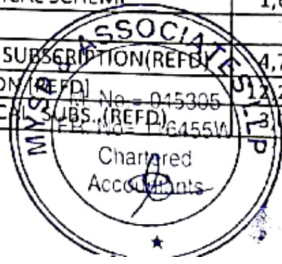


**THE UNION BANK OF INDIA EMPLOYEES CO-OP CREDIT SOCIETY LTD.,MUMBAI
BALANCESHEET AS ON 31 MARCH 2023**

| 2021-22 | CAPITAL & LIABILITIES | | 2022-23 | 2021-21 | PROPERTY & ASSETS | | 2022-23 |
|-----------------|--------------------------------------|-----------------|-----------------|-------------------|-------------------------------------|-------------------|-------------------|
| 50,00,00,000.00 | AUTHORISED SHARE CAPITAL | | 50,00,00,000.00 | | CASH & BANK BALANCE | | |
| 29,96,25,000.00 | SHARE CAPITAL - PAID UP | 29,96,25,000.00 | | 0.00 | CASH IN HAND | 328.00 | |
| | ADD: ISSUED SHARES | 7,16,70,000.00 | 37,12,95,000.00 | 4,50,10,000.00 | UNION BANK C.D.A/C-31183 | 3,00,10,000.00 | |
| | | | | 6,981.04 | MDCC BANK CURRENT A/C 481 | 5,043.04 | |
| 12,20,65,776.48 | RESERVE FUND | | | 5,735.62 | STAFF PF-MDCC BANK.BANK A\C | 6,535.62 | 3,00,21,906.66 |
| | AS PER LAST B/S | 12,20,65,776.48 | | | | | |
| | ADD: ENTRANCE FEES | 61,700.00 | | | INVESTMENT | | |
| | ADD: APPROPRIATION 2021-22 | 31,33,698.90 | | 12,20,55,000.00 | INVESTMENT F.D.RESERVE FUND | 12,54,62,000.00 | |
| | ADD: UNCLAIMED DIVIDEND 2018-19 | 2,00,995.00 | 12,54,62,170.38 | 10,01,091.00 | INVESTMENT F.D.STAFF GRATUITY | 8,84,591.00 | |
| | | | | 6,63,415.00 | INVESTMENT F.D.STAFF GRATUITY - LIC | 10,68,816.00 | |
| | OTHER FUNDS | | | 500.00 | SHARE TO MUMBAI KOKAN SAL.EAR. | 500.00 | |
| 39,63,741.99 | DIVIDEND EQUALISATION FUND | 42,33,405.99 | | 500.00 | SHARE TO MUMBAI SAL.EAR.SANGH | 500.00 | |
| 20,97,075.72 | BAD & DOUBTFUL DEBTS FUND | 22,40,739.72 | | 2,19,00,000.00 | INVESTMENT WITH UBI (LIQUIDITY) | 1,95,82,499.00 | |
| 4,43,455.09 | CHARITY FUND | 4,75,500.09 | | 1,000.00 | INVESTMENT MDCC BANK SHARES | 1,000.00 | 14,69,99,906.00 |
| 14,47,300.37 | NATURAL CALAMITY FUND | 15,47,104.37 | | | | | |
| 78,81,042.41 | BUILDING FUND | 84,15,124.41 | | 1,24,46,73,390.75 | LONG LOAN | | |
| 50,17,150.63 | DEPOSIT CONTINGENCY FUND | 62,12,536.01 | | | AS PER LAST B/S | 1,24,46,73,390.75 | |
| 4,01,951.65 | CULTURAL ACTIVITY FUND | 4,30,061.65 | | | ADD: ADVANCE DURING YEAR | 1,22,49,04,613.14 | |
| 5,74,686.00 | CO-OP TRAINING FUND | 6,66,261.00 | 2,42,20,733.24 | | LESS: RECOVERIES DURING YEAR | 66,08,07,720.69 | 1,80,87,70,283.20 |
| | | | | | | | |
| | OTHER FUNDS [STAFF] | | | 12,75,679.72 | SHORT LOAN | | |
| 3,396.22 | STAFF PROVIDENT FUND | 3,395.22 | | | AS PER LAST B/S | 12,75,679.72 | |
| 17,59,470.00 | STAFF GRATUITY FUND | 20,48,385.00 | 20,51,780.22 | | ADD: ADVANCE DURING THE YEAR | 71,04,367.00 | |
| | | | | | LESS: RECOVERIES DURING YEAR | 59,75,708.00 | 24,04,338.72 |
| | | | | | | | |
| | MEMBERS WELFARE SCHEME | | | | OTHER ADVANCE | | |
| 2,58,24,353.87 | MEMBER DEATH BENEVOLENT SCHEME | 3,57,94,207.87 | | | STAFF FESTIVAL ADVANCE | 69,500.00 | |
| 3,39,54,553.04 | SURETY GUARANTEE SCHEME | 3,81,24,456.04 | | 1,20,100.00 | STAFF CLEAN LOAN | 31,47,834.00 | |
| 10,86,113.39 | EDUCATION WELFARE SCHEME | 12,16,179.39 | | 11,44,507.00 | ADVANCE | 39,242.00 | |
| 17,76,853.55 | HOLIDAY HOME SCHEME(SUBS.TIE UP) | 21,20,931.00 | | 0.00 | STAFF HOUSING LOAN | 24,75,859.00 | 57,32,435.00 |
| 1,15,06,028.37 | KARJ MUKTI HAMI YOJANA | 1,52,02,830.37 | | 0.00 | | | |
| 1,30,20,670.69 | DHANWANTARI MEDICAL SCHEME | 1,65,00,786.69 | 10,89,59,391.36 | | | | |
| | | | | | | | |
| | | | | 3,46,095.89 | FURNITURE & FIXTURE(COMPUTER) | | |
| 3,56,88,540.28 | SURETY GUARANTEE SUBSCRIPTION (REFD) | 4,71,02,548.89 | | | AS PER LAST B/S | 3,46,095.89 | |
| 10,79,58,661.63 | M.D.B.S.SUBSCRIPTION (REFD) | 12,27,36,100.62 | | | ADD: CURRENT YEAR PURCHASE | 37,500.00 | |
| 2,79,07,726.73 | DHANWANTRI MEDICAL SUBS.(REFD) | 3,03,63,242.57 | | | LESS: DEPRECIATION @40% p.a. | 1,53,438.22 | 2,30,157.67 |



