



**यूको बैंक**  
सम्मान आपके विश्वास का



**UCO BANK**  
Honours Your Trust



HO/Finance/Share/108/2025-26

Date: 21.07.2025

**National Stock Exchange of India Ltd.**

“Exchange Plaza”

Plot no. C/1, G Block

Bandra-Kurla Complex, 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,

**Outcome of Board Meeting of the Bank held on 21<sup>st</sup> January 2025**

We hereby inform that the Board of Directors of the Bank at its meeting held today i.e. 21<sup>st</sup> July 2025, inter alia, considered and approved the Unaudited (Reviewed) Standalone Financial Results of the Bank for the quarter ended 30<sup>th</sup> June 2025 and the copy of the same is enclosed.

The board meeting commenced at 12:10 PM and concluded at 12:30 PM. The submission may please be taken on record in terms of Regulations 30, 33, 52, and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Further, we enclose the following :-

- (i) Security Coverage Certificate as on 30<sup>th</sup> June 2025 for unsecured listed debt securities of the bank. [Reg 54 of SEBI LODR]
- (ii) Statement of utilization and deviation/variation in utilization of issue proceeds. [Reg 32(1) and Reg 52(7)/(7A) of SEBI LODR]
- (iii) Declaration of Unmodified Opinion.

The Financial results will be made available on the Bank's Website under the following link : <https://www.ucobank.com/English/financial-results.aspx>

Yours sincerely,

For UCO Bank

Vikash

Gupta

**(Vikash Gupta)**

**Company Secretary**

Encl – As stated

Digitally signed by  
Vikash Gupta  
Date: 2025.07.21  
12:37:54 +05'30'



UCO BANK

Head Office : 10, B.T.M.Sarani, Kolkata - 700 001

Website : www.ucobank.com

STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2025

(₹ in Lakh)

SL	Particulars	Quarter Ended			
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		(Reviewed)	(Audited)	(Reviewed)	(Audited)
1	<b>Interest Earned (a)+(b)+(c)+(d)</b>	<b>643601</b>	<b>674459</b>	<b>602399</b>	<b>2506690</b>
	(a) Interest / discount on advances / bills	449089	474836	395855	1711709
	(b) Income on investments	156461	160213	158530	634674
	(c) Interest on balances with RBI & other inter-bank funds	35678	36935	42280	150205
	(d) Others	2373	2475	5734	10102
2	<b>Other Income</b>	<b>99720</b>	<b>139220</b>	<b>83543</b>	<b>440663</b>
3	<b>Total Income (1+2)</b>	<b>743321</b>	<b>813679</b>	<b>685942</b>	<b>2947353</b>
4	Interest Expended	403278	404610	377043	1543683
5	<b>Operating Expenses (i) + (ii)</b>	<b>183817</b>	<b>239192</b>	<b>176776</b>	<b>799941</b>
	(i) Employees Cost	127635	161785	120812	545311
	(ii) Other Operating Expenses	56182	77407	55964	254630
6	<b>Total Expenditure (4+5) (excluding Provisions and Contingencies)</b>	<b>587095</b>	<b>643802</b>	<b>553819</b>	<b>2343624</b>
7	<b>Operating Profit (Before Provisions and Contingencies) (3-6)</b>	<b>156226</b>	<b>169877</b>	<b>132123</b>	<b>603729</b>
8	<b>Provisions (other than current tax) and Contingencies (Net)</b>	<b>61606</b>	<b>66263</b>	<b>45876</b>	<b>220374</b>
	of which provisions for Non Performing Assets	46267	36375	39658	163282
9	Exceptional Items	0	0	0	0
10	<b>Profit(+)/Loss(-) from Ordinary Activities before tax (7-8-9)</b>	<b>94620</b>	<b>103614</b>	<b>86247</b>	<b>383355</b>
11	<b>Provision for Taxes</b>	<b>33876</b>	<b>38371</b>	<b>31151</b>	<b>138859</b>
12	<b>Net Profit(+)/Loss(-) from Ordinary Activities after tax (10-11)</b>	<b>60744</b>	<b>65243</b>	<b>55096</b>	<b>244496</b>
13	Extraordinary items (net of tax expense)	0	0	0	0
14	<b>Net Profit(+)/Loss (-) for the period (12-13)</b>	<b>60744</b>	<b>65243</b>	<b>55096</b>	<b>244496</b>
15	<b>Paid-up Equity Share Capital (Face Value ₹ 10/- each)</b>	<b>1253956</b>	<b>1253956</b>	<b>1195596</b>	<b>1253956</b>
16	<b>Reserves excluding Revaluation Reserves (as shown in the Balance Sheet of previous year)</b>	<b>1541844</b>	<b>1541844</b>	<b>1240327</b>	<b>1541844</b>
17	<b>Analytical Ratios</b>				
	(i) Percentage of shares held by Govt. of India	90.95%	90.95%	95.39%	90.95%
	(ii) Capital Adequacy Ratio: <b>Basel-III</b>	18.39%	18.49%	17.09%	18.49%
	(a) Common Equity Tier-I Ratio	16.05%	16.03%	14.36%	16.03%
	(b) Additional Tier-I Ratio	0.30%	0.34%	0.39%	0.34%
	(iii) Earning Per Share (EPS) (in ₹) (Not Annualised)				
	a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year.	0.48	0.54	0.46	2.04
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year.	0.48	0.54	0.46	2.04
	(iv) NPA Ratios				
	a) Amount of Gross NPA	591152	591854	642012	591854
	b) Amount of Net NPA	99760	106831	147342	106831
	c) % of Gross NPA	2.63%	2.69%	3.32%	2.69%
	d) % of Net NPA	0.45%	0.50%	0.78%	0.50%
	(v) Debt Equity Ratio	0.83	0.93	1.07	0.93
	(vi) Net Worth	2222207	2110741	1638417	2110741
	(vii) Total Debt to Total Assets	0.07	0.08	0.09	0.08
	(viii) Return on Assets (Annualised) (%)	0.71%	0.77%	0.70%	0.76%
	(ix) Capital Redemption Reserve / Debenture Redemption Reserve				
	(x) Outstanding Redeemable Preference Shares				
	(xi) Debt Service Coverage Ratio				
	(xii) Interest Service Coverage Ratio				
	(xiii) Operating Margin (%) (Operating Profit/Total Income)	21.02%	20.88%	19.26%	20.48%
	(xiv) Net Profit Margin (%) (Net Profit after tax/Total Income)	8.17%	8.02%	8.03%	8.30%



STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2025

PART : A BUSINESS SEGMENTS		(₹ in Lakh)			
Sl. No.	Particulars	Quarter Ended			
		30.06.2025 (Reviewed)	31.03.2025 (Audited)	30.06.2024 (Reviewed)	31.03.2025 (Audited)
<b>1</b>	<b>Segment Revenue</b>				
	i) Treasury Operations	214396	198058	212798	829418
	ii) Corporate Banking Operations	278660	407352	233395	1130648
	iii) Retail Banking Operations	245679	207635	235475	981660
	*a) Digital Banking	3	8	3	17
	b) Other Retail Banking	245676	207627	235472	981643
	iv) Other Banking Operations	4586	635	4275	5628
	<b>Total Revenue</b>	<b>743321</b>	<b>813680</b>	<b>685943</b>	<b>2947354</b>
<b>2</b>	<b>Segment Results</b>				
	i) Treasury Operations	48494	57590	40602	179473
	ii) Corporate Banking Operations	21808	30637	20592	103576
	iii) Retail Banking Operations	19732	14755	20778	94681
	*a) Digital Banking	-55	-134	-41	-261
	b) Other Retail Banking	19787	14889	20819	94942
	iv) Other Banking Operations	4586	635	4275	5628
	<b>Total</b>	<b>94620</b>	<b>103617</b>	<b>86247</b>	<b>383358</b>
	Less: Unallocated Expenses			0	0
	<b>Profit Before Tax</b>	<b>94620</b>	<b>103617</b>	<b>86247</b>	<b>383358</b>
	Provision for Tax	33876	38371	31151	138859
	<b>Net Profit</b>	<b>60744</b>	<b>65246</b>	<b>55096</b>	<b>244499</b>
<b>3</b>	<b>Segment Assets</b>				
	i) Treasury Operations	1321148	13502642	12913371	13502642
	ii) Corporate Banking Operations	12402954	12181513	10060482	12181513
	iii) Retail Banking Operations	10910601	10519946	10150007	10519946
	*a) Digital Banking	101	95	174	95
	b) Other Retail Banking	10910500	10519851	10149833	10519851
	iv) Other Banking Operations	45726	44007	43184	44007
	<b>Total Assets</b>	<b>36570429</b>	<b>36248108</b>	<b>33167044</b>	<b>36248108</b>
<b>4</b>	<b>Segment Liabilities</b>				
	i) Treasury Operations	10824364	10983563	10932561	10983563
	ii) Corporate Banking Operations	13697065	13556855	11067996	13556855
	iii) Retail Banking Operations	12049000	11707690	11166487	11707690
	*a) Digital Banking	1788	1628	1320	1628
	b) Other Retail Banking	12047212	11706062	11165167	11706062
	iv) Other Banking Operations	0	0	0	0
	<b>Total Liabilities</b>	<b>36570429</b>	<b>36248108</b>	<b>33167044</b>	<b>36248108</b>
<b>5</b>	<b>Capital Employed</b>				
	i) Treasury Operations	604392	618504	603651	618504
	ii) Corporate Banking Operations	1376969	1331822	1054273	1331822
	iii) Retail Banking Operations	1211289	1150161	1063655	1150161
	iv) Other Banking Operations	0	0	0	0
	<b>Total Capital Employed</b>	<b>3192649</b>	<b>3100488</b>	<b>2721579</b>	<b>3100488</b>

