

संदर्भ Ref.:नि.से.वि.ISD/424/2023-24

दिनांक Date : 23.01.2024

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,

विषय/Subject : समाचार पत्रों में विज्ञापन का प्रस्तुततीकरण – 31 दिसम्बर, 2023 को समाप्त तिमाही और नौ महीने के लिए बैंक के (एकल व समेकित) सीमित समीक्षित किए गए वित्तीय परिणाम.

Submission of Newspaper Advertisement- Limited Reviewed Financial Results (Standalone and Consolidated) of the Bank for the Quarter and Nine Months ended on December 31, 2023.

हम 31 दिसम्बर, 2023 को समाप्त तिमाही और नौ महीने हेतु बैंक के किए गए सीमित समीक्षित वित्तीय परिणामों (एकल व समेकित) के समाचारपत्र विज्ञापन की प्रतियाँ, निम्नलिखित समाचार पत्रों में जनवरी 22, 2024 को प्रकाशित हुये हैं उन्हें एतद्वारा प्रस्तुत करते हैं:

We hereby submit copies of the newspaper advertisement of Limited Reviewed Financial Results (Standalone and Consolidated) of the Bank for the Quarter and Nine Months ended on December 31, 2023 in following newspapers on January 22, 2024:

विवरण / Particulars	समाचार पत्र / Newspaper	भाषा Language	प्रकाशन Editions
31 दिसम्बर, 2023 को समाप्त तिमाही और नौ महीने के लिए गए सीमित समीक्षित वित्तीय परिणामों (एकल व समेकित) Unaudited Reviewed Financial Results (Standalone and Consolidated) of the Bank for the Quarter and Nine Months ended December 31, 2023	बिजनेस स्टैंडर्ड Business Standard	अंग्रेजी English	समस्त All
	इकॉनॉमिक टाइम्स The Economic Times	अंग्रेजी English	समस्त All
	फ़ाइनेंसियल एक्सप्रेस Financial Express	अंग्रेजी English	मुंबई Mumbai
	बिजनेस लाइन Business Line	अंग्रेजी English	चेन्नई Chennai
	द फ्री प्रेस जर्नल/ The Free Press Journal	अंग्रेजी English	समस्त All
	मिंट/Mint	अंग्रेजी English	नई दिल्ली New Delhi
	बिजनेस स्टैंडर्ड Business Standard	हिन्दी Hindi	समस्त All
नवशक्ति /Navshakti	मराठी Marathi	मुंबई Mumbai	

उक्त को बैंक के वेबसाइट www.unionbankofindia.co.in पर भी उपलब्ध करवाया गया है.

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

यह सेबी (लिस्टिंग ऑब्लिगेशन एंड डिस्क्लोजर रिक्वीरमेंट) विनियम, 2015 के विनियम 47(1)(b) के अनुपालन में है./

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

धन्यवाद / Thanking you.

भवदीय Yours faithfully,

(सीएस एस. के. दाश CS S. K. Dash)

कंपनी सचिव Company Secretary

एफसीएस FCS - 4085

Encl: As above

MONDAY, 22 JANUARY 2024
20 pages in 1 section
MUMBAI
₹13.00
VOLUME XXVIII NUMBER 137

Business Standard

www.business-standard.com

How markets performed last week

Index	Jan 15, '23	Jan 22, '24	% change
Sensex (Jan 20)	73,424	73,424	-1.6
Nifty (Jan 20)	21,572	21,572	-1.5
Dow Jones	37,864	37,864	0.7
Nasdaq	15,311	15,311	2.3
Hang Seng	15,309	15,309	-5.8
Nikkei	35,963	35,963	1.1
FTSE	7,462	7,462	-2.1
BAK	16,555	16,555	-0.9

Change (%) over previous week Source: Bloomberg



BACK PAGE P18
DATA LAKES, AI-ML TOOLS HELP AUTO OEMs IN PRODUCTION

TECHNOLOGY 4.0 P16
THE ONLINE AD COOKIE IS CRUMBLING



ANALYSTS PEG FISCAL DEFICIT TARGET AT 5.3% OF GDP FOR FY25

The fiscal deficit target for FY25 is likely to be pegged at 5.3 per cent of gross domestic product (GDP) in the interim Budget, suggests an analysis of multiple projections by economists and agencies. Economists expect a moderation in growth in the capex from the highs seen in the last two financial years following the pandemic. Of the 10 research reports by forecasting agencies that *Business Standard* analysed, eight expect a fiscal deficit of 5.3 per cent of GDP for FY25, while two agencies have pegged it at 5.4 per cent.

ELECTIONS NEARING, PMO REVIEWS UK FTA PROGRESS

As general elections draw nearer, the Prime Minister's Office (PMO) has reviewed the progress of the proposed free trade agreement with the UK, said people in the know. Last week, top officials made a presentation on contentious issues related to the deal.

INDIA, SWITZERLAND REACH FTA CONSENSUS

BS SPECIALS ON MONDAY

BANKER'S TRUST
Small, big and systemically important banks
The systemically important bank classification is no comment on how secure depositors' money is in other banks. **TAMAL BANDYOPADHYAY** writes

STATSGURU
Words of caution

India Inc profit growth slowest in 14 quarters

Sample of early-bird companies shows worst net sales since Q3FY21

KRISHNA KANT
Mumbai, 21 January

The early-bird results for the October-December 2023 quarter (Q3FY24) hint at a slowdown in corporate profit growth and a further deceleration in India Inc's revenue growth.

The combined net profit of 215 early-bird companies that have declared their quarterly results so far is up 12.5 per cent year-on-year (Y-o-Y) in Q3FY24, growing at the slowest pace in the last 14 quarters.

These companies' net sales (gross interest income for banks and non-banking finance companies) were up 9.4 per cent Y-o-Y in the third quarter, their worst show since the December 2020 quarter when net sales were down 3.5 per cent Y-o-Y. The numbers are adjusted for the merger of HDFC Bank and HDFC in July 2023.

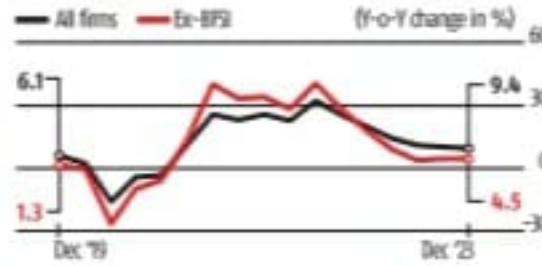
The early-bird companies, excluding banks, finance, insurance, and stockbroking (non-BFSI), performed even more poorly, and their combined net profit was up 7.8 per cent Y-o-Y in Q3FY24, while their net sales were up just 4.5 per cent Y-o-Y during the quarter. This is the slowest revenue growth for non-BFSI companies since Q1FY23.

The early-bird companies in the *Business Standard* sample reported a combined net profit of ₹1.02 trillion in Q3FY24, up from around ₹91,000 crore a year ago and ₹99,484 crore. The combined earnings of 157 companies, excluding BFSI firms, moved up to ₹57,342 crore in Q3 from ₹53,175 crore a year ago and ₹55,175 crore in Q2FY23.

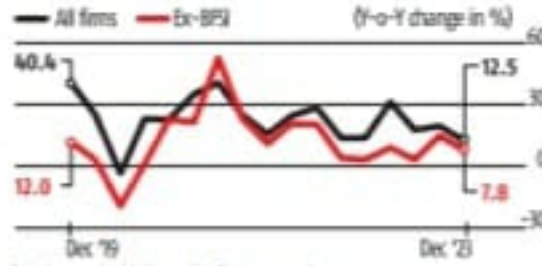
The combined net sales of early bird companies grew to ₹7.55 trillion in Q3FY24 from ₹6.9 trillion a year ago and ₹7.46 trillion in Q2FY24.



REVENUE STUCK IN SLOW LANE



PROFIT GROWTH DECELERATES



Based on early-bird sample of 215 companies
BFSI: Banks, non-banking finance companies, insurance, and stockbroking
Source: Capitaline, compiled by BS Research Bureau

All roads lead to Ayodhya today



Preparations ahead of the Ram Mandir consecration ceremony, in Ayodhya on Sunday

ARCHIS MOHAN
Ayodhya, 21 January

A vibrantly lit Ayodhyadham, its buildings, highways, and streets decorated with marigold flowers, troupes dancing on stages erected on two sides of the four-lane Ram Path, and loudspeakers installed on streetlights across the temple town blaring bhajans have set the stage for the *pran pratishtha*, or consecration ceremony, of the Ram Mandir on Monday.

