

UCO BANK

Financial Results FY 22-23



UCO BANK

Touching New Heights



Highest Business

₹410967 Cr.



Highest Deposits

₹ 249338 Cr.



Highest Advances

₹ 161629 Cr.



Highest (NII) in a Qtr.

₹ 1972 Cr.



Highest Net Profit in a FY

₹ 1862 Cr.



Contents



Highlights: March 2023



Business Performance



Financials



Asset Quality

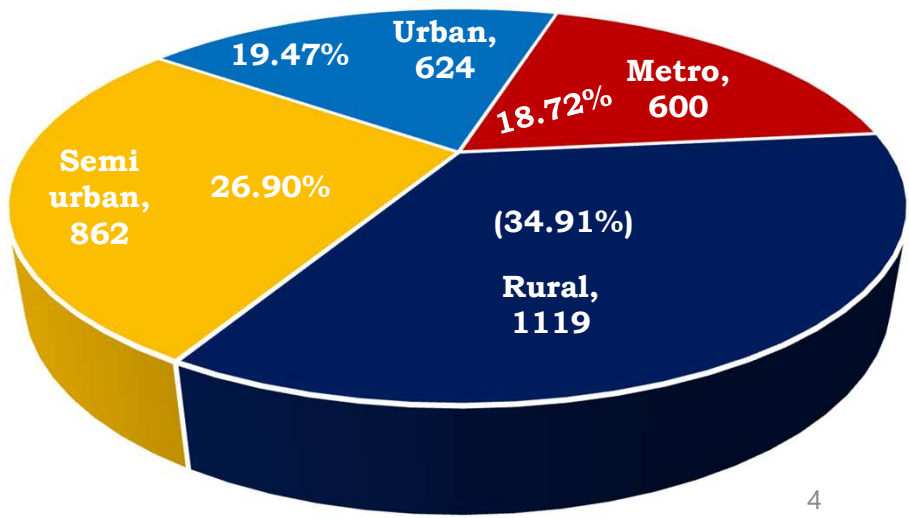
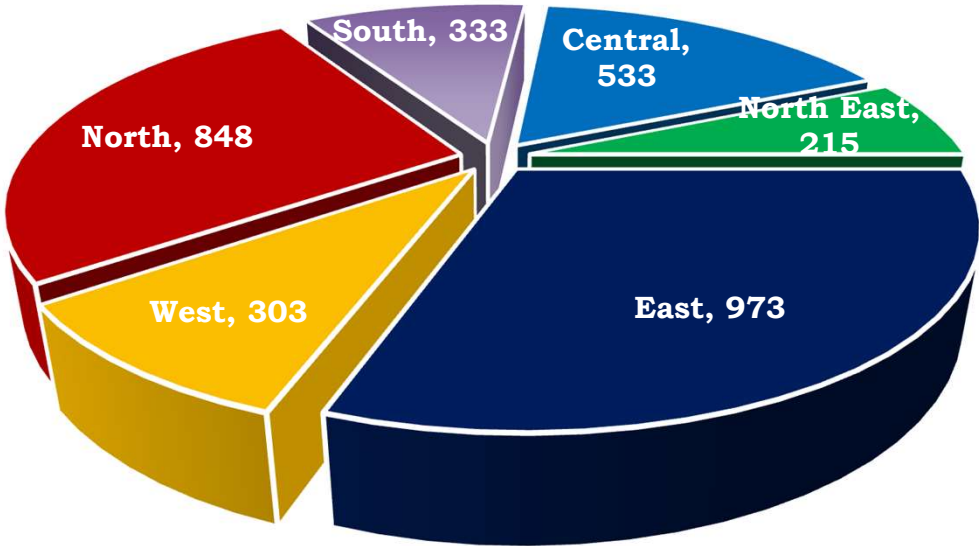
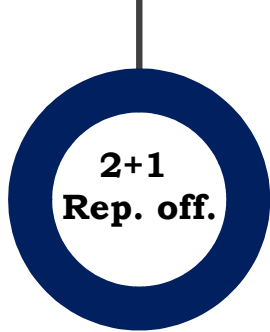
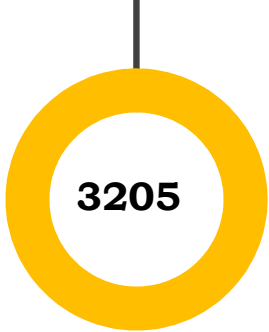


Capital & Shareholding



Digital Journey

Our Presence





Highlights March 23

Major Highlights



Total Business

₹ 410967 Cr.
16.14% (Y-Y)



Total Advance

₹ 161629 Cr.
24.54% (Y-Y)



Total Deposit

₹ 249338 Cr.
11.28% (Y-Y)



Net Profit Qtr.

₹581 Cr.
86.06% (Y-Y)



Net NPA

1.29 %



CRAR

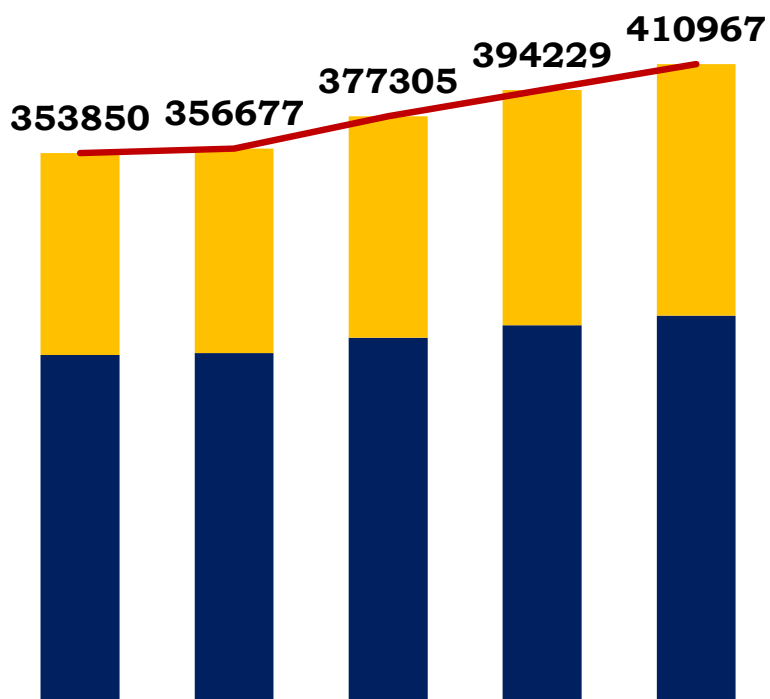
16.51%



Business & CASA

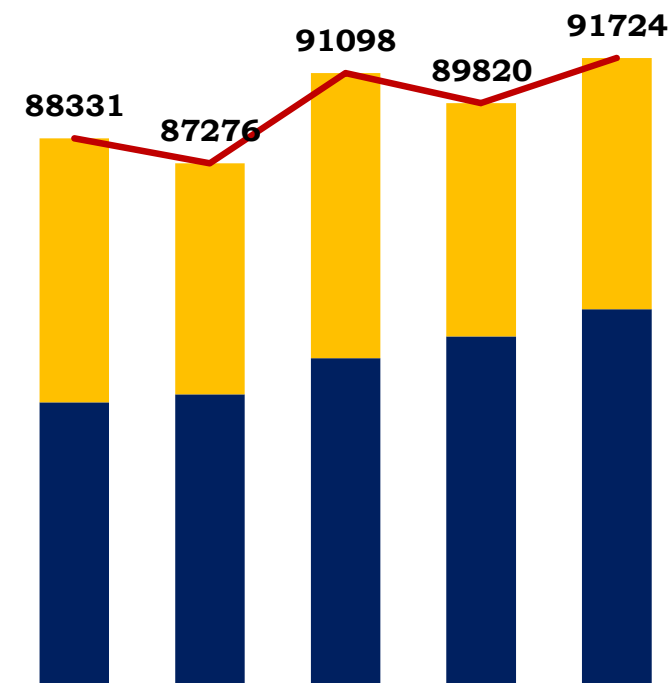


Business (₹ in Cr.)



	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23
Gross Advance	129777	131350	142156	151059	161629
Total Deposit	224073	225328	235149	243170	249338
Total Business	353850	356677	377305	394229	410967

CASA Global (₹ in Cr.)

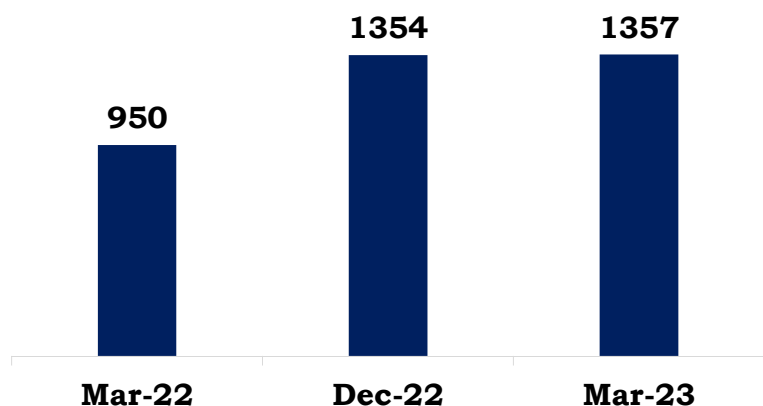


	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23
Current Deposit	11169	9778	12071	9872	10628
Savings Deposit	77162	77498	79027	79948	81096
CASA	88331	87276	91098	89820	91724

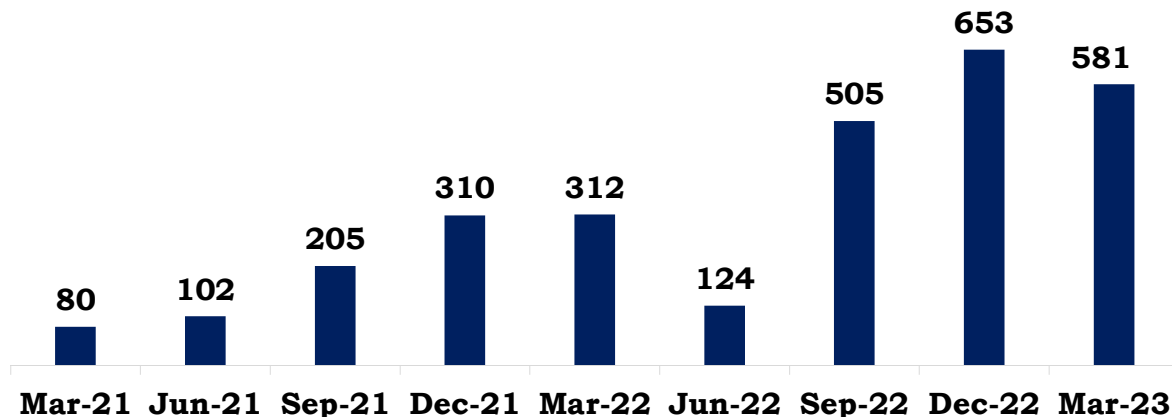
Key Financials



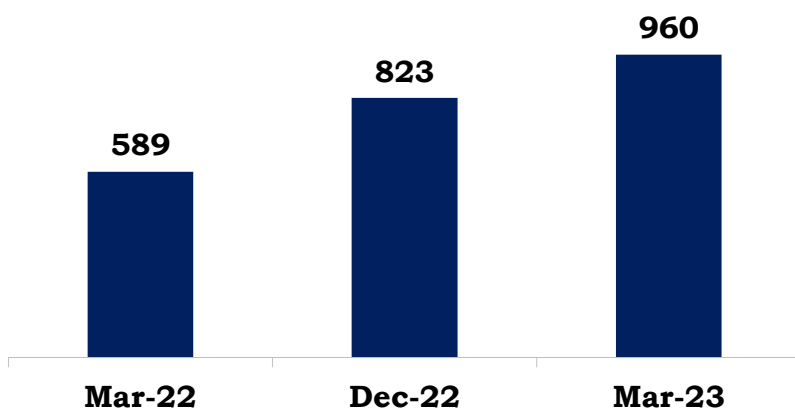
Operating Profit (Qtr) ₹ in (Cr)



