



केन्द्रीय कार्यालय : यूनियन बैंक भवन, 239, विधान भवन मार्ग, नरीमन पॉईंट, मुंबई - 400 021.
Central Office : Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai – 400 021.

30 सितम्बर, 2013 को समाप्त
अर्धवार्षिकी हेतु अलेखापरीक्षित
वित्तीय परिणाम

Unaudited Financial Results
Half Year ended
30th September, 2013

डी.सरकार
अध्यक्ष एवं प्रबंध निदेशक

नवंबर 11, 2013

प्रिय शेयरधारक,

सर्वप्रथम मैं त्यौहारों के उत्सव और आने वाले नव वर्ष की समृद्धि के लिए आपको हार्दिक शुभकामनाएं देता हूँ.

2. वित्तीय परिणामों की विशेषताएं :

हाल ही में समाप्त सितम्बर, 2013 को तिमाही/ छमाही के वित्तीय परिणामों की कुछ विशेषताओं का आपसे जिक्र करते हुए मुझे प्रसन्नता है :

- तिमाही के दौरान बैंक का कुल कारोबार ₹ 5,00,000 करोड़ हो गया जो एक नया कीर्तिमान है. सितंबर, 2012 के ₹ 4,02,766 करोड़ की तुलना में सितंबर, 2013 में बैंक का ग्लोबल कारोबार 26.30% वृद्धि के साथ ₹ 5,08,713 करोड़ हो गया.
- छमाही / अर्धवर्ष हेतु निवल ब्याज आय पिछले वर्ष सितम्बर, 2012 को समाप्त तिमाही के ₹ 3,672 करोड़ की तुलना में 5.23% की वृद्धि के साथ ₹ 3,864 करोड़ हो गयी .
- अर्ध वर्ष के लिये देशी निवल आय मार्जिन (आय आस्तियों पर) सितंबर, 2012 के 3.07% की तुलना में 2.70% थी.
- वर्ष हेतु परिचालन लाभ सितम्बर 2012 को समाप्त वर्ष के ₹ 2,540 करोड़ से 3.82% बढ़कर ₹ 2,637 करोड़ हो गया.
- अर्धवार्षिकी हेतु निवल लाभ सितम्बर, 2012 को समाप्त अर्धवर्ष के ₹ 1,066 करोड़ की तुलना में ₹ 768 करोड़ रहा.

3. आस्ति गुणवत्ता :

आस्ति गुणवत्ता के संबंध में यह उल्लेख प्रासंगिक है कि भले ही देश में निरंतर दबाव और आर्थिक मंदी रही है, जिसने कई ऋणियों को उनके ऋण की सेवाएं देना कठिन कर दिया है, आपका बैंक सकल एनपीए को सितंबर, 2012 के 3.66% की तुलना में सितंबर, 2013 में 3.64% तक सीमित रखने में सफल रहा है. यह वसूली के अथक प्रयास और स्लिपेज के नियंत्रण के माध्यम से संभव हुआ है. बैंक ने वर्तमान वर्ष के दौरान कृषि, रिटेल और एमएसई को ऋण पर भी ध्यान केंद्रित किए हैं. तदनुसार, इन श्रेणियों में ऋण योजनाओं को प्रतिस्पर्धी ब्याज दरों और न्यूनतम प्रभारों द्वारा आकर्षक बनाया गया है. फलस्वरूप, कृषि, रिटेल और एमएसई अग्रिमों में क्रमशः 27.08%, 28.52% तथा 41.40% की वृद्धि दर्ज हुई है.

4. शाखाओं और वैकल्पिक चैनलों का विस्तार :

- i) बैंक ने वर्तमान वित्तीय वर्ष की प्रथम छमाही के दौरान 78 शाखाएं और 734 एटीएम जोड़े, इसके साथ ही शाखाओं की कुल संख्या 3589 हो गई. जबकि एटीएम की संख्या 5337 हो गई है. इसका आशय है कि शाखा से एटीएम का अनुपात 1.50 हो गया है, जो सार्वजनिक क्षेत्र के सर्वश्रेष्ठ बैंकों में एक है.
- ii) बैंक के कारोबार में 3.6 % से अधिक का योगदान हांगकांग और दुबई शाखाओं ने किया है. बैंक के 5 प्रतिनिधि कार्यालय तथा हम आस्ट्रेलिया में सिडनी और बेल्जियम में अंटवर्प में शाखाएं स्थापित करने की प्रक्रिया में हैं. लंदन में अनुषंगी इकाई खोलने हेतु हमारी प्रक्रिया भी अंतिम चरण में है.

