

Ref.: SD:1392/1393/11/12::2020

05.08.2020

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 – 400051
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Dear Sir/Madam,

Subject: Investor Presentation/ Performance Highlights – Reviewed Financial Results (Standalone) for the First Quarter ended 30.06.2020.

We herewith enclose a copy of Investor Presentation / Performance Highlights on the Reviewed Financial Results (Standalone) for the First Quarter ended 30.06.2020.

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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Financial Results Q1 - FY 2020-21



Amalgamated Entity as on April 1, 2020

₹ in Crores	March 31, 2020		April 1, 2020
	Canara Bank	e-Syndicate	Canara (Amalgamated Entity)
Total Deposits	6,25,351	2,81,270	9,05,523
Total Gross Advances	4,51,223	1,99,995	6,51,218
Total Business	10,76,574	4,81,265	15,56,741
CASA Ratio-Domestic(%)	32.59	35.09	33.36
No Of Branches (Domestic)	6,329	4,062	10,391
No of ATMs	8,850	4,573	13,423
Total Staff	57,918	32,084	90,002

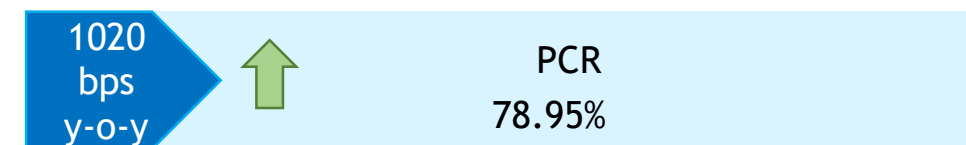
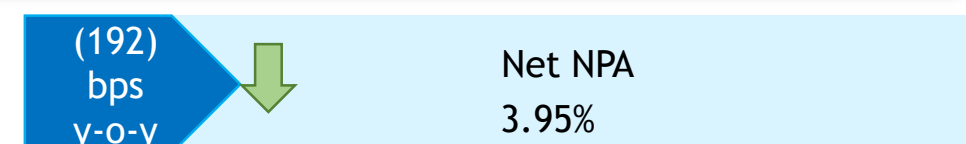
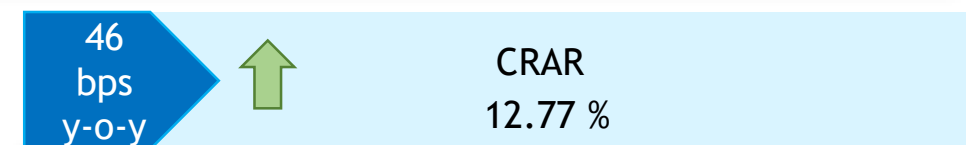
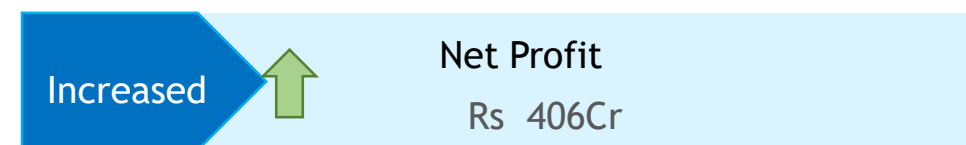
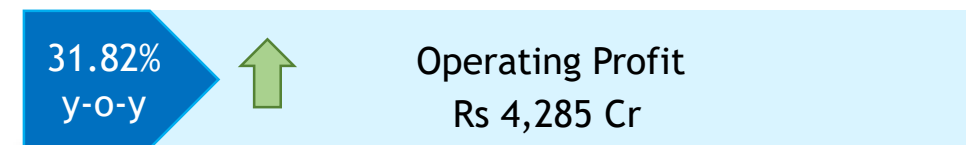
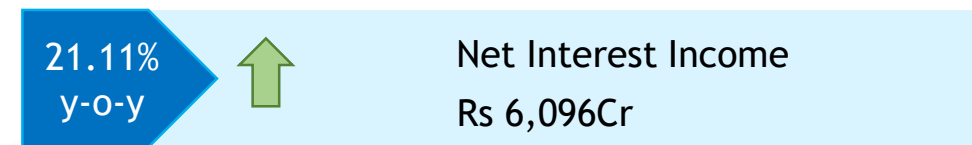
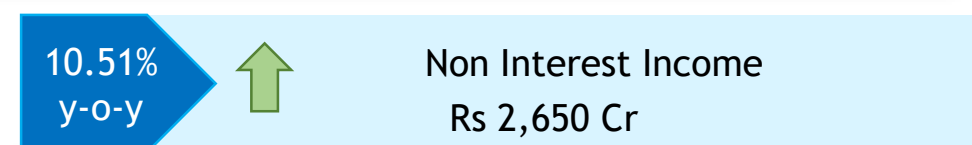
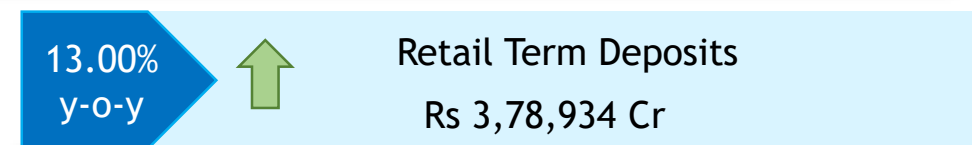
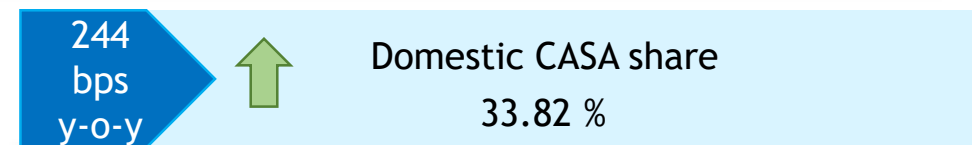
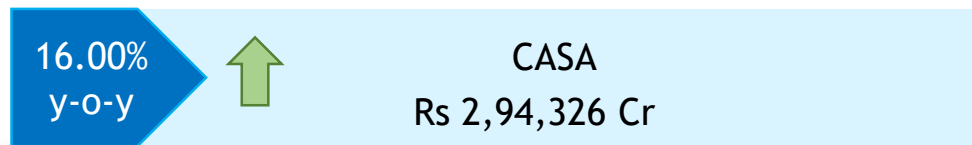
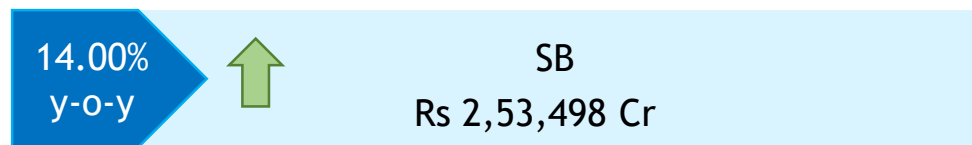
Amalgamated Entity as on April 1, 2020

	March 31, 2020		April 1, 2020
	Canara Bank	e-Syndicate	Canara (Amalgamated Entity)
Yield on Advances (Global) (%)	8.18	8.33	8.22
Cost of Deposits (Global) (%)	5.57	5.09	5.42
NIM (Global) (%)	2.29	3.06	2.51
Yield on Investments (Global) (%)	7.33	7.56	7.40
Yield on Advances (Domestic) (%)	8.58	8.46	8.54
Cost of Deposits (Domestic) (%)	5.79	5.27	5.64
NIM (Domestic) (%)	2.50	3.13	2.69
Cost to Income Ratio (%)	55.30	66.01	58.81
Book Value Per share	281.19	46.53	327.72
CET 1(%) (Regulatory- 7.375%)	9.39	6.24	8.40
Tier 1 (%) (Regulatory- 8.875%)	10.12	8.41	9.56
CRAR (%) (Regulatory -10.875%)	13.65	11.52	12.96
Risk Weighted Assets(RWA)	3,60,906	1,49,067	5,09,618
Percentage of RWA to Gross Advances	79.98%	74.53%	78.25%

