



***Financial Results
for the Quarter & Half-Year Ending
Sept'2018***

12th November 2018



Terminal Business Mix

[Amt. in ` Crore]

Sl. No.	Parameters	Sep-18	Jun-18	Sep-17	Y-o-Y Variation	
					Amount	%
1	Business	298823	294065	312175	-13352	-4.28
	Domestic	282257	274424	280393	1864	0.66
	Overseas	16566	19641	31782	-15216	-47.88
2	Deposits	182226	178212	188362	-6136	-3.26
	Domestic	176076	170408	175128	948	0.54
	Overseas	6150	7804	13234	-7084	-53.53
3	Advances	116596	115853	123813	-7217	-5.83
	Domestic	106181	104016	105265	916	0.87
	Overseas	10416	11837	18548	-8132	-43.84
4	CD Ratio (%)	63.98	65.01	65.73		





Deposits Mix

[Amt. in ` Crore]

Sl. No.	Parameters	Sep-18	Jun-18	Sep-17	Y-o-Y Variation	
					Amount	%
	Domestic Deposits (A)	176076	170408	175128	948	0.54
	Saving Deposits	56280	54430	52108	4172	8.01
	Current Deposits	10652	8796	9496	1156	12.17
	CASA Deposits	66932	63226	61604	5328	8.65
	CASA (%) Domestic	38.01	37.10	35.18		
	Normal Term Deposit (< ` 1 Cr)	88049	87752	89141	-1092	-1.23
	Bulk Deposit (>= ` 1 Cr)+ CD	21095	19430	24383	-3288	-13.48
	Overseas Deposits (B)	6150	7804	13234	-7084	-53.53
	Global Deposits (A+B)	182226	178212	188362	-6136	-3.26



Bank's Priority Sector Lending Position

[Amt. in ` Crore]

	As on 30-09-2018		As on 30-06-2018	As on 30-09-2017
	Outstanding	% of ANBC		
PRIORITY SECTOR	53247	42.77	54003	54614
TOTAL AGRICULTURE	20353	16.35	20220	19819
DIRECT AGRICULTURE	15320	12.31	14988	12331
INDIRECT AGRICULTURE	5033	5.62	5232	7488
MSME	22993	18.34	23948	24400



RAM Advances

[Amt. in ` Crore]

Sl. No.	Parameters	Sep-18	Jun-18	Sep-17	Y-o-Y Variation	
					Amount	%
	Retail	21209	21735	21497	-288	-1.34
	Agriculture	20353	20220	19819	534	2.69
	MSME	22993	23948	24400	-1407	-5.77
	RAM	64555	65903	65716	-1161	-1.77





Domestic Investment

[Amt. in ` Crore]

Sl. No.	Parameters	Sep-18	Jun-18	Sep-17	Y-o-Y Variation	
					Amount	%
1	Gross Investment	72677	68763	72848	-171	-0.23
2	Held to Maturity (HTM)	43075	42342	43635	-560	-1.28
3	Available for Sale (AFS)	29602	26279	29213	389	1.33
4	Held for Trading (HFT)	0	142	0		
5	Modified Duration (AFS+HFT)	4.12	3.99	4.17		
6	Total Modified Duration	5.26	5.32	5.18		
7	NDTL	179723	179006	187099		
8	SLR (%)	31.00	28.82	32.09		
9	HTM to SLR (%)	77.32	82.08	72.67		
10	HTM to Gross Investment (%)	59.27	61.58	59.90		





Profit & Loss

[Amt. in ` Crore]

Sl. No.	Parameters	Q2 FY19	Q1 FY19	Q2 FY18	Y-o-Y Variation		HY Sep-18	HY Sep-17	Y-o-Y Variation	
					Amt	%			Amt	%
1	Interest Income	3480	3732	3446	33	0.97	7212	7213	-1	-0.02
2	Interest Expenses	2515	2504	2791	-276	-9.88	5019	5716	-697	-12.19
3	NII (1-2)	965	1228	655	309	47.16	2193	1497	696	46.47
4	Non-Interest Income	269	629	311	-42	-13.43	899	782	117	14.94
5	Operating Expenses	728	675	723	5	0.69	1403	1426	-23	-1.61
6	Operating Profit (3+4-5)	506	1182	244	262	107.60	1688	853	835	97.95
7	Provisions	1643	1816	866	776	89.59	3459	2138	1320	61.73
8	Net Profit	-1136	-634	-623	-514	82.54	-1770	-1286	-485	37.71





Income : Break up

[Amt. in ` Crore]

Sl. No.	Parameters	Q2 FY19	Q1 FY19	Q2 FY18	Y-o-Y Variation		HY Sep-18	HY Sep-17	Y-o-Y Variation	
					Amt	%			Amt	%
1	Interest on Advances	1935	2076	1981	-46	-2.31	4011	4167	-155	-3.73
2	Interest on Investments	1310	1285	1274	36	2.82	2595	2612	-17	-0.65
3	Other Interest Income	235	371	191	43	22.66	606	434	171	39.40
4	Interest Income (1+2+3)	3480	3732	3446	33	0.97	7212	7213	-1	-0.02
5	Fee Based Income	38	76	33	5	13.55	114	84	30	35.30
6	Trading Profit	147	114	197	-50	-25.23	261	460	-198	-43.15
7	Other Income	84	439	81	3	4.13	523	238	285	120.02
8	Non Interest Income (5+6+7)	269	629	311	-42	-13.43	899	782	117	14.94
9	Total Income (4+8)	3749	4361	3758	-8	-0.22	8110	7995	116	1.44





Expenditure : Break up

[Amt. in ` Crore]