5. पुरस्कार एवं पारितोषिक

क) बैंक ने नवोन्मेष एवं सूचना प्रौद्योगिकी के क्षेत्र में आईडीआरबीटी टेक्नोलोजी उत्कृष्टता 2012-13 में निम्नलिखित तीन पुरस्कार जीते हैं :-

- सार्वजनिक क्षेत्र के बैंकों में सर्वश्रेष्ठ आईटी टीम के लिए सर्वश्रेष्ठ बैंक पुरस्कार.
- बड़े बैंकों में वित्तीय समावेशन के लिए टेक्नोलोजी के उपयोग हेतु विशेष पुरस्कार.
- बड़े बैंकों में आईटी जोखिम प्रबंधन के लिए विशेष पुरस्कार.

ख) राजभाषा कार्यान्वयन एवं द्विभाषिक गृह पत्रिका में बैंक के कार्यनिष्पादन के लिए रिजर्व बैंक राजभाषा शीलड.

ग) वित्तीय समावेशन बढ़े बैंक संवर्ग में सैंडे स्टैंडर्ड बेस्ट बैंकर अवार्ड.

घ) राष्ट्रीयकृत बैंकों के संवर्ग में इन्दिरा गांधी राजभाषा शीलड (द्वितीय पुरस्कार)

6. अपनी बात समाप्त करते हुए मैं कहना चाहूँगा कि वित्तीय वर्ष की शेष अवधि के लिए बैंक ने दो मूलभूत क्षेत्रों पर ध्यान केन्द्रित किया है. पहला, स्लिपेज को नियंत्रित करके तथा वसूली पर जोर देते हुए आस्ति गुणवत्ता के प्रति प्रयासों को और तीव्र करना. बैंक के सभी स्तरों से इस उद्देश्य की प्राप्ति हेतु समर्पित प्रयास किए जा रहे हैं.

दूसरा कृषि, रिटेल और एमएसई संविभाग को पुनर्संतुलित करने के प्रति ध्यान केन्द्रित करना.

7. इस उद्देश्य और विजन को प्राप्त करने की बैंक की इस यात्रा में मुझे आपसे लगातार सहयोग की अपेक्षा है.
8. अंत में, मैं बैंक में मेरे कार्यकाल के दौरान आप सभी के द्वारा मुझे दिये गए सहयोग के लिए मैं आप सब की हार्दिक प्रशंसा करता हूँ. मैं डेढ़ वर्ष से अधिक के अपने कार्यकाल के उपरांत इस माह के अंत में सेवानिवृत्त हो रहा हूँ. आपके द्वारा दिये गए मार्गदर्शन एवं परामर्श के लिए मैं हृदय से आभारी हूँ.

हार्दिक शुभकामनाओं सहित,

भवदीय,

डी.सरकार

(डी.सरकार)

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D. Sarkar
Chairman & Managing Director

November 11, 2013

Dear Shareholder,

Warm Greetings to you for the festival season and my Best Wishes for a prosperous New Year ahead.

2. Highlights of Financial Results:

I am pleased to share with you the highlights of the financial results for the recently concluded quarter/half year ended September 2013:

- The total business of the Bank has crossed another milestone of ₹ 5,00,000 crore during the quarter. Global business grew by 26.30% from ₹ 4,02,766 crore as of September 2012 to ₹ 5,08,713 crore as on September, 2013.
- Net Interest Income for the half year increased by 5.23% to ₹ 3,864 crore from ₹ 3,672 crore in the previous half-year ended Sept'12.
- Domestic Net Interest Margin (on earning assets) for the half-year was 2.70%, compared to 3.07% for the half-year ended September 2012.
- Operating Profit for the half-year was ₹ 2,637 crore, compared to ₹ 2,540 crore in the half-year ended Sept'12, a growth of 3.82%.
- Net Profit for the half-year was ₹ 768 crore compared to ₹ 1,066 crore in the corresponding half-year ended Sept'12.

