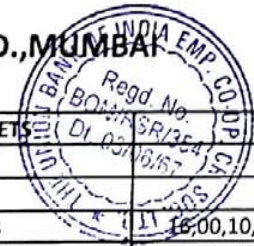


THE UNION BANK OF INDIA EMPLOYEES CO-OP CREDIT SOCIETY LTD., MUMBAI
BALANCESHEET AS ON 31 MAR 2017



2015-16	CAPITAL & LIABILITIES	2016-17	2015-16	PROPERTY & ASSETS	2016-17
50,00,00,000.00	AUTHORISED SHARE CAPITAL	50,00,00,000.00		CASH & BANK BALANCE	
	SHARE CAPITAL - PAID UP		0.00	CASH IN HAND	
19,43,55,500.00	Share Subscription	20,81,11,500.00	14,50,12,500.00	UNION BANK C.D.A/C-31183	16,00,10,258.14
			20,52,089.04	MDCC BANK CURRENT A/C 481	1,02,454.04
8,93,67,443.60	RESERVE FUND		68,227.62	STAFF PF-MDCC BANK.BANK A/C	1,79,590.62
	AS PER LAST B/S	8,93,67,443.60	5,000.00	MAHARASHTRA STATE CO-OP BANK	5,000.00
	ADD: ENTRANCE FEE	41,700.00			16,02,97,302.80
	ADD: APPROPRIATION 2015-16	32,58,927.55		INVESTMENT	
	ADD: UNCLAIMED DIVIDEND 2012-13	70,300.00	9,27,38,371.15	INVESTMENT F.D. RESERVE FUND	9,27,38,200.00
			8,97,24,900.00	INVESTMENT F.D. STAFF GRATUITY	20,30,000.00
	OTHER FUNDS		15,40,000.00	INVESTMENT F.D. STAFF P.F	45,42,200.00
17,28,545.00	DIVIDEND EQUALISATION FUND	18,70,642.99	33,42,200.00	SHARE TO MUMBAI KOKAN SAL.EAR.	500.00
36,72,612.95	BAD & DOUBTFUL DEBTS FUND	39,73,346.72	500.00	SHARE TO MUMBAI SAL.EAR.SANGH	500.00
3,50,508.00	CHARITY FUND	4,53,192.09	500.00	Fix Deposit Aginist- DHANLAXMI	6,25,00,000.00
78,31,193.19	SURETY GURANTEEE FUND	94,45,288.00	4,00,00,000.00	INVESTMENT MDCC BANK SHARES	1,000.00
9,09,299.00	NATURAL CALAMITY FUND	9,84,546.37	1,000.00		16,18,12,400.00
51,78,254.00	BUILDING FUND	56,01,848.41		LONG LOAN	
8,44,078.00	EDUCATION WELFARE FUND	9,48,615.39	65,07,44,949.46	AS PER LAST B/S	65,07,44,949.46
18,861.00	HOLIDAY HOME FUND(SUBS.TIE UP)	1,09,930.78		ADD: ADVANCE DURING YEAR	37,18,52,166.42
14,45,838.89	DEPOSIT CONTINGENCY FUND	14,46,730.39		LESS: RECOVERIES DURING YEAR	37,82,27,923.84
2,53,910.00	CULTURAL ACTIVITY FUND	3,59,316.65			64,43,69,192.04
19,42,415.91	KARJ MUKTI HAMI YOJANA	33,47,079.37	9,64,835.96	SHORT LOAN	
63,133.00	DHANWANTARI MED. FUND A/C.	8,20,244.89		AS PER LAST B/S	9,64,835.96
0.00	CO-OP TRAINING FUND	1,00,000.00		ADD: ADVANCE DURING THE YEAR	33,45,442.53
0.00	GOLDEN JUBILEE FUND	38,36,302.00	3,32,97,084.05	LESS: RECOVERIES DURING YEAR	32,34,511.19
					10,75,767.30
	OTHER FUNDS [STAFF]			OTHER ADVANCE	
46,57,682.00	STAFF PROVIDENT FUND	57,64,130.00	14,400.00	STAFF FESTIVAL ADVANCE	15,600.00
15,39,348.00	STAFF GRATUITY FUND	20,29,548.00	77,93,678.00	STAFF CLEAN LOAN	1,99,945.00
			12,47,255.00	STAFF P.F.LOAN	10,42,341.00
	BORROWED FUND		9,82,500.00	SECURED LOAN AGAINST DHANLAXMI	14,90,000.00
32,91,09,602.92	UNION BANK SOD A/C - 35067	24,85,47,860.26	11,510.00	ADVANCE	1,173.00
					27,49,059.00
1,01,63,184.00	MEM DEATH BENEVOLENT SCHEME		1,19,835.10	FURNITURE & FIXTURE (ELE.&COM)	
	AS PER LAST B/S	1,01,63,184.00		AS PER LAST B/S	1,19,835.10
	ADD: INTEREST EARN	75,10,712.20		ADD: CURRENT YEAR PURCHASE	79,630.00
	ADD: TRFD FROM DECEASED MEMBER	2,21,800.00		LESS: DEPRECIATION @60% p.a.	96,077.00
	LESS: PAID DURING YEAR	36,00,000.00			1,03,488.10
	LESS: ADDITINAL BENEFIT @21%	15,16,448.75	1,27,79,247.45	FURNITURE & FIXTURE (WOODEN)	
			4,76,356.00	AS PER LAST B/S	4,76,356.00
				ADD: CURRENT YEAR PURCHASE	0.00

