

UCO BANK यूको बैंक

*वित्तीय परिणाम: दिसंबर तिमाही
(वित्तीय वर्ष 2023-24)*

*Financial Results: December 2023
(Q3 FY 2023-24)*



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Major Highlights



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Business

Business
₹435456 Cr.
10.46% (Y-Y) ↑

Deposit
₹256261 Cr.
5.38% (Y-Y) ↑

Savings (Domestic)
₹83313 Cr.
4.30% (Y-Y) ↑

Current (Domestic)
₹9566 Cr.
2.77% (Y-Y) ↑

CASA Share (Domestic)
37.61%
33 bps (Y-Y) ↓

CD Ratio
69.93%
781 bps (Y-Y) ↑

Advance
₹179195 Cr.
18.63% (Y-Y) ↑

Retail
₹38207 Cr.
18.01 % (Y-Y) ↑

Agriculture
₹23353 Cr.
13.22% (Y-Y) ↑

MSME
₹32160 Cr.
20.79 % (Y-Y) ↑

Home Loan
₹22314 Cr.
20.69 % (Y-Y) ↑

Vehicle Loan
₹2719 Cr.
28.92 % (Y-Y) ↑

Asset Quality

Gross NPA
3.85%
178 bps (Y-Y) ↓
29 bps (Q-Q) ↓

Net NPA
0.98 %
68 bps (Y-Y) ↓
13 bps (Q-Q) ↓

PCR
95.21 %
163 bps (Y-Y) ↑
14 bps (Q-Q) ↑

PCR (Excl. TWO)
75.38 %
368 bps (Y-Y) ↑
134 bps (Q-Q) ↑

Profitability

Net Interest Income
₹1988 Cr.
3.70 % (Q-Q) ↑

NIM (Domestic)
3.02%
3 bps (Q-Q) ↓

Yield on Advances (Dom)
8.81%
1 bps (Q-Q) ↑

Operating Profit
₹1119 Cr.
13.95% (Q-Q) ↑

Yield on Investment(Dom)
6.50 %
Same level(Q-Q)

CRAR
16.01 %
82 bps (Q-Q) ↓

NIM (Global)
2.84
Same level(Q-Q)

Yield on Advances (Glo)
8.48 %
10 bps (Q-Q) ↑

Net Profit
₹503 Cr.
25.12% (Q-Q) ↑

Yield on Investment(Glo)
6.41 %
2 bps (Q-Q) ↑



Total Business



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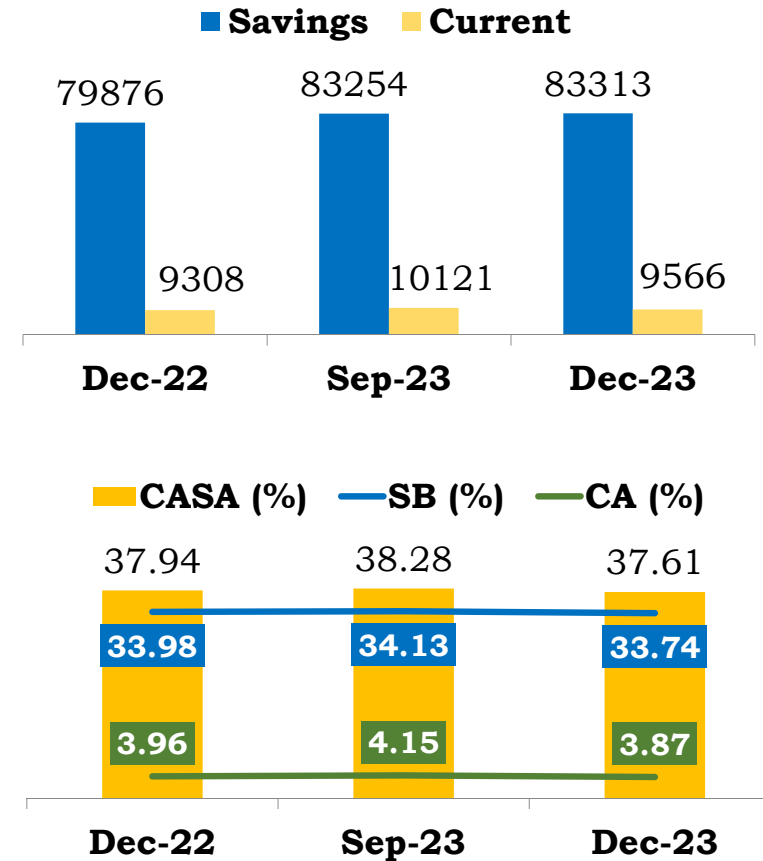
Products & Services

Business Mix (₹ in Cr)	Dec-22	Sep-23	Dec-23	Q-Q (%)	Y-O-Y (%)
Global Business	394229	417145	435456	4.39	10.46
Domestic	364985	386910	401155	3.68	9.91
Overseas	29244	30235	34301	13.45	17.29
Global Deposits	243170	249411	256261	2.75	5.38
Domestic	235048	243957	246952	1.23	5.06
Overseas	8122	5454	9309	70.68	14.61
Global Advances	151059	167734	179195	6.83	18.63
Domestic	129937	142953	154204	7.87	18.68
Overseas	21122	24781	24991	0.85	18.32
CD Ratio (%)	62.12	67.25	69.93	-	-

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)



Particulars (₹ in Cr)	Dec-22	Sep-23	Dec-23	Growth (%)	
				Q-Q	Y-Y
1. Domestic Deposits	235048	243957	246952	1.23	5.06
a) Current Deposits	9308	10121	9566	(5.48)	2.77
b) Saving Deposits	79876	83254	83313	0.07	4.30
i. CASA Domestic	89185	93375	92879	(0.53)	4.14
c) Term Deposits	145864	150582	154073	2.32	5.63
2. Overseas Deposits	8122	5454	9309	70.68	14.61
3. Global Deposits (1+2)	243170	249411	256261	2.75	5.38
CASA Domestic (%)	37.94	38.28	37.61	-	-



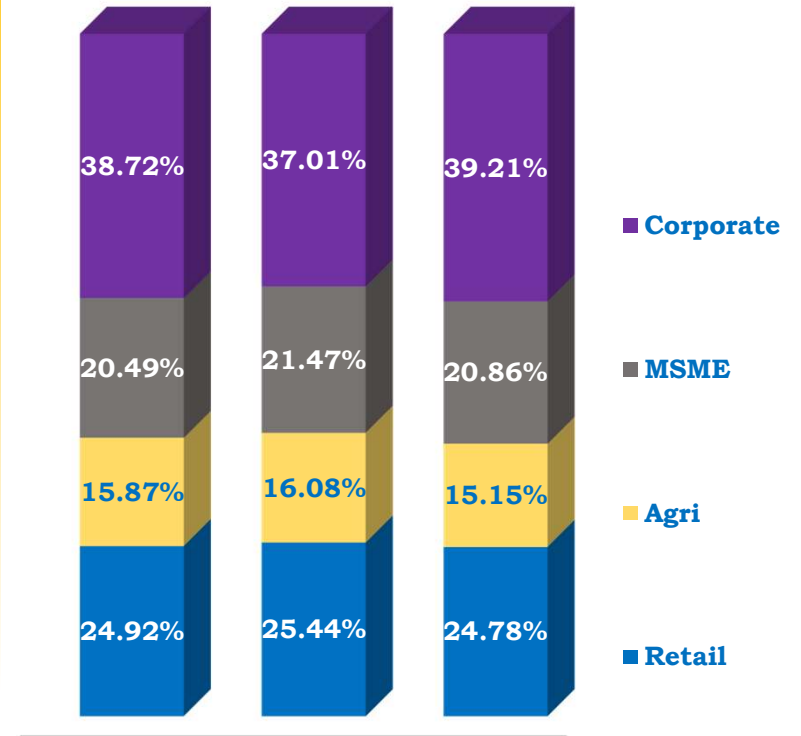
वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

Domestic Advances



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

₹ in (Cr)	Dec-22	Sep-23	Dec-23	Q-o-Q (%)	Y-O-Y (%)
1. Domestic Advances	129937	142953	154204	7.87	18.68
a) Retail	32375	36362	38207	5.07	18.01
b) Agriculture	20627	22985	23353	1.60	13.22
c) MSME	26625	30699	32160	4.76	20.79
2. Total RAM (a+b+c)	79627	90046	93720	4.08	17.70
3. RAM Share (%)	61.28	62.99	60.78	-	-
d) Corporate	50310	52907	60484	14.32	20.22



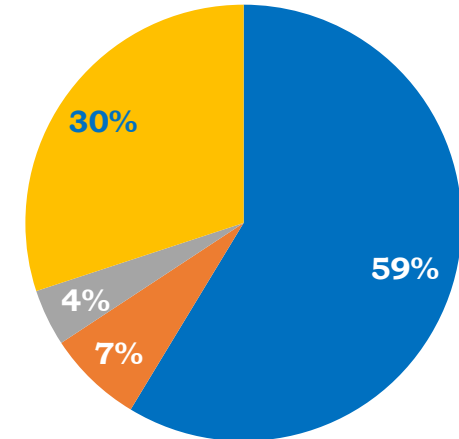
वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)



Particulars (₹ in Cr)	Dec-22	Sep-23	Dec-23	Growth (Q-Q) %	Growth (Y-Y) %
Home Loan	18491	21366	22314	4.44	20.67
Vehicle Loan	2109	2509	2719	8.37	28.92
Personal Loan	1469	1604	1623	1.18	10.48
Others	10306	10883	11551	6.14	12.08
Total	32375	36362	38207	5.07	18.01

Dec-23

- Home Loan
- Vehicle Loan
- Personal Loan
- Others





Agriculture (₹ in Cr)	Dec-22	Sep-23	Dec-23	Q-O-Q (%)	Y-O-Y (%)
1. Farm Credit (Crop, Investment & Allied)	17389	20033	20108	0.37	15.64
2. Agri Infrastructure & Ancillary Activities	3238	2952	3245	9.93	0.22
3. Total (1+2)	20627	22985	23353	1.60	13.22

Self Help Group	Dec'22	Sep'23	Dec'23	Q-O-Q (%)	Y-O-Y (%)
No of Group (Lakhs)	1.44	1.55	1.61	3.87	11.81
Balance Outstanding (Cr.)	2015	2652	2960	11.61	46.90
Disbursed during Qtr (Cr.)	342	788	793	0.63	131.87
Women Beneficiaries (No in lakhs)	12.23	13.95	14.41	3.30	17.83

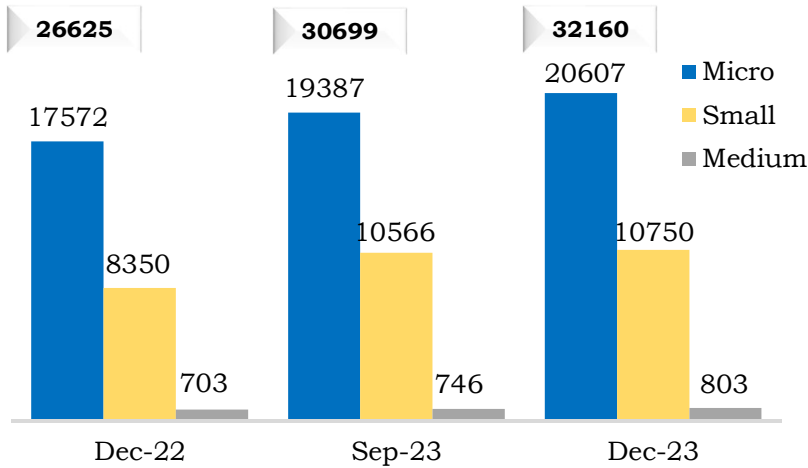


MSME Portfolio Mix



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

TOTAL MSME



MSME Mix	Dec-22	Sep-23	Dec-23
Micro	17572	19387	20607
Small	8350	10566	10750
Medium	703	746	803
Total MSME	26625	30699	32160

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)



Performance under PMMY

₹ in Cr.	9M FY-23
Amount Sanctioned	3316
Amount Disbursed	3280
Amount outstanding as on 31.12.2023	5968

PM SVANidhi	As on 31.12.2023
Application Sanctioned (Nos.)	147644
Disbursed out of Sanctioned (Nos.)	143296

Performance under GECL Facility

GECL (₹ in Cr.)	Upto Dec 23
Amount Sanctioned	3153
Amount Disbursed	3128
Outstanding As on 31.12.2022	1646 Cr.
Outstanding As on 31.12.2023	1132 Cr.

