



Honours Your Trust

Quarterly Results June 2020



UCO BANK

(A Govt. of India Undertaking)



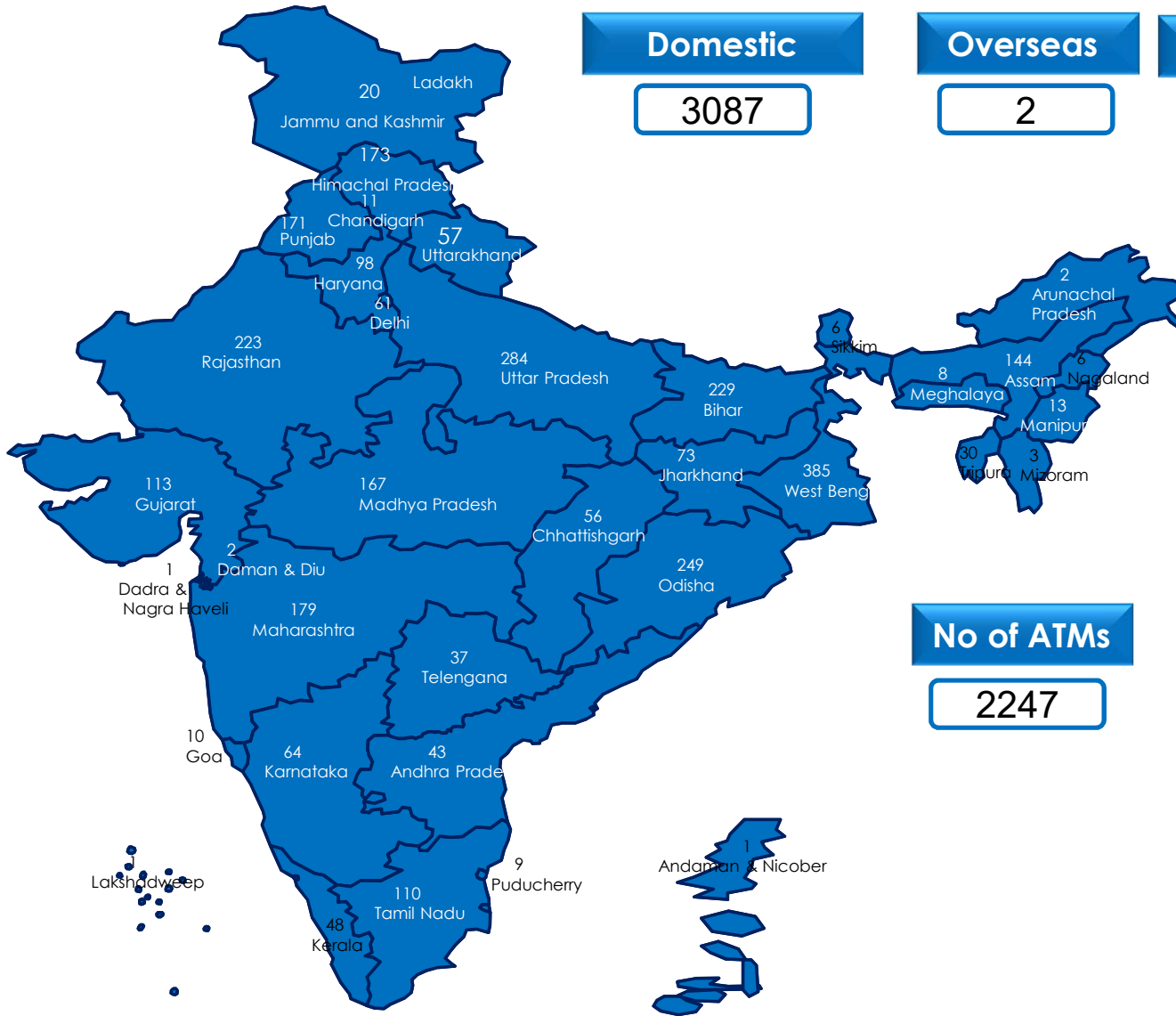
UCO BANK ON GROWTH PATH

NET PROFIT FOR MARCH 2020
₹ 16.78 CR.

NET PROFIT FOR JUNE 2020
₹ 21.46 CR.



THE JOURNEY CONTINUES...



Domestic

3087

Overseas

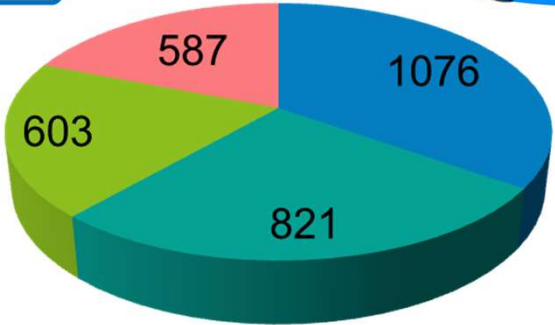
2

Total Branches

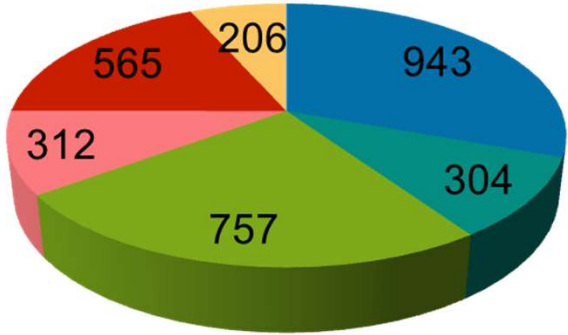
3089

No of ATMs

2247



■ Rural ■ Semi Urban
■ Urban ■ Metro



■ Eastern ■ Western ■ Northern
■ Southern ■ Central ■ North East

Contents



Highlights: June 2020

Business Segment Performance

Assets Quality

Financials

Capital & Shareholding

Digitalisation

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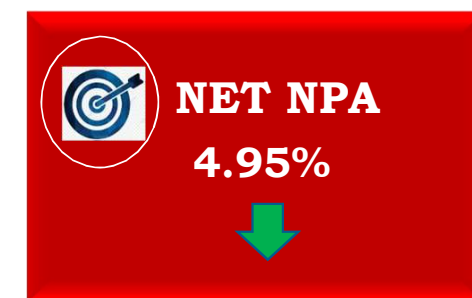
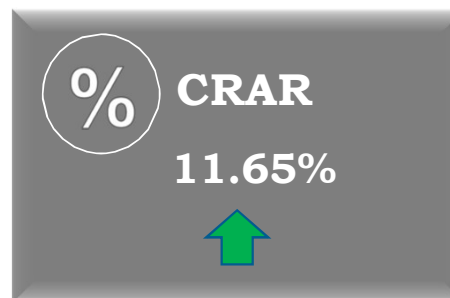
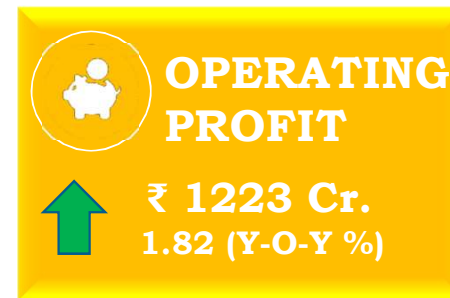




Highlights: June 2020

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Highlights June 2020



Performance at a glance-Business



₹ in (Cr)

Business Mix (Deposits + Advances)	Jun-19	Mar-20	Jun-20	Y-O-Y (%)	Q-Q (%)
Global Business	310811	308165	310356	-0.15	0.71
Domestic	295999	293665	295510	-0.17	0.63
Overseas	14812	14500	14846	0.23	2.39
Global Deposits	192364	193203	195120	1.43	0.99
Domestic	186895	188207	190197	1.77	1.06
Overseas	5468	4996	4923	-9.97	-1.47
Global Advances (Gross)	118447	114961	115236	-2.71	0.24
Domestic	109103	105458	105313	-3.47	-0.14
Overseas	9344	9504	9923	6.20	4.41
CD Ratio (%)	61.57	59.50	59.06	-4.09	-0.75

