



# UCO BANK

Quarterly Results December 21

# UCO BANK

## *Growth Continues...*



### *Net Profit*

**Dec 21Qtr. ₹310.39 Cr. (775.87% Y-Y) ↗**



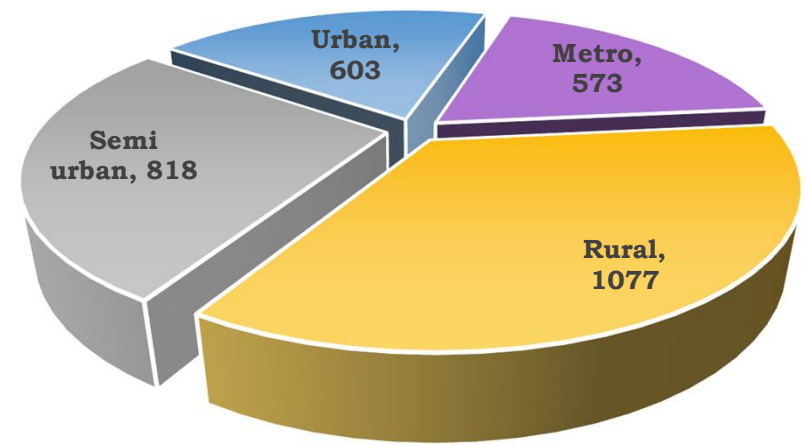
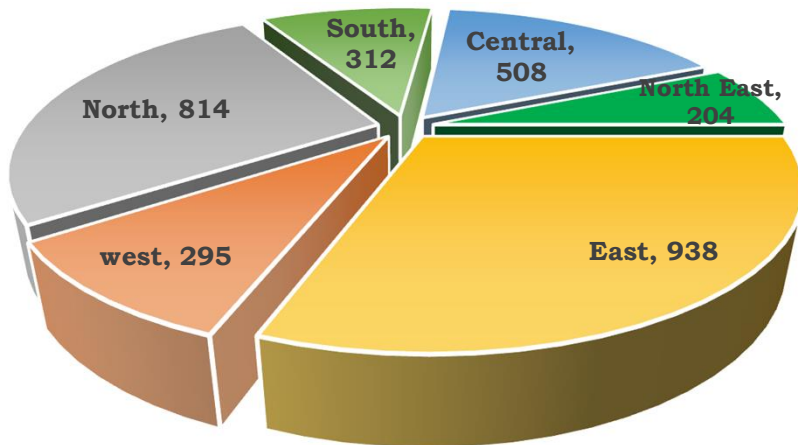
# OUR PRESENCE



2374  
ATM

2  
Overseas

3073  
Total Branches





***Highlights: Dec 21***



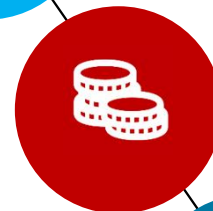
***Business segment Performance***



***Asset Quality***



***Financials***



***Capital & Share Holding***



***Digital Journey***

***Contents:-***



## *Highlights: Dec 21*





### Total Business

₹344322 Cr.  
7.86%(Y-Y)



### Total Advance

₹125519 Cr.  
7.47%(Y-Y)



### Operating Profit

₹1340 Cr.  
21.88%(Y-Y)



### Net Profit

₹310 Cr.  
775.87% (Y-Y)



### CRAR

14.56%



### Gross NPA

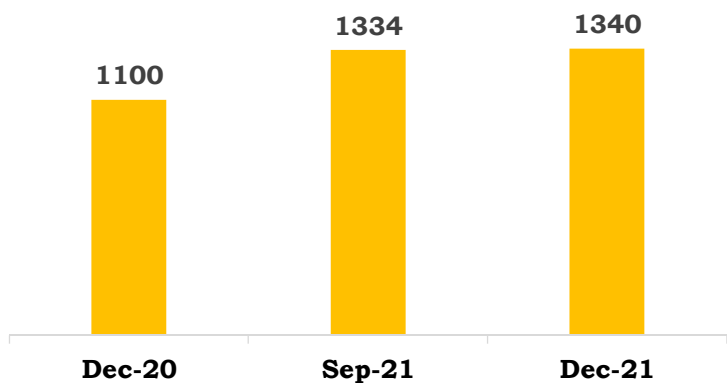
8.00%



# Financial Growth

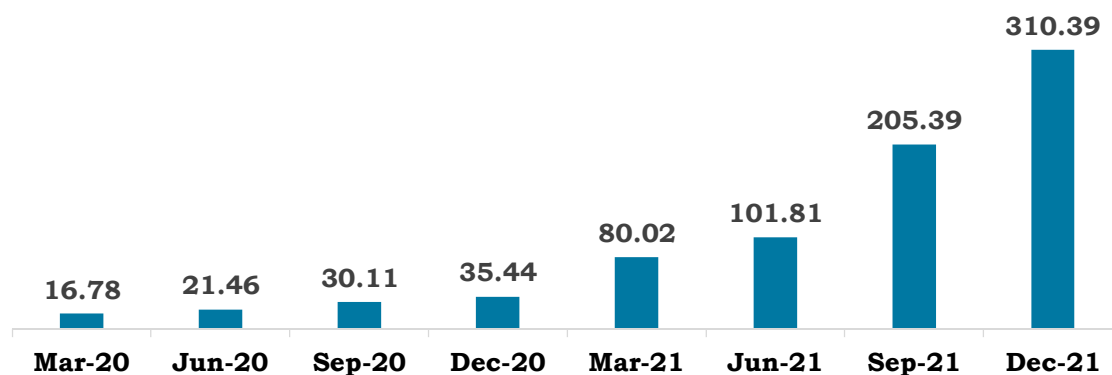


**Operating Profit (Qtr) ₹ in (Cr)**



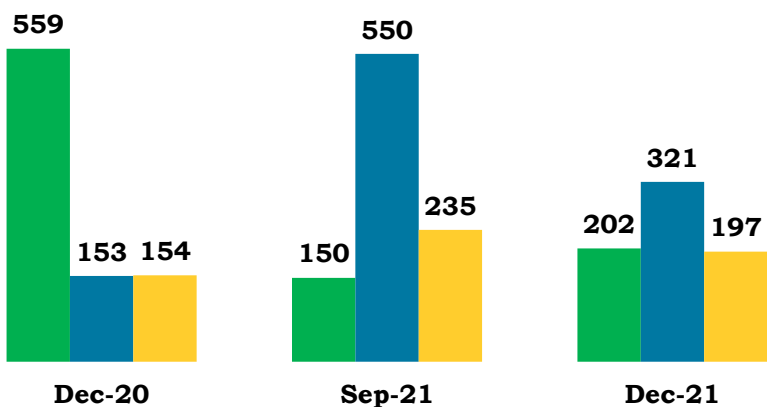
**Net Profit (Qtr)**

₹ in (Cr)



