



झण्डीचौड़ शाखा द्वारा एटीएम कार्ड लॉन्चिंग सह क्रेडिट कैम्प कार्यक्रम आयोजित किया गया जिसमें ग्राहकों को एटीएम कार्ड तथा कुल ₹0 28,50,000/- के ऋण भी प्रदान किये गये। कार्यक्रम में प्रतिभाग करते हुए पूर्व ग्राम प्रधान श्रीमती पुष्पा शाह, श्री संजीव गुप्ता, शाखा प्रबन्धक कलालघाटी शाखा, श्री शैलेन्द्र कौशल शाखा प्रबन्धक झण्डीचौड़ शाखा।



1. उत्तराखण्ड ग्रामीण बैंक की केदारपुरम शाखा द्वारा PAIS के अन्तर्गत खाताधारक स्व० श्री मनमोहन बहुगुणा के नामित श्री कैलाश बहुगुणा को ₹. 1 लाख का चैक प्रदान किया गया।
2. उत्तराखण्ड ग्रामीण बैंक शाखा जीआईसी रोड पिथौरागढ़ के खाताधारी श्री हरेन्द्र बिष्ट की दुर्घटना में मृत्यु पर उनके उत्तराधिकारी श्रीमती आरती बिष्ट को रुपये 1 लाख का भुगतान करते श्री पूरन सिंह जंगपांगी- क्षेत्रीय प्रबन्धक, क्षेत्रीय कार्यालय तृतीय पिथौरागढ़ डॉ. दिनेश चन्द्र पाठक शाखा प्रबन्धक व श्री अजेन्द्र चौधरी कार्यालय सहायक।
3. उत्तराखण्ड ग्रामीण बैंक शाखा हरबर्टपुर के खाताधारी श्री जगदीश की दुर्घटना में मृत्यु पर उनके उत्तराधिकारी श्रीमती उर्मिला को रुपये 1 लाख का भुगतान करते श्री के०सी० डोभाल, शाखा प्रबन्धक, शाखा हरबर्टपुर।



उत्तराखण्ड ग्रामीण बैंक शाखा क्वीटी हस्ताक्षर अभियान के अन्तर्गत हस्ताक्षर सीखती हुई ग्राम नामिक की महिलाएं



UGB main branch financed a fleet of 12 buses to GMVN Dehra Dun. UGB won the bid among 22 other banks to finance the buses.



1- दिनांक 17-05-2013 को जीएमएस रोड शाखा द्वारा आयोजित क्रेडिट कैम्प में डॉ. अनूप कौशल को आवास ऋण वितरित करते हुए अध्यक्ष एवं महाप्रबन्धक। 2- दिनांक 17-05-2013 को जीएमएस रोड शाखा द्वारा आयोजित क्रेडिट कैम्प में श्री सुरेन्द्र सिंह तोमर को सोलर वाटर गीजर हेतु ऋण प्रदान करते हुए क्षेत्रीय प्रबन्धक श्री एल.एस. बड़वाल। 3- दिनांक 17-05-2013 को जीएमएस रोड शाखा द्वारा आयोजित क्रेडिट कैम्प में श्री रोहन गुप्ता को एसबीआई लाईफ की पॉलिसी सौंपते हुए अध्यक्ष। 4- दिनांक 17-05-2013 को जीएमएस रोड शाखा द्वारा आयोजित क्रेडिट कैम्प में श्रीमती शान्ती देवी को फॉरचूनर हेतु ऋण में कार की चाबी सौंपते हुए अध्यक्ष श्री यशपाल अरोड़ा एवं महाप्रबन्धक श्री सूरजभान कैम।



उत्तराखण्ड ग्रामीण बैंक के सौजन्य से दिनांक 18.05.2013 को पर्वतीय सांस्कृतिक संस्था द्वारा कोटद्वार में उत्तराखण्ड विकलांग प्रतिभाओं के गीत-संगीत कार्यक्रम का आयोजन।



