



यूको बैंक
सम्मान आपके विश्वास का



UCO BANK
Honours Your Trust



HO/Finance/Share/31/2024-25

Date: 29.04.2024

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

Madam/ Dear Sir

Sub: Presentation on Audited Financial Results for the quarter and year ended 31st March 2024

We enclose Presentation on Audited Financial Results for the quarter and year ended 31st March 2024.

Kindly take the same on your records and disseminate.

Yours faithfully,

(Vikash Gupta)
Company Secretary

Encl : as stated

UCO BANK यूको बैंक

वित्तीय परिणाम: वित्तीय वर्ष 2023-24

Financial Results: FY 2023-24



Connect with us @ [official.ucobank](https://www.official.ucobank.com):



Contents



Highlights: March Q4 & FY 2023-24

3



Business Performance

4-17



Financials

18-27



Asset Quality

28-34



Capital & Shareholding

35-36



Business Network

37-39



Digital Journey

40-46



ESG Initiative

47-49



Products & Services and Highlights

50-51

Major Highlights



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Business

Business
₹450007 Cr.
9.50% (Y-Y) ↑

Deposit
₹263130 Cr.
5.53% (Y-Y) ↑

Savings (Domestic)
₹86029 Cr.
6.19% (Y-Y) ↑

Current (Domestic)
₹12091 Cr.
20.46% (Y-Y) ↑

CASA Share (Domestic)
39.25%
143 bps (Y-Y) ↑

CD Ratio
71.02%
620 bps (Y-Y) ↑

Advance
₹186877 Cr.
15.62% (Y-Y) ↑

Retail
₹40161 Cr.
14.62 % (Y-Y) ↑

Agriculture
₹24641 Cr.
13.16% (Y-Y) ↑

MSME
₹32714 Cr.
13.53 % (Y-Y) ↑

Home Loan
₹23688 Cr.
21.23 % (Y-Y) ↑

Vehicle Loan
₹2953 Cr.
31.24 % (Y-Y) ↑

Asset Quality

Gross NPA
3.46%
132 bps (Y-Y) ↓

Net NPA
0.89 %
40 bps (Y-Y) ↓

PCR
95.38 %
88 bps (Y-Y) ↑

PCR (Excl. TWO)
74.91 %
103 bps (Y-Y) ↑

Profitability FY 2023-24

Net Interest Income
₹8101 Cr.
10.32 % (Y-Y) ↑

NIM (Domestic)
3.12%
9 bps (Y-Y) ↑

Yield on Advances (Dom)
8.83%
82 bps (Y-Y) ↑

Operating Profit
₹4576 Cr.
5.43% (Y-Y) ↑

CRAR
16.98 %
47 bps (Y-Y) ↑

NIM (Global)
2.92
5 bps (Y-Y) ↑

Yield on Advances (Glo)
8.46 %
100 bps (Y-Y) ↑

Net Profit
₹ 1654 Cr.

Total Business



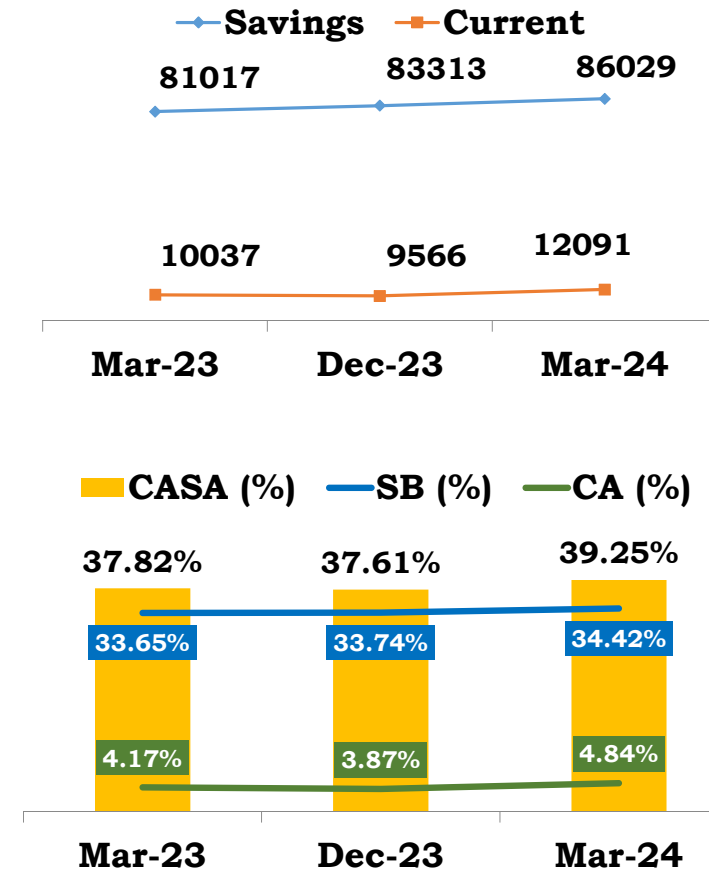
Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

| Business Mix (₹ in Cr) | Mar-23 | Dec-23 | Mar-24 | Q-Q (%) | Y-Y (%) |
|------------------------|---------------|---------------|---------------|----------------|----------------|
| Global Business | 410967 | 435456 | 450007 | 3.34 | 9.50 |
| Domestic | 380173 | 401155 | 412237 | 2.76 | 8.43 |
| Overseas | 30795 | 34301 | 37770 | 10.11 | 22.65 |
| Global Deposits | 249338 | 256261 | 263130 | 2.68 | 5.53 |
| Domestic | 240741 | 246952 | 249965 | 1.22 | 3.83 |
| Overseas | 8597 | 9309 | 13165 | 41.41 | 53.13 |
| Global Advances | 161629 | 179195 | 186877 | 4.29 | 15.62 |
| Domestic | 139432 | 154203 | 162272 | 5.23 | 16.38 |
| Overseas | 22198 | 24991 | 24605 | -1.55 | 10.85 |
| CD Ratio (%) | 64.82 | 69.93 | 71.02 | 109 bps | 620 bps |

वित्तीय परिणाम: वित्तीय वर्ष 2023-24



| Particulars (₹ in Cr) | Mar-23 | Dec-23 | Mar-24 | Growth (%) | |
|---------------------------------|---------------|---------------|---------------|----------------|----------------|
| | | | | Q-Q | Y-Y |
| 1. Domestic Deposits | 240741 | 246952 | 249965 | 1.22 | 3.83 |
| a) Current Deposits | 10037 | 9566 | 12091 | 26.40 | 20.46 |
| b) Saving Deposits | 81017 | 83313 | 86029 | 3.26 | 6.19 |
| i. CASA Domestic | 91054 | 92879 | 98120 | 5.64 | 7.76 |
| c) Term Deposits | 149686 | 154073 | 151845 | -1.45 | 1.44 |
| 2. Overseas Deposits | 8597 | 9309 | 13165 | 41.41 | 53.13 |
| 3. Global Deposits (1+2) | 249338 | 256261 | 263130 | 2.68 | 5.53 |
| CASA Domestic (%) | 37.82 | 37.61 | 39.25 | 164 bps | 143 bps |

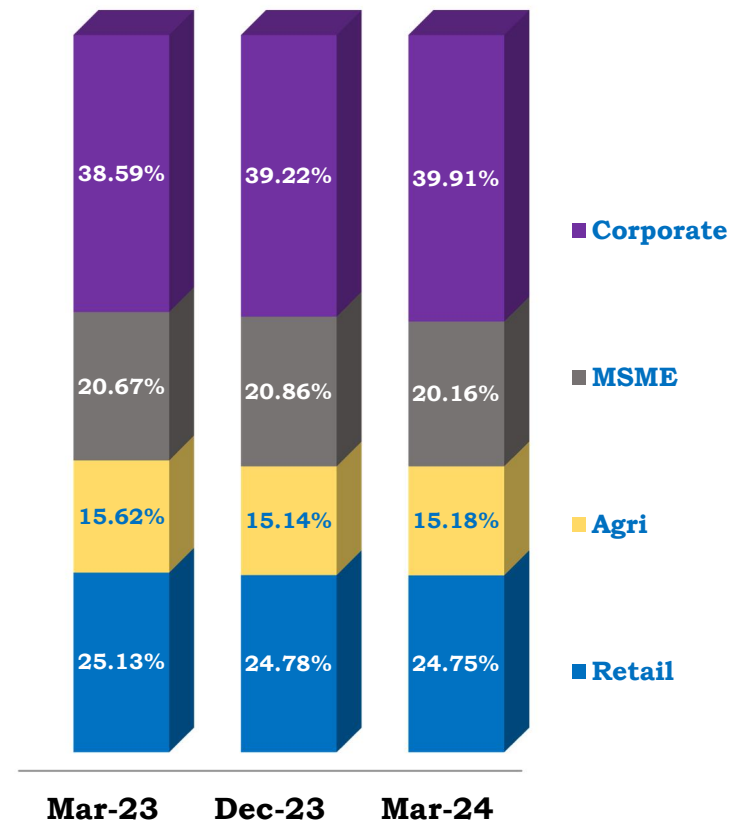


Domestic Advances



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

| ₹ in (Cr) | Mar-23 | Dec-23 | Mar-24 | Q-o-Q | Y-o-Y |
|-----------------------------|---------------|---------------|---------------|-------------|--------------|
| | | | | (%) | (%) |
| 1. Domestic Advances | 139432 | 154204 | 162272 | 5.23 | 16.38 |
| a) Retail | 35039 | 38207 | 40161 | 5.11 | 14.62 |
| b) Agriculture | 21775 | 23353 | 24641 | 5.52 | 13.16 |
| c) MSME | 28815 | 32160 | 32714 | 1.72 | 13.53 |
| 2. Total RAM (a+b+c) | 85629 | 93720 | 97516 | 4.05 | 13.88 |
| 3. RAM Share (%) | 61.41 | 60.78 | 60.09 | - | - |
| d) Corporate | 53803 | 60484 | 64756 | 7.06 | 20.36 |



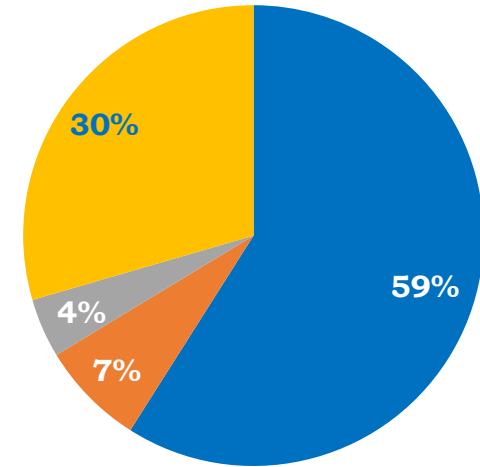
वित्तीय परिणाम: वित्तीय वर्ष 2023-24



| Particulars (₹ in Cr) | Mar-23 | Dec-23 | Mar-24 | Growth (Q-Q) % | Growth (Y-Y) % |
|--------------------------|--------------|--------------|--------------|-------------------|-------------------|
| | Home Loan | 19539 | 22314 | 23688 | 6.16 |
| Vehicle Loan | 2250 | 2719 | 2953 | 8.61 | 31.24 |
| Personal Loan | 1558 | 1623 | 1668 | 2.73 | 7.05 |
| Others | 11692 | 11551 | 11852 | 2.61 | 1.37 |
| Total | 35039 | 38207 | 40161 | 5.11 | 14.62 |

Mar-24

- Home Loan
- Vehicle Loan
- Personal Loan
- Others

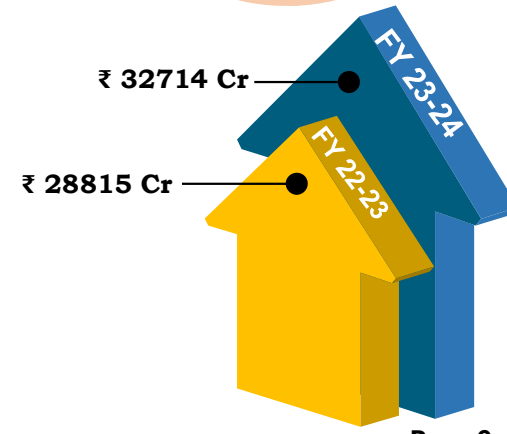
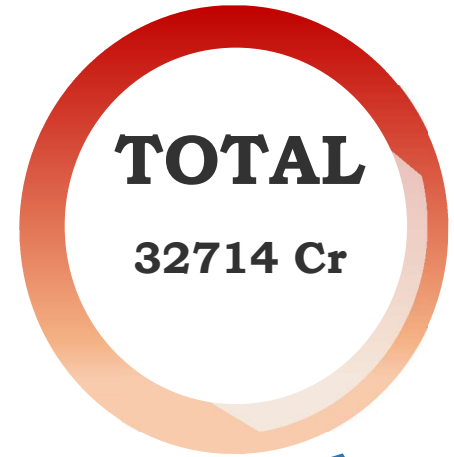
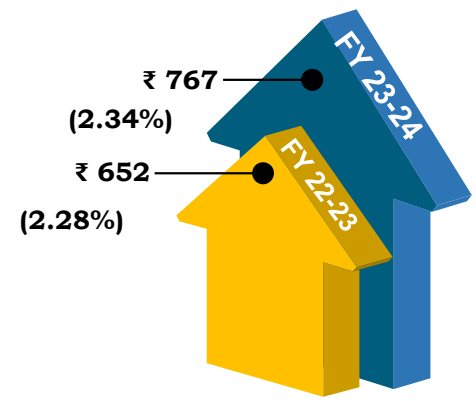
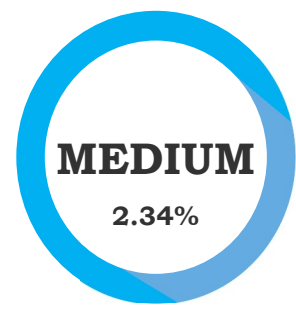
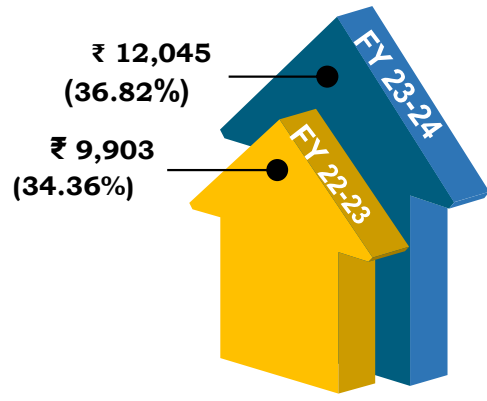
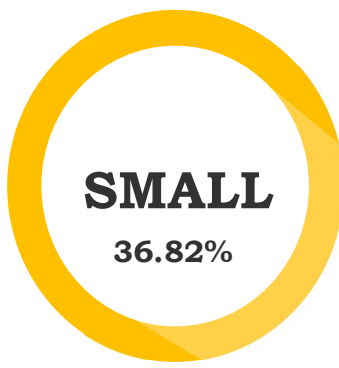
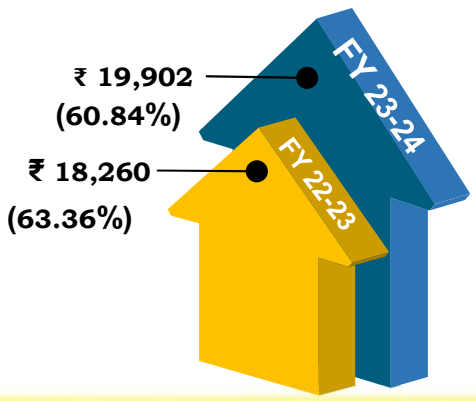


