



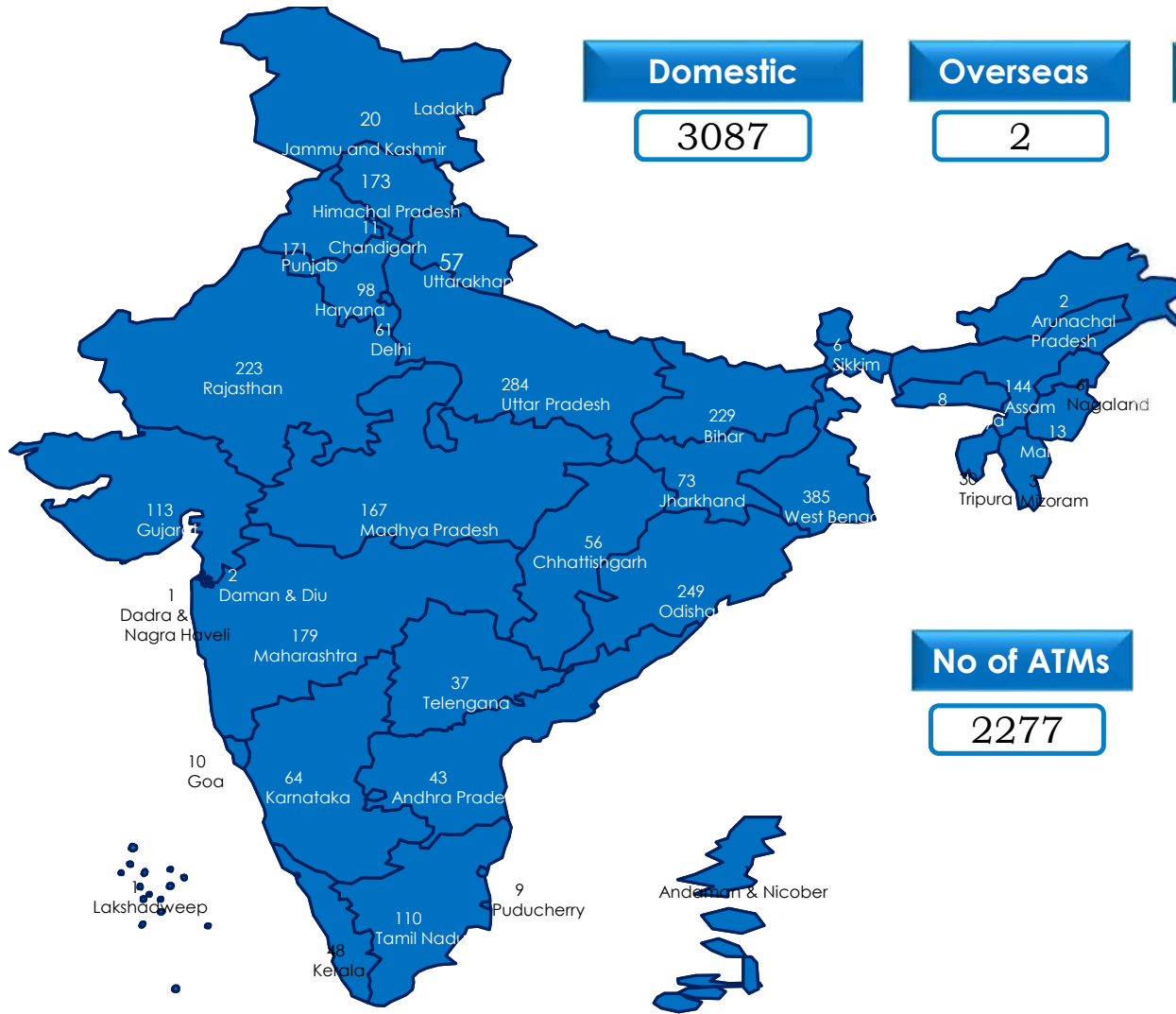
Annual Results FY 2020-21

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Journey of Consistent Growth ...

Net Profit Mar' 21Qtr. ₹80.02 Cr.

Net Profit FY 21 ₹167.03 Cr.



Domestic

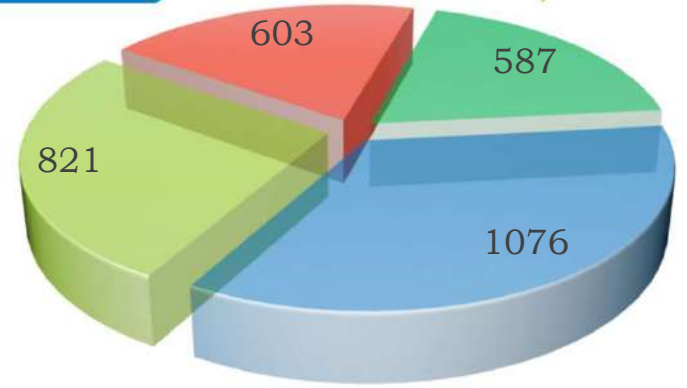
3087

Overseas

2

Total Branches

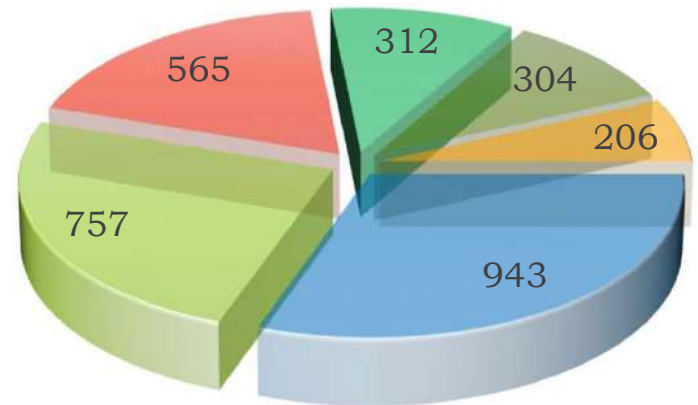
3089



■ Rural ■ Semi urban ■ Urban ■ Metro

No of ATMs

2277



■ Eastern ■ Northern ■ Central ■ Southern ■ Western ■ North East



Highlights: March 2021



Business segment Performance



Asset Quality



Financials



Capital & Share Holding



Digitalisation

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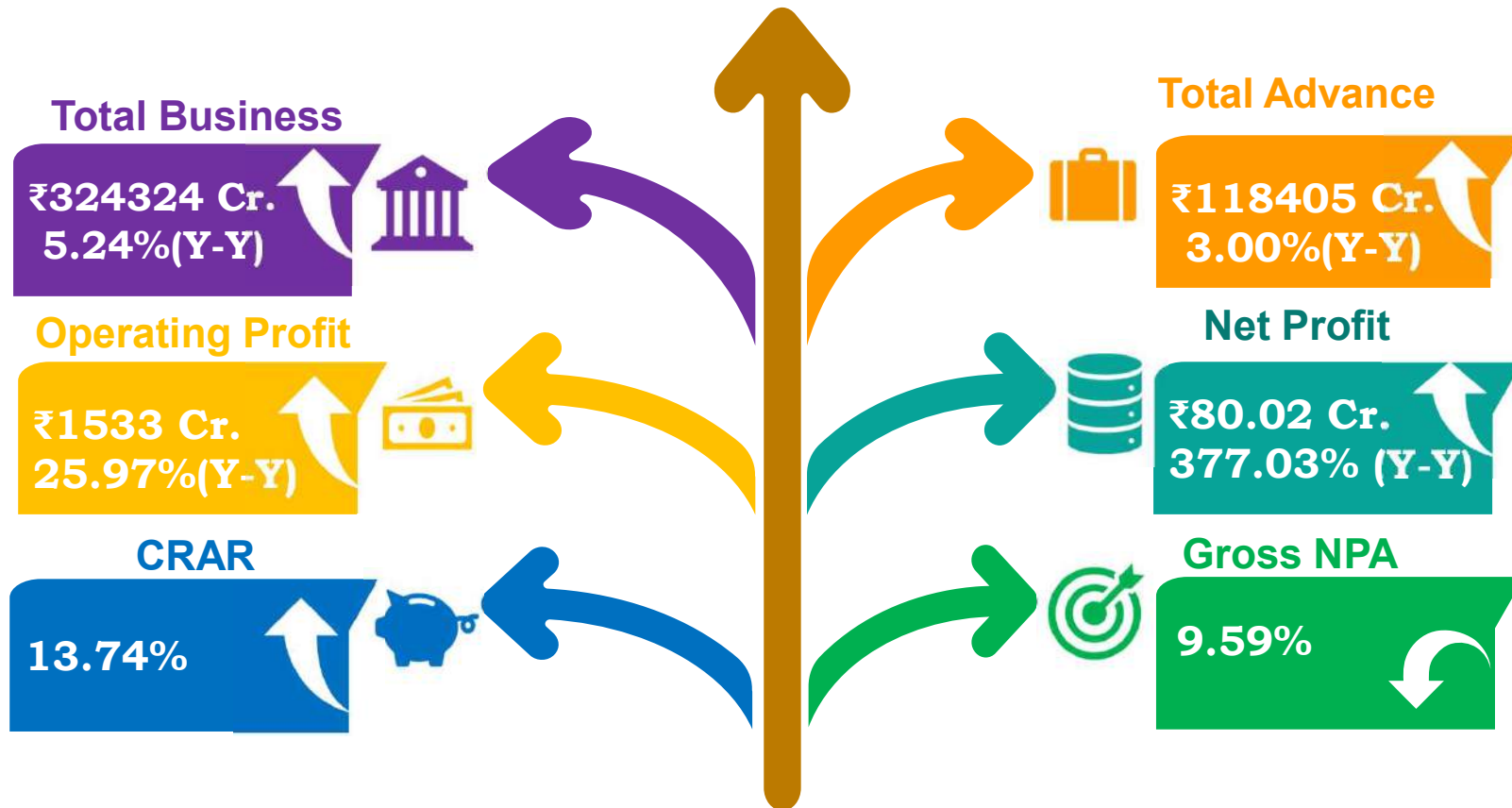
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Highlights: March 2021



