

UCO BANK

Financial Results: June Q1 (FY 2023-24)



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Digital Journey & Business Network



Highlights: June Q1 (FY 2023-24)

Major Highlights

Business

Business ₹413972 Cr. 16.06% (Y-Y) ↑	Deposit ₹249694 Cr. 10.81% (Y-Y) ↑	Savings (Domestic) ₹81814 Cr. 5.74% (Y-Y) ↑	Current (Domestic) ₹9833 Cr. 7.78% (Y-Y) ↑	CASA Share (Domestic) 38.10% 28 bps (Q-Q) ↑	CD Ratio 65.79% 750 bps (Y-Y) ↑
Advance ₹164278 Cr. 25.07% (Y-Y) ↑	Retail ₹35280 Cr. 24.94 % (Y-Y) ↑	Agriculture ₹21690 Cr. 13.80% (Y-Y) ↑	MSME ₹28982 Cr. 14.89 % (Y-Y) ↑	Home Loan ₹20315 Cr. 23.08 % (Y-Y) ↑	Vehicle Loan ₹2373 Cr. 23.79 % (Y-Y) ↑

Asset Quality

Gross NPA 4.48% 294 bps (Y-Y) ↓	Net NPA 1.18 % 131 bps (Y-Y) ↓	PCR 94.88 % 292 bps (Y-Y) ↑	PCR (Excl. TWO) 74.48 % 635 bps (Y-Y) ↑
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Profitability

Net Interest Income ₹2009 Cr. 21.78 % (Y-Y) ↑	Operating Profit ₹1202 Cr. 173.30% (Y-Y) ↑	Net Profit ₹223 Cr. 80.80% (Y-Y) ↑
CRAR 16.85 % 272 bps (Y-Y) ↑	NIM Global 2.86 % 12 bps (Y-Y) ↑	Yield on Advances 8.24 % 147 bps (Y-Y) ↑



Business Performance

Business

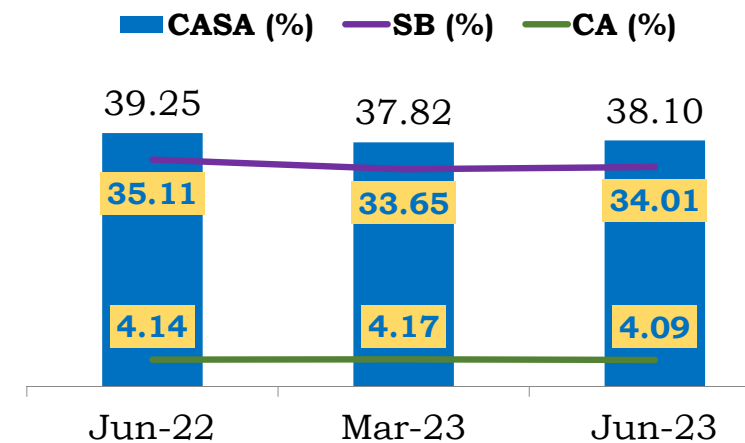
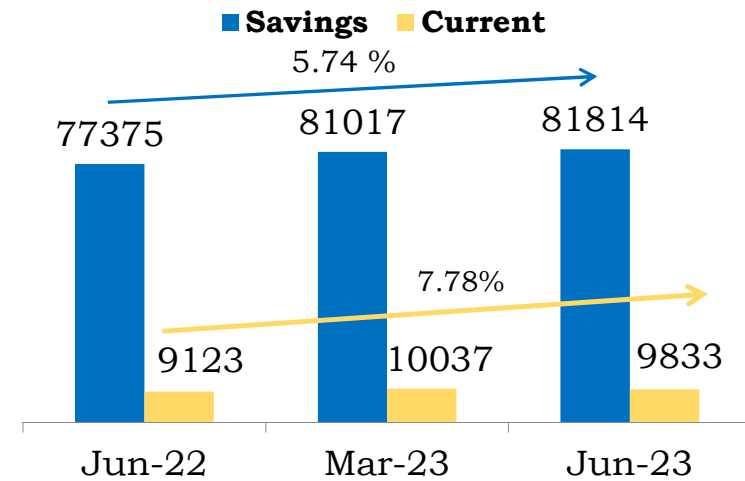
₹ in (Cr)

Business Mix	Jun-22	Mar-23	Jun-23	Q-Q (%)	Y-O-Y (%)
Global Business	356677	410967	413972	0.73	16.06
Domestic	336231	380173	380371	0.05	13.13
Overseas	20477	30794	33601	9.11	64.34
Global Deposits	225328	249338	249694	0.14	10.81
Domestic	220404	240741	240567	-0.07	9.15
Overseas	4924	8597	9128	6.17	85.39
Global Advances	131350	161629	164278	1.64	25.07
Domestic	115827	139432	139804	0.27	20.70
Overseas	15523	22197	24474	10.25	57.66
CD Ratio (%)	58.29	64.82	65.79%	-	-

Global Deposits

₹ in (Cr)

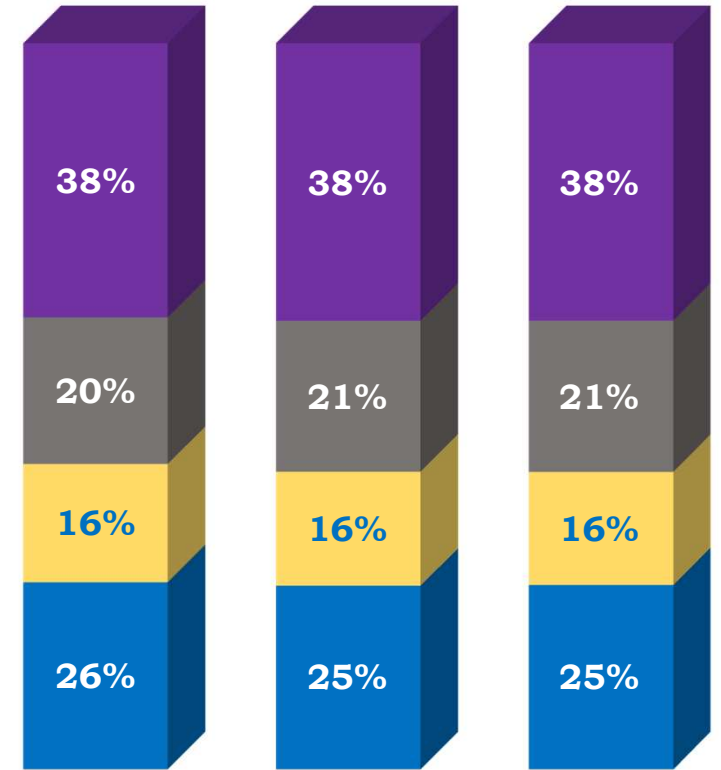
Particulars	Jun-22	Mar-23	Jun-23	Growth (%)	
				Q-Q	Y-Y
1. Domestic Deposits	220404	240741	240567	-0.07	9.15
a) Current Deposits	9123	10037	9833	-2.03	7.78
b) Saving Deposits	77375	81017	81814	0.98	5.74
i. CASA Domestic	86498	91054	91648	0.65	5.95
c) Term Deposits	133906	149687	148919	-0.51	11.21
2. Overseas Deposits	4924	8597	9128	6.17	85.39
3. Global Deposits (1+2)	225328	249338	249694	0.14	10.81
CASA Domestic (%)	39.25	37.82	38.10	-	-



Domestic Advances

₹ in (Cr)	Jun-22	Mar-23	Jun-23	Y-O-Y (%)
1. Domestic Advances	115827	139432	139804	20.70
a) Retail	28238	35039	35280	24.94
b) Agriculture	19060	21775	21690	13.80
c) MSME	25225	28815	28982	14.89
2. Total RAM (a+b+c)	72523	85629	85952	18.52
3. RAM Share (%)	62.61	61.41	61.48	-
d) Corporate & Others	43304	53803	53852	24.36

■ Retail ■ Agri ■ MSME ■ Corporate & Others



Jun-22

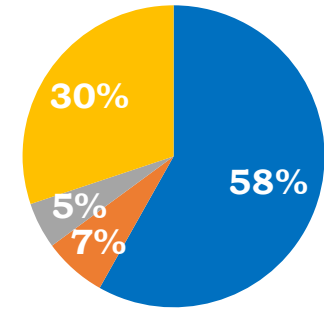
Mar-23

Jun-23

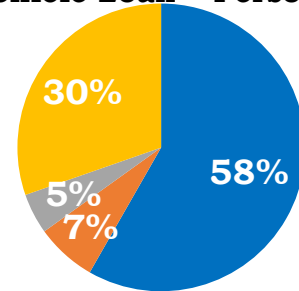
Retail Mix

Particulars	Jun-22	Mar-23	Jun-23	Growth (Y-Y) %
Home Loan	16506	19539	20315	23.08
Vehicle Loan	1917	2250	2373	23.79
Personal Loan	1269	1544	1598	25.93
Others	8546	11706	10994	28.64
Total	28238	35039	35280	24.94

Jun-22
 ■ Home Loan ■ Vehicle Loan ■ Personal Loan ■ Others



Jun-23
 ■ Home Loan ■ Vehicle Loan ■ Personal Loan ■ Others



Agriculture

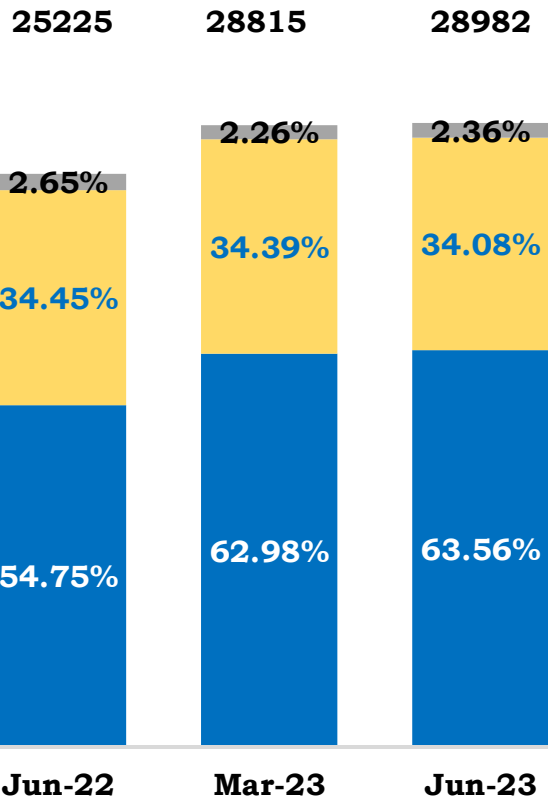
Agriculture	Jun-22	Mar-23	Jun-23	Y-O-Y (%)
1. Crop Loans	9211	10146	9628	4.53%
2. Investment Credit	3830	4181	4625	20.76%
3. Agri. Allied	3702	4263	4441	19.96%
4. Infrastructure & Ancillary	2317	3185	2996	29.31%
5. Total (1+2+3+4)	19060	21775	21690	13.80%

Self Help Group	June'22	June'23	Growth %
No of Group (Lakhs)	1.30	1.50	15.38
Balance Outstanding (Cr.)	1688	2266	34.24
Disbursed during Q1 (Cr.)	258	336	30.23
Women Beneficiaries (No in lakhs)	10.71	13.31	24.27

MSME Portfolio Mix

Segment Mix

■ Micro ■ Small ■ Medium



PM SVANidhi

MSME

सूक्ष्म, लघु एवं मध्यम उद्यम
MICRO, SMALL & MEDIUM ENTERPRISES



Performance under PMMY

₹ in Cr.	Q1 23	Q1 24
Amount Sanctioned	995	780
Amount Disbursed	521	762

PM SVANidhi	As on 30.06.2023
Application Sanctioned	79684
Disbursed out of Sanctioned	78830

Performance under GECL Facility

GECL (₹ in Cr.)	Upto Jun 22	Upto Jun 23
Amount Sanctioned	3095	3153
Amount Disbursed	3070	3128
Outstanding As on 30.06.2023 – 1399 Cr.		

