

# यूको बैंक

(भारत सरकार का उपक्रम)



# UCO BANK

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

## Financial Results

Year and Quarter Ended 31<sup>st</sup> Mar 2019: FY18-19

UCO Bank



## SANKALP-2020

14 MAY 2019



**UCO BANK**

# Contents



**SANKALP-2020**

## **# 1 BUSINESS PERFORMANCE**

## **# 2 FINANCIALS**

## **# 3 NEW INITIATIVES**

## **# 4 AWARDS & ACCOLADES**

**UCO BANK**

# **HIGHLIGHTS- 31<sup>st</sup> Mar 2019**

**SANKALP-2020**

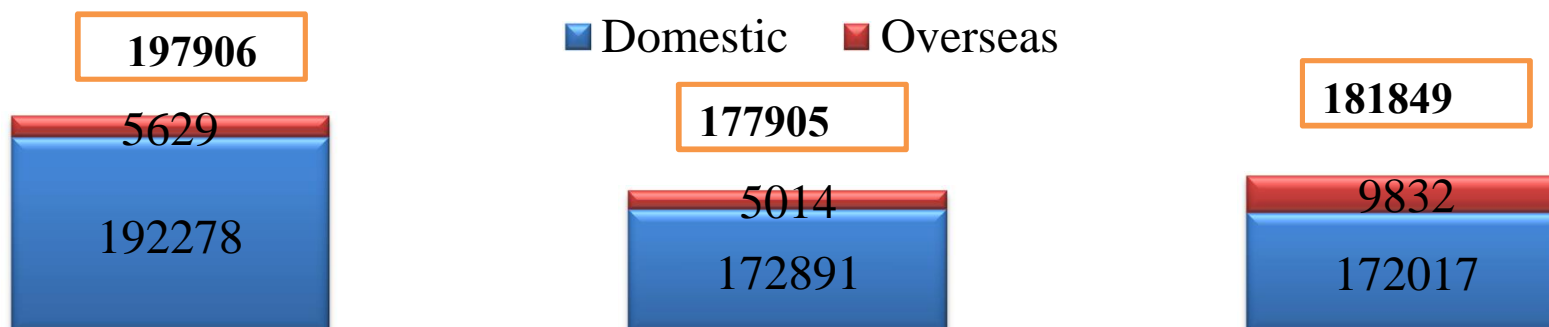
<b>Total Business</b>	<b>Rs. 317480 Crore</b>
<b>Total Deposit</b>	<b>Rs. 197907 Crore</b>
<b>Gross Advance</b>	<b>Rs . 119573 Crore</b>
<b>Operating Profit (FY 2018-19)</b>	<b>Rs. 2760 Crore</b>
<b>Basel III Tier I CAR</b>	<b>8.64 %</b>
<b>Basel III Total CAR</b>	<b>10.70 %</b>
<b>Branches (Including Foreign Branches)</b>	<b>3088</b>
<b>ATMs</b>	<b>2358</b>