Highlights March (Qtr.) 2021



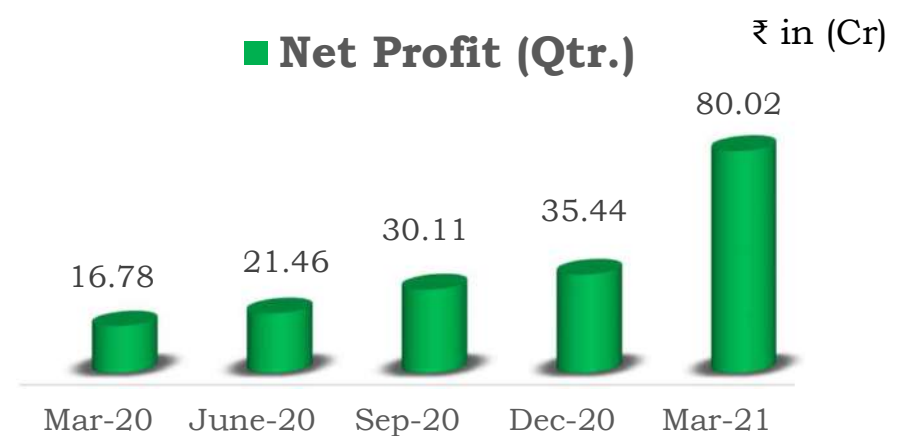
Continuous Financial Growth



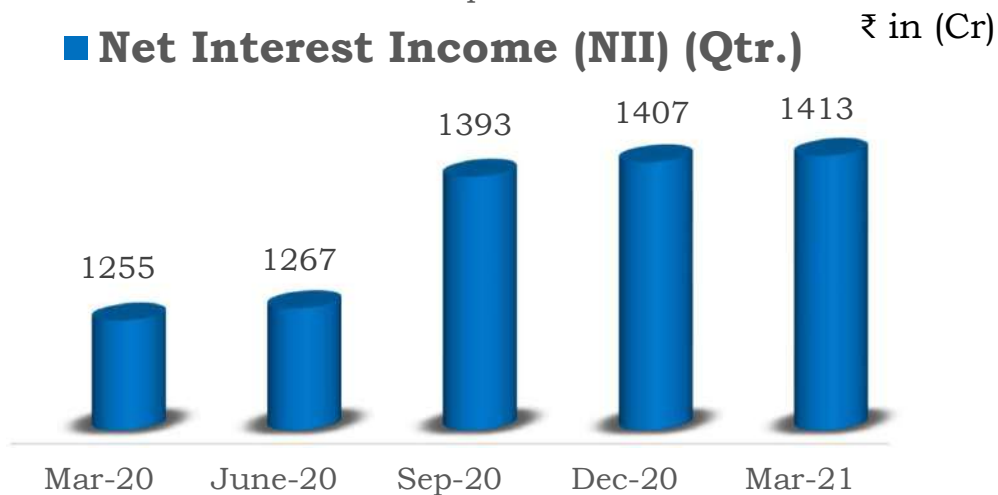
■ **Operating Profit (Qtr.)** ₹ in (Cr)



■ **Net Profit (Qtr.)** ₹ in (Cr)



■ **Net Interest Income (NII) (Qtr.)** ₹ in (Cr)



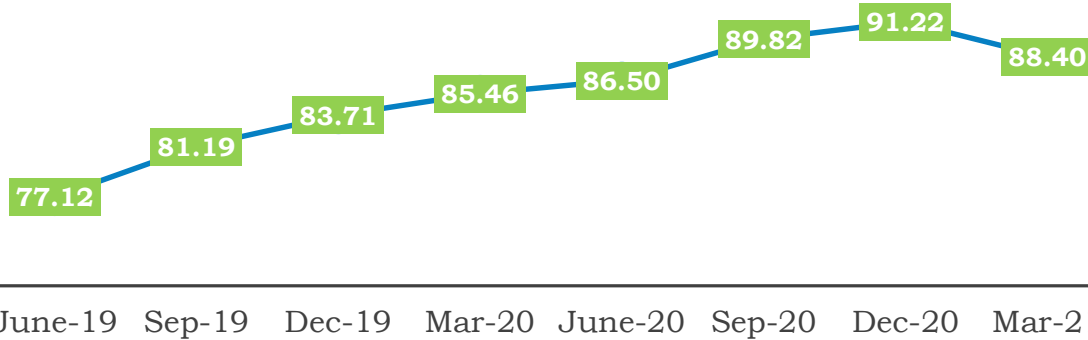
■ **Non Interest Income(Qtr.)** ₹ in (Cr)



Sustainable Asset Quality During Pandemic

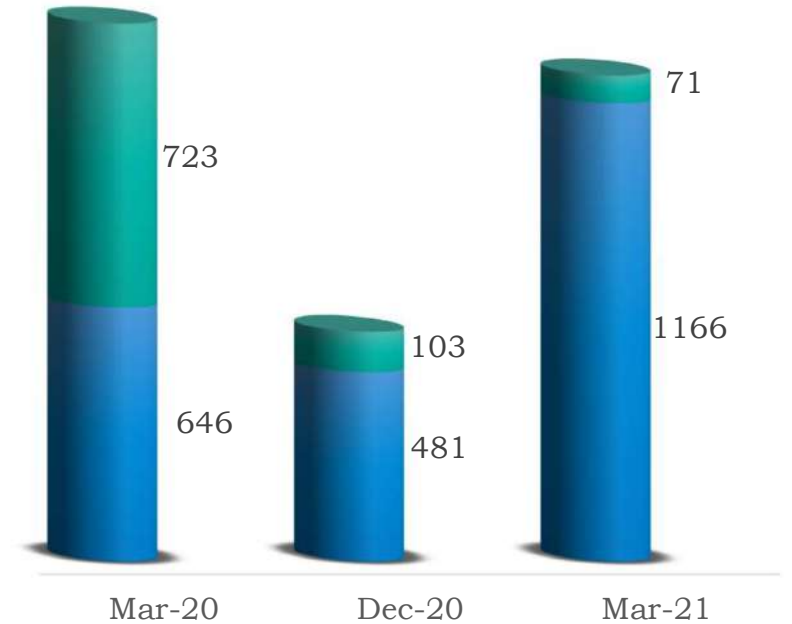


PCR (%)

