

यूको बैंक



UCO BANK

सम्मान आपके विश्वास का

Honours Your Trust

HO/Finance/Share/35/2020-21

Date: 29.06.2020

National Stock Exchange of India Ltd.

"Exchange Plaza"

Plot no. C/1, G Block

Bandra-Kurla Complex, Bandra (E)

Mumbai – 400 051

NSE Scrip Symbol: UCOBANK

BSE Limited

Phiroze Jeejeebhoy Towers

Dalal Street, Fort,

Mumbai – 400 001

BSE Scrip Code: 532505

Dear Sir,

Re: Presentation on Audited Financial Results for the year ended 31.03.2020

We enclose herewith presentation on Audited Financial Results for the year ended 31.03.2020 for your kind perusal.

Yours faithfully,

(N Purna Chandra Rao)
Company Secretary



Encl: As stated



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Annual Results FY 2019-20

One Team. One Dream.

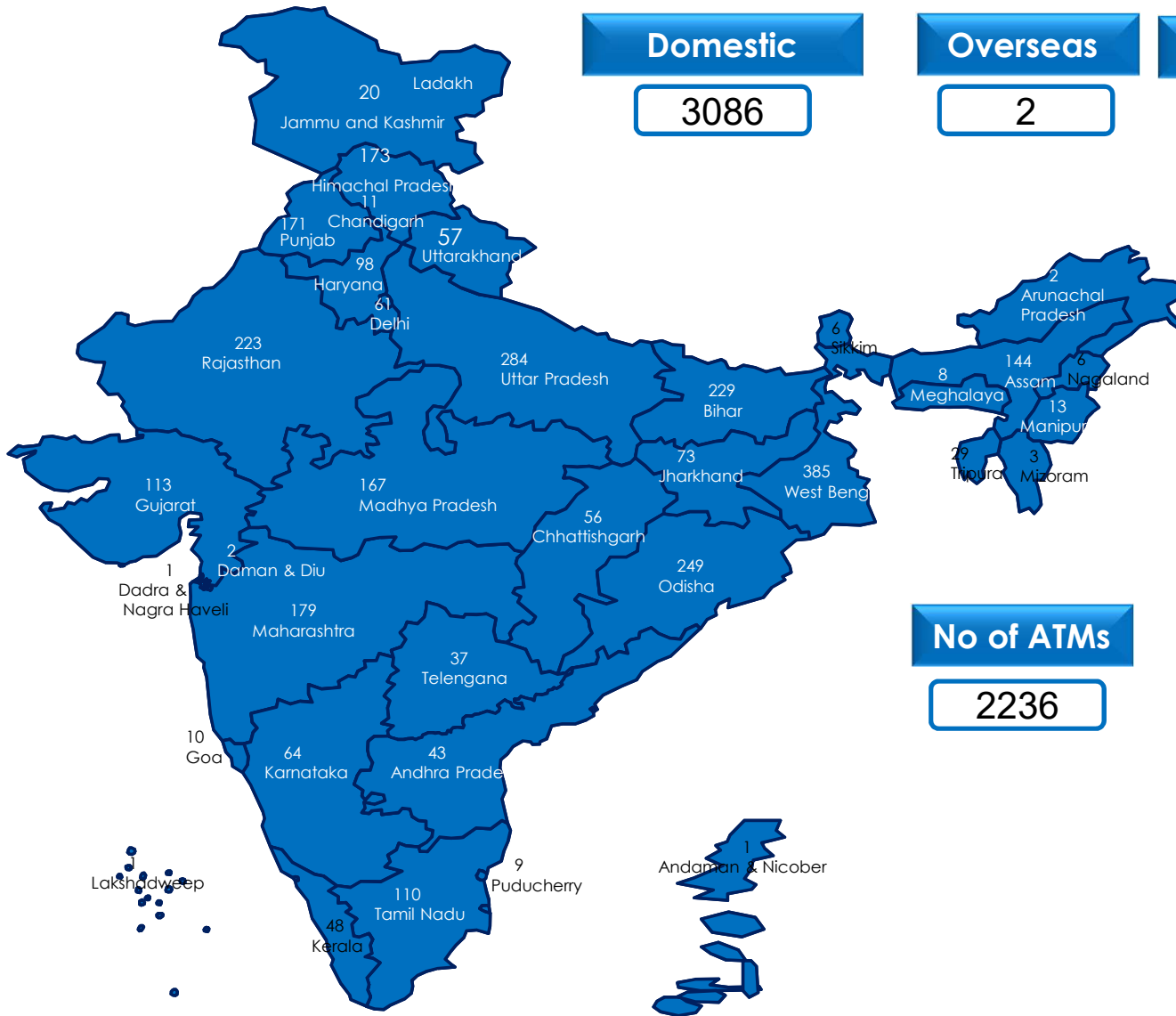


UCO BANK

(A Govt. of India Undertaking)



UCO BANK
“BACK IN **BLACK**”
AFTER 17 QTR
FROM SEP 15
NET PROFIT OF **₹16.78Cr.**
IN Q4 FY 19-20



Domestic

3086

Overseas

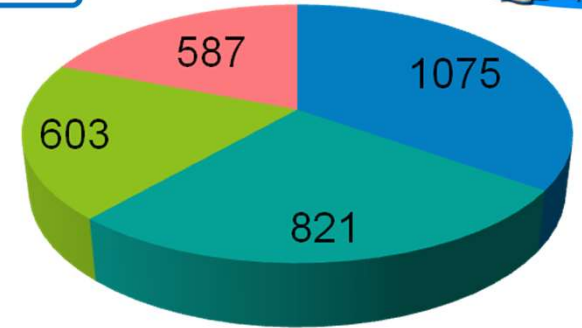
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Total Branches

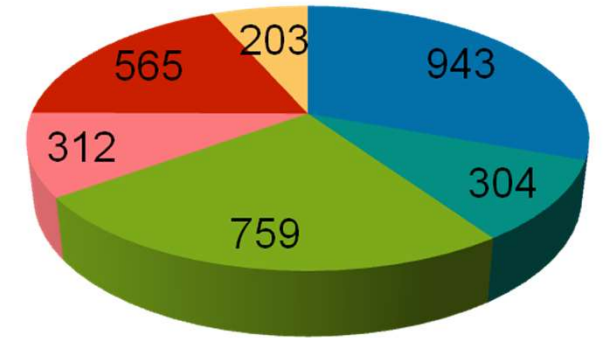
3088

No of ATMs

2236



■ Rural ■ Semi Urban
■ Urban ■ Metro



■ Eastern ■ Western ■ Northern
■ Southern ■ Central ■ North East

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Contents



Highlights: Q4 FY 2019-20

Business Segment Performance

Assets Quality

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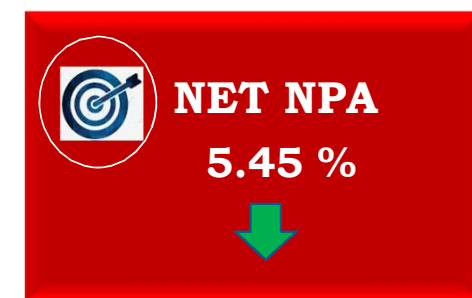
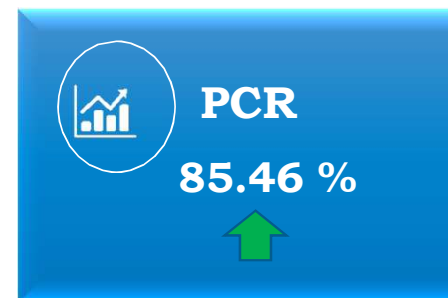
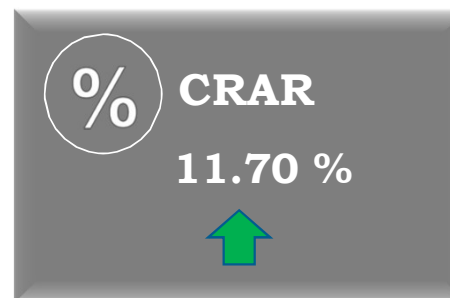
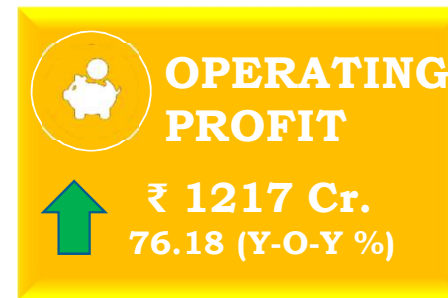




Highlights: Q4 FY 2019-20

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Highlights Q4 2019-20



Performance at a glance-Business



₹ in (Cr)

