यूको बैंक UCO BANK

(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)

सम्मान आपके विश्वास का Honours Your Trust

वित्तीय परिणाम: जून तिमाही

वित्तीय वर्ष २०२६-२७

Financial Results

June Qtr.

(FY 2026-27)

यूको बैंक (भारत सरकार का उपक्रम) UCO BANK (A Govt. of India Undertaking)

84th YEAR OF THE NATION'S TRUST

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Overview

Major Highlights

Business

Business
₹ 605083 Cr.
15.53% (Y-Y)

Deposit
₹ 332315 Cr.
11.28% (Y-Y)

Savings (Domestic)
₹ 100870 Cr.
11.78% (Y-Y)

CASA (Domestic)
₹ 116136 Cr.
12.34% (Y-Y)

Current Deposit
₹ 15266 Cr.
16.23% (Y-Y)

Advance
₹ 272768 Cr.
21.18% (Y-Y)

Retail
₹ 71549 Cr.
27.32% (Y-Y)

Agriculture
₹ 38952 Cr.
30.01% (Y-Y)

MSME
₹ 47244 Cr.
18.79% (Y-Y)

Home Loan
₹ 34596 Cr.
19.98% (Y-Y)

Vehicle Loan
₹ 8739 Cr.
65.45% (Y-Y)

Asset Quality

Gross NPA
2.08%
55 bps (Y-Y)

Net NPA
0.25%
20 bps (Y-Y)

PCR (Incl. TWO)
97.85%
97 bps (Y-Y)

PCR (Excl. TWO)
88.08%
496 bps (Y-Y)

Profitability

Operating Profit
₹ 2810 Cr.
79.84% (Y-Y)

Net Interest Income
₹ 2808 Cr.
16.86% (Y-Y)

Net Profit
₹ 656 Cr.
8.05% (Y-Y)

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Major Economic Highlights

1. Major Highlights & Growth Drivers

GDP Growth Projections

- NSO (Provisional Estimates, Jun-26): India GDP actual for FY2025-26 at 7.7% (Q4 FY26: 7.8%)
- RBI (Jun-26 MPC): GDP for FY2026-27 revised down to 6.6% (from 6.9% earlier)
- World Bank (GEP Jun-26): India FY2026-27 at 6.6%; FY2027-28 at 7.2%
- IMF (WEO July-26): India CY2026 at 6.4%; CY2027 at 6.7%

Inflation

- RBI retail inflation forecast: 5.1% for FY2026-27 (Q1: 4.2%; Q2: 5.1%; Q3: 5.9%; Q4: 5.4%)
- Headline CPI (new base-2024 series) rose to an 18-month high of 4.38% (provisional) in June 2026; food (CFPI) at 5.32%

External Sector

- Forex Reserves (week ended 10-July-26): USD 675.16 Bn
- Exports (Apr-Jun FY2026-27): USD 232.73 Bn vs USD 208.98 Bn in Apr-Jun FY2025-26 (111.37%)
- CAD: FY2025-26 full year at USD 25.2 Bn (0.6% of GDP) vs USD 22.9 Bn in FY25; USD 2 Bn in May 2026 vs USD 0.7 Bn in May-25

7.7%	4.38%	$675B
NSO GDP FY25-26 (Actual)	RBI CPI Jun-26	Forex Reserves (10-Jul-26)

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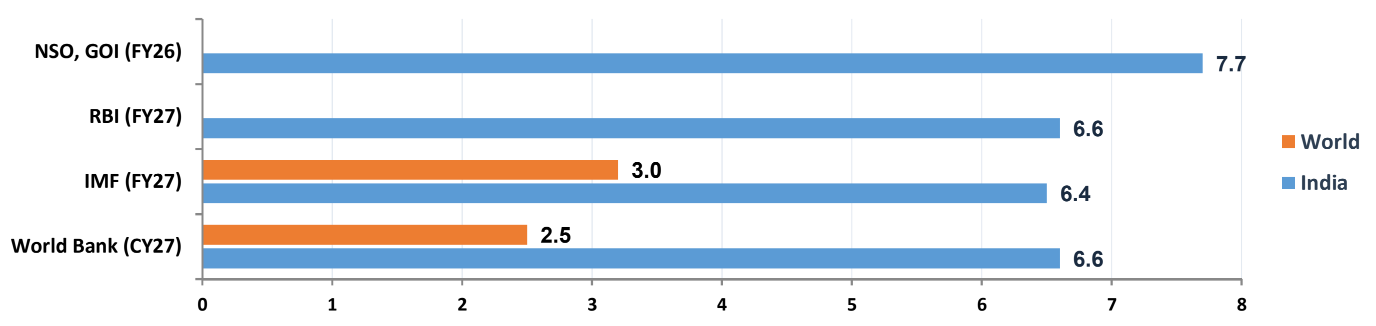
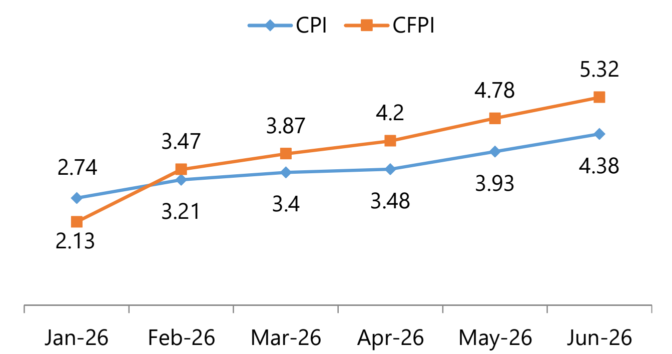
2. Growth Projections (FY 2026-27) | Y-o-Y Growth (%)



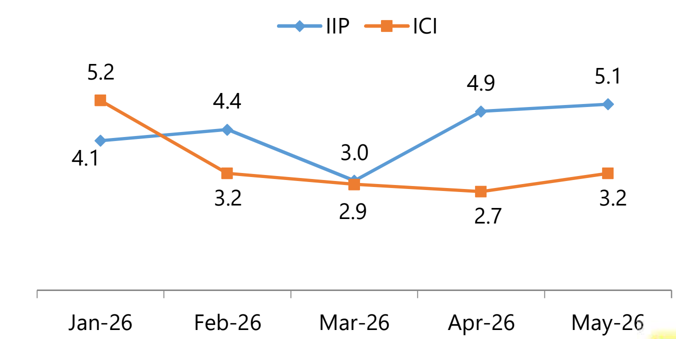
3. Inflation | Y-o-Y Growth (%)



RBI Quarterly CPI Outlook →

4.2%	5.1%	5.9%	5.4%
Q1 FY27	Q2 FY27	Q3 FY27	Q4 FY27

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



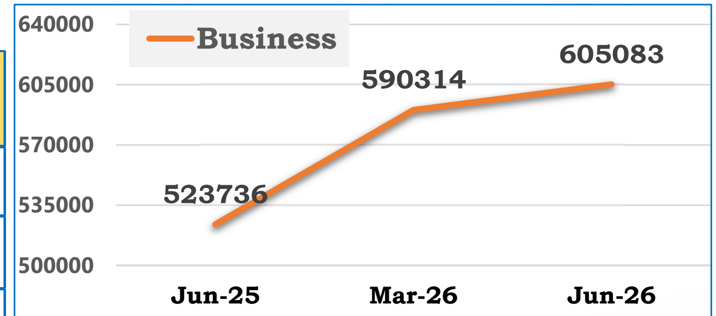
Mining	Manufacturing	Electricity & Gas	Water, Sewerage & Waste Management
-1.6%	5.5%	9.9%	5.5%

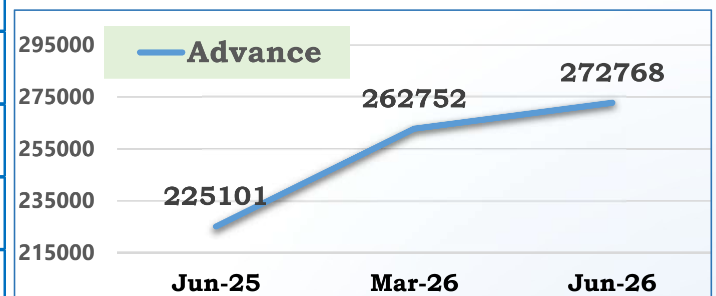
Performance vs Guidance

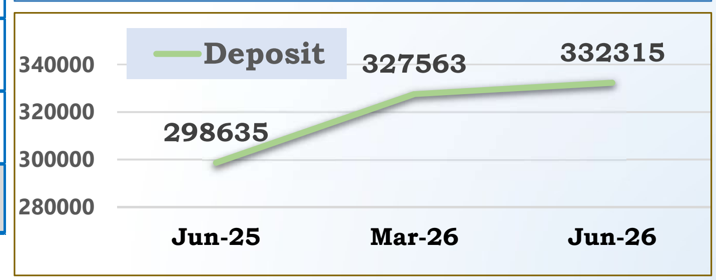
Parameters		Guidance for FY 26-27	Actual for Jun-26 Qtr
Deposit Growth	(Y-O-Y)	10-12%	11.28%
Credit Growth	(Y-O-Y)	12-14%	21.18%
CASA %		37-38%	36.94%
RAM %		62-65%	64.52%
CD Ratio		80-82%	82.08%
Credit Cost		<0.75%	0.39%
NIM Global		2.8-2.9%	3.05%
GNPA		<2.00%	2.08%
NNPA		<0.20%	0.25%
Slippage Ratio		<1%	0.63%
Total Recovery & Upgradation (in Cr)		2000-2500	1271

Total Business

Business Mix (₹ in Cr)	Jun-25	Mar-26	Jun-26	Q-Q (%)	Y-Y (%)
Global Business	**523736**	**590314**	**605083**	**2.50**	**15.53**
Domestic	480070	539052	558899	3.68	16.42
Overseas	43666	51262	46184	-9.91	5.77
Global Deposits	**298635**	**327563**	**332315**	**1.45**	**11.28**
Domestic	280092	304668	314412	3.20	12.25
Overseas	18543	22895	17903	-21.80	-3.45
Global Advances	**225101**	**262752**	**272768**	**3.81**	**21.18**
Domestic	199978	234384	244487	4.31	22.26
Overseas	25123	28368	28281	-0.31	12.57
CD Ratio (%)	**75.38**	**80.21**	**82.08**		

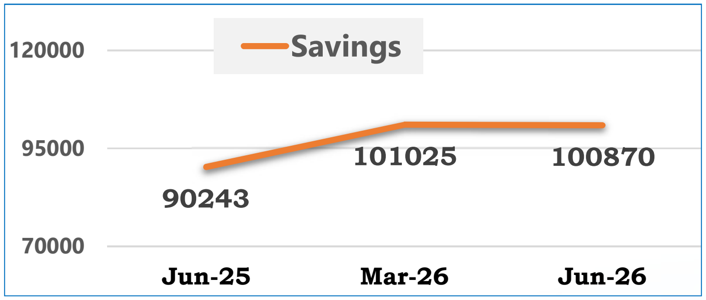


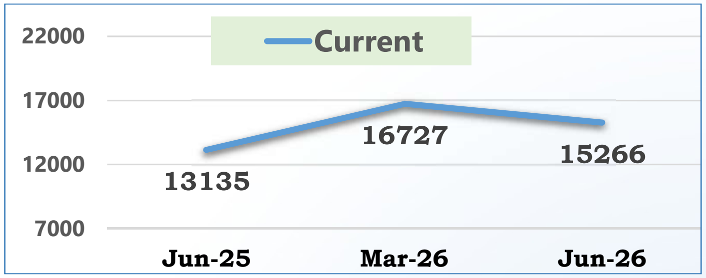


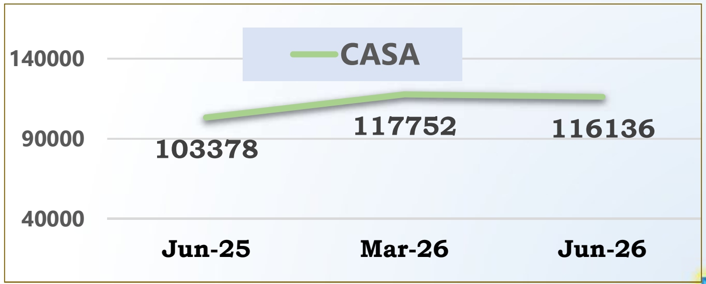


Global Deposits

Particulars (₹ in Cr)	Jun-25	Mar-26	Jun-26	Q-Q (%)	Y-Y(%)
1. Domestic Deposits	**280092**	**304668**	**314412**	**3.20**	**12.25**
a) Current Deposits	13135	16727	15266	-8.73	16.23
b) Saving Deposits	90243	101025	100870	-0.15	11.78
CASA Domestic	**103378**	**117752**	**116136**	**-1.37**	**12.34**
c) Term Deposits	176714	186916	198276	6.08	12.20
2. Overseas Deposits	**18543**	**22895**	**17903**	**-21.80**	**-3.45**
3. Global Deposits (1+2)	**298635**	**327563**	**332315**	**1.45**	**11.28**
CASA Domestic (%)	**36.91**	**38.65**	**36.94**		

