Driving Customer Delight & Growth Digitally

Financial Results: Q4 (FY 2024-25)

केनरा बैंक
भारत सरकार का उपक्रम

Canara Bank
A Government of India Undertaking
Together We Can

Performance Highlights

₹ in Crore

Global Business
11.32%
y-o-y
25,30,215

Global Deposits
11.01%
y-o-y
14,56,883

Global Advances
11.74%
y-o-y
10,73,332

Operating Profit
12.14%
y-o-y
8,284

Dividend @200% of Paid up Capital as against 161% during FY 24

Net Profit
33.19%
y-o-y
5,004

PCR
92.70%
y-o-y
360 bps

Gross NPA
2.94%
y-o-y decline
129 bps

Net NPA
0.70%
y-o-y decline
57 bps

Key Highlights

₹ in Crore

13.23 %
y-o-y
RAM Credit
6,10,127

42.80%
y-o-y
Retail Credit
2,23,366

13.57%
y-o-y
Housing Loan
1,06,167

19.63%
y-o-y
Vehicle Loan
20,637

16.98%
y-o-y
EPS
18.77

20.30%
y-o-y
Fee Based Income
2335

38 bps
y-o-y decline
Slippage Ratio
0.90%

Contents

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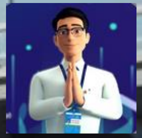
Business Performance



Business Performance

₹ in Crore

Parameters	Mar'24	Jun'24	Sep'24	Dec'24	Mar'25	Growth (%)	
						Q-o-Q	Y-o-Y
Global Gross Business	2272968	2310350	2359344	2419171	2530215	4.59	11.32
Domestic Gross Business	2123133	2151518	2192862	2245017	2339808	4.22	10.21
Overseas Gross Business	149835	158832	166482	174154	190407	9.33	27.08
Global Gross Advances	960602	975183	1011997	1049706	1073332	2.25	11.74
Domestic Gross Advances	908182	920334	954149	987591	1008671	2.13	11.06
Overseas Gross Advances	52420	54849	57848	62115	64661	4.10	23.35
Global Deposits	1312366	1335167	1347347	1369465	1456883	6.38	11.01
Domestic Deposits	1214951	1231184	1238713	1257426	1331137	5.86	9.56
Overseas Deposits	97415	103983	108634	112039	125746	12.23	29.08
Global C-D Ratio (%)	73.20	73.04	75.11	76.65	73.67	--	--

Domestic Deposit Mix

₹ in Crore

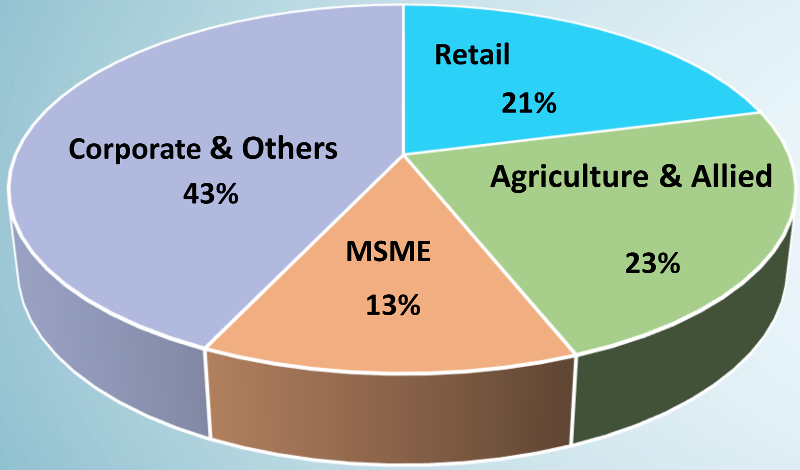
Parameters	Mar'24	Jun'24	Sep'24	Dec'24	Mar'25	Growth (%)	
						Q-o-Q	Y-o-Y
Saving Deposits	328378	332248	340705	329680	337135	2.26	2.67
Current Deposits	63949	49200	46622	47527	77841	63.78	21.72
CASA Deposits	392327	381448	387327	377207	414976	10.01	5.77
Term Deposit	822624	849736	851386	880219	916161	4.08	11.37
Retail Term Deposit	501403	514572	513372	521315	532187	2.09	6.14
Total Domestic Deposit	1214951	1231184	1238713	1257426	1331137	5.86	9.56
Global Deposits	1312366	1335167	1347347	1369465	1456883	6.38	11.01

Advances Mix

₹ in Crore

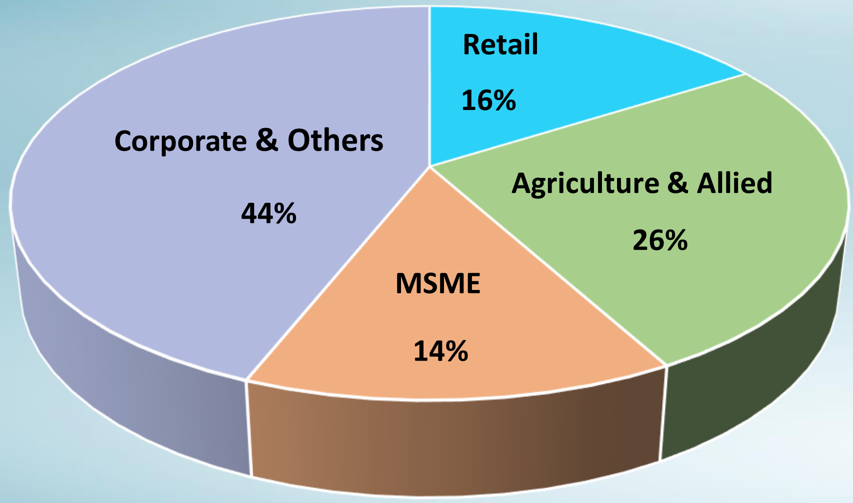
RAM: 57%

Mar’25



RAM: 56%

Mar’24



Parameters	Mar’24	Dec’24	Mar’25	Growth (%)	
				Q-o-Q	Y-o-Y
RAM Credit	538837	593137	610127	2.86	13.23
Retail	156414	208116	223366	7.33	42.80
Agriculture & Allied	253206	243787	246904	1.28	(2.49)
MSME	129217	141234	139857	(0.97)	8.23
Corporate & others	421765	456569	463205	1.45	9.83
Domestic Gross Advances	908182	987591	1008671	2.13	11.06
Global Gross Advance	960602	1049706	1073332	2.25	11.74

