

यूको बैंक UCO BANK

वित्तीय परिणाम: दिसम्बर तिमाही
(वित्तीय वर्ष २०२४-२५)

Financial Results: December Q3
(FY 2024-25)



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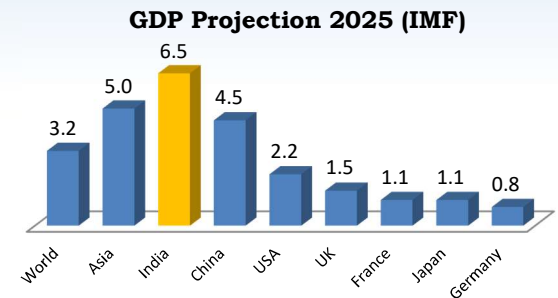
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Major Economic Highlights

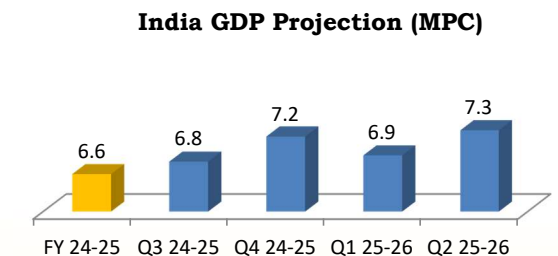


Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

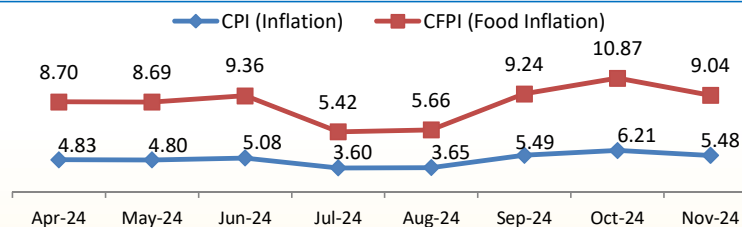
- The Monetary Policy Committee (MPC) of the Reserve Bank of India (RBI) has kept the repo rate unchanged at 6.5 percent for the eleventh consecutive time in its December meeting.
- The MPC has retained the 'neutral' monetary policy stance to remain unambiguously focused on a durable alignment of inflation with the target of 4 percent (with a leeway of 2 percentage points on either side), while supporting growth.
- the MPC has reduced the Cash Reserve Ratio (CRR) by 50 basis points to 4.0 percent.
- In order to address the liquidity deficit in the banking system, the RBI will conduct daily variable rate repo (VRR) auctions on all working days, with reversal occurring on the next working day.
- The Indian economy remains resilient, according to the latest Financial Stability Report (FSR, Dec 2024) of the RBI.
- The FSR Report also highlighted the soundness of Scheduled Commercial Banks (SCBs), which is strengthened by strong profitability, steady credit demand, declining NPAs, reducing slippages, and adequate capital & liquidity buffers.
- India has registered the highest growth among major advanced & emerging market economies in this period (World Economic Outlook, IMF, Oct-24). As per the IMF, India is likely to become the third-largest economy in 2027.



The IMF has updated its economic forecast for calendar year 2025 and has projected the growth for India for 2025 at 6.5 percent.



The MPC has revised its growth projection for India's GDP at 6.6% for the financial year 2024-25.



The RBI has revised its forecast for retail price inflation for FY 25 at 4.8%, with Q3 at 5.7%, Q4 at 4.5%, Q1FY26 at 4.6% and for Q2FY26 at 4.0%.



Major Highlights (Q3 FY 2024-25)



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Business

Business

₹488911 Cr.
12.28% (Y-Y) ↑

Deposit

₹280256 Cr.
9.36% (Y-Y) ↑

Savings (Domestic)

₹88502 Cr.
6.23% (Y-Y) ↑

Current (Domestic)

₹12028 Cr.
25.74% (Y-Y) ↑

Advance

₹208655 Cr.
16.44% (Y-Y) ↑

Retail

₹50055 Cr.
31.01 % (Y-Y) ↑

Agriculture

₹28033 Cr.
20.04% (Y-Y) ↑

MSME

₹36362 Cr.
12.75 % (Y-Y) ↑

Home Loan

₹26633 Cr.
19.36 % (Y-Y) ↑

Vehicle Loan

₹4131 Cr.
51.93% (Y-Y) ↑

Asset Quality

Gross NPA

2.91%
94 bps (Y-Y) ↓

Net NPA

0.63 %
35 bps (Y-Y) ↓

PCR

96.16 %
95 bps (Y-Y) ↑

PCR (Excl. TWO)

78.90 %
351 bps (Y-Y) ↑

Profitability

Net Interest Income

₹2378 Cr.
19.62 % (Y-Y) ↑

NIM (Domestic)

3.38%
36 bps (Y-Y) ↑

Yield on Advances (Dom)

9.06%
25 bps (Y-Y) ↑

Operating Profit

₹1586 Cr.
41.73% (Y-Y) ↑

Non-Interest Income

₹1186 Cr.
37.75% (Y-Y) ↑

NIM (Global)

3.17
33 bps (Y-Y) ↑

Yield on Advances (Glo)

8.70 %
22 bps (Y-Y) ↑

Net Profit

₹ 639 Cr.
27.04% (Y-Y) ↑

Performance vs Guidance



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Parameters (Y-o-Y)	Guidance for Mar-25	Actual for Dec-24 Qtr
Deposit Growth	8-10%	9.36%
CASA Growth	8-10%	8.24%
Credit Growth	12-14%	16.44%
CASA %	37-38%	37.97%
RAM %	60-62%	62.36%
CD Ratio	74-75	74.45
Credit Cost	<1.00%	0.49%
NIM Global	3-3.10	3.17
GNPA	<3.00	2.90
NNPA	<0.65	0.63
Slippage Ratio	1-1.25	0.92



Total Business



Major Highlights

Business Performance

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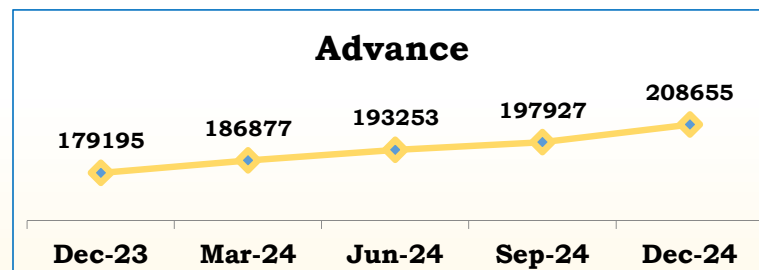
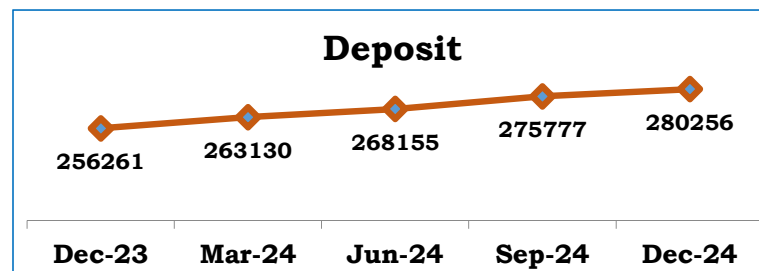
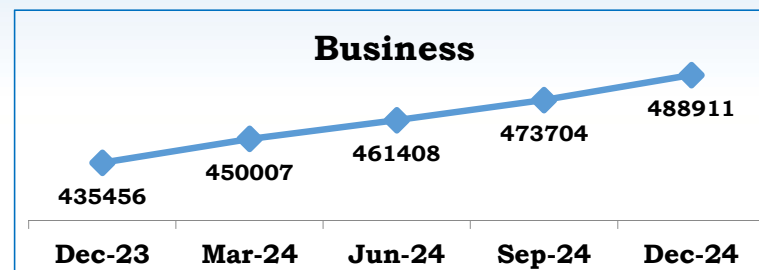
Business Network

Digital Journey

ESG Initiatives

Products & Services

Business Mix (₹ in Cr)	Dec-23	Sep-24	Dec-24	Q-Q (%)	Y-Y (%)
Global Business	435456	473704	488911	3.21	12.28
Domestic	401156	437781	448147	2.37	11.71
Overseas	34300	35923	40764	13.48	18.85
Global Deposits	256261	275777	280256	1.62	9.36
Domestic	246952	263915	264787	0.33	7.22
Overseas	9309	11862	15469	30.41	66.17
Global Advances	179195	197927	208655	5.42	16.44
Domestic	154204	173866	183360	5.46	18.91
Overseas	24991	24061	25295	5.13	1.22
CD Ratio (%)	69.93	71.77	74.45		

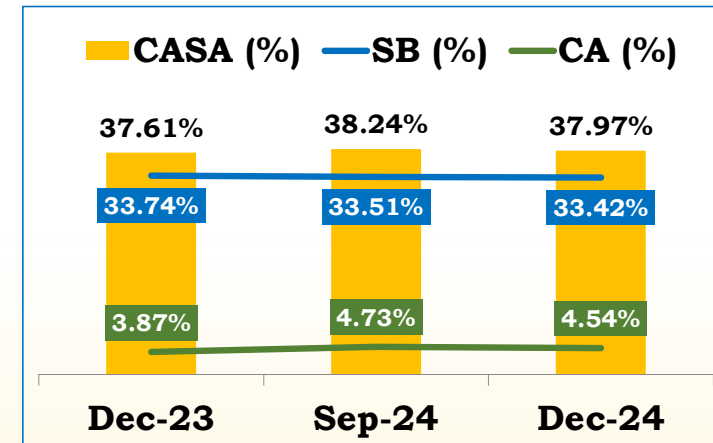
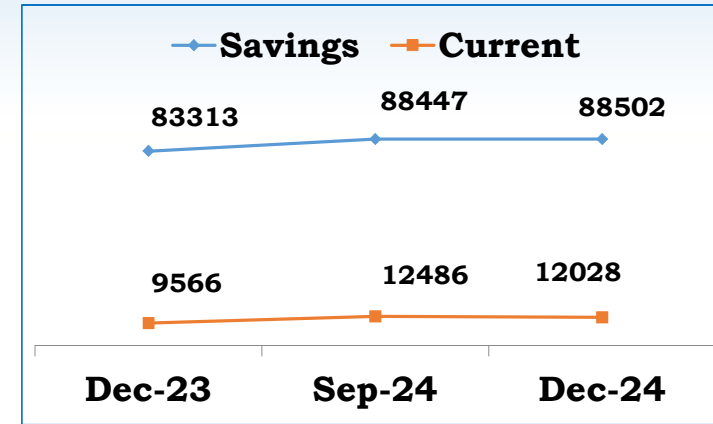


