



यूको बैंक
सम्मान आपके विश्वास का



UCO BANK
Honours Your Trust



HO/Finance/Share/18/2026-27

Date: 25.04.2026

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,

Sub : Outcome of Board Meeting under Regulation 30 and other applicable regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 (“Listing Regulations”)

Pursuant to Regulation 30, 33, 52 and other applicable regulations of Listing Regulations, we hereby inform that the Board of Directors of the Bank, at its meeting held today, has inter alia :

- a) Approved Audited Financial Results of the Bank for the quarter and year ended on 31st March, 2026.
- b) Recommended a dividend of Rs.0.44 per equity share for the financial year 2025-26. The payment of dividend is subject to approval of the shareholders at the ensuing Annual General Meeting of the Bank.
- c) Approved Equity capital raising plan by way of issue of 270 crore equity shares of face value of Rs.10/- aggregating to Rs.2700 crore (at face value) through various modes viz, QIP, FPO, etc. in one or more tranches at an appropriate time and premium during the FY 2026-27 subject to approval of the shareholders at the ensuing Annual General Meeting of the Bank and other statutory/regulatory approvals.
- d) Approved raising of capital upto Rs.5000 crore through issuance of BASEL III Additional Tier I Bonds/Tier II Bonds/Long term Infra bonds, in one or more tranches, during the FY 2026-27.

The board meeting commenced at 4:05 PM and concluded at 5:28 PM.

Further, we enclose the following:-

- i. Copy of Audited Financial Results of the Bank for the quarter and year ended on 31st March, 2026. in compliance with Regulation 33 & 52 of the Listing Regulations. The same will be made available on Bank's Website under the following link : <https://www.ucobank.com/English/financial-results.aspx>



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

Phone: 033 - 44557227, E-mail: hosgr.calcutta@uco.bank.in

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



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- ii. Declaration regarding Audit report with unmodified opinion
 - iii. Security Coverage Certificate as on 31st March, 2026 for unsecured listed debt securities of the bank [Reg 54 of SEBI LODR]
 - iv. Statement of utilization and deviation/variation in utilization of issue proceeds. [Reg 32(1) and Reg 52(7)/(7A) of SEBI LODR]

Yours sincerely,
For UCO Bank

(Vikash Gupta)
Company Secretary

Encl- as stated

#UCOGoesDigital

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UCO BANK

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

Website : www.uco.bank.in

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2026

(₹ in Lakh)

