

# यूको बैंक

(भारत सरकार का उपक्रम)



# UCO BANK

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

## Financial Results

Q3/FY18-19



08 February 2019



**UCO BANK**

## HIGHLIGHTS - DEC'2018

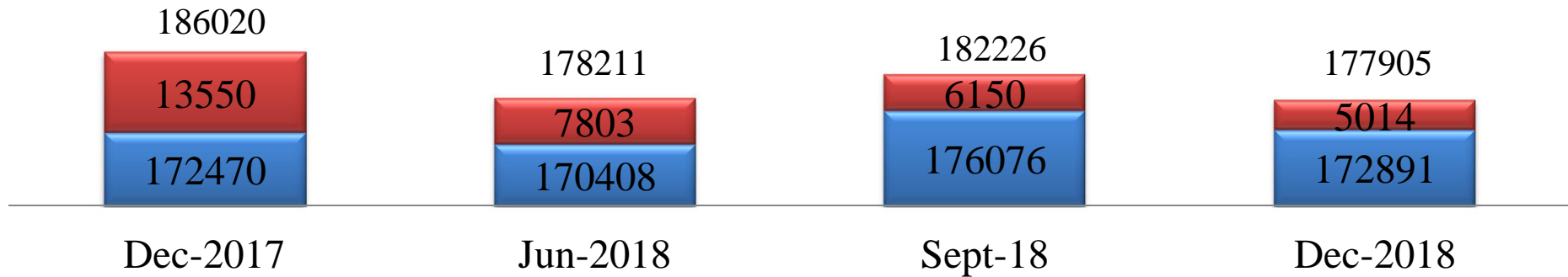


<b>Total Business</b>	<b>Rs. 291519 Crore</b>
<b>Total Deposit</b>	<b>Rs. 177906 Crore</b>
<b>Gross Advance</b>	<b>Rs. 113610 Crore</b>
<b>Operating Profit (Q-3)</b>	<b>Rs. 381 Crore</b>
<b>Basel III Tier I CAR</b>	<b>7.14 %</b>
<b>Basel III Total CAR</b>	<b>9.33 %</b>
<b>Branches (Including Foreign Branches)</b>	<b>3088</b>
<b>ATMs</b>	<b>2546 *</b> <b>(*Excluding 3600 Micro-ATMs)</b>

