



यूको बैंक
सम्मान आपके विश्वास का



UCO BANK
Honours Your Trust



HO/Finance/Share/167/2025-26

Date: 17.10.2025

National Stock Exchange of India Ltd.

"Exchange Plaza"

Plot no. C/1, G Block

Bandra-Kurla C

omplex, Bandra (E)

Mumbai – 400 051

NSE Scrip Symbol: UCOBANK

BSE Limited

Phiroze Jeejeebhoy Towers

Dalal Street, Fort,

Mumbai – 400 001

BSE Scrip Code: 532505

Madam/ Dear Sir,

Sub: Presentation on Unaudited (Reviewed) Financial Results for the second quarter and half year ended 30th September 2025

We enclose herewith the Presentation on the Unaudited (Reviewed) Financial Results of the Bank for the second quarter and half year ended 30th September 2025.

Kindly take the same on record and disseminate the information to investors.

Yours sincerely,

For UCO Bank

Vikash

Gupta

(Vikash Gupta)

Company Secretary

Digitally signed by
Vikash Gupta
Date: 2025.10.17
13:45:01 +05'30'

Encl : as stated

यूको बैंक UCO BANK

वित्तीय परिणाम: सितम्बर तिमाही / छःमाही वित्तीय वर्ष
२०२५-२६

Financial Results: September Q2/HY
(FY 2025-26)

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18008910



Overview



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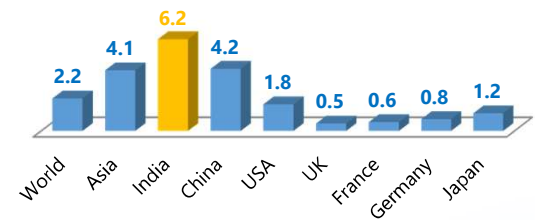
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Awards & Accolades

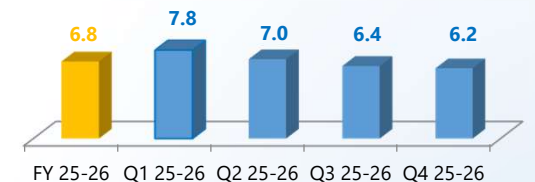
- India's economic momentum remains resilient, with both industry and services sector sustaining strong growth despite global trade uncertainties and geopolitical tensions. Prudent macroeconomic management, proactive policy interventions, and sustained structural reforms have supported this stability.
- The International Monetary Fund (IMF) in its Oct-25 World Economic Output Report has said the Indian economy is projected to grow at 6.2 percent in 2025-26. The Reserve Bank of India has raised the overall growth forecasts for the fiscal year 2025-26 at 6.8 percent in the Oct-25 MPC meeting.
- India's foreign exchange reserve as of 3rd Oct-25 stood at USD 700 Billion, which is sufficient for 11 months of merchandise imports or 95.4 percent of the country's outstanding external debt as of end-Mar-25. The cumulative exports (merchandise & services) during April-August 2025 is estimated at USD 349 Billion, as compared to USD 329 Billion in April-August 2024, a growth of 6.18 percent.
- India's current account deficit narrowed to 0.2 percent of GDP in Q1FY26 from 0.9 percent a year ago. This was supported by strong services and remittances of USD 35 Billion, keeping India the world's largest recipient of private remittances.
- The IIP growth rate for Aug-25 over the corresponding period of previous year is 4.0 percent. The growth rates of the three sectors, Mining, Manufacturing and Electricity for Aug-25 over Aug-24 are 6.0 percent, 3.8 percent and 4.1 percent respectively.
- There is a sharp decline in headline inflation and food inflation in Sep-25 in comparison to Aug-25. The factors supporting the ongoing disinflation and improved outlook for FY26 include impact of GST rate cuts, benign food prices, and adequate foodgrain stocks.

World GDP Projection 2026 (IMF)

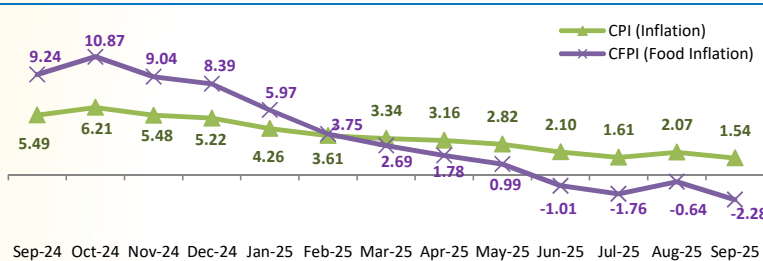


The International Monetary Fund (IMF) has projected the GDP growth rate of India for 2026 at 6.2%. Global growth expectation has been lowered to 2.2%, Emerging and Developing Asia to 4.1% and China at 4.2% in the Oct-25 report.

India GDP Projection 2026 (RBI)



The MPC of the RBI has kept its growth projection for India's GDP at 6.8% for the FY 2025-26. Quarterly GDP growth rates are estimated as Q1 at 7.8%, Q2 at 7.0%, Q3 at 6.4% and Q4 at 6.2%.



The RBI has forecast retail price inflation for FY 2025-26 at 3.1%, with Q2 at 2.1%, Q3 at 3.1%, Q4 at 4.4% and Q1FY27 at 4.9%. Headline inflation is lowest after Jun-2017 and Food Inflation is lowest after Dec-2018.



वित्तीय परिणाम सितम्बर तिमाही वित्तीय वर्ष २०२५-२६

Major Highlights



Major Highlights

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Business

Business ↑
₹5,36,398Cr.
13.23% (Y-Y)

Deposit ↑
₹ 305697Cr.
10.85% (Y-Y)

Savings (Domestic) ↑
₹95080Cr.
7.50% (Y-Y)

Current (Domestic) ↑
₹ 15475Cr.
23.94% (Y-Y)

Advance ↑
₹ 230702Cr.
16.56% (Y-Y)

Retail ↑
₹58987Cr.
25.40% (Y-Y)

Agriculture ↑
₹ 31650Cr.
17.28% (Y-Y)

MSME ↑
₹42309Cr.
23.80% (Y-Y)

Home Loan ↑
₹ 30235Cr.
18.94% (Y-Y)

Vehicle Loan ↑
₹ 6014Cr.
72.87% (Y-Y)

Asset Quality

Gross NPA ↓
2.56%
62bps (Y-Y)

Net NPA ↓
0.43%
30bps (Y-Y)

PCR ↑
96.99%
105bps (Y-Y)

PCR (Excl. TWO) ↑
83.68%
603bps (Y-Y)

Profitability

Net Interest Income ↑
₹ 2533Cr.
10.10% (Y-Y)

Net Profit ↑
₹ 620Cr.
2.82% (Y-Y)

Operating Profit ↑
₹1613Cr.
12.69% (Y-Y)

Performance vs Guidance



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Parameters	Actual for Sep-25	Guidance for FY 25-26
Deposit Growth (Y-O-Y)	10.85%	10-12%
Credit Growth (Y-O-Y)	16.56%	12-14%
CASA %	38.11%	37-38%
RAM %	65.23%	61-63%
CD Ratio	75.47%	75-77%
Credit Cost	0.72%	<1.00%
NIM Global	2.90%	2.8-2.9★
GNPA	2.56%	<2.50%
NNPA	0.43%	<0.35%
Slippage Ratio	1.05%	1-1.25%
Total Recovery & Upgradation (in Cr)	1548	2200-2700



Earlier guidance 3-3.10%

Total Business



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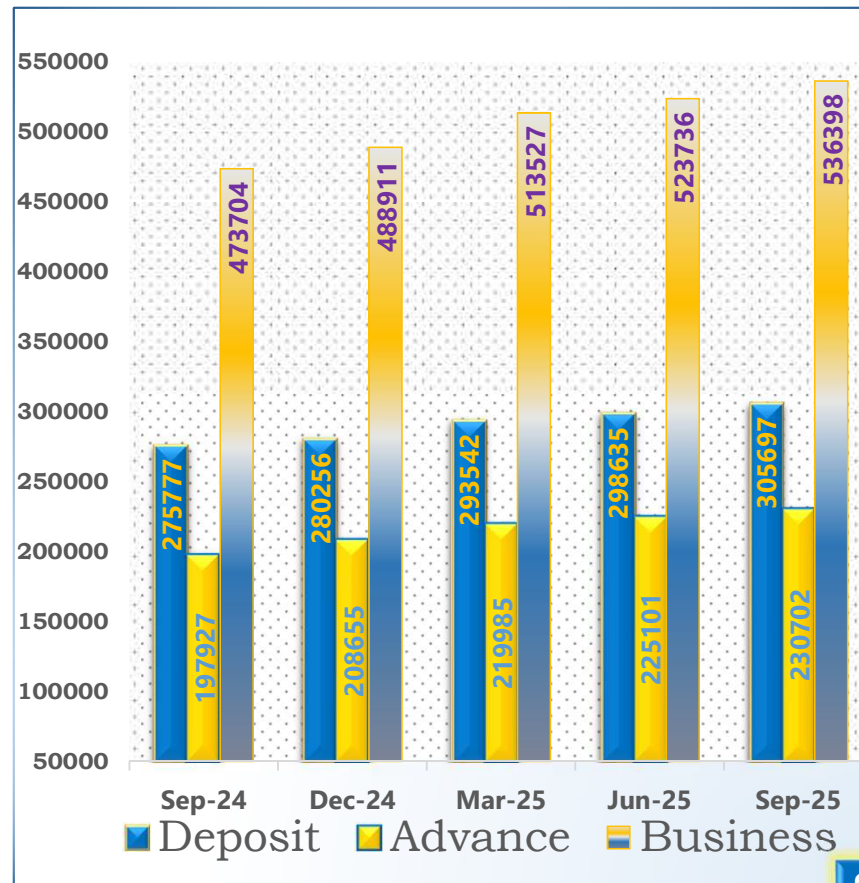
Digital Journey

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Business Mix (₹ in Cr)	Sep-24	Jun-25	Sep-25	Q-Q (%)	Y-Y (%)
Global Business	473704	523736	536398	2.42	13.23
Domestic	437781	480070	493903	2.88	12.82
Overseas	35923	43666	42495	-2.68	18.29
Global Deposits	275777	298635	305697	2.36	10.85
Domestic	263915	280092	290106	3.58	9.92
Overseas	11862	18543	15591	-15.92	31.44
Global Advances	197927	225101	230702	2.49	16.56
Domestic	173866	199978	203797	1.91	17.21
Overseas	24061	25123	26905	7.09	11.82
CD Ratio (%)	71.77	75.38	75.47		

