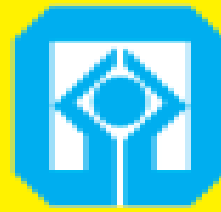


यूको बैंक

(भारत सरकार का उपक्रम)



UCO BANK

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

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वित्तीय वर्ष २०२५-२६

Financial Results: March Qtr.
(FY 2025-26)

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84th
YEAR OF
THE NATION'S
TRUST

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Major Highlights



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Business

Business ↑
₹590314 Cr.
14.95% (Y-Y)

Deposit ↑
₹ 327563 Cr.
11.59% (Y-Y)

Savings (Domestic) ↑
₹101025 Cr.
11.78% (Y-Y)

CASA (Domestic) ↑
₹117752 Cr.
12.46% (Y-Y)

Current Deposit ↑
₹16727 Cr.
16.77% (Y-Y)

Advance ↑
₹262752 Cr.
19.44% (Y-Y)

Retail ↑
₹68697 Cr.
26.62% (Y-Y)

Agriculture ↑
₹ 37336 Cr.
26.24% (Y-Y)

MSME ↑
₹46291 Cr.
19.36% (Y-Y)

Home Loan ↑
₹ 33329 Cr.
19.11% (Y-Y)

Vehicle Loan ↑
₹ 8034Cr.
71.12% (Y-Y)

Asset Quality

Gross NPA ↓
2.17%
52bps (Y-Y)

Net NPA ↓
0.27%
23bps (Y-Y)

PCR ↑
97.79%
110bps (Y-Y)

PCR (Excl. TWO) ↑
87.66%
571bps (Y-Y)

Profitability

Net Interest Income ↑
₹10197 Cr.
5.89% (Y-Y)

Operating Profit ↑
₹6429 Cr.
6.49% (Y-Y)

Net Profit ↑
₹2768 Cr.
13.21% (Y-Y)

Net Profit ↑
₹801 Cr
8.39% (Q-Q)



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1. Major Highlights & Growth Drivers

GDP Growth Projections

- World Bank (GEP Report Jan-26): India GDP at 6.5% (CY 2026) and at 6.6% (CY 2027)
- IMF (WEO Report Apr-26): India GDP at 6.5% (FY 2026) and at 6.5% (FY 2027)
- RBI (Apr-26 MPC): GDP for FY 2026 at 7.6% and for FY 2027 at 6.9%
- NSO: GDP for FY 2026 at 7.6%

Inflation

- RBI retail inflation forecast: 4.6% for FY 2026-27, (Q1: 4.0% ;Q2: 4.4%)
- Headline CPI below RBI target since Feb-25; Food inflation negative since Jul-25

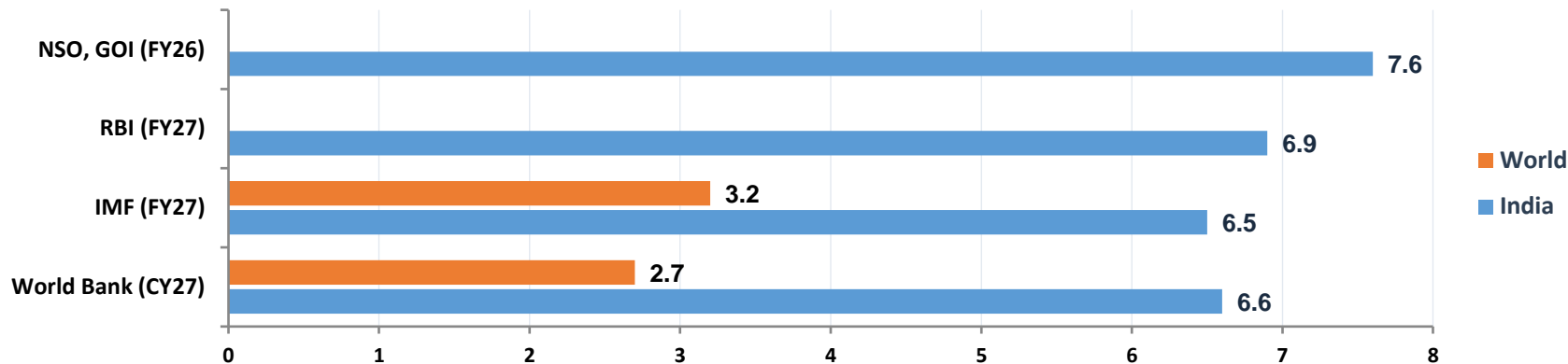
External Sector

- Forex Reserves (April-26): USD 703.3 Bn
- Exports (Apr-Mar 25): USD 441.78 Bn vs USD 437.70 Bn in Apr-Mar 24 (+0.93%)
- CAD widened to USD 13.2 Bn (1.3% GDP) in Q3 FY26 vs 1,1% prior year

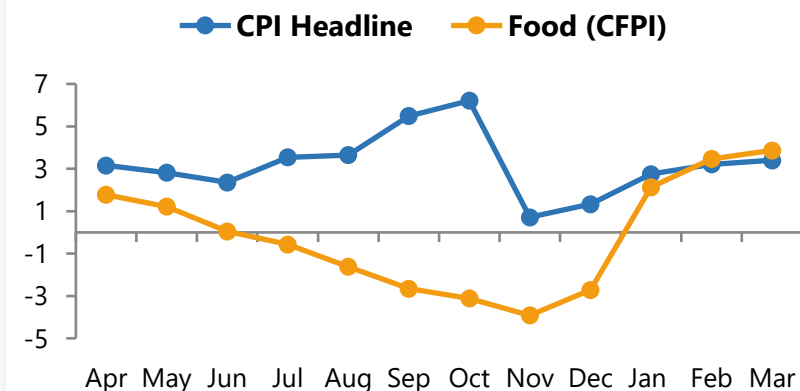
Industrial Production (Feb-26)

- Mining: 3.1% YoY Manufacturing: 6.0% YoY
- IIP Growth: 5.2% Eight Core Industries: 2.3%

2. Growth Projections (FY 2026-27) | Y-o-Y Growth (%)



3. CPI Inflation (FY 2025-26) | Y-o-Y (%)



RBI Quarterly CPI Outlook →

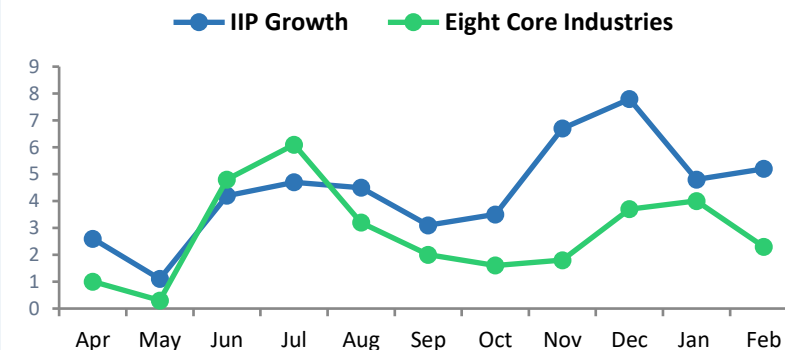
4.0%
Q1 FY27

4.4%
Q2 FY27

5.2%
Q3 FY27

4.7%
Q4 FY27

4. Industrial Production | Y-o-Y Growth (%)



Mining: 3.1%

Manufacturing: 6.0%

7.6%

NSO GDP
FY26E

4.67%

RBI CPI
FY26E

\$697B

Forex
Reserves



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Parameters	Guidance for FY 25-26	Actual for FY 2025-26	Guidance for FY 26-27
Deposit Growth	10-12%	11.59%	10-12%
Credit Growth	12-14%	19.44%	12-14%
CASA %	37-38%	38.65%	37-38%
RAM %	61-63%	64.98%	62-65%
CD Ratio	75-77%	80.21%	80-82%
Credit Cost	<1.00%	0.62%	<0.75%
NIM Global	2.8-2.9%	3.03%	2.8-2.9%
GNPA	<2.50%	2.17%	<2.00%
NNPA	<0.35%	0.27%	<0.20%
Slippage Ratio	1-1.25%	0.78%	<1%
Total Recovery & Upgradation (in Cr)	2200-2700	2944	2000-2500



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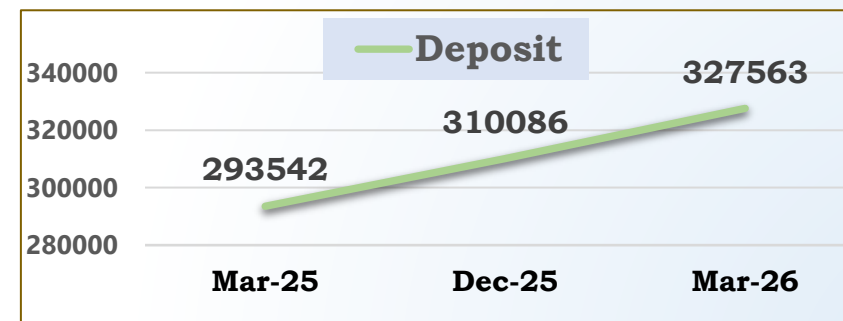
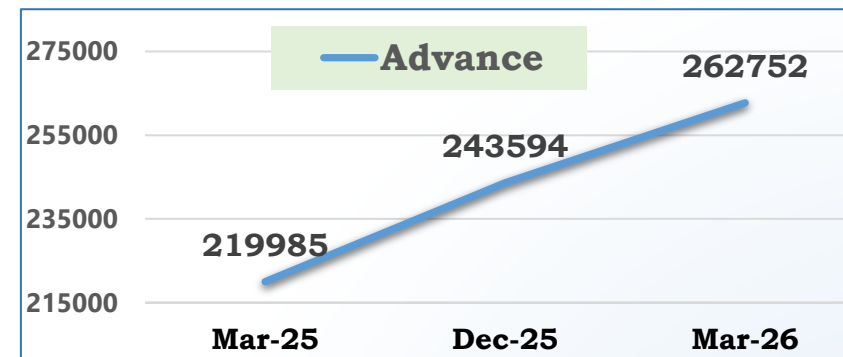
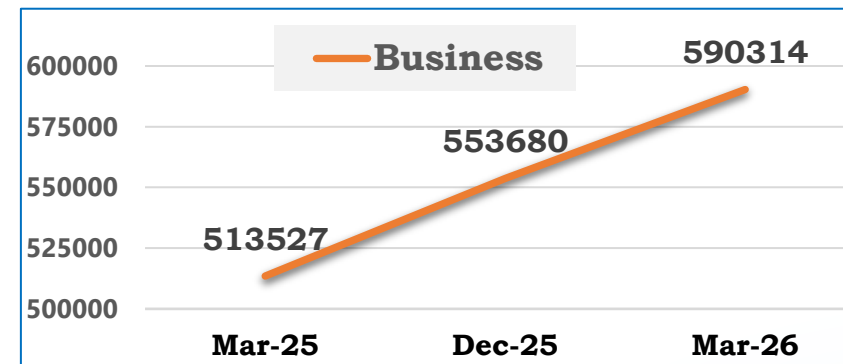
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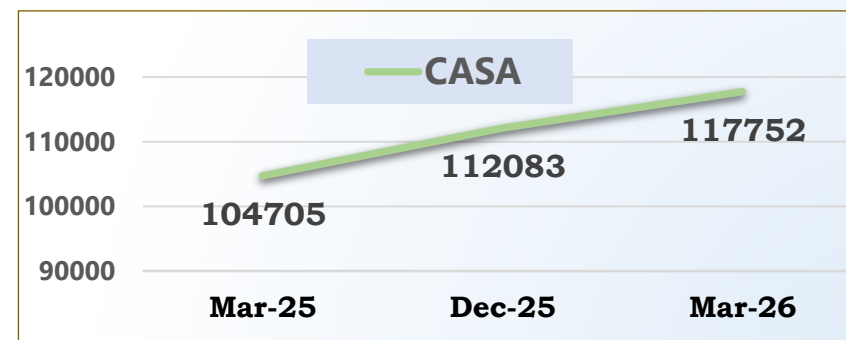
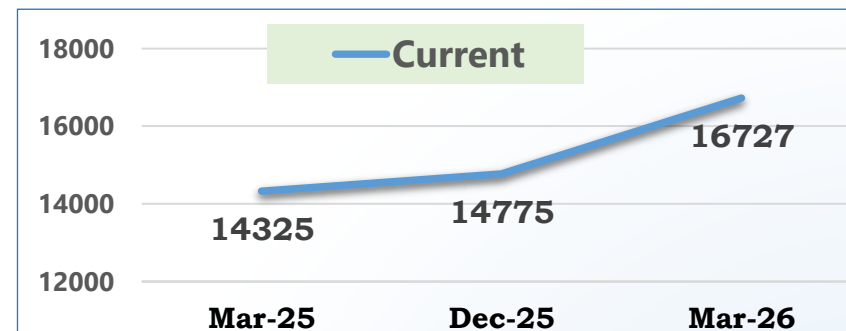
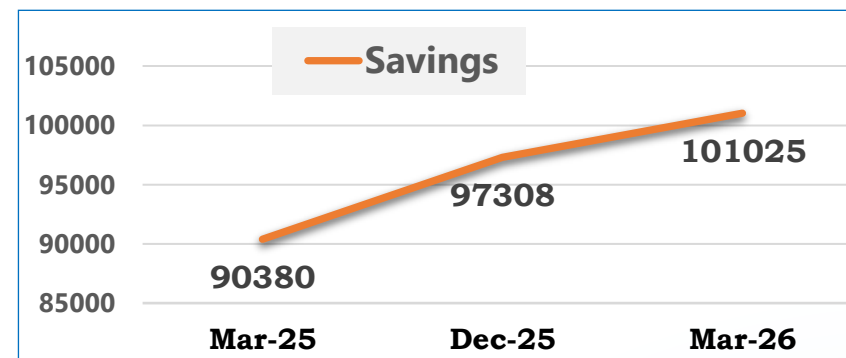
Business Mix (₹ in Cr)	Mar-25	Dec-25	Mar-26	Q-Q (%)	Y-Y (%)
Global Business	513527	553680	590314	6.62	14.95
Domestic	471683	507018	539052	6.32	14.28
Overseas	41844	46662	51262	9.86	22.51
Global Deposits	293542	310086	327563	5.64	11.59
Domestic	276209	291773	304668	4.42	10.30
Overseas	17333	18313	22895	25.02	32.09
Global Advances	219985	243594	262752	7.86	19.44
Domestic	195474	215244	234384	8.89	19.91
Overseas	24511	28350	28368	0.06	15.73
CD Ratio (%)	74.94	78.56	80.21		





