

# UCO BANK

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



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***ESG Initiative***



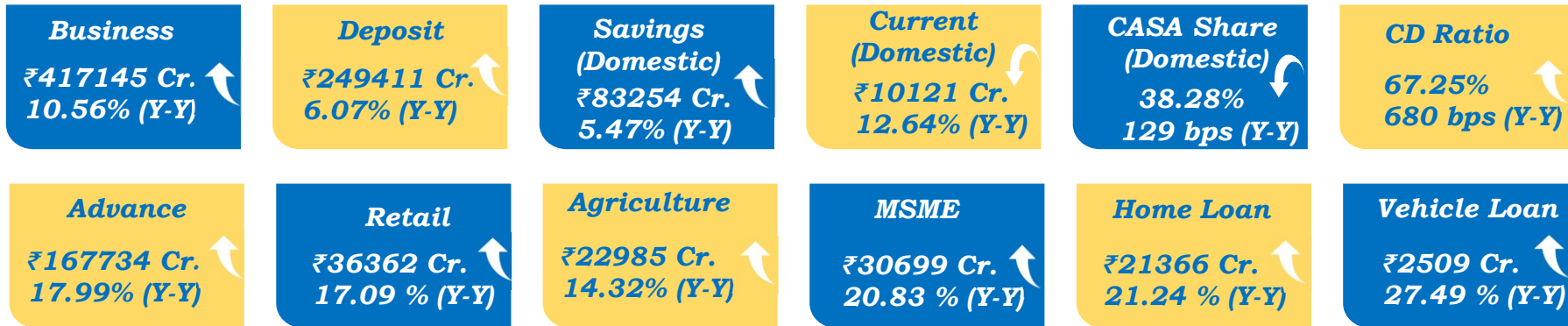
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## Highlights: Sep Q2 / HY 2023-24

# Major Highlights

## Business



## Asset Quality



## Profitability





# *Business Performance*

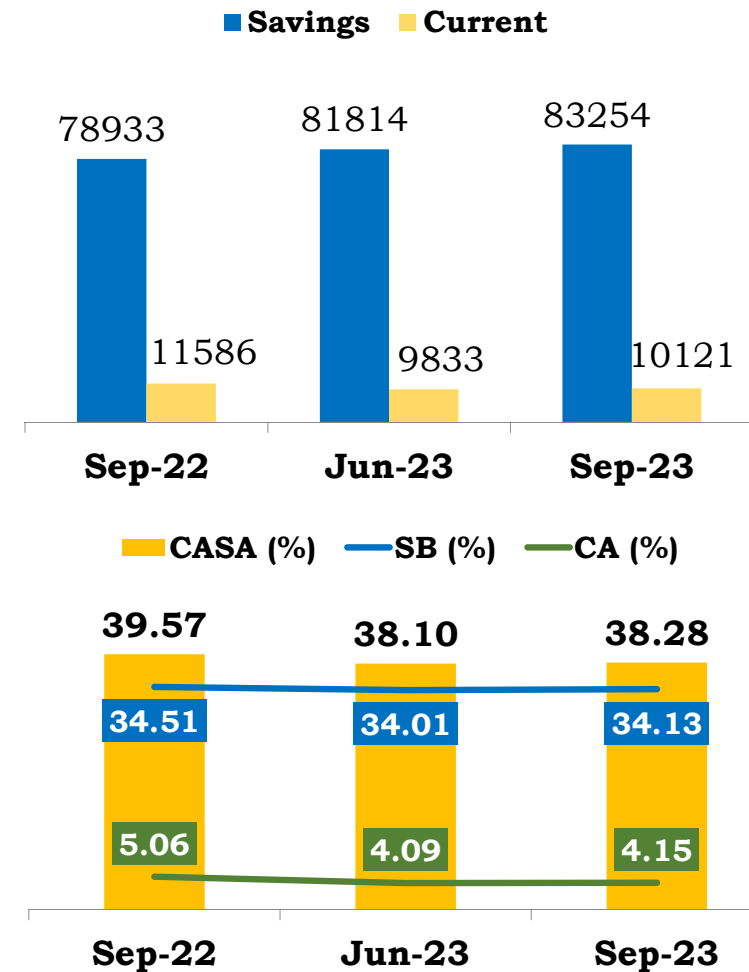
# Business

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

# Global Deposits

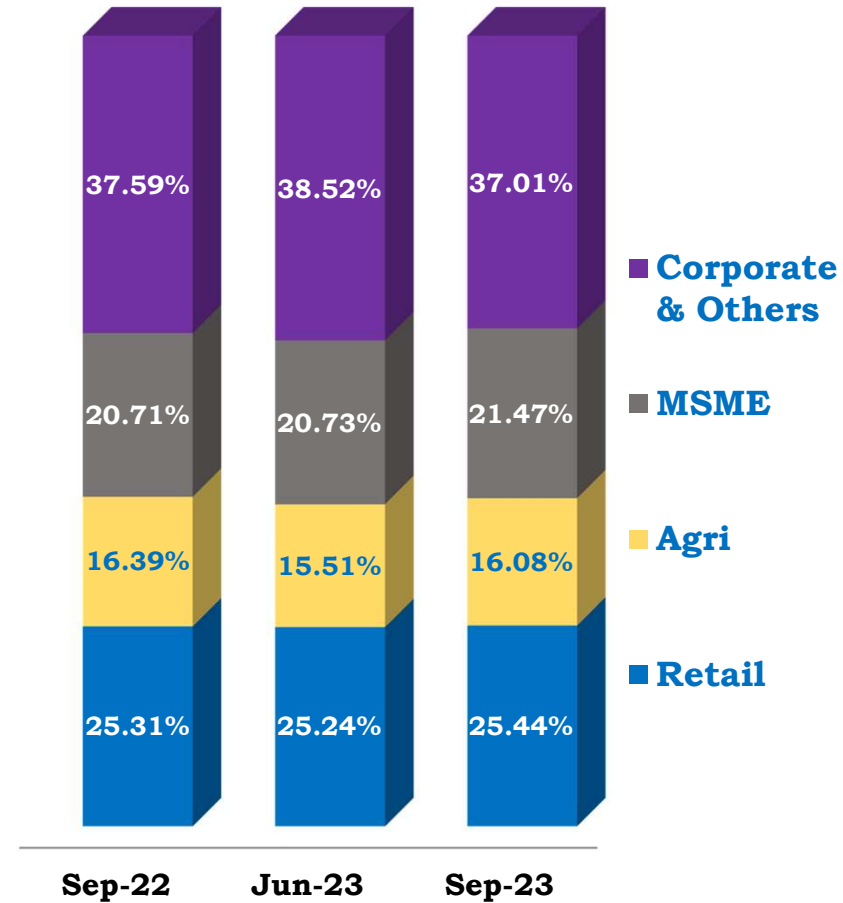
₹ in (Cr)

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



# Domestic Advances

₹ in (Cr)	Sep-22	Jun-23	Sep-23	Q-o-Q (%)	Y-O-Y (%)
<b>1. Domestic Advances</b>	<b>122680</b>	<b>139804</b>	<b>142953</b>	<b>2.25</b>	<b>16.53</b>
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
<b>2. Total RAM (a+b+c)</b>	<b>76566</b>	<b>85952</b>	<b>90046</b>	<b>4.76</b>	<b>17.61</b>
<b>3. RAM Share (%)</b>	<b>62.41</b>	<b>61.48</b>	<b>62.99</b>	-	-
d) Corporate & Others	46114	53852	52907	(1.79)	14.73

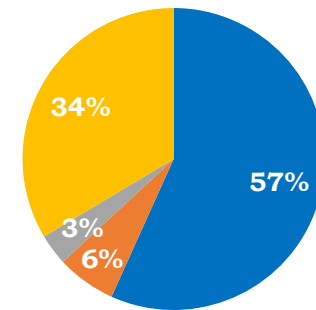




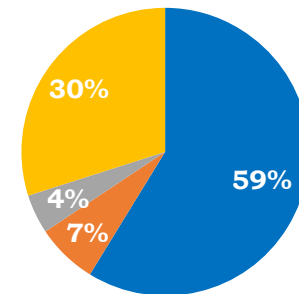
# Retail Mix

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
<b>Total</b>	<b>31055</b>	<b>35280</b>	<b>36362</b>	<b>2.98</b>	<b>17.09</b>

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



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



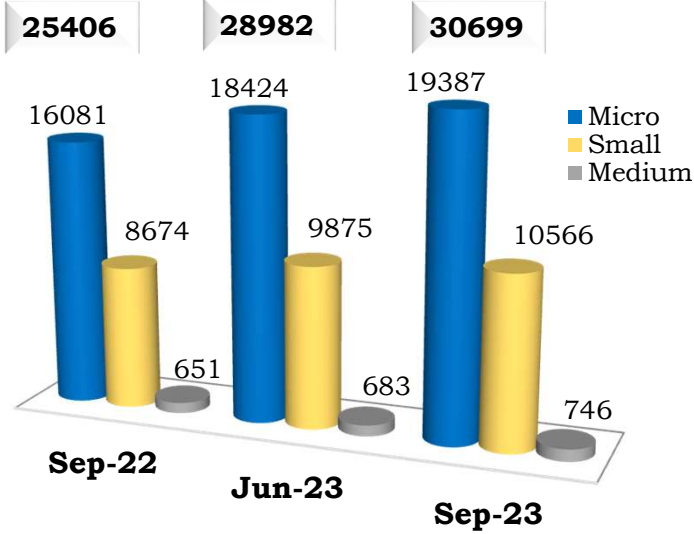
# Agriculture

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
<b>5. Total (1+2+3+4)</b>	<b>20105</b>	<b>21690</b>	<b>22985</b>	<b>5.98</b>	<b>14.33</b>