Amalgamated Entity as on April 1, 2020

	March 31, 2020		April 1, 2020
	Canara Bank	e-Syndicate	Canara (Amalgamated Entity)
Gross NPA (Rs. In Crores)	37,041	24,086	61,127
Gross NPA Ratio (%)	8.21	12.04	9.39
Net NPA (Rs. In Crores)	18,251	8,504	26,755
Net NPA Ratio(%)	4.22	4.61	4.34
PCR with TWO (%)	75.86	79.00	76.95
PCR without TWO (%)	50.73	64.69	56.23
Technical Write off (Rs. In Crores)	38,199	16,405	54,604
Slippage Ratio (%)	3.71	5.74	4.29
Credit Cost (%)	2.46	3.26	2.80

Performance Highlights-Q1 2020-21 (Y-o-Y)



% y-o-y increase

Business Performance

Financial Performance

Investment

Asset Quality

Capital & Share Holding

Expanding Reach - Offline & Online

COVID-19 Response

w.e.f. April 1, 2020 Syndicate Bank has amalgamated with Canara Bank, Accordingly financials as on June 2019 and March 20 are combined figures of both banks. The combined financials have been arrived at by aggregation of audited numbers and do not entail any adjustments

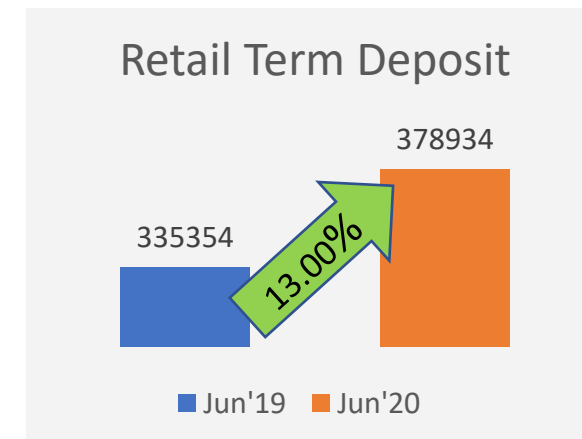
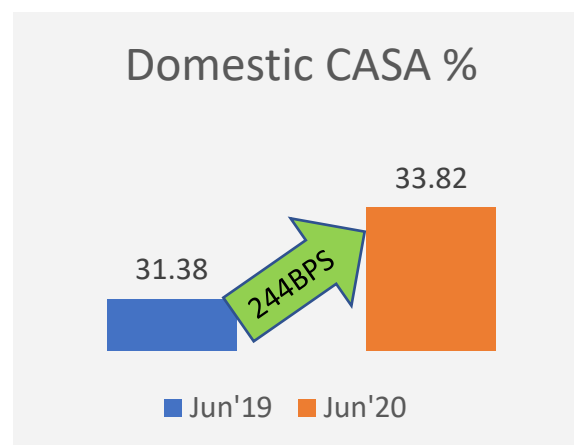
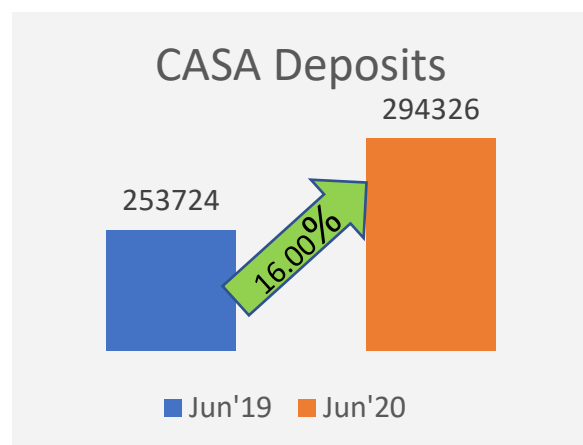
Business Performance

Amt in Rs. Crore

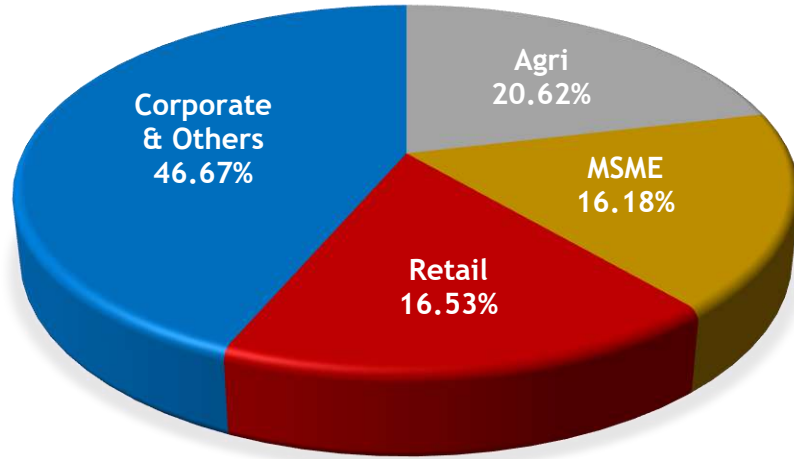
Parameters	Jun'19	Mar'20	Jun'20	Growth %	
				Q-o-Q	Y-o-Y
Global Gross Business	1500006	1557839	1560144	0.15	4.01
<i>Domestic Gross Business</i>	1403823	1488366	1493806	0.37	6.41
<i>Overseas Gross Business</i>	96183	69473	66337	(4.50)	(31.00)
Global Deposits	869897	906621	909570	0.33	4.56
<i>Domestic Deposits</i>	807761	869864	869635	(0.03)	7.66
<i>Overseas Deposits</i>	62136	36757	39935	8.65	(35.7)
Global Gross Advances	630109	651218	650574	(0.10)	3.25
<i>Domestic Gross Advances</i>	596062	618502	624172	0.92	4.72
<i>Overseas Gross Advances</i>	34047	32716	26402	(19.00)	(22.5)
Global C-D Ratio (%)	72.43	71.83	71.53	--	--

Amt in Rs. Crore

Parameters	Jun'19	Mar'20	Jun'20	Growth %	
				Q-o-Q	Y-o-Y
Saving Deposits	222363	250047	253498	1.38	14.00
Current Deposits	31361	40317	40828	1.26	30.18
CASA Deposits	253724	290364	294326	1.36	16.00
Domestic CASA %	31.38	33.36	33.82	--	--
Term Deposits	616173	616257	615244	(0.16)	(0.15)
Retail Term Deposits	335354	361491	378934	4.83	13.00
Global Deposits	869897	906621	909570	0.33	4.56