| Agriculture (₹ in Cr) | Mar-23 | Dec-23 | Mar-24 | Q-o-Q (%) | Y-O-Y (%) |
|---|--------------|--------------|--------------|-------------|--------------|
| 1. Farm Credit (Crop, Investment & Allied) | 18588 | 20108 | 21416 | 6.50 | 15.21 |
| 2. Agri Infrastructure & Ancillary Activities | 3187 | 3245 | 3225 | -0.62 | 1.19 |
| 3. Total (1+2) | 21775 | 23353 | 24641 | 5.52 | 13.16 |

| Self Help Group | Mar-23 | Dec-23 | Mar-24 | Q-o-Q (%) | Y-O-Y (%) |
|-----------------------------------|--------|--------|--------|-----------|-----------|
| No of Group (Lakhs) | 1.48 | 1.61 | 1.65 | 2.48 | 11.49 |
| Balance Outstanding (Cr.) | 2229 | 2960 | 3210 | 8.45 | 44.01 |
| Disbursed during Qtr (Cr.) | 490 | 793 | 790 | -0.38 | 61.22 |
| Women Beneficiaries (No in lakhs) | 13.11 | 14.41 | 14.79 | 2.64 | 12.81 |



MSME Portfolio Mix



वित्तीय परिणाम: वित्तीय वर्ष 2023-24



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Performance under GECL Facility

| GECL (₹ in Cr.) | Upto Mar 24 |
|---|-------------|
| Amount Sanctioned | 3153 |
| Amount Disbursed | 3128 |
| Outstanding As on 31.03.2023 – 1512 Cr. | |
| Outstanding As on 31.03.2024 – 973 Cr. | |



| Standup India (No.) | As on 31.03.2024 |
|---------------------|------------------|
| Target | 5659 |
| Achievement | 5829 |
| Achievement (%) | 103% |



Performance under PMMY

| PMMY (₹ in Cr.) | FY 23-24 |
|-------------------------------------|----------|
| Amount Sanctioned | 4551 |
| Amount Disbursed | 4514 |
| Amount outstanding as on 31.03.2024 | |
| | 6115 |



| PM SVANidhi | As on 31.03.2024 |
|-------------------------------|------------------|
| Application Sanctioned (Nos.) | 158003 |
| Amount Sanctioned (₹ in Cr.) | 210 |



PM SVANidhi

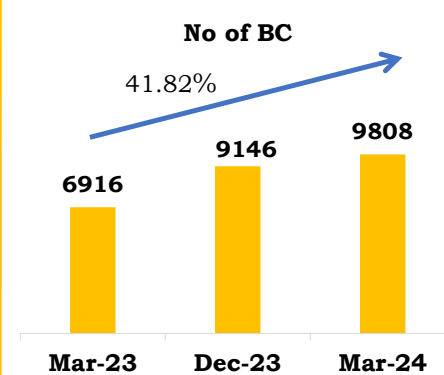
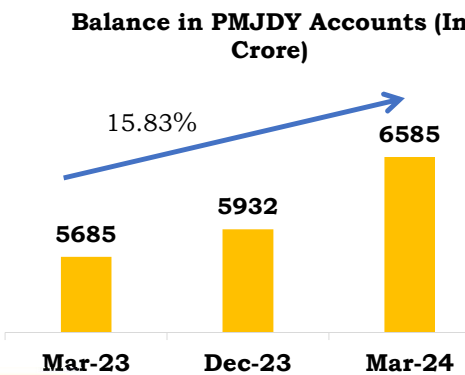
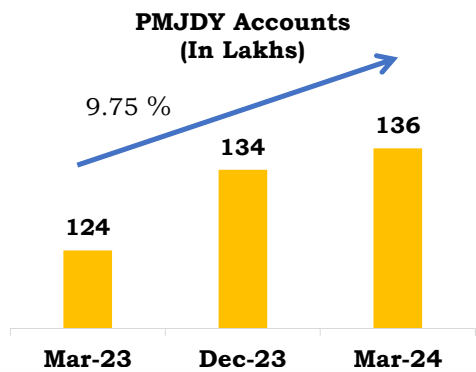
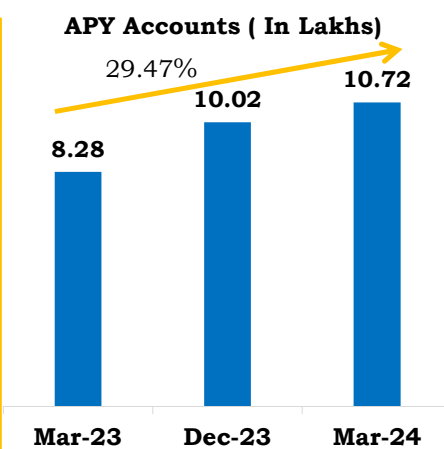
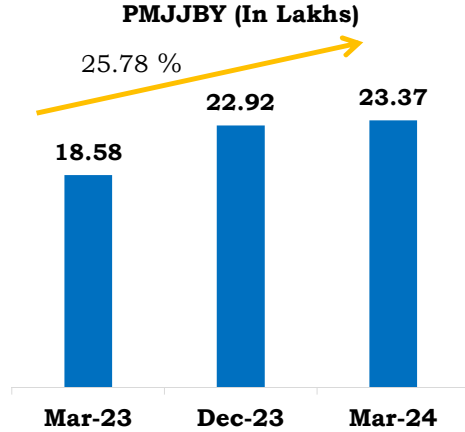
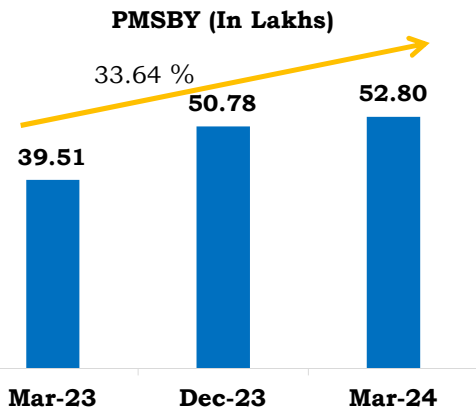


| Segment (₹ in Cr) | RBI Benchmark (%) | Mandatory Target | Achievement | Achievement (%) |
|-----------------------|-------------------|------------------|-------------|-----------------|
| Priority Sector | 40% | 56214 | 76537 | 54.54 |
| Agriculture | 18% | 25296 | 26348 | 18.77 |
| Small/Marginal Farmer | 10% | 14054 | 14525 | 10.34 |
| Weaker Section | 12% | 16864 | 21185 | 15.07 |
| Micro Under MSME | 7.50% | 10540 | 20049 | 14.27 |
| Non Corporate Farmers | 13.78% | 19366 | 21142 | 15.04 |

Financial Inclusion Growth



- Major Highlights
- Business Performance
- Financials
- Asset Quality
- Capital & Shareholding
- Business Network
- Digital Journey
- ESG Initiatives
- Products & Services



- State Level Bankers Committee (SLBC) – 2 (Odisha & Himachal Pradesh)
- Lead District Manager (LDM) – 36
- Rural Self Employment Training Center (RSETI) – 27 (7 States)
- Centre for Financial Literacy – 127
- Financial Literacy Counselors – 16
- No. of Fin. Literacy Camps – 3803
- No. of beneficiaries - 133313
- RRB -1 (Paschim Banga Gramin Bank)

No of Claims Settled upto 31.03.2024 (since inception)

| PMSBY | PMJJBY |
|-------|--------|
| 1995 | 12027 |

वित्तीय परिणाम: वित्तीय वर्ष 2023-24

Sectoral Credit-Advances



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

| Sector (₹ in Cr.) | 31.03.2023 | % share to Total Advances | 31.12.2023 | % share to Total Advances | 31.03.2024 | % share to Total Advances |
|------------------------------------|--------------|---------------------------|--------------|---------------------------|--------------|---------------------------|
| Infrastructure | 13576 | 8.40 | 12979 | 7.24 | 17079 | 9.14 |
| Of which | | | | | | |
| <i>Power & Energy</i> | 8416 | 5.21 | 7541 | 4.21 | 8950 | 4.79 |
| <i>Port and Road Project</i> | 3289 | 2.03 | 3619 | 2.02 | 4471 | 2.39 |
| <i>Other infrastructure</i> | 1870 | 1.16 | 1819 | 1.02 | 3658 | 1.96 |
| Basic Metal | 2839 | 1.76 | 4346 | 2.43 | 4448 | 2.38 |
| Textiles | 732 | 0.45 | 953 | 0.53 | 1040 | 0.56 |
| Petroleum and Coal Products | 348 | 0.22 | 857 | 0.48 | 930 | 0.50 |
| All Engineering | 995 | 0.62 | 932 | 0.52 | 809 | 0.43 |
| Food Processing | 1420 | 0.88 | 1299 | 0.72 | 1260 | 0.67 |
| Commercial Real Estate | 815 | 0.50 | 879 | 0.49 | 907 | 0.49 |
| NBFC | 21433 | 13.26 | 25086 | 14.00 | 24065 | 12.88 |
| Other Industries | 2331 | 1.44 | 2580 | 1.44 | 4106 | 2.20 |
| Total Industries | 44489 | 27.53 | 44911 | 25.06 | 54655 | 29.24 |

वित्तीय परिणाम: वित्तीय वर्ष 2023-24

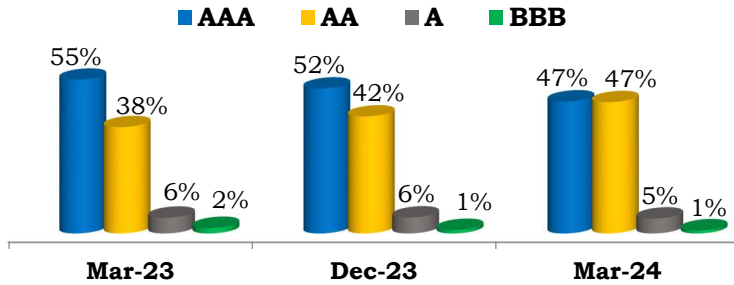
Standard NBFC Advances



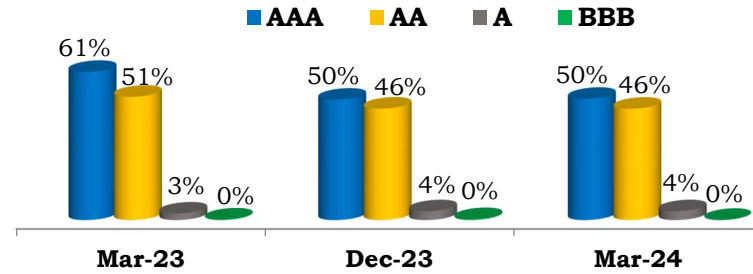
Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

| Standard NBFC (₹ in Cr.) | 31.03.2023 | % | 31.12.2023 | % | 31.03.2024 | % |
|--------------------------|--------------|------------|--------------|------------|--------------|------------|
| NBFC - PSUs | 4200 | 19.61 | 6050 | 24.12 | 4550 | 18.91 |
| NBFC - HFCs | 8509 | 39.74 | 6458 | 25.75 | 6320 | 26.27 |
| NBFC - MFIs | 991 | 4.63 | 1035 | 4.13 | 991 | 4.12 |
| NBFC - Others | 7714 | 36.02 | 11539 | 46.01 | 12200 | 50.70 |
| Total | 21414 | 100 | 25082 | 100 | 24061 | 100 |

Rating of Standard NBFCs



Rating of Standard HFCs



| Standard NBFCs (₹ in Cr.) | 31.03.2023 | 31.12.2023 | 31.03.2024 |
|--------------------------------|--------------|--------------|--------------|
| NBFCs | | | |
| Bank sponsored | 3278 | 1533 | 1577 |
| PSU & Private Inst. (non-Bank) | 18136 | 23549 | 22483 |
| Total | 21414 | 25082 | 24061 |

| Out of Std. NBFCs (₹ in Cr.) | 31.03.2023 | 31.12.2023 | 31.03.2024 |
|--------------------------------|-------------|-------------|-------------|
| HFCs | | | |
| Bank sponsored | 3278 | 1483 | 1378 |
| PSU & Private Inst. (non-Bank) | 5231 | 4975 | 4942 |
| Total | 8509 | 6458 | 6320 |