Business Mix (Deposits + Advances)	Mar-19	Dec-19	Mar-20	Y-O-Y (%)	Q-Q (%)
Global Business	317480	302242	308165	-2.93	1.96
Domestic	304017	289872	293665	-3.40	1.31
Overseas	13463	12370	14500	7.70	17.22
Global Deposits	197907	188437	193203	-2.38	2.53
Domestic	192278	184263	188207	-2.12	2.14
Overseas	5629	4174	4996	-11.24	19.70
Global Advances (Gross)	119573	113805	114961	-3.86	1.02
Domestic	111739	105609	105458	-5.62	-0.14
Overseas	7834	8196	9504	21.30	15.95
CD Ratio (%)	60.42	60.39	59.50	-1.52	-1.48

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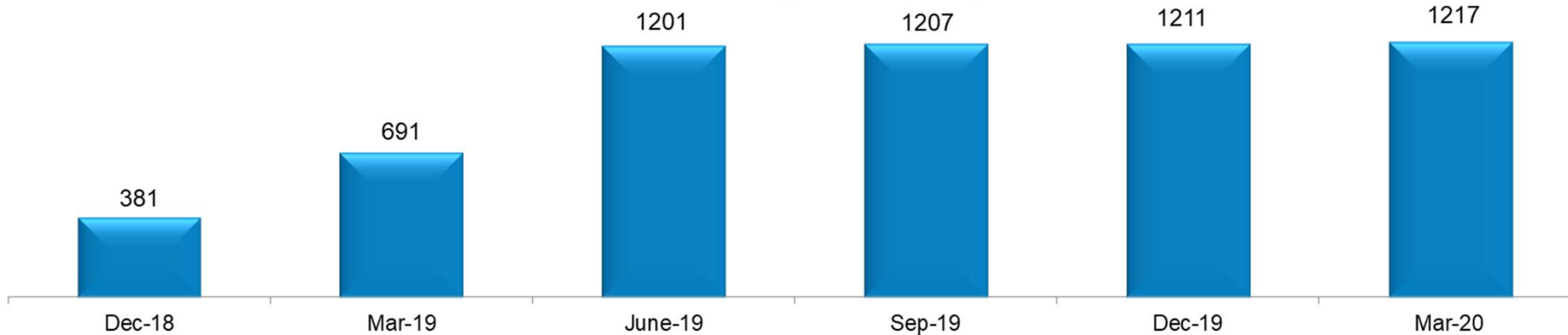


Improving Financial Performance

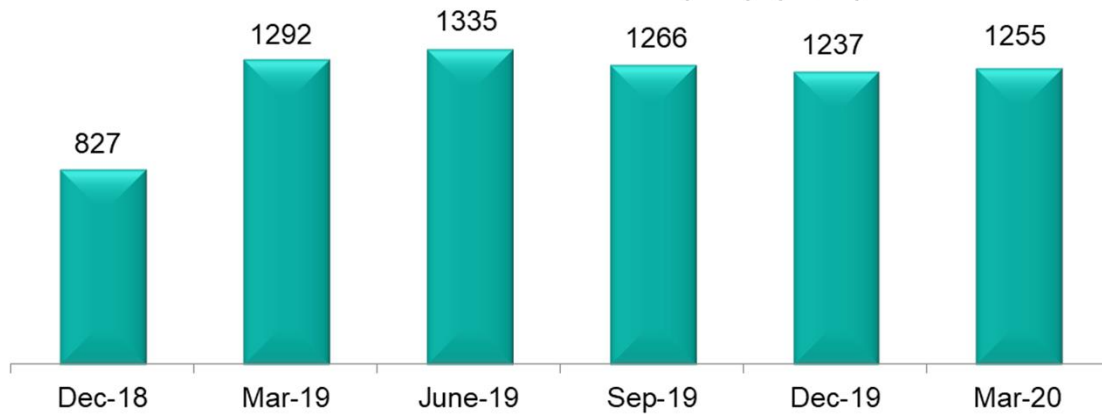


₹ in (Cr)

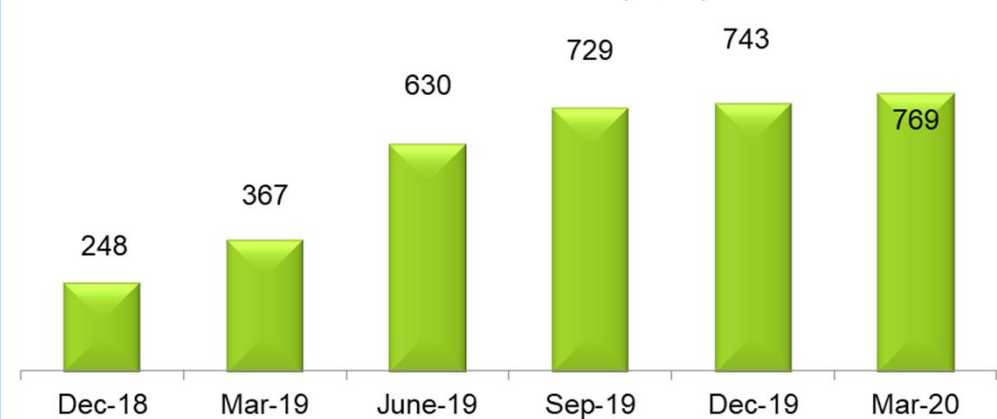
Operating Profit (Qtr.)



Net Interest Income (NII) (Qtr.)



Other Income (Qtr.)



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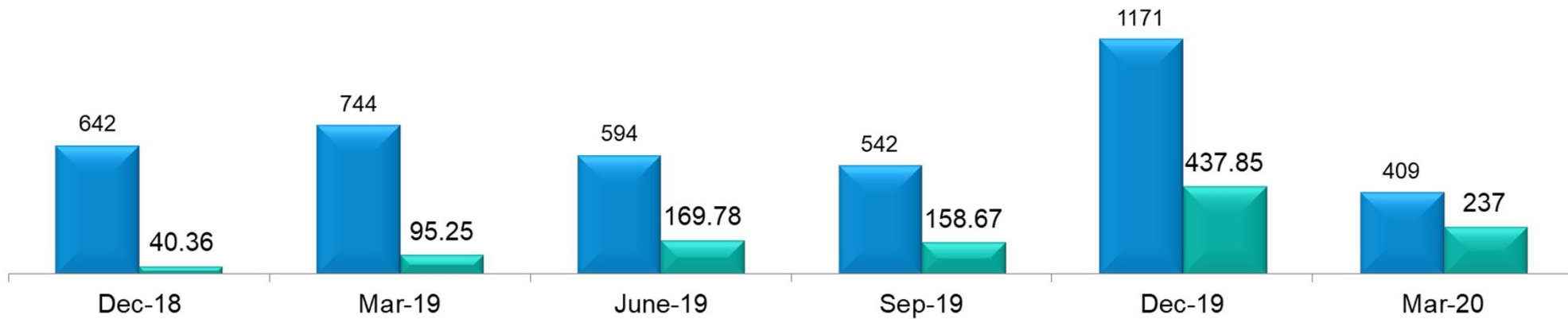
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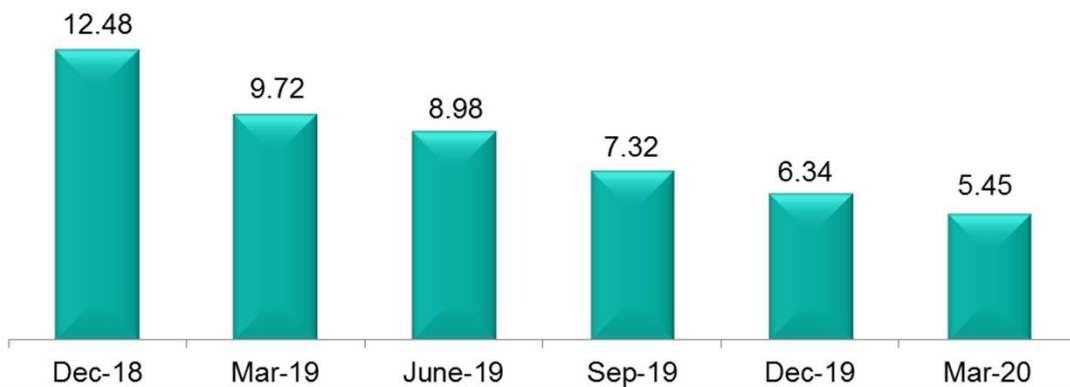
Improving Asset Quality



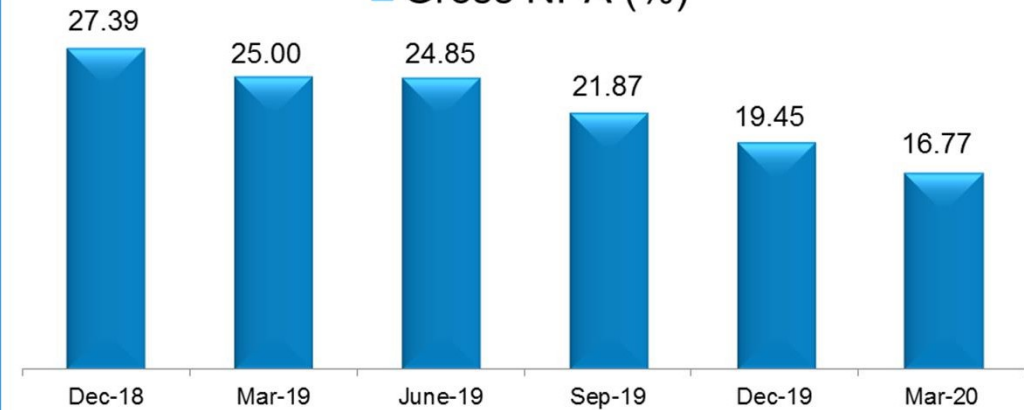
■ Cash Recovery ■ Recovery in Written off (Qtr.)