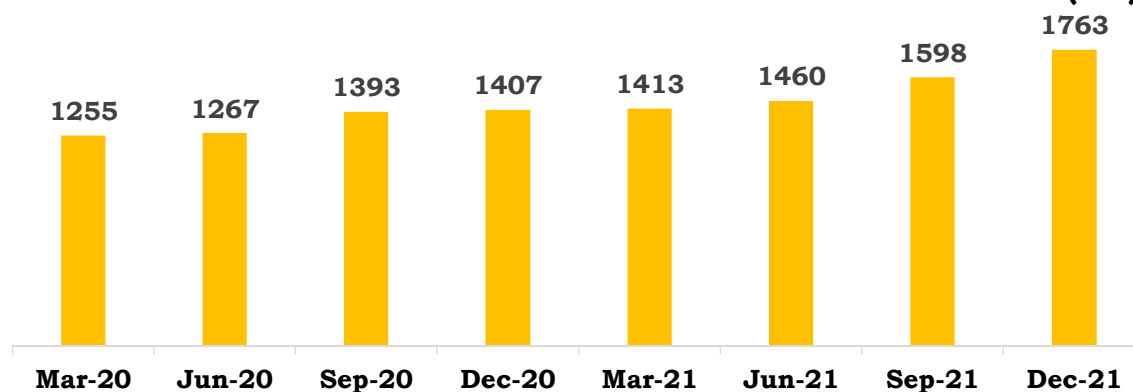
**Non Interest Income(Qtr.)**

■ Treasury Profit      ■ Recovery in Written off  
■ Other Non interest Income



**Net Interest Income (Qtr)**

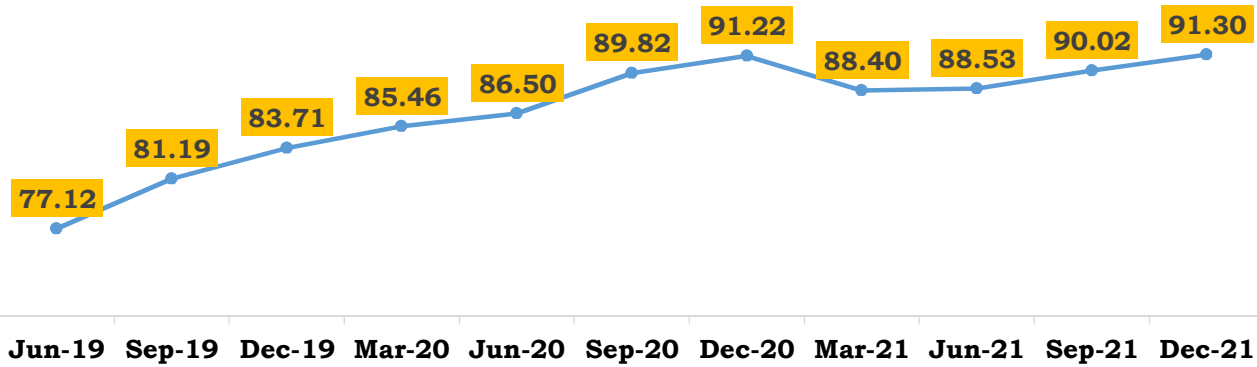
₹ in (Cr)



# Improving Asset Quality

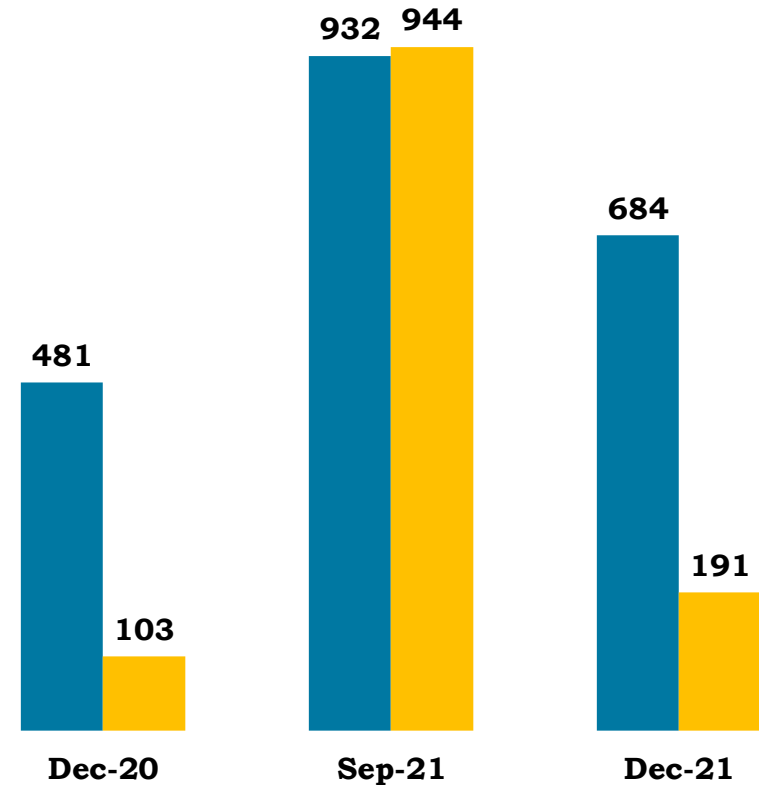


PCR (%)

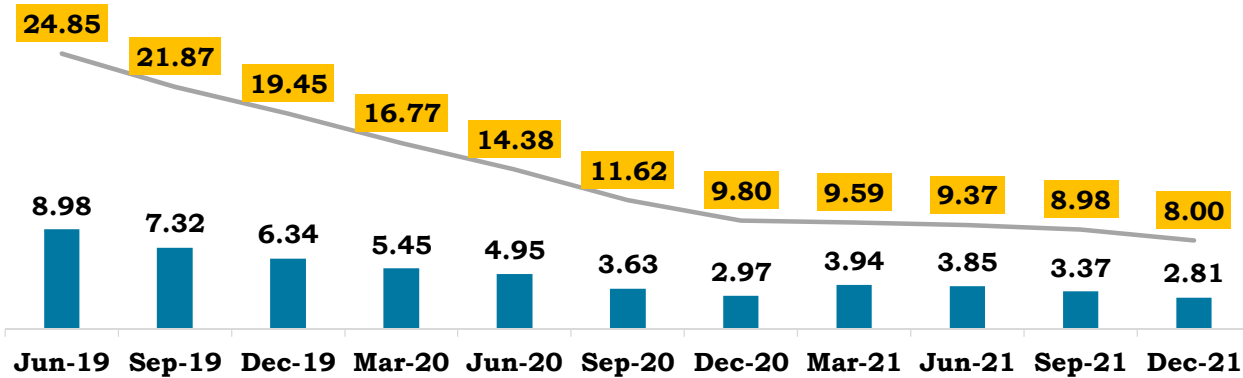


Recovery (Qtr.) ₹ in Cr

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



■ Net NPA (%) — Gross NPA %





# Business Growth



					₹ in (Cr)
<b>Business Mix (Deposits + Advances)</b>	<b>Dec-20</b>	<b>Sep-21</b>	<b>Dec-21</b>	<b>Q-Q (%)</b>	<b>Y-O-Y (%)</b>
<b>Global Business</b>	<b>319218</b>	<b>335238</b>	<b>344322</b>	<b>2.71</b>	<b>7.86</b>
Domestic	302471	318923	328286	2.94	8.53
Overseas	16747	16315	16036	-1.71	-4.25
<b>Global Deposits</b>	<b>202421</b>	<b>213686</b>	<b>218803</b>	<b>2.39</b>	<b>8.09</b>
Domestic	197023	208853	214013	2.47	8.62
Overseas	5398	4833	4789	-0.90	-11.28
<b>Global Advances (Gross )</b>	<b>116797</b>	<b>121552</b>	<b>125519</b>	<b>3.26</b>	<b>7.47</b>
Domestic	105448	110070	114272	3.82	8.37
Overseas	11349	11482	11247	-2.05	-0.90
<b>CD Ratio (%)</b>	<b>57.70</b>	<b>56.88</b>	<b>57.37</b>	-	-

# Operating Revenues



₹ in (Cr)

Sl.	Parameters	Quarter Ended			Variation (%) over	
		Dec-20	Sep-21	Dec-21	Q-Q (%)	Y-O-Y (%)
1	<b>Interest Income</b>	3603	3720	3919	5.36	8.79
2	<b>Interest Expenses</b>	2196	2122	2157	1.63	-1.76
3	<b>NII (1-2)</b>	<b>1407</b>	<b>1598</b>	<b>1763</b>	<b>10.32</b>	<b>25.26</b>
4	<b>Non-Interest Income</b>	866	936	719	-23.17	-16.99
5	<b>Operating Expenses</b>	1174	1200	1141	-4.85	-2.75
6	<b>Operating Profit (3+4-5)</b>	1100	1334	1340	0.46	21.88
7	<b>Provisions</b>	1064	1129	1030	-8.76	-3.22
8	<b>Net Profit</b>	<b>35</b>	<b>205</b>	<b>310</b>	<b>51.12</b>	<b>775.87</b>
	<b>Net Interest Margin (Global) (%)</b>	2.54	2.79	3.03		
	<b>Net Interest Margin (Domestic) (%)</b>	2.65	2.90	3.14	-	-
	<b>Cost to Income (%)</b>	53.87	47.35	45.99		