## Total Deposit (Global) (Rs. Cr)

8.82 % YOY



■ Domestic ■ Overseas



Mar-2019

Dec-2018

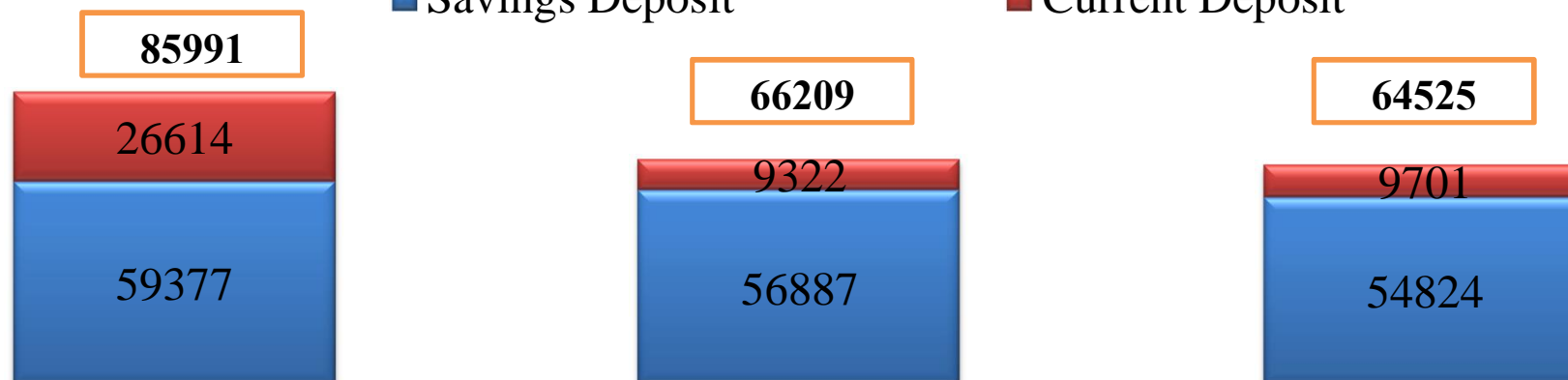
Mar 2018

## CASA Portfolio (Global) (Rs Cr)

34.20 % YOY



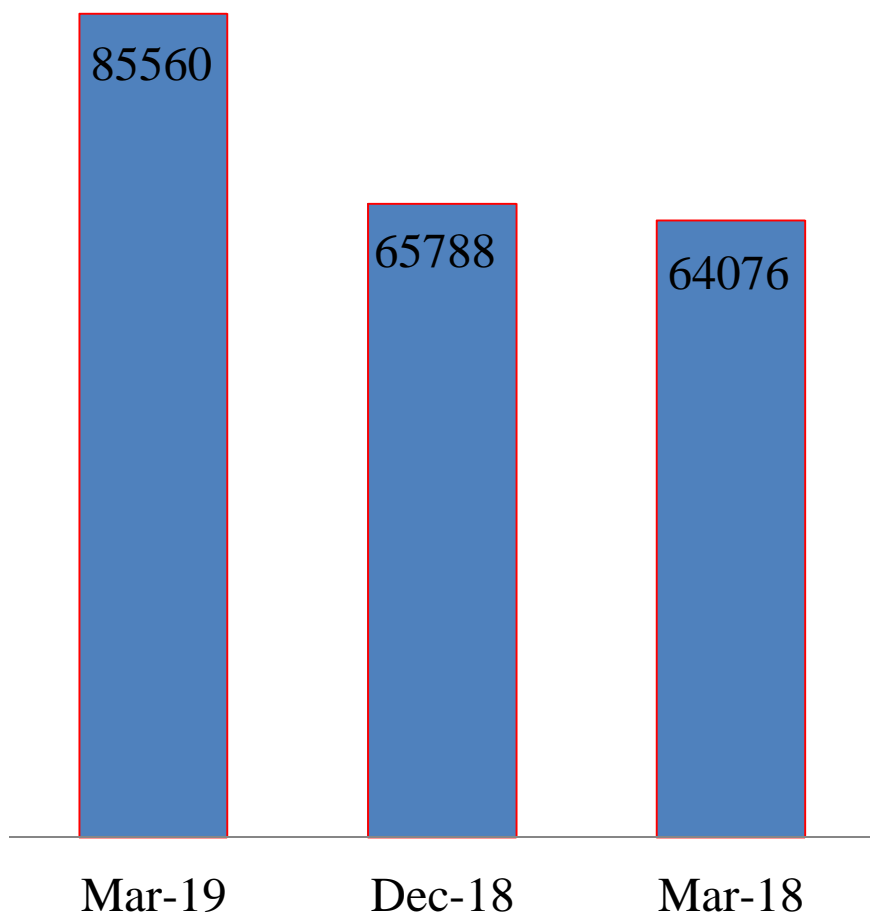
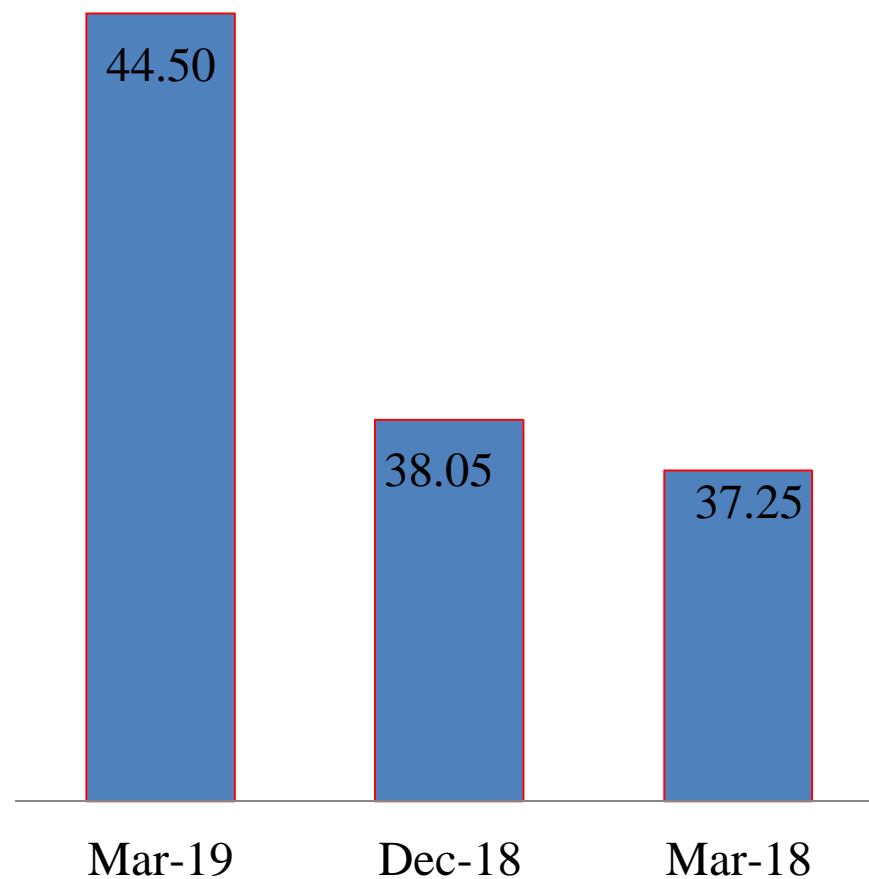
■ Savings Deposit ■ Current Deposit



