

Gemini Stock Analysis Report

Based on the "Stock Detailed Analysis Report" provided for **UNIONBANK.NS** (Union Bank of India), here is the positional trading analysis.

Note: The report generates data dated January 3, 2026. This analysis treats that date as "today" for the purpose of the setup evaluation.

Step 1: Audit the Data

- **Data Present:**
 - **Price Action:** Daily charts (3-year horizon), Candlestick patterns.
 - **Trend Indicators:** Moving Averages (EMA 20, 50, 200), Supertrend, trend status.
 - **Momentum Indicators:** RSI (with divergence analysis), MACD (signal and histogram), Relative Strength (vs. Nifty Bank).
 - **Volatility:** Bollinger Bands, ATR, Volatility Squeeze analysis.
 - **Fundamentals:** Revenue/EPS growth trends (Long-term and Short-term), Valuation scores.
 - **Data Missing:**
 - **Weekly/Monthly Charts:** While the 3-year daily chart provides context, a dedicated weekly candlestick chart is missing for cleaner long-term support/resistance identification.
 - **Volume Profile:** Standard volume bars are present, but "Volume Profile" (volume by price) is missing, which helps identify high-traffic supply zones.
 - **Confidence Level: High.** The report provides a comprehensive suite of technical and fundamental indicators required for an intermediate-term decision.
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Step 2: Analyze the Setup

- **Trend Structure:** The stock is in a confirmed **Strong Uptrend**.
 - **EMA Alignment:** Price (156.70) > EMA 20 (152.45) > EMA 50 (150.25) > EMA 200 (140.70). This "stacked" formation is the ideal bullish structure.
 - **Supertrend:** The Supertrend indicator triggered a BUY signal in September 2025 and remains green with support at 148.08 (Page 10).
 - **Momentum & Strength:**
 - **RSI:** Currently at **61.99**. This is the "sweet spot" for trends-bullish but not yet overbought (>70).
 - **Relative Strength:** The stock is outperforming its benchmark (Nifty Bank) recently (Page 4 & 5), transitioning from a "Weakening Leader" back toward strength.
 - **MACD:** **Bullish** crossover active; momentum is strengthening (Page 12).
 - **Volatility & Squeeze:**
 - **Breakout Mode:** Page 14 notes multiple "BB Squeeze + ATR Contraction" signals in late December 2025. The stock is currently expanding out of this squeeze.
 - **Extension Warning:** The price is slightly above the Upper Bollinger Band (156.37). While this indicates extreme strength, it often precedes a minor 1-3 day pullback or consolidation before the next leg up.
 - **Risk Factors:**
 - Page 12 detects a "**Bearish** Divergence" on 2026-01-02 (yesterday in the report timeline). This implies price made a high while momentum lagged slightly. In strong uptrends, this often leads to sideways movement rather than a crash, but it necessitates a strict stop loss.
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Step 3: Formulate the Recommendation

Verdict: YES. The setup is valid. The confluence of a volatility squeeze breakout, perfect EMA alignment,

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and improving Relative Strength supports a multi-month move. The fundamentals (short-term growing revenue/EPS) provide a safety net for positional holding.

Trade Plan:

- **Entry Price: INR 155.00 - INR 156.70**
 - *Rationale:* Enter at Current Market Price (CMP). Since the price is slightly above the Bollinger Band, do not chase if it gaps up. Ideally, try to snag it closer to 155 on intraday volatility, but 156.70 is acceptable for a breakout.
- **Stop Loss: INR 147.50** (Daily Closing Basis)
 - *Rationale:* This places the stop just below the **Supertrend support (148.08)** and the **EMA 50 (150.25)**. If the price closes below the EMA 50, the intermediate trend is violated.
- **Take Profit: INR 175.00 - INR 180.00**
 - *Rationale:* A 12-15% move from breakout levels is standard for this volatility profile.
 - **Target 1:** INR 165.00 (Quick momentum target).
 - **Target 2:** INR 178.00 (Projected extension of the current trend leg).

News & Analyst Targets

Based on the current date of **January 3, 2026**, here is the latest research and information on **Union Bank of India (UNIONBANK)**.

1) Latest News for UNIONBANK This Week (Ending Jan 3, 2026)

The most significant news this week is the release of the bank's **Provisional Business Update for Q3 FY26** (Quarter ending December 31, 2025).

- **Robust Advances Growth:** Union Bank reported a **7.13% Year-on-Year (YoY) growth** in Global Gross Advances, reaching **INR 10.17 lakh crore** as of December 31, 2025. Domestic advances grew by **7.42% YoY**.
- **Strong Segment Performance:** The Retail, Agriculture, and MSME (RAM) segments were the primary drivers, registering a **11.49% YoY growth**.
- **Deposit Mobilization:** Global deposits increased by **3.36% YoY** to **INR 12.23 lakh crore**. Domestic deposits saw a growth of **3.35% YoY**.
- **Stock Performance:** Following the positive business update, UNIONBANK shares rallied, closing approximately **2.2% higher** at **INR 157.00** on Friday, January 2, 2026.
- **Asset Quality Indicators:** The bank reported an improvement in its CASA (Current Account Savings Account) ratio, which rose to **33.95%** from 33.42% a year ago, indicating a healthier low-cost deposit base.

