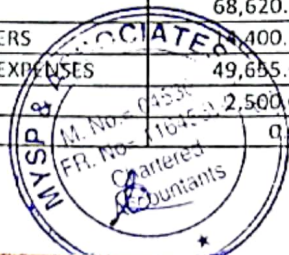


THE UNION BANK OF INDIA EMPLOYEES CO-OP CREDIT SOCIETY LTD., MUMBAI
PROFIT & LOSS A/C FOR THE PERIOD 1-4-2022 TO 31-03-2023

2021-22	EXPENDITURE		2022-23	2021-22	INCOME		2022-23
	INTEREST PAID				INTEREST EARN		
2,64,12,008.00	INT PAID ON SOD A/C UNION BANK	6,16,86,204.00		9,01,78,633.16	INT.EARNED ON LONG LOANS	13,81,19,510.31	
61,69,034.00	INT PAID ON DHANLAXMI FDR	75,86,854.00		98,374.93	INT.EARNED ON SHORT LOANS	2,02,466.00	
1,05,78,958.00	INT ON MDBS SUBS/MDB FUND	1,21,32,949.00		81,880.00	INT.EARNED ON STAFF LOANS	1,89,857.00	
52,22,090.00	INT ON SURETY SUBS/FUND	49,58,703.00		9,205.00	INT.EARNED ON SECURED LOAN	0.00	
57,59,411.00	INT PROVIDED ON VARIOUS FUNDS	63,34,272.00		35,513.00	INTEREST EARN ON FD INVESTMENT	8,250.00	
1,99,858.00	INT ON CUM-SHR-DEP	7,34,732.00	9,34,33,714.00	65,22,375.00	INTEREST EARN ON RESERVE FUND	63,85,990.00	14,49,06,073.31
	MANAGEMENT EXPENSES			51.00	DIVIDEND ON MDCC SHARES		0.00
39,83,164.00	STAFF SALARIES	36,60,009.27					
2,60,383.00	SOCIETY CONT.TO STAFF PF	2,36,193.50					
15,588.00	P.F. ADMIN CHARGES	15,640.00					
30,600.00	MEDICAL ALLOWANCE TO STAFF	32,800.00					
93,044.00	STAFF TERM INSURANCE	1,02,674.00					
3,09,053.00	STAFF HEALTH INSURANCE	1,90,024.00					
23,711.00	LEAVE FARE CONCESSION TO STAFF	42,948.00					
8,250.00	EXGRATIA PAID TO STAFF	0.00					
7,277.00	CONVEYANCE EXPENSES	6,887.00					
15,061.00	ENTERTAINMENT EXPENSES	8,284.24					
1,63,298.00	PRINTING & STATIONERY	1,90,071.88					
27,746.00	POSTAGE EXPENSES	31,295.00					
1,529.18	BANK CHARGES	2,427.84					
3,235.00	BOOKS & PERIODICALS	2,506.00					
7,144.00	COURIER EXPENSES	1,488.32					
62,677.00	OFFICE EXPENSES	56,417.92					
21,677.00	TELEPHONE BILL EXPENSES	19,427.02					
1,557.00	MISCELLANEOUS EXPENSES	36,322.00					
92,652.00	REPAIRS & MAINTENANCE	37,116.00					
1,58,852.00	MEMBER AWARENESS EXPENSES	3,00,000.00					
4,125.00	DAILY ALLOW.TO M.C.MEMBERS	5,250.00					
82,696.00	CONVEYANCE ALLOW.TO M.C.MEMBER	1,04,608.00					
85,070.00	MEETING ALLOWANCES	68,620.00					
14,400.00	HONORARIUM TO M.C.MEMBERS	400.00					
73,128.00	MANAGING COMM.MEETING EXPENSES	49,655.00					
2,500.00	PROFESSION TAX (EMPLOYER)	2,500.00					
5,938.00	FIDELITY INSURANCE	0.00					



2,16,018.00	PROFESSIONAL FEES	3,33,068.00				
3,186.00	SAFE DEPOSIT LOCKER RENT	3,186.00				
68,425.00	GIFT EXPENSES	57,202.86				
3,263.00	POOJA EXPENSES	6,265.00				
95,042.00	CO-OP TRAINING EXPENSES	37,883.74				
7,52,400.00	FRANKING & BANK PROCESSING CHARGES	12,03,500.00				
1,59,865.00	A.G.M.EXPENSES	4,14,049.48				
18,341.00	HOLIDAY HOME AGREEMENT EXPENCES	0.00				
4,850.00	SUB.TO MUMBAI KOKAN SAL.EAR.SANGH	2,000.00				
2,05,882.00	OFFICE RENOVATION EXPENSES	0.00				
2,72,735.32	LOSS ON SALE OF ASSET	0.00				
1,000.00	APPEAL FILLING CHARGES	0.00				
0.00	ELECTION EXPENSES	14,94,147.00				
0.00	GST INPUT CGST A/C	2,34,547.33				
0.00	GST INPUT SGST A/C	2,34,547.33				
20,65,405.00	PROVISION FOR INCOME TAX FY 2022-23	19,97,984.00	1,12,35,945.73			
	AUDIT FEES PROVISION					
8,92,167.00	STATUTORY AUDIT FEES	8,86,406.00				
48,100.00	INTERNAL AUDIT FEES	50,000.00				
23,600.00	TAX AUDIT FEES	20,000.00	9,56,406.00			
	OTHER PROVISION					
0.00	PROVISION FOR STANDARD ASSET	14,11,180.00				
6,76,550.00	PROVISION FOR GRATUITY TO STAFF	2,53,320.00	16,64,500.00			
	DEPRECIATION					
1,20,500.77	DEPRECIATION 40% (COMPUTER)	1,53,438.22				
45,089.47	DEPRECIATION 10% (WOODEN)	1,96,453.59				
21,221.56	DEPRECIATION 15% (ELECTRONICS)	59,515.29	4,09,407.10			
3,13,36,676.79	TO NET PROFIT		3,72,06,100.48			
9,69,26,032.09	TOTAL Rs.		14,49,06,073.31	9,69,26,032.09	TOTAL Rs.	14,49,06,073.31

DATE:
PLACE



For MYS P & ASSOCIATES LLP
Chartered Accountants

[Signature]
PARTNER

12 MAY 2023



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

[Signature]
CHAIRMAN / VICE CHAIRMAN / SECRETARY / TREASURER