

UCO BANK यूको बैंक

वित्तीय परिणाम: वित्तीय वर्ष 2023-24

Financial Results: FY 2023-24



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



Contents



	<i>Highlights: March Q4 & FY 2023-24</i>	3
	<i>Business Performance</i>	4-17
	<i>Financials</i>	18-27
	<i>Asset Quality</i>	28-34
	<i>Capital & Shareholding</i>	35-36
	<i>Business Network</i>	37-39
	<i>Digital Journey</i>	40-46
	<i>ESG Initiative</i>	47-49
	<i>Products & Services and Highlights</i>	50-51

Major Highlights



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Business

Business
₹450007 Cr.
9.50% (Y-Y) ↑

Deposit
₹263130 Cr.
5.53% (Y-Y) ↑

Savings (Domestic)
₹86029 Cr.
6.19% (Y-Y) ↑

Current (Domestic)
₹12091 Cr.
20.46% (Y-Y) ↑

CASA Share (Domestic)
39.25%
143 bps (Y-Y) ↑

CD Ratio
71.02%
620 bps (Y-Y) ↑

Advance
₹186877 Cr.
15.62% (Y-Y) ↑

Retail
₹40161 Cr.
14.62 % (Y-Y) ↑

Agriculture
₹24641 Cr.
13.16% (Y-Y) ↑

MSME
₹32714 Cr.
13.53 % (Y-Y) ↑

Home Loan
₹23688 Cr.
21.23 % (Y-Y) ↑

Vehicle Loan
₹2953 Cr.
31.24 % (Y-Y) ↑

Asset Quality

Gross NPA
3.46%
132 bps (Y-Y) ↓

Net NPA
0.89 %
40 bps (Y-Y) ↓

PCR
95.38 %
88 bps (Y-Y) ↑

PCR (Excl. TWO)
74.91 %
103 bps (Y-Y) ↑

Profitability FY 2023-24

Net Interest Income
₹8101 Cr.
10.32 % (Y-Y) ↑

NIM (Domestic)
3.12%
9 bps (Y-Y) ↑

Yield on Advances (Dom)
8.83%
82 bps (Y-Y) ↑

Operating Profit
₹4576 Cr.
5.43% (Y-Y) ↑

CRAR
16.98 %
47 bps (Y-Y) ↑

NIM (Global)
2.92
5 bps (Y-Y) ↑

Yield on Advances (Glo)
8.46 %
100 bps (Y-Y) ↑

Net Profit
₹ 1654 Cr.

Total Business



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

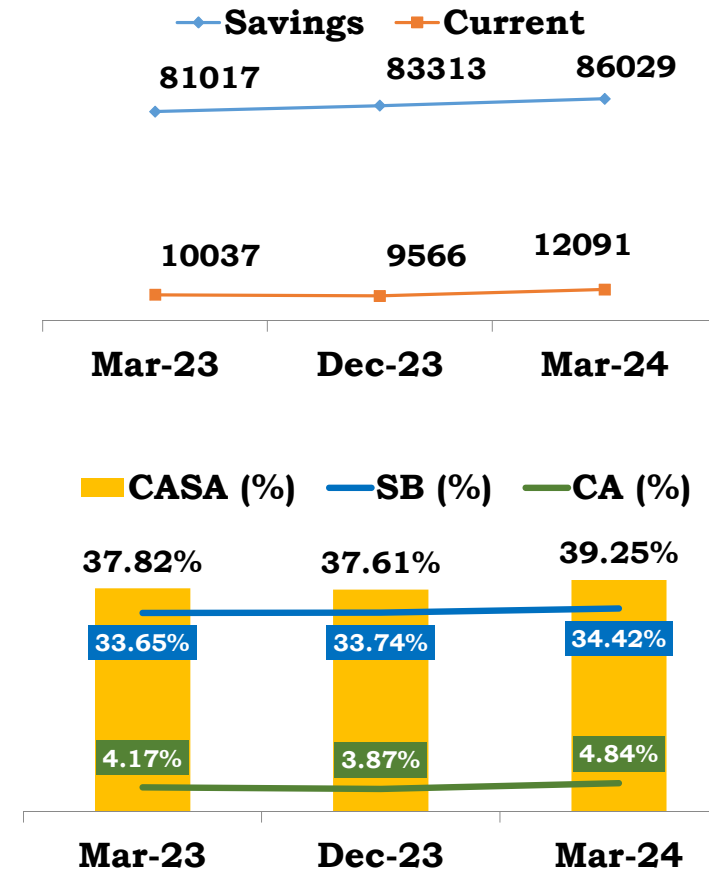
Products & Services

Business Mix (₹ in Cr)	Mar-23	Dec-23	Mar-24	Q-Q (%)	Y-Y (%)
Global Business	410967	435456	450007	3.34	9.50
Domestic	380173	401155	412237	2.76	8.43
Overseas	30795	34301	37770	10.11	22.65
Global Deposits	249338	256261	263130	2.68	5.53
Domestic	240741	246952	249965	1.22	3.83
Overseas	8597	9309	13165	41.41	53.13
Global Advances	161629	179195	186877	4.29	15.62
Domestic	139432	154203	162272	5.23	16.38
Overseas	22198	24991	24605	-1.55	10.85
CD Ratio (%)	64.82	69.93	71.02	109 bps	620 bps

वित्तीय परिणाम: वित्तीय वर्ष 2023-24



Particulars (₹ in Cr)	Mar-23	Dec-23	Mar-24	Growth (%)	
				Q-Q	Y-Y
1. Domestic Deposits	240741	246952	249965	1.22	3.83
a) Current Deposits	10037	9566	12091	26.40	20.46
b) Saving Deposits	81017	83313	86029	3.26	6.19
i. CASA Domestic	91054	92879	98120	5.64	7.76
c) Term Deposits	149686	154073	151845	-1.45	1.44
2. Overseas Deposits	8597	9309	13165	41.41	53.13
3. Global Deposits (1+2)	249338	256261	263130	2.68	5.53
CASA Domestic (%)	37.82	37.61	39.25	164 bps	143 bps

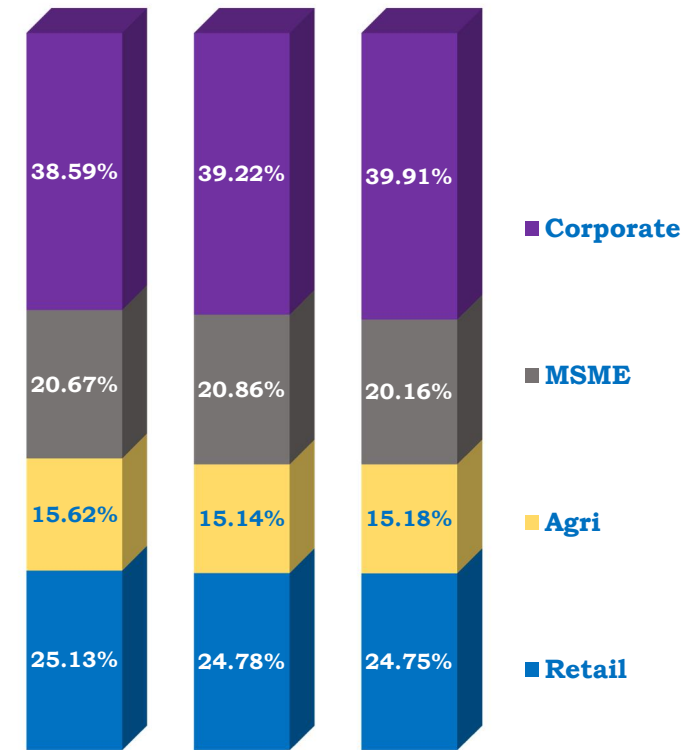


Domestic Advances



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

₹ in (Cr)	Mar-23	Dec-23	Mar-24	Q-o-Q	Y-o-Y
				(%)	(%)
1. Domestic Advances	139432	154204	162272	5.23	16.38
a) Retail	35039	38207	40161	5.11	14.62
b) Agriculture	21775	23353	24641	5.52	13.16
c) MSME	28815	32160	32714	1.72	13.53
2. Total RAM (a+b+c)	85629	93720	97516	4.05	13.88
3. RAM Share (%)	61.41	60.78	60.09	-	-
d) Corporate	53803	60484	64756	7.06	20.36



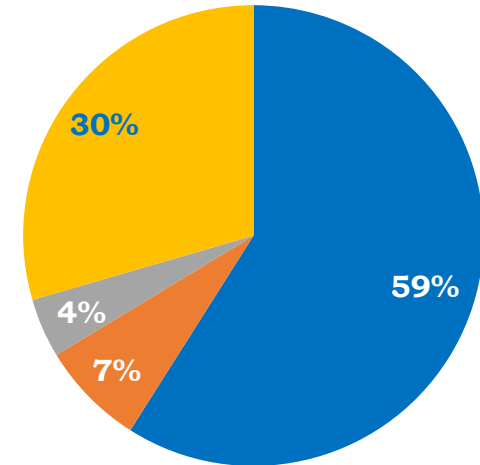
वित्तीय परिणाम: वित्तीय वर्ष 2023-24



Particulars (₹ in Cr)	Mar-23	Dec-23	Mar-24	Growth (Q-Q) %	Growth (Y-Y) %
	Home Loan	19539	22314	23688	6.16
Vehicle Loan	2250	2719	2953	8.61	31.24
Personal Loan	1558	1623	1668	2.73	7.05
Others	11692	11551	11852	2.61	1.37
Total	35039	38207	40161	5.11	14.62

Mar-24

- Home Loan
- Vehicle Loan
- Personal Loan
- Others

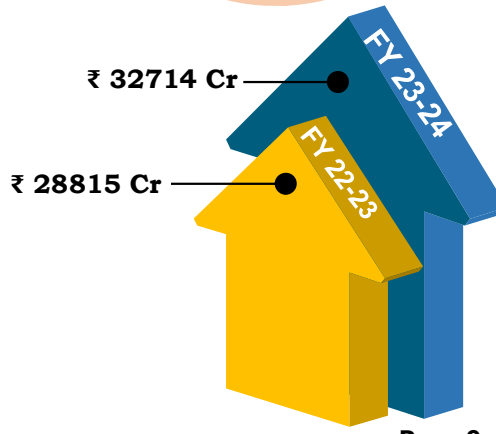
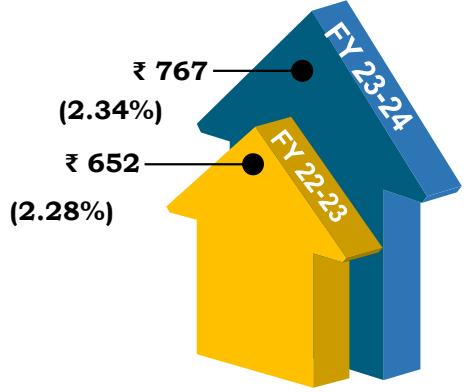
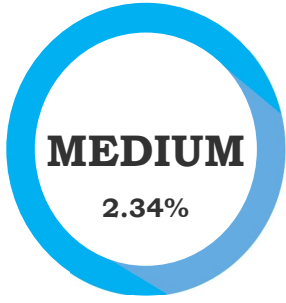
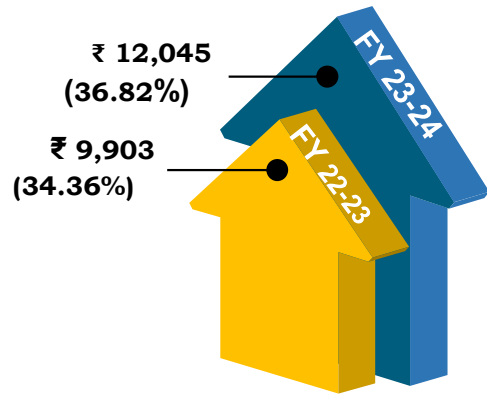
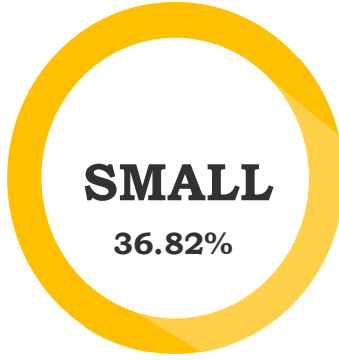
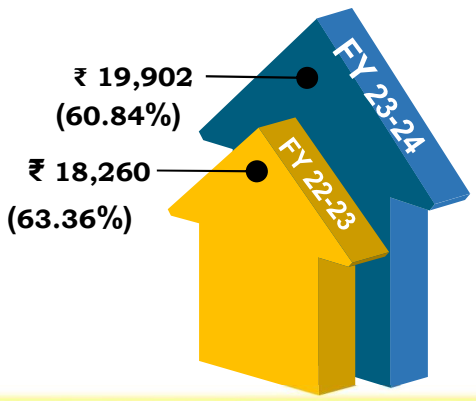