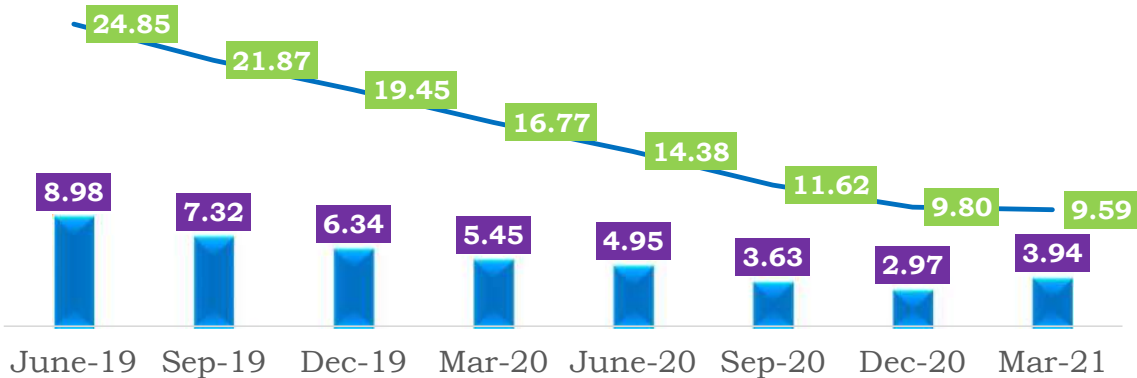


Recovery (Qtr.) ₹ in (Cr)

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



■ Net NPA (%) — Gross NPA %



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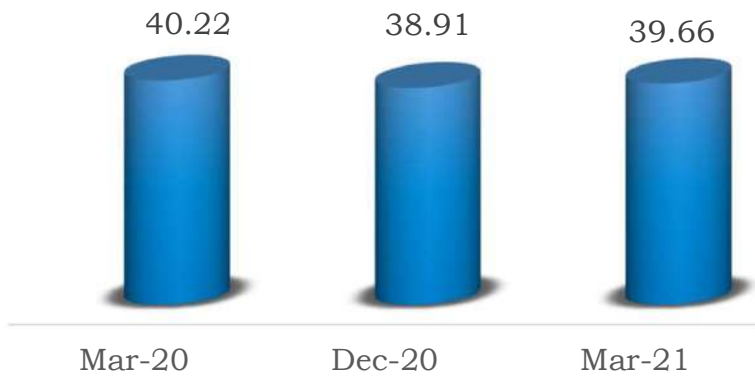
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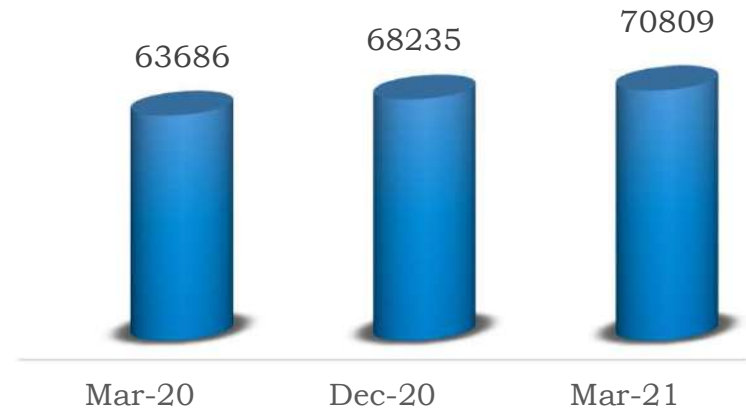
Performance Highlights



CASA Domestic (%)



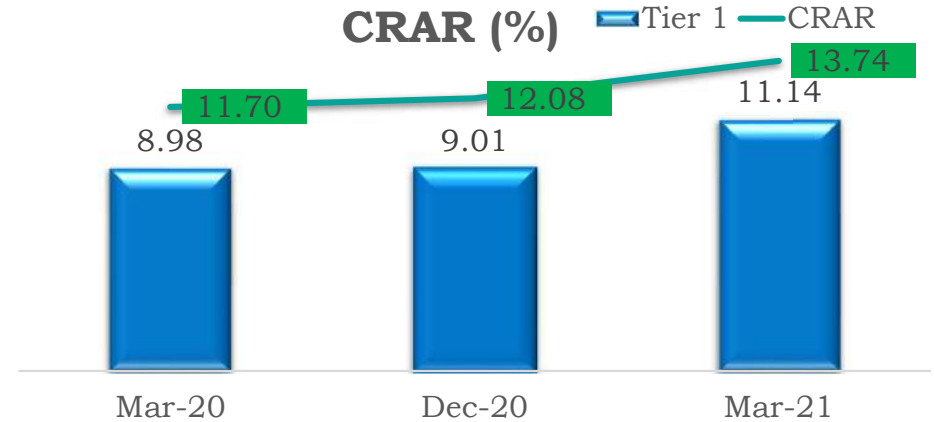
Savings Deposit ₹ in (Cr)



Total Risk Weighted Assets(RWA)



CRAR (%)



Performance at a glance-Business



₹ in (Cr)

Business Mix (Deposits + Advances)	Mar-20	Dec-20	Mar-21	Y-O-Y (%)	Q-Q (%)
Global Business	308165	319218	324324	5.24	1.60
Domestic	293665	302471	308448	5.03	1.98
Overseas	14500	16747	15876	9.49	-5.20
Global Deposits	193203	202421	205919	6.59	1.73
Domestic	188207	197023	201528	7.08	2.29
Overseas	4996	5398	4391	-12.10	-18.65
Global Advances (Gross)	114961	116797	118405	3.00	1.38
Domestic	105458	105448	106920	1.39	1.40
Overseas	9504	11349	11485	20.85	1.19
CD Ratio (%)	59.50	57.70	57.50	-	-

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Operating Revenues



₹ in (Cr)

Sl.	Parameters	Quarter Ended				Year Ended		
		Mar-20	Dec-20	Mar-21	Y-O-Y(%)	Mar-20	Mar-21	Y-O-Y(%)
1	Interest Income	3742	3603	3566	-4.71	15134	14446	-4.55
2	Interest Expenses	2488	2195	2154	-13.43	10042	8966	-10.71
3	NII (1-2)	1255	1407	1413	12.60	5092	5480	7.61
4	Non-Interest Income	769	864	1370	78.26	2871	3720	29.57
5	Operating Expenses	807	937	1251	55.01	3128	3779	20.83
6	Operating Profit (3+4-5)	1217	1334	1533	25.97	4836	5421	12.10
7	Provisions	1200	1299	1453	21.06	7272	5254	-27.76
8	Net Profit	17	35	80	377.03	-2437	167	-106.86
	Net Interest Margin (Global) (%)	2.58	2.87	2.70	-	2.69	2.73	-
	Net Interest Margin (Domestic) (%)	2.68	3.00	2.79		2.79	2.83	
	Cost to Income (%)	49.75	53.87	53.46		52.90	53.36	

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Net Interest Income



₹ in (Cr)

Particulars	Quarter Ended				Year Ended		
	Mar-20	Dec-20	Mar-21	Y-O-Y (%)	Mar-20	Mar-21	Y-O-Y (%)
Interest Income	3742	3603	3566	-4.71	15134	14446	-4.55
a. From Advances	2012	1966	1919	-4.60	8141	7765	-4.62
b. From Investments	1506	1481	1503	-0.25	5939	6065	2.11
c. Others	224	155	145	-35.50	1055	617	-41.52
Interest Expended	2488	2195	2154	-13.43	10042	8966	-10.71
a. On Deposits	2299	2098	2043	-11.12	9309	8468	-9.03
b. On Borrowings	55	9	6	-89.81	244	112	-53.88
c. Bonds & Others	134	89	105	-21.64	490	386	-21.23
Net Interest Income	1255	1407	1413	12.60	5092	5480	7.61
Cost of Deposit (%)	4.87	4.22	4.04	-	4.90	4.29	-
Cost of Fund (%)	5.16	4.22	4.02		5.31	4.35	
Yield on Advances (%)	8.90	7.62	7.55		9.20	7.81	
Yield on Investment (%)	6.91	6.64	6.52		7.01	6.67	
Yield on Funds (%)	7.71	7.34	6.80		7.98	7.19	

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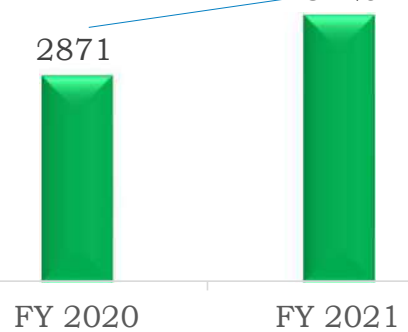
Non Interest Income



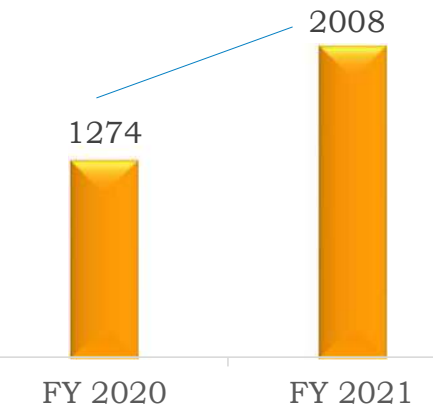
₹ in (Cr)

