



**UCO BANK**

**(A Govt. of India Undertaking)**

**Quarterly Results September 2022**

# ***UCO BANK***

***Growth Continues...***

**Net Profit**

***For Sep 22 Qtr. ₹505 Cr. (308.16%) (Q-Q)***



# Contents



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# ***Highlights September 2022***

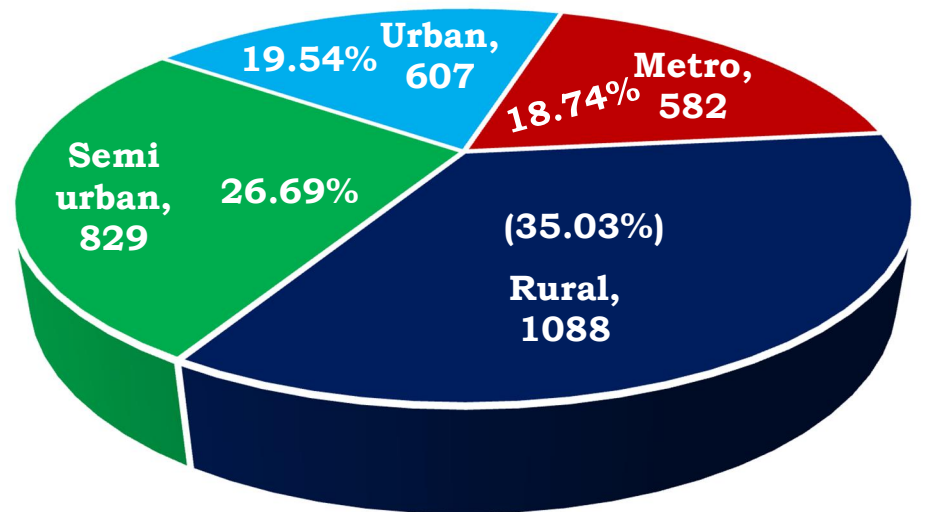
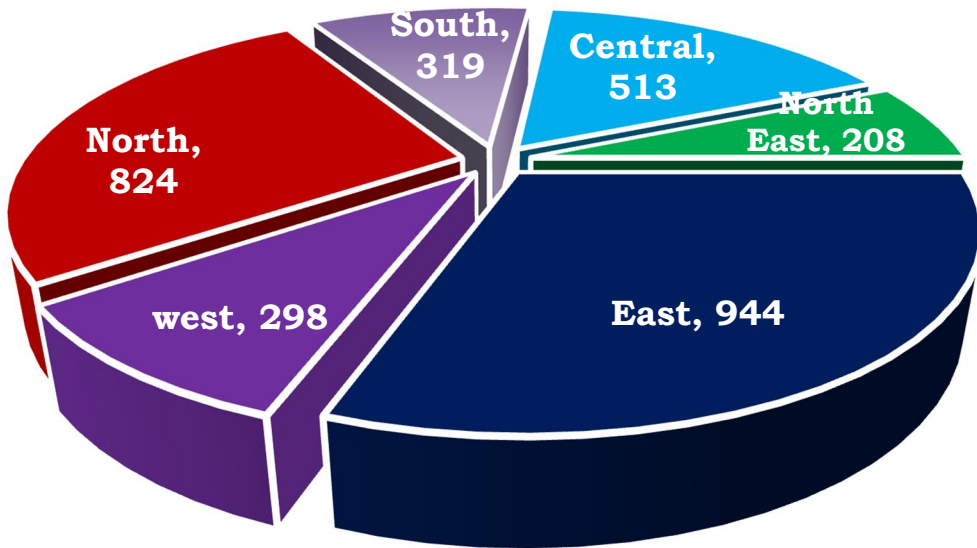


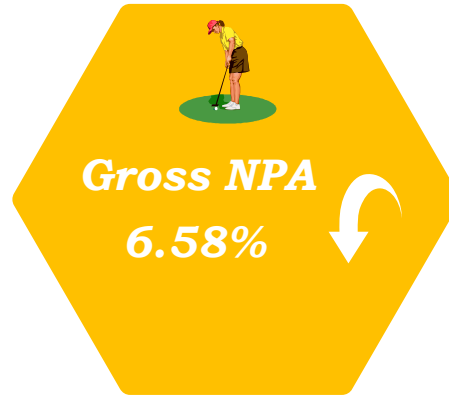
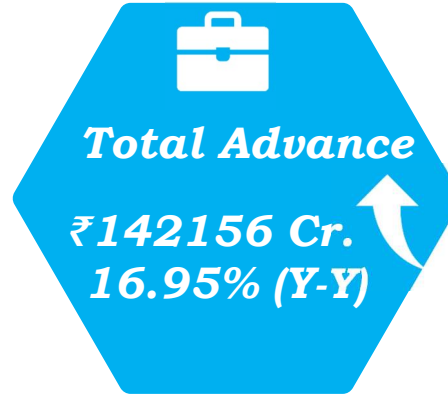
**3106  
Domestic  
Branches**