\*The Bank has disclosed digital banking as a sub segment of the retail banking segment as required by RBI guidelines.

PART : B GEOGRAPHICAL SEGMENTS		(₹ in Lakh)			
Particulars	Quarter Ended				
	30.06.2025 (Reviewed)	31.03.2025 (Audited)	30.06.2024 (Reviewed)	31.03.2025 (Audited)	
<b>Domestic</b>					
i) Revenue	695725	765440	636210	2753780	
ii) Assets	34581632	33325325	31671383	33325325	
<b>International</b>					
i) Revenue	47596	48240	49733	193575	
ii) Assets	1988797	2922783	1495661	2922783	
<b>Global</b>					
i) Revenue	743321	813680	685942	2947355	
ii) Assets	36570429	36248108	33167044	36248108	



STANDALONE UNAUDITED STATEMENT OF ASSETS AND LIABILITIES		(₹ in Lakh)		
Particulars	As on	As on	As on	
	30.06.2025 (Reviewed)	31.03.2025 (Audited)	30.06.2024 (Reviewed)	
<b>Capital &amp; Liabilities</b>				
Capital	12539 56	12539 56	11955 96	
Reserves & Surplus	19386 93	18465 32	15259 83	
Deposits	298634 90	293542 18	268154 99	
Borrowings	26516 23	28687 49	29033 86	
Other Liabilities & Provisions	8626 67	9246 54	7265 80	
<b>Total</b>	<b>365704 29</b>	<b>362481 08</b>	<b>331670 44</b>	
<b>Assets</b>				
Cash and Balance with RBI	10272 14	10358 92	13067 68	
Balance with Banks and Money at call and Short Notice	22712 00	25768 00	17144 07	
Investments	94149 65	94272 49	93734 66	
Advances	220187 38	215134 58	188292 75	
Fixed Assets	3877 40	3851 95	3781 38	
Other Assets	14505 72	13095 15	15649 89	
<b>Total</b>	<b>365704 29</b>	<b>362481 08</b>	<b>331670 44</b>	

**SHELESH NAVLAKHA**  
Asst. General Manager



**SUMIT KHANDELWAL**  
General Manager & CFO

**VIJAYKUMAR NIVRUTTI KAMBLE**  
Executive Director

**RAJENDRA KUMAR SABOO**  
Executive Director

**ASHWANI KUMAR**  
Managing Director & CEO

**A. KRISHNA KUMAR**  
Chairman

**For P S M G & ASSOCIATES**  
Chartered Accountants  
Registration No. 008567C



(CA SUHAS BASU)  
Partner  
Membership No. 052684

**For SANJAY DEEP & ASSOCIATES**  
Chartered Accountants  
Registration No. 015951N



(CA NAKUL MITTAL)  
Partner  
Membership No. 521742

**For P V A R & ASSOCIATES**  
Chartered Accountants  
Registration No. 005223C



(CA SHARAD BANSAL)  
Partner  
Membership No. 423507

**For H D S G & ASSOCIATES**  
Chartered Accountants  
Registration No. 002871N



(CA CHARAN JEET)  
Partner  
Membership No. 515154

Kolkata, 21st July, 2025



**UCO BANK**  
**HEAD OFFICE: KOLKATA**

**NOTES FORMING PART OF STANDALONE UNAUDITED (REVIEWED) FINANCIAL RESULTS  
FOR THE QUARTER ENDED 30<sup>th</sup> JUNE 2025**

