



**यूको बैंक**  
सम्मान आपके विश्वास का



**UCO BANK**  
Honours Your Trust



HO/Finance/Share/31/2025-26

Date: 28.04.2025

**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 Audited Financial Results for the quarter and year ended 31<sup>st</sup> March 2025**

We enclose Presentation on Audited Financial Results for the quarter and year ended 31<sup>st</sup> March 2025.

Kindly take the same on your records and disseminate.

Yours faithfully,

**Vikash**  
**Gupta**  
**(Vikash Gupta)**  
**Company Secretary**

Digitally signed  
by Vikash Gupta  
Date: 2025.04.28  
15:49:39 +05'30'

Encl : as stated

# यूको बैंक UCO BANK

*वित्तीय परिणाम: वित्तीय वर्ष २०२४-२५*

*Financial Results: FY 2024-25*



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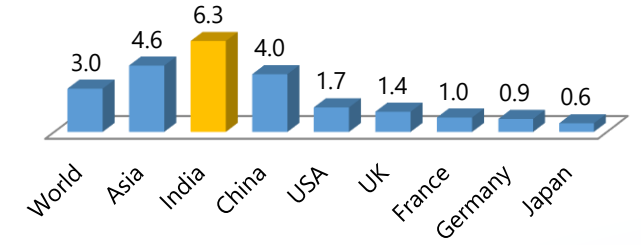


	<b><i>Major Highlights</i></b>	<b>3-5</b>
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**Major Highlights** **Business Performance** **Financials** **Asset Quality** **Capital & Shareholding** **Business Network** **Digital Journey** **ESG Initiatives** **Products & Services**

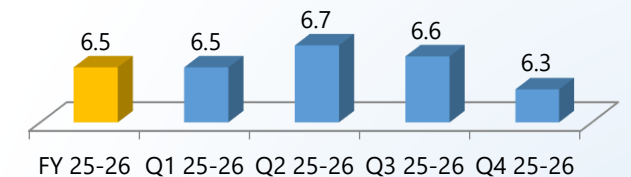
- The Monetary Policy Committee (MPC) of the Reserve Bank of India (RBI) has induced a rate cut of 25 bps to 6.0 percent and change of policy stance from 'neutral' to 'accommodative' in its first MPC meeting for the FY2025-26 held in Apr-2025.
- Earlier, the RBI had reduced the repo rate by 25 basis points to 6.25 percent in Feb-2025 in the wake of positive outlook on inflation and to boost growth. It had also announced a reduction in the Cash Reserve Ratio (CRR) to 4.0 percent from 4.5 percent in its Dec-2024 MPC meeting.
- On the back of good growth vis-à-vis global slowdown, India is in position to surpass the landmark of \$4 trillion economy in FY 2025-26, surpassing Japan, and positioning itself as the fourth largest economy in the world after USA, China and Germany.
- Slowing down of Industrial Production and sluggish merchandise exports remain major concerns. The IIP growth rate for Feb-2025 is 2.9 percent which was 5.0 percent in Jan-2025. India's merchandise exports contracted sharply in Feb-2025, falling by 10.9 percent YOY. This decline was the steepest in 20 months. Merchandise Imports also saw a notable decrease, falling by 16.3 percent. This was largely due to a 29.6 percent drop in oil imports.
- The RBI's policy support will provide momentum to Private Investment. Favourable credit environment and falling interest rates are positive movements towards this direction. Private Consumption will be aided by falling inflation, which improves purchasing power.
- However, to keep up the growth momentum in the upcoming year, supporting acceleration in domestic demand, pick up in capital investment, boost to the manufacturing sector and improvement in exports, notably merchandise exports are required.

## World GDP Projection 2026 (IMF)

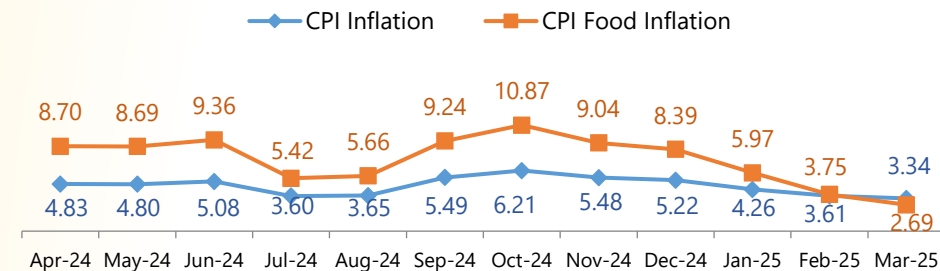


**The IMF has projected the GDP growth rate of India for 2026 at 6.3%. Global growth is expected to remain at 3.0%, Emerging and Developing Asia at 5.1% and China at 4.0%.**

## India GDP Projection 2026 (RBI)



**The MPC of the RBI has kept its growth projection for India's GDP at 6.5% for the FY 2025-26. Quarterly GDP growth rates are estimated as Q1 at 6.5%, Q2 at 6.7%, Q3 at 6.6% and Q4 at 6.3%.**



**The RBI has forecast retail price inflation for FY 2025-26 at 4.0%, with Q1 at 3.6%, Q2 at 3.9%, Q3 at 3.8% and Q4 at 4.4%. India's CPI inflation eased from 3.61% in Feb-2025 to 3.34% in Mar-2025. It is the lowest year-on-year inflation after Aug-2019.**



## Major Highlights

## Business Performance

### Financials

### Asset Quality

## Capital & Shareholding

## Business Network

## Digital Journey

## ESG Initiatives

## Products & Services

## Business

**Business**  
₹513527 Cr.  
14.12% (Y-Y) ↑

**Deposit**  
₹293542 Cr.  
11.56% (Y-Y) ↑

**Savings (Domestic)**  
₹90380 Cr.  
5.06% (Y-Y) ↑

**Current (Domestic)**  
₹14325 Cr.  
18.47% (Y-Y) ↑

**Advance**  
₹219985 Cr.  
17.72% (Y-Y) ↑

**Retail**  
₹54255 Cr.  
35.09 % (Y-Y) ↑

**Agriculture**  
₹29575 Cr.  
20.02% (Y-Y) ↑

**MSME**  
₹38783 Cr.  
18.55 % (Y-Y) ↑

**Home Loan**  
₹27982 Cr.  
18.13 % (Y-Y) ↑

**Vehicle Loan**  
₹4695 Cr.  
58.99% (Y-Y) ↑

## Asset Quality

**Gross NPA**  
2.69%  
77 bps (Y-Y) ↓

**Net NPA**  
0.50 %  
39 bps (Y-Y) ↓

**PCR**  
96.69 %  
131 bps (Y-Y) ↑

**PCR (Excl. TWO)**  
81.95 %  
704 bps (Y-Y) ↑

## Profitability

**Net Interest Income**  
₹9630 Cr.  
18.88 % (Y-Y) ↑

**NIM (Domestic)**  
3.29%  
17 bps (Y-Y) ↑

**Yield on Advances (Dom)**  
8.89%  
6 bps (Y-Y) ↑

**Operating Profit (FY)**  
₹6037 Cr.  
31.92% (Y-Y) ↑

**Operating Profit (Qtr)**  
₹1699 Cr.  
33.48% (Y-Y) ↑

**Non-Interest Income**  
₹4406 Cr.  
34.91% (Y-Y) ↑

**NIM (Global)**  
3.08  
16 bps (Y-Y) ↑

**Yield on Advances (Glo)**  
8.55 %  
9 bps (Y-Y) ↑

**Net Profit (FY)**  
₹2445 Cr.  
47.80% (Y-Y) ↑

**Net Profit (Qtr)**  
₹653 Cr.  
23.98% (Y-Y) ↑



# Performance vs Guidance



**Major Highlights**

**Business Performance**

**Financials**

**Asset Quality**

**Capital & Shareholding**

**Business Network**

**Digital Journey**

**ESG Initiatives**

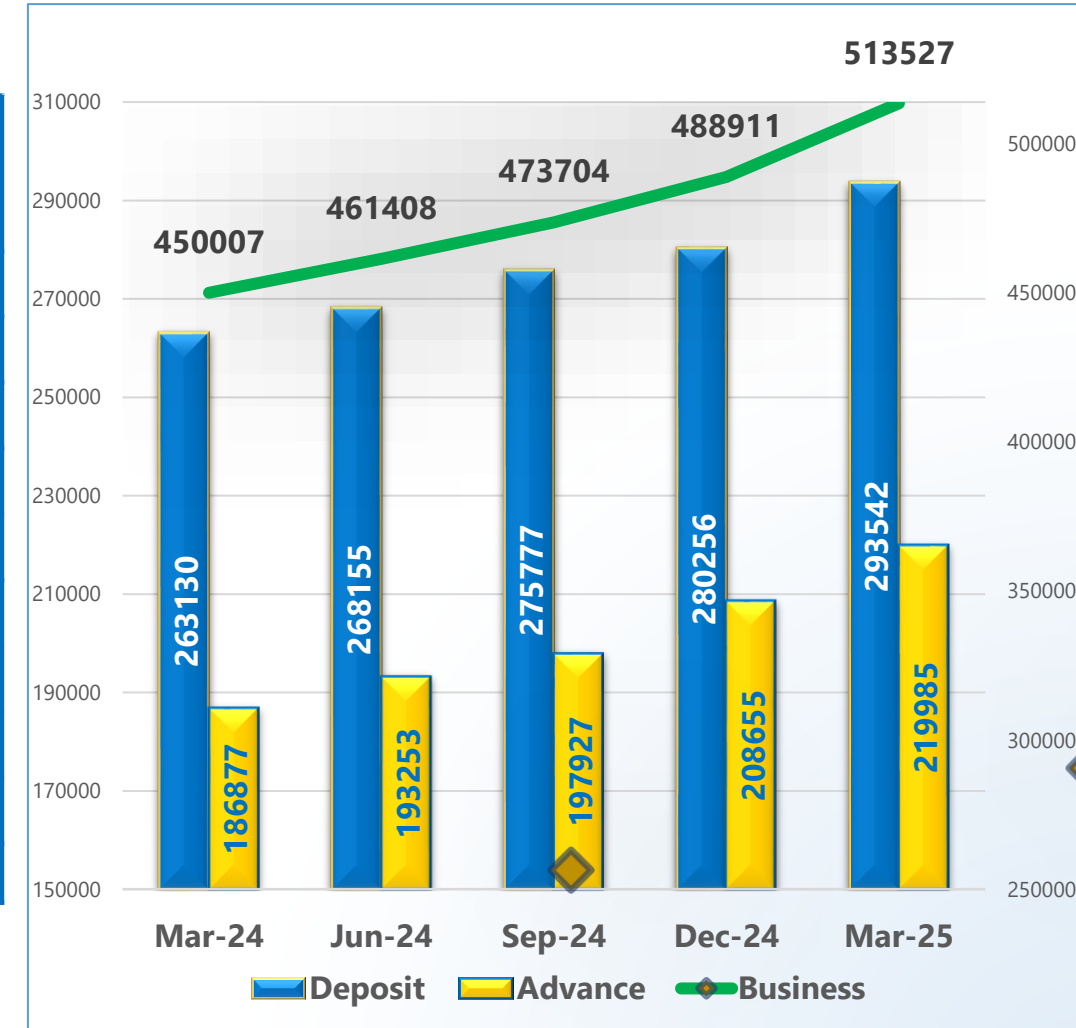
**Products & Services**

Parameters (Y-o-Y)	Guidance for FY 24-25	Actual for Mar-25	Guidance for FY 25-26
<b>Deposit Growth</b>	8-10%	11.56%	10-12%
<b>CASA Growth</b>	8-10%	6.71%	8-10%
<b>Credit Growth</b>	12-14%	17.72%	12-14%
<b>CASA %</b>	37-38%	37.91%	37-38%
<b>RAM %</b>	60-62%	62.73%	61-63%
<b>CD Ratio</b>	74-75%	74.94%	75-77%
<b>Credit Cost</b>	<1.00%	0.87%	<1.00%
<b>NIM Global</b>	3-3.10%	3.17%	3-3.10%
<b>GNPA</b>	<3.00%	2.69%	<2.50%
<b>NNPA</b>	<0.65%	0.50%	<0.35%
<b>Slippage Ratio</b>	1-1.25%	0.92%	1-1.25%
<b>Total Recovery &amp; Upgradation</b>	3000	4427	2200-2700



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

Business Mix (₹ in Cr)	Mar-24	Dec-24	Mar-25	Q-Q (%)	Y-Y (%)
<b>Global Business</b>	<b>450007</b>	<b>488911</b>	<b>513527</b>	<b>5.03</b>	<b>14.12</b>
Domestic	412237	448147	471683	5.25	14.42
Overseas	37770	40764	41844	2.65	10.79
<b>Global Deposits</b>	<b>263130</b>	<b>280256</b>	<b>293542</b>	<b>4.74</b>	<b>11.56</b>
Domestic	249965	264787	276209	4.31	10.50
Overseas	13165	15469	17333	12.05	31.66
<b>Global Advances</b>	<b>186877</b>	<b>208655</b>	<b>219985</b>	<b>5.43</b>	<b>17.72</b>
Domestic	162272	183360	195474	6.61	20.46
Overseas	24605	25295	24511	-3.10	-0.38
<b>CD Ratio (%)</b>	<b>71.02</b>	<b>74.45</b>	<b>74.94</b>		



