

संदर्भ Ref.: नि.से.वि. ISD/169/2023-24

दिनांक Date : July 24, 2023

बीएसई लिमिटेड BSE Ltd. बीएसई लिस्टिंग सेंटर BSE Listing Centre स्क्रिप कोड Scrip Code - 532 477	नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड National Stock Exchange of India Ltd. निप्स NEAPS स्क्रिप कोड Scrip Symbol-UNIONBANK-EQ सिक्योरिटी Security - UBI-AT/BB
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महोदया Madam / महोदय Sir,

Subject: Submission of Newspaper Publication - Reviewed Financial Results (Standalone and Consolidated) of the Bank for the Quarter ended June 30, 2023.

We hereby submit copies of the newspaper publication of Reviewed Financial Results (Standalone and Consolidated) of the Bank for the Quarter ended June 30, 2023 in following newspapers on July 21, 2023:

Particulars	Newspaper	Language	Editions
Financial Results (Standalone and Consolidated) of the Bank for the Quarter ended June 30, 2023.	Business Standard	English	All
	Economic Times	English	All
	Financial Express	English	Mumbai
	Business Line	English	Chennai
	The Free Press Journal	English	All
	Business Standard	Hindi	All
	Mint	English	Mumbai
	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,

SANTANU
KUMAR DASH

Digitally signed by SANTANU KUMAR DASH
DN: st=MAHARASHTRA,
serialNumber=73667888029aa7cac17177b255dc,
c=IN, o=UNION BANK OF INDIA, ou=UNION BANK
OF INDIA, cn=SANTANU KUMAR DASH
Date: 2023.07.24 19:08:29 +05'30'

(सीएस एस. के. दाश CS S. K. Dash)

कंपनी सचिव Company Secretary

एफसीएस FCS - 4085

Encl: As above

ions-on or before 5th August 2023

Sd/-
Deputy General Manager, HR

5 pm on 31.08.2023

For NIT document/Corrigendum/Addendum, please refer to website
www.smporkolkata.shipping.gov.in and https://eprocure.gov.in



यूनियन बैंक
भारत सरकार का उपक्रम



Union Bank
of India
A Government of India Undertaking



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

↑ **Operating Profit**
31.79% (YoY)

↑ **Net Profit**
107.67% (YoY)

↑ **NII**
16.59% (YoY)

↓ **Gross NPA**
288 bps (YoY)

↑ **Retrn on Average Assets**
47 bps (YoY)

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2023

₹ In lakh

PARTICULARS	STANDALONE				CONSOLIDATED			
	QUARTER ENDED		YEAR ENDED		QUARTER ENDED		YEAR ENDED	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Total Income from Operations	27,38,125	27,27,377	20,99,109	95,37,649	27,82,229	27,76,351	21,20,445	97,07,853
Net Profit / (Loss) for the period (Before Tax, Exceptional and/or Extraordinary items)	5,17,429	3,88,778	2,16,642	12,13,772	5,18,042	3,91,228	2,16,456	12,14,647
Net Profit / (Loss) for the period before tax (After Exceptional and/or Extraordinary items)	5,17,429	3,88,778	2,16,642	12,13,772	5,18,042	3,91,228	2,16,456	12,14,647
Net Profit / (Loss) for the period after tax (After Exceptional and/or Extraordinary items)	3,23,644	2,78,231	1,55,846	8,43,327	3,27,165	2,81,178	1,58,310	8,51,166
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
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
Reserves (Excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year				65,36,704				65,73,234
Net Worth	68,23,633	63,59,934	54,11,105	63,59,934	68,39,091	63,75,331	54,31,834	63,75,331
Securities Premium	18,34,118	18,34,118	18,34,118	18,34,118	18,42,281	18,42,281	18,39,268	18,42,281
Debenture Redemption Reserve	-	-	-	-	314	314	-	314
Paid up Debt Capital/ Outstanding Debt	19,63,800	19,63,800	18,25,500	19,63,800	19,63,800	19,63,800	18,25,500	19,63,800
Debt Equity Ratio	0.46	0.68	1.07	0.68	0.47	0.67	1.06	0.67
Earnings Per Share								
Basic	*4.74	*4.07	*2.28	12.34	*4.79	*4.11	*2.32	12.45
Diluted	*4.74	*4.07	*2.28	12.34	*4.79	*4.11	*2.32	12.45

NOTES:

a) The above is an extract of the detailed format of Quarterly/ Yearly 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 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).

