

Ref :: SD:588/589/11/12::2022-23

23.01.2023

<b>The Vice President BSE Ltd. Phiroze Jeejeebhoy Towers Dalal Street MUMBAI - 400 001  Scrip Code: 532483</b>	<b>The Vice President Listing Department National Stock Exchange of India Ltd EXCHANGE PLAZA Bandra-Kurla Complex, Bandra [E] MUMBAI - 400 051 Scrip Code: CANBK</b>
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Dear Sir/Madam,

**Sub : Investor Presentation / Performance Highlights - Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Third Quarter / Nine Months ended 31.12.2022.**

We herewith enclose a copy of Investor Presentation / Performance Highlights on the Unaudited (Reviewed) Financial Results (Standalone and Consolidated) for the Third Quarter / Nine Months ended 31.12.2022.

This is for your information & records.

Yours faithfully,

**VINAY MOHTA  
COMPANY SECRETARY**



भारत 2023 INDIA

वयुधेव कुदुम्बकम्

ONE EARTH • ONE FAMILY • ONE FUTURE



Azadi Ka  
Amrit Mahotsav



*Customer Connect key for Canara Success*

**Enhancing Customer Experience  
through High-tech Banking**



**Financial Results: Q3 (FY 2022-23)**

# Performance Highlights



₹ in Crore

## Operating Profit



19.80%  
y-o-y  
6,952

## Net Profit



91.88%  
y-o-y  
2,882

## Global Business



13.63%  
y-o-y  
20,14,443

## Gross Advances



16.65%  
y-o-y  
8,50,973

## PCR



86.32 %  
y-o-y  
306 bps

## Net Interest Income



23.81%  
y-o-y  
8,600

## Non-Interest Income



10.35%  
y-o-y  
3,986

## RAM Credit



13.81%  
y-o-y  
4,63,038

## Gross NPA



5.89%  
y-o-y decline  
191 bps

## Net NPA



1.96%  
y-o-y decline  
90 bps

# Key Highlights



₹ in Crore

↑ 15.81%  
y-o-y  
Housing Loan  
81,916

↑ 34.21%  
y-o-y  
Gold Loan  
1,15,286

↑ 11.30%  
y-o-y  
Retail Credit  
1,37,007

↑ 13.02%  
y-o-y  
Fee Based Income  
1,606

↑ 630 bps  
y-o-y  
RoE  
18.38%

↑ 192 bps  
y-o-y  
CRAR  
16.72%


↓ 184 bps  
y-o-y  
Cost to Income  
44.40%

# Contents



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**Business  
Performance**



₹ in Crore

Parameters	Dec'21	Mar'22	Sep'22	Dec'22	Growth (%)	
					Q-o-Q	Y-o-Y
Global Gross Business	1772856	1827556	1958111	2014443	2.88	13.63
Domestic Gross Business	1690518	1738813	1836568	1880607	2.40	11.24
Overseas Gross Business	82338	88743	121543	133836	10.11	62.54
Global Gross Advances	729506	741147	824147	850973	3.26	16.65
Domestic Gross Advances	701859	711046	780049	800907	2.67	14.11
Overseas Gross Advances	27647	30101	44098	50066	13.53	81.09
Global Deposits	1043350	1086409	1133964	1163470	2.60	11.51
Domestic Deposits	988659	1027767	1056519	1079700	2.19	9.21
Overseas Deposits	54691	58642	77445	83770	8.17	53.17
Global C-D Ratio (%)	69.92	68.22	72.68	73.14	--	--

# Domestic Deposit Mix



₹ in Crore

Parameters	Dec'21	Mar'22	Sep'22	Dec'22	Growth (%)	
					Q-o-Q	Y-o-Y
CASA Deposits	342035	368732	359460	351490	(2.22)	2.76
Term Deposits	646624	659035	697059	728210	4.47	12.62
Retail Term Deposits	434077	441777	446915	463083	3.62	6.68
<b>Total Domestic Deposits</b>	<b>988659</b>	<b>1027767</b>	<b>1056519</b>	<b>1079700</b>	<b>2.19</b>	<b>9.21</b>
<b>Global Deposits</b>	<b>1043350</b>	<b>1086409</b>	<b>1133964</b>	<b>1163470</b>	<b>2.60</b>	<b>11.51</b>



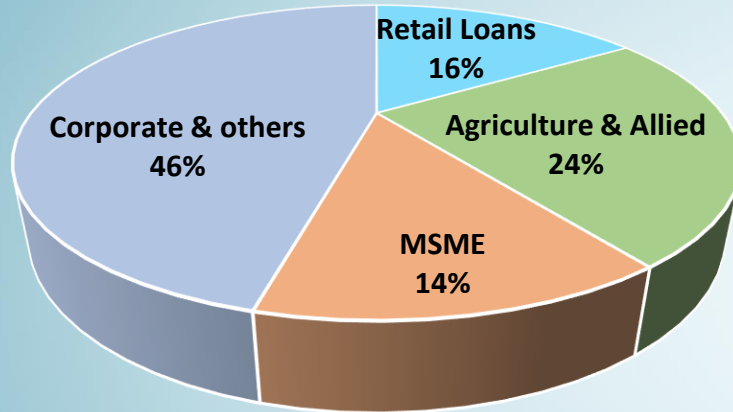
# Advances Mix



₹ in Crore

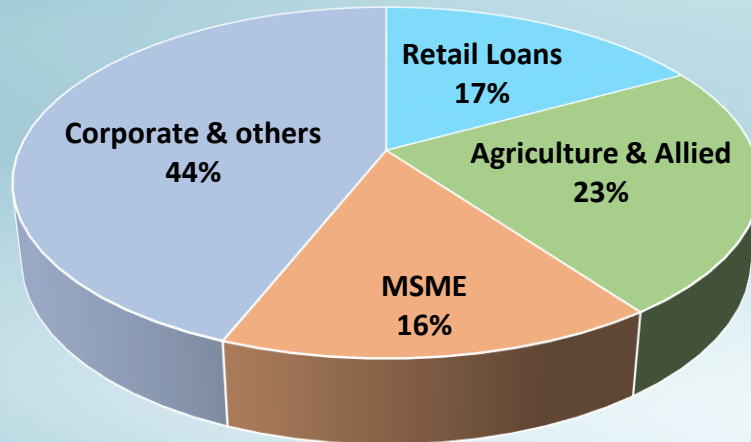
RAM: 54%

Dec'22



RAM: 56%

Dec'21



Parameters	Dec'21	Sep'22	Dec'22	Growth (%)	
				Q-o-Q	Y-o-Y
RAM Credit	406847	454922	463038	1.78	13.81
Retail	123098	134051	137007	2.21	11.30
Agriculture & Allied	168569	196576	203312	3.43	20.61
MSME	115180	124295	122719	(1.27)	6.55
Corporate & others	322659	369225	387935	5.07	20.23
Domestic Gross Advances	701859	780049	800907	2.67	14.11
Global Gross Advance	729506	824147	850973	3.26	16.65