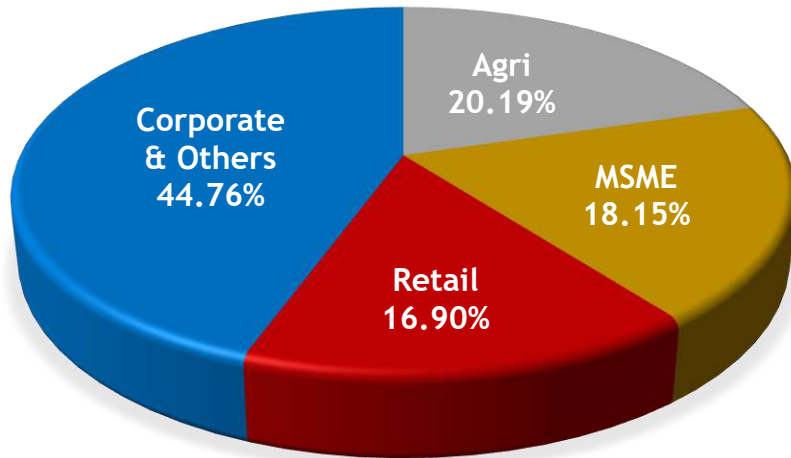


JUN'20



RAM: 53.33%

JUN'19

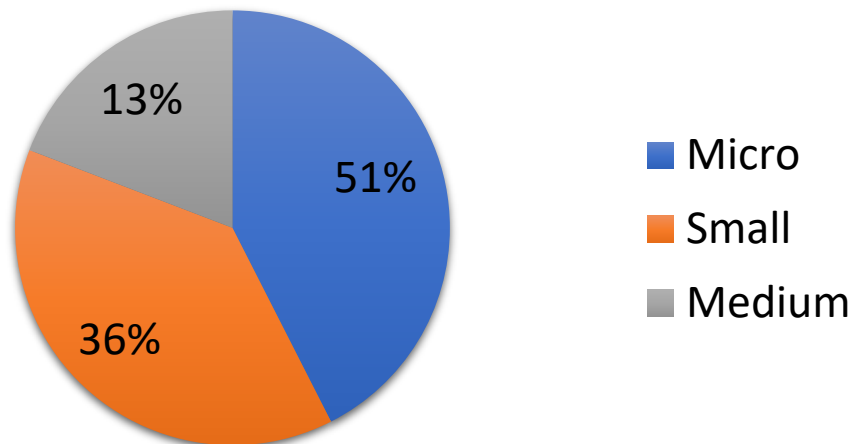


RAM: 55.24%

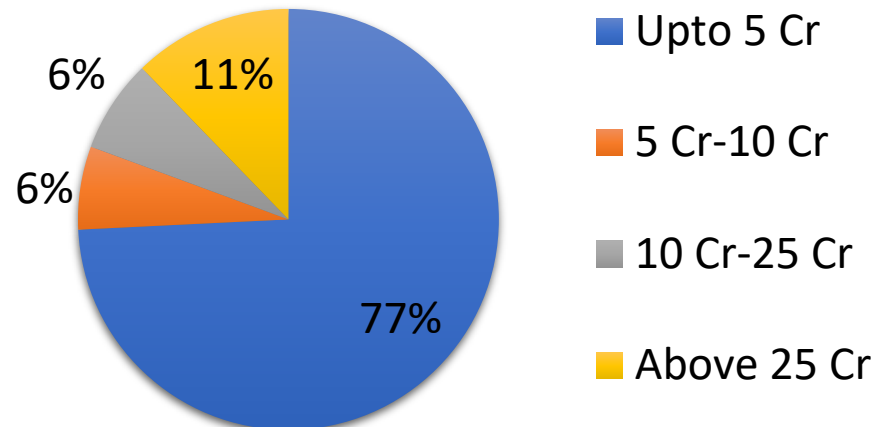
Amt in Rs. Crore

Parameters	Jun'19	Mar'20	Jun'20	Growth %
				Y-o-Y
Retail Loans	106476	113159	107573	1.03
Agriculture & Allied	127207	132884	134142	5.45
MSME	114420	105692	105263	(8.00)
RAM Credit	348103	351735	346978	(0.32)
Corporate & others	282006	299483	303596	7.66
Global Gross Advance	630109	651218	650574	3.25

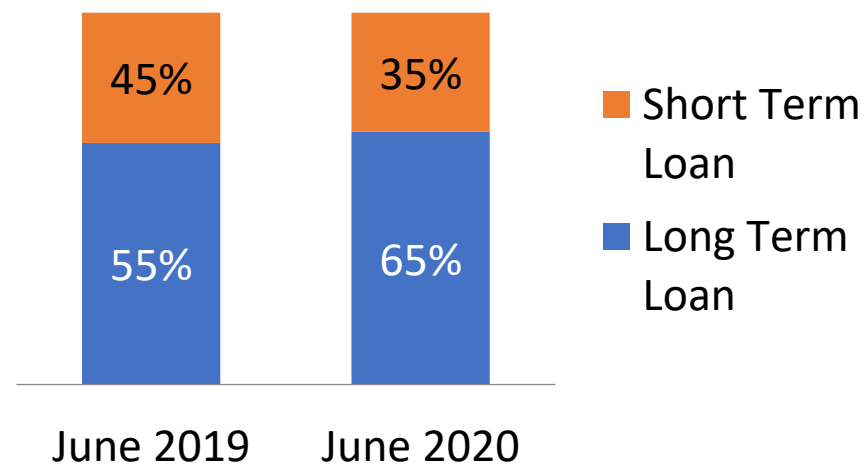
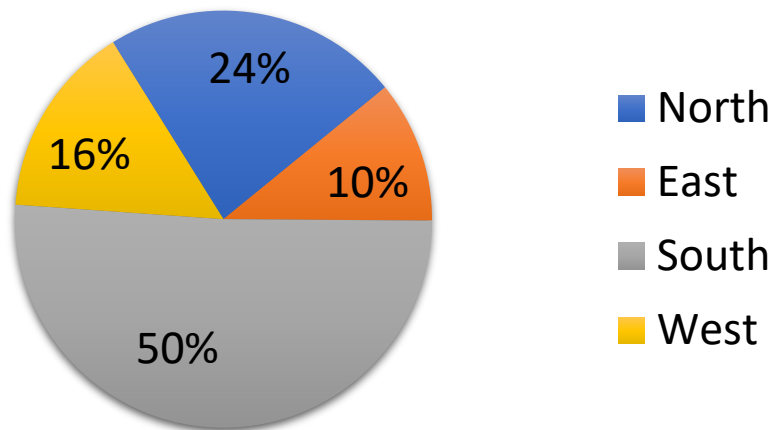
Segment Mix



Book by Loan size



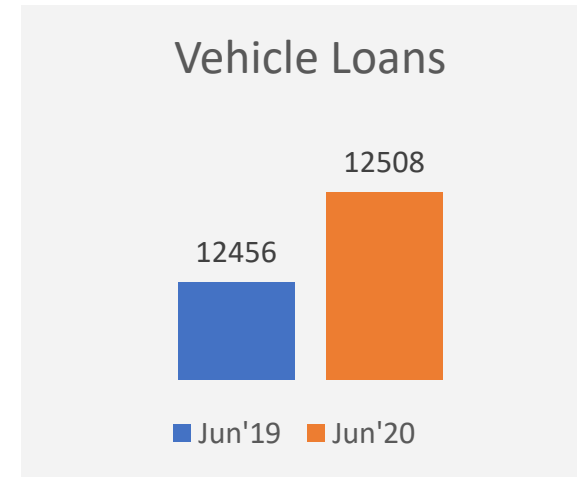
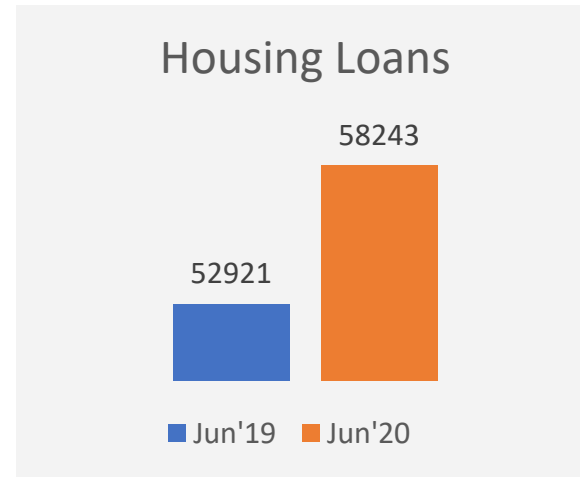
Geographical Mix



Mandated
Norms under
Priority Sector

Achieved the mandated norms in respect of:

- Total Priority (45.86 % to ANBC against 40% norm, 48.29% prior to PSLC)
- Agriculture (20.87% to ANBC against 18% norm, 23.30% prior to PSLC)
- Small and Marginal Farmers (14.11% to ANBC against 8% norm, 16.54% prior to PSLC)
- Weaker Section (19.40% to ANBC against 10% norm, 21.83% prior to PSLC)
- Credit to women beneficiaries (14.40% to ANBC against 5% norm)



Amt in Rs. Crore

Parameters	Jun'19	Mar'20	Jun'20	Growth %	
				Y-o-Y	Q-o-Q
Housing Loans (A)	52921	58992	58243	10.06	(1.27)
Vehicle Loans (B)	12456	12945	12508	0.42	(3.38)
Education Loan (C)	12191	12560	12626	3.57	0.53
Other Personal Loans (D)	28908	28662	24196	(16.30)	(15.58)
Retail Pool Buyout	2388	3401	4506	88.69	32.49
Retail loans	108864	116560	112079	2.95	(3.84)

Amt in Rs. Crore

Sector/Scheme	Jun'19	Mar'20	Jun'20	Growth %	
				Q-o-Q	Y-o-Y
Infrastructure	75709	76193	79675	4.57	5.24
Textile	14694	14627	14703	0.52	0.06
Food Processing	12929	12722	13402	5.35	3.66
Engineering	12130	11728	12105	3.21	(0.21)
Construction	7564	7795	7930	1.73	4.84
Chemical & Chemical products	6009	5490	5563	1.33	(7.42)
Auto & auto parts	3984	3921	3875	(1.17)	(2.74)
Others	57894	57571	56332	(2.15)	(2.70)
Total Industry Credit	190913	190047	193584	1.86	1.40