Prime Minister Narendra

Modi will attend the rituals on Monday, following which the shrine will be opened for the public a day later.

About 7,000 people are in the long list of invitees for the ceremony. Bollywood superstar Amitabh Bachchan, business tycoons Mukesh Ambani and Gautam Adani, and sporting icons Sachin Tendulkar and Virat Kohli are among the VIPs invited for the event. While many are expected to fly in their jets Monday morning, some cinema personalities had

already arrived at the temple town on Sunday.

As the Uttar Pradesh government poured enormous resources of men and materials to make the event a success, some of the more emotional devotees, who have thronged Ayodhya from across the country to witness the ceremony of a long-cherished dream, felt the atmosphere had transported them to Treia Yag, to the day when Lord Ram returned to reclaim his kingdom.

Turn to Page 6

PAGE 7

A FESTIVAL OF 'HINDU UNITY' FOR SANGH PARIVAR

ARCHIS MOHAN from Ayodhya

With the Ram Mandir consecration ceremony, the RSS looks to overcome all socioeconomic barriers, whether urban-rural, regional or caste, and bring Hindus together, reports

AYODHYA SEES INFRA PUSH AMID STAGNANT INCOME, TOURISM NUMBERS

यूनियन बैंक ऑफ इंडिया
A Government of India Undertaking

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

Return on Average Assets 43 bps (YoY)	Net Profit 82.94% (YoY)	NII 10.68% (YoY)	Gross NPA 310 bps (YoY)	Operating Profit 16.27% (YoY)
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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31st DECEMBER, 2023 ₹ in lakh

PARTICULARS	STANDALONE			CONSOLIDATED		
	Quarter ended		Year ended	Quarter ended		Year ended
	31.12.2023 (Drafted)	31.12.2022 (Unaudited)	31.03.2023 (Audited)	31.12.2023 (Drafted)	31.12.2022 (Unaudited)	31.03.2023 (Audited)
Total Income From Operations	2,913,726	2,415,368	9,537,649	2,980,198	2,463,544	9,707,853
Net Profit/ (loss) For The Period (before Tax, Exceptional And/or Extraordinary Items)	552,976	358,324	1,213,772	555,433	357,839	1,214,647
Net Profit/ (loss) For The Period Before Tax (after Exceptional And/or Extraordinary Items)	552,976	358,324	1,213,772	555,433	357,839	1,214,647
Net Profit/ (loss) For The Period After Tax (after Exceptional And/or Extraordinary Items)	358,991	224,480	843,327	362,539	226,366	851,167
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
Paid Up Equity Share Capital	741,245	683,475	683,475	741,245	683,475	683,475
Reserve (excluding Revaluation Reserve) As Shown In The Audited Balance Sheet Of Previous Year			6,536,704			6,573,234
Net Worth	8,324,364	6,122,818	6,399,934	8,349,307	6,135,437	6,375,331
Securities Premium	2,276,348	1,834,118	1,834,118	2,284,511	1,842,281	1,842,281
Debt Redemption Reserve	-	-	-	314	-	314
Paid Up Debt Capital/ Outstanding Debt	1,763,800	1,963,800	1,963,800	1,763,800	1,963,800	1,963,800
Debt Equity Ratio	0.45	0.94	0.68	0.45	0.95	0.67
Earnings Per Share						
Basic	*4.84	*3.28	12.34	*4.89	*3.31	12.45
Diluted	*4.84	*3.28	12.34	*4.89	*3.31	12.45

*Not Annualised
- Exceptional and/or Extraordinary Items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules/AS Rules, whichever is applicable.

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 / Yearly 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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For and on behalf of Board of Directors

Place : Mumbai	-Sd- (Sanjay Reddy) Executive Director	-Sd- (Rameshramanian S.) Executive Director	-Sd- (Nithin Sasana) Executive Director	-Sd- (Nitesh Ranjan) Executive Director	-Sd- (A. Manimekhalai) Managing Director & CEO
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Date : 20.01.2024

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ED to File Fresh Charges against Fortis Promoters

PMLA charges pertain to diversion of money from Religare Finvest

Raghav Ohri

New Delhi: The Enforcement Directorate (ED) is readying a fresh charge sheet against former Fortis promoters Malvinder and Shivinder Mohan Singh and others under relevant provisions of the Prevention of Money Laundering Act (PMLA) for allegedly diverting funds from Religare Finvest (RFL), said people in the know.

The supplementary charge sheet will also put a spotlight on monies allegedly diverted to foreign shores by Singh brothers and co-accused. The federal agency has received information from some of the countries where the alleged proceeds of crime were parked, said people quoted above.

The information received will be detailed in the soon-to-be filed charge sheet. The agency will also elaborate on the funds allegedly diverted by Singh brothers to real estate developer MIM India Holdings.

ED was the first to report last week that the RFL money laundering probe by the Directorate of Enforcement (ED) has found that money was diverted to British tax haven Jersey.



The federal agency had recently reached out to Jersey's authorities, the biggest of the Channel Islands, seeking information about the alleged proceeds of crime. The information had been sought via a letter rogatory (LR), a formal request from one jurisdiction to another seeking assistance.

The case pertains to the alleged embezzlement of ₹2,036.69 crore from RFL in FY2014-2018. The agency has already charged former Fortis promoters Malvinder and Shivinder Mohan Singh under the relevant provisions of the PMLA and accused them of fund diversion.

ED had also reported that the agency has found that a sizeable

amount of money was also allegedly diverted by the Singh brothers to real estate developer MIM India Holdings. The agency earlier this month, had carried out searches at nine Delhi-NCR locations in connection with the money laundering probe. Apart from RFL's corporate offices and other sites, the agency also searched the premises of MIM India Holdings.

Agency sources indicated that the search operation was carried out on the basis of fresh evidence of diversion of funds received by the agency. Jersey is one of the overseas destinations to which funds were allegedly transferred.

Religare said earlier this month that the raids carried out by the ED were initiated after a complaint by the company itself. It told the stock exchanges that ED officials on the "basis of a complaint made by the present management of Religare Finvest" and "pursuant to the ongoing investigation with respect to the corporate loan book, collected relevant information/documents on 5 January 2024, to expedite the investigation as per request made by RFL recently."

raghav.ohri@etbngroup.com

Robust Economy Fuels 8% YoY Power Surge in India

New Delhi: Power consumption in the country witnessed an on-year rise of nearly 8 per cent to 1,22,15 billion units (BU) during the April-December period of this fiscal, indicating a surge in economic activities. Power consumption in the country stood at 1,32,11 BU in April-December 2023.

Industry experts said that around eight per cent growth in power consumption in the first nine months of this fiscal year shows a surge in economic activities.

Power consumption in the entire fiscal 2023-24 was 1,504.26 BU, higher than the 1,374.02 BU witnessed in the 2021-22 financial year. The power ministry had estimated the country's electricity demand to touch 229 GW during summer in 2023. The demand did not reach the projected level in April-July due to unseasonal rains. The peak demand, however, touched a new high of 224.1 GW in June before dropping to

200.03 GW in July 2023. Peak demand touched 236.82 GW in August. In September this fiscal year, it was at a record high of 243.27 GW. The peak demand was 222.16 GW in October, 204.77 GW in November and 213.69 GW in December 2023.

According to experts, power consumption was affected in March, April, May and June this year due to widespread rainfall.

They said power consumption grew in August, September, and October, mainly due to humid weather conditions and also perk up in industrial activities due to the effect of festive rush.

The data shows that the power demand has gone up by 60.8 % in energy terms from 2013-14 to 2023-24. The peak power demand has gone up from 136 GW in 2013-14 to 243 GW in September 2023. -PTI

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- SKILL DEVELOPMENT SUBSIDY : Rs 20,000 per employee.

