

Uttarakhand Uthan Samiti

January 08, 2026

Facilities/Instruments	Amount (₹ crore)	Rating ¹	Rating Action
Long Term Bank Facilities	20.07	CARE BB; Stable; ISSUER NOT COOPERATING*	Rating continues to remain under ISSUER NOT COOPERATING category and Downgraded from CARE BB+; Stable
Short Term Bank Facilities	7.18	CARE A4; ISSUER NOT COOPERATING*	Rating continues to remain under ISSUER NOT COOPERATING category and Downgraded from CARE A4+

Details of instruments/facilities in Annexure-1

*Issuer did not cooperate; based on best available information.

Rationale and key rating drivers

CARE Ratings Limited (CareEdge Ratings) had, vide its press release dated December 31, 2024, placed the rating(s) of Uttarakhand Uthan Samiti (UUS) under the 'issuer non-cooperating' category as UUS had failed to provide information for monitoring of the rating as agreed to in its Rating Agreement. UUS continues to be non-cooperative despite repeated requests for submission of information through e-mails dated November 16, 2025, November 26, 2025, December 06, 2025 among others.

In line with the extant SEBI guidelines, CareEdge Ratings has reviewed the rating on the basis of the best available information which however, in CareEdge Ratings opinion is not sufficient to arrive at a fair rating.

Users of this rating (including investors, lenders and the public at large) are hence requested to exercise caution while using the above rating(s).

The ratings assigned to the bank facilities of UUS have been revised on account of non-availability of requisite information.

Analytical approach: Standalone

Outlook: Stable

Detailed description of the key rating drivers:

Please refer to PR dated [December 31, 2024](#)

Applicable criteria

[Policy on Default Recognition](#)

[Criteria on Information Adequacy Risk and Issuer Non-Cooperation](#)

[Criteria on Assigning 'Outlook' or 'Rating Watch' to Credit Ratings](#)

About the Society

Uttarakhand Uthan Samiti (UUS) was registered as society in July 24, 2009 under Societies Registration Act, 1860 with an objective to provide education services by establishing and operating various educational institutions. The society operates two different campuses, one each in Uttar Pradesh and Uttarakhand for providing various professional courses in various fields. The undergraduate courses offered are B.B.A, B.C.A, B.SC., B.Com, B.Pharma, B.Tech in various fields such as Computer Science, Electronics and Communication, Mechanical Engineering and Civil Engineering. The post graduate courses offered by the institute are MBA, MCA, M. TECH, M.Ed, Diploma and Polytechnic courses. The institution is affiliated to CCIM(Central council for Indian Medicine), COA(Council of Architecture) and is approved by PCI (Pharmacy Council of India), INC(Indian Nursing Council), & NCHMCT(National Council for Hotel Management and Catering Technology).

The day to day management of the society is carried by Mr. Sanjay Bansal (President) .He look after overall operations of the society. Mr. Aman Bansal (Member) look after academic affair of DEBI and financial matter of society is looked upon by Mr. Sunil Dandriyal (Member). The society has employed experienced teaching and administrative staff to run the courses in efficient manner. The society has hostel facility for all the courses and its campus is well equipped with modern classrooms, seminar halls, laboratories, library, computer centre, canteen, and hostel.

¹Complete definition of ratings assigned are available at www.careratings.com and other CARE Ratings Limited's publications.

Status of non-cooperation with previous CRA: Not Applicable

Any other information: Not Applicable

Rating history for last three years: Annexure-2

Covenants of rated instrument / facility: Annexure-3

Complexity level of various instruments rated: Annexure-4

Lender details: Annexure-5

Annexure-1: Details of instruments/facilities

Name of the Instrument	ISIN	Date of Issuance (DD-MM-YYYY)	Coupon Rate (%)	Maturity Date (DD-MM-YYYY)	Size of the Issue (₹ crore)	Rating Assigned and Rating Outlook
Fund-based - LT-Bank Overdraft		-	-	-	17.60	CARE BB; Stable; ISSUER NOT COOPERATING*
Fund-based - LT-Term Loan		-	-	December 2027	0.51	CARE BB; Stable; ISSUER NOT COOPERATING*
Fund-based - LT-Term Loan		-	-	August 2024	1.96	CARE BB; Stable; ISSUER NOT COOPERATING*
Non-fund-based - ST-Bank Guarantee		-	-	-	7.18	CARE A4; ISSUER NOT COOPERATING*

*Issuer did not cooperate; based on best available information

Annexure-2: Rating history for last three years

Sr. No.	Name of the Instrument/ Bank Facilities	Current Ratings		Rating History				
		Type	Amount Outstanding (₹ crore)	Rating	Date(s) and Rating(s) assigned in 2025-2026	Date(s) and Rating(s) assigned in 2024-2025	Date(s) and Rating(s) assigned in 2023-2024	Date(s) and Rating(s) assigned in 2022-2023
1	Fund-based - LT-Term Loan	LT	1.96	CARE BB; Stable; ISSUER NOT COOPERATING*	-	1)CARE BB+; Stable; ISSUER NOT COOPERATING* (31-Dec-24)	1)CARE BB+; Stable (23-Jan-24)	1)CARE BB; Stable (30-Mar-23)
2	Fund-based - LT-Bank Overdraft	LT	17.60	CARE BB; Stable; ISSUER NOT COOPERATING*	-	1)CARE BB+; Stable; ISSUER NOT COOPERATING* (31-Dec-24)	1)CARE BB+; Stable (23-Jan-24)	1)CARE BB; Stable (30-Mar-23)
3	Fund-based - LT-Term Loan	LT	0.51	CARE BB; Stable; ISSUER NOT COOPERATING*	-	1)CARE BB+; Stable; ISSUER NOT COOPERATING* (31-Dec-24)	1)CARE BB+; Stable (23-Jan-24)	1)CARE BB; Stable (30-Mar-23)
4	Non-fund-based - ST-Bank Guarantee	ST	7.18	CARE A4; ISSUER NOT COOPERATING*	-	1)CARE A4+; ISSUER NOT COOPERATING* (31-Dec-24)	1)CARE A4+ (23-Jan-24)	1)CARE A4 (30-Mar-23)

*Issuer did not cooperate; based on best available information.

LT: Long term; ST: Short term

Annexure-3: Detailed explanation of covenants of rated instruments/facilities: Not Applicable

Annexure-4: Complexity level of instruments rated

Sr. No.	Name of the Instrument	Complexity Level
1	Fund-based - LT-Bank Overdraft	Simple
2	Fund-based - LT-Term Loan	Simple
3	Non-fund-based - ST-Bank Guarantee	Simple

Annexure-5: Lender details

To view lender-wise details of bank facilities please [click here](#)

Note on complexity levels of rated instruments: CareEdge Ratings has classified instruments rated by it based on complexity. Investors/market intermediaries/regulators or others are welcome to write to care@careedge.in for clarifications.

Contact us

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About us:

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