**2  
Overseas**

**2401  
ATM**

**4057  
BCs**

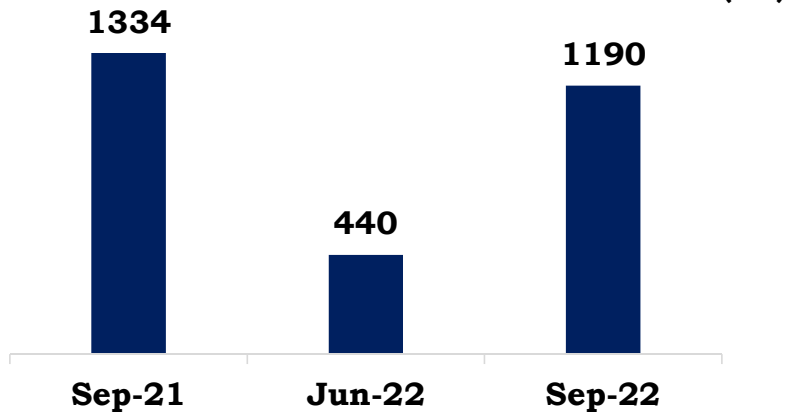




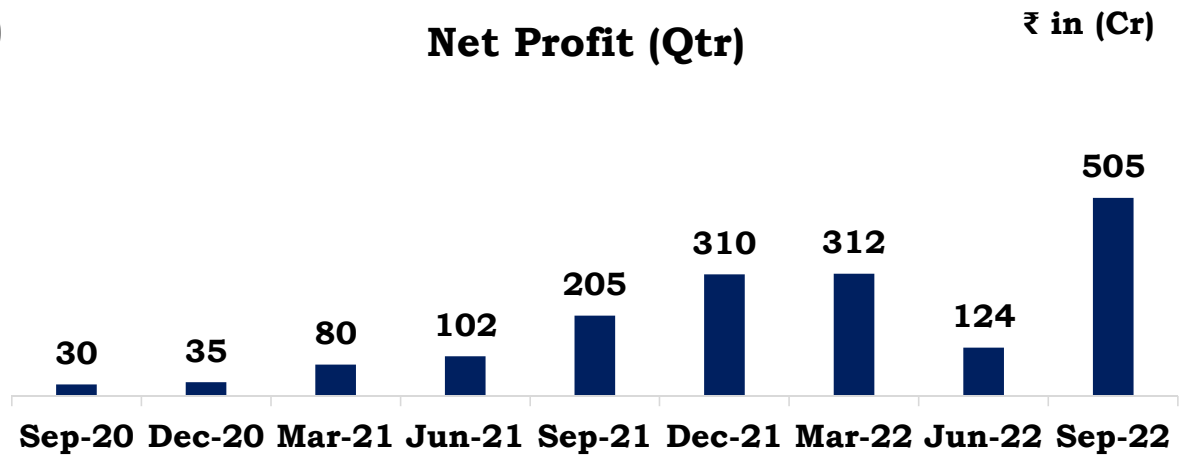
# Financials



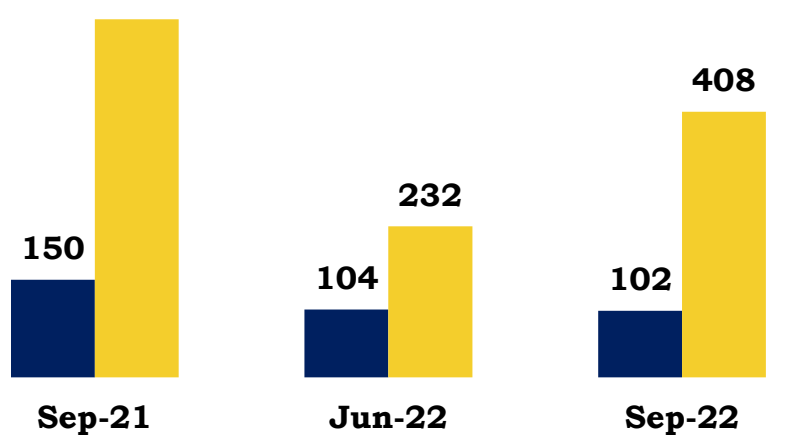
**Operating Profit (Qtr) ₹ in (Cr)**



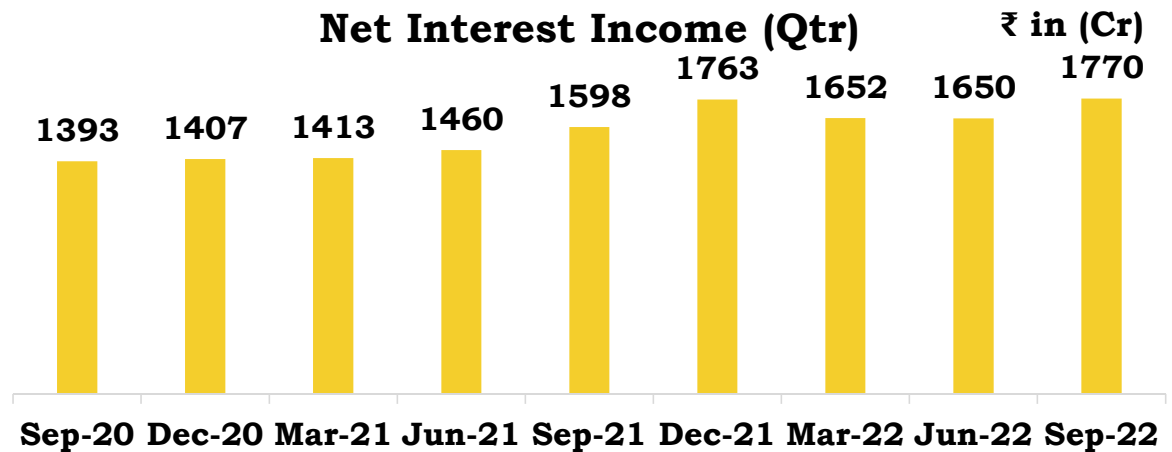
**Net Profit (Qtr) ₹ in (Cr)**



■ Treasury Profit 550  
■ Recovery in Written off



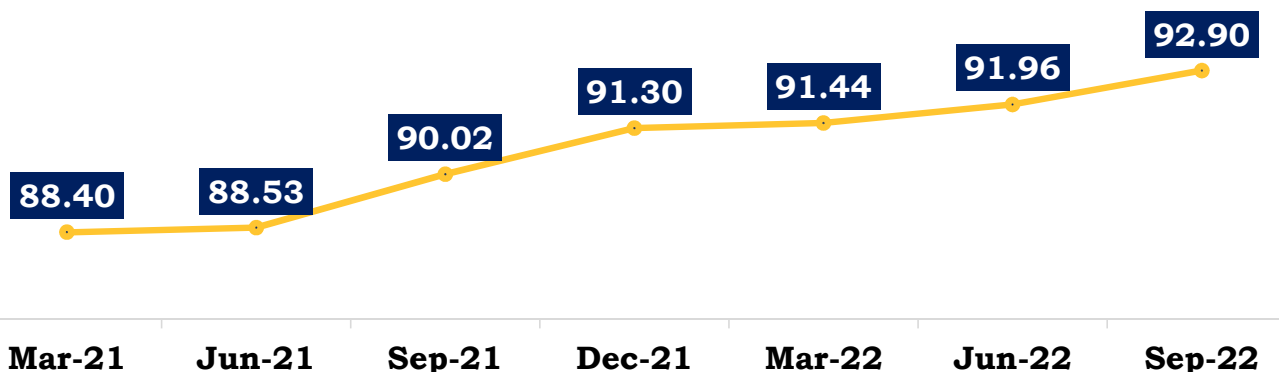
**Net Interest Income (Qtr) ₹ in (Cr)**



# Improving Asset Quality

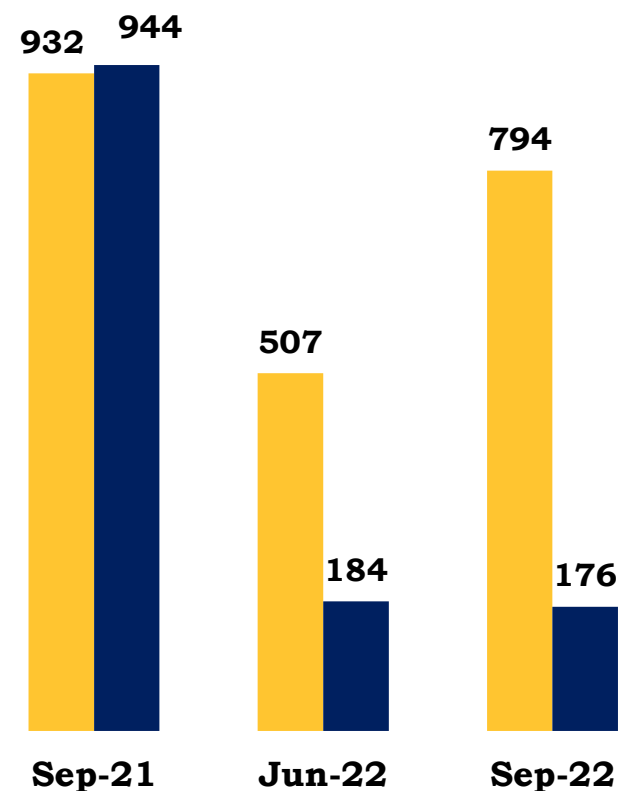


PCR (%)

