



यूको बैंक
सम्मान आपके विश्वास का



UCO BANK
Honours Your Trust



HO/Finance/Share/218/2024-25

Date: 19.10.2024

National Stock Exchange of India Ltd.

"Exchange Plaza"
Plot no. C/1, G Block
Bandra-Kurla C
omplex, 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 Reviewed Financial Results for the quarter and half year ended 30th September 2024

We enclose Presentation on Reviewed Financial Results for the quarter and half year ended 30th September 2024

Kindly take the same on your records and disseminate.

Yours faithfully,

(Vikash Gupta)
Company Secretary

Encl : as stated

यूको बैंक UCO BANK

**वित्तीय परिणाम: सितम्बर तिमाही/छ:माही
(वित्तीय वर्ष २०२४-२५)**

**Financial Results: September Q2/HY
(FY 2024-25)**



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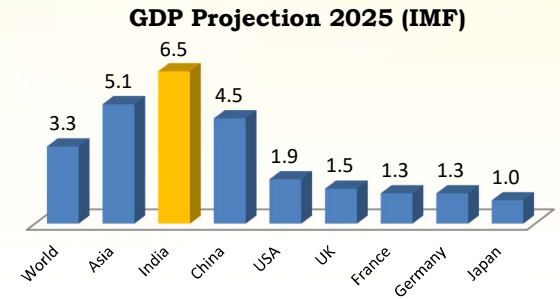
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Major Economic Highlights

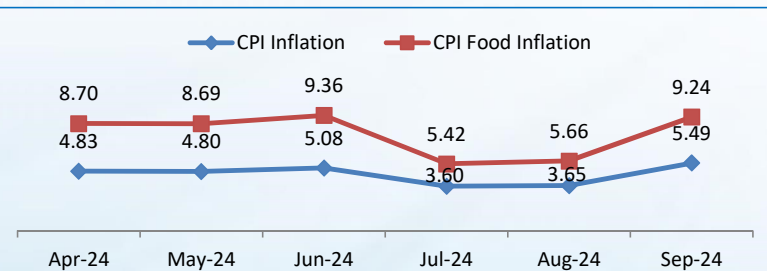


- Major Highlights
- Business Performance
- Financials
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- ESG Initiatives
- Products & Services

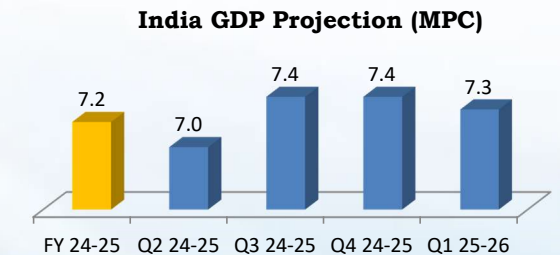
- The Monetary Policy Committee (MPC) of the Reserve Bank of India (RBI) has kept the repo rate unchanged at 6.5 percent for the tenth consecutive time in its October meeting.
- The MPC has decided to change the monetary policy stance to 'neutral' and to remain unambiguously focused on a durable alignment of inflation with the target of 4 percent (with a leeway of 2 percentage points on either side), while supporting growth.
- Year-on-year Consumer Price Index (CPI) inflation rate for September 2024 is 5.49 percent. Corresponding inflation rate for rural and urban is 5.87 percent and 5.05 percent, respectively.
- The cumulative growth rate of Index of Eight Core Industries (ICI) during April to August, 2024-25 is 4.6 per cent as compared to the corresponding period of last year.
- Despite heightened geopolitical uncertainty and global trade tensions, India is well positioned to take advantage of its strong fundamentals of steady domestic consumption, strong manufacturing growth, high exports growth trajectory, softening inflation, high FOREX reserves, along with improving ease of doing business environment to position itself as the second largest economy in the Asia-Pacific region, the third largest in the World by 2030 and "Viksit Bharat" by 2047.



The IMF has updated its economic forecast for calendar year 2025 and has projected the growth for India for 2025 at 6.5 percent.



The RBI has kept its forecast for retail price inflation for FY 25 at 4.5%, with Q2 at 4.1%, Q3 at 4.8%, Q4 at 4.2% and for Q1FY26 at 4.3%.



The MPC has kept its growth projection for India's GDP at 7.2% for the financial year 2024-25.

Major Highlights



Major Highlights

Business Performance

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Products & Services

Business

Business
₹473704 Cr.
13.56% (Y-Y) ↑

Deposit
₹275777 Cr.
10.57% (Y-Y) ↑

Savings (Domestic)
₹88447 Cr.
6.24% (Y-Y) ↑

Current (Domestic)
₹12486 Cr.
23.37% (Y-Y) ↑

Advance
₹197927 Cr.
18.00% (Y-Y) ↑

Retail
₹47039 Cr.
29.36 % (Y-Y) ↑

Agriculture
₹26987 Cr.
17.41% (Y-Y) ↑

MSME
₹34174 Cr.
11.32 % (Y-Y) ↑

Home Loan
₹25421 Cr.
18.98 % (Y-Y) ↑

Vehicle Loan
₹3479 Cr.
38.66% (Y-Y) ↑

Asset Quality

Gross NPA
3.18%
96 bps (Y-Y) ↓

Net NPA
0.73 %
38 bps (Y-Y) ↓

PCR
95.92 %
85 bps (Y-Y) ↑

PCR (Excl. TWO)
77.58 %
354 bps (Y-Y) ↑

Profitability

(Q2)

Net Interest Income
₹2301 Cr.
20.03 % (Y-Y) ↑

NIM (Domestic)
3.30%
25 bps (Y-Y) ↑

Yield on Advances (Dom)
8.96%
16 bps (Y-Y) ↑

Operating Profit
₹1432 Cr.
45.82% (Y-Y) ↑

Non-Interest Income
₹993 Cr.
53.48% (Y-Y) ↑

NIM (Global)
3.10
26 bps (Y-Y) ↑

Yield on Advances (Glo)
8.65 %
27 bps (Y-Y) ↑

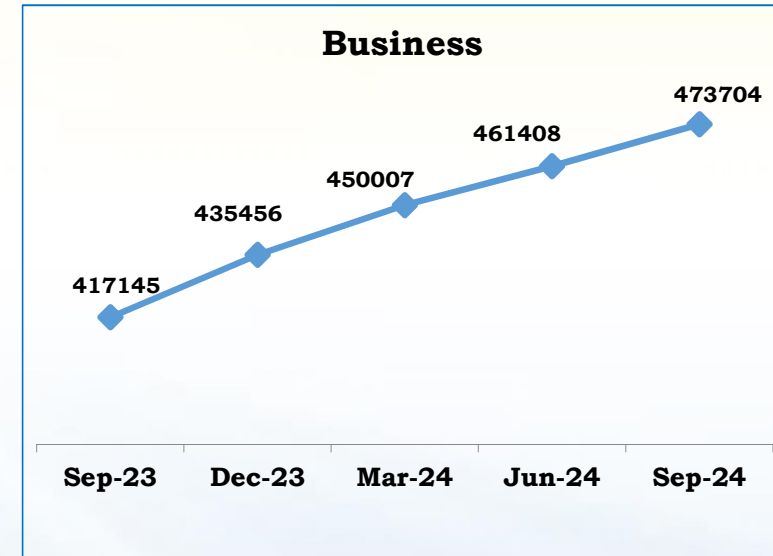
Net Profit
₹ 603 Cr.
50.00% (Y-Y) ↑

Total Business



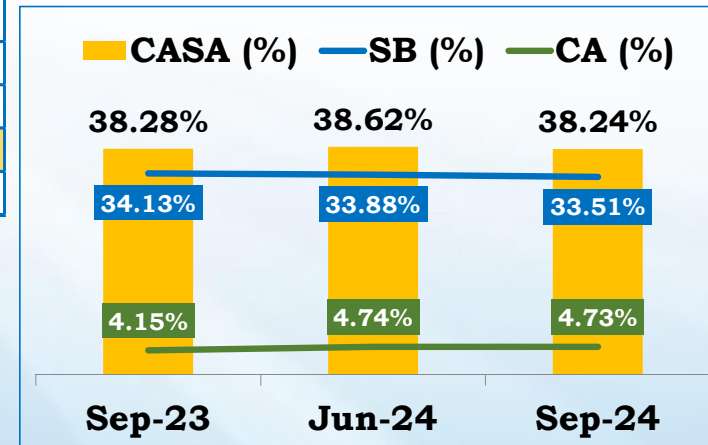
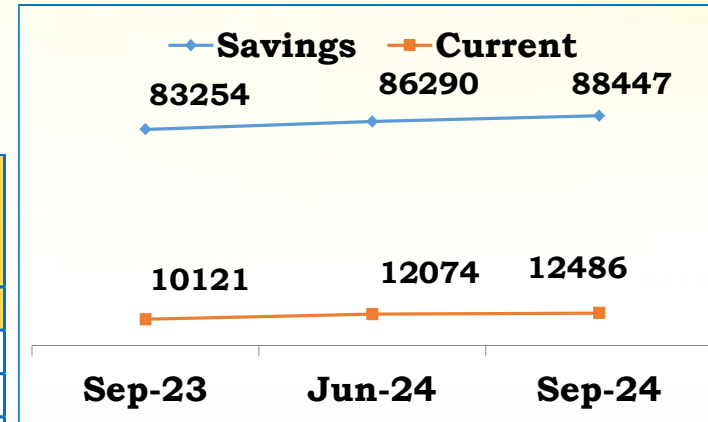
Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Business Mix (₹ in Cr)	Sep-23	Jun-24	Sep-24	Q-Q (%)	Y-Y (%)
Global Business	417145	461408	473704	2.66	13.56
Domestic	386910	421275	437781	3.92	13.15
Overseas	30235	40133	35923	-10.49	18.81
Global Deposits	249411	268155	275777	2.84	10.57
Domestic	243957	254678	263915	3.63	8.18
Overseas	5454	13477	11862	-11.98	117.49
Global Advances	167734	193253	197927	2.42	18.00
Domestic	142953	166597	173866	4.36	21.62
Overseas	24781	26656	24061	-9.74	-2.91
CD Ratio (%)	67.25	72.07	71.77		





