

यूको बैंक

(भारत सरकार का उपक्रम)



UCO BANK

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust



UCO BANK

Financial Results

June'19 Quarter : FY 2019-20

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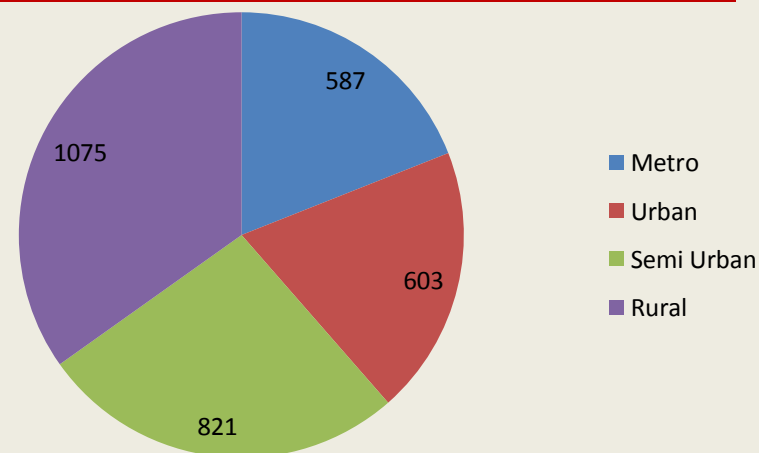
Extensive & Specialized Branch Network



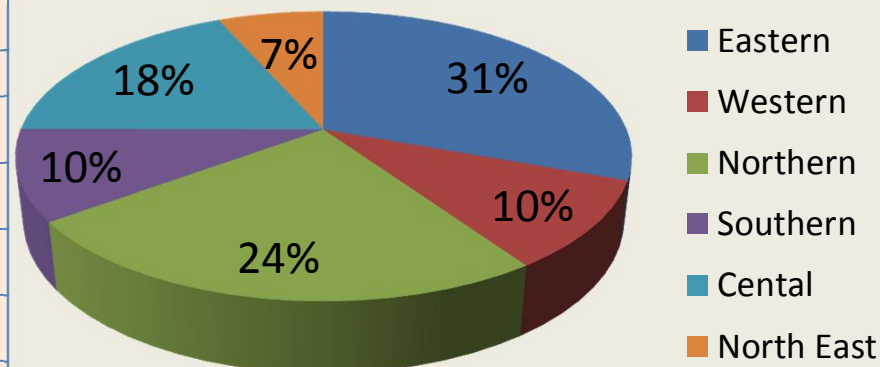
STATE	No of Branches
ANDAMAN & NICOBAR	1
ANDHRA PRADESH	43
ARUNACHAL PRADESH	2
ASSAM	144
BIHAR	229
CHANDIGARH	11
CHHATTISGARH	56
DADRA -NAGAR HAVELI	1
DAMAN AND DIU	2
DELHI	61
GOA	10
GUJARAT	113
HARYANA	98
HIMACHAL PRADESH	173
JAMMU AND KASHMIR	20
JHARKHAND	73
KARNATAKA	64
KERALA	48
LAKSHADWEEP	1

STATE	No of Branches
MADHYA PRADESH	167
MAHARASHTRA	179
MANIPUR	13
MEGHALAYA	8
MIZORAM	3
NAGALAND	6
ODISHA	249
PUDUCHERRY	9
PUNJAB	171
RAJASTHAN	223
SIKKIM	6
TAMIL NADU	110
TELENGANA	37
TRIPURA	29
UTTAR PRADESH	284
UTTARAKHAND	57
WEST BENGAL	385
OVERSEAS	2
GRAND TOTAL	3088

Population wise Break up of Domestic Branches



Domestic Branch Distribution by Geography (%)



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Contents



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Highlights: Q1 FY 2019-20

Business Segment

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Highlights Q1 FY2019-20

Performance at a Glance-Business



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Amt in ₹ (Cr)

Business Mix (Deposits + Advances)	June-18	March-19	June-19	(%) Variation over	
				Y-O-Y	Q-O-Q
Global Business	294065	317480	310811	5.69	-2.10
Domestic	274424	304017	295999	7.86	-2.64
Overseas	19640	13463	14812	-24.58	10.02
Global Deposits	178212	197907	192364	7.94	-2.80
Domestic	170408	192278	186895	9.68	-2.80
Overseas	7803	5629	5468	29.93	-2.85
Global Advances (Gross)	115853	119573	118447	2.24	-0.94
Domestic	104016	111739	109103	4.89	-2.36
Overseas	11837	7834	9344	21.06	19.26

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Operating Revenues



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Amt in ₹ (Cr)

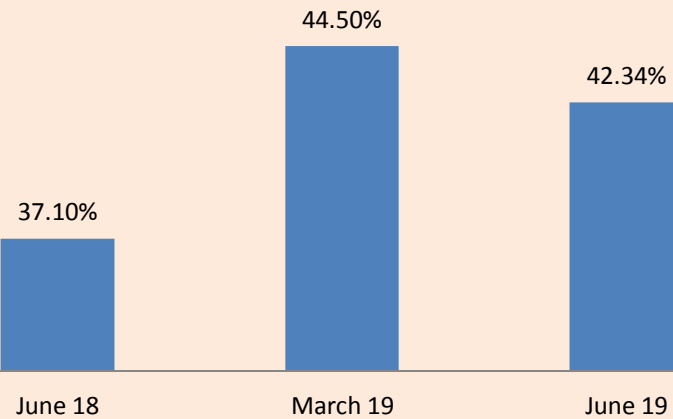
Sl.	Parameters	Quarter			% Growth Y-o-Y
		June-18	March-19	June-19	
1	Interest Income	3732	3782	3817	2.27
2	Interest Expenses	2504	2490	2482	-0.89
3	NII (1-2)	1228	1292	1335	8.71
4	Non-Interest Income	629	367	630	0.16
5	Operating Expenses	675	968	764	13.14
6	Operating Profit (3+4-5)	1182	691	1201	1.63
7	Provisions	1816	2243	1803	-0.74
8	Net Profit	-634	-1552	-601	5.20