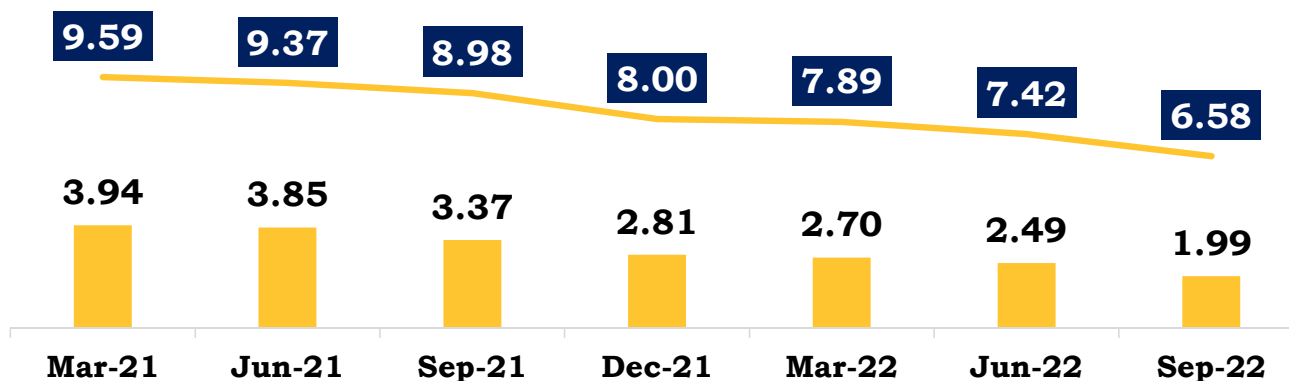


Recovery (Qtr.) ₹ in Cr

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



■ Net NPA (%) — Gross NPA %





# Business Growth



					₹ in (Cr)
<b>Business Mix (Deposits + Advances)</b>	<b>Sep-21</b>	<b>Jun-22</b>	<b>Sep-22</b>	<b>Q-Q (%)</b>	<b>Y-O-Y (%)</b>
<b>Global Business</b>	<b>335238</b>	<b>356677</b>	<b>377305</b>	<b>5.78</b>	<b>12.55</b>
Domestic	318923	336231	351411	4.51	10.19
Overseas	16315	20477	25894	26.64	58.72
<b>Global Deposits</b>	<b>213686</b>	<b>225328</b>	<b>235149</b>	<b>4.36</b>	<b>10.04</b>
Domestic	208853	220404	228730	3.78	9.52
Overseas	4833	4924	6418	30.36	32.81
<b>Global Advances (Gross )</b>	<b>121552</b>	<b>131350</b>	<b>142156</b>	<b>8.23</b>	<b>16.95</b>
Domestic	110070	115827	122680	5.92	11.46
Overseas	11482	15523	19476	25.47	69.62
<b>CD Ratio (%)</b>	<b>56.88</b>	<b>58.29</b>	<b>60.45</b>		

# Operating Revenues



₹ in (Cr)

Sl.	Parameters	Quarter Ended			Variation (%) over	
		Sep-21	Jun-22	Sep-22	Q-O-Q (%)	Y-O-Y (%)
1	<b>Interest Income</b>	3720	3851	4185	8.67	12.50
2	<b>Interest Expenses</b>	2122	2202	2415	9.71	13.82
3	<b>NII (1-2)</b>	<b>1598</b>	<b>1650</b>	<b>1770</b>	<b>7.28</b>	<b>10.76</b>
4	<b>Non-Interest Income</b>	936	(54)	780	1531.77	-16.68
5	<b>Operating Expenses</b>	1200	1155	1360	17.72	13.35
6	<b>Operating Profit (3+4-5)</b>	<b>1334</b>	<b>440</b>	<b>1190</b>	<b>170.44</b>	<b>-10.82</b>
7	<b>Provisions</b>	1129	316	685	116.63	-39.29
8	<b>Net Profit</b>	<b>205</b>	<b>124</b>	<b>505</b>	<b>308.16</b>	<b>145.64</b>
	<b>Net Interest Margin (Global) (%)</b>	<b>2.79</b>	<b>2.74</b>	<b>2.84</b>		
	<b>Net Interest Margin (Domestic) (%)</b>	<b>2.90</b>	<b>2.85</b>	<b>2.97</b>		
	<b>Cost to Income (%)</b>	<b>47.35</b>	<b>72.42</b>	<b>53.33</b>		

# Net Interest Income



₹ in (Cr)

Particulars	Quarter Ended			Variation (%) over	
	Sep-21	Jun-22	Sep-22	Q-O-Q (%)	Y-O-Y (%)
<b>Interest Income</b>	<b>3720</b>	<b>3851</b>	<b>4185</b>	<b>8.67</b>	<b>12.50</b>
<b>a. From Advances</b>	2042	2141	2390	11.59	17.05
<b>b. From Investments</b>	1512	1535	1548	0.83	2.35
<b>c. Others</b>	166	175	248	41.67	49.09
<b>Interest Expended</b>	<b>2122</b>	<b>2202</b>	<b>2415</b>	<b>9.71</b>	<b>13.82</b>
<b>a. On Deposits</b>	2033	2096	2243	7.02	10.29
<b>b. On Borrowings</b>	(1)	28	91	226.65	11684.07
<b>c. Bonds &amp; Others</b>	89	78	82	4.68	-8.65
<b>Net Interest Income</b>	<b>1598</b>	<b>1650</b>	<b>1770</b>	<b>7.82</b>	<b>10.76</b>
<b>Cost of Deposit (%)</b>	<b>3.86</b>	<b>3.78</b>	<b>3.95</b>		
<b>Cost of Fund (%)</b>	<b>3.12</b>	<b>3.11</b>	<b>3.27</b>		
<b>Yield on Advances (%)</b>	<b>6.98</b>	<b>6.77</b>	<b>7.17</b>		
<b>Yield on Investment (%)</b>	<b>6.33</b>	<b>6.22</b>	<b>6.28</b>		
<b>Yield on Funds (%)</b>	<b>6.49</b>	<b>6.40</b>	<b>6.71</b>		

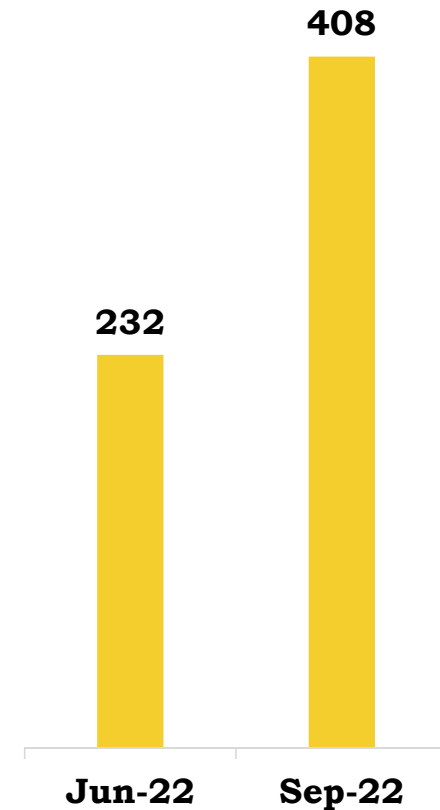
# Non Interest Income



₹ in (Cr)

Particulars	Quarter Ended			Variation (%) over	
	Sep-21	Jun-22	Sep-22	Q-O-Q (%)	Y-O-Y (%)
a) Treasury profit	150	104	102	-1.21	-31.87
b) Recovery in Written Off	550	232	408	75.44	-25.88
c) Other Non Interest Income	235	(391)	270	169.02	14.54
<b>Total (a+b+c)</b>	<b>936</b>	<b>(54)</b>	<b>780</b>	<b>1531.77</b>	<b>-16.68</b>

Recovery in  
Written off



# Provisions



					₹ in (Cr)	
Particulars	Quarter Ended			Variation (%) over		
	Sep-21	Jun-22	Sep-22	Q-O-Q (%)	Y-O-Y (%)	
<b>Operating Profit</b>	<b>1334</b>	<b>440</b>	<b>1190</b>	<b>170.44</b>	<b>-10.82</b>	
<b>Provisions for :</b>						
<b>NPA</b>	1595	268	400	49.60	-74.91	
<b>Standard Assets</b>	34	5	20	285.03	-39.44	
<b>Others</b>	(610)	(26)	(15)	-42.78	-97.56	
<b>Income Tax (DTA)</b>	<b>110</b>	69	279	302.17	153.74	
<b>Total Provision</b>	<b>1129</b>	<b>316</b>	<b>685</b>	<b>116.63</b>	<b>-39.29</b>	
<b>Net Profit /Loss</b>	<b>205</b>	<b>124</b>	<b>505</b>	<b>308.16</b>	<b>145.64</b>	
<b>Technical Write off</b>	<b>1429</b>	<b>504</b>	<b>290</b>	<b>-79.71</b>	<b>-42.46</b>	
<b>Return on Assets (%)</b>	<b>0.30</b>	<b>0.17</b>	<b>0.68</b>			
<b>Return on Equity (%)</b>	<b>4.19</b>	<b>2.43</b>	<b>9.76</b>	-	-	