वित्तीय परिणाम: वित्तीय वर्ष 2023-24

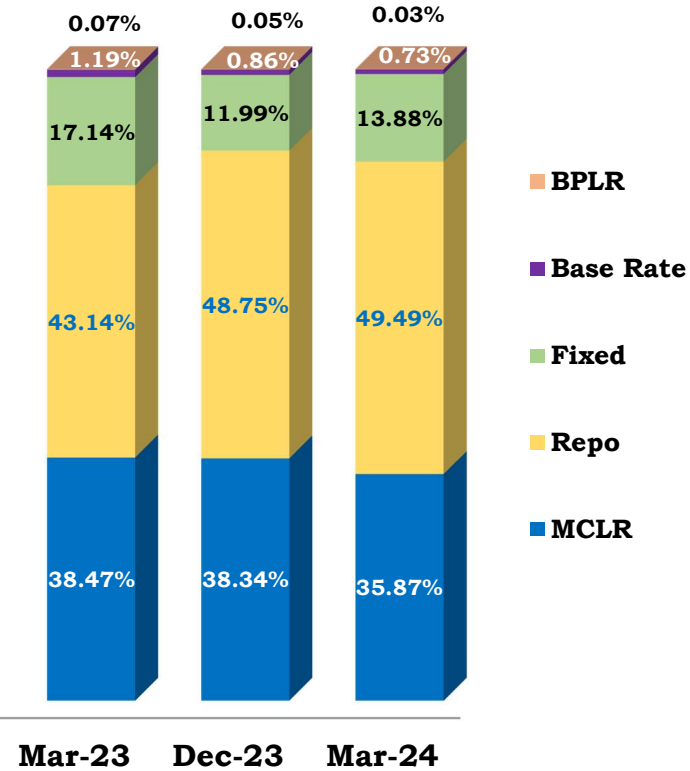
Rating Mix (of advances above ₹25 Cr)



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

| Rating Grade (₹ in Cr) | Mar-23 | % Share | Dec-23 | % Share | Mar-24 | % Share |
|--------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| AAA | 22964 | 35.62 | 27263 | 35.73 | 29995 | 37.44 |
| AA | 10675 | 16.56 | 15643 | 20.50 | 18930 | 23.63 |
| A | 10280 | 15.94 | 12649 | 16.58 | 10627 | 13.27 |
| BBB | 3949 | 6.13 | 4325 | 5.67 | 4348 | 5.43 |
| BBB & above | 47868 | 74.25 | 59880 | 78.47 | 63900 | 79.77 |
| Below BBB | 3358 | 5.21 | 2216 | 2.90 | 2303 | 2.87 |
| Total Rated | 51226 | 79.46 | 62096 | 81.37 | 66203 | 82.64 |
| Of Which | | | | | | |
| a) PSU | 18515 | 28.72 | 26627 | 34.89 | 28356 | 35.40 |
| b) Others | 32711 | 50.74 | 35469 | 46.48 | 37847 | 47.25 |
| Total Unrated | 13245 | 20.54 | 14216 | 18.63 | 13903 | 17.36 |
| Of Which | | | | | | |
| a) PSU with Govt. Guarantee | 10534 | 16.34 | 9886 | 12.95 | 9396 | 11.73 |
| b) PSU without Govt. Guarantee | 294 | 0.46 | 1447 | 1.90 | 676 | 0.84 |
| c) Others | 2417 | 3.75 | 2884 | 3.78 | 3831 | 4.78 |
| Total (Rated + Unrated) | 64470 | 100 | 76312 | 100 | 80106 | 100 |

Advance Mix of Benchmark Rate





| Sl. | Parameters (₹ in Cr) | Mar-23 | Dec-23 | Mar-24 |
|----------|---|---------------|---------------|---------------|
| 1 | Domestic Investment | 94693 | 94840 | 92970 |
| a | SLR | 67572 | 67365 | 66418 |
| | SLR as % to Dom. Investment | 71.36 | 71.03 | 71.44 |
| b | Non SLR | 27121 | 27475 | 26552 |
| I | Held To Maturity (HTM) | 73535 | 76154 | 74572 |
| II | Available For Sale (AFS) | 21157 | 18686 | 18348 |
| III | Held For trading (HFT) | 0 | 0 | 50 |
| 2 | Modified Duration (AFS+HFT) | 3.36 | 3.21 | 3.11 |
| 3 | Overseas Investment | 2974 | 2419 | 2293 |
| 4 | Total Gross Investment (1+3) | 97667 | 97259 | 95263 |
| | HTM To Gross Domestic Investment (%) | 77.66% | 80.30% | 80.21% |

Non SLR Investment



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

| Sl. | Parameters (₹ in Cr) | Mar-23 | | Dec-23 | | Mar-24 | |
|-----|--|--------------|------------|--------------|------------|--------------|------------|
| | | O/S | % Share | O/S | % Share | O/S | % Share |
| 1 | PSU Bonds | 616 | 2.27 | 575 | 2.09 | 553 | 2.08 |
| 2 | Corporate and Other Bonds & Debentures | 1614 | 5.95 | 2438 | 8.87 | 2649 | 9.98 |
| 3 | Special Govt. Sec excl. Recap Bonds | 3706 | 13.67 | 3675 | 13.37 | 2665 | 10.04 |
| 4 | CG Recap. Bond | 18410 | 67.88 | 18410 | 67.01 | 18410 | 69.34 |
| 5 | Share of PSU/Corporate/Others | 904 | 3.33 | 826 | 3.01 | 842 | 3.17 |
| 6 | Venture Capital Fund | 36 | 0.13 | 37 | 0.13 | 37 | 0.14 |
| 7 | Regional Rural Bank | 199 | 0.73 | 239 | 0.87 | 239 | 0.90 |
| 8 | Security Receipts | 1097 | 4.05 | 1081 | 3.94 | 1061 | 4.00 |
| 9 | Subsidiaries JV | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | Certificate of Deposit (CD) | 537 | 1.98 | 195 | 0.71 | 97 | 0.36 |
| | Total Non SLR Investment | 27120 | 100 | 27475 | 100 | 26552 | 100 |

Profitability



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

| Sl. | Parameters (₹ in Cr.) | Quarter Ended | | | Growth | | Financial Year | | Growth |
|----------|----------------------------------|---------------|-------------|-------------|--------------|--------------|----------------|--------------|---------------|
| | | Mar-23 | Dec-23 | Mar-24 | Q-O-Q (%) | Y-O-Y (%) | 22-23 | 23-24 | Y-O-Y(%) |
| 1 | Interest Income | 4987 | 5552 | 5860 | 5.54 | 17.49 | 17651 | 21854 | 23.82 |
| 2 | Interest Expenses | 3015 | 3564 | 3672 | 3.04 | 21.79 | 10307 | 13754 | 33.43 |
| 3 | Net Interest Income (1-2) | 1972 | 1988 | 2187 | 10.02 | 10.91 | 7343 | 8101 | 10.32 |
| 4 | Non-Interest Income | 960 | 861 | 1125 | 30.68 | 17.24 | 2508 | 3266 | 30.18 |
| 5 | Operating income(3+4) | 2932 | 2849 | 3312 | 16.27 | 12.98 | 9852 | 11366 | 15.38 |
| 6 | Operating Expenses | 1575 | 1730 | 2039 | 17.90 | 29.52 | 5511 | 6790 | 23.21 |
| i | Staff Expenses | 1058 | 1253 | 1543 | 23.08 | 45.87 | 3873 | 4887 | 26.18 |
| ii | Other Operating Expenses | 517 | 476 | 497 | 4.27 | -3.93 | 1638 | 1903 | 16.19 |
| 7 | Operating Profit (5-6) | 1357 | 1119 | 1273 | 13.74 | -6.20 | 4341 | 4576 | 5.43 |
| 8 | Provisions | 776 | 616 | 747 | 21.21 | -3.71 | 2478 | 2922 | 17.90 |
| 9 | Net Profit (7-8) | 581 | 503 | 526 | 4.58 | -9.52 | 1862 | 1654 | -11.17 |

वित्तीय परिणाम: वित्तीय वर्ष 2023-24

Net Interest Income



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

| Sl. | Particulars (₹ in Cr.) | Quarter Ended | | | Growth | | Financial Year | | Growth |
|----------|----------------------------------|---------------|-------------|-------------|--------------|--------------|----------------|--------------|--------------|
| | | Mar-23 | Dec-23 | Mar-24 | Q-O-Q (%) | Y-O-Y (%) | 22-23 | 23-24 | Y-O-Y (%) |
| 1 | Interest Income | 4987 | 5552 | 5860 | 5.54 | 17.49 | 17651 | 21854 | 23.82 |
| a. | From Advances | 3039 | 3570 | 3901 | 9.27 | 28.34 | 10343 | 14162 | 36.92 |
| b. | From Investments | 1563 | 1550 | 1537 | -0.84 | -1.71 | 6223 | 6124 | -1.60 |
| c. | Others | 385 | 432 | 422 | -2.29 | 9.78 | 1084 | 1568 | 44.71 |
| 2 | Interest Expended | 3015 | 3564 | 3672 | 3.04 | 21.79 | 10307 | 13754 | 33.43 |
| a. | On Deposits | 2658 | 3032 | 3037 | 0.17 | 14.28 | 9417 | 11833 | 25.66 |
| b. | On Borrowings | 266 | 403 | 528 | 31.03 | 98.22 | 544 | 1494 | 174.64 |
| c. | Bonds & Others | 91 | 129 | 107 | -16.85 | 17.47 | 347 | 427 | 23.00 |
| 3 | Net Interest Income (1-2) | 1972 | 1988 | 2187 | 10.02 | 10.91 | 7343 | 8101 | 10.32 |

Non Interest Income



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

| Sl. | Particulars (₹ in Cr.) | Quarter Ended | | | Growth | | Financial Year | | Growth |
|----------|-------------------------------------|---------------|------------|-------------|--------------|--------------|----------------|-------------|--------------|
| | | Mar-23 | Dec-23 | Mar-24 | Q-O-Q (%) | Y-O-Y (%) | 22-23 | 23-24 | Y-O-Y (%) |
| 1 | Fee Based Income | 301 | 272 | 331 | 21.69 | 9.96 | 1000 | 1137 | 13.75 |
| a. | Charges & Commission from Advance | 126 | 106 | 136 | 28.30 | 7.94 | 401 | 431 | 7.48 |
| b. | Commission from Third Party Product | 17 | 21 | 21 | 0.00 | 23.53 | 56 | 72 | 28.57 |
| c. | Charges & Commission from Others | 158 | 145 | 174 | 19.99 | 10.12 | 543 | 634 | 16.85 |
| 2 | Recovery in Written Off | 526 | 613 | 322 | | | 1624 | 1487 | |
| 3 | Treasury Income | 133 | -24 | 472 | | | -116 | 642 | |
| 4 | Total (1+2+3) | 960 | 861 | 1125 | 30.67 | 17.22 | 2508 | 3266 | 30.22 |

Operating Expenses



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

| Sl. | Particulars (₹ in Cr.) | Quarter Ended | | | Variation | | Financial Year | | Growth |
|-----------|---|---------------|-------------|-------------|--------------|--------------|----------------|-------------|--------------|
| | | Mar-23 | Dec-23 | Mar-24 | Q-O-Q (%) | Y-O-Y (%) | 22-23 | 23-24 | Y-O-Y (%) |
| 1 | Salary | 807 | 984 | 823 | -16.36 | 1.96 | 2987 | 3390 | 13.49 |
| 2 | Employee Benefits | 250 | 269 | 720 | 167.27 | 187.59 | 886 | 1497 | 69.04 |
| 3 | Total Staff Expenses (1+2) | 1058 | 1253 | 1543 | 23.11 | 45.90 | 3873 | 4887 | 26.19 |
| 4 | Rent, Taxes & Lighting | 85 | 81 | 91 | 12.50 | 6.38 | 294 | 332 | 13.02 |
| 5 | Printing & Stationery | 8 | 10 | 12 | 16.38 | 36.78 | 29 | 43 | 48.03 |
| 6 | Depreciation | 65 | 73 | 79 | 8.04 | 21.80 | 218 | 281 | 29.15 |
| 8 | IT Related Expenditure | 66 | 50 | 68 | 36.00 | 3.03 | 180 | 170 | -5.56 |
| 9 | Others | 293 | 263 | 247 | -6.17 | -15.73 | 917 | 1076 | 17.33 |
| 10 | Total Other Operating Expenses (4+5+6+7+8+9) | 517 | 477 | 496 | 4.06 | -4.14 | 1638 | 1903 | 16.16 |
| 11 | Total Operating Expenses (3+10) | 1575 | 1730 | 2039 | 17.86 | 29.46 | 5511 | 6790 | 23.21 |

Provision Details



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

| Sl. | Particulars (₹ in Cr.) | Quarter Ended | | | Financial Year | |
|-----|----------------------------------|---------------|------------|------------|----------------|-------------|
| | | Mar-23 | Dec-23 | Mar-24 | 22-23 | 23-24 |
| 1 | NPA | 408 | 116 | 227 | 1296 | 1068 |
| 2 | NPI & Others | 43 | 196 | 227 | 81 | 733 |
| 3 | Standard Assets | 0 | 30 | 14 | 59 | 206 |
| 4 | Income Tax (Including DTA) | 325 | 274 | 280 | 1043 | 915 |
| | Total Provision (1+2+3+4) | 776 | 616 | 747 | 2478 | 2922 |



| Particulars | Quarter Ended | | | Financial Year | |
|---|---------------|--------|--------|----------------|--------|
| | Mar-23 | Dec-23 | Mar-24 | 22-23 | 23-24 |
| Cost of Deposits (%) | 4.36% | 4.91% | 4.82% | 4.06% | 4.78% |
| Cost of Funds (%) | 4.34% | 4.78% | 4.83% | 3.86% | 4.63% |
| Cost to Income Ratio (%) | 53.71% | 60.72% | 61.57% | 55.94% | 59.74% |
| Yield on Advances Domestic (%) | 8.44% | 8.81% | 9.06% | 8.01% | 8.83% |
| Yield on Advances Global (%) | 7.99% | 8.48% | 8.72% | 7.46% | 8.46% |
| Yield on Investments Domestic (%) | 6.58% | 6.50% | 6.52% | 6.60% | 6.50% |
| Yield on Investments Global (%) | 6.47% | 6.41% | 6.44% | 6.49% | 6.40% |
| Net Interest Margin (NIM) Domestic (%) | 3.08% | 3.01% | 3.24% | 3.03% | 3.12% |
| Net Interest Margin (NIM) Global (%) | 2.90% | 2.84% | 3.03% | 2.87% | 2.92% |
| Return on Assets (RoA) Annualised(%) | 0.73% | 0.67% | 0.69% | 0.62% | 0.56% |
| Return on Equity Annualised (RoE) (%) | 17.14% | 13.07% | 13.13% | 14.87% | 10.93% |
| Earnings per Share (Not Annualised) (₹) | 0.49 | 0.42 | 0.44 | 1.56 | 1.38 |
| Book Value per Share (₹) | 12.34 | 13.88 | 14.26 | 12.34 | 14.54 |
| Business per Employee (₹ in Cr) | 18.90 | 20.06 | 20.93 | 18.90 | 20.93 |
| Business per Branch (₹ in Cr) | 128.31 | 135.28 | 139.23 | 128.31 | 139.23 |

Key Financial Indicators (Qtr.)