2) Upgrade or Downgrade from Brokerages

There have been no immediate *new* rating changes specifically *this week* following the provisional update, as analysts typically wait for the full audited financial results. However, the standing consensus remains largely positive ("Buy" to "Accumulate") due to the steady credit growth.

- **Recent Sentiment:** Most brokerages have maintained their ratings from late 2025. The recent provisional numbers (7% credit growth) are in line with or slightly above street expectations for PSU banks, which supports the current "Buy" or "Hold" ratings.
- **Key Monitoring:** Analysts are closely watching the **Credit-Deposit (CD) Ratio**, which has improved to **80.94%**, signaling efficient capital deployment.

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3) Other News Directly or Indirectly Impacting UNIONBANK

- **Bond Interest Payment:** On December 23, 2025, Union Bank successfully completed its annual interest payment of **INR 55.69 crore** for its bonds, confirming compliance with SEBI regulations and debt servicing capabilities. This news was formally digested by the market this week.
- **Sectoral Trends:** The PSU Banking sector is currently witnessing a trend of deposit repricing. Union Bank's ability to grow its CASA ratio in this environment (as shown in the Q3 update) is a positive differentiator against peers struggling with rising cost of funds.
- **Regulatory Environment:** The RBI's recent focus on unsecured lending risk weights continues to be a factor, but Union Bank's growth in secured RAM segments (Retail/Agri) mitigates some of these regulatory headwinds.

4) Latest Targets from Analysts Community & Brokerages

Below is a summary of the latest available price targets and recommendations from major brokerage firms. The consensus 12-month target is hovering around **INR 161**, implying a modest upside from the current market price of **INR 157**.

Brokerage Firm	Rating	Target Price (INR)	Sentiment / Notes
Kotak Institutional Equities	BUY	175	Maintained rating; positive on valuation comfort.
BofA Securities	BUY	160	Retains positive outlook on asset quality improvement.
UBS	HOLD	150	Initiated coverage recently; cautious on sector NIM compression.
Axis Capital	SELL	145	Concerns over operating expenses and slower deposit growth.
Consensus Mean	BUY	161	Average of ~15 analyst estimates.

Note: Targets are based on the most recent reports available as of late 2025/early 2026. Prices may fluctuate with the upcoming full Q3 FY26 earnings release.

