



UNITED BANK OF INDIA
Head Office
11, Hemanta Basu Sarani
Kolkata - 700001

Board Sec/Reg30/ 21 /2018

April 24, 2018

Corporate Relationship Department BSE Limited P.J. Tower, Dalal Street Fort Mumbai – 400001 Scrip Code: UNITEDBNK (533171)	Listing Department National Stock Exchange of India Limited Exchange Plaza, Plot – C/1, Block – G Bandra Kurla Complex, Bandra (E) Mumbai – 400051 Scrip Code: UNITEDBNK
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Dear Madam / Sir,

Re: INE695A01019

Sub: Disclosure of Schedule of Non-deal Roadshow/Analyst/Institutional Investor Meet for United Bank of India ("Bank")

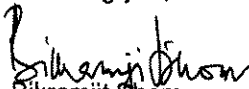
In terms of Regulation 30, Regulation 46 and Schedule III, Part A and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, read with corresponding circulars and notifications issued thereunder, Exchange(s) are hereby informed that the Bank will be participating in non-deal roadshows and shall be meeting prospective investors from April 25, 2018 to April 26, 2018 (at Mumbai).

A copy of the corporate presentation for the road show is attached. Furthermore, the aforesaid information and the corporate presentation of the Bank are disseminated on the website of the Bank at www.unitedbankofindia.com.

Note: The date(s) / place of the Roadshow is subject to change. Changes may happen due to exigencies on the part of investor/ Bank. Investors may meet the Bank official(s) for any further follow up discussions.

This is for your information and records.

Thanking you,


Bikramjit Shom
Company Secretary & Compliance Officer

Enclosed: Corporate Presentation

INVESTOR PRESENTATION

APRIL 2018

युनाइटेड बैंक ऑफ़ इंडिया

(भारत सरकार का उपक्रम)

आप का बैंक



United Bank of India

(A Govt. of India Undertaking)

The Bank that begins with U

Website : www.unitedbankofindia.com

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This presentation contains certain forward-looking statements relating to the business, financial performance, strategy and results of the Bank and/or the industry in which it operates. Forward-looking statements are statements concerning future circumstances and results, and any other statements that are not historical facts, sometimes identified by the words including, without limitation "believes", "expects", "predicts", "intends", "projects", "plans", "estimates", "aims", "foresees", "anticipates", "targets", and similar expressions. The forward-looking statements, including those cited from third party sources, contained in this presentation are based on numerous assumptions and are uncertain and subject to risks. The actual results could differ materially from those projected in any such forward-looking statements because of various factors. Neither the Bank nor its affiliates or advisors or representatives nor any of its or their parent or subsidiary undertakings or any such person's officers or employees guarantees that the assumptions underlying such forward-looking statements are free from errors nor does either accept any responsibility for the future accuracy of the forward-looking statements contained in this presentation or the actual occurrence of the forecasted developments. Given these uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements.

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This presentation is not a prospectus, a statement in lieu of a prospectus, an offering circular, an advertisement or an offer document under the Companies Act, 2013, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended, or any other applicable law in India.

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This presentation is not an offer to sell or a solicitation of any offer to buy the securities of the Bank in the United States or in any other jurisdiction where such offer or sale would be unlawful. Securities may not be offered, sold, resold, pledged, delivered, distributed or transferred, directly or indirectly, in to or within the United States absent registration under the Securities Act of 1933, as amended (the "Securities Act") and in compliance with any applicable securities laws of any state or other jurisdiction of the United States. The Bank's securities have not been and will not be registered under the Securities Act.

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Business Description

- A public sector commercial bank catering to wide range of customers including large and mid-corporates, MSMEs, retail and agricultural customers
- Operates with a network of 2,057 branches including **180 MSME specialized branches, 24 retail hubs** and 5 specialised women branches
 - Significant presence in the eastern and northeastern regions of India
- Also has 2,140 ATMs comprising 1,036 onsite and 1,104 offsite ATMs, 29 E-zones, 36 regional offices, 5 extension counters and 2 representative offices in Bangladesh and Myanmar
- A customer base of ~3.67 crore
- A total business of ~INR 1,938.3bn consisting of ~INR1,255.8bn deposits and ~INR 682.5bn advances
- Convener of the SLBC for the states of West Bengal and Tripura
- **Other Major Highlights:**
 - Banker to Ministry of Coal
 - Manages Treasury functions of the State Governments of West Bengal, Odisha, Meghalaya, Manipur, Assam and Tripura
 - Maintains account of Presidents' Estate (in Rashtrapati Bhavan premises)
 - Has branch in Raj Bhavan, Kolkata (Governors' House) premises

