



Financial Results September 2019 UCO BANK



Domestic Branches

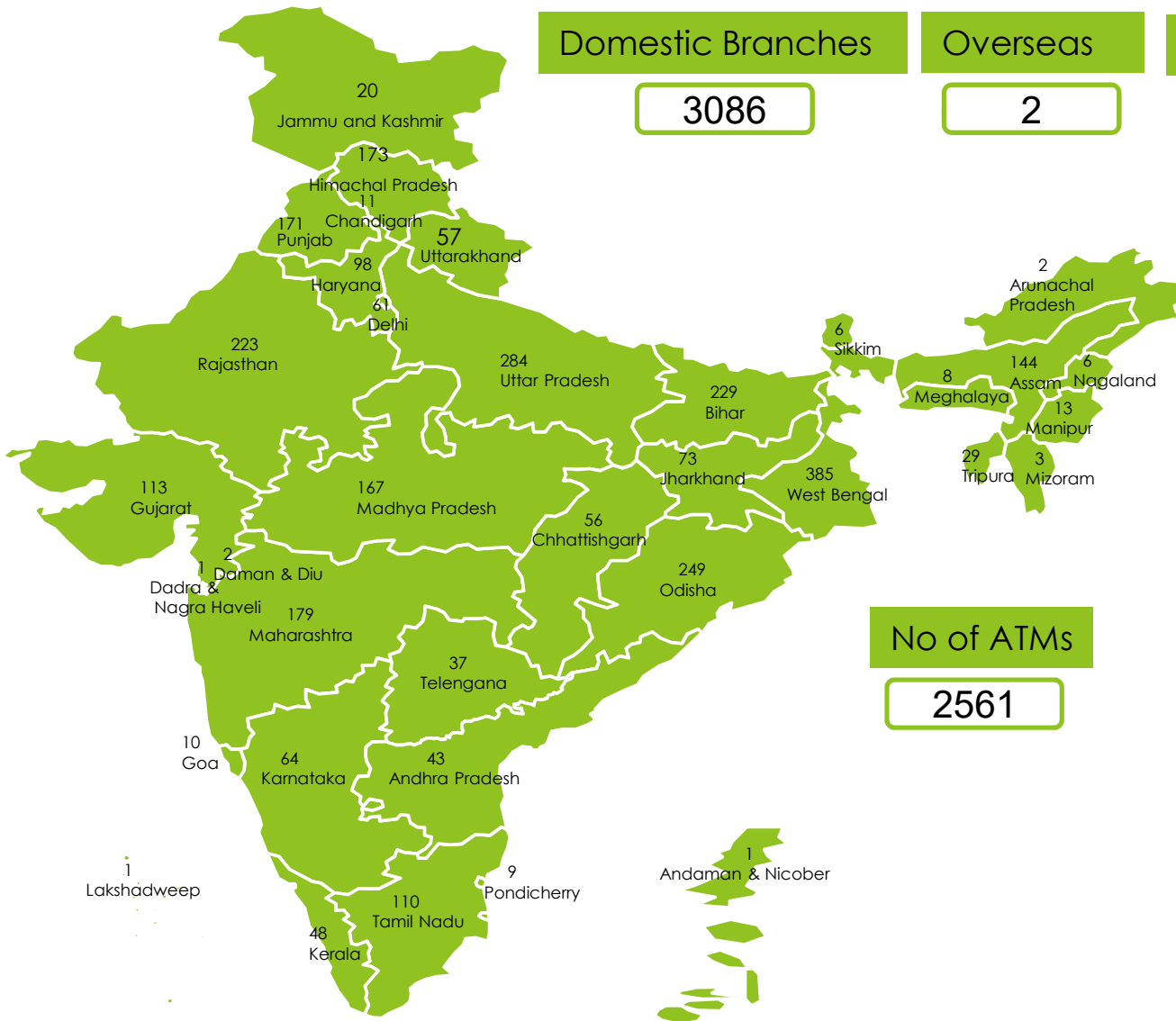
3086

Overseas

2

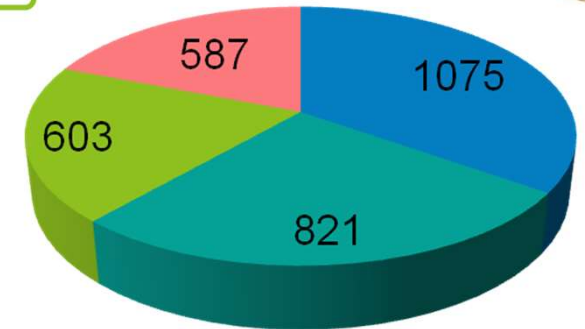
Total

3088

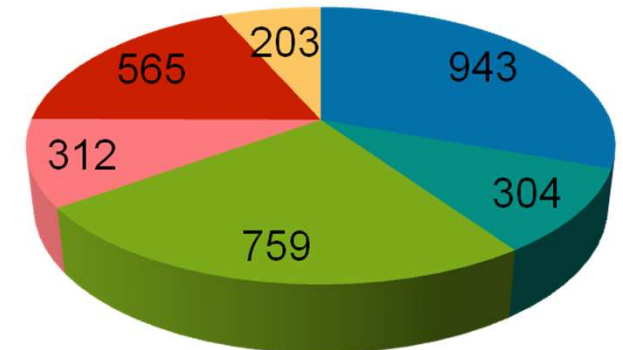


No of ATMs

2561



■ Rural ■ Semi Urban
■ Urban ■ Metro



■ Eastern ■ Western ■ Northern
■ Southern ■ Central ■ North East

Honours Your Trust

Contents



Highlights: Q2 FY 2019-20

Business Segment Performance

Assets Quality

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Honours Your Trust



Highlights: Q2 FY 2019-20

Honours Your Trust

Highlights Q2 2019-20



**TOTAL
BUSINESS**

₹ 306914 Cr.



LOANS

₹ 117329 Cr.



**OPERATING
PROFIT**

₹ 1207 Cr.



NII

₹ 1266 Cr.