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Return on Average Assets 43 bps (YoY)	Net Profit 82.94% (YoY)	NII 10.68% (YoY)	Gross NPA 310 bps (YoY)	Operating Profit 16.27% (YoY)
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For and on behalf of Board of Directors

-Sd- (Sanjay Radra) Executive Director	-Sd- (Ramasubramanian E.) Executive Director	-Sd- (Nisha Saxena) Executive Director	-Sd- (Nitesh Ranjan) Executive Director	-Sd- (A. Manimekhalai) Managing Director & CEO
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THE BIG PICTURE

Tatas want to spice up the menu with new acquisitions



DETAILS BEING FINALISED

After 16 years of talks, India & Switzerland reach deal on trade pact



INVITEES STREAM IN

Ayodhya wears a festive look on the eve of consecration



MUMBAI, MONDAY, JANUARY 22, 2024

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IN THE NEWS

KISAN CREDIT CARD INTEREST SUBSIDY BILL MAY BE UP 13%

THE GOVERNMENT IS likely to make an outlay of ₹21,000 crore to reduce the cost of short-term loans for Kisan Credit Card holders in the interim Budget for FY25, reports Sandip Das. This is an annual rise of 13%. ■ PAGE 2

TAX RELIEF UNDER TREATIES: MNCs SEEK AMNESTY

TAX CONSULTANTS HAVE urged the government to announce an amnesty scheme for MNCs who have been affected by the Supreme Court's ruling in the Nestle case, reports Priyansh Verma. Several multinationals have reportedly received tax demand notices of over ₹11,000 crore. ■ PAGE 2

TIER 2 AND BEYOND NOW TOP MARKET FOR TATA EVs

THE PACE OF adoption of electric cars is much faster and stronger in the markets outside of India's top seven metros, owing to fewer hassles like charging station installation in high-rises, reports Swaraj Baggonkar. For Tata Motors, the non-Tier 1 markets make up 60% of its total passenger EV volumes. ■ PAGE 4

IT PACK FARES BETTER THAN EXPECTED

India Inc off to a sedate start

RESULTS REVIEW

FE BUREAU New Delhi, January 21

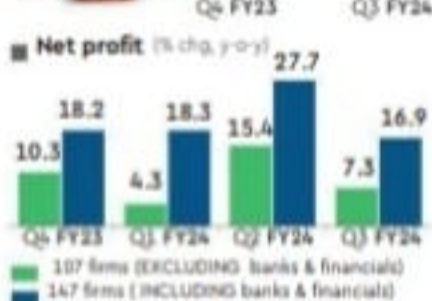
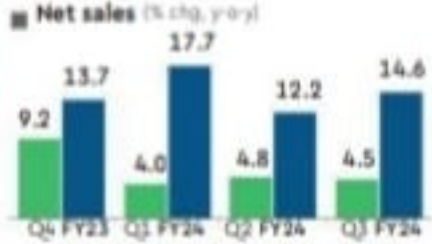
THE EARNINGS SEASON has kicked off on a modest note, with the profit numbers from early birds showing a slower yearly increase in Q3FY24 than in recent quarters. Shorn of banks and financials, net sales have risen just 4.5% year-on-year and net profits just 7.3% y-o-y for a sample of 107 companies. This is despite a 109 bps fall in input costs and a 22% y-o-y jump in other income.

Consumer-oriented businesses are clearly seeing weaker demand for their products, especially in rural markets. Moreover, competitive intensity remains high. At Hindustan Unilever, which tuned in poor numbers, volumes grew by just 2% y-o-y while revenues were flat. At Asian Paints, the 5.3% value growth in domestic decorative paints is muted in the context of the late festive season. Analysts highlight the poorer product mix at some companies due to down-trading by buyers.

This seems to be impacting not just sales but also margins.

Retailer Avenue Supermarkets reported a lacklustre set of numbers as non-FMCG sales were disappointing. The company missed Ebitda (earnings before interest, tax, depreciation and amortisation) estimates as costs increased more than expected, while the

REPORT CARD



gross margin was flat y-o-y, the operating profit margin slipped 9 bps. Metro Brands reported weak revenue growth of 6% y-o-y, missing estimates amidst a soft demand and pricing environment and a 10% fall in same-store sales.

Continued on Page 18

The big bank rush for deposits

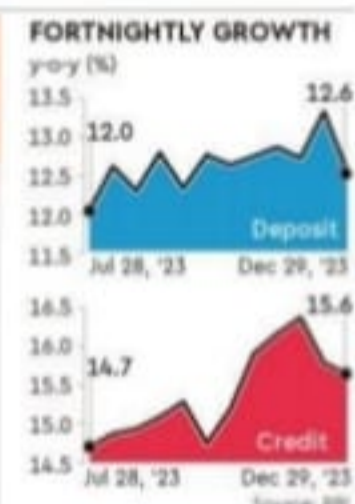
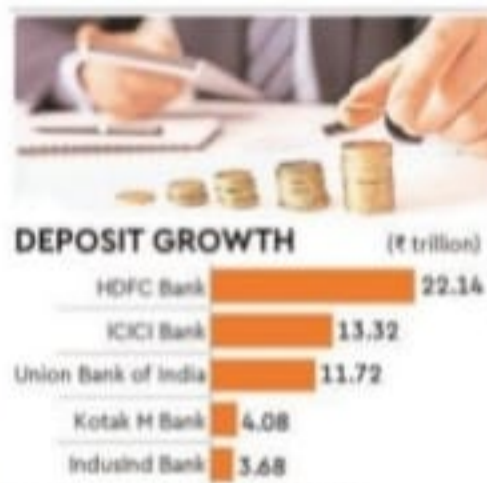
Lenders scramble to keep pace with credit growth

PIYUSH SHUKLA & SACHIN KUMAR Mumbai, January 21

WITH RUNAWAY LOAN growth, banks have been somewhat short on deposits this past year. On average, credit has been clocking a growth of 15-16%, led by personal loans and loans to shadow lenders, whereas deposits have been growing at about 12-13%. Most banks have been wooing savers by raising the interest rate on deposits, but credit deposit ratios are hitting new highs.

In the December 2023 quarter, for instance, HDFC Bank reported a sharp 62% y-o-y increase in advances, while deposits went up by just 28% y-o-y.

Moreover, with savers parking more money in term deposits, lenders are losing cheaper current account and savings accounts (CASA). At Union Bank of India, the CASA ratio moderated to 34.4% in Q3FY24 from 34.66% in Q2FY24 and



35.35% a year ago. Nidhu Saxena, ED at Union Bank, said there was much competition for CASA. "There is a move from CASA to fixed deposits and money has moved from bank deposits to stocks," he said. As Sandeep Batra, ED, ICICI Bank, said,

the lower CASA growth is a trend across banks. "We would have to wait and see how CASA plays out over next year as we expect easing of monetary policy," Batra said.

Continued on Page 18

Investor interest back in realty

RAGHAVENDRA KAMATH Mumbai, January 21

DLF, THE COUNTRY'S largest listed property developer, recently sold more than 1,100 apartments worth ₹7,200 crore in Gurugram within three days of the project's pre-launch. A quarter of the total apartments were bought by non-resident Indians. This follows another such project in Gurugram seeing an inflow of ₹8,000 crore from buyers in quick time last year.

"Such a volume of sales doesn't happen in two or three days if the interest is only from those buying to stay in the apartment. This shows investors are coming back in



good numbers," said a senior property consultant who did not want to be named.

Developers, consultants and PE funds say investor interest in the real estate market has picked up in the last few quarters as residential property prices have gone up.

Depending on the market, as much as 15% of the total sales consist of investors, experts said. Investors had mostly stayed away from the market for the last nine years, as prices stagnated in the top markets.

Residential sales touched a decadal high in 2023, with a 31% growth in the top seven cities, as per Anarock Property Consultants.

According to one consultant, investors are buying properties mostly below ₹1.5 crore and investor activity is on the higher side in Hyderabad and the National Capital Region. But it is moderate in Mumbai and lowest in Bengaluru.

Continued on Page 18

यूनियन बैंक ऑफ इंडिया Union Bank of India

Head Office: 238, Vidhan Bhavan Marg, Naiman Point, Mumbai - 400 021.

