

Social & Relationship Capital

Building Sustainable Relationships



» **UNSDGs:**



» **Strategy Blueprint:**



» **Business Model Components:**



» **Material Issues:**

11, 12, 15, 17, 18, 19, 22,
32, 33, 34, 36, 42, 43.

At Union Bank of India, we embrace our role as a catalyst for the growth of a digital, aspirational, and eco-conscious India. We recognize that sustainability, responsible banking, and cutting-edge digital technologies are essential for creating long-term value for our stakeholders and contributing to India's journey towards becoming a net-zero emissions country. As we embark on this path,

we prioritize meaningful engagement with our stakeholders, responding to their perspective, and aligning our strategies with their expectations. In this chapter, we present how Union Bank of India leverages its social and relationship capital to build sustainable partnerships, foster innovation, and contribute to India's progress and overall societal development.






Stakeholder Type	How we engage with them	Our strategic priorities for them	Union Bank of India's response
Employees	<ul style="list-style-type: none"> » Continual engagement across all levels » Regular communication meetings led by senior leaders » Digital platform for employees to exchange ideas 	<ul style="list-style-type: none"> » Risk and compliance culture » Growth and learning opportunities » Culture of innovation » Merit-based growth 	<ul style="list-style-type: none"> » Job rotation and expanded roles » Entrusting responsibilities to young professionals » Leadership and career mobility initiatives » Covid vaccination drive and emergency support for employees » Empathetic leave policies » Providing digital, functional, and behavioural learning opportunities
Customers	<ul style="list-style-type: none"> » Employee interactions » Structured feedback surveys » Branch-based customer meetings » Multichannel communication and grievance resolution 	<ul style="list-style-type: none"> » Digital convenience » Skilled, responsive staff » Relevant digital products and services » Rapid resolution of requests and grievances 	<ul style="list-style-type: none"> » Upholding fairness to both customers and the Bank » Promoting the right-selling of digital products » Enhancing customer service with digital efficiency and swift response » Fostering staff's digital proficiency

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Stakeholder Type	How we engage with them	Our strategic priorities for them	Union Bank of India's response
Regulators	<ul style="list-style-type: none"> » Regular meetings with regulatory bodies » Participation in policy forums » Various forms of communication » Supervisory meetings 	<ul style="list-style-type: none"> » Fair customer treatment and grievance resolution » Anti-money laundering and fraud risk » Operational risk, including IT and cybersecurity risk » Promoting a strong risk and compliance culture 	<ul style="list-style-type: none"> » A dedicated team for regulator communication » Defined processes and digital technology usage for efficient regulatory response » Continual regulatory engagement and policy input provision
Shareholders & Potential Investors	<ul style="list-style-type: none"> » Annual General Meeting » Emails and periodic meetings » Conference calls » Investor conferences » Analyst day 	<ul style="list-style-type: none"> » Shareholder value creation » Medium and long-term strategy » Governance and ethical practices » Compliance » Transparency » Disclosure of non-financial metrics pertaining to sustainability 	<ul style="list-style-type: none"> » Regular digital sessions with investors » Communicating during the quarterly results call with investors and increasing disclosures » Narrative analysis and disclosures included in the Annual Report » Environmental, Social, and Governance (ESG) initiatives and accomplishments disclosed on your Bank's website
Society	<ul style="list-style-type: none"> » Union Bank Social Foundation (UBSFT) for Inclusive Growth » Rural development initiatives » Support for government initiatives 	<ul style="list-style-type: none"> » Contribution to societal development » Financial literacy and improved financial service access 	<ul style="list-style-type: none"> » Voluntary CSR initiatives were undertaken during FY 2022-23 » Union Bank Social Foundation's (UBSFT) focus on livelihoods, health infrastructure, social and environmental projects » Partnerships between industry and academia for developing banking sector skills

Methods of Stakeholder Engagement

Stakeholders	Methods of Engagement
 Shareholders	Annual shareholder meeting, quarterly earnings calls, investor conferences and presentations, meetings with investor relations team and executive management, regulatory filings, and dedicated investor relations website.
 Customers	Focus groups, conversations through branch interactions and phone calls, satisfaction surveys, social media interactions, customer helplines and corporate website.
 Employees	Engagement survey, executive leadership communications, learning programmes, business resource groups and inclusion councils, performance and development initiatives and corporate landing page.
 Communities	Community needs survey and assessments, financial education and outreach programmes, philanthropic investments, civic memberships, volunteerism and non-profit board engagement, and corporate website.
 Regulators	Exams, continuous monitoring and other meetings with senior management, interactions through regulatory affairs and government affairs teams, and regulator-sponsored events and initiatives.