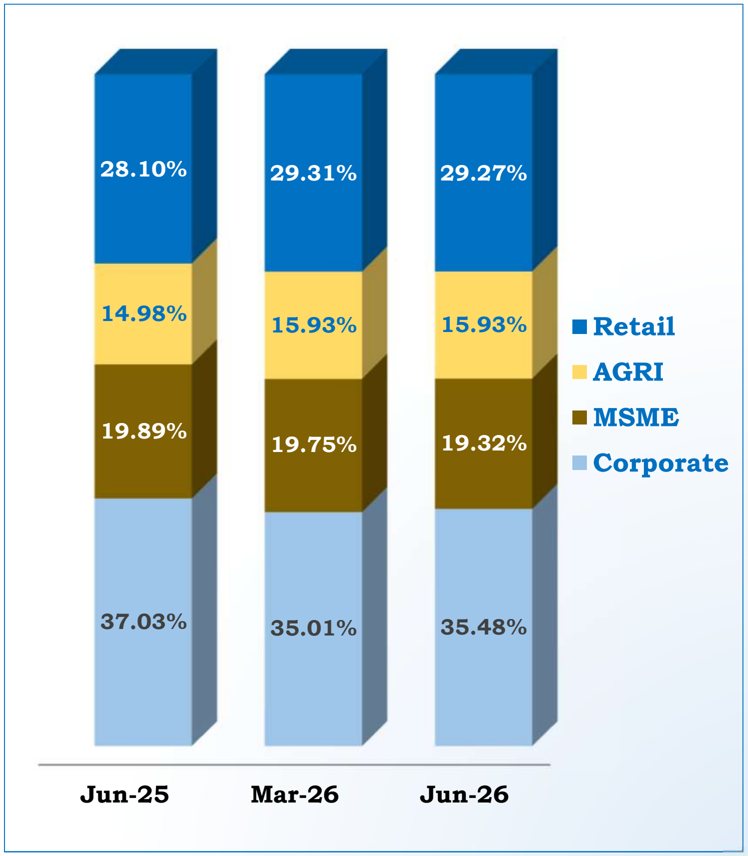






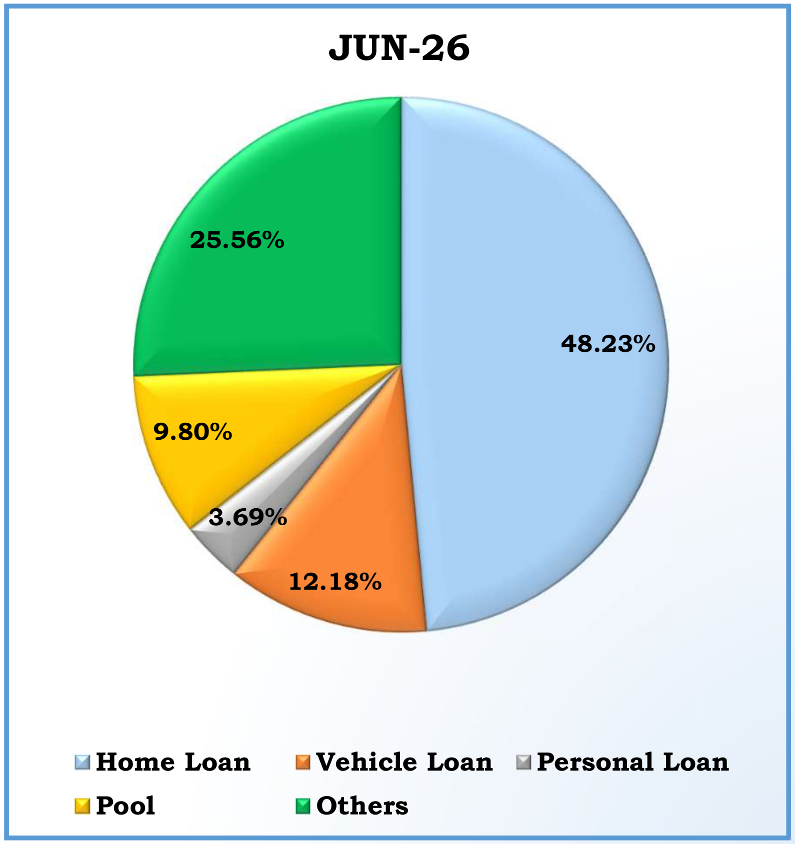
Domestic Advances

Particulars (₹ in Cr)	Jun-25	Mar-26	Jun-26	Growth (Q-Q) %	Growth (Y-Y) %
1. Domestic Advances	199978	234384	244487	4.31	22.26
a) Retail	56195	68697	71549	4.15	27.32
b) Agriculture	29961	37336	38952	4.33	30.01
c) MSME	39771	46291	47244	2.06	18.79
2. Total RAM (a+b+c)	125927	152324	157745	3.56	25.27
3. RAM Share (%)	62.97	64.98	64.52		
d) Corporates & Others	74051	82060	86742	5.71	17.14



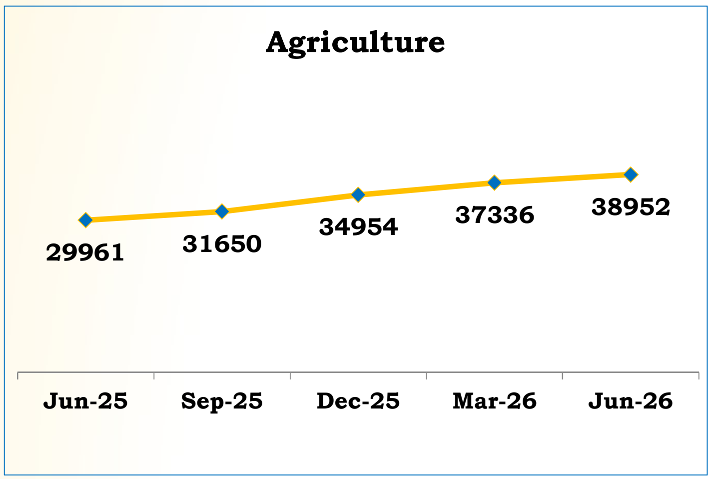
Retail Mix

Particulars (₹ in Cr)	Jun-25	Mar-26	Jun-26	Growth (Q-Q) %	Growth (Y-Y) %
Home Loan	28835	33329	34596	3.80	19.98
Vehicle Loan	5282	8034	8739	8.78	65.45
Personal Loan	2504	2710	2645	-2.40	5.63
Pool	6489	7447	7125	-4.32	9.80
Others	13085	17177	18444	7.38	40.96
Total	**56195**	**68697**	**71549**	**4.15**	**27.32**



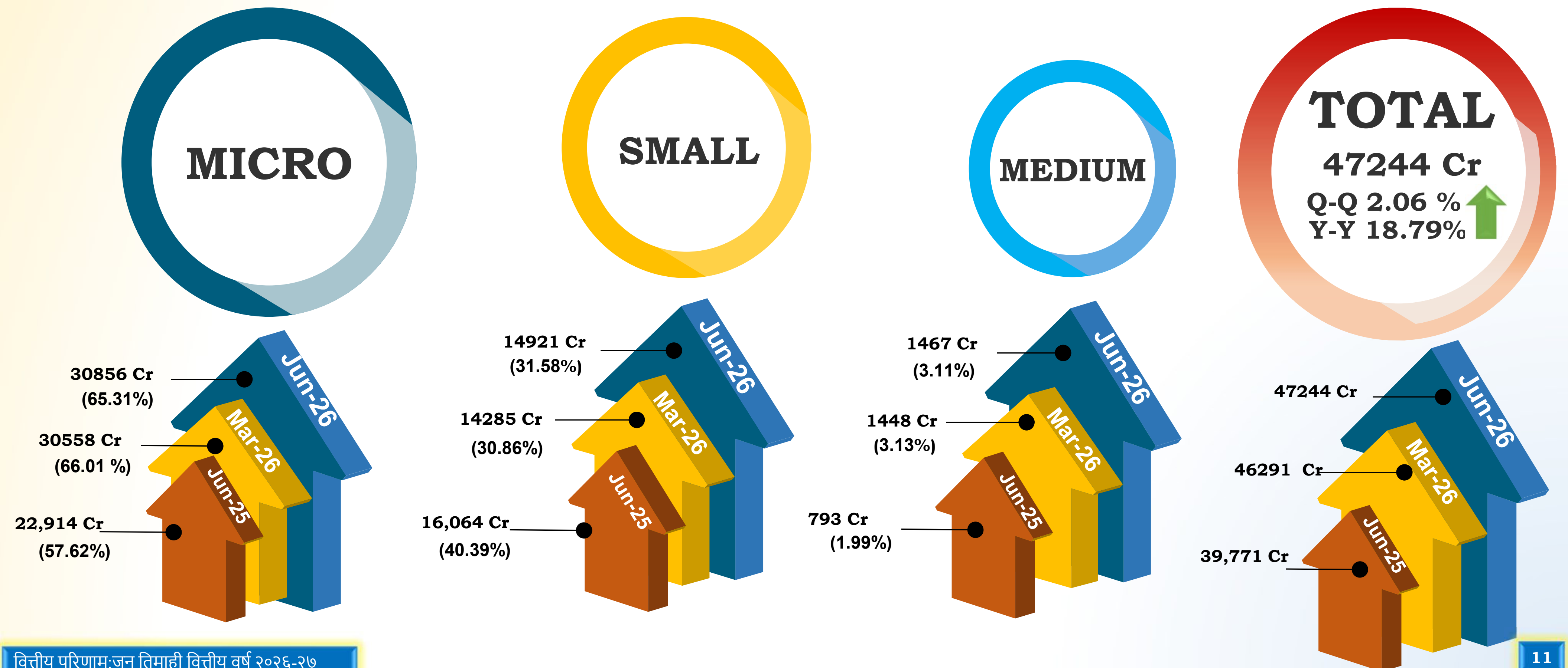
Agriculture

Agriculture (₹ in Cr)	Jun-25	Mar-26	Jun-26	Q-Q (%)	Y-Y (%)
1.Farm Credit (Crop, Investment & Allied)	26159	32742	34270	4.67%	31.01%
2. Agri Infrastructure & Ancillary Activities	3802	4594	4682	1.92%	23.15%
3. Total (1+2)	**29961**	**37336**	**38952**	**4.33%**	**30.01%**



Self Help Group	Jun-25	Mar-26	Jun-26	Q-Q (%)	Y-Y (%)
No of Group (Lakhs)	1.83	1.88	1.90	1.06	3.83
Balance Outstanding (Cr.)	4160	5313	5477	3.09	31.66
Women Beneficiaries (No in lakhs)	16.8	18.05	18.24	1.05	8.57

MSME Portfolio Mix



MSME Portfolio Mix

ECLGS-5.0 (₹ in Cr.)	As on 30.06.2026
ECLGS Sanctioned	1803
ECLGS Disbursed	1151

PMMY (₹ in Cr.)	Jun-26 Qtr
Amount Sanctioned (FY 25-26)	7299
Amount Disbursed (FY 25-26)	7043
Amount Sanctioned During Q1 (FY 26-27)	1883
Amount Disbursed During Q1 (FY 26-27)	1762
Amount outstanding as on 30.06.2026	8915

PM SVANidhi

PM SVANidhi	As on 30.06.2026
Application Sanctioned (Nos.)	204796
Amount Sanctioned (₹ in Cr.)	316

PM Viswakarma	As on 30.06.2026
Application Sanctioned (Nos.)	10532
Amount (₹ in Cr.)	87