Standup India (No.)	As on 30.06.2023
Target	4951
Achievement	5153
Achievement (%)	104 %

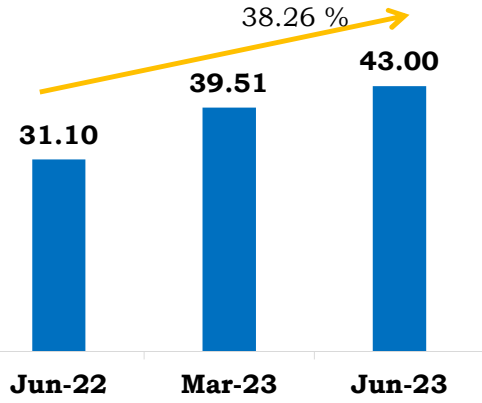
Priority Sector Advances

₹ in (Cr)

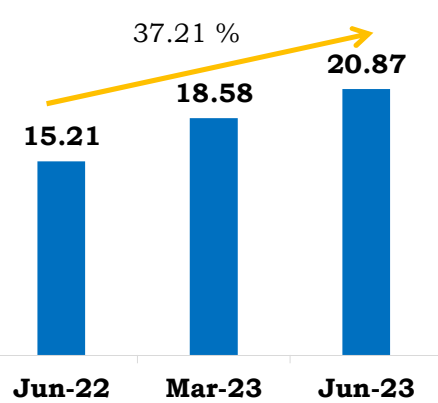
Segment	RBI Benchmark (%)	Mandatory Target	Achievement	Achievement (%)
Priority Sector	40.00	51135	69943	54.71%
Agriculture	18.00	23011	24548	19.20%
Small/Marginal Farmer	10.00	12784	14166	11.08%
Weaker Section	12.00	15340	17818	13.94%
Micro Under MSME	7.50	9588	18422	14.41%
Non Corporate Farmers	13.78	17616	19566	15.31%

Financial Inclusion Growth

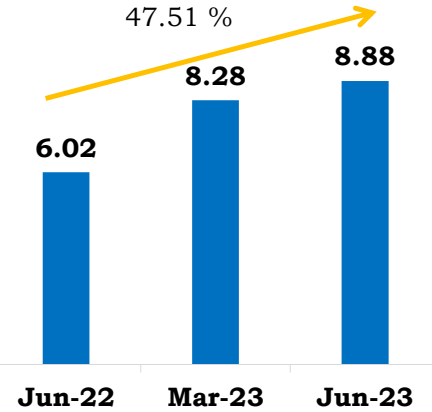
PMSBY (In Lakhs)



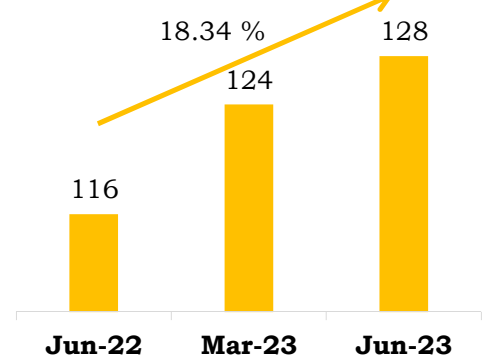
PMJJBY (In Lakhs)



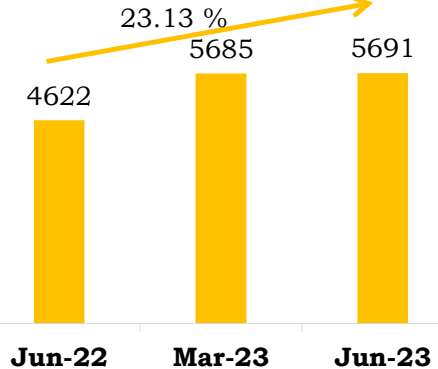
APY Accounts (In Lakhs)



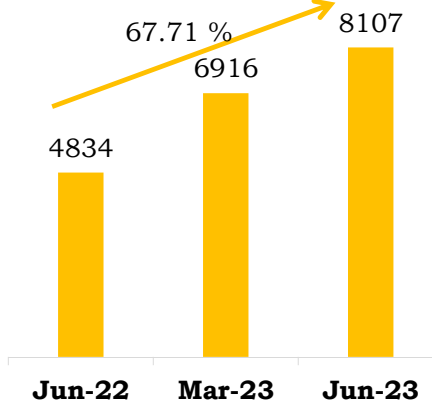
PMJDY Accounts (In Lakhs)



Balance in PMJDY Accounts (In Crore)



No of BC



- **State Level Bankers Committee (SLBC) – 2 (Odisha & Himachal Pradesh)**
- **Lead District Manager (LDM) – 35**
- **Rural Self Employment Training Center (RSETI) – 27 (7 States)**
- **Financial Literacy Center - 22**
- **RRB -1 (Paschim Banga Gramin Bank)**

Sectoral Credit–Domestic Advances

Sector (₹ in Cr.)	30.06.2022	% share to Advances	31.03.2023	% share to Advances	30.06.2023	% share to Advances
Infrastructure	11715	10.11%	13576	9.74%	14498	10.37%
Of which						
<i>Power</i>	6706	5.79%	8416	6.04%	9143	6.54%
<i>Port and Road Project</i>	2292	1.98%	3289	2.36%	3502	2.50%
<i>Other infrastructure</i>	2717	2.35%	1870	1.34%	1854	1.33%
Basic Metal	1766	1.52%	2839	2.04%	2989	2.14%
Textiles	696	0.60%	732	0.52%	820	0.59%
Petroleum and Coal Products	316	0.27%	348	0.25%	362	0.26%
All Engineering	861	0.74%	995	0.71%	851	0.61%
Food Processing	1221	1.05%	1420	1.02%	1175	0.84%
Commercial Real Estate	716	0.62%	815	0.58%	823	0.59%
NBFC	15589	13.46%	21433	15.37%	20917	14.96%

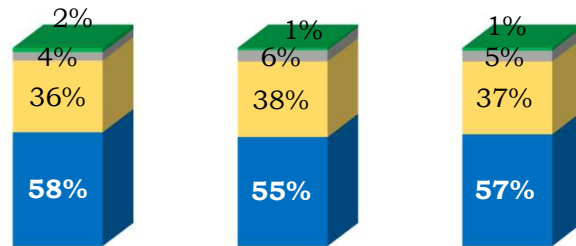
Standard NBFC Advances

₹ in (Cr)

Standard NBFC	30.06.2022	%	31.03.2023	%	30.06.2023	%
NBFC - PSUs	3700	23.76	4200	19.61	4000	19.14
NBFC - HFCs	5652	36.30	8509	39.74	8036	38.45
NBFC - MFIs	698	4.48	991	4.63	869	4.16
NBFC - Others	5520	35.45	7714	36.02	7992	38.24
Total	15570	100	21413	100	20898	100

Rating of Standard NBFCs

■ AAA ■ AA ■ A ■ BBB& Below



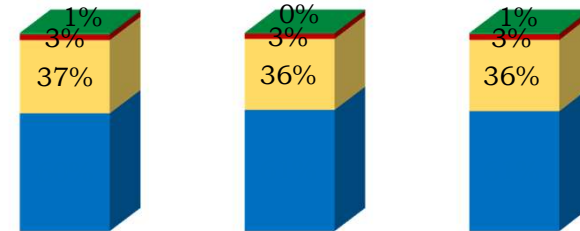
Jun-22

Mar-23

Jun-23

Rating of Standard HFCs

■ AAA ■ AA ■ A ■ BBB& Below



Jun-22

Mar-23

Jun-23

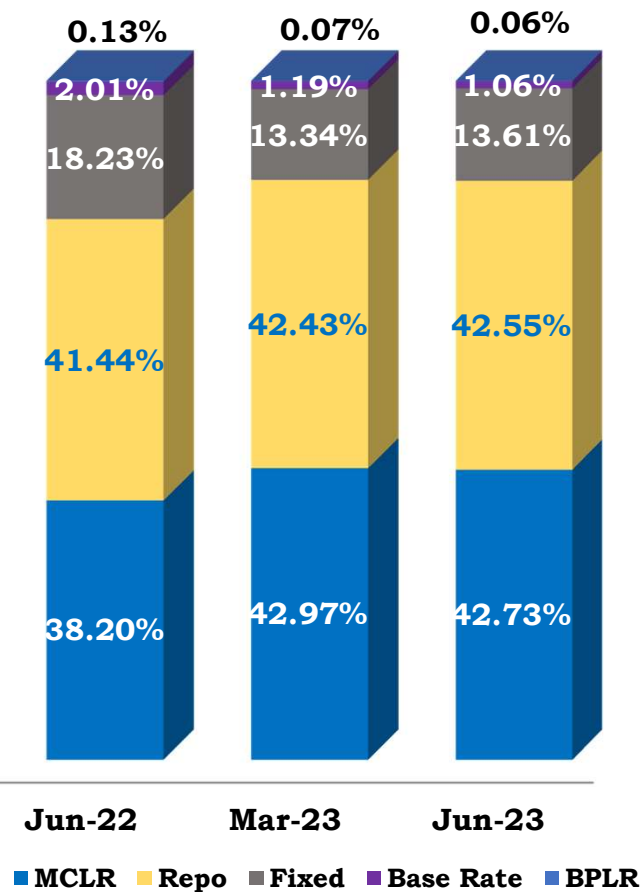
Standard NBFCs	30.06.2023	31.03.2023	30.06.2023
NBFCs			
Bank sponsored	2441	3278	3734
Private Inst & others	16043	18258	19018
Total	18484	21536	22752

Out of Std. NBFCs	30.06.2023	31.03.2023	30.06.2023
HFCs			
Bank sponsored	2243	3278	3734
Private Institutions	4158	5231	4854
Total	6402	8509	8588

Rating Mix

Rating Grade (₹ in (Cr))	Jun-22	% Share	Mar-23	% Share	Jun-23	% Share
AAA	15290	29.89	22964	35.62	23150	36.44
AA	7126	13.93	10675	16.56	10058	15.83
A	9480	18.53	10280	15.94	10677	16.81
BBB	3895	7.63	3949	6.13	2833	4.46
BBB & above	35791	69.98	47868	74.25	46718	73.54
Below BBB	2526	4.94	3358	5.21	2816	4.43
Total Rated	38317	74.92	51226	79.46	49533	77.97
Of Which	-					
a) PSU	11323	22.14	18515	28.72	16797	26.44
b) Others	26,994	52.78	32711	50.74	32737	51.53
Total Unrated	12830	25.08	13245	20.54	13998	22.03
Of Which	-					
a) PSU with Govt. Guarantee	10618	20.76	10534	16.34	10595	16.68
b) PSU without Govt. Guarantee	158	0.31	294	0.46	679	4.29
c) Others	2054	4.02	2417	3.75	2723	1.07
Total (Rated + Unrated)	51146	100	64470	100	63531	100

