

UNION BANK OF INDIA EMPLOYEES CO-OP CREDIT SOCIETY LTD., MUMBAI
BALANCE SHEET AS ON 31-03-2026

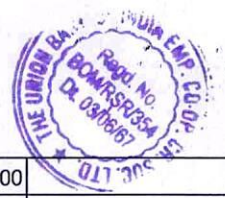
(Amt in Rupees)



2024-25	CAPITAL & LIABILITIES	2025-26	2025-26	2024-25	PROPERTY & ASSETS	2025-26	2025-26
60,00,00,000.00	AUTHORISED SHARE CAPITAL		60,00,00,000.00		CASH & BANK BALANCE		
	(1200000 SHARES OF RS.500/-EACH)			0.00	CASH IN HAND	0.00	
48,12,80,500.00	SHARE CAPITAL - PAID UP	48,12,80,500.00		10,000.00	UNION BANK C.D.A/C-31183	10,000.00	
	ADD: SHARE SUBSCRIPTION 2025-26	3,63,07,000.00	51,75,87,500.00	10,293.52	MDCC BANK CURRENT A/C 481	9,585.52	19,585.52
	(1035175 SHARES OF RS.500/-EACH)						
					INVESTMENT		
13,57,51,136.17	RESERVE FUND			13,57,54,000.00	INVESTMENT F.D.RESERVE FUND	15,09,93,691.00	
	AS PER LAST B/S	13,57,51,136.17		12,46,054.00	INVESTMENT F.D.STAFF GRATUITY	14,48,414.00	
	ADD: ENTRANCE FEES	25,100.00		13,28,794.00	INVESTMENT STAFF GRATUITY-LIC	14,23,807.00	
	ADD: APPROPRIATION 2024-25	1,51,25,282.58		500.00	SHARE TO MUMBAI KOKAN SAL.EAR.	500.00	
	ADD: UNCLAIMED DIVIDEND	78,747.00	15,09,80,265.75	500.00	SHARE TO MUMBAI SAL.EAR.SANGH	500.00	
				0.00	SHARE TO MAH.RAJYA SAH.SANGH.LTD.	1,000.00	
	OTHER FUNDS			8,80,00,000.00	INVESTMENT WITH UBI (LIQUIDITY)	11,25,00,000.00	
49,06,129.99	DIVIDEND EQUALISATION FUND	52,82,073.99		1,000.00	INVESTMENT MDCC BANK SHARES	1,000.00	26,63,68,912.00
33,66,058.72	BAD & DOUBTFUL DEBTS FUND	6,83,490.72					
97,44,950.41	BUILDING FUND	1,04,91,171.41			LOANS TO MEMBER		
4,23,611.09	CHARITY FUND	42,263.09		2,07,75,31,464.79	LONG TERM LOAN		2,07,27,00,261.42
0.00	CULTURAL ACTIVITY FUND	4,18,370.00			AS PER LAST B/S	2,07,75,31,464.79	
1,33,07,911.25	DEPOSIT CONTINGENCY FUND	1,37,23,458.25			ADD: ADVANCE DURING YEAR	52,32,01,280.36	
7,54,290.00	CO-OP TRAINING FUND	15,15,811.26	3,21,56,638.72		LESS: RECOVERIES DURING YEAR	52,42,48,996.73	
					LESS: INTEREST ACCRUED ON NPA	37,83,487.00	
	OTHER FUNDS [STAFF]						
26,69,271.00	STAFF GRATUITY FUND	29,48,724.00		23,08,146.00	SHORT TERM LOAN		11,30,643.00
150000.00	STAFF WELFARE FUND	1,50,000.00	30,98,724.00		AS PER LAST B/S	23,08,146.00	
					ADD: ADVANCE DURING THE YEAR	31,15,052.41	
	MEMBERS WELFARE SCHEME				LESS: RECOVERIES DURING YEAR	42,92,555.41	
6,39,37,660.86	MEMBER DEATH BENEVOLENT SCHEME	8,13,00,480.69					
4,92,12,403.04	SURETY GUARANTEE SCHEME	5,53,31,844.04			STAFF LOANS AND ADVANCES		
14,81,831.39	EDUCATION WELFARE SCHEME	16,16,250.39		1,03,800.00	STAFF FESTIVAL ADVANCE	1,35,200.00	