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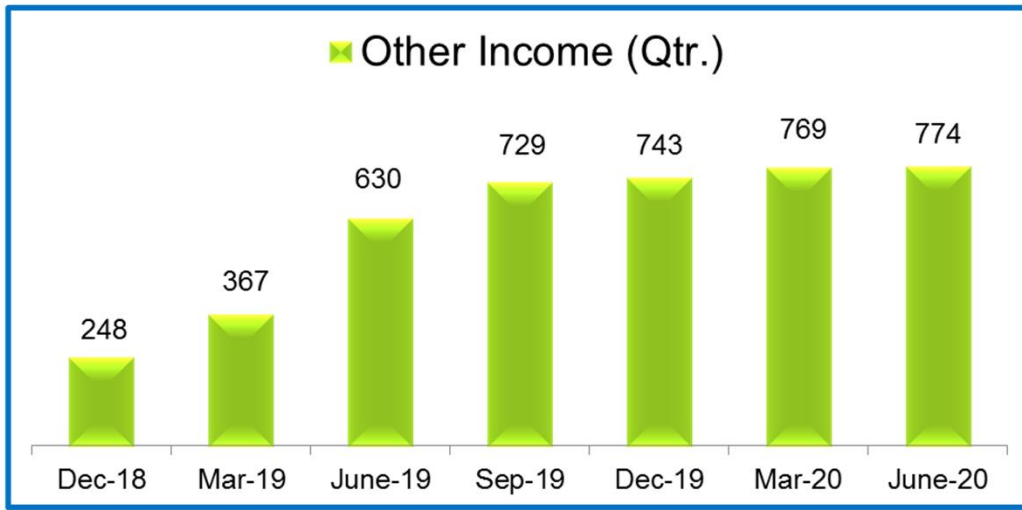
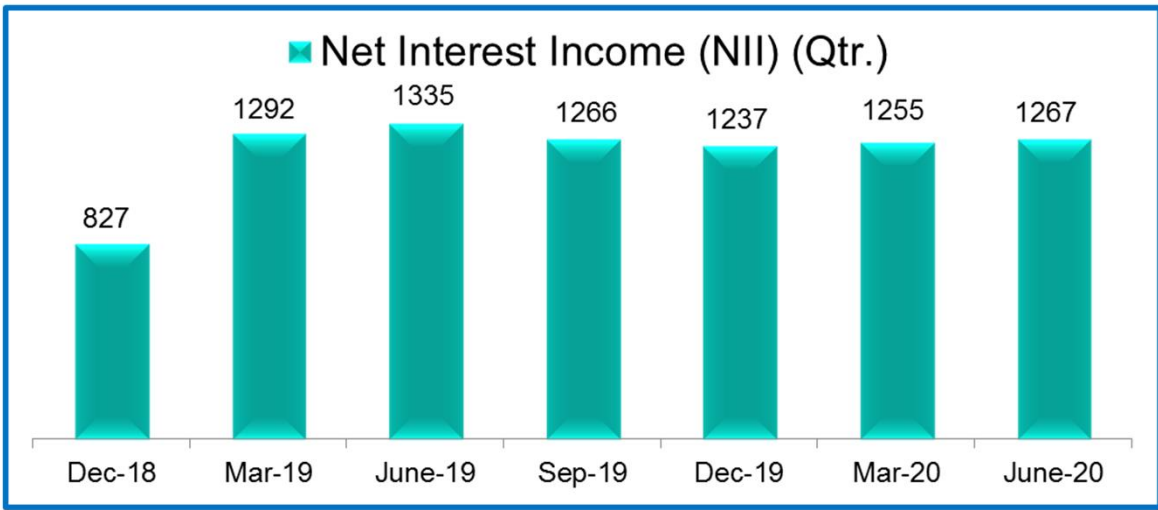
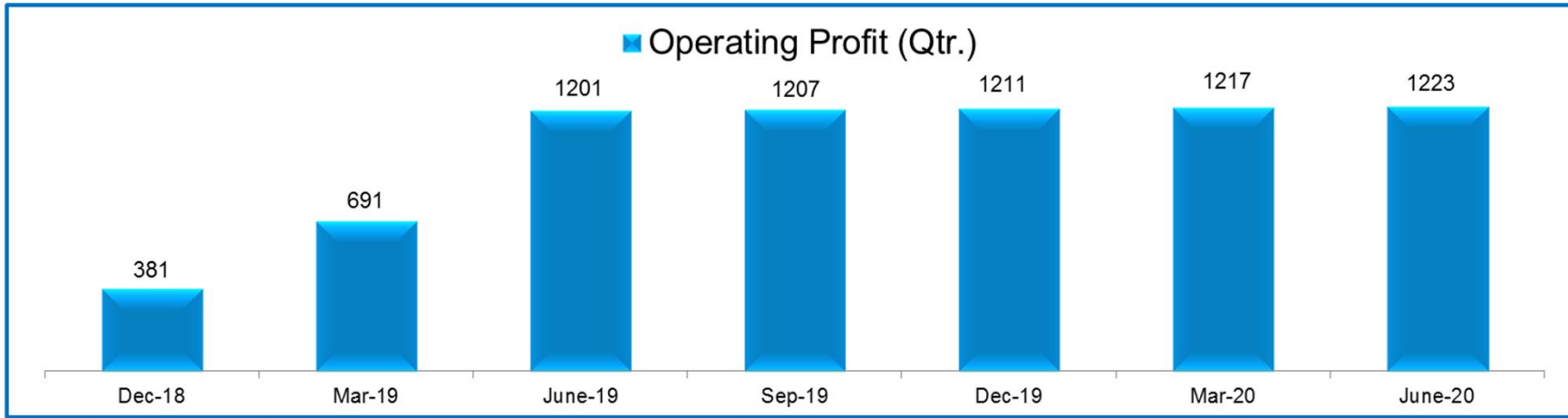
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Improving Financial Performance



₹ in (Cr)



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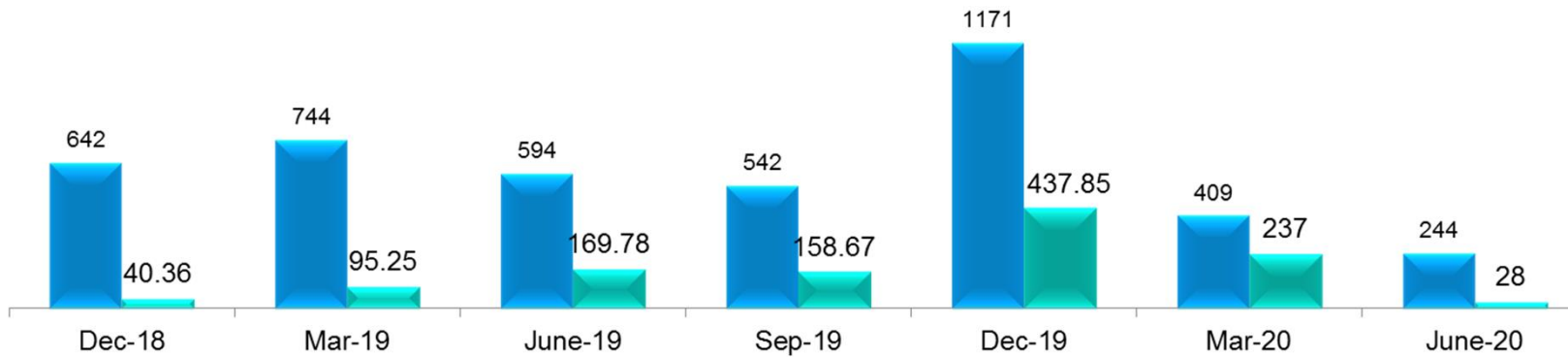


Improving Asset Quality

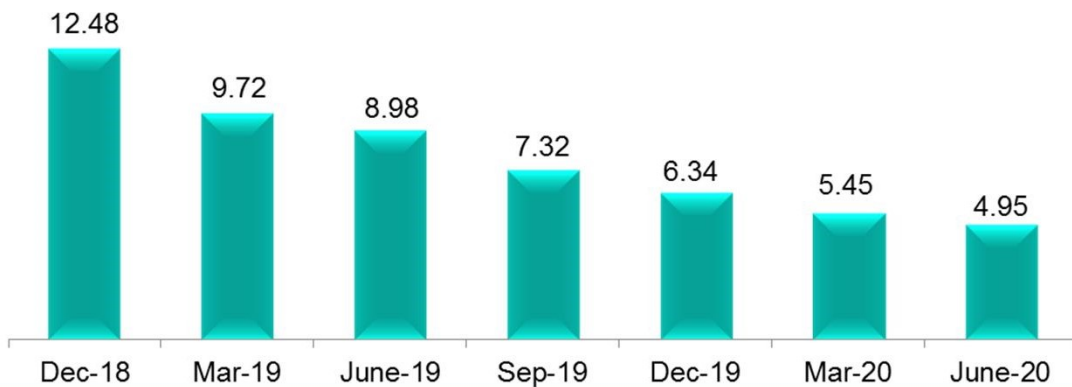


■ Cash Recovery ■ Recovery in Written off (Qtr.)