Source –Company data

Note: All the data as of December 31, 2017

Major Business Segments

- 1 **Corporate/ Wholesale Banking**
 - Caters to corporate customers including large, mid-sized and small businesses as well as government entities
 - Corporate advances constitute 50.0% of total advances
 - MSME advances account for 18.9% of total advances
- 2 **Agri Banking**
 - Includes direct financing to farmers for production and investment, indirect financing for infrastructure development and credit to suppliers of agricultural inputs
 - Constitute 18.1% of total advances
- 3 **Retail Banking**
 - Caters to retail customers offering consumer credit products and deposit services
 - Housing Loans registered a growth of 23.63% and vehicle loans 31.31% YoY.
 - Constitutes 21.7% of total advances
- 4 **Treasury Operations**
 - Includes statutory reserves management, liquidity management, investment and trading activities as well as money market and foreign exchange related activities
- 5 **Other Banking Operations**
 - Cross Selling life and non-life insurance policies, schemes of mutual funds, merchant acquisition business, Government Business, tax collection and related services, depository and equity trading services.

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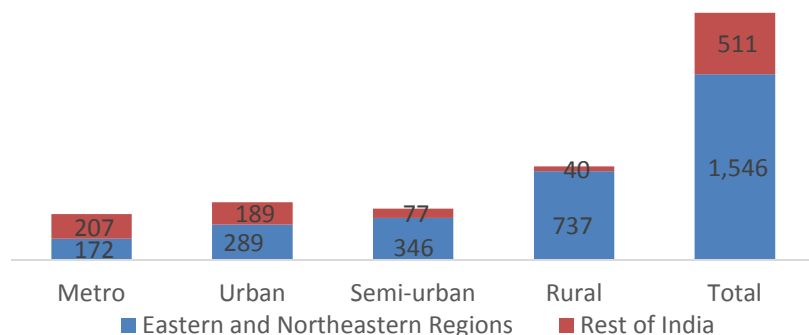
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COMPETITIVE STRENGTHS

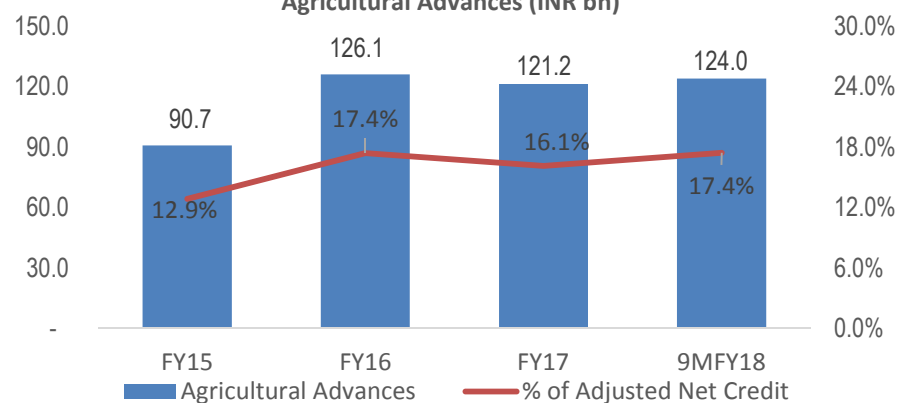
The Bank Has A Wide Branch Network Predominantly In The Eastern And North-Eastern Regions

Branch Network



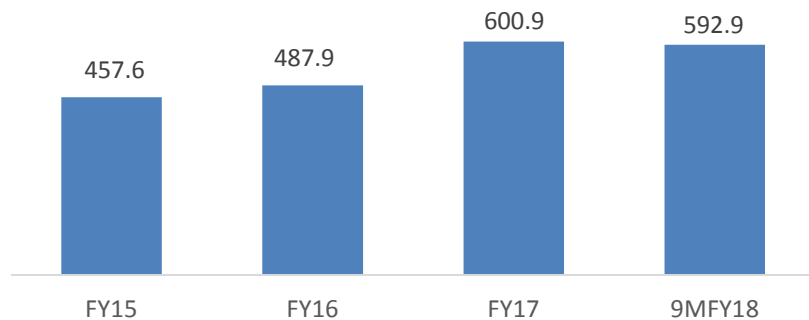
With Significant Presence in Rural and Semi Urban Markets

