

Ref.: SD:1568/1569/11/12::2020

13.11.2020

The Vice President BSE Ltd. Phiroze Jeejeebhoy Towers Dalal Street MUMBAI - 400 001	The Vice President Listing Department National Stock Exchange of India Ltd EXCHANGE PLAZA Bandra-Kurla Complex, Bandra [E] MUMBAI - 400 051
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Dear Sir/Madam,

Sub : Disclosure of Schedule of Non-deal Roadshows / Analyst / Institutional Investor Meet for Canara Bank ("Bank")

Reg : 1. Regulation 30 of the SEBI (LODR) Regulations, 2015

2. Our letters SD:1321/1322/11/12::2020 dated 10.07.2020 regarding Capital Raising Plan and SD:1453/1454/11/12::2020 dated 25.09.2020

The Exchanges are hereby informed that the Bank will be participating in Non-deal Roadshows and shall be meeting prospective investors from **November 17, 2020 to November 27, 2020**.

A copy of the investor presentation is attached herewith. Furthermore, the aforesaid information and the investor presentation of the Bank are disseminated on the website of the Bank at www.canarabank.com.

Note: The dates of the Roadshow are subject to change. Changes may happen due to exigencies on the part of investors / Bank.

This is for your information and records.

Yours faithfully,

कृते केनरा बैंक

For CANARA BANK



सहायक महा प्रबंधक और कंपनी सचिव
Assistant General Manager & Company Secretary

VINAY MOHTA

COMPANY SECRETARY



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Investor Presentation



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Pursuant to the Gazette Notification no. CG-DL-E04032020-216535 dated March 4, 2020 issued by the Government of India, the scheme of amalgamation between Syndicate Bank and Canara Bank was approved and Syndicate Bank was amalgamated with Canara Bank with effect from April 1, 2020 (the “Amalgamation”). Accordingly, the financial, operational and related information of Canara Bank as of and for the six months ended September 30, 2020 included herein represents the merged entity, i.e. it includes the operations of the erstwhile Syndicate Bank. Accordingly, the historical financial and other information of Canara Bank prior to the Amalgamation are not comparable to those subsequent to the Amalgamation.

For purposes of this presentation, the financial, operational and other information prior to the Amalgamation, i.e. as of and for the six months ended September 30, 2019 and as of and for the year ended March 31, 2020 have been presented on a combined basis, i.e., as an aggregation of the respective financial and other information for Syndicate Bank and Canara Bank (the “Combined Information”), solely to illustrate the impact of the Amalgamation on a proforma basis. In this presentation, the Combined Information has been identified with “*”. In addition, the basis of the Combined Information has been included in Annexure 1 to this presentation, which sets out the respective financial and other information for Syndicate Bank and Canara Bank separately for the relevant periods. The Combined Information is for illustration purposes only and investors are cautioned against relying on such Combined Information in connection with any investment decision. There can be no assurance that the manner in which such financial, operational and other information was calculated for Syndicate Bank prior to the Amalgamation would have been identical to the manner in which such information was calculated for Canara Bank.

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- 1** Executive Summary
- 2** Key Investments Highlights
- 3** Active Response to Covid-19
- 4** Growth Strategies
- 5** Annexures



1

Executive Summary

India's 6th largest commercial Bank#



6th Largest commercial Bank#

Total Business[^]
INR 15977.47bn
(As of 30th Sep 2020)

Gross Advances
INR 6489.80 bn
Retail – 16.97%
Agriculture – 21.86%
MSME – 16.91%
Corporate – 44.26%
(As of 30th Sep 2020)

Total Deposits
INR 9487.67 bn
CASA – 32.77%
(As of 30th Sep 2020)

Diversified Product Portfolio

Offers a complete array of services such as

- Retail banking
- Wholesale banking
- Priority sector lending
- International banking
- Treasury operations

Services offered by subsidiaries/JVs

- Asset management
- Life Insurance
- Housing finance
- Factoring
- Venture capital
- Merchant banking
- Brokerage
- RRB's
- Software Services

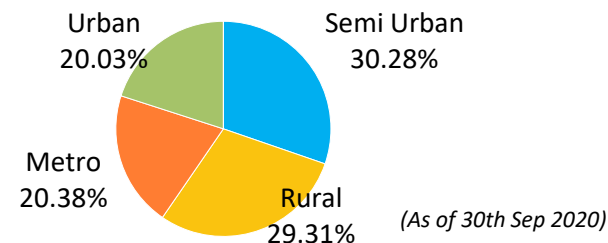
Wide Distribution Network with strong presence in south India

- Pan India Presence with 10,495 branches across India, 9422 BC Points and 13,023 ATMs serving 11.82 Crore clientele.

- Overseas presence with 5 branches

(As of 30th Sep 2020)

Branch Distribution



Technology driven and committed towards digital banking

Digital initiatives were taken by the Bank

- Canara DiYA
- CANDI
- Canara Recovery mobile app
- Canara OTP (Off-line)
- Canara Saathi app
- 612 E-lounges.
- PSB Loans in 59 minutes Digital Lending Platform
- TReDS bill discounting platform

Digital foot Print

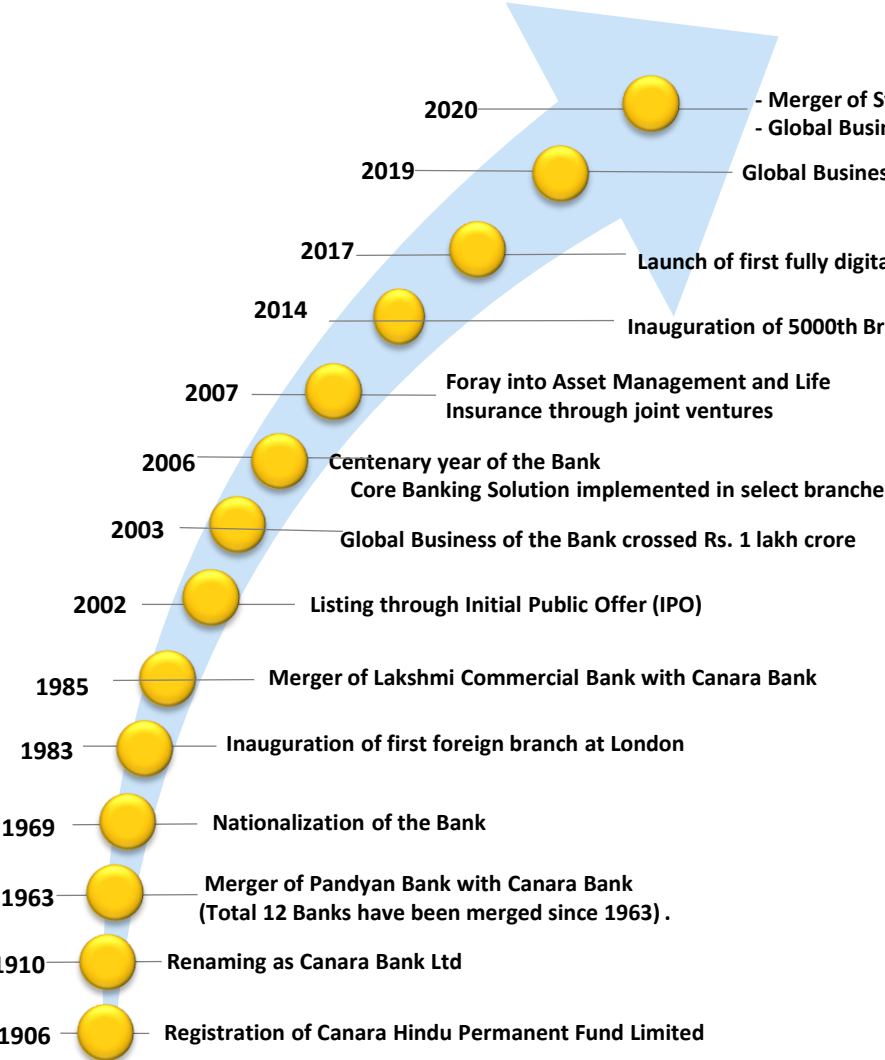
- e-transaction ratio stood at 91.28%
- Mobile Banking users-62.95 lakhs
- Net Banking users – 137 lakhs
- No. of E-Transactions – 15368 lakhs

(As of 30th Sep 2020)

[^]Total Business = Gross Advances + Total Deposits

#Source : In terms of Total Business as of 30th Sep 2020 based on Public filings

Strong and established brand with long-standing presence in the Indian banking sector



114 years of history

Awards & Recognitions

-  **'India's Most Trusted Public Sector Banking Services Company 2019'** by International Brand Consulting Corporation, USA
-  **IBA's 15th Annual Banking Technology Award 2020** received for Most Customer-Centric Bank using Technology
-  **'SIDBI-ET INDIA MSE AWARD-2019'** under noteworthy Lender to MSE Category – (Public Sector Bank)
-  **FINNOVITI 2020** award received for CANDI for one of the best innovation in financial sectors' technology.
-  **'Best Data Quality Management 2018-19'** at the Annual Credit Information Conference
-  **Best innovation in Banking technology award for CANDI Branch** received in IDRBT banking technology innovation contest.
-  **Canara DiYA** won Silver in SKOCH Awards 2019

Merger with Syndicate Bank has created the 6th Largest commercial Bank#



Scale Benefits of Amalgamation

	Pre Merger 31 st Mar 2020	Post Merger 1 st Apr 2020
Branch Network	6,329	10,391
Total Business [^]	Rs. 10,766 bn	Rs. 15,567 bn
Deposits	Rs. 6,254 bn	Rs. 9,066 bn
Gross Advances	Rs. 4,512 bn	Rs. 6,512 bn

Merger Integration Steps Taken

IT Systems Integration

- Rolled out CBS software 11.8 version and will be implemented by FY 20-21.