Agriculture (₹ in Cr)	Mar-23	Dec-23	Mar-24	Q-o-Q (%)	Y-O-Y (%)
1. Farm Credit (Crop, Investment & Allied)	18588	20108	21416	6.50	15.21
2. Agri Infrastructure & Ancillary Activities	3187	3245	3225	-0.62	1.19
3. Total (1+2)	21775	23353	24641	5.52	13.16

Self Help Group	Mar-23	Dec-23	Mar-24	Q-o-Q (%)	Y-O-Y (%)
No of Group (Lakhs)	1.48	1.61	1.65	2.48	11.49
Balance Outstanding (Cr.)	2229	2960	3210	8.45	44.01
Disbursed during Qtr (Cr.)	490	793	790	-0.38	61.22
Women Beneficiaries (No in lakhs)	13.11	14.41	14.79	2.64	12.81



MSME Portfolio Mix



वित्तीय परिणाम: वित्तीय वर्ष 2023-24

MSME Portfolio Mix



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

Performance under GECL Facility

GECL (₹ in Cr.)	Upto Mar 24
Amount Sanctioned	3153
Amount Disbursed	3128
Outstanding As on 31.03.2023 – 1512 Cr.	
Outstanding As on 31.03.2024 – 973 Cr.	



Standup India (No.)	As on 31.03.2024
Target	5659
Achievement	5829
Achievement (%)	103%



Performance under PMMY

PMMY (₹ in Cr.)	FY 23-24
Amount Sanctioned	4551
Amount Disbursed	4514
Amount outstanding as on 31.03.2024	
	6115



PM SVANidhi	As on 31.03.2024
Application Sanctioned (Nos.)	158003
Amount Sanctioned (₹ in Cr.)	210



PM SVANidhi

Priority Sector Advances



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

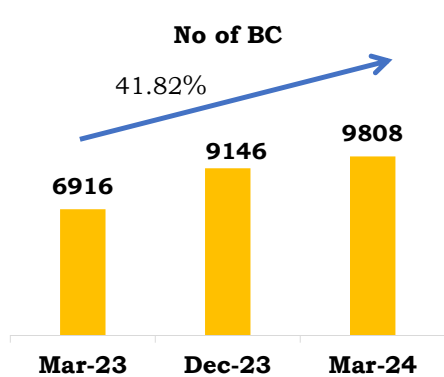
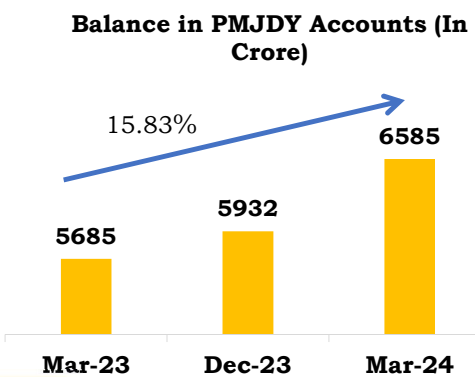
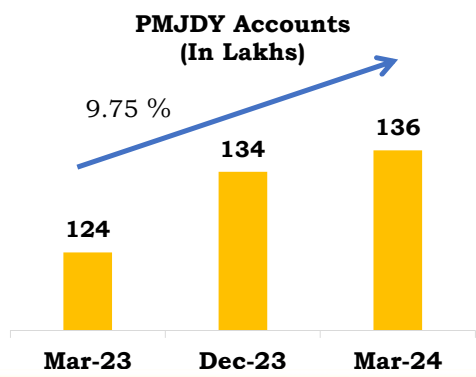
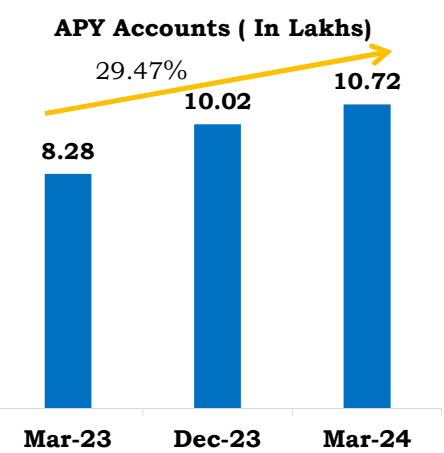
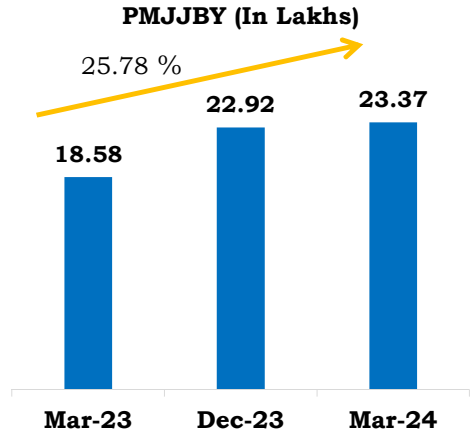
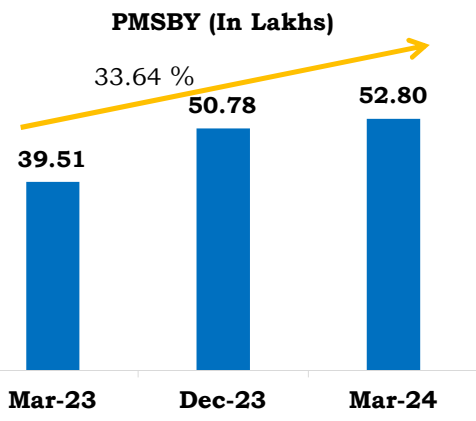
ESG Initiatives

Products & Services

Segment (₹ in Cr)	RBI Benchmark (%)	Mandatory Target	Achievement	Achievement (%)
Priority Sector	40%	56214	76537	54.54
Agriculture	18%	25296	26348	18.77
Small/Marginal Farmer	10%	14054	14525	10.34
Weaker Section	12%	16864	21185	15.07
Micro Under MSME	7.50%	10540	20049	14.27
Non Corporate Farmers	13.78%	19366	21142	15.04



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



- 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 – 127
- Financial Literacy Counselors – 16
- No. of Fin. Literacy Camps – 3803
- No. of beneficiaries - 133313
- RRB -1 (Paschim Banga Gramin Bank)

No of Claims Settled upto 31.03.2024 (since inception)

	PMSBY	PMJJBY
	1995	12027

वित्तीय परिणाम: वित्तीय वर्ष 2023-24

Sectoral Credit-Advances



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Sector (₹ in Cr.)	31.03.2023	% share to Total Advances	31.12.2023	% share to Total Advances	31.03.2024	% share to Total Advances
Infrastructure	13576	8.40	12979	7.24	17079	9.14
Of which						
<i>Power & Energy</i>	8416	5.21	7541	4.21	8950	4.79
<i>Port and Road Project</i>	3289	2.03	3619	2.02	4471	2.39
<i>Other infrastructure</i>	1870	1.16	1819	1.02	3658	1.96
Basic Metal	2839	1.76	4346	2.43	4448	2.38
Textiles	732	0.45	953	0.53	1040	0.56
Petroleum and Coal Products	348	0.22	857	0.48	930	0.50
All Engineering	995	0.62	932	0.52	809	0.43
Food Processing	1420	0.88	1299	0.72	1260	0.67
Commercial Real Estate	815	0.50	879	0.49	907	0.49
NBFC	21433	13.26	25086	14.00	24065	12.88
Other Industries	2331	1.44	2580	1.44	4106	2.20
Total Industries	44489	27.53	44911	25.06	54655	29.24

वित्तीय परिणाम: वित्तीय वर्ष 2023-24

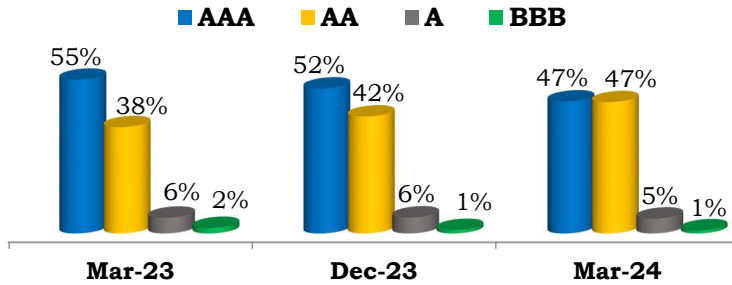
Standard NBFC Advances



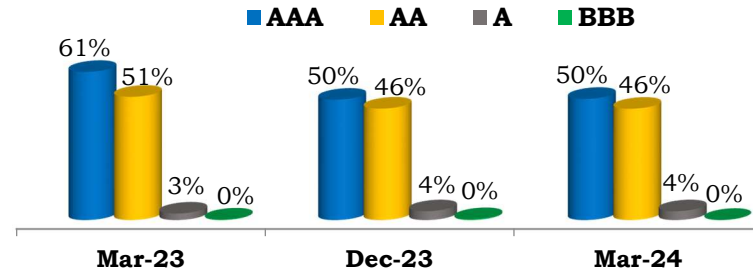
Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Standard NBFC (₹ in Cr.)	31.03.2023	%	31.12.2023	%	31.03.2024	%
NBFC - PSUs	4200	19.61	6050	24.12	4550	18.91
NBFC - HFCs	8509	39.74	6458	25.75	6320	26.27
NBFC - MFIs	991	4.63	1035	4.13	991	4.12
NBFC - Others	7714	36.02	11539	46.01	12200	50.70
Total	21414	100	25082	100	24061	100

Rating of Standard NBFCs



Rating of Standard HFCs



Standard NBFCs (₹ in Cr.)	31.03.2023	31.12.2023	31.03.2024
NBFCs			
Bank sponsored	3278	1533	1577
PSU & Private Inst. (non-Bank)	18136	23549	22483
Total	21414	25082	24061

