



UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
NOTES FORMING PART OF BALANCE SHEET AS ON 31 MARCH 2016
NOTE - 6 CASH & BALANCES WITH RESERVE BANK OF INDIA

PARTICULARS	AS ON 31.03.2016	AS ON 31.03.2015
I. Cash in hand (Including Foreign Currency Notes)	26,12,71,147.48	24,49,11,745.50
II. Balance with RBI		
i) In Current Account	1,32,16,31,767.65	1,18,16,31,767.65
ii) In Other Account	-	-
TOTAL	1,58,29,02,915.13	1,42,65,43,513.15

Place: Dehradun
Dated: 31.05.2016

(Jagdish Kumar)
General Manager

(Sanjay Aggarwal)
Chairman

**UTTARAKHAND GRAMIN BANK****HEAD OFFICE: DEHRADUN****NOTES FORMING PART OF BALANCE SHEET AS ON 31 MARCH 2016****NOTE - 7 BALANCE WITH BANKS AND MONEY AT CALL & SHORT NOTICE**

PARTICULARS	AS ON 31.03.2016	AS ON 31.03.2015
I. In India		
i) Balance with Banks		
a) In Current Accounts	63,23,47,017.47	39,52,74,402.92
b) In other Deposit Accounts	7,50,32,46,470.00	11,28,32,15,435.00
ii) Money at call and Short Notice	-	-
a) With Banks	-	-
b) With Other Institution	-	-
TOTAL-I	8,13,55,93,487.47	11,67,84,89,837.92
II. Outside India	-	-
i) In Current Account	-	-
ii) In Other Deposit Accounts	-	-
iii) Money at Call & Short Notice	-	-
TOTAL-II	-	-
GRAND TOTAL(I & II)	8,13,55,93,487.47	11,67,84,89,837.92

Place: Dehradun

Dated: 31.05.2016

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General Manager

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UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
NOTES FORMING PART OF BALANCE SHEET AS ON 31 MARCH 2016
NOTE -8 INVESTMENTS

PARTICULARS	AS ON 31.03.2016	AS ON 31.03.2015
I. Investment in India		
i) Govt. Securities	9,22,48,08,456.66	6,30,44,43,052.00
ii) Other approved Securities		
iii) Shares		
iv) Debentures and Bonds	45,51,82,500.00	20,51,82,500.00
v) Subsidiaries and/or Joint Ventures		
vi) Other (to be specified)		
a) SBI Mutual Fund	22,56,97,133.99	41,84,33,730.94
b) Kisan Vikas Patra		
c) Certificate of Deposits		
TOTAL-I	9,90,56,88,090.65	6,92,80,59,282.94
II. Investment Outside India	-	-
I) Govt. Securities (including Local Authorities)	-	-
ii) Subsidiaries and/or Joint Ventures abroad	-	-
iii) Other investments (to be specified)	-	-
TOTAL-II	-	-
GRAND TOTAL (I & II)	9,90,56,88,090.65	6,92,80,59,282.94

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UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
NOTES FORMING PART OF BALANCE SHEET AS ON 31 MARCH 2016
NOTE : 9 ADVANCES

