



Financial Results - Q3 FY 18



NSE: CANBK

BSE: 532483

Investor Presentation

2017-18 - Year of Recovery & Growth

Power packed savings
Unmatched **benefits...**



Premier Saving Account for Premier Saving Customers



Debit or Credit,
Unmatched Benefits
Guaranteed!



Please visit your nearest Canara Bank branch



Celebrate life's
defining moment



To know more about Home loan Give a missed call to
Home Loan : 09015 637 637



Now you can Register
yourself online

Mobile Banking



Experience the **advantage.**
Enjoy the **privileges.**



Retail users can **now Register**
themselves Online





Fundamental Strengths

**A Premier Bank with
111 Years of History**

**Diversified Asset
Portfolio**

**Contemporary and
Appealing Brand Equity**

**Pan India Presence
6171 Branches & 9743 ATMs**



**8.18 Crore Clientele
Accounts**

**Enhancing Digital Banking
E-Transaction at 76.2 %**

**Focus on Retail Business
Retail Term Deposit at
69.8 % and Retail Assets
at 60.9 %**

**Share of Non Interest
Income to Total Income
at 12.69 %**



Highlights - Q3 FY18..... (1/2)

Major Highlights

a) Profitability parameters

- ✓ Gross profit jumped 42.90% y.o.y to Rs. 2831 cr (Q3 FY17- Rs.1981 cr).
- ✓ Net profit stood at Rs.126 cr compared to Rs.322 cr a year ago.
- ✓ Net Interest Income surged 52.4% y.o.y to Rs.3679 cr (Q3FY17- Rs.2414 cr)
- ✓ Net revenues (Net. Int. Income + Non. Int. Income) increased by 24.7% y.o.y to Rs.5245 cr.
- ✓ Non-Interest Income stood at Rs.1566 crore.
 - ✓ Non. Int. Income excluding trading profit increased by 11.0% y.o.y, aided by enhanced recovery in written off accounts (134% y.o.y).
- ✓ Share of non-interest income in total income stood at 12.69%.

b) Business Parameters

- ✓ Global Business rose to Rs.8.77 lakh crore, up by 4.16% y.o.y.
 - ✓ Aided by a healthy Net Advances growth of 12.5% to ₹ 3.73 lakh crore.
 - ✓ Global deposits stood at ₹ 5.04 lakh crore
- ✓ Strong growth in assets (y.o.y) -especially in risk-weight light assets
 - ✓ Agriculture (14.80%), MSME (15.65%), Retail lending (32.87%), Direct Housing (22.29%), Vehicle (33.21%), Education (11.85%) and Other Personal loans (43.46%).
- ✓ CASA Deposits up by 2.53% y.o.y to Rs.1.58 lakh crore.
- ✓ Domestic CASA share improved to 33.83% from 32.12% a year ago.



Highlights - Q3 FY18..... (2/2)

Major Highlights

c) Efficiency Parameters

- ✓ Cost of deposits came down by a healthy 72 bps to 5.59% from 6.31% last year.
- ✓ NIM (Domestic) at 2.64% and NIM (Global) at 2.39%.
- ✓ Cost to Income ratio came down to 47.36% from 51.25%.
- ✓ Total expenditure declined by 5.83% y-o-y, aided by 9.89% decline in interest expenses
- ✓ ROA at 0.15% and ROE at 3.14%.

d) Asset quality & Recovery Parameters

- ✓ GNPA Ratio at 10.38% down sequentially from 10.51% as at Sept 2017
- ✓ Net NPA at 6.78% down sequentially from 7.02% as at Sept 2017.
- ✓ Cash Recovery aggregated to Rs.1527 crore during the quarter.
- ✓ Provision Coverage ratio at 55.81%, up from 52.52% last year.
- ✓ Capital adequacy ratio improved to 12.49%, up from 12.28% y-o-y.

e) Others

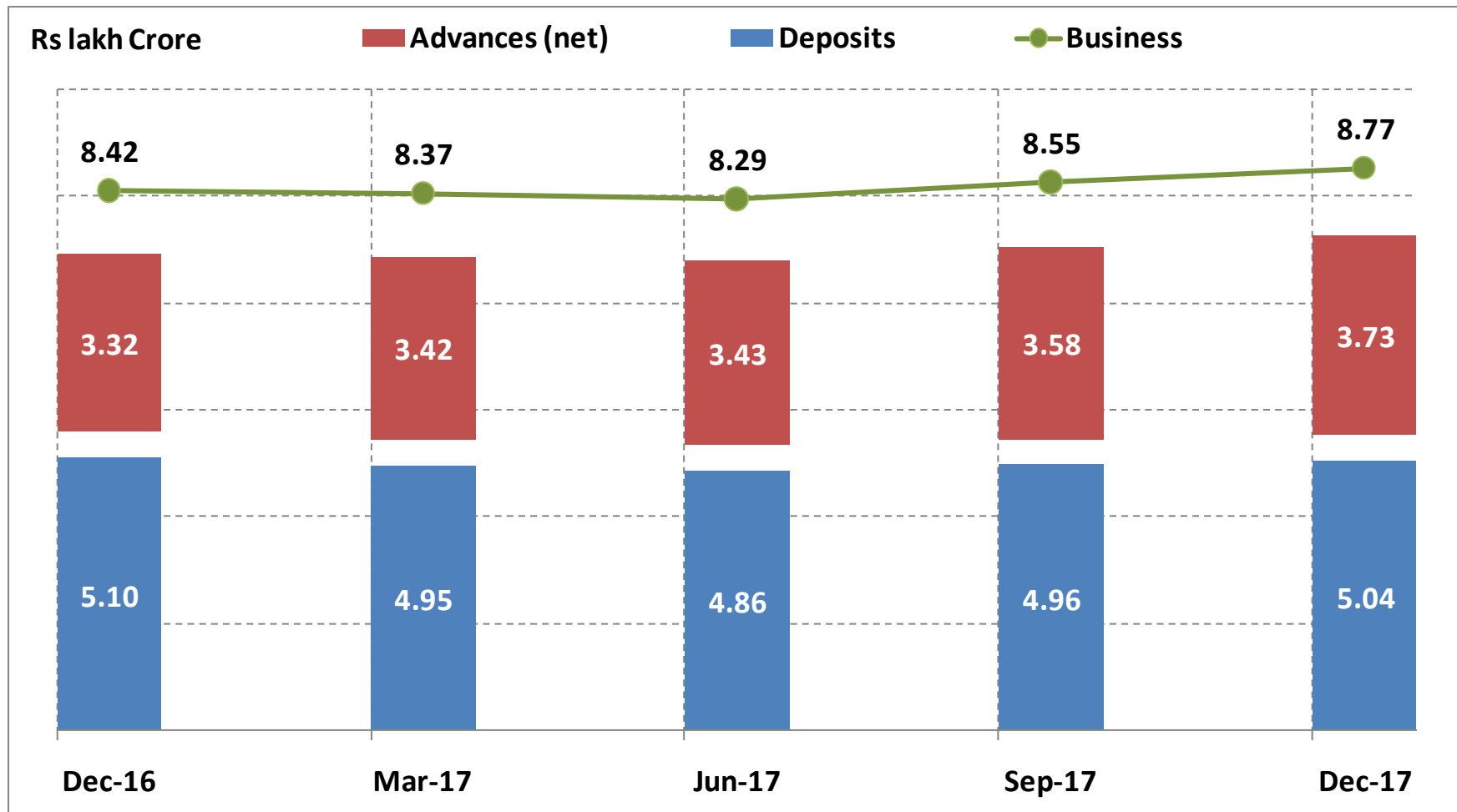
- ✓ Branch network stood at 6179 and number of ATMs at 9743.
- ✓ E- transactions ratio rose sharply to 76.22%, from 42.0% a year ago
 - ✓ 76.38 lakhs Mobile Banking and 43.7 lakhs Net Banking users.



