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Quarterly Results September 2020



UCO BANK

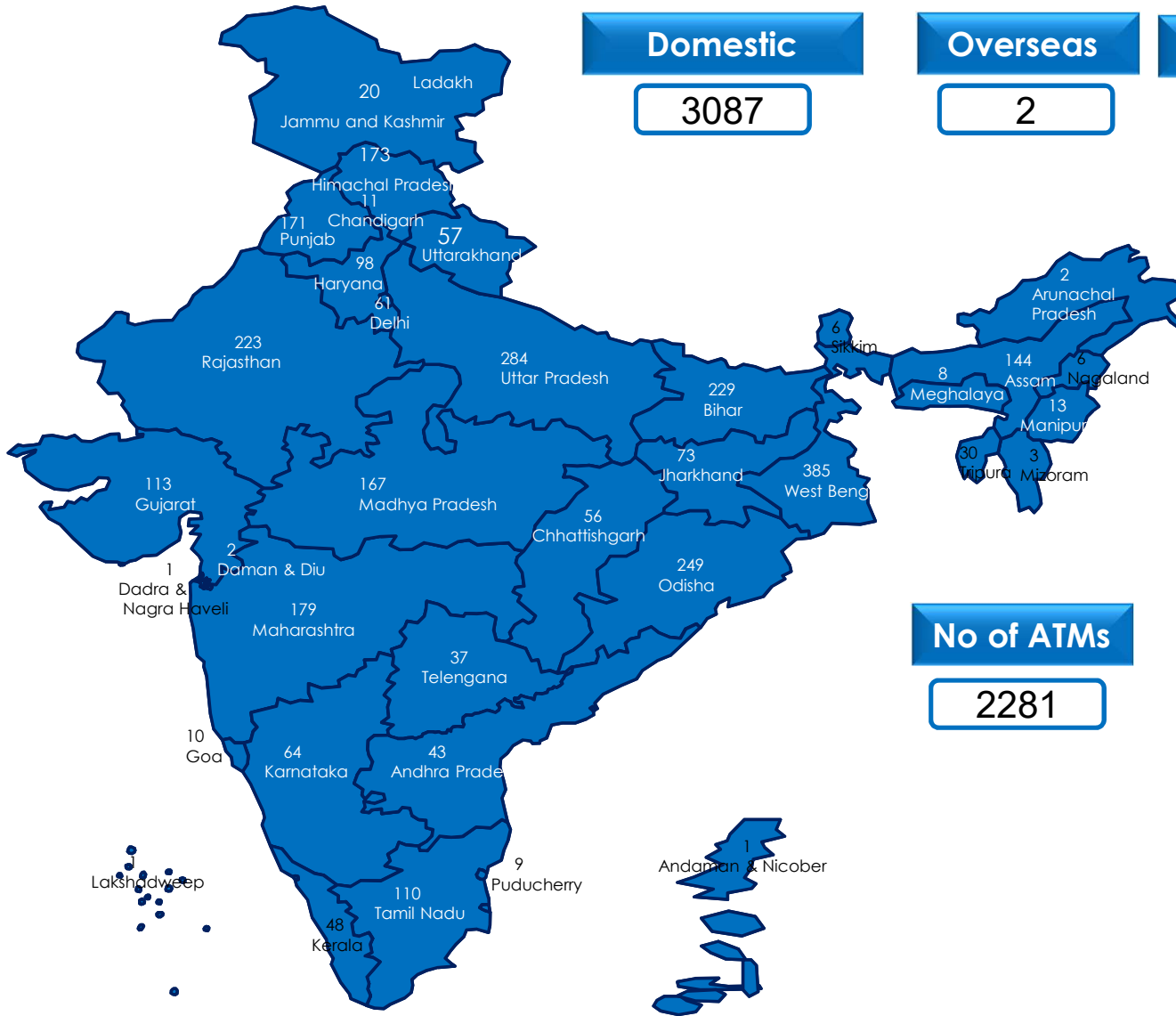
(A Govt. of India Undertaking)





UCO BANK
NET PROFIT FOR SEPTEMBER 2020
₹ 30.11 Cr.

Golden Journey Continues.....



Domestic

3087

Overseas

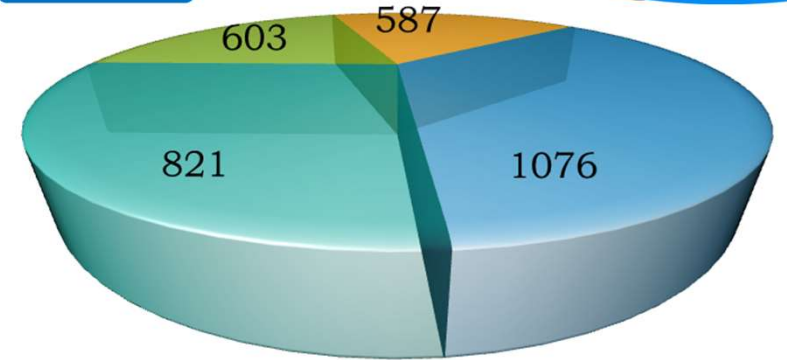
2

Total Branches

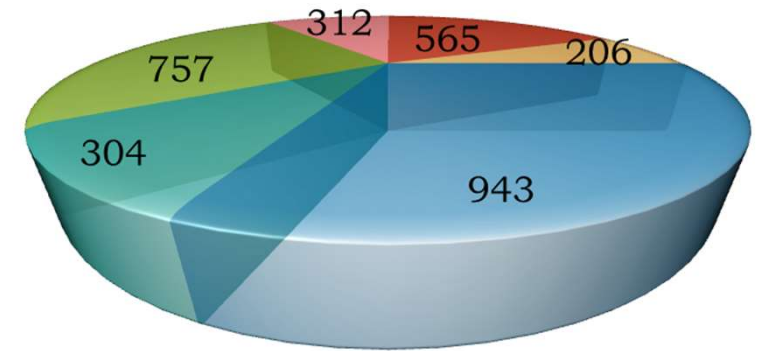
3089

No of ATMs

2281



■ Rural ■ Semi Urban ■ Urban ■ Metro



■ Eastern ■ Western ■ Northern ■ Southern

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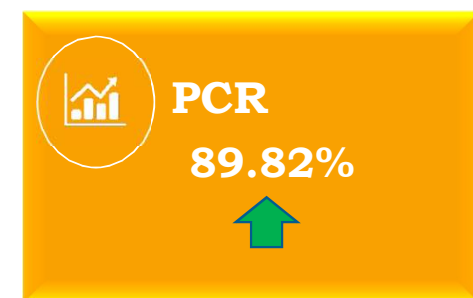
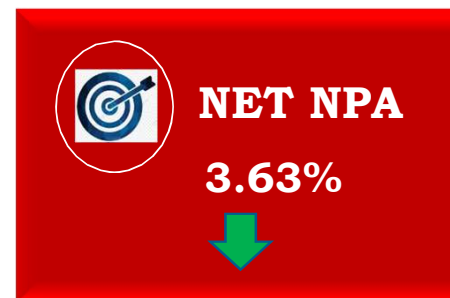
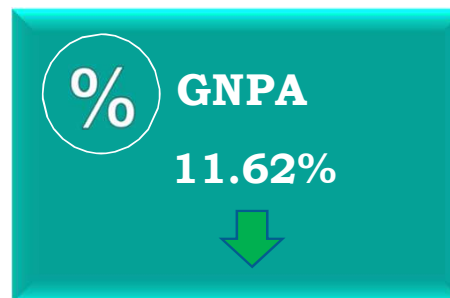
Highlights: September 2020