Mar-19

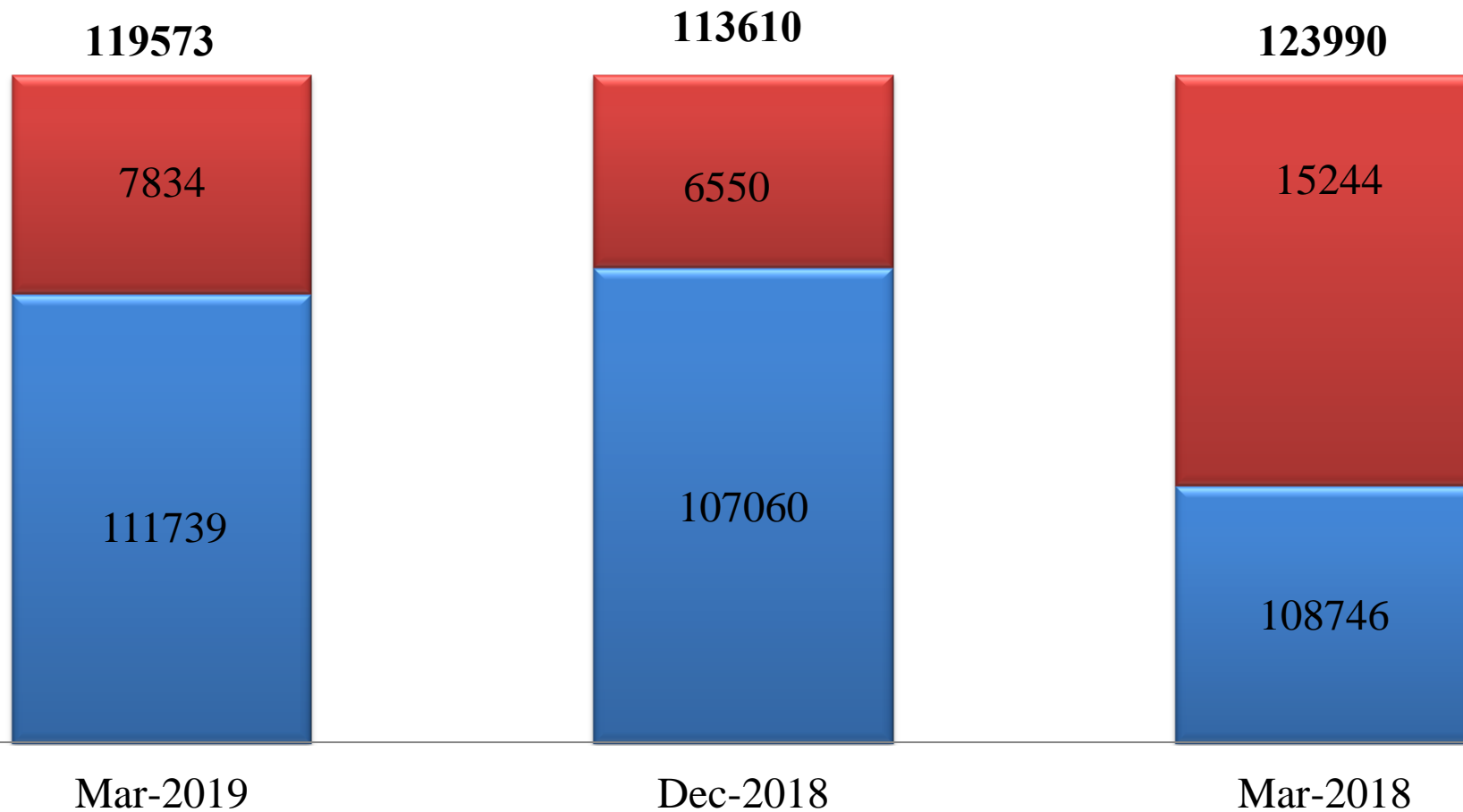
Dec-18

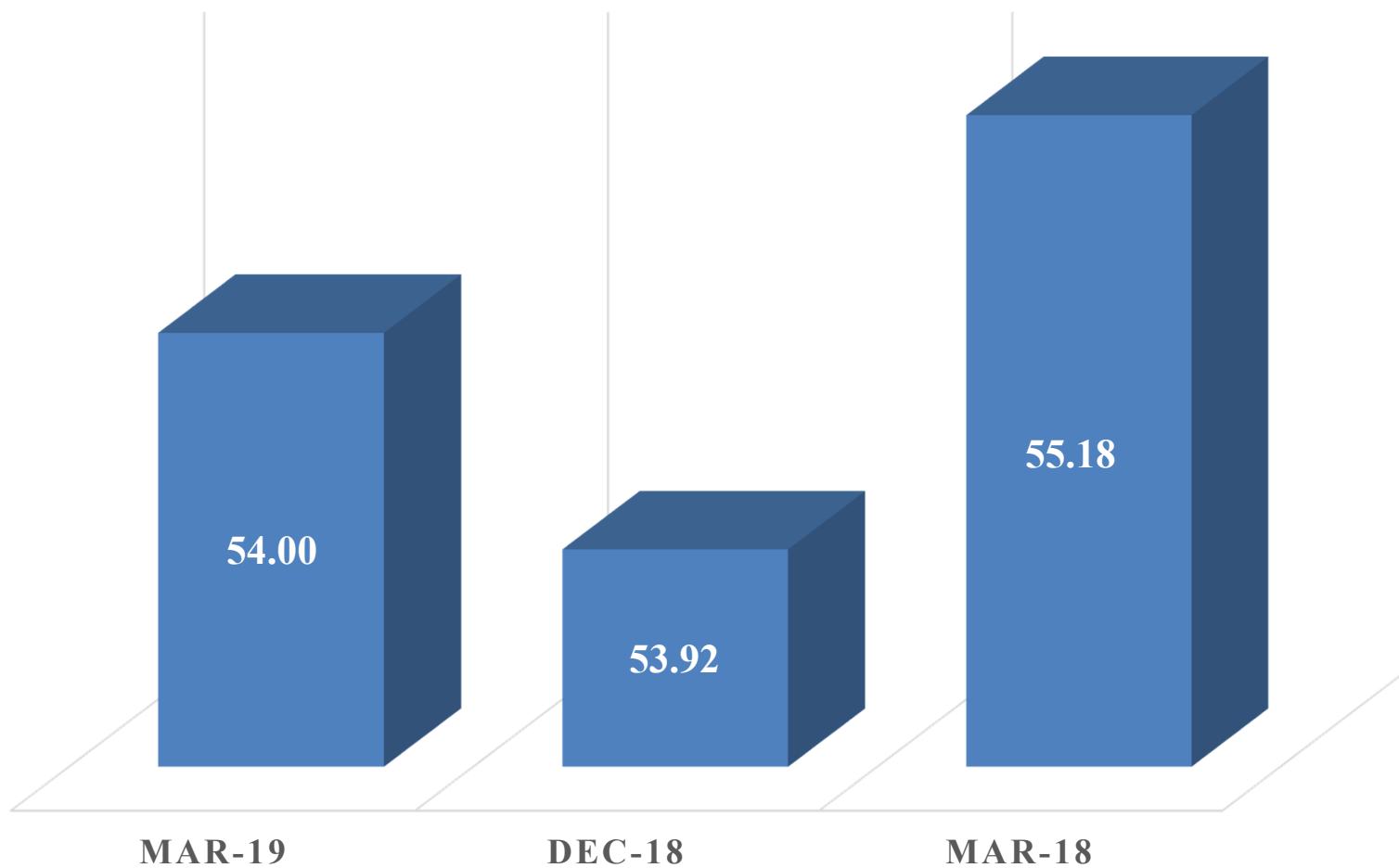
Mar-2018

**CASA- Domestic (Rs cr.)****CASA %**

**Gross Advances (Rs cr.)**

■ Domestic Advances ■ Overseas Advances

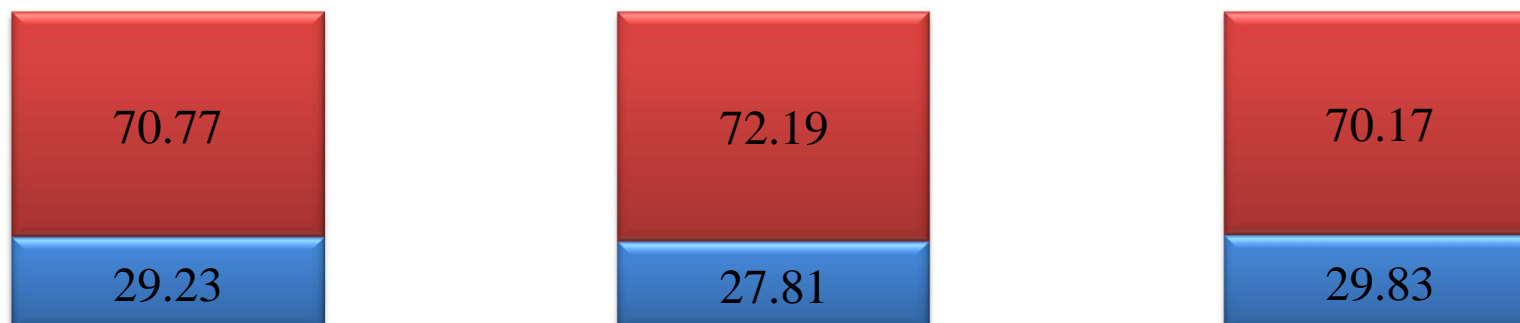
**-3.56 % YOY**

**RAM Share (%) in Domestic Advances**

## Diversified Loan Portfolio-Industry Exposure

SI No	Sector	Top Sector Exposure					
		(% share in Domestic Advances)					
		Mar-19		Dec-18		Mar-18	
		Amt (Rs Crore)	% share	Amt (Rs Crore)	% share	Amt (Rs Crore)	% share
1	Infrastructure	22618.65	20.24	22900.20	21.39	23832.32	21.92
2	NBFCs & HFCs	8249.86	7.38	7906.23	7.38	7812.33	7.18
3	Basic Metal Products	13280.77	11.89	12790.08	11.95	14769.85	13.58
4	Construction	2944.91	2.64	3109.78	2.90	3239.98	2.98
5	Food Processing	3789.69	3.39	3845.91	3.59	3959.32	3.64
6	Textile	2956.95	2.65	3081.88	2.88	3226.08	2.97
7	All Engineering	5128.83	4.59	5438.18	5.08	6455.73	5.94

■ SLR (%) ■ Non SLR (%)



Mar-19

Dec-18

Mar-18