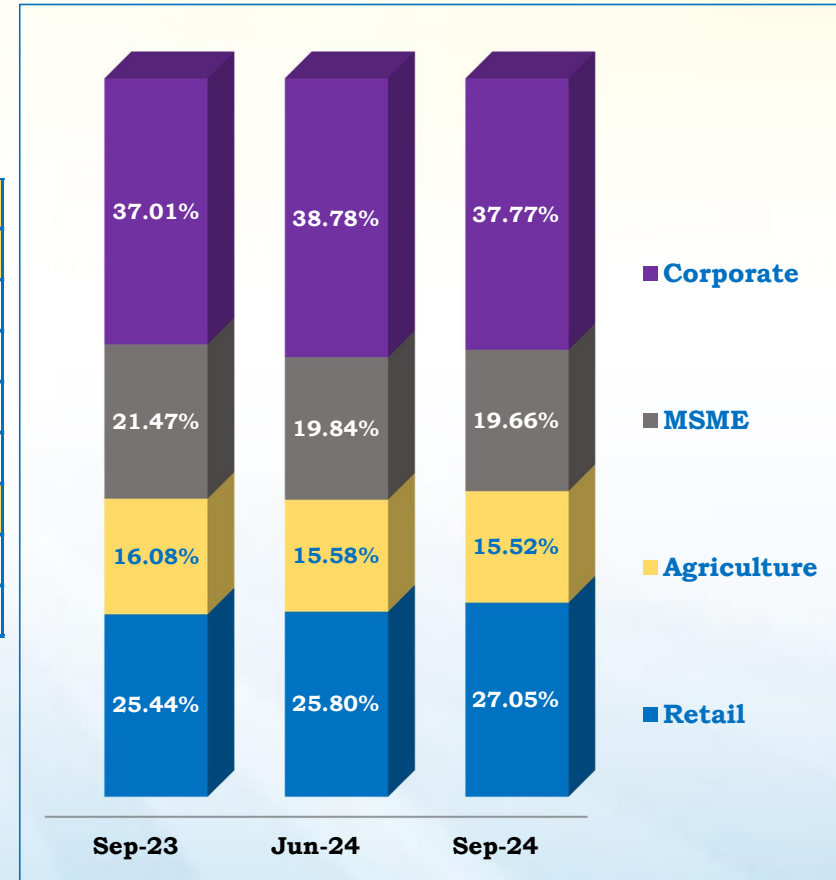
Particulars (₹ in Cr)	Sep-23	Jun-24	Sep-24	Growth (%)	
				Q-Q	Y-Y
1. Domestic Deposits	243957	254678	263915	3.63	8.18
a) Current Deposits	10121	12074	12486	3.41	23.37
b) Saving Deposits	83254	86290	88447	2.50	6.24
i. CASA Domestic	93375	98364	100933	2.61	8.09
c) Term Deposits	150582	156314	162982	4.27	8.23
2. Overseas Deposits	5454	13477	11862	-11.98	117.49
3. Global Deposits (1+2)	249411	268155	275777	2.84	10.57
CASA Domestic (%)	38.28	38.62	38.24		



Domestic Advances



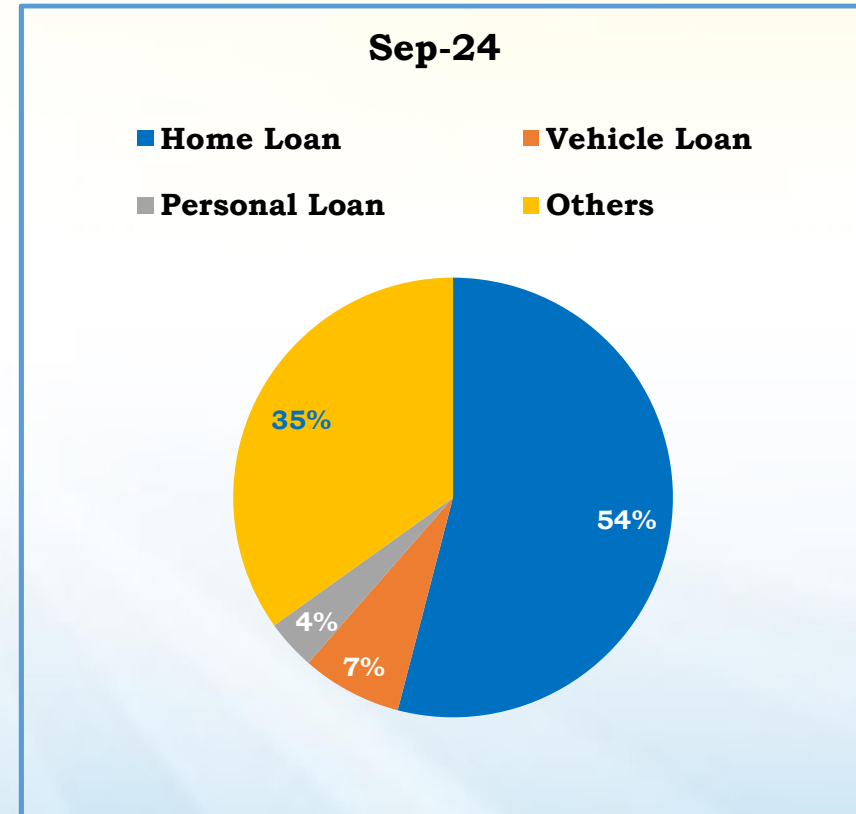
₹ in (Cr)	Sep-23	Jun-24	Sep-24	Q-o-Q	Y-o-Y
				(%)	(%)
1. Domestic Advances	142953	166597	173866	4.36	21.62
a) Retail	36362	42985	47039	9.43	29.36
b) Agriculture	22985	25950	26987	4.00	17.41
c) MSME	30699	33051	34174	3.40	11.32
2. Total RAM (a+b+c)	90046	101986	108200	6.09	20.16
3. RAM Share (%)	62.99	61.22	62.23	-	-
d) Corporate	52907	64611	65666	1.63	24.12



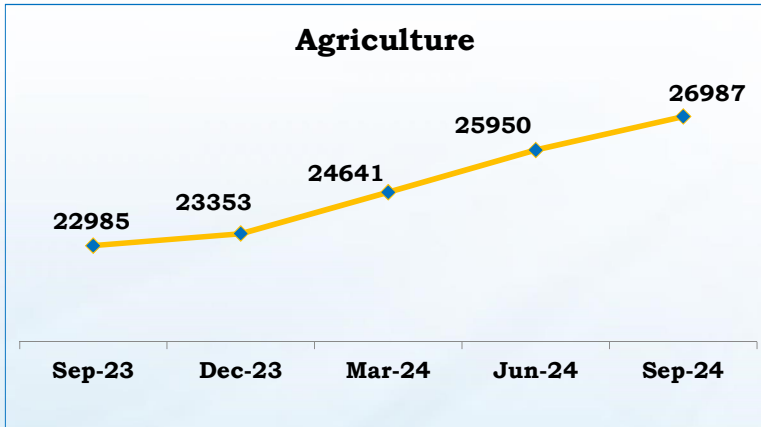
Retail Mix



Particulars (₹ in Cr)	Sep-23	Jun-24	Sep-24	Growth (Q-Q) %	Growth (Y-Y) %
	Home Loan	21366	24454	25421	3.95
Vehicle Loan	2509	3164	3479	9.96	38.66
Personal Loan	1604	1706	1732	1.52	7.98
Others	10883	13661	16407	20.10	50.76
Total	36362	42985	47039	9.43	29.36

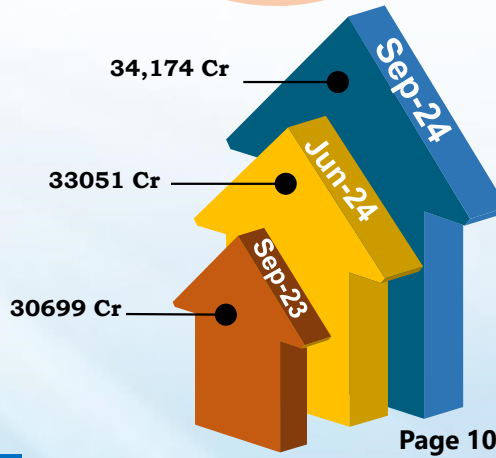
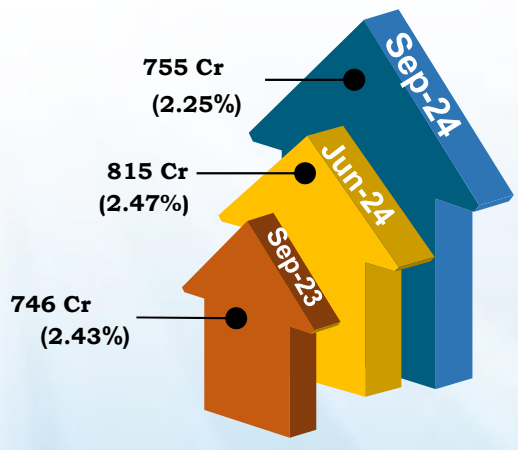
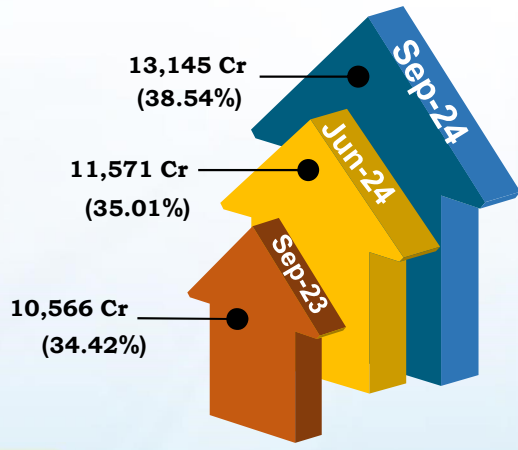
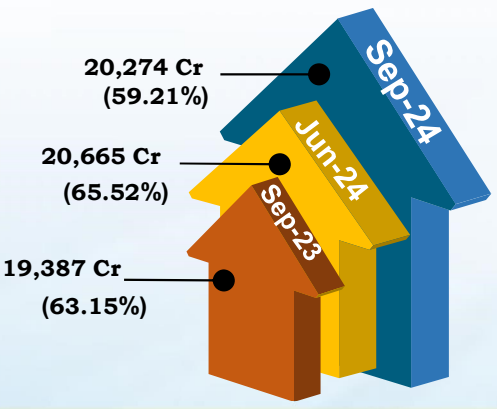
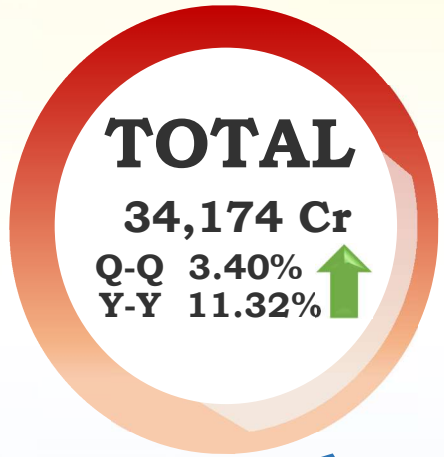


Agriculture (₹ in Cr)	Sep-23	Jun-24	Sep-24	Q-o-Q (%)	Y-o-Y (%)
1.Farm Credit (Crop, Investment & Allied)	20033	22871	23631	3.32	17.96
2. Agri Infrastructure & Ancillary Activities	2952	3079	3356	9.00	13.69
3. Total (1+2)	22985	25950	26987	4.00	17.41



Self Help Group	Sep-23	Jun-24	Sep-24	Q-o-Q (%)	Y-o-Y (%)
No of Group (Lakhs)	1.55	1.67	1.72	2.99	10.97
Balance Outstanding (Cr.)	2652	3242	3544	9.32	33.63
Women Beneficiaries (No in lakhs)	13.95	15.00	15.60	4.00	11.83

MSME Portfolio Mix



वित्तीय परिणाम: सितम्बर तिमाही/छ:माही (वित्तीय वर्ष २०२४-२५)



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services



GECL (₹ in Cr.)	Upto Sep-24 Qtr
Amount Sanctioned	3153
Amount Disbursed	3128
Outstanding As on 30.09.2023 – 1239 Cr.	
Outstanding As on 30.06.2024 – 832 Cr.	
Outstanding As on 30.09.2024 – 717 Cr.	