Business Segments

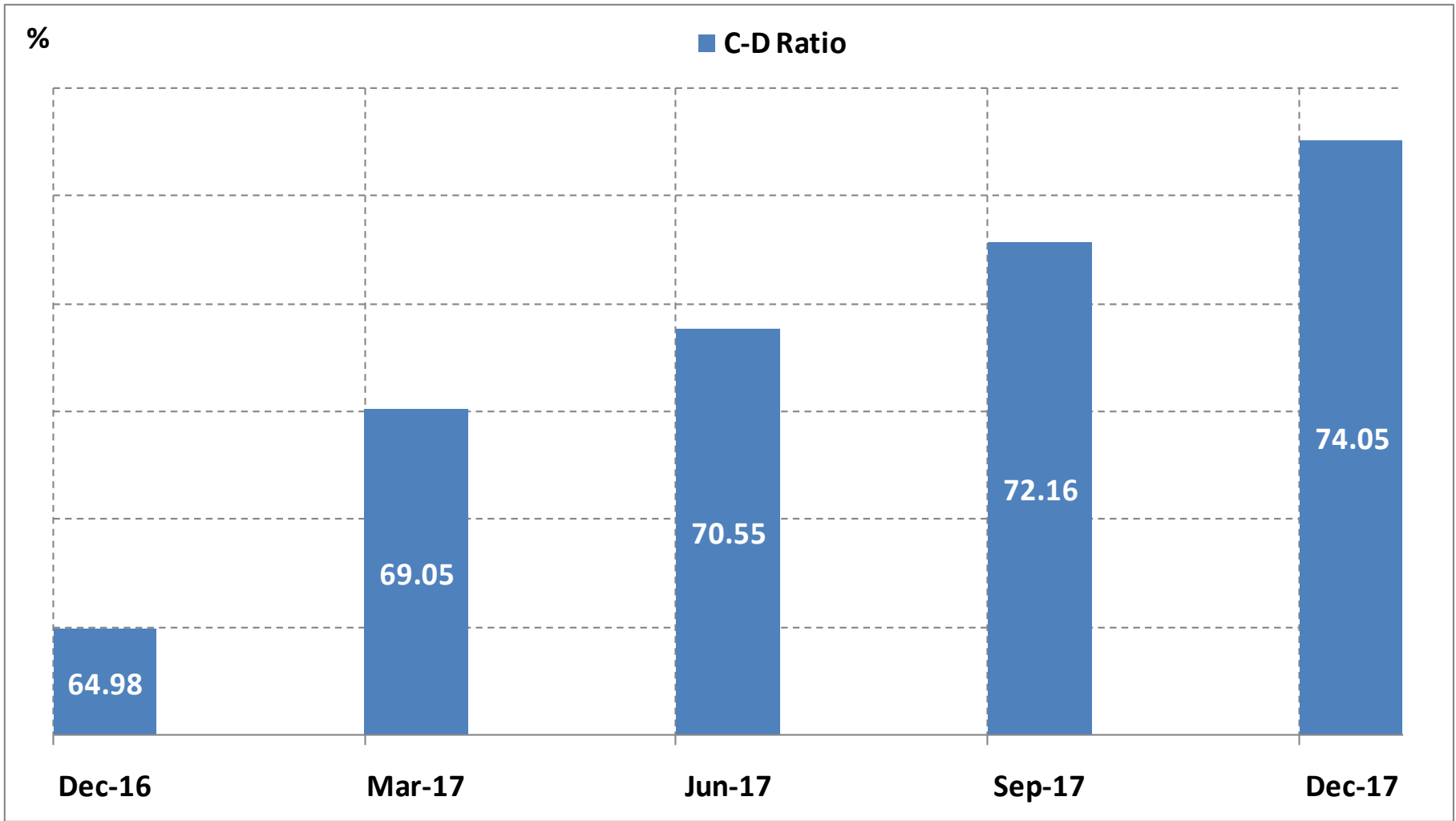


Business growth



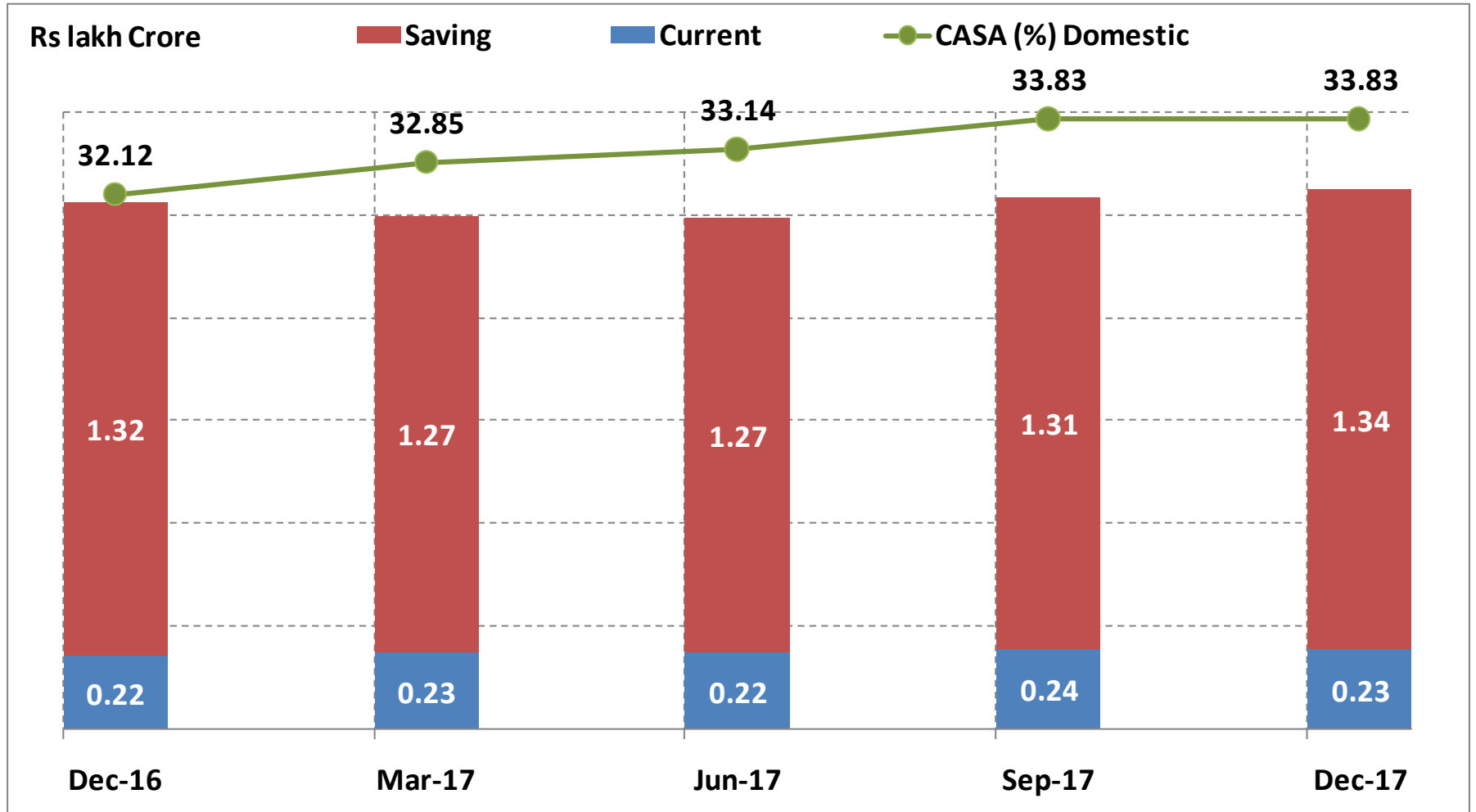


CD Ratio





CASA Growth





Segment Wise Deposits

Amt. in Rs. Crore

Parameters	Dec' 16	Mar' 17	Jun' 17	Sep' 17	Dec' 17	y.o.y Growth (%)
Total Deposits	510327	495275	485905	496440	503888	(1.26)
Current Deposits	21618	22581	22498	23623	23245	7.53
Savings Deposits	132087	127168	126586	131456	134341	1.71
CASA Deposits	153705	149749	149084	155080	157586	2.53
CASA (%) Domestic	32.12	32.85	33.14	33.83	33.83	---
Term Deposits	356622	345527	336821	341360	346302	(2.89)
Retail Term Deposit (RTD)	197560	201173	207180	213258	214848	8.75
% RTD to Domestic Term Dep (Excl. CDs).	62.26	65.90	69.06	70.4	69.8	---

Note: Bulk Dep- Rs.1 Crore and above, Retail Dep.- Below Rs.1 Crore



Overseas Business

Amt. in Rs. Crore

Parameters	Dec' 16	Mar' 17	Jun' 17	Sep' 17	Dec' 17	y.o.y Growth %
Deposits	34311	40665	37169	38742	38639	12.62
Advances	26801	27050	27920	29586	31021	15.75
Total Business	61111	67716	65089	68328	69661	13.99
Gross Profit	153	206	30	24	100	-34.64

Overseas Business constitutes 7.94% of the Global Business



Diversified Loan Portfolio

Amt. in Rs. Crore

Parameters	Dec'16	Mar' 17	Jun'17	Sep'17	Dec'17	y.o.y Gr (%)
Advances (Net)	331636	342009	342816	358255	373123	12.51
Total Priority	153632	160269	162799	168750	175729	14.38
Agriculture	71457	74079	75845	78781	82036	14.80
Other Priority	18440	18895	19170	20057	20663	12.05
Weaker Section	44776	45106	46082	47317	48842	9.08
Minority community	26712	27688	28296	29332	30398	13.80
MSME	70442	74302	75250	77506	81463	15.65
MSE	50518	53818	53839	55458	64067	26.82
Retail Credit	54975	58910	60841	66322	73046	32.87
Corporate Advances	134762	134718	130880	135646	136578	1.35



Achievement Under Mandated Targets - Priority Sector

Mandated
Norms
under
Priority
Sector

Achieved the mandated norms in respect of:

- Total Priority (52.55 % to ANBC against 40% norm)
- Agriculture (22.16 % to ANBC against 18% norm)
- Weaker Section (12.6 % to ANBC against 10% norm)
- Number of Micro Enterprises accounts (17.32% y.o.y growth against 10% norm).
- Credit to specified minority communities (17.30% against 15% norm)
- Credit to women beneficiaries (16.06% to ANBC against 5% norm)



Performance Under Retail Advances

Amt. in Rs. Crore

Type of Advances	Dec' 16	Mar' 17	Jun' 17	Sep' 17	Dec' 17	y.o.y Growth (%)
Housing Loans (Direct)	22415	24337	25007	25924	27412	22.29
Housing Loans (Indirect)	7091	7948	7774	10051	11958	68.63
Vehicle loans	4748	5140	5430	5783	6325	33.21
Education loans	7517	7651	7821	8298	8408	11.85
Other Personal Loans	13204	13835	14809	16266	18943	43.46
Retail Total	54975	58910	60841	66322	73046	32.87



Exposure - Infrastructure

Amt. in Rs. Crore

Parameters	Dec'16	Mar' 17	Jun' 17	Sep'17	Dec'17	% Share in Total Adv	y.o.y Growth %
Roads	8278	8264	7982	7624	7851	2.10	-5.16
Ports	361	402	403	417	437	0.12	21.05
Airports	1021	1009	766	1050	1083	0.29	6.07
Power (Generation, Transmission & Distribution)	32008	30088	27197	29111	31378	8.41	-1.97
Telecom	5773	5885	5713	6084	5090	1.36	-11.83
Other Infrastructure	3428	4478	4896	5183	6045	1.62	76.34
Total Infrastructure	50869	50126	46957	49469	51884	13.91	2.00



