

HO/Finance/Share/140/2023-24

Date: 03.11.2023

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 Reviewed Financial Results for the quarter and half year ended 30th September, 2023

We enclose Presentation on Reviewed Financial Results for the quarter and half year ended 30th September, 2023

Kindly take the same on your records and disseminate.

Yours faithfully,

(Vikash Gupta)
Company Secretary

Encl : as stated

UCO BANK

*Financial Results: September 2023
(Q2 / HY 2023-24)*



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Contents



Highlights: Sep Q2 / HY 2023-24



Business Performance



Financials



Asset Quality



Capital & Shareholding



Business Network



Digital Journey



ESG Initiative



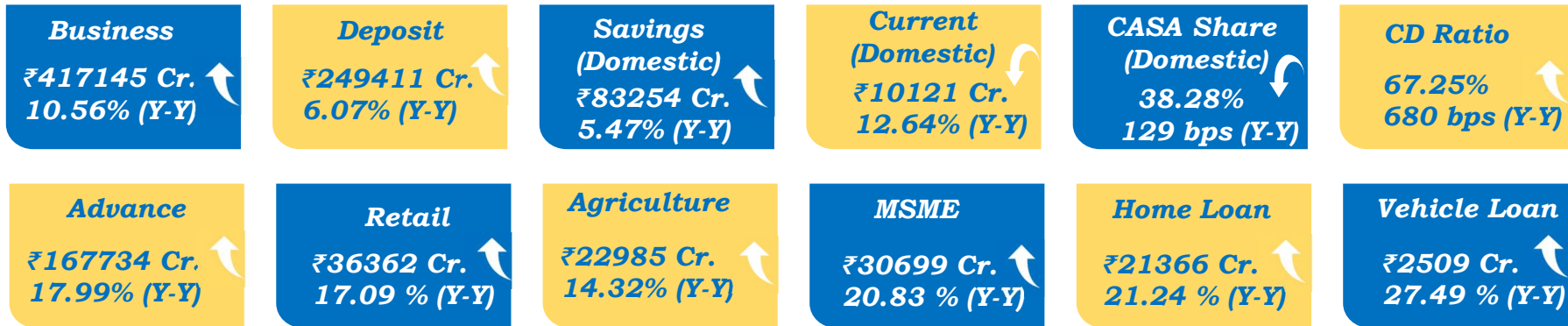
Awards & Achievements



Highlights: Sep Q2 / HY 2023-24

Major Highlights

Business



Asset Quality



Profitability





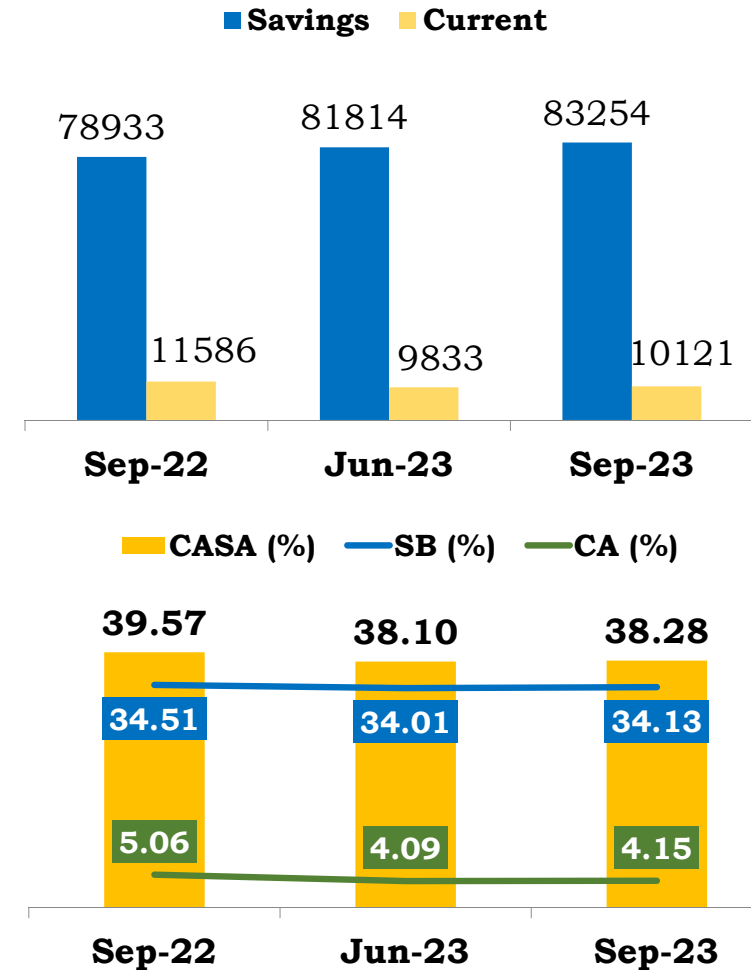
Business Performance

					₹ in (Cr)
Business Mix	Sep-22	Jun-23	Sep-23	Q-Q (%)	Y-O-Y (%)
Global Business	377305	413972	417145	0.77	10.56
Domestic	351411	380371	386910	1.72	10.10
Overseas	25894	33601	30235	(10.02)	16.76
Global Deposits	235149	249694	249411	(0.11)	6.07
Domestic	228730	240567	243957	1.41	6.66
Overseas	6418	9128	5454	(40.25)	(15.02)
Global Advances	142156	164278	167734	2.10	17.99
Domestic	122680	139804	142953	2.25	16.53
Overseas	19476	24474	24781	1.25	27.24
CD Ratio (%)	60.45	65.79	67.25	-	-

Global Deposits

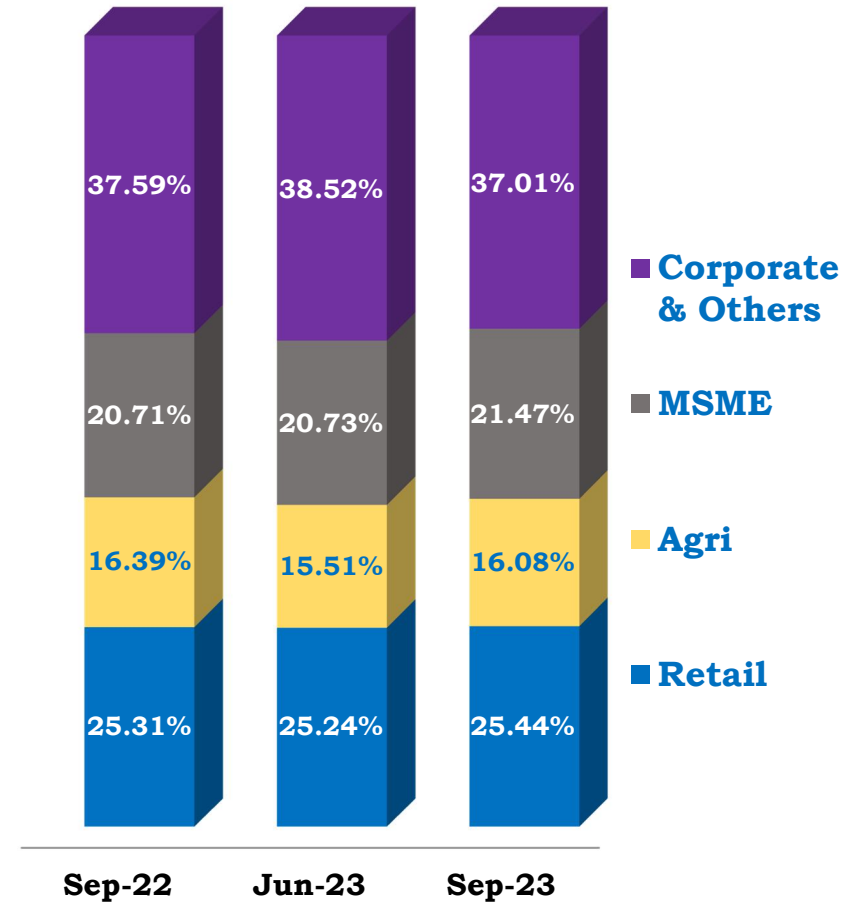
₹ in (Cr)

Particulars	Sep-22	Jun-23	Sep-23	Growth (%)	
				Q-Q	Y-Y
1. Domestic Deposits	228730	240567	243957	1.41	6.66
a) Current Deposits	11586	9833	10121	2.93	(12.64)
b) Saving Deposits	78933	81814	83254	1.76	5.47
i. CASA Domestic	90519	91648	93375	1.89	3.16
c) Term Deposits	138212	148919	150582	1.12	8.95
2. Overseas Deposits	6418	9128	5454	(40.25)	(15.02)
3. Global Deposits (1+2)	235149	249694	249411	(0.11)	6.07
CASA Domestic (%)	39.57	38.10	38.28	-	-



Domestic Advances

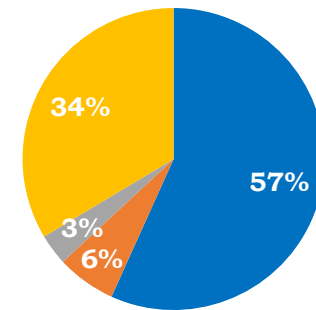
₹ in (Cr)	Sep-22	Jun-23	Sep-23	Q-o-Q (%)	Y-O-Y (%)
1. Domestic Advances	122680	139804	142953	2.25	16.53
a) Retail	31055	35280	36362	3.07	17.09
b) Agriculture	20105	21690	22985	5.97	14.32
c) MSME	25406	28982	30699	5.92	20.83
2. Total RAM (a+b+c)	76566	85952	90046	4.76	17.61
3. RAM Share (%)	62.41	61.48	63.15	-	-
d) Corporate & Others	46114	53852	52907	(1.79)	14.73



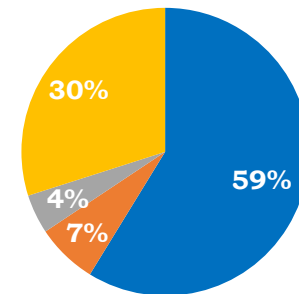
Retail Mix

Particulars	Sep-22	Jun-23	Sep-23	Growth (Q-Q) %	Growth (Y-Y) %
Home Loan	17623	20315	21366	4.92	21.24
Vehicle Loan	1968	2373	2509	5.42	27.49
Personal Loan	1035	1598	1604	0.37	54.98
Others	10429	10994	10883	(1.02)	4.35
Total	31055	35280	36362	2.98	17.09

Sep-22
 ■ Home Loan ■ Vehicle Loan ■ Personal Loan ■ Others



Sep-23
 ■ Home Loan ■ Vehicle Loan ■ Personal Loan ■ Others



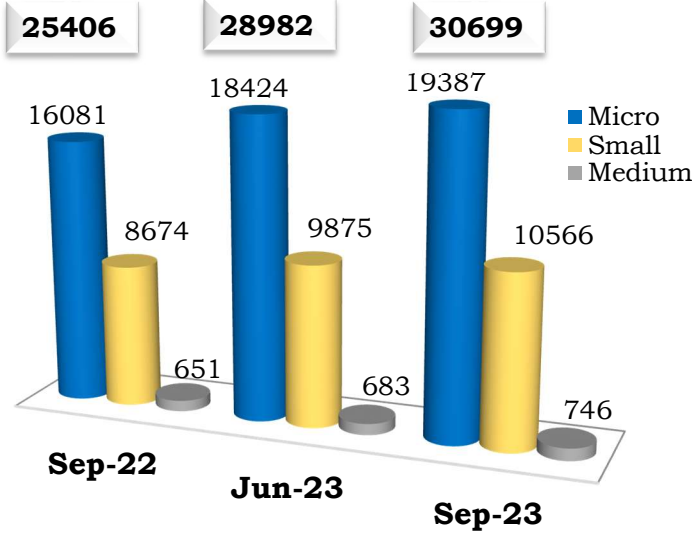
Agriculture

Agriculture	Sep-22	Jun-23	Sep-23	Q-O-Q (%)	Y-O-Y (%)
1. Crop Loans	9699	9628	9756	1.33	0.59
2. Investment Credit	3870	4625	5245	13.41	35.53
3. Agri. Allied	4125	4441	5032	13.31	21.99
4. Infrastructure & Ancillary	2411	2996	2952	(1.44)	22.48
5. Total (1+2+3+4)	20105	21690	22985	5.98	14.33