Agricultural Advances (INR bn)

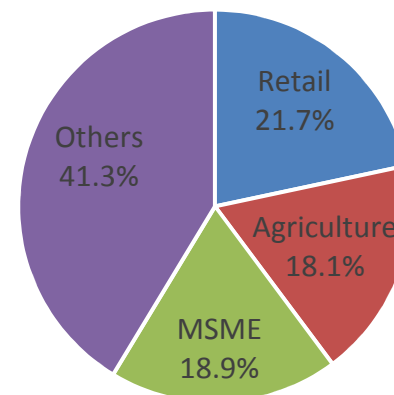


And A Consistently Healthy CASA Deposit Base

CASA Deposits (INR bn)



Along With A Diversified Loan Book⁽¹⁾



Source – Company data

(1) As of December 31, 2017. Loans as a percentage of total advances

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KEY GROWTH DRIVERS

Predominance in Eastern and Northeastern Regions

- The Bank's operations are primarily concentrated in the Eastern and Northeastern states of West Bengal, Odisha, Bihar, Jharkhand, Assam, Manipur and Tripura,
- These states constituted 75.16% of their branch network and the business from branches in eastern and northeastern regions has increased from INR 1,277.4 bn in fiscal 2015 to INR 1,452.0 bn as of nine months ended December 2017
- The Bank can be one of the principal beneficiaries of the present Government focus toward East and North East, as a part of its "Look East" policy

Growth in MSME & Retail Segments

- The Bank's network has been selectively augmented to focus on the MSME & Retail segments
- Lending to the MSME sector enables to diversify the credit risk profile due to smaller individual exposure reducing systemic risks
- MSMEs offer comparatively higher yields, associated business/ cross-selling opportunities and higher degree of secured/ collateralized loans
- The Bank has a significant housing portfolio within the retail segment
- Continued focus on these segments helps the Bank to diversify and derisk its asset portfolio

Strong Alternate Delivery Channel

- Net banking and mobile banking covering all customer transactions
- Wide variety of debit cards on VISA and Rupay platforms
- First Bank to launch Rupay Platinum Debit Card
- UPI, BHIM and Wallet Services, Merchant Acquisition Services launched in 2017 with present base of 3,500+ merchants
- Online account opening, FD opening, Missed Call balance, Account and FD statement, e-passbook (online passbook enquiry app)