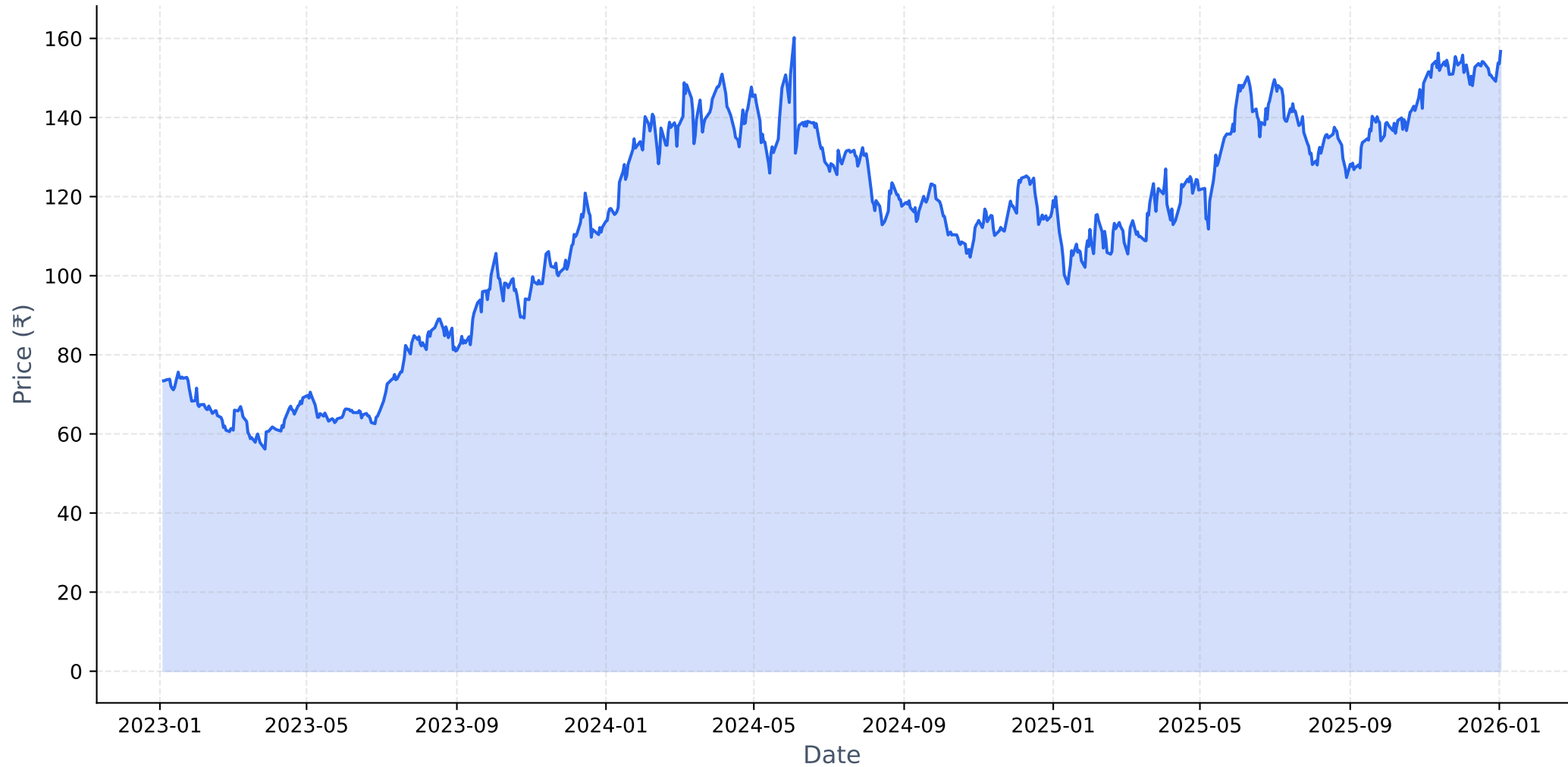
Stock Detailed Analysis Report

UNIONBANK.NS

Current Price: ₹156.70

Generated: 2026-01-03 12:40

UNIONBANK.NS - 3 Year Daily Price Chart



Long-term Fundamental Analysis (4 Years)

Metric	Is Growing?	Accelerating?	1Y Growth	3Y CAGR
Revenue	Yes	No	7.54%	12.59%
Net Income	Yes	No	30.66%	50.72%
ROE	Yes	No	12.02%	28.69%
EPS	Yes	No	23.34%	44.86%

Short-term Fundamental Analysis (6 Quarters)

Metric	Is Growing?	Recent QoQ	Avg QoQ
Revenue	Yes	-11.47%	0.14%
Net Income	Yes	-11.64%	6.13%
ROE	Yes	-17.36%	1.90%
EPS	Yes	-2.57%	13.91%

UNIONBANK.NS - Relative Strength Analysis

== OVERVIEW ==:

Benchmark Index:	^NSEBANK
Sector:	Bank
Classification:	Weakening Leader
RS Score:	51.2/100
:	

== RS RATIOS ==:

1M RS:	1.013 [Leader]
3M RS:	1.041 [Leader]
6M RS:	0.978 [Neutral]
1Y RS:	1.085 [Leader]
:	

== TURNAROUND ANALYSIS ==:

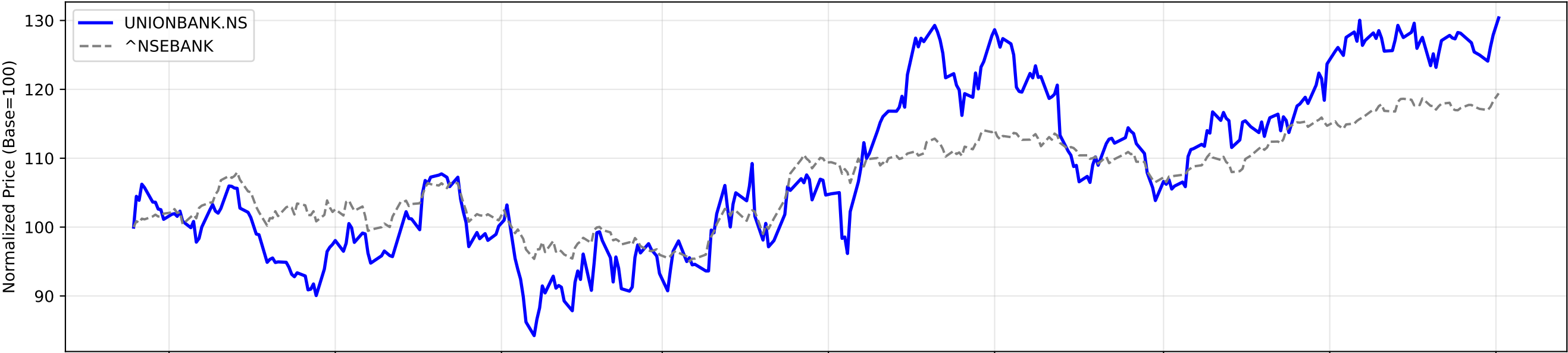
Turnaround Status:	Not Detected
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SIGNAL CRITERIA::

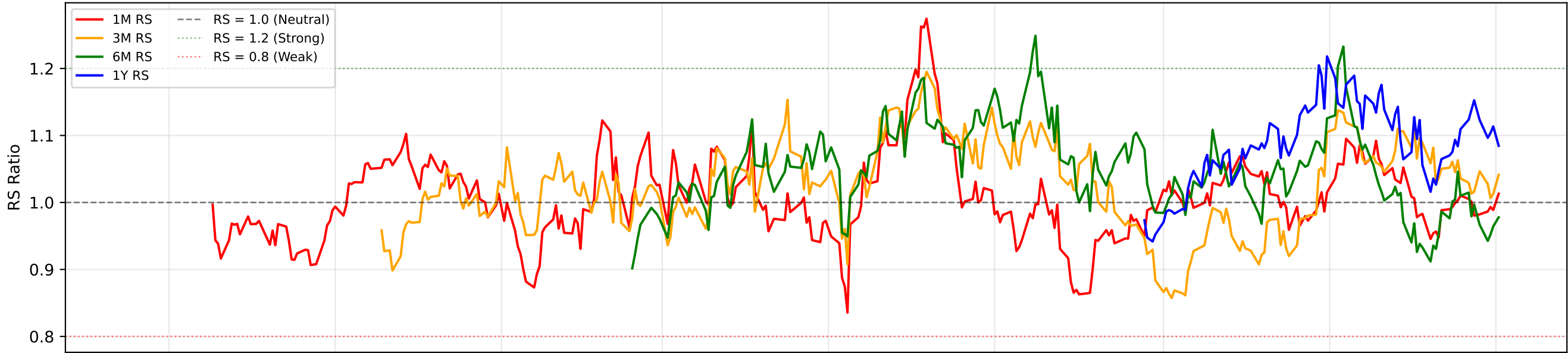
✗ Emerging RS:	Not accelerating
✓ Medium-term Lagging:	6M=0.978 (≤ 1.0)
✓ Performance Improving:	3M (+12.9%) > 6M (+2.2%)