Particulars	Mar- 2019 (Rs. Crore)	Dec 2018 (Rs. Crore)	Mar 2018 (Rs. Crore)
Held to Maturity	50803.39	43587.39	43771.63
Held for Trading	0	0	0
Available for sale	29818.66	25443.31	26216.24
Total Investment	80622.05	69030.70	69987.87
M Duration ( AFS + HFT )	3.32	4.10	4.38

# Statement of Assets & Liabilities

		(000's omitted)
	As on 31.03.2019	As on 31.03.2018
<b>CAPITAL &amp; LIABILITIES</b>		
Capital	5423 39 82	2308 15 71
Share Application Money	3596 68 22	5132 00 00
Reserves & Surplus	8370 97 22	7517 02 41
<b>Deposits</b>	<b>197906 78 17</b>	181849 27 99
Borrowings	8323 67 86	12449 26 19
Other Liabilities & Provisions	6862 56 73	6800 45 38
<b>Total</b>	<b>230484 08 02</b>	<b>216056 17 68</b>
<b>ASSETS</b>		
Cash and Balances with RBI	8823 01 03	8125 07 91
Balances with Banks and Money at		
Call and Short Notice	15609 08 87	6622 95 70
Investments	82231 69 18	70962 14 70
<b>Advances</b>	<b>99313 84 23</b>	107470 02 12
Fixed Assets	2822 31 43	2875 10 20
Other Assets	21684 13 28	20000 87 05
<b>Total</b>	<b>230484 08 02</b>	<b>216056 17 68</b>