CASA

₹ 76876 Cr,



CRAR

11.44 %



PCR

81.19 %



NET NPA

7.32 %

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Performance at a glance-Business



					₹ in (Cr)
Business Mix (Deposits + Advances)	Sep-18	June-19	Sep-19	(%) Variation over	
				Y-O-Y	Q-O-Q
Global Business	298823	310811	306914	2.71	-1.25
Domestic	282257	295999	292254	3.54	-1.27
Overseas	16566	14812	14660	-11.51	-1.03
Global Deposits	182226	192364	189585	4.04	-1.44
Domestic	176076	186895	184667	4.88	-1.19
Overseas	6150	5468	4918	-20.03	-10.06
Global Advances (Gross)	116596	118447	117329	0.63	-0.94
Domestic	106181	109103	107587	1.32	-1.39
Overseas	10416	9344	9742	-6.47	4.26

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Operating Revenues



₹ in (Cr)

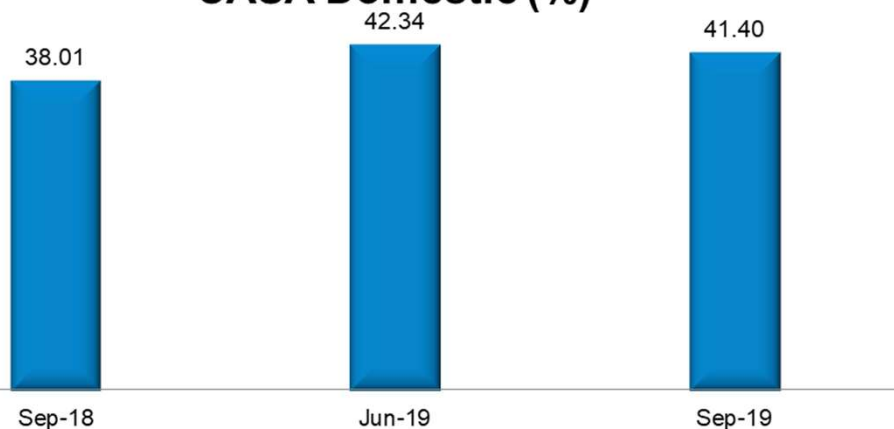
Sl.	Parameters	Quarter			% Growth
		Sep-18	June-19	Sep-19	Y-o-Y
1	Interest Income	3480	3817	3805	9.34
2	Interest Expenses	2515	2482	2538	0.93
3	NII (1-2)	965	1335	1266	31.27
4	Non-Interest Income	269	630	729	170.47
5	Operating Expenses	728	764	788	8.25
6	Operating Profit (3+4-5)	506	1201	1207	138.50
7	Provisions	1643	1803	2099	27.79
8	Net Profit	-1136	-601	-892	-21.51

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Performance Highlights

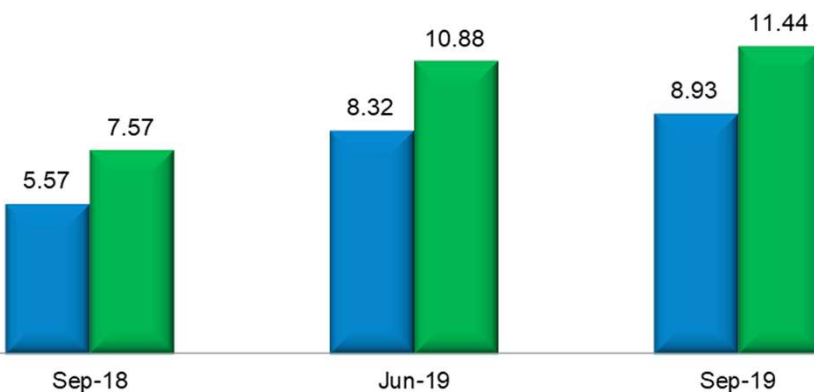


CASA Domestic (%)



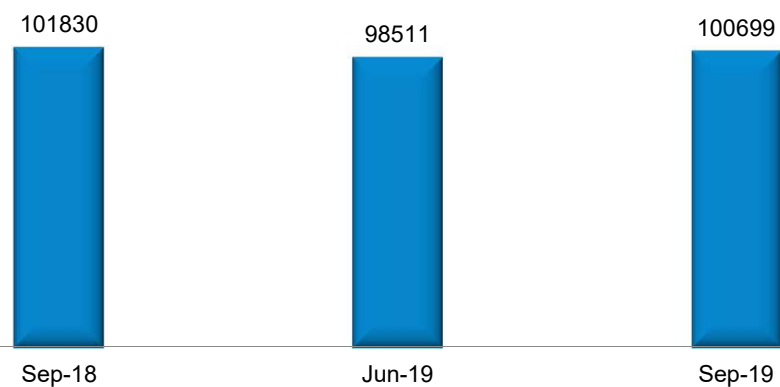
CRAR (%)

■ Tier 1 ■ CRAR



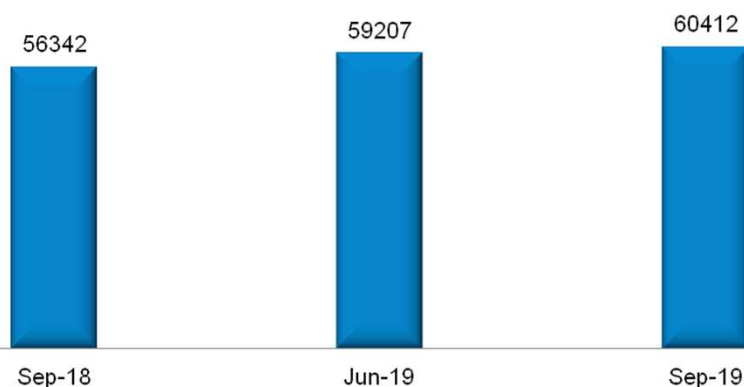
Total Risk Weighted Assets(RWA)

₹ in (Cr)



Savings Deposit

₹ in (Cr)



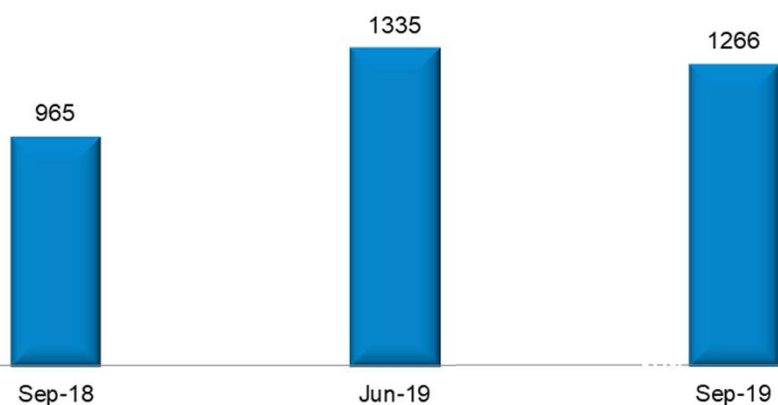
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Performance Highlights