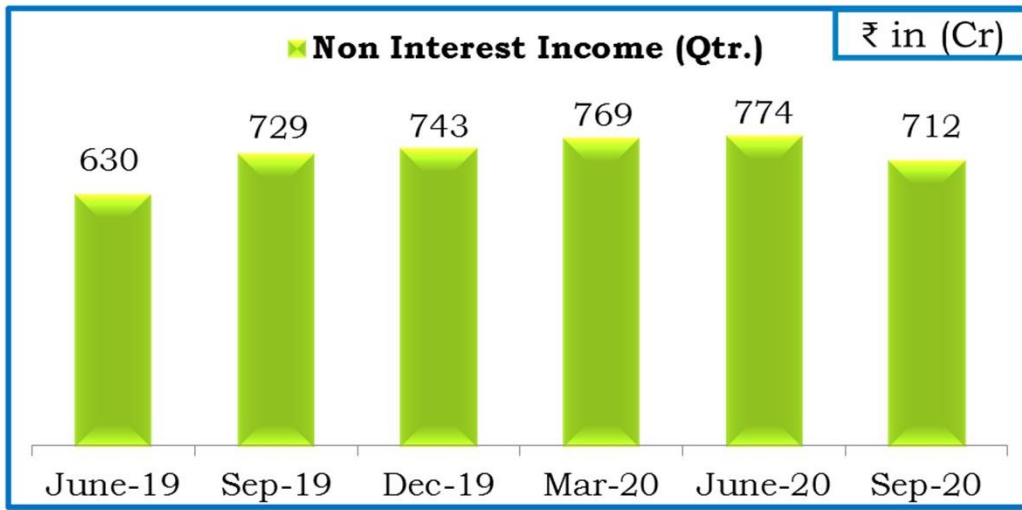
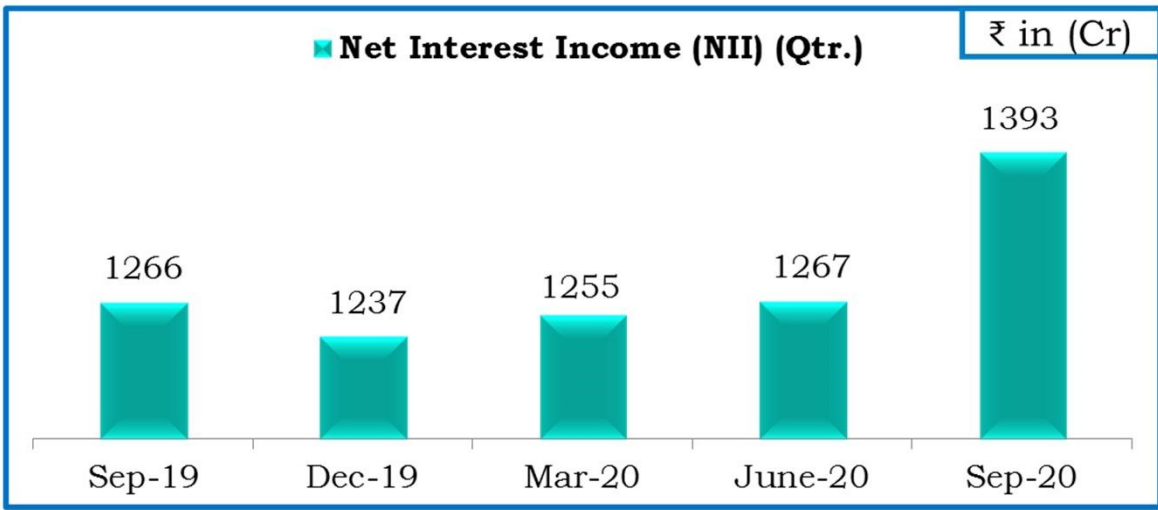
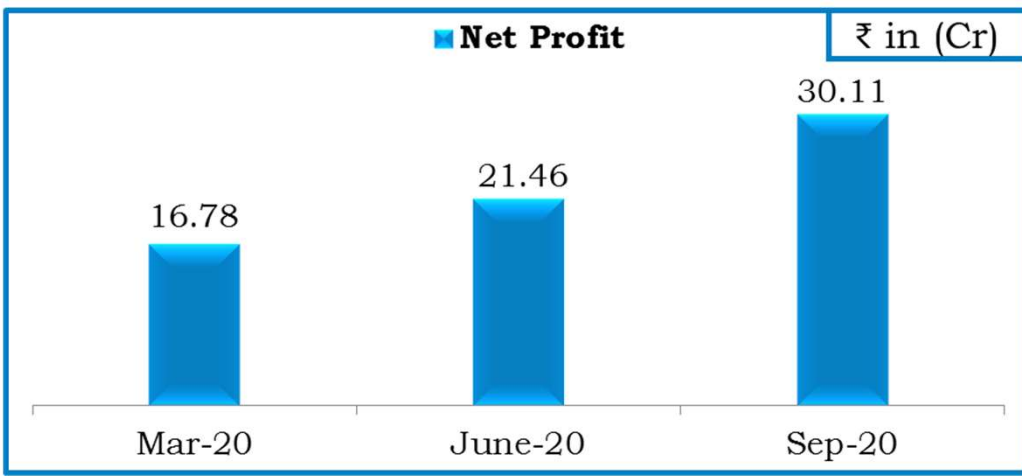
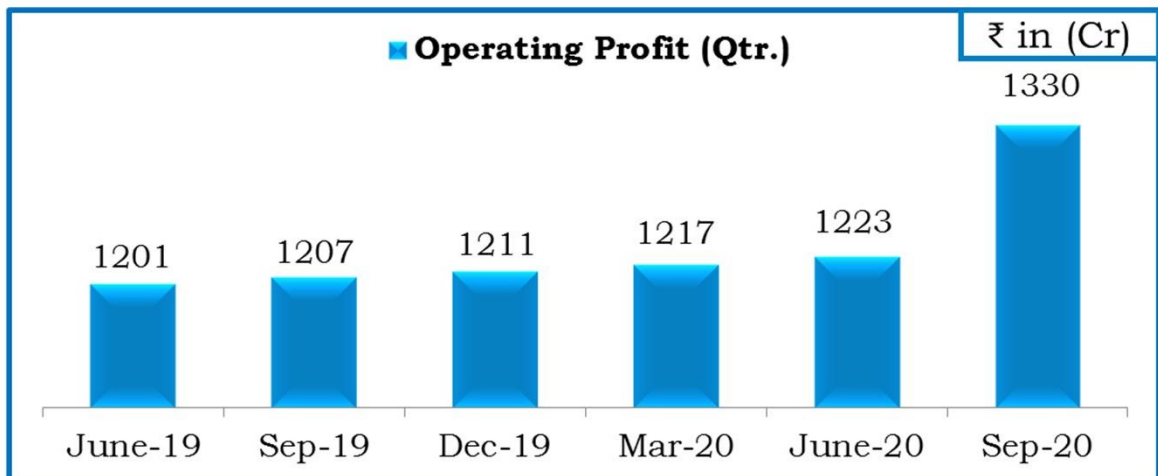
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Highlights September 2020



Improving Financial Performance

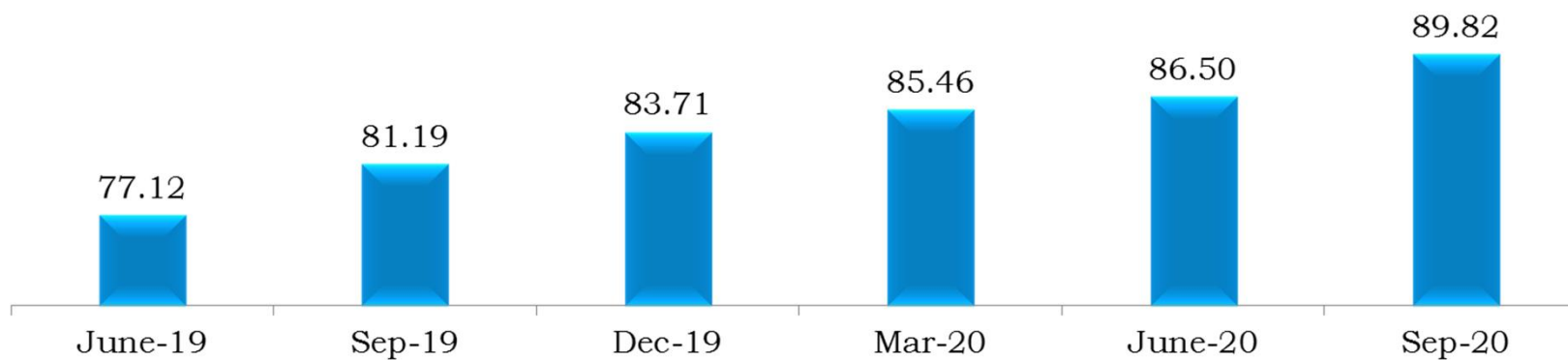


Improving Asset Quality

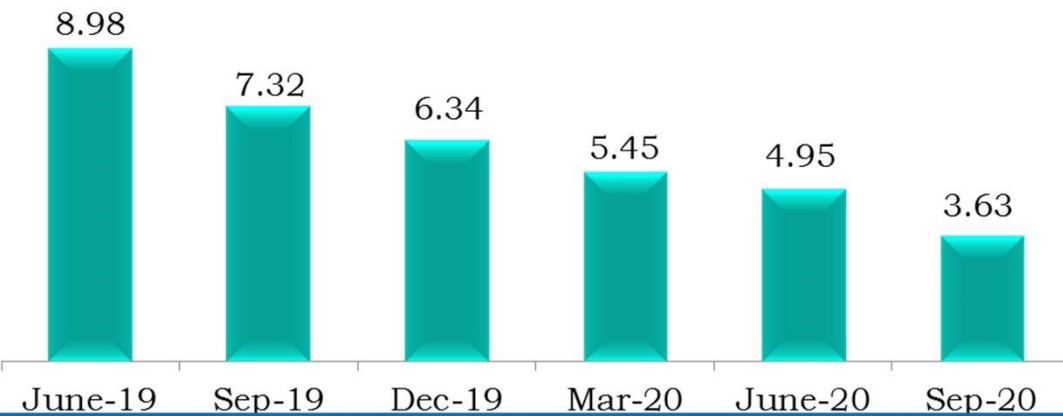


PCR (%)