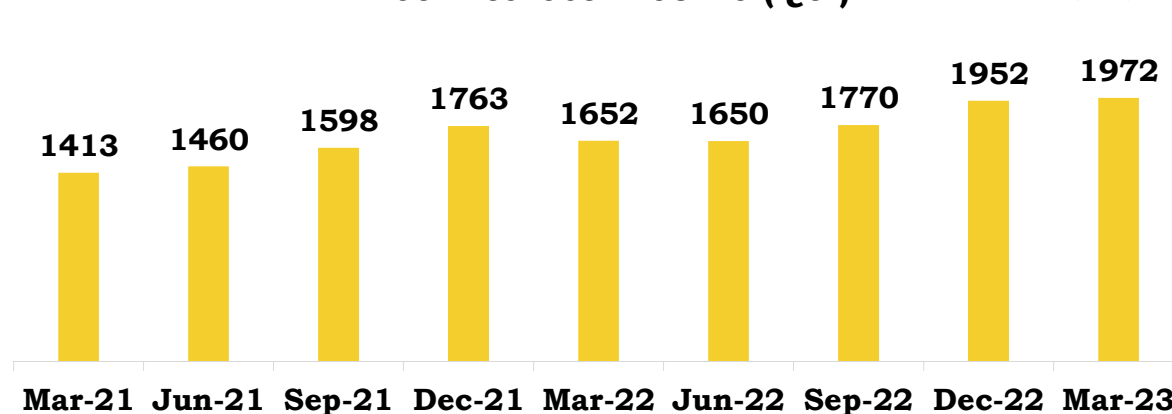
Net Profit (Qtr) ₹ in (Cr)



Non Interest Income(Qtr.) ₹ in (Cr)



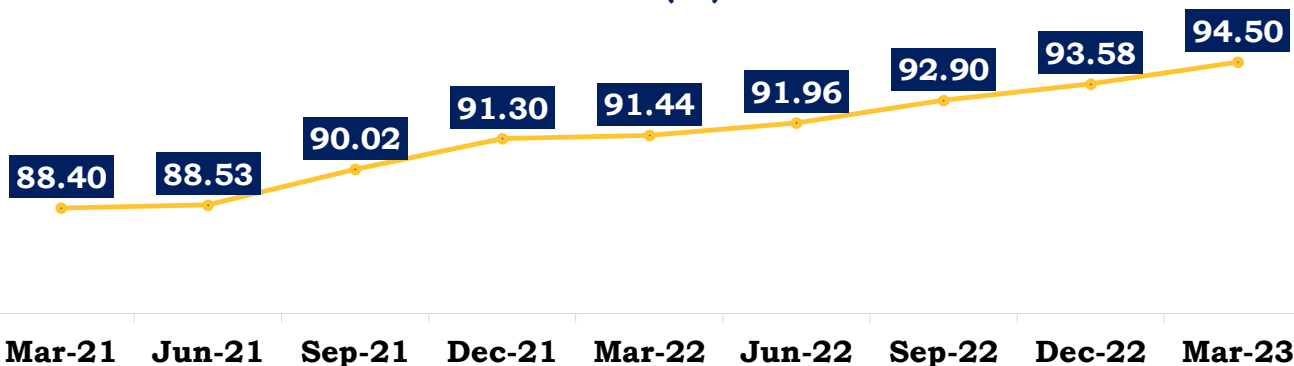
Net Interest Income (Qtr) ₹ in (Cr)



Improving Asset Quality

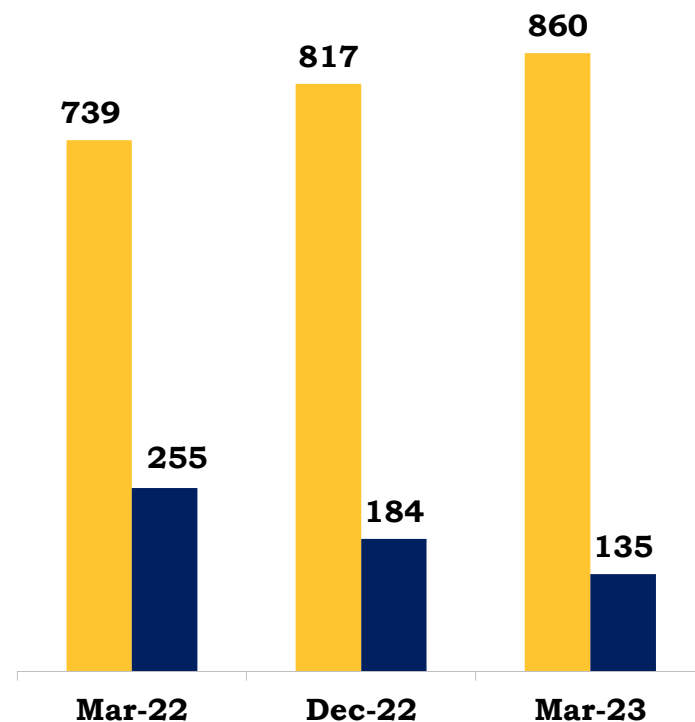


PCR (%)

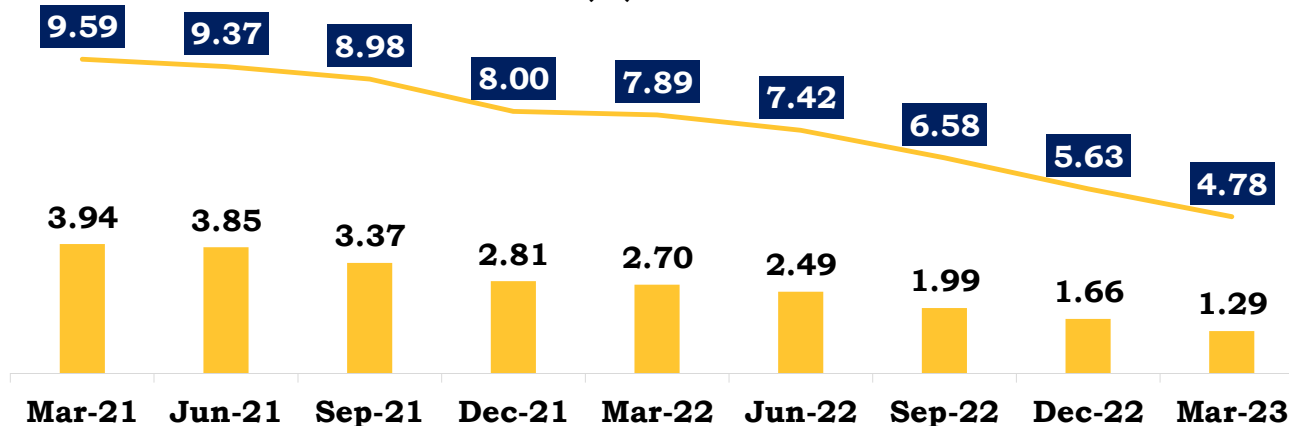


Recovery (Qtr.) ₹ in Cr

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



Net NPA (%) Gross NPA %





Business Performance

Business Growth

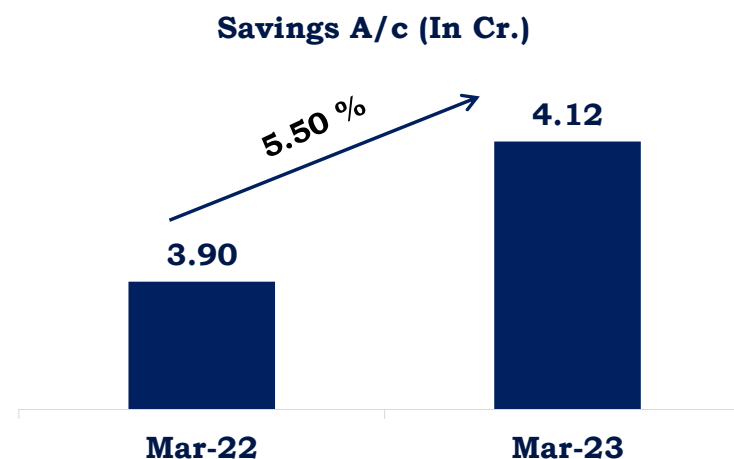
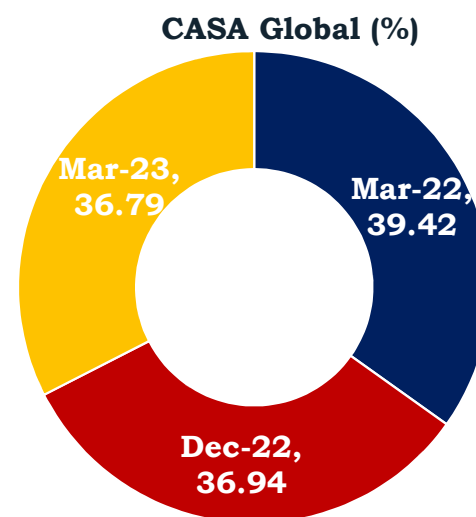


					₹ in (Cr)
Business Mix (Deposits + Advances)	Mar-22	Dec-22	Mar-23	Q-Q (%)	Y-O-Y (%)
Global Business	353850	394229	410967	4.25	16.14
Domestic	333318	364985	380173	4.16	14.06
Overseas	20532	29244	30795	5.30	49.98
Global Deposits	224073	243170	249338	2.54	11.28
Domestic	217720	235048	240741	2.42	10.57
Overseas	6353	8122	8597	5.85	35.32
Global Advances (Gross)	129777	151059	161629	7.00	24.54
Domestic	115598	129937	139432	7.31	20.62
Overseas	14179	21122	22198	5.09	56.55
CD Ratio (%)	57.92	62.12	64.82	-	-

Global Deposits



Particulars	₹ in (Cr)				
	Mar-22	Dec-22	Mar-23	Growth	
				Q-Q	Y-Y
Current Deposits	10624	9308	10037	7.84	(5.52)
Saving Deposits	77037	79876	81017	1.43	5.17
CASA	87661	89185	91054	2.10	3.87
Term Deposits	130059	145864	149687	2.62	15.09
Overseas Deposits	6353	8122	8597	5.85	35.32
Global Deposits	224073	243170	249338	2.54	11.28
CASA Domestic (%)	40.26	37.94	37.82	-	-
CASA Global (%)	39.42	36.94	36.79	-	-

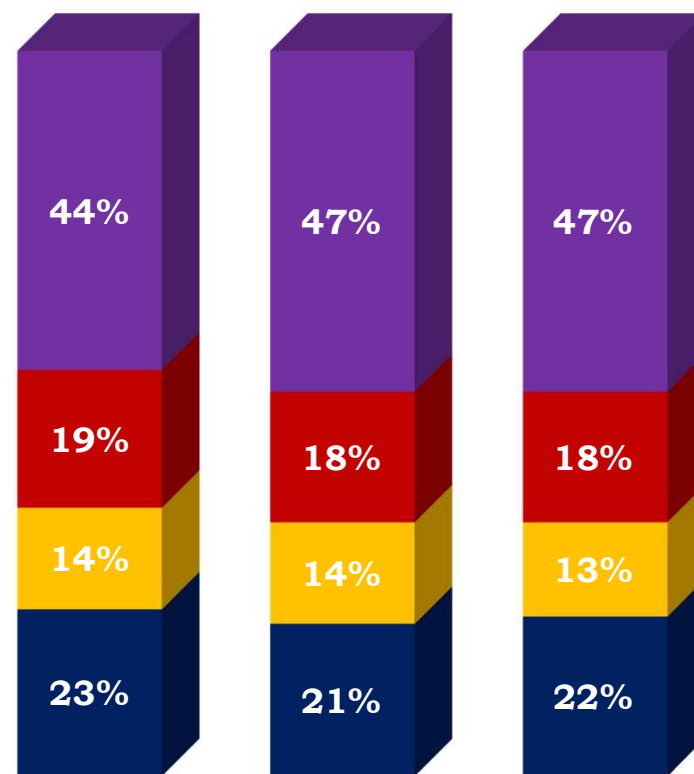


RAM (Domestic Advance)