Major Highlights

Business Performance

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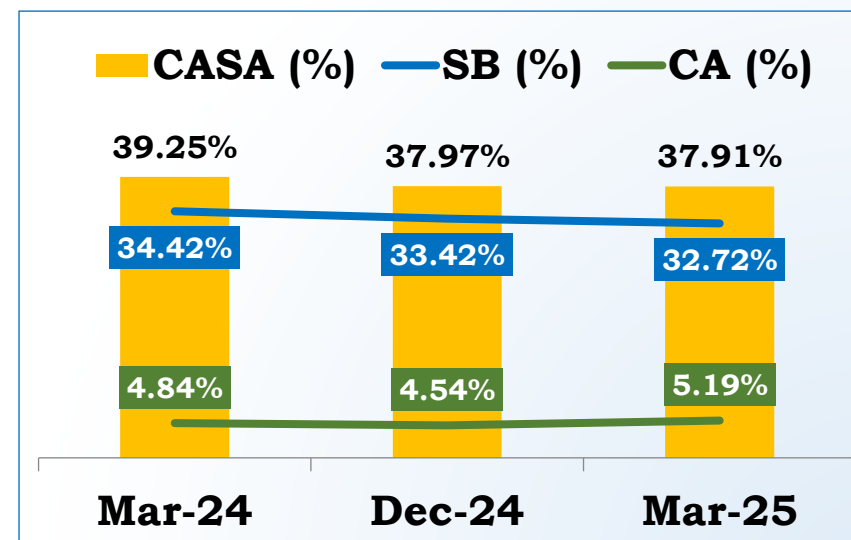
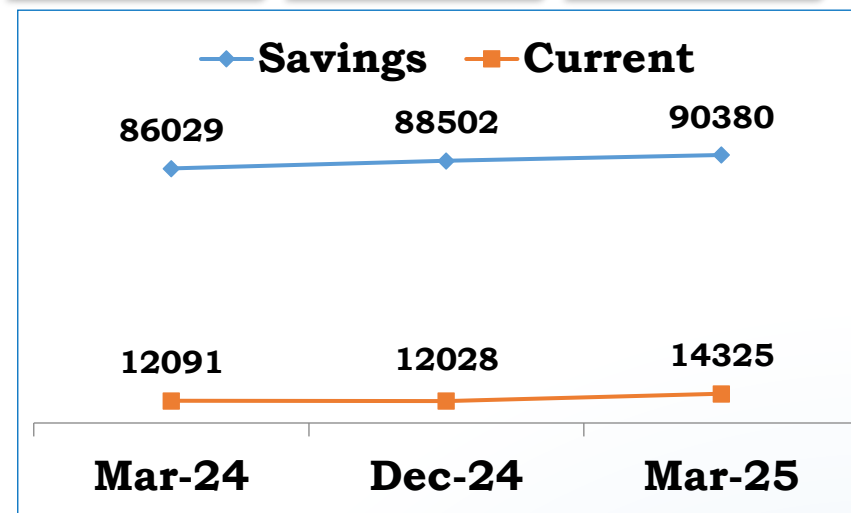
Business Network

Digital Journey

ESG Initiatives

Products & Services

Particulars (₹ in Cr)	Mar-24	Dec-24	Mar-25	Growth (%)	
				Q-Q	Y-Y
<b>1. Domestic Deposits</b>	<b>249965</b>	<b>264787</b>	<b>276209</b>	<b>4.31</b>	<b>10.50</b>
a) Current Deposits	12091	12028	14325	19.10	18.47
b) Saving Deposits	86029	88502	90380	2.12	5.06
<b>i. CASA Domestic</b>	<b>98120</b>	<b>100530</b>	<b>104705</b>	<b>4.15</b>	<b>6.71</b>
c) Term Deposits	151845	164257	171504	4.41	12.95
<b>2. Overseas Deposits</b>	<b>13165</b>	<b>15469</b>	<b>17333</b>	<b>12.05</b>	<b>31.66</b>
<b>3. Global Deposits (1+2)</b>	<b>263130</b>	<b>280256</b>	<b>293542</b>	<b>4.74</b>	<b>11.56</b>
<b>CASA Domestic (%)</b>	<b>39.25</b>	<b>37.97</b>	<b>37.91</b>		





Major Highlights

Business Performance

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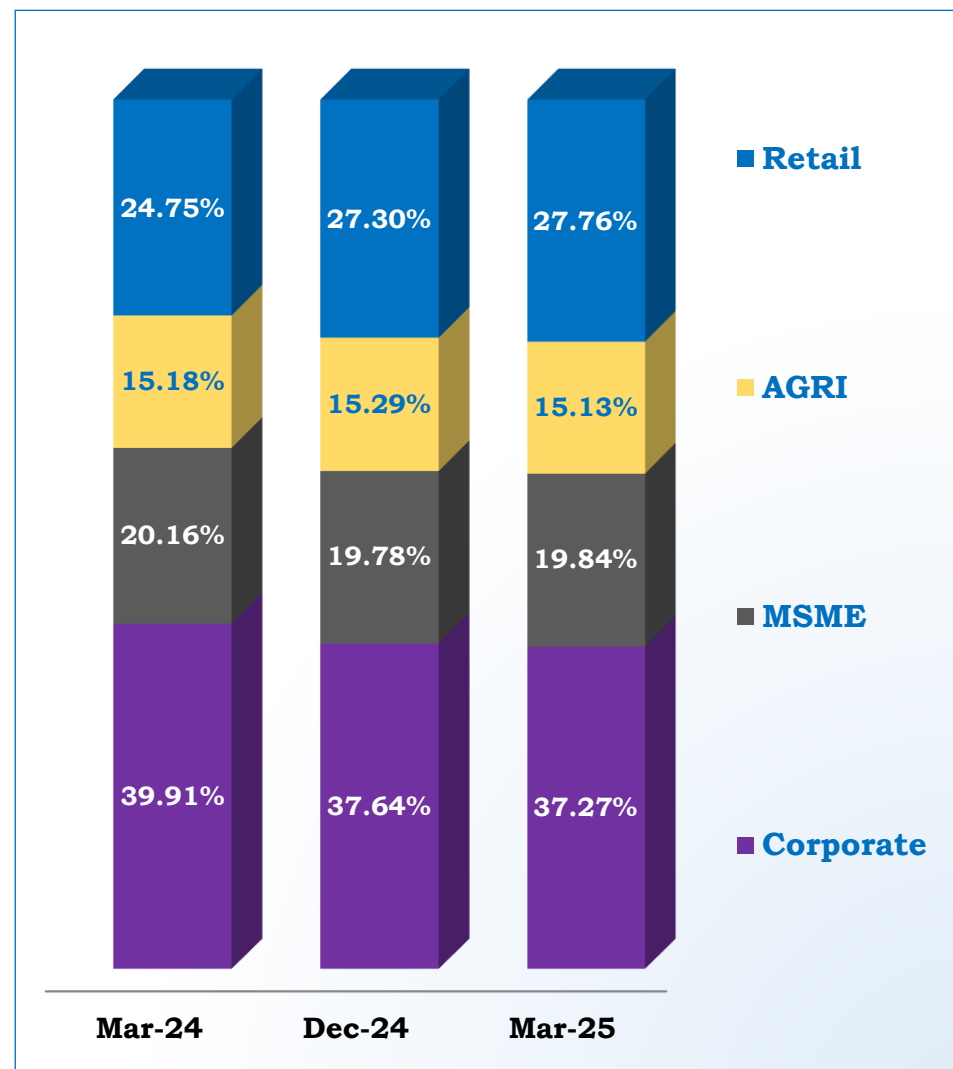
Business Network

Digital Journey

ESG Initiatives

Products & Services

₹ in (Cr)	Mar-24	Dec-24	Mar-25	Growth (Q-Q) %	Growth (Y-Y) %
<b>1. Domestic Advances</b>	<b>162272</b>	<b>183360</b>	<b>195474</b>	<b>6.61</b>	<b>20.46</b>
a) <b>R</b> etail	40161	50055	54255	8.39	35.09
b) <b>A</b> griculture	24641	28033	29575	5.50	20.02
c) <b>M</b> SME	32714	36262	38783	6.95	18.55
<b>2. Total RAM (a+b+c)</b>	<b>97516</b>	<b>114350</b>	<b>122613</b>	<b>7.23</b>	<b>25.74</b>
<b>3. RAM Share (%)</b>	<b>60.09</b>	<b>62.36</b>	<b>62.73</b>	-	-
d) <b>C</b> orporate	64756	69010	72861	5.58	12.52



Major Highlights

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Business Network

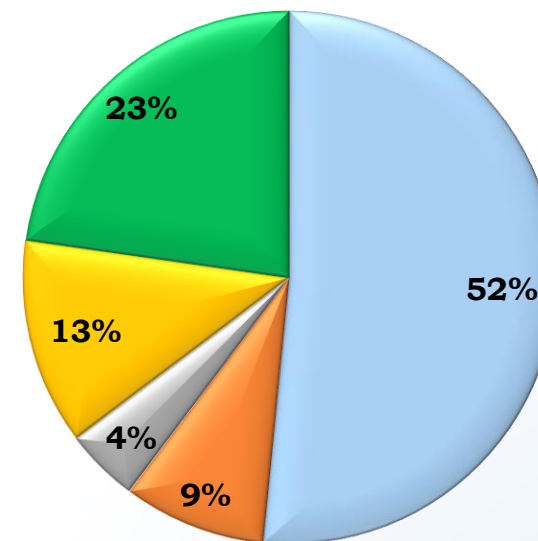
Digital Journey

ESG Initiatives

Products & Services

Particulars (₹ in Cr)	Mar-24	Dec-24	Mar-25	Growth (Q-Q) %	Growth (Y-Y) %
Home Loan	23688	26631	27982	5.07	18.13
Vehicle Loan	2953	4131	4695	13.65	58.99
Personal Loan	1668	2189	2440	11.47	46.30
Pool	1603	5691	6797	19.43	324.02
Others	10249	11413	12341	8.13	20.41
<b>Total</b>	<b>40161</b>	<b>50055</b>	<b>54255</b>	<b>8.39</b>	<b>35.09</b>

Mar-25



■ Home Loan
■ Vehicle Loan
■ Personal Loan
■ Pool
■ Others

Major Highlights

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Products & Services

## Agriculture (₹ in Cr)

	Mar-24	Dec-24	Mar-25	Q-Q (%)	Y-Y (%)
1.Farm Credit (Crop, Investment & Allied)	21416	24388	25821	5.88	20.57
2. Agri Infrastructure & Ancillary Activities	3225	3645	3754	2.99	16.40
<b>3. Total (1+2)</b>	<b>24641</b>	<b>28033</b>	<b>29575</b>	<b>5.50</b>	<b>20.02</b>

## Agriculture

24641 25950 26987 28033 29575

Mar-24 Jun-24 Sep-24 Dec-24 Mar-25

## Self Help Group

	Mar-24	Dec-24	Mar-25	Q-Q (%)	Y-Y (%)
<b>No of Group (Lakhs)</b>	1.65	1.75	1.79	2.29	8.48
<b>Balance Outstanding (Cr.)</b>	3210	3766	4158	10.41	29.53
<b>Women Beneficiaries (No in lakhs)</b>	14.79	15.96	16.26	1.88	9.94

Major  
Highlights

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Journey

ESG  
Initiatives

Products &  
Services

## MICRO

## SMALL

## MEDIUM

## TOTAL

38,783 Cr

Q-Q 6.95% ↑  
Y-Y 18.55%

22,957 Cr  
(59.19%)

22,061 Cr  
(60.84%)

19,902 Cr  
(60.84%)

15,056 Cr  
(38.82%)

13,487 Cr  
(37.19%)

12,045 Cr  
(36.82%)

770 Cr  
(1.99%)

714 Cr  
(1.97%)

767 Cr  
(2.34%)

38,783 Cr

36,262 Cr

32,714 Cr

Major Highlights

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**MSME**  
सूक्ष्म, लघु एवं मध्यम उद्यम

GECL (₹ in Cr.)	Upto Mar 25 Qtr
Amount Sanctioned	3153
Amount Disbursed	3128
Outstanding As on 31.03.2024 : 973 Cr.	
Outstanding As on 31.03.2025 : 491 Cr.	

**STAND UP India**  
Endeavour and Prosper

Standup India (No.)	FY 2024-25
Target	6366
Achievement	6699
Achievement (%)	105%

**कपड़े रेश**

PMMY (₹ in Cr.)	FY 24-25
Amount Sanctioned	4879
Amount Disbursed (Target : 4700 Cr)	4833
Achievement (%)	103%
Amount outstanding as on 31.03.2025	6858



PM SVANidhi

PM SVANidhi	As on 31.03.2025
Application Sanctioned (Nos.)	178297
Amount Sanctioned (₹ in Cr.)	254



PM Vishwakarma Yojna



PM Viswakarma	FY 2024-25
Application Sanctioned (Nos.)	7174
Amount (₹ in Cr.)	58



Major  
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Segment (₹ in Cr)	RBI Benchmark (%)	Mandatory Target	Achievement	Achievement (%)
Priority Sector	<b>40.00%</b>	67938	87769	51.68%
Agriculture	<b>18.00%</b>	30572	30965	18.23%
Small/Marginal Farmer	<b>10.00%</b>	16984	17367	10.23%
Weaker Section	<b>12.00%</b>	20381	24142	14.21%
Micro Under MSME	<b>7.50%</b>	12738	22957	13.52%
Non Corporate Farmers	<b>13.78%</b>	23405	25101	14.78%