## Total Deposit (Global) (Rs. Cr)

■ Domestic ■ Overseas

- 4.36 % YOY

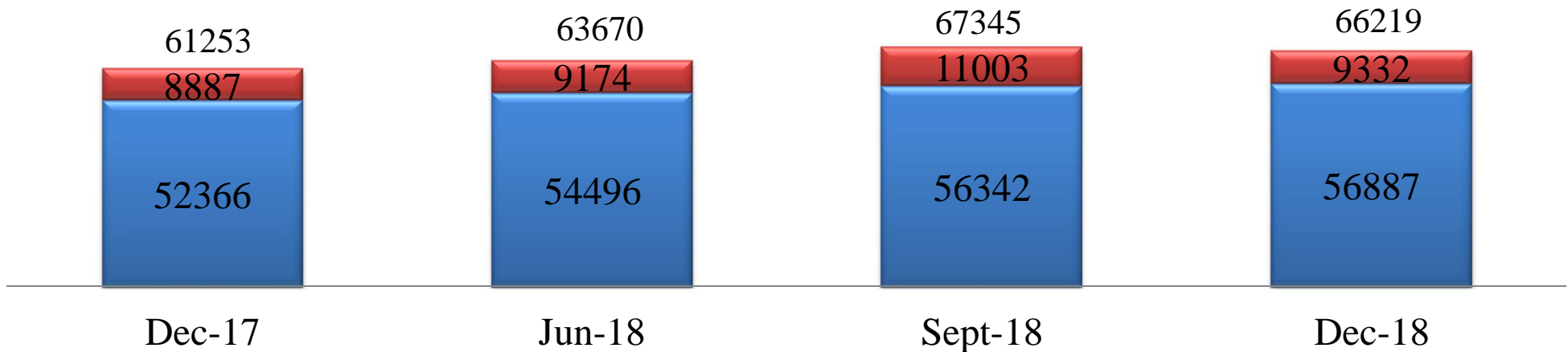


## CASA Portfolio (Global) (Rs Cr)

■ Savings Deposit

■ Current Deposit

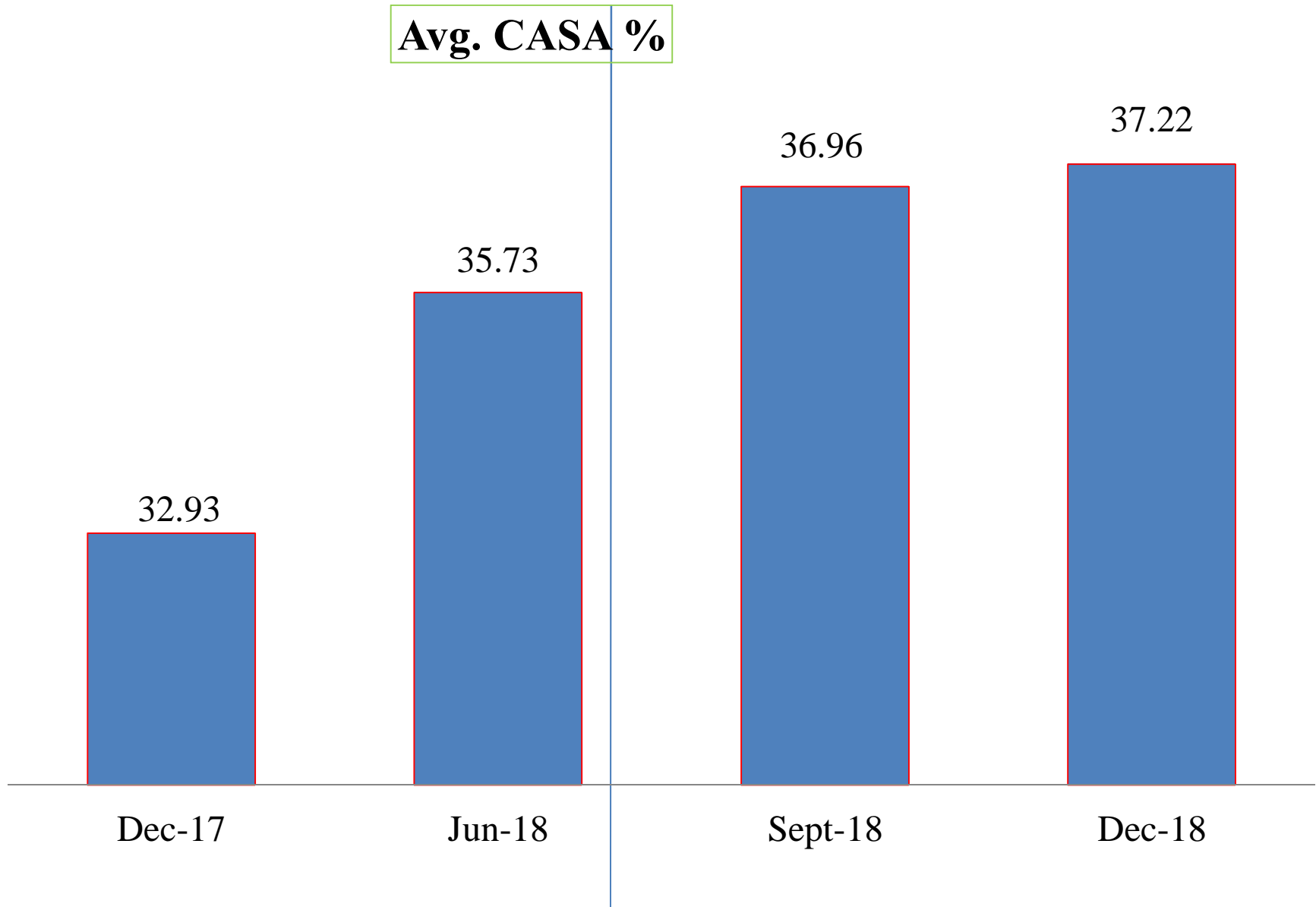
8.10 % YOY





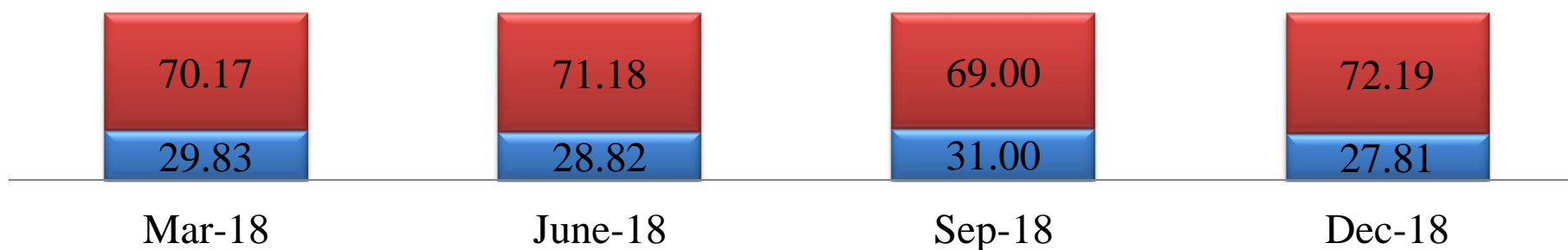
**UCO BANK**

## Business Performance - Liabilities



## Investment (Rs Crores)

■ SLR (%) ■ Non SLR (%)



Particulars	Dec 2018 (Rs. Crore)	Sep- 2018 (Rs. Crore)	Dec- 2017 (Rs. Crore)
Held to Maturity	43587.39	43075.41	39951.54
Held for Trading	0	0	0
Available for sale	25443.31	29602.07	29357.53
<b>Total Investment</b>	<b>69030.70</b>	<b>72677.48</b>	<b>69309.07</b>

# Statement of Assets & Liabilities

	(Rs Crores)					
	As on 31.12.17	As on 31.03.2018	As on 30.09.2018	As on 31.12.2018	Growth %	
					Y-o-Y	Q-o-Q
<b>LIABILITIES</b>						
Capital	1866.89	2308.16	3955.1404	3955.14	111.86	0.00
Share Application Money	1375.00	5132.00	0.00	3076.00	123.71	-
