



UCO BANK

Quarterly Results September 2021

UCO BANK

The Rebound Story

Sept 21Qtr. ₹205.39 Cr. (582.12%)

Jun 21Qtr. ₹101.81 Cr. (374.42%)

Mar 21Qtr. ₹80.02 Cr. (377.03%)

Mar 20 Qtr. ₹16.78 Cr.

Net Profit (Y-Y)

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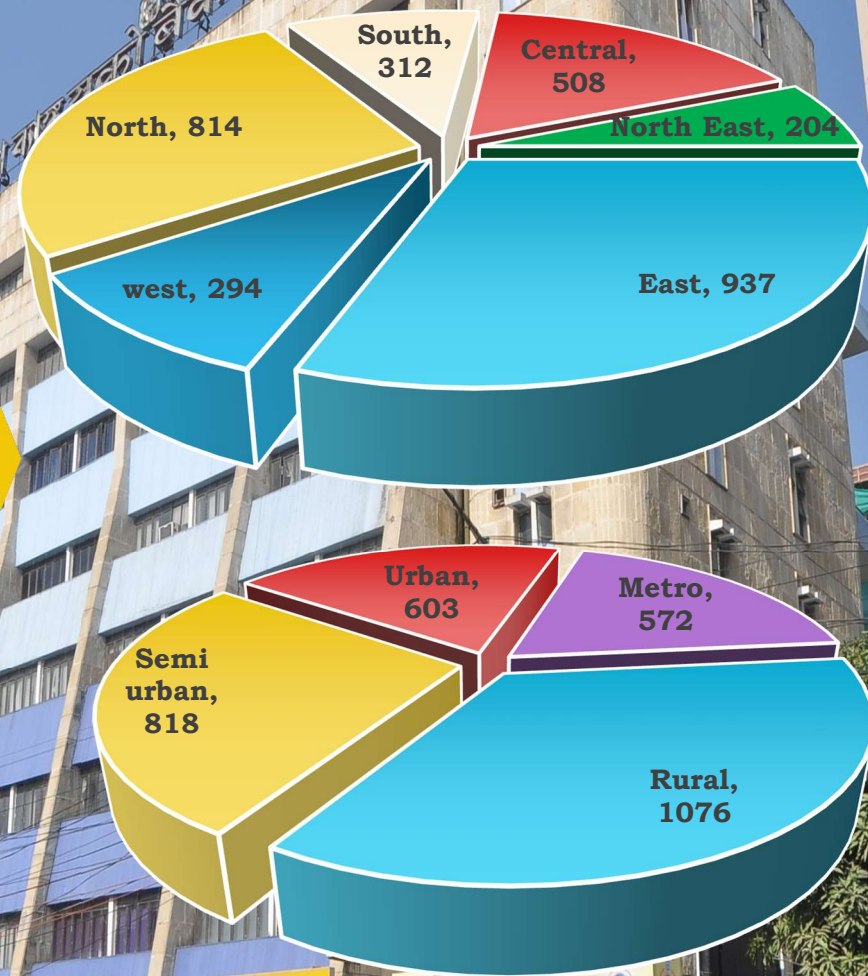
OUR PRESENCE

Get to know us better

3071
Total Branches

2
Overseas

2370
ATM



OUR LEADERS



Atul Kumar Goel
MD & CEO



Ajay Vyas
Executive Director



Ishraq Ali Khan
Executive Director



Highlights: Sep 21



Business segment Performance



Asset Quality



Financials



Capital & Share Holding



Digital Journey



Highlights: Sep 21



Total Business

₹335238 Cr.
7.19%(Y-Y)



Total Advance

₹121552 Cr.
5.65%(Y-Y)



Operating Profit

₹1334 Cr.
23.99%(Y-Y)



Net Profit

₹205 Cr.
582.12% (Y-Y)



CRAR

14.31%



Gross NPA

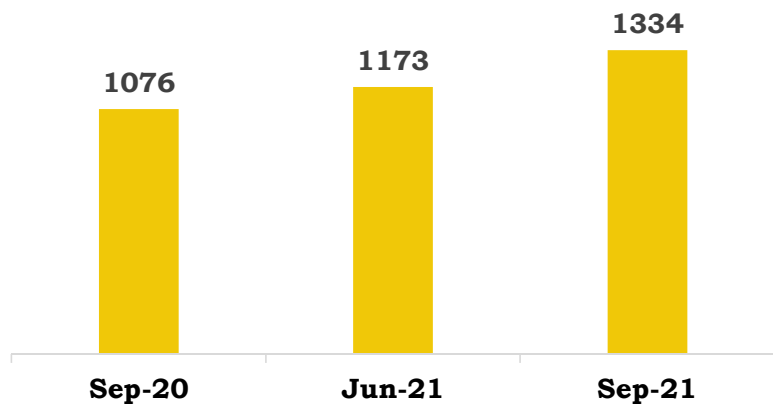
8.98%



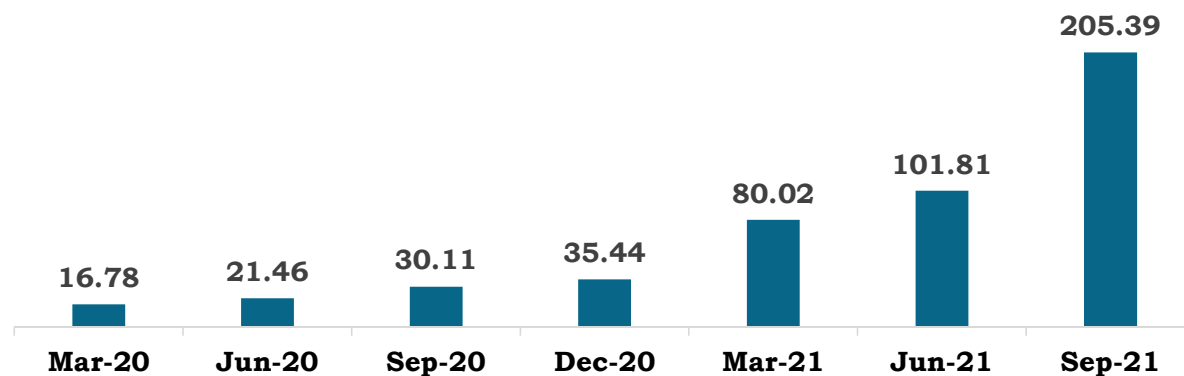
Financial Growth



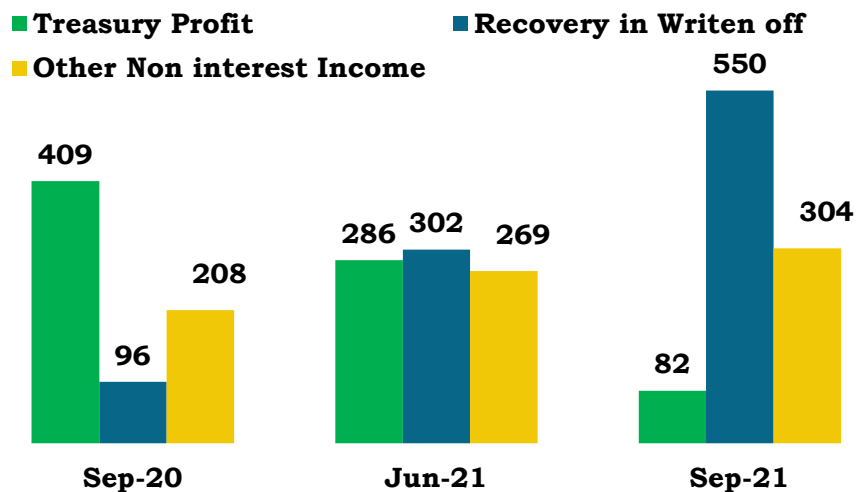
Operating Profit (Qtr) ₹ in (Cr)