**UCO BANK**



**SANKALP-2020**

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# Cost & Yield Ratio

	Quarter				Year Ended	Year Ended
Ratio Analysis	Mar-19	Dec-18	Mar-18		Mar-19	Mar-18
Cost of Deposit (%)	4.87	5.31	5.18		5.07	5.37
Cost of Fund (%)	5.50	5.55	5.45		5.45	5.57
Yield on Advances (%)	9.16	9.56	8.19		9.52	8.69
Yield on Investment (%)	7.65	6.82	7.50		7.18	7.17
Yield on Funds (%)	8.28	8.09	7.89		8.39	8.03
Net Interest Margin (Global) (%)	2.07	1.46	1.40		1.84	1.32
Net Interest Margin (Domestic) (%)	2.10	1.46	1.45		1.88	1.36
Cost to Income Ratio (%)	58.37	64.51	87.15		58.30	68.57
GNPA (%)	25.00	27.39	24.64		25.00	24.64
NNPA (%)	9.72	12.48	13.10		9.72	13.10
NPA Provision Coverage (%)	74.93	69.49	61.38		74.93	61.38
CRAR (Basel-III) (%)	10.70	9.33	10.94		10.70	10.94

# Operating Revenues

Amt in Rs Cr

Sl.	Parameters	Quarter				Year Ended		% growth Y-o-Y
		Mar-19	Dec-18	Mar-18		Mar-19	Mar-18	
1	Interest Income	3782	3337	3358		14331	14020	2.22
2	Interest Expenses	2490	2511	2550		10019	10895	-8.04
3	NII (1-2)	1292	827	808		4311	3125	37.95
4	Non-Interest Income	367	248	67		1514	1121	35.06
5	Operating Expenses	968	693	762		3064	2911	5.26
6	Operating Profit (3+4-5)	691	381	112		2760	1334	106.90
7	Provisions	2243	1380	2247		7081	5771	22.70
8	Net Profit	-1552	-999	-2134		-4321	-4436	-2.59

# Non Interest Income

Amt in Rs Cr

	Quarter			Year Ended	Year Ended	% growth Y-o-Y
Particulars	Mar-19 Q	Dec-18Q	Mar-18Q	Mar-19	Mar-18	
<b>a) Treasury Income</b>	89.18	91.04	-148.92	441.53	406.13	8.72
> Profit on sale of Investment	67.01	137.66	-200.03	280.75	297.63	-5.67
> Forex Profit	22.16	-46.62	51.11	160.78	108.51	48.17
<b>b) Recovery in Written Off</b>	95.25	40.36	73.02	448.30	181.56	146.92
<b>c) Other Non Interest Income</b>	182.29	116.84	142.77	623.68	533.31	16.95
<b>Total (a+b+c)</b>	366.72	248.24	66.87	1513.51	1121.00	35.01

# Provisions

**Amt in Rs Cr**

	<b>Quarter</b>			<b>Year Ended</b>	<b>Year Ended</b>	<b>% growth Y-o-Y</b>
<b>Particulars</b>	<b>Mar-19</b>	<b>Dec-18</b>	<b>Mar-18</b>	<b>Mar-19</b>	<b>Mar-18</b>	
NPAs	2602	2244	3133	8295	7343	12.96
Standard Advances	151	-6	-1	-5	-346	-98.55
Provision for Investment	94	-520	-105	591	734	-19.48
Income Tax	-1029	-645	-1193	-2770	-2461	12.56
Others	424	308	412	971	500	94.20
<b>Total Provisions</b>	<b>2243</b>	<b>1380</b>	<b>2247</b>	<b>7081</b>	<b>5771</b>	<b>22.70</b>

## Efficiency / Profitability Ratios

	Quarter Ended				Year Ended	Year Ended
Profitability Indicators	Mar-19	Dec-18	Mar-18		Mar-19	Mar-18
Return on Assets (%)	-2.49	-1.76	-3.69		-1.84	-1.88
Return on Equity (%)	-45.85	-34.81	-79.94		-32.30	-39.92
Book Value per Share (Rs.)	12.82	15.03	31.53		12.82	31.53
Earnings per Share (Rs.)	-3.43	-2.53	-11.40		-11.16	-25.23
Net Worth	6478	5458	6864		6478	6864
Operating Profit to AWF (%)	1.11	0.67	0.19		1.18	0.56
Non-interest income to AWF (%)	0.59	0.44	0.12		0.65	0.47

**Rs Crore**

Particulars	Quarter Ended				Year Ended	Year Ended	% growth Y-o-Y
	Mar-19	Dec-18	Mar-18		Mar-19	Mar-18	
<b>Business Per Branch</b>	102.81	94.40	98.40		102.81	98.40	4.48
<b>Business Per Employee</b>	13.69	12.31	12.74		13.69	12.74	7.46
<b>Net Profit per Employee (Rs. in Lakh)</b>	-6.69	-4.22	-8.89		-18.64	-18.48	0.87

## Asset Quality: Movement in Non Performing Assets

	Quarter to Quarter (Amt in Rs Crores)				
Particulars	31.03.2018	30.06.2018	30.09.2018	31.12.2018	31.03.2019
Gross Advances	123990	115853	116596	113610	119573
Gross NPA at the beginning of the qtr	25382	30550	29786	29582	31122
Addition during the quarter	6251	1928	2056	3466	1633
Amt recovered during the qtr	218	899	706	642	744
Upgradation made during the qtr	708	568	585	662	517
Amt written off during the qtr	157	1223	970	622	1605
Total reduction of NPA	1083	2691	2261	1925	2867
Gross NPA at the end of the qtr	30550	29786	29582	31122	29888
Net NPA at the end of quarter	14082	12558	11820	11756	9650
Net Advance at the end of qtr	107469	98571	98782	94191	99278
Gross NPA to Gross Advance	24.64 %	25.71 %	25.37 %	27.39 %	25.00 %
Net NPA to Net Advance	13.10 %	12.74 %	11.97 %	12.48 %	9.72 %