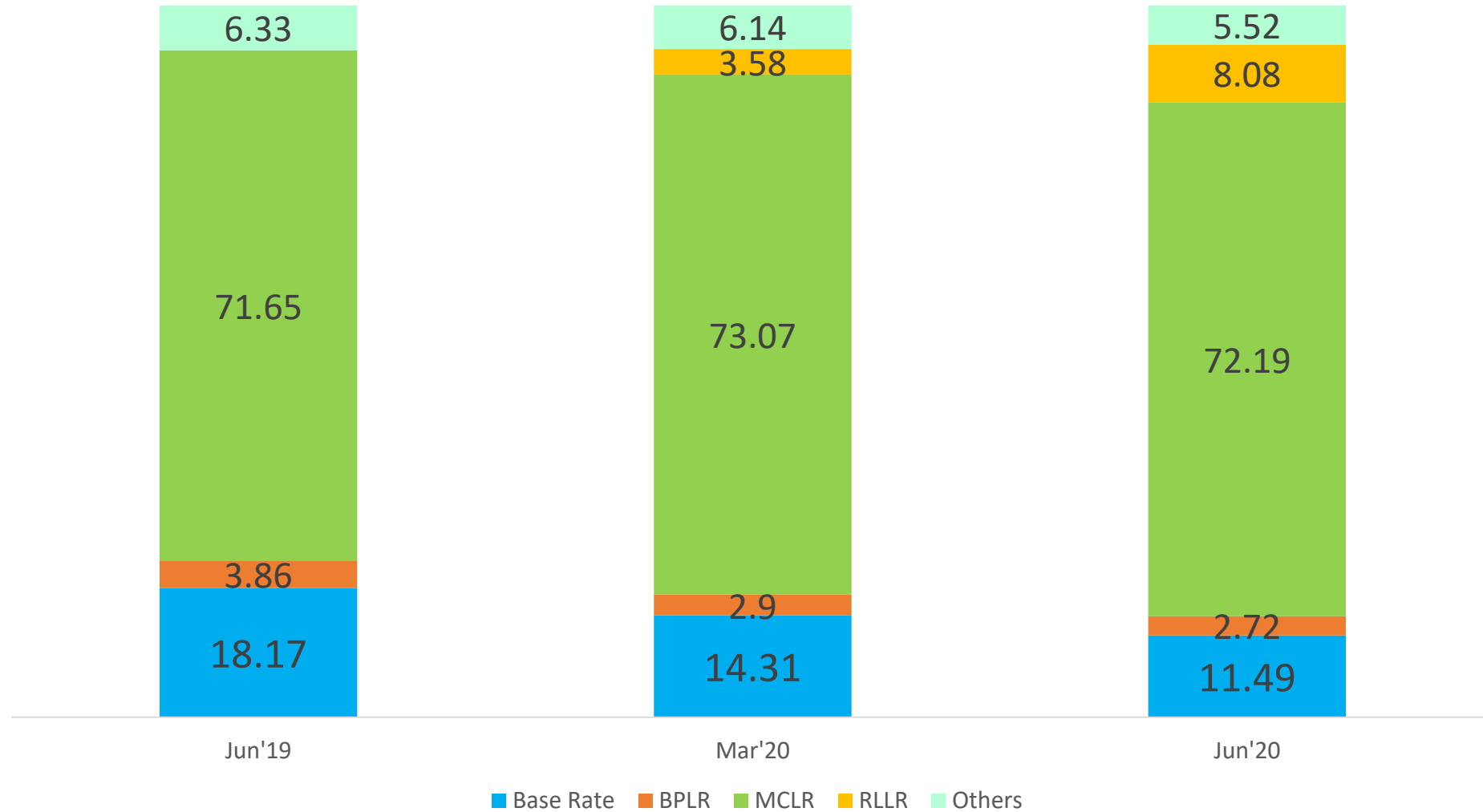
Amt in Rs. Crore

Parameters	Jun'19	Mar'20	Jun'20	Growth (%)	
				Q-o-Q	Y-o-Y
Total NBFC	81481	94567	93383	(1.25)	14.61
<i>Out of which :</i>					
<i>HFCs</i>	30723	36455	35568	(2.43)	15.77
<i>Private</i>	39501	44094	42356	(3.94)	7.23
<i>Public</i>	11257	14018	15459	10.27	37.32
Commercial Real Estate	11464	14450	14471	0.14	26.22

External Rating - Wise Distribution of Domestic Advances above Rs. 10 crore				
(% of total rated loan book above Rs 10 crore)				
External Rating	Jun'19		Jun'20	
	Outstanding	% Share	Outstanding	% Share
A and above	130774	66	143634	65
BBB	30966	16	40224	18
BB and below	36204	18	38293	17
Total	197944	100	222152	100

PSU PSE Customers			(Amt in Cr)
Central Govt. Guarantee	State Govt. Guarantee	Total Liability	
12691	31236	58225	

Advances Mix of the Lending Rate (%)



Financial Performance

Amt in Rs. Crore

Parameters	Quarterly			Growth	
	Jun-19	Mar-20	Jun-20	% Q.o.Q	% Y.o.Y
Interest Income	17746	17607	18036	2.44	1.63
Interest on Advances	13092	12661	13118	3.61	0.20
Interest on Investments	4195	4248	4272	0.56	1.83
Other Interest Income	459	698	646	(7.41)	40.80
Non-Interest Income	2398	3027	2650	(12.45)	10.56
Fee Based Income	961	776	1039	33.83	8.07
Trading Income	270	336	637	89.64	135.99
Recovery in Written off a/cs	479	862	259	(69.92)	(45.87)
Others	687	1053	715	(32.09)	4.10
Total Income	20144	20634	20686	0.25	2.70

Non-Interest Income

Amt in Rs. Crore

Sl. No	Parameters	Quarterly			Growth	
		Jun-19	Mar-20	Jun-20	% Q.o.Q	% Y.o.Y
(A)	Fee Based Income (i+ii+iii)	961	776	1039	33.83	8.07
i)	Comm Exchange & Brok	248	280	243	(13.51)	(2.35)
(a)	Commission on LC/BG/DDs	177	171	168	(1.97)	(5.29)
(b)	Govt. Business	25	42	30	(29.48)	18.48
(c)	Bancassurance	46	67	45	(32.95)	(2.34)
(ii)	Service Charges	347	411	377	(8.20)	8.74
(iii)	Miscellaneous	366	85	419	392.99	14.49
(B)	Treasury Income (i+ii+iii)	561	705	1001	42.11	78.58
(i)	Profit on Sale of Investments	270	336	637	89.64	135.99
(ii)	Profit on Exchange Transactions	283	337	360	6.96	27.37
(iii)	Dividend Income	8	31	4	(86.44)	(47.45)
(C)	Recoveries in Written Off A/cs	479	862	259	(69.92)	(45.87)
(D)	Other Receipts	397	684	351	(48.76)	(11.72)
(E)	Total Non-Interest Income	2398	3027	2650	(12.45)	10.51

Total Expense

Amt in Rs. Crore

Parameters	Quarterly			Growth	
	Jun-19	Mar-20	Jun-20	% Q.o.Q	% Y.o.Y
Interest Expenses	12713	12521	11940	(4.64)	(6.08)
Interest Paid on Deposits	11700	11616	11108	(4.37)	(5.06)
Other Interests	1013	905	832	(8.07)	(17.87)
Operating Expenses	4180	5702	4460	(21.78)	6.70
Staff Cost	2700	3829	3037	(20.68)	12.48
Other Operating Expenses	1480	1873	1423	(24.03)	(3.85)
Total Expenses	16893	18223	16400	(10.00)	(2.92)