Out of Std. NBFCs (₹ in Cr.)	31.03.2023	31.12.2023	31.03.2024
HFCs			
Bank sponsored	3278	1483	1378
PSU & Private Inst. (non-Bank)	5231	4975	4942
Total	8509	6458	6320

वित्तीय परिणाम: वित्तीय वर्ष 2023-24

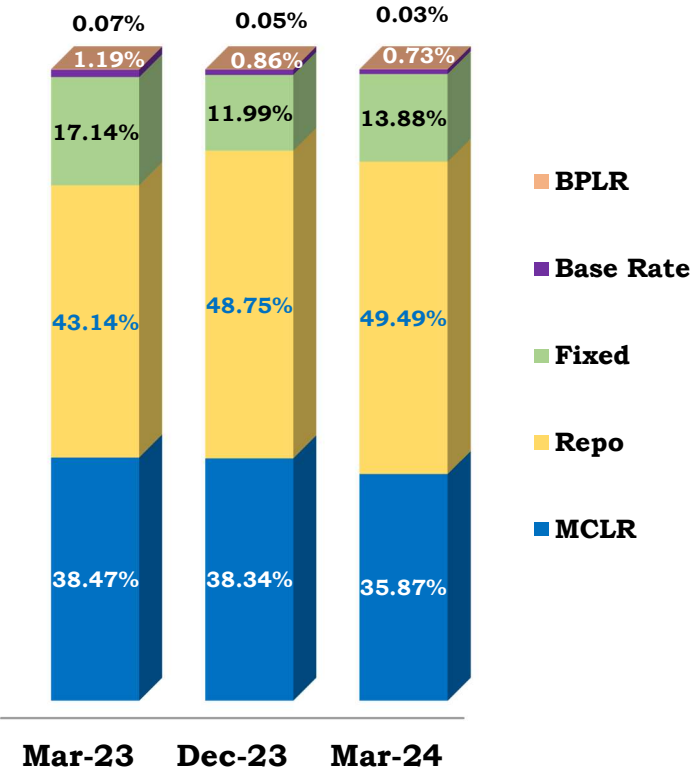
Rating Mix (of advances above ₹25 Cr)



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

Rating Grade (₹ in Cr)	Mar-23	% Share	Dec-23	% Share	Mar-24	% Share
AAA	22964	35.62	27263	35.73	29995	37.44
AA	10675	16.56	15643	20.50	18930	23.63
A	10280	15.94	12649	16.58	10627	13.27
BBB	3949	6.13	4325	5.67	4348	5.43
BBB & above	47868	74.25	59880	78.47	63900	79.77
Below BBB	3358	5.21	2216	2.90	2303	2.87
Total Rated	51226	79.46	62096	81.37	66203	82.64
Of Which						
a) PSU	18515	28.72	26627	34.89	28356	35.40
b) Others	32711	50.74	35469	46.48	37847	47.25
Total Unrated	13245	20.54	14216	18.63	13903	17.36
Of Which						
a) PSU with Govt. Guarantee	10534	16.34	9886	12.95	9396	11.73
b) PSU without Govt. Guarantee	294	0.46	1447	1.90	676	0.84
c) Others	2417	3.75	2884	3.78	3831	4.78
Total (Rated + Unrated)	64470	100	76312	100	80106	100

Advance 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)	Mar-23	Dec-23	Mar-24
1	Domestic Investment	94693	94840	92970
a	SLR	67572	67365	66418
	SLR as % to Dom. Investment	71.36	71.03	71.44
b	Non SLR	27121	27475	26552
I	Held To Maturity (HTM)	73535	76154	74572
II	Available For Sale (AFS)	21157	18686	18348
III	Held For trading (HFT)	0	0	50
2	Modified Duration (AFS+HFT)	3.36	3.21	3.11
3	Overseas Investment	2974	2419	2293
4	Total Gross Investment (1+3)	97667	97259	95263
	HTM To Gross Domestic Investment (%)	77.66%	80.30%	80.21%

Non SLR Investment



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Sl.	Parameters (₹ in Cr)	Mar-23		Dec-23		Mar-24	
		O/S	% Share	O/S	% Share	O/S	% Share
1	PSU Bonds	616	2.27	575	2.09	553	2.08
2	Corporate and Other Bonds & Debentures	1614	5.95	2438	8.87	2649	9.98
3	Special Govt. Sec excl. Recap Bonds	3706	13.67	3675	13.37	2665	10.04
4	CG Recap. Bond	18410	67.88	18410	67.01	18410	69.34
5	Share of PSU/Corporate/Others	904	3.33	826	3.01	842	3.17
6	Venture Capital Fund	36	0.13	37	0.13	37	0.14
7	Regional Rural Bank	199	0.73	239	0.87	239	0.90
8	Security Receipts	1097	4.05	1081	3.94	1061	4.00
9	Subsidiaries JV	0	0	0	0	0	0
10	Certificate of Deposit (CD)	537	1.98	195	0.71	97	0.36
	Total Non SLR Investment	27120	100	27475	100	26552	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		Financial Year		Growth
		Mar-23	Dec-23	Mar-24	Q-O-Q (%)	Y-O-Y (%)	22-23	23-24	Y-O-Y(%)
1	Interest Income	4987	5552	5860	5.54	17.49	17651	21854	23.82
2	Interest Expenses	3015	3564	3672	3.04	21.79	10307	13754	33.43
3	Net Interest Income (1-2)	1972	1988	2187	10.02	10.91	7343	8101	10.32
4	Non-Interest Income	960	861	1125	30.68	17.24	2508	3266	30.18
5	Operating income(3+4)	2932	2849	3312	16.27	12.98	9852	11366	15.38
6	Operating Expenses	1575	1730	2039	17.90	29.52	5511	6790	23.21
i	Staff Expenses	1058	1253	1543	23.08	45.87	3873	4887	26.18
ii	Other Operating Expenses	517	476	497	4.27	-3.93	1638	1903	16.19
7	Operating Profit (5-6)	1357	1119	1273	13.74	-6.20	4341	4576	5.43
8	Provisions	776	616	747	21.21	-3.71	2478	2922	17.90
9	Net Profit (7-8)	581	503	526	4.58	-9.52	1862	1654	-11.17

Net Interest Income



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Financial Year		Growth
		Mar-23	Dec-23	Mar-24	Q-O-Q (%)	Y-O-Y (%)	22-23	23-24	Y-O-Y (%)
1	Interest Income	4987	5552	5860	5.54	17.49	17651	21854	23.82
a.	From Advances	3039	3570	3901	9.27	28.34	10343	14162	36.92
b.	From Investments	1563	1550	1537	-0.84	-1.71	6223	6124	-1.60
c.	Others	385	432	422	-2.29	9.78	1084	1568	44.71
2	Interest Expended	3015	3564	3672	3.04	21.79	10307	13754	33.43
a.	On Deposits	2658	3032	3037	0.17	14.28	9417	11833	25.66
b.	On Borrowings	266	403	528	31.03	98.22	544	1494	174.64
c.	Bonds & Others	91	129	107	-16.85	17.47	347	427	23.00
3	Net Interest Income (1-2)	1972	1988	2187	10.02	10.91	7343	8101	10.32



Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Financial Year		Growth
		Mar-23	Dec-23	Mar-24	Q-O-Q (%)	Y-O-Y (%)	22-23	23-24	Y-O-Y (%)
1	Fee Based Income	301	272	331	21.69	9.96	1000	1137	13.75
a.	Charges & Commission from Advance	126	106	136	28.30	7.94	401	431	7.48
b.	Commission from Third Party Product	17	21	21	-	23.53	56	68	21.43
c.	Charges & Commission from Others	158	145	174	19.99	10.12	543	638	17.59
2	Recovery in Written Off	526	613	322			1624	1487	
3	Treasury Income	133	-24	472			-116	642	
4	Total (1+2+3)	960	861	1125	30.67	17.22	2508	3266	30.22

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		Financial Year		Growth
		Mar-23	Dec-23	Mar-24	Q-O-Q (%)	Y-O-Y (%)	22-23	23-24	Y-O-Y (%)
1	Salary	807	984	823	-16.36	1.96	2987	3390	13.49
2	Employee Benefits	250	269	720	167.27	187.59	886	1497	69.04
3	Total Staff Expenses (1+2)	1058	1253	1543	23.11	45.90	3873	4887	26.19
4	Rent, Taxes & Lighting	85	81	91	12.50	6.38	294	332	13.02
5	Printing & Stationery	8	10	12	16.38	36.78	29	43	48.03
6	Depreciation	65	73	79	8.04	21.80	218	281	29.15
8	IT Related Expenditure	66	50	68	36.00	3.03	180	170	-5.56
9	Others	293	263	247	-6.17	-15.73	917	1076	17.33
10	Total Other Operating Expenses (4+5+6+7+8+9)	517	477	496	4.06	-4.14	1638	1903	16.16
11	Total Operating Expenses (3+10)	1575	1730	2039	17.86	29.46	5511	6790	23.21

Provision Details



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Financial Year	
		Mar-23	Dec-23	Mar-24	22-23	23-24
1	NPA	408	116	227	1296	1068
2	NPI & Others	43	196	227	81	733
3	Standard Assets	0	30	14	59	206
4	Income Tax (Including DTA)	325	274	280	1043	915
	Total Provision (1+2+3+4)	776	616	747	2478	2922



Particulars	Quarter Ended			Financial Year	
	Mar-23	Dec-23	Mar-24	22-23	23-24
Cost of Deposits (%)	4.36%	4.91%	4.82%	4.06%	4.78%
Cost of Funds (%)	4.34%	4.78%	4.83%	3.86%	4.63%
Cost to Income Ratio (%)	53.71%	60.72%	61.57%	55.94%	59.74%
Yield on Advances Domestic (%)	8.44%	8.81%	9.06%	8.01%	8.83%
Yield on Advances Global (%)	7.99%	8.48%	8.72%	7.46%	8.46%
Yield on Investments Domestic (%)	6.58%	6.50%	6.52%	6.60%	6.50%
Yield on Investments Global (%)	6.47%	6.41%	6.44%	6.49%	6.40%
Net Interest Margin (NIM) Domestic (%)	3.08%	3.01%	3.24%	3.03%	3.12%
Net Interest Margin (NIM) Global (%)	2.90%	2.84%	3.03%	2.87%	2.92%
Return on Assets (RoA) Annualised(%)	0.73%	0.67%	0.69%	0.62%	0.56%
Return on Equity Annualised (RoE) (%)	17.14%	13.07%	13.13%	14.87%	10.93%
Earnings per Share (Not Annualised) (₹)	0.49	0.42	0.44	1.56	1.38
Book Value per Share (₹)	12.34	13.88	14.26	12.34	14.54
Business per Employee (₹ in Cr)	18.90	20.06	20.93	18.90	20.93
Business per Branch (₹ in Cr)	128.31	135.28	139.23	128.31	139.23

Key Financial Indicators (Qtr.)



