

UNION BANK OF INDIA EMPLOYEES CO-OP CREDIT SOCIETY LTD., MUMBAI
PROFIT & LOSS A/C FOR THE PERIOD 01-04-2025 TO 31-03-2026

(Amt in Rupees)



2024-25	EXPENDITURE	2025-26	2025-26	2024-25	INCOME	2025-26	2025-26
	INTEREST PAID				INTEREST EARN		
7,34,68,158.00	INT PAID ON SOD A/C UNION BANK	6,29,77,541.00		20,36,83,866.71	INT.EARNED ON LONG LOANS	20,89,98,066.58	
2,37,27,082.00	INT PAID ON DHANLAXMI FIXED DEPOSIT	3,21,11,763.00		1,43,114.63	INT.EARNED ON SHORT LOANS	1,92,890.41	
1,93,67,414.00	INT ON MDBS SUBS/MDB SCHEME	2,23,04,204.00				20,91,90,956.99	
80,97,791.00	INT ON SURETY GURANTEE SUBS/SCHEME	96,89,017.00		-28,01,845.00	LESS :INT ACCRUED ON NPA ASSET	-37,83,487.00	20,54,07,469.99
1,00,71,958.00	INT PROVIDED ON VARIOUS FUND/SCHEME	1,12,14,041.00					
0.00	INT ON CUM-SHR-DEPOSIT	11,17,662.00	13,94,14,228.00	8,20,354.00	INT.EARNED ON STAFF LOANS	9,24,285.00	
				80,588.00	INTEREST EARN ON FD INVESTMENT	1,03,630.00	
	MANAGEMENT EXPENSES			86,98,950.00	INTEREST EARN ON RESERVE FUND	91,01,469.00	1,01,29,384.00
41,55,910.23	STAFF SALARIES	43,56,816.99					
1,01,125.18	STAFF LEAVE ENCASHMENT	1,97,646.07		14400.00	HONORARIUM TO M.C.MEMBERS		0.00
2,53,904.00	SOCIETY CONT.TO STAFF PF	2,59,787.00		0.00	INT. RECD ON INCOME TAX REFUND		8,19,972.00
16,566.00	P.F. ADMIN CHARGES	16,882.00					
32,800.00	MEDICAL ALLOWANCE TO STAFF	32,800.00					
98,922.20	STAFF TERM INSURANCE	98,921.80					
2,29,356.00	STAFF HEALTH INSURANCE	2,65,519.00					
1,17,864.00	LEAVE FARE CONCESSION TO STAFF	1,27,272.00					
28,679.00	CONVEYANCE EXPENSES	12,233.00					
31,318.00	ENTERTAINMENT EXPENSES	8,107.00					
2,05,027.10	PRINTING & STATIONERY	2,61,905.64					
15,535.93	BANK CHARGES	12,673.02					
1,116.00	BOOKS & PERIODICALS	0.00					
8,492.20	POSTAGE EXPENSES	29,818.36					
96,667.06	COURIER EXPENSES	59,387.15					
67,526.32	OFFICE EXPENSES	3,01,391.48					
18,719.90	TELEPHONE BILL EXPENSES	17,308.96					
100.00	MISCELLANEOUS EXPENSES	4,556.00					
1,64,972.00	DOCUMENT SCANNING CHARGES	0.00					



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78,176.00	REPAIRS & MAINTENANCE	72,950.00				
11,250.00	DAILY ALLOW. TO M.C. MEMBERS	10,125.00				
2,29,899.50	CONVEYANCE ALLOW. TO M.C. MEMBER	1,12,363.00				
4,74,000.00	MEETING ALLOWANCES TO M.C. MEMBER	4,70,000.00				
73,278.24	MANAGING COMM. MEETING EXPENSES	24,136.00				
2,500.00	PROFESSIONAL TAX (EMPLOYER)	2,500.00				
5,30,300.00	PROFESSIONAL FEES	13,52,410.00				
1,82,160.00	SOFTWARE DEVELOPEMENT & MAINT. EXPN	1,94,100.00				
97,384.00	GIFT EXPENSES	1,05,309.52				
7,905.00	POOJA EXPENSES	17,137.00				
1,220.00	FRANKING & BANK PROCESSING CHARGES	4,100.00				
3,92,093.64	A.G.M. EXPENSES	7,95,849.08				
1,250.00	SUB. TO MUMBAI KOKAN SAL. EAR. SANGH	2,500.00				
41,368.00	ADVERTISEMENT EXPN	0.00				
50,885.00	HOLIDAY-HOME EXPN	37,021.00				
2,43,843.65	CGST EXPN A/C	2,02,384.91				
2,43,843.65	SGST EXPN A/C	2,02,384.91				
53,561.00	LOAN RECOVERY CHARGES	14,394.06				
1,000.00	APPEAL FILING CHARGES	0.00				
27,31,446.00	PROVISION FOR INCOME TAX	0.00				
25,00,000.00	PROVISION FOR INCOME TAX PRIOR YEAR	6,78,991.00				
0.00	TDS PAID FOR PRIOR YEAR	1,84,990.00				
8,254.50	DISCARD OF ASSET	0.00	1,05,46,670.95			
	AUDIT FEES PROVISION					
11,83,366.00	STATUTORY AUDIT FEES	11,79,796.00				
50,000.00	INTERNAL AUDIT FEES	1,20,000.00				
55,000.00	TAX AUDIT FEES	55,000.00	13,54,796.00			
	OTHER PROVISION					
2,24,677.00	PROVISION FOR GRATUITY TO STAFF		1,89,717.00			



	DEPRECIATION						
89,322.34	EDP SOFTWARE & HARDWARE (40%)	57,779.68					
1,60,387.55	FURNITURE & FIXTURE (10%)	1,51,748.80					
43,458.99	OFFICE EQUIPMENT (15%)	36,940.14	2,46,468.62				
6,05,00,594.16	NET PROFIT 2025-26		6,46,04,945.42				
21,06,39,428.34	TOTAL Rs.		21,63,56,825.99	21,06,39,428.34	TOTAL Rs.		21,63,56,825.99

DATE : 04/07/2026

PLACE : MUMBAI

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

B. Kale
Bansi Kale
Partner
Membership No. 100087
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M. K. Kulkarni

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/ VICE-CHAIRMAN

S. V. S. S. S.

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P. K. K.

/ TREASURER