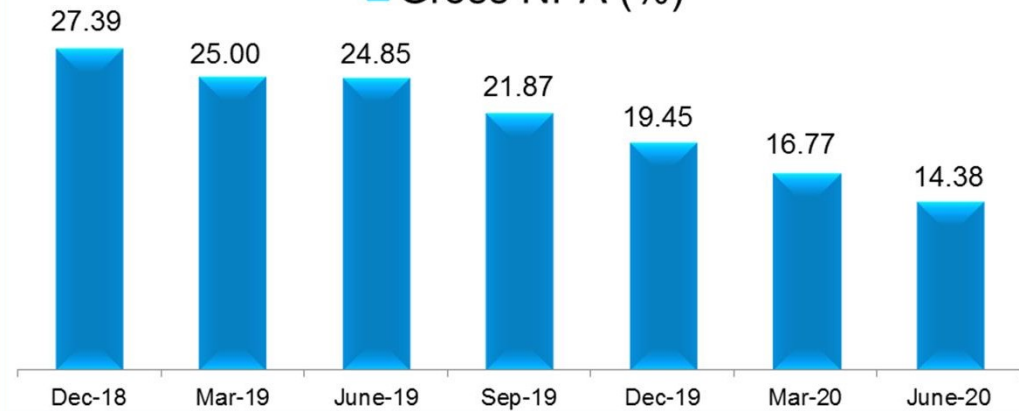
₹ in (Cr)



■ Net NPA (%)



■ Gross NPA (%)



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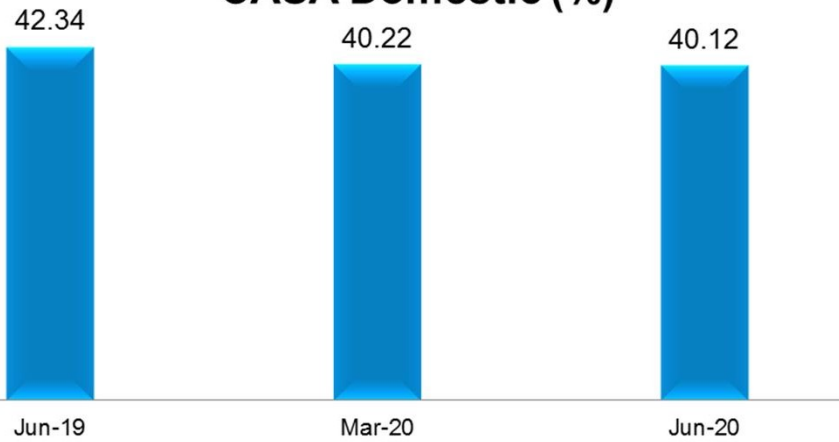
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Performance Highlights

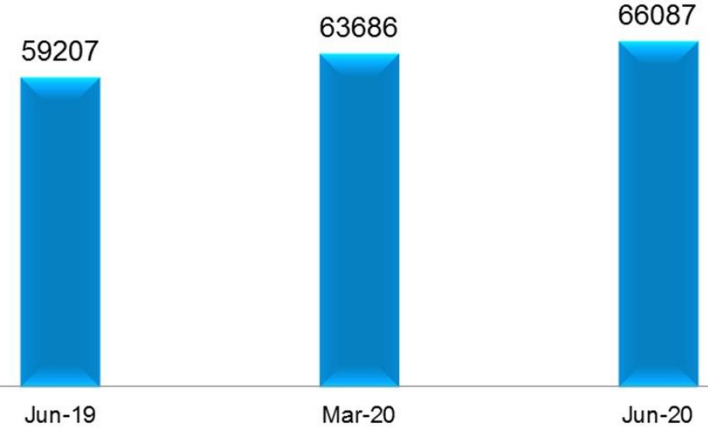


CASA Domestic (%)



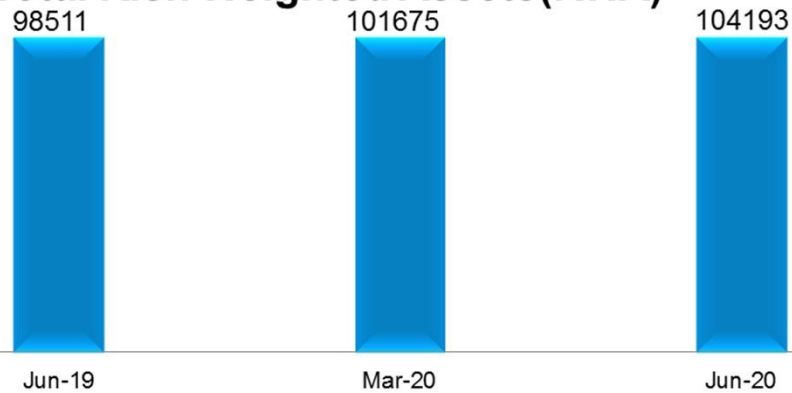
Savings Deposit

₹ in (Cr)



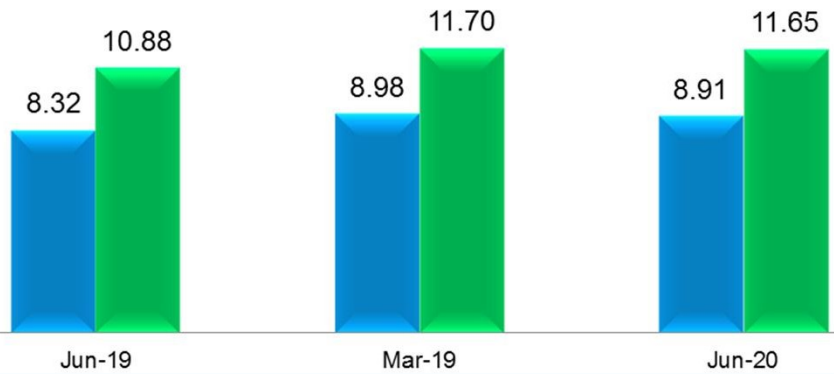
Total Risk Weighted Assets(RWA)

₹ in (Cr)



CRAR (%)

■ Tier 1 ■ CRAR

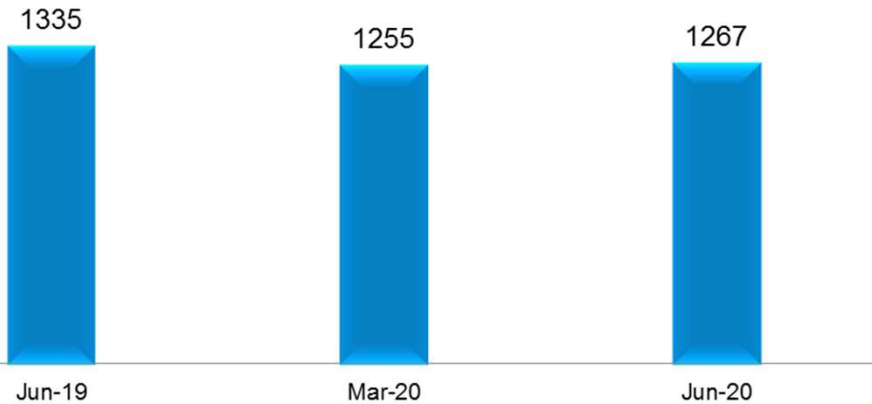


Performance Highlights



Net Interest Income (Qtr.)