Self Help Group	Sep'22	June'23	Sep'23	Q-O-Q (%)	Y-O-Y (%)
No of Group (Lakhs)	1.39	1.50	1.55	3.33	11.51
Balance Outstanding (₹ in Cr)	1910	2266	2652	17.03	38.85
Disbursed during Qtr (₹ in Cr)	502	336	788	134.52	56.97
Women Beneficiaries (No in lakhs)	11.52	13.31	13.95	4.81	21.09



MSME Portfolio Mix



MSME Mix	Sep-22	Jun-23	Sep-23
Micro	16081	18424	19387
Small	8674	9875	10566
Medium	651	683	746
Total MSME	25406	28982	30699



Performance under PMMY

₹ in Cr.	HY 22	HY 23
Amount Sanctioned	1807	2193
Amount Disbursed	1790	2160

PM SVANidhi	As on 30.09.2023
Application Sanctioned (Nos.)	128489
Disbursed out of Sanctioned (Nos.)	120747

Performance under GECL Facility

GECL (₹ in Cr.)	Upto Sep 22	Upto Sep 23
Amount Sanctioned	3109	3153
Amount Disbursed	3077	3128
Outstanding As on 30.09.2023 – 1239.30 Cr.		

Standup India (No.)	As on 30.09.2023
Target	5304
Achievement	5450
Achievement (%)	103%

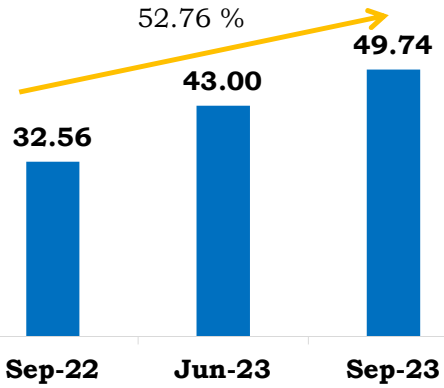
Priority Sector Advances

₹ in (Cr)

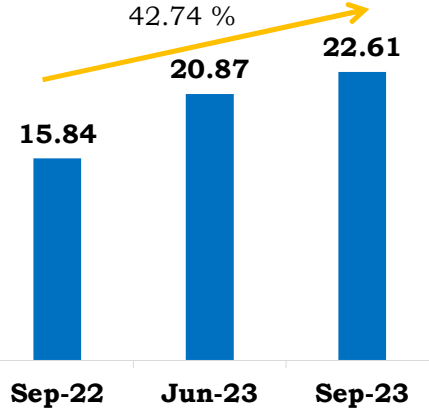
Segment	RBI Benchmark (%)	Mandatory Target Sep-23	Achievement Sep-23	Achievement (%)
Priority Sector	40%	53851	73170	54.35%
Agriculture	18%	24233	25705	19.09%
Small/Marginal Farmer	10%	13463	15037	11.17%
Weaker Section	12%	16155	18534	13.77%
Micro Under MSME	7.5%	10097	19387	14.40%
Non Corporate Farmers	13.78%	18552	20802	15.45%

Financial Inclusion Growth

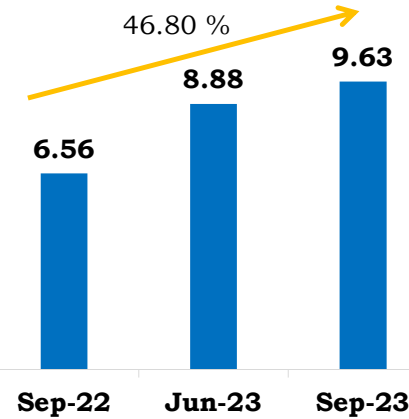
PMSBY (In Lakhs)



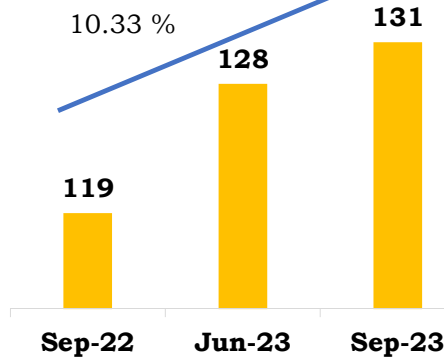
PMJJBY (In Lakhs)



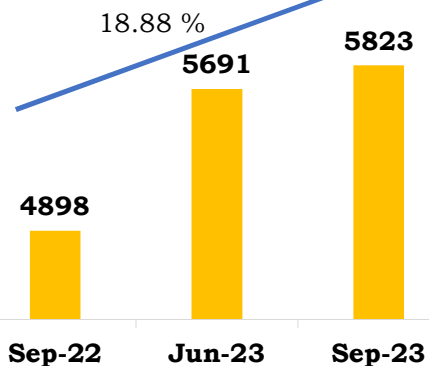
APY Accounts (In Lakhs)



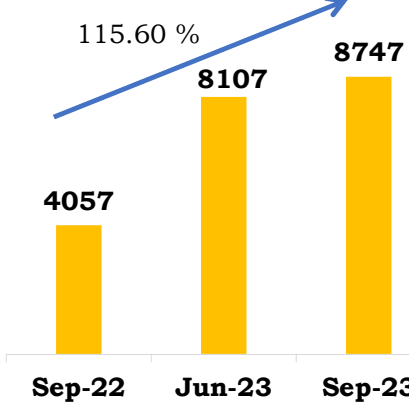
PMJDY Accounts (In Lakhs)



Balance in PMJDY Accounts (In Crore)



No of BC



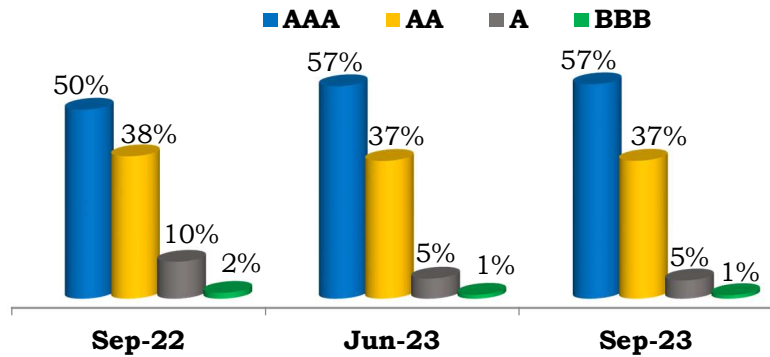
- **State Level Bankers Committee (SLBC) – 2 (Odisha & Himachal Pradesh)**
- **Lead District Manager (LDM) – 35**
- **Rural Self Employment Training Center (RSETI) – 27 (7 States)**
- **Centre for Financial Literacy – 106**
- **Financial Literacy Counselors – 22**
- **No. of Financial Literacy Camps – 1869**
- **No. of beneficiaries - 62595**
- **RRB -1 (Paschim Banga Gramin Bank)**

Sector (₹ in Cr.)	30.09.2022	% share to Advances	30.06.2023	% share to Advances	30.09.2023	% share to Advances
Infrastructure	12274	10.00	14340	10.26	13701	9.58
Of which						
<i>Power & Energy</i>	7457	6.08	9143	6.54	7926	5.54
<i>Port and Road Project</i>	2604	2.12	3344	2.39	3738	2.61
<i>Other infrastructure</i>	2213	1.80	1854	1.33	2037	1.43
Basic Metal	2138	1.74	2989	2.14	3684	2.58
Textiles	650	0.53	820	0.59	901	0.63
Petroleum and Coal Products	331	0.27	362	0.26	387	0.27
All Engineering	780	0.64	832	0.60	875	0.61
Food Processing	1185	0.97	1175	0.84	1264	0.88
Commercial Real Estate	714	0.58	823	0.59	927	0.65
NBFC	16793	13.69	20917	14.96	22282	15.59
Other (Other Industries/Sectors)	87815	71.58	97546	68.77	98931	69.21
Total Domestic Advance	122680	100	139804	100	142953	100

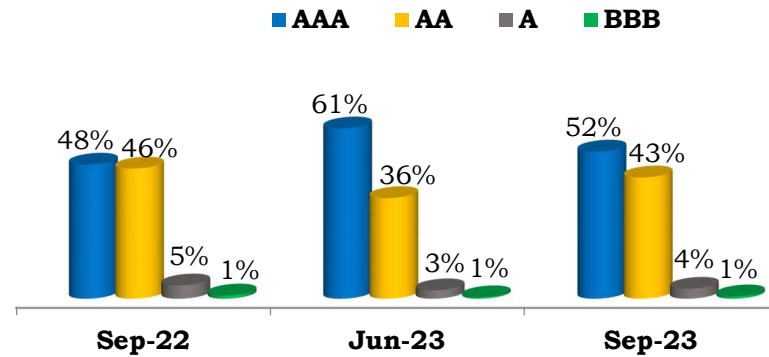
Standard NBFC Advances

Standard NBFC (₹ in Cr.)	30.09.2022	%	30.06.2023	%	30.09.2023	%
NBFC - PSUs	3700	22.05	4000	19.15	5550	24.91
NBFC - HFCs	5342	31.85	8036	38.45	6463	29.01
NBFC - MFIs	1026	6.12	870	4.16	770	3.46
NBFC - Others	6706	39.98	7992	38.24	9495	42.62
Total	16774	100	20898	100	22278	100

Rating of Standard NBFCs



Rating of Standard HFCs



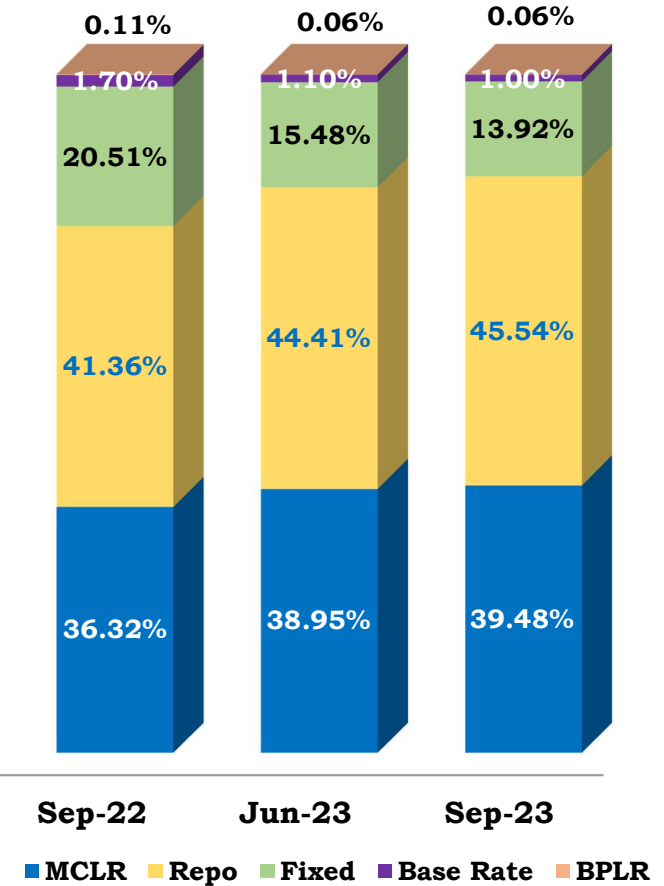
Standard NBFCs (₹ in Cr.)	30.09.2022	30.06.2023	30.09.2023
NBFCs			
Bank sponsored	974	3182	1585
PSU & Private Inst. (non-Bank)	15800	17716	20693
Total	16774	20898	22278