Relative Strength Analysis: UNIONBANK.NS vs ^NSEBANK
Classification: Weakening Leader

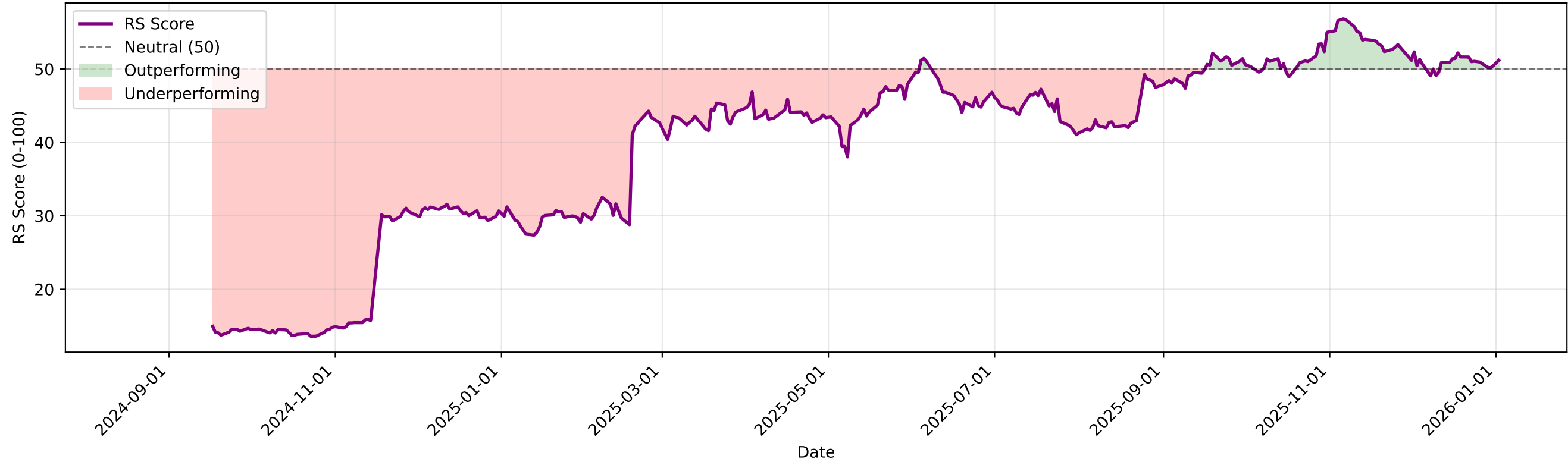
Price Performance Comparison (Normalized)



RS Ratio Trends (Multiple Timeframes)



RS Composite Score Timeline



UNIONBANK.NS - EMA Crossover Summary

EMA 20:	152.45
EMA 50:	150.25
EMA 200:	140.70
Trend Status:	Strong Uptrend
Golden Cross Date:	2025-05-14 00:00:00
Golden Cross Price:	134.93

