

Union Bank of India
Statement of Assets and Liabilities

(₹ in lacs)

CAPITAL AND LIABILITIES	As at 31.12.2012 (Reviewed)	As at 31.12.2011 (Reviewed)	As at 31.03.2012 (Audited)
LIABILITIES			
Capital	66154.90	63533.24	66154.90
Reserves and surplus	1531150.37	1311311.52	1397150.88
Deposits	23935451.68	20531651.37	22286894.57
Borrowings	2288285.81	1679201.53	1790948.77
Other Liabilities and Provisions	638485.51	633000.71	679994.63
TOTAL	28459528.27	24218698.37	26221143.75
ASSETS			
Cash and Balances with Reserve Bank of India	1097498.30	1208830.64	1163356.06
Balances with Banks and Money at Call and Short Notice	517337.53	323293.87	404158.01
Investments	7511736.29	6608662.90	6236355.81
Advances	18588490.43	15325071.66	17788208.13
Fixed Assets	233758.01	231516.75	233579.79
Other Assets	510707.71	521322.55	395485.95
TOTAL	28459528.27	24218698.37	26221143.75

NOTES :-

1. The above financial results for the quarter ended 31st December 2012 arrived at on the same accounting policies as those followed in the preceding 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 31.01.2013. 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 for the year ending 31.03.2013 a proportionate amount of ₹100.76 crore has been provided for the quarter ended 31.12.2012.
5. During the quarter the Bank has raised Tier II capital bonds of ₹800.00 crore.
6. Position of investor complaints for the quarter ended 31st December, 2012:

	No. of complaints
Pending as on 30 th September, 2012	Nil
Received during the quarter	364
Resolved during the quarter	364
Pending as on 31 st December, 2012	Nil

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

(K. SUBRAHMANYAM)
EXECUTIVE DIRECTOR

(S. K. JAIN)
EXECUTIVE DIRECTOR

(D. SARKAR)
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai.

Date: 31st January, 2013.