

THE UNION BANK OF INDIA EMPLOYEES CO-OP CREDIT SOCIETY LTD., MUMBAI
PROFIT & LOSS A/C FOR THE PERIOD 1-4-2019 TO 31-3-2020

2018-19	EXPENDITURE	2019-20	2018-19	INTEREST EARN	INCOME	2019-20
	INTEREST PAID					
1,03,61,185.00	INT PAID ON SOD A/C UNION BANK	1,70,34,510.00				
1,76,47,581.00	INT PAID ON DHANLAXMI FDR	1,51,46,009.00	7,53,50,229.95	INT. EARNED ON LONG LOANS	8,01,05,366.24	
80,42,265.00	INT ON MDBS SUBS/MDB FUND	1,08,30,661.00	1,77,792.00	INT. EARNED ON SHORT LOANS	1,17,276.00	
27,88,627.00	INT ON SURETY SUBS/FUND	26,97,823.00	65,698.00	INT. EARNED ON STAFF LOANS	39,744.00	
38,85,097.00	INT PROVIDED ON VARIOUS FUNDS	45,13,985.00	57,891.00	INT. EARNED ON SECURED LOAN	13,631.00	
4,30,040.00	INT PROVIDED ON GOLDEN JUBILEE BOND	38,767.00	59,179.00	INTEREST EARN ON FD INVESTMENT	84,602.00	
	MANAGEMENT EXPENSES		82,60,562.00	INTEREST EARN ON RF FDR	74,92,644.00	8,78,53,263.24
26,28,607.00	STAFF SALARIES	31,67,930.00		OTHER INCOME		
1,96,210.00	SOCIETY CONT. TO STAFF PF	3,07,726.00		DIVIDEND ON MDCC BANK SHARES	101.00	
15,351.00	P.F. ADMIN CHARGES	14,163.00	0.00	SALE OF LOAN APPLICATION	0.00	
17,100.00	MEDICAL ALLOWANCE TO STAFF	39,000.00	8,047.00	MISCELLANEOUS RECEIPTS	0.00	101.00
13,734.00	STAFF HOSPITALISATION	78,139.00	1,500.00			
41,000.00	L.T.A. TO STAFF	47,000.00				
9,931.00	EXGRATIA PAID TO STAFF	5,831.00				
9,679.00	CONVEYANCE EXPENSES	8,924.00				
17,165.00	ENTERTAINMENT EXPENSES	12,755.00				
98,313.00	PRINTING & STATIONARY	47,878.00				
15,218.00	COMPUTER STATIONARY	13,048.00				
10,811.00	POSTAGE EXPENSES	6,090.00				
1,717.40	BANK CHARGES	2,871.51				
1,782.00	BOOKS & PERIODICALS	1,661.00				
94,656.00	COURIERS EXPENSES	45,504.00				
52,327.00	OFFICE EXPENSES	39,421.00				
23,840.00	TELEPHONE BILL EXPENSES	23,659.00				
15,784.00	MISCELLANEOUS EXPENSES	3,481.00				
77,000.00	REPAIRS & MAINTAINANCE	68,832.00				
1,50,000.00	ADVERTISEMNT EXPN.	85,000.00				
11,250.00	DAILY ALLOW. TO M.C. MEMBERS	13,125.00				
1,33,032.00	CONVEYANCE ALLOW. TO M.C. MEMBER	1,73,879.00				
1,46,640.00	MEETING ALLOWANCES	1,11,390.00				
14,400.00	HONORARIUM TO M.C. MEMBERS	14,400.00				
83,014.00	MANAGING COMM. MEETING EXPENSES	66,084.00				
2,500.00	PROFESSION TAX (EMPLOYER)	2,500.00				
5,634.00	FIDALITY INSURANCE	5,939.00				
3,01,828.00	PROFESSIONAL FEES	2,65,418.00				
3,245.00	SAFE DEPOSIT LOCKER RENT	3,245.00				
51,405.00	GIFT EXPENSES	74,348.00				
4,980.00	POOJA EXPENSES	3,871.00				
1,45,136.00	CO-OP TRAINING EXPN	82,801.00				
3,273.00	FRANKING & BANK PROCESSING	42,100.00				
24,315.00	EDUCATION WELFARE EXPN MUMBAI	23,984.00				
90,427.00	EDUCATION WELFARE EXPN NAGPUR	0.00				

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DATE: 17/08/2020
PLACE: MUMBAI

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

TREASURER / SECRETARY

/ CHAIRMAN



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

Proprietor