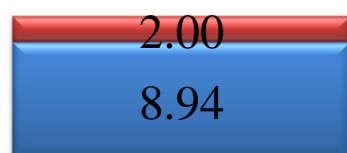
	1 <sup>st</sup> List	2 <sup>nd</sup> List	Others	Total
<b>Exposure to number of accounts referred under IBC (as per RBI List)</b>	6	14*	70	90
<b>Loan Outstanding as of 31<sup>st</sup> March 2019 (Rs. Cr.)</b>	2560.35	3713.49	7047.90	12709.10
<b>Total Prtovisions held upto 31<sup>st</sup> March 2019 (Rs. Cr.)</b>	2029.76	3355.89	5890.49	11276.14

\*3 Accounts are yet to be admitted

Parameters	NPA (in Rs Crore)			Recovery (in Rs Crore)		
	As on Mar'19	As on Dec'18	% growth Y-o-Y	For Mar'19 Qtr	For Dec'18 Qtr	% growth Q-o-Q
<b>Agriculture and allied Activities</b>	4479.75	4180.28	7.16	311.90	212.11	47.05
<b>Micro &amp; Small Industries</b>	682.62	699.02	-2.35	71.22	50.53	40.95
<b>Medium Industries</b>	453.67	515.65	-12.02	53.24	32.33	64.68
<b>Large Industries</b>	18326.64	19187.52	-4.49	173.84	261.03	-33.40
<b>Services</b>	2357.32	2437.9	-3.31	312.48	211.33	47.86
<b>Retail</b>	1156.56	1701.59	-32.03	204.91	148.37	38.11
<b>All Others</b>	2431.77	2399.83	1.33	134.06	387.92	-65.44
<b>Total</b>	<b>29888.33</b>	<b>31121.79</b>	<b>-3.96</b>	<b>1261.65</b>	<b>1303.62</b>	<b>-3.22</b>

# Basel III: Capital Adequacy

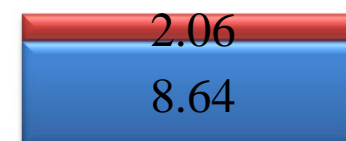
■ Tier I ■ Tier II ( In % )



**Mar-18**



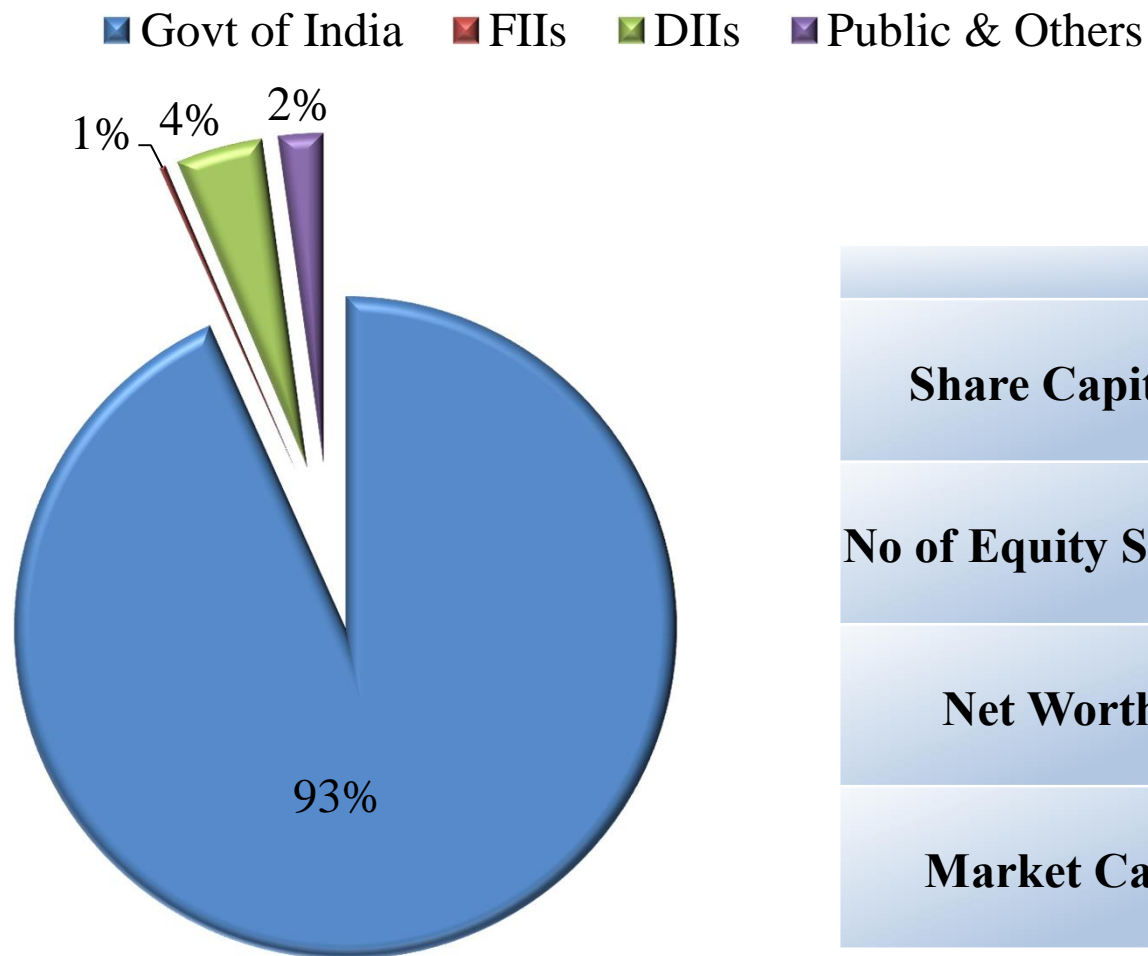
**Dec-18**



**Mar-19**

Sl. No.	Parameters ( Rs Cr)	Mar-19	Dec-18	Mar-18
1	Common Equity Tier-1 Capital	8462	7141	8637
2	Additional Tier-1 Capital	0	0	750
3	Total Tier-1 Capital (1+2)	8462	7141	9387
4	Tier-2 Capital	2016	2187	2341
5	Total Capital (3+4)	10477	9328	11728
6	Common Equity Tier-1 Capital (%)	8.64	7.14	8.23
7	Additional Tier-1 Capital (%)	0.00	0.00	0.71
8	Tier-1 Capital (%)	8.64	7.14	8.94
9	Tier-2 Capital (%)	2.06	2.19	2.00
10	<b>Total Capital (%)</b>	<b>10.70</b>	<b>9.33</b>	<b>10.94</b>