Global Deposits



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Particulars (₹ in Cr)	Dec-23	Sep-24	Dec-24	Growth (%)	
				Q-Q	Y-Y
1. Domestic Deposits	246952	263915	264787	0.33	7.22
a) Current Deposits	9566	12486	12028	-3.67	25.74
b) Saving Deposits	83313	88447	88502	0.06	6.23
i. CASA Domestic	92879	100933	100530	-0.40	8.24
c) Term Deposits	154073	162982	164257	0.78	6.61
2. Overseas Deposits	9309	11862	15469	30.41	66.17
3. Global Deposits (1+2)	256261	275777	280256	1.62	9.36
CASA Domestic (%)	37.61	38.24	37.97		



Domestic Advances



Major Highlights

Business Performance

Financials

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Capital & Shareholding

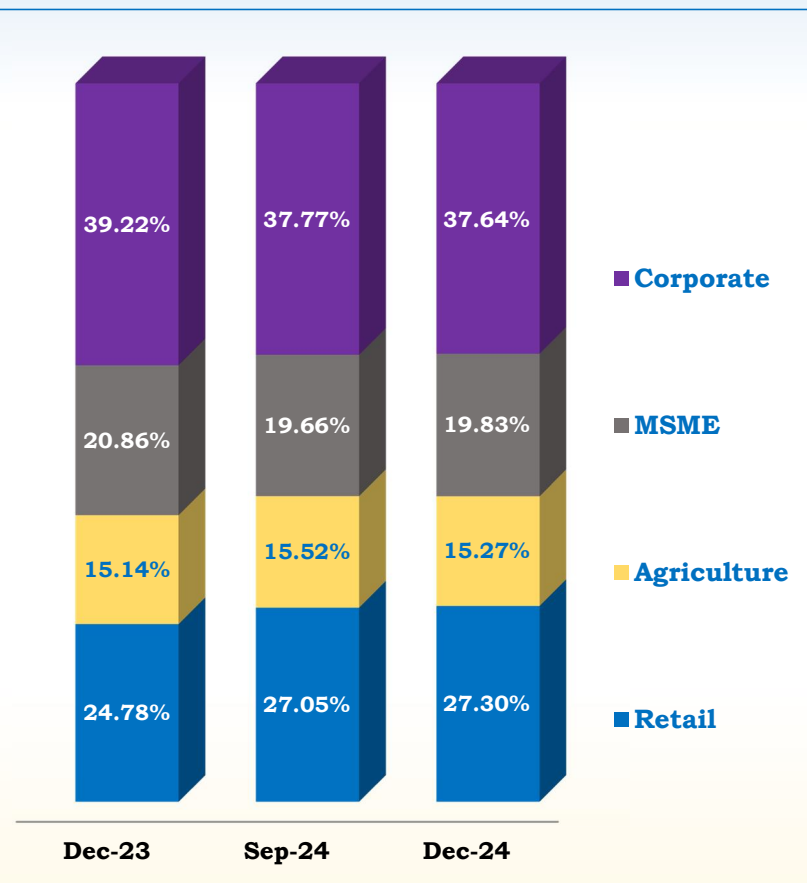
Business Network

Digital Journey

ESG Initiatives

Products & Services

₹ in (Cr)	Dec-23	Sep-24	Dec-24	Q-o-Q (%)	Y-o-Y (%)
1. Domestic Advances	154204	173866	183360	5.46	18.91
a) Retail	38207	47039	50055	6.41	31.01
b) Agriculture	23353	26987	28033	3.88	20.04
c) MSME	32160	34174	36262	6.11	12.75
2. Total RAM (a+b+c)	93720	108200	114350	5.68	22.01
3. RAM Share (%)	60.78	62.23	62.36		
d) Corporate	60484	65666	69010	5.09	14.10



Retail Mix



Major Highlights

Business Performance

Financials

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Business Network

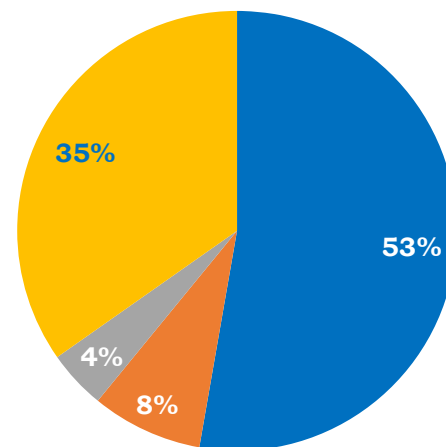
Digital Journey

ESG Initiatives

Products & Services

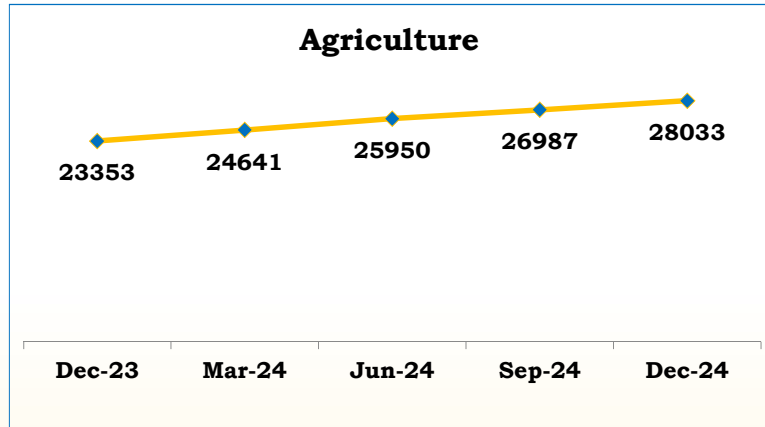
Particulars (₹ in Cr)	Dec-23	Sep-24	Dec-24	Growth	Growth
				(Q-Q) %	(Y-Y) %
Home Loan	22314	25421	26631	4.76	19.35
Vehicle Loan	2719	3479	4131	18.74	51.93
Personal Loan	1623	1732	2189	26.39	34.87
Others	11551	16407	17104	4.25	48.07
Total	38207	47039	50055	6.41	31.01

Dec-24



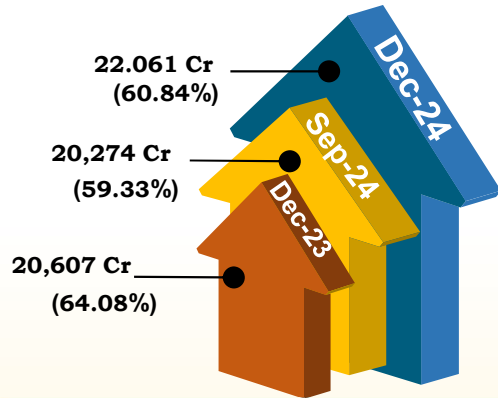
■ Home Loan ■ Vehicle Loan ■ Personal Loan ■ Others

Agriculture (₹ in Cr)	Dec-23	Sep-24	Dec-24	Q-o-Q (%)	Y-o-Y (%)
1. Farm Credit (Crop, Investment & Allied)	20108	23631	24388	3.20	21.29
2. Agri Infrastructure & Ancillary Activities	3245	3356	3645	8.61	12.33
3. Total (1+2)	23353	26987	28033	3.88	20.04

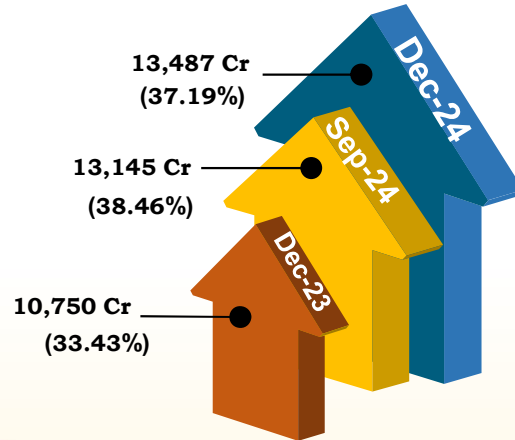


Self Help Group	Dec-23	Sep-24	Dec-24	Q-o-Q (%)	Y-o-Y (%)
No of Group (Lakhs)	1.61	1.72	1.75	1.74	8.70
Balance Outstanding (Cr.)	2960	3534	3766	6.56	27.23
Women Beneficiaries (No in lakhs)	14.41	15.60	15.96	2.31	10.76

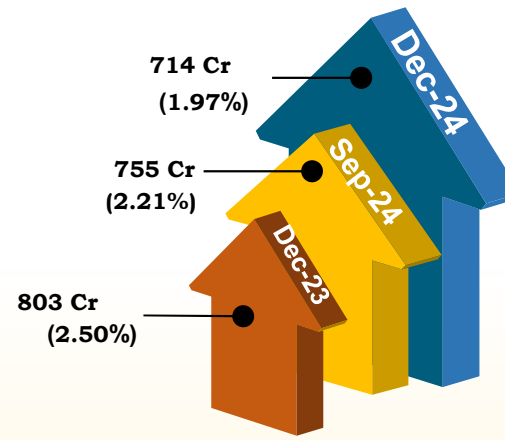
MICRO



SMALL

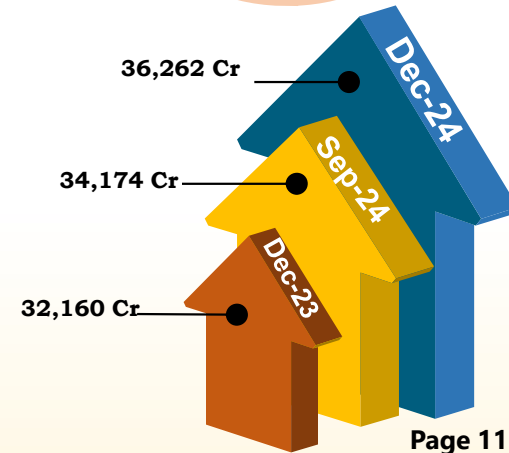


MEDIUM



TOTAL

36,262 Cr
Q-Q 6.11% ↑
Y-Y 12.75% ↑





GECL (₹ in Cr.)	Upto Dec-24 Qtr
Amount Sanctioned	3153
Amount Disbursed	3128
Outstanding As on 31.12.2023 – 1132 Cr.	
Outstanding As on 30.09.2024 – 717 Cr.	
Outstanding As on 31.12.2024 – 608 Cr.	