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

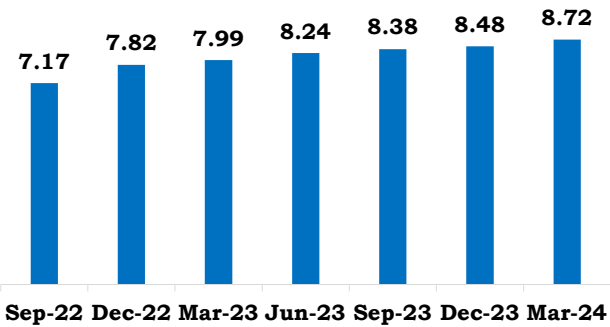
Business Network

Digital Journey

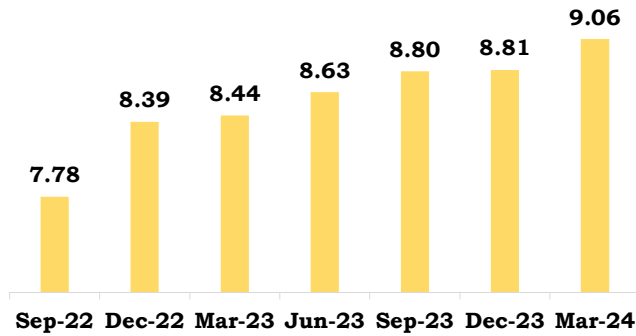
ESG Initiatives

Products & Services

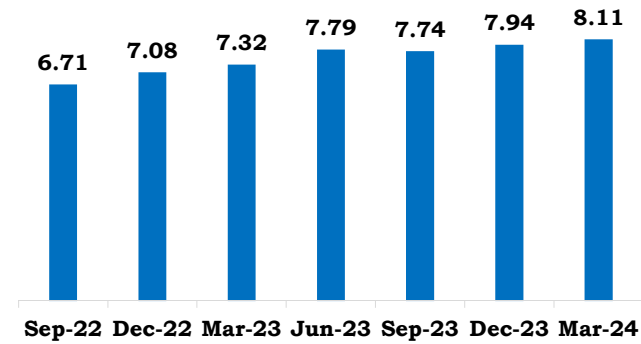
Yield on Advance Global (%)



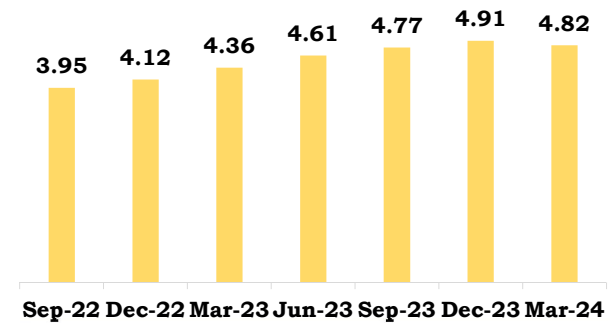
Yield on Advance Domestic (%)



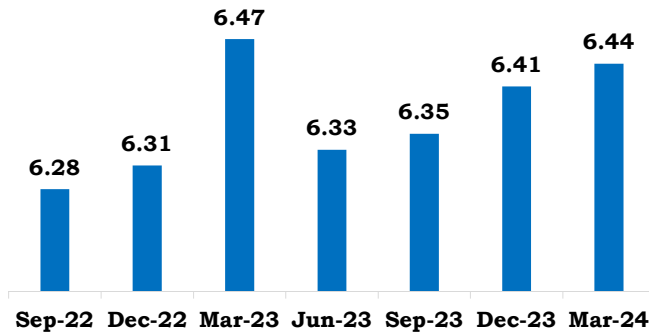
Yield on Funds (%)



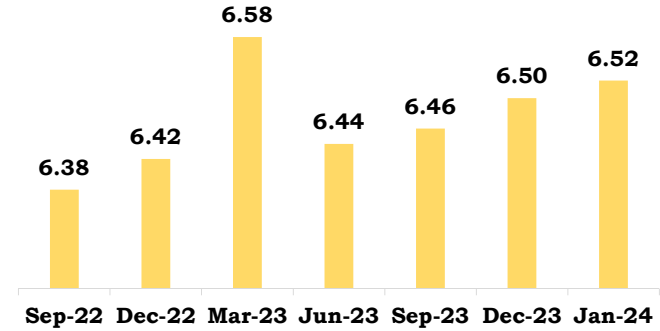
Cost of Deposit (%)



Yield on Investment Global (%)



Yield on Investment Domestic (%)



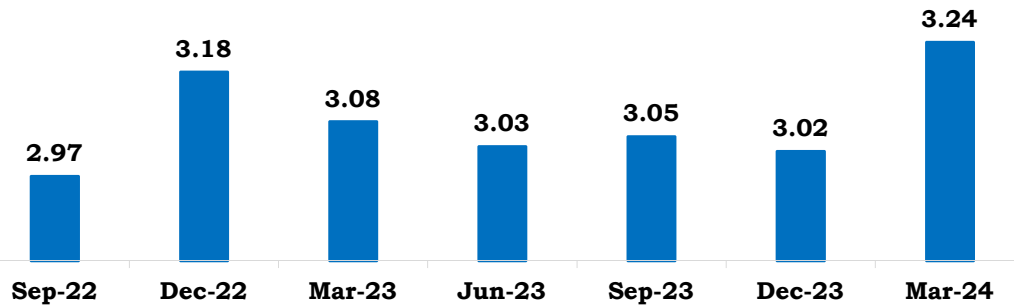
वित्तीय परिणाम: वित्तीय वर्ष 2023-24

Efficiency Ratio (Qtr.)

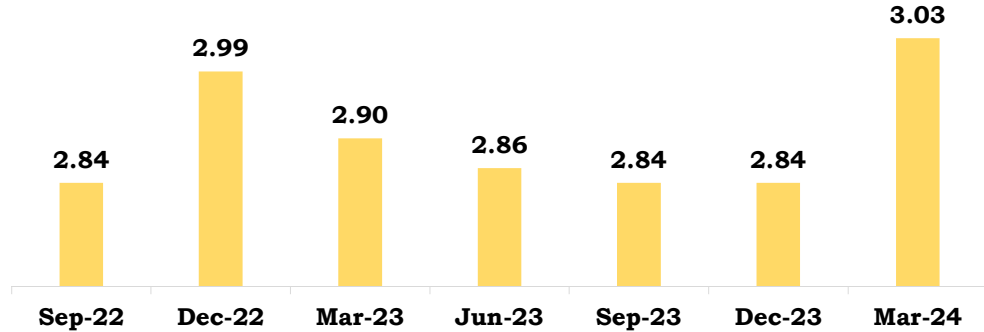


Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

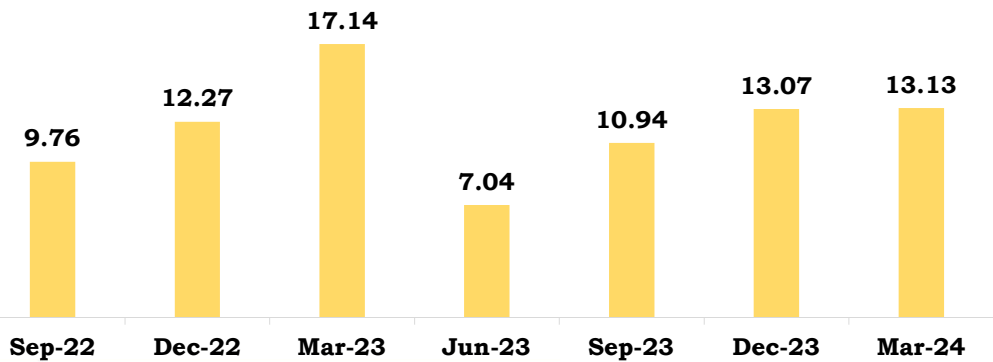
NIM Domestic (%)



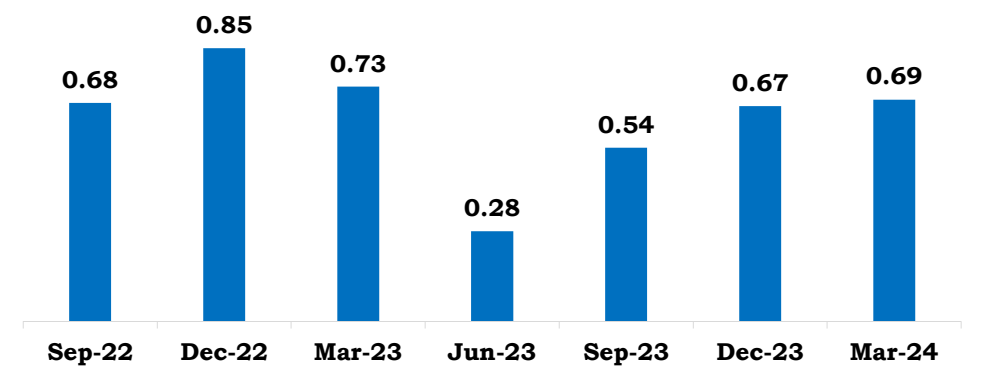
NIM Global (%)



Return on Equity (%)



Return on Assets (%)



वित्तीय परिणाम: वित्तीय वर्ष 2023-24

Productivity Ratio



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

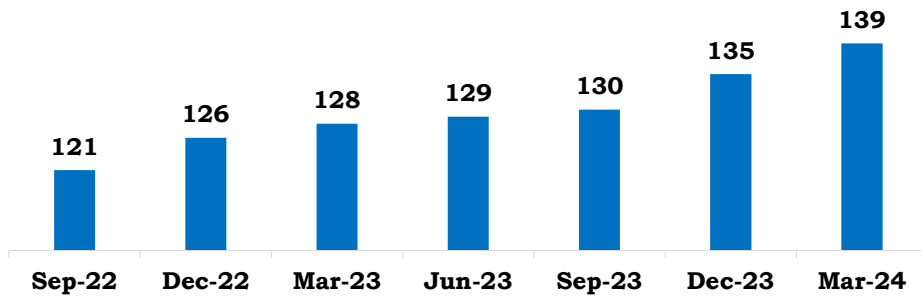
Business Network

Digital Journey

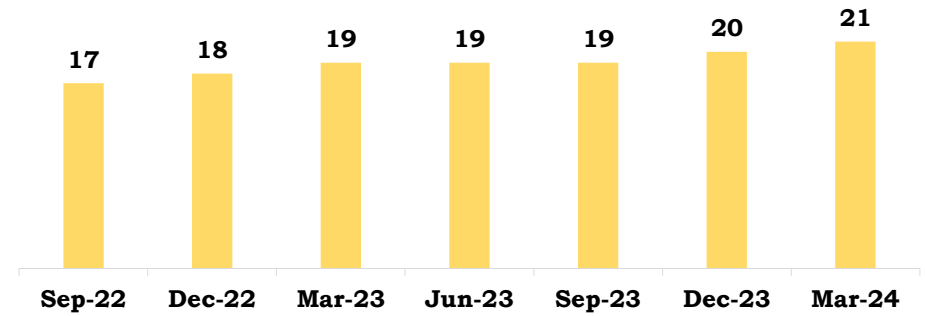
ESG Initiatives

Products & Services

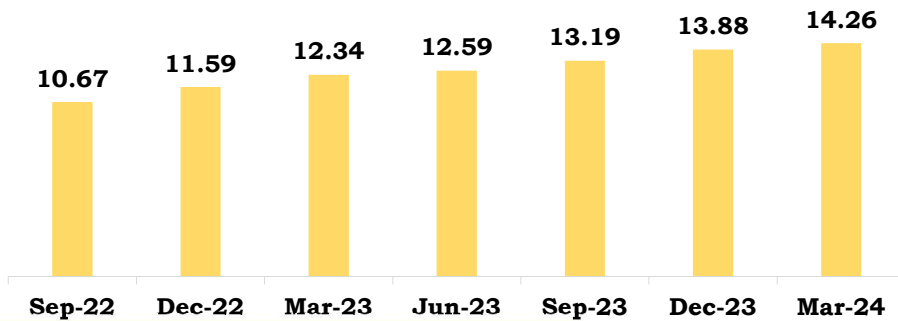
Business Per Branch (₹ in Cr.)



