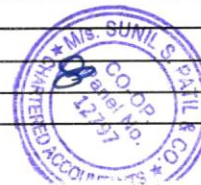


THE UNION BANK OF INDIA EMPLOYEES CO-OP CREDIT SOCIETY LTD.,MUMBAI

BALANCESHEET AS ON 31 MARCH 2021

2019-20	CAPITAL & LIABILITIES		2020-21	2019-20	PROPERTY & ASSETS		2020-21
50,00,00,000.00	AUTHORISED SHARE CAPITAL		50,00,00,000.00		CASH & BANK BALANCE		
25,72,00,000.00	SHARE CAPITAL - PAID UP	25,72,00,000.00		0.00	CASH IN HAND	0.00	
	ADD: SHARE SUBSCRIPTION (2019-20)	73,42,000.00	26,45,42,000.00	10,000.00	UNION BANK C.D.A/C-31183	10,000.00	
				6,930.04	MDCC BANK CURRENT A/C 481	6,930.04	
11,52,39,272.76	RESERVE FUND			1,11,602.62	STAFF PF-MDCC BANK.BANK A/C	46,607.62	
	AS PER LAST B/S	11,52,39,272.76		3,499.25	MAHARASHTRA STATE CO-OP BANK	0.00	63,537.66
	ADD:ENTRANCE FEE	30,100.00					
	ADD: APPROPRIATION 2019-20	25,61,414.46			INVESTMENT		
	ADD: UNCLAIMED DIVIDEND 2016-17	3,51,937.00	11,81,82,724.22	11,50,78,000.00	INVESTMENT F.D.RESERVE FUND	11,78,05,000.00	
				19,20,000.00	INVESTMENT F.D.STAFF GRATUITY	14,80,091.00	
	OTHER FUNDS			4,73,389.00	INVESTMENT F.D.STAFF GRATUITY - LIC	5,68,402.00	
33,71,746.99	DIVIDEND EQUALISATION FUND	36,41,212.99		36,90,000.00	INVESTMENT F.D.STAFF P.F	38,10,000.00	
26,14,734.72	BAD & DOUBTFUL DEBTS FUND	28,08,081.72		500.00	SHARE TO MUMBAI KOKAN SAL.EAR.	500.00	
5,72,980.09	CHARITY FUND	4,05,655.09		500.00	SHARE TO MUMBAI SAL.EAR.SANGH	500.00	
2,36,58,639.04	SURETY GURANTEE FUND	2,88,68,239.04		0.00	Fix Deposit Aginist- DHANLAXMI	2,85,00,000.00	
12,34,486.37	NATURAL CALAMITY FUND	13,34,074.37		1,000.00	INVESTMENT MDCC BANK SHARES	1,000.00	15,21,65,493.00
70,94,749.41	BUILDING FUND	76,57,307.41					
9,78,005.39	EDUCATION WELFARE FUND	10,01,345.39		85,40,50,481.15	LONG LOAN		
4,58,433.53	HOLIDAY HOME FUND(SUBS.TIE UP)	5,62,264.42			AS PER LAST B/S	85,40,50,481.15	
8,12,024.63	DEPOSIT CONTINGENCY FUND	8,82,150.63			ADD: ADVANCE DURING YEAR	46,24,70,416.07	
3,41,250.65	CULTURAL ACTIVITY FUND	3,67,822.65			LESS: RECOVERIES DURING YEAR	45,60,95,537.51	86,04,25,359.71
79,65,105.37	KARJ MUKTI HAMI YOJANA	93,97,838.37					
70,66,604.69	DHANWANTARI MED. FUND A/C.	1,01,95,206.69		16,97,450.23	SHORT LOAN		
4,16,077.00	CO-OP TRAINING FUND	4,79,878.00	6,76,01,076.77		AS PER LAST B/S	16,97,450.23	
					ADD: ADVANCE DURING THE YEAR	27,42,017.00	
	OTHER FUNDS [STAFF]				LESS: RECOVERIES DURING YEAR	31,05,365.00	13,34,102.23
39,81,338.22	STAFF PROVIDENT FUND	38,87,693.22					
30,02,110.00	STAFF GRATUITY FUND	21,54,539.00	60,42,232.22		OTHER ADVANCE		
				82,400.00	STAFF FESTIVAL ADVANCE	54,900.00	
	MEMBER WELFARE SCHEME SUBSCRIPTION			3,14,787.00	STAFF CLEAN LOAN	10,65,730.00	
3,53,90,745.20	MEM. DEATH BENEVOLENT SCHEME	3,53,90,745.20		1,42,089.00	STAFF P.F.LOAN	11,657.00	
	ADD: INTEREST EARN	1,22,28,403.00		1,05,308.00	STAFF VEHICAL LOAN	47,068.00	
	ADD: TRFD FROM DECEASED MEMBER	7,08,750.00		3,00,000.00	SECURED LOAN AGAINST DHANLAXMI	3,00,000.00	14,79,355.00
	LESS: PAID DURING YEAR	1,68,20,920.00					
	LESS: ADDITINAL BENEFIT PAID @4%	2,71,492.00	3,12,35,486.20	99,652.10	FURNITURE & FIXTURE(COMPUTER)		
					AS PER LAST B/S	99,652.10	
2,58,46,556.00	SURETY RECOV. SUBSCRIPTION(REFD)	2,90,09,006.00			ADD: CURRENT YEAR PURCHASE	0.00	
8,55,10,603.62	M.D.B.S.SUBSCRIPTION [REFD]	9,68,02,960.60			LESS: DEPRECIATION @40% p.a.	40,300.00	59,352.10
2,46,71,889.33	DHANWANTRI MED. SUBS. (REFD)	2,62,71,177.73					
0.00	CUMULITIVE SHARE DEPOSIT	20,05,000.00	15,40,88,144.33				