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* Not Annualised

For and on behalf of Board of Directors

Place : Mumbai
Date : 20.07.2023

-Sd-
Ramasubramanian S.
Executive Director

-Sd-
Nidhu Saxena
Executive Director

-Sd-
Nitesh Ranjan
Executive Director

-Sd-
A. Manimekhalai
Managing Director & CEO

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IN THE NEWS

Trai moots risk-based framework for regulation of AI tech

5TH LARGEST FINANCIER BY NET WORTH

Jio Fin valued at ₹1.77 trillion

Infy halves revenue guidance

Trai moots risk-based framework for regulation of AI tech

THE TELECOM REGULATORY Authority of India (Trai) on Thursday proposed regulation of those artificial intelligence technologies which pose high risk to human lives, reports **Jatin Grover**. ■ **PAGE 2**

ITC 7th firm to cross ₹6 trn in market value

ITC on Thursday became the seventh company to cross ₹6 trillion in market value, reports **Siddhant Mishra**. The stock has given returns of 48.4% on a year-to-date basis. ■ **PAGE 6**

Non-basmati white rice exports banned

TO CURB DOMESTIC prices, the government on Thursday imposed a ban on exports of non-basmati white rice with immediate effect, reports **Sandip Das**. ■ **PAGE 3**

ACC, Ambuja to operate separately

ADANI GROUP CEMENT companies Ambuja Cements and ACC will embark on cost-reduction initiatives to improve Ebitda, even as the two brands will continue to operate separately, reports **Rajesh Kurup**. ■ **PAGE 4**

Toyota steps on the pedal in India

Joining hands with Suzuki has paid rich dividends to Toyota, reports **Swaraj Baggonkar**. Its India subsidiary Toyota Kirloskar Motor became the fourth fastest growing automaker in FY23 even beating market leader and partner Maruti Suzuki. ■ **PAGE 4**

FE SPECIAL



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■ **PERSONAL FINANCE, P9**

ASHLEY COUTINHO
Mumbai, July 20

RELIANCE INDUSTRIES' (RIL) demerged financial services arm — Reliance Strategic Investments or Jio Financial Services (JFS) — was valued at a whopping ₹1.77 trillion, after a special session conducted by exchanges on Thursday to discover its trading value.

This makes JFS, India's fifth-largest financier by net worth. The discovered price for JFS was ₹261.85 per share, much above analysts' estimates of ₹160-190.

Deven Choksey, managing director at KR Choksey Shares & Securities, told *Bloomberg* that while JFS may have little revenue at this point, there is vast potential for growth and it can expand rapidly. Choksey expects assets under management at JFS to grow to \$12.2 billion and forecasts revenue of \$12.2 billion for the company over the next five years.

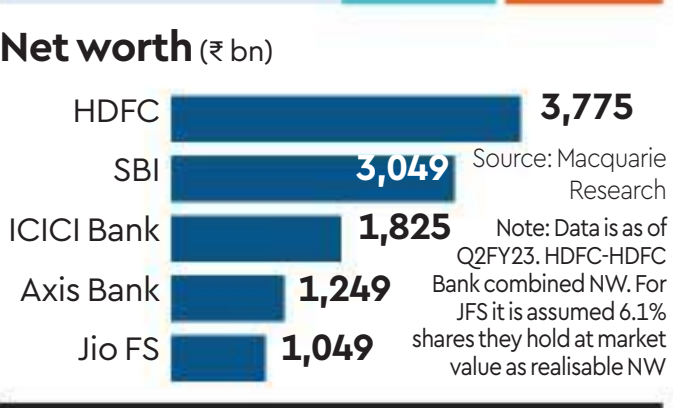
On Wednesday, RIL had said after the spinoff, each share in JFS would be equivalent to 4.7% of Reliance's closing price that day. This would value JFS stock at ₹133.

This marks the first time that Indian exchanges utilised a new method of price discovery for listed companies undergoing mergers and acquisitions as they seek to minimise price swings in benchmark indexes. Trading in JFS will start at a later date, but authorities are watching for any market volatility as RIL carries about 11% weight in the Nifty 50 gauge.

RIL offered one share of JFS for each one owned by RIL's investors. On Wednesday, RIL's stock closed at an all-time high



Share price (₹)		BSE	NSE
RIL closing	July 19, 2023	2,840.0	2,841.85
RIL special session	July 20, 2023	2,589.0	2,580.00
Jio Financial	Difference	251.0	261.85
RIL closing	July 20, 2023	2,619.8	2,623.00



INSIDE
JFS: What lies ahead ■ **PAGE 22**

as investors made a last-minute attempt to qualify for JFS shares.

Continued on Page 17

Eyeing localisation by 2025-end: First Solar

\$700-million Chennai unit to start operations from October

MANISH GUPTA
New Delhi, July 20

US-BASED FIRST SOLAR will have invested \$700 million in its upcoming 3.4 giga watt (GW) solar module unit at Sriperumbudur near Chennai by the second half of 2024, its country managing director Sujoy Ghosh told *FE*.

The company has fast-tracked indigenisation of component sourcing to qualify for production-linked incentive (PLI) by as early as 2025-end, he said, adding that it has no plan to import materials from China.

"We are focused on building our supply chain locally, for the plant to start commercial shipments by this October. The

Sujoy Ghosh, country MD, First Solar

plan is to meet local value addition threshold required under the PLI scheme by the end of 2025," he said. The PLI threshold starts at about 70%, and goes up to 90% over the five years.

While there are about 10 components like front glass, frames and low-voltage connectivity devices that go into module manufacturing, the supply ecosystem to localise all of these will be developed in tune with the PLI schedule, Ghosh said.

Once First Solar completes the localisation and other parameters under PLI, it can avail up to ₹1,177 crore over five years based on incremental production.