HR Integration

- Completed the transfer and promotion process

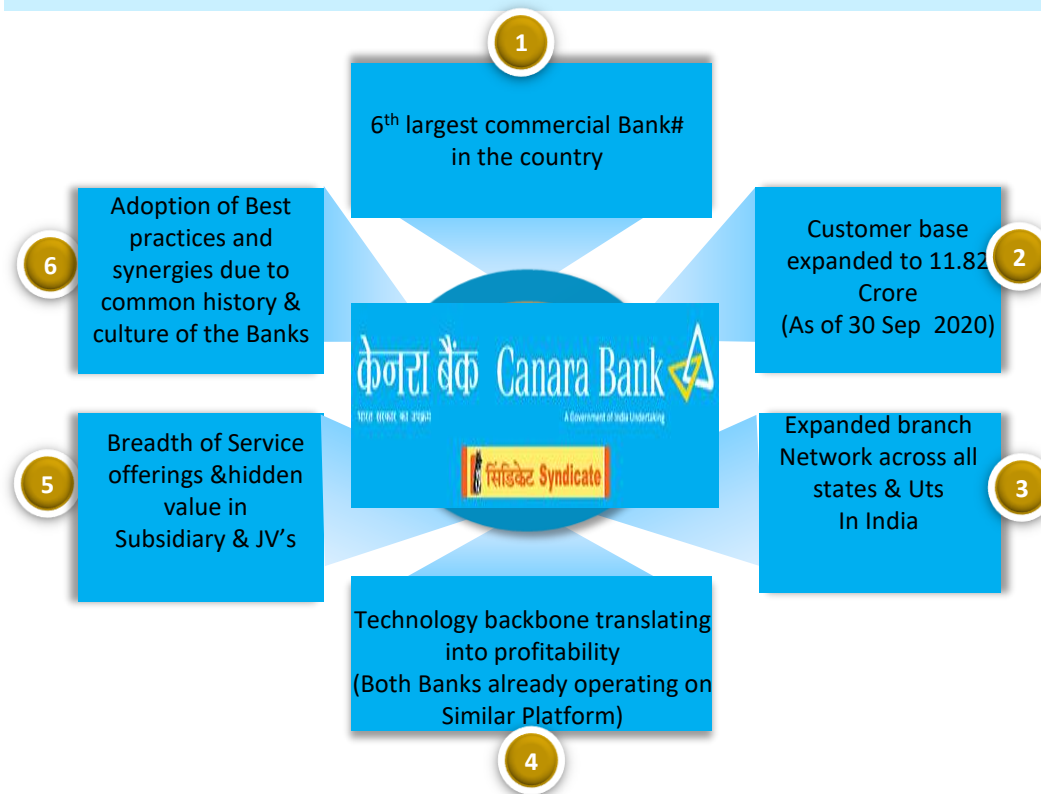
Organization Structure

- Circle offices/Regional offices have been reorganized and amalgamated.
- All the departments in HO are realigned

Customers & Borrowers Integration

- Growth in Customer base after amalgamation from 11.60 Crore (31-March-20*) to 11.82 Crore (30-Sep-20).

Benefits arising from Amalgamation



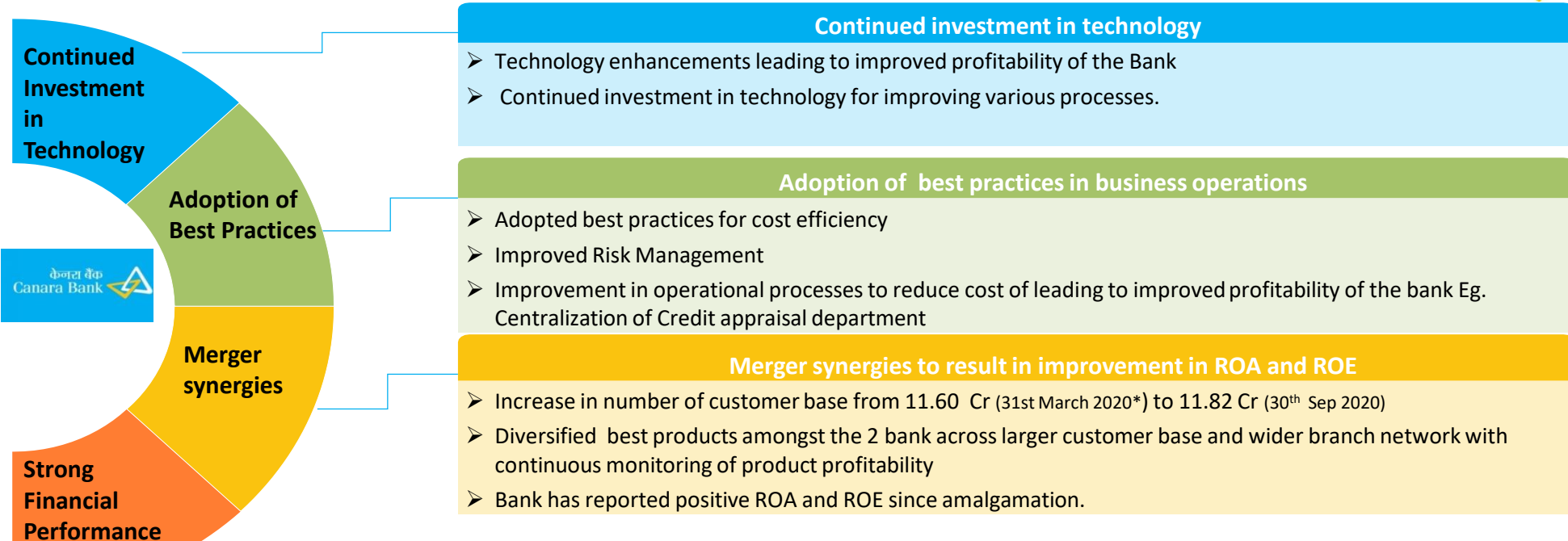
Plan for harnessing synergy benefits

- Reorganization of Branches/ATMs/Admin Units.-
- Closed 45 Admin Units and 350 ATMs
- identified 900 Branches for merger/closure.
- Implement cost optimization measures

#Source : In terms of Total Business as of 30th Sep 2020 based on Public filings)

[^]Total Business = Gross Advances + Total Deposits

Steps taken on various fronts for shareholder value creation



Strong financial performance demonstrated by Canara Bank

Cautious Credit growth with focus on Retail	Focused on increasing CASA and reducing high cost deposit	Efforts put in on recovery of NPA to add to Profitability	Efforts made by the Bank to reduce cost to Income Ratio
<ul style="list-style-type: none"> ➤ Bank has adopted a cautious credit growth strategy with focus on retail segment ➤ Retail segment recorded a growth of 8.63 % on YoY basis (Q2 FY-21 Vs. Q2 FY-20*) ➤ It has focused on controlling NPA's in retail segment which as of Q2 FY21 stood at 1.68% 	<ul style="list-style-type: none"> ➤ Bank has focused on increasing CASA deposits and reducing high cost deposit by reducing interest rates. ➤ Cost of deposit has reduced from 5.55% to 4.75% on YoY basis (Q2 FY-21 Vs. Q2 FY-20*) ➤ Despite the reduction in deposit rates, bank's customer service and brand value has helped to garner deposits. 	<ul style="list-style-type: none"> ➤ Despite lockdown and amalgamation the bank's staff has focused on recovery and have contacted with NPA accounts. ➤ Cash recovery in current fiscal Rs 2,944 Cr. Up to 30-Sep-2020 	<ul style="list-style-type: none"> ➤ Effort made to reduce the operating expenses such as branch rationalization, avoid duplicity in costs and streamline operations ➤ Operating expenses have reduced it by 15% on YoY basis (Q2 FY-21 Vs. Q2 FY-20*) ➤ Cost to Income Ratio has improved from 54.44% to 50.91% on YoY basis (Q2 FY-21 Vs. Q2 FY-20*)



Services offered by subsidiaries & associates



Hidden value in subsidiaries, associates and JVs

	Stake	Key Business Parameters
Canfin Homes Limited	30 %	Value of holding = Rs. 1661 Crs (As of 30 th Sep 20)
Canara Bank Securities Limited	100 %	PAT – Rs. 22.71 Crs (FY-20)
Canara Robeco Asset Management Co Limited	51 %	AUM -Rs. 21,025 Crs Equity AUM – Rs. 10,194 Crs. (As of 30 th Sep 20)
Canbank Factors Limited	70 %	PAT – Rs. 4.44 Crs (FY-20)
Canara Hsbc Oriental Bank Of Commerce Life Insurance Company Limited	51 %	PAT – Rs. 105.10 Crs (FY-20) Embedded Value – Rs. 2,907 Crs (FY-20)
Canbank Venture Capital Fund Limited	100 %	AUM -Rs. 552.78 Crs (As of 31 st Mar 20) PAT – Rs. 5.02 Crs (FY-20)
Canbank Computer Services Limited	69 %	PAT – Rs. 3.94 Crs (FY-20)
Canbank Financial Services Limited	100 %	PAT – Rs. 62.21 Crs (FY-20)
Syndbank Services Limited	100 %	PAT – Rs. -1.87Crs (FY-20)
Canara Bank (Tanzania) Ltd.	100 %	Book Value – Rs. 111 Crs (FY-20)
Commercial Indo Bank LLC, Moscow (JV with SBI)	40%	Book Value – Rs. 108.70 Crs (FY-20)

"Access to 11.82 Crore customers[^] provides significant business potential across products"



