



UCO BANK

Annual Results FY 2021-22

UCO BANK

Growth Continues...

Net Profit

Mar 22Qtr. ₹312 Cr. (290.11%) (Y-Y) ↗

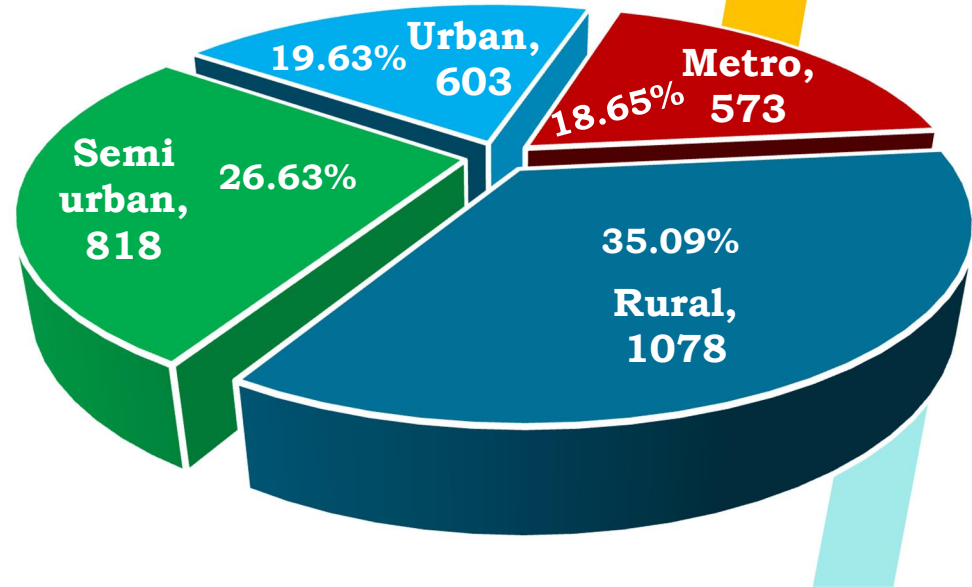
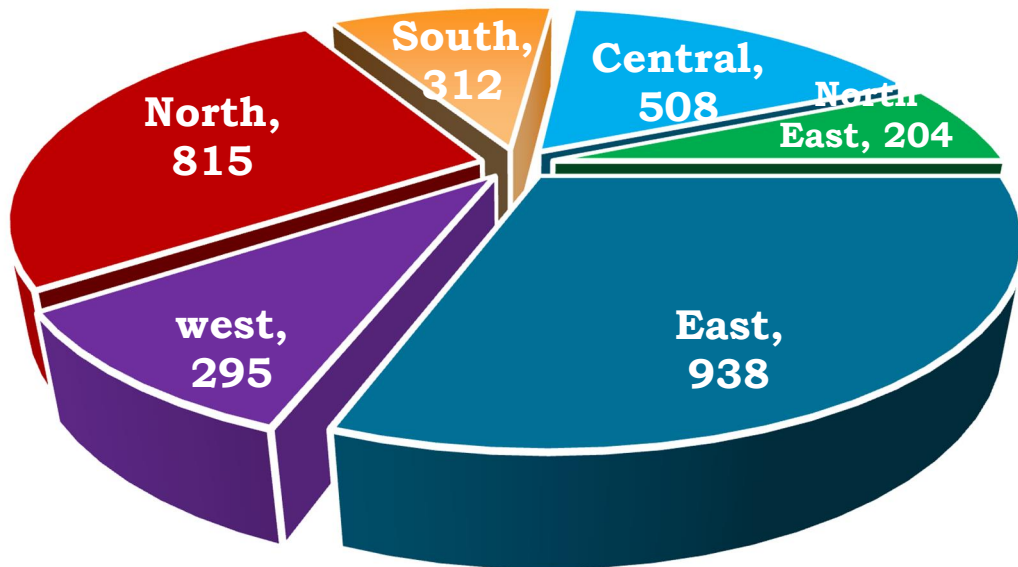
For FY 21-22 ₹ 930 Cr. (456.63%) (Y-Y)



**3074
Total Branches**

**2
Overseas**

**2317
ATM**





Highlights: March 22



Business segment Performance



Asset Quality



Financials



Capital & Share Holding




Digital Journey



Highlights: March 22




Total Business

₹353850 Cr. 
9.10%(Y-Y)



Total Advance

₹129777 Cr. 
9.60%(Y-Y)




Operating Profit

₹950 Cr. 
March Qtr.



Net Profit

₹312 Cr. 
290.11% (Y-Y)
March Qtr.



CRAR

13.74% 



Gross NPA

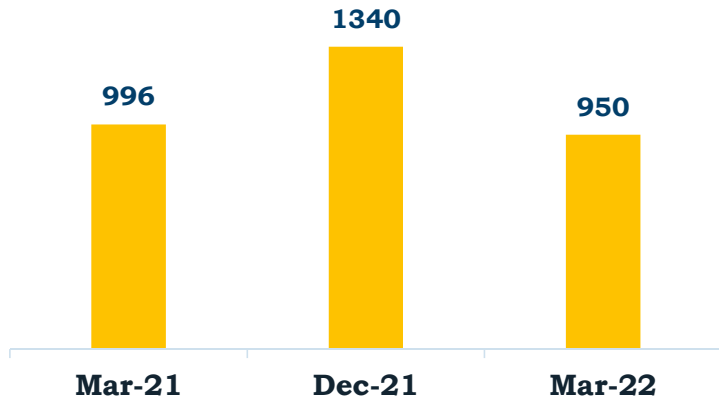
7.89% 



Financial Growth

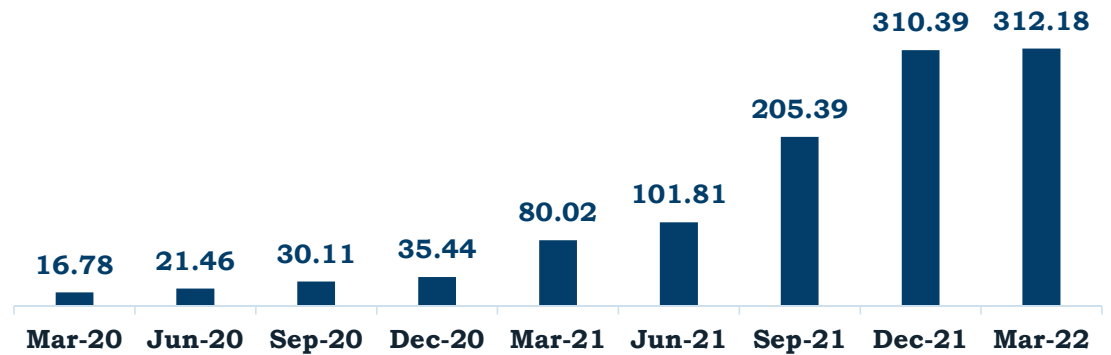


Operating Profit (Qtr) ₹ in (Cr)



