



Ref.: SD:353/354/11/12::2021

26.10.2021

The Vice President BSE Ltd. Phiroze Jeejeebhoy Towers Dalal Street MUMBAI – 400 001 Scrip Code: 532483	The Vice President Listing Department National Stock Exchange of India Ltd EXCHANGE PLAZA Bandra-Kurla Complex, Bandra [E] MUMBAI – 400051 Scrip Code: CANBK
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Dear Sir/Madam,

Sub : Investor Presentation / Performance Highlights - Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Second Quarter / Half Year ended 30.09.2021

We herewith enclose a copy of Investor Presentation / Performance Highlights on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Second Quarter / Half Year ended 30.09.2021.

This is for your information & 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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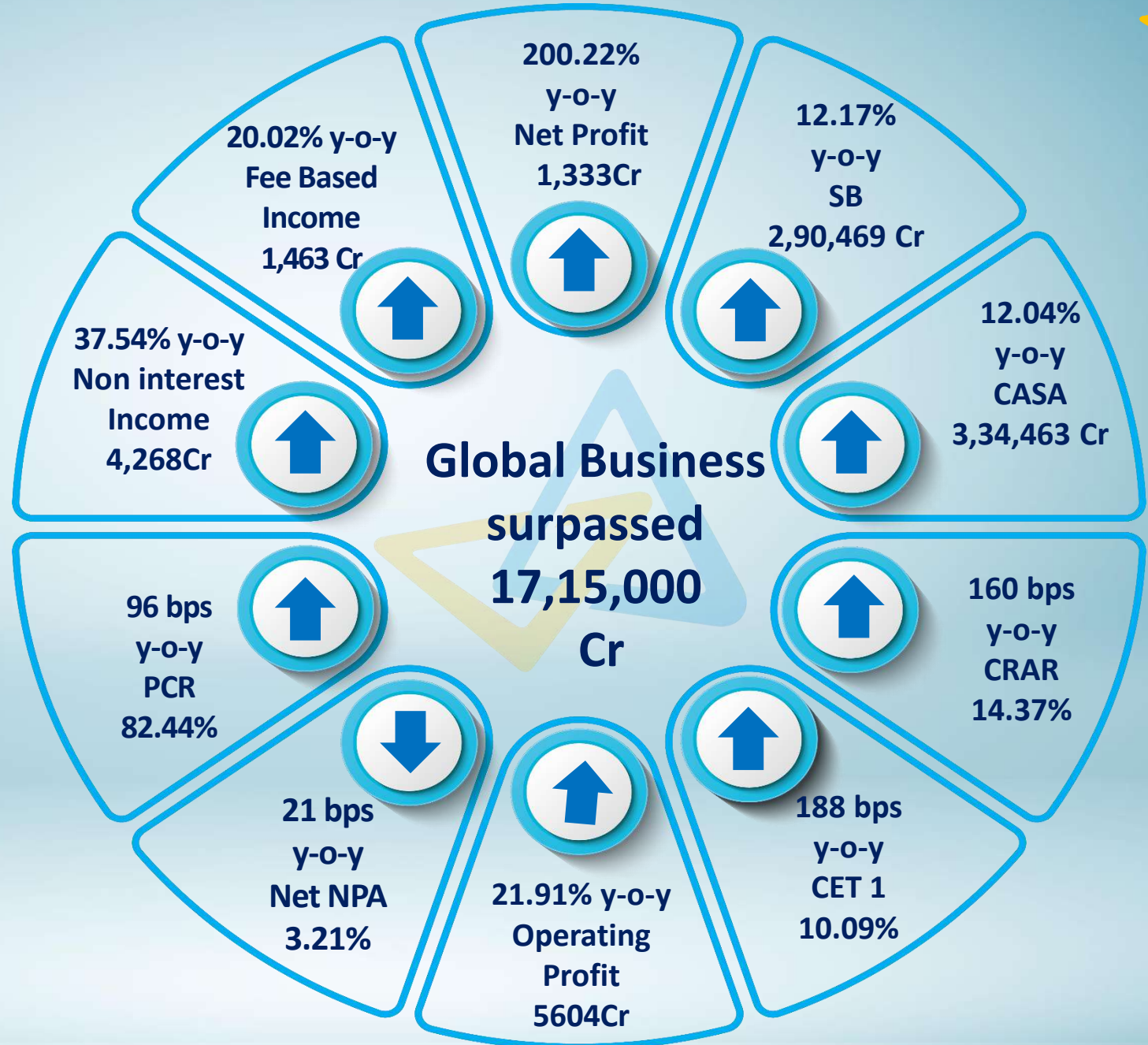
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High-tech Banking Multi - dimensional excellence

Financial Results: Q2(FY 2021-22)