Building Sustainable Relationships with Employees

At Union Bank of India, we prioritize our employees as essential stakeholders, recognizing their valuable contributions to our success. We engage with them through various initiatives, ensuring continuous dialogue and fostering a culture of open communication and collaboration. By aligning our strategic priorities, we strive to create an environment that promotes growth, innovation, and employee well-being.

Continual engagement across all levels is a key element of our approach. We conduct regular communication meetings led by senior leaders, providing opportunities for meaningful interactions and the exchange of ideas. Through these sessions, we promote transparency, address concerns, and align our collective efforts

towards achieving our goals. To facilitate idea-sharing and collaboration, we have established a digital platform exclusively for employees. This platform serves as a hub for exchanging innovative ideas, fostering a culture of creativity, and harnessing the collective intelligence of our workforce.

We believe that an empowered and motivated workforce is fundamental to achieving sustainable growth and delivering exceptional service to our customers.

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Building Sustainable Relationships

Our strategic priorities for employees revolve around four key areas: fostering a risk and compliance culture, providing growth and learning opportunities, cultivating a culture of innovation, and enabling merit-based growth. We believe that a strong risk and compliance culture is vital for ensuring the integrity of our operations. To achieve this, we prioritize ongoing training programs and awareness sessions that instill ethical practices, regulatory compliance, and risk management principles throughout the organization.

We are committed to empowering our employees with growth and learning opportunities. Through initiatives like job rotation and expanded roles, we encourage skill diversification and offer avenues for personal and professional development. We also believe in entrusting responsibilities to young professionals, recognizing their potential, and providing them with challenging opportunities to excel.

As part of our commitment to employee development, we have established leadership and career mobility initiatives that enable individuals to progress and contribute to their fullest potential. Additionally, we place great emphasis on employee well-being and safety. During challenging times, such as the COVID-19 pandemic, we have implemented a comprehensive vaccination drive and emergency support measures to ensure the health and safety of our employees. We also provide empathetic leave policies that support work-life balance and cater to personal and family needs.

Furthermore, we recognize the importance of digital transformation in the banking sector. We offer digital, functional, and behavioural learning opportunities to equip our employees with the necessary skills for the digital age. Through these initiatives, we strive to enhance their proficiency and adaptability, positioning them for success in an evolving banking landscape.

Delivering Exceptional Customer Experience: Putting Customers First

At Union Bank of India, our customers are at the heart of everything we do. We engage with them through various channels and initiatives, striving to provide the best possible experience. By aligning our strategic priorities, we aim to enhance customer satisfaction, promote digital convenience, and ensure swift resolution of requests and grievances.

Employee interactions play a crucial role in our customer engagement strategy. Our dedicated staff members are

trained to provide personalized and attentive service, creating a welcoming environment for customers. We believe in fostering positive relationships with our customers through meaningful interactions and building trust. To gather valuable feedback, we conduct structured feedback surveys. These surveys enable us to understand our customers' needs, preferences, and areas for improvement. By actively listening to their feedback, we continuously refine our products and services to better meet their expectations.

We continuously strive to enhance customer satisfaction, embrace digital innovation, and provide responsive and efficient service that exceeds expectations.

We also organize branch-based customer meetings, where customers have the opportunity to discuss their banking requirements and seek personalized guidance. These meetings allow us to better understand their financial goals and provide tailored solutions.