Advance Mix of Benchmark Rate



Investment Portfolio

Sl.	Parameters (₹ in Cr)	Jun-22	Mar-23	Jun-23
1	Domestic Investment	97815	94693	93213
a	SLR	69918	67572	65838
	SLR as % to Dom. Investment	71.48	71.36	70.63
b	Non SLR	27897	27120	27375
I	Held To Maturity (HTM)	71854	73535	76082
II	Available For Sale (AFS)	26162	21157	16954
III	Held For trading (HFT)	-201	-	177
2	Modified Duration (AFS+HFT)	3.40	3.36	2.72
3	Overseas Investment	1980	2976	3116
4	Total Gross Investment (1+3)	99795	97668	96329
	HTM To Gross Domestic Investment (%)	73.46%	77.66%	81.62%

Non SLR Investment

Sl.	Parameters	Jun-22		Mar-23		Jun-23	
		O/S	% Share	O/S	% Share	O/S	% Share
1	PSU Bonds	670	2.40%	616	2.27%	616	2.25%
2	Corporate and Other Bonds & Debentures	1084	3.89%	1614	5.95%	2061	7.53%
3	Special Govt. Sec excl. Recap Bonds	4656	16.69%	3706	13.67%	3706	13.54%
4	CG Recap. Bond	18410	65.99%	18410	67.88%	18410	67.25%
5	Share of PSU/Corporate/Others	1089	3.90%	904	3.33%	828	3.02%
6	Venture Capital Fund	37	0.13%	36	0.13%	36	0.13%
7	Regional Rural Bank	199	0.71%	199	0.73%	239	0.87%
8	Security Receipts	1273	4.56%	1097	4.05%	1083	3.95%
9	Subsidiaries JV	-	0.00%	-	0.00%	-	0.00%
10	Other	479	1.72%	537	1.98%	395	1.44%
	Total Non SLR Investment	27897	100	27120	100	27375	100



Financials

Profitability

Sl.	Parameters (₹ in Cr.)	Year Ended	Quarter Ended			Growth	
		FY 22-23	Jun-22	Mar-23	Jun-23	Y-O-Y (%)	Q-O-Q (%)
1	Interest Income	17651	3851	4987	5224	35.65	4.75
2	Interest Expenses	10307	2202	3015	3215	46.00	6.63
3	Net Interest Income (1-2)	7343	1650	1972	2009	21.78	1.88
4	Non-Interest Income	2508	-54	960	633	-	-34.06
5	Operating income(3+4)	9851	1596	2932	2642	65.54	-9.89
6	Operating Expenses	5511	1155	1575	1439	24.59	-8.63
	i. Staff Expenses	3873	822	1058	1028	25.06	-2.84
	ii. Other Operating Expenses	1638	333	517	411	23.42	-20.50
7	Operating Profit (5-6)	4341	440	1357	1202	173.30	-11.42
8	Provisions	2478	316	776	979	209.81	26.16
9	Net Profit (7-8)	1862	124	581	223	80.80	-61.62

Net Interest Income

Particulars (₹ in Cr.)	Year Ended	Quarter Ended			Growth	
	FY 22-23	Jun-22	Mar-23	Jun-23	Y-O-Y (%)	Q-O-Q (%)
1. Interest Income	17651	3851	4987	5224	35.65	4.75
a. From Advances	10343	2141	3039	3314	54.76	9.04
b. From Investments	6223	1535	1563	1510	-1.62	-3.42
c. Others	1084	175	385	400	128.71	3.99
2. Interest Expended	10307	2202	3015	3215	46.00	6.63
a. On Deposits	9417	2096	2658	2839	35.49	6.84
b. On Borrowings	544	28	266	283	-	6.33
c. Bonds & Others	347	78	91	92	18.54	1.25
3. Net Interest Income (1+2)	7343	1650	1972	2009	21.78	1.88

Non Interest Income

Particulars (₹ in Cr.)	Year Ended	Quarter Ended			Growth	
	FY 22-23	Jun-22	Mar-23	Jun-23	Y-O-Y (%)	Q-O-Q (%)
a) Fee Based Income	1000	261	301	234	-10.34	-22.26
i. Charges & Commission from Advance	401	134	126	92	-31.34	-26.98
ii. Commission from Third Party Product	56	10	17	11	10.00	-35.29
iii. Charges & Commission from Others	487	117	158	131	11.97	-17.09
b) Recovery in Written Off	1624	232	526	261	12.33	-50.31
c) Treasury Income	-116	-548	133	138	-	3.54
Total (a+b+c)	2508	-54	960	633	-	-34.06

Operating Expenses

Particulars (₹ in Cr.)	Year Ended	Quarter Ended			Variation	
	FY 22-23	Jun-22	Mar-23	Jun-23	Y-O-Y (%)	Q-O-Q (%)
1. Salary	2717	643	705	773	20.22	9.65
2. Employee Benefits	1156	179	353	255	42.46	-27.76
3. Total Staff Expenses (1+2)	3873	822	1058	1028	25.06	-2.84
4. Rent, Taxes & Lighting	294	58	85	70	20.69	-17.65
5. Depreciation	218	45	65	60	33.33	-7.69
6. Insurance	266	66	65	69	4.55	6.15
7. Others	860	164	302	212	29.27%	-29.80%
8. Total Other Operating Expenses (4+5+6+7)	1638	333	517	411	23.42%	-20.50%
9. Total Operating Expenses (3+8)	5511	1155	1575	1439	24.59	-8.63

Provisions

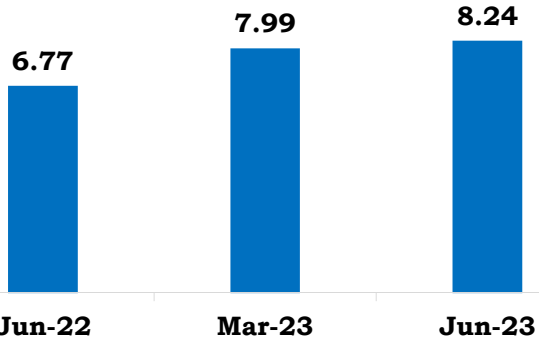
Particulars (₹ in Cr.)	Year Ended	Quarter Ended			Variation	
	FY 22-23	Jun-22	Mar-23	Jun-23	Y-O-Y (%)	Q-O-Q (%)
Operating Profit	4341	440	1357	1202	173.30	-11.42
Provisions for :						
NPA	1296	268	408	389	45.15	-4.66
NPI	324	279	35	19	-93.19	-45.71
Standard Assets	59	5	-	163	-	-
Others	-244	-305	8	285	-	-
Income Tax (Including DTA)	1043	69	325	123	78.26	-62.15
Total Provision	2478	316	776	979	209.45	26.17
Net Profit	1862	124	581	223	80.80	-61.55

Key Financial Indicators

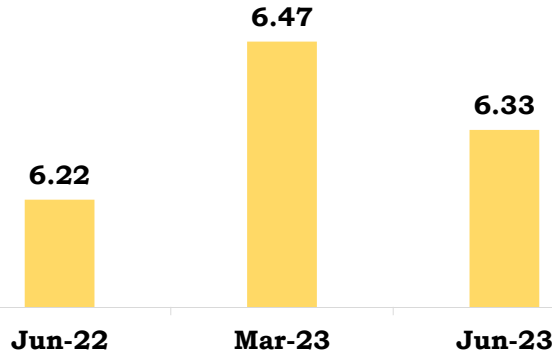
Particulars	Quarter Ended		
	Jun-22	Mar-23	Jun-23
Cost of Deposits (%)	3.78	4.36	4.61
Cost of Funds (%)	3.11	3.79	3.97
Cost to Income Ratio (%)	72.42	53.71	54.49
Yield on Advances (%)	6.77	7.99	8.24
Yield on Investments (%)	6.22	6.47	6.33
Return on Assets (RoA) Annualised(%)	0.17	0.73	0.28
Net Interest Margin (NIM) Domestic (%)	2.85	3.08	3.03
Return on Investments (Domestic) (%)	6.55	6.67	6.62
Return on Equity Annualised (RoE) (%)	4.44	17.14	7.04
Earnings per Share (Not Annualised) (₹)	0.10	0.49	0.19
Book Value per Share (₹)	9.96	12.34	12.59
Business per Employee (₹ in Cr)	16.02	18.90	18.89
Business per Branch (₹ in Cr)	116.03	128.31	128.92
Net Profit per Employee (₹ in lakhs)	0.56	2.67	1.02

Key Financial Indicators (Qtr.)

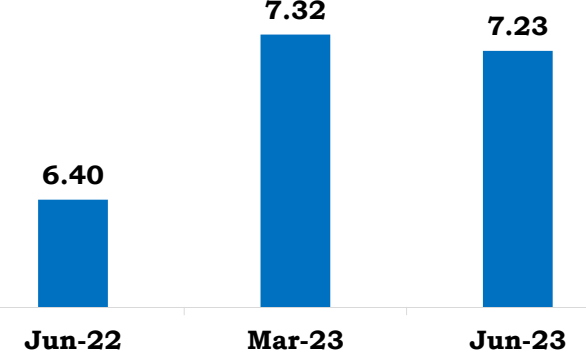
Yield on Advance (%)



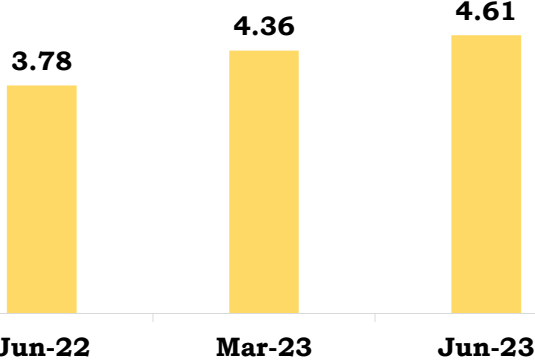
Yield on Investment (%)



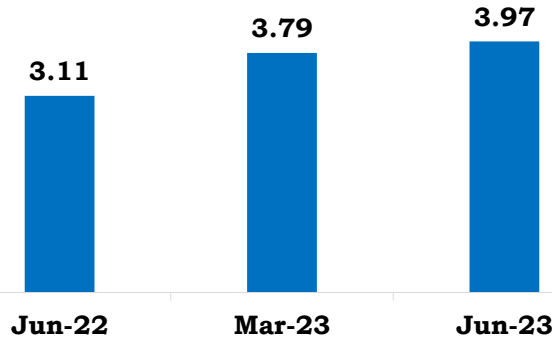
Yield on Funds (%)