# Exceeded the Mandated Targets under Priority Sector



## Mandated Norms under Priority Sector

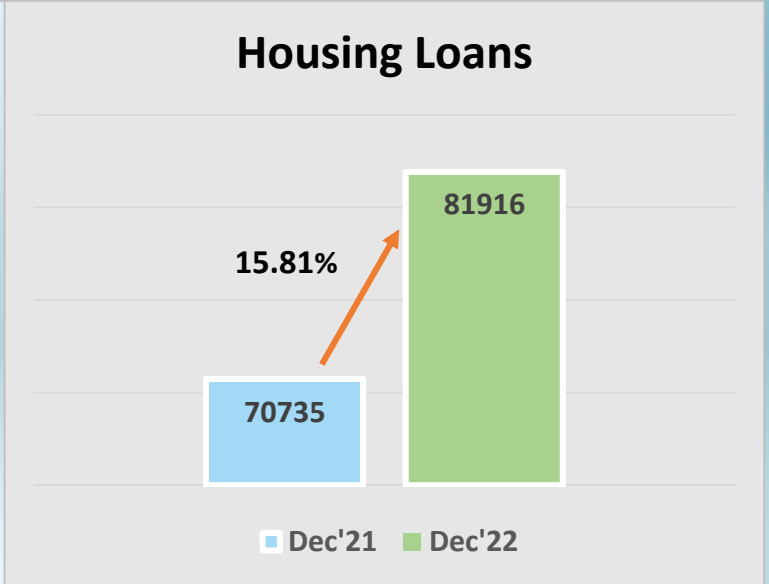
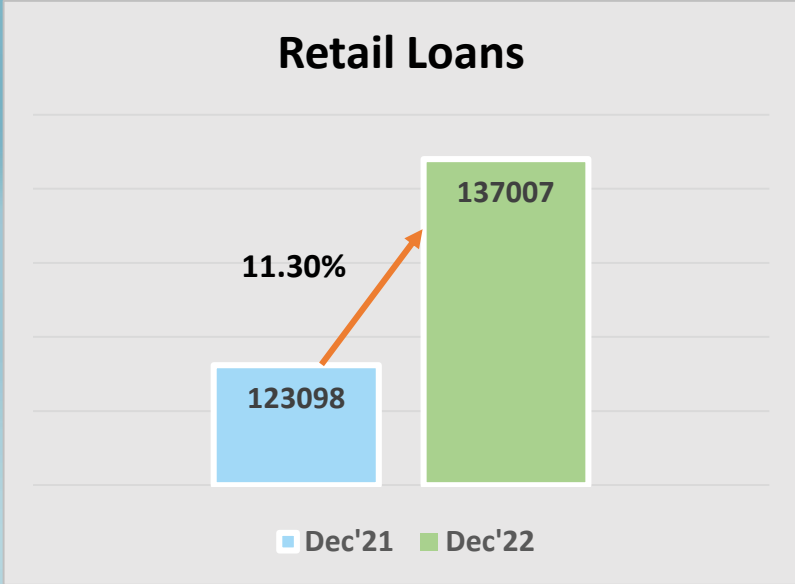
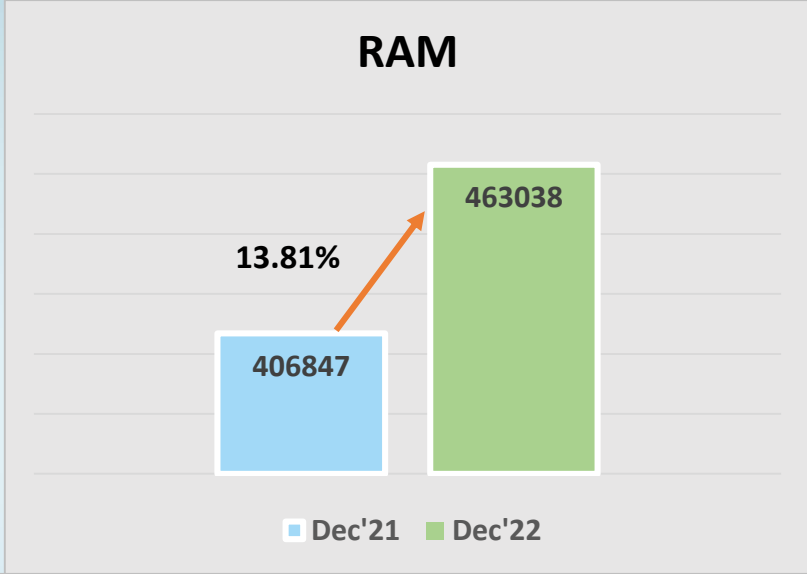
### Exceeded the mandated norms in respect of:

- Total Priority (47.47% to ANBC against 40% norm)
- Agriculture (21.33% to ANBC against 18% norm)
- Small and Marginal Farmers (15.34% to ANBC against 9.50% norm)
- Non Corporate Farmers (17.05% to ANBC against 13.78% norm)
- Weaker Section (22.31% to ANBC against 11.50% norm)
- Micro Enterprises (10.29% to ANBC against 7.50% norm)

# RAM & Retail Credit



₹ in Crore



# Industry Credit



₹ in Crore

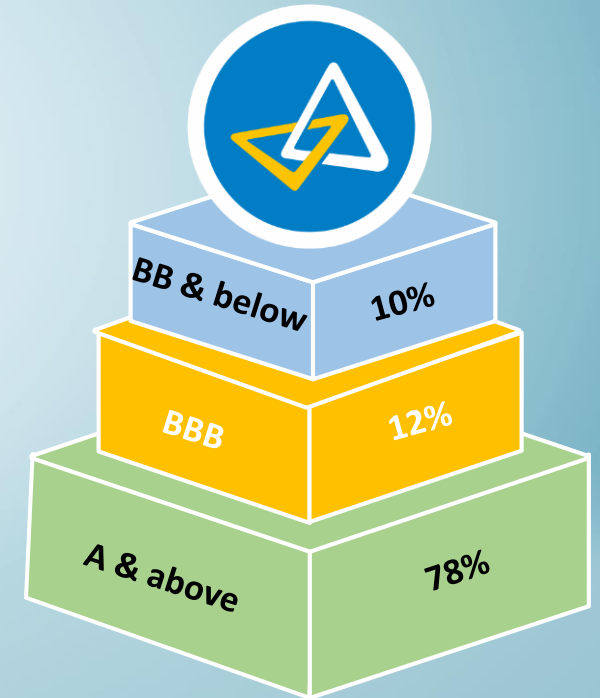
Sector/Scheme	Dec'21	Sep'22	Dec'22	Growth (in %)	
				Q-o-Q	Y-o-Y
Infrastructure	93316	108081	114682	6.11	22.90
NBFC	105464	130653	138757	6.20	31.57
Textile	17415	18478	18481	0.02	6.12
Iron & Steel	14154	16307	16347	0.25	15.49
Commercial Real Estate	18041	16500	19990	21.15	10.80
Food Processing	13775	13540	13300	(1.77)	(3.45)
Engineering	12237	12695	12499	(1.54)	2.14
Petroleum, Coal products & Nuclear Fuels	8497	12259	12303	0.36	44.79
Construction	8710	9379	9215	(1.75)	5.80
Chemicals & Chemical Products	5593	7209	7220	0.15	29.09

