



## PERFORMANCE HIGHLIGHTS DECEMBER 2012



## HIGHLIGHTS

### Major Highlights

- Total Business at ` 542205 crore
- Total Deposits at ` 323963 crore
- Advances (net) at ` 218242 crore
- Net Profit at ` 710 crore for Q3 FY13 and ` 2147 crore for nine months upto Dec'12
- NIM at 2.36%
- Capital Adequacy Ratio at 12.64%
- Tier I Capital Ratio at 9.76%
- Cash Recovery at ` 998 crore for Q3FY13 and ` 2477 crore for nine months upto Dec'12
- 112 New Branches and 616 ATMs Y-o-Y



# BUSINESS PROFILE

Amt. in ` Crore

	Dec'11	MAR'12	Dec'12
<b>Global Business</b>	<b>531730</b>	<b>559544</b>	<b>542205</b>
<b>Global Deposits</b>	<b>314093</b>	<b>327054</b>	<b>323963</b>
<b>Global Advances (Net)</b>	<b>217637</b>	<b>232490</b>	<b>218242</b>

**CREDIT DEPOSIT RATIO AT 67.37%**



# COMPOSITION OF DEPOSITS

Amt. in ` Crore

	Dec'11	Mar'12	Dec'12	Y-o-Y Growth (%)
<b>Savings Deposits</b>	<b>63361</b>	<b>64792</b>	<b>68689</b>	<b>8.41%</b>
<b>CASA Deposits</b>	<b>75420</b>	<b>79611</b>	<b>81162</b>	<b>7.61%</b>
<b>Term Deposits</b>	<b>238673</b>	<b>247443</b>	<b>242801</b>	<b>1.73%</b>
<b>Retail Term Deposits</b>	<b>78558</b>	<b>80576</b>	<b>86590</b>	<b>10.22%</b>

**DOMESTIC CASA RATIO AT 26%**



# INCOME, EXPENDITURE AND PROFIT

Amt. in ` Crore

	Q3' FY12	Q3' FY13	Y-o-Y Incr/Decr (%)	9M' FY12	9M' FY13	Y-o-Y Incr/Decr (%)
<b>Interest Income</b>	<b>7812</b>	<b>8544</b>	<b>9.38</b>	<b>22583</b>	<b>25613</b>	<b>13.42</b>
<b>Interest Expenditure</b>	<b>5894</b>	<b>6556</b>	<b>11.25</b>	<b>16934</b>	<b>19825</b>	<b>17.07</b>
<b>Net Interest Income</b>	<b>1919</b>	<b>1988</b>	<b>3.62</b>	<b>5649</b>	<b>5788</b>	<b>2.46</b>
<b>Non-Interest Income</b>	<b>762</b>	<b>846</b>	<b>10.94</b>	<b>2136</b>	<b>2146</b>	<b>0.48</b>
<b>Total Income</b>	<b>8574</b>	<b>9390</b>	<b>9.51</b>	<b>24719</b>	<b>27759</b>	<b>12.30</b>
<b>Total Expenditure</b>	<b>7014</b>	<b>7874</b>	<b>12.25</b>	<b>20289</b>	<b>23567</b>	<b>16.16</b>
<b>Operating Expenses</b>	<b>1121</b>	<b>1317</b>	<b>17.54</b>	<b>3355</b>	<b>3743</b>	<b>11.55</b>
<b>Employee Cost</b>	<b>713</b>	<b>831</b>	<b>16.64</b>	<b>2147</b>	<b>2365</b>	<b>10.15</b>
<b>Operating Profit</b>	<b>1560</b>	<b>1516</b>	<b>(2.80)</b>	<b>4430</b>	<b>4192</b>	<b>(5.37)</b>
<b>Net Profit</b>	<b>876</b>	<b>710</b>	<b>(18.85)</b>	<b>2454</b>	<b>2147</b>	<b>(12.51)</b>



# PROVISIONS

Amt. in ` Crore

	FY12		FY13	
	Q3	9M	Q3	9M
<b>Provisions for NPA</b>	<b>142</b>	<b>904</b>	<b>594</b>	<b>1515</b>
<b>Standard Assets</b>	<b>10</b>	<b>60</b>	<b>100</b>	<b>165</b>
<b>Income Tax</b>	<b>200</b>	<b>600</b>	<b>180</b>	<b>580</b>
<b>Provision/Write-back of Depreciation of Investments</b>	<b>169</b>	<b>239</b>	<b>(129)</b>	<b>(455)</b>
<b>Other Provisions</b>	<b>164</b>	<b>174</b>	<b>61</b>	<b>241</b>
<b>Total Provisions</b>	<b>684</b>	<b>1977</b>	<b>806</b>	<b>2046</b>