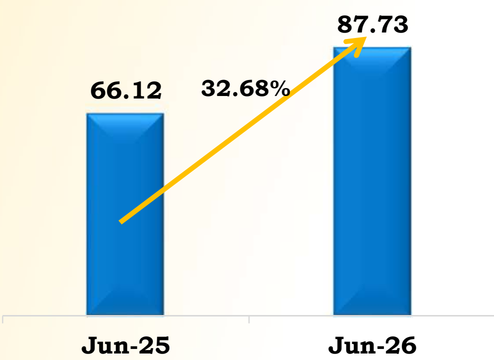
Priority Sector Advances

Segment (₹ in Cr)	RBI Benchmark (%)	Mandatory Target	Achievement	Achievement (%)
Priority Sector	**40.00%**	81767	107022	52.35%
Agriculture	**18.00%**	36795	37914	18.55%
Small/Marginal Farmer	**10.00%**	20442	20518	10.04%
Weaker Section	**12.00%**	24530	28527	13.96%
Micro Under MSME	**7.50%**	15331	30856	15.09%
Non Corporate Farmers	**14.00%**	28618	33173	16.23%

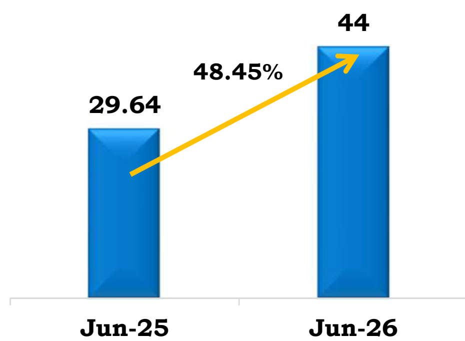
ANBC - 204417 Cr

Financial Inclusion Growth

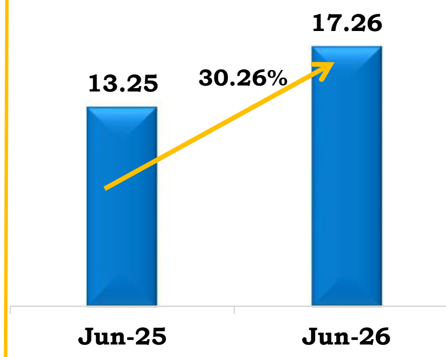
PMSBY (In Lakhs)



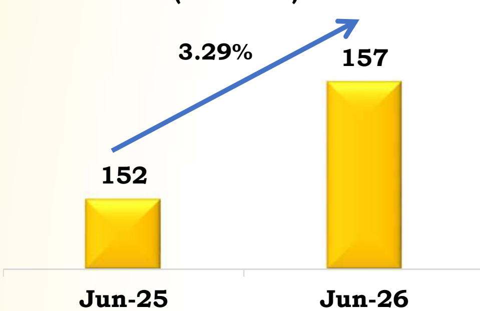
PMJJBY (In Lakhs)



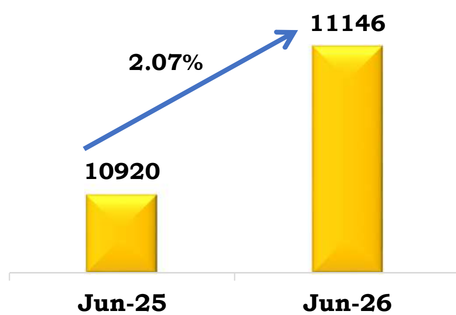
APY Accounts (In Lakhs)



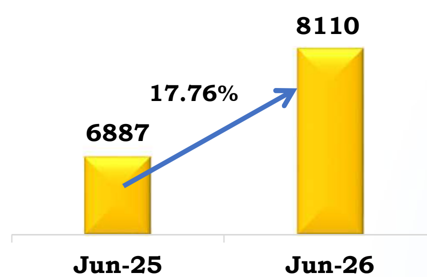
PMJDY Accounts (In Lakhs)



No of BC



Balance in PMJDY A/C



JUNE 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 : 444910
- Financial Literacy Counselors : 30
- No. of Fin. Literacy Camps : 1464
- No. of beneficiaries of FLC : 47948

No of Claims Settled upto 30.06.2026 (since inception)	
PMSBY	PMJJBY
3169	17525

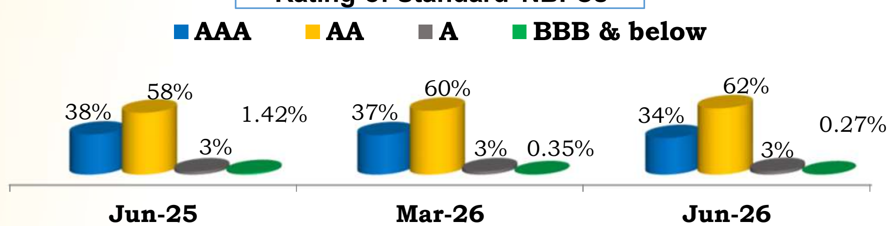
Sectoral Credit-Advances (Dom.)

Sector (₹ in Cr.)	Jun-25	% share to Total Advances	Mar-26	% share to Total Advances	Jun-26	% share to Total Advances
Infrastructure	**16251**	**8.11**	**17953**	**7.87**	**17927**	**7.33**
Of which						
Power & Energy	8884	**4.44**	9786	**4.38**	9792	4.00
Port and Road Project	5915	**2.95**	6627	**2.83**	6824	2.79
Other infrastructure	1452	**0.72**	1540	**0.66**	1312	0.54
Basic Metal	**7780**	**3.88**	**8478**	**3.62**	**7078**	**2.89**
Textiles	**1601**	**0.80**	**2090**	**0.89**	**2100**	**0.86**
Petroleum and Coal Products	**1835**	**0.92**	**580**	**0.04**	**584**	**0.24**
All Engineering	**1302**	**0.65**	**1457**	**0.62**	**1983**	**0.81**
Food Processing	**1373**	**0.69**	**1814**	**0.77**	**1826**	**0.75**
Commercial Real Estate	**1661**	**0.83**	**1880**	**0.80**	**1842**	**0.75**
NBFC	**24113**	**12.04**	**27888**	**11.90**	**29231**	**11.94**
Other Industries	5555	**2.77**	5905	**2.52**	6771	**2.77**
Total Industries	**61471**	**30.69**	**68044**	**29.03**	**69342**	**28.34**

Standard NBFC Advances

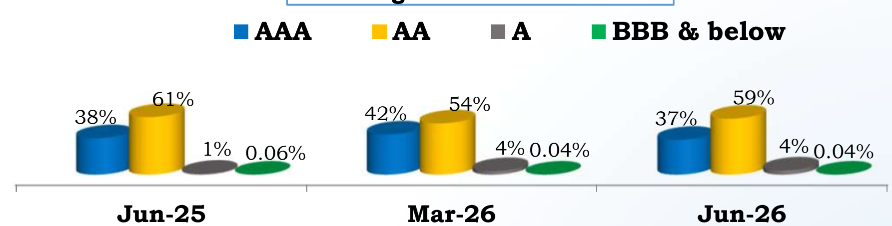
Standard NBFC (₹ in Cr)	Jun-25				Mar-26				Jun-26			
	Domestic	Overseas	Global	%	Domestic	Overseas	Global	%	Domestic	Overseas	Global	%
NBFC - PSUs	5041	986	6027	22.31	3031	947	3978	13.11	4224	946	5170	16.42%
NBFC - HFCs	4341	428	4771	17.66	5409	473	5883	19.39	4855	473	5328	16.92%
NBFC - MFIs	670	69	738	2.73	261	76	337	1.11	164	76	240	0.76%
NBFC - Others	14052	1424	15475	57.29	19163	980	20143	66.39	19965	790	20755	65.90%
Total	**24104**	**2907**	**27011**	**100.00**	**27865**	**2475**	**30340**	**100.00**	**29208**	**2285**	**31493**	100.00%

Rating of Standard NBFCs



Standard NBFC (₹ in Cr)	Jun-25	Mar-26	Jun-26
Bank sponsored	702	1096	891
PSU	7794	5648	6328
Private Inst. (non-Bank)	18516	23596	24274
Total	**27012**	**30340**	**31493**

Rating of Standard HFCs

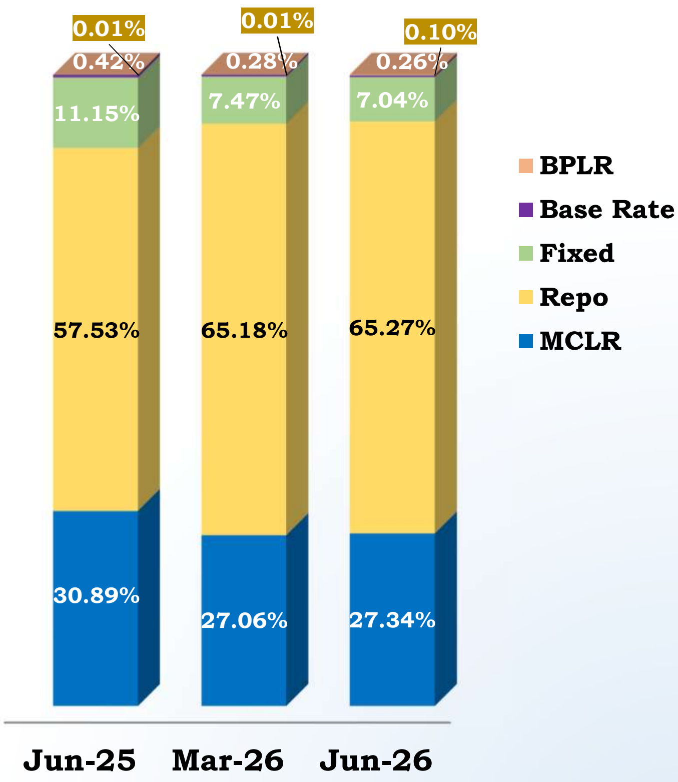


Out of Std.NBFCs,HFCs (₹ in Cr)	Jun-25	Mar-26	Jun-26
Bank sponsored	538	966	891
PSU	1767	1670	1158
Private Inst. (non-Bank)	2466	3247	3279
Total	**4771**	**5883**	**5328**

Rating Mix (of advances above 25 Cr.)

Rating Grade (Amt in Cr.)	Jun-25	% Share	Mar-26	% Share	Jun-26	% Share
AAA	32304	33.76	35489	33.50	34298	31.27
AA	26260	27.44	27543	26.00	28498	25.99
A	12642	13.21	14878	14.04	18163	16.56
BBB	3984	4.16	4754	4.49	4568	4.17
BBB & above	75190	78.57	82664	78.03	85527	77.99
Below BBB	2276	2.38	2707	2.56	2722	2.48
Total Rated	77466	80.95	85371	80.59	88250	80.47
Of Which						
a) PSU	30667	32.04	25749	24.31	28626	26.10
b) Others	46799	48.90	59623	56.28	59623	54.37
Total Unrated	18234	19.05	20568	19.41	21418	19.53
Of Which						
a) PSU with Govt. Guarantee	6939	7.25	7655	7.23	7718	7.04
b) PSU without Govt. Guarantee	3385	3.54	3906	3.69	4367	3.98
c) Others	7910	8.27	9007	8.50	9334	8.51
Total	95700	100.00	105939	100.00	109668	100.00

Advances*(Dom)* Mix of Benchmark



Investment Portfolio

₹ in (Cr)

Sl.	Parameters (₹ in Cr)	Jun-25	Mar-26	Jun-26
1	**Domestic Investment**	**91621**	**95837**	**94477**
a	SLR	67074	71818	69997
	SLR as % to Domestic Investment	**73.21%**	**74.94%**	**74.09%**
b	Non SLR	24547	24019	24480
I	Held To Maturity (HTM)	65646	71335	72071
II	Available For Sale (AFS)	22986	20526	18647
III	Held For Trading (HFT) & Fair Value through P & L (FVTPL)	2975	3976	3758
III	Investment in Associates	14		
2	**Modified Duration (AFS+HFT)**	**3.71**	**3.45**	**3.25**
3	**Overseas Investment**	**3125**	**3458**	**3520**
4	**Total Gross Investment (1+3)**	**94746**	**99295**	**97997**
	HTM To Gross Domestic Investment (%)	**71.65%**	**74.43%**	**76.28%**
	Total SLR (%)	**22.85%**	**23.18%**	**21.49%**

