

यूको बैंक UCO BANK

वित्तीय परिणाम: जून तिमाही (वित्तीय वर्ष २०२४-२५)

Financial Results: June Q1 (FY 2024-25)



Connect with us @ [official.ucobank](https://www.official.ucobank.com):



Contents



Major Highlights

3-4



Business Performance

5-18



Financials

19-28



Asset Quality

29-35



Capital & Shareholding

36-37



Business Network

38-40



Digital Journey

41-47



ESG Initiative

48-50



Products & Services and Highlights

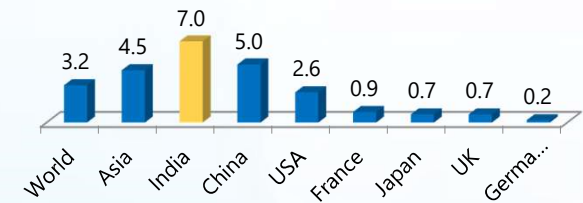
51-52

Major Economic Highlights

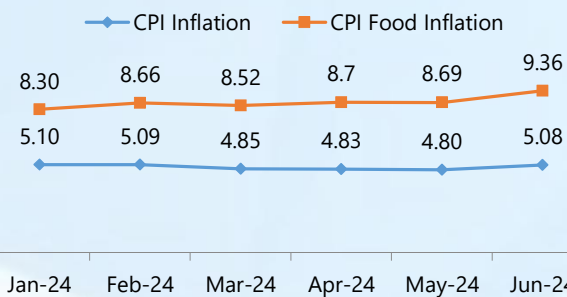


- On the supply side, industry and services sectors were the primary growth drivers in FY2023-24 which grew at 8.2 percent.
- Macroeconomic stability and improvements in India's external position resulted in stability in the Indian rupee during FY 2023-24.
- Strong domestic demand for consumption and investment, along with Government's continued emphasis on capital expenditure are seen as among the key driver of the GDP in FY 2024-25.
- As per the IMF, India is likely to become the third-largest economy in 2027 in USD at market exchange rate. IMF has projected India's GDP for 2024 at 7 percent, which is closer to RBI's projection for FY 2024-25 at 7.2 percent.
- GOI's 'Viksit Bharat 2047' roadmap envisaging Indian economy to be a 30 trillion dollar economy.

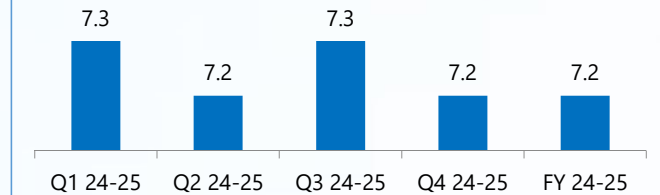
World GDP Projection-2024



The IMF has upgraded its economic forecast for India for 2024 and had previously called it 'the world's fastest-growing major economy'.



India: Quarterly GDP Projection FY 24-25



The Reserve Bank of India's (RBI) Monetary Policy Committee (MPC) has kept its growth projection for India's GDP at 7.2% for the financial year 2024-25.

The RBI has kept its forecast for retail price inflation for FY 25 at 4.5%, with Q1 at 4.9%, Q2 at 3.8%, Q3 at 4.6% and Q4 at 4.5%.

Major Highlights



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Business

Business

₹461408 Cr.
11.46% (Y-Y) ↑

Deposit

₹268155 Cr.
7.39% (Y-Y) ↑

Savings (Domestic)

₹86290 Cr.
5.47% (Y-Y) ↑

Current (Domestic)

₹12074 Cr.
22.79% (Y-Y) ↑

CASA Share (Domestic)

38.62%
52 bps (Y-Y) ↑

CD Ratio

72.07%
628 bps (Y-Y) ↑

Advance

₹193253 Cr.
17.64% (Y-Y) ↑

Retail

₹42985 Cr.
21.84 % (Y-Y) ↑

Agriculture

₹25950 Cr.
19.64% (Y-Y) ↑

MSME

₹33051 Cr.
14.04 % (Y-Y) ↑

Home Loan

₹24454 Cr.
20.37 % (Y-Y) ↑

Vehicle Loan

₹3164 Cr.
33.33% (Y-Y) ↑

Asset Quality

Gross NPA

3.32%
116 bps (Y-Y) ↓

Net NPA

0.78 %
40 bps (Y-Y) ↓

PCR

95.76 %
88 bps (Y-Y) ↑

PCR (Excl. TWO)

77.05 %
257 bps (Y-Y) ↑

Profitability

Net Interest Income

₹2254 Cr.
12.20 % (Y-Y) ↑

NIM (Domestic)

3.29%
26 bps (Y-Y) ↑

Yield on Advances (Dom)

8.76%
13 bps (Y-Y) ↑

Operating Profit

₹1321 Cr.
9.81% (Y-Y) ↑

CRAR

17.09 %
24 bps (Y-Y) ↑

NIM (Global)

3.09
23 bps (Y-Y) ↑

Yield on Advances (Glo)

8.46 %
22 bps (Y-Y) ↑

Net Profit

₹ 551 Cr.
147.09% (Y-Y) ↑

Total Business



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

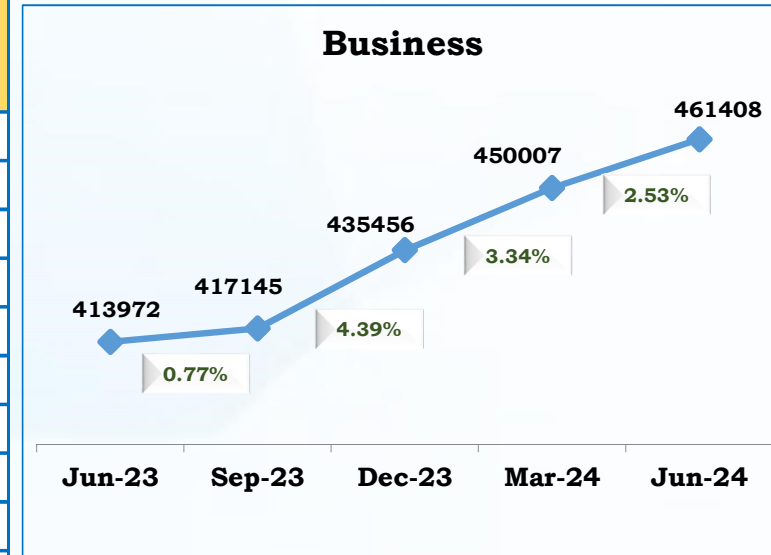
Business Network

Digital Journey

ESG Initiatives

Products & Services

Business Mix (₹ in Cr)	Jun-23	Mar-24	Jun-24	Q-Q (%)	Y-Y (%)
Global Business	413972	450007	461408	2.53	11.46
Domestic	380370	412237	421275	2.19	10.75
Overseas	33602	37770	40133	6.26	19.44
Global Deposits	249694	263130	268155	1.91	7.39
Domestic	240566	249965	254678	1.89	5.87
Overseas	9128	13165	13477	2.37	47.65
Global Advances	164278	186877	193253	3.41	17.64
Domestic	139804	162272	166597	2.67	19.16
Overseas	24474	24605	26656	8.34	8.92
CD Ratio (%)	65.79	71.02	72.07	105 bps	628 bps





Jun-23 Mar-24 Jun-24

CASA (%) SB (%) CA (%)

38.10% 39.25% 38.62%

34.01% 34.42% 33.88%

4.09% 4.84% 4.74%

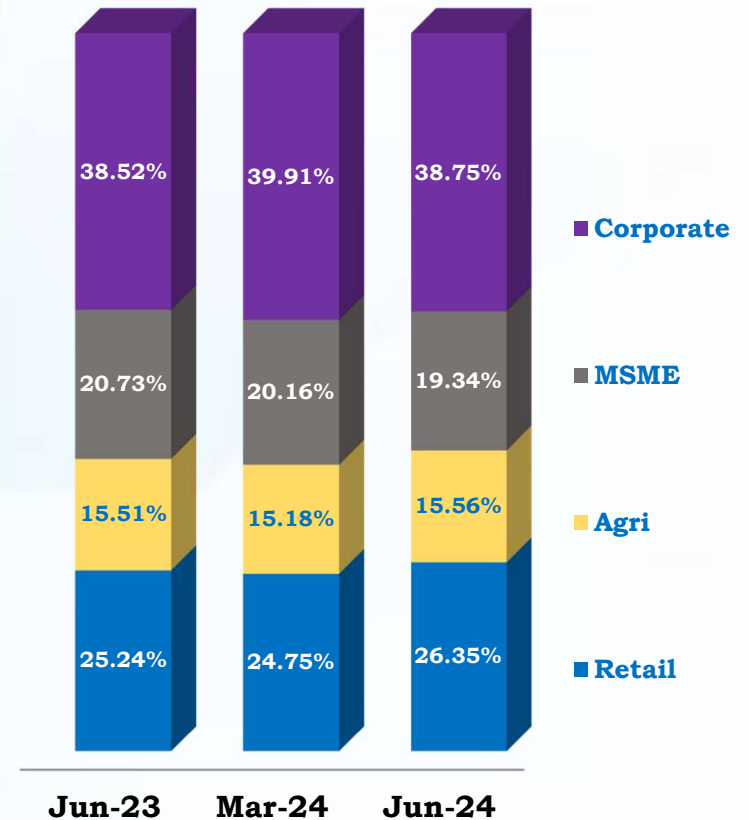
Jun-23 Mar-24 Jun-24

Particulars (₹ in Cr)	Jun-23	Mar-24	Jun-24	Growth (%)	
				Q-Q	Y-Y
1. Domestic Deposits	240566	249965	254678	1.89	5.87
a) Current Deposits	9833	12091	12074	-0.14	22.79
b) Saving Deposits	81814	86029	86290	0.30	5.47
i. CASA Domestic	91647	98120	98364	0.25	7.33
c) Term Deposits	148919	151845	156314	2.94	4.97
2. Overseas Deposits	9128	13165	13477	2.37	47.64
3. Global Deposits (1+2)	249694	263130	268155	1.91	7.39
CASA Domestic (%)	38.10	39.25	38.62	-63 bps	52 bps

Domestic Advances



₹ in (Cr)	Jun-23	Mar-24	Jun-24	Q-o-Q	Y-o-Y
				(%)	(%)
1. Domestic Advances	139804	162272	166597	2.67	19.16
a) R etail	35280	40161	42985	7.03	21.84
b) A griculture	21690	24641	25950	5.31	19.64
c) MSME	28982	32714	33051	1.03	14.04
2. Total RAM (a+b+c)	85952	97516	101986	4.58	18.65
3. RAM Share (%)	61.48	60.09	61.22	-	-
d) C orporate	53852	64756	64611	-0.22	19.98