1. The financial results have been reviewed and recommended by the Audit Committee of the Board and approved by the Board of Directors at their meeting held on 21<sup>st</sup> July 2025. The results have been subjected to limited review by Statutory Central Auditors of the Bank, in line with the guidelines issued by Reserve Bank of India and as per the requirements of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, as amended and minimum eighty percent of each of consolidated revenue, assets and profits have been subjected to limited review.
2. The financial results for the quarter ended 30<sup>th</sup> June 2025 have been arrived at after considering provisions on standard assets (including Covid-19 related provisions), restructured accounts, non-performing assets, depreciation or provisions on investments and fixed assets, provision for exposure to entities with unhedged foreign currency on the basis of extant guidelines/directives issued by the Reserve Bank of India and other necessary provisions on the basis of prudential norms & directions issued by RBI. Provisions for Employee Benefits pertaining to Pension, Gratuity and Leave Encashment has been made on the basis of actuarial valuation. Income Tax including deferred tax, other usual and necessary provisions have been made as per the applicable accounting standards issued by the Institute of Chartered Accountants of India (ICAI).  
The financial results for the quarter ended 30<sup>th</sup> June 2025 have been prepared in accordance with AS-25 "Interim Financial Reporting" issued by the Institute of Chartered Accountants of India (ICAI).
3. The accounting policies followed by the Bank for the quarter ended 30<sup>th</sup> June 2025 are same as disclosed in Schedule 17- Significant Accounting Policies in the financial statements for the year ended 31<sup>st</sup> March 2025.
4. Based on the available data, financial statements and the declaration from borrowers wherever received, the Bank has estimated a liability of Rs.0.34 crore as on 30<sup>th</sup> June 2025 towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI Direction no. DOR.MRG.REC.76/00-00-007/2022-23 dated 11<sup>th</sup> October, 2022. The entire estimated amount is fully provided for.
5. The Non-Performing Loan Provisioning Coverage Ratio is 96.88% as on 30<sup>th</sup> June 2025. (95.76% as on 30<sup>th</sup> June 2024).
6. In line with RBI Circular DOR.CAP.REC.3/21.06.201/2022-23 doted April 01 ,2022 on 'Basel III Capital Adequacy' read together with the RBI Circular DBR. No. BP. BC.80/21.06.201 /2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standard Amendments', banks are required to make Pillar 3 disclosures including Leverage Ratio, Liquidity Coverage Ratio & Net Stable Funding Ratio under Basel III Capital framework. Accordingly, applicable disclosures are made available on Bank's website (<https://www.ucobank.com/English/quarterly-results.aspx>). These disclosures have not been subjected to review by the Central Auditors.
7. Bank has evaluated the options available under section 115BAA of Income Tax Act, 1961 and opted to continue to recognize the taxes on income as per the old provisions of Income Tax Act, 1961 for the quarter ended 30<sup>th</sup> June 2025.



8. Impact of RBI circular DBR No BP BC 45/21.04.048/2018-19 dated 07.06.2019 on prudential framework for resolution of stressed assets is as under :

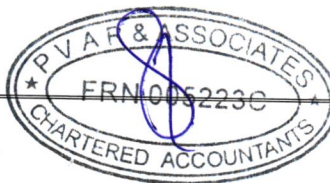
Amount of loans impacted by RBI Circular  (a)	Amount of loans to be classified as NPA  (b)	Amount of loans as on 30.06.2025 out of (b) classified as NPA  (c)	Additional Provision required for loans covered under RBI Circular (d)  (d)	Rs. in crore
				Provision out of (d) already made by 30.06.2025  (e)
1415.31	624.12	624.12	293.65	293.65