## OTHER INCOME

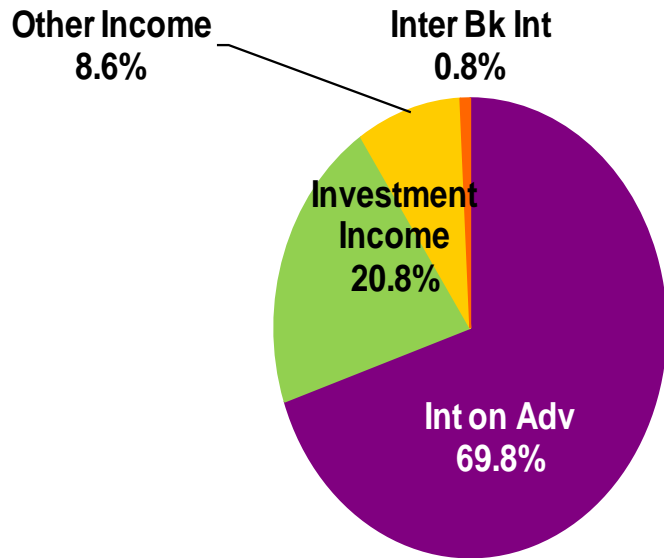
Amt. in ` Crore

	Q3		9M	
	FY12	FY13	FY12	FY13
<b>Commission &amp; Exchange</b>	<b>205</b>	<b>199</b>	<b>582</b>	<b>566</b>
<b>Profit from Exchange Transaction</b>	<b>101</b>	<b>108</b>	<b>304</b>	<b>329</b>
<b>Trading Profit</b>	<b>157</b>	<b>251</b>	<b>229</b>	<b>423</b>
<b>Dividend Income</b>	<b>15</b>	<b>11</b>	<b>97</b>	<b>38</b>
<b>Recovery in w/off A/cs</b>	<b>73</b>	<b>59</b>	<b>270</b>	<b>167</b>
<b>Other Misc. Income</b>	<b>211</b>	<b>218</b>	<b>654</b>	<b>623</b>
<b>Total Other Income</b>	<b>762</b>	<b>846</b>	<b>2136</b>	<b>2146</b>