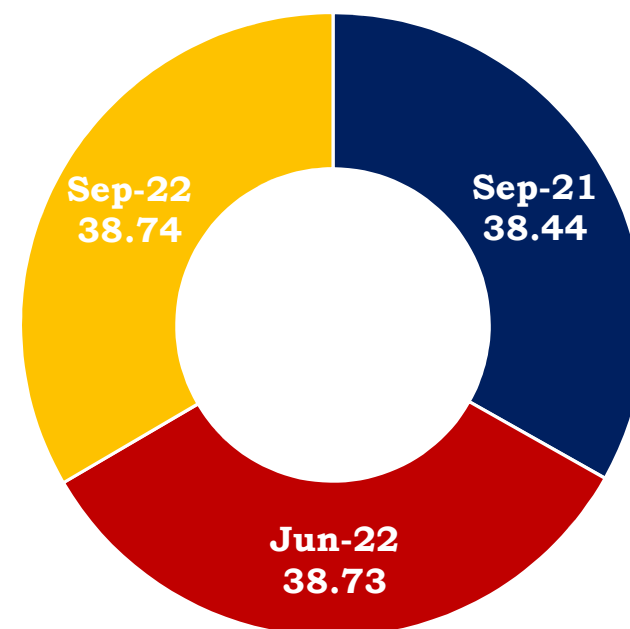
# ***Business Segment Performance***

# Global Deposits



Particulars	Sep-21	Jun-22	₹ in (Cr)
			Sep-22
<b>Saving Deposits</b>	<b>72793</b>	<b>77375</b>	<b>78933</b>
<b>Current Deposits</b>	8551	9123	11586
<b>CASA</b>	<b>81345</b>	<b>86498</b>	<b>90519</b>
<b>Term Deposits</b>	127508	133906	138212
<b>Overseas Deposits</b>	4833	4924	6418
<b>Global Deposits</b>	<b>213686</b>	<b>225328</b>	<b>235149</b>

**CASA Global (%)**



# Retail Growth



**16.66%**

**Home Loan (Y-Y)**



**17.26 %**

**Vehicle Loan (Y-Y)**



**27.29 %**

**Personal Loan (Y-Y)**



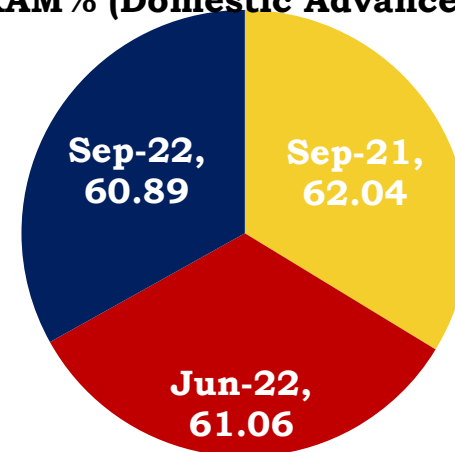
# RAM (Domestic Advance)



₹ in (Cr)

₹ in (Cr)	Sep-21	Jun-22	Sep-22	Growth (Y-Y) %
<b>Domestic Advance</b>	<b>110070</b>	<b>115827</b>	<b>122936</b>	<b>11.69</b>
Of Which				
Retail Advance*	26165	28206	29317	<b>12.05</b>
Agriculture Advance*	18068	18980	20105	<b>11.27</b>
MSME Advance*	24053	23539	25430	<b>5.72</b>
<b>Total RAM</b>	<b>68286</b>	<b>70725</b>	<b>74852</b>	<b>9.62</b>
<b>RAM % to Gross Advance</b>	<b>62.04</b>	<b>61.06</b>	<b>60.89</b>	-

RAM% (Domestic Advance)



Retail Advance As on Sep 2022

Particulars	Sep-21	Sep-22	Growth (Y-Y) %
<b>Home Loan</b>	15464	18041	16.66
<b>Car Loan</b>	1727	2025	17.26
<b>Personal Loan</b>	817	1040	27.29
<b>Others</b>	8980	10205	13.64
<b>Total</b>	<b>26988</b>	<b>30271</b>	<b>12.16</b>

\* Fig. are Excluding TWO & Investment

# Priority Sector Advance



₹ in (Cr)

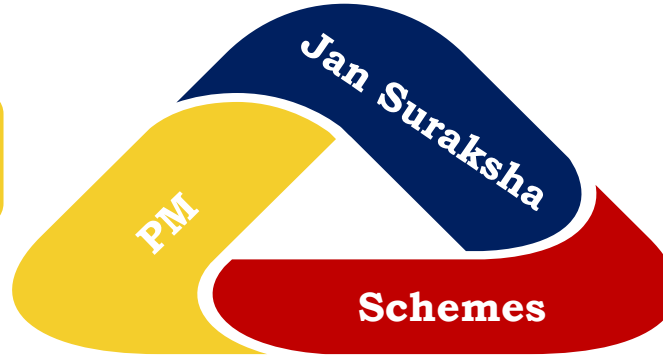
Industry	Sep-21	Jun-22	Sep-22	% Growth	
				Y-O-Y	% to ANBC
<b>Agriculture</b>	<b>24712</b>	<b>22811</b>	<b>24094</b>	<b>-2.50</b>	<b>19.80</b>
Out of which, S&MF	12809	13068	13247	<b>3.42</b>	<b>10.88</b>
<b>MSME</b>	<b>22882</b>	<b>23552</b>	<b>25627</b>	<b>12.00</b>	<b>21.05</b>
Out of which, Micro	12923	14162	15165	<b>17.35</b>	<b>12.46</b>
<b>Housing Loan</b>	<b>9586</b>	<b>10844</b>	<b>11106</b>	<b>15.86</b>	<b>9.12</b>
<b>Education Loan</b>	<b>919</b>	<b>899</b>	<b>815</b>	<b>-11.32</b>	<b>0.67</b>
<b>Others</b>	<b>2004</b>	<b>2144</b>	<b>2144</b>	<b>6.99</b>	<b>1.76</b>
<b>Total Priority Sector Advances</b>	<b>60103</b>	<b>60250</b>	<b>63786</b>	<b>6.13</b>	<b>52.41</b>

