

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

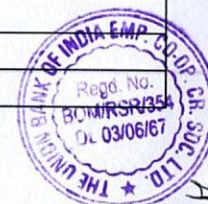
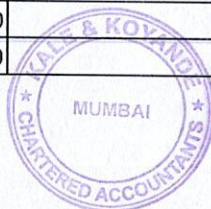
BALANCE SHEET AS ON 31-03-2025

(Amt in Rupees)

2023-24	CAPITAL & LIABILITIES	2024-25	2024-25	2023-24	PROPERTY & ASSETS	2024-25	2024-25
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	
40,96,97,000.00	SHARE CAPITAL - PAID UP	40,96,97,000.00		40,670.00	UNION BANK C.D.A/C-31183	10,000.00	
	ADD: SHARE SUBSCRIPTION 2024-25	7,15,83,500.00	48,12,80,500.00	4,209.04	MDCC BANK CURRENT A/C 481	10,293.52	
	(962561 SHARES OF RS.500/-EACH)			6,820.62	STAFF PF-MDCC BANK.BANK A\C	0.00	20,293.52
12,93,13,284.39	RESERVE FUND				INVESTMENT		
	AS PER LAST B/S	12,93,13,284.39		12,93,14,000.00	INVESTMENT F.D.RESERVE FUND	13,57,54,000.00	
	ADD:ENTRANCE FEES	44,900.00		10,43,600.00	INVESTMENT F.D.STAFF GRATUITY	12,46,054.00	
	ADD: APPROPRIATION 2023-24	63,17,819.78		12,33,781.00	INVESTMENT F.D.STAFF GRATUITY-LIC	13,28,794.00	
	ADD: UNCLAIMED DIVIDEND	75,132.00	13,57,51,136.17	500.00	SHARE TO MUMBAI KOKAN SAL.EAR.	500.00	
				500.00	SHARE TO MUMBAI SAL.EAR.SANGH	500.00	
	OTHER FUNDS			6,29,13,000.00	INVESTMENT WITH UBI (LIQUIDITY)	8,80,00,000.00	
45,58,960.99	DIVIDEND EQUALISATION FUND	49,06,129.99		1,000.00	INVESTMENT MDCC BANK SHARES	1,000.00	22,63,30,848.00
24,14,041.72	BAD & DOUBTFUL DEBTS FUND	33,66,058.72					
90,60,188.41	BUILDING FUND	97,44,950.41			LOANS TO MEMBER		
2,87,214.09	CHARITY FUND	4,23,611.09		1,93,56,69,750.05	LONG TERM LOAN		2,07,75,31,464.79
16,67,408.37	NATURAL CALAMITY FUND	0.00			AS PER LAST B/S	1,93,56,69,750.05	
3,63,016.65	CULTURAL ACTIVITY FUND	0.00			ADD: ADVANCE DURING YEAR	76,50,26,899.72	
62,40,462.01	DEPOSIT CONTINGENCY FUND	1,33,07,911.25			LESS: RECOVERIES DURING YEAR	62,03,63,339.98	
6,61,807.00	CO-OP TRAINING FUND	7,54,290.00	3,25,02,951.46		LESS:INTEREST ACCURED ON NPA	28,01,845.00	
	OTHER FUNDS [STAFF]			19,91,840.37	SHORT TERM LOAN		23,08,146.00
3,677.22	STAFF PROVIDENT FUND	0.00			AS PER LAST B/S	19,91,840.37	
23,79,676.00	STAFF GRATUITY FUND	26,69,271.00			ADD: ADVANCE DURING THE YEAR	38,45,867.30	
0.00	STAFF WELFARE FUND	1,50,000.00	28,19,271.00		LESS: RECOVERIES DURING YEAR	35,29,561.67	
	MEMBERS WELFARE SCHEME				STAFF LOANS AND ADVANCES		
4,95,54,802.86	MEMBER DEATH BENEVOLENT SCHEME	6,39,37,660.86		2,07,500.00	FESTIVAL ADVANCE	1,03,800.00	
4,27,53,090.04	SURETY GUARANTEE SCHEME	4,92,12,403.04		35,45,028.00	CLEAN LOAN	36,86,857.00	