Out of Std. NBFCs (₹ in Cr.)	30.09.2022	30.06.2023	30.09.2023
HFCs			
Bank sponsored	974	3182	1585
PSU & Private Inst. (non-Bank)	4368	4854	4878
Total	5342	8036	6463

Rating Mix (of advances above ₹25 Cr)

Rating Grade (₹ in (Cr))	Sep-22	% Share	Jun-23	% Share	Sep-23	% Share
AAA	16870	31.54	23150	36.44	24079	36.66
AA	7833	14.64	10058	15.83	11620	17.69
A	10643	19.90	10677	16.81	11285	17.18
BBB	3732	6.98	2833	4.46	3390	5.16
BBB & above	39078	73.06	46718	73.54	50373	76.69
Below BBB	2512	4.70	2816	4.43	2501	3.81
Total Rated	41590	77.76	49533	77.97	52875	80.50
Of Which						
a) PSU	13237	24.75	16797	26.44	17165	26.13
b) Others	28353	53.01	32737	51.53	35710	54.37
Total Unrated	11896	22.24	13998	22.03	12807	19.50
Of Which						
a) PSU with Govt. Guarantee	9817	18.35	10595	16.68	9091	13.84
b) PSU without Govt. Guarantee	116	0.22	474	0.74	548	0.83
c) Others	1963	3.67	2929	4.61	3168	4.82
Total (Rated + Unrated)	53486	100	63531	100	65681	100

Advance Mix of Benchmark Rate



Investment Portfolio

Sl.	Parameters (₹ in Cr)	Sep-22	Jun-23	Sep-23
1	Domestic Investment	98320	93213	94691
a	SLR	69703	65838	67628
	SLR as % to Dom. Investment	70.89	70.63	71.42
b	Non SLR	28617	27375	27063
I	Held To Maturity (HTM)	73817	76082	76043
II	Available For Sale (AFS)	24503	16954	18648
III	Held For trading (HFT)	0	177	0
2	Modified Duration (AFS+HFT)	3.30	2.72	2.93
3	Overseas Investment	2414	3116	2795
4	Total Gross Investment (1+3)	100734	96329	97486
	HTM To Gross Domestic Investment (%)	73.28%	81.62%	80.31%

Non SLR Investment

Sl.	Parameters	Sep-22		Jun-23		Sep-23	
		O/S	% Share	O/S	% Share	O/S	% Share
1	PSU Bonds	648	2.26	616	2.25	585	2.16
2	Corporate and Other Bonds & Debentures	1382	4.83	2061	7.53	2009	7.42
3	Special Govt. Sec excl. Recap Bonds	4666	16.30	3706	13.54	3706	13.71
4	CG Recap. Bond	18410	64.33	18410	67.25	18410	68.03
5	Share of PSU/Corporate/Others	1107	3.87	828	3.02	838	3.09
6	Venture Capital Fund	38	0.13	36	0.13	37	0.14
7	Regional Rural Bank	199	0.69	239	0.87	239	0.88
8	Security Receipts	1259	4.40	1083	3.95	1049	3.88
9	Subsidiaries JV	-	-	-	-	-	-
10	Certificate of Deposit (CD)	910	3.18	395	1.44	191	0.71
	Total Non SLR Investment	28617	100	27375	100	27063	100



Financials

Profitability

Sl.	Parameters (₹ in Cr.)	Quarter Ended			Growth		Half Year ended		Growth	Year Ended
		Sep-22	Jun-23	Sep-23	Y-O-Y (%)	Q-O-Q (%)	Sep-22	Sep-23	Y-O-Y (%)	FY 22-23
1	Interest Income	4185	5224	5219	24.71	(0.10)	8036	10443	29.95	17651
2	Interest Expenses	2415	3215	3302	36.72	2.71	4617	6517	41.17	10307
3	Net Interest Income (1-2)	1770	2009	1917	8.30	(4.59)	3419	3926	14.81	7343
4	Non-Interest Income	780	633	647	(17.07)	2.17	725	1280	76.41	2508
5	Operating income(3+4)	2550	2642	2564	0.54	(2.97)	4144	5206	25.59	9851
6	Operating Expenses	1360	1439	1582	16.30	9.86	2515	3021	20.12	5511
i	Staff Expenses	946	1028	1063	12.34	3.33	1768	2091	18.24	3873
ii	Other Operating Expenses	414	411	519	26.16	26.99	747	930	25.02	1638
7	Operating Profit (5-6)	1190	1202	982	(17.47)	(18.34)	1630	2184	34.03	4341
8	Provisions	685	979	580	(15.33)	(40.73)	1002	1559	55.56	2478
9	Net Profit (7-8)	505	223	402	(20.39)	79.74	628	625	(0.47)	1862

Net Interest Income

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Half Year ended		Growth	Year Ended
		Sep-22	Jun-23	Sep-23	Y-O-Y (%)	Q-O-Q (%)	Sep-22	Sep-23	Y-O-Y (%)	FY 22-23
1.	Interest Income	4185	5224	5219	24.71	(0.10)	8036	10443	29.95	17651
a.	From Advances	2390	3314	3377	41.34	1.91	4531	6691	47.68	10343
b.	From Investments	1548	1510	1528	(1.29)	1.17	3082	3037	(1.46)	6223
c.	Others	248	400	314	26.70	(21.52)	423	715	68.91	1084
2.	Interest Expended	2415	3215	3302	36.72	2.71	4617	6517	41.17	10307
a.	On Deposits	2243	2839	2925	30.43	3.02	4338	5764	32.87	9417
b.	On Borrowings	91	283	279	207.19	(1.41)	119	563	373.74	544
c.	Bonds & Others	82	92	98	19.77	5.76	160	190	19.17	347
3.	Net Interest Income (1-2)	1770	2009	1917	8.30	(4.59)	3419	3926	14.81	7343

Non Interest Income

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Half Year ended		Growth	Year Ended
		Sep-22	Jun-23	Sep-23	Y-O-Y (%)	Q-O-Q (%)	Sep-22	Sep-23	Y-O-Y (%)	FY 22-23
1.	Fee Based Income	209	234	300	43.76	28.41	470	534	13.75	1000
a.	Charges & Commission from Advance	71	92	97	36.62	5.43	205	189	(7.80)	401
b.	Commission from Third Party Product	14	11	20	42.86	81.82	24	31	29.17	56
c.	Charges & Commission from Others	124	131	183	47.58	39.69	241	314	30.29	487
2.	Recovery in Written Off	408	261	290	(28.86)	11.11	640	551	(13.90)	1624
3.	Treasury Income	163	138	57	(65.57)	(58.27)	(385)	195	-	(116)
4.	Total (1+2+3)	780	633	647	(17.07)	2.17	725	1280	76.41	2508

Operating Expenses

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Variation		Half Year ended		Growth	Year Ended
		Sep-22	Jun-23	Sep-23	Y-O-Y (%)	Q-O-Q (%)	Sep-22	Sep-23	Y-O-Y (%)	FY 22-23
1	Salary	678	773	809	19.32	4.66	1321	1582	19.76	2717
2	Employee Benefits	268	255	253	(5.60)	(0.78)	447	508	13.65	1156
3	Total Staff Expenses (1+2)	946	1028	1062	12.34	3.35	1768	2090	18.24	3873
4	Rent, Taxes & Lighting	78	70	91	15.84	29.34	136	161	18.01	294
5	Printing & Stationery	8	8	14	75.00	75.00	14	22	57.14	29
6	Depreciation	57	60	70	22.06	15.94	102	130	27.24	218
7	IT Related Expenditure	54	30	50	(7.41)	66.67	85	80	(5.88)	180
8	Others	217	243	295	35.94	21.40	410	538	31.22	651
9	Total Other Operating Expenses (4+5+6+7+8)	414	411	520	25.36	26.28	747	931	24.58	1638
10	Total Operating Expenses (3+9)	1360	1439	1582	16.30	9.90	2515	3021	20.12	5511

Provision Details

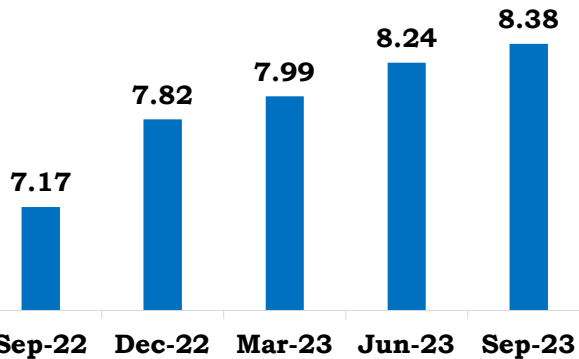
Sl.	Particulars (₹ in Cr.)	Quarter Ended			Half Year ended		Year Ended
		Sep-22	Jun-23	Sep-23	Sep-22	Sep-23	FY 22-23
1.	NPA	400	389	336	668	725	1296
2.	NPI	113	19	8	392	27	324
3.	Standard Assets	20	163	(2)	26	161	59
4.	Others	(128)	285	-	(433)	285	(244)
5.	Income Tax (Including DTA)	280	123	238	349	361	1043
	Total Provision (1+2+3+4+5)	685	979	580	1002	1559	2478

Key Financial Indicators

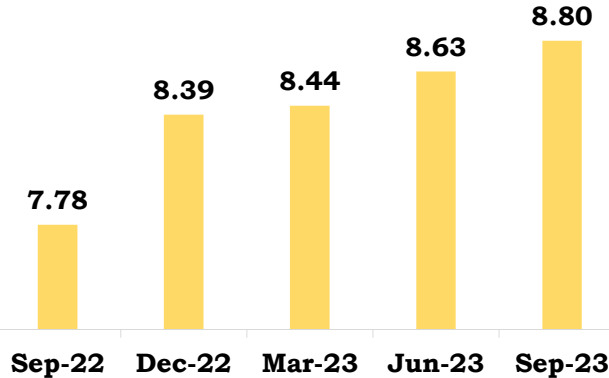
Particulars	Quarter Ended			Half Year ended		Year Ended
	Sep-22	Jun-23	Sep-23	Sep-22	Sep-23	FY 22-23
Cost of Deposits (%)	3.95	4.61	4.77	3.86	4.69	4.06
Cost of Funds (%)	3.27	4.33	4.47	3.20	4.40	3.43
Cost to Income Ratio (%)	53.33	54.49	61.70	60.68	58.04	55.94
Yield on Advances Domestic (%)	7.78	8.63	8.80	7.56	8.71	8.01
Yield on Advances Global (%)	7.17	8.24	8.38	6.95	8.31	7.46
Yield on Investments Domestic (%)	6.38	6.44	6.46	6.36	6.60	6.45
Yield on Investments Global (%)	6.28	6.33	6.35	6.25	6.34	6.49
Net Interest Margin (NIM) Domestic (%)	2.97	3.03	3.05	2.91	3.12	3.03
Return on Assets (RoA) Annualised(%)	0.68	0.28	0.54	0.43	0.42	0.62
Return on Equity Annualised (RoE) (%)	9.76	7.04	10.94	6.10	8.62	14.87
Earnings per Share (Not Annualised) (₹)	0.42	0.19	0.34	0.53	0.52	0.49
Book Value per Share (₹)	10.67	12.59	13.19	10.67	13.19	12.34
Business per Employee (₹ in Cr)	17.12	18.89	19.06	17.12	19.06	18.90
Business per Branch (₹ in Cr)	121.40	128.92	129.75	121.40	129.75	128.31
Net Profit per Employee (₹ in lakhs)	2.29	1.02	1.84	2.85	2.86	2.67

Key Financial Indicators (Qtr.)