3. Asset Quality

On the asset quality front, the country has been witnessing a continuous stress and economic slowdown, making it difficult for many borrowers to service their loans. Your bank has been able to contain the Gross NPAs at 3.64% as at September 2013 as compared to 3.66% as at September 30, 2012. This had been possible through focus towards recovery and containment of slippages.

Bank has also focused on expanding/extending loans to Agriculture, Retail and MSE during the current year. Accordingly, various loan schemes under these categories have been made attractive by offering competitive interest rates and lower processing charges etc. Accordingly, Agriculture, Retail and MSME advances have shown a relatively better growth of 27.08%, 28.52% and 41.40% respectively.

4. Expansion of Branches and Alternate Channels

- i) Bank has added 78 branches and 734 ATMs during the first half of the current fiscal taking the total number of branches to 3589 while number of ATMs is 5337. The ATM-to-Branch ratio for the bank at 1.50 is amongst the best Public Sector Banks.
- ii) Over 3.6% of Bank's business is contributed by Hong Kong and Dubai branch. The Bank has 5 Representative Offices and we are in the process of setting up branches at Sydney in Australia and Antwerp in Belgium. Process is at advanced stage for opening of branch of Bank's subsidiary in London.

5. Awards and Accolades

- a) Bank won following three IDRBT Technology Excellence Awards 2012-13 for its innovation and work done in IT :-
 - Best Bank Award for Best IT Team among PSBs
 - Special Award for use of Technology for Financial Inclusion among Large banks
 - Special Award for Managing IT Risk among Large Banks.

- b) Reserve Bank Rajbhasha Shield for Bank's performance in Official Language Implementation & Bilingual House Journal
 - c) The Sunday Standard BEST Bankers Award under category of Financial Inclusion – Large Banks
 - d) Indira Gandhi Rajbhasha Shield (Category nationalized Bank) (Second Prize)
6. To conclude my remarks, I would like to say that the Bank has chosen two primary focus areas during the remaining part of the fiscal. First, to continue the efforts with more vigour towards improvement in the asset quality by restricting slippages and stressing on recoveries. The entire rank and file of the Bank is devoted to attain this objective.
- Second focus area is to further rebalance the loan portfolio towards retail, agriculture and MSME loans. This strategy would help us in harnessing the available business opportunities for Bank's growth.
7. I look forward to your continued support in the Bank's journey towards fulfilling its Mission and Vision.
 8. Let me at the conclusion convey my deep sense of appreciation for the support you have all extended to me during my tenure at the Bank. I will be demitting the office at the end of this month after a stint of over one and half years. I am greatly privileged to have had your guidance and advice.

Wishing you all seasons greetings!

With best wishes,

Yours sincerely,



(D. Sarkar)

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REVIEWED FINANCIAL RESULTS FOR THE QUARTER AND HALFYEAR ENDED 30th SEPTEMBER, 2013

(₹ in lacs)

Sr. No.	Particulars	STANDALONE					
		Quarter Ended			Half Year Ended		Year Ended
		30.09.2013	30.06.2013	30.09.2012	30.09.2013	30.09.2012	31.03.2013
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	Interest earned (a+b+c+d)	727114	685727	610983	1412841	1217973	2512470
	a) Interest/Discount on Advances/Bills	528759	512588	458072	1041347	930995	1914046
	b) Income on investments	188969	163432	143173	352401	269742	567103
	c) Interest on balances with RBI and other interbank funds	5084	5149	6244	10233	11536	19861
	d) Others	4302	4558	3494	8860	5700	11460
2	Other Income	61115	75626	54583	136741	103703	255203
3	Total Income (1+2)	788229	761353	665566	1549582	1321676	2767673
4	Interest Expended	531666	494817	425965	1026483	850782	1758186
5	Operating Expenses (i+ii)	134070	125359	112336	259429	216923	451217
	i) Employees cost	80668	78989	67874	159657	135820	275501
	ii) Other operating expenses	53402	46370	44462	99772	81103	175716
6	Total Expenditure (4+5)	665736	620176	538301	1285912	1067705	2209403
	(excluding provisions & contingencies)						
7	Operating Profit {before prov. & contigencies} (3-6)	122493	141177	127265	263670	253971	558270
8	Provisions (other than tax) and Contingencies	93675	68155	48709	161830	100556	251841
9	Exceptional Items	0	0	0	0	0	0
10	Profit (+) / Loss(-) from Ordinary Activities before tax (7-8-9)	28818	73022	78556	101840	153415	306429
11	Tax expense	8006	17000	23100	25006	46800	90636
12	Net Profit (+) / Loss(-) from Ordinary Activities after Tax (10-11)	20812	56022	55456	76834	106615	215793
13	Extraordinary items (net of tax expense)	0	0	0	0	0	0
14	Net Profit (+) / Loss (-) for the period (12-13)	20812	56022	55456	76834	106615	215793
15	Paid -up equity share capital	59679	59679	66155	59679	66155	59679
16	Reserves excluding Revaluation Reserves	1509263	1509263	1243768	1509263	1243768	1509263
	(as per Balance sheet of previous accounting year)						