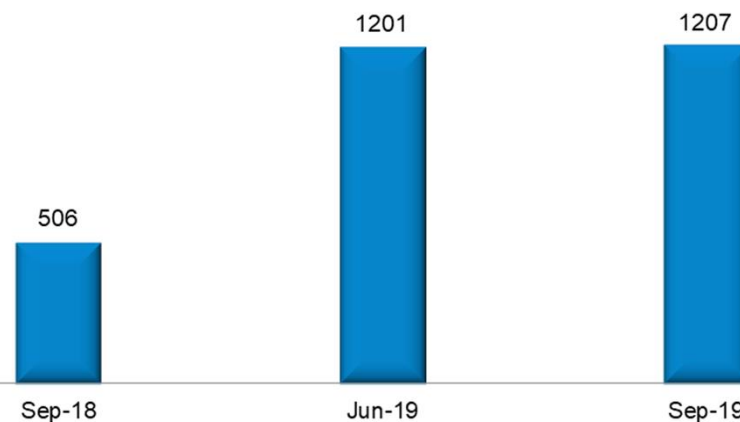
Net Interest income

₹ in (Cr)



Operating Profit

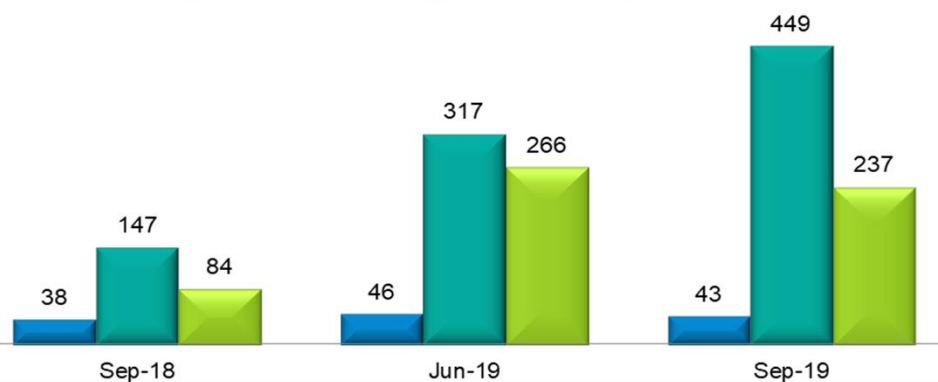
₹ in (Cr)



Non Interest Income

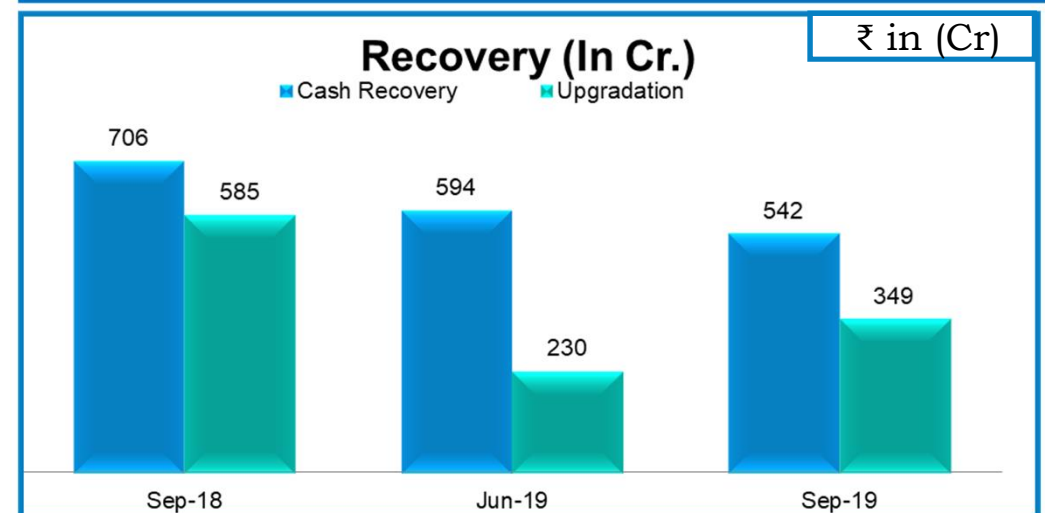
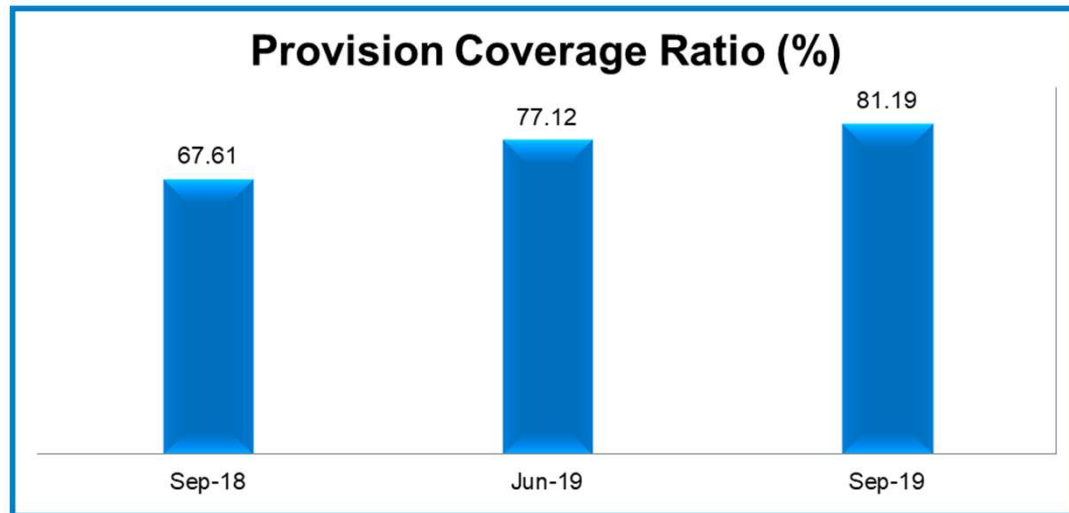
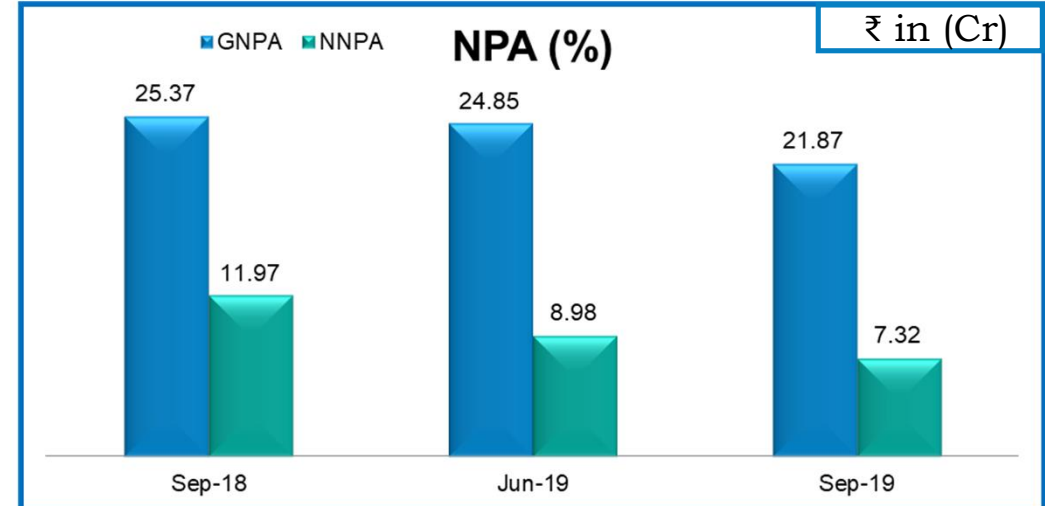
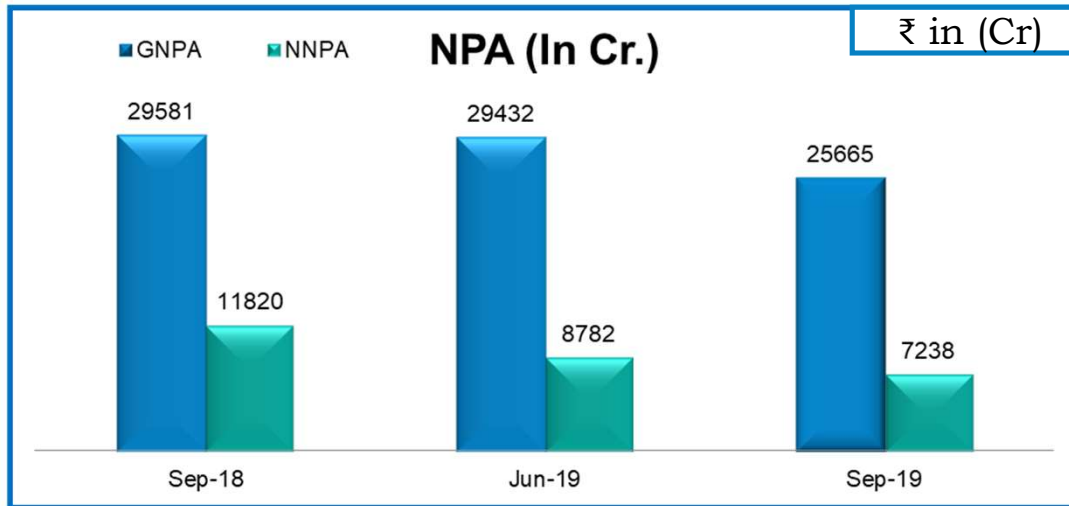
₹ in (Cr)