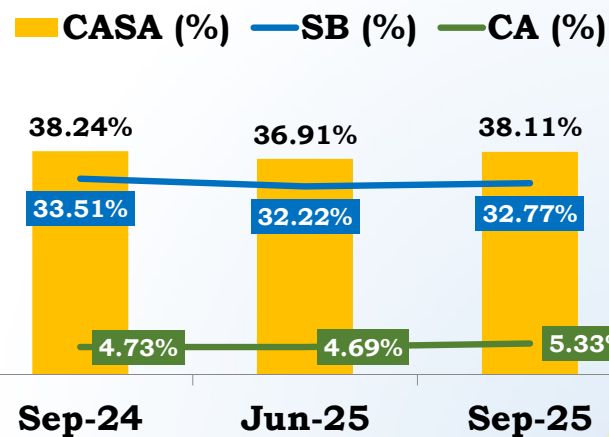
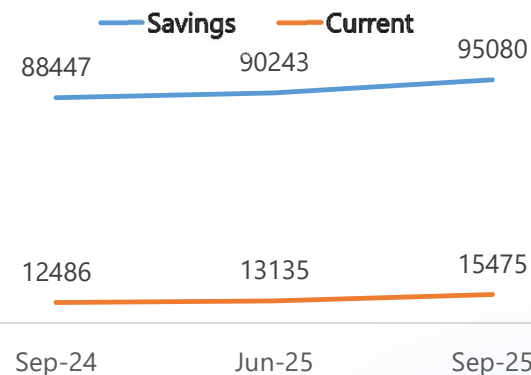


Global Deposits



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

Particulars (₹ in Cr)	Sep-24	Jun-25	Sep-25	Q-Q (%)	Y-Y(%)
1. Domestic Deposits	263915	280092	290106	3.58	9.92
a) Current Deposits	12486	13135	15475	17.81	23.94
b) Saving Deposits	88447	90243	95080	5.36	7.50
i. CASA Domestic	100933	103378	110555	6.94	9.53
c) Term Deposits	162982	176714	179551	1.61	10.17
2. Overseas Deposits	11862	18543	15591	-15.92	31.44
3. Global Deposits (1+2)	275777	298635	305697	2.36	10.85
CASA Domestic (%)	38.24	36.91	38.11		



Domestic Advances



Major Highlights

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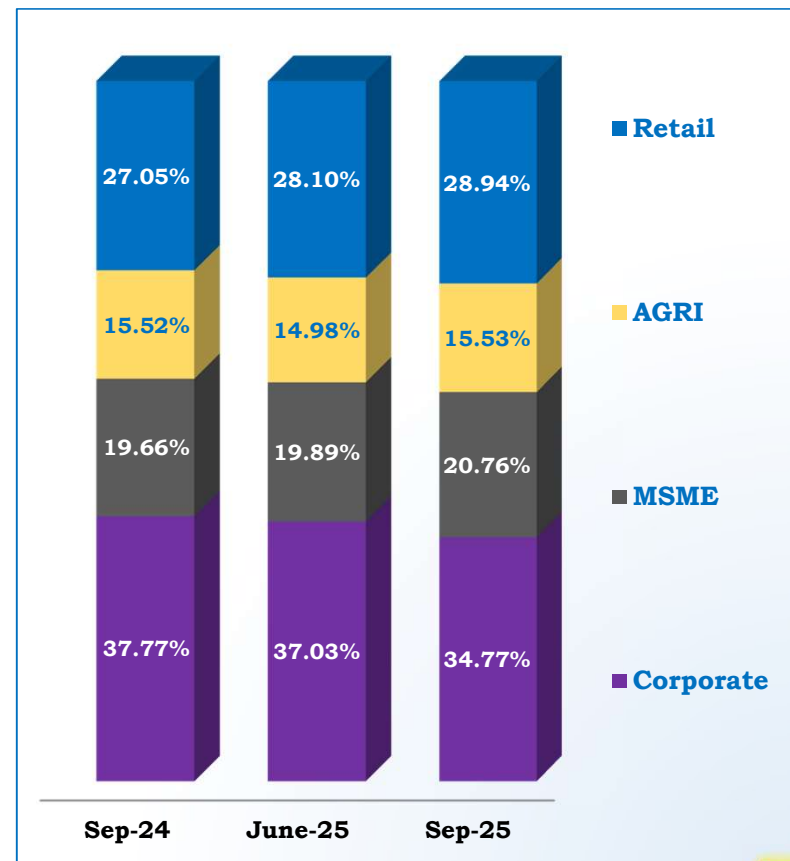
Digital Journey

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Particulars (₹ in Cr)	Sep-24	Jun-25	Sep-25	Growth (Q-Q) %	Growth (Y-Y) %
1. Domestic Advances	173866	199978	203797	1.91	17.21
a) Retail	47039	56195	58987	4.97	25.40
b) Agriculture	26987	29961	31650	5.64	17.28
c) MSME	34174	39771	42309	6.38	23.80
2. Total RAM (a+b+c)	108200	125927	132946	5.57	22.87
3. RAM Share (%)	62.23	62.97	65.23	-	-
d) Corporate	65666	74051	70851	-4.32	7.90



Retail Mix



Major Highlights

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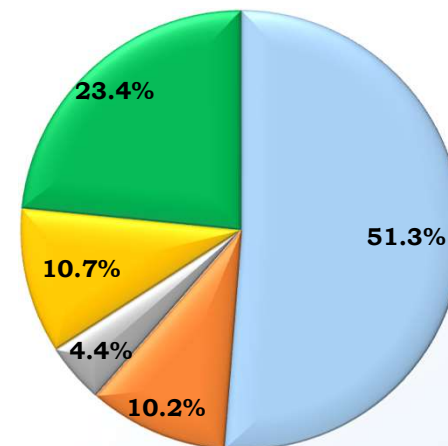
ESG Initiatives

Products & Services

Awards & Accolades

Particulars	Sep-24	Jun-25	Sep-25	Growth	Growth
(₹ in Cr)				(Q-Q) %	(Y-Y) %
Home Loan	25421	28835	30235	4.86	18.94
Vehicle Loan	3479	5282	6014	13.86	72.87
Personal Loan	1732	2504	2613	4.35	50.87
Pool	4398	6489	6313	-2.71	43.54
Others	12009	13085	13812	5.56	15.01
Total	47039	56195	58987	4.97	25.40

Sep-25



■ Home Loan
 ■ Vehicle Loan
 ■ Personal Loan
 ■ Pool
 ■ Others

Agriculture



Major Highlights

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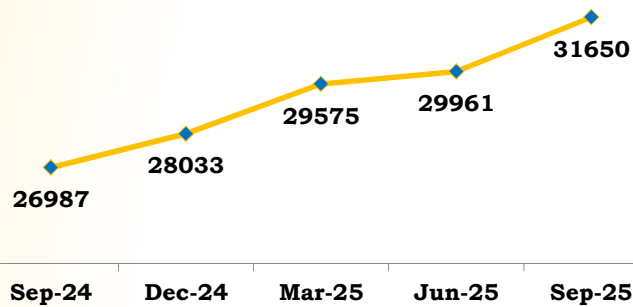
ESG Initiatives

Products & Services

Awards & Accolades

Agriculture (₹ in Cr)	Sep-24	Jun-25	Sep-25	Q-Q (%)	Y-Y (%)
1. Farm Credit (Crop, Investment & Allied)	23631	26159	27330	4.48%	15.65%
2. Agri Infrastructure & Ancillary Activities	3356	3802	4320	13.62%	28.72%
3. Total (1+2)	26987	29961	31650	5.64%	17.28%

Agriculture



Self Help Group	Sep-24	Jun-25	Sep-25	Q-Q (%)	Y-Y (%)
No of Group (Lakhs)	1.72	1.83	1.84	0.55	6.98
Balance Outstanding (Cr.)	3544	4160	4583	10.17	29.32
Women Beneficiaries (No in lakhs)	15.6	16.8	16.95	0.89	8.65

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MICRO

SMALL

MEDIUM

TOTAL

42309Cr

Q-Q 6.38% ↑
Y-Y 23.80%

23344 Cr
(55.18%)

22,914 Cr
(58.12%)

20,274 Cr
(59.21%)

17720 Cr
(41.88%)

16064 Cr
(40.39%)

13,145 Cr
(38.54%)

1245 Cr
(2.94%)

793 Cr
(1.99%)

755 Cr
(2.25%)

42309 Cr

39,771 Cr

34174 Cr

MSME Portfolio Mix



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GECL (₹ in Cr.)	Upto Sep 25 Qtr
Amount Sanctioned	3153
Amount Disbursed	3128
Outstanding As on 30.09.2024 :Rs.717 Cr	
Outstanding As on 30.09.2025 :Rs.335 Cr	



Standup India (No.)	As on 30.09.2025
Target	6366
Achievement	6699
Achievement (%)	105%



PMMY (₹ in Cr.)	Sep-25 Qtr
Amount Sanctioned	1482
Amount Disbursed	1468
Amount outstanding as on 30.09.2025	7353



PM SVANidhi

PM SVANidhi	As on 30.09.2025
Application Sanctioned (Nos.)	178296
Amount Sanctioned (₹ in Cr.)	254.75



PM Viswakarma	As on 30.09.2025
Application Sanctioned (Nos.)	9667
Amount (₹ in Cr.)	78.66

Priority Sector Advances



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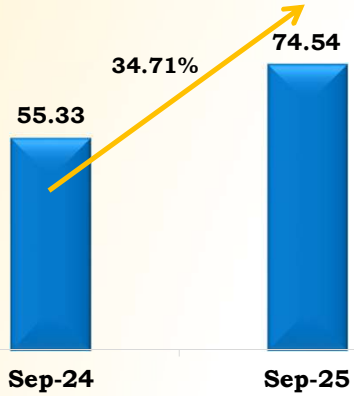
Segment (₹ in Cr)	RBI Benchmark (%)	Mandatory Target	Achievement	Achievement (%)
Priority Sector	40.00%	71866	96931	53.95%
Agriculture	18.00%	32340	32455	18.06%
Small/Marginal Farmer	10.00%	17967	17999	10.02%
Weaker Section	12.00%	21560	26417	14.70%
Micro Under MSME	7.50%	13475	23342	12.99%
Non Corporate Farmers	14.00%	25153	27979	15.57%