Exceeded the Mandated Targets under Priority Sector

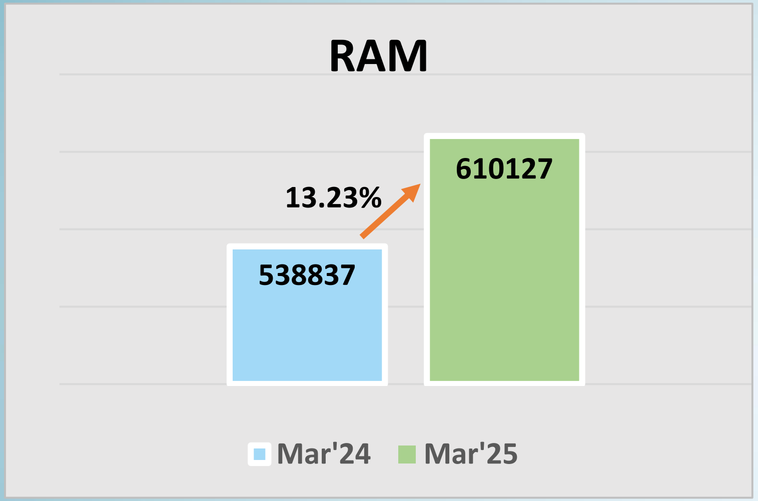
Mandated Norms under Priority Sector

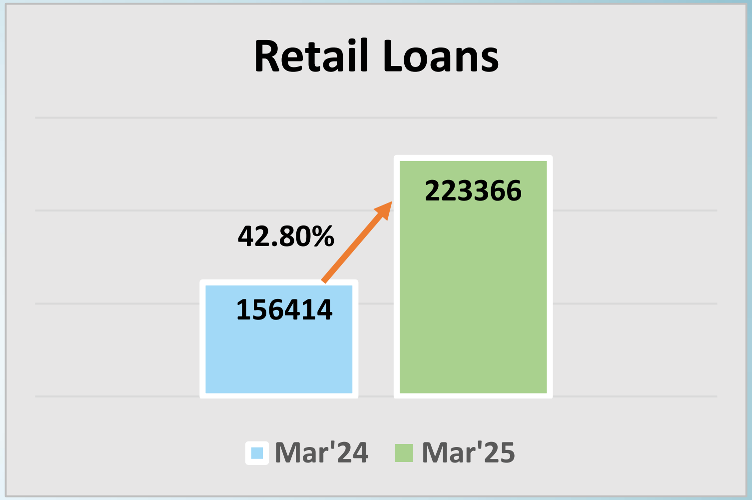
Exceeded the mandated norms in respect of:

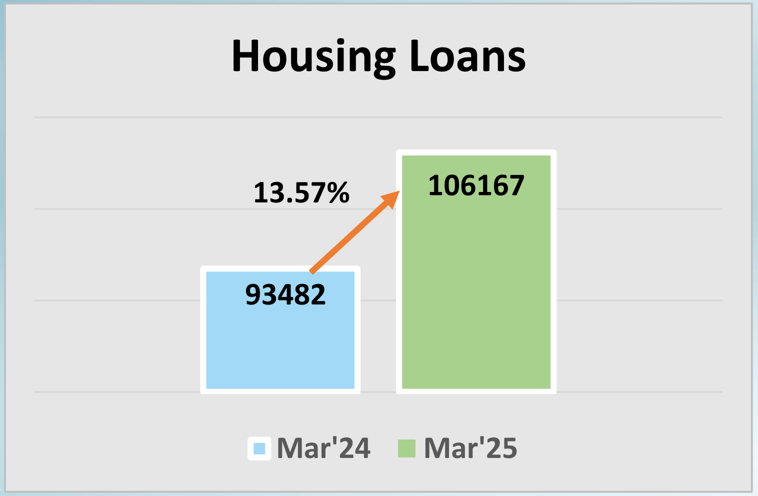
- Total Priority (42.36% to ANBC against 40% norm)
- Agriculture (20.05% to ANBC against 18% norm)
- Small and Marginal Farmers (13.42% to ANBC against 10.00% norm)
- Non Corporate Farmers (16.25% to ANBC against 13.78% norm)
- Weaker Section (19.25% to ANBC against 12.00% norm)
- Micro Enterprises (9.73% to ANBC against 7.50% norm)

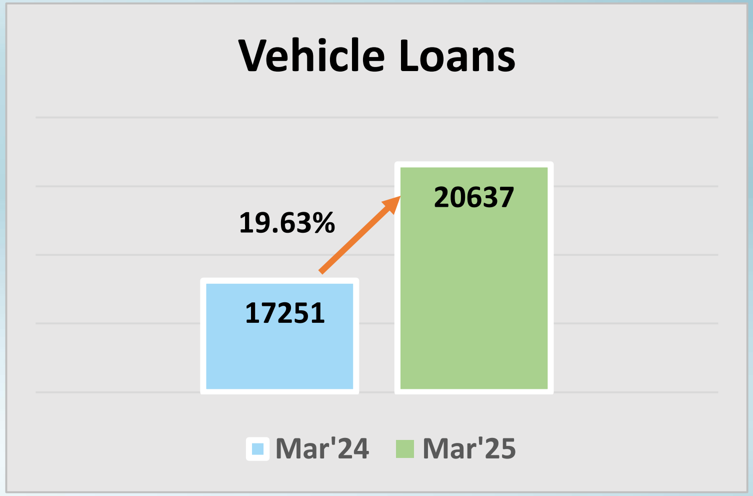
RAM & Retail Credit

₹ in Crore









Industry Credit

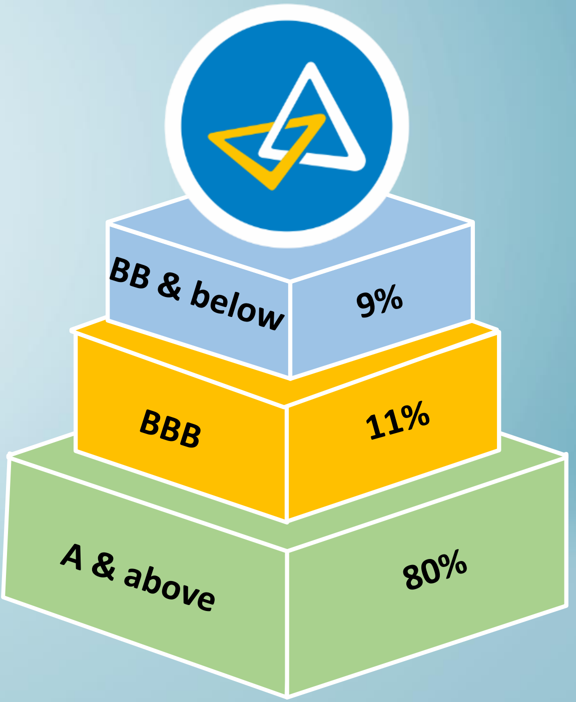
₹ in Crore

Sector/Scheme	Mar'24	Dec'24	Mar'25	Growth (%)	
				Q-o-Q	Y-o-Y
Infrastructure	129411	132672	139182	4.91	7.55
NBFC	131974	142731	138116	(3.23)	4.65
Textile	18353	19224	18990	(1.22)	3.47
Iron & Steel	14991	18226	16612	(8.86)	10.81
Commercial Real Estate	14903	19024	19236	1.11	29.07
Food Processing	12396	12632	12627	(0.04)	1.86
Engineering	13907	14211	14109	(0.72)	1.45
Petroleum, Coal products & Nuclear Fuels	10678	7524	9572	27.22	(10.36)
Construction	8903	9306	8549	(8.13)	(3.98)
Chemicals & Chemical Products	10909	11400	11404	0.04	4.54

Rating Profile

₹ in Crore

External Rating - Wise Distribution of Domestic Advances above ₹ 25 crore (% of Total rated loan book above ₹ 25 crore)						
	Mar'24		Dec'24		Mar'25	
External Rating	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	222192	80	245369	80	246861	80
BBB	30897	11	34084	11	34530	11
BB and below	25135	9	29059	9	26088	9
Total	278224	100	308512	100	307479	100



PSU PSE Customers (Mar'25)	
Central Govt. Guarantee	State Govt. Guarantee
24807	48385

Rating Profile

₹ in Crore

Rating Profile of Standard NBFC Domestic Exposure						
	Mar'24		Dec'24		Mar'25	
External Rating	Exposure	% Share	Exposure	% Share	Exposure	% Share
A and above	129893	99	141511	99	134565	98
BBB	130	1	79	1	1070	1
BB and below	14		1735		1687	1
Total	130037	100	143325	100	137322	100