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
<b>Total MSME</b>	<b>25406</b>	<b>28982</b>	<b>30699</b>



## 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%

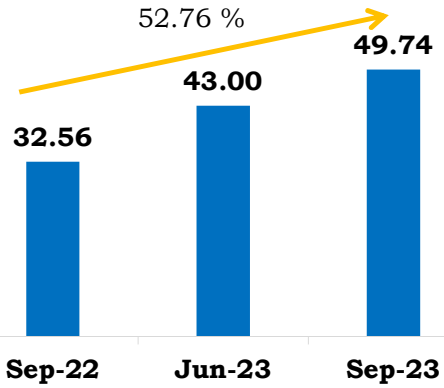
# Priority Sector Advances

₹ in (Cr)

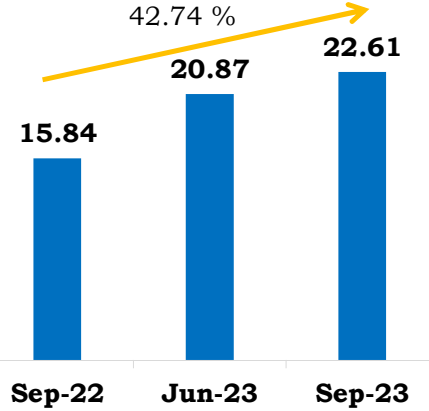
Segment	RBI Benchmark (%)	Mandatory Target Sep-23	Achievement Sep-23	Achievement (%)
Priority Sector	<b>40%</b>	53851	73170	<b>54.35%</b>
Agriculture	<b>18%</b>	24233	25705	<b>19.09%</b>
Small/Marginal Farmer	<b>10%</b>	13463	15037	<b>11.17%</b>
Weaker Section	<b>12%</b>	16155	18534	<b>13.77%</b>
Micro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

# Financial Inclusion Growth

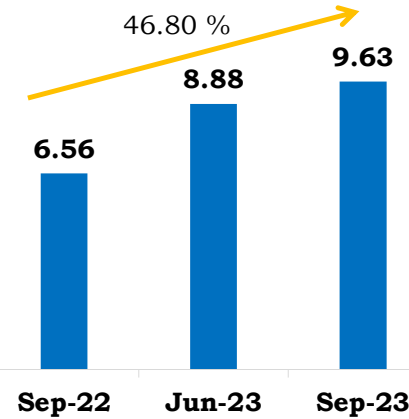
**PMSBY (In Lakhs)**



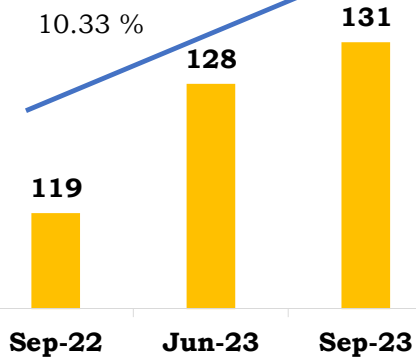
**PMJJBY (In Lakhs)**



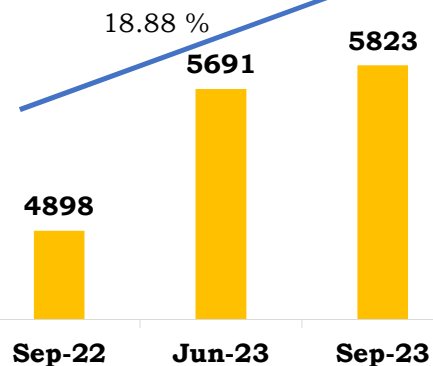
**APY Accounts (In Lakhs)**



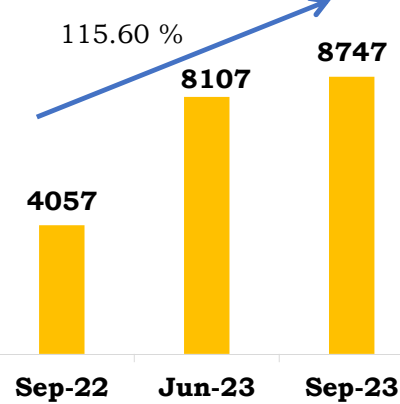
**PMJDY Accounts (In Lakhs)**



**Balance in PMJDY Accounts (In Crore)**



**No of BC**



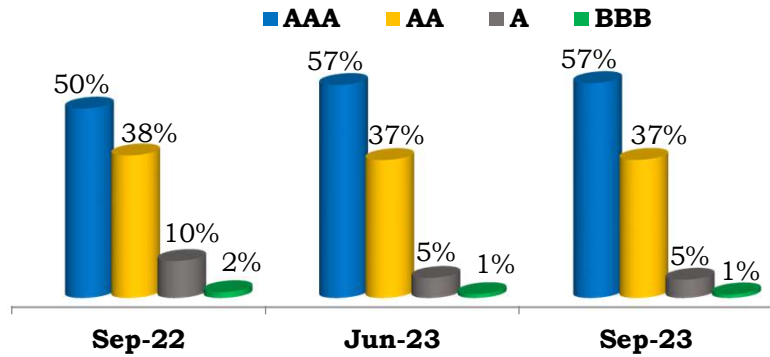
- **State Level Bankers Committee (SLBC) – 2 (Odisha & Himachal Pradesh)**
- **Lead District Manager (LDM) – 35**
- **Rural Self Employment Training Center (RSETI) – 27 (7 States)**
- **Centre for Financial Literacy – 106**
- **Financial Literacy Counselors – 22**
- **No. of Financial Literacy Camps – 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
<b>Infrastructure</b>	<b>12274</b>	<b>10.00</b>	<b>14340</b>	<b>10.26</b>	<b>13026</b>	<b>7.77</b>
<b>Of which</b>						
<i>Power &amp; Energy</i>	7457	6.08	9143	6.54	7426	4.43
<i>Port and Road Project</i>	2604	2.12	3344	2.39	3563	2.12
<i>Other infrastructure</i>	2213	1.80	1854	1.33	2037	1.21
<b>Basic Metal</b>	<b>2138</b>	<b>1.74</b>	<b>2989</b>	<b>2.14</b>	<b>3684</b>	<b>2.20</b>
<b>Textiles</b>	<b>650</b>	<b>0.53</b>	<b>820</b>	<b>0.59</b>	<b>901</b>	<b>0.54</b>
<b>Petroleum and Coal Products</b>	<b>331</b>	<b>0.27</b>	<b>362</b>	<b>0.26</b>	<b>387</b>	<b>0.23</b>
<b>All Engineering</b>	<b>780</b>	<b>0.64</b>	<b>832</b>	<b>0.60</b>	<b>875</b>	<b>0.52</b>
<b>Food Processing</b>	<b>1185</b>	<b>0.97</b>	<b>1175</b>	<b>0.84</b>	<b>1264</b>	<b>0.75</b>
<b>Commercial Real Estate</b>	<b>714</b>	<b>0.58</b>	<b>823</b>	<b>0.59</b>	<b>927</b>	<b>0.55</b>
<b>NBFC</b>	<b>16793</b>	<b>13.69</b>	<b>20917</b>	<b>14.96</b>	<b>22282</b>	<b>13.28</b>
Other (Other Industries/Sectors)	87815	71.58	97546	68.77	99607	59.38
<b>Total Domestic Advance</b>	<b>122680</b>	<b>100</b>	<b>139804</b>	<b>100</b>	<b>142953</b>	<b>100</b>

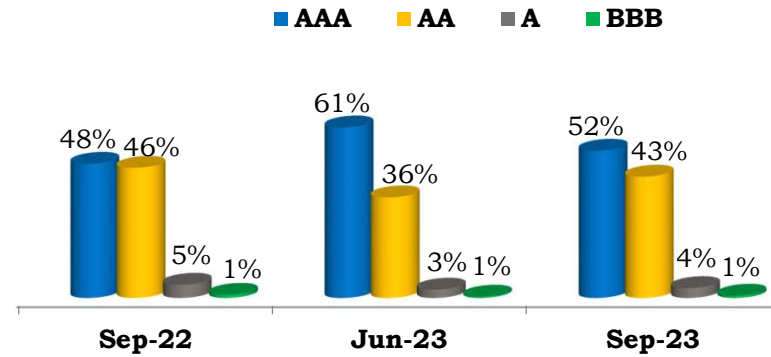
# Standard NBFC Advances

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
<b>Total</b>	<b>16774</b>	<b>100</b>	<b>20898</b>	<b>100</b>	<b>22278</b>	<b>100</b>

Rating of Standard NBFCs



Rating of Standard HFCs



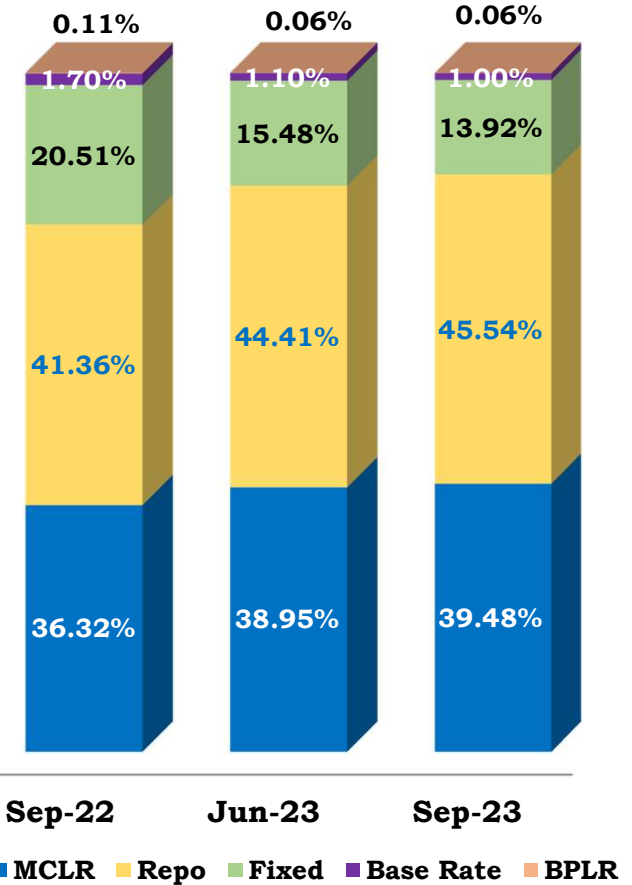
Standard NBFCs (₹ in Cr.)	30.09.2022	30.06.2023	30.09.2023
<b>NBFCs</b>			
Bank sponsored	974	3182	1585
PSU & Private Inst. (non-Bank)	15800	17716	20693
<b>Total</b>	<b>16774</b>	<b>20898</b>	<b>22278</b>