Standup India (No.)	As on 31.12.2023
Target	5483
Achievement	5633
Achievement (%)	103%

Priority Sector Advances



Major Highlights

Business Performance

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Business Network

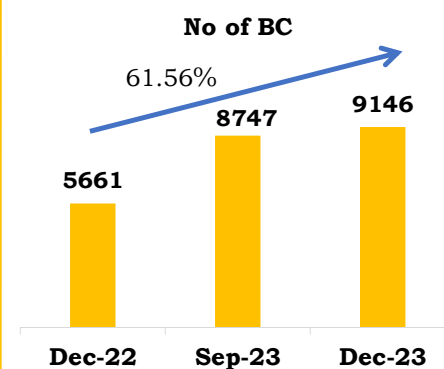
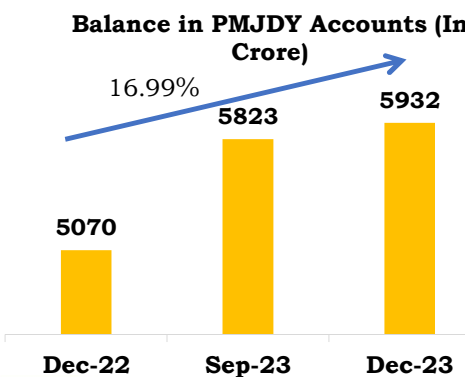
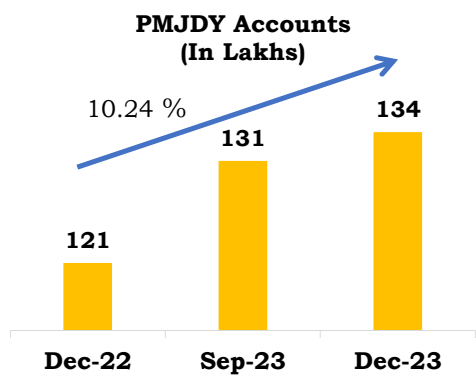
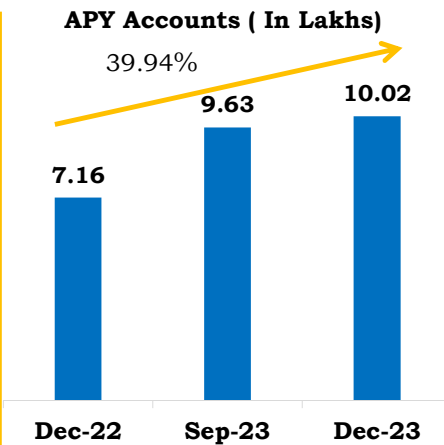
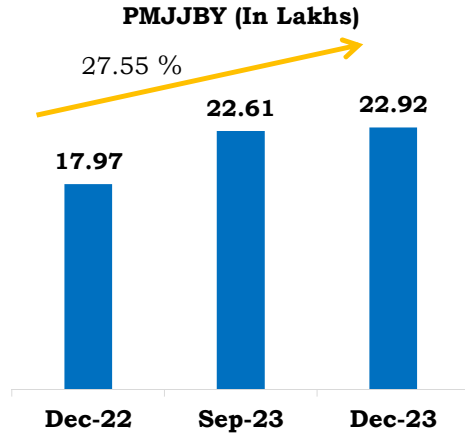
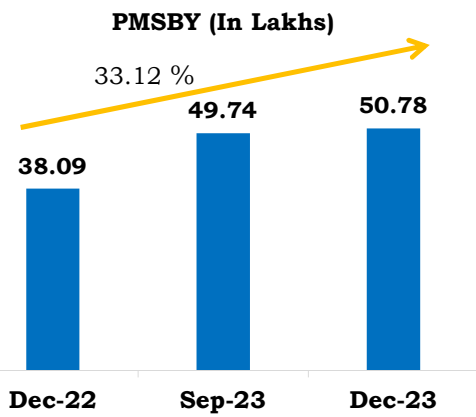
Digital Journey

ESG Initiatives

Products & Services

Segment (₹ in Cr)	RBI Benchmark (%)	Mandatory Target	Achievement	Achievement (%)
Priority Sector	40%	56911	74734	52.53
Agriculture	18%	25610	25616	18.00
Small/Marginal Farmer	10%	14228	14453	10.16
Weaker Section	12%	17073	22000	15.46
Micro Under MSME	7.5%	10671	20712	14.56
Non Corporate Farmers	13.78%	19606	20480	14.39

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)



- **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 – 16**
- **No. of Fin. Literacy Camps – 2568**
- **No. of beneficiaries - 91822**
- **RRB -1 (Paschim Banga Gramin Bank)**

No of Claims Settled upto 31.12.2023 (since inception)	
PMSBY	PMJJBY
1790	11572

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

Sectoral Credit-Advances



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Sector (₹ in Cr.)	31.12.2022	% share to Total Advances	30.09.2023	% share to Total Advances	31.12.2023	% share to Total Advances
Infrastructure	12689	8.40	13026	7.77	12979	7.24
Of which						
Power & Energy	7615	5.04	7426	4.43	7541	4.21
Port and Road Project	2863	1.90	3563	2.12	3619	2.02
Other infrastructure	2211	1.46	2037	1.21	1819	1.02
Basic Metal	2441	1.62	3684	2.20	4346	2.43
Textiles	653	0.43	901	0.54	953	0.53
Petroleum and Coal Products	337	0.22	387	0.23	857	0.48
All Engineering	832	0.55	875	0.52	932	0.52
Food Processing	1389	0.92	1264	0.75	1299	0.72
Commercial Real Estate	777	0.51	927	0.55	879	0.49
NBFC	18694	12.38	22282	13.28	25086	14.00
Other (Other Industries/Sectors)	92125	60.99	99607	59.38	106873	59.64
Total Domestic Advance	129937	86.02	142953	85.23	154204	86.05
Overseas Advances	21122	13.98	24781	14.77	24991	13.95
Total Advances	151059	100	167734	100	179195	100

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

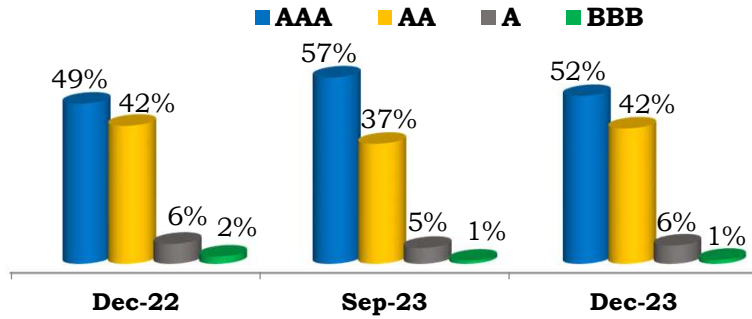
Standard NBFC Advances



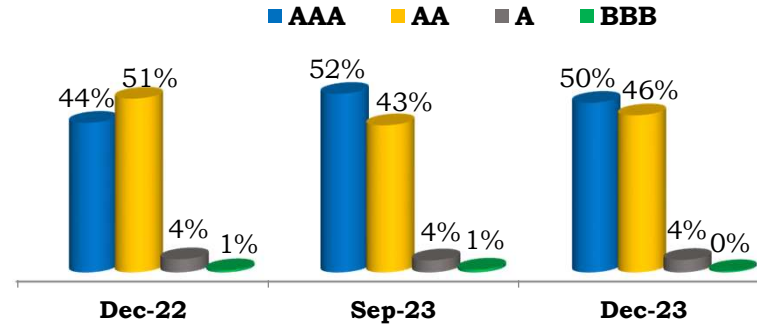
Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Standard NBFC (₹ in Cr.)	31.12.2022	%	30.09.2023	%	31.12.2023	%
NBFC - PSUs	3700	19.81	5550	24.91	6050	24.12
NBFC - HFCs	6231	33.37	6463	29.01	6458	25.75
NBFC - MFIs	1066	5.71	770	3.46	1035	4.13
NBFC - Others	7677	41.11	9495	42.62	11539	46.00
Total	18674	100	22278	100	25082	100

Rating of Standard NBFCs



Rating of Standard HFCs



Standard NBFCs (₹ in Cr.)	31.12.2022	30.09.2023	31.12.2023
NBFCs			
Bank sponsored	1618	1585	1533
PSU & Private Inst. (non-Bank)	17056	20693	23549
Total	18674	22278	25082

Out of Std. NBFCs (₹ in Cr.)	31.12.2022	30.09.2023	31.12.2023
HFCs			
Bank sponsored	1618	1585	1483
PSU & Private Inst. (non-Bank)	4613	4878	4975
Total	6231	6463	6458

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

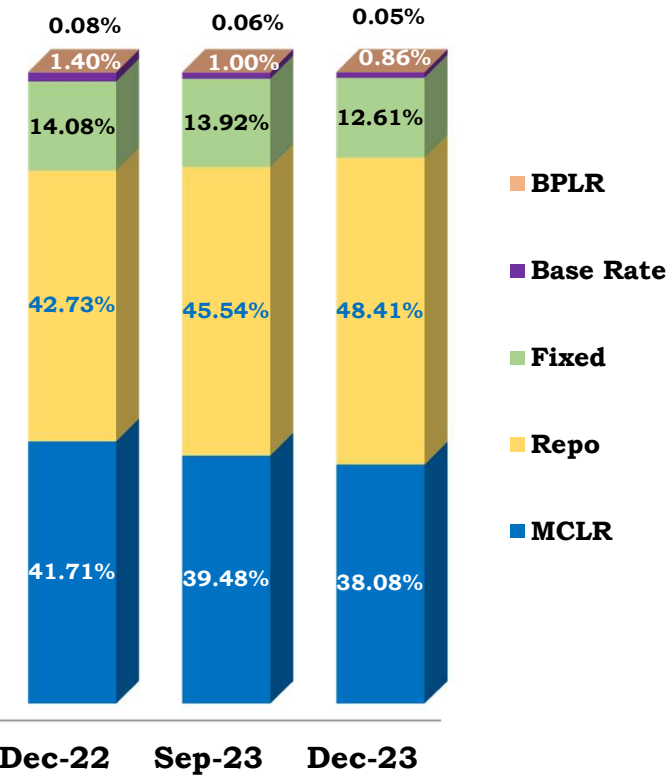
Rating Mix (of advances above ₹25 Cr)