Particulars	Quarter Ended				Year ended		
	Mar-20	Dec-20	Mar-21	Y-o-Y (%)	Mar-20	Mar-21	Y-O-Y (%)
a) Treasury profit	307	559	347	13.17	1274	2008	57.61
b) Recovery in Written Off	237	153	709	199.53	1003	986	-1.65
c) Other Non Interest Income	226	152	315	39.47	594	726	22.18
Total (a+b+c)	769	864	1370	78.26	2871	3720	29.57

Non Interest Income (₹ in Cr)



Treasury Profit (₹ in Cr)



Provisions

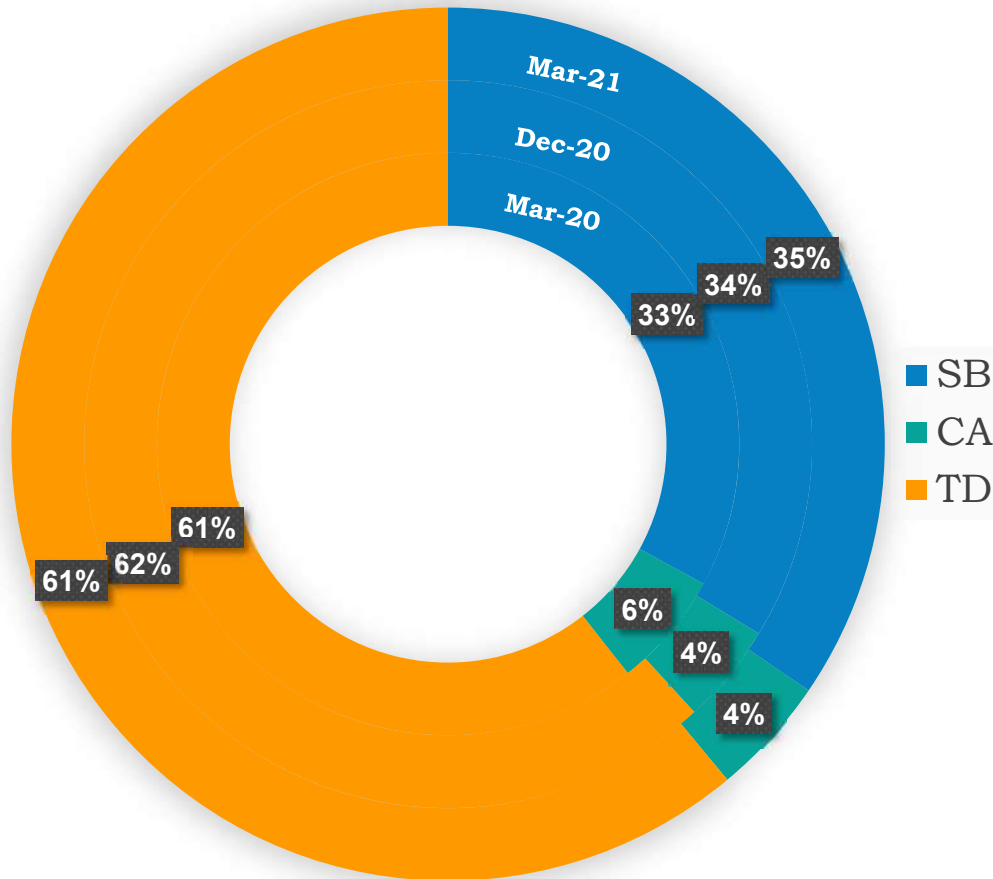


Particulars	Quarter Ended			Year ended		₹ in (Cr)
	Mar-20	Dec-20	Mar-21	Mar-20	Mar-21	Y-O-Y (%)
Operating Profit	1217	1334	1533	4836	5421	12.10
Provisions for :						
NPA	1089	393	770	6144	2760	-55.08
Standard Assets	-13	323	-452	-2	-15	-515.93
Provision For Investment	92	-25	179	530	138	-74.04
Income Tax	7	55	-233	-1276	-409	-67.96
Provision related to staff	200	288	296	1085	1188	9.53
Others	-175	265	893	792	1592	101.05
Total Provision	1200	1299	1453	7273	5254	-27.76
Net Profit /Loss	17	35	80	-2437	167	-106.85
Technical Write off	3042	1505	2001	11497	8990	-21.81
Return on Assets (%)	0.03	0.06	0.12	-0.96	0.06	-
Return on Equity (%)	0.44	0.86	1.92	-15.79	1.01	

Business Segment Performance



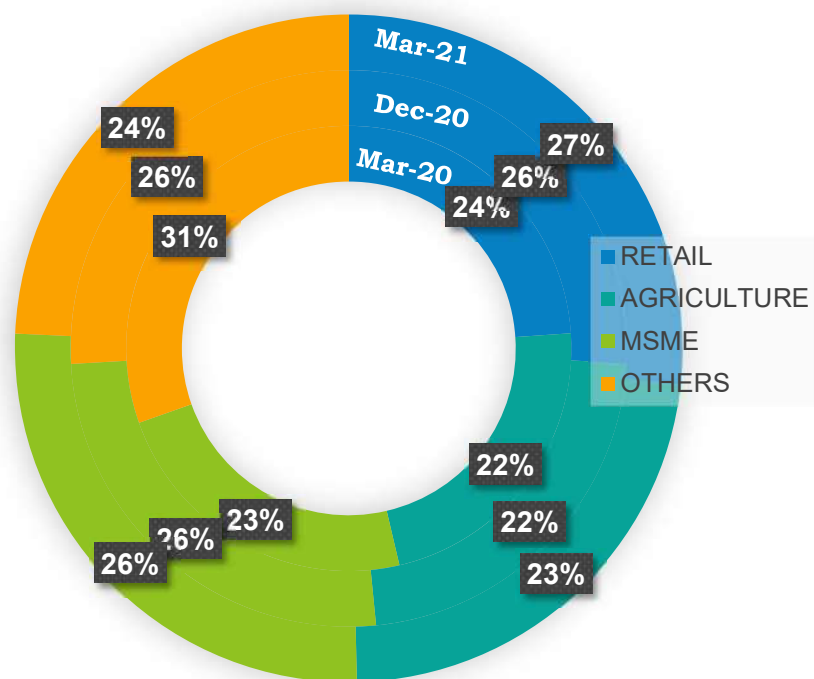
Global Deposits



Particulars	₹ in (Cr)		
	Mar-20	Dec-20	Mar-21
Saving Deposits	63607	68141	70713
Current Deposits	12085	8528	9209
CASA	75691	76669	79922
Term Deposits	112516	120354	121606
Overseas Deposits	4996	5398	4391
Global Deposits	193203	202421	205919



RAM share in Domestic Advances



			₹ in (Cr)
₹ in (Cr)	Retail Advance	Agriculture Advance	MSME Advance
Mar-20	25223	23651	24486
Dec-20	27261	23821	27061
Mar-21	28537	24508	27900

Priority Sector Advance



₹ in (Cr)

Industry	Mar-20	Dec-20	Mar-21	% Growth	
				Y-O-Y	% to ANBC
Agriculture	23651	23821	24508	0.04	17.82
Out of which, S&MF	11179	11755	12432	0.11	9.04
MSME	22600	24061	21900*	-0.03	15.93
Out of which, Micro	11745	12253	9752	-0.17	7.09
Housing Loan	9674	10678	8739	0.0045	6.36
Education Loan	1086	1054	1150	0.06	0.84
Others	24	175	981	-0.02	0.71
Total Priority Sector Advances	57035	59789	57279	0.0043	41.66

* Reduction due to sale of PSLC during Mar. 21 Qtr.