Saint-Gobain India, the India arm of the French multinational, is setting up a captive thin glass manufacturing unit for First Solar near its project site "Upstream glass production is available in India, but finishing has to be done as per our needs. Hopefully, they (Saint-Gobain) will be ready (with supplies) by the time we need to source the finished glass," he said.

Continued on Page 17

'AFTER 30 YRS, CHINA YET TO CREATE VIABLE CHIP ECOSYSTEM'

We should ease compliance for tech economy: Chandrasekhar

ENS ECONOMIC BUREAU
MUMBAI, JULY 20

ONE OF THE "toughest" parts in convincing semiconductor giants to set up shop in India is their scepticism over the country's inaction in the chips space as it "repeatedly" missed the bus in allowing the semiconductor industry to take off over the last 60-70 years, Union minister of state for electronics and IT and skill development and entrepreneurship **Rajeev Chandrasekhar** said during the Express Adda on Wednesday.

"So, you have to make the pitch to them (global chip giants) that many things have changed in the last eight years, India has a vibrant electronics ecosystem, and the best factories of the world are being built here... we have shown them the



factories that have been built in places like Noida in 12 months which are among the largest manufacturing plants for mobile phones," he said. Chandrasekhar was in conversation with Anant Goenka, executive director, Indian Express Group, and Anil Sasi, national business editor, The



Rajeev Chandrasekhar at Express Adda on Wednesday

Indian Express. He said the break-up of the Vedanta and Foxconn joint venture to set up a fab in India is "not a blow to India's semiconductor ambitions," since there will now be two proposals instead of one. In December 2021, the ministry of electronics and IT (MeitY) had

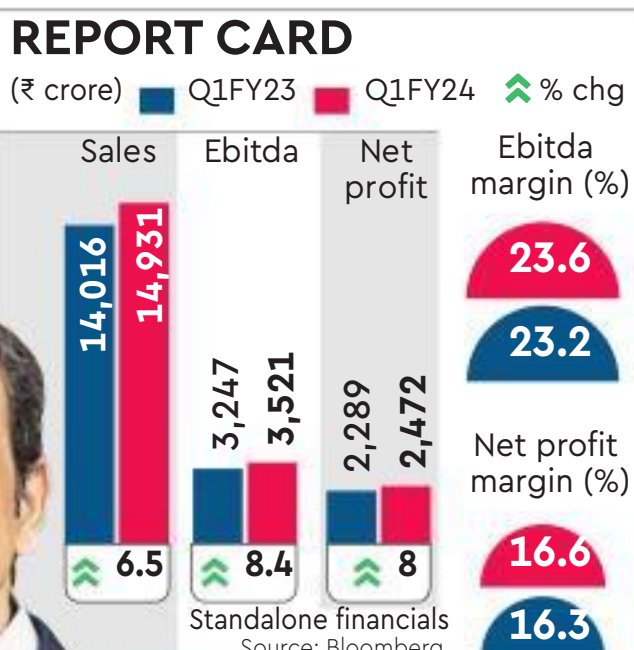
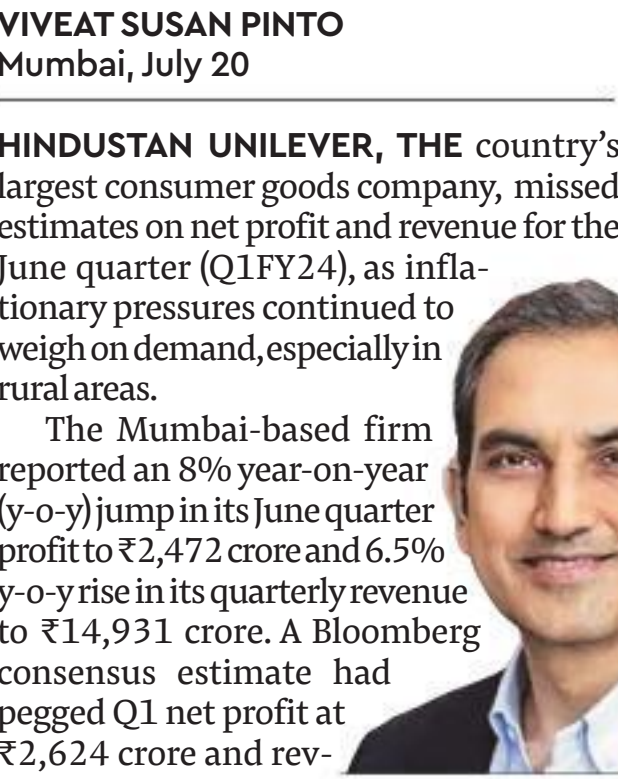
announced a \$10 billion semiconductor manufacturing plan. "Both Vedanta and Foxconn have said they will send proposals to set up fabs in India, so we will have two proposals when earlier there was only one proposal. I don't think it is a blow, this is actually a good thing for the country where both the partners want to pursue their chip strategy independently," Highlighting the complexity of putting together a viable chip ecosystem, Chandrasekhar said, "The Prime Minister's vision is to create a successful chip ecosystem in India in the next 10 years. Countries like China took 30 years to do that and they are still unsuccessful despite having spent \$200 billion on their ambitions."