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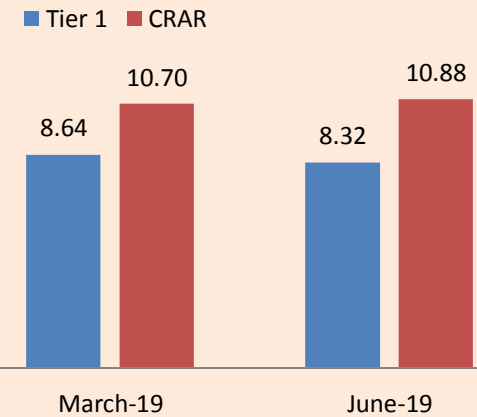
Performance Highlights



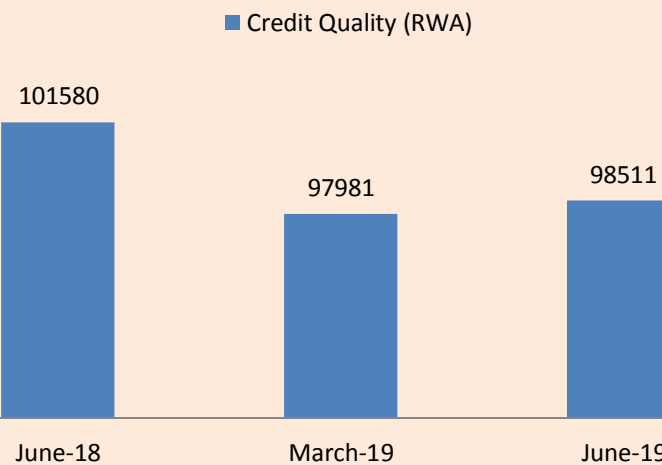
CASA Domestic



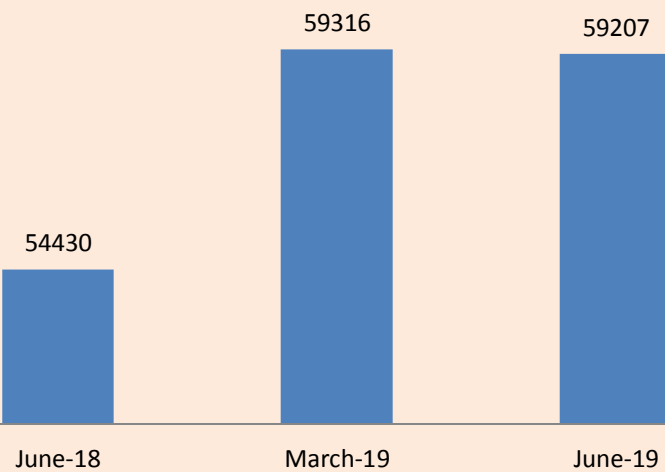
CRAR



Credit Quality (RWA)



Savings Deposit

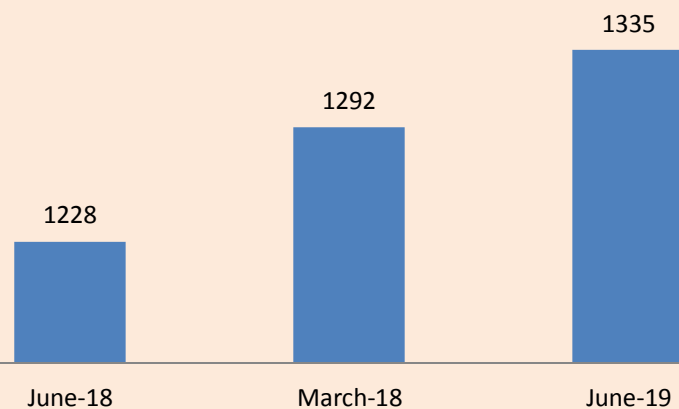


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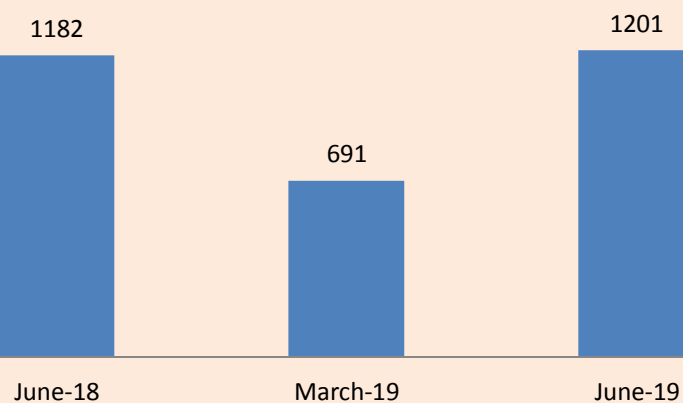
Performance Highlights



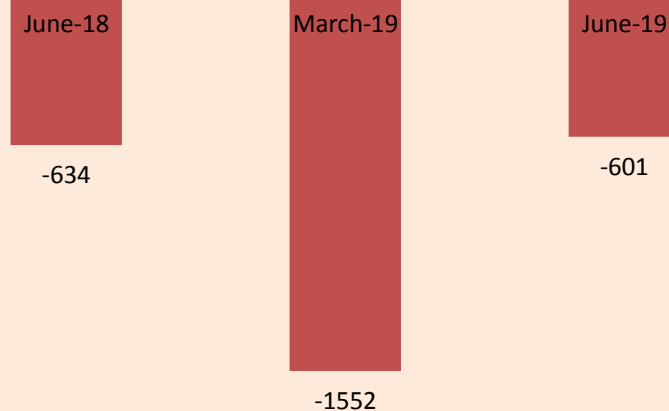
Net Interest Income (in Cr.)