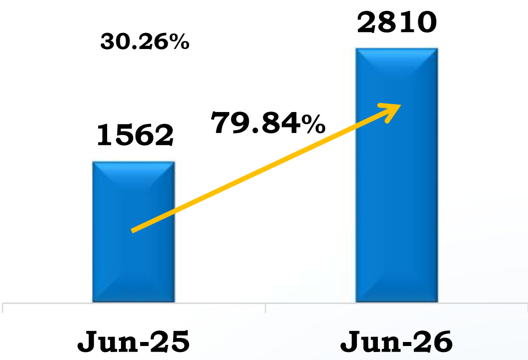
Operating Profitability

Sl.	Parameters (₹ in Cr.)	Quarter Ended			Growth		Financial Year
		Jun-25	Mar-26	Jun-26	Q-Q (%)	Y-Y (%)	25-26
1	Interest Income	6436	6656	6996	5.10	8.70	26281
2	Non-Interest Income	997	709	1686	137.83	69.10	3459
3	**Total Operating income(1+2)**	**7433**	**7365**	**8682**	**17.88**	**16.80**	**29740**
4	Interest Expenses	4033	4042	4188	3.60	3.84	16085
5	**Net Operating income(3-4)**	**3400**	**3323**	**4494**	**35.25**	**32.18**	**13655**
i	**of which Net Interest Income (1-4)**	**2403**	**2614**	**2808**	**7.42**	**16.85**	**10196**
6	Operating Expenses	1838	1750	1685	-3.71	-8.33	7227
i	Staff Expenses	1276	1068	1162	8.79	-8.96	4741
ii	Other Operating Expenses	562	681	523	-23.28	-6.89	2486
7	**Operating Profit (3-4-6)**	**1562**	**1573**	**2810**	**78.58**	**79.84**	**6428**

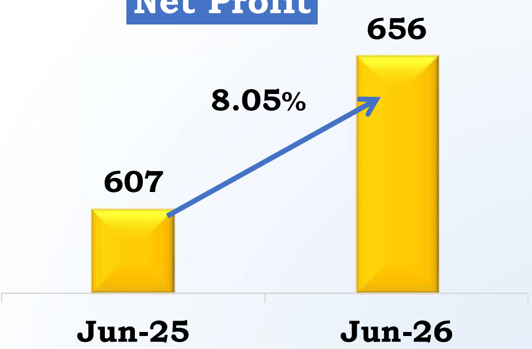
Provision & Net Profit

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Financial Year
		Jun-25	Mar-26	Jun-26	25-26
1	**Operating Profit**	**1562**	**1573**	**2810**	**6428**
2	**Total Provision**	**955**	**772**	**2154**	**3661**
	Out of which				
i	NPA	463	216	254	1363
ii	NPI	1	-55	-7	-63
iii	Standard Assets & others	152	165	-12	755
iv	Income Tax (Including DTA)	339	446	1919	1606
3	**Net Profit (1-2)**	**607**	**801**	**656**	**2767**

Operating Profit



Net Profit



Net Interest Income

₹ in (Cr)

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Financial Year
		Jun-25	Mar-26	Jun-26	Q-Q (%)	Y-Y (%)	25-26
1	**Interest Income**	**6436**	**6656**	**6996**	**5.10**	**8.72**	**26282**
a.	From Advances	4491	4761	5118	7.51	13.97	18596
b.	From Investments	1565	1639	1654	0.88	5.68	6472
c.	Others	381	257	224	-12.59	-41.07	1214
2	**Interest Expended**	**4033**	**4042**	**4188**	**3.60**	**3.84**	**16085**
a.	On Deposits	3472	3543	3818	7.76	9.95	14064
b.	On Borrowings	390	312	175	-43.84	-55.08	1327
c.	Bonds & Others	171	187	195	3.96	14.01	694
3	**Net Interest Income (1-2)**	**2403**	**2614**	**2808**	**7.42**	**16.86**	**10197**

Non Interest Income

₹ in (Cr)

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Financial Year
		Jun-25	Mar-26	Jun-26	Q-Q (%)	Y-Y (%)	25-26
1	**Fee Based Income**	**374**	**516**	**505**	**-2.19**	**35.12**	**1733**
a.	Charges & Commission from Advance	162	203	150	-26.11	-7.41	737
b.	Commission from Third Party Product	12	22	13	-40.91	8.33	71
c.	Charges & Commission from Others	200	291	342	17.53	71.00	925
2	**Recovery in Written Off**	**425**	**209**	**1018**	**386.09**	**139.45**	**1327**
3	**Treasury Income**	**198**	**-16**	**163**	**-**	**-17.72**	**399**
4	**Total (1+2+3)**	**997**	**709**	**1686**	**137.91**	**69.11**	**3459**

Operating Expenses

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Variation		Financial Year
		Jun-25	Mar-26	Jun-26	Q-O-Q (%)	Y-O-Y (%)	25-26
1	Salary	874	886	936	5.65	7.11	3570
2	Employee Benefits	402	182	226	24.09	-43.82	1172
3	**Total Staff Expenses (1+2)**	**1276**	**1068**	**1162**	**8.79**	**-8.94**	**4741**
4	Rent, Taxes & Lighting	85	87	89	2.13	4.20	390
5	Printing & Stationery	7	3	7	100.59	5.15	29
6	Depreciation	71	110	92	-16.12	30.61	372
7	IT Related Expenditure	48	73	48	-34.25	0.00	327
8	Insurance	152	134	73	-45.52	-51.98	422
9	Others	199	275	214	-22.18	7.54	946
10	**Total Other Operating Expenses (4+5+6+7+8+9)**	**562**	**682**	**523**	**-23.28**	**-6.95**	**2486**
11	**Total Operating Expenses (3+10)**	**1838**	**1750**	**1685**	**-3.71**	**-8.33**	**7227**

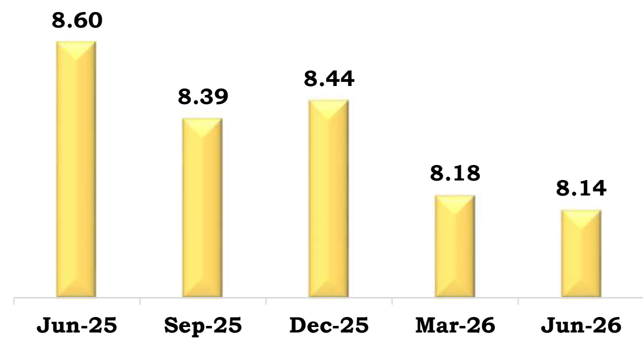
Key Financial Indicator

Particulars	Quarter Ended			Financial Year
	Jun-25	Mar-26	Jun-26	25-26
Cost of Deposits (%)	4.84%	4.65%	4.70%	4.72%
Cost of Funds (%)	4.73%	4.47%	4.36%	4.58%
Cost to Income Ratio (%)	54.06%	52.66%	37.49%	52.92%
Yield on Advances Domestic (%)	8.60%	8.18%	8.14%	8.45%
Yield on Advances Global (%)	8.26%	7.82%	7.79%	8.09%
Yield on Investments Domestic (%)	6.83%	6.83%	6.81%	6.84%
Yield on Investments Global (%)	6.70%	6.68%	6.66%	6.70%
Net Interest Margin (NIM) Domestic (%)	3.18%	3.19%	3.24%	3.23%
Net Interest Margin (NIM) Global (%)	2.96%	3.00%	3.05%	3.03%
Return on Assets (RoA) Annualised(%)	0.71%	0.87%	0.68%	0.79%
Return on Equity (RoE) Annualised (%)	11.25%	13.21%	10.17%	12.15%
Earnings per Share (Not Annualised) (₹)	0.48	0.64	0.52	2.21
Book Value per Share (₹)	18.50	20.48	22.61	20.48
Business per Employee (₹ in Cr)	24.64	28.08	28.47	28.08
Business per Branch (₹ in Cr)	158.37	172.91	176.77	172.91

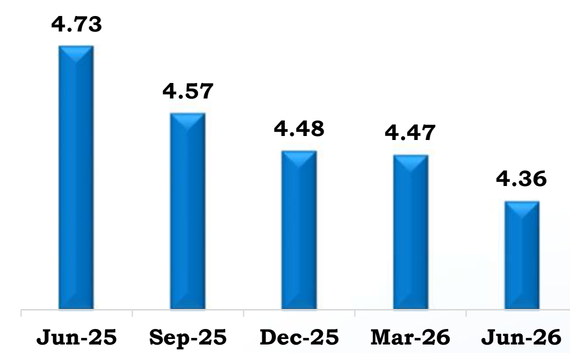
Key Financial Indicator (Qtr.)

Yield on Advance Global (%)

Yield on Advance Domestic (%)

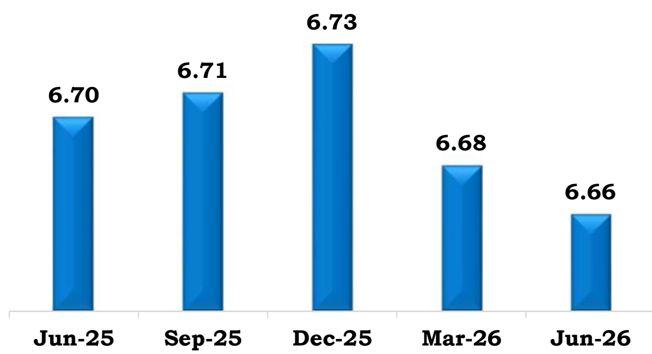


Cost of Funds (%)



Cost of Deposit (%)

Yield on Investment Global (%)

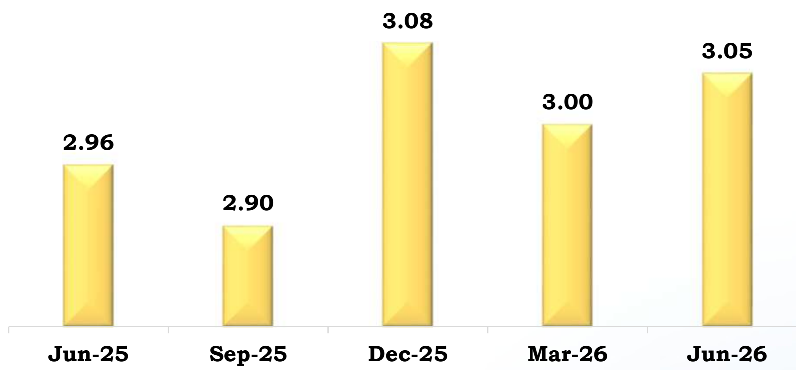


Yield on Investment Domestic (%)

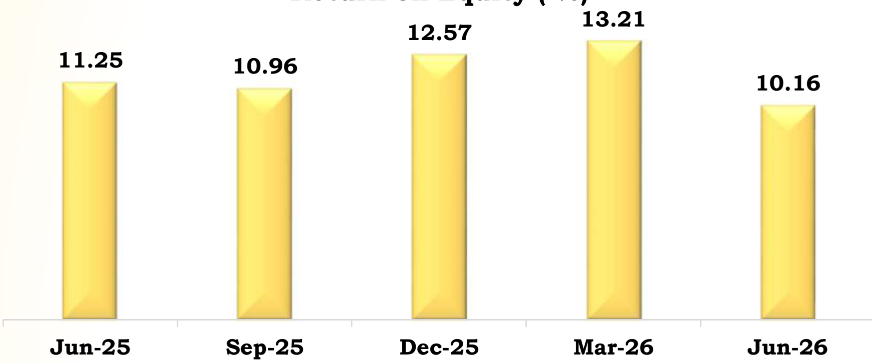
Key Financial Indicator (Qtr.)