Return on Average Assets

43 bps (YoY)

Net Profit

82.94% (YoY)

NII

10.68% (YoY)

Gross NPA

310 bps (YoY)

Operating Profit

16.27% (YoY)

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31st DECEMBER, 2023 ₹ in lakh

PARTICULARS	STANDALONE		CONSOLIDATED	
	Quarter ended		Quarter ended	
	31.12.2023 (Audited)	31.12.2022 (Unaudited)	31.12.2023 (Audited)	31.12.2022 (Unaudited)
Total Income From Operations	2,913,726	2,415,368	2,980,198	2,463,544
Net Profit/ (loss) For The Period (before Tax, Exceptional And/or Extraordinary Items*)	552,976	358,324	1,213,772	555,433
Net Profit/ (loss) For The Period Before Tax (after Exceptional And/or Extraordinary Items*)	552,976	358,324	1,213,772	555,433
Net Profit/ (loss) For The Period After Tax (after Exceptional And/or Extraordinary Items*)	358,991	224,480	843,327	362,539
Total Comprehensive Income For The Period (comprising Profit/(loss) For The Period (after Tax) And Other Comprehensive Income (after Tax))	NA	NA	NA	NA
Paid Up Equity Share Capital	741,245	683,475	683,475	741,245
Reserve (excluding Revaluation Reserve) As Shown In The Audited Balance Sheet Of Previous Year			6,536,704	
Net Worth	8,324,364	6,122,818	6,359,934	6,135,437
Securities Premium	2,276,348	1,834,118	1,834,118	2,284,511
Debt Redemption Reserve	-	-	314	-
Paid Up Debt Capital/ Outstanding Debt	1,783,800	1,963,800	1,763,800	1,963,800
Debt Equity Ratio	0.45	0.94	0.68	0.45
Earnings Per Share				
Basic	₹4.84	₹3.28	₹12.34	₹4.89
Diluted	₹4.84	₹3.28	₹12.34	₹4.89

*Not Annualised
- Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules/AS Rules, whichever is applicable.

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 / Yearly 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

Place : Mumbai

Date : 20.01.2024

(Sanjay Radra)
Executive Director

(Ramsubramanian S.)
Executive Director

(Nidhu Saxena)
Executive Director

(Nitesh Ranjan)
Executive Director

(A. Manimekhalai)
Managing Director & CEO

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IN FOCUS

	Week's close	Week's change
Nifty 50	21571.80	-322.75
P/E Ratio (Sensex)	24.93	-0.78
US Dollar (in ₹)	83.06	+0.14
Gold 10 gm (in ₹)	62140.00	-125
Silver 1 kg (in ₹)	71228.00	-302

REGULATING AI.

There's a growing discomfort around the amount of control we unknowingly cede to AI and those who own it **p7**



REVIVAL PATH.

The Gujarat gov't is trying to restore the shipbuilding sector by revising its policy **p8**

QUICKLY.

STICKY ISSUES
PMO to take final call on India-UK FTA



New Delhi: The Prime Minister's Office is likely to take the final decision on certain tricky issues in the India-UK Free Trade Agreement negotiations to see if it can be concluded before the general elections **p2**

FINDING A SOLUTION
Zee-Sony: Some investors may seek SEBI intervention

Mumbai: Zee's institutional shareholders are deliberating on calling an extraordinary general meeting to remove Zee CEO and MD, Punit Goenka from the firm while some may have also approached SEBI seeking intervention **p3**

LITHIUM SOURCING
Mines Ministry looking to tap Chile for lithium

New Delhi: The Mines Ministry is tapping into Chile, eyeing acquisition opportunities. A team of Ministry officials will be carrying out due diligence for lithium blocks there soon and discussions in this regard are currently underway **p3**

'Maruti to export electric cars before rolling out in India'

HURDLES. With parking being a major issue, charging can be a challenge: Bhargava

S Ronendra Singh
New Delhi

Maruti Suzuki India (MSIL) will start exporting its first 'Made in India' electric cars to Japan and Europe by the end of this year before launching them in the domestic market by early 2025, RC Bhargava, Chairman, MSIL, said.

"We will start (rolling out) the electric vehicles by the end of this year. But the first lot of the EVs to be manufactured are going to be exported to Europe and Japan. Probably, we will start for domestic in 2025," Bhargava told *businessline*.

MARUTI EVX
Code-named eVX, this will be the company's first EV in the sports utility vehicle (SUV) segment and will be manufactured at the Gujarat plant. MSIL had unveiled the concept electric SUV eVX at the auto expo last year.

When asked about when the first EV will be launched in India, Bhargava said the company has not yet decided on the month or date. The eVX

"India has alternative fuels which are cleaner like bio-fuels, totally renewable and some of them are even carbon-negative, and if you use all the wastes, you would actually clean the country

RC BHARGAVA
Chairman, MSIL



will compete with the likes of Tata Punch.ev, which was launched last week and priced between ₹10.99 lakh and ₹15.49 lakh (ex-showroom).

Talking about challenges around EVs — charging infrastructure, range anxiety and cost — he said: "EVs have a place, we will get into EVs. I think EV technology will also change... now there are many issues around EVs globally, not India (yet) and one of the major issues is of parking, not all have their own garages."

Bhargava said several cars are still parked on the roadside in residential

areas or in open spaces, so putting up chargers in such places is not feasible, and people can't visit public charging stations every time they want to charge their EVs.

ALTERNATIVE FUELS

Hence, the country should also promote vehicles that are run on alternative fuels. "India has alternative fuels which are cleaner like bio-fuels, totally renewable and some of them are even carbon negative, and if you use all the wastes, you would actually clean the country also. India would become a cleaner country," he added.

Ram Mandir, a symbol of endurance, built to last a 1,000 years: L&T

Our Bureau
Mumbai

The Shri Ram Janmabhoomi Mandir in Ayodhya, to be unveiled in a grand ceremony on Monday, has been built to last a thousand years, said Larsen & Toubro, which designed and built the complex in about three years.

The temple complex is housed within a 70-acre area and has a height of 161.75 feet, length of 380 feet and width of 249.5 feet. The design follows the Nagara style of architecture that has its origins in the fifth century. The temple has three storeys and five mandaps — *sritya mandap*, *rang mandap*, *gudh mandap*, *kirtan mandap*, and *prarthana mandap* — in addition to the main *shikhar*.

"This marvel of engineering stands as a symbol of endurance designed and constructed to last a thousand years," said S N Subrahmanyan, Chairman and Managing Director, L&T.

The main material used in the construction of the temple is pink Banasi Paharguz stones that were sourced from the mines in the Biharatpur district of Rajasthan.

Read more on **p1**

FPIs pull out nearly \$1 billion from long-term debt

Ashley Coutinho
Mumbai

After four consecutive years of inflows, foreign portfolio investors (FPIs) have pulled out ₹8,089 crore from the debt VRR segment amid lack of opportunities to invest in stressed or structured credit, dearth of auctions and withholding tax benefit coming to an end.

This is in stark contrast to the inflows of over ₹80,000 crore in the Indian debt market (after excluding the VRR segment), a chunk of which could be front-loaded flows ahead of India's inclusion in global bond indices later this year.

VRR, or voluntary retention route, was introduced in March 2019 to attract long-term overseas money into the debt market. Investments through this route are free from macro-prudential and other regulatory norms that apply to regular FPI investments.

"There aren't too many deployment opportunities available right now, especially in the distressed space, as pockets of stress in the corporate world have been cleared out," said Ajay Manglunia, MD & Head, Investment Grade Group, JM Financial. There were a lot of

Change in fortunes
(₹ crore)

	Debt VRR	Debt
2019-20	7,331	-48,710
2020-21	33,265	-50,442
2021-22	12,642	1,628
2022-23	5,814	-9,937
2023-24	-4,089	80,848

Source: NDA

opportunities offered by promoter financing 2-3 years back, which is not the case now, according to Manglunia. Promoter leverage has reduced significantly because of which the high yields are not available. Besides, there has been a dearth of VRR auctions in the past few months, which are needed to acquire the VRR limit by new investors, he said.

TAX RATE

Investors with a three-year investment horizon have begun moving out given the end of the 5 per cent concessional tax rate last year. The effective withholding tax on rupee-denominated bonds now stands at 20 per cent. "The outflows highlight the impact of tax policy changes on investor sentiment, emphasising the importance of a balanced fiscal approach to maintain market competitiveness," said Suresh Swamy,

Partner, Price Waterhouse & Co.