Standup India (No.)	As on 30.09.2024
Target	5955
Achievement	6305
Achievement (%)	106%



PMMY (₹ in Cr.)	Sep-24 Qtr
Amount Sanctioned	2132
Amount Disbursed	2101
Amount outstanding as on 30.09.2024	6348



PM SVANidhi

PM SVANidhi	As on 30.09.2024
Application Sanctioned (Nos.)	170052
Amount Sanctioned (₹ in Cr.)	236

Priority Sector Advances



Major Highlights

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Segment (₹ in Cr)	RBI Benchmark (%)	Mandatory Target	Achievement	Achievement (%)
Priority Sector	40%	61230	80425	52.54%
Agriculture	18%	27553	28756	18.79%
Small/Marginal Farmer	10%	15307	16244	10.61%
Weaker Section	12%	18369	22378	14.62%
Micro Under MSME	7.50%	11481	20274	13.24%
Non Corporate Farmers	13.78%	21094	23782	15.54%

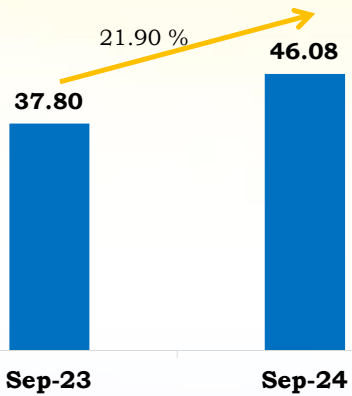
ANBC - 153073 Cr

Financial Inclusion Growth

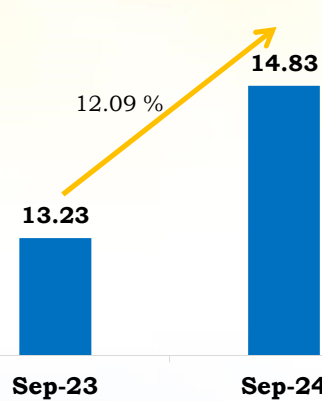


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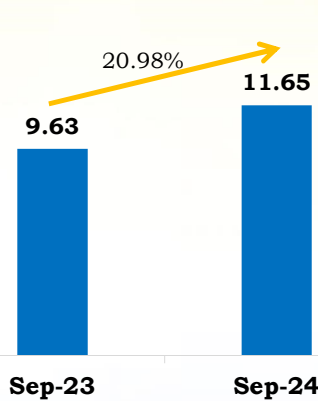
PMSBY (In Lakhs)



PMJJBY (In Lakhs)



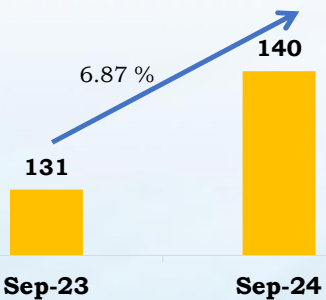
APY Accounts (In Lakhs)



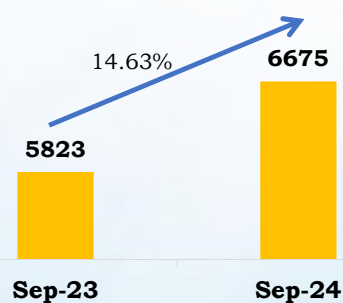
SEP 2024 Qtr

- 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 (CFL) – 127
- No. of beneficiaries of CFL - 584806
- Financial Literacy Counselors – 15
- No. of Fin. Literacy Camps (FLC) – 3231
- No. of beneficiaries of FLC - 64054
- RRB -1 (Paschim Banga Gramin Bank)

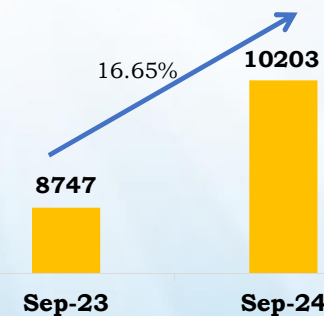
PMJDY Accounts (In Lakhs)



Balance in PMJDY Accounts (In Crores)



No of BC



No of Claims Settled upto 30.09.2024 (since inception)

PMSBY	PMJJBY
2573	14577

Sectoral Credit-Advances (Dom.)



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

Sector (₹ in Cr.)	30.09.2023	% share to Dom. Advances	30.06.2024	% share to Dom. Advances	30.09.2024	% share to Dom. Advances
Infrastructure	13701	9.58	17085	10.26	15878	9.13
Of which						
<i>Power & Energy</i>	7926	5.54	8929	5.36	8887	5.11
<i>Port and Road Project</i>	3738	2.61	4673	2.80	5039	2.90
<i>Other infrastructure</i>	2037	1.42	3482	2.09	1953	1.12
Basic Metal	3684	2.58	4681	2.81	5516	3.17
Textiles	901	0.63	1190	0.71	1395	0.80
Petroleum and Coal Products	387	0.27	955	0.57	981	0.56
All Engineering	875	0.61	1070	0.64	977	0.56
Food Processing	1264	0.88	1163	0.70	1284	0.74
Commercial Real Estate	927	0.65	930	0.56	1126	0.65
NBFC	22282	15.59	23545	14.13	24591	14.14
Other Industries	2110	1.48	4323	2.59	4370	2.51
Total Industries	46131	32.27	54942	32.98	56118	32.28

Standard NBFC Advances

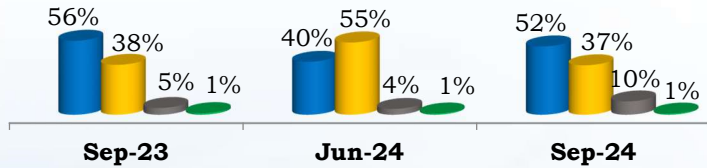


Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services

Standard NBFC (₹ in Cr.)	30.09.2023			%	30.06.2024			%	30.09.2024			%
	Domestic	Overseas	Global		Domestic	Overseas	Global		Domestic	Overseas	Global	
NBFC - PSUs	5550	957	6507	26.62	4050	959	5009	19.09	4953	964	5917	21.67
NBFC - HFCs	6463	0	6463	26.44	5303	417	5720	21.80	4063	419	4482	16.42
NBFC - MFIs	770	166	936	3.83	1122	167	1289	4.91	1128	168	1296	4.75
NBFC - Others	9495	1041	10536	43.11	13066	1159	14225	54.20	14443	1165	15608	57.17
Total	22278	2164	24442	100	23541	2702	26243	100	24587	2716	27303	100

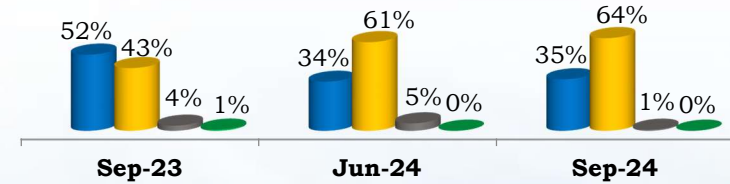
Rating of Standard NBFCs

■ AAA ■ AA ■ A ■ BBB & below



Rating of Standard HFCs

■ AAA ■ AA ■ A ■ BBB & below



Standard NBFCs (₹ in Cr.)	30.09.2023	30.06.2024	30.09.2024
Bank sponsored	1585	1469	1034
PSU	8401	5835	6662
Private Inst. (non-Bank)	14456	18939	19607
Total	24442	26243	27303

Out of Std. NBFCs, HFCs (₹ in Cr.)	30.09.2023	30.06.2024	30.09.2024
Bank sponsored	1585	1269	836
PSU	1894	826	745
Private Inst. (non-Bank)	2984	3625	2901
Total	6463	5720	4482

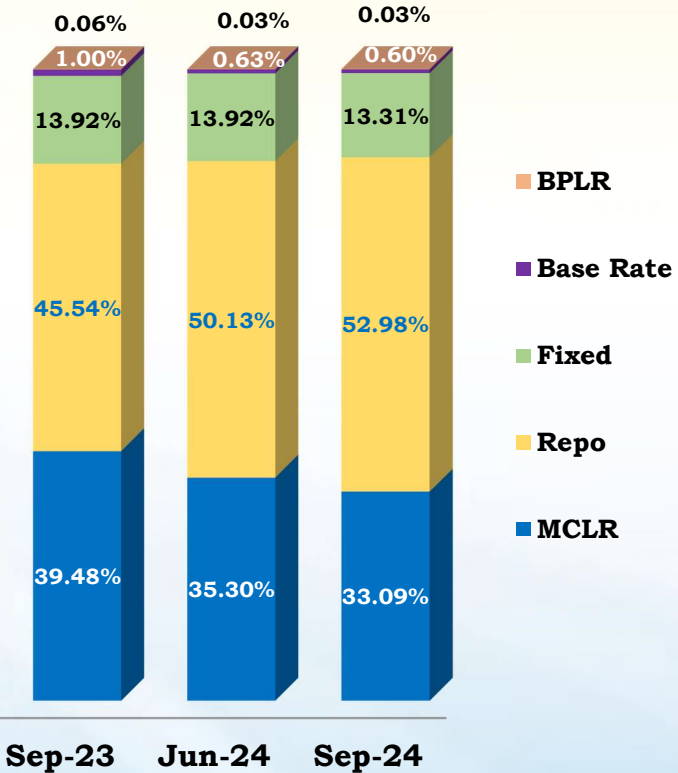
Rating Mix (of advances above ₹25 Cr)



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

Rating Grade (₹ in Cr)	Sep-23	% Share	Jun-24	% Share	Sep-24	% Share
AAA	24079	36.66	27441	33.50	25848	30.50
AA	11620	17.69	20792	25.38	24160	28.51
A	11285	17.18	12307	15.02	11739	13.85
BBB	3390	5.16	3946	4.82	5070	5.98
BBB & above	50373	76.69	64486	78.72	66817	78.83
Below BBB	2502	3.81	2302	2.81	1921	2.27
Total Rated	52875	80.50	66788	81.53	68738	81.10
Of Which						
a) PSU	17165	26.13	28574	34.88	28730	33.90
b) Others	35710	54.37	38214	46.65	40008	47.20
Total Unrated	12807	19.50	15134	18.47	16018	18.90
Of Which						
a) PSU with Govt. Guarantee	9091	13.84	9360	11.43	8933	10.54
b) PSU without Govt. Guarantee	548	0.83	1494	1.82	1534	1.81
c) Others	3168	4.82	4280	5.22	5551	6.55
Total (Rated + Unrated)	65682	100	81922	100	84756	100

Advances(Dom) Mix of Benchmark Rate



Investment Portfolio



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

Sl.	Parameters (₹ in Cr)	Sep-23	Jun-24	Sep-24
1	Domestic Investment	94691	92099	91715
a	SLR	67628	67557	67186
	SLR as % to Dom. Investment	71.42	73.35	73.26
b	Non SLR	27063	24542	24529
I	Held To Maturity (HTM)	76043	66844	66588
II	Available For Sale (AFS)	18648	23529	22545
III	Held For trading (HFT) & Fair Value through P & L (FVTPL)	-	1475	2329
IV	Investment in Subsidiaries	-	253	253
2	Modified Duration (AFS+HFT)	2.93	3.20	3.03
3	Overseas Investment	2795	2378	2721
4	Total Gross Investment (1+3)	97486	94477	94436
	HTM To Gross Domestic Investment (%)	80.31%	72.58%	72.60%