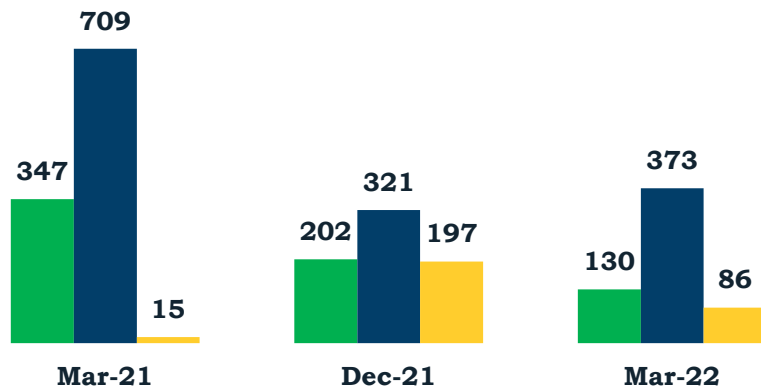
Net Profit (Qtr)

₹ in (Cr)



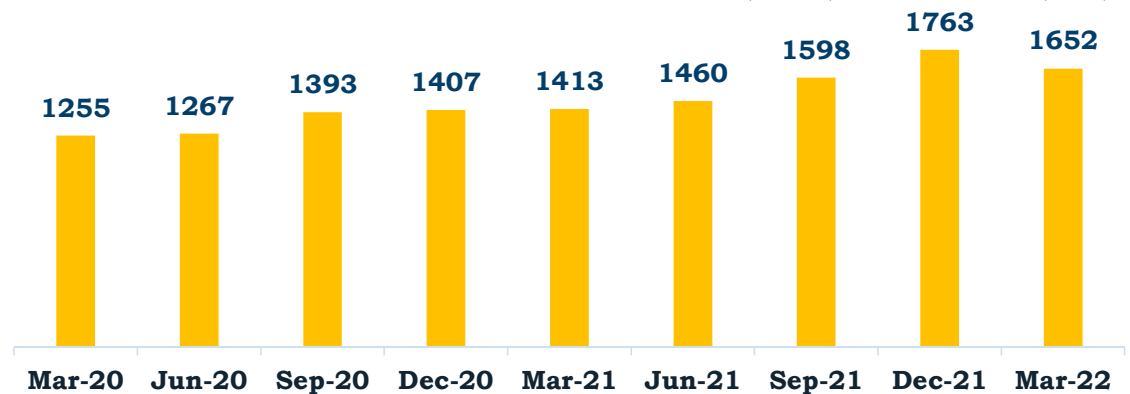
Non Interest Income(Qtr.)

■ Treasury Profit ■ Recovery in Writen off
■ Other Non interest Income



Net Interest Income (Qtr)

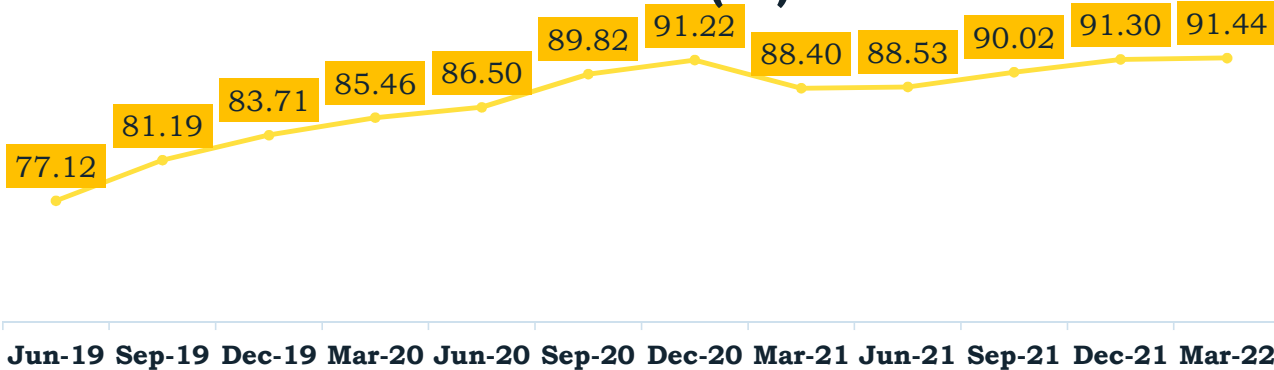
₹ in (Cr)



Improving Asset Quality



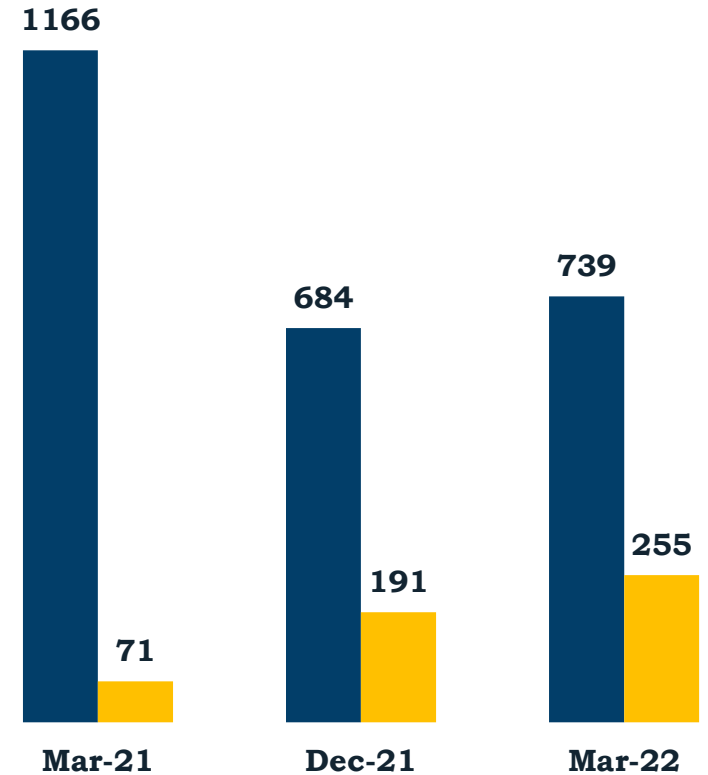
PCR (%)



