HO/Finance/Share/214/2025-26 Date: 17.01.2026

**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 Unaudited (Reviewed) Financial Results for the third quarter and nine months ended 31st December 2025**

We enclose herewith the Investor Presentation on the Unaudited (Reviewed) Financial Results of the Bank for the third quarter and nine months ended 31st December 2025.

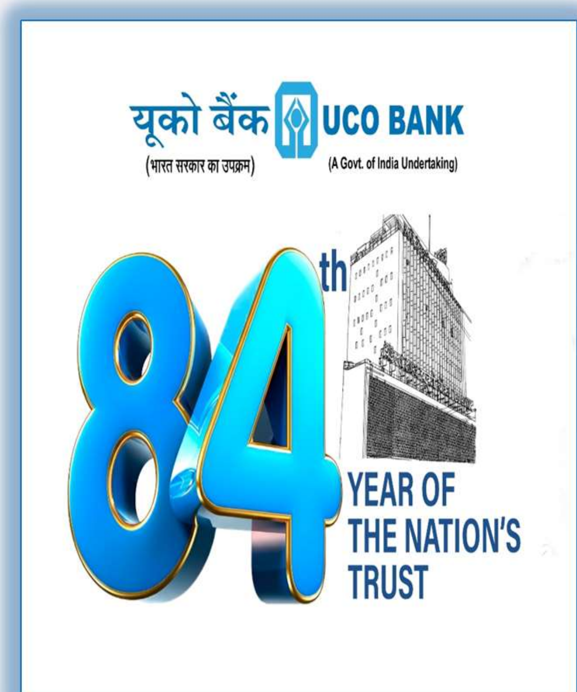
Kindly take the same on record and disseminate the information to investors.

Yours sincerely,
For UCO Bank
Vikash Gupta
Digitally signed by Vikash Gupta
Date: 2026.01.17 15:52:46 +05'30'
**(Vikash Gupta)**
**Company Secretary**

Encl : as stated

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

सम्मान आपके विश्वास का Honours Your Trust




# वित्तीय परिणाम: दिसंबर तिमाही
# वित्तीय वर्ष २०२५-२६
# Financial Results: December Qtr. (FY 2025-26)

Connect with us @official.ucobank : 1800 8910

# Overview

# Major Highlights



## Business

| | | |
|---|---|---|
| Business | ₹553680Cr. | 13.25% (Y-Y) |
| Deposit | ₹ 310086Cr. | 10.64% (Y-Y) |
| Savings (Domestic) | ₹97308Cr. | 9.95% (Y-Y) |
| CASA (Domestic) | ₹ 112083Cr. | 11.49% (Y-Y) |
| Advance | ₹243594Cr. | 16.74% (Y-Y) |
| Retail | ₹64159Cr. | 28.18% (Y-Y) |
| Agriculture | ₹ 34954Cr. | 24.69% (Y-Y) |
| MSME | ₹44806Cr. | 23.56% (Y-Y) |
| Home Loan | ₹ 31634Cr. | 18.79% (Y-Y) |
| Vehicle Loan | ₹ 7168Cr. | 73.50% (Y-Y) |

## Asset Quality

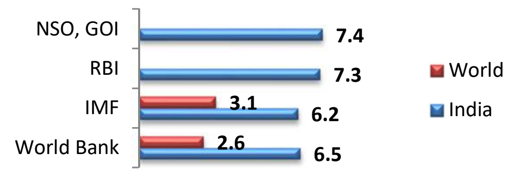
| | | |
|---|---|---|
| Gross NPA | 2.41% | 50bps (Y-Y) |
| Net NPA | 0.36% | 27bps (Y-Y) |
| PCR | 97.32% | 116bps (Y-Y) |
| PCR (Excl. TWO) | 85.47% | 657bps (Y-Y) |

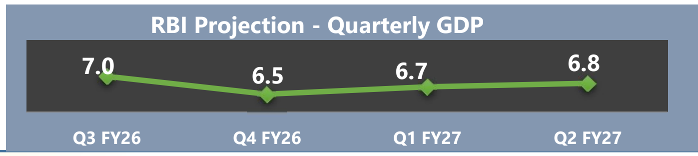
## Profitability

| | | |
|---|---|---|
| Net Interest Income | ₹ 2646Cr. | 11.27% (Y-Y) |
| Net Profit | ₹ 739Cr. | 15.65% (Y-Y) |
| Operating Profit | ₹1680Cr. | 5.93% (Y-Y) |

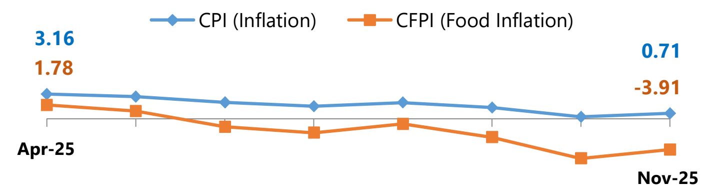
# Major Economic Highlights

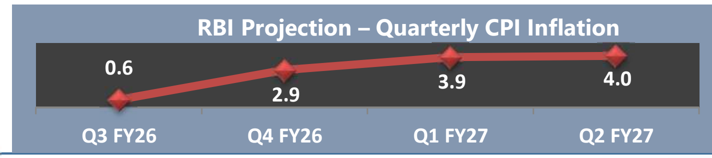
## 1. Growth Projections (FY 2025-26) (Y-o-Y Growth in %)



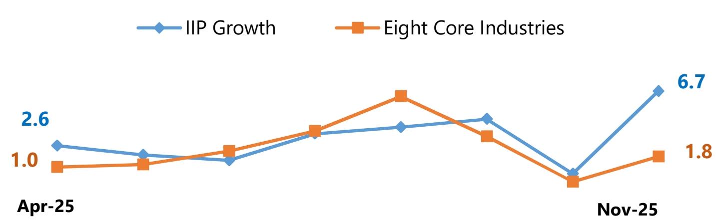




## 2. CPI Inflation (FY 2025-26) (Y-o-Y Growth in %)




## 3. Industrial Production (Y-o-Y Growth in %)





## 4. Major Highlights & Growth Drivers

- World Bank has projected the GDP growth rate of India for calendar year 2026 at 6.5%.
- IMF has projected India's GDP for FY 2025-26 at 6.2% and UN has projected at 6.6%.
- In Dec-25 MPC , RBI has kept its growth projection for India's GDP at 7.3% for the FY 2025-26. Quarterly GDP growth rates are estimated as Q3FY26 at 7.0% and Q4FY26 at 6.5%.
- NSO, GOI has projected FY 2025-26 GDP growth at 7.4%.
- RBI has forecast retail price inflation for FY 2025-26 at 2.0%, with Q3 at 0.6% and Q4 at 3.1%.
- Headline inflation is below the RBI target since Feb-25 and Food Inflation is negative since Jul-25.
- India's foreign exchange reserve in the week ended Dec-26 stood at USD 696.6 Billion.
- The cumulative exports (merchandise & services) during Apr-Nov 2025 is estimated at USD 562 Billion, as compared to USD 533 Billion in Apr-Nov 2024, a growth of 5.43 percent.
- India's current account deficit narrowed sharply to USD 12.3 Billion or 1.3 percent of GDP in Q2FY26 from 2.2 percent a year ago.
- This was supported by higher service exports and remittances. Major outflows include investment income payments.

# Performance vs Guidance

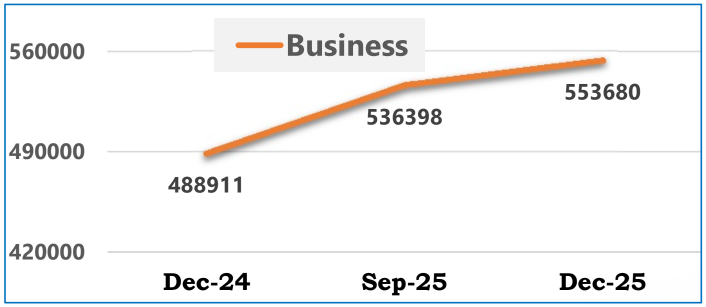


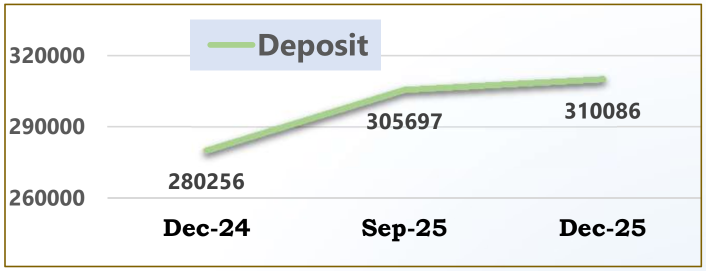
| Parameters | Actual for DEC-25 | Guidance for FY 25-26 |
|---|---|---|
| Deposit Growth (Y-O-Y) | 10.64% | 10-12% |
| Credit Growth (Y-O-Y) | 16.74% | 12-14% |
| CASA % | 38.41% | 37-38% |
| RAM % | 66.86% | 61-63% |
| CD Ratio | 78.56% | 75-77% |
| Credit Cost | 0.69% | <1.00% |
| NIM Global | 3.08% | 2.8-2.9 |
| GNPA | 2.41% | <2.50% |
| NNPA | 0.36% | <0.35% |
| Slippage Ratio | 0.85% | 1-1.25% |
| Total Recovery & Upgradation (in Cr) | 2215 | 2200-2700 |

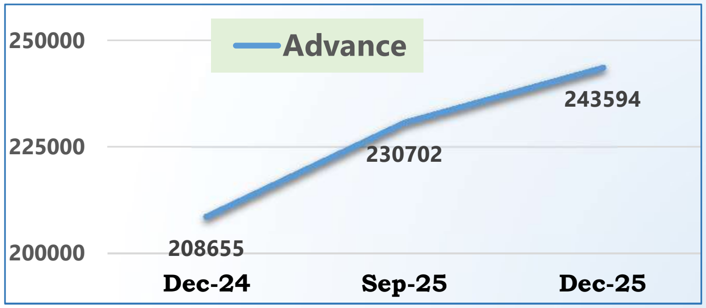
# Total Business



| Business Mix (₹ in Cr) | Dec-24 | Sep-25 | Dec-25 | Q-Q (%) | Y-Y (%) |
|---|---|---|---|---|---|
| **Global Business** | **488911** | **536398** | **553680** | **3.22** | **13.25** |
| Domestic | 448147 | 493903 | 507018 | 2.66 | 13.14 |
| Overseas | 40764 | 42495 | 46662 | 9.81 | 14.47 |
| **Global Deposits** | **280256** | **305697** | **310086** | **1.44** | **10.64** |
| Domestic | 264787 | 290106 | 291773 | 0.57 | 10.19 |
| Overseas | 15469 | 15591 | 18313 | 17.46 | 18.39 |
| **Global Advances** | **208655** | **230702** | **243594** | **5.59** | **16.74** |
| Domestic | 183360 | 203797 | 215244 | 5.62 | 17.39 |
| Overseas | 25295 | 26905 | 28350 | 5.37 | 12.08 |
| **CD Ratio (%)** | **74.45** | **75.47** | **78.56** | | |



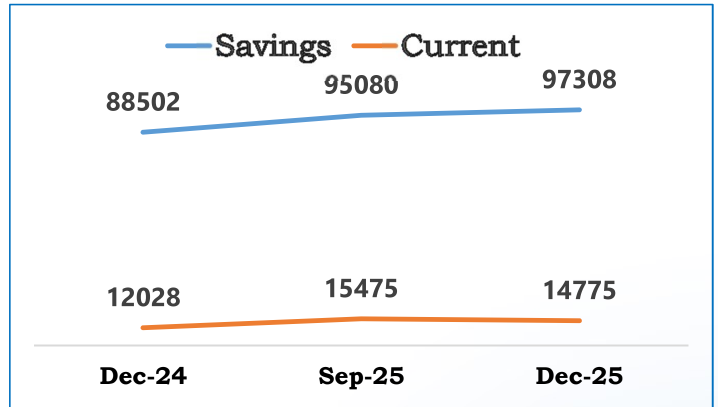



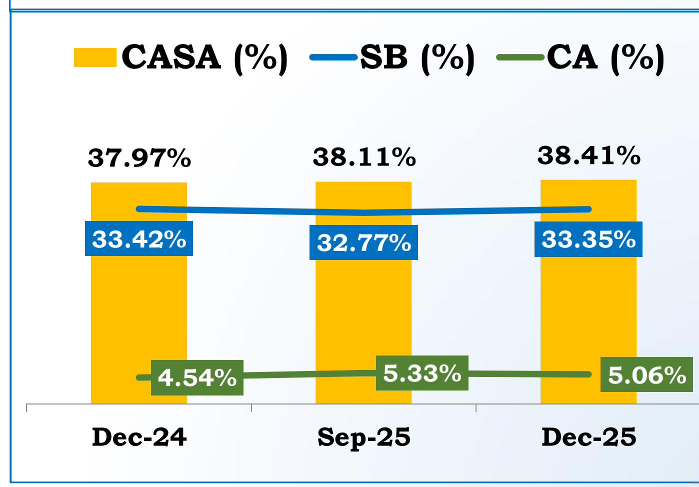
यूको बैंक UCO BANK (भारत सरकार का उपक्रम) (A Govt. of India Undertaking) सम्मान आपके विश्वास का Honours Your Trust

