

संदर्भ Ref.: नि.से.वि.ISD/368/2022-23

दिनांक Date : January 21, 2023

BSE Ltd. Corporate Relationships Dept. Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai-400 001. BSE Listing Centre Scrip Code 532 477	National Stock Exchange of India Ltd. Listing Department Exchange Plaza, Plot No.C/1, G Block Bandra-Kurla Complex, Bandra (E), Mumbai-400 051. NEAPS Scrip Symbol-UNIONBANK-EQ Security - UBI-AT/BB
---	---

महोदया Madam / महोदय Sir,

Subject: Submission of Newspaper Advertisement- Reviewed Financial Results (Standalone and Consolidated) of the Bank for the Quarter/Nine months ended on December 31, 2022.

We hereby submit copies of the newspaper advertisement of Reviewed Financial Results (Standalone and Consolidated) of the Bank for the Quarter ended on December 31, 2022 in following newspapers on January 21, 2023:

Particulars	Newspaper	Language	Editions
Financial Results (Standalone and Consolidated) of the Bank for the Quarter ended on December 31, 2022	Business Standard	English	All
	The Economic Times	English	All
	Financial Express	English	Mumbai
	Business Line	English	Chennai
	The Free Press Journal	English	All
	Business Standard	Hindi	All
	Navshakti	Marathi	Mumbai

The same is also made available on the website of the Bank www.unionbankofindia.co.in.

This is in compliance with Regulation 47(1)(d) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

Thanking you.

भवदीय Yours faithfully,

(सीएस एस. के. दाश CS S. K. Dash)
 कंपनी सचिव Company Secretary
 एफसीएस FCS - 4085

Encl: As above



यूनियन बैंक ऑफ इंडिया, निवेशक सेवार्ये प्रभाग, यूनियन बैंक भवन, 239, विधान भवन मार्ग, नरीमन पॉइंट, मुंबई- 400021.
 Union Bank of India, Investor Services Division, Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400021.
 ☎: + 91 22 2289 6636/2289 6643, ✉ investorservices@unionbankofindia.bank, website: www.unionbankofindia.co.in

THE MARKETS ON FRIDAY chg#

Sensex	60,621.8	▼	236.7
Nifty	18,027.7	▼	80.2
Nifty Futures*	18,055.8	▲	28.1
Dollar	₹81.1		₹81.4**
Euro	₹87.9		₹88.1**
Brent crude (\$/bbl)	85.8##		85.8**
Gold (10 gm)***	₹56,822.0	▲	₹379.0

* (January) Premium on Nifty Spot; ** Previous close; # Over previous close; ## At 9 pm IST; ### Market rate exclusive of VAT; Source: IBA

SATURDAY, 21 JANUARY 2023 • MUMBAI ₹12.00
VOLUME NUMBER 25 • 20 pages in 1 section



WORLD P8 NETFLIX CO-FOUNDER HASTINGS STEPS DOWN AS CEO

ECONOMY & PUBLIC AFFAIRS P7 US-CHINA DECOUPLING TO BENEFIT INDIA: ADANI



PUBLISHED SIMULTANEOUSLY FROM AHMEDABAD, BENGALURU, BHUBANESWAR, CHANDIGARH, CHENNAI, HYDERABAD, KOCHI, KOLKATA, LUCKNOW, MUMBAI (ALSO PRINTED IN BHOPAL), NEW DELHI AND PUNE

BOMBAY HC SETS ASIDE YES' ₹8,000-CR AT1 BOND WRITE-OFF

The Bombay High Court on Friday set aside YES Bank's erstwhile administrator's decision to write off additional tier 1 (AT1) bonds worth over ₹8,000 crore held by bondholders and retail investors. The court, however, stayed the order for six weeks, which the bank will likely use to approach the Supreme Court on this issue.

COMPANIES P3 Centre issues norms to rein in social media influencers

The Centre on Friday issued guidelines for social-media influencers, including celebrities and virtual avatars, for disclosing the promotional content of the products or services they endorse and their material connections with those. This is in accordance with the Consumer Protection Act, 2019, which provides the framework for protecting consumers against unfair trade practices and misleading advertisements.

BS ON SATURDAY SPECIALS

WEEKEND RUMINATIONS Chexit, in parts

Asia's three most industrialised countries are offering incentives to move their companies out of China. A European survey found 23 per cent of firms were considering moving away from China. But for most global firms, India is not the default alternative to China. **T N NINAN** writes

NATIONAL INTEREST Leave Pak to Pak

Pakistan desperately needs breathing space and financial generosity, but India should not indulge it. **SHEKHAR GUPTA** writes

IOA forms panel to probe wrestlers' allegations

The Indian Olympic Association (IOA) on Friday formed a seven-member committee, including MC Mary Kom and Yogeshwar Dutt, to probe the allegations of sexual harassment against Wrestling Federation of India president Brij Bhushan Sharan Singh by top grapplers.

COMPANIES P2 Videocon's Dhoot gets bail, HC says arrest was 'casual'

Videocon Group founder Venugopal Dhoot walked out of Mumbai's Arthur Road Jail on Friday evening, hours after he was granted interim bail by the Bombay High Court in a loan fraud case. Dhoot was arrested on December 26 last year.

COMPANIES P2 Bajaj's e-Chetak to roll out in Europe by early '24

Iconic scooter brand Chetak, which has been resurrected by Bajaj Auto in its electric avatar, will be sold in Europe by early 2024 by Pierer Mobility (the parent company of KTM). "It's a great product," Stefan Pierer, chief executive officer, Pierer Mobility said.

Reliance Q3 profit slips 15% but tops estimate

Crude price volatility weighs on PAT; board clears raising ₹20K cr via NCDs

VIVEAT SUSAN PINTO
Mumbai, 20 January

Mukesh Ambani-led Reliance Industries (RIL) on Friday reported a consolidated net profit of ₹15,792 crore for the quarter ended December 31, 2022 (Q3FY23). This was down nearly 15 per cent year-on-year (YoY) from ₹18,549 crore, but a tad ahead of expectations.

A poll of brokerages by Bloomberg had pegged net profit at ₹15,611 crore for Q3, implying that analysts factored in a drop in the bottom-line. This was due to volatility in global crude prices during the October-December period, said sector experts.

Moreover, interest and depreciation expenses jumped as RIL undertook expansion in its retail and telecom businesses. Additionally, other income fell by 22.2 per cent to ₹3,147 crore in Q3FY23, from ₹4,047 crore a year ago, and income tax for the quarter increased by 12.3 per cent YoY to ₹5,266 crore, from ₹4,688 crore. It is noteworthy that RIL reported an exceptional income of ₹2,836 crore in the year-ago quarter.



	Consolidated (in ₹ cr)				Change %	
	Q3FY22	Q2FY23	Q3FY23	QoQ	YoY	
Revenue	185,027	230,055	217,164	-5.6	17.4	
Other income	4,047	3,514	3,147	-10.4	-22.2	
EBITDA	33,886	34,663	38,460	11.0	13.5	
PBT	22,391	20,379	23,072	13.2	3.0	
Net profit	18,549	13,656	15,792	15.6	-14.9	

	Standalone (in ₹ cr)				Change %	
	Q3FY22	Q2FY23	Q3FY23	QoQ	YoY	
Revenue	111,152	137,550	125,987	-8.4	13.3	
Other income	3,443	3,335	2,579	-22.7	-25.1	
EBITDA	17,338	15,322	17,613	15.0	1.6	
PBT	12,440	9,792	11,732	19.8	-5.7	
Net profit	10,167	6,915	8,373	21.1	-17.6	

Source: Company
Compiled by BS Research Bureau

INSIDE P2

- RELIANCE RETAIL PROFIT RISES 6.2% YOY TO ₹2,400 CR
- REVENUE RISE PUSHES JIO'S PROFIT TO 28%
- MUKESH AMBANI RANKS 2ND ON BRAND GUARDIANSHIP INDEX 2023

DGCA ACTS ON URINATION FIASCO Air India fined ₹30 lakh; pilot grounded for 3 mths

ANEESH PHADNIS & DEEPAK PATEL
Mumbai/New Delhi, 20 January

The Directorate General of Civil Aviation (DGCA) has fined Air India ₹30 lakh for violating rules while handling an unruly incident on its New York-Delhi flight on November 26, when ex-Wells Fargo vice-president Shankar Mishra allegedly urinated on a female co-passenger.

A DGCA official told *Business Standard* that it is "one of the highest fines" ever imposed on an airline for violating rules.

In a statement, the regulator on Friday said it has also suspended the pilot-in-command of the flight (AI-102) for three months, and imposed a fine of ₹3 lakh on the airline's director of in-flight services for their failure to discharge duties.

No action has been taken against the cabin crew as there was no error on their part, it has been learnt. Turn to Page 6



WHY ₹30 LAKH FINE?

- The Aircraft Rules, 1937, give the DGCA powers to impose fines and penalties for violations. These range from ₹10,000-₹1 crore. Regarding the urination incident, a ₹30-lakh fine was imposed; it is the maximum penalty that can be imposed on airlines for violations of the DGCA's civil aviation requirements
- In 2022, the aviation regulator levied financial penalties in 39 cases, amounting to ₹1.9 crore on various airlines, non-scheduled operators, and flying training schools
- Some of these cases were: IndiGo wrongfully offloading a differently abled person; Air India not paying compensation to passengers against denial of boarding; SpiceJet using a simulator with an unserviceable warning system for pilots; Vistara's non-compliance with route dispersal guidelines

'Thank you for working so hard': Google cuts 12K jobs

MARK BERGEN, JULIA LOVE & DAVEY ALBA
20 January

Google parent Alphabet Inc. said it will cut about 12,000 jobs, more than 6 per cent of its global workforce, becoming the latest tech giant to retrench after years of abundant growth and hiring.

The cuts will affect jobs globally and across the entire company, Chief Executive Officer Sundar Pichai told employees in an email on Friday, writing that he takes "full responsibility for the decisions that led us here."

Shares of Alphabet gained 4.3 per cent in New York on Friday morning.

With the layoffs, Google joins a host of other tech giants that have drastically scaled back operations amid a faltering global economy and soaring inflation.

BLOOMBERG Turn to Page 6

GOOGLE PLAY STORE POLICIES: CCI FILES CAVEAT BEFORE SC P3

THESE ARE IMPORTANT MOMENTS TO SHARPEN OUR FOCUS, REENGINEER OUR COST BASE, AND DIRECT OUR TALENT AND CAPITAL TO OUR HIGHEST PRIORITIES

Sundar Pichai
CEO, Alphabet & Google

NO NEW YEAR JOY
Layoffs by major US firms in Jan so far

Amazon	Jan 5	18,000	Goldman Sachs	Jan 11	3,200
Alphabet	Jan 20	12,000	Wayfair	Jan 20	1,750
	Jan 11	200	Coinbase	Jan 10	950
Microsoft	Jan 18	10,000			
Salesforce	Jan 4	8,000			

Source: Companies; media reports

Swiggy lays off 380, CEO dubs over-hiring a 'poor judgement'

ARYAMAN GUPTA
New Delhi, 20 January

Swiggy has laid off 380 employees from its workforce of 6,000, citing challenging macroeconomic conditions and a slowdown in growth of its food delivery business.

"This has been an extremely difficult decision taken after exploring all options, and I'm extremely sorry to all of you for having to go through with this," Sriharsha Majety, Swiggy's CEO, wrote in an email to employees.

Turn to Page 6

WIPRO FIRES 452 FRESHERS
Wipro has terminated 452 freshers on the grounds of performance. "We had to let go of 452 freshers after they performed poorly in assessments repeatedly, even after training," a spokesperson said. The firm said evaluation includes assessments to align employees with the business objectives of the organisation and requirements of clients.

SHIVANI SHINDE

Over 70% of PMS plans, investment vehicle for the wealthy, lagged in '22

SACHIN P MAMPATTA
Mumbai, 20 January

Seven of 10 schemes, or 154 of the 212 schemes, underperformed the market among a segment of investment vehicles aimed at the wealthy.

Only 27.4 per cent of portfolio management service (PMS) providers delivered higher returns than their respective benchmarks, shows an analysis by *Business Standard* of data from tracker PMS Bazaar. PMS investments have a minimum ticket size of ₹50 lakh, and the industry manages over ₹2.4 trillion worth of equity assets, besides an additional ₹21 trillion in debt.

The data looked at 212 schemes across market segments for which information was available for the past year.

Only around 20 per cent of mid-cap-focused PMS schemes beat benchmark returns. The figure was 23.4 per cent for multi-cap funds, and 24 per cent for large-cap schemes. The small-cap segment was the only one where the majority of schemes outperformed the



RETURNS MISS THE MARK IN MULTIPLE SEGMENTS

Share of PMS schemes that outperformed benchmark (%)

- Mid-cap (25 schemes) 20.0
- Multi-cap (145 schemes) 23.4
- Large-cap (25 schemes) 24.0
- Small-cap (17 schemes) 76.5

Note: Based on 212 schemes, for which data was available for the past year. Figures in brackets indicate total schemes in sample for a given market segment. Source: PMS Bazaar, *Business Standard* calculations

benchmark. A total of 76.5 per cent of schemes in the small-cap segment delivered better returns than the benchmark index.

Large asset managers are struggling to generate alpha, and many may have failed in 2022 because of sectoral bets that didn't go as planned, according to Daniel GM, founder-director at industry-tracker PMS Bazaar.

Turn to Page 6

Head Office: 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021.