**ANBC - 169845 Cr**

## Major Highlights

## Business Performance

## Financials

## Asset Quality

## Capital & Shareholding

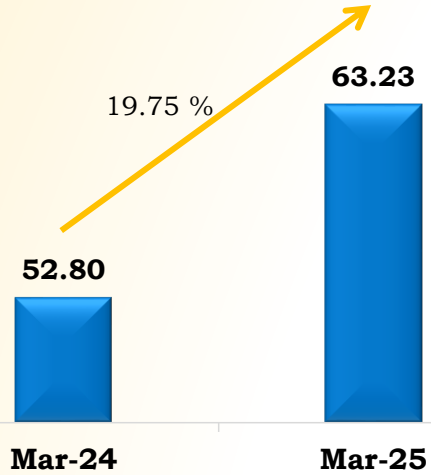
## Business Network

## Digital Journey

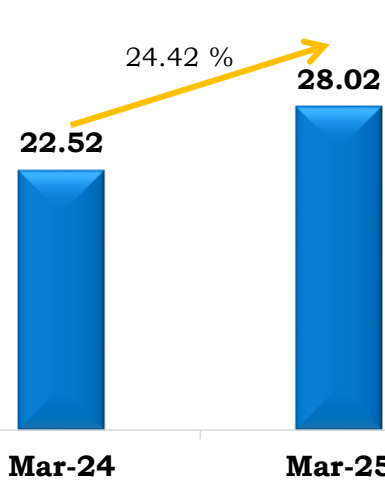
## ESG Initiatives

## Products & Services

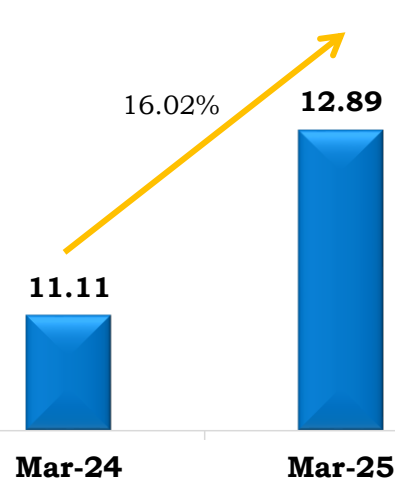
**PMSBY (In Lakhs)**



**PMJJBY (In Lakhs)**



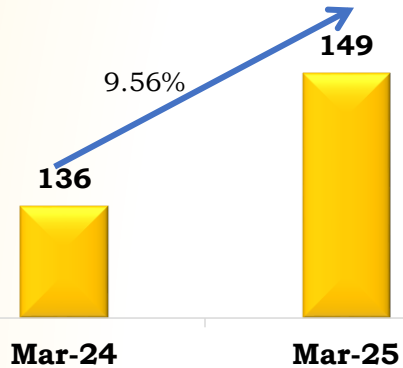
**APY Accounts (In Lakhs)**



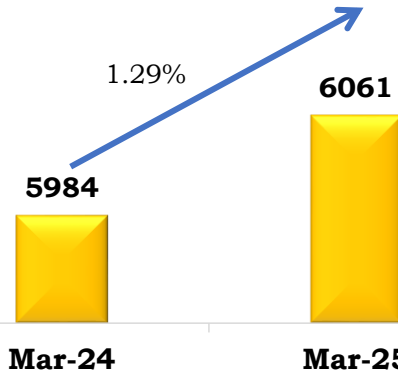
**Mar 2025 Qtr**

- State Level Bankers Committee (SLBC) - 2 (Odisha & Himachal Pradesh)
- Lead District Manager (LDM) : 36
- Rural Self Employment Training Institute (RSETI) : 27 (7 States)
- Centre for Financial Literacy (CFL) : 127
- No. of beneficiaries of CFL : 564927
- Financial Literacy Counselors : 13
- No. of Fin. Literacy Camps (FLC) : 1557
- No. of beneficiaries of FLC : 53754
- RRB -1 (Paschim Banga Gramin Bank)

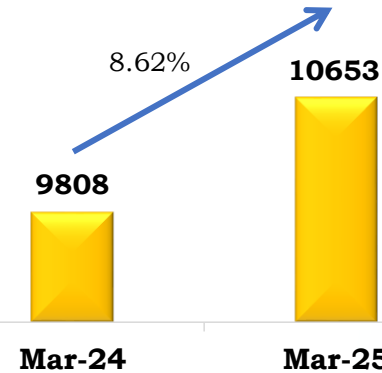
**PMJDY Accounts (In Lakhs)**



**Balance in PMJDY Accounts (In Crores)**



**No of BC**



**No of Claims Settled upto 31.03.2025 (since inception)**

PMSBY	PMJJBY
2575	15738

Major Highlights

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ESG Initiatives

Products & Services

Sector (₹ in Cr.)	31.03.2024	% share to Total Advances	31.12.2024	% share to Total Advances	31.03.2025	% share to Total Advances
<b>Infrastructure</b>	<b>17079</b>	<b>10.52</b>	<b>15292</b>	<b>8.34</b>	<b>15749</b>	<b>8.06</b>
<b>Of which</b>						
<i>Power &amp; Energy</i>	8950	5.52	7520	4.10	8635	4.42
<i>Port and Road Project</i>	4471	2.76	6143	3.35	5569	2.85
<i>Other infrastructure</i>	3658	2.25	1790	0.98	1537	0.79
<b>Basic Metal</b>	<b>4448</b>	<b>2.74</b>	<b>6873</b>	<b>3.75</b>	<b>7155</b>	<b>3.66</b>
<b>Textiles</b>	<b>1040</b>	<b>0.64</b>	<b>1476</b>	<b>0.80</b>	<b>1500</b>	<b>0.77</b>
<b>Petroleum and Coal Products</b>	<b>930</b>	<b>0.57</b>	<b>1160</b>	<b>0.63</b>	<b>1886</b>	<b>0.96</b>
<b>All Engineering</b>	<b>809</b>	<b>0.50</b>	<b>1146</b>	<b>0.63</b>	<b>1191</b>	<b>0.61</b>
<b>Food Processing</b>	<b>1260</b>	<b>0.78</b>	<b>1539</b>	<b>0.84</b>	<b>1570</b>	<b>0.80</b>
<b>Commercial Real Estate</b>	<b>1234</b>	<b>0.76</b>	<b>1650</b>	<b>0.90</b>	<b>1451</b>	<b>0.74</b>
<b>NBFC</b>	<b>24065</b>	<b>14.83</b>	<b>24645</b>	<b>13.44</b>	<b>23732</b>	<b>12.14</b>
<i>Other Industries</i>	3791	2.34	4764	2.60	5460	2.79
<b>Total Industries</b>	<b>54655</b>	<b>33.68</b>	<b>58545</b>	<b>31.93</b>	<b>59685</b>	<b>30.53</b>

## Major Highlights

## Business Performance

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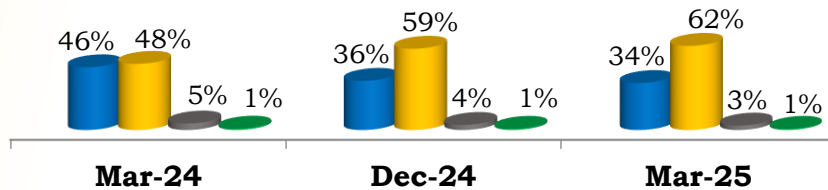
## ESG Initiatives

## Products & Services

Standard NBFC (₹ in Cr.)	31.03.2024			%	31.12.2024			%	31.03.2025			%
	Domestic	Overseas	Global		Domestic	Overseas	Global		Domestic	Overseas	Global	
NBFC - PSUs	4550	959	5509	20.62	4350	985	5335	19.46	4044	983	5027	19.00
NBFC - HFCs	6320	417	6736	25.22	4065	428	4493	16.39	4021	427	4448	16.81
NBFC - MFIs	941	166	1107	4.15	1110	171	1281	4.67	859	137	996	3.76
NBFC - Others	12200	1159	13359	50.01	15116	1190	16306	59.48	14803	1188	15991	60.43
<b>Total</b>	<b>24011</b>	<b>2701</b>	<b>26712</b>	<b>100</b>	<b>24641</b>	<b>2774</b>	<b>27415</b>	<b>100</b>	<b>23727</b>	<b>2735</b>	<b>26462</b>	<b>100</b>

Rating of Standard NBFCs

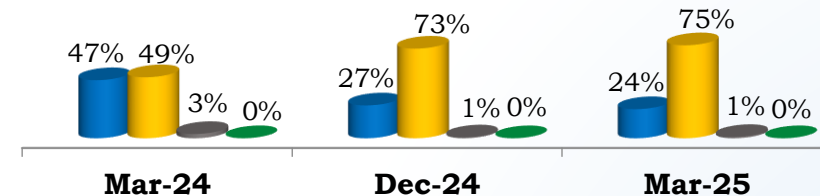
■ AAA ■ AA ■ A ■ BBB & below



Standard NBFCs (₹ in Cr.)	31.03.2024	31.12.2024	31.03.2025
<b>Bank sponsored</b>	1577	937	851
<b>PSU</b>	7347	6079	5801
<b>Private Inst. (non-Bank)</b>	17787	20399	19811
<b>Total</b>	<b>26712</b>	<b>27415</b>	<b>26462</b>

Rating of Standard HFCs

■ AAA ■ AA ■ A ■ BBB & below



Out of Std. NBFCs, HFCs (₹ in Cr.)	31.03.2024	31.12.2024	31.03.2025
<b>Bank sponsored</b>	1378	751	676
<b>PSU</b>	1838	745	775
<b>Private Inst. (non-Bank)</b>	3521	2997	2998
<b>Total</b>	<b>6736</b>	<b>4493</b>	<b>4448</b>

# Rating Mix (of advances above ₹25 Cr)



Major Highlights

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Business Network

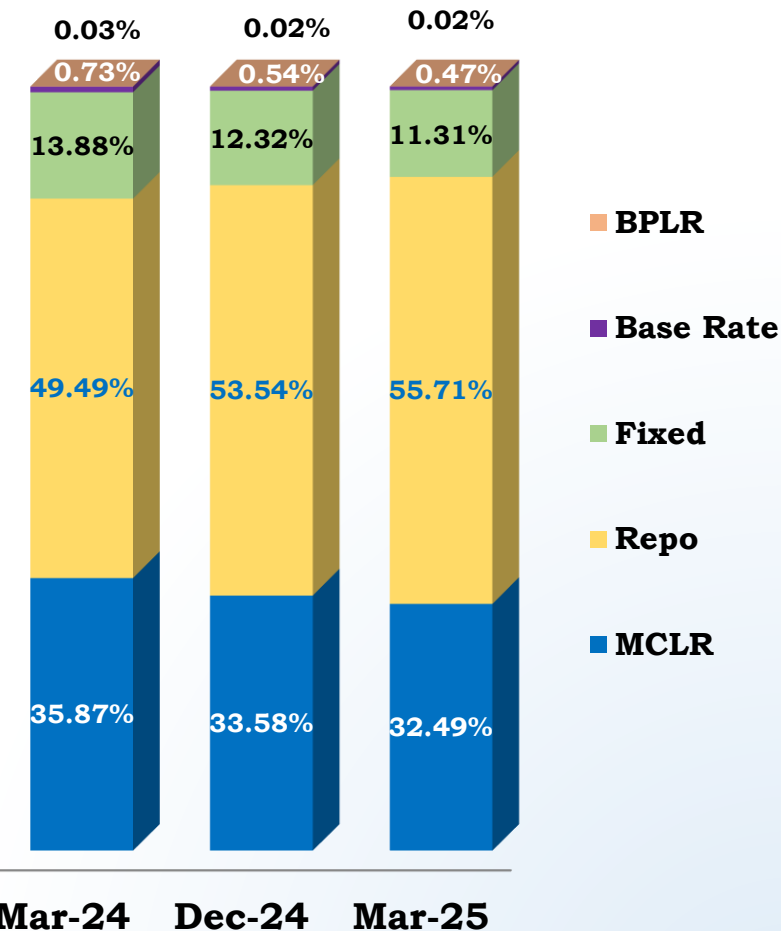
Digital Journey

ESG Initiatives

Products & Services

Rating Grade (₹ in Cr)	Mar-24	% Share	Dec-24	% Share	Mar-25	% Share
AAA	29995	37.44	27329	30.60	30890	32.96
AA	18930	23.63	27147	30.40	27280	29.11
A	10627	13.27	10685	11.96	10750	11.47
BBB	4348	5.43	4835	5.41	3930	4.19
<b>BBB &amp; above</b>	<b>63900</b>	<b>79.77</b>	<b>69996</b>	<b>78.38</b>	<b>72850</b>	<b>77.74</b>
Below BBB	2303	2.87	2328	2.61	2349	2.51
<b>Total Rated</b>	<b>66203</b>	<b>82.64</b>	<b>72324</b>	<b>80.99</b>	<b>75199</b>	<b>80.25</b>
<b>Of Which</b>						
a) PSU	28356	35.40	27380	30.66	28880	30.82
b) Others	37847	47.25	44944	50.33	46319	49.43
<b>Total Unrated</b>	<b>13903</b>	<b>17.36</b>	<b>16980</b>	<b>19.01</b>	<b>18509</b>	<b>19.75</b>
<b>Of Which</b>						
a) PSU with Govt. Guarantee	9396	11.73	9525	10.67	6833	7.29
b) PSU without Govt. Guarantee	676	0.84	1629	1.82	3411	3.64
c) Others	3831	4.78	5826	6.52	8265	8.82

## Advances(Dom) Mix of Benchmark





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Sl.	Parameters (₹ in Cr)	Mar-24	Dec-24	Mar-25
<b>1</b>	<b>Domestic Investment</b>	<b>92970</b>	<b>91554</b>	<b>91830</b>
a	SLR	66418	66912	66470
	<b>SLR as % to Domestic Investment</b>	<b>71.44</b>	<b>73.08</b>	<b>72.38</b>
b	Non SLR	26552	24642	25360
I	Held To Maturity (HTM)	74572	67619	66795
II	Available For Sale (AFS)	18348	21169	22607
III	Held For Trading (HFT) & Fair Value through P & L (FVTPL)	50	2513	2174
III	Investment in Subsidiaries	-	253	253
<b>2</b>	<b>Modified Duration (AFS+HFT)</b>	<b>3.11</b>	<b>3.69</b>	<b>3.50</b>
<b>3</b>	<b>Overseas Investment</b>	<b>2293</b>	<b>3187</b>	<b>3038</b>
<b>4</b>	<b>Total Gross Investment (1+3)</b>	<b>95263</b>	<b>94741</b>	<b>94868</b>
	<b>HTM To Gross Domestic Investment (%)</b>	<b>80.21%</b>	<b>73.86%</b>	<b>72.74%</b>
	<b>Total SLR (%)</b>	<b>25.85%</b>	<b>24.69%</b>	<b>23.19%</b>