NIM Domestic (%)

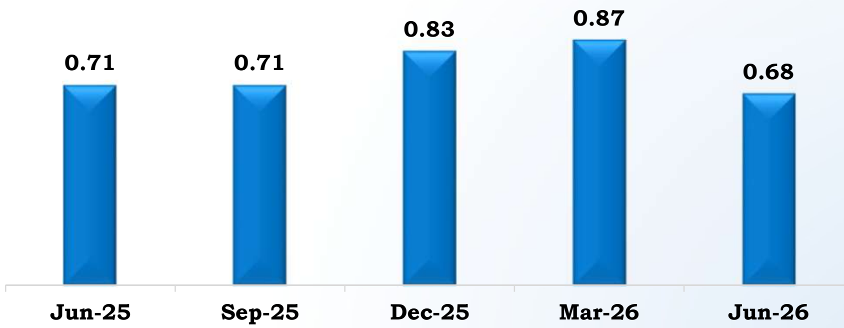
NIM Global (%)



Return on Equity (%)

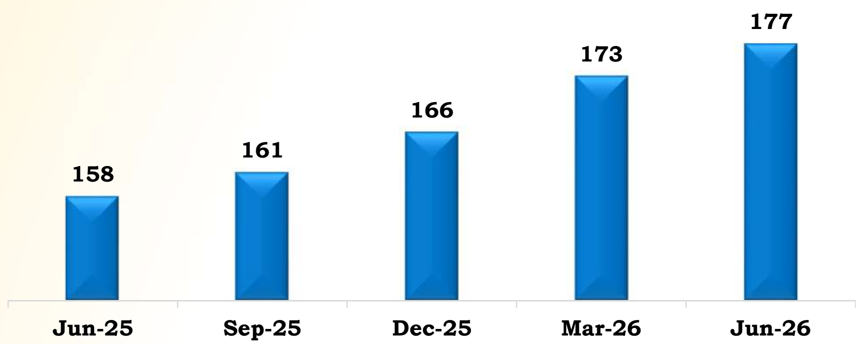


Return on Asset (%)

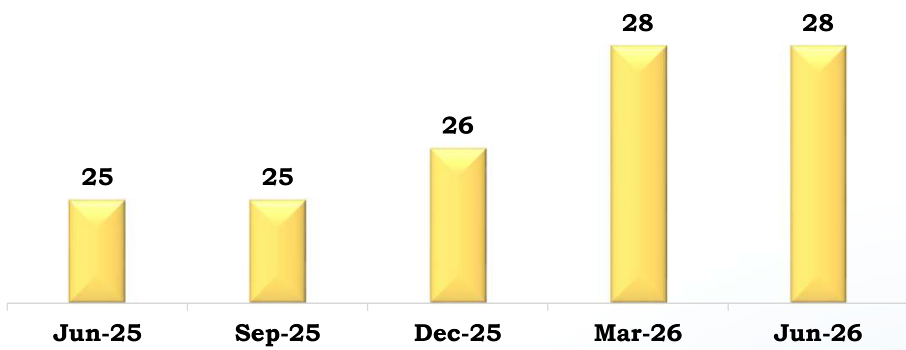


Productivity Ratio

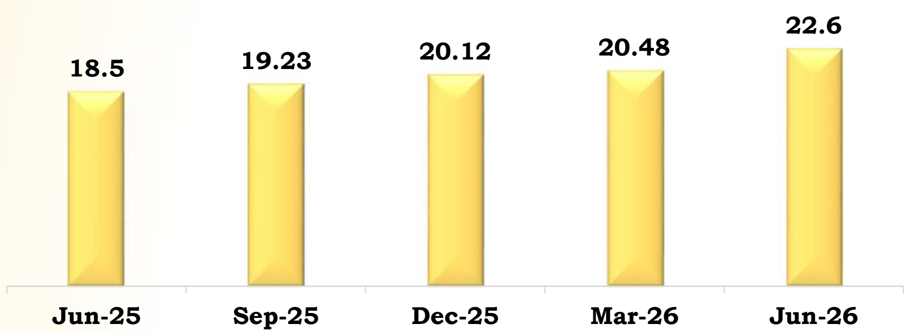
Business Per Branch (₹ in Cr.)



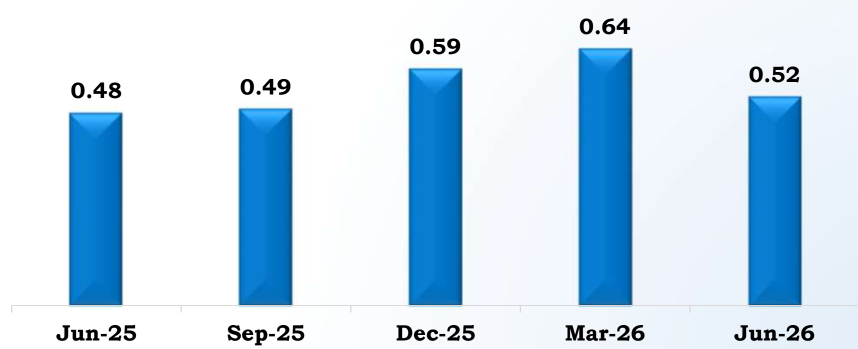
Business Per Employee (₹ in Cr.)



Book Value Per Share (₹)



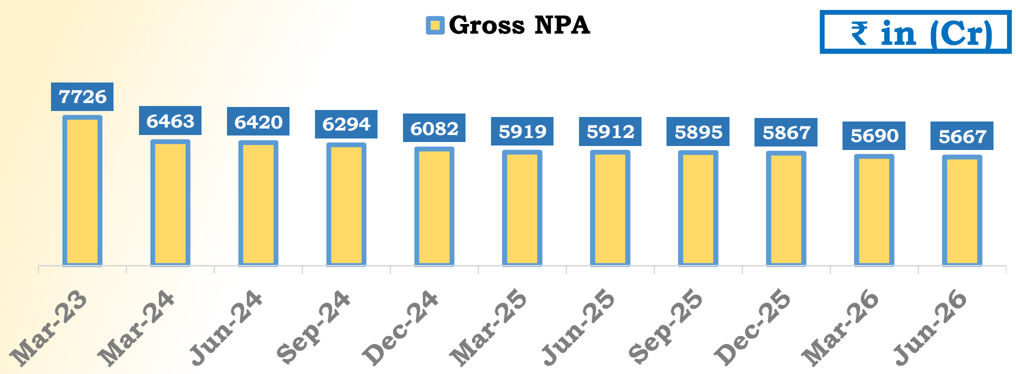
Earnings Per Share (₹)

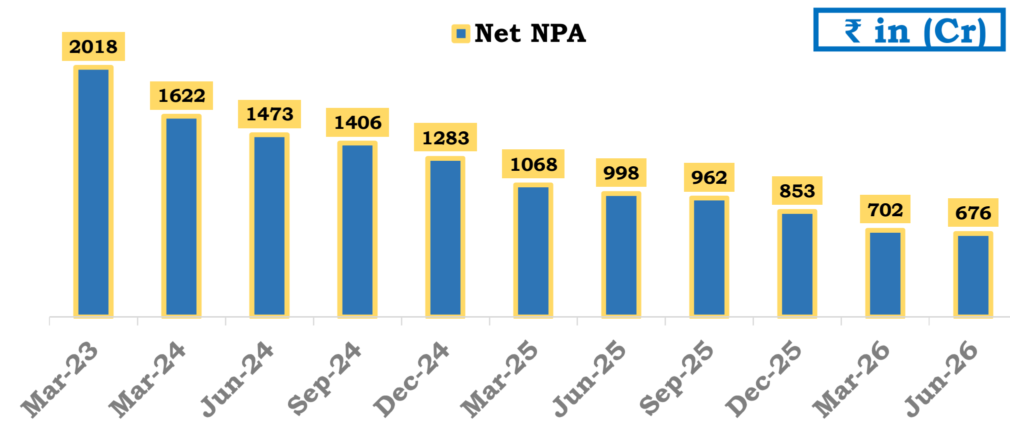


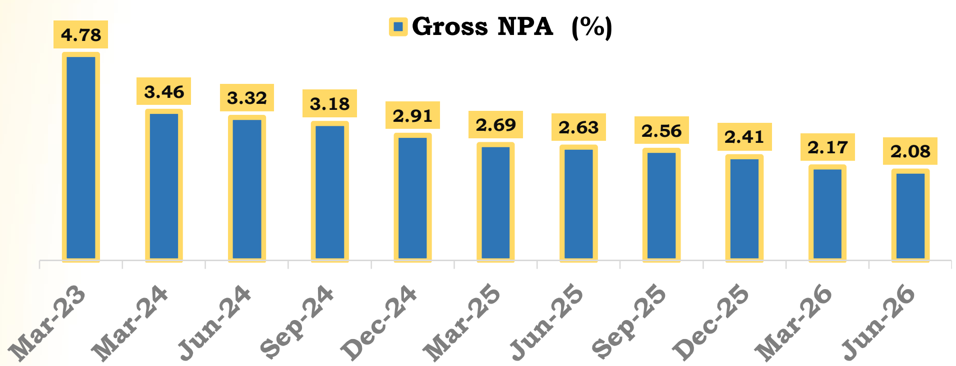
Balance Sheet

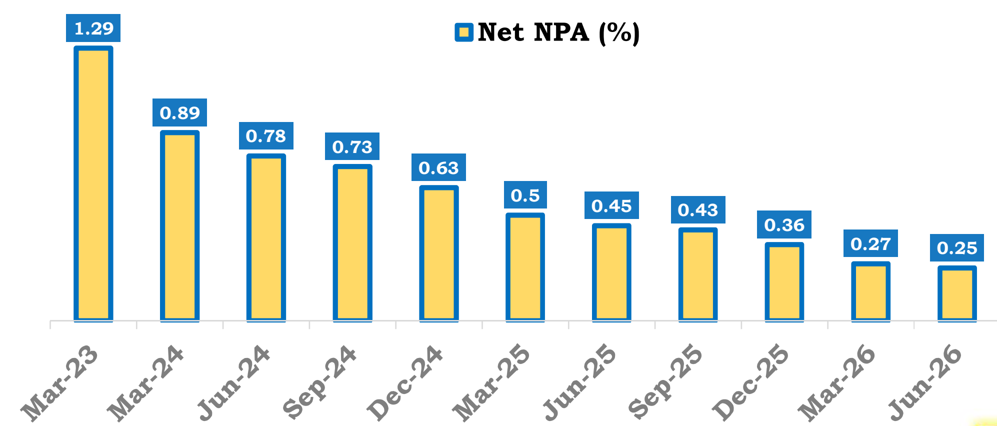
CAPITAL & LIABILITIES (₹ in Cr.)	Jun-25	Mar-26	Jun-26
Capital	12540	12540	12540
Reserves & Surplus	19387	20710	21489
Deposits	298635	327563	332315
Borrowings	26516	23310	24868
Other Liabilities & Provisions	8626	11736	9221
Total	**365704**	**395858**	**400433**
ASSETS (₹ in Cr.)	**Jun-25**	**Mar-26**	**Jun-26**
Cash and Balances with RBI	10272	10405	9595
Balances with Banks and Money at Call and Short Notice	22712	13479	12209
Investments	94150	98777	97486
Advances	220187	257763	267776
Fixed Assets	3877	4200	4138
Other Assets	14506	11233	9229
Total	**365704**	**395858**	**400433**