Driving Customer Delight & Growth Digitally

Financial Performance

DOCTOR'S CHOICE SCHEME

Total Income

₹ in Crore

Parameters	Quarterly							Cumulative		
	Mar’24	Jun'24	Sep'24	Dec'24	Mar'25	Growth (%)		Mar’24	Mar'25	Growth (%)
						Q-o-Q	Y-o-Y			
Interest Income	**28807**	**28701**	**29740**	**30312**	**31002**	**2.28**	**7.62**	**108688**	**119755**	**10.18**
Interest on Advances	20863	20778	21758	22446	22807	1.61	9.32	78188	87789	12.28
Interest on Investments	5902	6078	6059	6186	6273	1.41	6.29	22673	24596	8.48
Other Interest Income	2042	1845	1923	1680	1922	14.40	(5.88)	7827	7370	(5.84)
Non-Interest Income	**5217**	**5319**	**4981**	**5802**	**6351**	**9.46**	**21.74**	**18966**	**22453**	**18.39**
Total Income	**34024**	**34020**	**34721**	**36114**	**37353**	**3.43**	**9.78**	**127654**	**142208**	**11.40**

Non-Interest Income

₹ in Crore

Parameters	Quarterly							Cumulative		
	Mar'24	Jun'24	Sep'24	Dec'24	Mar'25	Growth (%)		Mar'24	Mar'25	Growth (%)
						Q-o-Q	Y-o-Y			
Fee Based Income	1941	1910	2436	2185	2335	6.86	20.30	7419	8866	19.50
Commission Exchange & Brokerage	437	353	382	499	465	(6.81)	6.41	1412	1699	20.33
Service Charges	886	798	880	939	944	0.53	6.55	3417	3561	4.21
Miscellaneous	618	759	1174	747	926	23.96	49.84	2590	3606	39.23
Treasury Income	865	503	885	1226	995	(18.84)	15.03	2483	3609	45.35
Profit on Sale of Investments	663	349	661	945	711	(24.76)	7.24	1623	2666	64.26
Profit on Exchange Transactions	177	151	173	228	276	21.05	55.93	765	828	8.24
Dividend Income	25	3	51	53	8	(84.91)	(68.00)	95	115	21.05
Recoveries in Written Off A/cs	1900	1158	1191	2008	2471	23.06	30.05	5963	6828	14.51
Other Receipts(PSLC & Others)	511	1748	469	383	550	43.60	7.63	3101	3150	1.58
Total Non-Interest Income	5217	5319	4981	5802	6351	9.46	21.74	18966	22453	18.39

Total Expenses

₹ in Crore

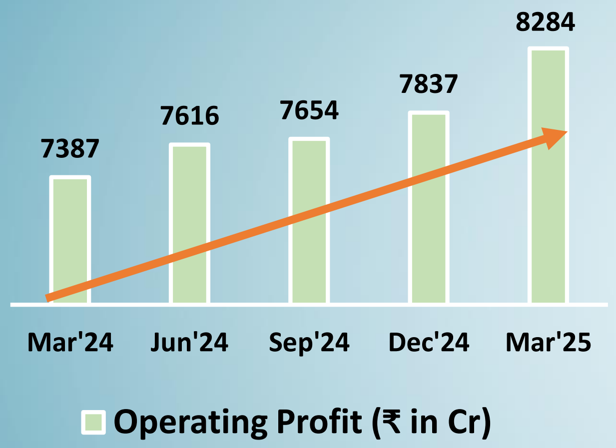
Parameters	Quarterly							Cumulative		
	Mar'24	Jun'24	Sep'24	Dec'24	Mar'25	Growth (%)		Mar'24	Mar'25	Growth (%)
						Q-o-Q	Y-o-Y			
Interest Expenses	19227	19535	20425	21163	21560	1.88	12.13	72122	82683	14.64
Interest on Deposits	17714	18352	18652	19117	19588	2.46	10.58	66282	75709	14.22
Other Interests	1513	1183	1773	2046	1972	(3.62)	30.34	5840	6974	19.42
Operating Expenses	7410	6869	6642	7114	7509	5.55	1.34	26119	28134	7.71
Staff Cost	4458	4230	4363	4480	4783	6.76	7.29	16434	17856	8.65
Other Operating Expenses	2952	2639	2279	2634	2726	3.49	(7.66)	9685	10278	6.12
Total Expenses	26637	26404	27067	28277	29069	2.80	9.13	98241	110817	12.80

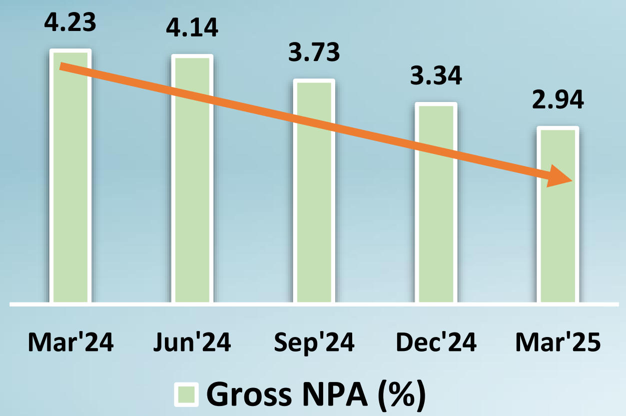
Financials at a Glance

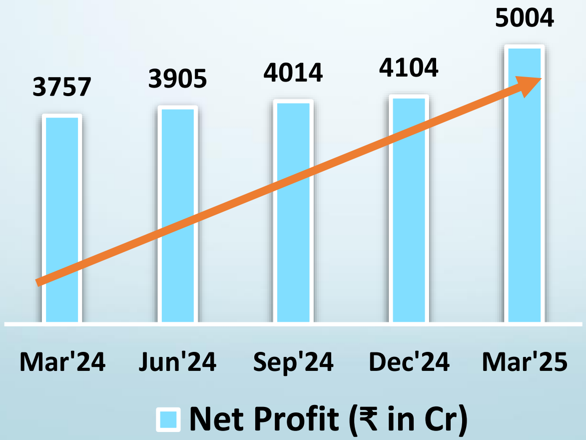
₹ in Crore

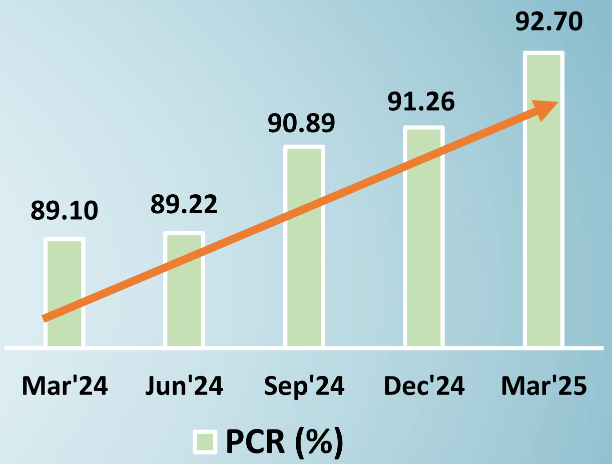
Parameters	Quarterly							Cumulative		
	Mar’24	Jun'24	Sep'24	Dec’24	Mar’25	Growth (%)		Mar’24	Mar'25	Growth (%)
						Q-o-Q	Y-o-Y			
Net Interest Income	9580	9166	9315	9149	9442	3.20	(1.44)	36566	37072	1.38
Total Interest Income	28807	28701	29740	30312	31002	2.28	7.62	108688	119755	10.18
Total Interest Expenses	19227	19535	20425	21163	21560	1.88	12.13	72122	82683	14.64
Total Income	34024	34020	34721	36114	37353	3.43	9.78	127654	142208	11.40
Total Expenditure	26637	26404	27067	28277	29069	2.80	9.13	98241	110817	12.80
Operating Profit	7387	7616	7654	7837	8284	5.70	12.14	29413	31391	6.72
Provisions	3630	3711	3640	3733	3280	(12.14)	(9.64)	14859	14364	(3.33)
Net Profit	3757	3905	4014	4104	5004	21.93	33.19	14554	17027	16.99