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Sl.	Parameters ( ₹ in Cr.)	Quarter Ended			Growth		Financial Year		Growth
		Mar-24	Dec-24	Mar-25	Q-Q (%)	Y-Y (%)	23-24	24-25	Y-Y(%)
1	Interest Income	5860	6220	6744	8.42	15.09	21854	25067	14.70
2	Interest Expenses	3672	3842	4046	5.31	10.18	13754	15437	12.24
<b>3</b>	<b>Net Interest Income (1-2)</b>	<b>2187</b>	<b>2378</b>	<b>2698</b>	<b>13.46</b>	<b>23.35</b>	<b>8101</b>	<b>9630</b>	<b>18.88</b>
4	Non-Interest Income	1125	1186	1392	17.37	23.74	3266	4406	34.92
<b>5</b>	<b>Operating income(3+4)</b>	<b>3312</b>	<b>3564</b>	<b>4090</b>	<b>14.76</b>	<b>23.48</b>	<b>11366</b>	<b>14036</b>	<b>23.49</b>
6	Operating Expenses	2039	1978	2391	20.88	17.24	6790	7999	17.80
i	Staff Expenses	1543	1323	1618	22.30	4.88	4887	5453	11.59
ii	Other Operating Expenses	497	655	773	18.02	55.62	1903	2546	33.76
<b>7</b>	<b>Operating Profit (5-6)</b>	<b>1273</b>	<b>1586</b>	<b>1699</b>	<b>7.12</b>	<b>33.48</b>	<b>4576</b>	<b>6037</b>	<b>31.92</b>
8	Provisions	747	947	1046	10.45	40.03	2922	3592	22.93
<b>9</b>	<b>Net Profit (7-8)</b>	<b>526</b>	<b>639</b>	<b>653</b>	<b>2.19</b>	<b>24.17</b>	<b>1654</b>	<b>2445</b>	<b>47.80</b>

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

Sl.	Particulars ( ₹ in Cr.)	Quarter Ended			Growth		Financial Year		Growth
		Mar-24	Dec-24	Mar-25	Q-Q (%)	Y-Y (%)	23-24	24-25	Y-Y (%)
<b>1</b>	<b>Interest Income</b>	<b>5860</b>	<b>6220</b>	<b>6744</b>	<b>8.42</b>	<b>15.09</b>	<b>21854</b>	<b>25067</b>	<b>14.70</b>
a.	From Advances	3901	4272	4748	11.14	21.72	14162	17117	20.86
b.	From Investments	1537	1567	1602	2.23	4.25	6124	6347	3.64
c.	Others	422	381	394	3.41	-6.69	1568	1603	2.21
<b>2</b>	<b>Interest Expended</b>	<b>3672</b>	<b>3842</b>	<b>4046</b>	<b>5.31</b>	<b>10.18</b>	<b>13754</b>	<b>15437</b>	<b>12.24</b>
a.	On Deposits	3037	3281	3378	2.96	11.23	11833	13068	10.44
b.	On Borrowings	528	416	505	21.39	-4.38	1494	1806	20.90
c.	Bonds & Others	107	145	163	12.41	51.93	427	563	31.98
<b>3</b>	<b>Net Interest Income (1-2)</b>	<b>2187</b>	<b>2378</b>	<b>2698</b>	<b>13.46</b>	<b>23.35</b>	<b>8101</b>	<b>9630</b>	<b>18.88</b>

Major Highlights

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Sl.	Particulars ( ₹ in Cr.)	Quarter Ended			Growth		Financial Year		Growth
		Mar-24	Dec-24	Mar-25	Q-Q (%)	Y-Y (%)	23-24	24-25	Y-Y (%)
<b>1</b>	<b>Fee Based Income</b>	<b>331</b>	<b>331</b>	<b>389</b>	<b>17.52</b>	<b>17.53</b>	<b>1137</b>	<b>1382</b>	<b>21.50</b>
a.	Charges & Commission from Advance	136	130	158	21.54	16.18	431	568	31.79
b.	Commission from Third Party Product	21	21	21	0.00	0.00	72	64	-11.11
c.	Charges & Commission from Others	174	180	210	16.67	20.70	634	750	18.21
<b>2</b>	<b>Recovery in Written Off</b>	<b>322</b>	<b>710</b>	<b>964</b>			<b>1487</b>	<b>2624</b>	
<b>3</b>	<b>Treasury Income</b>	<b>472</b>	<b>145</b>	<b>39</b>			<b>642</b>	<b>400</b>	
<b>4</b>	<b>Total (1+2+3)</b>	<b>1125</b>	<b>1186</b>	<b>1392</b>	<b>17.37</b>	<b>23.73</b>	<b>3266</b>	<b>4406</b>	<b>34.91</b>

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Sl.	Particulars ( ₹ in Cr.)	Quarter Ended			Variation		Financial Year		Growth
		Mar-24	Dec-24	Mar-25	Q-Q (%)	Y-Y (%)	23-24	24-25	Y-Y (%)
1	Salary	823	918	1058	15.25	28.55	3390	3739	10.29
2	Employee Benefits	720	405	560	38.27	-22.22	1497	1714	14.50
3	<b>Total Staff Expenses (1+2)</b>	<b>1543</b>	<b>1323</b>	<b>1618</b>	<b>22.30</b>	<b>4.86</b>	<b>4887</b>	<b>5453</b>	<b>11.58</b>
4	Rent, Taxes & Lighting	91	106	138	30.19	51.75	332	435	30.95
5	Printing & Stationery	12	13	11	-15.38	-4.37	43	45	3.48
6	Depreciation	79	81	79	-2.47	0.27	281	312	11.06
7	IT Related Expenditure	68	89	215	141.57	216.18	170	437	157.06
8	Insurance	70	155	78	-49.68	11.43	322	395	22.67
9	Others	177	211	252	19.43	42.56	754	922	22.20
10	<b>Total Other Operating Expenses (4+5+6+7+8+9)</b>	<b>496</b>	<b>655</b>	<b>773</b>	<b>18.02</b>	<b>55.85</b>	<b>1903</b>	<b>2546</b>	<b>33.78</b>
11	<b>Total Operating Expenses (3+10)</b>	<b>2039</b>	<b>1978</b>	<b>2391</b>	<b>20.88</b>	<b>17.24</b>	<b>6790</b>	<b>7999</b>	<b>17.80</b>



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

Sl.	Particulars ( ₹ in Cr.)	Quarter Ended			Financial Year	
		Mar-24	Dec-24	Mar-25	23-24	24-25
1	NPA	227	263	364	1068	1633
2	NPI	497	7	27	582	35
3	Standard Assets & others	-256	320	272	357	535
4	Income Tax (Including DTA)	279	357	384	915	1389
	<b>Total Provision (1+2+3+4)</b>	<b>747</b>	<b>947</b>	<b>1046</b>	<b>2922</b>	<b>3592</b>

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Particulars	Quarter Ended			Financial Year	
	Mar-24	Dec-24	Mar-25	23-24	24-25
Cost of Deposits (%)	4.82%	4.87%	4.90%	4.78%	4.85%
Cost of Funds (%)	4.69%	4.75%	4.78%	4.63%	4.78%
Cost to Income Ratio (%)	61.57%	55.50%	58.47%	59.74%	56.99%
Yield on Advances Domestic (%)	9.06%	9.02%	8.90%	8.83%	8.89%
Yield on Advances Global (%)	8.72%	8.65%	8.50%	8.46%	8.55%
Yield on Investments Domestic (%)	6.52%	6.79%	6.88%	6.41%	6.85%
Yield on Investments Global (%)	6.44%	6.67%	6.76%	6.31%	6.74%
Net Interest Margin (NIM) Domestic (%)	3.24%	3.38%	3.22%	3.12%	3.29%
Net Interest Margin (NIM) Global (%)	3.03%	3.17%	3.00%	2.92%	3.08%
Return on Assets (RoA) Annualised(%)	0.69%	0.79%	0.77%	0.56%	0.76%
Return on Equity (RoE) Annualised (%)	13.13%	14.23%	13.21%	10.93%	13.09%
Earnings per Share (Not Annualised) (₹)	0.44	0.53	0.55	1.38	2.04
Book Value per Share (₹)	14.54	16.11	17.53	14.54	17.53
Business per Employee (₹ in Cr)	20.93	22.98	24.35	20.93	24.35
Business per Branch (₹ in Cr)	139.23	149.74	155.43	139.23	155.43

## Major Highlights

## Business Performance

## Financials

## Asset Quality

## Capital & Shareholding

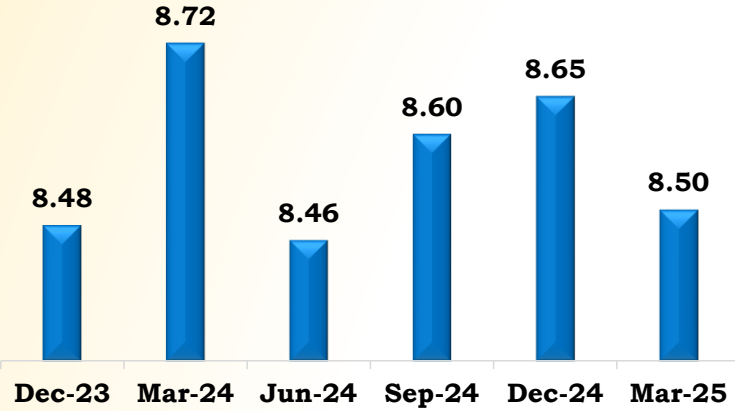
## Business Network

## Digital Journey

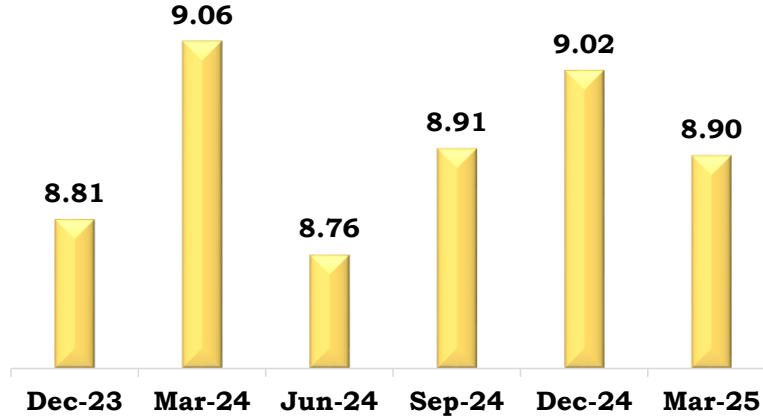
## ESG Initiatives

## Products & Services

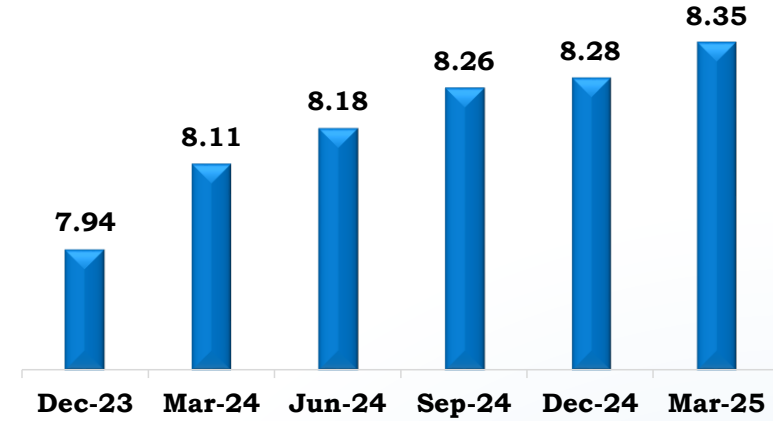
### Yield on Advance Global (%)



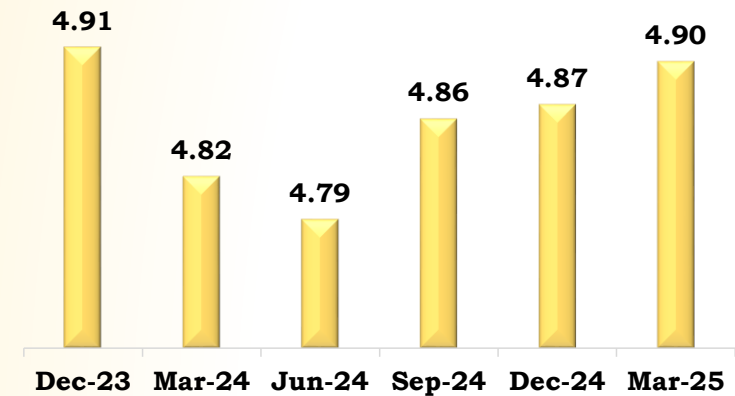
### Yield on Advance Domestic (%)



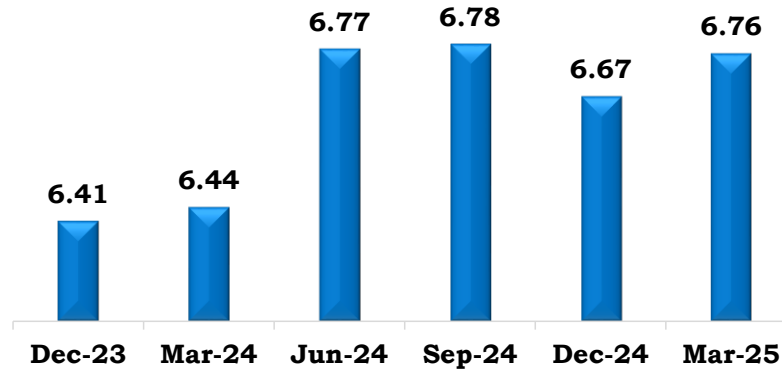
### Yield on Funds (%)



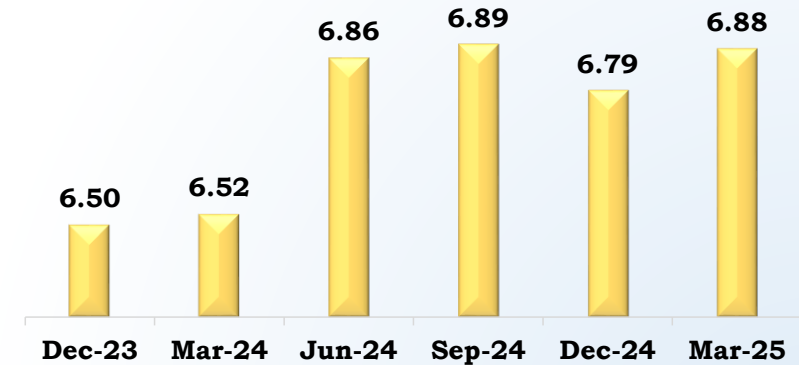
### Cost of Deposit (%)