दूधली शाखा द्वारा दिनांक 26.07.2013 को ग्राहकों को ए.टी.एम. कार्ड वितरण तथा 15-07-2013 से 22-07-2013 को राज्य सरकार द्वारा संचालित एससी/एसटी/ओबीसी छात्रों को छात्रवृत्ति अंतर्गत शाखा में जीआईसी दूधली स्कूल के लगभग 150 खाते खोले गये।



UTTARAKHAND GRAMIN GANK

(SPONSORED BY : STATE BANK OF INDIA)

SECOND ANNUAL REPORT : 2013-14

DIRECTORS' REPORT

AUDITOR'S REPORT

BALANCE SHEET AND

PROFIT & LOSS ACCOUNT FOR THE PERIOD, FROM 01 APRIL 2013 TO 31 MARCH 2014

-: HEAD OFFICE :-

18 New Road, Dehradun, Uttarakhand

Pin : 248001

Phone/Code - 0135-2710660, 2710661 Fax - 0135 - 2710662

Email- ugb_dun@rediffmail.com

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UTTARAKHAND GRAMIN BANK

"VISION OF THE BANK"

"To make 'Uttarakhand Gramin Bank' the "Uttam Bank" of Uttarakhand state by providing customer oriented services, maintaining transparency & excellence in banking, development oriented approach with innovative concepts by earning continuous profit"



UTTARAKHAND GRAMIN BANK

HEAD OFFICE : 18 New Road, Dehradun, Uttarakhand

Board of Directors

Chairman :

Shri Yashpal Arora

Directors :

A - Central Govt. Nominees :

1. Shri Shishir Kumar

Assistant General Manager
Reserve Bank of India
Rural Planning & Credit Deptt.
Dehradun, Uttarakhand

3. Shri Aryendra Rastogi

Advocate
Sambhal, Uttar Pradesh

2. Shri Qamar Javed

Assistant General Manager
NABARD Regional Office, Dehradun

4. Non Official Director

Vacant

B - Sponsor Bank Nominees :

1. Shri M.B. Diwakar

Deputy General Manager (B&O)
State Bank of India
Dehradun Administrative Office
Uttarakhand

2. Shri Rabindra Sharma

Assistant General Manger
State Bank of India
Dehradun Administrative Office
Uttarakhand

C - State Govt. Nominees

1. Shri Indudhar Baurai (IAS)

Additional Secretary (Rural Development)
Govt. of Uttarakhand

2. Shri L.N. Pant

Additional Secretary (Finance)
Govt. of Uttarakhand


ADMINISTRATIVE SET-UP OF THE BANK
Shri Yaspal Arora

Chairman

(on deputation from Sponsor Bank)

Shri Jagdish Kumar

General Manager

(on deputation from Sponsor Bank)

Shri B.D.S. Rawat

Chief Vigilance Officer

(on deputation from Sponsor Bank)

Shri Suraj Bhan Kaim

General Manager

(on deputation from Sponsor Bank)

Shri T.S. Barwal

Chief Inspector

(on deputation from sponsor Bank)

Shri Jadish Chandra Nainwal

Regional Manager

Regional Office-IV, Haldwani

(on Deputaion from Sponsor Bank)

Shri L.S. Badwal

Regional Manager,

Regional Office-I, Dehradun

(on deputation from Sponsor Bank)

Shri Ved Prakash Bhatnagar

Regional Manager,

Regional Office-III, Pithoragarh

(on deputation from Sponsor Bank)

Shri Nari Ram Johari

Regional Manager,

Regional Office-II, Pauri

(on deputation from Sponsor Bank)

Shri D.R. Agari

Manager Inspection

(on deputation from Sponsor Bank)