Non SLR Investment



Major Highlights

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Products & Services

Sl.	Parameters (₹ in Cr)	Sep-23		Jun-24		Sep-24	
		O/S	% Share	O/S	% Share	O/S	% Share
1	PSU Bonds	585	2.16	543	2.21	498	2.03
2	Corporate and Other Bonds & Debentures	1994	7.37	2302	9.38	2377	9.69
3	Special Govt. Sec excl. Recap Bonds	3706	13.69	2673	10.89	2674	10.90
4	CG Recap. Bond	18410	68.03	17258	70.32	17290	70.49
5	Share of PSU/Corporate/Others	838	3.10	1357	5.53	1380	5.63
6	Venture Capital Fund	37	0.14	3	0.01	3	0.01
7	Regional Rural Bank	253	0.93	253	1.03	253	1.03
8	Security Receipts	1049	3.88	54	0.22	54	0.22
9	Subsidiaries JV	0	-	0	-	0	-
10	Certificate of Deposit (CD)	191	0.71	99	0.40	0	-
	Total Non SLR Investment	27063	100	24542	100	24529	100

Profitability



Major Highlights

Business Performance

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Products & Services

Sl.	Parameters (₹ in Cr.)	Quarter Ended			Growth		Half-year Ended		Growth	FY
		Sep-23	Jun-24	Sep-24	Q-O-Q (%)	Y-O-Y (%)	Sep-23	Sep-24	Y-O-Y (%)	23-24
1	Interest Income	5219	6024	6078	0.90	16.46	10443	12102	15.89	21854
2	Interest Expenses	3302	3770	3777	0.19	14.39	6517	7547	15.80	13754
3	Net Interest Income (1-2)	1917	2254	2301	2.09	20.03	3926	4555	16.02	8101
4	Non-Interest Income	647	835	993	18.92	53.48	1280	1828	42.81	3266
5	Operating income(3+4)	2564	3089	3294	6.64	28.47	5206	6383	22.61	11366
6	Operating Expenses	1582	1768	1862	5.32	17.70	3022	3630	20.12	6790
i	Staff Expenses	1063	1208	1304	7.95	22.67	2091	2512	20.13	4887
ii	Other Operating Expenses	519	560	558	-0.36	7.51	230	1118	386.09	1903
7	Operating Profit (5-6)	982	1321	1432	8.40	45.82	2184	2753	26.05	4576
8	Provisions	580	770	829	7.66	42.93	1559	1599	2.57	2922
9	Net Profit (7-8)	402	551	603	9.44	50.00	625	1154	84.64	1654

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		Half-year Ended		Growth	FY
		Sep-23	Jun-24	Sep-24	Q-O-Q (%)	Y-O-Y (%)	Sep-23	Sep-24	Y-O-Y (%)	23-24
1	Interest Income	5219	6024	6078	0.90	16.46	10443	12102	15.89	21854
a.	From Advances	3377	3959	4138	4.52	22.53	6691	8097	21.01	14162
b.	From Investments	1528	1585	1592	0.44	4.19	3037	3177	4.61	6124
c.	Others	314	480	348	-27.50	10.83	715	828	15.80	1568
2	Interest Expenses	3302	3770	3777	0.19	14.39	6517	7547	15.80	13754
a.	On Deposits	2925	3139	3269	4.14	11.76	5764	6408	11.17	11833
b.	On Borrowings	279	511	373	-27.01	33.69	563	884	57.02	1494
c.	Bonds & Others	98	120	135	12.50	37.76	190	255	34.21	427
3	Net Interest Income (1-2)	1917	2254	2301	2.09	20.03	3926	4555	16.02	8101

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		Half-year Ended		Growth	FY
		Sep-23	Jun-24	Sep-24	Q-O-Q (%)	Y-O-Y (%)	Sep-23	Sep-24	Y-O-Y (%)	23-24
1	Fee Based Income	300	315	347	10.16	15.67	534	662	23.97	1137
a.	Charges & Commission from Advance	97	123	157	27.64	61.86	189	280	48.15	431
b.	Commission from Bancassurance & others	20	10	12	20.00	-40.00	31	22	-29.03	68
c.	Charges & Commission from Others	183	182	178	-2.20	-2.73	314	360	14.65	638
2	Recovery in Written Off	290	430	520			551	950		1487
3	Treasury Income	57	90	126			195	216		642
4	Total (1+2+3)	647	835	993	18.92	53.48	1280	1828	42.81	3266

Operating Expenses



Major Highlights

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ESG Initiatives

Products & Services

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Variation		Half-year Ended		Growth	FY
		Sep-23	Jun-24	Sep-24	Q-O-Q (%)	Y-O-Y (%)	Sep-23	Sep-24	Y-O-Y (%)	23-24
1	Salary	809	858	905	5.48	11.87	1582	1763	11.44	3390
2	Employee Benefits	253	350	399	14.00	57.71	508	749	47.44	1497
3	Total Staff Expenses (1+2)	1062	1208	1304	7.95	22.79	2090	2512	20.19	4887
4	Rent, Taxes & Lighting	91	98	93	-5.10	2.20	161	191	18.63	332
5	Printing & Stationery	14	11	10	-9.09	-28.57	22	21	-4.55	43
6	Depreciation	70	70	81	15.71	15.71	130	151	16.15	281
7	IT Related Expenditure	50	71	62	-12.68	24.00	80	133	66.25	170
8	Others	295	310	312	0.65	5.76	538	622	15.61	1076
9	Total Other Operating Expenses (4+5+6+7+8)	520	560	558	-0.36	7.31	931	1118	20.09	1903
10	Total Operating Expenses (3+9)	1582	1768	1862	5.32	17.70	3021	3630	20.16	6790

Provision Details



Major Highlights

Business Performance

Financials

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Business Network

Digital Journey

ESG Initiatives

Products & Services

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Half-year Ended		FY
		Sep-23	Jun-24	Sep-24	Sep-23	Sep-24	23-24
1	NPA	336	396	609	725	1005	1068
2	NPI	8	0	1	312	1	733
3	Standard Assets & Others	-2	62	-117	161	-55	206
4	Income Tax (Including DTA)	238	312	336	361	648	915
	Total Provision (1+2+3+4)	580	770	829	1559	1599	2922

Key Financial Indicators



Major Highlights

Business Performance

Financials

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ESG Initiatives

Products & Services

Particulars	Quarter Ended			Half-year Ended		FY
	Sep-23	Jun-24	Sep-24	Sep-23	Sep-24	23-24
Cost of Deposits (%)	4.77%	4.79%	4.88%	4.69%	4.84%	4.78%
Cost of Funds (%)	4.47%	4.71%	4.79%	4.40%	4.75%	4.63%
Cost to Income Ratio (%)	61.70%	57.23%	56.53%	58.04%	56.87%	59.74%
Yield on Advances Domestic (%)	8.80%	8.76%	8.96%	8.71%	8.86%	8.83%
Yield on Advances Global (%)	8.38%	8.46%	8.65%	8.31%	8.56%	8.46%
Yield on Investments Domestic (%)	6.46%	6.86%	6.89%	6.60%	6.87%	6.50%
Yield on Investments Global (%)	6.35%	6.77%	6.78%	6.34%	6.78%	6.40%
Net Interest Margin (NIM) Domestic (%)	3.05%	3.29%	3.30%	3.12%	3.29%	3.12%
Net Interest Margin (NIM) Global (%)	2.84%	3.09%	3.10%	2.92%	3.09%	2.92%
Return on Assets (RoA) Annualised(%)	0.54%	0.70%	0.75%	0.42%	0.73%	0.56%
Return on Equity Annualised (RoE) (%)	10.94%	13.51%	14.22%	8.62%	13.67%	10.93%
Earnings per Share (Not Annualised) (₹)	0.34	0.46	0.50	0.52	0.96	1.38
Book Value per Share (₹)	13.19	14.36	15.39	13.19	15.38	14.26
Business per Employee (₹ in Cr)	19.06	21.65	22.10	19.06	22.10	20.93
Business per Branch (₹ in Cr)	129.75	142.76	145.80	129.75	145.80	139.23

Key Financial Indicators (Qtr.)



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

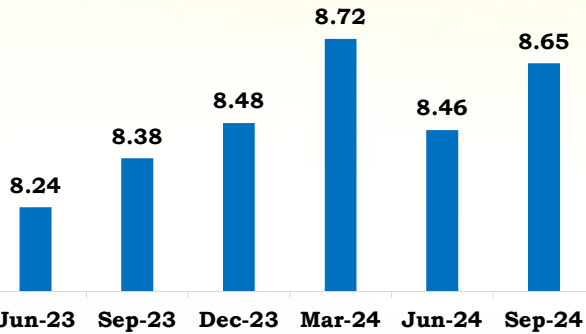
Business Network

Digital Journey

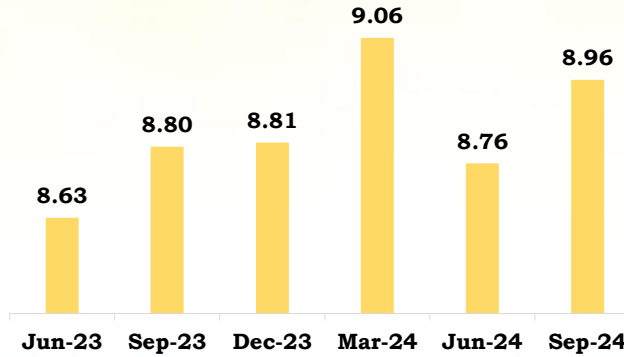
ESG Initiatives

Products & Services

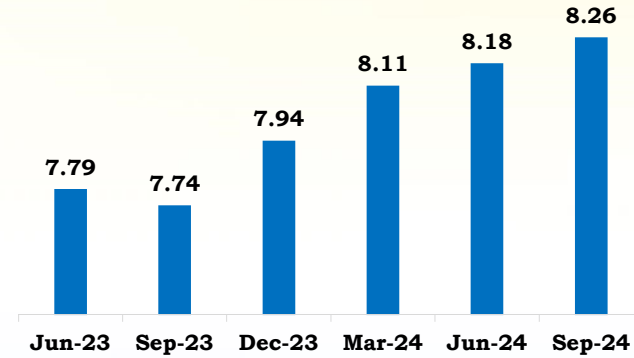
Yield on Advance Global (%)



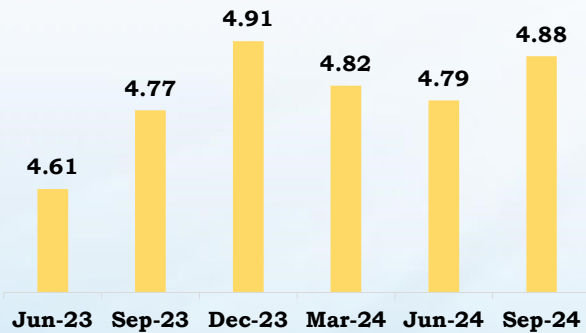
Yield on Advance Domestic (%)



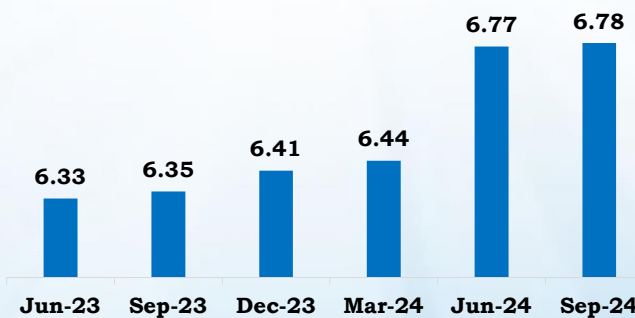
Yield on Funds (%)



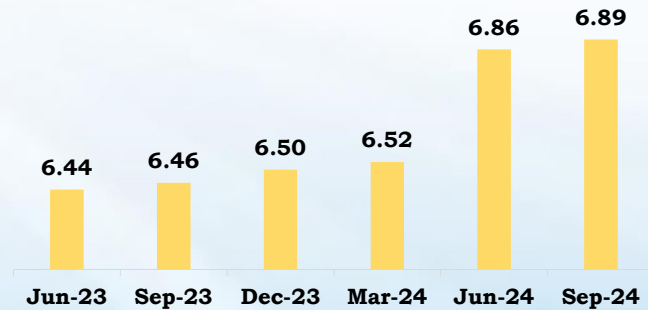
Cost of Deposit (%)



Yield on Investment Global (%)



Yield on Investment Domestic (%)



वित्तीय परिणाम: सितम्बर तिमाही/छ:माही (वित्तीय वर्ष २०२४-२५)

Efficiency Ratio (Qtr.)