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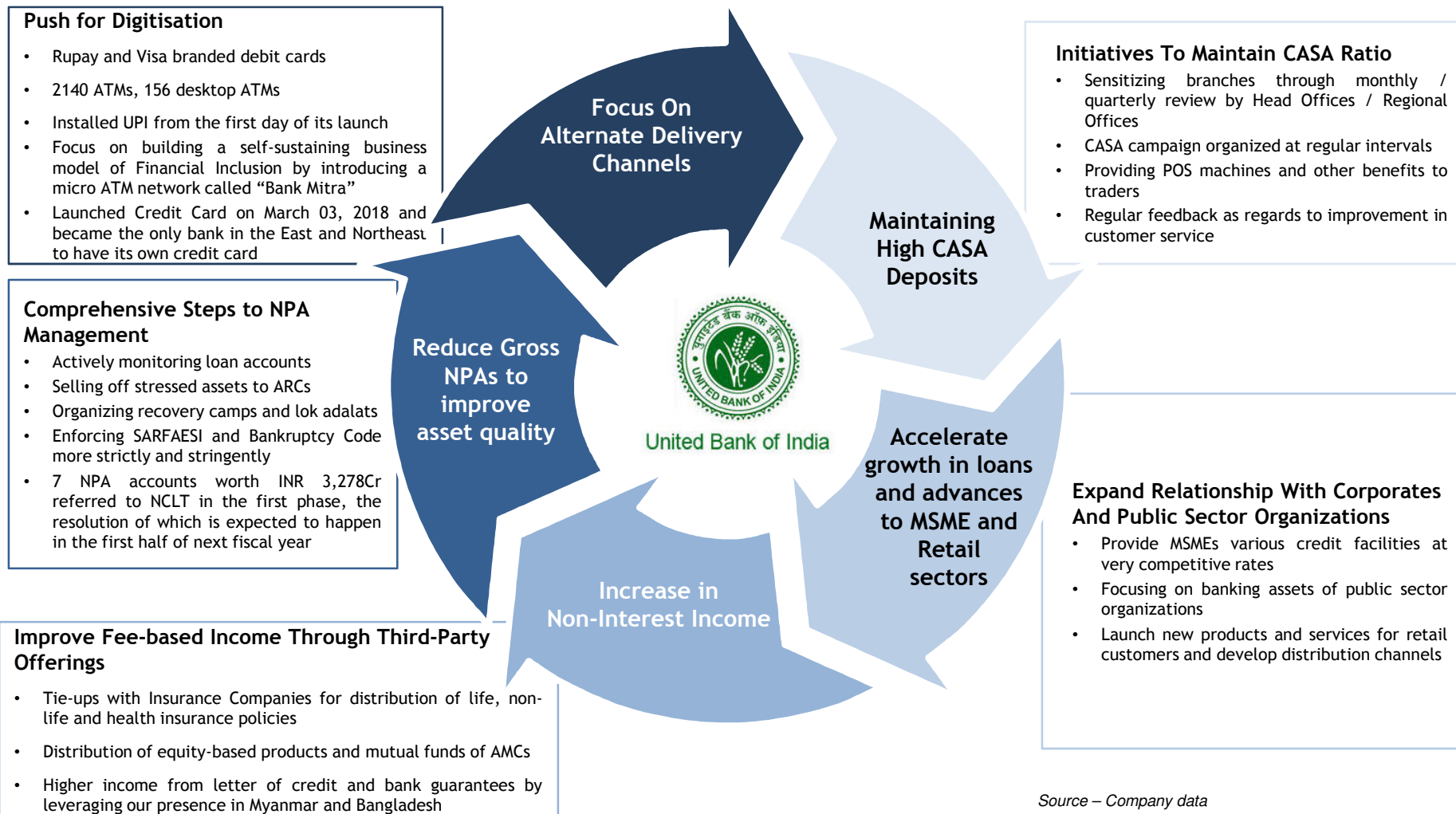
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GROWTH STRATEGIES



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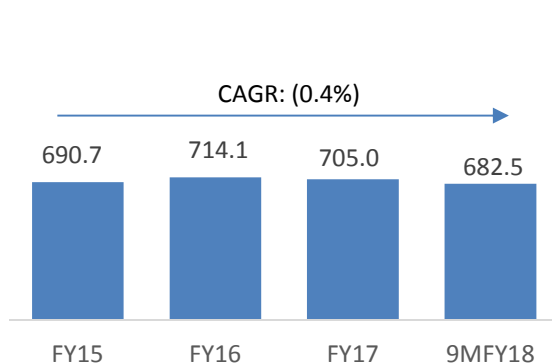
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KEY PERFORMANCE METRICS... (1/2)

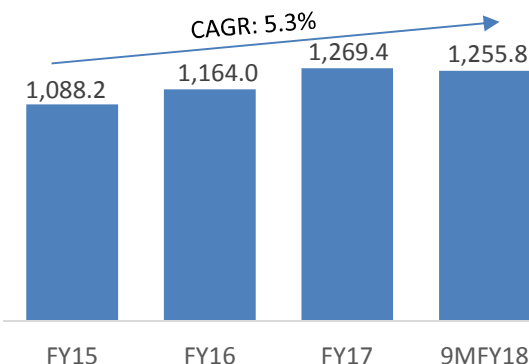
Loans and Advances (INR bn)

Loans and Advances (INR bn)