Continued on Page 18

VIVEAT SUSAN PINTO
Mumbai, July 20

HINDUSTAN UNILEVER, THE country's largest consumer goods company, missed estimates on net profit and revenue for the June quarter (Q1FY24), as inflationary pressures continued to weigh on demand, especially in rural areas.

The Mumbai-based firm reported an 8% year-on-year (y-o-y) jump in its June quarter profit to ₹2,472 crore and 6.5% y-o-y rise in its quarterly revenue to ₹14,931 crore. A Bloomberg consensus estimate had pegged Q1 net profit at ₹2,624 crore and rev-



REPORT CARD
(₹ crore) Q4FY23 Q1FY24 % chg

	Q4FY23	Q1FY24	% chg
Sales	14,016	14,931	6.5
Ebitda	3,247	3,521	8.4
Net profit	2,289	2,472	8
Ebitda margin (%)	23.6	23.2	
Net profit margin (%)	16.6	16.3	

Standalone financials Source: Bloomberg
Rohit Jawa, CEO & MD, Hindustan Unilever

below the Bloomberg estimate of ₹6,245 crore. Consolidated revenue at ₹37,933 crore was up 1.3% compared to the preceding quarter and almost in line with Bloomberg estimate of ₹37,491 crore. In constant currency terms, the rev-

enue rose just 1% on a sequential basis. The company's consolidated operating margin was at 20.8%, down 20 basis points sequentially.

Continued on Page 17

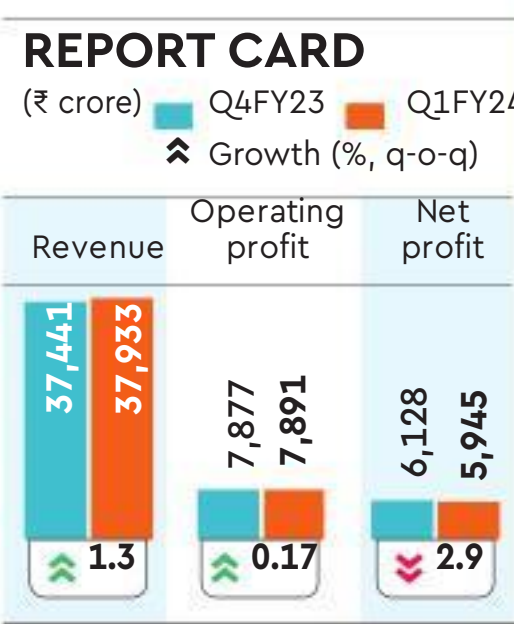
Infy halves revenue guidance

SAMEER RANJAN BAKSHI
Bengaluru, July 20

THE COUNTRY'S SECOND-LARGEST software service provider, Infosys, on Thursday sharply cut its revenue guidance for FY24 to 1.0-3.5% in constant currency terms from 4-7% announced earlier, taking note of the slow-down in business amidst global macro-economic headwinds.

The company, however, retained its operating margin guidance of 20-22% for the current fiscal. After the announcement, the IT giant's American Depository Receipts (ADRs) opened 9.7% lower on Nasdaq.

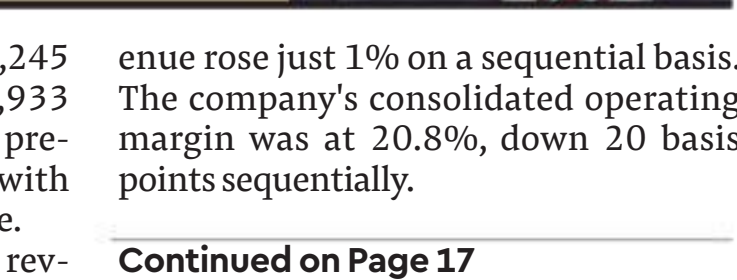
Infosys' April-June quarter earnings were muted, with net profit up 3% sequentially at ₹5,945 crore. This was



REPORT CARD
(₹ crore) Q4FY23 Q1FY24

	Q4FY23	Q1FY24	% chg
Revenue	37,441	37,933	1.3
Operating profit	7,877	7,891	0.17
Net profit	6,128	5,945	2.9

SALIL PAREKH, CEO Infosys
We have seen some deal signings and start dates being delayed and with that we see a lot of revenue from those ... towards the later part of the financial year



				 भारत सरकार का उपक्रम													
Head Office: 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021.																	
↑ Operating Profit 31.79% (YoY)		↑ Net Profit 107.67% (YoY)		↑ NII 16.59% (YoY)		↓ Gross NPA 288 bps (YoY)		↑ Retrn on Average Assets 47 bps (YoY)									
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2023									₹ in lakh								
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	QUARTER ENDED		YEAR ENDED		QUARTER ENDED		YEAR ENDED										
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Earnings Per Share																	
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* Not Annualised																	
For and on behalf of Board of Directors																	
Place : Mumbai		-Sd-		-Sd-		-Sd-		-Sd-									
Date : 20.07.2023		Ramasubramanian S. Executive Director		Nidhu Saxena Executive Director		Nitesh Ranjan Executive Director		A. Manimekhalai Managing Director & CEO									
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HEART FULL OF PAIN, ANGER: PM

‘Incident of women being paraded naked shamed Indians’

FPJ NEWS SERVICE / NEW DELHI

The incident of women being paraded naked in Manipur has shamed 140 crore Indians, Prime Minister Narendra Modi said on Thursday asserting that the law will act with its full might and no guilty person will be spared. “Today, when I am standing by this temple of democracy my heart is full of pain and anger,” he told reporters at Parliament complex before the start of monsoon session.