HEDGING COSTS

After accounting for currency hedging costs of around 4 per cent, it would be better for FPIs to stay invested in developed markets such as the US where yields have inched up significantly across maturities, according to Manglunia.

FPIs turn cautious with equity, bullish on debt

Foreign portfolio investors (FPIs) began the year with robust interest in Indian equities, but a shift in sentiment has seen them turn cautious.

From being net buyers in December 2023 with a record inflow of ₹66,134 crore, FPIs have become net sellers in January 2024, offloading equities worth ₹13,047 crore in the first three weeks, data with depositories showed.

FPIs injected a record ₹15,647 crore into Indian debt markets in the first three weeks of January 2024, building on the momentum from 2023, when total debt inflows hit a six-year high of \$7.3 billion.

More on **p2**

यूनियन बैंक Union Bank of India
Head Office: 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021.

Return on Average Assets 43 bps (YoY) | Net Profit 82.94% (YoY) | NII 10.68% (YoY) | Gross NPA 310 bps (YoY) | Operating Profit 16.27% (YoY)

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31st DECEMBER, 2023 ₹ in lakh

PARTICULARS	STANDALONE		CONSOLIDATED			
	Quarter ended		Year ended	Quarter ended		Year ended
	31.12.2023 (Unaudited)	31.12.2022 (Unaudited)	31.12.2023 (Audited)	31.12.2023 (Unaudited)	31.12.2022 (Unaudited)	31.03.2023 (Audited)
Total Income From Operations	2,913,726	2,415,368	9,537,649	2,980,198	2,463,544	9,707,853
Net Profit/ (loss) For The Period (before Tax, Exceptional And/or Extraordinary Items*)	552,976	358,324	1,213,772	555,433	357,639	1,214,647
Net Profit/ (loss) For The Period Before Tax (after Exceptional And/or Extraordinary Items*)	552,976	358,324	1,213,772	555,433	357,639	1,214,647
Net Profit/ (loss) For The Period After Tax (after Exceptional And/or Extraordinary Items*)	358,991	224,480	843,327	362,539	226,366	851,167
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
Paid Up Equity Share Capital	741,245	683,475	683,475	741,245	683,475	683,475
Reserve (excluding Revaluation Reserve) As Shown In The Audited Balance Sheet Of Previous Year			6,536,704			6,573,234
Net Worth	8,324,364	8,122,818	6,359,934	8,349,307	6,135,437	6,375,331
Securities Premium	2,276,348	1,834,118	1,834,118	2,284,511	1,842,281	1,842,281
Debt Redemption Reserve	-	-	-	314	-	314
Paid Up Debt Capital/ Outstanding Debt	1,783,800	1,963,800	1,963,800	1,783,800	1,963,800	1,963,800
Debt Equity Ratio	0.45	0.94	0.68	0.45	0.95	0.67
Earnings Per Share						
Basic	*4.84	*3.28	12.34	*4.89	*3.31	12.45
Diluted	*4.84	*3.28	12.34	*4.89	*3.31	12.45

*Not Annualised
- Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules/AS Rules, whichever is applicable.

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For and on behalf of Board of Directors

Place : Mumbai Date : 20.01.2024

(Sanjay Rudra) Executive Director | (Rameshbramranian S.) Executive Director | (Nidhu Saena) Executive Director | (Nitesh Ranjan) Executive Director | (A. Manimekhalaj) Managing Director & CEO

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'Expect re-rating of rentals for warehousing assets'

By Anshul Singh
anshul@livesmint.com
BENGALURU

Welspan One, a private equity investor in logistics and warehousing, expects rental income from such assets to improve as it goes about raising its second warehousing fund, which has a target corpus of ₹2,000 crore.

The firm, which has fully committed its first fund, Welspan One Logistics Park I (WOLP I), across six projects, expects the warehousing real estate segment to grow thanks to the government's push to cut down logistics costs and accelerate GDP growth, said Anshul Singh, managing director of Welspan One.

In an interview with VCCIRCLE, Singh said the segment continues to draw demand from manufacturing, logistics, industrial and e-commerce players. He expects a re-rating of warehousing rentals due to an increased focus on high-quality assets and demand from large companies. He also expects the segment to gradually become more organized. Edited excerpts:

How do you manage the gap between high construction costs and limited rentals from warehousing assets?

Although we have heard about this mismatch, we have not experienced weaker rentals, at least in the locations where we are present. For example, for our 150,000 sq ft warehouse, the rental has gone up to ₹32 per square foot per month, which is close to IT rentals in certain locations.

While the construction cost and the specifications of these warehouses have risen at the same pace, the rentals haven't gone higher. But because customers now want to be in an organized, ESG-compliant space, there is no choice but to pay higher rental.

If we go back to 2015-16, the office segment also had the same dilemma. The office assets' supply quality was



improving because international institutions like Brookfield, Blackstone and Ascendancy were building Grade-A office parks, but the market of paying higher rentals had not caught up yet. But now, office rentals have increased significantly.

A large chunk of warehousing is unorganized. How soon do you expect the segment to become more organized?

No customer wants to be in an unorganized warehouse anymore, period. First, they are borderline illegal and second, they don't provide enough efficiency or throughput for goods to come in and come out.

A lot of them will go vacant and will get demolished and some of them are already getting demolished and they're already turning into some other form of real estate.

There is still a long way to go in a country. Maybe we are 20-40% there. But I don't think we will be 100% there

for at least the next 10 years and there is the opportunity for companies like us. At least for the next 10 years, this gap is only going to get covered at a much faster pace.

As we cover this gap, the more important thing is these players are getting more serious. They are getting more automation, more height, and more loads. They are enabling their assets to take more digital technologies. This trend is likely to continue.

The part that is getting organized has also become far more robust. Therefore, there's going to be more investment required per box, per warehouse, and that number is going to dramatically increase. We have already seen it increase by 30% in the last four years. I wouldn't be surprised if that number more than doubles in the next five years.

What are investors' concerns regarding warehousing alternative investment funds in India?

If there are investors coming to any fund or any investment, they look at risk versus reward, just like they look at a mutual fund or an equity or a stock.

In real estate funds, however, investors look at risk more than the reward because, in the past, a lot of domestic real estate funds have not done so well. They haven't even managed to return the capital. Now, there is a vehicle in the entire country which gives investors a transparent, regulated, structured method of investing their capital into this warehousing opportunity. And that's the opportunity that we've been able to provide.

In our first fund, we've managed to not only raise the fund, but we've also managed to completely commit the fund. It is currently closing in an IRR (internal rate of return) of close to 20%.

What investors are also concerned about is whether this is the right fund manager, right capital manager and the right developer to manage their money, because, as we understand, the space is very attractive and is going to grow.

Other things investors like is that there is no domestic vehicle except one for domestic investors. However, there are plenty of options for foreign investors to commit capital in India's warehousing segment via multiple platforms, which is a little unfair, hence, I would be happy to see more funds in warehousing coming up domestically so that more Indian investors get an opportunity.

We are expecting a similar trend in warehousing in the next two to three years, where there will be a major rental re-rating. The question is more about when it will happen.

With the right choice of micro-markets and enough research before buying land, we don't see rentals as much of an issue.

Pixxel to launch six home-built satellites

By Anshul Singh
anshul@livesmint.com
NEW DELHI

Bengaluru-based space start-up Pixxel plans to launch a series of small, home-built satellites—Fiveflow—from June that could have a finer look at Earth with five-metre resolution hyper-spectral imagery.

Pixxel recently launched its satellite manufacturing unit—Mega Pixxel—in Bengaluru where it can assemble, integrate and test 40 satellites weighing 100 kg every year as the nascent company aims to take a leap in the space sector.

"If you are looking at 100 kg micro-satellites which are able to do a whole lot of stuff in terms of a full commercial viability, we can do 20 of them at a single-point in time. The turnaround time from getting them assembled to ship to launch is about six months. That makes it 10x every year," Anshul Ahmed, founder and chief executive of Pixxel said.

Ahmed said Pixxel aims to launch six 100 kg satellites, named Fiveflow, from June, and add another 12 next year to increase to over 250 spectral bands at five-metre spatial resolution—the highest in commercial hyper-spectral satellites.

He said Pixxel also plans to launch six heavier satellites—Fiveflow—next year to complete its constellation of 24 satellites with an ability to revisit any location on Earth within a 24-hour cycle.