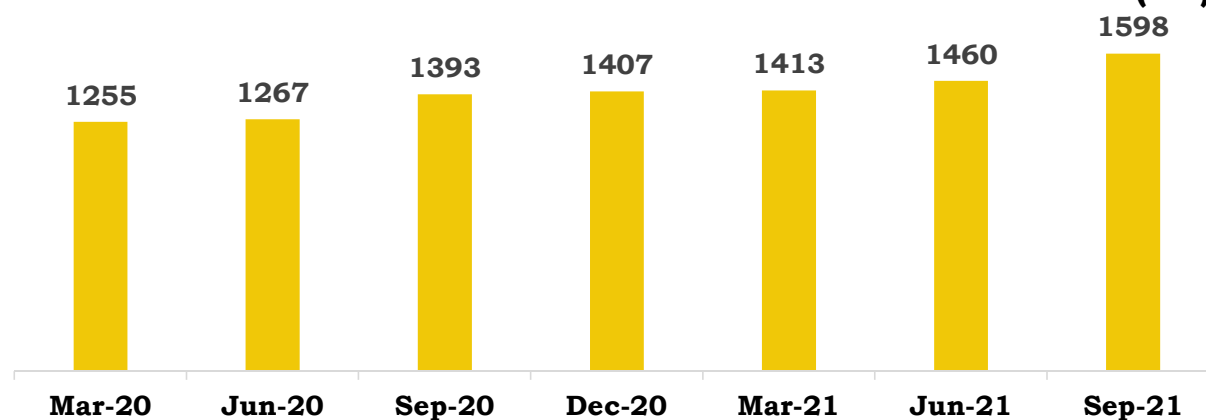
Net Profit (Qtr) ₹ in (Cr)



Non Interest Income(Qtr.)



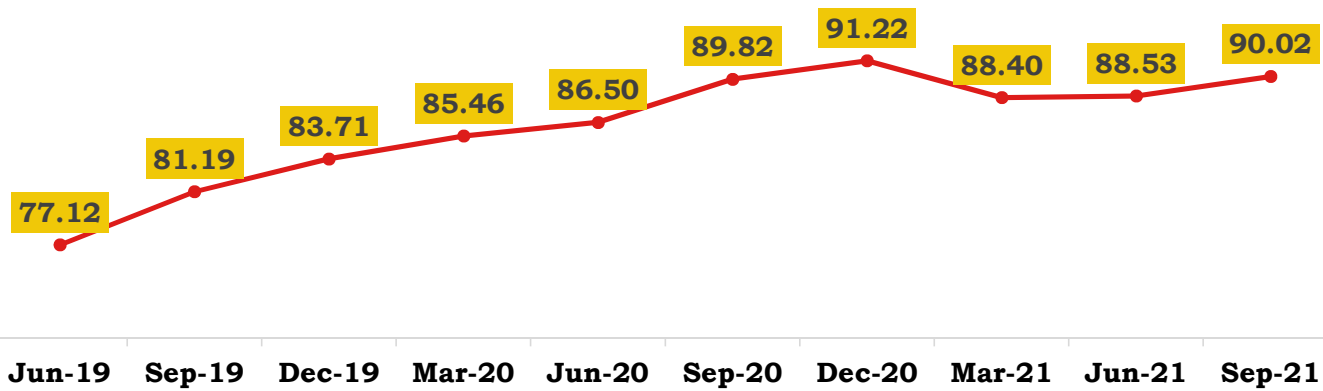
Net Interest Income (Qtr) ₹ in (Cr)



Improving Asset Quality

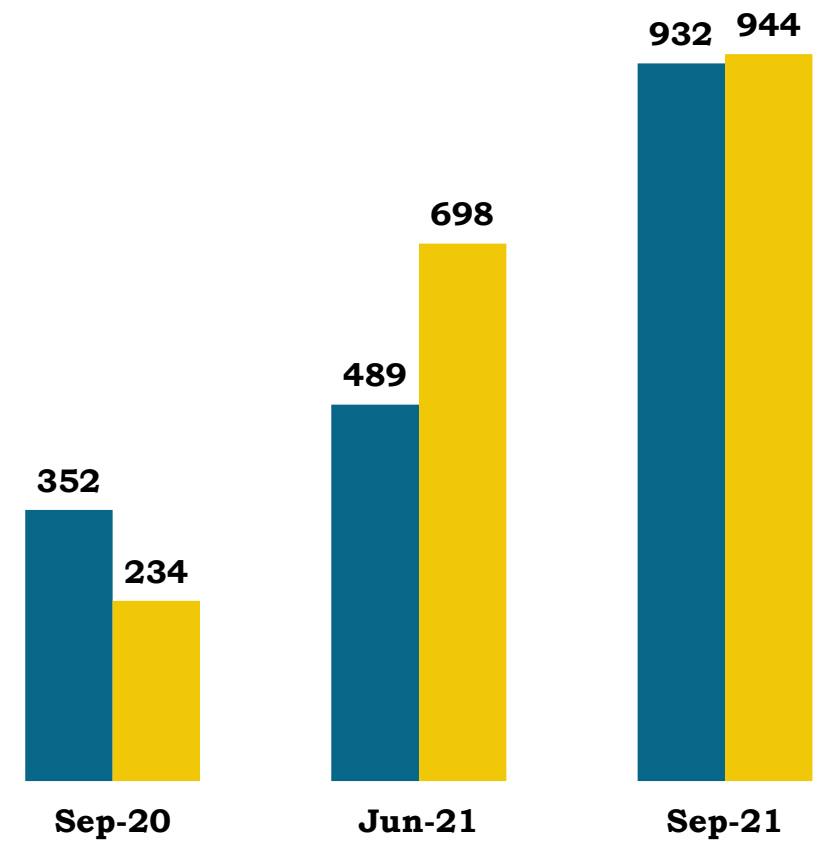


PCR (%)

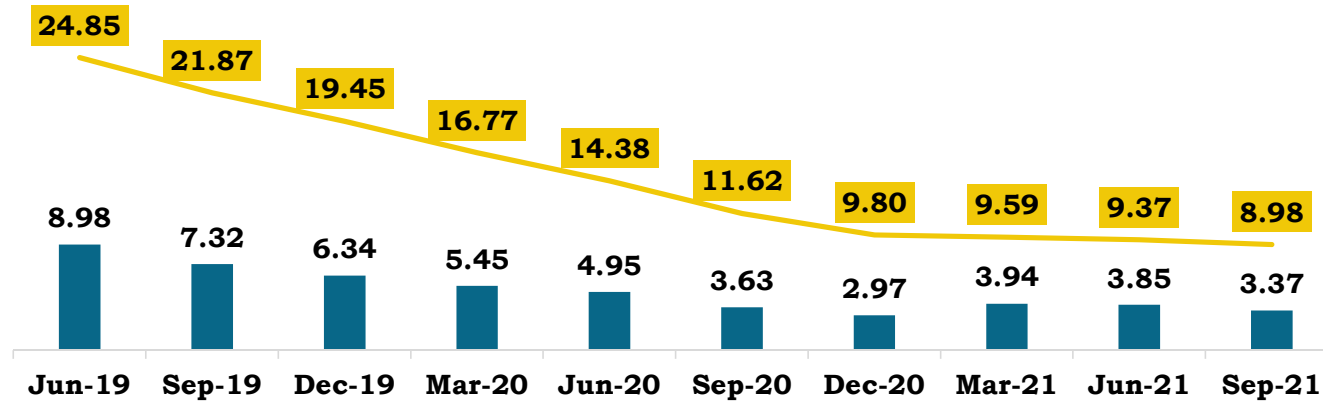


Recovery (Qtr.) ₹ in Cr

- Cash Recovery + Recovery in Written off A/c
- Upgradation



Net NPA (%) — Gross NPA %



Business Growth



					₹ in (Cr)
Business Mix (Deposits + Advances)	Sep-20	Jun-21	Sep-21	Y-O-Y (%)	Q-Q (%)
Global Business	312746	332946	335238	7.19	0.69
Domestic	298803	317216	318923	6.73	0.54
Overseas	13943	15730	16315	17.01	3.72
Global Deposits	197696	212097	213686	8.09	0.75
Domestic	193184	207517	208853	8.11	0.64
Overseas	4512	4580	4833	7.12	5.51
Global Advances (Gross)	115050	120849	121552	5.65	0.58
Domestic	105619	109699	110070	4.21	0.34
Overseas	9431	11150	11482	21.74	2.98
CD Ratio (%)	58.2	56.98	56.88	-	-