■ Net NPA (%)



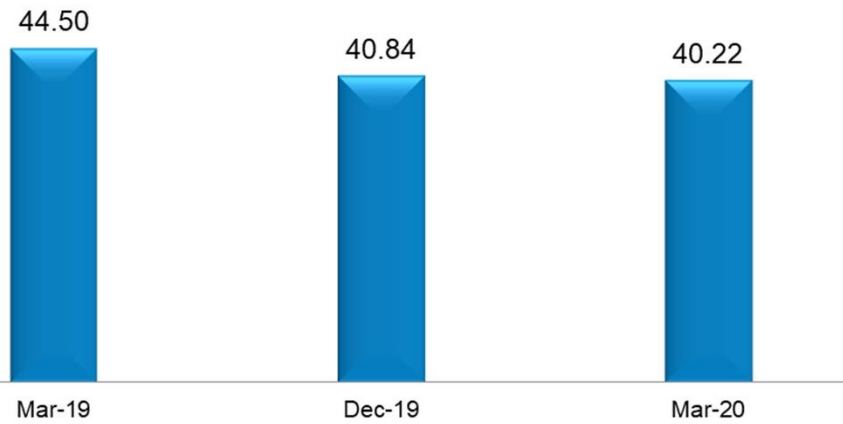
■ Gross NPA (%)



Performance Highlights

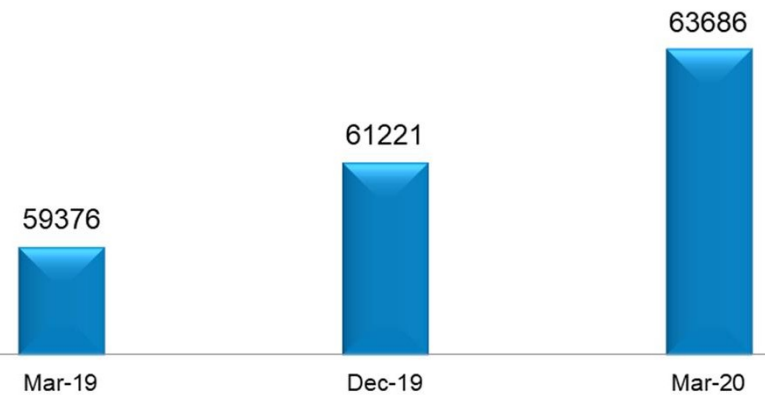


CASA Domestic (%)



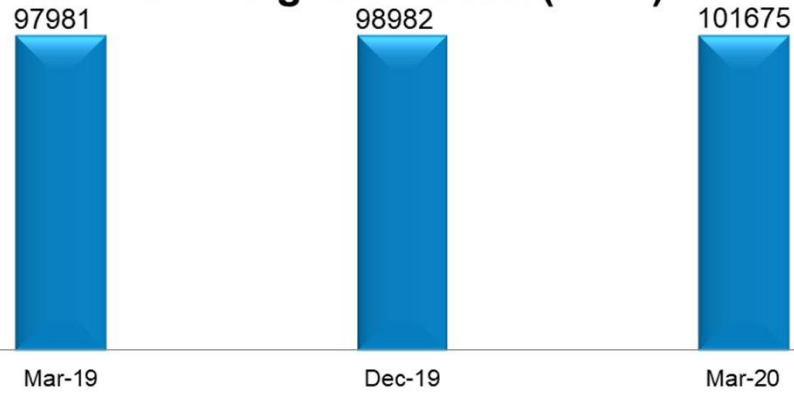
Savings Deposit

₹ in (Cr)



Total Risk Weighted Assets(RWA)

₹ in (Cr)

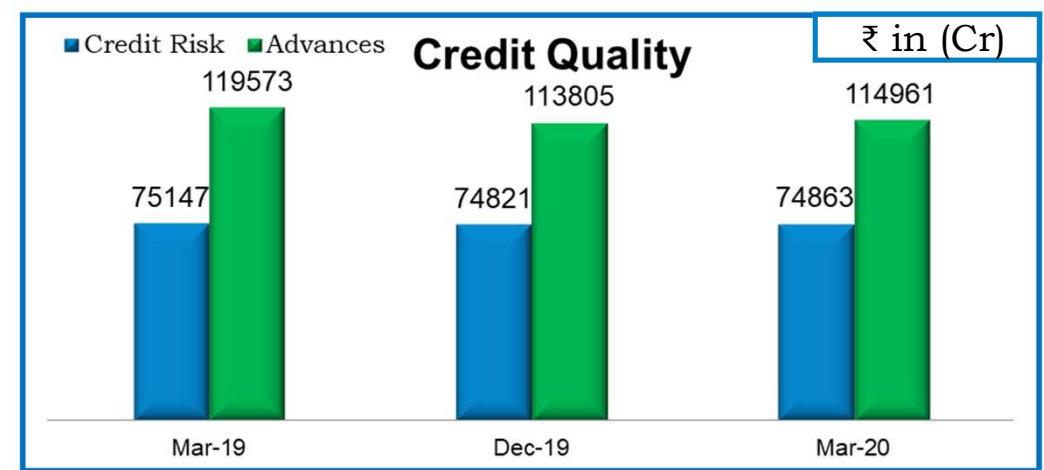
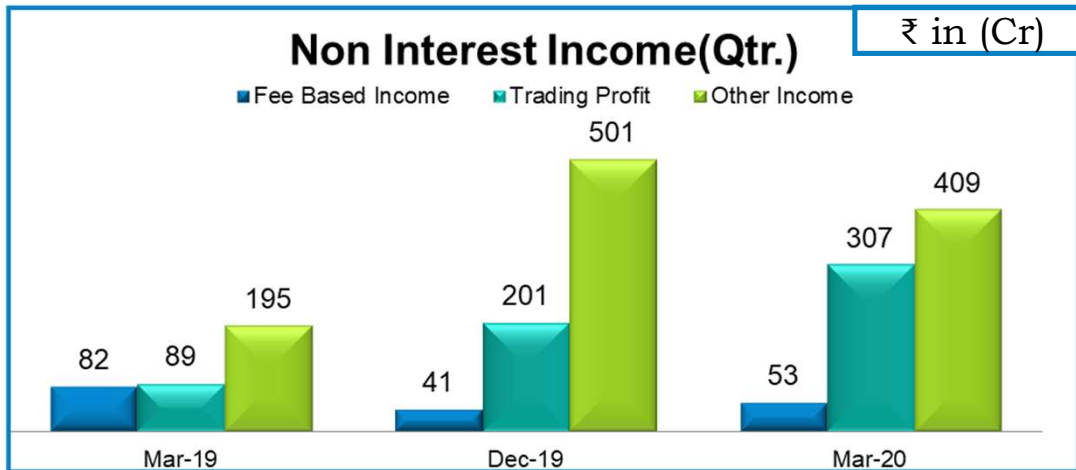
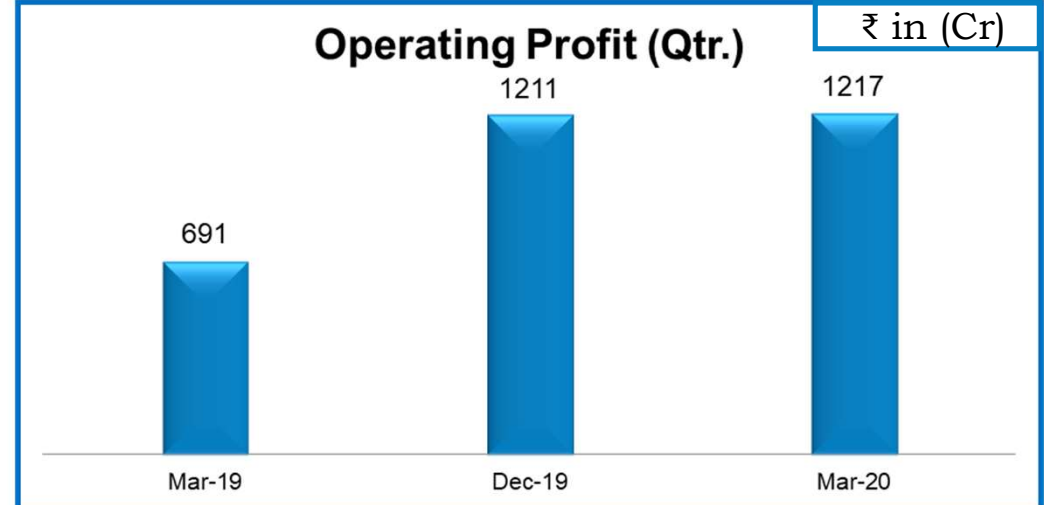
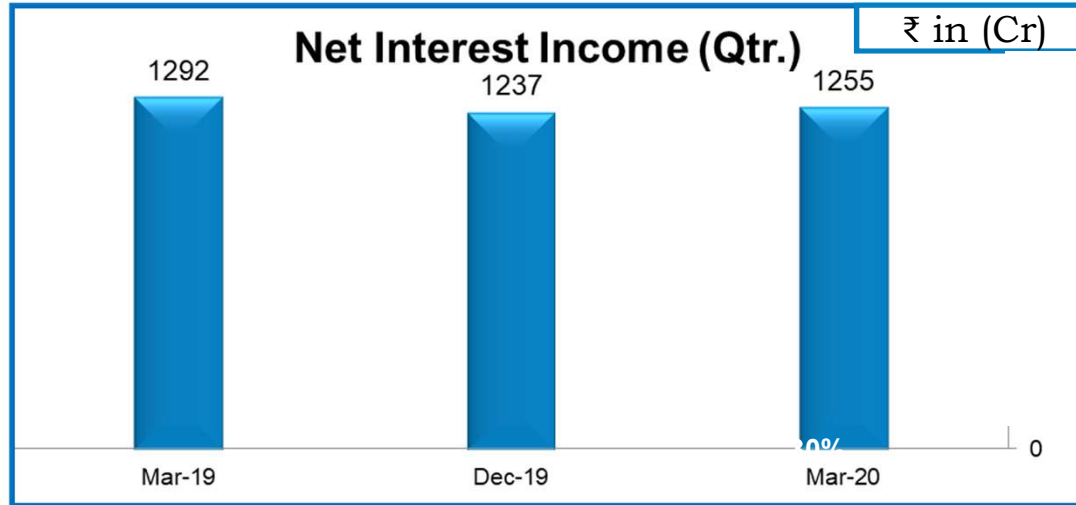


