



YOGESH KANSAL & COMPANY

Ph. (0120) 4370390, 9810128500

Chartered Accountants=====

Regd. Off: 104/82, Laxmi Road, Opp IBM Tower, Dehradun-248001 (Uttarakhand)
Branch Off: 509, Aditya Corporate Hub, A-12, RDC, Raj Nagar, Ghaziabad-201002

Half Yearly Review Report

To,
The Chairman
Uttarakhand Gramin Bank
Dehradun

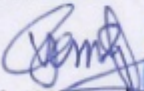
We have reviewed the accompanying extract statement of unaudited financial result of "Uttarakhand Gramin Bank, 8A, IT Park, Dehradun, Uttarakhand" for the period ended September 30, 2025. This statement is the responsibility of the Bank's Management. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of bank's personnel and an analytical procedure applied to financial data and thus provides less assurance than an audit. We have performed only a limited review of said statement so accordingly, we do not express an audit opinion.

In the conduct of our Review we have relied on the statement of non-performing assets of 60 branches received from said Bank and the same reviewed by our audit team specifically appointed for this purpose. These review reports cover 50.46 percent of the advances portfolio of the bank. Apart from these review reports, in the conduct of our review, we have also relied upon various returns received from the bank.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of required Rule & Regulation including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For Yogesh Kansal & Co.
Chartered Accountants
FRN: 507136C


Yogesh K Kansal
Partner

Membership No. : 085924

UDIN: 25085924BMJO KH7735

Date: 09.10.2025

Place: Dehradun



UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
BALANCE SHEET AS ON 30th SEPTEMBER 2025

(000s omitted)

CAPITAL AND LIABILITIES	Schedule No.	As on 30.09.2025	As on 31.03.2025
Capital	1	184,26,69	184,26,69
Reserves & Surplus	2	343,67,71	298,24,65
Deposits	3	8777,71,02	8470,49,37
Borrowings	4	387,43,49	284,41,05
Other Liabilities and Provisions	5	264,53,18	309,34,07
TOTAL		9957,62,09	9546,75,83
ASSETS			
Cash and Balances with Reserve Bank of India	6	363,55,97	361,18,55
Balance with Banks and money at call and short notice	7	1015,20,68	938,55,05
Investments	8	3736,33,52	3671,25,01
Advances	9	4609,09,59	4405,58,06
Fixed Assets	10	44,68,93	42,81,74
Other Assets	11	188,73,40	127,37,42
TOTAL		9957,62,09	9546,75,83
Contingent Liabilities	12	60,28,13	56,51,07

Schedules referred to above form an integral part of the Balance Sheet.

Place: Dehradun
Date: 09.10.2025



M. Sami
Shri Mahipal Singh Dasila
(Asst. Gen. Manager- Accounts)

[Signature]
Smt Amita Raturi
(General Manager)

[Signature]
Shri Hari Har Patnaik
(Chairman)

Auditor's Report

As per our separate limited review report of even date attached

For Yogesh Kansal & Co
Chartered Accountants
Firm Reg.No 507136C



[Signature]
(Yogesh K Kansal)
Partner
Membership No. - 085924

UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
STATEMENT OF PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 30.09.2025

(000s omitted)

	Schedule No.	For the Period Ended 30.09.2025	For the Year Ended 31.03.2025
I. INCOME	13	378,90,17	712,60,60
Interest Income	14	24,65,82	44,59,85
Other Income			
TOTAL		403,55,99	757,20,45
II. EXPENDITURE	15	194,71,18	362,33,95
Interest Expended	16	137,95,03	280,87,99
Operating Expenses		10,37,94	9,99,55
Provisions and Contingencies			
TOTAL		343,04,16	653,21,49
III. PROFIT/LOSS			
Net Profit / (Loss) for the Year (Before Tax)		60,51,83	103,98,96
Add: Provision for Deferred Tax Asset		21,57	4,75
Less: Provision for Income Tax		15,30,34	25,92,27
Net Profit For The Period/Year (After Tax)		45,43,06	78,11,44
IV. APPROPRIATIONS			
Transfer to:			
Statutory Reserves		-	15,62,29
Revenue and Other Reserves		-	-
Investment Fluctuation Reserves		-	-
Profit and Loss Account		45,43,06	62,49,15
TOTAL		45,43,06	78,11,44
Earning Per Share (Rs) (Basic/Diluted)		2.47	4.24
(Nominal Value of Rs.10 each)			

Schedules referred to above form an integral part of the Profit & Loss Account.