■ Fee Based Income ■ Trading Profit ■ Other Income



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Performance Highlights



Honours Your Trust



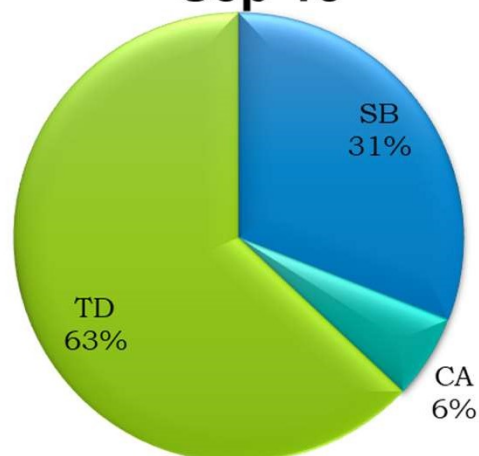
Business Segment Performance

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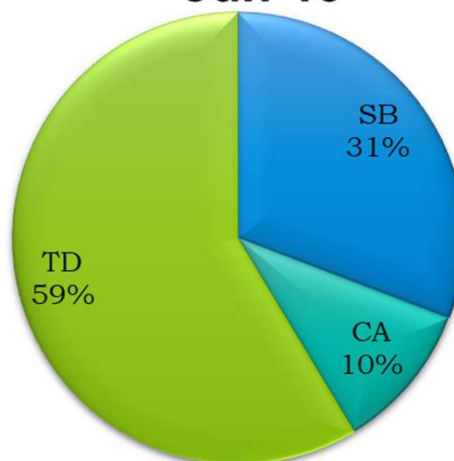
Global Deposits



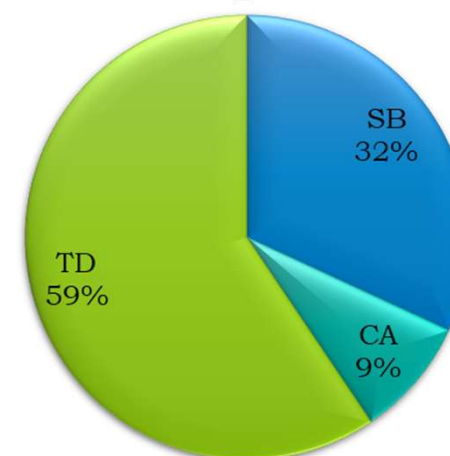
Sep-18



Jun-19



Sep-19



Particulars	₹ in (Cr)		
	Sep-18	June-19	Sep-19
Saving Deposits	56280	59138	60346
Current Deposits	10652	19994	16104
CASA	66932	79132	76450
Term Deposits	109145	107764	108217
Overseas Deposits	6150	5468	4918
Global Deposits	182226	192364	189585

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Domestic Industry Wise Exposure



₹ in (Cr)

Particulars	Sep-18	June-19	Sep-19	% to Domestic Advances (Sep 19)
Infrastructure	23320	22581	23139	27.31%
NBFC	7577	8539	9635	11.37%
Basic Metal Products	13745	12557	12075	14.25%
Construction	3280	2959	3070	3.62%
Food Processing	3852	3995	4055	4.79%
Textile	3229	3153	3161	3.73%
All Engineering	6730	5112	4900	5.78%