“I want to assure the countrymen that no guilty person will be spared. The law will act with its full might and firmness... What has happened to these daughters of Manipur can never be forgiven,” he said.

The incident in Manipur will shame any decent society and the 140 crore Indians are feeling ashamed, he said.

Tension mounted in Manipur after a May 4 video surfaced on Wednesday showing two women from one of the warring communities in the state being paraded naked by a mob from the other side. The 26-second video shows the men, some appearing as young as 15, groping and sexually attacking the women belonging to the ethnic Kuki-Zo tribe, and escorting them towards an empty field.



The prime minister requested all chief ministers to strengthen law and order in their respective states and take stringent action, especially in cases of crimes against women.

The Supreme Court, meanwhile, said it was “deeply disturbed” by the video. The top court asked the government to

act and said it would “take action if nothing is happening on the ground”. A bench headed by Chief Justice DY Chandrachud took cognisance of the video and said using women as instruments for perpetrating violence is “simply unacceptable in a constitutional democracy”, said the top court.

CONTD. ON P17

VIDEO HEAT ON TWITTER

The Centre has asked Twitter and other social media platforms to take down the video of women being paraded naked in Manipur. The video is inflammatory and the matter is under investigation, sources said. The IT Ministry has said that under the new IT rules, freedom of expression comes with “reasonable restrictions”, according to a report. Tweets of some accounts that shared the video have been withheld in India, in response to the government’s demand. The National Commission for Women also said on Thursday that it has formally directed Twitter India to remove the video showing the “disgraceful act” of two women being paraded naked and assaulted in Manipur.

SUJIT PATKAR ARRESTED IN COVID SCAM

DHARMESH THAKKAR / MUMBAI

The Enforcement Directorate (ED) made its first arrest in the Rs4,000 crore BMC Covid Centre scam by taking into custody on Thursday Shiv Sena (UBT) leader Sanjay Raut’s close aide Sujit Patkar and Dr Kishore Bisure, who heads the BMC Dahisar Jumbo Covid Centre. Patkar and Bisure were produced at a special PMLA court on Thursday afternoon and were remanded to eight days ED custody.

Patkar is one of the four partners of Lifeline Hospital Management Services, which was awarded the contract to run the BMC Jumbo Covid Centres at Worli and Dahisar.

Patkar invested just Rs12,500 for incorporating Lifeline Management Services just weeks before bagging the contract for supplying manpower to BMC Jumbo Covid Centres at Worli and Dahisar, the ED alleged, adding that he got payments totalling Rs31.84 cr by submitting fake bills. CONTD. ON P17



Raigad landslide claims 16 lives

AMIT SRIVASTAVA

At least 16 persons died and several are feared to be trapped after a landslide hit Ir-salwadi, a tribal village in Khalapur taluka in Raigad district, late on Wednesday night. The area had received more than 500 mm of rainfall in the last three days.

The landslide occurred between 10.30 pm and 11 pm on Wednesday, according to the disaster management team of Raigad district. The team received a call around 11.30 pm, while the state control room got details around midnight.

A total of 228 people of 48 families were living in the village, of which around 28 families were directly affected by the landslide, according to the district administration.

Relief teams had been dispatched from Alibab, Khopoli, Karjat, Lonavala, Badlapur, Panvel, Vashi and Mumbai, while 8 ambulances, 44 officers and staff, and 2 JCBs have been dispatched from Panvel Municipal Corporation. Medical officers of Kalam, Ambivalli, and Mohil Primary Health Centers are at the spot.

SHOCKING DECISION

In a shocking decision, the Maharashtra government suspended rescue operations at Irshalwadi, even as more than 100 poor villagers are feared trapped under the debris. The rescue operation was suspended around 5 pm on the ground of darkness and will be resumed on at 5 am on Friday. “We are a developed nation. Power generators and other equipment could have been used. Who will be responsible if anyone trapped inside dies? Darkness and rain are no reason to stop rescue work,” said former BMC official IC Sisodia. The army could have been called as they are better trained and equipped.

Rescue operations proved difficult as the village is located on a hill in a remote area. The incessant rains added to the problem faced by national and state level disaster management teams and local authorities. CONTD. ON P17

COURT RELIEF IN GENDER CRIME CASES

WFI’s outgoing chief gets bail

FPJ NEWS SERVICE / NEW DELHI

A Delhi court on Thursday granted regular bail to outgoing Wrestling Federation of India (WFI) chief and Bharatiya Janata Party MP Brij Bhushan Sharan Singh in a case of sexual harassment of women wrestlers. The court also allowed the bail application of suspended

WFI assistant secretary Vinod Tomar.

