

HO/Finance/Share/26/2022-23

Date: 03.05.2023

**National Stock Exchange of India Ltd.**

“Exchange Plaza”  
Plot no. C/1, G Block  
Bandra-Kurla C  
omplex, Bandra (E)  
Mumbai – 400 051

**NSE Scrip Symbol: UCOBANK**

**BSE Limited**

Phiroze Jeejeebhoy Towers  
Dalal Street, Fort,  
Mumbai – 400 001

**BSE Scrip Code: 532505**

Madam/ Dear Sir,

**Sub: Presentation on Audited Financial Results for the quarter and year ended 31<sup>st</sup> March, 2023**

We enclose Presentation on Audited Financial Results for the quarter and year ended 31<sup>st</sup> March, 2023.

Kindly take the same on your records.

Yours faithfully,

**(N Purna Chandra Rao)**  
**Company Secretary**

Encl : as stated

# UCO BANK

*Financial Results FY 22-23*



# UCO BANK

## *Touching New Heights*



**Highest  
Business**

**₹410967 Cr.**



**Highest  
Deposits**

**₹ 249338 Cr.**



**Highest  
Advances**

**₹ 161629 Cr.**



**Highest (NII)  
in a Qtr.**

**₹ 1972 Cr.**



**Highest Net Profit  
in a FY**

**₹ 1862 Cr.**



# Contents



*Highlights: March 2023*



*Business Performance*



*Financials*



*Asset Quality*

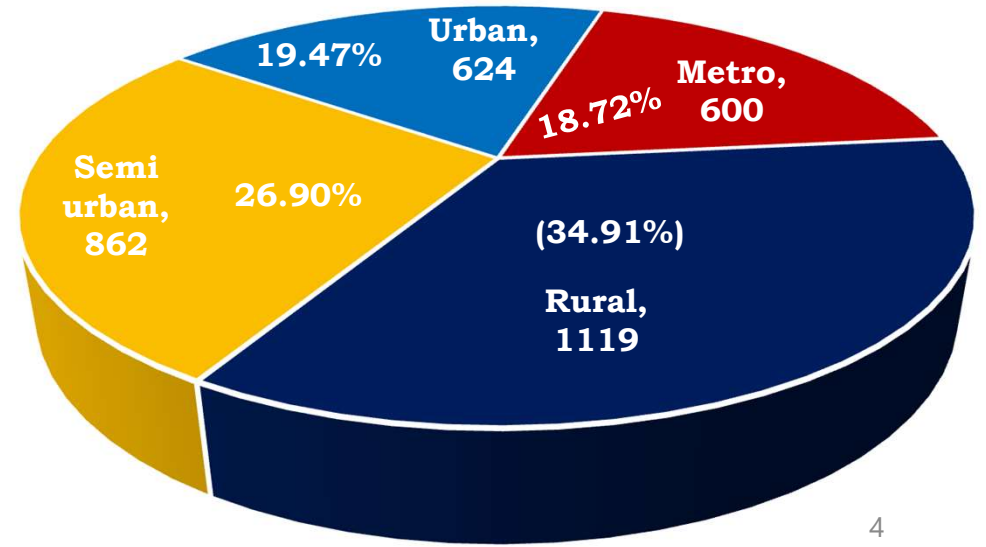
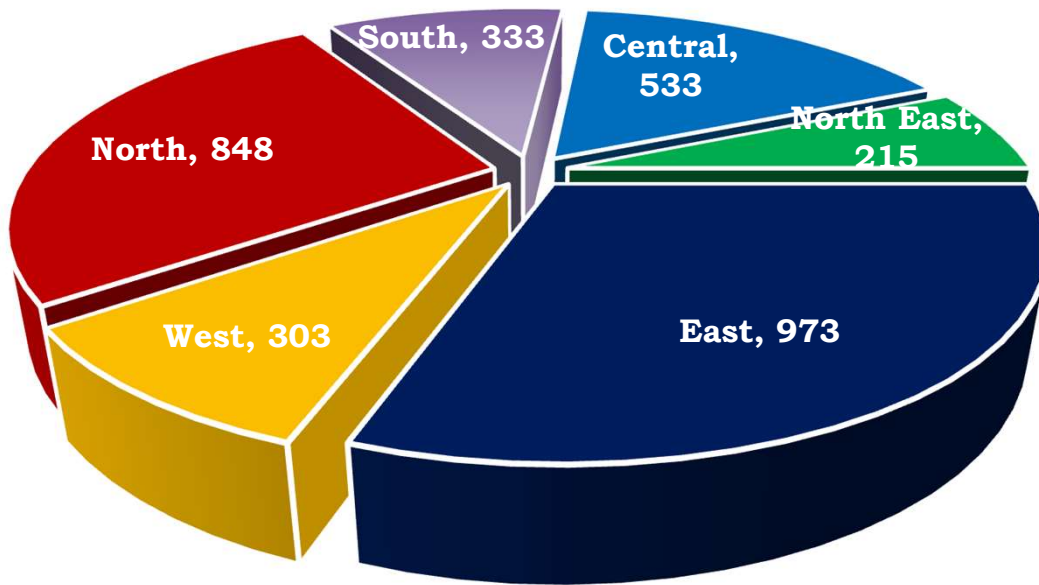
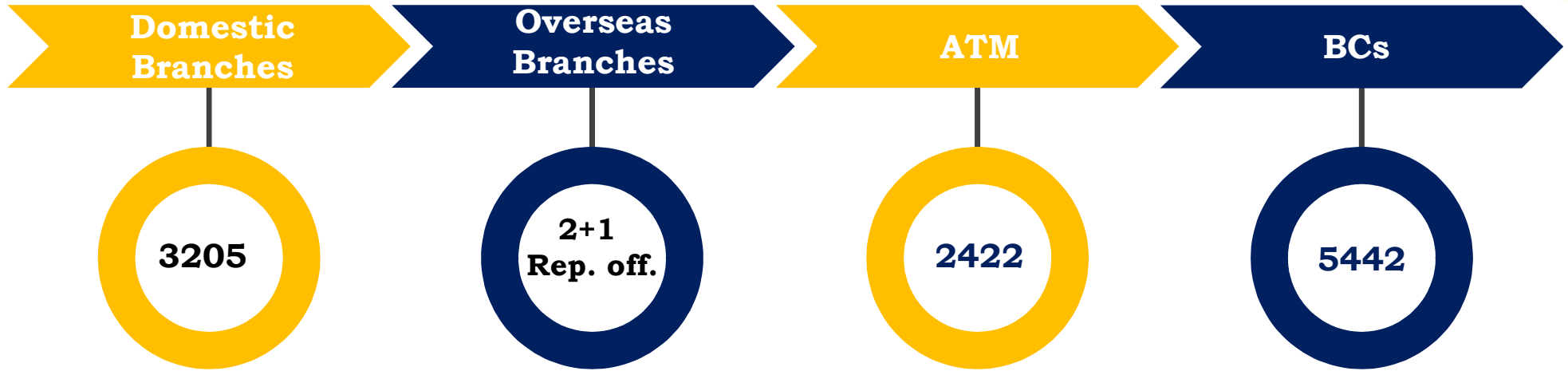


*Capital & Shareholding*



*Digital Journey*

# Our Presence





# *Highlights March 23*

# Major Highlights



**Total Business**

₹ 410967 Cr.  
16.14% (Y-Y)



**Total Advance**

₹ 161629 Cr.  
24.54% (Y-Y)



**Total Deposit**

₹ 249338 Cr.  
11.28% (Y-Y)



**Net Profit Qtr.**

₹581 Cr.  
86.06% (Y-Y)



**Net NPA**

1.29 %



**CRAR**

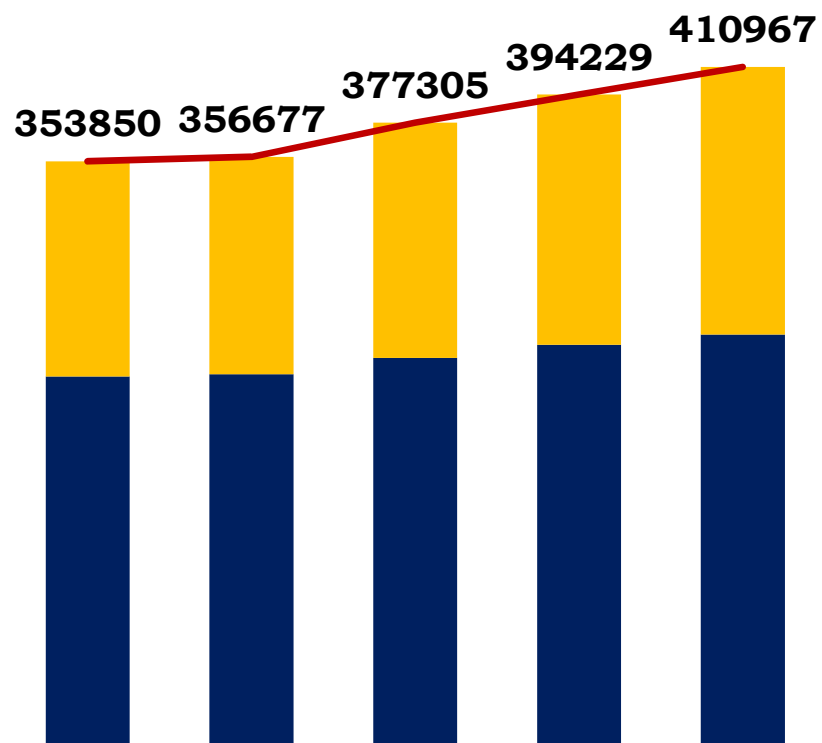
16.51%



# Business & CASA

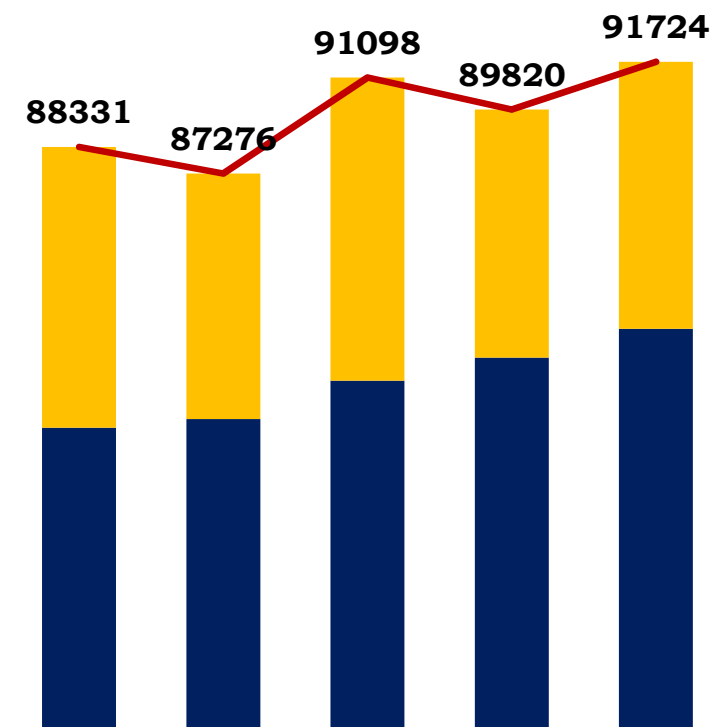


Business ( ₹ in Cr.)



	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23
<b>Gross Advance</b>	129777	131350	142156	151059	161629
<b>Total Deposit</b>	224073	225328	235149	243170	249338
<b>Total Business</b>	353850	356677	377305	394229	410967

CASA Global ( ₹ in Cr.)



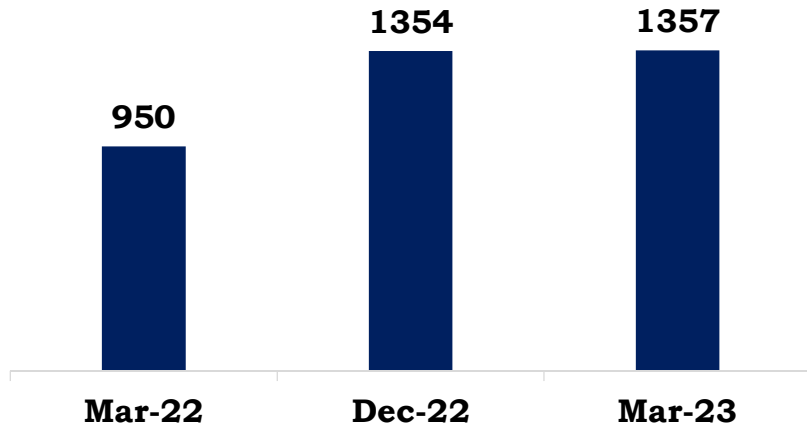
	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23
<b>Current Deposit</b>	11169	9778	12071	9872	10628
<b>Savings Deposit</b>	77162	77498	79027	79948	81096
<b>CASA</b>	88331	87276	91098	89820	91724