# Net Interest Income



Particulars	Quarter Ended			Variation (%) over	
	Dec-20	Sep-21	Dec-21	Q-Q (%)	Y-O-Y (%)
<b>Interest Income</b>	<b>3603</b>	<b>3720</b>	<b>3919</b>	<b>5.36</b>	<b>8.79</b>
<b>a. From Advances</b>	1966	2042	2254	10.40	14.62
<b>b. From Investments</b>	1481	1512	1526	0.91	3.04
<b>c. Others</b>	155	166	139	-16.06	-10.19
<b>Interest Expended</b>	<b>2196</b>	<b>2122</b>	<b>2157</b>	<b>1.63</b>	<b>-1.76</b>
<b>a. On Deposits</b>	2098	2033	2067	1.66	-1.44
<b>b. On Borrowings</b>	9	-1	2	-332.02	-79.94
<b>c. Bonds &amp; Others</b>	89	89	88	-2.01	-1.39
<b>Net Interest Income</b>	<b>1407</b>	<b>1598</b>	<b>1763</b>	<b>10.32</b>	<b>25.26</b>
<b>Cost of Deposit (%)</b>	4.22	3.86	3.86		
<b>Cost of Fund (%)</b>	4.22	3.79	3.79		
<b>Yield on Advances (%)</b>	7.62	6.98	7.54	-	-
<b>Yield on Investment (%)</b>	6.64	6.33	6.27		
<b>Yield on Funds (%)</b>	6.50	6.49	6.74		

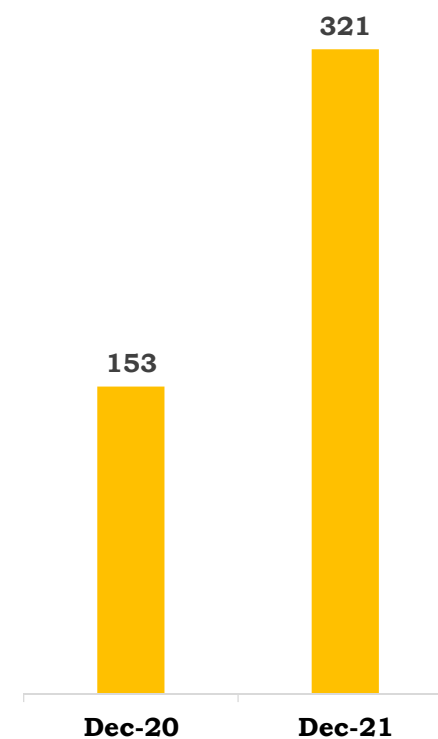
# Non Interest Income



₹ in (Cr)

Particulars	Quarter Ended			Variation (%) over	
	Dec-20	Sep-21	Dec-21	Q-Q (%)	Y-O-Y (%)
<b>a) Treasury profit</b>	559	150	202	34.01	-63.92
<b>b) Recovery in Written Off</b>	153	550	321	-41.70	109.11
<b>c) Other Non Interest Income</b>	154	235	197	-16.39	27.56
<b>Total (a+b+c)</b>	<b>866</b>	<b>936</b>	<b>719</b>	<b>-23.17</b>	<b>-16.99</b>

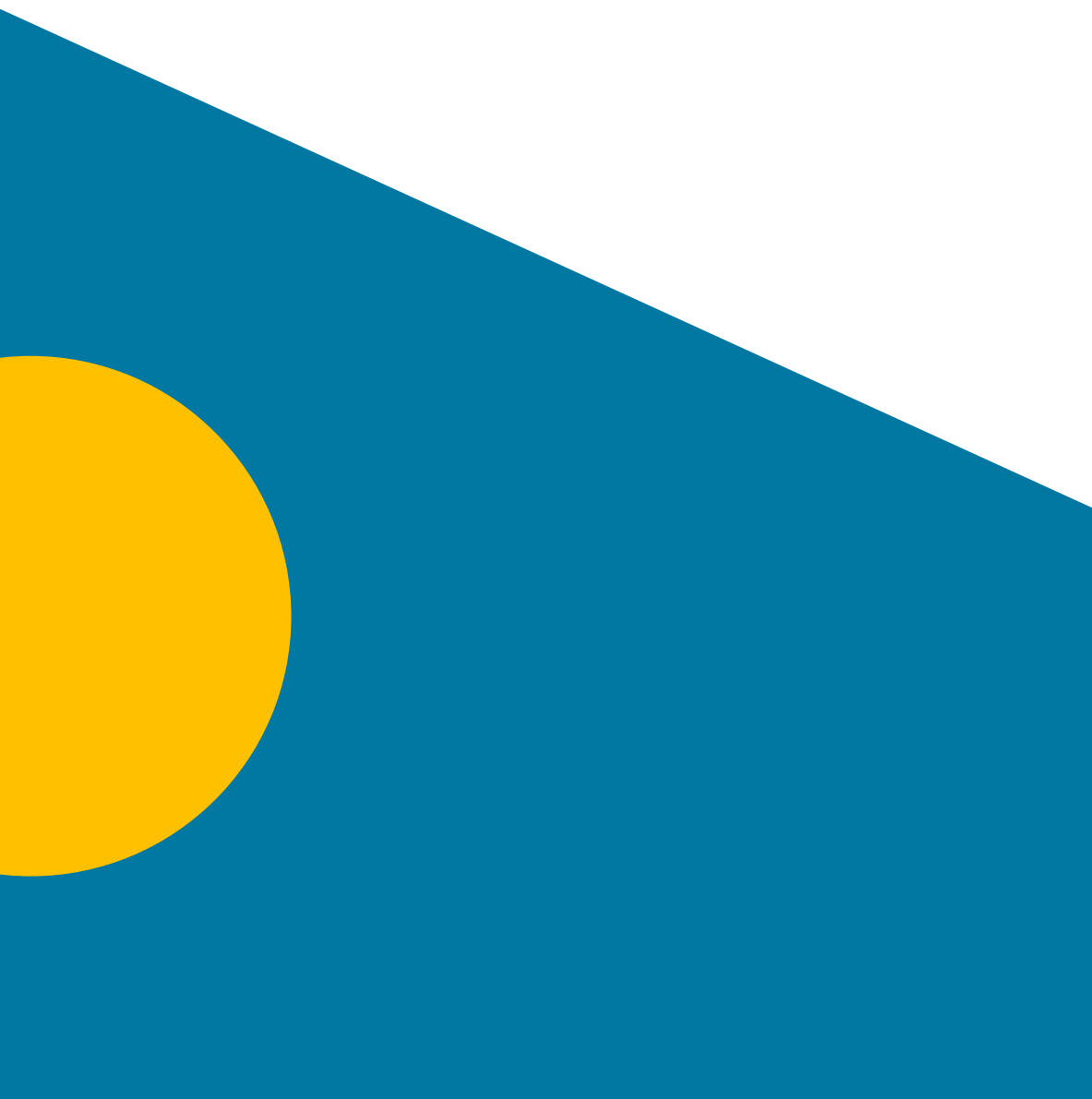
## Recovery in Written off



# Provisions



					₹ in (Cr)	
Particulars	Quarter Ended			Variation (%) over		
	Dec-20	Sep-21	Dec-21	Q-Q (%)	Y-O-Y (%)	
<b>Operating Profit</b>	<b>1100</b>	<b>1334</b>	<b>1340</b>	<b>0.46</b>	<b>21.88</b>	
<b>Provisions for :</b>						
<b>NPA</b>	393	1595	565	-64.56	43.84	
<b>Standard Assets</b>	323	34	21	-37.14	-93.45	
<b>Others</b>	292	-610	-37	-93.79	-112.95	
<b>Income Tax (DTA)</b>	55	110	481	336.94	769.85	
<b>Total Provision</b>	<b>1064</b>	<b>1129</b>	<b>1030</b>	<b>-8.76</b>	<b>-3.22</b>	
<b>Net Profit /Loss</b>	<b>35</b>	<b>205</b>	<b>310</b>	<b>51.13</b>	<b>775.85</b>	
<b>Technical Write off</b>	<b>1505</b>	<b>1429</b>	<b>853</b>	<b>-40.31</b>	<b>-43.3</b>	
<b>Return on Assets (%)</b>	0.06	0.30	0.48	-	-	
<b>Return on Equity (%)</b>	0.86	4.19	6.25			