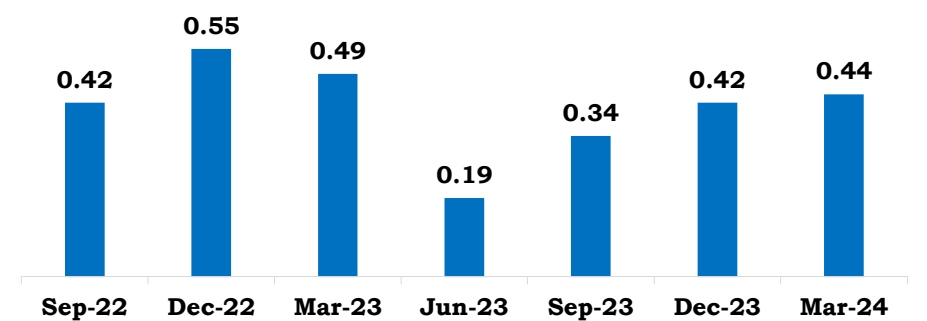
Business Per Employee (₹ in Cr.)



Book Value Per Share (₹)



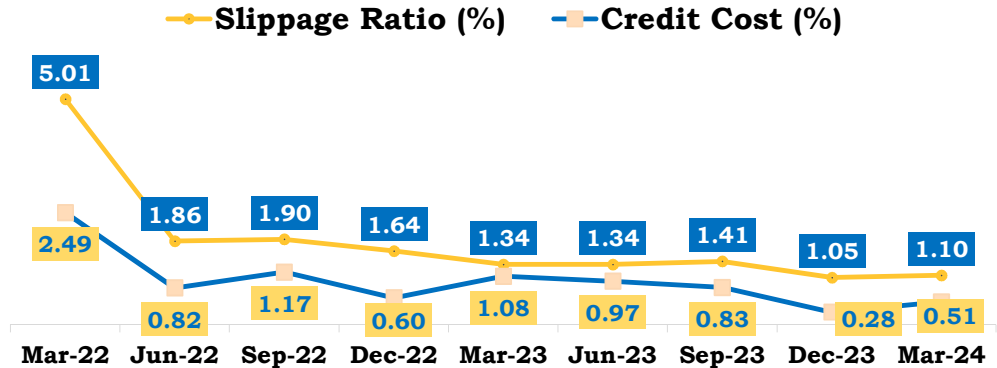
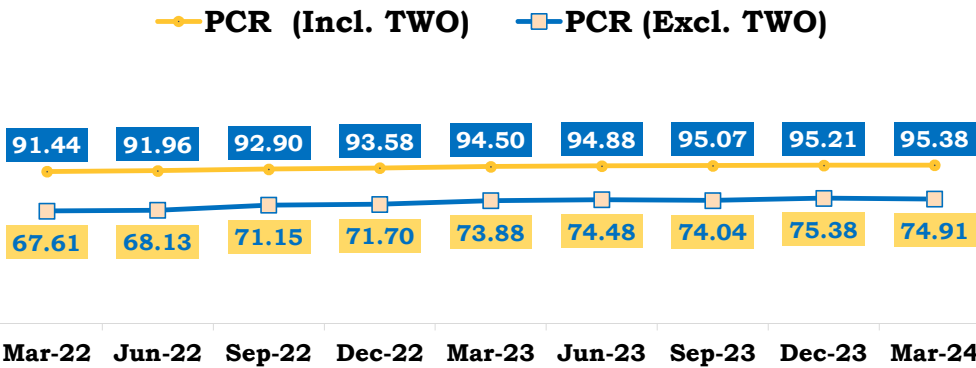
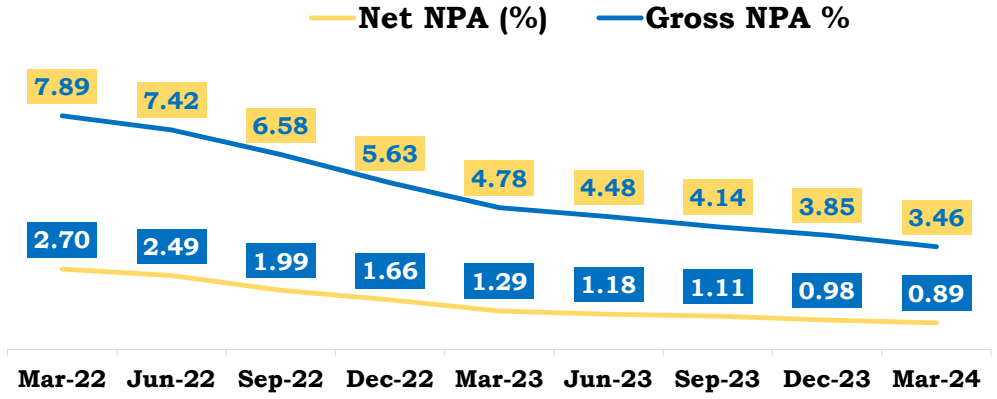
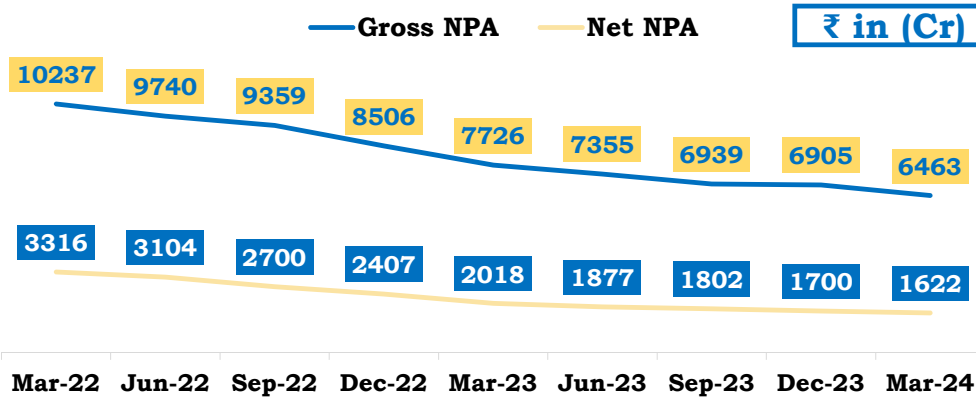
Earning Per Share (₹)



वित्तीय परिणाम: वित्तीय वर्ष 2023-24

| CAPITAL & LIABILITIES (₹ in Cr.) | 31.03.2023 | 31.12.2023 | 31.03.2024 |
|--|-------------------|-------------------|-------------------|
| Capital | 11956 | 11956 | 11956 |
| Reserves & Surplus | 13809 | 15026 | 15401 |
| Deposits | 249338 | 256261 | 263130 |
| Borrowings | 20501 | 28889 | 25331 |
| Other Liabilities & Provisions | 5260 | 8087 | 7873 |
| Total | 300863 | 320219 | 323692 |
| ASSETS (₹ in Cr.) | 31.03.2023 | 31.12.2023 | 31.03.2024 |
| Cash and Balances with RBI | 10300 | 12675 | 10197 |
| Balances with Banks and Money at Call and Short Notice | 18428 | 18449 | 18828 |
| Investments | 95169 | 94822 | 92904 |
| Advances | 155870 | 173990 | 182022 |
| Fixed Assets | 3510 | 3567 | 3781 |
| Other Assets | 17586 | 16715 | 15959 |
| Total | 300863 | 320219 | 323692 |

Asset Quality



₹ in (Cr)

| Item | Mar-23 | Dec-23 | Mar-24 |
|--|--------|--------|--------|
| Gross NPA (₹ in Cr.) | 7726 | 6905 | 6463 |
| Net NPA ₹ in (₹ in Cr.) | 2018 | 1700 | 1622 |
| Gross NPA (%) | 4.78% | 3.85% | 3.46% |
| Net NPA (%) | 1.29% | 0.98% | 0.89% |
| PCR % (Incl TWO) | 94.50% | 95.21% | 95.38% |
| PCR % (Excl TWO) | 73.88% | 75.38% | 74.91% |
| Slippage Ratio Annualised (%) | 1.34% | 1.05% | 1.10% |
| Slippage Ratio for the year (%) | 1.70% | | 1.27% |
| Credit Cost Annualised (%) | 1.08% | 0.28% | 0.51% |
| Credit Cost for the year (%) | 1.00% | | 0.66% |

Asset Classification

₹ in (Cr)

| Item | Mar-23 | % | Dec-23 | % | Mar-24 | % |
|----------------------|---------------|------------|---------------|------------|---------------|------------|
| Standard | 153903 | 95.22 | 172291 | 96.15 | 180414 | 96.54 |
| Sub-standard | 1000 | 0.62 | 1338 | 0.75 | 1139 | 0.61 |
| Doubtful | 6229 | 3.85 | 5239 | 2.92 | 3884 | 2.08 |
| Loss | 498 | 0.31 | 327 | 0.18 | 1440 | 0.77 |
| Total Advance | 161629 | 100 | 179195 | 100 | 186877 | 100 |

Movement of NPA



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

| Sl. | Item (₹ in Cr) | Quarter Ended | | | Year Ended | |
|-----|---|---------------|-------------|-------------|-------------|-------------|
| | | Mar-23 | Dec-23 | Mar-24 | Mar-23 | Mar-24 |
| 1 | Opening Balance | 8506 | 6939 | 6905 | 10237 | 7726 |
| | Less | | | | | |
| a. | Cash Recovery | 334 | 157 | 230 | 1354 | 740 |
| b. | Upgradation | 135 | 290 | 127 | 678 | 658 |
| c. | Write off | 782 | 70 | 561 | 2575 | 1938 |
| 2 | Total Reduction (a+b+c) | 1252 | 517 | 918 | 4607 | 3336 |
| 3 | Fresh Addition | 472 | 483 | 476 | 2096 | 2072 |
| 4 | Closing Balance (1-2+3) | 7726 | 6905 | 6463 | 7726 | 6463 |
| 5 | Recovery in Written off + RI | 526 | 650 | 433 | 1624 | 1729 |
| 6 | Total Recovery + Upgradation (a+b+5) | 995 | 1097 | 790 | 3656 | 3127 |

| Fresh Addition | Quarter Ended | | |
|--------------------------|---------------|------------|------------|
| | Mar-23 | Dec-23 | Mar-24 |
| (₹ in Cr) | | | |
| Retail | 55 | 92 | 90 |
| Agriculture | 124 | 79 | 104 |
| MSME | 109 | 180 | 181 |
| RAM | 288 | 351 | 375 |
| Corporate & Others | 62 | 71 | 97 |
| Addition to existing NPA | 122 | 61 | 4 |
| Total | 472 | 483 | 476 |

Segment NPA



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

₹ in (Cr)

| Sl. | Sector | 31.03.2023 | | | 31.12.2023 | | | 31.03.2024 | | |
|-----|------------------------|----------------|-------------|---------------------------|----------------|-------------|---------------------------|----------------|-------------|---------------------------|
| No | | Gross Advances | Gross NPA | % to respective portfolio | Gross Advances | Gross NPA | % to respective portfolio | Gross Advances | Gross NPA | % to respective portfolio |
| 1 | Retail Credit | 35039 | 605 | 1.73 | 38207 | 462 | 1.21 | 40161 | 442 | 1.10 |
| | <i>Of which</i> | | | | | | | | | |
| a. | Home Loan | 19539 | 240 | 1.23 | 22314 | 274 | 1.23 | 23688 | 268 | 1.13 |
| b. | Education Loan | 939 | 96 | 10.22 | 939 | 26 | 2.77 | 968 | 28 | 2.89 |
| c. | Vehicle Loan | 2250 | 39 | 1.73 | 2719 | 46 | 1.69 | 2953 | 45 | 1.52 |
| 2 | Agriculture | 21775 | 3323 | 15.26 | 23353 | 3373 | 14.44 | 24641 | 3266 | 13.25 |
| 3 | MSME | 28815 | 2209 | 7.67 | 32160 | 2399 | 7.46 | 32714 | 2405 | 7.35 |
| 4 | Corporate | 53803 | 1028 | 1.91 | 60483 | 477 | 0.79 | 64756 | 303 | 0.47 |
| 5 | Total (1 to 4) | 139432 | 7165 | 5.14 | 154203 | 6711 | 4.35 | 162272 | 6416 | 3.95 |
| 6 | Overseas | 22197 | 561 | 2.53 | 24991 | 194 | 0.78 | 24605 | 47 | 0.19 |
| 7 | Total | 161629 | 7726 | 4.78 | 179194 | 6905 | 3.85 | 186877 | 6463 | 3.46 |

SMA Advances (1 Cr & above)



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

₹ in (Cr)

SMA Position of the Bank (1 cr and above)

| Parameters | Mar-23 | | Dec-23 | | Mar-24 | |
|--------------|--------------|---------------------|--------------|---------------------|--------------|---------------------|
| | B/o (in Crs) | % to Gross Advances | B/o (in Crs) | % to Gross Advances | B/o (in Crs) | % to Gross Advances |
| SMA 0 | 1867 | 1.15% | 732 | 0.41% | 889 | 0.48% |
| SMA 1 | 650 | 0.40% | 714 | 0.40% | 322 | 0.17% |
| SMA 2 | 22 | 0.01% | 425 | 0.24% | 295 | 0.16% |
| Total | 2539 | 1.57% | 1871 | 1.04% | 1506 | 0.81% |

| Sector/SMA (1 Cr & above) | 31.03.2023 | | | | 31.12.2023 | | | | 31.03.2024 | | | |
|------------------------------|-------------|------------|-----------|-------------|------------|------------|------------|-------------|------------|------------|------------|-------------|
| | SMA 0 | SMA 1 | SMA 2 | Total | SMA 0 | SMA 1 | SMA 2 | Total | SMA 0 | SMA 1 | SMA 2 | Total |
| Retail | 229 | 119 | 3 | 350 | 176 | 47 | 74 | 296 | 167 | 37 | 45 | 249 |
| Agriculture | 115 | 91 | 0 | 206 | 85 | 49 | 59 | 194 | 92 | 29 | 62 | 183 |
| MSME | 352 | 300 | 19 | 672 | 303 | 236 | 181 | 719 | 264 | 170 | 117 | 552 |
| Corporate & Others | 1170 | 140 | 0 | 1311 | 168 | 383 | 111 | 662 | 366 | 86 | 71 | 523 |
| Total | 1867 | 650 | 22 | 2539 | 732 | 714 | 425 | 1871 | 889 | 322 | 295 | 1506 |