Retail Mix



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

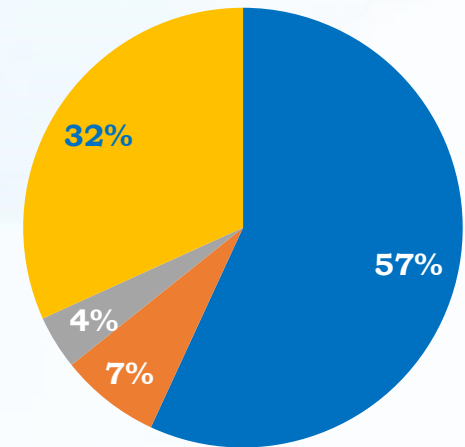
ESG Initiatives

Products & Services

Particulars (₹ in Cr)	Jun-23	Mar-24	Jun-24	Growth (Q-Q) %	Growth (Y-Y) %
	Home Loan	20315	23688	24454	3.23
Vehicle Loan	2373	2953	3164	7.15	33.33
Personal Loan	1598	1668	1706	2.28	6.76
Others	10994	11852	13661	15.26	24.26
Total	35280	40161	42985	7.03	21.84

June-24

- Home Loan
- Vehicle Loan
- Personal Loan
- Others

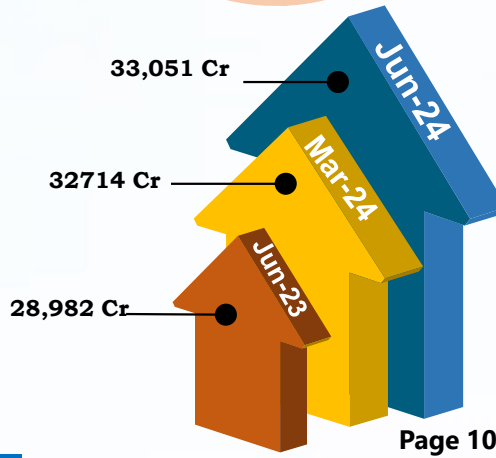
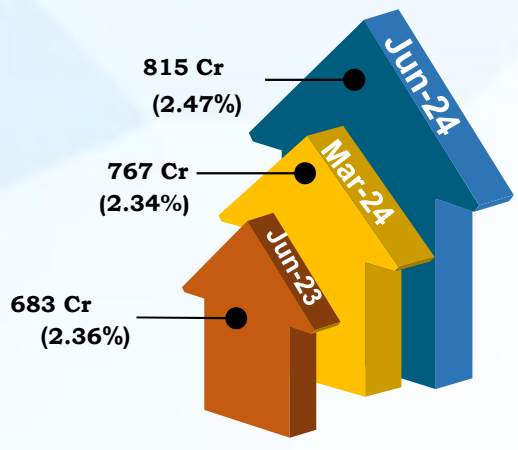
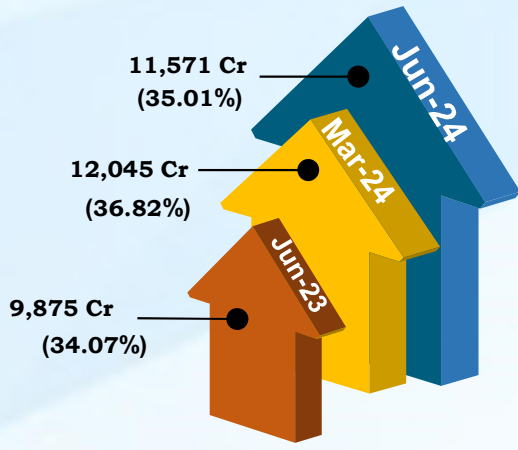
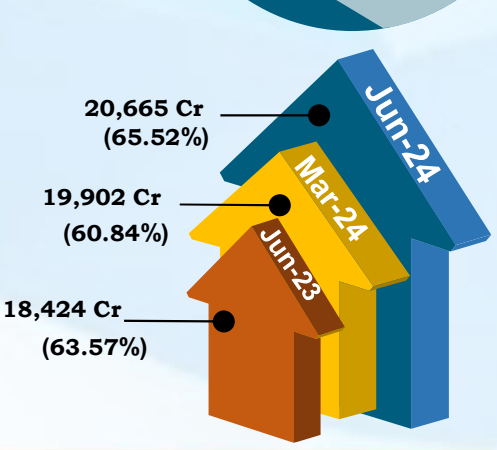




Agriculture (₹ in Cr)	Jun-23	Mar-24	Jun-24	Q-o-Q (%)	Y-o-Y (%)
1. Farm Credit (Crop, Investment & Allied)	18694	21416	22871	6.79	22.34
2. Agri Infrastructure & Ancillary Activities	2996	3225	3079	-4.53	2.77
3. Total (1+2)	21690	24641	25950	5.31	19.64

Self Help Group	Jun-23	Mar-24	Jun-24	Q-o-Q (%)	Y-o-Y (%)
No of Group (Lakhs)	1.50	1.65	1.67	1.21	11.33
Balance Outstanding (Cr.)	2266	3210	3242	1.00	43.07
Disbursed during Qtr (Cr.)	336	790	295		
Women Beneficiaries (No in lakhs)	13.31	14.79	15.00	1.42	12.70





वित्तीय परिणाम: जून तिमाही (वित्तीय वर्ष २०२४-२५)



Performance under GECL Facility

GECL (₹ in Cr.)	Upto Jun-24 Qtr
Amount Sanctioned	3153
Amount Disbursed	3128
Outstanding As on 30.06.2023 – 1399 Cr.	
Outstanding As on 31.03.2024 – 973 Cr.	
Outstanding As on 30.06.2024 – 832 Cr.	



Standup India (No.)	As on 30.06.2024
Target	5835
Achievement	5929
Achievement (%)	102%



Performance under PMMY

PMMY (₹ in Cr.)	Jun-24 Qtr
Amount Sanctioned	936
Amount Disbursed	925
Amount outstanding as on 30.06.2024	6128



PM SVANidhi	As on 30.06.2024
Application Sanctioned (Nos.)	162768
Amount Sanctioned (₹ in Cr.)	220



PM SVANidhi



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Segment (₹ in Cr)	RBI Benchmark (%)	Mandatory Target	Achievement	Achievement (%)
Priority Sector	40%	60114	78417	52.18%
Agriculture	18%	27051	27853	18.53%
Small/Marginal Farmer	10%	15028	15611	10.39%
Weaker Section	12%	18034	22312	14.85%
Micro Under MSME	7.50%	11271	20665	13.75%
Non Corporate Farmers	13.78%	20709	23217	15.45%

Financial Inclusion Growth



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

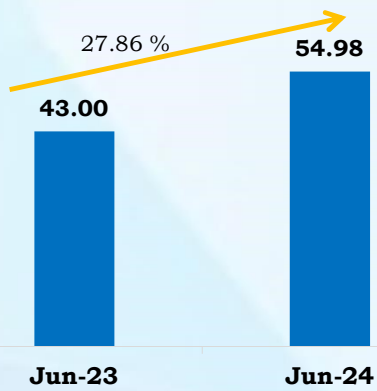
Business Network

Digital Journey

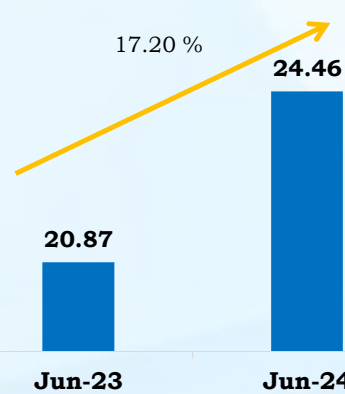
ESG Initiatives

Products & Services

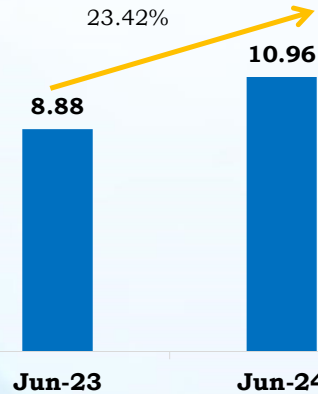
PMSBY (In Lakhs)



PMJJB Y (In Lakhs)



APY Accounts (In Lakhs)



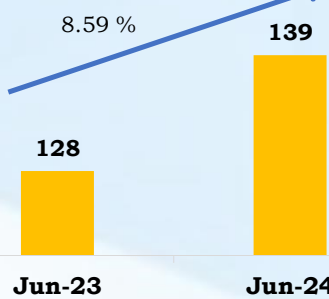
JUNE 2024 Qtr

- State Level Bankers Committee (SLBC) – 2 (Odisha & Himachal Pradesh)
- Lead District Manager (LDM) – 36
- Rural Self Employment Training Center (RSETI) – 27 (7 States)
- Centre for Financial Literacy (CFL) – 127
- No. of beneficiaries of CFL - 481802
- Financial Literacy Counselors – 15
- No. of Fin. Literacy Camps (FLC) – 1402
- No. of beneficiaries of FLC - 39525
- RRB -1 (Paschim Banga Gramin Bank)

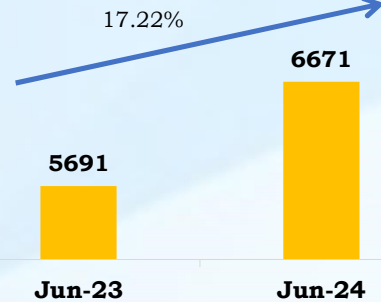
No of Claims Settled upto 30.06.2024 (since inception)

PMSBY	PMJJB Y
2532	13877

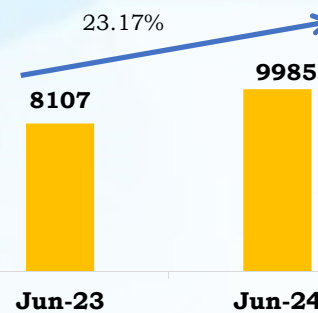
PMJDY Accounts (In Lakhs)



Balance in PMJDY Accounts (In Crore)



No of BC





Sector (₹ in Cr.)	30.06.2023	% share to Dom. Advances	31.03.2024	% share to Dom. Advances	30.06.2024	% share to Dom. Advances
Infrastructure	14340	10.26	17079	10.52	17085	10.26
Of which						
<i>Power & Energy</i>	9143	6.54	8950	5.52	8929	5.36
<i>Port and Road Project</i>	3344	2.39	4471	2.76	4673	2.80
<i>Other infrastructure</i>	1854	1.33	3658	2.25	3482	2.09
Basic Metal	2989	2.14	4448	2.74	4681	2.81
Textiles	820	0.59	1040	0.64	1190	0.71
Petroleum and Coal Products	362	0.26	930	0.57	955	0.57
All Engineering	832	0.60	809	0.50	1070	0.64
Food Processing	1175	0.84	1260	0.78	1163	0.70
Commercial Real Estate	823	0.59	907	0.56	930	0.56
NBFC	20917	14.96	24065	14.83	23545	14.13
Other Industries	2575	1.84	4106	2.53	4323	2.59
Total Industries	44834	32.07	54655	33.68	54942	32.98