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

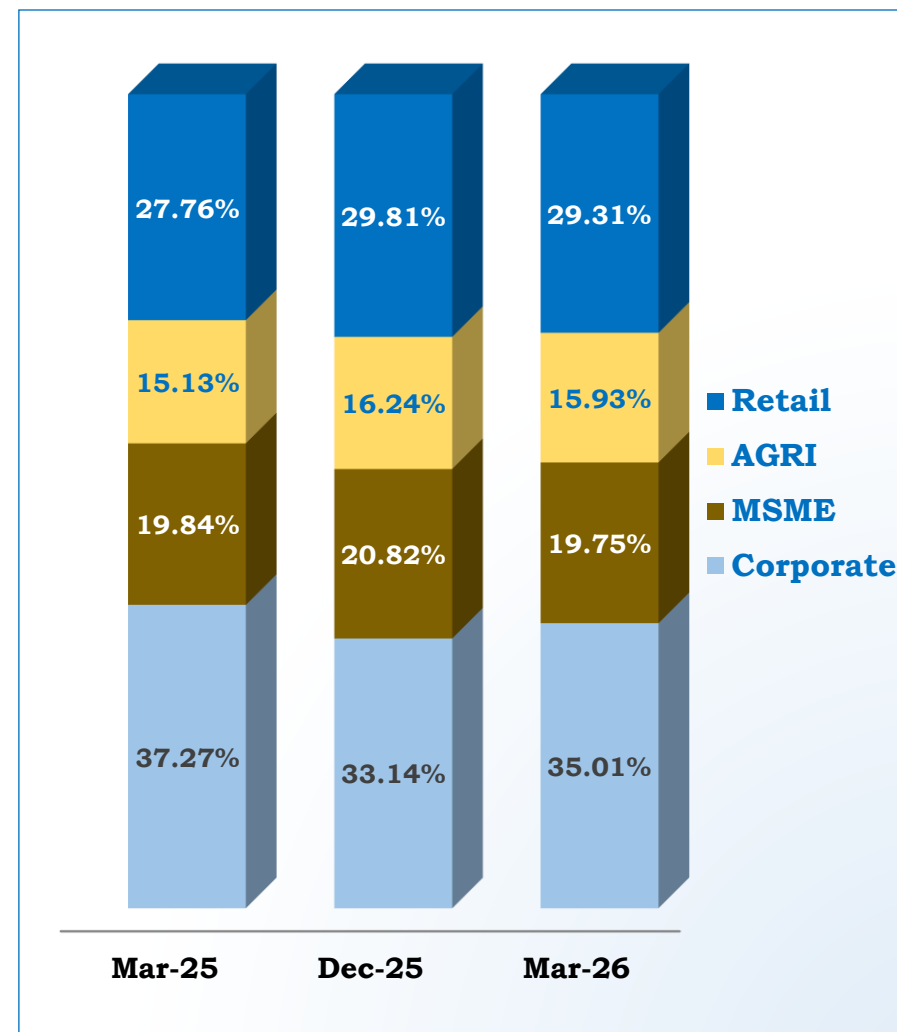
Particulars (₹ in Cr)	Mar-25	Dec-25	Mar-26	Q-Q (%)	Y-Y (%)
1. Domestic Deposits	276209	291773	304668	4.42	10.30
a) Current Deposits	14325	14775	16727	13.21	16.77
b) Saving Deposits	90380	97308	101025	3.82	11.78
CASA Domestic	104705	112083	117752	5.06	12.46
c) Term Deposits	171504	179690	186916	4.02	8.99
2. Overseas Deposits	17333	18312	22895	25.03	32.09
3. Global Deposits (1+2)	293542	310086	327563	5.64	11.59
CASA Domestic (%)	37.91	38.41	38.65		





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

Particulars (₹ in Cr)	Mar-25	Dec-25	Mar-26	Growth	Growth
				(Q-Q) %	(Y-Y) %
1. Domestic Advances	195474	215244	234384	8.89	19.91
a) Retail	54255	64159	68697	7.07	26.62
b) Agriculture	29575	34954	37336	6.81	26.24
c) MSME	38783	44806	46291	3.31	19.36
2. Total RAM (a+b+c)	122613	143919	152324	5.84	24.23
3. RAM Share (%)	62.73	66.86	64.98		
d) Corporate	72861	71325	82060	15.05	12.63





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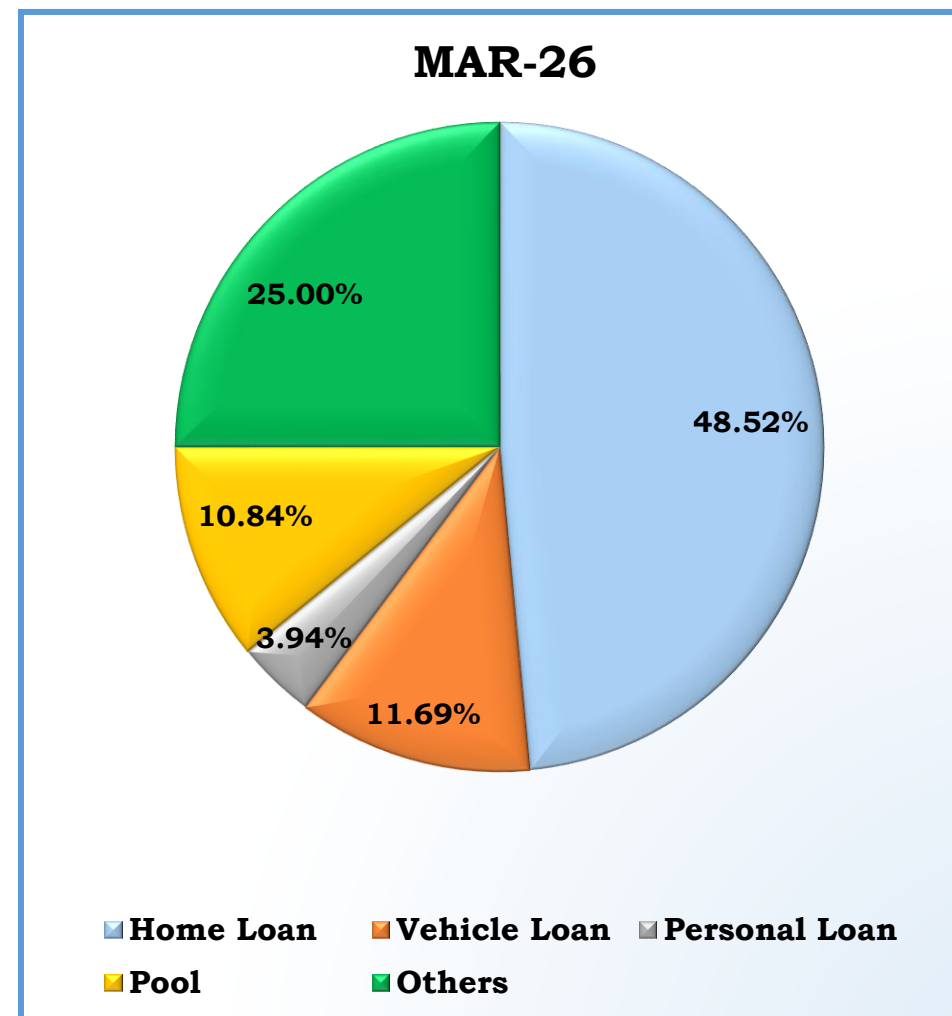
Digital Journey

ESG Initiatives

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Particulars	Mar-25	Dec-25	Mar-26	Growth	Growth
				(Q-Q) %	(Y-Y) %
(₹ in Cr)					
Home Loan	27982	31634	33329	5.36	19.11
Vehicle Loan	4695	7168	8034	12.08	71.12
Personal Loan	2440	2676	2710	1.26	11.07
Pool	6797	7673	7447	-2.94	9.56
Others	12341	15008	17177	14.45	39.19
Total	54255	64159	68697	7.07	26.62





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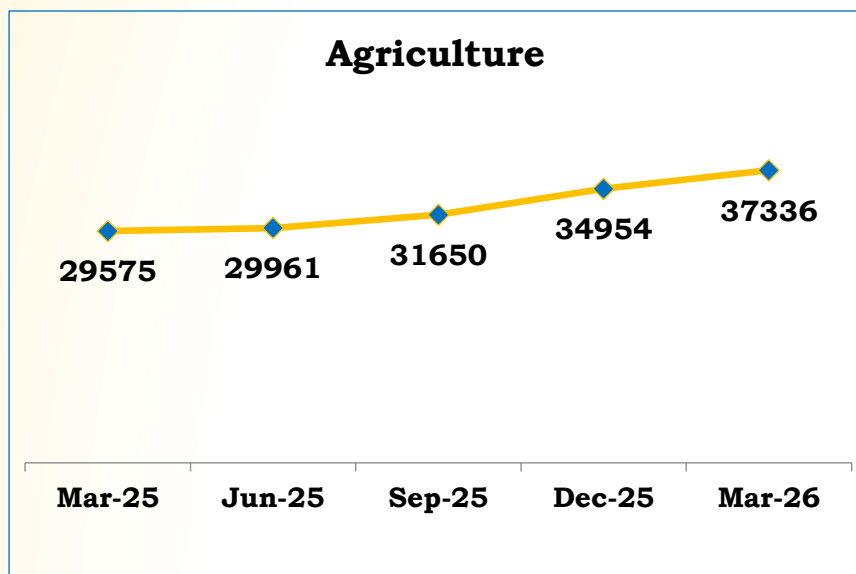
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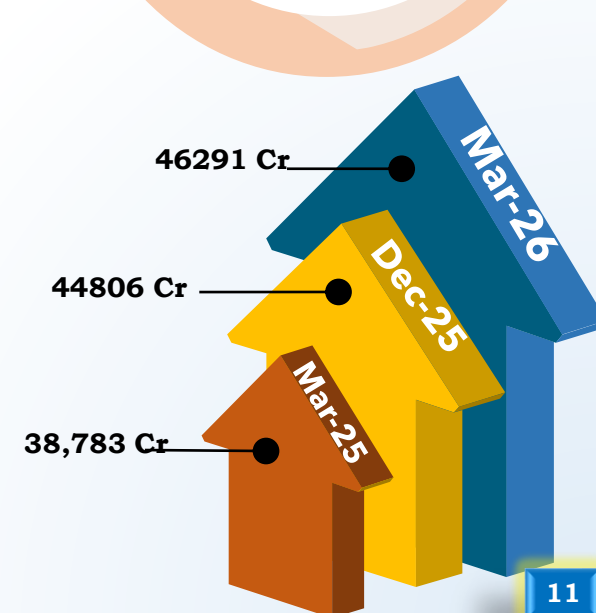
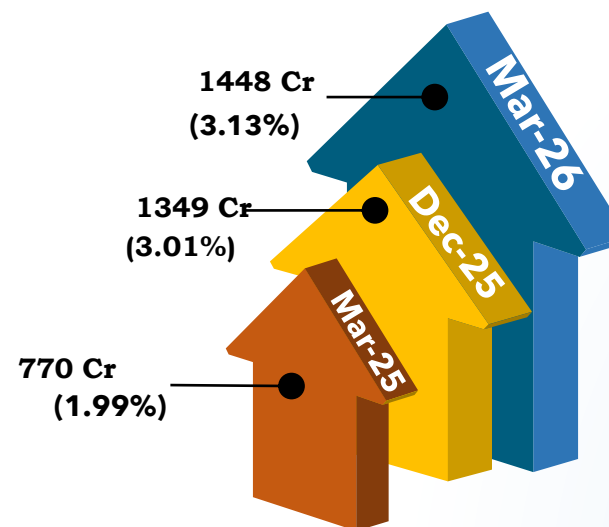
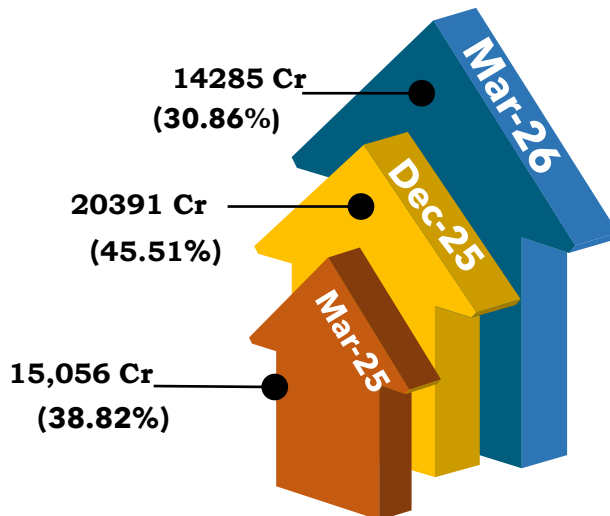
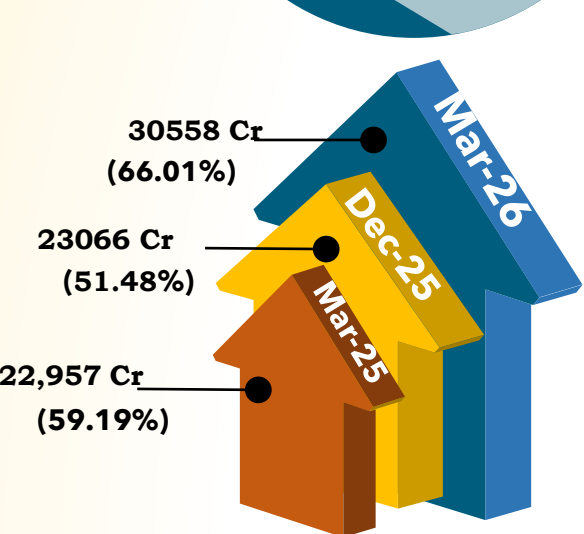
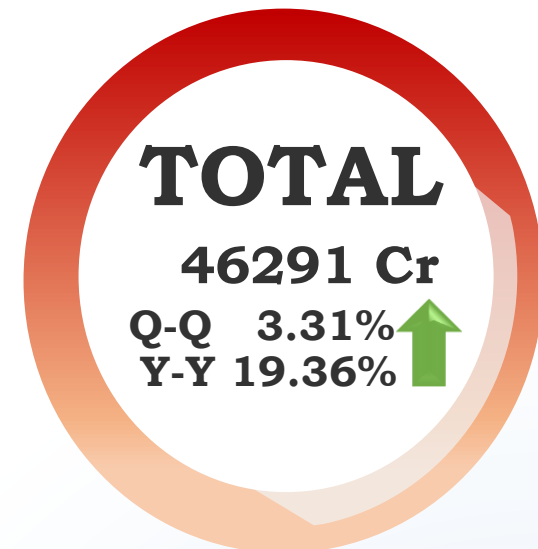
Products & Services

Awards & Accolades

Agriculture (₹ in Cr)	Mar-25	Dec-25	Mar-26	Q-Q (%)	Y-Y (%)
1. Farm Credit (Crop, Investment & Allied)	25821	30630	32742	6.90%	26.80%
2. Agri Infrastructure & Ancillary Activities	3754	4324	4594	6.24%	22.38%
3. Total (1+2)	29575	34954	37336	6.81%	26.24%



Self Help Group	Mar-25	Dec-25	Mar-26	Q-Q (%)	Y-Y (%)
No of Group (Lakhs)	1.79	1.86	1.88	1.08	5.03
Balance Outstanding (Cr.)	4158	4919	5313	8.01	27.78
Women Beneficiaries (No in lakhs)	16.26	17.23	18.05	4.76	11.01