Grievance Redressal Mechanism: Strengthened and Efficient

To address customer grievances effectively, Union Bank of India has strengthened its Grievance Redressal Mechanism. Clear roles and responsibilities have been defined at each level, accompanied by defined Standard Operating Practices for complaint resolution. The revised Grievance Redressal Policy ensures prompt and effective resolution of customer complaints through an escalation matrix and predefined timelines. The updated Union Care Handbook provides categorization, reasons, and remedies for complaints, along with updated contact details for resolving various issues. The bank has also uploaded grievance redressal officer details on its website for easy access. During the financial year 2022-23, a total of 2,52,954 complaints were successfully resolved. Union Bank of India remains committed to enhancing its grievance redressal mechanism for improved customer satisfaction.

2,52,954

Total number of complaints resolved during the year

In today's digital age, we recognize the importance of multichannel communication and grievance resolution. We provide various digital channels for customers to interact with us, ensuring convenience and accessibility. Swift resolution of customer requests and grievances is a top priority for us as we strive to deliver exceptional service and maintain customer satisfaction. Our strategic priorities for customers focus on digital convenience, skilled and responsive staff, relevant digital products and services, and rapid resolution of requests and grievances. We are committed to upholding fairness to both customers and the bank, ensuring transparent and ethical practices in all our interactions. Additionally, we promote the right-selling of digital products, offering customers tailored solutions that align with their financial needs and goals.

Enhancing customer service with digital efficiency and swift response is paramount to us. We continually invest in digital technologies to provide seamless and convenient banking experiences. We prioritize the development of relevant digital products and services that cater to our customers' evolving needs.

To achieve these priorities, we foster our staff's digital proficiency through training and upskilling initiatives. By equipping our employees with the necessary digital expertise, we empower them to deliver exceptional service and support our customers' digital journeys.

Ensuring Regulatory Compliance: Building Trust and Collaboration

At Union Bank of India, we recognize the importance of maintaining strong relationships with regulatory bodies. We engage with regulators through various channels and activities to ensure compliance, promote transparency, and build trust. By aligning our strategic priorities, we aim to uphold fair customer treatment, mitigate risks, and promote a strong risk and compliance culture. Regular meetings with regulatory bodies form an integral part of our engagement strategy. These meetings provide a platform for open dialogue, allowing us to address regulatory concerns, seek guidance, and share updates on our operations. We value the opportunity to collaborate with regulators to ensure our practices align with industry standards and regulatory requirements.

Active participation in policy forums enables us to contribute to the development of regulations and industry best practices. By sharing our insights and experiences, we actively participate in shaping the

regulatory landscape, fostering a collaborative approach towards compliance and risk management. To facilitate effective communication, we utilize various forms of communication channels recommended by regulatory bodies. This ensures timely dissemination of information, exchange of regulatory updates, and efficient reporting processes.

Supervisory meetings further strengthen our relationship with regulators. These meetings provide an opportunity for detailed discussions on risk management, anti-money laundering, fraud prevention, and operational risks, including IT and cybersecurity. Through these engagements, we demonstrate our commitment to implementing robust risk management practices and maintaining a secure operational environment.

We embrace regulatory engagement as an opportunity to continuously improve and strengthen our risk management practices, safeguard the interests of our customers, and contribute to the overall stability and integrity of the banking industry.

Our strategic priorities for regulatory engagement focus on fair customer treatment, mitigating risks such as anti-money laundering and fraud, operational risk management, including IT and cybersecurity, and promoting a strong risk and compliance culture. To achieve these priorities, we have established a dedicated team for regulator communication. This team ensures regular and effective communication with regulatory bodies, addressing queries, providing necessary information, and maintaining transparency.

We have defined processes and embraced digital technologies to enhance our regulatory response capabilities. By leveraging digital solutions, we streamline reporting, monitoring, and compliance processes, enabling efficient regulatory responses.

We believe in continual regulatory engagement and proactive policy input provision. By staying actively involved in regulatory discussions and seeking opportunities to provide input, we contribute to the development of regulations that foster a safe, fair, and transparent banking environment.