2

Key Investments Highlights

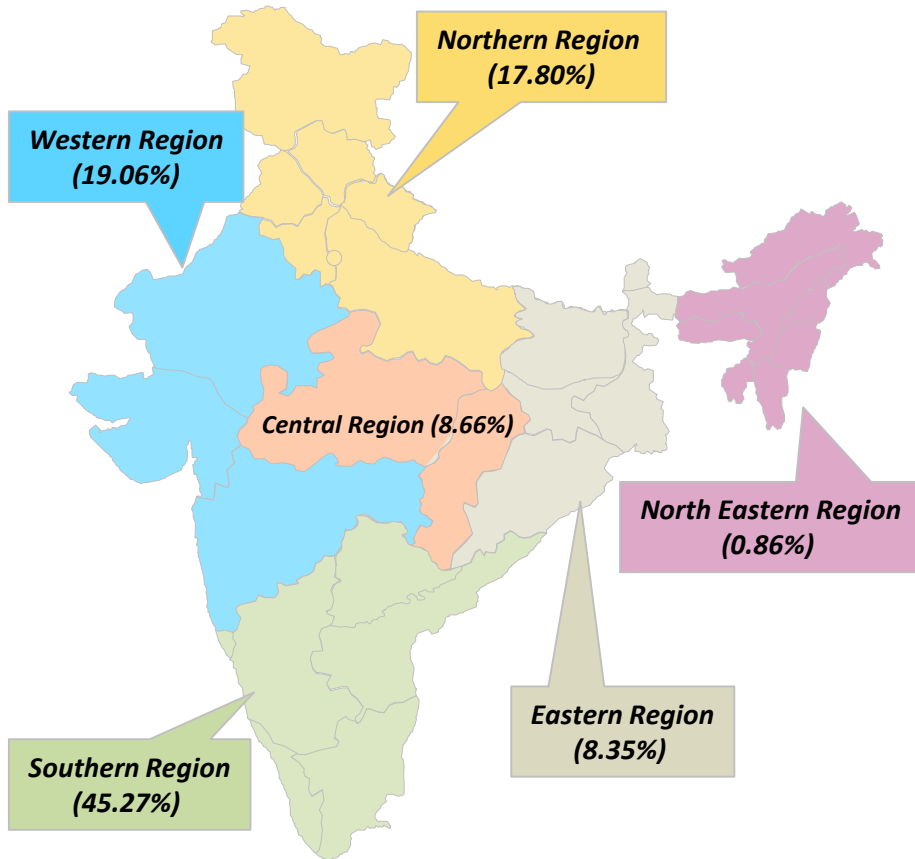


- ✓ ***Wide distribution network across India and international presence***
- ✓ ***Diversified asset portfolio with a focus on retail segment***
- ✓ ***Improved asset portfolio and consistent provisioning***
- ✓ ***Strong funding profile***
- ✓ ***Technology driven and committed towards digital banking***
- ✓ ***Consistent financial performance***
- ✓ ***Professional and experienced board and management team***

Wide distribution network across India and international presence



Business Distribution across India



5 international branches in Johannesburg, New York, London, Hong Kong & Dubai

The Combined entity has a strong presence in South India of ~4861 Branches

Banking Network

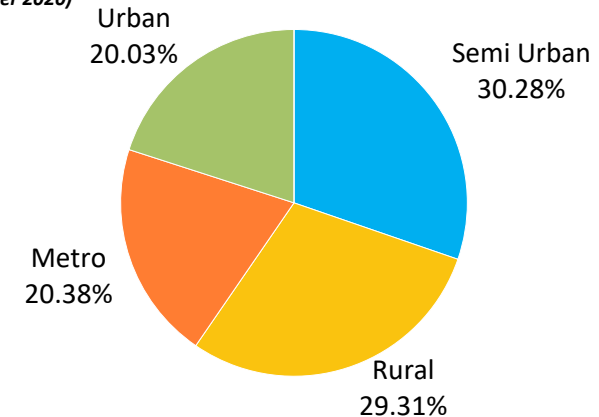
	Sep-19*	Mar-20*	Sep20
Domestic Branches	10,366	10,391	10,495
Overseas Branches	6	6	5
BC Points	6,355	9,145	9,422
Total Banking Outlets	16,727	19,542	19,922
ATM	13,404	13,423	13,023

Trends in Customer Base

	Sep-19*	Mar-20*	Sep20
Number of Customers	11,37,75,391	11,60,82,801	11,82,61,449

Presence across urban & rural areas

(As on 30th September 2020)



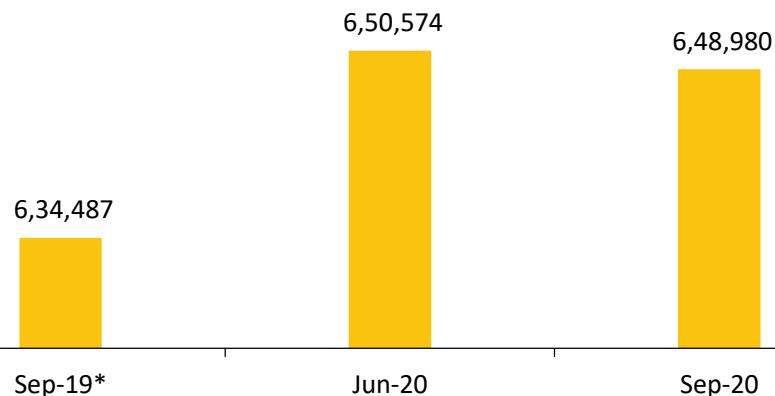
As on 30th September 2020; Note: Map not to scale

Diversified asset portfolio with a focus on retail segment (1/2)



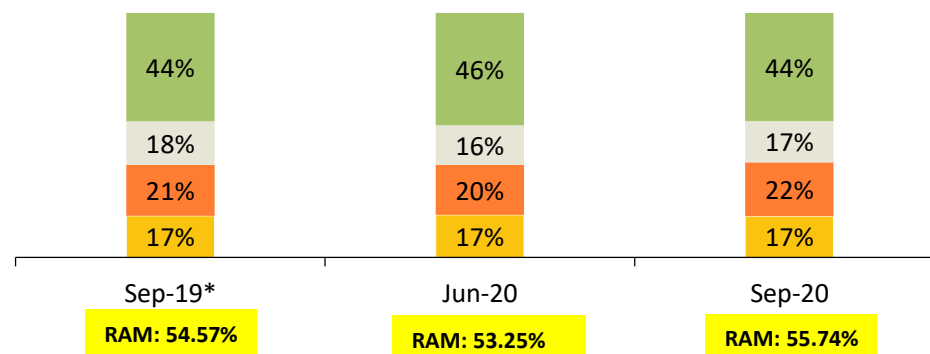
Gross Advances

(In Rs Crore)



Advances Profile

■ Retail ■ Agri ■ MSME ■ Corporate & Others



Retail Credit growth

(In Rs Crore)

	Sep-19*	Jun-20	Sep-20	Growth %	
				Q-o-Q	Y-o-Y
Housing Loans (A)	53,121	58,243	59,940	2.91	12.84
Vehicle Loans(B)	12,147	12,508	12,872	2.91	5.97
Education Loan (C)	12,491	12,626	12,933	2.43	3.54
Other Personal Loans (D)	23,686	24,196	24,451	1.05	3.23
Retail loans	1,01,445	1,07,573	1,10,196	2.44	8.63

Initiatives taken for growth in Retail Book

- Concentrated more on retail book (NPA's less than 2%) and incremental focus on housing loan(56% of Retail Portfolio) as of 30-Sep-2020
- Capitalize the strong presence in south India in terms of retail growth
- Utilizing the strength of e-Syndicate Bank CASA, which is higher than Canara Bank and focus on cross selling, housing, vehicle and education and personal loans
- Deploy sufficient manpower in these verticals
- Gold Loan Wing has been created to give exclusive focus on Gold loan.
- Presence of 215 Retail Asset Hubs for pushing growth in Retail Book

* Combined Information. Please refer to the disclaimer and Annexure II for further information

Diversified asset portfolio with a focus on retail segment(2/2)



Corporate Credit

(In Rs Crore)

Sector/Scheme	Sep-19*	Mar-20*	Sep-20	Growth %
				Y-o-Y
Infrastructure	79,475	76,193	78,203	-1.60
Textile	14,312	14,627	14,950	4.46
Food Processing	12,210	12,722	13,774	12.81
Chemical & Chemical products	5,793	5,490	5,806	0.22
Auto & auto parts	4,051	3,921	4,024	-0.67
Others	80,947	77,094	76,669	-5.28
Total Industry Credit	1,96,788	1,90,047	1,93,426	-1.70

Rating profile and Concentration Risk

(In Rs Crore)

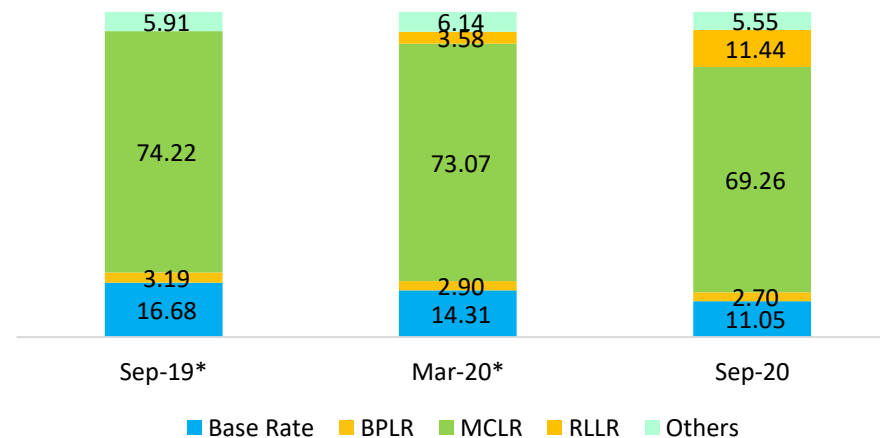
External Rating - Wise Distribution of Domestic Advances above Rs. 10 crore				
(% of total rated loan book above Rs 10 crore)				
	Sep-19*		Sep-20	
External Rating	Outstanding	% Share	Outstanding	% Share
A and above	1,30,434	66%	1,21,754	60%
BBB	30,248	15%	35,922	18%
BB and below	38,139	19%	44,460	22%
Total	1,98,821	100%	2,02,136	100%

Credit to NBFC and CRE

(In Rs Crore)

	Sep-19*	Mar-20*	Sep-20	Growth (%)
				Y-o-Y
Total NBFC	82,038	94,567	77,926	-5.01
Out of which :				
HFCs	33,326	36,455	26,938	-19.17
Private	37,783	44,094	38,963	3.12
Public	10,928	14,018	13,551	24.00
Commercial Real Estate	13,366	14,450	17,003	27.21