GECL (₹ in Cr.)	Upto 31.03.2023
Amount Sanctioned	3153
Amount Disbursed	3128
Outstanding As on 31.03.2025 :Rs.	491Cr
Outstanding As on 31.03.2026 :Rs.	208Cr



PM SVANidhi

PM SVANidhi	As on 31.03.2026
Application Sanctioned (Nos.)	202339
Amount Sanctioned (₹ in Cr.)	310



PMMY (₹ in Cr.)	Mar-26 Qtr
Amount Sanctioned (FY 25-26)	7299
Amount Disbursed (FY 25-26)	7043
Amount Sanctioned During Q4 (FY 25-26)	2209
Amount Disbursed During Q4 (FY 25-26)	2015
Amount outstanding as on 31.03.2026	8610



PM Viswakarma	As on 31.03.2026
Application Sanctioned (Nos.)	10216
Amount (₹ in Cr.)	84



Segment (₹ in Cr)	RBI Benchmark (%)	Mandatory Target	Achievement	Achievement (%)
Priority Sector	40.00%	80216	105326	52.52
Agriculture	18.00%	36097	36870	18.39
Small/Marginal Farmer	10.00%	20054	21031	10.49
Weaker Section	12.00%	24065	30662	15.29
Micro Under MSME	7.50%	15040	30557	15.24
Non Corporate Farmers	14.00%	28075	32203	16.06

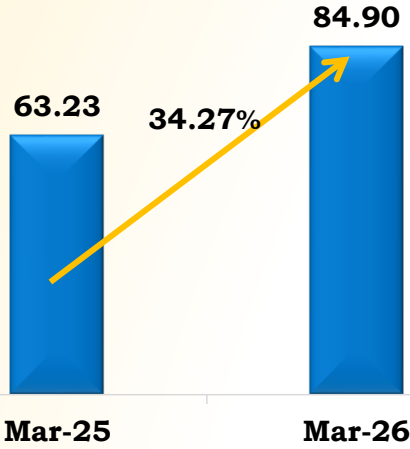
ANBC - 200542 Cr



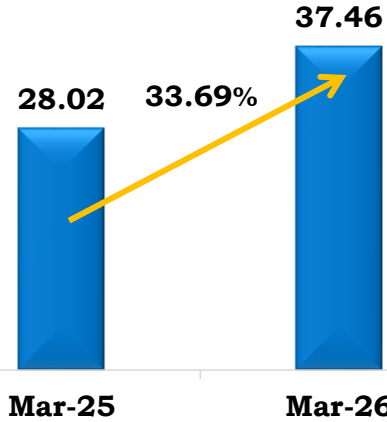
MARCH 2026 Qtr

- State Level Bankers Committee – 2 (Odisha & Himachal Pradesh)
- Lead District Manager (LDM) : 35
- Rural Self Employment Training Institute (RSETI) : 28 (7 States)
- Centre for Financial Literacy : 127
- No. of beneficiaries of CFL : 326539
- Financial Literacy Counselors : 31
- No. of Fin. Literacy Camps : 1390
- No. of beneficiaries of FLC : 47759

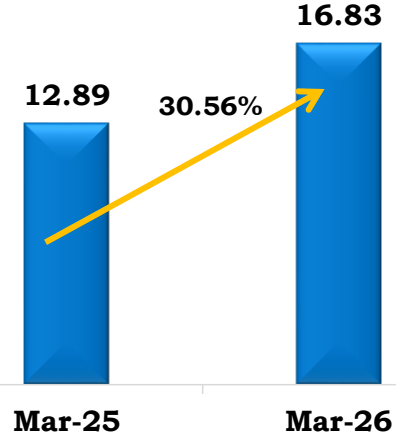
PMSBY (In Lakhs)



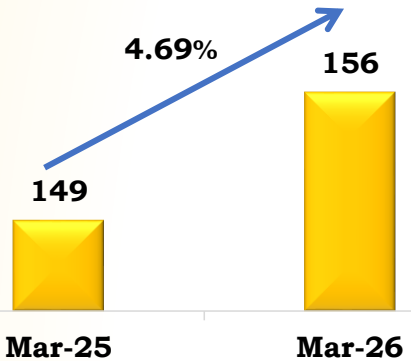
PMJJBY (In Lakhs)



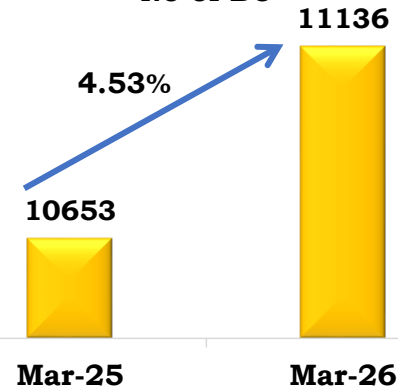
APY Accounts (In Lakhs)



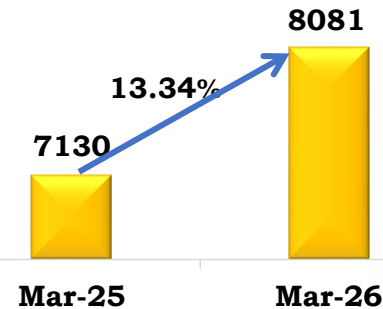
PMJDY Accounts (In Lakhs)



No of BC



Balance in PMJDY A/C





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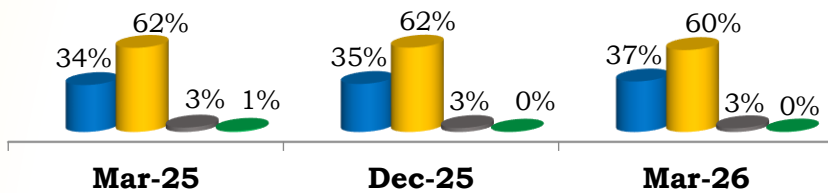
Sector (₹ in Cr.)	31.03.2025	% share to Total Advances	31.12.2025	% share to Total Advances	31.03.2026	% share to Total Advances
Infrastructure	15749	8.06	16246	7.55	18445	7.87
Of which						
<i>Power & Energy</i>	8635	4.42	8405	3.90	10278	4.38
<i>Port and Road Project</i>	5569	2.85	6369	2.96	6627	2.83
<i>Other infrastructure</i>	1537	0.79	1473	0.68	1540	0.66
Basic Metal	7155	3.66	8608	4.00	8478	3.62
Textiles	1500	0.77	2104	0.98	2090	0.89
Petroleum and Coal Products	1886	0.96	81	0.04	88	0.04
All Engineering	1191	0.61	1246	0.58	1457	0.62
Food Processing	1570	0.80	1564	0.73	1814	0.77
Commercial Real Estate	1451	0.74	1810	0.84	1880	0.80
NBFC	23732	12.14	27111	12.60	27888	11.90
Other Industries	5460	2.79	5641	2.62	5905	2.52
Total Industries	59685	30.53	64412	29.93	68044	29.03



Standard NBFC (₹ in Cr)	31.03.2025				31.12.2025				31.03.2026			
	Domestic	Overseas	Global	%	Domestic	Overseas	Global	%	Domestic	Overseas	Global	%
NBFC - PSUs	4044	983	5027	19.00	3034	1034	4068	13.79	3031	947	3978	13.11
NBFC - HFCs	4021	427	4448	16.81	4895	449	5344	15.58	5409	473	5883	19.39
NBFC - MFIs	859	137	996	3.76	368	72	440	1.49	261	76	337	1.11
NBFC - Others	14803	1188	15991	60.43	18792	1604	20396	69.14	19163	980	20143	66.39
Total	23727	2735	26462	100	27089	3159	30248	100	27865	2475	30340	100

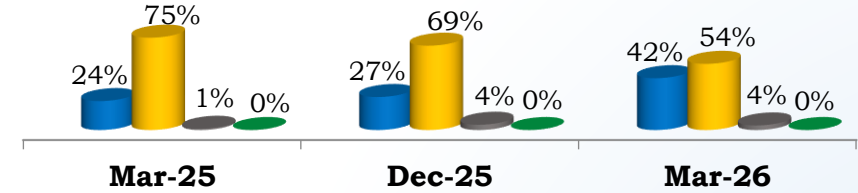
Rating of Standard NBFCs

■ AAA ■ AA ■ A ■ BBB & below



Rating of Standard HFCs

■ AAA ■ AA ■ A ■ BBB & below



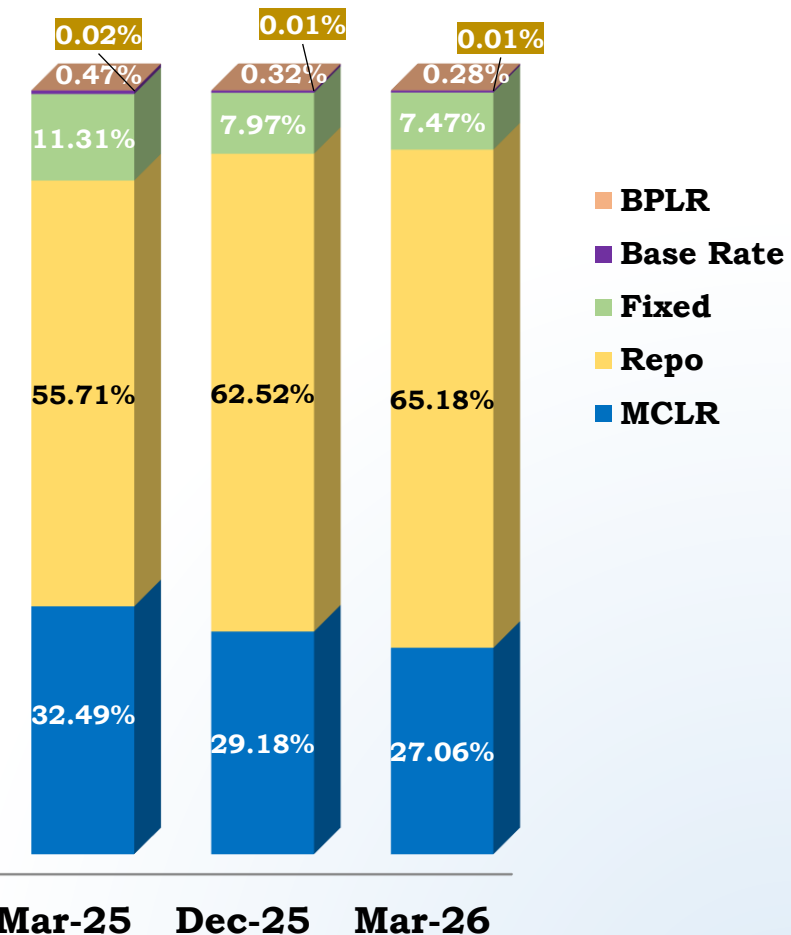
Standard NBFC (₹ in Cr)	31.03.2025	31.12.2025	31.03.2026
Bank sponsored	851	614	1096
PSU	5801	5031	5648
Private Inst. (non-Bank)	19811	23852	23596
Total	26462	29497	30340

Out of Std.NBFCs,HFCs (₹ in Cr)	31.03.2025	31.12.2025	31.03.2026
Bank sponsored	676	472	966
PSU	775	964	1670
Private Inst. (non-Bank)	2998	3158	3247
Total	4448	4594	5883



Rating Grade (₹ in Cr)	Mar-25	% Share	Dec-25	% Share	Mar-26	% Share
AAA	30890	32.96	26381	27.82%	35489	33.50%
AA	27280	29.11	26912	28.38%	27543	26.00%
A	10750	11.47	15576	16.43%	14878	14.04%
BBB	3930	4.19	3994	4.21%	4754	4.49%
BBB & above	72850	77.74	72862	76.84%	82664	78.03%
Below BBB	2349	2.51	2262	2.39%	2707	2.56%
Total Rated	75199	80.25	75125	79.23%	85371	80.59%
Of Which						
a) PSU	28880	30.82	22617	23.85%	25749	24.31%
b) Others	46319	49.43	52508	55.38%	59623	56.28%
Total Unrated	18509	19.75	19693	20.77%	20568	19.41%
Of Which						
a) PSU with Govt. Guarantee	6833	7.29	7486	7.90%	7655	7.23%
b) PSU without Govt. Guarantee	3411	3.64	4391	4.63%	3906	3.69%
c) Others	8265	8.82	7816	8.24%	9007	8.50%

Advances(Dom) Mix of Benchmark





₹ in (Cr)

Sl.	Parameters (₹ in Cr)	Mar-25	Dec-25	Mar-26
1	Domestic Investment	91830	95668	95837
a	SLR	66470	71275	71818
	SLR as % to Domestic Investment	72.38%	74.50%	74.94%
b	Non SLR	25360	24393	24019
I	Held To Maturity (HTM)	66795	69866	71335
II	Available For Sale (AFS)	22607	21793	20526
III	Held For Trading (HFT) & Fair Value through P & L (FVTPL)	2174	4009	3976
III	Investment in Associates	253		
2	Modified Duration (AFS+HFT)	3.50	3.61	3.45
3	Overseas Investment	3038	3381	3458
4	Total Gross Investment (1+3)	94868	99049	99295
	HTM To Gross Domestic Investment (%)	72.74%	73.03%	74.43%
	Total SLR (%)	23.19%	24.07%	23.18%



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₹ in (Cr)

Sl.	Parameters (₹ in Cr.)	Quarter Ended			Growth		Financial Year		Growth
		Mar-25	Dec-25	Mar-26	Q-Q (%)	Y-Y (%)	24-25	25-26	Y-O-Y(%)
1	Interest Income	6744	6652	6656	0.06	-1.30	25067	26281	4.84
2	Interest Expenses	4046	4006	4042	0.90	-0.10	15437	16085	4.20
3	Net Interest Income (1-2)	2698	2646	2614	-1.21	-3.11	9630	10197	5.89
4	Non-Interest Income	1392	869	709	-18.41	-49.07	4406	3459	-21.49
5	Operating income(3+4)	4090	3515	3323	-5.46	-18.75	14036	13656	-2.71
6	Operating Expenses	2391	1835	1750	-4.63	-26.81	7999	7227	-9.65
i	Staff Expenses	1618	1183	1068	-9.72	-33.99	5453	4741	-13.06
ii	Other Operating Expenses	773	652	681	4.45	-11.90	2546	2486	-2.36
7	Operating Profit (5-6)	1699	1680	1573	-6.37	-7.42	6037	6429	6.49
8	Provisions	1046	941	772	-17.96	-26.20	3592	3661	1.92
9	Net Profit (7-8)	653	739	801	8.39	22.66	2445	2768	13.21

Net Interest Income



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₹ in (Cr)