Major Highlights

Business Performance

Financials

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Capital & Shareholding

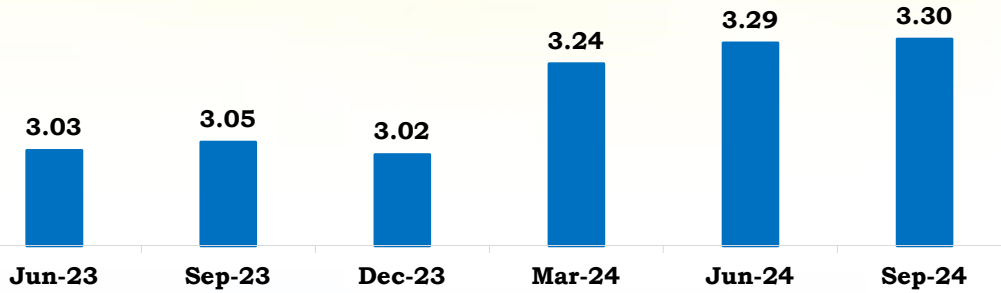
Business Network

Digital Journey

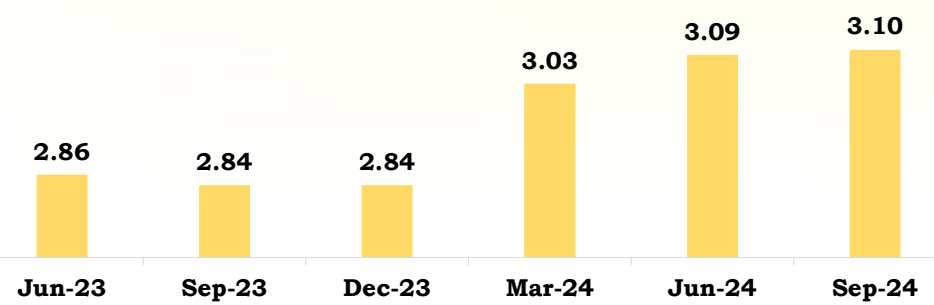
ESG Initiatives

Products & Services

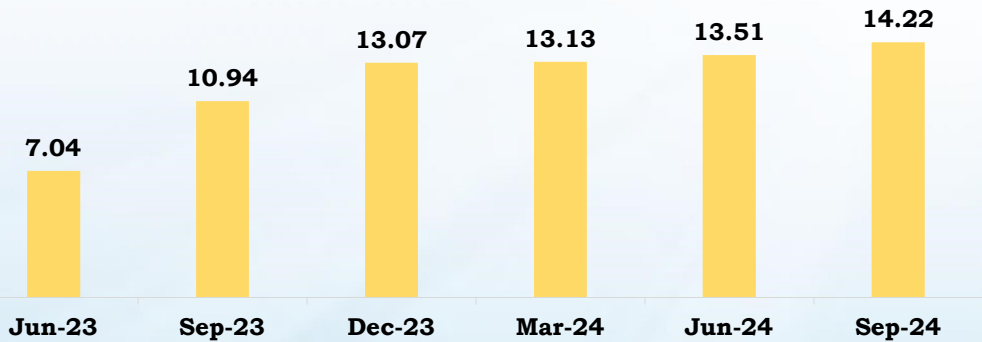
NIM Domestic (%)



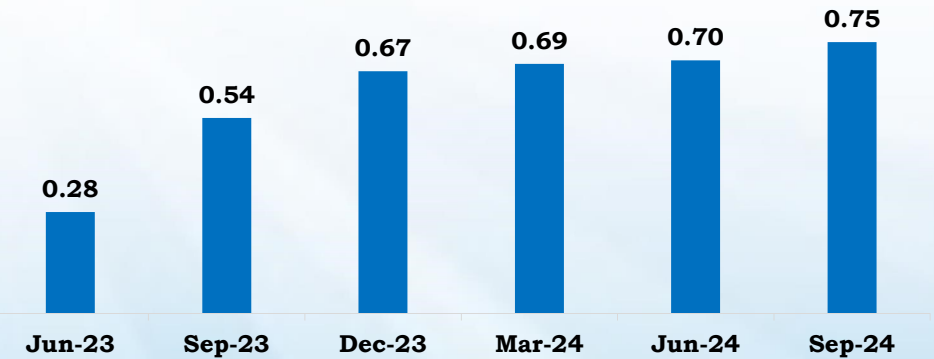
NIM Global (%)



Return on Equity (%)



Return on Assets (%)



Productivity Ratio



Major Highlights

Business Performance

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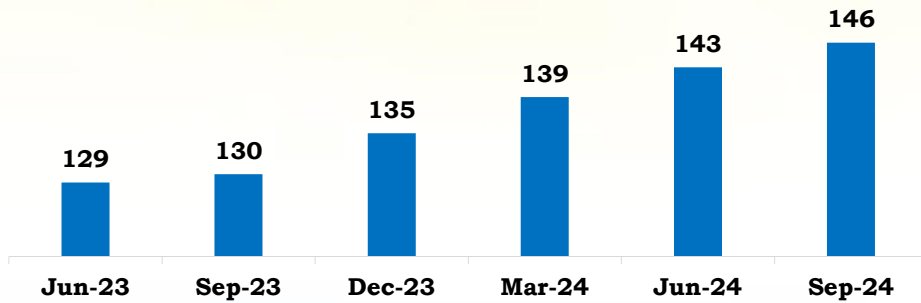
Business Network

Digital Journey

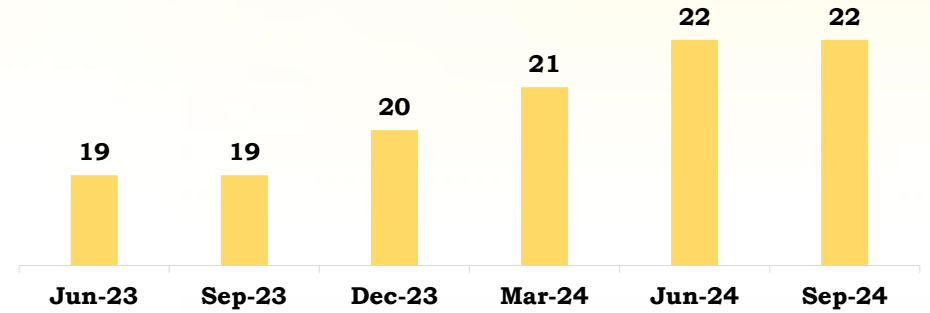
ESG Initiatives

Products & Services

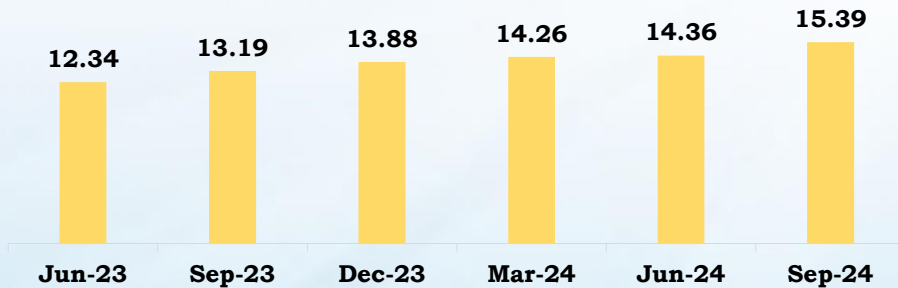
Business Per Branch (₹ in Cr.)



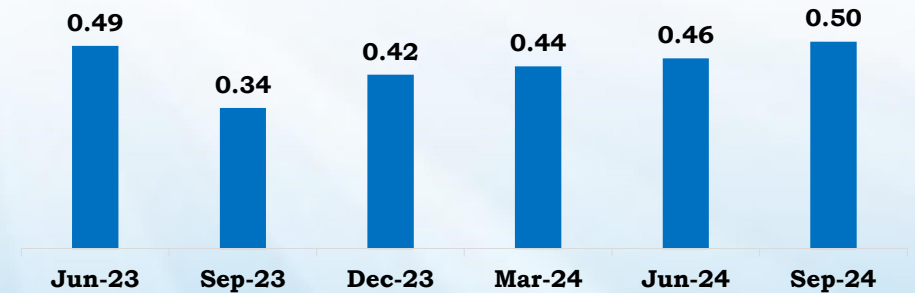
Business Per Employee (₹ in Cr.)