ANBC - 179665 Cr

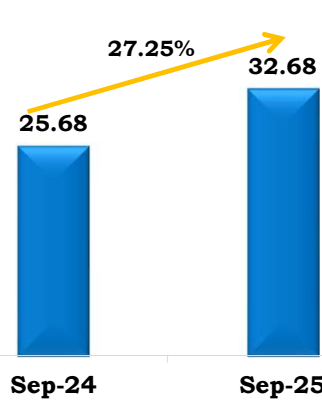


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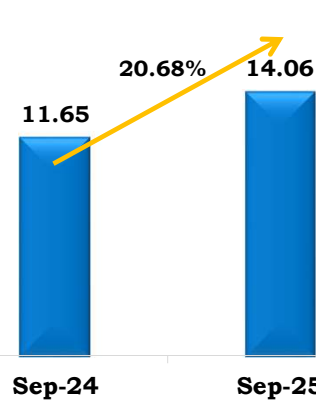
PMSBY (In Lakhs)



PMJJBY (In Lakhs)



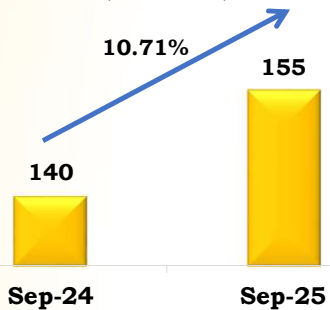
APY Accounts (In Lakhs)



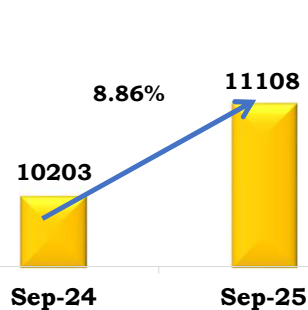
Sept 2025 Qtr

- State Level Bankers Committee – 2 (Odisha & Himachal Pradesh)
- Lead District Manager (LDM) : 35
- Rural Self Employment Training Institute (RSETI) : 27 (7 States)
- Centre for Financial Literacy : 127
- No. of beneficiaries of CFL : 517447
- Financial Literacy Counselors : 12
- No. of Fin. Literacy Camps : 1448
- No. of beneficiaries of FLC : 51259

PMJDY Accounts (In Lakhs)



No of BC



No of Claims Settled upto 30.09.2025 (since inception)

PMSBY	PMJJBY
2758	16298

Sectoral Credit-Advances (Dom.)



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Sector (₹ in Cr.)	30.09.2024	% share to Total Advances	30.06.2025	% share to Total Advances	30.09.2025	% share to Total Advances
Infrastructure	15878	9.13	16251	8.11	16924	8.30
Of which						
<i>Power & Energy</i>	8887	5.11	8884	4.44	7746	3.80
<i>Port and Road Project</i>	5039	2.90	5915	2.95	7774	3.81
<i>Other infrastructure</i>	1953	1.12	1452	0.72	1403	0.69
Basic Metal	5516	3.17	7781	3.88	8177	4.01
Textiles	1395	0.80	1601	0.80	1882	0.92
Petroleum and Coal Products	981	0.56	1835	0.92	1382	0.68
All Engineering	977	0.56	1302	0.65	1190	0.58
Food Processing	1284	0.74	1373	0.69	1339	0.66
Commercial Real Estate	1126	0.65	1661	0.83	1766	0.87
NBFC	24591	14.14	24113	12.04	24764	12.15
<i>Other Industries</i>	4370	2.51	5555	2.77	5137	2.52
Total Industries	56118	32.28	61471	30.69	62561	30.70

Standard NBFC Advances

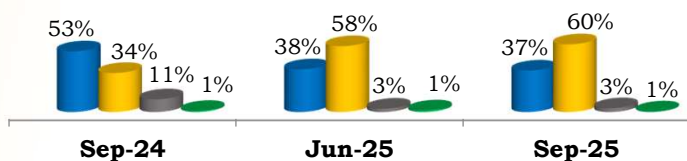


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Standard NBFC (₹ in Cr.)	30.09.2024			%	30.06.2025			%	30.09.2025			%
	Domestic	Overseas	Global		Domestic	Overseas	Global		Domestic	Overseas	Global	
NBFC - PSUs	4953	964	5917	21.67	5041	986	6027	22.31	3037	1021	4058	14.57
NBFC - HFCs	4063	419	4482	16.42	4342	429	4771	17.66	4642	444	5086	18.26
NBFC - MFIs	1128	168	1296	4.75	670	69	738	2.73	508	71	579	2.08
NBFC - Others	14443	1165	15608	57.17	14052	1424	15475	57.29	16552	1585	18137	65.10
Total	24587	2716	27303	100	24104	2907	27011	100	24739	3121	27860	100.00

Rating of Standard NBFCs

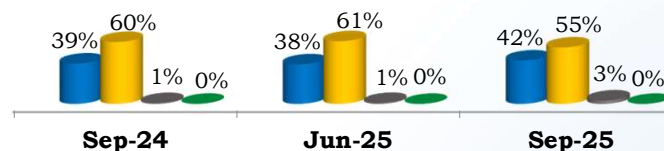
■ AAA ■ AA ■ A ■ BBB & below



Standard NBFCs (₹ in Cr.)	30.09.2024	30.06.2025	30.09.2025
Bank sponsored	1034	702	641
PSU	6662	7794	5972
Private Inst. (non-Bank)	19607	18516	21247
Total	27303	27011	27860

Rating of Standard HFCs

■ AAA ■ AA ■ A ■ BBB & below



Out of Std. NBFCs, HFCs (₹ in Cr.)	30.09.2024	30.06.2025	30.09.2025
Bank sponsored	836	538	488
PSU	745	1767	1913
Private Inst. (non-Bank)	2901	2466	2685
Total	4482	4771	5086

Rating Mix (of advances above ₹25 Cr)



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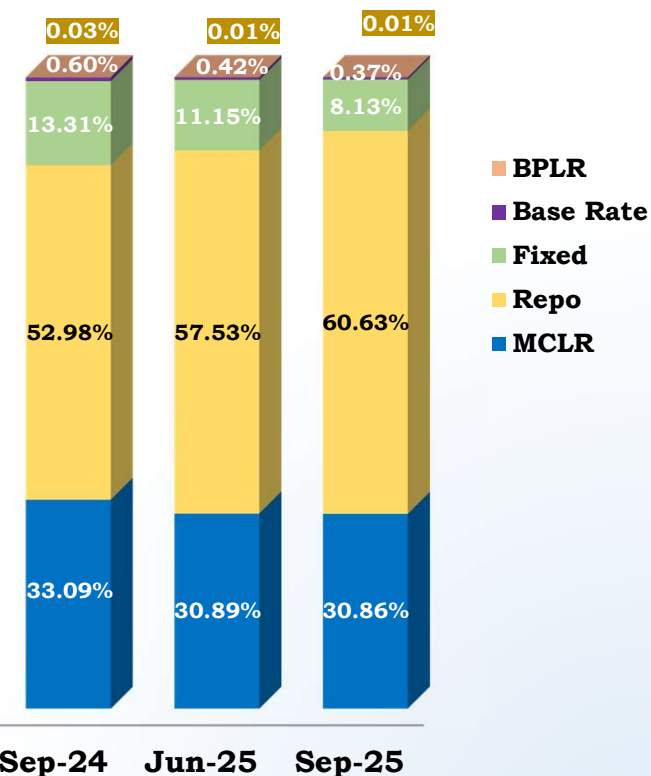
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Rating Grade (₹ in Cr)	Sep-24	% Share	Jun-25	% Share	Sep-25	% Share
AAA	25848	30.50	32304	33.76	29643	31.09%
AA	24160	28.51	26260	27.44	25858	27.12%
A	11739	13.85	12642	13.21	15650	16.41%
BBB	5070	5.98	3984	4.16	4091	4.29%
BBB & above	66817	78.83	75190	78.57	75241	78.91%
Below BBB	1921	2.27	2276	2.38	2340	2.45%
Total Rated	68738	81.10	77466	80.95	77581	81.36%
Of Which						
a) PSU	28730	33.90	30667	32.04	28211	29.59%
b) Others	40008	47.20	46799	48.90	49370	51.78%
Total Unrated	16018	18.90	18234	19.05	17772	18.64%
Of Which						
a) PSU with Govt. Guarantee	8933	10.54	6939	7.25	6649	6.97%
b) PSU without Govt. Guarantee	1534	1.81	3385	3.54	2958	3.10%
c) Others	5551	6.55	7910	8.27	8165	8.56%

Advances(Dom) Mix of Benchmark



Investment Portfolio



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Sl.	Parameters (₹ in Cr)	Sep-24	Jun-25	Sep-25
1	Domestic Investment	91715	91621	95113
a	SLR	67186	67074	70334
	SLR as % to Domestic Investment	73.26	73.21	73.95%
b	Non SLR	24529	24547	24779
I	Held To Maturity (HTM)	66588	65646	68479
II	Available For Sale (AFS)	22545	22986	23321
III	Held For Trading (HFT) & Fair Value through P & L (FVTPL)	2329	2975	3313
III	Investment in Associates	253	14	
2	Modified Duration (AFS+HFT)	3.03	3.71	3.66
3	Overseas Investment	2721	3125	3254
4	Total Gross Investment (1+3)	94436	94746	98367
	HTM To Gross Domestic Investment (%)	72.60%	71.65%	72.00%
	Total SLR (%)	25.03%	22.85%	23.95%

Profitability



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Sl.	Parameters (₹ in Cr.)	Quarter Ended			Growth		Half Year Ended		Growth	Financial Year
		Sep-24	Jun-25	Sep-25	Q-Q (%)	Y-Y (%)	Sep-24	Sep-25	Y-O-Y(%)	24-25
1	Interest Income	6078	6436	6537	1.57	7.55	12102	12973	7.20	25067
2	Interest Expenses	3777	4033	4004	-0.72	6.01	7547	8037	6.49	15437
3	Net Interest Income (1-2)	2301	2403	2533	5.41	10.08	4555	4936	8.36	9630
4	Non-Interest Income	993	997	884	-11.33	-10.98	1828	1881	2.90	4406
5	Operating income(3+4)	3294	3400	3417	0.50	3.73	6383	6817	6.80	14036
6	Operating Expenses	1862	1838	1804	-1.85	-3.11	3630	3642	0.33	7999
i	Staff Expenses	1304	1276	1214	-4.86	-6.90	2512	2490	-0.88	5453
ii	Other Operating Expenses	558	562	590	4.98	5.73	1118	1152	3.04	2546
7	Operating Profit (5-6)	1432	1562	1613	3.27	12.64	2753	3175	15.33	6037
8	Provisions	829	955	993	3.98	19.78	1599	1947	21.76	3592
9	Net Profit (7-8)	603	607	620	2.14	2.82	1154	1227	6.33	2445