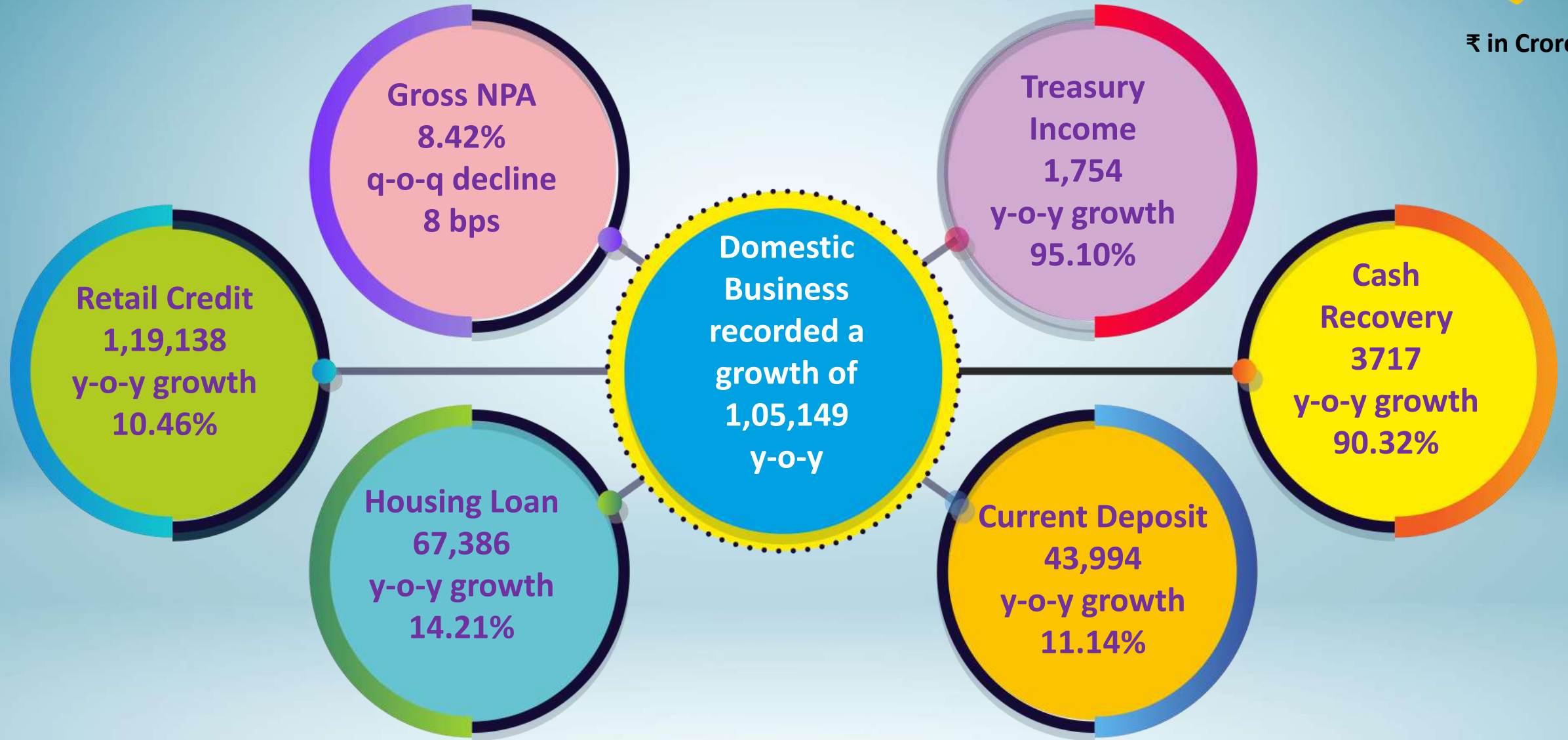
Performance Highlights



Key Highlights



₹ in Crore





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Business Performance

Business Performance



₹ in Crore

Parameters	Sep'20	Mar'21	Jun'21	Sep'21	Growth (%)	
					Q-o-Q	Y-o-Y
Global Gross Business	1597747	1686030	1706422	1719350	0.76	7.61
Domestic Gross Business	1538179	1615864	1631717	1643328	0.71	6.84
Overseas Gross Business	59568	70166	74705	76022	1.76	27.62
Global Deposits	948767	1010875	1021837	1032536	1.05	8.83
Domestic Deposits	910984	963306	970481	980337	1.02	7.61
Overseas Deposits	37783	47569	51356	52199	1.64	38.15
Global Gross Advances	648980	675155	684585	686813	0.33	5.83
Domestic Gross Advances	627195	652558	661236	662991	0.27	5.71
Overseas Gross Advances	21785	22597	23349	23822	2.03	9.36
Global C-D Ratio (%)	68.4	66.79	67	66.52	--	--

Domestic Deposit Mix



₹ in Crore

Parameters	Sep'20	Mar'21	Jun'21	Sep'21	Growth (%)	
					Q-o-Q	Y-o-Y
Saving Deposits	258946	281525	289933	290469	0.18	12.17
Current Deposits	39583	49131	42107	43994	4.48	11.14
CASA Deposits	298529	330656	332040	334463	0.73	12.04
Term Deposit	612455	632649	638441	645874	1.16	5.46
Total Domestic Deposit	910984	963305	970481	980337	1.02	7.61
Global Deposits	948767	1010875	1021837	1032536	1.05	8.83

Domestic Deposit & Retail Credit Mix



₹ in Crore

Parameters	Sep'20	Jun'21	Sep'21
CASA	298529	332040	334463
Housing Loan	59000	65136	67386
Retail Loans	107861	115291	119138

➤ **CASA increased by Rs 35,934 Cr y-o-y, improving the CASA Ratio by 135 bps**

➤ **Housing Loan increased by Rs 8386 Cr y-o-y**

➤ **Retail Loans recorded a growth of Rs 11277 Cr y-o-y**

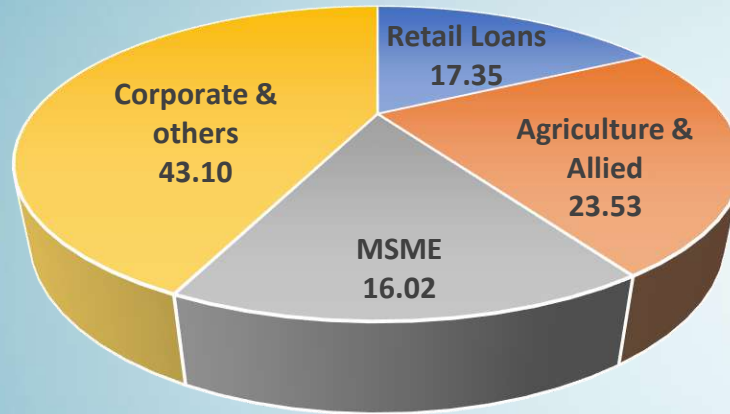
Advances Mix



₹ in Crore

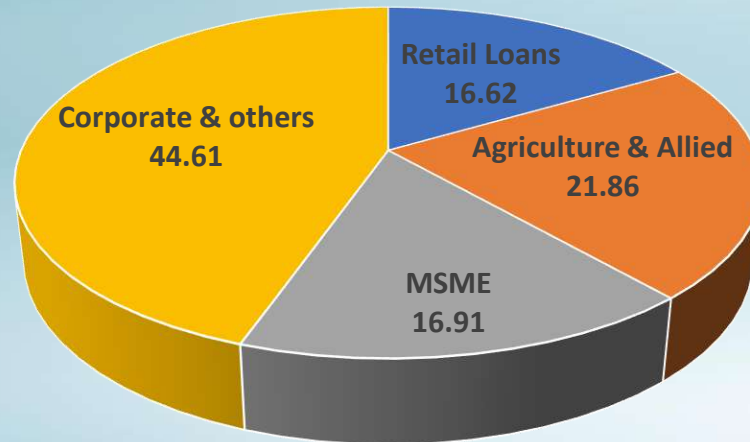
RAM: 56.90

Sep'21



RAM: 55.39%

Sep'20



Parameters	Sep'20	Jun'21	Sep'21	Growth (%)	
				Q-o-Q	Y-o-Y
R etail	107861	115291	119138	3.34	10.46
A griculture & Allied	141880	156801	161632	3.08	13.92
M SME	109719	106958	110055	2.90	0.31
RAM (%)	55.39	55.37	56.90	--	--
C orporate & others	289520	305535	295988	(3.12)	2.23
D omestic Gross Advances	627195	661236	662991	0.27	5.71
G lobal Gross Advance	648980	684585	686813	0.33	5.83



Mandated Norms under Priority Sector

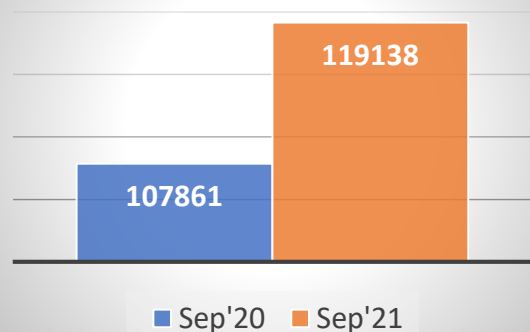
Achieved the mandated norms in respect of:

- Total Priority (46.27 % to ANBC against 40% norm, 53.01% prior to PSLC)
- Agriculture (20.49% to ANBC against 18% norm, 27.23% prior to PSLC)
- Small and Marginal Farmers (13.34% to ANBC against 9% norm, 20.08% prior to PSLC)
- Weaker Section (19.64% to ANBC against 11% norm, 26.38% prior to PSLC)