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Fostering Trust and Value Creation for Shareholders & Potential Investors

Union Bank of India recognizes the significance of shareholders and potential investors as crucial stakeholders. We engage with them through various channels and activities, aiming to foster trust, create value, and provide transparent and comprehensive information. By aligning our strategic priorities, we emphasize shareholder value creation, long-term strategy, governance, compliance, and sustainability.

We continuously strive to provide transparent and meaningful communication, ensure compliance with regulations, and disclose relevant information pertaining to our sustainability initiatives. By engaging in open and informative dialogue, we aim to build long-lasting relationships based on trust and mutual growth.

We hold an Annual General Meeting, providing a platform for shareholders to receive updates, voice their concerns, and engage directly with the bank's management. Additionally, we maintain regular communication through emails, periodic meetings, conference calls, investor conferences, and an analyst day, ensuring timely updates on our performance and strategic direction.

Our strategic priorities for shareholders and potential investors focus on shareholder value creation, medium and long-term strategy, governance and ethical practices, compliance, transparency, and disclosure of non-financial sustainability metrics. To fulfill these priorities, we conduct regular digital sessions with investors, facilitating direct communication and addressing queries related to our performance and future prospects. During the quarterly results calls, we enhance disclosures, providing deeper insights into our financial and operational performance. Furthermore, we include narrative analysis and disclosures in our Annual Report, ensuring a comprehensive understanding of our strategic initiatives and progress. As part of our commitment to sustainability, we disclose our environmental, social, and governance (ESG) initiatives and accomplishments on our website.

Empowering Inclusive Growth: Union Bank's Social Impact (CSR)

Union Bank of India is committed to creating a positive impact on society. Through Union Bank Social Foundation (UBSFT), we focus on inclusive growth, rural development, and supporting government initiatives. UBSFT drives projects that uplift marginalized communities and improve access to healthcare, education, and livelihood opportunities. Our rural development initiatives aim to empower rural areas and promote sustainable agriculture and skill development. We actively collaborate with the government to support social progress and economic growth. Union Bank of India remains dedicated to making a lasting social impact and fostering a more inclusive and prosperous society.

Corporate Social Responsibility (CSR) is an integral part of a company's commitment to managing the social, environmental, and economic impacts of its operations in a responsible manner, aligned with public expectations. It encompasses the company's efforts to give back to the community, participate in philanthropic causes, and provide positive social value. Today, companies increasingly recognize the importance of CSR as a means to make a difference and build a positive brand image. CSR can be categorized into different types, including environmental responsibility, ethical responsibility, philanthropic responsibility, and economic responsibility.

At Union Bank of India, we remain steadfast in our commitment to social responsibility. We are dedicated to creating a positive and sustainable impact on society through our CSR initiatives. By aligning our efforts with the needs of the community, we strive to contribute to a better and more inclusive future for all.

To facilitate and manage its CSR activities and donations, Union Bank established the Union Bank Social Foundation (UBSFT) on March 2, 2006. The primary purpose of UBSFT is to uplift underprivileged communities and significantly improve the living standards of the poor and marginalized. Your Bank allocates up to 1% of the previous year's published net profits for voluntary CSR activities, even though it is not mandatory as a public sector bank.

During FY2023, Union Bank approved donations amounting to ₹ 23.38 crores for 51 projects and programmes. Out of this amount, ₹ 38 crore were disbursed across 42 projects and programs. These initiatives span various areas of social responsibility and aim to make a meaningful impact on the communities we serve.

₹23.38 crores

Donations approved by Union Bank of India/UBSFT for projects/
programmes during FY 2022-23

51

The number of projects/programmes for which donations approved by
Union Bank of India/UBSFT during FY 2022-23

Union Bank Social Foundation Trust (UBSFT)

Union Bank of India is deeply committed to its role as a responsible corporate entity. In addition to adhering to ethical business practices, your Bank actively contributes to the economic development of communities beyond its statutory obligations. We recognize our social responsibility to enhance the quality of life for the local community and society as a whole. To fulfill this commitment, Union Bank sets aside 1% of the previous year's published profits for voluntarily undertaking CSR activities.