Standard NBFC Advances

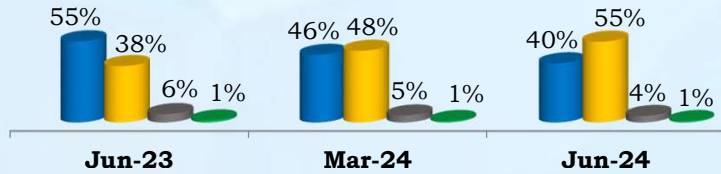


Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Standard NBFC (₹ in Cr.)	30.06.2023			%	31.03.2024			%	30.06.2024			%
	Domestic	Overseas	Global		Domestic	Overseas	Global		Domestic	Overseas	Global	
NBFC - PSUs	4000	124	4124	18.13	4550	959	5509	20.58	4050	959	5009	19.09
NBFC - HFCs	8036	552	8588	37.75	6320	417	6737	25.17	5303	417	5720	21.80
NBFC - MFIs	869	165	1034	4.54	991	166	1157	4.32	1122	167	1289	4.91
NBFC - Others	7993	1013	9006	39.58	12200	1159	13359	49.92	13066	1159	14225	54.20
Total	20898	1854	22752	100	24061	2701	26762	100	23541	2702	26243	100

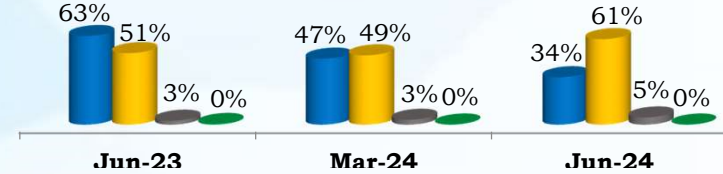
Rating of Standard NBFCs

■ AAA ■ AA ■ A ■ BBB & below



Rating of Standard HFCs

■ AAA ■ AA ■ A ■ BBB & below



Standard NBFCs (₹ in Cr.)	30.06.2023	31.03.2024	30.06.2024
Bank sponsored	3734	1577	1469
PSU & Private Inst. (non-Bank)	19018	25185	24774
Total	22752	26762	26243

Out of Std. NBFCs, HFCs (₹ in Cr.)	30.06.2023	31.03.2024	30.06.2024
Bank sponsored	3734	1378	1269
PSU & Private Inst. (non-Bank)	4854	5359	4451
Total	8588	6737	5720

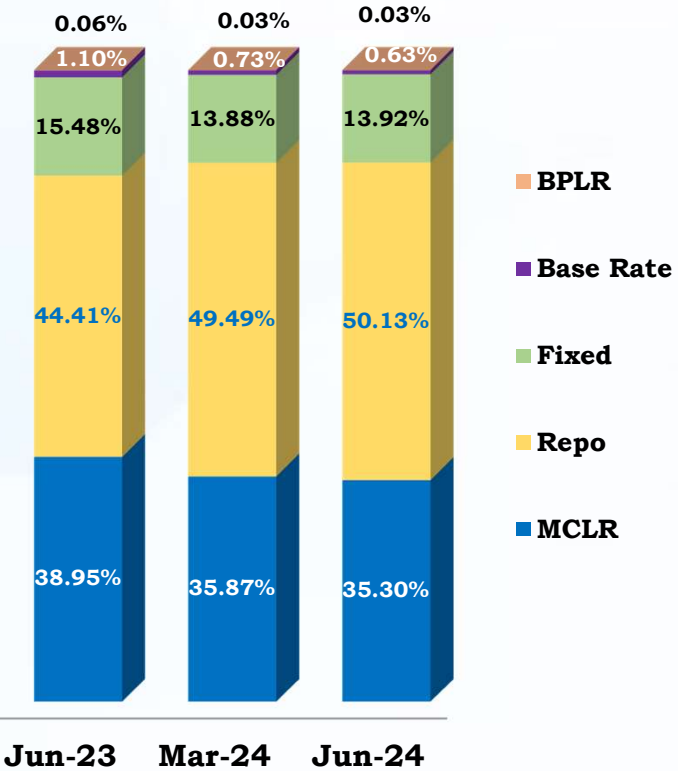
Rating Mix (of advances above ₹25 Cr)



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

Rating Grade (₹ in Cr)	Jun-23	% Share	Mar-24	% Share	Jun-24	% Share
AAA	23150	36.44	29995	37.44	27441	33.50
AA	10058	15.83	18930	23.63	20792	25.38
A	10677	16.81	10627	13.27	12307	15.02
BBB	2833	4.46	4348	5.43	3946	4.82
BBB & above	63900	73.54	63900	79.77	64486	78.72
Below BBB	2816	4.43	2303	2.87	2302	2.81
Total Rated	66716	77.97	66203	82.64	66788	81.53
Of Which						
a) PSU	16797	26.44	28356	35.40	28574	34.88
b) Others	32737	51.53	37847	47.25	38214	46.65
Total Unrated	13998	22.03	13903	17.36	15134	18.47
Of Which						
a) PSU with Govt. Guarantee	10595	16.68	9396	11.73	9360	11.43
b) PSU without Govt. Guarantee	474	0.74	676	0.84	1494	1.82
c) Others	2929	4.61	3831	4.78	4280	5.22
Total (Rated + Unrated)	80714	100	80106	100	81922	100

Advances(Dom) Mix of Benchmark Rate



Investment Portfolio



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Sl.	Parameters (₹ in Cr)	Jun-23	Mar-24	Jun-24
1	Domestic Investment	93213	92970	92099
a	SLR	65838	66418	67557
	SLR as % to Dom. Investment	70.63	71.44	73.35
b	Non SLR	27375	26552	24542
I	Held To Maturity (HTM)	76082	74572	66844
II	Available For Sale (AFS)	16954	18348	23529
III	Held For trading (HFT) & Fair Value through P & L (FVTPL)	177	50	1475
IV	Investment in Subsidiaries	-	-	253
2	Modified Duration (AFS+HFT)	2.72	3.11	3.20
3	Overseas Investment	3116	2293	2378
4	Total Gross Investment (1+3)	96329	95263	94477
	HTM To Gross Domestic Investment (%)	81.62%	80.21%	72.58%

Non SLR Investment



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Sl.	Parameters (₹ in Cr)	Jun-23		Mar-24		Jun-24	
		O/S	% Share	O/S	% Share	O/S	% Share
1	PSU Bonds	616	2.25	553	2.08	543	2.21
2	Corporate and Other Bonds & Debentures	2047	7.48	2635	9.98	2302	9.38
3	Special Govt. Sec excl. Recap Bonds	3706	13.54	2665	10.04	2673	10.89
4	CG Recap. Bond	18410	67.25	18410	69.34	17258	70.32
5	Share of PSU/Corporate/Others	828	3.02	842	3.17	1357	5.53
6	Venture Capital Fund	36	0.13	37	0.14	3	0.01
7	Regional Rural Bank	253	0.92	253	0.90	253	1.03
8	Security Receipts	1083	3.96	1061	4.00	54	0.22
9	Subsidiaries JV	0	0	0	0	0	0
10	Certificate of Deposit (CD)	395	1.44	97	0.36	99	0.40
	Total Non SLR Investment	27375	100	26552	100	24542	100

Profitability



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

Sl.	Parameters (₹ in Cr.)	Quarter Ended			Growth		FY
		Jun-23	Mar-24	Jun-24	Q-O-Q (%)	Y-O-Y (%)	23-24
1	Interest Income	5224	5860	6024	2.80	15.31	21854
2	Interest Expenses	3215	3672	3770	2.66	17.26	13754
3	Net Interest Income (1-2)	2009	2187	2254	3.05	12.20	8101
4	Non-Interest Income	633	1125	835	-25.77	31.91	3266
5	Operating income(3+4)	2642	3312	3089	-6.74	16.92	11366
6	Operating Expenses	1439	2039	1768	-13.31	22.86	6790
i	Staff Expenses	1028	1543	1208	-21.69	17.51	4887
ii	Other Operating Expenses	411	497	560	12.74	36.25	1903
7	Operating Profit (5-6)	1203	1273	1321	3.78	9.81	4576
8	Provisions	980	747	770	3.08	-21.43	2922
9	Net Profit (7-8)	223	526	551	4.78	147.09	1654

Net Interest Income



Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		FY
		Jun-23	Mar-24	Jun-24	Q-O-Q (%)	Y-O-Y (%)	23-24
1	Interest Income	5224	5860	6024	2.80	15.31	21854
a.	From Advances	3314	3901	3959	1.49	19.46	14162
b.	From Investments	1510	1537	1585	3.15	4.97	6124
c.	Others	400	422	480	13.68	20.00	1568
2	Interest Expenses	3215	3672	3770	2.66	17.26	13754
a.	On Deposits	2839	3037	3139	3.36	10.57	11833
b.	On Borrowings	283	528	511	-3.25	80.57	1494
c.	Bonds & Others	93	107	120	11.85	29.03	427
3	Net Interest Income (1-2)	2009	2187	2254	3.05	12.20	8101



Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		FY
		Jun-23	Mar-24	Jun-24	Q-O-Q (%)	Y-O-Y (%)	
1	Fee Based Income	234	331	315	-4.83	34.62	1137
a.	Charges & Commission from Advance	92	136	123	-9.56	33.70	431
b.	Commission from Bancassurance & others	11	21	10	-52.38	-9.09	68
c.	Charges & Commission from Others	131	174	182	4.60	38.93	638
2	Recovery in Written Off	261	322	430			1487
3	Treasury Income	138	472	90			642
4	Total (1+2+3)	633	1125	835	-25.78	31.91	3266

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		FY
		Jun-23	Mar-24	Jun-24	Q-O-Q (%)	Y-O-Y (%)	
1	Salary	773	823	858	4.25	11.00	3390
2	Employee Benefits	255	720	350	-51.39	37.25	1497
3	Total Staff Expenses (1+2)	1028	1543	1208	-21.71	17.51	4887
4	Rent, Taxes & Lighting	70	91	98	7.76	40.00	332
5	Printing & Stationery	8	12	11	-4.37	37.50	43
6	Depreciation	60	79	70	-11.16	16.67	281
8	IT Related Expenditure	30	68	71	4.41	136.67	170
9	Others	243	247	310	25.62	27.57	1076
10	Total Other Operating Expenses (4+5+6+7+8+9)	411	496	560	12.90	36.25	1903
11	Total Operating Expenses (3+10)	1575	2039	1768	-13.29	12.25	6790



Sl.	Particulars (₹ in Cr.)	Quarter Ended			FY
		Jun-23	Mar-24	Jun-24	23-24
1	NPA	389	227	396	1068
2	NPI & Others	305	227	0	733
3	Standard Assets	163	14	62	206
4	Income Tax (Including DTA)	123	280	312	915
	Total Provision (1+2+3+4)	980	747	770	2922

Key Financial Indicators



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

Particulars	Quarter Ended			FY
	Jun-23	Mar-24	Jun-24	23-24
Cost of Deposits (%)	4.61%	4.82%	4.79%	4.78%
Cost of Funds (%)	4.33%	4.83%	4.79%	4.63%
Cost to Income Ratio (%)	54.49%	61.57%	57.23%	59.74%
Yield on Advances Domestic (%)	8.63%	9.06%	8.76%	8.83%
Yield on Advances Global (%)	8.24%	8.72%	8.46%	8.46%
Yield on Investments Domestic (%)	6.44%	6.52%	6.86%	6.50%
Yield on Investments Global (%)	6.33%	6.44%	6.77%	6.40%
Net Interest Margin (NIM) Domestic (%)	3.03%	3.24%	3.29%	3.12%
Net Interest Margin (NIM) Global (%)	2.86%	3.03%	3.09%	2.92%
Return on Assets (RoA) Annualised(%)	0.28%	0.69%	0.70%	0.56%
Return on Equity Annualised (RoE) (%)	7.04%	13.13%	13.51%	10.93%
Earnings per Share (Not Annualised) (₹)	0.19	0.44	0.46	1.38
Book Value per Share (₹)	12.59	14.26	14.36	14.26
Business per Employee (₹ in Cr)	18.89	20.93	21.65	20.93
Business per Branch (₹ in Cr)	128.92	139.23	142.76	139.23

Key Financial Indicators (Qtr.)