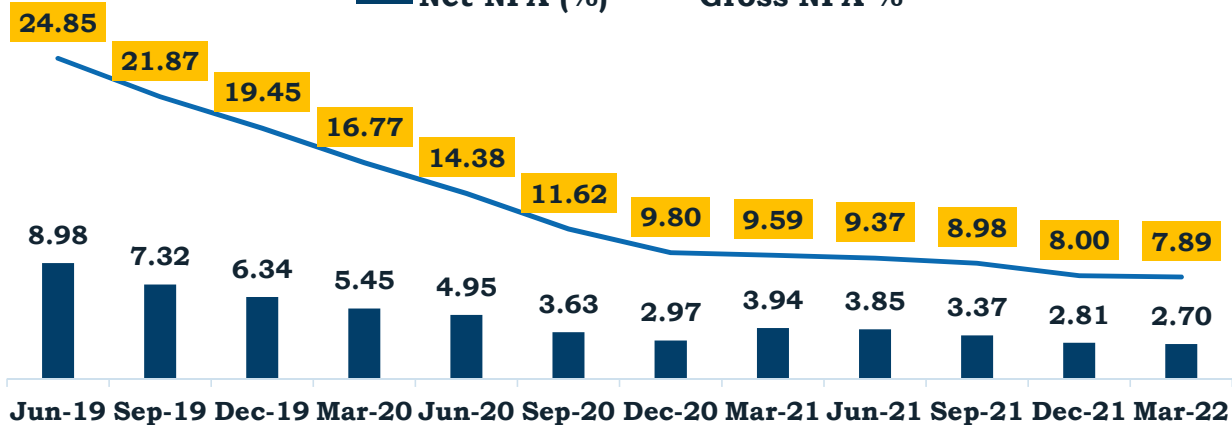
Recovery (Qtr.) ₹ in Cr

■ Cash Recovery + Recovery in Written off A/c

■ Upgradation



■ Net NPA (%) — Gross NPA %



Business Growth



₹ in (Cr)					
Business Mix (Deposits + Advances)	Mar-21	Dec-21	Mar-22	Q-Q (%)	Y-O-Y (%)
Global Business	324324	344322	353850	2.77	9.10
Domestic	308448	328286	333318	1.53	8.06
Overseas	15876	16036	20532	28.04	29.33
Global Deposits	205919	218803	224073	2.41	8.82
Domestic	201528	214013	217720	1.73	8.03
Overseas	4391	4789	6353	32.66	44.67
Global Advances (Gross)	118405	125519	129777	3.39	9.60
Domestic	106920	114272	115598	1.16	8.12
Overseas	11485	11247	14179	26.07	23.46
CD Ratio (%)	57.50	57.37	57.92	-	-

Operating Revenues



₹ in (Cr)

Sl.	Parameters	Quarter Ended			Variation (%) over	Year Ended		
		Mar-21	Dec-21	Mar-22	Y-O-Y (%)	FY 20-21	FY 21-22	Y-O-Y(%)
1	Interest Income	3566	3919	3773	5.79	14446	14981	3.70
2	Interest Expenses	2154	2157	2120	(1.55)	8966	8508	(5.11)
3	NII (1-2)	1413	1763	1652	16.97	5480	6473	18.13
4	Non-Interest Income	1071	719	589	(45.00)	3424	3101	(9.44)
5	Operating Expenses	1488	1141	1292	(13.17)	4755	4776	0.45
6	Operating Profit (3+4-5)	996	1340	950	(4.64)	4149	4797	15.63
7	Provisions	916	1030	637	(30.40)	3982	3868	(2.87)
8	Net Profit	80	310	312	290.11	167	930	456.63
	Net Interest Margin (Global) (%)	2.56	3.03	3.09		2.58	2.87	
	Net Interest Margin (Domestic) (%)	2.65	3.14	3.24	-	2.68	2.98	-
	Cost to Income (%)	59.90	45.99	57.63		55.13	49.89	

Net Interest Income



Particulars	Quarter Ended			Variation (%) over	Year Ended		
	Mar-21	Dec-21	Mar-22	Y-O-Y (%)	FY 20-21	FY 21-22	Y-O-Y (%)
	₹ in (Cr)						
Interest Income	3566	3919	3773	5.79	14446	14981	3.70
a. From Advances	1919	2254	2050	6.84	7765	8322	7.17
b. From Investments	1503	1526	1527	1.60	6065	6020	(0.73)
c. Others	145	139	196	35.27	617	639	3.63
Interest Expended	2154	2157	2120	(1.55)	8966	8508	(5.11)
a. On Deposits	2043	2067	1992	(2.54)	8468	8098	(4.37)
b. On Borrowings	6	2	1	(82.75)	112	12	(89.68)
c. Bonds & Others	105	88	128	22.13	386	399	3.32
Net Interest Income	1413	1763	1652	16.97	5480	6473	18.13
Cost of Deposit (%)	4.04	3.85	3.64	-	4.29	3.81	-
Cost of Fund (%)	4.02	3.80	3.66		4.35	3.78	
Yield on Advances (%)	6.79	7.54	6.72		7.01	7.03	
Yield on Investment (%)	6.52	6.27	6.22		6.67	6.27	
Yield on Funds (%)	6.45	6.74	7.06		6.80	6.64	

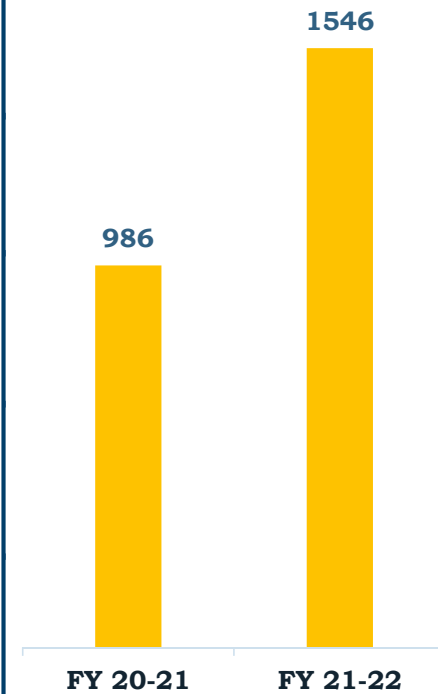
Non Interest Income



₹ in (Cr)

Particulars	Quarter Ended				Year ended		
	Mar-21	Dec-21	Mar-22	Y-O-Y (%)	FY 20-21	FY 21-22	Y-O-Y (%)
a) Treasury profit	347	202	130	(62.67)	2008	875	(56.41)
b) Recovery in Written Off	709	321	373	(47.37)	986	1546	56.75
c) Other Non Interest Income	15	197	86	475.36	430	680	57.95
Total (a+b+c)	1071	719	589	(45.00)	3424	3101	(9.44)

Recovery in Written off



Provisions



₹ in (Cr)							
Particulars	Quarter Ended				Year ended		
	Mar-21	Dec-21	Mar-22	Y-O-Y (%)	FY 20-21	FY 21-22	Y-O-Y (%)
Operating Profit	996	1340	950	(4.62)	4149	4797	15.62
Provisions for :							
NPA	770	565	795	3.25	2760	3800	37.68
Standard Assets	(452)	21	(50)	(88.94)	(15)	338	(2353.33)
Others	830	-37	(280)	(133.73)	1646	(1091)	(166.28)
Income Tax (DTA)	(232)	481	172	(174.14)	(409)	821	(300.73)
Total Provision	916	1030	637	(30.46)	3982	3868	(2.86)
Net Profit /Loss	80	310	312	290.00	167	930	(456.89)
Technical Write off	2001	853	550	(72.51)	8990	3659	(59.30)
Return on Assets (%)	0.12	0.48	0.44	-	0.06	0.34	
Return on Equity (%)	1.92	6.25	6.20		1.01	5.02	