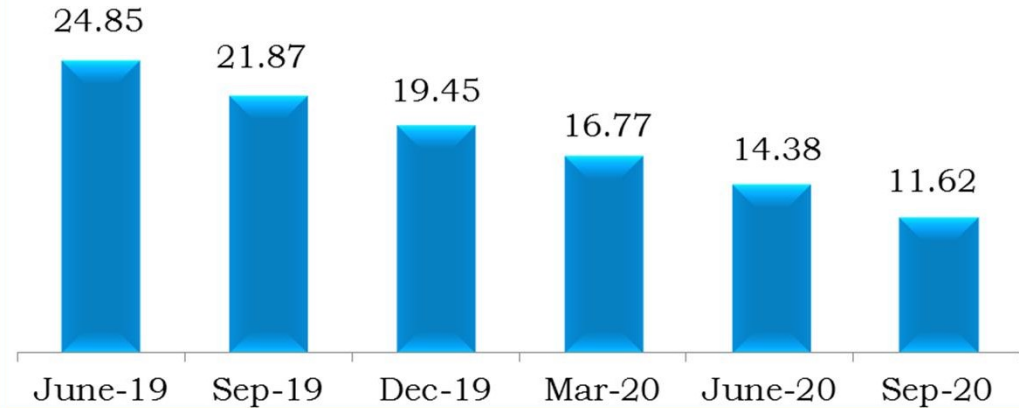
₹ in (Cr)



Net NPA (%)



Gross NPA (%)



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Performance at a glance-Business



₹ in (Cr)

Business Mix (Deposits + Advances)	Sep-19	Jun-20	Sep-20	Y-O-Y (%)	Q-Q (%)
Global Business	306914	310356	312746	1.90	0.77
Domestic	292254	295510	298803	2.24	1.11
Overseas	14660	14846	13943	-4.89	-6.08
Global Deposits	189585	195120	197696	4.28	1.32
Domestic	184667	190197	193184	4.61	1.57
Overseas	4918	4923	4512	-8.26	-8.35
Global Advances (Gross)	117329	115236	115050	-1.94	-0.16
Domestic	107587	105313	105619	-1.83	0.29
Overseas	9742	9923	9431	-3.19	-4.95
CD Ratio (%)	61.89	59.06	58.20	-	-

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Operating Revenues



₹ in (Cr)

Sl.	Parameters	Quarter Ended			Variation (%) over	
		Sep-19	Jun-20	Sep-20	Y-O-Y	Q-O-Q
1	Interest Income	3805	3663	3615	-4.99	-1.31
2	Interest Expenses	2538	2396	2221	-12.49	-7.28
3	NII (1-2)	1266	1267	1393	10.03	9.98
4	Non-Interest Income	729	774	712	-2.38	-8.06
5	Operating Expenses	788	817	774	-1.73	-5.26
6	Operating Profit (3+4-5)	1207	1223	1330	10.21	8.74
7	Provisions	2099	1202	1300	-38.06	8.18
8	Net Profit	-892	21	30	-	40.29

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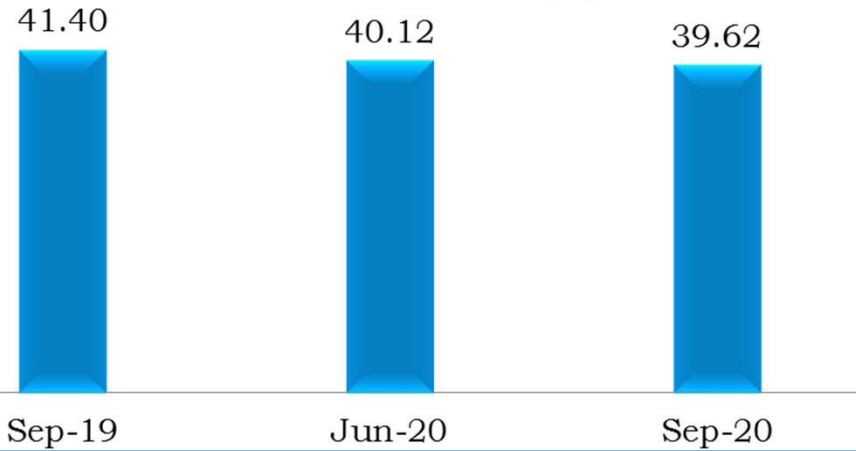
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Performance Highlights

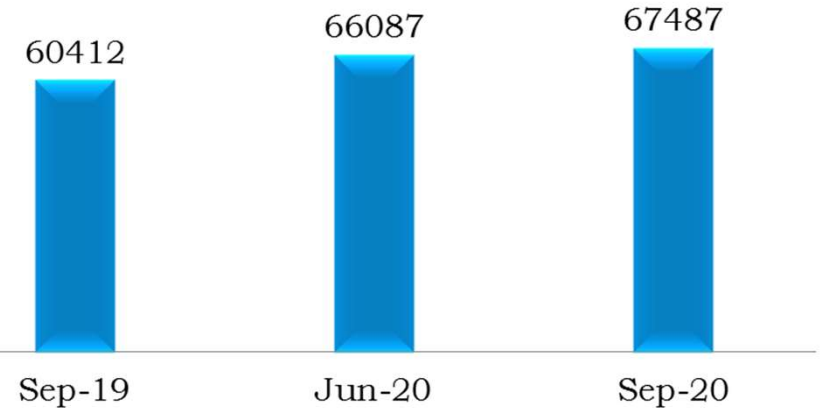


CASA Domestic (%)



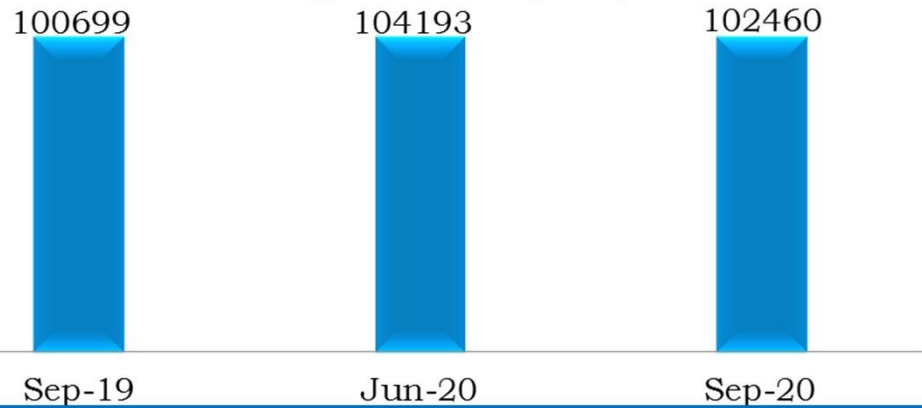
Savings Deposit

₹ in (Cr)



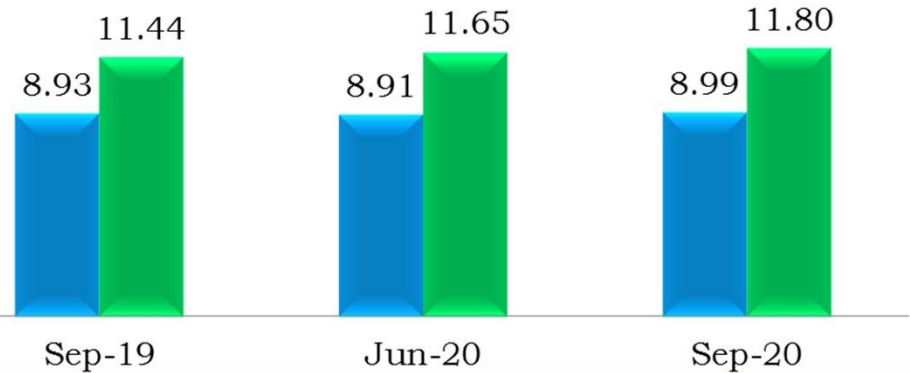
Total Risk Weighted Assets(RWA)

₹ in (Cr)