Sr. No.	Particulars	STANDALONE					
		Quarter Ended			Half Year Ended		Year Ended
		30.09.2013	30.06.2013	30.09.2012	30.09.2013	30.09.2012	31.03.2013
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
17	Analytical Ratios						
i)	Percentage of shares held by Government of India (%)	57.89	57.89	54.35	57.89	54.35	57.89
ii)	Capital Adequacy Ratio (%) - Basel II	10.38	11.14	11.39	10.38	11.39	11.45
	Capital Adequacy Ratio (%) - Basel III	9.72	9.92	N.A.	9.72	N.A.	N.A.
iii)	Earning per share(EPS) at face value Rs.10/- (Rs.)						
	a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (not annualised)	3.49	9.39	10.07	12.87	19.37	38.93
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualised)	3.49	9.39	10.07	12.87	19.37	38.93
iv)	NPA Ratios						
	a) Gross NPA	806070	709285	646962	806070	646962	631383
	b) Net NPA	467027	388281	355928	467027	355928	335338
	c) % Gross NPA	3.64	3.50	3.66	3.64	3.66	2.98
	d) % Net NPA	2.15	1.96	2.06	2.15	2.06	1.61
	e) Return on Assets (annualised) (%)	0.25	0.73	0.83	0.48	0.81	0.79
18	Public Shareholding						
	No. of Shares (in lacs)	2513	2513	2513	2513	2513	2513
	% of Shareholding	42.11	42.11	45.65	42.11	45.65	42.11
19	Promoters and Promoter Group Shareholding						
(a)	Pledged / Encumbered						
	No. of Shares	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of the total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of the total share capital of the company)	Nil	Nil	Nil	Nil	Nil	Nil
(b)	Non-encumbered						
	No. of Shares (in lacs)	3455	3455	2992	3455	2992	3455
	Percentage of shares (as a percentage of the total shareholding of promoter and promoter group)	100	100	100	100	100	100
	Percentage of shares (as a percentage of the total share capital of the company)	57.89	57.89	54.35	57.89	54.35	57.89

SEGMENT REPORTING AS PER ACCOUNTING STANDARD - 17

(₹ in lacs)

	Business Segment	Quarter ended			Half Year		Year ended
		(Reviewed)			(Reviewed)		(Audited)
		30.09.2013	30.06.2013	30.09.2012	30.09.2013	30.09.2012	31.03.2013
(a)	Segment Revenue						
1	Treasury Operations	214160	209550	175267	423710	322720	687271
2	Retail Banking Operations	175651	206742	184143	382393	369226	918312
3	Corporate /Wholesale Banking	388447	338204	307474	726651	623819	1141110
4	Other Banking Operations	10160	7334	8091	17494	15839	32243
5	Unallocated	0	0	0	0	0	0
	Total	788417	761831	674975	1550248	1331604	2778936
	Less Inter-segment Revenue	188	478	9410	666	9928	11263
	Total Revenue	788229	761353	665565	1549582	1321676	2767673
(b)	Segment Results						
1	Treasury Operations	-4777	31955	35834	27178	35625	92460
2	Retail Banking Operations	-1302	30005	30659	28703	56312	159864
3	Corporate /Wholesale Banking	29961	7178	7705	37139	52876	36275
4	Other Banking Operations	4791	3884	4298	8675	8542	17830
5	Unallocated	0	0	0	0	0	0
	Total Profit Before Tax	28818	73022	78496	101840	153355	306429
(c)	Income Tax	8006	17000	23040	25006	46740	90636
(d)	Net Profit	20812	56022	55456	76834	106615	215793
(e)	Segment Assets						
1	Treasury Operations	11413946	11510301	9133402	11413946	9133402	9949680
2	Retail Banking Operations	7877251	7515147	6375207	7877251	6375207	7177392
3	Corporate/Wholesale Banking	14332489	12671143	11108908	14332489	11108908	13755828
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated Assets	295212	313365	306146	295212	306146	303181
	Total	33918898	32009956	26923663	33918898	26923663	31186081