Book Value Per Share (₹)



Earning Per Share (₹)



Balance Sheet



Major Highlights

Business Performance

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Capital & Shareholding

Business Network

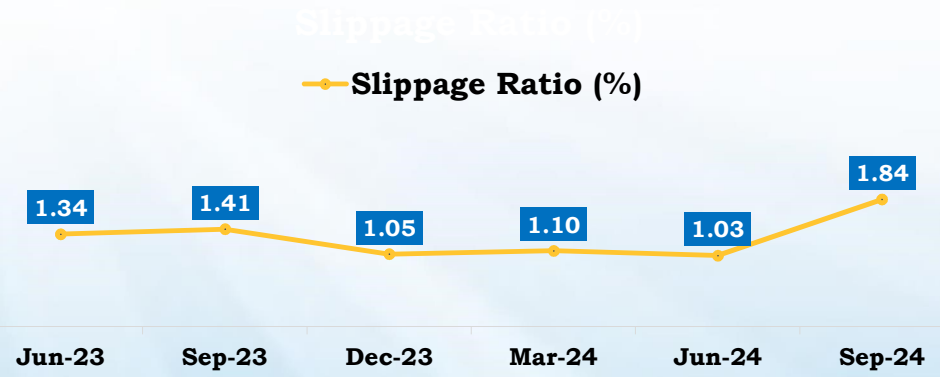
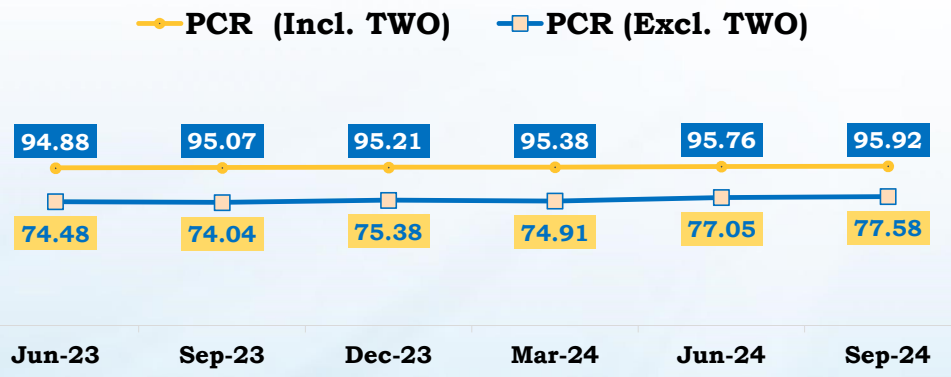
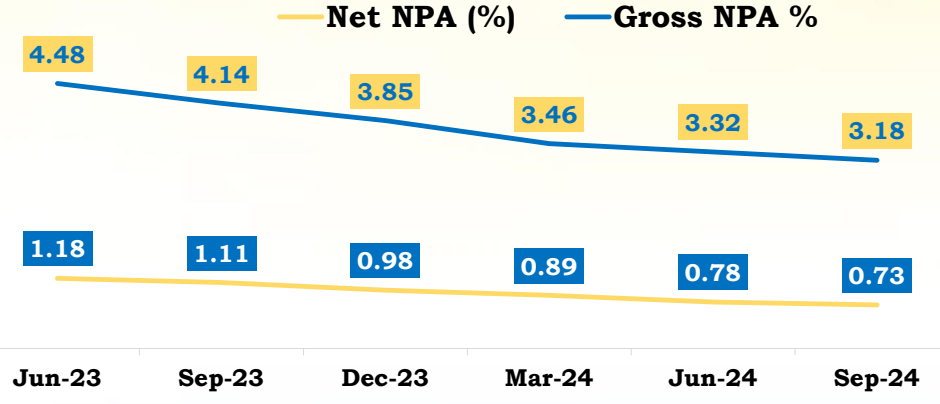
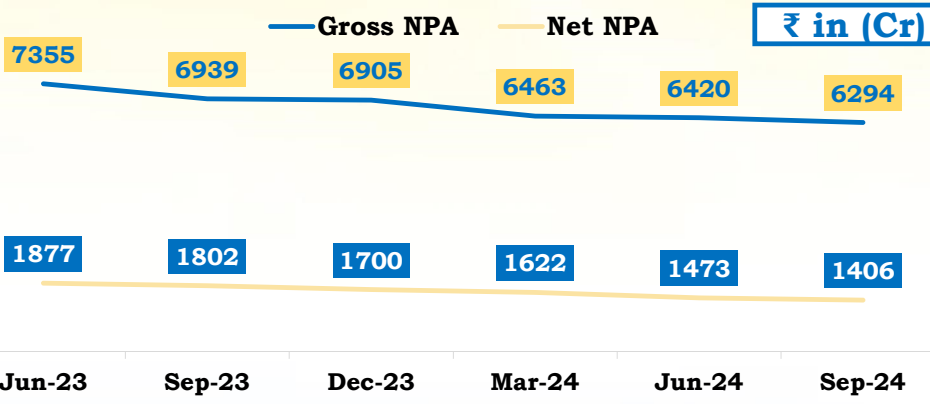
Digital Journey

ESG Initiatives

Products & Services

CAPITAL & LIABILITIES (₹ in Cr.)	30.09.2023	30.06.2024	30.09.2024
Capital	11956	11956	11956
Reserves & Surplus	14465	15260	16190
Deposits	249411	268155	275777
Borrowings	32857	29034	21727
Other Liabilities & Provisions	6722	7266	7158
Total	315411	331671	332808
ASSETS (₹ in Cr.)	30.09.2023	30.06.2024	30.09.2024
Cash and Balances with RBI	11892	13068	10306
Balances with Banks and Money at Call and Short Notice	24776	17144	16065
Investments	95194	93735	93691
Advances	162597	188293	193030
Fixed Assets	3547	3781	3825
Other Assets	17405	15650	15891
Total	315411	331671	332808

Asset Quality





₹ in (Cr)

Item	Sep-23	Jun-24	Sep-24
Gross NPA (₹ in Cr.)	6939	6420	6294
Net NPA ₹ in (₹ in Cr.)	1802	1473	1406
Gross NPA (%)	4.14%	3.32%	3.18%
Net NPA (%)	1.11%	0.78%	0.73%
PCR % (Incl TWO)	95.07%	95.76%	95.92%
PCR % (Excl TWO)	74.04%	77.05%	77.58%
Slippage Ratio Annualised (%)	1.42%	1.02%	1.84%
Credit Cost Annualised (%)	0.83%	0.85%	1.26%

Asset Classification

₹ in (Cr)

Item	Sep-23	%	Jun-24	%	Sep-24	%
Standard	160795	95.86	186833	96.68	191633	96.82
Sub-standard	1314	0.78	1203	0.62	1470	0.74
Doubtful	5417	3.23	3767	1.95	3523	1.78
Loss	208	0.12	1450	0.75	1301	0.66
Total Advance	167734	100	193253	100	197927	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			FY
		Sep-23	Jun-24	Sep-24	Mar-24
1	Opening Balance	7355	6463	6420	7726
	Less				
2	Total Reduction	994	522	990	3336
	of which				
	Cash Recovery + Upgradation	322	221	350	1398
3	Fresh Addition	578	479	864	2072
4	Net Increase/(Decrease) (3-2)	(416)	(43)	(126)	(1264)
5	Closing Balance	6939	6420	6294	6463
6	Recovery in Written off + RI	334	457	667	1729
7	Total Recovery + Upgradation (2+6)	656	678	1017	3127

Sector-wise Fresh Addition to NPA

Fresh Addition (₹ in Cr)	Quarter Ended		
	Sep-23	Jun-24	Sep-24
Retail	70	122	132
Agriculture	178	48	206
MSME	130	165	190
RAM	378	335	528
Corporate & Others	180	128	324
Addition to existing NPA	20	16	12
Total	578	479	864

Segment NPA



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

₹ in (Cr)

Sl.	Sector	30.09.2023			30.06.2024			30.09.2024		
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	36362	498	1.37	42985	418	0.97	47039	339	0.72
	<i>Of which</i>									
a.	Home Loan	21366	248	1.16	24454	254	1.04	25421	244	0.96
b.	Education Loan	917	24	2.62	975	31	3.18	998	16	1.60
c.	Vehicle Loan	2509	44	1.75	3164	45	1.42	3479	30	0.86
2	Agriculture	22985	3440	14.97	25950	3226	12.43	26987	3307	12.25
3	MSME	30699	2280	7.43	33051	2405	7.28	34174	2235	6.54
4	Corporate	52907	531	1.00	64611	324	0.50	65666	413	0.63
5	Total (1 to 4)	142953	6749	4.72	166597	6373	3.83	173866	6294	3.62
6	Overseas	24781	191	0.77	26656	47	0.18	24061	0	0.00
7	Total	167734	6939	4.14	193253	6420	3.32	197927	6294	3.18

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	Sep-23		Jun-24		Sep-24	
	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances
SMA 0	580	0.35%	2342	1.21%	836	0.42%
SMA 1	713	0.42%	338	0.17%	376	0.19%
SMA 2	428	0.26%	368	0.19%	350	0.18%
Total	1721	1.03%	3048	1.57%	1562	0.79%

* Total SMA (1 Cr & above) out of Restructured books - 221 Cr (out of which 171 Cr is related to COVID Restructuring i.e. RF-1 & RF-2)

Sector/SMA (1 Cr & above)	30.09.2023				30.06.2024				30.09.2024			
	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total
Retail	193	51	63	307	133	49	65	247	160	37	79	276
Agriculture	99	46	50	195	98	41	68	207	51	29	49	129
MSME	278	224	157	659	219	163	166	548	202	131	155	488
Corporate & Others	9	392	159	560	1892	85	69	2046	422	179	68	669
Total	579	713	429	1721	2342	338	368	3048	835	376	351	1562

Restructured Advances



Major Highlights

Business Performance

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Business Network

Digital Journey

ESG Initiatives

Products & Services

₹ in (Cr)

Restructured Standard Advance

Parameters	Sep-23	Jun-24	Sep-24
Retail	1155	947	793
Agriculture	93	156	79
MSME	1192	1022	1052
Corporate	1269	1163	862
Total	3709	3288	2786

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

Particulars	Sep-23	Jun-24	Sep-24
MSME	982	723	651
Personal	966	837	793
Corporate	456	511	163
Others	150	120	111
Total	2554	2191	1718



NCLT

Sep-2024 (₹ Cr.)	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC	9	16	213	238
Loan Outstanding	1395	3056	13712	18163
Total Provisions Held	1395	3056	13712	18163
Provision Percentage (%)	100%	100%	100%	100%

Recovery From NCLT	Sep-23 (₹ Cr.)		Jun-24 (₹ Cr.)		Sep-24 (₹ Cr.)	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Through Resolution	3	82	5	34	14	393
Under Liquidation	2	26	9	31	12	21
Total	5	108	14	65	26	414

NARCL

Our Bank exposure as on 30.09.2024 (in Cr)		Resolved through NARCL till Sep-24 Qtr (in Cr)	
No of Accounts	Amount	No of Accounts	Amount
6	878	1	4

Particulars	30.09.2024	
	A/c	Amt
A/cs where bid submitted and under process	4	610
A/cs kept on hold temporarily	1	108
List of under progress A/cs	1	160
Newly Identified Cases	0	0
Total A/c identified by NARCL	6	878