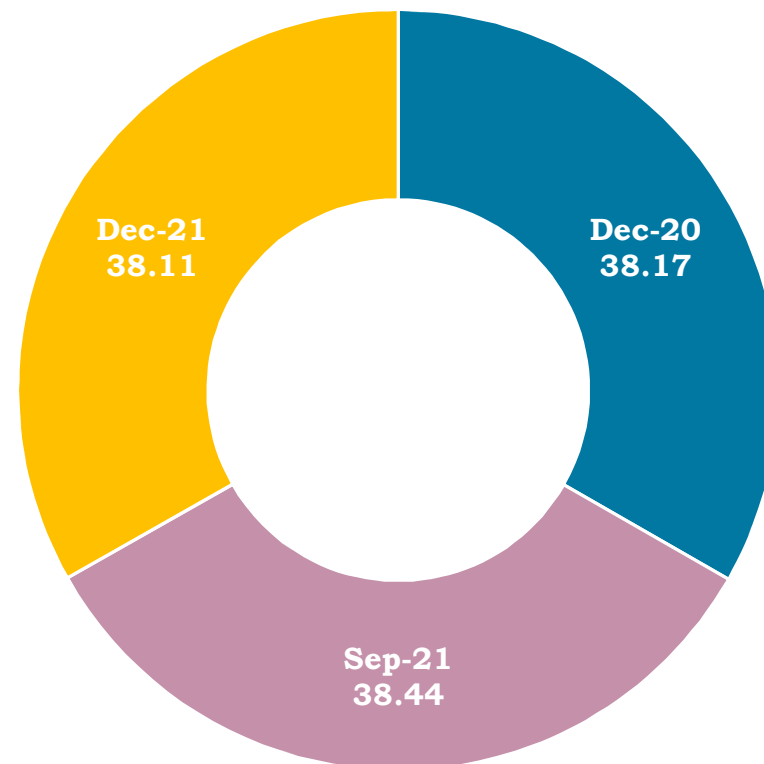
***Business Segment  
Performance***

# Global Deposits



Particulars	₹ in (Cr)		
	Dec-20	Sep-21	Dec-21
<b>Saving Deposits</b>	68141	72793	74063
<b>Current Deposits</b>	8528	8551	8606
<b>CASA</b>	<b>76669</b>	<b>81345</b>	<b>82670</b>
<b>Term Deposits</b>	120354	127508	131344
<b>Overseas Deposits</b>	5398	4833	4789
<b>Global Deposits</b>	<b>202421</b>	<b>213686</b>	<b>218803</b>

**CASA Global (%)**



# Retail Growth



**11.21 %**  
**Vehicle Loan (Y-Y)**



**11.00 %**  
**Home Loan (Y-Y)**



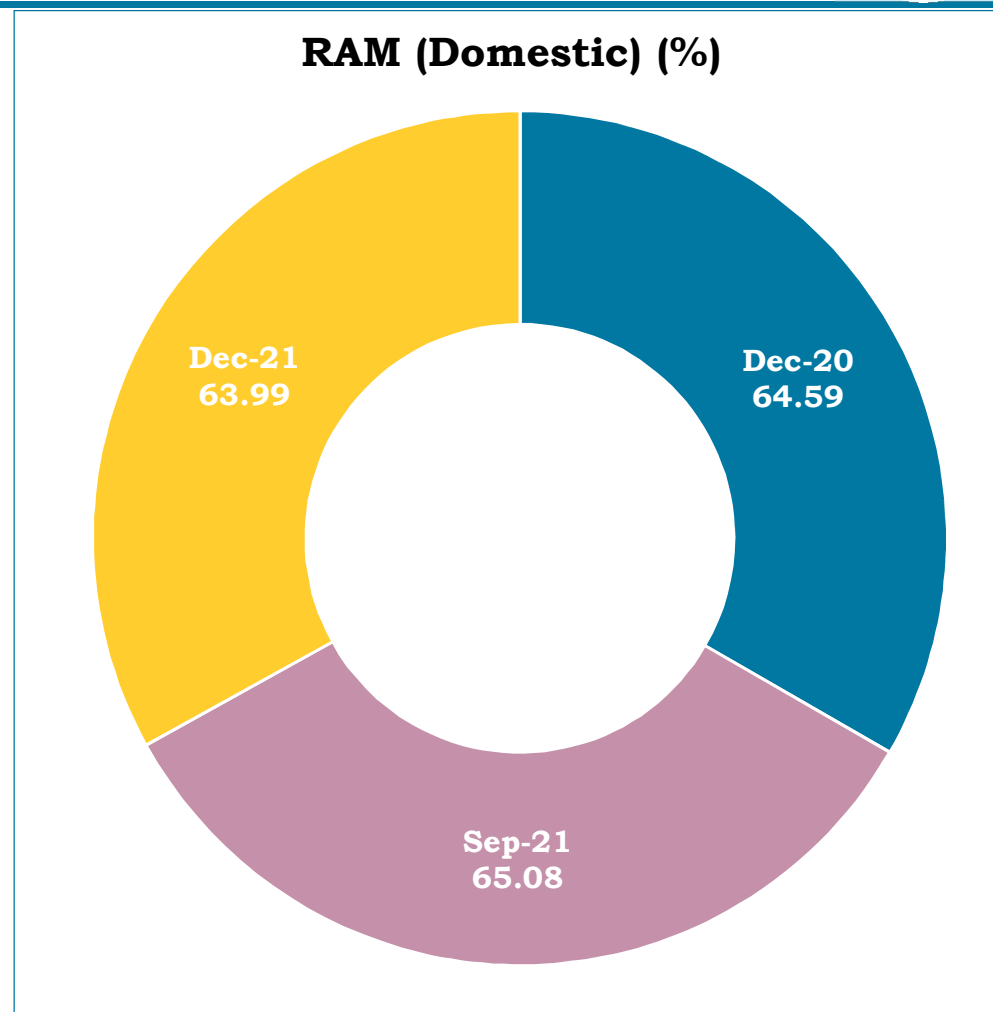
**31.36 %**  
**Personal Loan (Y-Y)**



# RAM (Domestic Advance)



	₹ in (Cr)		
₹ in (Cr)	Retail Advance	Agriculture Advance	MSME Advance
Dec-20	24704	18068	25336
Sep-21	26988	18746	25898
Dec-21	27491	19351	26282



# Priority Sector Advance



₹ in (Cr)

Industry	Dec-20	Sep-21	Dec-21	% Growth	
				Y-O-Y	% to ANBC
<b>Agriculture</b>	<b>23821</b>	<b>25391</b>	<b>25923</b>	8.83%	18.61%
Out of which, S&MF	11755	12809	12724	8.24%	9.13%
<b>MSME</b>	<b>24061</b>	<b>24192</b>	<b>24060</b>	-0.01%	17.27%
Out of which, Micro	12253	12923	12225	-0.23%	8.77%
<b>Housing Loan</b>	<b>10678</b>	<b>9737</b>	<b>9070</b>	-15.06%	6.51%
<b>Education Loan</b>	<b>1054</b>	<b>1102</b>	<b>1007</b>	-4.43%	0.72%
<b>Others</b>	<b>175</b>	<b>2051</b>	<b>1327</b>	655.54%	0.95%
<b>Total Priority Sector Advances</b>	<b>59789</b>	<b>62472</b>	<b>61388</b>	2.67%	44.06%

# Financial Inclusion Growth



PMJBY (13.47 Lac)

PMSBY (28.28 Lac)

APY (5.14Lac)

PM Jan Suraksha  
Schemes (Ac's)

31.12.2021

₹ in (Cr)

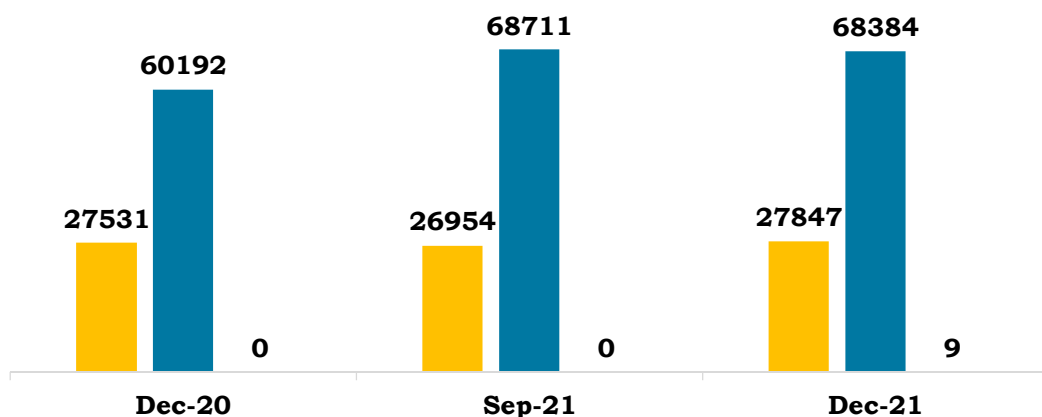
Particulars	Dec-20		Sep-21		Dec-21	
	No. of Accts	Amount	No. of Accts	Amount	No. of Accts	Amount
<b>PMJDY (Lacs)</b>	97.55	3430.83	107.38	3774.45	111.56	3903.75
<b>Zero Balance Accts (Lacs)</b>	12.74	-	13.42	-	13.81	-
<b>PMMY Shishu</b>	230811	383.02	186741	333.56	184612	312.35
<b>PMMY Kishor</b>	170519	2280.68	165991	2330.67	174781	2408.86
<b>PMMY Tarun</b>	19988	1235.56	21624	1416.97	24420	1487.14
<b>PMMY Total</b>	<b>421318</b>	<b>3899.26</b>	<b>374356</b>	<b>4081.20</b>	<b>383813</b>	<b>4208.35</b>