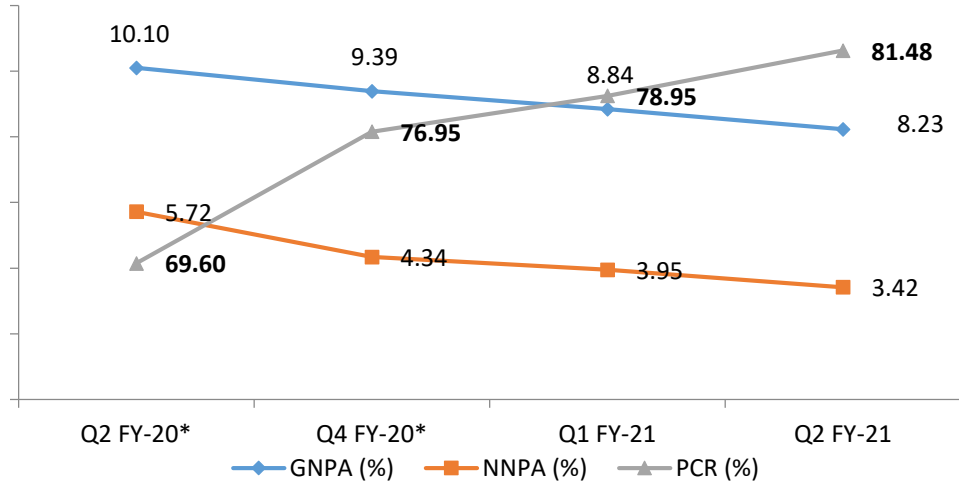
Advances Mix of the Lending Rate (%)



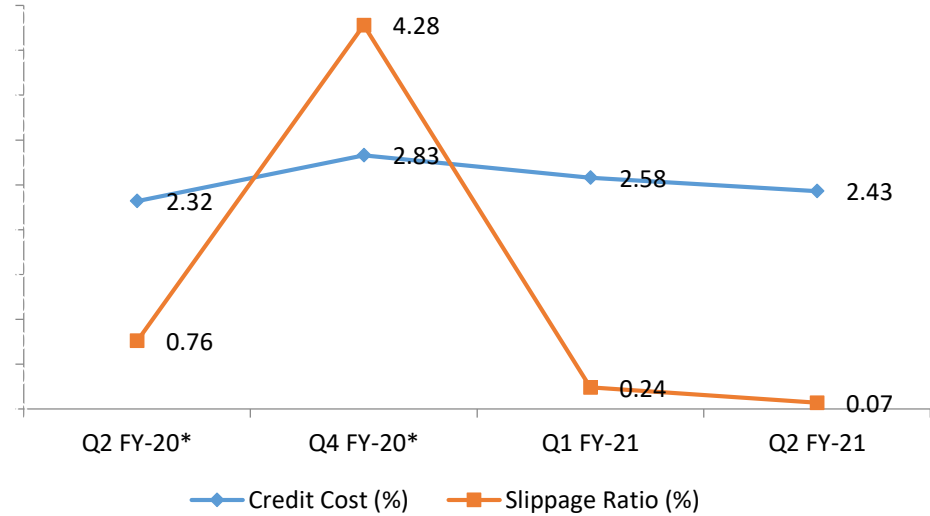
Improved asset portfolio and consistent provisioning (1/2)



Non Performing Asset(NPA) & Provision Coverage Ratio (PCR)



Slippage Ratio & Credit Cost



Overall NPA Position

(In Rs Crore)

	Sep-19*	Mar-20*	June-20	Sep-20	Advance O/s (Sep-20)	GNPA (%)
Global Gross NPA	64,093	61,127	57,526	53,438	6,48,980	8.23
Overseas Gross NPA	5,836	6,580	6,473	5,940	21,785	27.27
Domestic Gross NPA	58,257	54,547	51,053	47,498	6,27,195	7.57
<i>Retail</i>	2,637	2,614	2,392	1,855	1,10,196	1.68
<i>Agriculture & Allied</i>	10,321	9,963	9,271	8,504	1,41,880	5.99
<i>MSME</i>	12,796	12,433	11,492	10,476	1,09,719	9.54
<i>Corporate & Others</i>	38,399	36,117	34,371	32,603	2,87,185	11.35

Retail Sector NPA

(In Rs Crore)

	Sep-19*	Mar-20*	June-20	Sep-20	Advance O/s (Sep-20)	GNPA (%)
Total Retail NPA	2,637	2,614	2,392	1,855	1,10,196	1.68
<i>Housing Loans</i>	991	1,005	871	784	59,940	1.31
<i>Vehicle Loans</i>	361	343	305	269	12,872	2.09
<i>Education Loan</i>	496	489	417	185	12,933	1.43
<i>Other Personal Loans</i>	789	777	799	617	24,451	2.52

Improved asset portfolio and consistent provisioning(2/2)



Movement of NPA

(In Rs Crore)

Sl.No		Q2-FY20*	Q4-FY20*	Q1-FY21	Q2-FY21
(a)	NPA as at the beginning of period	64,802	61,975	61,127	57,526
(i)	-Cash Recovery towards Book liability	1,995	2,213	1,440	1,504
(ii)	-Up-gradation in existing NPA upto 31 st	1,039	352	620	657
(iii)	-Write Off	2,462	3,550	3,216	2,342
(b)	Total Reduction (i+ii+iii)	5,496	6,115	5,276	4,503
(c)	Fresh Addition	4,787	5,267	1,675	415
(i)	-Fresh slippages	4,574	4,257	1,422	327
(ii)	-Debits in existing NPA A/cs	213	1,010	253	88
(d)	Gross NPAs at end of the period (a-b+c)	64,093	61,127	57,526	53,438
(e)	Eligible Deductions incl. Provisions	29,522	34,372	33,171	32,375
(f)	Net NPAs	34,571	26,755	24,355	21,063
(g)	Recoveries in Written Off A/cs	557	862	259	449

Corporate NPA – Industry wise

(In Rs Crore)

	Sep-19*	Mar-20*	June-20	Sep-20	% of Advances
Infrastructure	9,277	8,021	7,853	7,775	9.94
Iron & Steel	7,557	2,702	1,551	1,581	9.18
Textile	1,157	1,147	1,084	1,013	6.78
Food Processing	1,771	1,602	1,664	1,605	11.65
Engineering	206	243	268	318	2.42
Construction	1,053	1,803	1,707	1,465	16.69
Chemical	239	195	181	131	2.26
Auto & Auto Parts	1,489	702	544	378	9.39
Gems and Jewellery	345	144	161	151	3.91

Special Mention Accounts (SMA)

SMA Position of the Bank (Rs. 5 Cr and above)

In Rs. Crore	Jun-20			Sep-20		
	No of A/C	O/S	% TO GROSS ADVANCES*	No of A/C	O/S	% TO GROSS ADVANCE S*
SMA 2	223	5,828	0.74	133	2,881	0.37
SMA 1	134	2,834	0.36	117	2,276	0.29
TOTAL SMA 1 & 2	357	8,662	1.11	250	5,157	0.66
SMA 0	194	5,597	0.71	906	22,446	2.88
TOTAL	551	14,259	1.82	1,156	27,603	3.54
SMA 0,1& 2% TO GROSS ADVANCES*	1.82			3.54		

* Advances =Gross Advances including technically written off and Total Non-Fund based Liability of the Bank



Deposits

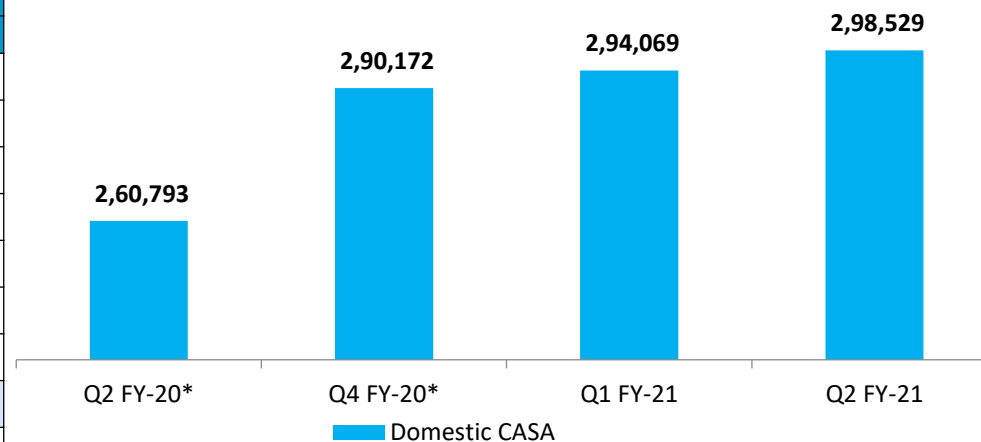
In Rs. Crore	Sep-19*	Mar-20*	June-20	Sep-20	Growth %
					Y-o-Y
Saving Deposits	2,28,390	2,50,041	2,53,492	2,58,946	13.38
Current Deposits	32,403	40,131	40,577	39,583	22.16
CASA Deposits	2,60,793	2,90,172	2,94,069	2,98,529	14.47
Domestic CASA %	32.03	33.36	33.82	32.77	
Term Deposits	5,53,302	5,79,692	5,75,566	6,12,455	10.69
Retail Term Deposits	3,43,460	3,61,216	3,78,934	4,05,781	18.14
Bulk Deposits	2,09,842	2,18,476	1,96,632	2,06,674	5.11
Global Deposits	8,68,879	9,06,621	9,09,570	9,48,767	9.19
Borrowings	35,624	42,761	56,244	50,800	42.60
Borrowings(%) of Deposit	4.10	4.72	6.18	5.35	

Initiatives taken to improve CASA

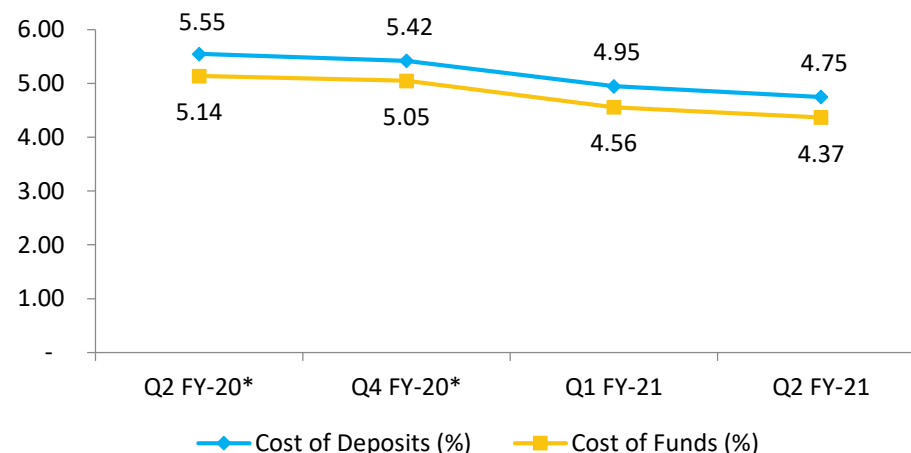
- The thrust on premier domestic CASA products, like, Canara Galaxy, Canara Privilege, SB Powerplus and NRI accounts was given to improve the average balances under CASA.
- Improving domestic CASA by utilizing Syndicate Bank's strong CASA book in Karnataka, Tamil Nadu and Uttar Pradesh.
- To strive for better performance in the coming years, the Bank gives thrust on shoring up of CASA while consciously reducing the reliance on bulk deposits.

