



Honours Your Trust



One Team. One Dream.

Quarterly Results December 2020



UCO BANK
(A Govt. of India Undertaking)





UCO BANK

NET PROFIT FOR DEC'20 QTR. ₹ 35.44 CR.

Golden Journey Continues...



Domestic

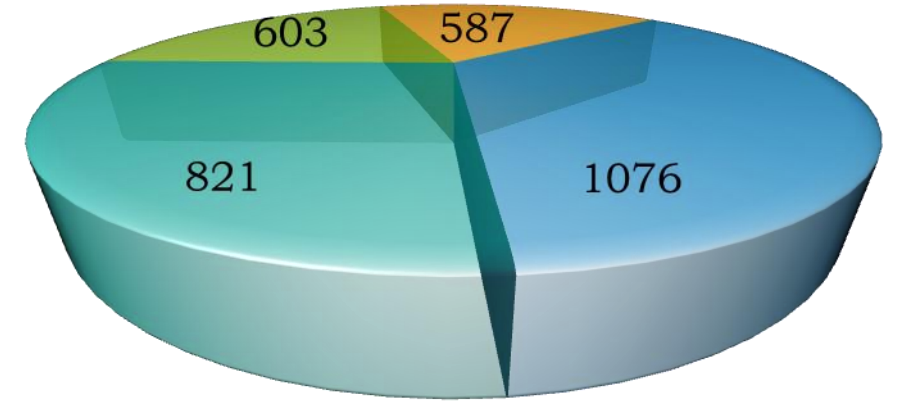
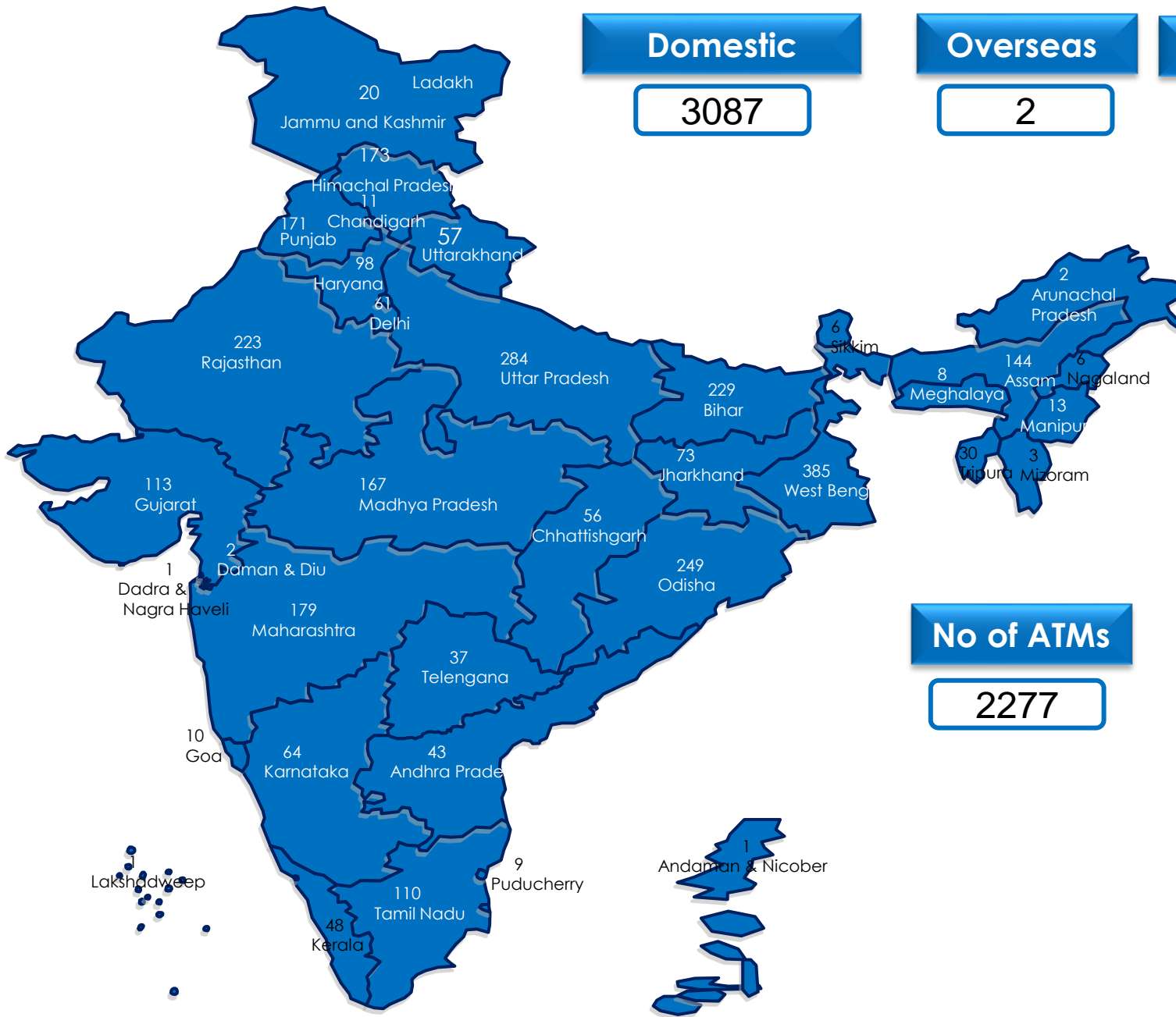
3087

Overseas

2

Total Branches

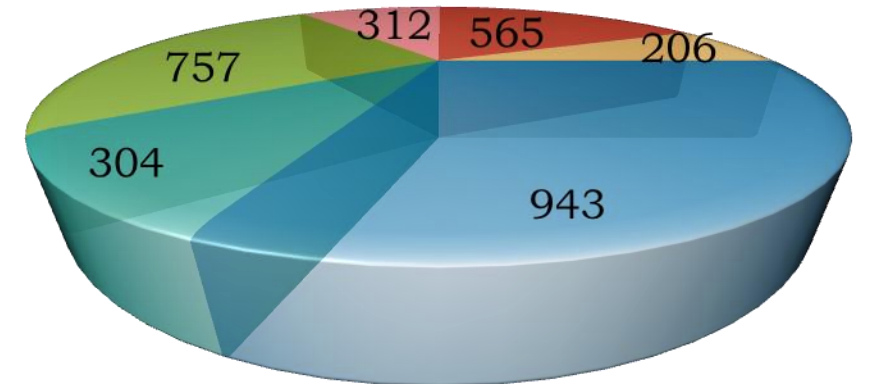
3089



■ Rural ■ Semi Urban ■ Urban ■ Metro

No of ATMs

2277



■ Eastern ■ Western
■ Northern ■ Southern



Contents



Highlights: December 2020

Business Segment Performance

Assets Quality

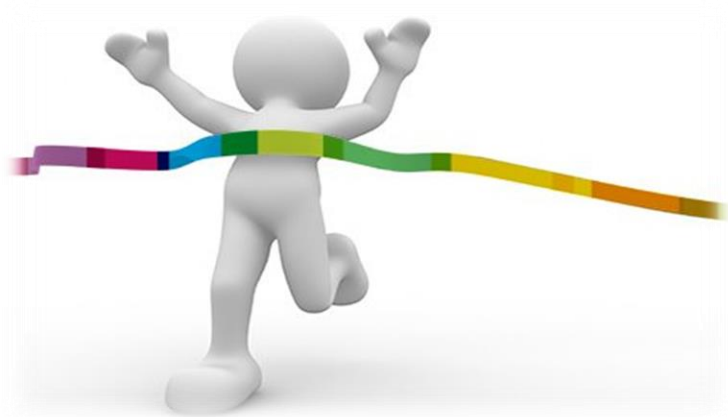
Financials

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Digitalisation



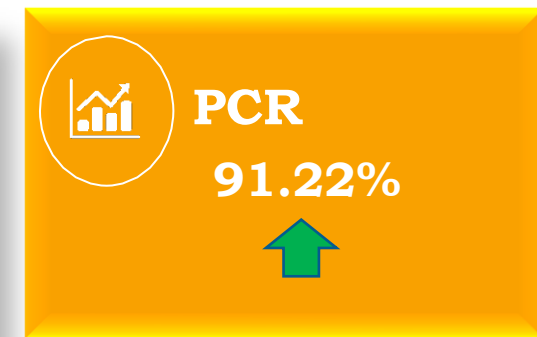
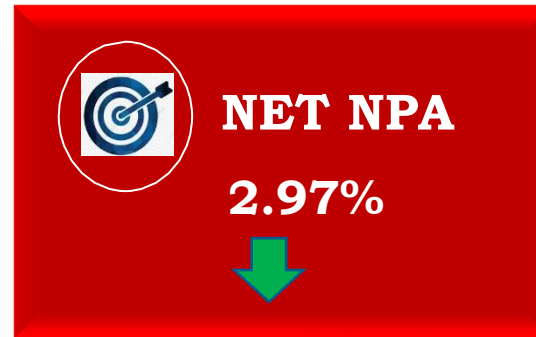
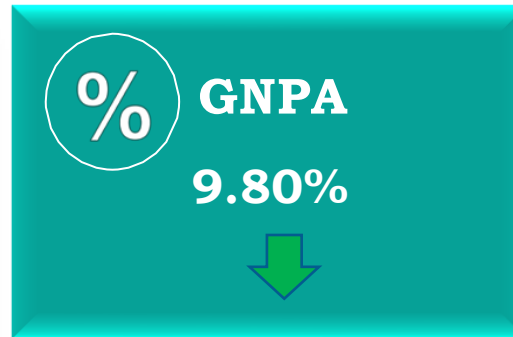
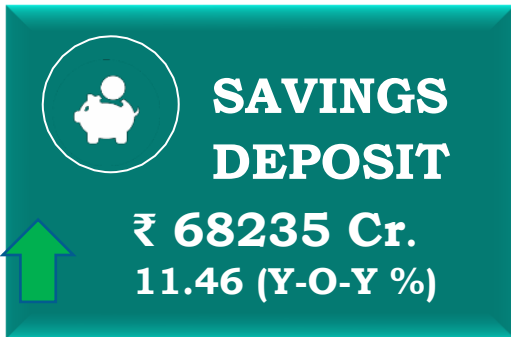
Highlights: December 2020



