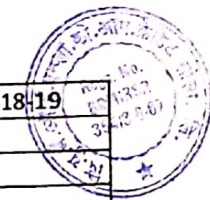


THE UNION BANK OF INDIA EMPLOYEES CO-OP CREDIT SOCIETY LTD.,MUMBAI
PROFIT & LOSS A/C FOR THE PERIOD 1-4-2018 TO 31-3-2019



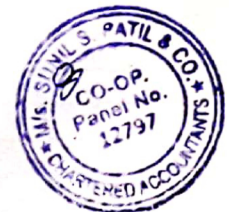
2017-18	EXPENDITURE		2018-19	2017-18	INCOME		2018-19
	INTEREST PAID				INTEREST EARN		
19,35,333.00	INT PAID ON SOD A/C UNION BANK	1,03,61,185.00		7,07,04,004.15	INT.EARNED ON LONG LOANS	7,53,50,229.95	
2,27,33,491.00	INT PAID ON DHANLAXMI FDR	1,76,47,581.00		1,30,990.00	INT.EARNED ON SHORT LOANS	1,77,792.00	
87,58,404.00	INT ON MDBS SUBS/MDB FUND	80,42,265.00		67,576.00	INT.EARNED ON STAFF LOANS	65,698.00	
34,29,146.00	INT ON SURETY SUBS/FUND	27,88,627.00		1,52,197.00	INT.EARNED ON SECURED LOAN	57,891.00	
43,89,826.00	INT PROVIDED ON VARIOUS FUNDS	38,85,097.00		51,368.00	INTEREST EARN ON FD INVESTMENT	59,179.00	
3,88,233.00	INT PROVIDED ON GJ BOND	4,30,040.00	4,31,54,795.00	0.00	INTEREST EARN ON RF FDR	82,60,562.00	8,39,71,351.95
	MANAGEMENT EXPENSES				OTHER INCOME		
25,12,828.00	STAFF SALARIES	26,28,607.00			DIVIDEND ON MDCC BANK SHARES	0.00	
1,84,226.00	SOCIETY CONT.TO STAFF PF	1,96,210.00		61.00	SALE OF LOAN APPLICATION	8,047.00	
0.00	P.F. ADMIN CHARGES	15,351.00		5,831.00	MISCELLANEOUS RECEIPTS	1,500.00	9,547.00
17,100.00	MEDICAL ALLOWANCE TO STAFF	17,100.00		2,750.00			
19,909.48	STAFF HOSPITALISATION	13,734.00					
43,000.00	L.T.A.TO STAFF	41,000.00					
6,997.00	EXGRATIA PAID TO STAFF	9,931.00					
14,982.00	CONVEYANCE EXPENSES	9,679.00					
17,792.00	ENTERTAINMENT EXPENSES	17,165.00					
97,331.75	PRINTING & STATIONARY	98,313.00					
16,258.25	COMPUTER STATIONARY	15,218.00					
13,408.00	POSTAGE EXPENSES	10,811.00					
4,817.75	BANK CHARGES	1,717.40					
1,978.00	BOOKS & PERIODICALS	1,782.00					
92,840.00	COURIERS EXPENSES	94,656.00					
46,221.00	OFFICE EXPENSES	52,327.00					
33,055.00	TELEPHONE BILL EXPENSES	23,840.00					
14,232.00	MISCELLANEOUS EXPENSES	15,784.00					
70,043.00	REPAIRS & MAINTAINANCE	77,000.00					
1,00,000.00	ADVERTISEMENT EXPN.	1,50,000.00					
14,175.00	DAILY ALLOW.TO M.C.MEMBERS	11,250.00					
2,07,283.00	CONVEYANCE ALLOW.TO M.C.MEMBER	1,33,032.00					
1,54,630.00	MEETING ALLOWANCES	1,46,640.00					
14,400.00	HONORARIUM TO M.C.MEMBERS	14,400.00					
71,335.00	MANAGING COMM.MEETING EXPENSES	83,014.00					
2,500.00	PROFESSION TAX (EMPLOYER)	2,500.00					
5,634.00	FIDALITY INSURANCE	5,634.00					
2,24,838.00	PROFESSIONAL FEES	3,01,828.00					
3,245.00	SAFE DEPOSIT LOCKER RENT	3,245.00					
61,255.00	GIFT EXPENSES	51,405.00					



7,498.00	POOJA EXPENSES	4,980.00				
1,29,254.00	CO-OP TRAINING EXPN	1,45,136.00				
2,242.00	FRANKING & BANK PROCESSING CHA	3,273.00				
16,135.00	EDUCATIOIN WELFARE EXPN MUMBAI	24,315.00				
82,082.00	EDUCATIOIN WELFARE EXPN NAGPUR	90,427.00				
42,553.00	EDUCATIOIN WELFARE EXPN PUNE	46,530.00				
0.00	EDUCATIOIN WELFARE EXPN NASIK	40,808.00				
38,320.00	EDUCATIOIN WELFARE EXPN KOLHAPUR	47,497.00				
5,29,127.00	A.G.M.EXPENSES	6,82,519.00				
26,075.00	HOLIDAY HOME AGREEMENT EXPENCES	0.00				
15,395.00	SPECIAL GENERAL MEETING EXPN	20,437.00				
3,400.00	SUB.TO MUMBAI KOKAN SAL.EAR.SA	1,000.00				
4,800.00	INCOME TAX PAID	2,000.00	53,52,095.40			
	AUDIT FEES PROVISION					
2,69,304.00	STATUTORY AUDIT FEES	8,72,316.00				
30,000.00	INTERNAL AUDIT FEES	32,000.00				
15,000.00	TAX AUDIT FEES	20,000.00	9,24,316.00			
	OTHER PROVISION					
24,024.00	PROVISION FOR GRATUITY TO STAFF	21,461.00				
8,64,961.00	AREARS SALARY PAYABLE TO STAFF	9,44,957.00	9,66,418.00			
	DEPRECIATION					
97,646.00	DEPRECIATION 40% (COMPUTER)	95,857.00				
41,800.00	DEPRECIATION 10% (WOODEN)	38,692.00				
3,713.00	DEPRECIATION 15% (ELECTRIC)	4,423.00	1,38,972.00			
2,31,70,700.92	TO NET PROFIT		3,34,44,302.55			
7,11,14,777.15	TOTAL Rs.		8,39,80,898.95	7,11,14,777.15	TOTAL Rs.	8,39,80,898.95

DATE: 10/5/2019
PLACE MUMBAI

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



[Signature]
30/06/2019
Proprietor



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

[Signature]
TREASURER

[Signature]
SECRETARY

[Signature]
CHAIRMAN