Net Interest Income



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Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Half Year Ended		Growth	Financial Year
		Sep-24	Jun-25	Sep-25	Q-Q (%)	Y-Y (%)	Sep-24	Sep-25	Y-O-Y(%)	24-25
1	Interest Income	6078	6436	6537	1.57	7.55	12102	12973	7.20	25067
a.	From Advances	4138	4491	4626	3.01	11.79	8097	9117	12.60	17117
b.	From Investments	1592	1565	1615	3.19	1.44	3177	3180	0.09	6347
c.	Others	348	381	296	-22.31	-14.94	828	676	-18.36	1603
2	Interest Expended	3777	4033	4004	-0.72	6.01	7547	8037	6.49	15437
a.	On Deposits	3269	3472	3516	1.27	7.56	6408	6988	9.05	13068
b.	On Borrowings	373	390	317	-18.72	-15.01	884	707	-20.02	1806
c.	Bonds & Others	135	171	171	0.00	26.67	255	342	34.12	563
3	Net Interest Income (1-2)	2301	2403	2533	5.41	10.08	4555	4936	8.36	9630

Non Interest Income



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Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Half Year Ended		Growth	FY
		Sep-24	Jun-25	Sep-25	Q-Q (%)	Y-Y (%)	Sep-24	Sep-25	Y-O-Y(%)	24-25
1	Fee Based Income	347	374	414	10.70	19.31	662	788	19.03	1382
a.	Charges & Commission from Advance	157	162	184	13.58	17.20	280	346	23.57	568
b.	Commission from Third Party Product	12	12	17	41.67	41.67	22	29	31.82	64
c.	Charges & Commission from Others	178	200	213	6.50	19.66	360	413	14.72	750
2	Recovery in Written Off	520	425	366	-13.88	-29.62	950	791	-16.74	2624
3	Treasury Income	126	198	104	-47.47	-17.46	216	302	39.81	400
4	Total (1+2+3)	993	997	884	-11.33	-10.98	1828	1881	2.90	4406

Operating Expenses



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Sl.	Particulars (₹ in Cr.)	Quarter Ended			Variation		Half Year Ended		Growth	FY
		Sep-24	Jun-25	Sep-25	Q-Q (%)	Y-Y (%)	Sep-24	Sep-25	Y-O-Y (%)	24-25
1	Salary	905	874	904	3.43	-0.11	1763	1778	0.85	3739
2	Employee Benefits	399	402	310	-22.89	-22.31	749	712	-4.94	1714
3	Total Staff Expenses (1+2)	1304	1276	1214	-4.86	-6.90	2512	2490	-0.88	5453
4	Rent, Taxes & Lighting	93	85	124	45.88	33.33	191	209	9.42	435
5	Printing & Stationery	10	7	10	35.71	-5.00	21	17	-21.43	45
6	Depreciation	81	71	88	23.94	8.64	151	159	5.30	312
7	IT Related Expenditure	62	48	78	62.50	25.81	133	126	-5.26	437
8	Insurance	84	152	27	-82.24	-67.86	163	179	9.82	395
9	Others	312	199	264	32.41	-15.54	622	463	-25.64	922
10	Total Other Operating Expenses (4+5+6+7+8+9)	558	562	590	4.98	5.73	1118	1152	3.04	2546
11	Total Operating Expenses (3+10)	1862	1838	1804	-1.85	-3.11	3630	3642	0.33	7999

Provision Details



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Sl.	Particulars (₹ in Cr.)	Quarter Ended			Half Year Ended		FY
		Sep-24	Jun-25	Sep-25	Sep-24	Sep-25	24-25
1	NPA	609	463	405	1005	868	1633
2	NPI	1	1	6	1	7	35
3	Standard Assets & others	-117	152	177	-55	329	535
4	Income Tax (Including DTA)	336	339	405	648	744	1389
	Total Provision (1+2+3+4)	829	955	993	1599	1948	3592

Key Financial Indicators



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Particulars	Quarter Ended			Half Year		FY
	Sep-24	Jun-25	Sep-25	Sep-24	Sep-25	24-25
Cost of Deposits (%)	4.88%	4.84%	4.73%	4.84%	4.79%	4.85%
Cost of Funds (%)	4.79%	4.73%	4.57%	4.75%	4.65%	4.78%
Cost to Income Ratio (%)	56.53%	54.06%	52.79%	56.87%	53.42%	56.99%
Yield on Advances Domestic (%)	8.96%	8.60%	8.39%★	8.86%	8.49%	8.89%
Yield on Advances Global (%)	8.65%	8.26%	8.06%★	8.56%	8.16%	8.55%
Yield on Investments Domestic (%)	6.89%	6.83%	6.85%	6.87%	6.83%	6.85%
Yield on Investments Global (%)	6.78%	6.70%	6.71%	6.78%	6.70%	6.74%
Net Interest Margin (NIM) Domestic (%)	3.30%	3.18%	3.08%★	3.29%	3.13%	3.29%
Net Interest Margin (NIM) Global (%)	3.10%	2.96%	2.90%★	3.09%	2.93%	3.08%
Return on Assets (RoA) Annualised(%)	0.75%	0.71%	0.71%	0.73%	0.71%	0.76%
Return on Equity (RoE) Annualised (%)	14.22%	11.25%	10.96%	13.67%	11.15%	13.09%
Earnings per Share (Not Annualised) (₹)	0.50	0.48	0.49	0.96	0.98	2.04
Book Value per Share (₹)	15.39	18.50	19.23	15.38	19.23	17.53
Business per Employee (₹ in Cr)	22.10	24.64	25.17	22.10	25.17	24.35
Business per Branch (₹ in Cr)	145.80	158.37	161.37	145.80	161.37	155.43



Exceptional interest income of Rs 107Cr in Sept Qtr led to YOA(Global) to 8.25% , NIM (Global) to 3.03% , YOA(Domestic) to 8.60% & NIM (Domestic) to 3.23%.

Key Financial Indicators (Qtr.)



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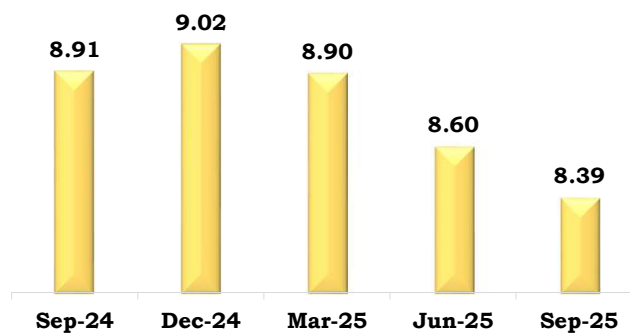
Products & Services

Awards & Accolades

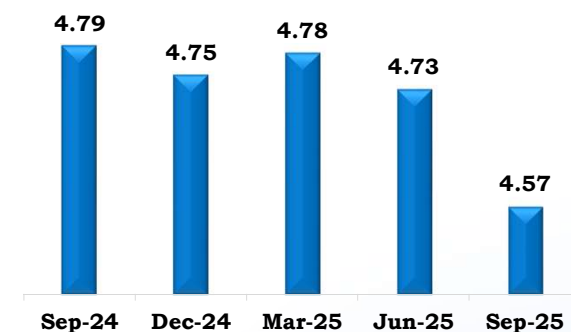
Yield on Advance Global (%)



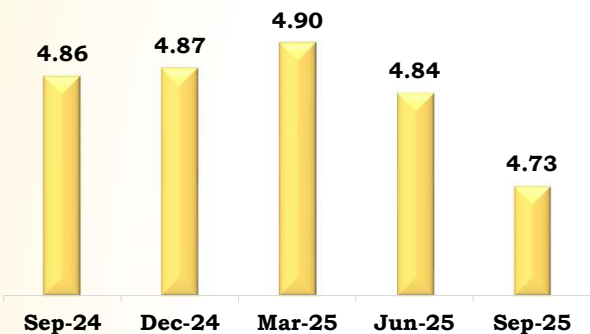
Yield on Advance Domestic (%)



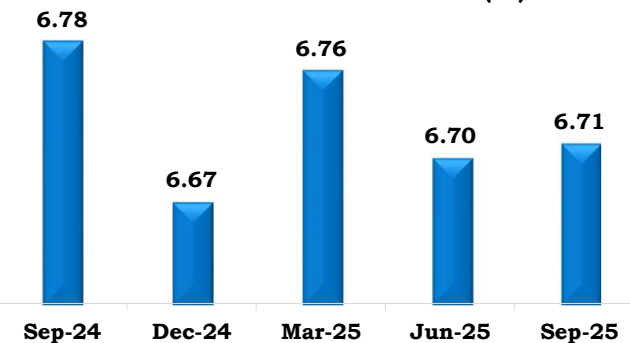
Cost of Funds (%)



Cost of Deposit (%)



Yield on Investment Global (%)



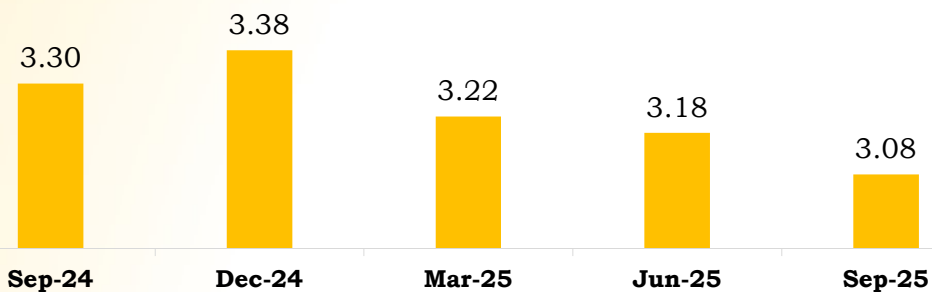
Yield on Investment Domestic (%)



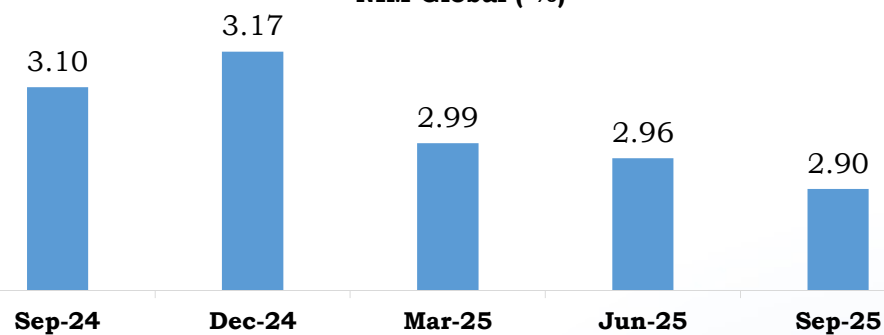
Efficiency Ratio (Qtr.)