# Investment Portfolio

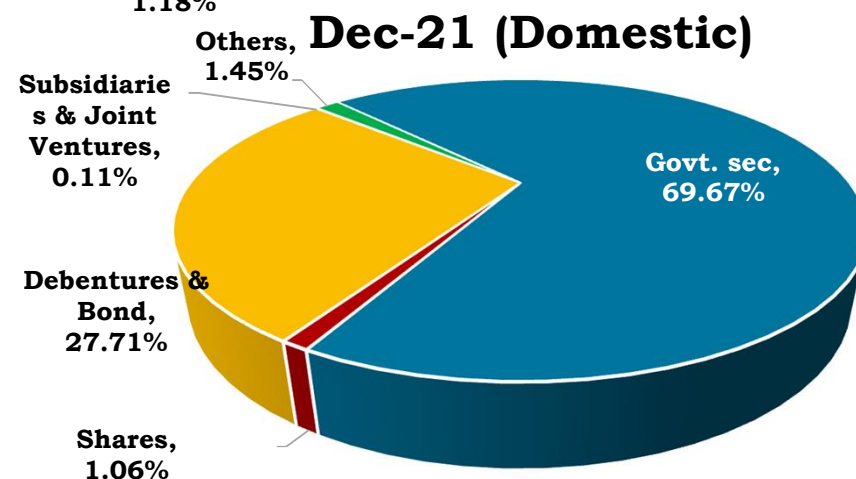
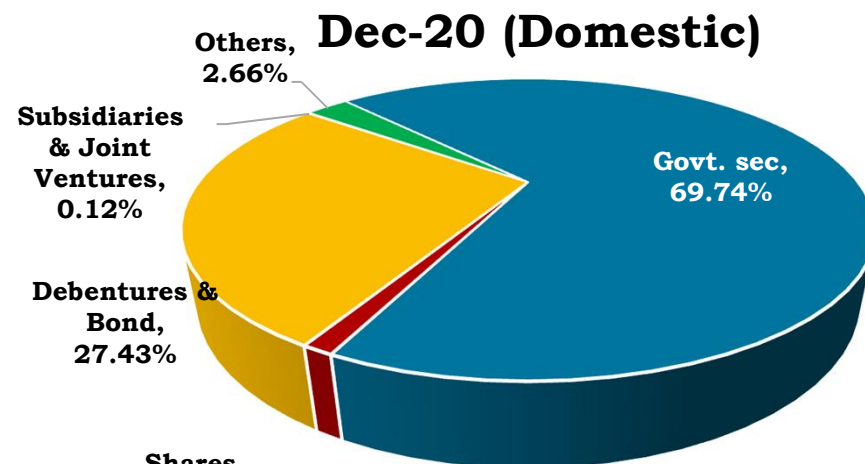


## Domestic Investment

■ AFS ■ HTM ■ HFT



₹ in (Cr)	Dec-20	Sep-21	Dec-21
<b>Domestic Investments</b>	87723	95665	96240
<b>Overseas Investments</b>	2428	2544	2035
<b>Total Investments</b>	<b>90151</b>	<b>98209</b>	<b>98275</b>





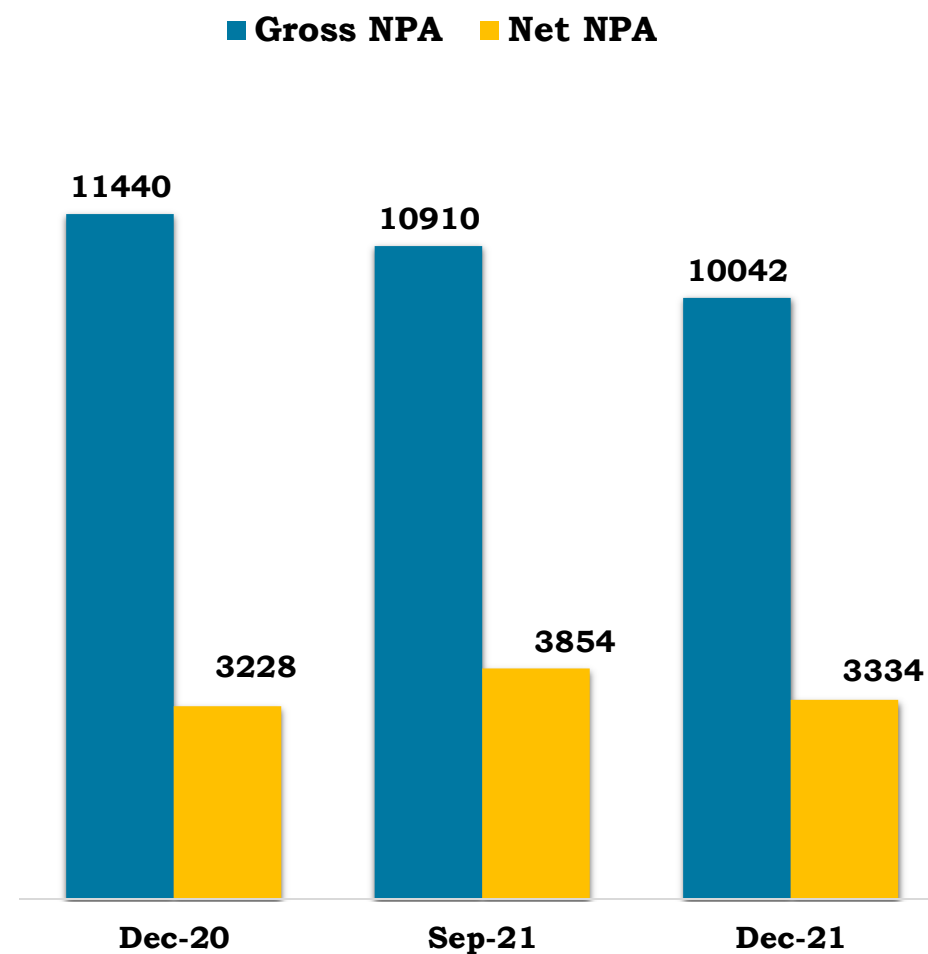
# ***Asset Quality***



# Asset Quality



Item	₹ in (Cr)		
	Dec-20	Sep-21	Dec-21
<b>Gross NPA</b>	11440	10910	10042
<b>Net NPA</b>	3228	3854	3334
<b>Gross NPA (%)</b>	9.80	8.98	8.00
<b>Net NPA (%)</b>	2.97	3.37	2.81
<b>Provision Coverage Ratio (%)</b>	91.22	90.02	91.30



# Movement of NPA



₹ in (Cr)

Item	Year Ended	Quarter Ended		
	Mar 21	Dec-20	Sep-21	Dec-21
<b>Opening Balance</b>	<b>19282</b>	<b>13365</b>	<b>11322</b>	<b>10910</b>
<b>Slippages</b>	3102	54	2389	579
<b>Less</b>				
<b>Cash Recovery</b>	1168	328	382	363
<b>Upgradation</b>	453	103	944	191
<b>Write off</b>	9411	1548	1475	893
<b>Total reduction</b>	11032	<b>1979</b>	2801	1447
<b>Closing Balance</b>	<b>11352</b>	<b>11440</b>	<b>10910</b>	<b>10042</b>
<b>Cash Recovery +Recovery in Written off</b>	<b>2154</b>	<b>481</b>	<b>932</b>	<b>684</b>

₹ in (Cr)

December-2021 (₹ Cr.)	1 <sup>st</sup> List	2 <sup>nd</sup> List	Others	Total
<b>Exposure to number of accounts referred under IBC (As per RBI List)</b>	3	10	121	<b>134</b>
<b>Loan Outstanding</b>	939.47	3076.23	12438.54	<b>16454.24</b>
<b>Total Provisions Held</b>	939.47	3076.23	12397.82	<b>16413.52</b>