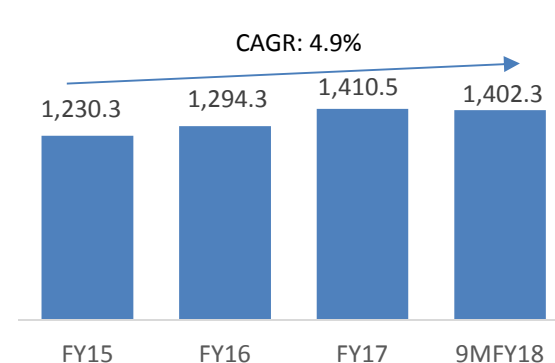
Deposits (INR bn)

Deposits (INR bn)



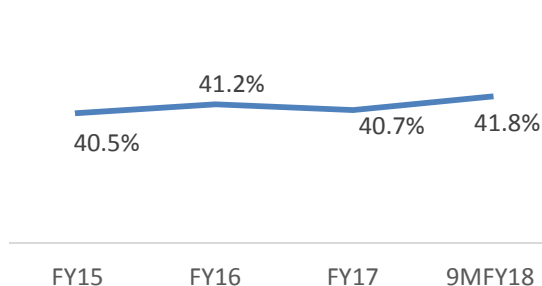
Total Assets (INR bn)

Total Assets (INR bn)



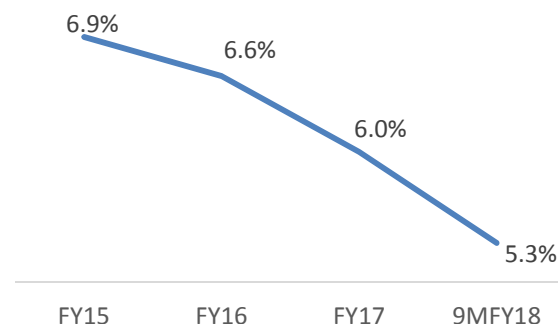
Priority Sector Advances / Total Advances (%)

Priority Sector Advances / Total Advances (%)



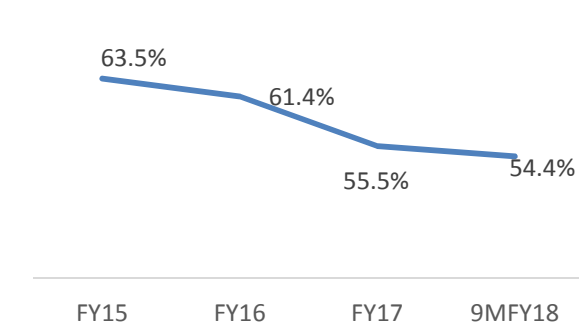
Cost Of Deposits (%)

Cost of Deposits (%)



Credit To Deposit Ratio (%)

Credit to Deposit Ratio (%)



Source : Company Information

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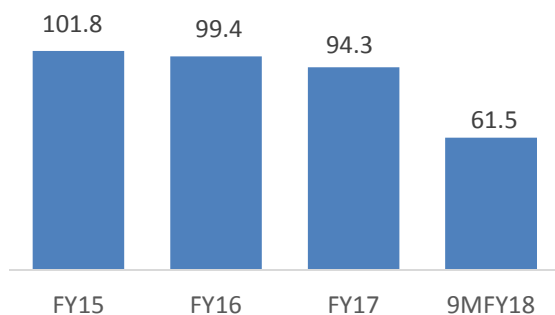
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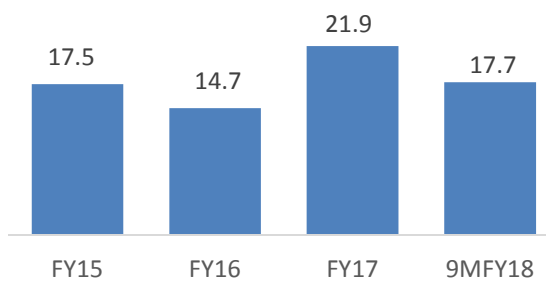
Website : www.unitedbankofindia.com

KEY PERFORMANCE METRICS... (2/2)

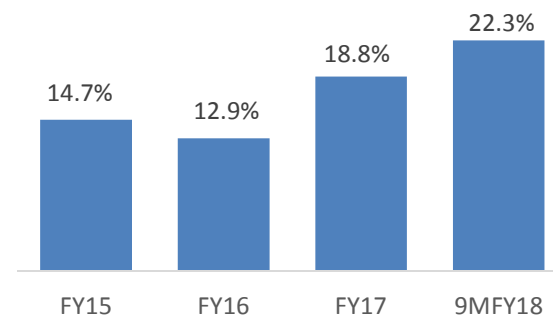
Interest Income⁽¹⁾ (INR bn)