# Financial Inclusion Growth



**PMJJBY (15.84 Lac)**  
**28.26%(Y-Y)**

**PMSBY (32.56 Lac)**  
**27.29%(Y-Y)**



**APY (6.56 Lac)**  
**41.08%(Y-Y)**

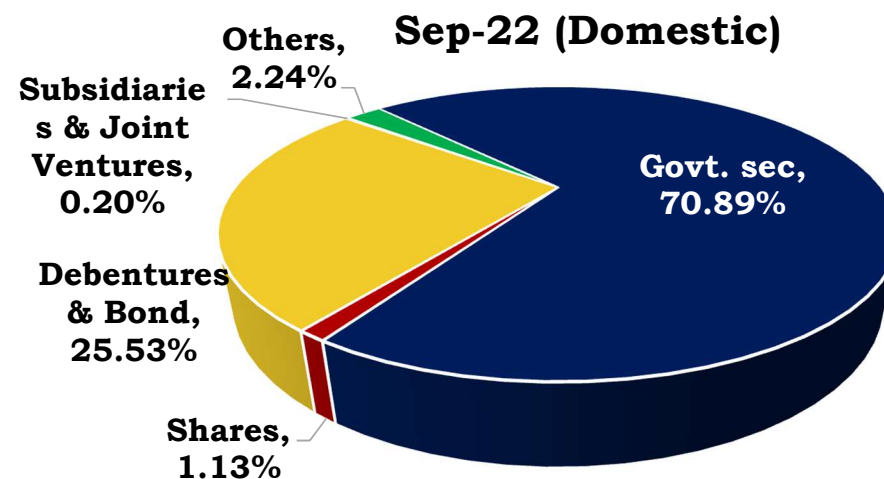
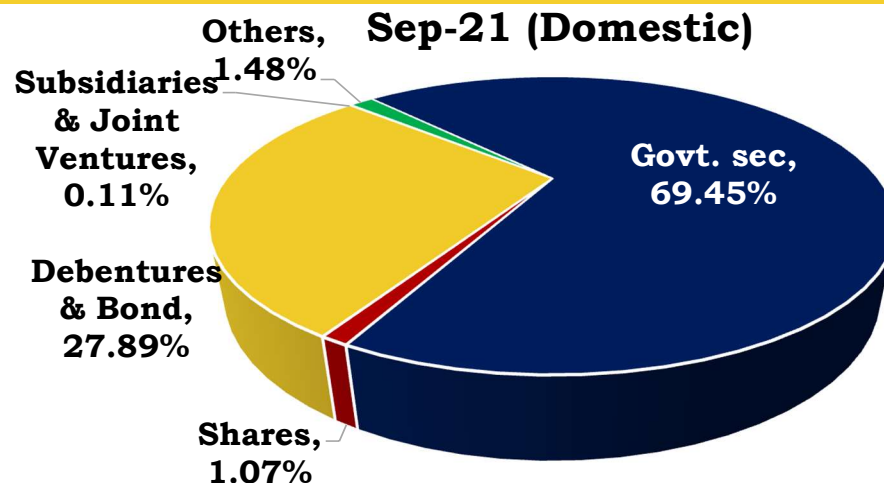
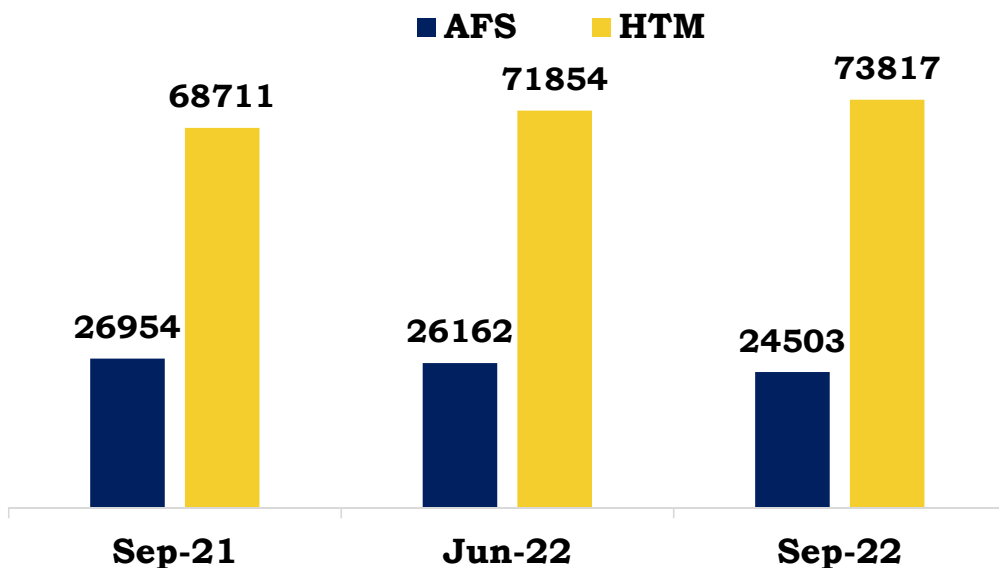
₹ in (Cr)

Particulars	Sep-21		Jun-22		Sep-22	
	No. of Accts	Amount	No. of Accts	Amount	No. of Accts	Amount
<b>PMJDY (Lacs)</b>	107.38	3774.45	115.67	4621.71	118.83	4898.23
<b>Zero Balance Accts (Lacs)</b>	13.42	-	13.36	-	13.21	-
<b>PMMY Shishu</b>	1,86,741	333.56	172355	354.24	1,77,362	294.00
<b>PMMY Kishor</b>	1,65,991	2,330.67	184693	2669.44	2,02,076	2,912.15
<b>PMMY Tarun</b>	21,624	1,416.97	29742	1881.40	34,380	2,038.43
<b>PMMY Total</b>	<b>3,74,356</b>	<b>4,081.20</b>	<b>386790</b>	<b>4905.08</b>	<b>4,13,818</b>	<b>5,244.58</b>

# Investment Portfolio



## Domestic Investment



₹ in (Cr)	Sep-21	Jun-22	Sep-22
Domestic Investments	95665	97815	98320
Overseas Investments	2544	1980	2414
<b>Total Investments</b>	<b>98209</b>	<b>99795</b>	<b>100734</b>



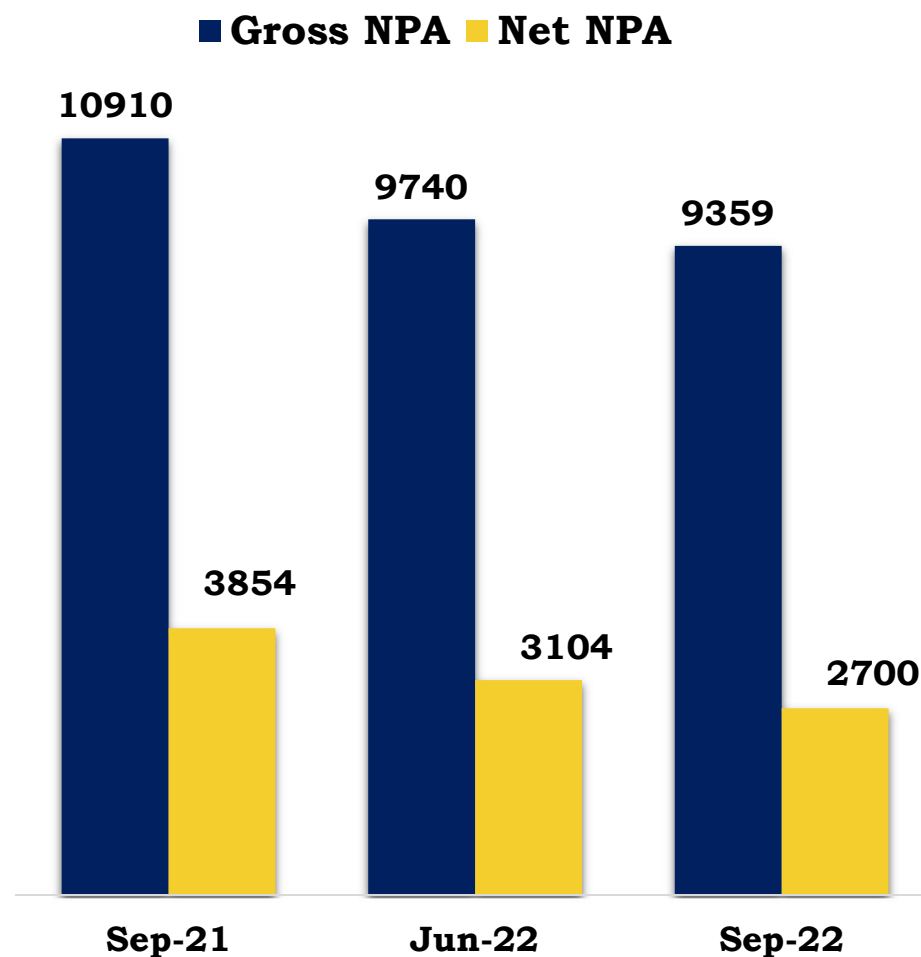
# ***Asset quality***

# Asset Quality



₹ in (Cr)

Item	Sep-21	Jun-22	Sep-22
<b>Gross NPA</b>	10910	9740	9359
<b>Net NPA</b>	3854	3104	2700
<b>Gross NPA (%)</b>	8.98	7.42	6.58
<b>Net NPA (%)</b>	3.37	2.49	1.99
<b>Provision Coverage Ratio (%)</b>	90.02	91.96	92.90



# Movement of NPA



₹ in (Cr)