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

## 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
<b>BBB &amp; above</b>	<b>39078</b>	<b>73.06</b>	<b>46718</b>	<b>73.54</b>	<b>50373</b>	<b>76.69</b>
Below BBB	2512	4.70	2816	4.43	2501	3.81
<b>Total Rated</b>	<b>41590</b>	<b>77.76</b>	<b>49533</b>	<b>77.97</b>	<b>52875</b>	<b>80.50</b>
<b>Of Which</b>						
a) PSU	13237	24.75	16797	26.44	17165	26.13
b) Others	28353	53.01	32737	51.53	35710	54.37
<b>Total Unrated</b>	<b>11896</b>	<b>22.24</b>	<b>13998</b>	<b>22.03</b>	<b>12807</b>	<b>19.50</b>
<b>Of Which</b>						
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
<b>Total (Rated + Unrated)</b>	<b>53486</b>	<b>100</b>	<b>63531</b>	<b>100</b>	<b>65681</b>	<b>100</b>

### Advance Mix of Benchmark Rate





# Investment Portfolio

Sl.	Parameters (₹ in Cr)	Sep-22	Jun-23	Sep-23
<b>1</b>	<b>Domestic Investment</b>	<b>98320</b>	<b>93213</b>	<b>94691</b>
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
<b>2</b>	<b>Modified Duration (AFS+HFT)</b>	<b>3.30</b>	<b>2.72</b>	<b>2.93</b>
<b>3</b>	<b>Overseas Investment</b>	<b>2414</b>	<b>3116</b>	<b>2795</b>
<b>4</b>	<b>Total Gross Investment (1+3)</b>	<b>100734</b>	<b>96329</b>	<b>97486</b>
	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
	<b>Total Non SLR Investment</b>	<b>28617</b>	<b>100</b>	<b>27375</b>	<b>100</b>	<b>27063</b>	<b>100</b>



# 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
<b>3</b>	<b>Net Interest Income (1-2)</b>	<b>1770</b>	<b>2009</b>	<b>1917</b>	<b>8.30</b>	<b>(4.59)</b>	<b>3419</b>	<b>3926</b>	<b>14.81</b>	<b>7343</b>
4	Non-Interest Income	780	633	647	(17.07)	2.17	725	1280	76.41	2508
<b>5</b>	<b>Operating income(3+4)</b>	<b>2550</b>	<b>2642</b>	<b>2564</b>	<b>0.54</b>	<b>(2.97)</b>	<b>4144</b>	<b>5206</b>	<b>25.59</b>	<b>9851</b>
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
<b>7</b>	<b>Operating Profit (5-6)</b>	<b>1190</b>	<b>1202</b>	<b>982</b>	<b>(17.47)</b>	<b>(18.34)</b>	<b>1630</b>	<b>2184</b>	<b>34.03</b>	<b>4341</b>
8	Provisions	685	979	580	(15.33)	(40.73)	1002	1559	55.56	2478
<b>9</b>	<b>Net Profit (7-8)</b>	<b>505</b>	<b>223</b>	<b>402</b>	<b>(20.39)</b>	<b>79.74</b>	<b>628</b>	<b>625</b>	<b>(0.47)</b>	<b>1862</b>

# 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
<b>1.</b>	<b>Interest Income</b>	<b>4185</b>	<b>5224</b>	<b>5219</b>	<b>24.71</b>	<b>(0.10)</b>	<b>8036</b>	<b>10443</b>	<b>29.95</b>	<b>17651</b>
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
<b>2.</b>	<b>Interest Expended</b>	<b>2415</b>	<b>3215</b>	<b>3302</b>	<b>36.72</b>	<b>2.71</b>	<b>4617</b>	<b>6517</b>	<b>41.17</b>	<b>10307</b>
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
<b>3.</b>	<b>Net Interest Income (1-2)</b>	<b>1770</b>	<b>2009</b>	<b>1917</b>	<b>8.30</b>	<b>(4.59)</b>	<b>3419</b>	<b>3926</b>	<b>14.81</b>	<b>7343</b>

# 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
<b>1.</b>	<b>Fee Based Income</b>	<b>209</b>	<b>234</b>	<b>300</b>	<b>43.76</b>	<b>28.41</b>	<b>470</b>	<b>534</b>	<b>13.75</b>	<b>1000</b>
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
<b>2.</b>	<b>Recovery in Written Off</b>	<b>408</b>	<b>261</b>	<b>290</b>	<b>(28.86)</b>	<b>11.11</b>	<b>640</b>	<b>551</b>	<b>(13.90)</b>	<b>1624</b>
<b>3.</b>	<b>Treasury Income</b>	<b>163</b>	<b>138</b>	<b>57</b>	<b>(65.57)</b>	<b>(58.27)</b>	<b>(385)</b>	<b>195</b>	<b>-</b>	<b>(116)</b>
<b>4.</b>	<b>Total (1+2+3)</b>	<b>780</b>	<b>633</b>	<b>647</b>	<b>(17.07)</b>	<b>2.17</b>	<b>725</b>	<b>1280</b>	<b>76.41</b>	<b>2508</b>

# 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
<b>3</b>	<b>Total Staff Expenses (1+2)</b>	<b>946</b>	<b>1028</b>	<b>1062</b>	<b>12.34</b>	<b>3.35</b>	<b>1768</b>	<b>2090</b>	<b>18.24</b>	<b>3873</b>
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
<b>9</b>	<b>Total Other Operating Expenses (4+5+6+7+8)</b>	<b>414</b>	<b>411</b>	<b>520</b>	<b>25.36</b>	<b>26.28</b>	<b>747</b>	<b>931</b>	<b>24.58</b>	<b>1638</b>
<b>10</b>	<b>Total Operating Expenses (3+9)</b>	<b>1360</b>	<b>1439</b>	<b>1582</b>	<b>16.30</b>	<b>9.90</b>	<b>2515</b>	<b>3021</b>	<b>20.12</b>	<b>5511</b>

# 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
	<b>Total Provision (1+2+3+4+5)</b>	<b>685</b>	<b>979</b>	<b>580</b>	<b>1002</b>	<b>1559</b>	<b>2478</b>

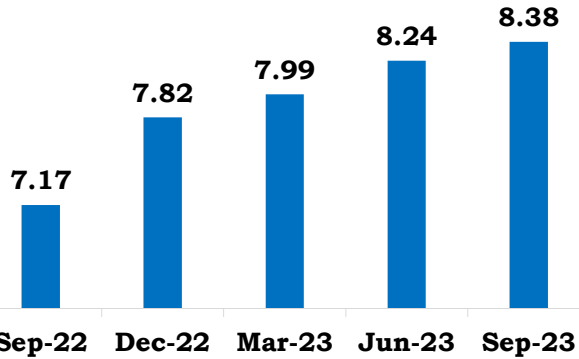


# Key Financial Indicators

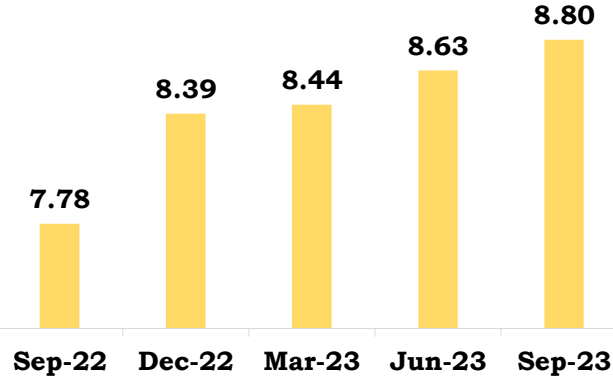
Particulars	Quarter Ended			Half Year ended		Year Ended
	Sep-22	Jun-23	Sep-23	Sep-22	Sep-23	FY 22-23
Cost of Deposits (%)	3.95	4.61	4.77	3.86	4.69	4.06
Cost of Funds (%)	3.27	4.33	4.47	3.20	4.40	3.43
Cost to Income Ratio (%)	53.33	54.49	61.70	60.68	58.04	55.94
Yield on Advances Domestic (%)	7.78	8.63	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.)