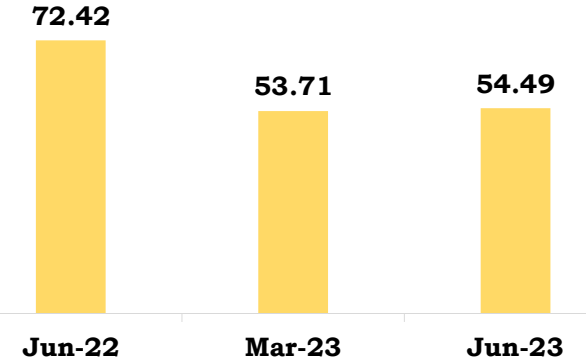
Cost of Deposit (%)



Cost of Fund (%)

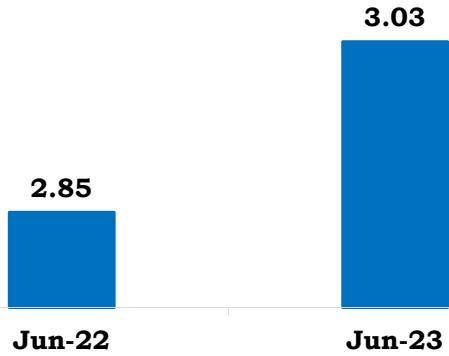


Cost to Income (%)

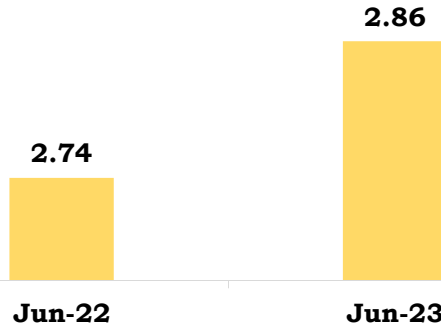


Efficiency Ratio (Qtr.)

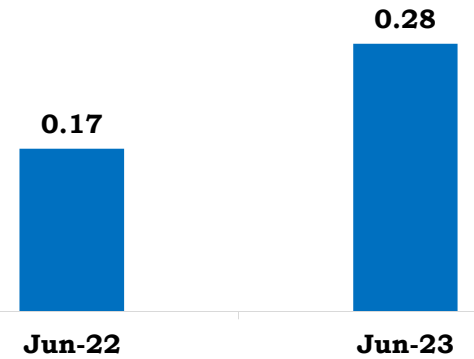
NIM Domestic (%)



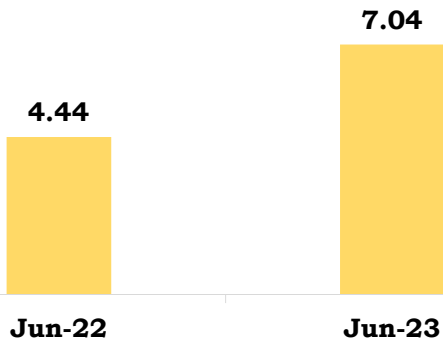
NIM Global (%)



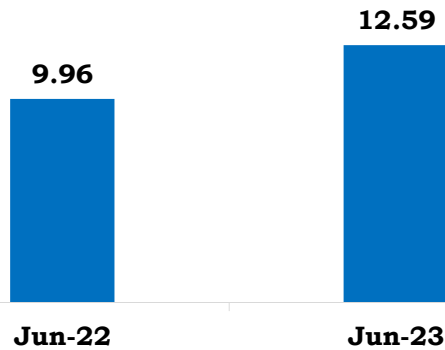
Return on Assets (%)



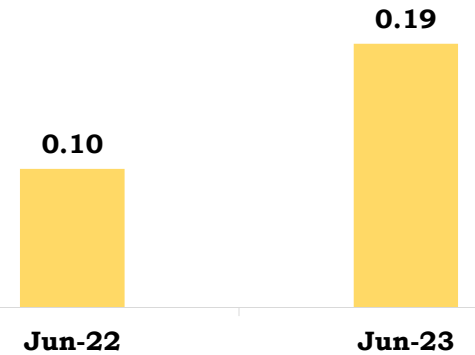
Return on Equity (%)



Book Value Per Share (₹)

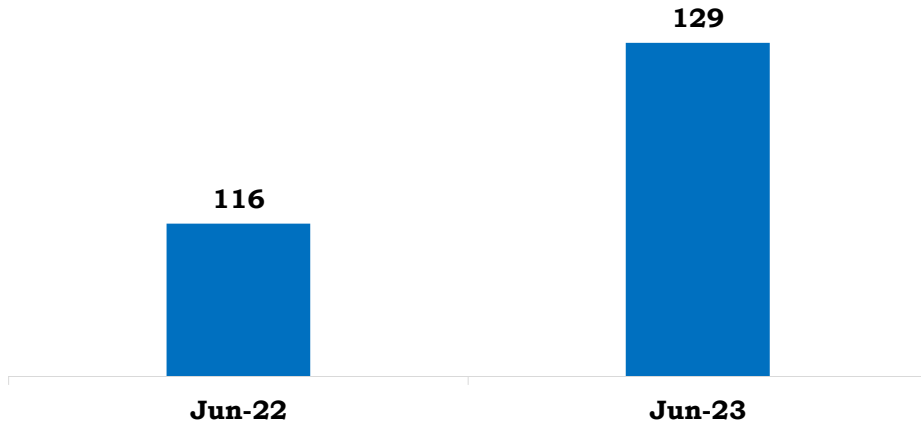


Earning Per Share (₹)

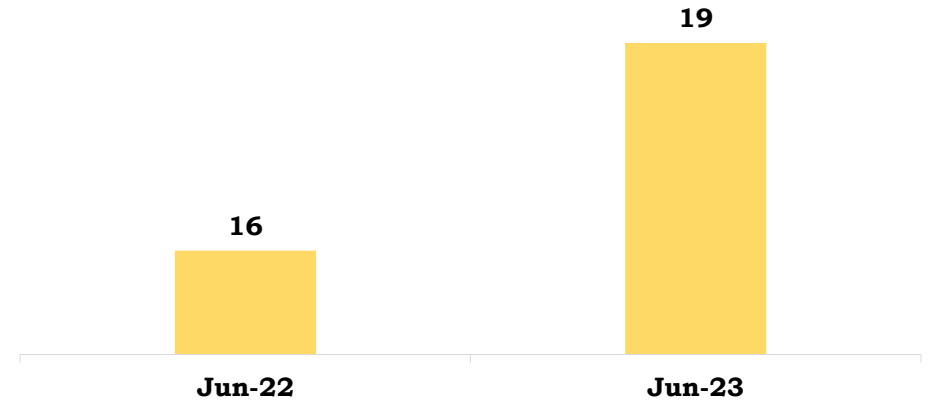


Productivity Ratio

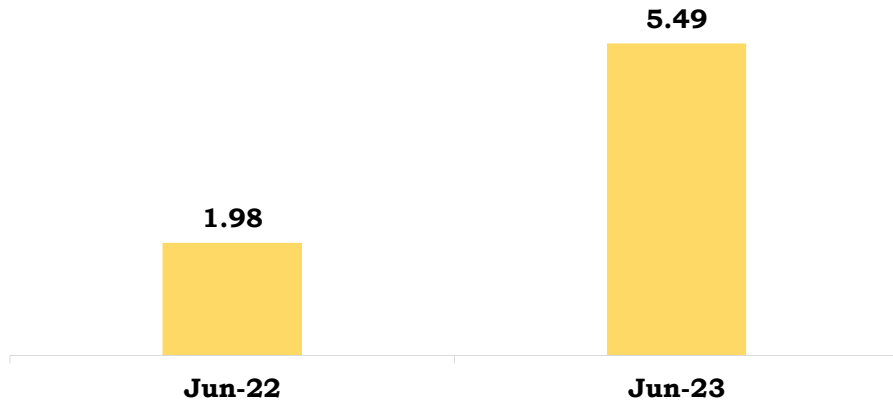
Business Per Branch (₹ in Cr.)



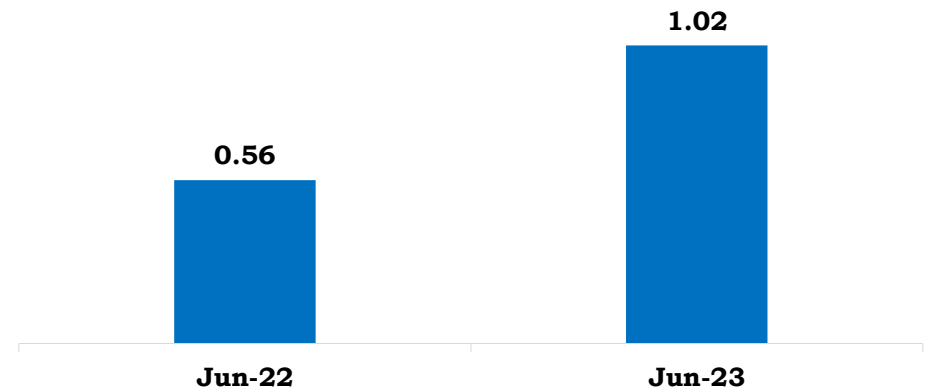
Business Per Employee (₹ in Cr.)



Operating Profit per employee (₹ in Lakhs)



Net Profit Per Employee (₹ in Lakhs)