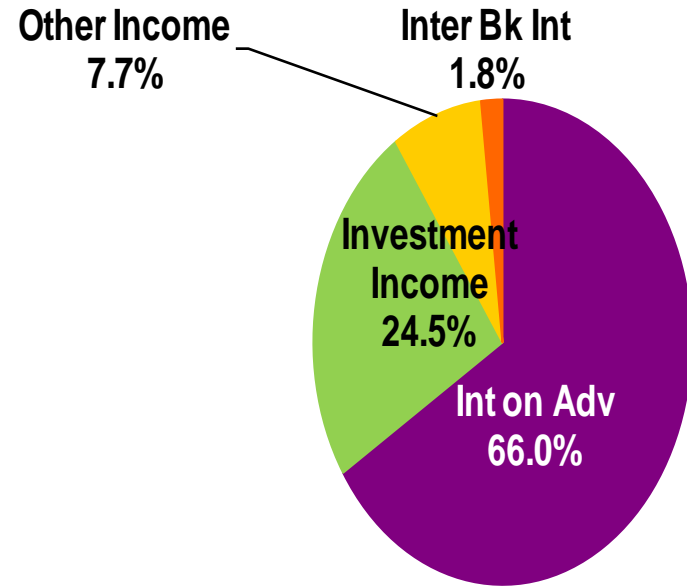


# MAJOR COMPONENTS OF INCOME

## DECEMBER 2011



## DECEMBER 2012







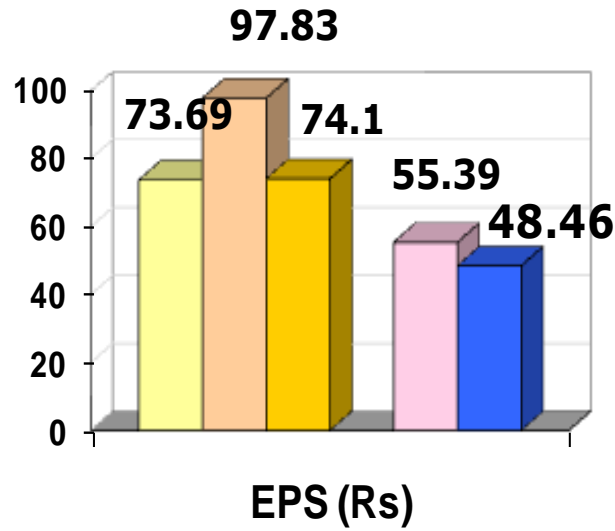
# EARNINGS PROFILE

In %

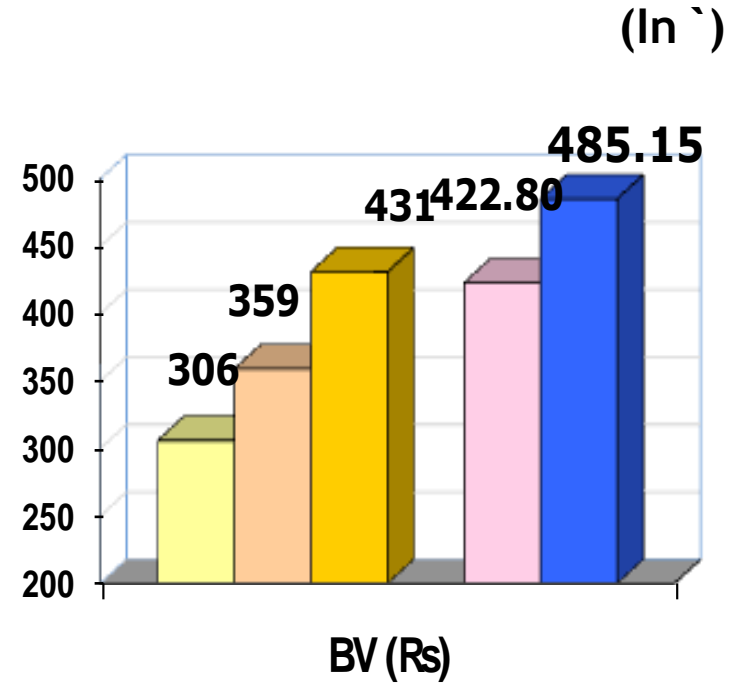
	Q3		9M	
	FY12	FY13	FY12	FY13
<b>NIM</b>	<b>2.48</b>	<b>2.36</b>	<b>2.48</b>	<b>2.36</b>
<b>ROAA</b>	<b>1.02</b>	<b>0.82</b>	<b>0.95</b>	<b>0.78</b>
<b>EPS (₹)</b>	<b>19.76</b>	<b>16.04</b>	<b>55.39</b>	<b>48.46</b>
<b>Book Value(₹)</b>	<b>422.80</b>	<b>485.15</b>	<b>422.80</b>	<b>485.15</b>
<b>ROE</b>	<b>18.89</b>	<b>14.04</b>	<b>18.89</b>	<b>14.04</b>
<b>Cost-Income Ratio</b>	<b>41.81</b>	<b>46.49</b>	<b>42.97</b>	<b>47.17</b>



# EARNINGS



■ Mar-10 ■ Mar-11 ■ Mar-12 ■ Dec-11 ■ Dec-12



■ Mar-10 ■ Mar-11 ■ Mar-12 ■ Dec-11 ■ Dec-12



## TREND IN COST AND YIELD (%)

In %

	Dec'11	Mar'12	Jun'12	Sep'12	Dec'12
<b>Cost of Deposits</b>	<b>7.27</b>	<b>7.35</b>	<b>7.89</b>	<b>7.83</b>	<b>7.81</b>
<b>Cost of Funds</b>	<b>6.59</b>	<b>6.71</b>	<b>7.12</b>	<b>7.13</b>	<b>7.03</b>
<b>Yield on Advances</b>	<b>10.85</b>	<b>10.93</b>	<b>11.12</b>	<b>11.20</b>	<b>11.12</b>
<b>Yield on Funds</b>	<b>8.79</b>	<b>8.94</b>	<b>9.10</b>	<b>9.17</b>	<b>9.09</b>
<b>Yield on Investments</b>	<b>7.93</b>	<b>7.96</b>	<b>8.10</b>	<b>8.13</b>	<b>8.13</b>