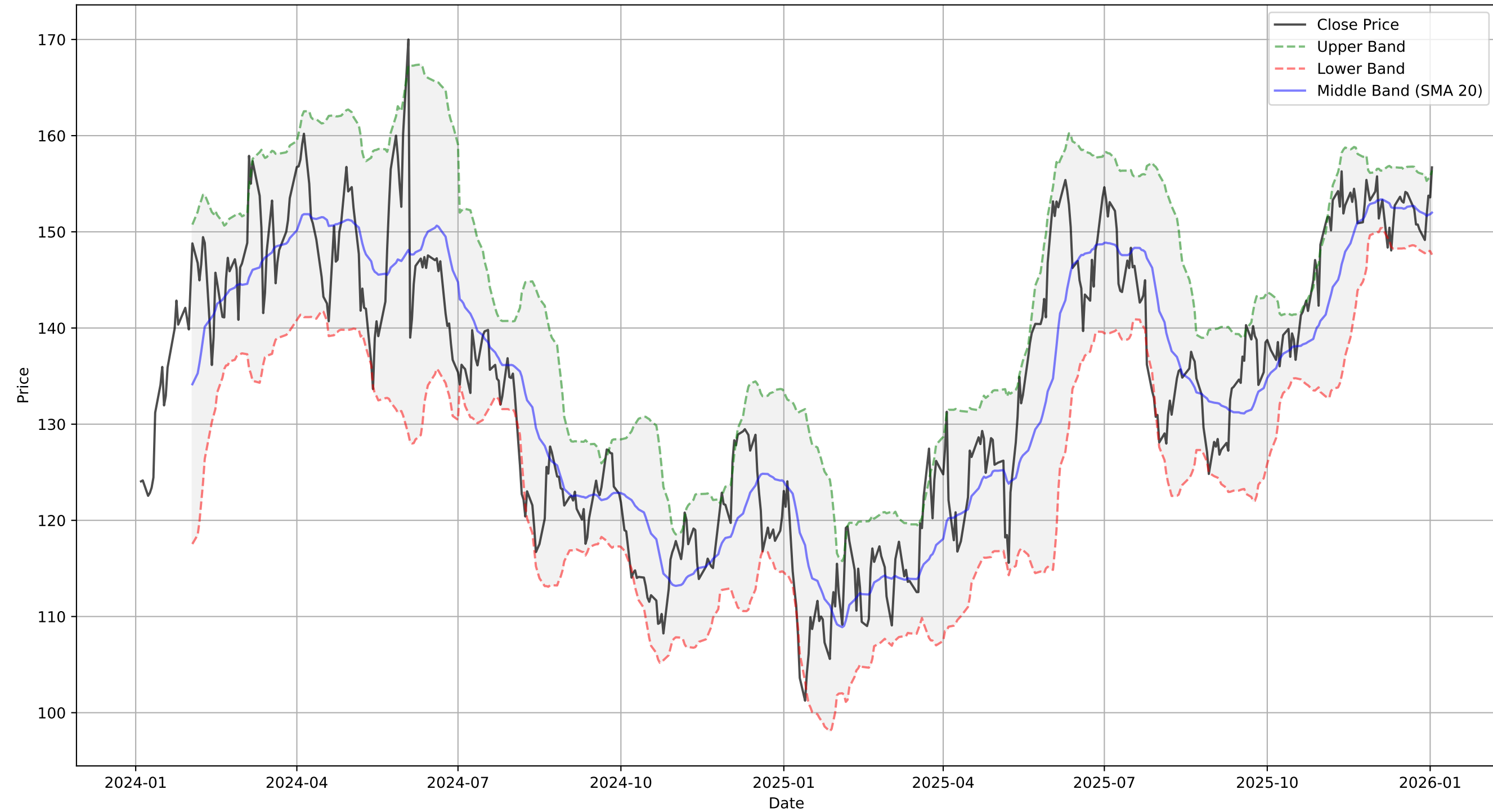
UNIONBANK.NS EMA Crossover Analysis



UNIONBANK.NS - Bollinger Bands Summary

Current Price:	156.70
Upper Band:	156.37
Middle Band (SMA 20):	152.00
Lower Band:	147.62
%B:	1.0377
Band Width:	0.0576
Status:	Above Upper Band
Signal:	None

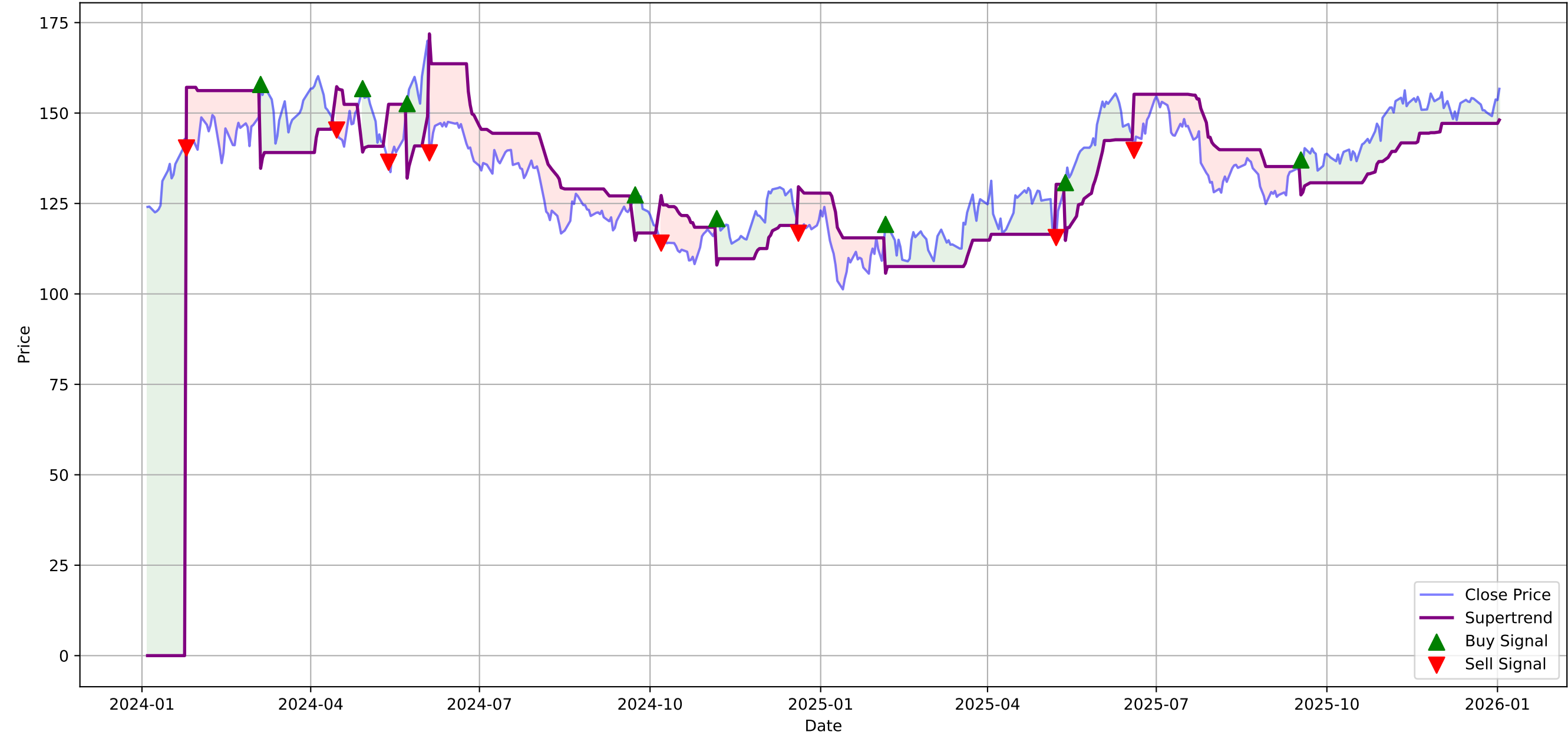
UNIONBANK.NS Bollinger Bands (20, 2) Analysis