Reserves & Surplus	8663.95	7517.02	9376.98	8322.07	-3.95	-11.25
Deposits	186020.08	181849.28	182226.35	177905.44	-4.36	-2.37
Borrowings	8439.69	12449.26	10211.19	7145.37	-15.34	-30.02
Other Liabilities & provisions	6648.40	6800.46	5279.46	6056.01	-8.91	14.71
<b>Total</b>	<b>213014.01</b>	<b>216056.18</b>	<b>211049.12</b>	<b>206460.02</b>	<b>-3.08</b>	<b>-2.17</b>
<b>ASSETS</b>						
Cash and Balance with RBI	7551.5	8125.08	7901.88	7754.71	2.69	-1.86
Balance with Bank & Money at Call & Short Notice	4753.32	6622.96	7429.15	9047.00	90.33	21.78
Investments	70012.65	70962.15	73333.55	71029.41	1.45	-3.14
Advances	109397.99	107470.02	98820.2	94264.12	-13.83	-4.61
Fixed Assets	2857.96	2875.1	2873.52	2843.48	-0.51	-1.05
Other Assets	18440.59	20000.87	20690.81	21521.29	16.71	4.01
<b>Total</b>	<b>213014.01</b>	<b>216056.18</b>	<b>211049.12</b>	<b>206460.02</b>	<b>-3.08</b>	<b>-2.17</b>