Amt in Rs. Crore

Parameters	Quarterly			Qrtrly Growth	
	Jun-19	Mar-20	Jun-20	% Q.o.Q	% Y.o.Y
Total Interest Income	17746	17607	18036	2.44	1.63
Total Interest Expenses	12713	12521	11940	(4.64)	(6.08)
Net Interest Income	5033	5086	6096	19.85	21.11
Total Income	20144	20634	20686	0.25	2.69
Total Expenditure	16893	18223	16400	(10.00)	(2.92)
Operating Profit	3251	2411	4285	77.75	31.82
Provisions	3901	8979	3879	(56.79)	(0.56)
Net Profit	-651	-6567	406	--	--

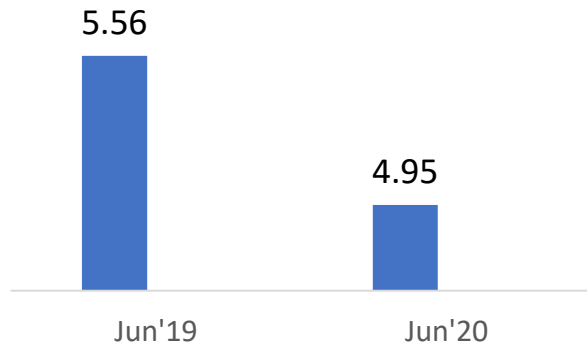
Amt in Rs. Crore

Parameters	Jun-19	Mar-20	Jun-20	Growth %	
				Q-o-Q	Y-o-Y
Total Provision	3901	8979	3879	(56.80)	(0.56)
NPAs	4368	7939	3550	(55.28)	(18.7)
Standard Asset	76	313	763	143.77	904
Depreciation on Investment	-639	-5	(210)	--	--
Income Tax	33	83	53	(36.14)	60.6
Others	63	649	(277)	--	--

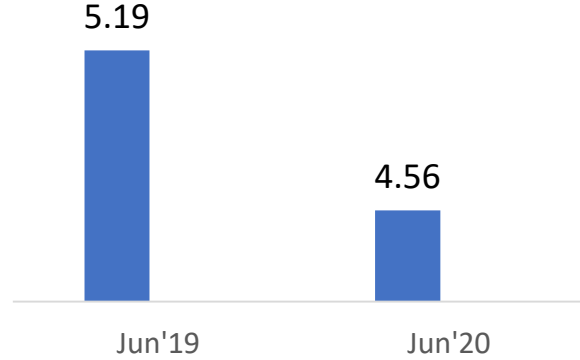
(%)

Ratios	Jun'19		Mar'20		Jun'20	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
RoA	(0.27)	(0.27)	(2.60)	(0.58)	0.16	0.16
Return on Net-worth	(6.72)	(6.72)	(69.64)	(15.48)	4.51	4.51
Cost to Income	54.90	54.90	68.74	57.43	51.00	51.00
CD Ratio	72.43	72.43	71.83	71.83	71.53	71.53
EPS (Annualized)	(7.61)	(7.61)	(70.94)	(15.72)	11.21	11.21
Book Value (In Rs)	113.26	113.26	101.86	101.56	245.76	245.76

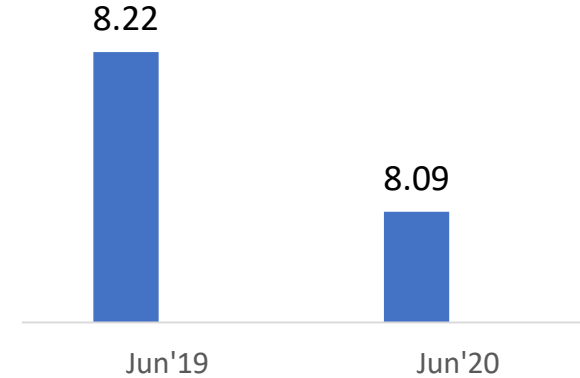
Cost Of Deposits (%)



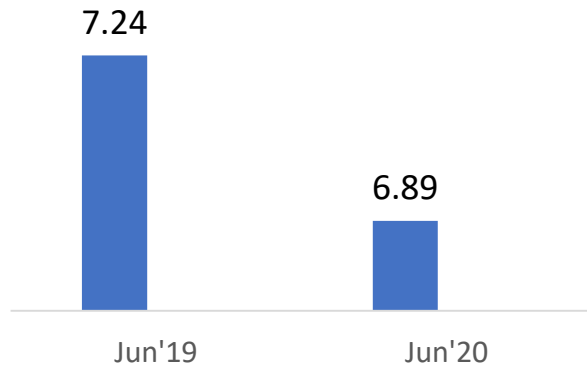
Cost Of Funds (%)



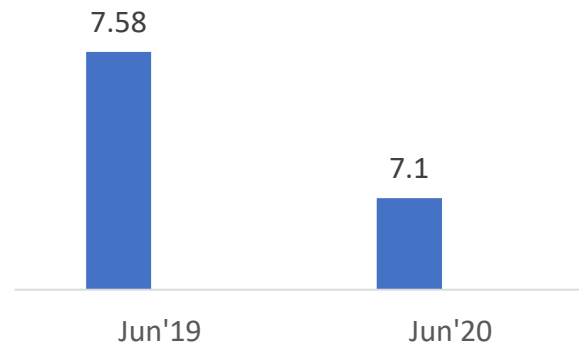
Yield on Advances(%)



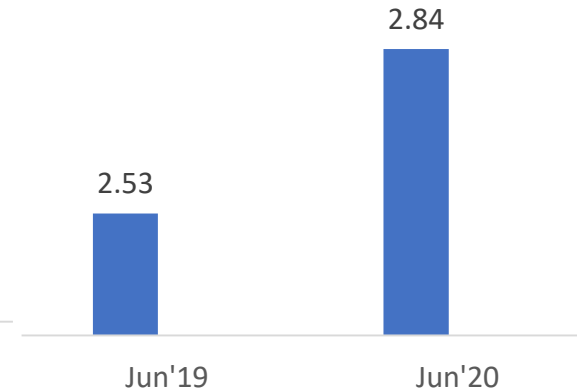
Yield on Funds(%)



Yield on Investments(%)



NIM(%)



Investments

Amt in Rs. Crore

Sl.	Parameters	Jun'19	Mar'20	Jun'20
(1)	Domestic Investments	223424	251254	250599
(a)	SLR	185811	205613	204293
(b)	Non SLR	37612	45641	46305
	SLR as % to Dom. Investments	83.17%	81.83%	81.52%
(i)	Held To Maturity (HTM)	136387	171156	182062
(ii)	Available For Sale (AFS)	86425	79949	68387
(iii)	Held For trading (HFT)	612	148	149
(2)	Net demand & time Liabilities	815573	873242	890351
(3)	Investment by Overseas Branches	4536	3726	3077
(4)	Total Gross Investment (1+3)	227960	254980	253676
	HTM To Investment (%)	59.83%	67.13%	71.77%

Amt in Rs. Crore

Parameters	Jun'19	Mar'20	Jun'20	% Share (Jun'20)	Y-o-Y Variation	
					Amount	%
PSU Bonds	5103	4694	4653	10.05	(450)	(8.81)
Corporate and Other Bonds	7168	5894	7935	17.14	767	10.7
Special Govt. Sec excl. Recap Bonds	4202	3971	3867	8.35	(336)	(7.99)
CG Recap. Bond	11667	18238	18238	39.39	6571	56.32
Share of PSU/Corporate/Others	4265	4314	4366	9.43	101	2.37
Venture Capital Fund	278	281	286	0.62	8	2.96
Regional Rural Bank	51	67	67	0.15	16	31.32
Security Receipts	2890	2788	2781	6.01	(109)	(3.77)
Subsidiaries JV	887	887	887	1.92	-	0.03
Other	1102	4507	3225	6.97	2123	192.63
Total Non SLR Investment	37612	45641	46305	100	8693	23.11

Asset Quality

Asset Quality Ratios

Amount in Rs. Crore

Parameters	Jun'19	Mar'20	Jun'20
Gross NPA	64802	61127	57526
Gross NPA (%)	10.28	9.39	8.84
Net NPA	35236	26755	24355
Net NPA (%)	5.87	4.34	3.95
Provision Coverage Ratio (%)	68.75	76.95	78.95
Credit Cost (%)	2.86	2.83	2.58
Slippage Ratio (%)	1.06	4.28	0.24