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

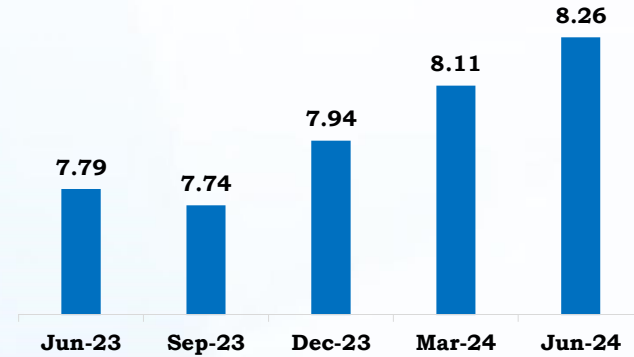
Yield on Advance Global (%)



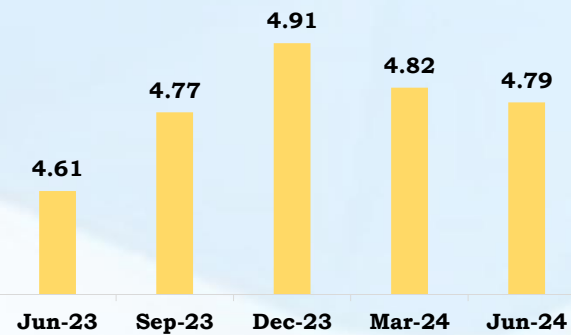
Yield on Advance Domestic (%)



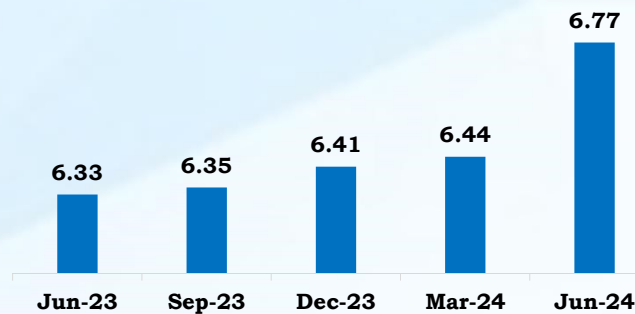
Yield on Funds (%)



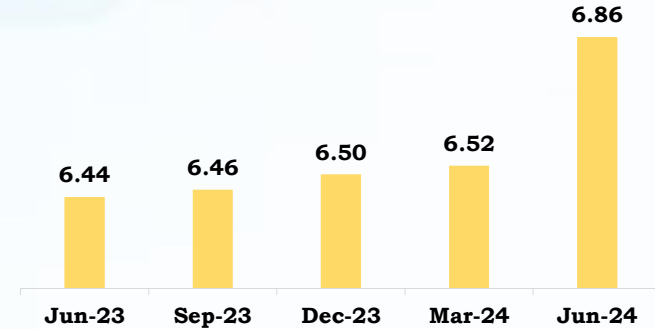
Cost of Deposit (%)



Yield on Investment Global (%)



Yield on Investment Domestic (%)



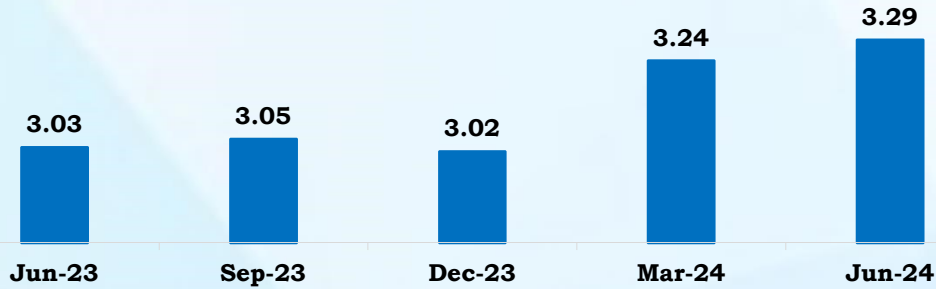
वित्तीय परिणाम: जून तिमाही (वित्तीय वर्ष २०२४-२५)

Efficiency Ratio (Qtr.)

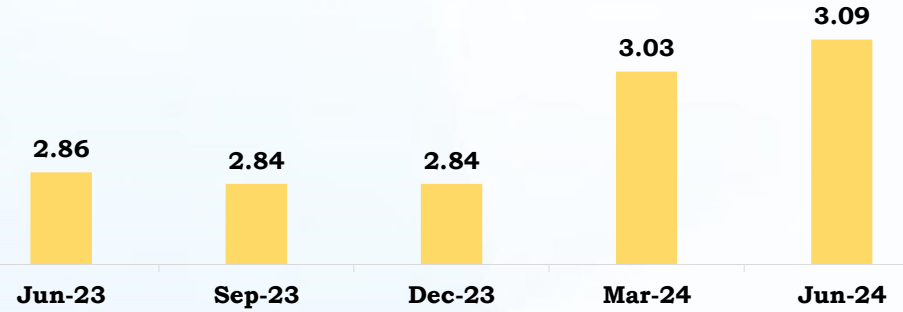


Major Highlights Business Performance **Financials** Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

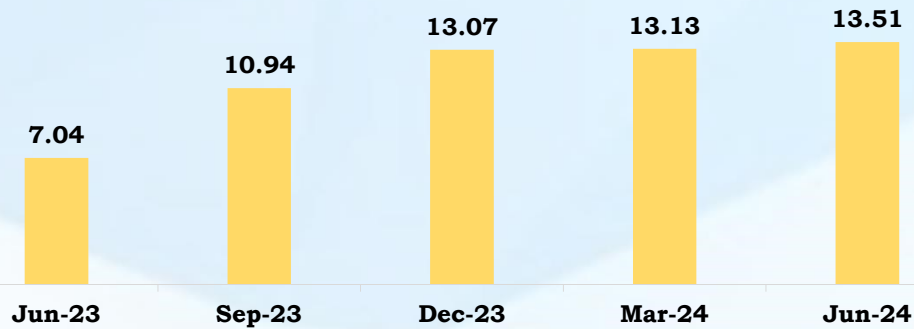
NIM Domestic (%)



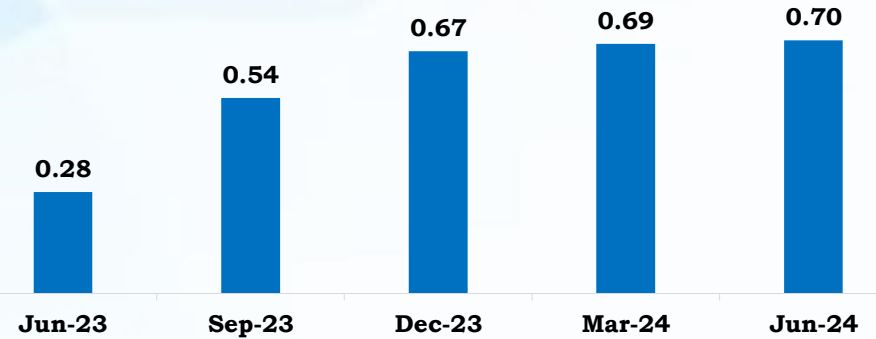
NIM Global (%)



Return on Equity (%)

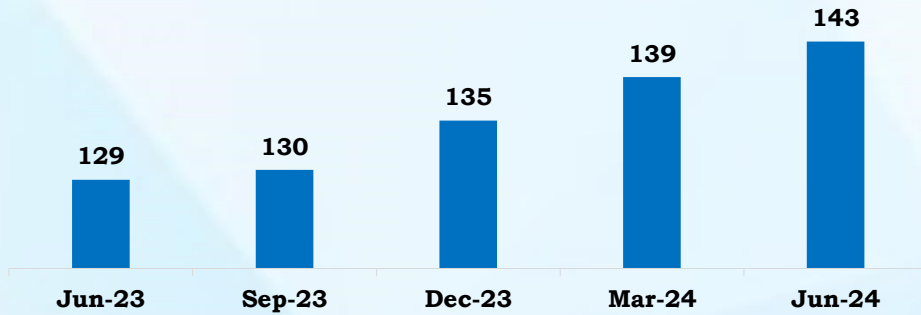


Return on Assets (%)

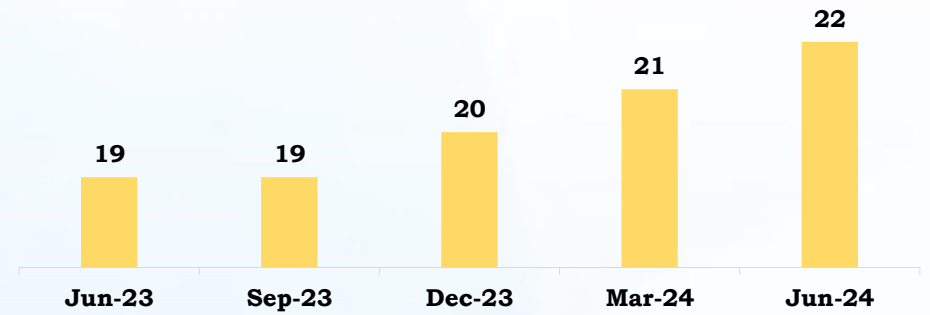




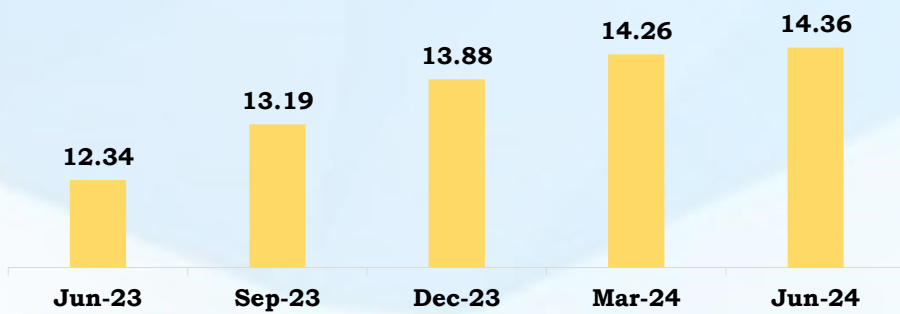
Business Per Branch (₹ in Cr.)