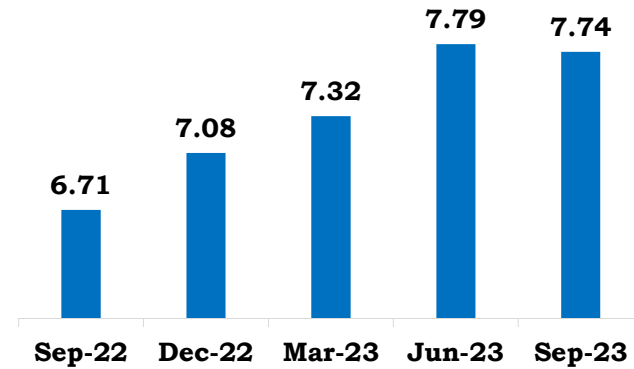
Yield on Advance Global (%)



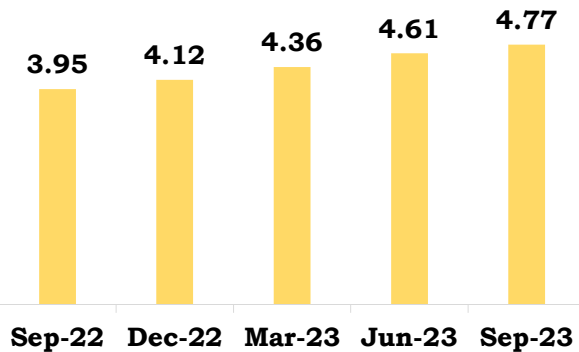
Yield on Advance Domestic (%)



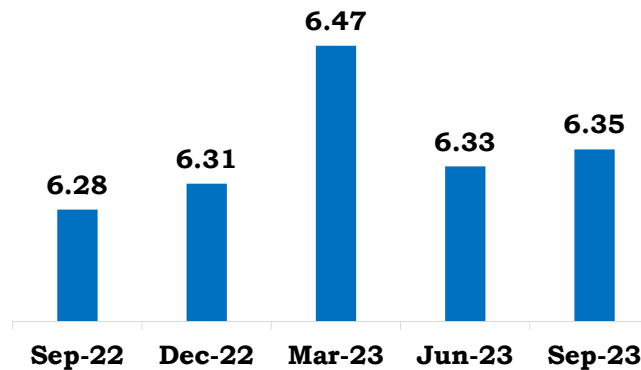
Yield on Funds (%)



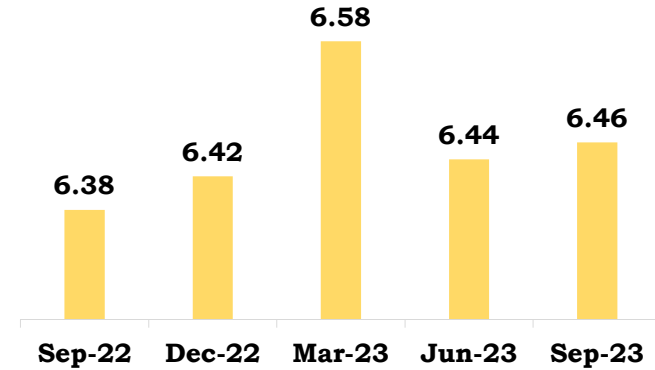
Cost of Deposit (%)



Yield on Investment Global (%)

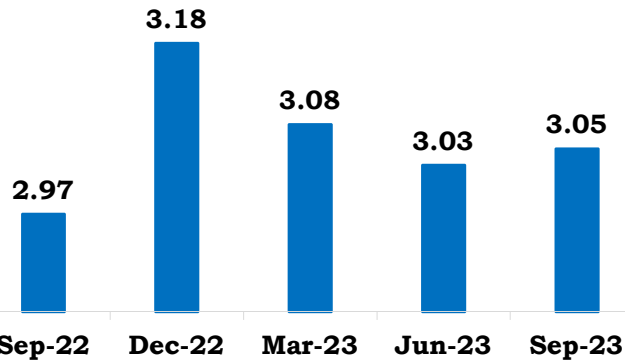


Yield on Investment Domestic (%)

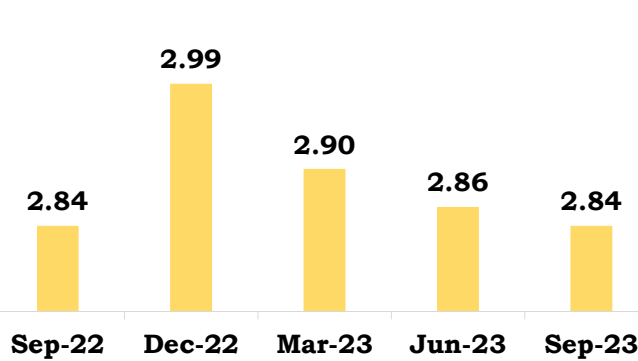


Efficiency Ratio (Qtr.)

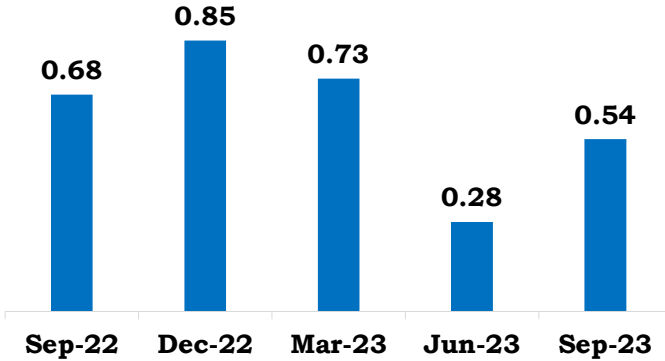
NIM Domestic (%)



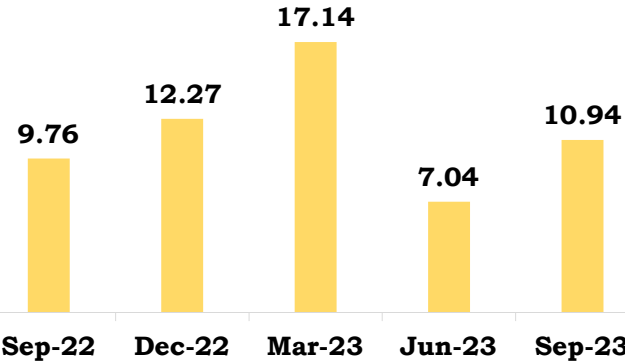
NIM Global (%)



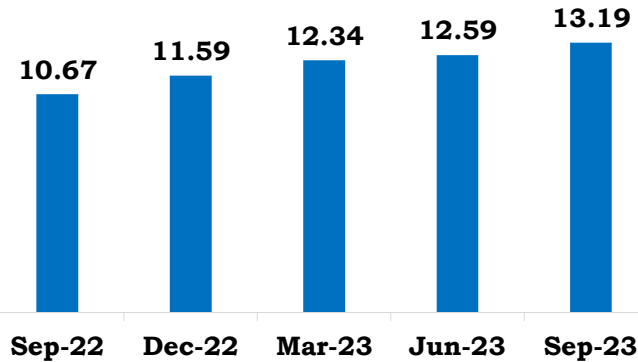
Return on Assets (%)



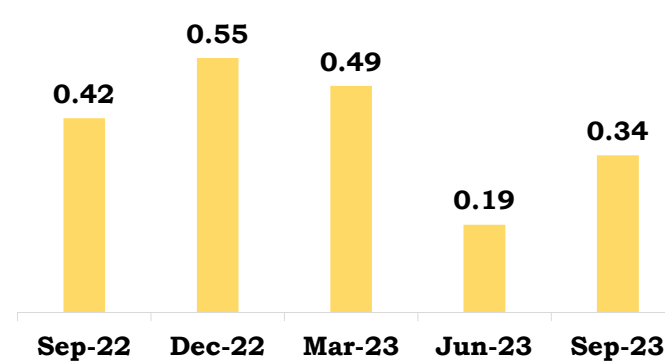
Return on Equity (%)



Book Value Per Share (₹)

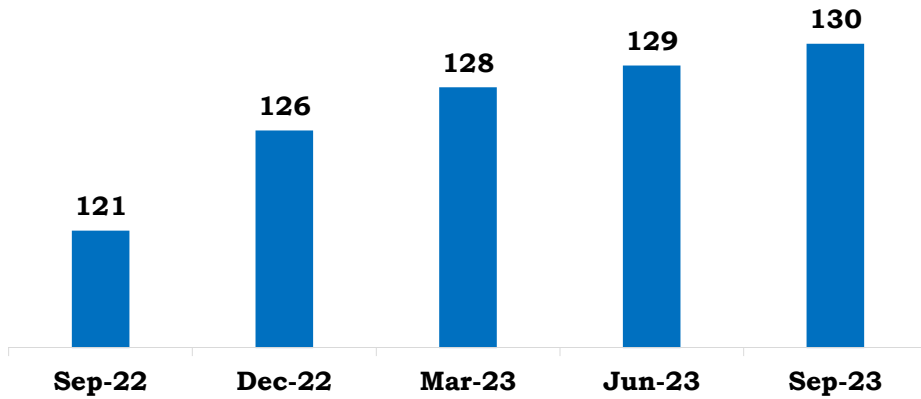


Earning Per Share (₹)

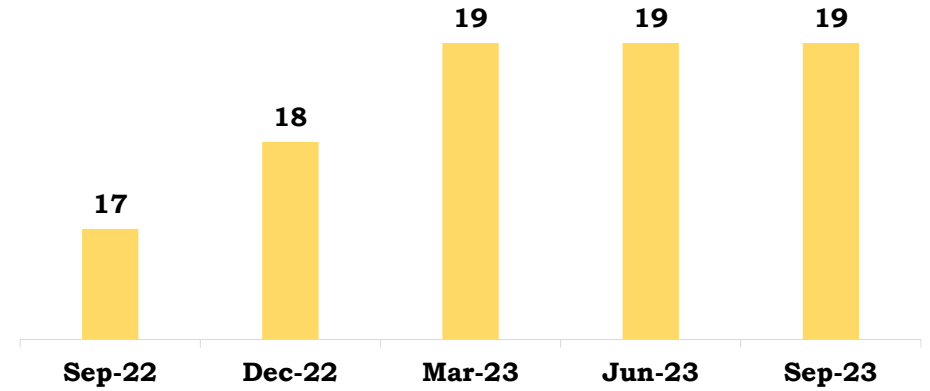


Productivity Ratio

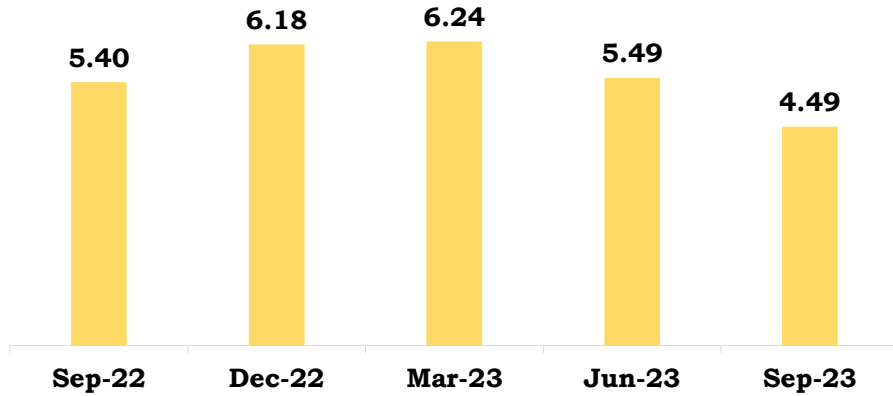
Business Per Branch (₹ in Cr.)