DEPARTMENT AND OFFICER IN HEAD OFFICE

- **Shri P.K. Baurai**
(Chief Manager Disciplinary Action)
- **Shri Ravindra Upreti**
(Chief Manager H.R.)
- **Shri Ramakant Maithani**
(Sr. Manager - IT)
- **Shri Pravesh Nautiyal**
(Sr. Manager - Accounts)
- **Shri Devendra Singh Bisht**
(Manager - Board & Secretariat)
- **Miss Madhu Maikhuri**
(Manager - Planning & Dev.)
- **Shri N.K. Nautiyal**
(Manager - Recovery)
- **Shri Sanjay Kumar Pasbola**
(Manager - Advances)
- **Shri L.P. Dandriyal**
(Concurrent Auditor)
- **Shri Anil Tripathi**
(Inspector)
- **Shri Ravi Bhardwaj**
(Inspector)
- **Shri Anil Uniyal**
(Inspector)
- **Shri Girish Chandra Dabral**
(Inspector)
- **Shri K.S. Rawat**
(Inspector)
- **Shri Devesh Joshi**
(Inspector)



BACKGROUND OF THE BANK

Uttarakhand is a state in the northern part of India. It is often referred to as the "Land of the Gods" due to the many holy Hindu temples and pilgrimage centres found throughout the state. Uttarakhand is mainly known for its natural beauty of the Himalayas, the Bhabhar and the Terai. On 09 November 2000, this 27th state of the Republic of India was carved out of the Himalayan and adjoining northwestern districts of Uttar Pradesh. It borders the Tibet on the north; the Mahakali Zone of the Far-Western Region, Nepal on the east; and the Indian states of Uttar Pradesh to the south and Himachal Pradesh to the northwest. The state is divided into two divisions, Garhwal and Kumaon, with a total of 13 districts. The provisional capital of Uttarakhand is Dehradun, the largest city in the region, which is a railhead. The high court of the state is in Nainital. Archaeological evidence support the existence of humans in the region since prehistoric times.

Garhwali and Kumaoni are the two main regional languages, whereas Hindi is the most widely spoken language. Uttarakhand is the only state in India with Sanskrit as one of its official languages. Two of the most important rivers in Hinduism originate in the region, the Ganga at Gangotri and the Yamuna at Yamunotri. These two along with Badrinath and Kedarnath form the Chota Char Dham, a holy pilgrimage for the Hindus.

The dances of the region are connected to life and human existence and exhibit myriad human emotions. Music is an integral part of the Uttarakhand culture. Popular types of folk songs include mangals, basanti, khured and chhopati. These folk songs are played on instruments including dhol, damoun, turri, ransingha, dholki, daur, thali, bhankora, and masakbaja. Music is also used as a medium through which the gods are invoked. Jaagar is a form of soul worship in which the singer, or jagariya, sings a ballad of the gods, with allusions to great epics, like Mahabharat and Ramayana, that describe the adventures and accomplishment of the god being invoked.

Coarse grain with high fibre content is very common in Uttarakhand due to the harsh terrain. Other food items which are famous are madua (Buck wheat) in the interior regions of Kumaun. Basmati rice, wheat, soyabeans, groundnuts, coarse cereals, pulses, and oil seeds are the most widely grown crops. Fruits like apples, oranges, pears, peaches, litchis and plums are widely grown and important to the large food processing industry. Agricultural export zones have been set up in the state for leechi, horticulture, herbs, medicinal plants, and basmati rice.

Other key industries include tourism and hydropower, and there is prospective development in IT, ITES, biotechnology, pharmaceuticals and automobile industries. During 2005-2006, the state successfully developed three Integrated Industrial Estates (IIEs) at Haridwar, Pantnagar, and Sitarganj; Pharma City at Salequi; Information Technology Park at Sahastradhara (Dehradun); and a growth centre at Siggadi (Kotdwar). Also in 2006, 20 industrial sectors in public private partnership mode were developed in the state.

Uttarakhand is home to rare species of plants and animals, many of which are protected by sanctuaries and reserves.

Uttarakhand include the Jim Corbett national Park (the oldest national park of India) at Ramnagar in Nainital District, and Valley of Flowers National Park and Nanda Devi number of plant species in the valley are internationally threatened, including several that have not been recorded from elsewhere in Uttarakhand. Rajaji National Park in Haridwar District and Govind Pashu Vihar National Park and Sanctuary and Gangotri National Park in Uttarkashi District are some other protected areas in the state.