SL	Particulars	Quarter Ended			Year Ended	
		31.03.2026 (Audited)	31.12.2025 (Reviewed)	31.03.2025 (Audited)	31.03.2026 (Audited)	31.03.2025 (Audited)
1	Interest Earned (a)+(b)+(c)+(d)	665633	665184	674459	2628135	2506690
	(a) Interest / discount on advances / bills	476068	471778	474836	1859547	1711709
	(b) Income on investments	163914	165285	160213	647178	634674
	(c) Interest on balances with RBI & other inter-bank funds	23862	25331	36935	112180	150205
	(d) Others	1789	2790	2475	9230	10102
2	Other Income	70889	86932	139220	345963	440663
3	Total Income (1+2)	736522	752116	813679	2974098	2947353
4	Interest Expended	404203	400572	404610	1608498	1543683
5	Operating Expenses (i) + (ii)	174995	183520	239192	722706	799941
	(i) Employees Cost	106807	118301	161785	474146	545311
	(ii) Other Operating Expenses	68188	65219	77407	248560	254630
6	Total Expenditure (4+5) (excluding Provisions and Contingencies)	579198	584092	643802	2331204	2343624
7	Operating Profit (Before Provisions and Contingencies) (3-6)	157324	168024	169877	642894	603729
8	Provisions (other than current tax) and Contingencies (Net)	32613	52512	66263	205545	220374
	of which provisions for Non Performing Assets	21624	27886	36375	136262	163282
9	Exceptional Items	0	0	0	0	0
10	Profit(+)/Loss(-) from Ordinary Activities before tax (7-8-9)	124711	115512	103614	437349	383355
11	Provision for Taxes	44596	41561	38371	160563	138859
12	Net Profit(+)/Loss(-) from Ordinary Activities after tax (10-11)	80115	73951	65243	276786	244496
13	Extraordinary items (net of tax expense)	0	0	0	0	0
14	Net Profit(+)/Loss (-) for the period (12-13)	80115	73951	65243	276786	244496
15	Paid-up Equity Share Capital (Face Value ₹ 10/- each)	1253956	1253956	1253956	1253956	1253956
16	Reserves excluding Revaluation Reserves (as shown in the Balance Sheet of previous year)	1756007	1541844	1541844	1756007	1541844
17	Analytical Ratios					
	(i) Percentage of shares held by Govt. of India	90.95%	90.95%	90.95%	90.95%	90.95%
	(ii) Capital Adequacy Ratio: Basel-III	18.61%	17.43%	18.49%	18.61%	18.49%
	(a) Common Equity Tier-I Ratio	16.36%	15.18%	16.03%	16.36%	16.03%
	(b) Additional Tier-I Ratio	0.23%	0.23%	0.34%	0.23%	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.	0.64	0.59	0.54	2.21	2.04
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year.	0.64	0.59	0.54	2.21	2.04
	(iv) NPA Ratios					
	a) Amount of Gross NPA	569020	586725	591854	569020	591854
	b) Amount of Net NPA	70191	85255	106831	70191	106831
	c) % of Gross NPA	2.17%	2.41%	2.69%	2.17%	2.69%
	d) % of Net NPA	0.27%	0.36%	0.50%	0.27%	0.50%
	(v) Debt Equity Ratio	0.70	0.77	0.93	0.70	0.93
	(vi) Net Worth	2446221	2407138	2110741	2446221	2110741
	(vii) Total Debt to Total Assets	0.06	0.07	0.08	0.06	0.08
	(viii) Return on Assets (Annualised) (%)	0.87%	0.83%	0.77%	0.79%	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)	21.36%	22.34%	20.88%	21.62%	20.48%
	(xiv) Net Profit Margin (%) (Net Profit after tax/Total Income)	10.88%	9.83%	8.02%	9.31%	8.30%



AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2026

		PART : A BUSINESS SEGMENTS			(₹ in Lakh)	
Sl. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
1	Segment Revenue					
	i) Treasury Operations	181247	203885	198058	803096	829418
	ii) Corporate Banking Operations	284442	275599	407352	1098199	1130648
	iii) Retail Banking Operations	270175	272193	207635	1066632	981660
	*a) Digital Banking	13	4	8	23	17
	b) Other Retail Banking	270162	272189	207627	1066609	981643
	iv) Other Banking Operations	657	439	635	6171	5628
	Total Revenue	736521	752116	813680	2974098	2947354
2	Segment Results					
	i) Treasury Operations	84847	55769	57590	234352	179473
	ii) Corporate Banking Operations	20040	30259	30637	100085	103576
	iii) Retail Banking Operations	19164	29046	14755	96740	94681
	*a) Digital Banking	-180	-60	-134	-356	-261
	b) Other Retail Banking	19344	29106	14889	97096	94942
	iv) Other Banking Operations	657	439	635	6171	5628
	Total	124708	115513	103617	437348	383358
	Less: Unallocated Expenses	0	0		0	0
	Profit Before Tax	124708	115513	103617	437348	383358
	Provision for Tax	44596	41561	38371	160563	138859
	Net Profit	80112	73952	65246	276785	244499
3	Segment Assets					
	i) Treasury Operations	12630674	12681055	13502642	12630674	13502642
	ii) Corporate Banking Operations	13645772	12623438	12181513	13645772	12181513
	iii) Retail Banking Operations	13259935	12510637	10519946	13259935	10519946
	*a) Digital Banking	120	118	95	120	95
	b) Other Retail Banking	13259816	12510519	10519851	13259816	10519851
	iv) Other Banking Operations	49463	46634	44007	49463	44007
	Total Assets	39585844	37861765	36248108	39585844	36248108
4	Segment Liabilities					
	i) Treasury Operations	10752471	10816935	10983563	10752471	10983563
	ii) Corporate Banking Operations	14623427	13583103	13556855	14623427	13556855
	iii) Retail Banking Operations	14209947	13461727	11707690	14209947	11707690
	*a) Digital Banking	2071	2011	1628	2071	1628
	b) Other Retail Banking	14207876	13459716	11706062	14207876	11706062
	iv) Other Banking Operations	0	0	0	0	0
	Total Liabilities	39585844	37861765	36248108	39585844	36248108
5	Capital Employed					
	i) Treasury Operations	554348	571336	618504	554348	618504
	ii) Corporate Banking Operations	1405153	1379568	1331822	1405153	1331822
	iii) Retail Banking Operations	1365422	1367240	1150161	1365422	1150161
	iv) Other Banking Operations	0	0	0	0	0
	Total Capital Employed	3324922	3318144	3100488	3324922	3100488