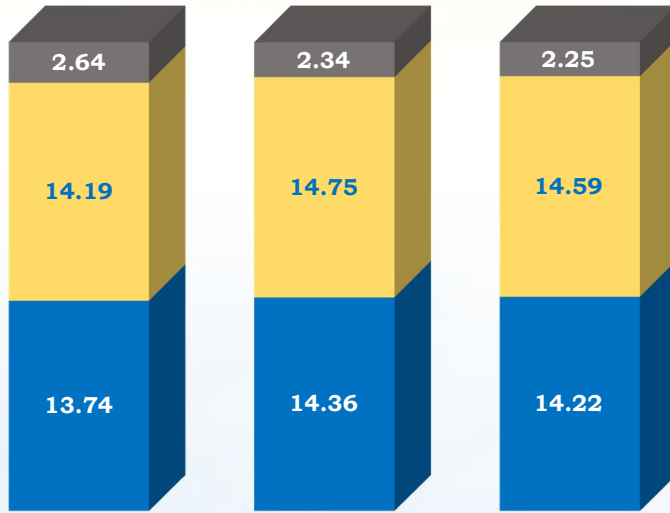
■ CET-I ■ Tier- I ■ Tier- II

CRAR

16.83

17.09

16.84



Sep-23

Jun-24

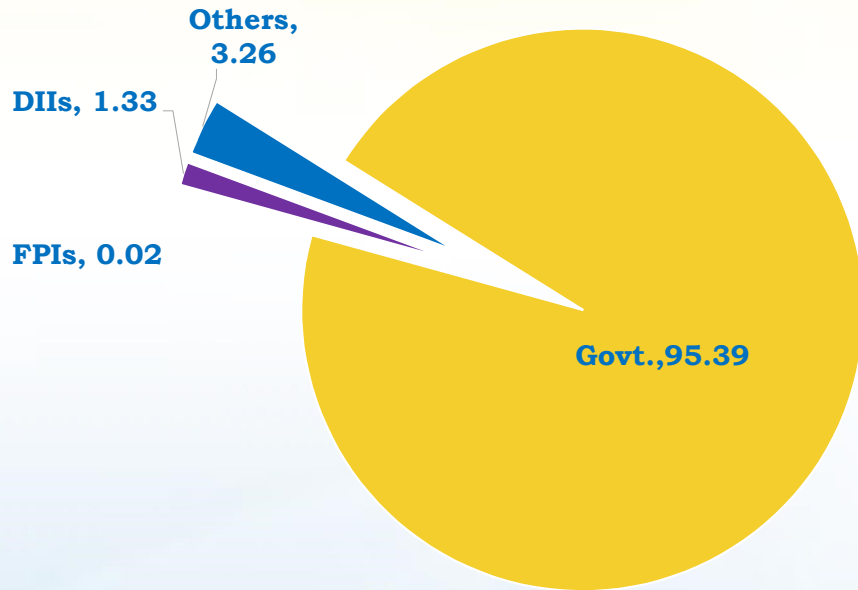
Sep-24

Particulars (₹ in Cr)	Sep-23	Jun-24	Sep-24
Credit RWA	87901	106507	111823
Market RWA	7242	1841	2041
Operational RWA	17523	19191	19191
Total RWA	112666	127539	133055
Advances	167734	193253	197927
Credit RWA density (%)	52.40	55.11	56.50

Particulars (₹ in Cr)	Sep-23	Jun-24	Sep-24
CET1 Capital	15484	18310	18916
Tier I Capital	15984	18810	19416
Tier II Capital	2980	2986	2988
Total Capital	18964	21796	22404



Share Holding Pattern 30.09.2024



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

Certificate of Deposit	
CRISIL Rating	A1+

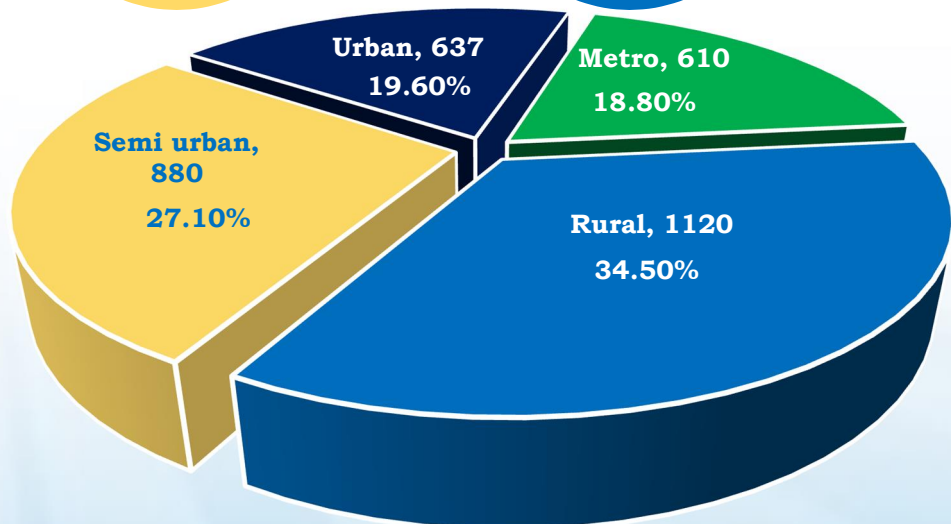
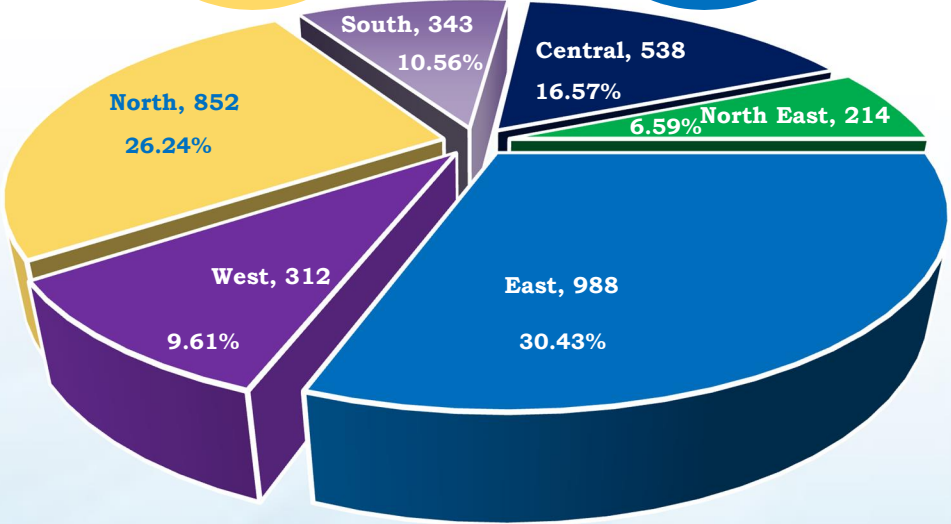
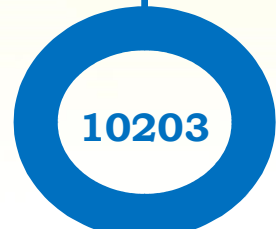
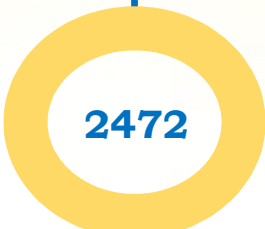
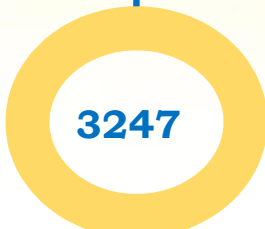
Long-term Issuer Rating	
India Ratings	AA/Stable
Infomerics Ratings	AA /Positive

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

Our Presence



Domestic Branches | **Overseas Branches** | **ATM** | **BCs**



Paschim Banga Gramin Bank

Amount in Cr				
Particulars	Quarter Ended		FY	
	Mar-24	Jun-24	22-23	23-24
Business	11055	11117	10318	11055
Deposit	6906	6962	6570	6906
Advances	4149	4155	3748	4149
Operating Profit	57.34	35.49	-25.36	179.12
Net Profit	34.30	11.49	-55.01	50.65
Gross NPA	339.31	362.31	351.12	339.31
Net NPA	31.75	36.86	139.12	31.75
Ratios	Quarter Ended		FY	
	Mar-24	Jun-24	22-23	23-24
Gross NPA (%)	8.18	8.72	9.37	8.18
Net NPA (%)	0.83	0.96	3.94	0.83
PCR (%)	90.64	89.83	60.38	90.64
CRAR (%)	10.33	10.30	5.10	10.33
NIM (%)	4.86	4.41	4.12	4.62
No of Branches				230
No of Employees				929



Changing the face of Rural Bangal





Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

★★★★★
"... Effortlessly able to register account & able to add beneficiaries..."

★★★★★
"... Very smooth transfer of funds..."

★★★★★
"... Option to seamlessly invest in mutual funds & create SIP through the app..."

★★★★★
"... nowadays no need to visit the bank for any type of work..."

★★★★★
"... by far the easiest and simplified banking app I've used..."



Rated 4.7/5 - Google Play Store

Recent Launches by UCO Bank in GFF 2024

UPI Circle (issuer): It allows an UPI user to make payment permission to trusted secondary users from the payer's account with minimum intervention and with adequate risk mitigations, an UPI user can set up partial and full delegation.

UPI Life Autopay Top-up : This feature ensures seamless small value transactions by automatically recharging an user's wallet when its balance falls below a pre-set threshold. It is providing ease of low value transactions to the customers



Introduction of New Digital Lending Journeys

- ❖ Pre-Qualified Personal Loan (PQPL) STP journey
- ❖ KCC STP journey through Jan Samarth Portal
- ❖ Revamped Shishu Mudra STP Journey
- ❖ Revamped KCC Renewal Journey up to Rs 1.6 lakhs through Web and SMS
- ❖ GST Smart Scheme through STP
- ❖ Integration with Reserve Bank Innovation Hub(RBIH) platform



Introduction of New Features in Mbanking

- ❖ UPI Lite -Automatic funding of wallet as per mandate
- ❖ UPI Circle empowers customers to delegate payment permissions to other users
- ❖ Extension of M-Banking facility to Cash Credit Account Holders under UCO Contractor Scheme

Introduction of New Features in WhatsApp Banking in addition to existing 20 features

- ❖ Positive Pay facility through WhatsApp banking
- ❖ Link based features introduced on WhatsApp Banking
 - STP Journeys
 - Doorstep banking services
 - Grievance Redressal



Introduction of New Features in Ebanking

- ❖ Integration with Custom duty portal (ICEGATE) has been made live in E-Banking
- ❖ Loan repayment facility through BBPS
- ❖ Online Registration Facility for Corporate customers under sole-proprietorship
- ❖ Online Password Reset Facility for Corporate Internet Banking customers

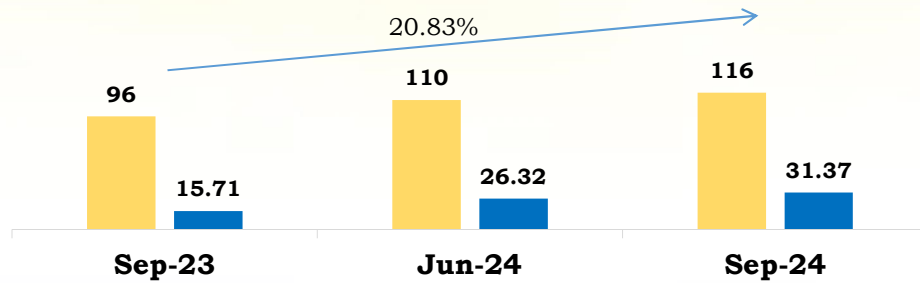


- ❑ Attractive Offers launched for customers on transactions through UCO Bank Debit Cards in partnership with Swiggy, Zomato and PlutosOne.