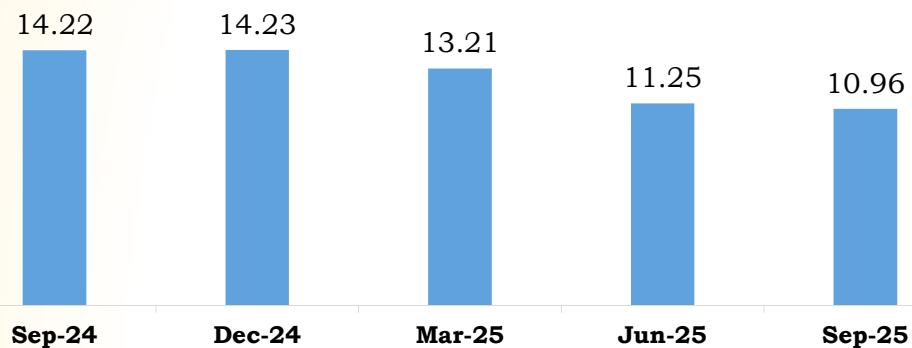
NIM Domestic (%)



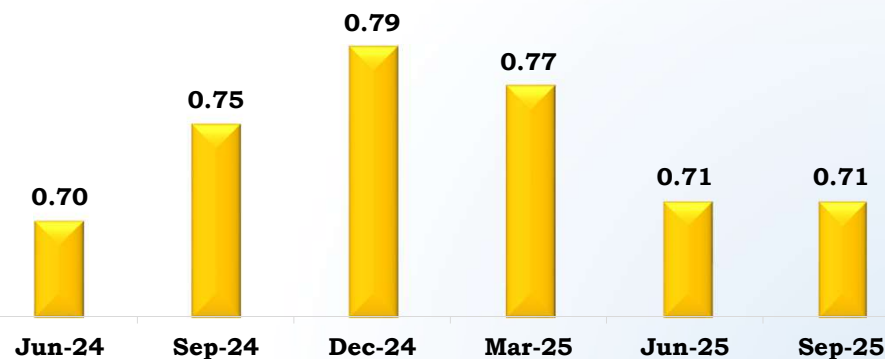
NIM Global (%)



Return on Equity (%)



Return on Assets (%)



Productivity Ratio



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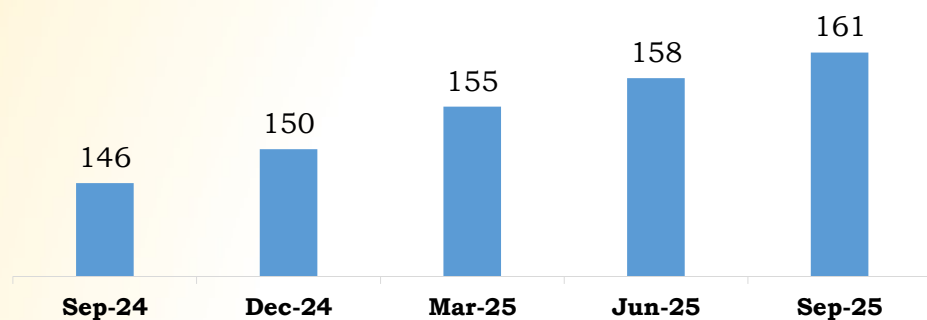
Digital Journey

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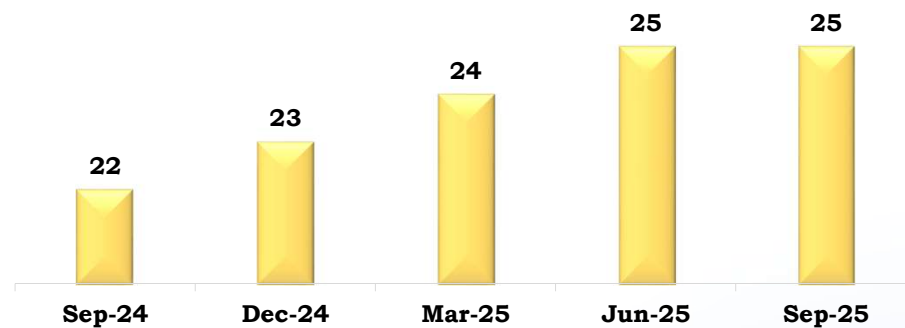
Products & Services

Awards & Accolades

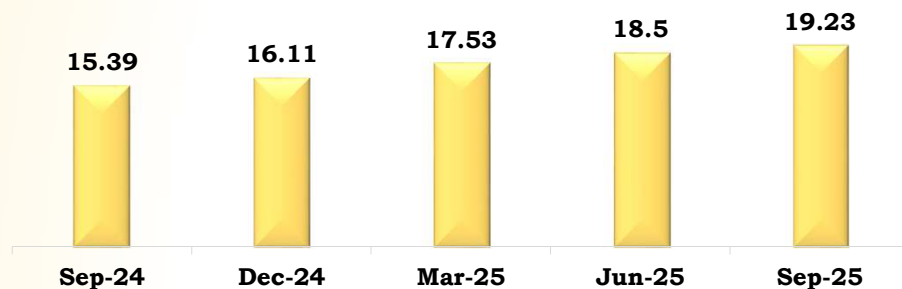
Business Per Branch (₹ in Cr.)



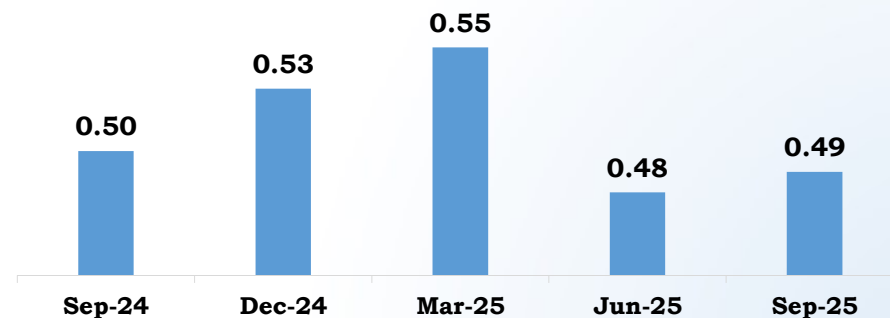
Business Per Employee (₹ in Cr.)



Book Value Per Share (₹)



Earning Per Share (₹)



Balance Sheet



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CAPITAL & LIABILITIES (₹ in Cr.)	30.09.2024	30.06.2025	30.09.2025
Capital	11956	12540	12540
Reserves & Surplus	16190	19387	19925
Deposits	275777	298635	305697
Borrowings	21727	26516	21474
Other Liabilities & Provisions	7158	8626	9840
Total	332808	365704	369476
ASSETS (₹ in Cr.)	30.09.2024	30.06.2025	30.09.2025
Cash and Balances with RBI	10306	10272	9725
Balances with Banks and Money at Call and Short Notice	16065	22712	18568
Investments	93691	94150	97765
Advances	193030	220187	225769
Fixed Assets	3825	3877	3927
Other Assets	15891	14506	13722
Total	332808	365704	369476

Asset Quality



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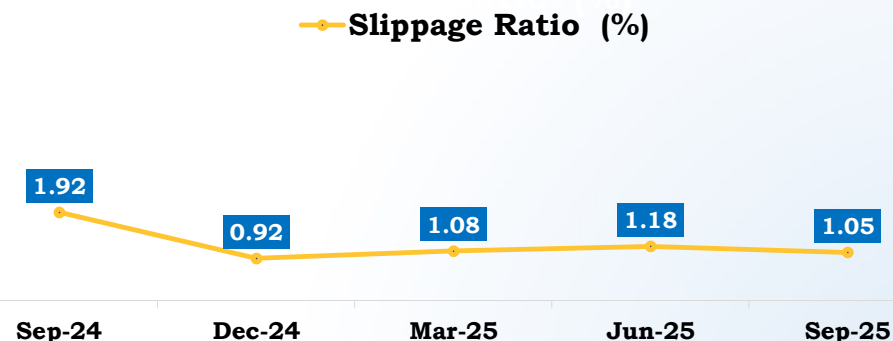
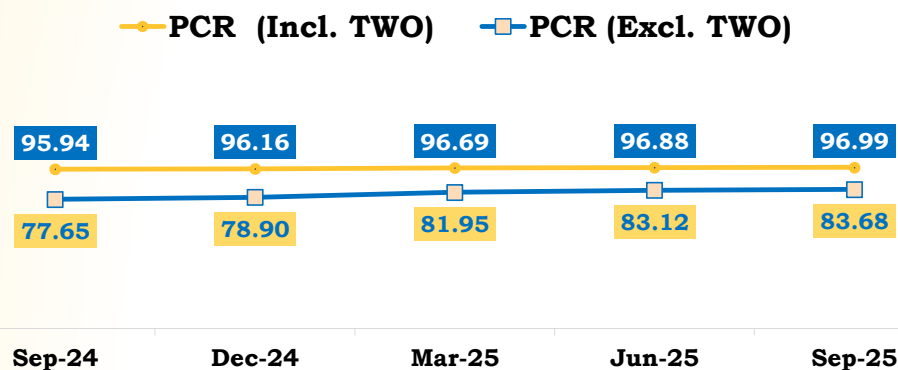
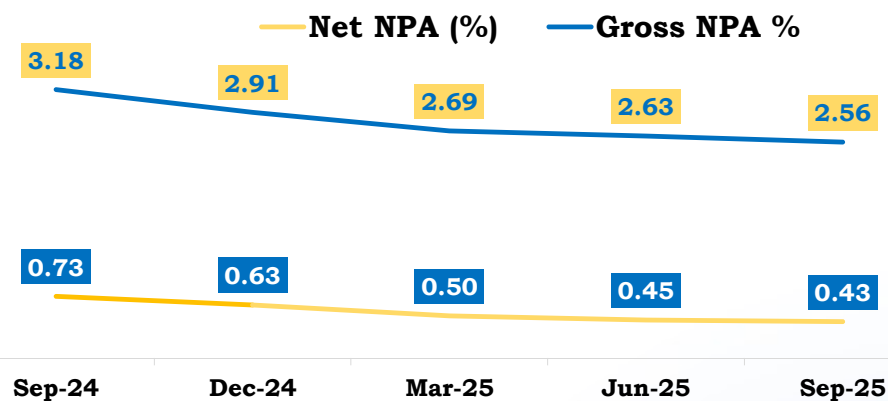
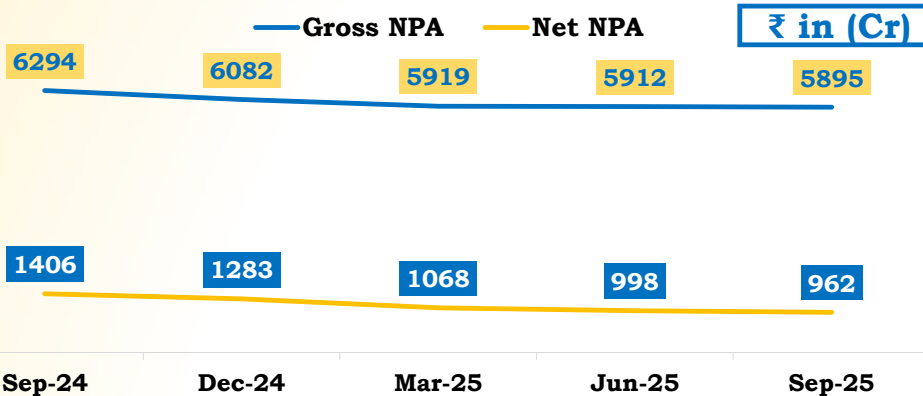
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Awards & Accolades