Movement of NPA

Amount in Rs. Crore

Sl.No	Parameters	Jun'19	Mar'20	Jun'20	FY20
(a)	NPA as at the beginning of period	63904	61975	61127	63904
(i)	-Cash Recovery towards Book liability	1587	2213	1440	12105
(ii)	-Up-gradation in existing NPA upto 31 st	560	352	620	2347
(iii)	-Write Off	2975	3550	3216	12432
(b)	Total Reduction (i+ii+iii)	5122	6115	5276	26884
(c)	Fresh Addition	6020	5267	1675	24107
(i)	-Fresh slippages	5859	4257	1422	22633
(ii)	-Debits in existing NPAA/cs	161	1010	253	1474
(d)	Gross NPAs at end of the period	64802	61127	57526	61127
(e)	Eligible Deductions incl. Provisions	29566	34372	33171	34372
(f)	Net NPAs	35236	26755	24355	26755
(g)	Recoveries in Written Off A/cs	479	862	259	2732

NPA Classification: Sector Wise

Amount in Rs. Crore

	Jun'19	Mar'20	Jun'20	Advance O/s (Jun'20)	GNPA (%)
Global Gross NPA	64802	61127	57526	650574	8.84
Overseas Gross NPA	5397	6580	6473	26402	24.52
Domestic Gross NPA	59405	54547	51053	624172	8.18
<i>Retail</i>	2768	2614	2392	107573	2.22
<i>Agriculture & Allied</i>	10037	9963	9271	134142	6.91
<i>MSME</i>	12515	12433	11492	105263	10.92
<i>Corporate & Others</i>	39482	36117	34371	303596	11.32

Amount in Rs. Crore

Parameters	Jun'19	Mar'20	Jun'20	Advance O/s (Jun-20)	GNPA (%)
Total Retail NPA	2768	2614	2392	107573	2.22%
<i>Housing Loans</i>	1006	1005	871	58243	1.50%
<i>Vehicle Loans</i>	362	343	305	12508	2.44%
<i>Education Loan</i>	514	489	417	12626	3.30%
<i>Other Personal Loans</i>	887	777	799	24196	3.30%

NPA Classification : Industry wise

Amount in Rs. Crore

Sector/Scheme	Jun'19	Mar'20	Jun'20	% of Advances
Infrastructure	10876	8021	7853	9.86
Iron & Steel	7490	2702	1551	7.54
Textile	1157	1147	1084	7.37
Food Processing	1797	1602	1664	12.42
Engineering	216	243	268	2.21
Construction	946	1803	1707	21.52
Chemical	237	195	181	3.25
Auto & Auto Parts	1495	702	544	14.03
Gems and Jewellery	326	144	161	5.11
Cement, Leather, Wood, etc.	8612	11943	13384	9.05
Total	33152	28502	28397	9.19

Special Mention Accounts (SMA)

Amt in Rs. Crore

SMA Position of the Bank (Rs. 5 Cr and above)						
		Mar'20			Jun'20	
	No of Accounts	Outstanding	% TO GROSS ADVANCES*	No of Accounts	Outstanding	% TO GROSS ADVANCES*
SMA 2	169	3911	0.52	223	5828	0.74
SMA 1	305	7653	1.02	134	2834	0.36
TOTAL SMA 1 & 2	474	11564	1.53	357	8662	1.11
SMA 0	226	6026	0.80	194	5597	0.71
TOTAL	700	17590	2.33	551	14259	1.82
SMA 0,1& 2% TO GROSS ADVANCES*		2.33			1.82	

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

Accounts referred to NCLT

Parameters	No of Accounts (30.06.2019)	Book Liability (30.06.2019)	Provision Made (30.06.2019)	Provision coverage (30.06.2019)	Pending Accounts (30.06.2020)	Book Liability (30.06.2020)	Provision made (30.06.2020)	Provision coverage June 20
Ist List - RBI	12	12470.61	10034.04	80.46%	7	7852.92	7852.92	100.00%
2 nd List – RBI	18	6405.90	5407.41	84.41%	18	6246.21	6198.15	99.23%
Others	265	29295.72	20942.81	71.49%	345	37546.54	31190.70	83.07%
TOTAL	295	48172.23	36384.26	75.53%	370	51645.67	45241.77	87.60%

NCLT Resolution Status

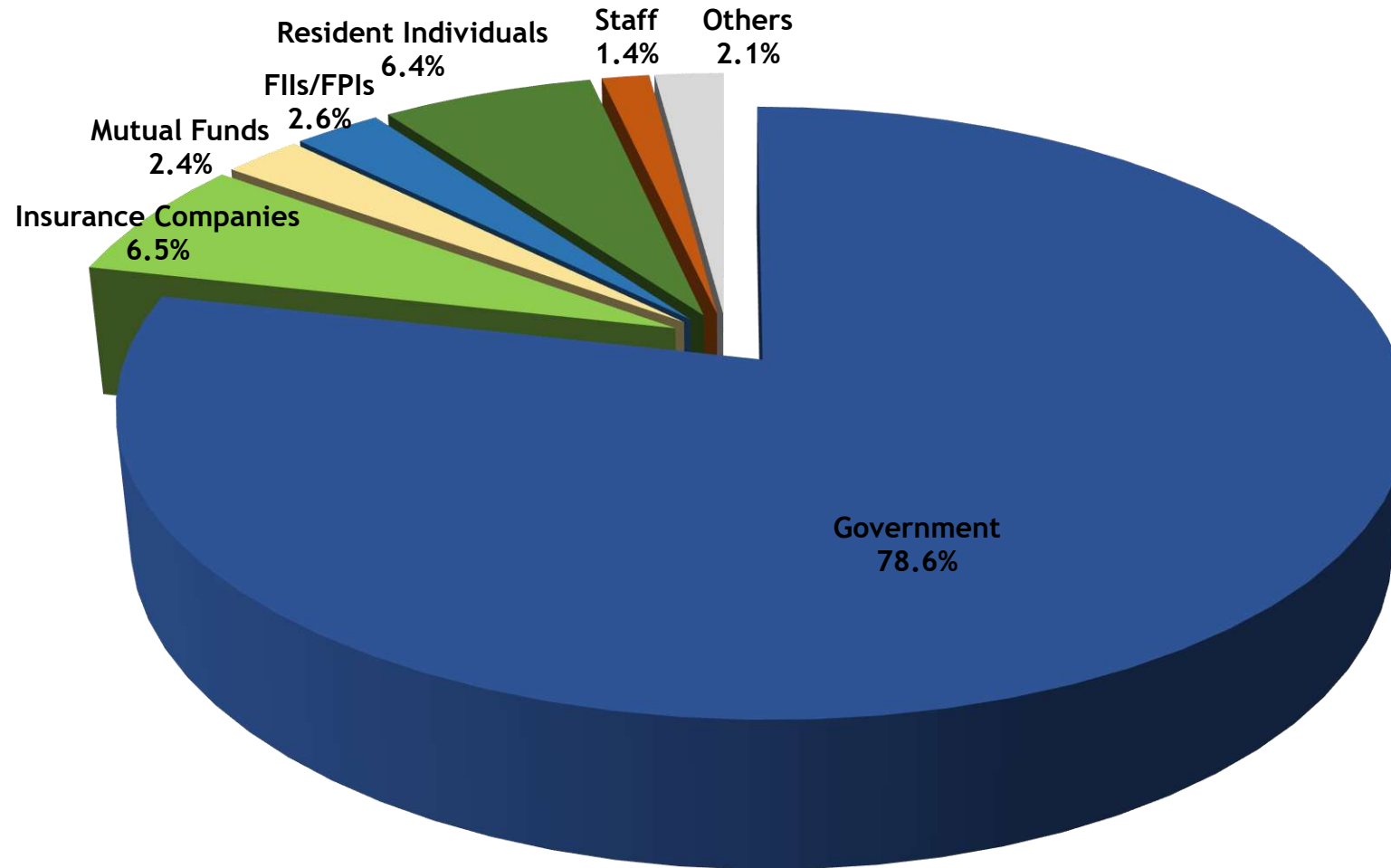
	No of A/c	Cumulative Recovery	No of A/c	Q1 - FY 2021
Through Resolution	28	8812	2	43
Under Liquidation	27	114	5	18
TOTAL	55	8926	7	61