### Yield on Investment Global (%)



### Yield on Investment Domestic (%)



Major Highlights

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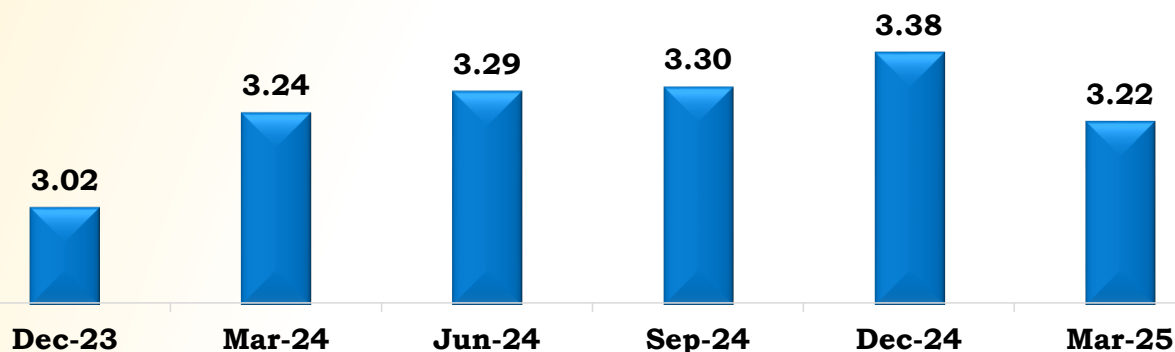
Business Network

Digital Journey

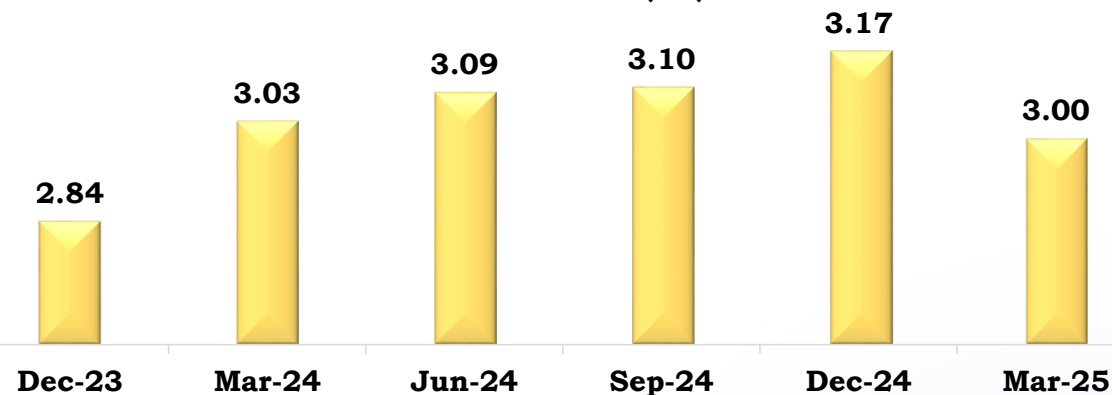
ESG Initiatives

Products & Services

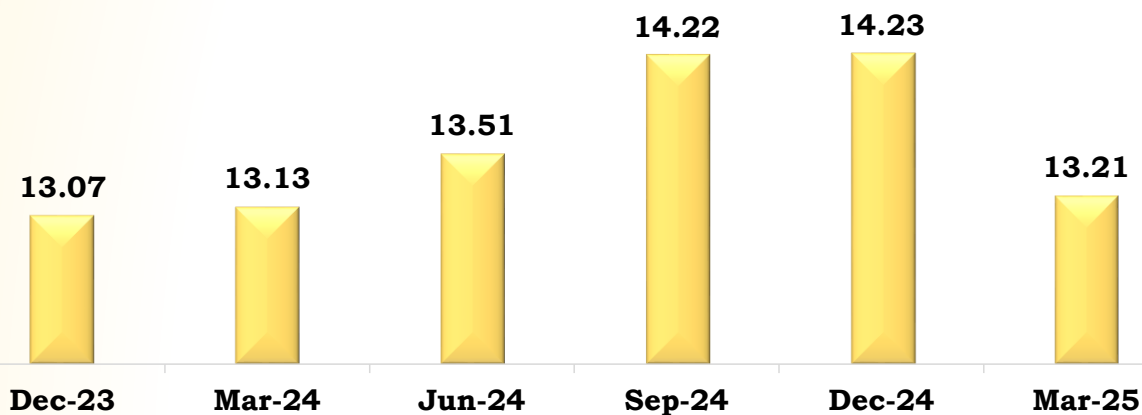
**NIM Domestic ( % )**



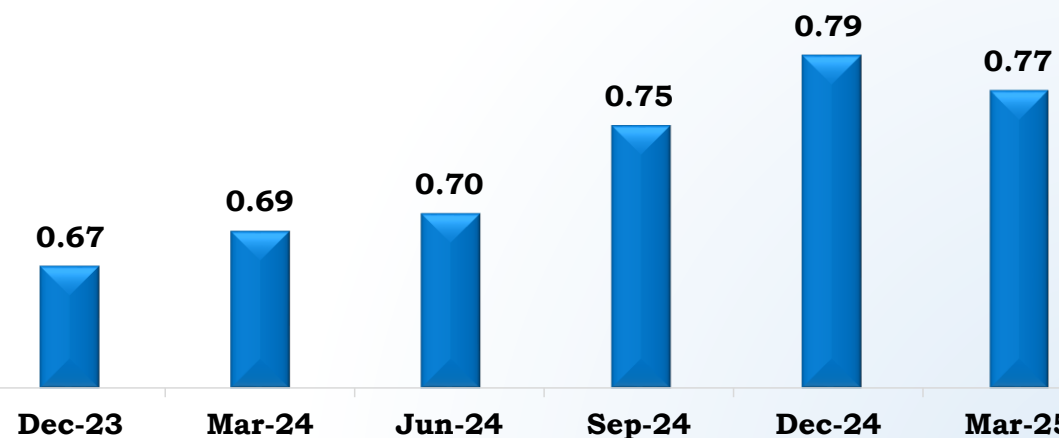
**NIM Global ( % )**



**Return on Equity (%)**



**Return on Assets (%)**



Major Highlights

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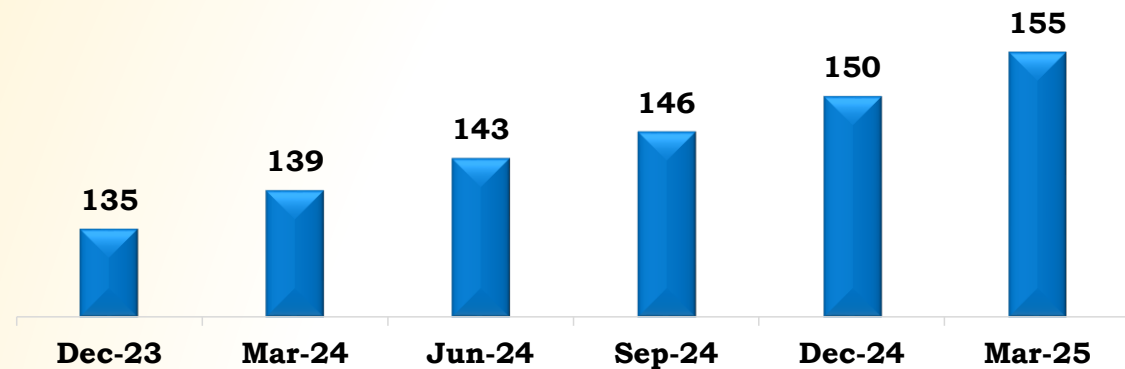
Business Network

Digital Journey

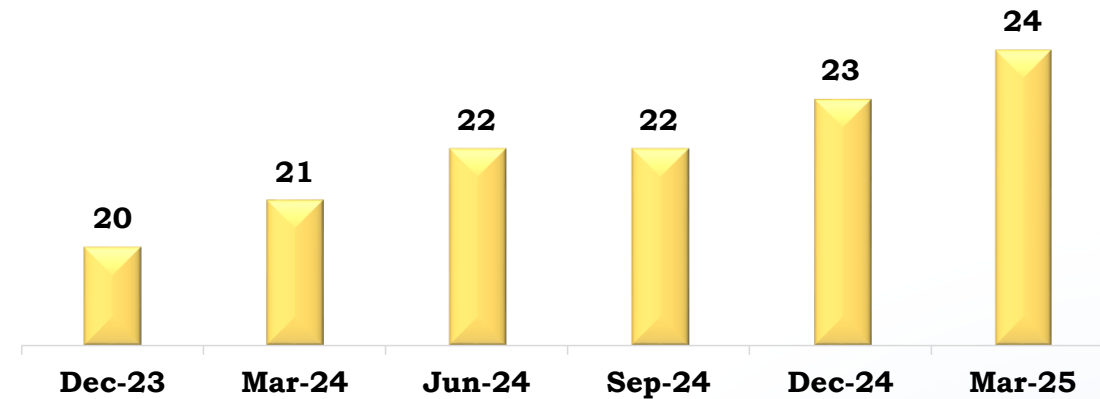
ESG Initiatives

Products & Services

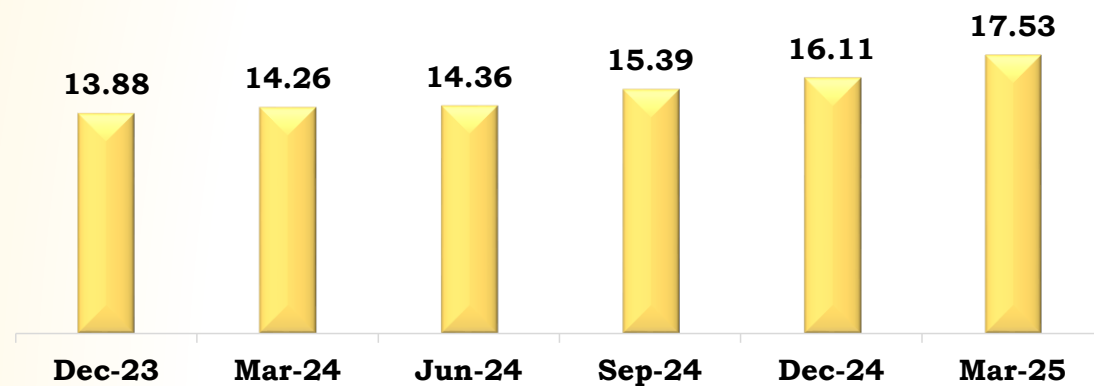
**Business Per Branch ( ₹ in Cr.)**



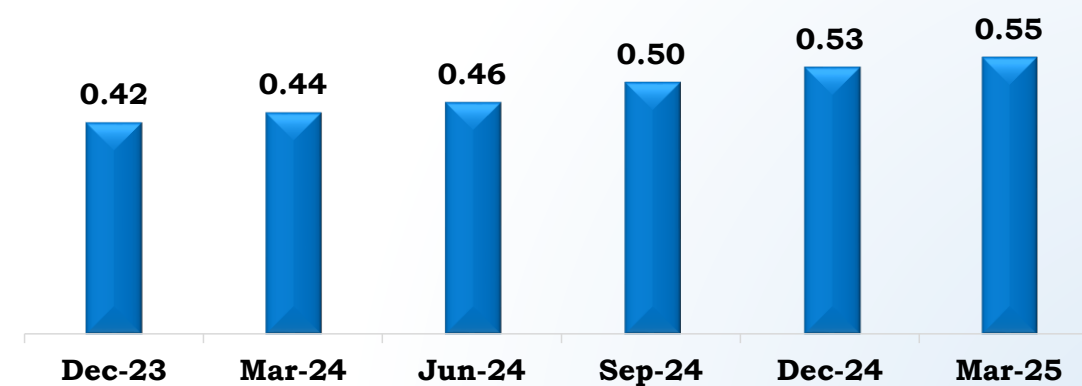
**Business Per Employee ( ₹ in Cr.)**



**Book Value Per Share (₹)**



**Earning Per Share (₹)**





# Balance Sheet



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<b>CAPITAL &amp; LIABILITIES (₹ in Cr.)</b>	<b>31.03.2024</b>	<b>31.12.2024</b>	<b>31.03.2025</b>
Capital	11956	11956	12540
Reserves & Surplus	15401	16679	18465
Deposits	263130	280256	293542
Borrowings	25331	30064	28687
Other Liabilities & Provisions	7873	7722	9247
<b>Total</b>	<b>323692</b>	<b>346677</b>	<b>362481</b>
<b>ASSETS (₹ in Cr.)</b>	<b>31.03.2024</b>	<b>31.12.2024</b>	<b>31.03.2025</b>
Cash and Balances with RBI	10197	11844	10359
Balances with Banks and Money at Call and Short Notice	18828	18456	25768
Investments	92904	94143	94272
Advances	182022	203847	215135
Fixed Assets	3781	3844	3852
Other Assets	15959	14543	13095
<b>Total</b>	<b>323692</b>	<b>346677</b>	<b>362481</b>

Major Highlights

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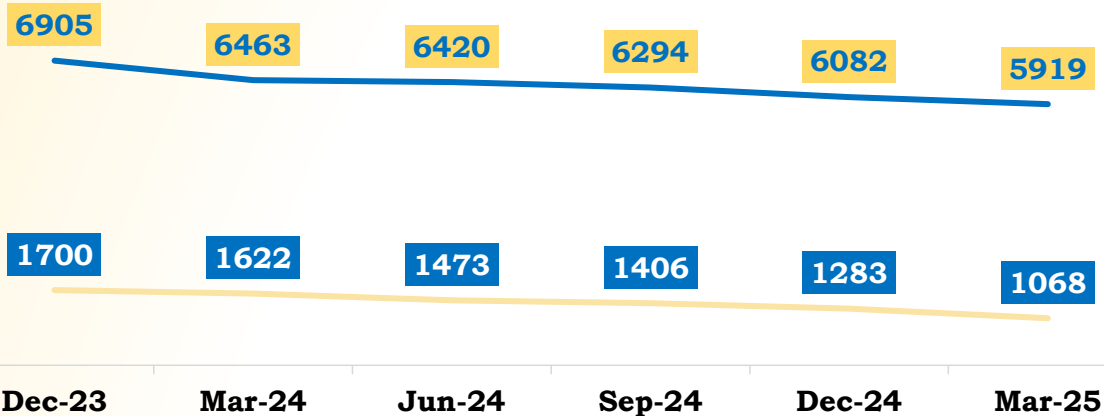
Digital Journey