Exposure - Power Sector & Aviation

Amt. in Rs. Crore

Parameters	Dec'16	Mar' 17	Jun' 17	Sep'17	Dec'17	% Share in Total Adv	y.o.y Growth %
Power Generation	22522	22220	20446	21323	22676	6.08	0.68
Power Transmission	1087	1152	1262	1497	1397	0.37	28.52
Power Distribution	8399	6716	5489	6292	7306	1.96	-13.01
Total Power	32008	30088	27197	29111	31378	8.41	-1.97
Of which SEBs	14844	13189	10772	12969	13649	3.66	-8.05

Exposure to Aviation	1544	1578	1522	1481	1387	0.37	-10.17
----------------------	------	------	------	------	------	------	--------



Exposure To Other Sectors

Amt. in Rs. Crore

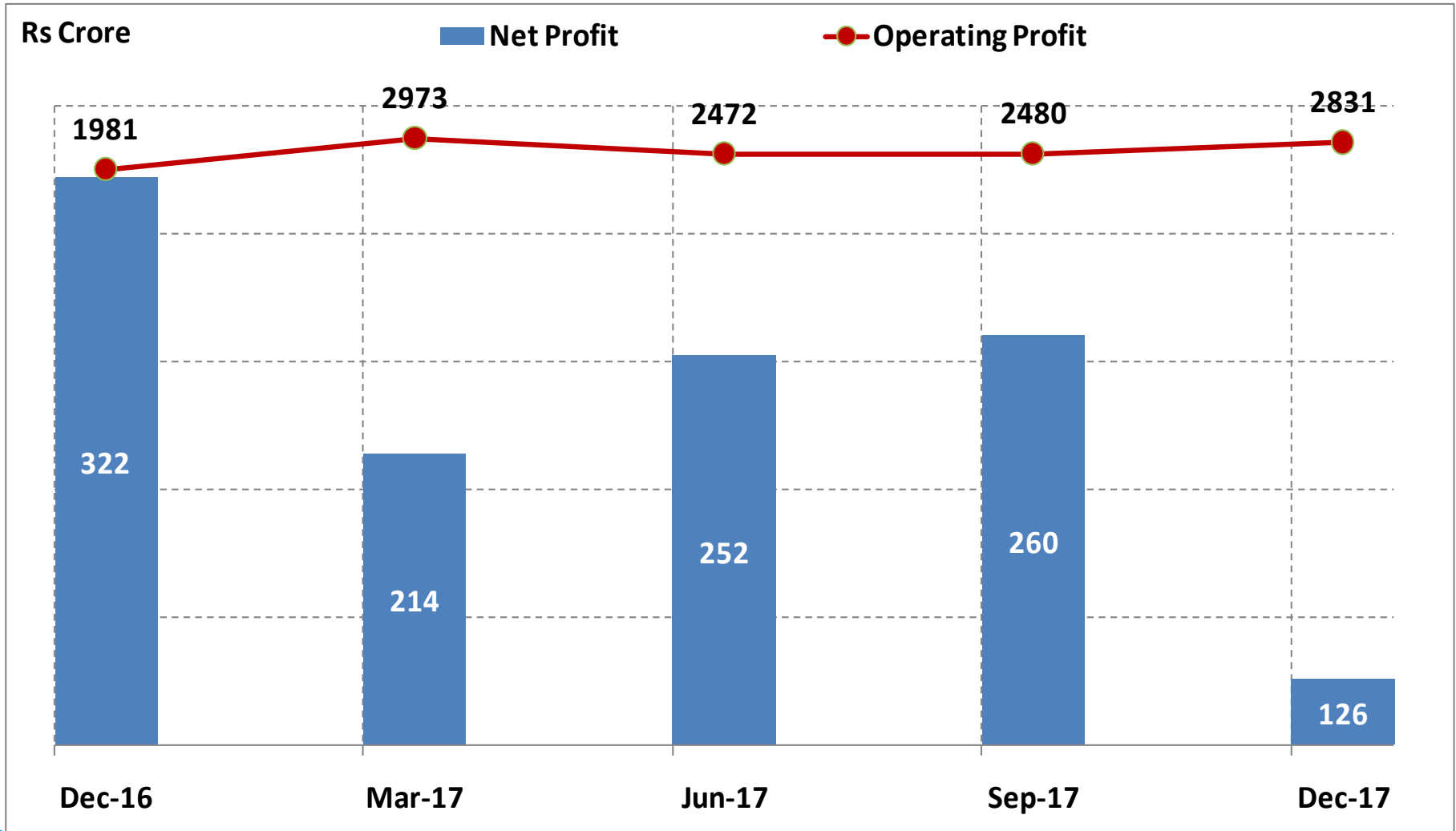
Parameters	Dec'16	Mar' 17	Jun' 17	Sep'17	Dec'17	y.o.y Growth (%)
Exposure To Capital Market						
Outstanding	2099	2045	2038	1983	4087	94.71
Exposure To NBFCs						
Total	22330	25602	24594	26778	33225	45.56
Out of above :						
HFCs	7919	9988	8493	10649	12079	52.53
Private	11054	11749	11909	12032	14562	31.74
Public	3015	3310	3617	3417	5863	94.46
Exposure To Commercial Real Estate						
Outstanding	3920	4097	4121	4516	5150	31.35



Financials

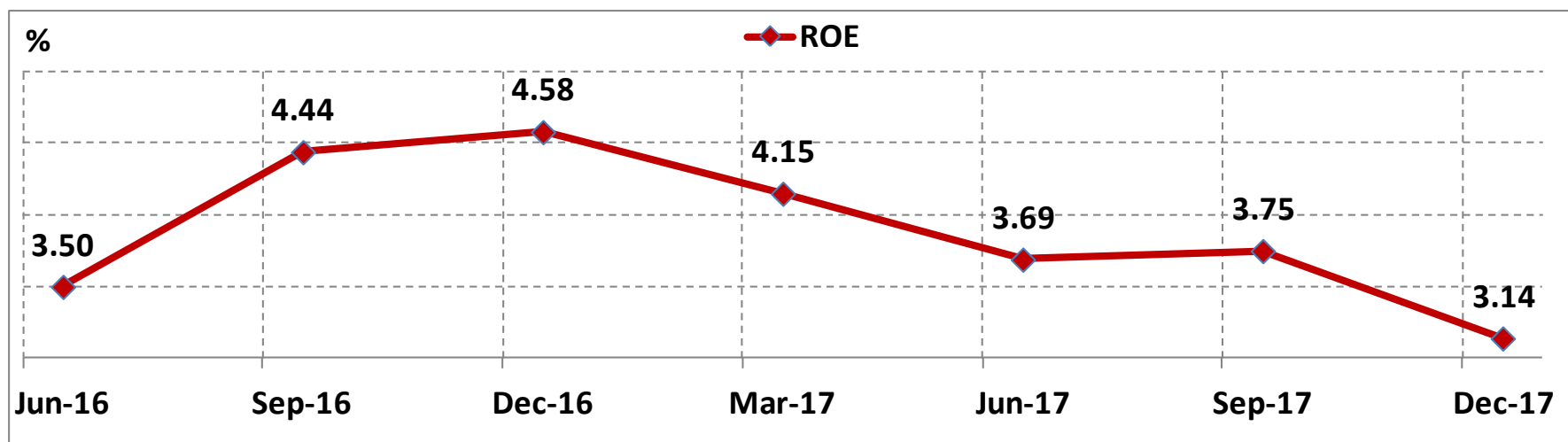
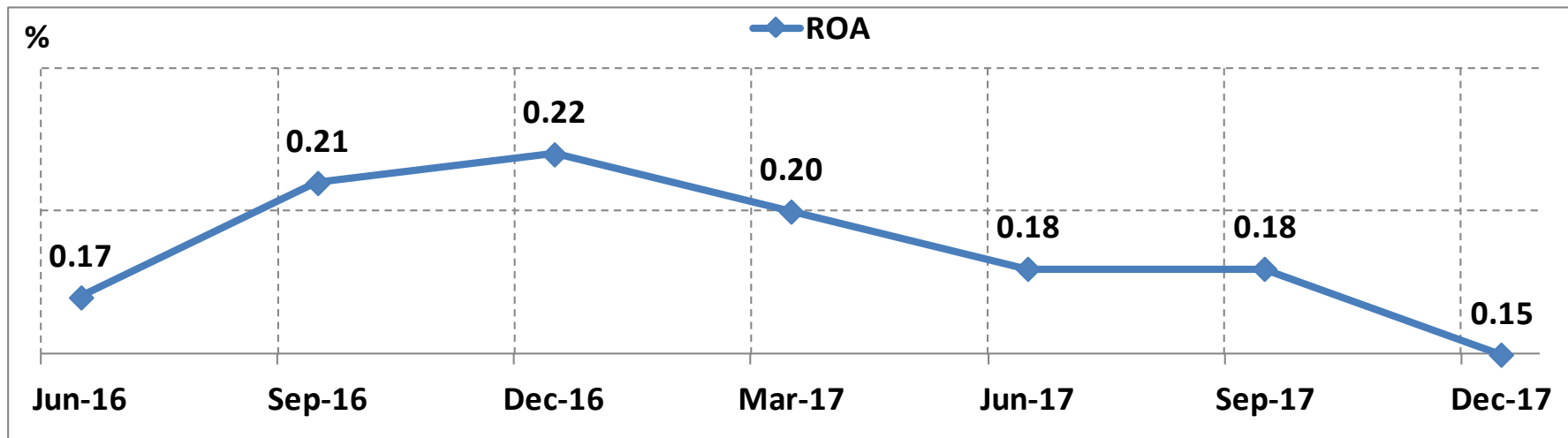