CRAR (%)

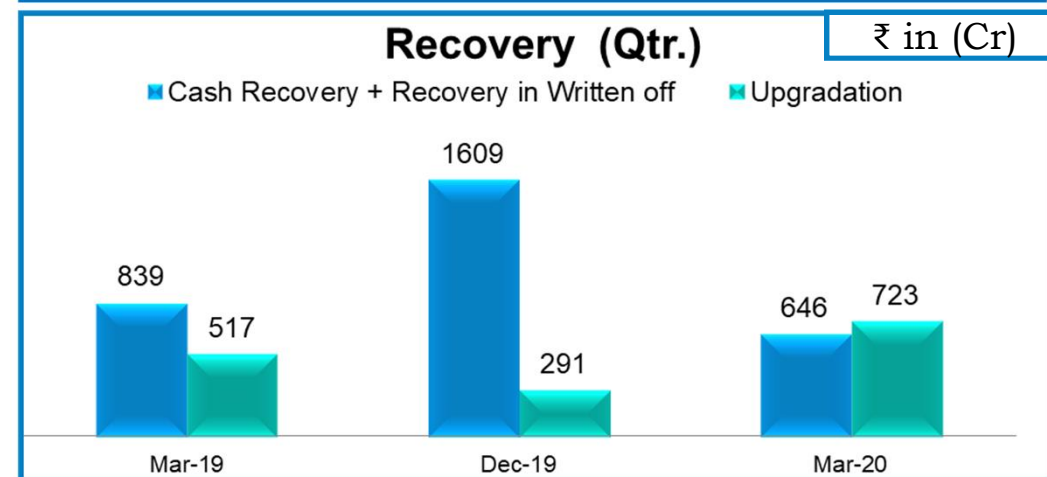
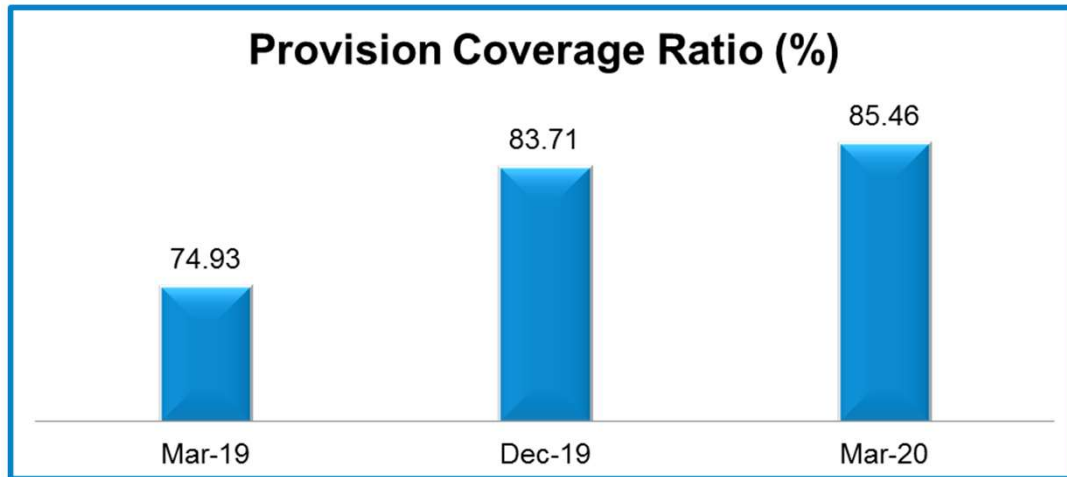
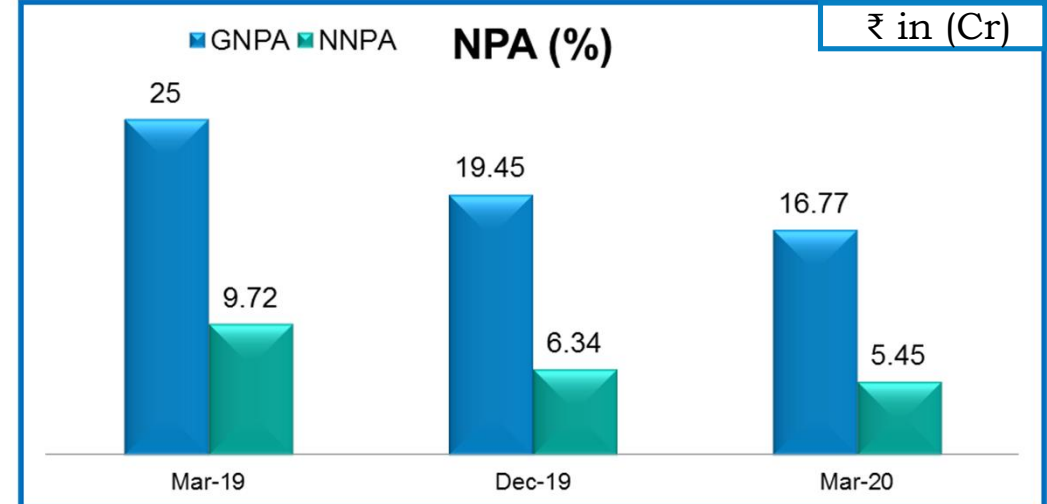
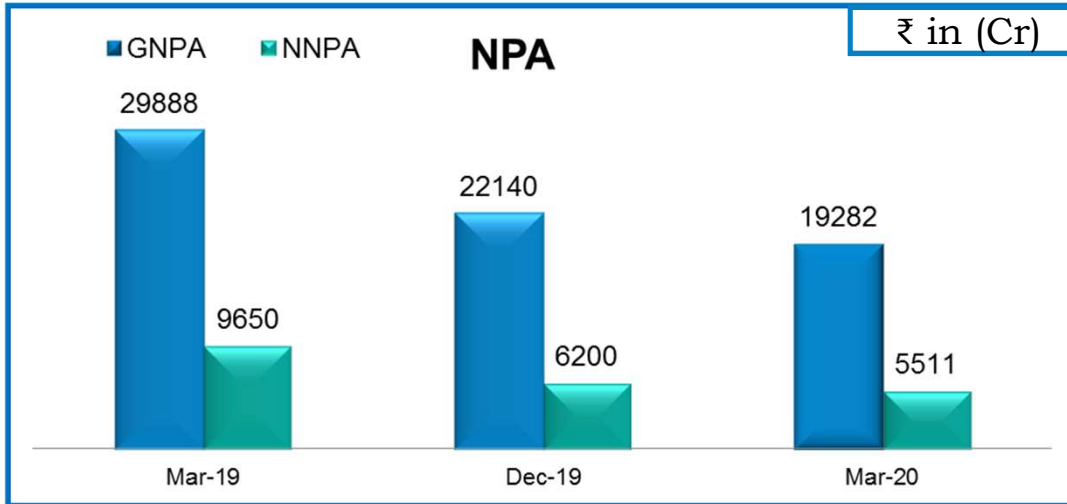
■ Tier 1 ■ CRAR