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Rating Grade (₹ in Cr)	Dec-22	% Share	Sep-23	% Share	Dec-23	% Share
AAA	18618	31.27	24079	36.66	27263	35.72
AA	10121	17.00	11620	17.69	15643	20.50
A	10295	17.29	11285	17.18	12649	16.58
BBB	3138	5.27	3390	5.16	4325	5.67
BBB & above	42172	70.82	50373	76.69	59880	78.47
Below BBB	3202	4.38	2501	3.81	2216	2.90
Total Rated	45374	76.20	52874	80.50	62096	81.37
Of Which						
a) PSU	14322	24.05	22107	33.66	26627	34.89
b) Others	31053	52.15	30768	46.84	35469	46.48
Total Unrated	14170	23.80	12807	19.50	14216	18.63
Of Which						
a) PSU with Govt. Guarantee	11021	18.51	9091	13.84	9886	12.95
b) PSU without Govt. Guarantee	59	0.10	548	0.83	1447	1.90
c) Others	3090	5.19	3168	4.82	2884	3.78
Total (Rated + Unrated)	59545	100	65681	100	76312	100

Advance Mix of Benchmark Rate



वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)



Sl.	Parameters (₹ in Cr)	Dec-22	Sep-23	Dec-23
1	Domestic Investment	97918	94691	94840
a	SLR	69120	67628	67365
	SLR as % to Dom. Investment	70.59	71.42	71.03
b	Non SLR	28798	27063	27475
I	Held To Maturity (HTM)	75265	76043	76154
II	Available For Sale (AFS)	22653	18648	18686
III	Held For trading (HFT)	0	0	0
2	Modified Duration (AFS+HFT)	3.35	2.93	3.21
3	Overseas Investment	2708	2795	2419
4	Total Gross Investment (1+3)	100626	97486	97259
	HTM To Gross Domestic Investment (%)	76.87%	80.31%	80.30%

Non SLR Investment



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Sl.	Parameters (₹ in Cr)	Dec-22		Sep-23		Dec-23	
		O/S	% Share	O/S	% Share	O/S	% Share
1	PSU Bonds	639	2.22	575	2.12	575	2.09
2	Corporate and Other Bonds & Debentures	1519	5.27	2009	7.42	2438	8.87
3	Special Govt. Sec excl. Recap Bonds	4631	16.08	3716	13.73	3675	13.37
4	CG Recap. Bond	18410	63.93	18410	68.03	18410	67.01
5	Share of PSU/Corporate/Others	1033	3.59	838	3.09	826	3.01
6	Venture Capital Fund	38	0.13	37	0.14	37	0.13
7	Regional Rural Bank	199	0.69	239	0.88	239	0.87
8	Security Receipts	1206	4.19	1049	3.88	1081	3.94
9	Subsidiaries JV	-	-	-	-	-	-
10	Certificate of Deposit (CD)	1124	3.90	191	0.71	195	0.71
	Total Non SLR Investment	28798	100	27063	100	27475	100

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

Profitability



Major Highlights

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Products & Services

Sl.	Parameters (₹ in Cr.)	Quarter Ended			Growth		9 months ended		Growth	Year Ended
		Dec-22	Sep-23	Dec-23	Q-O-Q (%)	Y-O-Y (%)	Dec-22	Dec-23	Y-O-Y(%)	FY 22-23
1	Interest Income	4627	5219	5552	6.38	19.99	12663	15995	26.31	17651
2	Interest Expenses	2675	3302	3564	7.93	33.23	7292	10081	38.25	10307
3	Net Interest Income (1-2)	1952	1917	1988	3.70	1.84	5371	5914	10.11	7343
4	Non-Interest Income	823	647	861	33.08	4.62	1549	2141	38.22	2508
5	Operating income(3+4)	2775	2564	2849	11.12	2.67	6920	8055	16.40	9851
6	Operating Expenses	1421	1582	1730	9.36	21.75	3936	4751	20.71	5511
i	Staff Expenses	1047	1063	1253	17.87	19.68	2815	3344	18.79	3873
ii	Other Operating Expenses	374	519	477	(8.09)	27.54	1121	1407	25.51	1638
7	Operating Profit (5-6)	1354	982	1119	13.95	(17.36)	2984	3303	10.69	4341
8	Provisions	701	580	616	6.21	(12.13)	1703	2175	27.72	2478
9	Net Profit (7-8)	653	402	503	25.12	(22.97)	1281	1128	(11.94)	1862

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

Net Interest Income



Major Highlights

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Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		9 months ended		Growth	Year Ended
		Dec-22	Sep-23	Dec-23	Q-O-Q (%)	Y-O-Y (%)	Dec-22	Dec-23	Y-O-Y (%)	FY 22-23
1.	Interest Income	4627	5219	5552	6.38	19.99	12663	15995	26.31	17651
a.	From Advances	2773	3377	3570	5.72	28.74	7304	10261	40.48	10343
b.	From Investments	1577	1528	1550	1.44	(1.71)	4660	4587	(1.57)	6223
c.	Others	277	314	432	37.58	55.96	699	1147	64.09	1084
2.	Interest Expended	2675	3302	3564	7.93	33.23	7292	10081	38.25	10307
a.	On Deposits	2421	2925	3032	3.66	25.24	6759	8796	30.14	9417
b.	On Borrowings	159	279	403	44.44	153.46	277	966	248.74	544
c.	Bonds & Others	96	98	129	31.63	34.38	255	319	25.10	347
3.	Net Interest Income (1-2)	1952	1917	1988	3.70	1.84	5371	5914	10.11	7343

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

Non Interest Income



Major Highlights Business Performance **Financials** Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		9 months ended		Growth	Year Ended
		Dec-22	Sep-23	Dec-23	Q-O-Q (%)	Y-O-Y (%)	Dec-22	Dec-23	Y-O-Y (%)	FY 22-23
1.	Fee Based Income	229	300	272	(9.33)	18.78	699	806	15.31	1000
a.	Charges & Commission from Advance	76	97	106	9.28	39.47	281	295	4.98	401
b.	Commission from Third Party Product	15	20	21	5.00	40.00	39	52	33.33	56
c.	Charges & Commission from Others	138	183	145	(20.77)	5.07	379	459	21.11	487
2.	Recovery in Written Off	458	290	613	111.38	33.84	1098	1164	6.01	1624
3.	Treasury Income	135	57	(24)	(142.11)	(117.78)	(250)	171	(168.40)	(116)
4.	Total (1+2+3)	823	647	861	33.08	4.62	1548	2141	38.31	2508

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

Operating Expenses



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Variation		9 months ended		Growth	Year Ended
		Dec-22	Sep-23	Dec-23	Y-O-Y (%)	Q-O-Q (%)	Dec-22	Dec-23	Y-O-Y (%)	FY 22-23
1	Salary	803	809	984	21.63	22.54	2124	2566	20.81	2717
2	Employee Benefits	244	253	269	6.32	10.25	691	778	12.45	1156
3	Total Staff Expenses (1+2)	1047	1062	1253	17.98	19.68	2815	3344	18.76	3873
4	Rent, Taxes & Lighting	73	91	81	(10.99)	10.96	208	242	16.35	294
5	Printing & Stationery	7	14	10	(28.57)	42.86	21	32	52.38	29
6	Depreciation	51	70	73	4.29	43.14	153	203	32.68	218
8	IT Related Expenditure	29	50	50	0.00	72.41	114	130	14.04	180
9	Others	214	295	263	(10.85)	22.90	624	800	28.37	651
10	Total Other Operating Expenses (4+5+6+7+8+9)	374	520	477	(8.27)	27.54	1121	1407	25.60	1638
11	Total Operating Expenses (3+10)	1421	1582	1730	9.36	21.75	3936	4751	20.71	5511

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

Provision Details



Major Highlights

Business Performance

Financials

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ESG Initiatives

Products & Services

Sl.	Particulars (₹ in Cr.)	Quarter Ended			9 Months ended		Year Ended
		Dec-22	Sep-23	Dec-23	Dec-22	Dec-23	FY 22-23
1.	NPA	220	336	116	888	841	1296
2.	NPI	(102)	8	(87)	290	85	324
3.	Standard Assets	33	(2)	30	59	192	59
4.	Others	182	-	283	(251)	422	(244)
5.	Income Tax (Including DTA)	368	238	274	717	635	1043
	Total Provision (a+b+c+d+e)	701	580	616	1703	2175	2478

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

Key Financial Indicators



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Particulars	Quarter Ended			9 Months ended		Year Ended
	Dec-22	Sep-23	Dec-23	Dec-22	Dec-23	FY 22-23
Cost of Deposits (%)	4.12	4.77	4.91	3.95	4.76	4.06
Cost of Funds (%)	3.49	4.47	4.78	3.28	4.56	3.43
Cost to Income Ratio (%)	51.22	61.70	60.72	56.88	58.98	55.94
Yield on Advances Domestic (%)	8.39	8.80	8.81	7.86	8.75	8.01
Yield on Advances Global (%)	7.82	8.38	8.48	7.26	8.37	7.46
Yield on Investments Domestic (%)	6.42	6.46	6.50	6.38	6.48	6.60
Yield on Investments Global (%)	6.31	6.35	6.41	6.27	6.38	6.49
Net Interest Margin (NIM) Domestic (%)	3.18	3.05	3.02	3.00	3.08	3.03
Return on Assets (RoA) Annualised(%)	0.85	0.54	0.67	0.58	0.51	0.62
Return on Equity Annualised (RoE) (%)	12.27	10.94	13.07	8.16	10.10	14.87
Earnings per Share (Not Annualised) (₹)	0.55	0.34	0.42	1.07	0.94	1.49
Book Value per Share (₹)	11.59	13.19	13.88	11.59	13.88	12.34
Business per Employee (₹ in Cr)	18.00	19.06	20.06	18.00	20.06	18.90
Business per Branch (₹ in Cr)	126.27	129.75	135.28	126.27	135.28	128.31

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

Key Financial Indicators (Qtr.)