Operating Profit & Net Profit



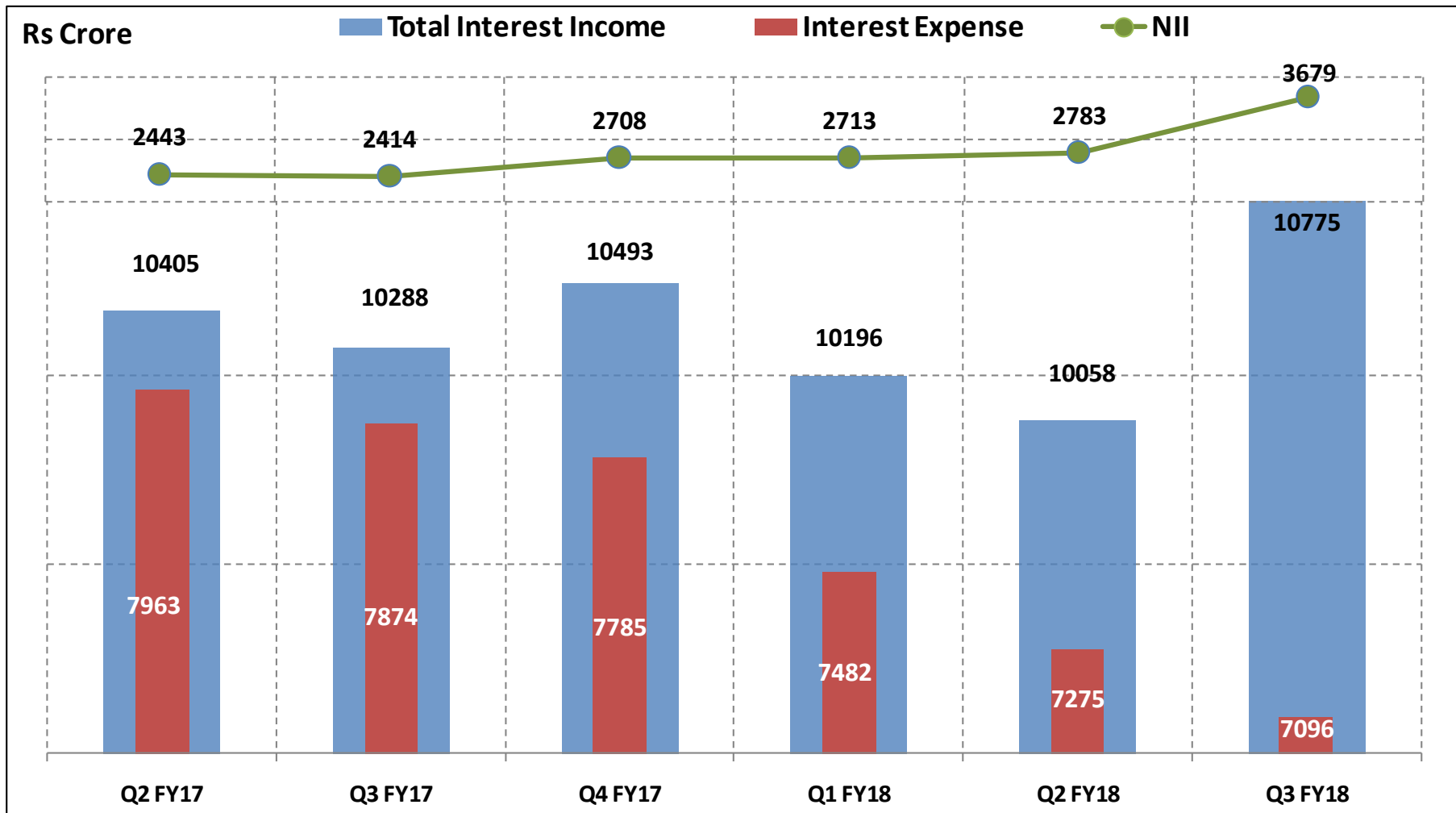


Profitability Ratios



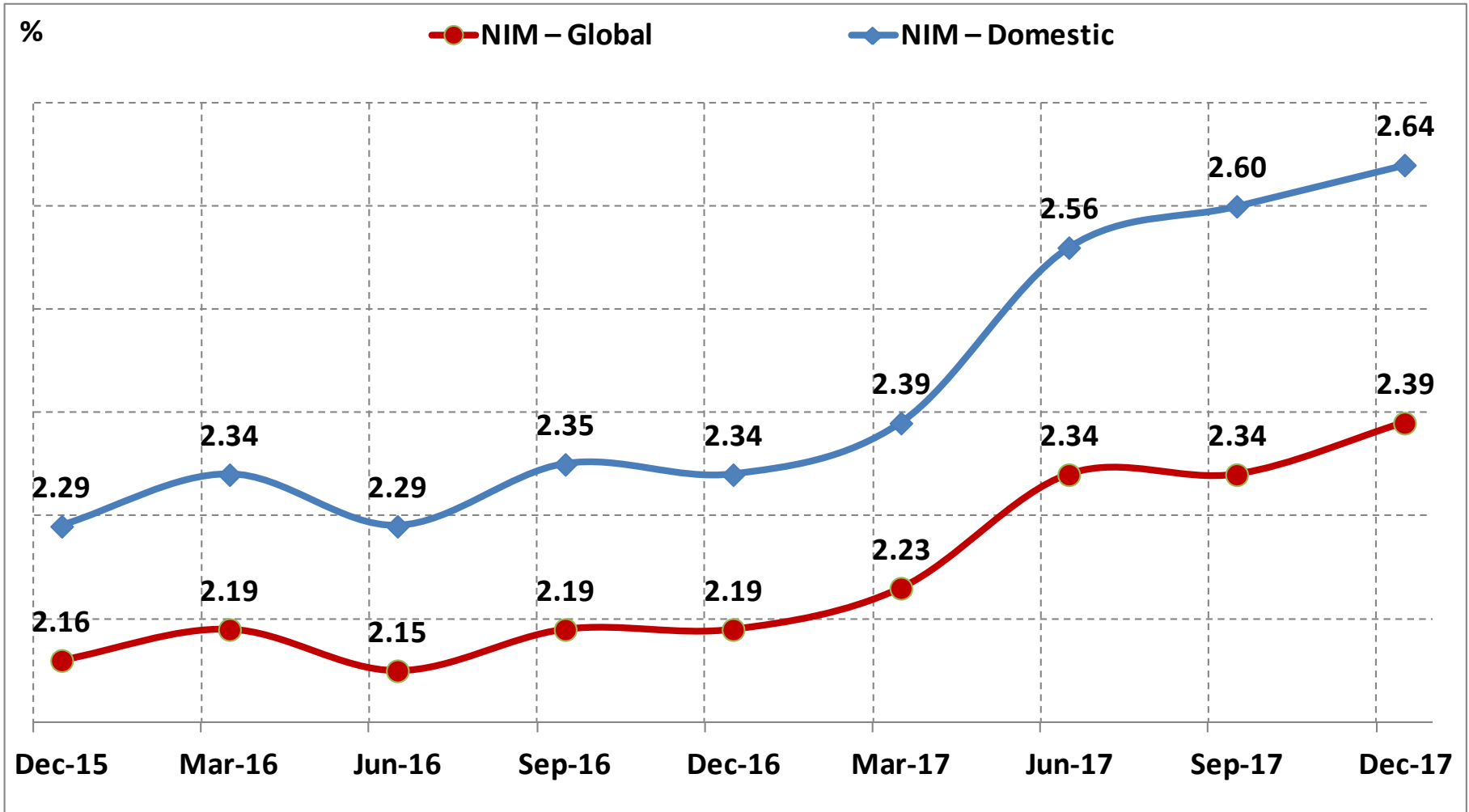


Net Interest Income



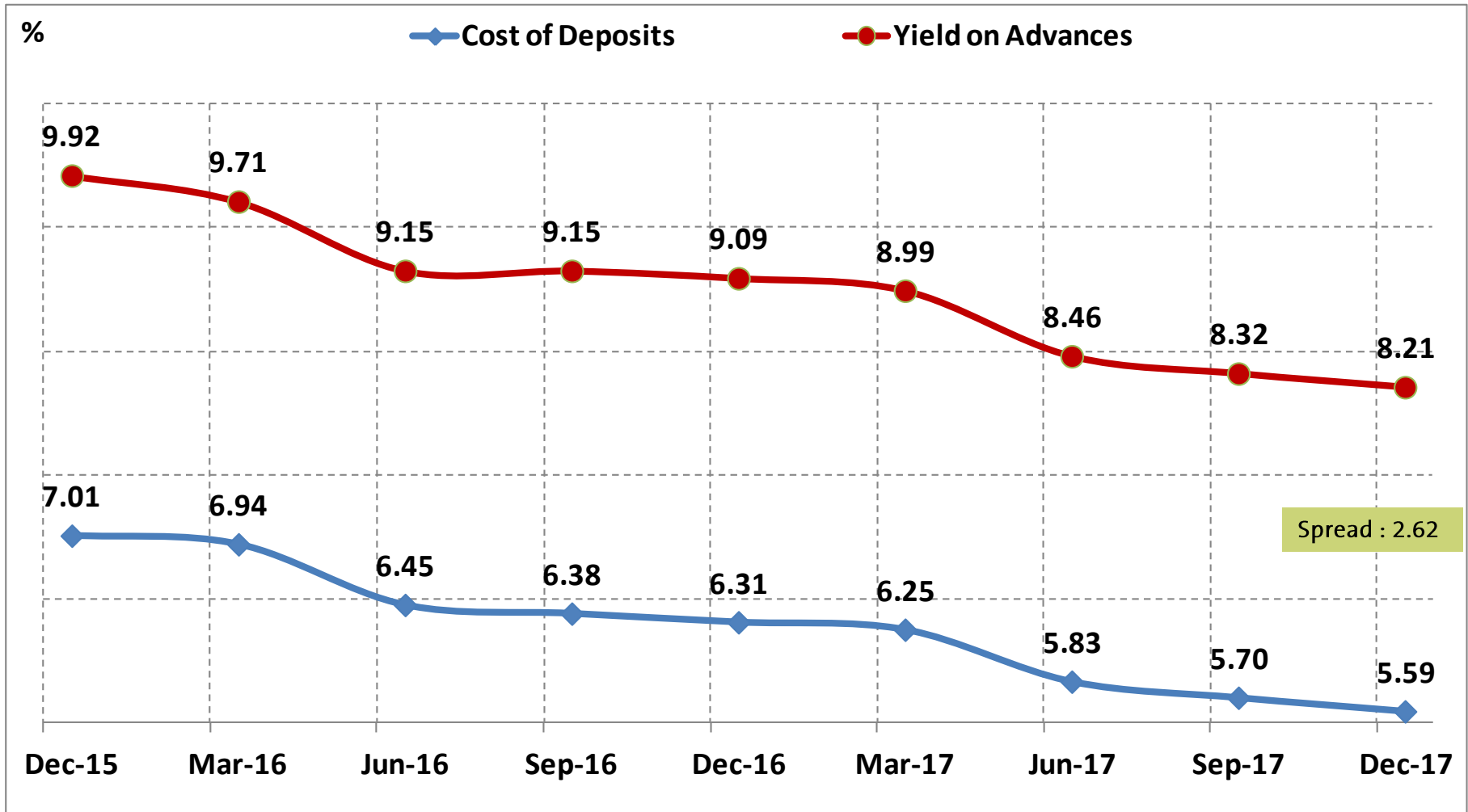


Net Interest Margin





Cost of Deposit & Yield on Advances





Profitability- Q3 FY18

Amt. in Rs. Crore

Parameters	Q3 FY17	Q4 FY17	Q1 FY18	Q2 FY18	Q3 FY18	y.o.y Growth (%)
Total Income	12079	12889	12304	11995	12341	2.17
Total Expenses	10098	9916	9832	9515	9510	(5.83)
Operating Profit	1981	2973	2472	2480	2831	42.91
Provisions	1659	2759	2221	2220	2706	63.11
Net Profit	322	214	252	260	126	(60.94)
Net Int. Income	2414	2708	2713	2783	3679	52.40
Non Int. Income	1792	2396	2109	1936	1566	(12.61)



Profitability - 9M FY18

Amt. in Rs. Crore

Parameters	9M FY17	Mar' 17	9M FY18	y.o.y Growth (%)
Total Income	36053	48942	36640	1.63
Total Expenses	30112	40028	28856	(4.17)
Operating Profit	5941	8914	7784	31.02
Provisions	5033	7792	7146	41.98
Net Profit	908	1122	638	(29.77)
Net Int. Income	7164	9872	9176	28.08
Non Int. Income	5158	7554	5611	8.78



Break-up of Income - Q3 FY18

Amt. in Rs. Crore

Parameters	Q3 FY17	Q4 FY17	Q1 FY18	Q2 FY18	Q3 FY18	y.o.y Growth (%)
Interest on Advances	7423	7221	7248	7276	7319	(1.40)
Int. on Investments	2722	2871	2733	2595	2531	(7.02)
Other Int. Income	142	400	214	187	924*	549.0
Total Interest Income	10288	10493	10196	10058	10775	4.73
Non - Interest Income	1792	2396	2109	1936	1566	(12.61)
Total Income	12079	12889	12304	11995	12341	2.17

* Rs. 738.58 cr – Interest on Income tax refund



Break-up of Income - 9M FY18

Amt. in Rs. Crore

Parameters	9M FY17	Mar'17	9M FY18	y.o.y Growth (%)
Interest on Advances	22365	29586	21844	-2.33
Interest on Investments	7840	10711	7860	0.26
Other Interest Income	690	1091	1325	92.03
Total Interest Income	30895	41388	31029	0.43
Non - Interest Income	5158	7554	5611	8.78
Total Income	36053	48942	36640	1.63



Break-up of Expenditure - Q3 FY18

Amt. in Rs. Crore

Parameters	Q3 FY17	Q4 FY17	Q1 FY18	Q2 FY18	Q3 FY18	y.o.y Growth (%)
Interest Expenses	7874	7785	7482	7275	7096	(9.89)
Interest on Deposits	7554	7313	6920	6827	6673	(11.7)
Staff Expenses	1306	1184	1352	1377	1408	7.86
Other Op Exp	918	947	998	862	1006	9.52
Total Op Exp	2224	2132	2349	2240	2414	8.54
Total Expenses	10098	9916	9832	9515	9510	(5.83)



Break-up Of Expenditure - 9M FY18

Amt. in Rs. Crore