Operating Revenues



						₹ in (Cr)
Sl.	Parameters	Quarter Ended			Variation (%) over	
		Sep-20	Jun-21	Sep-21	Y-O-Y	Q-O-Q
1	Interest Income	3615	3570	3720	2.91	4.21
2	Interest Expenses	2221	2109	2122	-4.47	0.60
3	NII (1-2)	1393	1460	1598	14.68	9.42
4	Non-Interest Income	713	857	936	31.37	9.27
5	Operating Expenses	1030	1143	1200	16.50	4.91
6	Operating Profit (3+4-5)	1076	1173	1334	23.99	13.70
7	Provisions	1046	1072	1129	7.93	5.33
8	Net Profit	30	102	205	582.12	101.74
	Net Interest Margin (Global) (%)	2.78	2.72	2.79	-	-
	Net Interest Margin (Domestic) (%)	2.88	2.80	2.90		
	Cost to Income (%)	49.66	49.35	47.35		

Net Interest Income



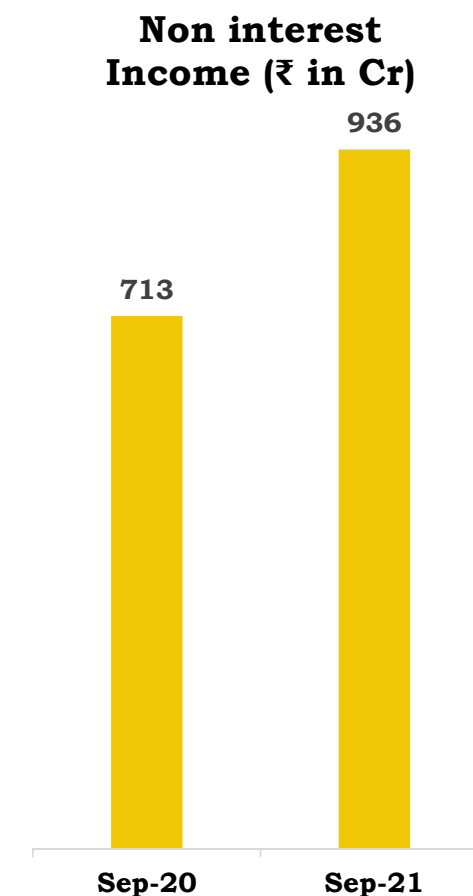
Particulars	Quarter Ended			Variation (%) over	
	Sep-20	Jun-21	Sep-21	Y-O-Y	Q-O-Q
Interest Income	3615	3570	3720	2.91	4.21
a. From Advances	1966	1976	2042	3.83	3.33
b. From Investments	1506	1456	1512	0.41	3.85
c. Others	143	138	166	16.60	20.60
Interest Expended	2221	2109	2122	-4.47	0.60
a. On Deposits	2089	2006	2033	-2.64	1.37
b. On Borrowings	40	10	-1	-101.95	-108.19
c. Bonds & Others	93	94	89	-3.46	-4.70
Net Interest Income	1393	1460	1598	14.68	9.42
Cost of Deposit (%)	4.29	3.91	3.86	-	-
Cost of Fund (%)	4.42	3.86	3.79		
Yield on Advances (%)	8.03	6.73	6.98		
Yield on Investment (%)	6.71	6.27	6.33		
Yield on Funds (%)	6.76	6.31	6.49		

Non Interest Income



₹ in (Cr)

Particulars	Quarter Ended			Variation (%) over	
	Sep-20	Jun-21	Sep-21	Y-O-Y	Q-O-Q
a) Treasury profit	409	286	82	-79.95	-71.32
b) Recovery in Written Off	96	302	550	472.30	82.20
c) Other Non Interest Income	208	269	304	46.15	13.01
Total (a+b+c)	713	857	936	31.37	9.27



Provisions



Particulars	Quarter Ended			Variation (%) over	
	Sep-20	Jun-21	Sep-21	Y-O-Y	Q-O-Q
	₹ in (Cr)				
Operating Profit	1074	1173	1334	24.22	13.70
Provisions for :					
NPA	1032	845	1595	54.57	88.86
Standard Assets	22	333	34	50.11	-89.
Provision For Investment	2	-11	17	624.74	-259.27
Others	243	-153	-627	-358.92	310.32
Total Provision	1299	1014	1019	-21.59	0.43
Less :-Income Tax	-255	57	110	-143.16	92.00
Net Profit /Loss	30	102	205	582.10	101.74
Technical Write off	2586	827	1429	-44.74	72.79
Return on Assets (%)	0.05	0.15	0.30		
Return on Equity (%)	0.73	2.25	4.19	-	-



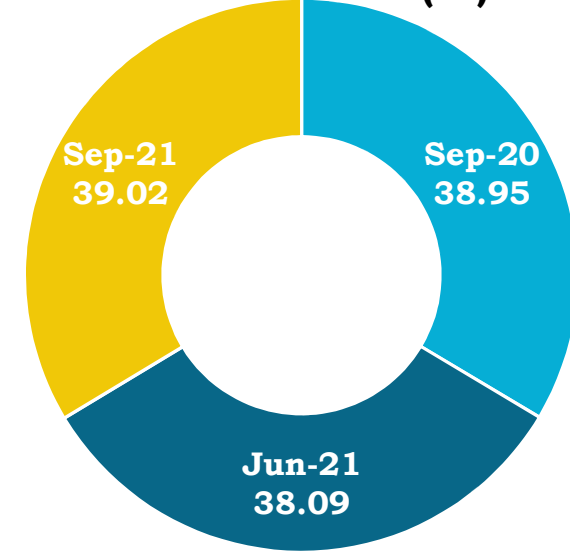
Business segment Performance

Global Deposits

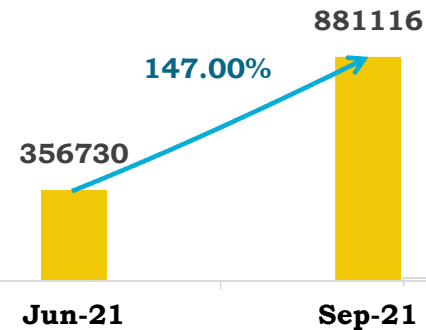


Particulars	Sep-20	Jun-21	₹ in (Cr)
			Sep-21
Saving Deposits	67398	71280	72793
Current Deposits	9135	8717	8551
CASA	76533	79997	81345
Term Deposits	116652	127520	127508
Overseas Deposits	4512	4580	4833
Global Deposits	197697	212097	213686

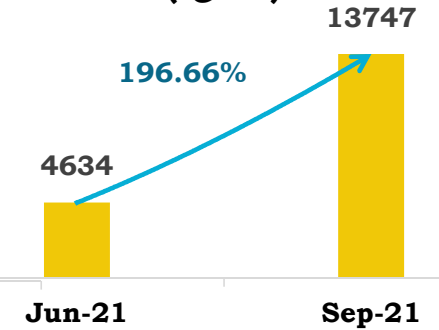
CASA Global (%)



Savings Account (Qtr.)