Balance Sheet

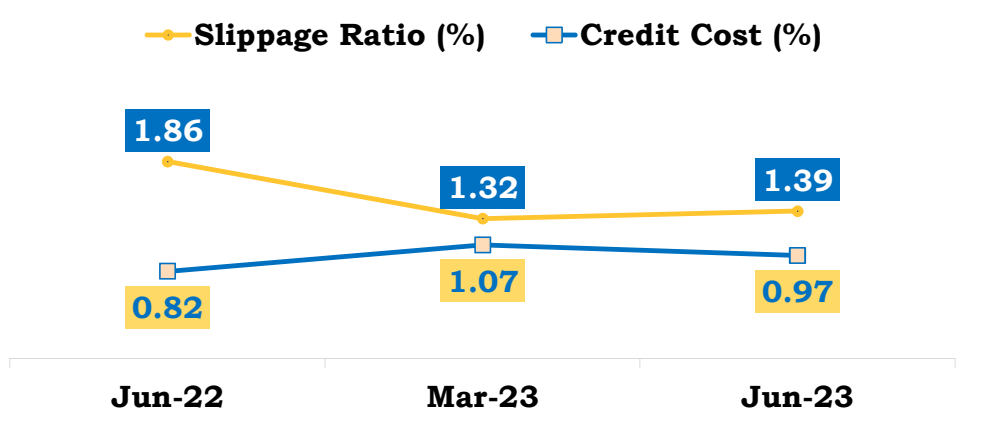
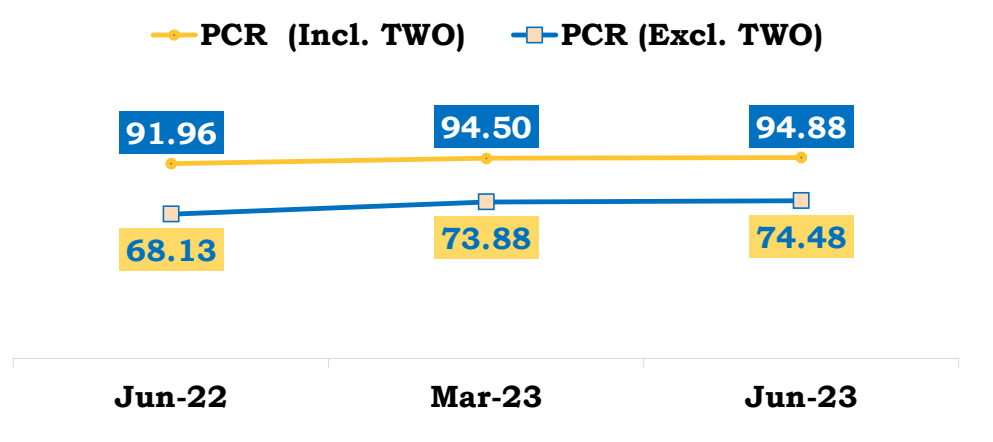
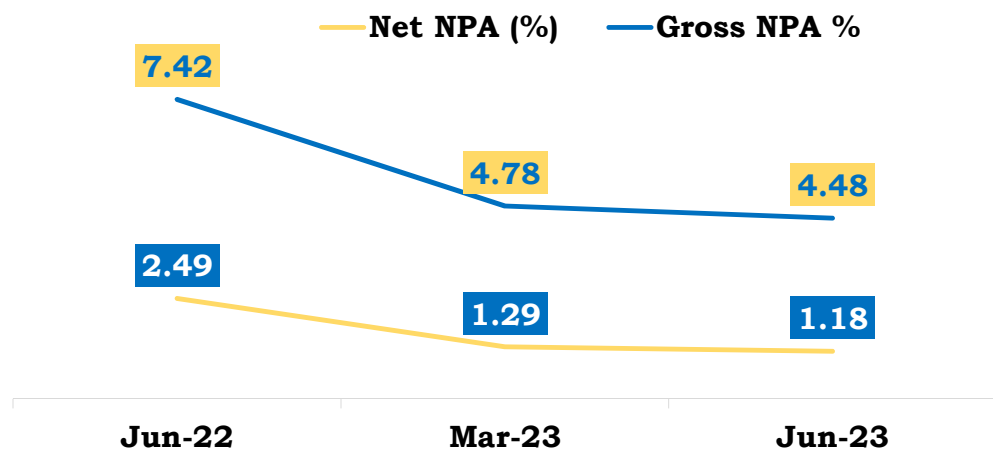
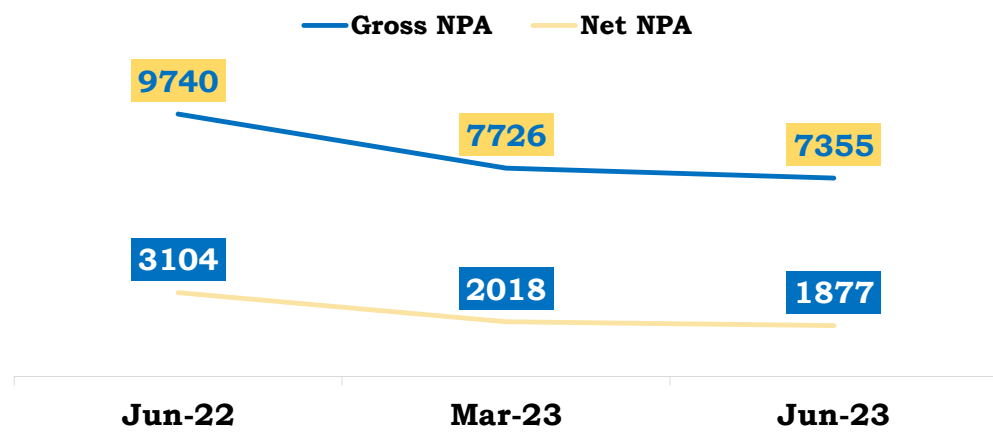
	₹ in (Cr)		
CAPITAL & LIABILITIES	30.06.2022	31.03.2023	30.06.2023
Capital	11956	11956	11956
Reserves & Surplus	11843	13808	13968
Deposits	225328	249338	249694
Borrowings	12682	20501	22305
Other Liabilities & Provisions	5640	5260	6551
Total	267449	300863	304474
ASSETS			
Cash and Balances with RBI	10894	10300	11133
Balances with Banks and Money at Call and Short Notice	12680	18428	17972
Investments	96986	95169	94085
Advances	124643	155870	158750
Fixed Assets	3346	3510	3524
Other Assets	18900	17586	19010
Total	267449	300863	304474



Asset quality

Asset Quality

₹ in (Cr)

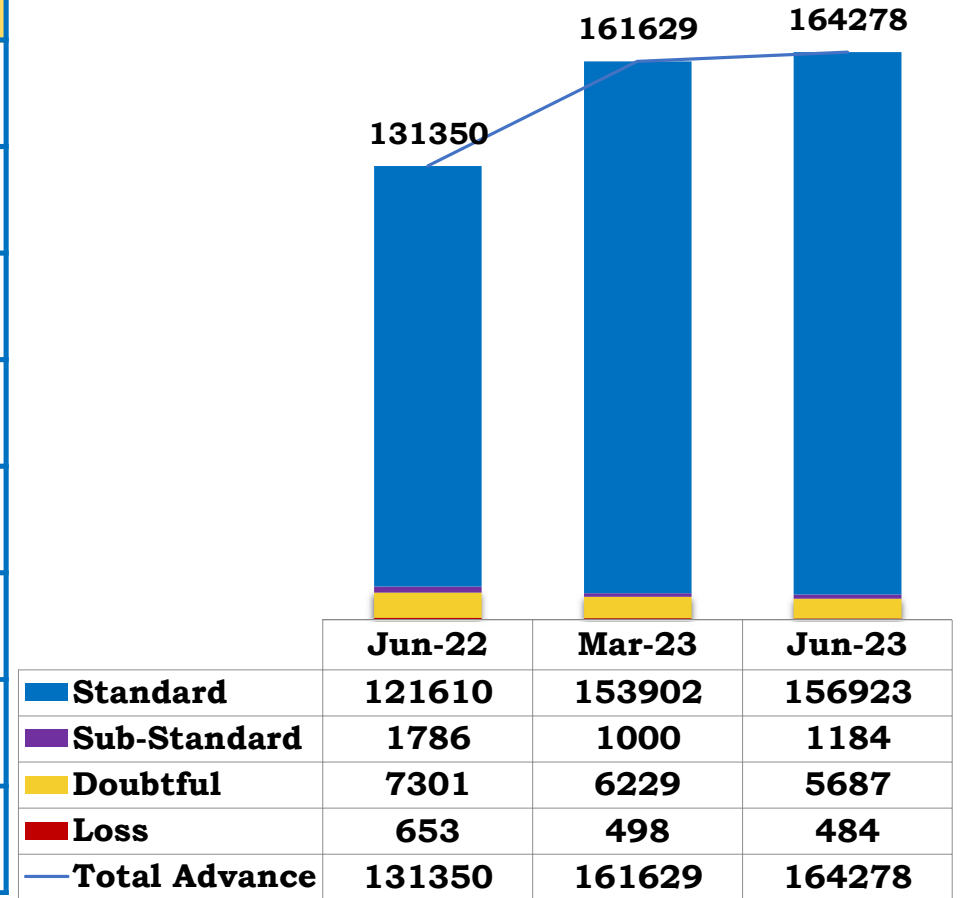


Asset Quality

₹ in (Cr)

Item	Jun-22	Mar-23	Jun-23
Gross NPA (₹ in Cr.)	9740	7726	7355
Net NPA ₹ in (₹ in Cr.)	3104	2018	1877
Gross NPA (%)	7.42	4.78	4.48
Net NPA (%)	2.49	1.29	1.18
PCR % (Including Technical Write off)	91.96	94.50	94.88
PCR % (Excluding Technical Write off)	68.13	73.88	74.48
Slippage Ratio Annualised (%)	1.86	1.32	1.39
Credit Cost Annualised (%)	0.82	1.07	0.97

Asset Classification (₹ in Cr)



Movement of NPA

Item (₹ in Cr)	Year Ended	Quarter Ended		
	Mar-23	Jun-22	Mar-23	Jun-23
1. Opening Balance	10237	10237	8506	7726
Less				
2. Cash Recovery	1354	275	334	169
3. Upgradation	678	184	135	104
4. Write off	2575	594	782	635
5. Total Reduction (2+3+4)	4607	1053	1252	908
6. Fresh Addition (7+8)	2096	556	472	536
7. Fresh Slippage	1487	397	366	512
8. Addition to Existing NPA	609	159	106	24
9. Closing Balance (1-5+6)	7726	9740	7726	7355
10. Recovery in Written off + RI	1624	232	526	316
11. Total Recovery + Upgradation (2+3+10)	3656	691	995	589

Fresh Addition (₹ in Cr)	Quarter Ended		
	Jun-22	Mar-23	Jun-23
Retail	96	85	89
Agriculture	46	70	91
MSME	239	187	260
RAM	382	343	440
Corporate & Others	174	129	96
Total	556	472	536

Segment NPA

₹ in (Cr)

Sl. No	Sector	30.06.2022			31.03.2023			30.06.2023		
		Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio
1	Retail Credit	28238	726	2.57%	35039	605	1.73%	35280	550	1.56%
	<i>Of which</i>									
	Home Loan	16506	319	1.93%	19539	240	1.23%	20315	262	1.29%
	Education Loan	873	108	12.33%	939	96	10.22%	874	23	2.64%
	Vehicle Loan	1917	44	2.27%	2250	39	1.72%	2373	43	1.82%
2	Agriculture	19060	3674	19.27%	21775	3323	15.26%	21690	3317	15.29%
3	MSME	25225	2487	9.86%	28815	2209	7.67%	28982	2326	8.03%
4	Corporate & Others	43304	2128	4.91%	53803	1028	1.91%	53852	726	1.35%
5	Total (1 to 4)	115827	9015	7.78%	139432	7165	5.14%	139804	6920	4.95%
6	Overseas	15523	724	4.67%	22197	561	2.53%	24474	435	1.78%
7	Total	131350	9740	7.42%	161629	7726	4.78%	164278	7355	4.48%

SMA & Restructured Advances

₹ in (Cr)

SMA Position of the Bank (1 cr and above)						
Parameters	June'22		Mar'23		June'23	
	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances
SMA 0	2697.13	2.05%	1866.52	1.15%	589.07	0.36%
SMA 1	439.62	0.33%	650.35	0.40%	1761.37	1.07%
SMA 2	820.92	0.62%	21.81	0.01%	281.39	0.17%
Total	3957.67	3.01%	2538.68	1.57%	2631.83	1.60%

COVID Restructuring (RF1 & RF 2)			
Particulars	Standard 30.06.2022	Standard 31.03.2023	Standard 30.06.2023
	AMT	AMT	AMT
MSME	1459	1201	1084
Personal	1223	1061	1008
Corporate	486	497	485
Others	215	177	165
Total	3383	2935	2742

NCLT & NARCL

NCLT

June-2023 (₹ Cr.)	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC	9	16	143	168
Loan Outstanding	1207	3110	16075	20391
Total Provisions Held	1207	3110	16059	20375
Provision Percentage (%)	100	100	99.90	99.92