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

		PART : B GEOGRAPHICAL SEGMENTS				
Particulars	Quarter Ended			Year Ended		
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025	
	(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)	
Domestic						
i) Revenue	695838	709290	765440	2797709	2753780	
ii) Assets	36248651	34541458	33325325	36248651	33325325	
International						
i) Revenue	40685	42826	48240	176390	193575	
ii) Assets	3337194	3320307	2922783	3337194	2922783	
Global						
i) Revenue	736522	752116	813680	2974099	2947355	
ii) Assets	39585844	37861765	36248108	39585844	36248108	



Particulars	(₹ in Lakh)		
	As on 31.03.2026 (Audited)	As on 31.12.2025 (Reviewed)	As on 31.03.2025 (Audited)
Capital & Liabilities			
Capital	12539 56	12539 56	12539 56
Reserves & Surplus	20709 67	20641 88	18465 32
Deposits	327562 53	310085 74	293542 18
Borrowings	23309 82	25525 05	28687 49
Other Liabilities & Provisions	11736 87	9825 41	9246 54
Total	395858 44	378617 65	362481 08
Assets			
Cash and Balance with RBI	10405 06	9115 97	10358 92
Balance with Banks and Money at call and Short Notice	13479 46	16326 70	25768 00
Investments	98777 40	98462 38	94272 49
Advances	257762 91	238579 16	215134 58
Fixed Assets	4200 44	4123 52	3851 95
Other Assets	11233 18	12009 92	13095 15
Total	395858 44	378617 65	362481 08

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 PRABUDDHA GUPTA)
Partner
Membership No. 400189

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 RUCHI AGARWAL)
Partner
Membership No. 504134

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



(CA VINOD KUMAR FATEHPURIA)
Partner
Membership No. 098709

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2026

('000)

PARTICULARS	Year ended 31.03.2026	Year ended 31.03.2025
A. Cash Flow from Operating Activities :		
Net Profit before taxes	43734843	38335837
Adjustments for :		
Depreciation on fixed assets	3723395	3112582
Depreciation/Provision on investments	(90204)	(169972)
Provision for non-performing assets	13626200	16328235
Provision for Standard Assets	8020853	1856098
Provision for other items	15102214	16852682
(Profit)/Loss on sale of fixed assets	(3566)	(4085)
Interest paid on subordinated debts (treated separately)	1393200	1390549
Interest paid on AT-1 debts (treated separately)	475000	475000
Dividend Received	(113887)	(86910)
Sub-total	85868048	78090016
Less: Direct Tax Paid	0	0
	85868048	78090016
Adjustments for :		
(Increase)/Decrease in investments	(44958891)	(13510974)
(Increase)/Decrease in advances	(439909492)	(347455372)
(Increase)/Decrease in other assets	3060026	15278748
Increase/(Decrease) in borrowings	(56279074)	(15238184)
Increase/(Decrease) in deposits	340203482	304124055
Increase/(Decrease) in other liabilities & provisions	6174123	(2162863)
Net Cash Flow from Operating Activities (A)	(105841778)	19125426
B. Cash Flow from Investing Activities :		
Purchase of fixed assets	(5933729)	(3715658)
Sale/disposal of fixed assets	1627361	352628
Dividend Received	113887	86910
Net Cash Flow from Investing Activities (B)	(4192481)	(3276120)
C. Cash Flow from Financing Activities :		
Preferential allotment of Equity Shares	0	5836008
Share Premium on issue of Equity Shares	0	14163991
Capital infusion by GOI (Kept in Share Application Money)	0	0
Amount of ESPS Application Money		
Issue of AT-1 Bonds	0	0
Issue of Basel-III compliant Tier 2 Bonds	0	0
Redemption of AT-1 Bonds	0	0
Redemption of Upper Tier-2 Bonds	0	0
Redemption of Subordinated Debts	0	0
Refinance from / Redemption to - NABARD/SIDBI/NHB	(3015000)	43908200
Dividend Paid	(4890428)	(3347668)
Interest paid on AT-1 Bonds	(475000)	(475000)
Interest paid on Upper T-2 Debt Instruments	0	0
Interest paid on subordinated debts	(1393200)	(1390549)
Net Cash Flow from Financing Activities (C)	(9773628)	58694982
Net increase in Cash & Cash Equivalents (A+B+C)	(119807887)	74544288
Adjustment for Foreign Exchange Fluctuation (D)	(2616039)	(3528782)
Net increase in Cash & Cash Equivalents (A+B+C+D)	(122423926)	71015506
Cash and Cash Equivalents as on April 1, 2024 & 2023 respectively	361269117	290253611
Cash and Cash Equivalents as on March 31, 2025 & 2024 respectively	238845191	361269117
D Cash and Cash Equivalents at the beginning of the Year		
Cash in Hand (including foreign currency notes and gold)	5873965	7168202
Balance with Reserve Bank of India	97715187	94803520
Balance with Banks and Money at Call and Short Notice	257679965	188281890
	361269117	290253612