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

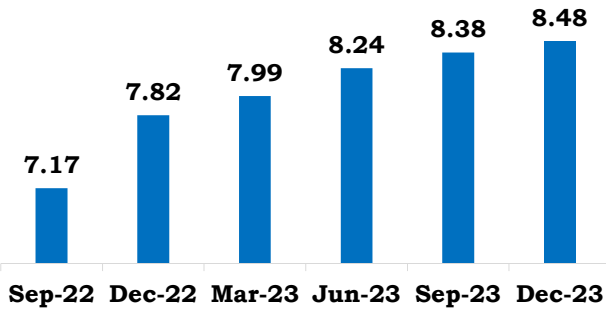
Business Network

Digital Journey

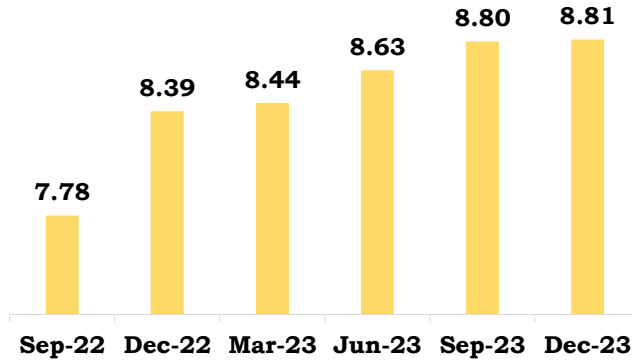
ESG Initiatives

Products & Services

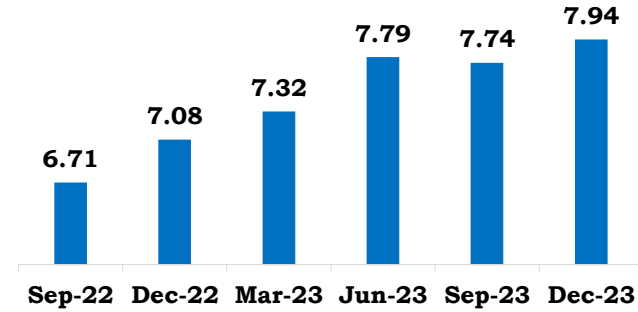
Yield on Advance Global (%)



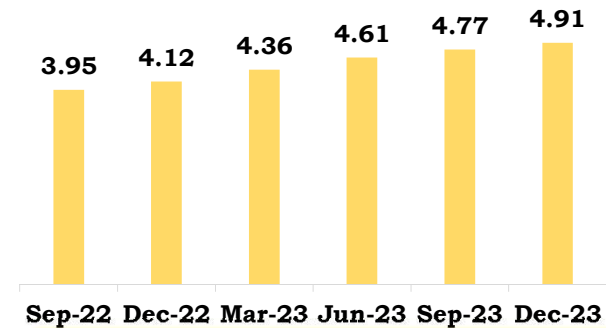
Yield on Advance Domestic (%)



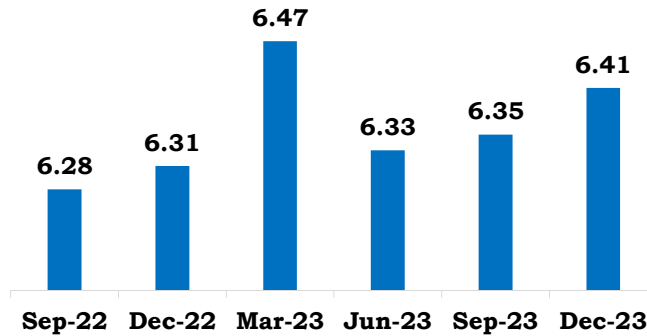
Yield on Funds (%)



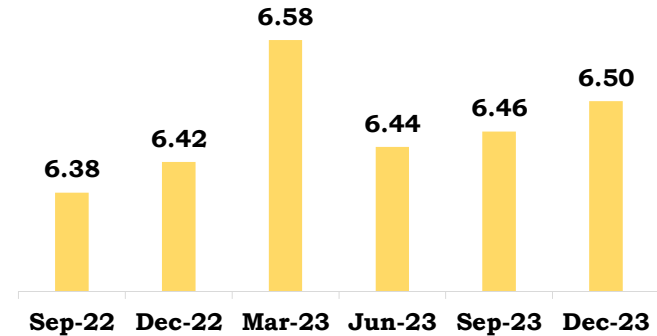
Cost of Deposit (%)



Yield on Investment Global (%)

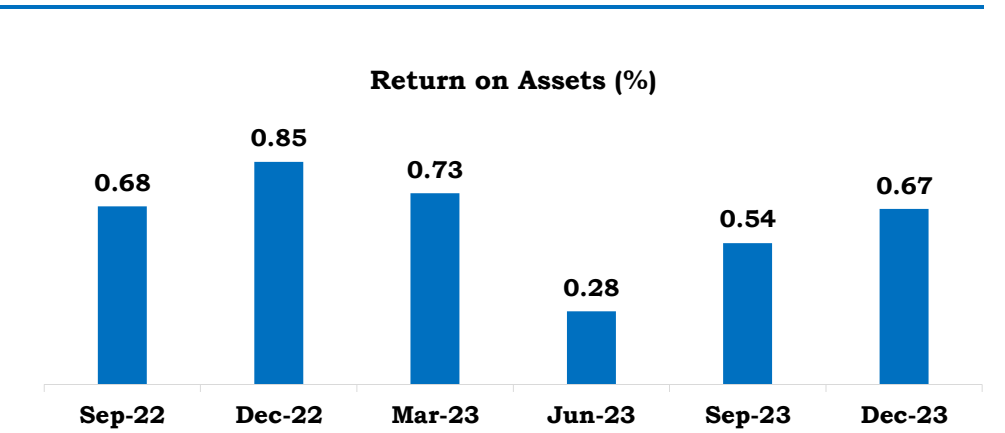
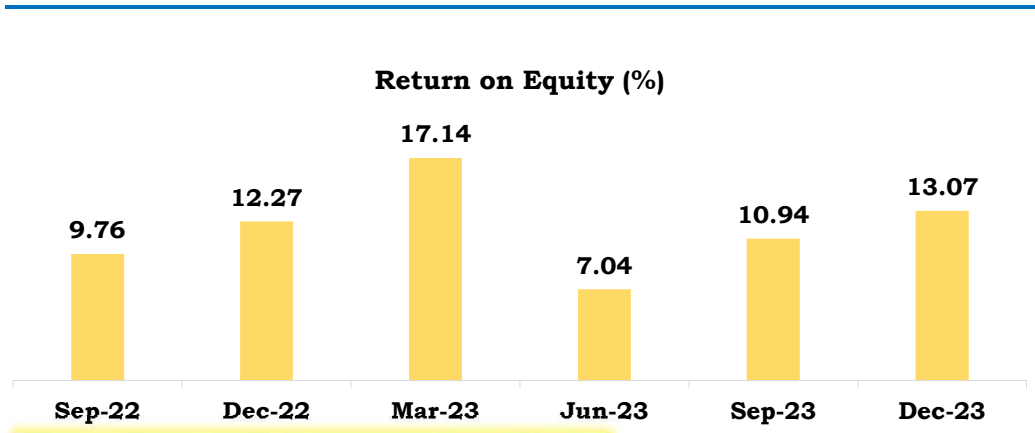
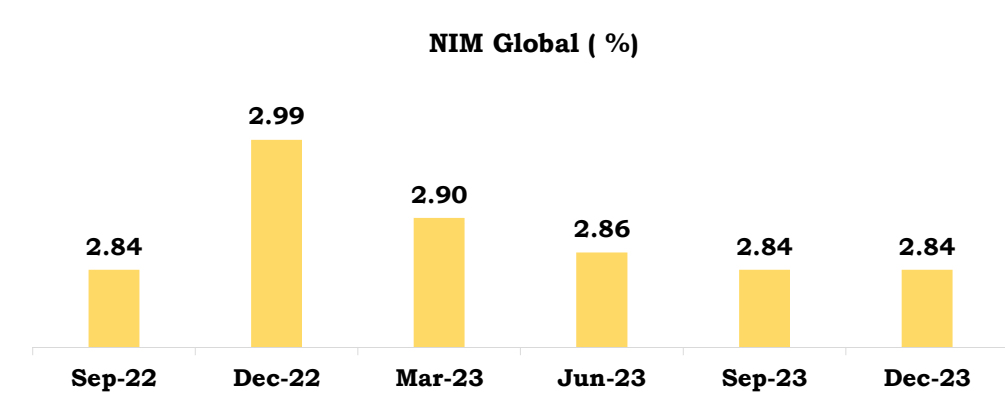
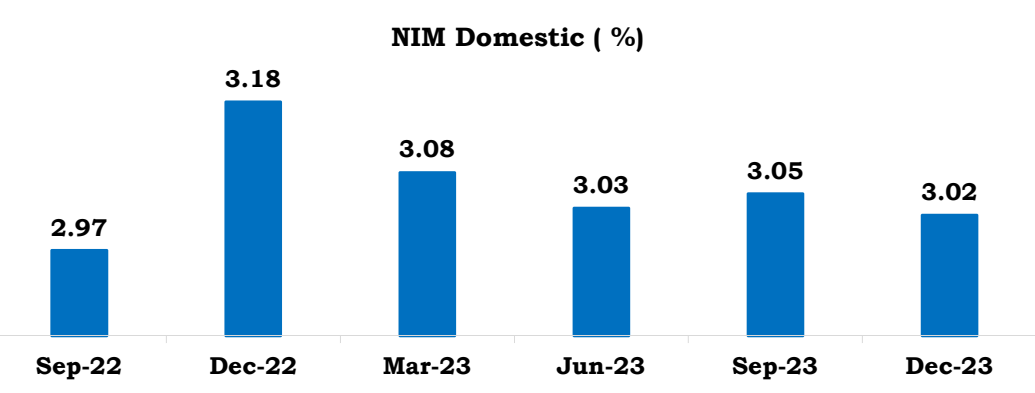


Yield on Investment Domestic (%)



वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

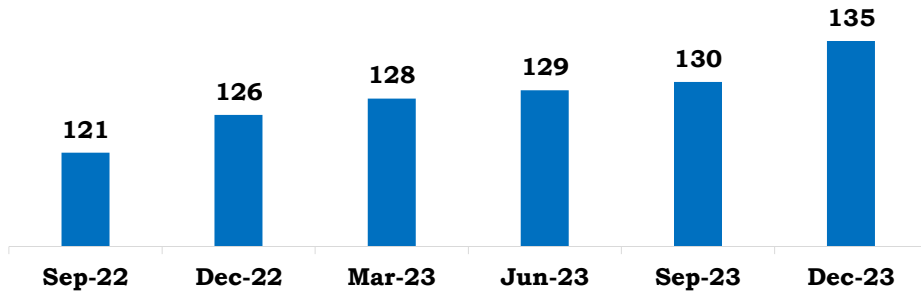
Efficiency Ratio (Qtr.)



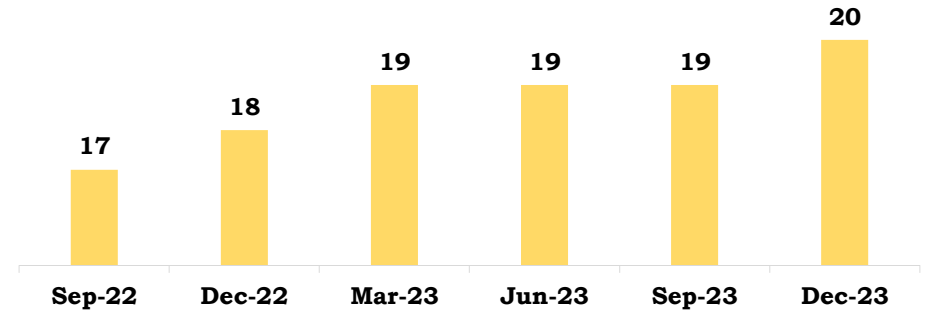
वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)



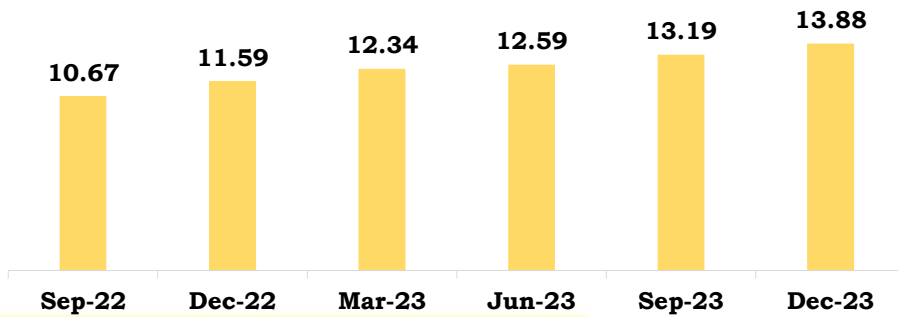
Business Per Branch (₹ in Cr.)