# Global Deposits



| Particulars (₹ in Cr) | Dec-24 | Sep-25 | Dec-25 | Q-Q (%) | Y-Y(%) |
|---|---|---|---|---|---|
| **1. Domestic Deposits** | **264787** | **290106** | **291773** | **0.57** | **10.19** |
| a) Current Deposits | 12028 | 15475 | 14775 | -4.52 | 22.84 |
| b) Saving Deposits | 88502 | 95080 | 97308 | 2.34 | 9.95 |
| **i. CASA Domestic** | **100530** | **110555** | **112083** | **1.38** | **11.49** |
| c) Term Deposits | 164257 | 179551 | 179690 | 0.08 | 9.40 |
| **2. Overseas Deposits** | **15469** | **15591** | **18312** | **17.45** | **18.38** |
| **3. Global Deposits (1+2)** | **280256** | **305697** | **310086** | **1.44** | **10.64** |
| **CASA Domestic (%)** | **37.97** | **38.11** | **38.41** | | |

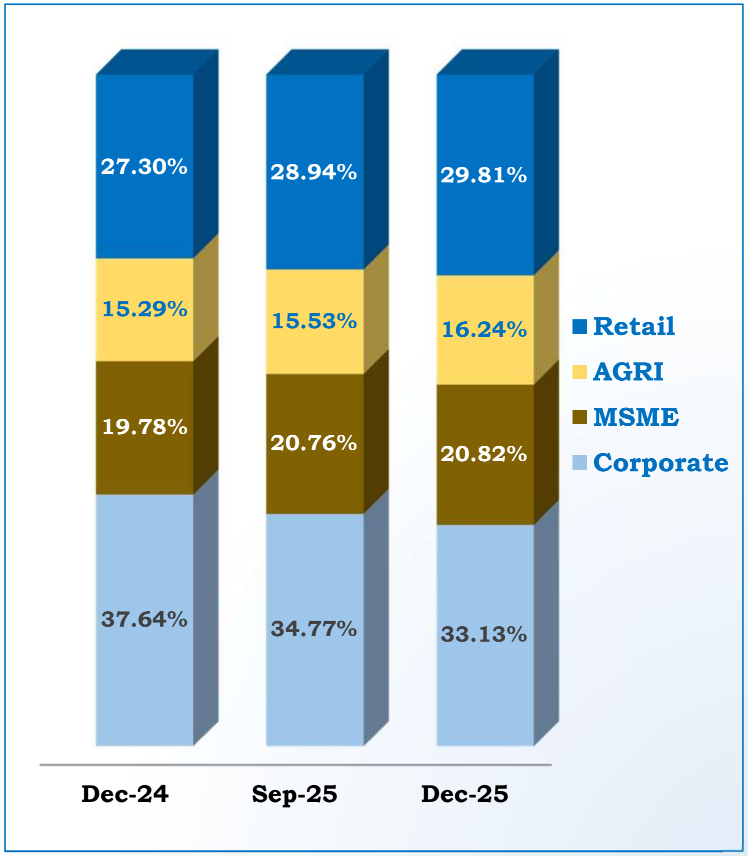


# Domestic Advances



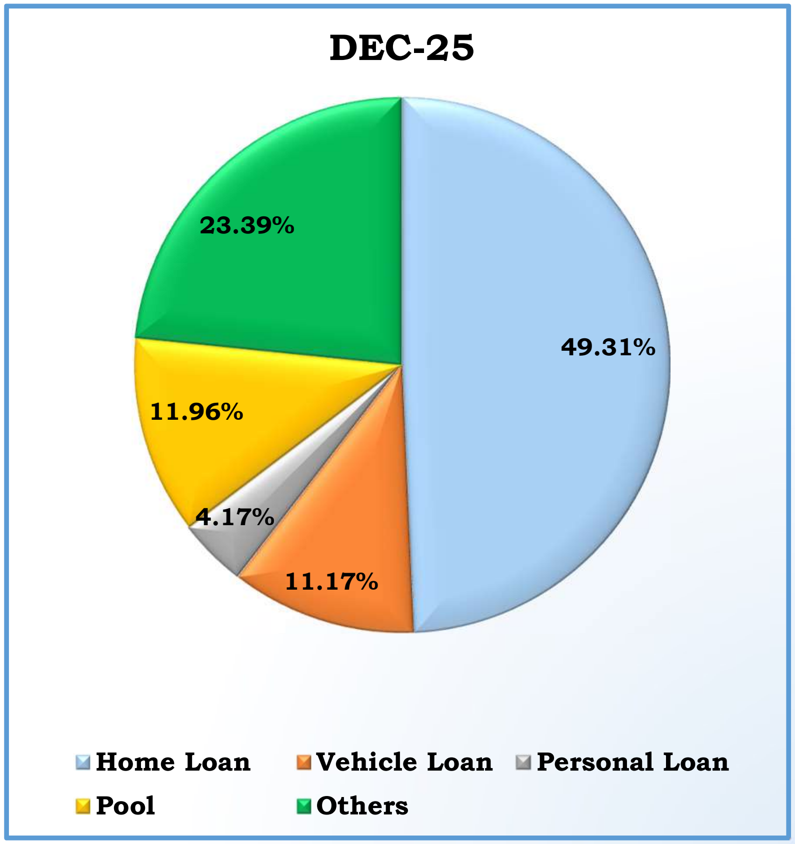
| Particulars (₹ in Cr) | Dec-24 | Sep-25 | Dec-25 | Growth (Q-Q) % | Growth (Y-Y) % |
|---|---|---|---|---|---|
| 1. Domestic Advances | 183360 | 203797 | 215244 | 5.62 | 17.39 |
| a) Retail | 50055 | 58987 | 64159 | 8.77 | 28.18 |
| b) Agriculture | 28033 | 31650 | 34954 | 10.44 | 24.69 |
| c) MSME | 36262 | 42309 | 44806 | 5.90 | 23.56 |
| 2. Total RAM (a+b+c) | 114350 | 132946 | 143919 | 8.25 | 25.86 |
| 3. RAM Share (%) | 62.36 | 65.23 | 66.86 | | |
| d) Corporate | 69010 | 70851 | 71325 | 0.67 | 3.35 |



# Retail Mix



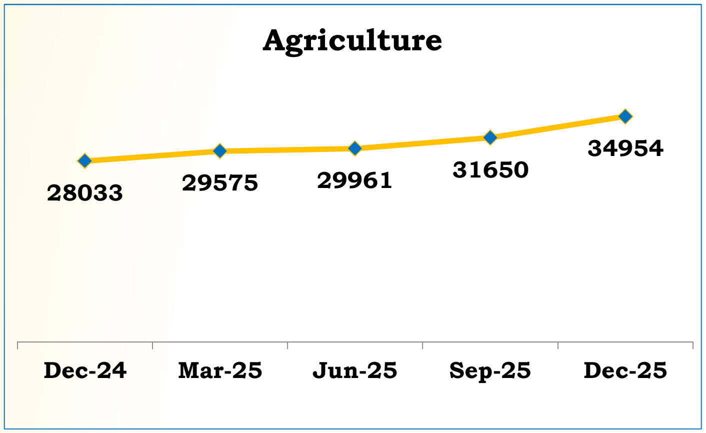
| Particulars (₹ in Cr) | Dec-24 | Sep-25 | Dec-25 | Growth (Q-Q) % | Growth (Y-Y) % |
|---|---|---|---|---|---|
| Home Loan | 26631 | 30235 | 31634 | 4.63 | 18.79 |
| Vehicle Loan | 4131 | 6014 | 7168 | 19.19 | 73.52 |
| Personal Loan | 2189 | 2613 | 2676 | 2.42 | 22.26 |
| Pool | 5691 | 6313 | 7673 | 21.54 | 34.82 |
| Others | 11414 | 13812 | 15008 | 8.66 | 31.49 |
| **Total** | **50055** | **58987** | **64159** | **8.77** | **28.18** |



# Agriculture



| Agriculture (₹ in Cr) | Dec-24 | Sep-25 | Dec-25 | Q-Q (%) | Y-Y (%) |
|---|---|---|---|---|---|
| 1.Farm Credit (Crop, Investment & Allied) | 24388 | 27330 | 30630 | 12.07% | 25.59% |
| 2. Agri Infrastructure & Ancillary Activities | 3645 | 4320 | 4324 | 0.09% | 18.63% |
| **3. Total (1+2)** | **28033** | **31650** | **34954** | **10.44%** | **24.69%** |

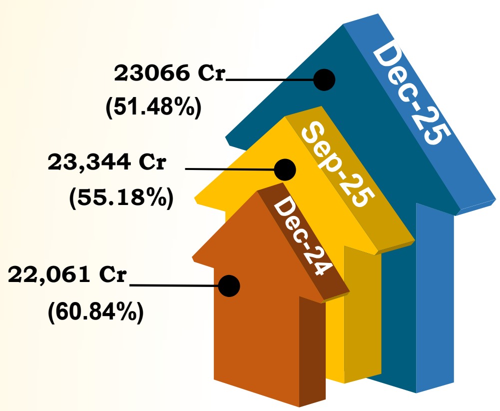



| Self Help Group | Dec-24 | Sep-25 | Dec-25 | Q-Q (%) | Y-Y (%) |
|---|---|---|---|---|---|
| No of Group (Lakhs) | 1.75 | 1.84 | 1.86 | 1.09 | 6.29 |
| Balance Outstanding (Cr.) | 3766 | 4583 | 4919 | 7.33 | 30.62 |
| Women Beneficiaries (No in lakhs) | 15.96 | 16.95 | 17.23 | 1.65 | 7.96 |

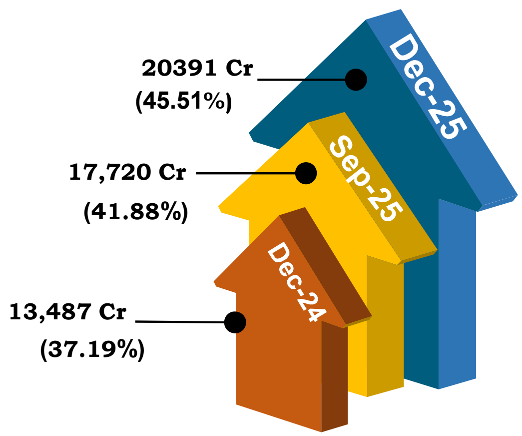
# MSME Portfolio Mix



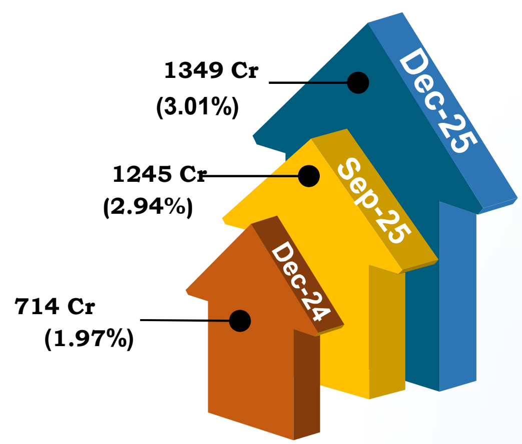
## MICRO




## SMALL




## MEDIUM




## TOTAL

44806Cr

Q-Q 5.90%

Y-Y 23.56%

# MSME Portfolio Mix



MSME
सूक्ष्म , लघु एवं मध्यम उद्यम
MICRO, SMALL & MEDIUM ENTERPRISES

| GECL (₹ in Cr.) | Upto 31.03.2023 |
|---|---|
| Amount Sanctioned | 3153 |
| Amount Disbursed | 3128 |
| Outstanding As on 31.12.2024 :Rs. 608 Cr | |
| Outstanding As on 31.12.2025 :Rs. 265 Cr | |

mudra

| PMMY (₹ in Cr.) | Upto Dec-25 Qtr |
|---|---|
| Amount Sanctioned (FY 25-26) | 5090 |
| Amount Disbursed (FY 25-26) | 5028 |
| Amount Sanctioned During Q3 (FY 25-26) | 2707 |
| Amount Disbursed During Q3 (FY 25-26) | 2678 |
| Amount outstanding as on 31.12.2025 | 7657 |