₹ in (Cr)



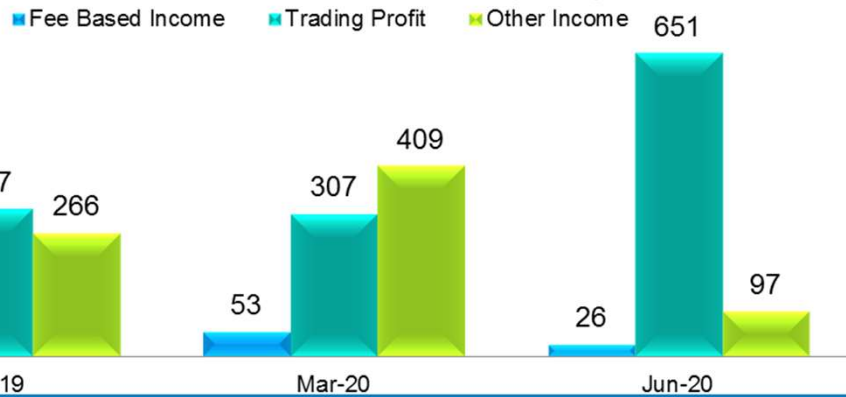
Operating Profit (Qtr.)

₹ in (Cr)



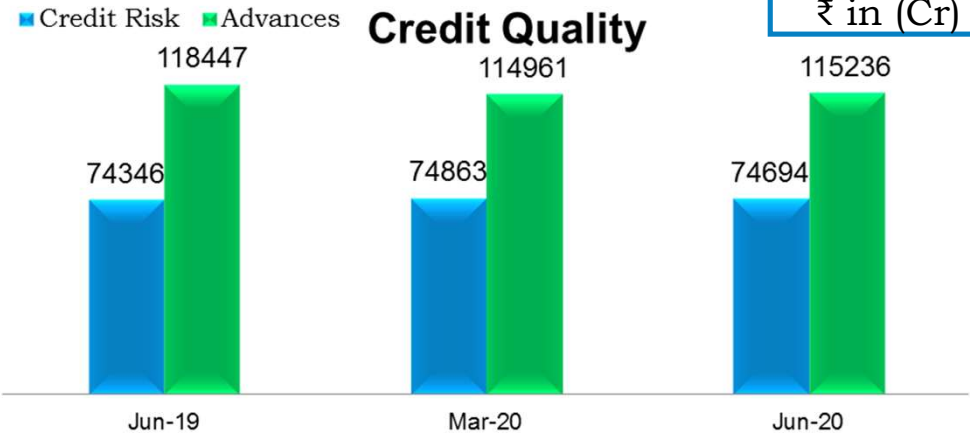
Non Interest Income (Qtr.)

₹ in (Cr)



Credit Quality

₹ in (Cr)



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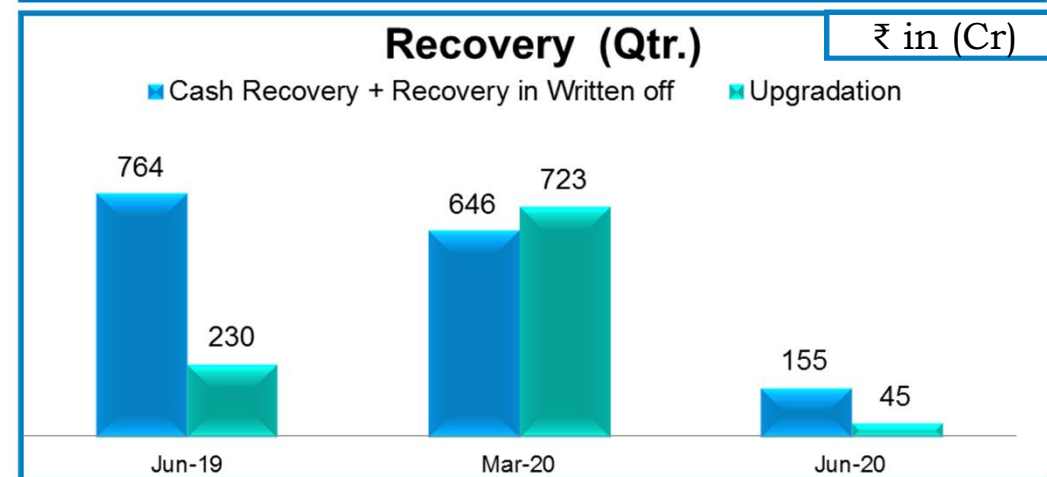
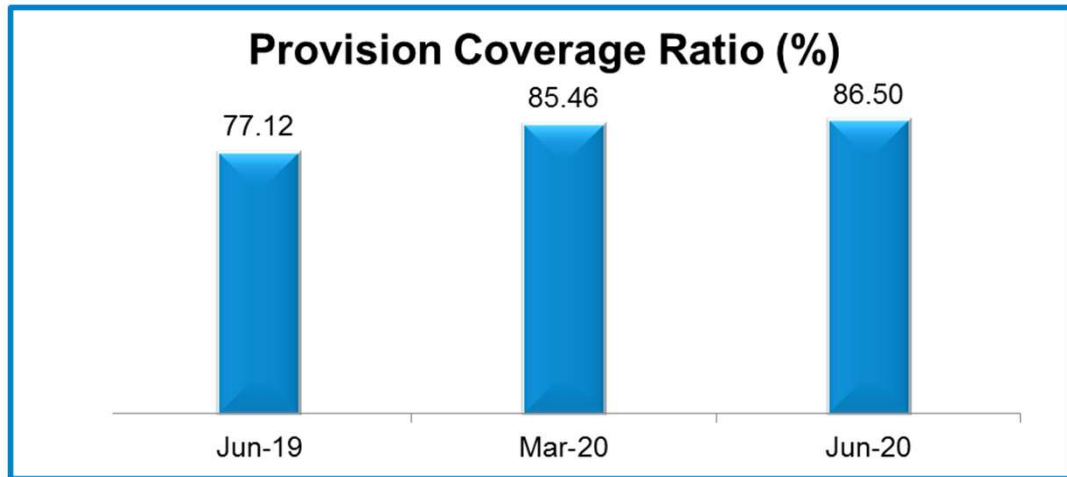
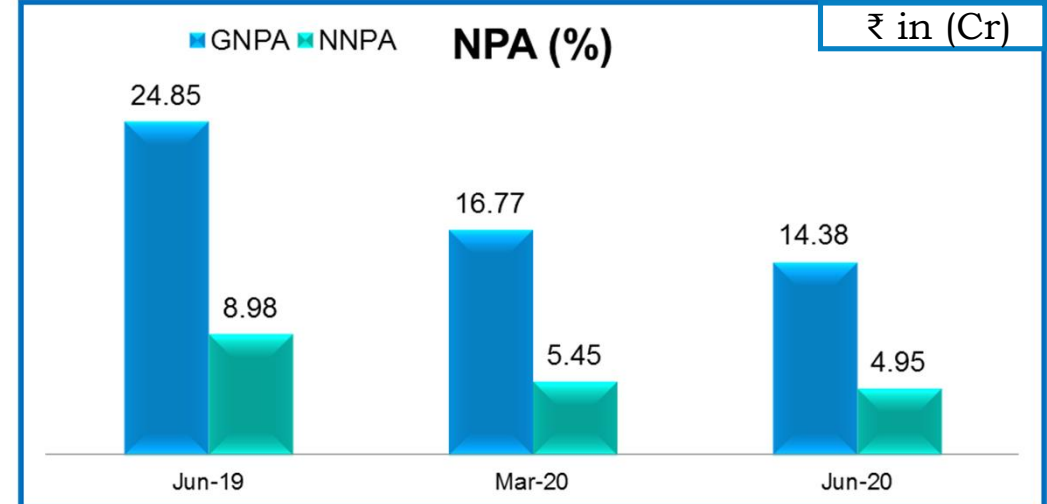
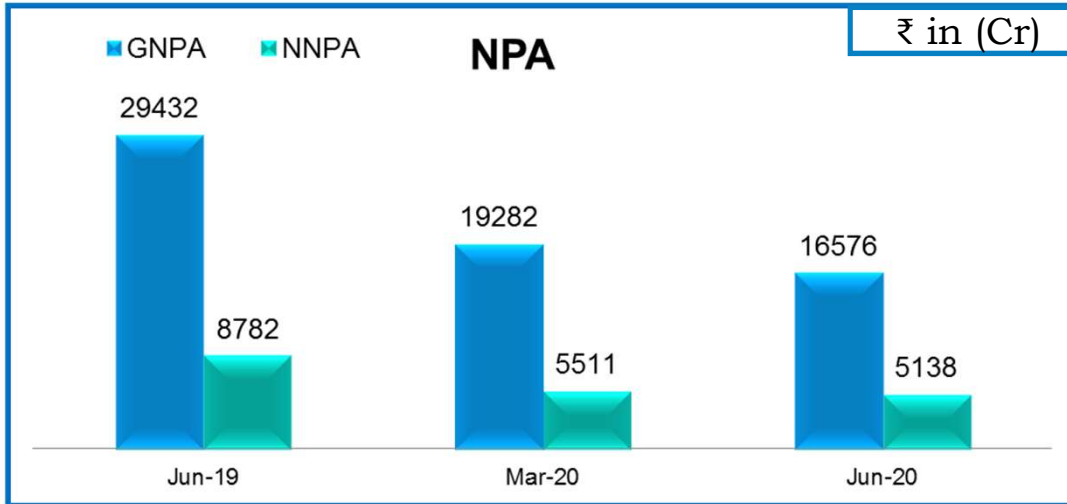