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Financial Year		Growth
		Mar-25	Dec-25	Mar-26	Q-Q (%)	Y-Y (%)	24-25	25-26	Y-O-Y(%)
1	Interest Income	6744	6652	6656	0.06	-1.30	25067	26282	4.85
a.	From Advances	4748	4718	4761	0.91	0.27	17117	18596	8.64
b.	From Investments	1602	1653	1639	-0.85	2.31	6347	6472	1.97
c.	Others	394	281	257	-8.54	-34.77	1603	1214	-24.27
2	Interest Expended	4046	4006	4042	0.90	-0.10	15437	16085	4.20
a.	On Deposits	3378	3533	3543	0.30	4.89	13068	14064	7.62
b.	On Borrowings	505	308	312	1.18	-38.25	1806	1327	-26.52
c.	Bonds & Others	163	165	187	13.45	14.84	563	694	23.27
3	Net Interest Income (1-2)	2698	2646	2614	-1.21	-3.10	9630	10197	5.89



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₹ in (Cr)

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Financial Year		Growth
		Mar-25	Dec-25	Mar-26	Q-Q (%)	Y-Y (%)	24-25	25-26	Y-O-Y(%)
1	Fee Based Income	389	430	516	20.00	32.65	1382	1733	25.40
a.	Charges & Commission from Advance	158	188	203	7.98	28.48	568	737	29.75
b.	Commission from Third Party Product	21	20	22	10.00	4.76	64	71	10.94
c.	Charges & Commission from Others	210	222	291	31.08	38.57	750	925	23.33
2	Recovery in Written Off	964	326	209	-35.89	-78.32	2624	1327	-49.43
3	Treasury Income	39	113	-16	-114.16	-141.03	400	399	-0.25
4	Total (1+2+3)	1392	869	709	-18.41	-49.07	4406	3459	-21.49

Operating Expenses



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₹ in (Cr)

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Variation		Financial Year		Growth
		Mar-25	Dec-25	Mar-26	Q-Q (%)	Y-Y (%)	24-25	25-26	Y-O-Y(%)
1	Salary	1058	905	886	-2.12	-16.28	3739	3570	-4.52
2	Employee Benefits	560	278	182	-34.53	-67.50	1714	1172	-31.62
3	Total Staff Expenses (1+2)	1618	1183	1068	-9.72	-33.99	5453	4741	-13.06
4	Rent, Taxes & Lighting	138	95	87	-8.22	-36.96	435	390	-10.34
5	Printing & Stationery	11	10	3	-70.00	-72.73	45	29	-35.56
6	Depreciation	79	103	110	6.41	39.24	312	372	19.23
7	IT Related Expenditure	215	128	73	-42.97	-66.05	437	327	-25.17
8	Insurance	78	109	134	22.94	71.79	395	422	6.84
9	Others	252	207	275	32.85	9.13	922	946	2.60
10	Total Other Operating Expenses (4+5+6+7+8+9)	773	652	682	4.60	-11.77	2546	2486	-2.36
11	Total Operating Expenses (3+10)	2391	1835	1750	-4.63	-26.81	7999	7227	-9.65



₹ in (Cr)

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Financial Year	
		Mar-25	Dec-25	Mar-26	24-25	25-26
1	NPA	364	279	216	1633	1363
2	NPI	27	-15	-55	35	-63
3	Standard Assets & others	272	261	165	535	755
4	Income Tax (Including DTA)	384	416	446	1389	1606
	Total Provision (1+2+3+4)	1046	941	772	3592	3661



Major Highlights

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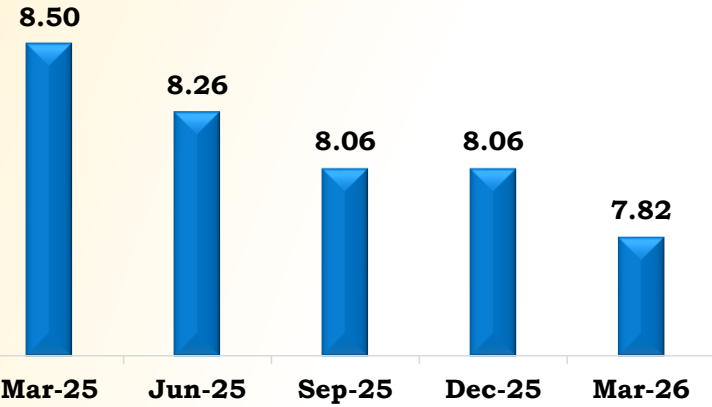
Products & Services

Awards & Accolades

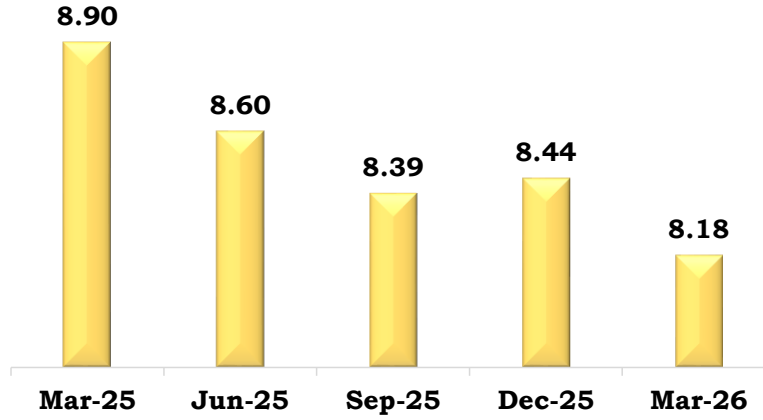
Particulars	Quarter Ended			Financial Year	
	Mar-25	Dec-25	Mar-26	24-25	25-26
Cost of Deposits (%)	4.90%	4.66%	4.65%	4.85%	4.72%
Cost of Funds (%)	4.78%	4.48%	4.47%	4.78%	4.58%
Cost to Income Ratio (%)	58.47%	52.20%	52.66%	56.99%	52.92%
Yield on Advances Domestic (%)	8.90%	8.44%	8.18%	8.89%	8.45%
Yield on Advances Global (%)	8.50%	8.06%	7.82%	8.55%	8.09%
Yield on Investments Domestic (%)	6.88%	6.88%	6.83%	6.85%	6.84%
Yield on Investments Global (%)	6.76%	6.73%	6.68%	6.74%	6.70%
Net Interest Margin (NIM) Domestic (%)	3.22%	3.27%	3.19%	3.29%	3.23%
Net Interest Margin (NIM) Global (%)	3.00%	3.08%	3.00%	3.08%	3.03%
Return on Assets (RoA) Annualised (%)	0.77%	0.83%	0.87%	0.76%	0.79%
Return on Equity (RoE) Annualised (%)	13.21%	12.57%	13.21%	13.09%	12.15%
Earnings per Share (Not Annualised) (₹)	0.55	0.59	0.64	2.04	2.21
Book Value per Share (₹)	17.53	20.12	20.48	17.53	20.48
Business per Employee (₹ in Cr)	24.35	26.13	28.08	24.35	28.08
Business per Branch (₹ in Cr)	155.43	166.32	172.91	155.43	172.91



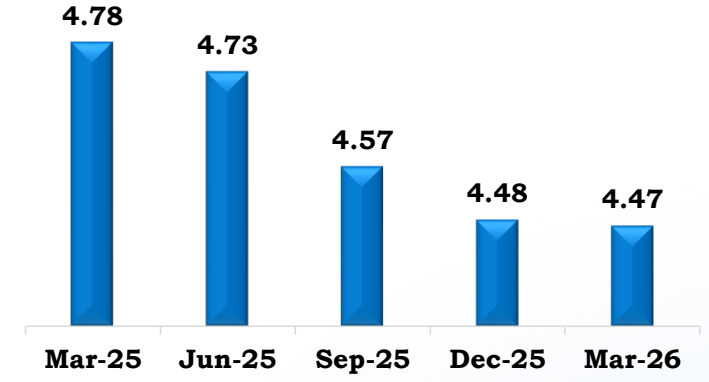
Yield on Advance Global (%)



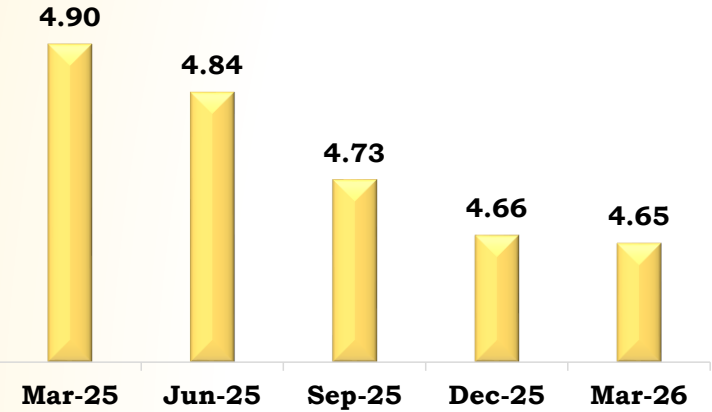
Yield on Advance Domestic (%)



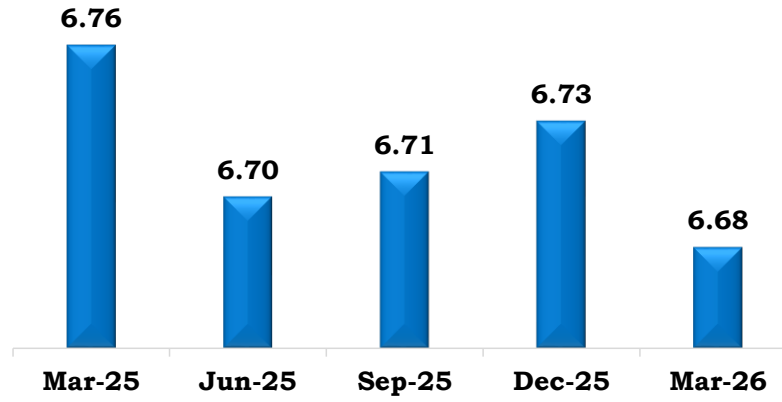
Cost of Funds (%)



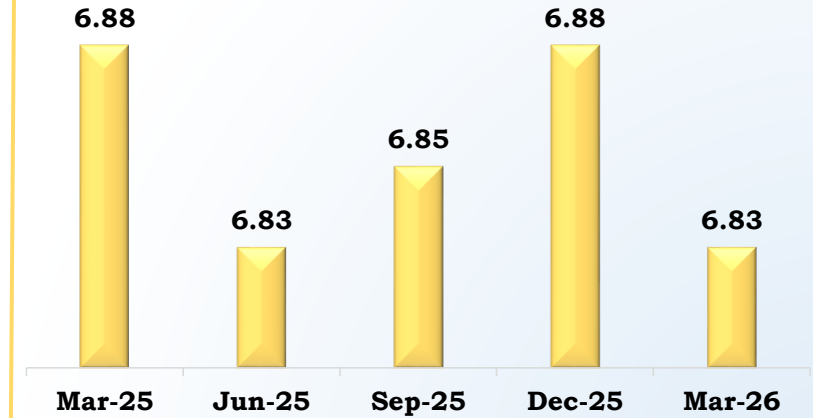
Cost of Deposit (%)



Yield on Investment Global (%)

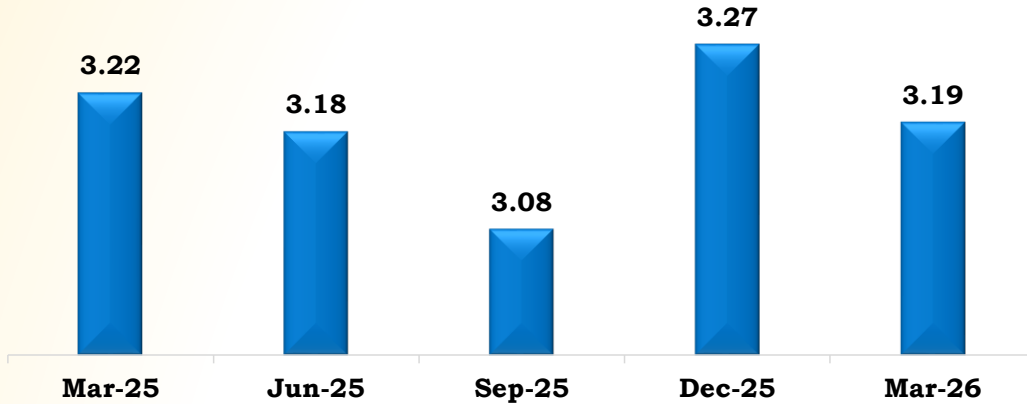


Yield on Investment Domestic (%)

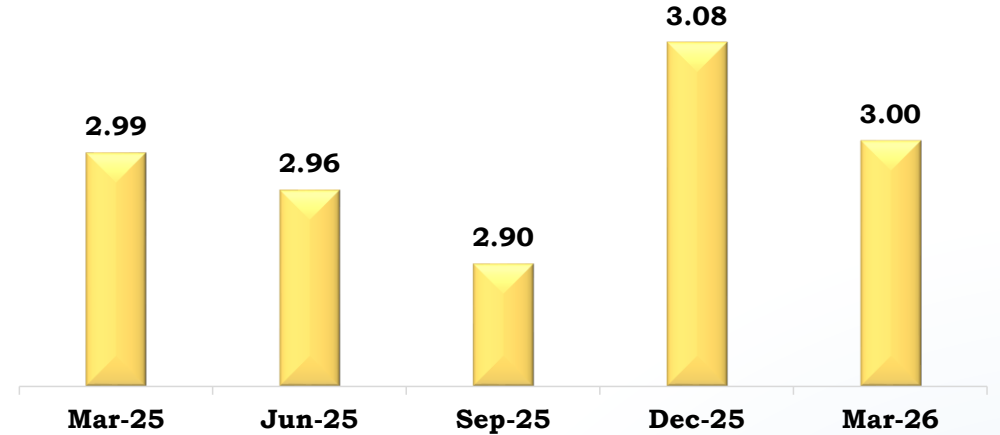




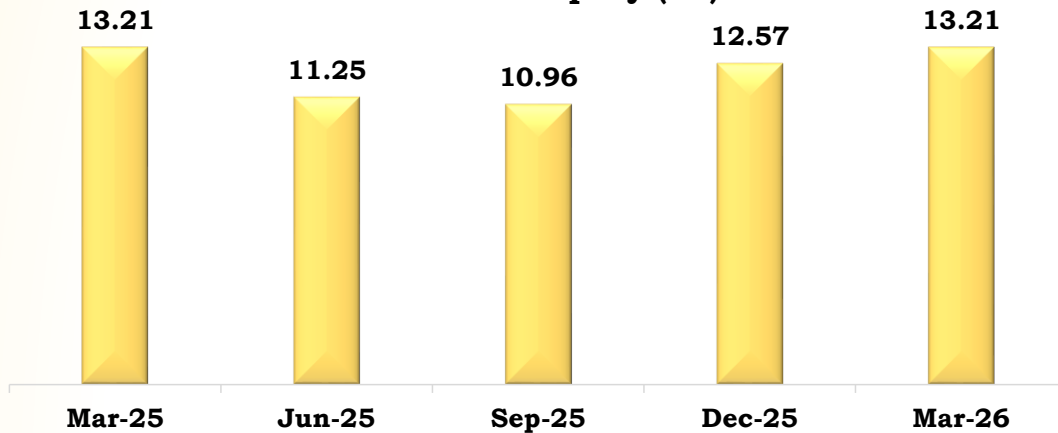
NIM Domestic (%)



