

यूको बैंक
(भारत सरकार का उपक्रम)



UCO BANK
(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

Presentation of Financial Results for the Quarter Ended 30th June 2018



Business Parameters

Parameters	Quarter Ended			Fig. in Crore
	June 2018	Mar 2018	June 2017	% Change Y-o-Y
Total Deposits	178212	181849	195382	-8.79
Total Advances	115853	123990	126096	-8.12
Total Income	4361	3425	4237	2.92
Net Interest Income	1228	808	841	46.02
Operating Profit	1182	112	609	94.11
Provisions	1816	2247	1272	42.77
Net Profit	-634	-2134	-663	-4.37
Gross NPA(In Cr.)	29786	30550	25054	18.89
Gross NPA (%)	25.71	24.64	19.87	5.84
Net NPA (In Cr.)	12558	14082	12011	4.55
Net NPA (%)	12.74	13.10	10.63	2.11
CASA (Domestic) (%)	37.10	37.25	33.22	3.88
Cost to Income	52.91	87.15	53.57	-0.66
Return on Asset (%)	-1.10	-3.69	-1.09	-0.01
NIM (Global) (%)	2.13	1.40	1.38	0.75
NIM (Domestic) (%)	2.24	1.45	1.41	0.83
Provision Coverage Ratio (%)	65.15	61.38	60.05	5.10
Book Value per share (Rs.)	52.09	54.61	62.74	-16.97



Deposits Components

Parameters	As on	As on	As on
	30- Jun' 18	31- Mar' 18	30- Jun' 17
A) Deposits (Domestic) (1+2+3)	170408	172018	181845
Current	8796	9330	9937
% of Domestic Deposits	5.16 %	5.42%	5.46 %
Savings	54430	54746	50480
% of Domestic Deposits	31.94 %	31.83%	27.76 %
1) CASA	63226	64076	60417
Share of CASA (%)	37.10 %	37.25%	33.22 %
2) Normal Term Deposits(<Rs. 1 Cr)	87752	87851	89127
3) Bulk Deposit (>= Rs. 1 Cr) + CD	19430	20091	32301
B) Deposits (Overseas)	7803	9832	13537
C) Total Deposits	178212	181850	195382



Ratio Analysis

Parameters	Quarter Ended	
	Jun- 18	Jun- 17
Cost of Deposits(%)	5.05	5.50
Yield on Advances(%)	9.67	9.08
Yield on Investment (%)	7.16	7.57
Net Interest Margin (Global) (%)	2.13	1.38
Net Interest Margin (Domestic)(%)	2.24	1.41
Cost to Income Ratio(%)	52.91	53.57
GNPA(%)	25.71	19.87
NNPA(%)	12.74	10.63
NPA Provision Coverage(%)	65.15	60.05
CRAR(Basel- III) (%)	9.18	9.69



Ratio Analysis

Profitability Indicators	Quarter Ended	
	Jun- 18	Jun- 17
Return on Assets(%)	-1.10	-1.09
Return on Equity (%)	-21.35	-27.29
Book Value Per Share (Rs.)	52.09	62.74
Earnings per Share(Rs.)	-2.08	-4.25
Net Worth	11564	9397
Operating Profit to AWF (%)	2.05	1.00
Net- Interest income to AWF (%)	2.13	1.38
Non- Interest income to AWF (%)	1.09	0.77



Income, Expenditure & Profit(Global)

	Quarter Ended		Change	
	Jun- 18	Jun- 17	Amt.	%
1) Total Income (a+ b)	4361	4237	124	2.92
a) Interest Income	3732	3767	-35	-0.93
Interest on Advance	2076	2186	-110	-5.02
Income on Investment	1285	1338	-53	-3.97
Other Interest Income	371	243	128	52.56
b) Other Income	629	470	159	33.85
II) Total Expenses	3179	3628	-449	-12.38
Interest Paid	2504	2925	-421	-14.40
Operating Expenses	675	703	-28	-3.99
III) Operating Profit(I- II)	1182	609	573	94.12
IV) Provisions	1816	1272	544	42.77
V) Net Profit(III – IV)	-634	-663	29	-4.39
Net Interest Income	1228	842	386	45.85



Capital Adequacy

Parameters	30/06/2018	31/03/2018	30/06/2017
Credit Risk	78539.49	79153.03	91050.12
Market Risk	12738.26	13419.85	14115.36
Operational Risk	10301.46	12337.93	12337.93
Total RWA	101579.56	104910.81	117503.41
Tier I Capital	7129.12	9387.43	9038.75
Tier II Capital	2192.13	2340.72	3183.80
Total Capital	9321.26	11728.15	12222.55
CET I (%)	7.02	8.23	7.05
Tier I (%)	7.02	8.94	7.69
Tier II (%)	2.16	2.00	2.00
Capital Adequacy Ratio (%)	9.18	10.94	9.69



Domestic Investment Portfolio as on 30-06-2018

[Amts. in ₹ Crore

Portfolio	Amount	% to NDTL
Investment in SLR (G Sec)		
• HFT	142.07	0.08
• AFS	20880.26	11.66
• HTM	30567.11	17.08
Sub Total (Investment in SLR)	51589.44	28.82
Investment in Non - SLR		
• HFT		
• AFS	5398.67	3.02
• HTM	11775.09	6.58
Sub Total (Investment in Non -SLR)	17173.76	9.59
Gross Total (SLR + Non SLR)	68763.20	38.41
Amount of NDTL	179006.14	