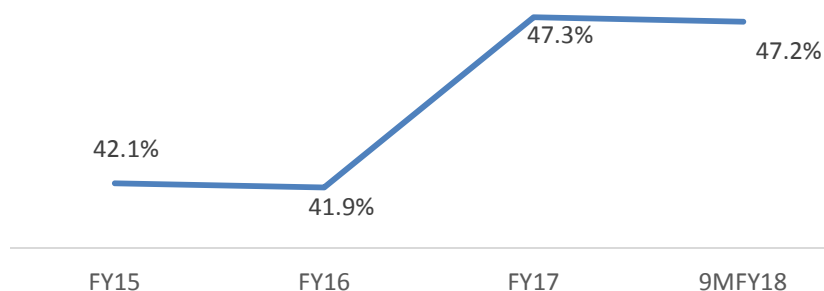
Non-Interest Income (INR bn)



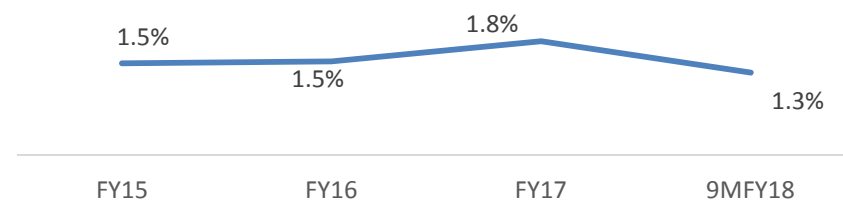
Other Income / Total Income (%)



CASA Ratio (%)



Cost / Average Assets (%)



Source : Company Information

(1) Decline in Interest Income mainly due to: rise in NPA levels and change in interest rate convention (from base rate to MCLR)

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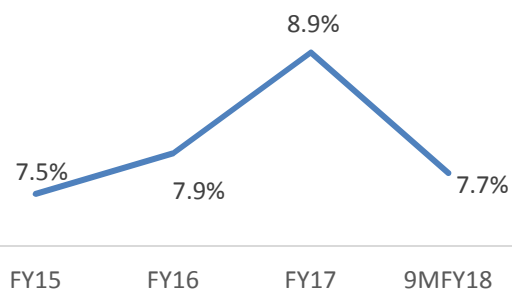
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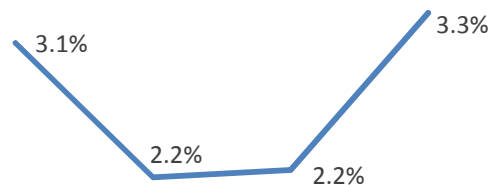
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CAPITAL ADEQUACY AND ASSET QUALITY INDICATORS

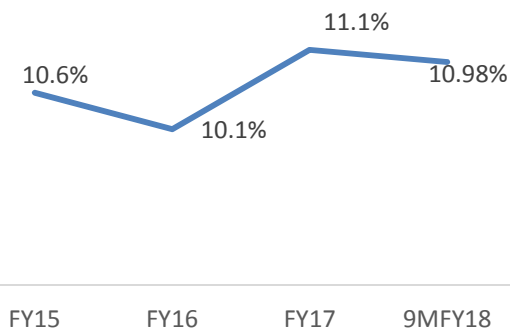
Tier-1 Capital Ratio (%)



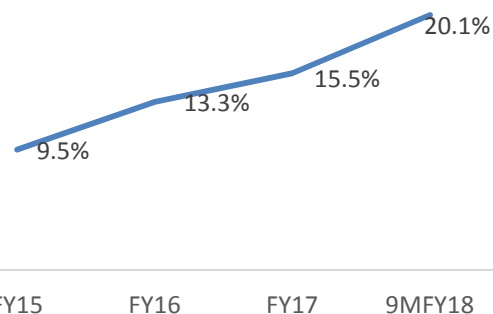
Tier-2 Capital Ratio(%)