Global Business	Gross Advances	RAM Advances	Gross NPA
16.31% (YoY)	20.09% (YoY)	17.76% (YoY)	369 bps (YoY)

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/NINE MONTHS ENDED 31st DECEMBER, 2022 ₹ in lakh

PARTICULARS	STANDALONE			CONSOLIDATED						
	Quarter ended		Year ended	Quarter ended		Year ended				
	31.12.2022 (Unaudited)	31.12.2021 (Unaudited)	31.03.2022 (Audited)	31.12.2022 (Unaudited)	31.12.2021 (Unaudited)	31.03.2022 (Audited)				
Total Income from Operations	24,15,368	19,45,374	68,10,272	60,05,133	80,46,877	24,63,544	20,23,319	69,31,502	62,40,022	81,75,407
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	3,58,324	2,54,861	8,24,994	6,67,739	8,57,941	3,57,639	2,52,563	8,23,419	6,56,119	8,56,634
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	3,58,324	2,54,861	8,24,994	6,67,739	8,57,941	3,57,639	2,52,563	8,23,419	6,56,119	8,56,634
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,24,480	1,08,540	5,65,096	3,79,250	5,23,210	2,26,366	1,07,740	5,69,989	3,70,823	5,26,532
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Paid Up Equity Share Capital	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475
Reserves (excluding Revaluation Reserve) as shown in Audited Balance Sheet of the previous year				58,98,432						59,16,530
Net Worth	61,22,818	52,74,713	61,22,818	52,74,713	51,76,495	61,35,437	52,82,044	61,35,437	52,82,044	51,91,829
Securities Premium	18,34,118	18,34,118	18,34,118	18,34,118	18,34,118	18,42,281	18,39,269	18,42,281	18,39,269	18,39,269
Debiture Redemption Reserve	-	-	-	-	-	-	-	-	-	-
Paid up Debt Capital/ Outstanding Debt	19,63,800	18,75,500	19,63,800	18,75,500	18,75,500	19,63,800	18,75,500	19,63,800	18,75,500	18,75,500
Debt Equity Ratio	0.94	1.02	0.94	1.02	0.99	0.95	1.03	0.95	1.03	0.99
Earnings Per Share										
Basic	*3.28	*1.59	*8.27	*5.62	7.73	*3.31	*1.55	*8.34	*5.49	7.77
Diluted	*3.28	*1.59	*8.27	*5.62	7.73	*3.31	*1.55	*8.34	*5.49	7.77

* Not Annualised

NOTES: a) The above is an extract of the detailed format of Quarterly/Nine months ended Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Nine months Financial Results are available on the websites of the Stock Exchange(s) (www.nseindia.com) and www.bseindia.com) and on the Bank's website. (www.unionbankofindia.co.in). b) For the other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on www.nseindia.com and www.bseindia.com.

For and on behalf of Board of Directors

Place : Mumbai	-Sd- Ramasubramanian S. Executive Director	-Sd- Nidhu Saxena Executive Director	-Sd- Rajneesh Karnatak Executive Director	-Sd- Nitesh Ranjan Executive Director	-Sd- A. Manimekhalai Managing Director & CEO
Date : 20.01.2023					

Do not share your Internet Banking details, such as, user ID / password or your credit / debit card number / CVV / OTP with anyone - either over phone or through email

Helpline Nos.: 1800 208 2244 / 1800 425 1515 / 1800 425 3555 | www.unionbankofindia.co.in

@UnionBankofIndia @UnionBankTweets UnionBankInsta UnionBankofIndiaUtube @unionbankofindia

बिज़नेस स्टैंडर्ड



एक नज़र

एयर इंडिया पर लगा 30 लाख रुपये का जुर्माना

नागरिक उड्डयन महानिदेशालय (डीजीसीए) ने 26 नवंबर को एयर इंडिया की न्यूयॉर्क-दिल्ली उड़ान में वेल्स फार्गो के पूर्व उपाध्यक्ष शंकर मिश्रा द्वारा एक महिला सह-यात्री पर पेशाब किए जाने की घटना को सही तरीके से न संभालने और नियमों का उल्लंघन करने के लिए विमानन कंपनी पर 30 लाख रुपये का जुर्माना लगाया है। डीजीसीए ने 5 जनवरी को विमानन कंपनी के इन-फ्लाइट सेवाओं के निदेशक, जवाबदेह प्रबंधक, पायलट और उड़ान के केबिन कर्मी सदस्यों को कारण बताओ नोटिस जारी किए जाने के बाद शुक्रवार को यह कार्रवाई की। **पृष्ठ 10**

सोशल मीडिया इन्फ्लुएंसरों पर सख्ती

उपभोक्ता मामलों के विभाग ने सोशल मीडिया प्लेटफॉर्मों पर मशहूर हस्तियों, इन्फ्लुएंसर एवं ऑनलाइन मीडिया इन्फ्लुएंसर के संबंध में नए दिशानिर्देश जारी किए हैं। सोशल मीडिया इन्फ्लुएंसरों के लिए उत्पादों और सेवाओं का प्रचार करते समय अपने 'भौतिक जुड़ाव' और हितों का खुलासा करना अनिवार्य कर दिया गया है। उल्लंघन की स्थिति में उपभोक्ता संरक्षण अधिनियम 2019 के तहत जुर्माना लगाया जाएगा। **पृष्ठ 10**

आज का सवाल

सोशल मीडिया इन्फ्लुएंसरों पर सख्ती से लगेगी भ्रामक विज्ञापनों पर अंकुश
www.bshindi.com पर राय भेजें।
आप अपना जवाब एसएमएस भी कर सकते हैं।
यदि आपका जवाब हा है तो Y और यदि न है तो N लिखकर 57007 पर भेजें।
पिछले सवाल का नतीजा
क्या एचयूएल का प्रदर्शन ग्रामीण बाजार में मांग बढ़ने का संकेत है?
हां 74% नहीं 26%

देवाशिष पांडा ►► पृष्ठ 4
बीमा क्षेत्र को 50 हजार करोड़ रु. अतिरिक्त पूंजी की दरकार

गौतम अदाणी ►► पृष्ठ 2
अमेरिका-चीन के बीच दूरी भारत के लिए अवसर

रिलायंस का मुनाफा घटा

अक्टूबर-दिसंबर तिमाही में शुद्ध मुनाफा उम्मीद से कम रहा मगर आय बढ़ी

बीएस संवाददाता और एजेंसियां मुंबई, 20 जनवरी
देश में निजी क्षेत्र की प्रमुख कंपनी रिलायंस इंडस्ट्रीज (आरआईएल) का शुद्ध मुनाफा चालू वित्त वर्ष की तीसरी तिमाही (अक्टूबर-दिसंबर) में पिछले साल की समान तिमाही की तुलना में 13.3 फीसदी घटकर 17,806 करोड़ रुपये रहा। इससे पिछले वित्त वर्ष में कंपनी को 20,539 करोड़ रुपये का मुनाफा हुआ था। हालांकि चालू वित्त वर्ष की दूसरी तिमाही के मुकाबले तीसरी तिमाही में आरआईएल का मुनाफा 14.78 फीसदी बढ़कर 15,512 करोड़ रुपये रहा।
कंपनी ने बताया कि वित्त वर्ष 2023 की अक्टूबर-दिसंबर तिमाही में रिलायंस की परिचालन आय 15.32 फीसदी बढ़कर 2,20,592 करोड़ रुपये रही, जो पिछले वित्त वर्ष की समान तिमाही में 1,91,271 करोड़ रुपये रही। मगर जुलाई-सितंबर तिमाही की तुलना में पिछली तिमाही में कंपनी की आय 5.26 फीसदी घट गई।
रिलायंस इंडस्ट्रीज के चेयरमैन और प्रबंध निदेशक मुकेश अंबानी ने कहा, 'चुनौतीपूर्ण माहौल में

रिलायंस का शुद्ध मुनाफा 28.6 फीसदी बढ़कर 4,881 करोड़ रुपये रहा

तीसरी तिमाही में शुद्ध मुनाफा 13.3 फीसदी घटकर 17,806 करोड़ रुपये रहा

इस दौरान आरआईएल की आय 15.32 फीसदी बढ़कर 2,20,592 करोड़ रुपये रही

हमारी टीम ने सभी कारोबार में बेहतरीन प्रदर्शन किया, जिससे कंपनी के नतीजे मजबूत रहे।
उन्होंने कहा कि अच्छी मांग, आपूर्ति में कमी और यूरोप में प्राकृतिक गैस की कीमतों में तेजी से अॉयल टू केमिकल (ओ2सी) कारोबार की तस्वीर और संभावना मजबूत बनी हुई है। मगर ज्यादा आपूर्ति और कमजोर मांग की वजह से रसायन उत्पादों का मार्जिन

अक्टूबर-दिसंबर तिमाही में जियो की आय 20.9 फीसदी बढ़कर 24,892 करोड़ रुपये रही, जो पिछले वित्त वर्ष की समान तिमाही में 19,347 करोड़ रुपये थी।
वित्त वर्ष 2023 की तीसरी तिमाही में जियो ने 5जी सेवाएं शुरू की थीं। कंपनी की यह सेवा अब देश के 134 शहरों में उपलब्ध है।
आरआईएल समूह के खुदरा कारोबार रिलायंस रिटेल का शुद्ध मुनाफा चालू वित्त वर्ष की तीसरी तिमाही में 6.24 फीसदी बढ़कर 2,400 करोड़ रुपये रहा। पिछले वित्त वर्ष की समान तिमाही में रिलायंस रिटेल ने 2,259 करोड़ रुपये का मुनाफा कमाया था।
समीक्षाधीन तिमाही में कंपनी की आय 18.64 फीसदी बढ़कर 60,096 करोड़ रुपये रही।
कंपनी ने कहा कि इस दौरान डिजिटल कॉमर्स और न्यू कॉमर्स कारोबार पिछले साल की तीसरी तिमाही के मुकाबले 38 फीसदी बढ़ा है और रिलायंस रिटेल की कुल आय में इसकी हिस्सेदारी 18 फीसदी हो गई है। अंबानी ने कहा, 'रिटेल कारोबार में इस तिमाही में भी अच्छी वृद्धि देखी गई। हम बेहतरीन उत्पादों की आपूर्ति करने और मुनाफा बढ़ाने पर ध्यान दे रहे हैं।'

गूगल भी बाहर करेगी 12,000 कर्मचारी

एजेंसियां न्यूयॉर्क, 20 जनवरी
आर्थिक चुनौतियां देखकर दुनिया भर की तकनीकी कंपनियां बड़े पैमाने पर कर्मचारियों की छंटनी कर रही हैं और अब प्रौद्योगिकी दिग्गज गूगल का नाम भी इन कंपनियों में जुड़ गया है। गूगल की मूल कंपनी अल्फाबेट इंक करीब 12,000 कर्मचारियों को नौकरी से निकालने जा रही है। यह संख्या उसके कुल कर्मचारियों की करीब 6 फीसदी है। अल्फाबेट के मुख्य कार्याधिकारी सुंदर पिचाई ने अपने कर्मचारियों को भेजे ईमेल कहा है, 'मैं एक कठिन फैसले की खबर आपके साथ साझा कर रहा हूँ। हमने अपने कार्यबल में से करीब 12,000 कर्मचारियों की छंटनी करने का फैसला किया है।' छंटनी से पहले गूगल ने अपने कामकाज का गहराई से मूल्यांकन किया था, जिसके बाद यह निर्णय लिया गया।
पिचाई ने कहा कि अल्फाबेट के परिचालन से जुड़े लगभग सभी कारोबारों और क्षेत्रों पर इस छंटनी का असर पड़ेगा। पिचाई ने कहा, 'पिछले दो साल में तगड़ी वृद्धि के बीच कंपनी ने बड़े पैमाने पर भर्तियों की थीं मगर उस समय के आर्थिक हालात आज से अलग थे।'
(शेष पृष्ठ 2 पर)



छंटनी की तैयारी
गूगल की मूल कंपनी अल्फाबेट ने दुनिया भर में कर्मचारियों की छंटनी का फैसला किया
इससे पहले माइक्रोसॉफ्ट, एमेज़ॉन और मेटा ने भी की है छंटनी की घोषणा

स्विगी 380 कर्मचारी निकालेगी

ऑनलाइन ऑर्डर पर खाने-पीने का सामान पहुंचाने वाली कंपनी स्विगी ने भी चुनौती भरे आर्थिक हालात का हवाला देते हुए 380 कर्मचारियों की छंटनी का ऐलान किया है। कंपनी में करीब 6,000 कर्मचारी हैं। स्विगी के मुख्य कार्याधिकारी श्रीहर्ष मजेटी ने शुक्रवार को कहा, 'यह जरूरत से ज्यादा लोगों को भर्ती करने के गलत फैसले का नतीजा है।' उन्होंने आंतरिक मेल भेजकर प्रभावित कर्मचारियों से माफ़ी मांगी और कहा कि सभी विकल्पों पर विचार करने के बाद यह बहुत मुश्किल फैसला किया गया है। **पृष्ठ 2**

SHAKTI SOLAR PUMPS. INNOVATION THAT BENEFITS ALL

FINANCIAL HIGHLIGHTS Q3 VS Q2 FY 23

45% Total Revenue ₹ 315.10Cr v/s ₹ 217.05Cr
73% EBITDA ₹ 22.76Cr v/s ₹ 13.16Cr
492% PAT ₹ 11.25Cr v/s ₹ 1.90Cr
492% EPS ₹ 6.12 v/s ₹ 1.03

STATEMENT OF UN-AUDITED CONSOLIDATED AND STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTH ENDED ON 31ST DECEMBER 2022

