



Customer Centricity with Innovative Technology



At Union Bank of India, our commitment to innovation through technology aligns seamlessly with our customer-centric ethos, crafting a future where banking is efficient and profoundly attuned to our customers' needs. Digital transformation at Union Bank of India transcends mere strategy; it forms the bedrock of our corporate responsibility and sustainable growth.

Harnessing Technological Prowess

We have carefully built a digital banking ecosystem that revolutionises transaction experiences. We have significantly reduced paper usage and branch visits by encouraging the transition to mobile and internet banking, reinforcing our sustainability goals. Our integration of blockchain technology enhances transaction security and transparency, crucially mitigating fraud and bolstering trust. Artificial intelligence (AI) and machine learning (ML) are also becoming pivotal in our operations, driving personalised customer service and operational efficiency. These technologies reduce the necessity for physical interactions, streamlining processes and optimising resources. We gain profound insights into customer preferences through advanced data analytics, enabling us to tailor eco-friendly products such as green loans for energy-efficient projects.

Impact of Sustainable Innovation

Our digital initiatives reflect a robust commitment to environmental sustainability. The widespread adoption of digital statements and online transaction capabilities is meaningfully reducing our carbon footprint. Our investments in renewable energy projects and support for eco-friendly industries underscore our role in fostering a greener future. As on 31st March, 2024, Bank has sanctioned ₹ 23,059 crore to renewable energy lending, exemplifying our dedication to environmental stewardship. At the same time, community engagement forms a cornerstone of our sustainability strategy. We actively involve our customers and employees through initiatives such as tree planting, plastic reduction campaigns, and promoting renewable energy, fostering a collective drive towards a sustainable lifestyle.



Vision for the Future

Looking forward, Union Bank of India envisions a future where green banking is not an exception but a standard. We are committed to continuously exploring and integrating innovative, eco-friendly technologies into our operations. Our ultimate goal is not only to delight our customers but also to enrich the planet, making strides towards a more sustainable and prosperous future for all stakeholders. By blending cutting-edge technology with a customer-first approach, Union Bank of India is taking banking, proving that financial services can be innovative, customer-centric and environmentally conscious.