Restructured Advances



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

₹ in (Cr)

Restructured Standard Advance

| Parameters | Mar-23 | Dec-23 | Mar-24 |
|--------------|-------------|-------------|-------------|
| Retail | 1165 | 1024 | 981 |
| Agriculture | 214 | 156 | 166 |
| MSME | 1428 | 1164 | 1025 |
| Corporate | 1304 | 1403 | 1329 |
| Total | 4111 | 3747 | 3500 |

Out of Restructured Standard Advances COVID Restructuring (RF1 & RF 2)

| Particulars | Mar-23 | Dec-23 | Mar-24 |
|--------------|-------------|-------------|-------------|
| MSME | 1201 | 885 | 791 |
| Personal | 1061 | 917 | 877 |
| Corporate | 497 | 526 | 501 |
| Others | 177 | 137 | 127 |
| Total | 2935 | 2464 | 2296 |



NCLT

| Mar-2024 (₹ Cr.) | | 1 st List | 2 nd List | Others | Total | |
|--|----------------|----------------------|----------------------|--------|----------------|--------|
| Exposure to number of accounts referred under IBC | | 9 | 16 | 204 | 229 | |
| Loan Outstanding | | 1410 | 3063 | 14016 | 18489 | |
| Total Provisions Held | | 1410 | 3063 | 14016 | 18489 | |
| Provision Percentage (%) | | 100% | 100% | 100% | 100% | |
| Recovery From NCLT | Mar-23 | | Dec-23 | | Mar-24 | |
| | No of Accounts | Amount | No of Accounts | Amount | No of Accounts | Amount |
| Through Resolution | 7 | 72 | 6 | 412 | 9 | 136 |
| Under Liquidation | 11 | 25 | 4 | 72 | 6 | 6 |
| Total | 18 | 97 | 10 | 484 | 15 | 142 |

NARCL

| Our Bank exposure as on 31.03.2024 | |
|------------------------------------|--------|
| No of Accounts | Amount |
| 13 | 2020 |

| Particulars | 31.03.2024 | |
|--|------------|-------------|
| | A/c | Amt |
| A/cs where bid submitted and under process | 5 | 592 |
| A/cs kept on hold temporarily | 5 | 811 |
| List of under progress A/cs | 3 | 617 |
| Newly Identified Cases | 0 | 0 |
| Total A/c identified by NARCL | 13 | 2020 |

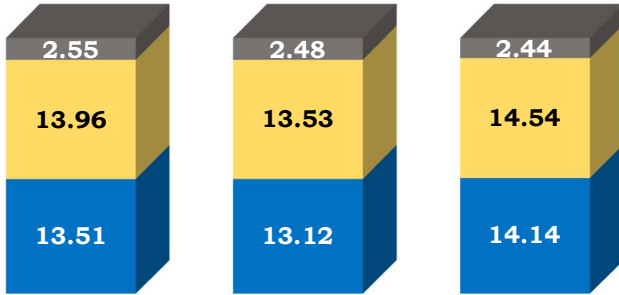
Capital Adequacy



■ CET-I ■ Tier-I ■ Tier-II

CRAR

16.51 16.01 16.98

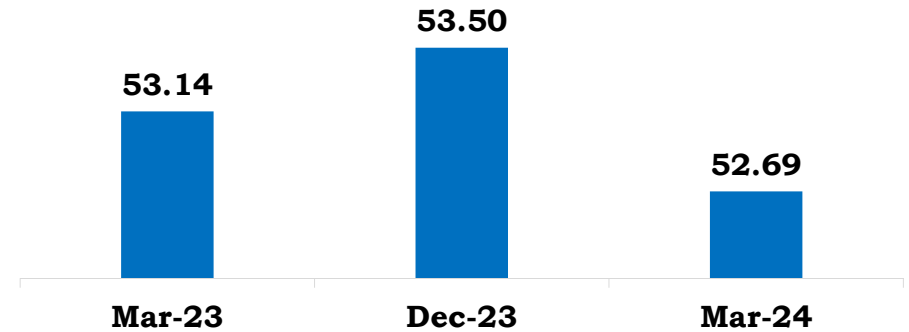


Mar-23 Dec-23 Mar-24

| Particulars (₹ in Cr) | Mar-23 | Dec-23 | Mar-24 |
|-----------------------|--------------|--------------|--------------|
| CET1 Capital | 14934 | 15931 | 17526 |
| Tier I Capital | 15434 | 16431 | 18026 |
| Tier II Capital | 2818 | 3011 | 3024 |
| Total Capital | 18252 | 19442 | 21050 |

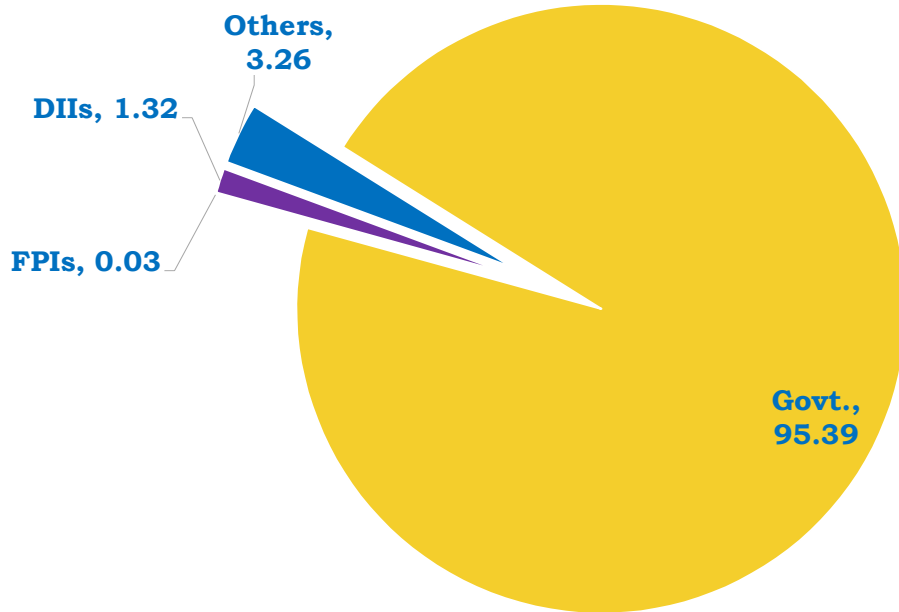
| Particulars (₹ in Cr) | Mar-23 | Dec-23 | Mar-24 |
|----------------------------------|---------------|---------------|---------------|
| Credit RWA | 85883 | 95876 | 98459 |
| Market RWA | 8214 | 8063 | 7984 |
| Operational RWA | 16460 | 17523 | 17523 |
| Total RWA | 110557 | 121462 | 123966 |
| Advances | 161629 | 179195 | 186877 |
| Credit RWA to Advance (%) | 53.14 | 53.50 | 52.69 |

Credit RWA to Advances (%)





Share Holding Pattern 31.03.2024



| S.N | Rating Agency | Basel III | |
|-----|--------------------|-------------------|----------------------|
| | | AT-I Bonds Rating | Tier-II Bonds Rating |
| 1 | India Ratings | - | AA -/Positive |
| 2 | CARE Ratings | - | AA -/Positive |
| 3 | Acuite Ratings | AA - /Stable | AA /Stable |
| 4 | Infomerics Ratings | AA - /Stable | - |

| CRISIL RATING | |
|------------------------|-----|
| Certificate of Deposit | A1+ |

Capital Raising Plan FY 2024-25
 Equity Capital Upto- Rs 4000 Cr. (Face Value)

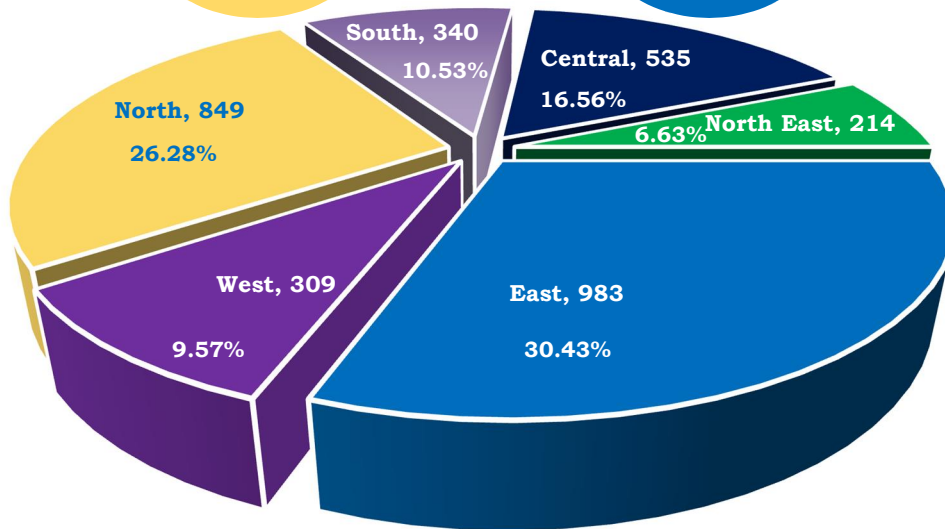
Our Presence



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding **Business Network** Digital Journey ESG Initiatives Products & Services

Domestic Branches

3230



Overseas Branches

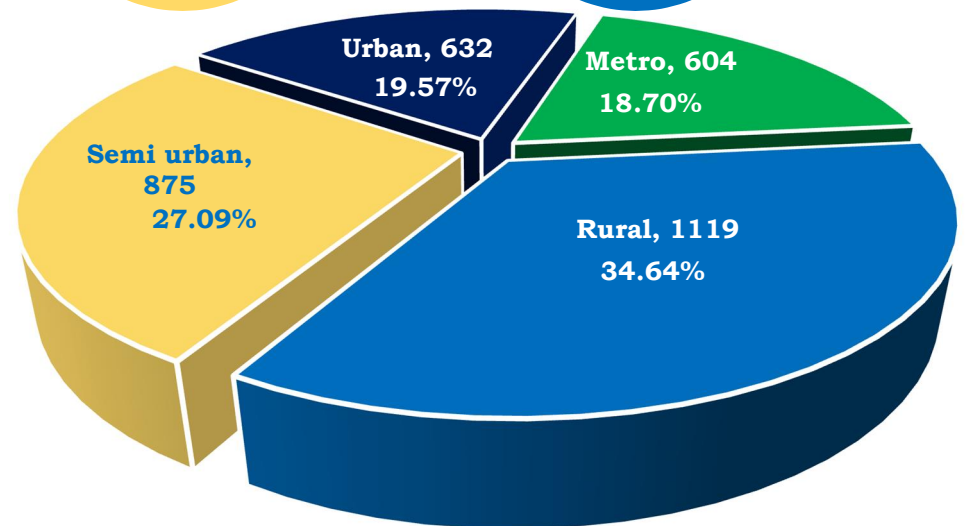
2+1 Rep. off.

ATM

2477

BCs

9808



Expanding Footprints



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

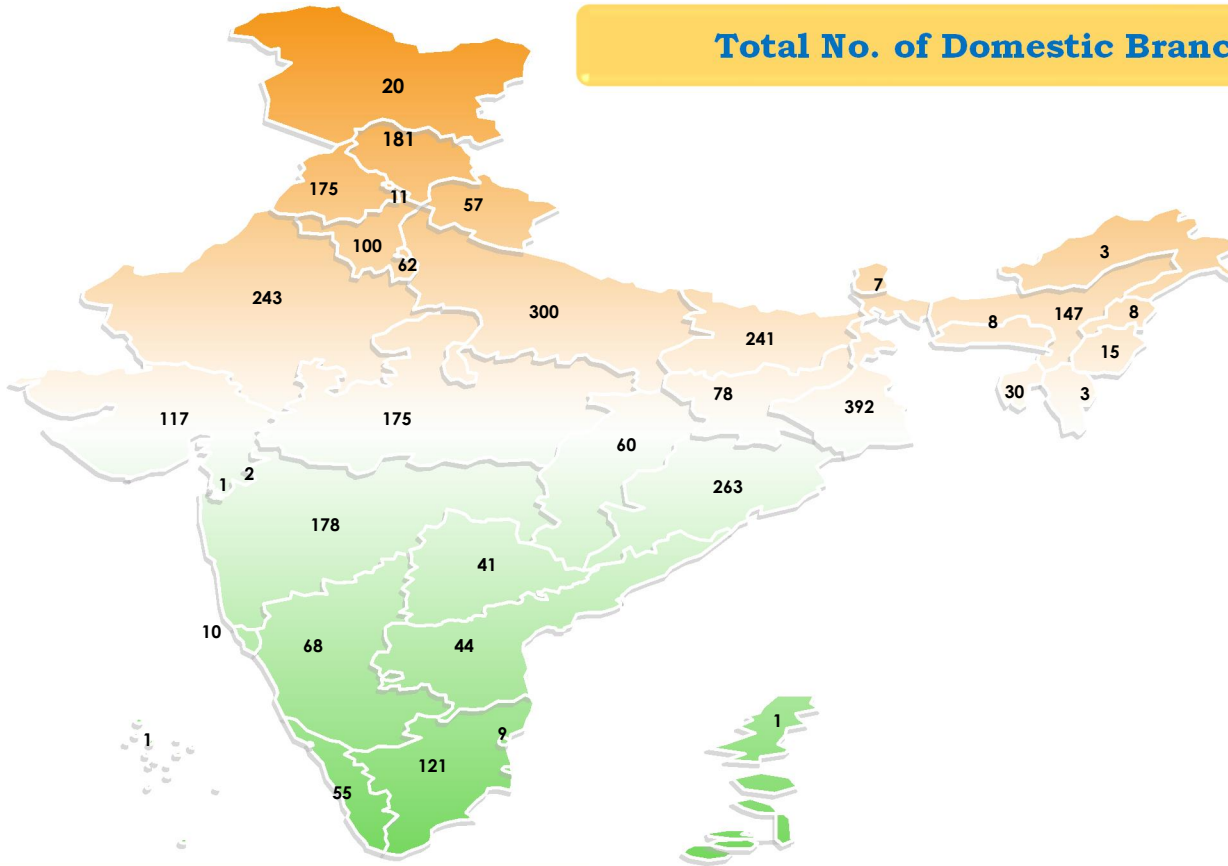
Business Network

Digital Journey

ESG Initiatives

Products & Services

Total No. of Domestic Branches 3230



Employee Profile

| | |
|-------------------------------------|-----------------|
| Total No Of Employees | 21456 |
| Women Employees | 29% |
| Average Age of Employees | 38 Years |
| Employees Below 40 Years Age | 74% |