S. No	Particulars	Consolidated						Standalone					
		Quarter Ended on			Nine Months ended on			Quarter Ended on			Nine Months ended on		
		December 31, 2022	September 30, 2022	December 31, 2021	September 30, 2021	December 31, 2021	March 31, 2022	December 31, 2022	September 30, 2022	December 31, 2021	September 30, 2021	December 31, 2021	March 31, 2022
1	Total Income from operation (Net)	31,509.56	21,704.55	27,087.20	78,769.58	79,819.91	1,18,467.65	30,244.87	21,044.23	26,048.11	75,076.68	76,894.48	1,13,469.09
2	Net Profit/(loss) for the period before tax and exceptional items	1,483.71	271.22	2,022.56	2,929.13	5,372.20	8,234.20	1,436.41	68.90	2,015.35	2,502.76	4,568.52	6,867.12
3	Net Profit/(loss) for the period before tax after exceptional items	1,483.71	271.22	2,022.56	2,929.13	5,372.20	8,234.20	1,436.41	68.90	2,015.35	2,502.76	4,568.52	6,867.12
4	Net Profit/(loss) for the period after tax	1,124.68	190.02	1,478.61	2,188.37	4,285.36	6,481.60	1,141.30	55.49	1,504.59	1,942.05	3,847.66	5,559.40
5	Total Comprehensive Income for the period	1,325.22	279.88	1,611.52	2,597.38	4,468.04	6,659.83	1,139.63	53.41	1,500.85	1,936.19	3,834.94	5,531.18
6	Equity share capital (Face Value: Rs.10/- per share)	1,838.02	1,838.02	1,838.02	1,838.02	1,838.02	1,838.02	1,838.02	1,838.02	1,838.02	1,838.02	1,838.02	1,838.02
7	Earnings per equity share (EPS) of Rs.10/- each for continued and discontinued operations												
	(1) Basic	6.12	1.03	8.04	11.91	23.32	35.26	6.21	0.30	8.19	10.57	20.93	30.25
	(2) Diluted	6.12	1.03	8.04	11.91	23.32	35.26	6.21	0.30	8.19	10.57	20.93	30.25

* The Company operates its business through operating segments, representing our business on the basis of geographies which are India & Overseas.
* The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on January 20, 2023
* Figures for the corresponding previous periods have been regrouped/rearranged, wherever necessary.

For Shakti Pumps (India) Limited
Sd/-
Dinesh Patidar
Managing Director
(DIN 00549552)

Place: Pithampur
Date: 20th January, 2023

देश का सोलर पम्प, शक्ति पम्पस्
SHAKTI PUMPS (INDIA) LIMITED
CIN: L29120MP1995PLC009327, Regd. Office & Works: Plot No. 401, 402, 413, Industrial Area, Sector - 3, Pithampur - 454774, Dist.- Dhar (M.P.) - INDIA. Fax: +91-7292-410645
E-mail: info@shaktipumps.com, cs@shaktipumpsindia.com Web: www.shaktipumps.com, Toll Free No. India: 1800 103 5555, Other Countries: +91-7292 410500

यूनियन बैंक ऑफ इंडिया Union Bank of India
भारत सरकार का उपक्रम

प्रधान कार्यालय : 239, विधान भवन मार्ग, नरीमन पॉइंट, मुंबई - 400 021.

वैश्विक कारोबार 16.31% (वर्ष-दर-वर्ष) | **सकल अग्रिम** 20.09% (वर्ष-दर-वर्ष) | **रैम अग्रिम** 17.76% (वर्ष-दर-वर्ष) | **सकल एनपीए** 369 बीपीएस (वर्ष-दर-वर्ष)

31 दिसम्बर, 2022 को समाप्त तिमाही/नौमाही के लिए अलेखापरीक्षित वित्तीय परिणाम ₹ लाख में

विवरण	एकल				समेकित					
	समाप्त तिमाही	समाप्त नौमाही	समाप्त वर्ष	समाप्त तिमाही	समाप्त नौमाही	समाप्त वर्ष				
परिचालनों से कुल आय	24,15,368	19,45,374	68,10,272	60,05,133	80,46,877	24,63,544	20,23,319	69,31,502	62,40,022	81,75,407
अवधि के लिए निवल लाभ/ (हानि) (कर, असामान्य तथा/ या असाधारण मदों से पूर्व)	3,58,324	2,54,861	8,24,994	6,67,739	8,57,941	3,57,639	2,52,563	8,23,419	6,56,119	8,56,634
अवधि के लिए कर पूर्व निवल लाभ/ (हानि) (असामान्य तथा/ या असाधारण मदों के बाद)	3,58,324	2,54,861	8,24,994	6,67,739	8,57,941	3,57,639	2,52,563	8,23,419	6,56,119	8,56,634
अवधि के लिए कर पश्चात निवल लाभ/ (हानि) (असामान्य तथा/ या असाधारण मदों के बाद)	2,24,480	1,08,540	5,65,096	3,79,250	5,23,210	2,26,366	1,07,740	5,69,989	3,70,823	5,26,532
अवधि के लिए कुल व्यापक आय (अवधि के लिए लाभ/ (हानि) (कर पश्चात) तथा अन्य व्यापक आय (कर पश्चात) के साथ)	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
प्रदत्त इकित्ती शेयर पूंजी	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475
पिछले वर्ष के लेखापरीक्षित तुलन पत्र में दर्शायी गयी आरक्षित निधियां (प्रमुख रूप से आरक्षित निधि को छोड़कर)				58,98,432						59,16,530
निवल मालियत	61,22,818	52,74,713	61,22,818	52,74,713	51,76,495	61,35,437	52,82,044	61,35,437	52,82,044	51,91,828
प्रतिभूति प्रीमियम	18,34,118	18,34,118	18,34,118	18,34,118	18,34,118	18,42,281	18,39,269	18,42,281	18,39,269	18,39,269
डिबेंचर रिडेम्पशन रिजर्व	-	-	-	-	-	-	-	-	-	-
प्रदत्त ऋण पूंजी/बकाया ऋण	19,63,800	18,75,500	19,63,800	18,75,500	18,75,500	19,63,800	18,75,500	19,63,800	18,75,500	18,75,500
ऋण इकित्ती अनुपात	0.94	1.02	0.94	1.02	0.99	0.95	1.03	0.95	1.03	0.99
अर्जन प्रति शेयर										
मूल	*3.28	*1.59	*8.27	*5.62	7.73	*3.31	*1.55	*8.34	*5.49	7.77
डायल्यूटेड	*3.28	*1.59	*8.27	*5.62	7.73	*3.31	*1.55	*8.34	*5.49	7.77

* वार्षिकीकृत नहीं

नोट : क) उपर्युक्त विवरण सेबी (सूचीबद्धता दायित्व एवं प्रकटीकरण अपेक्षाएं) विनियमन 2015 के अंतर्गत विनियमन 33 एवं 52 में दर्ज किए गए तिमाही / नौमाही वित्तीय परिणामों के विस्तृत प्रारूप का सारांश है। तिमाही / नौमाही वित्तीय परिणामों का संपूर्ण प्रारूप स्टॉक एक्सचेंजों (जो) की वेबसाइट्स (www.nseindia.com एवं www.bseindia.com) तथा बैंक की वेबसाइट (www.unionbankofindia.co.in) पर उपलब्ध है। **ख)** सेबी (सूचीबद्धता दायित्व एवं प्रकटीकरण अपेक्षाएं) विनियमन 2015 के विनियमन 52(4) के उप-खंड (ए), (डी) एवं (ई) में संवर्धित मदों के लिए स्टॉक एक्सचेंजों (एनएसई एवं बीएसई) को आवश्यक प्रकटीकरण किया गया है एवं इसे www.nseindia.com एवं www.bseindia.com पर देखा जा सकता है।

निदेशक मण्डल के लिए एवं उनकी ओर से

स्थान : मुंबई
दिनांक : 20.01.2023

हस्ता. रामसुब्रमणियन एस. कार्यपालक निदेशक
हस्ता. निधु सक्सेना कार्यपालक निदेशक
हस्ता. रजनीश कर्नाटक कार्यपालक निदेशक
हस्ता. नितेश रंजन कार्यपालक निदेशक
हस्ता. ए. मणिमखलै प्रबंध निदेशक एवं सीईओ

फोन या ई-मेल के माध्यम से अपने इंटरनेट बैंकिंग के व्योरे, जैसे यूजर आईडी / पासवर्ड या अपने क्रेडिट / डेबिट कार्ड के नंबर / सीवीवी / ओटीपी किसी को न बताएं

हेल्पलाइन नं.: 1800 208 2244 / 1800 425 1515 / 1800 425 3555 | www.unionbankofindia.co.in
@unionbankofindia @UnionBankTweets UnionBankInsta YouTube UnionBankofIndiaUtube @unionbankofindia

DOUBLING PENETRATION IN 5 YRS
Insurance sector needs ₹50,000 cr capital per year, says Irdai's Panda



NO FULL-TIME CEO FOR NLMC
Land monetisation stuck, to gather pace only after 2024 polls



'RIGHT TIME FOR SUCCESSION'
Netflix's Reed Hastings gives up CEO title; Peters named co-chief



MUMBAI, SATURDAY, JANUARY 21, 2023 FOLLOW US ON TWITTER & FACEBOOK. APP AVAILABLE ON APP STORE & PLAYSTORE WWW.FINANCIALEXPRESS.COM

FINANCIAL EXPRESS

VOL. NO. LXIII NO. 18, 16 PAGES, ₹10.00 PUBLISHED FROM: AHMEDABAD, BENGALURU, CHANDIGARH, CHENNAI, HYDERABAD, KOCHI, KOLKATA, LUCKNOW, MUMBAI, NEW DELHI, PUNE

SENSEX: 60621.77 ▼ 236.66 NIFTY: 18027.65 ▼ 80.20 NIKKEI 225: 26553.53 ▲ 148.30 HANG SENG: 22044.65 ▲ 393.67 ₹/\$: 81.13 ▲ 0.24 ₹/€: 87.87 ▼ 0.21 BRENT: \$86.67 ▲ \$0.52 GOLD: ₹56770 ▲ ₹346

IN THE NEWS
DGCA fines Air India ₹30 lakh, suspends pilot's licence

THE DGCA ON Friday slapped a fine of ₹30 lakh on Air India for failing to follow procedure regarding the unruly passenger on its New York-Delhi flight. It also suspended the licence of the pilot-in-command for three months, reports **fe Bureau**. ■ PAGE 4

HC quashes Yes Bank AT1 bonds write-off

THE BOMBAY HIGH Court on Friday set aside the Yes Bank administrator's order to write down AT-1 bonds worth over ₹8,400 crore, thus bringing relief to investors, including 63 moons, reports **Siddhant Mishra**. ■ PAGE 7

UAE explores non-oil trade in rupees

INDIA AND UAE are discussing ways to boost non-oil trade in rupees. "We are still in early-stage discussions with India on this dirham-rupee trade," Thani Al-Zeyoudi, the UAE's minister of state for foreign trade, said in Davos, reports **Bloomberg**. ■ PAGE 3

EXPLAINER
Antitrust heat on Google rises ■ PAGE 5

EARNINGS MISS ESTIMATES

RIL profit dips 15% in Q3

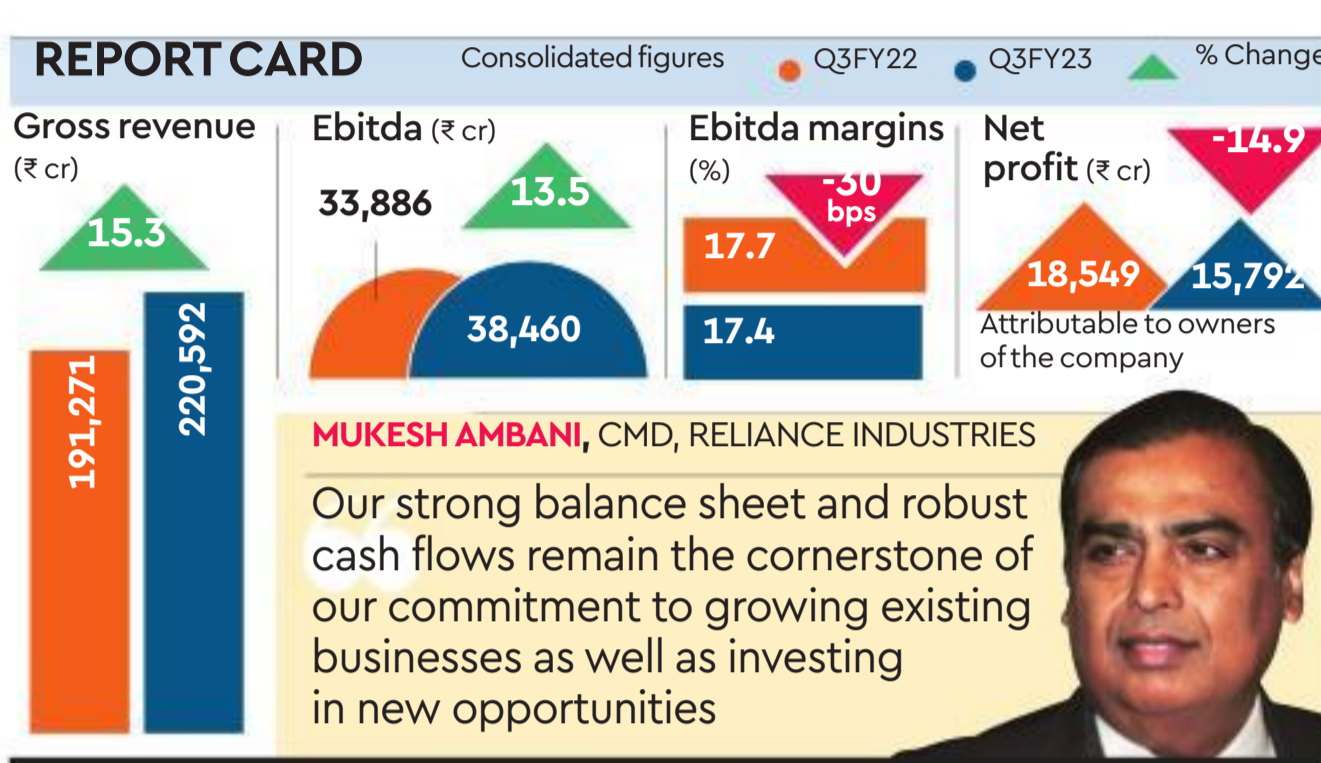
Board approves raising ₹20,000 cr via NCDs

SHUBHRA TANDON
 New Delhi, January 20

RELIANCE INDUSTRIES (RIL) ON Friday reported a 15% year-on-year decline in net profit to ₹15,792 crore during the October-December quarter, constrained primarily by higher finance cost, depreciation and special additional excise duty (SAED). Profit was below the Bloomberg consensus estimate of ₹16,037.40 crore.