9. Pursuant to Gazette Notification No. CG-DL-E-07042025-262329 dated April 7, 2025, issued by the Government of India, Paschim Banga Gramin Bank (PBGB), sponsored by UCO Bank, has been amalgamated with Bangiya Gramin Vikash Bank and Uttarbanga Kshetriya Gramin Bank, to form West Bengal Gramin Bank, effective May 1, 2025, under the sponsorship of Punjab National Bank (PNB). Following the amalgamation, the carrying amount of the Bank's investment in equity shares of PBGB, amounting to Rs.239 crore, has been received, while the transfer of Tier II Perpetual Bonds (book value of Rs.7.20 crore) is currently in process.
10. Pursuant to the revised guidelines issued by the Reserve Bank of India (RBI) vide Circular No. RBI/DOR/2024-25/135 DOR.STR.REC.72/21.04.048/2024-25 dated March 29, 2025, banks are permitted to value Government Guaranteed Security Receipts (SRs) based on the Net Asset Value (NAV) declared by Asset Reconstruction Companies (ARCs), which reflects the recovery rating assigned to such investments. Further, where loans are sold to ARCs at a value above their Net Book Value (NBV), banks may reverse the excess provision to the profit and loss account in the year of transfer.
- Prior to the above RBI circular, the Bank had maintained full provisions amounting to Rs.48.80 crore against the Security Receipts (SRs) held. Subsequently, in line with the above RBI circular, the Bank has applied the revised norms in respect of Government Guaranteed SRs amounting to Rs.274.95 crore received during the quarter ended June 30, 2025.
11. As per the RBI letters no. DBR. No. BP.15199/21.04.048/2016-17 dated 23.06.2017 and DBR No BP.1949/21.04.048/2017-18 dated 28.08.2017 for the accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), Bank is holding provision of Rs.3983.64 crore (including technical write off) against total outstanding of Rs.3983.64 crore as on 30<sup>th</sup> June 2025.
12. In accordance with the RBI Circular No. DBR.No.BP.BC.18/21.04.048/2018-19 dated 01.01.2019, DOR.No.BP.BC.34/21.04.048/2019-20 dated 11.02.2020 and RBI/2020-21/17 DOR. No. BP.BC/4/21.04.048/2020-21 dated 06.08.2020 on Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances, the details of MSME restructured accounts as on 30<sup>th</sup> June 2025 are as under:

No. of Accounts Restructured	Amount Involved (Rs. in Crore)	Provisions held (Rs. in Crore)
278	83.72	8.37

13. In accordance with RBI Circular no.DOR.STR.REC.12/21.04.048/2021-22 dated 05.05.2021 on "Resolution Framework 2.0 - Resolution for Covid-19 related stress of Micro, Small and Medium Enterprises (MSME)", the details of restructured accounts as on 30<sup>th</sup> June 2025 are as under:

No. of Accounts Restructured	Amount Involved (Rs. in Crore)	Provisions held (Rs. in Crore)
6332	433.38	43.33



14. Bank has recognized deferred tax asset of Rs. 5647.55 crore on carry forward losses and other items of timing difference upto 30<sup>th</sup> June 2025. During the quarter ended 30<sup>th</sup> June 2025, the bank has reversed deferred tax assets of Rs. 330.19 crore.
15. As per RBI Circular no. RBI/2015-16/376 DBR.No.BP.BC.92/21.04.048/2015-16 dated 18<sup>th</sup> April 2016, details of fraud and provisions are stated hereunder :

(Rs. in crore)

Particulars on Fraud Reported	For the quarter ended 30.06.2025		
	No.	Amount	Provisions made
Advance related frauds	79	18.80	18.46*
Other than Advances	2	0.33	0.33*
Cyber Frauds	0	0	0
Total	81	19.13	18.79*
Amount of unamortized provision debited from Other reserves as at the end of the quarter	Nil		
*Outstanding balance in Fraud accounts (Advance & Non-Advance other than payment related frauds) for the quarter ended 30.06.2025 is Rs.18.79 Crore and 100% provision has been made on entire outstanding balance.			

16. During the quarter ended 30<sup>th</sup> June 2025, penalty of Rs.0.04 crore has been imposed on the Bank by Reserve Bank of India.
17. As on 30<sup>th</sup> June 2025, Bank holds additional provision of Rs.189 crore for SMA 1 & 2 accounts above Rs.1 crore. Further, Bank holds Rs.197 crore towards forward looking provision on account of Expected Credit Loss (ECL).
18. Bank continues to hold Covid-19 related provision of Rs. 530 crores as contingency provision as on 30<sup>th</sup> June 2025.
19. Details of loan transferred/acquired during the quarter ended 30<sup>th</sup> June 2025 in terms of RBI Circular no. DOR.STR.REC.51/21.04.048/2021-22 dated 24.09.2021 are given below :

i) Bank has not acquired loans classified as NPA. The details of Non-Performing Assets (NPAs) transferred are as under :

(Rs. in crore except number of accounts)