Item	Year Ended	Quarter Ended		
	Mar 22	Sep-21	Jun-22	Sep-22
<b>Opening Balance</b>	<b>11352</b>	<b>11322</b>	<b>10237</b>	<b>9740</b>
<b>Slippages</b>	6122	2389	556	578
<b>Less</b>				
<b>Cash Recovery</b>	1299	382	275	386
<b>Upgradation</b>	2087	944	184	176
<b>Write off</b>	3851	1475	594	397
<b>Total reduction</b>	<b>7237</b>	2801	<b>1053</b>	<b>959</b>
<b>Closing Balance</b>	<b>10237</b>	<b>10910</b>	<b>9740</b>	<b>9359</b>
<b>Cash Recovery +Recovery in Written off</b>	<b>2845</b>	<b>932</b>	<b>507</b>	<b>794</b>

# NCLT



Sep-2022 (₹ Cr.)	1 <sup>st</sup> List	2 <sup>nd</sup> List	Others	₹ in (Cr)
				Total
<b>Exposure to number of accounts referred under IBC (As per RBI List)</b>	2	8	128	<b>138</b>
<b>Loan Outstanding</b>	889.73	2206.83	12650.32	<b>15746.88</b>
<b>Total Provisions Held</b>	889.73	2206.83	12650.32	<b>15746.88</b>

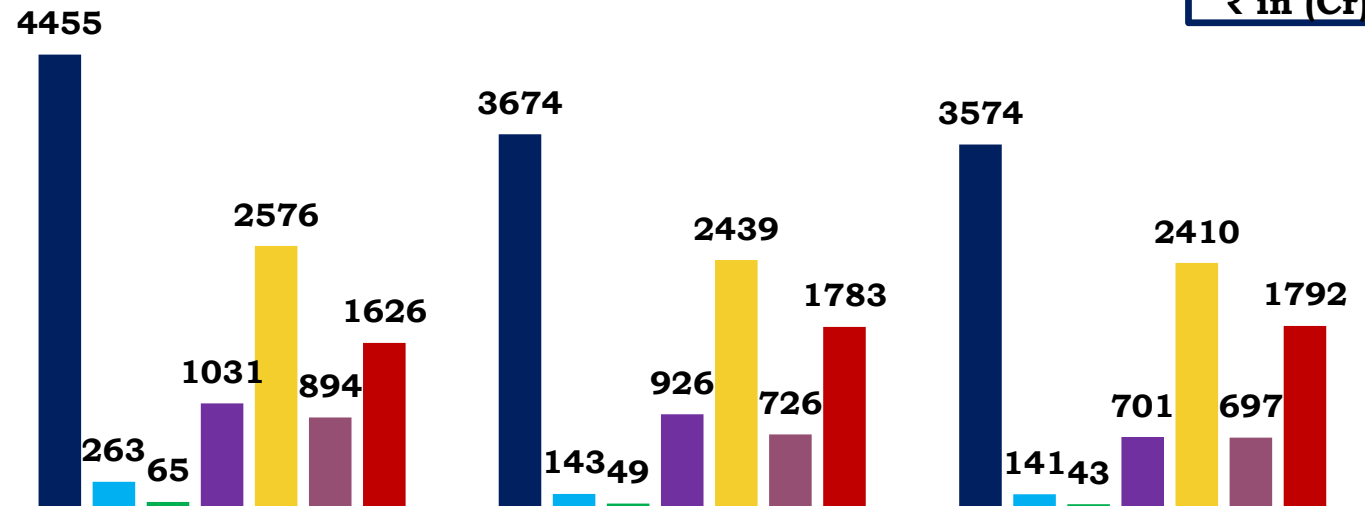
Inc. Tech. Write off



# Segment NPA

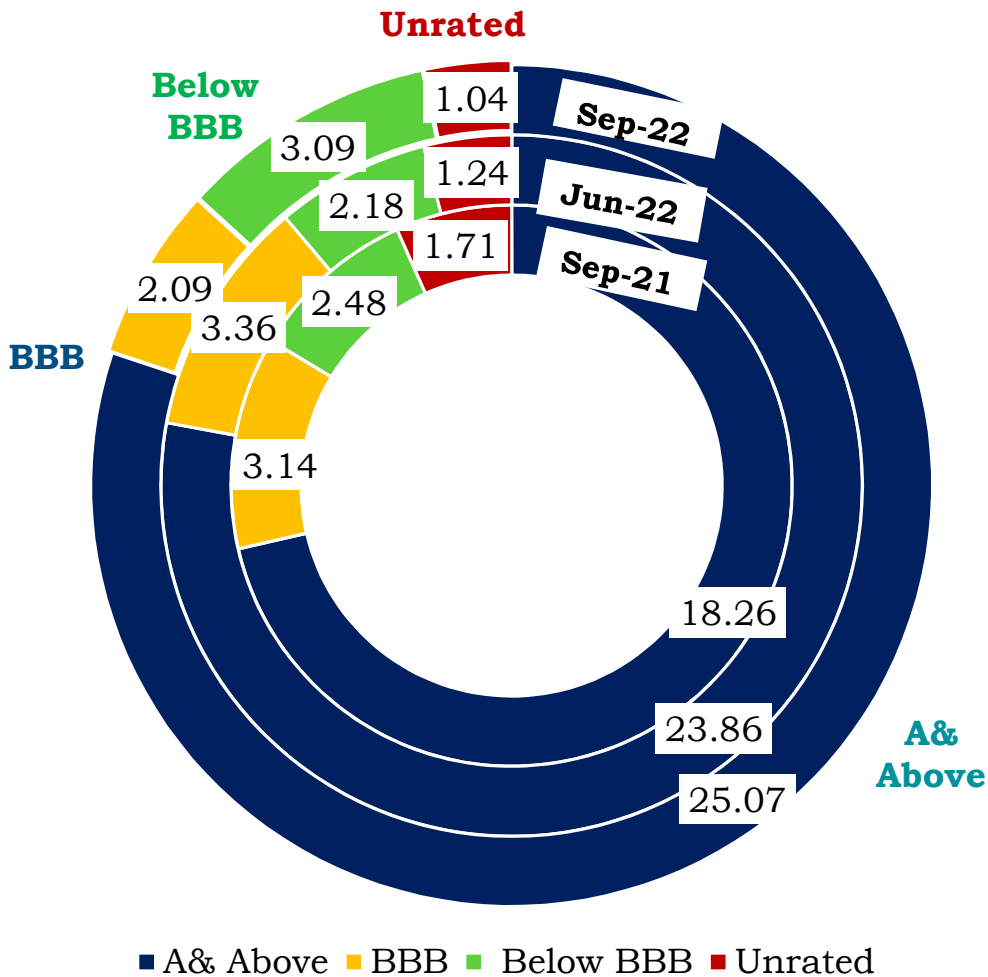


₹ in (Cr)



	Sep-21	Jun-22	Sep-22
<b>Agriculture &amp; Allied Activities</b>	<b>4455</b>	<b>3674</b>	<b>3574</b>
<b>Micro &amp; Small Industries</b>	<b>263</b>	<b>143</b>	<b>141</b>
<b>Medium Industries</b>	<b>65</b>	<b>49</b>	<b>43</b>
<b>Large Industries</b>	<b>1031</b>	<b>926</b>	<b>701</b>
<b>Services</b>	<b>2576</b>	<b>2439</b>	<b>2410</b>
<b>Retail</b>	<b>894</b>	<b>726</b>	<b>697</b>
<b>All others</b>	<b>1626</b>	<b>1783</b>	<b>1792</b>