Standup India (No.)	Dec-24 Qtr
Target	6192
Achievement	6533
Achievement (%)	106%



PMMY (₹ in Cr.)	Dec-24 Qtr
Amount Sanctioned	3410
Amount Disbursed	3187
Amount outstanding as on 31.12.2024	6573



PM SVANidhi

PM SVANidhi	Dec-24 Qtr
Application Sanctioned (Nos.)	177484
Amount Sanctioned (₹ in Cr.)	252



PM Vishwakarma Yojna

Amount (Rs. cr.)	Dec-24 Qtr
Applications Sanctioned	4198
Amount	34

Priority Sector Advances



Major
Highlights

Business
Performance

Financials

Asset Quality

Capital &
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Business
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Digital
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ESG
Initiatives

Products &
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Segment (₹ in Cr)	RBI Benchmark (%)	Mandatory Target	Achievement	Achievement (%)
Priority Sector	40%	64562	83234	50.86%
Agriculture	18%	29458	29652	18.12%
Small/Marginal Farmer	10%	16366	16418	10.03%
Weaker Section	12%	19639	23219	14.19%
Micro Under MSME	7.50%	12274	22061	13.48%
Non Corporate Farmers	13.78%	22552	24771	15.14%

ANBC - 163655 Cr

Financial Inclusion Growth



Major Highlights

Business Performance

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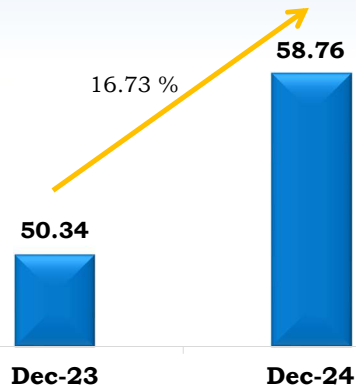
Business Network

Digital Journey

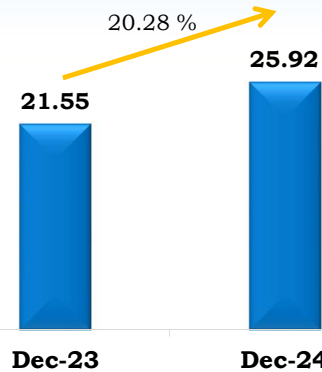
ESG Initiatives

Products & Services

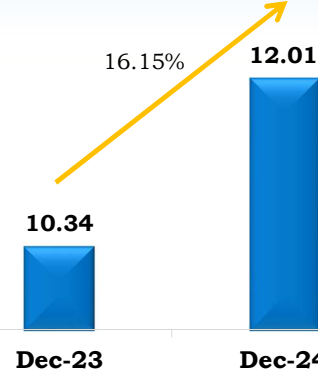
PMSBY (In Lakhs)



PMJJBY (In Lakhs)



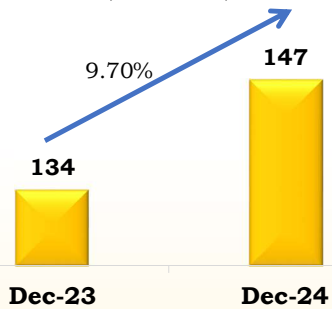
APY Accounts (In Lakhs)



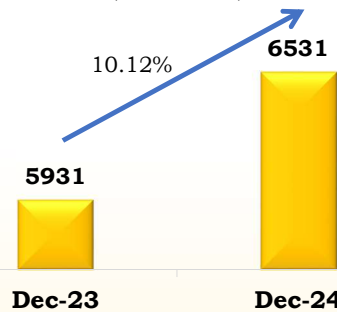
DEC 2024 Qtr

- State Level Bankers Committee (SLBC) – 2 (Odisha & Himachal Pradesh)
- Lead District Manager (LDM) – 36
- Rural Self Employment Training Center (RSETI) – 27 (7 States)
- Centre for Financial Literacy (CFL) – 127
- No. of beneficiaries of CFL - 596432
- Financial Literacy Counselors – 15
- No. of Fin. Literacy Camps (FLC) – 1541
- No. of beneficiaries of FLC - 50408
- RRB -1 (Paschim Banga Gramin Bank)

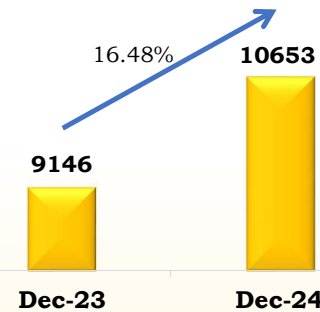
PMJDY Accounts (In Lakhs)



Balance in PMJDY Accounts (In Crores)



No of BC



No of Claims Settled upto 31.12.2024 (since inception)

PMSBY	PMJJBY
2573	15106

वित्तीय परिणाम: दिसम्बर तिमाही (वित्तीय वर्ष २०२४-२५)

Sectoral Credit-Advances (Dom.)



Major Highlights

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Sector (₹ in Cr.)	31.12.2023	% share to Dom. Advances	30.09.2024	% share to Dom. Advances	31.12.2024	% share to Dom. Advances
Infrastructure	12979	8.42	15879	9.13	15292	8.34
Of which						
Power & Energy	7541	4.89	9310	5.35	7520	4.10
Port and Road Project	3619	2.35	4805	2.76	6143	3.35
Other infrastructure	1819	1.18	1860	1.07	1790	0.98
Basic Metal	4346	2.82	5491	3.16	6873	3.75
Textiles	953	0.62	1395	0.80	1476	0.80
Petroleum and Coal Products	857	0.56	720	0.41	1160	0.63
All Engineering	932	0.60	992	0.57	1146	0.63
Food Processing	1299	0.84	1284	0.74	1539	0.84
Commercial Real Estate	879	0.57	1126	0.65	1109	0.60
NBFC	25086	16.27	24591	14.14	24645	13.44
Other Industries	2580	1.67	4370	2.51	4935	2.69
Total Industries	49911	32.37	56118	32.28	58545	31.93

Standard NBFC Advances

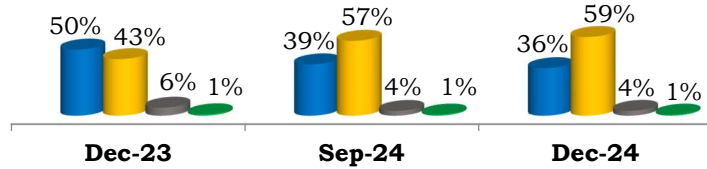


Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Standard NBFC (₹ in Cr.)	31.12.2023			%	30.09.2024			%	31.12.2024			%
	Domestic	Overseas	Global		Domestic	Overseas	Global		Domestic	Overseas	Global	
NBFC - PSUs	6050	957	7007	25.22	4953	964	5917	21.58	4350	985	5335	19.46
NBFC - HFCs	6458	416	6874	24.75	4063	419	4482	16.35	4065	428	4493	16.39
NBFC - MFIs	1035	166	1201	4.32	1128	168	1296	4.73	1110	171	1281	4.67
NBFC - Others	11539	1157	12696	45.71	14443	1165	15608	56.93	15116	1190	16306	59.48
Total	25082	2696	27778	100	24587	2716	27303	100	24641	2774	27415	100

Rating of Standard NBFCs

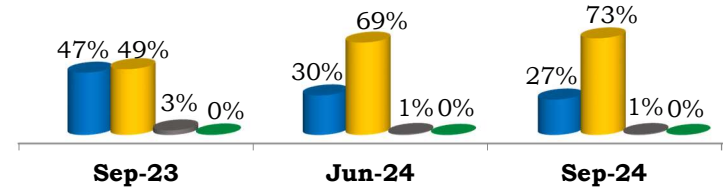
■ AAA ■ AA ■ A ■ BBB & below



Standard NBFCs (₹ in Cr.)	31.12.2023	30.09.2024	31.12.2024
Bank sponsored	1533	1034	937
PSU	8901	6662	6079
Private Inst. (non-Bank)	17344	19607	20399
Total	27778	27303	27415

Rating of Standard HFCs

■ AAA ■ AA ■ A ■ BBB & below



Out of Std. NBFCs, HFCs (₹ in Cr.)	31.12.2023	30.09.2024	31.12.2024
Bank sponsored	1483	836	751
PSU	1894	745	745
Private Inst. (non-Bank)	3497	2901	2997
Total	6874	4482	4493

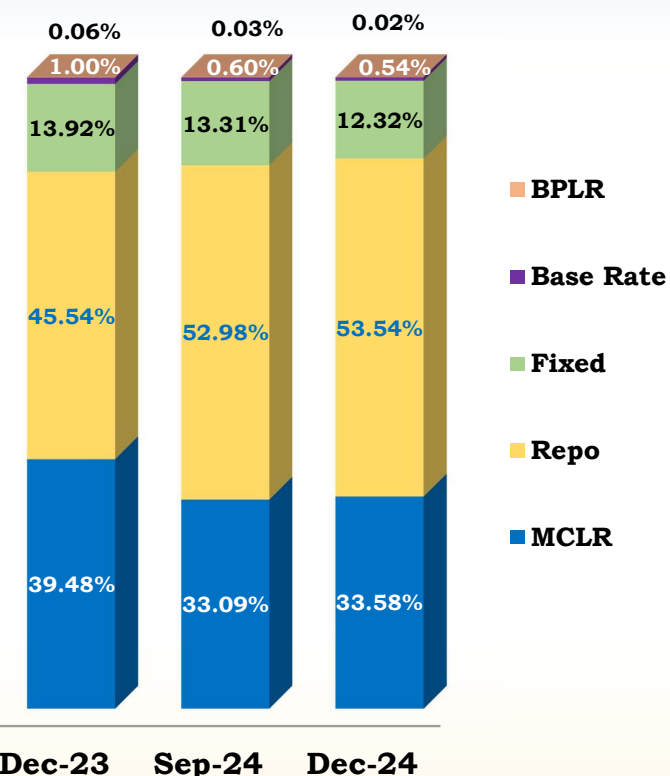
Rating Mix (of advances above ₹25 Cr)



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Rating Grade (₹ in Cr)	Dec-23	% Share	Sep-24	% Share	Dec-24	% Share
AAA	27263	35.72	25848	30.50	27329	30.60
AA	15643	20.50	24160	28.51	27147	30.40
A	12649	16.58	11739	13.85	10685	11.96
BBB	4325	5.67	5070	5.98	4835	5.41
BBB & above	59880	78.47	66817	78.83	69996	78.38
Below BBB	2216	2.90	1921	2.27	2328	2.61
Total Rated	62096	81.37	68738	81.10	72324	80.99
Of Which						
a) PSU	26627	34.89	28730	33.90	27380	30.66
b) Others	35469	46.48	40008	47.20	44944	50.33
Total Unrated	14216	18.63	16018	18.90	16980	19.01
Of Which						
a) PSU with Govt. Guarantee	9886	12.95	8933	10.54	9525	10.67
b) PSU without Govt. Guarantee	1447	1.90	1534	1.81	1629	1.82
c) Others	2884	3.78	5551	6.55	5826	6.52

Advances(Dom) Mix of Benchmark Rate



Investment Portfolio



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Sl.	Parameters (₹ in Cr)	Dec-23	Sep-24	Dec-24
1	Domestic Investment	94840	91715	91554
a	SLR	67365	67186	66911
	SLR as % to Dom. Investment	71.03	73.26	73.08
b	Non SLR	27475	24529	24642
I	Held To Maturity (HTM)	76154	66588	67619
II	Available For Sale (AFS)	18686	22545	21169
III	Held For trading (HFT) & Fair Value through P & L (FVTPL)	-	2329	2513
IV	Investment in Subsidiaries	-	253	253
2	Modified Duration (AFS+HFT)	3.21	3.03	3.69
3	Overseas Investment	2419	2721	3187
4	Total Gross Investment (1+3)	97259	94436	94741
	HTM To Gross Domestic Investment (%)	80.30%	72.60%	73.86%
	Excess SLR (%)	8.35%	7.03%	6.69%