Recovery From NCLT	Jun-22		Mar-23		Jun-23	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Through Resolution	7	43	5	41	10	27
Under Liquidation	8	64	12	25	3	31
Total	15	107	17	66	13	58

NARCL

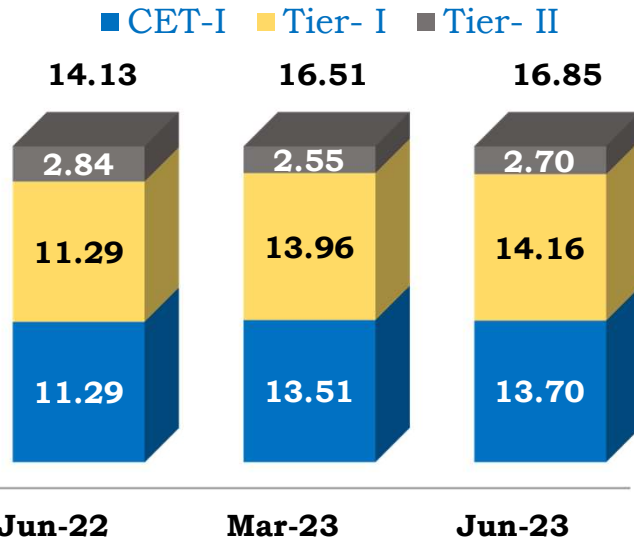
Our Bank exposure as on 30.06.2023	
No of Accounts	Amount
23	4135

Position of Accounts	No. of A/cs	Book Balance (₹ in Cr)
A/cs where bid submitted and under process	5	1283
List of under progress A/cs	5	976
A/cs kept on hold temporarily	4	779
Newly Identified Cases	9	1097
Total A/c identified by NARCL	23	4135



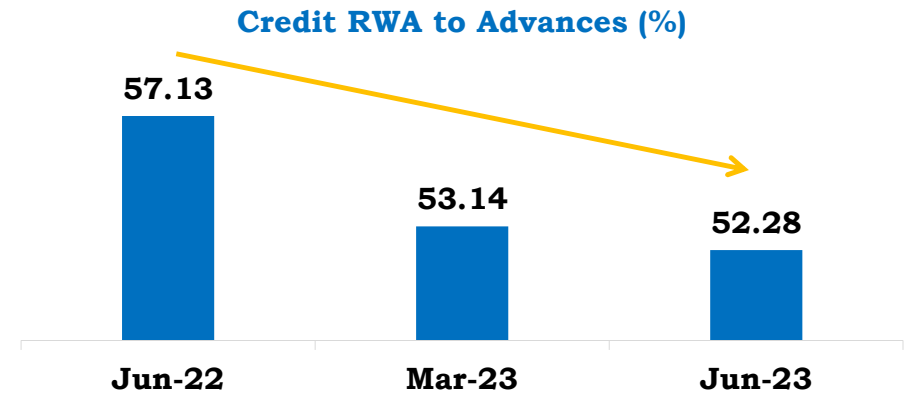
Capital & Shareholding

Capital Adequacy

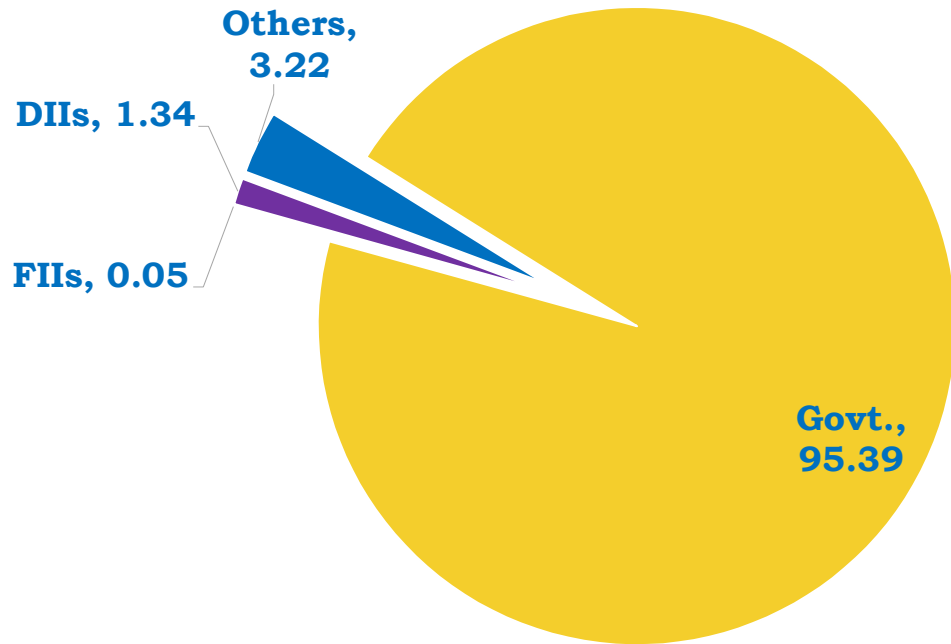


Particulars	Jun-22	Mar-23	Jun-23
Credit RWA	75042	85883	85889
Market RWA	10650	8214	6995
Operational RWA	16460	16460	17523
Total RWA	102152	110558	110406
Advances	131350	161629	164278
Credit RWA to Advance (%)	57.13	53.14	52.28

Particulars (₹ in Cr)	Jun-22	Mar-23	Jun-23
CET1 Capital	11533	14934	15128
Tier I Capital	11533	15434	15628
Tier II Capital	2903	2818	2981
Total Capital	14435	18252	18609



Share Holding Pattern



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

Capital Raising Plan FY 2023-24

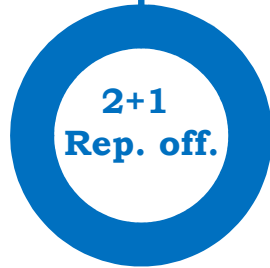
AT I Bond - Rs 500 Cr
Equity Capital Upto- Rs 2000 Cr.

Our Presence

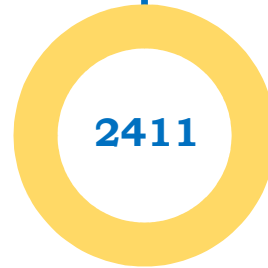
Domestic
Branches



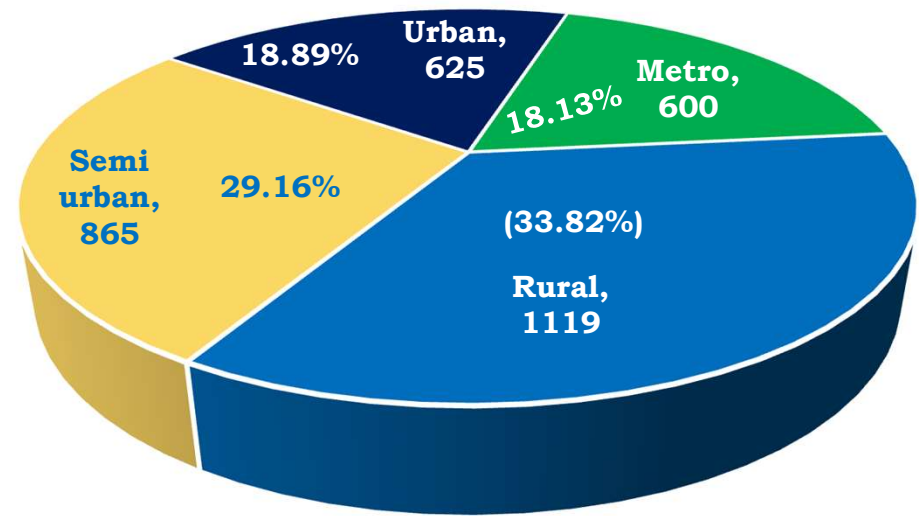
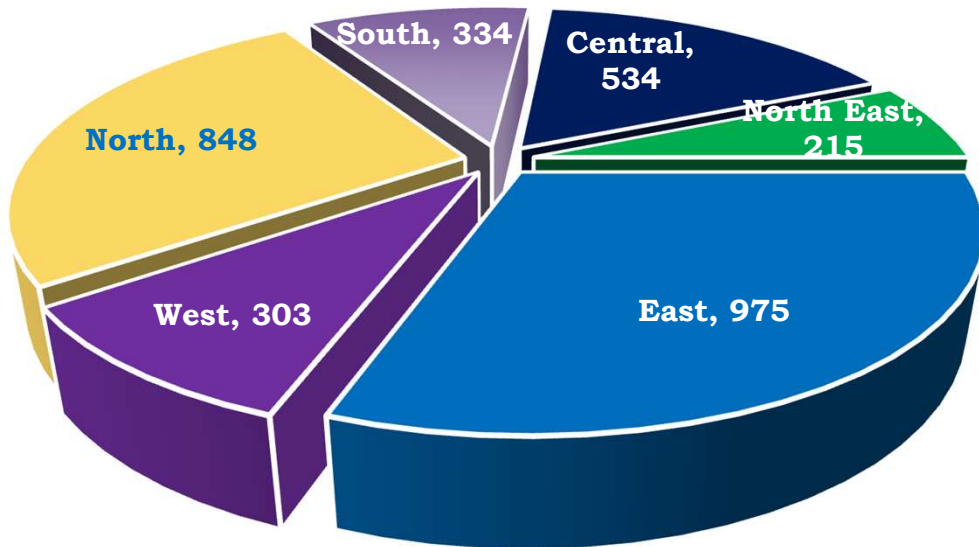
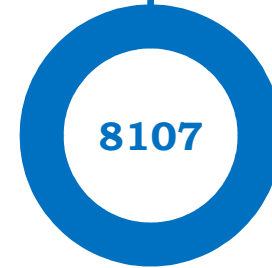
Overseas
Branches



ATM



BCs



- 1 **Business target linked** to the reality of local market through scientific tool
- 2 **Clarity of roles & expectations** from each employees with well-defined, measurable KRAs
- 3 **Clear tracking, measurement, & visibility of performance metrics** to identify improvement areas
- 4 **Performance-linked rewards** to acknowledge & motivate contributors
- 5 Employees to be reoriented in terms of **knowledge, skills and attitudes**



Paschim Banga Gramin Bank



As on 30.06.2023 (Audited) Amount (₹ in Cr)

Particulars	FY 22-23	Jun-22	Mar-23 Qtr.	Jun-23 Qtr.	Q-o-Q (%)	Y-o-Y (%)
Business	10318	9759	10318	10306	-0.12	5.61
Deposit	6570	6307	6570	6556	-0.21	3.95
Advances	3748	3452	3748	3750	0.05	8.63
Operating Profit	-25.36	-13.97	-8.59	44.59	619.09	419.18
Net Profit	-55.01	-17.48	-19.95	4.16	120.85	123.80
Gross NPA (%)	9.37	10.73	9.37	9.71		
Net NPA (%)	3.94	5.16	3.94	3.45		
CRAR (%)	5.1	3.58	5.10	6.53		
No of Branches		-		230		-
Employee Strength		-		887		-

