## 12 years of trust and excellence

eing pioneers in the field of incorporating businesses, Aurion has successfully set up more than 4,500 companies in the UAE for global investors from 80 countries. Aurion is robustly founded on the core values of honesty and transparency. Going by our motto of trust, excellence and delivery (TED), we have relentlessly served global investors for 12 years.

Aurion is the award-winning consultant and registered agent of almost all the major free zones in the UAE, with our expert consultants closely working with all the free zone authorities to proactively execute our clients' business services. Apart from free zones, we offer business set-up services in the Mainland as well as Offshore Jurisdiction of the UAE



Syam Panayickal Prabhu, Managing Director and Senior Consultant, Aurion Rusiness Consultants

Our business set-up services include company incorporation, residence visa processing, bank account opening assistance.

accounting support, VAT assistance, Chamber of Commerce registration, tax residence certificate, trademarking and document attestation assistance.

Aurion is also a renowned name in ISO certification consulting for various ISO standards throughout the UAE. We aim to raise the organisation's quality and management standards by providing expert consulting and certification assistance.

We are also one of the first consultants in the UAE to provide Knowledge Management Services (KM services) by partnering with the world's best knowledge management experts. Our knowledge management Services are tailor-made to meet your organisational requirements and create an environment of knowledge sharing and collaboration.

Our mobile app helps clients

receive instant notifications on their assignment status. The app also enables our clients to track and monitor their assignments anytime and from anywhere.

Fast document processing, prompt delivery and expert consulting are our core strengths and that is what differentiates us from the rest.

During our 12th year of operations in the field of company incorporation, we are offering an exclusive cost-effective company formation package for you to set up vour dream company in the UAE in the most comfortable

For any queries on compaincorporation, knowledge management or ISO consulting, schedule a free consultation with our experts right away!

For more information email contact@aurionuae.com

## UNION BANK OF INDIA

## A leader in digital banking

nion Bank of India is the fifth-largest nationalised bank by assets with a pan-India presence. Established in the vear 1919, and having its first head office inaugurated by the Father of the Nation, Mahatma Gandhi, Union Bank offers products and services for retail, agriculture, MSME, large corporate and NRI customers through 4,288 branches, which include three overseas branches, and 6,561 ATMs, 5,586 Micro ATMs, dedicated call centre operating 24x7 in nine languages and digital channels like internet banking, mobile banking and social media, viz. Facebook, Twitter, LinkedIn, Instagram and Youtube. The Bank has a business mix of Rs7,51,487 crore, with deposits of Rs4,30,014 crore and advances of Rs3,21,473 crore as of June 30, 2019.

A leader in digital banking, with 77.54% of transactions happening through alternate channels, the bank offers a host of digital banking services to customers. The bank offers debit card control, M Passbook, on app based passbook; Union Selfie, app based account opening and Ucontrol, app based credit card control, Combo Card, NCMC (National Common Mobility Card), NETC Tags (National Electronic Toll Collection), UPI, U -Mobile, Point of Sale Devices, Electronic Based Payment acceptance solutions for Merchants (Aadhaar Pay). The bank has taken many initiatives for transformation of credit underwriting to bring consistency and quality in credit appraisal, and to reduce delivery time for customers, by creating specialised skill sets for quick delivery. The initiatives include SARAL and SARAL Lite for processing of MSME Loans, Mid Corporate Branch and Industrial Finance Branches for end-toend servicing of Mid Corporate Accounts and Large Corporate Accounts respectively. Under the retail segment it includes Union Loan Point for sourcing and un-



Shri Rajkiran Raj G, Managing Director and CEO, Union Bank of India

derwriting of mortgage based loans, while the Union Samriddhi Kendra for underwriting of rural credit has also been established. The bank has taken several other digital initiatives like IMPS through branches, missed call facility for mobile banking and account balance; SMS-based value-added services, Business Debit Card, Usecure Credit Card and Signature Credit Card, etc. Union Bank was the first among large public sector banks to implement a 100 per cent core banking solu-

Union Bank is actively raising

its international profile through overseas branches and representative offices. Union Bank has three foreign branches in Hong Kong, at the Dubai International Financial Centre, and in Sydney, as well as a wholly owned subsidiary in London. Union Bank also has representative offices in Shanghai, Beijing and Abu Dhabi. The bank has positioned itself as a prime remittance service provider for expatriates.

Union Bank also has a joint venture in life insurance with Bank of India and Dai-ichi Life Insurance Co of Japan as Star Union Dai-ichi Life Insurance Company. The bank has a subsidiary for asset management business, called the Union Asset Management Company.

The Bank's efforts have been acknowledged through ous awards by well established names across all the major segments including digital, HR & training, corporate governance, vigilance, financial inclusion and information and technology.