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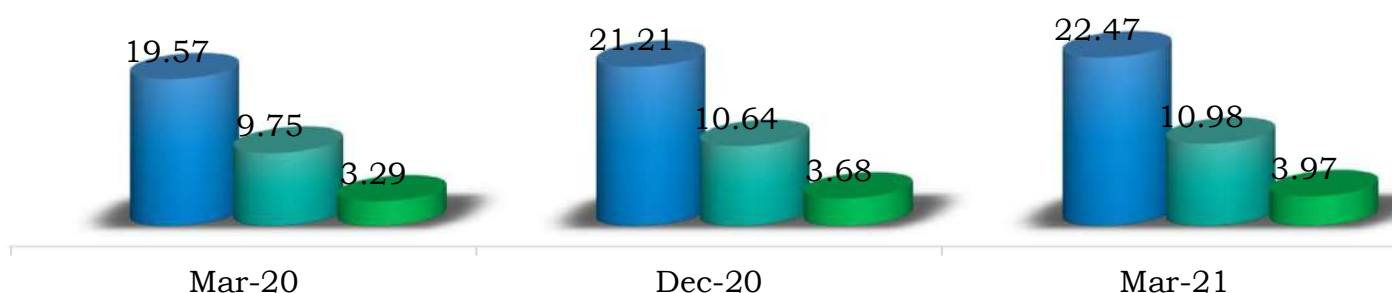


Performance Under Financial Inclusion



■ PMSBY ■ PMJJBY ■ APY

(In Lacs)



₹ in (Cr)

Particulars	Mar-20		Dec-20		Mar-21	
	No. of Accts	Amount	No. of Accts	Amount	No. of Accts	Amount
PMJDY (Lacs)	85.75	2833.98	97.55	3430.83	100.16	3584.71
Zero Balance Accts (Lacs)	15.92	-	12.74	-	12.97	-
PMMY Shishu	139683	305.49	230811	383.02	217286	380.34
PMMY Kishor	134855	1938.75	170519	2280.68	173041	2387.2
PMMY Tarun	16502	1070.10	19988	1235.56	21447	1359.3
PMMY Total	291040	3314.34	421318	3899.26	411774	4126.9

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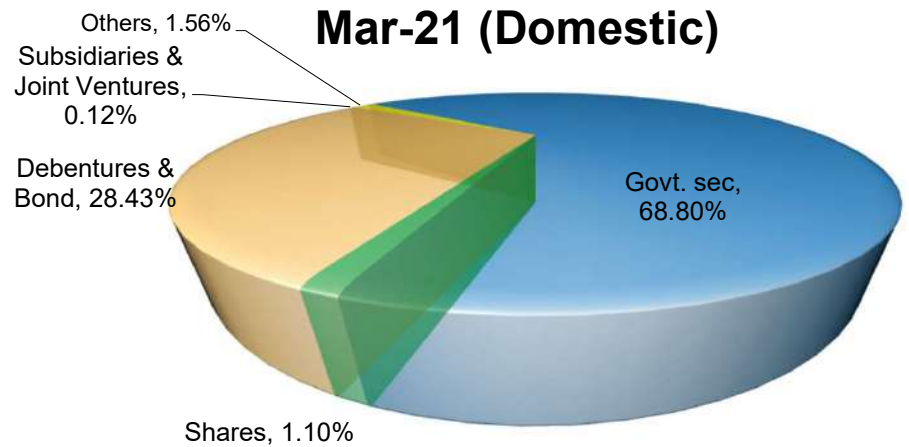
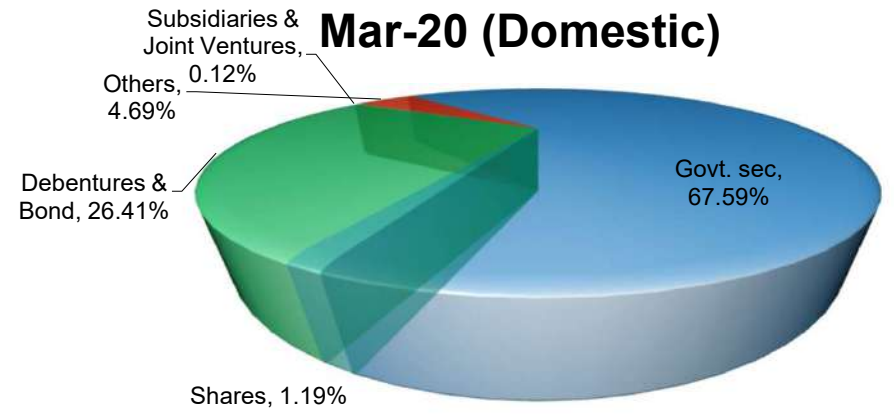
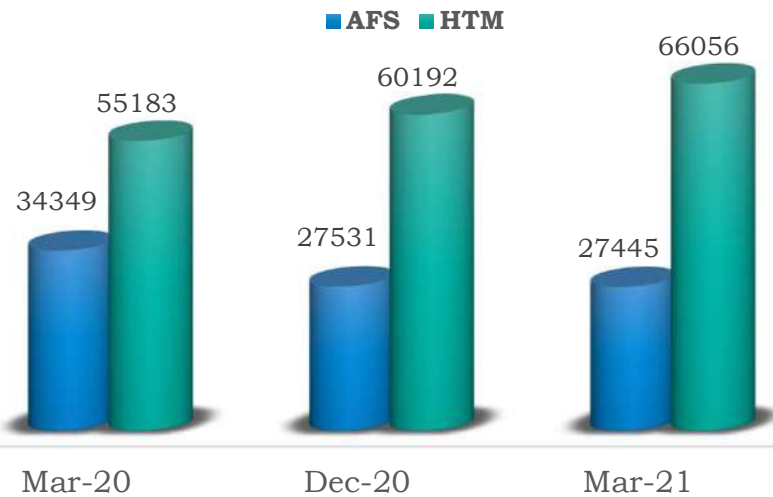
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Investment Portfolio



Domestic Investments ₹ in (Cr)



₹ in (Cr)	Mar-20	Dec-20	Mar-21
Domestic Investments	89532	87723	93501
Overseas Investments	3383	2428	2334
Total Investments	92915	90151	95835

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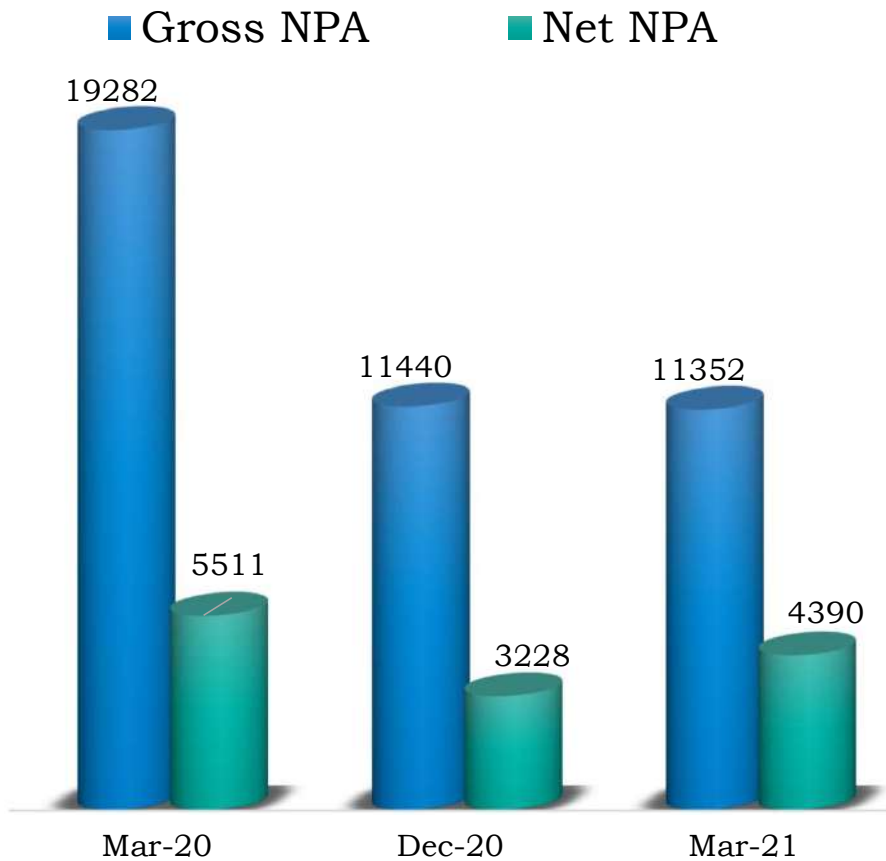




Assets Quality



Asset Quality



			₹ in (Cr)
Item	Mar-20	Dec-20	Mar-21
Gross NPA	19282	11440	11352
Net NPA	5511	3228	4390
Gross NPA (%)	16.77	9.80	9.59
Net NPA (%)	5.45	2.97	3.94
Provision Coverage Ratio (%)	85.46	91.22	88.40

Movement of NPA



₹ in (Cr)