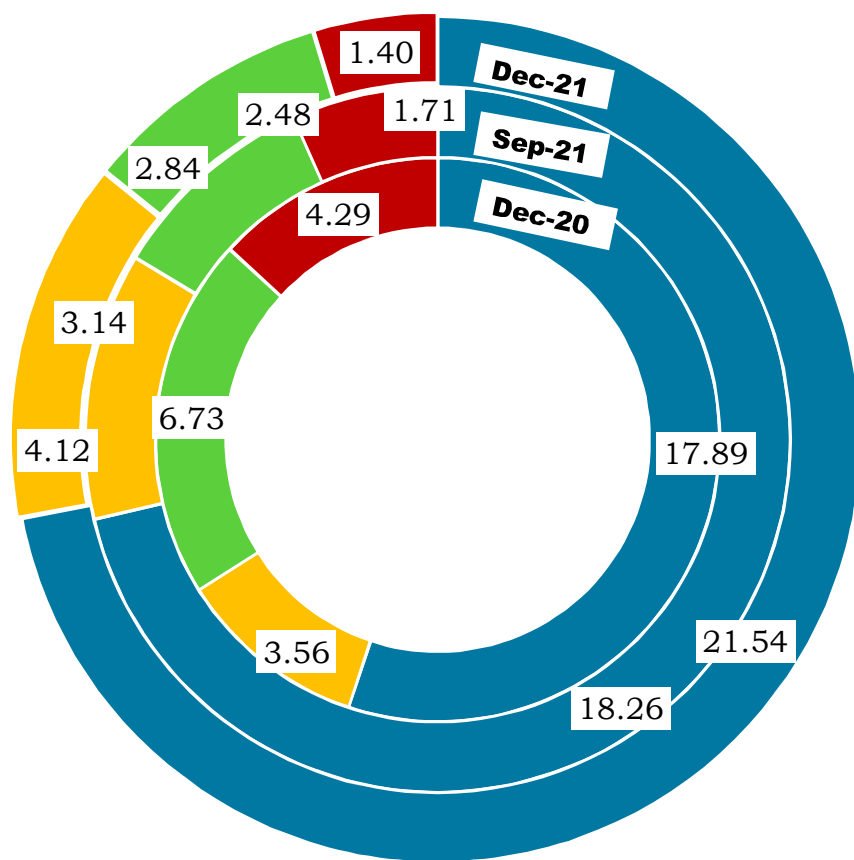
Inc. Tech. Write off



# Rating Mix (Domestic)



■ A& Above ■ BBB ■ Below BBB ■ Unrated

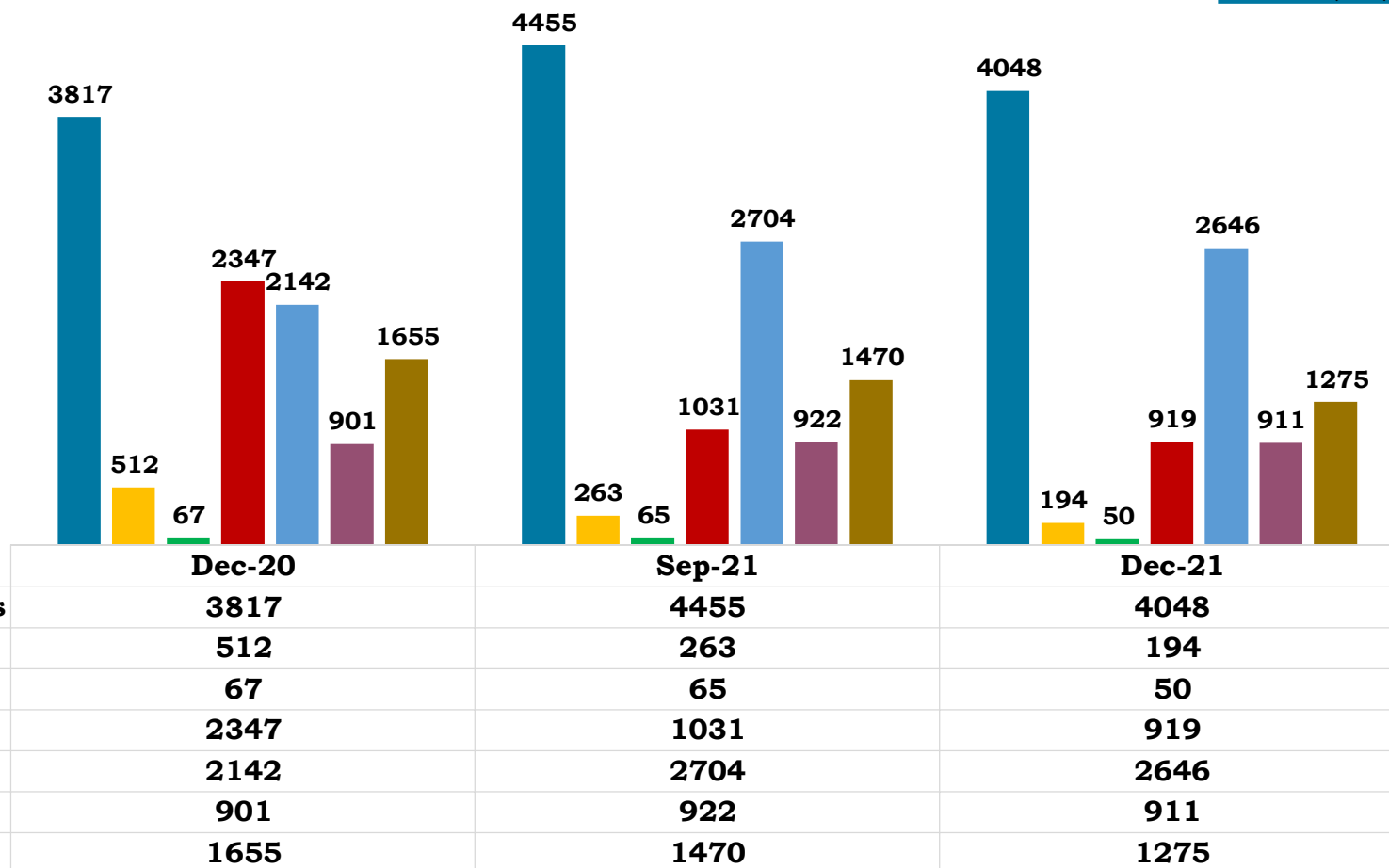


				₹ in (Cr)
₹ in (Cr)	A& Above	BBB	Below BBB	Unrated
<b>Dec-20</b>	18865	3749	7096	4519
<b>Sep-21</b>	20104	3452	2725	1886
<b>Dec-21</b>	24619	4712	3251	1605

# Segment NPA



₹ in (Cr)

