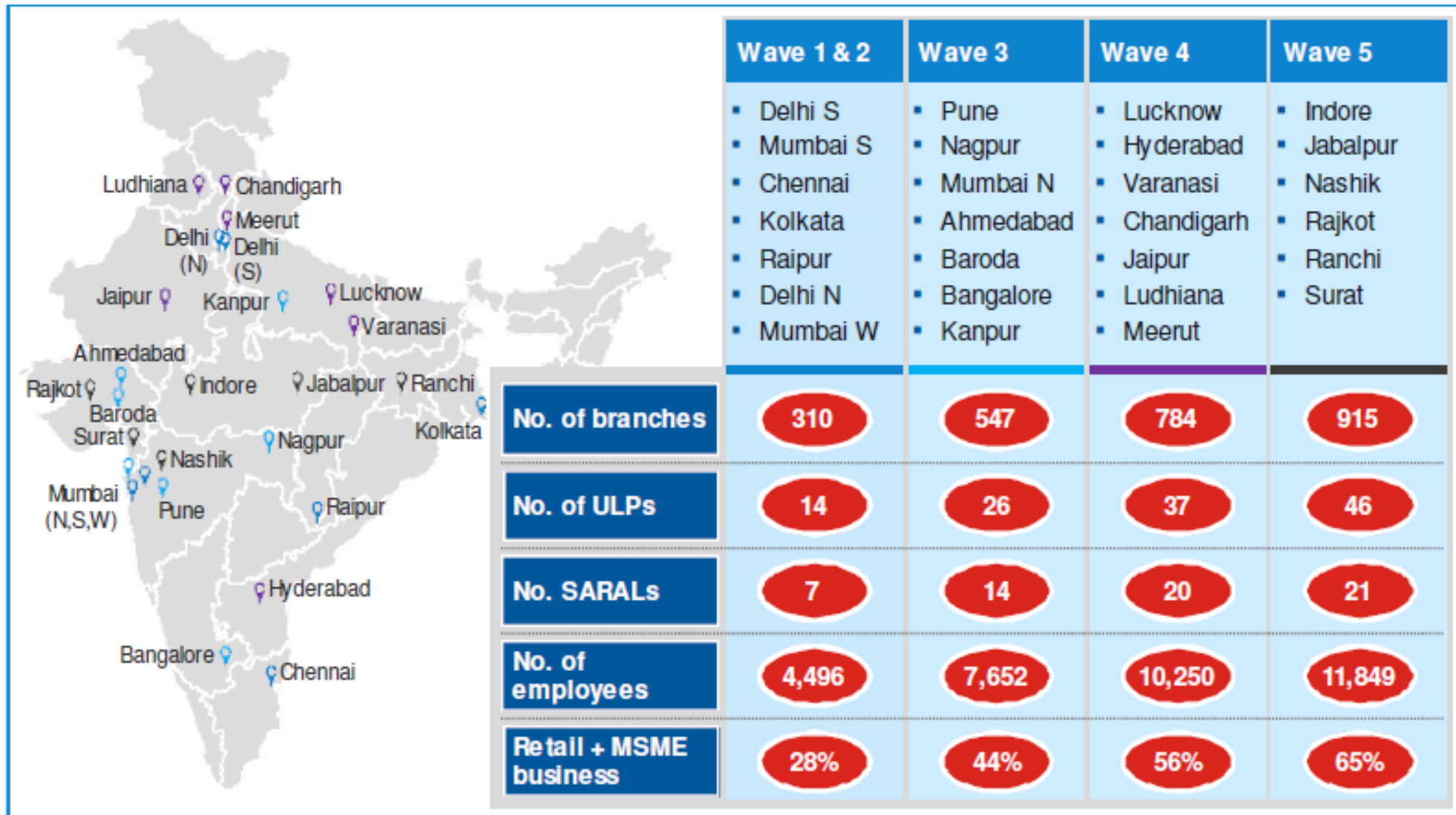
#3 Structural Transformation

#4 Awards & Accolades

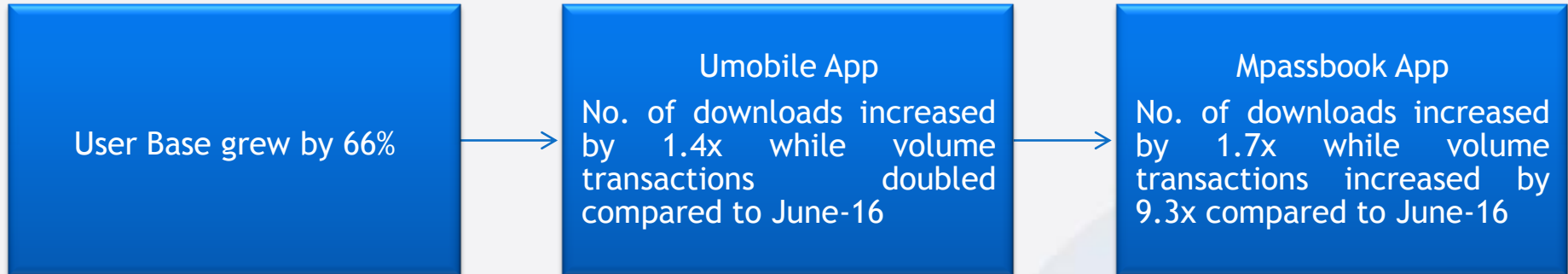
21 key achievements/big shifts so far



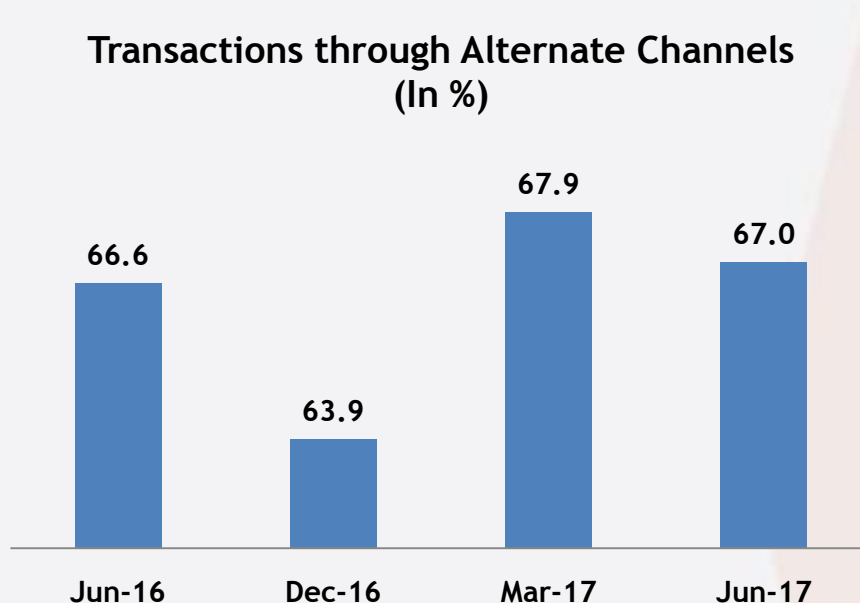
Project Utkarsh implemented in 27 regions covering 65% of Retail & MSME Branches



Expanding mobile banking base



Transactions through Alternate Channels (In %)



90.9% Y-o-Y
no. of PoS Terminal

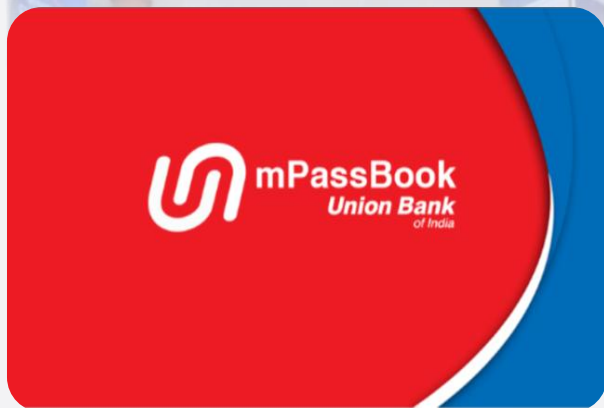
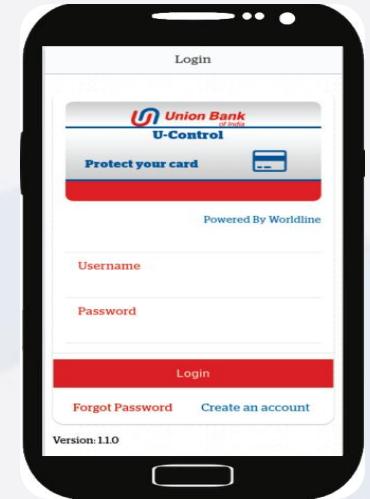


19.0% Y-o-Y
no. of Debit cards



24.6% Y-o-Y
no. of internet banking users

Digital Product Offering



#1 Business Performance

#2 Financials

#3 Structural Transformation

#4 Awards & Accolades



Award in the area of Information Technology

- Skoch Order of Merit
 - Operational Customer Relationship Management (OCRM);
- Skoch Financial Technology Award 2017:
 - Unified Payment Interface (UPI),
 - Green PIN solution for Debit Cards
 - UNION DIGI Gaon;
 - Financial Inclusion.

Thank You!



Investor queries: investor.relations@unionbankofindia.com