	Business Segment	Quarter ended			Half Year		Year ended
		(Reviewed)			(Reviewed)		(Audited)
		30.09.2013	30.06.2013	30.09.2012	30.09.2013	30.09.2012	31.03.2013
(f)	Segment Liabilities						
1	Treasury Operations	10715568	10908832	8666170	10715568	8666170	9394235
2	Retail Banking Operations	7432250	7158640	6075899	7432250	6075899	6809684
3	Corporate /Wholesale Banking	13522820	12070044	10587360	13522820	10587360	13051096
4	Other Banking Operations	0	0	0	0	0	0
5	Unallocated Liabilities	520456	143728	132831	520456	132831	201447
6	Capital, Reserves & Surplus	1727804	1728712	1461402	1727804	1461402	1729619
	Total	33918898	32009956	26923663	33918898	26923663	31186081

- 1 The Bank operates in four segments viz., Treasury, Retail, Non-Retail and Other Banking Operations. These segments have been identified in line with AS-17 on segment reporting after considering the nature and risk profile of the products and services, the target customer profiles, the organizational structure and the internal reporting system of the bank. The bank has disclosed the business segment as primary segment. The revenue and other parameters prescribed in AS-17 of foreign branch for the period are within the threshold limits as stipulated under AS-17 and hence the bank has only one reportable geographical segment.
- 2 Segment wise income, expenditure, assets and liabilities which are not directly allocable have been allocated to the reportable segments based on assumptions considered appropriate.
- 3 Figures of previous period have been reclassified/regrouped wherever necessary.

Statement of Assets and Liabilities

CAPITAL AND LIABILITIES	(₹ in lacs)	
	As at 30.09.2013 (Reviewed)	As at 30.09.2012 (Reviewed)
Capital	70,779	66,155
Reserves and surplus	17,33,859	15,01,863
Deposits	2,87,02,920	2,26,09,492
Borrowings	27,66,365	21,24,031
Other Liabilities and Provisions	6,44,975	6,22,122
Total	3,39,18,898	2,69,23,663
ASSETS		
Cash and Balances with Reserve Bank of India	12,66,729	12,99,868
Balances with Banks and Money at Call and Short Notice	5,65,878	4,78,417
Investments	95,60,016	71,88,522
Advances	2,17,29,457	1,72,90,114
Fixed Assets	2,53,543	2,34,267
Other Assets	5,43,275	4,32,475
Total	3,39,18,898	2,69,23,663

NOTES :-

- The above financial results for the quarter ended 30th September 2013 arrived at on the same accounting policies as those followed in the preceding financial year ended 31st March 2013 have been reviewed by Audit Committee and taken on record by the Board of Directors of the Bank at their meeting held on 31.10.2013. These financial results have also been subjected to limited review by the Statutory Central Auditors of the Bank.
- 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.
- Gratuity, pension, leave encashment, income tax and other usual and necessary provisions have been made on an estimated basis.
- In accordance with RBI circular DBOD No.BP.BC.80/21.04.18/2010-11 dated 9th February, 2011, out of ₹ 403.04 crore being the amortised expenses towards pension and gratuity liability to be provided for the year ending 31.03.2014 a proportionate amount of ₹ 100.76 crore has been provided for the quarter ended 30.09.2013.
- Towards the proposed wage revision effective from 1st November, 2012 pending settlement, an adhoc provision of ₹ 165 crore is held as on 30th September, 2013, which includes ₹ 45 crore provided during the current quarter.
- Provision coverage ratio of the Bank as at 30th September 2013 stood at 60.43%.
- In terms of RBI Circular DBOD No.BP.BC.41/21.04.141/2013-14 dated 23rd August 2013 on 'Investment Portfolio of Banks-Classification, Valuation and Provisioning', the Bank has opted to amortise the depreciation on Available for Sale (AFS) and Held for Trading (HFT) portfolios on each of the valuation dates in the current financial year in equal instalments during the FY 2013-14. Accordingly, the Bank has transferred SLR securities with book value of ₹ 7668.72 crore from AFS category to Held to Maturity (HTM) category and fully recognized the category transfer loss of ₹ 82.42 crore during the quarter ended 30th September, 2013. Further as per the option given in the aforesaid circular, out of the additional depreciation of ₹ 234.34 crore on the AFS/HFT investments as at 30th September, 2013, the Bank has recognized ₹ 33.48 crore in the Profit and Loss Account of the current quarter.