STAND UP India
Endeavour and Prosper

| Standup India (No.) | As on 31.12.2025 |
|---|---|
| Target | 6402 |
| Achievement | 6699 |
| Achievement (%) | 105% |

PM SVANidhi

| PM SVANidhi | As on 31.12.2025 |
|---|---|
| Application Sanctioned (Nos.) | 187905 |
| Amount Sanctioned (₹ in Cr.) | 282 |

पी एम विश्वकर्मा
सम्मान · सामर्थ्य · समृद्धि

| PM Viswakarma | As on 31.12.2025 |
|---|---|
| Application Sanctioned (Nos.) | 9902 |
| Amount (₹ in Cr.) | 81 |

# Priority Sector Advances



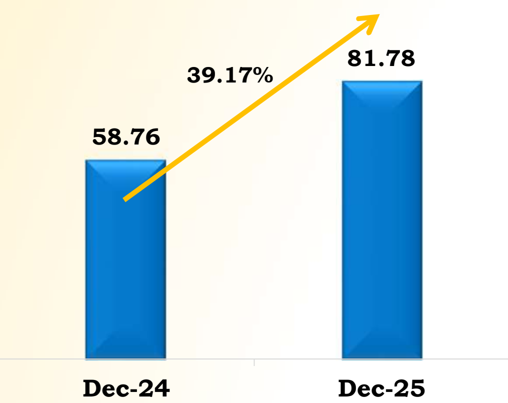
| Segment (₹ in Cr) | RBI Benchmark (%) | Mandatory Target | Achievement | Achievement (%) |
|---|---|---|---|---|
| Priority Sector | **40.00%** | 75642 | 102173 | 54.03% |
| Agriculture | **18.00%** | 34039 | 35624 | 18.84% |
| Small/Marginal Farmer | **10.00%** | 18910 | 19659 | 10.40% |
| Weaker Section | **12.00%** | 22692 | 28286 | 14.96% |
| Micro Under MSME | **7.50%** | 14183 | 23063 | 12.20% |
| Non Corporate Farmers | **14.00%** | 26475 | 31027 | 16.41% |

**ANBC - 189104 Cr**

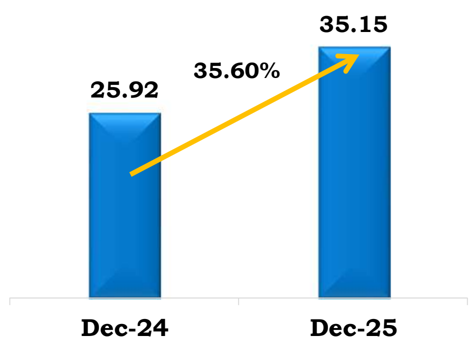
# Financial Inclusion Growth



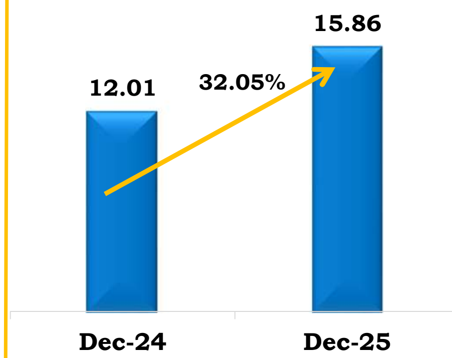
PMSBY (In Lakhs)



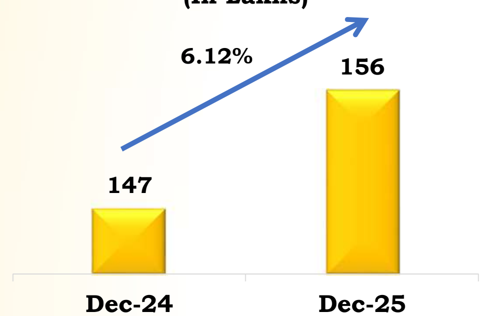

PMJJBY (In Lakhs)



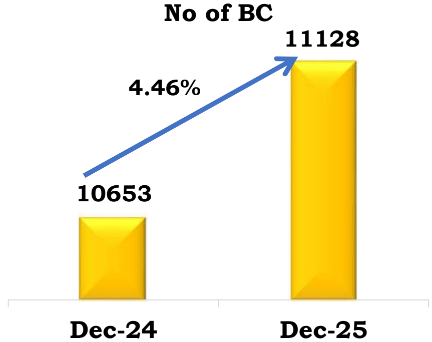

APY Accounts (In Lakhs)



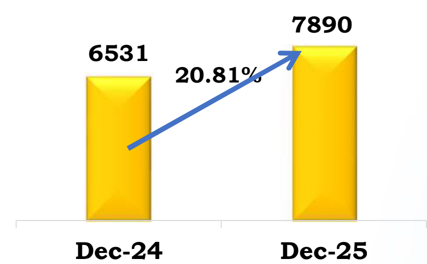

PMJDY Accounts (In Lakhs)




No of BC




Balance in PMJDY A/C




## Dec 2025 Qtr

- State Level Bankers Committee – 2 (Odisha & Himachal Pradesh)
- Lead District Manager (LDM) : 35
- Rural Self Employment Training Institute (RSETI) : 27 (7 States)
- Centre for Financial Literacy : 127
- No. of beneficiaries of CFL : 433675
- Financial Literacy Counselors : 9
- No. of Fin. Literacy Camps : 1436
- No. of beneficiaries of FLC : 49839

| No of Claims Settled upto 31.12.2025 (since inception) | |
|---|---|
| PMSBY | PMJJBY |
| 2843 | 16823 |

# Sectoral Credit-Advances *(Dom.)*



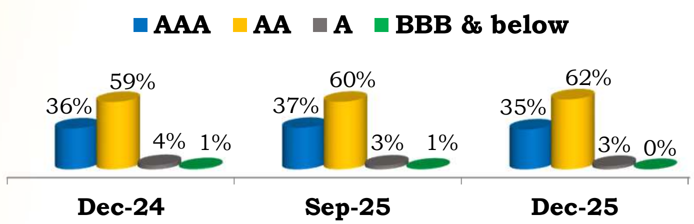
| Sector (₹ in Cr.) | 31.12.2024 | % share to Total Advances | 30.09.2025 | % share to Total Advances | 31.12.2025 | % share to Total Advances |
|---|---|---|---|---|---|---|
| **Infrastructure** | **15292** | **8.34** | **16924** | **8.30** | **16246** | **7.55** |
| **Of which** | | | | | | |
| *Power & Energy* | 7520 | 4.10 | 7746 | 3.80 | 8405 | 3.90 |
| *Port and Road Project* | 6143 | 3.35 | 7774 | 3.81 | 6369 | 2.96 |
| *Other infrastructure* | 1790 | 0.98 | 1403 | 0.69 | 1473 | 0.68 |
| **Basic Metal** | **6873** | **3.75** | **8177** | **4.01** | **8608** | **4.00** |
| **Textiles** | **1476** | **0.80** | **1882** | **0.92** | **2104** | **0.98** |
| **Petroleum and Coal Products** | **1160** | **0.63** | **1382** | **0.68** | **81** | **0.04** |
| **All Engineering** | **1146** | **0.63** | **1190** | **0.58** | **1246** | **0.58** |
| **Food Processing** | **1539** | **0.84** | **1339** | **0.66** | **1564** | **0.73** |
| **Commercial Real Estate** | **1109** | **0.60** | **1766** | **0.87** | **1810** | **0.84** |
| **NBFC** | **24645** | **13.44** | **24764** | **12.15** | **27111** | **12.60** |
| Other Industries | 4935 | 2.69 | 5137 | 2.52 | 5641 | 2.62 |
| **Total Industries** | **58545** | **31.93** | **62561** | **30.70** | **64412** | **29.93** |

# Standard NBFC Advances



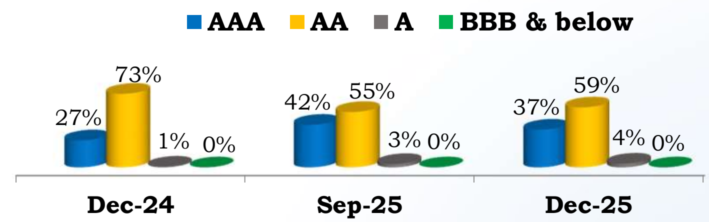
| Standard NBFC **(₹ in Cr.)** | **31.12.2024** | | | **%** | **30.09.2025** | | | **%** | **31.12.2025** | | | % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **Domestic** | **Overseas** | **Global** | | **Domestic** | **Overseas** | **Global** | | **Domestic** | **Overseas** | **Global** | |
| NBFC - PSUs | 4350 | 985 | 5335 | 19.46 | 3037 | 1021 | 4058 | 14.57 | 3034 | 1034 | 4068 | 13.44 |
| NBFC - HFCs | 4065 | 428 | 4493 | 16.39 | 4642 | 444 | 5086 | 18.26 | 4895 | 449 | 5344 | 17.66 |
| NBFC - MFIs | 1110 | 171 | 1281 | 4.67 | 508 | 71 | 579 | 2.08 | 368 | 72 | 440 | 1.48 |
| NBFC - Others | 15116 | 1190 | 16306 | 59.48 | 16552 | 1585 | 18137 | 65.10 | 18791 | 1604 | 20396 | 67.42 |
| Total | **24641** | **2774** | **27415** | **100** | **24739** | **3121** | **27860** | **100.00** | **27088** | **3159** | **30248** | **100.00** |

Rating of Standard NBFCs




| Standard NBFCs (₹ in Cr.) | **31.12.2024** | **30.09.2025** | **31.12.2025** |
|---|---|---|---|
| Bank sponsored | 937 | 641 | 614 |
| PSU | 6079 | 5972 | 5782 |
| Private Inst. (non-Bank) | 20399 | 21247 | 23852 |
| Total | **27415** | **27860** | **30248** |

Rating of Standard HFCs



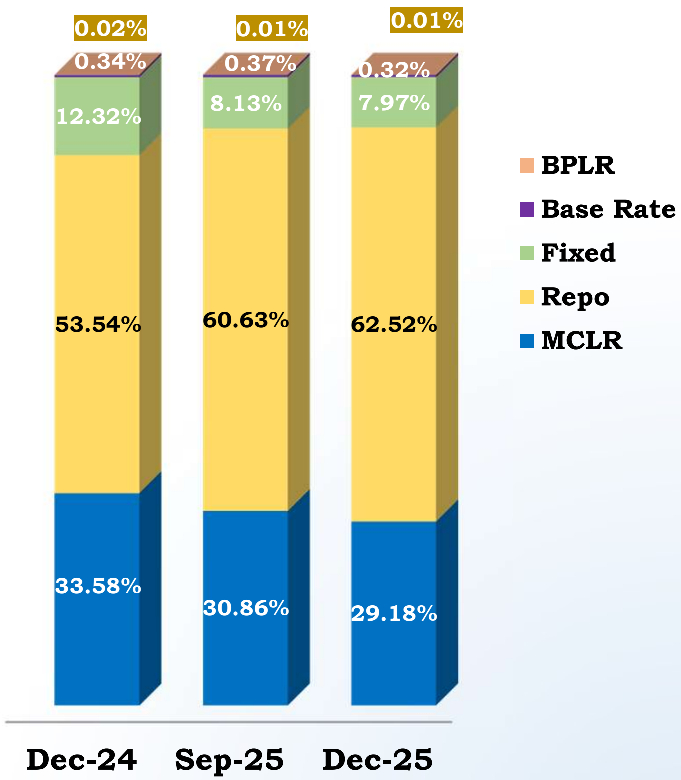

| Out of Std. NBFCs, HFCs (₹ in Cr.) | **31.12.2024** | **30.09.2025** | **31.12.2025** |
|---|---|---|---|
| Bank sponsored | 751 | 488 | 472 |
| PSU | 745 | 1913 | 1713 |
| Private Inst. (non-Bank) | 2997 | 2685 | 3158 |
| Total | **4493** | **5086** | **5344** |