Asset Quality

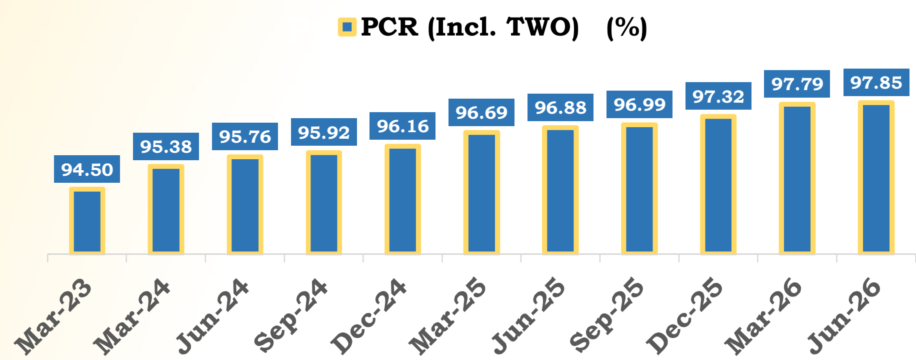


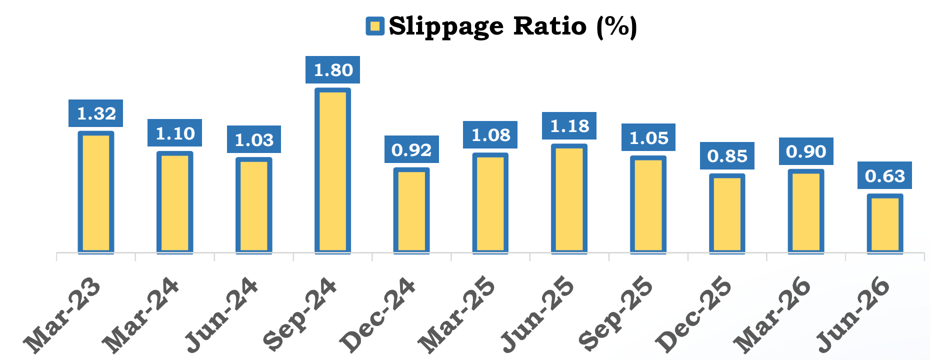


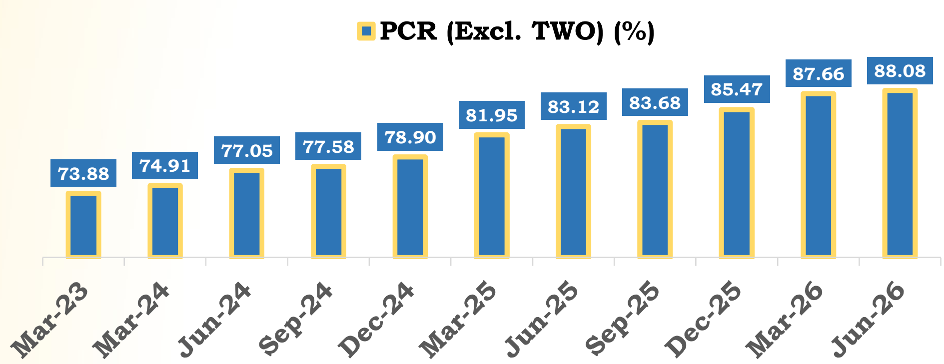


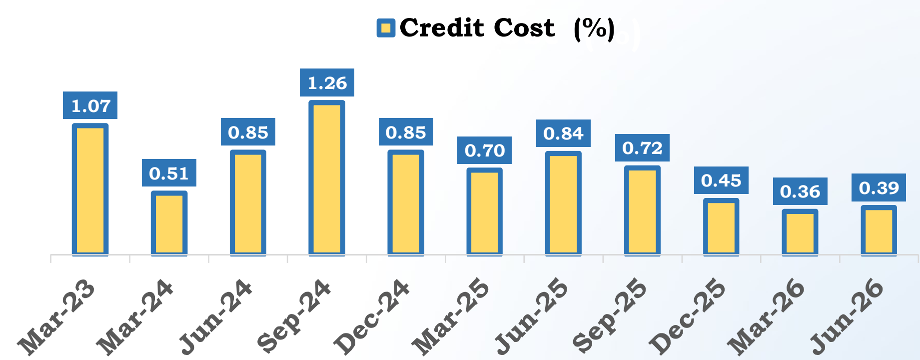


Asset Quality









Asset Quality

Item	Jun-25	Mar-26	Jun-26
Gross NPA (₹ in Cr.)	5912	5690	5667
Net NPA (₹ in Cr.)	998	702	676
Gross NPA (%)	2.63%	2.17%	2.08%
Net NPA (%)	0.45%	0.27%	0.25%
PCR % (Incl TWO)	96.88%	97.79%	97.85%
PCR % (Excl TWO)	83.12%	87.66%	88.08%
Slippage Ratio Annualised (%)	1.18%	0.90%	0.63%
Slippage Ratio for the year (%)		0.78%	
Credit Cost Annualised (%)	0.84%	0.36%	0.39%
Credit Cost for the year (%)		0.62%	

₹ in (Cr)

Asset Classification

Item	Jun-25	%	Mar-26	%	Jun-26	%
Standard	219190	97.37	257061	97.83	267326	97.92
Sub-standard	1327	0.59	1339	0.51	1314	0.48
Doubtful	3221	1.43	2931	1.12	2926	1.07
Loss	1363	0.61	1421	0.54	1427	0.52
Total Advance	225101	100.00	262751	100.00	272993	100.00

Movement of NPA

₹ in (Cr)

Sl No.	Item (₹ in Cr)	Quarter Ended		
		Jun-25	Mar-26	Jun-26
1	Opening Balance	5919	5867	5690
	Less			
2	Total Reduction	638	661	467
	of which			
	Cash Recovery + Upgradation	258	333	217
3	Fresh Addition	631	484	444
(a)	Fresh Slippage	608	476	424
(b)	Addition to Old NPA	23	8	20
4	Net Increase/(Decrease) (3-2)	-7	-177	-23
5	Closing Balance (1-2+3)	5912	5690	5667
6	Recovery in Written off + RI	498	397	1054
7	Total Recovery + Upgradation	756	730	1271

Sector-wise Fresh Addition to NPA

Fresh Addition	Quarter Ended		
(₹ in Cr)	Jun-25	Mar-26	Jun-26
Retail	150	85	107
Agriculture	91	149	73
MSME	367	218	229
RAM	608	452	409
Corporate & Others	0	24	14
Addition to existing NPA	23	8	20
Total	631	484	443

Segment NPA

₹ in (Cr)

Sl.	Sector	Jun-25			Mar-26			Jun-26		
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**	**56195**	**369**	**0.66**	**68697**	**473**	**0.69**	**71549**	**581**	**0.81**
	Of which									
a.	Home Loan	28835	245	**0.85**	33329	280	**0.84**	34596	316	**0.91**
b.	Education Loan	1047	15	**1.43**	1119	21	**1.86**	1039	22	**2.09**
c.	Vehicle Loan	5282	33	**0.62**	8034	46	**0.57**	8739	55	**0.63**
d.	Personal Loan	2504	15	**0.59**	2710	39	**1.43**	2645	39	**1.46**
2	**Agriculture**	**29961**	**3240**	**10.81**	**37336**	**3488**	**9.34**	**38952**	**3495**	**8.97**
3	**MSME**	**39771**	**2205**	**5.54**	**46291**	**1618**	**3.49**	**47244**	**1446**	**3.06**
4	**Corporate**	**74051**	**97**	**0.13**	**82086**	**112**	**0.14**	**86742**	**145**	**0.17**
5	**Total (1 to 4)**	**199978**	**5911**	**2.96**	**234410**	**5690**	**2.43**	**244487**	**5667**	**2.32**
6	Overseas	25123	0	**0.00**	28368	0	**0.00**	28281	0	**0.00**
7	**Total**	**225101**	**5911**	**2.63**	**262778**	**5690**	**2.17**	**272768**	**5667**	**2.08**

SMA Advances (1 Cr and Above)

₹ in (Cr)

SMA Position of the Bank (1 cr and above)						
Parameters	Jun-25		Mar-26		Jun-26	
	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances
SMA 0	528	0.23%	378	0.14%	386	0.14%
SMA 1	317	0.14%	651	0.25%	227	0.08%
SMA 2	696	0.31%	96	0.04%	396	0.14%
Total	**1541**	**0.68%**	**1125**	**0.43%**	**1009**	**0.36%**

Sector/SMA	Jun-25				Mar-26				Jun-26			
(1 Cr & above)	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total
Retail	173	54	73	300	102	105	4	211	114	33	67	214
Agriculture	48	21	76	145	93	41	4	138	44	24	30	98
MSME	243	147	221	611	134	300	53	487	180	171	147	498
Corporate & Others	64	94	327	485	49	205	35	289	48	0	151	199
Total	**528**	**316**	**697**	**1541**	**378**	**651**	**96**	**1125**	**386**	**228**	**395**	**1009**

Restructured Advances

₹ in (Cr)

Restructured Standard Advance			
Parameters	**Jun-25**	**Mar-26**	**Jun-26**
Retail	722	752	728
Agriculture	85	69	65
MSME	635	495	470
Corporate & Oth	135	89	87
Total	**1577**	**1405**	**1350**
% of Total Advance	**0.70%**	**0.53%**	**0.49%**

Out of Restructured Standard Advances COVID Restructuring (RF1 & RF 2)			
Particulars	**Jun-25**	**Mar-26**	**Jun-26**
MSME	533	425	406
Personal	718	614	587
Corporate	0	0	0
Others	93	75	73
Total	**1344**	**1114**	**1066**

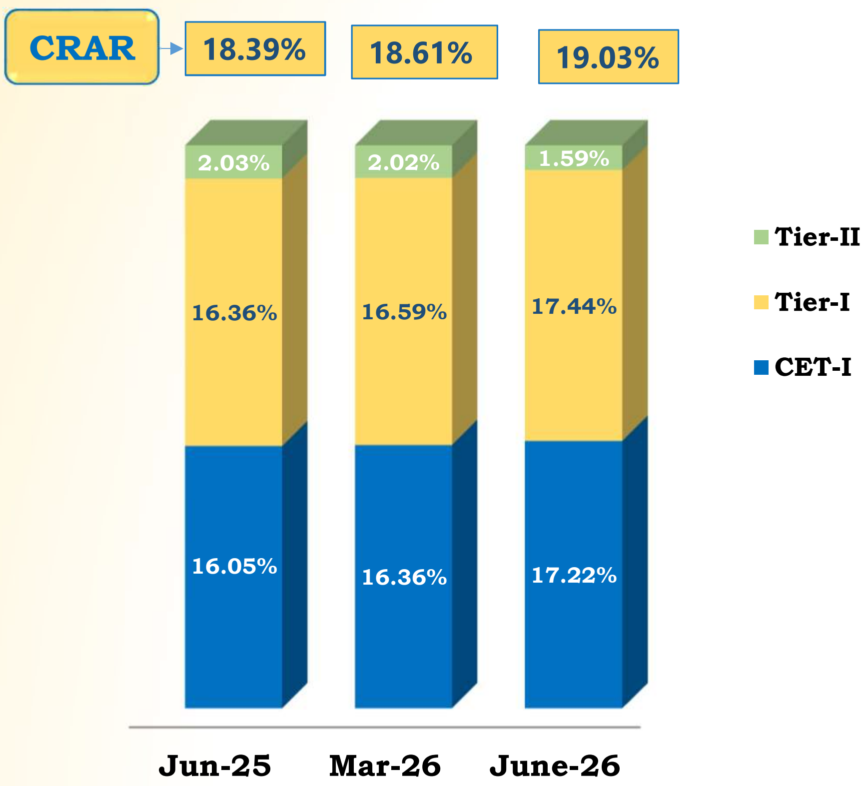
NCLT

NCLT

Jun-2026 (₹ Cr.)	1st List	2nd List	Others	Total
Exposure to number of accounts referred under IBC	9	16	250	**275**
Loan Outstanding	1364	2620	12571	**16555**
Total Provisions Held	1364	2620	12571	**16554**
Provision Percentage (%)	100%	100%	100%	100%

Recovery From NCLT	Jun-25		Mar-26		Jun-26	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Through Resolution	6	36	6	88	6	101
Under Liquidation	4	2	8	41	11	6
Total	10	38	14	129	17	107

Capital Adequacy

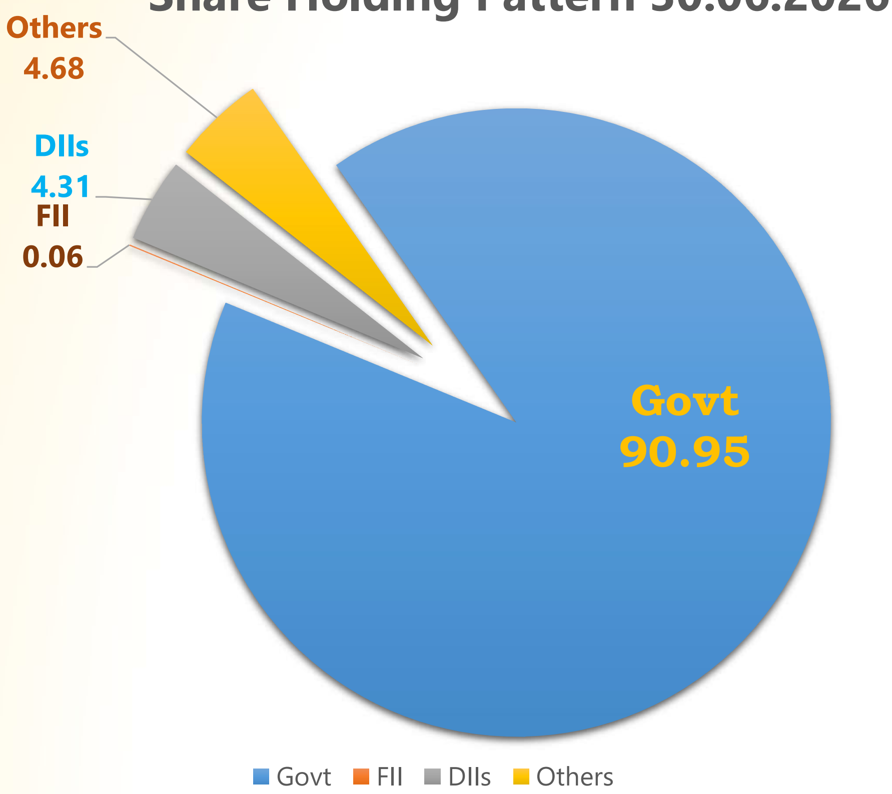


Particulars (₹ in Cr)	Jun-25	Mar-26	Jun-26
Credit RWA	124347	141081	146414
Market RWA	2815	3525	4094
Operational RWA	21811	21811	24106
Total RWA	**148973**	**166417**	**174614**
Advances	**225101**	**262752**	**272768**
Credit RWA to Advance (%)	**55.24%**	**53.69%**	**53.68%**