Performance Highlights



Performance Highlights





Business Segment Performance

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Domestic Industry Wise Exposure



₹ in (Cr)

Particulars	Mar-19	Dec-19	Mar-20	Industry Exposure (%)
Infrastructure	22619	19918	19444	22.59
NBFC	8250	12082	14952	17.37
Basic Metal Products	13281	10574	10296	11.96
Construction	2945	3878	3929	4.56
Food Processing	3790	3662	3916	4.55
Textile	2957	2943	2643	3.07
All Engineering	5129	5038	5283	6.14

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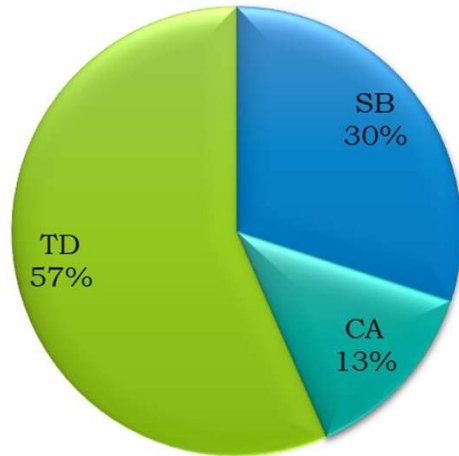
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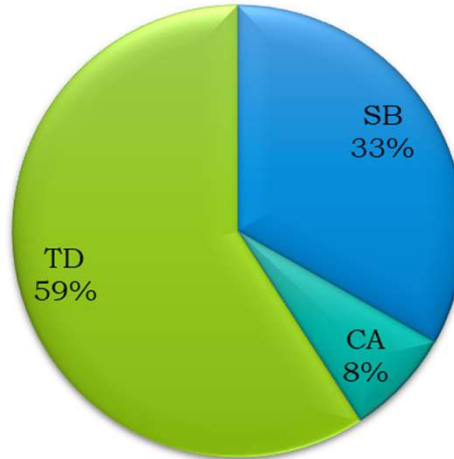
Global Deposits



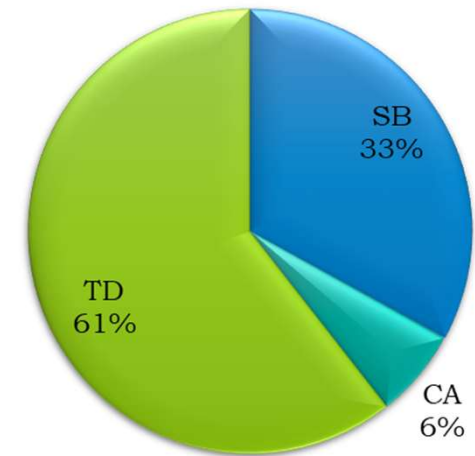
Mar-19



Dec-19



Mar-20



₹ in (Cr)

Particulars	Mar-19	Dec-19	Mar-20
Saving Deposits	59316	61154	63607
Current Deposits	26243	14101	12085
CASA	85559	75255	75691
Term Deposits	106719	109008	112516
Overseas Deposits	5629	4174	4996
Global Deposits	197907	188437	193203

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Priority Sector Advance



₹ in (Cr)

Industry	Mar-19	Dec-19	Mar-20	Y-O-Y	
				% Growth	% to ANBC
Agriculture	21420	23321	23651	10.42	17.68
Out of which, S&MF	11320	10969	11179	-1.25	8.35
MSME	23416	22438	22600	-3.48	16.89
Out of which, Micro	12963	11190	11745	-9.40	8.78
Housing Loan	8838	9310	9674	9.46	7.23
Education Loan	1183	1123	1086	-8.20	0.81
Others	30	27	24	-20.00	0.02
Total Priority Sector Advances	54885	56220	57035	3.92	42.62

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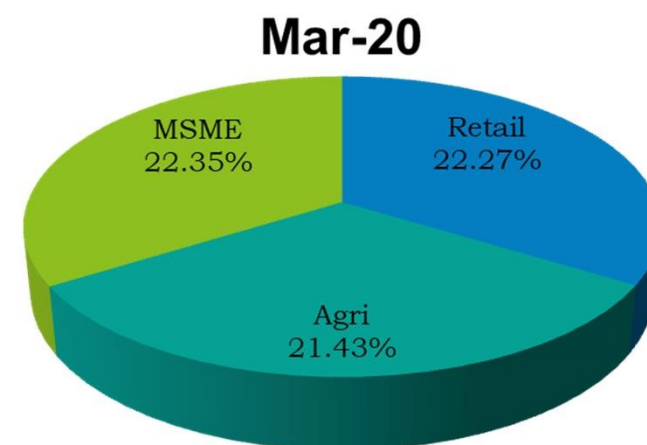
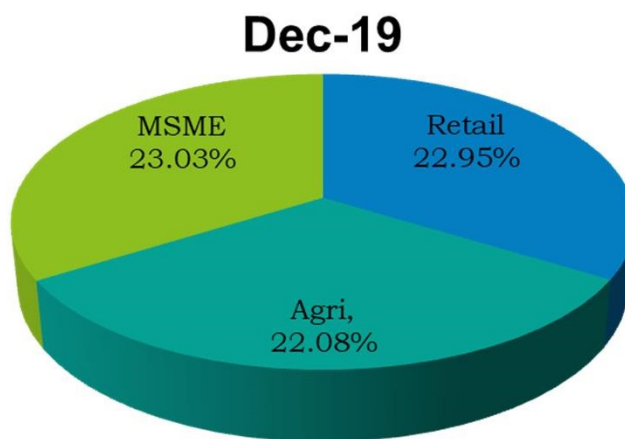
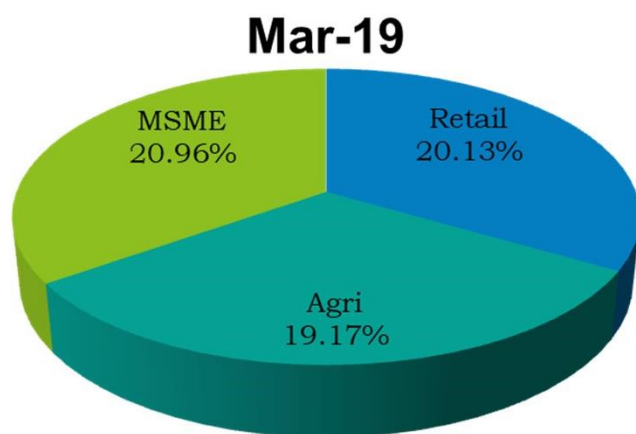


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RAM share in Domestic Advances



₹ in (Cr)	Retail Advance	Agriculture Advance	MSME Advance
Mar-19	22492	21420	23416
Dec-19	24235	23321	24323
Mar-20	25223	23651	24486

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Assets Quality

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Asset Quality-Sequential



₹ in (Cr)

Item	Mar-19	Dec-19	Mar-20
Gross NPA	29888	22140	19282
Net NPA	9650	6200	5511
Gross NPA %	25.00	19.45	16.77
Net NPA %	9.72	6.34	5.45
Provision Coverage Ratio %	74.93	83.71	85.46

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Movement of NPA



₹ in (Cr)

Item	Quarter Ended				Year Ended		
	Mar-19	Dec-19	Mar-20	Y-Y (%)	FY18-19	FY19-20	Y-Y (%)
Opening Balance	31122	25665	22140	-28.86	30550	29888	-2.17
Slippages	1633	2078	1493	-8.59	9082	6182	-31.94
Less							
Recovery + Write off	2349	5312	3628	54.45	7412	15195	105.00
Upgradation	517	291	723	39.82	2332	1593	-31.72
Total reduction	2867	5603	4351	51.76	9744	16788	72.29
Closing Balance	29888	22140	19282	-35.49	29888	19282	-35.49