**March -19**



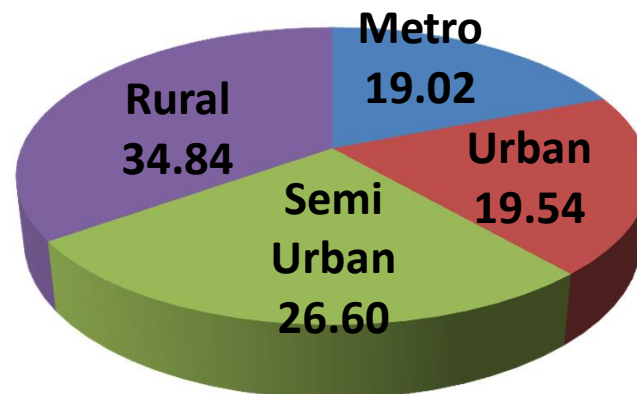
	Rs In Cr
Share Capital	Rs. 5423
No of Equity Shares	5423398204
Net Worth	Rs. 6478
Market Cap	Rs. 10196



Initiatives	Cum As on 31.03.2018	Cum. As on 31.03.2019	% Growth
Villages covered with > 2000 population (a)	2682	2682	0
through Branches	1118	1118	0
through BCs	1436	1436	0
Villages covered with < 2000 population (b)	14345	14345	0
through Branches	35	35	0
through BCs	14310	14310	0
Total no. of villages covered (a) + (b)	17027	17027	0
Total no. of No frill accounts opened (In lakh)	113.59	123.96	9.13
No. of Smart card issued (In lakh)	0	0	0
No. of transactions in the a/cs opened under ICT based BC model during the year (in lakh)	147.75	173.08	17.13
No. of KCCs extended (In lakh)	6.56	6.98	6.40
No. of GCCs extended (In lakh)	0.60	0.59	-2.29
No. of all other Deposit accts (In lakh)			
No. of all other Advance accts (In lakh)			
No. of SHGs credit linked	99088	109912	10.92
No. of JLGs credit linked	7368	9058	22.93

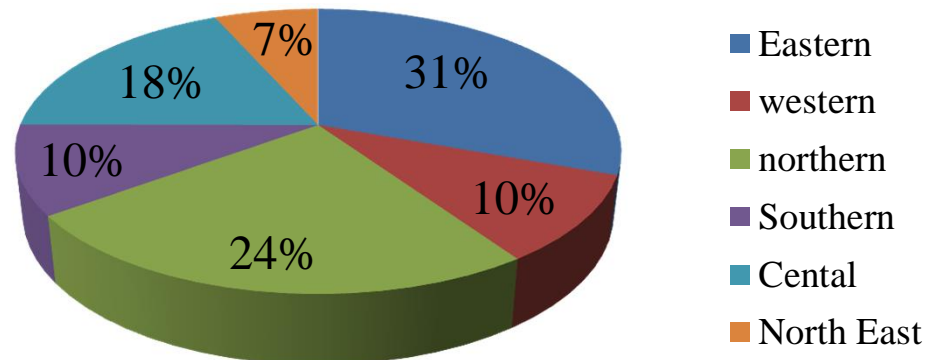
STATE	No of Branches	STATE	No of Branches
ANDAMAN & NICOBAR	1	LAKSHADWEEP	1
ANDHRA PRADESH	43	MADHYA PRADESH	167
ARUNACHAL PRADESH	2	MAHARASHTRA	179
ASSAM	144	MANIPUR	13
BIHAR	229	MEGHALAYA	8
CHANDIGARH	11	MIZORAM	3
CHHATTISGARH	56	NAGALAND	6
DADRA NAGRA HAVELI	1	ODISHA	249
DAMAN AND DIU	2	PONDICHERRY	9
DELHI	61	PUNJAB	171
GOA	10	RAJASTHAN	223
GUJARAT	113	SIKKIM	6
HARYANA	98	TAMIL NADU	110
HIMACHAL PRADESH	173	TELENGANA	37
JAMMU AND KASHMIR	20	TRIPURA	29
JHARKHAND	73	UTTAR PRADESH	284
KARNATAKA	64	UTTARAKHAND	57
KERALA	48	WEST BENGAL	385
		OVERSEAS BRANCH	02
		<b>GRAND TOTAL</b>	<b>3088</b>

### Domestic Branch Distribution by Urbanization (%)



More than 60% of branches are located in Rural/semi urban areas

### Domestic Branch Distribution by Geography (%)



Geographical Diversification Minimizes Regional Risk



**UCO BANK**

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**# 4 AWARDS & ACCOLADES**

### **Major Initiatives taken for ATMs and/Debit Cards during Q4 of FY 2018-19**

- ✓ NFC enabled Contactless Debit Card equipped with NCMC (National Common Mobility Card) functionality has been introduced on 04.03.2019.
- ✓ EMV Enabled ATMs migration has been initiated for 2018-19; 1150 ATMs are EMV Complied.
- ✓ Fraud Risk Management (FRM) Module made live at ATM Switch level

### **Major Initiatives taken for E-banking and/or M-banking during Q4 of FY 2018-19**

- ✓ BHIM UCO UPI app has now been made available for Apple mobile users
- ✓ Launch of UCO container app on 6th Jan 2019 for making available all mobile apps under single environment.
- ✓ EASE features implemented in Mobile Banking Pre-login and post-login
- ✓ EASE features implemented in E-Banking Pre-login and post-login
- ✓ EVC module implementation in e-banking - Integration with Income Tax Department for e-verification of customer during online return submission.