Parameters	9M FY17	Mar'17	9M FY18	y.o.y Growth (%)
Interest Expenses	23731	31516	21853	(7.91)
Interest on Deposits	22247	29560	20420	(8.21)
Staff Expenses	3731	4915	4137	10.90
Other Op Exp	2650	3597	2866	8.15
Total Op Exp	6381	8512	7003	9.75
Total Expenses	30112	40028	28856	(4.17)



Break-up of Non-interest Income Q3 FY18

Amt. in Rs. Crore

Parameters	Q3 FY17	Q4 FY17	Q1 FY18	Q2 FY18	Q3 FY18	Y-o-Y Growth(%)
Com & Exchange	267	363	367	313	277	3.75
-Of which Bancassurance	21	35	26	41	43	104.76
Profit from Exch. Transactions	264	114	134	133	130	(50.76)
Rent - Lockers	2	2	88	4	3	50.00
Dividend Income	6	23	8	20	11	83.33
Recovery in Tech W/Off A/cs	91	187	183	357	213	134.07
Service Charges & Oth. Msc Income	415	582	445	543	529	27.47
Total (Excl. Trading Profit)	1045	1271	1225	1370	1160	11.00
Trading Profit (net)	747	1125	884	566	406	(45.61)
Total (Incl. Trading Profit)	1792	2396	2109	1936	1566	(12.61)



Break-up of Non-interest Income 9M FY18

Amt. in Rs. Crore

Parameters	9M FY17	Mar'17	9M FY18	Y-o-Y Growth (%)
Com & Exchange	828	1191	957	15.58
-Bancassurance	56	87	110	96.43
Profit from Exch. Transactions	857	971	397	(53.68)
Rent - Lockers	86	88	95	10.47
Dividend Income	40	63	39	(2.50)
Recovery in Tech W/Off A/cs	302	489	753	149.34
Service Charges & Oth. Msc Inc	1223	1770	1517	24.04
Total (Excl. Trading Profit)	3301	4572	3755	13.75
Trading Profit (Net)	1857	2982	1856	---
Total (Incl. Trading Profit)	5158	7554	5611	8.78

8.78 % Y-o-Y increase in Non - Interest Income



Break-up of Provisions- Q3FY18

Amt. in Rs. Crore

Provisions for	Q3FY17	Q4FY17	Q1FY18	Q2FY18	Q3FY18
NPAs	1487	2924	2270	1950	1900
Standard Assets	27	29	13	(15)	(19)
Provisions on Investments	85	45	91	286	874
Tax	175	50	17	63	32
Restructured & Others	(114)	(289)	(170)	(64)	(81)
Total Provision &Contingency	1659	2759	2221	2220	2706



Break-up of Provisions - 9M FY18

Amt. in Rs. Crore

Provisions for	9M FY17	Mar'17	9M FY18
NPAs	4514	7438	6120
Standard Assets	(3)	25	(21)
Provisions on Investments	117	162	1250
Tax	470	520	112
Restructured & Others	(65)	(353)	(315)
Total Provision &Contingency	5033	7792	7146



Earnings Profile- Dec'17

(In %)

Parameters	DEC'16	MAR' 17	JUN' 17	SEP'17	DEC'17
NIM - Domestic	2.34	2.39	2.56	2.60	2.64
NIM - Global	2.19	2.23	2.34	2.34	2.39
ROAA	0.22	0.20	0.18	0.18	0.15
ROE (Annualized)	4.58	4.15	3.69	3.75	3.14
Cost-Income Ratio (Cumulative)	51.25	48.85	48.72	48.10	47.36