# Rating Mix (Domestic)

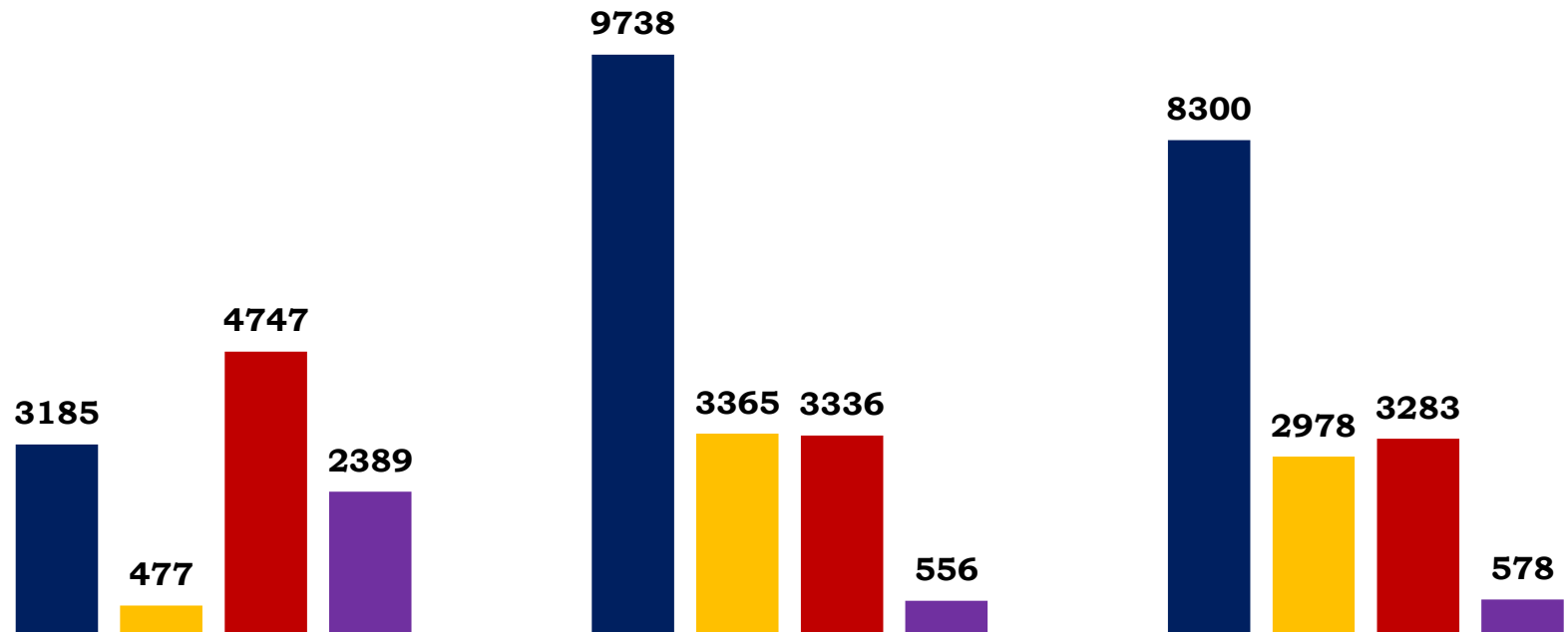


				₹ in (Cr)
₹ in (Cr)	A& Above	BBB	Below BBB	Unrated
Sep-21	20104	3452	2725	1886
Jun-22	27639	3895	2526	1433
Sep-22	30751	2564	3794	1279

# SMA Data



₹ in (Cr)



	Sep-21	Jun-22	Sep-22
SMA-0	3185	9738	8300
SMA-1	477	3365	2978
SMA-2	4747	3336	3283
Fresh Slippage	2389	556	578

# Covid Resolution Framework as on 30.09.2022



₹ in (Cr)

## Resolution Framework 1.0

Category	Outstanding (30.09.2022)
MSME (Upto Rs 25 Cr.)	171.82
Personal Loans	62.87
Agriculture Allied	0
Corporate Loans	492.63
<b>Total</b>	<b>727.32</b>

## Resolution Framework 2.0

Category	Outstanding (30.09.2022)
MSME	1185.35
Personal & Small Business	1297.09
Agriculture Allied	0
<b>Total</b>	<b>2482.44</b>



# ***Financials***

# Balance Sheet



	₹ in (Cr)		
<b>CAPITAL &amp; LIABILITIES</b>	<b>30.09.2021</b>	<b>30.06.2022</b>	<b>30.09.2022</b>
Capital	11956	11956	11956
Reserves & Surplus	10876	11843	12408
Deposits	213686	225328	235149
Borrowings	15894	12682	19575
Other Liabilities & Provisions	7296	5640	6257
<b>Total</b>	<b>259707</b>	<b>267449</b>	<b>285345</b>
<b>ASSETS</b>			
Cash and Balances with RBI	9959	10894	13818
Balances with Banks and Money at Call and Short Notice	15752	12680	15884
Investments	96328	96986	97897
Advances	114428	124643	135428
Fixed Assets	3257	3346	3383
Other Assets	19983	18900	18935
<b>Total</b>	<b>259707</b>	<b>267449</b>	<b>285345</b>

# Key Financial Indicators



Particulars (Qtr.)	Sep-21	Jun-22	Sep-22
Book Value per Share (₹)	8.69	9.96	10.67
Earning Per Share (₹)	0.17	0.10	0.42
Net Worth ( ₹ in Cr.)	9822	11251	12064
Business Per Branch ( ₹ In Cr.)	109.16	116.03	121.40
Business Per Employee ( ₹ in Cr.)	15.12	16.02	17.12
Operating Profit Per Employee ( ₹ in Lakh)	6.02	1.98	5.40
Net Profit Per Employee ( ₹ in Lakh)	0.93	0.56	2.29



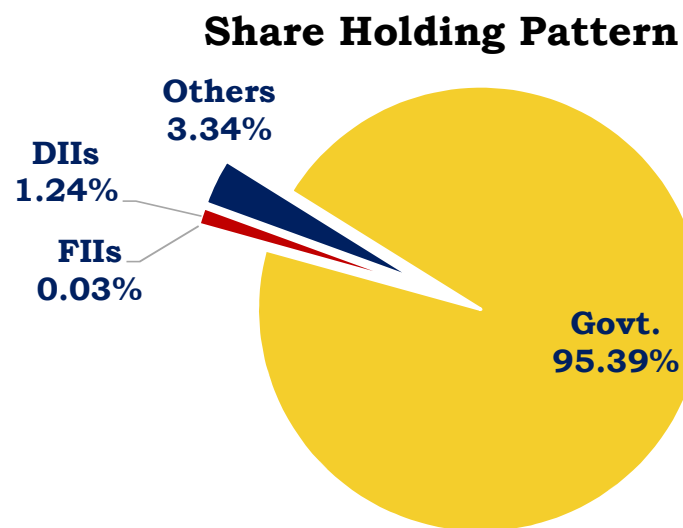
# ***Capital & Shareholding***



# Capital & Shareholding Pattern



Particulars	Sep-21	Jun-22	₹ in (Cr)
			Sep-22
<b>CET1 Capital</b>	11462	11533	11862
<b>Tier I Capital</b>	11462	11533	11862
<b>Tier II Capital</b>	2963	2903	2925
<b>Total Capital</b>	<b>14425</b>	<b>14435</b>	<b>14787</b>
<b>Risk Weighted Assets</b>	100769	102152	105436
<b>CET1 (%)</b>	11.37	11.29	11.25
<b>Tier I (%)</b>	11.37	11.29	11.25
<b>Tier II (%)</b>	2.94	2.84	2.77
<b>Capital Adequacy Basel III (%) (CRAR)</b>	<b>14.31</b>	<b>14.13</b>	<b>14.02</b>



As on 30.09.2022	
<b>Share Capital (₹ in Cr.)</b>	11956
<b>Net Worth (₹ in Cr.)</b>	12064
<b>Market Cap (₹ in Cr.)</b>	14227.59
<b>No of Equity Shares (in Cr.)</b>	1195.60



# *Digital Journey*

# Digital Progress



## New Initiative

- ✓ Inauguration of 2 Digital Banking Unit(DBU) at Salepur & Puri, Odisha
- ✓ Introduction of Personalised Debit Card Issuance through Bank's Website
- ✓ Installation of 35 Cash Recycler & 55 ATM.
- ✓ Instant activation of Debit card.
- ✓ Video life Certificate



## New Features in M-Banking

- ✓ Virtual Card for all customers
- ✓ Loyalty Rewards Points
- ✓ Pre-Approved Personal Loan