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

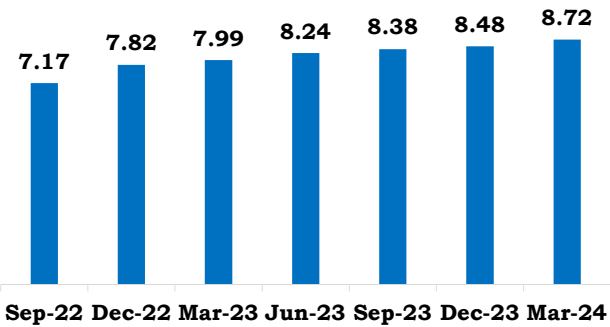
Business Network

Digital Journey

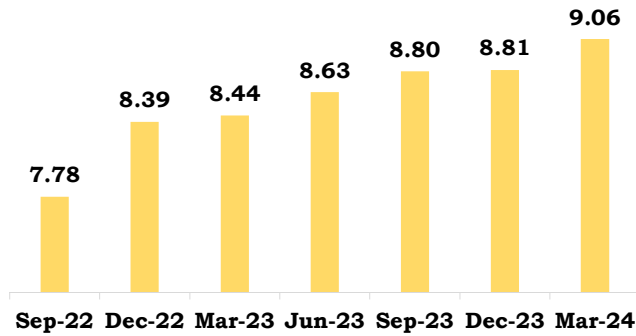
ESG Initiatives

Products & Services

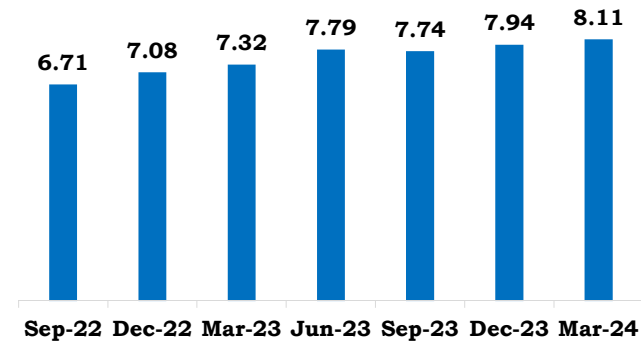
Yield on Advance Global (%)



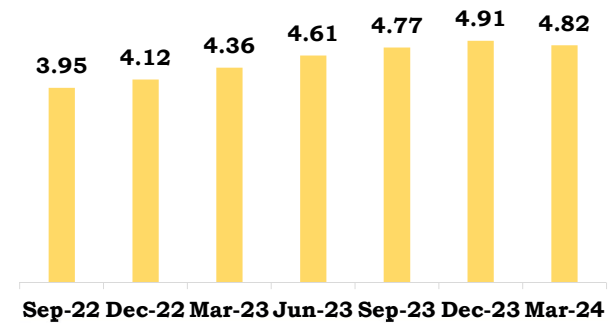
Yield on Advance Domestic (%)



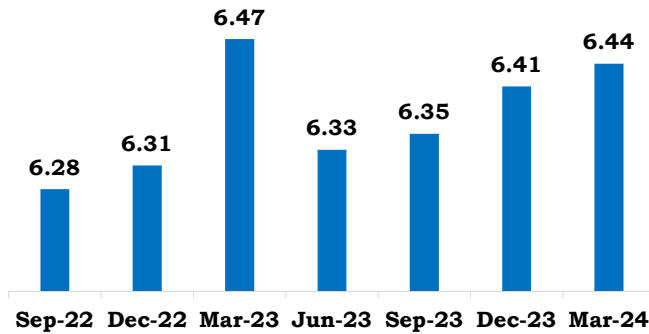
Yield on Funds (%)



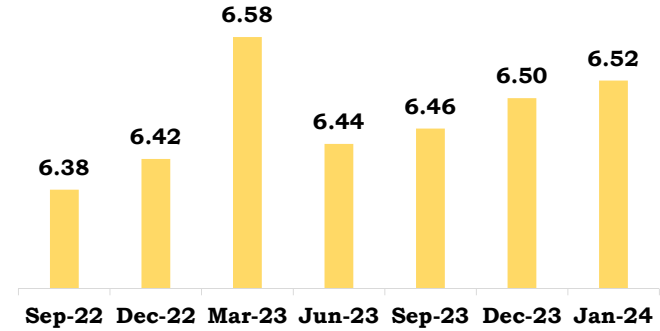
Cost of Deposit (%)



Yield on Investment Global (%)



Yield on Investment Domestic (%)



वित्तीय परिणाम: वित्तीय वर्ष 2023-24

Efficiency Ratio (Qtr.)



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

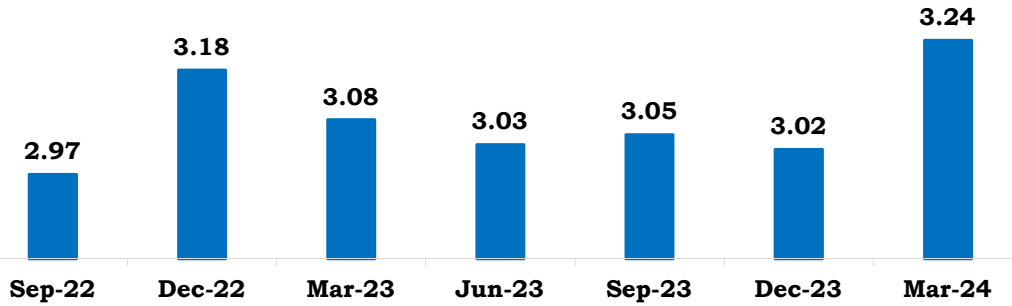
Business Network

Digital Journey

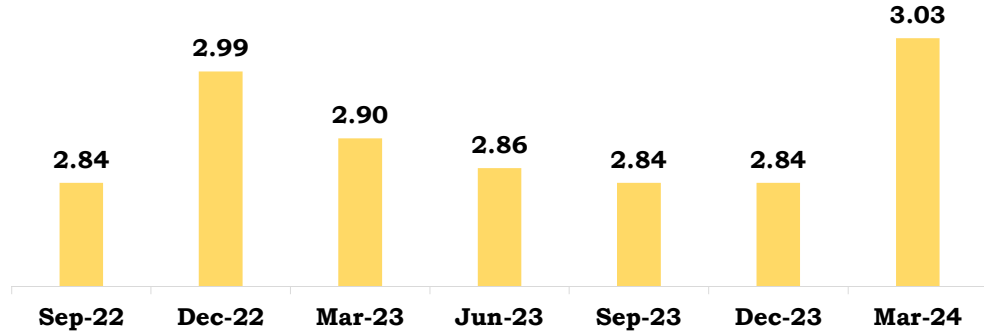
ESG Initiatives

Products & Services

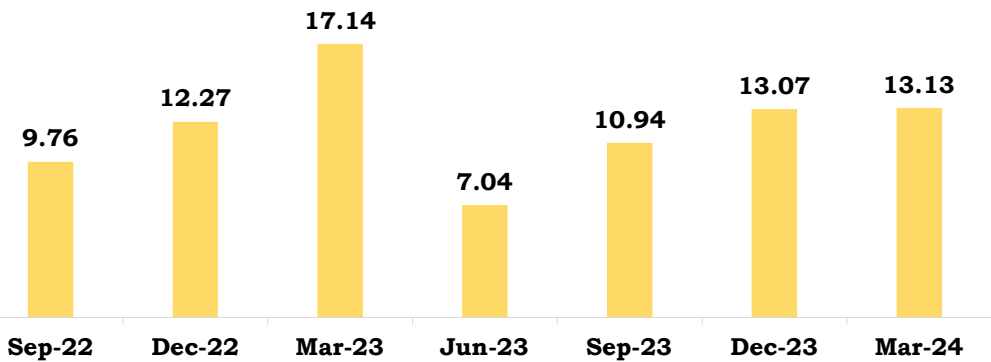
NIM Domestic (%)



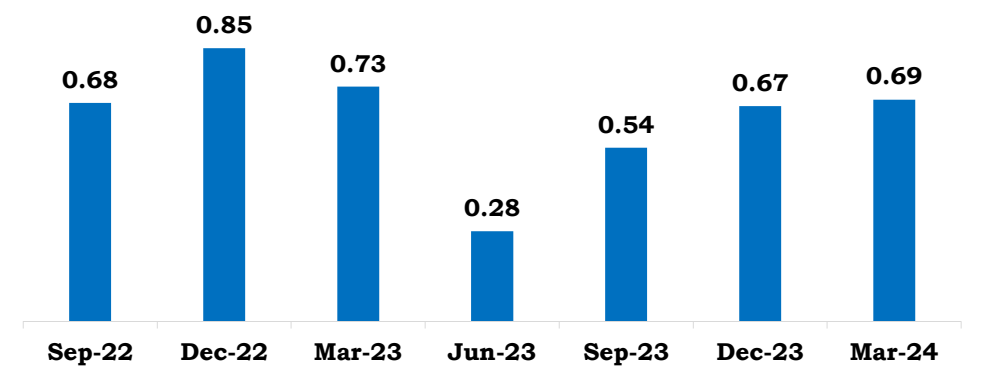
NIM Global (%)



Return on Equity (%)



Return on Assets (%)



वित्तीय परिणाम: वित्तीय वर्ष 2023-24

Productivity Ratio



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

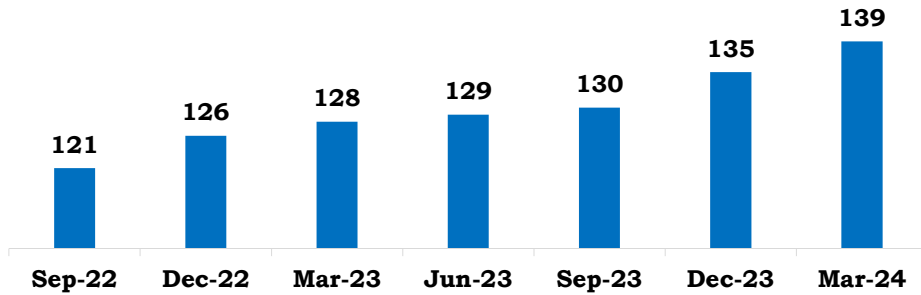
Business Network

Digital Journey

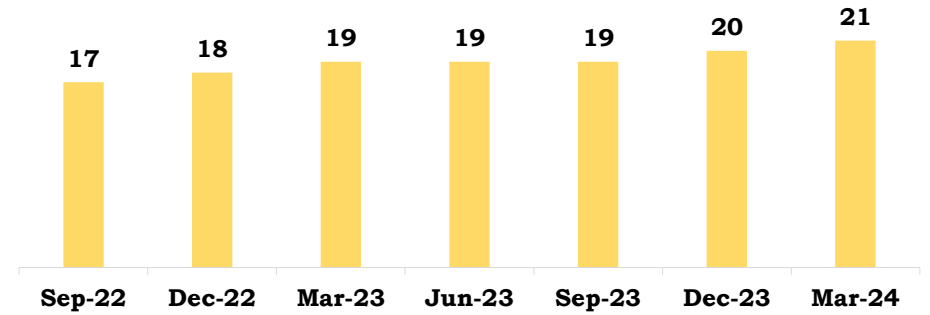
ESG Initiatives

Products & Services

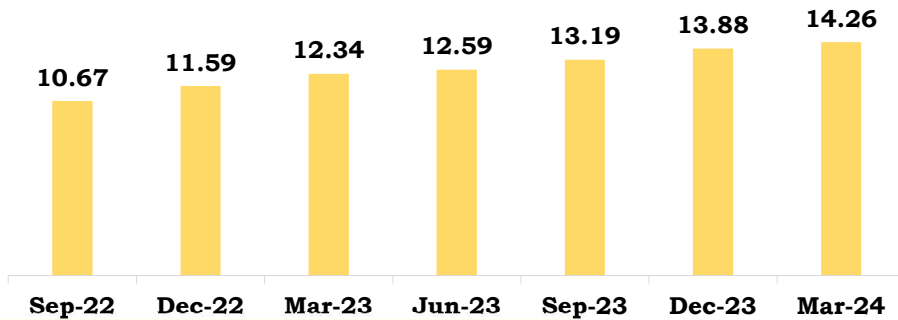
Business Per Branch (₹ in Cr.)