At five metres, Fiveflow has better resolution than the demonstration satellites SkySat and Ansat that Pixxel launched aboard SpaceX and PSLV rockets, respectively, in 2022, Ahmed said.

THE MONDAY QUIZ

1) **WHAT** technologies will be deployed on the Samsung Galaxy S24 series?

2) **WHICH** IT firm did Foxconn partner with to establish semiconductor assembly facility in India?

3) **WHAT** type of AI is Meta planning to build, with the aim of surpassing human intelligence?

4) **WHAT** collaborative agreement did India and the European Commission sign?

5) **WHO** has partnered with Arizona State University to expand AI in academia?

GLOSSARY

Data egress fee: Data egress fee is the charge levied by cloud providers for transferring data from their infrastructure to another provider and/or on-premise. Typically, a customer may decide to move their data out of a cloud for accessing applications running on another cloud. Also called the bandwidth or data transfer fees, it is distinct from fees paid for cloud storage and computing.

Retrieval augmented generation: Retrieval augmented generation is an approach to optimize the output of large language models (LLMs). It does so by generating more targeted information on specific domain retrieval from data (they events, but without modifying the underlying model. This allows the model to give more contextually relevant and up-to-date answers in a cost-effective manner.

Business impact analysis: Business impact analysis is a process to determine and evaluate potential interruptions to critical business operations due to disaster, attack, accident or emergency. The impact may include lost or delayed sales, fines, penalties, loss of customers, among others. It is a part of business continuity plan (BCP) and involves identifying relevant data that can be used to develop recovery strategies for the business.

DIM: Short for direct-to-mobile, DIM is a broad-casting technology which allows multimedia content to be transmitted directly to mobiles and tablets without active internet connection. It has been more commonly used in sharing emergency alerts and support during disaster.

DIM: Short for direct-to-mobile, DIM is a broad-casting technology which allows multimedia content to be transmitted directly to mobiles and tablets without active internet connection. It has been more commonly used in sharing emergency alerts and support during disaster.

THE MONDAY QUIZ ANSWERS: 1) OpenAI, 2) Google, 3) Gemini Pro and Gemini 1.5 Pro, 4) AI, 5) OpenAI

Deal-making passes \$100 mn for 2nd week

By Anshul Singh
anshul@livesmint.com
BENGALURU



Private equity and venture capital deal flow continues on an upward trajectory as deal value crossed the \$100 million mark for the second consecutive week.

Mergers and acquisitions (M&A) activity, on the other hand, saw a slight dip in transaction volume, on a week-on-week basis.

Last week saw startups securing around \$200 million, with none of the deals crossing the \$50 million mark. Deal value increasingly around \$25 million last week, as startups had cumulatively raised \$275 million in the week before.

Deal volume also hovered around the same number, as last week saw 25 PE/VC transactions being recorded as compared to 26 the week before.

Last week's largest transaction, Khazana National Fer-

investors also participated in the round.

Publicly listed online gaming and e-sports company Nazara Technologies Ltd also raised \$250 crore from Zerodha co-founder Nikhil Kamath-backed Kamath Associates, NISquared and Plutus Wealth Management, among a host of investors including Chartered Finance and Lending, ICICI Prudential ESG Fund, ICICI Prudential Flexi-cap Fund and ICICI Prudential Technology Fund.

All but five deals last week fell within the sub \$10 million value bracket, while the value of three deals remained undisclosed.

The M&A space saw a slight dip in terms of transaction volume, with on-week basis, as four deals were inked last week as compared to five recorded transactions recorded the week before.

A major highlight five-

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Head Office: 235, Vithal Shastri Marg, Nariman Point, Mumbai - 400 021.

PARTICULARS	STANDALONE		CONSOLIDATED			
	Quarter ended	Year ended	Quarter ended	Year ended		
Total Income From Operations	2,913,726	2,415,368	5,537,649	2,990,198	2,483,544	8,707,953
Net Profit (Loss) For The Period (Before Tax, Exceptional And/or Extraordinary Items)	552,976	358,324	1,213,772	555,433	357,639	1,214,647
Net Profit (Loss) For The Period (After Tax, Exceptional And/or Extraordinary Items)	552,976	358,324	1,213,772	555,433	357,639	1,214,647
Net Profit (Loss) For The Period (After Tax, Exceptional And/or Extraordinary Items) (After Other Comprehensive Income)	358,991	224,480	843,327	362,538	228,386	881,167
Total Comprehensive Income For The Period (Including Profit/Loss) For The Period (After Tax) And Other Comprehensive Income (After Tax)	NA	NA	NA	NA	NA	NA
Paid Up Equity Share Capital	741,245	683,475	683,475	741,245	683,475	683,475
Reserve (including Revaluation Reserve) As Shown in the Audited Balance Sheet of Previous Year			6,536,794			8,573,234
Net Worth	8,324,364	6,122,918	6,359,834	8,349,307	6,138,437	6,375,331
Securities Premium	2,276,348	1,834,118	1,834,118	2,284,511	1,842,281	1,842,281
Debiture Redemption Reserve				314		314
Paid Up Debt Capital/ Outstanding Debt	1,763,800	1,963,800	1,963,800	1,763,800	1,963,800	1,963,800
Debt Equity Ratio	0.45	0.94	0.68	0.43	0.95	0.67
Earnings Per Share						
Basic	14.84	13.28	12.34	14.88	13.21	12.45
Diluted	14.84	13.28	12.34	14.88	13.21	12.45

Notes:

1) 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/ Yearly Financial Results are available on the website of the Stock Exchange(s) (www.nseindia.com) and on the Bank's website (www.unionbankofindia.co.in).

2) 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 in 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: 20.01.2024

(A. Manojkumar) Managing Director & CEO

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नव शक्ति

मॅरेथॉनच्या निमित्ताने मुंबई धावली!

क्रीडा पानावर



▲ वर्ष ९० ▲ अंक ६६ ▲ सोमवार ▲ २२ जानेवारी २०२४ ▲ पाने २० ▲ किंमत ₹ ५ ▲ पुणे किंमत ₹ ६ फक्त ▲

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

आरंभी वंदीन अयोध्येचा राजा!

दुपारी १२.२९च्या मुहूर्तावर होणार रामलल्ला विराजमान

अयोध्या : विश्व हिंदू परिषद आणि अन्य हिंदुत्ववादी संघटनांच्या ३३ वर्षांच्या न्यायालयीन लढ्यानंतर सोमवारी अयोध्येतील राम जन्मभूमीवर उभारण्यात येत असलेल्या मंदिरात पंतप्रधान नरेंद्र मोदी यांच्या प्रमुख उपस्थितीत रामलल्लाच्या मूर्तीची प्राणप्रतिष्ठा होत आहे. रामलल्लाच्या प्राणप्रतिष्ठा सोहळ्यानिमित्त संपूर्ण देश श्रीराममय झाला आहे. या सोहळ्यानिमित्त संपूर्ण देशात उत्साहाचे वातावरण निर्माण झाले आहे. राम मंदिर प्राणप्रतिष्ठा कार्यक्रम सोमवारी दुपारी १२.२० वाजता सुरू होईल आणि दुपारी १ वाजता संपेल. दुपारी १२.२९ ते १२.३० या वेळेत प्राणप्रतिष्ठा केली जाईल, त्यानंतर रामलल्लाची मूर्ती खऱ्या अर्थाने विराजमान होईल. ► संमिश्र पानावर

राम मंदिर प्राणप्रतिष्ठापना सोहळा आज



शुभघटिकांची आनंदमयी तिपेडी/विशेष पानावर

हे जाणार नाहीत!