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Performance Highlights





Business Segment Performance

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Domestic Industry Wise Exposure



₹ in (Cr)

Particulars	Jun-19	Mar-20	Jun-20	Industry Exposure (%)
Infrastructure	22581	19444	20486	23.04
NBFC	8539	14952	15827	17.80
Basic Metal Products	12557	10296	10287	11.57
Construction	2959	3929	3926	4.42
Food Processing	3995	3916	4345	4.89
Textile	3153	2643	2686	3.02
All Engineering	5112	5283	5623	6.33

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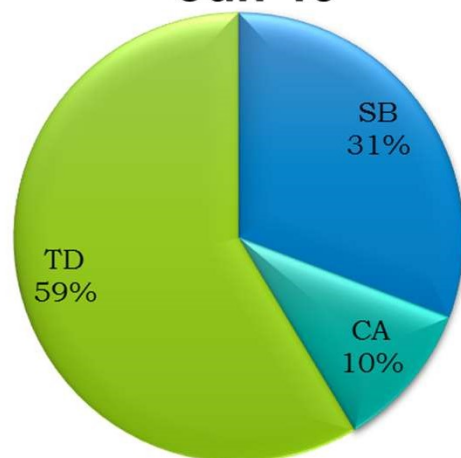
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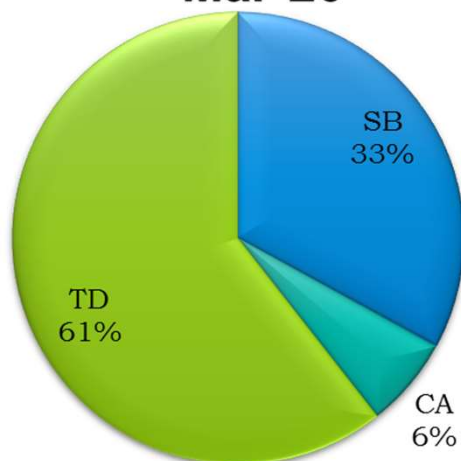
Global Deposits



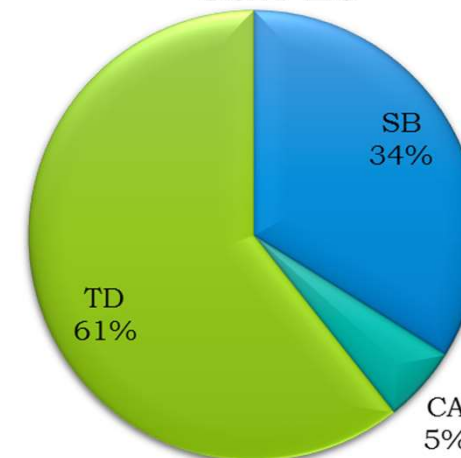
Jun-19



Mar-20



Jun-20



₹ in (Cr)

Particulars	Jun-19	Mar-20	Jun-20
Saving Deposits	59138	63607	66009
Current Deposits	19994	12085	10303
CASA	79132	75691	76312
Term Deposits	107764	112516	113885
Overseas Deposits	5468	4996	4923
Global Deposits	192364	193203	195120

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Priority Sector Advance



₹ in (Cr)

Industry	Jun-19	Mar-20	Jun-20	% Growth	
				Y-O-Y	% to ANBC
Agriculture	22917	23651	23320	1.76	17.73
Out of which, S&MF	11173	11179	10954	-1.96	8.33
MSME	22983	22600	24377	6.07	18.53
Out of which, Micro	12389	11745	13770	11.14	10.47
Housing Loan	8908	9674	9840	10.47	7.48
Education Loan	1172	1086	1071	-8.64	0.81
Others	27	24	25	-7.63	0.02
Total Priority Sector Advances	56007	57035	58633	4.69	44.57

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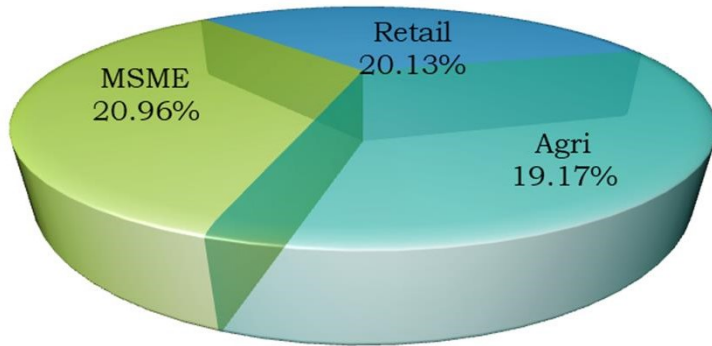
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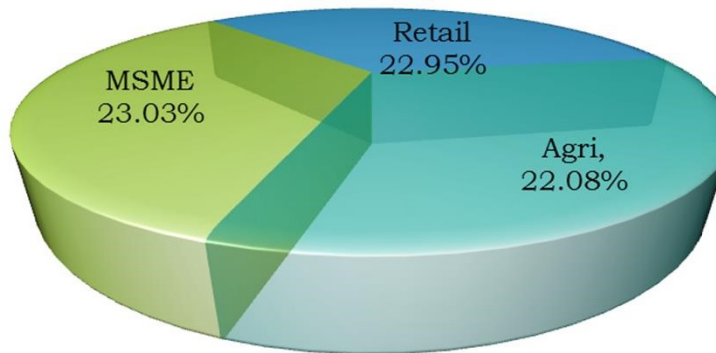
RAM share in Domestic Advances



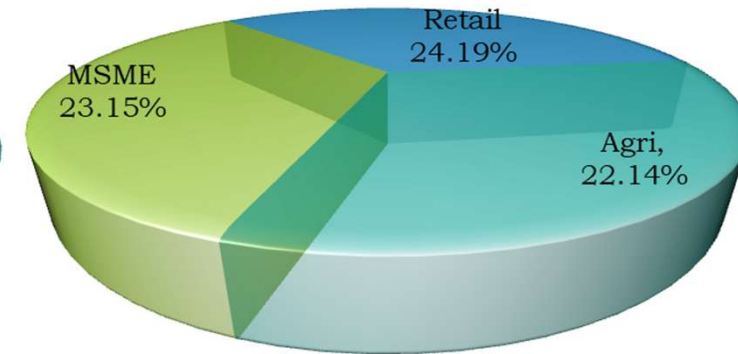
Jun-19



Mar-20



Jun-20



₹ in (Cr)	Retail Advance	Agriculture Advance	MSME Advance
Jun-19	22838	22917	22983
Mar-20	25223	23651	24486
Jun-20	25471	23320	24377





Assets Quality

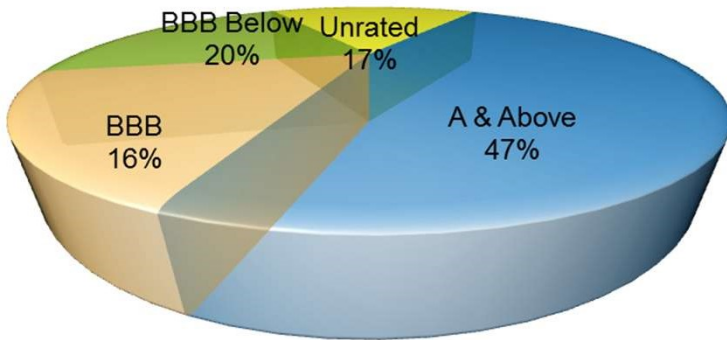
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Rating Profile

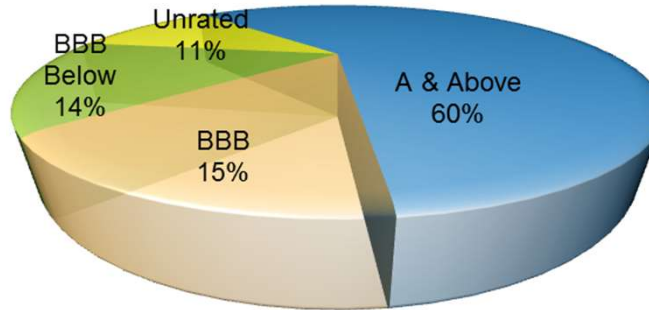


External Rating Distribution of Domestic Advances above 5 Cr.