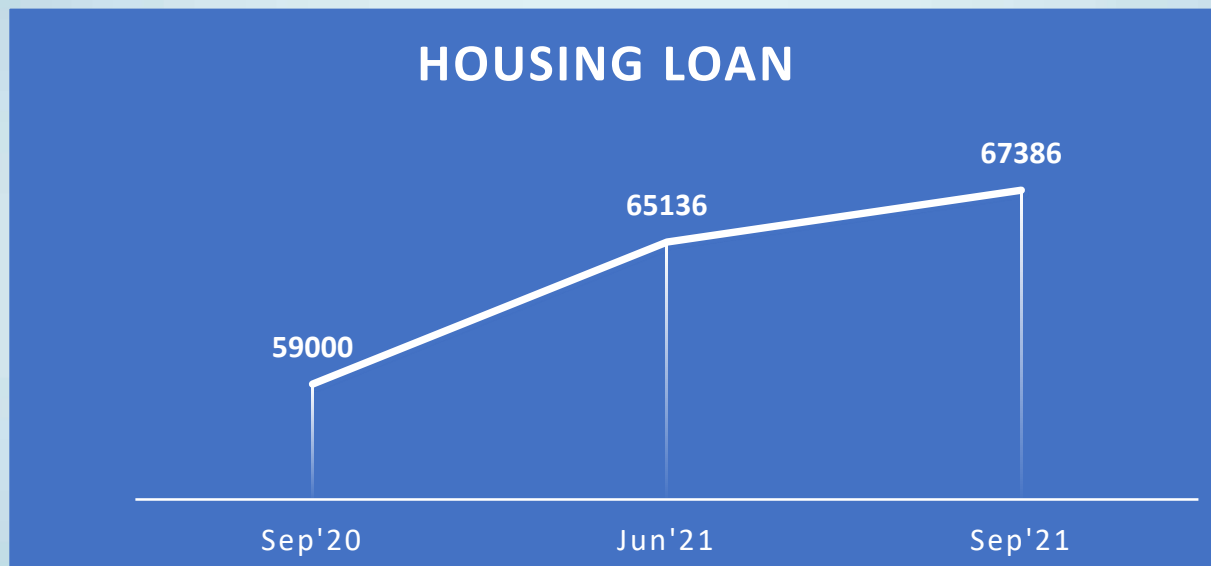


₹ in Crore

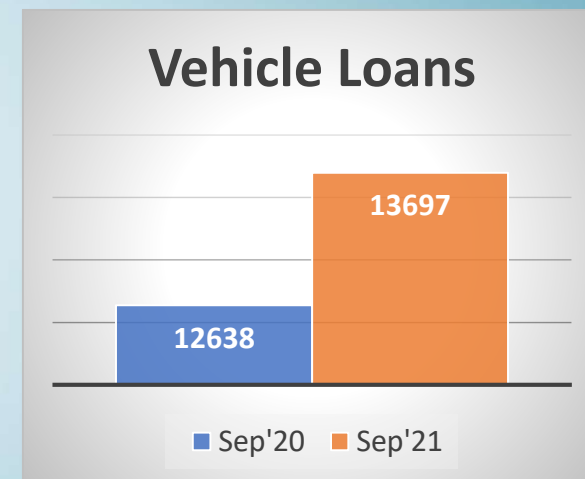
Retail Loans



HOUSING LOAN



Vehicle Loans



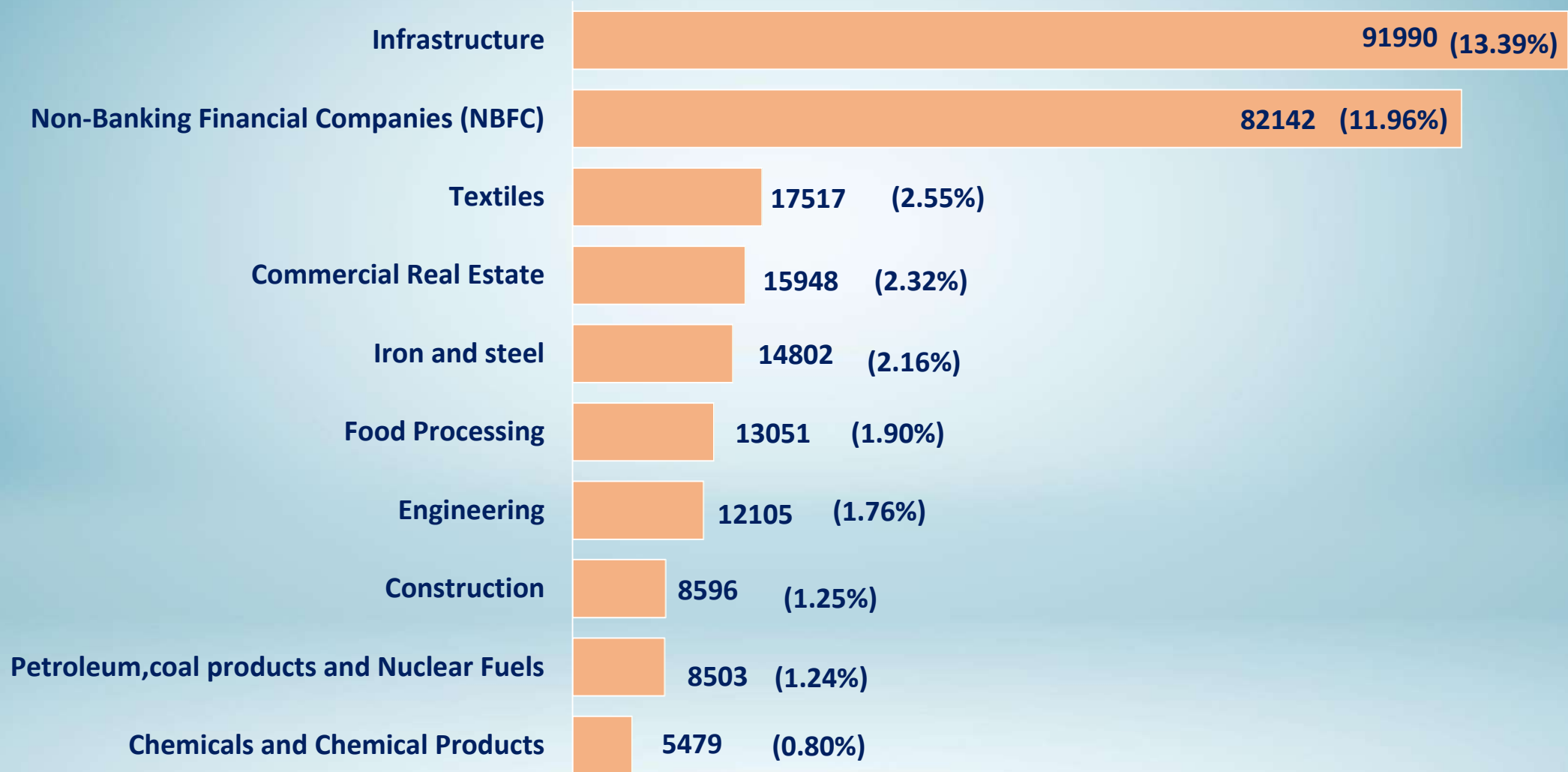
₹ in Crore

Parameters	Sep'20	Jun'21	Sep'21	Growth (%)	
				Q-o-Q	Y-o-Y
Housing Loans	59000	65136	67386	3.45	14.21
Vehicle Loans	12638	13433	13697	1.97	8.38
Education Loan	11873	12278	12719	3.59	7.13
Other Personal Loans	24350	24444	25336	3.65	4.05
Retail loans	107861	115291	119138	3.34	10.46