रामलल्लाच्या प्राणप्रतिष्ठापनेसाठी देशभरातील व्हीहीआयपी मंडळी अयोध्येत दाखल होणार आहेत. भाजपसाठी हा कार्यक्रम महत्त्वाचा असला तरी भाजपचे राष्ट्रीय अध्यक्ष जे. पी. नड्डा हे मात्र उपस्थित राहणार नाहीत. त्याचबरोबर सोमवारी महाराष्ट्राचे मुख्यमंत्री एकनाथ शिंदे तसेच देवेंद्र फडणवीस आणि अजित पवार हे दोन्ही उपमुख्यमंत्री अयोध्येला जाणार नाहीत, असे सांगण्यात आले. २२ जानेवारीला अयोध्येला न जाता, नंतर संपूर्ण मंत्रिमंडळासह राम मंदिरामध्ये जाऊन दर्शन घेणार आहेत. दर्शनाला जाण्याचा दिवस, वेळ अद्याप लवकरच ठरवण्यात येईल, असे मुख्यमंत्री कार्यालयाकडून सांगण्यात आले. 'द काश्मीर फाइल्स'चे चित्रपट दिग्दर्शक विवेक अग्निहोत्री यांना निमंत्रण पाठवलेले असूनही ते या सोहळ्याला जाणार नाहीत.

दिल्ली एम्सचा अर्धा दिवस ओपीडी बंदचा निर्णय मागे

दिल्लीस्थित ऑल इंडिया इन्स्टिट्यूट ऑफ मेडिकल सायन्सेस (एम्स) आता सोमवारीही चालू राहणार आहे. अयोध्येतील राम मंदिरातील रामलल्लाच्या अभिषेक सोहळ्याच्या पार्श्वभूमीवर २२ जानेवारी रोजी रुग्णालयाचा ओपीडी अर्धा दिवस बंदचा निर्णय अखेर एम्स प्रशासनाने मागे घेतला आहे. एम्सने रविवारी परिपत्रक जारी करून रुग्णालयाची ओपीडी सेवा सामान्यपणे चालू राहणार आहे, असे सांगितले आहे.

निवडक

५ वर्षांच्या मुलीचा हृदयविकाराने मृत्यू

अमरोहा : मोबाईलवर कार्टून पहात असताना उत्तर प्रदेशातील अमरोहा येथे ५ वर्षांच्या मुलीचा हृदयविकाराचा झटक्याने मृत्यू झाल्याने खळबळ उडाली आहे. ही मुलगी तिच्या आईसोबत मोबाईलवर कार्टून पहात होती. तिच्या हातातून मोबाईल निसटला आणि जमिनीवर पडला. आईने मुलीकडे पाहिले, तोपर्यंत मुलीचा मृत्यू झाला होता. घाबरलेल्या कुटुंबाने मुलीला गावातील डॉक्टरांकडे नेले, तेथे मुलीला मृत घोषित करण्यात आले. मृत्यूचे कारण हृदयविकाराचा झटका असल्याचे मानले जात आहे. ही घटना हसनपूर कोतवाली परिसरातील हातियाखेडा गावातील आहे. जिथे शुक्रवारी रात्री नऊ वाजण्याच्या सुमारास महेश खरगवंशी यांची ५ वर्षाची मुलगी कामिनी अंधरुणात बसली होती. ती आईसोबत मोबाईलवर कार्टून पहात होती. ► संमिश्र पानावर

हक्काचे आरक्षण द्या, अन्यथा वाईट परिणाम!

जरांगे-पाटील यांचा मुख्यमंत्री, उपमुख्यमंत्र्यांना इशारा

राजा माने/मुंबई

मराठा समाजाच्या शासकीय नोंदी सापडल्या आहेत. या नोंदीनुसार कुणबी प्रमाणपत्र तातडीने द्यावे. सोबतच त्याआधारे मराठा समाजाला सरसकट हक्काचे आरक्षण द्यावे अन्यथा तुम्ही वेगळा प्रयत्न केल्यास वाईट परिणामाला सामोरे जावे लागेल, असा इशारा मनोज जरांगे-पाटील यांनी मुख्यमंत्री एकनाथ शिंदे आणि उपमुख्यमंत्री देवेंद्र फडणवीस आणि अजित पवार यांना दिला. जरांगे-पाटील हे मुंबईच्या दिशेने निघाले असून, रविवारी ते अहमदनगर जिल्ह्यात दाखल झाले. या दुसऱ्या दिवशी आंदोलकांची संख्या वाढल्याने सरकारवर दबाव वाढला आहे. दरम्यान, सरकार जरांगे यांच्या मागण्या पूर्ण करीत आहे. त्यामुळे आंदोलन मागे घ्यावे, असे आवाहन मुख्यमंत्री एकनाथ शिंदे यांनी केले. ► संमिश्र पानावर

जरांगेनी आंदोलन

थांबवावे-मुख्यमंत्री शिंदे

मराठा समाजाला टिकावू आरक्षण देण्यासाठी राज्य सरकार कटिबद्ध आहे. मनोज जरांगे यांच्या म्हणण्याप्रमाणे राज्य सरकार काम करीत आहे. राज्य सरकार कुणबी नोंदी शोधत आहे. मोठ्या प्रमाणात नोंदी सापडत असून, प्रमाणपत्रही वाटप सुरू आहे. तसेच मागासवर्ग आयोगही आरक्षणाच्या दृष्टीने कामाला लागला आहे. त्यातच फेब्रुवारी महिन्यात विशेष अधिवेशन बोलावून आरक्षण दिले जाणार आहे. त्यामुळे जरांगे-पाटील यांनी आंदोलन मागे घ्यावे, असे आवाहन मुख्यमंत्री एकनाथ शिंदे यांनी रविवारी केले.

राहुल गांधी यांना धक्काबुक्की

भारत जोडो यात्रेत भाजपचे कायकर्ते घुसले

सोनितपूर : काँग्रेसच्या भारत जोडो न्याय यात्रेत भाजप कार्यकर्ते हातात पक्षाचे झेंडे घेऊन शिरले. बसमध्ये राहुल गांधींना पाहताच त्यांनी जय श्रीराम आणि मोदी-मोदीच्या घोषणा देण्यास सुरुवात केली. त्यानंतर राहुल गांधी यांना धक्काबुक्की करण्यात आली. त्यांच्या सुरक्षा अधिकाऱ्यांनी त्यांना तत्काळ बसमध्ये नेऊन बसवले. राहुल यांनी सांगितले की, भाजपचे काही कार्यकर्ते झेंडा घेऊन आमच्या बससमोर आले. मी बसमधून बाहेर पडलो तेव्हा ते पळून गेले. आमचे जितके पोस्टर्स फाडायचे असतील तर फाडून टाका. ► संमिश्र पानावर

आम्हाला काहीच फरक पडत नाही. आमची लढाई विचारधारेची आहे. आम्ही नरेंद्र मोदी, हिमंत बिस्वा सर्मा यांच्यासह कोणाच घाबरत नाही, असे त्यांनी टणकावून सांगितले. न्याय यात्रेच्या ताप्यावर गेल्या ४८ तासांत दुसऱ्यांदा हल्ला झाल्याचा आरोप काँग्रेसने केला आहे. आमचा ताफा आसाममधील रॅलीच्या स्थळाकडे निघाला होता. तेव्हा जुमगुरीहाट येथे हिमंता बिस्वा सर्मा यांच्या गुंडांनी सरचिटणीस जयराम रमेश यांच्या गाडीवर पाणी फेकून मारले व स्टीकर्स फाडले. ► संमिश्र पानावर

अयोध्येत श्रीरामाच्या प्राणप्रतिष्ठेच्या मुहूर्तावर सिझेरियनसाठी रीथ

प्रसुतीसाठी महिलांची २२ जानेवारीला पसंती

नवी दिल्ली : देशभरातील अनेक गर्भवती महिलांनी त्यांच्या प्रसुतीसाठी २२ जानेवारीची तारीख निवडली आहे. या दिवशी अयोध्येतील मंदिरात श्रीरामाच्या मूर्तीची प्राणप्रतिष्ठा होणार आहे. त्या मुहूर्तावर आपल्या बाळाचा जन्म व्हावा यासाठी महिला सिझेरियन शस्त्रक्रिया करण्यासाठी डॉक्टरांकडे रांग लावत आहेत.