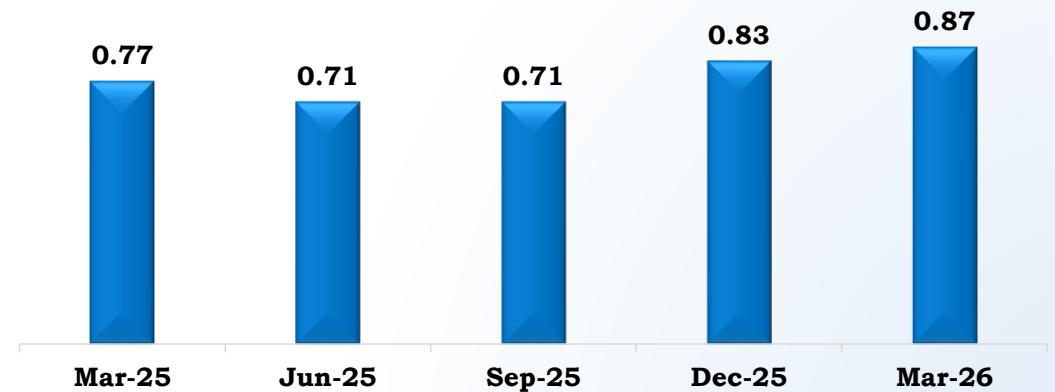
NIM Global (%)



Return on Equity (%)

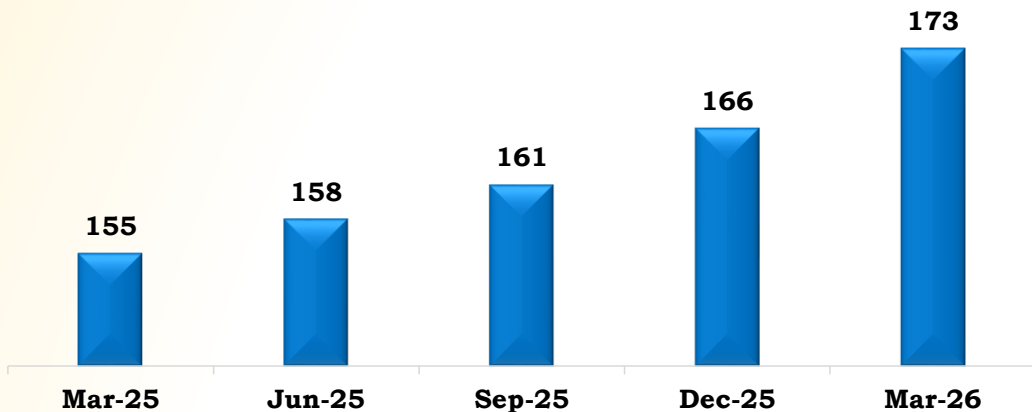


Return on Asset (%)

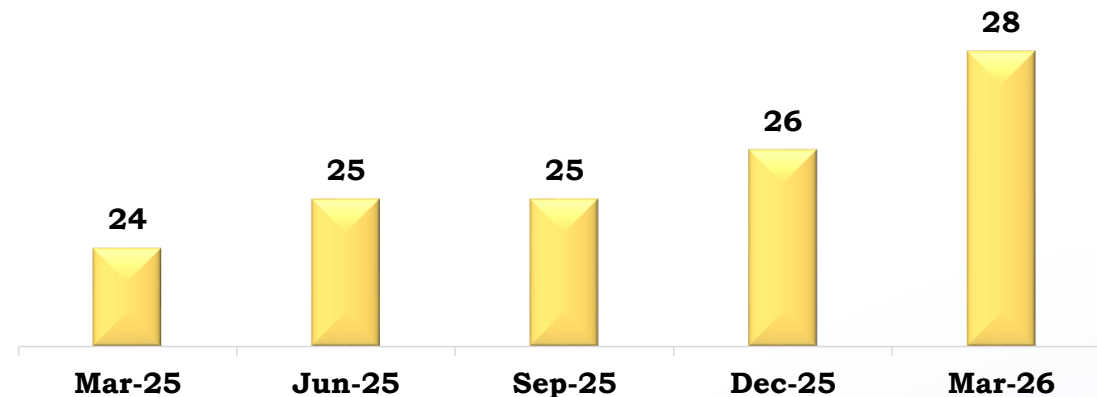




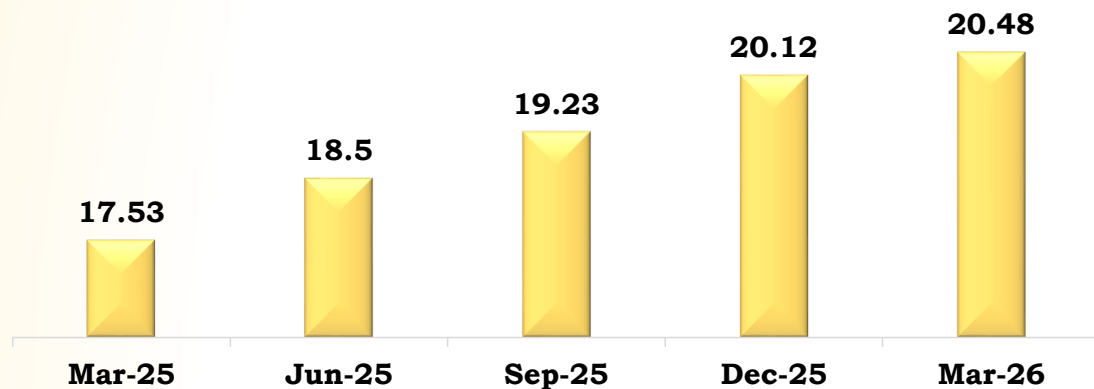
Business Per Branch (₹ in Cr.)



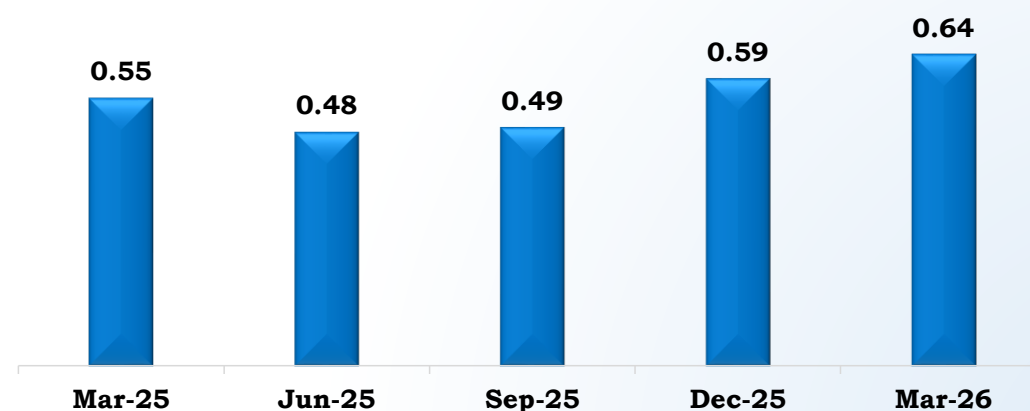
Business Per Employee (₹ in Cr.)



Book Value Per Share (₹)



Earnings Per Share (₹)





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₹ in (Cr)

CAPITAL & LIABILITIES (₹ in Cr.)	31.03.2025	31.12.2025	31.03.2026
Capital	12540	12540	12540
Reserves & Surplus	18465	20642	20710
Deposits	293542	310086	327563
Borrowings	28687	25525	23310
Other Liabilities & Provisions	9247	9825	11736
Total	362481	378618	395858
ASSETS (₹ in Cr.)	31.03.2025	31.12.2025	31.03.2026
Cash and Balances with RBI	10359	9116	10405
Balances with Banks and Money at Call and Short Notice	25768	16327	13479
Investments	94272	98462	98777
Advances	215135	238579	257763
Fixed Assets	3852	4124	4200
Other Assets	13095	12010	11233
Total	362481	378618	395858



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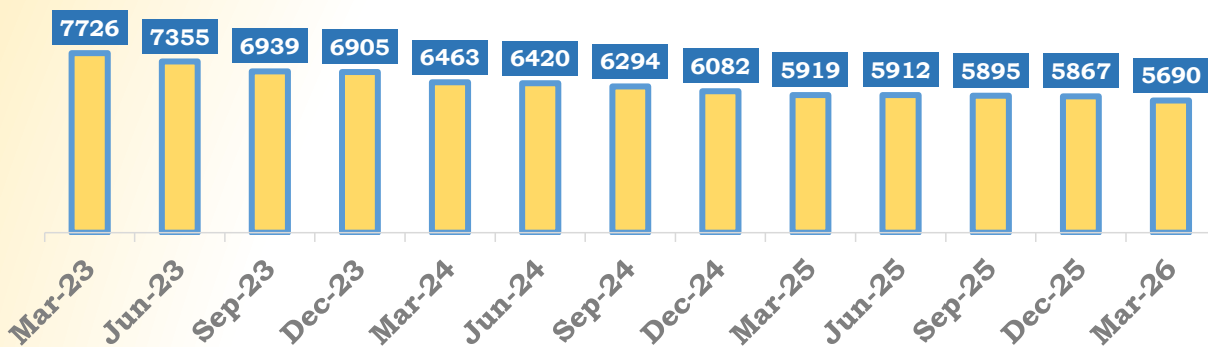
ESG Initiatives

Products & Services

Awards & Accolades

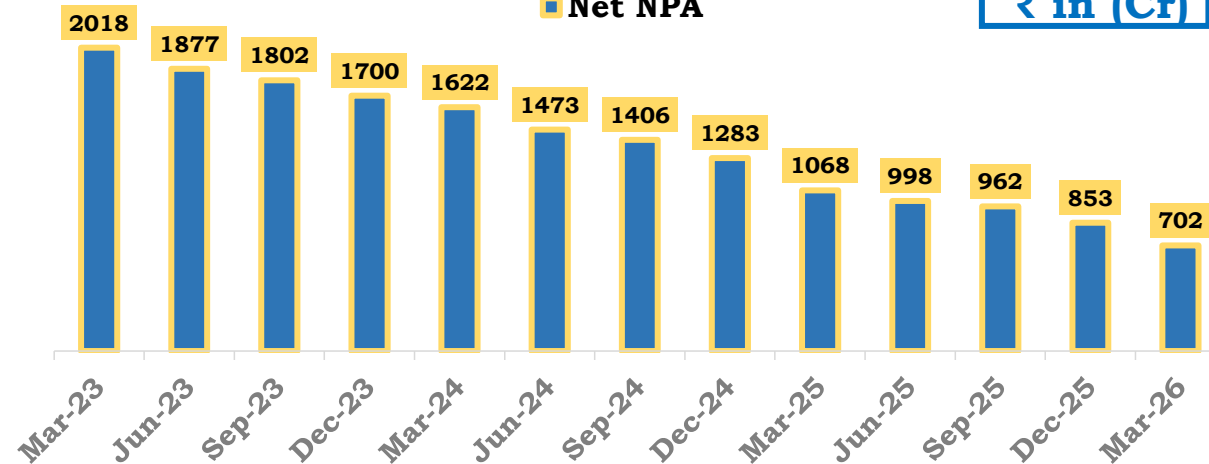
Gross NPA

₹ in (Cr)

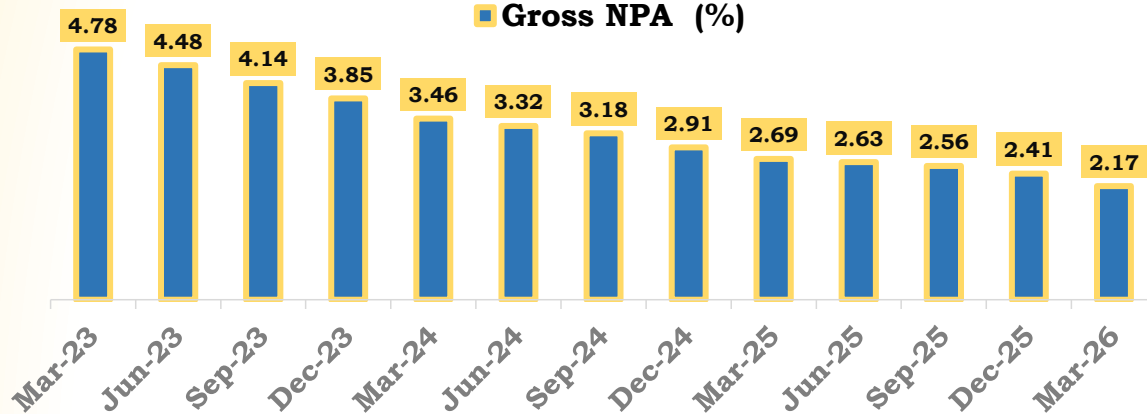


Net NPA

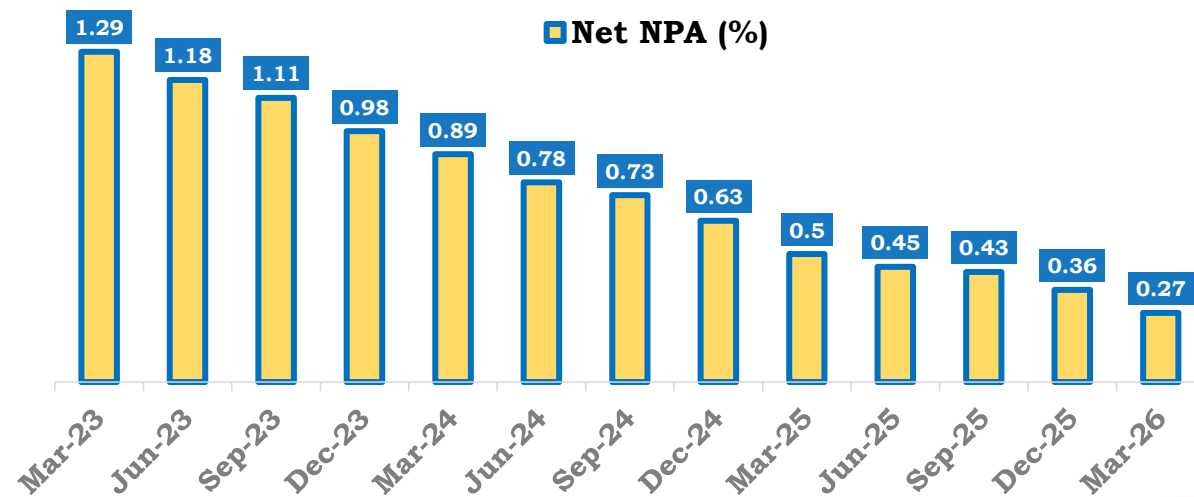
₹ in (Cr)