Industry Credit



₹ in Crore



Outstanding as on 30.09.2021

% - Share in Gross Advances



Guaranteed Emergency Credit Line
No. of Loans – 454200
Total Amount disbursed – Rs 11044 Cr



PM SVANidhi
No. of Loans – 169912
Total Amount disbursed – Rs 169 Cr



Health Care Sector
No. of Loans Sanctioned – 87138
Total Amount Sanctioned – Rs 5348 Cr
No of Loans Disbursed - 84837
Total Amount Disbursed – Rs 2284 Cr

Rating Profile

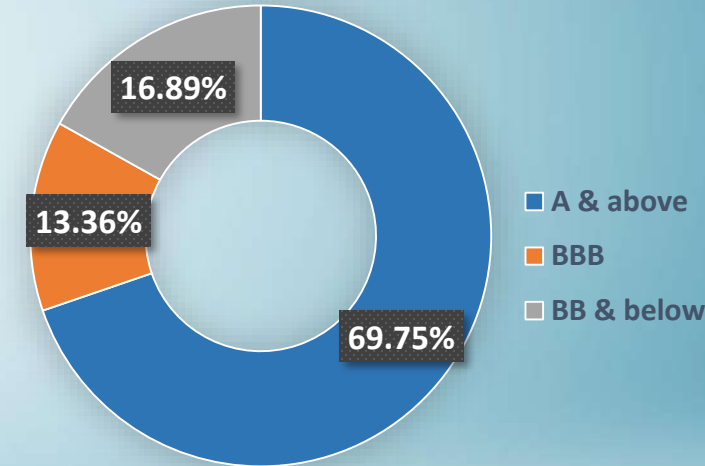


External Rating - Wise Distribution of Domestic Advances above Rs. 25 crore

(% of Total rated loan book above Rs 25 crore)

External Rating	Sep'20		Jun'21		Sep'21	
	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	118082	62.63	146722	68.84	143784	69.75%
BBB	39228	20.81	28006	13.14	27543	13.36%
BB and below	31217	16.56	38420	18.03	34823	16.89%
Total	188527	100.00	213148	100.00	206150	100.00%

External Rating - Wise Distribution of Domestic Corporate Advances

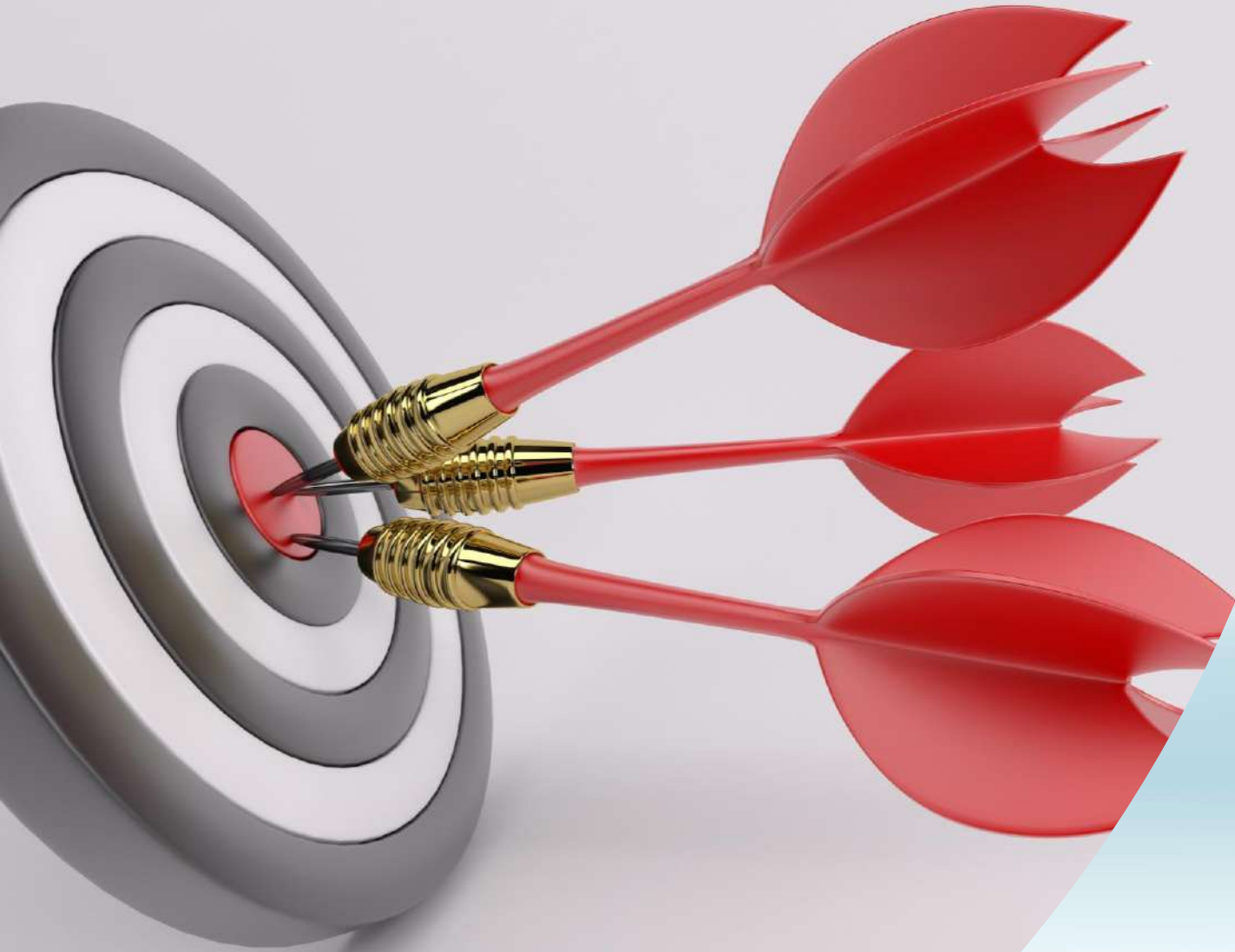


PSU PSE Customers (Sep'21)		(Rs in Crore)
Central Govt. Guarantee	State Govt. Guarantee	
5883	45770	



Rating Profile of Standard NBFC Exposure

Parameters	Sep'20		Jun'21		Sep'21	
	Exposure	% of share	Exposure	% of share	Exposure	% of share
A & above	59215	94.54	60620	94.45	63398	98.65
BBB	3267	5.22	426	0.66	674	1.05
BB & Below	150	0.24	3137	4.89	193	0.30
Total	62632	100.00	64183	100.00	64264	100.00