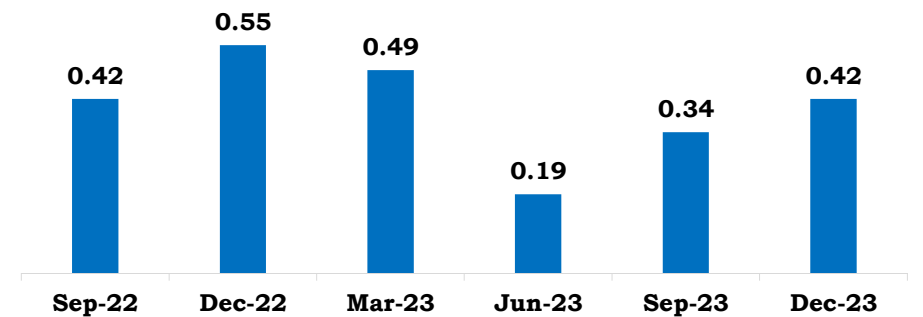
Business Per Employee (₹ in Cr.)



Book Value Per Share (₹)



Earning Per Share (₹)

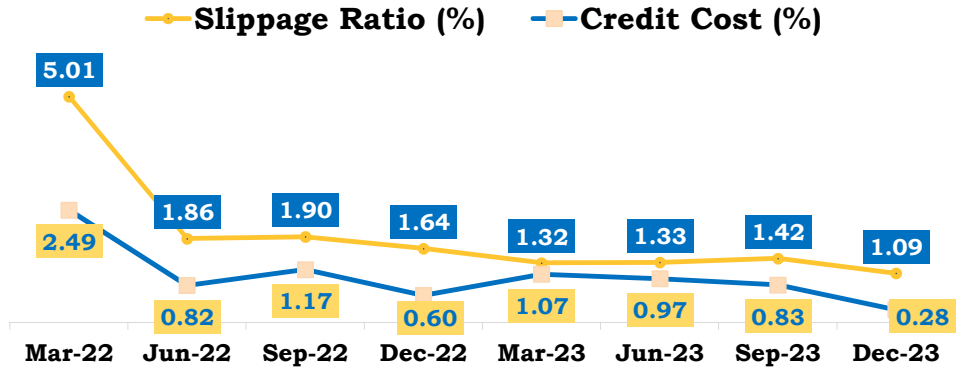
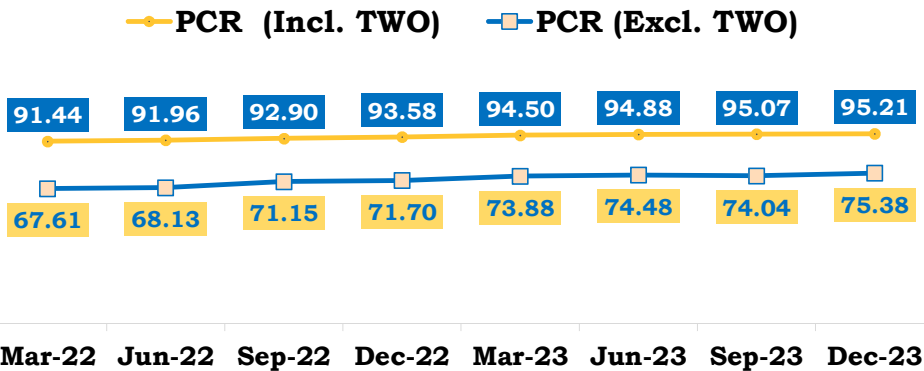
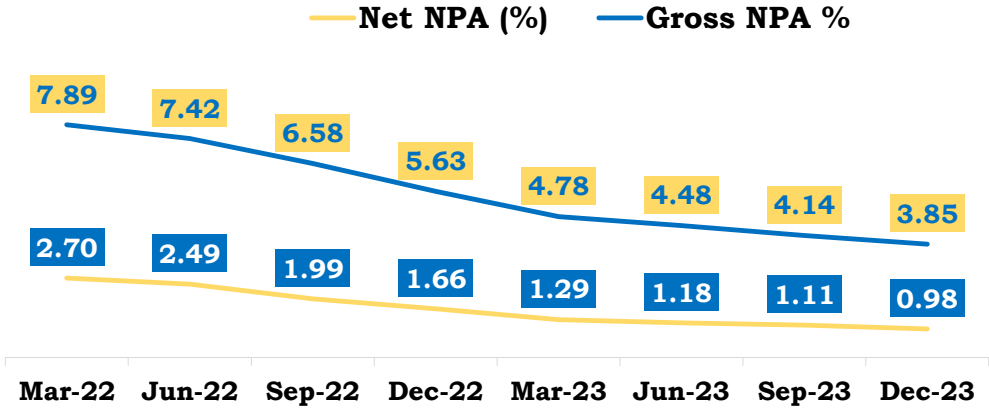
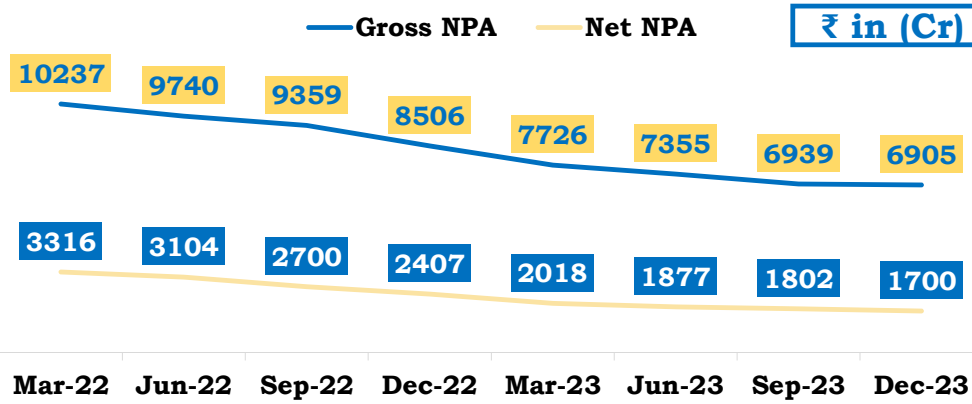


वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)



CAPITAL & LIABILITIES (₹ in Cr.)	31.12.2022	30.09.2023	31.12.2023
Capital	11956	11956	11956
Reserves & Surplus	13199	14465	15026
Deposits	243170	249411	256261
Borrowings	22084	32857	28889
Other Liabilities & Provisions	6104	6722	8087
Total	296513	315411	320219
ASSETS (₹ in Cr.)	31.12.2022	30.09.2023	31.12.2023
Cash and Balances with RBI	11952	11892	12675
Balances with Banks and Money at Call and Short Notice	19238	24776	18449
Investments	97957	95194	94823
Advances	144896	162597	173990
Fixed Assets	3423	3547	3567
Other Assets	19047	17406	16715
Total	296513	315411	320219

Asset Quality



वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)



₹ in (Cr)

Item	Dec-22	Sep-23	Dec-23
Gross NPA (₹ in Cr.)	8506	6939	6905
Net NPA ₹ in (₹ in Cr.)	2407	1802	1700
Gross NPA (%)	5.63	4.14	3.85
Net NPA (%)	1.66	1.11	0.98
PCR % (Incl TWO)	93.58	95.07	95.21
PCR % (Excl TWO)	71.70	74.04	75.38
Slippage Ratio Annualised (%)	1.64	1.42	1.09
Credit Cost Annualised (%)	0.60	0.83	0.28

Asset Classification

₹ in (Cr)

Item	Dec-22	%	Sep-23	%	Dec-23	%
Standard	142553	94.37	160795	95.86	172291	96.15
Sub-standard	1312	0.87	1314	0.78	1338	0.75
Doubtful	6587	4.36	5417	3.23	5239	2.92
Loss	607	0.40	208	0.12	327	0.18
Total Advance	151059	100	167734	100	179195	100

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

Movement of NPA



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Sl.	Item (₹ in Cr)	Year Ended	Quarter Ended		
		Mar-23	Dec-22	Sep-23	Dec-23
1.	Opening Balance	10237	9359	7355	6939
	Less				
a.	Cash Recovery	1354	359	185	157
b.	Upgradation	678	184	137	290
c.	Write off	2575	801	672	70
2.	Total Reduction (a+b+c)	4607	1344	994	517
3.	Fresh Addition (d+e)	2096	491	578	483
d.	Fresh Slippage	1487	331	558	422
e.	Addition to Existing NPA	609	160	20	61
4.	Closing Balance (1-2+3)	7726	8506	6939	6905
5.	Recovery in Written off + RI	1624	458	334	650
6.	Total Recovery + Upgradation (a+b+5)	3656	1001	656	1097

Fresh Addition (₹ in Cr)	Quarter Ended		
	Dec-22	Sep-23	Dec-23
Retail	90	70	92
Agriculture	64	178	79
MSME	134	130	180
RAM	288	378	351
Corporate	43	180	71
Addition to existing NPA	160	20	61
Total	491	578	483

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

Segment NPA



Major Highlights

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Products & Services

₹ in (Cr)

Sl. No	Sector	31.12.2022			30.09.2023			31.12.2023		
		Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio
1	Retail Credit	32375	688	2.12	36362	498	1.37	38207	462	1.21
	<i>Of which</i>									
a.	Home Loan	18491	300	1.62	21366	248	1.16	22314	274	1.23
b.	Education Loan	913	101	11.06	917	24	2.62	939	26	2.77
c.	Vehicle Loan	2109	43	2.04	2509	44	1.75	2719	46	1.69
2	Agriculture	20627	3509	17.01	22985	3440	14.97	23353	3373	14.44
3	MSME	26625	2410	9.05	30699	2280	7.43	32160	2399	7.46
4	Corporate	50310	1224	2.43	52907	531	1.00	60483	477	0.79
5	Total (1 to 4)	129937	7831	6.03	142953	6749	4.72	154203	6711	4.35
6	Overseas	21122	675	3.19	24781	191	0.77	24991	194	0.78
7	Total	151059	8506	5.63	167734	6939	4.14	179194	6905	3.85

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

SMA Advances (1 Cr & above)



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

₹ in (Cr)

SMA Position of the Bank (1 cr and above)						
Parameters	Dec-22		Sep-23		Dec-23	
	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances
SMA 0	1499	0.99	580	0.35	732	0.41
SMA 1	857	0.57	713	0.42	714	0.4
SMA 2	433	0.29	429	0.26	425	0.24
Total	2789	1.85	1722	1.03	1871	1.04

Sector/SMA (1 Cr & above)	30.09.2023				31.12.2023			
	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total
Retail	193	51	63	307	176	47	74	296
Agriculture	99	46	51	195	85	49	59	194
MSME	278	224	156	659	303	236	181	719
Corporate & Others	9	392	159	560	168	383	111	662
Total	580	713	429	1722	732	714	425	1871

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)



Restructured Standard Advance			
Parameters	Dec-22	Sep-23	Dec-23
Retail	1203	1070	1027
Agriculture	217	171	154
MSME	1534	1243	1164
Corporate	1148	1208	1403
Total	4102	3692	3748

Out of Restructured Standard Advances COVID Restructuring (RF1 & RF 2)			
Particulars	Dec-22	Sep-23	Dec-23
MSME	1282	983	885
Personal	1110	966	918
Corporate	516	456	526
Others	188	150	137
Total	3096	2555	2466

₹ in (Cr)



NCLT

Dec-2023 (₹ Cr.)	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC	9	16	199	224
Loan Outstanding	1410	3064	13563	18037
Total Provisions Held	1410	3064	13545	18020
Provision Percentage (%)	100	100	99.87	99.90