Non SLR Investment



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Sl.	Parameters (₹ in Cr)	Dec-23		Sep-24		Dec-24	
		O/S	% Share	O/S	% Share	O/S	% Share
1	PSU Bonds	575	2.09	498	2.21	598	2.43
2	Corporate and Other Bonds & Debentures	2424	8.82	2377	9.38	2559	10.38
3	Special Govt. Sec excl. Recap Bonds	3674	13.37	2674	10.89	2601	10.56
4	CG Recap. Bond	18410	67.01	17290	70.32	17321	70.29
5	Share of PSU/Corporate/Others	826	3.01	1380	5.53	1258	5.11
6	Venture Capital Fund	37	0.13	3	0.01	3	0.01
7	Regional Rural Bank	253	0.92	253	1.03	253	1.03
8	Security Receipts	1081	3.93	54	0.22	49	0.20
9	Subsidiaries JV	0	0	0	0	0	0
10	Certificate of Deposit (CD)	195	0.71	0	0.40	0	0
	Total Non SLR Investment	27475	100	24529	100	24642	100

Profitability



Major Highlights Business Performance **Financials** Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Sl.	Parameters (₹ in Cr.)	Quarter Ended			Growth		9-months ended		Growth	FY
		Dec-23	Sep-24	Dec-24	Q-O-Q (%)	Y-O-Y (%)	Dec-23	Dec-24	Y-O-Y (%)	23-24
1	Interest Income	5552	6078	6220	2.34	12.03	15995	18323	14.55	21854
2	Interest Expenses	3564	3777	3842	1.72	7.80	10081	11391	12.99	13754
3	Net Interest Income (1-2)	1988	2301	2378	3.35	19.62	5914	6932	17.21	8101
4	Non-Interest Income	861	993	1186	19.44	37.75	2141	3014	40.78	3266
5	Operating income(3+4)	2849	3294	3564	8.20	25.10	8055	9946	23.48	11366
6	Operating Expenses	1730	1862	1978	6.23	14.34	4752	5607	17.99	6790
i	Staff Expenses	1253	1304	1323	1.46	5.59	3344	3835	14.68	4887
ii	Other Operating Expenses	477	558	655	17.38	37.32	1407	1772	25.94	1903
7	Operating Profit (5-6)	1119	1432	1586	10.75	41.73	3303	4339	31.37	4576
8	Provisions	616	829	947	14.23	53.73	2175	2546	17.06	2922
9	Net Profit (7-8)	503	603	639	5.97	27.04	1128	1793	58.95	1654

Net Interest Income



Major Highlights Business Performance **Financials** Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		9-months ended		Growth	FY
		Dec-23	Sep-24	Dec-24	Q-O-Q (%)	Y-O-Y (%)	Dec-23	Dec-24	Y-O-Y (%)	23-24
1	Interest Income	5552	6078	6220	2.34	12.03	15995	18323	14.55	21854
a.	From Advances	3570	4138	4272	3.24	19.66	10261	12369	20.54	14162
b.	From Investments	1550	1592	1567	-1.57	1.10	4587	4745	3.44	6124
c.	Others	432	348	381	9.48	-11.81	1147	1209	5.41	1568
2	Interest Expenses	3564	3777	3842	1.72	7.80	10081	11391	12.99	13754
a.	On Deposits	3032	3269	3281	0.37	8.21	8796	9690	10.16	11833
b.	On Borrowings	403	373	416	11.53	3.23	966	1301	34.68	1494
c.	Bonds & Others	129	135	145	7.41	12.40	319	400	25.39	427
3	Net Interest Income (1-2)	1988	2301	2378	3.35	19.62	5914	6932	17.21	8101

Non Interest Income



Major
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Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		9-months Ended		Growth	FY
		Dec-23	Sep-24	Dec-24	Q-O-Q (%)	Y-O-Y (%)	Dec-23	Dec-24	Y-O-Y (%)	23-24
1	Fee Based Income	272	347	331	-4.61	21.69	806	993	23.20	1137
a.	Charges & Commission from Advance	106	157	130	-17.20	22.64	295	410	38.98	431
b.	Commission from Bancassurance & others	21	12	21	75.00	0.00	52	43	-17.31	68
c.	Charges & Commission from Others	145	178	180	1.12	24.14	459	540	17.65	638
2	Recovery in Written Off	613	520	710			1164	1660		1487
3	Treasury Income	-24	126	145			171	361		642
4	Total (1+2+3)	861	993	1186	19.44	37.75	2141	3014	40.78	3266

Operating Expenses



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Variation		9-months Ended		Growth	FY
		Dec-23	Sep-24	Dec-24	Q-O-Q (%)	Y-O-Y (%)	Dec-23	Dec-24	Y-O-Y (%)	23-24
1	Salary	984	905	918	1.44	-6.71	2566	2681	4.48	3390
2	Employee Benefits	269	399	405	1.50	50.56	778	1154	48.33	1497
3	Total Staff Expenses (1+2)	1253	1304	1323	1.46	5.59	3344	3835	14.68	4887
4	Rent, Taxes & Lighting	81	93	106	13.98	30.86	242	297	22.73	332
5	Printing & Stationery	10	10	13	30.00	30.00	32	34	6.25	43
6	Depreciation	73	81	81	0.00	10.96	203	233	14.78	281
7	IT Related Expenditure	50	62	89	43.55	78.00	130	222	70.77	170
8	NFS Interchange Charges	61	60	61	1.67	0.00	184	188	2.17	236
9	Insurance	74	84	155	84.52	109.46	215	317	47.44	289
10	Others	128	168	150	-10.71	17.19	401	481	19.95	551
11	Total Other Operating Expenses (4+5+6+7+8+9)	477	558	655	17.38	37.32	1407	1772	25.94	1903
12	Total Operating Expenses (3+10)	1730	1862	1978	6.23	14.34	4751	5607	18.02	6790

Provision Details



Major Highlights

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Products & Services

Sl.	Particulars (₹ in Cr.)	Quarter Ended			9-months Ended		FY
		Dec-23	Sep-24	Dec-24	Dec-23	Dec-24	23-24
1	NPA	116	609	263	841	1268	1068
2	NPI	-87	1	7	507	8	733
3	Standard Assets & Others	313	-117	320	192	265	206
4	Income Tax (Including DTA)	274	336	357	635	1005	915
	Total Provision (1+2+3+4)	616	829	947	2175	2546	2922

Key Financial Indicators



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Particulars	Quarter Ended			9-months Ended		FY
	Dec-23	Sep-24	Dec-24	Dec-23	Dec-24	23-24
Cost of Deposits (%)	4.91%	4.88%	4.90%	4.76%	4.86%	4.78%
Cost of Funds (%)	4.78%	4.79%	4.75%	4.56%	4.75%	4.63%
Cost to Income Ratio (%)	60.72%	56.53%	55.50%	58.98%	56.38%	59.74%
Yield on Advances Domestic (%)	8.81%	8.96%	9.06%	8.75%	8.93%	8.83%
Yield on Advances Global (%)	8.48%	8.65%	8.70%	8.37%	8.61%	8.46%
Yield on Investments Domestic (%)	6.50%	6.89%	6.79%	6.48%	6.84%	6.50%
Yield on Investments Global (%)	6.41%	6.78%	6.67%	6.38%	6.74%	6.40%
Net Interest Margin (NIM) Domestic (%)	3.02%	3.30%	3.38%	3.08%	3.32%	3.12%
Net Interest Margin (NIM) Global (%)	2.84%	3.10%	3.17%	2.88%	3.12%	2.92%
Return on Assets (RoA) Annualised(%)	0.67%	0.75%	0.79%	0.51%	0.75%	0.56%
Return on Equity Annualised (RoE) (%)	13.07%	14.22%	14.23%	10.10%	13.79%	10.93%
Earnings per Share (Not Annualised) (₹)	0.42	0.50	0.53	0.94	1.50	1.38
Book Value per Share (₹)	13.88	15.39	16.11	13.88	16.11	14.26
Business per Employee (₹ in Cr)	20.06	22.10	22.98	20.06	22.98	20.93
Business per Branch (₹ in Cr)	135.28	145.80	149.74	135.28	149.74	139.23

Key Financial Indicators (Qtr.)



Major Highlights

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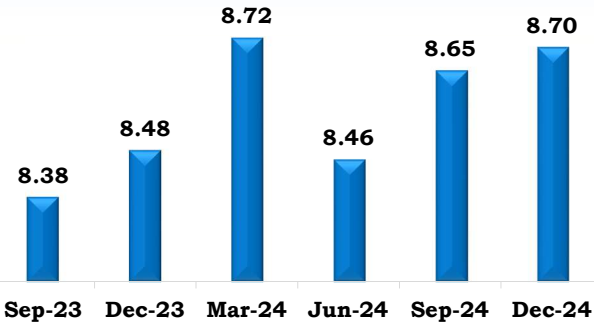
Business Network

Digital Journey

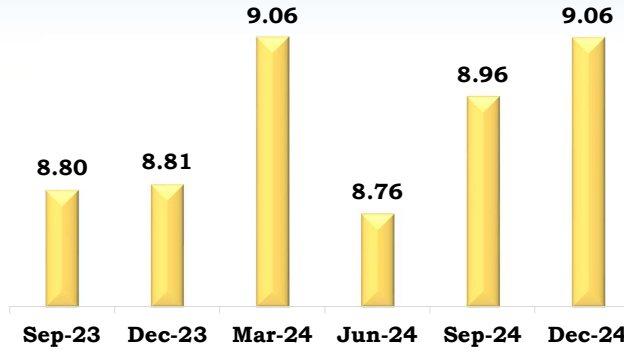
ESG Initiatives

Products & Services

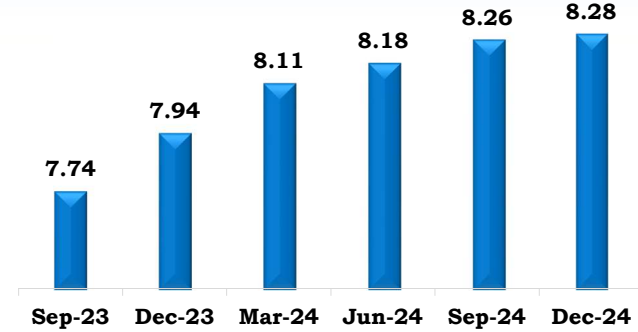
Yield on Advance Global (%)