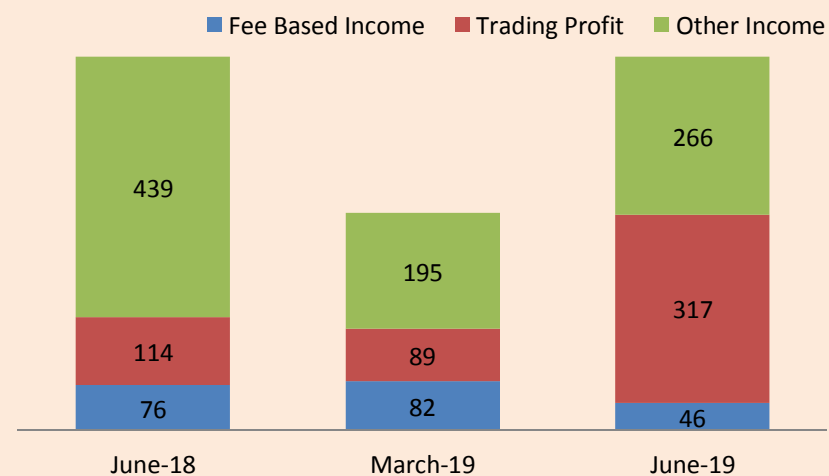
Operating Profit (in Cr.)



Net Profit (in Cr.)



Non Interest Income (in Cr.)



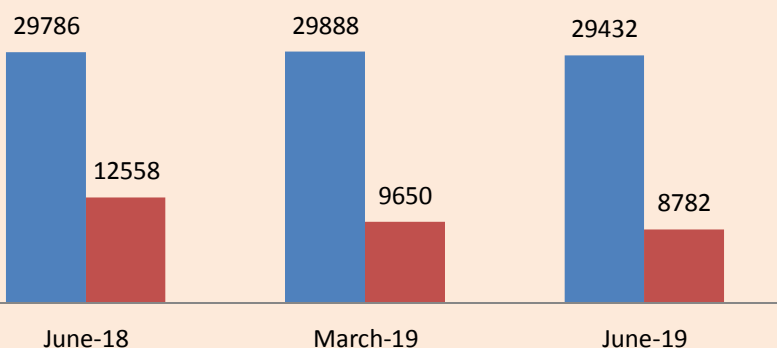
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Performance Highlights



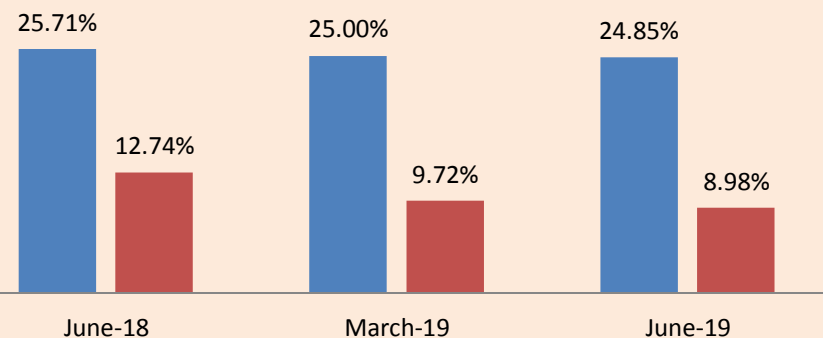
NPA (in Cr.)

■ GNPA ■ NNPA

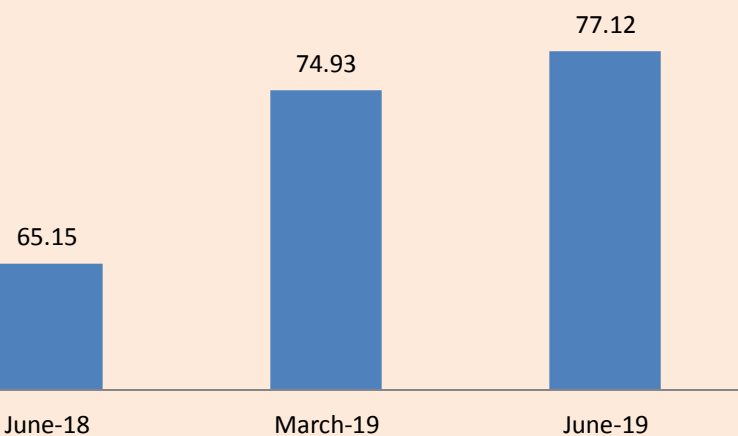


NPA(%)

■ GNPA ■ NNPA

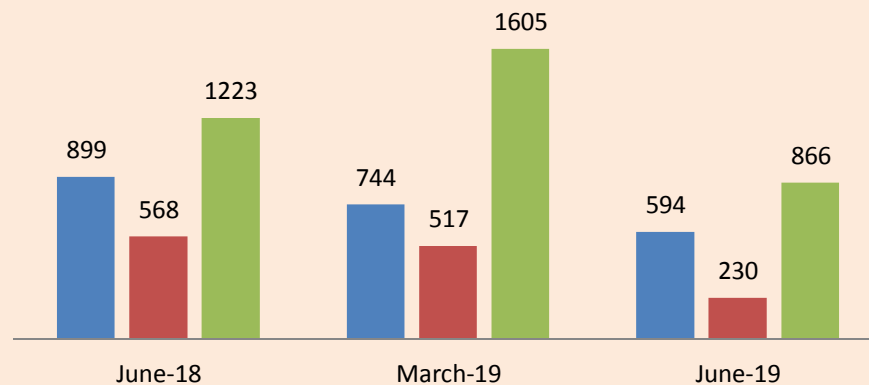


Provision Coverage Ratio (%)



Recovery (in Cr.)