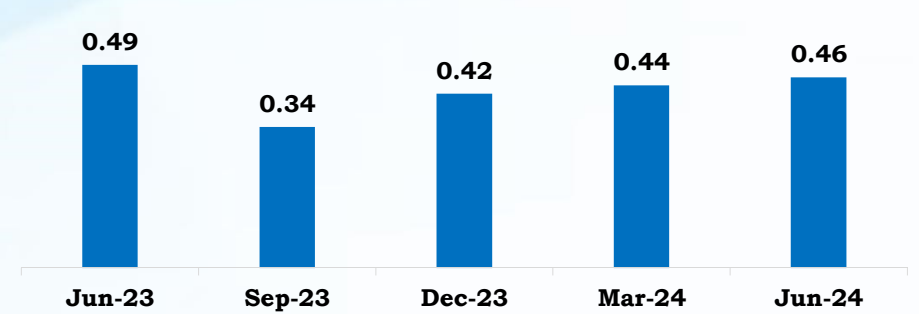
Business Per Employee (₹ in Cr.)



Book Value Per Share (₹)



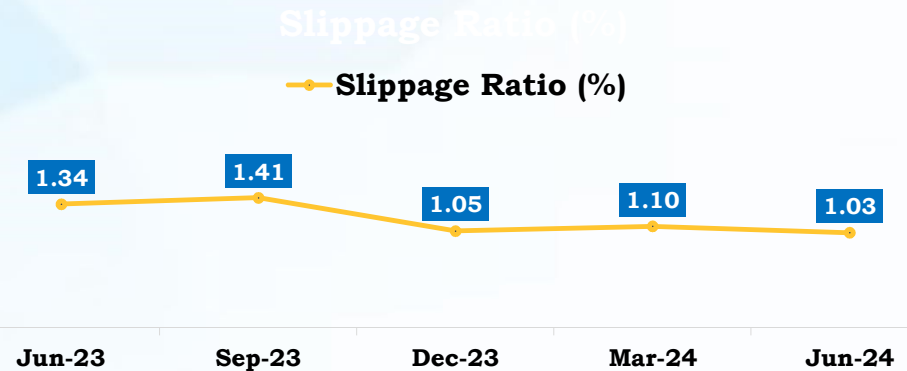
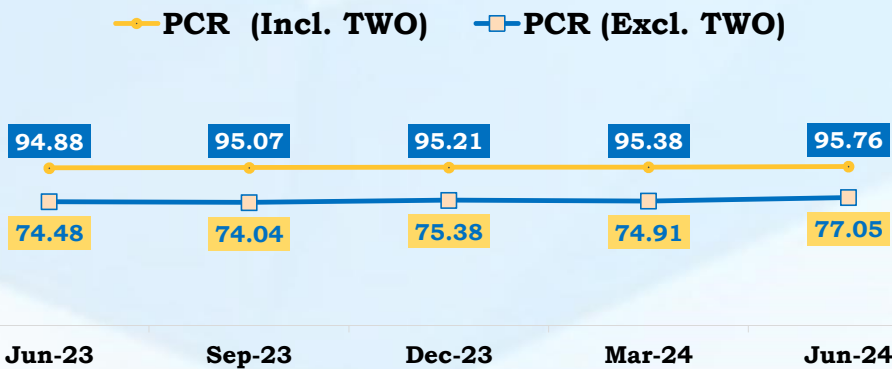
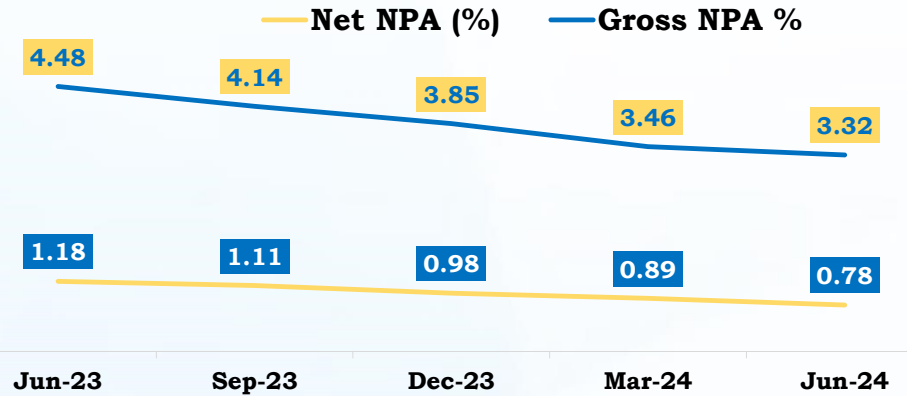
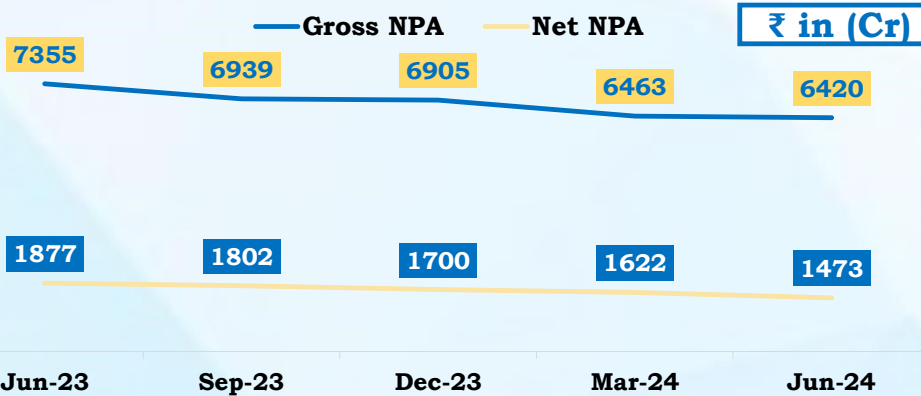
Earning Per Share (₹)





CAPITAL & LIABILITIES (₹ in Cr.)	30.06.2023	31.03.2024	30.06.2024
Capital	11956	11956	11956
Reserves & Surplus	13968	15401	15260
Deposits	249694	263130	268155
Borrowings	22305	25331	29034
Other Liabilities & Provisions	6551	7873	7266
Total	304474	323692	331671
ASSETS (₹ in Cr.)	30.06.2023	31.03.2024	30.06.2024
Cash and Balances with RBI	11133	10197	13068
Balances with Banks and Money at Call and Short Notice	17972	18828	17144
Investments	94085	92904	93735
Advances	158750	182022	188293
Fixed Assets	3524	3781	3781
Other Assets	19010	15959	15650
Total	304474	323692	331671

Asset Quality





Item	₹ in (Cr)		
	Jun-23	Mar-24	Jun-24
Gross NPA (₹ in Cr.)	7355	6463	6420
Net NPA ₹ in (₹ in Cr.)	1877	1622	1473
Gross NPA (%)	4.48%	3.46%	3.32%
Net NPA (%)	1.18%	0.89%	0.78%
PCR % (Incl TWO)	94.88%	95.38%	95.76%
PCR % (Excl TWO)	74.48%	74.91%	77.05%
Slippage Ratio Annualised (%)	1.39%	1.10%	1.02%
Credit Cost Annualised (%)	0.97%	0.51%	0.85%

Asset Classification

Item	₹ in (Cr)					
	Jun-23	%	Mar-24	%	Jun-24	%
Standard	156923	95.523	180414	96.54	186833	96.68
Sub-standard	1184	0.72	1139	0.61	1203	0.62
Doubtful	5687	3.46	3884	2.08	3767	1.95
Loss	484	0.29	1440	0.77	1450	0.75
Total Advance	164278	100	186877	100	193253	100

Movement of NPA



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Sl.	Item (₹ in Cr)	Quarter Ended			FY
		Jun-23	Mar-24	Jun-24	Mar-24
1	Opening Balance	7726	6905	6463	7726
	Less				
a.	Cash Recovery	169	230	119	740
b.	Upgradation	104	127	102	658
c.	Write off	635	561	301	1938
2	Total Reduction (a+b+c)	908	918	522	3336
3	Fresh Addition	536	476	479	2072
4	Closing Balance (1-2+3)	7354	6463	6420	6463
5	Recovery in Written off + RI	316	433	457	1729
6	Total Recovery + Upgradation (a+b+5)	589	790	678	3127

Fresh Addition (₹ in Cr)	Quarter Ended		
	Jun-23	Mar-24	Jun-24
Retail	89	90	122
Agriculture	91	104	48
MSME	260	181	165
RAM	440	375	335
Corporate & Others	72	97	128
Addition to existing NPA	24	4	16
Total	536	476	479

Segment NPA



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

₹ in (Cr)

Sl.	Sector	30.06.2023			31.03.2024			30.06.2024		
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	35280	550	1.56	40161	442	1.10	42985	418	0.97
	<i>Of which</i>									
a.	Home Loan	20315	262	1.29	23688	268	1.13	24454	254	1.04
b.	Education Loan	874	23	2.63	968	28	2.89	975	31	3.18
c.	Vehicle Loan	2373	43	1.81	2953	45	1.52	3164	45	1.42
2	Agriculture	21690	3317	15.29	24641	3266	13.25	25950	3226	12.43
3	MSME	28982	2326	8.03	32714	2405	7.35	33051	2405	7.28
4	Corporate	53852	726	1.35	64756	303	0.47	64611	324	0.50
5	Total (1 to 4)	139804	6920	4.95	162272	6416	3.95	166597	6373	3.83
6	Overseas	24474	435	1.78	24605	47	0.19	26656	47	0.18
7	Total	164278	7355	4.48	186877	6463	3.46	193253	6420	3.32

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	Jun-23		Mar-24		Jun-24	
	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances
SMA 0	589	0.36%	889	0.48%	2342	1.21%
SMA 1	1762	1.07%	322	0.17%	338	0.17%
SMA 2	281	0.17%	295	0.16%	368	0.19%
Total	2632	1.60%	1506	0.81%	3048	1.57%

* Total SMA (1 Cr & above) out of Restructured books - 186 Cr (out of which 173 Cr is out Covid Restructuring i.e. RF-1 & RF-2)

Sector/SMA (1 Cr & above)	30.06.2023				31.03.2024				30.06.2024			
	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total
Retail	194	43	89	326	167	37	45	249	133	49	65	247
Agriculture	110	41	52	203	92	29	62	183	98	41	68	207
MSME	271	161	94	526	264	170	117	552	219	163	166	548
Corporate & Others	14	1517	46	1577	366	86	71	523	1892	85	69	2046
Total	589	1762	281	2632	889	322	295	1506	2342	338	368	3048