Capital & Share Holding

Amt in Rs. Crore

Parameters	Jun'19	Mar'20	Jun'20
Tier I	49868.63	49071.65	48086.38
Common Equity	44033.17	43173.94	41288.74
Additional Tier I	5835.46	5897.71	5897.64
Tier II	14694.94	17353.00	18039.73
Total (Tier I+II)	64563.57	66424.65	66126.12
Risk-weighted Assets	524354.71	509972.93	517825.44
Gross Advances	630109	651218	650574
RWA to Gross Advances (%)	83.21%	78.31%	79.59%
Tier I %	9.51%	9.63%	9.29%
Common Equity %	8.40%	8.47%	8.15%
Additional Tier I %	1.11%	1.16%	1.14%
Tier II %	2.80%	3.40%	3.48%
Total (Tier I+II) %	12.31%	13.03%	12.77%

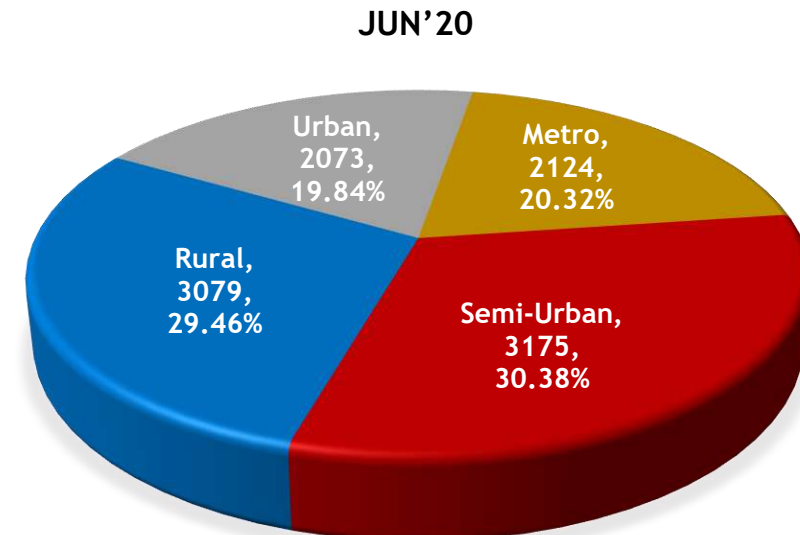
As on June 30, 2020



Expanding Reach

Expanding the reach

Parameters	Jun'19	Mar'20	Jun'20
Domestic Branches	10380	10391	10451
Overseas Branches	7	6	5
BC Points	5585	9145	9383
Total Banking Outlets	15971	19542	19840
ATM	13386	13423	13401

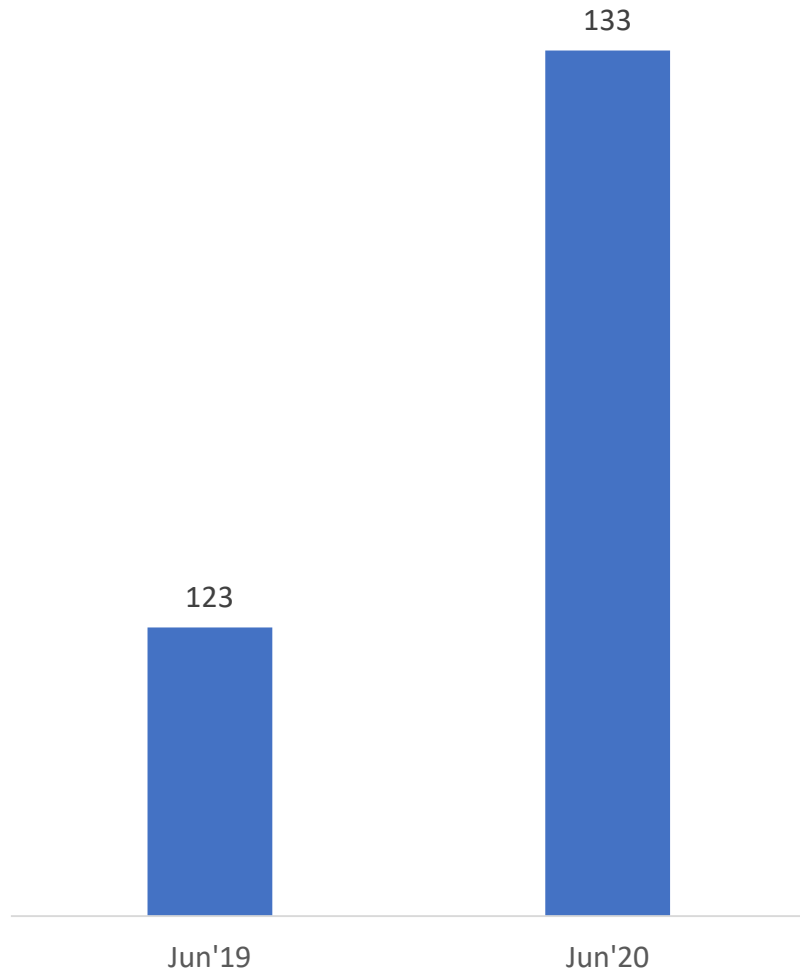


Population group (of Regular Banking Outlets)	Jun'19	Mar'20	Jun'20	% to total
Rural	3075	3084	3079	29.46
Semi-Urban	3153	3159	3175	30.38
Rural + Semi-urban	6228	6243	6254	59.84
Urban	2024	2047	2073	19.84
Metro	2128	2101	2124	20.32
Total Domestic	10380	10391	10451	100

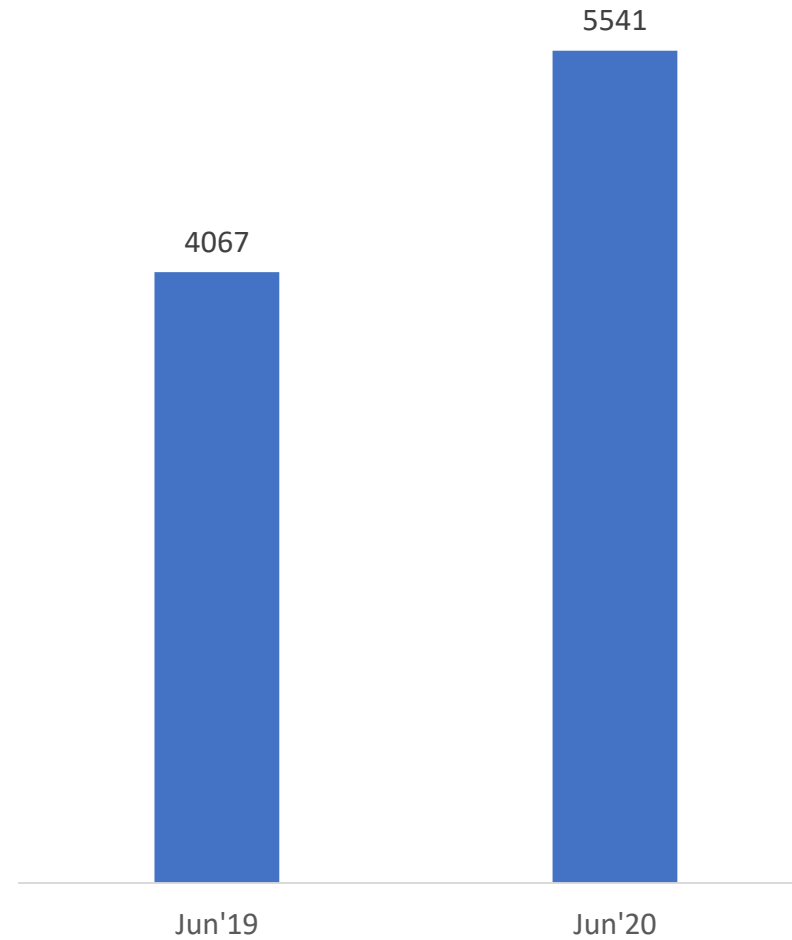
Overseas branches at 5 Locations

- 1) Johannesburg
- 2) New York
- 3) London
- 4) Hong Kong
- 5) Dubai

Accounts opened under PMJDY (in Lacs)