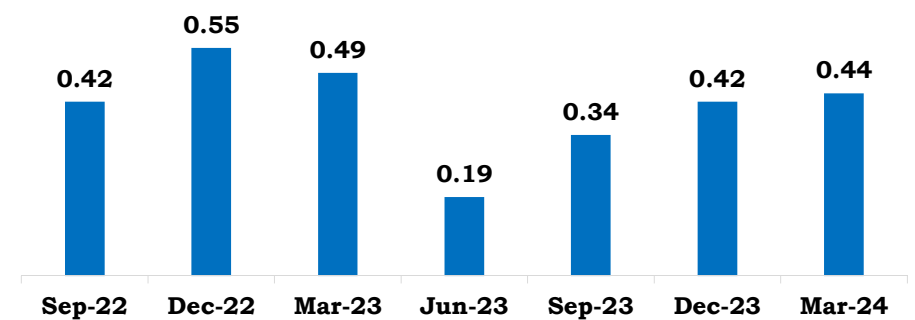
Business Per Employee (₹ in Cr.)



Book Value Per Share (₹)



Earning Per Share (₹)

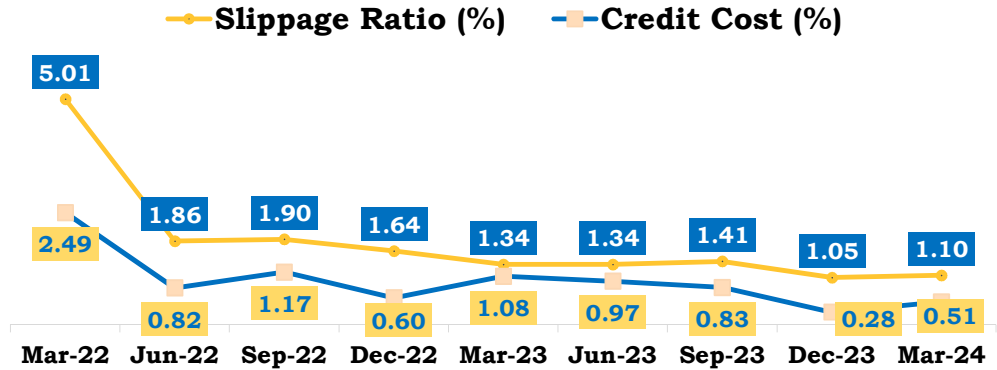
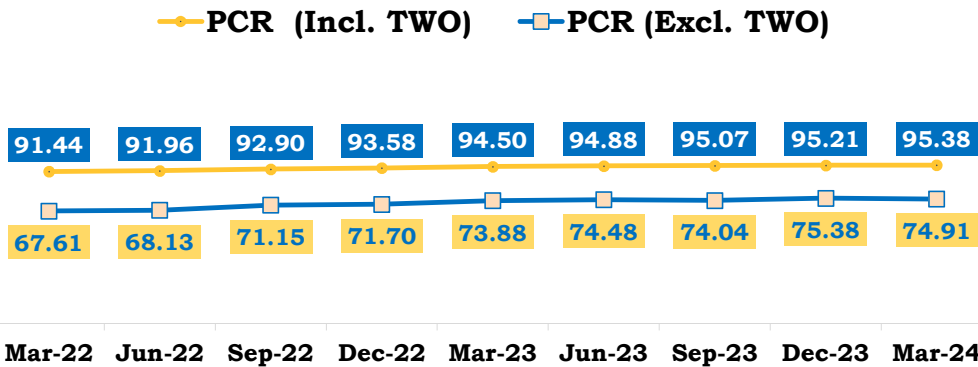
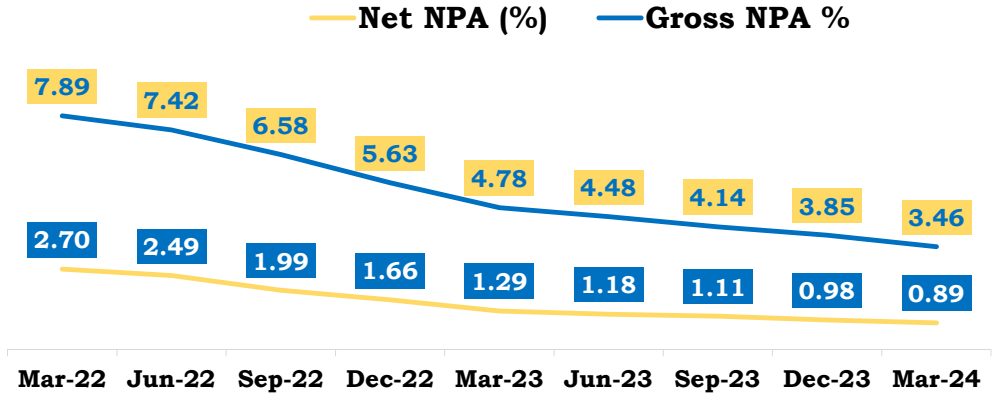
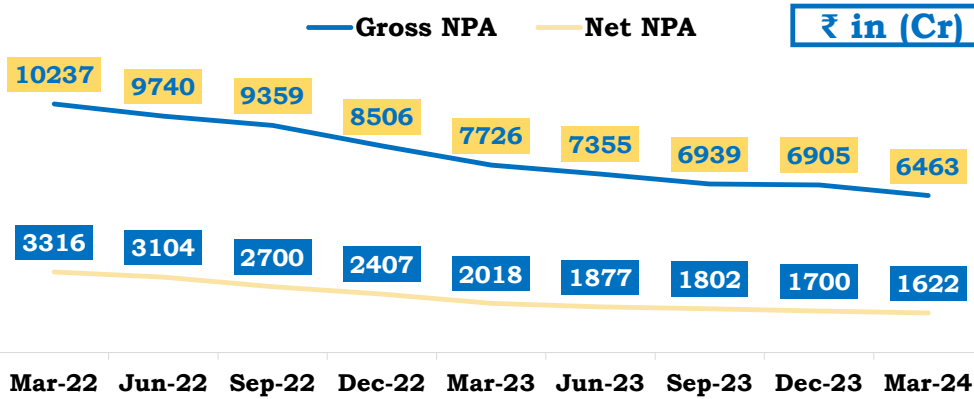


वित्तीय परिणाम: वित्तीय वर्ष 2023-24



CAPITAL & LIABILITIES (₹ in Cr.)	31.03.2023	31.12.2023	31.03.2024
Capital	11956	11956	11956
Reserves & Surplus	13809	15026	15401
Deposits	249338	256261	263130
Borrowings	20501	28889	25331
Other Liabilities & Provisions	5260	8087	7873
Total	300863	320219	323692
ASSETS (₹ in Cr.)	31.03.2023	31.12.2023	31.03.2024
Cash and Balances with RBI	10300	12675	10197
Balances with Banks and Money at Call and Short Notice	18428	18449	18828
Investments	95169	94822	92904
Advances	155870	173990	182022
Fixed Assets	3510	3567	3781
Other Assets	17586	16715	15959
Total	300863	320219	323692

Asset Quality





₹ in (Cr)

Item	Mar-23	Dec-23	Mar-24
Gross NPA (₹ in Cr.)	7726	6905	6463
Net NPA ₹ in (₹ in Cr.)	2018	1700	1622
Gross NPA (%)	4.78%	3.85%	3.46%
Net NPA (%)	1.29%	0.98%	0.89%
PCR % (Incl TWO)	94.50%	95.21%	95.38%
PCR % (Excl TWO)	73.88%	75.38%	74.91%
Slippage Ratio Annualised (%)	1.34%	1.05%	1.10%
Slippage Ratio for the year (%)	1.70%		1.27%
Credit Cost Annualised (%)	1.08%	0.28%	0.51%
Credit Cost for the year (%)	1.00%		0.66%

Asset Classification

₹ in (Cr)

Item	Mar-23	%	Dec-23	%	Mar-24	%
Standard	153903	95.22	172291	96.15	180414	96.54
Sub-standard	1000	0.62	1338	0.75	1139	0.61
Doubtful	6229	3.85	5239	2.92	3884	2.08
Loss	498	0.31	327	0.18	1440	0.77
Total Advance	161629	100	179195	100	186877	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			Year Ended	
		Mar-23	Dec-23	Mar-24	Mar-23	Mar-24
1	Opening Balance	8506	6939	6905	10237	7726
	Less					
a.	Cash Recovery	334	157	230	1354	740
b.	Upgradation	135	290	127	678	658
c.	Write off	782	70	561	2575	1938
2	Total Reduction (a+b+c)	1252	517	918	4607	3336
3	Fresh Addition	472	483	476	2096	2072
4	Closing Balance (1-2+3)	7726	6905	6463	7726	6463
5	Recovery in Written off + RI	526	650	433	1624	1729
6	Total Recovery + Upgradation (a+b+5)	995	1097	790	3656	3127

Fresh Addition	Quarter Ended		
	Mar-23	Dec-23	Mar-24
(₹ in Cr)			
Retail	55	92	90
Agriculture	124	79	104
MSME	109	180	181
RAM	288	351	375
Corporate & Others	62	71	97
Addition to existing NPA	122	61	4
Total	472	483	476

Segment NPA



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

₹ in (Cr)

Sl.	Sector	31.03.2023			31.12.2023			31.03.2024		
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	35039	605	1.73	38207	462	1.21	40161	442	1.10
	<i>Of which</i>									
a.	Home Loan	19539	240	1.23	22314	274	1.23	23688	268	1.13
b.	Education Loan	939	96	10.22	939	26	2.77	968	28	2.89
c.	Vehicle Loan	2250	39	1.73	2719	46	1.69	2953	45	1.52
2	Agriculture	21775	3323	15.26	23353	3373	14.44	24641	3266	13.25
3	MSME	28815	2209	7.67	32160	2399	7.46	32714	2405	7.35
4	Corporate	53803	1028	1.91	60483	477	0.79	64756	303	0.47
5	Total (1 to 4)	139432	7165	5.14	154203	6711	4.35	162272	6416	3.95
6	Overseas	22197	561	2.53	24991	194	0.78	24605	47	0.19
7	Total	161629	7726	4.78	179194	6905	3.85	186877	6463	3.46

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	Mar-23		Dec-23		Mar-24	
	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances
SMA 0	1867	1.15%	732	0.41%	889	0.48%
SMA 1	650	0.40%	714	0.40%	322	0.17%
SMA 2	22	0.01%	425	0.24%	295	0.16%
Total	2539	1.57%	1871	1.04%	1506	0.81%

Sector/SMA (1 Cr & above)	31.03.2023				31.12.2023				31.03.2024			
	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total
Retail	229	119	3	350	176	47	74	296	167	37	45	249
Agriculture	115	91	0	206	85	49	59	194	92	29	62	183
MSME	352	300	19	672	303	236	181	719	264	170	117	552
Corporate & Others	1170	140	0	1311	168	383	111	662	366	86	71	523
Total	1867	650	22	2539	732	714	425	1871	889	322	295	1506

Restructured Advances



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

₹ in (Cr)