वित्तीय परिणाम: जून तिमाही (वित्तीय वर्ष २०२४-२५)



₹ in (Cr)

Restructured Standard Advance

Parameters	Jun-23	Mar-24	Jun-24
Retail	1312	981	947
Agriculture	274	166	156
MSME	1713	1025	1022
Corporate	1198	1329	1163
Total	4497	3500	3288

Out of Restructured Standard Advances COVID Restructuring (RF1 & RF 2)

Particulars	Jun-23	Mar-24	Jun-24
MSME	1084	791	723
Personal	1008	877	837
Corporate	485	501	511
Others	165	127	120
Total	2742	2296	2191



NCLT

Jun-2024 (₹ Cr.)	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC	9	16	212	237
Loan Outstanding	1405	3056	14543	19004
Total Provisions Held	1405	3056	14503	18964
Provision Percentage (%)	100.00%	100.00%	99.78%	99.79%

Recovery From NCLT	Jun-23 (₹ Cr.)		Mar-24 (₹ Cr.)		Jun-24 (₹ Cr.)	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Through Resolution	10	27	9	136	5	34
Under Liquidation	3	31	6	6	9	31
Total	13	58	15	142	14	65

NARCL

Our Bank exposure as on 30.06.2024 (in Cr)		Resolved through NARCL in Jun-24 Qtr (in Cr)	
No of Accounts	Amount	No of Accounts	Amount
6	850	1	4

Particulars	30.06.2024	
	A/c	Amt
A/cs where bid submitted and under process	2	121
A/cs kept on hold temporarily	3	653
List of under progress A/cs	1	76
Newly Identified Cases	0	0
Total A/c identified by NARCL	6	850



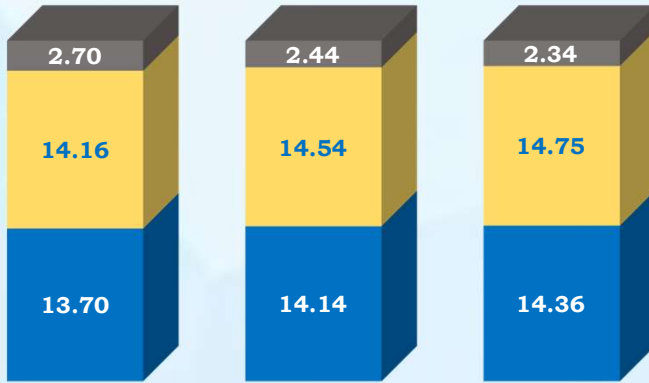
■ CET-I ■ Tier- I ■ Tier- II

CRAR

16.85

16.98

17.09



Jun-23

Mar-24

Jun-24

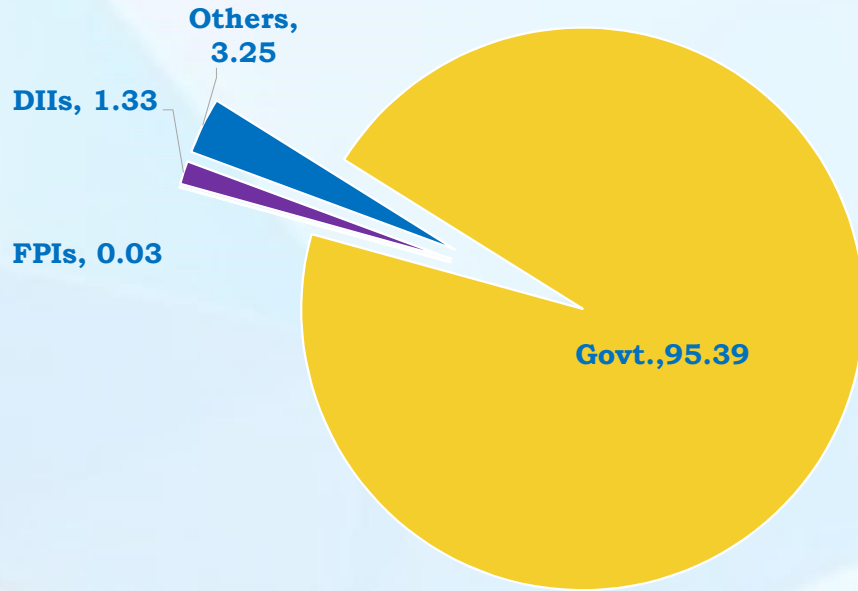
* If profit of June-24 Qtr is added, CRAR comes to be 17.52

Particulars (₹ in Cr)	Jun-23	Mar-24	Jun-24
Credit RWA	85889	98459	106507
Market RWA	6995	7984	1841
Operational RWA	17523	17523	19191
Total RWA	110407	123966	127539
Advances	164278	186877	193253
Investment			94478
Credit RWA density (%)	52.28	52.69	37.02

Particulars (₹ in Cr)	Jun-23	Mar-24	Jun-24
CET1 Capital	15128	17526	18310
Tier I Capital	15628	18026	18810
Tier II Capital	2981	3024	2986
Total Capital	18609	21050	21796



Share Holding Pattern 30.06.2024



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

CRISIL RATING	
Certificate of Deposit	A1+

Capital Raising Plan FY 2024-25
 Equity Capital Upto- Rs 4000 Cr. (Face Value)

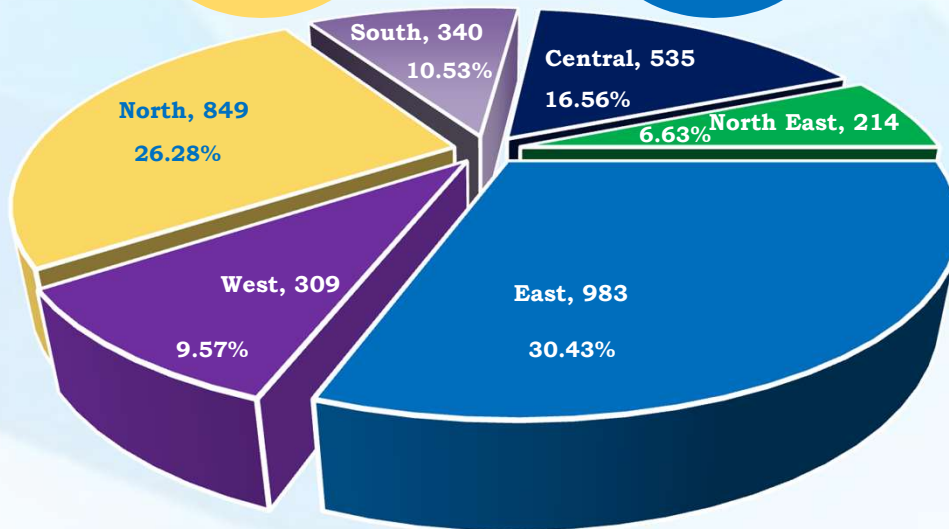
Our Presence



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

Domestic Branches

3230



Overseas Branches

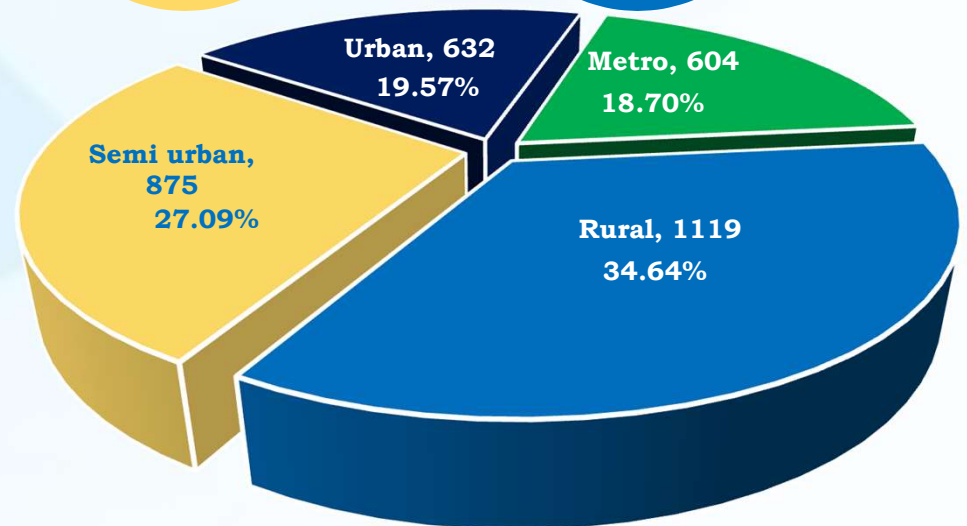
2+1 Rep. off.