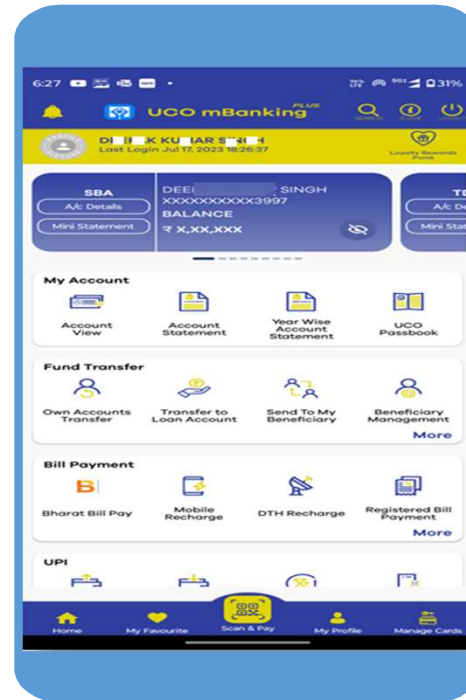


Digital Journey

Digital Offerings

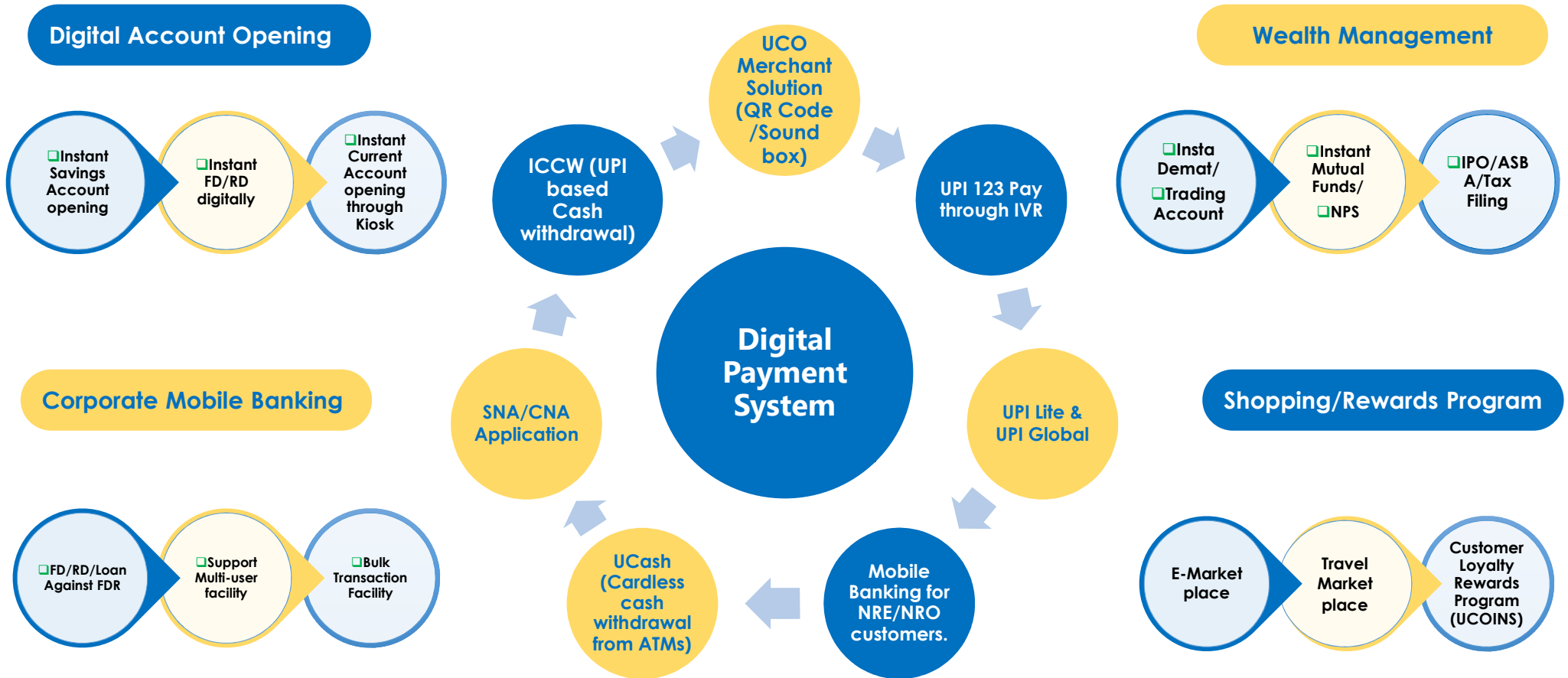


UCO Mbanking Plus App



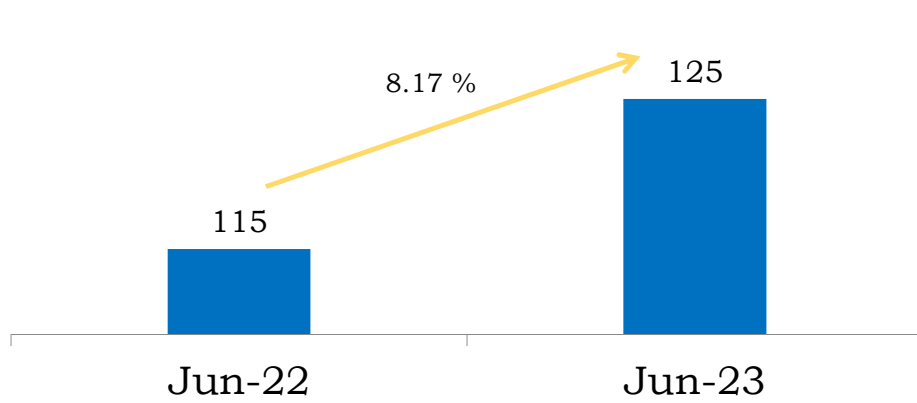
- One of the best play store ratings of 4.65
- 150+ Features Available
- Industry Specific User Interface
- Available for both Retail & Corporate Customers

Digital Offerings

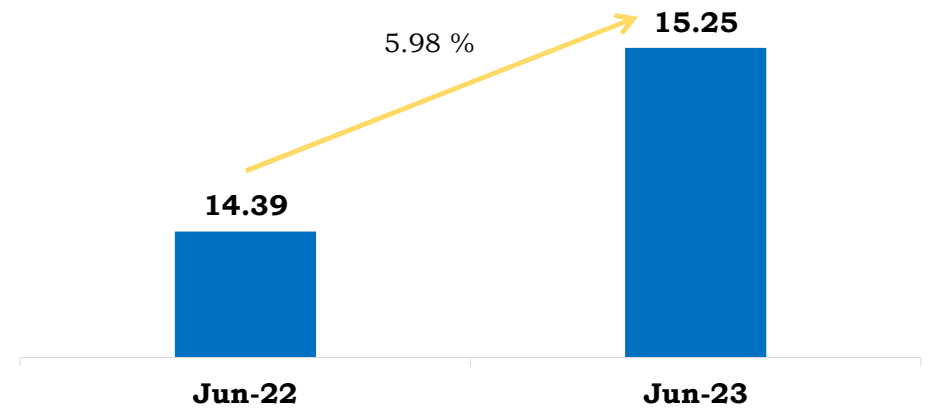


Digital Performance

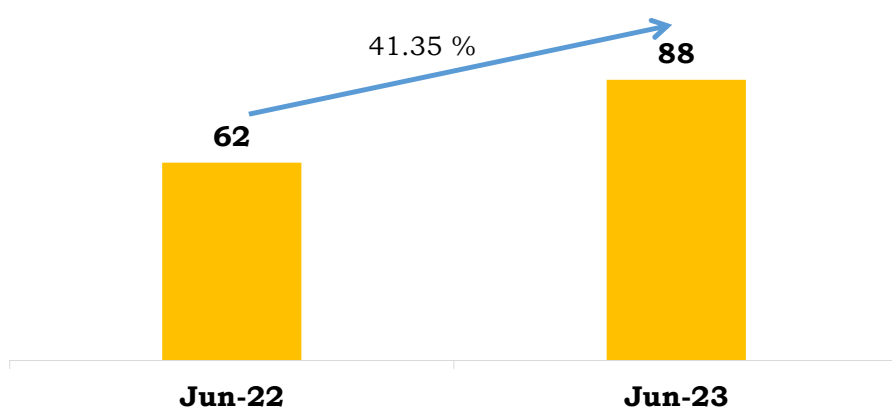
Debit Cards (In Lakhs)



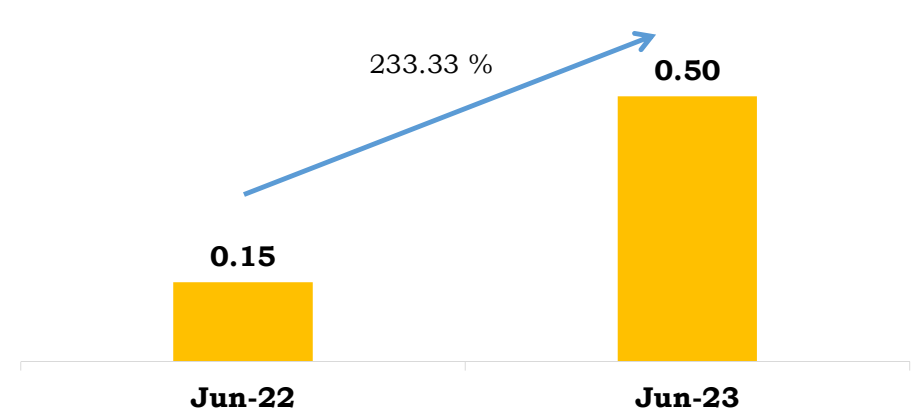
Internet Banking (In Lakhs)



Retail Mobile Banking (In Lakhs)

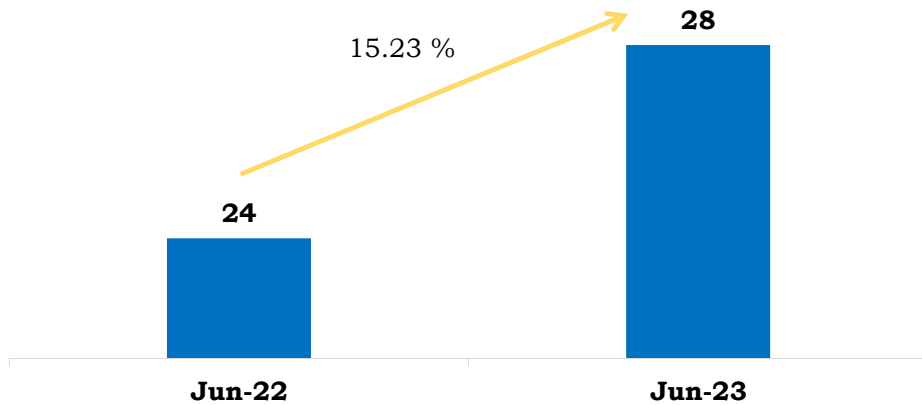


Corporate Mobile Banking (In Lakhs)