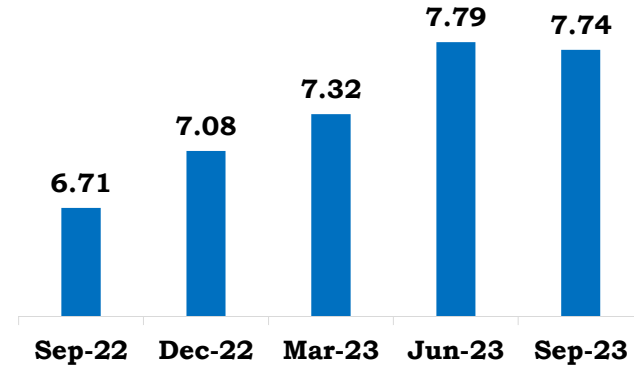
Yield on Advance Global (%)



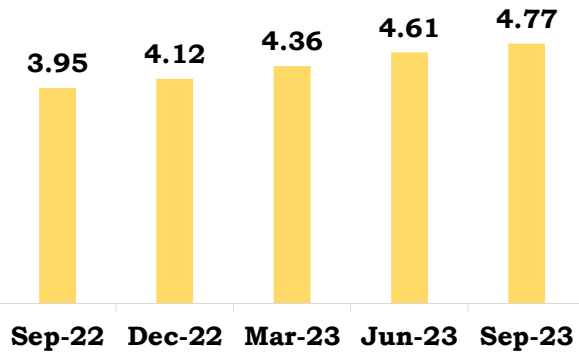
Yield on Advance Domestic (%)



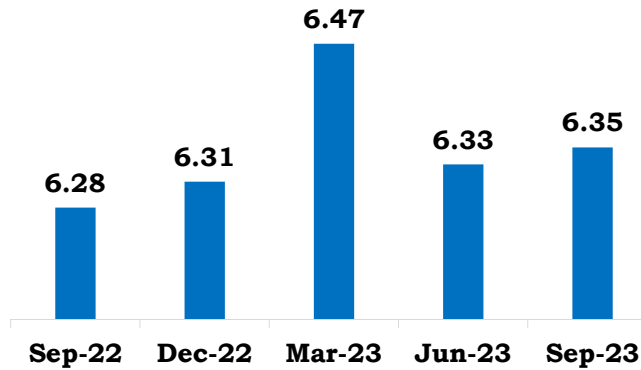
Yield on Funds (%)



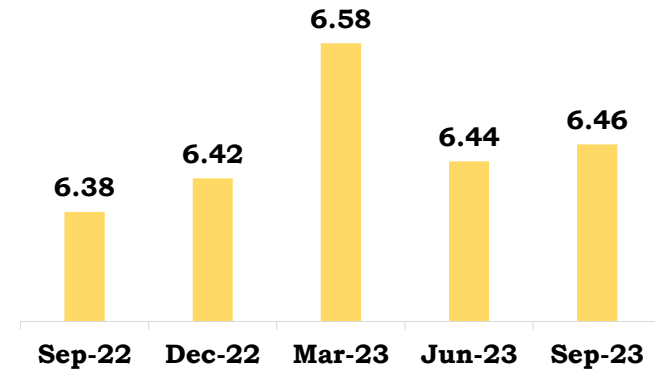
Cost of Deposit (%)



Yield on Investment Global (%)

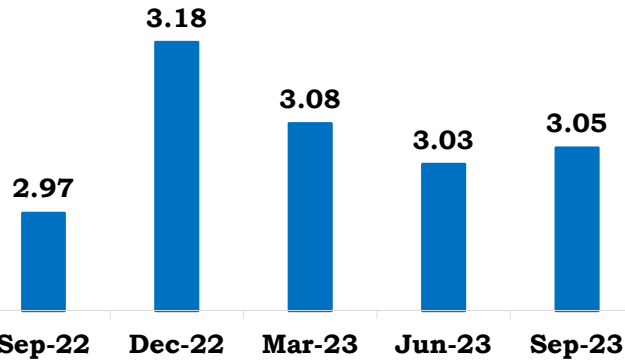


Yield on Investment Domestic (%)