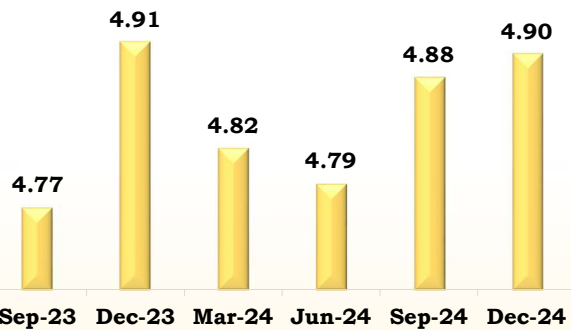
Yield on Advance Domestic (%)



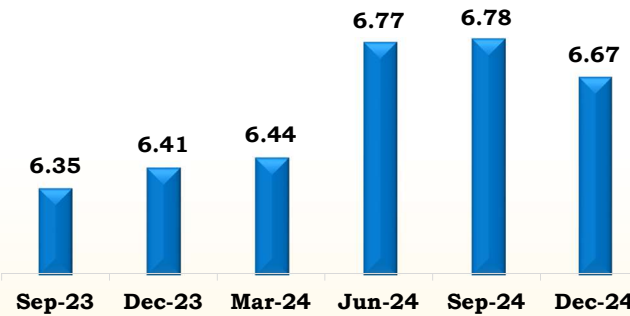
Yield on Funds (%)



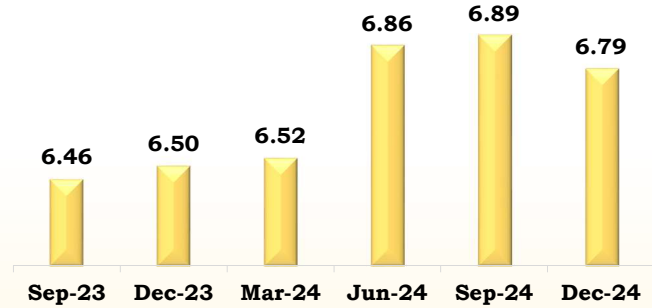
Cost of Deposit (%)



Yield on Investment Global (%)



Yield on Investment Domestic (%)



वित्तीय परिणाम: दिसम्बर तिमाही (वित्तीय वर्ष २०२४-२५)

Efficiency Ratio (Qtr.)



Major Highlights

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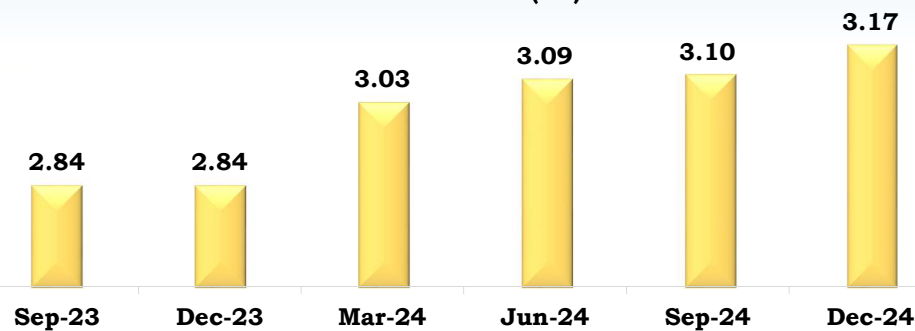
ESG Initiatives

Products & Services

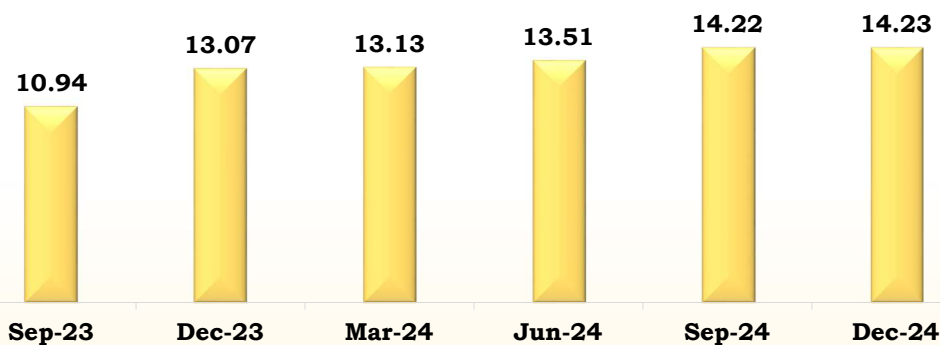
NIM Domestic (%)



NIM Global (%)



Return on Equity (%)



Return on Assets (%)



Productivity Ratio



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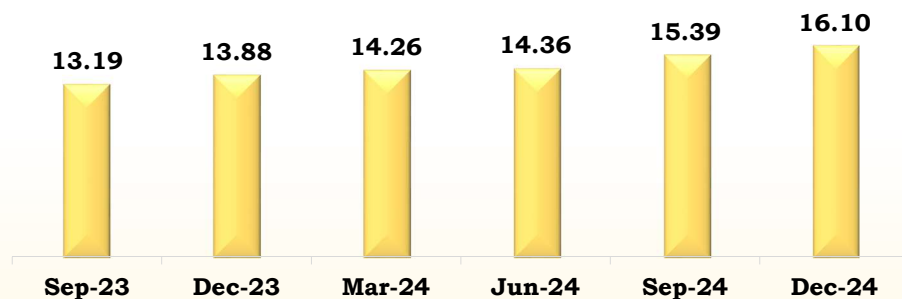
Business Per Branch (₹ in Cr.)



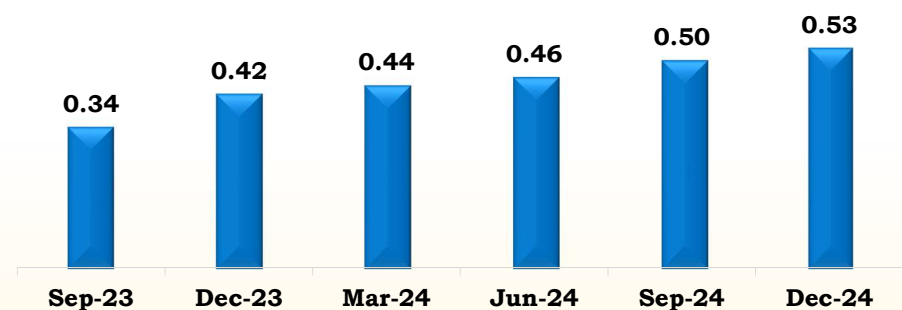
Business Per Employee (₹ in Cr.)



Book Value Per Share (₹)



Earning Per Share (₹)



Balance Sheet



Major Highlights

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CAPITAL & LIABILITIES (₹ in Cr.)	31.12.2023	30.09.2024	31.12.2024
Capital	11956	11956	11956
Reserves & Surplus	15026	16190	16668
Deposits	256261	275777	280256
Borrowings	28889	21727	30063
Other Liabilities & Provisions	8087	7158	7748
Total	320219	332808	346691
ASSETS (₹ in Cr.)	31.12.2023	30.09.2024	31.12.2024
Cash and Balances with RBI	12675	10306	11844
Balances with Banks and Money at Call and Short Notice	18449	16065	18455
Investments	94823	93691	94143
Advances	173990	193030	203851
Fixed Assets	3567	3825	3844
Other Assets	16715	15891	14554
Total	320219	332808	346691

Asset Quality



Major Highlights

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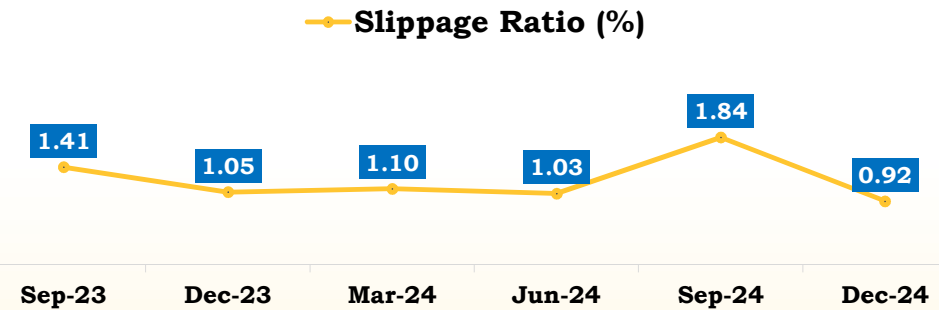
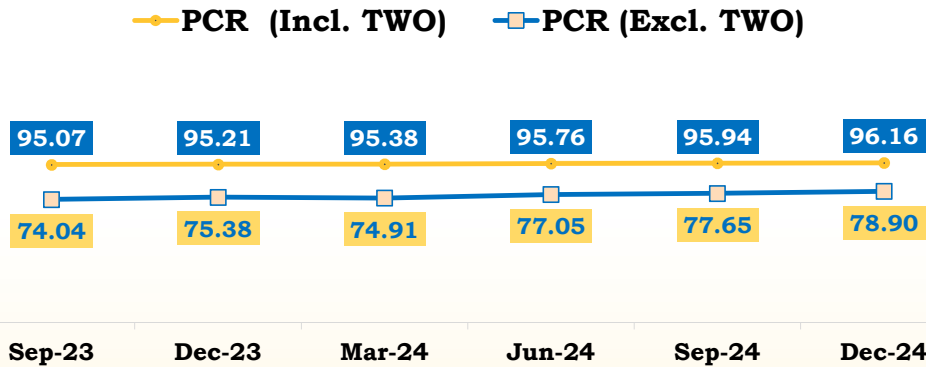
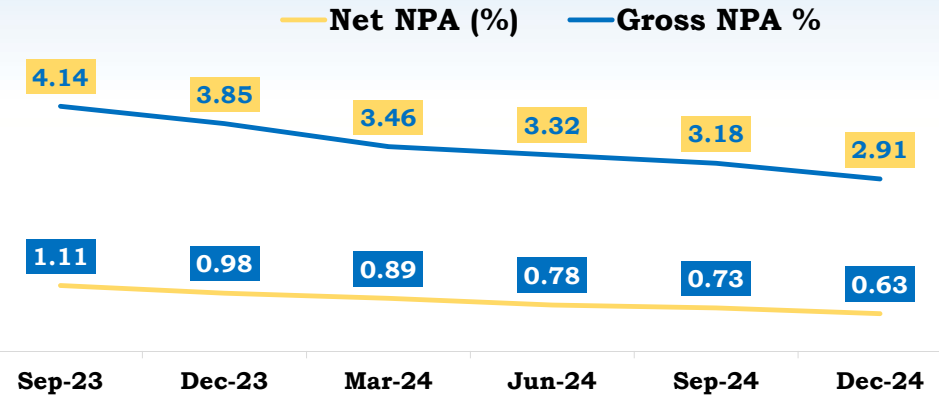
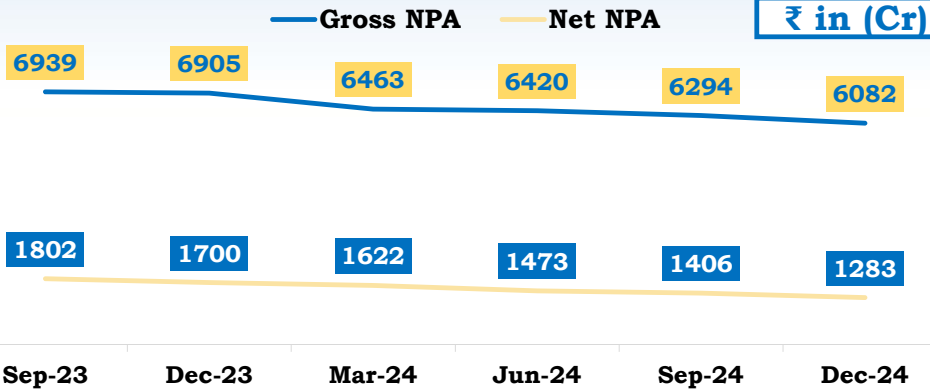
Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services