CASA

(In Rs Crore)



Cost of Deposits & Cost of Funds





Digital Channels

Mobile Based Solutions

Canara DiYA An instant online account opening application without physical visit to any branch

Canara Recovery mobile application for employees to recover special mention accounts, NPAs and overdue accounts

Canara Saathi mobile application for credit card services

Canara GeoLocate mobile application for locating branches and ATMs

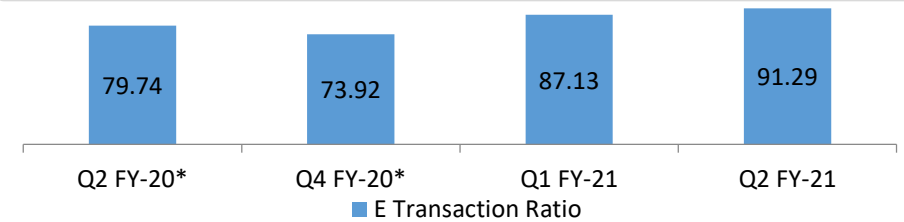
eMpower Canara Bank UPI app

Others Solutions **"Canara mServe"** (hot listing, blocking/unblocking of credit / debit cards and other services), **"Canara e-Infobook"** (e-Passbook services), **"Bharat QR"** (balance enquiry and listing of cards)

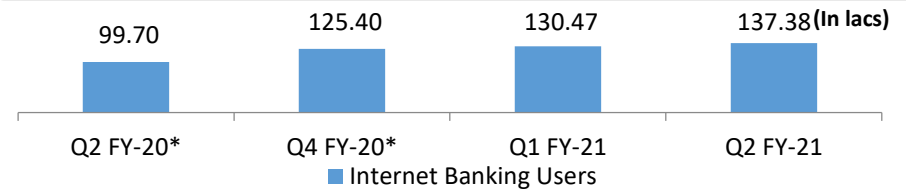
- **Digital solutions, such as, Canara OTP (offline)**, (application based offline OTP generation for net banking customers), **"Canara easyCash"** (cash withdrawal facility for migrant population), **"Canara FASTag"** (tag account providing convenience for payments at toll plazas), **"e-KYC"** for biometric, Aadhaar based KYC without documents, biometric access for lockers

Leveraging on Digital Foot Print on an expanded customer base

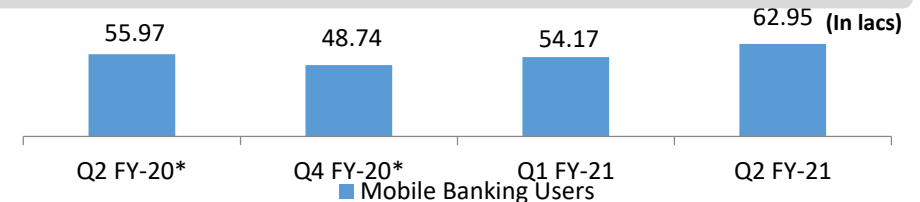
E Transaction Ratio (%)



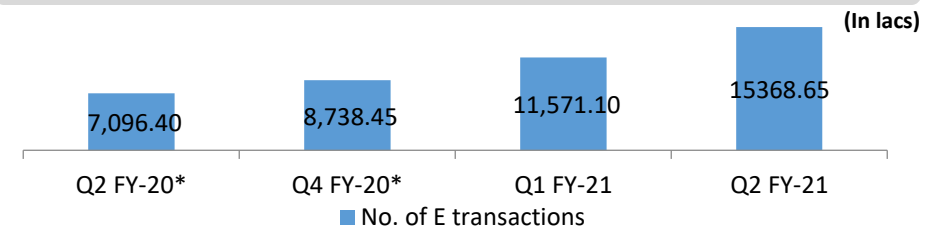
Internet Banking (Users)



Mobile Banking (Users)



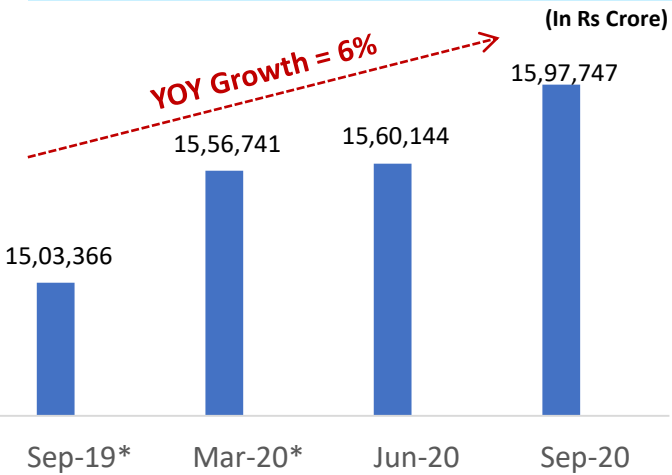
No. of E-Transactions



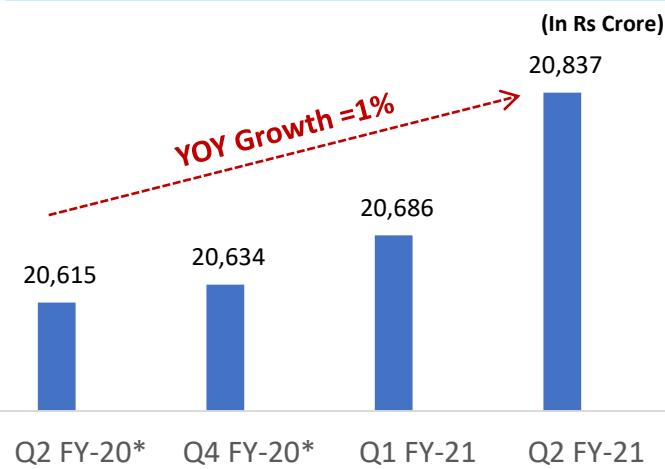
Consistent financial performance(1/3)