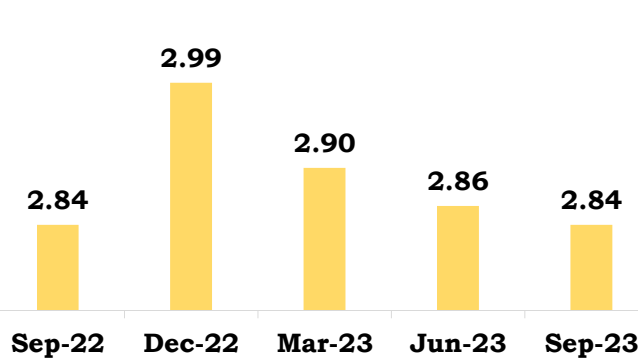


# Efficiency Ratio (Qtr.)

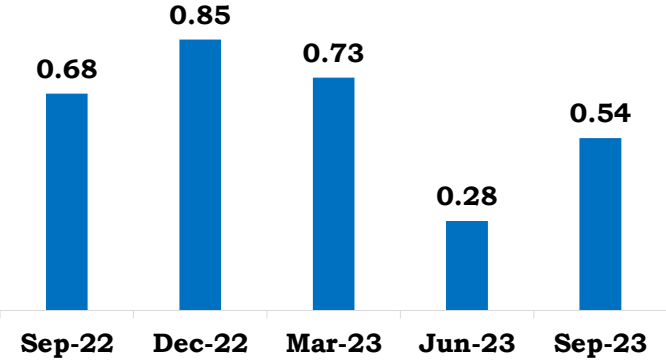
**NIM Domestic (%)**



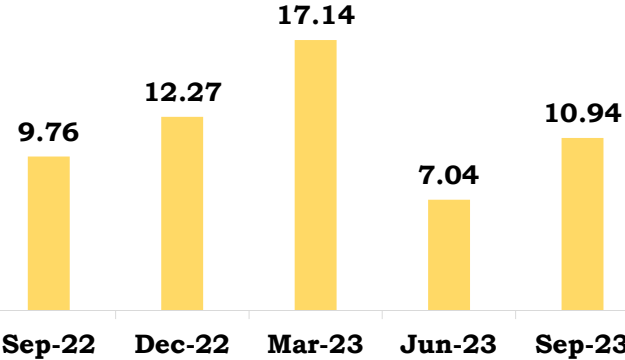
**NIM Global (%)**



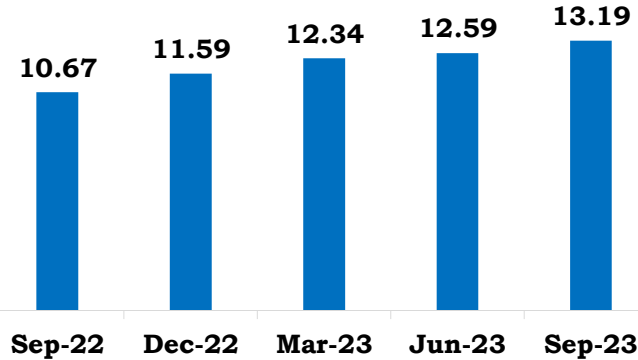
**Return on Assets (%)**



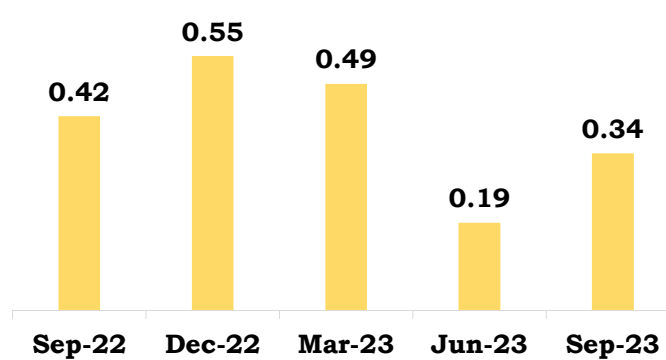
**Return on Equity (%)**



**Book Value Per Share (₹)**

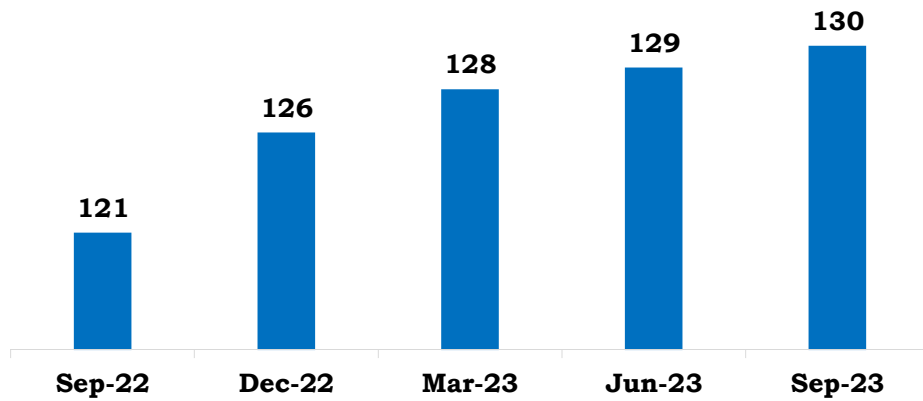


**Earning Per Share (₹)**

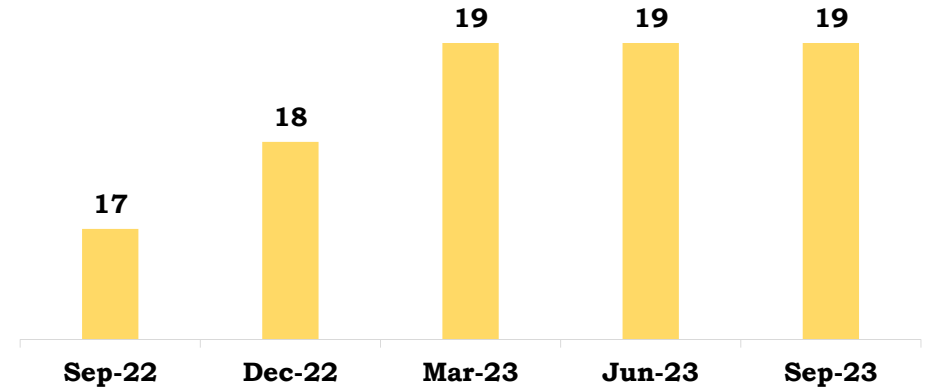


# Productivity Ratio

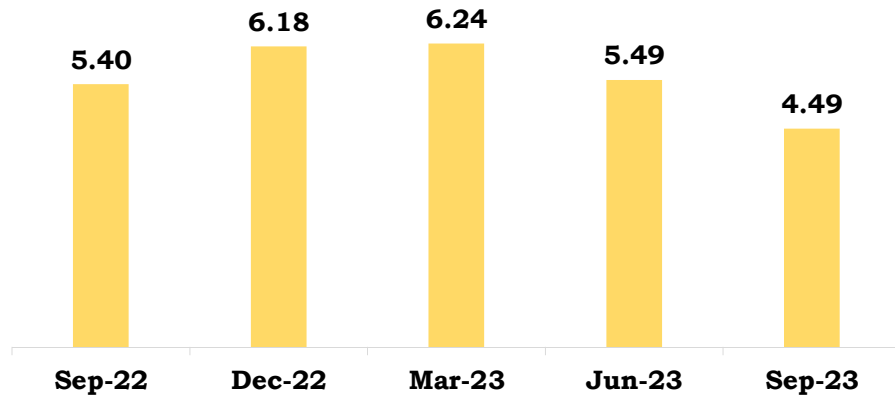
**Business Per Branch ( ₹ in Cr.)**



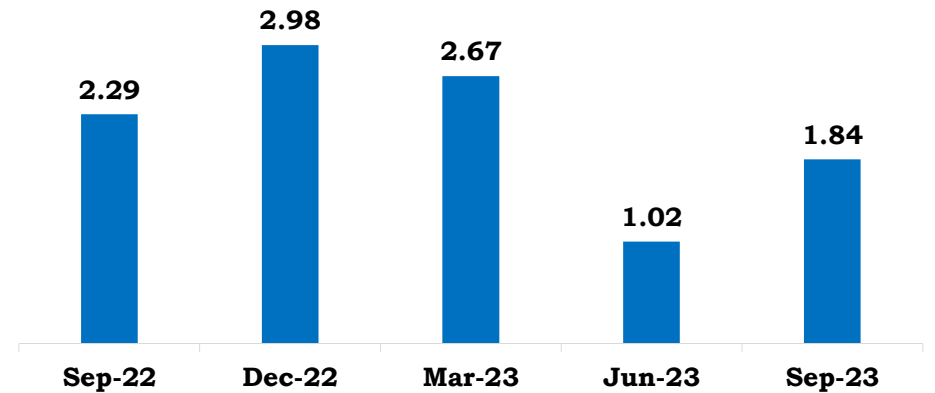
**Business Per Employee ( ₹ in Cr.)**



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



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



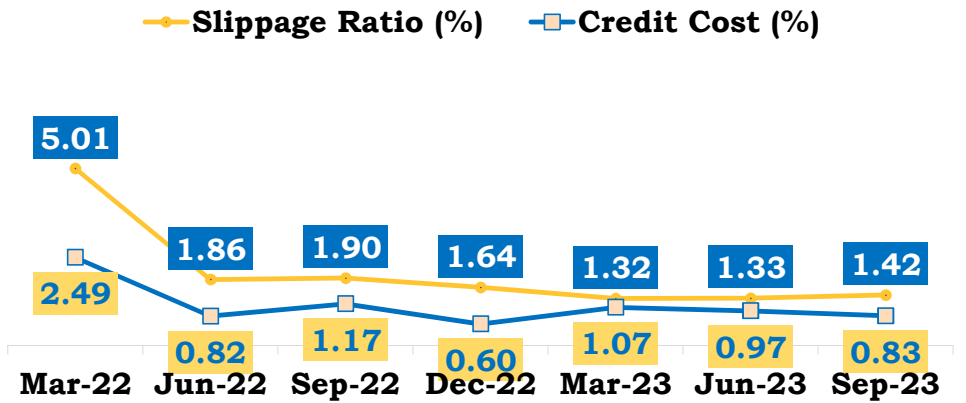
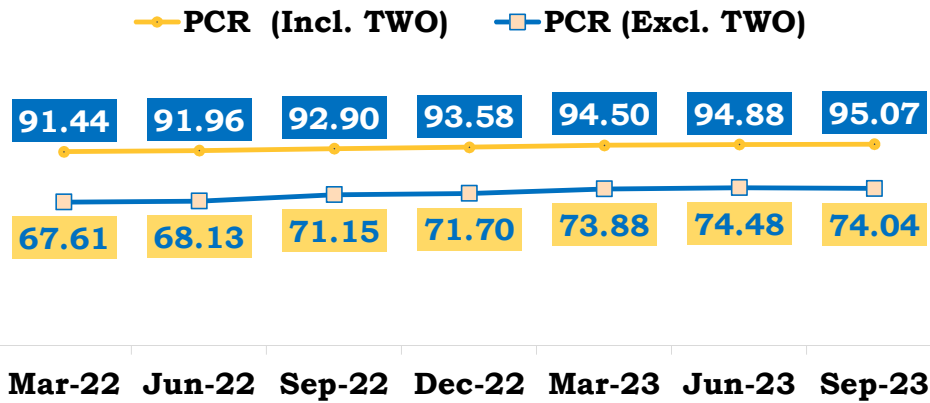
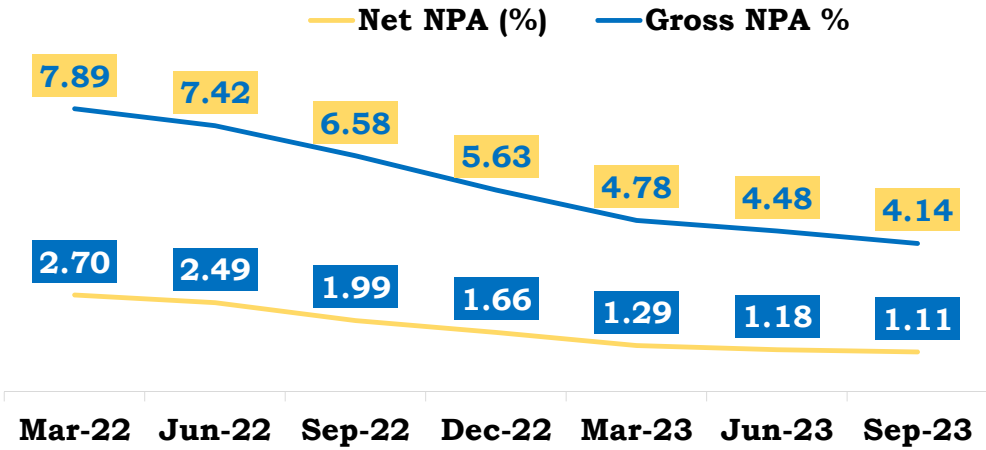
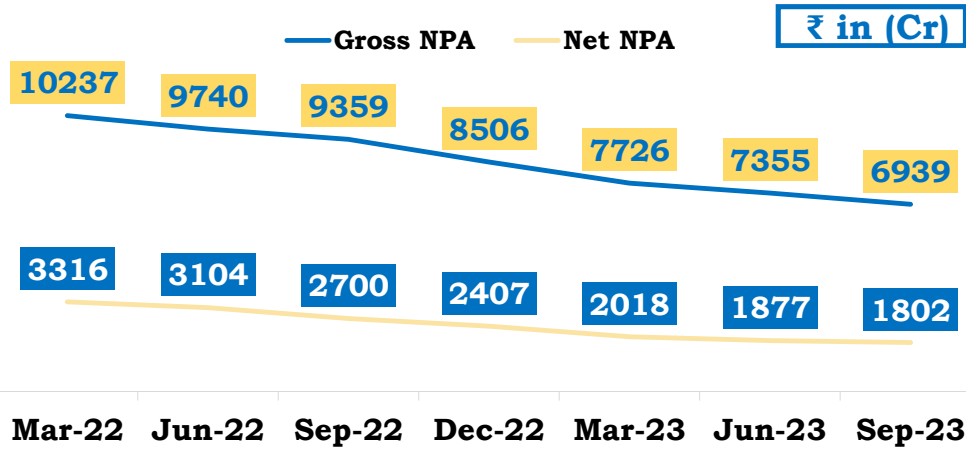
# Balance Sheet

<b>₹ in (Cr)</b>			
<b>CAPITAL &amp; LIABILITIES</b>	<b>30.09.2022</b>	<b>31.03.2023</b>	<b>30.09.2023</b>
Capital	11956	11956	11956
Reserves & Surplus	12408	13808	14465
Deposits	235149	249338	249411
Borrowings	19575	20501	32857
Other Liabilities & Provisions	6257	5260	6722
<b>Total</b>	<b>285345</b>	<b>300863</b>	<b>315411</b>
<b>ASSETS</b>	<b>30.09.2022</b>	<b>31.03.2023</b>	<b>30.09.2023</b>
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
<b>Total</b>	<b>285345</b>	<b>300863</b>	<b>315411</b>



## *Asset quality*

# Asset Quality



# Asset Quality

₹ in (Cr)

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

## ASSET CLASSIFICATION

₹ in (Cr)

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



# Movement of NPA

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

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

# 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	<b>Retail Credit</b>	<b>31055</b>	<b>697</b>	<b>2.24</b>	<b>35280</b>	<b>550</b>	<b>1.56</b>	<b>36362</b>	<b>498</b>	<b>1.37</b>
	<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	<b>Total ( 1 to 4)</b>	<b>122680</b>	<b>8633</b>	<b>7.04</b>	<b>139804</b>	<b>6920</b>	<b>4.95</b>	<b>142953</b>	<b>6749</b>	<b>4.72</b>
6	Overseas	19476	726	3.73	24474	435	1.78	24781	191	0.77
7	<b>Total</b>	<b>142156</b>	<b>9359</b>	<b>6.58</b>	<b>164278</b>	<b>7355</b>	<b>4.48</b>	<b>167734</b>	<b>6939</b>	<b>4.14</b>