					LESS: DEPRECIATION @10%	47,637.00	4,28,719.00
	DEPOSIT						
12,74,40,000.00	DHANLAKSHMI F.D.FROM MEMBERS	19,93,52,000.00					
1,75,34,684.00	SURETY FUND SUBSCRIPTION (REFD)	1,82,72,150.00			OTHER ASSETS		
5,45,12,808.08	M.D.B.S.SUBSCRIPTION (REFD)	5,92,37,661.68		2,000.00	TELEPHONE DEPOSIT	2,000.00	
1,24,86,583.00	DHANWANTRI MED. SCHEME SUBS. (REFD)	1,62,28,401.29	29,30,90,212.97	44,801.00	INT.RECOVERABLE ON SECURED LOAN	29,117.00	
				83,155.00	ACCURED INTEREST ON INVESTMENT	46,07,011.00	
	AUDIT FEES PAYABLE			4,05,417.00	FREPAID EXPENDITURE	4,34,742.00	
2,23,200.00	STATUTORY AUDIT FEES PAYABLE	2,34,000.00		9,740.00	T.D.S. RECOVERABLE	6,01,577.00	
13,500.00	TAX AUDIT FEES PAYABLE	16,200.00		0.00	HOLIDAY-HOME DEPOSIT[MUMBAI]	50,000.00	57,24,447.00
11,100.00	INTERNAL AUDIT FEES PAYABLE	13,500.00	2,63,700.00				
					STOCK IN HAND		
	UNCLAIMED DIVIDEND			248.00	POSTAGE ON HAND		
70,300.00	44TH DIVIDEND A/C	0.00		600.00	BONDS ON HAND	800.00	800.00
1,36,547.00	45TH DIVIDEND A/C	1,36,547.00					
3,35,289.00	46TH DIVIDEND	2,58,767.00					
0.00	47TH DIVIDEND	2,98,348.00	6,93,662.00				
	LIABILITIES & PROVISIONS						
1,70,89,320.00	DHANLAXMI FD.INT.PAYABLE(MATU)	2,29,03,204.00					
32,37,000.00	DHANLAXMI FD PAYABLE(MATURITY)	37,41,000.00					
14,06,953.60	AREARS SALARY PAYABLE TO STAFF	1,00,000.00					
79,048.09	SUNDRY PAYABLES	77,076.09					
1,55,925.46	SHARES & MBD PAYABLE	1,56,698.96					
1,000.00	PROFESSIONAL FEES PAYABLE	0.00					
14,400.00	HONORARIUM TO M.C.MEM.PAYABLE	14,400.00					
48,286.00	T.D.S.ON BILLS PAYABLE	45,682.00					
1,50,000.00	ELECTION EXPN PROVISION	1,93,610.00					
10,49,001.00	ADD BENEFIT PAYABLE ON DHAN. MED.FUND	16,22,840.80					
1,14,17,664.00	ADD BENEFIT PAYABLE ON M.D.B.S.(SUBS)	1,24,39,909.75					
36,64,782.00	ADD BENEFIT PAYABLE ON SURETY FUND(SUB)	38,37,152.04					
0.00	Gift Subsidy 2016	99,455.00					
2,267.00	TELEPHONE BILLS PAYABLE	3,615.00					
6,736.00	COURIER CHARGES PAYABLE	0.00					
2,845.00	PRINTING & STATIONARY BILLS PAYABLE	0.00					
975.00	MISCELLANEOUS EXPN BILLS PAYABLE	0.00	4,52,34,643.64				
3,25,89,275.49	PROFIT AND LOSS A\C						
	AS PER LAST B\5	3,25,89,275.49					
	RESERVE FUND	32,58,927.55					
	DIVIDEND 9%	1,67,31,594.00					
	GIFT SUBSIDY 3%	55,78,360.00					
	BAD DOUBTFUL DEBTS FUND	1,000.00					

	NATURAL CALAMITY FUND	1,000.00					
	DIVIDEND EQUALISATION FUND	1,000.00					
	BUILDING FUND	1,000.00					
	EDUCATION WELFARE FUND	1,40,200.00					
	CHARITY FUND	1,00,000.00					
	HOLIDAY HOME FUND(SUB. TIE UP)	14,76,000.00					
	CULTURAL ACTIVITY FUND	2,00,000.00					
	COOP TRAINING FUND	1,00,000.00					
	GOLDEN JUBILEEE FUND	50,00,000.00					
	BALANCE PROFIT	193.94					
	PROFIT TRF FROM P&L A/C	3,40,11,021.78	3,40,11,215.72				
93,71,10,899.18	TOTAL Rs.		97,65,61,175.24	93,71,10,899.18	TOTAL Rs.		97,65,61,175.24

DATE: 6/5/2017
PLACE MUMBAI



FOR THE UNION BANK OF INDIA EMPLOYEES CO-OP CREDIT SOCIETY LTD


TREASURER


/ SECRETARY


/ CHAIRMAN