Honours Your Trust



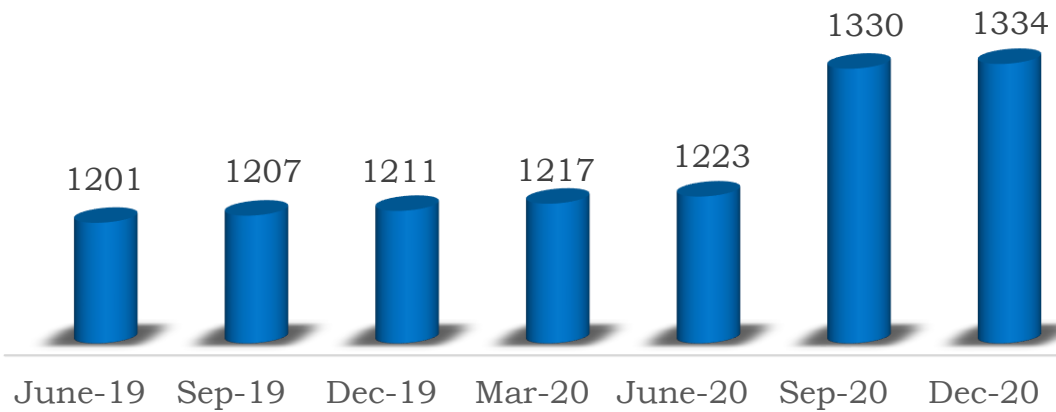
Highlights December 2020



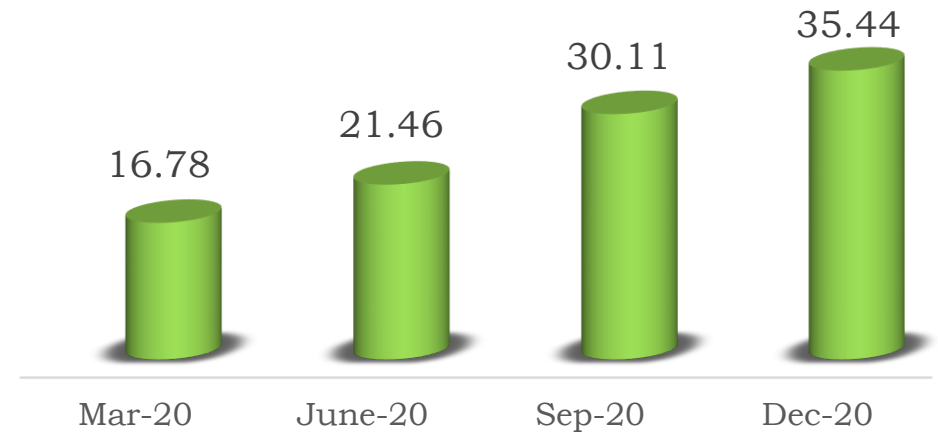
Improving Financial Performance



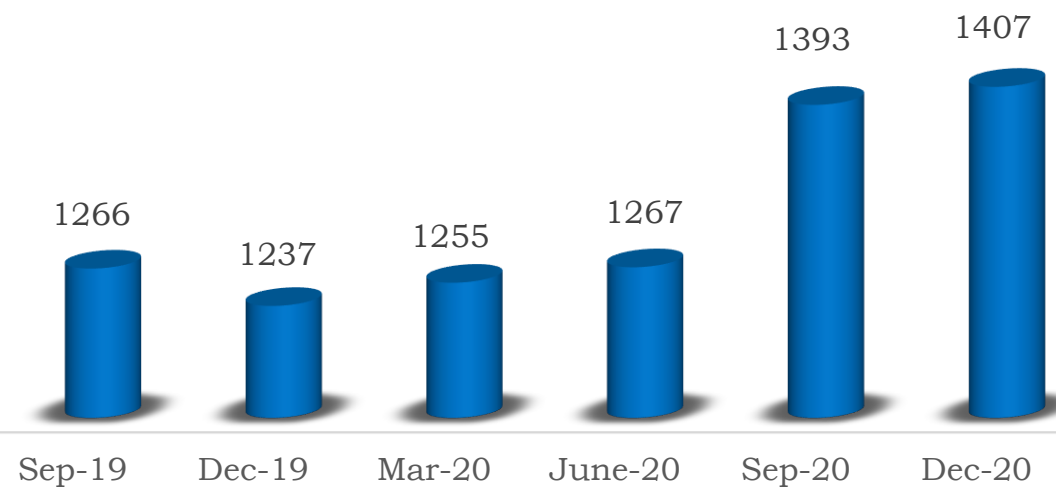
■ **Operating Profit (Qtr.)** ₹ in (Cr)



■ **Net Profit** ₹ in (Cr)

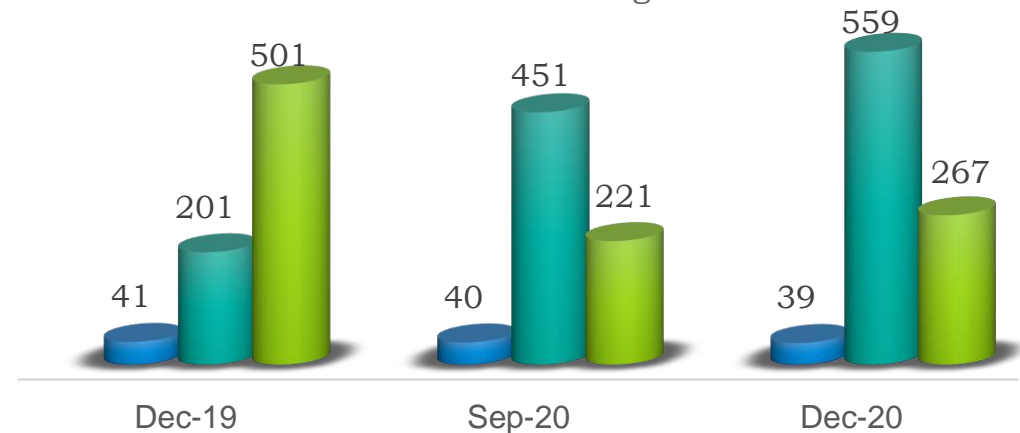


■ **Net Interest Income (NII) (Qtr.,** ₹ in (Cr)



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

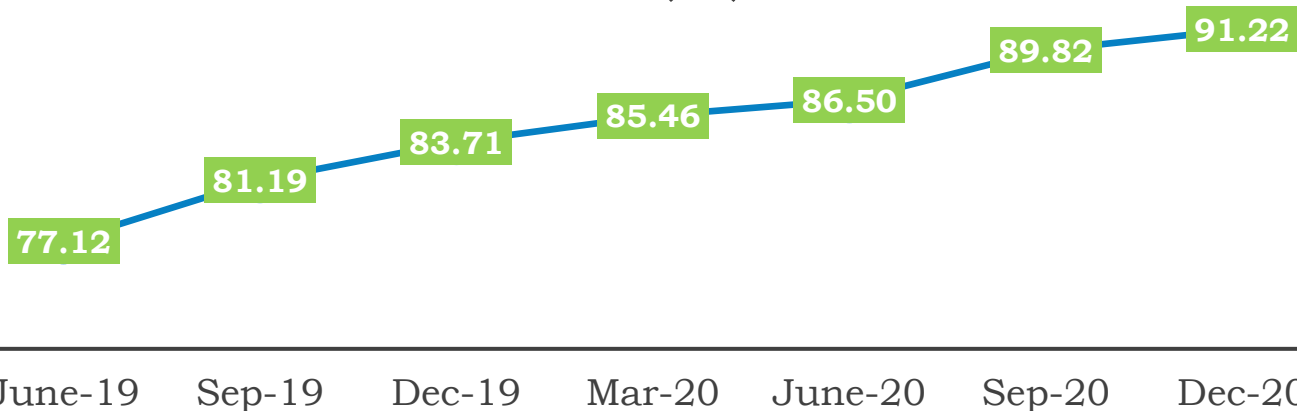
■ Fee Based Income ■ Trading Profit ■ Other Income