Depreciation increased 32.6% y-o-y to ₹10,187 crore due to an expanded asset base across all businesses and higher network utilisation in the digital services business. Finance cost increased 36.4% y-o-y to ₹5,201 crore due to an increase in interest rates and loan balances. Proactive resource management helped contain the impact of sharp hike in rates by RBI, the company said.

The board also approved raising ₹20,000 crore through non-convertible debentures. Revenues from operations increased 15.3% y-o-y to ₹2.20 trillion, supported by continuing growth momentum in consumer businesses, largely in line with Bloomberg estimates of ₹2.29 trillion. The digital services segment achieved 20.4% y-o-y growth, while the retail segment grew 17.2% y-o-y. Higher realisation in the oil-to-chemical (O2C) business, with an increase in energy prices along



MUKESH AMBANI, CMD, RELIANCE INDUSTRIES

Our strong balance sheet and robust cash flows remain the cornerstone of our commitment to growing existing businesses as well as investing in new opportunities

with nearly 2x growth in the oil and gas business, also contributed to growth in revenue. "Our strong balance sheet and robust cash flows remains the cornerstone of our commitment to growing existing businesses as well as investing in new opportunities," Mukesh Ambani, chairman and managing director, Reliance Industries, said. The conglomerate's Ebitda surged 13.5% y-o-y to ₹38,460 crore, supported by strong growth in the subscriber base and 17.5% increase in Arpu (average revenue per user) in digital services, growth across consumption baskets, new stores and rising contribution from digital channels in retail segment.

Continued on Page 2

PMS schemes' returns trail Nifty's in CY22

ASHLEY COUTINHO
 Mumbai, January 20

THE MAJORITY OF portfolio management services (PMS) schemes underperformed the Nifty50 in CY 2022 amid sustained market volatility. As many as 56%, or 168, of the 300 PMS schemes were not able to beat the returns generated by the benchmark in CY22. The 300 schemes collectively delivered average returns of -0.2% — far lower than the 4.3% delivered by the benchmark Nifty50, Nifty Midcap 100 (3.5%) and Nifty 500 (3%). Thirty two schemes delivered double-digit returns during the year.

This means that a typical investor with four-six schemes in his portfolio would have not been able to beat Nifty returns in the last three years.

Among individual categories, large-cap PMS schemes (average returns of 1.3%), multi-cap schemes (-1.5%), and mid-cap schemes (-3.4%) underperformed their respective categories. Small-cap PMS schemes (6.5%) outperformed the benchmark Nifty Smallcap 100 (-13.8%).

Most PMS schemes tend to adopt concentrated portfolios, which can work both ways. If few of the calls go wrong, it can hit overall performance," said Dhaval Kapadia, Director - portfolio specialist, Morningstar Investment Advisers India.

Molecule Venture's small-cap Growth strategy was the top performer with returns of 35.2%, followed by Counter Cyclical Investments' small-cap strategy Diversified Long Term Value (29.3%) and ICICI Prudential's Value Strategy (24.5%). Marcellus' mid-cap strategy Rising Giants (-2.25%) was the worst performer in CY22. The AMC's Kings of Capital (-4.4%), Consistent Compounds

WORST PERFORMERS

AMC	Strategy	1-year Returns (%)	3-year Returns (%)
Centrum	Deep value	15.9	24.4
Basant Maheshwari	Equity fund	17.7	6.7
Alder Capital	B2C growth	17.9	4.6
Sageone	Core portfolio	18.7	21.2
Motilal Oswal	IOP V2	20.5	13.8
Motilal Oswal	IOP	20.7	6.3
Lake Water	India growth	20.9	11.3
Motilal Oswal	Focused midcap	21.4	21.4
NJ Asset Management	Bluechip	21.7	17.6
Marcellus	Rising giants	22.5	22.5

Source: PMS Bazaar

(-8.8%) and Little Champs (-10.5%) were other schemes that fared abysmally.

"The world over, as the market matures, the alpha over the indices starts dropping even in actively managed funds. If the returns are dropping and the costs remain the same, with an expense ratio of nearly 2%, outperformance will come off significantly," said Sameer Kamdar, founder & CEO, Smart Money.

Continued on Page 2

RESULTS CORNER
JSW Steel net falls 89.5%, lags estimates ■ PAGE 5

Bandhan Bank Q3 net profit down 66% ■ PAGE 15

HDFC Life reports 15% rise in profit ■ PAGE 15

INSIDE
Reliance Retail posts 6.2% rise in profit at ₹2,400 cr ■ PAGE 4

Google joins tech layoff wave, to cut 12,000 jobs

JEFFREY DASTIN
 January 20

GOOGLE'S PARENT ALPHABET is eliminating about 12,000 jobs, or 6% of its workforce, globally, it said on Friday, as Silicon Valley reels from recent layoffs and faces a troubled outlook.

Alphabet, whose shares rose 3% in pre-market trading, is making the cuts just as the US company confronts a threat to its long-held perch atop the tech sector.

For years, Alphabet has attracted top talent to build Google, YouTube and other products that reach billions of users, but it is now locked in competition with Microsoft in a burgeoning area known as generative artificial intelligence.

The cuts at Alphabet come days after Microsoft said it would fire 10,000 workers. Alphabet CEO Sundar Pichai told staff in a memo that the firm had reviewed its products, people and priorities, leading to job cuts across geographies and tech. It had rapidly expanded for better times but now faced "a different economic reality."

"The fact that these changes will impact the lives of Googlers weighs heavily on me, and I take full responsibility for the deci-

SUNDAR PICHAJ, CEO, ALPHABET

Over the past two years we've seen periods of dramatic growth... we hired for a different economic reality than the one we face today

INSIDE
Swiggy sacks 380 staffers ■ PAGE 4

sions that led us here," said Pichai. The layoffs are global and impact US staff immediately.

Continued on Page 2

Adani moots freight overhaul in Himachal

FE BUREAU
 New Delhi, January 20

AFTER ACQUIRING ACC and Ambuja Cement, the Adani group has proposed a major overhaul in the transportation and freight rate for the carriage of goods in Himachal Pradesh, which it believes is inefficient, leading to "far-reaching consequences for all stakeholders".

In a letter to the HP state government, Adani Cement has suggested that operational decisions regarding transportation should be decided by the companies as is the practice in other states.

"Deployment, route, etc, to be decided by companies based on market principles... capacity and type of trucks to be decided by companies as per their transportation needs and swapping of bags between Ambuja /ACC units and other group companies to be permitted," the letter said.

The company has pointed out that the freight rate in the state is "controlled by the unions" who have "artificially kept it at very a high level". The population of trucks in the state is three times the demand.

Continued on Page 2

FACE FINES OF UP TO ₹50 LAKH, SUSPENSION

Consumer safeguard: Influencers must disclose paid promotions

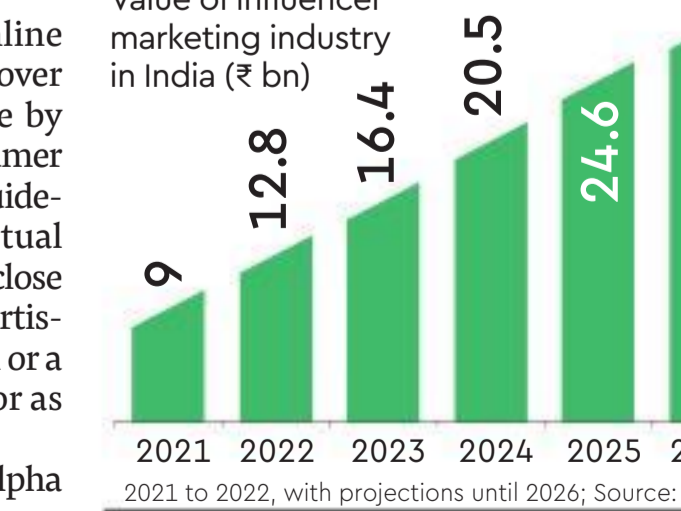
GEETIKA SRIVASTAVA
 New Delhi, January 20

THE ₹1,275-CRORE MARKET for online endorsements, growing at a CAGR of over 15% and tipped to hit ₹2,457 crore by 2025, is in for an upheaval after the consumer affairs ministry on Friday announced guidelines requiring social media and virtual influencers, including celebrities, to disclose paid promotions. Any misleading advertising will attract a fine of up to ₹50 lakh or a suspension from online platforms for as long as two years.

Rohit Agarwal, founder & director, Alpha Zegus, a marketing agency that handles over 70 influencers, said that at present, most influencer ads come across as personal recommendations without any indication of monetary advantage to the influencer behind it. "This becomes unfair to the audience," Agarwal said.

Industry experts believe the number of brand-influencer deals is bound to fall, but assert that influencers cannot abandon their responsibilities. So far, many influ-

GROWING INFLUENCE



encers protected themselves against liabilities by inserting an indemnity clause in their agreements. The new guidelines, which come into effect immediately, make the influencers equally accountable to consumers in the event the brand or product they endorse fails to meet the promised standards.

Dhruv Suri, partner at PSA Legal, said contracts between influencers and brands

Continued on Page 2

Head Office: 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021.

Global Business 16.31% (YoY)	Gross Advances 20.09% (YoY)	RAM Advances 17.76% (YoY)	Gross NPA 369 bps (YoY)
---------------------------------	--------------------------------	------------------------------	----------------------------

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/NINE MONTHS ENDED 31st DECEMBER, 2022 ₹ in lakh

PARTICULARS	STANDALONE				CONSOLIDATED					
	Quarter ended		Nine months ended		Quarter ended		Year ended			
	31.12.2022 (Unaudited)	31.12.2021 (Unaudited)	31.12.2022 (Unaudited)	31.12.2021 (Unaudited)	31.12.2022 (Unaudited)	31.12.2021 (Unaudited)	31.03.2022 (Audited)			
Total Income from Operations	24,15,368	19,45,374	68,10,272	60,05,133	80,46,877	24,63,544	20,23,319	69,31,502	62,40,022	81,75,407
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	3,58,324	2,54,861	8,24,994	6,67,739	8,57,941	3,57,639	2,52,563	8,23,419	6,56,119	8,56,634
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	3,58,324	2,54,861	8,24,994	6,67,739	8,57,941	3,57,639	2,52,563	8,23,419	6,56,119	8,56,634
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,24,480	1,08,540	5,65,096	3,79,250	5,23,210	2,26,366	1,07,740	5,69,989	3,70,823	5,26,532
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Paid Up Equity Share Capital	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475
Reserves (excluding Revaluation Reserve) as shown in Audited Balance Sheet of the previous year					58,98,432					58,16,530
Net Worth	61,22,818	52,74,713	61,22,818	52,74,713	51,76,495	61,35,437	52,82,044	61,35,437	52,82,044	51,91,828
Securities Premium	18,34,118	18,34,118	18,34,118	18,34,118	18,34,118	18,42,281	18,39,269	18,42,281	18,39,269	18,39,269
Debt Redemption Reserve	-	-	-	-	-	-	-	-	-	-
Paid up Debt Capital/ Outstanding Debt	19,63,800	18,75,500	19,63,800	18,75,500	18,75,500	19,63,800	18,75,500	19,63,800	18,75,500	18,75,500
Debt Equity Ratio	0.94	1.02	0.94	1.02	0.99	0.95	1.03	0.95	1.03	0.99
Earnings Per Share										
Basic	*3.28	*1.59	*8.27	*5.62	7.73	*3.31	*1.55	*8.34	*5.49	7.77
Diluted	*3.28	*1.59	*8.27	*5.62	7.73	*3.31	*1.55	*8.34	*5.49	7.77

* Not Annualised

NOTES: a) The above is an extract of the detailed format of Quarterly/Nine months ended Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Nine months Financial Results are available on the websites of the Stock Exchange(s) (www.nseindia.com and www.bseindia.com) and on the Bank's website. (www.unionbankofindia.co.in). b) For the other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on www.nseindia.com and www.bseindia.com.

