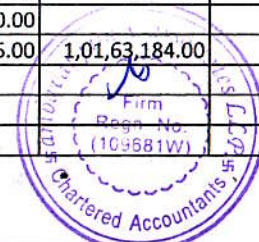


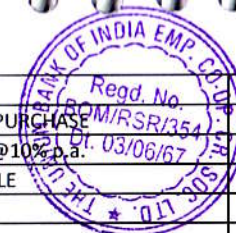
**THE UNION BANK OF INDIA EMPLOYEES CO-OP CREDIT SOCIETY LTD., MUMBAI
BALANCESHEET AS ON 31 MARCH 2016**



2014-15	CAPITAL & LIABILITIES		2015-16	2014-15	PROPERTY & ASSETS		2015-16
50,00,00,000.00	AUTHORISED SHARE CAPITAL		50,00,00,000.00		CASH & BANK BALANCE		
				0.00	CASH IN HAND		0.00
18,04,83,000.00	SHARE CAPITAL - PAID UP		19,43,55,500.00	9,00,11,800.00	UNION BANK C.D.A/C-31183		14,50,12,500.00
				21,41,914.04	MDCC BANK CURRENT A/C 481		20,52,089.04
8,18,25,910.60	RESERVE FUND			1,03,776.62	STAFF PF-MDCC BANK.BANK A\C		68,227.62
	AS PER LAST B/S	8,18,25,910.60		5,000.00	MAHARASHTRA STATE CO-OP BANK		5,000.00
	ADD:ENTRANCE FEE	43,100.00					
	ADD: APPROPRIATION 2014-15	74,75,819.00					
	ADD: UNCLAIMED DIVIDEND 2011-12	22,614.00	8,93,67,443.60	8,97,24,900.00	INVESTMENT		
				13,54,000.00	INVESTMENT F.D.RESERVE FUND		8,97,24,900.00
				37,02,200.00	INVESTMENT F.D.STAFF GRATUITY		15,40,000.00
15,98,552.00	DIVIDEND EQUALISATION FUND	17,28,545.00		500.00	INVESTMENT F.D.STAFF P.F		33,42,200.00
33,99,591.95	BAD & DOUBTFUL DEBTS FUND	36,72,612.95		500.00	SHARE TO MUMBAI KOKAN SAL.EAR.		500.00
3,28,315.00	CHARITY FUND	3,50,508.00		3,00,00,000.00	SHARE TO MUMBAI SAL.EAR.SANGH		500.00
99,77,742.19	SURETY GURANTEE FUND	78,31,193.19		1,000.00	Fix Deposit Aginist- DHANLAXMI		4,00,00,000.00
8,40,967.00	NATURAL CALAMITY FUND	9,09,299.00			INVESTMENT MDCC BANK SHARES		1,000.00
45,99,416.00	BUILDING FUND	51,78,254.00		62,60,30,358.90	LONG LOAN		
6,89,550.00	EDUCATION WELFARE FUND	8,44,078.00			AS PER LAST B/S		62,60,30,358.90
23,825.00	HOLIDAY HOME FUND(SUBS.TIE UP)	18,861.00			ADD: ADVANCE DURING YEAR		41,34,67,711.37
10,81,576.00	DEPOSIT CONTINGENCY FUND	14,45,838.89			LESS: RECOVERIES DURING YEAR		38,87,53,120.81
2,42,065.00	CULTURAL ACTIVITY FUND	2,53,910.00					65,07,44,949.46
21,34,011.91	KARJ MUKTI HAMI YOJANA	19,42,415.91		15,42,275.66	SHORT LOAN		
6,69,477.00	DHANWANTARI MED. FUND A/C.	63,133.00	2,42,38,648.94		AS PER LAST B/S		15,42,275.66
					ADD: ADVANCE DURING THE YEAR		34,04,854.00
					LESS: RECOVERIES DURING YEAR		39,82,293.70
	OTHER FUNDS [STAFF]						9,64,835.96
42,99,004.89	STAFF PROVIDENT FUND	46,57,682.00			OTHER ADVANCE		
13,54,654.00	STAFF GRATUITY FUND	15,39,348.00	61,97,030.00	14,900.00	STAFF FESTIVAL ADVANCE		14,400.00
				2,91,773.00	STAFF CLEAN LOAN		2,56,380.00
	BORROWED FUND			1,10,065.00	STAFF P.F.LOAN		12,47,255.00
32,58,54,095.45	UNION BANK SOD A/C - 35067		32,91,09,602.92	2,10,000.00	SECURED LOAN AGAINST DHANLAXMI		9,82,500.00
				7,935.00	ADVANCE		11,510.00
1,77,37,834.00	MEM DEATH BENEVOLENT SCHEME			50,272.10	FURNITURE & FIXTURE (ELE.&COM)		
	AS PER LAST B/S	1,77,37,834.00			AS PER LAST B/S		50,272.10
	ADD: INTEREST EARN	70,85,903.00			ADD: CURRENT YEAR PURCHASE		1,57,672.00
	ADD: TRFD FROM DECEASED MEMBER	1,36,932.00			LESS: DEPRECIATION @60% p.a.		79,814.00
	LESS: PAID DURING YEAR	27,06,000.00			LESS: WRITTN-OFF/SALE		8,295.00
	LESS: ADDITINAL BENEFIT @21%	1,20,91,485.00	1,01,63,184.00				1,19,835.10