■ Cash Recovery ■ Upgradation ■ Written off



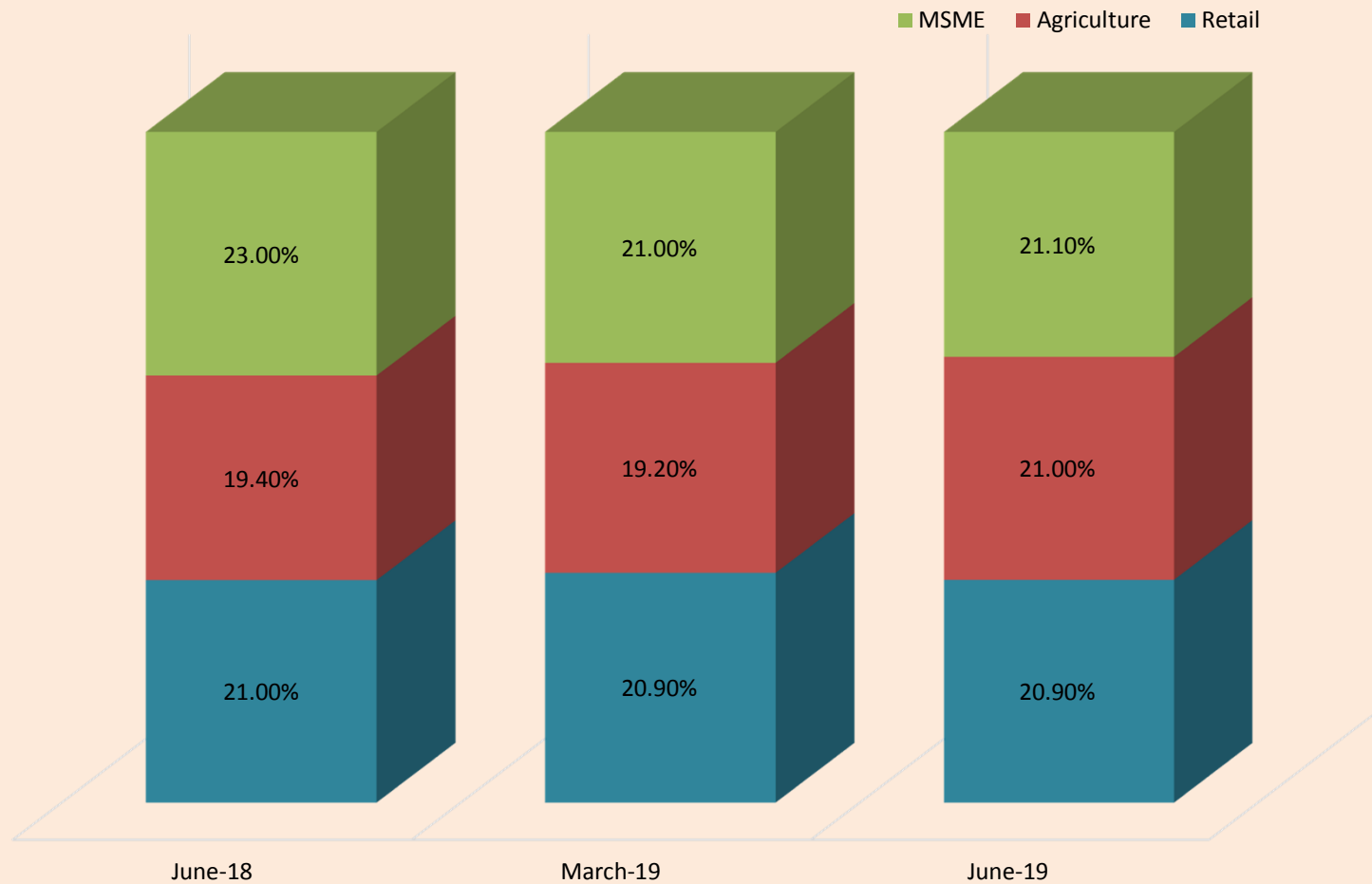
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Business Segment

RAM Share in Domestic Advances



RAM Share (%) in Domestic Advances



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Domestic Credit – Industry-Wise



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Amt in ₹ (Cr)

Particulars	June-18	March -19	June-19	% to Domestic Advances
Infrastructure	24926.56	22618.65	22581.30	19.23
NBFC	7926.98	8249.86	8538.86	7.27
Basic Metal Products	14326.07	13280.77	12556.75	10.69
Construction	3265.97	2944.91	2958.61	2.52
Food Processing	3985.95	3789.69	3995.04	3.40
Textile	3513.73	2956.95	3152.78	2.69
All Engineering	7029.71	5128.83	5111.83	4.35

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Priority Sector Advances



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Amt in ₹ (Cr)

Industry	June-18	March-19	June-19	Y-O-Y Growth %	% to ANBC
Agriculture	20220	21419	22917	13.34	18.41
Out of which, S&MF	10434	11320	11173	7.08	8.97
MSME	23948	23416	22983	-4.03	18.46
Out of which, Micro	13858	12963	12389	-10.60	9.95
Housing Loan	8346	8838	8908	6.73	7.16
Education Loan	1263	1183	1172	-7.19	0.94
Others	225	30	27	-5.14	0.02
Total Priority Sector Advances	54003	54885	56007	3.71	44.99