ATM

2477

BCs

9985



Expanding Footprints



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

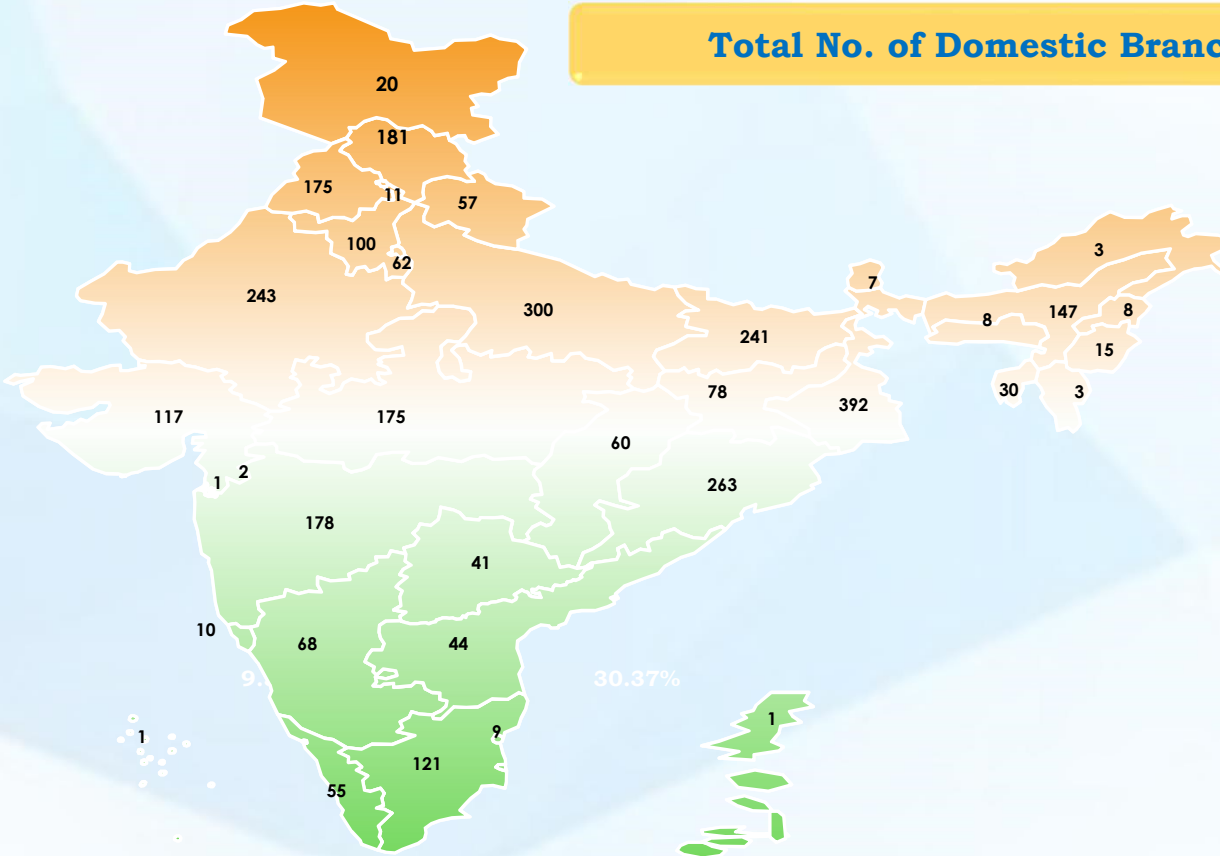
Business Network

Digital Journey

ESG Initiatives

Products & Services

Total No. of Domestic Branches 3230



Employee Profile

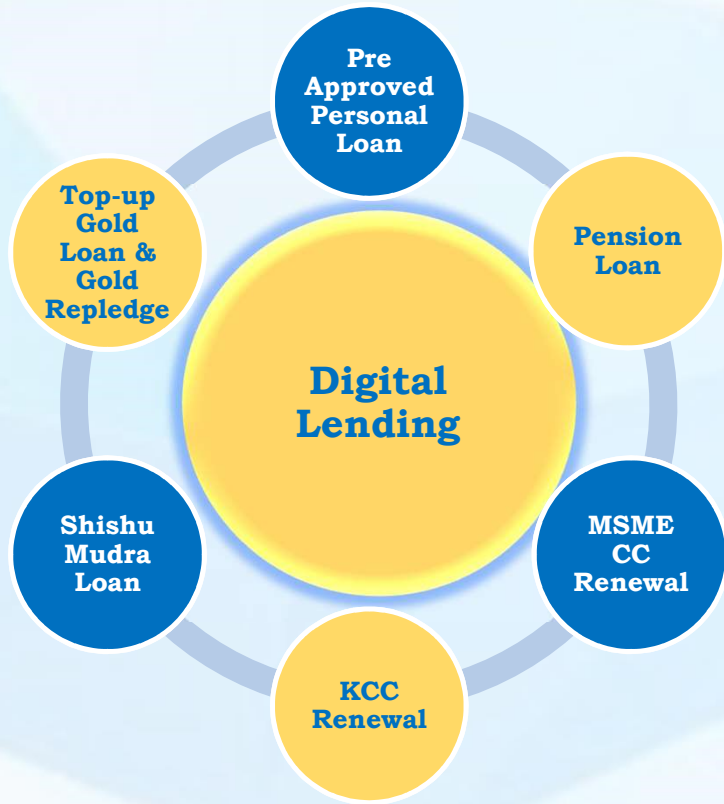
Total No Of Employees	21263
Women Employees	29%
Average Age of Employees	38 Years
Employees Below 40 Years Age	74%

Paschim Banga Gramin Bank

Particulars	Amount in Cr			
	Quarter Ended		FY	
	Mar-23	Mar-24	22-23	23-24
Business	10318	11055	10318	11055
Deposit	6570	6906	6570	6906
Advances	3748	4149	3748	4149
Operating Profit	-8.59	57.34	-25.36	179.12
Net Profit	-19.95	34.30	-55.01	50.65
Gross NPA	351.12	339.31	351.12	339.31
Net NPA	139.12	31.75	139.12	31.75
Ratios	Quarter Ended		FY	
	Mar-23	Mar-24	22-23	23-24
Gross NPA (%)	9.37	8.18	9.37	8.18
Net NPA (%)	3.94	0.83	3.94	0.83
PCR (%)	60.38	90.64	60.38	90.64
CRAR (%)	5.10	10.33	5.10	10.33
NIM (%)	4.72	4.86	4.12	4.62
No of Branches				230
No of Employees				929



Changing the face of Rural Bangal



Banking Just a WhatsApp Away!

Now enjoy **Revamped WhatsApp Banking Services** in Regional Languages also!

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

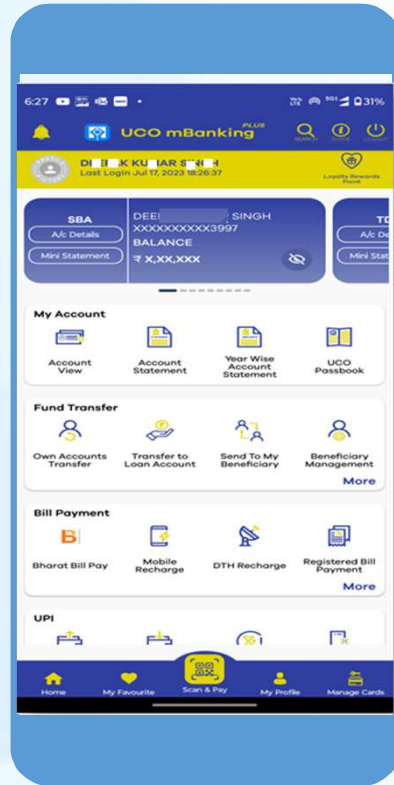
- Positive Pay System
- Account Information
- Various STP Journeys
- Digital Merchant
- Govt. Security Schemes
- Grievance Redressal
- Door Step Banking

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



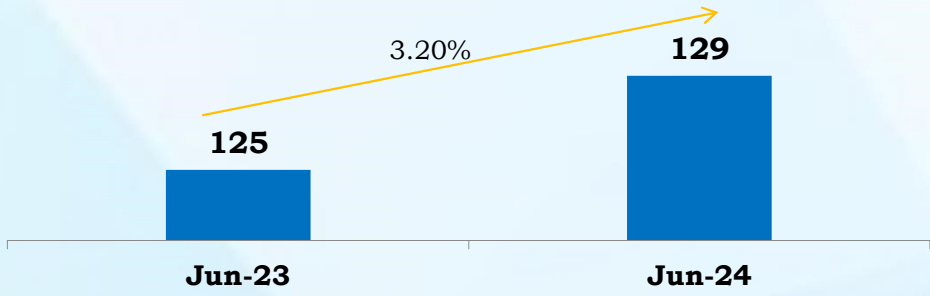


UCO UPI
 PROVIDES
INTERNATIONAL TRANSACTIONS

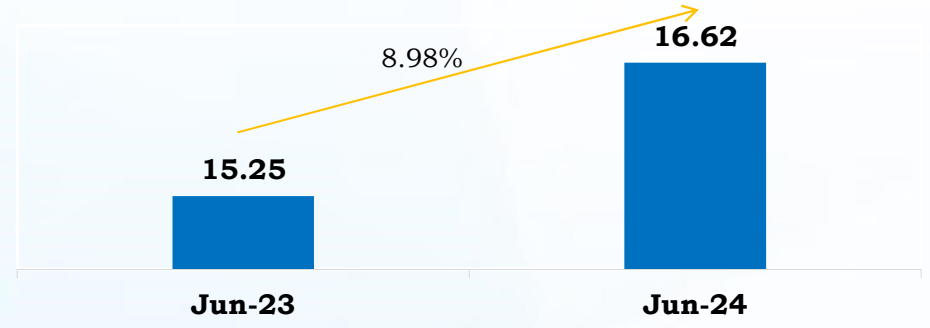




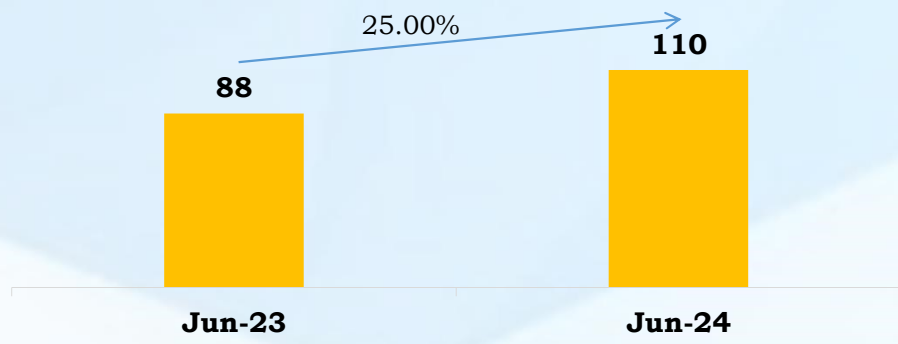
Debit Cards (In Lakhs)



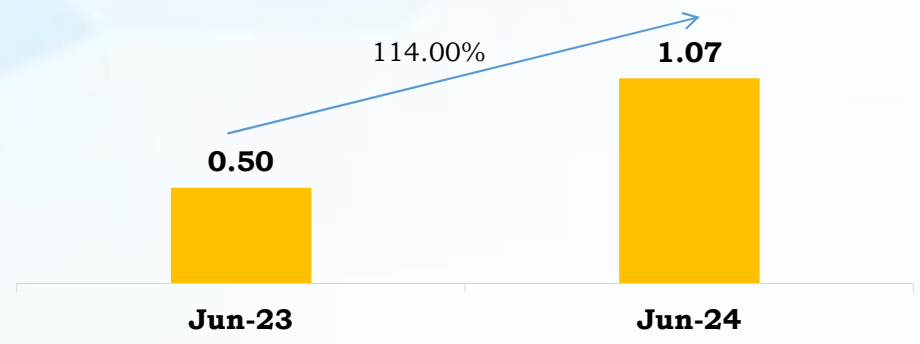
Internet Banking (In Lakhs)



Retail Mobile Banking (In Lakhs)

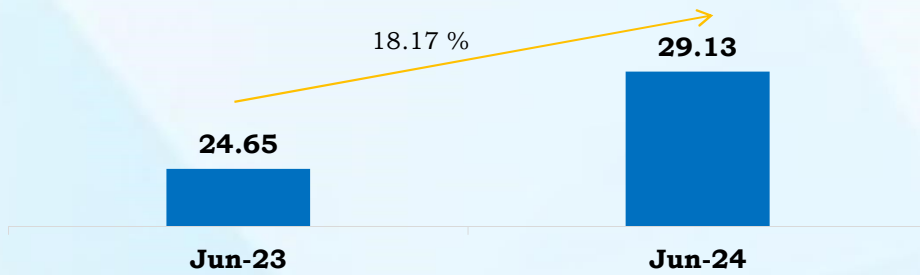


Corporate Mobile Banking (In Lakhs)