Current Account (Qtr.)



Retail Growth



20.98 %
Vehicle Loan (Y-Y)



39.44 %
Personal Loan (Y-Y)

12.97 %
Home Loan (Y-Y)



11.04 %
Gold Loan (Y-Y)

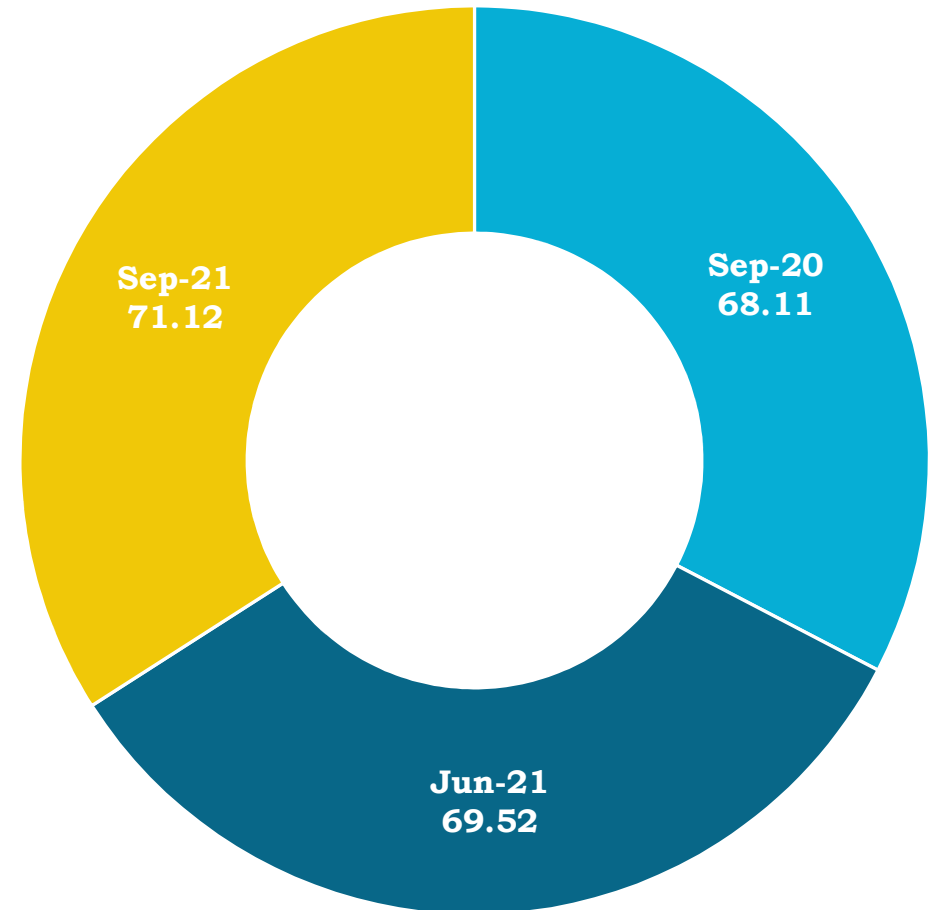


RAM (Domestic Advance)



	₹ in (Cr)		
₹ in (Cr)	Retail Advance	Agriculture Advance	MSME Advance
Sep-20	23467	24040	24427
Jun-21	26177	25101	24983
Sep-21	26988	25391	25898

RAM (Domestic) (%)



Priority Sector Advance



Industry	Sep-20	Jun-21	Sep-21	₹ in (Cr)	
				% Growth	
				Y-O-Y	% to ANBC
Agriculture	24040	25101	25391	5.62	18.25
Out of which, S&MF	11569	12231	12809	10.71	9.21
MSME	24347	25066	24192	-1.95	17.39
Out of which, Micro	13154	13705	12923	-1.25	9.29
Housing Loan	10130	9835	9737	-3.88	7.00
Education Loan	1070	1108	1102	2.98	0.79
Others	353	1894	2051	481.04	1.47
Total Priority Sector Advances	59940	63003	62472	4.22	44.91

Financial Inclusion Growth



PMJBY (12.35 Lac)

PMSBY (25.58 Lac)

APY (4.65 Lac)

PM Jan Suraksha Schemes (A/cs)

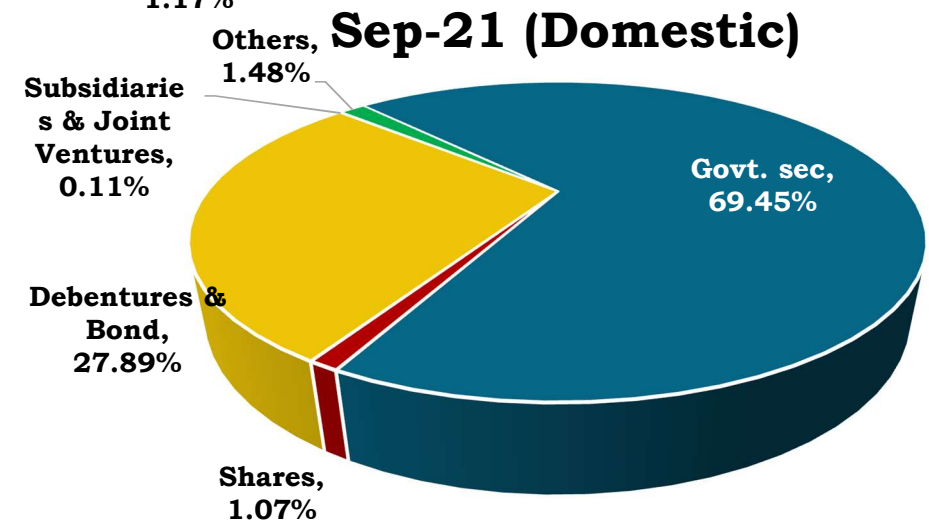
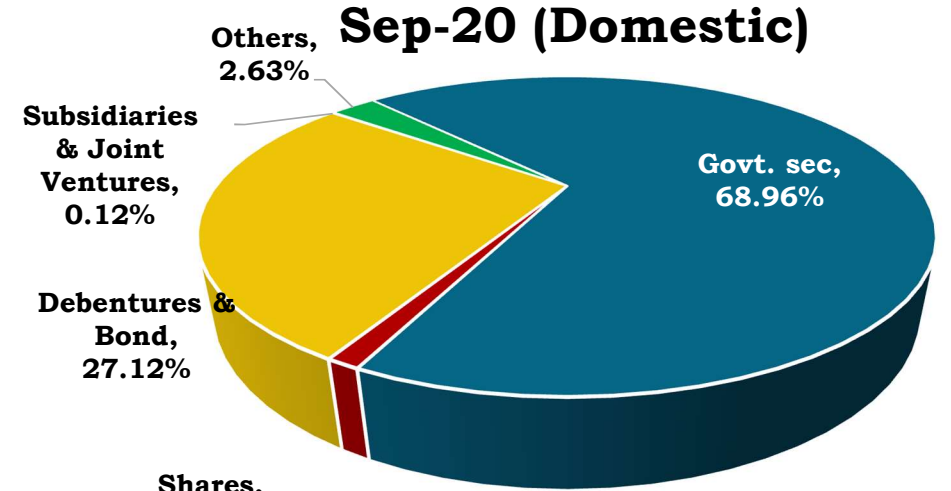
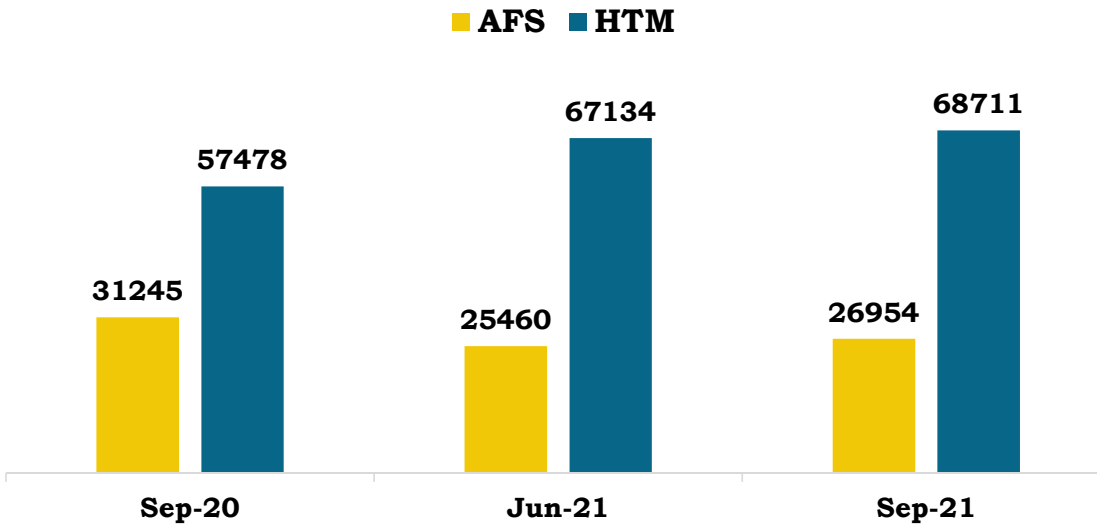
₹ in (Cr)