# Rating Profile



₹ in Crore

External Rating - Wise Distribution of Domestic Advances above Rs. 25 crore						
(% of Total rated loan book above Rs 25 crore)						
External Rating	Dec'21		Sep'22		Dec'22	
	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	174693	75	203149	77	213484	78
BBB	22777	10	31985	12	33650	12
BB and below	36601	15	28291	11	27705	10
<b>Total</b>	<b>234071</b>	<b>100</b>	<b>263425</b>	<b>100</b>	<b>274839</b>	<b>100</b>



PSU PSE Customers (Dec'22)	
Central Govt. Guarantee	State Govt. Guarantee
5502	48198



# Rating Profile



₹ in Crore

## Rating Profile of Standard NBFC Domestic Exposure

External Rating	Dec'21		Sep'22		Dec'22	
	Exposure	% Share	Exposure	% Share	Exposure	% Share
A and above	103583	98	125352	98	133462	98
BBB	1615	1	576	1	458	1
BB and below	525	1	129	1	107	1
<b>Total</b>	<b>105723</b>	<b>100</b>	<b>126057</b>	<b>100</b>	<b>134027</b>	<b>100</b>



# Financial Performance



# Total Income



₹ in Crore

Parameters	Quarterly						
	Dec'21	Mar'22	Jun'22	Sep'22	Dec'22	Growth Q-o-Q(%)	Growth Y-o-Y(%)
<b>Interest Income</b>	<b>17701</b>	<b>17861</b>	<b>18177</b>	<b>20107</b>	<b>22231</b>	<b>10.56</b>	<b>25.59</b>
Interest on Advances	12915	12757	12949	14660	16210	10.57	25.51
Interest on Investments	4022	4569	4481	4841	4947	2.19	23.00
Other Interest Income	764	535	747	606	1074	77.23	40.58
<b>Non-Interest Income</b>	<b>3612</b>	<b>4462</b>	<b>5175</b>	<b>4825</b>	<b>3986</b>	<b>(17.39)</b>	<b>10.35</b>
<b>Total Income</b>	<b>21313</b>	<b>22323</b>	<b>23352</b>	<b>24932</b>	<b>26217</b>	<b>5.15</b>	<b>23.01</b>

# Non-Interest Income



₹ in Crore

Parameters	Quarterly						
	Dec'21	Mar'22	Jun'22	Sep'22	Dec'22	Growth	Growth
						Q-o-Q(%)	Y-o-Y(%)
<b>Fee Based Income (i+ii+iii)</b>	1421	1892	1577	1726	1606	(6.95)	13.02
Commission Exchange & Brokerage(i)	311	395	256	308	333	8.12	7.07
Service Charges(ii)	784	897	809	899	905	0.67	15.43
Miscellaneous(iii)	326	600	512	519	368	(29.09)	12.88
<b>Treasury Income</b>	1049	1394	1849	1062	906	(14.69)	(13.63)
Profit on Sale of Investments	320	523	889	467	386	(17.34)	20.63
Profit on Exchange Transactions	710	857	952	567	498	(12.17)	(29.86)
Dividend Income	19	14	8	28	22	(21.43)	15.79
Recoveries in Written Off A/cs	770	793	635	1116	1192	6.81	54.81
Other Receipts( PSLC & Others)	372	383	1114	921	282	(69.38)	(24.19)
<b>Total Non-Interest Income</b>	3612	4462	5175	4825	3986	(17.39)	10.35

# Total Expenses



₹ in Crore

Parameters	Quarterly						
	Dec'21	Mar'22	Jun'22	Sep'22	Dec'22	Growth Q-o-Q(%)	Growth Y-o-Y(%)
<b>Interest Expenses</b>	10755	10856	11392	12673	13631	7.56	26.74
Interest Paid on Deposits	9840	10037	10583	11568	12542	8.42	27.46
Other Interests	915	819	809	1105	1089	(1.45)	19.02
<b>Operating Expenses</b>	4755	5265	5354	5354	5634	5.23	18.49
Staff Cost	2973	3228	3416	3119	3482	11.64	17.12
Other Operating Expenses	1782	2037	1938	2235	2152	(3.71)	20.76
<b>Total Expenses</b>	15510	16121	16746	18027	19265	6.87	24.21

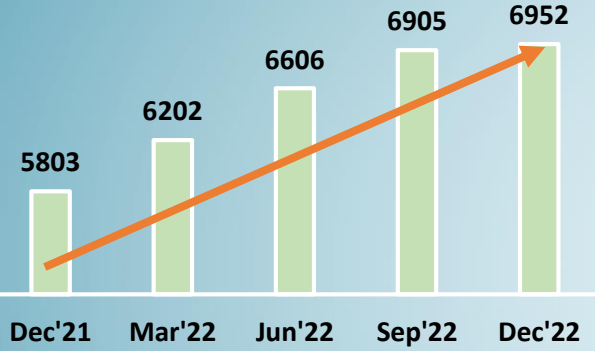


# Financials at a Glance

Parameters	Quarterly						
	Dec'21	Mar'22	Jun'22	Sep'22	Dec'22	Growth	Growth
						Q-o-Q(%)	Y-o-Y(%)
Net Interest Income	6946	7005	6785	7434	8600	15.68	23.81
Total Interest Income	17701	17861	18177	20107	22231	10.56	25.59
Total Interest Expenses	10755	10856	11392	12673	13631	7.56	26.74
Total Income	21313	22323	23352	24932	26217	5.15	23.01
Total Expenditure	15510	16121	16746	18027	19265	6.87	24.21
Operating Profit	5803	6202	6606	6905	6952	0.68	19.80
Provisions	2946	4536	4584	4380	4070	(7.08)	38.15
Extraordinary Item	1355	--	--	--	--	--	--
Net Profit	1502	1666	2022	2525	2882	14.14	91.88