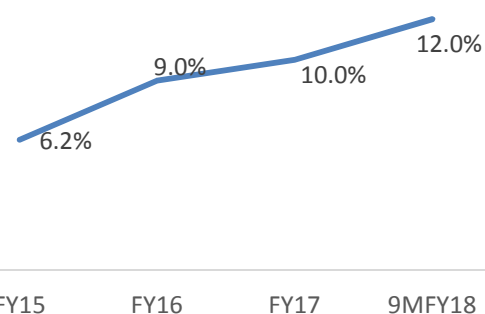
CRAR (%)



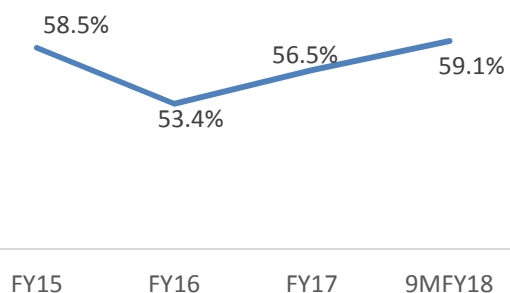
Gross NPA (%)



Net NPA (%)



Provision Coverage Ratio (%)



Source : Company Information

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BALANCE SHEET

In ₹ Crores

Balance Sheet	FY15	FY16	FY17
Cash And Balances With Reserve Bank Of India	5,816	6,070	6,634
Balances With Banks And Money At Call And Short Notice	215	2,255	6,382
Investments	43,245	44,723	53,035
Advances	66,763	68,060	66,139
Fixed Assets	877	1,211	1,182
Other Assets	6,111	7,112	7,681
Total Assets	1,23,028	1,29,432	1,41,053
Capital	840	840	1,394
Reserves And Surplus	4,989	5,000	5,931
Share Application Money	-	480	418
Deposits	1,08,818	1,16,401	1,26,939
Borrowings	4,062	2,913	2,552
Other Liabilities And Provisions	4,320	3,799	3,818
Total Liabilities	1,23,028	1,29,432	1,41,053

Source : Company Information

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PROFIT AND LOSS STATEMENT

In ₹ Crores

Profit and Loss	FY15	FY16	FY17	9MFY17	9MFY18
Interest Earned	10,180	9,937	9,428	6,933	6,154
Interest Expended	7,690	7,656	7,500	5,651	5,174
Other Income	1,747	1,468	2,187	1,865	1,767
Total Income	11,927	11,404	11,615	8,799	7,921
Operating Expenses	2,438	2,973	2,561	1,854	1,855
Net Profit after Tax	256	(282)	220	146	(1,194)

Key Ratios	FY15	FY16	FY17	9MFY17	9MFY18
Earnings Per Share	3.78	(3.36)	-		
Return on Average Assets (%)	0.21%	(0.23%)	0.16%	0.06%	(1.14%)
Capital Adequacy Ratio (%)	10.57%	10.08%	11.14%	10.84%	10.98%
Tier-1 Capital Ratio (%)	7.52%	7.93%	8.94%	8.66%	7.73%
Tier-2 Capital Ratio (%)	3.05%	2.15%	2.20%	2.18%	3.25%

Source : Company Information

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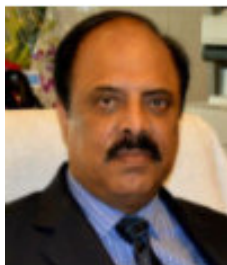
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MANAGEMENT PROFILE



Shri Pawan Kumar Bajaj, Managing Director & CEO

- Vast Experience in the field of banking sector, working in various capacities in different places in India and abroad
- Started his career with Bank of India in the year 1982
- Later joined Indian Overseas Bank as an executive director
- Also worked as the chief executive in Bank of India's Singapore Centre covering operations in Indonesia, Vietnam and Cambodia
- A Certified Associate of the Indian Institute of Bankers
- Holds a Bachelor's degree in Law and a Master's degree in Science from University of Delhi



Shri Ashok Kumar Pradhan, Executive Director

- Over 31 years of experience in credit, forex and retail banking
- Prior to joining the Bank, he has worked with the State Bank of Mysore, State Bank of Hyderabad, State Bank of Travancore and State Bank of Bikaner & Jaipur
- A Certified Associate of the Indian Institute of Bankers
- Holds a Master's degree in Commerce from Utkal University

Source : Company Information

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THANK YOU

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