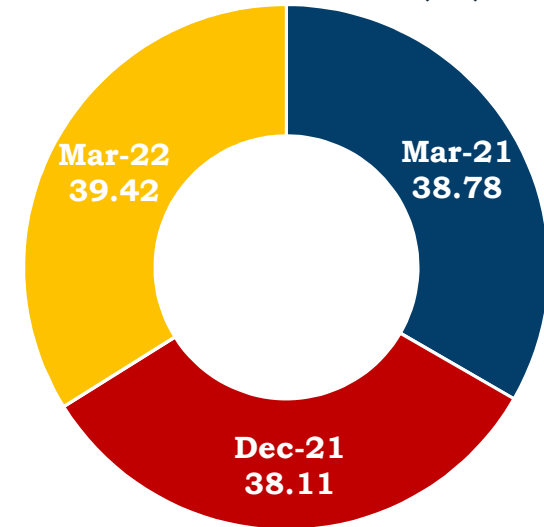
Business Segment Performance

Global Deposits

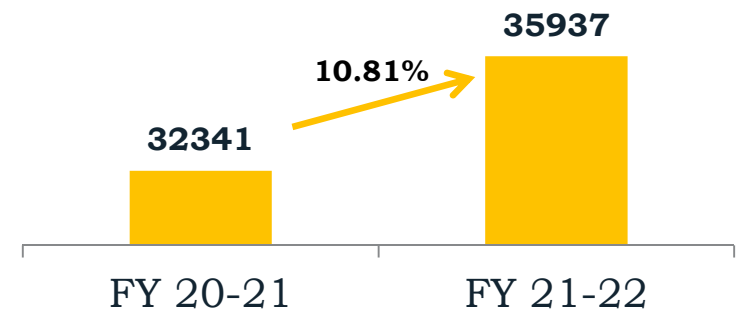


Particulars	₹ in (Cr)		
	Mar-21	Dec-21	Mar-22
Saving Deposits	70713	74063	77037
Current Deposits	9209	8606	10624
CASA	79922	82670	87661
Term Deposits	121606	131344	130059
Overseas Deposits	4391	4789	6353
Global Deposits	205919	218803	224073

CASA Global (%)



Current A/c



Retail Growth



10.55 %
Vehicle Loan (Y-Y)



12.01 %
Home Loan (Y-Y)



22.65 %
Personal Loan (Y-Y)

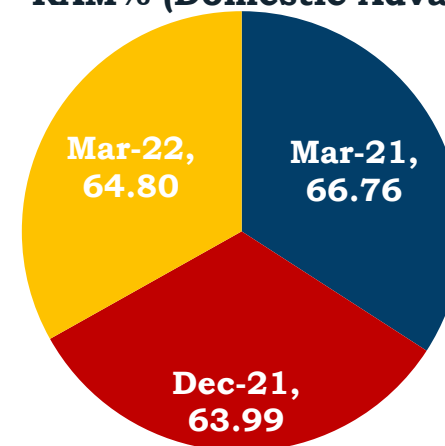
RAM (Domestic Advance)



₹ in (Cr)

₹ in (Cr)	Mar-21	Dec-21	Mar-22	Growth (Y-Y) %
Domestic Advance	106920	114272	115598	8.12
Of Which				
Retail Advance	26367	27491	28368	7.59
Agriculture Advance	18689	19351	19947	6.73
MSME Advance	26326	26282	26592	1.01
Total RAM	71382	73124	74907	4.94
Ram % to Gross Advance	66.76	63.99	64.80	-

RAM% (Domestic Advance)



Retail Advance

Particulars	Mar-21	Mar-22	Growth (Y-Y) %
Home Loan	14981	16780	12.01
Car Loan	1708	1888	10.55
Personal Loan	995	1221	22.65
Others	8682	8478	-2.35
Total	26367	28368	7.59

Priority Sector Advance



₹ in (Cr)

Industry	Mar-21	Dec-21	Mar-22	% Growth	
				Y-O-Y	% to ANBC
Agriculture	24508	25923	26497	8.11	18.91
Out of which, S&MF	12432	12724	12790	2.88	9.13
MSME	21900	24060	24208	10.54	17.28
Out of which, Micro	9752	12225	12676	29.98	9.05
Housing Loan	8739	9070	9810	12.26	7.00
Education Loan	1150	1007	988	-14.10	0.71
Others	981	1327	1633	66.51	1.17
Total Priority Sector Advances	57279	61388	63136	10.22	45.07

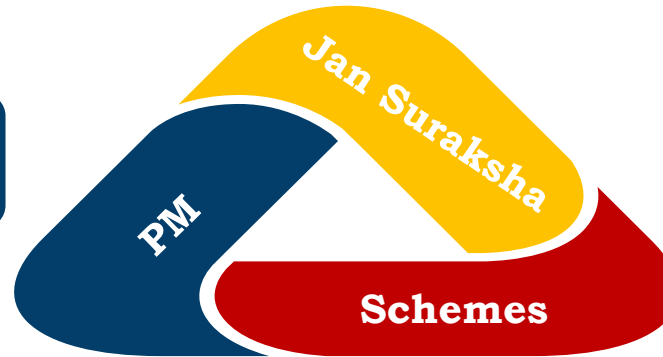
Financial Inclusion Growth



PMJBY (14.58 Lac)
32.79%(Y-Y)

PMSBY (29.95 Lac)
32.99%(Y-Y)

APY (5.65 Lac)
40.55%(Y-Y)