# CAPITAL ADEQUACY

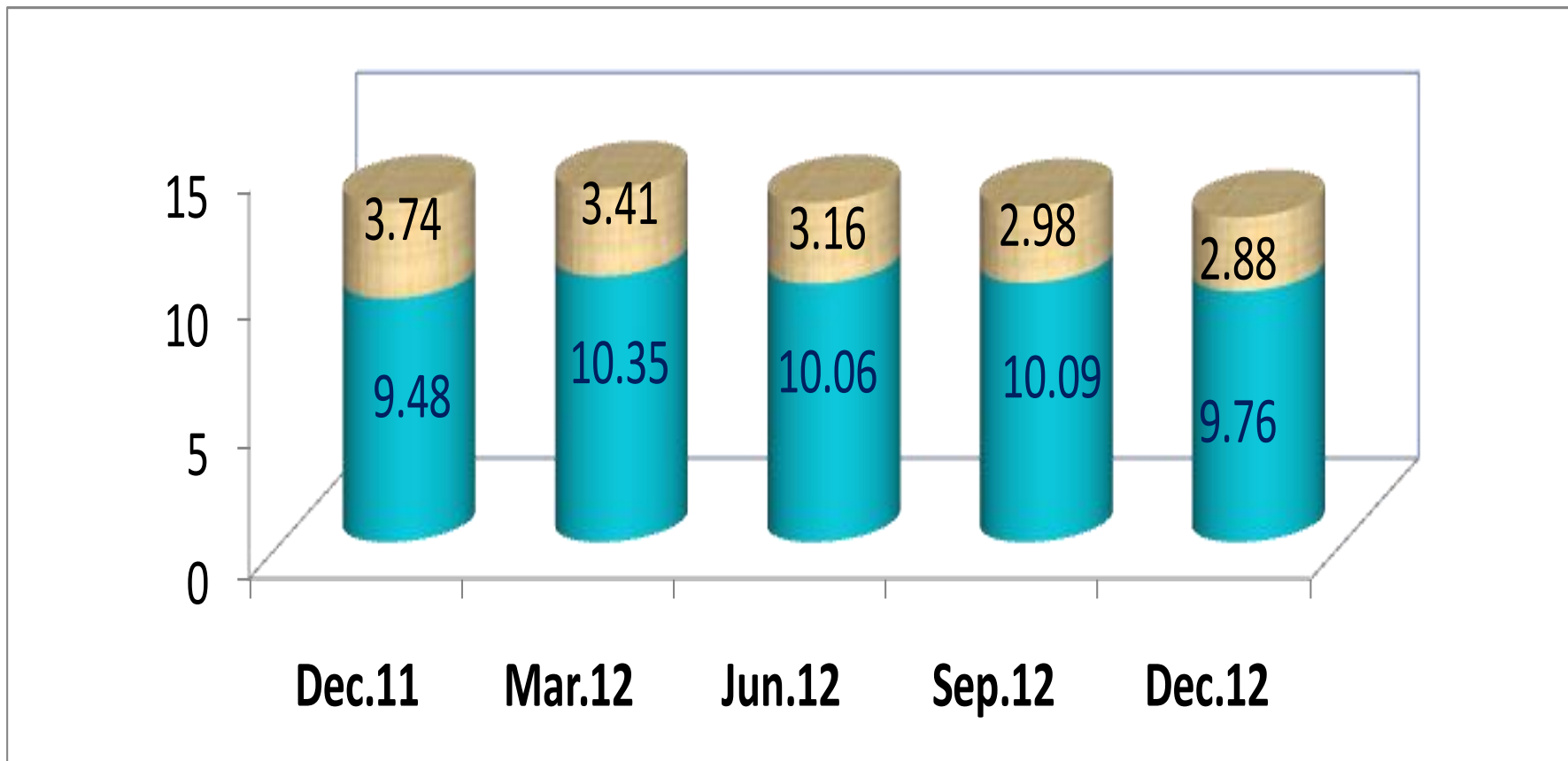
## Capital Adequacy Ratio

- **CRAR of 12.64% at December 2012**
- **Tier I ratio at 9.76%**
- **Tier II ratio at 2.88%**
- **Govt. holding at 67.72%**
- **Paid-up Capital at `443 crore**