Asset Quality



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Asset Classification

Item	Sep-24	Jun-25	Sep-25	FY 24-25
Gross NPA (₹ in Cr.)	6294	5912	5895	5919
Net NPA (₹ in Cr.)	1406	998	962	1068
Gross NPA (%)	3.18%	2.63%	2.56%	2.69%
Net NPA (%)	0.73%	0.45%	0.43%	0.50%
PCR % (Incl TWO)	95.92%	96.88%	96.99%	96.69%
PCR % (Excl TWO)	77.58%	83.12%	83.68%	81.95%
Slippage Ratio (%)	1.84%	1.18%	1.05%	
Slippage Ratio for the year (%)				0.92%
Credit Cost Annualised (%)	1.26%	0.84%	0.72%	
Credit Cost for the year (%)				0.87%

₹ in (Cr)

Item	Sep-24	%	Jun-25	%	Sep-25	%
Standard	191633	96.82	219190	97.37	224807	97.44%
Sub-standard	1470	0.74	1327	0.59	1375	0.60%
Doubtful	3523	1.78	3221	1.43	3113	1.35%
Loss	1301	0.66	1363	0.61	1407	0.61%
Total Advance	197927	100	225101	100	230702	100.00%

Movement of NPA



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Sl No.	Item (₹ in Cr)	Quarter Ended			Year Ended
		Sep-24	Jun-25	Sep-25	Mar-25
1	Opening Balance	6420	5919	5912	6463
	Less				
2	Total Reduction	990	638	645	2793
	of which				
	Cash Recovery + Upgradation	350	258	273	1227
3	Fresh Addition	864	631	629	2249
(a)	Fresh Slippage	852	608	614	2198
(b)	Addition to Old NPA	12	23	15	51
4	Net Increase/(Decrease) (3-2)	-126	-7	-17	-544
5	Closing Balance (1-2+3)	6294	5912	5895	5919
6	Recovery in Written off + RI	669	498	519	3202
7	Total Recovery + Upgradation	1020	756	792	4429

Sector-wise Fresh Addition to NPA

Fresh Addition	Quarter Ended		
(₹ in Cr)	Sep-24	Jun-25	Sep-25
Retail	132	150	120
Agriculture	206	91	238
MSME	190	368	211
RAM	528	608	569
Corporate & Others	324	0	45
Addition to existing NPA	12	23	15
Total	864	631	629

Segment NPA



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₹ in (Cr)

SL	Sector	30.09.2024			30.06.2025			30.09.2025		
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	47039	339	0.72	56195	369	0.66	58987	426	0.72
	<i>Of which</i>									
a.	Home Loan	25421	244	0.96	28835	245	0.85	30235	277	0.92
b.	Education Loan	998	16	1.60	1047	15	1.43	1090	17	1.56
c.	Vehicle Loan	3479	30	0.86	5282	33	0.62	6014	40	0.66
2	Agriculture	26987	3307	12.25	29961	3240	10.81	31650	3421	10.81
3	MSME	34174	2235	6.54	39771	2205	5.54	42309	1957	4.63
4	Corporate	65666	413	0.63	74051	97	0.13	70851	91	0.13
5	Total (1 to 4)	173866	6294	3.62	199978	5912	2.96	203797	5895	2.89
6	Overseas	24061	0	0.00	25123	0	0.00	26905	0	0.00
7	Total	197927	6294	3.18	225101	5912	2.63	230702	5895	2.56

SMA Advances (1 Cr & above)



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₹ in (Cr)

SMA Position of the Bank (1 cr and above)

Parameters	Sep-24		Jun-25		Sep-25	
	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances
SMA 0	836	0.42%	528	0.23%	810	0.35%
SMA 1	376	0.19%	316	0.14%	326	0.14%
SMA 2	350	0.18%	696	0.31%	654	0.28%
Total	1562	0.79%	1540	0.68%	1790	0.77%

Sector/SMA	30.09.2024				30.06.2025				30.09.2025			
(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	160	37	79	276	173	54	73	300	228	44	77	349
Agriculture	51	29	49	129	47	21	76	145	80	30	44	154
MSME	202	131	155	488	243	147	221	611	384	156	185	725
Corporate & Others	422	179	68	669	64	94	326	484	119	95	348	562
Total	835	376	351	1562	528	316	696	1541	811	325	654	1790

Restructured Advances



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Restructured Standard Advance

Parameters	Sep-24	Jun-25	Sep-25
Retail	793	722	698
Agriculture	79	85	83
MSME	1052	635	616
Corporate	862	135	104
Total	2786	1577	1501
% of Total Advance	1.41%	0.70%	0.65%

₹ in (Cr)

Out of Restructured Standard Advances COVID Restructuring (RF1 & RF 2)

Particulars	Sep-24	Jun-25	Sep-25
MSME	651	533	504
Personal	793	718	688
Corporate	163	0	0
Others	111	93	91
Total	1718	1344	1283

Sep-2025 (₹ Cr.)	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC	9	16	239	264
Loan Outstanding	1349	2641	13024	17014
Total Provisions Held	1349	2641	13024	17014
Provision Percentage (%)	100%	100%	100%	100%

Recovery From NCLT	Sep-24		Jun-25		Sep-25	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Through Resolution	14	393	6	36	5	104
Under Liquidation	12	21	4	2	8	5
Total	26	414	10	38	13	109

NCLT

Capital Adequacy



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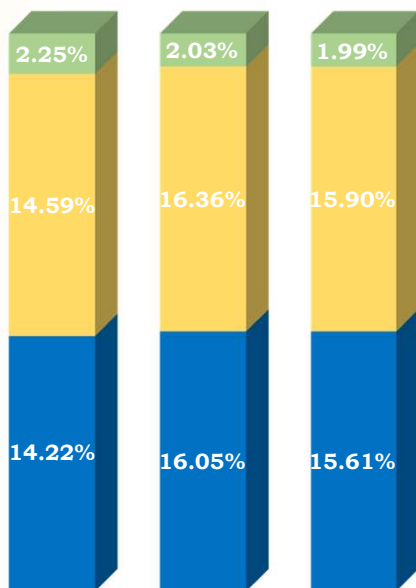
Awards & Accolades

CRAR

16.84

18.39

17.89



■ Tier-II

■ Tier-I

■ CET-I

Sep-24

Jun-25

Sep-25

Particulars (₹ in Cr)	Sep-24	Jun-25	Sep-25
Credit RWA	111823	124347	130308
Market RWA	2041	2815	2772
Operational RWA	19191	21811	21811
Total RWA	133055	148972	154891
Advances	197927	225101	230702
Credit RWA to Advance (%)	56.50	55.23	56.48

Particulars (₹ in Cr)	Sep-24	Jun-25	Sep-25
CET1 Capital	18916	23912	24182
Tier I Capital	19416	24367	24634
Tier II Capital	2988	3022	3080
Total Capital	22404	27389	27714

Share Holding & Ratings



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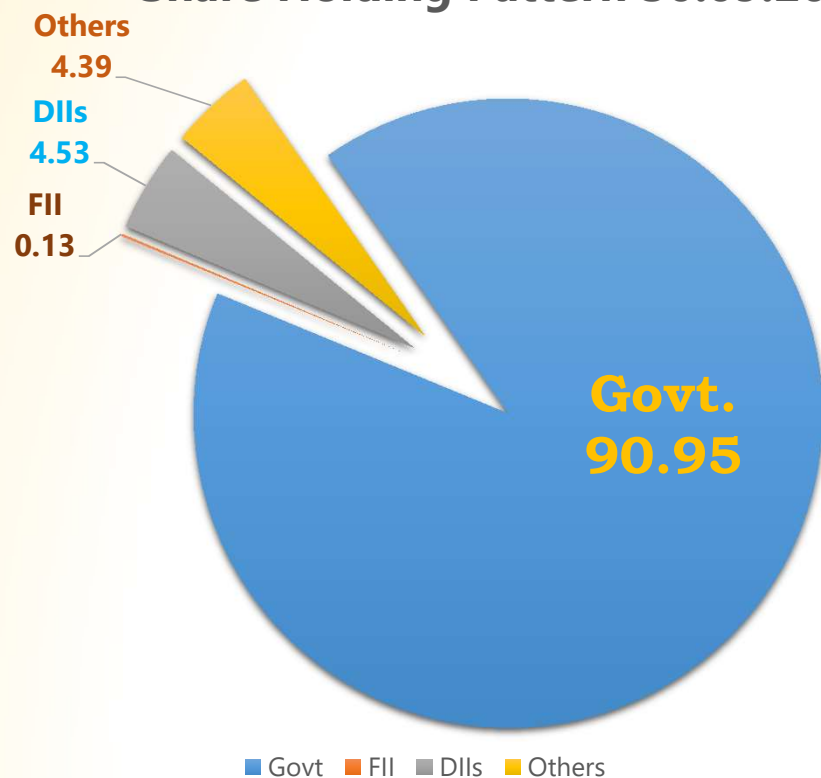
Digital Journey

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Share Holding Pattern 30.09.2025