Recovery From NCLT	Dec-22		Sep-23		Dec-23	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Through Resolution	4	104	4	91	6	412
Under Liquidation	9	140	8	29	3	72
Total	13	244	12	120	9	483

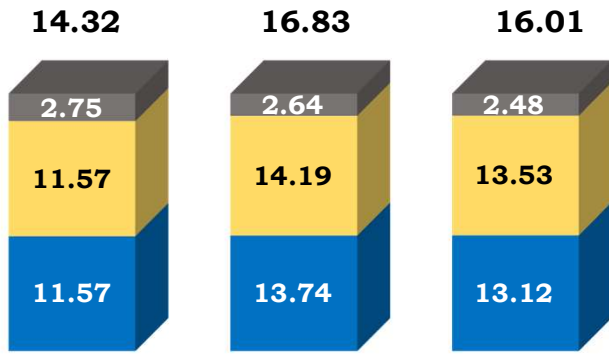
NARCL

Our Bank exposure as on 31.12.2023	
No of Accounts	Amount
14	2039.68

Particulars	31.12.2023	
	A/c	Amt
A/cs where bid submitted and under process	5	474.91
A/cs kept on hold temporarily	4	772.46
List of under progress A/cs	4	688.97
Newly Identified Cases	1	103.34
Total A/c identified by NARCL	14	2039.68



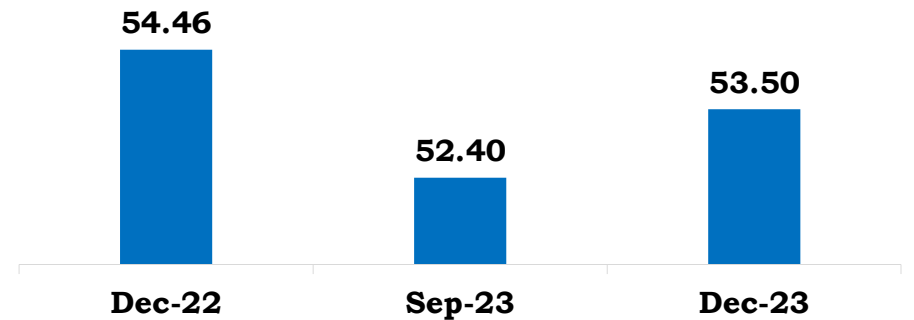
■ CET-I ■ Tier- I ■ Tier- II



Dec-22 Sep-23 Dec-23

Particulars	Dec-22	Sep-23	Dec-23
Credit RWA	82262	87901	95876
Market RWA	9081	7242	8063
Operational RWA	16460	17523	17523
Total RWA	107804	112666	121462
Advances	151059	167734	179195
Credit RWA to Advance (%)	54.46	52.40	53.50

Credit RWA to Advances (%)

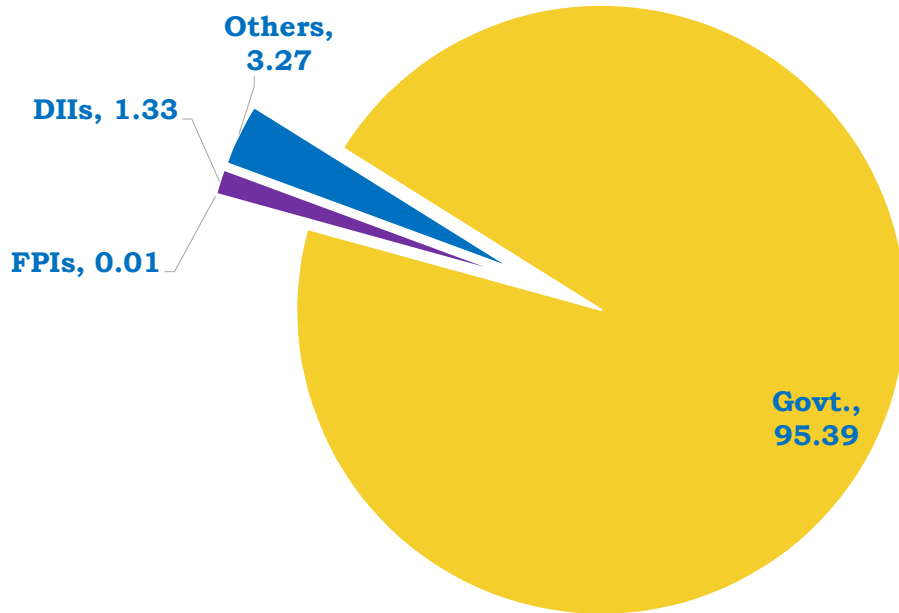


Particulars (₹ in Cr)	Dec-22	Sep-23	Dec-23
CET1 Capital	12473	15484	15931
Tier I Capital	12473	15984	16431
Tier II Capital	2961	2980	3011
Total Capital	15434	18964	19442

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)



Share Holding Pattern 31.12.2023



S.N	Rating Agency	Basel III	
		AT-I Bonds Rating	Tier-II Bonds Rating
1	India Ratings	-	AA -/Positive
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.

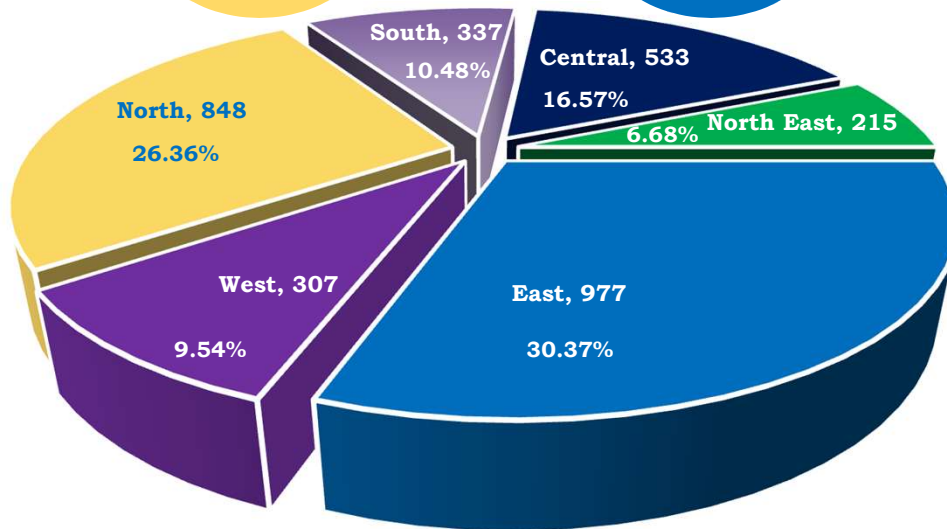
Our Presence



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding **Business Network** Digital Journey ESG Initiatives Products & Services

Domestic Branches

3217



Overseas Branches

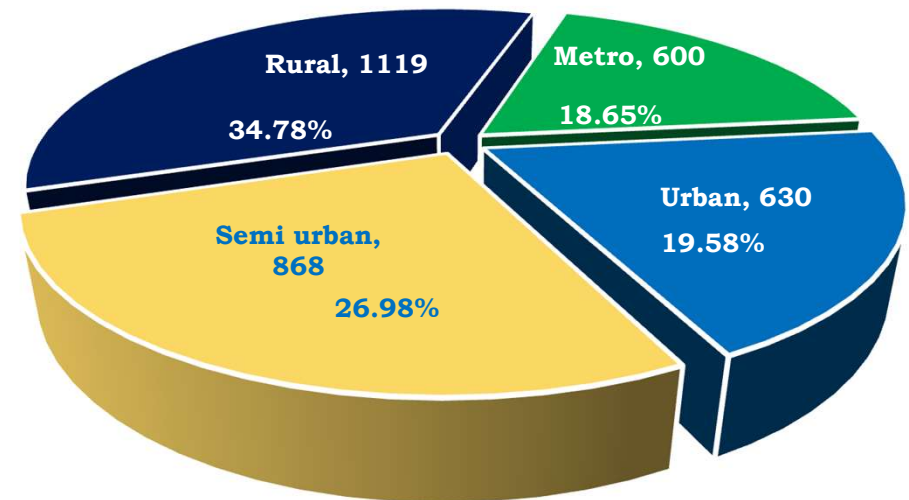
2+1 Rep. off.

ATM

2475

BCs

9146



Expanding Footprints



Major Highlights

Business Performance

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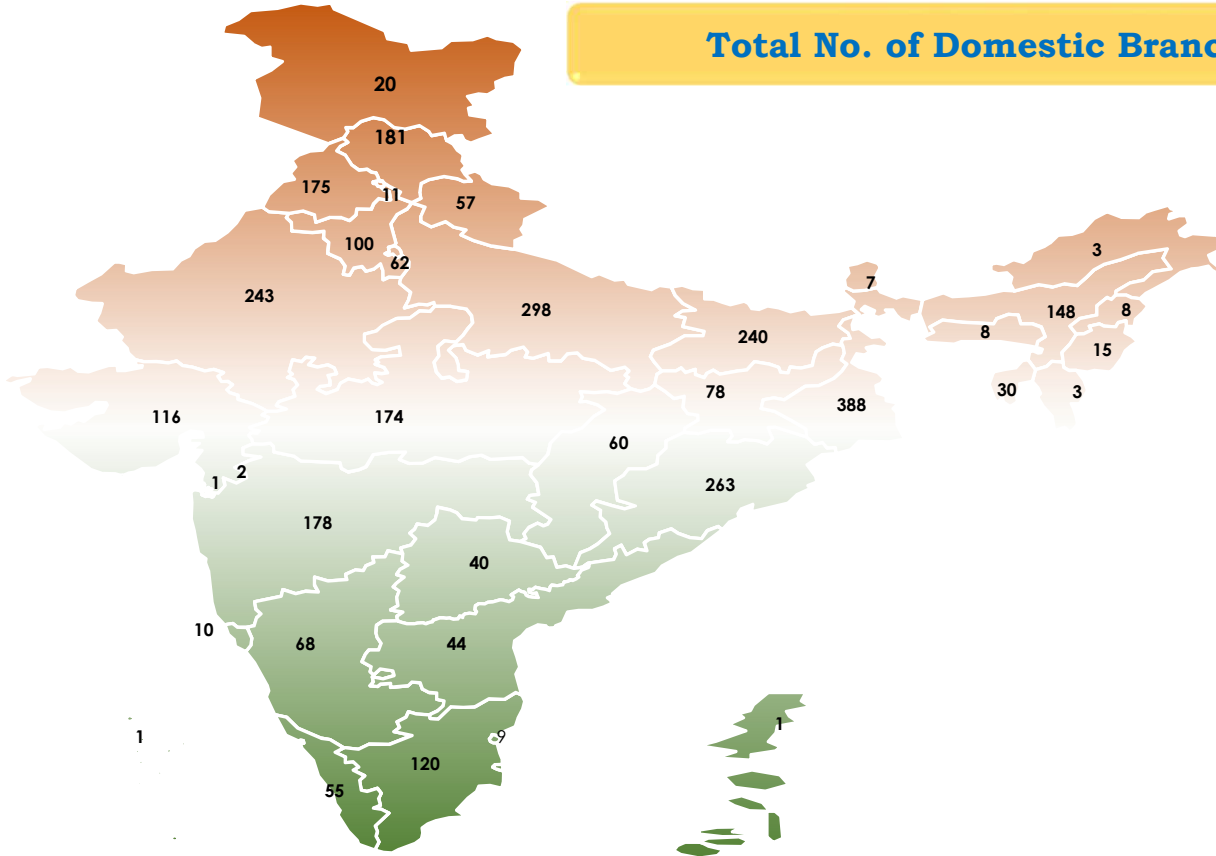
Business Network