Sl. No.	Parameters	Q2 FY19	Q1 FY19	Q2 FY18	Y-o-Y Variation		HY Sep-18	HY Sep-17	Y-o-Y Variation	
					Amt	%			Amt	%
1	Interest on Deposits	2332	2310	2591	-259	-9.98	4642	5299	-657	-12.40
2	Interest on Borrowings	60	80	46	15	32.69	140	111	29	25.78
3	Other Interest Paid	122	115	154	-32	-20.64	237	306	-69	-22.44
4	Total Interest Paid (1+2+3)	2515	2504	2791	-276	-9.88	5019	5716	-697	-12.19
5	Staff Expenses	461	450	450	10	2.31	911	919	-8	-0.87
6	Other Expenses	267	225	273	-5	-1.99	492	507	-15	-2.95
7	Operating Expenses (5+6)	728	675	723	5	0.69	1403	1426	-23	-1.61
8	Total Expenses (4+7)	3243	3179	3514	-271	-7.70	6422	7142	-720	-10.08





Provisions

Sl. No.	Parameters	Q2 FY19	Q1 FY19	Q2 FY18	Y-o-Y Variation		HY Sep-18	HY Sep-17	Y-o-Y Variation	
					Amt	%			Amt	%
1	NPA	1411	2038	1323	88	6.62	3449	2528	922	36.46
2	Standard Advances	1	-150	-247	248	-100.22	-149	-251	101	-40.35
3	Provision for Investments	518	499	117	401	324.41	1017	377	640	169.44
4	Staff related Provisions	124	197	93	31	33.33	321	178	143	80.34
5	Income Tax	-456	-640	-202	-254	125.49	-1096	-735	-361	49.10
6	Others	45	-128	-218	263	-120.64	-83	41	-124	-302.44
	Total Provisions	1643	1816	866	777	89.72	3459	2138	1321	61.79





Ratios

[Amt. in ` Crore]

Sl. No.	Parameters	Q2 FY19	Q1 FY19	Q2 FY18		HY Sep-18	HY Sep-17
1	Cost of Deposit (%)	5.10	5.05	5.47		5.06	5.50
2	Yield on Advance (%)	9.13	9.67	8.44		9.39	8.79
3	Yield on Investment (%)	7.14	7.16	7.41		7.14	7.50
4	NIM (Global) (%)	1.67	2.13	1.10		1.90	1.24
5	NIM (Domestic) (%)	1.73	2.24	1.12		1.98	1.27
6	Cost to Income Ratio (%)	58.99	52.91	74.78		55.74	62.57
7	GNPA (%)	25.37	25.71	19.74		25.37	19.74
8	NNPA (%)	11.97	12.74	9.98		11.97	9.98
9	PCR (%)	67.61	65.15	63.52		67.61	63.52
10	CRAR (Basel-III) (%)	7.57	9.18	9.32		7.57	9.32





Ratios

[Amt. in ` Crore]

Sl. No.	Parameters	Q2 FY19	Q1 FY19	Q2 FY18		HY Sep-18	HY Sep-17
1	Return on Assets (%)	-1.97	-1.10	-1.04		-1.53	-1.07
2	Return on Equity (%)	-41.33	-21.35	-26.45		-31.30	-27.30
3	Book Value per Share (`)	27.72	30.40	49.30		27.72	49.30
4	Earnings per Share (`)	-2.87	-2.08	-3.58		-5.05	-7.79
5	Net Worth	10434	11564	8797		10434	8797
6	Operating Profit to AWF (%)	0.88	2.05	0.41		1.46	0.71
7	Non-Interest Income to AWF (%)	0.47	1.09	0.52		0.78	0.65





NPA Ratios

[Amt. in ` Crore]

Sl. No.	Parameters	Sep-18	Jun-18	Sep-17
	Gross Advances	116596	115853	123813
	GNPA (Amount)	29581	29786	24435
	GNPA (%)	25.37	25.71	19.74
	Net Advances	98782	98571	110291
	NNPA (Amount)	11820	12558	11008
	NNPA (%)	11.97	12.74	9.98
	Provision Coverage Ratio (%)	67.61	65.15	63.52





Capital Adequacy Ratio (Basel-III)

[Amt. in ` Crore]

Sl. No.	Parameters	Sep-18	Jun-18	Sep-17
1	Common Equity Tier-1 Capital	5677	7129	7333
2	Additional Tier-1 Capital	0	0	750
3	Total Tier-1 Capital (1+2)	5677	7129	8083
4	Tier-2 Capital	2195	2192	2937
5	Total Capital (3+4)	7872	9321	11020
6	Common Equity Tier-1 Capital (%)	5.57	7.02	6.64
7	Additional Tier-1 Capital (%)	0.00	0.00	0.68
8	Tier-1 Capital (%)	5.57	7.02	7.32
9	Tier-2 Capital (%)	2.00	2.16	2.00
10	CRAR (%)	7.57	9.18	9.32
11	Credit Risk	77818	78539	84300
12	Market Risk	13711	12739	13781
13	Operational Risk	10301	10301	12338
14	Total RWA	101830	101580	110419





Highlights

- Bank has successfully on-boarded on National Common Mobility Card (NCMC), this will help in “touch and go” while travelling through Metro trains, local buses & trains etc.
- Bank has replaced existing magnetic stripe debit card with secure EMV chip cards.
- Bank has introduced “Green PIN” to set / reset the ATM PIN at any UCO Bank ATM.
- Bank has introduced “E-mail alert facility for transactions”, as one more step towards the customer convenience.
- Bank has introduced Online fund transfer facility for “Sukanya Samridhi Yojna” through e-banking & m-Banking.
- Bank has integrated Himachal State Tax and Maharashtra State Tax applications with its e-Banking. This will enable customers to make online payments.
- Bank is on the verge completion of implementation of Near DR solution to ensure “Zero Data Loss” as per regulatory requirements.

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