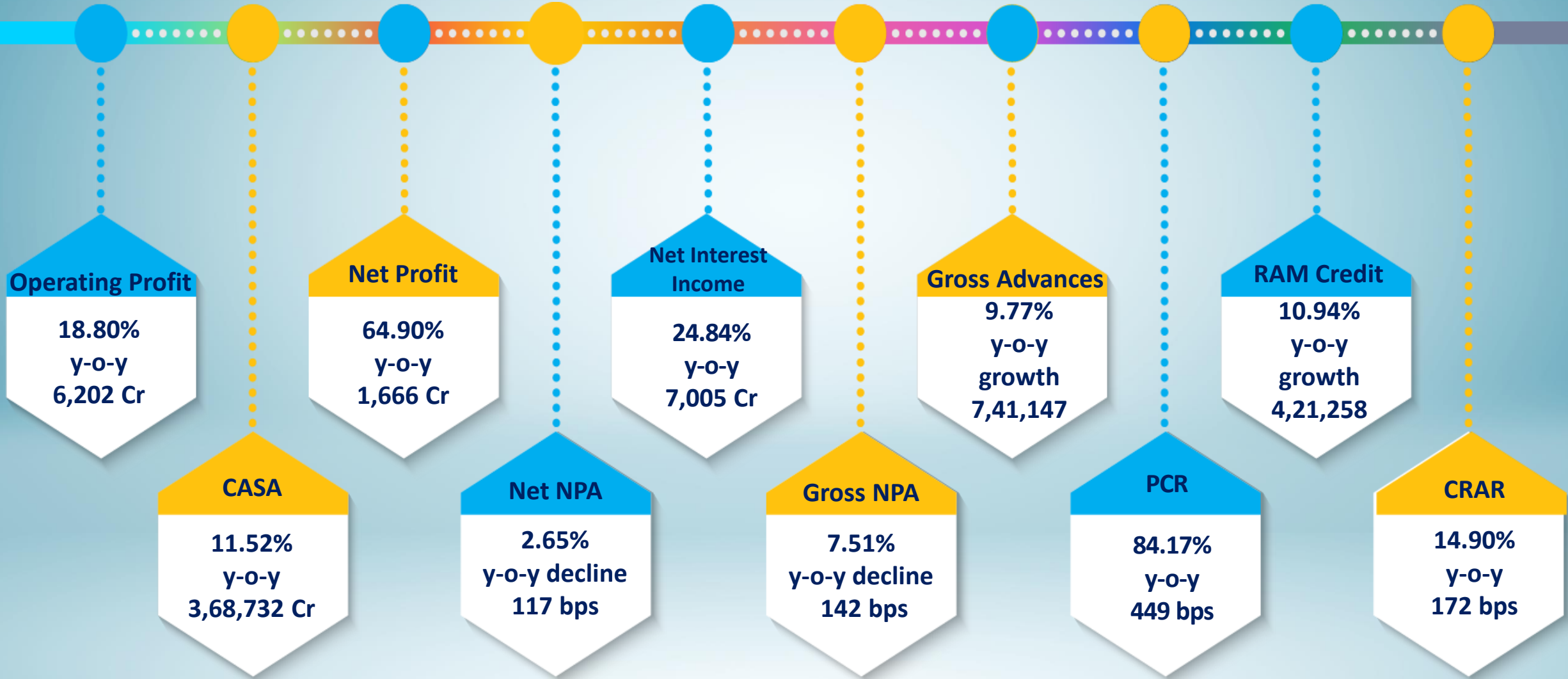


# High-tech Banking Multi - dimensional excellence



## Financial Results: Q4(FY 2021-22)

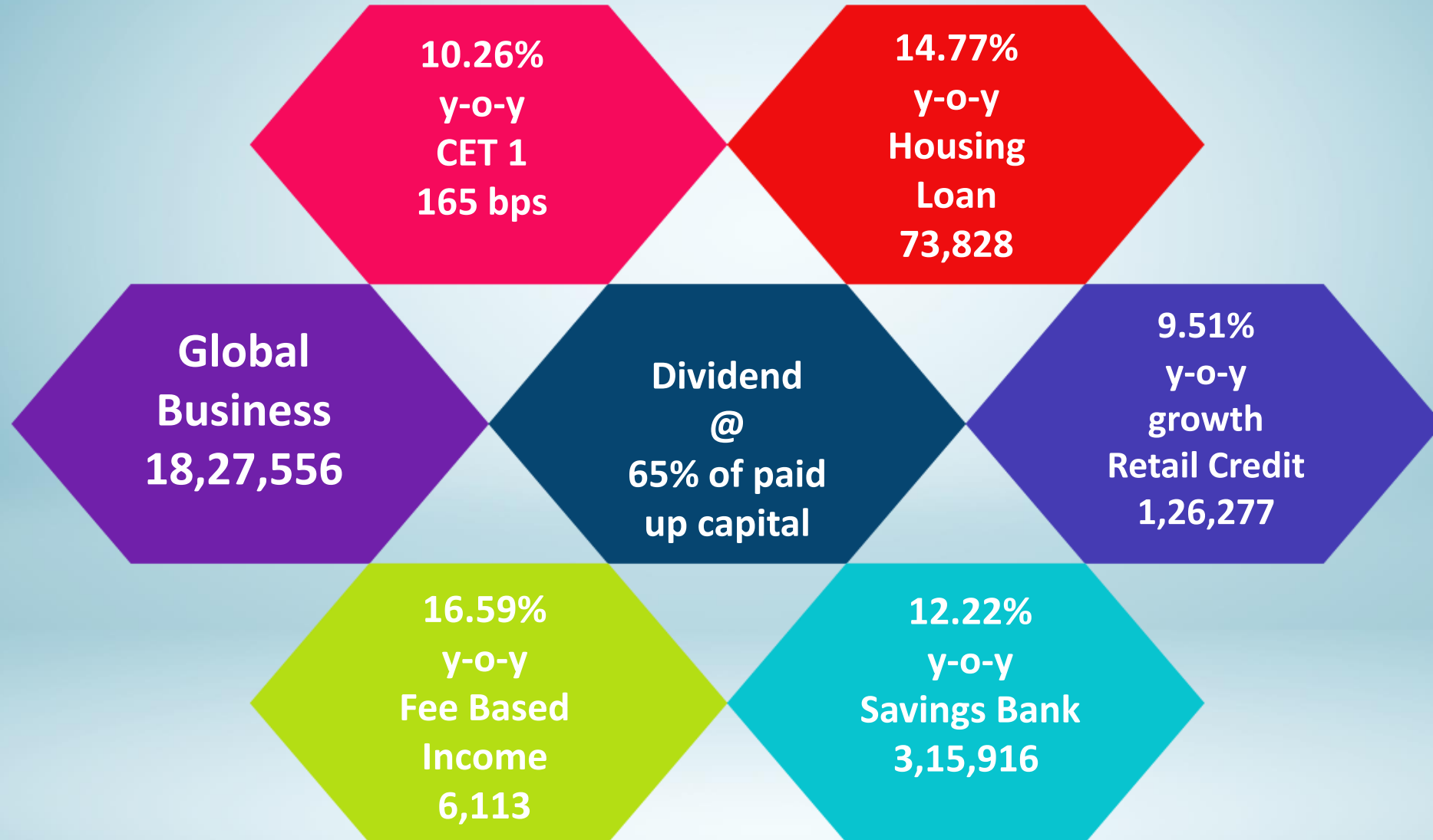
# Performance Highlights



# Key Highlights



₹ in Crore



# Year of Continuous & Consistent Growth



Capital			
	FY 21	FY 22	Y-o-Y (bps)
CRAR(%)	13.18	14.90	172
CET(%)	8.61	10.26	165
AT I(%)	1.47	1.65	18
RWA(%)	78.50	72.63	(587)

