

THE UNION BANK OF INDIA EMPLOYEES CO-OP CREDIT SOCIETY LTD., MUMBAI
BALANCESHEET AS ON 31 MARCH 2019



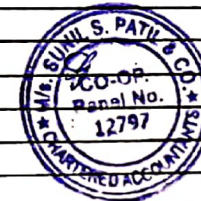
2017-18	CAPITAL & LIABILITIES		2018-19	2017-18	PROPERTY & ASSETS		2018-19
50,00,00,000.00	AUTHORISED SHARE CAPITAL		50,00,00,000.00		CASH & BANK BALANCE		
22,63,66,000.00	SHARE CAPITAL - PAID UP	22,63,66,000.00		0.00	CASH IN HAND	0.00	
	ADD: SHARE SUBSCRIPTION (2018-19)	1,82,08,500.00	24,45,74,500.00	10,000.00	UNION BANK C.D.A/C-31183	10,000.00	
				7,655.04	MDCC BANK CURRENT A/C 481	7,183.04	
10,41,41,982.72	RESERVE FUND			1,02,476.62	STAFF PF-MDCC BANK.BANK A\C	50,577.62	
	AS PER LAST B/S	10,41,41,982.72		4,325.25	MAHARASHTRA STATE CO-OP BANK	3,499.25	71,259.91
	ADD: ENTRANCE FEE	40,500.00					
	ADD: APPROPRIATION 2017-18	23,17,105.01			INVESTMENT		
	ADD: UNCLAIMED DIVIDEND 2014-15	2,06,868.00	10,67,06,455.73	9,63,06,000.00	INVESTMENT F.D. RESERVE FUND	11,45,50,624.00	
				22,24,000.00	INVESTMENT F.D. STAFF GRATUITY	19,94,000.00	
	OTHER FUNDS			0.00	INVESTMENT F.D. STAFF GRATUITY - LIC	3,97,722.00	
20,63,487.99	DIVIDEND EQUALISATION FUND	22,33,960.99		56,57,200.00	INVESTMENT F.D. STAFF P.F	32,90,000.00	
25,66,830.72	BAD & DOUBTFUL DEBTS FUND	26,10,209.72		500.00	SHARE TO MUMBAI KOKAN SAL. EAR.	500.00	
5,15,185.09	CHARITY FUND	5,48,518.09		500.00	SHARE TO MUMBAI SAL. EAR. SANGH	500.00	
1,45,12,947.00	SURETY GURANTEEE FUND	2,09,60,816.04		6,30,00,000.00	Fix Deposit Aginist- DHANLAXMI	5,45,60,000.00	
10,86,546.37	NATURAL CALAMITY FUND	11,71,022.37		1,000.00	INVESTMENT MDCC BANK SHARES	1,000.00	17,47,94,346.00
61,78,289.41	BUILDING FUND	66,84,529.41					
9,29,695.39	EDUCATION WELFARE FUND	9,28,861.39		72,47,06,310.51	LONG LOAN		
1,13,121.78	HOLIDAY HOME FUND(SUBS.TIE UP)	1,127.28			AS PER LAST B/S	72,47,06,310.51	
17,19,632.44	DEPOSIT CONTINGENCY FUND	17,33,536.36			ADD: ADVANCE DURING YEAR	55,02,73,558.01	
2,55,852.65	CULTURAL ACTIVITY FUND	3,51,448.65			LESS: RECOVERIES DURING YEAR	48,28,23,108.85	79,21,56,759.67
52,28,002.37	KARJ MUKTI HAMI YOJANA	68,41,020.37					
4,81,974.89	DHANWANTARI MED. FUND A/C.	43,82,034.69		12,68,644.30	SHORT LOAN		
1,25,000.00	CO-OP TRAINING FUND	1,67,141.00	4,86,14,226.36		AS PER LAST B/S	12,68,644.30	
					ADD: ADVANCE DURING THE YEAR	34,48,499.70	
	OTHER FUNDS [STAFF]				LESS: RECOVERIES DURING YEAR	36,13,844.00	11,03,300.00
66,00,528.22	STAFF PROVIDENT FUND	36,32,655.22					
22,19,763.00	STAFF GRATUITY FUND	23,93,238.00	60,25,893.22		OTHER ADVANCE		
				27,500.00	STAFF FESTIVAL ADVANCE	44,800.00	
	MEMBER WELFARE SCHEME SUBSCRIPTION			9,16,543.00	STAFF CLEAN LOAN	8,24,661.00	
1,49,49,962.45	MEM. DEATH BENEVOLENT SCHEME	1,49,49,962.45		10,56,006.00	STAFF P.F. LOAN	2,59,204.00	
	ADD: INTEREST EARN	80,42,265.00		0.00	STAFF VEHICAL LOAN	69,436.00	
	ADD: TRFD FROM DECEASED MEMBER	2,33,040.00		9,20,600.00	SECURED LOAN AGAINST DHANLAXMI	1,66,500.00	13,64,601.00
	LESS: PAID DURING YEAR	49,90,000.00					
	ADD: ADDITINAL BENEFIT @21%	1,31,06,575.75	3,13,41,843.20	2,27,664.10	FURNITURE & FIXTURE(COMPUTER)		
					AS PER LAST B/S	2,27,664.10	
1,90,83,810.00	SURETY RECOV. SCHME SUBSCRIPTION(REFD)	2,09,94,410.00			ADD: CURRENT YEAR PURCHASE	26,963.00	
6,39,98,869.71	M.D.B.S.SUBSCRIPTION [REFD]	7,08,73,673.71			LESS: DEPRECIATION @40% p.a.	95,857.00	1,58,770.10
1,95,16,101.29	DHANWANTRI MED. SCHEME SUBS. (REFD)	2,23,48,662.85	11,42,16,746.56				