Place: Dehradun
Date: 09.10.2025



Shri Mahipal Singh Dasila
(Asst. Gen. Manager- Accounts)

Smt Amita Ratn
(General Manager)

Shri Hari Har Patnaik
(Chairman)

Auditor's Report
As per our separate limited review report of even date attached

For Yogesh Kansal & Co
Chartered Accountants
Firm Reg.No 507136C



(Yogesh K Kansal)
Partner
Membership No. - 085924

UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 30th SEPTEMBER 2025
SCHEDULE : 1 CAPITAL

Particulars	(000s omitted)	
	As on 30.09.2025	As on 31.03.2025
Authorised Capital (200,00,00,000 Shares of Rs.10/- each)	2000,00,00	2000,00,00
Issued Capital (18,42,66,500 Shares of Rs.10/- each) (Previous year 18,42,66,500 of Rs. 10/- each)	184,26,65	184,26,65
Subscribed & Paid up Capital (18,42,66,500 Shares of Rs.10/- each) (Previous year 18,42,66,500 of Rs. 10/- each)	184,26,65	184,26,65
Share Application Money received from GOI	4	4
TOTAL	184,26,69	184,26,69



(Signature)
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(Asst. Gen. Manager- Accounts)

(Signature)
Smt Amita Raturi
(General Manager)

(Signature)
Shri Hari Har Patnaik
(Chairman)



UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 30th SEPTEMBER 2025
SCHEDULE : 2 RESERVES & SURPLUS

(000s omitted)

Particulars	As on 30.09.2025	As on 31.03.2025
I. Statutory Reserves		
Opening Balance	84,48,02	68,85,73
Additions during the year	-	15,62,29
Deductions during the year	-	-
	<u>84,48,02</u>	<u>84,48,02</u>
II. Capital Reserves		
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
	<u>-</u>	<u>-</u>
III. Investment Fluctuation Reserves		
Opening Balance	43,50,98	43,50,98
Additions during the year	-	-
Deductions during the year	-	-
	<u>43,50,98</u>	<u>43,50,98</u>
IV. Revenue and Other Reserves		
Opening Balance	82,10,05	82,10,05
Additions during the year	-	-
Less: Appropriation of Balance of Profit and Loss Account	-	-
	<u>82,10,05</u>	<u>82,10,05</u>
V. Balance of Profit and Loss Account		
Opening Balance	88,15,61	25,66,46
Additions during the year	45,43,05	62,49,15
Add: Appropriation from Revenue and Other Reserves	-	-
	<u>133,58,67</u>	<u>88,15,61</u>
TOTAL (I + II + III + IV + V)	<u>343,67,71</u>	<u>298,24,65</u>



MSD
Shri Mahipal Singh Dasila
(Asst. Gen. Manager- Accounts)

[Signature]
Smt Amita Raturi
(General Manager)

[Signature]
Shri Hari Har Patnaik
(Chairman)



UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 30th SEPTEMBER 2025
SCHEDULE : 3 DEPOSITS

Particulars	(000s omitted)	
	As on 30.09.2025	As on 31.03.2025
A. I. Demand Deposit		
i) From Banks	-	-
ii) From Others	176,63,01	200,83,75
" Savings Bank Deposits	4810,59,72	4690,45,63
III. Term Deposits		
i) From Banks	-	-
ii) From Others	3790,48,29	3579,19,99
TOTAL (I+II+III)	8777,71,02	8470,49,37
B. i) Deposits of Branches in India	8777,71,02	8470,49,37
ii) Deposits of Branches outside India	-	-
TOTAL	8777,71,02	8470,49,37



Mahipal
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(Asst. Gen. Manager- Accounts)

Amita
Smt Amita Raturi
(General Manager)

Hari Har
Shri Hari Har Patnaik
(Chairman)



UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 30th SEPTEMBER 2025
SCHEDULE : 4 BORROWINGS

(000s omitted)

Particulars	As on 30.09.2025	As on 31.03.2025
I. Borrowings in India	-	-
i) Reserve Bank of India	80,16,23	-
ii) Other Banks	-	-
iii) Other Institutions	253,94,30	280,76,64
a) NABARD	50,00,00	-
b) SIDBI	20,73	16,88
c) NHFDC	94,19	1,06,41
d) NSCFDC	92,35	1,07,49
e) NSTDC	91,02	98,96
f) NBCFDC	34,67	34,67
g) NSKFDC	-	-
II. Borrowings Outside India	387,43,49	284,41,05
TOTAL (I + II)	387,43,49	284,41,05

Secured borrowings included in I & II above



M. Singh
Shri Mahipal Singh Dasila
(Asst. Gen. Manager- Accounts)

Amita Raturi
Smt Amita Raturi
(General Manager)

Hari Har Patnaik
Shri Hari Har Patnaik
(Chairman)



UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 30th SEPTEMBER 2025
SCHEDULE : 5 OTHER LIABILITIES & PROVISIONS

Particulars	(000s omitted)	
	As on 30.09.2025	As on 31.03.2025
i) Bills payable	12,18,40	15,30,49
ii) Inter Office adjustment (Net)	65,62	3,29
iii) Interest Accrued	184,97,34	180,71,98
iv) Other (Including Provisions) *	65,18,67	100,25,65
v) Provision for Income Tax (Net)	-	-
vi) TDS Payable	1,53,15	13,02,66
TOTAL	264,53,18	309,34,07

* Includes prudential provision for Standard Assets Rs. 15,57,37 thousand (previous Year Rs. 14,77,49 thousand)



M. Sanib
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(Asst. Gen. Manager- Accounts)

Amita
Smt Amita Raturi
(General Manager)

Hari Har
Shri Hari Har Patnaik
(Chairman)



UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 30th SEPTEMBER 2025
SCHEDULE : 6 CASH & BALANCES WITH RESERVE BANK OF INDIA

(000s omitted)

Particulars	As on 30.09.2025	As on 31.03.2025
I. Cash in hand (Including Foreign Currency Notes)	25,95,61	21,55,19
II. Balance with RBI	337,60,36	339,63,36
i) In Current Account	-	-
ii) In Other Account	-	-
TOTAL	363,55,97	361,18,55



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Smt Amita Raturi
(General Manager)

Har
Shri Hari Har Patnaik
(Chairman)



UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 30th SEPTEMBER 2025
SCHEDULE : 7 BALANCE WITH BANKS AND MONEY AT CALL & SHORT NOTICE

(000s omitted)

Particulars	As on 30.09.2025	As on 31.03.2025
I. In India		
i) Balance with Banks	76,09,80	32,96,84
a) In Current Accounts	939,10,88	905,58,21
b) In other Deposit Accounts		
ii) Money at call and Short Notice	-	-
a) With Banks	-	-
b) With Other Institution		
TOTAL	1015,20,68	938,55,05
II. Outside India		
i) In Current Account	-	-
ii) In Other Deposit Accounts	-	-
iii) Money at Call & Short Notice	-	-
TOTAL	-	-
GRAND TOTAL (I & II)	1015,20,68	938,55,05



Mahipal
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UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 30th SEPTEMBER 2025
SCHEDULE : 8 INVESTMENTS

(000s omitted)

Particulars	As on 30.09.2025	As on 31.03.2025
I. Investment in India in	3618,23,96	3548,92,62
i) Government Securities	25,20,97	25,20,97
ii) Other approved Securities	-	-
iii) Shares	37,73,85	52,73,86
iv) Debentures and Bonds	-	-
v) Subsidiaries and/or Joint Ventures	-	-
vi) Other (to be specified)	55,14,74	44,37,56
SBI Mutual Fund	-	-
TOTAL-I	<u>3736,33,52</u>	<u>3671,25,01</u>
II. Investment Outside India in	-	-
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)	<u>3736,33,52</u>	<u>3671,25,01</u>
Investment in India	3736,33,52	3671,25,01
i) Gross Value of Investments	-	-
ii) Less: Aggregate of Provisions	-	-
i, Net Investment (vide I above)	<u>3736,33,52</u>	<u>3671,25,01</u>