Parameters	Dec-2017 (Q3) (FY 2017-18)		Sept 2018 (Q2) (FY 2018-19)		Dec- 2018 (Q3) (FY 2018-19)	
	Domestic	Global	Domestic	Global	Domestic	Global
<b>Cost of Deposit</b>	5.60	5.26	5.36	5.10	5.42	5.31
<b>Cost of Funds</b>	5.87	5.44	5.62	5.38	5.72	5.55
<b>Yield on Advances</b>	9.91	8.53	9.94	9.13	9.93	9.56
<b>Yield on Investments</b>	7.48	7.34	7.41	7.14	7.03	6.82
<b>Yield On Funds</b>	8.49	7.84	8.60	8.19	8.31	8.09

# Profitability Statement


**Rs Cr.**

Parameters	Dec 17 (Q3)	June 18 (Q1)	Sept 18 (Q2)	Dec 18 (Q3)	Growth %
					(Y-o-Y)
<b>Interest Income</b>	3450	3732	3480	3337	-3.28
<b>Other Income</b>	272	629	269	248	-8.82
<b>Total Income</b>	3722	4361	3749	3585	-3.68
<b>Interest Expenses</b>	2630	2504	2515	2511	-4.52
<b>Operating Expenses</b>	723	675	728	693	-4.15
<b>Total Expenses</b>	3353	3179	3243	3204	-4.44
<b>Net Interest Income</b>	820	1228	965	826	0.73
<b>Operating Profit</b>	369	1182	506	381	3.25
<b>Provisions</b>	1385	1816	1642	1380	-0.36
<b>Net Profit</b>	-1016	-634	-1136	-999	-1.67



# Non Interest Income



Parameters	Dec-17	June 18 (Q1)	Sept 18 (Q2)	Dec 18 (Q3)	Growth% Y-o-Y	Growth% Q-o-Q
a) Treasury Income	95.37	114.10	147.22	91.04	-4.54	-38.16
b) Recovery in Written Off Accounts	71.65	287.37	25.32	40.36	-43.67	59.40
c) Other Non Interest Income	105.36	227.61	96.94	116.84	10.90	20.53
<b>Total</b>	<b>272.38</b>	<b>629.08</b>	<b>269.48</b>	<b>248.24</b>	<b>-8.86</b>	<b>-7.88</b>



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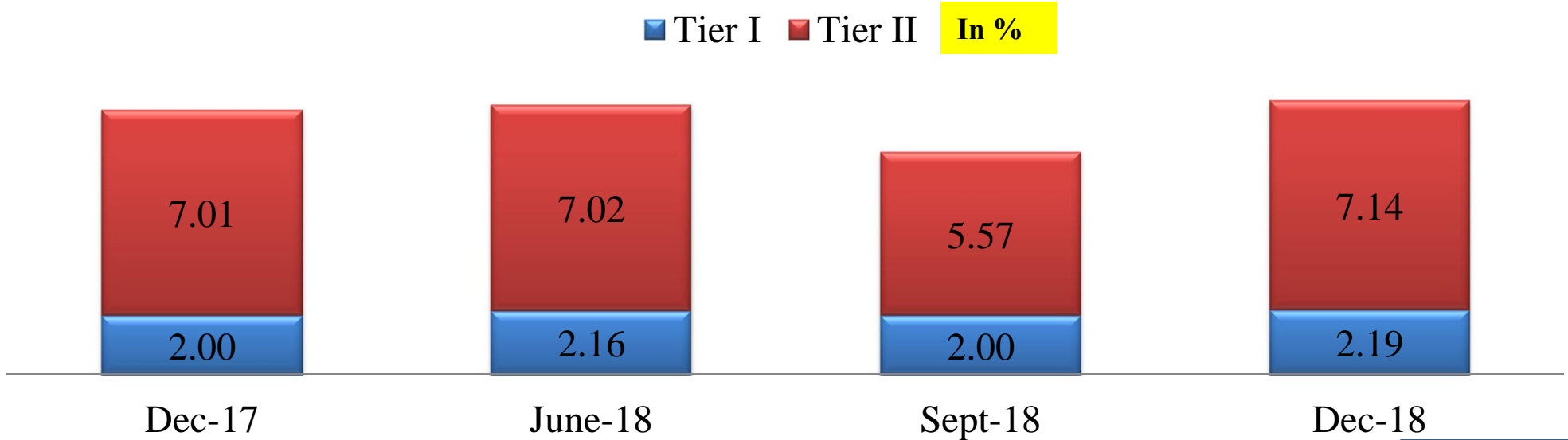