Restructured Standard Advance

Parameters	Mar-23	Dec-23	Mar-24
Retail	1165	1024	981
Agriculture	214	156	166
MSME	1428	1164	1025
Corporate	1304	1403	1329
Total	4111	3747	3500

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

Particulars	Mar-23	Dec-23	Mar-24
MSME	1201	885	791
Personal	1061	917	877
Corporate	497	526	501
Others	177	137	127
Total	2935	2464	2296



NCLT

Mar-2024 (₹ Cr.)		1 st List	2 nd List	Others	Total	
Exposure to number of accounts referred under IBC		9	16	204	229	
Loan Outstanding		1410	3063	14016	18489	
Total Provisions Held		1410	3063	14016	18489	
Provision Percentage (%)		100%	100%	100%	100%	
Recovery From NCLT	Mar-23		Dec-23		Mar-24	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Through Resolution	7	72	6	412	9	136
Under Liquidation	11	25	4	72	6	6
Total	18	97	10	484	15	142

NARCL

Our Bank exposure as on 31.03.2024	
No of Accounts	Amount
13	2020

Particulars	31.03.2024	
	A/c	Amt
A/cs where bid submitted and under process	5	592
A/cs kept on hold temporarily	5	811
List of under progress A/cs	3	617
Newly Identified Cases	0	0
Total A/c identified by NARCL	13	2020

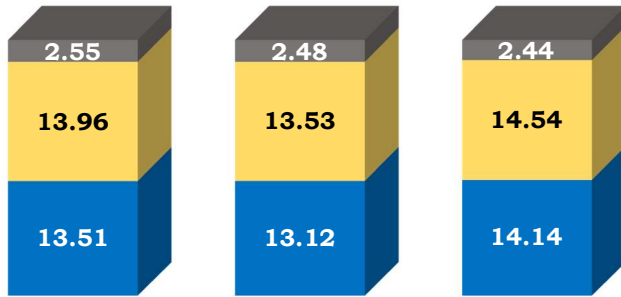
Capital Adequacy



■ CET-I ■ Tier-I ■ Tier-II

CRAR

16.51 16.01 16.98

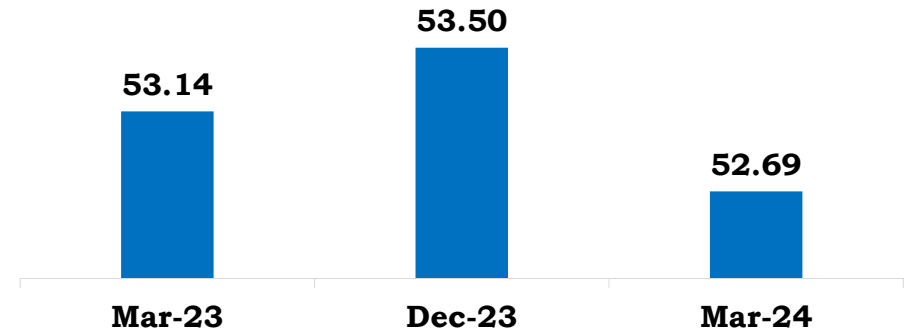


Mar-23 Dec-23 Mar-24

Particulars (₹ in Cr)	Mar-23	Dec-23	Mar-24
CET1 Capital	14934	15931	17526
Tier I Capital	15434	16431	18026
Tier II Capital	2818	3011	3024
Total Capital	18252	19442	21050

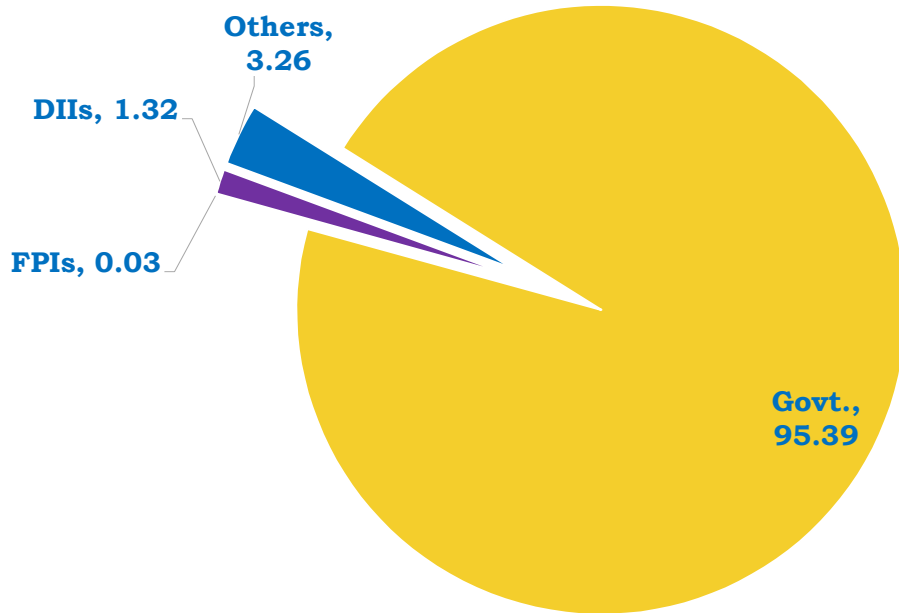
Particulars (₹ in Cr)	Mar-23	Dec-23	Mar-24
Credit RWA	85883	95876	98459
Market RWA	8214	8063	7984
Operational RWA	16460	17523	17523
Total RWA	110557	121462	123966
Advances	161629	179195	186877
Credit RWA to Advance (%)	53.14	53.50	52.69

Credit RWA to Advances (%)





Share Holding Pattern 31.03.2024

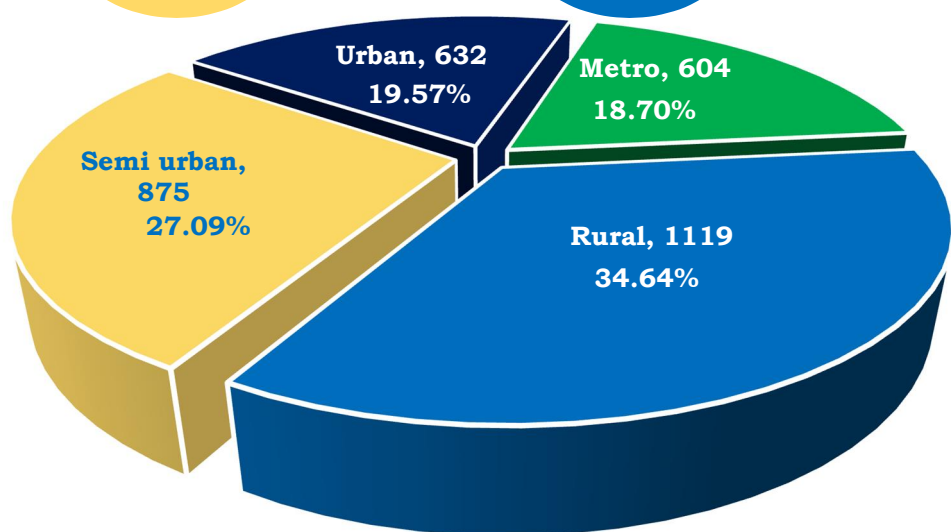
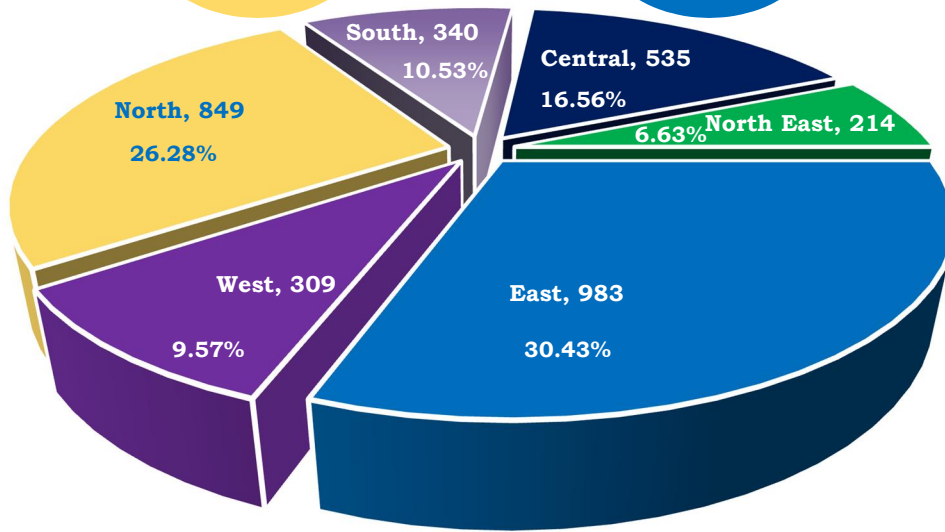
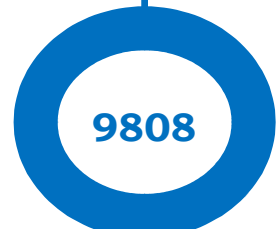
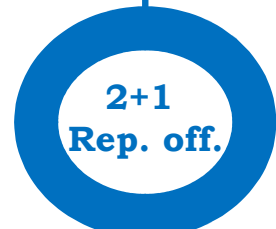
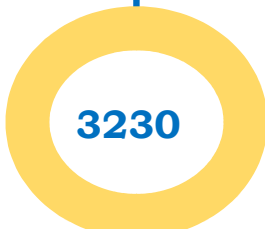


S.N	Rating Agency	Basel III	
		AT-I Bonds Rating	Tier-II Bonds Rating
1	India Ratings	-	AA -/Positive
2	CARE Ratings	-	AA -/Positive
3	Acuite Ratings	AA - /Stable	AA /Stable
4	Infomerics Ratings	AA - /Stable	-

CRISIL RATING	
Certificate of Deposit	A1+

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

Our Presence



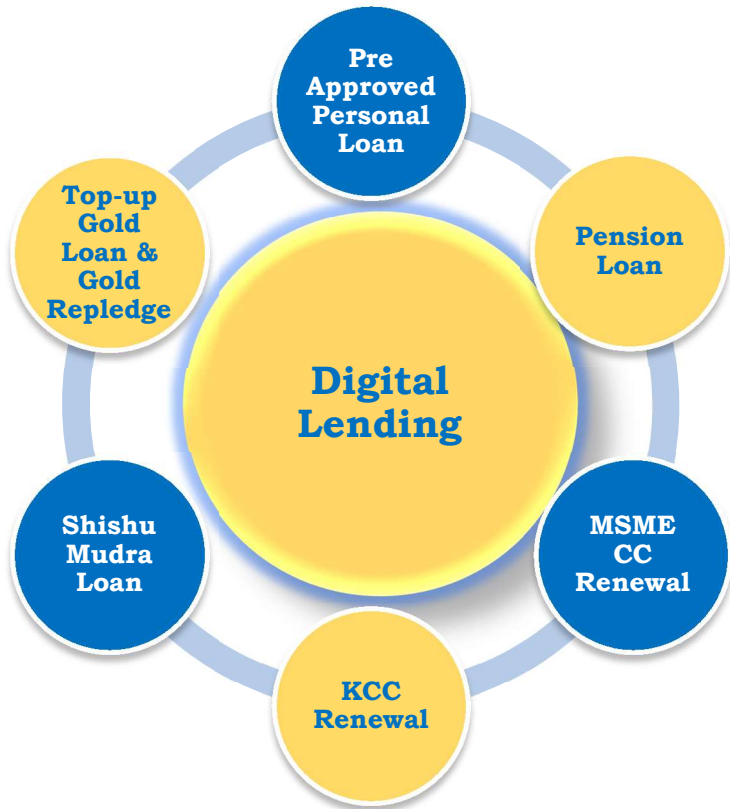
Paschim Banga Gramin Bank

As on 31.03.2024 (Unaudited) Amount (₹ in Cr)