₹ 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	0.79%	589	0.36%	580	0.35%
SMA 1	353	0.25%	1761	1.07%	713	0.42%
SMA 2	789	0.55%	281	0.17%	429	0.26%
<b>Total</b>	<b>2266</b>	<b>1.59%</b>	<b>2632</b>	<b>1.60%</b>	<b>1722</b>	<b>1.03%</b>

COVID Restructuring (RF1 & RF 2)			
Particulars	Standard 30.09.2022	Standard 30.06.2023	Standard 30.09.2023
	AMT	AMT	AMT
MSME	1357	1084	983
Personal	1161	1008	966
Corporate	492.6	485	456
Others	199.2	165	150
<b>Total</b>	<b>3210</b>	<b>2742</b>	<b>2554</b>

# NCLT & NARCL

## NCLT

Sep-2023 (₹ Cr.)	1 <sup>st</sup> List	2 <sup>nd</sup> List	Others	Total
<b>Exposure to number of accounts referred under IBC</b>	9	16	197	222
<b>Loan Outstanding</b>	1410	3109	14330	18849
<b>Total Provisions Held</b>	1410	3109	14308	18827
<b>Provision Percentage (%)</b>	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
<b>Through Resolution</b>	4	186	10	27	3	82
<b>Under Liquidation</b>	8	25	3	31	2	26
<b>Total</b>	<b>12</b>	<b>211</b>	<b>13</b>	<b>58</b>	<b>5</b>	<b>108</b>

## NARCL

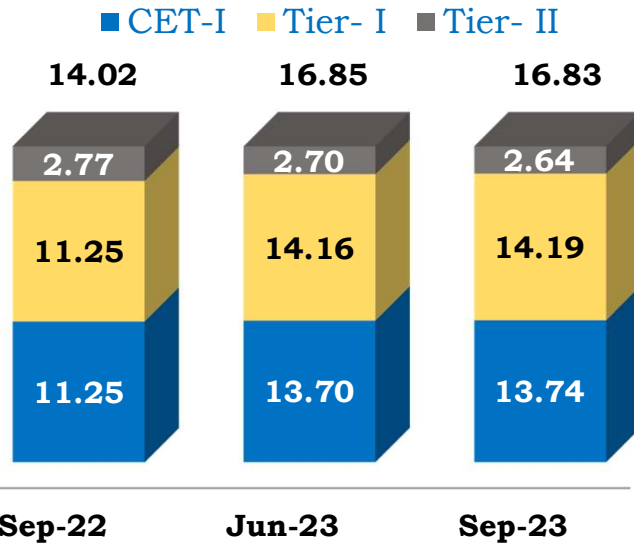
Our Bank exposure as on 30.09.2023	
No of Accounts	Amount
17	2898

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
<b>Total A/c identified by NARCL</b>	<b>17</b>	<b>2898</b>



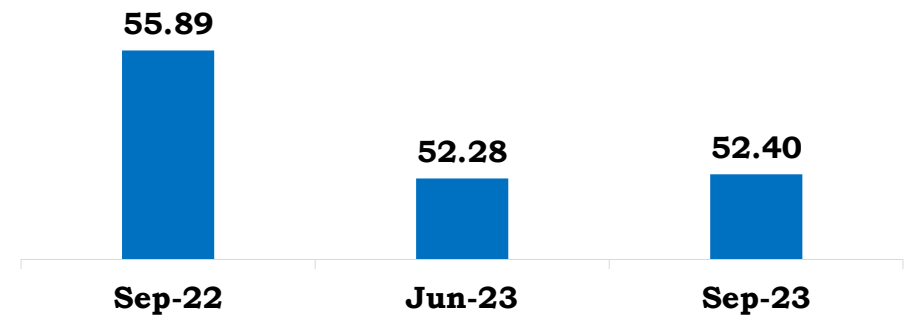
# Capital & Shareholding

# Capital Adequacy



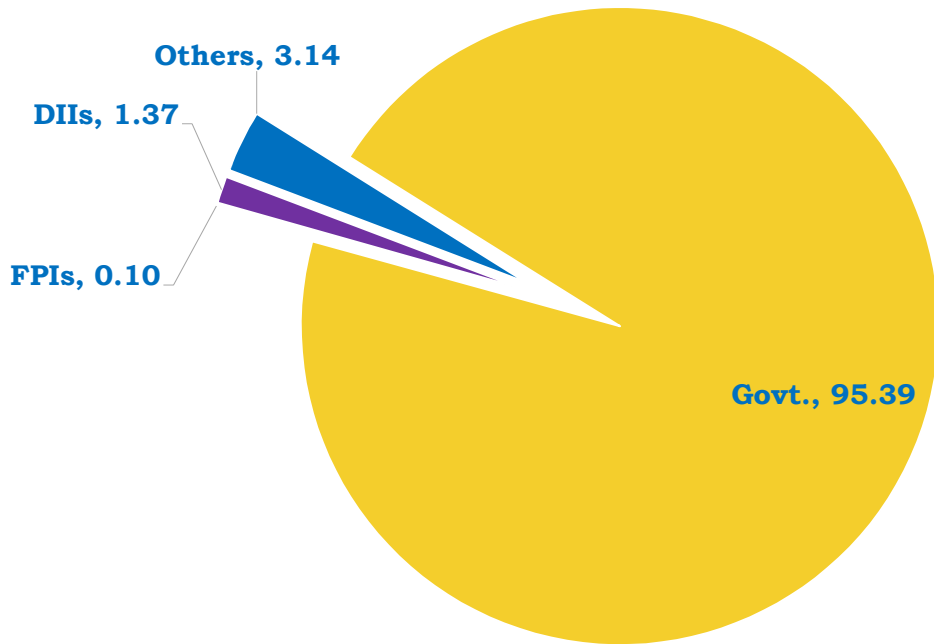
Particulars	Sep-22	Jun-23	Sep-23
Credit RWA	79448	85889	87901
Market RWA	9527	6995	7242
Operational RWA	164460	17523	17523
<b>Total RWA</b>	<b>105436</b>	<b>110406</b>	<b>112666</b>
<b>Advances</b>	<b>142156</b>	<b>164278</b>	<b>167734</b>
<b>Credit RWA to Advance (%)</b>	<b>55.89</b>	<b>52.28</b>	<b>52.40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

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
<b>Total Capital</b>	<b>14787</b>	<b>18609</b>	<b>18964</b>

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*

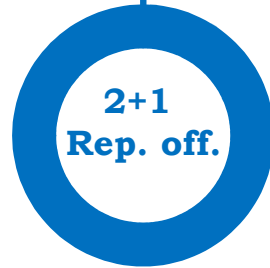


# Our Presence

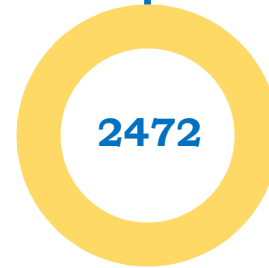
Domestic  
Branches



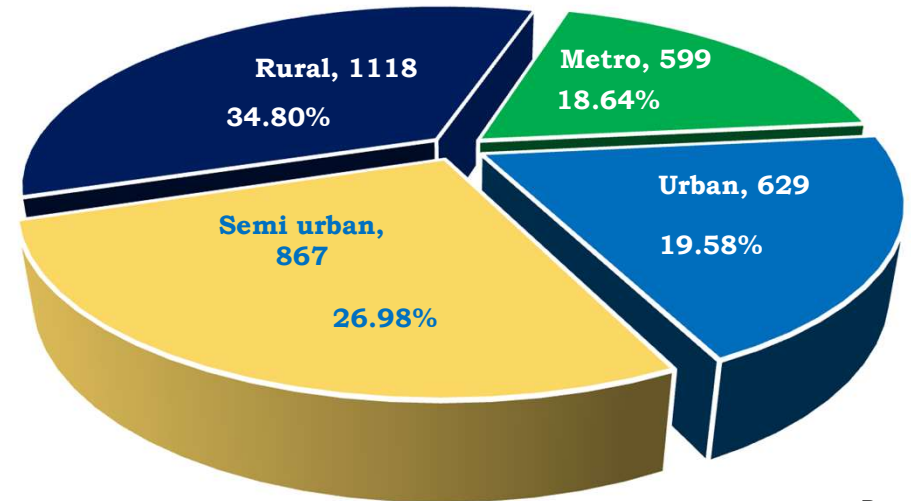
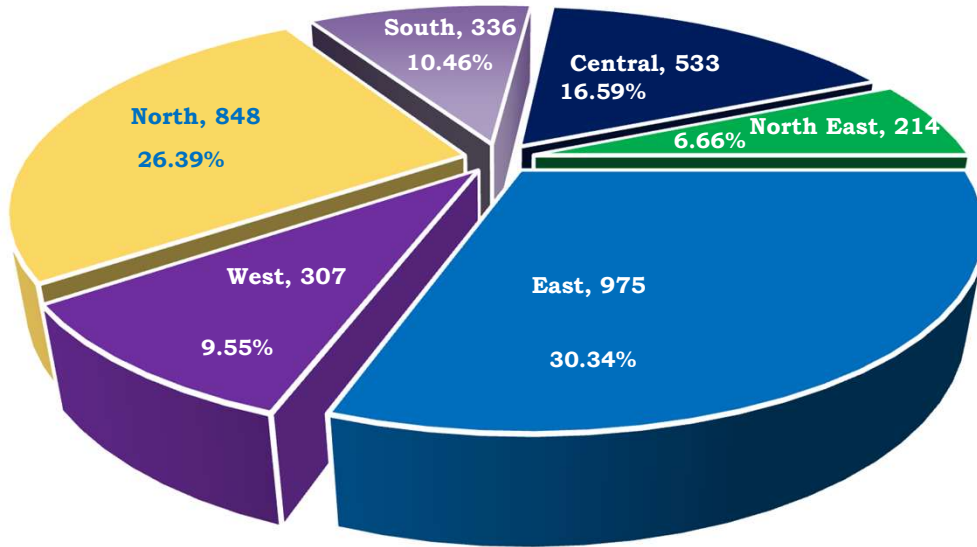
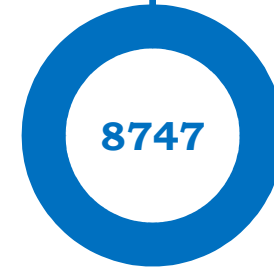
Overseas  
Branches