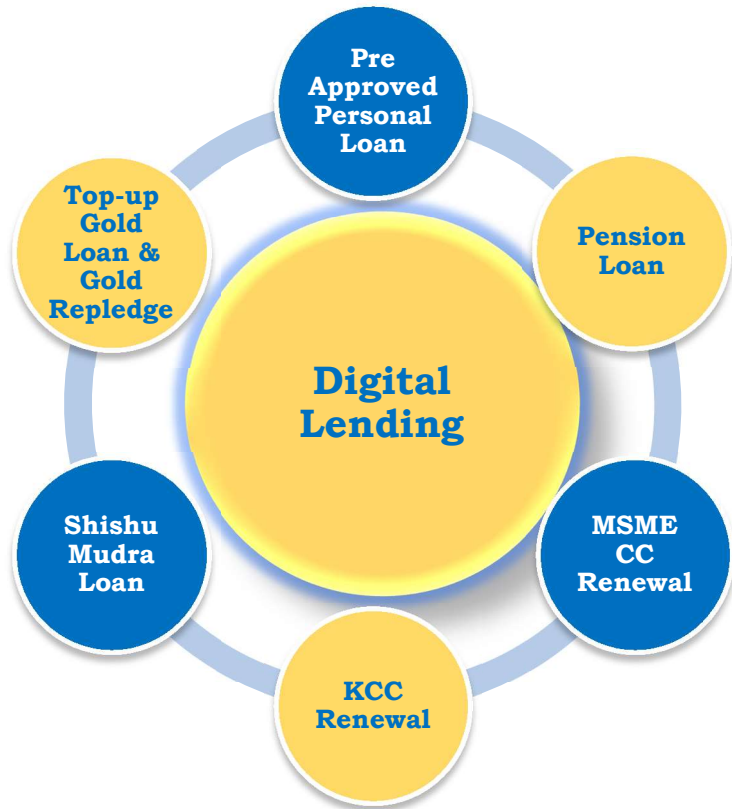
Paschim Banga Gramin Bank

As on 31.03.2024 (Unaudited) Amount (₹ in Cr)

| Particulars | Quarter Ended | | | Q-o-Q | Y-o-Y | Financial Year | | Y-o-Y |
|-------------------------|---------------|-------------|--------------|--------------------------|---------------|----------------|--------------|---------------|
| | Mar-23 | Dec-23 | Mar-24 | (%) | (%) | 22-23 | 23-24 | (%) |
| Business | 10318 | 10821 | 11055 | 2.16 | 7.14 | 10318 | 11055 | 7.14 |
| Deposit | 6570 | 6772 | 6906 | 1.98 | 5.11 | 6570 | 6906 | 5.11 |
| Advances | 3748 | 4049 | 4149 | 2.47 | 10.70 | 3748 | 4149 | 10.70 |
| Operating Profit | -0.86 | 36.85 | 57.54 | 56.15 | 6790.70 | -25.36 | 179.32 | 807.10 |
| Net Profit | -19.95 | 6.85 | 34.54 | 404.23 | 273.13 | -55.01 | 50.89 | 192.51 |
| Ratios | Quarter Ended | | | Q-o-Q | Y-o-Y | Financial Year | | Y-o-Y |
| | Mar-23 | Dec-23 | Mar-24 | bps | bps | 22-23 | 23-24 | bps |
| Gross NPA (%) | 9.37 | 9.09 | 8.12 | -97 | -125 | 9.37 | 8.12 | -125 |
| Net NPA (%) | 3.94 | 1.75 | 0.77 | -98 | -317 | 3.94 | 0.77 | -317 |
| PCR (%) | 60.38 | 82.23 | 90.24 | 801 | 2986 | 60.38 | 90.24 | 2986 |
| CRAR (%) | 5.10 | 6.84 | 10.26 | 342 | 516 | 5.10 | 10.26 | 516 |
| NIM (%) | 4.56 | 4.60 | 4.88 | 28 | 32 | 4.12 | 4.63 | 51 |
| No of Branches | | | 230 | Employee Strength | | | 961 | |



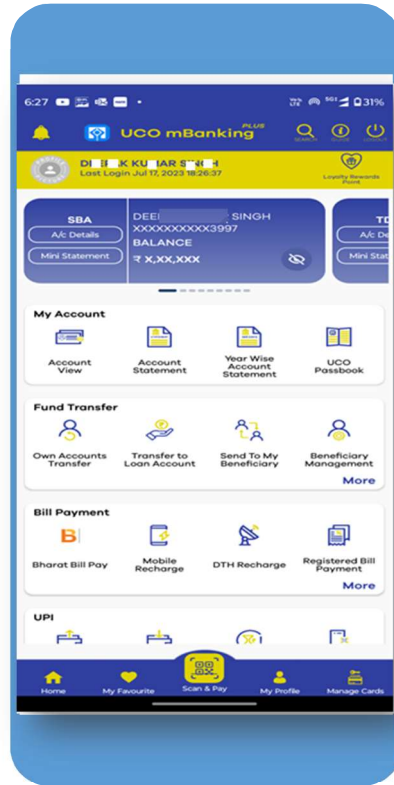
Changing the face of Rural Bangal

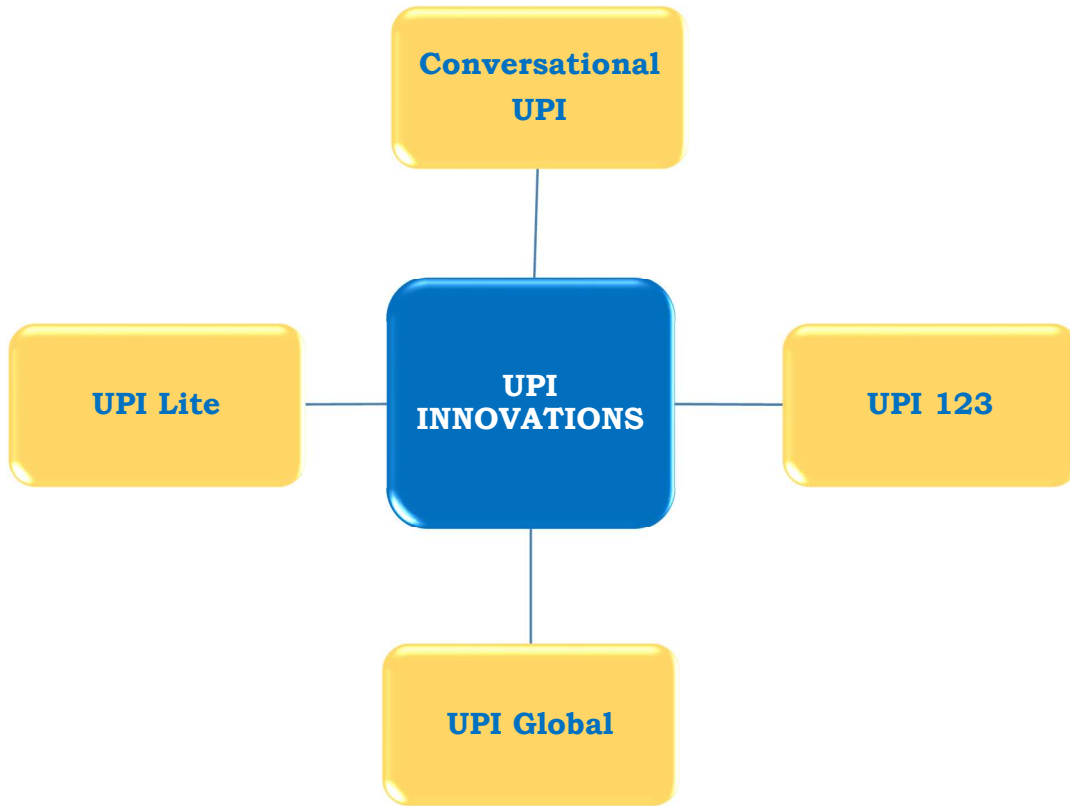


- Digital Retail Products
- Account Information
- Reward Points
- Digital Merchant
- Govt. Security Schemes
- Cheque Book Request
- TDS Certificate



- Corporate M-Banking
- Corporate E-Banking
- Merchant QR & Sound Box
- Fee Collection Module/Payment Gateway
- PFMS/SNA
- POS





Hi, I'm UMA. your personal assistant to solve your queries regarding UCO Bank. You can click from the options below, type your questions in the space provided or use the voice input function to ask your questions

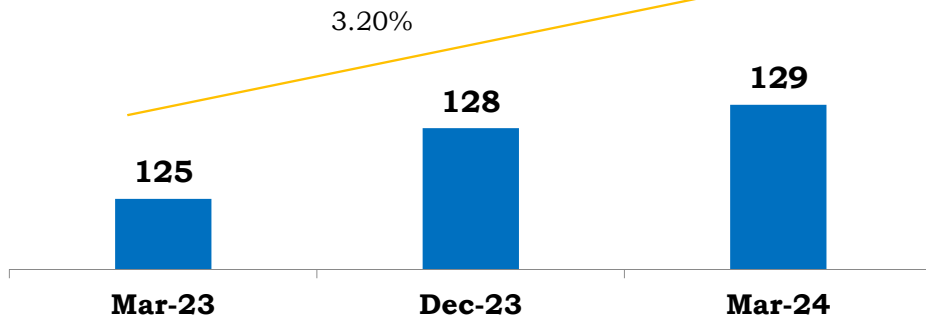


Digital Performance

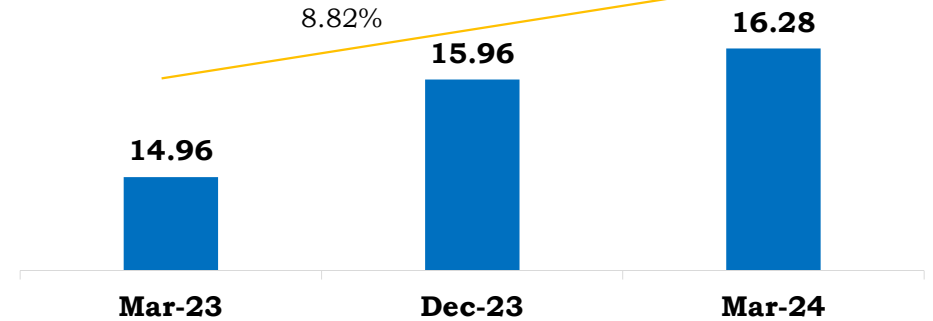


- Major Highlights
- Business Performance
- Financials
- Asset Quality
- Capital & Shareholding
- Business Network
- Digital Journey
- ESG Initiatives
- Products & Services

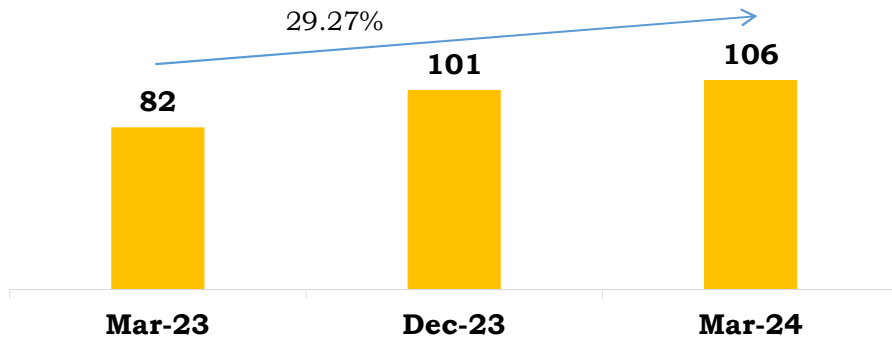
Debit Cards (In Lakhs)



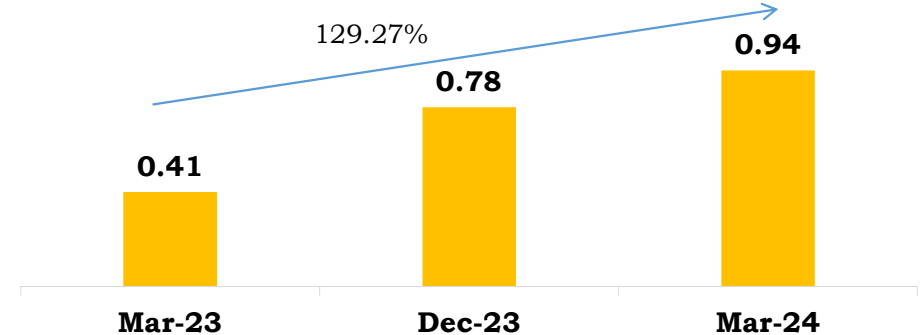
Internet Banking (In Lakhs)