Particulars	Quarter Ended			Q-o-Q	Y-o-Y	Financial Year		Y-o-Y
	Mar-23	Dec-23	Mar-24	(%)	(%)	22-23	23-24	(%)
Business	10318	10821	11055	2.16	7.14	10318	11055	7.14
Deposit	6570	6772	6906	1.98	5.11	6570	6906	5.11
Advances	3748	4049	4149	2.47	10.70	3748	4149	10.70
Operating Profit	-0.86	36.85	57.54	56.15	6790.70	-25.36	179.32	807.10
Net Profit	-19.95	6.85	34.54	404.23	273.13	-55.01	50.89	192.51
Ratios	Quarter Ended			Q-o-Q	Y-o-Y	Financial Year		Y-o-Y
	Mar-23	Dec-23	Mar-24	bps	bps	22-23	23-24	bps
Gross NPA (%)	9.37	9.09	8.12	-97	-125	9.37	8.12	-125
Net NPA (%)	3.94	1.75	0.77	-98	-317	3.94	0.77	-317
PCR (%)	60.38	82.23	90.24	801	2986	60.38	90.24	2986
CRAR (%)	5.10	6.84	10.26	342	516	5.10	10.26	516
NIM (%)	4.56	4.60	4.88	28	32	4.12	4.63	51
No of Branches			230	Employee Strength			961	



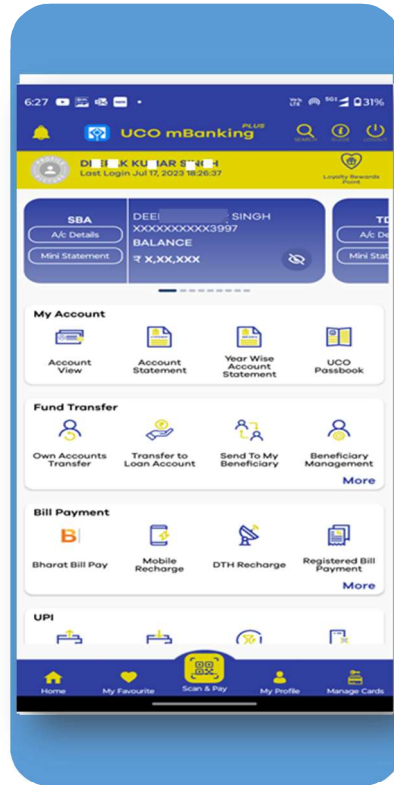
Changing the face of Rural Bangal

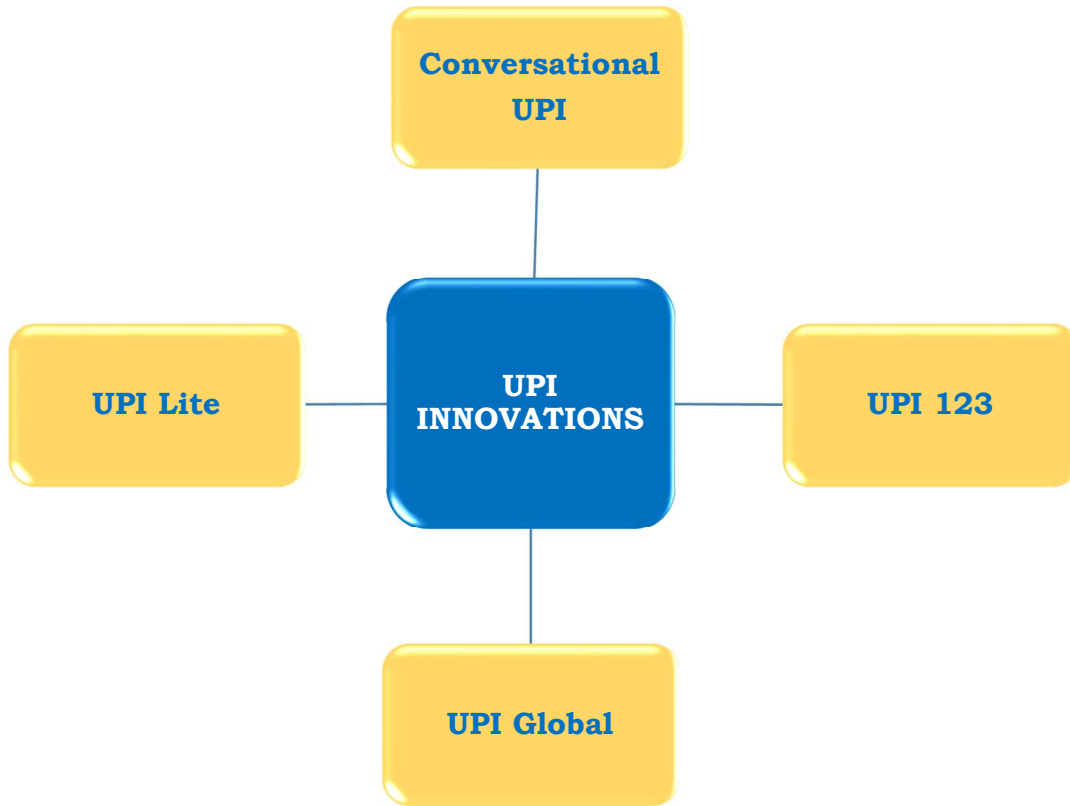


- Digital Retail Products
- Account Information
- Reward Points
- Digital Merchant
- Govt. Security Schemes
- Cheque Book Request
- TDS Certificate



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





Hi, I'm UMA. your personal assistant to solve your queries regarding UCO Bank. You can click from the options below, type your questions in the space provided or use the voice input function to ask your questions

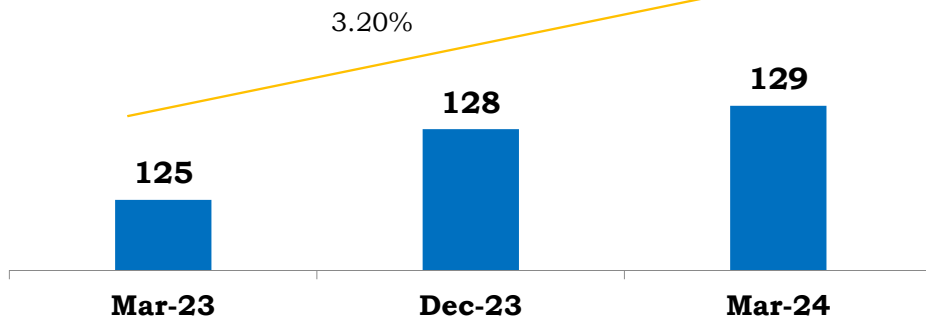


Digital Performance

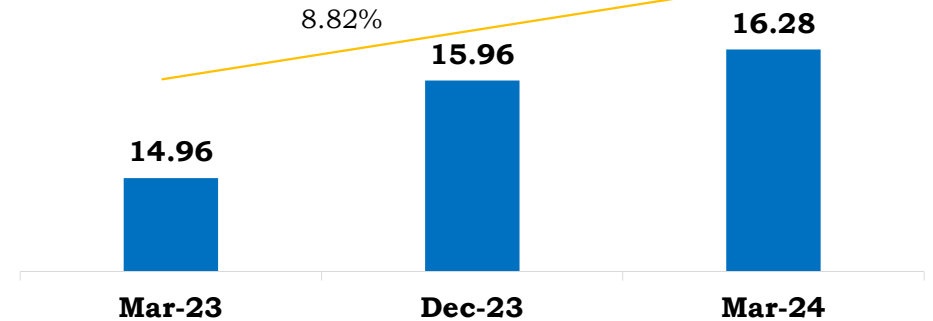


- Major Highlights
- Business Performance
- Financials
- Asset Quality
- Capital & Shareholding
- Business Network
- Digital Journey
- ESG Initiatives
- Products & Services

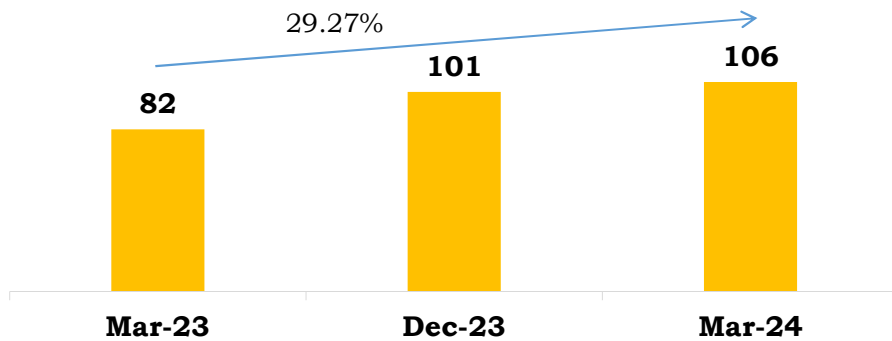
Debit Cards (In Lakhs)



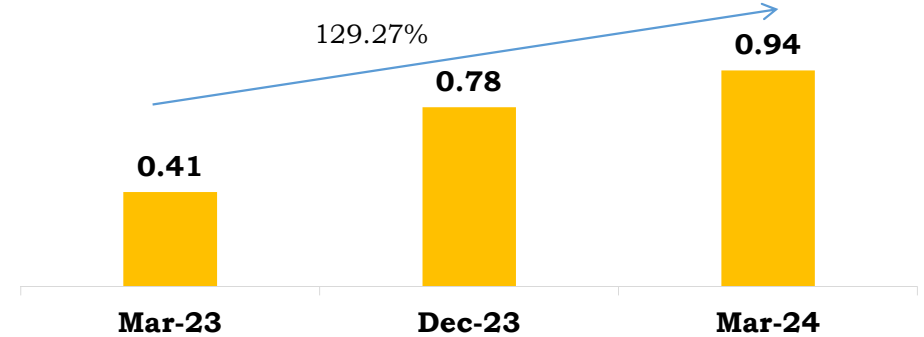
Internet Banking (In Lakhs)



Retail Mobile Banking (In Lakhs)

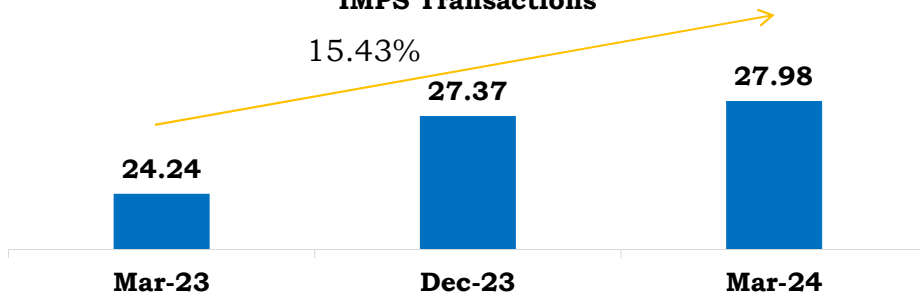


Corporate Mobile Banking (In Lakhs)