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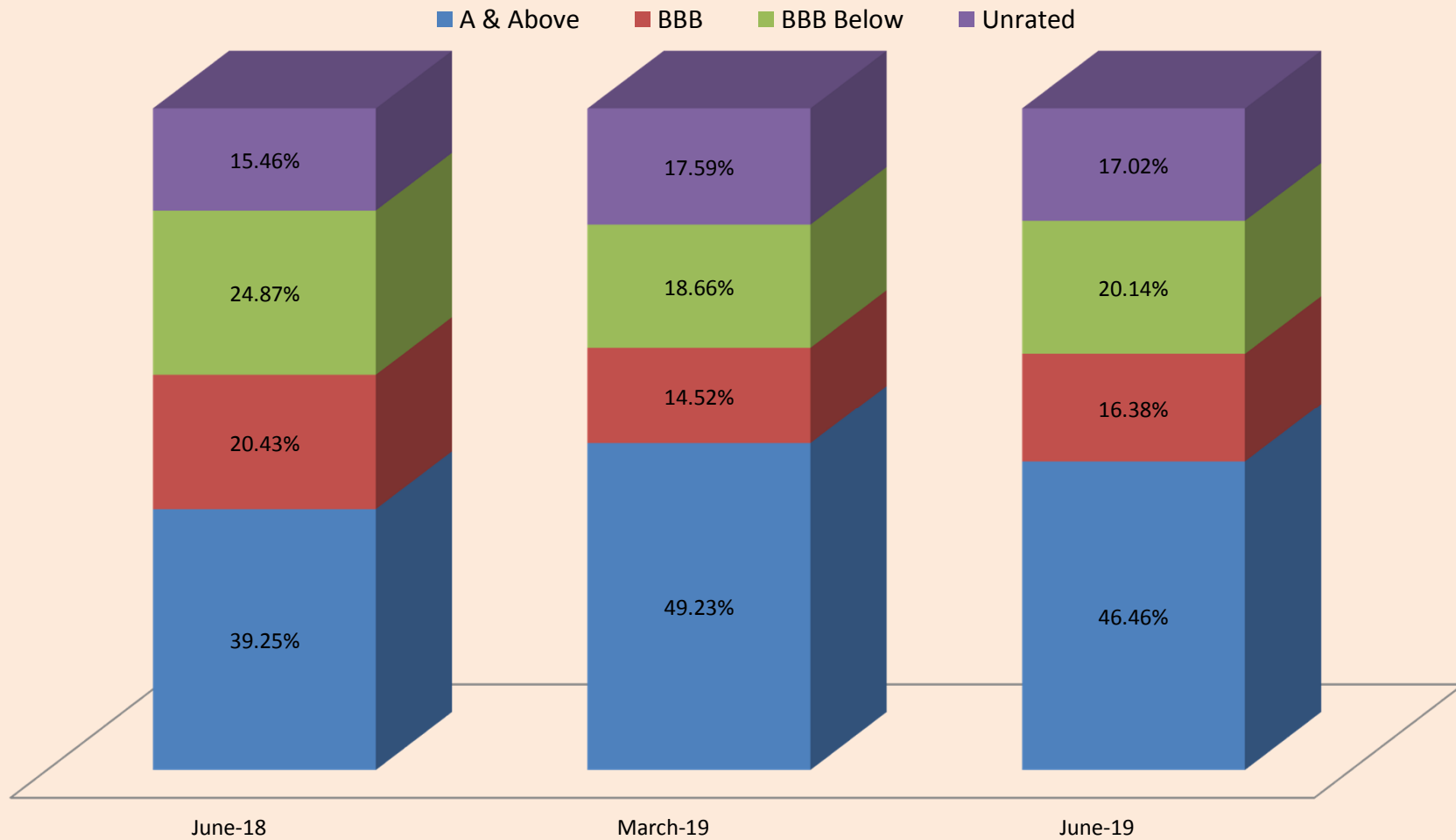
Assets Quality

Rating Profile



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External Rating Distribution of Domestic Advances above 5 cr.



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Asset Quality-Sequential



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Amt in ₹ (Cr)

Item	June-18	March -19	June-19
Gross NPA	29786	29888	29432
Net NPA	12558	9650	8782
Gross NPA %	25.71	25.00	24.85
Net NPA %	12.74	9.72	8.98
Provision Coverage Ratio %	65.15	74.93	77.12

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Movement Of NPA



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Amt in ₹ (Cr)

Item	June-18	March -19	June-19
Opening Balance	30550	31122	29888
Less :			
Recovery	899	744	594
Upgradation	568	517	230
Write Off	1223	1605	866
Total reduction	2691	2867	1689
Slippages	1928	1633	1233
Closing Balance	29786	29888	29432

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Asset Quality: NCLT



	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC (as per RBI List)	9	14	94	117
Loan Outstanding as of 30th June 2019 (₹ Cr.)	2290	3048	7226	12564
Total Provisions held upto 30th June 2019 (₹ Cr.)	2002	2741	4470	9213

Figures are excluding Technical write-off

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Financials

Balance Sheet



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Amt in ₹ (Cr)

	30.06.2018	31.03.2019	30.06.2019
CAPITAL & LIABILITIES			
Capital	3955	5423	7362
Share Application Money		3597	
Reserves & Surplus	10419	8371	9518
Deposits	178211	197907	192364
Borrowings	8609	8324	8484
Other Liabilities & Provisions	5622	6862	6760
Total	206816	230484	224488
ASSETS			
Cash and Balances with RBI	8172	8823	8775
Balances with Banks and Money at Call and Short Notice	6897	15609	9737
Investments	69834	82232	82759
Advances	98573	99314	97744
Fixed Assets	2867	2822	2809
Other Assets	20473	21684	22664
Total	206816	230484	224488