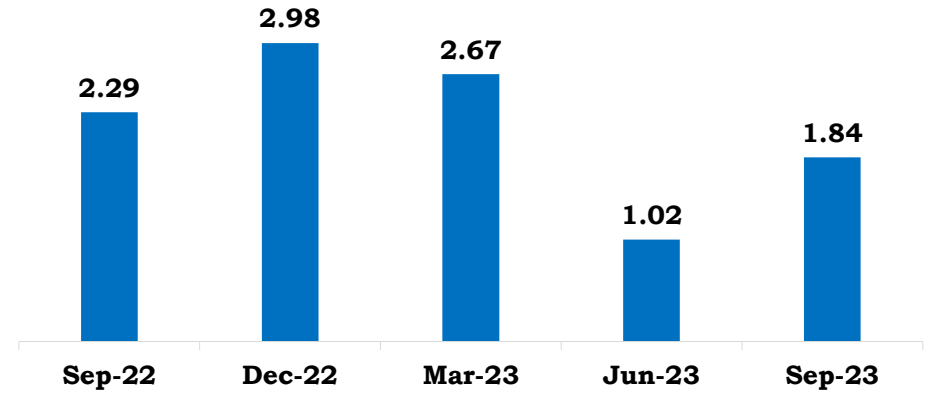
Business Per Employee (₹ in Cr.)



Operating Profit per employee (₹ in Lakhs)



Net Profit Per Employee (₹ in Lakhs)



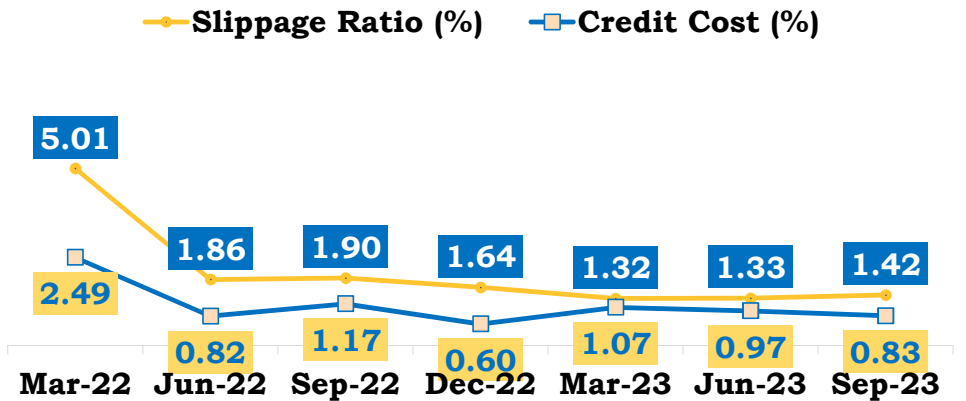
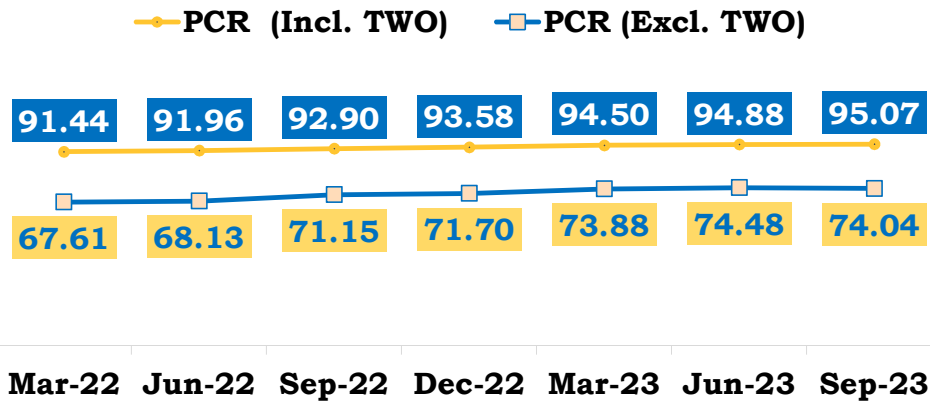
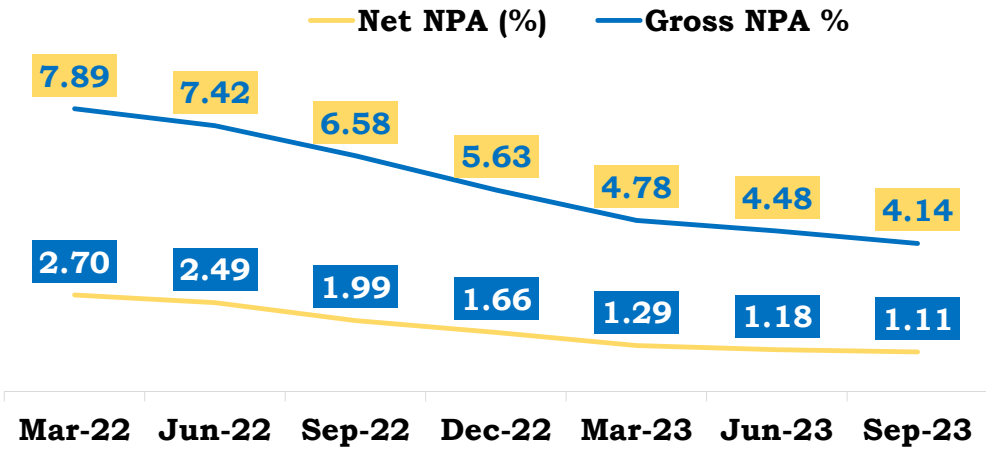
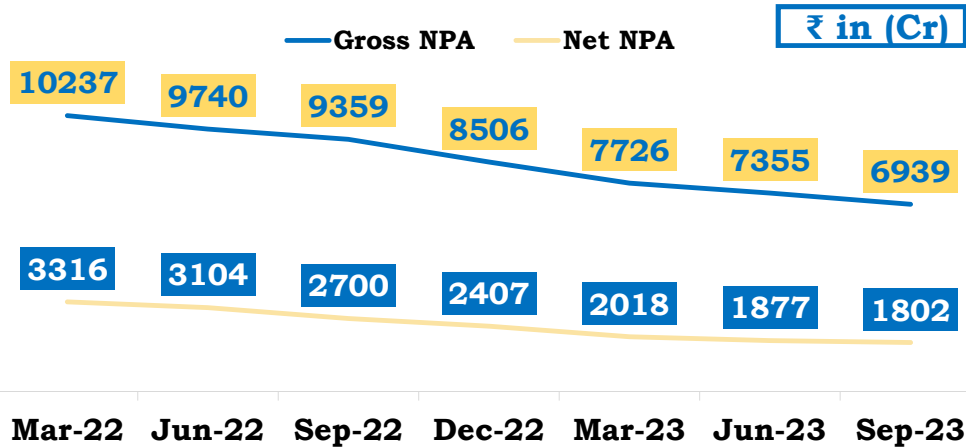
Balance Sheet

₹ in (Cr)			
CAPITAL & LIABILITIES	30.09.2022	31.03.2023	30.09.2023
Capital	11956	11956	11956
Reserves & Surplus	12408	13808	14465
Deposits	235149	249338	249411
Borrowings	19575	20501	32857
Other Liabilities & Provisions	6257	5260	6722
Total	285345	300863	315411
ASSETS	30.09.2022	31.03.2023	30.09.2023
Cash and Balances with RBI	13818	10300	11892
Balances with Banks and Money at Call and Short Notice	15884	18428	24776
Investments	97897	95169	95194
Advances	135428	155870	162597
Fixed Assets	3383	3510	3547
Other Assets	18935	17586	17406
Total	285345	300863	315411



Asset quality

Asset Quality



Asset Quality

₹ in (Cr)

Item	Sep-22	Jun-23	Sep-23
Gross NPA (₹ in Cr.)	9359	7355	6939
Net NPA ₹ in (₹ in Cr.)	2700	1877	1802
Gross NPA (%)	6.58	4.48	4.14
Net NPA (%)	1.99	1.18	1.11
PCR % (Incl TWO)	92.90	94.88	95.07
PCR % (Excl TWO)	71.15	74.48	74.04
Slippage Ratio Annualised (%)	1.90	1.33	1.42
Credit Cost Annualised (%)	1.17	0.97	0.83

ASSET CLASSIFICATION

₹ in (Cr)

Item	Sep-22	%	Jun-23	%	Sep-23	%
Standard	132797	93.42	156923	95.52	160795	95.86
Sub-standard	1459	1.03	1184	0.72	1314	0.78
Doubtful	7305	5.14	5687	3.46	5417	3.23
Loss	595	0.42	484	0.29	208	0.12
Total Advance	142156	100	164278	100	167734	100

Movement of NPA

Sl.	Item (₹ in Cr)	Year Ended	Quarter Ended		
		Mar-23	Sep-22	Jun-23	Sep-23
1.	Opening Balance	10237	9740	7726	7355
	Less				
a.	Cash Recovery	1354	386	169	185
b.	Upgradation	678	176	104	137
c.	Write off	2575	397	635	672
2.	Total Reduction (a+b+c)	4607	959	908	994
3.	Fresh Addition (d+e)	2096	578	536	578
d.	Fresh Slippage	1487	430	512	558
e.	Addition to Existing NPA	609	148	24	20
4.	Closing Balance (1-2+3)	7726	9359	7355	6939
5.	Recovery in Written off + RI	1624	482	316	334
6.	Total Recovery + Upgradation (a+b+5)	3656	1044	589	656

Fresh Addition (₹ in Cr)	Quarter Ended		
	Sep-22	Jun-23	Sep-23
Retail	80	89	70
Agriculture	152	91	178
MSME	198	260	130
RAM	430	440	378
Corporate & Others	-	72	180
Addition to existing NPA	148	24	20
Total	578	536	578

Segment NPA

₹ in (Cr)