Financial Performance

Total Income



₹ in Crore

Parameters	Quarterly					
	Sep'20	Mar'21	Jun'21	Sep'21	Growth Q-o-Q(%)	Growth Y-o-Y(%)
Interest Income	17691	16316	16785	17063	1.66	(3.55)
Interest on Advances	13094	11747	12026	12164	1.15	(7.10)
Interest on Investments	4185	4061	4163	4218	1.32	0.79
Other Interest Income	412	508	596	681	14.26	65.29
Non-Interest Income	3103	4725	4155	4268	2.71	37.54
Fee Based Income	1219	1770	1337	1463	9.42	20.02
Trading Income	464	178	617	1133	83.63	144.18
Recovery in Written off a/cs	449	1721	600	584	(2.67)	30.07
Others	971	1056	1601	1088	(32.04)	12.05
Total Income	20794	21041	20940	21331	1.87	2.58

Non-Interest Income

Parameters	Quarterly					
	Sep'20	Mar'21	Jun'21	Sep'21	Growth Q-o-Q(%)	Growth Y-o-Y(%)
Fee Based Income (i+ii+iii)	1219	1770	1337	1463	9.42	20.02
Commission Exchange & Brokerage (i)	306	322	263	263	--	(14.15)
Service Charges (ii)	740	896	640	804	25.63	8.65
Miscellaneous (iii)	173	552	434	396	(8.76)	128.90
Treasury Income	899	826	1265	1754	38.65	95.10
Profit on Sale of Investments	464	178	617	1133	83.63	144.17
Profit on Exchange Transactions	407	616	647	599	(7.42)	47.17
Dividend Income	28	32	1	22	2100.00	(21.43)
Recoveries in Written Off A/cs	449	1721	600	584	(2.67)	30.07
Other Receipts(PSLC & Others)	536	408	953	467	(51.00)	(12.87)
Total Non-Interest Income	3103	4725	4155	4268	2.71	37.54

Total Expense



₹ in Crore

Parameters	Quarterly					
	Sep'20	Mar'21	Jun'21	Sep'21	Growth Q-o-Q(%)	Growth Y-o-Y(%)
Interest Expenses	11386	10727	10625	10790	1.55	(5.23)
Interest Paid on Deposits	10586	9973	9882	9984	1.03	(5.69)
Other Interests	800	754	743	806	8.48	0.75
Operating Expenses	4811	5094	4834	4937	2.13	2.62
Staff Cost	3208	3267	3365	3138	(6.75)	(2.18)
Other Operating Expenses	1603	1827	1469	1799	22.46	12.23
Total Expenses	16197	15821	15459	15727	1.73	(2.90)

Financials at a Glance



₹ in Crore

Parameters	Quarterly					
	Sep'20	Mar'21	Jun'21	Sep'21	Growth Q-o-Q(%)	Growth Y-o-Y(%)
Total Interest Income	17691	16316	16785	17063	1.66	(3.55)
Total Interest Expenses	11386	10727	10625	10790	1.55	(5.23)
Net Interest Income	6305	5589	6160	6273	1.83	(0.51)
Total Income	20794	21041	20940	21331	1.87	2.58
Total Expenditure	16197	15821	15459	15727	1.73	(2.90)
Operating Profit	4597	5220	5481	5604	2.24	21.91
Provisions	4153	4210	4304	4271	(0.76)	2.85
Net Profit	444	1010	1177	1333	13.25	200.22



Parameters	Quarterly					
	Sep'20	Mar'21	Jun'21	Sep'21	Growth Q-o-Q(%)	Growth Y-o-Y (%)
Total Provision	4153	4210	4304	4271	(0.76)	2.85
NPAs	3533	4428	2335	2678	14.69	(24.20)
Standard Asset	41	(989)	0	(12)	--	--
Non Performing Investment	174	(244)	(220)	220	--	26.44
Income Tax	178	558	845	910	7.69	411.24
Others	227	457	1344	475	(64.66)	109.25

Key Ratios



(%)

Ratios	Sep'20		Mar'21		Jun'21		Sep'21	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	0.16	0.16	0.36	0.23	0.41	0.41	0.47	0.43
Return on Net-worth	4.82	4.64	10.76	6.71	11.53	11.53	12.36	11.58
Cost to Income	51.14	50.19	49.39	49.55	46.86	46.86	48.07	46.84
CD Ratio	68.40	68.40	66.79	66.79	67.00	67.00	66.52	66.52
EPS (Annualized)	12.13	11.67	24.00	16.91	28.69	28.69	29.86	31.05
Book Value (In Rs)	252.44	252.44	241.78	241.78	254.23	254.23	255.16	255.16

Key Ratios – Q2 FY22



Cost Of Deposits (%)



Cost Of Funds (%)



Yield on Advances(%)



Yield on Funds(%)



Yield on Investments(%)



NIM(%)



A hand is shown holding a stack of coins, positioned as if about to drop them onto a stack of coins on a grassy surface. In the foreground, there are three stacks of coins of varying heights, and a small green plant with several leaves is growing in the middle. The background is a soft-focus green field under a blue sky. A large, semi-transparent blue and yellow arrow graphic is overlaid on the left side of the image, pointing towards the word 'Investments'.

Investments

Investment Portfolio



₹ in Crore

Sl.	Parameters	Sep'20	Jun'21	Sep'21
(1)	Domestic Investments	265337	274865	286227
(a)	SLR	219265	232856	243153
(b)	Non SLR	46072	42009	43074
	SLR as % to Dom. Investments	82.64	84.72	84.95
(i)	Held To Maturity (HTM)	198694	206051	213465
(ii)	Available For Sale (AFS)	66494	68689	72638
(iii)	Held For Trading (HFT)	149	124	124
(2)	Investment by Overseas Branches	2827	2862	2105
(3)	Total Gross Investment (1+3)	268164	277727	288332
	HTM To Investment (%)	74.09	74.96	74.57

Non SLR Portfolio



₹ in Crore

Parameters	Sep'20	Jun'21	Sep'21	% Share (Sep'21)	Y-o-Y Variation	
					Amount	%
PSU Bonds	4617	4450	4425	10.27	(192)	(4.16)
Corporate and Other Bonds	8962	7792	9423	21.88	461	5.14
Special Govt. Sec excl. Recap Bonds	3867	2589	2590	6.01	(1278)	(33.05)
CG Recap. Bond	18238	18238	18238	42.32	0	0
Share of PSU/Corporate/Others	4427	4319	4242	9.85	(185)	(4.18)
Venture Capital Fund	280	330	319	0.74	39	13.93
Regional Rural Bank	67	67	67	0.16	0	0
Security Receipts	2767	2673	2651	6.16	(115)	(4.16)
Subsidiaries JV	888	888	888	2.06	0	0
Other	1959	0.00	231	0.54	(1728)	(88.21)
Total Non SLR Investment	46072	42009	43074	100	(2998)	(6.51)

Asset Quality



Asset Quality Ratios



Parameters	Sep'20	Jun'21	Sep'21
Gross NPA	53438	58215	57853
Gross NPA (%)	8.23	8.50	8.42
Net NPA	21063	22434	20862
Net NPA (%)	3.42	3.46	3.21
Provision Coverage Ratio (%)	81.48	81.18	82.44
Credit Cost (%)	2.43	2.04	1.98
Slippage Ratio (%)	0.07	0.69	1.04

