

UTTARAKHAND GRAMIN BANK
PERFORMANCE OF THE BANK : AT A GLANCE

(Amount in Thousands)

S. No.	Particulars	31.03.2023	31.03.2022	31.03.2021
I	KEY PERFORMANCE INDICATORS			
1	No. of Districts in service area	13	13	13
2	No. of Branches	288	286	286
	a) Rural	217	216	216
	b) Semi-Urban	41	41	41
	c) Urban	30	29	29
	d) Metropolitan	0	0	0
3	Total Staff (Excl. Sponsor Bank Staff)	1087	1049	1057
	Out of Which, Officers	643	613	601
4	Deposits	71177595	64855343	60050117
	Growth %	9.75%	8.00%	9.79%
5	Borrowings	1002335	854324	1104273
	Growth %	17.32%	-22.63%	-11.64%
6	Gross Loans & Advances O/S	31473983	27908147	25962925
	Growth %	12.78%	7.49%	6.94%
	Of 6 above, Loans to Priority Sector	18706420	17498102	16677399
	Of 6 above, Loans to SC/ST	3219514	3093099	3106364
	Of 6 above, Loans to SF/MF/AL	3225956	2968356	3036000
	Of 6 above, Loans to Minorities	1093699	1042270	1046099
7	C.D. Ratio	44.22%	42.96%	43.24%
8	Investment Outstanding (excluding TDRs)	34541482	32783267	28994078
	Growth %	5.36%	13.07%	15.15%
	i. SLR Investment	33795736	32233626	28405478
	ii. Non SLR Investment (excluding TDRs)	745746	549641	588600
	CA balances with Bank	321364	316836	284498
	TDR balances with Bank	7833889	6803484	7302253
II	AVERAGE			
1	Average Deposits	67129865	61675287	57344873
	Growth %	8.84%	7.55%	11.22%
2	Average Borrowings	938763	987152	1162548
	Growth %	-4.90%	-15.09%	-13.45%
3	Average Gross Loans & Advances O/S	28453714	25937773	24474391
	Growth %	9.70%	5.98%	6.19%
4	Average Investment (excl. TDRs)	33665564	31815008	28037448
	Growth %	5.82%	13.47%	15.76%
	Average SLR Investment	33063133	31110752	27099414
	Average Non SLR Investment (excl. TDRs)	602431	704256	938034
	Average Investment as % to Average Deposits	50.15%	51.58%	48.89%
5	Average Working Funds	72876092	66018286	62158136
III	LOANS DISBURSED			
1	Total Loans disbursed during the year	20131676	16293456	15147853
	of 1 above, Loans to Priority Sector	9235883	7868931	7934742
	of 1 above, Loans to Non-Target Group	10895793	8424525	7213111
	of 1 above, Loans to SC/ST	1789444	1519253	1362687
	of 1 above, Loans to SF/MF/Agriculture labourers	2180811	1688925	1785389

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IV	PRODUCTIVITY			
1	Per Branch	356429	324726	300745
2	Per Employee	94089	88114	80992
V	RECOVERY PERFORMANCE			
1	Total (as on 30th June 2022)			
	Demand	8099855	7193591	5530774
	Recovery	6554416	5703264	4457172
	Overdues	1545439	1490327	1073602
	Recovery %	80.92%	79.28%	80.59%
(i)	Farm Sector			
	Demand	1550027	1653010	1502920
	Recovery	870471	1020473	927535
	Overdues	679556	632537	575385
	Recovery %	56.16%	61.73%	61.72%
(ii)	Non-Farm Sector			
	Demand	6549828	5540581	4027854
	Recovery	5683945	4682791	3529637
	Overdues	865883	857790	498217
	Recovery %	86.78%	84.52%	87.63%
VI	ASSET CLASSIFICATION			
1	Standard Assets	29755053	25896503	23924242
	Sub-Standard Assets	262914	453726	672689
	Doubtful Assets	1436496	1545494	1350398
	Loss Assets	19520	12424	15596
	Total Gross Advances	31473983	27908147	25962925
2	Standard Asset as % to Gross Advances	94.54%	92.79%	92.15%
	Gross NPA %	5.46%	7.21%	7.85%
	Net NPA %	1.50%	3.04%	3.79%
VII	PROFITABILITY ANALYSIS			
1	Interest Paid			
	On Deposits	2575741	2391588	2475073
	On Borrowings	43198	44472	54312
2	Salary & Allowances to Employees	1360642	1460429	1096744
3	Pension Payment & Provision	653242	666621	680000
4	Other Operating Expenses	664724	577011	526088
5	Provisions made during the Year			
	Against NPAs	167441	110072	226969
	Other Provisions	54134	59749	-1035
6	Interest earned			
	On Loans & Advances	2736771	2380444	2275071
	On TDRs with Banks	430977	286252	438083
	On SLR Investments	2402146	2270817	2001478
	On Non-SLR Investments	45619	41338	61799
7	Misc. Income	343114	401459	297364
8	Profit/Loss			
	Profit before Tax	439505	70369	15644
	Profit after Tax	437796	68196	15714

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VIII	OTHER INFORMATION			
1	Share Capital Deposit Received	0	0	0
2	D.I.C.G.C.			
	Claims Settled Cumulative	0	0	0
	Claims received but pending for adjustment	0	0	0
	Claims pending with the Corporation	0	0	0
3	Cumulative Provision			
	Against NPAs	1258772	1186766	1084928
	Against other intangible assets	0	0	0
4	Derecognised income			
	During the year	0	0	0
	Cumulative	0	0	0
5	Loans written off during the year			
	No. of A/cs	1164	67	704
	Amount (excluding notional intt.)	104264	8396	110298
6	Accumulated Losses	0	0	0
7	Reserves	1448766	1010970	942775