Improving Asset Quality

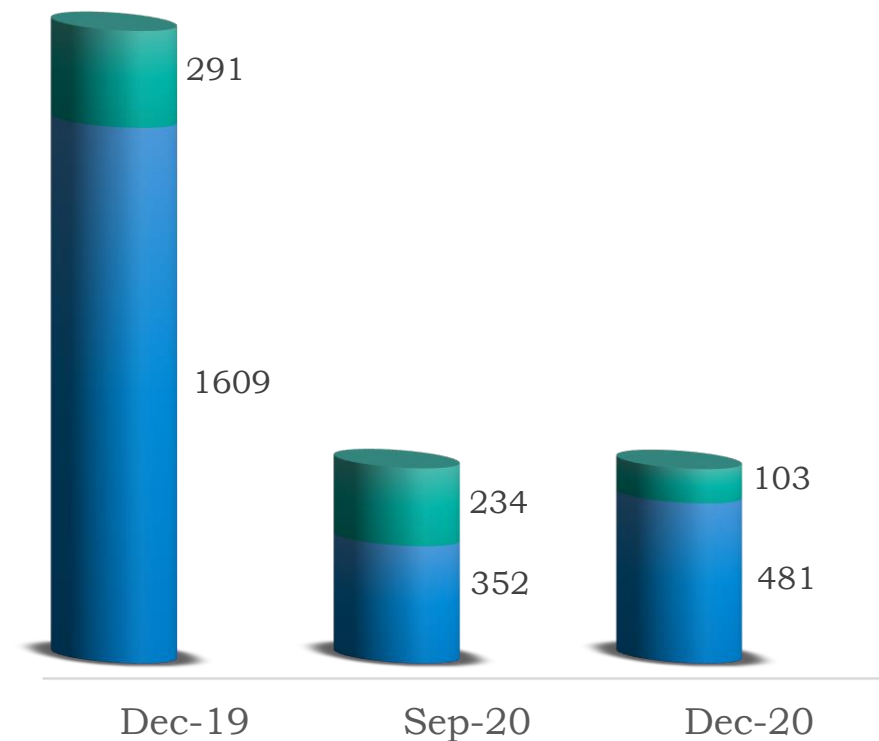


PCR (%)

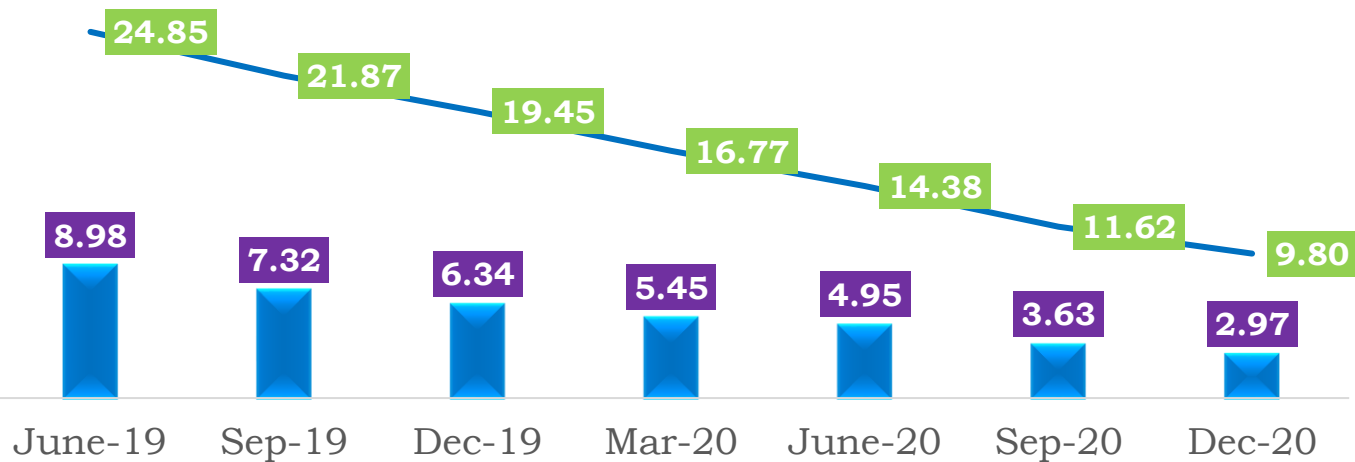


Recovery (Qtr.) ₹ in (Cr)

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



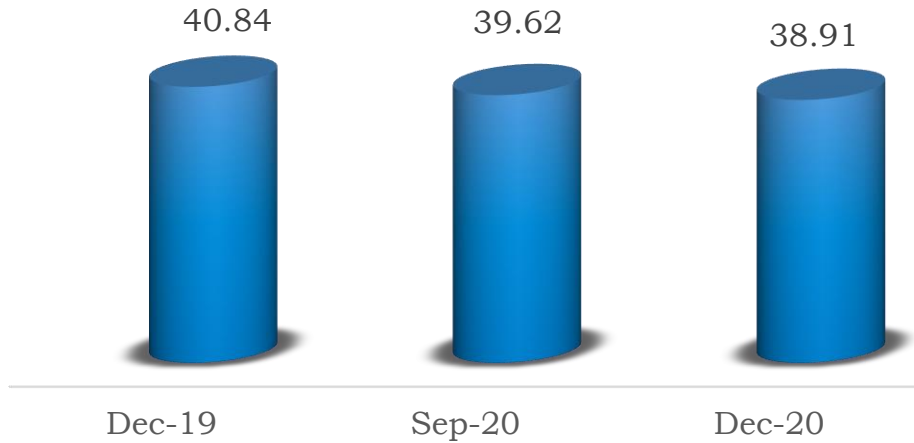
■ Net NPA (%) — Gross NPA %



Performance Highlights

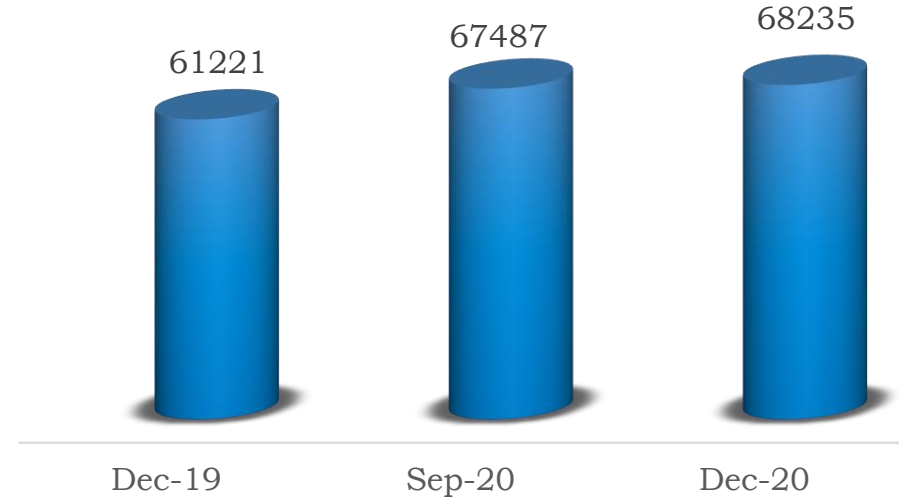


CASA Domestic (%)



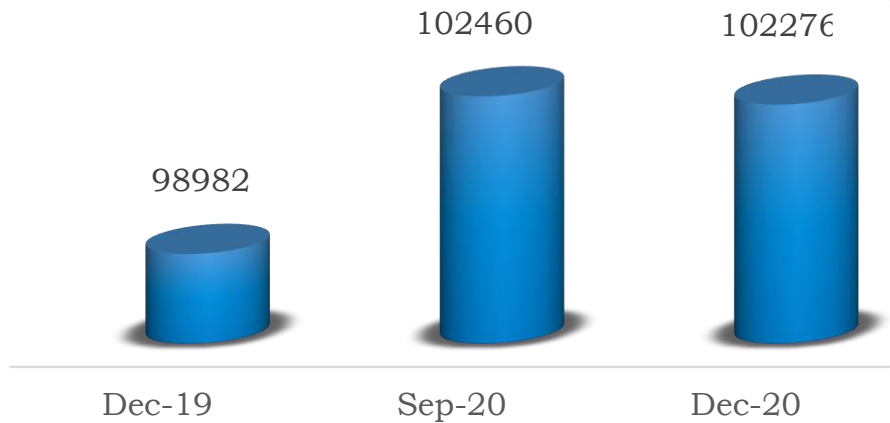
Savings Deposit

₹ in (Cr)



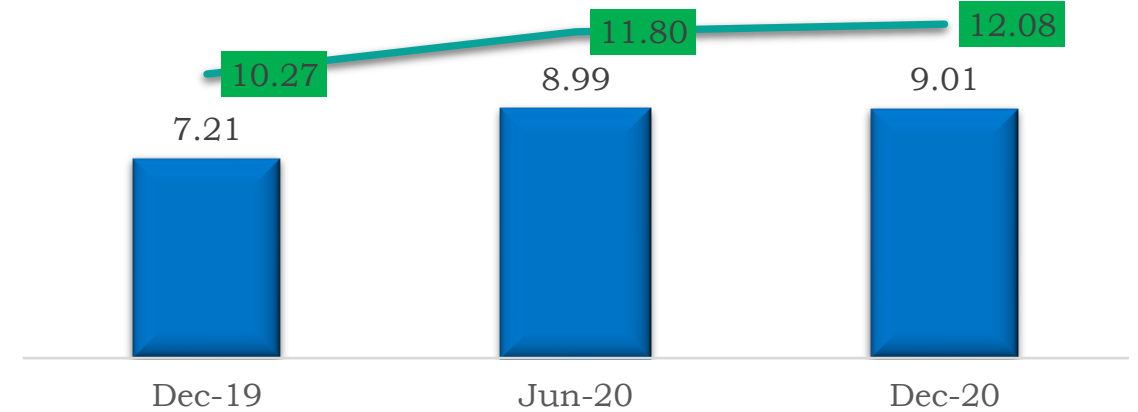
Total Risk Weighted Assets(RWA)

₹ in (Cr)



CRAR (%)