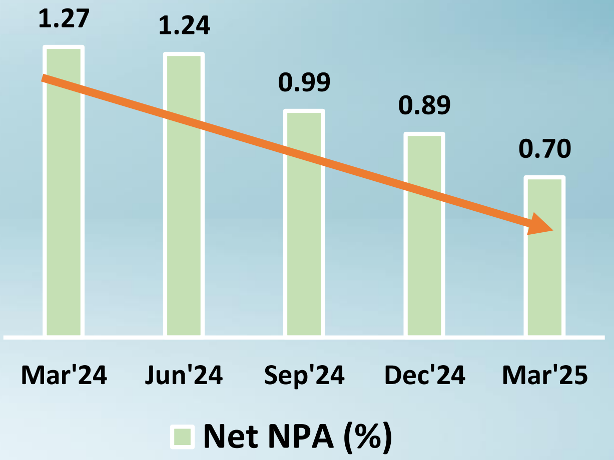
Continuous & Consistent Performance











Provisions

₹ in Crore

Parameters	Quarterly							Cumulative		
	Mar’24	Jun’24	Sep’24	Dec’24	Mar’25	Growth (%)		Mar’24	Mar'25	Growth (%)
						Q-o-Q	Y-o-Y			
Total Provision	**3630**	**3711**	**3640**	**3733**	**3280**	**(12.14)**	**(9.64)**	**14859**	**14364**	**(3.33)**
NPAs	2280	2171	2587	1982	2846	43.59	24.82	9005	9586	6.45
Standard Asset	44	21	134	126	55	(56.35)	25.00	231	336	45.45
Non Performing Investment	295	(125)	(72)	440	(1334)	---	---	911	(1091)	---
Income Tax	1149	1428	1389	1334	1450	8.70	26.20	5151	5601	8.74
Others	(138)	216	(398)	(149)	263	---	---	(439)	(68)	---

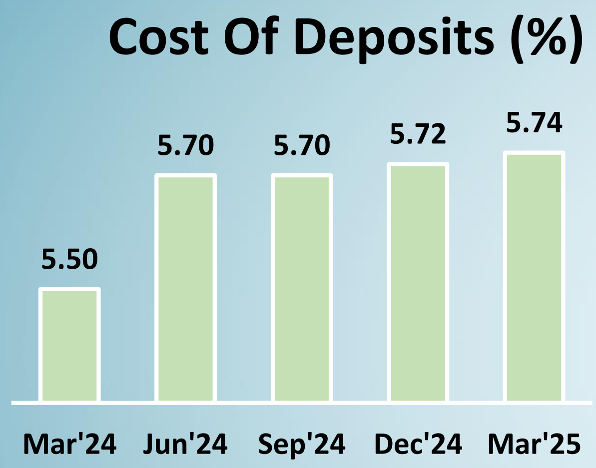
Key Ratios

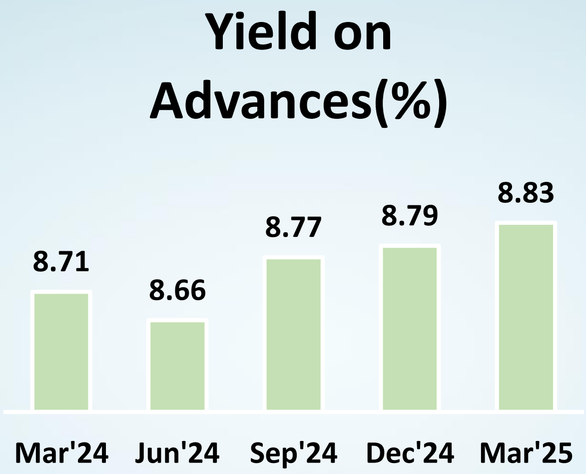
(%)

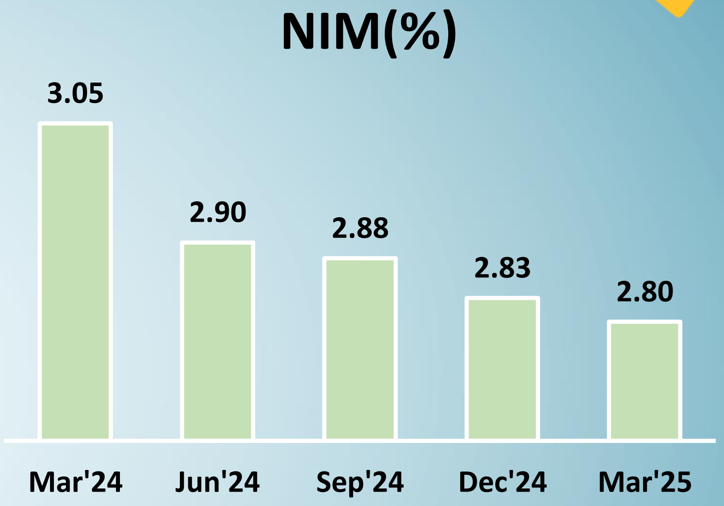
Ratios	Mar'24		Sep'24		Dec'24		Mar'25	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	1.03	1.01	1.05	1.05	1.03	1.04	1.25	1.09
Return on Net-worth	21.18	22.06	19.78	20.44	19.09	20.18	23.23	21.28
Cost to Income	50.08	47.03	46.46	46.94	47.58	47.16	47.55	47.27
CD Ratio	73.20	73.20	75.11	75.11	76.65	76.65	73.67	73.67
EPS (Annualized)*	83.30	80.23	17.56	17.41	17.95	17.59	22.37	18.77
Book Value (In ₹)*	395.94	395.94	91.29	91.29	95.26	95.26	97.28	97.28
NIM	3.07	3.05	2.86	2.88	2.71	2.83	2.73	2.80

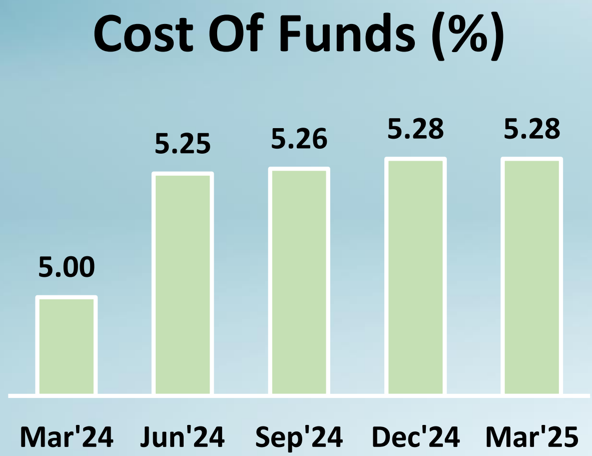
*Figures for March 2024 quarter is on Face Value of ₹10/- per share whereas figures for Sep 2024,Dec 2024 & Mar 2025 quarter is on Face Value of ₹2/- per share. In Mar'25, by considering face value of ₹2/share cumulative EPS and Book Value per share would be ₹93.85 & ₹486.40 respectively without considering stock split.