UTTARAKHAND GRAMIN BANK

PERFORMANCE OF THE BANK : AT A GLANCE

(Amount in thousand)

S.N.	Particulars	31.03.2013	31.03.2014
I	KEY PERFORMANCE INDICATORS		
1	No. of Districts in Service area	13	13
2	No. of Branches	237	260
	a) Rural	193	212
	b) Semi-Urban	34	34
	c) Urban	10	14
	d) Metropolitan	0	0
3	Total Staff (Excl. Sp. Bank Staff)	824	832
	Out of Which, Officers	457	456
4	Deposits	22277920	27287280
	Growth%	8.91**	22.49
5	Borrowings	1533186	2026202
	Growth%	-2.95	32.16
6	Gross Loans & Advances O/S	12427791	15152596
	Growth%	12.36	21.92
	Of 6 above, Loans to priority Sector	10122078	11857693
	Of 6 above, Loans to SC/ST	1487056	2120681
	Of 6 above, Loans to SF/MF/AL	2773678	2806986
	Of 6 above, Loans to Minorities	436025	460678
7	C.D. Ratio	55.79	55.53
8	Investment Outstanding (excluding TDRs)	5333032	6181930
	Growth%	3.2	15.92
	i. SLR investment	4796574	5614404
	ii. Non SLR Investments (Excluding TDRs)	536458	567526
	CA balances with Bank	382111	198308
	TDR balances with Bank	7056253	9187711
II	AVERAGE		
1	Average Deposits	19844972	23240250
	Growth%	0.55	17.11
2	Average Borrowings	1429566	1759881
	Growth%	-0.41**	23.11
3	Average Loans & Advances o/s	10940453	13175190
	Growth%	1.36	20.43

** Growth % the Period 02-11-2012 to 31-03-2013 (5 Months)



4	Average Investment (excl. TDRs)	5113524	5703142
	Growth%	-1.65**	11.53
	Average SLR investment	4644159	5251731
	Average Non SLR investment (Excl. TDRs)	469365	451411
	Average Investments as % to Average deposit	25.77	24.54
5	Average Working Funds	24775491	29737858
III	LOANS DISBURSED :		
1	Total Loans Issued during the year	6330975	7987839
	of 1 above, Loans to Priority sector	4848523	5626530
	of 1 above, Loans to Non-Target Group	1482452	2361309
	of 1 above Loans to SC/ST	289039	397234
	of 1 above Loans to SF/MF/Agriculture labourers	1957377	2875790
IV	PRODUCTIVITY :		
1	Per Branch	146438	163230
2	Per Employee	41664*	50404*
V	RECOVERY PERFORMANCE		
	Total (as on 30 June 2013)		
	Demand	5010299	6312923
	Recovery	4100045	5059863
	Overdues	910254	1253060
	Recovery %	81.83	80.15
1	Farm Sector		
	Demand	1906726	2419702
	Recovery	1451183	1792201
	Overdues	455543	627501
	Recovery%	76.11	74.07
2	Non-Farm Sector		
	Demand	3103573	3893221
	Recovery	2648862	3267662
	Overdues	454711	625559
	Recovery%	85.35	83.93
VI	ASSET CLASSIFICATION		
1	Standard Asset	11605736	14419814
	Sub-Standard	360568	181056
	Doubtful	425419	522751
	Loss Assets	36068	28975
	Total	12427791	15152596
2	Standard Asset as% to Gross Loans/O/S Advances	93.39	95.16
	Gross NPAs%	6.61	4.84
	Net NPAs%	4.58	3.06
VII	PROFITABILITY ANALYSIS		
1	Interest Paid		
	On Deposits	1280840	1520384