■ Tier 1 ■ CRAR



Performance at a glance-Business



₹ in (Cr)

Business Mix (Deposits + Advances)	Mar-20	Dec-19	Sep-20	Dec-20	Y-O-Y (%)	Q-Q (%)
Global Business	308165	302242	312746	319218	5.62	2.07
Domestic	293665	289872	298803	302471	4.35	1.23
Overseas	14500	12370	13943	16747	35.39	20.11
Global Deposits	193203	188437	197696	202421	7.42	2.39
Domestic	188207	184263	193184	197023	6.92	1.99
Overseas	4996	4174	4512	5398	29.33	19.64
Global Advances (Gross)	114961	113805	115050	116797	2.63	1.52
Domestic	105458	105609	105619	105448	-0.15	-0.16
Overseas	9504	8196	9431	11349	38.47	20.34
CD Ratio (%)	59.50	60.39	58.20	57.70	-	-



Operating Revenues



₹ in (Cr)

Sl.	Parameters	Year Ended	Quarter Ended			Variation (%)	
		Mar-20	Dec-19	Sep-20	Dec-20	Y-o-Y(%)	Q-o-Q(%)
1	Interest Income	15134	3771	3615	3603	-4.46	-0.33
2	Interest Expenses	10042	2534	2221	2195	-13.37	-1.17
3	NII (1-2)	5092	1237	1393	1407	13.79	1.00
4	Non-Interest Income	2871	743	712	864	16.26	21.48
5	Operating Expenses	3128	770	774	937	21.78	21.02
6	Operating Profit (3+4-5)	4836	1211	1330	1334	10.23	0.31
7	Provisions	7272	2171	1300	1299	-40.16	-0.1
8	Net Profit	-2437	-960	30	35	-103.69	17.69



Net Interest Income



₹ in (Cr)

Particulars	Year ended	Quarter Ended			Variation (%)	
	Mar-20	Dec-19	Sep-20	Dec-20	Y-o-Y(%)	Q-o-Q(%)
Interest Income	15134	3771	3615	3603	-4.46	-0.33
a. From Advances	8141	2054	1966	1966	-4.28	0.01
b. From Investments	5939	1486	1506	1481	-0.36	-1.66
c. Others	1055	230	143	155	-32.50	8.98
Interest Expended	10042	2534	2221	2195	-13.37	-1.17
a. On Deposits	9309	2336	2089	2098	-10.19	0.43
b. On Borrowings	244	61	40	9	-85.15	-77.43
c. Subordinated Bonds & Others	490	137	93	89	-35.35	-4.07
Net Interest Income	5092	1237	1393	1407	13.79	1.00



Non Interest Income



₹ in (Cr)

Particulars	Year ended	Quarter			Variation (%)	
	March-20	Dec-19	Sep-20	Dec-20	Y-o-Y(%)	Q-o-Q(%)
a) Treasury Income	1274	201	451	559	177.48	23.93
b) Recovery in Written Off	1003	438	96	153	-64.96	59.55
c) Other Non Interest Income	594	104	165	152	46.08	-7.44
Total (a+b+c)	2871	743	712	864	16.26	21.48



Provisions



₹ in (Cr)

Particulars	Year ended	Quarter Ended			Variation over (%)	
	March-20	Dec-19	Sep-20	Dec-20	Y-o-Y(%)	Q-o-Q(%)
Operating Profit	4836	1211	1330	1334	10.23	0.31
Provisions for :						
NPA	6144	1646	1032	393	-76.11	-61.92
Standard Assets	-2	-4	22	323	-7541.05	1341.40
Provision For Investment	530	297	1	-25	-108.24	-1953.00
Income Tax	-1276	-740	-255	55	-107.48	-121.68
Provision related to staff	1085	367	271	288	-21.91	5.59
Others	792	605	228	265	-56.13	16.32
Total Provision	7273	2171	1300	1299	-40.16	-0.10
Net Profit /Loss	-2437	-960	30	35	-103.69	17.69
Technical Write off	11497	3706	2586	1505	-59.39	-41.80



Business Segment Performance



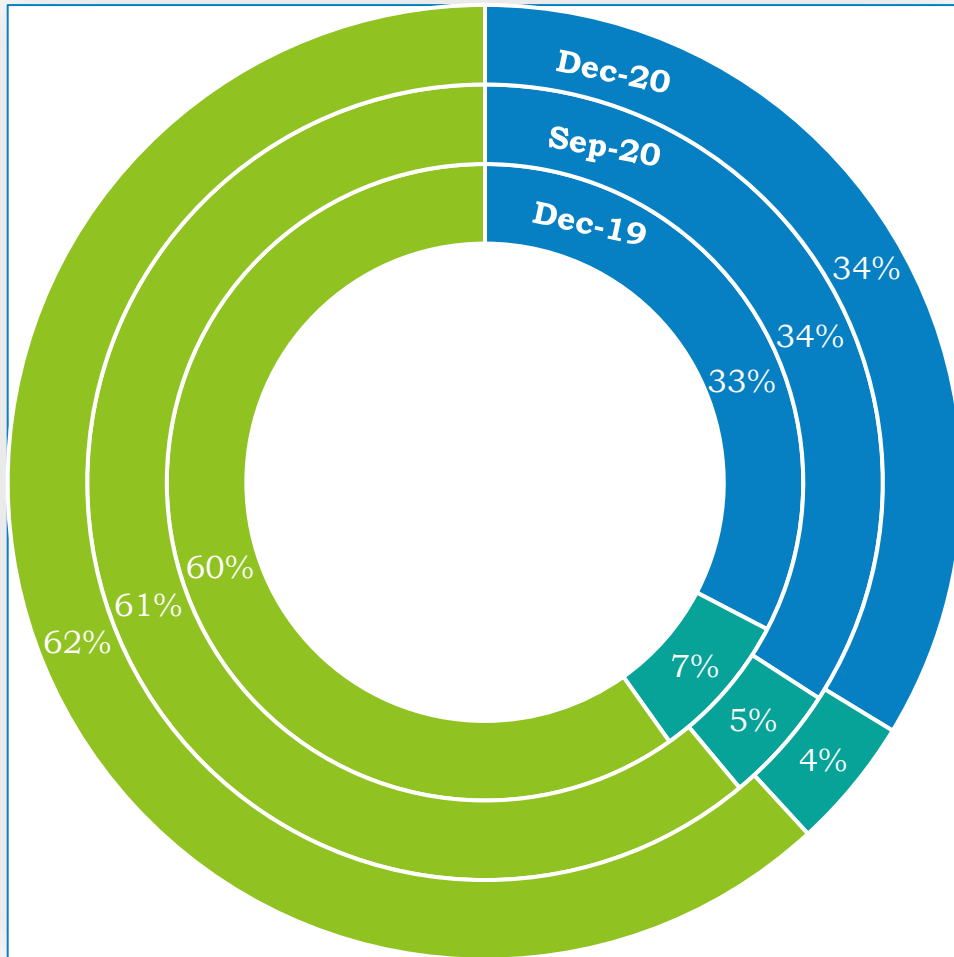
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Global Deposits



■ SB ■ CA ■ TD



Particulars	₹ in (Cr)		
	Dec-19	Sep-20	Dec-20
Saving Deposits	61154	67398	68141
Current Deposits	14101	9135	8528
CASA	75255	76533	76669
Term Deposits	109008	116652	120354
Overseas Deposits	4174	4512	5398
Global Deposits	188437	197697	202421



Domestic Industry Wise Exposure



₹ in (Cr)

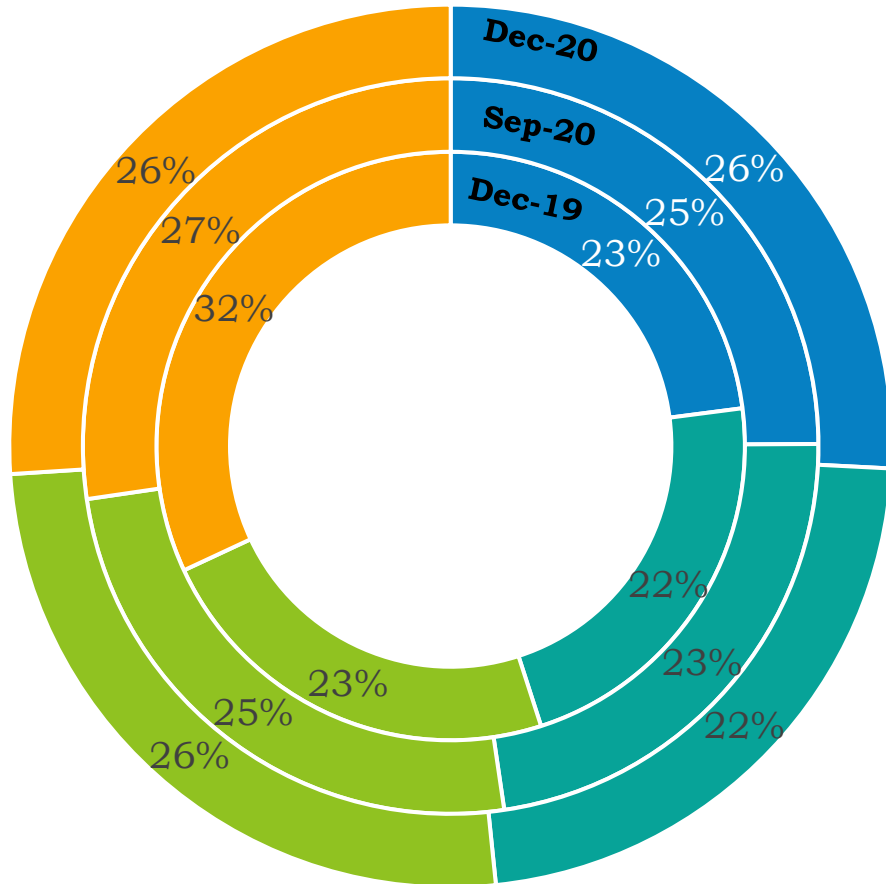
Particulars	Dec-19	Sep-20	Dec-20	Industry Exposure (%)
Infrastructure	19918	19782	19250	22.33%
NBFC	12082	16090	16808	19.50%
Basic Metal Products	10574	10032	10038	11.64%
Construction	3878	3773	3822	4.43%
Food Processing	3662	3426	3521	4.08%
Textile	2943	2654	2678	3.11%
All Engineering	5038	5993	6351	7.37%