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Priority Sector Advance



₹ in (Cr)

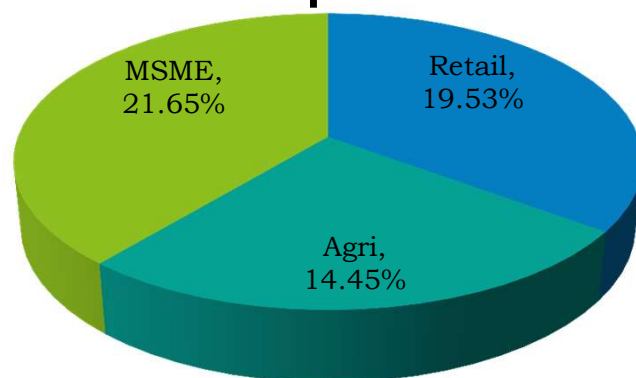
Industry	Sep-18	June-19	Sep-19	Y-O-Y	
				% Growth	% to ANBC
Agriculture	20353	22917	23412	15.03	18.43
Out of which, S&MF	10727	11173	10891	1.53	8.58
MSME	22993	22983	21436	-6.77	16.88
Out of which, Micro	14448	12389	10865	-24.80	8.55
Housing Loan	8437	8908	9093	7.78	7.16
Education Loan	1234	1172	1153	-6.53	0.91
Others	230	27	27	-88.13	0.02
Total Priority Sector Advances	53247	56007	55122	3.52	43.40

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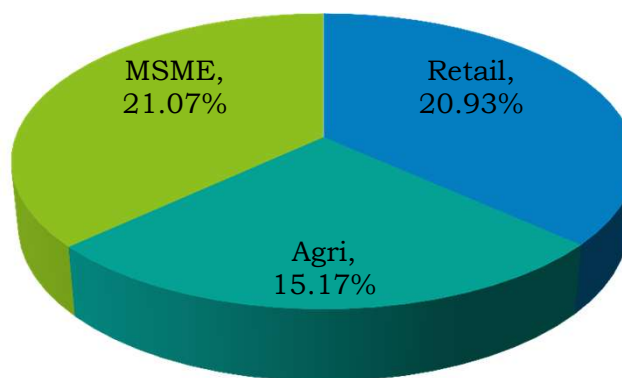
RAM share in Domestic Advances



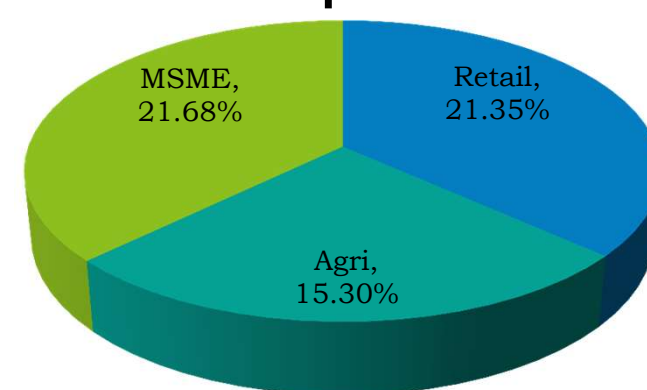
Sep-18



Jun-19



Sep-19



₹ in (Cr)	Retail Advance	Agriculture Advance	MSME Advance
Sep-18	20741	15345	22993
June-19	22838	16556	22983
Sep-19	22965	16466	23320

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Assets Quality

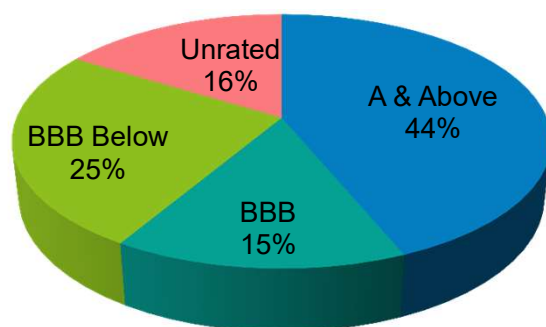
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Rating Profile

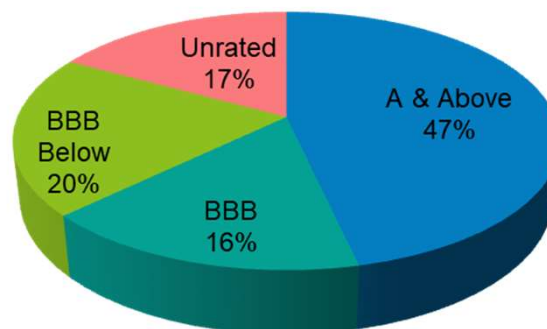


External Rating Distribution of Domestic Advances above 5 Cr.

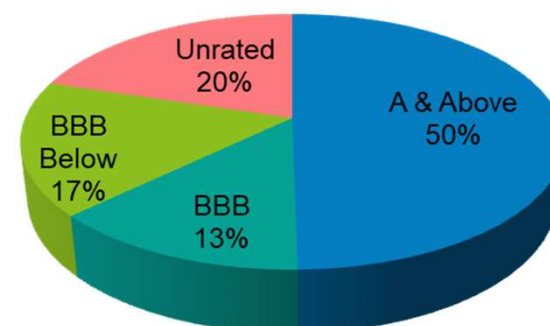
Sep-18



Jun-19



Sep-19



₹ in (Cr)	A& Above	BBB	BBB Below	Unrated
Sep-18	11270	3808	6499	4179
June-19	11842	4176	5134	4337
Sep-19	14710	3874	5016	5979

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Asset Quality-Sequential



₹ in (Cr)

Item	Quarter		
	Sep-18	June-19	Sep-19
Gross NPA	29581	29432	25665
Net NPA	11820	8782	7238
Gross NPA %	25.37	24.85	21.87
Net NPA %	11.97	8.98	7.32
Provision Coverage Ratio %	67.61	77.12	81.19

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Movement of NPA



₹ in (Cr)

Item	Quarter		
	Sep-18	June-19	Sep-19
Opening Balance	29786	29888	29432
Slippages	2056	1233	1378
Less	-	-	-
Recovery	706	594	542
Upgradation	585	230	349
Write Off	970	866	4254
Total reduction	2261	1689	5145
Closing Balance	29581	29432	25665

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Asset Quality-NCLT



₹ in (Cr)