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|-----------------|-------------------------------------|----------------|-----------------|--------------|--|--------------|----------------|
| 62,22,500.00 | CUMULATIVE SHARE DEPOSIT | 1,33,79,500.00 | 21,35,81,392.08 | | | | |
| | | | | | | | |
| | BORROWED FUND | | | 19,64,537.06 | FURNITURE & FIXTURE (WOODEN) | | |
| 59,60,61,176.99 | UNION BANK SOD A/C - 35067 | | 99,71,71,477.92 | | AS PER LAST B/S | 19,64,537.06 | |
| | | | | | ADD: CURRENT YEAR PURCHASE | 0.00 | |
| | DEPOSIT | | | | LESS: DEPRECIATION @10% p.a. | 1,96,453.59 | 17,68,083.47 |
| 8,87,09,621.00 | DHANLAKSHMI F.D.FROM MEMBERS | 9,75,19,690.00 | | | | | |
| 22,08,903.00 | DHANLAXMI FD PAYABLE(MATURITY) | 28,08,915.00 | | 3,81,622.03 | FURNITURE & FIXTURE (ELECTRONICS) | | |
| | 0 RECURRING DEPOSIT | 7,81,000.00 | 10,11,09,605.00 | | AS PER LAST B/S | 3,81,622.03 | |
| | | | | | ADD: CURRENT YEAR PURCHASE | 18,747.88 | |
| | AUDIT FEES PAYABLE | | | | LESS: DEPRECIATION @15% p.a. | 59,515.29 | 3,40,854.62 |
| 7,69,704.00 | STATUTORY AUDIT FEES PAYABLE | 9,12,163.00 | | | | | |
| 18,000.00 | TAX AUDIT FEES PAYABLE | 18,000.00 | | | OTHER ASSETS | | |
| 36,000.00 | INTERNAL AUDIT FEES PAYABLE | 45,000.00 | 9,75,163.00 | 4,500.00 | TELEPHONE DEPOSIT | 0.00 | |
| | | | | 27950 | BANK CHARGES RECEIVABLE | 4,602.00 | |
| | UNCLAIMED DIVIDEND | | | 0.00 | MISCELLANIOUS RECEIVABLES | 1,400.00 | |
| 2,81,095.00 | 50TH DIVIDEND 2018-19 | 0.00 | | 2,970.00 | ACCRUED INTEREST ON INVESTMENT | 0.00 | |
| 2,69,042.00 | 51ST DIVIDEND 2019-20 | 1,01,020.00 | | 13,35,000.00 | PREPAID EXPENDITURE(HOLIDAY-HOME) | 8,79,600.00 | |
| 1,24,205.00 | 52ND DIVIDEND 2020-21 | 83,705.00 | | 9,240.00 | T.D.S. RECOVERABLE | 9,240.00 | |
| | 0 53RD DIVIDEND 2021-22 | 96,563.00 | 2,81,288.00 | 6,67,000.00 | TAX PAID ON CIT APPEAL AY 2015-16 | 6,67,000.00 | |
| | | | | 6,89,916.00 | TAX PAID ON CIT APPEAL AY 2016-17 | 6,89,916.00 | |
| | LIABILITIES & PROVISIONS | | | 21,90,391.00 | INCOME TAX AY-2017-18 | 21,90,391.00 | |
| 93,06,852.00 | DHANLAXMI FD.INT.PAYABLE(MATURITY) | 1,04,10,147.00 | | 28,60,998.00 | INCOME TAX AY-2018-19 | 28,60,998.00 | |
| 199858 | INT PAYABLE ON CUM-SHR-DEP | 7,34,732.00 | | 27,90,185.00 | INCOME TAX AY-2019-20 | 27,90,185.00 | |
| 31,14,873.00 | PROVISION FOR STANDARD ASSEST | 45,26,053.00 | | 24,08,736.00 | INCOME TAX AY-2020-21 | 24,08,736.00 | |
| 64,111.00 | SUNDRY PAYABLES | 67,613.00 | | 25,34,745.00 | INCOME TAX AY-2021-22 | 25,34,745.00 | |
| 14,400.00 | HONORARIUM TO M.C.MEM.PAYABLE | 14,400.00 | | 20,65,405.00 | INCOME TAX AY-2022-23 | 20,65,405.00 | |
| 1,63,917.00 | T.D.S.ON BILLS PAYABLE | 1,42,870.00 | | 0.00 | BALANCE WITH TAX AUTHORITY AY-2023-24 | 19,97,984.00 | 1,91,00,202.00 |
| 1,93,610.00 | ELECTION EXPN PROVISION | 0.00 | | | | | |
| 14,130.00 | FESTIVAL GIFT 0.50% 2020-21 | 10,055.00 | | | | | |
| 0.00 | FESTIVAL GIFT 0.50% 2021-22 | 5,755.00 | | | | | |
| 1,417.00 | TELEPHONE BILLS PAYABLE | 1,417.00 | | | | | |
| 1,67,208.00 | PROFFSINAL FEES PAYABLE | 2,08,883.00 | | | | | |
| 4,081.00 | EXGRATIA PAYABLE TO STAFF | 0.00 | | | | | |
| 1,400.00 | PROFESSIONAL TAX EMP | 1,400.00 | | | | | |
| 90.00 | UNION FEES | 0.00 | | | | | |
| 0.00 | SURETIES RECOVERY | 22,931.00 | | | | | |
| 0.00 | POSTAGE EXPN PAYABLE | 30,649.00 | | | | | |