Particulars (₹ in Cr)	Jun-25	Mar-26	Jun-26
CET1 Capital	23912	27224	30068
Tier I Capital	24367	27602	30447
Tier II Capital	3022	3366	2780
Total Capital	**27389**	**30968**	**33227**

Shareholding & Ratings

Share Holding Pattern 30.06.2026



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	Infomerics Ratings	AA -/Positive	-

Certificate of Deposit	
CRISIL Rating	A1+

Long-term Issuer Rating	
India Ratings	AA/Stable
Infomerics Ratings	AA/Positive

Capital Raising Plan FY 2026-27

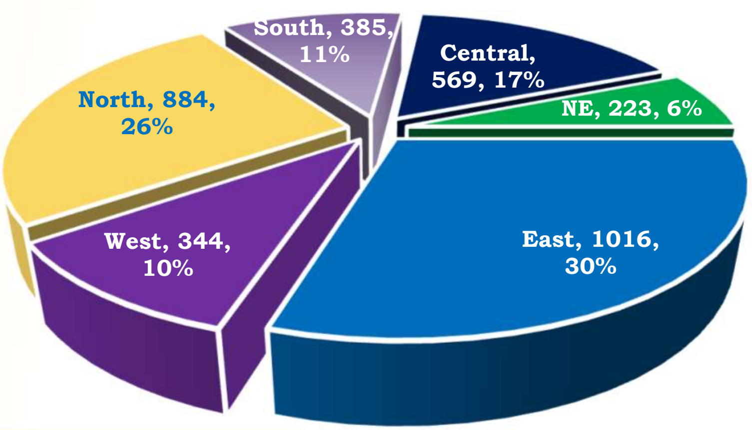
* Equity Capital Upto Rs. 2700 Cr (Face Value)

* Bond raising Upto Rs. 5000 Cr

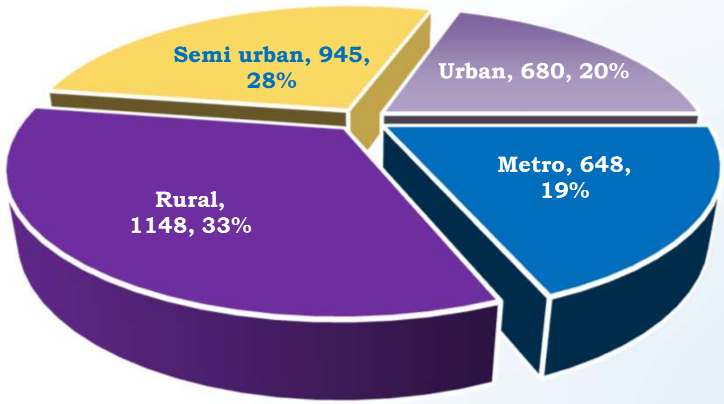
Our Presence

Domestic Branches	Overseas Branches	ATM	BCs
3421	2+1 Rep. off.	2680	11146

Region wise Branches

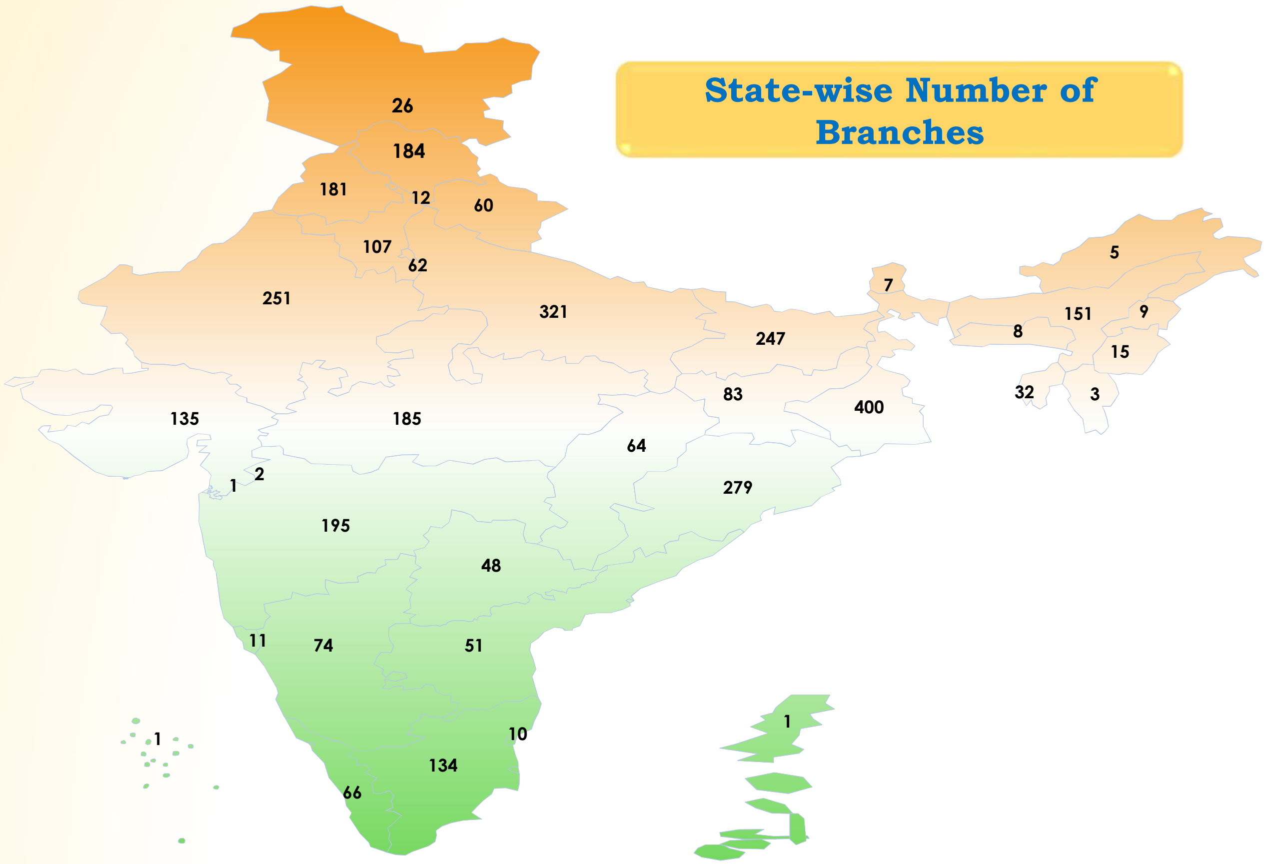


Population category wise



Business Network

State-wise Number of Branches



Loan Processing offices	
Retail Loan Hubs	50
SME & Agri Hubs	49
Integreated Hubs	9

Specialised Domestic Branches	
Flagship Corporate Credit	6
Mid Corporate Branch	42
Asset Management Branch	8

Employee Profile	
Total No.of Employees	21215
Women Employees	30%
Average Age of Employees	39
Employees below 40Yrs age	66%

Increasing Digital Adoption

Parivartan
Digital Transformation Journey

34760 cr+
Digital Business

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

Product	Jun'25	Mar'26	Jun'26
SB A/c opened digitally	53%	67%	70%
TD A/c opened digitally	31%	56%	58%
UPI Transaction Volume [Remitter] (in cr)	76	95	101
Retail/Agri/MSM E Loan accounts Opened digitally	5%	31%	43%

6x YoY Growth in **Digital Advances**

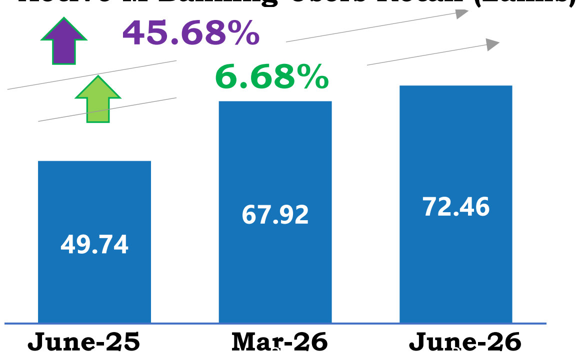
5x YoY Growth in **Digital Renewals**

1.2x YoY Growth in **Digital Account Opening**

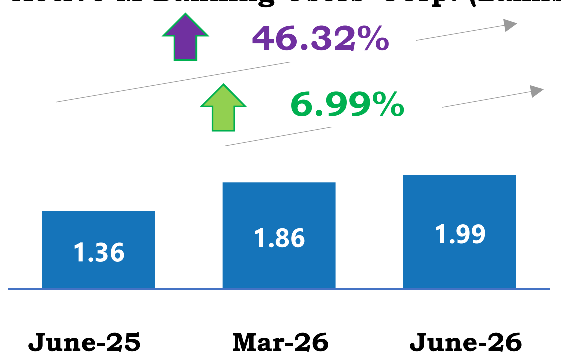
3x YoY Growth in **Digital Agri-MSME Sanctions**

Digital Performance & Transaction

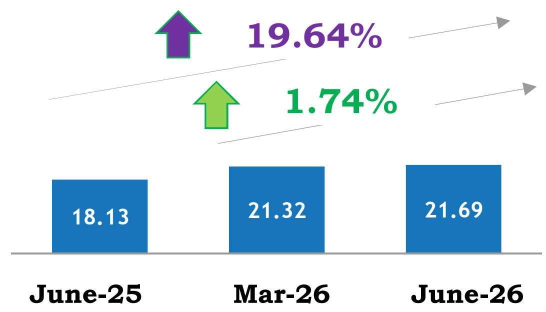
Active M-Banking Users-Retail (Lakhs)



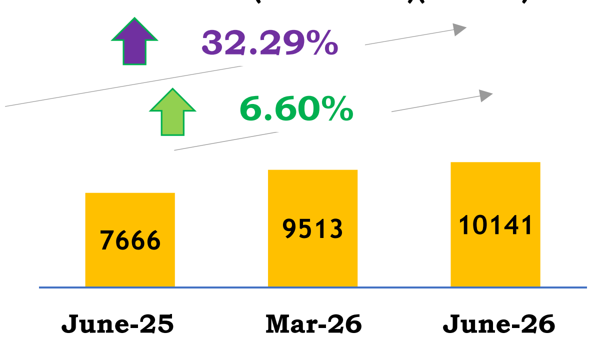
Active M-Banking Users–Corp. (Lakhs)



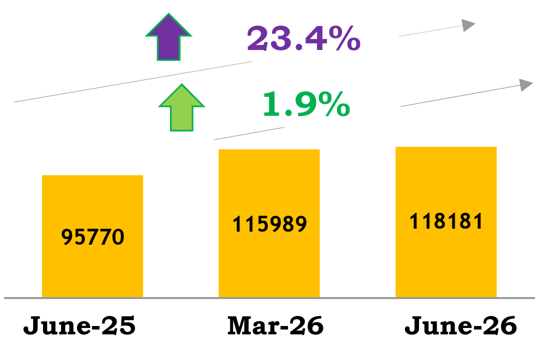
Internet Banking Users (Lakhs)



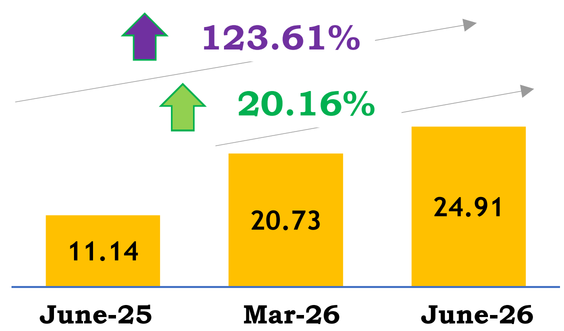
UPI Transaction Volume(Remitter)(Lakhs)



Merchant QR-SoundBox Users



WhatsApp Banking Users (Lakhs)



Y-o-Y ; Q-o-Q

Digital Journeys

31 Digital Journeys Live and 4 more journeys coming soon…

Retail

- Pre Qualified Personal Loan
- Loan Against FD
- OD Against FD
- Pension Loan
- Education Loan
- STP Vehicle Loan
- Pre Qualified Vehicle Loan
- Select Plus Personal Loan
- Gold Loan
- PM Suryoday
- Digital Home Loan
- UCO Aashray
- ETB Personal Loan
- PQPL Call Centre Journey