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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	5	70	77
Loan Outstanding as of 31st March 2020(₹ Cr.)	204.23	1684.35	4343.97	6232.55
Total Provisions held upto 31st March 2020(₹ Cr.)	204.23	1501.26	3573.81	5279.30

Figures are excluding Technical write-off

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Financials

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Balance Sheet



₹ in (Cr)

	31.03.2019	31.12.2019	31.03.2020
CAPITAL & LIABILITIES			
Capital	5423	8623	9918
Share Application Money	3596	-	
Reserves & Surplus	8371	8591	9291
Deposits	197907	188437	193204
Borrowings	8324	10523	15695
Other Liabilities & Provisions	6863	7975	7800
Total	230484	224149	235908
ASSETS			
Cash and Balances with RBI	8823	8646	6776
Balances with Banks and Money at Call and Short Notice	15609	7123	11029
Investments	82232	83753	90999
Advances	99314	97804	101175
Fixed Assets	2822	2811	2840
Other Assets	21684	24012	23089
Total	230484	224149	235908

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Operating Revenues



₹ in (Cr)

Sl.	Parameters	Quarter Ended				Year Ended		
		Mar-19	Dec-19	Mar-20	Y-O-Y(%)	Mar-19	Mar-20	Y-O-Y(%)
1	Interest Income	3782	3771	3742	-1.04	14331	15134	5.61
2	Interest Expenses	2490	2534	2488	-0.08	10019	10042	0.23
3	NII (1-2)	1292	1237	1255	-2.90	4311	5092	18.12
4	Non-Interest Income	367	743	769	109.64	1514	2871	89.71
5	Operating Expenses	968	770	807	-16.67	3064	3128	2.07
6	Operating Profit (3+4-5)	691	1211	1217	76.18	2760	4836	75.19
7	Provisions	2243	2171	1200	-46.50	7081	7272	2.70
8	Net Profit	-1552	-960	17	-101.08	-4321	-2437	-43.61

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Net Interest Income



₹ in (Cr)

Particulars	Quarter Ended				Year Ended		
	Mar-19	Dec-19	Mar-20	Y-O-Y (%)	March-19	Mar-20	Y-O-Y (%)
Interest Income	3782	3771	3742	-1.04	14331	15134	5.61
a. From Advances	1886	2054	2012	6.66	7825	8141	4.04
b. From Investments	1548	1486	1506	-2.67	5348	5939	11.05
c. Others	348	230	224	-35.53	1158	1055	-8.89
Interest Expended	2490	2534	2488	-0.08	10019	10042	0.23
a. On Deposits	2333	2336	2299	-1.44	9329	9309	-0.22
b. On Borrowings	55	61	55	0.67	250	244	-2.53
c. Subordinated Bonds & Others	102	137	134	30.74	440	490	11.24
Net Interest Income	1292	1237	1255	-2.90	4311	5092	18.12

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Non Interest Income



₹ in (Cr)

Particulars	Quarter Ended				Year ended		
	Mar-19	Dec-19	Mar-20	Y-o-Y(%)	March-19	March-20	Y-O-Y (%)
a) Treasury Income	89	201	307	243.76	442	1274	188.48
b) Recovery in Written Off	95	438	237	148.49	448	1003	123.73
c) Other Non Interest Income	182	104	226	23.73	624	594	-4.68
Total (a+b+c)	366	743	769	109.64	1514	2871	89.71



Cost & Yield Ratio



₹ in (Cr)

Ratio Analysis	Quarter Ended			Year Ended	
	Mar-19	Dec-19	Mar-20	March-19	Mar-20
Cost of Deposit (%)	4.87	4.97	4.87	5.07	4.90
Cost of Fund (%)	5.50	5.39	5.16	5.45	5.31
Yield on Advances (%)	9.16	9.19	8.90	9.52	9.20
Yield on Investment (%)	7.65	6.99	6.91	7.18	7.01
Yield on Funds (%)	8.28	7.99	7.71	8.39	7.98
Cost to Income Ratio (%)	58.37	57.40	49.75	52.61	52.90
GNPA (%)	25.00	19.45	16.77	25.00	16.77
NNPA (%)	9.72	6.34	5.45	9.72	5.45
NPA Provision Coverage (%)	74.93	83.71	85.46	74.93	85.46
CRAR (Basel-III) (%)	10.70	10.27	11.70	10.70	11.70

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Provisions



Particulars	Quarter Ended			Year ended		₹ in (Cr)
	Mar-19	Dec-19	Mar-20	Mar-19	Mar-20	Y-O-Y
Operating Profit	691	1211	1217	2760	4836	75.19
Provisions for :						
NPA	2602	1646	1089	8295	6144	-25.93
Standard Assets	151	-4	-13	-5	-2	-51.26
Provision For Investment	94	297	92	591	530	-10.30
Provision related to staff	278	367	200	789	1085	37.42
Others	146	605	-175	180	792	338.80
Total Provisions before Tax	3272	2911	1193	9851	8548	-13.23
Profit Before Tax	-2581	-1700	23	-7091	-3713	-47.64
Less- Taxation (Including DTA)	-1029	-740	7	-2770	-1276	-53.94
Net Profit /Loss	-1552	-960	17	-4321	-2437	-43.61
Technical Write off	1288	3706	3042	2782	7899	183.93



Key Financial Indicators



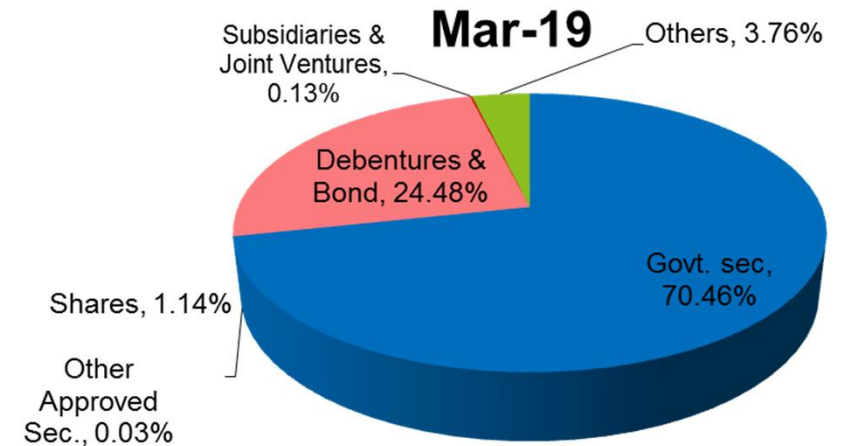
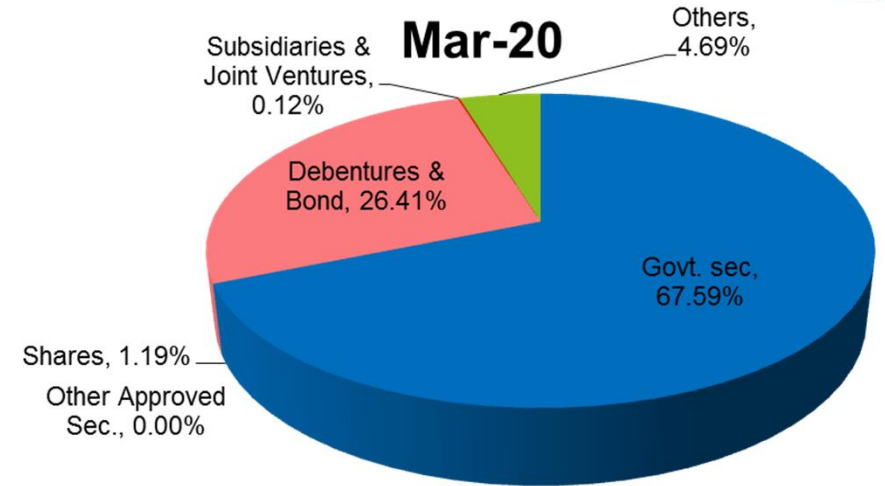
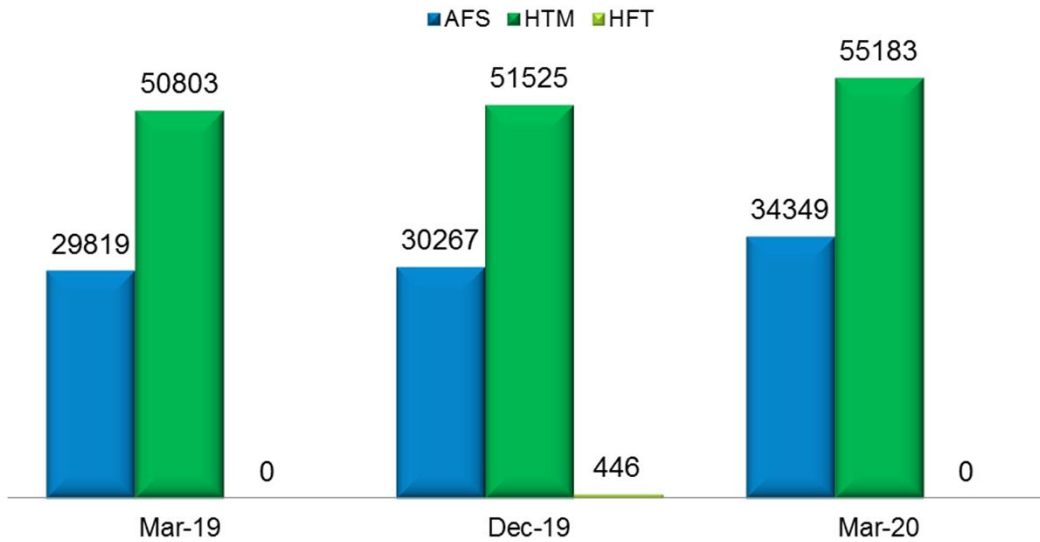
Particulars (Qtr.)	₹ in (Cr)				
	Mar-19	Dec-19	Mar-20	FY 18-19	FY-19-20
Return on Assets (%)	-2.49	-1.52	0.03	-1.84	-0.96
Return on Equity (%)	-45.85	-25.90	0.44	-32.30	-15.79
Book Value per Share(₹)	12.82	6.38	7.56	12.82	7.56
Earning Per Share (₹)	-3.43	-1.18	0.02	-11.16	-3.10
Net Worth (₹ in Cr.)	6478	4986	6933	6478	6933
Operating Profit to AWF(%)	1.11	1.92	1.88	1.18	1.91
Non-Interest Income to AWF(%)	0.59	1.18	1.19	0.65	1.13
Business Per Branch(₹ In Cr.)	102.81	97.88	99.79	102.81	99.79
Business Per Employee (₹ in Cr.)	13.69	13.16	13.70	13.69	13.70
Operating Profit Per Employee(₹ in Lakh)	2.98	5.27	5.41	11.91	21.50
Net Profit Per Employee(₹ in Lakh)	-6.69	-4.18	0.07	-18.64	-10.84