Digital Journey

ESG Initiatives

Products & Services

Total No. of Domestic Branches 3217



Employee Profile

Total No Of Employees	21659
Women Employees	29%
Average Age of Employees	38 Years
Employees Below 40 Years Age	74%

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)



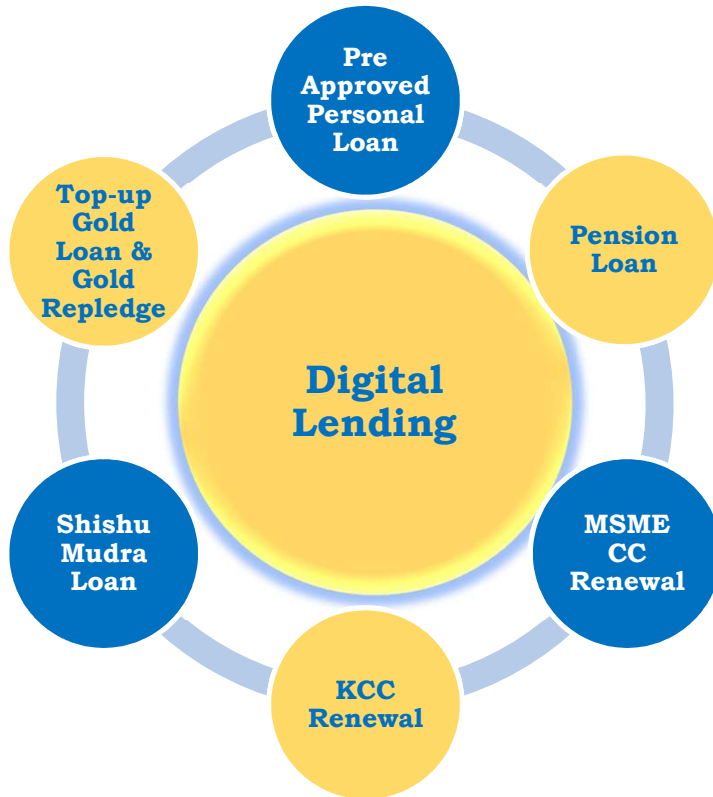
Paschim Banga Gramin Bank



As on 31.12.2023 (Audited) Amount (₹ in Cr)

Particulars	Dec-22 Qtr.	Sep-23 Qtr.	Dec-23 Qtr.	Q-o-Q (%)	Y-o-Y (%)	9M 22-23	9M 23-24	Y-o-Y (%)	FY 22-23
Business	9918	10617	10821	1.92	9.10	9918	10821	9.10	10318
Deposit	6354	6730	6772	0.62	6.58	6354	6772	6.58	6570
Advances	3564	3887	4049	4.17	13.61	3564	4049	13.61	3748
Operating Profit	5.49	40.34	36.85	(8.65)	571.22	(24.50)	121.8	597.10	(25.36)
Net Profit	3.08	5.34	6.85	28.28	122.4	(35.06)	16.35	146.63	(55.01)
Gross NPA (%)	10.75	9.41	9.08	-	-	10.75	9.08	-	9.37
Net NPA (%)	5.5	2.5	1.73	-	-	5.5	1.73	-	3.94
CRAR (%)	6.1	7.01	6.84	-	-	6.1	6.84	-	5.10
No of Branches	-	-	230	-	-	-	-	-	-
Employee Strength	-	-	865	-	-	-	-	-	-

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)



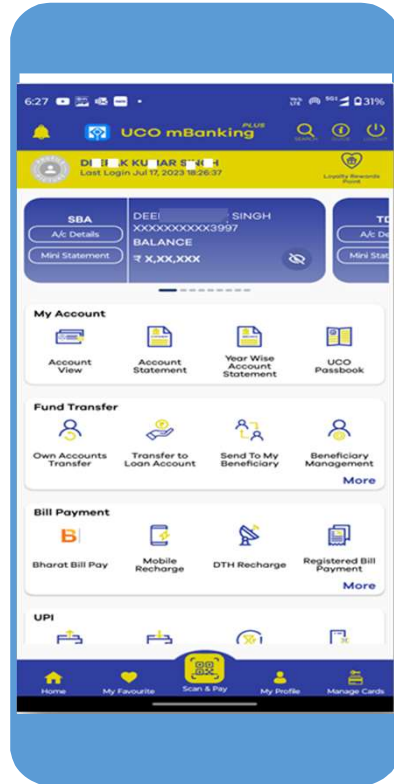
- Digital Retail Products
- Account Information
- Reward Points
- Digital Merchant
- Govt. Security Schemes
- Cheque Book Request
- TDS Certificate

Digital Offerings



- Major Highlights
- Business Performance
- Financials
- Asset Quality
- Capital & Shareholding
- Business Network
- Digital Journey
- ESG Initiatives
- Products & Services

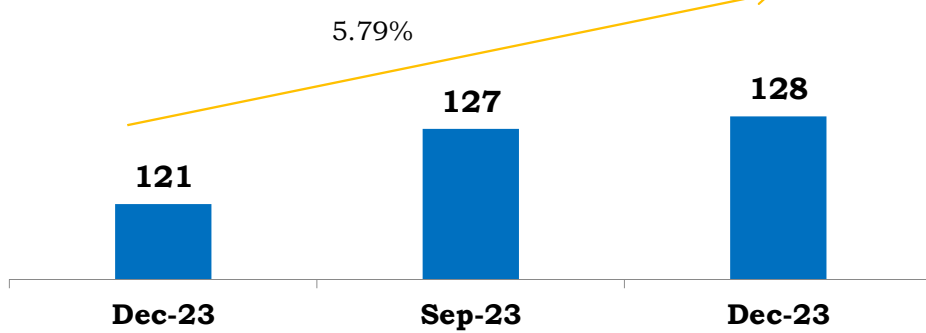
- Corporate M-Banking
- Corporate E-Banking
- Merchant QR & Sound Box
- Fee Collection Module/Payment Gateway
- PFMS/SNA
- POS



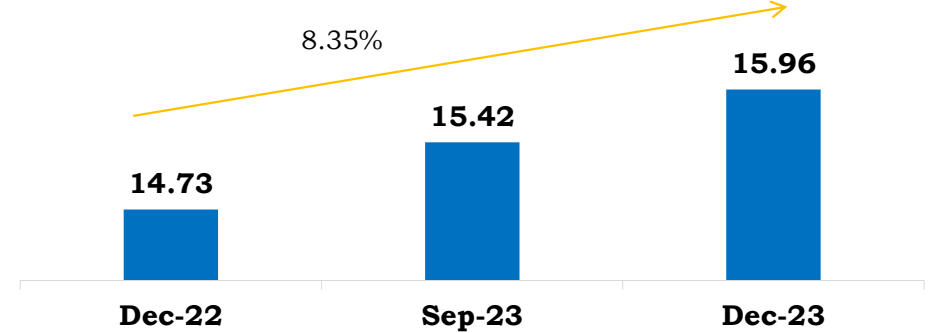
वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)



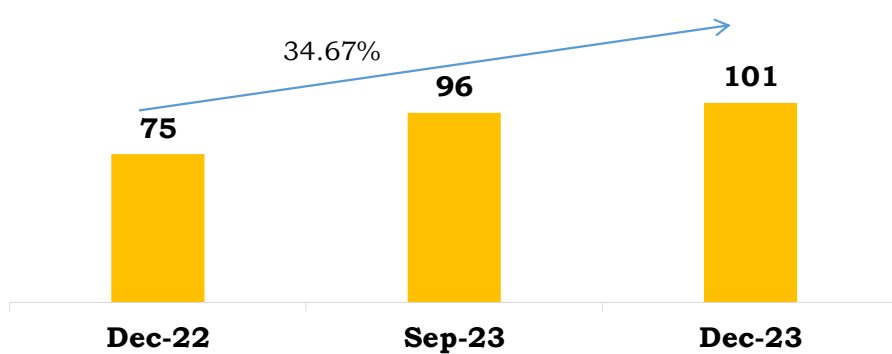
Debit Cards (In Lakhs)



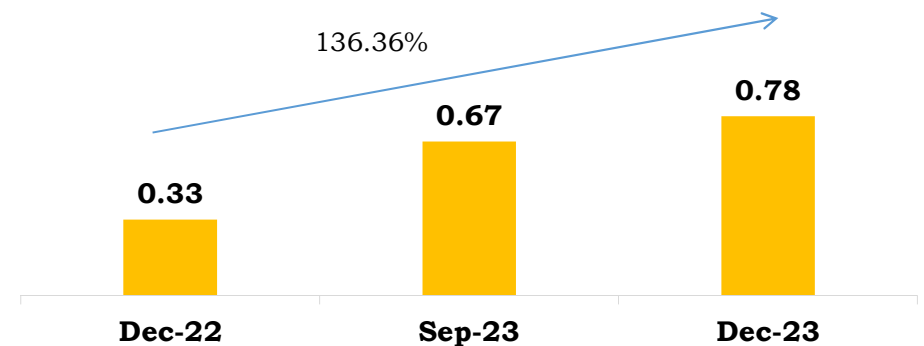
Internet Banking (In Lakhs)



Retail Mobile Banking (In Lakhs)



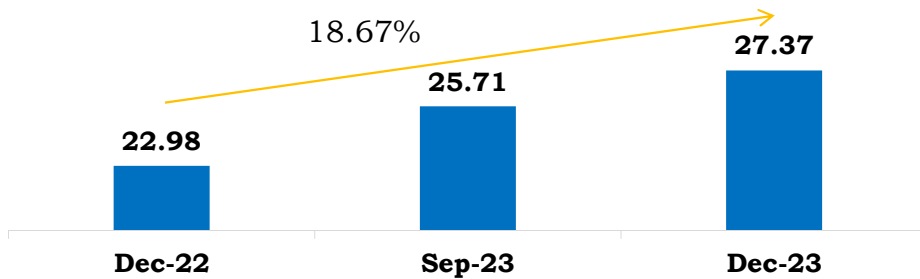
Corporate Mobile Banking (In Lakhs)



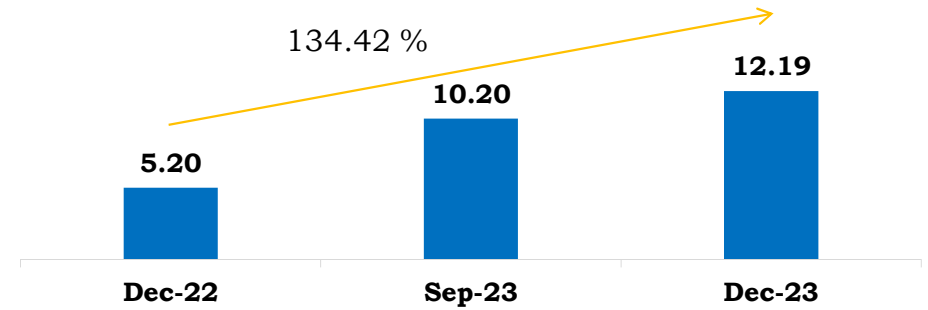
वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)