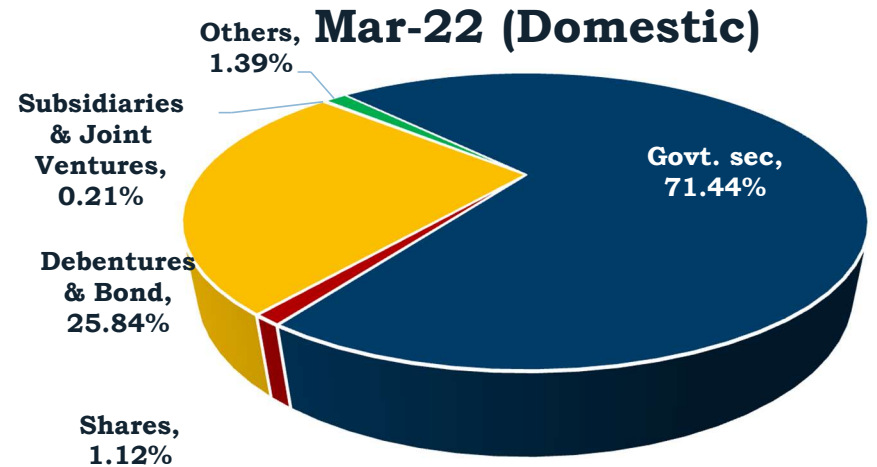
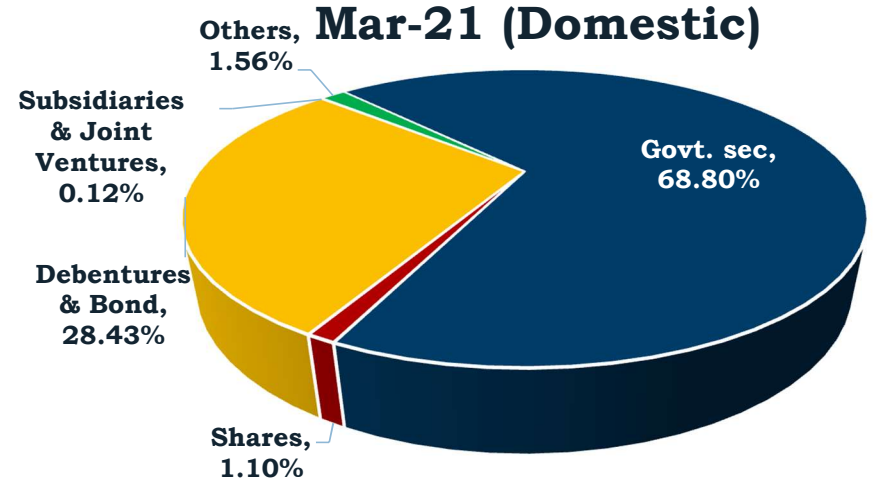
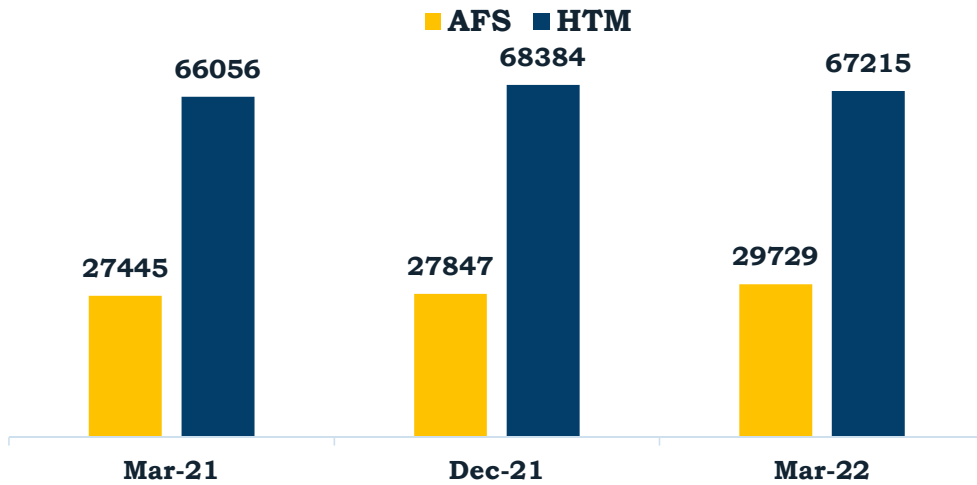
₹ in (Cr)

Particulars	Mar-21		Dec-21		Mar-22	
	No. of Accts	Amount	No. of Accts	Amount	No. of Accts	Amount
PMJDY (Lacs)	100.99	3678.75	111.56	3903.75	113.57	4306.04
Zero Balance Accts (Lacs)	12.8	-	13.81	-	13.92	-
PMMY Shishu	217286	380.34	184612	312.35	182247	348.73
PMMY Kishor	173041	2387.19	174781	2408.86	185493	2657.7
PMMY Tarun	21447	1359.32	24420	1487.14	27040	1693.7
PMMY Total	411774	4126.85	383813	4208.35	394780	4700.1

Investment Portfolio



Domestic Investment



₹ in (Cr)	Mar-21	Dec-21	Mar-22
Domestic Investments	93501	96240	96818
Overseas Investments	2334	2035	2227
Total Investments	95835	98275	99045

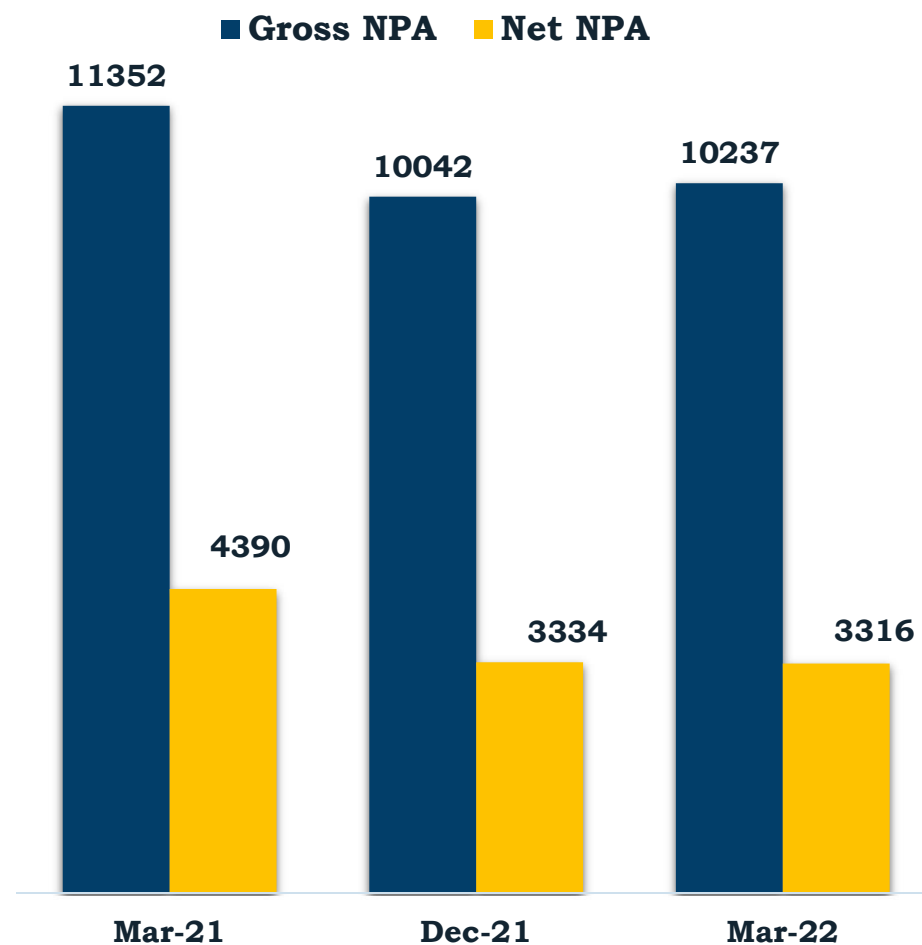


Asset Quality

Asset Quality



Item	₹ in (Cr)		
	Mar-21	Dec-21	Mar-22
Gross NPA	11352	10042	10237
Net NPA	4390	3334	3316
Gross NPA (%)	9.59	8.00	7.89
Net NPA (%)	3.94	2.81	2.70
Provision Coverage Ratio (%)	88.40	91.30	91.44