Financial Ratios			
	FY 21	FY 22	Y-o-Y (bps)
NIM	2.76	2.82	6
Cost to Income	49.55	46.16	(339)
RoE	6.71	12.82	611
C-D Ratio(%)	66.79	68.22	143

**Growth  
FY 22 vis a  
vis FY 21**

Asset Quality			
	FY 21	FY 22	Y-o-Y (bps)
GNPA	8.93	7.51	(142)
NNPA	3.82	2.65	(117)
PCR	79.68	84.17	449
Credit Cost	2.09	1.53	(56)

Profitability			
	FY 21	FY 22	Growth (%)
Net Interest Income	24103	26384	9.46
Non Interest Income	14924	16497	10.54
Operating Profit	19689	23090	17.27
Net Profit	2558	5678	121.95



<b>Business Performance</b>	<b>7-16</b>
<b>Financial Performance</b>	<b>18-24</b>
<b>Investment</b>	<b>26-27</b>
<b>Asset Quality</b>	<b>29-35</b>
<b>Capital &amp; Share Holding</b>	<b>37-38</b>
<b>Environmental, Social &amp; Governance</b>	<b>40-40</b>
<b>Distribution Network</b>	<b>42-43</b>
<b>Subsidiaries, Associates &amp; Joint Ventures</b>	<b>44-44</b>
<b>Goals vs Actual for Mar 2022 &amp; Mar 2023</b>	<b>45-45</b>



# Business Performance



# Business Performance



₹ in Crore

Parameters	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22	Growth (%)	
						Q-o-Q	Y-o-Y
Global Gross Business	1686030	1706422	1719349	1772856	1827556	3.09	8.39
Domestic Gross Business	1615864	1631717	1643328	1690518	1738813	2.86	7.61
Overseas Gross Business	70166	74705	76021	82338	88743	7.78	26.48
Global Gross Advances	675155	684585	686813	729506	741147	1.60	9.77
Domestic Gross Advances	652558	661236	662991	701859	711046	1.31	8.96
Overseas Gross Advances	22597	23349	23822	27647	30101	8.88	33.21
Global Deposits	1010875	1021837	1032536	1043350	1086409	4.13	7.47
Domestic Deposits	963306	970481	980337	988659	1027767	3.96	6.69
Overseas Deposits	47569	51356	52199	54691	58642	7.22	23.28
Global C-D Ratio (%)	66.79	67.00	66.52	69.92	68.22	--	--

# Domestic Deposit Mix



₹ in Crore

Parameters	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22	Growth (%)	
						Q-o-Q	Y-o-Y
Saving Deposits	281525	289933	290469	292506	315916	8.00	12.22
Current Deposits	49131	42107	43994	49529	52816	6.64	7.50
CASA Deposits	330656	332040	334463	342035	368732	7.81	11.52
Term Deposits	632649	638441	645874	646624	659035	1.92	4.17
Bulk Deposits	212316	213495	216729	212547	217258	2.22	2.33
Retail Deposits	420333	424946	429145	434077	441777	1.77	5.10
Total Domestic Deposits	963305	970481	980337	988659	1027767	3.96	6.69
Global Deposits	1010875	1021837	1032536	1043350	1086409	4.13	7.47



# Domestic Deposit & Retail Credit Mix



₹ in Crore

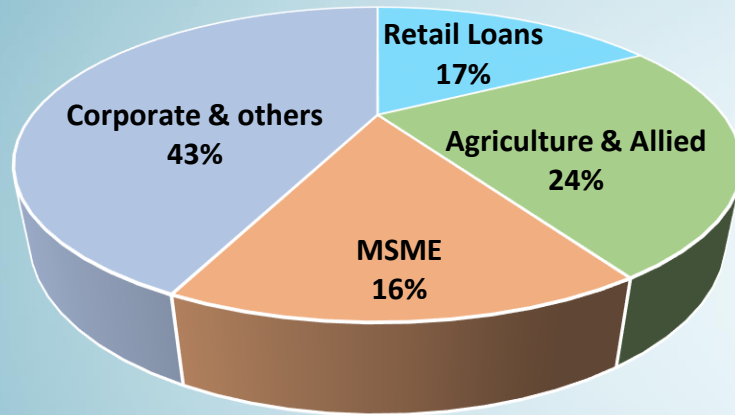
Parameters	Mar'21	Dec'21	Mar'22
CASA	330656	342035	368732
CASA(%)	34.33	34.60	35.88
Housing Loan	64326	70735	73828
Retail Loans	115312	123098	126277

- CASA increased by 11.52% y-o-y, improving the CASA Ratio by 155 bps
- Housing Loan increased by 14.77% y-o-y
- Retail Loans recorded a growth of 9.51% y-o-y



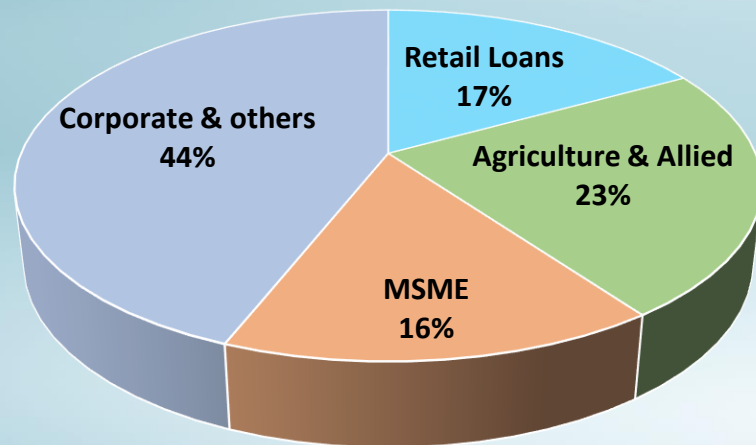
RAM: 57%

Mar'22



RAM: 56%

Mar'21



₹ in Crore

Parameters	Mar'21	Dec'21	Mar'22	Growth (%)	
				Q-o-Q	Y-o-Y
<b>RAM Credit</b>	379704	406937	421258	3.52	10.94
<b>Retail</b>	115312	123098	126277	2.58	9.51
<b>Agriculture &amp; Allied</b>	156058	168659	175955	4.33	12.75
<b>MSME</b>	108334	115180	119026	3.34	9.87
<b>Corporate &amp; others</b>	295451	322569	319889	(0.83)	8.27
<b>Domestic Gross Advances</b>	652558	701859	711046	1.31	8.96
<b>Global Gross Advance</b>	675155	729506	741147	1.60	9.77