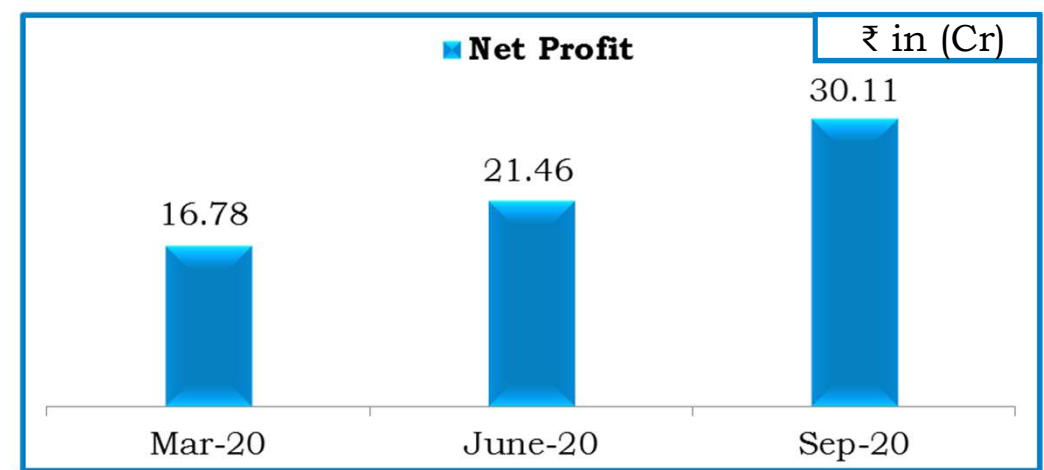
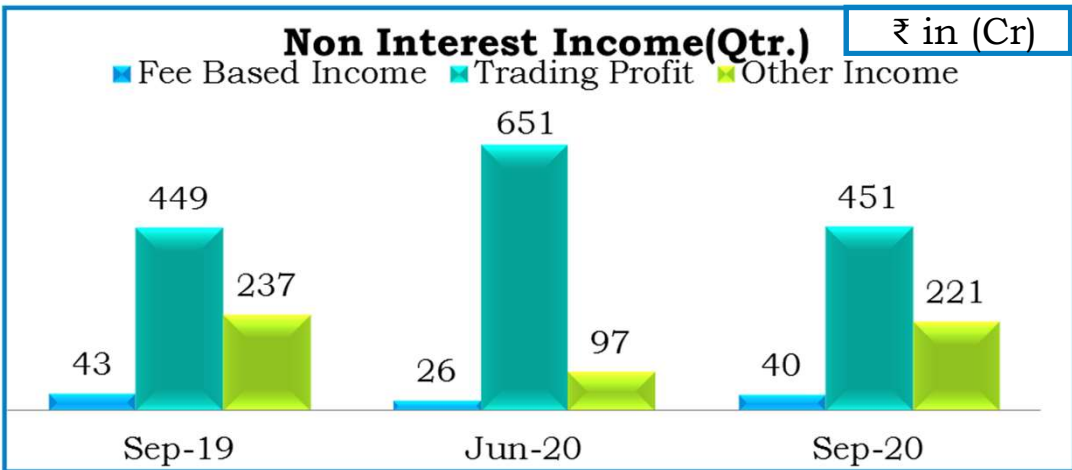
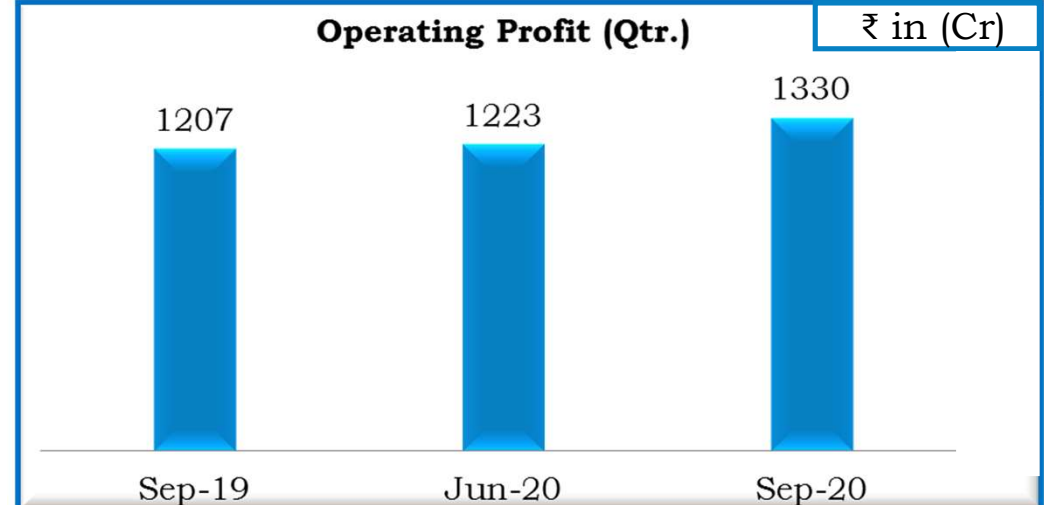
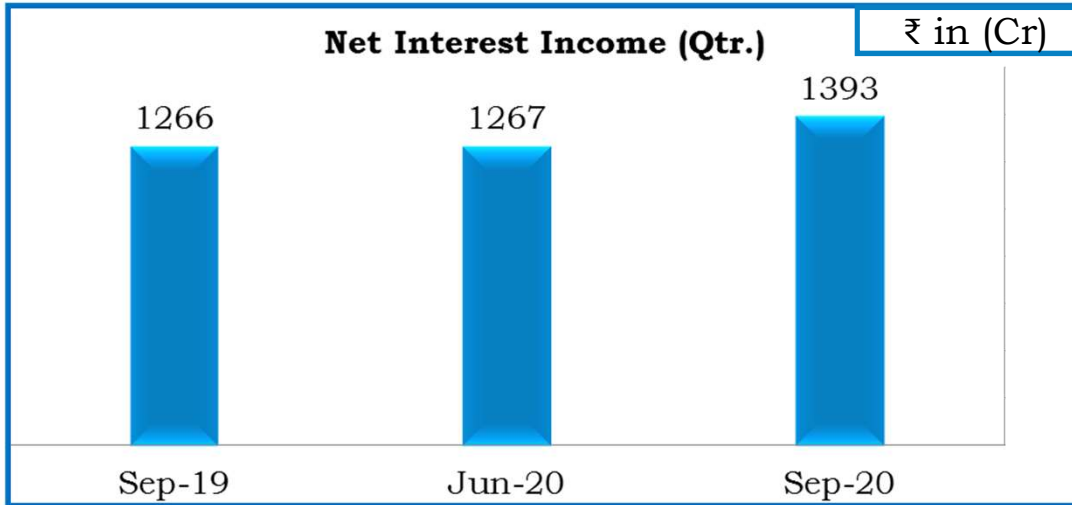


CRAR (%)

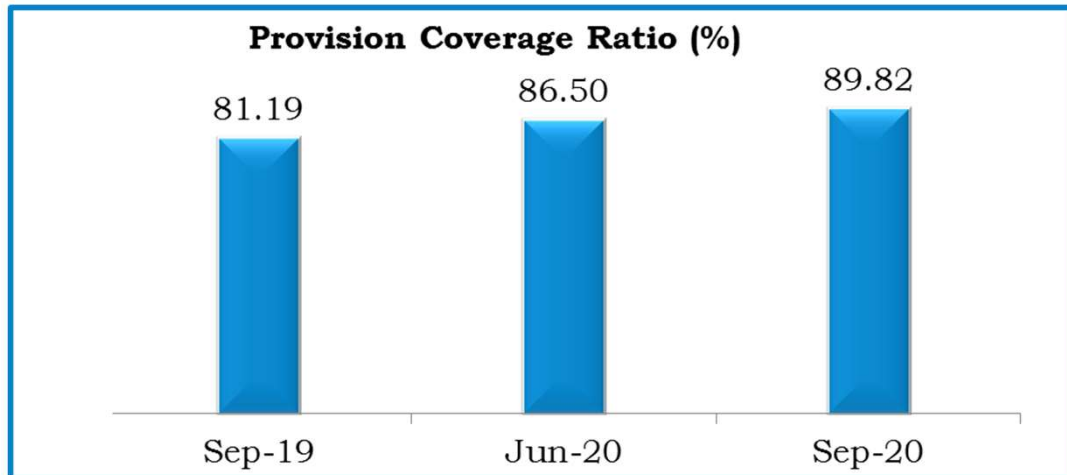
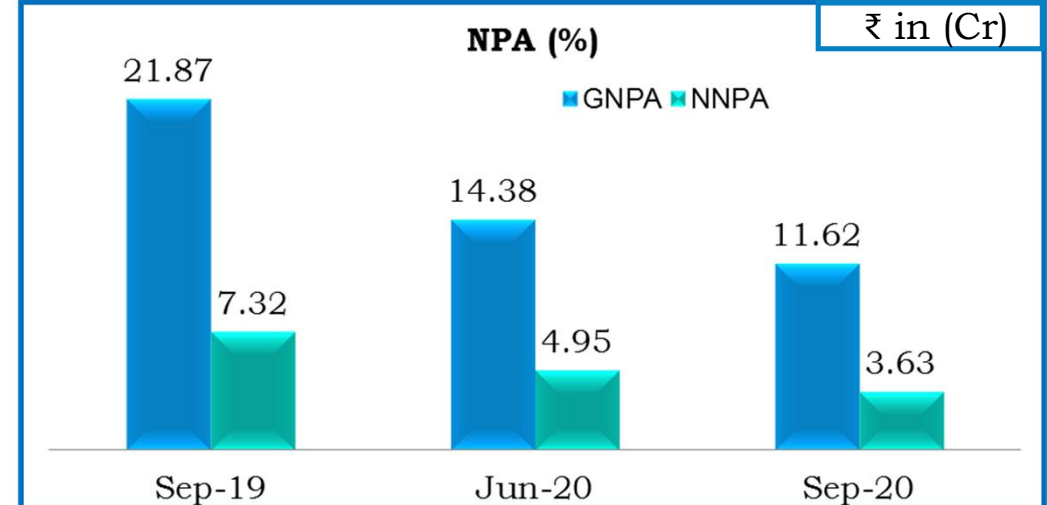
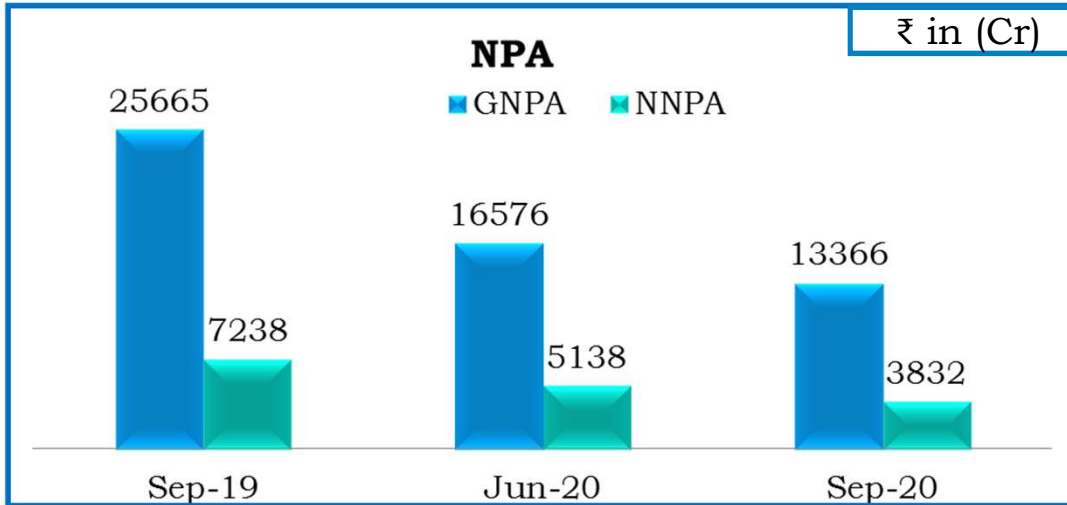
■ Tier 1 ■ CRAR



