

CAPITAL AND LIABILITIES	(₹ in lacs)		
	As at 31.12.2014 (Reviewed)	As at 31.12.2013 (Reviewed)	As at 31.03.2014 (Audited)
Capital	63,578	74,130	74,130
Reserves and surplus	19,15,609	17,42,390	17,73,405
Deposits	3,12,91,213	2,85,12,514	2,97,67,564
Borrowings	30,65,743	31,72,976	29,31,662
Other Liabilities and Provisions	8,41,824	9,06,891	8,31,329
<b>Total</b>	<b>3,71,77,967</b>	<b>3,44,08,901</b>	<b>3,53,78,090</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	12,61,290	11,76,486	18,41,968
Balances with Banks and Money at Call and Short Notice	8,95,008	6,48,710	4,65,319
Investments	1,01,15,867	93,77,803	93,72,318
Advances	2,41,51,196	2,23,02,379	2,29,10,443
Fixed Assets	2,66,557	2,56,681	2,60,847
Other Assets	4,88,049	6,46,842	5,27,195
<b>Total</b>	<b>3,71,77,967</b>	<b>3,44,08,901</b>	<b>3,53,78,090</b>

**NOTES :-**

1. The above financial results for the quarter and nine months ended 31.12.2014 arrived at on the same accounting policies as those followed in the preceding financial year ended 31.03.2014, have been reviewed by Audit Committee and taken on record by the Board of Directors of the Bank in the meeting held on 27.01.2015. These financial results have also been subjected to limited review by the Statutory Central Auditors of the Bank.
2. The provision for non-performing assets, standard assets, standard derivative exposures and investment depreciation has been made on the basis of extant guidelines issued by the Reserve Bank of India.
3. Gratuity, pension, leave encashment, income tax and other usual and necessary provisions have been made on an estimated basis.
4. In accordance with RBI circular DBOD No.BP.BC.80/21.04.18/2010-11 dated 09.02.2011, out of ₹403.05 crore to be amortised towards pension and gratuity liability for the year ending 31.03.2015, a proportionate amount of ₹100.76 crore has been provided for the quarter ended 31.12.2014.
5. Towards the proposed wage revision effective from 01.11.2012 pending settlement, an adhoc provision of ₹416 crore is held as on 31.12.2014, which includes ₹71 crore provided during the quarter ended 31.12.2014.

6. In accordance with RBI circular DBOD No.BP.BC. 6/21.06.201/2014-15 dated 01.07.2014, banks are required to make half yearly Pillar 3 disclosures under Basel III capital requirements with effect from 30.09.2013. The disclosures as of 31.12.2014 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 review by the Statutory Auditors of the Bank.
7. Provision coverage ratio of the Bank as at 31.12.2014 is at 57.25%.
8. Based on available data, financial statements and the declaration from the borrowers wherever received, the Bank has estimated the liability of ₹19.99 crore as on 31.12.2014 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.
9. Position of investor complaints for the quarter ended 31.12.2014:

	No. of complaints
Pending as on 30.09.2014	Nil
Received during the quarter	169
Resolved during the quarter	169
Pending as on 31.12.2014	Nil

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

(RAKESH SETHI)  
EXECUTIVE DIRECTOR

(K. SUBRAHMANYAM)  
EXECUTIVE DIRECTOR

(ARUN TIWARI)  
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai.  
Date: 27.01.2015