PARTICULARS	AS ON 31.03.2016	AS ON 31.03.2015
A i Bills purchased and discounted		
ii Cash Credits, Overdrafts and loans repayable on Demand	8,63,11,86,669.43	7,69,55,04,280.71
iii Term Loan	10,04,38,84,700.06	9,11,13,86,411.61
TOTAL	18,67,50,71,369.49	16,80,68,90,692.32
B i Secured by tangible assets	16,77,88,50,754.78	15,36,93,95,335.61
ii Covered by Bank/ Govt. Guarantees	41,50,75,764.71	43,08,86,541.25
iii Unsecured	1,48,11,44,850.00	1,00,66,08,815.46
TOTAL	18,67,50,71,369.49	16,80,68,90,692.32
C Advances in India		
i Priority Sector	14,05,75,95,858.81	12,93,60,36,922.12
IBPC ISSUED	-1,21,00,00,000.00	-1,40,00,00,000.00
ii Public Sector		
iii Banks (IBPC With SBI)	1,21,00,00,000.00	1,40,00,00,000.00
iv Others	4,61,74,75,510.68	3,87,08,53,770.20
Add: IBPC Participated		
TOTAL	18,67,50,71,369.49	16,80,68,90,692.32
D Advances Outside India		
i Due from Banks	-	-
ii Due from others	-	-
a) Bills purchased and discounted	-	-
b) Syndicate loans	-	-
c) Others	-	-
TOTAL	-	-
GRAND TOTAL	18,67,50,71,369.49	16,80,68,90,692.32

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NOTES FORMING PART OF BALANCE SHEET AS ON 31 MARCH 2016
NOTE : 10 FIXED ASSETS

PARTICULARS	AS ON 31.03.2016	AS ON 31.03.2015
I) Premises		
As cost as on 31st March of the preceeding year	3,37,80,600.00	3,37,80,600.00
Addition during the year		
Deductions during the year	-	-
Depreciation (Amortization) to date	9,28,987.00	-
	3,28,51,613.00	3,37,80,600.00
II) Other Fixed Assets		
(Including furniture & fixtures)		
As cost as on 1st April, 2015	29,57,87,423.00	25,74,05,551.32
Add : Additions during the year	3,17,82,092.00	3,85,91,880.00
Less: Deductions during the year	1,00,255.57	2,10,008.32
Less: Depreciation to date	21,57,88,985.28	18,99,13,593.18
TOTAL (I & II)	14,45,31,887.15	13,96,54,429.82

Place: Dehradun
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NOTES FORMING PART OF BALANCE SHEET AS ON 31 MARCH 2016
NOTE : 11 OTHER ASSETS

P A R T I C U L A R S	AS ON 31.03.2016	AS ON 31.03.2015
i) Inter Office Adjustment (HO)(Net)		-
ii) Branch Clearing Adjustment (Net)	10,82,08,082.85	2,94,15,001.71
iii) Core Inter Branch (Net)	-	-
iv) Interest Accrued	1,08,83,21,466.87	86,15,86,074.92
v) Tax deducted at source	11,16,649.00	37,51,645.00
vi) Advance Income tax	1,01,97,000.00	3,71,00,000.00
vii) Stationery and Stamps	51,70,616.13	42,41,279.94
viii) Non Banking assets acquired in satisfaction of claims	-	-
ix). Others	2,65,87,233.01	1,99,46,387.44
x) Deferred Tax Asset	-	-
TOTAL	1,23,96,01,047.86	95,60,40,389.01

Place: Dehradun
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UTTARAKHAND GRAMIN BANK
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NOTES FORMING PART OF BALANCE SHEET AS ON 31 MARCH 2016
NOTE : 12 CONTINGENT LIABILITIES

PARTICULARS	AS ON 31.03.2016	AS ON 31.03.2015
I. Claim against the Bank not acknowledged as debts	-	-
II. Liability for party paid Investments	-	-
III. Liability on account of outstanding forwarded exchange contracts	-	-
IV. Guarantees given on behalf of constituents		
a. In India	11,62,66,804.00	5,96,05,958.00
b. Outside India	-	-
V. Acceptances, endorsements & other obligations	-	-
VI. Other items for which the Bank is contingently liable	-	-
i) AUCA		
ii) Depositor Education and Awareness Fund	2,58,46,068.15	2,51,00,000.00
TOTAL	14,21,12,872.15	8,47,05,958.00

Place: Dehradun
Dated: 31.05.2016

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UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
STATEMENT OF PROFIT & LOSS FOR THE PERIOD 01.04.2015 TO 31.03.2016
NOTE : 13 INTEREST EARNED