# Rating Mix *(of advances above ₹25 Cr)*



| Rating Grade (₹ in Cr) | Dec-24 | % Share | Sep-25 | % Share | Dec-25 | % Share |
|---|---|---|---|---|---|---|
| AAA | 27329 | 30.60 | 29643 | 31.09% | 26381 | 27.82% |
| AA | 27147 | 30.40 | 25858 | 27.12% | 26912 | 28.38% |
| A | 10685 | 11.96 | 15650 | 16.41% | 15576 | 16.43% |
| BBB | 4835 | 5.41 | 4091 | 4.29% | 3994 | 4.21% |
| **BBB & above** | **69996** | **78.38** | **75241** | **78.91%** | **72862** | **76.84%** |
| Below BBB | 2328 | 2.61 | 2340 | 2.45% | 2262 | 2.39% |
| **Total Rated** | **72324** | **80.99** | **77581** | **81.36%** | **75125** | **79.23%** |
| **Of Which** | | | | | | |
| a) PSU | 27380 | 30.66 | 28211 | 29.59% | 22617 | 23.85% |
| b) Others | 44944 | 50.33 | 49370 | 51.78% | 52508 | 55.38% |
| **Total Unrated** | **16980** | **19.01** | **17772** | **18.64%** | **19693** | **20.77%** |
| **Of Which** | | | | | | |
| a) PSU with Govt. Guarantee | 9525 | 10.67 | 6649 | 6.97% | 7486 | 7.90% |
| b) PSU without Govt. Guarantee | 1629 | 1.82 | 2958 | 3.10% | 4391 | 4.63% |
| c) Others | 5826 | 6.52 | 8165 | 8.56% | 7816 | 8.24% |
| **Total** | **89304** | **100.00** | **95353** | **100.00%** | **94818** | **100.00%** |

**Advances*(Dom)* Mix of Benchmark**



# Investment Portfolio



| Sl. | Parameters (₹ in Cr) | Dec-24 | Sep-25 | Dec-25 |
|---|---|---|---|---|
| 1 | **Domestic Investment** | **91554** | **95113** | **95668** |
| a | SLR | 66911 | 70334 | 71275 |
| | **SLR as % to Domestic Investment** | **73.08%** | **73.95%** | **74.50%** |
| b | Non SLR | 24642 | 24779 | 24393 |
| | | | | |
| I | Held To Maturity (HTM) | 67619 | 68479 | 69866 |
| II | Available For Sale (AFS) | 21169 | 23321 | 21793 |
| III | Held For Trading (HFT) & Fair Value through P & L (FVTPL) | 2513 | 3313 | 4009 |
| III | Investment in Associates | 253 | | |
| 2 | **Modified Duration (AFS+HFT)** | **3.69** | **3.66** | **3.61** |
| 3 | **Overseas Investment** | **3187** | **3254** | **3381** |
| 4 | **Total Gross Investment (1+3)** | **94741** | **98367** | **99049** |
| | | | | |
| | **HTM To Gross Domestic Investment (%)** | **73.86%** | **72.00%** | **73.03%** |
| | **Total SLR (%)** | **24.69%** | **23.95%** | **24.07%** |

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# Profitability



₹ in (Cr)

| Sl. | Parameters ( ₹ in Cr.) | Quarter Ended | | | Growth | | 9 Month Ended | | Growth | Financial Year |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Dec-24 | Sep-25 | Dec-25 | Q-Q (%) | Y-Y (%) | Dec-24 | Dec-25 | Y-O-Y(%) | 24-25 |
| 1 | Interest Income | 6220 | 6537 | 6652 | 1.76 | 6.95 | 18323 | 19625 | 7.11 | 25067 |
| 2 | Interest Expenses | 3842 | 4004 | 4006 | 0.05 | 4.27 | 11391 | 12043 | 5.72 | 15437 |
| **3** | **Net Interest Income (1-2)** | **2378** | **2533** | **2646** | **4.46** | **11.27** | **6932** | **7582** | **9.38** | **9630** |
| 4 | Non-Interest Income | 1186 | 884 | 869 | -1.70 | -26.73 | 3014 | 2751 | -8.73 | 4406 |
| **5** | **Operating income(3+4)** | **3564** | **3417** | **3515** | **2.87** | **-1.37** | **9946** | **10333** | **3.89** | **14036** |
| 6 | Operating Expenses | 1978 | 1804 | 1835 | 1.72 | -7.23 | 5607 | 5477 | -2.32 | 7999 |
| i | Staff Expenses | 1323 | 1214 | 1183 | -2.55 | -10.58 | 3835 | 3673 | -4.22 | 5453 |
| ii | Other Operating Expenses | 655 | 590 | 652 | 10.51 | -0.46 | 1772 | 1804 | 1.81 | 2546 |
| **7** | **Operating Profit (5-6)** | **1586** | **1613** | **1680** | **4.15** | **5.93** | **4339** | **4856** | **11.92** | **6037** |
| 8 | Provisions | 947 | 993 | 941 | -5.24 | -0.63 | 2546 | 2889 | 13.47 | 3592 |
| **9** | **Net Profit (7-8)** | **639** | **620** | **739** | **19.19** | **15.65** | **1793** | **1967** | **9.70** | **2445** |

# Net Interest Income



₹ in (Cr)

| Sl. | Particulars ( ₹ in Cr.) | Quarter Ended | | | Growth | | 9 Month Ended | | Growth | Financial Year |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Dec-24 | Sep-25 | Dec-25 | Q-Q (%) | Y-Y (%) | Dec-24 | Dec-25 | Y-O-Y(%) | 24-25 |
| **1** | **Interest Income** | **6220** | **6537** | **6652** | **1.76** | **6.95** | **18323** | **19625** | **7.11** | **25067** |
| a. | From Advances | 4272 | 4626 | 4718 | 1.99 | 10.44 | 12369 | 13835 | 11.85 | 17117 |
| b. | From Investments | 1567 | 1615 | 1653 | 2.35 | 5.49 | 4745 | 4833 | 1.85 | 6347 |
| c. | Others | 381 | 296 | 281 | -5.07 | -26.25 | 1209 | 958 | -20.79 | 1603 |
| **2** | **Interest Expended** | **3842** | **4004** | **4006** | **0.05** | **4.27** | **11391** | **12043** | **5.72** | **15437** |
| a. | On Deposits | 3281 | 3516 | 3533 | 0.47 | 7.67 | 9690 | 10521 | 8.57 | 13068 |
| b. | On Borrowings | 416 | 317 | 308 | -2.79 | -25.92 | 1301 | 1015 | -21.96 | 1806 |
| c. | Bonds & Others | 145 | 171 | 165 | -3.51 | 13.79 | 400 | 507 | 26.72 | 563 |
| **3** | **Net Interest Income (1-2)** | **2378** | **2533** | **2646** | **4.46** | **10.10** | **6932** | **7582** | **9.38** | **9630** |

# Non Interest Income



₹ in (Cr)

| Sl. | Particulars ( ₹ in Cr.) | Quarter Ended | | | Growth | | 9 Month Ended | | Growth | FY |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Dec-24 | Sep-25 | Dec-25 | Q-Q (%) | Y-Y (%) | Dec-24 | Dec-25 | Y-O-Y(%) | 24-25 |
| 1 | **Fee Based Income** | **331** | **414** | **430** | **3.86** | **29.91** | **993** | **1216** | **22.46** | **1382** |
| a. | Charges & Commission from Advance | 130 | 184 | 188 | 2.17 | 44.62 | 410 | 534 | 30.24 | **568** |
| b. | Commission from Third Party Product | 21 | 17 | 20 | 17.65 | -4.76 | 43 | 48 | 11.63 | **64** |
| c. | Charges & Commission from Others | 180 | 213 | 222 | 4.23 | 23.33 | 540 | 634 | 17.41 | **750** |
| 2 | **Recovery in Written Off** | **710** | **366** | **326** | **-10.93** | **-54.08** | **1660** | **1117** | **-32.71** | **2624** |
| 3 | **Treasury Income** | **145** | **104** | **113** | 8.68 | -22.05 | 361 | 417 | 15.42 | **400** |
| 4 | **Total (1+2+3)** | **1186** | **884** | **869** | **-1.70** | **-26.73** | **3014** | **2751** | **-8.73** | **4406** |

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# Operating Expenses



₹ in (Cr)

| Sl. | Particulars ( ₹ in Cr.) | Quarter Ended | | | Variation | | 9 Month Ended | | Growth | FY |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Dec-24 | Sep-25 | Dec-25 | Q-Q (%) | Y-Y (%) | Dec-24 | Dec-25 | Y-O-Y(%) | 24-25 |
| 1 | Salary | 918 | 904 | 905 | 0.11 | -1.42 | 2681 | 2683 | 0.07 | 3739 |
| 2 | Employee Benefits | 405 | 310 | 278 | -10.32 | -31.36 | 1154 | 990 | -14.21 | 1714 |
| 3 | **Total Staff Expenses (1+2)** | **1323** | **1214** | **1183** | **-2.55** | **-10.58** | **3835** | **3673** | **-4.22** | **5453** |
| 4 | Rent, Taxes & Lighting | 106 | 124 | 95 | -23.56 | -10.57 | 297 | 303 | 2.11 | 435 |
| 5 | Printing & Stationery | 13 | 10 | 10 | 5.26 | -23.08 | 34 | 26 | -24.83 | 45 |
| 6 | Depreciation | 81 | 88 | 103 | 17.47 | 27.62 | 233 | 262 | 12.51 | 312 |
| 7 | IT Related Expenditure | 89 | 78 | 128 | 64.10 | 43.82 | 222 | 254 | 14.41 | 437 |
| 8 | Insurance | 155 | 27 | 109 | 303.70 | -29.68 | 317 | 288 | -9.15 | 395 |
| 9 | Others | 211 | 264 | 207 | -21.44 | -1.90 | 669 | 671 | 0.30 | 922 |
| 10 | **Total Other Operating Expenses (4+5+6+7+8+9)** | **655** | **590** | **652** | **10.51** | **-0.46** | **1772** | **1804** | **1.81** | **2546** |
| 11 | **Total Operating Expenses (3+10)** | **1978** | **1804** | **1835** | **1.72** | **-7.23** | **5607** | **5477** | **-2.32** | **7999** |

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# Provision Details



₹ in (Cr)

| Sl. | Particulars ( ₹ in Cr.) | Quarter Ended | | | 9 Month Ended | | FY |
|---|---|---|---|---|---|---|---|
| | | Dec-24 | Sep-25 | Dec-25 | Dec-24 | Dec-25 | 24-25 |
| 1 | NPA | 263 | 405 | 279 | 1268 | 1146 | 1633 |
| 2 | NPI | 7 | 6 | -15 | 8 | -8 | 35 |
| 3 | Standard Assets & others | 320 | 177 | 261 | 265 | 591 | 535 |
| 4 | Income Tax (Including DTA) | 357 | 405 | 416 | 1005 | 1160 | 1389 |
| | **Total Provision (1+2+3+4)** | **947** | **993** | **941** | **2546** | **2889** | **3592** |

# Key Financial Indicators



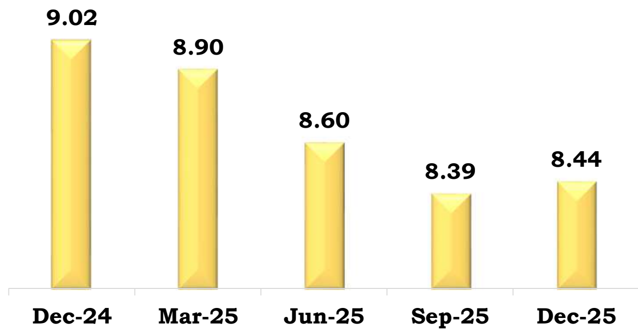
| Particulars | Quarter Ended | | | 9 Month Ended | | FY |
|---|---|---|---|---|---|---|
| | Dec-24 | Sep-25 | Dec-25 | Dec-24 | Dec-25 | 24-25 |
| Cost of Deposits (%) | 4.90% | 4.73% | 4.66% | 4.66% | 4.75% | 4.85% |
| Cost of Funds (%) | 4.75% | 4.57% | 4.48% | 4.75% | 4.59% | 4.78% |
| Cost to Income Ratio (%) | 55.50% | 52.79% | 52.20% | 56.38% | 53.01% | 56.99% |
| Yield on Advances Domestic (%) | 9.06% | 8.39% | 8.44% | 8.93% | 8.54% | 8.89% |
| Yield on Advances Global (%) | 8.70% | 8.06% | 8.06% | 8.61% | 8.19% | 8.55% |
| Yield on Investments Domestic (%) | 6.79% | 6.85% | 6.88% | 6.84% | 6.85% | 6.85% |
| Yield on Investments Global (%) | 6.67% | 6.71% | 6.73% | 6.74% | 6.71% | 6.74% |
| Net Interest Margin (NIM) Domestic (%) | 3.38% | 3.08% | 3.27% | 3.32% | 3.23% | 3.29% |
| Net Interest Margin (NIM) Global (%) | 3.17% | 2.90% | 3.08% | 3.12% | 3.03% | 3.08% |
| Return on Assets (RoA) Annualised(%) | 0.79% | 0.71% | 0.83% | 0.75% | 0.75% | 0.76% |
| Return on Equity (RoE) Annualised (%) | 14.23% | 10.96% | 12.57% | 13.79% | 11.61% | 13.09% |
| Earnings per Share (Not Annualised) (₹) | 0.53 | 0.49 | 0.59 | 1.50 | 1.57 | 2.04 |
| Book Value per Share (₹) | 16.11 | 19.23 | 20.12 | 16.11 | 20.12 | 17.53 |
| Business per Employee (₹ in Cr) | 22.98 | 25.17 | 26.13 | 22.98 | 26.13 | 24.35 |
| Business per Branch (₹ in Cr) | 149.74 | 161.37 | 166.32 | 149.74 | 166.32 | 155.43 |