UNIONBANK.NS - Supertrend Summary

Status:	UPTREND (Buy)
Supertrend Value:	148.08
Signal Identified On:	2025-09-17

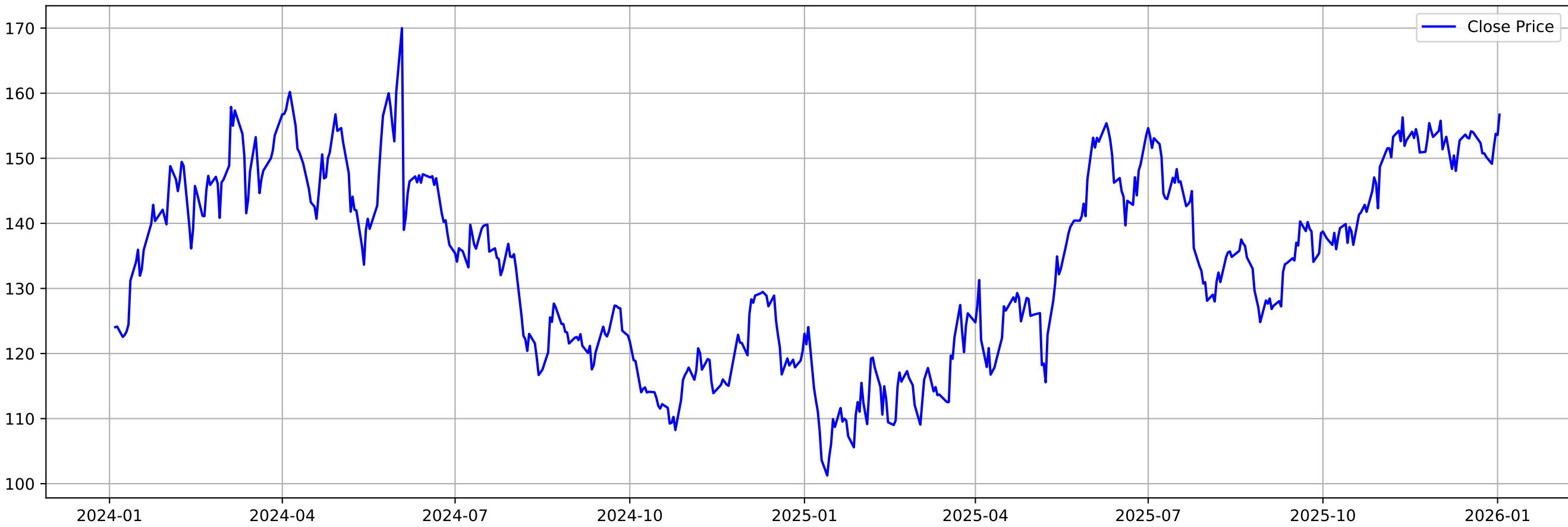
Supertrend Analysis for UNIONBANK.NS (Period: 14, Multiplier: 3.0, Interval: 1d)