Particulars	Sep-20		Jun-21		Sep-21	
	No. of Accts	Amount	No. of Accts	Amount	No. of Accts	Amount
PMJDY (Lacs)	91.83	3282.85	102.51	3704.6	107.38	3774.45
Zero Balance Accts (Lacs)	10.05	-	13.05	-	13.42	-
PMMY Shishu	251262	383.86	203017	347.02	186741	333.56
PMMY Kishor	165057	2152.65	170599	2297.39	165991	2330.67
PMMY Tarun	18124	1115.54	21582	1321.72	21624	1416.97
PMMY Total	434443	3652.05	395198	3966.13	374356	4081.20

Investment Portfolio



Domestic Investment



₹ in (Cr)	Sep-20	Jun-21	Sep-21
Domestic Investments	88723	92594	95665
Overseas Investments	2605	2181	2544
Total Investments	91308	94775	98209

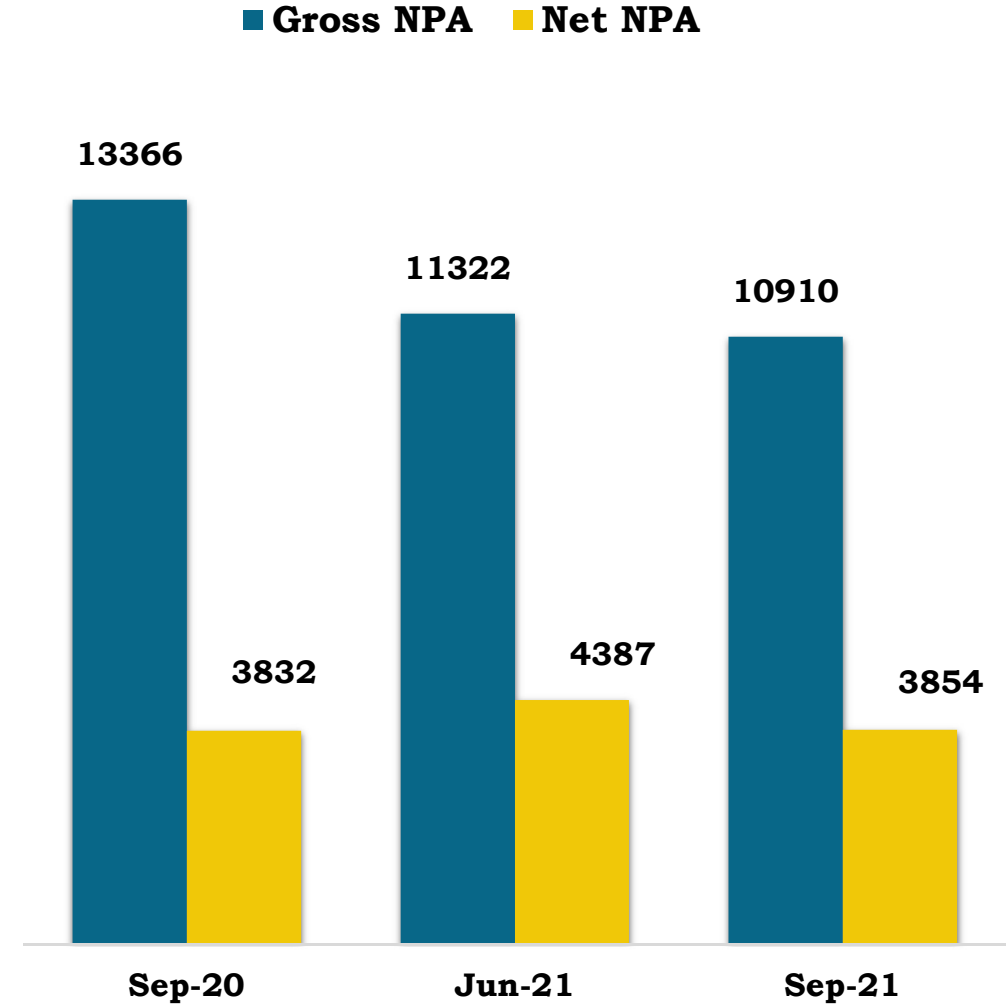


Asset Quality

Asset Quality



Item	₹ in (Cr)		
	Sep-20	Jun-21	Sep-21
Gross NPA	13366	11322	10910
Net NPA	3832	4387	3854
Gross NPA (%)	11.62	9.37	8.98
Net NPA (%)	3.63	3.85	3.37
Provision Coverage Ratio (%)	89.82	88.53	90.02



Movement of NPA



₹ in (Cr)

Item	Year Ended	Quarter Ended		
	Mar 21	Sep-20	Jun-21	Sep-21
Opening Balance	19282	16576	11352	11322
Slippages	3102	215	1708	2389
Less				
Cash Recovery	1168	256	187	382
Upgradation	453	234	698	944
Write off	9411	2935	853	1475
Total reduction	11032	3425	1738	2801
Closing Balance	11352	13365	11322	10910
Cash Recovery +Recovery in Written off	2154	352	489	932