“I am granting bail on a bond of Rs25,000 each with certain conditions,” Additional Chief Metropolitan Magistrate Harjeet Singh Jaspal said. The court directed the accused not to leave the country without its prior permission and not to offer any inducement to witnesses in the case. CONTD. ON P17

Dera Sacha Sauda chief on parole

FPJ NEWS SERVICE / CHANDIGARH

Dera Sacha Sauda chief and rape convict Gurmeet Ram Rahim Singh walked out of Sunaria jail in Haryana’s Rohtak district on Thursday after being granted a 30-day parole.

The Sirsa-headquartered sect’s chief, who is serving a 20-year jail term for raping

two disciples, had applied for temporary release for availing parole.

Singh had been granted a 40-day parole in January. In October last year, too, he had been granted 40-day parole. While out on parole on these two occasions, Singh had gone to his Barnawa ashram and had held several online “satsang” sessions. CONTD. ON P17

Insurers get GST notices

FPJ NEWS SERVICE / MUMBAI

Life and general insurance majors Bajaj Allianz, Aditya Birla Sun Life Insurance, and HDFC Life Insurance, along with some public sector insurers, have been slapped with show cause notices for alleged evasion of GST of Rs2,400 crore.

Leading private sector life insurer HDFC Life Insurance got a GST demand notice of Rs942 crore, while ICICI Pru-

dential got a notice for GST liability of Rs492 cr. HDFC Life Insurance deposited Rs250 crore with DGGI, while ICICI Prudential deposited Rs190 cr.

Earlier, LIC, ICICI Prudential, and Max Life Insurance were served GST notices leading to recovery of Rs700 crore.

The I-T department has begun an investigation into insurance companies allegedly availing input tax credit under GST in a fraudulent manner. CONTD. ON P17

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- Don't touch loose electrical wires or switches with wet hands.
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Operating Profit
31.79% (YoY)

Net Profit
107.67% (YoY)

NII
16.59% (YoY)

Gross NPA
288 bps (YoY)

Retrn on Average Assets
47 bps (YoY)

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2023 ₹ in lakh

PARTICULARS	STANDALONE				CONSOLIDATED			
	QUARTER ENDED		YEAR ENDED		QUARTER ENDED		YEAR ENDED	
	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)	30.06.2023 (Unaudited)	31.03.2023 (Audited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
Total Income from Operations	27,38,125	27,27,377	20,99,109	95,37,649	27,82,229	27,76,351	21,20,445	97,07,853
Net Profit / (Loss) for the period (Before Tax, Exceptional and/or Extraordinary items)	5,17,429	3,88,778	2,16,642	12,13,772	5,18,042	3,91,228	2,16,456	12,14,647
Net Profit / (Loss) for the period before tax (After Exceptional and/or Extraordinary items)	5,17,429	3,88,778	2,16,642	12,13,772	5,18,042	3,91,228	2,16,456	12,14,647
Net Profit / (Loss) for the period after tax (After Exceptional and/or Extraordinary items)	3,23,644	2,78,231	1,55,846	8,43,327	3,27,165	2,81,178	1,58,310	8,51,166
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
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
Reserves (Excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year				65,36,704				65,73,234
Net Worth	68,23,633	63,59,934	54,11,105	63,59,934	68,39,091	63,75,331	54,31,834	63,75,331
Securities Premium	18,34,118	18,34,118	18,34,118	18,34,118	18,42,281	18,42,281	18,39,268	18,42,281
Debenture Redemption Reserve	-	-	-	-	314	314	-	314
Paid up Debt Capital/ Outstanding Debt	19,63,800	19,63,800	18,25,500	19,63,800	19,63,800	19,63,800	18,25,500	19,63,800
Debt Equity Ratio	0.46	0.68	1.07	0.68	0.47	0.67	1.06	0.67
Earnings Per Share								
Basic	*4.74	*4.07	*2.28	12.34	*4.79	*4.11	*2.32	12.45
Diluted	*4.74	*4.07	*2.28	12.34	*4.79	*4.11	*2.32	12.45

NOTES:

a) The above is an extract of the detailed format of Quarterly/ Yearly 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 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

* Not Annualised

For and on behalf of Board of Directors

-Sd-
Ramasubramanian S.
Executive Director

-Sd-
Nidhu Saxena
Executive Director

-Sd-
Nitesh Ranjan
Executive Director

-Sd-
A. Manimekhalai
Managing Director & CEO

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मणिपूरमध्ये काळिमा; देश हादरला...

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नव शक्ति



सुजीत पाटकर, किशोर बिसुरे यांना ईडीकडून अटक

महामुंबई पानावर

▲ वर्ष ८९ ▲ अंक २४४ ▲ शुक्रवार ▲ २१ जुलै २०२३ ▲ पाने २४ ▲ किंमत ₹ ५ ▲ पुणे किंमत ₹ ६ फक्त ▲