Investment Classification

Amt. in Rs. Crore

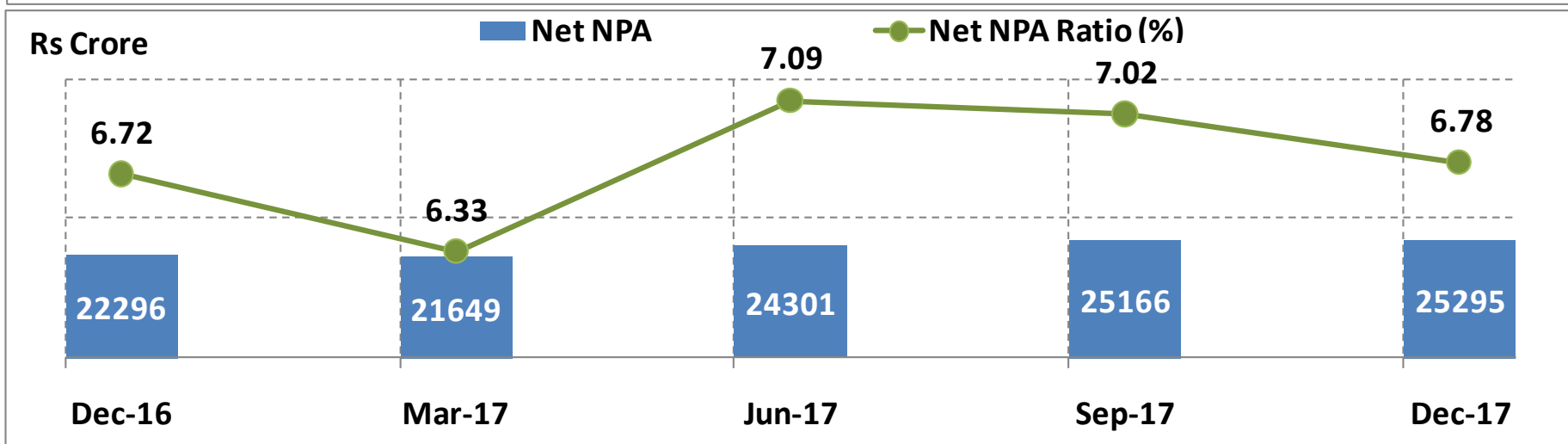
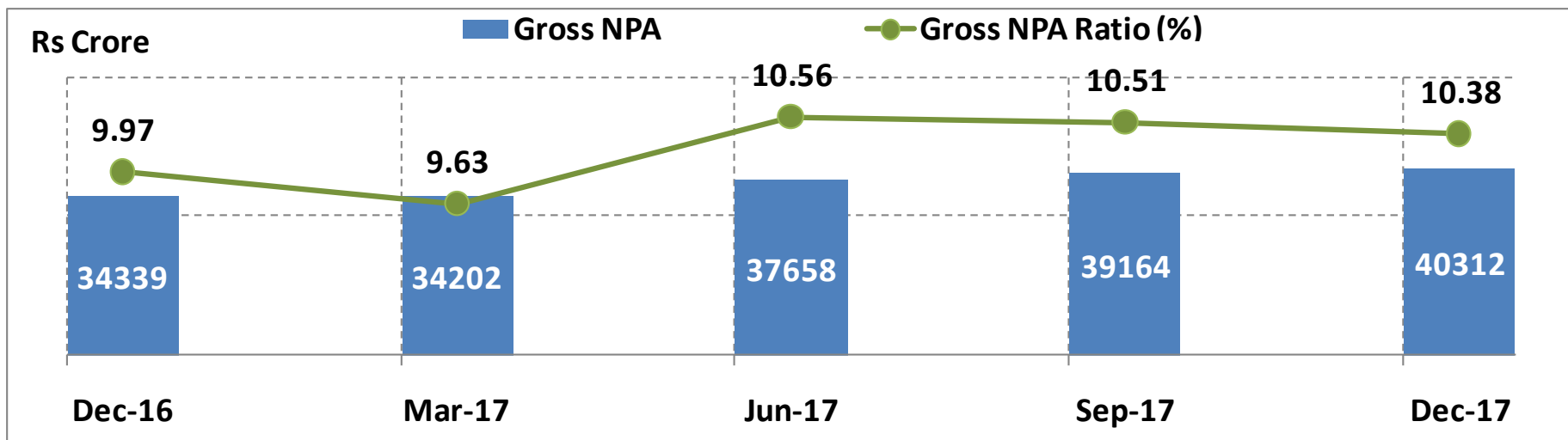
Parameters	Dec 2016	% Share in Total Portfolio	March 2017	% Share in Total Portfolio	Dec 2017	% Share in Total Portfolio
SLR	146080	86.5	127484	85.02	121973	85.54
Non SLR	22773	13.5	22460	14.98	20793	14.56
Total (Gross)	168853	100	149944	100	142767	100
Held For Trading	757	0.5	488	0.32	249	0.18
Available For Sale	65554	38.8	43474	28.94	45694	32.22
Held To Maturity	102723	60.7	106303	70.74	95883	66.61
Modified Duration	4.45	--	5.10	--	5.00	--
Total (Global)	169035	100	150266	100	141826	100



Asset Quality



Asset Quality





NPA Composition

Amt. in Rs. Crore

Parameters	Dec'16	Mar' 17	Jun' 17	Sep'17	Dec'17
Gross Advances	344564	355306	356691	372763	388518
Sub-Standard	17234	8016	10299	10539	8766
Doubtful	17105	26186	27359	28625	31546
Loss	Nil	Nil	Nil	Nil	Nil
Provision Coverage Ratio(%)	52.52	55.62	54.52	54.75	55.81



Gross NPA Movement (Global)

Amt. in Rs. Crore

PARTICULARS	Q - 3 2016-17	Q - 4 2016-17	2016-17 (Yearly)	Q - 1 (2017-18)	Q - 2 (2017-18)	Q - 3 (2017-18)	2017-18 (9 Months)
Opening Gross NPA	33315	34339	31638	34202	37658	39164	34202
Additions :	2225	3100	11652	5511	3367	2641	11519
Out of which : i) Fresh Slippages	2010	2936	10237	5439	3312	2621	11372
ii) Debits in Existing NPAs	215	164	1415	72	55	20	147
Sub Total	35540	37439	43290	39713	41025	41805	45721
Less: Reduction (a+b+c)	1201	3237	9088	2055	1861	1493	5409
a. Recovery for Movement (excl recovery in W/O a/cs, & U/A int.)	239	327	1278	321	496	488	1305
b. Upgradation	116	444	2265	356	143	92	591
c. Write Off (Including Addn Prudential W/o)	846	2466	5545	1378	1222	913	3513
Gross NPA - Closing Balance	34339	34202	34202	37658	39164	40312	40312
Gross Advances	344564	355306	355306	356691	372763	388518	388518
Gross NPA %	9.97	9.63	9.63	10.56	10.51	10.38	10.38
Net NPA	22296	21649	21649	24301	25166	25295	25295
Net Advances	331636	342009	342009	342816	358255	373146	373146
Net NPA %	6.72	6.33	6.33	7.09	7.02	6.78	6.78
Total Cash Recovery (incl.rec. in Wri.-off a/cs, recovery in Current Year slippage & U/A interest)	1021	1183	4162	1331	1347	1527	4205
Recovery under Loss Assets (Loss assets as at 31.03.2017 – Rs.7672Cr.)	112 (1.78%)	92 (1.46%)	352 (5.60%)	100 (1.30%)	157 (2.05%)	129 (1.68%)	386 (5.03%)
Recovery in W/O A/cs (Tech. W/O a/cs & Bad Debts W/O a/cs)	173	254	705	205	380	354	939



Sector-wise NPA Slippages

Amt. in Rs. Crore

SECTOR	Q3 FY 2016-17	Q4 - FY 2016-17	Q1 - FY 2017-18	Q2 - FY 2017-18	Q3 - FY 2017-18	% to total Slippages
Micro & Small Ent.	459	155	1137	801	690	25.54
Agriculture	130	611	600	487	297	11.00
Other Priority Sector	157	90	252	156	111	4.11
Total Priority Sector	746	856	1989	1444	1098	40.65
Medium Industries	99	235	104	325	117	4.33
Large Industries	946	1486	2784	983	1001	37.06
Other Non-Priority	225	178	511	320	485	17.96
Total Non-Priority	1270	1899	3400	1628	1603	59.35
Total (Domestic)	2016	2755	5389	3072	2701	100.00
Overseas	209	345	122	295	-60	----
Total (Global)	2225	3100	5511	3367	2641	----



Sector- Wise NPA Outstanding

Amt. in Rs. Crore

SECTOR	DEC'16	MAR' 17	JUN' 17	SEP'17	DEC'17
Micro & Small Enterprises	5698	5558	6491	6658	6744
Agriculture	2394	2757	3159	3368	3333
Other Priority Segments	670	555	697	633	606
Medium Enterprises	1409	1336	1285	1415	1499
Large Industries	18843	18286	20250	20883	20791
Other Non-Priority Segments	5325	5710	5776	6207	7339
Total	34339	34202	37658	39164	40312



Sectoral Contribution Of NPA

Amt. in Crore

Particulars	DEC'16	MAR' 17	JUN' 17	SEP' 17	DEC' 17
Gross Advances	344564	355306	356691	372763	388518
Gross NPA	34339	34202	37658	39164	40312
Gross NPA %	9.97	9.63	10.56	10.51	10.38
Priority Sector Advances	153631	160099	162799	168750	175729
PS as % to Gross Advances	44.58	45.05	45.64	45.27	45.23
Total PS NPA	8763	8870	10347	10659	10683
Total PS NPA%	5.70	5.54	6.35	6.32	6.08
Share of PS NPA to Gross NPA	25.52	25.93	27.48	27.22	26.50
Agriculture NPA	2394	2757	3159	3368	3333
Agriculture NPA%	3.35	3.72	4.17	4.28	4.06
MSE NPA	5698	5558	6491	6658	6744
MSE NPA %	11.28	10.36	12.74	12.01	10.53
Other Priority NPA	670	555	697	633	606
Other Priority NPA %	2.12	1.71	1.94	1.84	2.05



Restructured Assets

Amt. in Rs.Crore

Particulars	Mar 2016	Mar 2017	Dec 2017
Gross Advances	336545	355306	388518
Restructured Assets	23227	21562	19793
% of Std. Restructured Assets to total Advances	3.88	2.87	1.82
% of Total Restructured Assets to total Advances	6.90	6.07	5.09
CDR	8990	8399	3601
% of CDR to Total Restructured Advances	38.70	38.95	18.20
NON-CDR	14237	13163	16192
% of Non CDR to Total Restructured Advances	61.30	61.05	81.80



Restructured Assets- Sector Wise

Amt. in Rs.Crore

Sector	Mar 2016	Mar 2017	Dec 2017
	Amt	Amt	Amt
Agriculture	374	277	228
MSME	1671	1483	1329
Housing Loans	276	179	126
Large Advance	20721	19430	17920
Others	185	193	190
Total	23227	21562	19793



Restructured Assets

Amt. in Rs.Crore

Particulars	As on 31.03.2016	As on 31.03.2017	As on 31.12.2017
CDR	8990	8399	3601
NON CDR	14237	13163	16192
Total	23227	21562	19793