RAM share in Domestic Advances



■ RETAIL ■ AGRICULTURE ■ MSME ■ OTHERS



	₹ in (Cr)		
₹ in (Cr)	Retail Advance	Agriculture Advance	MSME Advance
Dec-19	24235	23321	24323
Sep-20	26311	24040	26426
Dec-20	27261	23821	27061



Priority Sector Advance



₹ in (Cr)

Industry	Dec-19	Sep-20	Dec-20	% Growth	
				Y-O-Y	% to ANBC
Agriculture	23321	24040	23821	2.14	17.61
Out of which, S&MF	10969	11569	11755	7.17	8.69
MSME	22438	24347	24061	7.23	17.79
Out of which, Micro	11190	13154	12253	9.50	9.06
Housing Loan	9310	10130	10678	14.69	7.90
Education Loan	1123	1070	1054	-6.14	0.78
Others	27	353	175	548.15	0.13
Total Priority Sector Advances	56220	59940	59789	6.35	44.21



Performance Under Financial Inclusion



₹ in (Cr)

Particulars	Dec-19		Sep-20		Dec-20	
	No. of Accts	Amount	No. of Accts	Amount	No. of Accts	Amount
PMJDY (Lacs)	84.12	2604.78	91.83	3282.85	97.55	3430.83
Zero Balance Accts (Lacs)	16.23	-	10.05	-	12.74	-
PMSBY (Lacs)	18.06	-	20.63	-	21.21	-
PMJJBY (Lacs)	7.87	-	10.31	-	10.64	-
APY (Lacs)	2.76	-	3.45	-	3.68	-
PMMY Shishu	141878	312.10	251262	383.86	230811	383.02
PMMY Kishor	125875	1817.31	165057	2152.65	170519	2280.68
PMMY Tarun	14832	970.61	18124	1115.54	19988	1235.56
PMMY Total	282585	3100.02	434443	3652.05	421318	3899.26

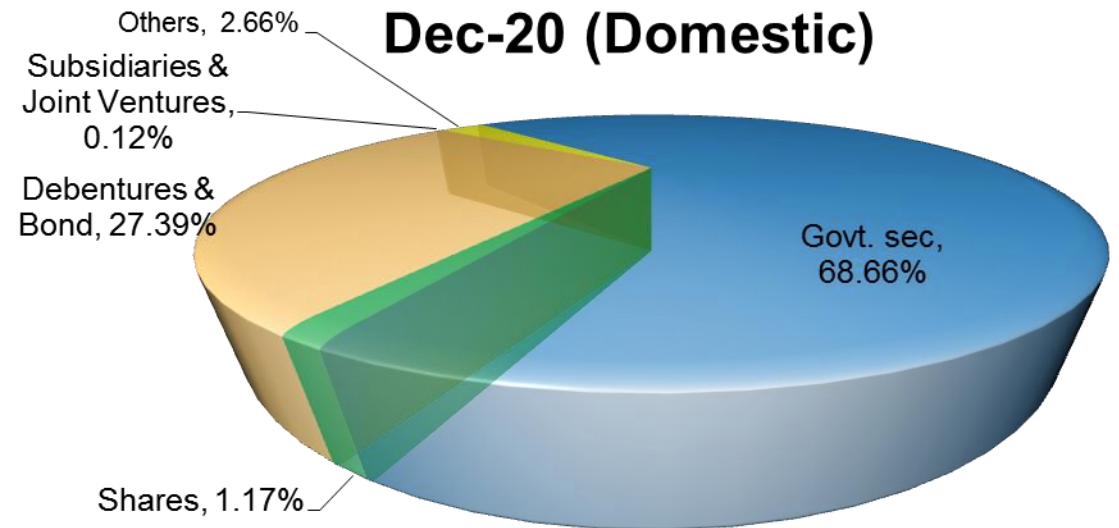
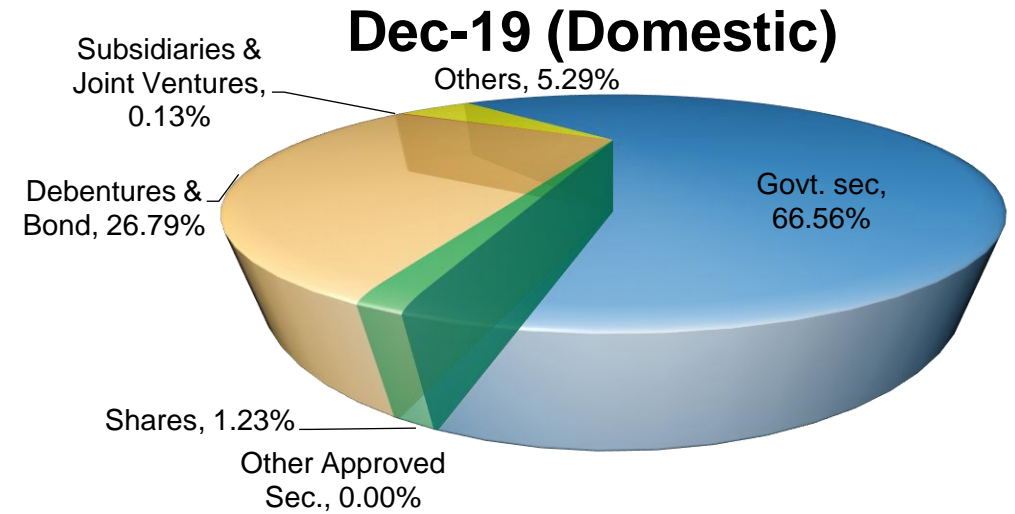
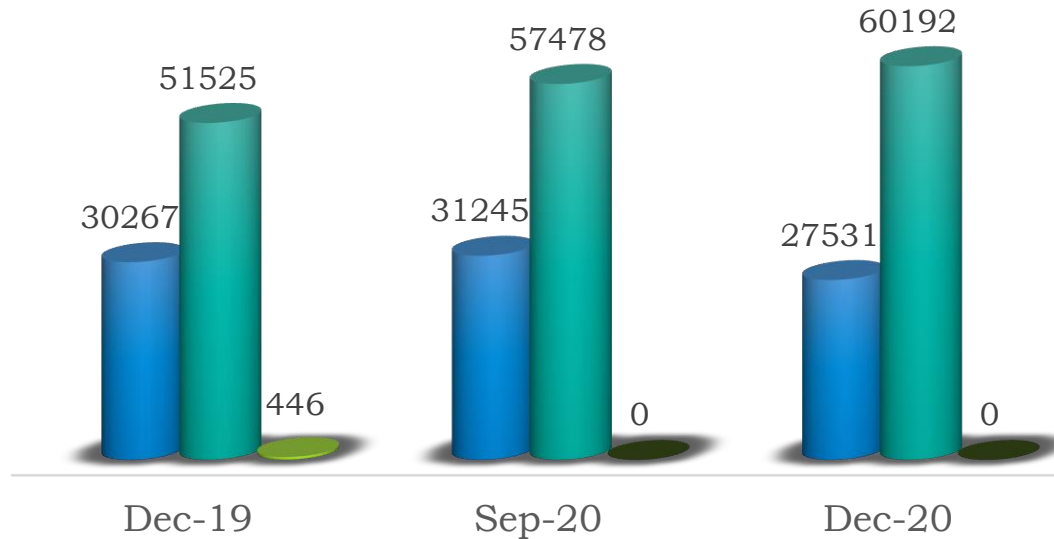


Investment Portfolio



Domestic Investment ₹ in (Cr)

■ AFS ■ HTM ■ HFT



₹ in (Cr)	Dec-19	Sep-20	Dec-20
Domestic Investments	82238	88723	87723
Overseas Investments	3335	2605	2428
Total Investments	85573	91328	90151