8. Banks are required to compute capital adequacy ratio under Basel III capital regulations from the quarter ended 30th June, 2013. Accordingly corresponding details of previous periods are not available.
9. In accordance with RBI circular DBOD No.BP.BC. 2/21.6.201/2013-14 dated 1st July 2013, banks are required to make half yearly Pillar 3 disclosures under Basel III capital requirements with effect from 30th September, 2013. The disclosures are being made available on our website at the following link:<http://www.unionbankofindia.co.in/baselIII-disclosures>. The disclosures have not been subjected to limited review by the statutory auditors of the Bank.
10. Position of investor complaints for the quarter ended 30th September, 2013:

	No. of complaints
Pending as on 30 th June, 2013	Nil
Received during the quarter	344
Resolved during the quarter	344
Pending as on 30 th September, 2013	Nil

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

(R.K. SETHI)
EXECUTIVE DIRECTOR

(K. SUBRAHMANYAM)
EXECUTIVE DIRECTOR

(S. K. JAIN)
EXECUTIVE DIRECTOR

(D. SARKAR)
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai.

Date: 31st October, 2013.

प्रिय शेयरधारक,

विषय : कारपोरेट गवर्नेंस में हरित पहल-ई मेल आईडी हेतु अनुरोध

कारपोरेट मामलों के मंत्रालय ("एमसीए"), भारत सरकार ने कारपोरेट गवर्नेंस में "हरित पहल" की है, जिससे कंपनियां अपने शेयर धारकों को इलेक्ट्रॉनिक माध्यम से नोटिस/ दस्तावेज / अन्य संप्रेषण भेज कर सांविधिक अपेक्षाओं का कागज रहित अनुपालन सुनिश्चित कर सकें.

तदनुसार, सेबी ने दिनांक 05.10.2011 को लिस्टिंग करार में संशोधन कर परिपत्र जारी किया है और सभी शेयर धारकों को पूर्ण वार्षिक रिपोर्ट भेजने हेतु निम्नानुसार निर्देश दिए हैं -

- i) उन सभी शेयरधारकों को पूरी वार्षिक रिपोर्ट की साफ्ट प्रतियां भेजी जाएं, जिन्होंने इसके लिए अपने ई-मेल पते पंजीकृत कराए हैं.
- ii) अन्यों को संक्षिप्त वार्षिक रिपोर्ट की हार्ड/मुद्रित प्रतियां भेजी जाएं.
- iii) उन शेयरधारकों को पूर्ण वार्षिक रिपोर्ट की हार्ड/मुद्रित प्रतियां भेजी जाएं, जिन्होंने इसके लिए अनुरोध किया है.

मंत्रालय की इस पहल का स्वागत हुआ है, क्योंकि इससे कागज की खपत में कमी आयेगी, जिसकी वजह से वृक्षों द्वारा निरंतर हरित पर्यावरण की सृष्टि करके व्यापक अर्थ में समाज को लाभान्वित किया जा सकेगा और मार्ग में कागजात खोने की समस्या भी नहीं रहेगी.

हम पर्यावरण सुधार के अपने प्रयासों में आपका सहयोग एवं सपोर्ट चाहते हैं. हम चाहते हैं कि वार्षिक सामान्य बैठक, असाधारण सामान्य बैठक, छमाही संप्रेषण आदि जैसे सभी दस्तावेज शेयरधारकों को उनके डिपॉजिटरी भागीदार द्वारा उपलब्ध कराए गए ईमेल पते पर इलेक्ट्रॉनिक रूप में भेजे जाएं.

इस बीच, यदि आपके पास भौतिक रूप में शेयर हों, तो आप बैंक के निवेशक सेवाएं विभाग या बैंक के रजिस्ट्रार और अंतरण एजेंट (आरएटी), मे. डाटामेटिक्स फाइनेंशियल सर्विसेज लिमि. को निम्न सूचनाएं उपलब्ध करा दें. यदि आपकी शेयरधारिता डीमेट रूप में हो, तो आप ये सूचनाएं अपने डिपॉजिटरी भागीदार (डीपी) को भेज दें, जिससे हम भविष्य में आपको इलेक्ट्रॉनिक माध्यम से सूचनाएं/दस्तावेज भेज सकें.