Investment Portfolio



Domestic Investments ₹ in (Cr)



₹ in (Cr)	Mar-19	Dec-19	Mar-20
Domestic Investments	80622	82238	89532
Overseas Investments	3054	3335	3383
Total Investments	83676	85573	92915



Performance Under Financial Inclusion



₹ in (Cr)

Particulars	Mar-19		Dec-19		Mar-20	
	No. of Accts	Amount	No. of Accts	Amount	No. of Accts	Amount
PMJDY (Lacs)	76.43	2221.30	84.12	2604.78	85.75	2833.98
Zero Balance Accts (Lacs)	15.83	-	16.23	-	15.92	
PMSBY (Lacs)	15.17	1.82	18.06	2.16	19.57	2.35
PMJJBY (Lacs)	6.62	21.85	7.87	25.97	9.75	32.17
APY (Lacs)	1.93	-	2.76	-	3.29	-
PMMY Shishu (Actual)	151386	344.35	141878	312.10	139683	305.49
PMMY Kishor	109035	1602.20	125875	1817.31	134855	1938.75
PMMY Tarun	13840	944.59	14832	970.61	16502	1070.10
PMMY Total	274261	2891.14	282585	3100.02	291040	3314.34

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Capital & Shareholding

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Capital Adequacy-Basel-III



₹ in (Cr)

Particulars	Mar-19	Dec-19	Mar-20
CET1 Capital	8462	7136	9132
Tier I Capital	8462	7136	9132
Tier II Capital	2016	3029	2769
Total Capital	10477	10165	11901
Risk Weighted Assets	97981	98982	101675
CET1 (%)	8.64	7.21	8.98
Tier I (%)	8.64	7.21	8.98
Tier II (%)	2.06	3.06	2.72
Capital Adequacy Basel III (%) (CRAR)	10.70	10.27	11.70

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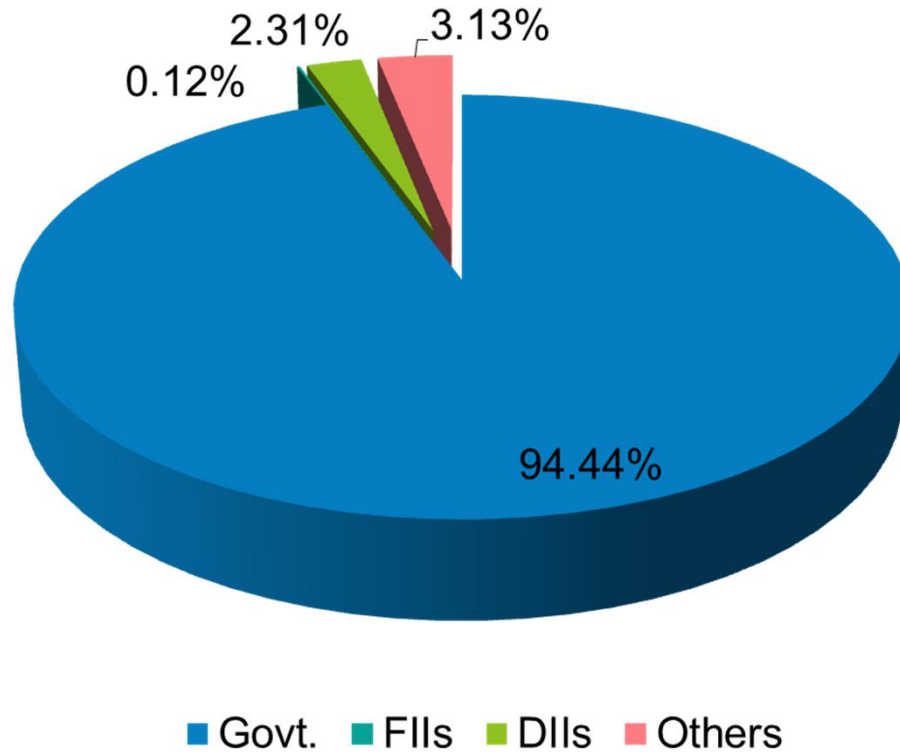


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Share Holding Pattern



As on 31.03.2020	
Share Capital (₹ in Cr.)	9918.34
Net Worth (₹ in Cr.)	6933
Market Cap (₹ in Cr.)	8976.10
No of Equity Shares	991,83,40,622

Details of Shareholding Pattern (%)	
	Mar-20
Govt	94.44
FII	0.12
DII	2.31
Others	3.13





Digitalization

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Digital Platforms



New initiatives taken for Technological up gradation of our Bank in 4th Qtr.

- ✓ Implementation of Door Step Banking for Senior Citizens and Differently abled persons including those who are visually impaired – through e-Banking and UCO Bank’s website.
- ✓ Loan Tracking System (RLH/SME) made live.
- ✓ Module for Empanelment of Retired Officers of UCO Bank for conducting RBIA in UCO Bank made live.
- ✓ Auto e-Mail facility for securities associated with advance account made live.
- ✓ Automatic fetching of CIR scores (CIBIL/CRIF) in LAPS Application from LAPS Inward Register has been successfully implemented.

Road ahead for ATMs and Debit Cards which is going to be implement in near future.

- ✓ Procurement of 100 Cash recyclers.
- ✓ Image-based ATM Card facility to customers.
- ✓ Procurement of 500 new ATMs.
- ✓ Apply for Debit Card through Internet Banking.



Road ahead for E-Banking and M-Banking which is going to be implemented in near future.