Particulars	To ARC's	To permitted transferees	To other transferees
Number of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	69.80	-	-

ii) Bank has not acquired and transferred loans classified as Special Mention Account.



iii) Bank has not transferred any loans not in default. The details of loan not in default acquired through assignment are given below :

Particulars	Retail	MSME	Agriculture
Mode of Acquisition	Assignment	Assignment	Assignment
Aggregate principal outstanding of loans acquired (Rs. in crore)	Nil	1,004.53	Nil
Weighted average residual maturity (in months)	Nil	81	Nil
Weighted average holding period by originator (in months)	Nil	16	Nil
Retention of beneficial economic interest	Nil	10%	Nil
Tangible security coverage (%)	Nil	239%	Nil
Rating wise distribution of rated loans acquired by value (Rs. in crore)	Nil	NA	Nil

iv) Details of the distribution of the SRs held across various categories of Recovery Ratings assigned to such SRs by the credit rating agencies as on 30<sup>th</sup> June 2025:

Recovery Ratings Band	Book Cost (Rs. in crore)
RR1+(above 150%)	0.00
RR1 (above 100% upto 150%)	24.98
RR2 (above 75% to 100%)	0.00
RR3 (above 50% to 75%)	0.00
RR4 above 25% to 50%)	0.00
RR5 (upto 25%)	0.00
Unrated	298.76
<b>Grand Total</b>	<b>323.74</b>

20. Investor Complaints position during the quarter ended 30<sup>th</sup> June 2025:

i)	Pending at the beginning of the quarter	14
ii)	Received during the quarter	228
iii)	Disposed off during the quarter	226
iv)	Pending at the end of the quarter	16

21. The Balance of the amount transferred to Depositor Education and Awareness Fund (DEAF) are included under "Schedule 12 – Contingent Liabilities – Other items for which the bank is contingent liable" or "Contingent Liabilities – Other" as the case may be. The details of transfers to the DEAF as per RBI circular RBI/2023-24/71 DOR.STR.REC.47/21.04.18/2023-24 dated 25<sup>th</sup> October, 2023 is as under :-

(Amount in Rs. Crore)


Particulars	Quarter ended 30.06.2025
i) Opening balance of amounts transferred to DEA Fund	1270.33
ii) Add: Amount transferred to DEA Fund during the quarter/year	54.18
iii) Less: Amount reimbursed by DEA Fund towards claims	12.52
iv) Closing balance of amounts transferred to DEA Fund	1311.99



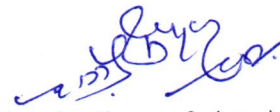
22. In terms of RBI Circular no. DOR.ACC.REC.No.91/21.04.018/2022-23 dated 13.12.2022, the disclosure for the quarter ended 30<sup>th</sup> June 2025 relating to item under the subhead "Miscellaneous Income" under the head "Schedule 14-Other Income" exceeds one per cent of total income, are as under :

Particulars of Head /Sub-head	Item under the Sub-head	Amount (Rs. in crore)	in Percentage terms
Schedule 14 – Other Income Sub head – Misc. Income	Recovery in written off	425.15	5.72

23. Figures of the corresponding previous periods have been regrouped / reclassified wherever considered necessary.

  
(Sumit Khandelwal)  
General Manager & CFO

  
(Vijaykumar Nivrutti Kamble)  
Executive Director

  
(Rajendra Kumar Saboo)  
Executive Director

  
(Ashwani Kumar)  
Managing Director & CEO

  
(A Krishna Kumar)  
Chairman

Date: 21.07.2025  
Place: Kolkata





यूको बैंक  
सम्मान आपके विश्वास का



UCO BANK  
Honours Your Trust



HO/Finance/Share/109/2025-26

Date: 21.07.2025

**National Stock Exchange of India Ltd.**

"Exchange Plaza"  
Plot no. C/1, G Block  
Bandra-Kurla Complex, Bandra (E)  
Mumbai – 400 051

**NSE Scrip Symbol: UCOBANK**

**BSE Limited**

Phiroze Jeejeebhoy Towers  
Dalal Street, Fort,  
Mumbai – 400 001

**BSE Scrip Code: 532505**

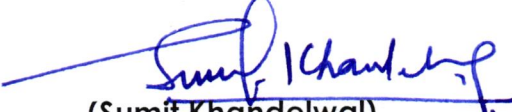
Madam/ Dear Sir,

**Declaration under Regulation 33 and 52 of SEBI (LODR) Regulations, 2015**

Pursuant to Regulation 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby declare that the Statutory Central Auditors of the Bank have issued Limited Review Report on the Standalone Financial Results of the Bank for the quarter ended 30<sup>th</sup> June 2025 with unmodified opinion.