**Capital Adequacy, with sufficient headroom for raising further capital**



# CAPITAL ADEQUACY - BASEL II



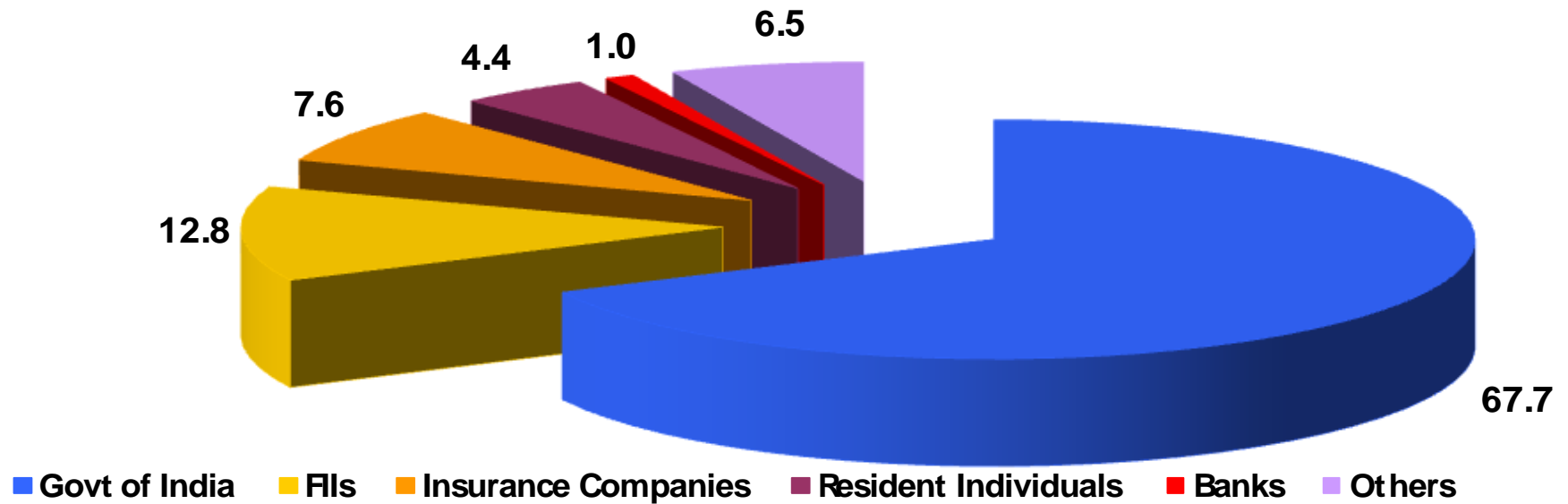
**Total CRAR %**

<b>13.22%</b>	<b>13.76%</b>	<b>13.22%</b>	<b>13.07%</b>	<b>12.64%</b>
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# SHAREHOLDING PATTERN

As on December 31, 2012





# PRODUCTIVITY RATIOS

	<b>Dec'11</b>	<b>Dec'12</b>
<b>Business Per Employee ( ` Crore)</b>	<b>12.93</b>	<b>12.70</b>
<b>Business Per Branch ( ` Crore)</b>	<b>149.00</b>	<b>147.30</b>
<b>Gross Profit Per Employee ( ` Lakh)</b>	<b>14.66</b>	<b>14.48</b>
<b>Net Profit per Employee ( ` Lakh)</b>	<b>8.08</b>	<b>6.83</b>



# INVESTMENTS

Amt. in ` Crore

	Dec'11	Dec'12
<b>Net Investments (Domestic)</b>	<b>93403</b>	<b>118258</b>
<b>Held to Maturity</b>	<b>67308</b>	<b>74967</b>
<b>Available for Sale</b>	<b>25677</b>	<b>42041</b>
<b>Held for Trading</b>	<b>417</b>	<b>1250</b>
<b>SLR Portfolio to NDTL (%)</b>	<b>25.94</b>	<b>33.85</b>