| | | | | | | |
|-------------------|-------------------------------|----------------|-------------------|-------------------|-----------|-------------------|
| 0.00 | MISCELLANEOUS EXP. PAYABLE | 16,297.00 | | | | |
| 0.00 | HOLIDAY-HOME PAYABLES | 12,150.00 | | | | |
| 21,90,391.00 | INCOME TAX AY-2017-18 | 21,90,391.00 | | | | |
| 28,60,998.00 | INCOME TAX AY-2018-19 | 28,60,998.00 | | | | |
| 27,90,185.00 | INCOME TAX AY-2019-20 | 27,90,185.00 | | | | |
| 24,08,736.00 | INCOME TAX AY-2020-21 | 24,08,736.00 | | | | |
| 25,34,745.00 | INCOME TAX AY-2021-22 | 25,34,745.00 | | | | |
| 20,65,405.00 | INCOME TAX AY-2022-23 | 20,65,405.00 | | | | |
| 0.00 | INCOME TAX PAYABLE AY-2023-24 | 19,97,984.00 | 3,30,53,796.00 | | | |
| | | | | | | |
| 3,13,36,989.01 | PROFIT AND LOSS A/C | | | | | |
| | BALANCE PROFIT | 269.66 | | | | |
| | PROFIT TRF FROM P&L A/C | 3,72,06,100.48 | 3,72,06,370.14 | | | |
| | | | | | | |
| | | | | | | |
| 1,45,81,37,191.11 | TOTAL Rs. | | 2,01,53,68,167.34 | 1,45,81,37,191.11 | TOTAL Rs. | 2,01,53,68,167.34 |

DATE: 22-04-2023

PLACE: MUMBAI

For MYSP & ASSOCIATES LLP
Chartered Accountants

[Signature]
PARTNER



THE UNION BANK OF INDIA EMPLOYEES
CO-OPERATIVE CREDIT SOCIETY LTD.

[Signature]
CHAIRMAN / VICE CHAIRMAN / SECRETARY / TREASURER



12 MAY 2023