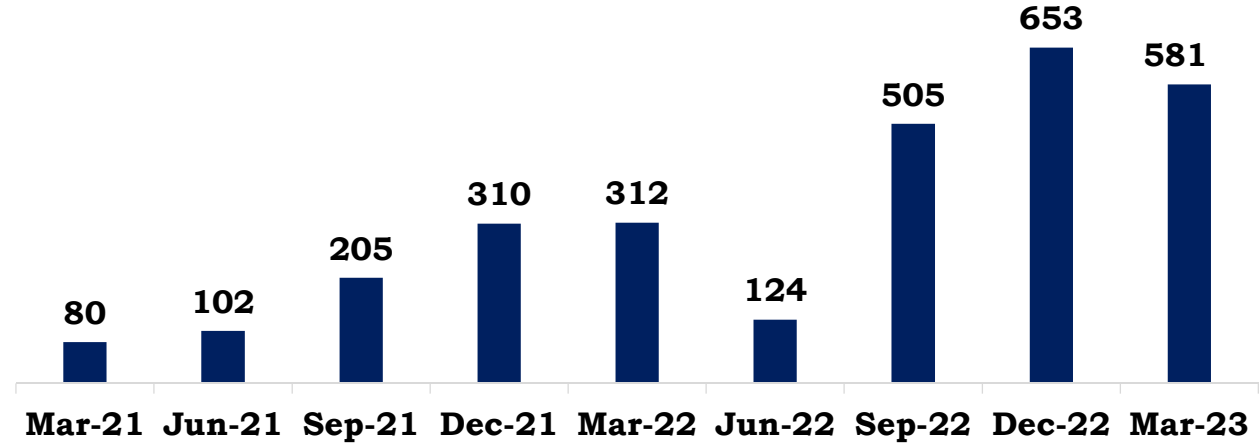
# Key Financials



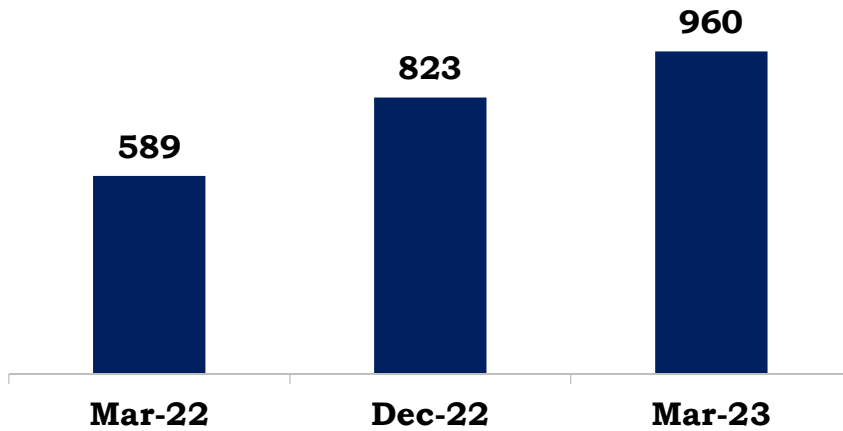
**Operating Profit (Qtr) ₹ in (Cr)**



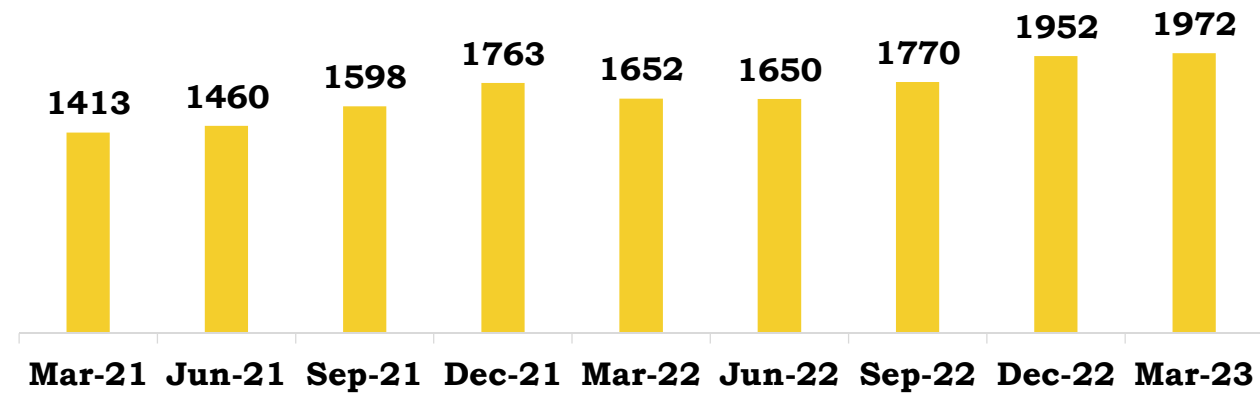
**Net Profit (Qtr) ₹ in (Cr)**



**Non Interest Income(Qtr.) ₹ in (Cr)**



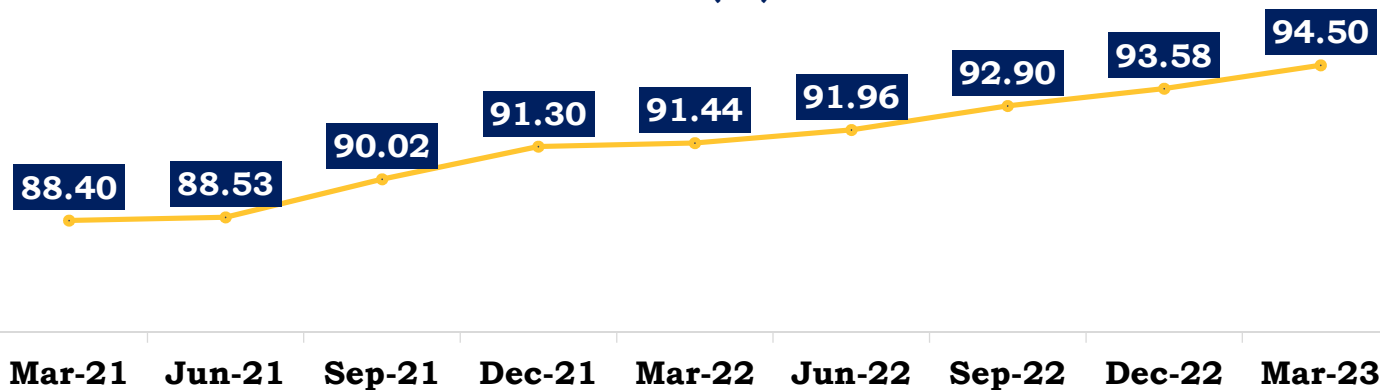
**Net Interest Income (Qtr) ₹ in (Cr)**



# Improving Asset Quality

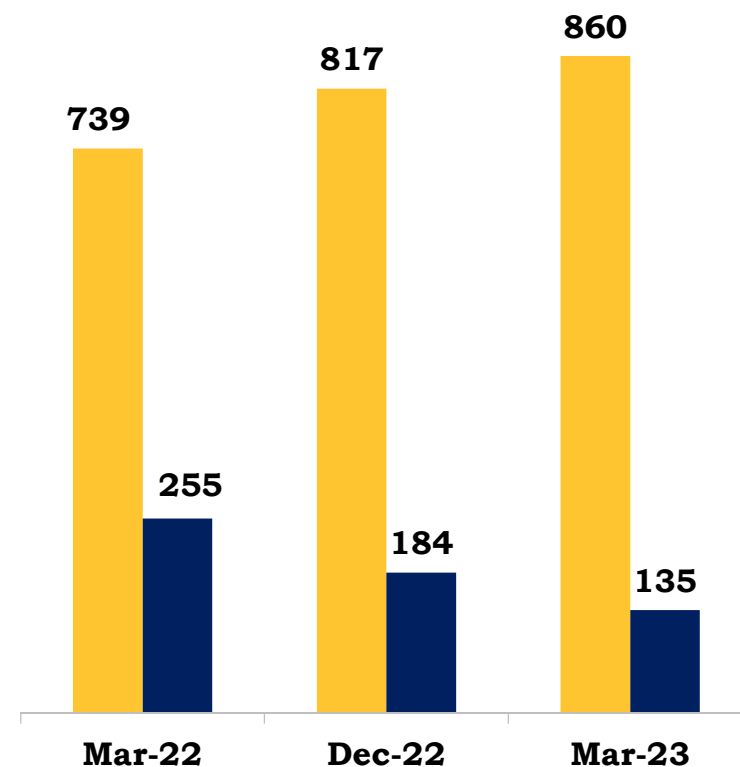


PCR (%)

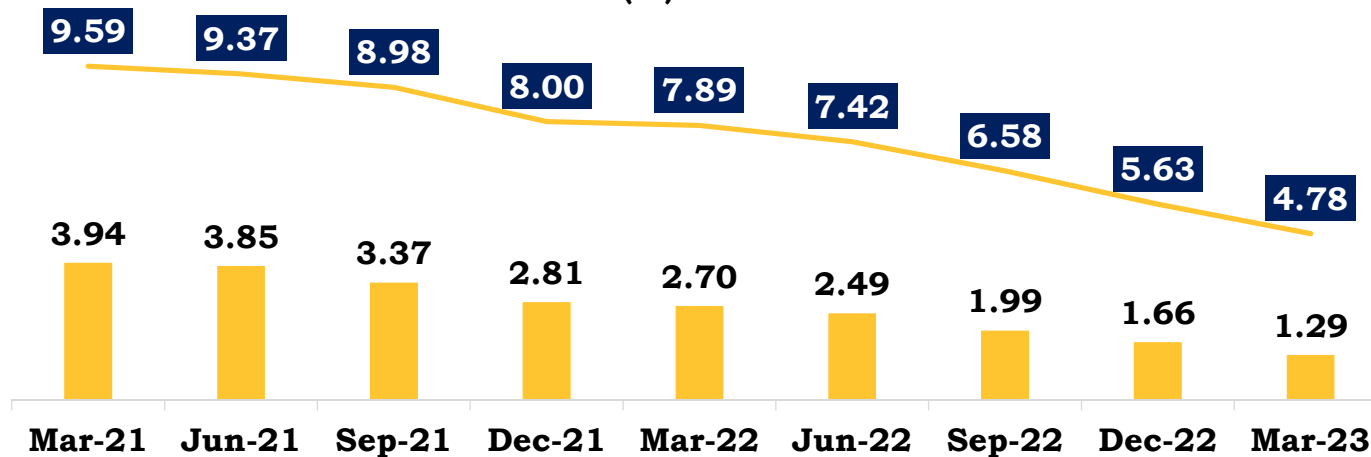


Recovery (Qtr.) ₹ in Cr

■ Cash Recovery + Recovery in Written off A/c  
■ Upgradation



■ Net NPA (%)    — Gross NPA %





# ***Business Performance***

# Business Growth

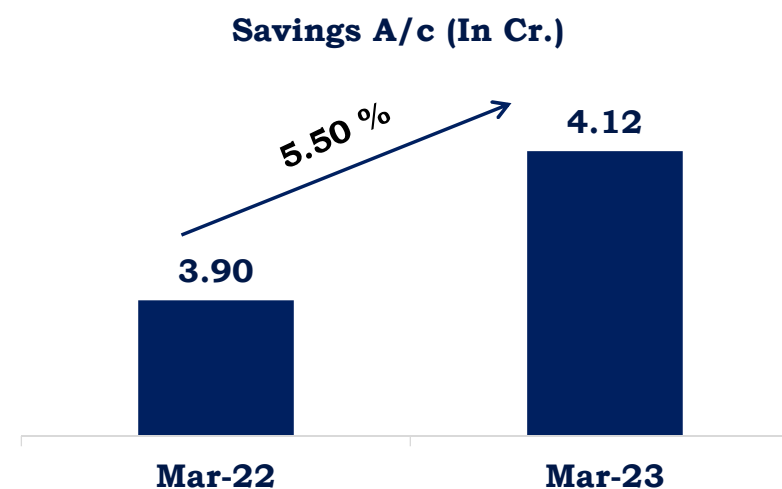
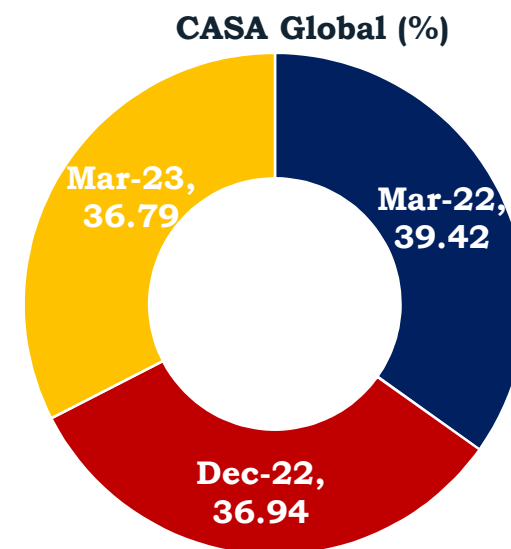


					₹ in (Cr)
<b>Business Mix (Deposits + Advances)</b>	<b>Mar-22</b>	<b>Dec-22</b>	<b>Mar-23</b>	<b>Q-Q (%)</b>	<b>Y-O-Y (%)</b>
<b>Global Business</b>	<b>353850</b>	<b>394229</b>	<b>410967</b>	<b>4.25</b>	<b>16.14</b>
Domestic	333318	364985	380173	4.16	14.06
Overseas	20532	29244	30795	5.30	49.98
<b>Global Deposits</b>	<b>224073</b>	<b>243170</b>	<b>249338</b>	<b>2.54</b>	<b>11.28</b>
Domestic	217720	235048	240741	2.42	10.57
Overseas	6353	8122	8597	5.85	35.32
<b>Global Advances (Gross )</b>	<b>129777</b>	<b>151059</b>	<b>161629</b>	<b>7.00</b>	<b>24.54</b>
Domestic	115598	129937	139432	7.31	20.62
Overseas	14179	21122	22198	5.09	56.55
<b>CD Ratio (%)</b>	<b>57.92</b>	<b>62.12</b>	<b>64.82</b>	-	-

# Global Deposits



Particulars	₹ in (Cr)				
	Mar-22	Dec-22	Mar-23	Growth	
				Q-Q	Y-Y
<b>Current Deposits</b>	10624	9308	10037	7.84	(5.52)
<b>Saving Deposits</b>	77037	79876	81017	1.43	5.17
<b>CASA</b>	<b>87661</b>	<b>89185</b>	<b>91054</b>	<b>2.10</b>	<b>3.87</b>
<b>Term Deposits</b>	130059	145864	149687	2.62	15.09
<b>Overseas Deposits</b>	6353	8122	8597	5.85	35.32
<b>Global Deposits</b>	<b>224073</b>	<b>243170</b>	<b>249338</b>	<b>2.54</b>	<b>11.28</b>
<b>CASA Domestic (%)</b>	<b>40.26</b>	<b>37.94</b>	<b>37.82</b>	-	-
<b>CASA Global (%)</b>	<b>39.42</b>	<b>36.94</b>	<b>36.79</b>	-	-