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Net Interest Income



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Amt in ₹ (Cr)

Particulars	Quarter			Variation (%) over	
	June-18	March-19	June-19	March- 19	June-19
Interest Income	3732	3782	3817	0.93%	2.27%
a. From Advances	2076	1886	1996	5.83%	-3.84%
b. From Investments	1285	1548	1543	-0.32%	20.09%
c. Others	371	348	277	-20.40%	-25.27%
Interest Expended	2504	2490	2482	-0.32%	-0.89%
a. On Deposits	2310	2333	2330	-0.13%	0.90%
b. On Borrowings	80	55	57	3.64%	-28.24%
c. Subordinated Bonds & Others	114	102	94	-7.84%	-17.82%
Net Interest Income	1228	1292	1335	3.33%	8.71%

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Non Interest Income



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Amt in ₹ (Cr)

Particulars	Quarter			% Growth Y-o-Y
	June -18	March-19	June-19	
a) Treasury Income	114	89	317	178.15%
> Profit on sale of Investment	37	67	278	639.19%
> Forex Profit	76	22	40	-48.14%
b) Recovery in Written Off	287	95	170	-40.92%
c) Other Non Interest Income	228	182	143	-37.20%
Total (a+b+c)	629	366	630	0.16%

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Cost & Yield Ratio



Ratio Analysis	Quarter		
	June-18	March-19	June-19
Cost of Deposit (%)	5.05	4.87	4.80
Cost of Fund (%)	5.35	5.50	5.37
Yield on Advances (%)	9.67	9.16	9.38
Yield on Investment (%)	7.16	7.65	7.16
Yield on Funds (%)	8.86	8.28	8.17
Net Interest Margin (Global) (%)	2.13	2.07	2.17
Net Interest Margin (Domestic) (%)	2.24	2.10	2.22
Cost to Income Ratio (%)	52.91	58.37	38.86
GNPA (%)	25.71	25.00	24.85
NNPA (%)	12.74	9.72	8.98
NPA Provision Coverage (%)	65.15	74.93	77.12
CRAR (Basel-III) (%)	9.18	10.70	10.88

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Investment (Domestic)



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Amt in ₹ (Cr)

	June-18			March-19			June-19		
Particulars	AFS	HTM	HFT	AFS	HTM	HFT	AFS	HTM	HFT
1. SLR Investments	20880	30567	142	23623	33211	-	27772	27428	-
Out Of Which:									
Government Securities	20839	30567	142	23596	33211	-	27755	27428	-
Other Approved Securities	41	-	-	27	-	-	17	-	-
M Duration	4.22	6.03	5.20	3.49	6.00	-	3.29	6.08	-
2. Non SLR Investments	5399	11775	-	6196	17592	-	8303	17592	-
Total (1+2)	26279	42342	142	29819	50803	-	36075	45020	-
M Duration	2.14	6.15	-	2.13	6.73	-	1.47	6.55	-

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Provisions – (Quarter Ended)



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Amt in ₹ (Cr)

Particulars	Quarter Ended		
	June-18	March-19	June-19
Operating Profit	1182	691	1201
Provisions for :			
NPA	2038	2602	1375
Standard Assets	-150	151	9
Provision For Investment	499	94	61
Others	69	425	358
Total Provisions before Tax	2456	3272	1803
Taxation (Including DTA)	-640	-1029	0
Net Profit /Loss	-634	-1552	-601

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Credit Quality (RWA)