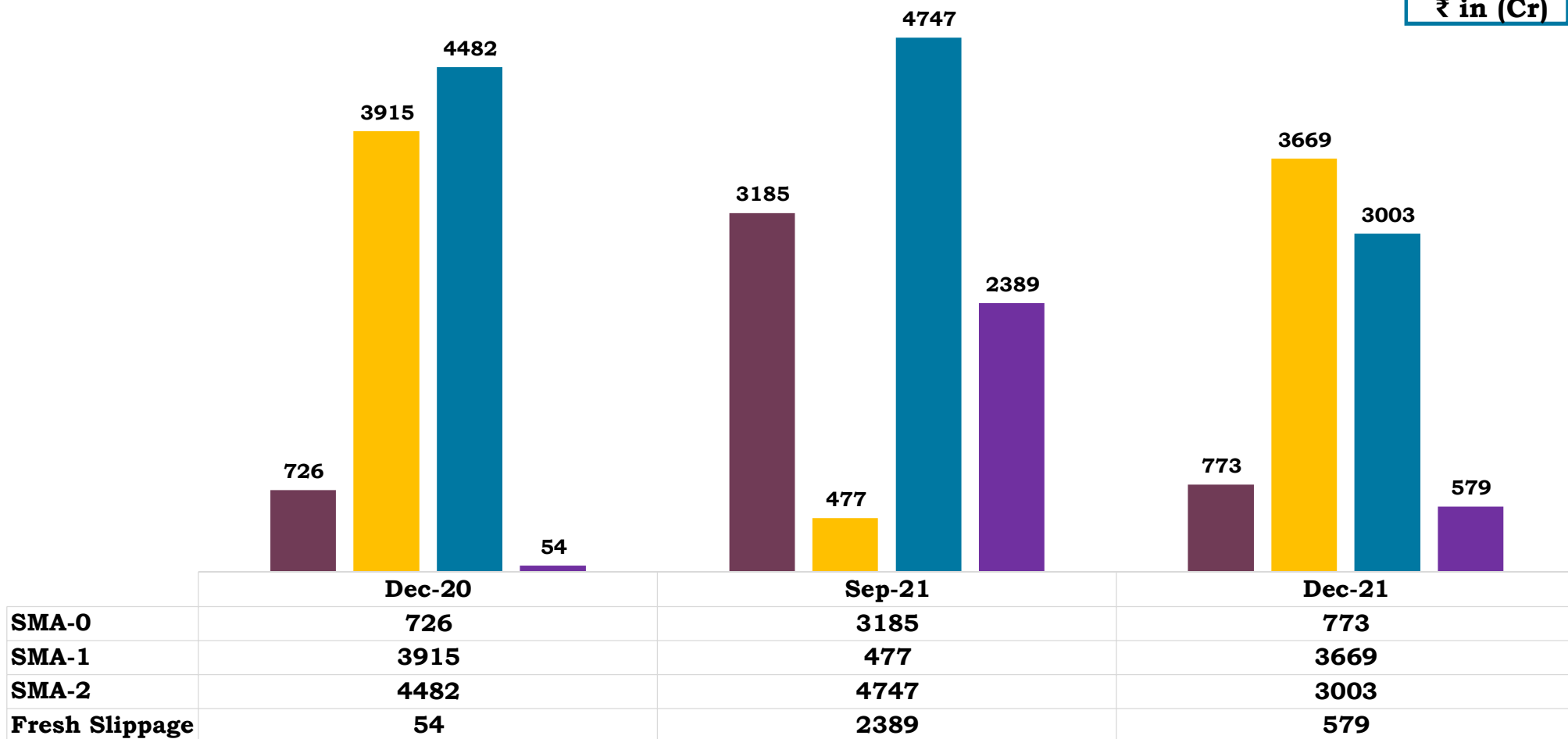


<b>Agriculture &amp; Allied Activities</b>	<b>3817</b>	<b>4455</b>	<b>4048</b>
<b>Micro &amp; Small Industries</b>	<b>512</b>	<b>263</b>	<b>194</b>
<b>Medium Industries</b>	<b>67</b>	<b>65</b>	<b>50</b>
<b>Large Industries</b>	<b>2347</b>	<b>1031</b>	<b>919</b>
<b>Services</b>	<b>2142</b>	<b>2704</b>	<b>2646</b>
<b>Retail</b>	<b>901</b>	<b>922</b>	<b>911</b>
<b>All others</b>	<b>1655</b>	<b>1470</b>	<b>1275</b>

# SMA Data



₹ in (Cr)





# ***Financials***

# Balance Sheet



	₹ in (Cr)		
<b>CAPITAL &amp; LIABILITIES</b>	<b>31.12.2020</b>	<b>30.09.2021</b>	<b>31.12.2021</b>
Capital	9918	11956	11956
Reserves & Surplus	9513	10984	11314
Deposits	202421	213686	218802
Borrowings	10296	15894	14166
Other Liabilities & Provisions	9226	7373	6792
<b>Total</b>	<b>241375</b>	<b>259893</b>	<b>263030</b>
<b>ASSETS</b>			
Cash and Balances with RBI	6149	9959	9927
Balances with Banks and Money at Call and Short Notice	12643	15752	14995
Investments	88278	96436	96514
Advances	108450	114428	118728
Fixed Assets	2802	3257	3332
Other Assets	23050	20061	19534
<b>Total</b>	<b>241375</b>	<b>259893</b>	<b>263030</b>

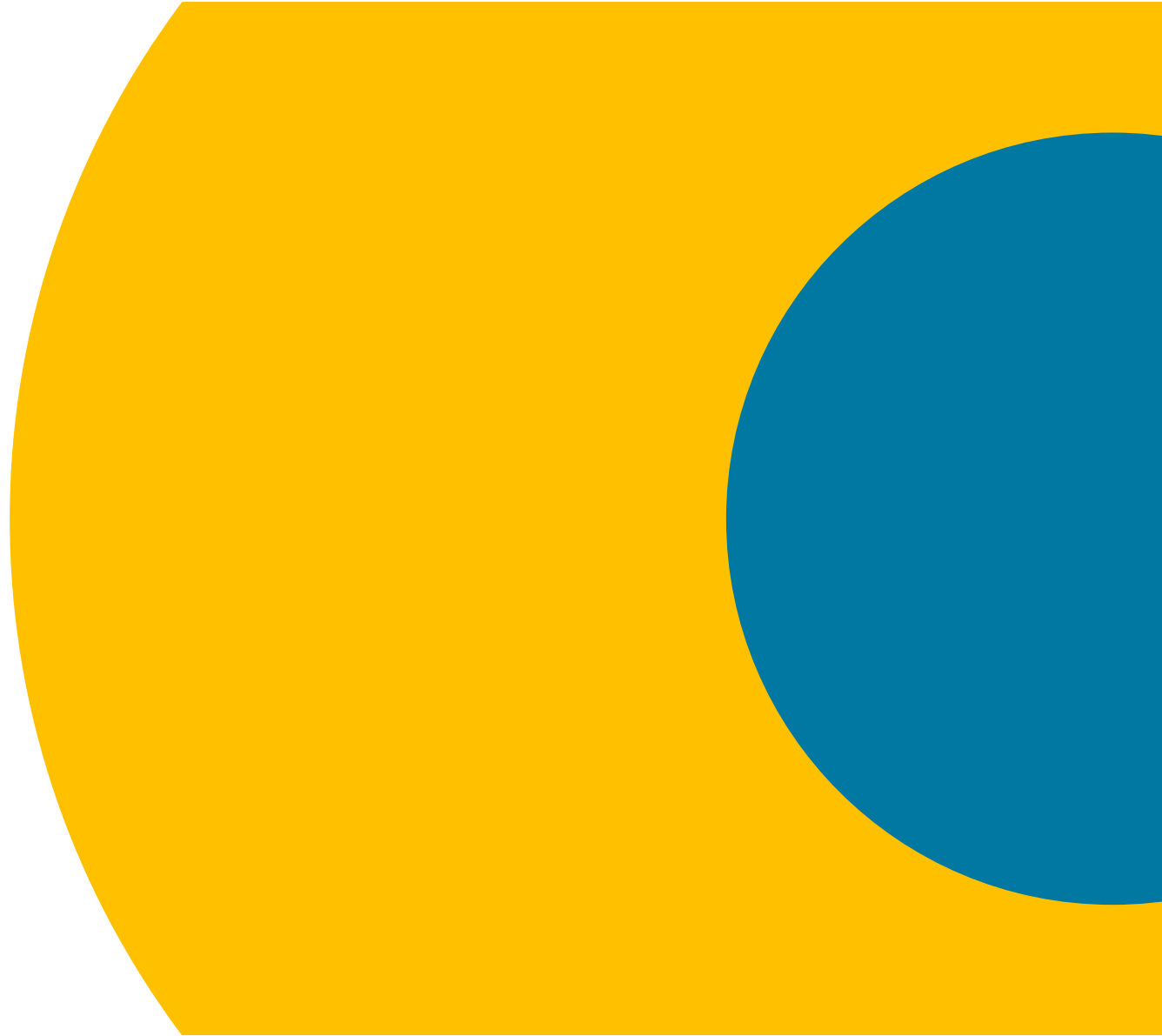
# Key Financial Indicators



Particulars (Qtr.)	Dec-20	Sep-21	Dec-21
Book Value per Share (₹)	7.65	8.69	9.37
Earning Per Share (₹)	0.04	0.17	0.26
Net Worth ( ₹ in Cr.)	7046	9822	10621
Business Per Branch ( ₹ In Cr.)	103.34	109.16	112.05
Business Per Employee ( ₹ in Cr.)	14.25	15.12	15.67
Operating Profit Per Employee ( ₹ in Lakh)	4.91	6.02	6.10
Net Profit Per Employee ( ₹ in Lakh)	0.16	0.93	1.41