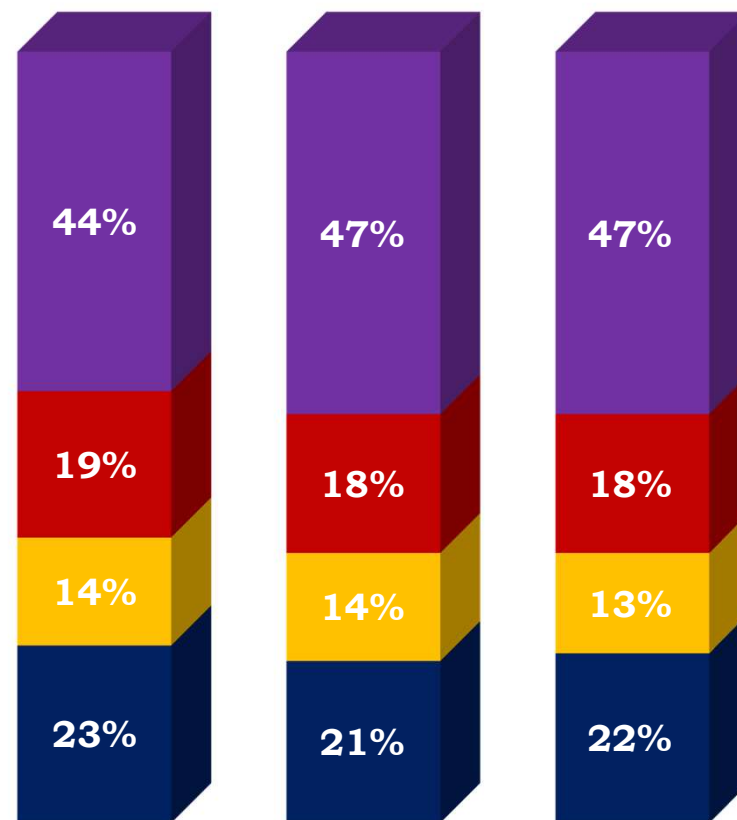


# RAM (Domestic Advance)



₹ in (Cr)	₹ in (Cr)			Growth (Y-Y) %
	Mar-22	Dec-22	Mar-23	
<b>Gross Advance (Domestic)</b>	<b>115598</b>	<b>129937</b>	<b>139432</b>	<b>20.62</b>
Of Which				
Retail Advance	29305	32375	35039	19.57
Agriculture Advance	18835	20627	21775	15.61
MSME Advance	24430	26625	28815	17.95
<b>Total RAM</b>	<b>72570</b>	<b>79627</b>	<b>85629</b>	18.00
<b>RAM % to Gross Advance (Domestic)</b>	62.78%	61.28%	61.41%	-

■ Retail ■ Agri ■ MSME ■ Corporate & Others



Mar-22

Dec-22

Mar-23

# Retail Growth

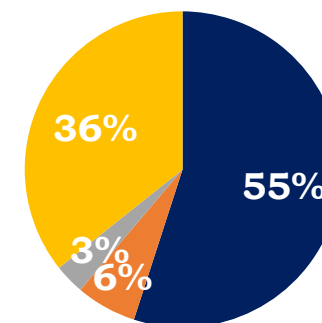


**Retail Advance As on March 2023 (₹ in Cr)**

Particulars	Mar-22	Dec-22	Mar-23	Growth (Y-Y) %
<b>Home Loan</b>	16780	18908	19964	18.97
<b>Car Loan</b>	1888	2166	2309	22.30
<b>Personal Loan</b>	949	1079	1136	19.70
<b>Others</b>	10884	11063	12362	13.58
<b>Total (Including Pool &amp; Co-Lending)</b>	<b>30501</b>	<b>33216</b>	<b>35771</b>	17.28

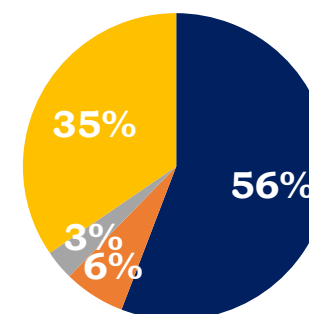
**Mar-22**

■ Home Loan ■ Car Loan ■ Personal Loan ■ Others



**Mar-23**

■ Home Loan ■ Car Loan ■ Personal Loan ■ Others



# Priority Sector Advance



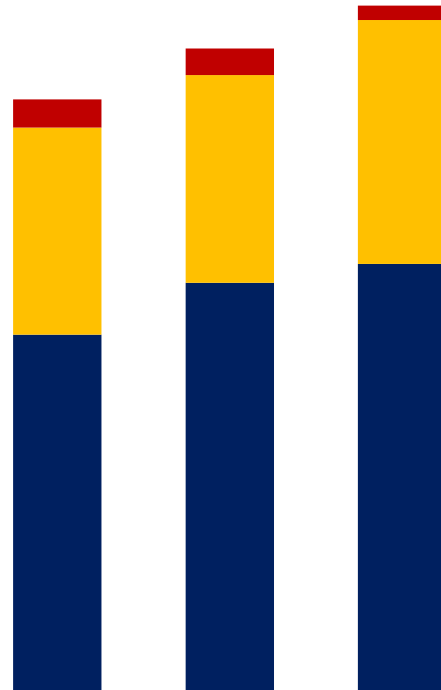
Industry	Mar-22	Dec-22	Mar-23	Y-O-Y (%)	₹ in (Cr)
					% to ANBC
<b>Agriculture</b>	<b>25385</b>	<b>24583</b>	<b>25319</b>	<b>-0.26</b>	<b>20.38</b>
Out of which, S&MF	12790	13638	14268	<b>11.56</b>	<b>11.48</b>
<b>MSME</b>	<b>22045</b>	<b>26724</b>	<b>24710</b>	<b>12.09</b>	<b>19.89</b>
Out of which, Micro	12676	16654	13403	<b>5.74</b>	<b>10.79</b>
<b>Housing Loan</b>	<b>11697</b>	<b>9777</b>	<b>10145</b>	<b>(13.27)</b>	<b>8.17</b>
<b>Education Loan</b>	<b>819</b>	<b>848</b>	<b>861</b>	<b>5.13</b>	<b>0.69</b>
<b>Others</b>	<b>1134</b>	<b>3091</b>	<b>3476</b>	<b>(406.53)</b>	<b>2.80</b>
<b>PSLC General Sold</b>	<b>1600</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Priority Sector Advances</b>	<b>59480</b>	<b>65023</b>	<b>64511</b>	<b>8.46</b>	<b>51.93</b>
<b>ANBC</b>	<b>116040</b>	<b>124980</b>	<b>124236</b>	<b>7.06</b>	<b>-</b>



# MSME Portfolio Mix



## Segment Mix



	Mar-22	Dec-22	Mar-23
■ Medium	1262	1202	656
■ Small	9288	9315	10941
■ Micro	16042	18362	19207



PM SVANidhi

# MSME

सूक्ष्म, लघु एवं मध्यम उद्यम  
MICRO, SMALL & MEDIUM ENTERPRISES



₹ in (Cr)

## Performance under PMMY

	FY'22	FY'23
Amount Sanctioned	2877	4219
Amount Disbursed	1928	4178

PM SVANidhi	FY'22	FY'23
Amount Sanctioned	18	39
Amount Disbursed	17	33

## Performance under GECL Facility

GECL	FY'22	FY'23
Amount Sanctioned	1166	45
Amount Disbursed	940	42

Standup India	FY'22	FY'23
Amount Sanctioned	121	154
Amount Disbursed	115	136

# Rating Mix



Rating Grade	₹ in (Cr)					
	Mar-22	% Share	Dec-22	% Share	Mar-23	% Share
<b>AAA</b>	11537	33.51	18618	41.03	22964	44.84
<b>AA</b>	7284	21.15	10121	22.31	10659	20.81
<b>A</b>	8226	23.89	10295	22.69	10280	20.07
<b>BBB</b>	4304	12.50	3138	6.92	3949	7.71
<b>Below BBB</b>	3082	8.95	3202	7.06	3358	6.56
<b>Total Rated</b>	<b>34433</b>	<b>26.53</b>	<b>45374</b>	<b>30.04</b>	<b>51210</b>	<b>31.68</b>
<b>Govt. Guaranteed</b>	11097	8.55	11021	7.30	10534	6.52
<b>Total Rated + Govt. Guaranteed</b>	<b>45530</b>	<b>35.08</b>	<b>56395</b>	<b>37.33</b>	<b>61744</b>	<b>38.20</b>
<b>Unrated</b>	4108	3.17	3824	2.53	3108	1.92
<b>Total Advances</b>	<b>129777</b>	-	<b>151059</b>	-	<b>161629</b>	-

# Investment Portfolio

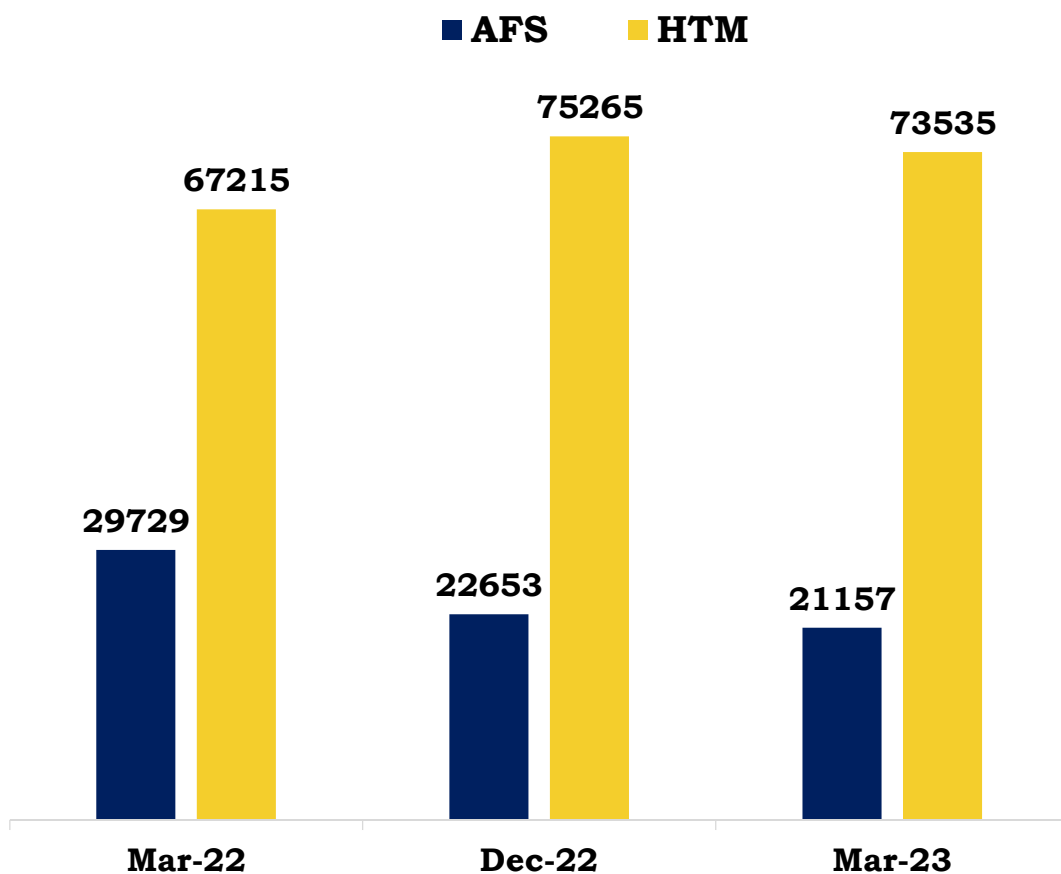


Particulars	₹ in (Cr)		
	Mar-22	Dec-22	Mar-23
<b>Domestic Investments</b>	96818	97918	94692
<b>a. SLR</b>	69171	69120	67572
<b>b. Non SLR</b>	27647	28798	27120
❖ <b>Certificate of Deposits</b>	-	1124	537
❖ <b>Shares &amp; VCF</b>	1123	1071	940
❖ <b>Bond &amp; Debentures</b>	25015	25199	24347
❖ <b>Others ( SR &amp; RRB shares)</b>	1509	1404	1296
<b>SLR as % to Domestic Investment</b>	71.44	70.59	71.36
<b>Overseas Investments</b>	2227	2708	2976
<b>Total Gross Investments</b>	<b>99045</b>	<b>100626</b>	<b>97668</b>