Restructured during Q3 -Nil



Restructured Accounts - Sector Wise

Amt. in Rs. Crore

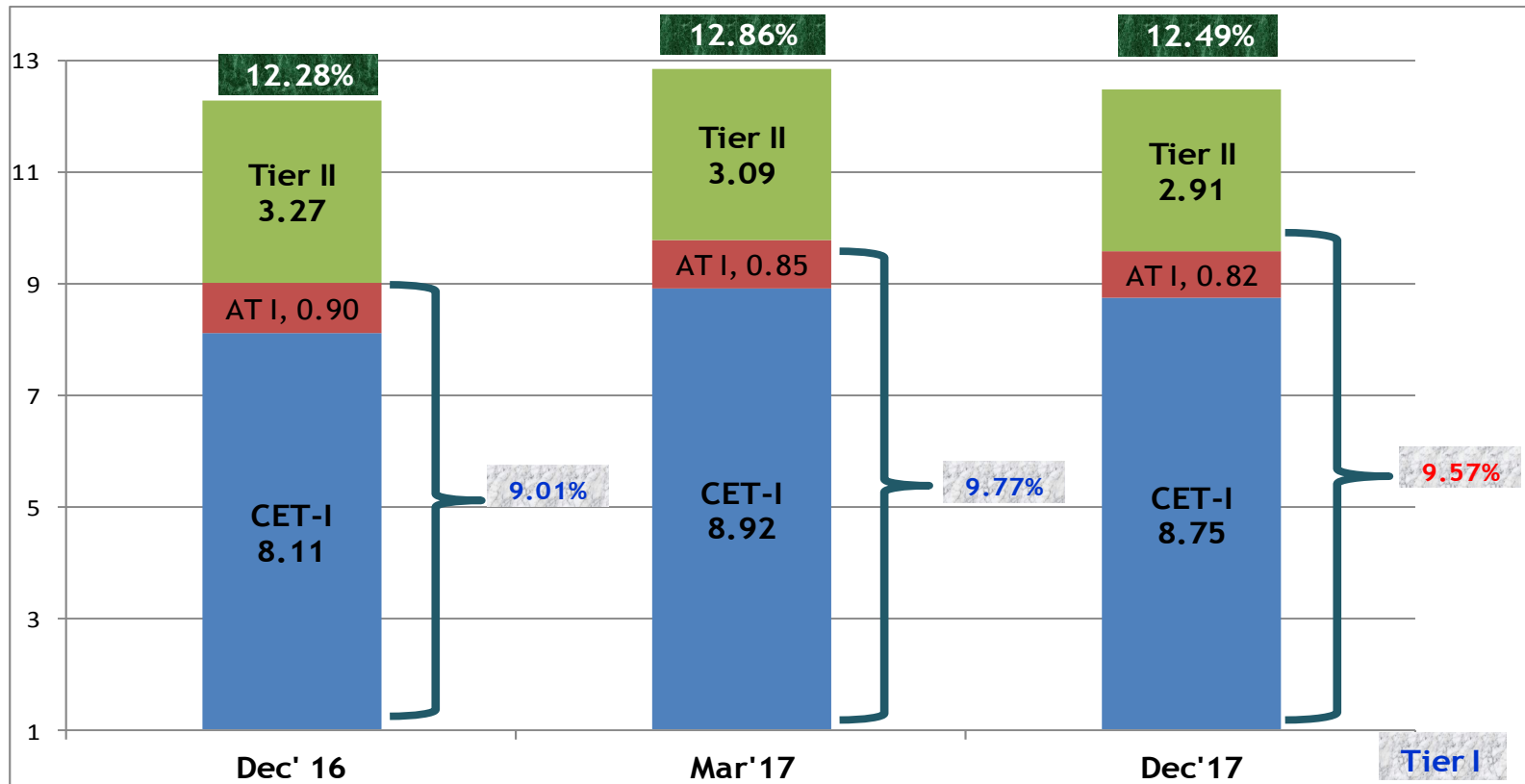
Name of the Sector	As on 31 st Dec 2017		
	No. of ACs	Amt	% to Outstanding Amt.
Details of restructured Accounts			
INFRASTRUCTURE(a+b+c+d+e+f+g+h)	98	7462	37.70
Of Which Power (a+b+c+d)	38	3662	18.50
State DISCOMS (a)	2	112	0.56
State Transmission (b)	0	0	
State Generation (c)	0	0	
Private (d)	36	3550	17.94
Of Which ROADS (e)	46	2101	10.61
Of Which PORTS (f)	3	255	1.29
Of Which AVIATION (g)	3	932	4.71
Of Which TELECOMMUNICATION(h)	8	511	2.58
MINING	25	33	0.17
IRON AND STEEL	152	3205	16.19
TEXTILE	276	1480	7.48
ENGINEERING	230	937	4.73
PHARMACEUTICAL	41	395	2.00
CEMENT	16	309	1.56
HARDWARE	21	77	0.39
SHIPPING	02	0.00	0.00
EDIBLE OIL	19	117	0.59
AGRICULTURE	2567	228	1.16
HOUSING	2156	126	0.63
CHEMICAL	21	49	0.25
CONSTRUCTION	97	2762	13.96
OTHER INDUSTRIES	312	1224	6.18
OTHER SERVICES	2699	1390	7.02
TOTAL	8732	19793	100.00



Capital Adequacy- BASEL III (As at Dec. 2017)



Capital Adequacy- Basel III



- ✓ CRAR of 12.49 % vs 10.25% norm*
 - ✓ CET1 ratio at 8.75 % vs. 6.75% norm*
- (*including Capital Conservation Buffer)

Comfortable Capital Adequacy Position



Capital Adequacy - Basel III

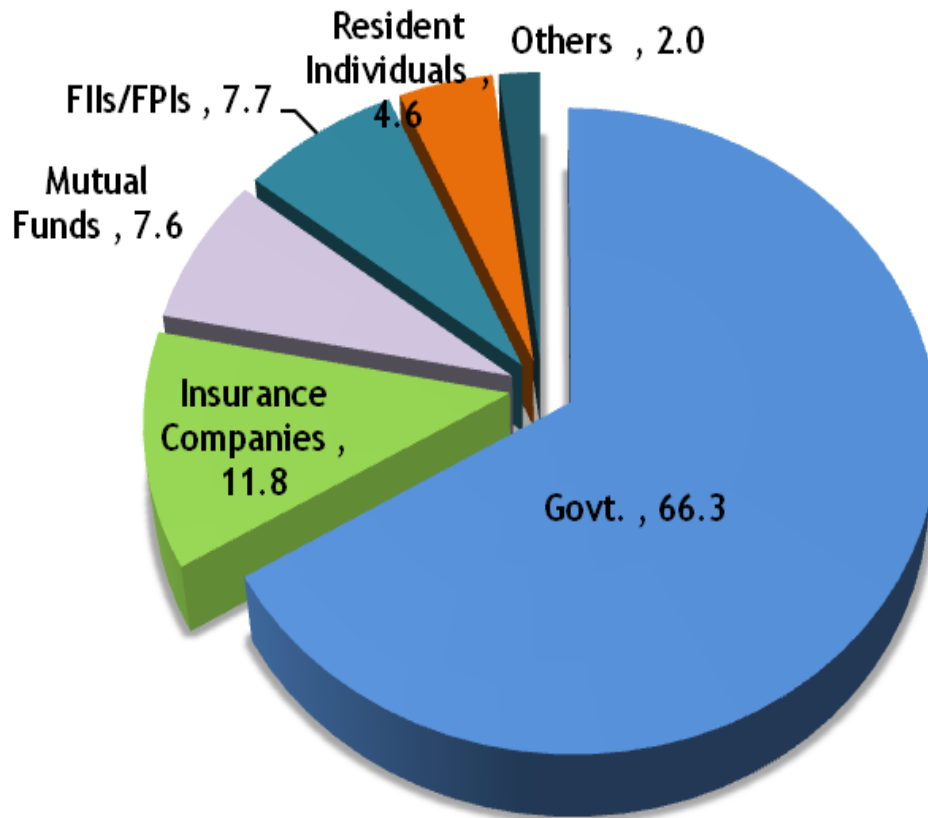
Amt. in Rs. Crore

Particulars	DEC'16	MAR'17	JUN'17	SEP'17	DEC'17
Gross Advances	344564	355306	356691	372763	388518
RWAs	340820	338999	344546	352178	354615
RWAs/ Gross Adv (%)	98.91	95.41	96.60	94.48	91.27
Tier I Capital	30713	33122	32977	33473	33954
Tier I Ratio%	CET: 8.11% AT I:0.90 % Tier I:9.01%	CET:8.92 % AT I:0.85% Tier I:9.77%	CET:8.72% AT I:0.85% Tier I:9.57%	CET:8.68% AT I:0.82% Tier I:9.50%	CET:8.75% AT I:0.82% Tier I:9.57%
Tier II Capital	11130	10472	10478	10368	10336
Tier II Ratio(%)	3.27	3.09	3.04	2.95	2.91
Total Capital	41843	43594	43456	43841	44289
CRAR%	12.28	12.86	12.61	12.45	12.49



Shareholding Pattern

As on Dec, 2017



Govt.	66.3
Insurance Companies	11.8
Mutual Funds	7.6
FPIs	7.7
Resident Individuals	4.6
Others	2.0

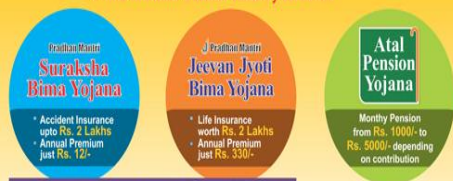


Financial Inclusion



Pradhan Mantri Jan Dhan Yojana

Prime Minister's Social Security Schemes



Period of Insurance, Annual: 1st June - 31st May

Your bank account is now key to security as well



Progress Under Pradhan Mantri Jan Dhan Yojana (PMJDY)

Parameters	Dec 17
Accounts opened (Number in lakh)	67.4
Deposits (Rs. In Crore)	1884
RuPay cards issued (Number in lakhs)	42.51
Aadhar Seeding under PMJDY (Number in lakhs)	40.44
Villages Covered (Number)	10049
Sub Service Areas (Number)	3962
Urban Wards (Number)	3371

Progress Under PMSBY, PMJJBY AND APY Schemes

Scheme name	Dec 17
Pradhan Mantri Suraksha Bima Yojana (PMSBY) in lakh	13.22
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in lakh	37.65
Atal Pension Yojana (APY) in lakh	2.18

Progress Under MUDRA Yojana (PMMY)

(Rs in Crore)

Category	As on 31.12.2016		As on 31.12.2017	
	Sanction Amt	Outstanding Amt	Sanction Amt	Outstanding Amt
Shishu (< Rs.50K)	544	473	737	674
Kishor (Above Rs.50K- Rs.5.00 Lacs)	1605	1349	2515	2301
Tarun (Above Rs.5.00 lacs to Rs.10.00 lacs)	737	620	1638	1488
Total	2886	2443	4890	4463



Important Customer-friendly Technology Initiatives in Q3 FY18



✓ Canara DiYA (Digitally Your Account) Customer On-Board App through OMNI channels - Beta version released.