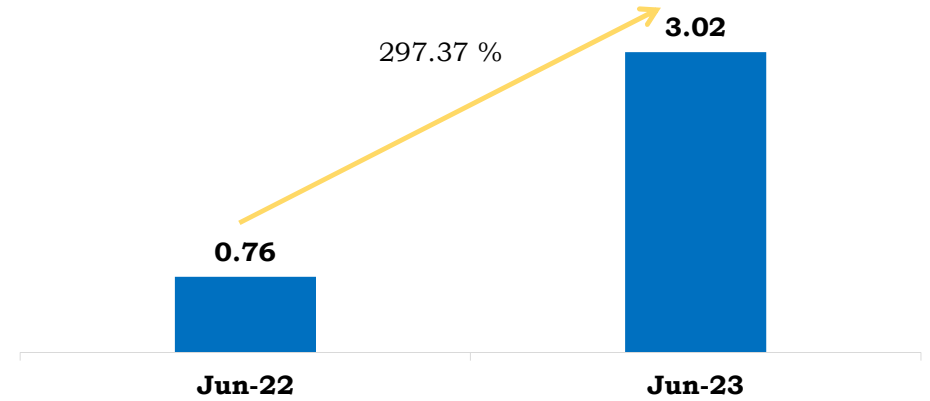


Digital Transactions

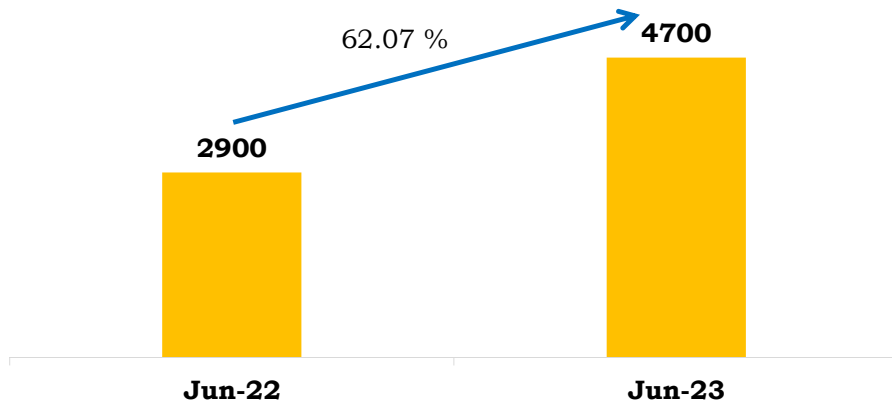
Mobile Banking No of Transactions (In Lakhs)



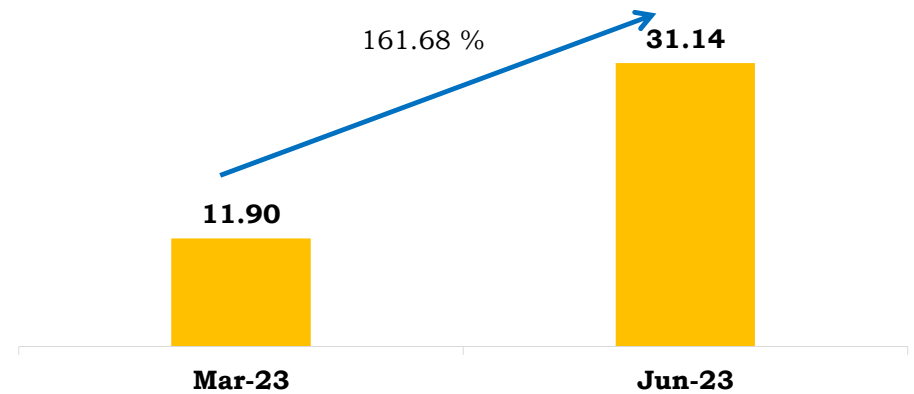
Corporate Mobile Banking Transactions (In Lakhs)



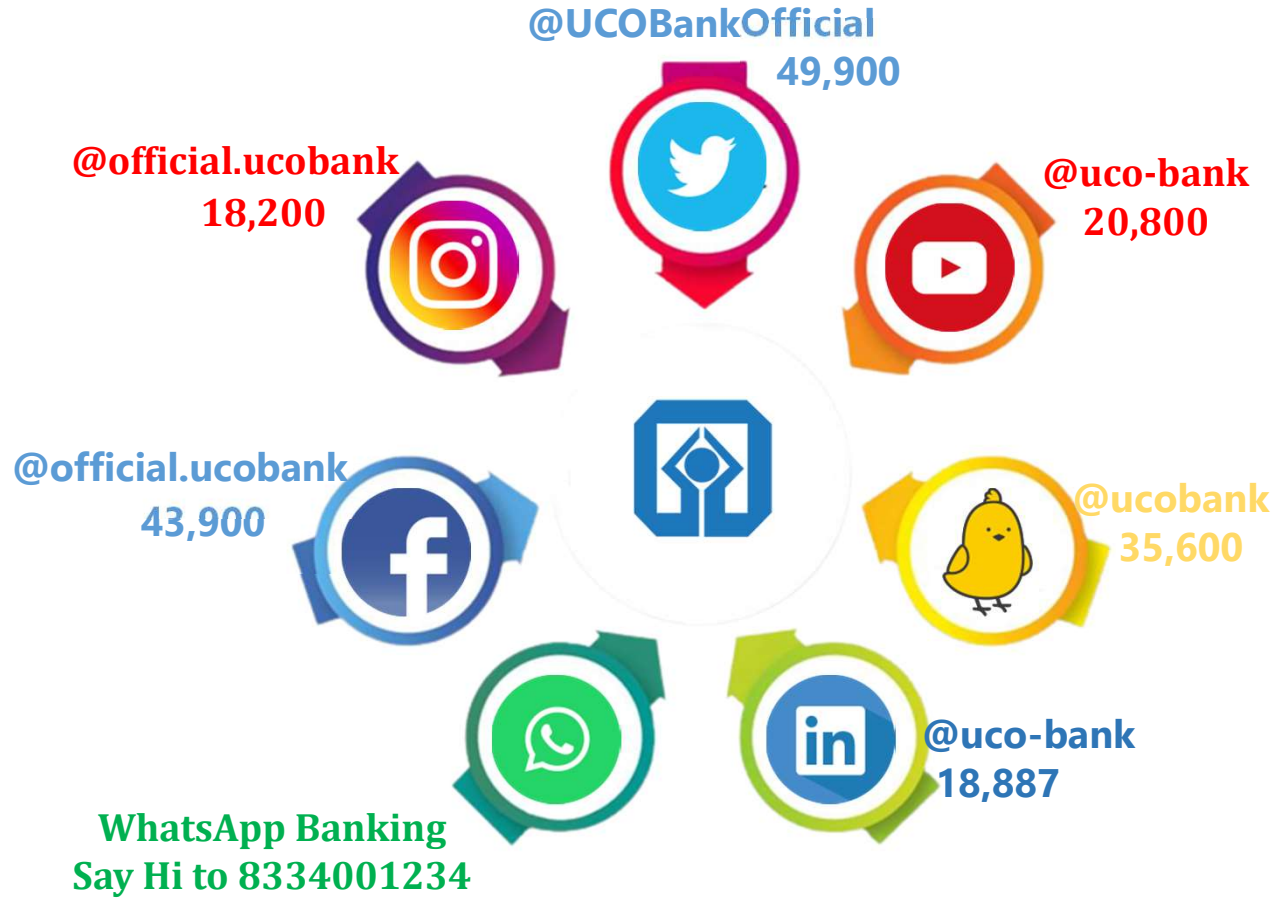
UPI No of Transactions (In Lakhs)



Digital Merchant QR (Sound Box) No of Transactions



Social Media Presence



ESG Initiative



Environmental

- ❖ To move towards paperless banking and end to end solution, Bank has launched multiple digital Lending products like Pre Approved Personal Loan, Shishu Mudra, KCC Renewal, Loan against FDR etc. which can be applied and processed digitally.
- ❖ As a part of Green initiative, nearly all domestic branches of the Bank have LED lights installed for energy conservation.
- ❖ Bank has been extending finance to renewable energy projects whose total exposure stands at Rs.1688 crore as on 30.06.2023.
- ❖ Bank has taken initiative to minimize the use of one time plastic usage at its Administrative Offices.



Social

- ❖ Bank has contributed to food distribution initiative by Anna Sri program of ISKCON, Bangalore and Educational Institutions under the temple management of Arulmigu Dhandayuthapani Swamy Temple, Palani, Tamil Nadu.
- ❖ More than 79500 street vendors were benefitted through financing under PM Street Vendor AtmaNirbhar Nidhi Scheme.
- ❖ More than 444227 persons were educated through 13508 financial literacy camps held by the Bank till June 2023.
- ❖ 1557311 persons were educated through 58855 Programmes conducted by 106 Center for Financial Literacy (CFL) sponsored by the Bank till June 2023.
- ❖ More than 67381 candidates were trained through 2317 training programmes conducted by the 27 Rural Self Employment Training Institutes (RSETIs) of the Bank in 7 states.



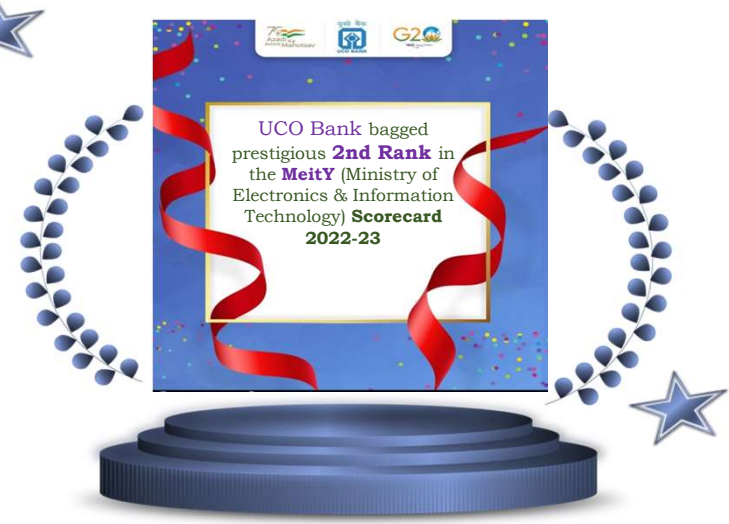
Governance

- ❖ Bank has in place Grievance Redressal Policy, Citizen Charter, Internal Ombudsman Scheme etc. and the same has been made available on its website to uphold fair banking practices and ensure transparency with its customers.
- ❖ As a part of prudent corporate practice, Bank has published its first Business Responsibility and Sustainability Report forming part of Annual Report 2022-23.
- ❖ Bank has been observing “Cyber Jagrookta Diwas” in their Offices/Branches on the first Wednesday of every month with an intention of spreading cyber awareness among staffs and customers.
- ❖ Bank has in place Enterprises Fraud Risk Management solution for prevention of unauthorized electronic banking transactions



Digital Transaction

UCO Bank has secured 2nd Rank in the Ministry of Electronics and Information Technology scorecard for FY 2022-23



Financial Inclusion

Award from PFRDA for Achieving excellence in APY Leadership Pinnacle Campaign



Disclaimer

This presentation has been prepared solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person.

Certain forward-looking statements in these slides involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. UCO Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.



Thank you

Your Financial Dreams are just a Message Away!!



Indulge in a world of services that await you:

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- Government security schemes at your fingertips
- Embrace the power of Digital Banking
- Seamlessly apply for loans
- Chat on Regional language
- And so much more...