Govt FII DIs Others

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	-

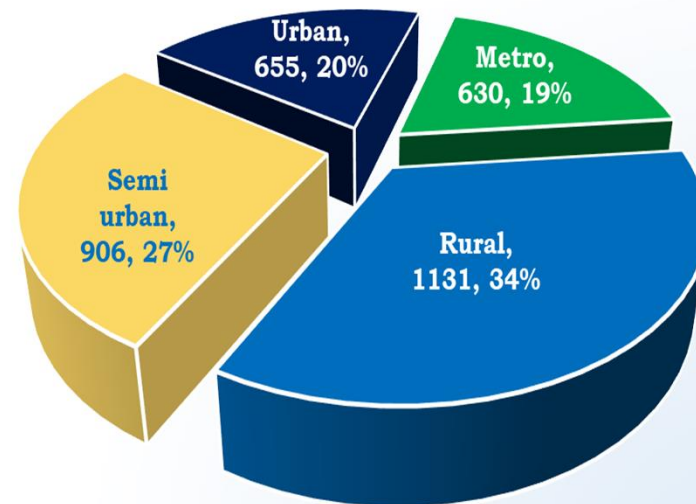
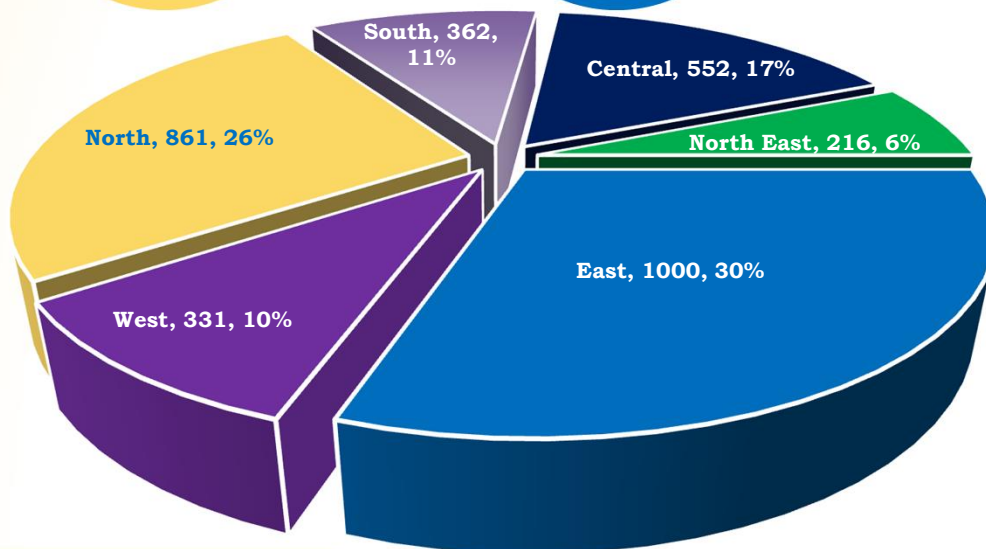
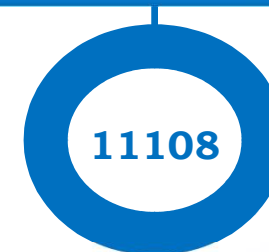
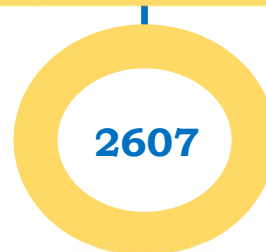
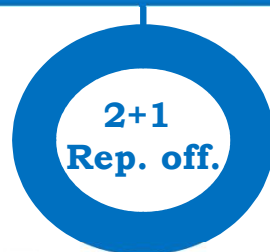
Certificate of Deposit

CRISIL Rating	A1+
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Long-term Issuer Rating

India Ratings	AA/Stable
Infomerics Ratings	AA/Positive

Our Presence



Expanding Footprints



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Capital & Shareholding

Business Network

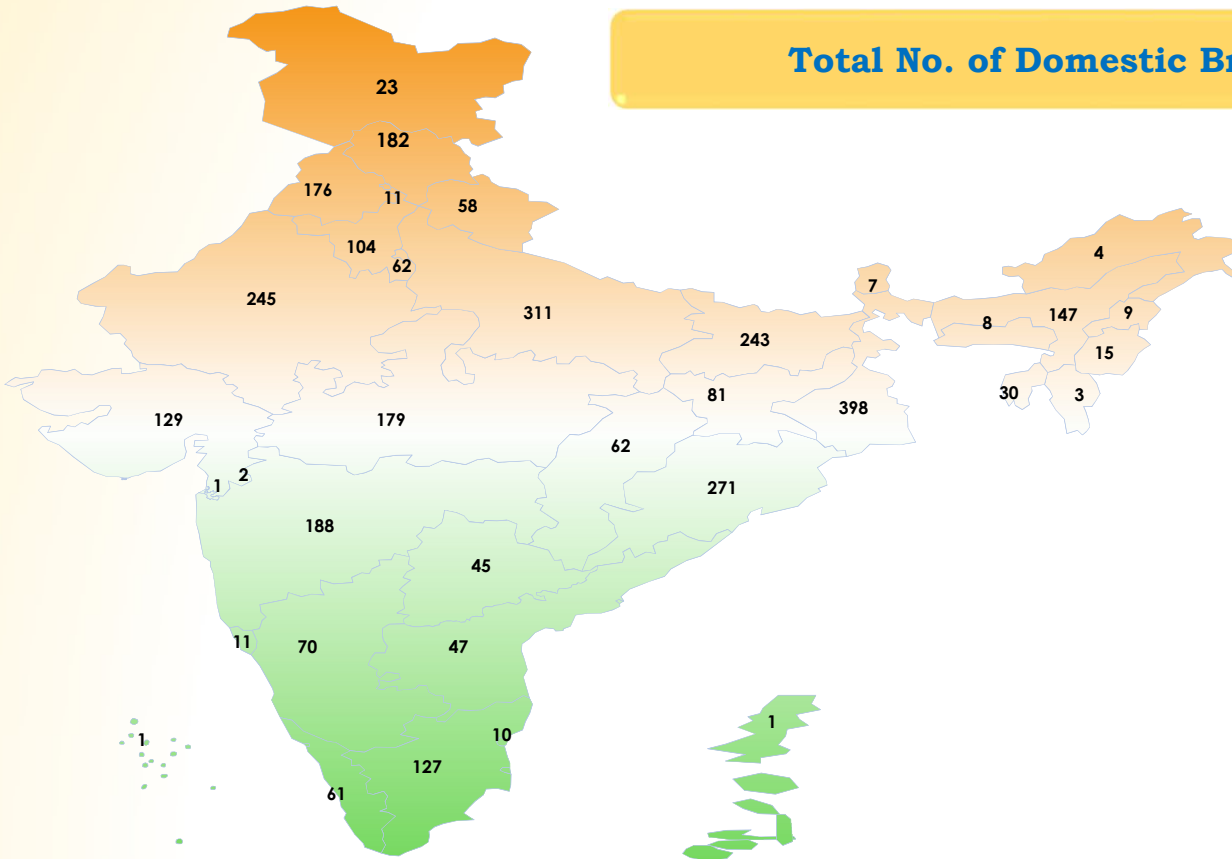
Digital Journey

ESG Initiatives

Products & Services

Awards & Accolades

Total No. of Domestic Branches 3322



Employee Profile

Total No Of Employees	21266
Women Employees	29.44%
Average Age of Employees	38.5 Years
Employees Below 40 Years Age	74%

Project Parivartan-Digital Journeys



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

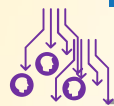
Digital Journey

ESG Initiatives

Products & Services

Awards & Accolades

27 Digital Journeys Live and 5 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
- ☆ NTB Personal Loan



MSME

- ✓ GST Smart
- ✓ MSME Smart(upto 25 lakhs)
- ✓ Digital CC Renewals
- ✓ Shishu Mudra
- ✓ Kishore Mudra
- ✓ Tarun Mudra
- ✓ PM Vishwakarma
- ☆ Pre Qualified Business Loan



Agri

- ✓ KCC Renewal
- ✓ KCC Jansamarth
- ✓ Fresh KCC upto 2 lakhs
- 🔄 SHGLoan
- 🔄 DairyLoan



Liabilities

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

✓ Live

🔄 Live in Q2

☆ Coming Soon

New Initiatives in IT Department

Major Highlights

Business Performance

Financials

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Capital & Shareholding

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Digital Journey

ESG Initiatives

Products & Services

Awards & Accolades

Best rated PSB Mobile Banking App



Google Play Store
Rating:
4.8/5

Initiatives on ADC Channels

- Branch visit Slot Booking feature in mobile Banking
- Display of Beneficiary/Remitter name in statement for IMPS
- UTR number display in account statement through Mobile Banking
- Re-KYC through ATM introduced
- Rent payments via Bharat QR enabled through Scan & Pay

Central Bank Digital Currency (CBDC) Initiatives

- Live for Android Users with functionality like Load Redeem, Transfer(On-Us/Off-Us), rollout of the iOS version is in progress
- Introduction of offline CBDC facility



Initiatives in Cyber security

- Completed the Migration of Certification from ISO 27001:2013 to 27001:2022.
- Implemented Security Orchestration Automation, and Response (SOAR) with SIEM

Enhancements in IT Infrastructure

- Migration of Bank's website to the .bank.in domain.
- API Banking: Enabling operational efficiency, open banking, and enhanced customer experience
- Geo-location capturing introduced for CBS QR merchants.
- Expansion of portfolio via API collaboration with various govt. & private organisations.
- Implementation of revamped Video-KYC facility for online Account opening

Increasing Digital Adoption

Major Highlights

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Awards & Accolades



10,500 cr+
Digital Business



SB A/c opened digitally (inc. TAB)

34%



54%



58%



RD A/c opened digitally (inc. TAB)

61%



70%



74%



TD A/c opened digitally (inc. TAB)

25%



32%



45%



Loan against TD Opened digitally

31%



54%



59%



UPI Transaction Volume [Remitter] (in cr)