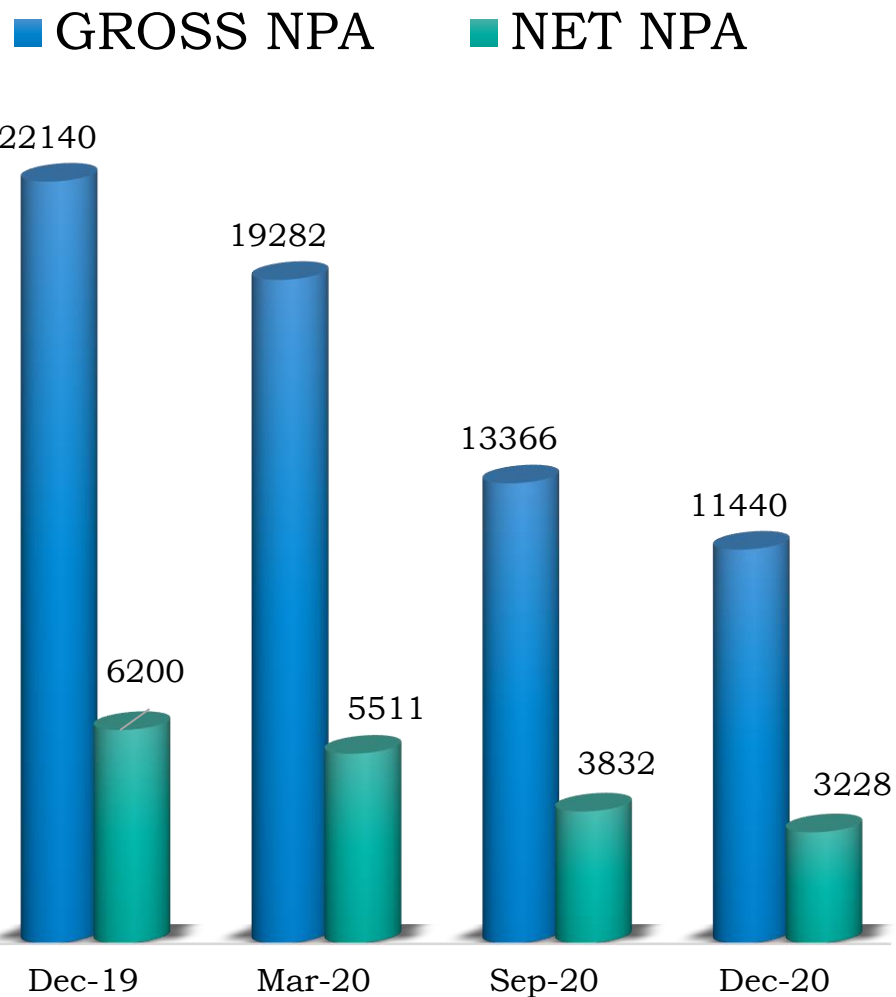
Assets Quality



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Asset Quality



	₹ in (Cr)			
Item	Dec-19	Mar-20	Sep-20	Dec-20
Gross NPA	22140	19282	13366	11440
Net NPA	6200	5511	3832	3228
Gross NPA (%)	19.45	16.77	11.62	9.80
Net NPA (%)	6.34	5.45	3.63	2.97
Provision Coverage Ratio (%)	83.71	85.46	89.82	91.22



Movement of NPA



₹ in (Cr)

Item	Year Ended	Quarter Ended		
	Mar-20	Dec-19	Sep-20	Dec-20
Opening Balance	29888	25665	16576	13365
Slippages	6182	2078	215	54
Less				
Recovery + Write off	15195	5312	3191	1876
Upgradation	1593	291	234	103
Total reduction	16788	5603	3425	1979
Closing Balance	19282	22140	13365	11440

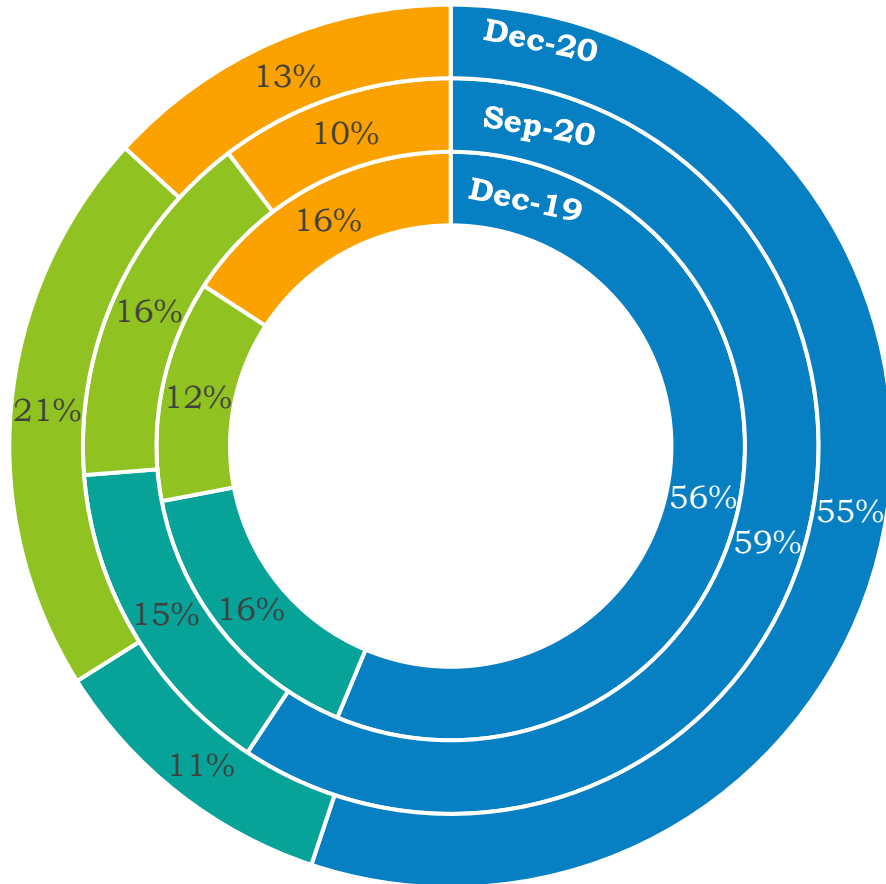


Rating Profile



External Rating Distribution of Global Advances above 5 Cr.

■ A& Above ■ BBB ■ BBB Below ■ Unrated



				₹ in (Cr)
₹ in (Cr)	A& Above	BBB	BBB Below	Unrated
Dec-19	17476	4874	3777	4914
Sep-20	21350	5190	5731	3720
Dec-20	18865	3749	7096	4519



Asset Quality-NCLT



₹ in (Cr)

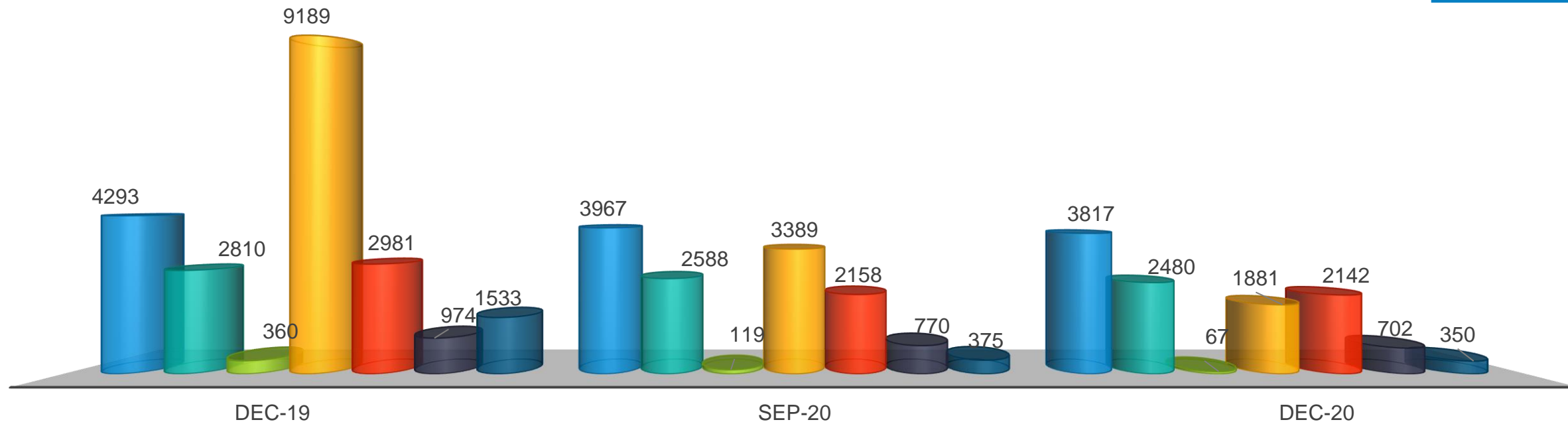
	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC (As per RBI List)	-	1	38	39
Loan Outstanding as of 31st December 2020 (₹ Cr.)	-	14.33	1704.38	1718.71
Total Provisions held upto 31st December 2020 (₹ Cr.)	-	5.73	1479.10	1484.83



Segment NPA



₹ in (Cr)