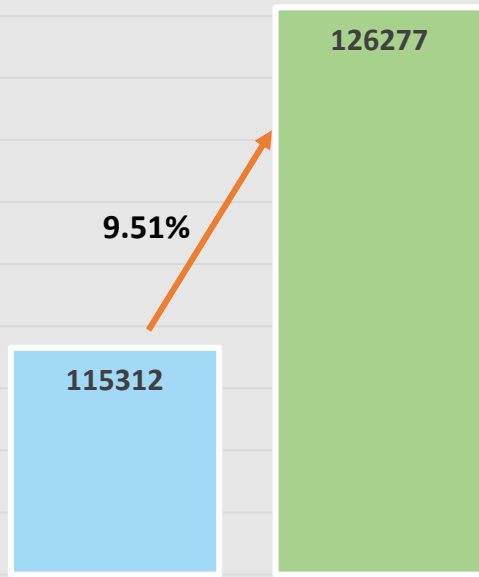
## Mandated Norms under Priority Sector

### Achieved the mandated norms in respect of:

- Total Priority (49.68 % to ANBC against 40% norm, 56.33% prior to PSLC)
- Agriculture (22.47% to ANBC against 18% norm, 29.11% prior to PSLC)
- Small and Marginal Farmers (16.26% to ANBC against 9% norm, 22.91% prior to PSLC)
- Weaker Section (22.41% to ANBC against 11% norm, 29.05% prior to PSLC)
- Micro Enterprises (10.16% to ANBC against 7.50% norm)

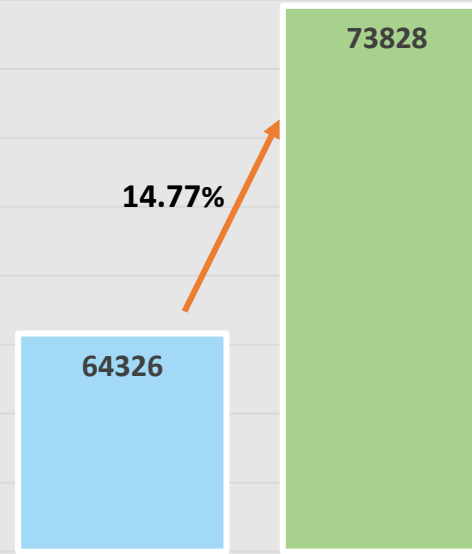


## Retail Loans



■ Mar'21 ■ Mar'22

## Housing Loans



■ Mar'21 ■ Mar'22



Sector/Scheme	Mar'21	Dec'21	Mar'22	Growth (%)	
				Q-o-Q	Y-o-Y
Infrastructure	72013	93316	94677	1.46	31.47
NBFCs	85108	105464	106698	1.17	25.37
Textile	17453	17415	18991	9.05	8.81
Iron & Steel	19857	14154	13850	(2.15)	(30.25)
Commercial Real Estate	14308	18041	16516	(8.45)	15.43
Food Processing	14430	13775	13673	(0.74)	(5.25)
Engineering	13146	12237	12063	(1.42)	(8.24)
Petroleum, Coal products & Nuclear Fuels	8860	8497	12039	41.69	35.88
Construction	8335	8710	8756	0.53	5.05
Chemicals & Chemical Products	5712	5593	5859	4.76	2.57



**Guaranteed Emergency Credit Line**  
No. of Loans – 585457  
Total Amount disbursed – Rs 17971 Cr



**PM SVANidhi**  
No. of Loans – 208339  
Total Amount disbursed – Rs 222 Cr



**Health Care Sector**  
No. of Loans Sanctioned – 79268  
Total Amount Sanctioned – Rs 3342 Cr  
No of Loans Disbursed - 77881  
Total Amount Disbursed – Rs 2433 Cr



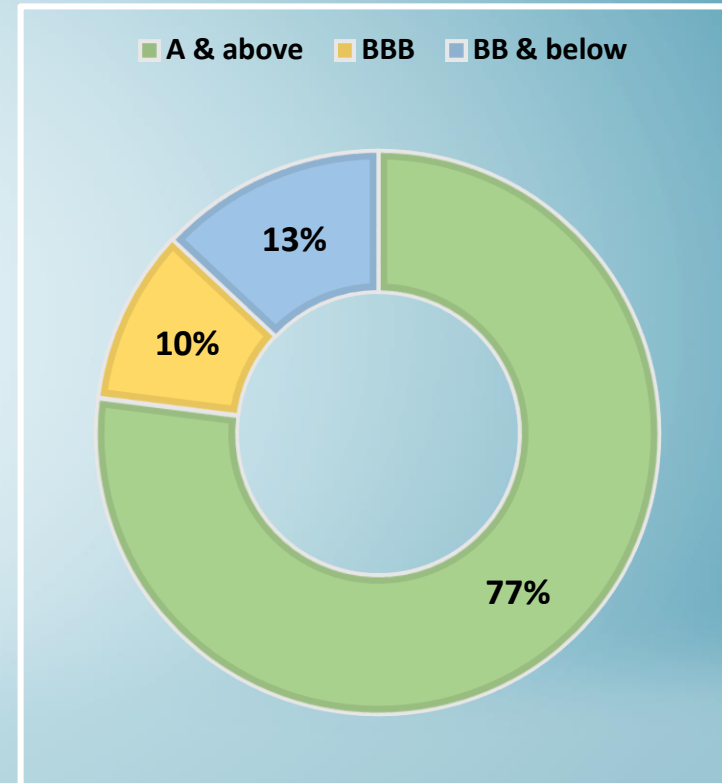
# Rating Profile



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

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

External Rating	Mar'21		Dec'21		Mar'22	
	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	128300	65	174693	75	175380	77
BBB	29789	15	22777	10	22351	10
BB and below	38832	20	36601	15	30805	13
<b>Total</b>	<b>196921</b>	<b>100</b>	<b>234071</b>	<b>100</b>	<b>228536</b>	<b>100</b>



## PSU PSE Customers (Mar'22)

(Rs in Crore)

Central Govt. Guarantee	State Govt. Guarantee
3200	45805

Rating Profile of Standard NBFC Domestic Exposure						
	March 2021		December 2021		March 2022	
External Rating	Exposure	% Share	Exposure	% Share	Exposure	% Share
A and above	75705	92	103583	98	104997	98
BBB	2185	3	1615	1	678	1
BB and below	4253	5	525	1	185	1
<b>Total</b>	<b>82143</b>	<b>100</b>	<b>105723</b>	<b>100</b>	<b>105860</b>	<b>100</b>

# Financial Performance



# Total Income



₹ in Crore

Parameters	Quarterly							Cumulative		
	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22	Growth Q-o-Q(%)	Growth Y-o-Y(%)	Mar'21	Mar'22	Growth(%)
<b>Interest Income</b>	<b>16338</b>	<b>16785</b>	<b>17063</b>	<b>17701</b>	<b>17861</b>	<b>0.90</b>	<b>9.32</b>	<b>69280</b>	<b>69410</b>	<b>0.19</b>
Interest on Advances	11747	12026	12164	12915	12757	(1.22)	8.60	50405	49862	(1.08)
Interest on Investments	4083	4163	4218	4022	4569	13.60	11.90	16899	16972	0.43
Other Interest Income	508	596	681	764	535	(29.97)	5.31	1976	2576	30.36
<b>Non-Interest Income</b>	<b>4703</b>	<b>4155</b>	<b>4268</b>	<b>3612</b>	<b>4462</b>	<b>23.53</b>	<b>(5.12)</b>	<b>14924</b>	<b>16497</b>	<b>10.54</b>
Fee Based Income	1770	1337	1463	1421	1892	33.15	6.89	5243	6113	16.59
Trading Income	178	617	1133	320	523	63.44	193.82	2978	2593	(12.93)
Recovery in Written off a/cs	1721	600	584	770	793	2.99	(53.92)	3032	2747	(9.40)
Others	1034	1601	1088	1101	1254	13.90	21.28	3671	5044	37.40
<b>Total Income</b>	<b>21041</b>	<b>20940</b>	<b>21331</b>	<b>21313</b>	<b>22323</b>	<b>4.74</b>	<b>6.09</b>	<b>84204</b>	<b>85907</b>	<b>2.02</b>