To uplift underprivileged communities and significantly improve the living standards of the poor and marginalized, as an extended arm for carrying out CSR activities, the Bank set up Union Bank Social Foundation Trust (UBSFT) as a Trust on March 2, 2006. UBSFT is registered under section 12AA and have obtained certificate under section 80G of the Income Tax Act, 1961.

The vision of UBSFT is to foster public-private initiatives and act as a catalyst for socioeconomic development. We aim to collaborate with other agencies to fulfill our obligations as a corporate citizen. Our focus areas include improving healthcare, providing infrastructure and tools for education, and promoting continuous and sustainable skill development. UBSFT's mission is to launch, implement, participate in, fund, or otherwise assist programs and projects that contribute to the socioeconomic development

of individuals and communities. We are dedicated to fulfilling our obligations to society.

The UBSFT Board is led by your Bank's MD & CEO, with Executive Directors serving as Vice Chairman Trustees. Other trustees include Union Bank's General Managers and one independent trustee. The UBSFT Board provides strategic direction aligned with Union Bank's CSR priorities and conducts regular reviews of activities. The Chief Executive of UBSFT oversees the execution of the Board's directives.

Union Bank has also established a Stakeholders Relationship Committee (SRC) at the apex level, comprising members of the Board of Directors, which monitor's the CSR activities of both your Bank and UBSFT on a quarterly basis. This committee, headed by the MD & CEO, includes Executive Directors and non-official Directors.

FY2023 Initiatives

Some of the key activities carried out by Union Bank through UBSFT in the field of social responsibility during FY2023 include:

- » **Education and Skill Development:** Supporting programs to enhance access to quality education, promote skill development, and empower individuals for a better future.
- » **Healthcare and Sanitation:** Partnering with organizations to provide healthcare facilities, medical camps, sanitation infrastructure, and initiatives to promote general well-being.
- » **Livelihood Enhancement:** Undertaking initiatives to promote livelihood opportunities, entrepreneurship, and economic empowerment of individuals and communities.
- » **Environmental Conservation:** Engaging in activities that contribute to environmental sustainability, such as tree plantation drives, waste management programs, and promoting renewable energy.
- » **Rural Development:** Implementing projects focused on rural infrastructure development, access to clean water, agriculture and farming techniques, and rural livelihood improvement.

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Union Bank of India's loan programmes for women stands as a beacon of our dedication to responsible banking. By offering customised loan solutions for women entrepreneurs, we're not just financing their businesses; we're investing in their dreams, their independence, and the equitable growth of our society.

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Healthcare



As part of our commitment to improving health infrastructure, Union Bank of India has donated one X-ray machine with a digital upgrade kit and one 33-seater camp van to Tirumalai Medical Mission Hospital in Ranipet, Tamil Nadu. These contributions aim to enhance medical diagnostic capabilities and provide better transportation facilities for patients in the region.



Your Bank has proudly donated an ambulance to SDMH hospital, one of the prestigious hospitals in Jaipur. This contribution reflects our dedication to supporting the hospital in its mission to provide quality healthcare services to patients in need.



As part of our commitment to improving healthcare services, Union Bank of India has made a significant donation by providing an ICU ambulance to Jayadev Memorial Rashthrothana Hospital, one of the prestigious hospitals in Bengaluru. This donation aims to cater to the critical needs of patients by offering advanced medical transportation equipped with intensive care capabilities.

Community Development



Your Bank has donated towards the renovation of Rajkiya Vriddhashram in Varanasi. This contribution aims to improve the facilities and living conditions for the residents of the Vriddhashram, particularly the elderly.



Your Bank has provided two food delivery vehicles to the Akshaya Patra Foundation in Bengaluru. These vehicles will support their mid-day meal scheme in Mangalagiri, Andhra Pradesh. By donating these vehicles, we aim to contribute to the Foundation's efforts in providing nutritious meals to children and promoting education through their impactful initiatives.



Your Bank has made a thoughtful donation by providing school bags and diapers to the inmates of Swami Vivekanand Seva Pratisthan in Belagavi. By providing school bags, we hope to enable the children to carry their educational essentials with pride and ease. Additionally, the donation of diapers will contribute to the comfort and hygiene of those in need.