# Key Financial Indicators (Qtr.)



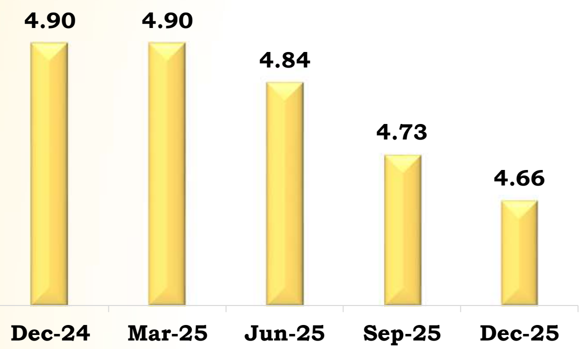
### Yield on Advance Global (%)


### Yield on Advance Domestic (%)




### Cost of Funds (%)


### Cost of Deposit ( %)



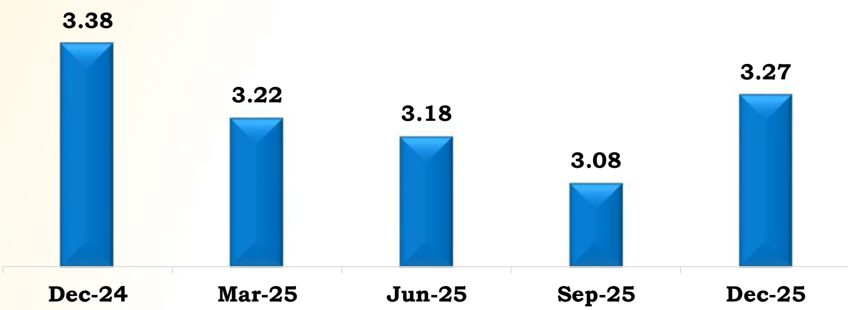

### Yield on Investment Global (%)


### Yield on Investment Domestic (%)

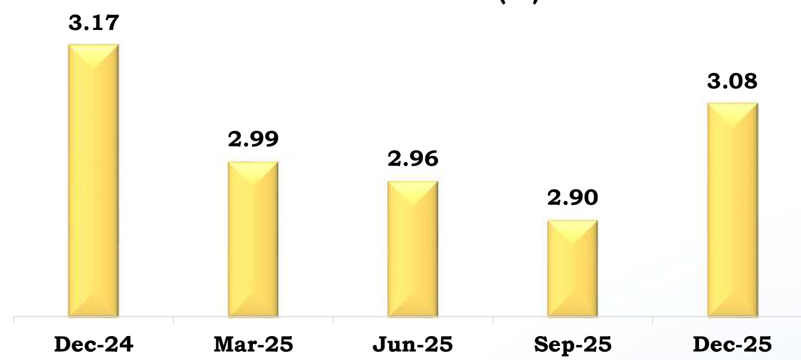
# Key Financial Indicators (Qtr.)



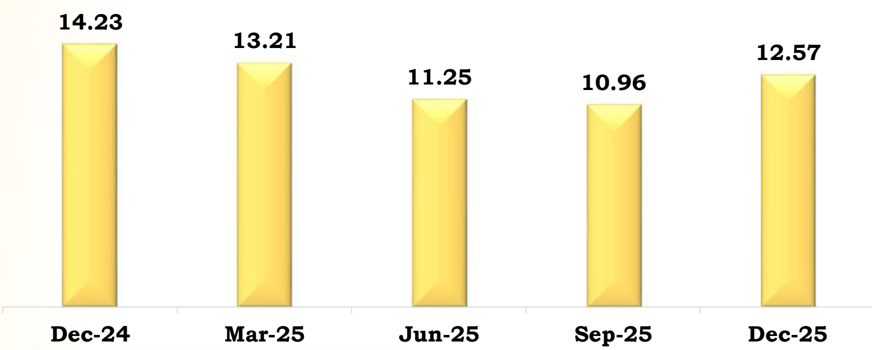
### NIM Domestic (%)



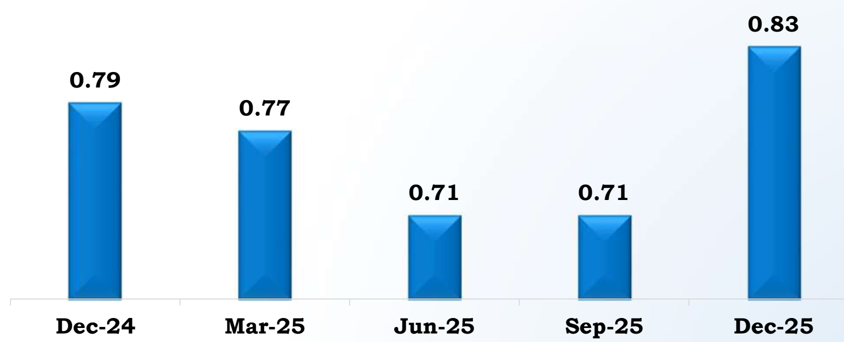

### NIM Global (%)




### Return on Equity ( %)



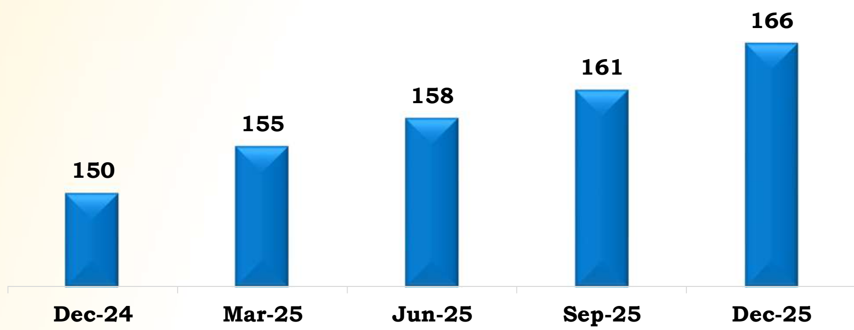

### Return on Asset (%)



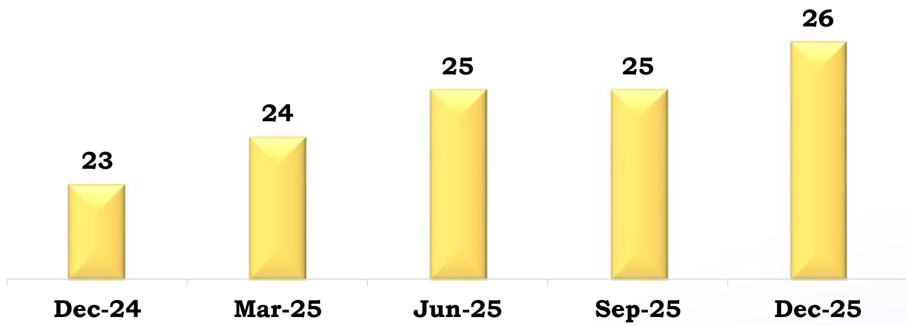
# Productivity Ratio



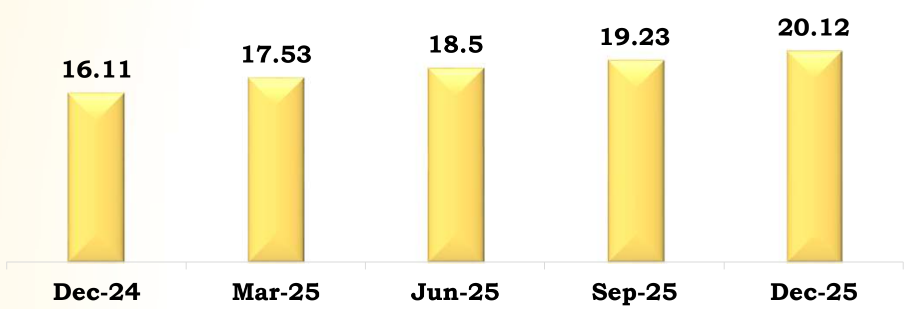
**Business Per Branch (₹ in Cr.)**



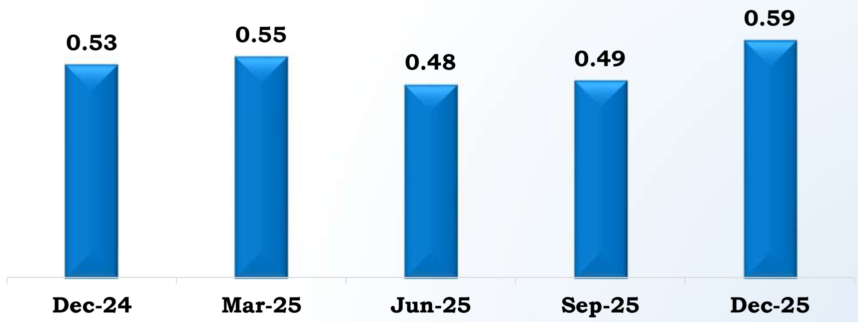

**Business Per Employee ( ₹ in Cr.)**




**Book Value Per Share (₹)**




**Earnings Per Share (₹)**



# Balance Sheet

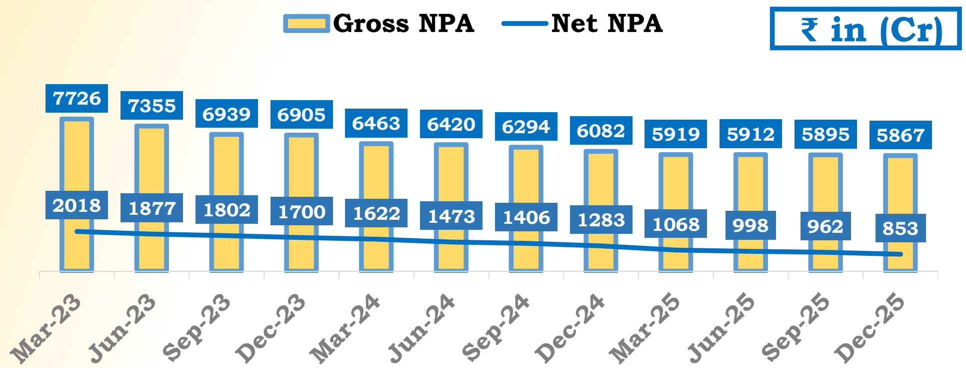


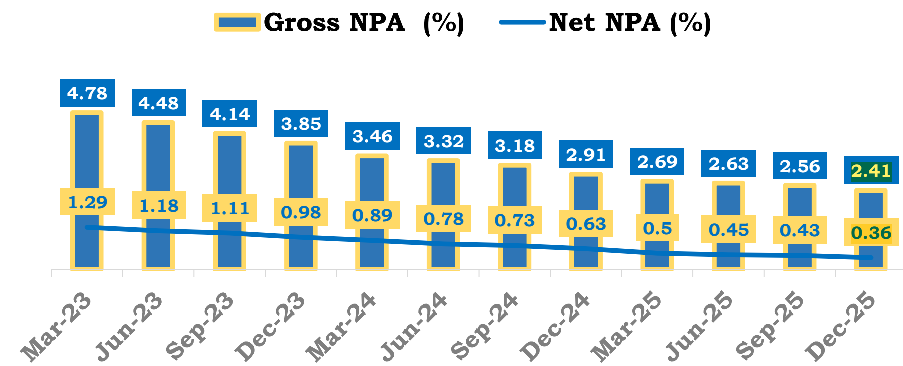
₹ in (Cr)