PARTICULARS	FOR THE PERIOD	FOR THE PERIOD
	01.04.2015 TO 31.03.2016	01.04.2014 TO 31.03.2015
I. Interest/discount on advances (bills)	1,81,93,56,614.93	1,58,11,40,052.19
II. Income on Investments	59,00,34,427.42	50,72,13,703.41
III. Interest on balances with RBI & Other Inter Bank Funds	93,03,68,841.84	90,70,62,536.79
IV. Others		
TOTAL	3,33,97,59,884.19	2,99,54,16,292.39

Place: Dehradun
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UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
STATEMENT OF PROFIT & LOSS FOR THE PERIOD 01.04.2015 TO 31.03.2016
NOTE : 14 OTHER INCOME

PARTICULARS	FOR THE PERIOD 01.04.2015 TO 31.03.2016	FOR THE PERIOD 01.04.2014 TO 31.03.2015
I. Commission, Exchange & Brokerage	12,69,49,667.69	11,55,34,076.67
II. Profit on sale of Investment	3,11,27,500.00	-
Less : Loss on sale of Investment	-	-
III. Profit on revaluation of investment	-	-
Less : Loss on revaluation of investment	-	-
IV. Profit on sale of Land, Buildings and other assets	-	-
Less : Loss on sale of land Building and other assets	-	-
V. Profit on exchange transaction	-	-
Less : Loss on exchange transaction	-	-
VI. Income earned by way of dividend etc. from Subsidiaries/Companies and/or Joint ventures abroad/in India	- - -	- - -
VII. Miscellaneous Income	-	-
a) Provisions reversed	-	-
b) Income Tax refund of Previous Years	-	-
TOTAL	15,80,77,167.69	11,55,34,076.67

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UTTARAKHAND GRAMIN BANK
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STATEMENT OF PROFIT & LOSS FOR THE PERIOD 01.04.2015 TO 31.03.2016
NOTE : 15 INTEREST EXPENDED

PARTICULARS	FOR THE PERIOD 01.04.2015 TO 31.03.2016	FOR THE PERIOD 01.04.2014 TO 31.03.2015
I. Interest on deposits Intt paid to HO	2,10,68,40,235.34	1,96,10,06,338.87
II. Interest on Reserve Bank of India/Inter Bank Borrowings	17,53,83,422.00	13,80,28,895.00
III. Others	-	-
TOTAL	2,28,22,23,657.34	2,09,90,35,233.87

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STATEMENT OF PROFIT & LOSS FOR THE PERIOD 01.04.2015 TO 31.03.2016
NOTE : 16 OPERATING EXPENSES

PARTICULARS	FOR THE PERIOD 01.04.2015 TO 31.03.2016	FOR THE PERIOD 01.04.2014 TO 31.03.2015
I. Payments to and Provision for Employees	76,78,32,917.20	57,82,15,023.38
II. Rent,Taxes and Lighting	6,57,47,216.48	5,57,73,762.64
III. Printing and Stationery	71,73,944.81	77,36,811.81
IV. Advertisement and Publicity	9,59,817.00	12,88,852.00
V. Depreciation on Bank's property	2,68,04,379.10	2,10,00,972.51
VI. Directors' Fees,Allowance and expenses	4,48,106.00	2,40,957.00
VII. Auditors' fees & expenses	13,78,493.00	24,23,974.00
VIII. Law Charges	79,66,048.40	67,31,876.20
IX. Postage,Telegram,Telephones	1,50,49,797.30	85,85,296.33
X. Repairs and Maintenance	5,77,06,270.72	6,33,43,520.66
XI. Insurance	3,57,23,488.16	4,14,06,869.02
XII. Gratuity	47,08,095.00	3,14,39,085.00
XIII. Other Expenditures:	8,28,16,109.16	8,33,39,586.25
TOTAL	1,07,43,14,682.33	90,15,26,586.80

Place: Dehradun
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