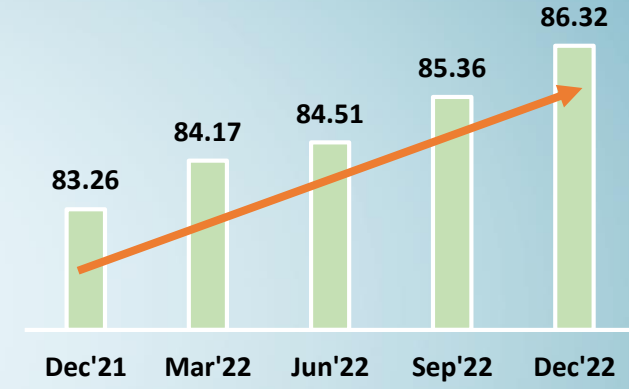
# Continuous & Consistent Growth



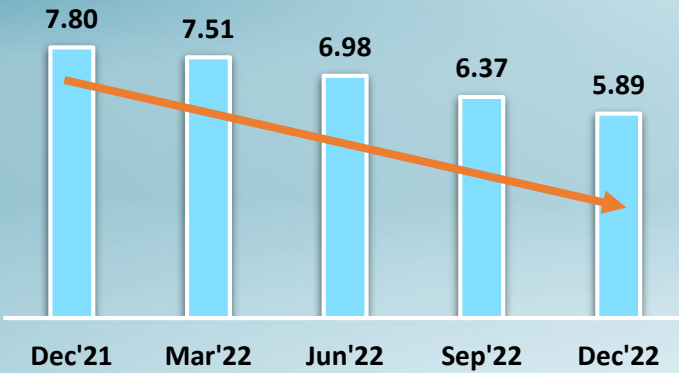
■ Operating Profit (₹ in Cr)



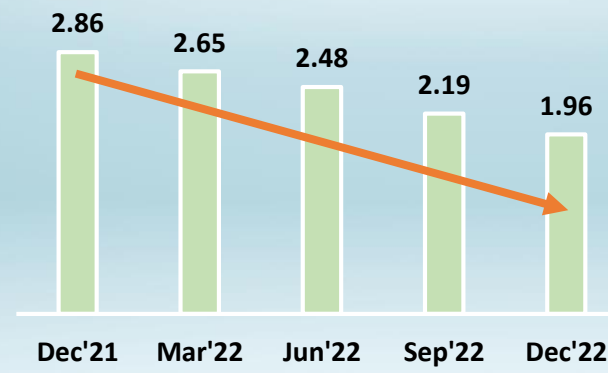
■ Net Profit (₹ in Cr)



■ PCR (%)



■ Gross NPA (%)



■ Net NPA (%)



■ CRAR (%)

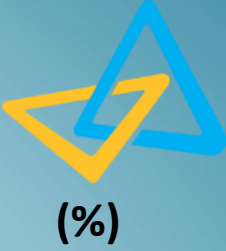
# Provisions



₹ in Crore

Parameters	Quarterly						
	Dec'21	Mar'22	Jun'22	Sep'22	Dec'22	Growth Q-o-Q(%)	Growth Y-o-Y (%)
<b>Total Provision</b>	2946	4536	4584	4380	4070	(7.08)	38.15
NPAs	2705	2130	2673	2745	1920	(30.05)	(29.02)
Standard Asset	2	(223)	133	119	155	30.25	--
Non Performing Investment	(56)	1035	1535	526	694	31.94	--
Income Tax	701	827	894	743	950	27.86	35.52
Others	(406)	767	(651)	247	351	42.11	--

# Key Ratios



Ratios	Dec'21		Mar'22		Sep'22		Dec'22	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	0.52	0.45	0.57	0.48	0.79	0.71	0.88	0.76
Return on Net-worth	13.52	12.08	15.25	12.82	18.86	17.37	20.43	18.38
Cost to Income	45.04	46.24	45.92	46.16	43.68	44.21	44.77	44.40
CD Ratio	69.92	69.92	68.22	68.22	72.68	72.68	73.14	73.14
EPS (Annualized)	32.85	30.85	37.25	32.49	55.22	50.27	63.02	54.35
Book Value (In Rs)	265.15	265.15	268.41	268.41	307.39	307.39	323.55	323.55
NIM	2.83	2.79	2.93	2.82	2.86	2.83	3.05	2.93

# Key Ratios



## Cost Of Deposits (%)



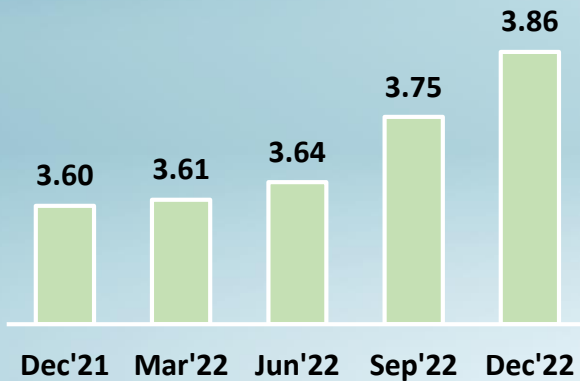
## Yield on Advances(%)



## NIM(%)



## Cost Of Funds (%)



## Yield on Funds(%)



## Yield on Investments(%)







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# Investments

# Investment Portfolio



₹ in Crore

Sl. No	Parameters	Dec'21	Sep'22	Dec'22
1	Domestic Investments	277977	311651	314535
(a)	SLR	233729	272416	276000
(b)	Non SLR	44248	39234	38535
	SLR as % to Dom. Investments	84.08	87.41	87.75
(i)	Held To Maturity (HTM)	225888	257226	266925
(ii)	Available For Sale (AFS)	51965	54301	47322
(iii)	Held For Trading (HFT)	124	124	289
2	Investment by Overseas Branches	1943	2594	2730
3	Total Gross Investment (1+2)	279920	314245	317265
	HTM To Investment (%)	81.26	82.53	84.86