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

काळरात्र

इर्शाळवाडी दरडीखाली गडप

१०० हून अधिक लोक ढिगाऱ्याखाली

१६ मृतदेह सापडले, २१ जण जखमी

खालापूर (रायगड) : कोकणात सुरू असलेल्या मुसळधार पावसामुळे रायगड जिल्ह्यातील खालापूर तालुक्यात भीषण दुर्घटना घडली. इर्शाळगडाच्या उदरात असणाऱ्या इर्शाळवाडीवर बुधवारी रात्री दरड कोसळली. या भीषण दुर्घटनेत सुमारे १७ घरे दरडीखाली गाडली गेली. त्यात १०० हून अधिक लोक अडकल्याचा अंदाज आहे, तर १०० जणांना सुखरूप बाहेर काढण्यात आले. गुरुवारी दुपारपर्यंत १६ मृतदेह हाती लागले होते, तर २१ जणांना जखमी अवस्थेत बाहेर काढण्यात आले. हा सर्व परिसर दुर्गम भाग असल्यामुळे येथे मदतकार्यात अनेक अडथळे येत आहेत. इर्शाळवाडीपर्यंत जाण्यासाठी पक्का रस्ता नसल्यामुळे यंत्रसामुग्री नेणे अवघड झाले आहे. एनडीआरएफच्या पथकांनी युद्धपातळीवर मदतकार्य सुरू केले, पण मुसळधार पाऊस, वारा आणि धुके यांमुळे मदतकार्य अद्यावर थांबवावे लागले. शुक्रवारी पुन्हा मदत मोहीम सुरू केली जाणार आहे.



मुख्यमंत्री
ऑन द स्पॉट

पान २ वर

संबंधित वृत्त पान २ आणि ११ वर



छाया : सलमान अन्सारी



रायगडमधील खालापूर तालुक्यातील इर्शाळवाडीवर दरडी कोसळल्यामुळे हे गावच जगाच्या नकाशावरून नाहीसे झाले आहे. वरील छायाचित्रात दरडीमुळे उद्ध्वस्त झालेले गाव दिसत आहे, तर खालील छायाचित्र दुर्घटनेपूर्वीची निसर्गरम्य वातावरणात वसलेली इर्शाळवाडी. गिर्यारोहकांना इर्शाळगड चढताना इर्शाळवाडीतून जावे लागत असे. निसर्गाच्या प्रकोपामुळे आता हे गावच नसणार आहे.

२८ कुटुंबांतील नागरिक दरडीखाली!

इर्शाळवाडीत एकूण ४८ कुटुंब राहत होती. तेथील लोकसंख्या २२८ आहे. त्यापैकी २५ ते २८ कुटुंब बाधित झालेली आहेत. २२८ पैकी ७० नागरिक स्वतः घटनेच्या वेळीच सुरक्षित असल्याची प्राथमिक माहिती आहे व २१ जखमी असून, त्यापैकी १७ लोकांवर तात्पुरत्या बेसकॅम्पमध्ये उपचार केले असून, ६ लोकांवर पनवेल येथील एमजीएम हॉस्पिटलमध्ये उपचार केले जात आहे. उर्वरित लोकांचा शोध व बचावकार्य सुरू आहे. एनडीआरएफच्या देखरेखीखाली स्थानिक गिर्यारोहक तरुण, एनडीआरएफ जवान व सिडकोचे मजूर यांच्यामार्फत कार्यवाही सुरू आहे, अशी माहिती उपमुख्यमंत्री देवेंद्र फडणवीस यांनी विधानसभेत दिली.



मृतांच्या नातेवाईकांना पाच लाखांची मदत

मुख्यमंत्री एकनाथ शिंदे यांनी इर्शाळवाडी येथे मदत व बचावकार्याचा आढावा घेतल्यानंतर ग्रामस्थांना भेटून आस्थेने विचारपूस केली. त्यांनी मृतांच्या नातेवाईकांना पाच लाख रुपये, तर जखमींवरील उपचाराचा सर्व खर्च शासनातर्फे केला जाईल, असे जाहीर केले. तसेच, शासनाकडून सर्व मदत करण्याचे आश्वासित केले आहे.

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- अखंडित वीज पुरवठा आणि सुरक्षिततेकरिता, तुमच्या इलेक्ट्रिक मीटर कॅबिन आणि विद्युत उपकरणांचे पावसापासून संरक्षण करा
- मुख्य सप्लाय पॉइंटच्या इथे ३० ma ELCB किंवा RCCB वापरा
- खराब विद्युत उपकरणे उदा. स्विचेस, प्लग सॉकेट्स इ. बदला
- ओल्या हातांनी उघड्यावर पडलेल्या असुरक्षित विजेच्या तारांना तसेच विद्युत उपकरणांना स्पर्श करू नका
- मीटर कॅबिन, रस्त्यावरील विजेचे खांब आणि लाल, निळ्या रंगाच्या वीज वितरण जंक्शन बॉक्सला स्पर्श करणे टाळा. अशा विद्युत उपकरणांमध्ये स्पर्क दिसल्यास अदाणी इलेक्ट्रीसिटीशी त्वरित संपर्क साधा

विद्युत सुरक्षेसंबंधित कोणत्याही समस्यांसाठी अदाणी इलेक्ट्रीसिटीशी त्वरित संपर्क साधा.