# ASSET QUALITY

Amt. in ` Crore

	Dec'11	Mar'12	June'12	Sep'12	Dec'12
<b>Gross NPA (` Crore)</b>	<b>3999</b>	<b>4032</b>	<b>4497</b>	<b>5610</b>	<b>6090</b>
<b>Gross NPA Ratio (%)</b>	<b>1.81</b>	<b>1.73</b>	<b>1.98</b>	<b>2.58</b>	<b>2.77</b>
<b>Net NPA (` Crore)</b>	<b>3265</b>	<b>3386</b>	<b>3756</b>	<b>4569</b>	<b>5134</b>
<b>Net NPA Ratio (%)</b>	<b>1.49</b>	<b>1.46</b>	<b>1.66</b>	<b>2.12</b>	<b>2.35</b>
<b>Cash Recovery (` Crore)</b>	<b>2346</b>	<b>3295</b>	<b>594</b>	<b>1479</b>	<b>2477</b>

**Cash Recovery of `998crore during Q3 FY13**



## MOVEMENT OF NPA

Amt. in ` Crore

	Dec'11 9M	Mar'12	Dec'12 9M
<b>Opening Balance</b>	<b>3137</b>	<b>3137</b>	<b>4032</b>
<b>Fresh Slippages (+)</b>	<b>3470</b>	<b>4590</b>	<b>4733</b>
<b>Upgradation (-)</b>	<b>532</b>	<b>761</b>	<b>779</b>
<b>Cash Recovery (-)</b>	<b>1089</b>	<b>1468</b>	<b>733</b>
<b>ECGC Settlement (-)</b>	<b>9</b>	<b>8</b>	<b>24</b>
<b>Write-off (-)</b>	<b>979</b>	<b>1460</b>	<b>1139</b>
<b>Closing Balance</b>	<b>3999</b>	<b>4032</b>	<b>6090</b>



## SECTORAL NPA

Amt. in ` Crore

	Dec'11	Mar'12	Jun'12	Sep'12	Dec'12
<b>Micro &amp; Small Enterprises</b>	<b>1059</b>	<b>959</b>	<b>1105</b>	<b>1276</b>	<b>1592</b>
<b>Agriculture</b>	<b>759</b>	<b>665</b>	<b>935</b>	<b>883</b>	<b>976</b>
<b>Other Priority Segments</b>	<b>366</b>	<b>297</b>	<b>432</b>	<b>433</b>	<b>503</b>
<b>Medium Enterprises</b>	<b>128</b>	<b>214</b>	<b>248</b>	<b>203</b>	<b>340</b>
<b>Large Industries</b>	<b>847</b>	<b>1233</b>	<b>1090</b>	<b>1462</b>	<b>1611</b>
<b>Non-Priority Segments</b>	<b>840</b>	<b>664</b>	<b>687</b>	<b>1353</b>	<b>1068</b>
<b>Total</b>	<b>3999</b>	<b>4032</b>	<b>4497</b>	<b>5610</b>	<b>6090</b>



## SECTOR-WISE NPA SLIPPAGES

Amt. in ` Crore

SECTOR	FY12	June 2012	Sep 2012	Dec 2012	Total	% of Slippage
Micro & Small Ent.	1010	432	284	405	1121	23.7
Agriculture	675	359	227	(33)	553	11.7
Other Priority Sector	284	272	171	(52)	391	8.3
<b>Total Priority Sector</b>	<b>1969</b>	<b>1063</b>	<b>682</b>	<b>320</b>	<b>2065</b>	<b>43.7</b>
Medium Industries	150	93	49	117	259	5.5
Large Industries	1239	158	706	248	1112	23.5
Other Non-Priority	1193	175	206	622	1003	21.1
<b>Total Non-Priority</b>	<b>2582</b>	<b>426</b>	<b>961</b>	<b>987</b>	<b>2374</b>	<b>50.1</b>
Total (Domestic)	4551	1489	1643	1307	4439	93.8
Overseas	39	8	279	7	294	6.2
<b>Total (Global)</b>	<b>4590</b>	<b>1497</b>	<b>1922</b>	<b>1314</b>	<b>4733</b>	<b>100</b>