# Non SLR Portfolio



₹ in Crore

Parameters	Dec'21	Sep'22	Dec'22	% Share (Dec'22)	Y-o-Y Variation	
					Amount	%
PSU Bonds	4666	3928	3899	10.12	(767)	(16.44)
Corporate and Other Bonds	10019	7439	6929	17.98	(3090)	(30.84)
Special Govt. Sec excl. Recap Bonds	2571	2407	2388	6.20	(183)	(7.12)
CG Recap. Bond	18238	18238	18238	47.33	-	-
Share of PSU/Corporate/Others	4194	4375	4340	11.26	146	3.48
Venture Capital Fund	333	369	425	1.10	92	27.63
Regional Rural Bank	67	286	287	0.74	220	328.36
Security Receipts	2553	542	534	1.39	(2019)	(79.08)
Subsidiaries JV	888	836	836	2.17	(52)	(5.86)
Other	719	814	659	1.71	(60)	(8.34)
<b>Total Non SLR Investment</b>	<b>44248</b>	<b>39234</b>	<b>38535</b>	<b>100.00</b>	<b>(5713)</b>	<b>(12.91)</b>



# Asset Quality



# Asset Quality Ratios



₹ in Crore

Parameters	Dec'21	Sep'22	Dec'22
Gross NPA	56893	52485	50143
Gross NPA (%)	7.80	6.37	5.89
Net NPA	19819	17286	15982
Net NPA (%)	2.86	2.19	1.96
Provision Coverage Ratio (%)	83.26	85.36	86.32
Credit Cost (%)	1.75	1.31	1.21
Slippage Ratio (%)	0.43	0.35	0.34



# Movement of NPA



₹ in Crore

Parameters	Dec'21	Sep'22	Dec'22
NPA as at the beginning of the period	57853	54734	52485
-Cash Recovery towards Book Liability(i)	1925	1876	1776
-Up-gradation(ii)	1108	1523	940
-Write Off(iii)	1348	2798	2836
<b>Total Reduction(i+ii+iii)</b>	<b>4381</b>	<b>6197</b>	<b>5552</b>
Fresh Addition	3421	3948	3210
-Fresh Slippages	2699	3523	3018
-Debits in existing NPA A/c	722	425	192
Gross NPAs at end of the period	56893	52485	50143
Eligible Deductions incl. Provisions	37074	35199	34161
<b>Net NPAs</b>	<b>19819</b>	<b>17286</b>	<b>15982</b>
Recoveries in Written Off A/c	859	1205	1304
<b>Total Cash recovery including Recovery in Written off A/cs</b>	<b>2784</b>	<b>3081</b>	<b>3080</b>

# NPA Classification: Sector Wise



₹ in Crore

Parameters	Dec'21	Sep'22	Dec'22	Advance O/s (Dec'22)	GNPA (%) Dec'22
Domestic Gross NPA	52017	47326	45324	800907	5.66
Global Gross NPA	56893	52485	50143	850973	5.89
Retail	1613	1843	2070	137007	1.51
Housing Loans	636	606	605	81916	0.74
Vehicle Loans	261	240	242	14980	1.62
Other Personal Loans	441	352	348	25919	1.34
Agriculture & Allied	9307	8160	7904	203312	3.89
MSME	15067	12870	12691	122719	10.34
Corporate & Others	30906	29612	27478	387935	7.08

# NPA Classification : Industry wise



₹ in Crore

Sector/Scheme	Dec'21	Sep'22	Dec'22	GNPA (%)
Infrastructure	9452	7339	7141	6.23
Iron & Steel	1016	858	681	4.17
Textile	1456	1361	1305	7.06
Food Processing	1319	1303	1203	9.05
Engineering	830	972	1014	8.11

# Special Mention Accounts (SMA)

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

Parameters	Dec'21			Dec'22		
	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances
SMA 2	218	2422	0.28	244	2918	0.34
SMA 1	199	3377	0.39	111	1215	0.14
<b>TOTAL SMA 1 &amp; 2</b>	<b>417</b>	<b>5799</b>	<b>0.67</b>	<b>355</b>	<b>4133</b>	<b>0.49</b>
SMA 0	356	9179	1.08	145	1932	0.23
<b>TOTAL</b>	<b>773</b>	<b>14978</b>	<b>1.76</b>	<b>500</b>	<b>6065</b>	<b>0.71</b>
<b>SMA 0,1 &amp; 2% TO GROSS ADVANCES</b>		<b>1.76</b>			<b>0.71</b>	

# Accounts referred to NCLT



₹ in Crore

Parameters	Dec'21				Dec'22			
	No of Accounts	Book Liability	Provision	Provision Coverage(%)	No of Accounts	Book Liability	Provision	Provision Coverage(%)
1st List - RBI	6	2355	2355	100%	5	1462	1462	100%
2nd List – RBI	14	5554	5519	99%	11	5313	5313	100%
<b>Total RBI 1 &amp; 2</b>	<b>20</b>	<b>7909</b>	<b>7874</b>	<b>99%</b>	<b>16</b>	<b>6775</b>	<b>6775</b>	<b>100%</b>
Others	370	38478	34988	91%	352	34130	32701	96%
<b>Total</b>	<b>390</b>	<b>46387</b>	<b>42862</b>	<b>92%</b>	<b>368</b>	<b>40905</b>	<b>39476</b>	<b>96%</b>

## NCLT Resolution Status

	Cumulative Recovery (FY 2022-23)		Dec'21		Dec'22	
	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
Through Resolution	22	517	9	251	12	258
Through Liquidation	82	609	32	81	30	137
Through 12A Settlement	3	82	0	0	0	0
Through Other Mode under NCLT	5	32	0	0	5	32
<b>Total</b>	<b>112</b>	<b>1240</b>	<b>41</b>	<b>332</b>	<b>47</b>	<b>427</b>