ESG Initiatives

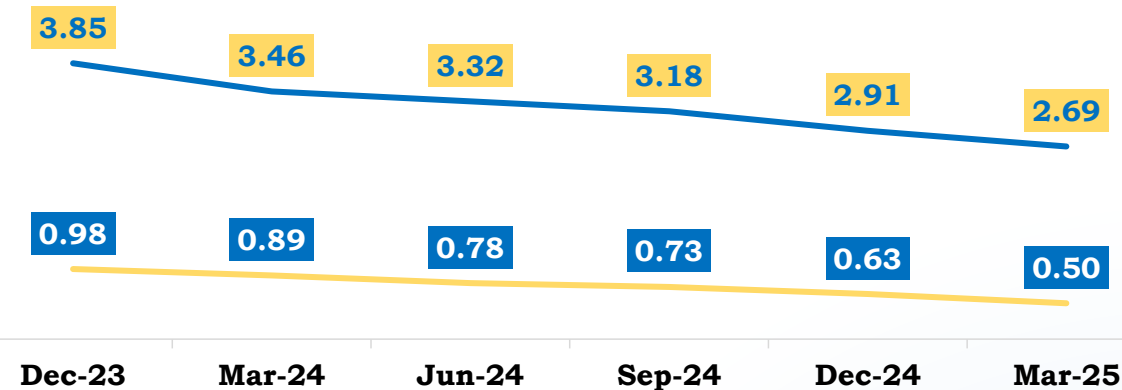
Products & Services

— Gross NPA — Net NPA

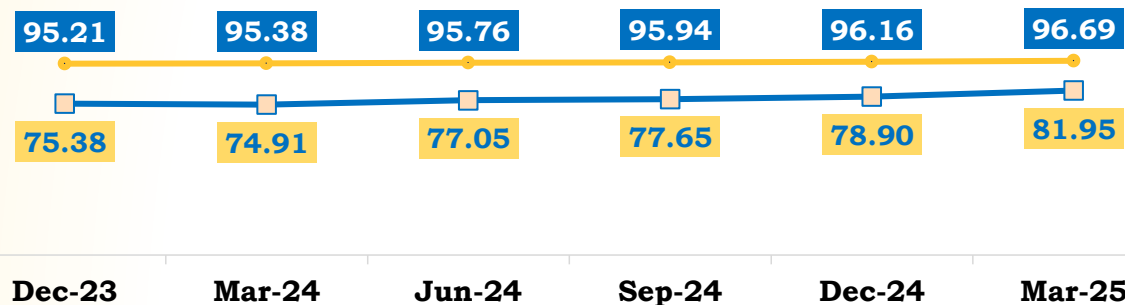
₹ in (Cr)



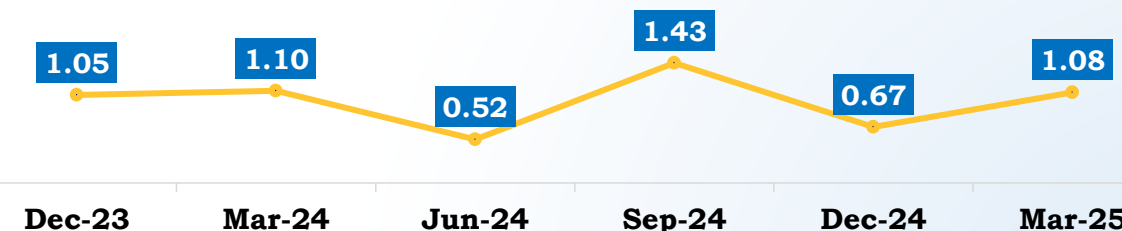
— Net NPA (%) — Gross NPA %



— PCR (Incl. TWO) — PCR (Excl. TWO)



— Slippage Ratio (%)



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

## Asset Classification

Item	Mar-24	Dec-24	Mar-25	FY 23-24	FY 24-25
<b>Gross NPA (₹ in Cr.)</b>	6463	6082	5919	6463	5919
<b>Net NPA (₹ in Cr.)</b>	1622	1283	1068	1622	1068
<b>Gross NPA (%)</b>	3.46%	2.91%	2.69%	3.46%	2.69%
<b>Net NPA (%)</b>	0.89%	0.63%	0.50%	0.89%	0.50%
<b>PCR % (Incl TWO)</b>	95.38%	96.16%	96.69%	95.38%	96.69%
<b>PCR % (Excl TWO)</b>	74.91%	78.90%	81.95%	74.91%	81.95%
<b>Slippage Ratio Annualised (%)</b>	1.10%	0.92%	1.08%		
<b>Slippage Ratio for the year (%)</b>				1.05%	0.92%
<b>Credit Cost Annualised (%)</b>	0.51%	0.53%	0.70%		
<b>Credit Cost for the year (%)</b>				0.66%	0.87%

₹ in (Cr)						
Item	Mar-24	%	Dec-24	%	Mar-25	%
<b>Standard</b>	180414	96.54	202574	97.09	214067	97.31
<b>Sub-standard</b>	1139	0.61	1404	0.67	1185	0.54
<b>Doubtful</b>	3884	2.08	3362	1.61	3329	1.51
<b>Loss</b>	1440	0.77	1315	0.63	1404	0.64
<b>Total Advance</b>	<b>186877</b>	<b>100</b>	<b>208655</b>	<b>100</b>	<b>219985</b>	<b>100</b>

# Movement of NPA



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Sl.	Item (₹ in Cr)	Quarter Ended			Year Ended	
		Mar-24	Dec-24	Mar-25	Mar-24	Mar-25
1	Opening Balance	6905	6294	6082	7726	6463
	Less					
2	Total Reduction	918	630	651	3336	2793
	of which					
	Cash Recovery+Upgradation	357	309	345	1398	1227
3	Fresh Addition	476	418	488	2072	2249
4	Net Increase/(Decrease) (3-2)	-442	-212	-163	-1264	-544
4	Closing Balance (1-2+3)	6463	6082	5919	6463	5919
5	Recovery in Written off + RI	433	755	1321	1729	3202
6	Total Recovery + Upgradation	90	1064	1666	3127	4429

## Sector-wise Fresh Addition to NPA

Fresh Addition (₹ in Cr)	Quarter Ended		
	Mar-24	Dec-24	Mar-25
Retail	90	108	126
Agriculture	104	87	153
MSME	181	172	198
RAM	375	367	477
Corporate & Others	97	39	0
Addition to existing NPA	4	12	11
Total	476	418	488

Major  
Highlights

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Products &  
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₹ in (Cr)

Sl.	Sector	31.03.2024			31.12.2024			31.03.2025		
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	40161	442	1.10	50055	369	0.74	54255	382	0.70
	Of which									
a.	Home Loan	23688	268	1.13	26631	259	0.97	27982	257	0.92
b.	Education Loan	968	28	2.89	1012	19	1.88	1037	21	2.01
c.	Vehicle Loan	2953	45	1.52	4131	31	0.75	4695	33	0.71
2	Agriculture	24641	3266	13.25	28033	3280	11.70	29575	3270	11.06
3	MSME	32714	2405	7.35	36262	2096	5.78	38783	2177	5.61
4	Corporate	64756	303	0.47	69010	337	0.49	72861	89	0.12
5	Total ( 1 to 4)	162272	6416	3.95	183360	6082	3.32	195474	5919	3.03
6	Overseas	24605	47	0.19	25295	0	0.00	24511	0	0.00
7	Total	186877	6463	3.46	208655	6082	2.91	219985	5919	2.69

# SMA Advances (1 Cr & above)



Major Highlights

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₹ in (Cr)

## SMA Position of the Bank (1 cr and above)

Parameters	Mar-24		Dec-24		Mar-25	
	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances
SMA 0	889	0.48%	768	0.37%	784	0.36%
SMA 1	322	0.17%	280	0.13%	733	0.33%
SMA 2	295	0.16%	420	0.20%	66	0.03%
<b>Total</b>	<b>1506</b>	<b>0.81%</b>	<b>1468</b>	<b>0.70%</b>	<b>1583</b>	<b>0.72%</b>

\* Total SMA (1 Cr & above) out of Restructured books - 202 Cr (out of which 155 Cr is related to COVID Restructuring i.e. RF-1 & RF-2)

Sector/SMA	31.03.2024				31.12.2024				31.03.2025			
(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	167	37	45	249	140	52	75	267	147	116	8	272
Agriculture	92	29	62	183	91	40	44	175	65	59	8	132
MSME	264	170	117	552	220	109	154	483	267	326	18	611
Corporate & Others	366	86	71	523	318	79	146	543	304	231	32	567
<b>Total</b>	<b>889</b>	<b>322</b>	<b>295</b>	<b>1506</b>	<b>769</b>	<b>280</b>	<b>419</b>	<b>1468</b>	<b>784</b>	<b>733</b>	<b>66</b>	<b>1583</b>



Major Highlights

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## Restructured Standard Advance

Parameters	Mar-24	Dec-24	Mar-25
Retail	981	769	776
Agriculture	166	116	101
MSME	1025	981	665
Corporate	1329	840	145
<b>Total</b>	<b>3500</b>	<b>2706</b>	<b>1687</b>
<b>% of Total Advance</b>	<b>1.87%</b>	<b>1.30%</b>	<b>0.77%</b>

₹ in (Cr)

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

Particulars	Mar-24	Dec-24	Mar-25
MSME	791	631	582
Personal	877	768	747
Corporate	501	181	0
Others	127	105	100
<b>Total</b>	<b>2296</b>	<b>1685</b>	<b>1429</b>

Major Highlights

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**NCLT**

Mar-2025 (₹ Cr.)	1 <sup>st</sup> List	2 <sup>nd</sup> List	Others	Total
<b>Exposure to number of accounts referred under IBC</b>	<b>9</b>	<b>16</b>	<b>229</b>	<b>254</b>
<b>Loan Outstanding</b>	1356	3001	13227	17584
<b>Total Provisions Held</b>	1356	3001	13227	17584
<b>Provision Percentage (%)</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Recovery From NCLT	Mar-24		Dec-24		Mar-25	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
<b>Through Resolution</b>	9	136	7	151	8	898
<b>Under Liquidation</b>	6	6	13	13	15	5
<b>Total</b>	<b>15</b>	<b>142</b>	<b>20</b>	<b>164</b>	<b>23</b>	<b>903</b>

**NARCL**

Our Bank exposure as on 31.03.2025	
No of Accounts	Amount
<b>3</b>	<b>209</b>

Particulars	31.03.2025	
	A/c	Amt
A/cs where bid submitted and under process	1	76
A/cs kept on hold temporarily	2	133
List of under progress A/cs	-	-
Newly Identified Cases	-	-
<b>Total A/c identified by NARCL</b>	<b>3</b>	<b>209</b>

Major Highlights

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■ CET-I ■ Tier- I ■ Tier- II

**CRAR**

16.98

16.25

18.49

2.44

2.08

2.12

14.54

14.17

16.37

14.14

13.81

16.03

Mar-24

Dec-24

Mar-25

**Particulars (₹ in Cr)**

**Mar-24**

**Dec-24**

**Mar-25**

Credit RWA

98459

117069

125521

Market RWA

7984

2491

2996

Operational RWA

17523

19191

19191

**Total RWA**

**123966**

**138751**

**147708**

**Advances**

**186877**

**208655**

**219985**

**Credit RWA to Advance (%)**

**52.69**

**56.11**

**57.06**

**Particulars (₹ in Cr)**

**Mar-24**

**Dec-24**

**Mar-25**

CET1 Capital

17526

19159

23682

Tier I Capital

18026

19659

24182

Tier II Capital

3024

2892

3134

**Total Capital**

**21050**

**22551**

**27316**

# Share Holding & Ratings

Major Highlights

Business Performance

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Capital & Shareholding

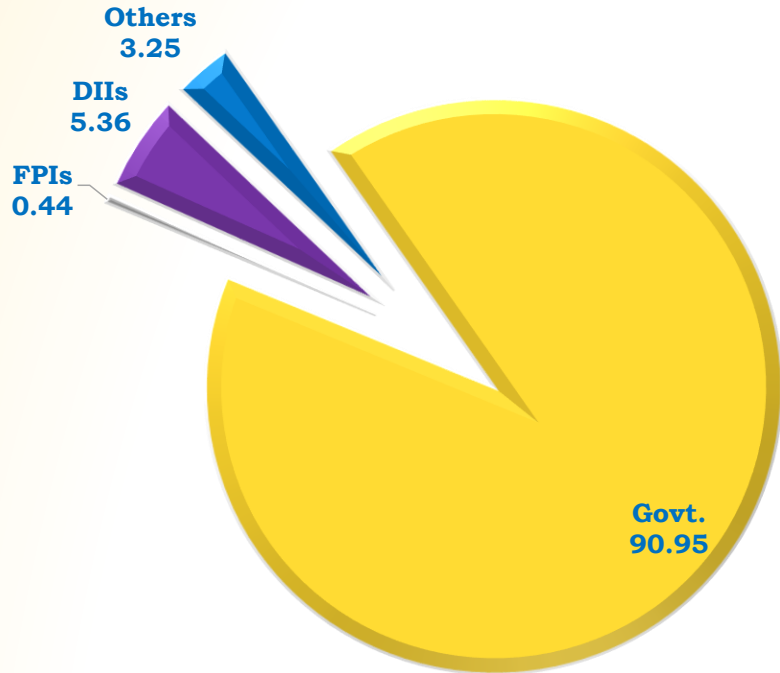
Business Network

Digital Journey

ESG Initiatives

Products & Services

## Share Holding Pattern 31.03.2025



## Capital Raised in FY 2024-25

Equity Capital - Rs 2000 Cr.