Retail Mobile Banking (In Lakhs)

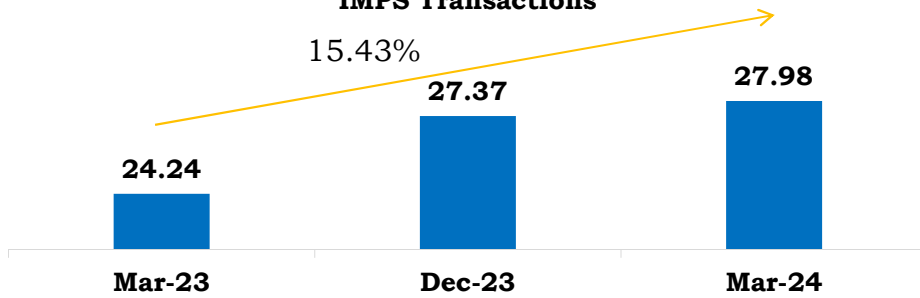


Corporate Mobile Banking (In Lakhs)

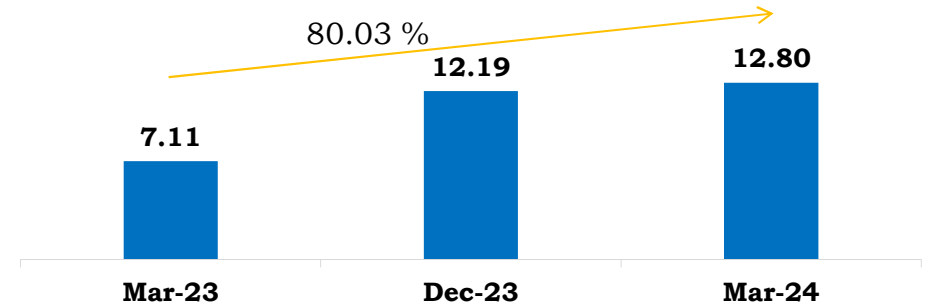




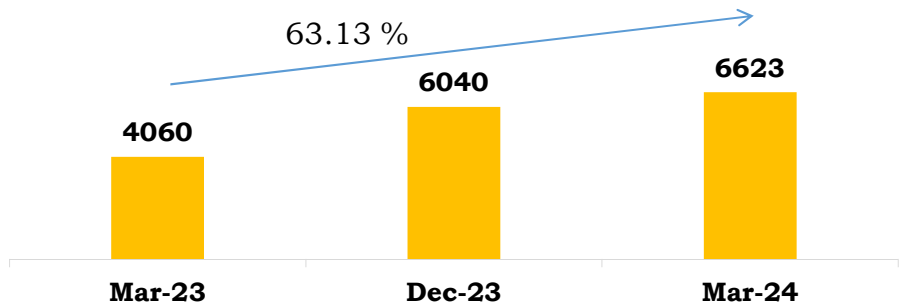
Mobile Banking No of Transactions (In Lakhs) excluding IMPS Transactions



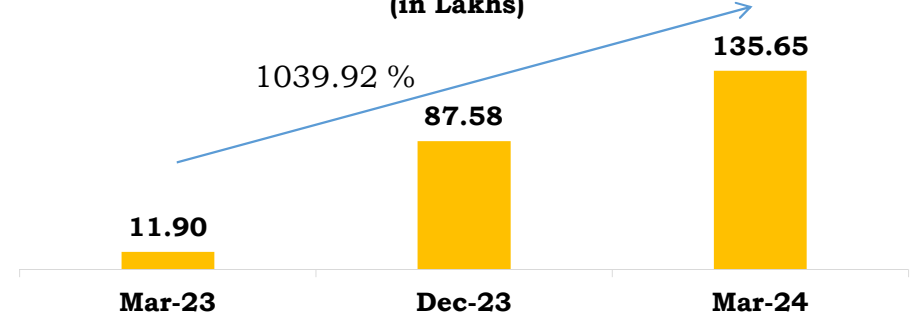
Corporate Mobile Banking Transactions (In Lakhs)



UPI No of Transactions (In Lakhs)



Digital Merchant QR (Sound Box) No of Transactions (in Lakhs)



New Digital Initiatives



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services



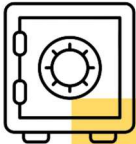
- **TAB Banking Facility** in 1606 branches with features such as Biometric based EKYC, SB & RD Account opening, Cheque Book Request Processing, Issuance of Debit Cards, etc



- **UPI Global** – Implementation of Sri Lankan Currency for UPI Global transactions



- **Revamped Call Center with AI based IVR** launched in 12 languages



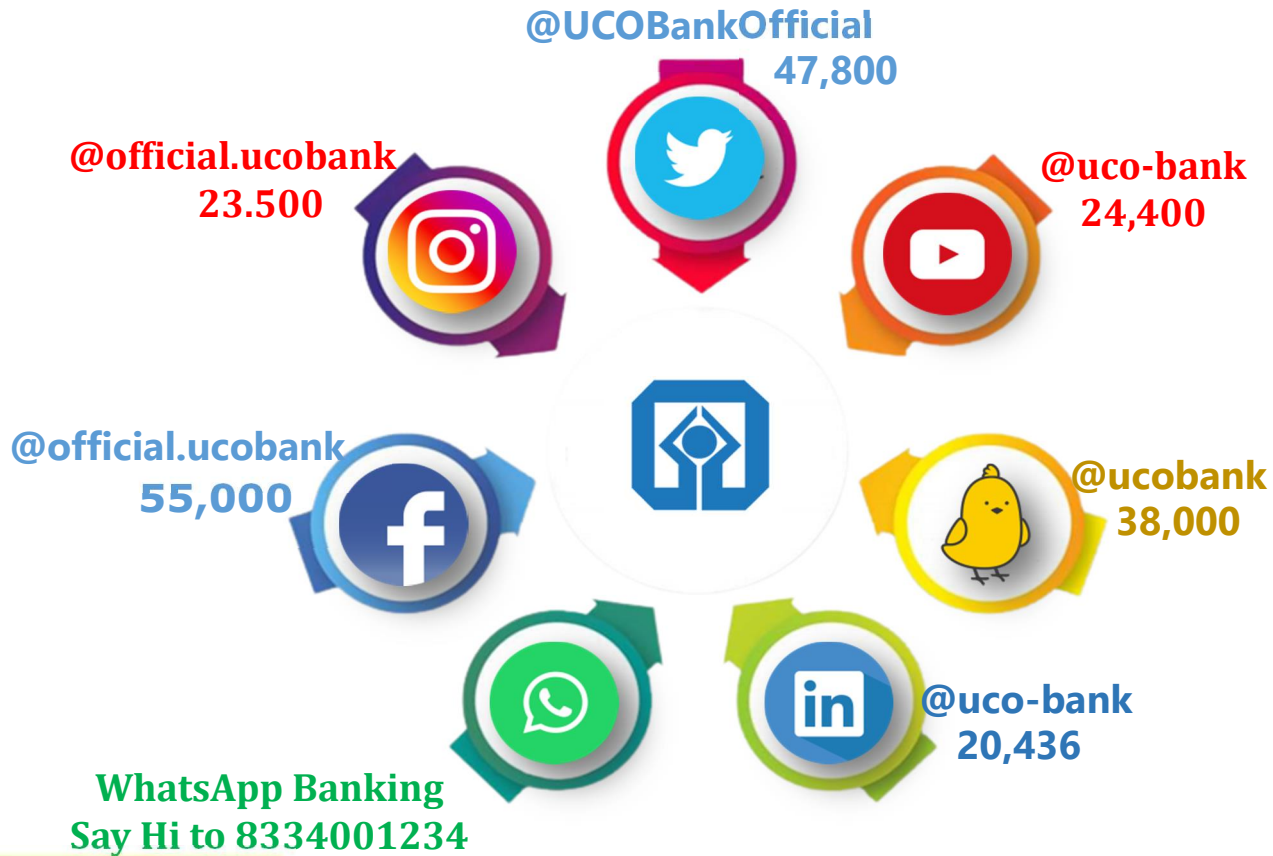
- **Integration with UDGAM portal** – Depositors can view information relating to their unclaimed deposits



- **New Installations** -
 - ⑩ ATMs - 51
 - ⑩ Cash Recyclers - 9
 - ⑩ Self-service Passbook kiosk - 116



- **AI enabled Chat Bot** – UCO Digital Advisor for You (UDAY) under launch





ENVIRONMENT



- Planted more than 21,000 trees across the country
- Minimized the use of one-time plastic at Administrative Offices
- Rs. 15.86 Crore was sanctioned under UCO Electric Vehicle Loan Scheme
- Concession @ 10 bps for purchase of electric vehicles given to customers to encourage purchase of EVs
- Launched UCO Suryoday Scheme for financing Residential Solar Plant projects
- Extended credit facility of Rs. 1015.62 Crore to Renewable Energy Sector

ESG Initiative



- Major Highlights
- Business Performance
- Financials
- Asset Quality
- Capital & Shareholding
- Business Network
- Digital Journey
- ESG Initiatives**
- Products & Services

Contributed to Bihar Agriculture University, Sabour, for purchase of e-rickshaws to assist differently-abled individuals

Contributed to Himachal Pradesh CM Relief Fund for disaster restoration efforts

More than 133313 & 1529222 persons were educated through FLCs and Banks's Sponsored CFL respectively

More than 14.79 lakhs rural women were benefitted through over 1.65 lakhs SHG loans

More than 23041 persons were trained through 769 training programmes conducted by 27 Bank's RSETIs in 7 states

No. of beneficiaries for Govt. Sponsored Social Security Scheme as on 31.03.2024 :-

PMSBY
52.80 lacs

PMJJBY
23.37 lacs

APY
10.72 lacs





Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

GOVERNANCE



Advanced Cyber Security Operations Centre (CSOC) equipped with advanced tools for robust threat interception

Enterprise Fraud Risk Management Solution (EFRMS) to prevent unauthorized electronic banking transactions

AI enabled Call Centre for addressing Customers' queries and providing effective solution

Technology driven Customer Grievance Redressal System for timely and faster resolution of issues

Launch of "UCO Focus" – an offsite Compliance Monitoring Tool



Major Highlights | Business Performance | Financials | Asset Quality | Capital & Shareholding | Business Network | Digital Journey | ESG Initiatives | Products & Services

RIDE IN STYLE

UCO ELITE TWO WHEELER LOAN SCHEME

RoI: 10%
(lowest in industry)

Easy Financing and quick approvals

Maximum tenure of 60 months

No Ceiling on Maximum loan amount

1800-103-0123

8334001234 | 7666399400

UCO CONTRACTOR SCHEME

Get Working Capital assistance to meet your needs

FB & NFB facility available

For more details visit your nearest UCO Bank Branch

Attractive RoI

1800-103-0123 (Toll Free) | 8334001234 | 7666399400

UCO DIGI SAFE

The guardian of your virtual vault

- Enable/Disable Domestic & International Debit Card Usage
- Set Transaction Limit for Digital Channels
- Block/Unblock UPI Service
- Freeze Account
- Block all digital transactions

SCAN TO DOWNLOAD

1800-103-0123 (Toll Free) | 8334001234 | 7666399400

Attractive ROI

Agriculture Infrastructure Fund (AIF)

Get financial assistance for: Creation of post-harvest management infrastructure and community farming assets

Quick and Easy loan approvals

Special attraction: Interest subvention available and CGTMSE fees born by government upto **Rs. 2 Cr for 7 years**

1800-103-0123 (Toll Free) | 8334001234 | 7666399400

UCO TEXTILE SCHEME

- Working Capital and Term Loan Maximum upto ₹25 Cr
- CGTMSE Coverage available
- Attractive RoI

Visit your nearest UCO Bank branch today!

1800-103-0123 (Toll Free) | 8334001234 | 7666399400

UCO VAHAN SCHEME

Get financial assistance for purchasing new vehicle(s) (LCV/MCV/HCV) eligible for registration as commercial vehicle

Attractive scheme features

Quick and easy loan approvals

Attractive RoI

1800-103-0123 (Toll Free) | 8334001234 | 7666399400

Fostering growth and success with

UCO Business Plus

(Current Account)

FREE

- Accidental Insurance cover upto Rs. 10 lakh
- One POS
- IMPS Rs. 2 Lakh per day
- Demat Account (Linked with M-banking)
- Rupay Platinum Personalised Debit Card
- Online Tax Payment and many more

FFD (Swap-in & Swap-out facility available for period of 7 days to 360 days)

No cash handling charges upto Rs. 50 Lakh per month at Base Branch and upto Rs. 1 Lakh per day at Non-Base Branch

Get heavy concession on processing charges of Retail Loans, Locker Rent and NEFT/RTGS

1800-103-0123 (Toll Free) | 8334001234 | 7666399400

Bridge the gap to your retirement dreams with

STP Pension Loan

- Maximum loan up to Rs. 10 Lakhs
- 0.50% concession in RoI
- Tenor - Maximum 48 months
- Low Interest Rate
- Zero Processing and Documentation Fee

VISIT TO APPLY > www.uco.bank.com

For more info, contact your branch
1800-103-0123

1800-103-0123 | 8334001234 | 7666399400

Highlights



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services



MoU signed with UPNEDA for promoting PM Surya Ghar – Muft Bijli Yojana

MoU signed with WDR A to embark on a journey to boost pledge finance using e-NWRs from WDR A registered warehouses

UCO Bank is now live on Maruti Suzuki Smart Finance Portal enabling hassle-free application of loans

This presentation has been prepared solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person.

Certain forward-looking statements in these slides involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. UCO Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.

यूको बैंक UCO BANK
(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust



Thank you