वसुधैव कुटुम्बकम्  
ONE EARTH • ONE FAMILY • ONE FUTURE



# Capital & Shareholding



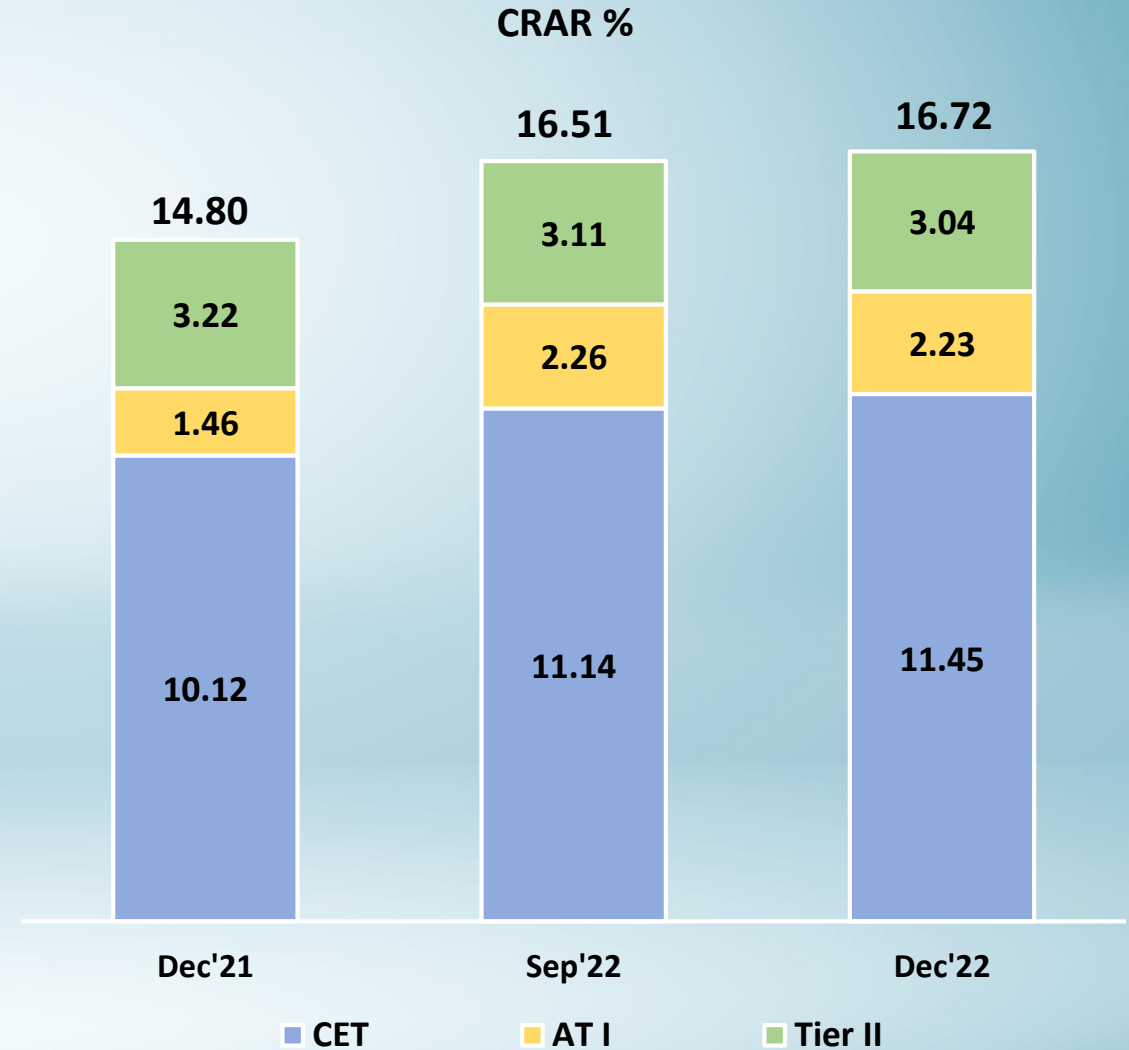


# Capital Funds (Basel III)

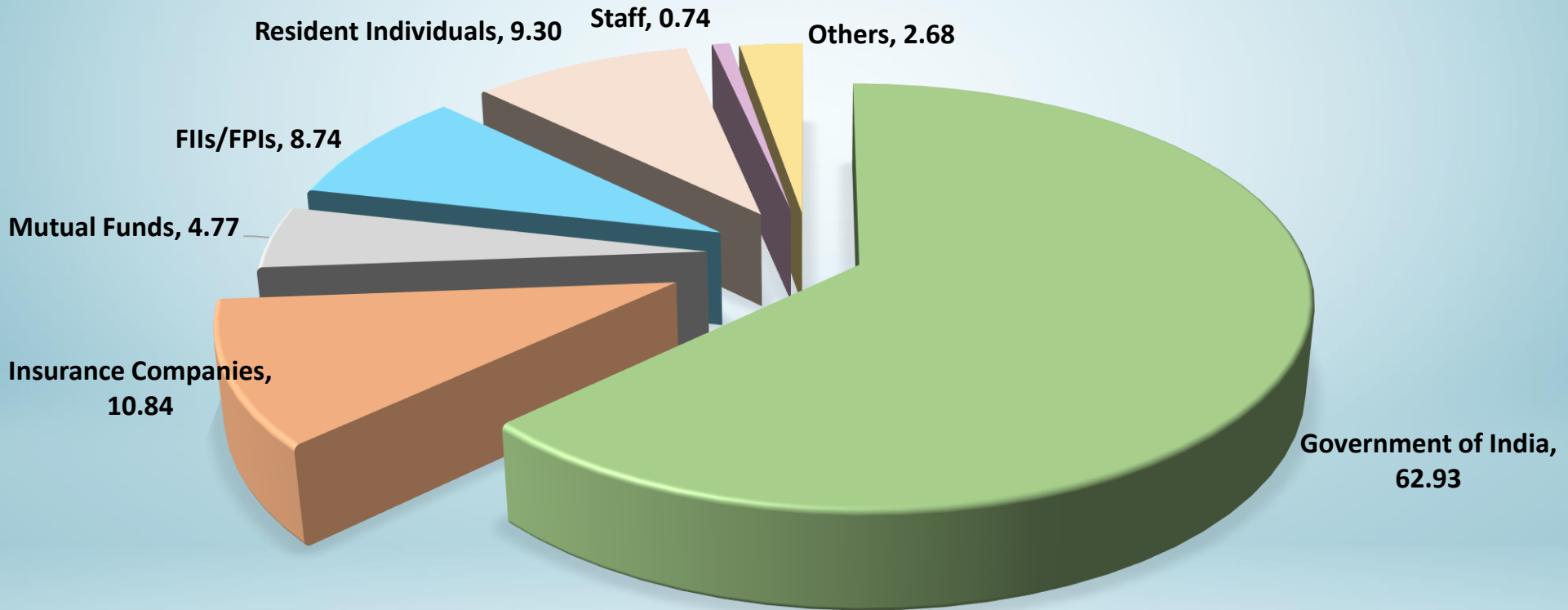


₹ in Crore

Parameters	Dec'22	Sep'22	Dec'21
Tier I	76240	73725	62525
Common Equity	63813	61289	54639
Additional Tier I	12427	12436	7886
Tier II	16935	17073	17346
<b>Total (Tier I+II)</b>	<b>93175</b>	<b>90798</b>	<b>79871</b>
Risk-weighted Assets	557252	550003	539822
Gross Advances	850973	824147	729506
RWA to Gross Advances (%)	65.48	66.74	74.00
Tier I (%)	13.68	13.40	11.58
Common Equity (%)	11.45	11.14	10.12
Additional Tier I (%)	2.23	2.26	1.46
Tier II (%)	3.04	3.11	3.22
<b>Total (Tier I+II) %</b>	<b>16.72</b>	<b>16.51</b>	<b>14.80</b>



# Shareholding Pattern as on December 31<sup>st</sup>, 2022





# Environmental, Social & Governance







## Environmental

- As a part of Green initiatives, Bank proposes to increase usage of LED light, BEE rated AC units and phasing our DG sets gradually. Bank has installed rooftop Solar Power system in 51 Bank owned properties with a capacity of 2064.5 KWp and proposes to install in another 13 Bank owned sites shortly with additional capacity of 222.5 KWp.
- Bank has various products under sustainable financing segment viz Renewable Energy Projects, Compressed Biogas & Energy Conservation scheme, Solar Pump scheme under PM-KUSUM, Canara Green Wheels scheme for E vehicles and credit flow to such companies is over ₹ 3000 Cr during last one year.
- Bank has also put in place guidelines on extending concessional pricing terms to ZED (Zero Effect Zero Defect) certified borrowers accredited by MoMSME.