Movement of NPA



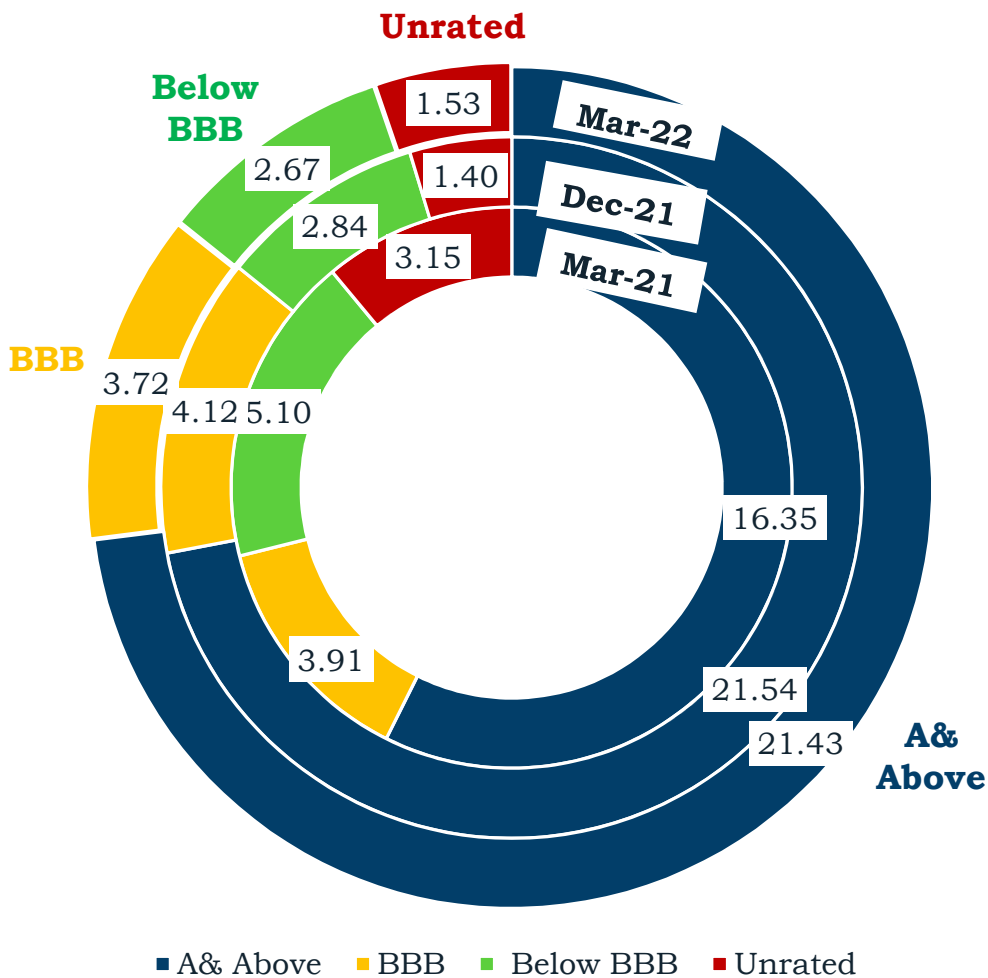
₹ in (Cr)

Item	Year Ended	Quarter Ended		
	Mar 22	Mar-21	Dec-21	Mar-22
Opening Balance	11352	11440	10910	10042
Slippages	6122	2450	579	1446
Less				
Cash Recovery	1299	457	363	366
Upgradation	2087	71	191	255
Write off	3851	2010	893	630
Total reduction	7237	2538	1447	1251
Closing Balance	10237	11352	10042	10237
Cash Recovery +Recovery in Written off	2845	1166	684	739

March-2022 (₹ Cr.)	1 st List	2 nd List	Others	₹ in (Cr)
				Total
Exposure to number of accounts referred under IBC (As per RBI List)	3	10	119	132
Loan Outstanding	939.48	3061.79	12523.74	16525.01
Total Provisions Held	939.48	3061.79	12462.70	16463.97

Inc. Tech. Write off

Rating Mix (Domestic)

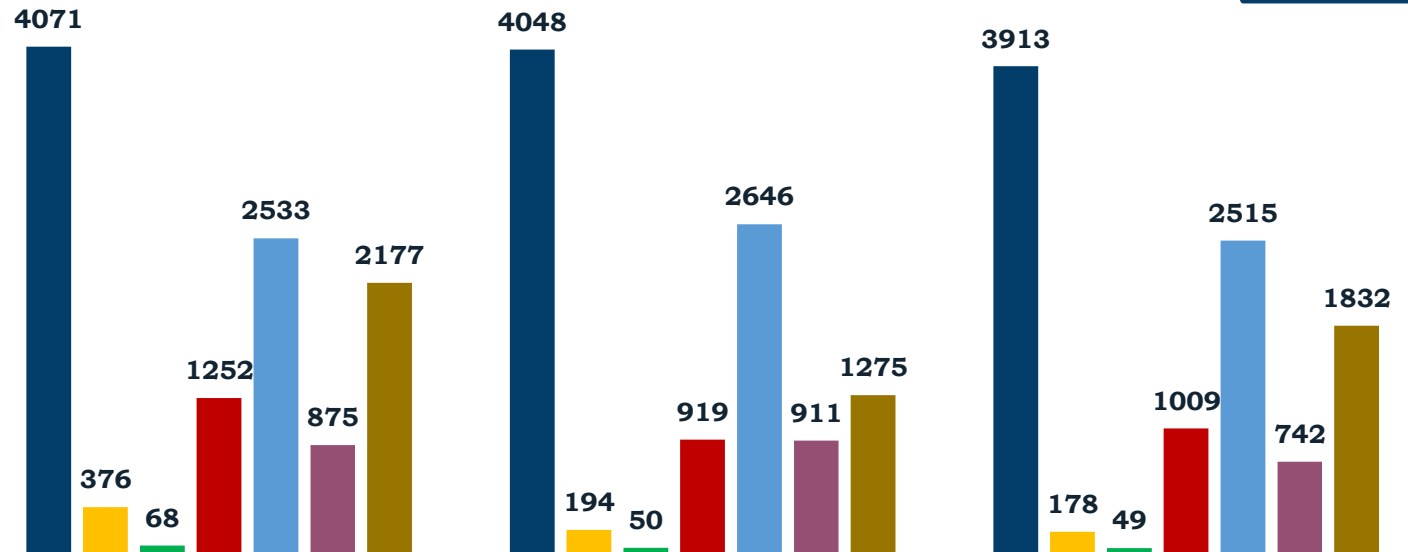


				₹ in (Cr)
₹ in (Cr)	A& Above	BBB	Below BBB	Unrated
Mar-21	17483	4178	5452	3363
Dec-21	24619	4712	3251	1605
Mar-22	24773	4304	3082	1771