E	Cash and Cash Equivalents at the end of the Year		
	Cash in Hand (including foreign currency notes and gold)	7396903	5873965
	Balance with Reserve Bank of India	96653732	97715187
	Balance with Banks and Money at Call and Short Notice	134794556	257679965
		238845191	361269117

For P S M G & ASSOCIATES

Chartered Accountants
Registration No. 008567C



[Signature]
(CA PRABUDHHA GUPTA)

Partner

Membership No. 400189

For SANJAY DEEP & ASSOCIATES

Chartered Accountants
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(CA NAKUL MITTAL)

Partner

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SHELESH NAVLAKHA

Asst. General Manager

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SUMIT KHANDELWAL

General Manager & CFO

For P V A R & ASSOCIATES

Chartered Accountants
Registration No. 005223C



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(CA RUCHI AGARWAL)

Partner

Membership No. 504134

For H D S G & ASSOCIATES

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Registration No. 002871N



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(CA VINOD KUMAR FATEHPURIA)

Partner

Membership No. 098709

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VIJAYKUMAR NIVRUTTI KAMBLE

Executive Director

[Signature]
RAJENDRA KUMAR SABOO
Executive Director

[Signature]
ASHWANI KUMAR
Managing Director & CEO



[Signature]
A. KRISHNA KUMAR
Chairman

Kolkata, the 25th April, 2026



UCO BANK
HEAD OFFICE: KOLKATA

**NOTES FORMING PART OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND
YEAR ENDED 31st MARCH, 2026**

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 25.04.2026. The results have been subjected to audit 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 audit.
2. The financial results for the quarter and year ended 31st March 2026 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 and year ended 31st March 2026 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 and year ended 31st March 2026 are same as disclosed in Schedule 17 Significant Accounting Policies in the financial statements for the year ended 31st 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.0.79 crore as on 31st March 2026 towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI Master Direction no. RBI/DOR/2025-26/157 DOR.CRE.REC.76/07-02-001/2025-26 dated 28.11.2025. The entire estimated amount is fully provided for.
5. The Non-Performing Loan Provisioning Coverage Ratio is 97.79% as on 31st March 2026. (96.69% as on 31st March 2025).
6. In line with Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025 dated 28.11.2025 read together with the RBI Circular DBR. No. BP. BC.80/21.06.201/2014-15 dated 31.03.2015 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.uco.bank.in/basel-iii-disclosures>). These disclosures have not been subjected to review by the Statutory Central Auditors.