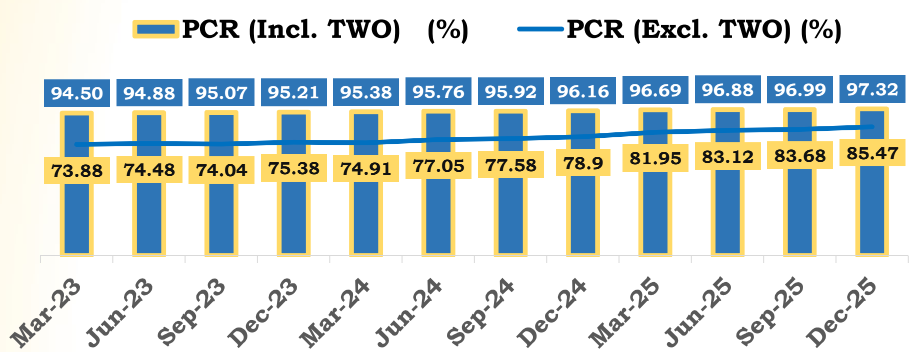
| CAPITAL & LIABILITIES (₹ in Cr.) | 31.12.2024 | 30.09.2025 | 31.12.2025 |
|---|---|---|---|
| Capital | 11956 | 12540 | 12540 |
| Reserves & Surplus | 16679 | 19925 | 20642 |
| Deposits | 280256 | 305697 | 310086 |
| Borrowings | 30064 | 21474 | 25525 |
| Other Liabilities & Provisions | 7722 | 9840 | 9825 |
| **Total** | **346677** | **369476** | **378618** |
| **ASSETS (₹ in Cr.)** | **31.12.2024** | **30.09.2025** | **31.12.2025** |
| Cash and Balances with RBI | 11844 | 9725 | 9116 |
| Balances with Banks and Money at Call and Short Notice | 18456 | 18568 | 16327 |
| Investments | 94143 | 97765 | 98462 |
| Advances | 203847 | 225769 | 238579 |
| Fixed Assets | 3844 | 3927 | 4124 |
| Other Assets | 14543 | 13722 | 12010 |
| **Total** | **346677** | **369476** | **378618** |

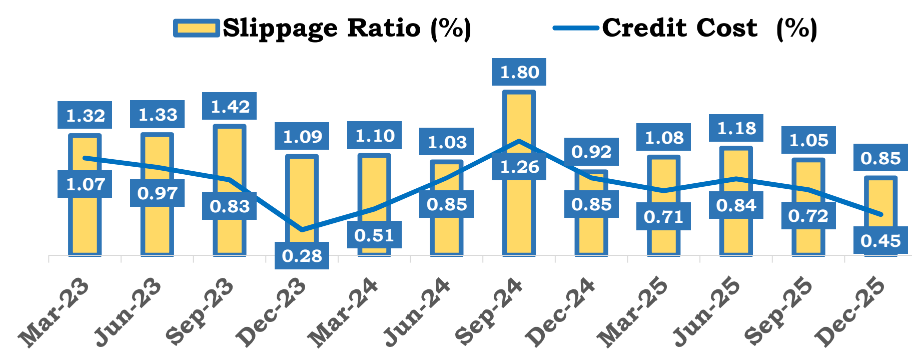
# Asset Quality





# Asset Quality



| Item | Dec-24 | Sep-25 | Dec-25 | FY 24-25 |
|---|---|---|---|---|
| Gross NPA (₹ in Cr.) | 6082 | 5895 | 5867 | 5919 |
| Net NPA (₹ in Cr.) | 1283 | 962 | 853 | 1068 |
| Gross NPA (%) | 2.91% | 2.56% | 2.41% | 2.69% |
| Net NPA (%) | 0.63% | 0.43% | 0.36% | 0.50% |
| PCR % (Incl TWO) | 96.16% | 96.99% | 97.32% | 96.69% |
| PCR % (Excl TWO) | 78.90% | 83.68% | 85.47% | 81.95% |
| Slippage Ratio Annualised (%) | 0.92% | 1.05% | 0.85% | |
| Slippage Ratio for the year (%) | | | | 0.92% |
| Credit Cost Annualised (%) | 0.53% | 0.72% | 0.45% | |
| Credit Cost for the year (%) | | | | 0.87% |

₹ in (Cr)

## Asset Classification

| Item | Dec-24 | % | Sep-25 | % | Dec-25 | % |
|---|---|---|---|---|---|---|
| Standard | 202573 | 97.09 | 224807 | 97.44 | 237727 | 97.59% |
| Sub-standard | 1404 | 0.67 | 1375 | 0.6 | 1357 | 0.56% |
| Doubtful | 3362 | 1.61 | 3113 | 1.35 | 3067 | 1.26% |
| Loss | 1315 | 0.63 | 1407 | 0.61 | 1443 | 0.59% |
| **Total Advance** | **208655** | **100** | **230702** | **100** | **243594** | 100.00% |

# Movement of NPA



₹ in (Cr)

| Sl No. | Item (₹ in Cr) | Quarter Ended | | | Year Ended |
|---|---|---|---|---|---|
| | | Dec-24 | Sep-25 | Dec-25 | Mar-25 |
| 1 | Opening Balance | 6294 | 5912 | 5895 | 6463 |
| | Less | | | | |
| 2 | Total Reduction | 630 | 645 | 480 | 2793 |
| | *of which* | | | | |
| | Cash Recovery + Upgradation | 309 | 273 | 284 | 1227 |
| 3 | Fresh Addition | 417 | 629 | 452 | 2249 |
| (a) | Fresh Slippage | 406 | 614 | 440 | 2198 |
| (b) | Addition to Old NPA | 11 | 15 | 12 | 51 |
| 4 | Net Increase/(Decrease) (3-2) | -212 | -17 | -28 | -544 |
| 5 | Closing Balance (1-2+3) | 6082 | 5895 | 5867 | 5919 |
| 6 | Recovery in Written off + RI | 755 | 519 | 383 | 3202 |
| 7 | Total Recovery + Upgradation | 1064 | 792 | 667 | 4429 |

## Sector-wise Fresh Addition to NPA

| Fresh Addition (₹ in Cr) | Quarter Ended | | |
|---|---|---|---|
| | Dec-24 | Sep-25 | Dec-25 |
| Retail | 108 | 120 | 122 |
| Agriculture | 87 | 238 | 105 |
| MSME | 172 | 211 | 192 |
| RAM | 367 | 569 | 419 |
| Corporate & Others | 39 | 45 | 21 |
| Addition to existing NPA | 12 | 15 | 12 |
| Total | 418 | 629 | 452 |

# Segment NPA



₹ in (Cr)

| Sl. No | Sector | 31.12.2024 | | | 30.09.2025 | | | 31.12.2025 | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Gross Advances | Gross NPA | % to respective portfolio | Gross Advances | Gross NPA | % to respective portfolio | Gross Advances | Gross NPA | % to respective portfolio |
| 1 | **Retail Credit** | **50055** | **369** | **0.74** | **58987** | **426** | **0.72** | **64159** | **470** | **0.73** |
| | ***Of which*** | | | | | | | | | |
| a. | Home Loan | 26631 | 259 | **0.97** | 30235 | 277 | **0.92** | 31634 | 297 | **0.94** |
| b. | Education Loan | 1012 | 19 | **1.91** | 1090 | 17 | **1.56** | 1106 | 19 | **1.72** |
| c. | Vehicle Loan | 4131 | 31 | **0.76** | 6014 | 40 | **0.66** | 7167 | 44 | **0.61** |
| d. | Personal loan | 2189 | 11 | **0.50** | 2613 | 22 | **0.84** | 2676 | 31 | **1.16** |
| 2 | **Agriculture** | **28033** | **3280** | **11.70** | **31650** | **3421** | **10.81** | **34954** | **3428** | **9.81** |
| 3 | **MSME** | **36262** | **2096** | **5.78** | **42309** | **1957** | **4.63** | **44806** | **1881** | **4.20** |
| 4 | **Corporate** | **69010** | **337** | **0.49** | **70851** | **91** | **0.13** | **71325** | **88** | **0.12** |
| 5 | **Total ( 1 to 4)** | **183360** | **6082** | **3.32** | **203797** | **5895** | **2.89** | **215244** | **5867** | **2.73** |
| 6 | Overseas | 25295 | 0 | 0.00 | 26905 | 0 | **0.00** | 28350 | 0 | **0.00** |
| 7 | **Total** | **208655** | **6082** | **2.91** | **230702** | **5895** | **2.56** | **243594** | **5867** | **2.41** |

# SMA Advances (1 Cr & above)



₹ in (Cr)

| SMA Position of the Bank (1 cr and above) | | | | | | |
|---|---|---|---|---|---|---|
| Parameters | 31.12.2024 | | 30.09.2025 | | 31.12.2025 | |
| | B/o (in Crs) | % to Gross Advances | B/o (in Crs) | % to Gross Advances | B/o (in Crs) | % to Gross Advances |
| SMA 0 | 768 | 0.37% | 810 | 0.35% | 747 | 0.31% |
| SMA 1 | 280 | 0.13% | 326 | 0.14% | 260 | 0.11% |
| SMA 2 | 420 | 0.20% | 654 | 0.28% | 598 | 0.24% |
| **Total** | **1468** | **0.70%** | **1790** | **0.77%** | **1605** | **0.66%** |

| Sector/SMA | 31.12.2024 | | | | 30.09.2025 | | | | 31.12.2025 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| (1 Cr & above) | SMA 0 | SMA 1 | SMA 2 | Total | SMA 0 | SMA 1 | SMA 2 | Total | SMA 0 | SMA 1 | SMA 2 | Total |
| Retail | 140 | 52 | 75 | 267 | 228 | 44 | 77 | 349 | 108 | 53 | 70 | 231 |
| Agriculture | 91 | 40 | 44 | 175 | 80 | 30 | 44 | 154 | 214 | 19 | 47 | 281 |
| MSME | 220 | 109 | 154 | 483 | 384 | 156 | 185 | 725 | 229 | 188 | 165 | 582 |
| Corporate & Others | 318 | 79 | 146 | 543 | 119 | 95 | 348 | 562 | 196 | 0 | 316 | 511 |
| **Total** | **769** | **280** | **419** | **1468** | **811** | **325** | **654** | **1790** | **747** | **260** | **598** | **1605** |

# Restructured Advances



₹ in (Cr)

| Restructured Standard Advance | | | |
|---|---|---|---|
| **Parameters** | **Dec-24** | **Sep-25** | **Dec-25** |
| Retail | 769 | 698 | 703 |
| Agriculture | 64 | 83 | 79 |
| MSME | 1033 | 616 | 586 |
| Corporate | 840 | 104 | 76 |
| **Total** | **2706** | **1501** | **1444** |
| **% of Total Advance** | **1.29%** | **0.65%** | **0.59%** |

| Out of Restructured Standard Advances COVID Restructuring (RF1 & RF 2) | | | |
|---|---|---|---|
| **Particulars** | **Dec-24** | **Sep-25** | **Dec-25** |
| MSME | 631 | 504 | 457 |
| Personal | 768 | 688 | 661 |
| Corporate | 181 | 0 | 0 |
| Others | 105 | 91 | 82 |
| **Total** | **1685** | **1283** | **1200** |

# NCLT



## NCLT

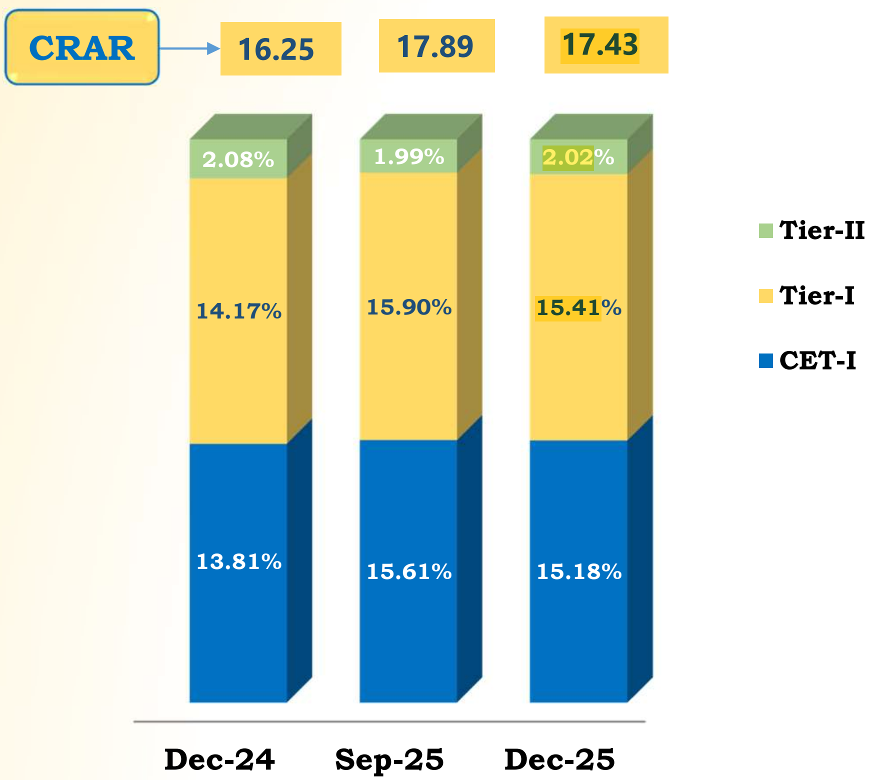
| Dec-2025 (₹ Cr.) | 1st List | 2nd List | Others | Total |
|---|---|---|---|---|
| Exposure to number of accounts referred under IBC | 9 | 16 | 240 | 265 |
| Loan Outstanding | 1352 | 2641 | 12927 | 16920 |
| Total Provisions Held | 1352 | 2641 | 12927 | 16920 |
| Provision Percentage (%) | 100% | 100% | 100% | 100% |

| Recovery From NCLT | Dec-24 | | Sep-25 | | Dec-25 | |
|---|---|---|---|---|---|---|
| | No of Accounts | Amount | No of Accounts | Amount | No of Accounts | Amount |
| Through Resolution | 7 | 151 | 5 | 104 | 4 | 11 |
| Under Liquidation | 13 | 13 | 8 | 5 | 12 | 77 |
| Total | 20 | 164 | 13 | 109 | 16 | 88 |

| Resolved Through NARCL in Dec-25 Qtr. (Cr) | |
|---|---|
| No of Accounts | Amount |
| 1 | 30 |