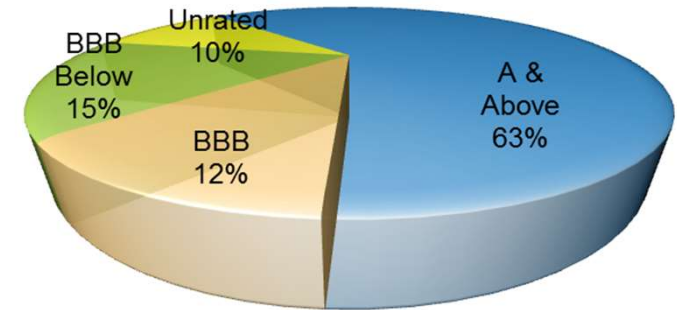
Jun-19



Mae-20



Jun-20



₹ in (Cr)	A& Above	BBB	BBB Below	Unrated
Jun-19	11842	4176	5134	4337
Mar-20	18994	4611	4534	3348
Jun-20	20140	3785	4981	3208



Asset Quality-Sequential



₹ in (Cr)

Item	Jun-19	Mar-20	Jun-20
Gross NPA	29432	19282	16576
Net NPA	8782	5511	5138
Gross NPA (%)	24.85	16.77	14.38
Net NPA (%)	8.98	5.45	4.95
Provision Coverage Ratio (%)	77.12	85.46	86.50

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Movement of NPA



₹ in (Cr)

Item	Quarter Ended		
	Jun-19	Mar-20	Jun-20
Opening Balance	29888	22140	19282
Slippages	1233	1493	384
Less			
Recovery + Write off + Upgradation	1689	4351	3090
Total reduction	1689	4351	3090
Closing Balance	29432	19282	16576

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Asset Quality-NCLT



₹ in (Cr)

	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC (as per RBI List)	1	2	57	60
Loan Outstanding as of 30th June 2020 (₹ Cr.)	150.97	762.49	3479.54	4393
Total Provisions held upto 30th June 2020 (₹ Cr.)	150.97	662.97	2821.82	3635.76

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Financials

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Balance Sheet



₹ in (Cr)

	30.06.2019	31.03.2020	30.06.2020
CAPITAL & LIABILITIES			
Capital	7362	9918	9918
Reserves & Surplus	9518	9291	9396
Deposits	192364	193204	195120
Borrowings	8484	15695	12473
Other Liabilities & Provisions	6760	7800	7777
Total	224488	235908	234684
ASSETS			
Cash and Balances with RBI	8775	6776	6546
Balances with Banks and Money at Call and Short Notice	9737	11029	6585
Investments	82759	90999	90301
Advances	97744	101175	103769
Fixed Assets	2809	2840	2822
Other Assets	22664	23089	24662
Total	224488	235908	234684

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Operating Revenues



₹ in (Cr)

Sl.	Parameters	Quarter Ended			Variation (%) over	
		Jun-19	Mar-20	Jun-20	Y-O-Y	Q-O-Q
1	Interest Income	3817	3742	3663	-4.03	-2.13
2	Interest Expenses	2482	2488	2396	-3.45	-3.70
3	NII (1-2)	1335	1255	1267	-5.11	0.98
4	Non-Interest Income	630	769	774	22.83	0.67
5	Operating Expenses	764	807	817	7.04	1.32
6	Operating Profit (3+4-5)	1201	1217	1223	1.82	0.56
7	Provisions	1803	1200	1202	-33.33	0.17
8	Net Profit	-601	17	21	-103.57	27.95

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Net Interest Income



₹ in (Cr)

Particulars	Quarter Ended			Variation (%) over	
	Jun-19	Mar-20	Jun-20	Y-O-Y	Q-O-Q
Interest Income	3816	3742	3663	-4.03	-2.13
a. From Advances	1996	2012	1913	-4.18	-4.91
b. From Investments	1543	1506	1575	2.10	4.58
c. Others	277	224	174	-37.09	-22.33
Interest Expended	2481	2488	2396	-3.45	-3.70
a. On Deposits	2330	2299	2239	-3.93	-2.63
b. On Borrowings	57	55	57	0.56	3.93
c. Subordinated Bonds & Others	94	134	100	5.81	-25.32
Net Interest Income	1335	1255	1267	-5.11	0.98

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Non Interest Income



₹ in (Cr)

Particulars	Quarter Ended			Variation (%) over	
	Jun-19	Mar-20	Jun-20	Y-O-Y	Q-O-Q
a) Treasury Income	317	307	651	105.21	112.45
b) Recovery in Written Off	170	237	28	-83.56	-88.21
c) Other Non Interest Income	143	226	95	-33.72	-58.00
Total (a+b+c)	630	769	774	22.83	0.67



Cost & Yield Ratio



₹ in (Cr)

Ratio Analysis	Quarter Ended		
	Jun-19	Mar-20	Jun-20
Cost of Deposit (%)	4.80	4.87	4.60
Cost of Fund (%)	5.37	5.16	4.74
Yield on Advances (%)	9.38	8.90	7.99
Yield on Investment (%)	7.16	6.91	6.81
Yield on Funds (%)	8.17	7.71	7.31
Cost to Income Ratio (%)	49.04	49.75	56.43
GNPA (%)	24.85	16.77	14.38
NNPA (%)	8.98	5.45	4.95
NPA Provision Coverage (%)	77.12	85.46	86.50
CRAR (Basel-III) (%)	10.88	11.70	11.65

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Provisions



Particulars	Quarter Ended			Variation (%) over	
	Jun-19	Mar-20	Jun-20	Y-O-Y	Q-O-Q
Operating Profit	1201	1217	1223	1.82	0.56
Provisions for :					
NPA	1375	1089	565	-58.92	-48.15
Standard Assets	9	-13	92	936.51	-790.92
Provision For Investment	61	92	-19	-129.88	-119.77
Provision related to staff	150	200	334	122.58	67.11
Others	208	-175	206	-1.22	-217.38
Total Provisions before Tax	1803	1193	1178	-34.66	-1.28
Profit Before Tax	-601	23	45	-107.55	94.55
Less- Taxation (Including DTA)	0	7	24	-	264.60
Net Profit /Loss	-601	17	21	-103.57	27.95
Technical Write off	751	3042	2898	285.97	-4.76

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Key Financial Indicators



₹ in (Cr)

Particulars (Qtr.)	Jun-19	Mar-20	Jun-20
Return on Assets (%)	-0.98	0.03	0.03
Return on Equity (%)	-16.81	0.44	0.53
Book Value per Share(₹)	8.75	7.56	7.67
Earning Per Share (₹)	-0.87	0.02	0.02
Net Worth (₹ in Cr.)	5966	6933	7038
Operating Profit to AWF(%)	1.96	1.88	1.89
Non-Interest Income to AWF(%)	1.03	1.19	1.20
Business Per Branch(₹ In Cr.)	100.65	99.79	100.50
Business Per Employee (₹ in Cr.)	13.36	13.70	14.00
Operating Profit Per Employee(₹ in Lakh)	5.16	5.41	5.52
Net Profit Per Employee(₹ in Lakh)	-2.58	0.07	0.10