7. 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	Amount of loans to be classified as NPA	Amount of loans as on 31.03.2026 out of (b) classified as NPA	Additional Provision required for loans covered under RBI Circular	Rs. in crore
				Provision out of (d) already made by 31.03.2026
(a)	(b)	(c)	(d)	(e)
1286.58	534.50	534.50	347.69	347.69

8. As per the RBI letters no. DBR. No. BP.15199/21.04.048/2016-17 dated 23.06.2017 and DBR No BP.1908/21.04.048/2017-18 dated 28.08.2017 for the accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), Bank is holding provision of Rs.3985.17 crore (including technical write off) against total outstanding of Rs.3985.17 crore as on 31st March 2026.

9. 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 31st March, 2026 are as under:

No. of Accounts Restructured	Amount Involved (Rs. in Crore)	Provisions held (Rs. in Crore)
193	53.99	5.39

10. 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 31st March, 2026 are as under:

No. of Accounts Restructured	Amount Involved (Rs. in Crore)	Provisions held (Rs. in Crore)
4559	370.65	37.06

11. Bank has aggregate deferred tax asset of Rs.4422.07 crore on carry forward losses and other items of timing difference upto 31st March, 2026. During the quarter ended 31st March, 2026, the bank has reversed deferred tax assets of Rs.433.58 crore. 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 and year ended 31st March 2026 and tax year 2026-27.

12. During the quarter and year ended 31.03.2026, the details of Priority Sector Lending Certificate(PSLC) transaction are as under :

Period	Particulars	Amount Sold	Amount Purchased	Rs. in crore	
				Premium received	Premium paid
Quarter ended 31.03.2026	PSLC	1000	-	4.62	-
Year ended 31.03.2026		1500	-	19.62	-



13. As per Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025, details of fraud and provisions are stated hereunder :

(Rs. in crore)

Particulars on Fraud Reported	For the quarter ended 31.03.2026			For the year ended 31.03.2026		
	No.	Amount	Provisions made	No.	Amount	Provisions made
Advance related frauds	115	61.71	60.15	376	798.73	792.49
Other than Advances	34	5.72	5.71	53	24.85	21.53
Cyber Frauds	-	0.00	0.00	-	0.00	0.00
Total	149	67.43	65.86	429	823.58	814.02
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) as on 31-03-2026 for current FY 2025-26 is Rs.814.02 Crore and 100% provision has been made on entire outstanding balance. The difference amount of Rs.9.56 crore is due to recovery in fraud amount reported.						

14. The Govt. of India has notified four new Labour codes subsuming 29 existing labour legislations with effect from 21.11.2025. The Bank continues to comply with the provisions of the new labour codes. The management has evaluated the financial implications of the new labour codes including gratuity liability on account of revised definition of wages and fixed term employment and assessed that impact is negligible (duly accounted in books) and does not have any significant financial implication for the Bank.
15. During the quarter and year ended 31st March 2026, penalty of Rs. 0.43 crore and Rs.0.57 crore respectively has been imposed on the Bank by Reserve Bank of India.
16. The Board of Directors of the Bank has recommended dividend of Rs.0.44 per equity share (4.40% of FV of Rs.10/- each) for the financial year 2025-26.
17. As on 31st March,2026, Bank holds forward looking provision of Rs. 1037.59 crore on account of Expected Credit Loss (ECL) (as on 31st December, 2025, ECL Provision was Rs.722 crore) and Rs.341 crore as Contingency Provision.
18. Bank continues to hold covid-19 related provision of Rs.530 crore as contingency provision as on 31st March 2026. (Covid-19 related provision as on 31st March, 2025 was Rs.530 crore)
19. Pursuant to RBI Master Directions bearing reference number RBI/DOR/2025-26/159 DOR.STR.REC.No.78/21.04.048/2025-26 on Reserve Bank of India (Commercial Banks – Transfer and Distribution of Credit Risk) Directions, 2025, dated 28.11.2025, the Bank has implemented the prescribed guidelines for periodic valuation of Government Guaranteed Security Receipts. In accordance with the guidelines, the Bank carried out a revaluation of such Security Receipts as on 31st March 2026, resulting in a revaluation profit of Rs. 4.39 crore and this amount has been credited to the Profit and Loss Account for the quarter ended 31st March 2026. For the year ended 31st March, 2026, the revaluation loss aggregated to Rs. 13.63 crore, which has been recognized in the Profit and Loss Account.
20. Investor Complaints position during the quarter ended 31st March 2026:

i)	Pending at the beginning of the quarter	10
ii)	Received during the quarter	229
iii)	Disposed off during the quarter	234
iv)	Pending at the end of the quarter	5