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19,51,620.80	ADD BENEFIT ON DHAN.MED.SCHM(SUBS)10%	0.00					
1,34,39,783.75	ADD BENEFIT ON M.D.B.S.(SUBS) 21%	0.00		3,86,919.00	FURNITURE & FIXTURE (WOODEN)		
40,07,579.04	ADD BENEFIT ON SURETY RECO. (SUB) 21%	0.00	0.00		AS PER LAST B/S	3,86,919.00	
					ADD: CURRENT YEAR PURCHASE	0.00	
	BORROWED FUND				LESS: DEPRECIATION @10% p.a.	38,692.00	3,48,227.00
12,13,19,184.67	UNION BANK SOD A/C - 35067		18,35,16,424.23				
				45,791.00	FURNITURE & FIXTURE (ELECTRIC)		
	DEPOSIT				AS PER LAST B/S	45,791.00	
20,46,15,000.00	DHANLAKSHMI F.D.FROM MEMBERS	16,41,01,000.00			ADD: CURRENT YEAR PURCHASE	13,190.00	
50,82,000.00	DHANLAXMI FD PAYABLE(MATURITY)	71,71,000.00	17,12,72,000.00		LESS: DEPRECIATION @15% p.a.	4,423.00	54,558.00
	AUDIT FEES PAYABLE				OTHER ASSETS		
2,26,800.00	STATUTARY AUDIT FEES PAYABLE	5,30,368.00		2,000.00	TELEPHONE DEPOSIT	1,000.00	
16,200.00	TAX AUDIT FEES PAYABLE	19,100.00		12,785.00	INT.RECOVERABLE ON SECURED LOAN	2,547.00	
13,500.00	INTERNAL AUDIT FEES PAYABLE	28,800.00	5,78,268.00	44,91,548.00	ACCURED INTEREST ON INVESTMENT	12,52,469.00	
				8,61,654.00	PREPAID EXPENDITURE	12,40,000.00	
	UNCLAIMED DIVIDEND			13,97,002.00	T.D.S. RECOVERABLE	21,39,377.00	
2,15,478.00	46TH DIVIDEND	0.00		6,67,000.00	TAX PAID ON CIT APPEL A/V 2015-16	6,67,000.00	
1,97,848.00	47TH DIVIDEND	1,83,617.00		0.00	TAX PAID ON CIT APPEL A/V 2016-17	6,89,916.00	
4,19,645.00	48TH DIVIDEND	4,07,891.00		50,000.00	HOLIDAY-HOME DEPOSIT[MUMBAI]	50,000.00	60,42,309.00
0.00	49TH DIVIDEND	4,03,429.00	9,94,937.00				
					STOCK IN HAND		
	LIABILITIES & PROVISIONS			700.00	BONDS ON HAND		500.00
2,74,79,614.00	DHANLAXMI FD.INT.PAYABLE(MATU)	2,40,99,470.00					
18,14,937.00	PROVISION FOR STANDARD ASSEST	19,83,103.00					
9,64,961.00	AREARS SALARY PAYABLE TO STAFF	19,09,918.00					
57,056.00	SUNDRY PAYABLES	74,336.27					
14,400.00	HONORARIUM TO M.C.MEM.PAYABLE	14,400.00					
36,410.00	T.D.S.ON BILLS PAYABLE	75,715.00					
1,93,610.00	ELECTION EXPN PROVISION	1,93,610.00					
65,954.00	Gift Subsidy 2016	61,210.00					
25,010.00	Gift Subsidy 2017	22,691.00					
2,141.00	TELEPHONE BILLS PAYABLE	1,853.00					
1,50,228.00	PROFSSINAL FEES PAYABLE	1,60,208.00					
58,23,500.00	GOLDEN JUBILEE BOND	53,78,000.00					
3,88,233.00	INT. PAYABLE ON GJ BOND	8,18,273.00					
6,997.00	EXGRATIA PAYABLE TO STAFF	9,931.00					
0.00	COURIER EXPN PAYABLE	6,282.00	3,48,09,000.27				

Mr. SUNIL S. PATIL C.O.
Genl No. 12797
CHARTERED ACCOUNTANTS



2,31,71,050.07	PROFIT AND LOSS A/C					
	AS PER LAST B/S	2,31,71,050.07				
	RESERVE FUND 10%	23,17,105.01				
	DIVIDEND 9%	1,93,11,359.00				
	BAD DOUBTFUL DEBTS FUND	2,000.00				
	NATURAL CALAMITY FUND	2,000.00				
	DIVIDEND EQUALISATION FUND	2,000.00				
	BUILDING FUND	2,000.00				
	EDUCATION WELFARE FUND	50,000.00				
	CHARITY FUND	2,000.00				
	HOLIDAY HOME FUND(SUB. TIE UP)	11,58,552.50				
	CULTURAL ACTIVITY FUND	1,74,000.00				
	COOP TRANING FUND	1,50,000.00				
	BALANCE PROFIT	33.56				
	PROFIT TRF FROM P&L A/C	3,34,44,302.55	3,34,44,336.11			
90,43,52,323.82	TOTAL Rs.		97,60,94,630.68	90,43,52,323.82	TOTAL Rs.	97,60,94,630.68

DATE:
PLACE

10/5/2019
MUMBAI

For M/s. SUNIL S. PATIL & CO.
Chartered Accountants

Proprietor

31/06/2019



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

P. Beletkar
TREASURER

S. K. Kulkarni
SECRETARY

M. Patil
/ CHAIRMAN