## Social

- Within communities, Bank engages in helping and uplifting the underserved communities through non profit organizations viz Canara Centenary Rural Development Trust, Canara Financial Advisory Trust, Canara Golden Jubilee Education Fund, Canara Relief and Welfare Society, 115 Financial Literacy Centres, 39 RSETIs and 27 RUDSETIs which have impacted the People and Society at large.
- Within the Organization, Bank has created an employee friendly working environment through various welfare measures, training setups, health facilities, Grievances Redressal Policy for Employees etc.
- To promote diversity, equity & inclusive growth, Bank has formed an all women, Women Empowerment Committee named as 'Advaita' at Bank level with representatives from all levels of the Bank.



## Governance

- Bank has formed ESG Committee and Working Group to oversee the implementation of ESG initiatives and frame the overarching ESG Policy & Framework.
- The Bank has in place a fair, transparent & accountable Corporate Governance structure across its hierarchy to safeguard the interests of all stakeholders.
- Bank has appointed a Chief Ethics Officer and an exclusive Ethics Section under him to oversee the implementation of business ethics in the organization.
- Bank has developed a system based Canara Public Grievance Redressal System( CPGRS) to address Customers concerns.
- Bank is in readiness for disclosure under SEBI's Business Responsibility and Reporting System starting FY 2022-23.



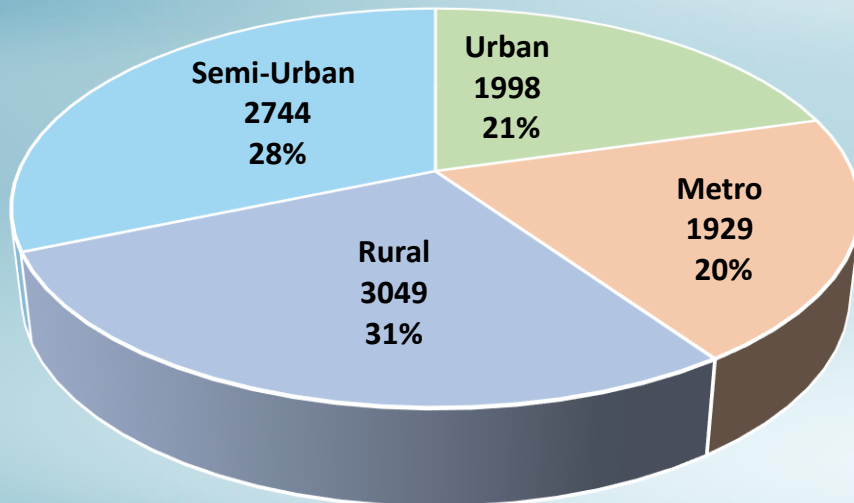
# Distribution Network

*Customer Connect key for Canara Success*



Parameters	Dec'21	Sep'22	Dec'22
General Branches (a)	9007	8898	8897
Specialised Branches (b)	766	824	823
<b>Total Domestic Branches (a+b)</b>	<b>9773</b>	<b>9722</b>	<b>9720</b>
Overseas Branches	4	3	3
BC Points	8906	8906	9691
<b>Total Banking Outlets</b>	<b>18683</b>	<b>18631</b>	<b>19414</b>
ATM	10832	10759	10745
Recycler	1389	1399	1402

## Presence across Urban & Rural areas Dec'22

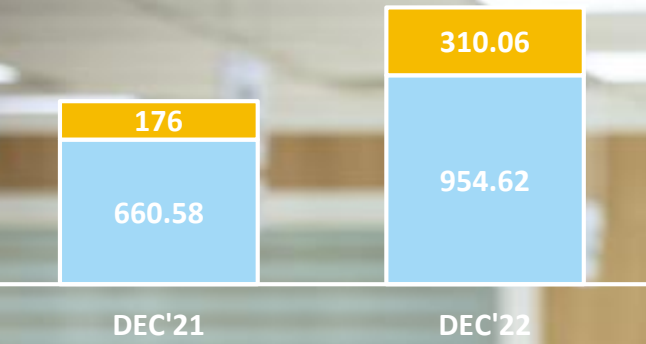


## 3 International Branches

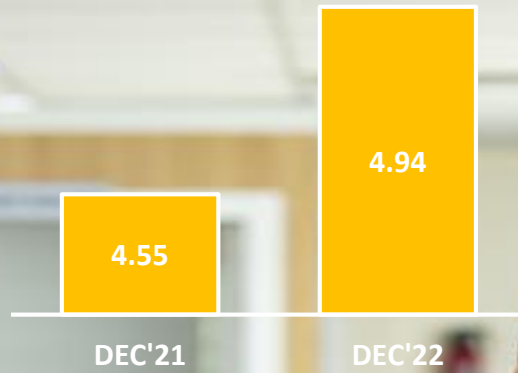
- New York
- London
- Dubai



# Digital Footprint



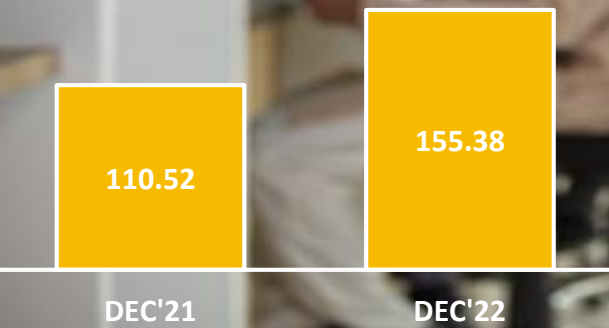
MeitY Digital Transactions( Nos in Crore)  
E-Transactions( Nos in Crore)



Debit Card Outstanding (Nos in Crores)