## IMPROVED 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	-

\*CARE Ratings improved from AA- / Positive to AA / Stable

## Certificate of Deposit

CRISIL Rating

A1+

## Long-term Issuer Rating

India Ratings

AA/Stable

Infomerics Ratings

AA /Positive

## Capital Raising Plan FY 2025-26

Equity Capital upto- Rs 2700 Cr. (Face Value)

Major Highlights

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Business Network

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Products & Services

**Domestic Branches**

**Overseas Branches**

**ATM**

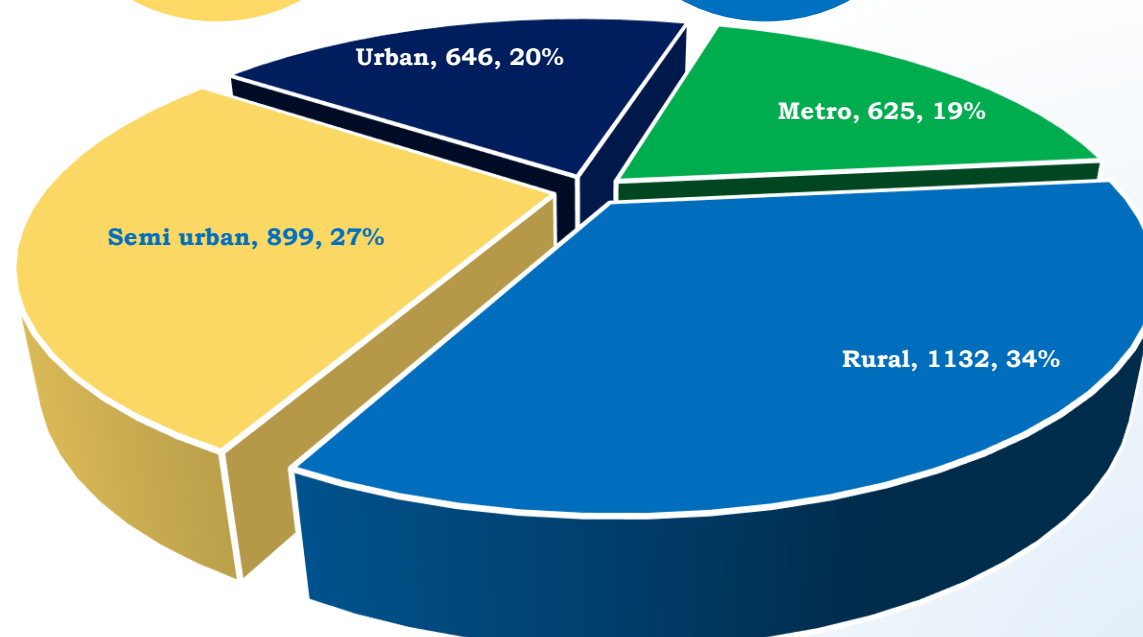
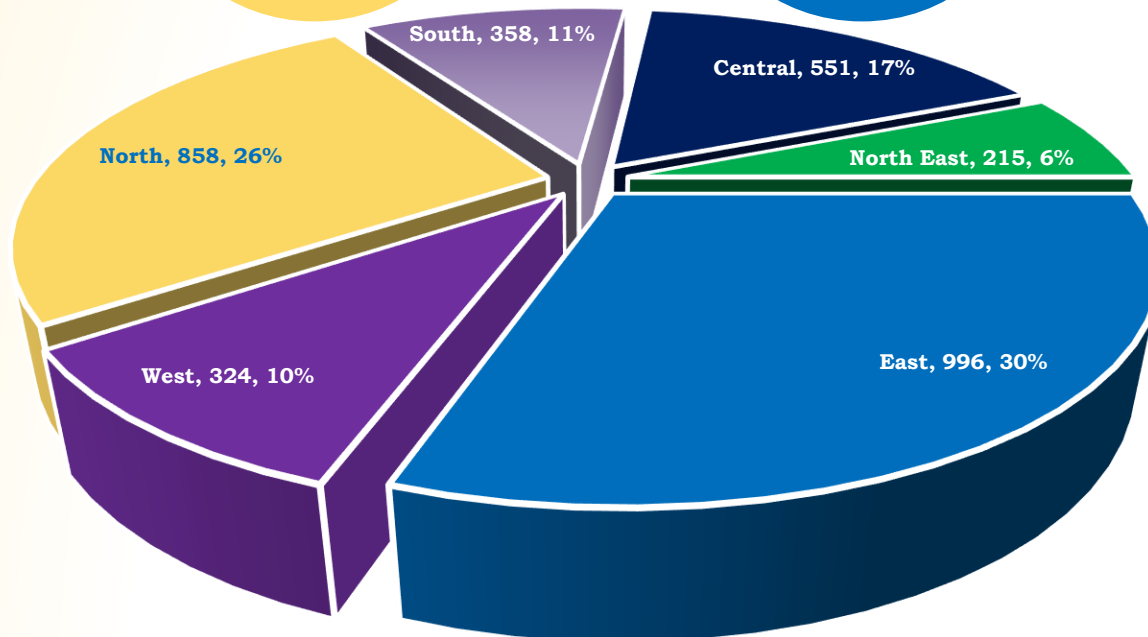
**BCs**

**3302**

**2+1  
Rep. off.**

**2522**

**10653**



Major  
Highlights

Business  
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Capital &  
Shareholding

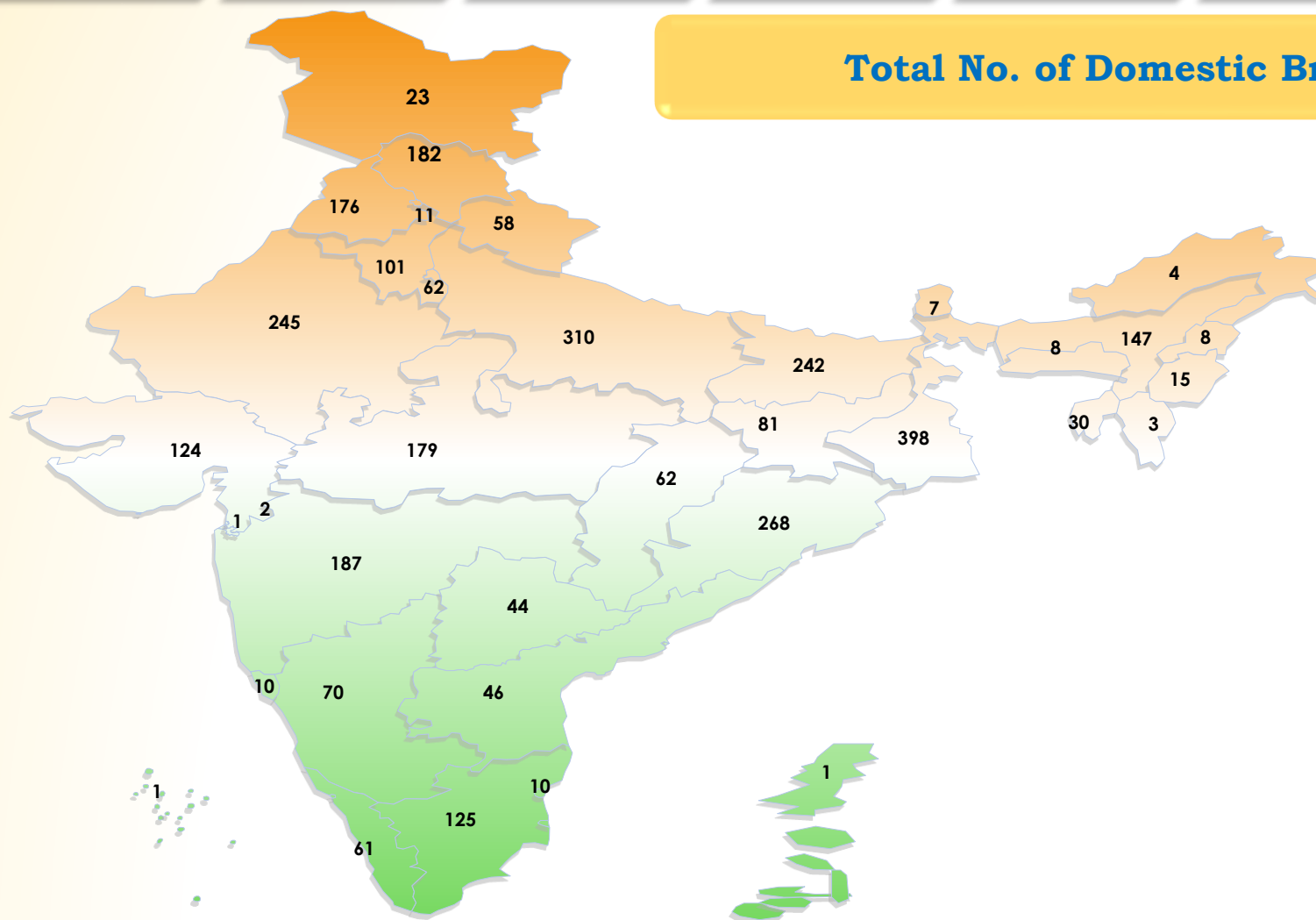
Business  
Network

Digital  
Journey

ESG  
Initiatives

Products &  
Services

**Total No. of Domestic Branches 3302**



## Employee Profile

Total No Of Employees	21049
Women Employees	29%
Average Age of Employees	38 Years
Employees Below 40 Years Age	74%



Major Highlights

Business Performance

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## 16 Digital Journeys Live and 11 more journeys coming soon...

### Retail

- ✓ Pre Qualified Personal Loan
- ✓ Loan Against FD
- ➡ OD Against FD
- ✓ Pension Loan
- ➡ Education Loan
- ☆ STP Vehicle Loan
- ☆ Pre Qualified Vehicle Loan
- ☆ Select Plus Personal Loan
- ☆ PM Suryoday
- ☆ Gold Loan

### MSME

- ✓ GST Smart
- ➡ MSME Smart(upto 25 lakhs)
- ✓ Digital CC Renewals
- ✓ Shishu Mudra
- ➡ Kishore Mudra
- ➡ Tarun Mudra
- ☆ PM Vishwakarma
- ☆ Pre Qualified Business Loan

### Agri

- ✓ KCC Renewal
- ✓ KCC Jansamarth
- ☆ Fresh KCC upto 2 lakhs
- ☆ Dairy Loan
- ☆ SHG Loan

### Liabilities

- ✓ Tab based SB Account opening
- ✓ Revamped FD/RD Journey
- ➡ Tab based CA Account opening- Individual and Sole Proprietor
- ☆ Tab based NRE/NRO Account opening

# Increasing Digital Adoption



Major Highlights

Business Performance

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Business Network

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Products & Services



**6000 cr+**  
Digital Business



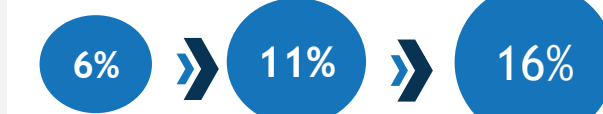
SB A/c opened digitally (inc. TAB)



RD A/c opened digitally (inc. TAB)



TD A/c opened digitally (inc. TAB)



Loan against TD Opened digitally



UPI Transaction Volume [Remitter] (in cr)



**4x**

YoY Growth in Digital Advances

**236%**

YoY growth in digital renewals

**300%**

YoY growth in digital Account opening

**30x**

YoY growth in digital Agri-MSME sanctions

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



## Major Highlights

## Business Performance

## Financials

## Asset Quality

## Capital & Shareholding

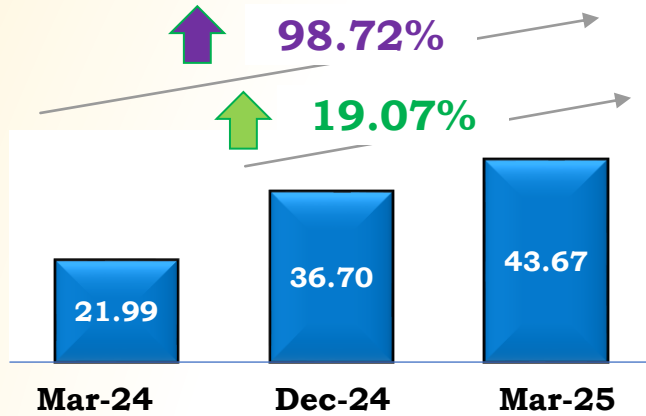
## Business Network

## Digital Journey

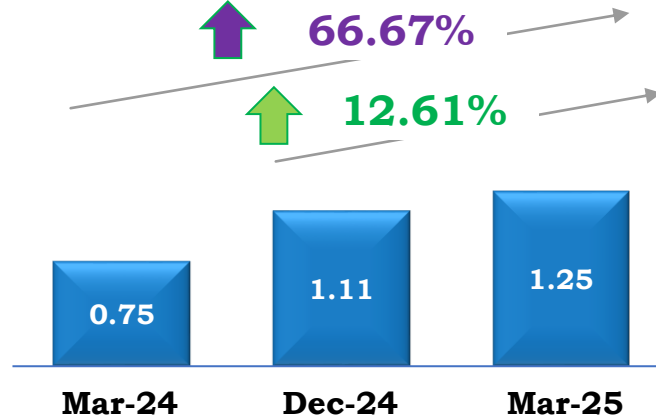
## ESG Initiatives

## Products & Services

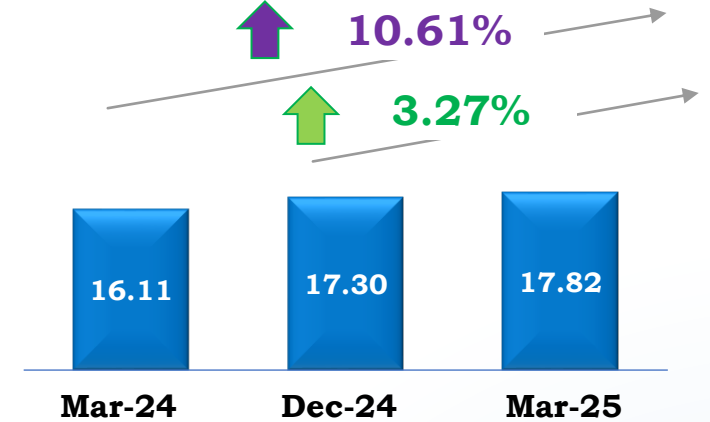
### Active M-Banking Users-Retail (Lakhs)