### ❖ **In Progress-Road Ahead for ATMs/Debit Cards**

- ✓ Issuance of Debit Card from any Branch (relaxation of Card Issuance from base Branch).
- ✓ Procurement of 800 Self Service Passbook Printing Kiosks
- ✓ Procurement of 100 Cash Recyclers
- ✓ SMS to Customer when he attempted wrong/invalid PIN 3 times during transaction at ATM Machine.
- ✓ SMS to Customer when customer exhaust daily cash withdrawal limit from ATM Machine
- ✓ Aadhaar Based Biometric Enabled ATMs
- ✓ Shifting & Relocation of low hit ATMS to potential sites.
- ✓ Aggressive Campaigns to increase Debit card issuance.

### ❖ **In Progress-Road Ahead for E-banking and/or M-banking**

- ✓ Implementation of phone banking with EASE features
- ✓ Implementation of New Internet Banking application with EASE features

## Digital Banking – Progress

<b>Digital banking Progress</b>				
a) No of Transaction through Alternate Delivery Channels				
	<b>March 2018 (#)</b>	<b>December 2018 (#)</b>	<b>March 2019 (#)</b>	<b>YOY growth %</b>
Mbanking	56,10,977	81,77,972	85,66,319	52.67
UPI (*)	84,29,383	2,11,24,803	2,77,34,985	229.03
Wallet	1,98,786	95,437	1,46,608	-26.25
ebanking	10,32,398	11,62,791	12,76,236	23.62
Debit card used at ATM/POS & E-comm	2,21,97,926	2,57,59,789	2,66,51,968	20.07
<b>(#) All are quarter-wise data. (*) UPI transaction includes inward and outward transactions - both</b>				

b) Mobile Banking				
<b>Mobile Banking No of Users As on 31st March 2019</b>	<b>Mobile Banking Amount Transacted Value (Rs Crore)</b>			
	<b>March 2018 (#)</b>	<b>December 2018 (#)</b>	<b>March 2019 (#)</b>	<b>YOY growth %</b>
14,39,687	4119.95	5971.23	6753.79	63.93
<b>(#) All are quarter-wise data.</b>				

## Y-O-Y growth % users of UCO BANK App (Andriod & ios cumulative )

User	Mar-18	Mar-19	YOY growth %
e-Banking	8,14,678	9,94,531	22.08
Mbanking	8,42,487	14,39,687	70.89
UPI	1,19,310	2,26,548	89.88
Wallet	1,67,680	2,80,983	67.57

Mobile Banking grew at 52.67%

Internet Banking grew at 23.62%

# New Initiatives

## SANKALP- Ek Badlao Ke liye



### SANKALP-2020

- TO COME OUT OF THE PCA
- CASA GROWTH 17%, WITH SPECIAL THRUST ON CA
- CASA DEPOSITS: RS. ONE LAKH CRORE
- GNPA BELOW 20%, NET NPA BELOW 6%
- CASH RECOVERY RS. 8000 CRs, (WITHOUT NCLT)
- RETAIL GROWTH 20%
- MSME GROWTH 20%
- AGRICULTURE 36%
- ZERO RIDF
- DOMESTIC DEPOSIT GROWTH 14%
- DOMESTIC ADVANCES GROWTH 12%
- TO PROMOTE ADC PRODUCTS
- DEBIT CARD - ONE CR. CUSTOMER COVERAGE
- M-BANKING - ONE CR. CUSTOMER COVERAGE
- ATM HITS - ABOVE 100
- EMPOWERING THE EMPLOYEES & THEIR WELL BEING
- ZERO TOLERANCE ON CUSTOMER COMPLAINTS

यूको बैंक

(भारत सरकार का उपक्रम)



**UCO BANK**

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

## **Our Major Focus Areas**

**Enhancing our Low Cost Deposit Base**

**Strengthening our Retail &  
MSME business**

**Growth in Agricultural business  
with zero RIDF**

**Corporate banking with  
rigorous appraisal standards**

**Focus on Credit Monitoring &  
Recovery**

## **1. MARKETING DEPARTMENT STRUCTURE (PROPOSED)**

**Marketing Department Head Office**  
(Headed by DGM) Team of 200 MOs.

1. Liability: (Marketing officers at selected zones)
2. Assets/Bancassurance
3. ADC/ Digital Deepening

## **2. RETAIL LOAN HUBS & SME LOAN HUBS**

**5 NEW Retail Loan Hubs (RLH)**  
**10 SME Hubs at major trade centers**  
**Total RLHs increased from 24 to 29**



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**# 1 BUSINESS PERFORMANCE**

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**# 4 AWARDS & ACCOLADES**

NPCI's Special Award under National Payments Excellence Awards- 2017 in May 2018.

3rd prize on IDRBT Banking Technology Innovation Contest(IBTIC)-2018 for **UCO Secure App** in April 2018.

3rd prize on IDRBT Banking Application Contest 2017 for **UCO HRMS Plus**.

INFOSYS Finacle Client Innovation Award 2017 – Winner in Segment Innovation in Project Management under Mid size Bank .



*Thank You*

