

BANK AT A GLANCE		[Amt. in Crore]		
UTTARBANGA KSHETRIYA GRAMIN BANK		31.03.24	30.09.24	31.12.24
Head Office :: Coochbehar				
SHARE CAPITAL FUND				
Share Capital ::		125.14	125.14	125.14
Perpetual Bond		12.04	12.04	12.04
RESERVE ::		238.07	285.27	298.30
AUTHORISED CAPITAL ::		2000.00	2000.00	2000.00
Regional Offices : 3, Coochbehar, Jalpaiguri and Siliguri				
LOCATION WISE BRANCHES ::	RURAL	89	89	89
	SEMI URBAN	47	47	47
	URBAN	7	7	7
TOTAL BRANCHES IN INDIA		143	143	143
DISTRICT WISE BRANCH DISTRIBUTION :	Coochbehar ::	55	55	55
	Jalpaiguri ::	35	35	35
	Darjeeling ::	27	27	27
	Alipurduar	20	20	20
	Kalimpong	6	6	6
Size wise Branch's category ::	No. of Scale I Branch ::	2	2	2
	No. of Scale II Branch ::	22	22	22
	No. of Scale III Branch ::	83	83	83
	No. of Scale IV Branch ::	36	36	36
Deposits ::	Current & Call	72.65	63.55	55.14
	Savings Bank	3043.61	3148.87	3202.69
	Time Deposit	1385.35	1450.40	1462.48
	Total Deposit	4501.61	4662.82	4720.31
BORROWINGS ::	With Other Banks ::	13.05	12.04	15.19
	With other institutes & Agencies ::	521.94	472.96	494.38
CASH WITH RESERVE BANK OF INDIA ::		185.49	189.99	172.49
CRR [%]		4.50	4.50	4.00
SLR [%]		18.00	18.00	18.00
Investment ::	a) In Govt. Securities ::	849.27	837.49	836.73
	b) In Others ::	12.90	12.71	14.93
Balance with Banks ::	a) In current a/c ::	63.17	134.32	166.97
	b) In other deposit a/c ::	639.29	613.02	534.49
ADVANCES :: a) Cash Credit, Over drafts & demand Loans ::		2859.87	2910.73	2989.52
b) Term Loans ::		856.44	931.83	991.75
Total Priority Sector Advances ::		3229.45	3362.83	3485.65
TOTAL ADVANCES ::		3716.31	3842.56	3981.27
Agriculture ::		2641.67	2703.20	2779.86
SME		246.96	245.62	249.15
Other Priority Sector		340.82	414.01	456.63
Non Priority Sector		486.86	479.73	495.63
GROSS NON PERFORMING ASSETS ::		151.75	164.54	174.91
% to total Credit ::		4.08	4.28	4.39
NET NPA		0.00	0.00	0.00
% to Net Credit ::		0.00	0.00	0.00
WORKING RESULT (PAT)		81.01	47.20	60.23
C:D RATIO		82.56	82.41	84.34
NET WORTH		375.25	422.45	435.48
No of STAFF		450	502	497
Officer from Sponsor Bank		4	4	4
OFFICER RRB		326	317	314
OFFICE ASSISTANT		77	140	139
OFFICE ATTENDANT		4	4	4
PTSK		43	41	40
PER BRANCH BUSINESS		57.47	59.48	60.85
PER EMPLOYEE BUSINESS		20.39	18.61	19.21
Cost of Deposit		3.61	3.58	3.63
Yield on Advance		10.08	9.99	9.88
% of Capital funds to Risk Weighted Assets	A) TIER - I	14.09	14.49	14.49
	B) Tier II	1.36	1.42	1.42
Return on Assets [%] (Based on PAT)		1.69	1.77	1.50
Return on Equity [%] (Based on PAT)		27.64	26.25	22.01