# Non-Interest Income



₹ in Crore

Parameters	Quarterly							Cumulative		
	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22	Growth Q-o-Q(%)	Growth Y-o-Y(%)	Mar'21	Mar'22	Growth(%)
<b>Fee Based Income (i+ii+iii)</b>	<b>1770</b>	<b>1337</b>	<b>1463</b>	<b>1421</b>	<b>1892</b>	<b>33.15</b>	<b>6.89</b>	<b>5243</b>	<b>6113</b>	<b>16.59</b>
Commission Exchange & Brokerage(i)	322	263	263	311	393	26.37	22.05	1146	1230	7.33
Commission on LC/BG/DDs	165	156	145	171	192	12.28	16.36	676	664	(1.78)
Government Business	50	40	32	44	78	77.27	56.00	167	194	16.17
Bancassurance	107	67	86	96	123	28.13	14.95	303	372	22.77
Service Charges(ii)	896	640	804	784	897	14.41	0.11	2806	3125	11.37
Miscellaneous(iii)	552	434	396	326	602	84.66	9.06	1291	1758	36.17
<b>Treasury Income</b>	<b>804</b>	<b>1265</b>	<b>1754</b>	<b>1049</b>	<b>1394</b>	<b>32.89</b>	<b>73.38</b>	<b>4914</b>	<b>5462</b>	<b>11.15</b>
Profit on Sale of Investments	178	617	1133	320	523	63.44	193.82	2978	2593	(12.93)
Profit on Exchange Transactions	616	647	599	710	857	20.70	39.12	1882	2813	49.47
Dividend Income	10	1	22	19	14	(26.32)	40.00	54	56	3.70
Recoveries in Written Off A/cs	1721	600	584	770	793	2.99	(53.92)	3032	2747	(9.40)
Other Receipts( PSLC & Others)	408	953	467	372	383	2.96	(6.13)	1735	2175	25.36
<b>Total Non-Interest Income</b>	<b>4703</b>	<b>4155</b>	<b>4268</b>	<b>3612</b>	<b>4462</b>	<b>23.53</b>	<b>(5.12)</b>	<b>14924</b>	<b>16497</b>	<b>10.54</b>

# Total Expense



₹ in Crore

Parameters	Quarterly							Cumulative		
	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22	Growth Q-o-Q(%)	Growth Y-o-Y(%)	Mar'21	Mar'22	Growth(%)
<b>Interest Expenses</b>	10727	10625	10790	10755	10856	0.94	1.20	45177	43026	(4.76)
Interest Paid on Deposits	9973	9882	9984	9840	10037	2.00	0.64	42097	39743	(5.59)
Other Interests	754	743	806	915	819	(10.49)	8.62	3080	3283	6.59
<b>Operating Expenses</b>	5094	4834	4937	4755	5266	10.74	3.37	19338	19792	2.35
Staff Cost	3267	3365	3138	2973	3228	8.58	(1.19)	12756	12704	(0.41)
Other Operating Expenses	1827	1469	1799	1782	2037.5	14.34	11.52	6582	7088	7.68
<b>Total Expenses</b>	15821	15459	15727	15510	16122	3.94	1.90	64515	62818	(2.63)



# Financials at a Glance



₹ in Crore

Parameters	Quarterly							Cumulative		
	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22	Growth Q-o-Q(%)	Growth Y-o-Y(%)	Mar'21	Mar'22	Growth(%)
Net Interest Income	5611	6160	6273	6946	7005	0.85	24.84	24103	26384	9.46
Total Interest Income	16338	16785	17063	17701	17861	0.90	9.32	69280	69410	0.19
Total Interest Expenses	10727	10625	10790	10755	10856	0.94	1.20	45177	43026	(4.76)
Total Income	21041	20940	21331	21313	22323	4.74	6.09	84204	85907	2.02
Total Expenditure	15821	15459	15727	15510	16122	3.94	1.90	64515	62818	(2.63)
Operating Profit	5220	5481	5604	5803	6202	6.87	18.80	19689	23090	17.27
Provisions	4210	4304	4271	2946	4536	53.97	7.74	17131	16057	(6.27)
Extraordinary Item	--	--	--	1355	--	--	--	--	1355	--
Net Profit	1010	1177	1333	1502	1666	10.89	64.90	2558	5678	121.95



Parameters	Quarterly							Cumulative		
	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22	Growth Q-o-Q(%)	Growth Y-o-Y (%)	Mar'21	Mar'22	Growth(%)
<b>Total Provision</b>	<b>4210</b>	<b>4304</b>	<b>4271</b>	<b>2946</b>	<b>4536</b>	<b>54</b>	<b>8</b>	<b>17131</b>	<b>16057</b>	<b>(6)</b>
NPAs	4428	2335	2678	2705	2130	(21)	(52)	14168	9848	(30)
Standard Asset	(989)	0	(12)	2	(223)	--	(77)	1	(233)	--
Non Performing Investment	(244)	(220)	220	(56)	1035	--	(524)	107	979	--
Income Tax	558	845	910	701	827	18	48	1150	3283	185
Others	457	1344	475	(406)	767	(289)	68	1705	2180	28

# Key Ratios



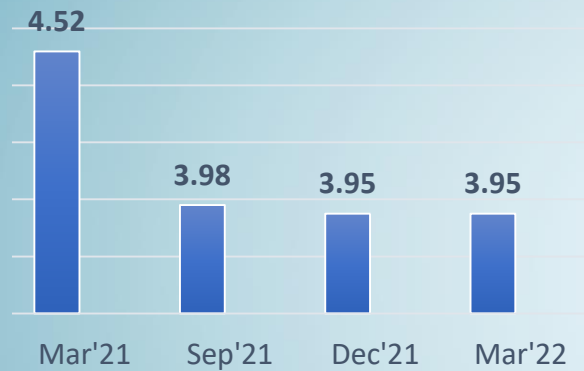
(%)

Ratios	Mar'21		Sep'21		Dec'21		Mar'22	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	0.36	0.23	0.46	0.43	0.52	0.45	0.57	0.48
Return on Net-worth	10.76	6.71	12.22	11.57	13.52	12.08	15.25	12.82
Cost to Income	49.39	49.55	46.84	46.85	45.04	46.24	45.92	46.16
CD Ratio	66.79	66.79	66.52	66.52	69.92	69.92	68.22	68.22
EPS (Annualized)	24.00	16.91	29.86	31.05	32.85	30.85	37.25	32.49
Book Value (In Rs)	241.78	241.78	255.98	255.98	265.15	265.15	268.41	268.41
NIM	2.51	2.76	2.77	2.72	2.83	2.79	2.93	2.82