(Signature)
Shri Mahipal Singh Dasila
(Asst. Gen. Manager- Accounts)

(Signature)
Smt Amrita Raturi
(General Manager)

(Signature)
Shri Hari Har Patnaik
(Chairman)



UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 30th SEPTEMBER 2025
SCHEDULE : 9 ADVANCES

(000s omitted)

Particulars	As on 30.09.2025	As on 31.03.2025
A		
i Bills purchased and discounted	1844,42,25	1855,80,32
ii Cash Credits, Overdrafts and loans repayable on demand	2764,67,34	2549,77,74
iii Term Loan		
TOTAL	4609,09,59	4405,58,06
B		
i Secured by tangible assets	3243,61,89	3234,95,83
ii Covered by Bank/Govt. Guarantees	525,85,25	330,96,24
iii Unsecured	839,62,45	839,65,90
TOTAL	4609,09,59	4405,58,06
C		
Advances in India	2744,74,43	2491,55,45
i Priority Sector	-	-
ii Public Sector	-	-
iii Banks	1864,35,16	1914,02,61
iv Others	4609,09,59	4405,58,06
TOTAL		
D		
Advances Outside India	-	-
i Due from Banks	-	-
ii Due from others	-	-
a) Bills purchased and discounted	-	-
b) Syndicate loans	-	-
c) Others	-	-
TOTAL	4609,09,59	4405,58,06
GRAND TOTAL		

Floating Provision amounting to Rs.47.96 crore (previous year Rs. 35.43 crore) is netted off from Gross Advances to arrive at Net Advances.



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Shri Mahipal Singh Dasila
 (Asst. Gen. Manager- Accounts)

[Signature]
Smt Amita Raturi
 (General Manager)

[Signature]
Shri Hari Har Patnaik
 (Chairman)



UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 30th SEPTEMBER 2025
SCHEDULE : 10 FIXED ASSETS

(000s omitted)

Particulars	As on 30.09.2025	As on 31.03.2025
I. Leased Land	2,80,68	2,80,68
As cost as on 31st March of the proceeding year	-	-
Addition during the year	-	-
Deductions during the year	14,14	12,58
Depreciation (Amortization) to date	<u>2,66,54</u>	<u>2,68,10</u>
II. Other Fixed Assets (Including Furniture & Fixtures)	36,51,25	32,75,98
At cost as 31st March of the proceeding year	2,06,09	3,88,75
Add : Additions during the year	72	13,53
Less: Deductions during the year	27,42,73	25,18,02
Less: Depreciation to date	<u>11,13,89</u>	<u>11,33,23</u>
III. Assets under Construction	30,88,50	28,80,41
(Includes Premises)	<u>44,68,93</u>	<u>42,81,74</u>
TOTAL (I, II and III)		



Mahipal
Shri Mahipal Singh Dasila
(Asst. Gen. Manager- Accounts)

Amita
Smt Amita Raturi
(General Manager)

Hari Har
Shri Hari Har Patnaik
(Chairman)



UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 30th SEPTEMBER 2025
SCHEDULE : 11 OTHER ASSETS

		(000s omitted)	
Particulars		As on 30.09.2025	As on 31.03.2025
i.	Inter Office Adjustment (Net)	-	-
ii)	Interest Accrued		
	a) on Advances	3,72,35	4,57,65
	b) on Investments	76,10,24	84,73,48
iii)	Advance Tax and TDS (Net)	66,29	2,32,20
iv)	Stationery and Stamps	24,51	28,86
v)	Others	107,07,02	34,73,81
vi)	Deferred Tax Asset	92,99	71,42
vii)	Non-Banking Assets Acquired in Satisfaction of Claims	-	-
TOTAL		188,73,40	127,37,42



(Signature)
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UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
SCHEDULE FORMING PART OF BALANCE SHEET AS ON 30th SEPTEMBER 2025
SCHEDULE : 12 CONTINGENT LIABILITIES