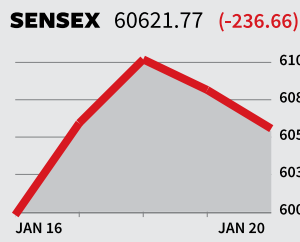
For and on behalf of Board of Directors

Place : Mumbai	-Sd- Ramasubramanian S. Executive Director	-Sd- Nidhu Saxena Executive Director	-Sd- Rajneesh Karnatak Executive Director	-Sd- Nitesh Ranjan Executive Director	-Sd- A. Manimekhalai Managing Director & CEO
----------------	--	--	---	---	--

Do not share your Internet Banking details, such as, user ID / password or your credit / debit card number / CVV / OTP with anyone - either over phone or through email

Helpline Nos.: 1800 208 2244 / 1800 425 1515 / 1800 425 3555 | www.unionbankofindia.co.in

@unionbankofindia @UnionBankTweets UnionBankInsta YouTube UnionBankofIndiaUtube @unionbankofindia



IN FOCUS

	LATEST	CHANGE
Nifty 50	18027.65	-80.20
P/E Ratio (Sensex)	23.43	-0.12
US Dollar (in ₹)	81.1200	-0.2400
Gold Std 10 gm (in ₹)	56822.00	+379
Silver 1 kg (in ₹)	68453.00	+1009



FOREX BOOST.
India's forex reserves soared by a whopping \$10.417 billion in the week ended January 20 to \$572 billion **p7**

TELLING IT ALL.
Centre mandates 'hard-to-miss' disclosures for promotional posts by social media influencers **p10**

QUICKLY.

CALLING IT A DAY
Reed Hastings to step down as Netflix chief



Mumbai: Netflix chief Reed Hastings announced on Thursday that he would step down after over two decades at the company. While the news of his departure comes as a shock, Hastings noted that Netflix had planned its next era of leadership "for many years". The announcement came as Netflix unveiled a significant rise in subscriber numbers at the end of last year. With money tight, people were expected to cut back on streaming services. But Netflix bucked that trend, adding more than seven million new subscribers, far more than analysts expected. **OUR BUREAU**

RESTRUCTURING PLAN
Swiggy lays off 380 employees



Bengaluru: Food delivery major Swiggy is laying off 380 employees across teams, said a company-wide email sent by CEO Sriharsha Majety, adding that it is part of a restructuring exercise. **p10**

QUARTERLY RESULTS
LTIMindtree records 16% sequential fall in net profit



Bengaluru: The recently merged LTIMindtree has reported 15.82 per cent q-o-q fall in net profit to ₹1,000.7 crore. On a y-o-y basis, profit was up 4.7 per cent. Revenue from operations stood at ₹8,620 crore, up 4.8 per cent q-o-q and 25.3 per cent y-o-y. **p2**

'Union Budget can help catapult India into double-digit growth'

COUNTING DOWN. Experts expect FY24 fiscal deficit to be pegged between 5.8% and 5.9% of GDP

Our Bureau
Mumbai

The upcoming Union Budget can catapult India into double-digit growth by accelerating private sector investments, spurring consumption and tackling current account deficit, economists and industry experts said at *businessline's* 'Countdown to Budget 2023' event held in Mumbai on Friday.

"What will probably come out in this Budget is what I like to call clever populism," said Aurodeep Nandi, VP & India Economist, Nomura. Government spending on subsidies is likely to come down in FY24, he said, adding that the Centre needs to focus on reducing revenue expenditure to maintain the fiscal deficit.

'NO TAX HIKE'
Madan Sabnavis, Chief Economist at Bank of Baroda, said he would like to see "some kind of comfort provided to the middle class, salaried earners" as it will help boost consumption.



(From left) Lokeshwarri SK, Data Editor, *businessline*; Madan Sabnavis, Chief Economist, Bank of Baroda; Aurodeep Nandi, VP & India Economist, Nomura; Rajani Sinha, Chief Economist, CareEdge; Nilesh Shah, MD, Kotak Mahindra Asset Management, during a discussion at the *businessline* Countdown to Budget 2023 event in Mumbai on Friday **EMMANUAL YOGINI**

The economists agreed that despite lower nominal growth and recession in the global economy, fiscal deficit target for FY24 could be pegged between 5.8 and 5.9 per cent of GDP. There was also consensus that there should be no tax increases, rather higher revenue should be garnered through tax buoyancy. The panelists pegged the borrowing programme for FY24 at ₹11-17-lakh crore.

India should target double-digit GDP growth with a multi-pronged strategy, said

Niranjan Hiranandani, co-founder and MD of Hiranandani Group. "The opportunity in 2023 is fantastic for India. Its leadership, GDP growth, employment direction, all the other aspects, look very positive," he said while delivering the keynote address.

NO SLOWDOWN
On reviving private sector investments, Vivek Bhatia, MD and CEO, thyssenkrupp Industries India, said the Budget should focus on ease of setting

up manufacturing plants, bringing down the cost of operations and focusing on upskilling.

Raj Balakrishnan, MD and Co-Head Investment Banking, BofA, said, thanks to geopolitical turbulence, India has the opportunity to break the 6-7 per cent growth levels.

The event was presented by Bank of Baroda Credit Cards and powered by the World Gold Council along with Banking Partner, SBI, while the Venue Partner was NSE. **Full coverage p3**



RIL Q3 net dips on higher expenses, revenue up 15%

Janaki Krishnan
Mumbai

Reliance Industries Ltd on Friday reported a near 15 per cent y-o-y dip in its consolidated net profit at ₹15,792 crore for the December quarter on higher expenses and unfavourable base effect as the company had a one-time gain a year ago.

Revenue from operations rose 15 per cent y-o-y to ₹2.2-lakh crore led by a surge in the revenues of its retail subsidiary and digital services. Revenue from its oils-to-chemicals business went up 7.7 per cent to ₹1.4-lakh crore.

Sequentially, the net profit rose 15.6 per cent, while the top line fell 5.3 per cent mainly due to flat growth in Jio Platforms.

According to *businessline's* calculation, the company's operating profit margin moved up fractionally to 15.98 per cent from 15.53 per cent a year ago. The operating profit was at ₹35,247 crore (₹29,706 crore).

OILS TO CHEMICALS
Chairman Mukesh Ambani said all segments contributed to a robust growth in the operating profit on an annual basis. **Read p2**

In its O2C business, the company saw margin pressure in downstream chemical products with excess supply and relatively weak regional demand. The company said it was on track to reach 30 mmscmd in the next fiscal once the MJ field in the eastern offshore KG D6 block is commissioned.

Global demand for oil declined during the quarter, especially from the OECD countries. Demand for polymer and polyester in India saw a modest rise in the quarter driven by agriculture, infrastructure and consumer durables.

Retail, Jio, too, put up a good show

While Reliance Jio reported a 28.2 per cent y-o-y increase in net profit to ₹4,638 crore and 18.87 per cent growth in revenue from operations to ₹22,998 crore in the quarter, the conglomerate's retail segment continued to be its second-highest contributor to revenue. Reliance Retail's revenue shot up 17 per cent y-o-y to ₹67,634 crore in Q3. Its net profit grew from ₹2,259 crore to ₹2,400 crore on a year-on-year basis.

HC sets aside RBI order to write off YES Bank's ₹8,300-crore AT-1 bonds

Anshika Kayastha
Mumbai

The Bombay High Court on Friday set aside the order by the YES Bank administrator which directed that the additional tier-I (AT-1) bonds of the bank worth ₹8,300 crore be written off as part of the reconstruction exercise.

While the final judgment is still awaited, the implication of the ruling is that the private sector lender will now have to repay the bondholders, experts said.

"The main argument was the departure from RBI's draft reconstruction scheme which had suggested the write-off to the final reconstruction scheme notified by the Centre, which suggested that the bondholders shall subsist post reconstruction," said Sri-jan Sinha, Partner at Edictum

● IMPLICATION
Experts say while the final judgment is still awaited, the implication of the ruling is that the private sector lender will now have to repay the bondholders

Law & Co. Sinha was representing the 'YES Bank AT1 Bondholders' Association' which constituted 400 individual investors. A total of seven writ petitions were filed against YES Bank, including four by institutional investors and three by individual investors.

The Bombay HC has granted YES Bank six weeks to implement this order, which means that the bank will have to arrange funds during this

period to make the payments. In addition to RBI and YES Bank, SEBI and intermediaries such as Karvy — that had facilitated the sale of these bonds to retail investors — were party to the case, experts said.

One of the major bondholders, 63 moons technologies, earlier on Friday said it had filed the petition on June 1 against YES Bank, RBI and the administrator as the company's ₹300 crore investment in the AT1 bonds had been "completely misused by the promise of interest".

CHALLENGE LIKELY
Industry experts said YES Bank and RBI are likely to challenge the order.

"The court order could put YES Bank insolvent, putting at risk the entire investments made by banks, including SBI. It is unlikely to go unchallenged," said an expert.

Play Store case: CCI files caveat in SC to pre-empt stay on ruling

KR Srivats
New Delhi

A day after the Supreme Court declined relief to Google in the Android matter, the Competition Commission of India (CCI) has moved to avert any ex-parte interim stay in the Play Store policies case, by filing a caveat before the apex court.

The competition watchdog had, on October 25, imposed a monetary penalty of ₹936.44 crore on the tech giant in the case, and issued a cease-and-desist order besides a series of non-monetary directions, which will prise open Google's walled garden 'Play Store'.

The case pertains to Google's Play Store policies that require app developers to exclusively use Google Play's Billing System (GPBS), not only for receiv-

● THE RULING
The competition watchdog had, on October 25, imposed a monetary penalty of ₹936.44 crore on the tech giant in the case, and issued a cease-and-desist order besides a series of non-monetary directions

ing payments for apps (and other digital products like audio, video, games) distributed/sold through the Google Play Store, but also for certain in-app purchases.

Further, app developers cannot, within an app, provide users with a direct link to a webpage containing an alternative payment method or use language that encourages a user to purchase the digital item out-

side of the app (anti-steering provisions). Meanwhile, Google on Friday said it was reviewing the details of the Supreme Court's judgment of refusing to interfere with an order passed by the National Company Law Appellate Tribunal (NCLAT) in the Android matter.

'REVIEWING DETAILS'
"We are reviewing the details of yesterday's (Thursday) decision which is limited to interim relief and did not decide the merits of our appeal. Android has greatly benefited Indian users, developers and original equipment manufacturers (OEMs) and played a key role in India's digital transformation," a spokesperson at Google said.

"We remain committed to our users and will co-operate with the CCI, in parallel with our appeal," the spokesperson added.

Google to lay off 12,000 employees

S Ronendra Singh
New Delhi

Alphabet, the parent company of Google, on Friday said it will slash 12,000 jobs across the world, adding that the employees will be given severance package and support in line with local practices outside the US.

In an email to the employees, Alphabet's chief executive Sundar Pichai said: "We've already sent a separate email to employees in the US who are affected. In other countries, this process will take longer due to local laws and practices." He said the company has undertaken a "rigorous review across product areas and functions" to ensure that people and roles are aligned with highest priorities as a company.

Earlier this week, Microsoft had announced 10,000 job cuts. Amazon is cutting 18,000 jobs and Facebook's parent Meta said it is trimming 11,000 positions.

Head Office: 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021.

↑ **Global Business**
16.31% (YoY)

↑ **Gross Advances**
20.09% (YoY)

↑ **RAM Advances**
17.76% (YoY)

↓ **Gross NPA**
369 bps (YoY)

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/NINE MONTHS ENDED 31st DECEMBER, 2022 ₹ in lakh

PARTICULARS	STANDALONE				CONSOLIDATED					
	Quarter ended		Nine months ended		Quarter ended		Nine months ended			
	31.12.2022 (Unaudited)	31.12.2021 (Unaudited)	31.12.2022 (Unaudited)	31.12.2021 (Unaudited)	31.03.2022 (Audited)	31.12.2022 (Unaudited)	31.12.2021 (Unaudited)	31.03.2022 (Audited)		
Total Income from Operations	24,15,368	19,45,374	68,10,272	60,05,133	80,46,877	24,63,544	20,23,319	69,31,502	62,40,022	81,75,407
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	3,58,324	2,54,861	8,24,994	6,67,739	8,57,941	3,57,639	2,52,563	8,23,419	6,56,119	8,56,634
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	3,58,324	2,54,861	8,24,994	6,67,739	8,57,941	3,57,639	2,52,563	8,23,419	6,56,119	8,56,634
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,24,480	1,08,540	5,65,096	3,79,250	5,23,210	2,26,366	1,07,740	5,69,989	3,70,823	5,26,532
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Paid Up Equity Share Capital	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475
Reserves (excluding Revaluation Reserve) as shown in Audited Balance Sheet of the previous year					58,98,432					59,16,530
Net Worth	61,22,818	52,74,713	61,22,818	52,74,713	51,76,495	61,35,437	52,82,044	61,35,437	52,82,044	51,91,828
Securities Premium	18,34,118	18,34,118	18,34,118	18,34,118	18,34,118	18,42,281	18,39,269	18,42,281	18,39,269	18,39,269
Debt Redemption Reserve	-	-	-	-	-	-	-	-	-	-
Paid up Debt Capital/ Outstanding Debt	19,63,800	18,75,500	19,63,800	18,75,500	18,75,500	19,63,800	18,75,500	19,63,800	18,75,500	18,75,500
Debt Equity Ratio	0.94	1.02	0.94	1.02	0.99	0.95	1.03	0.95	1.03	0.99
Earnings Per Share										
Basic	*3.28	*1.59	*8.27	*5.62	7.73	*3.31	*1.55	*8.34	*5.49	7.77
Diluted	*3.28	*1.59	*8.27	*5.62	7.73	*3.31	*1.55	*8.34	*5.49	7.77

* Not Annualised
NOTES: a) The above is an extract of the detailed format of Quarterly/Nine months ended Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Nine months Financial Results are available on the websites of the Stock Exchange(s) (www.nseindia.com and www.bseindia.com) and on the Bank's website (www.unionbankofindia.co.in). b) For the other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on www.nseindia.com and www.bseindia.com.