21. Disclosure under resolution framework for COVID-19 related Stress in terms of Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025, are as under :

(Rs. in crore)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of 30.09.2025 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ending 31.03.2026	Of (A) amount written off during the half-year ending 31.03.2026	Of (A) amount paid by the borrowers during the half-year ending 31.03.2026	Of (A) amount closed during the half-year ending 31.03.2026	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 31.03.2026
Personal Loans	688.47	6.93	0.00	45.22	22.60	613.72
Corporate Persons*	504.00	24.04	0.00	28.40	26.91	424.65
Of which, MSME's	504.00	24.04	0.00	28.40	26.91	424.65
Others	90.70	1.28	0.00	4.38	9.19	75.85
Total	1283.17	32.25	0.00	78.00	58.70	1114.22

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

22. Details of loan transferred/acquired during the quarter ended 31st March 2026 under the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025 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 ARCs	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	28.17	-	-

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 during the quarter ended 31st March 2026 are given below :

Particulars (Rs. in crore)	Retail	MSME	Agriculture	Corporate
Mode of Acquisition	Assignment	Assignment	Assignment	Assignment
Aggregate principal outstanding of loans acquired (Rs. in crore)	99.92	376.63	Nil	478.60
Weighted average residual maturity (in months)	141	98	Nil	7
Weighted average holding period by originator (in months)	9	13	Nil	7
Retention of beneficial economic interest	10%	10%	Nil	10%
Tangible security coverage (%)	301%	331%	Nil	217%
Rating wise distribution of rated loans acquired by value (Rs. in crore)	NA	NA	Nil	NA



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 31st March 2026:

Recovery Ratings Band	Book Cost (Rs. in crore)
RR1+(above 150%)	0.00
RR1 (above 100% upto 150%)	345.34
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	0.00
Grand Total	345.34

v. quantum of excess provisions reversed to the profit and loss account on account of sale of stressed loans : Nil

23. 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 contingently liable" or "Contingent Liabilities – Other" as the case may be. The details of transfers to the DEAF as per Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025 is as under :-

(Amount in Rs. Crore)

Particulars	Quarter ended 31.03.2026	Year ended 31.03.2026
i) Opening balance of amounts transferred to DEA Fund	1400.68	1270.33
ii) Add: Amount transferred to DEA Fund during the quarter/year	32.18	219.19
iii) Less: Amount reimbursed by DEA Fund towards claims	87.60	144.26
iv) Closing balance of amounts transferred to DEA Fund	1345.26	1345.26

24. In terms of Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025, the disclosure for the quarter and year ended 31st March 2026 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 :

Period	Particulars of Head /Sub-head	Item under the Sub-head	Amount (Rs. in crore)	in Percentage terms
Quarter ended 31.03.2026	Schedule 14 – Other Income Sub head – Misc. Income	Recovery in written off	209.44	2.84%
Year ended 31.03.2026	Schedule 14 – Other Income Sub head – Misc. Income	Recovery in written off	1326.78	4.46%



25. The following table set forth, for the period indicated, necessary details of Co-Lending Arrangements (CLAs) on an aggregate basis, as per Reserve Bank of India (Commercial Banks – Transfer and Distribution of Credit Risk) Directions, 2025.