₹ in (Cr)	Mar-22	Dec-22	Mar-23	₹ in (Cr)	Growth (Y-Y) %
Gross Advance (Domestic)	115598	129937	139432		20.62
Of Which					
Retail Advance	29305	32375	35039		19.57
Agriculture Advance	18835	20627	21775		15.61
MSME Advance	24430	26625	28815		17.95
Total RAM	72570	79627	85629		18.00
RAM % to Gross Advance (Domestic)	62.78%	61.28%	61.41%		-

■ Retail ■ Agri ■ MSME ■ Corporate & Others



Mar-22

Dec-22

Mar-23

Retail Growth

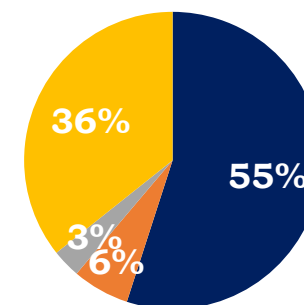


Retail Advance As on March 2023 (₹ in Cr)

Particulars	Mar-22	Dec-22	Mar-23	Growth (Y-Y) %
Home Loan	16780	18908	19539	16.44
Vehicle Loan	1888	2166	2250	19.17
Personal Loan	949	1079	1544	62.70
Others	10884	11063	11706	7.55
Total (Including Pool & Co-Lending)	30501	33216	35039	14.88

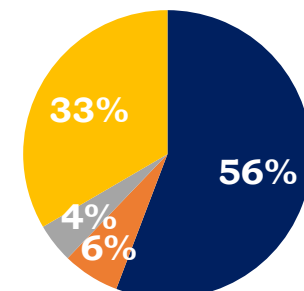
Mar-22

■ Home Loan ■ Vehicle Loan ■ Personal Loan ■ Others



Mar-23

■ Home Loan ■ Vehicle Loan ■ Personal Loan ■ Others



Priority Sector Advance



Industry	Mar-22	Dec-22	Mar-23	Y-O-Y (%)	₹ in (Cr)
					% to Mar-23 ANBC
Agriculture	25385	24583	25319	(0.26)	20.38
Out of which SF & MF	12790	13638	14268	11.56	11.48
MSME	22045	26724	24710	12.09	19.89
Out of which Micro	12676	16654	13403	5.74	10.79
Housing (Ps)	11697	9777	10145	(13.27)	8.17
Education Loan (Ps)	819	848	861	5.13	0.69
Others	(466)	3091	3476	645.92	2.80
Total Priority Sector Advances	59480	65023	64511	8.46	51.93
ANBC	116040	124980	124236	7.06	-

MSME Portfolio Mix



Segment Mix



	Mar-22	Dec-22	Mar-23
■ Medium	1262	1202	652
■ Small	9288	9315	9909
■ Micro	16042	18362	18254



PM SVANidhi

MSME

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



₹ in (Cr)

Performance under PMMY

	FY'22	FY'23
Amount Sanctioned	2877	4219
Amount Disbursed	1928	4178

PM SVANidhi	FY'22	FY'23
Amount Sanctioned	18	39
Amount Disbursed	17	33

Performance under GECL Facility

GECL	FY'22	FY'23
Amount Sanctioned	1166	45
Amount Disbursed	940	42

Standup India	FY'22	FY'23
Amount Sanctioned	121	154
Amount Disbursed	115	136

Rating Mix



Rating Grade	₹ in (Cr)					
	Mar-22	% Share	Dec-22	% Share	Mar-23	% Share
AAA	11537	33.51	18618	41.03	22964	44.84
AA	7284	21.15	10121	22.31	10659	20.81
A	8226	23.89	10295	22.69	10280	20.07
BBB	4304	12.50	3138	6.92	3949	7.71
Below BBB	3082	8.95	3202	7.06	3358	6.56
Total Rated	34433	26.53	45374	30.04	51210	31.68
Govt. Guaranteed	11097	8.55	11021	7.30	10534	6.52
Total Rated + Govt. Guaranteed	45530	35.08	56395	37.33	61744	38.20
Unrated	4108	3.17	3824	2.53	3108	1.92
Total Advances	129777	-	151059	-	161629	-

Investment Portfolio

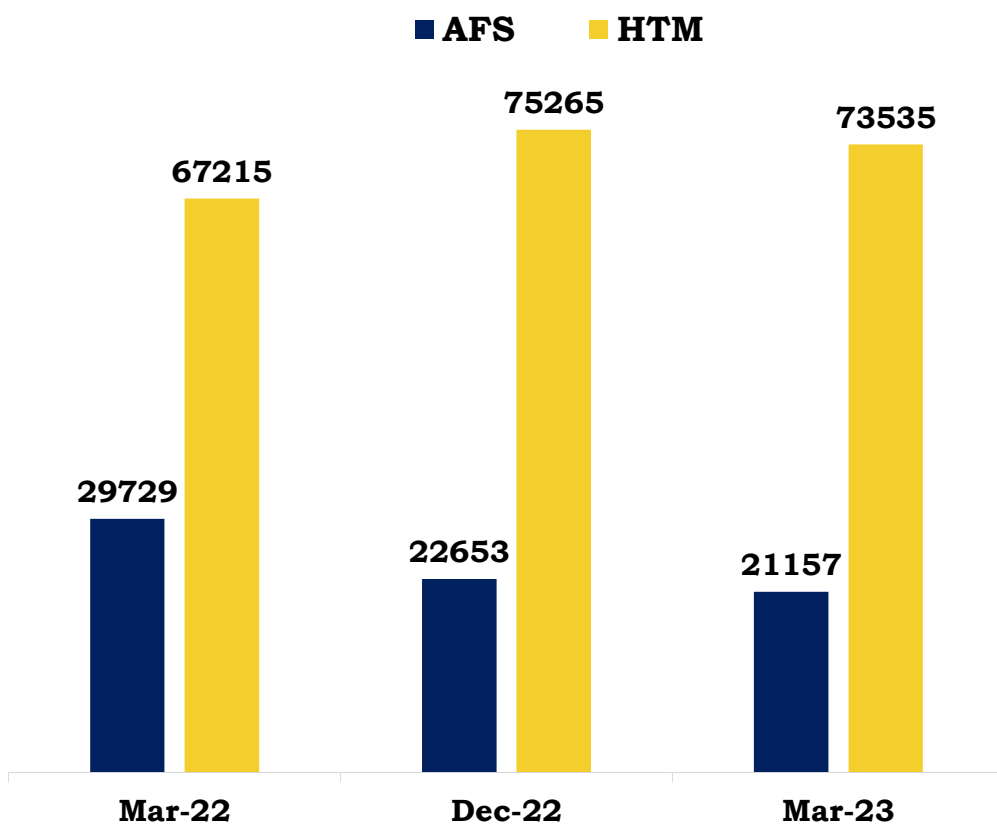


Particulars	₹ in (Cr)		
	Mar-22	Dec-22	Mar-23
Domestic Investments	96818	97918	94692
a. SLR	69171	69120	67572
b. Non SLR	27647	28798	27120
❖ Certificate of Deposits	-	1124	537
❖ Shares & VCF	1123	1071	940
❖ Bond & Debentures	25015	25199	24347
❖ Others (SR & RRB shares)	1509	1404	1296
SLR as % to Domestic Investment	71.44	70.59	71.36
Overseas Investments	2227	2708	2976
Total Gross Investments	99045	100626	97668

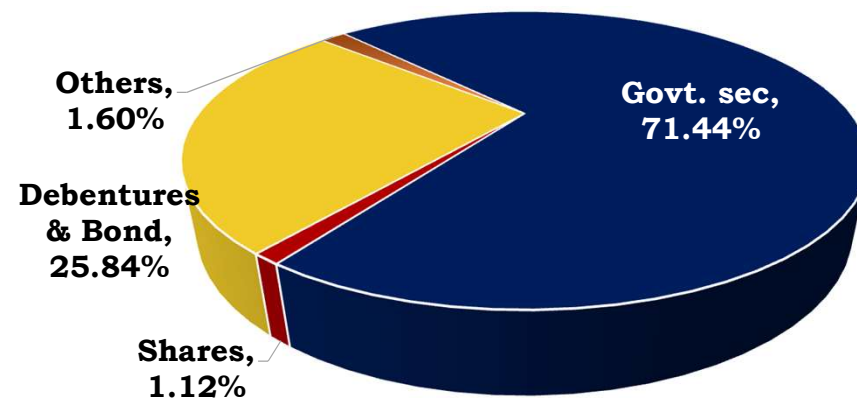
Investment Portfolio



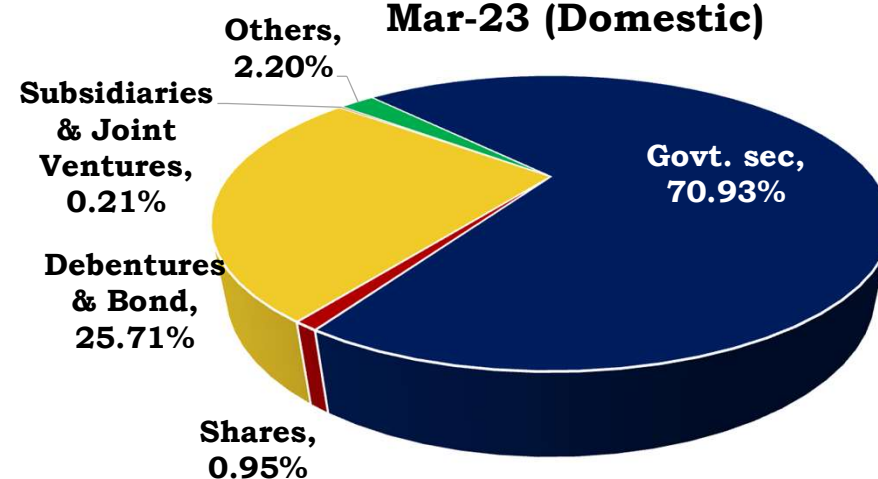
Domestic Investment



Mar-22 (Domestic)



Mar-23 (Domestic)





Financials

Balance Sheet



	₹ in (Cr)		
CAPITAL & LIABILITIES	31.03.2022	31.12.2022	31.03.2023
Capital	11956	11956	11956
Reserves & Surplus	11637	13199	13808
Deposits	224073	243170	249338
Borrowings	13508	22084	20501
Other Liabilities & Provisions	6610	6104	5260
Total	267784	296513	300863
ASSETS			
Cash and Balances with RBI	10288	11952	10300
Balances with Banks and Money at Call and Short Notice	15860	19238	18428
Investments	96874	97957	95169
Advances	122784	144896	155870
Fixed Assets	3335	3423	3510
Other Assets	18643	19047	17586
Total	267784	296513	300863

Operating Revenues



₹ in (Cr)

Sl.	Parameters	Quarter Ended				Year Ended		
		Mar-22	Dec-22	Mar-23	Y-O-Y (%)	FY 21-22	FY 22-23	Y-O-Y(%)
1	Interest Income	3773	4627	4987	32.20	14981	17651	17.82
2	Interest Expenses	2120	2675	3015	42.21	8508	10307	21.14
3	NII (1-2)	1652	1952	1972	19.35	6473	7343	13.44
4	Non-Interest Income	589	823	960	62.86	3101	2508	(19.10)
5	Operating Expenses	1292	1421	1575	21.90	4776	5511	15.38
	i. Staff Expenses	830	1047	1058	27.36	3314	3873	16.85
	ii. Other Operating Expenses	461	374	517	12.06	1462	1638	12.05
6	Operating Profit (3+4-5)	950	1354	1357	42.88	4797	4341	(9.52)
7	Provisions	637	701	776	21.72	3868	2478	(35.92)
8	Net Profit	312	653	581	86.06	930	1862	100.30