Segment NPA



₹ in (Cr)

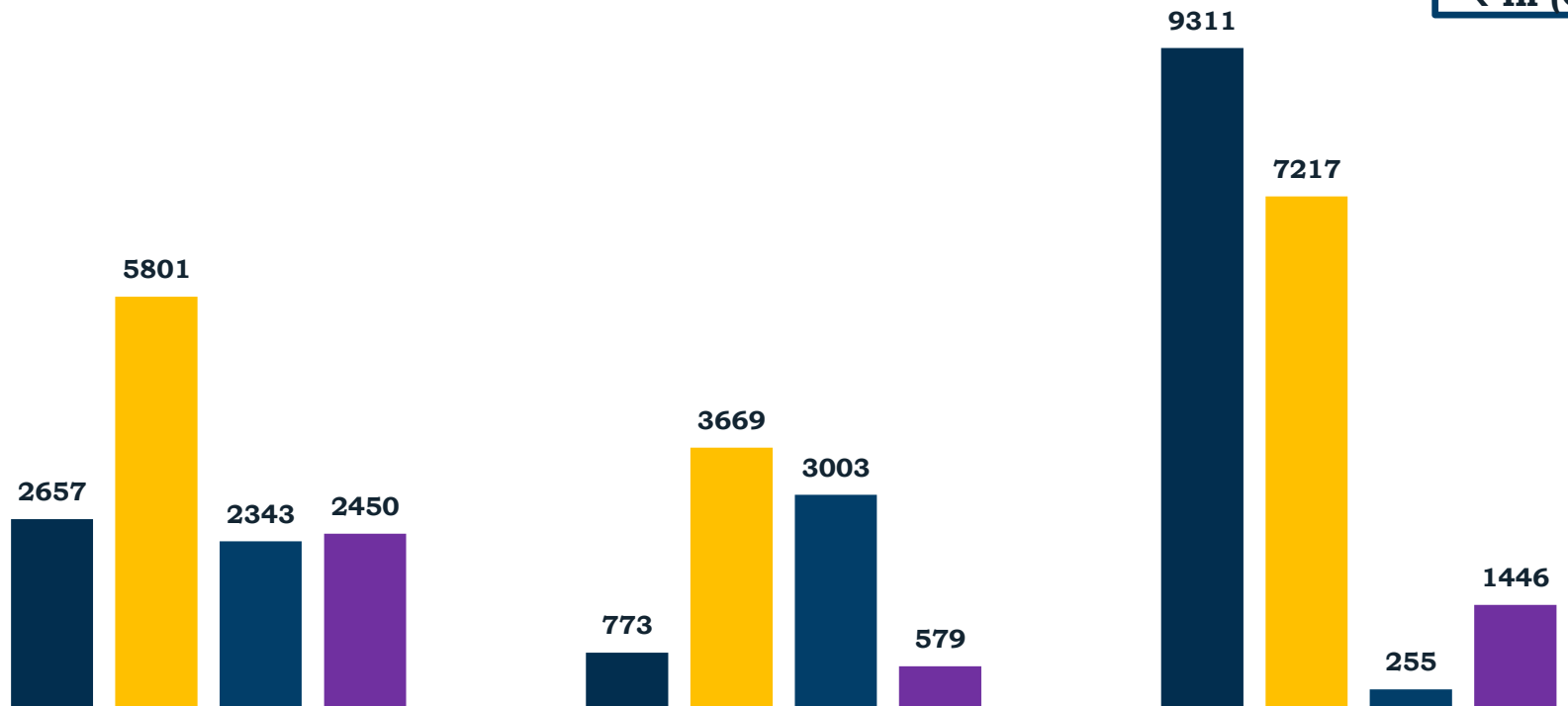


	Mar-21	Dec-21	Mar-22
Agriculture & Allied Activities	4071	4048	3913
Micro & Small Industries	376	194	178
Medium Industries	68	50	49
Large Industries	1252	919	1009
Services	2533	2646	2515
Retail	875	911	742
All others	2177	1275	1832

SMA Data



₹ in (Cr)



	Mar-21	Dec-21	Mar-22
SMA-0	2657	773	9311
SMA-1	5801	3669	7217
SMA-2	2343	3003	255
Fresh Slippage	2450	579	1446



Financials

Balance Sheet



			₹ in (Cr)
CAPITAL & LIABILITIES	31.03.2021	31.12.2021	31.03.2022
Capital	9918	11956	11956
Share Application Money	2600	-	-
Reserves & Surplus	10088	11314	11637
Deposits	205919	218802	224073
Borrowings	15383	14166	13508
Other Liabilities & Provisions	9428	6792	6610
Total	253336	263030	267784
ASSETS			
Cash and Balances with RBI	9445	9927	10288
Balances with Banks and Money at Call and Short Notice	14155	14995	15860
Investments	93783	96514	96874
Advances	111355	118728	122784
Fixed Assets	3218	3332	3335
Other Assets	21380	19534	18643
Total	253336	263030	267784

Key Financial Indicators



Particulars (Qtr.)	Mar-21	Dec-21	Mar-22
Book Value per Share (₹)	9.96	9.37	9.74
Earning Per Share (₹)	0.08	0.26	0.26
Net Worth (₹ in Cr.)	9334	10621	11025
Business Per Branch (₹ In Cr.)	104.99	112.05	115.11
Business Per Employee (₹ in Cr.)	14.70	15.67	16.33
Operating Profit Per Employee (₹ in Lakh)	4.51	6.10	4.38
Net Profit Per Employee (₹ in Lakh)	0.36	1.41	1.44

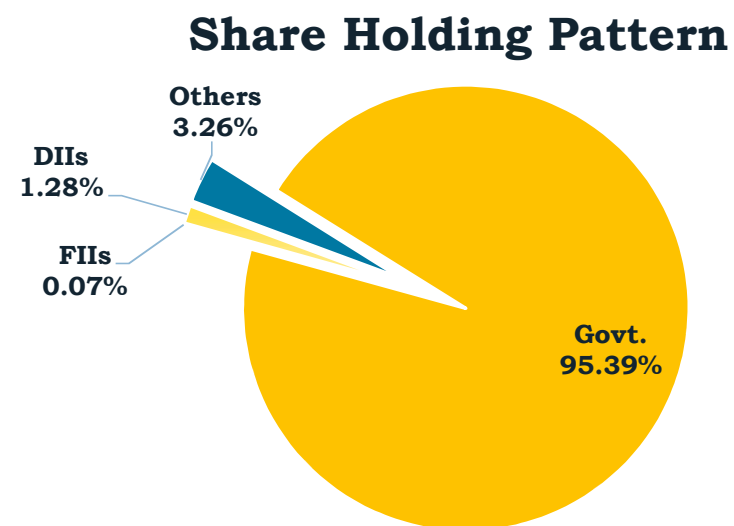


Capital & Shareholding

Capital & Shareholding Pattern



Particulars	₹ in (Cr)		
	Mar-21	Dec-21	Mar-22
CET1 Capital	11411	11977	11470
Tier I Capital	11411	11977	11470
Tier II Capital	2659	2884	2895
Total Capital	14070	14861	14365
Risk Weighted Assets	102412	102081	104519
CET1 (%)	11.14	11.73	10.97
Tier I (%)	11.14	11.73	10.97
Tier II (%)	2.60	2.83	2.77
Capital Adequacy Basel III (%) (CRAR)	13.74	14.56	13.74