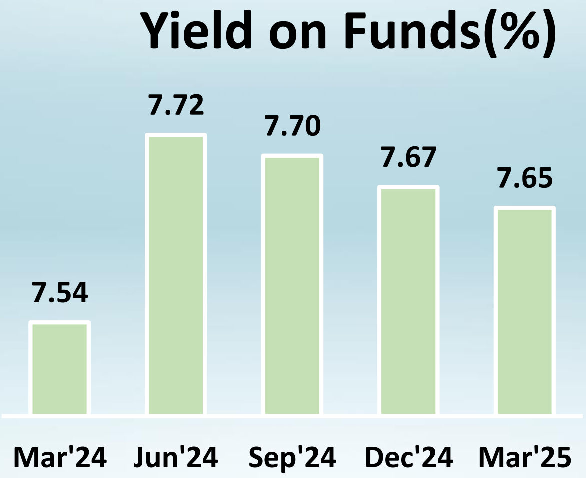
Key Ratios

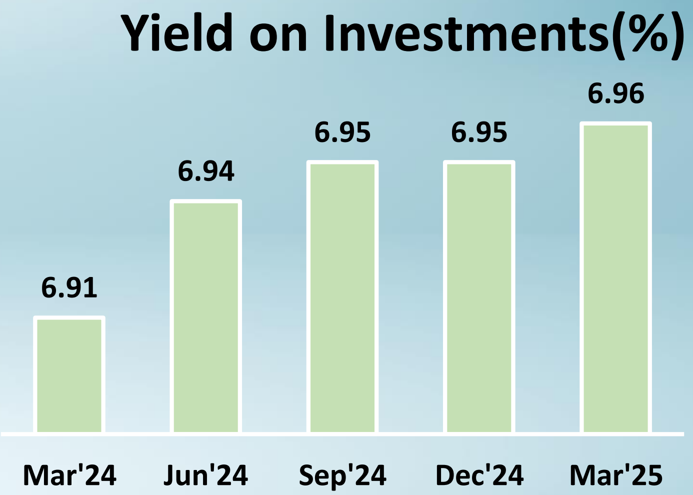

Cost Of Deposits (%)
5.50
5.70
5.70
5.72
5.74
Mar'24
Jun'24
Sep'24
Dec'24
Mar'25


Yield on Advances(%)
8.71
8.66
8.77
8.79
8.83
Mar'24
Jun'24
Sep'24
Dec'24
Mar'25


NIM(%)
3.05
2.90
2.88
2.83
2.80
Mar'24
Jun'24
Sep'24
Dec'24
Mar'25


Cost Of Funds (%)
5.00
5.25
5.26
5.28
5.28
Mar'24
Jun'24
Sep'24
Dec'24
Mar'25


Yield on Funds(%)
7.54
7.72
7.70
7.67
7.65
Mar'24
Jun'24
Sep'24
Dec'24
Mar'25


Yield on Investments(%)
6.91
6.94
6.95
6.95
6.96
Mar'24
Jun'24
Sep'24
Dec'24
Mar'25


Driving Customer Delight
& Growth Digitally
Canara MSME Smart
Professional Scheme
Investments

Investment Portfolio

₹ in Crore

Sl. No	Parameters	Mar'24	Dec'24	Mar'25
1	Domestic Investments	360836	383054	381386
(a)	SLR	324154	333068	330910
(b)	Non SLR	36682	49986	50476
	SLR as % to Dom. Investments	89.83	86.95	86.77
(i)	Held To Maturity (HTM)	290652	305208	301807
(ii)	Available For Sale (AFS)	69748	52920	56017
(iii)	Fair Value Through Profit & Loss (FVTPL) (including HFT)	436	23350	21985
(iv)	Subsidiaries & Joint Ventures	--	1576	1577
2	Investment by Overseas Branches	2715	2119	3281
3	Total Gross Investment (1+2)	363551	385173	384667
	HTM To Investment (%)	80.55	79.68	79.13

Non SLR Portfolio

₹ in Crore

Parameters	Mar'24	Dec'24	Mar'25	% Share (Mar'25)	Y-o-Y Variation	
					Amount	%
PSU Bonds	3588	4310	4860	9.63	1272	35.45
Corporate and Other Bonds	7113	7926	6752	13.38	(361)	(5.08)
Special Govt. Sec excl. Recap Bonds	633	630	301	0.60	(332)	(52.45)
CG Recap. Bond	18238	18238	18238	36.13	0	--
Share of PSU/Corporate/Others	4136	6140	6101	12.09	1965	47.51
Venture Capital Fund	370	400	414	0.82	44	11.89
Regional Rural Bank	287	333	333	0.66	46	16.03
Security Receipts	1108	1440	2095	4.15	987	89.08
Subsidiaries JV	763	1244	1244	2.46	481	63.04
Other	446	9325	10138	20.08	9692	--
Total Non SLR Investment	36682	49986	50476	100.00	13794	37.60

Asset Quality

Asset Quality Ratios

₹ in Crore

Parameters	Mar'24	Dec'24	Mar'25
Gross NPA	40605	35061	31530
Gross NPA (%)	4.23	3.34	2.94
Net NPA	11823	9081	7353
Net NPA (%)	1.27	0.89	0.70
Provision Coverage Ratio (%)	89.10	91.26	92.70
Credit Cost (%)	0.96	0.89	0.92
Slippage Ratio (%)	0.34	0.24	0.26

Movement of NPA

₹ in Crore

Parameters	Mar'24	Dec'24	Mar'25
NPA as at the beginning of the period	41722	37733	35061
Cash Recovery towards Book Liability(i)	929	780	791
Up-gradation (ii)	520	460	420
Write Off (iii)	3068	3896	5022
Total Reduction(i+ii+iii)	4517	5136	6233
Fresh Addition	3400	2464	2702
-Fresh Slippages	3082	2363	2655
-Debits in existing NPA A/c	318	101	47
Gross NPAs at end of the period	40605	35061	31530
Eligible Deductions incl. Provisions	28782	25980	24177
Net NPAs	11823	9081	7353
Recoveries in Written Off A/c	2232	2398	3049
Total Cash recovery including Recovery in Written off A/cs	3161	3178	3840

NPA Classification: Sector Wise

₹ in Crore

Parameters	Mar'24	Dec'24	Mar'25	Advance O/s (Mar'25)	GNPA (%)
Domestic Gross NPA	37213	32585	30351	1008671	3.01
Global Gross NPA	40605	35061	31530	1073332	2.94
Retail	2247	2049	2189	223366	0.98
Housing Loans	836	1162	1197	106167	1.13
Vehicle Loans	268	274	277	20637	1.34
Other Personal Loans	354	315	393	79139	0.50
Agriculture & Allied	8541	8970	8375	246904	3.39
MSME	11234	9995	7915	139857	5.66
Corporate & Others	18583	14047	13051	463205	2.82

NPA Classification : Industry wise

₹ in Crore

Sector/Scheme	Mar'24	Dec'24	Mar'25	GNPA (%)
Infrastructure	5637	5179	4080	2.93
Iron & Steel	568	397	412	2.48
Textile	1431	794	689	3.63
Food Processing	1121	985	969	7.67
Engineering	825	742	744	5.27

Special Mention Accounts (SMA)