# Key Ratios – 12 M FY22



### Cost Of Deposits (%)



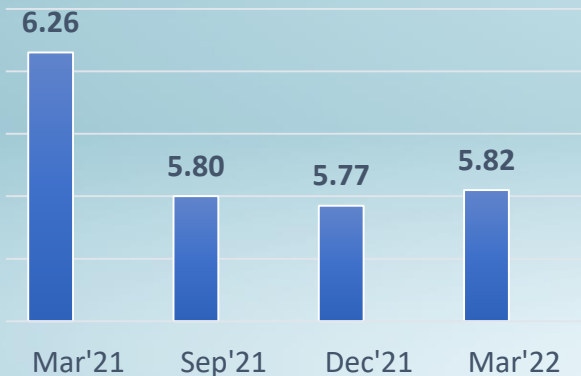
### Cost Of Funds (%)



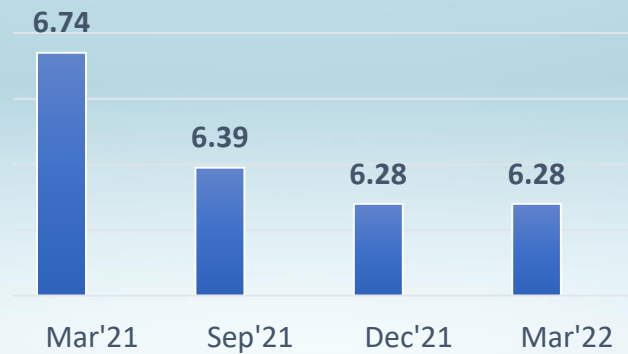
### Yield on Advances(%)



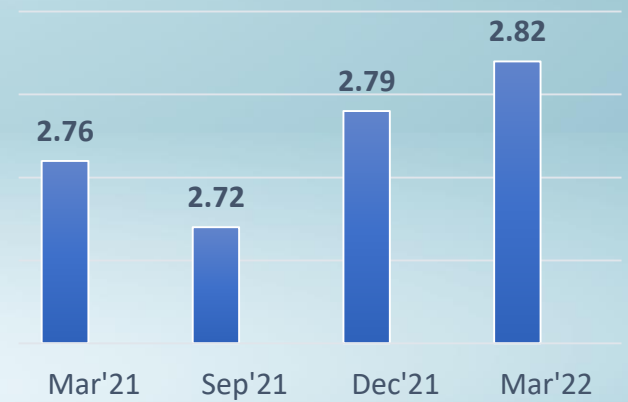
### Yield on Funds(%)



### Yield on Investments(%)



### NIM(%)



**Investments**





Sl.	Parameters	Mar'21	Dec'21	Mar'22
(1)	Domestic Investments	263136	277977	283916
(a)	SLR	219854	233729	243115
(b)	Non SLR	43282	44248	40801
	SLR as % to Dom. Investments	83.55	84.08	85.63
(i)	Held To Maturity (HTM)	206988	225888	238549
(ii)	Available For Sale (AFS)	55950	51965	45243
(iii)	Held For Trading (HFT)	198	124	124
(2)	Investment by Overseas Branches	2999	1943	2521
(3)	Total Gross Investment (1+2)	266135	279920	286437
	HTM To Investment (%)	77.78	81.26	84.02



# Non SLR Portfolio



₹ in Crore

Parameters	Mar'21	Dec'21	Mar'22	% Share (Mar'22)	Y-o-Y Variation	
					Amount	%
PSU Bonds	4603	4666	4060	9.95	(543)	(11.80)
Corporate and Other Bonds	8445	10019	7848	19.23	(597)	(7.07)
Special Govt. Sec excl. Recap Bonds	2719	2571	2412	5.91	(307)	(11.29)
CG Recap. Bond	18238	18238	18238	44.70	0	0.00
Share of PSU/Corporate/Others	4374	4194	4308	10.56	(66)	(1.51)
Venture Capital Fund	303	333	370	0.91	67	22.11
Regional Rural Bank	67	67	286	0.70	219	326.87
Security Receipts	2684	2553	1525	3.74	(1159)	(43.18)
Subsidiaries JV	888	888	836	2.05	(52)	(5.86)
Other	961	719	918	2.25	(43)	(4.47)
<b>Total Non SLR Investment</b>	<b>43282</b>	<b>44248</b>	<b>40801</b>	<b>100.00</b>	<b>(2481)</b>	



**Asset Quality**



# Asset Quality Ratios



₹ in Crore

Parameters	Mar'21	Dec'21	Mar'22
Gross NPA	60288	56893	55652
Gross NPA (%)	8.93	7.80	7.51
Net NPA	24442	19819	18668
Net NPA (%)	3.82	2.86	2.65
Provision Coverage Ratio (%)	79.68	83.26	84.17
Credit Cost (%)	2.09	1.75	1.53
Slippage Ratio (%)	2.35	0.43	0.38

# Movement of NPA



Parameters	Mar'21	Dec'21	Mar'22
NPA as at the beginning of the period	49789	57853	56893
-Cash Recovery towards Book Liability(i)	2238	1925	2146
-Up-gradation(ii)	356	1108	842
-Write Off(iii)	2194	1348	2989
<b>Total Reduction(i+ii+iii)</b>	<b>4788</b>	<b>4381</b>	<b>5977</b>
Fresh Addition	15287	3421	4736
-Fresh Slippages	14495	2699	3619
-Debits in existing NPA A/c	792	722	1117
Gross NPAs at end of the period	60288	56893	55652
Eligible Deductions incl. Provisions	35846	37074	36984
<b>Net NPAs</b>	<b>24442</b>	<b>19819</b>	<b>18668</b>
Recoveries in Written Off A/c	2135	859	1011
<b>Total Cash recovery including Recovery in Written off A/cs</b>	<b>4373</b>	<b>2784</b>	<b>3157</b>

# NPA Classification: Sector Wise



₹ in Crore

Parameters	Mar'21	Dec'21	Mar'22	Advance O/s (Mar'22)	GNPA (%) Mar'21	GNPA (%) Mar'22
Domestic Gross NPA	54635	52017	50794	711046	8.37	7.14
Global Gross NPA	60288	56893	55652	741147	8.93	7.51
Retail	1873	1613	1671	126277	1.62	1.32
Housing Loans	799	636	485	73828	1.24	0.66
Vehicle Loans	317	261	302	14105	2.31	2.14
Other Personal Loans	517	441	288	25369	2.08	1.14
Agriculture & Allied	9467	9307	9879	175955	6.07	5.61
MSME	14929	15067	14253	119026	13.78	11.97
Corporate & Others	34019	30906	29849	319889	11.51	9.33

# NPA Classification : Industry wise



₹ in Crore

Sector/Scheme	Mar'21	Dec'21	Mar'22	GNPA (%)
Infrastructure	7888	9452	8979	9.51
Iron & Steel	1169	1016	813	5.87
Textile	1722	1456	1229	6.47
Food Processing	1553	1319	1349	9.87
Engineering	757	830	960	7.96



# 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(%)
<b>RESOLUTION FRAMEWORK COVID-19 : 1.0</b>					
Personal Loans	5265	586	70	8	82.95
Corporate	21	4340	343	134	100.00
MSME	5	94	18	1	96.27
Others	3643	78	10	0	74.35
<b>TOTAL</b>	<b>8934</b>	<b>5098</b>	<b>442</b>	<b>143</b>	<b>94.89</b>
<b>RESOLUTION FRAMEWORK COVID-19 : 2.0</b>					
Agriculture (Allied Activities)	49704	1566	127	67	62.70
Retail	187696	11205	915	583	89.34
Small Business-MSME	89735	1221	99	31	80.78
Small Business-Others	8797	413	82	40	71.92
<b>TOTAL</b>	<b>335932</b>	<b>14405</b>	<b>1223</b>	<b>721</b>	<b>85.22</b>