## COMPOSITION OF GROSS NPA

Amt. in ` Crore

	<b>Dec'11</b>	<b>Mar,12</b>	<b>Dec'12</b>
<b>Substandard Assets</b>	<b>2129</b> <b>(53.2%)</b>	<b>2445</b> <b>(60.6%)</b>	<b>4189</b> <b>(68.78%)</b>
<b>Doubtful Assets</b>	<b>1840</b> <b>(46.0%)</b>	<b>1539</b> <b>(38.2%)</b>	<b>1850</b> <b>(30.38%)</b>
<b>Loss Assets</b>	<b>29</b> <b>(0.8%)</b>	<b>48</b> <b>(1.2%)</b>	<b>51</b> <b>(0.84%)</b>
<b>Total NPA</b>	<b>3999</b> <b>(100%)</b>	<b>4032</b> <b>(100%)</b>	<b>6090</b> <b>(100%)</b>

Figures in brackets denote percentage to total



## AMOUNT RESTRUCTURED DURING Q3 FY13

Amt. in ` Crore

	No. of Accounts	Amount
<b>Agriculture</b>	<b>287</b>	<b>42.33</b>
<b>MSME</b>	<b>133</b>	<b>24.29</b>
<b>Housing</b>	<b>3</b>	<b>0.31</b>
<b>Large Advances</b>	<b>24</b>	<b>677.24</b>
<b>Others</b>	<b>17</b>	<b>113.20</b>
<b>Total</b>	<b>464</b>	<b>857.37</b>



## OUTSTANDING RESTRUCTURED ADVANCES AS AT DECEMBER 2012

Amt. in ` Crore

	No. of Accounts	Amount
<b>Agriculture</b>	<b>7649</b>	<b>278.02</b>
<b>MSME</b>	<b>6283</b>	<b>366.73</b>
<b>Housing</b>	<b>4868</b>	<b>252.15</b>
<b>Large Advances</b>	<b>325</b>	<b>6470.21</b>
<b>Others</b>	<b>1708</b>	<b>7134.28</b>
<b>Total</b>	<b>20833</b>	<b>14501.39</b>



## PRIORITY CREDIT SEGMENTS

### Priority Sector Credit

- Outstanding Priority Sector Credit increased by `5596 crore to `69700 crore in December 2012 covering 46 lakh borrowers
- Agricultural credit increased by 27% to `35365 crore covering 38 lakh farmers
- During the first nine months an amount of `21800 crore has been disbursed under agriculture
- Advances under Direct Agriculture increased by 30% to `32802 crore .
- Credit outstanding under Kisan Credit Cards (KCC) stood at `5531 crore covering over 6 lakh accounts.
- Advances to weaker sections increased by 16% to `23181 crore
- Advances to specified minorities at `13436 crore, accounting for 19.28% of priority credit.
- Online loan application & tracking system for Agriculture & Education loan introduced.





## RETAIL AND MSME CREDIT SEGMENTS

### Retail & MSME Credit

- The Bank's outstanding retail lending portfolio reached ₹21259 crore.
- Housing loans stood at ₹11701 Crore, accounting for 55% of retail loan.
- Credit to Micro, Small and Medium Enterprises (MSME) stood at ₹32603 crore.
- Educational loan outstanding stood at ₹4307 crore, covering over 2.14 lakh students.
- Education loan Scheme for vocational education and training courses has been implemented as per Govt. guideline.



# FINANCIAL INCLUSION

## Holistic Approach to Financial Inclusion

- The Bank has already covered Financial Inclusion Plan (FIP) in all the 1621 allotted villages under more than 2000 population category in 24 states.
- With 1303 allotted villages under less than 2000 population, the Bank is implementing FIP in 2924 villages with 258 Brick and Mortar branches and 1480 Customer Service Providers appointed by Corporate BCs.
- The Bank opened 542 Ultra Small Branches (USBs) in FI villages as per the Guidelines of MoF and the Bank sponsored RRBs have opened 926 USBs.
- 12.91 lakh No-frill accounts opened during the current financial year with accretion of Rs.169 crore deposits. The total tally under No-frill accounts increased to 56.21 lakh, with a deposit balance of Rs.989 crore.
- Formed 3.77 lakh SHGs and credit linked 3.78 lakh SHGs since inception. Outstanding as at December 2012 under SHG is Rs.1279 crore under 85987 SHG accounts.
- Exposure under General Credit Cards is Rs.565 crore under 2.73 lakh accounts.
- 19 micro-finance branches have contributed a total business of Rs.174 crore.