₹ in Crore

SMA Position of the Bank (₹ 5 Cr and above)									
Parameters	Mar'24			Dec'24			Mar'25		
	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances
SMA 2	141	3897	0.40	157	7422	0.71	106	3256	0.30
SMA 1	100	1229	0.13	98	3901	0.37	119	4214	0.39
TOTAL SMA 1 & 2	241	5126	0.53	255	11323	1.08	225	7470	0.70
SMA 0	129	1533	0.16	83	704	0.06	95	2835	0.26
TOTAL	370	6659	0.69	338	12027	1.14	320	10305	0.96

Accounts referred to NCLT

₹ in Crore

Parameters	Mar'24				Mar'25			
	No of Accounts	Book Liability	Provision	Provision Coverage	No of Accounts	Book Liability	Provision	Provision Coverage
1st List - RBI	4	1094	1094	100	4	920	920	100
2nd List – RBI	9	4686	4686	100	8	4016	4016	100
Total RBI 1 & 2	13	5780	5780	100	12	4936	4936	100
Others	361	31903	30167	95	351	29572	29215	99
Total	374	37683	35947	95	363	34508	34151	99

NCLT Resolution Status

	Cumulative Recovery (FY 2024-25)		Mar'24		Mar'25	
	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
Through Resolution	40	767	18	121	15	423
Through Liquidation	55	405	33	64	17	91
Through 12A Settlement	5	185	0	0	0	0
Through PPIRP	1	3	1	1	0	0
Through ARC/NARCL Sale	4	784	5	264	2	731
Through Other Mode under NCLT	19	456	2	21	9	15
Total	124	2600	59	471	43	1260

Capital & Shareholding

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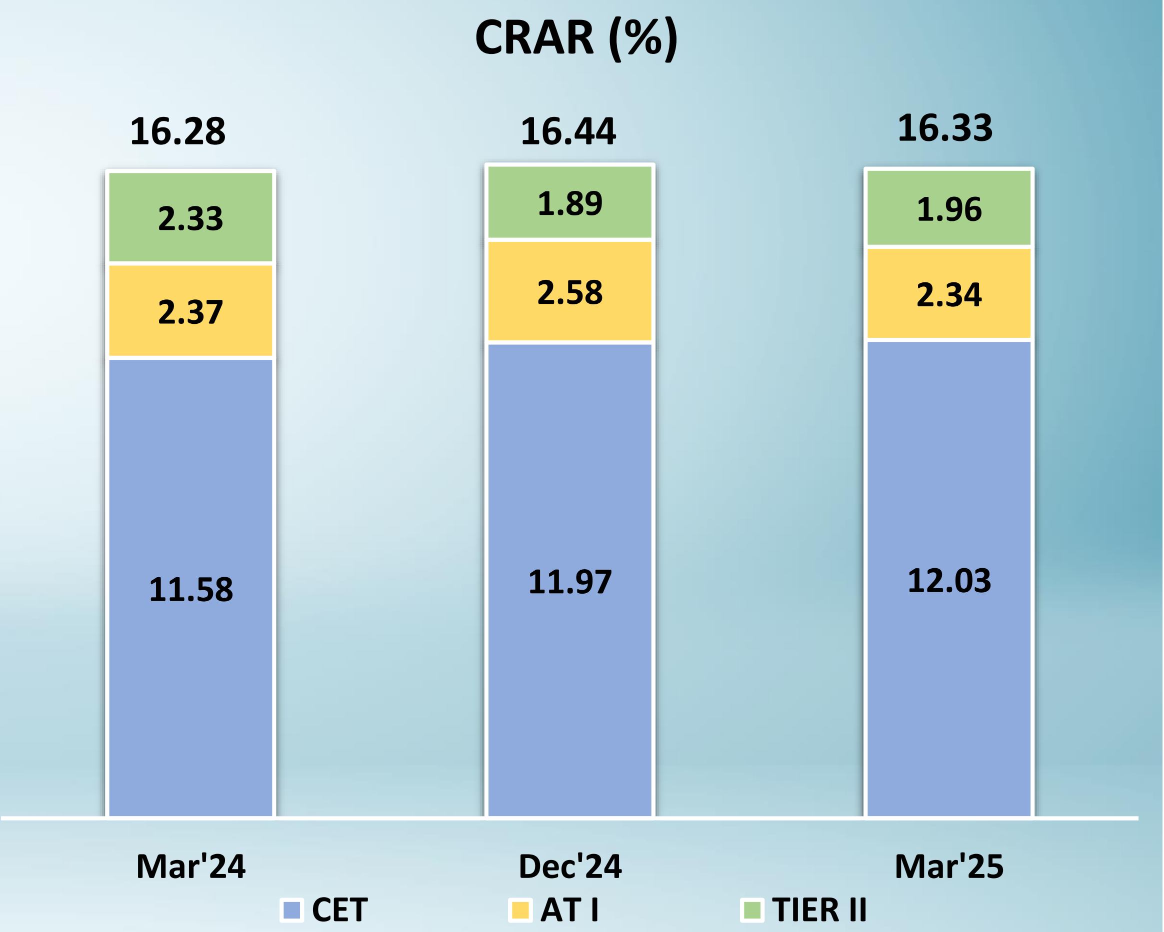
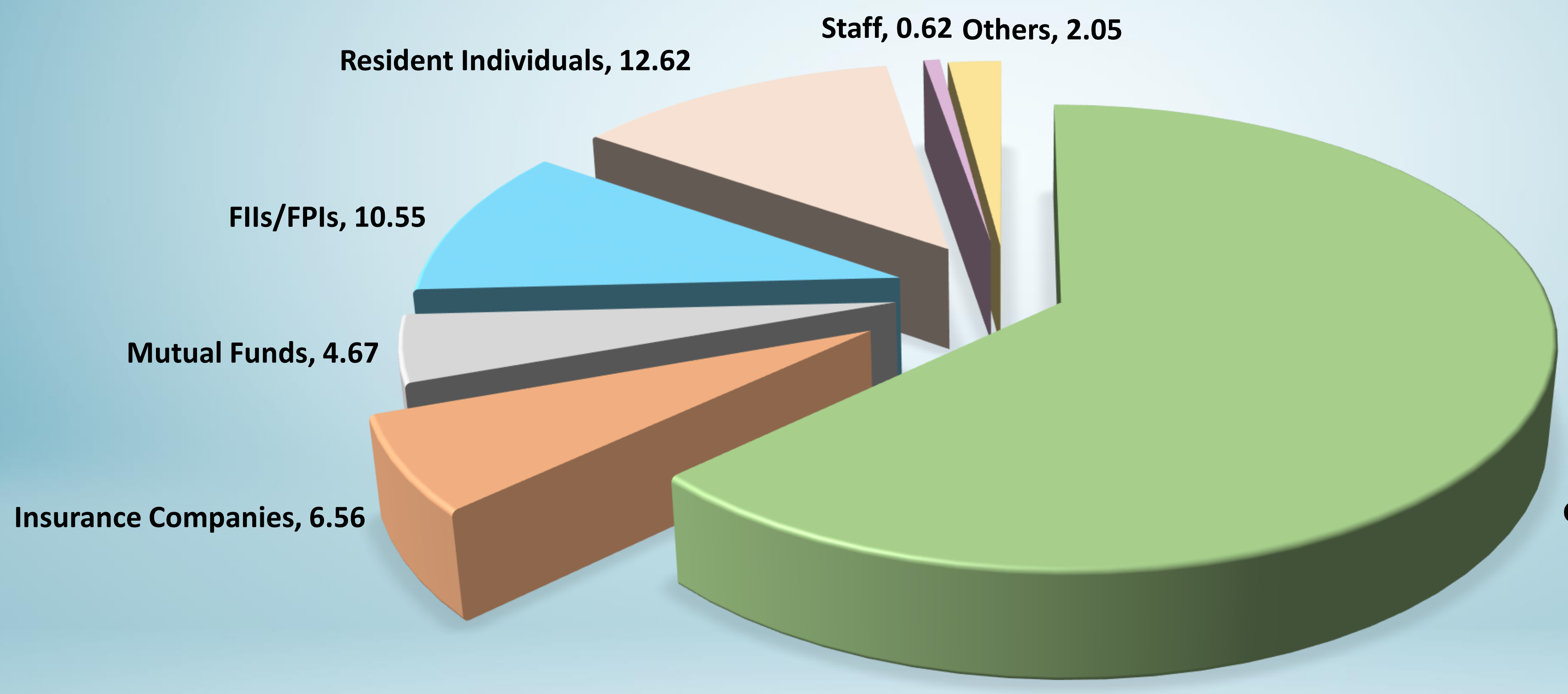
Capital Funds (Basel III)