Asset Quality



Major Highlights

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Products & Services

₹ in (Cr)

Item	Quarter Ended			9-months ended	
	Dec-23	Sep-24	Dec-24	Dec-23	Dec-24
Gross NPA (₹ in Cr.)	6905	6294	6082	6905	6082
Net NPA ₹ in (₹ in Cr.)	1700	1406	1283	1700	1283
Gross NPA (%)	3.85%	3.18%	2.91%	3.85%	2.91%
Net NPA (%)	0.98%	0.73%	0.63%	0.98%	0.63%
PCR % (Incl TWO)	95.21%	95.94%	96.16%	95.21%	96.16%
PCR % (Excl TWO)	75.38%	77.65%	78.90%	75.38%	78.90%
Slippage Ratio Annualised (%)	1.25%	1.84%	0.92%	1.38%	1.30%
Credit Cost Annualised (%)	0.28%	1.26%	0.53%	0.69%	0.91%

Asset Classification

₹ in (Cr)

Item	Dec-23	%	Sep-24	%	Dec-24	%
Standard	172291	96.15	191633	96.68	202573	97.09
Sub-standard	1338	0.75	1470	0.62	1404	0.67
Doubtful	5239	2.92	3523	1.95	3362	1.61
Loss	327	0.18	1301	0.75	1315	0.63
Total Advance	179195	100	197927	100	208655	100

Movement of NPA



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Sl.	Item (₹ in Cr)	Quarter Ended			9-months ended	FY
		Dec-23	Sep-24	Dec-24	Dec-24	Mar-24
1	Opening Balance	6939	6420	6294	6463	7726
	Less					
2	Total Reduction	517	990	630	2142	3336
	of which					
	Cash Recovery + Upgradation	447	350	309	881	1398
3	Fresh Addition	483	864	418	1761	2072
4	Net Increase/(Decrease) (3-2)	-34	-126	-212	-381	-1264
5	Closing Balance	6905	6294	6082	6082	6463
6	Recovery in Written off + RI	650	667	755	1879	1729
7	Total Recovery + Upgradation	1097	1017	1064	2760	3127

Sector-wise Fresh Addition to NPA

Fresh Addition (₹ in Cr)	Quarter Ended		
	Dec-23	Sep-24	Dec-24
Retail	92	132	108
Agriculture	79	206	87
MSME	180	190	172
RAM	351	528	367
Corporate & Others	71	324	39
Addition to existing NPA	61	12	12
Total	483	864	418

Segment NPA



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₹ in (Cr)

Sl No.	Sector	31.12.2023			30.09.2024			31.12.2024		
		Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio
1	Retail Credit	38207	462	1.21	47039	339	0.72	50055	369	0.74
	<i>Of which</i>									
a.	Home Loan	22314	274	1.23	25421	244	0.96	26631	259	0.97
b.	Education Loan	939	26	2.77	998	16	1.60	1012	19	1.91
c.	Vehicle Loan	2719	46	1.69	3479	30	0.86	4131	31	0.76
2	Agriculture	23353	3373	14.44	26987	3307	12.25	28033	3280	11.70
3	MSME	32160	2399	7.46	34174	2235	6.54	36262	2096	5.78
4	Corporate	60483	477	0.79	65666	413	0.63	69010	337	0.49
5	Total (1 to 4)	154203	6711	4.35	173866	6294	3.62	183360	6082	3.32
6	Overseas	24991	194	0.78	24061	0	0.00	25295	0	0.00
7	Total	179194	6905	3.85	197927	6294	3.18	208655	6082	2.91

SMA Advances (1 Cr & above)



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

₹ in (Cr)

SMA Position of the Bank (1 cr and above)

Parameters	Dec-23		Sep-24		Dec-24	
	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances
SMA 0	732	0.41%	836	0.42%	768	0.37%
SMA 1	714	0.40%	376	0.19%	280	0.13%
SMA 2	425	0.24%	350	0.18%	420	0.20%
Total	1871	1.04%	1562	0.79%	1468	0.70%

* Total SMA (1 Cr & above) out of Restructured books - 202 Cr (out of which 155 Cr is related to COVID Restructuring i.e. RF-1 & RF-2)

Sector/SMA	31.12.2023				30.09.2024				31.12.2024			
(1 Cr & above)	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total
Retail	176	47	74	297	160	37	79	276	140	52	75	267
Agriculture	85	49	59	193	51	29	49	129	91	40	44	175
MSME	303	235	181	719	202	131	155	488	220	109	154	483
Corporate & Others	168	383	111	662	422	179	68	669	318	79	146	543
Total	732	714	425	1871	835	376	351	1562	769	280	419	1468

Restructured Advances



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Restructured Standard Advance

Parameters	Dec-23	Sep-24	Dec-24
Retail	1018	793	769
Agriculture	154	79	64
MSME	1088	1052	1033
Corporate	1403	862	840
Total	3663	2786	2706

₹ in (Cr)

Out of Restructured Standard Advances COVID Restructuring (RF1 & RF 2)

Particulars	Dec-23	Sep-24	Dec-24
MSME	885	651	631
Personal	917	793	768
Corporate	526	163	181
Others	137	111	105
Total	2465	1718	1685

NCLT & NARCL



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Products & Services

Dec-2024 (₹ Cr.)

1st List

2nd List

Others

Total

Exposure to number of accounts referred under IBC

9

16

222

247

Loan Outstanding

1400

3052

14002

18453

Total Provisions Held

1400

3052

14002

18453

Provision Percentage (%)

100%

100%

100%

100%

NCLT

Recovery From NCLT

Dec-23 (₹ Cr.)

Sep-24 (₹ Cr.)

Dec-24 (₹ Cr.)

No of Accounts

Amount

No of Accounts

Amount

No of Accounts

Amount

Through Resolution

6

412

14

393

7

151

Under Liquidation

3

72

12

21

13

13

Total

9

483

26

414

20

164

NARCL

Our Bank exposure as on 31.12.2024 (₹ Cr.)

No of Accounts

Amount

5

648

Particulars (₹ Cr.)

31.12.2024

A/c

Amt

A/cs where bid submitted and under process

4

604

A/cs kept on hold temporarily

0

0

List of under progress A/cs

1

44

Total

5

648

Capital Adequacy



Major Highlights Business Performance Financials Asset Quality **Capital & Shareholding** Business Network Digital Journey ESG Initiatives Products & Services

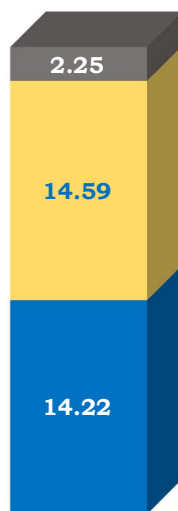
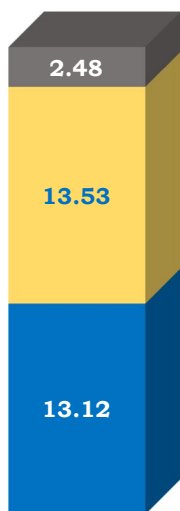
■ CET-I ■ Tier- I ■ Tier- II

CRAR

16.01

16.84

16.25



Dec-23

Sep-24

Dec-24

Particulars (₹ in Cr)	Dec-23	Sep-24	Dec-24
Credit RWA	95876	111823	117069
Market RWA	8063	2041	2491
Operational RWA	17523	19191	19191
Total RWA	121462	133055	138751
Advances	179195	197927	208655
Credit RWA density (%)	53.50	56.50	56.11

Particulars (₹ in Cr)	Dec-23	Sep-24	Dec-24
CET1 Capital	15931	18916	19157
Tier I Capital	16431	19416	19657
Tier II Capital	3011	2988	2892
Total Capital	19442	22404	22549

Share Holding & Ratings



Major Highlights

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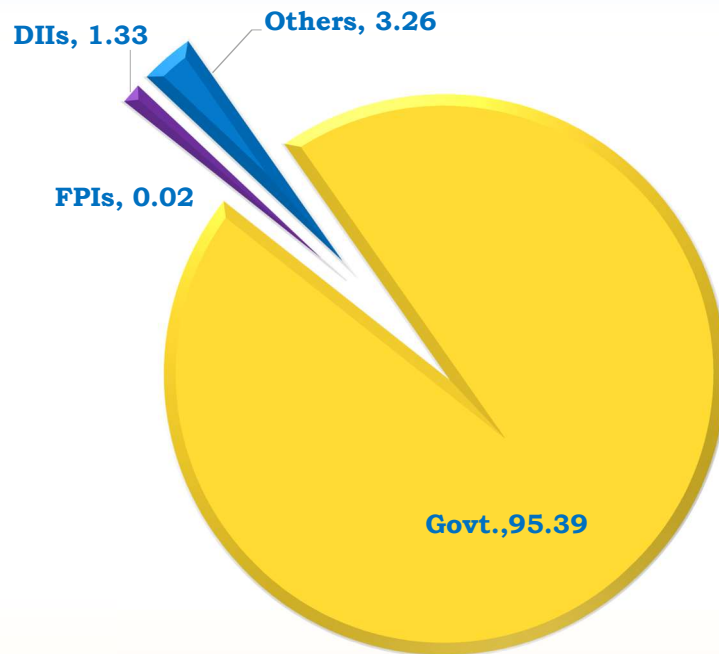
Business Network

Digital Journey

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Share Holding Pattern 31.12.2024



IMPROVED BOND RATING

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 - /Positive	-

*CARE Ratings improved from AA- / Positive to AA / Stable

Certificate of Deposit

CRISIL Rating

A1+

Long-term Issuer Rating

India Ratings

AA/Stable

Infomerics Ratings

AA / Positive

Capital Raising Plan FY 2024-25

Equity Capital Upto- Rs 4000 Cr. (Face Value)

