

Union Bank of India
Statement of Assets and Liabilities

(₹ in lacs)

CAPITAL AND LIABILITIES	As at 30.09.2012 (Reviewed)	As at 30.09.2011 (Reviewed)	As at 31.03.2012 (Audited)
LIABILITIES			
Capital	66154.90	63533.24	66154.90
Reserves and surplus	1501862.39	1292612.55	1397150.88
Deposits	22609492.34	19557209.87	22286894.57
Borrowings	2124031.12	1541838.29	1790948.77
Other Liabilities and Provisions	622121.81	642475.18	679994.63
Total	26923662.56	23097669.13	26221143.75
ASSETS			
Cash and Balances with Reserve Bank of India	1299868.46	1417528.99	1163356.06
Balances with Banks and Money at Call and Short Notice	478417.43	411955.91	404158.01
Investments	7188521.64	6179722.63	6236355.81
Advances	17290113.75	14485363.04	17788208.13
Fixed Assets	234266.74	227403.48	233579.79
Other Assets	432474.54	375695.08	395485.95
Total	26923662.56	23097669.13	26221143.75

NOTES :-

1. The above financial results for the quarter ended 30th September 2012 arrived at on the same accounting policies as those followed in the preceeding financial year ended 31st March 2012 have been reviewed by Audit Committee and taken on record by the Board of Directors of the Bank at their meeting held on 02.11.2012. 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 on prudential norms for income recognition, asset classification and provisioning.
3. Gratuity, pension, leave encashment, income tax and other usual and necessary provisions have been made on an estimated basis.

4. Out of ₹403.04 crore being the amortised expenses towards pension and gratuity liability to be provided as at 31.03.2013 a proportionate amount of ₹100.76 crore has been provided for the quarter ended 30.09.2012.

5. Position of investor complaints for the quarter ended 30th September, 2012:

	No. of complaints
Pending as on 30 th June, 2012	Nil
Received during the quarter	332
Resolved during the quarter	332
Pending as on 30 th September, 2012	Nil

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

(S. K. JAIN)
EXECUTIVE DIRECTOR

(S. S. MUNDRA)
EXECUTIVE DIRECTOR

(D. SARKAR)
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai.

Date: 2nd November, 2012.