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परिचालन नफा 31.79% (वर्ष दर वर्ष)	निव्वळ नफा 107.67% (वर्ष दर वर्ष)	एनआयआय 16.59% (वर्ष दर वर्ष)	एकूण एनपीए 288 बीपीएस (वर्ष दर वर्ष)	सरासरी मालमतेवर परतावा 47 बीपीएस (वर्ष दर वर्ष)
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30 जून, 2023 ला संपलेल्या तिमाहीसाठी पुनरावलोकित वित्तिय निष्कर्ष ₹ लाखा मध्ये

तपशिल	स्वतंत्र				एकत्रित			
	समाप्त तिमाही 30.06.2023 (पुनरावलोकित)	समाप्त तिमाही 31.03.2023 (लेखापरीक्षित)	समाप्त वर्ष 30.06.2022 (पुनरावलोकित)	समाप्त वर्ष 31.03.2023 (लेखापरीक्षित)	समाप्त तिमाही 30.06.2023 (पुनरावलोकित)	समाप्त तिमाही 31.03.2023 (लेखापरीक्षित)	समाप्त वर्ष 30.06.2022 (पुनरावलोकित)	समाप्त वर्ष 31.03.2023 (लेखापरीक्षित)
कामकाजातून एकुण उत्पन्न	27,38,125	27,27,377	20,99,109	95,37,649	27,82,229	27,76,351	21,20,445	97,07,853
कालावधीसाठी निव्वळ नफा / (तोटा) (करपूर्व, अपवादात्मक आणि/किंवा असाधारण बाबीपूर्व)	5,17,429	3,88,778	2,16,642	12,13,772	5,18,042	3,91,228	2,16,456	12,14,647
कालावधीसाठी निव्वळ नफा / (तोटा) करपूर्व (अपवादात्मक आणि/किंवा असाधारण बाबीपश्चात)	5,17,429	3,88,778	2,16,642	12,13,772	5,18,042	3,91,228	2,16,456	12,14,647
कालावधीसाठी निव्वळ नफा / (तोटा) करपश्चात (अपवादात्मक आणि/किंवा असाधारण बाबीपश्चात)	3,23,644	2,78,231	1,55,846	8,43,327	3,27,165	2,81,178	1,58,310	8,51,166
कालावधीचे एकुण सर्वसमावेशक उत्पन्न (ज्यात कालावधीचा नफा/तोटा (करपश्चात) आणि अन्य सर्वसमावेशक उत्पन्न (करपश्चात) समाविष्ट आहे)	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही
भरणा वेळेचे इक्विटी समभाग 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
राखीव (पुनर्मुल्यांकित राखीव वाळता) मागील वर्षाच्या लेखापरीक्षित ताळेबंदात दाखविल्याप्रमाणे				65,36,704				65,73,234
नेट वर्ध	68,23,633	63,59,934	54,11,105	63,59,934	68,39,091	63,75,331	54,31,834	63,75,331
सिव्युरिटीज प्रीमिअम	18,34,118	18,34,118	18,34,118	18,34,118	18,42,281	18,42,281	18,39,268	18,42,281
डिबेंचर्स रिडेशन रिझर्व्ह	-	-	-	-	314	314	-	314
पेडअप डेट कॅपिटल/ आऊटस्टॅंडिंग डेट	19,63,800	19,63,800	18,25,500	19,63,800	19,63,800	19,63,800	18,25,500	19,63,800
डेट इक्विटी रेशिओ	0.46	0.68	1.07	0.68	0.47	0.67	1.06	0.67
प्रति समभाग उत्पन्न								
मूलभूत	*4.74	*4.07	*2.28	12.34	*4.79	*4.11	*2.32	12.45
सौम्यीकृत	*4.74	*4.07	*2.28	12.34	*4.79	*4.11	*2.32	12.45

सूचना:

अ) उपरोक्त सेबी (सूचीबद्धता दायित्व आणि प्रकटीकरण आवश्यकता) नियम, 2015 मधील नियमन 33 आणि 52 अधीन दाखल झालेल्या तिमाही/वार्षिक आर्थिक निष्कर्षांच्या तपशीलवार प्रारुभाचा एक उतारा आहे. तिमाही आर्थिक निष्कर्षांचे संपूर्ण प्रारूप स्टॉक एक्सचेंजच्या वेबसाईटवर उपलब्ध आहे. (एनएसई : www.nseindia.com आणि बीएसई : www.bseindia.com)

ब) सेबी (सूचीबद्धता दायित्व आणि प्रकटीकरण आवश्यकता) नियम 2015 मधील नियमन 52 (4) अधीन बाबींसाठी आवश्यक प्रकटीकरण स्टॉक एक्सचेंज (बीएसई आणि एनएसई) कडे सादर केले आहे आणि www.nseindia.com आणि www.bseindia.com वर उपलब्ध आहे.

*वार्षिकीकृत नाही.

संचालक मंडळा करिता व त्याच्या वतीने

ठिकाण : मुंबई तारीख : 20.07.2023	सही रामसुब्रमणियन एस. कार्यकारी संचालक	सही निधु सक्सेना कार्यकारी संचालक	सही नितेश रंजन कार्यकारी संचालक	सही ए. मणिमखलै व्यवस्थापकीय संचालक आणि सीईओ
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फोन किंवा ई-मेल द्वारे आपल्या इंटरनेट बँकिंगची माहिती, जसे युजर आयडी / पासवर्ड किंवा आपला क्रेडिट / डेबिट कार्ड नंबर / सीव्हीव्ही / ओटीपी कोणालाही सांगू नका

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