Gross NPA (%)



Net NPA (%)

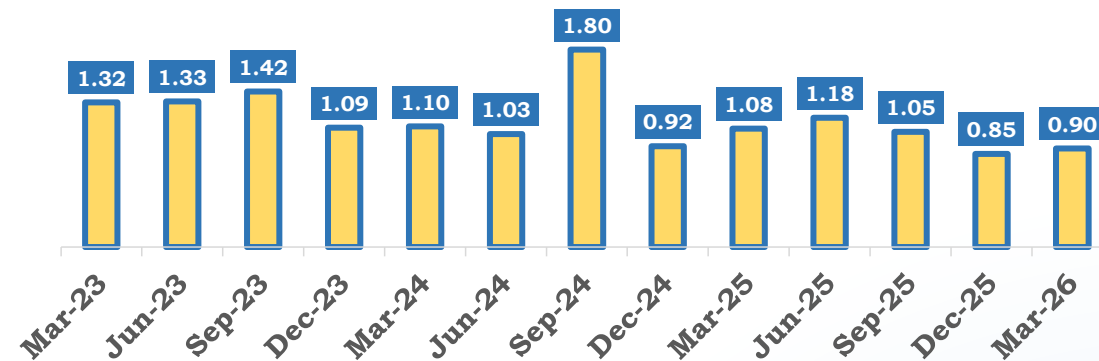




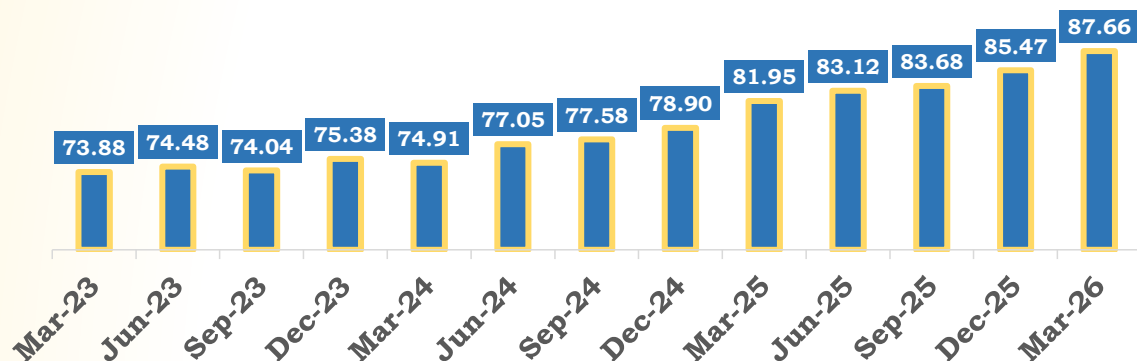
■ **PCR (Incl. TWO) (%)**



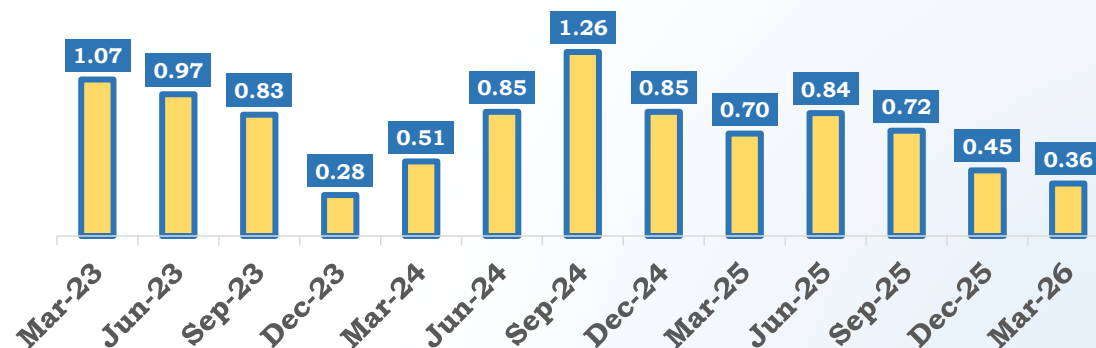
■ **Slippage Ratio (%)**



■ **PCR (Excl. TWO) (%)**



■ **Credit Cost (%)**



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Item	Mar-25	Dec-25	Mar-26
Gross NPA (₹ in Cr.)	5919	5867	5690
Net NPA (₹ in Cr.)	1068	853	702
Gross NPA (%)	2.69%	2.41%	2.17%
Net NPA (%)	0.50%	0.36%	0.27%
PCR % (Incl TWO)	96.69%	97.32%	97.79%
PCR % (Excl TWO)	81.95%	85.47%	87.66%
Slippage Ratio Annualised (%)	1.08%	0.85%	0.90%
Slippage Ratio for the year (%)	0.92%		0.78%
Credit Cost Annualised (%)	0.70%	0.45%	0.36%
Credit Cost for the year (%)	0.87%		0.62%

₹ in (Cr)

Asset Classification

Item	Mar-25	%	Dec-25	%	Mar-26	%
Standard	214067	97.30%	237727	97.59%	257061	97.83%
Sub-standard	1185	0.53%	1357	0.56%	1339	0.51%
Doubtful	3329	1.51%	3067	1.26%	2931	1.12%
Loss	1404	0.66%	1443	0.59%	1421	0.54%
Total Advance	219985	100	243594	100	262751	100

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₹ in (Cr)

Sl No.	Item (₹ in Cr)	Quarter Ended			Year Ended	
		Mar-25	Dec-25	Mar-26	24-25	25-26
1	Opening Balance	6082	5895	5867	6463	5919
	Less					
2	Total Reduction	651	480	661	2793	2425
	<i>of which</i>					
	Cash Recovery + Upgradation	345	284	333	1227	1148
3	Fresh Addition	488	452	484	2249	2197
(a)	Fresh Slippage	478	440	476	2198	2138
(b)	Addition to Old NPA	10	12	8	51	59
4	Net Increase/(Decrease) (3-2)	-163	-28	-177	-544	-228
5	Closing Balance (1-2+3)	5919	5867	5690	5919	5690
6	Recovery in Written off + RI	1321	383	397	3202	1797
7	Total Recovery + Upgradation	1666	667	730	4429	2944

Sector-wise Fresh Addition to NPA

Fresh Addition (₹ in Cr)	Quarter Ended		
	Mar-25	Dec-25	Mar-26
Retail	126	122	85
Agriculture	153	105	149
MSME	198	192	218
RAM	477	419	452
Corporate & Others	0	21	24
Addition to existing NPA	11	12	8
Total	488	452	484

Segment NPA



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₹ in (Cr)

Sl.	Sector	31.03.2025			31.12.2025			31.03.2026		
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	54255	382	0.70	64159	470	0.73	68697	473	0.69
	<i>Of which</i>									
a.	Home Loan	27982	257	0.92	31634	297	0.94	33329	280	0.84
b.	Education Loan	1037	21	2.01	1106	19	1.72	1119	21	1.86
c.	Vehicle Loan	4695	33	0.71	7167	44	0.61	8034	46	0.57
d.	Personal Loan	2440	14	0.57	2676	31	1.16	2710	39	1.43
2	Agriculture	29575	3270	11.06	34954	3428	9.81	37336	3488	9.34
3	MSME	38783	2177	5.61	44806	1881	4.20	46291	1618	3.49
4	Corporate	72861	89	0.12	71325	88	0.12	82086	112	0.14
5	Total (1 to 4)	195474	5919	3.03	215244	5867	2.73	234410	5690	2.43
6	Overseas	24511	0	0.00	28350	0	0.00	28368	0	0.00
7	Total	219985	5919	2.69	243594	5867	2.41	262778	5690	2.17



₹ in (Cr)

SMA Position of the Bank (1 cr and above)						
Parameters	31.03.2025		31.12.2025		31.03.2026	
	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances
SMA 0	784	0.36%	747	0.31%	378	0.14%
SMA 1	733	0.33%	260	0.11%	651	0.25%
SMA 2	66	0.03%	598	0.24%	96	0.04%
Total	1583	0.72%	1605	0.66%	1125	0.43%

Sector/SMA (1 Cr & above)	31.03.2025				31.12.2025				31.03.2026			
	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total
Retail	147	116	8	272	108	53	70	231	102	105	4	211
Agriculture	65	59	8	132	214	19	47	281	93	41	4	138
MSME	267	326	18	611	229	188	165	582	134	300	53	487
Corporate & Others	304	231	32	567	196	0	316	511	49	205	35	289
Total	784	733	66	1583	747	260	598	1605	378	651	96	1125



Restructured Standard Advance			
Parameters	Mar-25	Dec-25	Mar-26
Retail	776	703	752
Agriculture	101	79	69
MSME	665	586	495
Corporate	145	76	89
Total	1687	1444	1405
% of Total Advance	0.77%	0.59%	0.53%

₹ in (Cr)

Out of Restructured Standard Advances COVID Restructuring (RF1 & RF 2)			
Particulars	Mar-25	Dec-25	Mar-26
MSME	582	457	425
Personal	747	661	614
Corporate	0	0	0
Others	100	82	75
Total	1429	1200	1114

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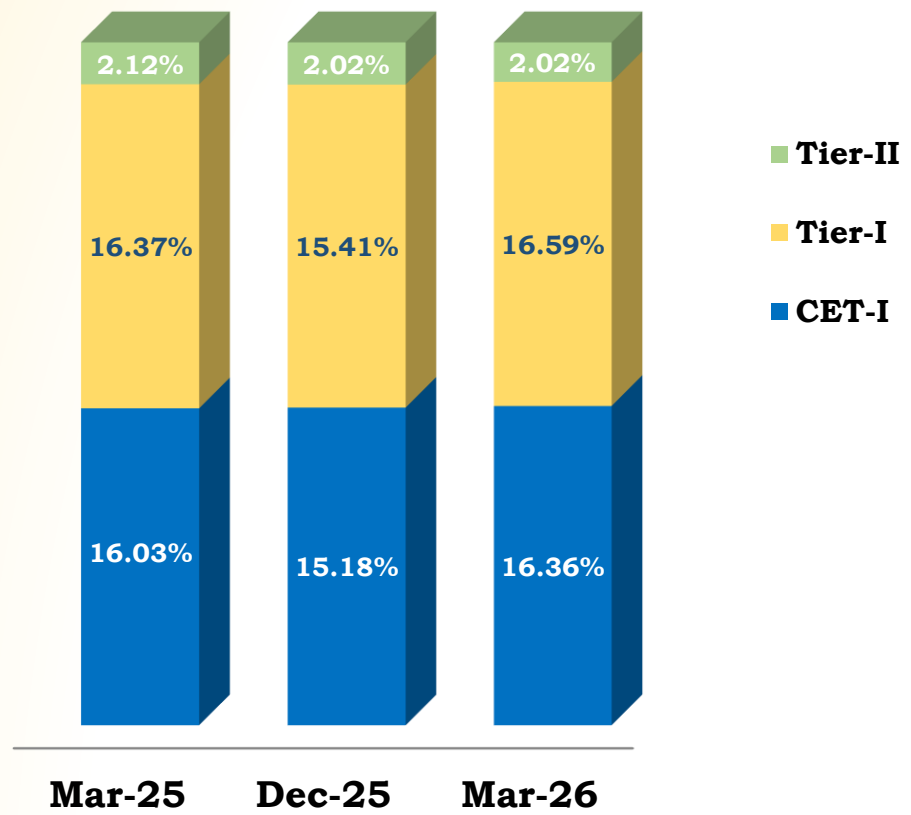
Mar-2026 (₹ Cr.)	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC	9	16	248	273
Loan Outstanding	1364	2621	12957	16943
Total Provisions Held	1364	2621	12957	16943
Provision Percentage (%)	100%	100%	100%	100%

Recovery From NCLT	Mar-25		Dec-25		Mar-26	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Through Resolution	8	898	4	11	6	88
Under Liquidation	15	5	12	77	8	41
Total	23	903	16	88	14	129

NCLT



CRAR → **18.49%** **17.43%** **18.61%**



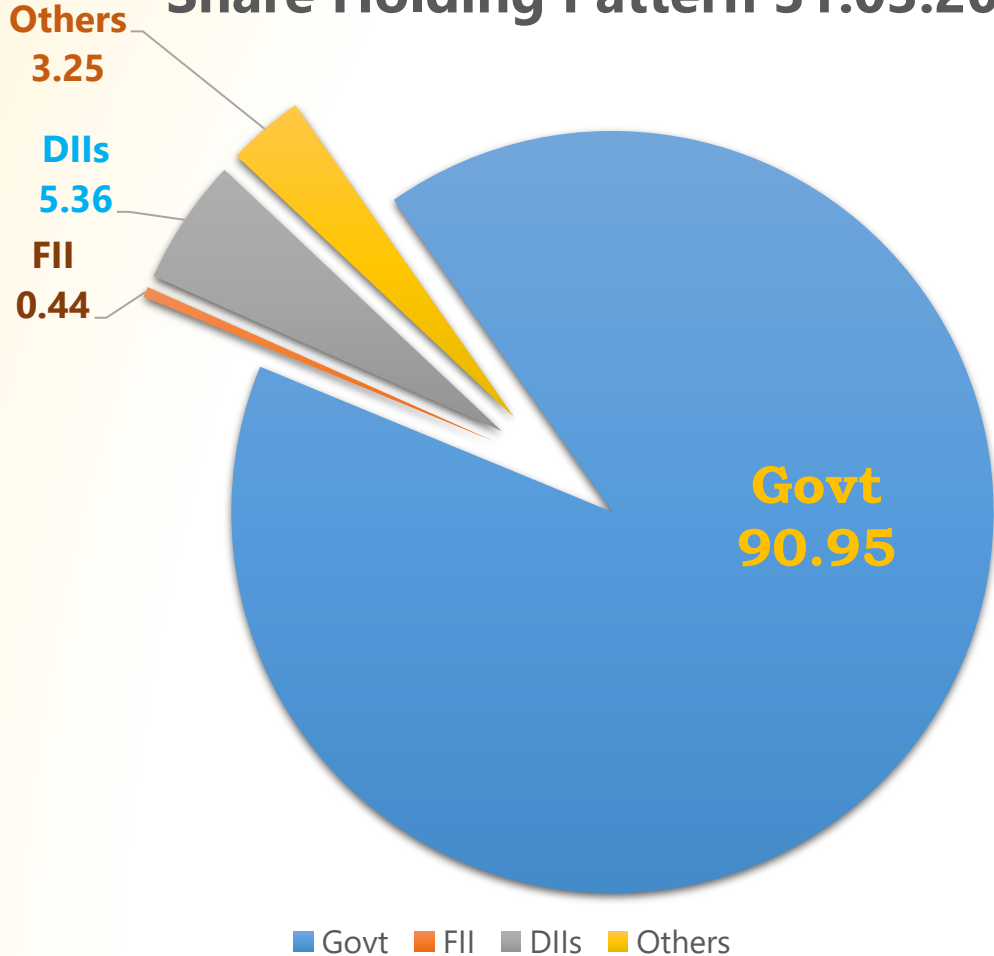
Particulars (₹ in Cr)	Mar-25	Dec-25	Mar-26
Credit RWA	125521	137413	141081
Market RWA	2996	3271	3525
Operational RWA	19191	21811	21811
Total RWA	147708	162495	166417
Advances	219985	243594	262752
Credit RWA to Advance (%)	57.06	56.41	53.69