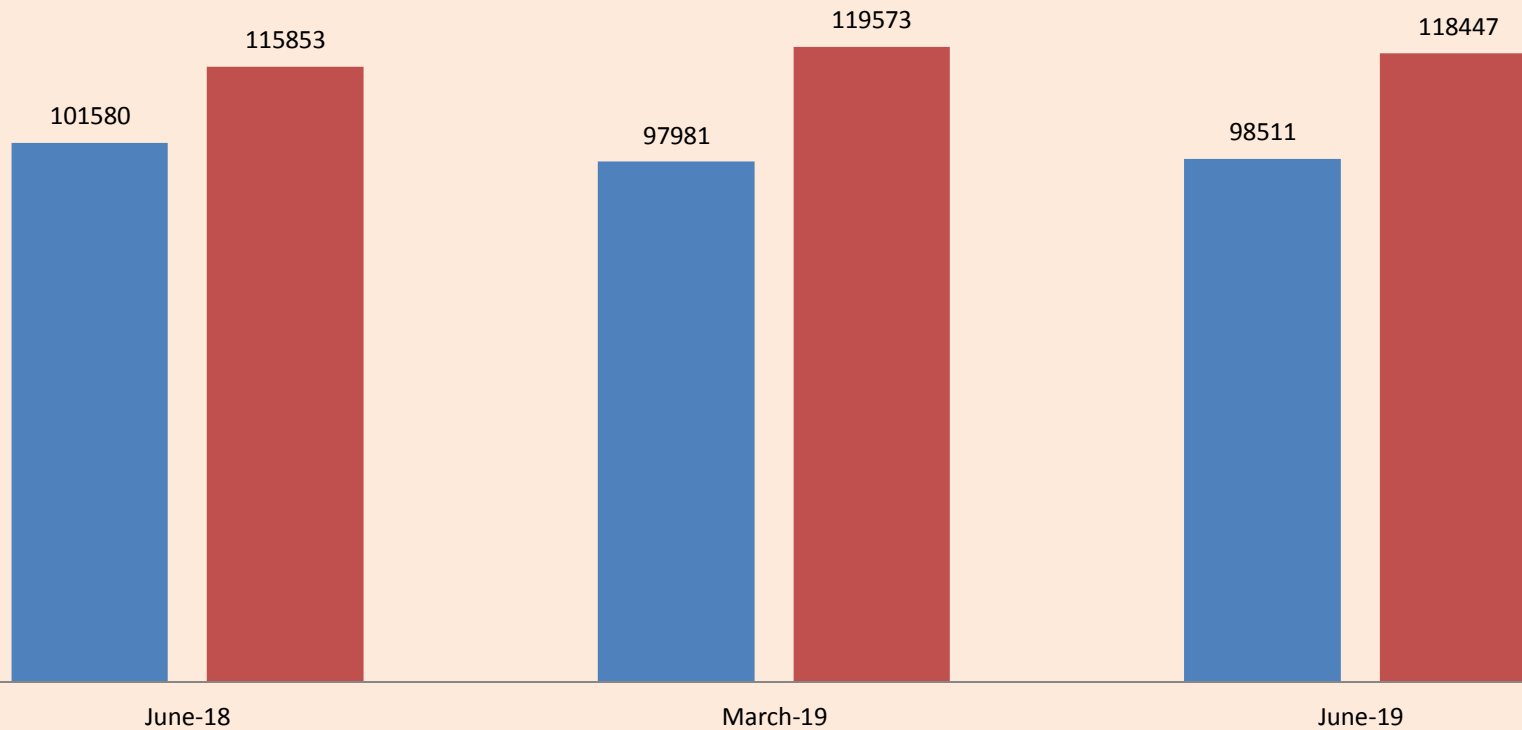


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Amt in ₹ (Cr)

Credit Quality

■ Credit Quality (RWA) ■ Advances



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Profitability Indicators



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Particulars	June-18	March -19	June-19
Return on Assets (%)	-1.10	-2.49	-0.98
Return on Equity (%)	-21.35	-45.85	-16.81
Book Value per Share(₹)	30.40	12.82	8.75
Earning Per Share (₹)	-2.08	-3.43	-0.87
Net Worth (₹ in Cr.)	5588	6478	5966
Operating Profit to AWF(%)	2.05	1.11	1.96
Non-Interest Income to AWF(%)	1.09	0.59	1.03
Business Per Branch(₹ In Cr.)	95.17	102.81	100.65
Business Per Employee (₹ in Cr.)	12.47	13.69	13.36
Operating Profit Per Employee(₹ in Lakh)	5.01	2.92	5.16
Net Profit Per Employee(₹ in Lakh)	-2.69	-6.69	-2.58

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Performance Under Financial Inclusion- (Q-O-Q)



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Amt in ₹ (Cr)

	June-18		March-19		June-19	
Particulars	No. of Accts	Amount	No. of Accts	Amount	No. of Accts	Amount
PMJDY (Lacs)	68.30	1739.05	76.43	2221.30	78.79	2316.46
Zero Balance Accts (Lacs)	15.74	-	15.83	-	15.73	-
PMSBY (Lacs)	12.57	1.51	15.17	1.82	16.10	1.93
PMJJBY (Lacs)	5.58	18.41	6.62	21.85	7.01	23.13
APY (Lacs)	124217	-	195713	-	222135	-
PMMY Shishu	143759	344.74	151386	344.35	148392	327.55
PMMY Kishor	103327	1576.21	109035	1602.2	112563	1631.74
PMMY Tarun	11817	789.71	13840	944.59	14692	992.27
PMMY Total	258903	2710.66	469974	2891.14	497782	2951.56

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Capital & Shareholding

Capital Adequacy – Basel-III



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Amt in ₹ (Cr)

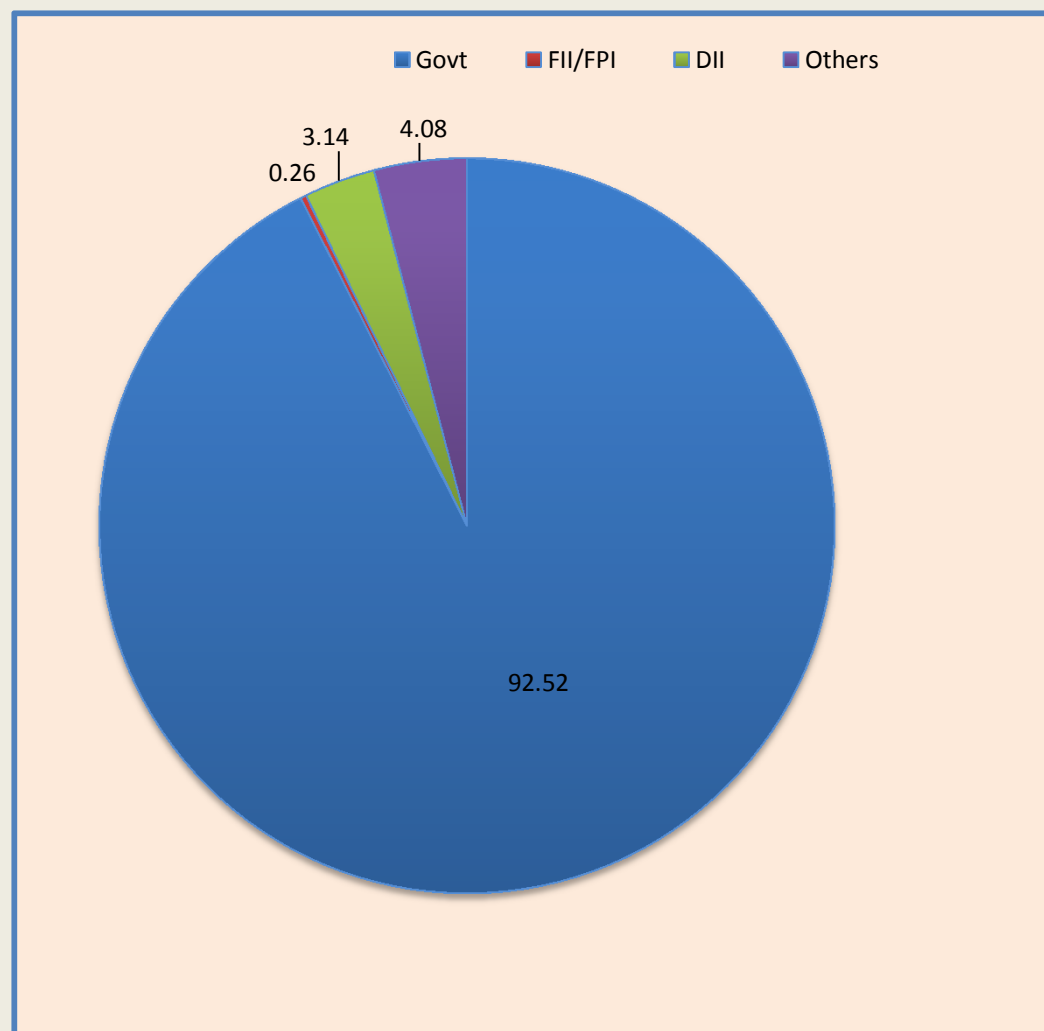
Particulars	June-18	March-19	June-19
Capital Adequacy - Basel III			
CET1 Capital	7129	8462	8197
Tier I Capital	7129	8462	8197
Tier II Capital	2192	2016	2525
Total Capital	9321	10477	10722
Risk Weighted Assets	101580	97981	98511
CET1 (%)	7.02	8.64	8.32
Tier I (%)	7.02	8.64	8.32
Tier II (%)	2.16	2.06	2.56
Capital Adequacy Basel III (%) (CRAR)	9.18	10.70	10.88