Item	Quarter Ended				Year Ended		
	Mar-20	Dec-20	Mar-21	Y-Y (%)	Mar 20	Mar 21	Y-Y (%)
Opening Balance	22140	13365	11440	-48.33	29888	19282	-35.49
Slippages	1493	54	2450	64.10	6182	3102	-49.82
Less							
Cash Recovery	410	328	457	11.61	2716	1168	-56.99
Upgradation	723	103	71	-90.16	1593	453	-71.53
Write off	3218	1548	2010	-37.53	12479	9411	-24.59
Total reduction	4351	1979	2538	-41.66	16788	11032	-34.29
Closing Balance	19282	11440	11352	-41.13	19282	11352	-41.13
Cash Recovery +Recovery in Written off	723	103	1166	61.27	3719	2154	-42.08

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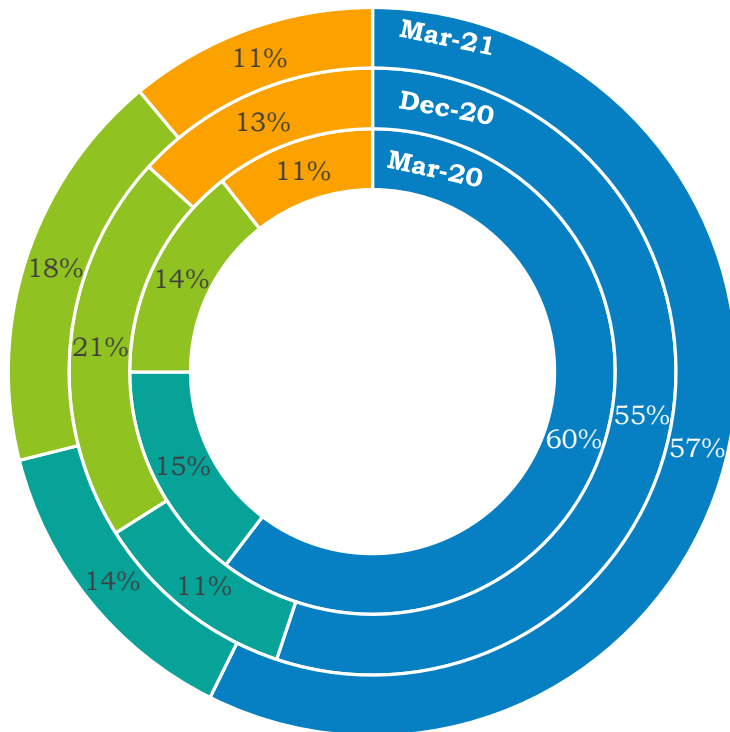


Rating Profile



External Rating Distribution of Global Advances above 5 Cr.

■ A& Above ■ BBB ■ Below BBB ■ Unrated



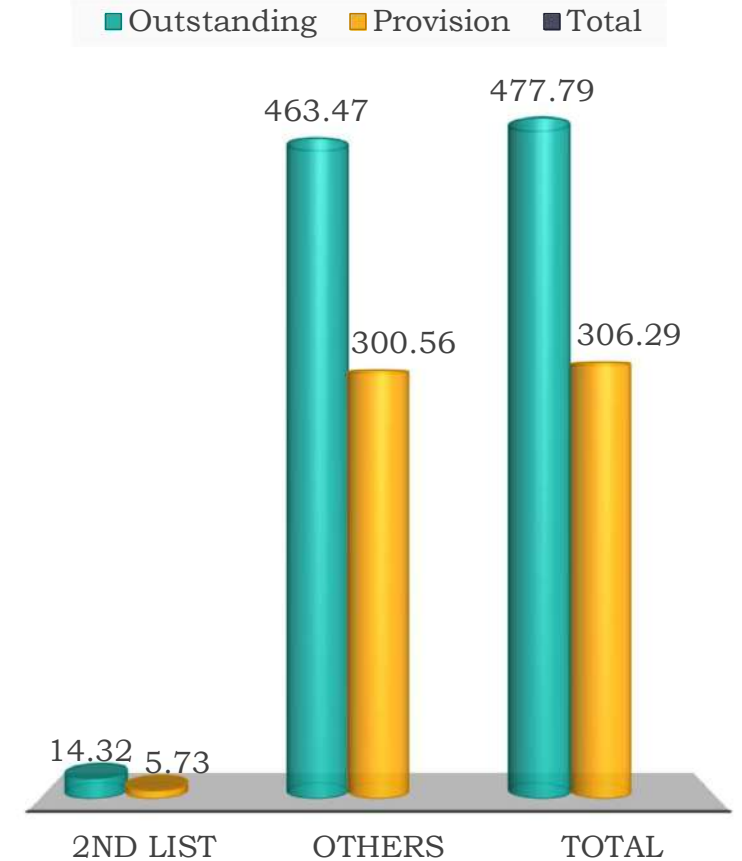
	₹ in (Cr)			
₹ in (Cr)	A& Above	BBB	Below BBB	Unrated
Mar-20	18994	4611	4534	3348
Dec-20	18865	3749	7096	4519
Mar-21	17483	4178	5452	3363



Asset Quality-NCLT



	₹ in (Cr)			
	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC (As per RBI List)	-	1	24	25
Loan Outstanding as of 31st March 2021 (₹ Cr.)	-	14.32	463.47	477.79
Total Provisions held upto 31st March 2021 (₹ Cr.)	-	5.73	300.56	306.29



*Exc. Tech. Write off

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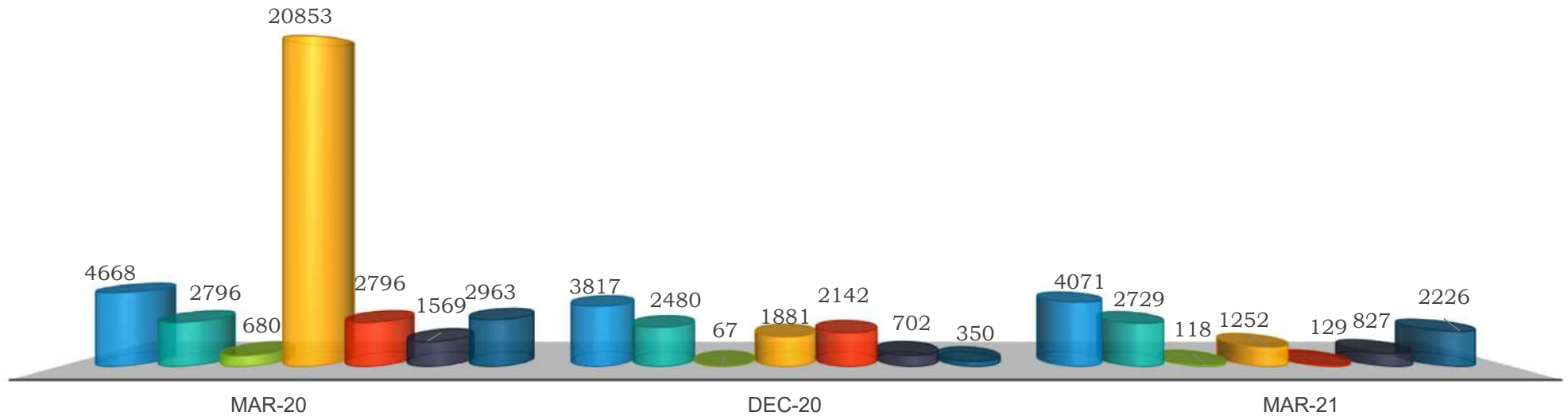
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Segment NPA



₹ in (Cr)



	Mar-20	Dec-20	Mar-21
Agriculture & Allied Activities	4668	3817	4071
Micro & Small Industries	2796	2480	2729
Medium Industries	680	67	118
Large Industries	20853	1881	1252
Services	2796	2142	129
Retail	1569	702	827
All others	2963	350	2226