₹ in Crore

Parameters	Mar’24	Dec’24	Mar’25
Tier I	93368	106057	106379
Common Equity	77529	87228	89040
Additional Tier I	15839	18828	17339
Tier II	15599	13770	14536
Total (Tier I+II)	108967	119827	120915
Risk-weighted Assets	669257	728892	740322
Gross Advances	960602	1049706	1073332
RWA to Gross Advances (%)	69.67	69.44	68.97
Tier I (%)	13.95	14.55	14.37
Common Equity (%)	11.58	11.97	12.03
Additional Tier I (%)	2.37	2.58	2.34
Tier II (%)	2.33	1.89	1.96
Total (Tier I+II) %	16.28	16.44	16.33



Shareholding Pattern as on March 31st, 2025



Year ended	FII/FPIs holding (%)
Mar’22	8.48
Mar’23	8.95
Mar’24	10.57
Mar’25	10.55

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Environmental, Social & Governance

Environmental, Social & Governance (ESG) Practices

Environmental

- As part of Green initiatives, Bank has undertaken:
- ✓ Increased usage of LED light, BEE rated AC units
- ✓ Gradual phasing out of DG sets
- ✓ Installed Rain Water Harvesting system in 122 Bank owned properties and Rooftop Solar Power system in 165 Bank owned properties, with a total capacity of 4133 kWp.
- EV charging station has been commissioned in Head Office Building for charging of staff's E-Vehicles.
- Canara Institute of Bank Management, Manipal and Townhall Welfare Branch achieved a Silver rating under IGBC Green Campus Certification system.
- Bank's Residential building at 221, RMV Extension, Bengaluru has been certified under GRIHA (Green Rating for Integrated Habitat).
- Bank is having a significant portfolio under sustainable finance which includes Renewable Energy Projects, Compressed Biogas & Energy Conservation scheme, Solar Pump scheme under PM-KUSUM, Roof Top Solar (RTS) for residential sector with subsidy, Canara Green Wheels scheme for E vehicles.

Social

- Bank is impacting the Society by engaging 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
- ✓ Financial Literacy Centres (FLC)
- ✓ Rural Self Employment Training Institutes (RSETIs)
- ✓ Rural Development & Self Employment Training Institutes (RUDSETIs.)
- During quarter ending March 2025, Bank has conducted 3,013 awareness programs and 552 training programs through its RSETIs and RUDSETIs, benefiting 15,000 plus candidates to upgrade their skill sets.
- Bank has 115 Financial Literacy Centres (FLCs) through which 5,928 camps have been conducted and 7,29,791 persons were extended Financial Literacy during quarter ending March 2025.
- To promote diversity , equity & inclusive growth, Bank has in place a Women Empowerment Committee named as 'Advaita' to support the women employee fraternity of the Bank.

Governance

- For the Bank's journey towards Sustainability, Bank has in place:
- ✓ Board approved ESG Policy.
- ✓ Green Deposit Policy & Lending Framework.
- Published its second BRSR report as part of Annual Report for FY 2023-24.
- Published maiden Sustainability Report highlighting Bank's commitment to environmental stewardship, social responsibility, and ethical governance.
- Bank has a Chief Ethics Officer and an exclusive 'Ethics Section' is in place to oversee the implementation of business ethics in the organization.
- Bank has been recognized for "Excellent Practices and Adoption of ESG Initiatives" at the 2nd ICC Emerging Asia Conclave 2024, organized by the Indian Chamber of Commerce.

Driving Customer Delight
& Growth Digitally

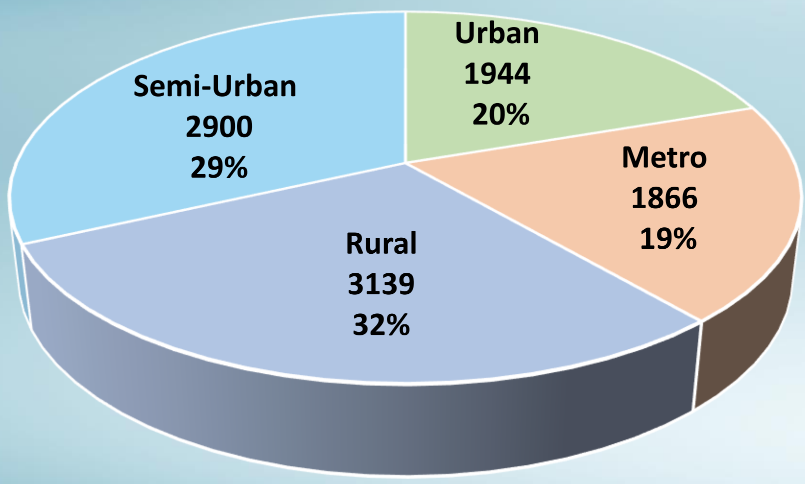
CANARA e-GST Scheme

Distribution Network

Distribution Network

Parameters	Mar'24	Dec'24	Mar'25
General Branches(a)	8984	9190	9224
Specialised Branches(b)	620	626	625
Total Domestic Branches(a+b)	9604	9816	9849
Overseas Branches	4	4	4
BC Points	13167	13177	7819
Total Banking Outlets	22775	22997	17672
ATM	10209	9715	9579
Recycler	1946	2311	2375

Presence across Urban & Rural areas Mar'25



4 International Branches

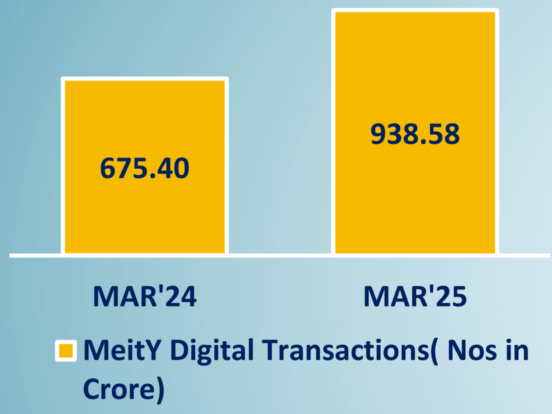
- New York
- London
- Dubai
- IBU, Gift City, Gujarat

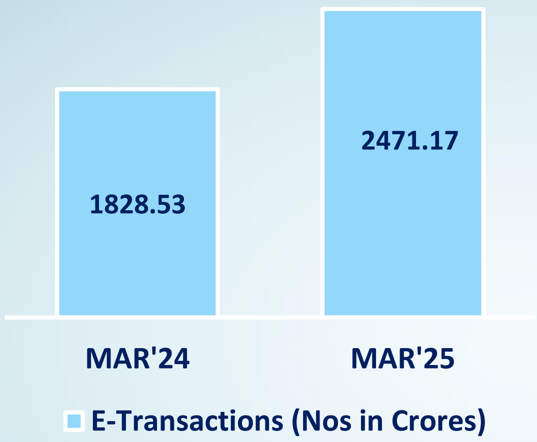
Driving Customer Delight & Growth Digitally