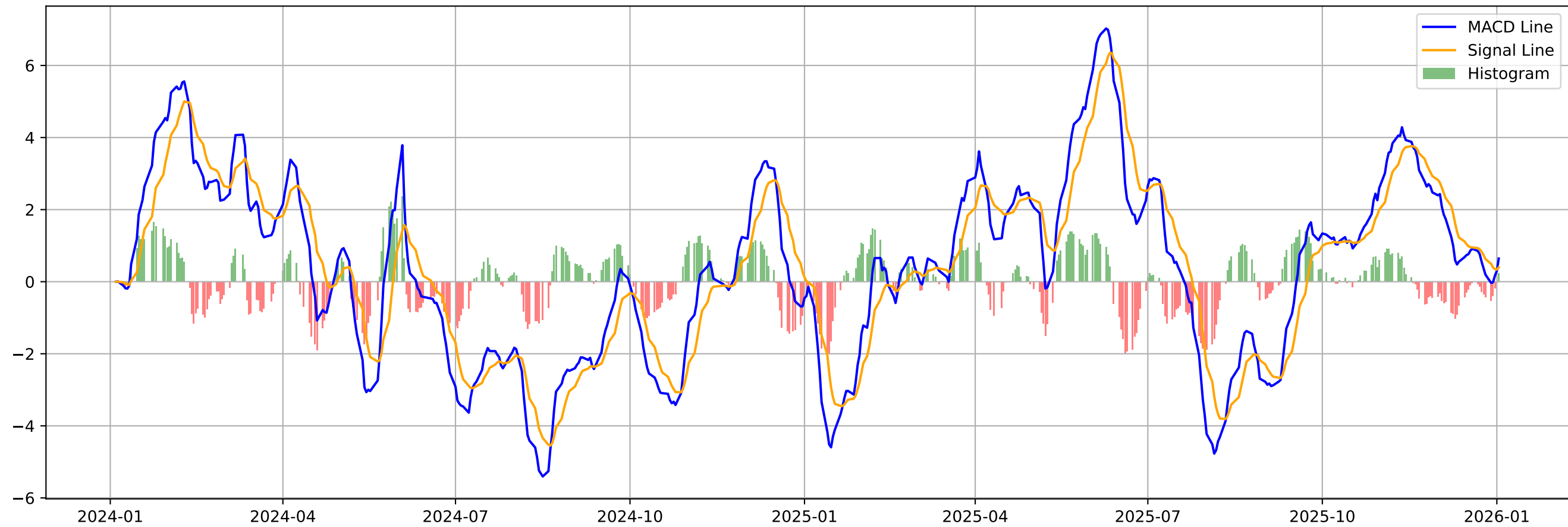
UNIONBANK.NS - MACD Summary

MACD Line:	0.64
Signal Line:	0.40
Histogram:	0.24
Trend:	Bullish
Momentum:	Strengthening
Signal:	Bullish Crossover (Buy)
Divergences Detected:	1
└ Bearish Divergence:	Date: 2026-01-02 00:00:00, Price: 156.70

UNIONBANK.NS Price



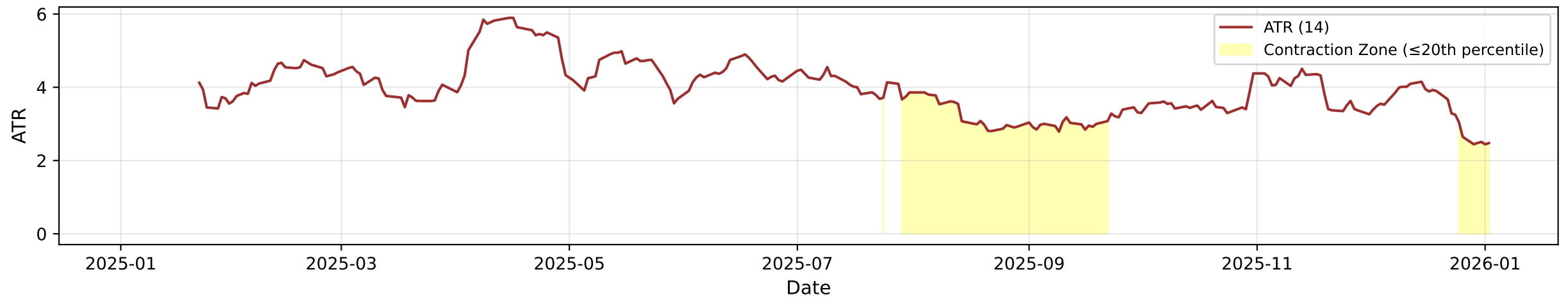
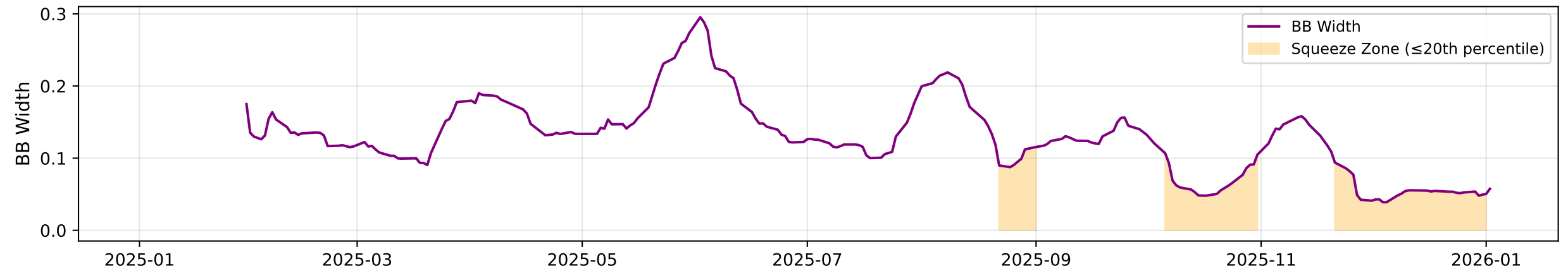
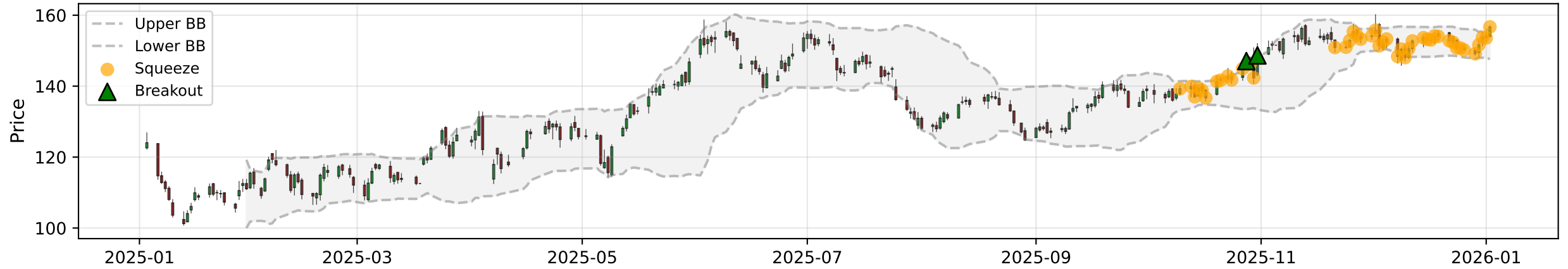
UNIONBANK.NS MACD (12, 26, 9)