Movement of NPA



₹ in Crore

Parameters	Sep'20	Jun'21	Sep'21	FY 2020-21
NPA as at the beginning of the period	57526	60288	58215	61127
-Cash Recovery towards Book Liability(i)	1504	1598	3002	7185
-Up-gradation (ii)	657	2292	2671	2407
-Write Off (iii)	2342	2574	1585	9132
Total Reduction (i+ii+iii)	4503	6464	7258	18724
Fresh Addition	415	4391	6896	17885
-Fresh Slippages	327	4253	6525	16639
-Debits in existing NPA A/c	88	138	371	1246
Gross NPAs at end of the period	53438	58215	57853	60288
Eligible Deductions incl. Provisions	32375	35781	36991	35846
Net NPAs	21063	22434	20862	24442
Recoveries in Written Off A/c	449	680	715	3733
Total Cash recovery including Recovery in Written off A/cs	1953	2458	3717	10918

NPA Classification: Sector Wise



₹ in Crore

Parameters	Sep'20	Jun'21	Sep'21	Advance O/s (Sep'21)	GNPA (%)
Domestic Gross NPA	47498	52703	52494	662991	7.92
Global Gross NPA	53438	58215	57853	686813	8.42
Retail	1855	1765	1605	119138	1.35
Agriculture & Allied	8504	9239	9236	161632	5.71
MSME	10476	15590	15023	110055	13.65
Corporate & Others	32603	31621	31989	295988	10.80



Parameters	Sep'20	Jun'21	Sep'21	Advance O/s (Sep'21)	GNPA (%)
Total Retail NPA	1855	1765	1605	119138	1.35
Housing Loans	784	745	656	67386	0.97
Vehicle Loans	269	288	265	13697	1.93
Education Loan	185	216	223	12719	1.75
Other Personal Loans	617	516	461	25336	1.82

NPA Classification : Industry wise



₹ in Crore

Sector/Scheme	Sep'20	Jun'21	Sep'21	GNPA (%)
Infrastructure	7775	7761	8960	9.74
Iron & Steel	1581	1005	961	6.49
Textile	1013	1349	1282	7.32
Food Processing	1605	1294	1154	8.84
Engineering	318	757	828	6.84

Resolution Framework for COVID-19



₹ in Crore

Sector	No. of accounts restructured under RBI Resolution Framework in actuals (A)	Liability (B)	Total amount received subsequent to restructure (C)	Out of (C), total prepaid amount, i.e, paid before due date	Recovery Percentage(%)
RESOLUTION FRAMEWORK COVID-19 : 1.0					
Personal Loans	4832	596	24	5	
Corporate	25	4287	56	50	
MSME	1	31	1	0	
Others	9139	153	10	1	
TOTAL	13997	5067	91	56	
RESOLUTION FRAMEWORK COVID-19 : 2.0					
Agriculture (Allied Activities)	44748	1351	36	24	33.63%
Retail	167761	10511	251	196	52.34%
Small Business-MSME	87999	1165	21	11	54.81%
Small Business-Others	9346	448	15	3	76.61%
TOTAL	309854	13475	323	234	51.48%

Special Mention Accounts (SMA)



₹ in Crore

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

Parameters	Sep'20			Sep'21		
	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances
SMA 2	133	2881	0.37	240	5519	0.70
SMA 1	117	2276	0.29	139	2197	0.28
TOTAL SMA 1 & 2	250	5157	0.66	379	7716	0.98
SMA 0	906	22446	2.88	423	7806	0.99
TOTAL	1156	27603	3.54	802	15522	1.97
SMA 0,1 & 2% TO GROSS ADVANCES		3.54			1.97	

Accounts referred to NCLT



₹ in Crore

Parameters	As on 30.09.2020				As on 30.09.2021			
	No of Accounts	Book Liability	Provision	Provision Coverage	No of Accounts	Book Liability	Provision	Provision Coverage
1st List - RBI	7	7492	7492	100%	7	3053	3053	100%
2nd List – RBI	17	6227	6180	99%	14	5563	5519	99%
Total RBI 1 & 2	24	13719	13672	99%	21	8616	8572	99%
Others	367	38838	33690	87%	368	38511	33736	88%
Total	391	52557	47362	90%	389	47127	42308	90%

NCLT Resolution Status

	Cumulative Recovery (Fy 2021-22)		Q2'21		Q2'22	
	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
Through Resolution	18	1868	3	173	14	1844
Under Liquidation	41	83	10	13	24	31
Total	59	1951	13	186	38	1875