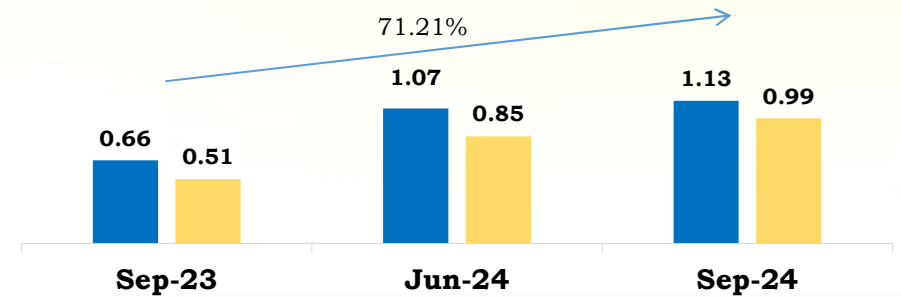
Digital Performance



■ Retail Mobile Banking (In Lakhs)
 ■ Retail Mobile Active Users(in lakhs)

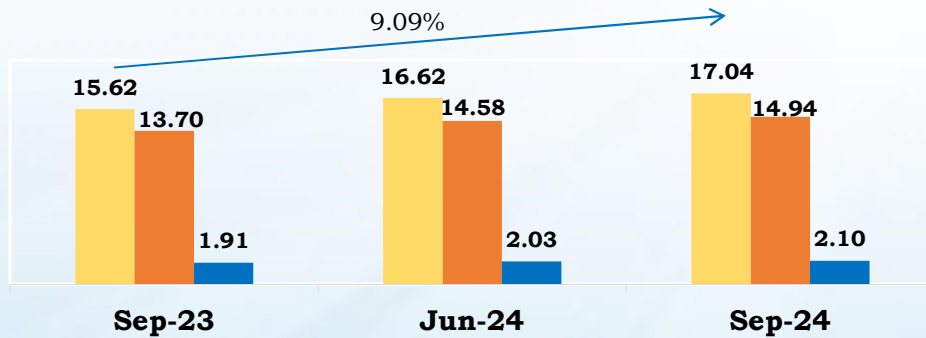


■ Corporate Mobile Banking (In Lakhs)
 ■ Corporate Mobile Banking Active Users(in Lakhs)

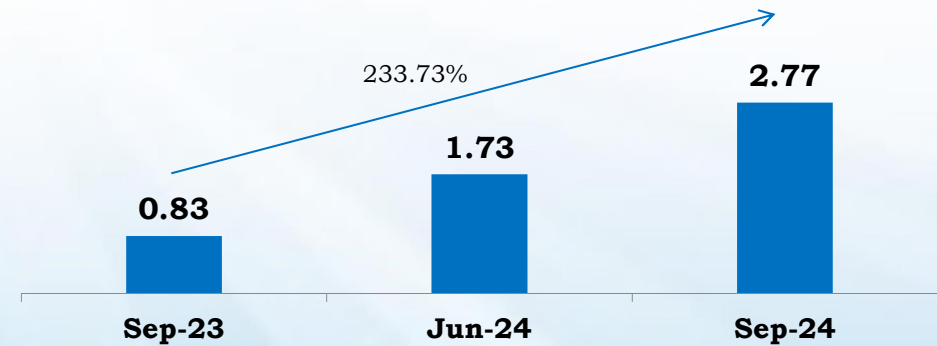


Internet Banking User (in Lakhs)

■ Total ■ Retail ■ Corporate

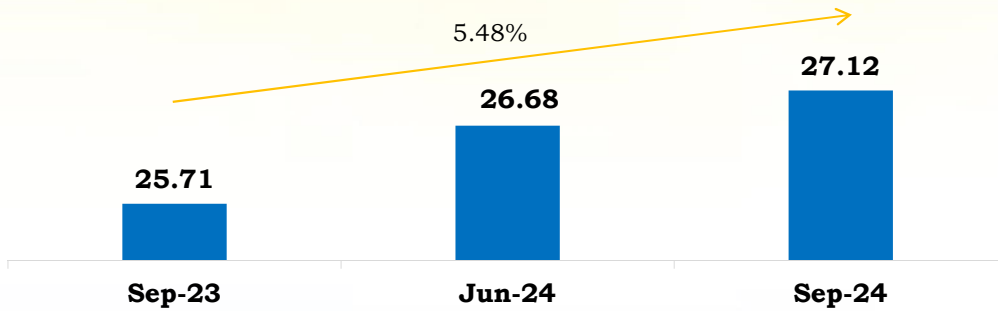


WhatsApp Banking Users (In Lakhs)

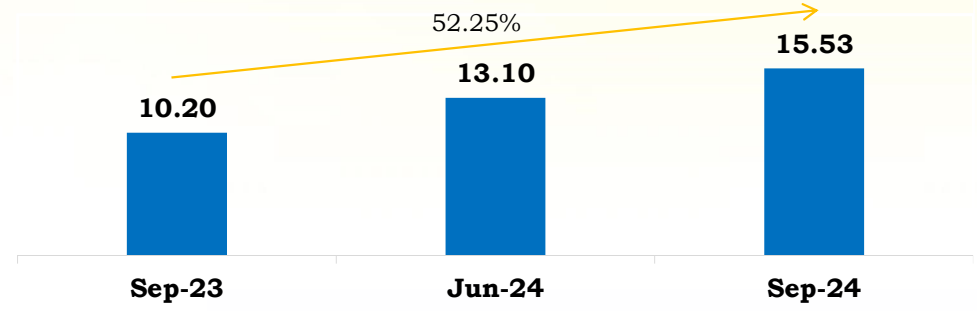




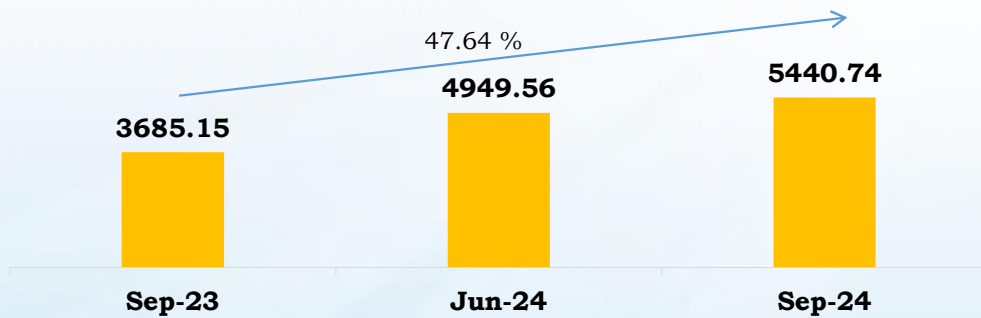
Mobile Banking No of Transactions (In Lakhs)



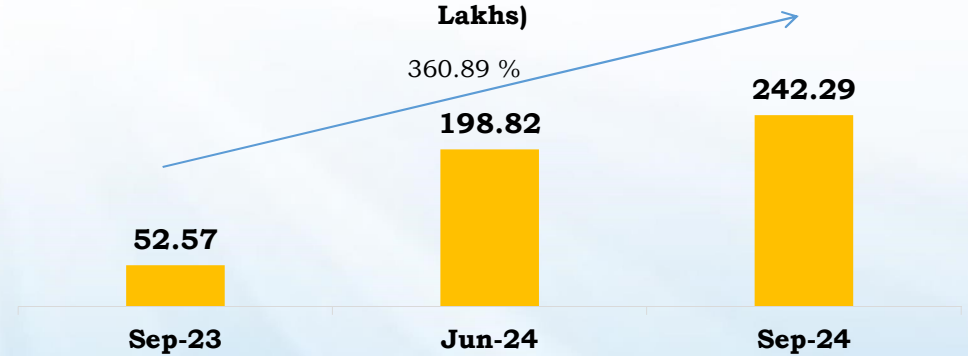
Corporate Mobile Banking Transactions (In Lakhs)



UPI Transactions (In Lakhs)



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





Major Highlights

Business Performance

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Products & Services

@official.ucobank

26,120

@official.ucobank

57,230

@uco-bank

25,090

@uco-bank

21,670

WhatsApp Banking
Say Hi to
8334001234

@UCOBankOfficial

49,335





Credit facility to Renewable Energy Sector
- Rs. 3382 Crore

UCO EV Loan Scheme- Rs. 44.44 Crore

Rate Concession for purchase of EV @
10 bps

Tree Plantation – over 20000 trees



Environment

Upgradation to LED lighting for better
efficiency and lower carbon emissions



More than 64054 & 584806 persons were educated through FLCs & Banks's Sponsored CFL respectively in Sep 2024 Qtr

More than 15.60 lakhs rural women were benefitted through over 1.72 lakhs SHG loans

More than 8298 persons were trained through 267 training programmes conducted by 27 Bank's RSETIs in 7 states

Bio-toilets provided in NCC Barrackpore Camp on 15th August 2024

S Social

beneficiaries for Govt. Sponsored Social Security Scheme as on 30.09.2024

PMSBY
46.08 lacs

PMJJBY
14.83 lacs

APY
11.65 lacs



Major Highlights

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Enterprise Fraud Risk Management solution for prevention of unauthorised electronic banking transactions

Business Continuity Plan for prevention and recovery from potential threats

Policy on Digital Payment security which establishes security standards for digital payment products and services

Diverse and Professional Board composition, enhancing Corporate Governance

Governance

Whistle Blower Policy to enhance transparency and accountability



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

Grow your RICE SHELLER BUSINESS with UCO BANK'S

RICE SHELLER SCHEME

Get Financial Assistance for Purchasing/Repair/Extension/Modernization of New/Existing Rice Shellers

- + Competitive RoI
- + Quick and Easy Loan Approval

For more details visit nearest UCO Bank Branch

Attractive Scheme Features

*TSC Apply

Secure your global earnings with **UCO 400** – the ideal NRE/NRO Term Deposit below **Rs. 3 Cr**

7.05% p.a.

*Limited period offer
*T&C Apply

UCO ARHATIYAS LOAN

Empowering Commission Agents & Arhatiyas to connect harvests to markets!

Quick & Simple Loan Process
Competitive Interest Rates*

For more details visit nearest UCO Bank Branch

Attractive Scheme Features

UCO NSCCL E-FDR Fixed Deposit Scheme

Go paperless with our Electronic Fixed Deposit Receipts (E-FDRs)

For Clearing Members of NSE Clearing Ltd. (NCL)

UCO JAYA LAKSHMI
(CURRENT ACCOUNT)

Providing financial assistance to the Individual Women or Women operated sole proprietorship firms Initial deposit: **Rs. 5,000/-**

Free

- First SB Cheque leaves
- NEFT/RTGS up to Rs. 5 lakhs per day through NET Banking & Mobile Banking
- Rupay Platinum Personalised Debit Card
- CBS and Merchant QR Code
- Corporate Internet Banking & Mobile Banking
- Personal accidental insurance coverage of Rs. 5 lacs

यूको हरित जमा योजना

जमा की अवधि

- 12 माह
- 1000 दिन
- 2000 दिन

जमा राशि न्यूनतम : 10000 रूपए अधिकतम: कोई सीमा नहीं

ब्याज दर खुदरा सावधि जमा हेतु : सामान्य कार्ड दर से 0.20% अधिक थोक जमा हेतु : सामान्य कार्ड दर से 0.10% कम

- मासिक/त्रैमासिक ब्याज भुगतान योजना उपलब्ध है
- समयपूर्व निकासी की सुविधा*
- जमा राशि का उपयोग हरित वित्तपोषण हेतु किया जाएगा

TWO WHEELS ONE LOAN
UCO Elite Two Wheeler Loan

ROI: 10% (lowest in industry)

Easy Financing and quick approvals
No Ceiling on Maximum loan amount

Maximum tenure of 60 months

1800-103-0123

Make every sale count with **UCO Android POS**

- Direct Credit in Bank Account
- With Printer variant terminals
- Attractive Monthly Rental
- FREE Installation
- NO AMC
- FREE Printer Roll
- Daily Settlement Reports & MIS available
- 24x7 Customer Service

Stay ahead in the digital age!

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3rd Position in the PRAISE Award under PM SVANidhi Yojana



2nd Position in the RAJBHASHA KIRTI PURASKAR 2023-24



Best Performer on Risk Management under PSB mid-size category

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