The Bank has donated by providing bunk beds, mattresses, and a projector to the Association for the Blind in Belagavi, Karnataka. This contribution aims to enhance the living conditions and educational opportunities for visually impaired individuals supported by the association. Additionally, the projector will facilitate visual learning and interactive sessions, empowering the visually impaired with educational resources and a more immersive learning experience.

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Community Development



Your Bank has provided school bags and sewing machines to school children and women Self-Help Groups (SHGs) in Bhopal. Additionally, the donation of sewing machines empowers women's SHGs, providing them with opportunities for skill development and economic independence. We are committed to supporting education and fostering entrepreneurship, contributing to the growth and empowerment of individuals and communities in Bhopal

Education Development



Union Bank of India has contributed to the Government First Grade College in Hebri, Karnataka, by providing modern infrastructure in their conference hall. By enhancing the conference hall with modern infrastructure, we seek to provide students with a conducive learning environment that fosters knowledge exchange, collaboration, and holistic development.



During the year, your Bank undertook the construction of 250 toilets in government schools located in rural areas across the country. By constructing these toilets, we contribute to creating a more conducive and healthy learning environment for students, addressing a crucial need in rural education infrastructure. Our commitment to supporting education and the well-being of students is reflected in our efforts to provide essential facilities that empower young minds and enhance their educational journey.



Skill Development-Rural Self-Employment Training Institutes (RSETIs)



At Union RSETI Anandasram in Kasargod, Adv. C.H. Kunhambu, MLA of Kerala State, took part in a certificate distribution ceremony to honour successfully trained candidates. The distribution of certificates recognizes their dedication and commitment to skill development and empowers them with valuable credentials for future opportunities. Union Bank of India is proud to collaborate with esteemed individuals like Adv. C.H. Kunhambu and remains dedicated to promoting skill development and empowering individuals for a better and prosperous future.



At RSETI Rajahmundry, the Bank conducted a Women's Tailoring Training Program. Through this program, the Bank actively promotes women's empowerment and economic independence. .



At RSETI Eluru, your Bank organized a certificate distribution ceremony where successfully trained Scheduled Tribe (ST) candidates were recognized for their achievements. Along with the certificates, sewing machines were also distributed to these individuals. By supporting initiatives like this, we strive to enhance the livelihood prospects and overall well-being of individuals belonging to the ST category.

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Skill Development-Rural Self-Employment Training Institutes (RSETIs)



As part of the poultry farming training programme at RSETI Gajapati, Union Bank of India organized an exposure visit to broiler and layer units. By exposing participants to real-life poultry farming settings, they gained valuable knowledge and understanding of the industry. Union Bank of India remains committed to providing comprehensive training opportunities and practical exposure to empower individuals and foster their growth in the agricultural sector.



Organized an exposure visit to mushroom cultivation units as part of the training programme at RSETI Gajapati. Participants gained practical insights and first-hand experience in mushroom cultivation techniques. The visit focused on different mushroom varieties and optimal growing conditions. This exposure aimed to enhance their skills and prepare them for careers in mushroom cultivation.



At RSETI Atkur, we conducted a certificate distribution ceremony to honor the successfully trained candidates. Along with the certificates, sewing machines were also distributed to these individuals. Union Bank of India is dedicated to promoting skill development and empowering individuals for a brighter future.

Skill Development-Rural Self-Employment Training Institutes (RSETIs)



Union RSETIs celebrated International Environment Day, acknowledging the importance of environmental conservation. This special occasion was observed to raise awareness and promote sustainable practices among trainees and staff.



Your Bank conducted a Narishakti credit camp for trained women entrepreneurs at RSETI Chikmagalur. This camp provided a platform for women entrepreneurs to showcase their business ideas and seek financial support. During the event, credit sanction letters were issued to eligible participants, enabling them to access the necessary funds to start or expand their businesses.



The Bank organized a Financial Literacy Camp at RSETI Varanasi. Through interactive sessions and educational workshops, attendees learned about various aspects of personal finance, including budgeting, savings, investments, and banking services.