For and on behalf of Board of Directors

-Sd- Ramasubramanian S. Executive Director	-Sd- Nidhu Saxena Executive Director	-Sd- Rajneesh Karnatak Executive Director	-Sd- Nitesh Ranjan Executive Director	-Sd- A. Manimekhalai Managing Director & CEO
---	---	--	--	---

Do not share your Internet Banking details, such as, user ID / password or your credit / debit card number / CVV / OTP with anyone - either over phone or through email

Helpline Nos.: 1800 208 2244 / 1800 425 1515 / 1800 425 3555 | www.unionbankofindia.co.in

@unionbankofindia @UnionBankTweets UnionBankInsta YouTube UnionBankofindiaUtube @unionbankofindia

EDITIONS: MUMBAI*, Pune, Nashik, Konkan, Indore, Bhopal, E-paper



TOUGH TO SUSTAIN DIRECT TAX MOP-UP GROWTH IN FY24, SAYS FIN MINISTRY Pg 7

MUMBAIKARS JUST NEED A CITY THAT WORKS Pg 17

I WILL NEVER DO FILMS WHICH DON'T EXCITE ME: ALAYA F Pg 28



WEATHER
26°C. 21°C.
Sunrise : 07:15 am
Sunset : 06:25 pm

THE FP BULLETIN

New Metro lines a hit with people

Metro lines 2A & 7 in the western suburbs had a blockbuster opening at 4pm on Friday as commuters queued up in their thousands to ride on the new routes and avoid the overcrowded suburban locals as well as the perennially choked Link Road and Western Express Highway. The two lines together ferried a total of 64,065 passengers in just four hours of operation as against the daily average ridership of 35,000 on the Metro 1 line.

Gehlot calling Pilot names again

The truce worked out between Rajasthan Chief Minister Ashok Gehlot and his former deputy Sachin Pilot has come undone in a matter of days with the former allegedly describing Mr Pilot as 'corona' in the party. Reacting calmly, the latter said one should control one's language as word that comes out of the mouth can never be taken back.

Man held with pistols at Kurla

A 29-year-old man was arrested from the Kurla area by the Mumbai Police's crime branch for allegedly being involved in selling arms including pistols and live cartridges. The accused has been identified as a resident of Nagpur. Police personnel received a tip-off that a person is expected to 'sell' arms near Sunni Muslim Kabristan, at LBS Marg in Kurla.

Bizman duped of ₹2.90 crore

A 61-year-old businessman was allegedly duped of ₹2.90 crore by an unknown man impersonating a Debt Recovery Tribunal official. The impostor pretended to sell properties in possession of banks for debt recovery at cheap rates.

DGCA slaps ₹30 lakh fine on Air India

Regulator suspends pilot's licence for 3 months and fines AI's director of in-flight services

The Directorate General of Civil Aviation (DGCA) on Friday imposed a penalty of Rs30 lakh on Air India and suspended for three months the licence of the pilot in command of the New York-Delhi flight in which a person allegedly urinated on a female co-passenger.

MID-AIR URINATION

on the airline's director of in-flight services for failing to discharge her duties with regard to the incident of November 26, 2022. This is the first time that DGCA has penalised an airline for the unruly behaviour of a passenger onboard a flight. "We respectfully acknowledge the gaps in our reporting and are taking relevant steps to ensure that these are addressed. We are also strengthening our crews awareness of and compliance with policies on the handling of incidents involving unruly passengers," an airline spokesperson said.



The spokesperson said Air India is in receipt of the DGCA order and is studying it.

On Thursday, Air India had imposed a four-month flying ban on Shankar Mishra, the accused in the case who is in jail now. Earlier, the airline had barred him from flying for 30 days.

A "financial penalty of Rs30,00,000 has been imposed on Air India for violation of applicable DGCA Civil Aviation Requirements (CAR)," the regulator said. The CAR relates to the handling of unruly passengers was issued by DGCA in September 2017.

HC GRANTS DHOOT INTERIM BAIL

STAFF REPORTER / Mumbai

The Bombay High Court on Friday granted interim bail to Videocon Chairman Venugopal Dhoot in a loan case concerning ICICI Bank, stating that the remanding courts have ignored compliance of mandatory provisions regarding arrest.



The court noted that Mr Dhoot had cooperated with the CBI by attending its office at New Delhi on several occasions

"No serious effort" has been made by remanding courts to scrutinize the Central Bureau of Investigation's (CBI) application seeking Mr Dhoot's detention, said a division bench of Justices Revati Mohite-Dere and Prithviraj K. Chavan said in a 48-page order. The order noted that Mr Dhoot had already handed over all documents and cooperated with the CBI by attending its office at New Delhi on several occasions despite his deteriorating health.

A bare look at the grounds of arrest mentioned by the agency in its arrest memo shows that it is "quite casual" and "without any substance", the high court said. The bench highlighted that it does not have any particulars on how he not has cooperated

with the CBI in view of the fact that he had already attended its office but could not be interrogated for want of the presence of his co-accused, ICICI Bank's former managing director and chief executive officer Chanda Kochhar and her husband Deepak Kochhar.

The order noted that the CBI had summoned Mr Dhoot on December 24 to appear before it the next day for questioning.

4 HELD FOR KIDNAPPING, SELLING TEEN FOR ₹1 LAKH

The Parksite Police in Vikhroli has arrested four persons for allegedly kidnapping a 17-year-old girl and selling her to a shop owner in Aurangabad district for Rs1 lakh. The girl had on December 23 left her home in Bhandup for her college in Vikhroli from where she was kidnapped by two persons, said the police on Friday. The parents of the minor girl approached the police on December 23 evening, when their daughter, did not come home.

Modi series rigorously researched: BBC

PTI / London

The BBC on Friday defended its series on Prime Minister Narendra Modi as a "rigorously researched" documentary that sought to highlight important issues, a day after the Indian government condemned the programme as a "propaganda piece" lacking objectivity.

The BBC said it was committed to highlighting important issues from around the world

The statement came a day after UK Prime Minister

Rishi Sunak came out in defence of Mr Modi.

Mr Sunak said he does not agree with the characterisation of Mr Modi by Pakistani-origin Imran Hussain, an Opposition Labour Party MP, when he asked if the British premier agreed with claims made in the BBC programme that some UK Foreign Office diplomats believed that "Modi was directly responsible".

Google, Intel, Swiggy lay off staff en masse

AGENCIES/ New York, San Francisco, New Delhi

Search engine giant Google, chipmaker Intel, and online food delivery platform Swiggy plan to retrench thousands of staff.

Google will lay off 12,000 jobs across the globe, its chief executive officer (CEO) Sundar Pichai announced on Friday, becoming the latest tech giant after Microsoft, Facebook, and Amazon to layoff people en masse amid the global economic downturn. "I have some difficult news to share. We've decided to reduce our workforce by approximately 12,000 roles," Mr Pichai said.



Google will lay off 12,000 jobs across the globe, its CEO Sundar Pichai announced on Friday

review" of its operations, he said. The jobs being eliminated "cut across Alphabet, product areas, functions, levels and regions," said the CEO. "Over the past two years, we've seen periods of dramatic growth. To match and fuel that growth, we hired for a different economic reality than the one we face today," Pichai said in his mail, which was also posted on the company's news blog.

WFI CHIEF REFUSES TO RESIGN

PTI / Gonda, UP

Under-fire Wrestling Federation of India (WFI) chief Brij Bhushan Sharan Singh on Friday likened the protest by the country's top grapplers to the "dharna of Shaheen Bagh" and reiterated that he won't quit from the post.

Mr Singh, who is also a sixth-time Lok Sabha MP from UP's Kaisarganj, also termed the protest in Delhi's Jantar Mantar an attack on Bharatiya Janata Party orchestrated by the Congress.

IOA on Friday formed a panel, including legendary boxer MC Mary Kom and wrestler Yogeshwar Dutt, to probe sexual harassment allegations against Mr Singh.

SC rejects pleas on caste-based census in Bihar

FPJ BUREAU / New Delhi

The Supreme Court on Friday declined to entertain petitions challenging the Bihar government's decision to conduct a caste-based census.

The petitions sought a direction from the apex court quashing the notification issued in connection with

regard to conducting a caste-based census in the state and restraining the authorities concerned from conducting the exercise.

The court is not inclined to entertain submissions made by the counsel representing the petitioners, said a bench of Justices B.R. Gavai and Vikram Nath. "So, this is a



publicity interest litigation?" the bench observed orally.

The top court asked the counsel to move the high

court, dismissed all petitions as withdrawn, and granted liberty to seek appropriate remedies in law.

On January 11, the top court had agreed to examine the petitions against the decision to hold the census. There is no provision in the Constitution on caste configuration, the petitions said.

GRAND RELAUNCH In BORIVALI ON JANUARY 28TH

KALYAN JEWELLERS

UP TO 25% OFF ON MAKING CHARGES FOR ALL ITEMS

₹354 DISCOUNT per gm ON GOLD RATE

MARKET 1gm GOLD RATE ₹5539

SAVE ₹354 per gm

KALYAN SPECIAL 1gm GOLD RATE ₹5185

ANDHERI (WEST) - PH: 022-49761833 | BORIVALI - PH: 022-28655333, 9869000433 | VASHI - PH: 022-27811833 | VASHI - PH: 022-27660033 | GHATKOPAR (EAST) - PH: 022-25010333
THANE (WEST) - PH: 022-25415333 | DOMBIVLI (EAST) - PH: 022-2591092402 | MATUNGA - PH: 0136420133 | LOWER PAREL - PH: 0136120133 | AURANGABAD - PH: 0240-2332833
KOLHAPUR - PH: 0231-2525233 | NASHIK - PH: 9136090133 | AHMEDNAGAR - PH: 8149075233, 0241-2422033 | NAGPUR - PH: 0712-2221333 | PUNE - PH: 020-25465333
HADAPSAR VILLAGE - PH: 8149600333, 9168903033

FOR MORE DETAILS CONTACT US ON TOLL FREE NUMBER: 1800 425 7333 | WWW.KALYANJEWELLERS.NET | FOLLOW US ON @KJ
BUY ONLINE @ WWW.CANDERE.COM | FOR FRANCHISE ENQUIRIES WRITE TO FRANCHISE.ENQUIRY@KALYANJEWELLERS.NET

75 Azadi Ka Amrit Mahotsav | G20 INDIA 2023 | यूनियन बैंक ऑफ इंडिया | Union Bank of India | VYOM

भारत सरकार का उपक्रम | A Government of India Undertaking

Head Office: 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021.

Global Business 16.31% (YoY) | Gross Advances 20.09% (YoY) | RAM Advances 17.76% (YoY) | Gross NPA 369 bps (YoY)

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/NINE MONTHS ENDED 31st DECEMBER, 2022 ₹ in lakh

PARTICULARS	STANDALONE			CONSOLIDATED						
	Quarter ended 31.12.2022 (Unaudited)	Quarter ended 31.12.2021 (Unaudited)	Year ended 31.12.2022 (Unaudited)	Quarter ended 31.12.2022 (Unaudited)	Quarter ended 31.12.2021 (Unaudited)	Year ended 31.12.2022 (Audited)				
Total Income from Operations	24,15,368	19,45,374	68,10,272	60,05,133	80,46,877	24,63,544	20,23,319	69,31,502	62,40,022	81,75,407
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	3,58,324	2,54,861	8,24,994	6,67,739	8,57,941	3,57,639	2,52,563	8,23,419	6,56,119	8,56,634
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	3,58,324	2,54,861	8,24,994	6,67,739	8,57,941	3,57,639	2,52,563	8,23,419	6,56,119	8,56,634
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,24,480	1,08,540	5,65,096	3,79,250	5,23,210	2,26,366	1,07,740	5,69,989	3,70,823	5,26,532
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Paid Up Equity Share Capital	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475
Reserves (excluding Revaluation Reserve) as shown in Audited Balance Sheet of the previous year					58,98,432					59,16,530
Net Worth	61,22,818	52,74,713	61,22,818	52,74,713	51,76,495	61,35,437	52,82,044	61,35,437	52,82,044	51,91,828
Securities Premium	18,34,118	18,34,118	18,34,118	18,34,118	18,34,118	18,42,281	18,39,269	18,42,281	18,39,269	18,39,269
Debenture Redemption Reserve	-	-	-	-	-	-	-	-	-	-
Paid up Debt Capital/ Outstanding Debt	19,63,800	18,75,500	19,63,800	18,75,500	18,75,500	19,63,800	18,75,500	19,63,800	18,75,500	18,75,500
Debt Equity Ratio	0.94	1.02	0.94	1.02	0.99	0.95	1.03	0.95	1.03	0.99
Earnings Per Share										
Basic	*3.28	*1.59	*8.27	*5.62	7.73	*3.31	*1.55	*8.34	*5.49	7.77
Diluted	*3.28	*1.59	*8.27	*5.62	7.73	*3.31	*1.55	*8.34	*5.49	7.77

* Not Annualised

NOTES: a) The above is an extract of the detailed format of Quarterly/Nine months ended Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Nine months Financial Results are available on the websites of the Stock Exchange(s) (www.nseindia.com and www.bseindia.com) and on the Bank's website. (www.unionbankofindia.co.in). b) For the other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on www.nseindia.com and www.bseindia.com.