	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC (as per RBI List)	6	14	107	127
Loan Outstanding as of 30th September 2019 (₹ Cr.)	1202	2039	4996	8237
Total Provisions held upto 30th September 2019 (₹ Cr.)	1021	1733	4324	7078

Figures are excluding Technical write-off

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Financials

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Balance sheet



₹ in (Cr)

	30.09.2018	30.06.2019	30.09.2019
CAPITAL & LIABILITIES			
Capital	3955	7362	7362
Share Application Money	-	-	2130
Reserves & Surplus	9377	9518	8648
Deposits	182226	192364	189585
Borrowings	10211	8484	12505
Other Liabilities & Provisions	5280	6760	7284
Total	211049	224488	227514
ASSETS			
Cash and Balances with RBI	7902	8775	9292
Balances with Banks and Money at Call and Short Notice	7429	9737	10525
Investments	73333	82759	83564
Advances	98820	97744	98844
Fixed Assets	2874	2809	2802
Other Assets	20691	22664	22487
Total	211049	224488	227514

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Net Interest Income



₹ in (Cr)

Particulars	Quarter			Variation (%) over	
	Sep-18	June-19	Sep-19	Y-O-Y	Q-O-Q
Interest Income	3480	3817	3805	9.34	-0.31
a. From Advances	1935	1996	2078	7.38	4.08
b. From Investments	1310	1543	1403	7.16	-9.04
c. Others	235	277	323	37.66	16.68
Interest Expended	2515	2482	2538	0.93	2.29
a. On Deposits	2332	2330	2344	0.49	0.58
b. On Borrowings	60	57	70	15.94	22.81
c. Subordinated Bonds & Others	122	94	125	1.78	32.23
Net Interest Income	965	1335	1266	31.27	-5.15

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Non Interest Income



₹ in (Cr)

	Quarter			% Growth
Particulars	Sep-18	June-19	Sep-19	Y-o-Y
a) Treasury Income	147	317	449	204.67
> Profit on sale of Investment	38	278	369	856.89
> Forex Profit	109	39	80	-26.41
b) Recovery in Written Off	25	170	158	526.65
c) Other Non Interest Income	97	143	122	25.52
Total (a+b+c)	269	630	729	170.47

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Cost & Yield Ratio



₹ in (Cr)

	Quarter		
Ratio Analysis	Sep-18	June-19	Sep19
Cost of Deposit (%)	5.10	4.80	4.97
Cost of Fund (%)	5.38	5.37	5.38
Yield on Advances (%)	9.13	9.38	9.49
Yield on Investment (%)	7.14	7.16	6.99
Yield on Funds (%)	8.19	8.17	8.20
Cost to Income Ratio (%)	58.99	49.04	55.39
GNPA (%)	25.37	24.85	21.87
NNPA (%)	11.97	8.98	7.32
NPA Provision Coverage (%)	67.61	77.12	81.19
CRAR (Basel-III) (%)	7.57	10.88	11.44

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Provisions – (Quarter Ended)



₹ in (Cr)

Particulars	Sep-18	June-19	Sep-19
Operating Profit	506	1201	1207
Provisions for :			
NPA	1411	1375	2034
Standard Assets	1	9	6
Provision For Investment	518	61	80
Provision related to staff	124	150	237
Others	45	208	284
Total Provisions before Tax	2099	1803	2641
Profit Before Tax	-1592	-601	-1434
Taxation (Including DTA)	-456	0	-542
Net Profit /Loss	-1136	-601	-892

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Key Financial Indicators



₹ in (Cr)

Particulars (Qtr.)	Sep-18	June-19	Sep-19
Return on Assets (%)	-1.97	-0.98	-1.41
Return on Equity (%)	-41.33	-16.81	-24.31
Book Value per Share(₹)	11.46	8.75	9.74
Earning Per Share (₹)	-2.87	-0.87	-1.21
Net Worth (₹ in Cr.)	4002	5966	6673
Operating Profit to AWF(%)	0.88	1.96	1.90
Non-Interest Income to AWF(%)	0.47	1.03	1.15
Business Per Branch(₹ In Cr.)	96.77	100.65	99.39
Business Per Employee (₹ in Cr.)	12.41	13.36	13.16
Operating Profit Per Employee(₹ in Lakh)	2.10	5.16	5.18
Net Profit Per Employee(₹ in Lakh)	-4.72	-2.58	-3.83