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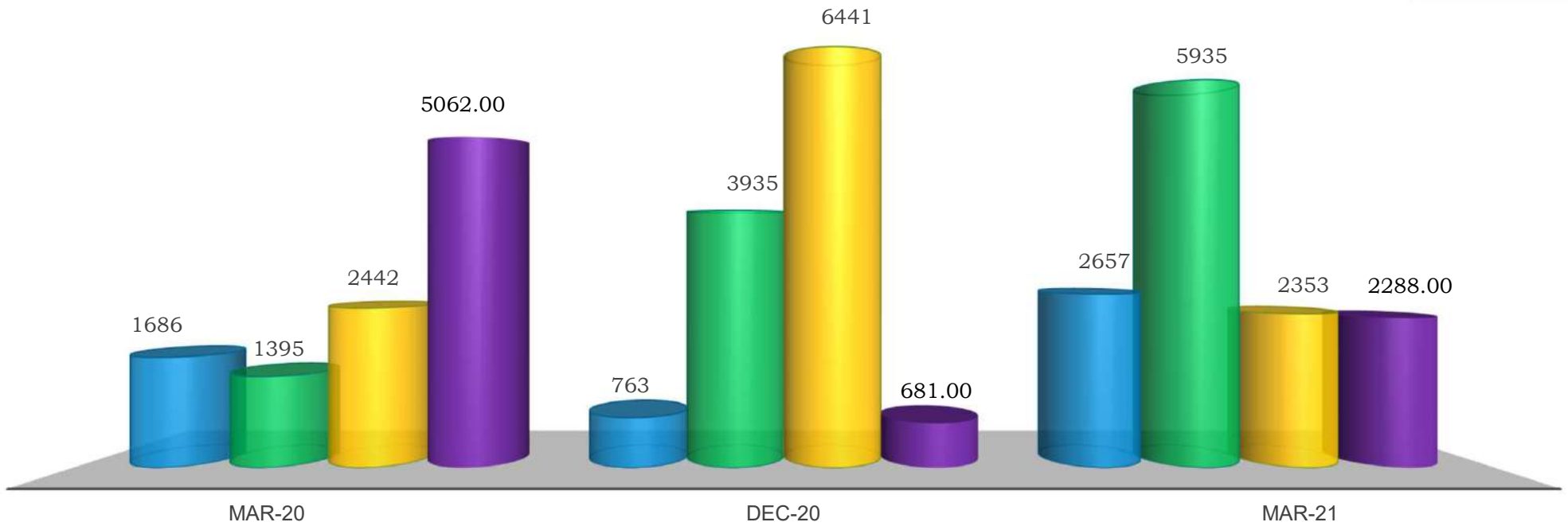
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SMA DATA



₹ in (Cr)



	Mar-20	Dec-20	Mar-21
SMA-0	1686	763	2657
SMA-1	1395	3935	5935
SMA-2	2442	6441	2353
Fresh Slippage	5062.00	681.00	2288.00

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Financials



Balance Sheet



₹ in (Cr)

	31.03.2020	31.12.2020	31.03.2021
CAPITAL & LIABILITIES			
Capital	9918	9918	9918
Share Application Money	-	-	2600
Reserves & Surplus	9291	9513	10088
Deposits	193204	202421	205919
Borrowings	15695	10297	15383
Other Liabilities & Provisions	7800	9226	9428
Total	235908	241375	253336
ASSETS			
Cash and Balances with RBI	6776	6150	9445
Balances with Banks and Money at Call and Short Notice	11029	12644	14155
Investments	90999	88279	93783
Advances	101175	108450	111355
Fixed Assets	2840	2748	3218
Other Assets	23089	23104	21380
Total	235908	241375	253336

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Key Financial Indicators



₹ in (Cr)

Particulars (Qtr.)	Mar-20	Dec-20	Mar-21	FY 2020	FY 2021
Book Value per Share (₹)	7.56	7.65	9.96	7.56	9.96
Earning Per Share (₹)	0.02	0.04	0.08	-3.10	0.17
Net Worth (₹ in Cr.)	6933	7047	9334	6933	9334
Operating Profit to AWF (%)	1.88	2.07	2.34	1.91	2.10
Non-Interest Income to AWF (%)	1.19	1.34	2.10	1.13	1.44
Business Per Branch (₹ In Cr.)	99.79	103.34	104.99	99.79	104.99
Business Per Employee (₹ in Cr.)	13.70	14.25	14.70	13.70	14.70
Operating Profit Per Employee (₹ in Lakh)	5.41	5.96	6.95	21.50	24.57
Net Profit Per Employee (₹ in Lakh)	0.07	0.16	0.36	-10.84	0.76

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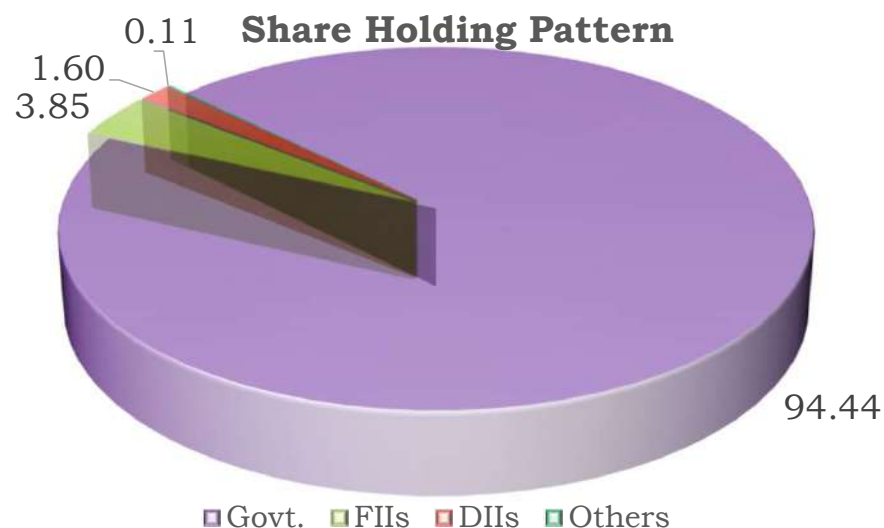
Capital & Shareholding



Capital & Share Holding Pattern



Particulars	Mar-20	Dec-20	₹ in (Cr)
			Mar-21
CET1 Capital	9132	9211	11411
Tier I Capital	9132	9211	11411
Tier II Capital	2769	3141	2659
Total Capital	11901	12353	14070
Risk Weighted Assets	101675	102276	102412
CET1 (%)	8.98	9.01	11.14
Tier I (%)	8.98	9.01	11.14
Tier II (%)	2.72	3.07	2.60
Capital Adequacy Basel III (%) (CRAR)	11.70	12.08	13.74



As on 31.03.2021	
Share Capital (₹ in Cr.)	9918.34
Net Worth (₹ in Cr.)	9334.03
Market Cap (₹ in Cr.)	10910.17
No of Equity Shares	991,83,40,622

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Digitalization



Digital Platforms



New Initiative During the Quarter

- ✓ Rupay Cards acceptance at Singapore (in POS) and Bhutan
- ✓ Bharat E-Commerce Payment Gateway phase-1 feature implemented.
- ✓ SMS to customer with UCO Bank ATM locations on use of other Bank ATM.
- ✓ Issuance of NETC Fastag by Bank for toll booth payment.
- ✓ Introduction of UCO mGalla soft POS for Merchant

New Features in E Banking and M-Banking

- ✓ UPI GST & “I am Merchant” feature
- ✓ Nominee Add/Update Facility
- ✓ Apply Add on card
- ✓ Apply for insurance

Road ahead for E Banking and M-Banking

- ✓ Apply for Gift Card
- ✓ FEBA Implementation
- ✓ TIN 2.0 Income Tax Module.
- ✓ E-filing (Revamping of existing module)



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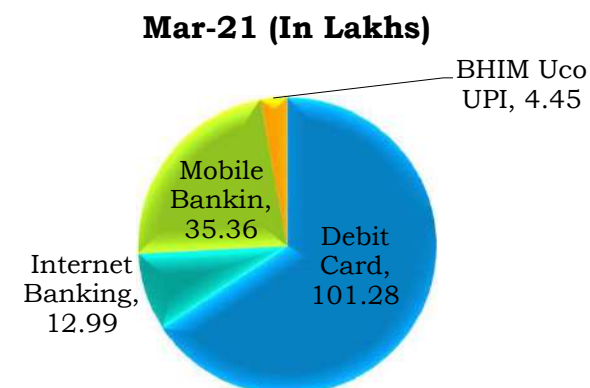
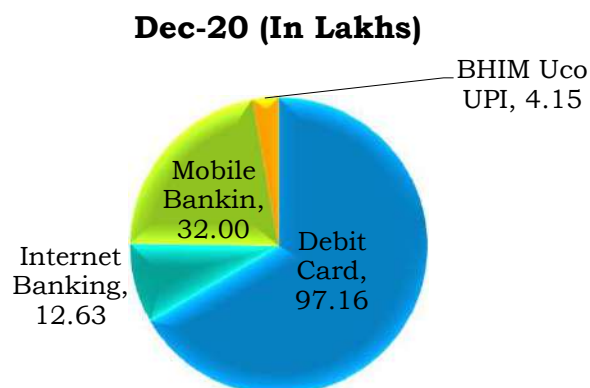
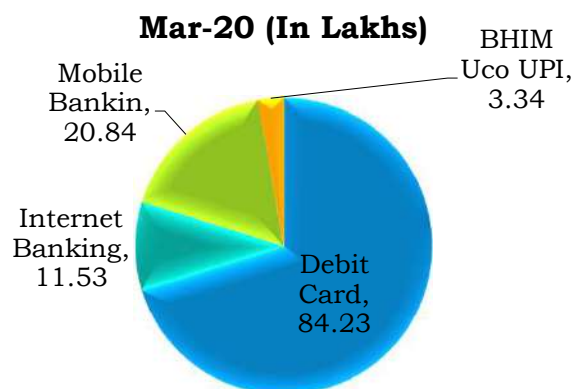