# Special Mention Accounts (SMA)



₹ in Crore

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

Parameters	Mar'21			Mar'22		
	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances
SMA 2	126	5023	0.70	152	2300	0.27
SMA 1	261	10359	1.47	252	3737	0.43
<b>TOTAL SMA 1 &amp; 2</b>	<b>387</b>	<b>15382</b>	<b>2.17</b>	<b>404</b>	<b>6037</b>	<b>0.70</b>
SMA 0	383	7536	1.05	318	7208	0.83
<b>TOTAL</b>	<b>770</b>	<b>22918</b>	<b>3.22</b>	<b>722</b>	<b>13245</b>	<b>1.53</b>
<b>SMA 0,1 &amp; 2% TO GROSS ADVANCES</b>	<b>3.22</b>			<b>1.53</b>		

# Accounts referred to NCLT



₹ in Crore

Parameters	As on 31.03.2021				As on 31.03.2022			
	No of Accounts	Book Liability	Provision	Provision Coverage(%)	No of Accounts	Book Liability	Provision	Provision Coverage(%)
1st List - RBI	7	3051	3051	100%	6	2345	2345	100%
2nd List – RBI	14	5569	5529	99%	13	5523	5482	99%
<b>Total RBI 1 &amp; 2</b>	<b>21</b>	<b>8620</b>	<b>8580</b>	<b>99%</b>	<b>19</b>	<b>7868</b>	<b>7827</b>	<b>99%</b>
Others	370	38263	34082	89%	363	38031	34644	91%
<b>Total</b>	<b>391</b>	<b>46883</b>	<b>42662</b>	<b>91%</b>	<b>382</b>	<b>45899</b>	<b>42471</b>	<b>92%</b>

## NCLT Resolution Status

	Cumulative Recovery(FY 2021-22)		Q4'21		Q4'22	
	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
Through Resolution	39	2184	9	1712	22	65
Under Liquidation	67	211	23	115	29	47
12A Settlement	3	36	0	0	1	2
<b>Total</b>	<b>109</b>	<b>2431</b>	<b>32</b>	<b>1827</b>	<b>52</b>	<b>114</b>