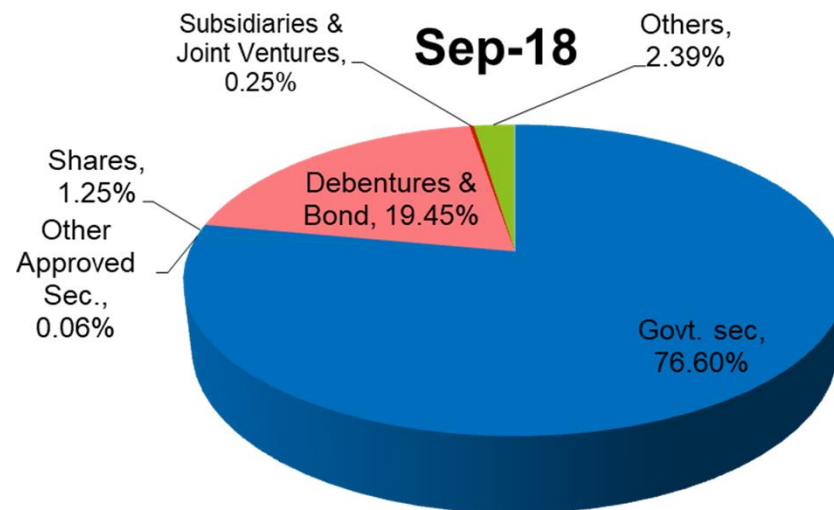
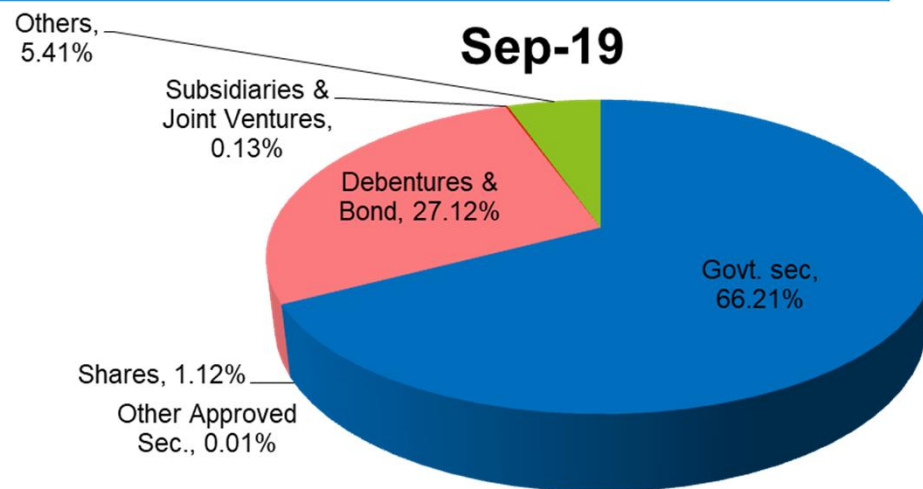
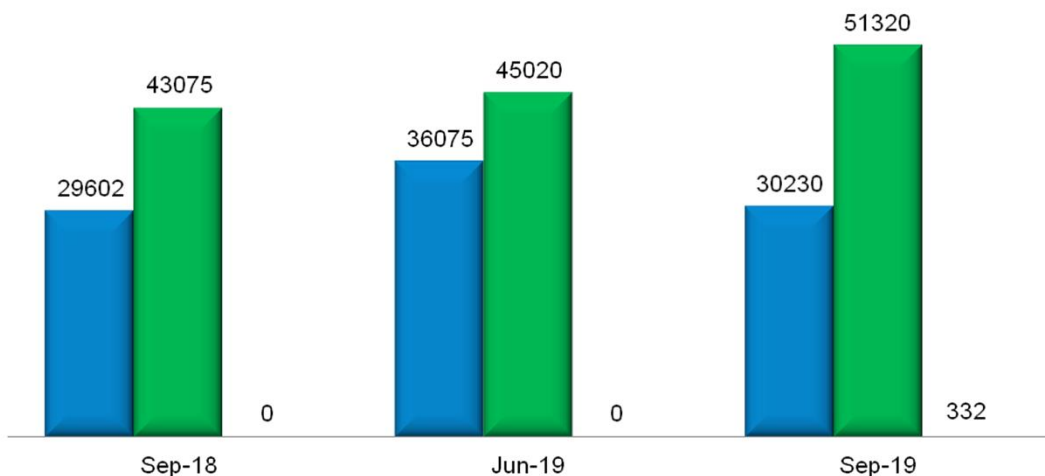
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Investment Portfolio



Domestic Investments ₹ in (Cr)

■ AFS ■ HTM ■ HFT



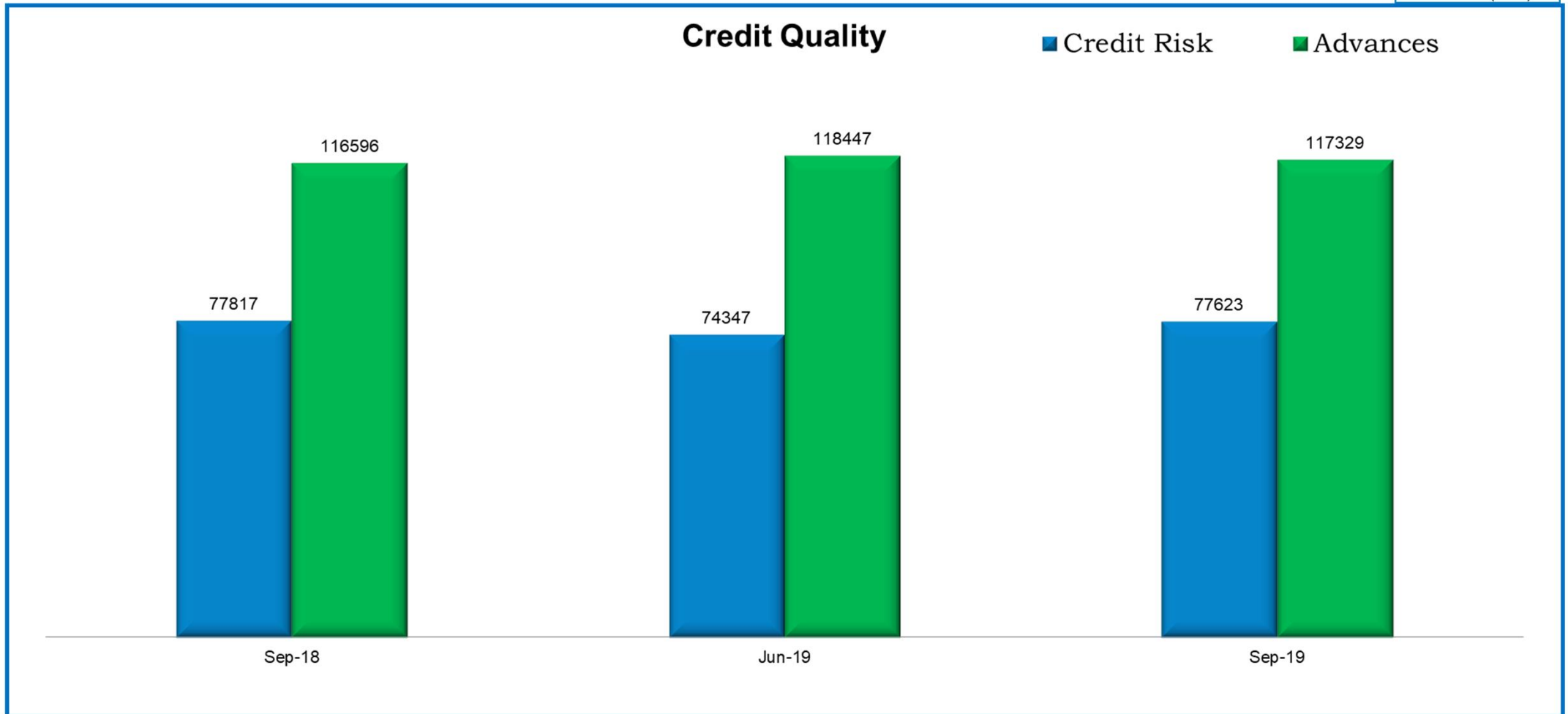
₹ in (Cr)	Sep-18	June-19	Sep-19
Domestic Investments	72677	81095	81882
Overseas Investments	2760	3175	3273
Total Investments	75437	84270	85155

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Credit Quality (RWA)



₹ in (Cr)



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Performance Under Financial Inclusion



₹ in (Cr)