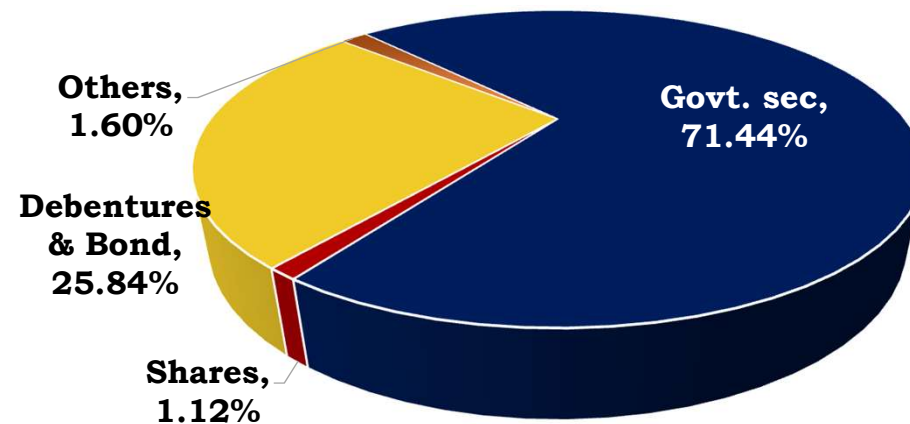
# Investment Portfolio



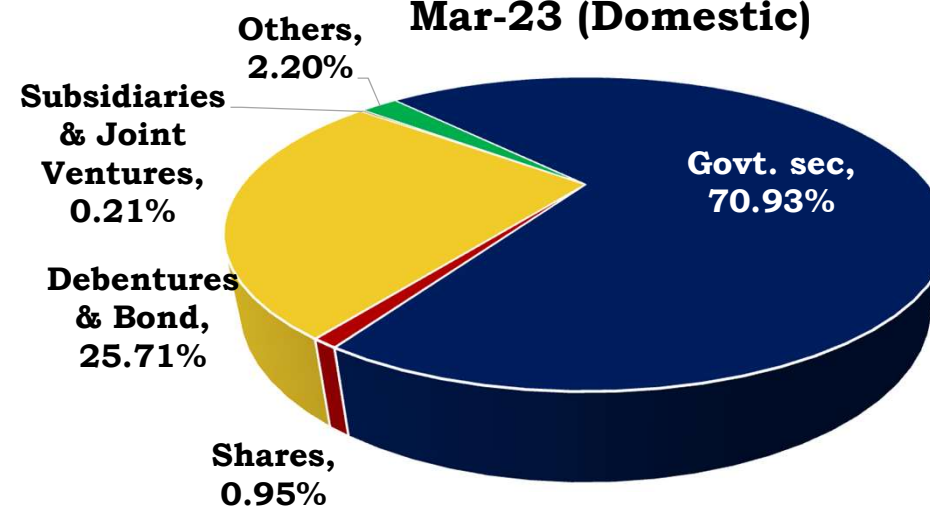
## Domestic Investment



## Mar-22 (Domestic)



## Mar-23 (Domestic)





# *Financials*

# Balance Sheet



	₹ in (Cr)		
<b>CAPITAL &amp; LIABILITIES</b>	<b>31.03.2022</b>	<b>31.12.2022</b>	<b>31.03.2023</b>
Capital	11956	11956	11956
Reserves & Surplus	11637	13199	13808
Deposits	224073	243170	249338
Borrowings	13508	22084	20501
Other Liabilities & Provisions	6610	6104	5260
<b>Total</b>	<b>267784</b>	<b>296513</b>	<b>300863</b>
<b>ASSETS</b>			
Cash and Balances with RBI	10288	11952	10300
Balances with Banks and Money at Call and Short Notice	15860	19238	18428
Investments	96874	97957	95169
Advances	122784	144896	155870
Fixed Assets	3335	3423	3510
Other Assets	18643	19047	17586
<b>Total</b>	<b>267784</b>	<b>296513</b>	<b>300863</b>

# Operating Revenues



₹ in (Cr)

Sl.	Parameters	Quarter Ended				Year Ended		
		Mar-22	Dec-22	Mar-23	Y-O-Y (%)	FY 21-22	FY 22-23	Y-O-Y(%)
1	<b>Interest Income</b>	3773	4627	4987	32.20	14981	17651	17.82
2	<b>Interest Expenses</b>	2120	2675	3015	42.21	8508	10307	21.14
3	<b>NII (1-2)</b>	<b>1652</b>	<b>1952</b>	<b>1972</b>	<b>19.35</b>	<b>6473</b>	<b>7343</b>	<b>13.44</b>
4	<b>Non-Interest Income</b>	589	823	960	62.86	3101	2508	(19.10)
5	<b>Operating Expenses</b>	<b>1292</b>	<b>1421</b>	<b>1575</b>	<b>21.90</b>	<b>4776</b>	<b>5511</b>	<b>15.38</b>
	<b>i. Staff Expenses</b>	830	1047	1058	27.36	3314	3873	16.85
	<b>ii. Other Operating Expenses</b>	461	374	517	12.06	1462	1638	12.05
6	<b>Operating Profit (3+4-5)</b>	<b>950</b>	<b>1354</b>	<b>1357</b>	<b>42.88</b>	<b>4797</b>	<b>4341</b>	(9.52)
7	<b>Provisions</b>	637	701	776	21.72	3868	2478	(35.92)
8	<b>Net Profit</b>	<b>312</b>	<b>653</b>	<b>581</b>	<b>86.06</b>	<b>930</b>	<b>1862</b>	<b>100.30</b>

# Net Interest Income



₹ in (Cr)

Particulars	Quarter Ended				Year Ended		
	Mar-22	Dec-22	Mar-23	Y-O-Y (%)	FY 21-22	FY 22-23	Y-O-Y (%)
<b>Interest Income</b>	<b>3773</b>	<b>4627</b>	<b>4987</b>	<b>32.20</b>	<b>14981</b>	<b>17651</b>	<b>17.82</b>
<b>a. From Advances</b>	2050	2773	3039	48.23	8322	10343	24.30
<b>b. From Investments</b>	1527	1577	1563	2.42	6020	6223	3.37
<b>c. Others</b>	196	277	385	96.49	639	1084	69.55
<b>Interest Expended</b>	<b>2120</b>	<b>2675</b>	<b>3015</b>	<b>42.21</b>	<b>8508</b>	<b>10307</b>	<b>21.14</b>
<b>a. On Deposits</b>	1992	2421	2658	33.44	8098	9417	16.28
<b>b. On Borrowings</b>	1	159	266	-	12	544	-
<b>c. Bonds &amp; Others</b>	128	96	91	(28.52)	399	347	(12.98)
<b>Net Interest Income</b>	<b>1652</b>	<b>1952</b>	<b>1972</b>	<b>19.35</b>	<b>6473</b>	<b>7343</b>	<b>13.44</b>



# Non Interest Income



₹ in (Cr)

Particulars	Quarter Ended				Year Ended		
	Mar-22	Dec-22	Mar-23	Y-O-Y (%)	FY 21-22	FY 22-23	Y-O-Y (%)
<b>a) Fee Based Income</b>	<b>298</b>	<b>229</b>	<b>301</b>	<b>1.04</b>	<b>983</b>	<b>1000</b>	<b>1.71</b>
<b>i. Income from Commission &amp; Charges</b>	286	214	284	(0.69)	956	944	(1.26)
<b>ii. Third Party Product Income</b>	12	15	17	41.67	27	56	107.41
<b>b) Recovery in Written Off</b>	<b>373</b>	<b>458</b>	<b>526</b>	<b>40.86</b>	<b>1546</b>	<b>1624</b>	<b>5.06</b>
<b>c) Treasury Income</b>	<b>(82)</b>	<b>135</b>	<b>133</b>	<b>(262.69)</b>	<b>571</b>	<b>(116)</b>	<b>(120.32)</b>
<b>i. Profit on sale of Investments</b>	57	44	46	(19.43)	559	192	(65.65)
<b>ii. Profit on Exchange Transaction</b>	72	53	26	(64.36)	316	183	(41.90)
<b>iii. Profit/loss on Revaluation of Investment</b>	(217)	38	52	(123.94)	(314)	(506)	61.34
<b>iv. Others</b>	5	-	9	73.97	10	14	45.24
<b>Total (a+b+c)</b>	<b>589</b>	<b>823</b>	<b>960</b>		<b>3101</b>	<b>2508</b>	<b>(19.10)</b>

# Provisions

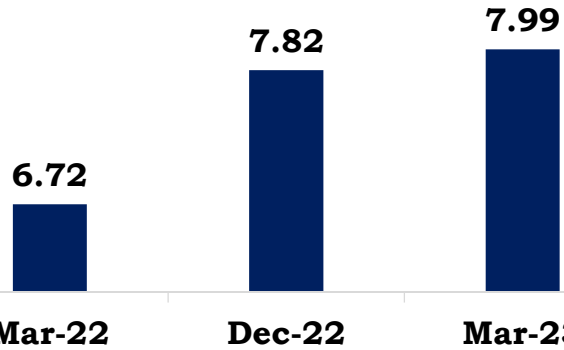


							₹ in (Cr)
Particulars	Quarter Ended			Variation (%) over	Year Ended		
	Mar-22	Dec-22	Mar-23	Y-O-Y (%)	FY 21-22	FY 22-23	Y-O-Y (%)
<b>Operating Profit</b>	<b>950</b>	<b>1354</b>	<b>1357</b>	<b>42.88</b>	<b>4797</b>	<b>4341</b>	<b>(9.52)</b>
<b>Provisions for :</b>							
<b>NPA</b>	795	220	408	(48.70)	3800	1296	(65.91)
<b>Standard Assets</b>	(50)	33	-	-	338	59	(82.54)
<b>Others</b>	(280)	80	42	(115)	(1091)	80	(107.33)
<b>Income Tax (DTA)</b>	172	368	326	89.53	821	1043	27.04
<b>Total Provision</b>	<b>637</b>	<b>701</b>	<b>776</b>	<b>21.75</b>	<b>3868</b>	<b>2478</b>	<b>(35.92)</b>
<b>Net Profit /Loss</b>	<b>312</b>	<b>653</b>	<b>581</b>	<b>86.06</b>	<b>930</b>	<b>1862</b>	<b>100.30</b>

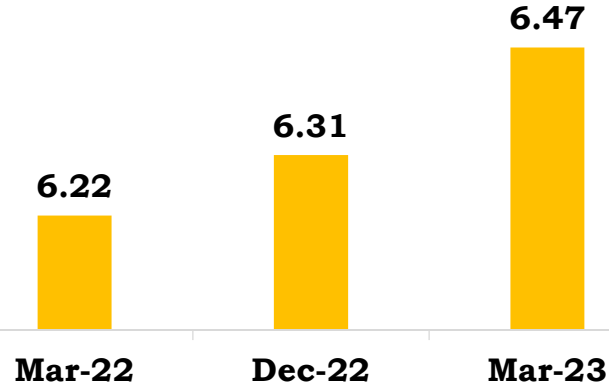
# Key Financial Indicators (Quarter)



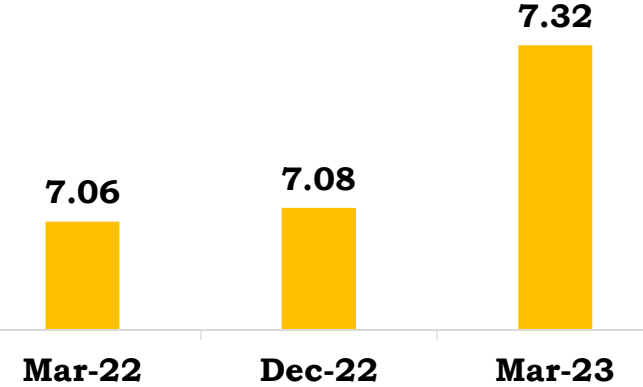
Yield on Advance (%)



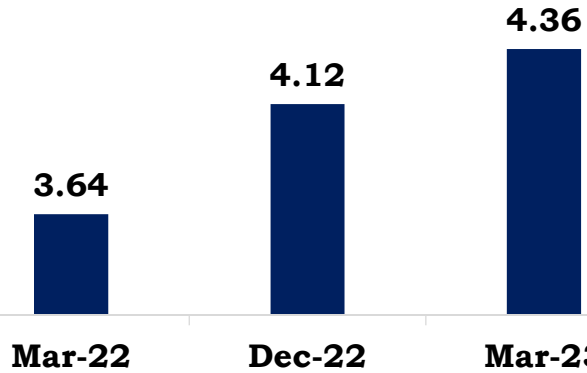
Yield on Investment (%)



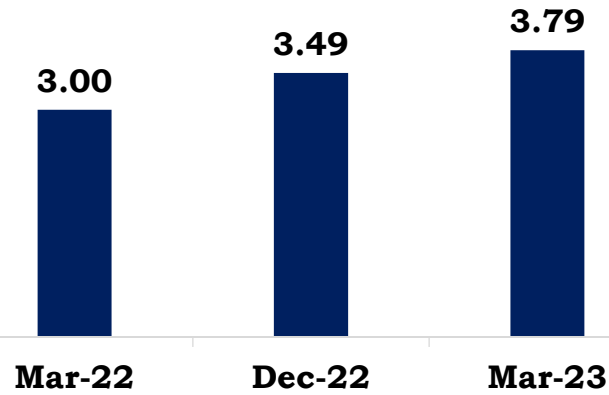
Yield on Funds (%)



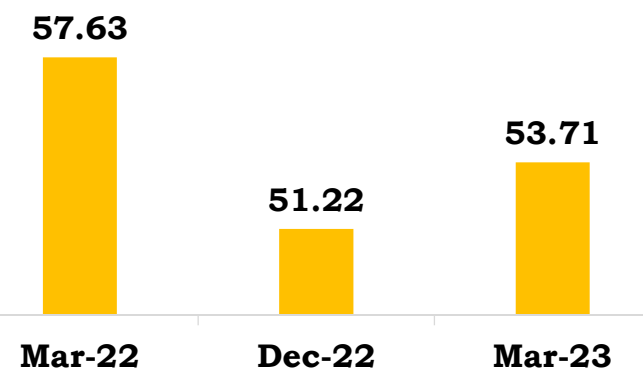
Cost of Deposit (%)



Cost of Fund (%)



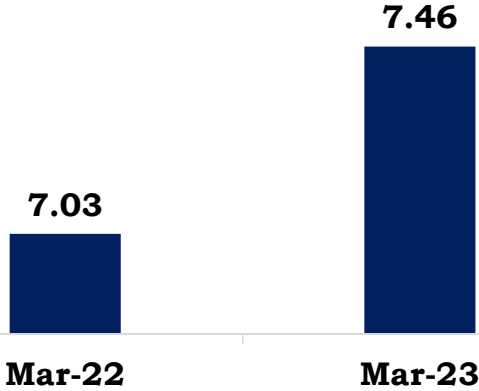
Cost to Income (%)