(Rs. in crore, except percentage)

Sl. no.	Particulars	As on 31.03.2026		
1	Quantum of CLAs: - Gross Outstanding	1662		
2	Weighted Average Rate of Interest	9.42%		
3	Fees Paid during the FY 2025-26	5.94		
4	Broad Sectors under CLA assets exist	Retail 696	Agriculture 418	MSME 548
5	Performance of loans under CLA - Standard Loans - Non-Performing Loans	1625.88 36.12		
6	Details related to Default Loss Guarantee (DLG)	Nil		

26. Disclosure related to project finance for the quarter ended 31.03.2026 in terms of Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025, is furnished below:

Sl. No	Item Description	Number of accounts	Total outstanding (Rs. in crore)
1	Projects under implementation accounts at the beginning of the quarter.	275	7921.42
2	Projects under implementation accounts sanctioned during the quarter.	34	73.74
3	Projects under implementation accounts where DCCO has been achieved during the quarter	50	1281.58
4	Projects under implementation accounts at the end of the quarter.(1+2-3)	259	6809.33
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	34	2099.52
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	24	1926.94
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	1	2.71
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	0	0.00
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	5	42.18
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	1	31.00
7.1	Out of '7', accounts where SBCE was sanctioned	0	0.00




	sanctioned or renewed continuously		
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	4	249.10
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	0	0.00
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	0	0.00
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	0	0.00


27. 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: 25.04.2026

Place: Kolkata





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HO/Finance/Share/19/2026-27

Date: 25.04.2026

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,

Sub : 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 Audit Report on the Financial Results of the Bank for the year ended 31st March 2026 with unmodified opinion.

Kindly take the above information on record.

Yours sincerely,
For UCO Bank

(Sumit Khandelwal)
Chief Financial Officer

#UCOGoesDigital

UCO Bank, Finance Department, Head Office, 3rd Floor, 02, India Exchange Place, Kolkata – 700 001
Phone: 033 - 44557227, E-mail: hosgr.calcutta@uco.bank.in

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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
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INDEPENDENT AUDITOR'S REPORT ON FINANCIAL RESULTS OF UCO BANK FOR THE QUARTER AND YEAR ENDED 31st MARCH, 2026 PURSUANT TO 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 OF UCO BANK

Report on the Audit of the Financial Results

Opinion

1. We have audited the accompanying statement of Financial Results of UCO Bank ("the Bank") for the quarter and year ended 31st March, 2026 ("the statement") attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33, 52 and other applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"), except for the disclosures relating to Pillar 3 as at 31st March, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Financial Results and have not been audited by us.

The statement included returns/results for the year ended on that date of:

- i) the Head Office, 49 Zones, 21 branches inclusive of 1 Treasury branch audited by us
- ii) 1044 branches (including Service branches and Hubs) audited by Statutory Branch Auditors.
- iii) 2 Overseas Branches audited by overseas local auditors.

The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by the Reserve Bank of India. Also incorporated in the Balance Sheet and the Profit and Loss Account and the Cash Flow Statement are the returns from 2455 branches which have not been subjected to audit. These unaudited branches account for 21.89% of advances, 46.01% of deposits, 22.61% of interest income and 44.23 % of interest expenses.

2. In our opinion and to the best of our information and according to the explanations given to us, these financial result:
 - i. are presented in accordance with the requirements of Regulation 33, 52 and other applicable regulations of the Listing Regulations in this regard except for the disclosures relating to Pillar 3 disclosure as at 31st March, 2026 including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Financial Results and have not been audited by us; and



- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Accounting Standard issued by the Institute of Chartered Accountants of India, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (“RBI Guidelines”) and other accounting principles generally accepted in India of the net profit and other financial information for the quarter and year ended 31st March, 2026.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor’s Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the Financial Results, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Board of Directors’ Responsibility for the Financial Results

4. The Statement has been compiled from the related audited Annual Financial Statements. The Bank’s Board of Directors are responsible for the preparation of these Financial Results that give a true and fair view of the net profit and other financial information for the quarter and year ended 31st March 2026 in accordance with the recognition and measurement principles laid down in Accounting Standard 25 (AS 25) issued by the Institute of Chartered Accountants of India, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (“RBI Guidelines”) and other accounting principles generally accepted in India and in compliance with the SEBI (LODR) Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Banking Regulations Act, 1949 for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Results that give a true and fair view and are free from material misstatement, whether due to fraud or error. Which have been used for the purpose of preparation of the Statement by the Board of Directors of the Bank, as aforesaid.
5. In preparing the Financial Results, the Board of Directors are responsible for assessing the Bank’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors are also responsible for overseeing the Bank’s financial reporting process.