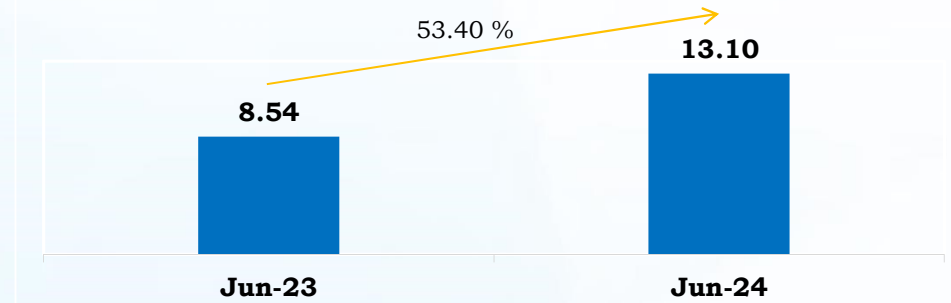




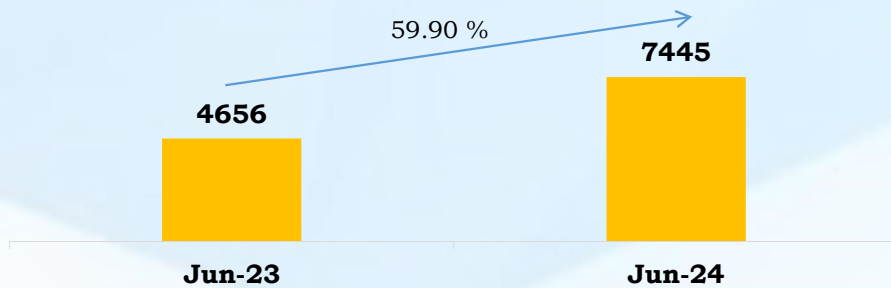
Mobile Banking No of Transactions (In Lakhs) excluding IMPS Transactions



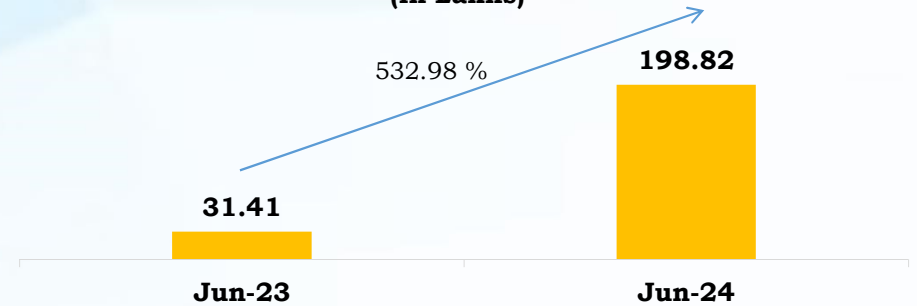
Corporate Mobile Banking Transactions (In Lakhs)



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



- Password Reset facility to Corporate Customers via Debit Card



- Introduction of Dynamic Merchant QR



- Introduction of ASBA HNI in M-Banking & E-Banking



- STP Gold Loan with re-pledge facility for existing borrowers



- New Installations -
 - ⑩ ATMs - 12
 - ⑩ Self-service Passbook kiosk - 51



- UPI mandate in UCO m-Banking Plus App



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services





ENVIRONMENT



- Moving towards paperless banking with focus on digital platforms and alternate delivery channels
- Minimized the use of one-time plastic at Administrative Offices
- Rs. 18.20 Crore was sanctioned under UCO Electric Vehicle Loan Scheme
- Concession @ 10 bps for purchase of electric vehicles given to customers to encourage purchase of EVs
- LED light fittings in branches/offices for energy conservation
- Extended credit facility of Rs. 2645 Crore to Renewable Energy Sector



Contributed to Bihar Agriculture University, Sabour, for purchase of e-rickshaws to assist differently-abled individuals

Contributed to Himachal Pradesh CM Relief Fund for disaster restoration efforts

More than 39525 & 481802 persons were educated through FLCs & Bank's Sponsored CFL respectively in June 2024 Qtr

More than 15 lakhs rural women were benefitted through over 1.67 lakhs SHG loans

More than 5664 persons were trained through 182 training programmes conducted by 27 Bank's RSETIs in 7 states

No. of beneficiaries for Govt. Sponsored Social Security Scheme as on 30.06.2024 :-

PMSBY
54.98 lacs

PMJJBY
24.46 lacs

APY
10.96 lacs





Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

GOVERNANCE

Whistle Blower Policy to enhance transparency and accountability

Enterprise Fraud Risk Management Solution (EFRMS) to prevent unauthorized electronic banking transactions

AI enabled Call Centre for addressing Customers' queries and providing effective solution

Specific policies for sound business and supervisory practices, control and monitoring of "Systematic Risk"

Strict policy on prevention of Sexual Harassment at workplace



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Doorstep Banking Services by your Public Sector Bank

PICK-UP Services

- Cheques/Drafts/Pay Orders
- New cheque book requisition slips
- Form 15C and 15H
- Acceptance of IT challan
- Issuing standing instructions
- ATIS/NEFT Fund Transfer Request
- Transaction Form

DELIVERY Services

- Non-personalized cheque
- Bank/ Drafts/ Pay Orders
- Term deposit receipts
- Account statement
- TDs from 16 certificate
- Gift card

OTHER Services

- Cash withdrawal
- Digital life certificate for pensioners
- Cash Deposit

PSB Alliance
Transforming Together

REGISTER YOUR DOORSTEP BANKING NOW*

Contact Number: +91 9152220220
www.psballiance.com

Download: [App Store] [Google Play]

UCO UTKARSH EDUCATION LOAN
Invest in your dreams with the UCO Bank support

Interest rate: **8.60%*** Max. Finance: **No Upper Cap**

Get financial assistance upto **Rs. 40 Lakh** without any collateral for pursuing courses in premier educational institutes.

0 Processing & Documentation charges Margin*

1800-103-0123

8334001234 7666399400

Drive clean and save green with UCO Electric Vehicle (EV) Loan

ROI: **8.45% p.a.**

Loan Quantum: **90% of On-road price** Repayment: **84 EMIs** 0 Processing & Documentation Charges

1800-103-0123

8334001234 7666399400

UCO BANK'S GOT A NEW CHAT BUDDY!

SAY HELLO TO WHATSAPP BANKING

ENJOY SERVICES LIKE:

- + Account Information
- + Govt. Security Schemes
- + Digital Banking
- + Apply Loans
- + Regional language support
- + & Many more..

WhatsApp Banking
Send Hi To 8334001234

1800-103-0123 (Toll Free) 8334001234 7666399400

UCO SANCHAYIKA
A Flexible Recurring Deposit Account for Women

Attractive ROI*

Benefits:

- Minimum monthly deposit: **Rs. 2000/-**
- Period of Deposit: Min. **12 months**, Max. **60 months**
- Personal accidental death insurance coverage of **Rs. 1 lac**

*T&C Apply

1800-103-0123 (Toll Free) 8334001234 7666399400

Sow the seeds of prosperity with our farmer-friendly Agriculture Mudra Loan

- **Eligible Activities:** Dairy/Poultry/Fisheries; Goat/Sheep/Piggery/ Duckery/Calf Rearing; Bee Keeping; Agri Clinic and Agri Business Centres; Horticulture; Food processing; Other agri allied activities
- **Collateral Free Loan**
- **CGFMU coverage available**
- **Lowest ROI & hassle-free loan**

*T&C Apply

1800-103-0123 (Toll Free) 8334001234 7666399400

UCO SURYODAYA LOAN SCHEME @7%*

For setting up of **Grid Connected RTS (Roof Top Solar)** plants for residential purpose only

Loan Quantum: **Max. Rs. 6 Lakhs***

Repayment Period: **Max. 10 years**

0 Processing & Documentation charges*

For more details, visit your nearest UCO Bank branch or visit Jan Samarth Portal

*T&C Apply

1800-103-0123 (Toll Free) 8334001234 7666399400

UCO JAYA LAKSHMI (CURRENT ACCOUNT)

Providing financial assistance to the individual Women or Women operated sole proprietorship firms

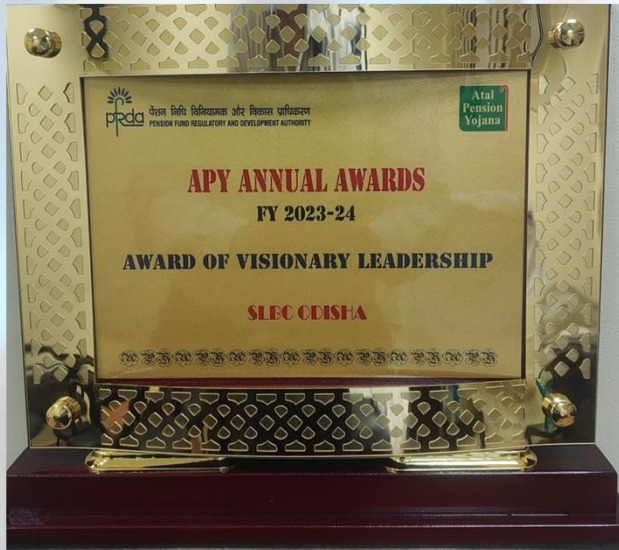
Initial deposit: Rs. 5,000/-

Free

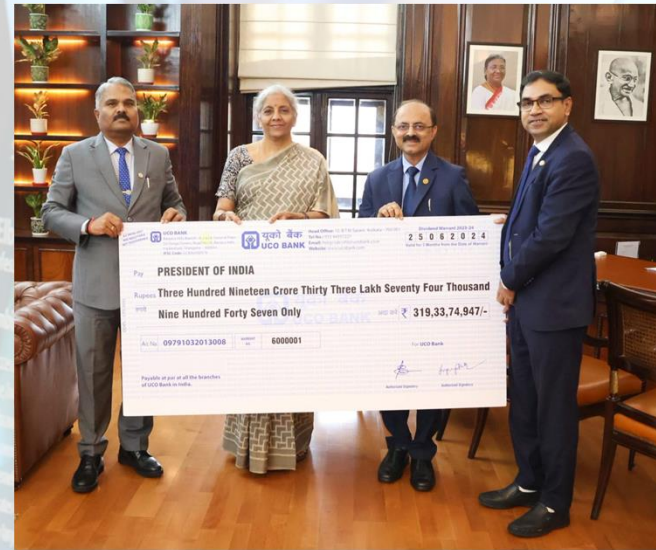
- First 30 Cheque leaves
- NEFT/RTGS up to **Rs. 5 lakhs per day** through NET Banking & Mobile Banking
- **Rupay Platinum** Personalised Debit Card
- CBS and Merchant **QR Code**
- Corporate **Internet Banking & Mobile Banking**
- National accidental insurance coverage of **Rs. 5 lacs**

*T&C Apply

1800-103-0123 (Toll Free) 8334001234 7666399400



SLBC Odisha anchored by UCO Bank was honoured with Visionary Leadership award by PFRDA



UCO Bank pays dividend of INR 319 Cr to Govt. of India for FY 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