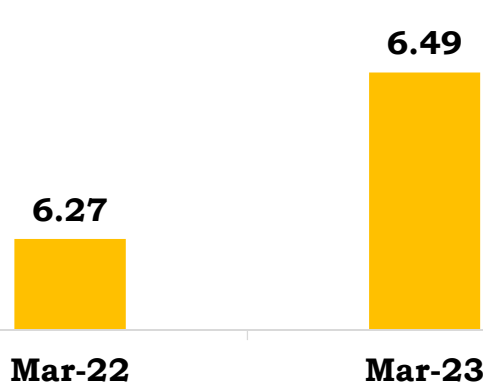
# Key Financial Indicators (FY)



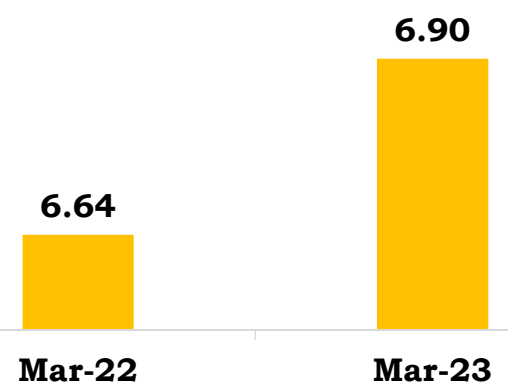
Yield on Advance (%)



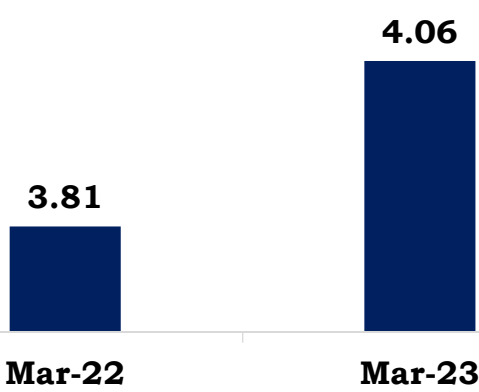
Yield on Investment (%)



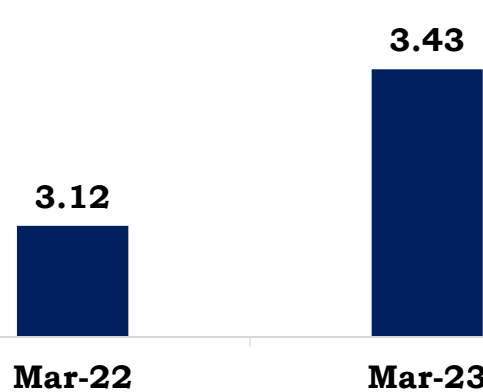
Yield on Funds (%)



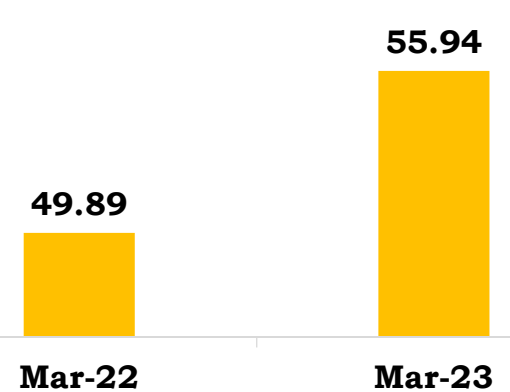
Cost of Deposit (%)



Cost of Fund (%)



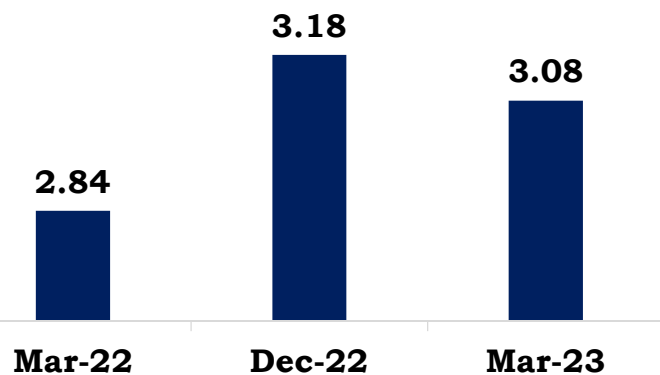
Cost to Income (%)



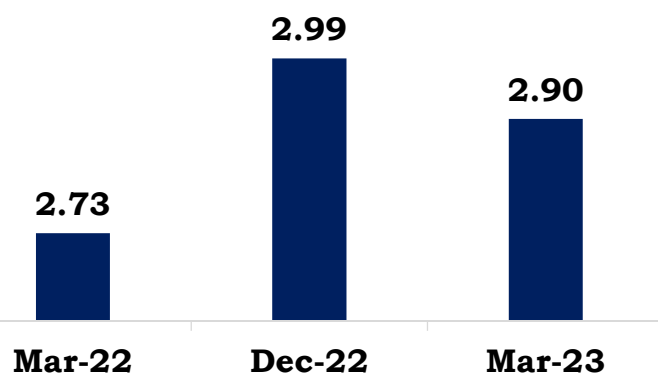
# Efficiency Ratio (Quarter)



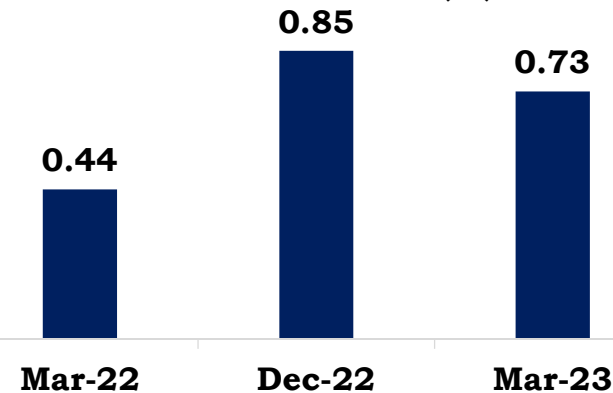
### NIM Domestic (%)



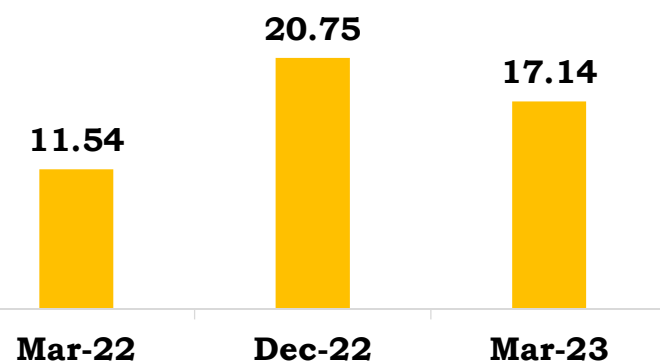
### NIM Global (%)



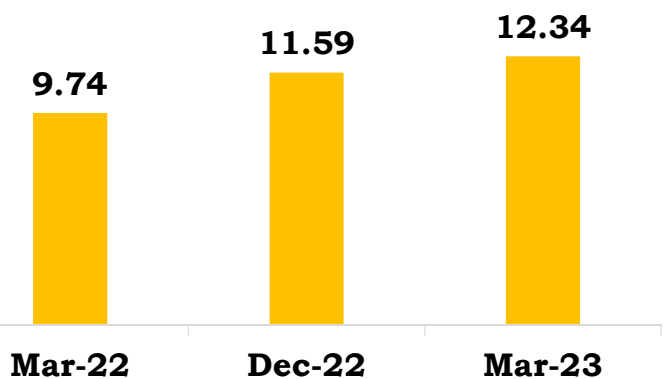
### Return on Assets (%)



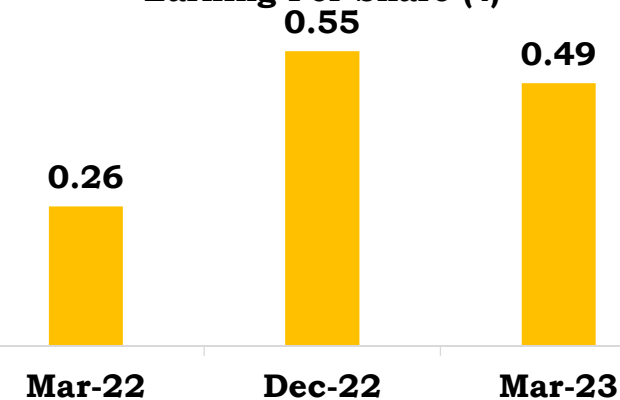
### Return on Equity (%)



### Book Value Per Share (₹)



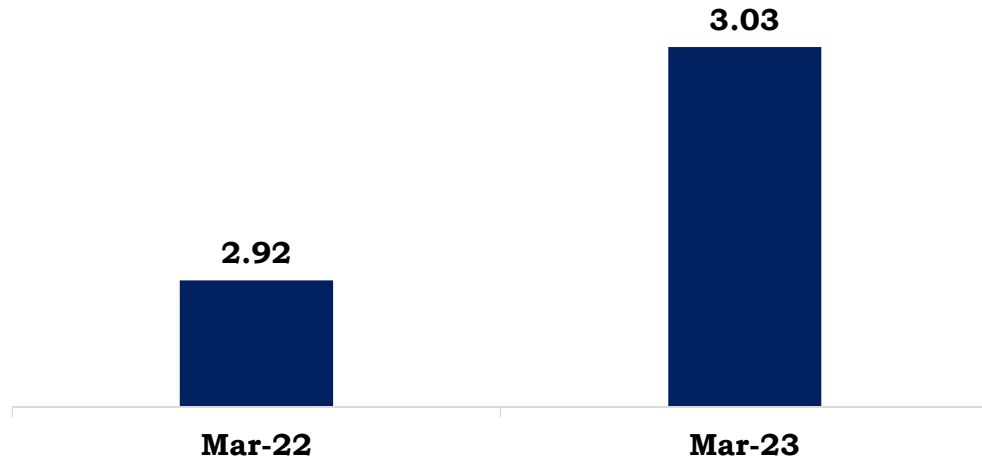
### Earning Per Share (₹)



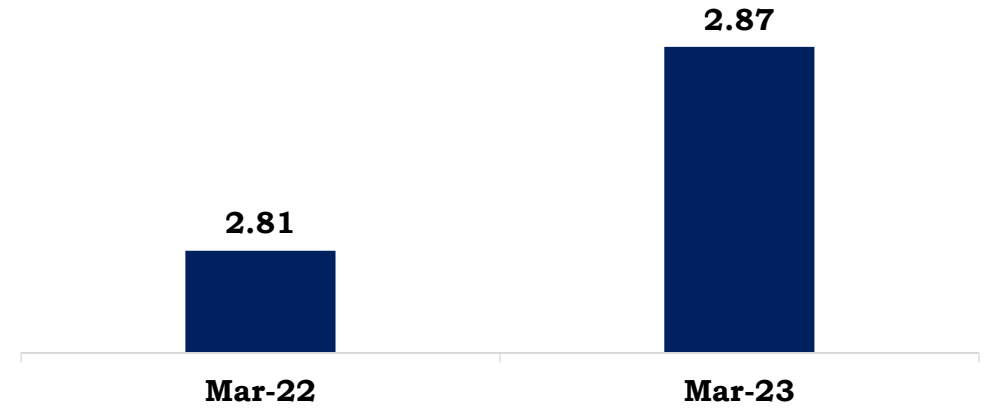
# Efficiency Ratio (FY)