२२ जानेवारीला प्रसुतीचे नियोजन करणाऱ्या अनेक गर्भवती महिलांच्या नैसर्गिक प्रसुतीची तारीख त्यांच्या थोडे दिवस मागे-पुढे आहे. पण या महिलांनी २२ तारखेला सिझेरियन शस्त्रक्रिया करण्यासाठी डॉक्टरांना विनंती केली आहे. उत्तर प्रदेश, मध्य प्रदेश, गुजरात आदी राज्यांच्या विविध शहरांत डॉक्टरांकडे अशी विनंती

महिलांनी २६ जानेवारीला (प्रजासत्ताक दिन) प्रसुतीसाठी प्रयत्न चालवला होता. पण आता अयोध्येतील कार्यक्रमाचा देशभर मोठा गाजावाजा झाल्याने त्यांनी त्याऐवजी २२ जानेवारीला अधिक पसंती दर्शवली आहे. २२ जानेवारीला दुपारी साडेबारा वाजण्याच्या जवळपासच्या मुहूर्तावर आपले बाळ जन्माला आले तर त्याचे भावी आयुष्य सुखकारक असेल, अशी या जोडप्यांची श्रद्धा आहे. २२ जानेवारीला प्रसुतीचे नियोजन करणाऱ्या अनेक महिलांनी त्यांच्या भावी अपत्याचे नावही ठरवून टाकले आहे. मुलगा जन्माला आला तर त्याचे नाव राम आणि मुलगी जन्माला आली तर तिचे नाव जानकी, असे अनेक जोडप्यांनी ठरवले आहे.

सुट्टी रद्दची मागणी न्यायालयाने फेटाळली

मुंबई : अयोध्येतील श्रीराम मंदिराच्या प्राणप्रतिष्ठा सोहळ्यानिमित्त राज्य सरकारने जाहीर केलेल्या सुट्टीविरोधातील याचिका मुंबई हायकोर्टाने फेटाळली आहे. राज्य सरकारने जाहीर केलेल्या सुट्टीविरोधात विधी शाखेच्या विद्यार्थ्यांकडून मुंबई हायकोर्टात याचिका दाखल करण्यात आली होती. मात्र मुंबई हायकोर्टाने याचिकाकर्ता विद्यार्थ्यांना खडेबोल सुनावले आहेत. जनहित याचिकेचा वापर काळजीपूर्वक करायला हवा, केवळ प्रसिद्धीसाठी त्याचा वापर होऊ नये. विधी शाखेच्या विद्यार्थ्यांनीही याचे भान राखायला हवे, अशा शब्दांत हायकोर्टाने खडेबोल सुनावले. विधी शाखेचे विद्यार्थी या नात्याने कुठल्या निष्ठावादी आंदोलन देता येते, याची तुम्हाला कल्पना आहे का? असा सवाल हायकोर्टाने याचिकाकर्त्यांना केला आहे. ज्या अधिसूचनेला तुम्ही आव्हान देताय ती याचिकेत का जोडली नाही? १९६८ सालचा अध्यादेश फार महत्त्वाचा आहे, ज्याआधारे राज्य सरकारने ही सार्वजनिक सुट्टी जाहीर केली आहे. त्यामुळे त्या आधारावर तुमचा युक्तिवाद विचारात घेणे ► संमिश्र पानावर



युनियन बँक ऑफ इंडिया
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मुख्य कार्यालय : 239, विधान भवन मार्ग, नरीमन पॉइंट, मुंबई - 400 021.

↑ सरासरी मालमतेवर परतावा 43 बीपीएस (वर्ष दर वर्ष)	↑ निव्वळ नफा 82.94% (वर्ष दर वर्ष)	↑ एनआयआय 10.68% (वर्ष दर वर्ष)	↓ एकूण एनपीए 310 बीपीएस (वर्ष दर वर्ष)	↑ परिचालन नफा 16.27% (वर्ष दर वर्ष)
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31 डिसेंबर, 2023 ला समाप्त तिमाही साठी अलेखापरीक्षित वित्तीय निष्कर्ष ₹ लाखा मध्ये

तपशिल	स्वतंत्र		एकत्रित			
	समाप्त तिमाही	समाप्त वार्षिक	समाप्त तिमाही	समाप्त वार्षिक		
कामकाजातून एकुण उत्पन्न	2,913,726	2,415,368	9,537,649	2,980,198	2,463,544	9,707,853
कालावधीसाठी निव्वळ नफा / (तोटा) (करपूर्व, अपवादात्मक आणि/किंवा असाधारण बाबीपूर्व)	552,976	358,324	1,213,772	555,433	357,639	1,214,647
कालावधीसाठी निव्वळ नफा / (तोटा) करपूर्व (अपवादात्मक आणि/किंवा असाधारण बाबीपश्चात)	552,976	358,324	1,213,772	555,433	357,639	1,214,647
कालावधीसाठी निव्वळ नफा / (तोटा) करपश्चात (अपवादात्मक आणि/किंवा असाधारण बाबीपश्चात)	358,991	224,480	843,327	362,539	226,366	851,167
कालावधीचे एकूण सर्वसमावेशक उत्पन्न (ज्यात कालावधीचा नफा/तोटा (करपश्चात) आणि अन्य सर्वसमावेशक उत्पन्न (करपश्चात) समाविष्ट आहे)	NA	NA	NA	NA	NA	NA
भण्ण केलेले इक्विटी समभाग भांडवल	741,245	683,475	683,475	741,245	683,475	683,475
राखीव (पुनर्मुल्यांकित राखीव वगळता) मागील वर्षाच्या लेखापरीक्षित ताळेबंदीत दाखविल्याप्रमाणे			6,536,704			6,573,234
नेट वर्ध	8,324,364	6,122,818	6,359,934	8,349,307	6,135,437	6,375,331
सिक्युरिटीज प्रीमियम	2,276,348	1,834,118	1,834,118	2,284,511	1,842,281	1,842,281
डिबेंचर्स रिडेन्शन रिझर्व	-	-	-	314	-	314
पेडअप डेट कॅपिटल/आऊटस्टॅंडिंग डेट	1,763,800	1,963,800	1,963,800	1,763,800	1,963,800	1,963,800
डेट इक्विटी रेशिओ	0.45	0.94	0.68	0.45	0.95	0.67
प्रतिभाग अर्जन						
मूलभूत	*4.84	*3.28	12.34	*4.89	*3.31	12.45
सोप्यीकृत	*4.84	*3.28	12.34	*4.89	*3.31	12.45

*वर्षाविकृत नाही.
*- अपवादात्मक आणि/किंवा असाधारण बाबी नियमानुसार/नियमानुसार, जे लागू असेल त्याप्रमाणे नफा आणि तोटा विवरणपत्रात समायोजित केले.
सूचना:
अ) उपरोक्त सेबी (सूचीबद्धता आणि अन्य प्रकटीकरण आवश्यकता) नियम, 2015 मधील नियमन 33 आणि 52 अधीन स्टॉक एक्सचेंजसकडे दाखल केलेल्या सेबी समाप्त झालेल्या तिमाही/ वार्षिक आर्थिक निष्कर्षांच्या तपशीलवार प्रारूपणाचा एक उतारा आहे. तिमाही/वार्षिक आर्थिक निष्कर्षांचे संपूर्ण प्रारूप स्टॉक एक्सचेंजच्या वेबसाईटवर उपलब्ध आहे. (एनएसई : www.nseindia.com आणि बीएसई : www.bseindia.com) बँकेची वेबसाईट (www.unionbankofindia.co.in).
ब) सेबी (सूचीबद्धता आणि अन्य प्रकटीकरण आवश्यकता) नियम 2015 मधील नियमन 52 (4) अधीन उपरोक्त उपकलमा संदर्भात संपर्क प्रकटीकरण स्टॉक एक्सचेंज (एनएसई आणि बीएसई) कडे सादर केले आहे आणि www.nseindia.com आणि www.bseindia.com वर उपलब्ध आहे. केला जाईल.
संचालक मंडळा करिता व त्याच्या वतीने

ठिकाण : मुंबई तारीख : 20.01.2024	सही (संजय रुद्रा) कार्यकारी संचालक	सही (रामसुब्रमणियन एस.) कार्यकारी संचालक	सही (निधु सुक्सेना) कार्यकारी संचालक	सही (नितेश रंजन) कार्यकारी संचालक	सही (ए. मणिमखले) व्यवस्थापकीय संचालक आणि सीईओ
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फोन किंवा ई-मेल द्वारे आपल्या इंटरेक्ट बँकेमधील माहिती, उजा. युजर आयडी/पासवर्ड किंवा आपला क्रेडिट / डेबिट कार्ड नंबर / सीडीसी / ओटीपी कोणालाही सांगू नका

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