# Capital & Shareholding

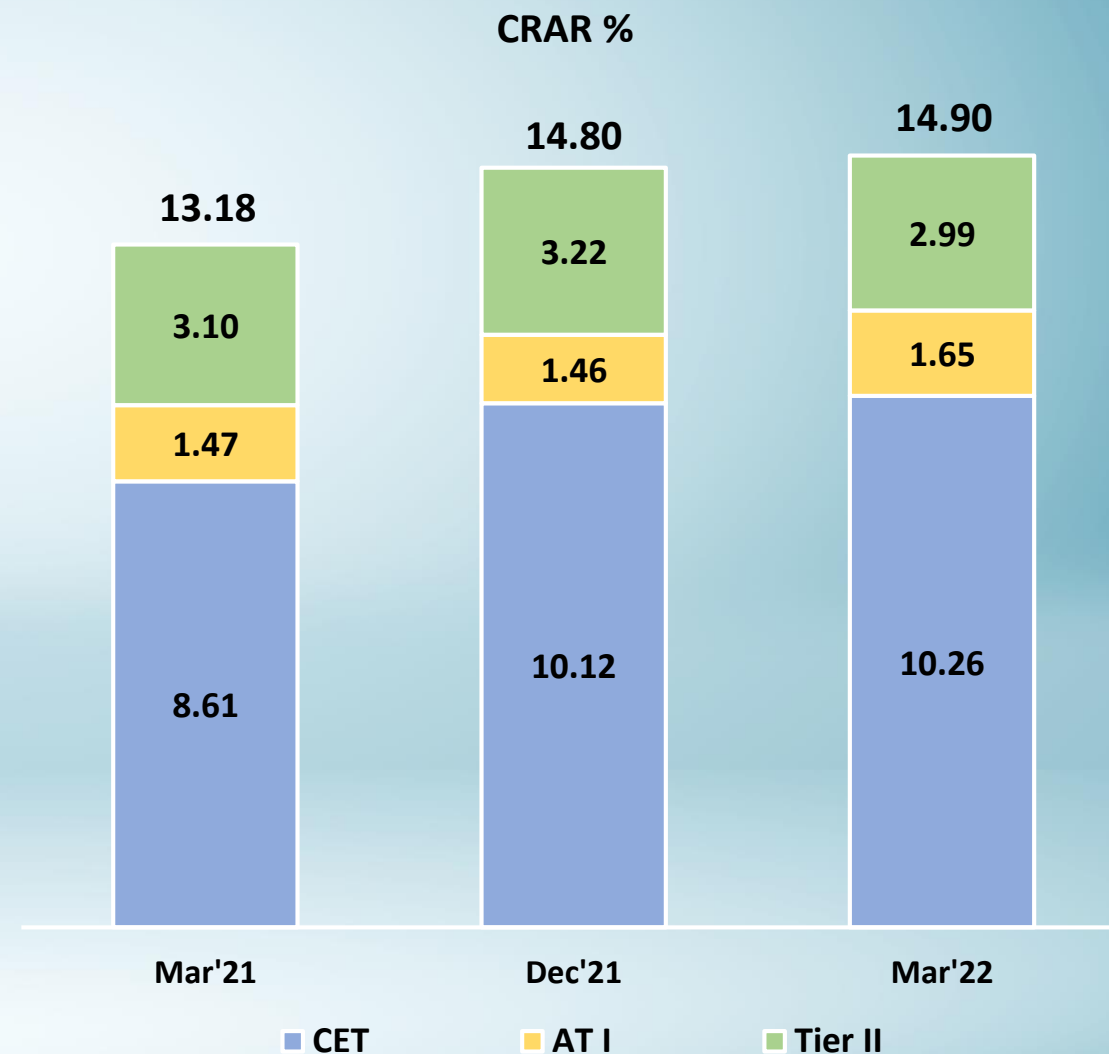


# Capital Funds (Basel III)



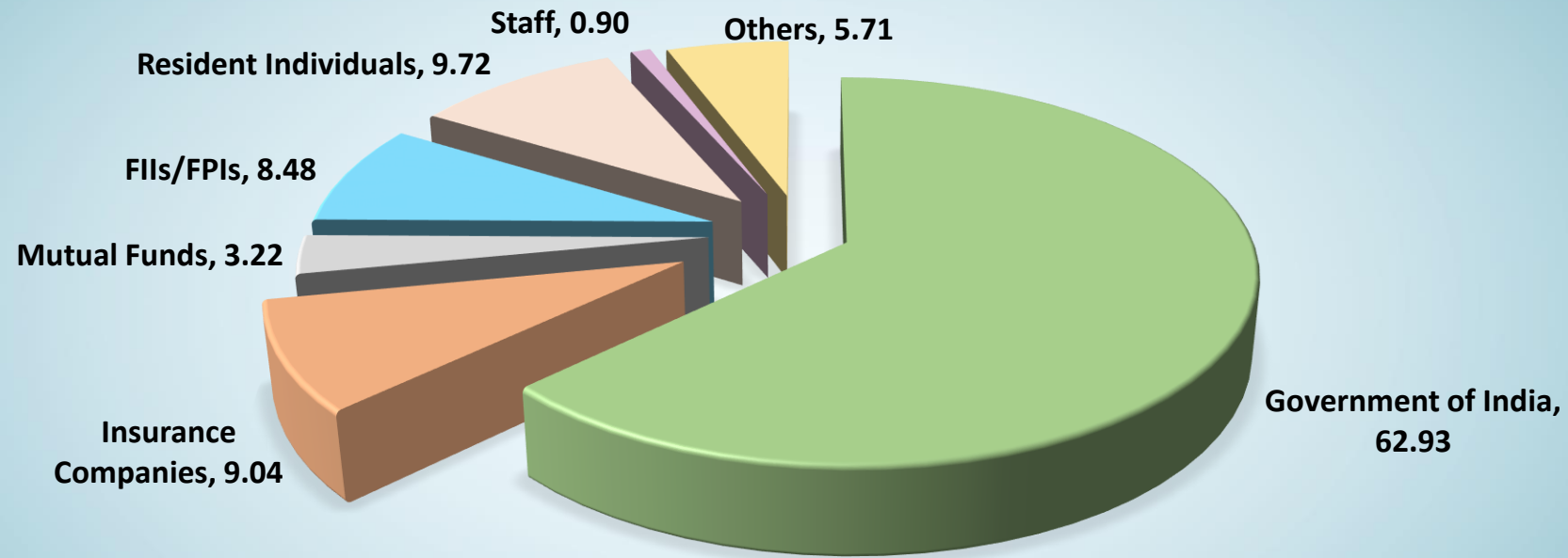
₹ in Crore

Parameters	Mar'22	Dec'21	Mar'21
<b>Tier I</b>	<b>64133</b>	<b>62525</b>	<b>53437</b>
Common Equity	55247	54639	45624
Additional Tier I	8886	7886	7813
<b>Tier II</b>	<b>16083</b>	<b>17346</b>	<b>16407</b>
<b>Total (Tier I+II)</b>	<b>80216</b>	<b>79871</b>	<b>69844</b>
<b>Risk-weighted Assets</b>	<b>538283</b>	<b>539822</b>	<b>530012</b>
<b>Gross Advances</b>	<b>741147</b>	<b>729506</b>	<b>675155</b>
<b>RWA to Gross Advances (%)</b>	<b>72.63</b>	<b>74.00</b>	<b>78.50</b>
<b>Tier I (%)</b>	<b>11.91</b>	<b>11.58</b>	<b>10.08</b>
Common Equity (%)	10.26	10.12	8.61
Additional Tier I (%)	1.65	1.46	1.47
<b>Tier II (%)</b>	<b>2.99</b>	<b>3.22</b>	<b>3.10</b>
<b>Total (Tier I+II) %</b>	<b>14.90</b>	<b>14.80</b>	<b>13.18</b>





# Shareholding Pattern as on March 31<sup>st</sup>,2022 & Capital Raised



Capital Raised during the Quarter and FY			
Particulars	Board Approved	Raised	
		Q4	FY
EQUITY(QIP)	2500	--	2500
AT-1	4000	1000	4000
TIER II	2500	--	2500
<b>Total</b>	<b>9000</b>	<b>1000</b>	<b>9000</b>

# Environmental, Social & Governance





# Environmental, Social & Governance ( ESG) Practices



## Environmental

- Credit flow to the companies engaged in Environment Friendly Sectors to the tune of Rs 30400 Cr
- Efficient utilization of water resources is ensured at HO and all Bank owned properties through Rain water harvesting.
- Bank has also proposed to incorporate ESG related risk as a strategic priority in the Master Policy for Credit Risk Management.
- Bank has taken Green initiatives such as Document Management System, E-passbook, Disposal of e-waste, comprehensive work from home solution, video KYC and Jeevan Pramaan for pensioners.



## Social

- Bank has set up Trusts and Institutions - Canara Centenary Rural Development Trust, Canara Financial Advisory Trust, Canara Golden Jubilee Education Fund, Canara Relief and Welfare Society which have impacted the people and Society at large.
- Bank has 39 RSETIs and 27 RUDSETIs in Rural Centers and Institutes for Information Technology across the country for imparting training to unemployed youth.
- Under CSR many programmes are planned to reduce the burden of the Governments by providing infrastructure and some other necessary facilities to Govt Schools, Ambulance Van & Medical Equipments to Govt Hospitals, construction of toilets at villages / schools etc.



## Governance

- The Bank has in place a fair, transparent & accountable Corporate Governance structure across its hierarchy to safeguard the interests of all stakeholders.
- There is an effective mechanism, supported by strong policies to supervise the Executive Management and oversee the critical functions of the Bank.
- There is an effective grievance redressal mechanism for customer to address their concerns.
- Bank has developed a system based Canara Public Grievance Redressal System( CPGRS) for the Customers to address the concerns

# Distribution Network

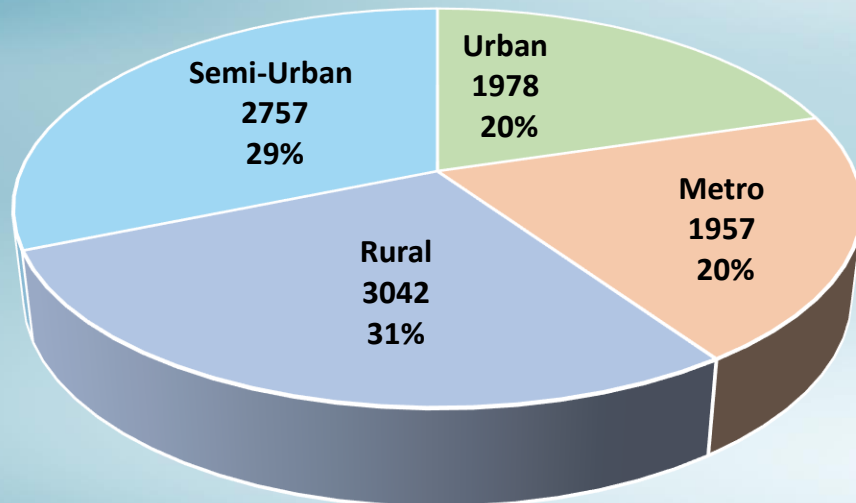


# Distribution Network



Parameters	Mar'21	Dec'21	Mar'22
General Branches(a)	9798	9007	8957
Specialised Branches(b)	618	766	777
<b>Total Domestic Branches(a+b)</b>	<b>10416</b>	<b>9773</b>	<b>9734</b>
Overseas Branches	4	4	3
BC Points	9129	8906	8906
<b>Total Banking Outlets</b>	<b>19549</b>	<b>18686</b>	<b>18643</b>
ATM	12272	10832	10817
Recycler	1180	1389	1391

