

### OUTREACH As on June 30, 2010

Districts	9
Branches	30
Centres	1324
Members	20302
Active Clients	19446
Disbursements(In Rs. mn)	184.7
Outstanding (In Rs. mn)	138.8

### Utkarsh expanded its operation in Chandauli district

Utkarsh has started its operation in Chandauli district, and with this, it has operations in nine districts. ie Varanasi, Jaunpur, Allahabad, Ghazipur, Sant Ravidas Nagar, Sultanpur, Mirzapur, Gorakhpur & Chandauli. In align with its strategy of rural focus, it has 22 rural & 8 urban branches, taking total network of branches to 30.

### Introduction of New Layer in organizational structure

There has been change in organizational structure to make the control system more robust. A new grade of Divisional Manager has been introduced who will be responsible for 9 branches, comprising of three Areas. The Area manager will be responsible for three branches, instead of five. This will enable the Area Managers to have a better monitoring & supervision of branches.

### Number of Employees As on June 30, 2010

Head Office	19
Regional Manager	1
Area Managers	8
Branch Managers	30
Trainee Branch Managers	8
Credit Officers	49
Trainee Credit Officers	97
Auditors	8
MIS Executives	3
Trainee MIS Executives	6
Total	229

### THE BEST CREDIT OFFICER'S FOR MAY 2010



Ashutosh Kr Pandey  
(Trainee Credit Officer)  
Gopiganj Branch  
Dist. Santravi Das Nagar



Awadesh Kr Dubey  
(Credit Officer)  
Hanumanganj Branch  
Dist. Allahabad

### From The HOD's Desk

**"Nurturing Talent! It is the only mantra for the success of Utkarsh"**



It's never easy to be the new kid on the block. That's why in Utkarsh we take staff orientation seriously. The Human Resource Department offers induction and orientation sessions for new joiners every week. The New Employee Orientation (NEO) program is designed to give each employee opportunities to connect, learn and grow. Each employee spends time learning about Utkarsh's mission.

The challenges and hurdles we have faced over the period have helped us to streamline and build strong processes. The Journey has started and we are at the threshold to scale up further to a different height. In terms of customer satisfaction and employee ownership. We have sown seed and it is our endeavour to emerge as a preferred place to work for, this is only be possible with the cooperation and teamwork of all employees, and constant support and encouragement from our valued customers.

Nurturing talents is our mantra for success. We have always believed in teamwork. Together, we can take Utkarsh and customer satisfaction to higher levels. Our employees will always strive towards our Goal by consistently delivering innovative and superior products and services that exceed the expectations of our customers

Together We Will Win

Warm Regards,  
Gyanendra Mishra  
Head-HR & Internal Audit

Your Feed Back is Important  
Please do write us at:

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