Capital and Shareholding

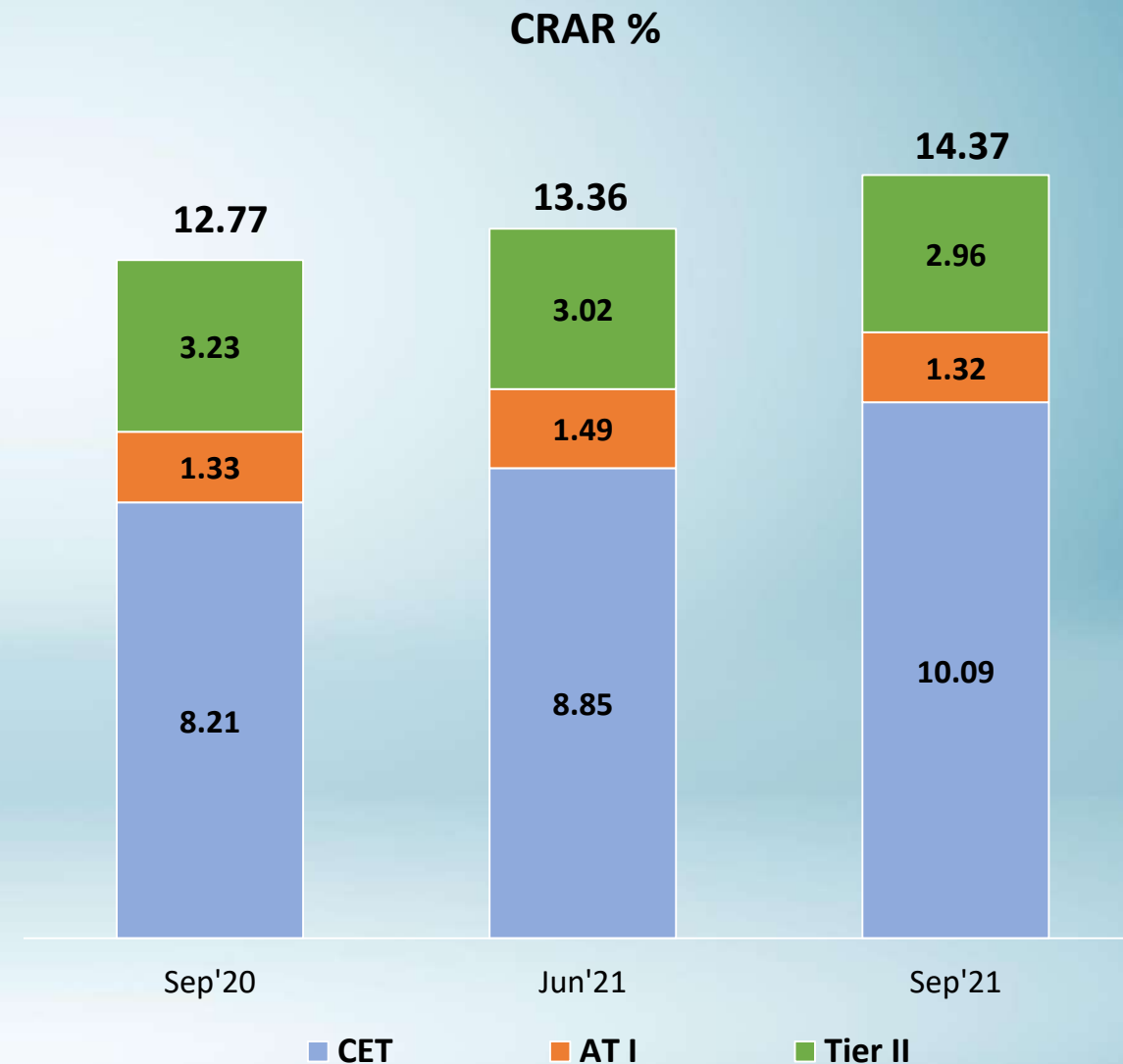


Capital Funds (Basel III)

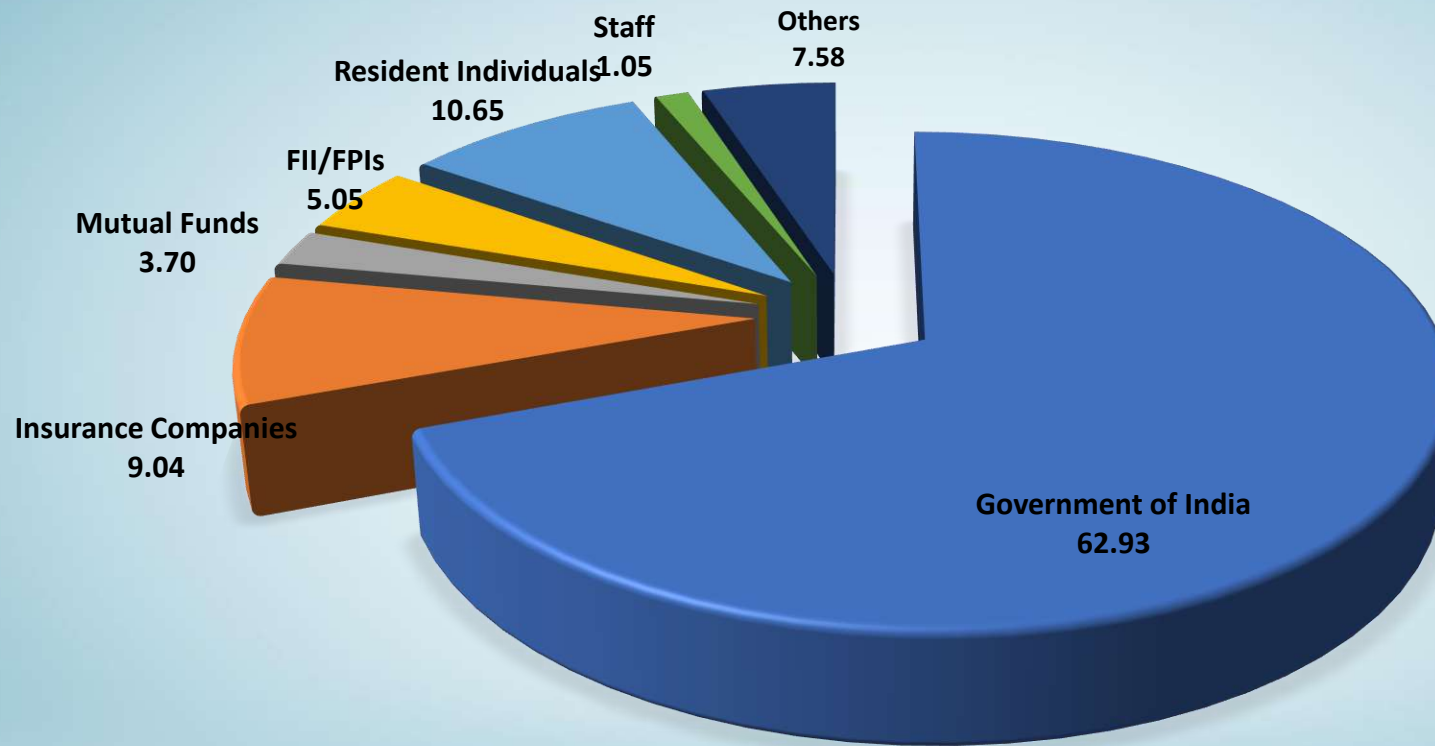


₹ in Crore

Parameters	Sep'20	Jun'21	Sep'21
Tier I	49562	54278	59729
Common Equity	42631	46465	52843
Additional Tier I	6931	7813	6886
Tier II	16769	15854	15497
Total (Tier I+II)	66331	70132	75226
Risk-weighted Assets	519585	524921	523602
Gross Advances	648980	684585	686813
RWA to Gross Advances (%)	80.06	76.68	76.23
Tier I (%)	9.54%	10.34	11.41
Common Equity (%)	8.21%	8.85	10.09
Additional Tier I (%)	1.33%	1.49	1.32
Tier II (%)	3.23%	3.02	2.96
Total (Tier I+II) %	12.77%	13.36%	14.37%



Shareholding Pattern as on Sep 30, 2021 & Capital Raised



Equity Capital Raised during the Quarter
QIP – Rs 2500 Cr



**Expanding
Reach**



CANDI Mobile Banking App

- Secure your card (ON/OFF)
- Cardless cash withdrawal



Internet Banking

- Banking at your fingertips
- Fund transfer, pay utility bills etc.



Credit Card

- Interest-free credit period
- Earn reward points on spends

High-tech Banking Multi-dimensional excellence...



Scan & Pay (BHIM QR)

- Secure, real-time payment
- Cashless transactions



Debit Card

- Faster payments at PoS
- Shop & pay online



Canara FASTag

- Go cashless at tolls
- Recharge online

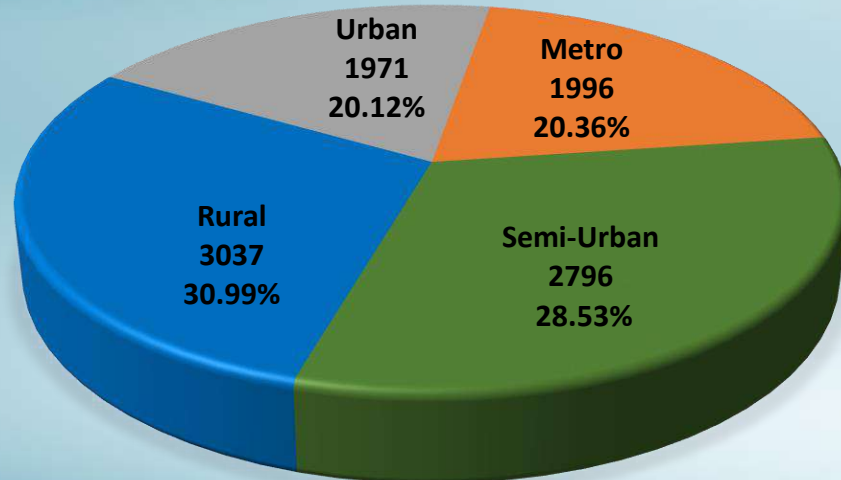
Expanding the reach



Parameters	Sep'20	Jun'21	Sep'21
General Branches(a)	9875	9235	9057
Specialised Branches(b)	620	642	743
Total Domestic Branches(a+b)	10495	9877	9800
Overseas Branches	5	4	4
BC Points	9422	9053	8938
Total Banking Outlets	19922	18934	18742
ATM	12423	11819	10988
Recycler	600	1305	1372