# Capital Adequacy





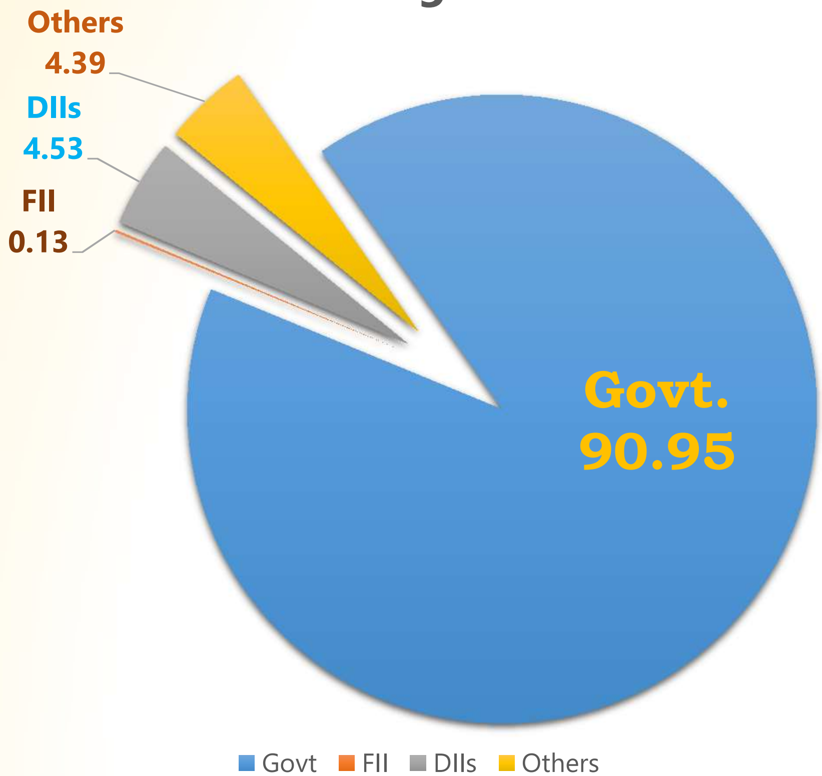

| Particulars (₹ in Cr) | Dec-24 | Sep-25 | Dec-25 |
|---|---|---|---|
| Credit RWA | 117069 | 130308 | 137414 |
| Market RWA | 2491 | 2772 | 3271 |
| Operational RWA | 19191 | 21811 | 21811 |
| **Total RWA** | **138751** | **154891** | **162496** |
| **Advances** | **208655** | **230702** | **243594** |
| **Credit RWA to Advance (%)** | **56.11** | **56.48** | **56.41** |

| Particulars (₹ in Cr) | Dec-24 | Sep-25 | Sep-25 |
|---|---|---|---|
| CET1 Capital | 19159 | 24182 | 24663 |
| Tier I Capital | 19659 | 24634 | 25041 |
| Tier II Capital | 2892 | 3080 | 3280 |
| **Total Capital** | **22551** | **27714** | **28321** |

# Share Holding & Ratings



## Share Holding Pattern 31.12.2025




## STABLE BOND RATING

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

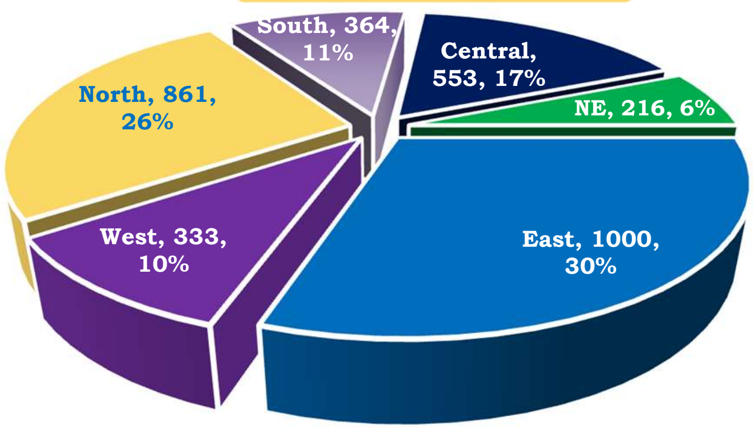
यूको बैंक (भारत सरकार का उपक्रम) UCO BANK (A Govt. of India Undertaking)
सम्मान आपके विश्वास का Honours Your Trust

# Our Presence

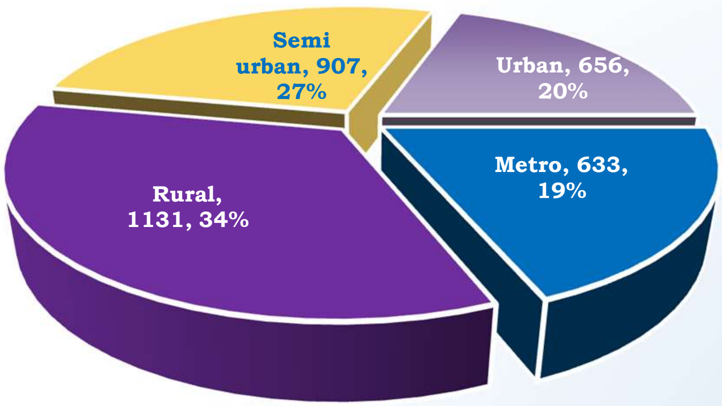


| Domestic Branches | Overseas Branches | ATM | BCs |
|---|---|---|---|
| 3327 | 2+1 Rep. off. | 2613 | 11128 |

## Region wise Branches



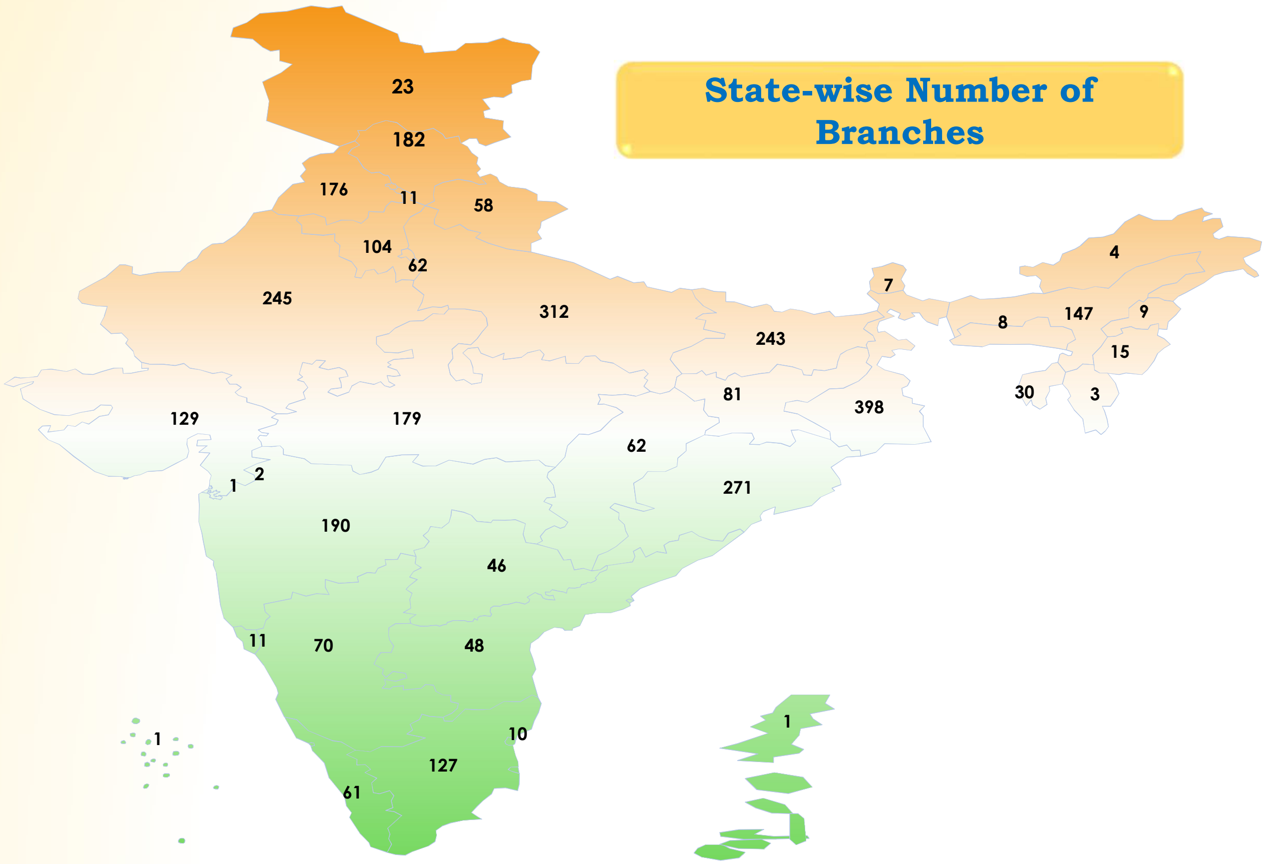

## Population category wise



# Business Network



## State-wise Number of Branches




| Loan Processing offices | |
|---|---|
| Retail Loan Hubs | 50 |
| SME & Agri Hubs | 49 |
| Integreated Hubs | 12 |

| Specialised Domestic Branches | |
|---|---|
| Flagship Corporate Credit | 6 |
| Mid Corporate Branch | 42 |
| Asset Management Branch | 7 |

## Employee Profile

| | |
|---|---|
| Total No.of Employees | 21150 |
| Women Employees (%) | 30 |
| Avereage Age of Employees | 39 |
| Employees below 40Yrs age (%) | 68 |

# Increasing Digital Adoption



Parivartan
Digital Transformation Journey

**15900 cr+**
**Digital Business**

*UCO Bank's Parivartan journey continues to accelerate digital innovation, enhance efficiency, and deliver measurable business impact*

| Product | Dec'24 | Sept'25 | Dec'25 |
|---|---|---|---|
| SB A/c opened digitally | 33% | 57% | 61% |
| FD A/c opened digitally | 25% | 43% | 50% |
| TD A/c opened digitally | 12% | 44% | 55% |
| Loan against TD Opened digitally | 10% | 18% | 53% |
| UPI Transaction Volume [Remitter] (in cr) | 65 | 84 | 90 |

**4x** — YoY Growth in **Digital Advances**

**33x** — YoY Growth in **Digital Renewals**

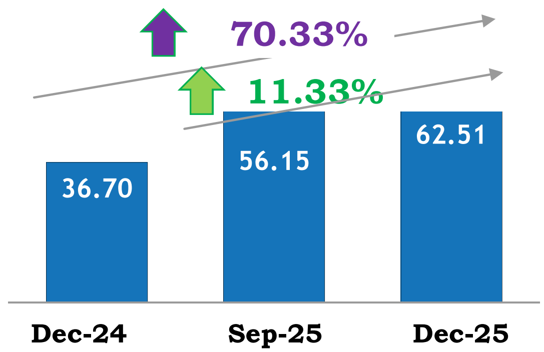
**127%** — YoY Growth in **Digital Account Opening**