(000s omitted)

Particulars	As on 30.09.2025	As on 31.03.2025
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	9,99,63	10,02,23
b) Outside India	-	-
v) Depositor Education and Awareness Fund	50,28,50	46,48,84
TOTAL	60,28,13	56,51,07



M. Singh
Shri Mahipal Singh Dasila
(Asst. Gen. Manager- Accounts)

Amita Raturi
Smt Amita Raturi
(General Manager)

H. Har Patnaik
Shri Hari Har Patnaik
(Chairman)



UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
SCHEDULE FORMING PART OF PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 30th SEPTEMBER 2025
SCHEDULE : 13 INTEREST EARNED

(000s omitted)

Particulars	For the Period Ended 30.09.2025	For the Year Ended 31.03.2025
I. Interest/discount on advances /bills	212,21,50	372,77,47
II. Income on Investments	133,13,03	269,35,55
III. Interest on balances with RBI and Other Inter Bank Funds	33,55,64	70,47,58
IV. Others	-	-
TOTAL	378,90,17	712,60,60



Mahipal
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UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
SCHEDULE FORMING PART OF PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 30th SEPTEMBER 2025
SCHEDULE : 14 OTHER INCOME

(000s omitted)

Particulars	For the Period Ended 30.09.2025	For the Year Ended 31.03.2025
I. Commission, Exchange & Brokerage	19,19,56	36,89,32
II. Profit on sale of Investment	3,91,12	1,96,28
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	87	8,85
Less : Loss on sale of land Building and other assets	24	-
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	1,54,51	5,65,40
TOTAL	24,65,82	44,59,85



Shri Mahipal Singh Dasila
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(Asst. Gen. Manager- Accounts)

Smt Amita Raturi
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(General Manager)

Shri Hari Har Patnaik
Shri Hari Har Patnaik
(Chairman)



UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
SCHEDULE FORMING PART OF PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 30th SEPTEMBER 2025
SCHEDULE : 15 INTEREST EXPENDED

(000s omitted)

Particulars	For the Period Ended 30.09.2025	For the Year Ended 31.03.2025
I. Interest on Deposits	185,29,58	348,33,58
II. Interest on Reserve Bank of India/ Inter-Bank Borrowings	9,41,60	14,00,37
III. Others	-	-
TOTAL	194,71,18	362,33,95



(Signature)
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(General Manager)

(Signature)
Shri Hari Har Patnaik
(Chairman)



UTTARAKHAND GRAMIN BANK**HEAD OFFICE: DEHRADUN****SCHEDULE FORMING PART OF PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 30th SEPTEMBER 2025****SCHEDULE : 16 OPERATING EXPENSES**

(000s omitted)

Particulars	For the Period Ended 30.09.2025	For the Year Ended 31.03.2025
i. Payments to and Provision for Employees *	85,45,29	182,33,11
ii) Contribution to and Provision for Pension	5,21,22	17,73,42
iii) Rent, Taxes and Lighting	6,63,37	11,96,76
iv) Printing and Stationery	58,41	1,04,88
v) Advertisement and Publicity	6,50	13,45
vi) Depreciation on Bank's Property	2,26,74	2,83,44
vii) Directors' Fees, Allowance and expenses	-	-
viii) Auditors' fees & expenses	10,72	37,49
ix) Law Charges	52,09	1,18,14
x) Postage, Telegram, Telephones	55,65	1,06,06
xi) Repairs and Maintenance	32,30	87,02
xii) CBS Maintenance Charges	9,04,05	16,17,63
xiii) Insurance	7,54,04	14,35,58
xiv) Payment to Outsources Agencies	3,86,31	7,59,28
xv) Other Expenditure	15,78,34	23,21,72
TOTAL	137,95,03	280,87,99

* Payment to and provision for employees includes Rs.Nil (previous year Rs.30.96 crore) on account of Wage Arrear as per XII Bipartite Settlement



(Signature)
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 (Asst. Gen. Manager- Accounts)

(Signature)
Smt Amita Raturi
 (General Manager)

(Signature)
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 (Chairman)