As on 31.03.2022	
Share Capital (₹ in Cr.)	11956
Net Worth (₹ in Cr.)	11025
Market Cap (₹ in Cr.)	14168
No of Equity Shares (in Cr.)	1195.60



Digital Journey

Digital Platforms



New Initiative

- ✓ Introduction of Rupay Select Card for HNI Customers
- ✓ Installation of 349 Passbook Kiosks,
- ✓ Installation of 196 Cash Recycler & 197 ATM

New Features in M-Banking

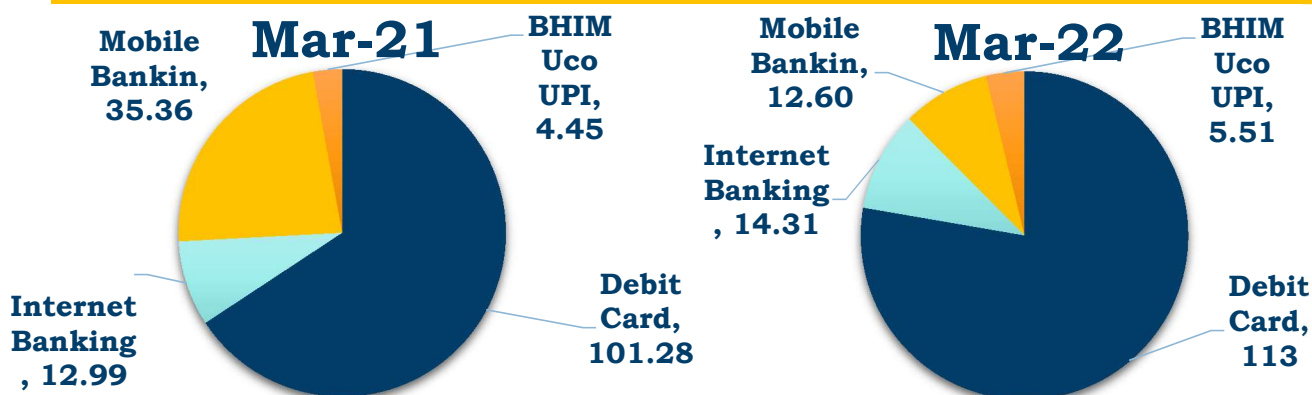
- ✓ Corporate Mobile Banking
- ✓ ASBA In Mobile Banking
- ✓ Apply for Demat & Trading Account
- ✓ Apply for NPS Account Opening & TAX E-Filing

Road ahead for E Banking and M-Banking

- ✓ Offline UPI Based Mobile Payment without Internet
- ✓ UPI Auto Pay
- ✓ Online Grievance Redressal System



Digital Progress



Enter the world of smart investing

INTRODUCING Instant & paperless

3-in-1 ACCOUNT

Savings Account | Demat Account | Trading account

One app, infinite investment solutions

Equity | Future & Options | IPO | Mutual funds
National Pension Scheme (NPS) | Tax Filing

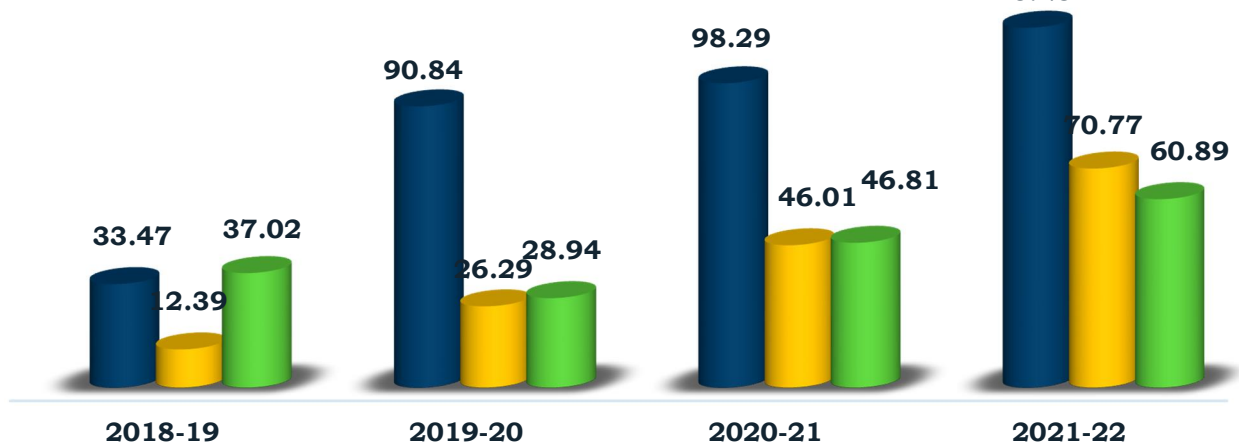
Digital Channels	Mar-21	Dec-21	Mar-22	Growth (%)	
				Y-O-Y	Q-O-Q
Debit Cards (Lakhs)	101.28	111.42	113.00	11.57	1.42
Internet Banking (Lakhs)	12.99	14.22	14.31	10.16	0.63
Retail (Lakhs)	11.52	12.55	12.60	9.38	0.40
Corporate (Lakhs)	1.47	1.67	1.71	16.33	2.40
Mobile Banking (Lakhs)	35.36	52.22	57.19	61.74	9.52
Bhim UCO UPI (Lakhs)	4.45	5.25	5.51	23.82	4.95
POS Terminals	9419	8880	11223	19.15	26.39
Avg. Daily ATM Hits	94	90	89	-5.32	-1.11

Digital Progress



Digital Channels

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



Financial Year	Total Transactions (In Cr.)	Digital Transactions (Financial) (In Cr.)	Digital Transaction (%)
2018-19	33.47	12.39	37.02
2019-20	90.84	26.29	28.94
2020-21	98.29	46.01	46.81
2021-22	116.23	70.77	60.89

Social Media Presence

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1800 103 0123

Associate



Paschim Banga Gramin Bank



As on 31.03.2022 (Audited)

Particulars	Amount (₹ in Cr)
Total Business	9691.98
Deposit	6252.47
Advances	3439.51
Income Mar Qtr.	122.73
Expenditure & Provision Mar Qtr.	115.87
Net Profit Mar Qtr.	6.86
No of Branches	231
Employee Strength	1023





Our Mission

“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.”



Our Vision

“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.”



One Team One Dream



Thank You!