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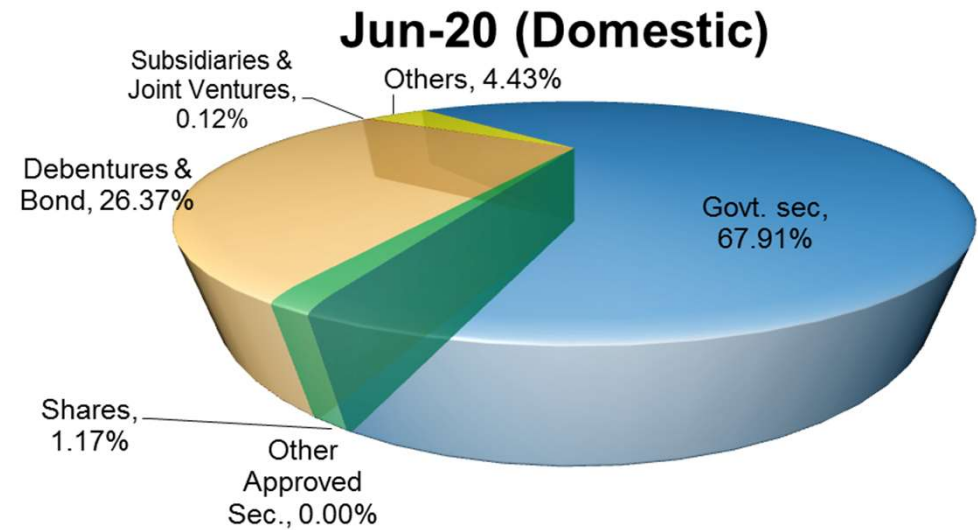
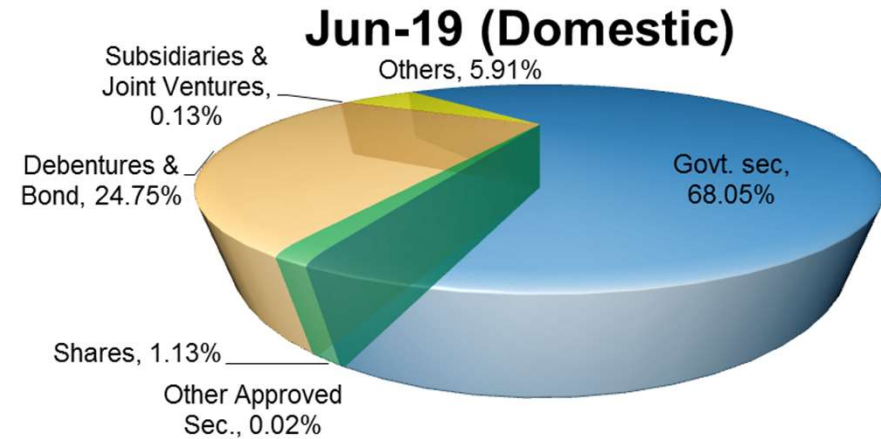
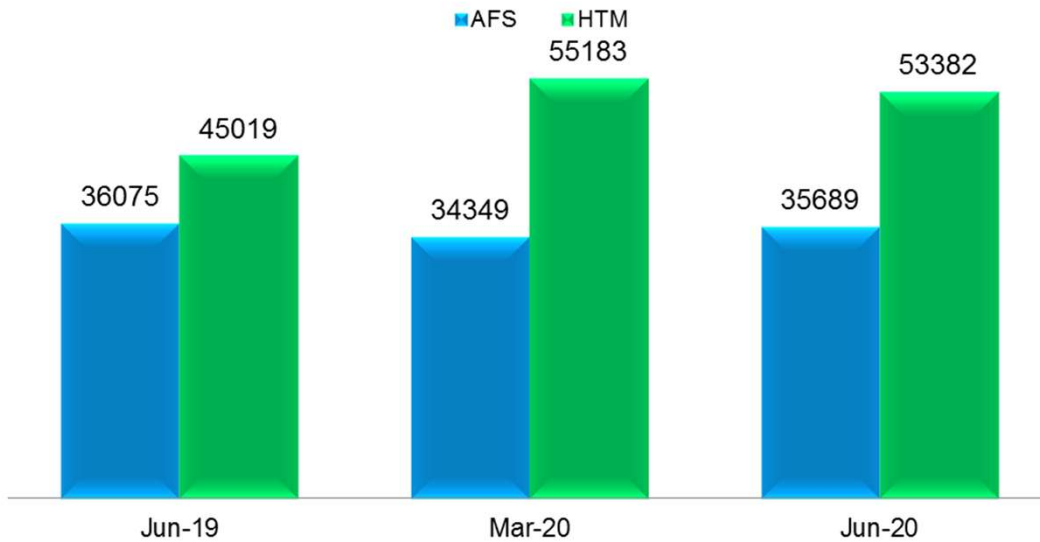
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Investment Portfolio



Domestic Investments ₹ in (Cr)



₹ in (Cr)	Jun-19	Mar-20	Jun-20
Domestic Investments	81094	89532	89071
Overseas Investments	3175	3383	3129
Total Investments	84269	92915	92200

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Performance Under Financial Inclusion



₹ in (Cr)

Particulars	Jun-19		Mar-20		Jun-20	
	No. of Accts	Amount	No. of Accts	Amount	No. of Accts	Amount
PMJDY (Lacs)	78.79	2316.46	85.75	2833.98	88	3289.29
Zero Balance Accts (Lacs)	15.73	-	15.92		8.66	-
PMSBY (Lacs)	16.10	1.93	19.57	2.35	19.92	2.39
PMJJBY (Lacs)	7.01	23.13	9.75	32.17	9.97	32.90
APY (Lacs)	2.26	-	3.29	-	3.31	-
PMMY Shishu (Actual)	148392	327.55	139683	305.49	262861	345.62
PMMY Kishor	112563	1631.74	134855	1938.75	160697	2060.29
PMMY Tarun	14692	992.27	16502	1070.10	16826	1064.34
PMMY Total	275647	2951.56	291040	3314.34	440384	3470.25

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Capital & Shareholding

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Capital Adequacy-Basel-III



₹ in (Cr)

Particulars	Jun-19	Mar-20	Jun-20
CET1 Capital	8197	9132	9282
Tier I Capital	8197	9132	9282
Tier II Capital	2525	2769	2859
Total Capital	10722	11901	12141
Risk Weighted Assets	98511	101675	104193
CET1 (%)	8.32	8.98	8.91
Tier I (%)	8.32	8.98	8.91
Tier II (%)	2.56	2.72	2.74
Capital Adequacy Basel III (%) (CRAR)	10.88	11.70	11.65

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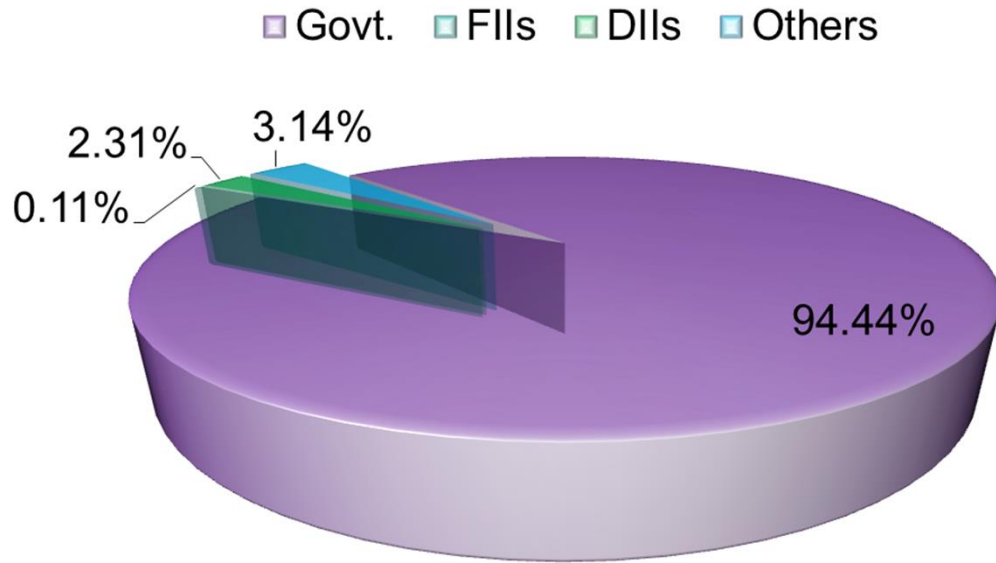


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Share Holding Pattern



As on 30.06.2020	
Share Capital (₹ in Cr.)	9918.34
Net Worth (₹ in Cr.)	7038.02
Market Cap (₹ in Cr.)	1,47,28.74
No of Equity Shares	991,83,40,622

Details of Shareholding Pattern (%)	
	Jun-20
Govt	94.44
FIIs	0.11
DIIs	2.31
Others	3.14



Digitalization

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Digital Platforms



Road ahead for ATMs and Debit Cards which is going to be implement in near future.