Our Presence



Major Highlights

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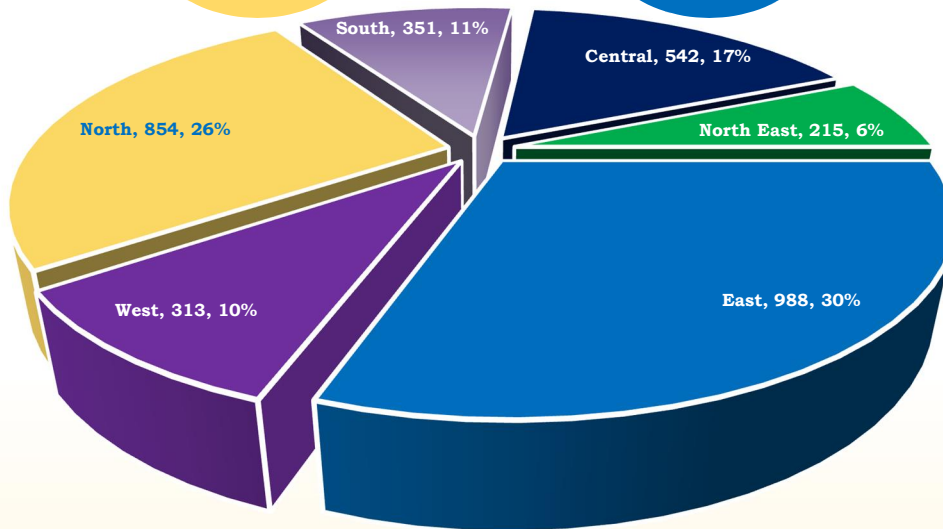
Digital Journey

ESG Initiatives

Products & Services

Domestic Branches

3263

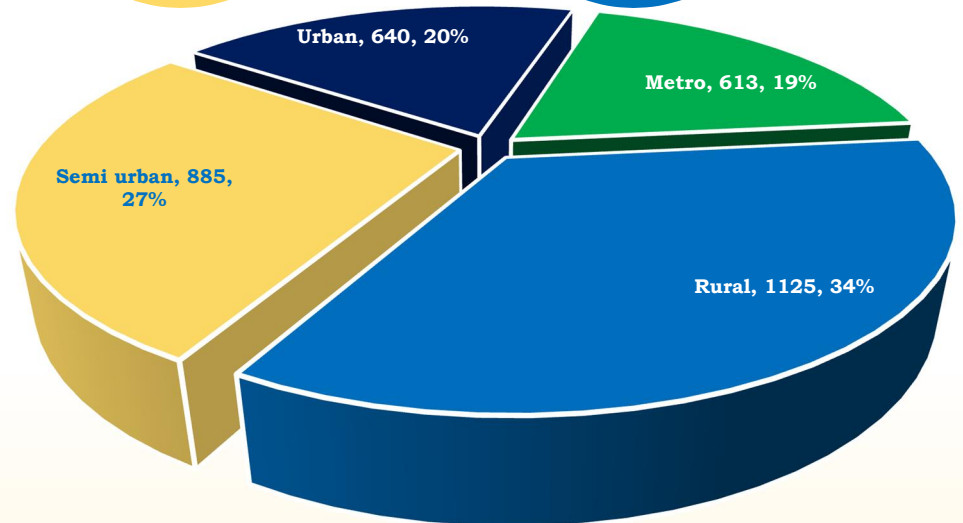


Overseas Branches

2+1 Rep. off.

ATM

2478



BCs

10653

Expanding Footprints



Major Highlights

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Financials

Asset Quality

Capital & Shareholding

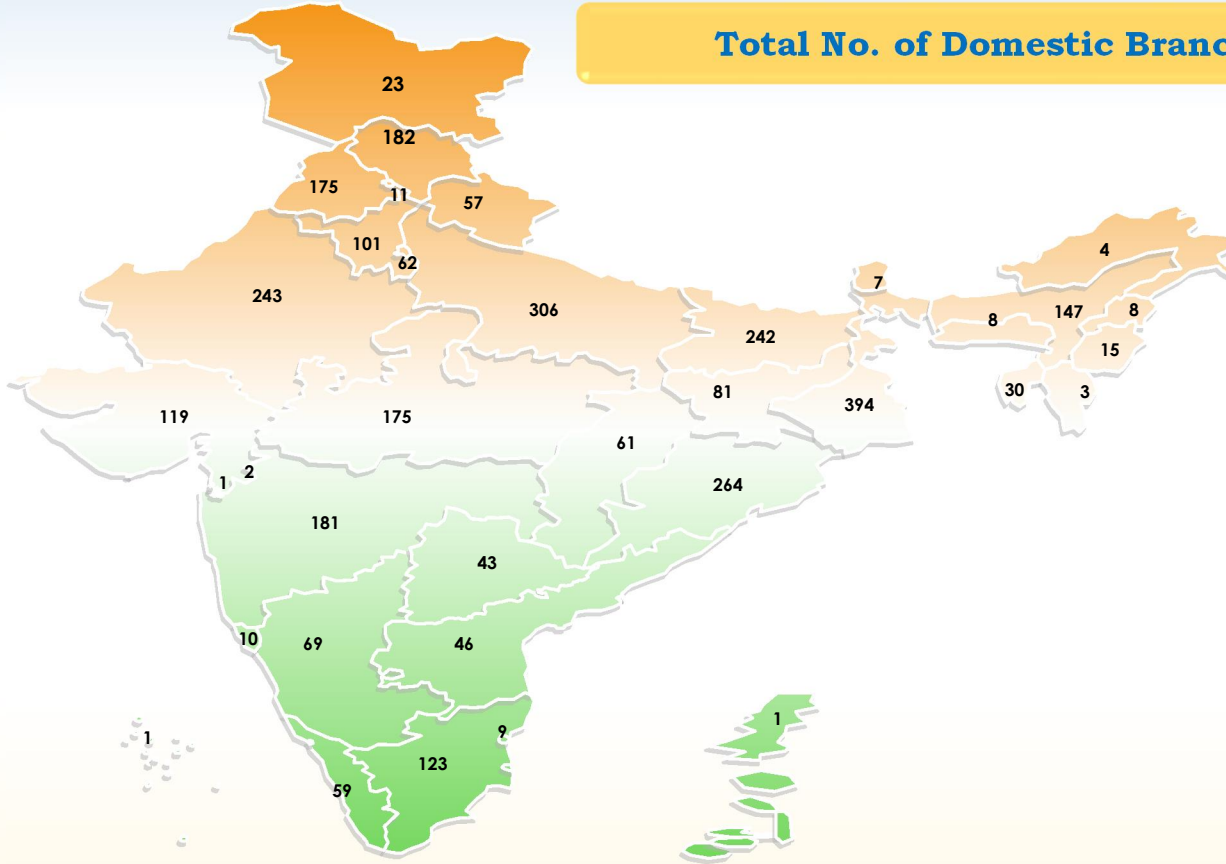
Business Network

Digital Journey

ESG Initiatives

Products & Services

Total No. of Domestic Branches 3263



Employee Profile

Total No Of Employees	21230
Women Employees	29%
Average Age of Employees	38 Years
Employees Below 40 Years Age	74%

Paschim Banga Gramin Bank

Particulars	Amount in Cr				
	Quarter Ended			FY	
	Jun-24	Sep-24	Dec-24	22-23	23-24
Business	11117	11295	11552	10318	11055
Deposit	6962	7026	7248	6570	6906
Advances	4155	4269	4304	3748	4149
Operating Profit	35.49	36.37	8.10	-25.36	179.12
Net Profit	11.49	12.50	3.81	-55.01	50.65
Gross NPA	362.31	397.54	426.17	351.12	339.31
Net NPA	36.86	55.90	84.32	139.12	31.75
Ratios	Quarter Ended			FY	
	Jun-24	Sep-24	Dec-24	22-23	23-24
Gross NPA (%)	8.72	9.31	9.90	9.37	8.18
Net NPA (%)	0.96	1.42	2.13	3.94	0.83
PCR (%)	89.83	85.94	80.21	60.38	90.64
CRAR (%)	10.30	10.12	10.04	5.10	10.33
NIM (%)	4.41	4.60	4.83	4.12	4.62
No of Branches				230	
No of Employees				878	



Changing the face of
Rural Bangal



Digital Performance & Transactions

Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

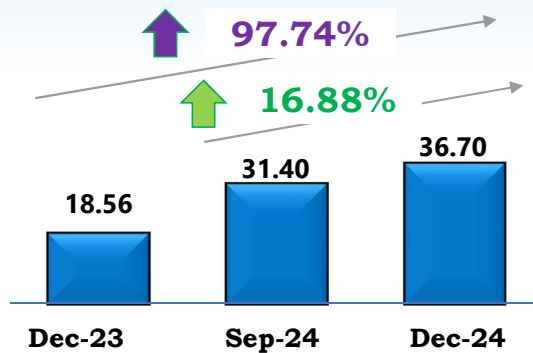
Business Network

Digital Journey

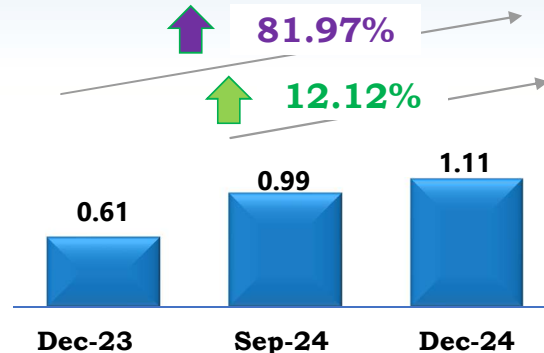
ESG Initiatives

Products & Services

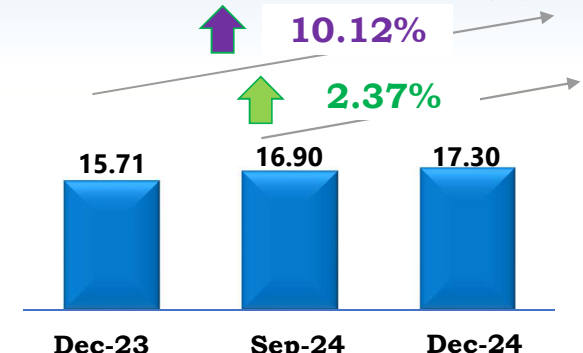
Active M-Banking Users-Retail (L)



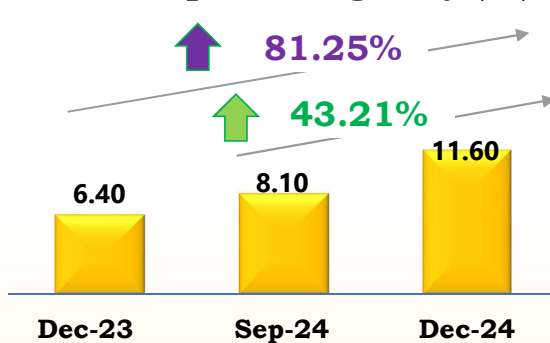
Active M-Banking Users-Corp. (L)