Particulars (₹ in Cr)	Mar-25	Dec-25	Mar-26
CET1 Capital	23682	24663	27224
Tier I Capital	24182	25041	27602
Tier II Capital	3134	3280	3366
Total Capital	27316	28321	30968



Major Highlights	Business Performance	Financials	Asset Quality	Capital & Shareholding	Business Network	Digital Journey	ESG Initiatives	Products & Services	Awards & Accolades
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Share Holding Pattern 31.03.2026



STABLE 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	Infomeric Ratings	AA -/Positive	-

Certificate of Deposit

CRISIL Rating	A1+
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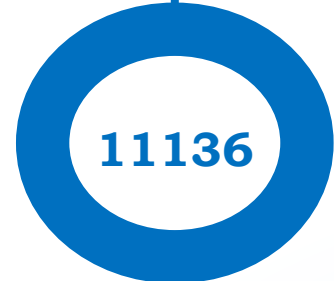
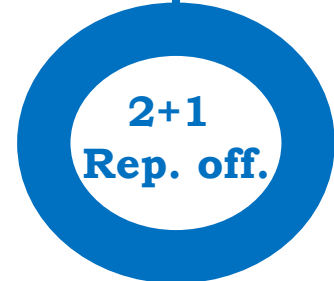
Long-term Issuer Rating

India Ratings	AA/Stable
Infomeric Ratings	AA/Positive

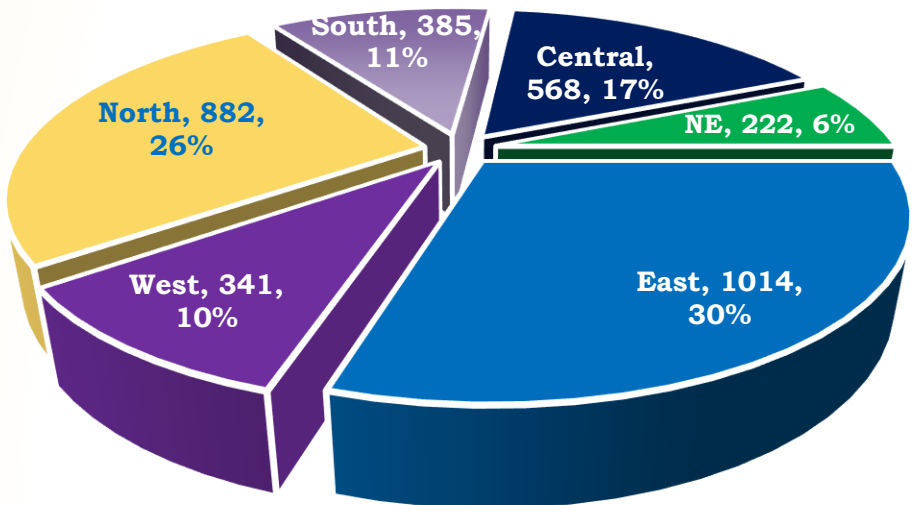
Capital Raising Plan FY 2026-27

- * Equity Capital Upto Rs2700 Cr (Face Value)
- * Bond raising Upto Rs5000 Cr

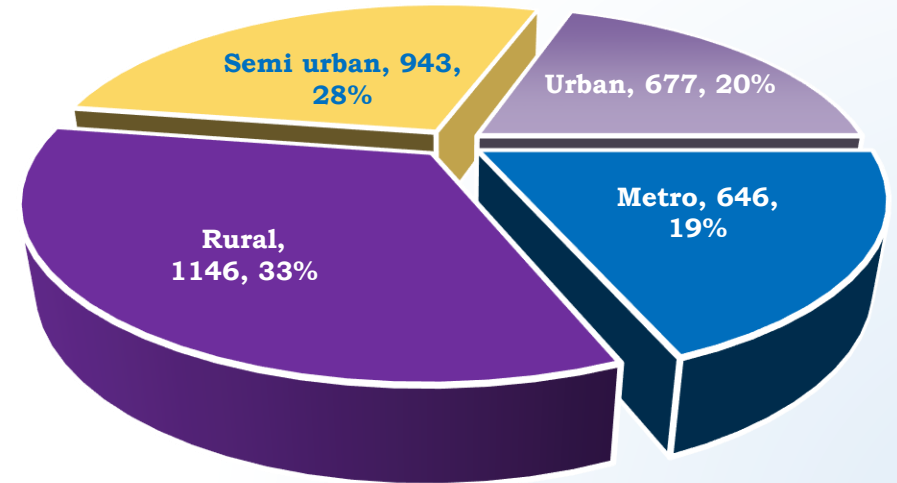
Our Presence



Region wise Branches

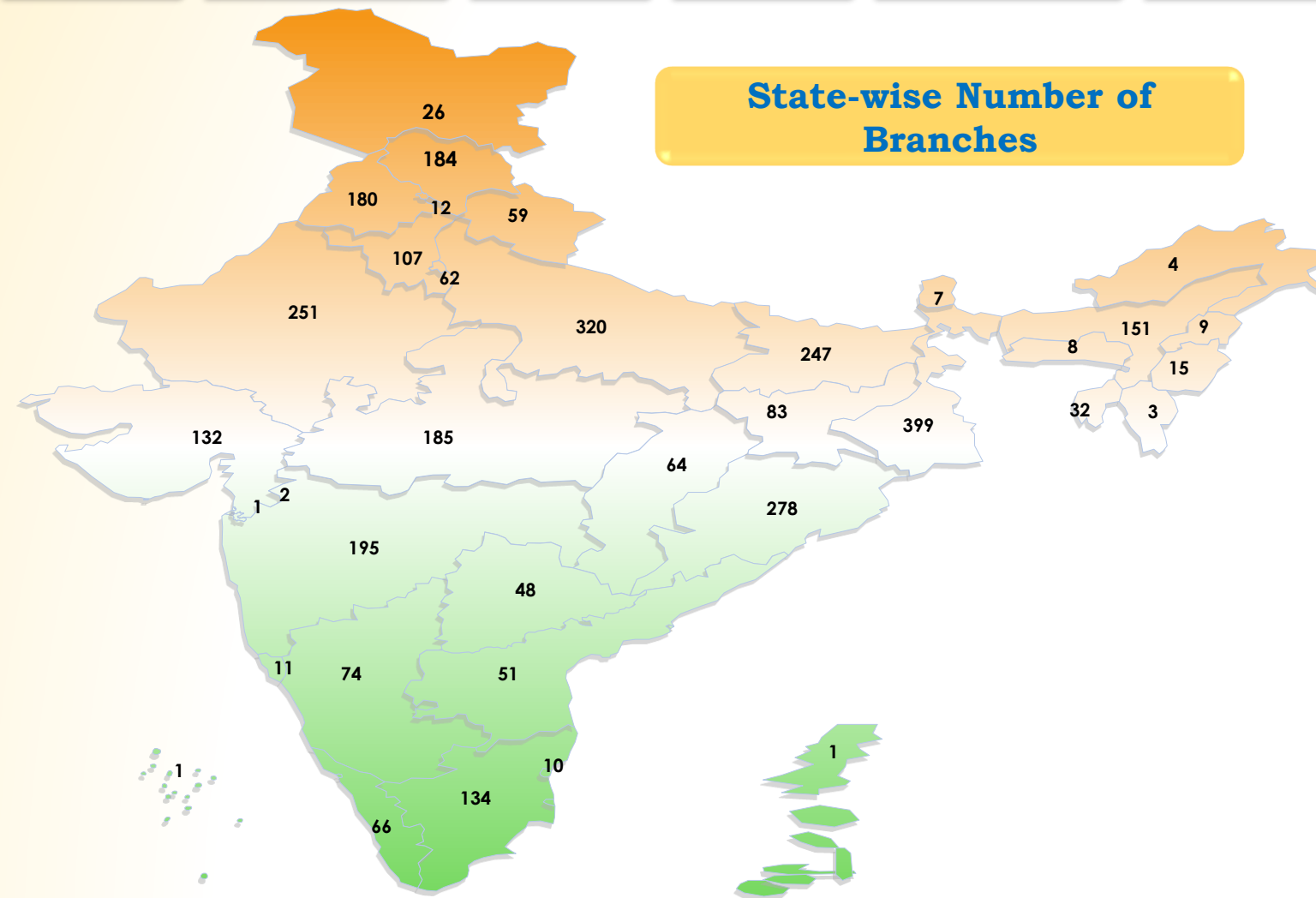


Population category wise





State-wise Number of Branches



Loan Processing offices

Retail Loan Hubs	50
SME & Agri Hubs	49
Integreted Hubs	9

Specialised Domestic Branches

Flagship Corporate Credit	6
Mid Corporate Branch	42
Asset Management Branch	8





Employee Profile

Total No.of Employees	20984
Women Employees	30%
Average Age of Employees	39
Employees below 40Yrs age	66%



25350 cr+
Digital Business

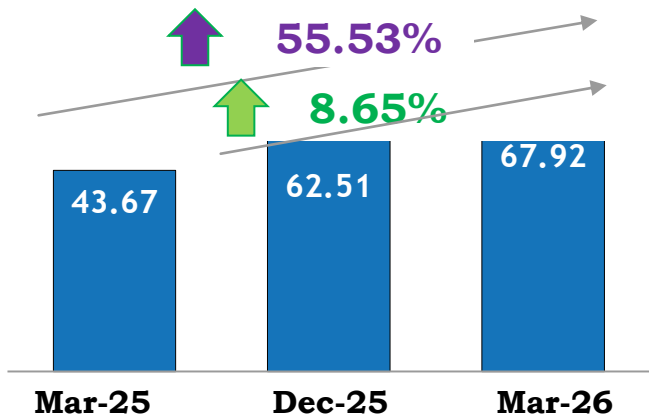
UCO Bank's Parivartan journey continues to accelerate digital innovation, enhance efficiency, and deliver measurable business impact

Product	Mar'25	Dec'25	Mar'26
 SB A/c opened digitally	42%	61%	67%
 TD A/c opened digitally	31%	55%	56%
 Loan against TD Opened digitally	39%	53%	56%
 UPI Transaction Volume [Remitter] (in cr)- For quarter	71	90	95

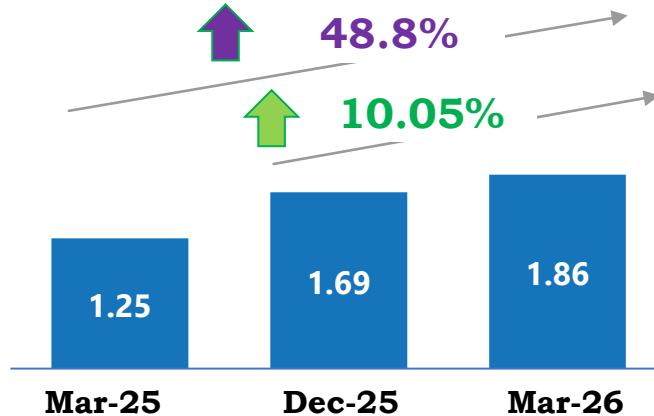
- 8.5x** YoY Growth in Digital Advances
- 5.8x** YoY Growth in Digital Renewals
- 191%** YoY Growth in Digital Account Opening
- 4.6x** YoY Growth in Digital Agri-MSME Sanctions



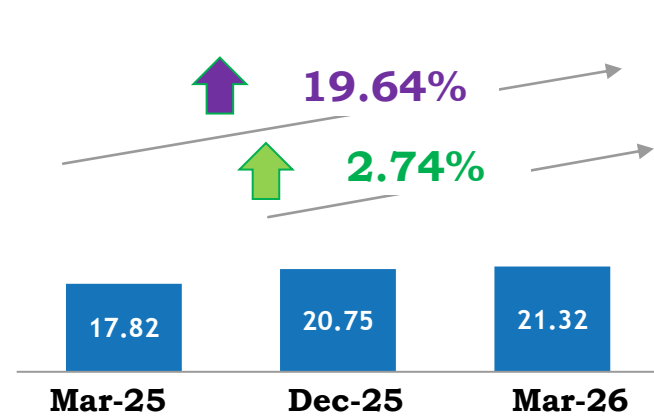
Active M-Banking Users-Retail (Lakhs)



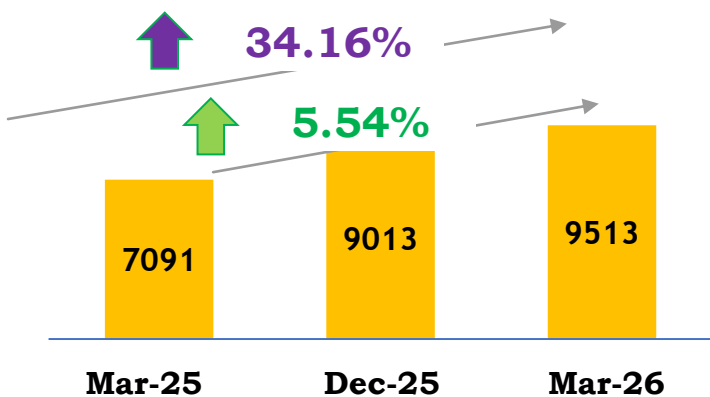
Active M-Banking Users-Corp. (Lakhs)



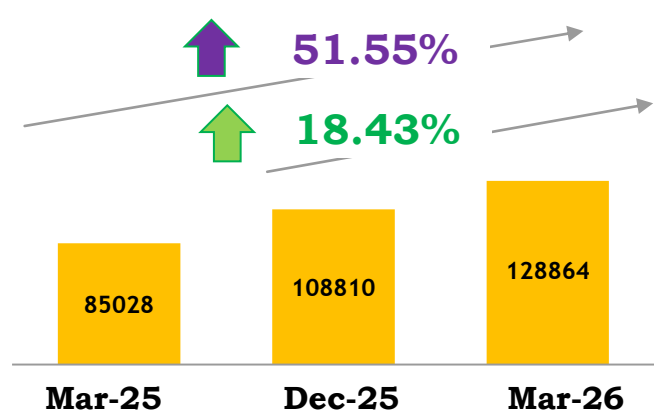
Internet Banking Users (Lakhs)