Kindly take the above information on record.

Yours sincerely,  
For UCO Bank

  
(Sumit Khandelwal)  
Chief Financial Officer

21/7/2025



M/s P S M G & Associates Chartered Accountants 206/207B, Jagdamba Tower Commercial Complex, 13 Preet Vihar, Delhi – 110092	M/s Sanjay Deep & Associates Chartered Accountants 81, Sector 33-A, Chandigarh-160020	M/s P V A R & Associates Chartered Accountants WZ-248, Plot No.7, Inderpuri, New Delhi – 110012	M/s H D S G & Associates Chartered Accountants E-21, Basement, Jangpura Extension, New Delhi- 110014
---	--	---	--

**INDEPENDENT AUDITORS' LIMITED REVIEW REPORT ON UNAUDITED STANDALONE FINANCIAL RESULTS OF UCO BANK FOR THE QUARTER ENDED 30<sup>th</sup> JUNE 2025 PURSUANT TO THE REGULATION 33 AND REGULATION 52 READ WITH REGULATION 63(2) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED**

**To**  
**The Board of Directors,**  
**UCO Bank, Kolkata**

1. We have reviewed the accompanying statement of Unaudited Standalone Financial Results of UCO Bank, ('the Bank') for the quarter ended 30<sup>th</sup> June 2025 ('the Statement') attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Regulations") except for the disclosures relating to Pillar 3 under Basel III Capital Regulations, Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio as at 30<sup>th</sup> June 2025 including" as disclosed on Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.
2. The statement, which is the responsibility of the Bank's Management and has been approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standard 25 "Interim Financial Reporting" issued by the Institute of Chartered Accountants of India(ICAI), relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directives issued by Reserve Bank of India and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the statement in accordance with the Standard on Review Engagements (SRE) 2410), "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India (ICAI). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. A review is limited primarily to inquiries of the Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. The standalone unaudited financial results include the relevant returns of 21 branches (including Treasury Branch) reviewed by us and 1 Overseas branch reviewed by overseas audit firm specifically appointed for this purpose. We have relied on the review reports/certificates received from Concurrent Auditors of 15 branches. The financial results also incorporate the relevant returns of 12 zones and Head Office Departments reviewed by us. These review reports cover 66.50 percent of the advance portfolio of the bank and 76.60 percent of Non-performing Assets of the bank. Apart from these review reports, we have also relied upon various information and returns received from the 3270 unreviewed branches (including 1 overseas branch) of the bank generated through centralized database at the Bank's Head Office.



5. Based on our review conducted as above, subject to limitations in scope as mentioned in para 3 above and read with the notes to unaudited financial result, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited standalone financial results including notes thereon prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

**For P S M G & ASSOCIATES**

Chartered Accountants  
FRN 008567C



(CA SUHAS BASU)

Partner

MRN 052684

UDIN: 25052684BMJOVW9189

**For SANJAY DEEP & ASSOCIATES**

Chartered Accountants  
FRN 015951N



(CA NAKUL MITTAL)

Partner

MRN 521742

UDIN: 25521742BMLMLB6330

**For P V A R & ASSOCIATES**

Chartered Accountants  
FRN 005223C



(CA SHARAD BANSAL)

Partner

MRN 423507

UDIN: 25423507BMJAQO6031

**For H D S G & ASSOCIATES**

Chartered Accountants  
FRN 002871N



(CA CHARAN JEET)

Partner

MRN 515154

UDIN: 25515154BMGIFL1508

Place: Kolkata

Date: 21.07.2025



यूको बैंक  
सम्मान आपके विश्वास का



UCO BANK  
Honours Your Trust



Statement of Deviation /Variation in utilization of funds raised  
[As per Reg 32(1) of SEBI LODR Regulations 2015]