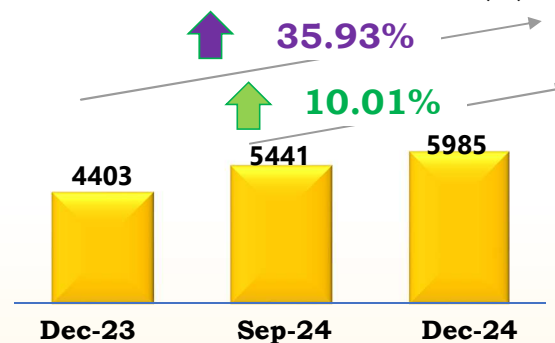
Internet Banking Users (L)



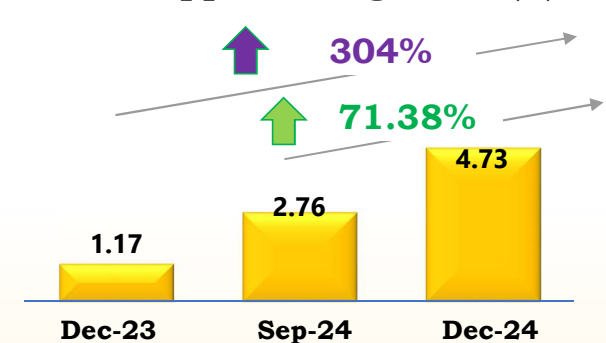
FD-RD opened Digitally (%)



Vol. of UPI transactions (L)



WhatsApp Banking Users (L)



↑ Y-o-Y ; ↑ Q-o-Q

Digital Transformation



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services



Digital Transformation Journey

Bank has embarked on a **digital transformation** journey aimed at digitization to enhance engagement, efficiency, and innovation



25+ digital journeys planned for improved customer experience with innovative products & personalized offerings.



80+ Fintechs empaneled across categories to leverage advanced technologies.



Regular trainings for 3000+ Digi Champs & Branch heads on Digital products started.



Modernization of digital architecture for improved resilience & experience in progress.



MarTech stack & Omnichannel approach initiated for driving personalization & customer engagement.

Digital Journeys

Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

10+ Digital Journeys Live and, several more coming soon

Retail

- ✓ Pre-Qualified Personal Loan
- ✓ Loan against FD (TD & OD)
- ✓ Pension Loan
- ☆ STP Vehicle Loan
- ☆ Pre-Qualified Vehicle Loan
- ☆ Digital Education Loan
- ☆ Select Plus Loan

Agri

- ✓ KCC Renewal
- ✓ KCC JanSamarth
- ☆ Digital SHG
- ☆ Fresh KCC

MSME

- ✓ Shishu Mudra
- ✓ GST Smart
- ✓ Digital CC Renewal
- ✓ MSME Smart (Digital Cash flow based lending)
- ☆ PM Vishwakarma
- ☆ Tarun Mudra
- ☆ Kishore Mudra
- ☆ Prequalified Business Loan

Resources

- ✓ Tab-based SA Opening
- ✓ Tab-based CA Opening
- ✓ Revamped FD/RD Opening

Legend ✓ Live ☆ Coming Soon

Strong digital business momentum

3x

YoY Growth in Digital Advances

58%

YoY growth in digital renewals

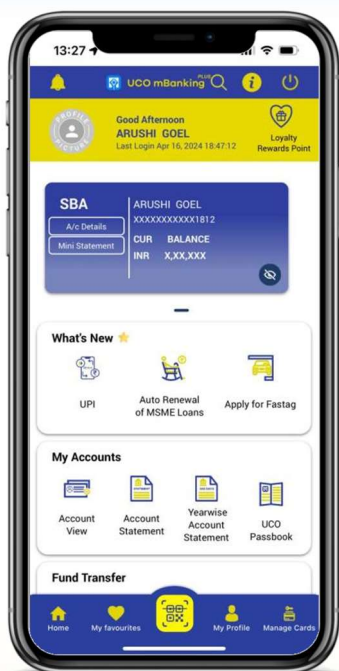
393%

YoY growth in digital SA opening

114%

YoY growth in digital Agri-MSME sanctions

10+ features introduced on Mobile & Internet Banking



NRE RD Account Opening through Mobile Banking



OTP facility on E-Mail for NRI customers



Display of CKYC ID on Mobile & Internet Banking



Facility to convert NRE to General Account through Mobile Banking



Open PPF Account through Internet Banking



4 new features on **WhatsApp Banking**: Debit Card Pin Reset, Loan Certificate, Nomination Update, PQPL Loan application



AePS Enable/Disable via Mobile & Internet Banking



Green deposit scheme on Mobile & Internet Banking



UCO Sanchayika Scheme on Mobile & Internet Banking



UCO 333 Fixed deposit scheme on Internet Banking



Google Play Store

Rating: **4.7/5**

Digital Offerings



Major Highlights

Business Performance

Financials

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ESG Initiatives

Products & Services



Exciting Shopping Discounts on Plutos using UCO Debit Card



Discounts on Zomato Orders for Debit Card Users



Buy 1 Get 1 Offer on movie bookings via BookMyShow

Several unique products introduced, and partnerships done to enhance digital presence, preimmunize and drive customer delight

Introduction of Positive Pay feature on WhatsApp



Exciting Savings on ordering on Swiggy for Debit Card Users



Exclusive banking Partner for Baliyatra Utsav (Asia's Largest Open Trade Fair)



Social Media Presence



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

@official.ucobank

27,700

@official.ucobank

58,672

@uco-bank

26,200

@uco-bank

22,260

WhatsApp Banking
Say Hi to
8334001234

@UCOBankOfficial

49,994



Obtained GREEN CERTIFICATE from CESC for purchasing 25% of renewable energy from total consumption



UCO EV Loan Scheme- Rs. 62 Crore

Planted over 22000 trees all over India



PM Suryoday Scheme – Rs. 23 Crore

ENVIRONMENT



Enhanced rates for Green Deposits @ 20 bps

Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey **ESG Initiatives** Products & Services

More than 50408 & 596432 persons were educated through FLCs & Banks's Sponsored CFL respectively in Dec 2024 Qtr

Donated 1418 units of blood through various Blood Donation Camps

More than 7957 persons were trained through 263 training programmes conducted by 27 Bank's RSETIs in 7 states

Donated Rs. 2 lakhs to Terapanth Yuvak Parishads for Historic Day & Night Blood donation camp for 108 hours continuously



beneficiaries for Govt. Sponsored Social Security Scheme as on 31.12.2024

PMSBY
58.76 lacs

PMJJBY
25.92 lacs

APY
12.01 lacs

ESG Initiative



Major Highlights

Business Performance

Financials

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Capital & Shareholding

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Digital Journey

ESG Initiatives

Products & Services

Enterprise Fraud Risk Management solution for prevention of unauthorised electronic banking transactions

Business Continuity Plan for prevention and recovery from potential threats

Board approved ESG Policy in place for sustainable growth

Diverse and Professional Board composition, enhancing Corporate Governance

GOVERNANCE

Whistle Blower Policy to enhance transparency and accountability

Major Highlights

Business Performance

Financials

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ESG Initiatives

Products & Services

Celebrating Indian Army Day with
UCO SHAURYA & UCO SHOORVEER SCHEME,
designed to honor our soldiers' unwavering spirit

Benefits:

- Personal Accidental Insurance up to **Rs. 1 Crore**
- **Free** RuPay Select Debit Card
- **Free** Unlimited RTGS/NEFT/IMPS/SMS Charges facility
- **Special Concession** on RoI for Home Loan & Car Loan
- Overdraft Facility up to **3 lacs***

UCO 333
Term Deposit today
Deposit Duration: **333 days**

Deposit Amount: Minimum - **Rs. 10000/-**, Maximum - less than **Rs. 3 crore**

Loan/OD Facility, Monthly Income Scheme (MIS)/ Quarterly Income Scheme (QIS), Nomination facility and Premature withdrawal is Available

Scheme Validity: Limited Period Offer

For more details please visit nearest UCO Bank branches or visit Bank's website.

ROI: 7.55%
P.O. (Senior Citizen)

ROI: 7.30%
P.O. (General)

UCO 333
Term Deposit today
Deposit Duration: **333 days**

Deposit Amount: Minimum - **Rs. 10000/-**, Maximum - less than **Rs. 3 crore**

Loan/OD Facility, Monthly Income Scheme (MIS)/ Quarterly Income Scheme (QIS), Nomination facility and Premature withdrawal is Available

Scheme Validity: Limited Period Offer

For more details please visit nearest UCO Bank branches or visit Bank's website.

Bank smart, bank offline!
UCO BANK BHIM VOICE

UPI 123 Pay to manage your money with a call

Available in 11 languages

08045163777 (Conversational UPI)

Effortlessly:

- Check Account Balance
- Recharge Mobile
- Pay Utility Bills
- Transfer Money
- Book LPG

CALL - 08045163777

Experience the ease of banking anytime, anywhere. Dial now!

Attractive ROI*

UCO SANCHAYIKA
A Flexible Recurring Deposit Account for Women

Benefits:

- Minimum monthly deposit: **Rs. 2000/-**
- Period of Deposit: Min. **12 months**, Max. **60 months**
- Personal accidental death insurance coverage of **Rs. 1 lac***

UCO GST SMART FINANCE SCHEME

Get working capital digitally through (STP) - tailored to individual & proprietorship needs

Eligibility:

- Minimum 2 years GST return filed
- Maximum Quantum: **Rs. 25 lakhs**

Security:

- Collateral free loan
- Guarantee coverage with CGTSE

Attractive RoI*

UCO (e-NWR): Empowering Farmers with Fair Prices

Financing against Electronic Negotiable Warehouse Receipts (e-NWR)

- Loan Amount: Up to **₹75 lakh**
- Margin: Min. **30%**
- Eligible Borrowers: Farmers, Corporates, SHG, JLC, PACS, FPC, Co-operative Societies, and Groups of Individuals etc.
- Financing Available under WRDA-registered warehouses only

Take control of your harvest and secure fair prices.

Visit your nearest UCO Bank branch for more details!

Ride into freedom with UCO ELITE TWO WHEELER LOAN

ROI: 10%
(lowest in industry)

Easy Financing and quick approvals

No Ceiling on Maximum loan amount

Maximum tenure of 60 months

1800-103-0123

Invest in UCO GREEN DEPOSITS for eco-friendly returns

Period of Deposits:

- 12 months
- 1000 days
- 2000 days

Deposit Amount:
Minimum: **Rs. 10,000/-** Maximum: **Unlimited**

Rate of interest:
For Retail Term Deposits: **0.20%** higher than general card rate

Monthly/Quarterly Interest Payment Plan Available

Premature withdrawal facility available.*
Deposits will be allocated for Green Financing.

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.



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यूको बैंक
(भारत सरकार का उपक्रम)



UCO BANK
(A Govt. of India Undertaking)

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YEAR OF

THE NATION'S
TRUST



Thank you