PRESENCE ACROSS URBAN AND RURAL AREAS

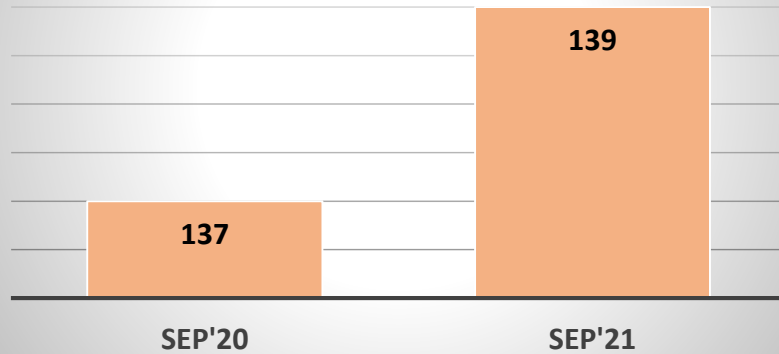
SEP'21



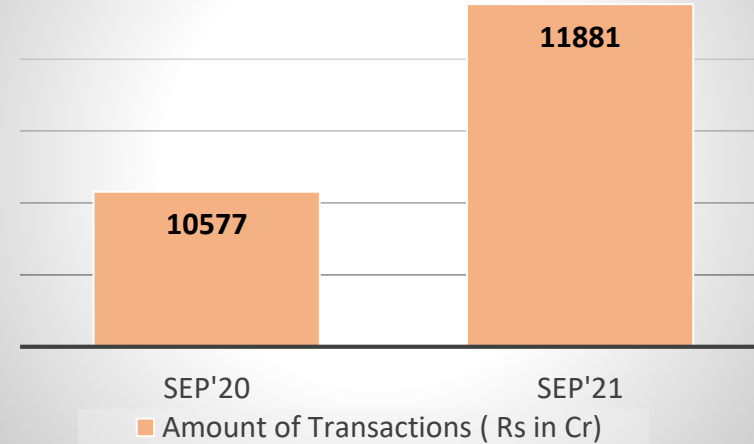
4 International branches in New York, London, Hong Kong & Dubai



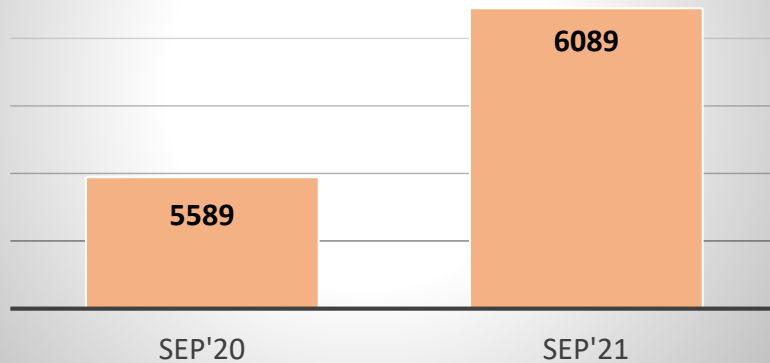
ACCOUNTS OPENED UNDER PMJDY (IN LACS)



TRANSACTIONS THROUGH BC CHANNEL



DEPOSITS MOBILISED UNDER PMJDY (RS IN CR)



ENROLMENTS UNDER SOCIAL SECURITY SCHEMES

	Sep'20 (Q)	Sep'21(Q)
Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJBY) in Nos	75,252	1,35,929
Pradhan Mantri Jeevan Suraksha Bima Yojana (PMSBY) in Nos	1,67,412	3,14,396

Subsidiaries, Associates & Joint Ventures



₹ in Crore

Name of the Entity	Holding(%)	Profit after Tax(Our Share)	
		Sep'20	Sep'21
SUBSIDIARIES			
Canara Robeco Asset Management Company Ltd.	51	6.83	12.16
Canara Bank Securities Ltd.	100	7.83	9.79
Canara Bank (Tanzania) Ltd.	100	2.73	4.45
Canbank Computer Services Ltd.	69.14	1.05	1.05
Canbank Venture Capital Fund Ltd.	100	1.04	0.99
Synd Bank Services Ltd	100	0.24	0.56
Canbank Financial Services Ltd.	100	0.11	1.15
Canbank Factors Ltd.	70	0.38	2.28
Canara HSBC OBC Life Insurance Company Ltd.	51	15.22	(87.72)
ASSOCIATES & JOINT VENTURES			
Can Fin Homes Ltd.	30	66.47	69.72
Andhra Pragathi Grameena Bank	35	57.11	91.35
Karnataka Gramin Bank	35	(56.92)	9.77
Kerala Gramin Bank	35	2.01	7.92
Karnataka Vikas Grameena Bank	35	0.54	10.84
Commercial Indo Bank LLC, Moscow (JV with SBI)	40	0.24	0.34

Goals for Mar 2022

₹ in Crore



Parameters	Guidance (31.03.2022)	Actuals as on 30.09.2021	
Deposits Growth (Global)	8.20%	8.83%	
Advances Growth (Global)	7.50%	5.83%	
Business Growth (Global)	7.90%	7.61%	
NIM (Global) (Annualized)	2.75%	2.72%	
CASA (Domestic CASA to Domestic Deposit)	36.50%	34.11%	
Gross NPA (Global)	7.90%	8.42%	
Net NPA (Global)	2.80%	3.21%	
PCR (Global)	83.95%	82.44%	
Slippage Ratio (Global) (Annualized)	2.25%	1.04%	
Credit Cost (Global)(Annualized)	2.10%	1.98%	
Return on Equity(RoE)	11.00%	11.57%	
Earning per share (EPS) (Annualized)	28.00	31.05	
Return on Average Assets (RoA)	0.40%	0.43%	
Capital Raising Plan	Particulars	FY 2021-22	Raised during FY2021-22
	QIP Equity	2500	2500
	Additional Tier-I Bonds	4000	1500
	Tier-II Bonds	2500	--
	Total	9000	4000



This presentation has been prepared solely for information purposes only. It has no regard to any financial situations or informational needs of any particular reason. The forward looking statements involve a number of risk, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. Canara Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.



Together We Can



Thank You

We express our heartfelt gratitude to all our stakeholders for their support & trust and solicit their continued patronage to make our beloved Bank grow exponentially in the coming years.