# FINANCIAL INCLUSION

## Holistic Approach to Financial Inclusion

- Enrolled 1.95 lakh persons from various states under Aadhaar enrollment taken up on a pilot basis during 2011-12. Executed AUA Agreement with UIDAI to become Authentication User Agency (AUA) for extending various Aadhaar Enabled Authentication Services.
- Participating in Pilot Project for Direct Benefit Transfer of Govt. Benefits in 43 identified districts across the country under Aadhaar Payment Bridge.
- Bank is also participating in opening of Aadhaar Enabled Bank accounts (AEBA) in Tumkur district in Karnataka, Waynad district Kerala and Mumbai in Maharashtra.
- Launched Direct Benefit Transfer (DBT) scheme in Mysore, Tumkur and Waynad.
- Under the Canara Financial Advisory Trust, 26 Financial Literacy and Credit Counseling Centres (FLCCs) are functioning in 26 lead districts.
- Formed 1360 Farmers Clubs and provided Canara Gramin Vikas Vahini – Vehicles in 45 districts for spreading financial awareness among rural households.
- Bio metric ATMs installed in 29 rural and Semi Urban locations.



# FINANCIAL INCLUSION

## Awards under Financial Inclusion

- Bagged Best Performance Award for the year 2010-11 instituted by NABARD under maximum number of branches involved in SHG Credit Linkage.
- M. Visweshvaraiah Raitharakoota, a Farmers' Club formed by the Bank in Karnataka, has bagged Best performing Farmers' Club Award by NABARD for the year 2010-11.
- Coveted Skoch Award for Financial Inclusion was conferred on the Bank and the Award was handed over by Dr. C Rangarajan, Chairman, PMEAC.
- Bank has been awarded for Best Performance under Technological Initiatives for Financial Inclusion among large Banks by IDRBT.

Awards  
under  
Financial  
Inclusion



# RURAL DEVELOPMENT

## Rural Development Initiative

- Pursuing its rural development initiatives, the Bank opened another Canara Bank Rural Self employment Training Institute at Tapa Mandi, Barnala district, Punjab during December 2012 to provide training to unemployed rural youth on Multi Phone Servicing.
- The Bank has sponsored/co sponsored 59 Self Employment Training Institutes exclusively for Rural Youth, Women, Artisans, SC/STs, Farmers, Minorities, Industries, Micro Finance and IT enabled services.



# EXPANDING THE REACH

	Dec'11	Dec'12	Y-o-Y Incr
<b>Branch Network</b>	<b>3569</b>	<b>3681</b>	<b>112</b>
<b>ATM Strength</b>	<b>2665</b>	<b>3281</b>	<b>616</b>
<b>Debit Card Base (In Lakh)</b>	<b>69.21</b>	<b>84.10</b>	<b>14.89</b>

**New  
Branches  
and ATMs  
Opened  
During the  
Year**

- **Addition of 112 branches and 616 ATMs Y-o-Y**



## EXPANDED CLIENTELE BASE

(In Lakhs)

	Dec'11	Mar'12	Dec'12	Y-o-Y Increase
<b>Clientele Base</b>	<b>414</b>	<b>420</b>	<b>456</b>	<b>42</b>
<b>No. of Deposit A/Cs</b>	<b>367</b>	<b>375</b>	<b>405</b>	<b>38</b>
<b>No. of Borrowal A/Cs</b>	<b>47</b>	<b>45</b>	<b>51</b>	<b>4</b>

**4.6  
Crore  
Strong  
Clientele  
Base**

**42 lakhs Clientele added Y-o-Y**



# NEW INFOTECH INITIATIVES



- Facility of capturing of AADHAR number and Census code made available.
- 80 new Cash Dispensers installed in 51 identified districts for Direct Cash Transfer Scheme.
- E-payment of Government Revenue Integrated Payment System (GRIPS) – West Bengal released for usage by the branches/ offices.





## GOALS FOR FY13

### FUTURE PLANS

- Thrust on Retail Business - CASA, retail deposits, retail loans, MSME, agriculture and fee income.
- Technology and business process reengineering.
- Plans to open branches in potential centres throughout the country and at foreign centres at Johannesburg (South Africa), Qatar, Frankfurt (Germany) and New York (USA), a Subsidiary in Sao Paulo (Brazil) and a Representative Office at Abuja (Nigeria).



**THANK YOU**