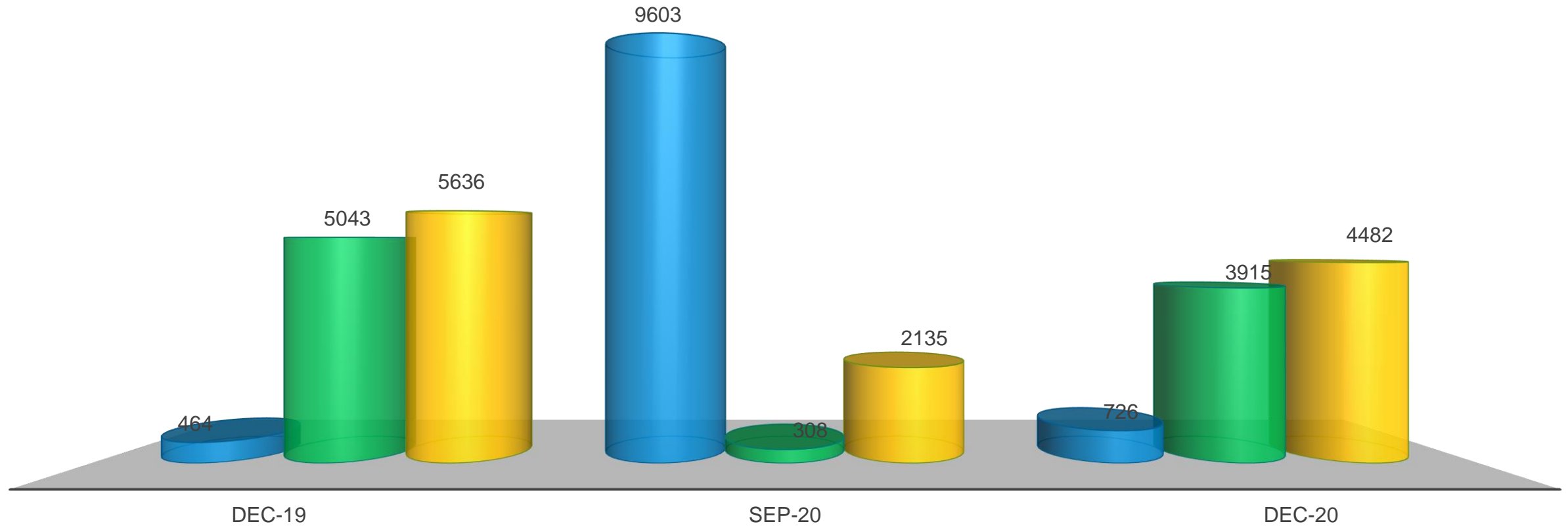
	Dec-19	Sep-20	Dec-20
Agriculture & Allied Activities	4293	3967	3817
Micro & Small Industries	2810	2588	2480
Medium Industries	360	119	67
Large Industries	9189	3389	1881
Services	2981	2158	2142
Retail	974	770	702
All others	1533	375	350



SMA DATA



₹ in (Cr)



	Dec-19	Sep-20	Dec-20
■ SMA-0	464	9603	726
■ SMA-1	5043	308	3915
■ SMA-2	5636	2135	4482



Financials



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Balance Sheet



₹ in (Cr)

	31.03.2020	31.12.2019	30.09.2020	31.12.2020
CAPITAL & LIABILITIES				
Capital	9918	8623	9918	9918
Reserves & Surplus	9291	8591	9398	9513
Deposits	193204	188437	197696	202421
Borrowings	15695	10523	11211	10297
Other Liabilities & Provisions	7800	7975	8199	9226
Total	235908	224149	236422	241375
ASSETS				
Cash and Balances with RBI	6776	8646	6712	6150
Balances with Banks and Money at Call and Short Notice	11029	7123	8332	12644
Investments	90999	83753	89429	88279
Advances	101175	97804	105482	108450
Fixed Assets	2840	2811	2748	2748
Other Assets	23089	24012	23719	23104
Total	235908	224149	236422	241375



Cost & Yield Ratio



₹ in (Cr)

Ratio Analysis	Year ended	Quarter Ended		
	Mar-20	Dec-19	Sep-20	Dec-20
Cost of Deposit (%)	4.90	4.97	4.29	4.22
Cost of Fund (%)	5.31	5.39	4.42	4.22
Yield on Advances (%)	9.20	9.19	8.03	7.62
Yield on Investment (%)	7.01	6.99	6.71	6.64
Yield on Funds (%)	7.98	7.99	7.21	7.34
Net Interest Margin (Global) (%)	2.69	2.62	2.78	2.87
Net Interest Margin (Domestic) (%)	2.79	2.85	2.88	3.00
Cost to Income Ratio (%)	52.90	57.40	49.69	53.87
GNPA (%)	16.77	19.45	11.62	9.80
NNPA (%)	5.45	6.34	3.63	2.97
NPA Provision Coverage (%)	85.46	83.71	89.82	91.22
CRAR (Basel-III) (%)	11.70	10.27	11.80	12.08



Key Financial Indicators



Particulars (Qtr.)	₹ in (Cr)			
	FY 2019-20	Dec-19	Sep-20	Dec-20
Return on Assets (%)	-0.96	-1.52	0.05	0.06
Return on Equity (%)	-15.79	-25.90	0.73	0.86
Book Value per Share (₹)	7.56	6.38	7.48	7.65
Earning Per Share (₹)	-3.10	-1.18	0.03	0.04
Net Worth (₹ in Cr.)	6933	4986	6875	7047
Operating Profit to AWF (%)	1.91	1.92	2.07	2.07
Non-Interest Income to AWF (%)	1.13	1.18	1.11	1.34
Business Per Branch (₹ In Cr.)	99.79	97.88	101.25	103.34
Business Per Employee (₹ in Cr.)	13.70	13.16	13.78	14.25
Operating Profit Per Employee (₹ in Lakh)	21.50	5.27	5.86	5.96
Net Profit Per Employee (₹ in Lakh)	-10.84	-4.18	0.13	0.16



Capital & Shareholding



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Capital & Share Holding Pattern

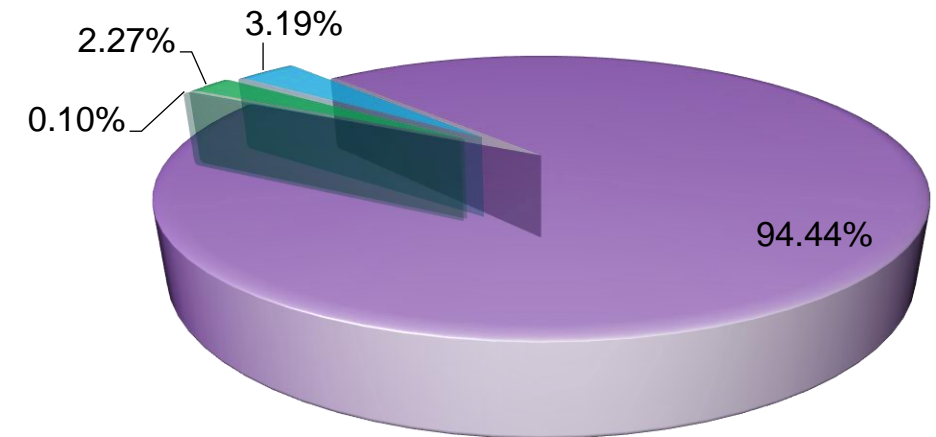


₹ in (Cr)

Particulars	Dec-19	Sep-20	Dec-20
CET1 Capital	7136	9213	9211
Tier I Capital	7136	9213	9211
Tier II Capital	3029	2883	3141
Total Capital	10165	12096	12353
Risk Weighted Assets	98982	102460	102276
CET1 (%)	7.21	8.99	9.01
Tier I (%)	7.21	8.99	9.01
Tier II (%)	3.06	2.81	3.07
Capital Adequacy Basel III (%) (CRAR)	10.27	11.80	12.08

Share Holding Pattern

Govt. FII's DII's Others



As on 31.12.2020

Share Capital (₹ in Cr.)	9918.34
Net Worth (₹ in Cr.)	7046.49
Market Cap (₹ in Cr.)	12596.29
No of Equity Shares	991,83,40,622



Digitalization



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Digital Platforms



New Initiative During the Quarter

- ✓ Introduction of Image Card-UCO My Moments Card.
- ✓ Introduction of Prepaid Gift Cards limit upto Rs 10,000/-.
- ✓ SMS to customer with UCO Bank ATM locations on use of other Bank ATM.
- ✓ Installed 70 new Cash Recycler , 50 new Pass Book Kiosks.



New Features in E Banking and M-Banking

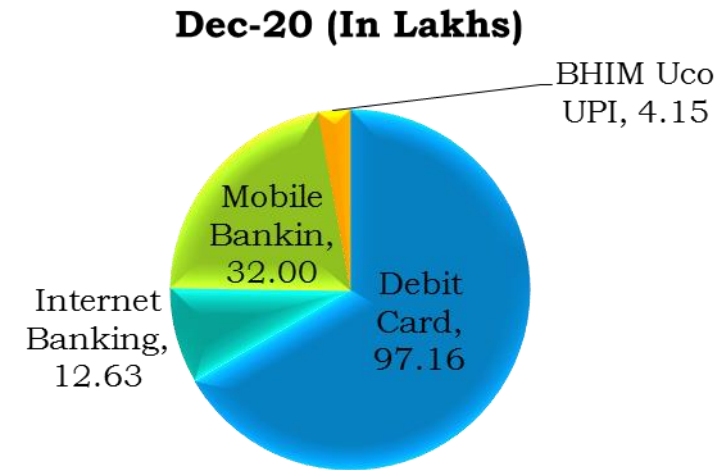
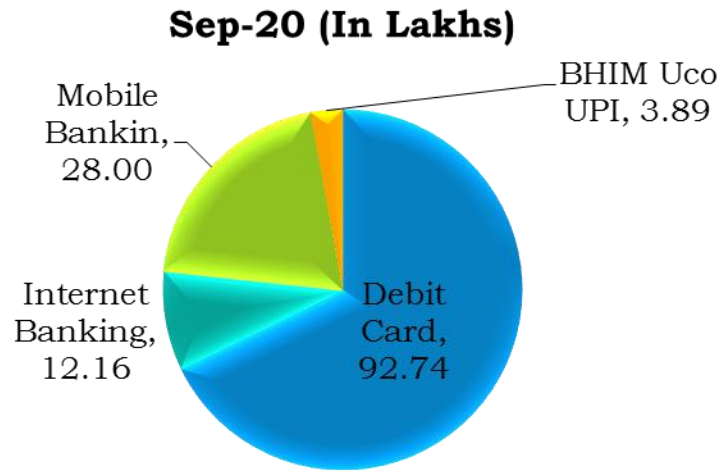
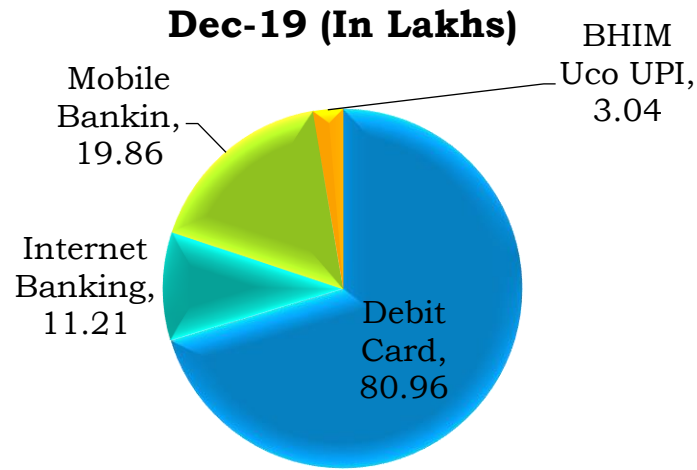
- ✓ Apply & Tracking for Car Loan, Personal Loan & Home Loan.
- ✓ Central Positive Pay.
- ✓ Branch & Communication address Change request.
- ✓ Debit Freeze .
- ✓ NPCI e-Mandate .
- ✓ Integration of UMA Chatbot.