# ***Capital & Shareholding***

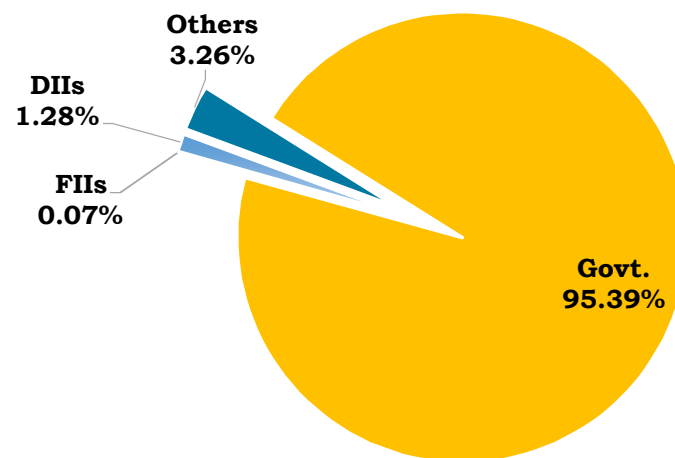


# Capital & Shareholding Pattern



Particulars	Dec-20	Sep-21	₹ in (Cr)
			Dec-21
<b>CET1 Capital</b>	9211	11462	11977
<b>Tier I Capital</b>	9211	11462	11977
<b>Tier II Capital</b>	3141	2963	2884
<b>Total Capital</b>	<b>12353</b>	<b>14425</b>	<b>14861</b>
<b>Risk Weighted Assets</b>	102276	100769	102081
<b>CET1 (%)</b>	9.01	11.37	11.73
<b>Tier I (%)</b>	9.01	11.37	11.73
<b>Tier II (%)</b>	3.07	2.94	2.83
<b>Capital Adequacy Basel III (%) (CRAR)</b>	<b>12.08</b>	<b>14.31</b>	<b>14.56</b>

## Share Holding Pattern



As on 31.12.2021	
<b>Share Capital (₹ in Cr.)</b>	11956
<b>Net Worth (₹ in Cr.)</b>	10621
<b>Market Cap (₹ in Cr.)</b>	15543
<b>No of Equity Shares</b>	1195,59,58,176





# *Digital Journey*

# Social Media Presence

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1800 103 0123

# Digital Platforms



## New Initiative

- ✓ Standing Instruction in Rupay Debit Cards
- ✓ Introduction of Visa Contactless “VISA PayWave” Debit Card
- ✓ Installation of 300 Cash Recyclers
- ✓ IMPS limit enhanced to Rs 5 Lacs Per Day.
- ✓ UPI Prepaid (eRUPI) issuer i.e. eRUPI Vouchers for Corporates



## New Features in M-Banking

- ✓ Digi locker Integration
- ✓ Doorstep Banking Integration
- ✓ Apply for Mutual Fund
- ✓ Apply for Credit Card

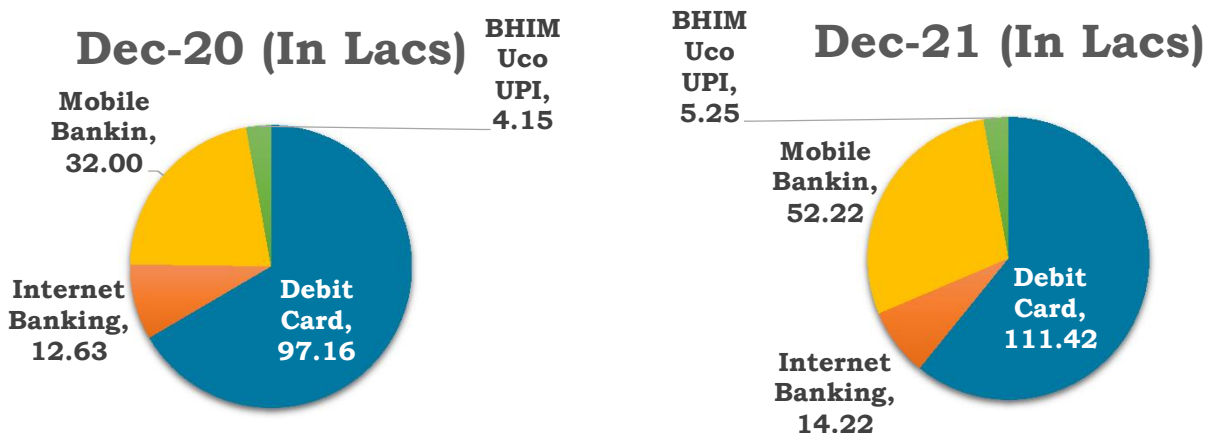
## Road ahead for E Banking and M-Banking

- ✓ Offline UPI Based Mobile Payment without Internet
- ✓ UPI Auto Pay
- ✓ Online Demat Account Opening

## UCO mGalla



# Digital Progress



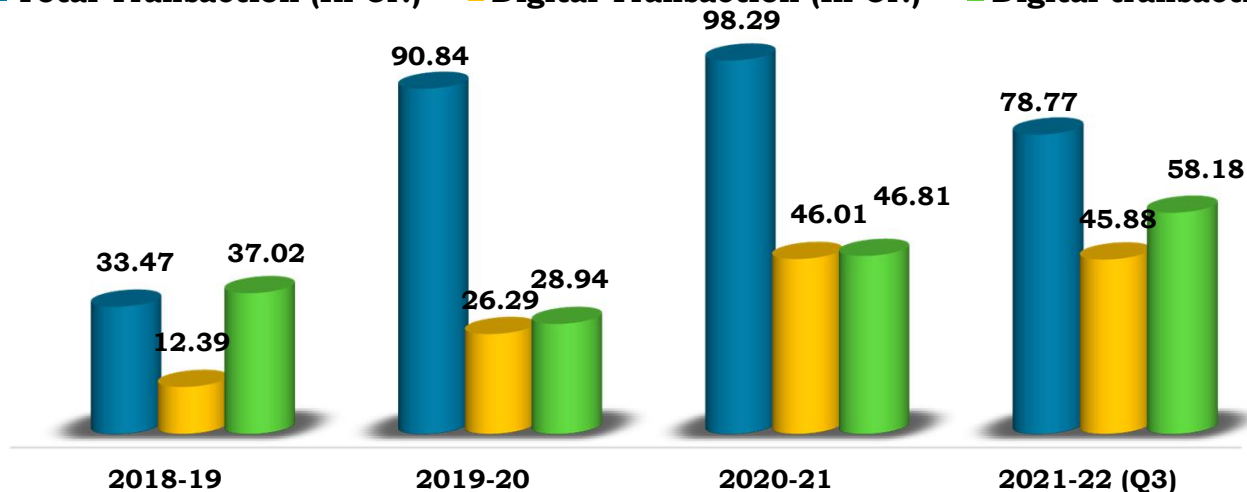
Digital Channels	Dec-20	Sep-21	Dec-21	Growth (%)	
				Y-O-Y	Q-O-Q
<b>Debit Cards</b>	97,15,947	1,07,80,544	1,11,42,317	14.68	3.36
<b>Internet Banking (Lakhs)</b>	<b>12.63</b>	<b>13.75</b>	<b>14.22</b>	<b>12.59</b>	<b>3.42</b>
Retail (Lakhs)	11.20	12.18	12.55	12.05	3.04
Corporate (Lakhs)	1.43	1.56	1.67	16.78	7.05
<b>Mobile Banking (Lakhs)</b>	32	44.29	52.22	63.19	17.90
<b>Bhim UCO UPI (Lakhs)</b>	4.15	5.01	5.25	26.51	4.79
<b>POS Terminals</b>	9423	8953	8880	-5.76	-0.82
<b>Avg. Daily ATM Hits</b>	98	85	90	-8.16	5.88

# Digital Progress



## Digital Channels

■ Total Transaction (In Cr.) ■ Digital Transaction (In Cr.) ■ Digital transaction %



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 (Q3)	78.77	45.83	58.18

# Business Strategy



**Focus on  
MSMEs &  
Agriculture  
Lending**

**Mobilising  
Low cost  
Funds**

**Providing  
Best  
Customer  
Service**

**Focus on  
Brand  
Building**

**Growth in  
Market Share**

**Strengthening  
Digital Media  
platforms**

# Associate



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



**As on 31.12.2021 (Unaudited)**

<b>Particulars</b>	<b>Amount (₹ in Cr)</b>
<b>Total Business</b>	9495.89
<b>Deposit</b>	6161.46
<b>Advances</b>	3334.43
<b>Income</b>	419.06
<b>Expenditure &amp; Provision</b>	532.47
<b>Net Loss Qtr.</b>	113.41
<b>No of Branches</b>	230
<b>Employee Strength</b>	1070





## 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.”

One Team One Dream





**Thank You!**