# Provisions

Rs Cr.

Parameters	Dec-17	June-18	Sept-18	Dec-18
NPAs	1682	2038	1411	2244
Standard Advances	-95	-150	1	-6
Provision for Investment	461	499	518	-520
Income Tax	-533	-640	-456	-645
Provision related to staff	86	197	124	230
Others	-216	-128	45	78
<b>Total Provisions</b>	<b>1385</b>	<b>1816</b>	<b>1642</b>	<b>1380</b>

<b>Particulars</b>	(Rs. in Cr.)				
	<b>31.12.2017</b>	<b>31.03.2018</b>	<b>30.06.2018</b>	<b>30.09.2018</b>	<b>31.12.2018</b>
Gross Advances	122948	123990	115853	116596	113610
Gross NPA at the beginning of the qtr	24435	25382	30550	29786	29582
Addition during the quarter	3578	6251	1928	2056	3466
Amt recovered during the qtr	492	218	899	706	642
Upgradation made during the qtr	549	708	568	585	662
Amt written off during the qtr	1590	157	1223	970	622
Total reduction of NPA	2631	1083	2691	2261	1925
Gross NPA at the end of the qtr	25382	30550	29786	29582	31122
Net NPA at the end of quarter	11923	14082	12558	11820	11756
Net Advance at the end of qtr	109394	107469	98571	98782	94191
Gross NPA to Gross Advance	20.64%	24.64%	25.71%	25.37%	27.39%
Net NPA to Net Advance	10.90%	13.10%	12.74%	11.97%	12.48%

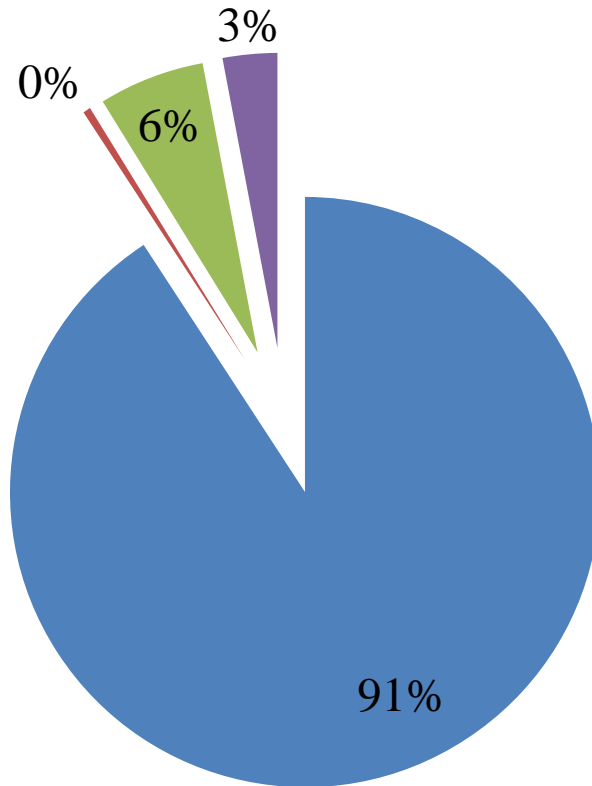


Rs Crore

Particulars	Dec 17	June18	Sept 18	Dec 18
Risk Weighted Assets	109530	101583	101830	99957
Capital Funds	10363	9321	7872	9328
CRAR- BASEL III (%)	9.01	9.18	7.57	9.33
Tier 1 (%)	7.01	7.02	5.57	7.14
Tier-II(%)	2.00	2.16	2.00	2.19