Performance Highlights



Performance Highlights





Business Segment Performance



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Domestic Industry Wise Exposure



₹ in (Cr)

Particulars	Sep-19	Jun-20	Sep-20	Industry Exposure (%)
Infrastructure	23139	20486	19782	22.69
NBFC	9635	15827	16090	18.45
Basic Metal Products	12075	10287	10032	11.50
Construction	3070	3926	3773	4.33
Food Processing	4055	4345	3426	3.93
Textile	3161	2686	2654	3.04
All Engineering	4900	5623	5993	6.87

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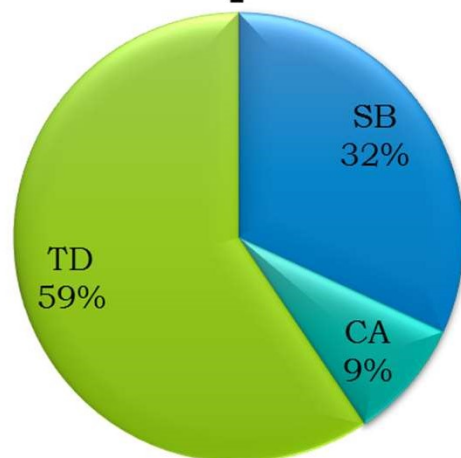
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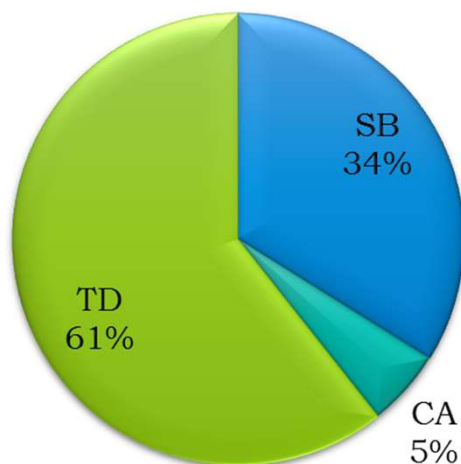
Global Deposits



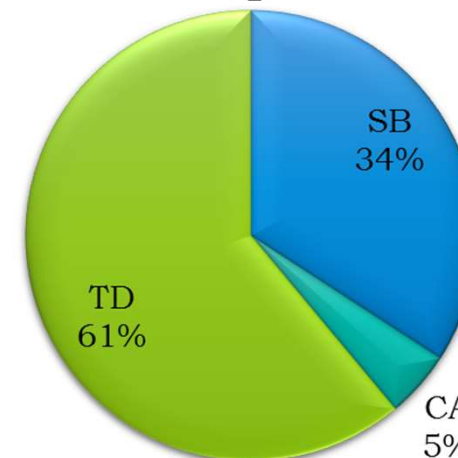
Sep-19



Jun-20



Sep-20



₹ in (Cr)

Particulars	Sep-19	Jun-20	Sep-20
Saving Deposits	60346	66009	67398
Current Deposits	16104	10303	9135
CASA	76450	76312	76533
Term Deposits	108217	113885	116652
Overseas Deposits	4918	4923	4512
Global Deposits	189585	195120	197697

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Priority Sector Advance



₹ in (Cr)

Industry	Sep-19	Jun-20	Sep-20	% Growth	
				Y-O-Y	% to ANBC
Agriculture	23412	23320	24040	2.68	17.67
Out of which, S&MF	10891	10954	11569	6.22	8.50
MSME	21436	24377	24347	13.58	17.89
Out of which, Micro	10865	13770	13154	21.07	9.67
Housing Loan	9093	9840	10130	11.41	7.44
Education Loan	1153	1071	1070	-7.24	0.79
Others	27	25	353	1177.82	0.26
Total Priority Sector Advances	55122	58633	59940	8.74	44.05

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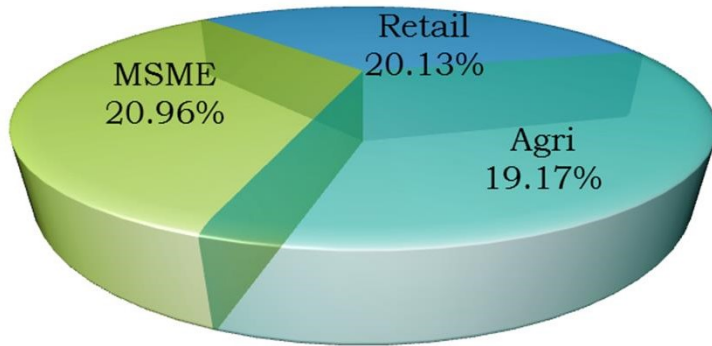
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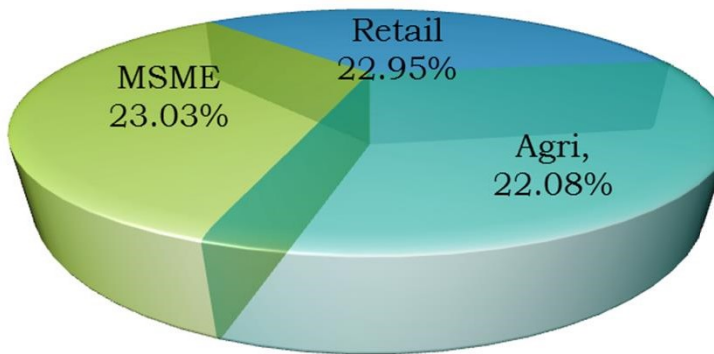
RAM share in Domestic Advances



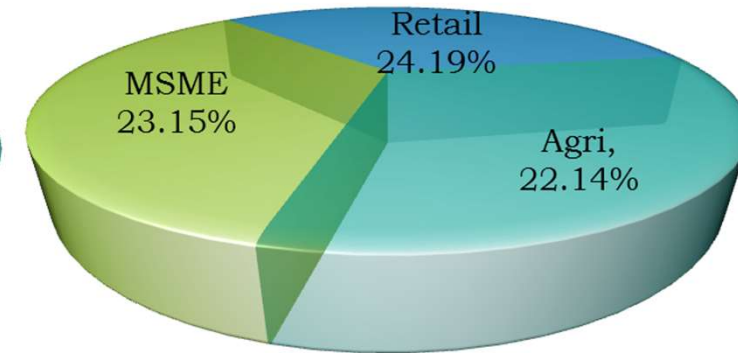
Sep-19



Jun-20



Sep-20



₹ in (Cr)	Retail Advance	Agriculture Advance	MSME Advance
Sep-19	23412	23412	23321
Jun-20	25471	23320	24377
Sep-20	26311	24040	26426



Assets Quality

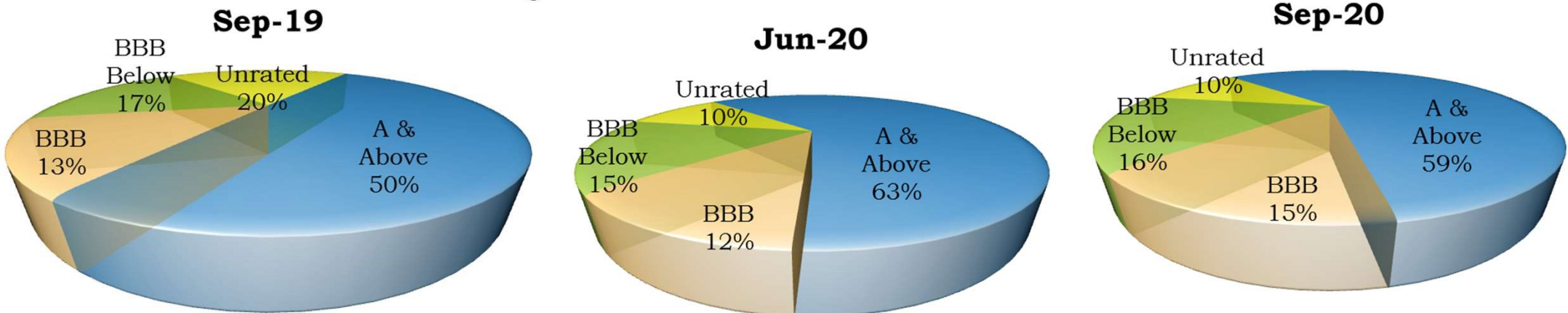


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Rating Profile



External Rating Distribution of Domestic Advances above 5 Cr.