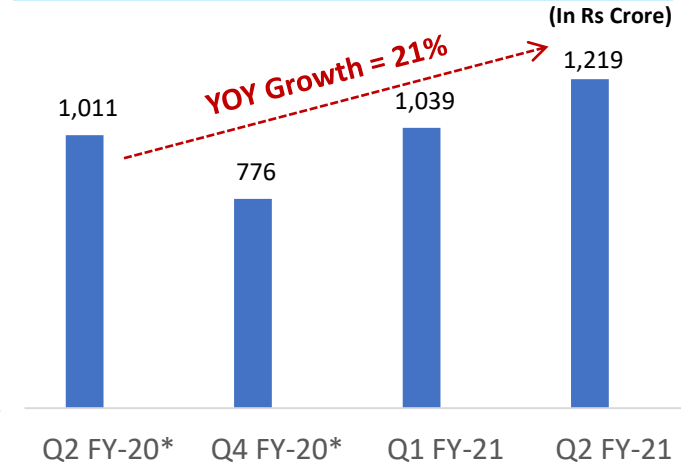
Gross Business



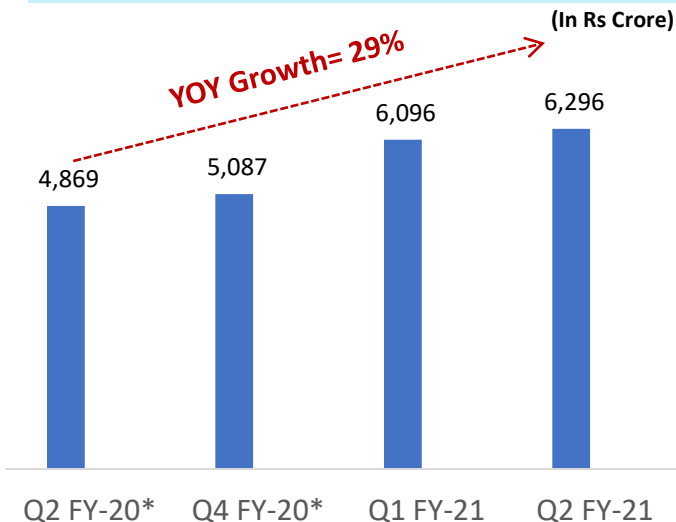
Total Revenue



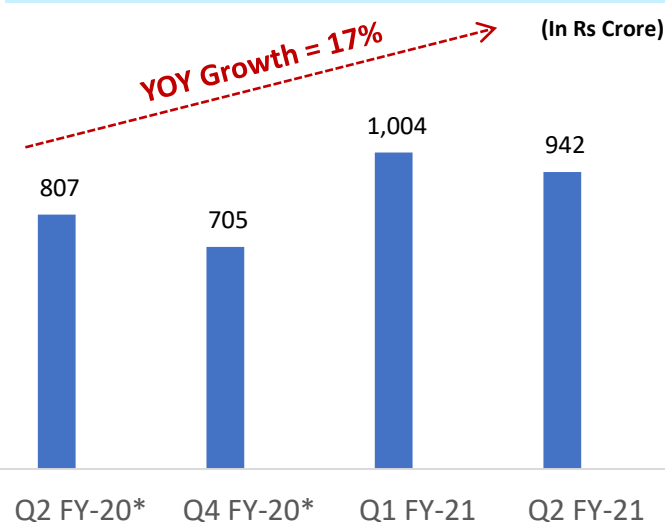
Fee Income



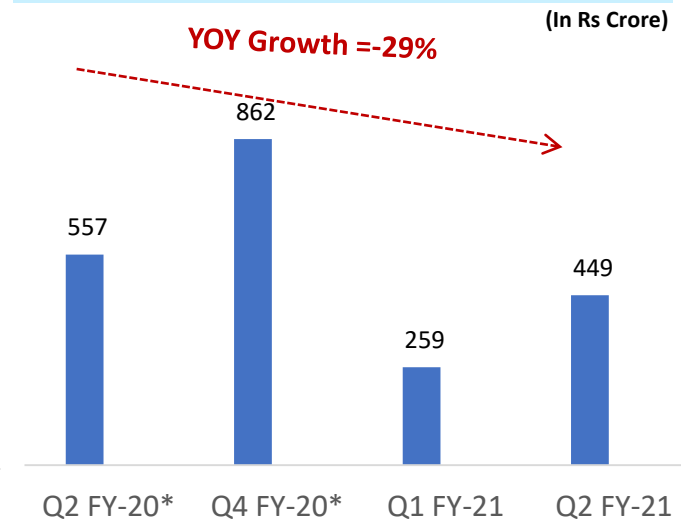
Net Interest Income



Treasury Income



Recoveries in Write-off A/c's

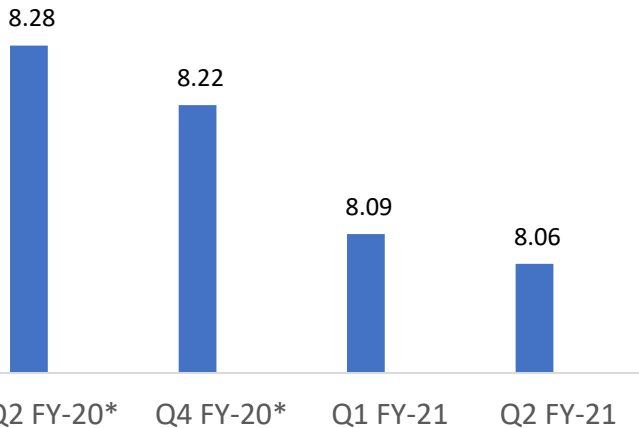


YOY Growth is Q2 FY-21 Vs. Q2 FY-20

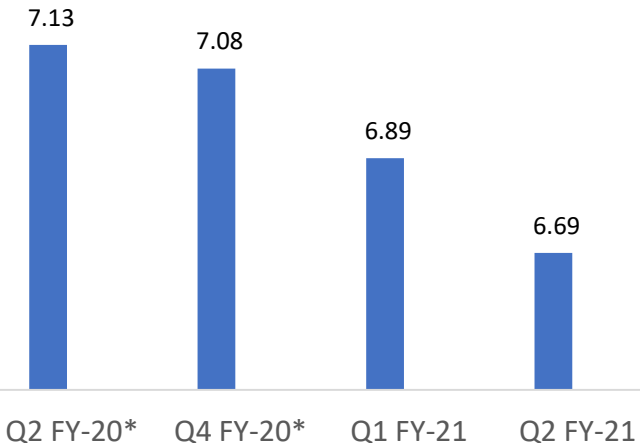
Consistent financial performance(2/3)



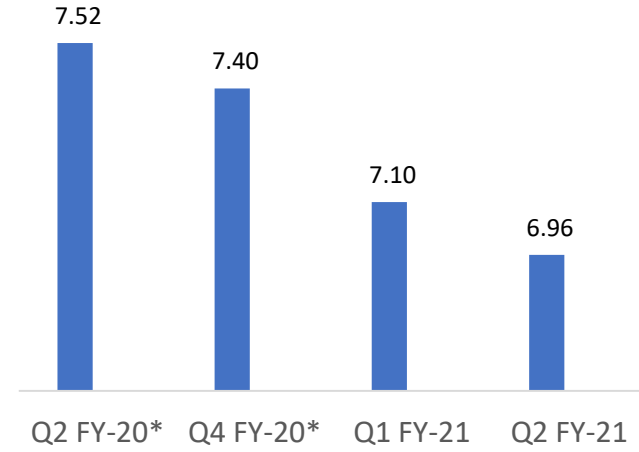
Yield on Advances (%)



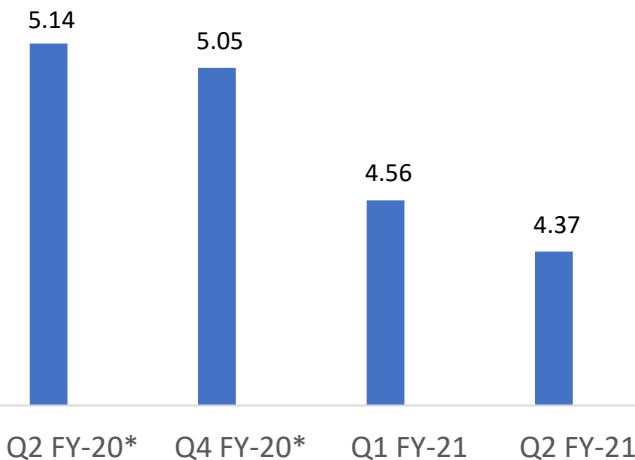
Yield on Funds(%)



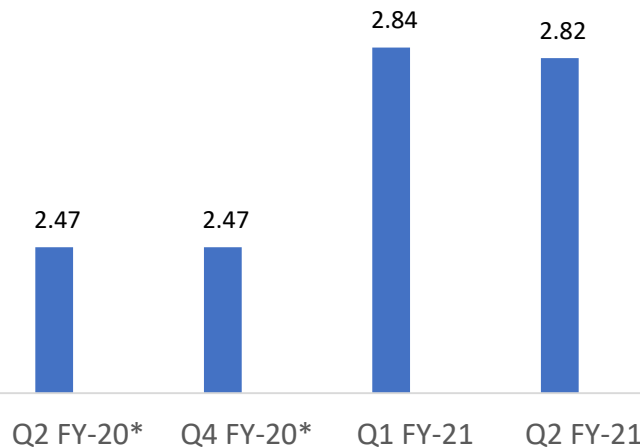
Yield on Investments(%)



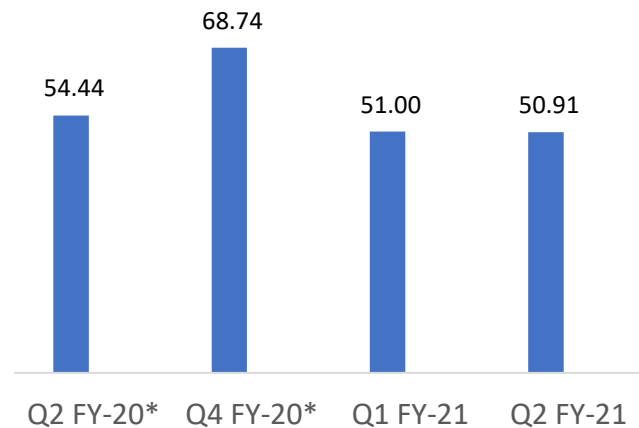
Cost of Funds (%)



NIM (%)



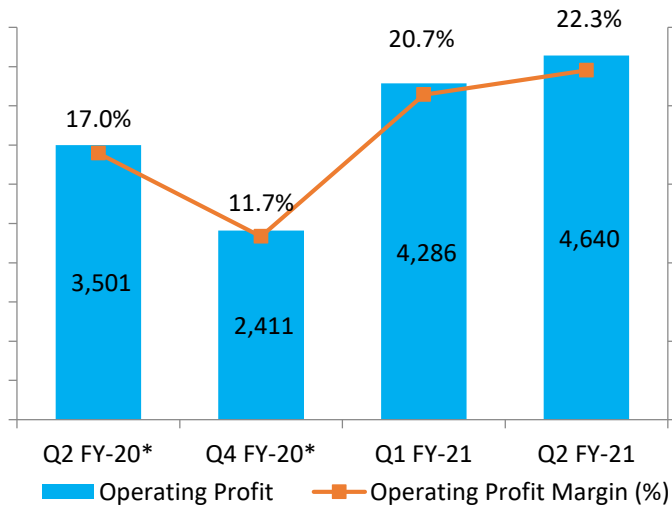
Cost to Income (%)



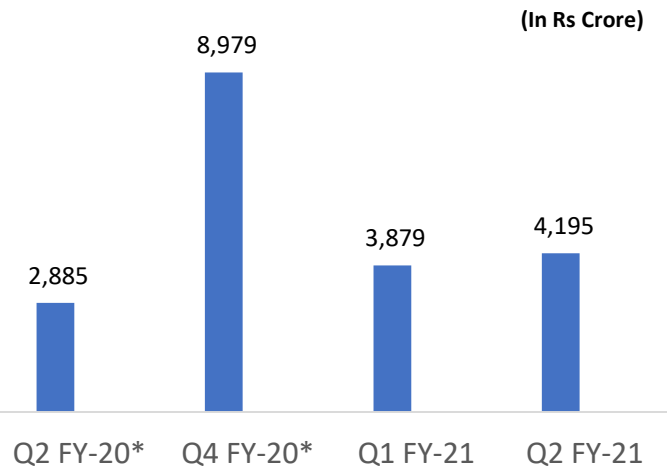
Consistent financial performance(3/3)



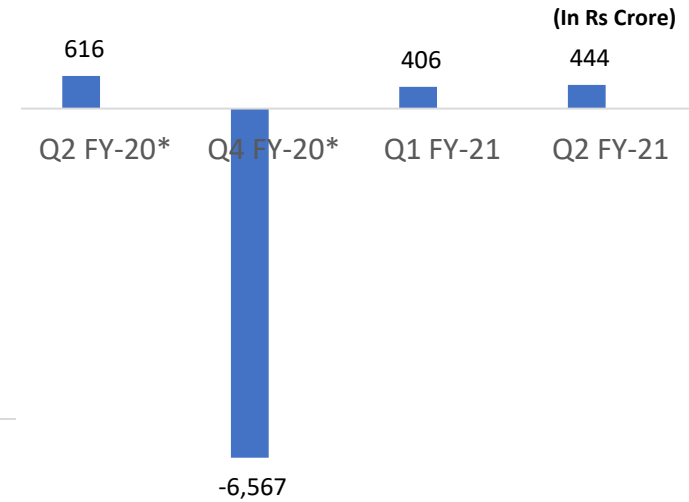
Operating Profit & Margin (%)