	BORROWED FUND			3,17,905.00	FURNITURE & FIXTURE (WOODEN)		
20,99,51,722.82	UNION BANK SOD A/C - 35067		24,48,59,546.35		AS PER LAST B/S	3,17,905.00	
					ADD: CURRENT YEAR PURCHASE	0.00	
	DEPOSIT				LESS: DEPRECIATION @10% p.a.	31,790.00	2,86,115.00
11,21,04,421.00	DHANLAKSHMI F.D.FROM MEMBERS	7,75,61,973.00					
39,32,629.00	DHANLAXMI FD PAYABLE(MATURITY)	29,74,935.00	8,05,36,908.00	61,230.00	FURNITURE & FIXTURE (ELECTRIC)		
					AS PER LAST B/S	61,230.00	
	AUDIT FEES PAYABLE				ADD: CURRENT YEAR PURCHASE	0.00	
5,35,821.00	STATUTARY AUDIT FEES PAYABLE	5,37,711.00			LESS: DEPRECIATION @15% p.a.	9,366.00	51,864.00
18,000.00	TAX AUDIT FEES PAYABLE	36,900.00					
24,300.00	INTERNAL AUDIT FEES PAYABLE	40,500.00	6,15,111.00		OTHER ASSETS		
				1,000.00	TELEPHONE DEPOSIT	1,000.00	
	UNCLAIMED DIVIDEND			9,421.00	INT.RECOVERABLE ON SECURED LOAN	35,743.00	
3,51,937.00	48TH DIVIDEND	0.00		0.00	ACCURED INTEREST ON INVESTMENT	1,986.00	
2,60,962.00	49TH DIVIDEND	2,60,857.00		3,23,460.00	PREPAID EXPENDITURE	7,41,744.00	
3,31,888.00	50TH DIVIDEND	3,31,264.00		9,240.00	T.D.S. RECOVERABLE	9,240.00	
0	51ST DIVIDEND	4,42,769.00	10,34,890.00	6,67,000.00	TAX PAID ON CIT APPEL AY 2015-16	6,67,000.00	
				6,89,916.00	TAX PAID ON CIT APPEL AY 2016-17	6,89,916.00	
	LIABILITIES & PROVISIONS			21,90,391.00	INCOME TAX AY-2017-18	21,90,391.00	
2,19,56,104.00	DHANLAXMI FD.INT.PAYABLE(MATU)	1,05,00,534.00		28,60,998.00	INCOME TAX AY-2018-19	28,60,998.00	
21,39,369.00	PROVISION FOR STANDARD ASSEST	21,54,653.00		27,90,185.00	INCOME TAX AY-2019-20	27,90,185.00	
0.00	AREARS SALARY PAYABLE TO STAFF	3,00,000.00		24,08,736.00	INCOME TAX AY-2020-21	24,08,736.00	
43,540.00	SUNDRY PAYABLES	1,12,042.00		0.00	INCOME TAX AY-2021-22	25,34,745.00	1,49,31,684.00
14,400.00	HONORARIUM TO M.C.MEM.PAYABLE	14,400.00					
68,360.00	T.D.S.ON BILLS PAYABLE	73,110.00			STOCK IN HAND		
1,93,610.00	ELECTION EXPN PROVISION	1,93,610.00		3,800.00	BONDS ON HAND	2,600.00	
50,548.00	Gift Subsidy 2016	0.00		30.00	POSTAGE ON HAND	0.00	2,600.00
19,578.00	Gift Subsidy 2017	0.00					
1,853.00	TELEPHONE BILLS PAYABLE	0.00					
1,74,208.00	PROFSSINAL FEES PAYABLE	1,60,208.00					
5,831.00	EXGRATIA PAYABLE TO STAFF	5,831.00					
1,400.00	PROFESSIONAL TAX EMP	1,400.00					
0.00	UNION FEES	1,00,218.00					
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					
0.00	INCOME TAX AY-2018-19	28,60,998.00					
0.00	INCOME TAX AY-2021-22	25,34,745.00					
0.00	INCOME TAX AY-2017-18	21,90,391.00	2,64,01,061.00				
2,56,14,144.56	PROFIT AND LOSS A\C						
	AS PER LAST B/S	2,56,14,144.56					
	RESERVE FUND 10%	25,61,414.46					
	DIVIDEND 9.00%	2,24,67,229.00					
	BAD DOUBTFUL DEBTS FUND	2,000.00					
	NATURAL CALAMITY FUND	2,000.00					



	DIVIDEND EQUALISATION FUND	3,000.00					
	BUILDING FUND	2,000.00					
	EDUCATION WELFARE FUND	30,000.00					
	CHARITY FUND	2,000.00					
	HOLIDAY HOME FUND(SUB. TIE UP)	5,12,282.89					
	CULTURAL ACTIVITY FUND	2,000.00					
	COOP TRANING FUND	30,000.00					
		2,56,13,926.35					
	BALANCE PROFIT	218.21					
	PROFIT TRF FROM P&L A/C	3,56,60,064.40	3,56,60,282.61				
99,04,20,900.39	TOTAL Rs.		1,03,07,99,462.70	99,04,20,900.39	TOTAL Rs.		1,03,07,99,462.70

DATE: 24/7/21

PLACE MUMBAI

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



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

[Signature]
Proprietor



UDIN:-21118534AAAAAC85036

[Signature]
TREASURER

[Signature]
/ SECRETARY

[Signature]
/ CHAIRMAN