	Sep-18		Jun-19		Sep-19	
Particulars	No. of Accts	Amount	No. of Accts	Amount	No. of Accts	Amount
PMJDY (Lacs)	71.42	1872.23	78.79	2316.46	82.41	2490.48
Zero Balance Accts (Lacs)	15.87	-	15.73	-	16.25	-
PMSBY (Lacs)	13.38	1.60	16.10	1.93	17.21	2.06
PMJJBY (Lacs)	5.89	19.43	7.01	23.13	7.49	24.71
APY (Lacs)	1.35	-	2.26	-	2.50	-
PMMY Shishu (Actual)	174515	408.80	148392	327.55	143304	315.28
PMMY Kishor	151574	2243.05	112563	1631.74	116482	1690.90
PMMY Tarun	12682	850.07	14692	992.27	13304	879.18
PMMY Total	338771	3501.92	275647	2951.56	273090	2885.36

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Capital & Shareholding

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Capital Adequacy-Basel-III

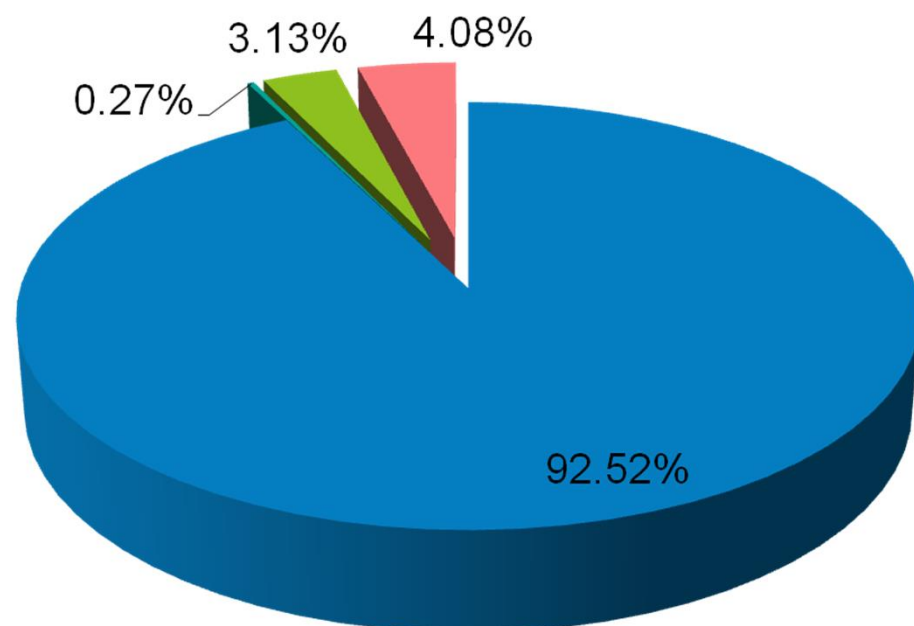


₹ in (Cr)

Particulars	Sep-18	June-19	Sep-19
CET1 Capital	5677	8197	8993
Tier I Capital	5677	8197	8993
Tier II Capital	2195	2525	2532
Total Capital	7872	10722	11525
Risk Weighted Assets	101830	98511	100699
CET1 (%)	5.57	8.32	8.93
Tier I (%)	5.57	8.32	8.93
Tier II (%)	2.00	2.56	2.51
Capital Adequacy Basel III (%) (CRAR)	7.57	10.88	11.44

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Share Holding Pattern



■ Govt. ■ FIIs ■ DIIs ■ Others

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₹ in (Cr)

As on 30.09.2019

Share Capital	7362
Net Worth	6673
Market Cap	9571
No of Equity Shares	736,21,97,058

Details of Shareholding Pattern (%)

	Sep-19
Govt	92.52
FIIs	0.27
DIIs	3.13
Others	4.08



Digitalization

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Digital Platforms Q2



New initiatives taken by DIT in Technological up gradation of our Bank in 2nd Qtr.

- ✓ Introduction of UCO Mobile Banking Plus application.
- ✓ Launch of UCash facility that enables card less cash withdrawal from our ATMs.
- ✓ Introduction of MPassbook applications for Hong Kong and Singapore centres.
- ✓ Integration of psbloansin59minutes portal with our LAPS for lead generation of retail loans.

SMS Alerts implemented for:

- ✓ EMI Due Alerts
- ✓ Cheque Stop Alert
- ✓ Lien/Unlien Marking Alerts
- ✓ Bill payment Alert

Major initiatives taken for ATMs and Debit Cards during 2nd Qtr.

- ✓ EMV Enabled ATMs migration, 156 ATMs are EMV Complied during the quarter
- ✓ Introduction of Cardless Withdrawal(UCASH) at Bank's ATM
- ✓ Procurement of 400 new ATM Machines
- ✓ Procurement of 800 Pass Book Kisok
- ✓ Introduction of Cash@POS for Rupay Cards



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Major Initiatives Q2



Major initiatives taken for E-Banking and M-Banking during 2nd Qtr

Following new features have been implemented during Q2, FY 2019-20 in our E-Banking application:

- ✓ Apply for Locker
- ✓ Apply for Loan(Pre-Login)
- ✓ E-mail Statement
- ✓ Apply for Insurance(Pre-Login)
- ✓ Apply for Mutual Fund(Pre-Login)
- ✓ Opening of NPS A/c (Pre-Login)
- ✓ Himachal Pradesh Treasury integration: Corporate internet banking Integration has been completed for collection of Himachal Pradesh Tax.
- ✓ Apply for PAN seeding.
- ✓ Cheque stop/revoke.
- ✓ TDS Certificate Generation.

New Merchants Addition in UCO Smart Pay:

- ✓ Total 9 Merchants have been added in Smart pay module since 01.07.2019 to 30.09.2019 for collection of online FEE/funds from Schools/Colleges and other merchants.

Two Major projects are:

- ✓ Student Academic Management System (SAMS), Odisha : CASA increased by 100 Crores approx till 30.09.2019
- ✓ Amrapali Supreme Court Buyers Projects (Expected CASA increase is about 2000 crores).

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Road Ahead In Digital Banking



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

In Progress-Road ahead for M-Banking:

- ✓ Debit Card Issuance.
- ✓ Green PIN.
- ✓ Online PPF A/c.

In Progress-Road ahead for E-Banking:

- ✓ New Internet Banking
- ✓ Apply for debit card.
- ✓ ATM Pin generation through E-banking.
- ✓ PPF A/c opening.
- ✓ Demat A/c opening.
- ✓ Block all ADC channel.
- ✓ SMS alert on password change.
- ✓ PFMS Integration for Agency (PPA A/c)



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Thank You