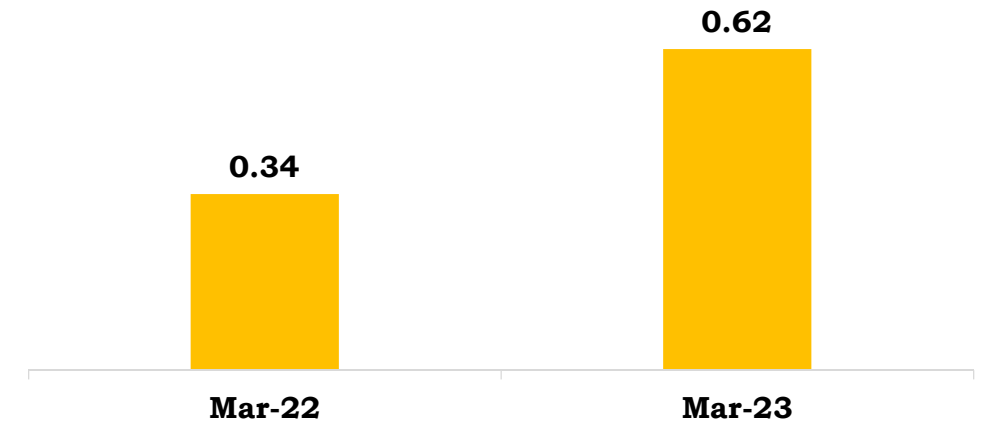
**NIM Domestic (%)**



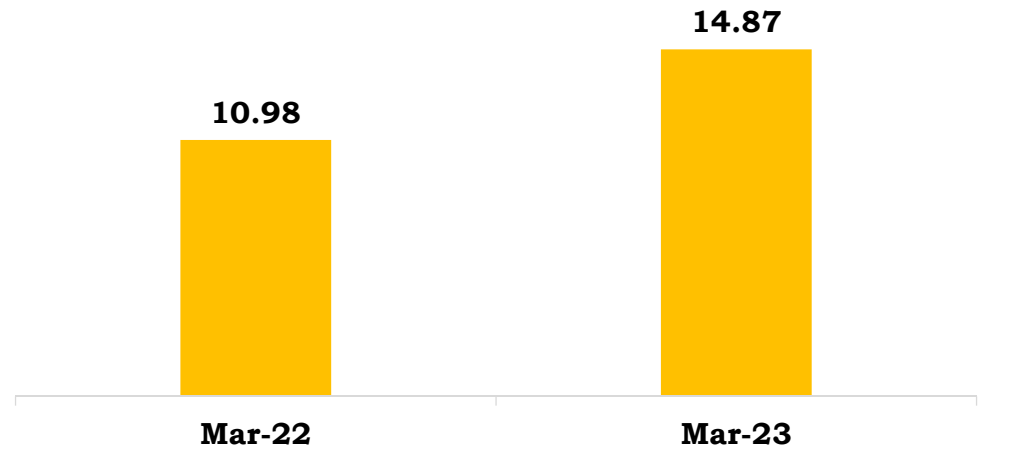
**NIM Global (%)**



**Return on Assets (%)**



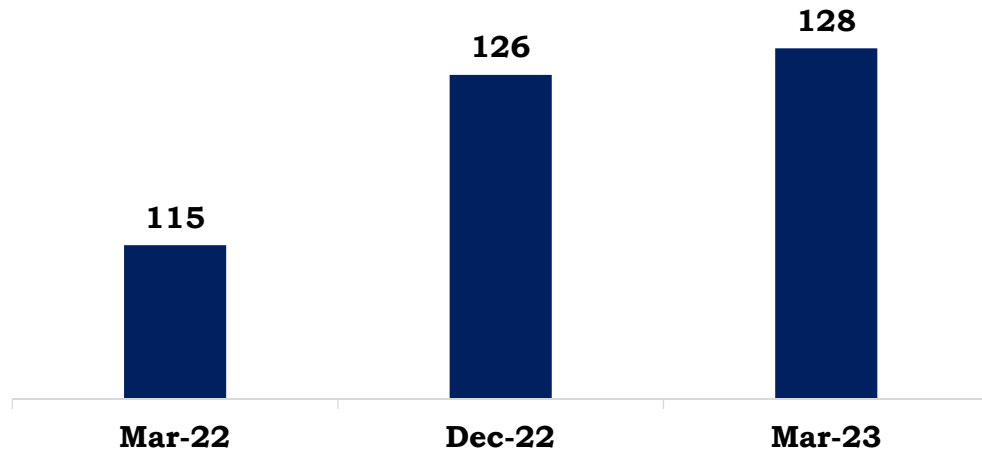
**Return on Equity (%)**



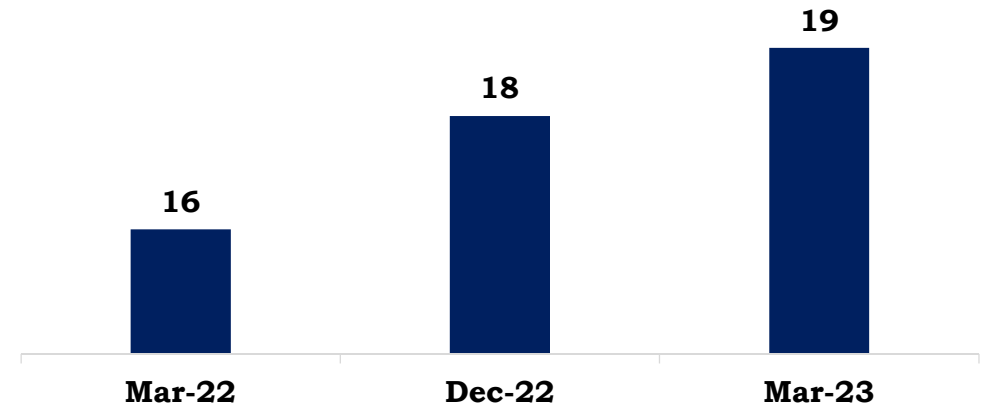
# Productivity Ratio



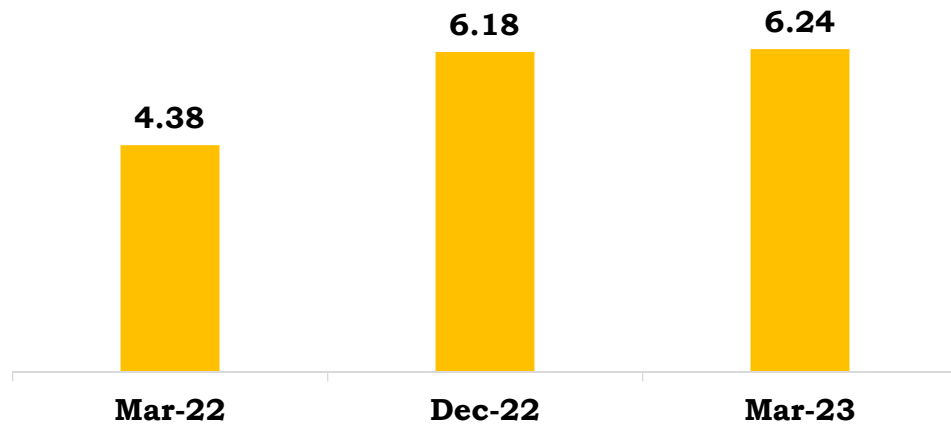
**Business Per Branch ( ₹ in Cr.)**



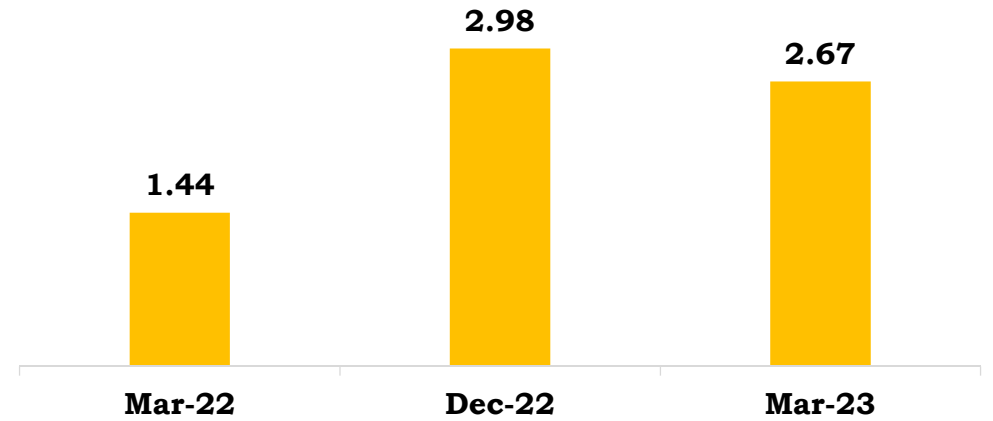
**Business Per Employee ( ₹ in Cr.)**



**Operating Profit per employee ( ₹ in Lakhs)**



**Net Profit Per Employee ( ₹ in Lakhs)**





## ***Asset quality***



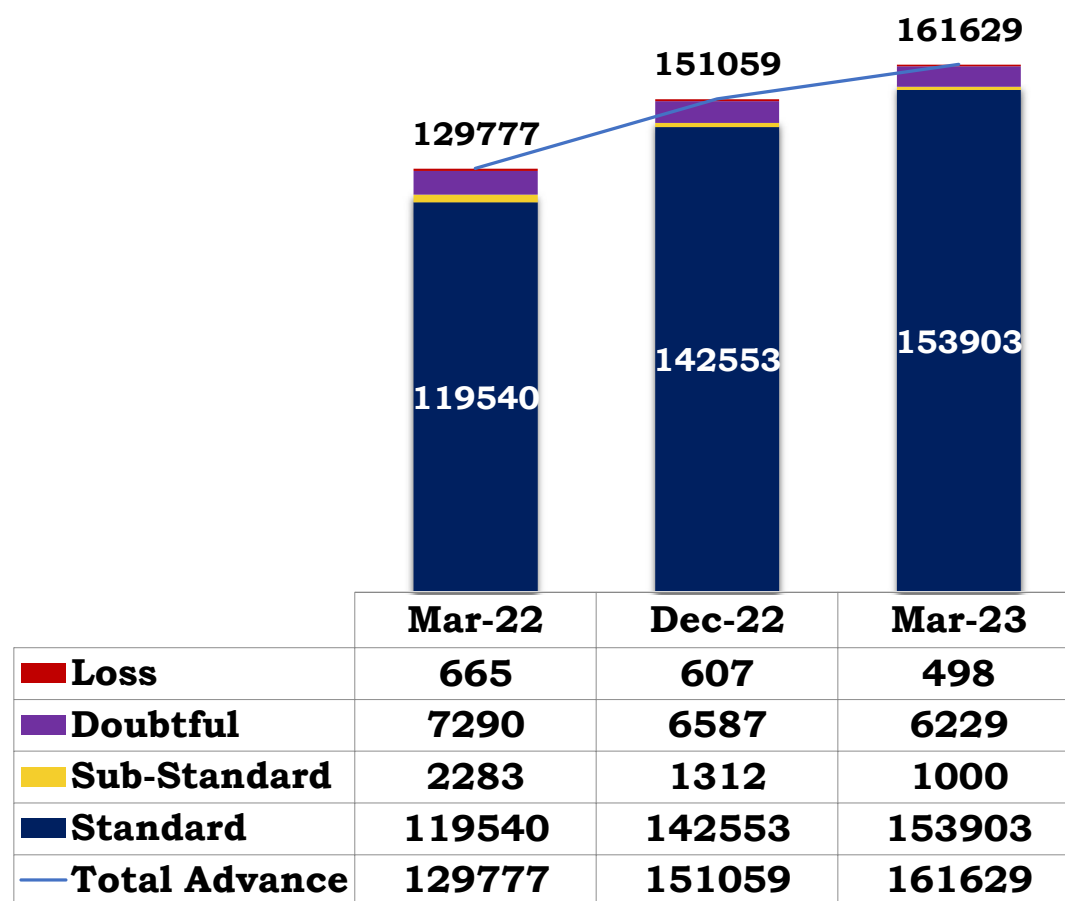
# Asset Quality



₹ in (Cr)

Item	Mar-22	Dec-22	Mar-23
<b>Gross NPA</b>	10237	8506	7726
<b>Net NPA</b>	3316	2407	2018
<b>Gross NPA (%)</b>	7.89	5.63	4.78
<b>Net NPA (%)</b>	2.70	1.66	1.29
<b>Provision Coverage Ratio (%)</b>	91.44	93.58	94.50

## Asset Classification (₹ in Cr)



# Movement of NPA



₹ in (Cr)

Item	Quarter Ended			Year Ended	
	Mar-22	Dec-22	Mar-23	Mar 22	Mar-23
<b>Opening Balance</b>	<b>10042</b>	<b>9359</b>	<b>8506</b>	<b>11352</b>	<b>10237</b>
<b>Slippages</b>	1446	491	472	6123	2096
➤ <b>Fresh Slippage</b>	1299	307	366	5376	1487
➤ <b>Addition to Existing NPA</b>	147	184	106	747	609
<b>Less</b>					
<b>Cash Recovery</b>	366	359	334	1299	1354
<b>Upgradation</b>	255	184	135	2087	678
<b>Write off</b>	630	801	782	3851	2575
<b>Total Reduction</b>	<b>1251</b>	<b>1344</b>	<b>1252</b>	<b>7237</b>	<b>4607</b>
<b>Closing Balance</b>	<b>10237</b>	<b>8506</b>	<b>7726</b>	<b>10237</b>	<b>7726</b>
<b>Cash Recovery +Recovery in Written off</b>	<b>739</b>	<b>817</b>	<b>860</b>	<b>2845</b>	<b>2978</b>

₹ in (Cr)

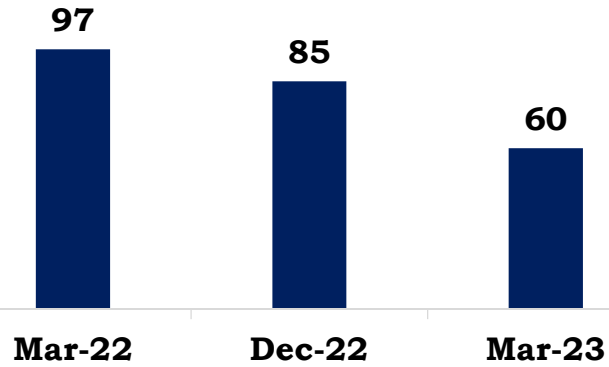
Mar-2023 (₹ Cr.)	1 <sup>st</sup> List	2 <sup>nd</sup> List	Others	Total
<b>Exposure to number of accounts referred under IBC (As per RBI List)</b>	2	8	133	<b>143</b>
<b>Loan Outstanding</b>	890	2163	13177	<b>16230</b>
<b>Total Provisions Held</b>	890	2163	13139	<b>16192</b>
<b>Provision Percentage (%)</b>	100	100	99.71	<b>99.76</b>

# Fresh Slippage

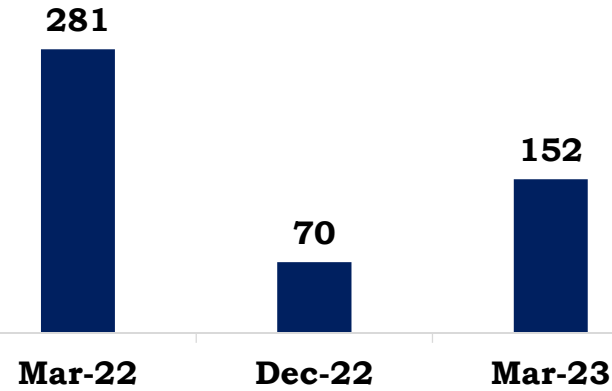


₹ in (Cr)