ATM



BCs



## Paschim Banga Gramin Bank



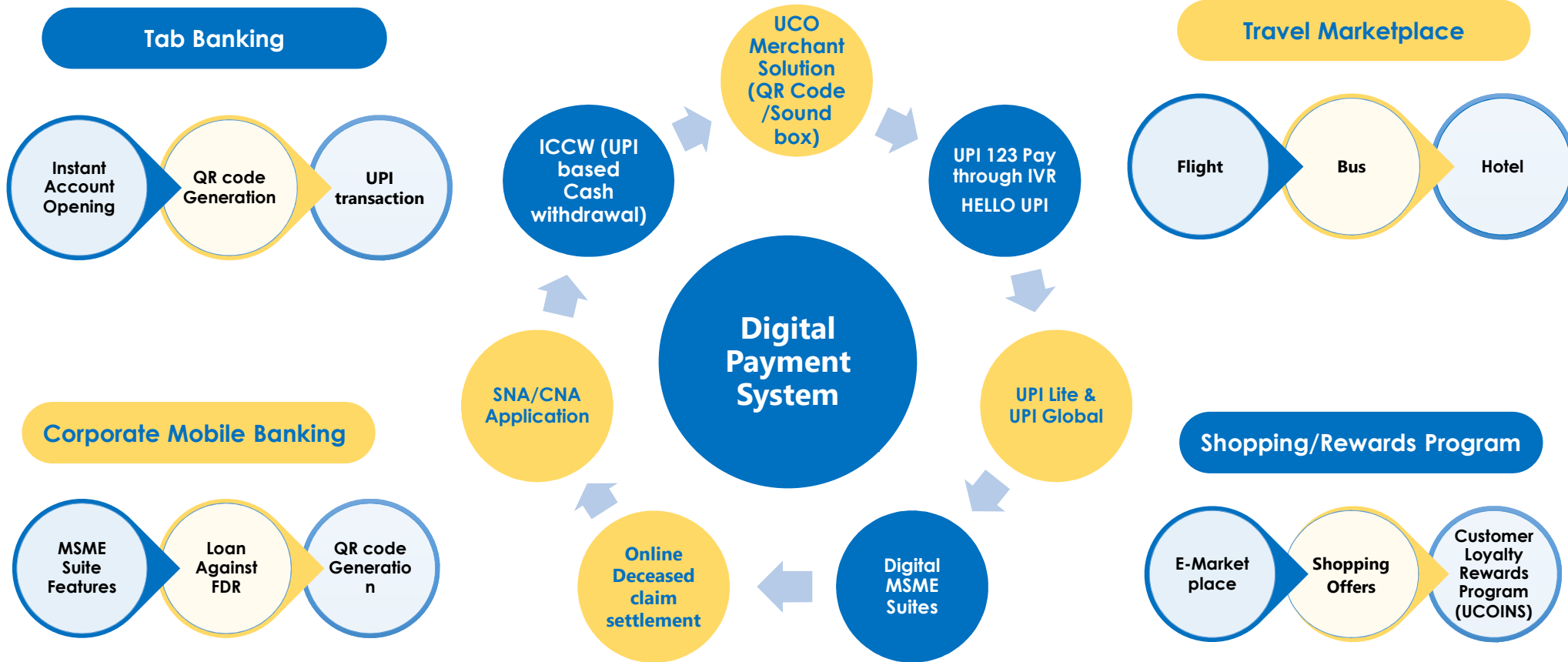
As on 30.09.2023 (Audited) Amount (₹ in Cr)

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

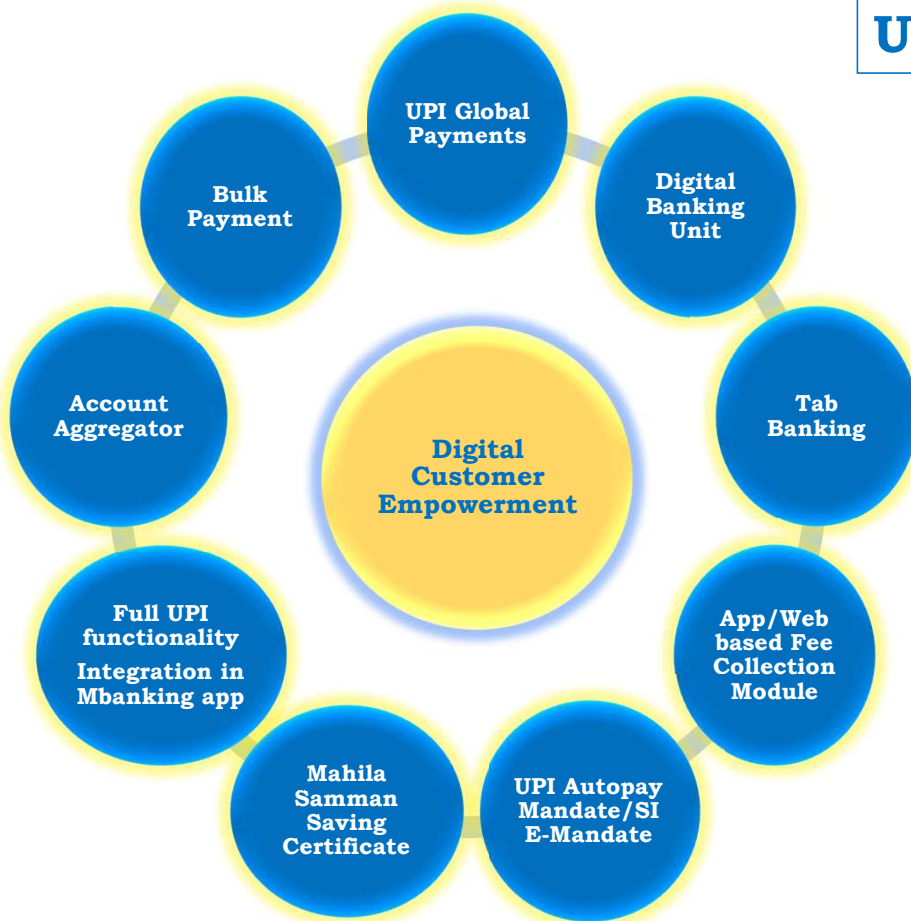


**4.6**  
**Play**  
**Store**  
**Ratings**

## 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

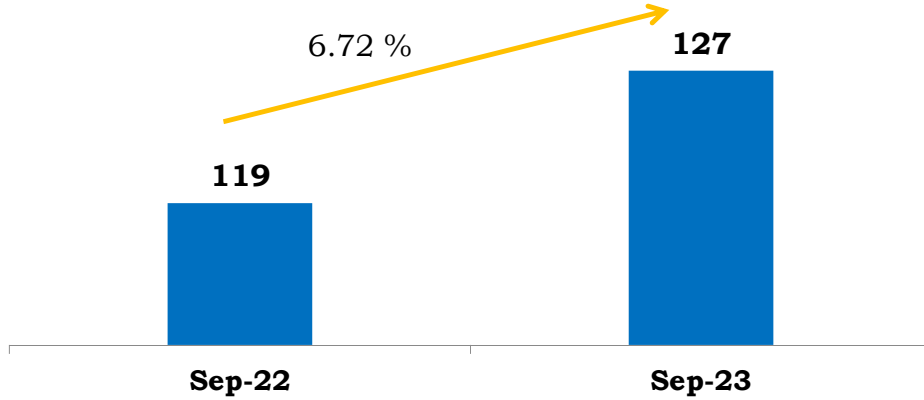
## UCO Corporate m-Banking App



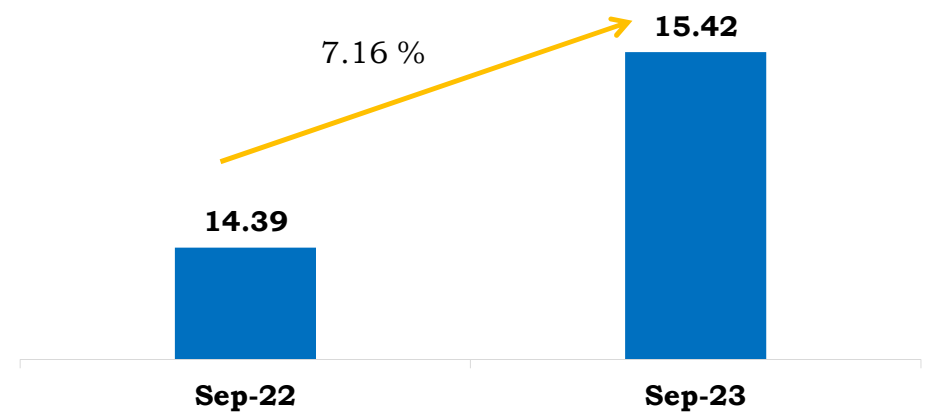
- One of the best play store ratings of 4.8
- MSME Suite features
  - Bulk Fund Transfer
  - Cheque Book Services
  - Online Loan Against FD
  - QR code Generation
  - Deposit Linked Services
- Industry Specific User Interface
- Supports multi user account