Sl.	Sector	30.09.2022			30.06.2023			30.09.2023		
No		Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio
1	Retail Credit	31055	697	2.24	35280	550	1.56	36362	498	1.37
	<i>Of which</i>									
a.	Home Loan	17623	303	1.72	20315	262	1.29	21366	248	1.16
b.	Education Loan	908	103	11.34	874	23	2.64	917	24	2.62
c.	Vehicle Loan	1968	43	2.18	2373	43	1.82	2509	44	1.75
2	Agriculture	20105	3574	17.78	21690	3317	15.29	22985	3440	14.97
3	MSME	25430	2462	9.68	28982	2326	8.03	30699	2280	7.43
4	Corporate & Others	46090	1900	4.12	53852	726	1.35	52907	531	1.00
5	Total (1 to 4)	122680	8633	7.04	139804	6920	4.95	142953	6749	4.72
6	Overseas	19476	726	3.73	24474	435	1.78	24781	191	0.77
7	Total	142156	9359	6.58	164278	7355	4.48	167734	6939	4.14

SMA & Restructured Advances

₹ in (Cr)

SMA Position of the Bank (1 cr and above)						
Parameters	Sep'22		Jun'23		Sep'23	
	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances
SMA 0	1124.23	0.79%	589.07	0.36%	579.78	0.35%
SMA 1	352.80	0.25%	1761.37	1.07%	713.07	0.42%
SMA 2	788.58	0.55%	281.39	0.17%	428.87	0.26%
Total	2265.61	1.59%	2631.83	1.60%	1721.72	1.03%

COVID Restructuring (RF1 & RF 2)			
Particulars	Standard 30.09.2022	Standard 30.06.2023	Standard 30.09.2023
	AMT	AMT	AMT
MSME	1357.16	1083.85	982.56
Personal	1160.75	1008.07	966.03
Corporate	492.64	484.98	455.58
Others	199.22	164.86	150.31
Total	3209.77	2741.76	2554.48

NCLT & NARCL

NCLT

Sep-2023 (₹ Cr.)	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC	9	16	197	222
Loan Outstanding	1410	3109	14330	18849
Total Provisions Held	1410	3109	14308	18827
Provision Percentage (%)	100%	100%	99.85%	99.88%

Recovery From NCLT	Sep-22		Jun-23		Sep-23	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Through Resolution	4	186	10	27	3	82
Under Liquidation	8	25	3	31	2	26
Total	12	211	13	58	5	108

NARCL

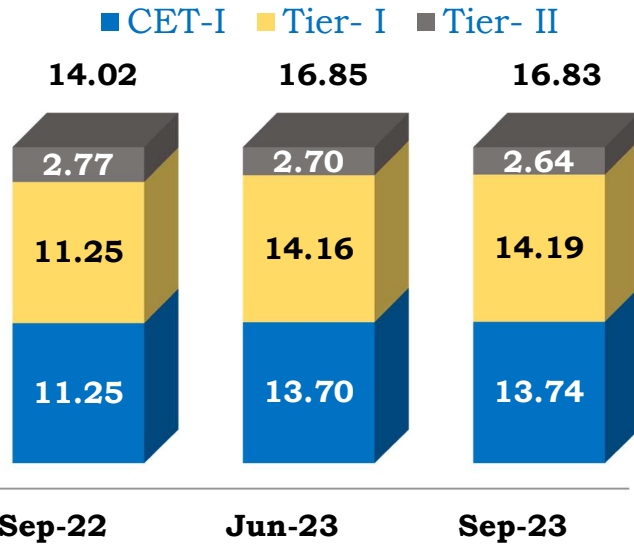
Our Bank exposure as on 30.09.2023	
No of Accounts	Amount
17	2898

Particulars	30.09.2023	
	A/c	Amt
A/cs where bid submitted and under process	5	597
A/cs kept on hold temporarily	4	904
List of under progress A/cs	3	670
Newly Identified Cases	5	727
Total A/c identified by NARCL	17	2898



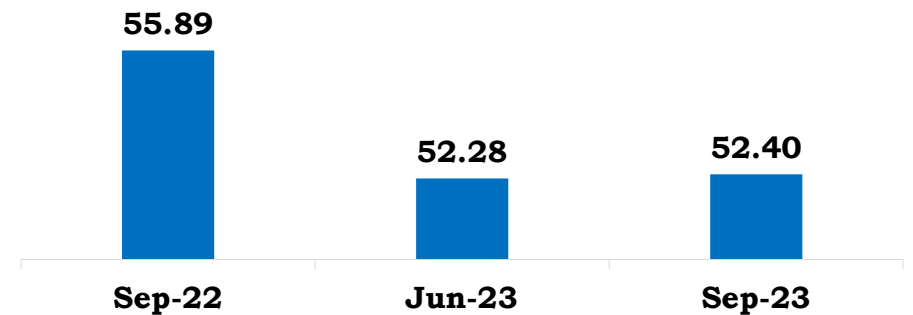
Capital & Shareholding

Capital Adequacy



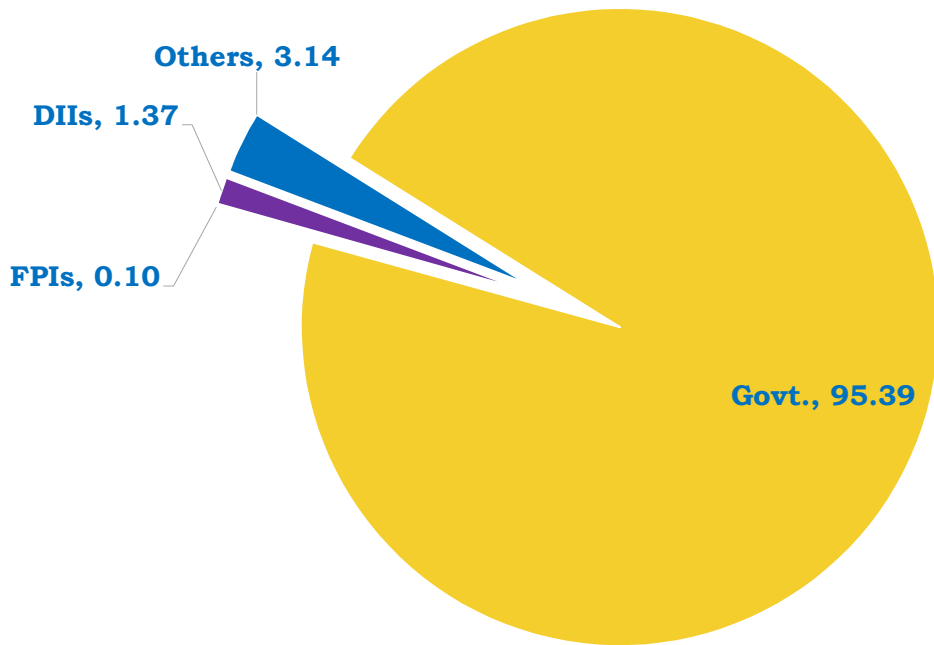
Particulars	Sep-22	Jun-23	Sep-23
Credit RWA	79448	85889	87901
Market RWA	9527	6995	7242
Operational RWA	164460	17523	17523
Total RWA	105436	110406	112666
Advances	142156	164278	167734
Credit RWA to Advance (%)	55.89	52.28	52.40

Credit RWA to Advances (%)



Particulars (₹ in Cr)	Sep-22	Jun-23	Sep-23
CET1 Capital	11862	15128	15484
Tier I Capital	11862	15628	15984
Tier II Capital	2925	2981	2980
Total Capital	14787	18609	18964

Share Holding Pattern 30.09.2023



S.N	Rating Agency	Basel III	
		AT-I Bonds Rating	Tier-II Bonds Rating
1	India Ratings	-	AA - /Stable
2	CARE Ratings	-	AA - /Stable
3	Acuite Ratings	AA - /Stable	AA/Stable
4	Infomerics Ratings	AA - /Stable	-

Capital Raising Plan FY 2023-24

AT I Bond - Rs 500 Cr
Equity Capital Upto- Rs 2000 Cr.



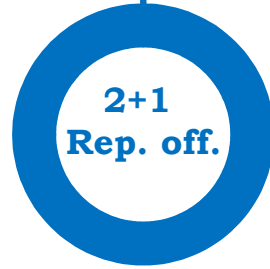
Business Network

Our Presence

Domestic Branches



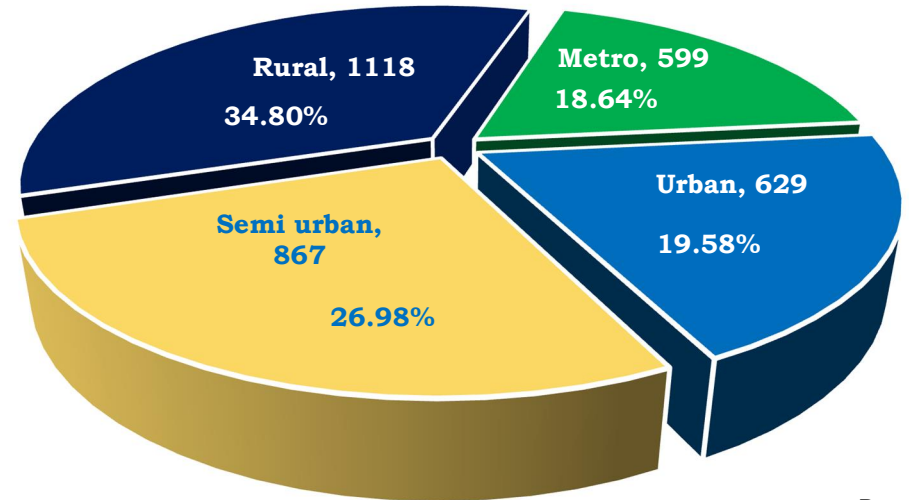
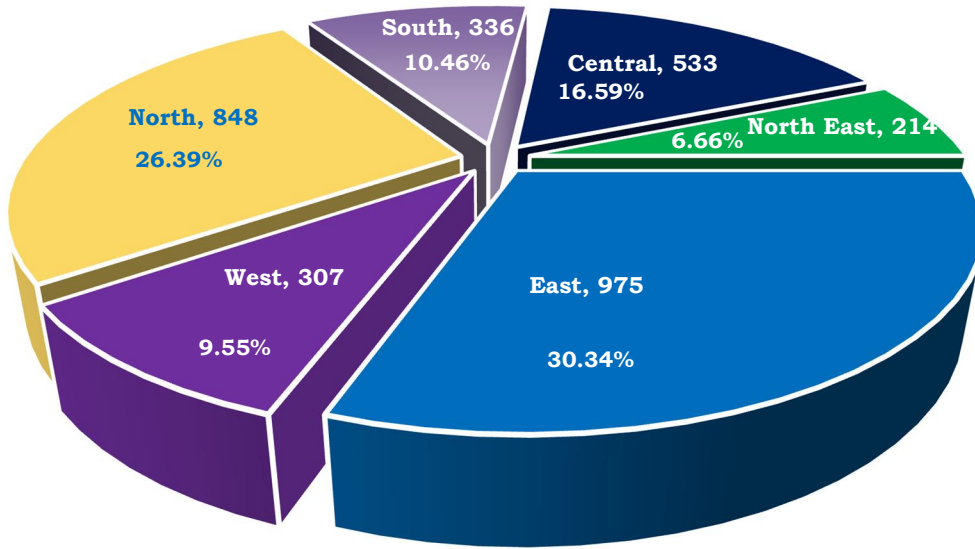
Overseas Branches