Net Interest Income



₹ in (Cr)

Particulars	Quarter Ended				Year Ended		
	Mar-22	Dec-22	Mar-23	Y-O-Y (%)	FY 21-22	FY 22-23	Y-O-Y (%)
Interest Income	3773	4627	4987	32.20	14981	17651	17.82
a. From Advances	2050	2773	3039	48.23	8322	10343	24.30
b. From Investments	1527	1577	1563	2.42	6020	6223	3.37
c. Others	196	277	385	96.49	639	1084	69.55
Interest Expended	2120	2675	3015	42.21	8508	10307	21.14
a. On Deposits	1992	2421	2658	33.44	8098	9417	16.28
b. On Borrowings	1	159	266	-	12	544	-
c. Bonds & Others	128	96	91	(28.52)	399	347	(12.98)
Net Interest Income	1652	1952	1972	19.35	6473	7343	13.44

Non Interest Income



₹ in (Cr)

Particulars	Quarter Ended				Year Ended		
	Mar-22	Dec-22	Mar-23	Y-O-Y (%)	FY 21-22	FY 22-23	Y-O-Y (%)
a) Fee Based Income	298	229	301	1.04	983	1000	1.71
i. Income from Commission & Charges	286	214	284	(0.69)	956	944	(1.26)
ii. Third Party Product Income	12	15	17	41.67	27	56	107.41
b) Recovery in Written Off	373	458	526	40.86	1546	1624	5.06
c) Treasury Income	(82)	135	133	(262.69)	571	(116)	(120.32)
i. Profit on sale of Investments	57	44	46	(19.43)	559	192	(65.65)
ii. Profit on Exchange Transaction	72	53	26	(64.36)	316	183	(41.90)
iii. Profit/loss on Revaluation of Investment	(217)	38	52	(123.94)	(314)	(506)	61.34
iv. Others	5	-	9	73.97	10	14	45.24
Total (a+b+c)	589	823	960		3101	2508	(19.10)

Provisions

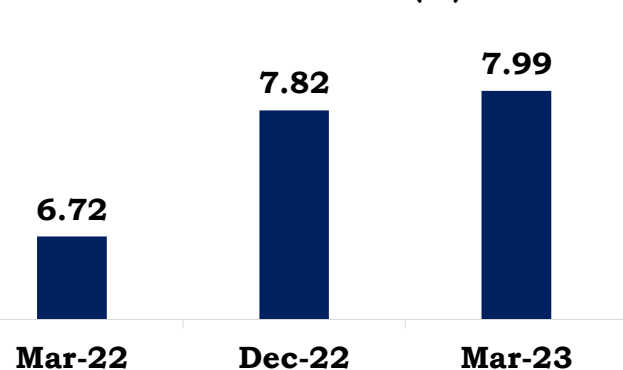


							₹ in (Cr)
Particulars	Quarter Ended			Variation (%) over	Year Ended		
	Mar-22	Dec-22	Mar-23	Y-O-Y (%)	FY 21-22	FY 22-23	Y-O-Y (%)
Operating Profit	950	1354	1357	42.88	4797	4341	(9.52)
Provisions for :							
NPA	795	220	408	(48.70)	3800	1296	(65.91)
Standard Assets	(50)	33	-	-	338	59	(82.54)
Others	(280)	80	42	(115)	(1091)	80	(107.33)
Income Tax (DTA)	172	368	326	89.53	821	1043	27.04
Total Provision	637	701	776	21.75	3868	2478	(35.92)
Net Profit /Loss	312	653	581	86.06	930	1862	100.30

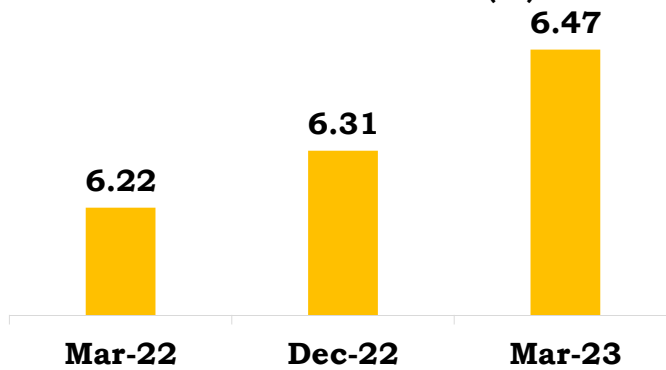
Key Financial Indicators (Quarter)



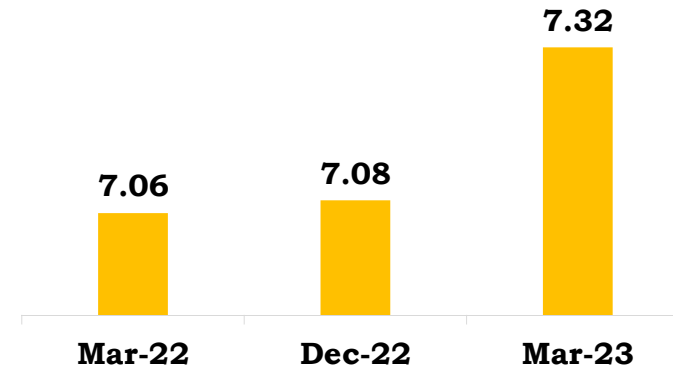
Yield on Advance (%)



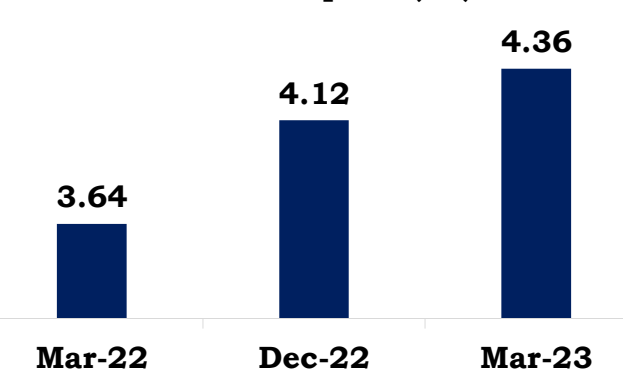
Yield on Investment (%)



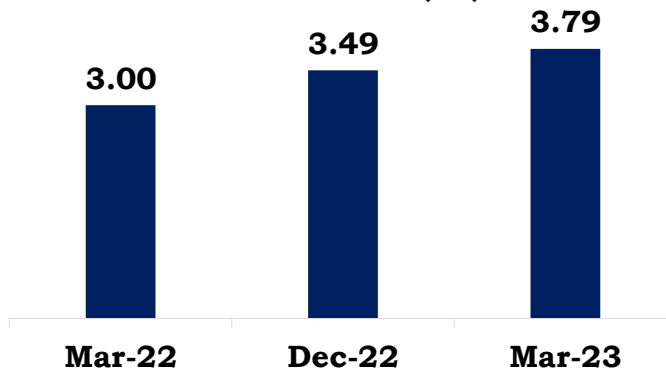
Yield on Funds (%)



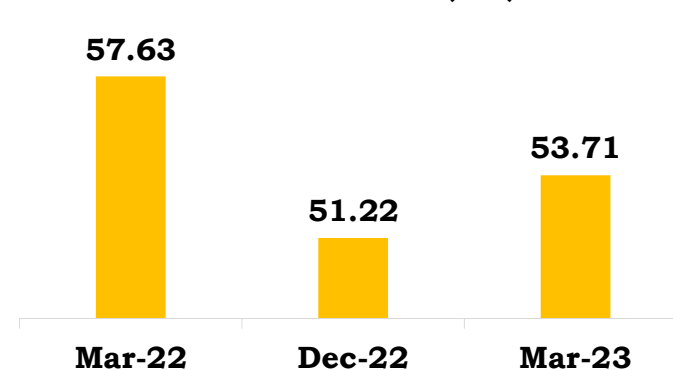
Cost of Deposit (%)



Cost of Fund (%)



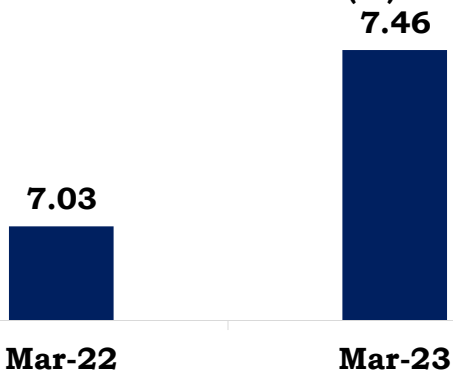
Cost to Income (%)



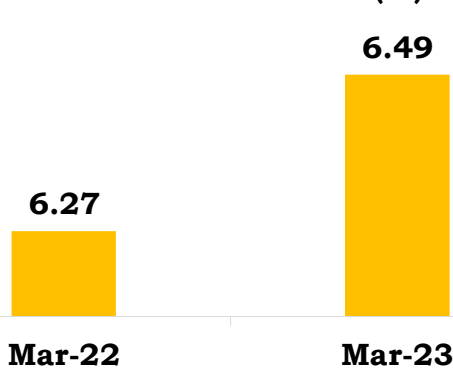
Key Financial Indicators (FY)



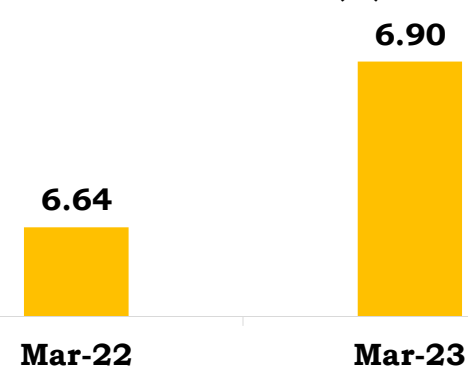
Yield on Advance (%)



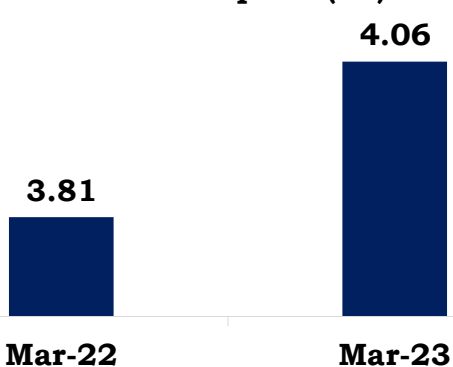
Yield on Investment (%)



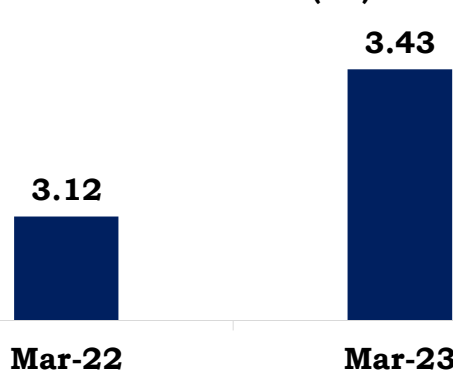
Yield on Funds (%)



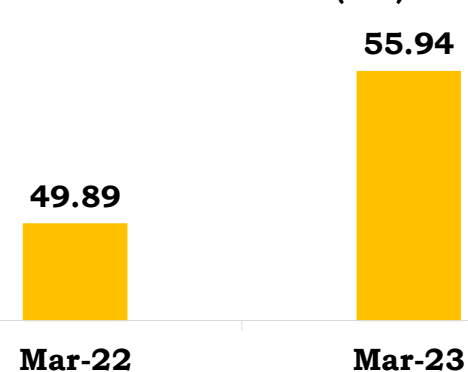
Cost of Deposit (%)