Road ahead for E Banking and M-Banking

- ✓ Apply for insurance, Gift Card & add on card
- ✓ Social media Integration.
- ✓ FEBA Implementation
- ✓ TIN 2.0 Income Tax Module.



Digital Progress



Digital Channels	Dec-19	Sep-20	Dec-20	Growth (%)	
				Y-O-Y	Q-O-Q
Debit Cards	8095859	9274062	9715947	20.01	4.76
Internet Banking (Lakhs)	11.21	12.16	12.63	12.67	3.87
Retail (Lakhs)	9.93	10.78	11.20	12.79	3.90
Corporate (Lakhs)	1.28	1.38	1.43	11.72	3.62
Mobile Banking (Lakhs)	19.86	28.00	32.00	61.13	14.29
Bhim UCO UPI (Lakhs)	3.04	3.89	4.15	36.51	6.68
POS Terminals	6650	8961	9423	41.70	5.16
Avg. Daily ATM Hits	96	88	98	2.06	11.16

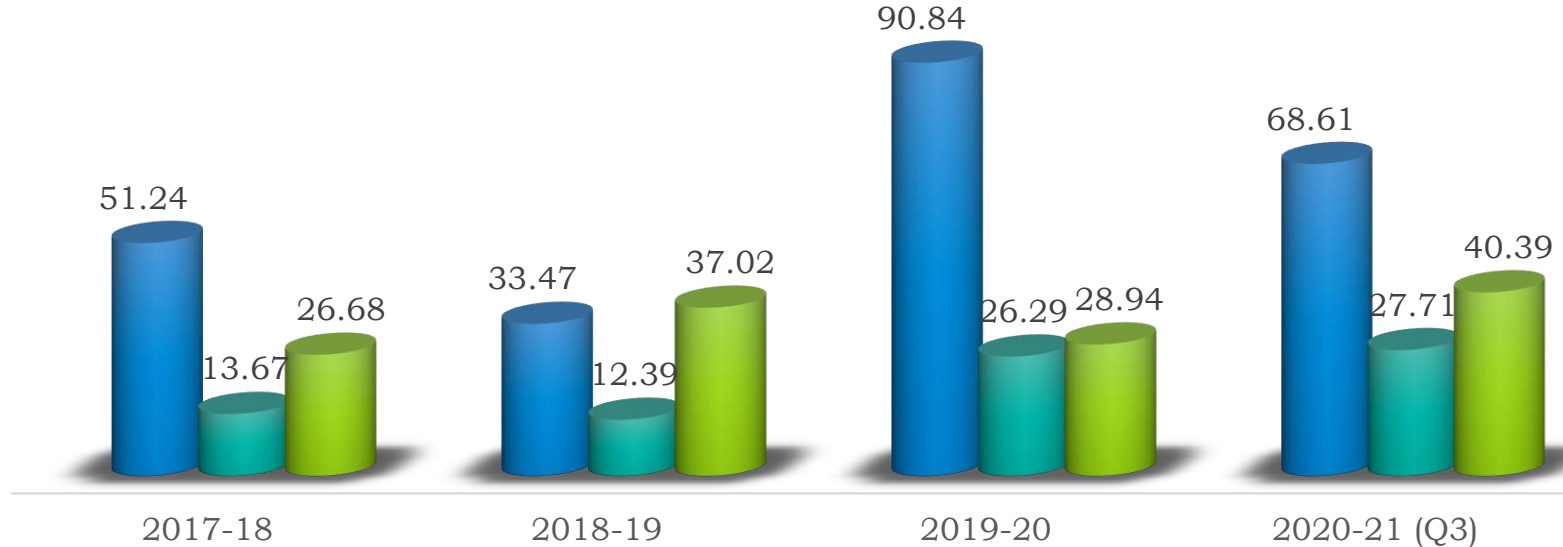


Digital Progress



Digital Channels

■ Total Transaction (In Cr.) ■ Digital Transaction (In Cr.) ■ Digital transaction %

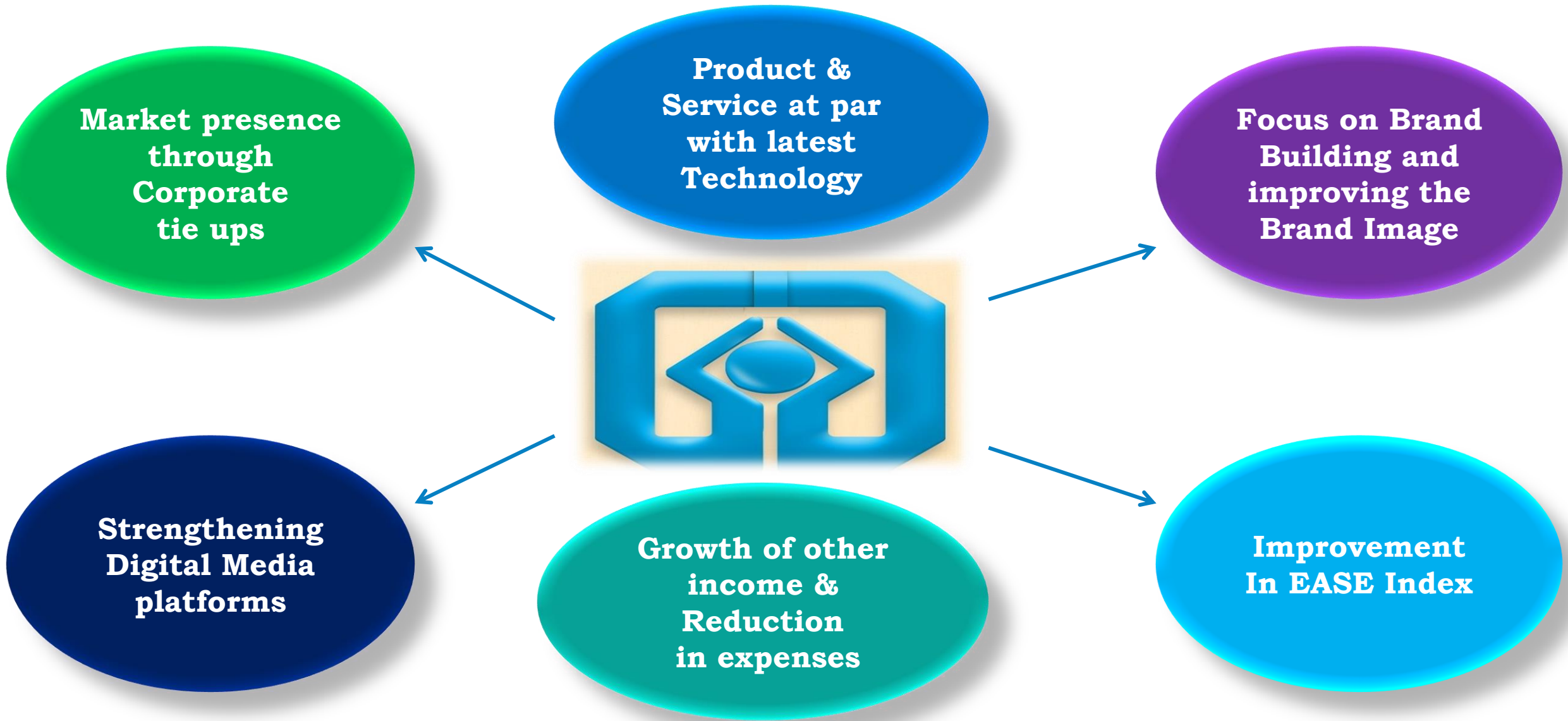


₹ in (Cr)

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 (Q3)	68.61	27.71	40.39



Business Strategy



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.”



Associate



Paschim Banga Gramin Bank Is An Associate of UCO BANK



As on 31.12.2020 (Unaudited)

Amount (₹ in Cr)

Total Business	8944.44
Deposit	5818.53
Advances	3125.91
Income	40.29
Expenditure & Provision	43.35
Net Profit (Qtr.)	- 3.06
Employee Strength	940

Public Sector Bank Leads in Loan Revival

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