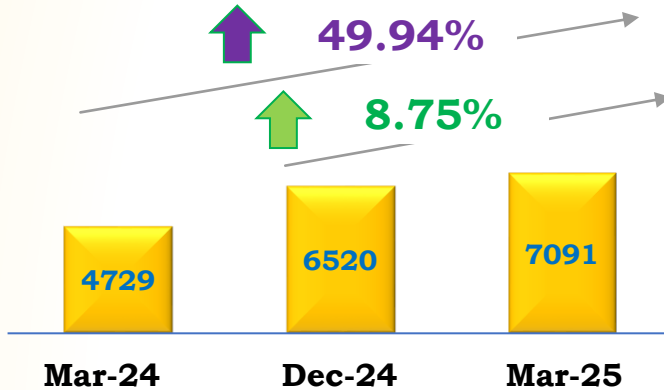
### Active M-Banking Users-Corp. (Lakhs)



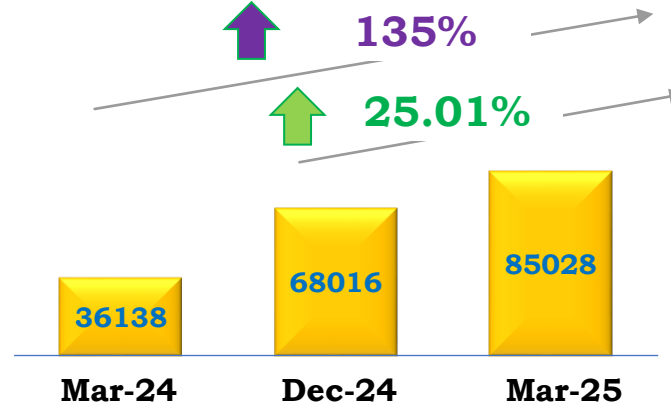
### Internet Banking Users (Lakhs)



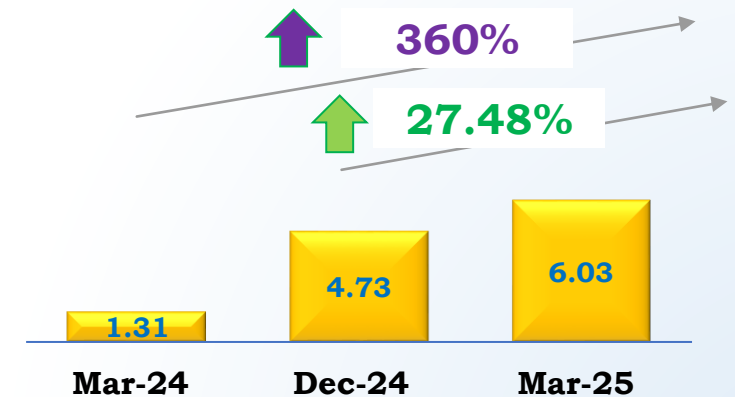
### UPI Transaction Volume(Remitter)(Lakhs)



### Merchant QR-SoundBox Users



### WhatsApp Banking Users (Lakhs)



↑ Y-o-Y ; ↑ Q-o-Q

# New Initiatives in Digital Channels

Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

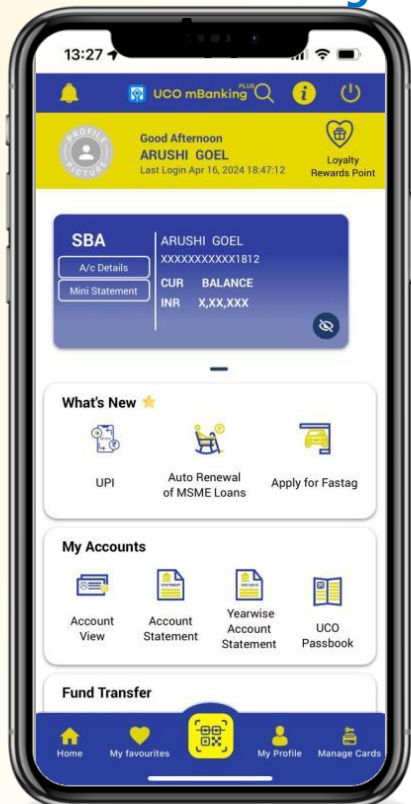
Business Network

Digital Journey

ESG Initiatives

Products & Services

## Best rated PSB Mobile Banking



Google Play Store

Rating: 4.8/5

## Mobile Banking

- One Tap FD-RD Journey
- Limit Management in OD against FD
- Beneficiary name lookup for RTGS, NEFT
- Customized Push Messaging
- Personalisation of offers for various customer segments

## Customer Engagement

- Partnered with **Amazon, and Plutos** for discount offers
- Collaborated with **BookMyShow** for movie ticket offers
- Enhancements in **Loyalty Reward** Programs

## Internet Banking

- Internet banking access management through IVR
- Beneficiary name lookup for RTGS, NEFT

## Debit Card

- Aparajita Debit Card for Women
- Eterna Metal Debit Card for HNI customers

## WhatsApp Banking

- Stop Cheque Payment
- ReKYC
- Fixed Deposit Details and Summary
- Recurring Deposit Details and Summary
- Sukanya Samriddhi Yojana Account Balance Check
- Nomination Update



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

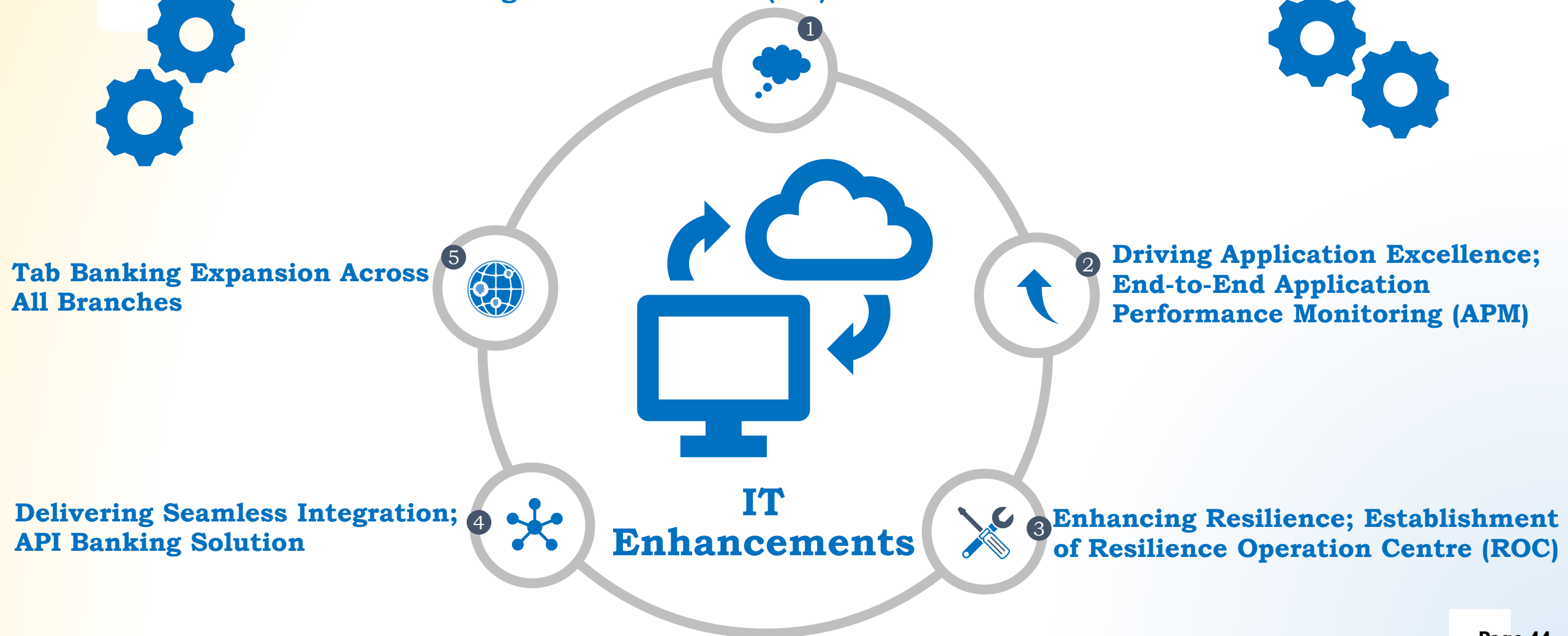
Business Network

Digital Journey

ESG Initiatives

Products & Services

## Akash Ganga Virtual Machine (VM) Infrastructure Rollout





# Awards and Recognitions

Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

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ESG Initiatives

Products & Services



## IBA Annual Banking Technology Awards



- Fintech and DPI Adoption
- IT Risk and Management



## IBEX Awards



- Outstanding Use of Emerging Technology for Enhanced Customer Service Experience.
- Excellence in ESG & Sustainability Initiatives



## SKOCH Gold Awards



- Merchant QR and SoundBox
- UPI 123



Major  
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Services

**@official.ucobank**

**28,900**

**@official.ucobank**

**59,946**

**@uco-bank**

**27,100**

**@uco-bank**

**22,843**

**WhatsApp Banking**

**Say Hi to**

**8334001234**

**@UCOBankOfficial**

**50,480**

Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

**ESG Initiatives**

Products & Services



Planted over 23000 trees all over India

Partnership for Carbon Accounting Financials (PCAF) for financed carbon emission calculation

GREEN CERTIFICATE from CESC for purchasing 25% of renewable energy from total consumption

Green renewable energy sources of electricity for it's business operations (3 buildings)

Schematic Green loans by UCO Bank :-

PM Suryoday, UCO EV Loan & PM Kusum  
144 Cr

**ENVIRONMENT**

Major Highlights

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Products & Services



**SOCIAL**

More than 53754 & 564927 persons were educated via FLCs & CFLs, respectively, in Mar 2025 Qtr

More than 8134 persons were trained through 267 training programmes conducted by 27 Bank's RSETIs in 7 states

Pledged INR 7.06 lakhs for construction of public toilets in Solan

Donated INR 8.36 lakhs for purchase of ambulance shell to Govind Ballabh Pant University of Agriculture and Technology - Dehradun

Beneficiaries for Govt. Sponsored Social Security Scheme as on 31.03.2025

PMSBY  
63.23 lacs

PMJJBY  
28.02 lacs

APY  
12.89 lacs



Major  
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Board approved ESG Policy in place for sustainable growth

Diverse and Professional Board composition, enhancing Corporate Governance

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

Business Continuity Plan for prevention and recovery from potential threats

Whistle Blower Policy to enhance transparency and accountability

**GOVERNANCE**



# Product & Services

Major Highlights

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ESG Initiatives

Products & Services

**UCO Asha Pension Scheme**  
(Savings Deposit Product)  
A Promise of Comfort in Every Retirement Moment

**FREE Rs. 20 Lakh**  
Personal Accident Insurance

**Benefits:**

- Free Rupay Select Debit Card
- No charges on NEFT, RTGS, or DD
- Save with a 15% Apollo Pharmacy discount
- Pension Overdraft Facility

Smart savings start with **UCO 444**  
**Fixed Deposit Scheme**

ROI for General: **7.05%**  
Per Annum

ROI for Senior Citizen: **7.55%**  
Per Annum

Deposit Range: **₹ 10,000/-** to less than **₹ 3 Cr**

Flexibility: Avail OD/Loan facility against FDR

Secure your future with UCO 444 – Guaranteed Growth, Hassle-Free Savings!

Visit your nearest UCO Bank branch or [www.ucobank.com](http://www.ucobank.com) today!

**UCO Unique Savings Deposit Product**  
Elevate Your Banking, The Unique Way

**Benefits:**

- Free 50 leaves cheque book
- Personalised Rupay Platinum Debit Card
- Locker and Key FoB
- Personal Accident Cover of Rs. 2 Lakhs

Introducing UCO Bank's Rupay Platinum "Aparajita" Debit Card – Exclusively for Women!

Empowering women with exclusive privileges and benefits! Get the Aparajita Debit Card, designed for women-specific schemes Aparajita Pearl, Emerald, Sapphire, Diamond, and Jaya Lakshmi. Other women customers can also avail this card.

**Unmatched Benefits & Offers:**

- 2 Domestic Airport/Railway Lounge visits per quarter
- 1 Free International Lounge visit per year
- Exclusive discounts on Mytra, BookMyShow, Swiggy, Amazon, and more
- Personal Accident Cover & Air Accident Insurance up to ₹2 Lakh
- 24x7 Concierge Services

Upgrade to Aparajita Debit Card today and enjoy premium perks!

Unleash the Entrepreneur in You with **UCO MSME YUVA SHAKTI**

**Attractive RoI\***

**Premium Benefits:**

- Age 18 to 35 years
- Credit facility up to Rs. 50 Crore
- Flexible Repayment Period
- 50% concession in service charges

Credit guarantee available\*

Secure, swift, and hassle-free **UCO GOLD LOAN**  
is your perfect financial backup

Maximum value of Gold Per Gram

Special rates for MSME customers **Rs. 9.10%\*** p.a. onwards

**Available in the form of Demand Loan/Overdraft**

- Digital banking facility available in Overdraft Schemes.
- No prepayment & documentation charges
- Low processing fee
- Quick processing & disbursement with convenient repayment options

**UCO Electric Vehicle (EV) Loan**  
Switch to green, drive your dream

ROI **8.35%** p.a.

EMI **1576/-** Per Lac

REPAYMENT **84** EMIs

**90% Loan Quantum** of On-Road price

**ZERO** Processing & Documentation Charges

**1800-103-0123**

Introducing **4 NEW** features on **UCO WhatsApp Banking!**

Now enjoy even more control and convenience with UCO Bank's 24x7 WhatsApp Banking

**Enjoy services like:**

- Stop Payment of Cheque
- View FD Details
- View RD Details
- Sukanya Samridhi Account Balance Check

Banking is now at your fingertips—literally!

WhatsApp Banking  
Send Hi To **8334001234**



**Major Highlights**

**Business Performance**

**Financials**

**Asset Quality**

**Capital & Shareholding**

**Business Network**

**Digital Journey**

**ESG Initiatives**

**Products & Services**



**UCO Bank won 1<sup>st</sup> prize at the Regional Official Language Conference, Guwahati, for FY 2023-24**



**MoU signed with PSB Alliance to provide seamless Supply Chain Finance (SCF) solutions, aiming to enhance financial access for MSMEs**



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)

83<sup>rd</sup> YEAR OF  
THE NATION'S  
TRUST

Thank you