- ✓ Apply for credit card pre-login.
- ✓ Progress indicators of transaction
- ✓ Request re-issue of card
- ✓ Search payee (using name, account, phone no etc.)
- ✓ Generate FD advice
- ✓ View/ update nomination details



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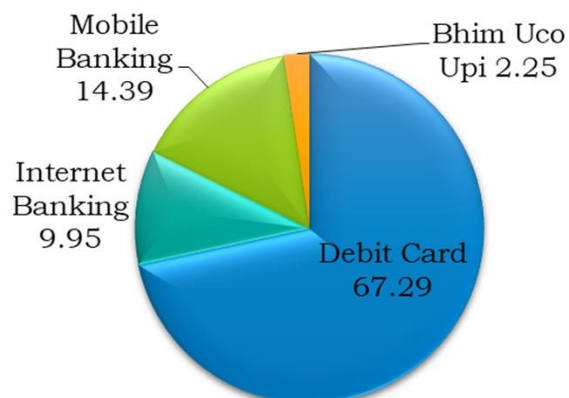


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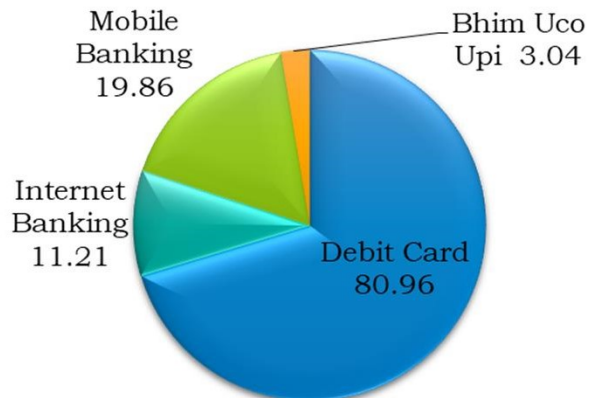
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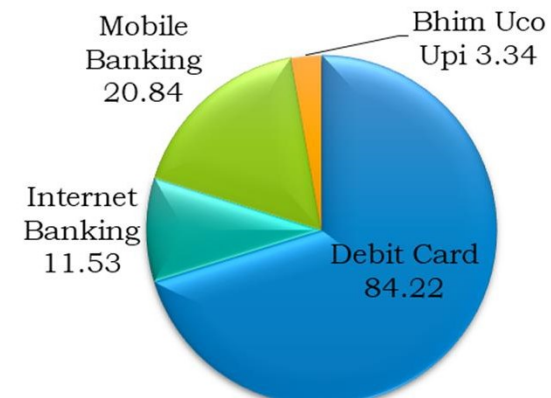
Digital Progress



Mar-19 (In Lakhs)



Dec-19 (In Lakhs)



Mar-20 (In Lakhs)

Digital Channels	Mar-19	Dec-19	Mar-20	Growth (%)	
				Y-O-Y	Q-O-Q
Debit Cards (Lakhs)	6728826	8095859	8422524	25.17	4.03
Internet Banking (Lakhs)	9.95	11.21	11.53	1.58	0.32
Retail	8.78	9.93	10.21	1.43	0.28
Corporate	1.17	1.28	1.32	0.15	0.04
Mobile Banking (Lakhs)	14.39	19.86	20.84	44.82	4.93
Bhim UCO UPI (Lakhs)	2.25	3.04	3.34	48.45	9.87
POS Terminals	4601	6650	8260	83.87	24.21
Avg. Daily ATM Hits	69	96	82	18.84	-14.58

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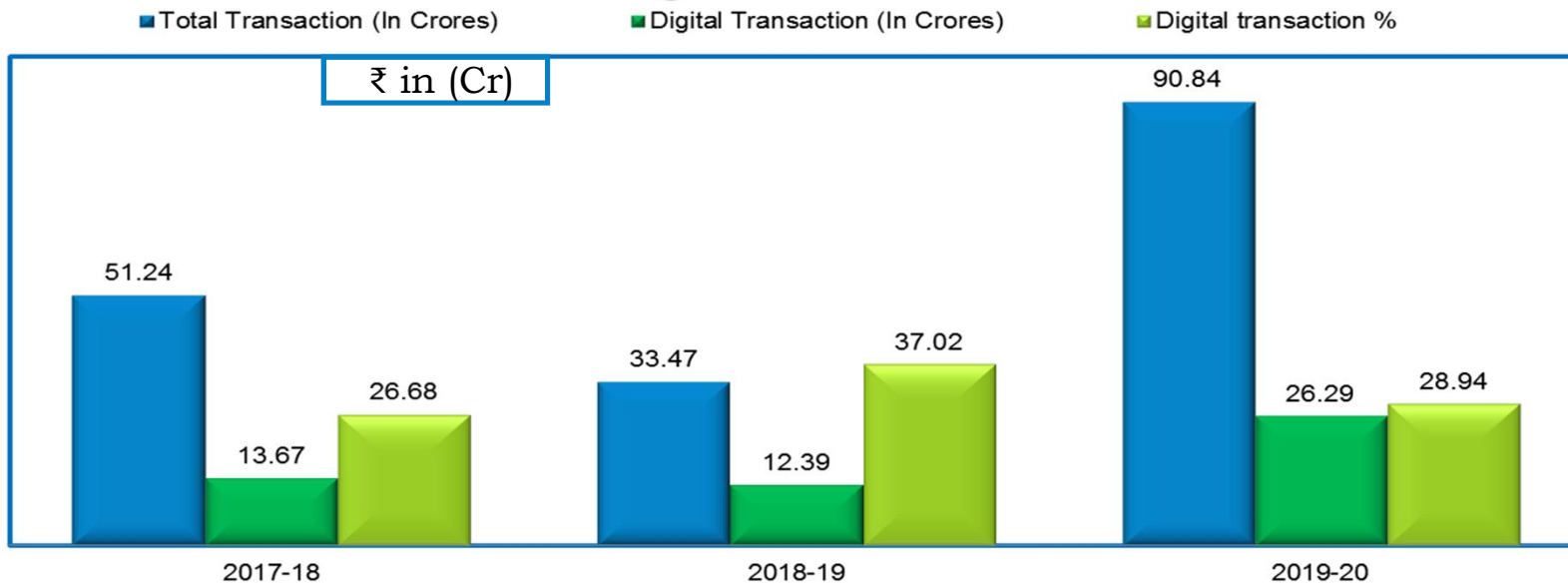
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Digital Progress



Digital Channels



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

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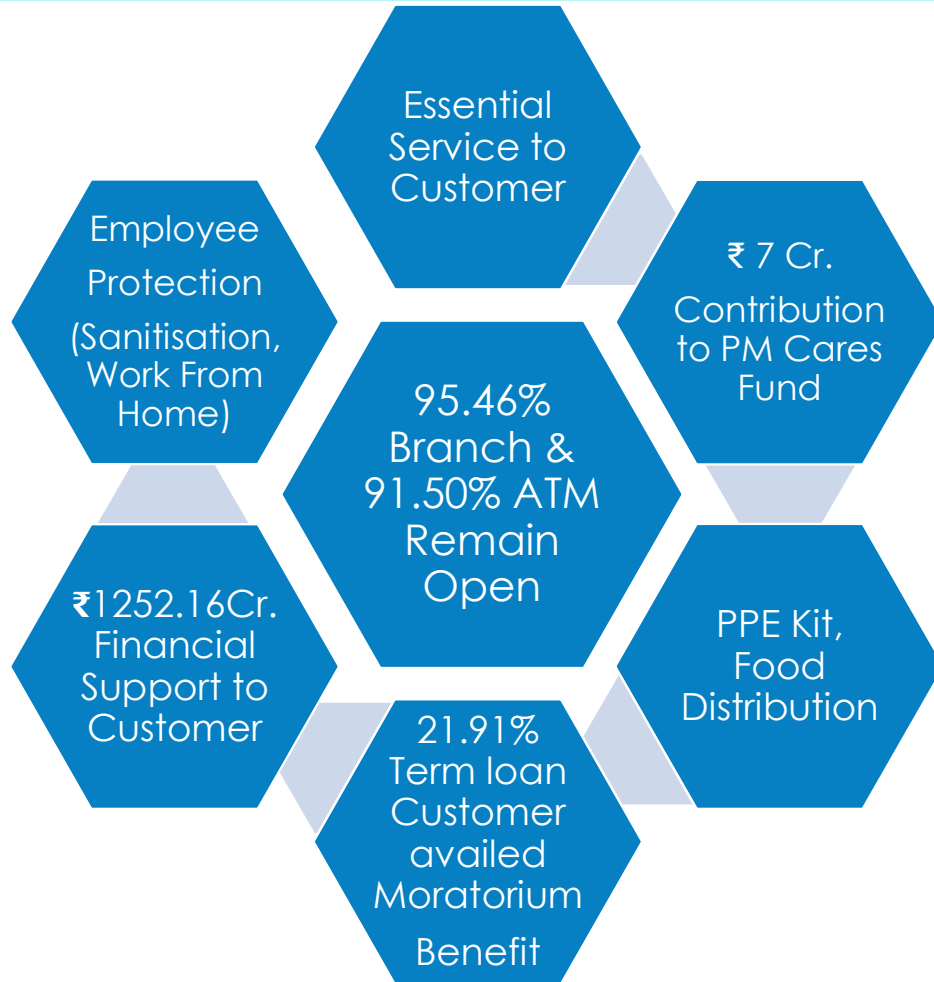




COVID-19 Response

Honours Your Trust

COVID-19 Response



WORKING
FROM HOME



BANKING
FROM HOME



'UCO BANK-GUARANTEED EMERGENCY CREDIT LINE (GECL)'

TO RECOVER FROM HURDLES IN YOUR BUSINESS IN ONGOING COVID 19 PANDEMIC



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Vision & Mission



**Paschim Banga Gramin Bank
Is Associate of
UCO BANK**

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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