For and on behalf of Board of Directors

Place : Mumbai Date : 20.01.2023

-Sd- Ramasubramanian S. Executive Director | -Sd- Nidhu Saxena Executive Director | -Sd- Rajneesh Karnatak Executive Director | -Sd- Nitesh Ranjan Executive Director | -Sd- A. Manimekhalai Managing Director & CEO

Do not share your Internet Banking details, such as, user ID / password or your credit / debit card number / CVV / OTP with anyone - either over phone or through email

Helpline Nos.: 1800 208 2244 / 1800 425 1515 / 1800 425 3555 | www.unionbankofindia.co.in

@unionbankofindia | @UnionBankTweets | UnionBankInsta | UnionBankofIndiaTube | @unionbankofindia



मालिका खिशात घालणार?

सुंबई

जनसामान्यांची महाशक्ती

marathi.freepressjournal.in

नवशक्ति



राणी बागेचा विस्तार रखडणार

पान २ वर

▲ वर्ष ८९ ▲ अंक ६५ ▲ शनिवार ▲ २१ जानेवारी २०२३ ▲ पाने : २४ ▲ किंमत ₹५ ▲

▲ Reg.No.MCS/049/2021-23/RNI No.1691/57 m.p.c.s. office mumbai-400 001 ▲



उद्योगमंत्री उदय सामंत थोडक्यात बचावले

मुंबई : मांडवा ते गेट ऑफ इंडिया दरम्यान स्पीड ब्रेकने प्रवास करताना उद्योगमंत्री उदय सामंत हे थोडक्यात बचावले. समुद्रात त्यांची बोट बंद पडली होती. त्यातील सर्व यंत्रणा बंद पडल्यानंतर बोटच्या कॅन्टरला आपत्कालीन संदेशसुद्धा पाठवता येत नव्हता. समुद्रात अचानक ओढवलेल्या या संकटात प्रसंगावधान राखत उदय सामंत यांच्या स्वीय सहायकांनी दुसरी स्पीड बोट बोलवली. राज्याचे उद्योगमंत्री उदय सामंत सुखरूप असल्याची माहिती मिळाली आहे.

► समिश्र पानावर

निवडक

समृद्धी महामार्गावर १ टार २० जखमी

नागपूर : नागपूरहून औरंगाबादच्या दिशेने जाणाऱ्या राही ट्रॅक्टरचा या खासगी बसला समृद्धी महामार्गावर भीषण अपघात झाला. बुलढाणा जिल्ह्यातील देऊळगाव राजाजवळील असोला फाट्याजवळ हा अपघात झाला असून अपघातात एका प्रवाशाचा मृत्यू झाला तर २० प्रवासी जखमी झाले आहेत. शुक्रवारी पहाटे समृद्धी महामार्गावर खासगी बसला ट्रॅक्टर धडक दिल्याने हा अपघात झाला. जखमींना जालन्यातील खासगी रुग्णालयात दाखल केले आहे.

रेल्वे अपघातात २ जण ठार

दिवा : दिवा रेल्वे स्थानकाजवळ रेल्वे अपघातात २ जणांचा मृत्यू झाल्याची घटना गुरुवारी घडली आहे. दिवा ते कोपर रेल्वे स्थानकादरम्यान सकाळी लोकलमधून पडून विजयकुमार गंगम (वय ३६, राहणार विक्रोळी) यांचा मृत्यू झाला आहे. तर रात्री १०.२० वाजता दिवा रेल्वे फाटकात पूर्व दिशेला फाटक ओलांडणाऱ्या इसमास एक्सप्रेसने उडवले. त्यात त्याचा मृत्यू झाला असून सदर मयत इसमाची ओळख पटलेली नाही.

पॉवरलाईन

संजय मिरसी
सारखी पेट्रोल दरवाढ होते. म्हणून ही मोठी चावी बसवून घेतलीय!

बागेश्वर बाबांना श्याम मानव यांचे आव्हान

दिव्यदृष्टीचा चमत्कार सिद्ध केल्यास ३० लाखांचे बक्षीस

नागपूर : बागेश्वर बाबांनी आपल्या दिव्यदृष्टीचा चमत्कार सिद्ध करून दाखवावा आणि ३० लाख रुपये घेऊन जावे, असे आव्हान अंधश्रद्धा निर्मूलन समितीचे श्याम मानव यांनी दिले आहे. आपल्या दिव्यशक्तीने भक्तांच्या मनातील समस्या ओळखून त्याचे निराकरण करण्यात २६ वर्षांचे बागेश्वर बाबा प्रसिद्ध आहेत. त्यांच्या रायपूर येथील दरबारात दररोज हजारांच्या संख्येने

निवडणूक मार्चमध्ये?

मुंबई मनपासाठी भाजप-शिंदे गटाची तयारी सुरु

मुंबई महानगरपालिकेत गेल्या २५ वर्षांपासून सत्तेत असणाऱ्या शिवसेनेला हरवून सत्ता ताब्यात घेण्यासाठी भाजप आणि शिंदे गटाने व्यापक व्यूह रचना आखली आहे. शिवसेनेतील फूट, पंतप्रधानांनी केलेले 'ट्रिपल इजिन'चे आवाहन आणि भाजप-शिंदे गटाने सुरु केलेली तयारी पाहता गेल्या ११ महिन्यांपासून प्रशासकीय राजवटीत असलेल्या देशातील सर्वांत श्रीमंत मुंबई महापालिकेची निवडणूक येत्या मार्च महिन्यात होण्याचे जोरदार संकेत मिळत आहेत. प्रचाराच्या सांगता सभेलाही मोदींना बोलावले जाणार आहे.

गेल्या २५ वर्षांपासून मुंबई महापालिकेवर शिवसेनेची सत्ता आहे. यंदाच्या निवडणुकीत शिवसेनेच्या उद्धव ठाकरे गटाला अस्मान दाखवण्यासाठी भाजप व शिंदे गट कामाला लागला आहे. पंतप्रधान नरेंद्र मोदी यांच्या बिकेसीतील जाहीरसभेमुळे तसेच ३८ हजार कोटींच्या कामांचे भूमिपूजन व लोकार्पण झाल्यानंतर भाजप कार्यकर्त्यांच्या आंगात 'जोश' पसरला आहे. तर दुसरीकडे मुख्यमंत्री एकनाथ शिंदे यांनी मुंबई महापालिकेच्या निवडणुकीसाठी उमेदवार निवडीसाठी चाचणी सुरु केली आहे. शिंदे यांनी पक्षाच्या नेत्यांना उमेदवारांसाठी वॉर्डची निवड करण्यास सांगितले आहेत. गेल्या निवडणुकीत जेथे भाजपचे उमेदवार विजयी झाले, ते वॉर्ड शिंदे गट वगळणार असल्याचे संकेत मिळत आहेत.

विकासाच्या मुद्यावर लढणार

ट्रिपल इजिन आणण्यासाठी आम्ही प्रयत्न सुरु केले आहेत. आमचा पक्ष केंद्र, राज्यात सत्तेवर आहे. आता आम्ही मुंबई महापालिकेत सत्तेवर येण्यासाठी डावपेच आखले आहेत. त्यामुळे मुंबईचा विकास होऊ शकते. ही निवडणूक विकासाच्या मुद्यावर लढवली जाणार आहे.

- आशिष शेलार, मुंबई अध्यक्ष भाजप

मुंबई मनपाच्या निवडणुकीची धुरा उपमुख्यमंत्री देवेंद्र फडणवीस व आशिष शेलार यांच्या खांद्यावर असणार आहे.



► समिश्र पानावर

उत्तर भारतीयांवर भाजपची मदत

पंतप्रधानांच्या हस्ते ३८,८०० कोटींच्या प्रकल्पांचे उद्घाटन व भूमिपूजन गुरुवारी झाले. तर राज्य सरकारकडून मुंबईच्या सुशोभिकरणासाठी २ हजार कोटी मंजूर केले आहेत. या निवडणुकीत शिवसेनेचा शिंदे गट हा कनिष्ठ पक्ष असेल. भाजपकडे उत्तर भारतीय मतदारांची मोठी व्होटबँक आहे. तर विविध सांस्कृतिक व क्रीडा कार्यक्रमांवरून मराठी मतेही जिंकण्याचा त्यांचा प्रयत्न सुरु आहे. बोरिवलीचे आमदार सुनील राणे व सायन-कोळीवाड्याचे प्रसाद लाड हे मराठी मते आकर्षित करण्यासाठी महत्वाची भूमिका बजावत आहेत. मात्र, गुजराती समाजाची मते आपल्याला मिळतीलच याची खात्री भाजपला नाही. त्यामुळे गुजराती मतदारांना आकर्षित करण्यासाठी खासदार मनोज कोटक, आमदार पराग शहा यांना कामाला लावण्यात आले आहे.

मॅक्सिकॅबला परवाना देण्याच्या हालचाली पाच सदस्यीय समितीची फेरस्थापना

मुंबई : राज्यात मॅक्सिकॅबसारख्या अनधिकृत प्रवासी वाहतूकदारांना परवाना द्यायचा की नाही, यासाठी राज्य सरकारने पाच सदस्यीय समितीची फेरस्थापना केली आहे. यासंदर्भात 'जीआर' जारी करण्यात आला आहे. मॅक्सिकॅबला परवाना देण्याचे नियोजन, त्यासंदर्भात धोरण, यामुळे एसटी महामंडळाच्या उत्पन्नावर होणारा परिणाम आदींचा अभ्यास करून

ही समिती अहवाल सादर करणार आहे. सेवानिवृत्त प्रशासकीय अधिकारी रामनाथ झा यांची फेरस्थापना केलेल्या पाच सदस्यीय समितीच्या अध्यक्षपदी नियुक्ती करण्यात आली असून या समितीमध्ये परिवहन आयुक्त, एसटी महामंडळाचे उपाध्यक्ष, अपर परिवहन आयुक्त आणि परिवहन उपायुक्त यांचा समावेश आहे.

► समिश्र पानावर

मुस्लिमांतील बहुपत्नी, निकाह हलालाबाबत घटनापीठ स्थापणार

नवी दिल्ली : मुस्लीम धर्मीयांच्या बहुपत्नी, निकाह हलाल यांच्या घटनात्मक वैधतेला आव्हान देणाऱ्या याचिकांवर सुप्रीम कोर्टाने शुक्रवारी पाच न्यायाधीशांचे घटनापीठ नेमण्याचा निर्णय घेतला आहे. मुस्लीम धर्मीयांच्या बहुपत्नी व निकाह हलाल यांच्या प्रथाना घटनात्मकतेला आव्हान देणारी याचिका दिल्ली भाजपचे नेते अश्विनी उपाध्याय यांनी केली.

सरन्यायाधीश डी. वाय. चंद्रचूड व न्या. पी. एस. नरसिम्हा यांच्या खंडपीठाने ५ न्यायाधीशांच्या घटनापीठापुढे याची सुनावणी करण्याचा निर्णय घेतला. यापूर्वी नेमलेल्या खंडपीठातील न्या. इंदिरा बॅनर्जी व न्या. हेमंत गुप्ता हे निवृत्त झाले आहेत. हे अत्यंत महत्वाचे प्रकरण असून ते पाच न्यायाधीशांच्या खंडपीठाकडे प्रलंबित आहे. या प्रकरणी आठ याचिका दाखल झालेल्या आहेत. आता या सर्व याचिकांची घटनापीठापुढे सुनावणी होईल.

► समिश्र पानावर

धूत यांना जामीन

मुंबई : आयसीआयसीआय बँक कर्ज गैरव्यवहार प्रकरणात कोचर दाम्यत्पाटोपाट सीबीआयच्या बेकायदा अटकेविरोधात तसेच जामिनासाठी हायकोर्टात धाव घेतलेल्या व्हिडिओकॉन समूहाचे अध्यक्ष वेणुगोपाल धूत यांना हायकोर्टाने दिलासा दिला, तर सीबीआयला पुन्हा एकदा चांगलाच झटका बसला आहे. न्यायमूर्ती रेवती मोहिते-डरे आणि न्यायमूर्ती पुष्पराज चव्हाण यांच्या खंडपीठाने धूत यांची सीबीआयने ► समिश्र पानावर

स्लीपर कोच वंदे भारत लवकरच

नवी दिल्ली : देशात सध्या वंदे भारत एक्सप्रेस सुरु आहेत. या एक्सप्रेसमध्ये सध्या बसण्याची सुविधा आहे. पण, नवीन वंदे भारत एक्सप्रेसमध्ये शयनयान कक्षा (स्लीपर कोच) असणार आहे. १ फेब्रुवारी २०२३ मध्ये सादर होणाऱ्या अर्थसंकल्पात याबाबतची घोषणा होऊ शकते. १५ ऑगस्ट २०२३ पर्यंत देशात ७५ वंदे भारत ट्रेन चालवण्याची घोषणा पंतप्रधानांनी केली होती.