Restructured Standard Assets

Q1FY'19 Details	Amt.(Cr.)
Total Restructured Assets as on 01 April 2018	749.07
Add: Standard Accounts restructured during Q1FY'19	0.00
Less: Total Standard Restructured accounts closed during Q1FY'19	130.41
Less: Increase/Decrease in O/s balance	7.90
Less: Standard Restructured Slipped to NPA	373.48
Total Standard Restructured as on 30.06.2018	237.28
% age of Restructured Advances to Total Loans and Advances as on 30/06/ 2018	0.23



Industry wise break-up of Restructured Standard assets

Amount In Crores

As on 30-06-2017	As on 31-03-2018	Industry	As on 30-06-2018
4564.65	310.47	Power and Distribution	12.42
0.00	238.38	Infrastructure	90.42
278.58	24.18	Iron and Steel	22.81
125.81	0.00	Aviation	0.00
657.53	0.00	Information technology	0.00
236.99	176.04	Others	111.63
3739.72	749.07	Total	237.28



Retail Business

[Amt. in Rs. Crore]

Position as on 30-06-2017		Position as on 31-03-2018		Scheme	Position as on 30-06-2018	
A/c	Amount	A/c	Amount		A/c	Amount
102316	12750	104826	12698.10	UCO Home	104885	12617
28861	1137	30014	1356.42	UCO Car	29821	1327
51033	1329	48726	1277.39	UCO Education	47424	1263
36926	423	35733	464.42	UCO Cash	35532	471
186778	5946	188607	6170.17	Other Retail Schemes	186898	6057
405914	21585	407906	21966.50	Total Retail	404560	21735



Bank Priority Sector Lending Position

[Amt. in Rs. Crore]

Sl.			Outstanding as on 31-03-2018	Outstanding as on 30-06-2017	As on 30-06-2018		Variation June'18/June'17	
					Outstanding	% of ANBC	(Absolute)	(%)
1	PRIORITY SECTOR	Lending excldng. Pool	45461	45812	44852	36.02%	-960	-2.09%
		Pool Assets	1396	1564	1255		-309	-19.75%
		IBPC	0	499	0			
		RIDF+SIDBI+NHB+MUDRA	7841	7109	7896		787	11.07%
		TOTAL	54698	54984	54003	43.38%	-981	-1.78%
2	TOTAL AGRICULTU RE	Lending excldng. pool	15565	14290	14996	12.04%	706	4.94%
		Pool Assets	6	25	4		-21	-84.00%
		IBPC	0	360	0		-360	-100.00%
		RIDF	5305	5226	5220		-6	-0.001%
		TOTAL	20876	19901	20220	16.24%	319	1.60%
a	DIRECT AGRICULTU RE	Lending excldng. pool	13019	12188	14988	12.04%	2800	22.97%
		Pool Assets	0	0	0		0	0
		IBPC	0	0	0			
		TOTAL	13019	12188	14988	12.04%	2800	22.97%
B	INDIRECT AGRICULTU RE	Lending excldng. pool	2546	2102	8		-2094	-99.62
		Pool Assets	6	25	4		-21	-84.00%
		IBPC	0	360	0		-360	-100.00%
		RIDF	5305	5226	5220		-6	-0.001%
		TOTAL	7857	7713	5232	4.20%	-2481	-32.17%
3	MSME	Lending excldng. Pool	21920.43	23224.45	21851.73		-1372.72	-5.91%
		Pool Assets	561.58	566.75	456.62		-110.13	-19.43%
		IBPC	0	139.11	0		-139.11	-100.00%
		SIDBI	1500.01	930.87	1639.95		709.08	76.17%
		TOTAL	23982.02	24861.18	23948.30		-912.88	-3.67%



Movement of NPA Quarter to Quarter

Amt. In Rs. Crore

Parameters	QE Jun'18	QE Mar'18	QE Jun'17
Gross NPA (Opening Balance at the beginning of Qtr)	30549.92	25382.40	22540.95
Fresh Slippage (during the Qtr)	1927.66	6250.44	3772.97
Recovery + Up gradation	1467.69	925.63	1194.05
Write- Off	1223.48	157.29	65.66
Gross NPA(Amt.)	29786.41	30549.92	25054.21
Gross NPA(%)	25.71	24.64	19.87
Net NPA(Amt.)	12558.00	14082.07	12010.95
Net NPA(%)	12.74	13.10	10.63



Sector wise NPAs (Domestic)

[Amt. in ₹ Crore]

	Parameters			
		June'18	March'18	June'17
1	Agriculture & Allied Activities	3236.45	3017.48	2532.74
2	Micro & Small Industries	882.08	913.22	1675.67
3	Medium Industries	854.46	1131.88	1410.24
4	Large Industries	18816.73	19627.15	15300.33
5	Services	2776.89	2667.01	1232.72
6	Retail	1716.13	1630.84	1744.01
7	All Others	623.53	482.56	92.90
	Total	28906.27	29470.14	23988.61



Performance towards Financial Inclusion

Initiatives	During Q1 FY18-19	Cum. as on 30.06.2018
Villages covered with > 2000 population (a)	0	1816
through Branches	0	378
through BCs	0	1438
Villages covered with < 2000 population (b)	0	14345
through Branches	0	35
through BCs	0	14310
Total no. of villages covered (a) + (b)	0	16161
Total no. of No frill accounts opened (In lakh)	2.01	115.60
No. of Smart card issued (In lakh)	----	21.86
No. of transactions in the a/cs opened under ICT based BC model during the year (in lakh)	126.67	126.67
No. of KCCs extended (In lakh)	0.09	6.65
No. of GCCs extended (In lakh)	0.01	0.61
No. of all other Deposit accts (In lakh)		
No. of all other Advance accts (In lakh)		
No. of SHGs credit linked	2564	99682
No. of JLGs credit linked	484	7941



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