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52,48,940.40	HOLIDAY HOME SCHEME(SUBS.TIE UP)	33,01,369.40		36,86,857.00	STAFF CLEAN LOAN	36,10,109.00	
2,51,82,352.37	KARJ MUKTI HAMI YOJANA	2,98,68,772.37		1,10,36,129.00	STAFF HOUSING LOAN	1,10,30,297.00	
2,69,65,255.69	DHANWANTARI MEDICAL SCHEME	3,31,54,090.93	20,45,72,807.82	5,59,403.00	INT. RECEIVABLE ON STAFF H.LOAN	12,23,658.00	1,59,99,264.00
	MEMBERS WELFARE SCHEME SUBS.				OTHER ADVANCE		
7,38,89,935.02	SURETY GUARANTEE SUBS.(REFD)	8,71,67,410.02		17,70,200.00	ADV. FOR SOFTWARE DEVELOPEMENT		17,70,200.00
15,32,21,997.46	M.D.B.S.SUBSCRIPTION [REFD]	16,88,21,251.78					
3,56,14,472.75	DHANWANTARI MEDICAL SUBS. (REFD)	3,83,49,268.70	29,43,37,930.50	1,44,449.19	EDP SOFTWARE & HARDWARE		86,669.51
					AS PER LAST B/S	1,44,449.19	
	BORROWED FUND				ADD: CURRENT YEAR PURCHASE	0.00	
86,78,66,838.96	UNION BANK SOD A/C - 35067		66,95,93,369.95		LESS: DEPRECIATION @40% p.a.	57,779.68	
	DEPOSIT			14,43,487.92	FURNITURE & FIXTURE		14,39,739.12
27,97,78,720.00	DHANLAXMI FD FROM MEMBERS	37,84,34,858.00			AS PER LAST B/S	14,43,487.92	
10,85,445.00	DHANLAXMI FD PAYABLE(MATURITY)	12,12,922.00			ADD: CURRENT YEAR PURCHASE	1,48,000.00	
8,74,000.00	RECURRING DEPOSIT	5,08,000.00	38,01,55,780.00		LESS: DEPRECIATION @10% p.a.	1,51,748.80	
	AUDIT FEES PAYABLE			2,46,267.63	OFFICE EQUIPMENT		2,09,327.49
12,76,440.00	STATUTORY AUDIT FEES PAYABLE	10,62,000.00			AS PER LAST B/S	2,46,267.63	
49,500.00	TAX AUDIT FEES PAYABLE	49,500.00			ADD: CURRENT YEAR PURCHASE	0.00	
45,000.00	INTERNAL AUDIT FEES PAYABLE	27,000.00	11,38,500.00		LESS: DEPRECIATION @15% p.a.	36,940.14	
	UNCLAIMED DIVIDEND				OTHER ASSETS		
78,747.00	53RD DIVIDEND 2021-22	0.00		3,60,000.00	PREPAID EXPN.(HOLIDAY-HOME)	4,21,075.00	
14,063.00	54TH DIVIDEND 2022-23	14,063.00	14,063.00	0.00	LOAN RECOVERY CHARGES RECEIVABLE	2,15,206.00	
				67,623.00	ACCRUED INTEREST ON INVESTMENT	70,002.00	
	LIABILITIES & PROVISIONS			0.00	INCOME TAX AY-2014-15	4,70,844.00	
1,82,69,338.00	DHANLAXMI FD.INT.PAYB(MATURITY)	2,23,78,989.00		6,67,000.00	INCOME TAX AY-2015-16	0.00	
51,62,976.00	PROVISION FOR STANDARD ASSEST	51,62,976.00		9,240.00	INCOME TAX AY-2016-17	0.00	
41,22,836.00	PROV. SUBSTAND. & DOUBTFUL ASSET	70,63,664.00		6,89,916.00	INCOME TAX AY-2016-17	0.00	
80,251.00	SUNDRY PAYABLES	85,151.00		26,90,391.00	INCOME TAX AY-2017-18	0.00	
1,98,340.00	T.D.S.ON BILLS PAYABLE	2,46,443.00		33,60,998.00	INCOME TAX AY-2018-19	0.00	
4,765.00	FESTIVAL GIFT 0.50% 2021-22	0.00		27,90,185.00	INCOME TAX AY-2019-20	0.00	



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782.00	FESTIVAL GIFT 0.50% 2022-23	0.00		29,08,736.00	INCOME TAX AY-2020-21	0.00	
1,417.18	TELEPHONE BILLS PAYABLE	1,417.18		25,34,745.00	INCOME TAX AY-2021-22	0.00	
2,78,590.00	PROFESSIONAL FEES PAYABLE	0.00		30,65,405.00	INCOME TAX AY-2022-23	0.00	
1,75,068.00	SOFTWARE DEVL.P. & MAINT. PAYABLE	1,92,348.00		19,97,984.00	INCOME TAX AY-2023-24	0.00	
1,400.00	PROFESSIONAL TAX EMP	1,400.00		23,38,767.00	INCOME TAX AY-2024-25	0.00	
770.00	MISCELLANEOUS EXP. PAYABLE	0.00		27,31,446.00	INCOME TAX AY-2025-26	0.00	
0.00	INCOME TAX AY 2011-12	81,560.00		0.00	INCOME TAX AY-2026-27	9,29,484.00	21,06,611.00
0.00	INCOME TAX AY 2013-14	81,53,240.00					
26,90,391.00	INCOME TAX AY-2017-18	2,23,250.00					
33,60,998.00	INCOME TAX AY-2018-19	0.00					
27,90,185.00	INCOME TAX AY-2019-20	0.00					
29,08,736.00	INCOME TAX AY-2020-21	0.00					
25,34,745.00	INCOME TAX AY-2021-22	0.00					
30,65,405.00	INCOME TAX AY-2022-23	0.00					
19,97,984.00	INCOME TAX AY-2023-24	0.00					
23,38,767.00	INCOME TAX AY-2024-25	0.00					
27,31,446.00	INCOME TAX AY-2025-26	0.00	4,35,90,438.18				
6,05,01,130.30	PROFIT AND LOSS A/C						
	BALANCE PROFIT	249.72					
	PROFIT TRF FROM P&L A/C	6,46,04,945.42	6,46,05,195.14				
2,35,13,93,782.05	TOTAL Rs.		2,36,18,31,213.06	2,35,13,93,782.05	TOTAL Rs.		2,36,18,31,213.06

DATE : 04/07/2026
PLACE : MUMBAI

For Kale & Koyande
Chartered Accountants
Firm Reg. No. 120223W

Banshi Kale
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Partner
Membership No. 100087
UDIN: 26100087 AH1HAP5356



M. Mahani
CHAIRMAN / VICE-CHAIRMAN / HON. SECRETARY / TREASURER

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CHAIRMAN / VICE-CHAIRMAN / HON. SECRETARY / TREASURER