₹ in (Cr)	A& Above	BBB	BBB Below	Unrated
Sep-19	14710	3874	5016	5979
Jun-20	20140	3785	4981	3208
Sep-20	21350	5190	5779	3671

Asset Quality-Sequential



₹ in (Cr)

Item	Sep-19	Jun-20	Sep-20
Gross NPA	25665	16576	13366
Net NPA	7238	5138	3832
Gross NPA (%)	21.87	14.38	11.62
Net NPA (%)	7.32	4.95	3.63
Provision Coverage Ratio (%)	81.19	86.50	89.82

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Movement of NPA



₹ in (Cr)

Item	Quarter		
	Sep-19	Jun-20	Sep-20
Opening Balance	29432	19282	16576
Slippages	1378	384	215
Less	-		
Recovery	542	127	256
Upgradation	349	45	234
Write Off	4254	2918	2935
Total reduction	5145	3090	3425
Closing Balance	25665	16576	13365

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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)	-	2	45	47
Loan Outstanding as of 30th September 2020 (₹ Cr.)	-	762.49	2462.62	3225.11
Total Provisions held upto 30th September 2020 (₹ Cr.)	-	735.41	2116.91	2852.32

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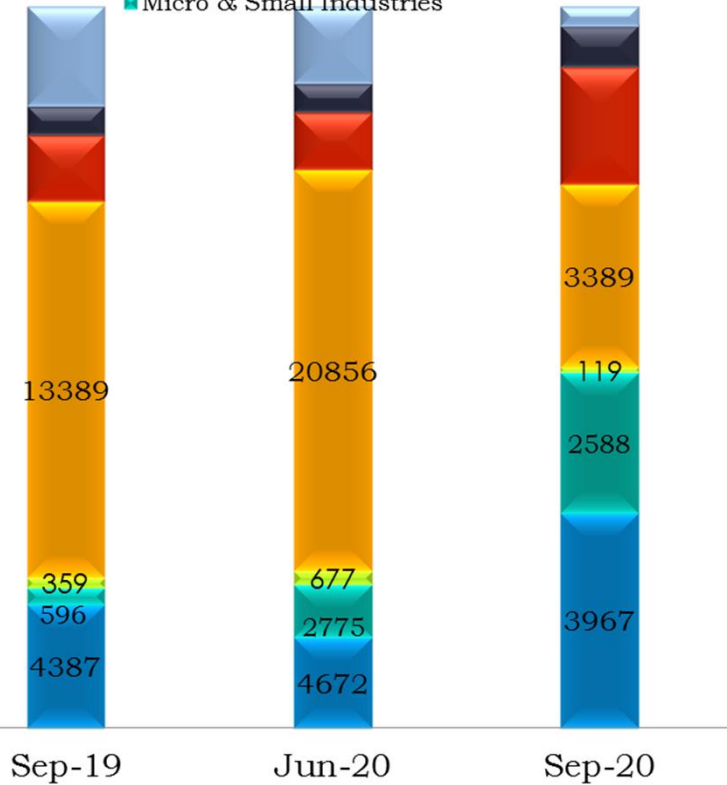


Segment NPA



Sector Wise

- All others
- Retail
- Services
- Large Industries
- Medium Industries
- Micro & Small Industries



Item	₹ in (Cr)		
	Sep-19	Jun-20	Sep-20
Agriculture & Allied Activities	4387	4176	3967
Micro & Small Industries	596	2775	2588
Medium Industries	359	160	119
Large Industries	13389	4660	3389
Services	2358	2280	2158
Retail	1027	900	770
All others	3550	1625	375
Total	25665	16576	13366





Financials



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Balance Sheet



₹ in (Cr)

	30.09.2019	30.06.2020	30.09.2020
CAPITAL & LIABILITIES			
Capital	7362	9918	9918
	2130		
Reserves & Surplus	8648	9396	9398
Deposits	189585	195120	197696
Borrowings	12505	12473	11211
Other Liabilities & Provisions	7284	7777	8199
Total	227514	234684	236422
ASSETS			
Cash and Balances with RBI	9292	6546	6712
Balances with Banks and Money at Call and Short Notice	10525	6585	8332
Investments	83564	90301	89429
Advances	98844	103769	105482
Fixed Assets	2802	2822	2748
Other Assets	22487	24662	23719
Total	227514	234684	236422

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Net Interest Income



₹ in (Cr)

Particulars	Quarter Ended			Variation (%) over	
	Sep-19	Jun-20	Sep-20	Y-O-Y	Q-O-Q
Interest Income	3805	3663	3615	-4.99	-1.31
a. From Advances	2078	1913	1966	-5.37	2.79
b. From Investments	1403	1575	1506	7.29	-4.42
c. Others	323	174	143	-55.91	-18.21
Interest Expended	2538	2396	2221	-12.49	-7.28
a. On Deposits	2344	2239	2089	-10.88	-6.71
b. On Borrowings	70	57	40	-42.64	-29.95
c. Subordinated Bonds & Others	125	100	93	-25.68	-7.12
Net Interest Income	1266	1267	1393	10.03	9.98

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Non Interest Income



₹ in (Cr)

Particulars	Quarter Ended			Variation (%) over	
	Sep-19	Jun-20	Sep-20	Y-O-Y	Q-O-Q
a) Treasury Income	449	651	451	0.49	-30.79
b) Recovery in Written Off	158	28	96	-39.40	244.52
c) Other Non Interest Income	122	95	165	35.31	73.78
Total (a+b+c)	729	774	712	-2.38	-8.06



Cost & Yield Ratio



₹ in (Cr)

Ratio Analysis	Quarter Ended		
	Sep19	Jun-20	Sep-20
Cost of Deposit (%)	4.97	4.60	4.29
Cost of Fund (%)	5.38	4.74	4.42
Yield on Advances (%)	9.49	7.99	8.03
Yield on Investment (%)	6.99	6.81	6.71
Yield on Funds (%)	8.20	7.31	7.21
Net Interest Margin (Global) (%)	2.73	2.53	2.78
Net Interest Margin (Domestic) (%)	2.85	2.62	2.88
Cost to Income Ratio (%)	55.41	56.43	49.69
GNPA (%)	21.87	14.38	11.62
NNPA (%)	7.32	4.95	3.63
NPA Provision Coverage (%)	81.19	86.50	89.82
CRAR (Basel-III) (%)	11.44	11.65	11.80

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Provisions



₹ in (Cr)

Particulars	Quarter Ended			Variation (%) over	
	Sep19	Jun-20	Sep-20	Y-O-Y	Q-O-Q
Operating Profit	1207	1223	1330	10.21	8.74
Provisions for :					
NPA	2034	565	1032	-49.26	82.75
Standard Assets	6	92	22	251.02	-75.62
Provision For Investment	80	-19	1	-98.34	-107.25
Provision related to staff	237	334	271	14.30	-18.77
Others (Including Tax)	-258	230	3	-101.16	-98.70
Total Provisions	2099	1202	1300	-38.06	8.18
Net Profit /Loss	-892	21	30	-103.38	40.29
Technical Write off	3998	2898	2586	-26.59	-10.75

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Key Financial Indicators



₹ in (Cr)

Particulars (Qtr.)	Sep-19	Jun-20	Sep-20
Return on Assets (%)	-1.41	0.03	0.05
Return on Equity (%)	-24.31	0.53	0.73
Book Value per Share(₹)	9.74	7.67	7.48
Earning Per Share (₹)	-1.21	0.02	0.03
Net Worth (₹ in Cr.)	6673	7038	6875
Operating Profit to AWF(%)	1.90	1.89	2.07
Non-Interest Income to AWF(%)	1.15	1.20	1.11
Business Per Branch(₹ In Cr.)	99.39	100.50	101.25
Business Per Employee (₹ in Cr.)	13.16	14.00	13.78
Operating Profit Per Employee(₹ in Lakh)	5.18	5.52	5.86
Net Profit Per Employee(₹ in Lakh)	-3.83	0.10	0.13