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Share Holding Pattern



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As on 30.06.2019	
Share Capital (₹ in Cr.)	Rs.7362.20
No of Equity Shares	7362197058
Net Worth (₹ in Cr.)	Rs.5966.18
Market Cap (₹ in Cr.)	Rs.13509.63

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Digitalization

Progress in Digital Banking



Number of Transactions (in Cr.) in Q1, FY 2019-20					
Digital Transactions (Financial) (i)	RTGS/ NEFT/ ECS/ NACH (ii)	Cash Transactions (iii)	Clearing Transactions (iv)	Transfer Transactions (v)	Total (i+ii+iii+iv+v)
6.73	1.01	1.94	0.35	10.64	20.67

During first quarter digital transactions is 32.56% over total transactions.

Status of Merchant on-Board As on 30.06.2019					
BHIM UPI	BHIM UCO UPI	UCOPAY +	BHIM AADHAAR PAY	PoS	Total Merchant
10956	4111	21141	2735	4622	43565

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Progress in Digital Banking



Registered User	June-18	March-19	June-19	Q-O-Q (%)	YoY (%)
Mobile Banking	892412	1439687	1705861	18.48	91.15
UPI	140416	226548	252464	11.43	79.79
M PASSBOOK	501097	882327	1008608	14.31	101.27
UCO SECURE	31180	169798	192132	13.15	New App
UCOPAY+	181936	280983	306051	8.92	68.21

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Digital Initiatives- Q1



New Initiatives taken for Technological upgradation in Q1 2019-20

- ✓ Virtual environment DR site implementation is in progress.
- ✓ A new data centre at Kolkata data centre has been built for various application of the bank.

Major initiatives taken for ATMs and Debit Cards during 1st Qtr.

- ✓ Installation of 265 new EMV enable ATMs complied with all RBI specified control measures during the qtr.
- ✓ EMV Enabled ATMs migration, 1321 ATMs is EMV Complied for replacement of CPP ATMs installed under MoF project to which vendors have withdrawn their services citing unviability reason.
- ✓ Initiation of Procurement process of 800 Self Service Passbook Printing Kiosks.
- ✓ Initiation of Procurement process of 400 ATM Machines.
- ✓ During Debit card issuance campaign from 2nd May'19 to 10th May'19, 2.10 lakh debit card issued.
- ✓ Introduction of Whatsapp Number which is displayed at all Bank's ATMs for resolving customer issues during transactions.
- ✓ SMS is sent to Bank's Staff on using Other Bank ATM for Cash Withdrawal transaction to nudge such staff to use our ATMs.

Major Initiatives- Q1



Major initiatives taken for E-Banking and M-Banking during 1st Qtr

Following new features have been implemented during Q1, FY 2019-20 in our E-Banking application:

- ✓ Issuance of chequebook.
- ✓ Submission of 15G/H.
- ✓ Seven colleges added in Smart Pay Fee Collection Module.

Following new features have been implemented during Q1, FY 2019-20 in our m-Banking application:

- ✓ FD Renewal and closure.
- ✓ RD Closure

Road Ahead in Digital Banking



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

Following new features are planned for implementation in our E-Banking application:

- ✓ Implementation of new version of internet banking.

Following new features are planned for implementation in our m-Banking application:

- ✓ Apply for Locker.
- ✓ Apply For Atal Pension Yojana
- ✓ UPI 2.0 (Mandate system/ IPO)
- ✓ Introduction of m-passbook for Singapore and Hong Kong centres.
- ✓ Integration of different mobile apps under a single mobile application for customer convenience.

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

- ✓ Implementation of control measures as directed by RBI for all ATMs.
- ✓ EMV Enabled ATMs migration for the remaining ATMs.
- ✓ Replacement of old & obsolete ATMs with new ones.
- ✓ Close monitoring of unviable ATMs and shifting them to potential sites.

Thank You