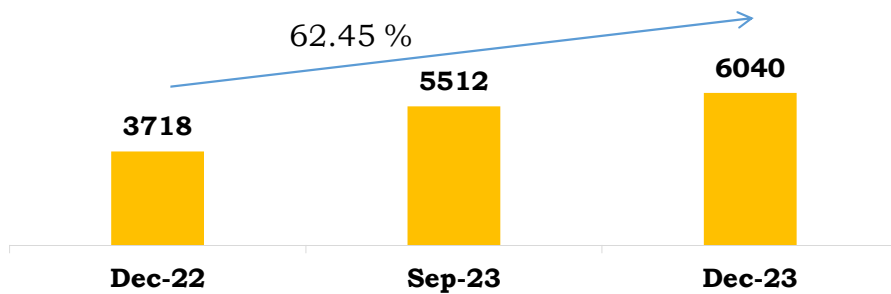
Mobile Banking No of Transactions (In Lakhs) excluding IMPS Transactions



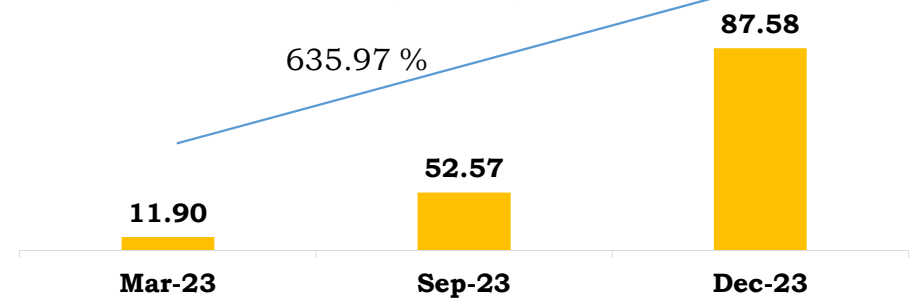
Corporate Mobile Banking Transactions (In Lakhs)



UPI No of Transactions (In Lakhs)



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



New Digital Initiatives



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services



- **TAB Banking Facility** in 830 branches with features such as Biometric based EKYC, SB & RD Account opening, Cheque Book Request Processing, Issuance of Debit Cards, etc



- **Meri Account Meri Pehchaan**- Choice of Alias Name for Account Number



- **Choice of Preferred Account Number Facility**- My Account My Number



- **Online Locker Agreement & Availment Facility**



- **Implemented Mobile Device Management (MDM) Solution**



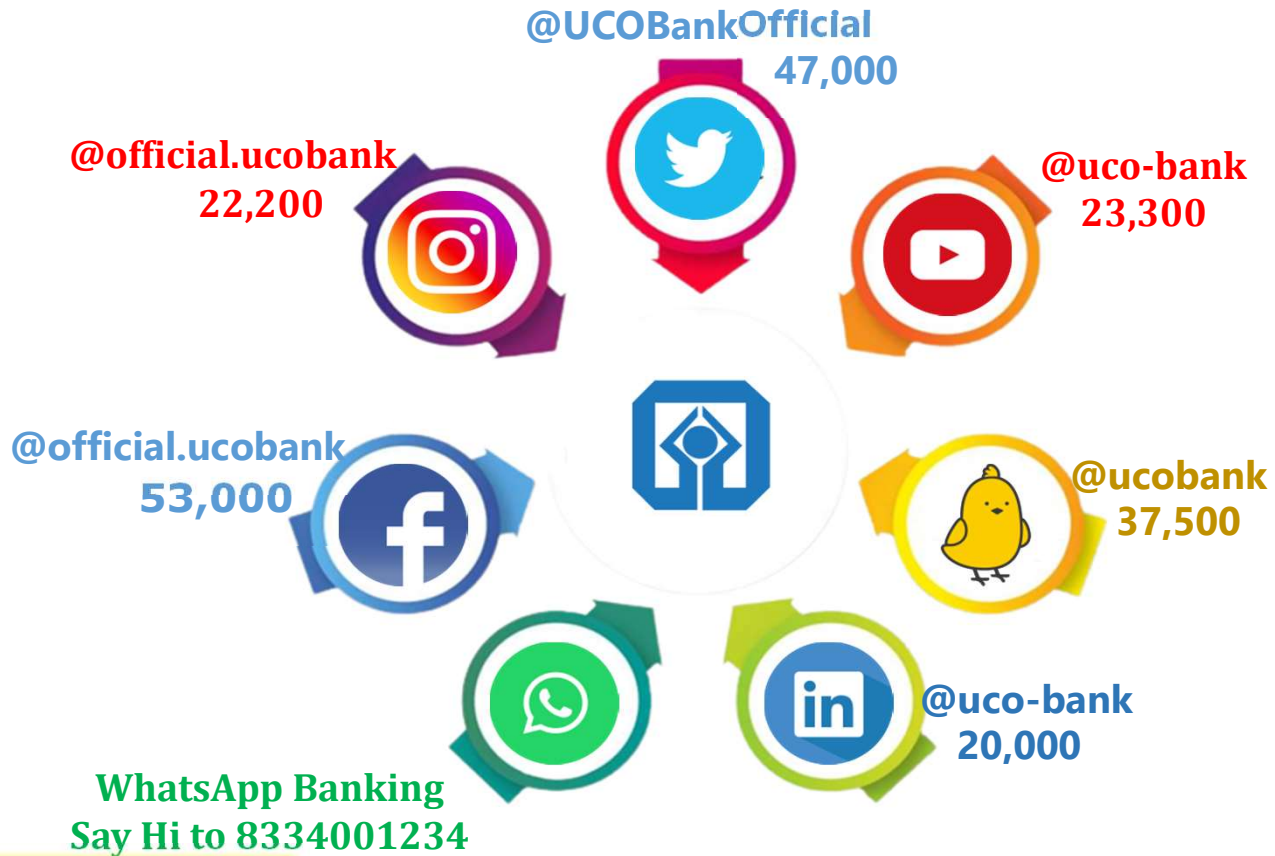
- **IVR 2.0**- Dial Tone based Voice IVR, Speech Analytics and 18+ Self Service IVR Menu for real time Service Delivery

Cyber Security Overview, Achievements & Recent Developments



वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

Social Media Presence





Major Highlights

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Products & Services

Environmental

- ◆ In pursuit of sustainability, Bank has recently launched a UCO Electric Vehicle (EV) Loan Scheme offering to finance purchase of electric car.
- ◆ On the occasion of Bank's 82nd Foundation Day, around 21,000 trees were planted across the country as a part of our green initiative.
- ◆ To embrace the Green Path, Jansuraksha Portal integrated with m-banking & e-banking for PMJJBY & PMSBY registration.
- ◆ Bank has extended credit facility of Rs. 792.28 crore to renewable energy sector.

Social

- ◆ As a part of CSR, Bank contributed to set up Wellness Centre in Home Economics Training Centre (HETC) in Jharpada, Bhubaneswar to empower Odisha's ICDS Workforce.
- ◆ More than 1117438 persons were educated through 35931 programmes conducted by 106 Center for Financial Literacy (CFL) sponsored by the Bank till 31.12.23.
- ◆ Bank Lending to rural women by providing credit to more than 14.41 lakhs rural women through over 1.61 lakh Self Help Group Loans.
- ◆ More than 16472 candidates were trained through 546 training programmes conducted by the 27 Rural Self Employment Training Institutes (RSETIs) of the Bank in 7 states till 31.12.23.
- ◆ Bank implemented Government Sponsored Social Security Scheme through its pan India branches, No of beneficiaries as on 31.12.23 are as under :
 - ✓ PMSBY – 50.78 lakhs
 - ✓ PMJJBY – 22.92 lakhs
 - ✓ APY – 10.02 lakhs

Governance

- ◆ Bank has in place Grievance Redressal Policy, Citizen Charter, Internal Ombudsman Scheme etc. and the same has been made available on its website to uphold fair banking practices and ensure transparency with its customers.
- ◆ Bank has in place Enterprises Fraud Risk Management solution for prevention of unauthorized electronic banking transactions.
- ◆ Bank has in place a Policy on Prevention Prohibition and Redressal of Sexual Harassment of Women at Workplace.
- ◆ From a governance perspective, the Bank diligently conducts "Cyber Jagrookta Diwas" in its offices and branches every first Wednesday of the month, aiming to foster cyber awareness among both staff and customers.

ESG



वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)



Major Highlights

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Products & Services

ROI 8.45%

A green investment for a cleaner tomorrow

EMI 1582/- Per Lac

UCO ELECTRIC VEHICLE (EV) LOAN

Repayment **84 EMIs**

90% Quantum of On-Road price

ZERO Processing & Documentation Charges

1800-103-0123

Get the keys to your happy place with **UCO HOME LOAN**

ROI 8.45% p.a*

EMI Rs. 766/- Per Lac

Special rate for women borrowers @ **8.40%**

0 Processing & Documentation Charges

1800-103-0123

MAX. REPAYMENT UPTO 30 Yrs

Turn Your Gold into Cash

UCO Bank Gold Loan Scheme

- At lowest interest rate of just 74 paise for 100 rupees per month.*
- Maximum value for gold.
- Processing Charge & Documentation charge fully waived.
- Upto a maximum period of 24 months.
- Quick Sanction.
- No upper limit.
- Gold Loan at a rate of 4% for Agriculture purpose.

UCO GOLD LOAN Gold Loan Scheme

AGRICULTURE GOLD LOAN

Upto 3 lacs short term loan supported by central govt subsidy. Additional interest concession on prompt repayment.

ZERO PROCESSING CHARGE

LOW INTEREST RATE

Toll Free Help Line Number - 1800 274 0123

यूको बैंक UCO BANK
(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)

UCO Merchant Credit Card

Providing hassle-free financial support to eligible small businesses

Get working capital up to **Rs 2 lakh**

Safety in every step of expansion starts **UCO BUSINESS**

(Current Account)

FREE

- Personal Accidental Insurance cover up to **Rs. 5 Lacs**
- IMPS **Rs. 2 Lakh** per day
- NEFT/RTGS
- Demat Account (Linked with M-banking)
- Rupay Platinum Personalised Debit Card
- Online Tax Payment

FFD (Sweep-in & Sweep-out facility available for period of 7 days to 360 days)

No cash handling charges upto **Rs. 25 Lakh** per month at Base Branch and upto **Rs. 1 Lakh** per day at Non-Base Branch

Get heavy concession on processing charges of Retail Loan, Locker Rent and NEFT/RTGS

Enjoy Higher Returns in **FIXED DEPOSIT Scheme**

Rate of Interest **7.25% p.a.**

UCO 300

Deposit Duration 300 days

For details please visit our nearest branch

QR Melodies for Effortless Banking!

UCO BANK MERCHANT

Multi-language support

Supports multiple payment methods

Quick and seamless installation

Instant audio payment confirmation

Connects to sim, no wifi required

Visit your nearest UCO Bank branch today!

UCO Suidha Salary Account

for confirmed salaried employees of Govt./Pvt. Sector

- Group Personal Accident Insurance & Air Accidental Insurance up to **Rs. 1 Crore***
- Free Rupay Select Debit Card/ Visa Signature and Visa Platinum Cards
- Get Over Draft facility up to **Rs. 3 Lakhs**

Facilities:

- 100% discount** on processing fees for availing Home Loan & Car Loan*
- 25% discount** in locker rent to account holders for first year only*
- Overdraft/Loan facility** as per eligibility with regards to the category of the salary account*
- Free online fund transfer** (mBanking, e-banking and SMS)

वित्तीय परिणाम: दिसंबर तिमाही (वित्तीय वर्ष 2023-24)

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.

यूको बैंक UCO BANK
(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust



Thank you