UNIONBANK.NS - Volatility Squeeze Summary

BB Width:	0.0576
ATR:	2.4764
Total Signals:	46
Signal 1:	BB Squeeze + ATR Contraction at 2025-12-29 00:00:00 (Price: 149.70)
Signal 2:	BB Squeeze + ATR Contraction at 2025-12-30 00:00:00 (Price: 153.70)
Signal 3:	BB Squeeze + ATR Contraction at 2025-12-31 00:00:00 (Price: 153.70)
Signal 4:	BB Squeeze + ATR Contraction at 2026-01-01 00:00:00 (Price: 153.70)
Signal 5:	ATR Contraction at 2026-01-02 00:00:00 (Price: 156.70)

UNIONBANK.NS - Volatility Squeeze Analysis



UNIONBANK.NS - RSI-Volume Summary

Current RSI:	61.99
Current Volume:	11427490
Volume MA 20:	9063835
Bullish Divergences:	2
Bearish Divergences:	1
Bullish Div 1:	Date: 2024-07-25 00:00:00, Price: 132.03
Bullish Div 2:	Date: 2025-08-29 00:00:00, Price: 124.82
Bearish Div 1:	Date: 2024-04-05 00:00:00, Price: 160.20

UNIONBANK.NS RSI-Volume Divergence Analysis



Union Bank of India ⓘ

Union Bank Live Share Price Today, Share Analysis and Chart

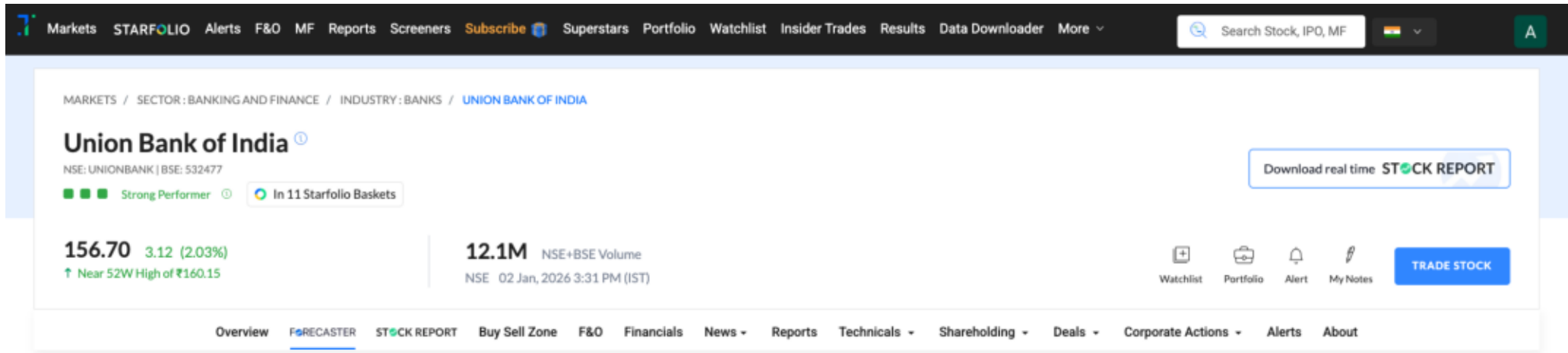
 Watchlist
  Portfolio
  Alert
  My Notes

TRADE STOCK

Price to Book [▼](#)
Below Industry Median

- DVM
- Key Metrics
- Price Chart
- Forecaster
- Financials
- Technicals
- Shareholding
- Deals
- Documents
- Corporate actions
- Company Profile

Trendlyne Snapshot - UNIONBANK_forecaster



Union Bank - UNIONBANK - stock price prediction, stock forecast, target price, analyst ratings from 15 analysts

Union Bank has a share price target of Rs 161, revenue growth forecast of -1.1%, and profit growth estimate of -7.3% for FY26, based on top 15 analyst calls.

Union Bank FORECASTER - Analyst Estimates

[FORECASTER DASHBOARD](#)