MSME

- GST Smart
- MSME Smart(upto 25 lakhs)
- Digital CC Renewals
- Shishu Mudra
- Kishore Mudra
- Tarun Mudra
- PM Vishwakarma
- Pre Qualified Business Loan
- GST Smart Finance upto Rs 1 crore

Agri

- KCC Renewal
- KCC Jansamarth
- Fresh KCC upto 2 lakhs
- SHGLoan
- DairyLoan
- SHG Second and Third Dose
- KCC Fresh/Renewal/Enhancement upto Rs 10 lakh

Liabilities

- Tab based SB Account opening
- Tab based CA Account opening-Individual and Sole Proprietor
- Tab based NRE/NRO Account opening
- Online SB and CA Account opening with VKYC
- Online FD/RD opening

Live | Live in Q1 | Upcoming

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Digital Business Performance

Retail Assets (in crs)

June-25	Mar-26	June-26
1,722	8,384	13,539

Y-o-Y Growth 686% | Q-o-Q Growth 61%

Agri Assets (in crs)

June-25	Mar-26	June-26
202	677	910

Y-o-Y Growth 350% | Q-o-Q Growth 34%

MSME Assets (in crs)

June-25	Mar-26	June-26
444	2,071	2,815

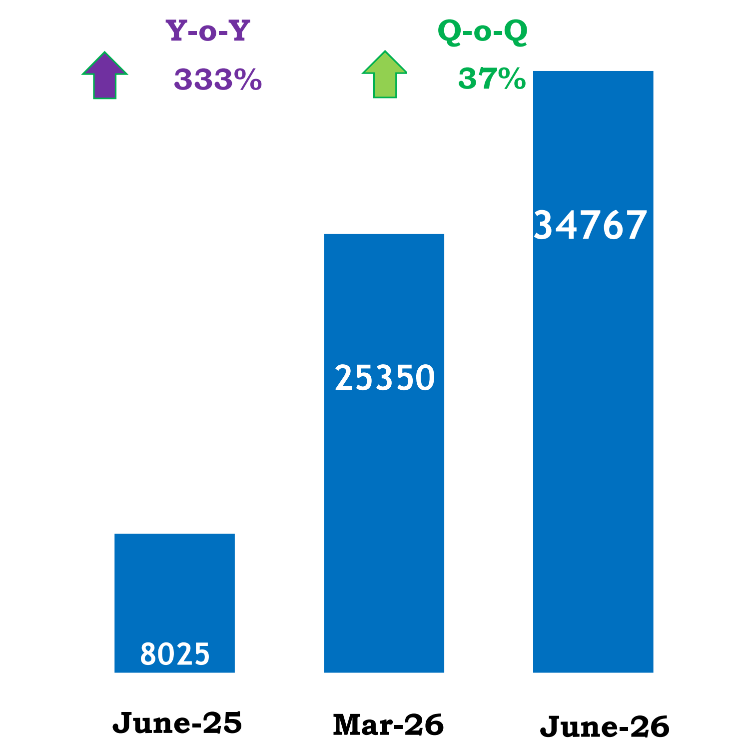
Y-o-Y Growth 534% | Q-o-Q Growth 36%

Liabilities (in crs)

June-25	Mar-26	June-26
5,657	14,218	17,503

Y-o-Y Growth 209% | Q-o-Q Growth 23%

Total Digital Business Growth (in crs)



Year on Year Growth | Quarter on Quarter Growth

New Initiatives in IT Department

Best rated PSB Mobile Banking App

Google Play Store

Rating: **4.7/5**

Digital Lending & Loan Journey Enhancements

- ULI integration with STP Home Loan & Aashray Loan
- Auto Drop-off management in STP journeys for better customer service
- Instant Digital STP Gold Loan (New & Renewal) through In-House LPS (ULPS)

UCO Digital Rupee Wallet (CBDC)

- Pay merchants through UPI easily using the UCO Digital Rupee App
- Fast and secure payments with Digital Rupee Tokens

Digital Platforms & Business Enablement

- CASA Back Office Solution
- Digital Marketing Solution
- Enhanced Call Centre with Outbound Sales Enablement & Digital Collections
- Introduction of revamped lead management solution
- Integration with Janasamarth portal for leads, status update & subsidy of ECLGS 5.0 & Mudra Weaver Scheme
- Platform for Onboarding and management of 3rd party entities (Advocate, Valuer DSA, Appraiser)
- Introduction of feature enriched Android POS terminals
- In-house CKYC module for generation of customer CKYC
- Digital OTS platform

New Initiatives in IT Department

Initiatives On ADC Channels

- 3 in 1 Journey in M-Banking app for opening DEMAT account with UCO Bank and trading account with Aditya Birla Money Ltd
- Enhanced customer security by restricting mBanking App usage during phone calls
- Implementation of Interoperable Cardless Cash Withdrawal (ICCW) for Cash Withdrawal without a debit card
- Direct Integration of Net Banking with EPFO
- Simplified green PIN generation through IVR & ATM with single flow & minimum input
- EV Recharge Facility through M-Banking
- Tax Payment Service through M-Banking
- Prepaid Electricity Bill Payment through M-Banking

Infrastructure, Security & Core Technology

- Upgradation of Core Network devices for faster and more reliable banking services
- Implementation of Anti-DDoS appliance for enhanced protection against cyber attacks
- Improved system performance through implementation of virtual environment/patching

Innovation & Strategic Initiatives

- PSB Hackathon 2026 is being conducted
- Introduced a facility for our customers to transfer UPI mandates between different UPI apps without hassle
- Feedback facility extended to WhatsApp banking and Business Correspondent (BC) channels

Strengthening Digital Channels Contact Centre

How to reach us?

Customer Care
Toll free helpline **1800- 8910**, always on for every customer.
32 L customers reached out.

WhatsApp Banking
Bank on the go – say Hi to **8334001234** on WhatsApp.

UDAY Chatbot
Reach the Contact Centre instantly through our AI chatbot.

Dedicated Grievance Line
1800-8901 to report cyber frauds & register grievances.

Best-in Class
IVR Service Fulfilment

90%+
Customer Satisfaction (CSAT)
★★★★★

30+ Services
Services benchmarked with best-in-class peers.

Forward Looking | Where We’Re Headed

Conversational Voice IVR

Interactive voice system that understands customer queries and resolves them faster — moving beyond menu trees.

Expanding Service Gambit

Widening the range of self-serve journeys to reduce customer dependency on the branch.

Service-to-sales

Treating every incoming call as an opportunity to serve better and deliver greater value.

Contact Centre: 1800-8910 | **Cyber Grievance Cell: 1800-8901** | **Voice Bot: 1800- 8890**

Analytics Driven Business Transformation

AI/ML-Powered Digital Transformation Initiatives

UCO INSIGHT – SINGLE SOURCE OF TRUTH

Integrated 14+ disparate data sources into a unified enterprise data platform, eliminating information silos and ensuring consistent, reconciled and trusted data across the Bank.

LIVE BUSINESS DASHBOARDS

Near real-time dashboards providing continuous monitoring of key business metrics, with intelligent alerts for high-volume and high-value transactions to enable faster decision-making.

AI POWERED PREDICTION SUITE

AI-powered propensity models that identify high-conversion customers, derive behavioural insights, enabling targeted cross-selling and improving campaign outcomes.

TRACING THE MULE NETWORK

AI-powered analytics engine for detecting and tracing mule account networks through advanced transaction pattern analysis, enabling proactive fraud detection and risk mitigation.

GEN AI–POWERED BUSINESS 360° PORTAL

Gen AI-enabled Business 360 platform allowing frontline teams and management to retrieve customer and business insights through natural language queries for faster, data-driven decisions.

GEN AI ASSISTANT SUITE

Compose: Drafting assistant
Code buddy: Assistant for writing code
CIRI: NLP Chatbot for employees
Ask DC: Answer to CBS Queries for employees

Human Capital & Workforce Transformation

Empowering Talent – Enabling Growth – Driving Impact

Building Human Capital

Wellness & Care

- Stress Management Webinars
- Wellness & Happiness Surveys
- Wellness Initiatives & Allowance
- Employee Assistance Programs
- Group PAIS for Staff

Leadership Development

- Partnership with Premier Institutions viz. IIMs, NIBM, SBIL, ASCI
- Women Leadership Programs
- LDP & MDP for Senior Management

Employee Engagement

- Employee Connect & Sujhav Portal
- HRMS+ App for Staff Members
- Reward Recognition
- Mentor–Mentee

Digital Learning

- Smart Classrooms
- Personalized Learning Journeys
- Centre of Excellence (CoE)
- Digital Library

Our Focus

- **People First** – Care, support and empower our people
- **Continuous Growth** – Nurture skills and leadership for tomorrow
- **Engaged Workforce** – Inspire, recognize and engage every employee
- **Future Ready** – Leverage digital learning for a future-ready workforce

ESG Initiative

Environmental

- Bank has developed board approved Net – Zero Transition Plan in line with Government of India's NDC Goals.
- Bank has engaged M/s CareEdge Analytics & Advisory Pvt. Ltd. as an independent third party to carry out the impact assessment of green deposits deployed.
- Bank's Exposure under Green Finance is Rs. 4239 Cr as on 30.06.2026.
- Schematic Green loan by UCO Bank
  - ✓ UCO E-Vehicle - Rs. 548 Cr
  - ✓ PM SURYODAYA - Rs. 516 Cr
  - ✓ PM KUSUM - Rs. 487 Cr
  - ✓ Green Deposit - Rs. 238 Cr.
  - ✓ PM SURYAGHAR - Rs. 21 Cr
  - ✓ E-VAHAAN - Rs. 10 Cr

Social

- More than 444910 persons were educated through 14,981 programs conducted by 127 Center for Financial Literacy (CFL) sponsored by the Bank during Jun-26 Qtr..
- More than 4733 candidates were trained through 167 training programs conducted by the 28 Rural Self Employment Training Institutes (RSETIs) of the Bank in 7 states during June-26 Qtr.
- Bank implemented Government Sponsored Social Security Scheme through its pan India branches, No of beneficiaries as on 30.06.26 are as under :
  - ✓ PMSBY – 87.73 lakhs
  - ✓ PMJJBY – 44 lakhs
  - ✓ APY – 17.26 lakhs

Governance

- Bank has adopted PCAF standards in line with global best practices, as the guiding methodology for assessing financed emissions pertaining to our loan portfolio.
- Ranked 5th among PSB (March 2026) based on Grievance rederessal Assessment index score.
- Compliance Manager Tool enabling streamlined compliance monitoring and oversight.

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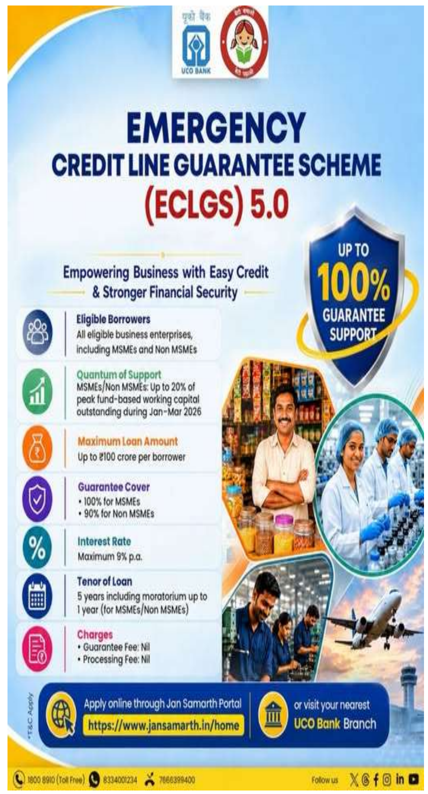
Product & Services



Awards and Recognitions

UCO Bank Presented a dividend Cheque of Rs. 501.81 Cr to the Government of India for FY 2025-26.

The Cheque was handed over to Hon'ble Union Minister of Finance & Corporate Affairs Smt. Nirmala Sitharaman by MD & CEO (I/C) & Executive Director Shri Rajendra Kumar Saboo & Executive Director Shri Vijaykumar Nivrutti Kamble.

UCO Bank has been awarded the Runner-Up in the CISO Elevator Pitch at the 5th IBA CISO Summit & Citations 2026.

Innovation Excellence Award from Automation Anywhere for 'First Public Sector Bank adopting Agentic process automation.'

Social Media Presence

@official.ucobank
117K

@official.ucobank
331K

WhatsApp Banking
Say Hi to
8334001234

@uco-bank
241K

@UCOBankOfficial
55K

@uco-bank
32K

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.

Disclaimer

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

Honours Your Trust

Thank you