

**यूनियन बैंक**  **Union Bank**  
of India  
Statement of Assets and Liabilities

CAPITAL AND LIABILITIES	(₹ in lacs)		
	As at 30.09.2016 (Reviewed)	As at 30.09.2015 (Reviewed)	As at 31.03.2016 (Audited)
Capital	68,744	68,744	68,744
Reserves and surplus	22,75,476	21,31,599	22,20,377
Deposits	3,61,45,394	3,30,66,509	3,42,72,001
Borrowings	37,54,133	32,49,300	30,95,735
Other Liabilities and Provisions	9,54,847	8,48,020	8,12,733
<b>Total</b>	<b>4,31,98,594</b>	<b>3,93,64,172</b>	<b>4,04,69,590</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	15,46,579	14,48,944	15,60,472
Balances with Banks and Money at Call and Short Notice	12,85,475	10,34,344	13,67,150
Investments	1,19,03,122	1,04,51,740	89,20,835
Advances	2,65,20,505	2,46,21,695	2,67,35,400
Fixed Assets	3,83,911	2,68,850	3,93,987
Other Assets	15,59,002	15,38,599	14,91,746
<b>Total</b>	<b>4,31,98,594</b>	<b>3,93,64,172</b>	<b>4,04,69,590</b>

**NOTES :-**

- The above financial results for the quarter/half year ended 30.09.2016 arrived at by applying the same accounting policies as those followed in the preceding financial year ended 31.03.2016, have been reviewed by Audit Committee of the Board and taken on record by the Board of Directors in their meeting held on 04.11.2016. The same has been subjected to limited review by the Statutory Central Auditors of the Bank in line with the guidelines issued by the Reserve Bank of India and as per the SEBI (Listing Obligations & Disclosure Requirements) Regulation, 2015.
- The financial results of the Bank for the quarter/ half year ended 30<sup>th</sup> September, 2016 have been arrived at after considering the provisions on non-performing assets, standard assets, restructured assets, standard derivative exposures, non performing investments and investment depreciation and provision for exposure to entities with un-hedged foreign currency exposure on the basis of extant guidelines issued by the Reserve Bank of India.
- Gratuity, pension, leave encashment, income tax, deferred tax and other usual necessary provisions have been made on an estimated basis.



4. Based on available data, financial statements and the declaration from the borrowers wherever received, the Bank has estimated the liability of ₹22.04 crore as on 30.09.2016 towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI DBOD Circulars dated 15.01.2014 and 03.06.2014. The amount is fully provided.
5. In terms of RBI circular DBOD No.BP.BC. 1/21.6.201/2015-16 dated 01.07.2015, banks are required to make Pillar 3 disclosures under Basel III capital regulations. These details are being made available on Bank's website with link: [http://www.unionbankofindia.co.in/Basel\\_Disclosures\\_III.aspx](http://www.unionbankofindia.co.in/Basel_Disclosures_III.aspx). These disclosures have not been subjected to limited review by the Statutory Auditors.
6. During the quarter, the Bank has raised additional Tier I capital of Rs 1000 crore by way of issuance of Non convertible, unsecured, Subordinated Basel III compliant Perpetual Debt Instruments. Further, the bank has also raised Tier II capital of Rs 1000 crore by way of issuance of Basel III compliant Bonds
7. Provision coverage ratio of the Bank as at 30.09.2016 is 50.45%.
8. Position of investor complaints for the quarter ended 30.09.2016:

Sr No		No. of complaints
i	Pending as on 01.07.2016	3
ii	Received during the quarter	104
iii	Resolved during the quarter	103
iv	Pending as on 30.09.2016	4

9. Figures of previous period have been rearranged/reclassified/regrouped wherever necessary.

  
(ATUL KUMAR GOEL)  
EXECUTIVE DIRECTOR

  
(RAJ KAMAL VERMA)  
EXECUTIVE DIRECTOR

  
(VINOD KATHURIA)  
EXECUTIVE DIRECTOR

  
(ARUN TIWARI)  
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai.  
Date: 04.11.2016