ATM



BCs



Paschim Banga Gramin Bank



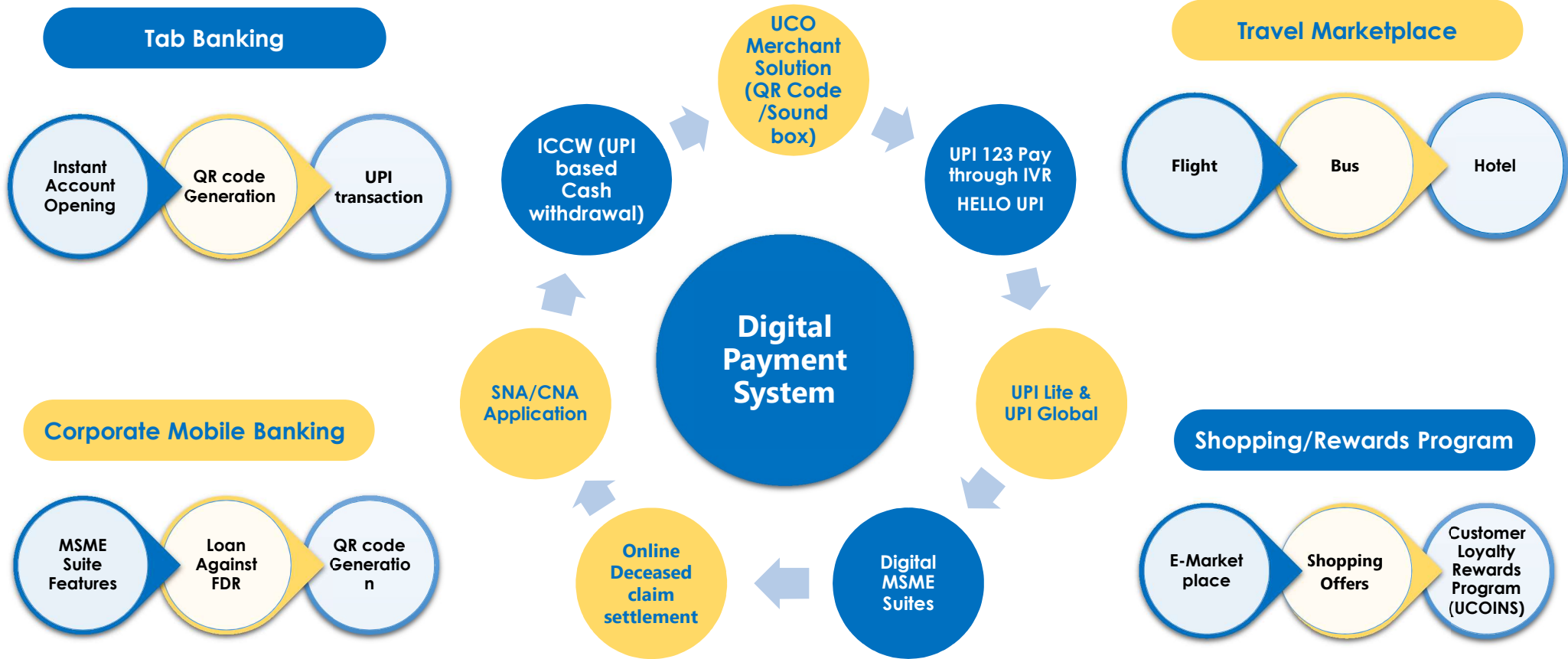
As on 30.09.2023 (Audited) Amount (₹ in Cr)

Particulars	Sep-22 Qtr.	Jun-23 Qtr.	Sep-23 Qtr.	Q-o-Q (%)	Y-o-Y (%)	HY 22-23	HY 23-24	Y-o-Y (%)	FY 22-23
Business	9837	10306	10617	3.02	7.93	9837	10617	7.93	10318
Deposit	6335	6556	6730	2.65	6.24	6335	6730	6.24	6570
Advances	3502	3750	3887	3.65	10.98	3502	3887	10.98	3748
Operating Profit	(16.02)	44.60	40.34	(9.55)	351.81	(29.99)	84.94	383.23	(25.36)
Net Profit	(20.66)	4.16	5.34	28.37	125.85	(38.14)	9.50	124.91	(55.01)
Gross NPA (%)	10.91	9.71	9.41	-30 bps	150 bps	10.91	9.41	-150 bps	9.37
Net NPA (%)	5.50	3.45	2.50	-95 bps	-300 bps	5.50	2.50	-250 bps	3.94
CRAR (%)	4.38	6.53	7.01	+48 bps	+263 bps	4.38	7.01	+263 bps	5.10
No of Branches	-	-	230	-	-	-	-	-	-
Employee Strength	-	-	865	-	-	-	-	-	-



Digital Journey

Digital Offerings



Digital Lending

- 1 Pre Approved Personal Loan
- 2 Pension Loan
- 3 Loan Against FDR
- 4 KCC Renewal
- 5 Shishu Mudra Loan
- 6 MSME CC Auto renewal
- 7 Merchant Credit Card

WhatsApp Banking

- 1 Apply for Loan
- 2 Apply for Debit Card
- 3 ATM Locator
- 4 Account Balance/Mini Statement
- 5 Payment Gateway
- 6 QR Code

Revamped Mbanking app

- 1 Enhanced User Interface
- 2 Full UPI functionality integrated
- 3 App Guidance
- 4 What's New feature list

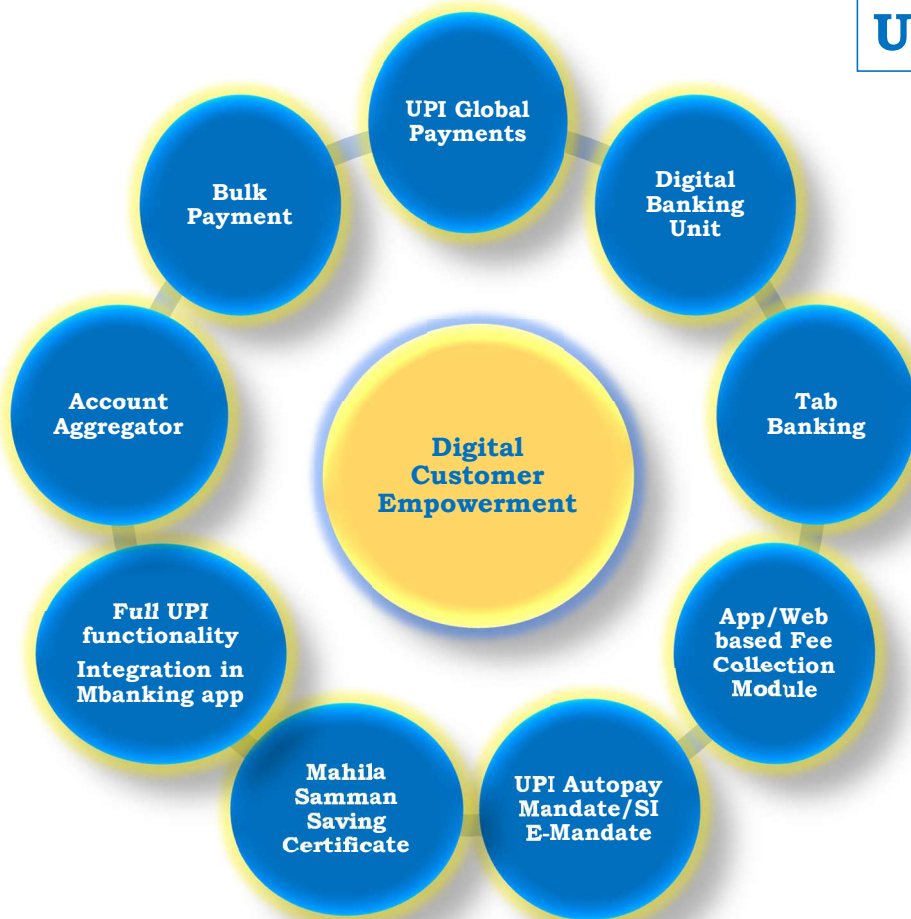


4.6
Play
Store
Ratings

Digital Products

- 1 Mahila Samman Saving Certificate
- 2 NRE FD Accounts Scheme
- 3 Conversational Payment (UPI 123)
- 4 UPI Lite X
- 5 Mera Account Meri Pehchaan
 Customized account no. for payment
- 6 Wealth Management
- 7 Insurance
- 9 PMJBY/PMSBY
- 10 Sukanya Samrddhi Account
- 11 Atal Pension Yajna
- 12 PPF Account Opening
- 13 Online Diseased claim request
- 14 Travel Marketplace
- 15 Online Customer Feedback

UCO Corporate m-Banking App



One of the best play store ratings of 4.8

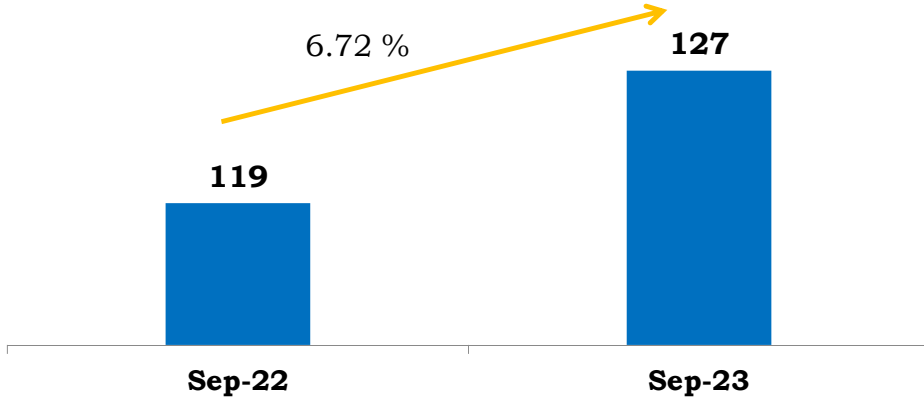
MSME Suite features
 Bulk Fund Transfer
 Cheque Book Services
 Online Loan Against FD
 QR code Generation
 Deposit Linked Services

Industry Specific User Interface

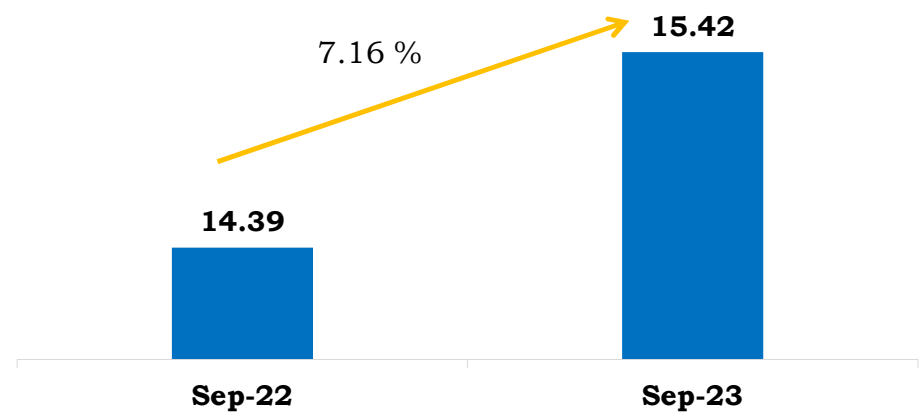
Supports multi user account

Digital Performance

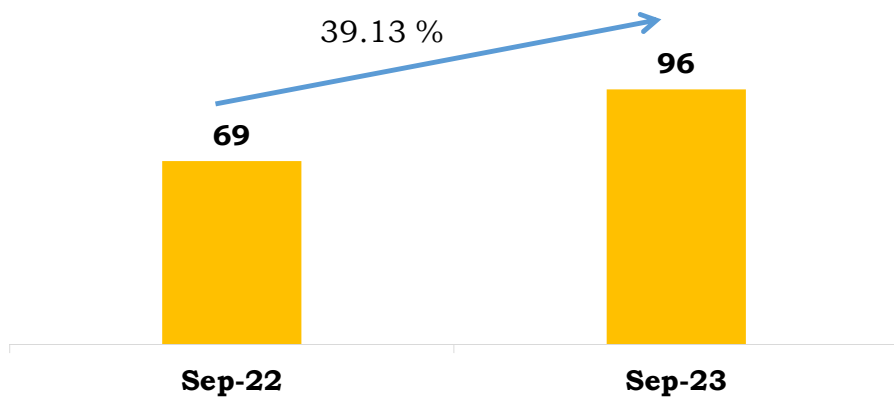
Debit Cards (In Lakhs)



