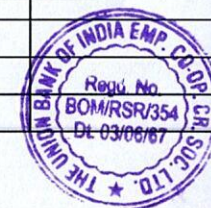


UNION BANK OF INDIA EMPLOYEES CO-OP CREDIT SOCIETY LTD.,MUMBAI

PROFIT & LOSS A/C FOR THE PERIOD 1-4-2024 TO 31-03-2025

(Amt in Rupees)

2023-24	EXPENDITURE	2024-25	2024-25	2023-24	INCOME	2024-25	2024-25
	INTEREST PAID				INTEREST EARN		
7,89,12,018.00	INT PAID ON SOD A/C UNION BANK	7,34,68,158.00		19,58,63,764.84	INT.EARNED ON LONG LOANS	20,36,83,866.71	
1,38,75,818.00	INT PAID ON DHANLAXMI FIXED DEPOSIT	2,37,27,082.00		2,18,043.00	INT.EARNED ON SHORT LOANS	1,43,114.63	
1,77,49,724.00	INT ON MDBS SUBS/MDB SCHEME	1,93,67,414.00				20,38,26,981.34	
68,43,041.00	INT ON SURETY GURANTEE SUBS/SCHEME	80,97,791.00			LESS :INT ACCURED ON NPA ASSET	12,57,465.00	
88,80,579.00	INT PROVIDED ON VARIOUS FUND/SCHEME	1,00,71,958.00			LESS :INT ACCURED ON NPA ASSET PRIOR YEAR	15,44,380.00	20,10,25,136.34
12,73,826.00	INT ON CUM-SHR-DEPOSIT	0.00	13,47,32,403.00				
				4,35,077.00	INT.EARNED ON STAFF LOANS	8,20,354.00	
	MANAGEMENT EXPENSES			68,821.00	INTEREST EARN ON FD INVESTMENT	80,588.00	
39,62,957.26	STAFF SALARIES	42,57,035.41		77,65,351.00	INTEREST EARN ON RESERVE FUND	86,98,950.00	95,99,892.00
2,46,269.50	SOCIETY CONT.TO STAFF PF	2,53,904.00					
16,162.00	P.F. ADMIN CHARGES	16,566.00		9582.00	MISCELLANEOUS RECEIPTS		0.00
32,800.00	MEDICAL ALLOWANCE TO STAFF	32,800.00		51.00	DIVIDEND ON MDCC BANK SHARES		0.00
1,02,674.00	STAFF TERM INSURANCE	98,922.20		0.00	HONORARIUM TO M.C.MEMBERS		14,400.00
1,90,485.00	STAFF HEALTH INSURANCE	2,29,356.00					
75,488.00	LEAVE FARE CONCESSION TO STAFF	1,17,864.00					
9,912.00	CONVEYANCE EXPENSES	28,679.00					
12,046.00	ENTERTAINMENT EXPENSES	31,318.00					
2,95,700.74	PRINTING & STATIONERY	2,05,027.10					
9,227.24	BANK CHARGES	15,535.93					
1,100.00	BOOKS & PERIODICALS	1,116.00					
32,499.00	POSTAGE EXPENSES	8,492.20					
39,223.63	COURIER EXPENSES	96,667.06					
1,02,315.52	OFFICE EXPENSES	67,526.32					
18,069.80	TELEPHONE BILL EXPENSES	18,719.90					
15,000.00	MISCELLANEOUS EXPENSES	100.00					
0.00	DOCUMENT SCANNING CHARGES	1,64,972.00					
69,476.00	REPAIRS & MAINTENANCE	78,176.00					



16,600.00	DAILY ALLOW.TO M.C.MEMBERS	11,250.00				
2,13,357.00	CONVEYANCE ALLOW.TO M.C.MEMBER	2,29,899.50				
3,52,900.00	MEETING ALLOWANCES TO M.C.MEMBER	4,74,000.00				
14,400.00	HONORARIUM TO M.C.MEMBERS	0.00				
48,492.50	MANAGING COMM.MEETING EXPENSES	73,278.24				
2,500.00	PROFESSIONAL TAX (EMPLOYER)	2,500.00				
1,41,200.00	PROFESSIONAL FEES	5,30,300.00				
2,58,100.00	SOFTWARE DEVELOPEMENT & MAINT. EX	1,82,160.00				
45,163.00	GIFT EXPENSES	97,384.00				
6,572.00	POOJA EXPENSES	7,905.00				
13,56,370.00	FRANKING & BANK PROCESSING CHARGES	1,220.00				
4,17,555.26	A.G.M.EXPENSES	3,92,093.64				
1,250.00	SUB.TO MUMBAI KOKAN SAL.EAR.SANGH	1,250.00				
6,674.00	ELECTION EXPENSES	0.00				
0.00	ADVERTISEMENT EXPN	41,368.00				
0.00	HOLIDAY-HOME EXPN	50,885.00				
4,21,803.10	CGST EXPN A/C	2,43,843.65				
4,21,803.10	SGST EXPN A/C	2,43,843.65				
0.00	LOAN RECOVERY CHARGES	53,561.00				
0.00	APPEAL FILING CHARGES	1,000.00				
23,38,767.00	PROVISION FOR INCOME TAX	27,31,446.00				
18,300.00	PROVISION FOR INCOME TAX PRIOR YEAR	25,00,000.00				
0.00	DISCARD OF ASSET	8,254.50	1,36,00,219.30			
	AUDIT FEES PROVISION					
12,84,603.00	STATUTORY AUDIT FEES	11,83,366.00				
50,000.00	INTERNAL AUDIT FEES	50,000.00				
55,000.00	TAX AUDIT FEES	55,000.00	12,88,366.00			



	OTHER PROVISION						
3,13,121.00	PROVISION FOR STANDARD ASSET	0.00					
2,77,789.00	PROVISION FOR GRATUITY TO STAFF	2,24,677.00	2,24,677.00				
	DEPRECIATION						
1,24,613.00	EDP SOFTWARE & HARDWARE (40%)	89,322.34					
1,78,208.00	FURNITURE&FIXTURE (10%)	1,60,387.55					
51,128.00	OFFICE EQUIPMENT (15%)	43,458.99	2,93,168.88				
6,31,78,009.19	TO NET PROFIT		6,05,00,594.16				
20,43,60,689.84	TOTAL Rs.		21,06,39,428.34	20,43,60,689.84	TOTAL Rs.		21,06,39,428.34

DATE : 6/6/2025
PLACE : MUMBAI

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

B. Kale
Bansi Kale 22.07.25
Partner
Membership No. 10007

UDIN: 25100087 BMMILC5764



M. Kani
THE UNION BANK OF INDIA EMPLOYEES
CO-OPERATIVE CREDIT SOCIETY LTD.

Pradase
CHAIRMAN / VICE CHAIRMAN / SECRETARY / TREASURER