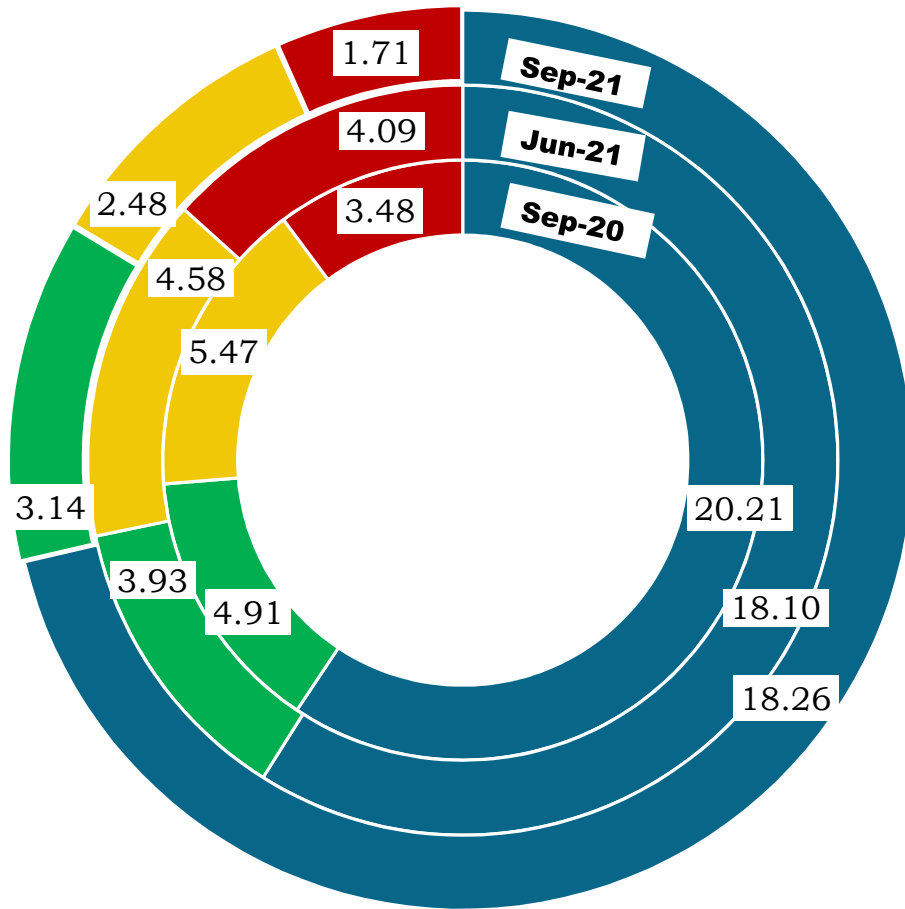
September-2021 (₹ Cr.)	1 st List	2 nd List	Others	₹ in (Cr)
				Total
Exposure to number of accounts referred under IBC (As per RBI List)	3	10	118	131
Loan Outstanding	946.81	3076.09	11525.48	15548.38
Total Provisions Held	946.81	3076.09	11446.62	15469.52

Inc. Tech. Write off

Rating Mix (Domestic)



■ A& Above ■ BBB ■ Below BBB ■ Unrated

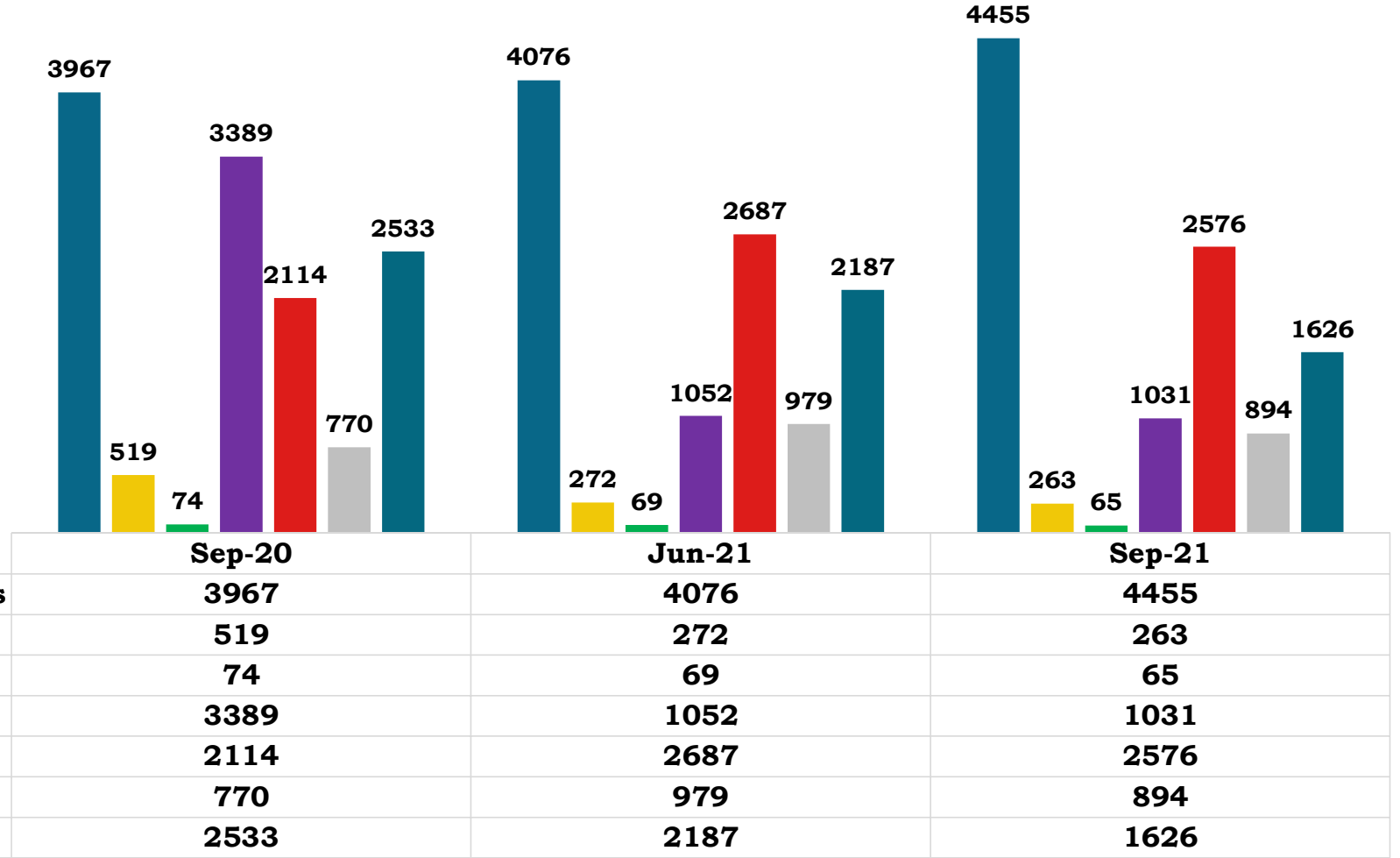


	₹ in (Cr)			
₹ in (Cr)	A& Above	BBB	Below BBB	Unrated
Sep-20	21350	5190	5779	3671
Jun-21	19854	4316	5023	4492
Sep-21	20104	3452	2725	1886