- ✓ Procurement of 100 Cash recyclers.
- ✓ Installation of 800 Pass Book Kisok.
- ✓ Acceptance of Bank's Rupay Card on RMA Bhutan.
- ✓ Introduction of Cash@ POS for Rupay Cards.
- ✓ Image Based ATM card facility to customers.

New Features in M-Banking

- ✓ Request Call Back
- ✓ Global Based Personal Finance Management
- ✓ BBPS Integration
- ✓ Virtual Card Generation
- ✓ View Nominee
- ✓ PMJBY/PMSBY integration
- ✓ TDS/Form 16 Certificate Issuance
- ✓ Launch/Follow Up on a complaint

New Features in E-Banking

- ✓ Apply for Loan , Insurance, Mutual Fund , NPS A/c , Loan A/c (Pre-Login)
- ✓ TDS/Form 16 Certificate Issuance
- ✓ Complaint Lodging and Tracking
- ✓ Application for UCO SAHYOG COVID 19/Emergency Credit Line
- ✓ Integration with The Government e-Marketplace (GeM)



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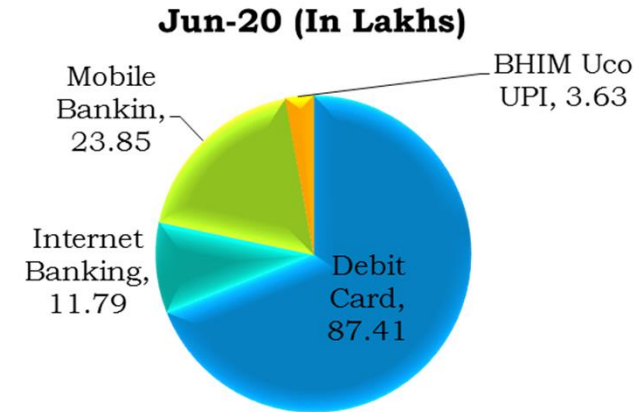
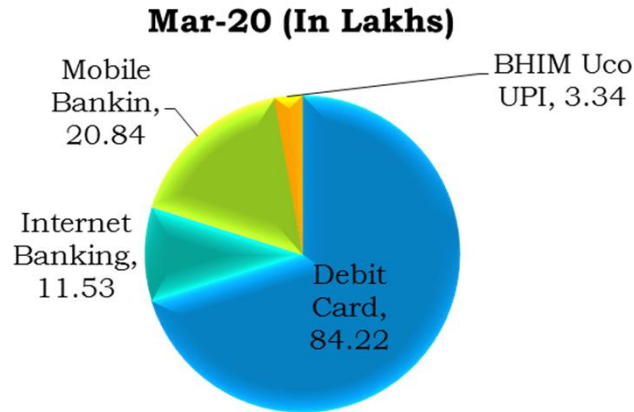
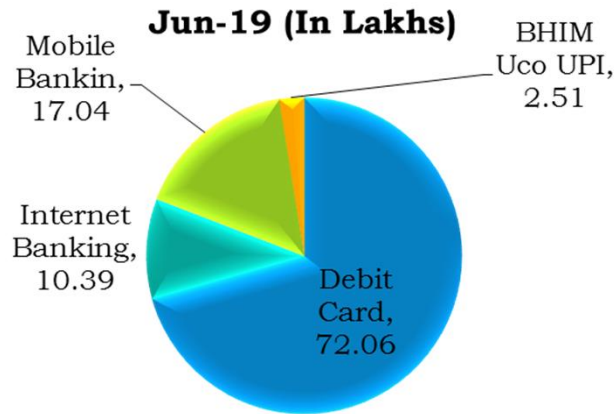


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Digital Channels	Jun-19	Mar-20	Jun-20	Growth (%)	
				Y-O-Y	Q-O-Q
Debit Cards (Lakhs)	7206275	8422524	8740803	21.29	3.78
Internet Banking (Lakhs)	10.39	11.53	11.79	13.47	2.25
Retail	9.18	10.21	10.45	13.83	2.35
Corporate	1.2	1.32	1.34	11.67	1.52
Mobile Banking (Lakhs)	17.04	20.84	23.85	39.96	14.44
Bhim UCO UPI (Lakhs)	2.51	3.34	3.63	44.62	8.68
POS Terminals	4622	8260	8319	79.99	0.71
Avg. Daily ATM Hits	72	82	84	16.67	2.44

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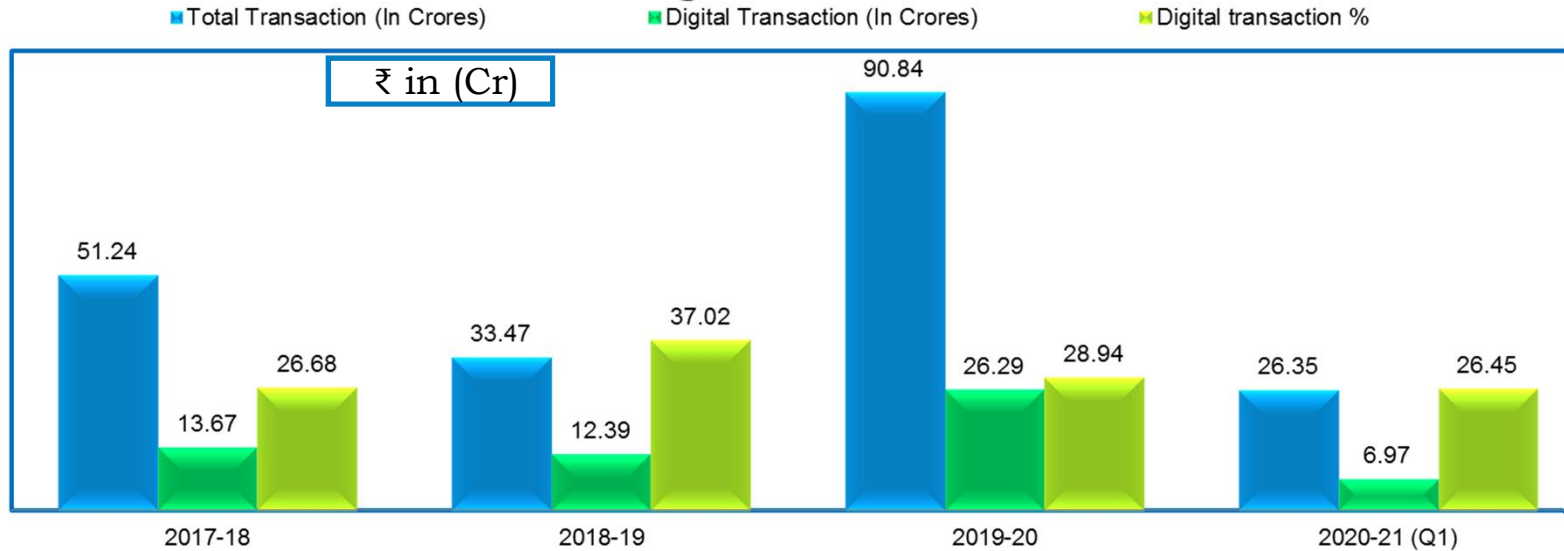
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Digital Channels



Financial Year	Total Transactions (In Crores)	Digital Transactions (Financial) (In Crores)	Digital Transaction (%)
2017-18	51.24	13.67	26.68
2018-19	33.47	12.39	37.02
2019-20	90.84	26.29	28.94
2020-21 (Q1)	26.35	6.97	26.45

₹ in (Cr)



Vision & Mission



**Paschim Banga Gramin Bank
Is An Associate of
UCO BANK**

One Team One Dream



“To emerge as the most trusted, admired and sought-after world class financial institution and to be the most preferred destination for every customer and investor and a place of pride for its employees.”



“To be a Top-class Bank to achieve sustained growth of business and profitability, fulfilling socio-economic obligations, excellence in customer service; through Upgradation of skills of staff and their effective participation making use of state-of-the-art-technology.”



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