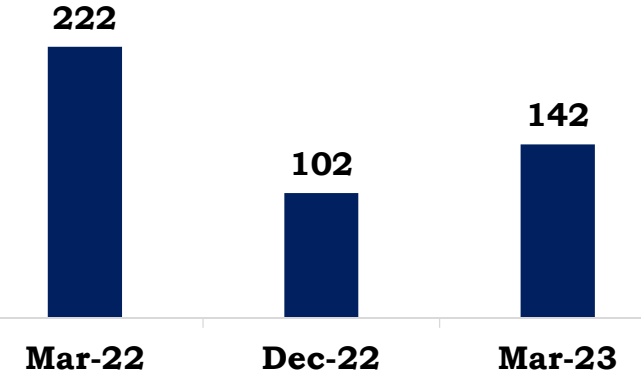
### Retail



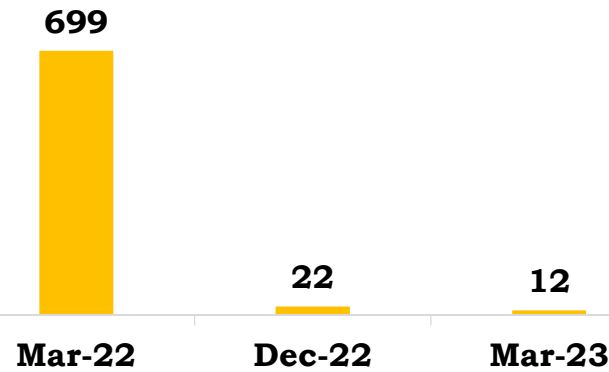
### Agriculture



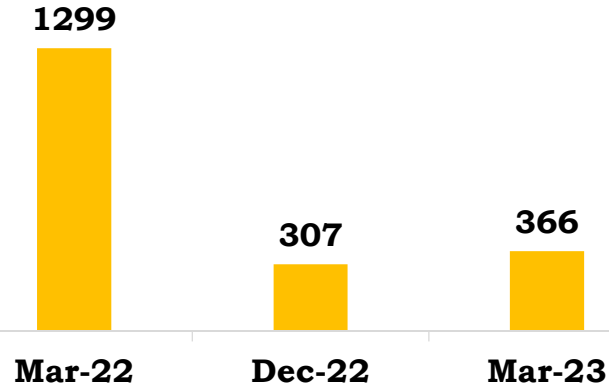
### MSME



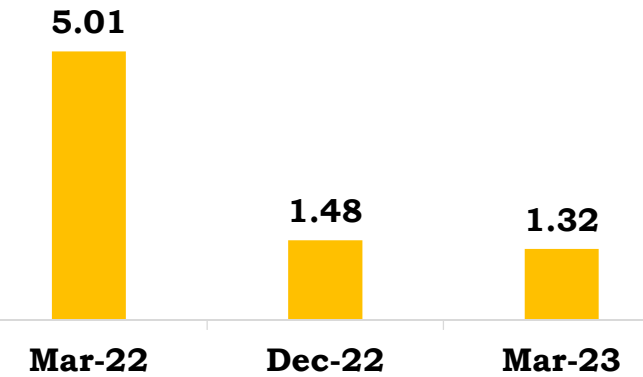
### Corporate & Others



### Total Fresh Slippage



### Slippage Ratio

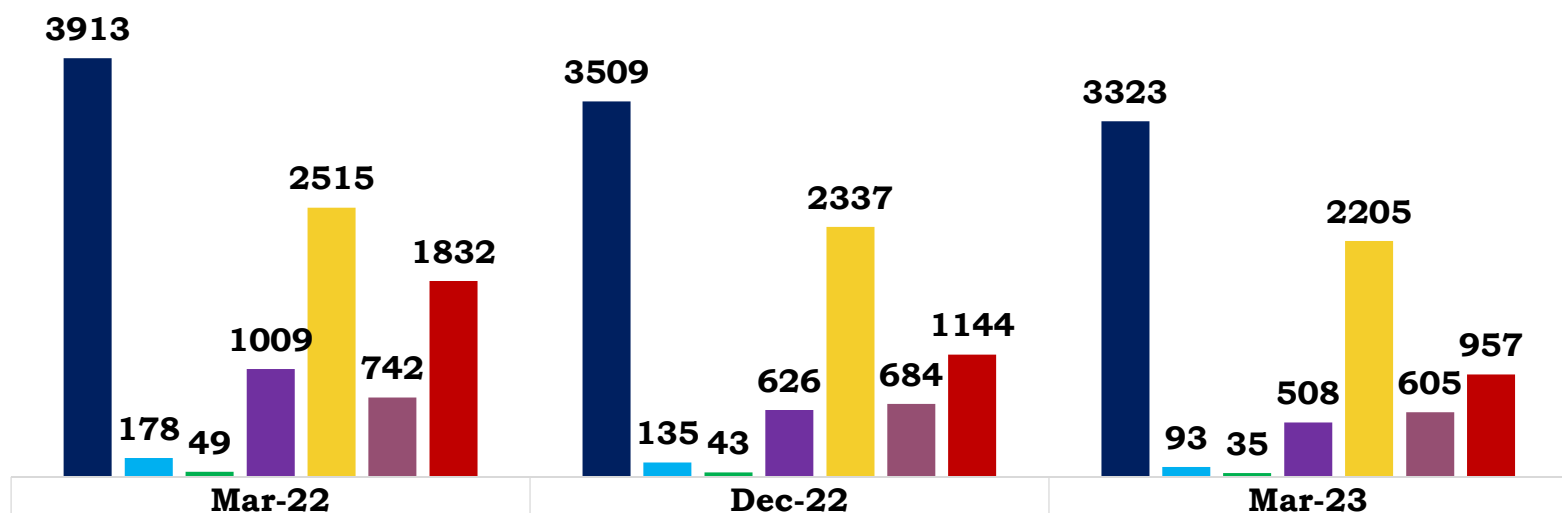


# Segment NPA



- Agriculture & Allied Activities
- Micro & Small Industries
- Medium Industries
- Large Industries
- Services
- Retail
- All others

₹ in (Cr)



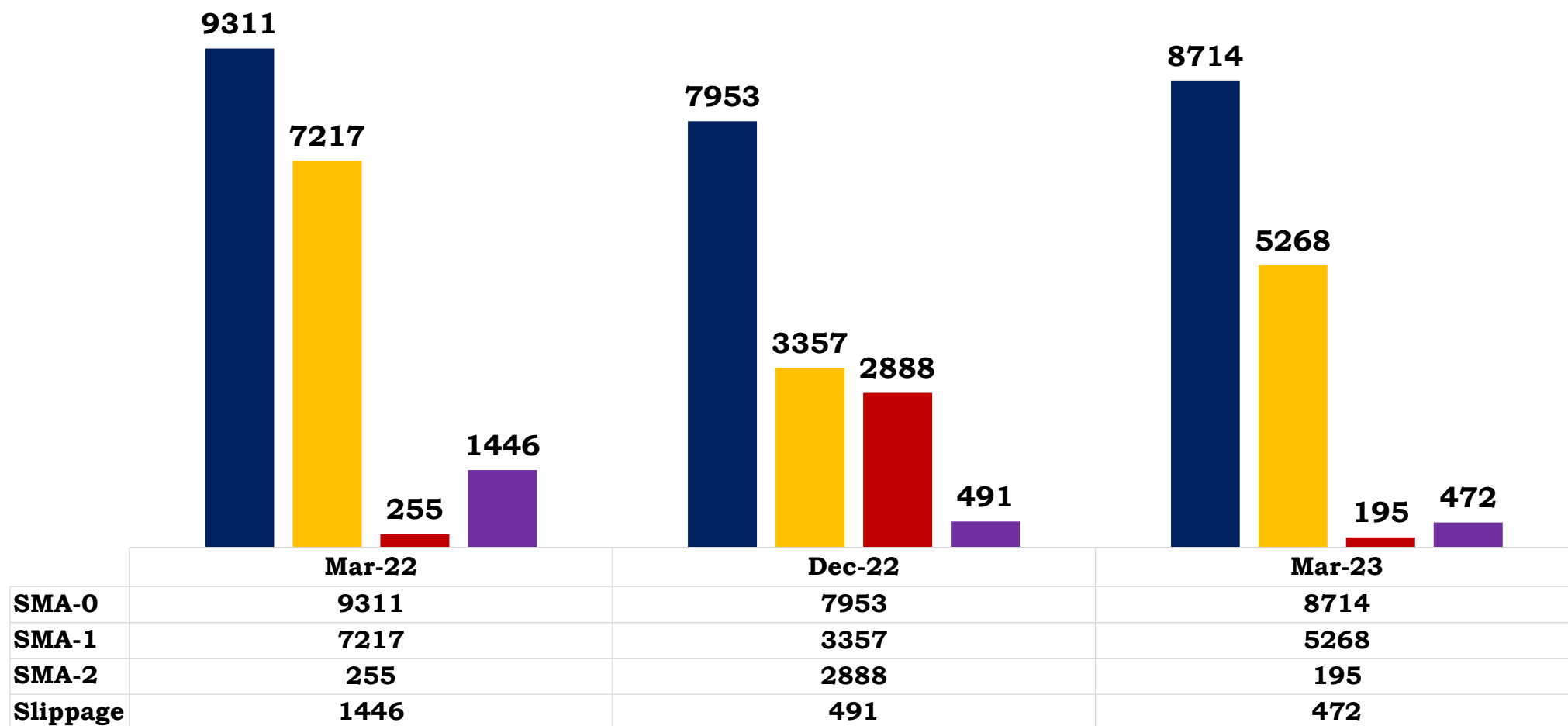
	Mar-22	Dec-22	Mar-23
<b>Agriculture &amp; Allied Activities</b>	<b>3913</b>	<b>3509</b>	<b>3323</b>
<b>Micro &amp; Small Industries</b>	<b>178</b>	<b>135</b>	<b>93</b>
<b>Medium Industries</b>	<b>49</b>	<b>43</b>	<b>35</b>
<b>Large Industries</b>	<b>1009</b>	<b>626</b>	<b>508</b>
<b>Services</b>	<b>2515</b>	<b>2337</b>	<b>2205</b>
<b>Retail</b>	<b>742</b>	<b>684</b>	<b>605</b>
<b>All others</b>	<b>1832</b>	<b>1144</b>	<b>957</b>

# SMA Data



₹ in (Cr)

■ SMA-0 ■ SMA-1 ■ SMA-2 ■ Slippage



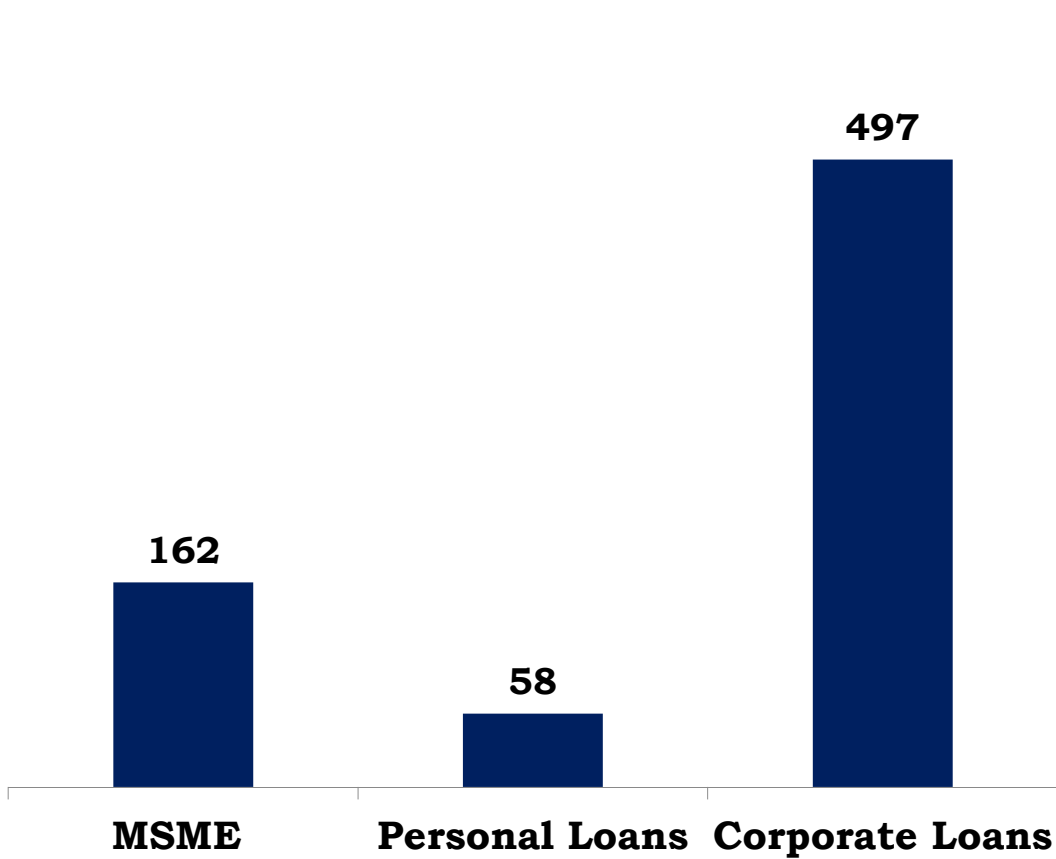
# COVID Resolution Framework Outstanding As on 31.03.2023



₹ in (Cr)