Cost of Fund (%)



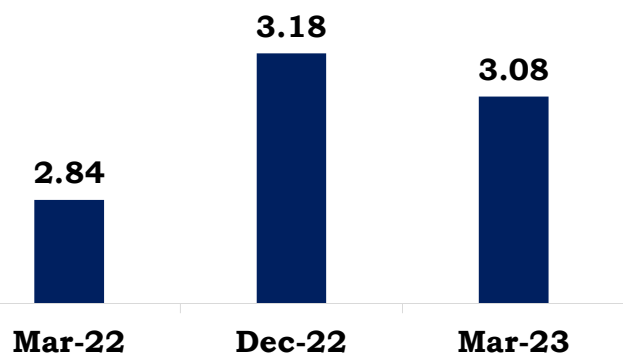
Cost to Income (%)



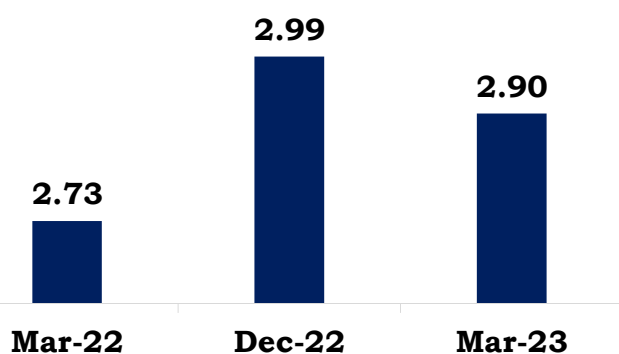
Efficiency Ratio (Quarter)



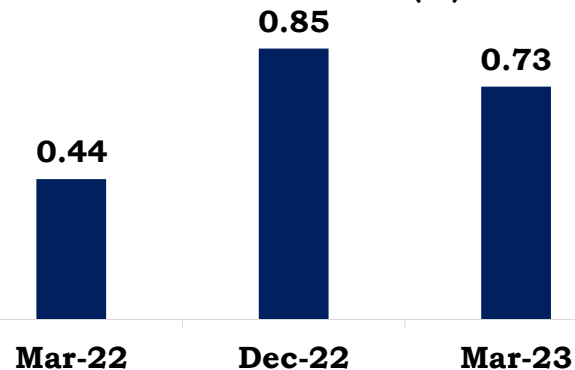
NIM Domestic (%)



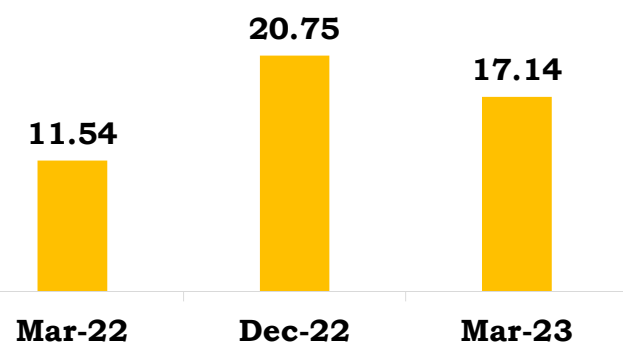
NIM Global (%)



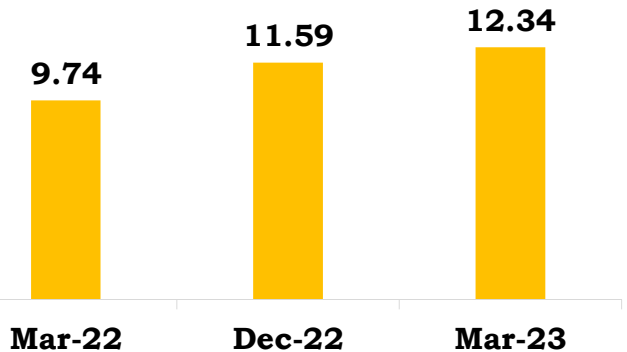
Return on Assets (%)



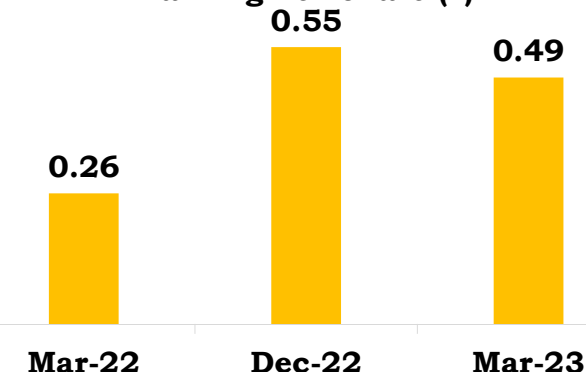
Return on Equity (%)



Book Value Per Share (₹)



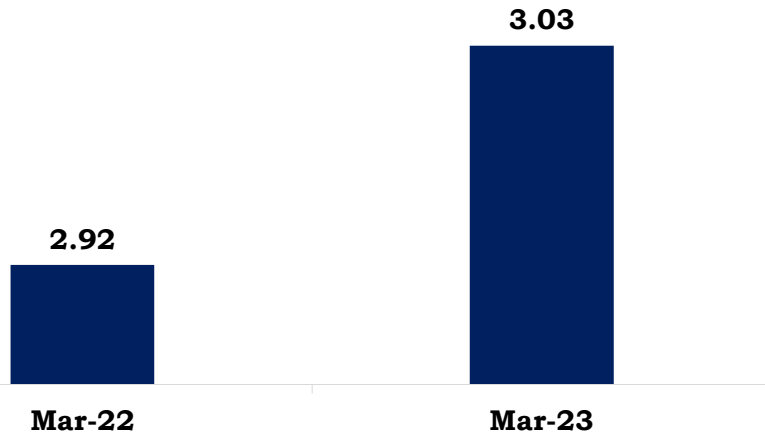
Earning Per Share (₹)



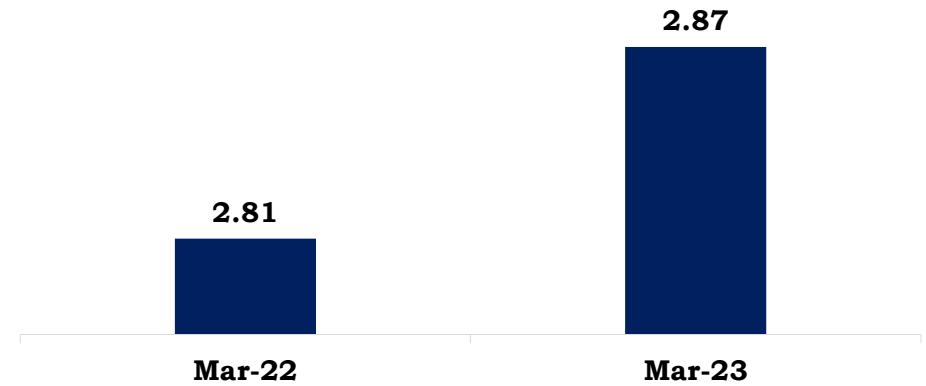
Efficiency Ratio (FY)



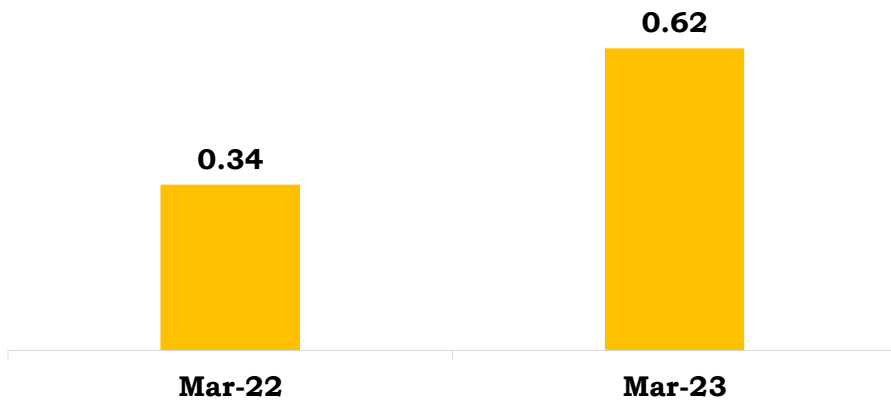
NIM Domestic (%)



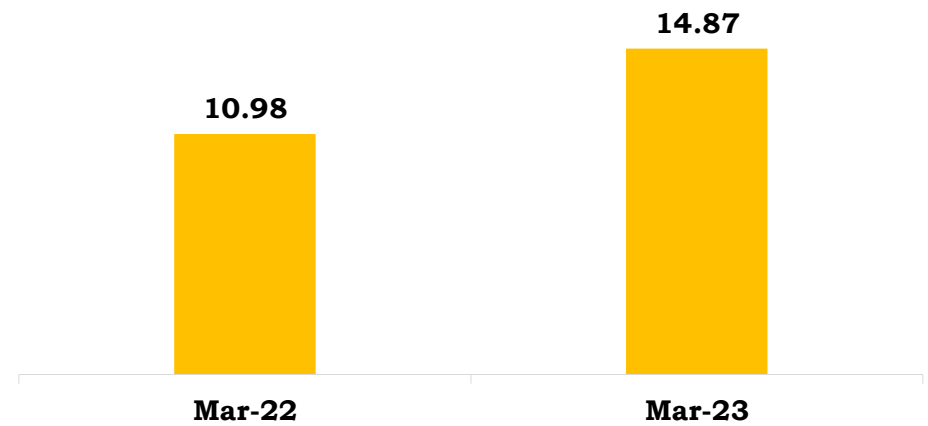
NIM Global (%)



Return on Assets (%)



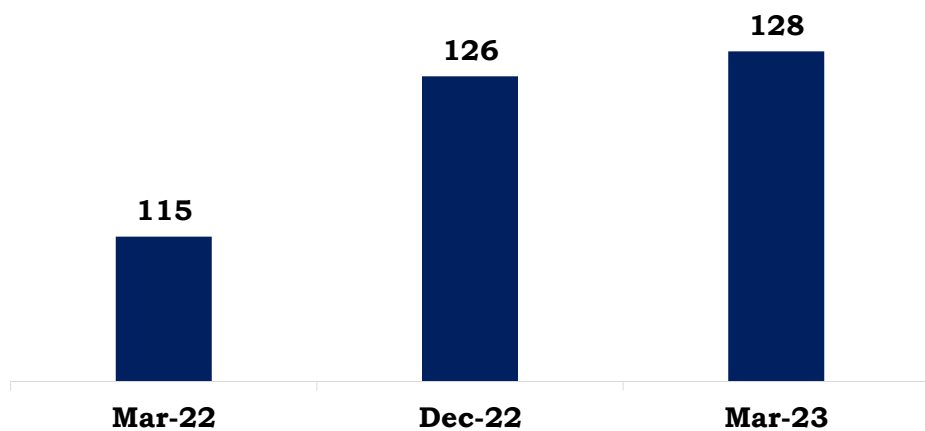
Return on Equity (%)



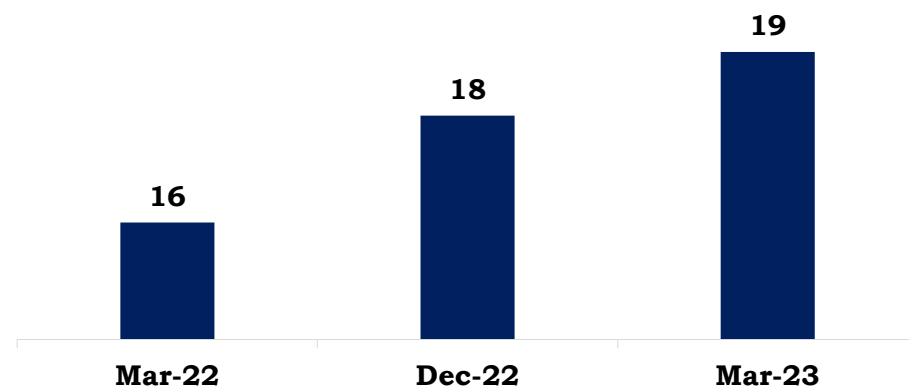
Productivity Ratio



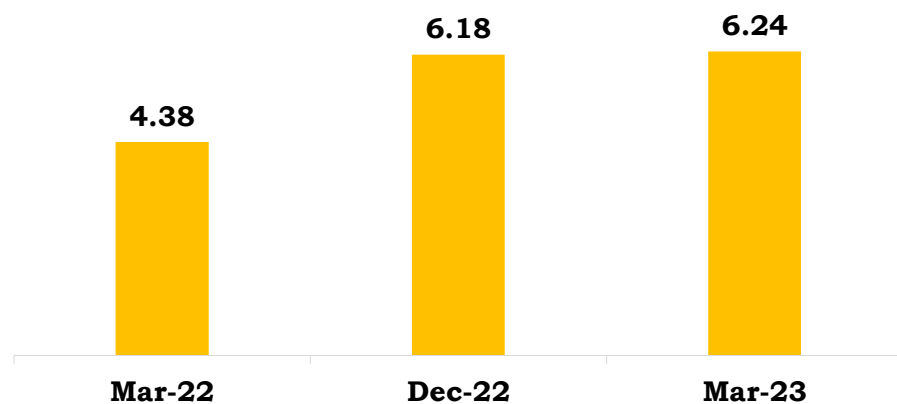
Business Per Branch (₹ in Cr.)