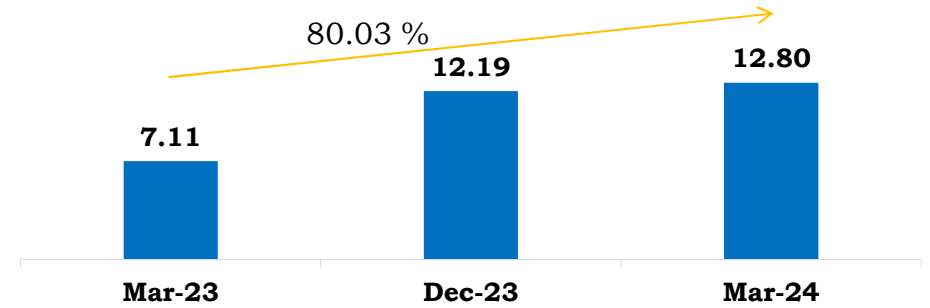




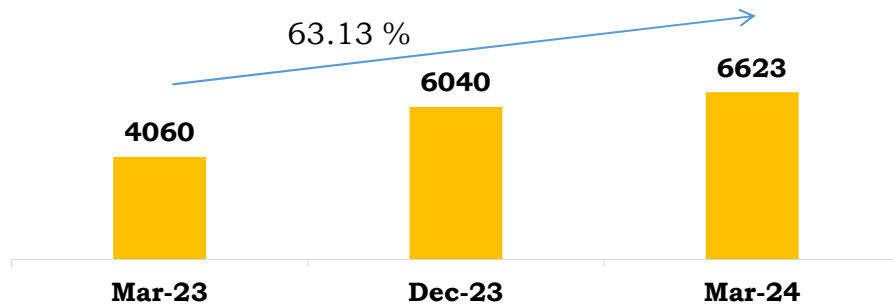
Mobile Banking No of Transactions (In Lakhs) excluding IMPS Transactions



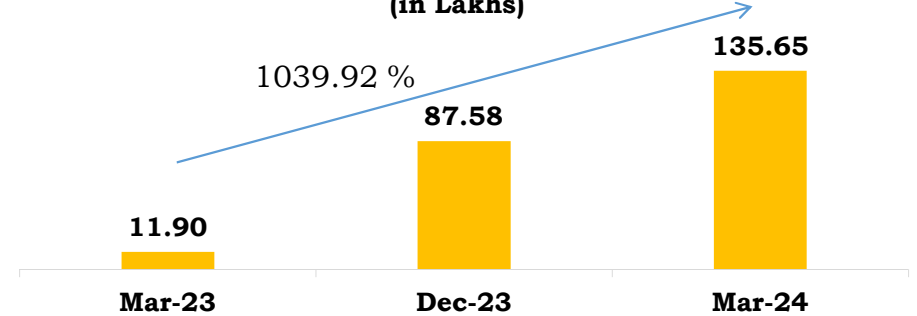
Corporate Mobile Banking Transactions (In Lakhs)



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



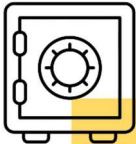
- **TAB Banking Facility** in 1606 branches with features such as Biometric based EKYC, SB & RD Account opening, Cheque Book Request Processing, Issuance of Debit Cards, etc



- **UPI Global –** Implementation of Sri Lankan Currency for UPI Global transactions



- **Revamped Call Center with AI based IVR** launched in 12 languages



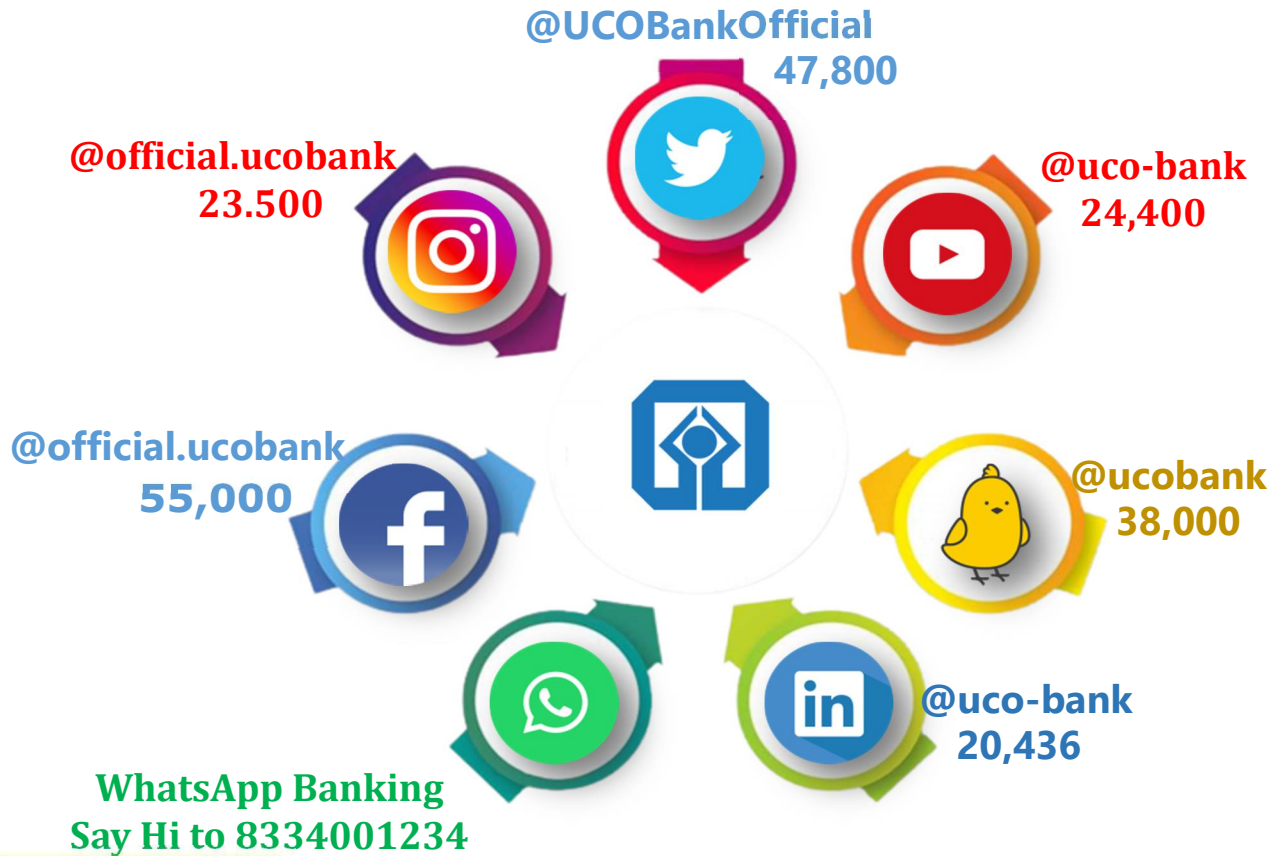
- **Integration with UDGAM portal –** Depositors can view information relating to their unclaimed deposits



- **New Installations –**
 - ⑩ ATMs - 51
 - ⑩ Cash Recyclers - 9
 - ⑩ Self-service Passbook kiosk - 116



- **AI enabled Chat Bot –** UCO Digital Advisor for You (UDAY) under launch





ENVIRONMENT



Planted more than 21,000 trees across the country

Minimized the use of one-time plastic at Administrative Offices

Rs. 15.86 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

Launched UCO Suryoday Scheme for financing Residential Solar Plant projects

Extended credit facility of Rs. 1015.62 Crore to Renewable Energy Sector

ESG Initiative



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

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 133313 & 1529222 persons were educated through FLCs and Banks's Sponsored CFL respectively

More than 14.79 lakhs rural women were benefitted through over 1.65 lakhs SHG loans

More than 23041 persons were trained through 769 training programmes conducted by 27 Bank's RSETIs in 7 states

No. of beneficiaries for Govt. Sponsored Social Security Scheme as on 31.03.2024 :-

PMSBY
52.80 lacs

PMJJBY
23.37 lacs

APY
10.72 lacs





- Advanced Cyber Security Operations Centre (CSOC) equipped with advanced tools for robust threat interception
- Enterprise Fraud Risk Management Solution (EFRMS) to prevent unauthorized electronic banking transactions
- AI enabled Call Centre for addressing Customers' queries and providing effective solution
- Technology driven Customer Grievance Redressal System for timely and faster resolution of issues
- Launch of "UCO Focus" – an offsite Compliance Monitoring Tool



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

RIDE IN STYLE

UCO ELITE TWO WHEELER LOAN SCHEME

RoI: 10%
(lowest in industry)

Easy Financing and quick approvals

Maximum tenure of 60 months

No Ceiling on Maximum loan amount

1800-103-0123

8334001234 | 7666399400

UCO CONTRACTOR SCHEME

Get Working Capital assistance to meet your needs

FB & NFB facility available

For more details visit your nearest UCO Bank Branch

Attractive RoI

1800-103-0123 (Toll Free) | 8334001234 | 7666399400

UCO DIGI SAFE

The guardian of your virtual vault

- Enable/Disable Domestic & International Debit Card Usage
- Set Transaction Limit for Digital Channels
- Block/Unblock UPI Service
- Freeze Account
- Block all digital transactions

SCAN TO DOWNLOAD

1800-103-0123 (Toll Free) | 8334001234 | 7666399400

Attractive ROI

Agriculture Infrastructure Fund (AIF)

Get financial assistance for: Creation of post-harvest management infrastructure and community farming assets

Quick and Easy loan approvals

Special attraction: Interest subvention available and CGTMSE fees born by government upto **Rs. 2 Cr for 7 years**

1800-103-0123 (Toll Free) | 8334001234 | 7666399400

UCO TEXTILE SCHEME

Working Capital and Term Loan Maximum upto ₹25 Cr

CGTMSE Coverage available

Attractive RoI

Visit your nearest UCO Bank branch today!

1800-103-0123 (Toll Free) | 8334001234 | 7666399400

UCO VAHAN SCHEME

Get financial assistance for purchasing new vehicle(s) (LCV/MCV/HCV) eligible for registration as commercial vehicle

Attractive scheme features

Quick and easy loan approvals

Attractive RoI

1800-103-0123 (Toll Free) | 8334001234 | 7666399400

Fostering growth and success with

UCO Business Plus

(Current Account)

FREE

- Accidental Insurance cover upto Rs. 10 lakh
- One POS
- IMPS Rs. 2 Lakh per day
- Demat Account (Linked with M-banking)
- Rupay Platinum Personalised Debit Card
- Online Tax Payment and many more

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

No cash handling charges upto Rs. 50 Lakh per month at Base Branch and upto Rs. 1 Lakh per day at Non-Base Branch

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

1800-103-0123 (Toll Free) | 8334001234 | 7666399400

Bridge the gap to your retirement dreams with

STP Pension Loan

- Maximum loan up to Rs. 10 Lakhs
- 0.50% concession in RoI
- Tenor - Maximum 48 months
- Low Interest Rate
- Zero Processing and Documentation Fee

VISIT TO APPLY > www.uco.bank.com

For more info, contact your branch
1800-103-0123

1800-103-0123 | 8334001234 | 7666399400

Highlights



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services



MoU signed with UPNEDA for promoting PM Surya Ghar – Muft Bijli Yojana

MoU signed with WDRAs to embark on a journey to boost pledge finance using e-NWRs from WDRAs registered warehouses

UCO Bank is now live on Maruti Suzuki Smart Finance Portal enabling hassle-free application of loans

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