■ Resolution Framework 1.0

■ Resolution Framework 2.0





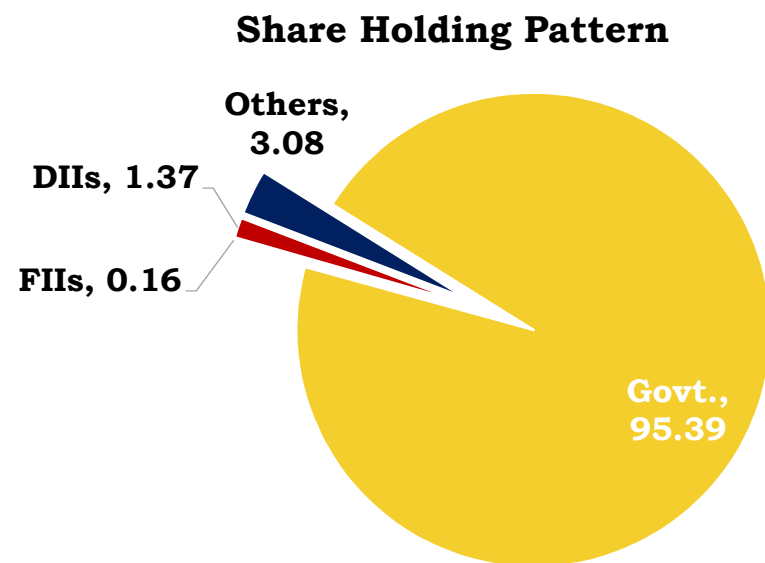
# *Capital & Shareholding*



# Capital & Shareholding Pattern



Particulars	₹ in (Cr)		
	Mar-22	Dec-22	Mar-23
<b>CET1 Capital</b>	11470	12473	14934
<b>Tier I Capital</b>	11470	12473	15434
<b>Tier II Capital</b>	2895	2961	2818
<b>Total Capital</b>	<b>14365</b>	<b>15434</b>	<b>18252</b>
<b>Risk Weighted Assets</b>	104519	107804	110558
<b>CET1 (%)</b>	10.97	11.57	13.51
<b>Tier I (%)</b>	10.97	11.57	13.96
<b>Tier II (%)</b>	2.77	2.75	2.55
<b>Capital Adequacy Basel III (%) (CRAR)</b>	<b>13.74</b>	<b>14.32</b>	<b>16.51</b>



As on 31.03.2023	
<b>Share Capital (₹ in Cr.)</b>	11956
<b>Net Worth (₹ in Cr.)</b>	14015
<b>Market Cap (₹ in Cr.)</b>	29053
<b>No of Equity Shares (in Cr.)</b>	1196

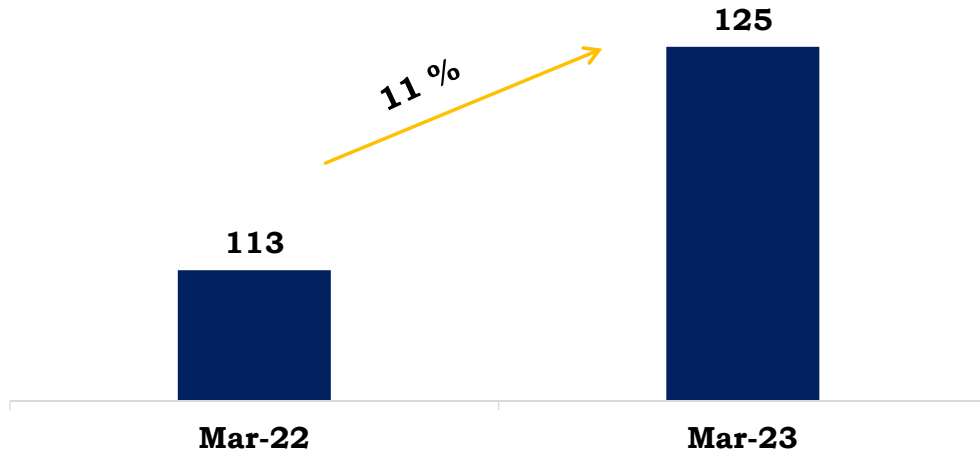


# *Digital Journey*

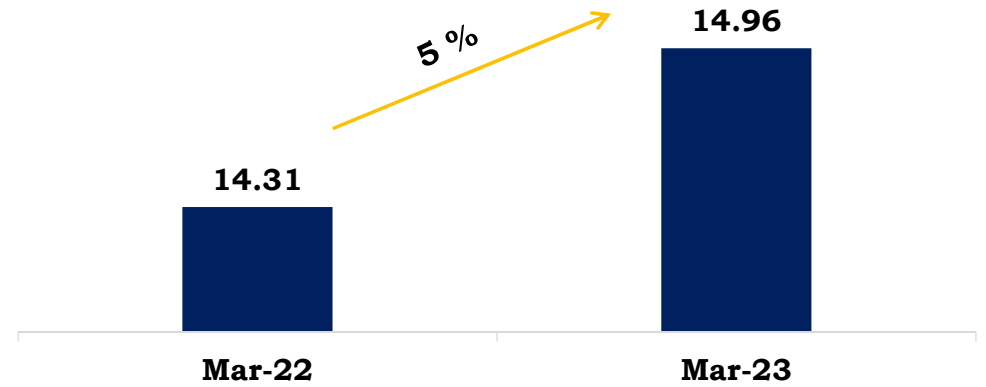
# Digital Performance



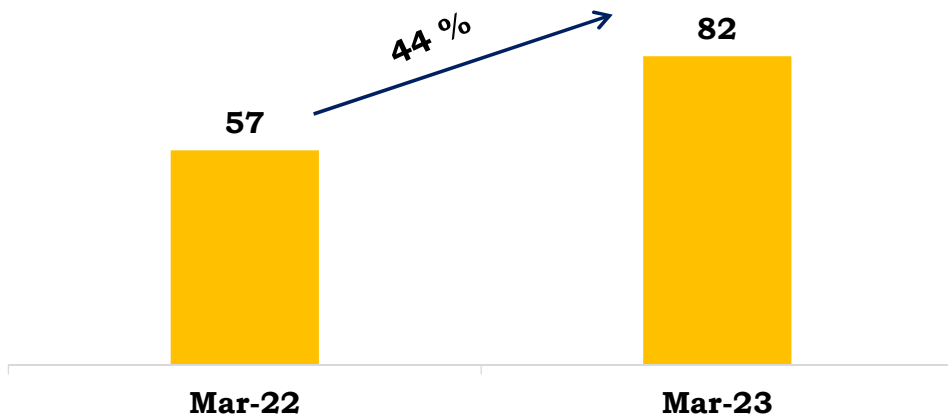
Debit Cards (In Lakhs)



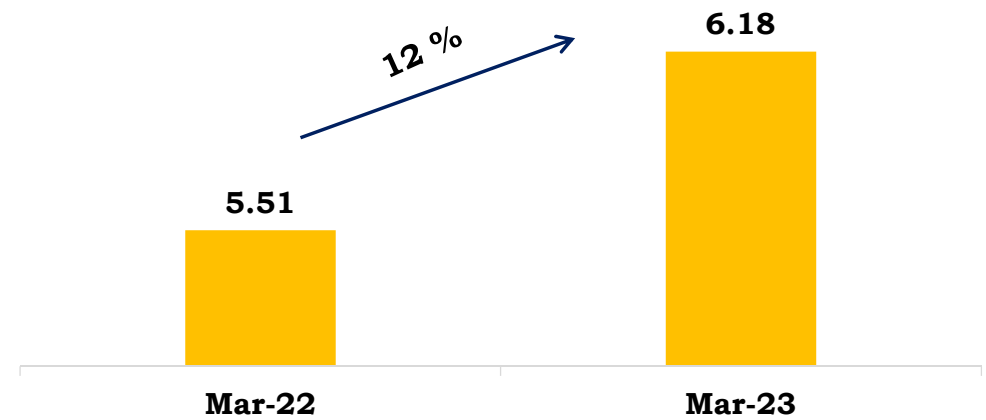
Internet Banking (In Lakhs)



Mobile Banking ( In Lakhs)



BHIM UCO UPI ( In Lakhs)



# Digital Progress



**with UCO mBanking**

Compare & Buy

Merchandise

E-Gift Voucher

Movies

Shopping

Recharges

Groceries

Gifts

Loyalty Rewards

And many more..

**Get all your payment updates with UCO BANK MERCHANT**

Multi-language support

Quick and seamless installation

Connects to sim, no wifi required

Supports multiple payment methods

Instant audio payment confirmation

Visit your nearest UCO Bank branch today!

**UCO BANK BHIM VOICE**  
(UPI 123 Pay-IVR Based)

**BANKING THAT SPEAKS YOUR LANGUAGE..**

Call 08045163777

- Check Account Balance
- Send Money
- Recharge Mobile Number
- Book LPC
- Pay Electricity Bill

**No Data Connectivity Required!**

**WhatsApp pe Banking karein apni bhasha mein!**

Just send Hi to **8334001234**

**Enjoy services like:**

- ✓ Account Information
- ✓ Govt. Security Schemes
- ✓ Digital Banking
- ✓ Apply Loans
- ✓ & Many more...

\*T&C Apply

**Tap, pay, and go!**

**UCO Rupay On-the-Go Key-FOB**

*Your Smart Style Statement!*

Make shopping quick and convenient for purchases upto **₹5000/-**

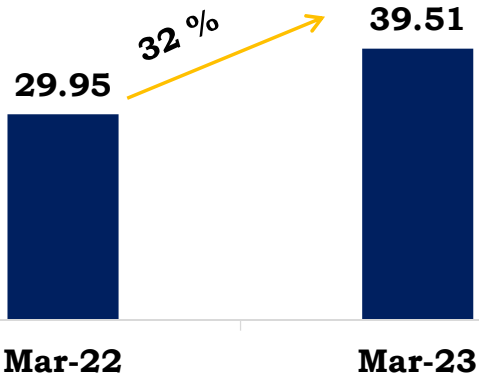
Apply with UCO mBanking Plus app > Manage Card or Visit Branch

**PAYMENT ACCEPTED**

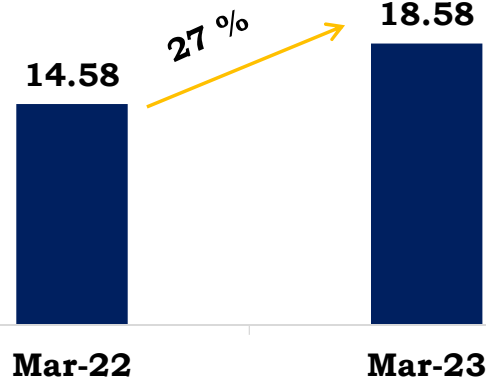
# Financial Inclusion Growth



**PMSBY (In Lakhs)**



**PMJJBY (In Lakhs)**



❖ SLBC - 2 (Odisha & Himachal Pradesh)

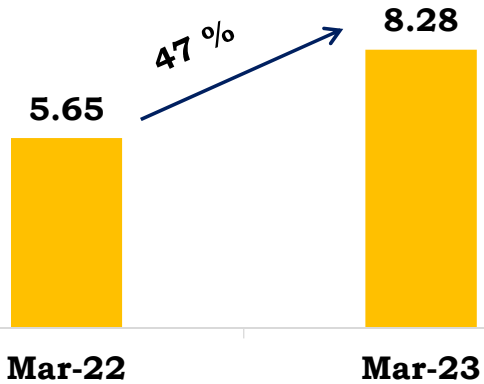
❖ LDM - 36

❖ RSETI - 27 (7 States)

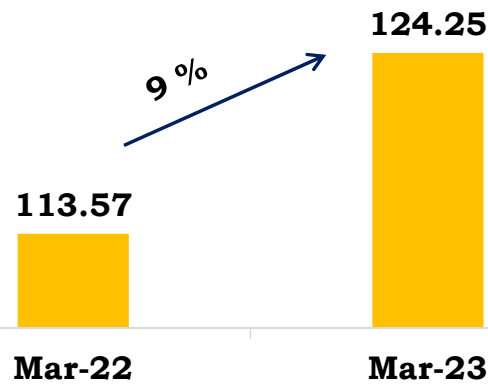
❖ FLC- 22

❖ RRB -1 (Paschim Banga Gramin Bank)

**APY Accounts (In Lakhs)**



**PMJDY Accounts (In Lakhs)**



# Associate



## Paschim Banga Gramin Bank



As on 31.03.2023 (Audited) Amount (₹ in Cr)							
Sl.	Particulars	Mar-22 Qtr.	Mar-23 Qtr.	Y-o-Y (%)	FY 21-22	FY 22-23	Y-o-Y (%)
1	<b>Business</b>	9692	10318	6.46	9692	10318	6.46
2	<b>Deposit</b>	6252	6570	5.09	6252	6570	5.09
3	<b>Advances</b>	3440	3748	8.95	3440	3748	8.95
4	<b>Net Interest Income (NII)</b>	128.27	126.47	-1.4	502.9	514.36	2.28
5	<b>Other Income</b>	5.54	13.56	144.76	33.47	36.04	7.68
6	<b>Total Income (4+5)</b>	133.81	140.03	4.65	536.36	550.40	2.62
7	<b>Operating Expenditure</b>	111.34	152.35	36.83	509.74	575.76	12.95
8	<b>Operating Profit (6-7)</b>	22.47	-12.32	-155.31	26.62	-25.36	-195.27
9	<b>Provision</b>	6.77	19.09	181.98	126.17	29.65	-76.50
10	<b>Net Profit (8-9)</b>	15.70	-31.41	-300.06	-99.55	-55.01	-44.74
11	<b>No of Branches</b>		-		230	230	-
12	<b>Employee Strength</b>		-		1023	988	-

# ESG Initiative



## Social

- ❖ Hon'ble President of India laid foundation stone for renovation of Sri Aurobindo Integral Education and Research Centre at Rairangpur, Odisha under CSR initiative of UCO Bank.
- ❖ Bank Lending to rural women by providing credit to more than 12 lakhs rural women through over 1.19 lakh Self Help Group Loans.



## Environment

- ❖ Solar Panels Installed at New Executive Training Centre of Bank at New town, Kolkata, thereby adopting renewable energy sources.
- ❖ Rain water harvesting has been initiated in select offices of the Bank to conserve water.



## Governance

- ❖ Bank has in place a fair, transparent & accountable Governance structure across its hierarchy to safeguard the interests of all stakeholders.
- ❖ Online Grievance Redressal System (OGRS), a web link placed on Bank's Website for better control and speedy redressal of the complaints received from various sources.





**Thank You!**