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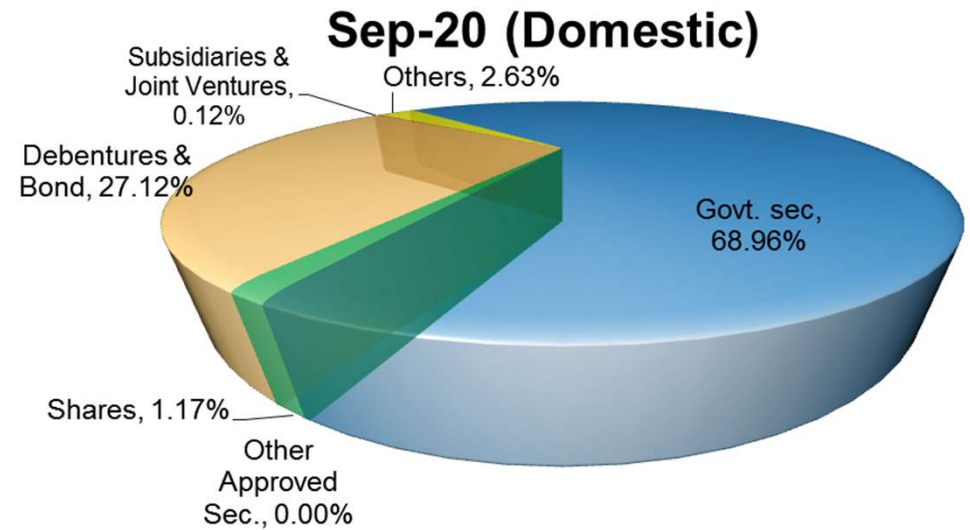
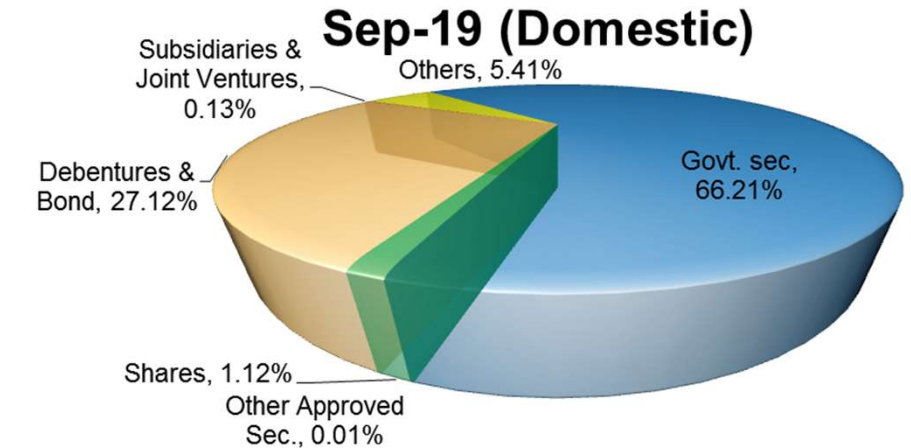
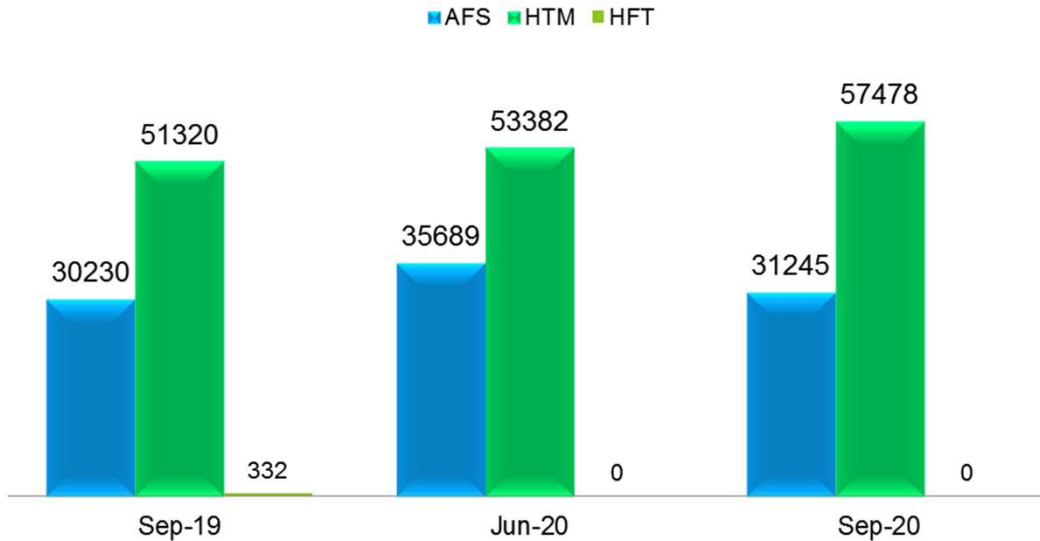
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Investment Portfolio



Domestic Investments ₹ in (Cr)



₹ in (Cr)	Sep-19	Jun-20	Sep-20
Domestic Investments	81882	89071	88723
Overseas Investments	3273	3129	2605
Total Investments	85155	92200	91328

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Performance Under Financial Inclusion



₹ in (Cr)

Particulars	Sep-19		Jun-20		Sep-20	
	No. of Accts	Amount	No. of Accts	Amount	No. of Accts	Amount
PMJDY (Lacs)	82.41	2490.48	88	3289.29	91.83	3282.85
Zero Balance Accts (Lacs)	16.25	-	8.66	-	10.05	-
PMSBY (Lacs)	17.21	-	19.92	-	20.63	-
PMJJBY (Lacs)	7.49	-	9.97	-	10.31	-
APY (Lacs)	2.50	-	3.31	-	3.45	-
PMMY Shishu (Actual)	143304	315.28	262861	345.62	251262	383.86
PMMY Kishor	116482	1690.90	160697	2060.29	165057	2152.65
PMMY Tarun	13304	879.18	16826	1064.34	18124	1115.54
PMMY Total	273090	2885.36	440384	3470.25	434443	3652.05

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Capital & Shareholding



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Capital Adequacy-Basel-III



₹ in (Cr)

Particulars	Sep-19	Jun-20	Sep-20
CET1 Capital	8993	9282	9213
Tier I Capital	8993	9282	9213
Tier II Capital	2532	2859	2883
Total Capital	11525	12141	12096
Risk Weighted Assets	100699	104193	102460
CET1 (%)	8.93	8.91	8.99
Tier I (%)	8.93	8.91	8.99
Tier II (%)	2.51	2.74	2.81
Capital Adequacy Basel III (%) (CRAR)	11.44	11.65	11.80

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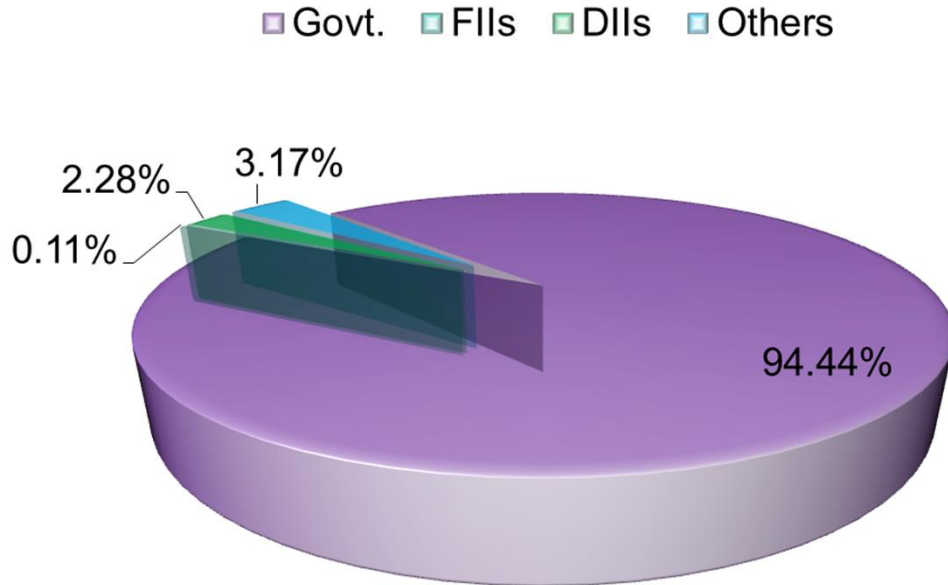


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Share Holding Pattern



As on 30.09.2020	
Share Capital (₹ in Cr.)	9918
Net Worth (₹ in Cr.)	6875
Market Cap (₹ in Cr.)	12050.78
No of Equity Shares	991,83,40,622

Details of Shareholding Pattern (%)	
	Sep-20
Govt	94.44
FIIs	0.11
DIIs	2.28
Others	3.17





Digitalization



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Digital Platforms



New Initiative During the Quarter

- ✓ Introduction of VKYC module in UCO PAY+ app
- ✓ Implementation of Door Step Banking
- ✓ Introduction of **UMA**-virtual assistant chat bot
- ✓ Implementation of New Loan Origination System .
- ✓ Integration with SBI Life Insurance for real time payment processing.



New Features in E Banking and M-Banking

- ✓ Implementation of Video Life Certificate in UCO M-banking.
- ✓ Implementation of online Sukanya Samridhi account opening.
- ✓ Implementation of UPI International.
- ✓ online PPF account module through M-Banking & E-Banking.