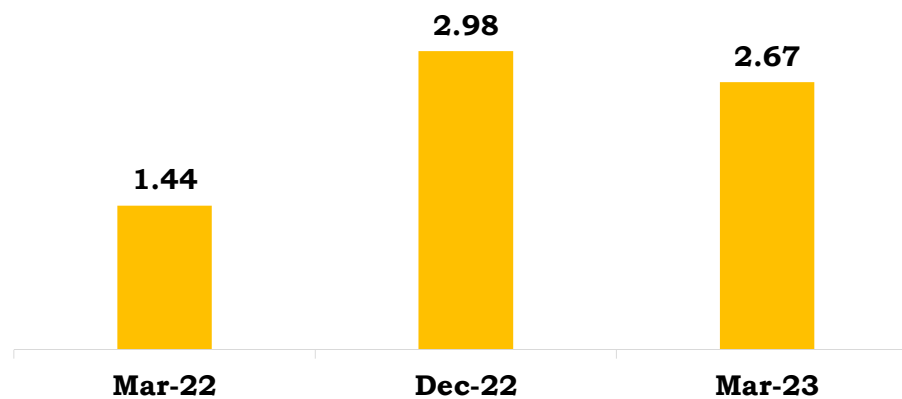
Business Per Employee (₹ in Cr.)



Operating Profit per employee (₹ in Lakhs)



Net Profit Per Employee (₹ in Lakhs)





Asset quality

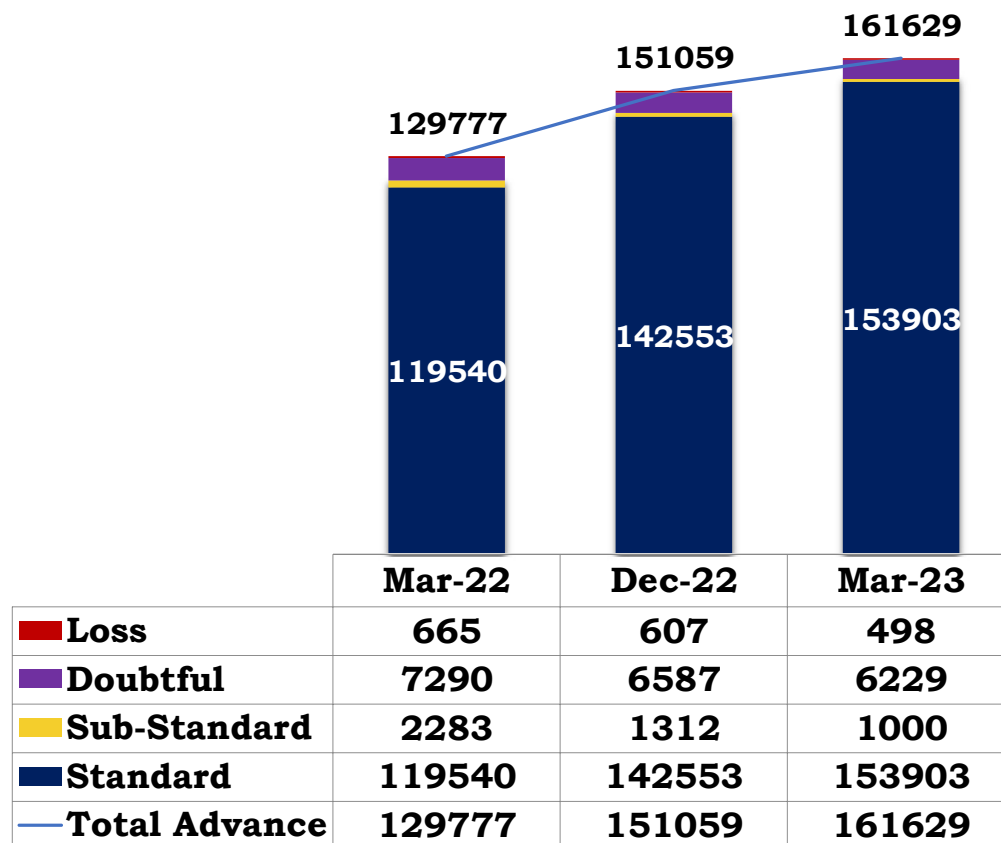
Asset Quality



₹ in (Cr)

Item	Mar-22	Dec-22	Mar-23
Gross NPA	10237	8506	7726
Net NPA	3316	2407	2018
Gross NPA (%)	7.89	5.63	4.78
Net NPA (%)	2.70	1.66	1.29
Provision Coverage Ratio (%)	91.44	93.58	94.50

Asset Classification (₹ in Cr)



Movement of NPA



₹ in (Cr)

Item	Quarter Ended			Year Ended	
	Mar-22	Dec-22	Mar-23	Mar 22	Mar-23
Opening Balance	10042	9359	8506	11352	10237
Slippages	1446	491	472	6123	2096
➤ Fresh Slippage	1299	307	366	5376	1487
➤ Addition to Existing NPA	147	184	106	747	609
Less					
Cash Recovery	366	359	334	1299	1354
Upgradation	255	184	135	2087	678
Write off	630	801	782	3851	2575
Total Reduction	1251	1344	1252	7237	4607
Closing Balance	10237	8506	7726	10237	7726
Cash Recovery +Recovery in Written off	739	817	860	2845	2978

NCLT



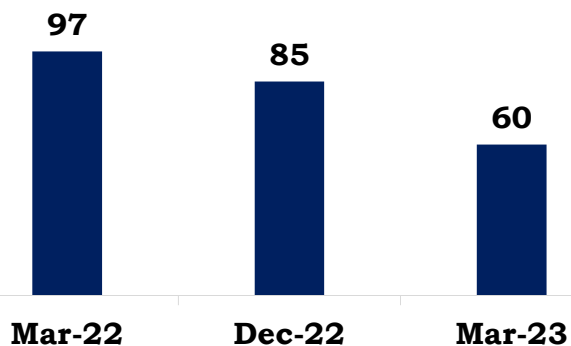
Mar-2023 (₹ Cr.)	1 st List	2 nd List	Others	₹ in (Cr)
				Total
Exposure to number of accounts referred under IBC (As per RBI List)	2	8	133	143
Loan Outstanding	890	2163	13177	16230
Total Provisions Held	890	2163	13139	16192
Provision Percentage (%)	100	100	99.71	99.76

Fresh Slippage

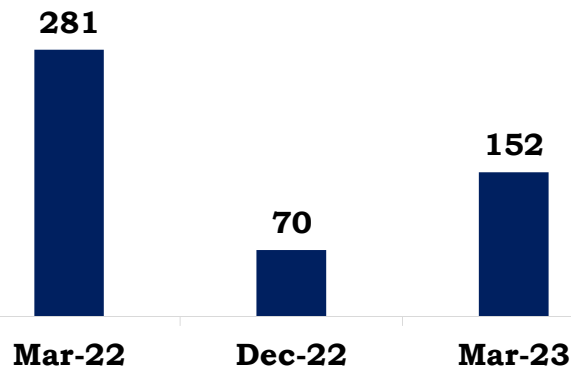


₹ in (Cr)