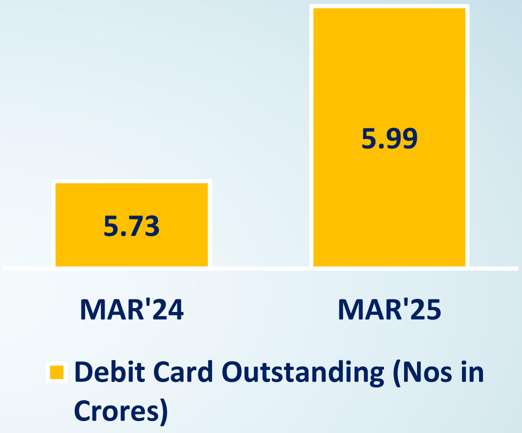
Digital Footprint

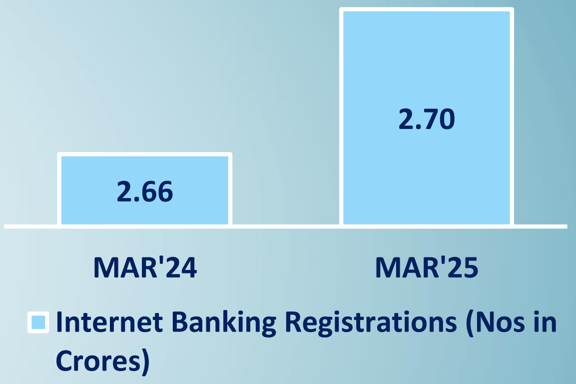
Canara
MSME INN

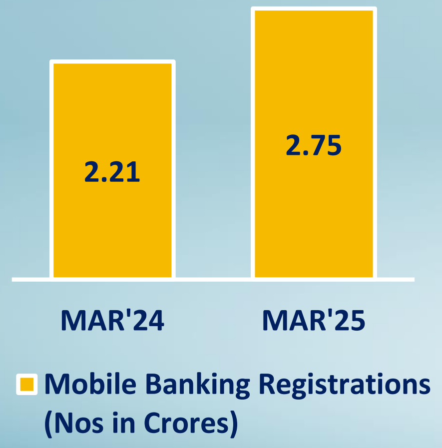
Digital Footprint

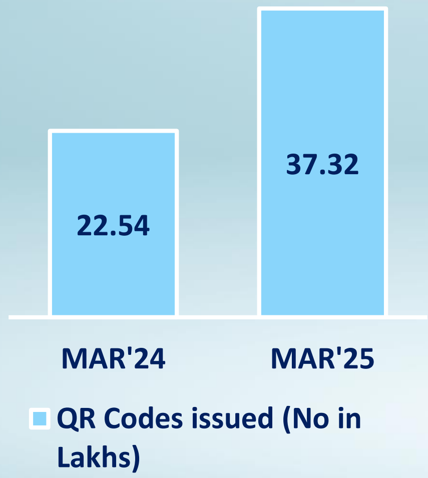


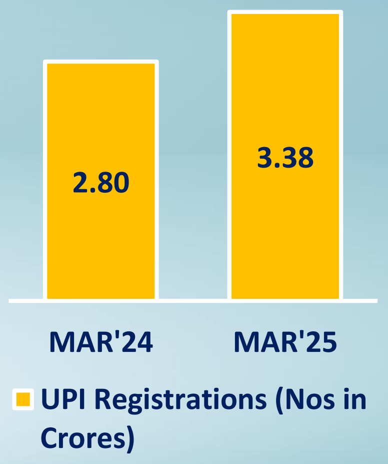












New Digital Initiatives

Hybrid PoS(point of Sale	A single device combining the benefits of a POS machine and a Soundbox allows MEs(Merchant Establishment) to accept card based and UPI based payments and also alerts with voice notification for successful transactions.
PFM Tracker	Options to set Goal/ Targets in Personal Finance Management have been introduced in ai1 app for tracking of expenditure pattern.
Beneficiary Account Name Lookup	Verifying beneficiaries' name while adding beneficiary to ensure that funds are remitted to the intended recipient. This feature is enabled in both Mobile Banking & Internet Banking.
Digital Lending	a. E-Mudra : Financing of loans upto 10 lakhs under PMMY b. E-Udyam: Financing for TL/ WC limit upto 25 lakhs under Digi Credit loan facility as directed by DFS c. KCC Above 2 lakhs & KCC Renewal: Disbursement of KCC loan above 2 lakhs, Renewal & Review of KCC loans
Account product portability	Account product portability feature has been enabled in Internet Banking. Now customer can switch account product and avail exciting features of the other account products.
DLP Overdraft Facility	Overdraft facility against own term deposits for Retail, Agricultural & MSME purpose through Digital Lending Platform has been implemented.

Subsidiaries & Associates

₹ in Crore

Name of the Entity	Holding(%)	Total Profit	Our share
		Mar'25	
SUBSIDIARIES			
Canara Robeco Asset Management Company Ltd.	51	182.68	93.17
Canara HSBC Life Insurance Company Ltd.	51	116.98	59.66
Canbank Factors Ltd.	70	2.72	1.90
Canbank Computer Services Ltd.	69.14	14.98	10.36
Canara Bank Securities Ltd.	100	7.90	7.90
Canbank Financial Services Ltd.	100	21.75	21.75
Canbank Venture Capital Fund Ltd.	100	0.28	0.28
Canara Bank (Tanzania) Ltd.*	100	(37.98)	(37.98)
Total		309.31	157.04
ASSOCIATES			
Andhra Pragathi Grameena Bank	35	639.38	223.78
Can Fin Homes Ltd.	29.99	857.17	257.07
Kerala Gramin Bank	35	308.45	107.96
Karnataka Vikas Grameena Bank	35	125.82	44.04
Karnataka Gramin Bank	35	(791.23)	(276.93)
Total		1139.59	355.91

*Note: Canara Bank (Tanzania) Ltd has transferred asset and liabilities to Exim Bank Tanzania Ltd and has ceased its business operations with effect from 21.12.2024.

Guidance vs Actuals for March 2025 and Guidance for March 2026

Parameters	Guidance (31.03.2025)	Actuals as on 31.03.2025	Guidance (31.03.2026)
Business Growth (Global)	10.00%	11.32%	10.50%
Advances Growth (Global)	10.00%	11.74%	10%-11%
Deposits Growth (Global)	9.00%	11.01%	9%-10%
CASA (Domestic CASA to Domestic Deposit)	33.00%	31.17%	32.00%
NIM (Global)(Annualized)	2.90%	2.80%	2.75%-2.80%
Gross NPA (Global)	3.50%	2.94%	2.50%
Net NPA (Global)	1.10%	0.70%	0.60%
PCR (Global)	90.00%	92.70%	93.00%
Slippage Ratio (Global)(Annualized)	1.30%	0.90%	0.90%
Credit Cost (Global)(Annualized)	1.10%	0.92%	0.90%
Return on Equity (RoE)	18.00%	21.28%	18.50%
Earning per share (EPS)(Annualized) (Face Value Rs.2/- per share)	16.40	18.77	19.00
Return on Average Assets (RoA)	1.00%	1.09%	1.05%

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.