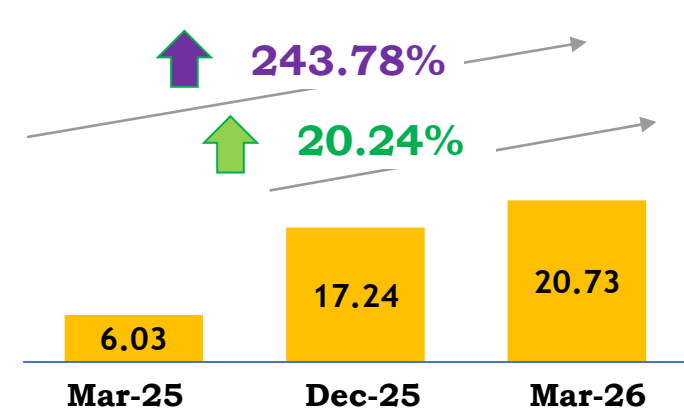
UPI Transaction Volume(Remitter)(Lakhs)

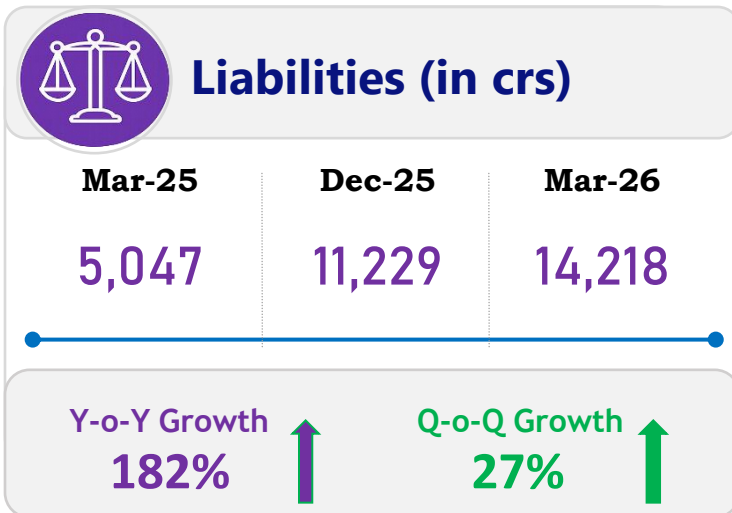
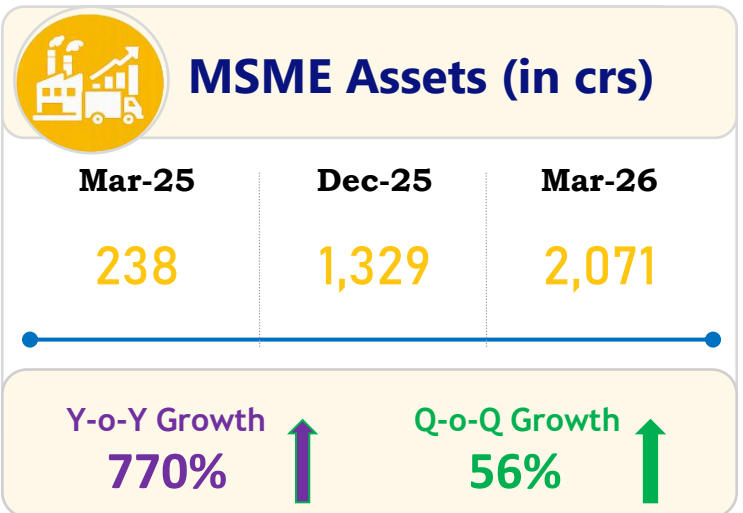
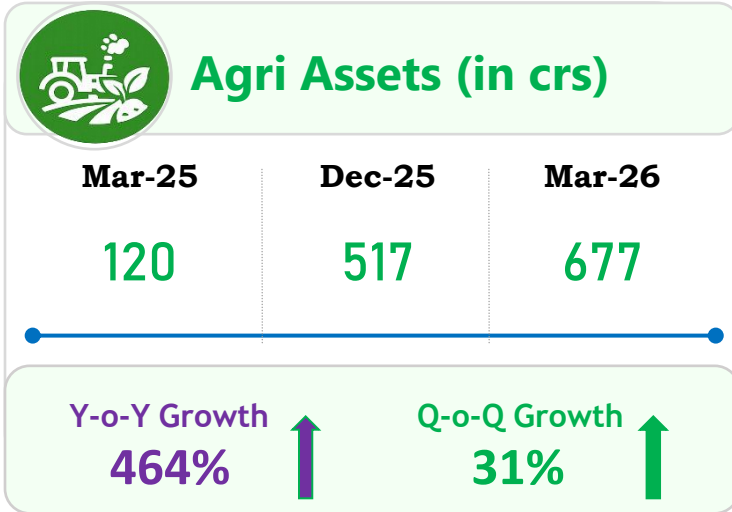
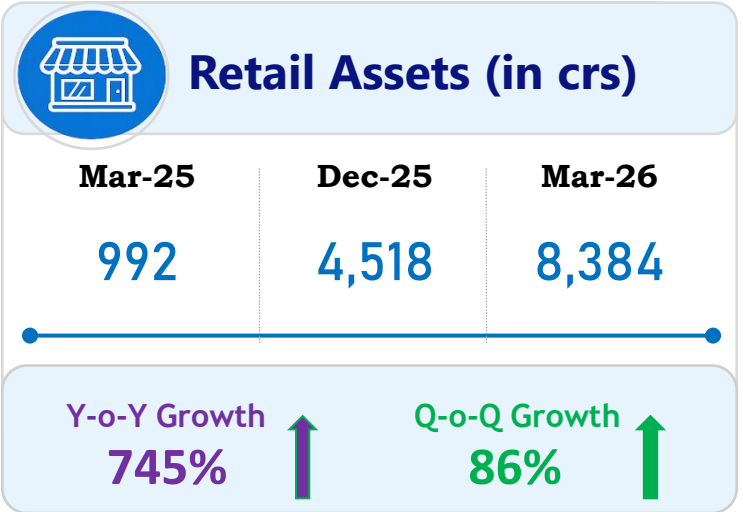


Merchant QR-SoundBox Users

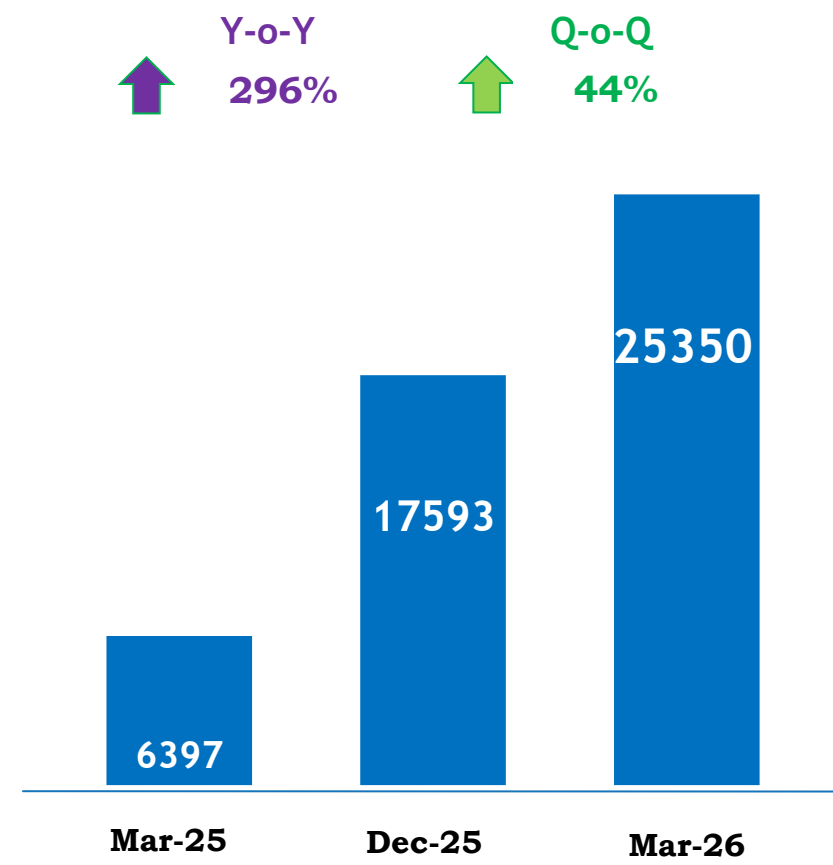


WhatsApp Banking Users (Lakhs)





Total Digital Business Growth (in crs)



New Initiatives in IT Department

Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Awards & Accolades

Best rated PSB Mobile Banking App



Google Play Store
Rating: 4.7/5



DIGITAL JOURNEYS AND CORE ENHANCEMENTS

- New Digital STP Journeys implemented:
 - ❖ STP Home Loan
 - ❖ Pre-Qualified Business Loan
 - ❖ UCO AASHRAY (EWS/LIG/MIG)
 - ❖ Digital UCO Cash Loan
- Implementation of CASA Back Office



API AND TECHNOLOGY ENABLEMENT

- Robust API driven features enhancement:
 - ❖ In-house developed CKYC Module.
 - ❖ Launch of UCO Setu App (Service excellence with tools and utilities)
 - ❖ ULPS- In-house developed Loan Processing System.
 - ❖ Integration with Udhyam Assist Platform



TAB BANKING ENHANCEMENTS

- Initiatives implemented through TAB Banking
 - ❖ FD/RD Closure
 - ❖ Standing Instruction
 - ❖ CKYC Based Account Opening
 - ❖ Debit Card Request
 - ❖ Digital Lending STP Journeys



INITIATIVES ON ADC CHANNELS

- Pay to Contacts: Fund transfer to UCO Bank users using mobile number
- Multi-Account Access: Current & Cash Credit account operate through Corporate Mobile Banking Platform
- Self-Beneficiary verification for CC/CA Accounts through Corporate Mobile Banking Platform
- Digital Rewards for Transactions



WHATSAPP BANKING INITIATIVES

- Implementation of Account Debit Freeze & Alternate Delivery Channel Block.
- Implementation of 9 additional regional languages (Kannada, Malayalam, Gujarati, Tamil, Konkani, Telugu, Marathi, Urdu & Punjabi), expanding total language support to 14, including existing English, Hindi, Bengali, Assamese and Odia.



Contact Centre Revamp

1800-8910
Contact Center reimagined as a digital first engine for customer service & business growth



IVR Journeys



Agent Journeys



Upcoming Journeys

+91-83340-01234

WhatsApp channel is a key pillar of UCO's digital strategy

Key Highlights

- Smarter IVR**
Restructured phone menu launched for simpler & quicker customer navigation
- Outbound Sales**
Drop off calling for STP Journeys activated
- Future-Ready**
Conversational IVR, UDAY Chatbot, & Service-to-Sales journeys

- 230%** Increase in Registered Users
- 45+** Existing service journeys
- 5+** Upcoming Journeys



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Awards & Accolades



Environmental

- ◆ Mobilised Green deposit of Rs 213Cr till Mar26.
- ◆ Bank Exposure under Renewable energy is Rs3848 Cr as on 31.03.2026.
- ◆ Schematic Green loan by UCO Bank
 - ✓ PM SURYODAYA – 221 Cr
 - ✓ PM KUSUM – 449 Cr
 - ✓ PM SURYAGHAR – 19 Cr
 - ✓ E VAHAAN - 10 Cr



Social

- ◆ More than 1844043 persons were educated through 58858 programs conducted by 127 Center for Financial Literacy (CFL) sponsored by the Bank till 31.03.2026.
- ◆ More than 25569 candidates were trained through 865 training programs conducted by the 28 Rural Self Employment Training Institutes (RSETIs) of the Bank in 7 states till 31.03.2026.
- ◆ Bank implemented Government Sponsored Social Security Scheme through its pan India branches, No of beneficiaries as on 31.03.26 are as under :
 - ✓ PMSBY – 84.90lakhs
 - ✓ PMJJBY – 37.46lakhs
 - ✓ APY – 16.83lakhs



Governance

- ◆ Bank Adopted PCAF Global standard as Guiding Framework for measuring and reporting its financed emission (Scope 3 Category 15) for its loan portfolio.
- ◆ Bank implemented Breach and Attack Simulation (BAS) solution enabling continuous validation of security controls by executing simulated threat scenarios, thereby ensuring proactive defence against evolving attack vectors.
- ◆ Bank conducts periodic Red Team exercise to identify the vulnerabilities proactively to reduce the risk.
- ◆ Compliance Manager Tool enabling streamlined compliance monitoring and oversight.





UCO Digital Home Loan

#UCOgoesDigital

Now Buying Your Dream Home is Just a Few Clicks Away!

Apply easily through UCO mBanking Plus App or www.uco.bank.in

Loan ROI	0	Loan EMI
7.10%* p.a.	Processing and Documentation Charges	671/-* Per Lax.

UCO Green Deposit Scheme

PERIOD OF DEPOSITS
12 Months | 1000 Days | 2000 Days | 3000 Days

Minimum Rs. 10,000 DEPOSIT AMOUNT Maximum Unlimited

RATE OF INTEREST

Retail Term Deposits: 0.20% Higher Than General Card Rate

Bulk Deposit: 0.10% Less Than General Card Rate

Monthly/Quarterly Interest Payment Plan Available

Deposits Will Be Allocated for Green Financing

UCO Suryodaya Loan Scheme

Power Your Home Using Renewable Energy With The

Avail Government Subsidy Up To **₹ 78,000**

ROI Starting at Just **5.75%*** Per Annum

Loan Amount up to **₹6 Lakhs*** for Residential Grid-Connected RTS

Processing & Documentation Charges

Repayment Tenure up to **10 years**

JUST CLICK AND APPLY
At your nearest UCO Bank branch or through the Jan Samarth Portal

UCO Krishi Unnati Yojana

Boosting the Agricultural Sector with a Reliable Finance Support System

Attractive ROI

Attractive SECURITY NORMS

Maximum Loan Upto ₹100 Crore	Repayment Tenure Upto 144 Months	Moratorium Period Upto 24 Months
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UCO Equipment Finance Scheme

Term Loan facility for MSME entrepreneurs for purchasing equipment, such as bulldozers, Construction Equipment, Dumpers, Earth-Moving Equipment, and excavators.

Upto 85% of the Cost of Equipment
Maximum Up To 10 Cr

- Quick and Easy Loan Approvals
- CGTMSE Coverage available
- Flexible Terms
- Attractive ROI

Visit Your Nearest Branch To Get Detailed Information

Awards and Recognitions

Major Highlights

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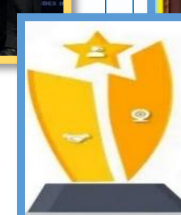
SKOCH Award Winner for Gold Category in BFSI- FY 2025-26 for Project Parivartan



Silver Award at IBEX India BFSI Tech Awards 2026 in Digital CX Trailblazer Category



यूको बैंक को वित्तीय वर्ष 2025-26 के लिए श्रेष्ठ राजभाषा कार्यान्वयन हेतु 'ग' क्षेत्र में द्वितीय पुरस्कार प्राप्त



Disclaimer



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)

We express our heartfelt gratitude to all our stakeholders for their support. Your trust is the foundation of our Success.

84th
Digital & Inclusive Pe
YEAR OF
THE NATION'S
TRUST

Honours Your Trust

Thank you