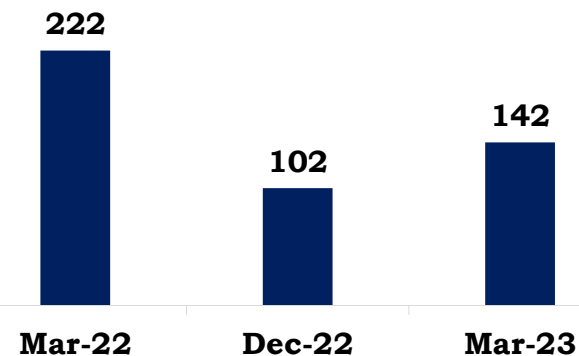
Retail



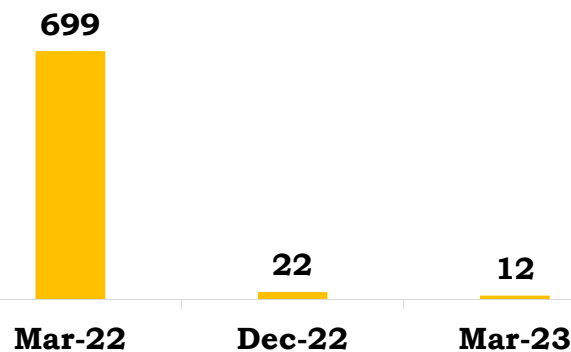
Agriculture



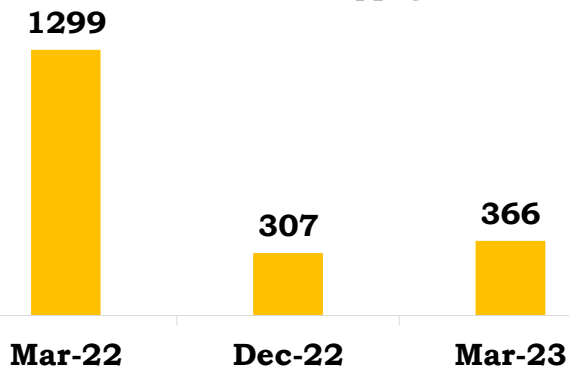
MSME



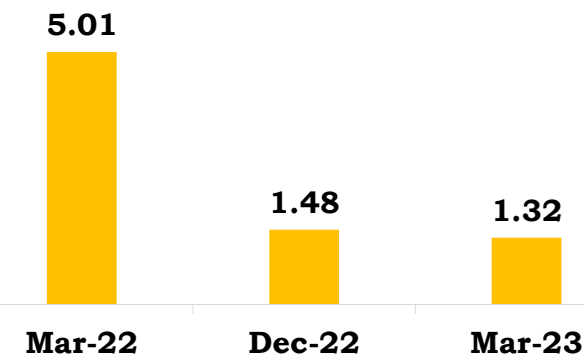
Corporate & Others



Total Fresh Slippage



Slippage Ratio

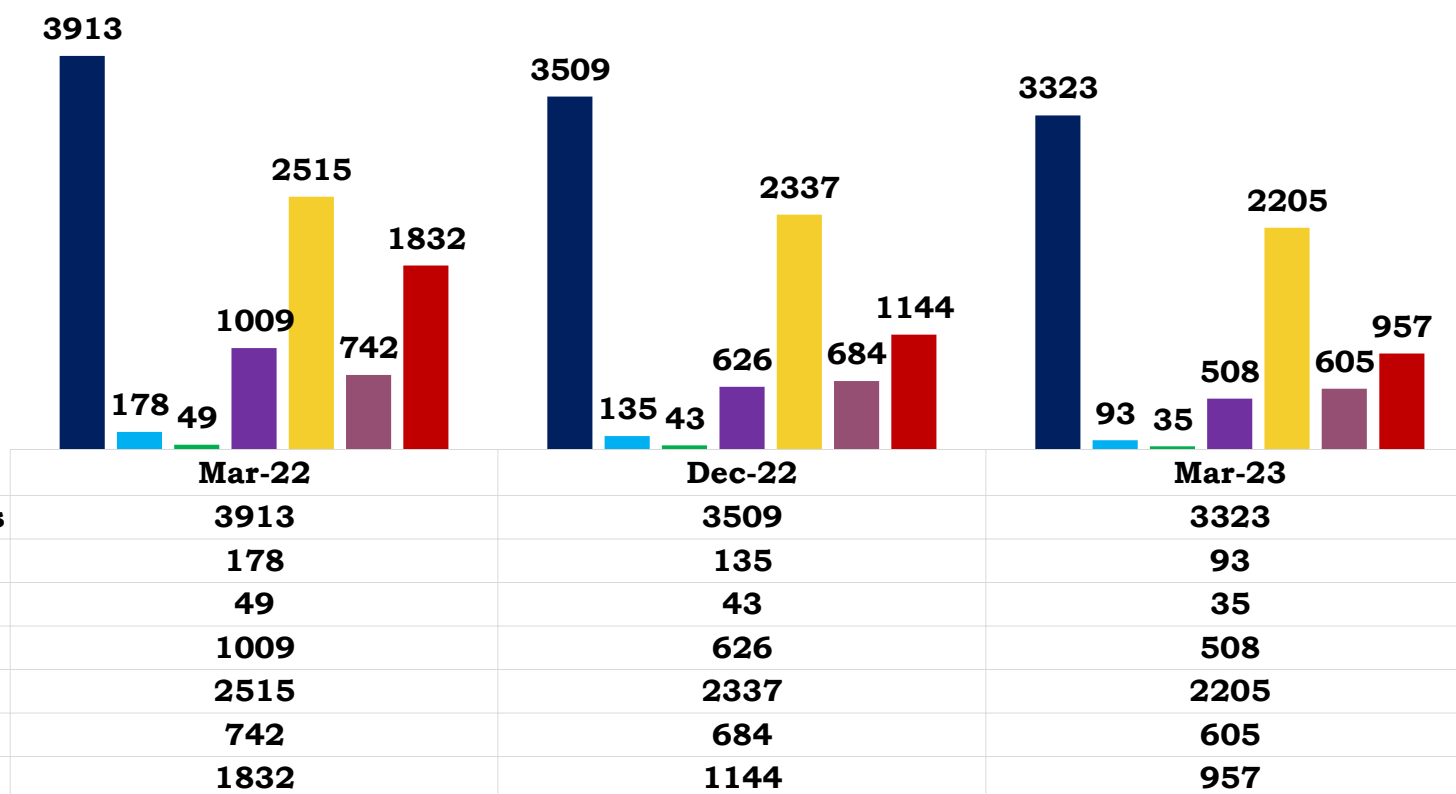


Segment NPA



- Agriculture & Allied Activities
- Micro & Small Industries
- Medium Industries
- Large Industries
- Services
- Retail
- All others

₹ in (Cr)



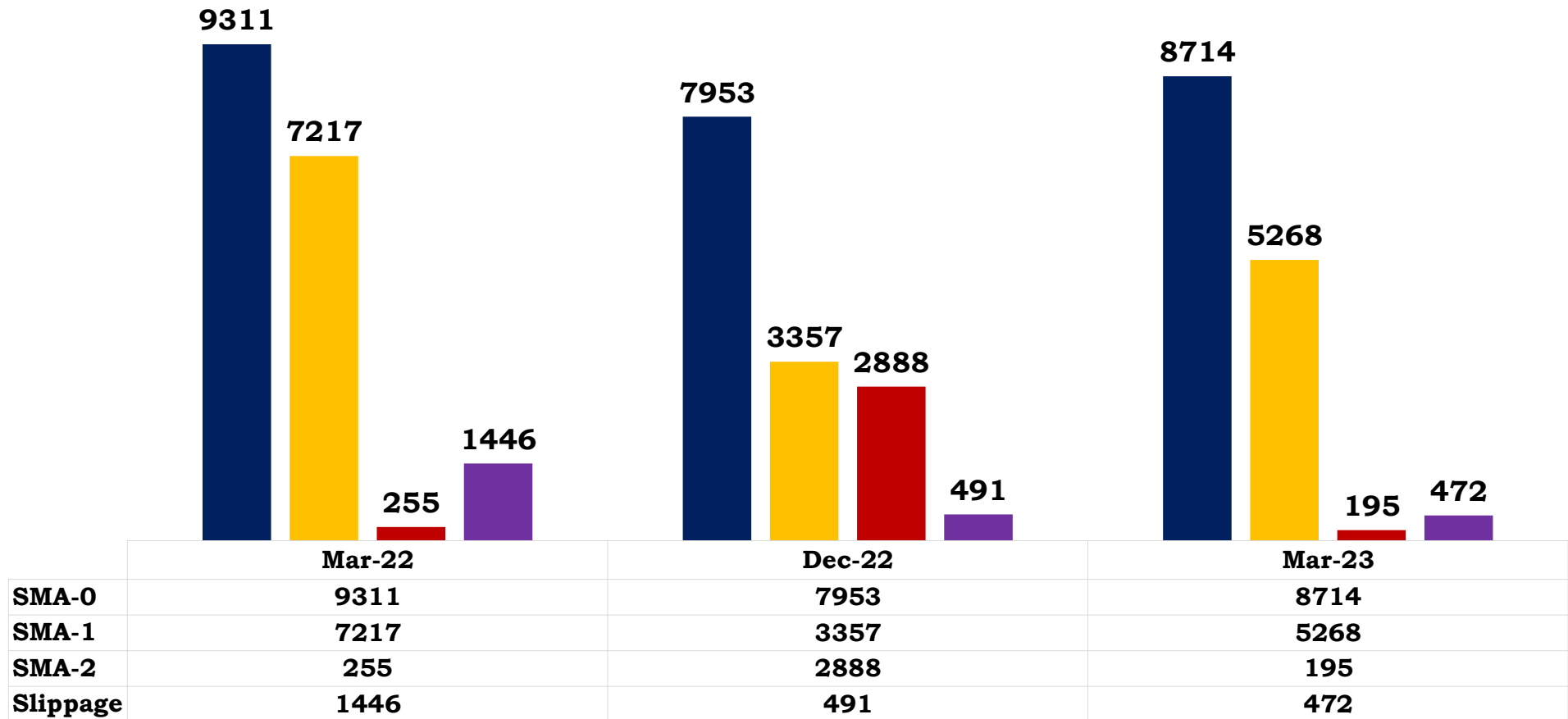
Agriculture & Allied Activities	3913	3509	3323
Micro & Small Industries	178	135	93
Medium Industries	49	43	35
Large Industries	1009	626	508
Services	2515	2337	2205
Retail	742	684	605
All others	1832	1144	957

SMA Data



₹ in (Cr)

■ SMA-0 ■ SMA-1 ■ SMA-2 ■ Slippage



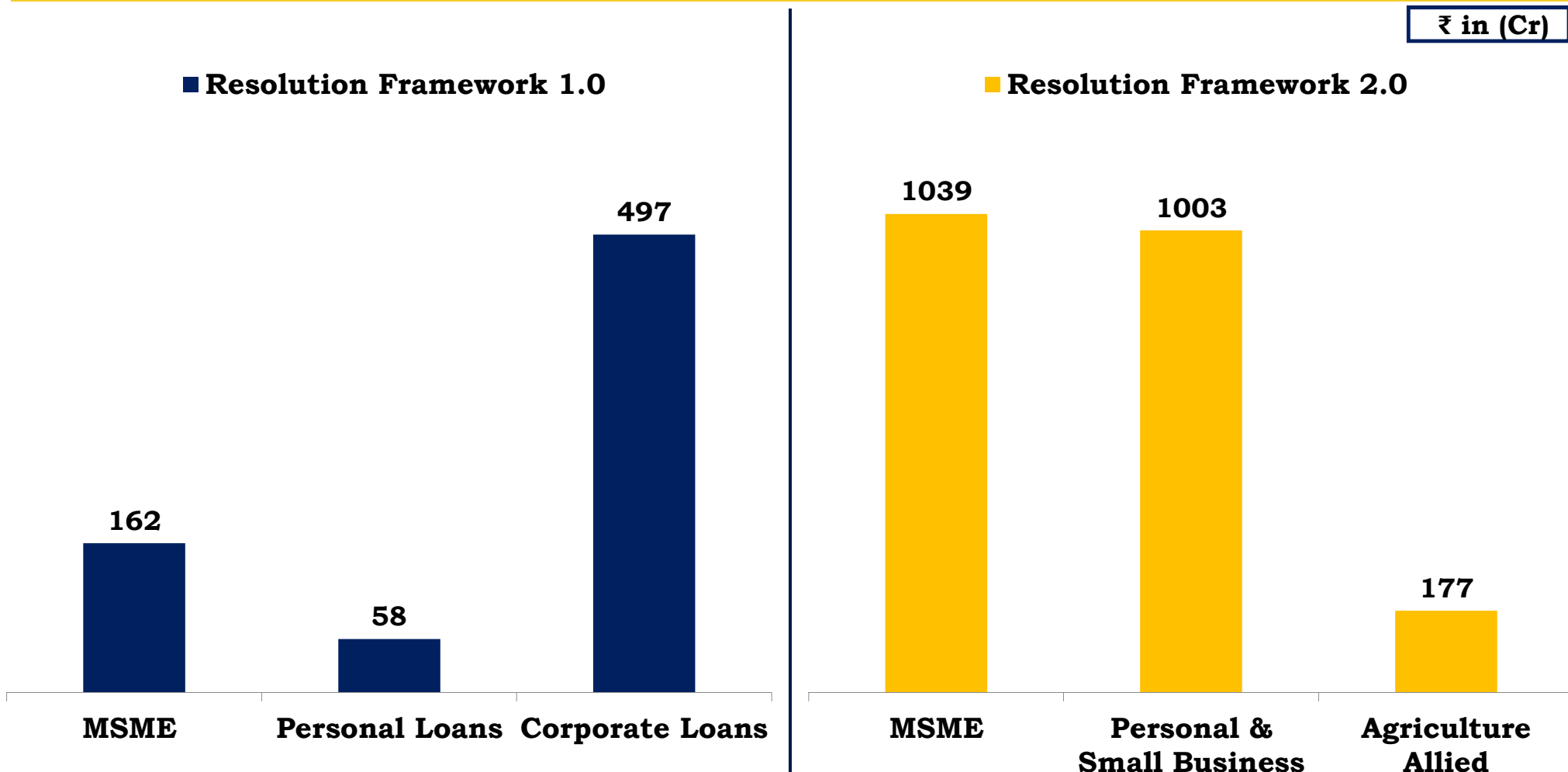
COVID Resolution Framework Outstanding As on 31.03.2023



₹ in (Cr)