8,77,53,000.00	DHANLAKSHMI F.D.FROM MEMBERS	12,74,40,000.00	✓	483240.10	AS PER LAST B/S	4,83,240.10	✓
1,68,20,724.00	SURETY FUND SUBSCRIPTION (REFD)	1,75,34,684.00	✓		ADD: CURRENT YEAR PURCHASE	46,798.00	✓
4,97,36,153.13	M.D.B.S.SUBSCRIPTION [REFD]	5,45,12,808.08	✓		LESS: DEPRECIATION @10% p.a.	51,639.00	✓
85,86,800.00	DHANWANTRI MED. SCHEME SUBS. (REFD)	1,24,86,583.00	✓	21,19,74,075.08	LESS: WRITTN-OFF/SALE	2,043.10	✓
							4,76,356.00
	AUDIT FEES PAYABLE				OTHER ASSETS		
2,25,000.00	STATUTARY AUDIT FEES PAYABLE	2,23,200.00	✓		2,000.00	TELEPHONE DEPOSIT	2,000.00
7,640.00	TAX AUDIT FEES PAYABLE	13,500.00	✓		3,306.00	INT.RECOVERABLE ON LOAN/DHAN FDR	44,801.00
20,225.00	INTERNAL AUDIT FEES PAYABLE	11,100.00	✓	2,47,800.00	46,233.00	ACCURED INTEREST ON INVESTMENT	83,155.00
					12,46,914.00	PREPAID EXPENDITURE	4,05,417.00
	UNCLAIMED DIVIDEND				0.00	T.D.S. RECOVERABLE	9,740.00
33,701.00	43RD DIVIDEND A/C	0.00	✓				5,45,113.00
1,34,920.00	44TH DIVIDEND A/C	70,300.00	✓			STOCK IN HAND	
1,99,226.00	45TH DIVIDEND A/C	1,36,547.00	✓		0.00	POSTAGE ON HAND	248.00
0.00	46TH DIVIDEND	3,35,289.00	✓	5,42,136.00	600.00	BONDS ON HAND	600.00
							848.00
	LIABILITIES & PROVISIONS						
1,26,78,950.00	DHANLAXMI FD.INT.PAYABLE(MATU)	1,70,89,320.00	✓				
22,35,000.00	DHANLAXMI FD PAYABLE(MATURITY)	32,37,000.00	✓				
9,06,953.60	AREARS SALARY PAYABLE TO STAFF	14,06,953.60	✓				
80,275.09	SUNDRY PAYABLES	79,048.09	✓				
1,57,025.46	SHARES & MBD PAYABLE	1,55,925.46	✓				
1,48,164.00	PROFESSIONAL FEES PAYABLE	1,000.00	✓				
14,400.00	HONORARIUM TO M.C.MEM.PAYABLE	14,400.00	✓				
47,236.00	T.D.S.ON BILLS PAYABLE	48,286.00	✓				
2,50,000.00	ELECTION EXPN PROVISION	1,50,000.00	✓				
0.00	ADD BENEFIT PAYABLE ON DHAN. MED.FUND	10,49,001.00	✓				
0.00	ADD BENEFIT PAYABLE ON M.D.B.S.(SUBS)	1,14,17,664.00	✓				
0.00	ADD BENEFIT PAYABLE ON SURETY FUND(SUB)	36,64,782.00	✓				
3,321.00	TELEPHONE BILLS PAYABLE	2,267.00	✓				
2,309.00	COURIER CHARGES PAYABALE	6,736.00	✓				
602.00	PRINTING & STATIONARY BILLS PAYABLE	2,845.00	✓				
975.00	MISCELLANEOUS EXPN BILLS PAYABLE	975.00	✓	3,83,26,203.15			
2,99,03,275.15	PROFIT AND LOSS A\C						
	AS PER LAST B\S	2,99,03,275.15	✓				
	RESERVE FUND	74,75,819.00	✓				
	DIVIDEND 12%	2,03,20,478.00	✓				
	BAD DOUBTFUL DEBTS FUND	1,000.00	✓				
	NATURAL CALAMITY FUND	1,000.00	✓				
	DIVIDEND EQUALISATION FUND	2,000.00	✓				
	BUILDING FUND	2,00,000.00	✓				
	EDUCATION WELFARE FUND	2,00,000.00	✓				
	CHARITY FUND	2,000.00	✓				
	HOLIDAY HOME FUND(SUB. TIE UP)	16,00,000.00	✓				



	HOLIDAY HOME FUND(SUB. TIE UP)	16,00,000.00				
	BALANCE PROFIT	15,285.15				
	PROFIT TRF FROM P&L A/C	3,25,73,990.34	3,25,89,275.49			
84,70,85,463.42	TOTAL Rs.		93,71,10,899.18	84,70,85,463.42	TOTAL Rs.	93,71,10,899.18

DATE:
PLACE

For. ambavat jain & associates LLP



[Signature]
Partners



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

[Signature]
TREASURER

[Signature]
/ SECRETARY

[Signature]
/ CHAIRPERSON