50



76



84

6x

YoY Growth in Digital Advances

48x

YoY growth in digital renewals

236%

YoY growth in digital Account opening

12x

YoY growth in digital Agri-MSME sanctions

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

Digital Performance & Transactions

Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

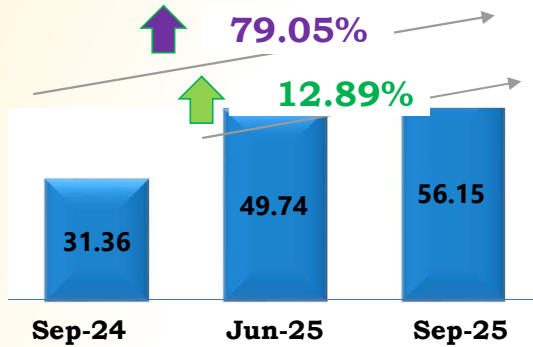
Digital Journey

ESG Initiatives

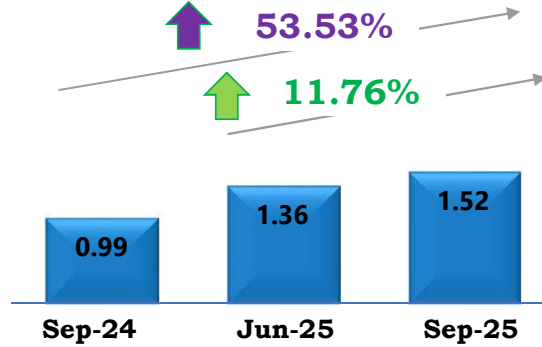
Products & Services

Awards & Accolades

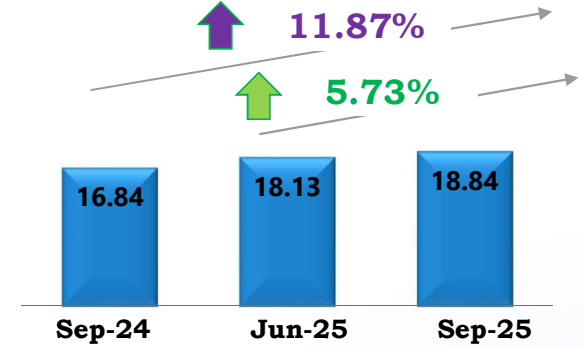
Active M-Banking Users-Retail (Lakhs)



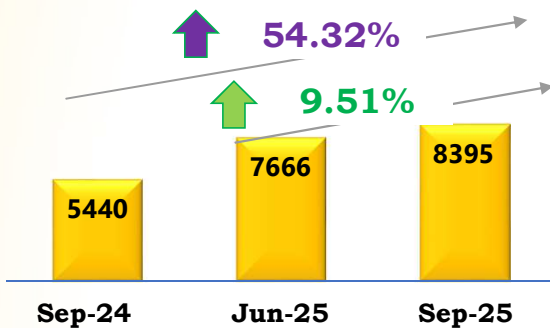
Active M-Banking Users-Corp. (Lakhs)



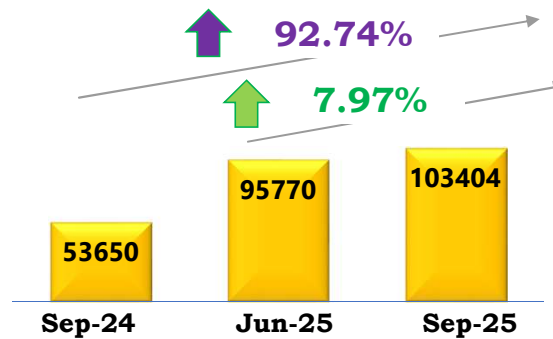
Internet Banking Users (Lakhs)



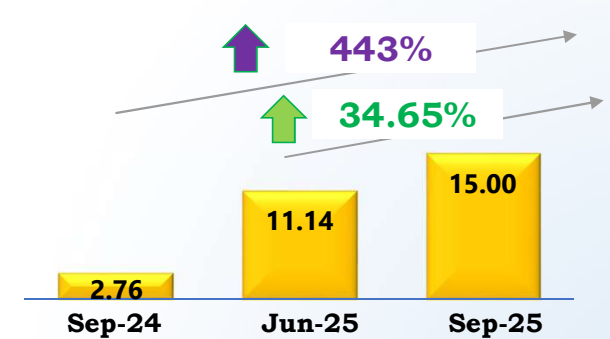
UPI Transaction Volume(Remitter)(Lakhs)



Merchant QR-SoundBox Users



WhatsApp Banking Users (Lakhs)



↑ Y-o-Y ; ↑ Q-o-Q



Major Highlights

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Environmental

- Bank Exposure under Renewable energy is Rs 2812 Cr as on 30.09.2025.
- Mobilised Green deposit of Rs 94Cr till Sep 25.
- Schematic Green loan by UCO Bank
 - ✓ PM SURYODAYA – 108 Cr
 - ✓ PM SURYAGHAR – 11 Cr
 - ✓ PM KUSUM – 224 Cr

Social

- Aparajita Debit Card to women customers promoting women's financial inclusion, digital empowerment, economic independence and security
- More than 1036858 persons were educated through 30400 programmes conducted by 127 Center for Financial Literacy (CFL) sponsored by the Bank till 30.09.2025.
- More than 11,721 candidates were trained through 379 training programmes conducted by the 27 Rural Self Employment Training Institutes (RSETIs) of the Bank in 7 states till 30.09.2025.
- Bank implemented Government Sponsored Social Security Scheme through its pan India branches, No of beneficiaries as on 30.09.25 are as under :
 - ✓ PMSBY – 74.54lakhs
 - ✓ PMJJBY – 27.25lakhs
 - ✓ APY – 14.06lakhs

Governance

- Enterprise Fraud Risk Management Solution (EFRMS) to prevent unauthorized electronic banking transactions
- AI enabled Call Centre for addressing Customers' queries and providing effective solution
- Implemented PULSE, an AI/ML-powered transaction monitoring system that detects unusual activity, potential fraud, and mule accounts across multiple banking channels.
- Technology driven Customer Grievance Redressal System for timely and faster resolution of issues
- Comprehensive Information Security audits and security tests conducted to safeguard IT assets and ensure compliance.
- Bank maintains and periodically updates comprehensive cyber security policies and response plans.



Product & Services



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

Enjoy attractive ROI*

Secure tomorrow with every monthly step!

UCO SANCHAYIKA helps you grow your savings while ensuring protection.

- Deposit as low as **Rs. 2000/-** per month
- Tenure from **12 to 60** months
- Personal accidental death insurance coverage of **Rs. 1 lac***

UCO Aanchal Scheme
Exclusively to support women during the critical and emotionally sensitive phases of motherhood, including childbirth, adoption, IVF treatment, surrogacy and postnatal care.

Features

- Min- Rs 50,000/- Max- Rs 5 Lac*
- Tenure- 48 Months
- **10.10%***
- Clubbing of Income is allowed

Dream Big with UCO Rising Star

Empowering with smart money habits for a brighter future

- Minors above 10 years & below 18 years of age
- Rupay platinum personalised specially designed for kids with pos/Ecom facilities
- Internet banking facilities
- Education loan with no processing charges

Visit Our Nearest Branch or More Details Contact: 08042010369
Head Office: 10 BTM Sarani, Kolkata - 700 001

harness Solar Power for your Farm with PM KUSUM Scheme
India's Solar Revolution in farming

- Finance up to 90% of Project cost*
- Relaxed Margin
- Attractive Rate of Interest
- Long Term repayment

Consent to Solarisation of Old connected Agri-connections
Consent to Solarisation of Old connected Agri-connections
Consent to Solarisation of Old connected Agri-connections

EMI Rs. 1,544/- per month

ROI 7.70% p.a.*

TURNING YOUR DREAM WHEELS INTO REAL DEALS

UCO CAR LOAN

100% waiver on documentation & Processing Charges.

Max. Repayment - up to 84 months

1800 8910

Let your money grow with

UCO 444

Fixed Deposit Scheme

Attractive Returns General: **6.45%**

Added Advantage - Avail Loan/OD against your FD

Secure your future with UCO 444 - Quantified Growth, Hassle-Free Savings!

Visit your nearest UCO Bank branch or www.ucobank.com today!

UCO Suvidha Salary Account

For confirmed salaried employees of Govt./Pvt. Sector

Free Rupay Select Debit Card/Visa Signature and Visa Platinum Cards

Get Overdraft facility up to **Rs. 3 Lakhs***

Group Personal Accident Insurance & Air Accidental Insurance up to **Rs. 1 Crore***

Facilities

- 100% discount on processing fees for availing Home Loan & Car Loan*
- 25% discount in locker rent to account holders for first year only*
- Overdraft/Loan facility as per eligibility with regards to the category of the salary account*
- Free online fund transfer (publishing, e-banking and SMO)

UCO BUSINESS PLUS
(Current Account)
Designed for Business Growth

BENEFITS

- Accidental Insurance cover upto Rs. 10 Lakhs
- One POS
- IMPS Rs. 2 Lakh per day
- Demand Account (linked with M-banking)
- Rupay Platinum Personalised Debit Card
- Online Tax Payment and many more

- 100% Savings in & Service and facility available for period of 7 days to 300 days
- No cash handling charges upto Rs. 30 Lakh per month at home branch and upto Rs. 1 Lakh per day at non home branch
- Get heavy commission on processing charges of Retail Loans, Locker Rent and NEFT/RTGS

Rs. 8070/- per gram

This Festival Season, Unlock Happiness with

UCO GOLD LOAN

Apply easily through UCO mBanking Plus app or visit our website www.ucobank.in or visit nearby Bank's Branch

Loan Amount: **ROI 8.60% p.a.***

Pradhan Mantri Awas Yojana (Urban) 2.0 - INTEREST SUBSIDY SCHEME

Attractive Interest Rates & No Processing Charges*

Features

- Loan Availd Since 01.09.24 to Own first Pucca House Awa Eligible
- Maximum Subsidy of Rs. 1.80 Lakhs in 5 installments
- Geo Tagging and Biometric Authentication mandatory
- Household income upto Rs. 9 lakhs (EWS - upto Rs. 3 lacs, LIG - upto Rs. 6 lacs and MIG - upto Rs. 9 lacs)
- Loan upto Rs. 25 lakhs, Carpet Area upto 120 Sq.mtrs and House Value upto Rs. 35 lakhs

Switch to solar with

UCO SURYODAYA LOAN SCHEME!

Interest Rate starting at just **6% p.a.***

Loan Amount: Up to **Rs. 6 Lakhs*** for Residential Grid-Connected RTS

Repayment Tenure: Up to **10 years**

0 Processing & Documentation charges*

Apply now at your nearest UCO Bank branch or through the Jee Samarth Portal

Avail Government Subsidy up to **Rs 78000!**

Awards & Accolades



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



वर्ष 2024-25 में प्रकाशित बैंक की तिमाही हिंदी गृह पत्रिका 'यूको अनुगूँज' को 'ग' क्षेत्र में भारत सरकार का सर्वोत्कृष्ट 'राजभाषा कीर्ति पुरस्कार-द्वितीय' प्राप्त हुआ।



UCO Bank has been awarded Runner-up for Best Performance on Growth (Mid-Size Public Sector Bank) at the 3rd Emerging Asia Banking Awards 2025, organized by the Indian Chamber of Commerce (ICC).



राजभाषा नीति के सर्वश्रेष्ठ कार्यान्वयन हेतु नराकास (बैंक) कोलकाता को नराकास प्रोत्साहन सम्मान- सर्वश्रेष्ठ प्राप्त हुआ।



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)

83rd YEAR OF
THE NATION'S
TRUST

Thank you