**3.2x** — YoY Growth in **Digital Agri-MSME Sanctions**

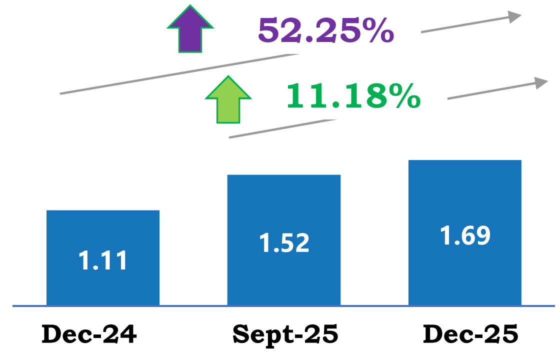
# Digital Performance & Transactions



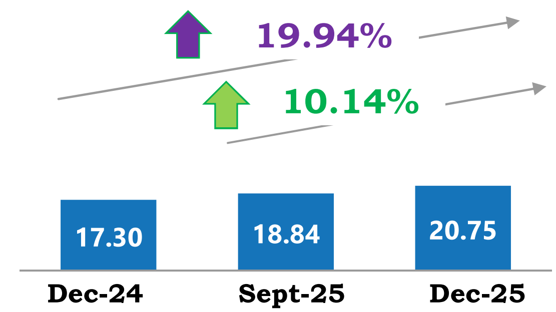
### Active M-Banking Users-Retail (Lakhs)



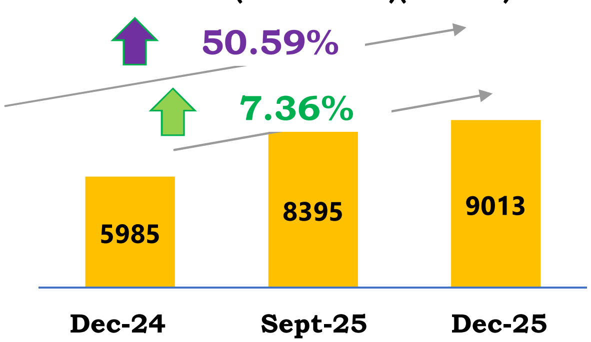

### Active M-Banking Users–Corp. (Lakhs)



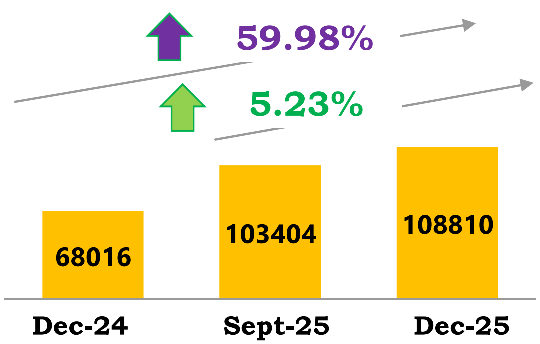

### Internet Banking Users (Lakhs)



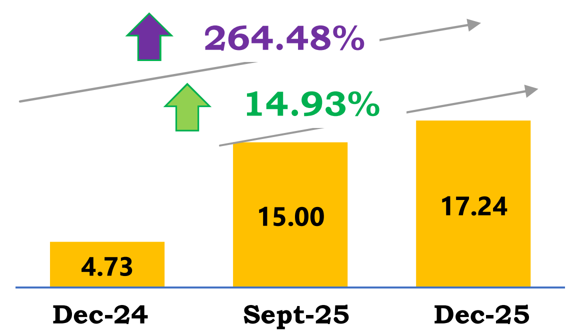

### UPI Transaction Volume(Remitter)(Lakhs)




### Merchant QR-SoundBox Users




### WhatsApp Banking Users (Lakhs)

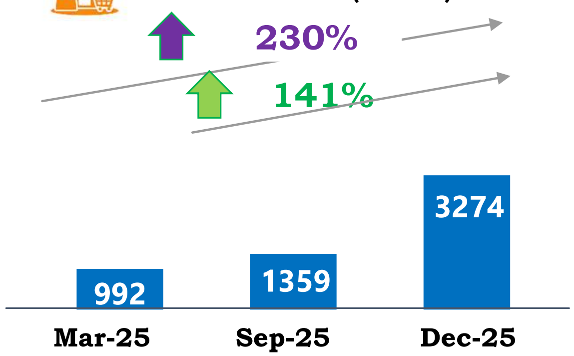



Y-o-Y ; Q-o-Q

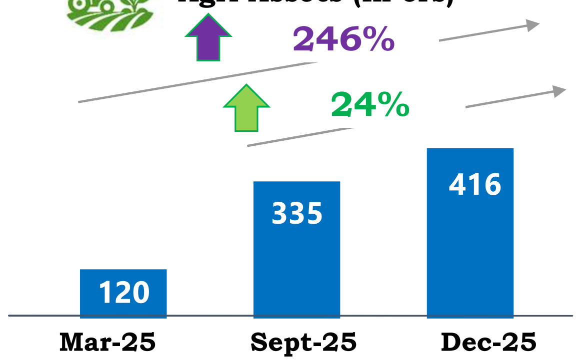
# Digital Business Performance



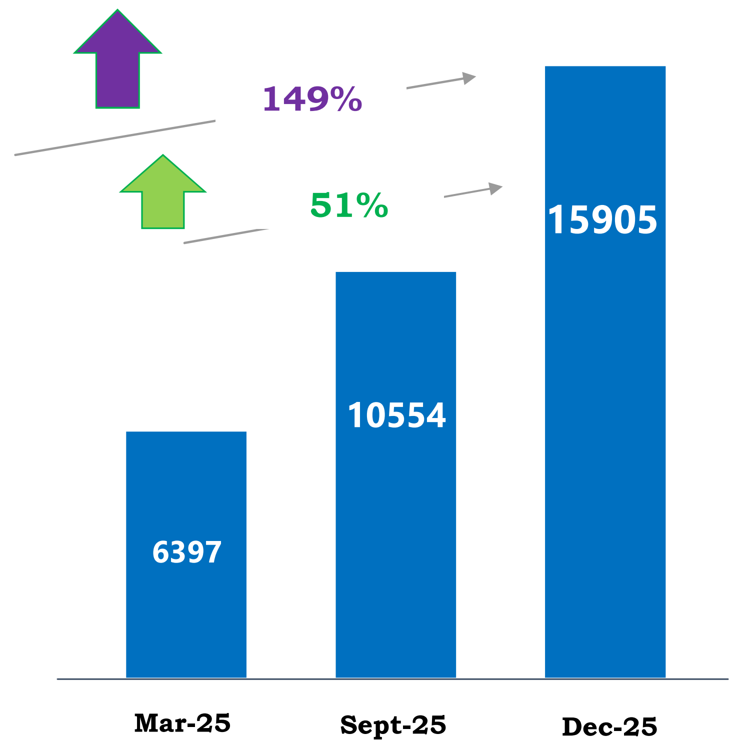
**Retail Assets (in crs)**



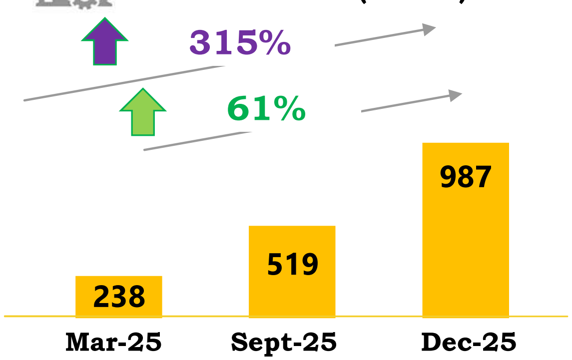

**Agri Assets (in crs)**



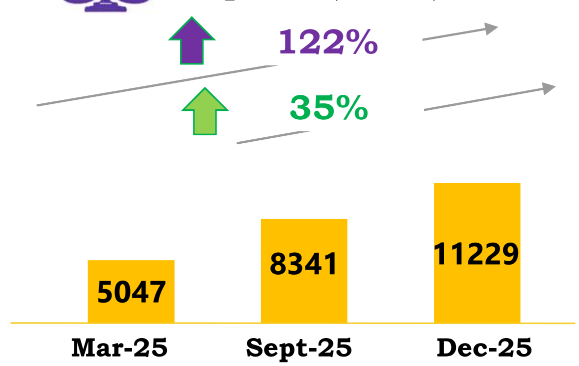

**Total Digital Business Growth (in crs)**




**MSME Assets (in crs)**




**Deposits (in crs)**

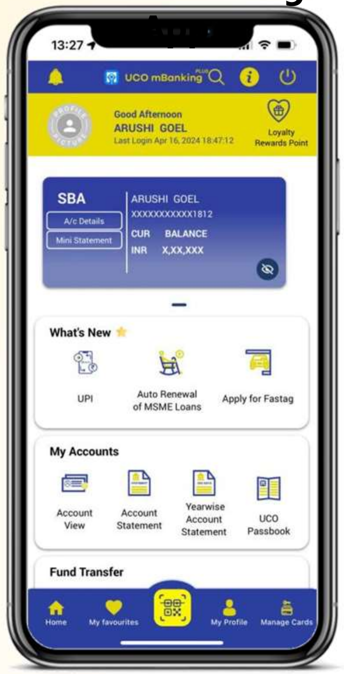



Y-o-Y ; Q-o-Q

# New Initiatives in IT Department



**Best rated PSB Mobile Banking**




Google Play Store

Rating: **4.8/5**

## Enhancements in IT

- Implementation of Comprehensive & Integrated Global Treasury Management Solution (CIGTMS)
- Consolidation of Disaster Recovery Data Centers.
- UCO e-Sahayak: In house developed mobile application used to enhance operational efficiency.


## Initiatives on ADC Channels

- Braille enabled Debit Card for Visually Impaired persons
- UPI PIN set through Aadhaar Face-Authorisation
- UPI Payment through Bio-Authorisation
- UPI pre-login Scan and Pay
- Online Request for Cash Deposit
- Branch Visit Slot Booking

## End to End Digital STP Journeys

- Strengthened Digital offerings by scaling Up to 30 digital End to End STP and liability journeys, driving efficiency and customer Satisfaction
- Integration with ULI for End-to-end digital journeys:

## WhatsApp Banking Initiatives

- CC Renewal
- Availability expanded to 8 regional languages(besides English and Hindi)- Gujarati, Kannada, Konkani, Malayalam, Tamil, Bengali, Odia and Assamese

## Central Bank Digital Currency (CBDC) Initiatives

- CBDC-UPI Interoperability

# Social Media Presence



@official.ucobank
86K

@official.ucobank
140K

WhatsApp Banking
Say Hi to
8334001234

@uco-bank
109K

@UCOBankOfficial
53K

@uco-bank
27K

# ESG Initiative



## Environmental

- Mobilised Green deposit of Rs 190Cr till Dec 25.
- Bank Exposure under Renewable energy is Rs3048 Cr as on 31.12.2025.
- Schematic Green loan by UCO Bank
  - ✓ PM SURYODAYA – 115 Cr
  - ✓ PM SURYAGHAR – 129 Cr
  - ✓ PM KUSUM – 372 Cr


## Social

- More than 1470533 persons were educated through 44897 programs conducted by 127 Center for Financial Literacy (CFL) sponsored by the Bank till 31.12.2025.
- More than 17162 candidates were trained through 568 training programs conducted by the 28 Rural Self Employment Training Institutes (RSETIs) of the Bank in 7 states till 31.12.2025.
- Bank implemented Government Sponsored Social Security Scheme through its pan India branches, No of beneficiaries as on 31.12.25 are as under :
  - ✓ PMSBY – 81.78lakhs
  - ✓ PMJJBY – 35.15lakhs
  - ✓ APY – 15.86lakhs

## Governance

- Board-level governance through dedicated committees overseeing Risk, Audit, IT, HR and CSR.
- Compliance Manager Tool enabling streamlined compliance monitoring and oversight.
- Transparent customer protection framework through disclosed Grievance Redressal Policy, Citizen Charter and Internal Ombudsman Scheme.
- Technology-enabled customer grievance redressal system for faster and timely resolution.

# Product & Services






# Awards & Accolades




UCO Bank participated in the Global Fintech Fest (GFF) 2025 where digital banking ecosystem witnessed the launch of UPI by NPCI


UCO Bank showcased its Offline CBDC feature in the UCO Digital Rupee Wallet at the RBI Pavilion, as part of the RBI's CBDC Retail Pilot—enabling digital payments even without internet connectivity.

## IBA 21st Annual Banking Technology Awards


**Best Digital Financial inclusion winner**

**Best technology bank (Special mention)**

UCO BANK यूको बैंक (भारत सरकार का उपक्रम) (A Govt. of India Undertaking) सम्मान आपके विश्वास का Honours Your Trust

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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.

# Disclaimer


*We express our heartfelt gratitude to all our stakeholders for their support. Your trust is the foundation of our Success.*

*Honours Your Trust*

*Thank you*