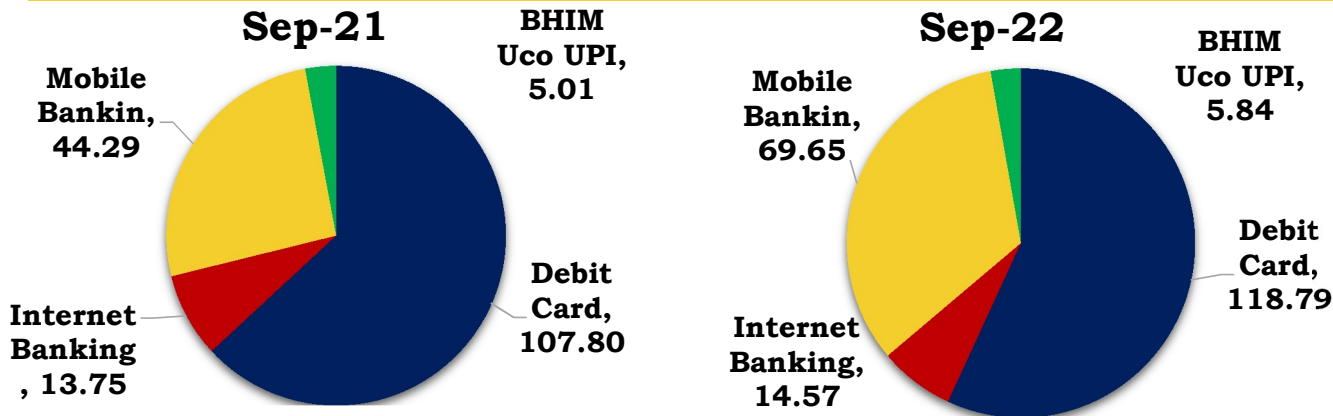
## Road ahead for E Banking and M-Banking

- ✓ Procurement of 300 ATM
- ✓ Geo Tagging for QR Codes

## Digital Banking Unit (DBU) at Salepur, Cuttack



# Digital Performance



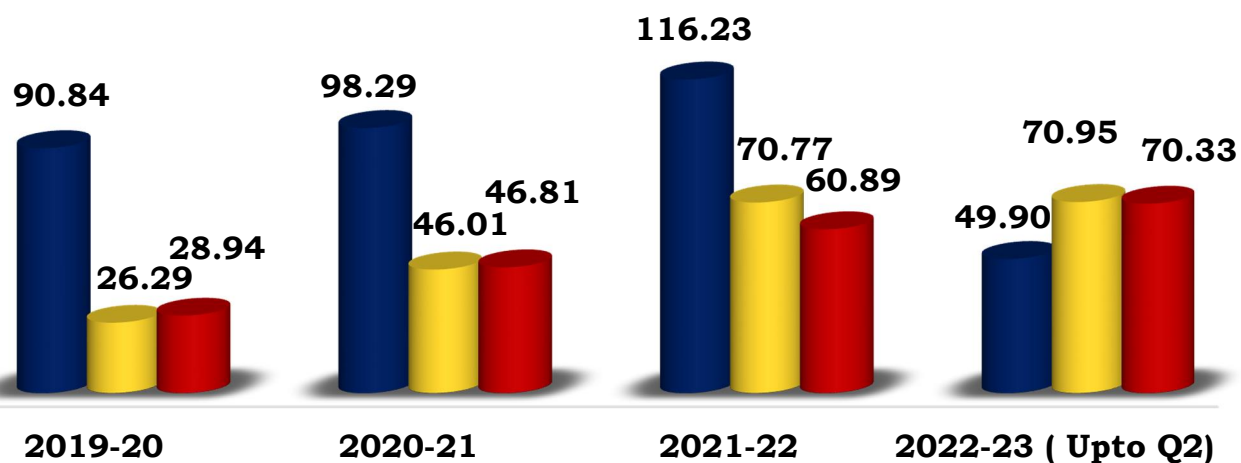
Digital Channels	Sep-21	Mar-22	Sep-22	Growth (%)	
				Y-O-Y	Q-O-Q
<b>Debit Cards (Lakhs)</b>	107.80	115.43	118.79	10.19	2.91
<b>Internet Banking (Lakhs)</b>	<b>13.75</b>	<b>14.39</b>	<b>14.57</b>	5.96	1.25
Retail (Lakhs)	12.18	12.65	12.80	5.09	1.19
Corporate (Lakhs)	1.56	1.74	1.78	14.10	2.30
<b>Mobile Banking (Lakhs)</b>	44.29	61.98	69.65	57.26	12.37
<b>Bhim UCO UPI (Lakhs)</b>	5.01	5.69	5.84	16.57	2.64
<b>POS Terminals</b>	8953	10331	10145	13.31	-1.80
<b>Avg. Daily ATM Hits</b>	85	93	97	14.12	4.30

# Digital Performance



## 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 (%)
2019-20	90.84	26.29	28.94
2020-21	98.29	46.01	46.81
2021-22	116.23	70.77	60.89
2022-23 (Upto Q2)	49.90	70.95	70.33



# Social Media Presence



**[www.ucobank.com](http://www.ucobank.com)**

**1800 103 0123**

# Associate



## Paschim Banga Gramin Bank



As on 30.09.2022 (Unaudited)

Particulars	Amount (₹ in Cr)
<b>Total Business</b>	9637.09
<b>Deposit</b>	6335.36
<b>Advances</b>	3301.73
<b>Income Sep Qtr.</b>	123.33
<b>Expenditure &amp; Provision Sep Qtr.</b>	144.00
<b>Net Profit Sep Qtr.</b>	<b>-20.67</b>
<b>No of Branches</b>	230
<b>Employee Strength</b>	1043



# ESG Initiative (Environment)



- ❖ Customers of the Bank are encouraged to do paperless transactions using electronic channels such as ATM, E-banking, m-banking, UPI etc. which greatly reduce the use of paper, thereby conserving the nature and greenery.
- ❖ Promoted the culture of providing e-statement and e-correspondence with all the stakeholders to augment the *go-green* initiative of Government.
- ❖ Bank has been contributing to environment by extending flow of credit to sustainable sectors viz. renewable energy project, solar & hydro projects etc. As on 30.09.2022, Bank's credit to these projects stands at 432 crore.



# ESG Initiative (Social)



- ❖ Bank takes cognizance of the work-life balance of its employees, especially that of women. Maternity leave, Sabbatical leave, spouse transfer, one-time Lady Officer Transfer, etc. are various processes through which work life balance is maintained.
- ❖ Bank has been extending credit flow to minority communities to contribute towards overall development of society.
  
- ❖ Loan sanctioned as on 30.09.2022 under:
  - Women SHG – 1591.96 Crore
  - PMSvanidhi – 21.67 crore
  - Mudra (Shishu) – 294 crorea
  
- ❖ Bank has 27 Rural Self Employment Training Institutes in 7 states which are devoted to impart training and skill up gradation and to mitigate the unemployment and under employment problems of rural youths.

# ESG Initiative (Governance)



- ❖ To maintain transparency and adherence with best corporate governance practices, various material events of the Bank are being promptly disclosed to stock exchanges for wider dissemination among the public.
- ❖ Grievance Redressal Policy of the Bank ensures prompt redressal of customer complaints and grievances through proper service delivery and review mechanism.
- ❖ Bank has Internal Complaints Committee at Zonal & Apex Level to deal with sexual harassment complaints to ensure a harassment free workplace where employees feel safe and secure in discharging their responsibilities.

# Awards & Accolades



**Winner Thematic (Collaborating for Synergistic Outcomes)  
EASE agenda for (2021-22)**



**1<sup>st</sup> Prize in Raj Bhasa Kirti Purashkar (2021-22)**



**Outstanding Performance in  
SHG Bank Linkage (2021-22)**



**Winner of The Eastern India Best Employer Brand  
Awards 2022**



**Thank You!**