13,12,197.39	EDUCATION WELFARE SCHEME	14,81,831.39		56,75,584.00	HOUSING LOAN	1,10,36,129.00	
26,90,774.51	HOLIDAY HOME SCHEME(SUBS.TIE UP)	52,48,940.40		0.00	INT. RECEIVABLE ON STAFF H.LOAN	5,59,403.00	1,53,86,189.00
1,97,93,578.37	KARJ MUKTI HAMI YOJANA	2,51,82,352.37					
2,15,12,912.69	DHANWANTARI MEDICAL SCHEME	2,69,65,255.69	17,20,28,443.75		OTHER ADVANCE		
				17,70,200.00	ADV. FOR SOFTWARE DEVELOPEMENT		17,70,200.00
	MEMBERS WELFARE SCHEME SUBS.						
5,95,78,164.90	SURETY GUARANTEE SUBS.REFD)	7,38,89,935.02					
13,63,85,135.99	M.D.B.S.SUBSCRIPTION [REFD]	15,32,21,997.46		2,21,094.67	EDP SOFTWARE & HARDWARE		1,44,449.19
3,26,11,988.47	DHANWANTRI MEDICAL SUBS. (REFD)	3,56,14,472.75			AS PER LAST B/S	2,21,094.67	
1,82,03,000.00	CUMULATIVE SHARE DEPOSIT	0.00	26,27,26,405.23		ADD: CURRENT YEAR PURCHASE	20,931.36	
					LESS: DEPRECIATION @40% p.a.	89,322.34	
	BORROWED FUND				LESS: DISCARD OF ASSET	8,254.50	
90,78,25,194.62	UNION BANK SOD A/C - 35067		86,78,66,838.96				
				16,03,875.47	FURNITURE & FIXTURE		14,43,487.92
	DEPOSIT				AS PER LAST B/S	16,03,875.47	
20,13,28,191.00	DHANLAKSHMI F.D.FROM MEMBERS	27,97,78,720.00			ADD: CURRENT YEAR PURCHASE	0.00	
16,37,336.00	DHANLAXMI FD PAYABLE(MATURITY)	10,85,445.00			LESS: DEPRECIATION @10% p.a.	1,60,387.55	
7,93,500.00	RECURRING DEPOSIT	8,74,000.00	28,17,38,165.00				
				2,89,726.62	OFFICE EQUIPMENT		2,46,267.63
	AUDIT FEES PAYABLE				AS PER LAST B/S	2,89,726.62	
11,75,433.00	STATUTORY AUDIT FEES PAYABLE	12,76,440.00			ADD: CURRENT YEAR PURCHASE	0.00	
49,500.00	TAX AUDIT FEES PAYABLE	49,500.00			LESS: DEPRECIATION @15% p.a.	43,458.99	
45,000.00	INTERNAL AUDIT FEES PAYABLE	45,000.00	13,70,940.00				
					OTHER ASSETS		
	UNCLAIMED DIVIDEND			10,67,391.00	PREPAID EXPN.(HOLIDAY-HOME)	3,60,000.00	
81,410.00	52ND DIVIDEND 2020-21	0.00		51,864.00	ACCRUED INTEREST ON INVESTMENT	67,623.00	
94,268.00	53RD DIVIDEND 2021-22	78,747.00		9,240.00	T.D.S. RECOVERABLE	9,240.00	
20,678.00	54TH DIVIDEND 2022-23	14,063.00	92,810.00	6,67,000.00	TAX PAID ON CIT APPEAL AY2015-16	6,67,000.00	
				6,89,916.00	TAX PAID ON CIT APPEAL AY2016-17	6,89,916.00	
	LIABILITIES & PROVISIONS			21,90,391.00	INCOME TAX AY-2017-18	26,90,391.00	
1,36,07,958.00	DHANLAXMI FD.INT.PAYB(MATURITY)	1,82,69,338.00		28,60,998.00	INCOME TAX AY-2018-19	33,60,998.00	
12,73,826.00	INT PAYABLE ON CUM-SHR-DEP	0.00		27,90,185.00	INCOME TAX AY-2019-20	27,90,185.00	
48,39,174.00	PROVISION FOR STANDARD ASSEST	51,62,976.00		24,08,736.00	INCOME TAX AY-2020-21	29,08,736.00	