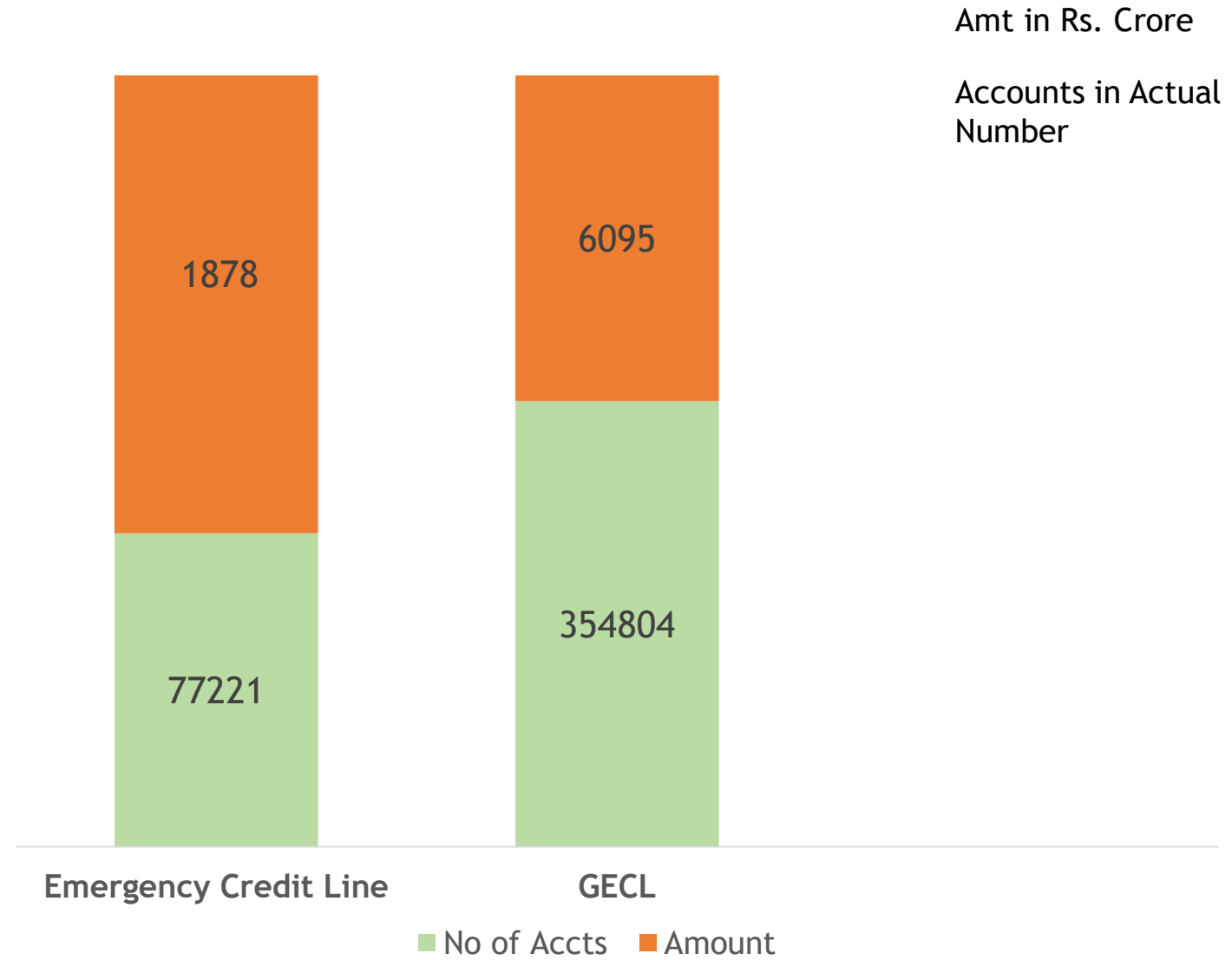


Deposits Mobilised under PMJDY (Amount in Cr)



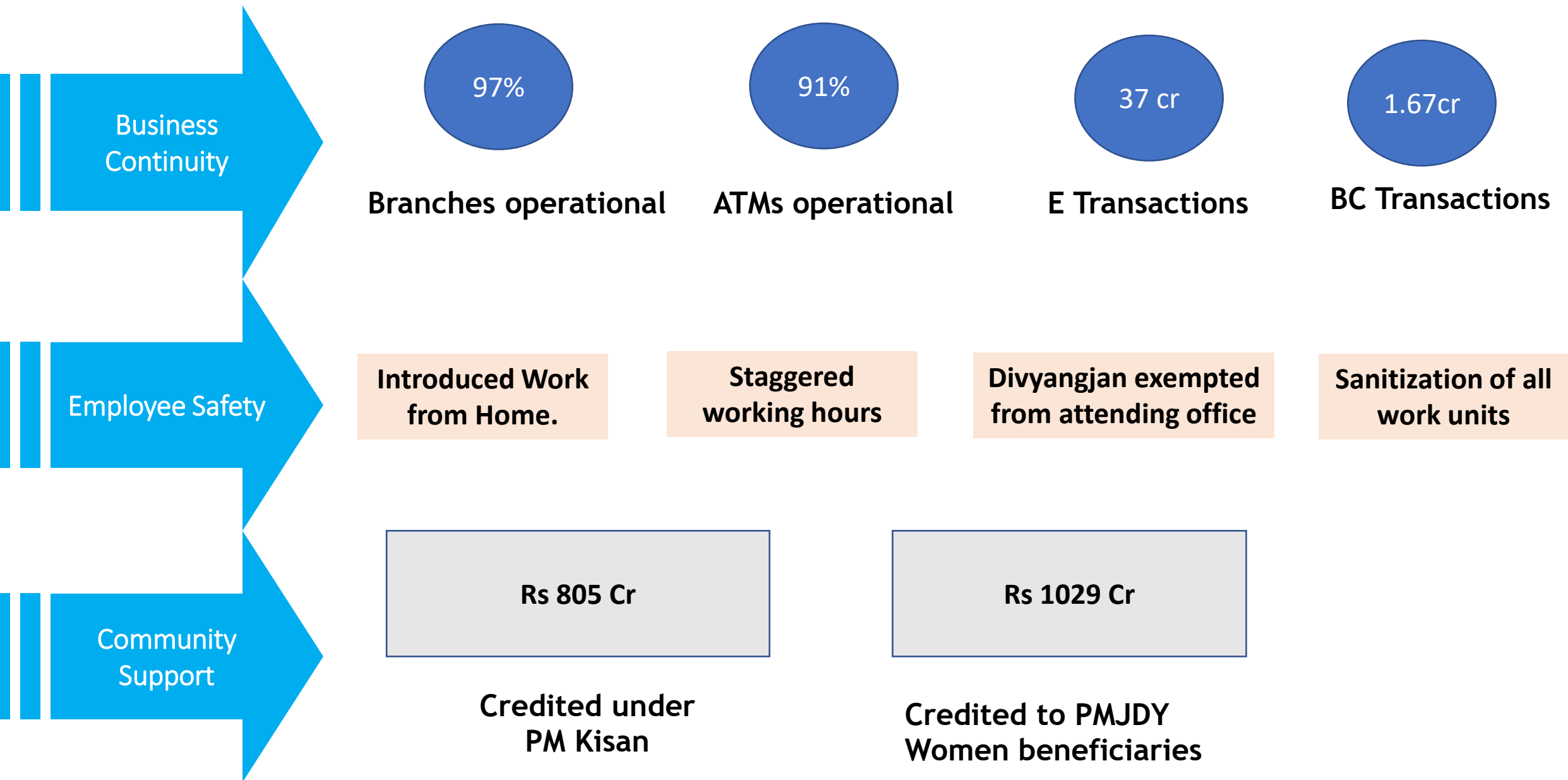


Covid-19 Response



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	9270877	1786695	19.27	119852	29046	24.24
RETAIL	1770400	609561	34.43	95053	28828	30.33
MSME	1333785	479827	35.97	78352	23675	30.22
CORPORATE	14578	917	6.29	229982	38515	16.75
OTHERS	348981	29830	8.55	16645	2323	13.96
TOTAL	12738621	2906830	22.82	539887	122388	22.67



Thank You