Auditor’s Responsibilities for the Audit of the Financial Results

7. Our objectives are to obtain reasonable assurance about whether the Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor’s Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could

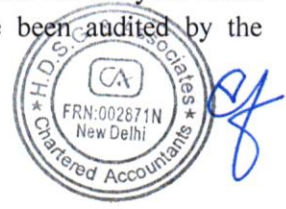
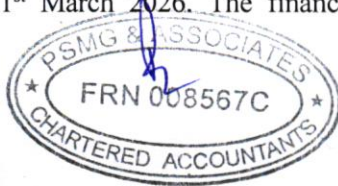


reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Results.

8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatement of the Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit for expressing our opinion on whether the bank has adequate internal financial controls with reference to financial statements and the operating effectiveness of such control.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
 - Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the Financial Results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.
9. Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.
10. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
11. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

12. These financial results incorporate the relevant returns of 938 branches including 2 overseas branches audited by the other auditors specially appointed for this purpose. These branches audited by other auditors' cover 43.54 % of advances, 46.27% of deposits and 81.55% of non-performing assets as on 31st March 2026 and 26.30% /27.51% of revenue for the quarter ended 31st March, 2026/ for the year ended 31st March 2026. The financial statements/ information of these branches have been audited by the



Statutory Branch Auditors whose reports have been furnished to us, and in our opinion in so far as it relates to the amounts and disclosures included in respect of branches, are based solely on the report of such branch auditors.

13. In conduct of our audit, we have taken note of the unaudited returns in respect of 2455 branches cover 21.89% of advances, 46.01% of deposits and 16.30% of Non-Performing assets as on 31st March, 2026 and 17.79% / 16.98% of revenue for the quarter ended 31st March, 2026/ for the year ended 31st March 2026.
14. The statement includes financial results for the quarter ended 31st March, 2026 being the balancing figures between the audited figures in respect of year ended 31st March 2026 and the published year to date figures up to 31st December 2025, being the date of the third quarter of the current financial year, which were subject to limited review.

Our opinion is not modified in respect of above matters.

For P S M G & ASSOCIATES

Chartered Accountants
FRN 008567C


(CA PRABUDDHA GUPTA)

Partner
MRN 400189

UDIN: 26400189CMTTLE6477



For SANJAY DEEP & ASSOCIATES

Chartered Accountants
FRN 015951N


(CA NAKUL MITTAL)

Partner
MRN 521742

UDIN: 26521742SXULKY7189



For P V A R & ASSOCIATES

Chartered Accountants
FRN 005223C


(CA RUCHI AGARWAL)

Partner
MRN 504134

UDIN: 26504134ZBVAVR6722



For H D S G & ASSOCIATES

Chartered Accountants
FRN 002871N


(CA VINOD KUMAR FATEHPURIA)

Partner
MRN 098709

UDIN: 26098709LKIYVI8905



Place: Kolkata

Date: 25.04.2026



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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 31.03.2026					
Date of Raising Funds	Not applicable					
Amount Raised	Nil					
Report filed for quarter ended	31.03.2026					
Monitoring Agency	Not Applicable					
Monitoring Agency Name, if applicable	Not Applicable					
Is there a Deviation / Variation in use of funds raised?	No					
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:						
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 - 25/04/2026.





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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 31.03.2026					
Type of instrument	Not applicable					
Date of Raising Funds	Not applicable					
Amount Raised (Rs. in crore)	Not applicable					
Report filed for quarter ended	31.03.2026					
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 - 25/04/2026



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

Phone: 033 - 44557227, E-mail: 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 31.03.2026

Column A	Column B	Column C	Column D	Column E	Column F ^{iv}	Column G ^v	Column H ^{vi}	Column I ^{vii}	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		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 ^{viii}	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					Relating to Column F			
ASSETS														
Property, Plant and Equipment														
Capital Work-in-Progress														
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														

-----NIL-----





Loans	-----NIL-----
Inventories	
Trade Receivables	
Cash and Cash Equivalents	
Bank Balances other than Cash and Cash Equivalents	
Others	
Total	
LIABILITIES	
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	-----NIL-----
Provisions	
Others	
Total	
Cover on Book Value	
Cover on Market Value ^{ix}	


(Vikash Gupta)
Company Secretary



Date : 25.04.2026