147

0.00	PROV.FOR SUBSTAN. & DOUBTFUL ASSET	41,22,836.00		25,34,745.00	INCOME TAX AY-2021-22	25,34,745.00	
85,351.00	SUNDRY PAYABLES	80,251.00		20,65,405.00	INCOME TAX AY-2022-23	30,65,405.00	
2,31,386.80	MEMBER EXCESS PAYABLES	0.00		19,97,984.00	INCOME TAX AY-2023-24	19,97,984.00	
14,400.00	HONORARIUM TO M.C.MEM.PAYABLE	0.00		23,38,767.00	INCOME TAX AY-2024-25	23,38,767.00	
1,58,749.00	T.D.S.ON BILLS PAYABLE	1,98,340.00		0.00	BAL. WITH TAX AUTHORITY AY25-26	27,31,446.00	2,62,12,436.00
9,800.00	FESTIVAL GIFT 0.50% 2020-21	0.00					
5,627.00	FESTIVAL GIFT 0.50% 2021-22	4,765.00					
1,150.00	FESTIVAL GIFT 0.50% 2022-23	782.00					
1,417.18	TELEPHONE BILLS PAYABLE	1,417.18					
2,27,808.00	PROFESSIONAL FEES PAYABLE	2,78,590.00					
2,78,748.00	SOFTWARE DEVL.P.& MAINT. PAYBLE	1,75,068.00					
1,400.00	PROFESSIONAL TAX EMP	1,400.00					
3,479.36	POSTAGE & COURIER EXPN PAYABLE	0.00					
6,726.00	MISCELLANEOUS EXP.PAYABLE	770.00					
21,90,391.00	INCOME TAX AY-2017-18	26,90,391.00					
28,60,998.00	INCOME TAX AY-2018-19	33,60,998.00					
27,90,185.00	INCOME TAX AY-2019-20	27,90,185.00					
24,08,736.00	INCOME TAX AY-2020-21	29,08,736.00					
25,34,745.00	INCOME TAX AY-2021-22	25,34,745.00					
20,65,405.00	INCOME TAX AY-2022-23	30,65,405.00					
19,97,984.00	INCOME TAX AY-2023-24	19,97,984.00					
23,38,767.00	INCOME TAX AY-2024-25	23,38,767.00					
0.00	INCOME TAX AY-2024-25	27,31,446.00	5,27,22,195.18				
6,31,78,197.81	PROFIT AND LOSS A/C						
	BALANCE PROFIT	536.14					
	PROFIT TRF FROM P&L A/C	6,05,00,594.16	6,05,01,130.30				
2,16,72,05,301.84	TOTAL Rs.		2,35,13,93,782.05	2,16,72,05,301.84	TOTAL Rs.		2,35,13,93,782.05

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

Banshi Kale
Banshi Kale
 Partner
 Membership No. 100087

UDIN: 25100087 BMMILC5764



[Signature]
 THE UNION BANK OF INDIA EMPLOYEES
 CO-OPERATIVE CREDIT SOCIETY LTD.
 CHAIRMAN / VICE CHAIRMAN / SECRETARY / TREASURER

DATE : 6/6/2025
 PLACE : MUMBAI