Dec-18

■ Govt of India ■ FIIs ■ DIIs ■ Public & Others



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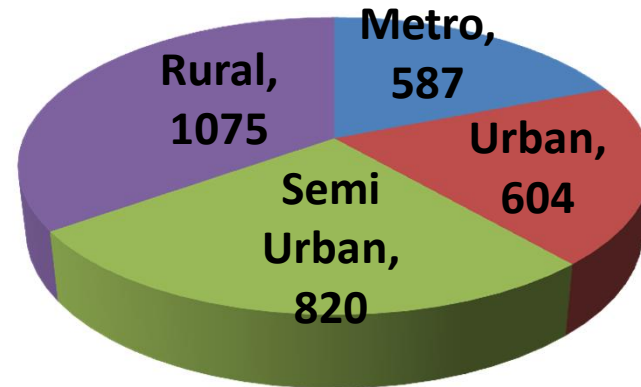
# Financial Inclusion



Initiatives	During Q3 FY19	Cum. as on 31.12.2018
Villages covered with > 2000 population (a)		
through Branches		1118
through BCs		1436
Villages covered with < 2000 population (b)		
through Branches		35
through BCs		14310
Total no. of villages covered (a) + (b)		16899
Total no. of No frill accounts opened (In lakh)	2.08	120.94
No. of Smart card issued (In lakh)	0	0
No. of transactions in the a/cs opened under ICT based BC model during the year (in lakh)	43.22	123.77
No. of KCCs extended (In lakh)	0.10	6.86
No. of GCCs extended (In lakh)	-0.01	0.60
No. of SHGs credit linked	3676	105176
No. of JLGs credit linked	885	8998

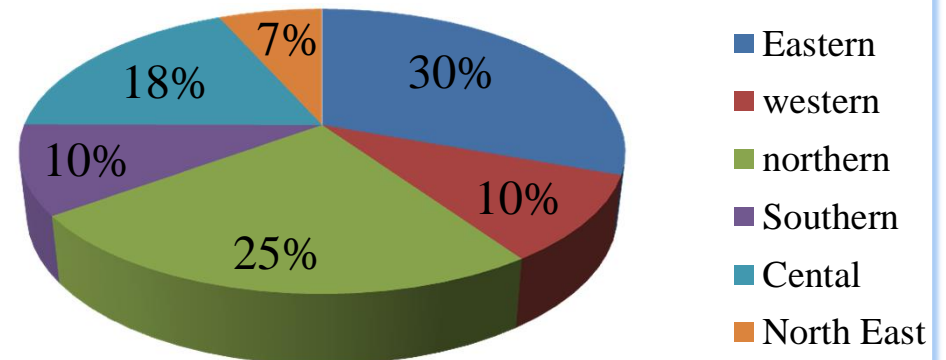
STATE	No of Branches	STATE	No of Branches
ANDAMAN & NICOBAR	1	LAKSHADWEEP	1
ANDHRA PRADESH	43	MADHYA PRADESH	167
ARUNACHAL PRADESH	2	MAHARASHTRA	179
ASSAM	144	MANIPUR	13
BIHAR	229	MEGHALAYA	8
CHANDIGARH	11	MIZORAM	3
CHHATTISGARH	56	NAGALAND	6
DADRA NAGRA HAVELI	1	ODISHA	249
DAMAN AND DIU	2	PONDICHERRY	9
DELHI	61	PUNJAB	171
GOA	10	RAJASTHAN	223
GUJARAT	113	SIKKIM	6
HARYANA	98	TAMIL NADU	110
HIMACHAL PRADESH	173	TELENGANA	37
JAMMU AND KASHMIR	20	TRIPURA	29
JHARKHAND	73	UTTAR PRADESH	284
KARNATAKA	64	UTTARAKHAND	57
KERALA	48	WEST BENGAL	385
		OVERSEAS BRANCH	02
		<b>GRAND TOTAL</b>	<b>3088</b>