## Presence across Urban & Rural areas Mar'22

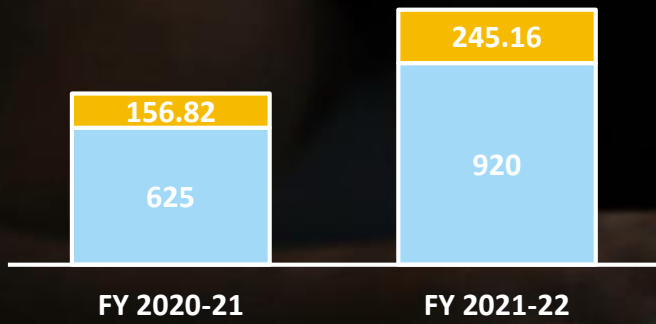


## 3 International Branches

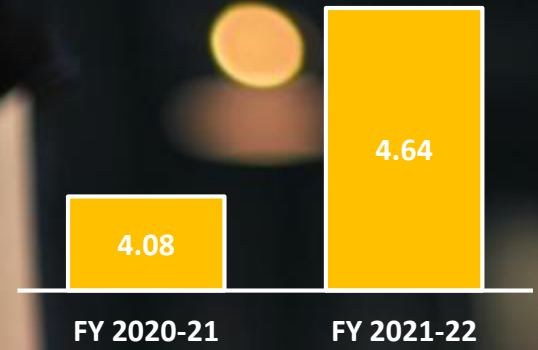
- New York
- London
- Dubai



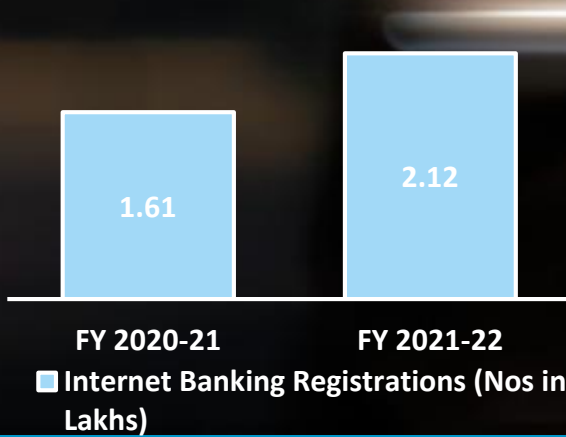
# Digital Footprint



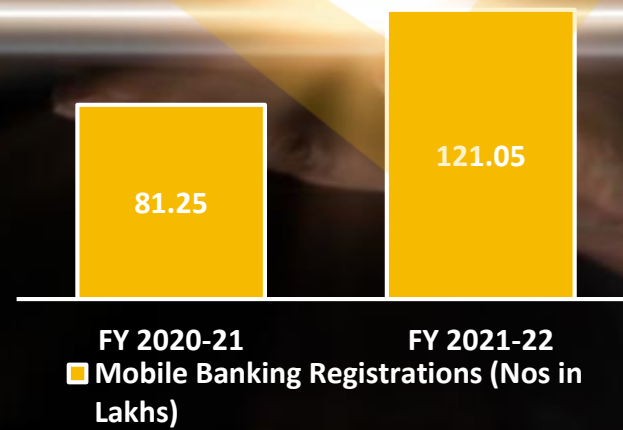
■ MeitY Digital Transactions( Nos in Crore)  
■ E-Transactions( Nos in Crore)



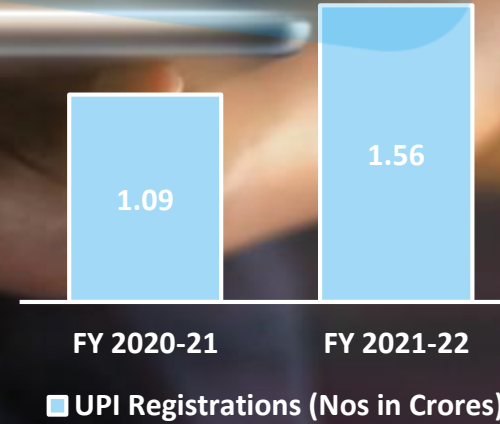
■ Debit Card Outstanding (Nos in Crores)



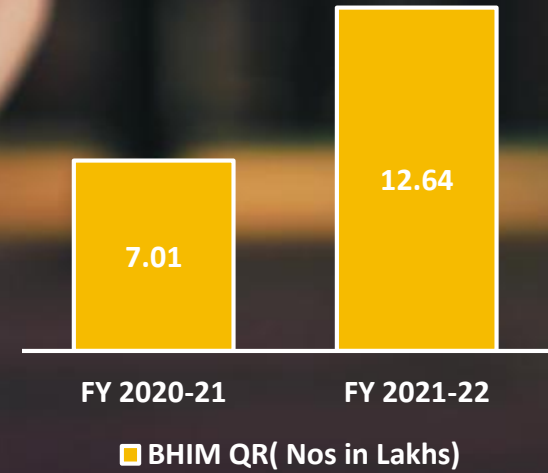
■ Internet Banking Registrations (Nos in Lakhs)



■ Mobile Banking Registrations (Nos in Lakhs)



■ UPI Registrations (Nos in Crores)



■ BHIM QR( Nos in Lakhs)



# Subsidiaries, Associates & Joint Ventures



₹ in Crore

Name of the Entity	Holding(%)	Profit after Tax(Our Share)	
		Mar'21 (Yly)	Mar'22 (Yly)
<b>SUBSIDIARIES</b>			
Canara Robeco Asset Management Company Ltd.	51	18.51	30.36
Canara Bank Securities Ltd.	100	14.91	18.03
Canara Bank (Tanzania) Ltd.	100	5.60	8.28
Canbank Computer Services Ltd.	69.14	2.35	3.43
Canbank Venture Capital Fund Ltd.	100	3.11	1.12
Synd Bank Services Ltd	100	1.19	0.44
Canbank Financial Services Ltd.	100	1.27	17.55
Canbank Factors Ltd.	70	1.79	(4.94)
Canara HSBC OBC Life Insurance Company Ltd.	51	48.26	5.22
<b>SUBSIDIARIES</b>			
Can Fin Homes Ltd.	30	136.81	141.28
Andhra Pragathi Grameena Bank	35	100.41	145.96
Karnataka Gramin Bank	35	4.80	14.75
Kerala Gramin Bank	35	9.37	43.66
Karnataka Vikas Grameena Bank	35	3.17	17.68
Commercial Indo Bank LLC, Moscow (JV with SBI)	40	2.63	3.58

# Goals vs Actual for Mar 2022 & Mar 2023



₹ in Crore

Parameters	Guidance (31.03.2022)	Actuals as on 31.03.2022	Guidance (31.03.2023)
Business Growth (Global)	7.90%	8.39%	8.30%
Advances Growth (Global)	7.50%	9.77%	8.00%
Deposits Growth (Global)	8.20%	7.47%	8.50%
CASA (Domestic CASA to Domestic Deposit)	36.50%	35.88%	38.00%
NIM (Global)(Annualized)	2.75%	2.82%	2.90%
Gross NPA (Global)	7.90%	7.51%	6.00%
Net NPA (Global)	2.80%	2.65%	2.00%
PCR (Global)	83.95%	84.17%	85.00%
Slippage Ratio (Global)(Annualized)	2.25%	1.71%	1.75%
Credit Cost (Global)(Annualized)	2.10%	1.53%	1.40%
Return on Equity(RoE)	11.00%	12.82%	15.00%
Earning per share (EPS)( Annualized)	28.00	32.49	40.00
Return on Average Assets (RoA)	0.40%	0.48%	0.70%
<b>Capital Raising Plan</b>	<b>Particulars</b>	<b>Plan for FY 2021-22</b>	<b>Raised during FY 2021-22</b>
	QIP Equity	2500	2500
	Additional Tier-I Bonds	4000	4000
	Tier-II Bonds	2500	2500
	<b>Total</b>	<b>9000</b>	<b>9000</b>



**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.*