किमी प्रति तास वेगाने प्रवास करू शकेल. तसे तिचे डिझाईन तयार केले आहे. रेल्वेने ४०० वंदे भारत ट्रेनसाठी निवीद जारी केल्या आहेत. या कामाला महिनाखेरपर्यंत मंजुरी मिळू शकेल. चार देशी व परदेशी कंपन्या या ट्रेनच्या उत्पादनासाठी पुढे आल्या आहेत. पहिल्या २०० वंदे भारत ट्रेनमध्ये शताब्दी एक्सप्रेसप्रमाणे बसण्याची व्यवस्था असेल. ► समिश्र पानावर

उत्तीसगडच्या मंत्र्यांचेही आव्हान

बागेश्वर धामचे पंडित धीरेंद्र कृष्ण शास्त्री यांना उत्तीसगडच्या मंत्र्याने आव्हान दिले आहे. उत्पादन शुल्क मंत्री कवासी लखमा म्हणाले की, राज्यात कुठेही धर्मातराच्या घटनात वाढ झालेली नाही. बागेश्वर बाबांनी आपले आरोप सिद्ध केले, तर मी राजकारण सोडून. पण त्यांना असे करता आले नाही तर त्यांना आपला पंडितपणा सोडावा लागेल. ► समिश्र पानावर

हिंदूंनाच टार्गेट

डाल्या विचारांचे लोक आमच्याविरोधात आहेत. सनानांनी विचारांचे लोक आमच्यासोबत आहेत. केवळ हिंदूंनाच टार्गेट का केले जाते. पाद्री आणि मौलवींना का आव्हान दिले जात नाही? त्यांना टार्गेट का केले जात नाही. त्यामुळेच आम्ही हिंदूंना जागे होण्याचे आव्हान करत आहोत. - बागेश्वर बाबा

एमपीएससीत मेगाभरती

पुणे : महाराष्ट्र लोकसेवा आयोगातर्फे (एमपीएससी) आजवरच्या इतिहासातील सर्वांत मोठी पदभरती जाहिरात प्रसिद्ध करण्यात आली आहे. महाराष्ट्र अराजपत्रित गट 'ब' आणि गट 'क' सेवा संयुक्त पूर्व परीक्षा २०२३ची जाहिरात एमपीएससीने शुक्रवारी प्रसिद्ध केली. त्यानुसार गट 'ब' आणि गट 'क' सेवा संयुक्त पूर्व परीक्षा २०२३ ही परीक्षा ३० एप्रिलला होणार आहे. राज्यातील एकूण ३७ जिल्हा केंद्रांवर परीक्षा



८,९६९ पदे भरणार
घेण्यात येईल. तर गट 'ब' सेवा मुख्य परीक्षा २०२३ ही परीक्षा २ सप्टेंबरला, तर गट 'क' सेवा मुख्य परीक्षा २०२३ ही परीक्षा ९ सप्टेंबरला घेण्यात येणार आहे.

► समिश्र पानावर

'या' विभागांमध्ये होणार भरती

- सामान्य प्रशासन विभाग : सहाय्यक कक्ष अधिकारी - ७० पदे
- महाराष्ट्र लोकसेवा आयोग : सहाय्यक कक्ष अधिकारी - ८ पदे
- वित्त विभाग : राज्य कर निरीक्षक - १५९ पदे
- गृह विभाग : पोलीस उपनिरीक्षक - ३७४ पदे
- महसूल व वन विभाग : दुय्यम निबंधक (श्रेणी - ९) / मुद्रांक निरीक्षक - ४९ पदे
- गृह विभाग : दुय्यम निरीक्षक, राज्य उत्पादन शुल्क - ६ पदे
- वित्त विभाग : तांत्रिक सहाय्यक - ९ पद
- वित्त विभाग : कर सहाय्यक - ४६८ पदे
- मंत्रालयीन प्रशासकीय विभाग तसेच राज्य शासनाची विविध कार्यालये : लिपिक टंकलेखक - ७०३४ पदे

75
Azadi Ka
Amrit Mahotsav

G20
भारत 2023

युनियन बँक ऑफ इंडिया
भारत सरकार का उपक्रम

VYOM

मुख्य कार्यालय : 239, विधान भवन मार्ग, नरीमन पॉइंट, मुंबई - 400 021.

जागतिक व्यवसाय

16.31% (वर्ष-दर-वर्ष)

एकूण अग्रिम

20.09% (वर्ष-दर-वर्ष)

रॅम अग्रिम

17.76% (वर्ष-दर-वर्ष)

एकूण एन्.पी.ए.

369 बीपीएस (वर्ष-दर-वर्ष)

31 डिसेंबर, 2022 ला समाप्त तिमाही / नऊमाही साठी अलेखापरीक्षित वित्तीय निष्कर्ष

तपशिल	स्वतंत्र				एकत्रित					
	समाप्त तिमाही	समाप्त नऊमाही	समाप्त वार्षिक	समाप्त तिमाही	समाप्त नऊमाही	समाप्त वार्षिक				
कामकाजानु एकूण उत्पन्न	24,15,368	19,45,374	68,10,272	60,05,133	80,46,877	24,63,544	20,23,319	69,31,502	62,40,022	81,75,407
कालावधीसाठी निव्वळ नफा / (तोटा) (करपूर्व, अपवादाल्पक आणि / किंवा असाधारण बाबीपूर्व)	3,58,324	2,54,861	8,24,994	6,67,739	8,57,941	3,57,639	2,52,563	8,23,419	6,56,119	8,56,634
कालावधीसाठी निव्वळ नफा / (तोटा) करपूर्व (अपवादाल्पक आणि / किंवा असाधारण बाबीपश्चात)	3,58,324	2,54,861	8,24,994	6,67,739	8,57,941	3,57,639	2,52,563	8,23,419	6,56,119	8,56,634
कालावधीसाठी निव्वळ नफा / (तोटा) करपश्चात (अपवादाल्पक आणि / किंवा असाधारण बाबीपश्चात)	2,24,480	1,08,540	5,65,096	3,79,250	5,23,210	2,26,366	1,07,740	5,69,989	3,70,823	5,26,532
कालावधीचे एकूण सर्वसमावेशक उत्पन्न (ज्यात कालावधीचा नफा/तोटा (करपश्चात) आणि अन्य सर्वसमावेशक उत्पन्न (कल्पना) समाविष्ट आहे)	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही
भरणा केलेले इक्विटी समन्वय भांडवल	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475
राखीव (सुसंयोजित राखीव काळवा) मार्गीत वर्षाच्या लेखापरीक्षित ताळेबंदाने दाखविल्याप्रमाणे					58,98,432					59,16,530
नेट वर्ध	61,22,818	52,74,713	61,22,818	52,74,713	51,76,495	61,35,437	52,82,044	61,35,437	52,82,044	51,91,828
सिक्वॉरिटीज प्रीमियम	18,34,118	18,34,118	18,34,118	18,34,118	18,34,118	18,42,281	18,39,269	18,42,281	18,39,269	18,39,269
डिबेंचर्स रिडेन्शन रिझर्व	-	-	-	-	-	-	-	-	-	-
पेडअप डेट कॅपिटल/ आउटस्टॅंडिंग डेट	19,63,800	18,75,500	19,63,800	18,75,500	18,75,500	19,63,800	18,75,500	19,63,800	18,75,500	18,75,500
डेट इक्विटी रेशिओ	0.94	1.02	0.94	1.02	0.99	0.95	1.03	0.95	1.03	0.99
प्रतिभाग अर्जन										
मूळभूत	*3.28	*1.59	*8.27	*5.62	7.73	*3.31	*1.55	*8.34	*5.49	7.77
सौम्यीकृत	*3.28	*1.59	*8.27	*5.62	7.73	*3.31	*1.55	*8.34	*5.49	7.77

*वार्षिकीकृत नाही.

सूचना: अ) उपरोक्त सेबी (सूचीबद्धता आणि आणखी प्रकटीकरण आवश्यकता) नियम, 2015 मधील नियमन 33 आणि 52 अधीन स्टॉक एक्सचेंजेसकडे दाखल केलेल्या 31 डिसेंबर 2022 रोजी समाप्त झालेल्या तिमाही / नऊमाही आर्थिक निष्कर्षांच्या तशीतलवार प्रसूतावा एक उतरात आहे. तिमाही / नऊमाही आर्थिक निष्कर्षांचे समुूर्ण प्रारंभ स्टॉक एक्सचेंजच्या वेबसाइटवर उपलब्ध आहे. (एनएसई) : www.nseindia.com आणि बीएसई : www.bseindia.com बँकेची वेबसाइट (www.unionbankofindia.co.in). ब) सेबी (सूचीबद्धता आणि आणखी प्रकटीकरण आवश्यकता) नियम 2015 मधील नियमन 52 (4) अधीन उपरोक्त उपकल्पना संदर्भात प्रकटीकरण स्टॉक एक्सचेंज (एनएसई आणि बीएसई) कडे सादर केले आहे आणि www.nseindia.com आणि www.bseindia.com वर उपलब्ध आहे.

सही

रामसुब्रमणियम एस. कार्याकारी संचालक

सही

निधु सक्सेना कार्याकारी संचालक

सही

रजनीश कर्नाटक कार्याकारी संचालक

सही

नितेश रंजन कार्याकारी संचालक

सही

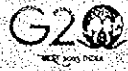
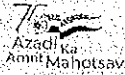
ए. मणिमखेल व्यवस्थापकीय संचालक आणि सीईओ

फोन किंवा ई-मेल द्वारे आपल्या इंटरनेट बँकिंगची माहिती, उदा. युजर आयडी / पासवर्ड किंवा आपला क्रेडिट / डेबिट कार्ड नंबर / सीडीसी / ओटीपी कोणालाही सांगू नका

हेल्पलाईन नं.: 1800 208 2244 / 1800 425 1515 / 1800 425 3555 | www.unionbankofindia.co.in

@unionbankofindia @UnionBankTweets UnionBankInsta YouTube UnionBankofIndiaUtube @unionbankofindia

PLEASE CARRY ORIGINAL ID PROOF FOR ALL RESERVED TICKETS



यूनियन बैंक
ऑफ इंडिया
भारत सरकार का संयुक्त



Union Bank
of India
A Government of India Undertaking



Head Office: 239, Vidhan Bhavan Marg, Nanman Point, Mumbai - 400 021

↑ **Global Business**
16.31% (YoY)

↑ **Gross Advances**
20.09% (YoY)

↑ **RAM Advances**
17.76% (YoY)

↓ **Gross NPA**
369 bps (YoY)

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/NINE MONTHS ENDED 31st DECEMBER, 2022

₹ in lakh

PARTICULARS	STANDALONE					CONSOLIDATED				
	Quarter ended		Nine months ended		Year ended	Quarter ended		Nine months ended		Year ended
	31.12.2022 (Unaudited)	31.12.2021 (Unaudited)	31.12.2022 (Unaudited)	31.12.2021 (Unaudited)	31.03.2022 (Audited)	31.12.2022 (Unaudited)	31.12.2021 (Unaudited)	31.12.2022 (Unaudited)	31.12.2021 (Unaudited)	31.03.2022 (Audited)
Total Income from Operations	24,15,368	19,45,374	68,10,272	60,05,133	80,46,877	24,63,544	20,23,319	69,31,502	62,40,022	81,75,407
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	3,58,324	2,54,861	8,24,994	6,67,739	8,57,941	3,57,639	2,52,583	8,23,419	6,56,119	8,56,634
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	3,58,324	2,54,861	8,24,994	6,67,739	8,57,941	3,57,639	2,52,583	8,23,419	6,56,119	8,56,634
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	2,24,480	1,08,540	5,65,096	3,79,250	5,23,210	2,26,366	1,07,740	5,69,989	3,70,823	5,26,532
Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Paid-Up Equity Share Capital	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475	6,83,475
Reserves (excluding Revaluation Reserve) as shown in Audited Balance Sheet of the previous year					58,98,432					59,16,530
Net Worth	61,22,810	52,74,713	61,22,810	52,74,713	61,76,495	61,35,437	52,82,044	61,35,437	52,82,044	51,91,828
Securities Premium	18,34,118	18,34,118	18,34,118	18,34,118	18,34,118	18,42,281	18,39,269	18,42,281	18,39,269	18,39,269
Debt Redemption Reserve										
Paid up Debt Capital/ Outstanding Debt	19,63,800	18,75,500	19,63,800	18,75,500	18,75,500	19,63,800	18,75,500	19,63,800	18,75,500	18,75,500
Debt Equity Ratio	0.94	1.02	0.94	1.02	0.99	0.95	1.03	0.95	1.03	0.99
Earnings Per Share										
Basic	₹ 3.28	₹ 1.59	₹ 8.27	₹ 5.62	₹ 7.73	₹ 3.31	₹ 1.55	₹ 8.34	₹ 5.49	₹ 7.77
Diluted	₹ 3.28	₹ 1.59	₹ 8.27	₹ 5.62	₹ 7.73	₹ 3.31	₹ 1.55	₹ 8.34	₹ 5.49	₹ 7.77

*Not Annualised

NOTES: a) The above is an extract of the detailed format of Quarterly/Nine months ended Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Nine months Financial Results are available on the websites of the Stock Exchange(s) (www.nseindia.com and www.bseindia.com) and on the Bank's website (www.unionbankofindia.co.in). b) For the other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on www.nseindia.com and www.bseindia.com.

For and on behalf of Board of Directors

Place : Mumbai
Date : 20.01.2023

Sd/-
Ramasubramanian S
Executive Director

Sd/-
Nidhu Saxena
Executive Director

Sd/-
Rajneesh Karnatak
Executive Director

Sd/-
Nitesh Ranjan
Executive Director

Sd/-
A. Manimekhalal
Managing Director & CEO

Do not share your Internet Banking details, such as, user ID / password or your credit / debit card number / CVV / OTP with anyone - either over phone or through email

Helpline Nos.: 1800 208 2244 / 1800 425 1515 / 1800 425 3555 | www.unionbankofindia.co.in

@unionbankofindia @UnionBankTweets UnionBankInsta UnionBankofIndiaUtube @unionbankofindia

The Economic Times dated 21/01/2023