*प्रायोजक/अन्य स्टाफ सहित



	On Borrowing	81244	99696
2	Salary	394342	428990
3	Other Operating Expenses	241340	339513
4	Provisions made during the Year		
	Against NPAs	20386	7559
	Other Provision	-	10650
5	Interest earned		
	On Loans & Advances	1187192	1411007
	On C/As & TDRs with Sp. Bank/Other Banks	633588	661791
	On SLR Investments	343640	389480
	On Non-SLR Investments	33130	27557
6	Misc. Income	79471	76250
7	Profit/Loss		
	Profit before Tax	108419	159293
	Profit after Tax	77065	112958
VIII	OTHER INFORMATION		
1	Share Capital Deposit Received	381487	381487
2	Cumulative Provision		
	Against NPAs	251247	258553
	Against Investment	9765	9765
3	Derecognised income		
	During the year	8826	9210
	Cumulative	13445	18784
4	Loans written off during the year		
	No. of A/cs	27	20
	Amount (excluding notional intt.)	608	265
5	Accumulated Losses		
6	Reserves	1333980	1435262



दूधली शाखा द्वारा रोटरी क्लब तथा राष्ट्रीय दृष्टिबधितार्थ संस्थान (NIVH) के सहयोग से आयोजित शिविर में जरूरतमंदों को ट्राइसाइकिल, बैसाखी एवं चश्में प्रदान करते शाखा प्रबन्धक श्री सी0 एम0 देवली एवं स्टाॅफ।



BOARD OF DIRECTOR'S REPORT FOR THE YEAR 2013-14

The Board of Directors of Uttarakhand Gramin Bank have immense pleasure in presenting the 2nd Annual Report (2013-2014), audited Balance Sheet as on 31.03.2014 and Profit & Loss Account of Uttarakhand Gramin Bank, for the period 01.04.13 to 31.03.2014.

1. BRIEF INTRODUCTION :

Uttarakhand Gramin Bank sponsored by State Bank of India came into operation with effect from November 1st 2012 vide Gazette Notification issued by Govt. of India, under sub section (i) of (23A) RRBs Act 1976 (21 of 1976), after amalgamation of two erstwhile Regional Rural Banks viz. Uttaranchal Gramin Bank sponsored by State Bank of India and Nainital Almora Khetriya Gramin Bank sponsored by Bank of Baroda. Accordingly, Bank's area of operation is extended in whole Uttarakhand state.

The Head Office of the Bank is situated at Dehradun, which is the provisional Capital city of the State of Uttarakhand. The major area of operation which is extended in remote areas of the state is thinly populated and is famous for different religions places and enchanting locations. Despite abundance of water resources, this area has negligible irrigation facilities and farmers are forced to use conventional methods of farming. Basmati rice, wheat, Soyabean, groundnut, coarse grain, Pulses and oil seeds are most widely grown crops. Other industries include tourism and hydro power.

2. ORGANISATIONAL STRUCTURE :

Organisational structure of the Bank is divided into 3 administrative stratas. Branches under the supervision of Branch Managers are the root units functioning under the Regional Offices, supervised by the Regional Managers. Apex administrative control of these two is enshrined in the Head Office. Presently, there are 4 Regional Offices viz. Regional Office-I Dehradun, Regional Office-II Pauri, Regional Office-III Pithoragarh and Regional Office-IV, Haldwani under which 77, 61, 36 and 86 branches are functioning respectively with 11 satellite offices and 02 extension counters.

BRANCH NETWORK :

The area of operation of the Bank is spread with a network of 260 branches covering all 13 districts of Uttarakhand. As a strategy for on going growth of business, the bank extended its network by opening 23 new branches in the year 2013-2014 to enlarge its clientele base in the area of operation.

The Bank is providing services to its customers through its extended network of 4 Regional offices, 260 branches, 11 satellite offices and 2 extension counters. The district-wise panorama of its branch network is as under:-

Sl. No.	District	Regional Office	Urban	Semi-Urban	Rural Branches	Setellite Offices	Extn. Counter
1	Dehradun	I	09	06	25	01	-
2	Tehri	I	-	01	19	03	-
3	Uttarakashi	I	-	01	05	-	-
4	Haridwar	I	02	05	04	-	-
5	Pauri	II	-	04	36	04	-
6	Chamoli	II	-	02	11	02	-
7	Rudraparyag	II	-	-	08	01	-
8	Pithoragarh	III	-	03	25	-	-