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Digital Progress



Digital Channels	Mar-20	Dec-20	Mar-21	Growth (%)	
				Y-O-Y	Q-O-Q
Debit Cards	8422524	9715947	10128240	20.25	4.24
Internet Banking (Lakhs)	11.53	12.63	12.99	12.66	2.85
Retail (Lakhs)	10.21	11.20	11.52	12.83	2.86
Corporate (Lakhs)	1.32	1.43	1.47	11.36	2.80
Mobile Banking (Lakhs)	20.84	32.00	35.36	69.67	10.50
Bhim UCO UPI (Lakhs)	3.34	4.15	4.45	33.23	7.23
POS Terminals	8260	9423	9419	14.03	-0.04
Avg. Daily ATM Hits	82	98	94	14.63	-4.08

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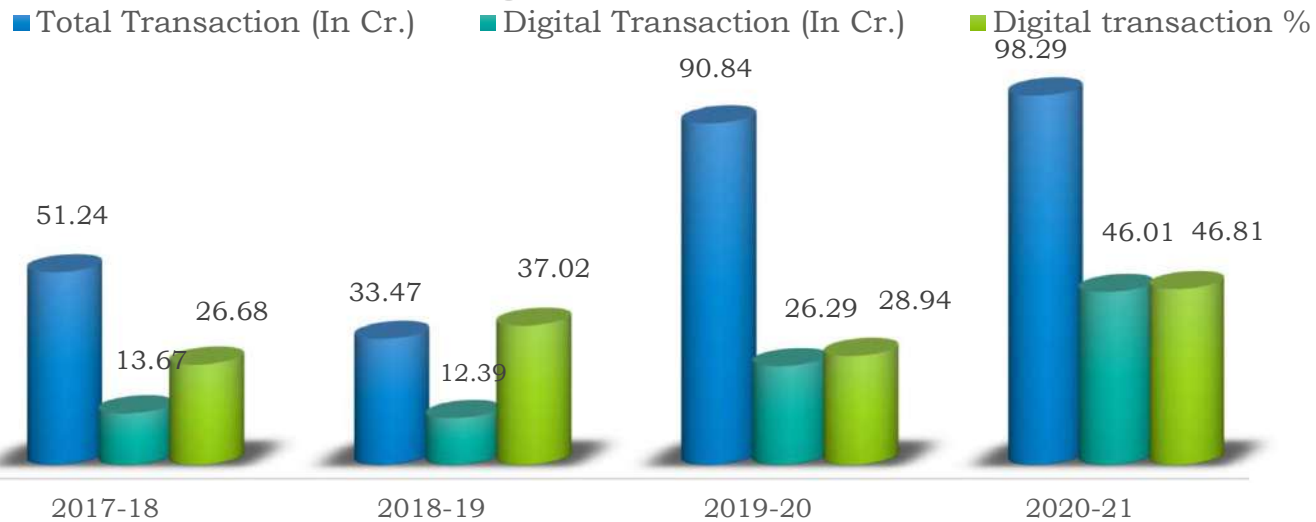
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Digital Progress



Digital Channels



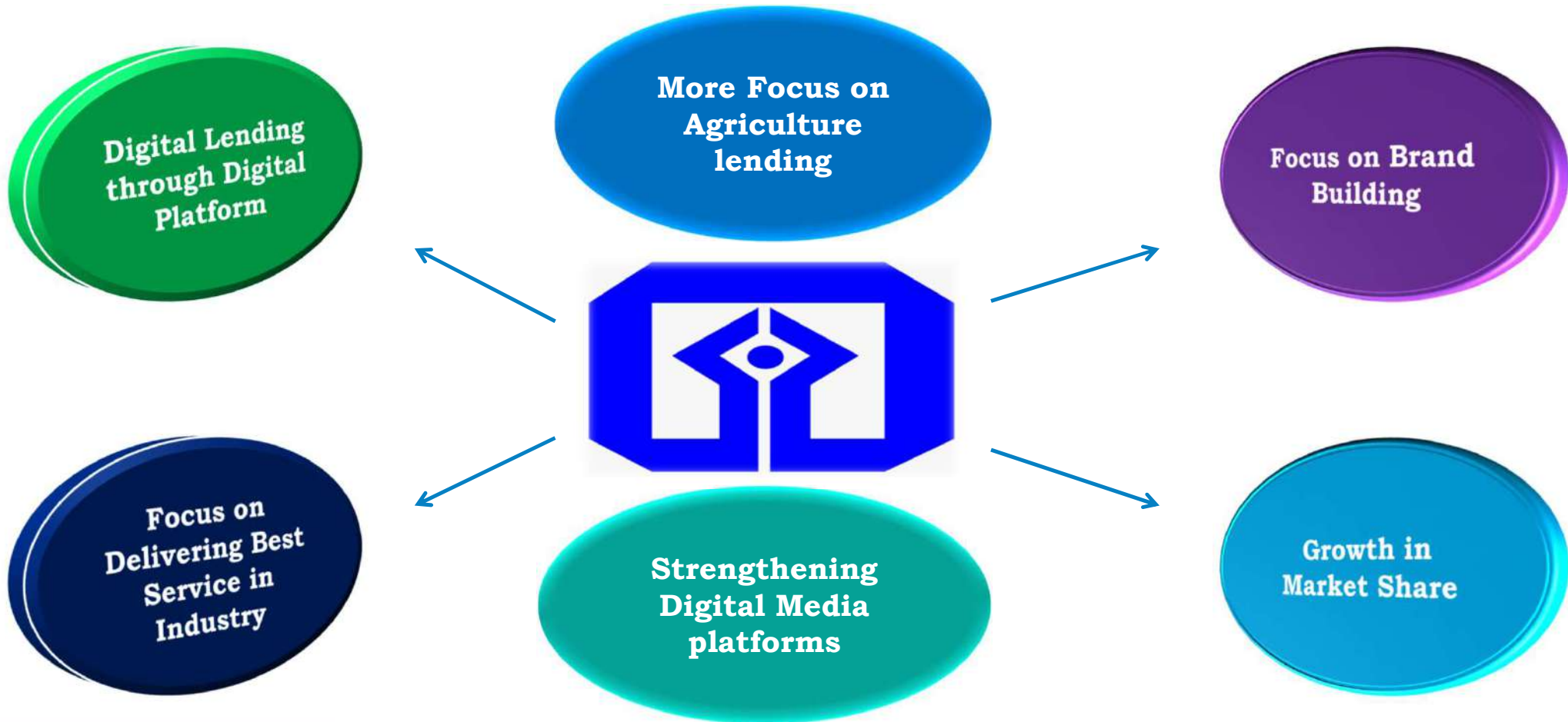
₹ in (Cr)

Financial Year	Total Transactions (In Cr.)	Digital Transactions (Financial) (In Cr.)	Digital Transaction (%)
2017-18	51.24	13.67	26.68
2018-19	33.47	12.39	37.02
2019-20	90.84	26.29	28.94
2020-21	98.29	46.01	46.81

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Business Strategy



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Vision & Mission



**Be The Best
Bank In EAST**

**One Team One
Dream**

“To emerge as the most trusted, admired and sought-after world class financial institution and to be the most preferred destination for every customer and investor and a place of pride for its employees.”

“To be a Top-class Bank to achieve sustained growth of business and profitability, fulfilling socio-economic obligations, excellence in customer service; through Upgradation of skills of staff and their effective participation making use of state-of-the-art-technology.”



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Associate



Paschim Banga Gramin Bank Is An Associate of UCO BANK



As on 31.03.2021 (Unaudited)

Amount (₹ in Cr)

Total Business	9092.16
Deposit	5900.53
Advances	3191.63
Income	522.82
Expenditure & Provision	582.05
Net Profit (Year)	- 59.23
Employee Strength	899



Money withdrawal from online wallets through ATM Permitted

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Thank You