- i) फोलियो नं.:
- ii) प्रथम/ एकल शेयर धारक का नाम :
- iii) ई-मेल आईडी :
- iv) प्रथम/ एकल शेयरधारक के हस्ताक्षर :

इस संबंध में यदि आप लिखित रूप से अनुरोध करेंगे, तो आपको उपर्युक्तानुसार दस्तावेजों की भौतिक प्रतियां उपलब्ध कराई जाएंगी. इसके अतिरिक्त, ये दस्तावेज बैंक की वेबसाइट पर "इन्वेस्टर्स रिलेशन" शीर्ष के अंतर्गत डाउन लोड हेतु भी उपलब्ध रहेंगे.

भविष्य में उक्त ब्यौरों में कोई परिवर्तन होने पर बैंक के निवेशक सेवाएं विभाग /आरटीए / डिपॉजिटरी भागीदार, जैसा भी मामला हो, के माध्यम से अद्यतन कराए जा सकेंगे.

सधन्यवाद,

भवदीय,



(आर.सी.लोढा)

महाप्रबंधक

केन्द्रीय कार्यालय, यूनियन बैंक भवन
239, विधान भवन मार्ग, मुंबई - 400 021.
टेलीफोन : 022-22896650
फैक्स : 022-22025238

November 11, 2013

Dear Shareholder,

Sub: Green Initiative in the Corporate Governance – Request for E-mail ID

Ministry of Corporate Affairs (“MCA”), Government of India has taken the “GREEN INITIATIVE in the Corporate Governance” enabling Companies to make paperless compliances, thereby allowing them to send notices/documents/other communications to their shareholders through electronic mode.

Consequently, SEBI has issued circular dated 05.10.2011 to modify the listing agreement and has directed to supply complete and full annual reports to all the shareholders as under:

- i) soft copies of full annual reports to all those shareholders who have registered their email addresses for the purpose;
- ii) hard copy of abridged annual reports to others and
- iii) hard copies of full annual reports to those shareholders, who request for the same.

This move by the Ministry is welcome since it will benefit the society at large through reduction in paper consumption and in turn our trees which would contribute towards a sustainable greener environment. It also ensures prompt service of the documents and avoids their loss in transit.

We solicit your valuable cooperation and support in our endeavor to contribute our bit to the environment and propose to send all documents such as the Notice of Annual General Meeting, Notice of Extraordinary General Meeting, Half-yearly Communication etc. to our shareholders in electronic mode at the email address provided by you/made available to us by the Depositories.

As such, if you hold shares in physical form, you are requested to provide the following details to Investor Services Division of the Bank or to the Registrar & Transfer Agent of the Bank (RTA), M/s. Datamatics Financial Services Ltd. In case your shareholdings are in demat form, the details be submitted to your Depository Participant (DP), to enable us to send the documents by electronic mode.

- i) Folio No :
- ii) Name of the first/sole shareholder :
- iii) E-mail Id :
- iv) Signature of first/sole shareholders :

You are also entitled for physical copies of documents as mentioned above upon a requisition in this regard. Further, these documents will be also made available for download from the website of the Bank under the head “Investors Relation”.

Any change in the above details in future may be updated with the Investor Services Division of the Bank/RTA/Depository Participant as the case may be.

Thanking you,
Yours faithfully,



(R.C.Lodha)
General Manager

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बुक-पोस्ट
Book - Post

यदि सुपुर्द न किया जा सके तो कृपया लौटाएं :
मैसर्स डाटामैटिक्स फाइनेंशियल सर्विसेज लि.
यूनिट : यूनियन बैंक ऑफ इंडिया
प्लॉट नं बी-5, भाग बी, क्रॉसलेन, एमआयडीसी,
मरोल, अंधेरी (पूर्व),
मुंबई - 400 093.

If undelivered please return to:
M/s. Datamatics Financial Services Ltd.
Unit: Union Bank of India
Plot No.B-5, Part-B, MIDC,
Crosslane, Marol, Andheri (East),
Mumbai - 400 093.