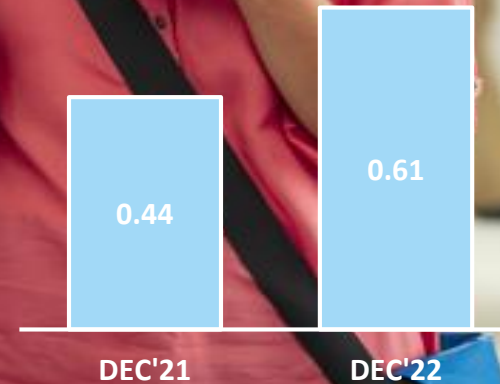
Internet Banking Registrations (Nos in Lakhs)



Mobile Banking Registrations (Nos in Lakhs)



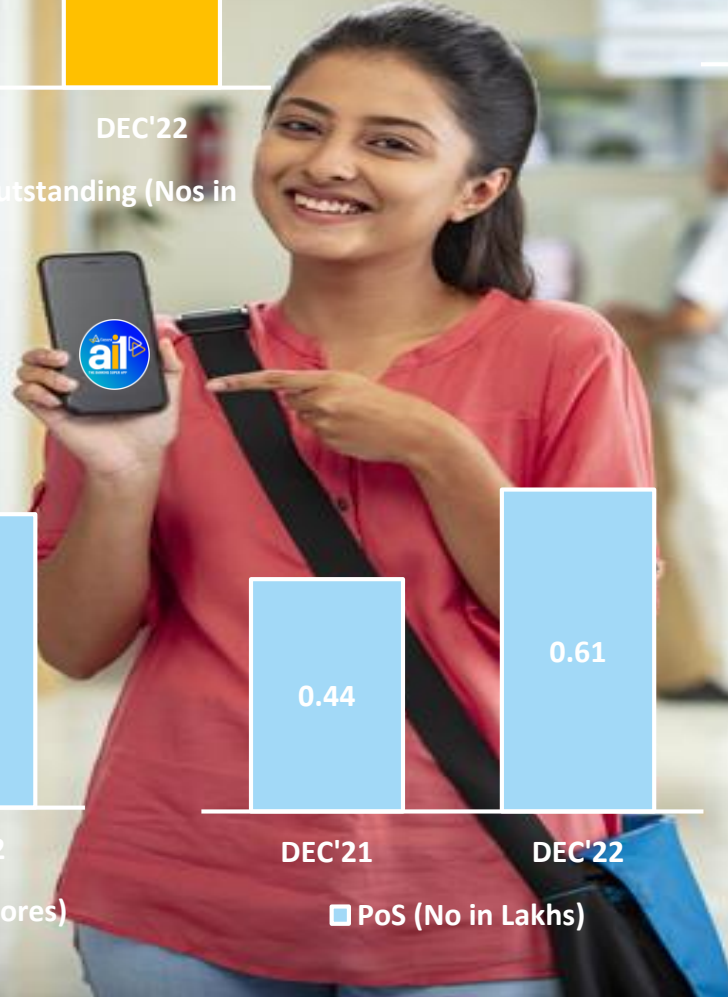
UPI Registrations (Nos in Crores)



PoS (No in Lakhs)



BHIM QR( Nos in Lakhs)





## Canara ai1 Merchant App

Bank has recently launched the Canara ai1 Merchant App Application for the on-boarded QR Merchants. The Application seeks to enhance the customer experience by providing for a user friendly platform with various features.

## UPI-Lite through BHIM App

Bank had launched UPI-Lite payment solution through BHIM App. UPI LITE is a new payment solution that leverages the trusted NPCI Common Library (CL) application to process low value transactions below ₹ 200. The UPI Lite experience is indented to be a customer friendly approach to enable low value transactions by utilizing a Bank's CBS in real time, while providing adequate risk mitigation.

### New Digital Initiatives

## Digital Banking Units

In view of the increasing usage of Smart Phones and availability of Internet connectivity in India, GOI has announced the establishment of DBUs to provide Banking services through the digital mode. Our Bank has opened 6 DBUs across various locations in India.

## Revamped Internet Banking

Bank has migrated the Internet Banking from FCDB to OBDX for Corporate customers. The revamped version is tightly integrated with CBS, Mobile Compatible and with improved user interface to provide delightful customer experiences.

Name of the Entity	Holding(%)	Total Profit	Our share
		Dec'22	
<b>SUBSIDIARIES</b>			
Canara Robeco Asset Management Company Ltd.	51	53.76	27.42
Canara HSBC Life Insurance Company Ltd.	51	61.49	31.36
Canbank Factors Ltd.	70	9.06	6.34
Canbank Computer Services Ltd.	69.14	11.35	7.85
Canara Bank Securities Ltd.	100	5.99	5.99
Canbank Financial Services Ltd.	100	3.29	3.29
Canara Bank (Tanzania) Ltd.	100	0.10	0.10
Canbank Venture Capital Fund Ltd.	100	0.89	0.89
<b>Total</b>		<b>145.93</b>	<b>83.24</b>
<b>ASSOCIATES</b>			
Andhra Pragathi Grameena Bank	35	442.63	154.92
Can Fin Homes Ltd.	29.99	455.42	136.58
Kerala Gramin Bank	35	240.23	84.08
Karnataka Vikas Grameena Bank	35	50.10	17.54
Karnataka Gramin Bank	35	36.74	12.86
<b>Total</b>		<b>1225.12</b>	<b>405.98</b>

# Goals for Mar 2023 vs Actuals for Dec 2022



₹ in Crore

Parameters	Guidance (31.03.2023)	Actuals as on 31.12.2022	
Business Growth (Global)	8.30%	13.63%	
Advances Growth (Global)	8.00%	16.65%	
Deposits Growth (Global)	8.50%	11.51%	
CASA (Domestic CASA to Domestic Deposit)	38.00%	32.55%	
NIM (Global)(Annualized)	2.90%	2.93%	
Gross NPA (Global)	6.00%	5.89%	
Net NPA (Global)	2.00%	1.96%	
PCR (Global)	85.00%	86.32%	
Slippage Ratio (Global)(Annualized)	1.75%	1.36%	
Credit Cost (Global)(Annualized)	1.40%	1.21%	
Return on Equity (RoE)	15.00%	18.38%	
Earning per share (EPS)( Annualized)	40.00	54.35	
Return on Average Assets (RoA)	0.70%	0.76%	
<b>Capital Raising Plan</b>	<b>Particulars</b>	<b>Raised during FY 2022-23</b>	<b>Plan for FY 2022-23</b>
	Additional Tier-I Bonds	4000	5500
	Tier-II Bonds	2000	3500
	<b>Total</b>	<b>6000</b>	<b>9000</b>



## Disclaimer

**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.*