# Digital Performance

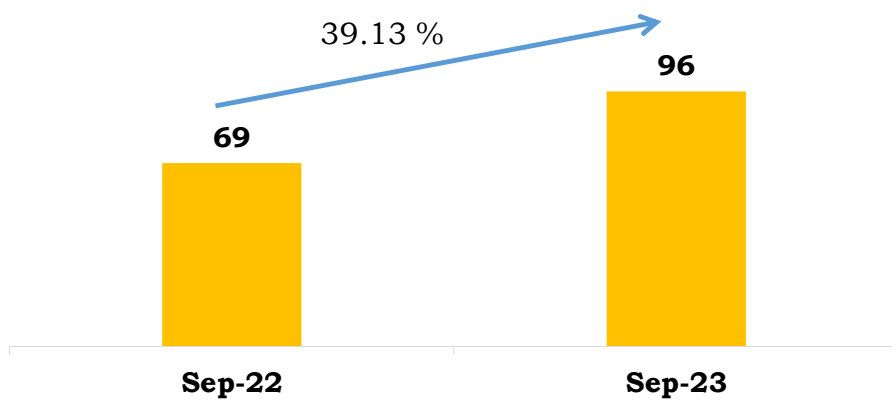
**Debit Cards (In Lakhs)**



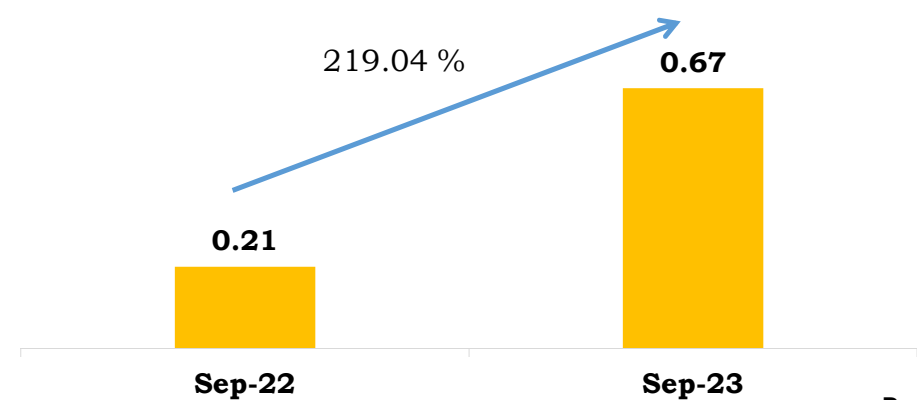
**Internet Banking (In Lakhs)**



**Retail Mobile Banking ( In Lakhs)**

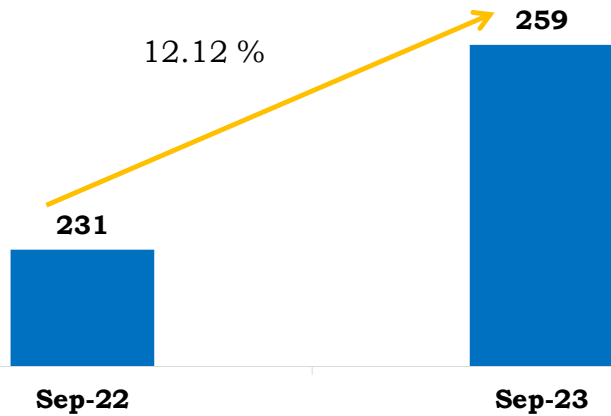


**Corporate Mobile Banking ( In Lakhs)**

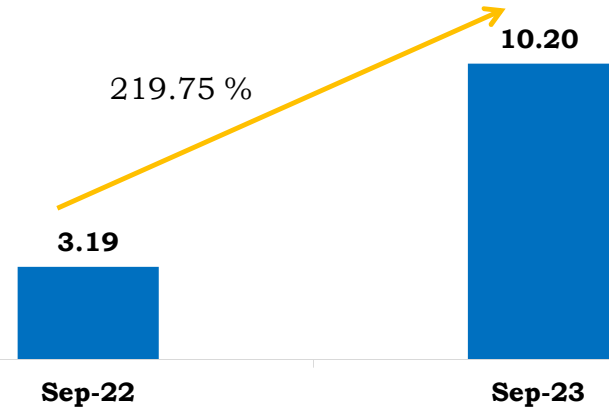


# Digital Transactions

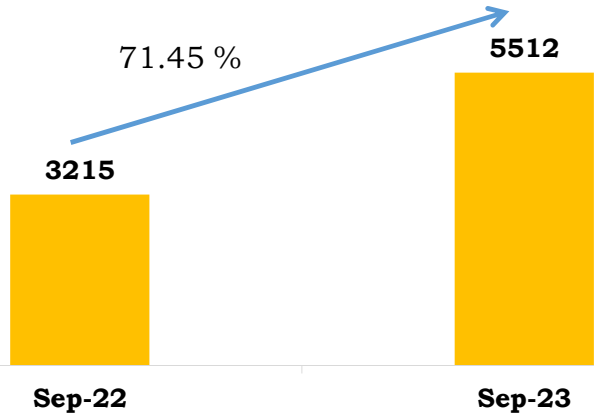
Mobile Banking No of Transactions (In Lakhs)



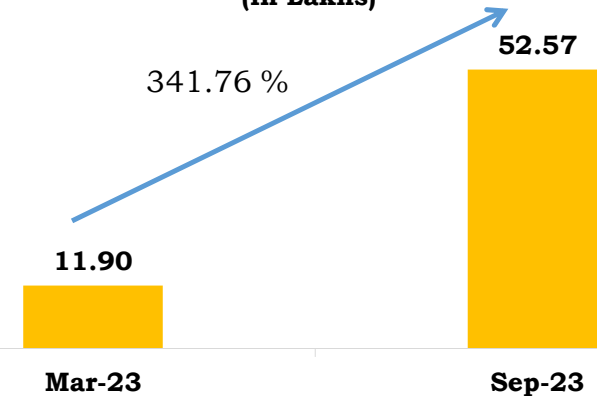
Corporate Mobile Banking Transactions (In Lakhs)



UPI No of Transactions (In Lakhs)

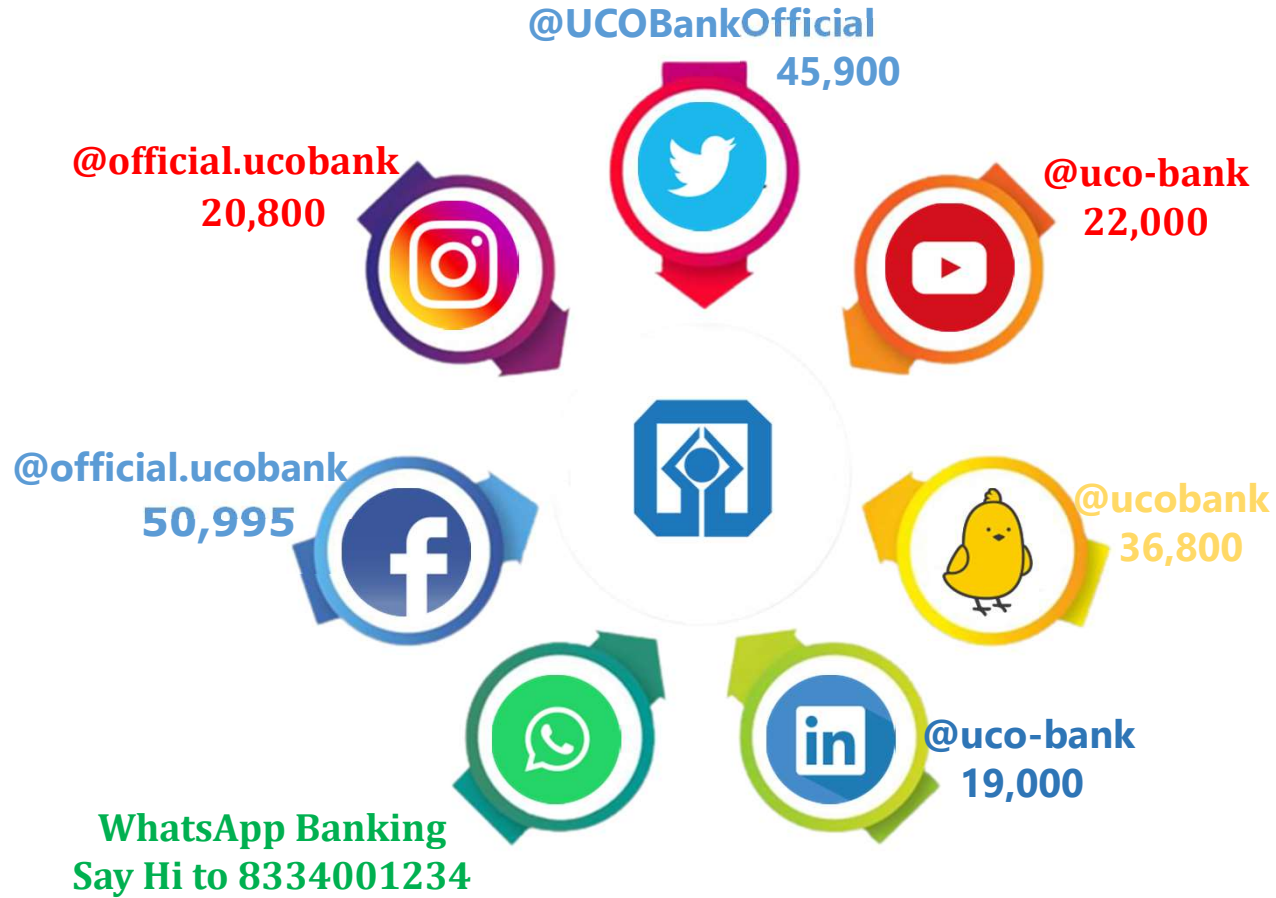


Digital Merchant QR (Sound Box) No of Transactions (in Lakhs)





# 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*

## 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