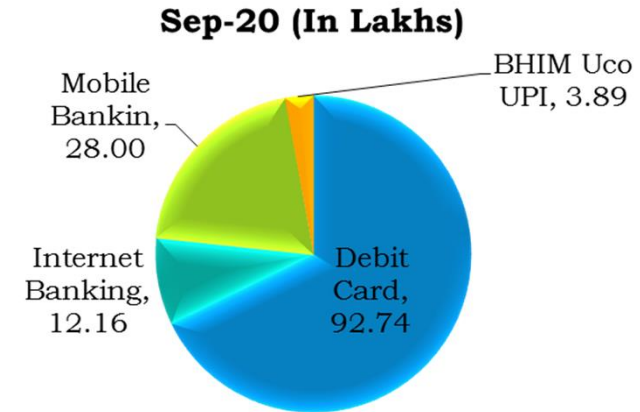
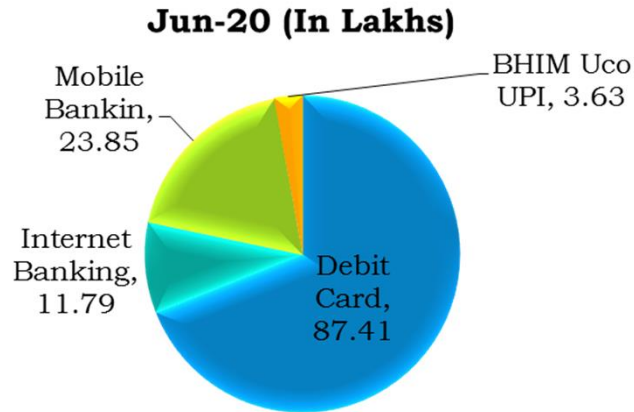
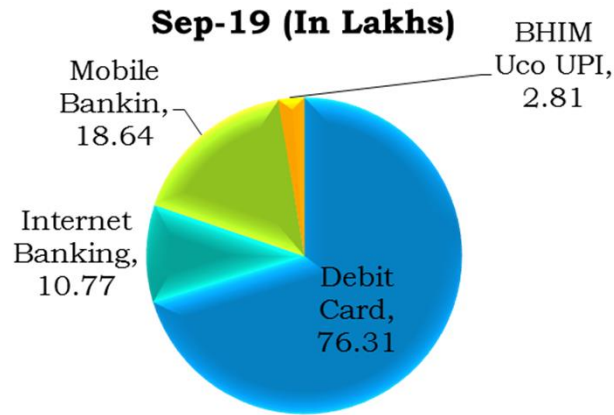


Road ahead for ATMs and Debit Cards

- ✓ Procurement of 100 Cash recyclers.
- ✓ Implementation of OTC lock in ATMs
- ✓ Implementation of e-surveillance in ATMs
- ✓ Issuance of NETC Fastag by Bank for toll booth payment.
- ✓ Debit cards to Overdraft accounts.



Digital Progress



Digital Channels	Sep-19	Jun-20	Sep-20	Growth (%)	
				Y-O-Y	Q-O-Q
Debit Cards	7631484	8740803	9274062	21.52	6.10
Internet Banking (Lakhs)	10.77	11.79	12.16	12.90	3.14
Retail (Lakhs)	9.53	10.45	10.78	13.12	3.16
Corporate (Lakhs)	1.24	1.34	1.38	11.29	2.99
Mobile Banking (Lakhs)	18.64	23.85	28.00	50.21	17.40
Bhim UCO UPI (Lakhs)	2.81	3.63	3.89	38.43	7.16
POS Terminals	5357	8319	8961	67.28	7.72
Avg. Daily ATM Hits	75	84	88	17.33	4.76

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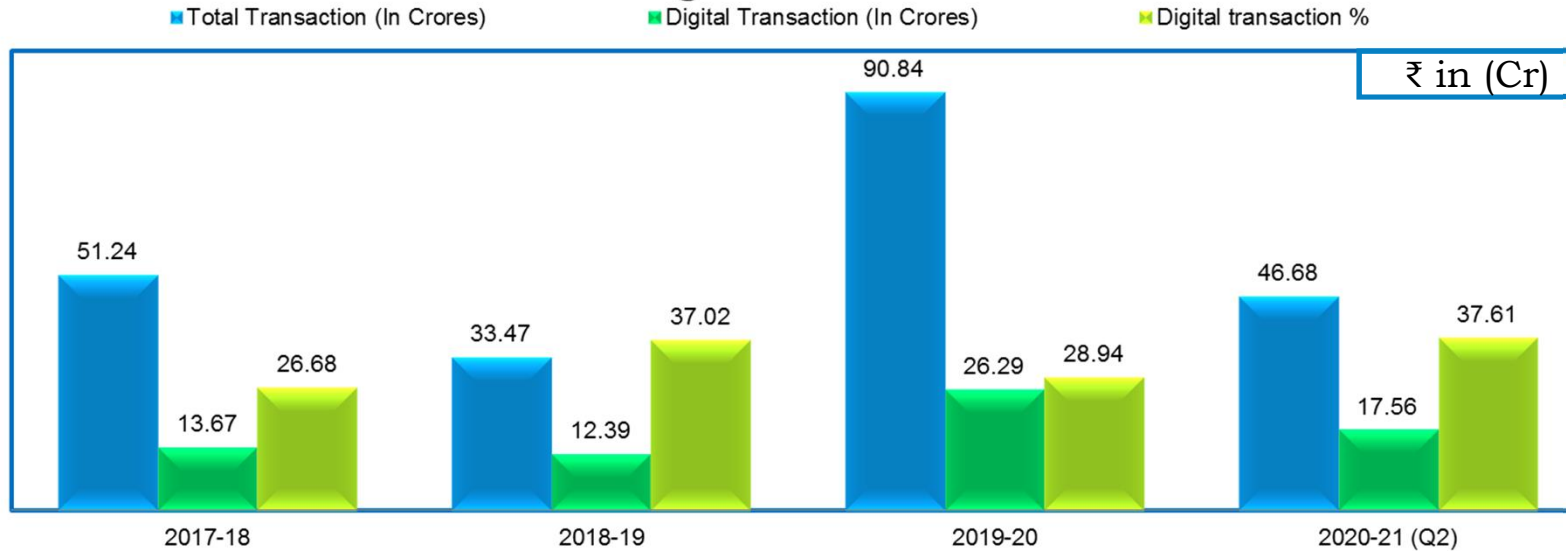
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Digital Progress



Digital Channels



₹ in (Cr)

Financial Year	Total Transactions (In Crores)	Digital Transactions (Financial) (In Crores)	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 (Q2)	46.68	17.56	37.61

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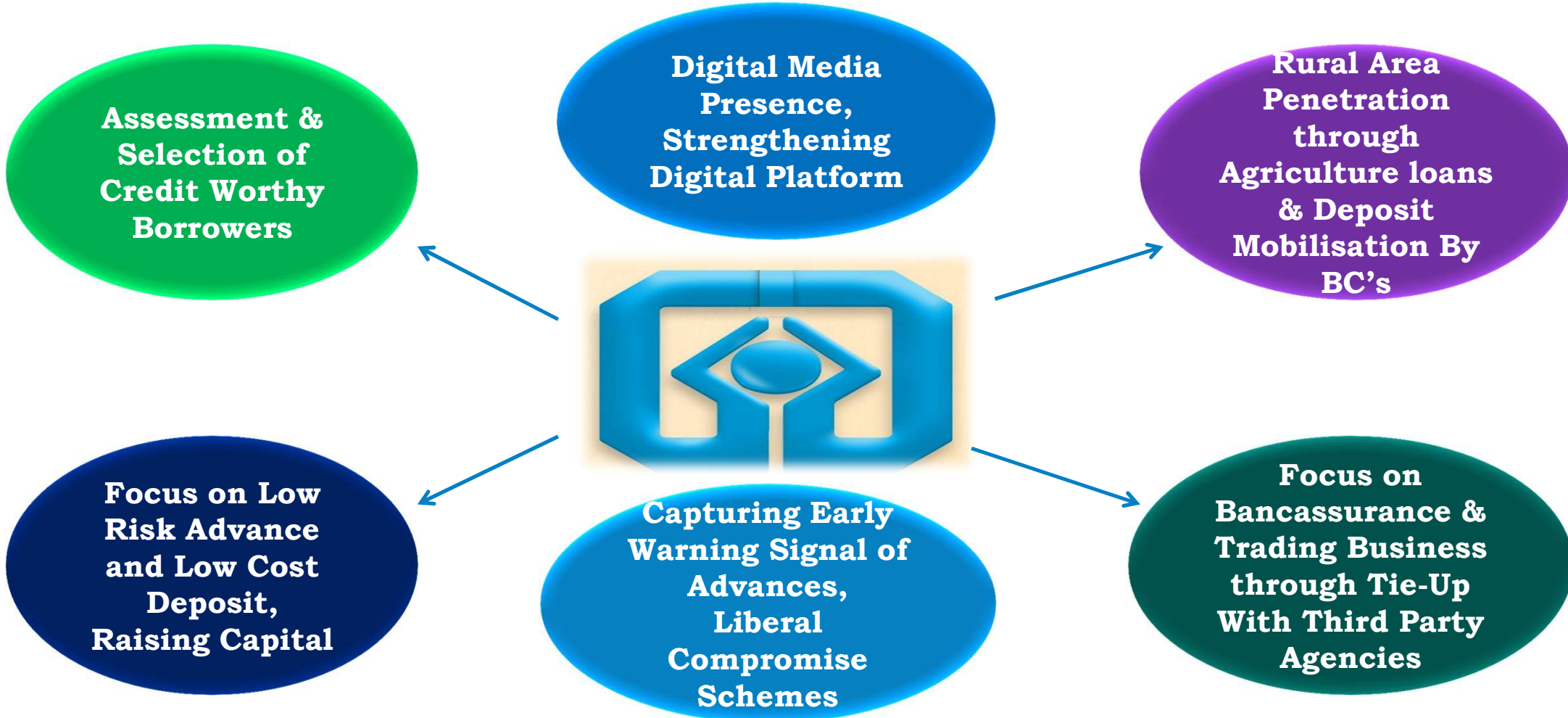


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Business Strategy



Vision & Mission



Paschim Banga Gramin Bank Is An Associate of UCO BANK



**As on 30.09.2020
(Unaudited) ₹ in (Cr)**

Total Business	8781.04
Deposit	5716.52
Advances	3064.52
Net Profit (Qtr.)	-19.69

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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