Name of listed entity	UCO BANK					
Mode of Fund Raising	No funds raised during the quarter ended 30.06.2025					
Date of Raising Funds	Not Applicable					
Amount Raised	Not Applicable					
Report filed for quarter ended	30.06.2025					
Monitoring Agency	Not Applicable					
Monitoring Agency Name, if applicable	Not Applicable					
Is there a Deviation / Variation in use of funds raised?	Not applicable					
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not applicable					
If yes, date of shareholder approval?	Not applicable					
Explanation for the Deviation / Variation	Not applicable					
Comments of the audit committee after review	Not applicable					
Comments of the auditors, if any	Not applicable					
Objects for which funds have been raised and where there has been a deviation, in the following table:	Not applicable					
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any
Not applicable						

Deviation or variation could mean:

- Deviation in the objects or purposes for which the funds have been raised or
- Deviation in the amount of funds actually utilized as against what was originally disclosed or
- Change in terms of a contract referred to in the fund-raising document i.e. prospectus, letter of offer, etc

  
(Vikash Gupta)  
Company Secretary

Date : 21.07.2025



UCO Bank, Finance Department, Head Office, 3<sup>rd</sup> Floor, 02, India Exchange Place, Kolkata – 700 001

Phone: 033 - 44557227, E-mail: [hosgr.calcutta@ucobank.co.in](mailto:hosgr.calcutta@ucobank.co.in)

Follow UCO Bank on Twitter: [UCOBankOfficial](#); Facebook: [Official.UCOBank](#); Instagram: [Official.ucobank](#);

LinkedIn: [UCO BANK](#); You Tube: [UCO Bank Official](#)



यूको बैंक  
सम्मान आपके विश्वास का



UCO BANK  
Honours Your Trust



**A. Statement of utilization of issue proceeds [As per Reg 52(7) of SEBI LODR Regulations 2015]**

Name of the issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (Rs. in crore)	Funds utilized (Rs. in crore)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose	Remarks, if any
1	2	3	4	5	6	7	8	9	10
UCO BANK									Nil/Not Applicable

**B. Statement of Deviation or Variation [As per Reg 52(7A) of SEBI LODR Regulations 2015]**

Name of listed entity	UCO BANK					
Mode of Fund Raising	No funds raised during the quarter ended 30.06.2025					
Type of instrument	Not applicable					
Date of Raising Funds	Not applicable					
Amount Raised (Rs. in crore)	Not applicable					
Report filed for quarter ended	30.06.2025					
Is there a Deviation / Variation in use of funds raised?	Not applicable					
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not applicable					
If yes, details of the approval so required?	Not applicable					
Date of approval	Not applicable					
Explanation for the Deviation / Variation	Not applicable					
Comments of the audit committee after review	Not applicable					
Comments of the auditors, if any	Not applicable					
Objects for which funds have been raised and where there has been a deviation, in the following table:						
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any
Not Applicable						

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed.

(Vikash Gupta)  
Company Secretary

Date : 21.07.2025



UCO Bank, Finance Department, Head Office, 3<sup>rd</sup> Floor, 02, India Exchange Place, Kolkata – 700 001

Phone: 033 - 44557227, E-mail: [hosgr.calcutta@ucobank.co.in](mailto:hosgr.calcutta@ucobank.co.in)

Follow UCO Bank on Twitter: [UCOBANKOfficial](#); Facebook: [Official.UCOBank](#); Instagram: [Official.ucobank](#);

LinkedIn: [UCO BANK](#); You Tube: [UCO Bank Official](#)



## Security Cover Certificate as on 30.06.2025

Column A	Column B	Column C	Column D	Column E	Column F <sup>iv</sup>	Column G <sup>v</sup>	Column H <sup>vi</sup>	Column I <sup>vii</sup>	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets <sup>viii</sup>	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K +L+M+N)		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
<b>ASSETS</b>														
Property, Plant and Equipment														
Capital Work-in-Progress														
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														
-----NIL-----														





Loans	<b>-----NIL-----</b>
Inventories	
Trade Receivables	
Cash and Cash Equivalents	
Bank Balances other than Cash and Cash Equivalents	
Others	
<b>Total</b>	
<b>LIABILITIES</b>	
Debt securities to which this certificate pertains	
Other debt sharing pari-passu charge with above debt	
Other Debt	
<i>Subordinated debt</i>	
<i>Borrowings</i>	
<i>Bank</i>	
<i>Debt Securities</i>	
<i>Others</i>	
<i>Trade payables</i>	





Lease Liabilities
Provisions
Others
Total
Cover on Book Value
Cover on Market Value <sup>x</sup>

-----NIL-----

  
(Vikash Gupta)  
Company Secretary

Date : 21.07.2025