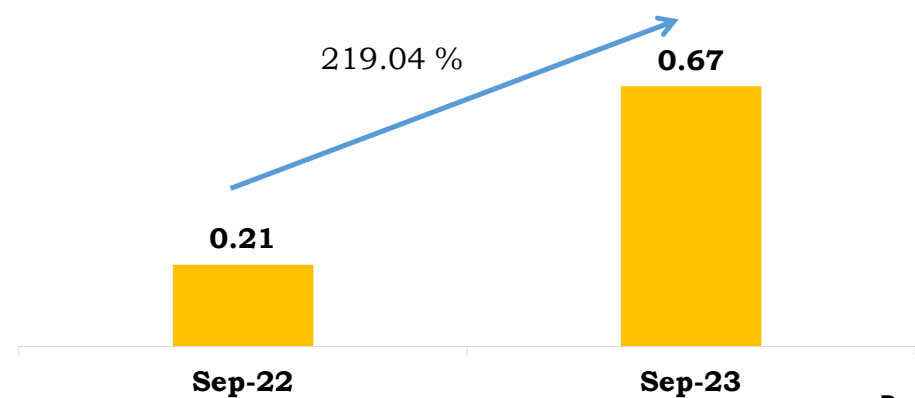
Internet Banking (In Lakhs)



Retail Mobile Banking (In Lakhs)

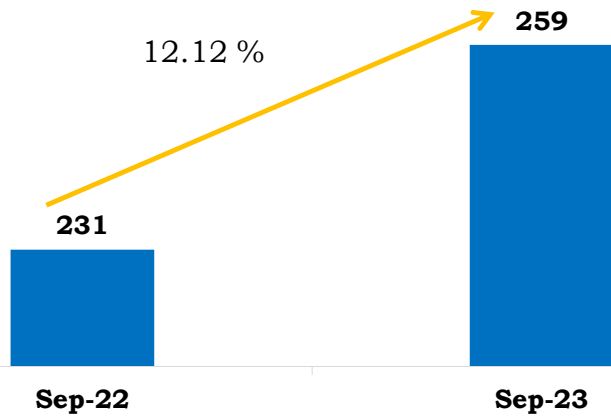


Corporate Mobile Banking (In Lakhs)

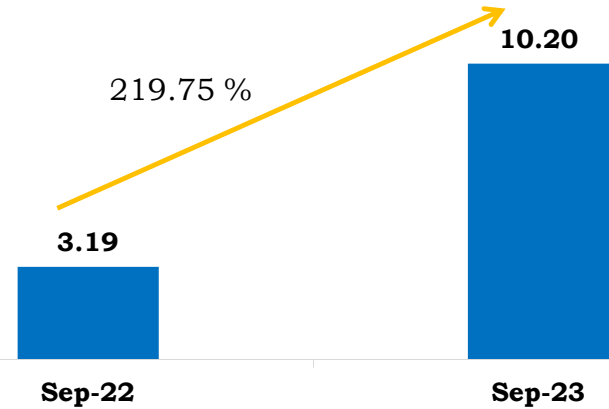


Digital Transactions

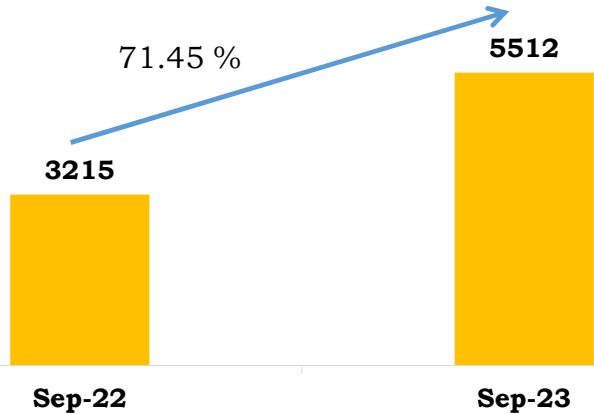
Mobile Banking No of Transactions (In Lakhs)



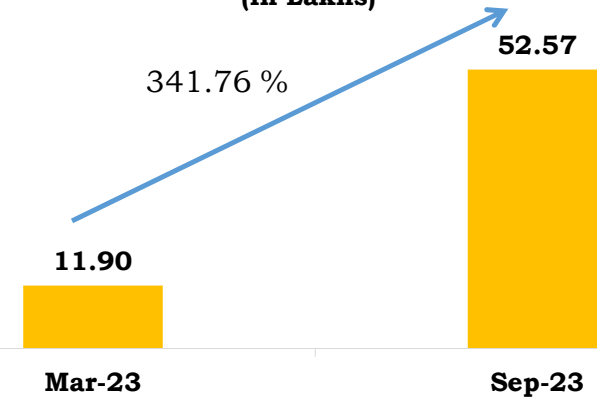
Corporate Mobile Banking Transactions (In Lakhs)



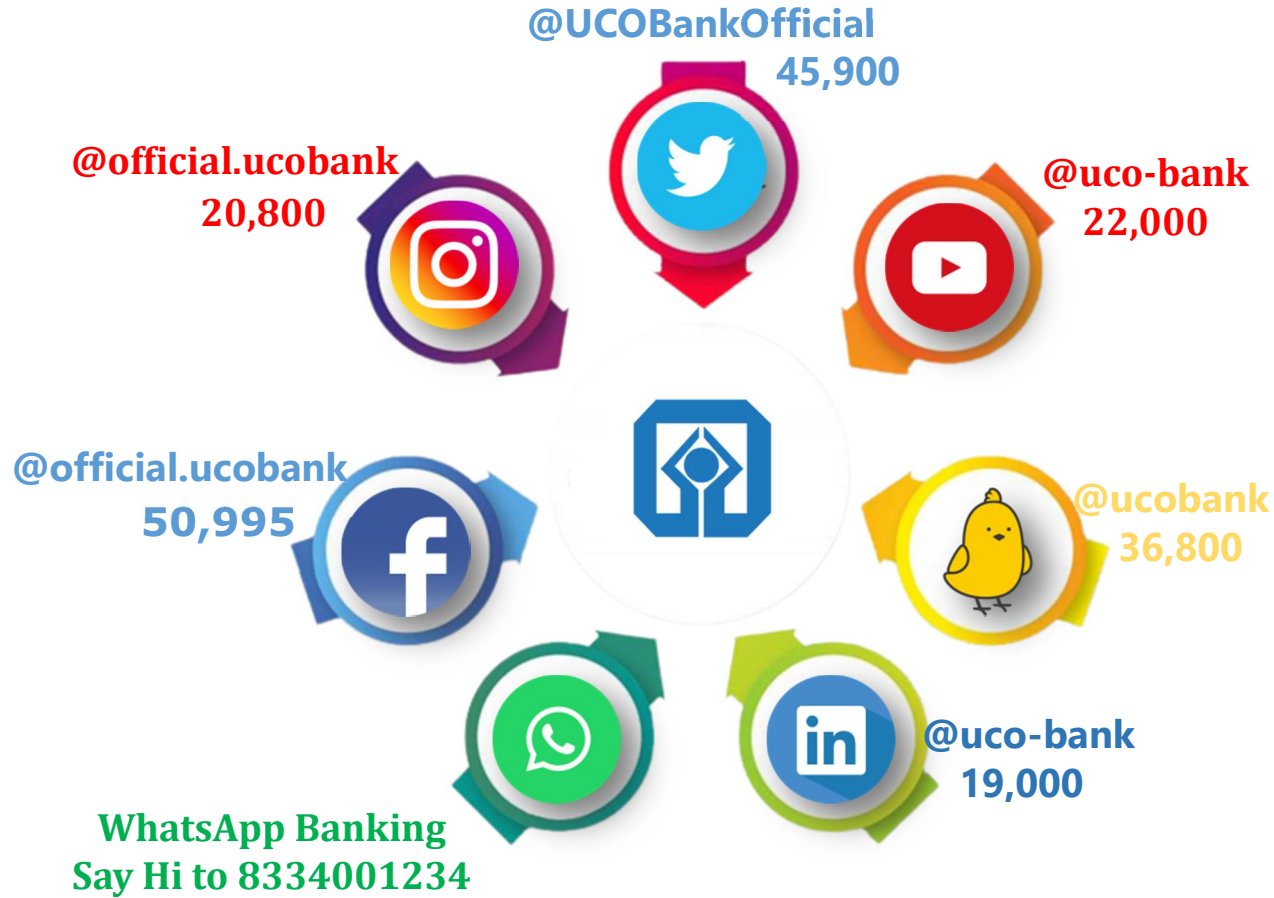
UPI No of Transactions (In Lakhs)



Digital Merchant QR (Sound Box) No of Transactions (in Lakhs)



Social Media Presence



ESG

ESG Initiative

ESG Initiative



Environmental

- ◆ To enhance the eco-friendly banking, e-banking credentials are being sent to customer's email instead of physical PIN mailers.
- ◆ To embrace the Green Path, Jansuraksha Portal integrated with m-banking & e-banking for PMJJBY & PMSBY registration.
- ◆ As part of our green initiative, LED lights have been used in branches and the usage of one-time plastic at administrative offices have also been reduced.
- ◆ Bank has launched special retail loan product exclusively for purchase of Electric Vehicles at discounted rate of interest.



Social

- ◆ As a part of CSR, Bank contributed to Chief Minister Relief Fund, Himachal Pradesh for natural calamity restoration.
- ◆ More than 1.20 lakh street vendors were benefitted through financing under PM Street Vendor Atma Nirbhar Nidhi Scheme.
- ◆ More than 689734 persons were educated through 23427 programmes conducted by 106 Center for Financial Literacy (CFL) sponsored by the Bank till 30.09.2023.
- ◆ Bank Lending to rural women by providing credit to more than 13.95 lakhs rural women through over 1.55 lakh Self Help Group Loans.
- ◆ Bank implemented Government Sponsored Social Security Scheme through its pan India branches, the details of which (no. of beneficiaries) are as under :
 - ✓ PMSBY – 49.74 lakhs
 - ✓ PMJJBY – 22.61 lakhs
 - ✓ APY – 9.63 lakhs



Governance

- ◆ Bank has established a cutting-edge Cyber Security Operations Centre (CSOC) armed with advanced tools for intercepting cyber threats and ensuring robust security.
- ◆ Bank deploys a multifaceted approach to enhance cyber security awareness through online resources, advisories, social media, physical displays, informative materials and diverse communication channels to make the customers as well as wide audience cyber-aware.
- ◆ 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.





Awards & Achievements

Awards & Achievements

Rajbhasha

UCO Bank has secured 3rd Rank in Rajbhasha Kirti Purashkar



Rupay Credit Card

Launch of RuPAY Merchant Platinum Credit Card



Disclaimer

This presentation has been prepared solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person.

Certain forward-looking statements in these slides involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. UCO Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.

Thank you