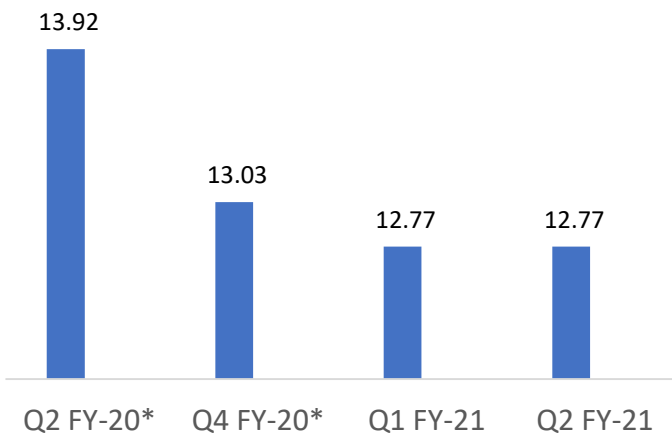
Provisions



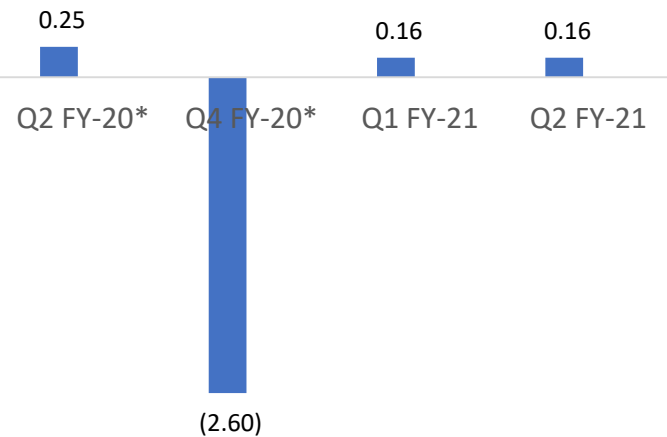
PAT



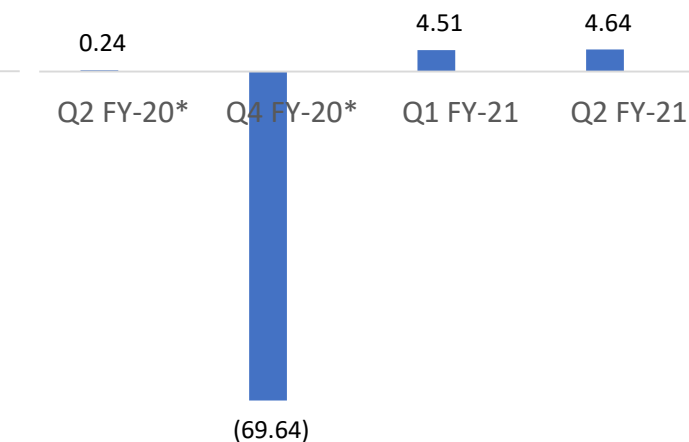
CRAR (%)



ROA (%)



ROE (%)





Shri. L V Prabhakar, MD & CEO

- He has over 34 years of rich experience in the banking industry, spread across a spectrum of domains.
- Previously worked as Executive Director of Punjab National Bank where he was instrumental in strengthening systems and procedures by taking initiatives such as Stressed Assets Management Vertical, Digitization of Trade Finance.
- Previously he was Director on the Board of PNB Metlife India Insurance Company Limited, PNB Housing Finance Limited, Everest Bank Ltd (Nepal).
- Currently he is also the Chairman of the Board of Canara Robeco Asset Management company Ltd ,Canara HSBC OBC Life insurance company Ltd and Can Fin Homes Ltd.
- He is Chairman of IBA standing committee on Payment Systems& Banking technology.
- He is also a Director and member of the governing council of Indian Institute of Banking & Finance (IIBF).



Shri.M V Rao, Executive Director

- He has over 32 years of rich experience in the banking industry.
- Previously worked as General Manager of Allahabad Bank.
- He was instrumental in the Technology integration of Merger of e-Syndicate Bank into Canara Bank.
- Currently, he is also the Chairman of Canara Bank Tanzania Ltd.



Shri Debashish Mukherjee, Executive Director

- He has over 26 years of rich experience in the banking industry.
- Previously worked as General Manager of United Bank of India.
- Currently, he is also on the board of Canara Robeco Asset Management Company Ltd, Canara HSBC OBC Life Insurance company Ltd , Can Fin Homes Ltd, Higher Education Financing Agency and CanBank Venture Capital Fund Ltd.
- He is also the chairman of Canara Bank securities Ltd.



Ms. A. Manimekhalai, Executive Director

- She has over 32 years of experience in banking industry.
- Previously worked as General Manager of Vijaya Bank.
- Currently, she is also on the board of Canara HSBC OBC Life Insurance , CanBank Factors Ltd, CanBank Computer Services Ltd, General Insurance Corporation of India (GIC) and India Infrastructure Finance Company Ltd (IIFCL).



3

Active Response to Covid-19



COVID- Moratorium

SECTOR	TOTAL NO OF ACS	AVAILED ACS	% OF AVAILED ACS TO TOTAL ACS	TOTAL OUTSTANDING AMT	AVAILED AMT	% OF AVAILED AMT TO TOTAL AMT
AGRICULTURE	92,38,306	11,17,315	12.09	1,31,267	24,456	18.63
RETAIL	18,36,711	9,16,799	49.92	1,00,076	49,017	48.98
MSME	18,21,783	7,66,438	42.07	87,895	29,123	33.13
CORPORATE	10,342	1,154	11.16	2,41,521	41,794	17.30
OTHERS	4,76,656	34,773	7.30	21,433	2,069	9.65
TOTAL	1,33,83,798	28,36,479	21.19	5,82,193	1,46,459	25.16

(As of 31-Aug-2020)

COVID-19- Response



(As of 30-Sep-2020)

No. of Loans Sanctioned – 422,437
Total Amount Sanctioned – Rs. 8284Cr

Guaranteed Emergency Credit Line

No. of Loans Sanctioned – 26,146
Total Amount Sanctioned – Rs. 26 Cr

PM SVANidhi



4

Growth Strategies



Key Focus Areas

Leverage Cost and Operational Efficiencies through Amalgamation Integration

- **Optimization of Branch network**
- **Increasing CASA and Retail advances:**
 - Generate higher CASA traction due to the strength of erstwhile Syndicate Bank's CASA to grow retail advances
- **Leverage efficiencies of scale:**
 - Expanding customer base and providing wider variety of products and services by adopting latest technology.
- **Reducing Operating Cost**
 - Undertake efforts to avoid duplicity and streamline operations with the objective of achieving a favorable cost-to-income ratio

Continue to strengthen our retail banking operations

- **Customize and introduce new products,**
 - Improve lending processes and distribution channels.
- **Focus on mortgage-based retail products**
 - Reduce the risk associated with loans having little or no collateral
- **Launch additional schemes/ campaigns**
 - Launch schemes / campaigns to boost housing loan, vehicle loan and property loan
- **Leverage the expanded network:**
 - Tap additional CASA accounts and increase our marketing efforts to corporates and Govt agencies to handle their CASA accounts.
- **Core Banking Solution ("CBS") platform, internet and mobile banking systems**
 - Increase customer base and CASA deposits by utilizing CBS platform, internet and mobile banking systems

Continue our investments in technology to support our digital banking

- **Improving our customers' digital banking experience**
 - Offer a range of products tailored and facilitating easier operation of accounts
- **Leverage technology to maximize efficiency in operations and expand the modes of delivery of services**
- **Transform into a knowledge-based, customer-centric bank**
 - Focusing on Leveraging on information and communication technology and reducing transaction costs



Key Focus Areas

Focus on recovery and NPA management

- **Contain NPA levels**
 - Improving the quality of credit and monitoring special watch or separately management accounts
- **Achieve NPA recovery through one-time settlements**
 - Exclusive monitoring of small value NPA accounts and written off NPA accounts
- **Continue to actively contain slippages**
 - Address recoveries from overdue loan accounts by identification of stressed accounts for restructuring
 - Revising need based credit limits and carrying out regular follow-up of overdue loan accounts.
- **Integrating branch level employees**
 - Integrating branch level employees in the collection activities to increase our reach and efficiency in our collection processes

Increase customer penetration through expansion of branch and ATM network

- **Expand CBS platform consisting of our branch and ATM network**
- **Leverage lead bank status and brand recall,**
 - Expand our presence across select geographies in India by increasing our branch network and distribution infrastructure across India
- **Increase cross-selling of our products at competitive costs to gain a larger market share in terms of advances as well as deposits**
- **Focus on ensuring high customer satisfaction standards**
 - Centralized customer support services
- **Continue to expand our branch network and strategically focused on retail business**

Increase our fee-based income

- Introducing new products and services and by cross-selling our offerings to our existing customers
- Pursue strategic relationships with corporate entities and the GoI and state governments to provide our products to their employees and customers



Thank You



Annexures

Balance Sheet Highlights



Consolidated Balance Sheet (In Rs Crore)	Q2 FY20*	Q4 FY20*	Q2 FY21
Cash & Balances with RBI	47,414	37,941	36,358
Balances with banks and money at call and short notice	42,620	83,413	98,423
Investments	2,31,931	2,51,189	2,65,246
Advances	6,38,035	6,16,574	6,16,302
Fixed Assets	10,833	10,844	10,792
Other Assets	52,199	50,623	61,882
Total Assets	10,23,032	10,50,585	10,89,002
Paid up Capital	1,177	1,454	1,454
Reserves and surplus	58,804	50,306	52,994
Deposits	8,68,879	9,06,621	9,48,767
Borrowings	61,715	63,041	50,800
Other Liabilities and Provisions	32,457	29,164	34,987
Total Liabilities	10,23,032	10,50,585	10,89,002