■ Resolution Framework 1.0

■ Resolution Framework 2.0



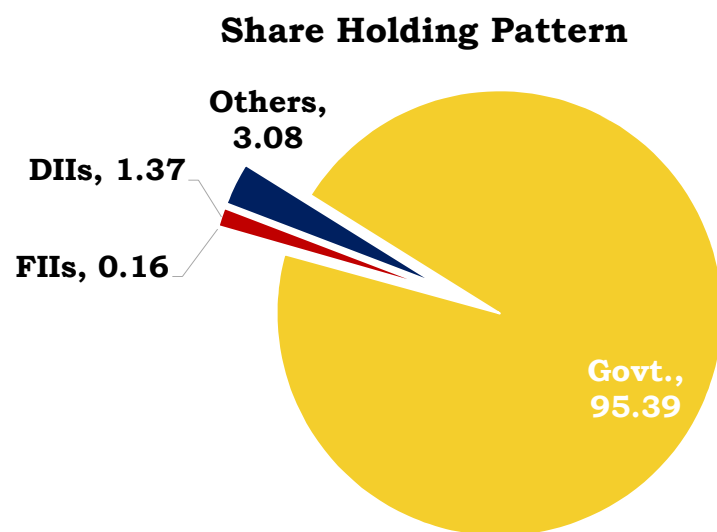


Capital & Shareholding

Capital & Shareholding Pattern



Particulars	₹ in (Cr)		
	Mar-22	Dec-22	Mar-23
CET1 Capital	11470	12473	14934
Tier I Capital	11470	12473	15434
Tier II Capital	2895	2961	2818
Total Capital	14365	15434	18252
Risk Weighted Assets	104519	107804	110558
CET1 (%)	10.97	11.57	13.51
Tier I (%)	10.97	11.57	13.96
Tier II (%)	2.77	2.75	2.55
Capital Adequacy Basel III (%) (CRAR)	13.74	14.32	16.51



As on 31.03.2023	
Share Capital (₹ in Cr.)	11956
Net Worth (₹ in Cr.)	14015
Market Cap (₹ in Cr.)	29053
No of Equity Shares (in Cr.)	1196

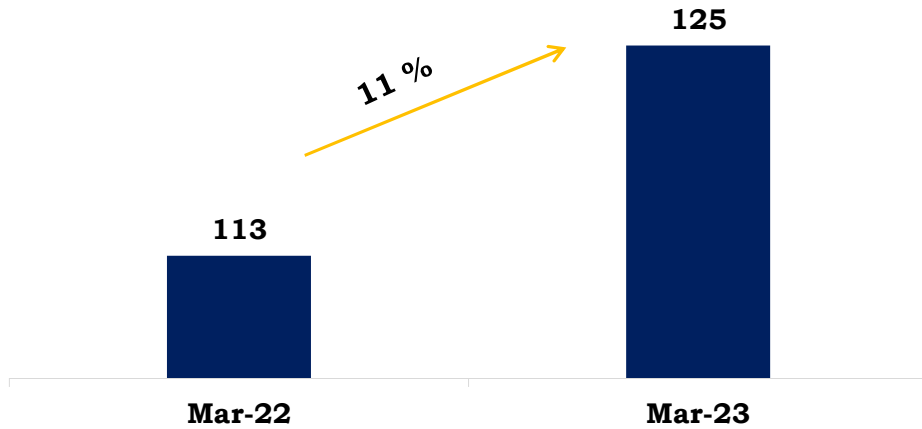


Digital Journey

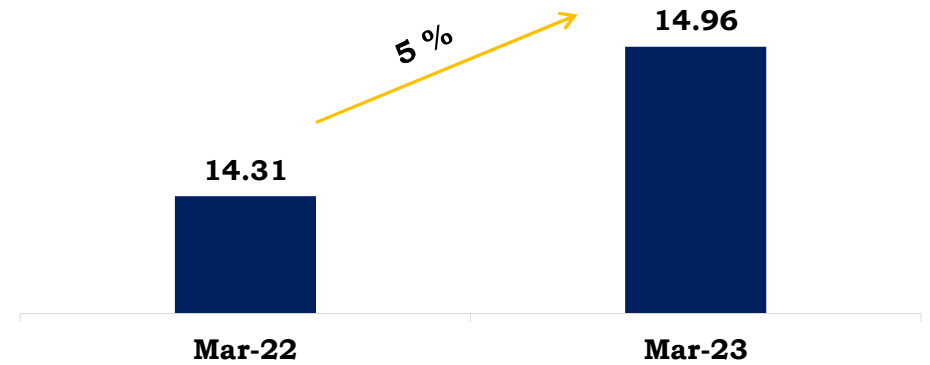
Digital Performance



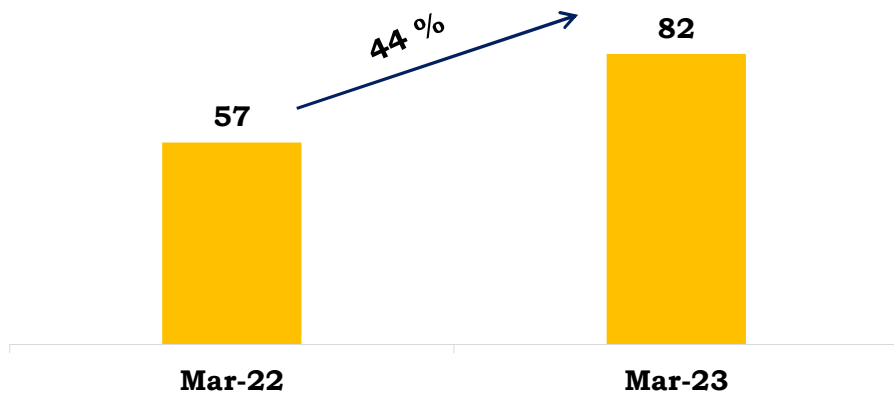
Debit Cards (In Lakhs)



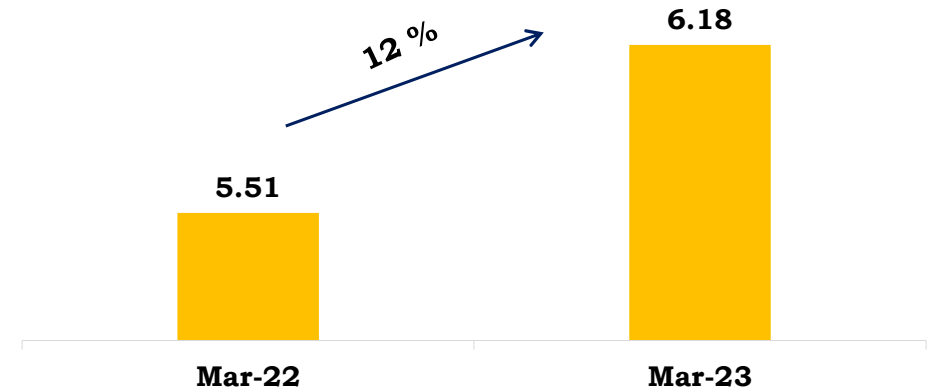
Internet Banking (In Lakhs)



Mobile Banking (In Lakhs)



BHIM UCO UPI (In Lakhs)



Digital Progress



with UCO mBanking

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Merchandise
E-Gift Voucher
Movies
Shopping
Recharges
Groceries
Gifts
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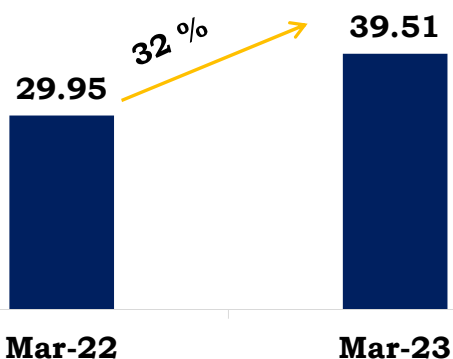
Apply with UCO mBanking Plus app > Manage Card or Visit Branch

PAYMENT ACCEPTED

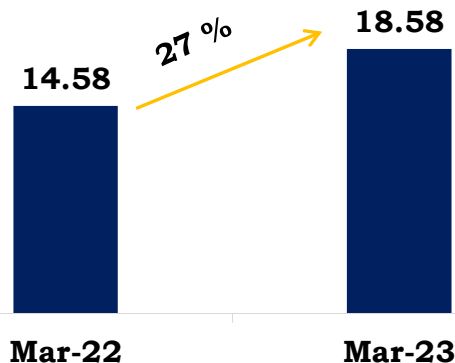
Financial Inclusion Growth



PMSBY (In Lakhs)



PMJJBY (In Lakhs)



❖ SLBC – 2 (Odisha & Himachal Pradesh)

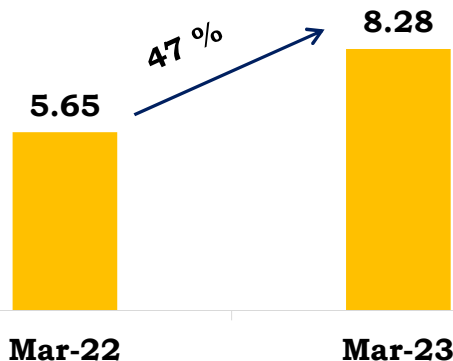
❖ LDM – 36

❖ RSETI – 27 (7 States)

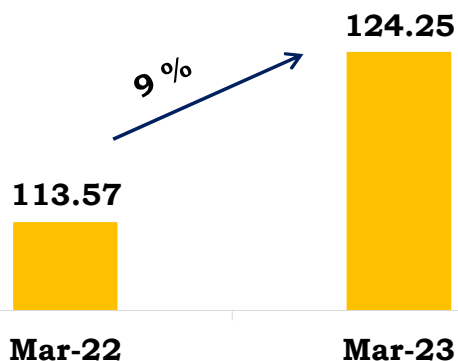
❖ FLC- 22

❖ RRB -1 (Paschim Banga Gramin Bank)

APY Accounts (In Lakhs)



PMJDY Accounts (In Lakhs)



Associate



Paschim Banga Gramin Bank



As on 31.03.2023 (Audited) Amount (₹ in Cr)							
Sl.	Particulars	Mar-22 Qtr.	Mar-23 Qtr.	Y-o-Y (%)	FY 21-22	FY 22-23	Y-o-Y (%)
1	Business	9692	10318	6.46	9692	10318	6.46
2	Deposit	6252	6570	5.09	6252	6570	5.09
3	Advances	3440	3748	8.95	3440	3748	8.95
4	Net Interest Income (NII)	128.27	126.47	-1.4	502.9	514.36	2.28
5	Other Income	5.54	13.56	144.76	33.47	36.04	7.68
6	Total Income (4+5)	133.81	140.03	4.65	536.36	550.40	2.62
7	Operating Expenditure	111.34	152.35	36.83	509.74	575.76	12.95
8	Operating Profit (6-7)	22.47	-12.32	-155.31	26.62	-25.36	-195.27
9	Provision	6.77	19.09	181.98	126.17	29.65	-76.50
10	Net Profit (8-9)	15.70	-31.41	-300.06	-99.55	-55.01	-44.74
11	No of Branches		-		230	230	-
12	Employee Strength		-		1023	988	-

ESG Initiative



Social

- ❖ Hon'ble President of India laid foundation stone for renovation of Sri Aurobindo Integral Education and Research Centre at Rairangpur, Odisha under CSR initiative of UCO Bank.
- ❖ Bank Lending to rural women by providing credit to more than 12 lakhs rural women through over 1.19 lakh Self Help Group Loans.

Environment

- ❖ Solar Panels Installed at New Executive Training Centre of Bank at New town, Kolkata, thereby adopting renewable energy sources.
- ❖ Rain water harvesting has been initiated in select offices of the Bank to conserve water.



Governance

- ❖ Bank has in place a fair, transparent & accountable Governance structure across its hierarchy to safeguard the interests of all stakeholders.
- ❖ Online Grievance Redressal System (OGRS), a web link placed on Bank's Website for better control and speedy redressal of the complaints received from various sources.





Thank You!