UTTARAKHAND GRAMIN BANK
HEAD OFFICE: DEHRADUN
Details of Provision and Contingencies

(Rs.in '000s)

PARTICULARS	For the Period Ended	For the Year Ended
	30.09.2025	31.03.2025
	7,97,05	81,11
Provision for NPA	79,88	2,56,80
Provision for Standard Assets	2,18,09	8,30,32
Floating Provision	(57,08)	(10,50)
Provision for Fraud	-	-
Provision for Investment-Mark to Market Loss	-	(1,58,18)
Provision Reversed for Restructured Accounts	10,37,94	9,99,55
TOTAL		



[Signature]
Shri Mahipal Singh Dasila
(Asst. General Manager- Accounts)

[Signature]
Smt Amita Raturi
(General Manager)

[Signature]
Shri Hari Har Patnaik
(Chairman)



Uttarakhand Gramin Bank
Cash Flow Statement for the period ended 30th September, 2025

(000s omitted)

Particulars	Year ended 30.09.2025	Year ended 31.03.2025	
CASH FLOW FROM OPERATING ACTIVITIES:			
Net Profit / (Loss) before Taxes	60,51,83	103,98,96	
Adjustments for:			
Depreciation on Fixed Assets	2,26,74	2,83,44	
(Profit)/Loss on sale of Fixed Assets (Net)	(63)	(8,85)	
Interest Paid on Borrowings	9,41,61	14,00,37	
Provision on Non Performing Assets	7,97,05	81,11	
Provision on Standard Assets	79,88	2,56,80	
Floating Provision	2,18,09	8,30,32	
Provision for Investment-Mark to Market Loss	-	-	
Other provisions including provision for contingencies	(57,08)	(1,68,68)	
	82,57,49	130,73,47	
Adjustments for:			
Increase/(Decrease) in Deposits	307,21,65	636,87,21	
Increase/ (Decrease) in Borrowings	103,02,44	93,43,03	
(Increase)/ Decrease in Investments	(65,08,51)	51,16,50	
(Increase)/ Decrease in Advances	(224,01,91)	(833,75,36)	
Increase/ (Decrease) in Other Liabilities	(34,68,46)	(9,83,99)	
(Increase)/ Decrease in Other Assets	(62,85,75)	(4,29,05)	
	106,16,95	64,31,81	
Tax refund/ (Taxes paid)	(13,59,00)	(20,10,95)	
NET CASH GENERATED FROM/ (USED IN) OPERATING ACTIVITIES	A	92,57,95	44,20,86
CASH FLOW FROM INVESTING ACTIVITIES:			
(Increase) in Fixed Assets	(4,13,29)	(14,18,37)	
NET CASH GENERATED FROM/ (USED IN) INVESTING ACTIVITIES	B	(4,13,29)	(14,18,37)
CASH FLOW FROM FINANCING ACTIVITIES:			
Interest Paid on Borrowings	(9,41,61)	(14,00,37)	
NET CASH GENERATED FROM/ (USED IN) FINANCING ACTIVITIES	C	(9,41,61)	(14,00,37)
NET INCREASE/(DECREASE) IN CASH & CASH EQUIVALENTS	(A+B+C)	79,03,05	16,02,12
CASH AND CASH EQUIVALENTS AS AT 1st APRIL		1299,73,60	1283,71,48
CASH AND CASH EQUIVALENTS AS AT THE YEAR END		1378,76,65	1299,73,60
Notes:			
1. Components of Cash & Cash Equivalents as at:		30.04.2025	31.03.2025
Cash & Balance with RBI		363,55,97	361,18,55
Balances with Banks and money at call & short notice		1015,20,68	938,55,05
		1378,76,65	1299,73,60
2. Cash flow from operating activities is reported by using indirect method.			



Shri Mahipal Singh Dasila
(Asst. Gen. Manager- Accounts)

Smt Anhita Raturi
(General Manager)

Shri Hari Har Patnaik
(Chairman)

Auditor's Report

As per our separate limited review report of even date attached

For Yogesh Kansal & Co
Chartered Accountants
Firm Reg.No 507136C



(Yogesh K Kansal)
Partner
Membership No. - 085924