Segment NPA



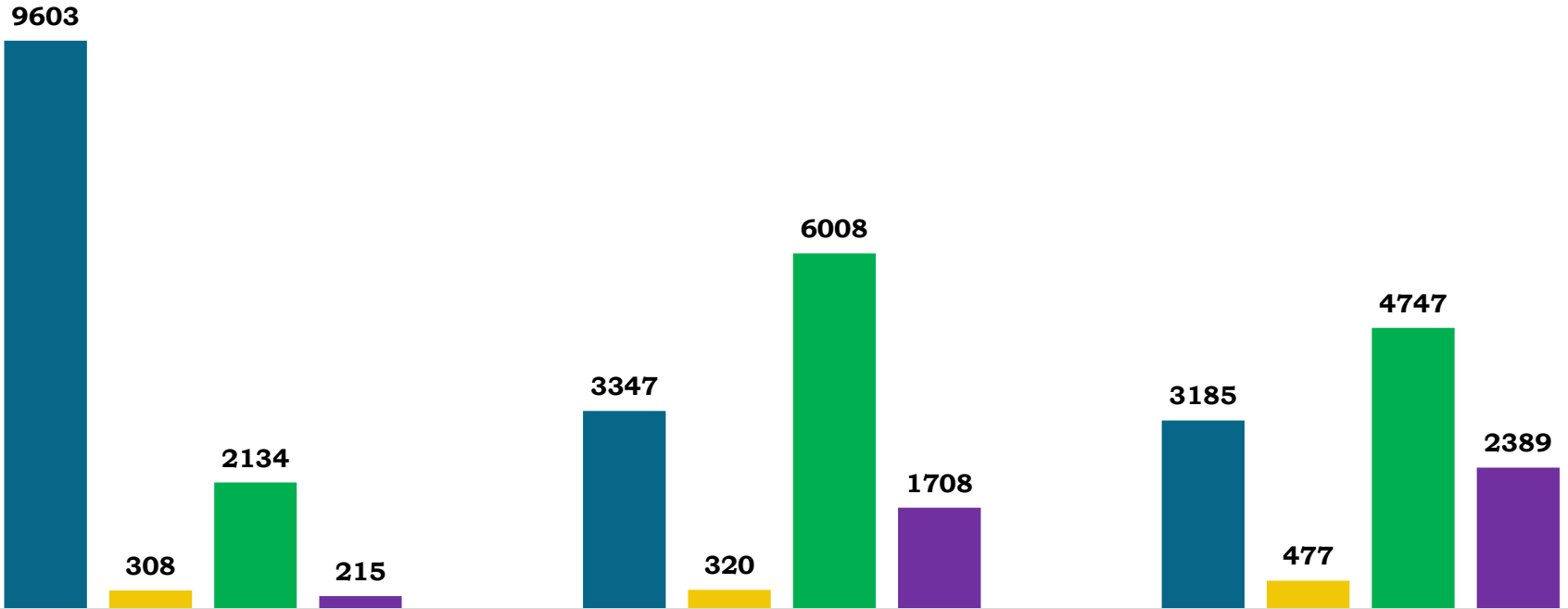
₹ in (Cr)



SMA Data



₹ in (Cr)



	Sep-20	Jun-21	Sep-21
SMA-0	9603	3347	3185
SMA-1	308	320	477
SMA-2	2134	6008	4747
Fresh Slippage	215	1708	2389



Financials

Balance Sheet



	₹ in (Cr)	
CAPITAL & LIABILITIES	30.09.2020	30.09.2021
Capital	9918	11956
Reserves & Surplus	9398	10984
Deposits	197696	213686
Borrowings	11211	15894
Other Liabilities & Provisions	8330	7373
Total	236553	259893
ASSETS		
Cash and Balances with RBI	6712	9959
Balances with Banks and Money at Call and Short Notice	8332	15752
Investments	89429	96436
Advances	105482	114428
Fixed Assets	2756	3257
Other Assets	23841	20061
Total	236553	259893

Key Financial Indicators



Particulars (Qtr.)	Sep-20	Jun-21	Sep-21
Book Value per Share (₹)	7.48	8.41	8.69
Earning Per Share (₹)	0.03	0.09	0.17
Net Worth (₹ in Cr.)	6875	9501	9822
Business Per Branch (₹ In Cr.)	101.25	108.42	109.16
Business Per Employee (₹ in Cr.)	13.78	15.23	15.12
Operating Profit Per Employee (₹ in Lakh)	5.86	5.88	6.02
Net Profit Per Employee (₹ in Lakh)	0.13	0.47	0.93



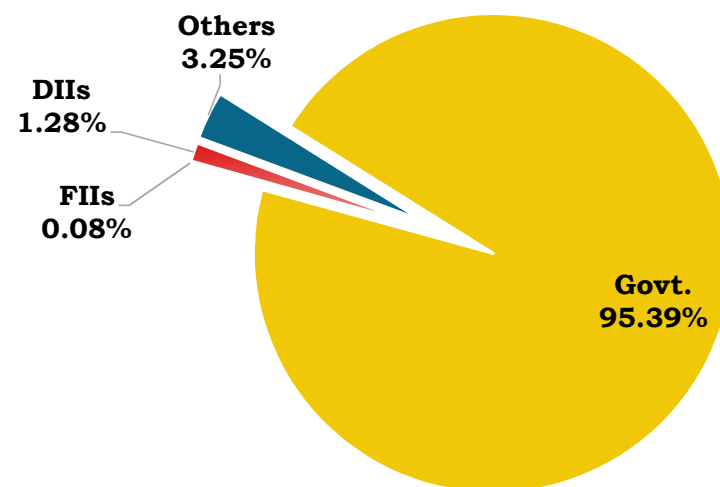
Capital & Shareholding

Capital & Shareholding Pattern



Particulars	₹ in (Cr)		
	Sep-20	Jun-21	Sep-21
CET1 Capital	9213	11601	11462
Tier I Capital	9213	11601	11462
Tier II Capital	2883	2993	2963
Total Capital	12096	14595	14425
Risk Weighted Assets	102460	102441	100769
CET1 (%)	8.99	11.32	11.37
Tier I (%)	8.99	11.32	11.37
Tier II (%)	2.81	2.92	2.94
Capital Adequacy Basel III (%) (CRAR)	11.80	14.24	14.31

Share Holding Pattern



As on 30.09.2021	
Share Capital (₹ in Cr.)	11956
Net Worth (₹ in Cr.)	9822
Market Cap (₹ in Cr.)	16320
No of Equity Shares	1195,59,58,176



Digital Journey

Social Media Presence

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Digital Platforms



New Initiative

- ✓ FISDOM integration with Mbanking for Mutual Fund
- ✓ Introduction of Visa Contactless “VISA PayWave” Debit Card
- ✓ Procurement of 250 CAPEX ATMs.
- ✓ UPI Prepaid (eRUPI) issuer i.e. eRUPI Vouchers for Corporates

New Features in M-Banking

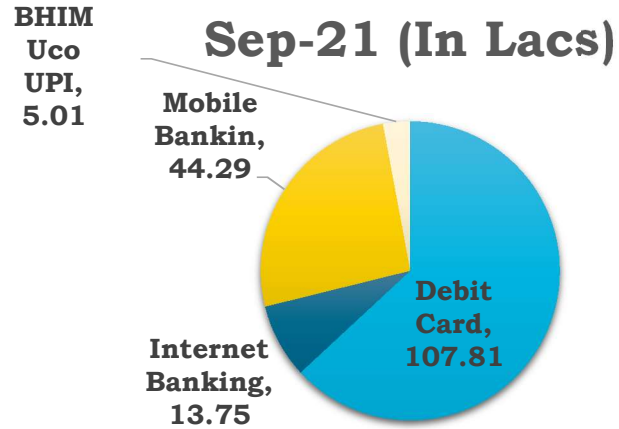
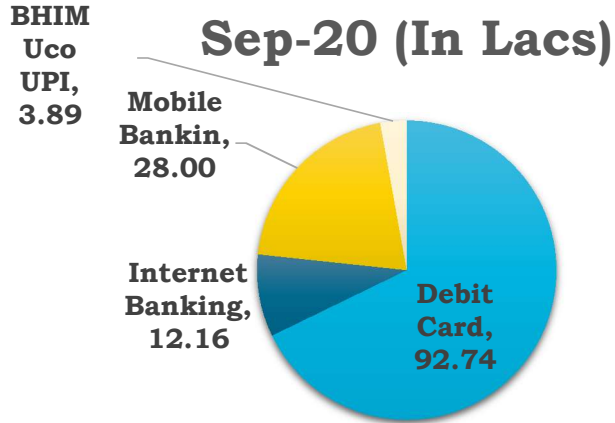
- ✓ Mobile No Update Facility
- ✓ Account opening Facility
- ✓ Green Pin generation Facility
- ✓ Apply for Mutual Fund
- ✓ Apply for Credit Card

Road ahead for E Banking and M-Banking

- ✓ Introduction of Corporate Mbanking
- ✓ Reward Point Program
- ✓ Rupay Tokenisation