Profit & Loss Highlights



Consolidated Profit & Loss statement (In Rs Crore)	Q2 FY20*	Q4 FY20*	Q2 FY21
Interest Earned	17,799	17,608	17,934
Interest Expended	12,930	12,521	11,388
Net Interest Income	4,869	5,087	6,547
Other Income	2,815	3,027	4,747
Operating Income	7,684	8,113	11,293
Operating Expense	4,183	5,701	6,624
Operating Profit	3,501	2,412	4,670
Net Profit	616	-6,566	466
Key Ratios:			
EPS(Basic)			3.06
EPS(Diluted)			3.06
Return on Assets			0.16%
CRAR	13.92%	13.03%	12.77
Tier 1 Ratio	11.07%	9.63%	9.54%

Annexure – II



(In Rs Crore)	Q2 FY-20		Q2 FY-20*	March 31, 2020		March 31, 2020*
	Canara Bank	Syndicate Bank	Canara (Amalgamated Entity)	Canara Bank	Syndicate	Canara (Amalgamated Entity)
Total Business	10,55,653	4,47,713	15,03,366	10,76,574	4,81,265	15,56,741
Total Gross Advances	4,46,217	1,88,270	6,34,487	4,51,223	1,99,995	6,51,218
Retail	68,559	32,886	1,01,445	73,073	33,216	1,06,289
Agri	95,977	35,911	1,31,888	96,033	36,851	1,32,884
MSME	86,847	26,000	1,12,878	78,773	26,919	1,05,692
Corporate & Others	2,30,507	93,473	2,88,276	2,03,344	1,03,009	3,06,353
Domestic Gross Advances	4,18,555	1,80,060	5,98,615	4,26,684	1,91,818	6,18,502
Retail Advances						
Housing Loans	18,322	34,799	53,121	19,383	37,802	57,185
Vehicle Loans	2,584	9,563	12,147	2,478	9,932	12,410
Education Loan	3,197	9,294	12,491	3,116	9,391	12,507
Other Personal Loans	8,783	14,903	23,686	8,239	15,948	24,187
Retail Advances	32,886	68,559	1,01,445	33,216	73,073	1,06,289
Industry Credit						
Infrastructure	59,527	19,947	79,475	55,993	20,200	76,193
Textile	13,188	1,123	14,312	13,447	1,180	14,627
Food Processing	10,193	2,016	12,210	10,347	2,375	12,722
Chemical & Chemical products	4,159	1,633	5,793	3,923	1,567	5,490
Auto & auto parts	3,085	965	4,051	2,980	941	3,921
Others	63,859	17,092	80,947	62,851	16,243	79,094
Total Industry Credit	1,54,011	42,776	1,96,788	1,49,541	42,506	1,92,047
External Rating - Wise Distribution of Domestic Advances above Rs. 10 crore						
A and above	88,982	41,450	1,30,432	95,431	52,693	1,48,124
BBB	20,560	9,687	30,247	25,354	9,543	34,897
BB and below	28,666	9,472	38,138	26,112	7,729	33,841
Total	1,38,209	60,611	1,98,820	1,46,898	69,965	2,16,863

Annexure – II



(In Rs Crore)	Q2 FY-20		Q2 FY-20*	March 31, 2020		March 31, 2020*
	Canara Bank	Syndicate	Canara (Amalgamated Entity)	Canara Bank	Syndicate	Canara (Amalgamated Entity)
Total Deposits	6,09,436	2,40,066	8,68,879	6,25,351	2,81,270	9,06,621
Saving Deposits	1,53,235	75,159	2,28,390	1,69,749	80,298	2,50,041
Current Deposits	32,499	10,437	32,403	26,458	13,859	40,131
CASA Deposits	1,85,734	85,597	2,60,793	1,96,207	94,157	2,90,172
Term Deposits	4,23,702	1,54,469	5,53,302	4,29,144	1,74,084	5,79,692
Retail Term Deposits	2,36,751	1,01,440	3,43,460	2,58,612	1,02,603	3,61,216
Bulk Deposits	1,86,951	53,029	2,09,842	1,70,532	71,481	2,18,476
Global Deposits	6,09,436	2,59,443	8,68,879	6,25,351	2,81,270	9,06,621
CASA Ratio-Domestic(%)	30.52	35.65	32.03	32.59	35.09	33.36
Asset Quality						
Gross NPA Ratio (%)	8.68	11.45	10.1	8.21	12.04	9.39
Net NPA Ratio(%)	5.15	5.98	5.72	4.22	4.61	4.34
PCR(%)	70.11	68.64	69.6	75.86	79	76.95
Credit Cost (%)	2.06	1.21	2.32	2.46	3.26	2.8
Slippage Ratio (%)	0.63	4.59	0.76	3.71	5.74	4.29
Overall NPA Position						
Global Gross NPA	38,711	25,382	64,093	37,041	24,086	61,127
Overseas Gross NPA	3,461	2,375	5,836	4,085	2,495	6,580
Domestic Gross NPA	35,250	23,007	58,257	32,956	21,591	54,547
Retail	1,280	1,357	2,637	1,337	1,277	2,614
Agriculture & Allied	5,506	4,815	10,321	6,002	3,961	9,963
MSME	8,770	4,026	12,796	9,011	3,422	12,433
Corporate & Others	23,155	15,184	38,339	20,691	15,426	36,117
Retail Sector NPA						
Housing Loans	477	514	991	497	508	1,005
Vehicle Loans	191	170	361	197	146	343
Education Loan	192	304	496	235	254	489
Other Personal Loans	420	369	789	408	369	777
Total	1280	1357	2,637	1337	1277	2,614

Annexure – II



(In Rs Crore)	Q2 FY-20		Q2 FY-20*	March 31, 2020		March 31, 2020*
	Canara Bank	Syndicate	Canara (Amalgamated Entity)	Canara Bank	Syndicate	Canara (Amalgamated Entity)
Movement of NPA						
NPA as at the beginning of period	39,399	25,403	64,802	36,645	25,330	61,975
-Cash Recovery towards Book liability	1,297	698	1,995	1,412	801	2,213
-Up-gradation in existing NPA upto 31st	707	332	1039	56	296	352
-Write Off	1,286	1,176	2,462	2,086	1,464	3,550
Total Reduction (i+ii+iii)	3,290	2,206	5,496	3,554	2,561	6,115
Fresh Addition	2,602	2,185	4,787	3,950	1,317	5,267
-Fresh slippages	2,500	2,074	4,574	3,090	1,167	4,257
-Debits in existing NPA A/cs	102	111	213	860	150	1,010
Gross NPAs at end of the period	38,711	25,382	64,093	37,041	24,086	61,127
Eligible Deductions incl. Provisions	16,621	12,901	29,522	18,790	15,581	34,372
Net NPAs	22,090	12,481	34,571	18,251	8,505	26,755
Recoveries in Written Off A/cs	338	219	557	554	308	862
Corporate NPA – Industry wise						
Infrastructure	7,251	2,026	9,277	5,959	2,062	8,021
Iron & Steel	5,143	2,414	7,557	1,265	1,437	2,702
Textile	916	241	1,157	871	276	1,147
Food Processing	1,492	279	1,771	1,359	243	1,602
Engineering	57	149	206	39	204	243
Construction	826	227	1,053	754	1,049	1,803
Chemical	3	236	239	3	192	195
Auto & Auto Parts	928	561	1,489	251	451	702
Gems and Jewellery	76	269	345	69	75	144

Annexure – II



(In Rs Crore)	Q2 FY-20		Q2 FY-20*	Q4 FY-20		Q4 FY-20*
	Canara Bank	Syndicate	Canara (Amalgamated Entity)	Canara Bank	Syndicate	Canara (Amalgamated Entity)
Total Revenue	14,462	6,153	20,614	14,222	6,413	20,635
Fee Based Income	694	137	1,011	574	202	776
Net Interest Income	3,130	1,739	4,869	3,319	1,768	5,087
Treasury Income	604	203	807	509	196	705
Recovery in Written off a/cs	337	220	557	554	308	862
Yield on Advances (%)	8.34	7.53	8.28	8.18	8.33	8.22
Yield on Funds(%)	7.03	7.14	7.13	6.84	7.29	7.08
Yield on Investments(%)	7.49	7.59	7.52	7.33	7.56	7.4
Cost of Deposits (%)	5.69	5.10	5.55	5.57	5.09	5.42
Cost of Funds (%)	5.25	4.84	5.14	4.95	4.97	5.05
NIM (%)	2.21	2.65	2.47	2.29	3.06	2.51
Cost to Income Ratio (%)	13.99	13.78	13.92	13.65	11.52	13.03
CET 1(%) (Regulatory- 7.375%)	17.59	15.53	17.00	14.35	5.78	11.70
Tier 1 (%) (Regulatory- 8.875%)	2180	705	2,885	5300	3679	8,979
CRAR (%) (Regulatory -10.875%)	365	251	616	-3259	-3308	-6,567
Operating Profit	0.21	0.33	0.25	-1.85	-4.34	-2.6
Operating Profit (%)	5.36	2.00	6.23	-47.07	-3.10	-69.64
Provisions	2,180	705	2,885	5,300	3,679	8,979
PAT	365	251	616	-3259	-3308	-6,567
ROA (%)	0.21	0.33	0.25	-1.85	-4.34	-2.6
Return on networth (%)	5.36	2.00	0.24	-47.07	-3.10	-69.64



Distribution of Branches across States*

State	No of Branches
Andaman & Nicobar Islands	14
Andhra Pradesh	713
Arunachal Pradesh	10
Assam	113
Bihar	322
Chandigarh	24
Chhattisgarh	117
Dadra & Nagar Haveli and Daman & Diu	6
Goa	82
Gujarat	267
Haryana	355
Himachal Pradesh	72
Jammu & Kashmir	39
Jharkhand	191
Karnataka	1832
Kerala	721
Ladakh	1
Lakshadweep	9
Madhya Pradesh	342
Maharashtra	639
Manipur	6
Meghalaya	15
Mizoram	7

State	No of Branches
Nagaland	4
NCT of Delhi	326
Odisha	296
Puducherry	17
Punjab	294
Rajasthan	271
Sikkim	12
Tamil Nadu	1178
Telangana	391
Tripura	19
Uttar Pradesh	1215
Uttarakhand	147
West Bengal	428
Total	10495

*As on 30.09.2020