## Domestic Branch Distribution by Urbanization



More than 60% of branches are located in Rural/semi urban areas

## Domestic Branch Distribution by Geography



Geographical Diversification Minimizes Regional Risk

### ❖ In Progress-Road Ahead for ATMs/Debit Cards

- ✓ Issuance of Debit Card from any Branch (relaxation of Card Issuance from base Branch).
- ✓ 800 Self Service Passbook Printing Kiosks
- ✓ SMS to Customer when he attempted wrong/invalid PIN 3 times during transaction at ATM Machine.
- ✓ SMS to Customer when customer exhaust daily cash withdrawal limit from ATM Machine
- ✓ Income Tax Payment through Debit card.

### ❖ In Progress-Road Ahead for E-banking and/or M-banking

- ✓ Implementation of phone banking
- ✓ Implementation of New Internet Banking application



## a) Number of Transaction through Alternate delivery Channels

	Mar-18	Jun-18	Sep-18	Dec-18	Dec-17	YOY growth %
<b>Mbanking</b>	56,10,977	61,13,784	67,80,395	81,77,972	22,40,450	265.01
<b>UPI</b>	84,29,383	1,08,22,648	1,33,14,300	2,11,24,803	57,19,483	269.34
<b>Wallet</b>	1,98,786	1,88,092	1,31,602	95,437	1,54,053	-38.04
<b>Ebanking</b>	10,32,398	10,28,218	12,37,651	11,62,791	9,70,175	19.85
<b>Debit card used at ATM/POS &amp; E-comm</b>	2,21,97,926	2,27,15,180	2,27,36,145	2,57,59,789	2,14,52,026	20.08

## b) Mobile Banking

Mobile Banking No of Users As on 31st Dec 2018	Mobile Banking Amount Transacted Value (Rs Crore)				
	Mar 18	Jun-18	Sep-18	Dec-18	Dec-17
12,69,940	4119.95	4756.65	5198.03	5971.23	2062.53

**Users of UCO BANK App & Y-O-Y growth % (Andriod & Ios cumulative )**

User	Dec-18	Dec-17	YOY growth %
<b>e-Banking</b>	9,47,139	7,86,017	20.50
<b>M banking</b>	12,69,940	7,65,546	65.88
<b>UPI</b>	1,91,264	84,022	127.63
<b>Wallet</b>	2,38,281	1,43,424	66.13

Y-O-Y growth % in Digital Banking	% Growth
<b>Mobile Banking grew at</b>	265.01
<b>Internet Banking grew at</b>	19.85

### ❖ **Major Initiatives taken for ATMs and/Debit Cards during FY 2018-19**

- ✓ Introduction of NFC enabled Contactless Debit Card equipped with NCMC functionality.
- ✓ Replacement of Non-Chip Card by EMV Cards
- ✓ First time usage of UCO Bank Debit cards at POS through pre-printed PIN

### ❖ **Major Initiatives taken for E-banking and/or M-banking during FY 2018-19**

- ✓ Introduction of Nomination facility in online FD opening.
- ✓ SMS to customer in event of updation of 15G/15H in CBS.
- ✓ SMS to customer in event of adding or updating nomination details in any account.
- ✓ Facility of online transaction to Sukanya Samridhi Yojna through e-banking
- ✓ Transactional e-mail facility.
- ✓ To improve customer data protection, customer ID has been masked in User profile in UCO Secure.

NPCI's Special Award under National Payments Excellence Awards- 2017 in May 2018.

3rd prize on IDRBT Banking Technology Innovation Contest (IBTIC)-2018 for **UCO Secure App** in April 2018.

3rd prize on IDRBT Banking Application Contest 2017 for **UCO HRMS Plus**.

INFOSYS Finacle Client Innovation Award 2017 – Winner in Segment Innovation in Project Management under Mid size Bank on 28.11.2017.



UCO BANK



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