Digital Progress

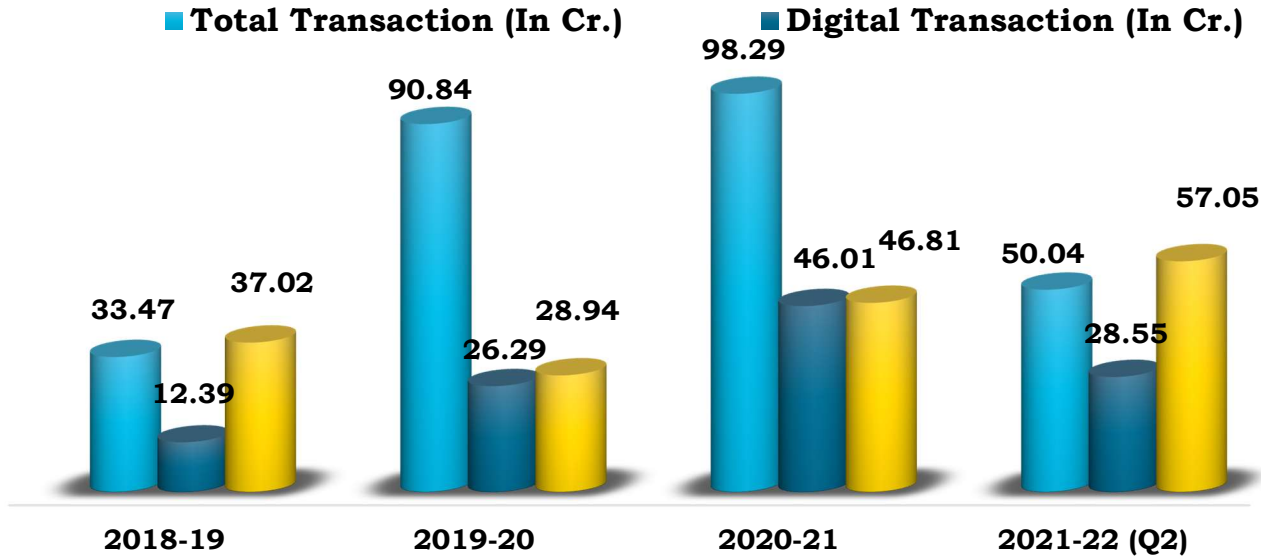


Digital Channels	Sep-20	Jun-21	Sep-21	Growth (%)	
				Y-O-Y	Q-O-Q
Debit Cards	9274062	10336357	10780544	16.24	4.30
Internet Banking (Lakhs)	12.16	13.29	13.75	12.98	3.46
Retail (Lakhs)	10.78	11.79	12.18	12.99	3.31
Corporate (Lakhs)	1.38	1.51	1.56	13.04	3.31
Mobile Banking (Lakhs)	28.00	38.59	44.29	58.12	14.77
Bhim UCO UPI (Lakhs)	3.89	4.72	5.01	28.79	6.14
POS Terminals	8961	9128	8953	-0.09	-1.92
Avg. Daily ATM Hits	88	74	85	-3.41	14.86

Digital Progress

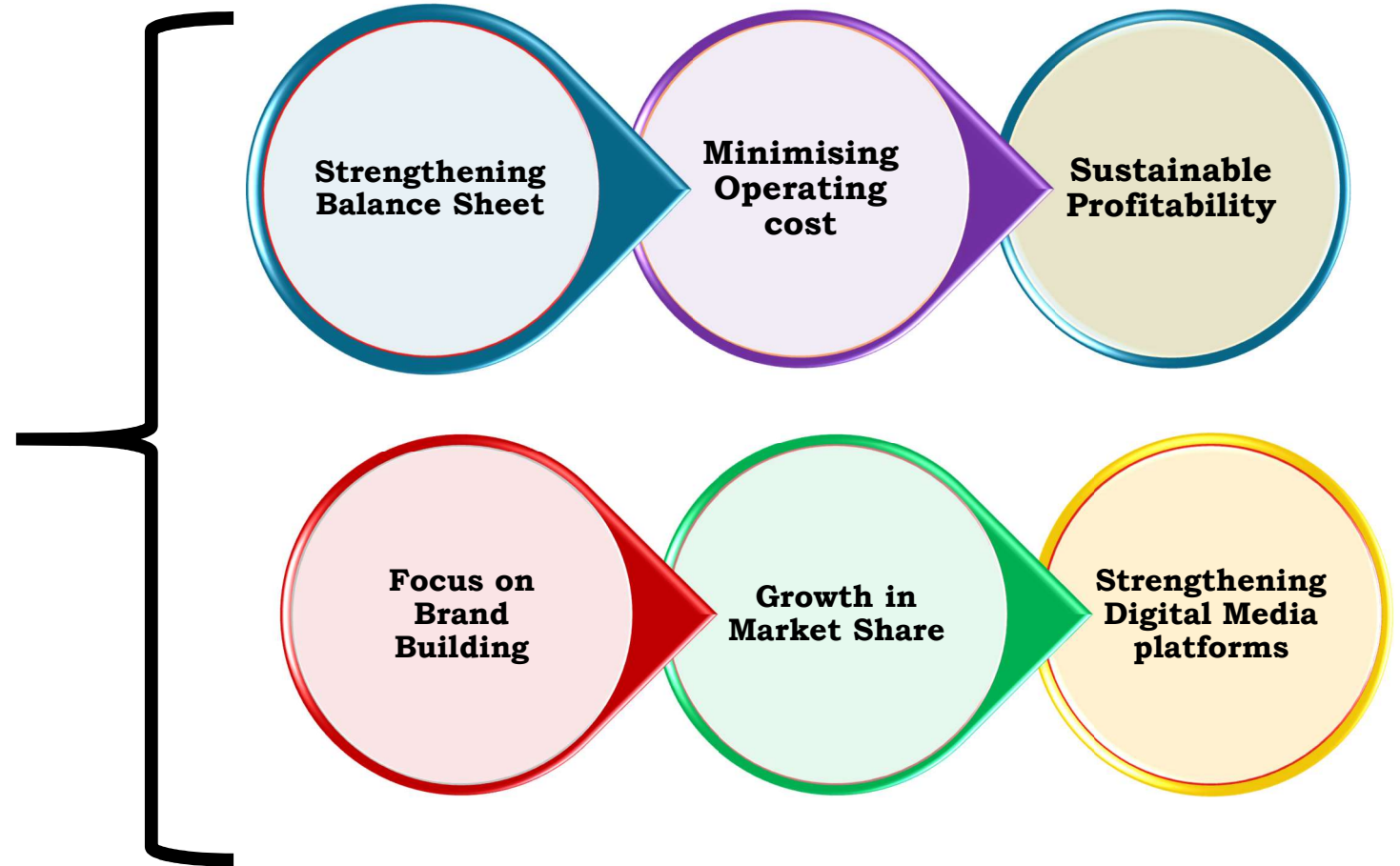


Digital Channels



Financial Year	Total Transactions (In Cr.)	Digital Transactions (Financial) (In Cr.)	Digital Transaction (%)
2018-19	33.47	12.39	37.02
2019-20	90.84	26.29	28.94
2020-21	98.29	46.01	46.81
2021-22 (Q2)	50.04	28.55	57.05

Business Strategy



Associate



Paschim Banga Gramin Bank Is An Associate of UCO BANK



As on 30.09.2021 (Unaudited)	
	₹ in (Cr)
Total Business	9342.90
Deposit	6076.55
Advances	3266.35
Income	279.09
Expenditure & Provision	335.03
Net Loss Qtr.	55.94
No of Branches	230
Employee Strength	1071



One Team One Dream



Our Mission

“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.”



Our Vision

“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.”



Thank You!