✓ Canara DigiSign (Digital Signature using eSign Aadhaar OTP facility) released.

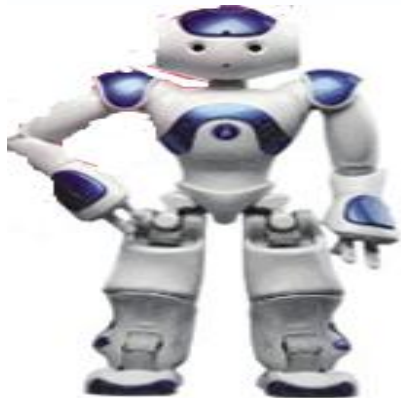
✓ Online Self Registration of Internet Banking for Proprietorship Accounts enabled.

✓ Recycler functionality for Accepting & Dispensation of cash - implemented.

✓ OTP based Aadhaar seeding and Authentication through Canara Bank's website using Internet Banking login enabled.

✓ Aadhaar Number made as one of the key authentication factors for Unlock/Activate/Reset Password in Retail Net Banking customers.

✓ Enabled Toggling (On/Off) option in Internet Banking for Financial Transactions.





First Digital Branch - "CANDI" @ Bengaluru

Digital Branch



Futuristic
Banking

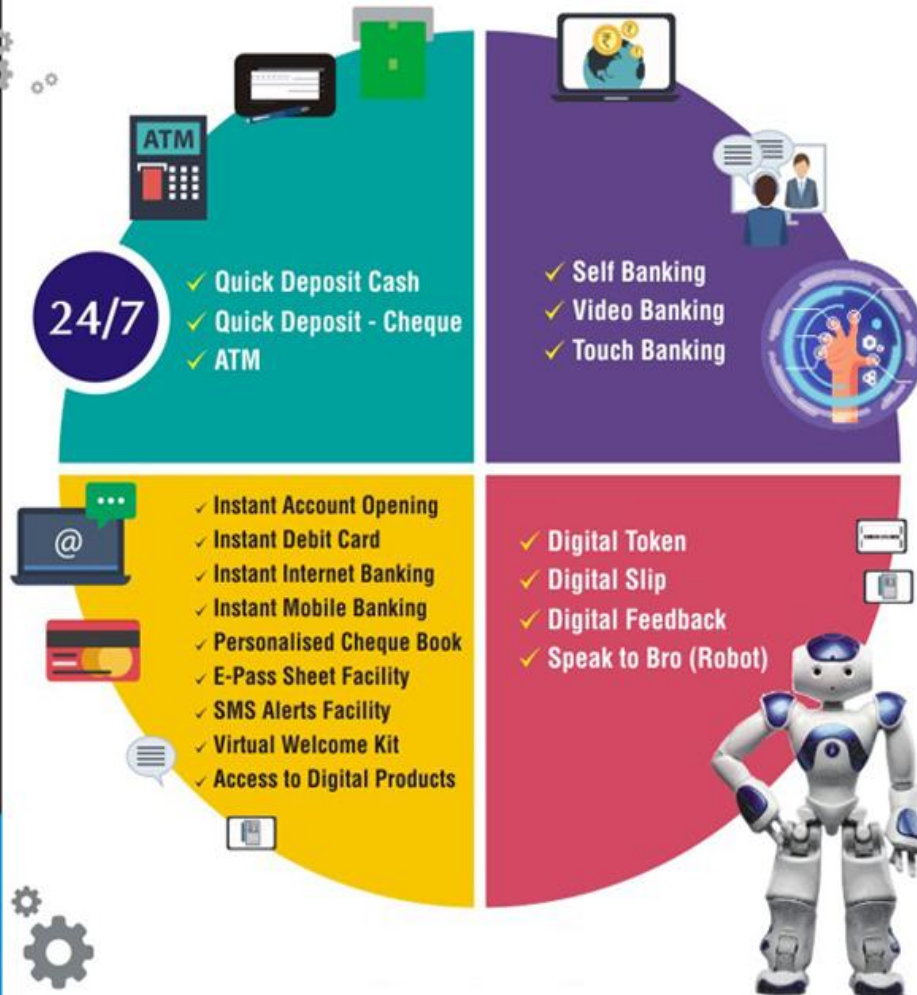
now

@

Bengaluru



DIT Wing, Head Office, Bengaluru



Initiatives to establish CANDI at other major centers in India







Major Awards/Accolades - FY18








- **Skoch Technologies Growth 2017** for “CANDI”, digital branch.
- **Excellent Customer Service Award’** at the 5th SME Excellence 2017 by ASSOCHAM,
- **Best CIO of the Year ”** by Computer Society of India for “CANDI” an ambitious digital banking project of the Bank in the “IT Innovation & Excellence Awards2017”
- **Skoch Smart Security awards 2017** for “SIEM” tool.
- **Dun and BradStreet Award for 2016-17** adjudging as Best Public Sector Bank -Priority Sector Lending Bank. Consecutively third time (2014-15, 2015-16 and 2016-17) Bank has been receiving this Award.
- **Certificate of Excellence for exemplary leadership** in promoting RSETIs and Certificate of Excellence for RUDSETI for FY15 & FY16



Subsidiaries & JVs

SUBSIDIARIES & JVs	% STAKE
 <p>Canbank Venture Creating Value</p>	100%
 <p>HAVE A HOME A CAN FIN HOME CanFinHomes Ltd (Sponsor: CANARA BANK) HOME LOANS ♦ DEPOSITS <i>Translating Dreams into Reality</i></p>	30.00%
 <p>CANBANK COMPUTER SERVICES LIMITED</p>	69.14%
 <p>CANBANK FACTORS LTD.</p>	70%

SUBSIDIARIES & JVs	% STAKE
 <p>CANARA ROBECO Mutual Fund</p>	51%
 <p>Canara Bank Securities Ltd A SUBSIDIARY OF CANARA BANK (FORMERLY: GILT SECURITIES TRADING CORPORATION LTD.)</p>	100%
 <p>Canara HSBC  OBC Life Insurance</p>	51%
<p>COMMERCIAL INDO BANK LLC (JOINT VENTURE WITH STATE BANK OF INDIA)</p>	40%
 <p>Canara Bank (Tanzania) Ltd.</p>	100%

Canbank Financial Services Limited (CANFINA) 100% subsidiary-is confining its activities to legal matters

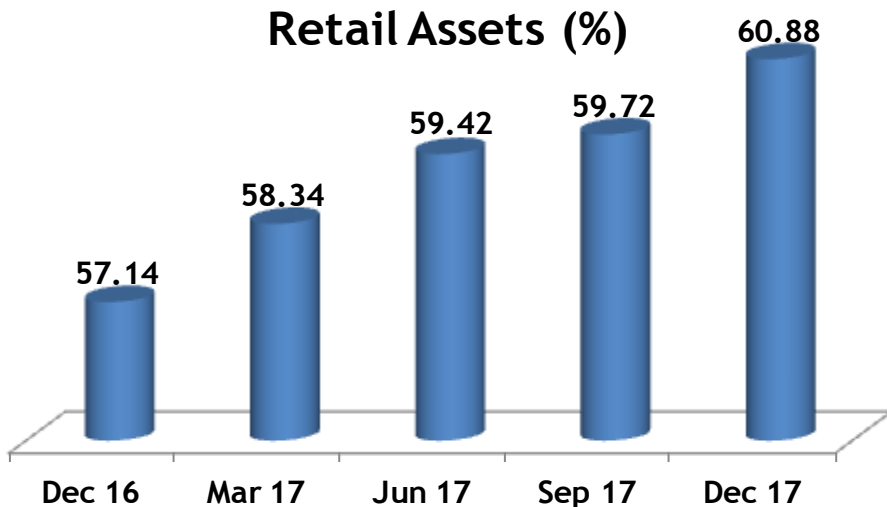


Business Strategy

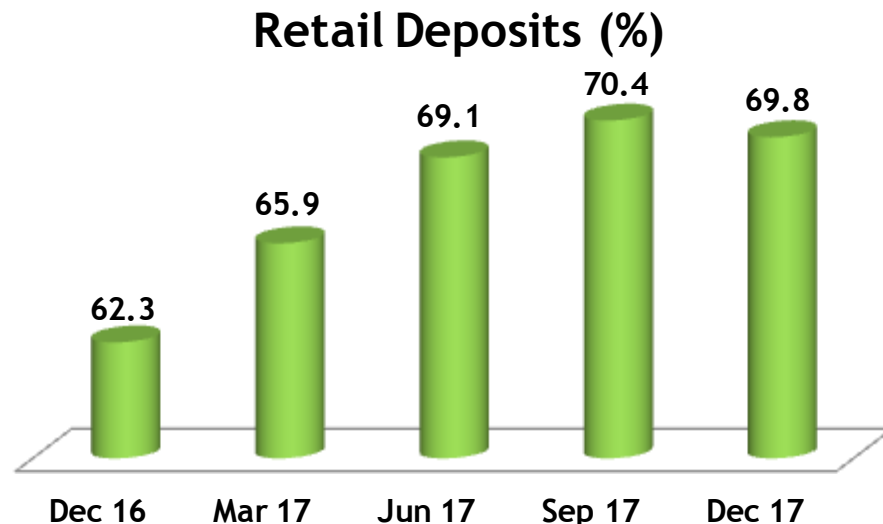


Focus On Retail Business

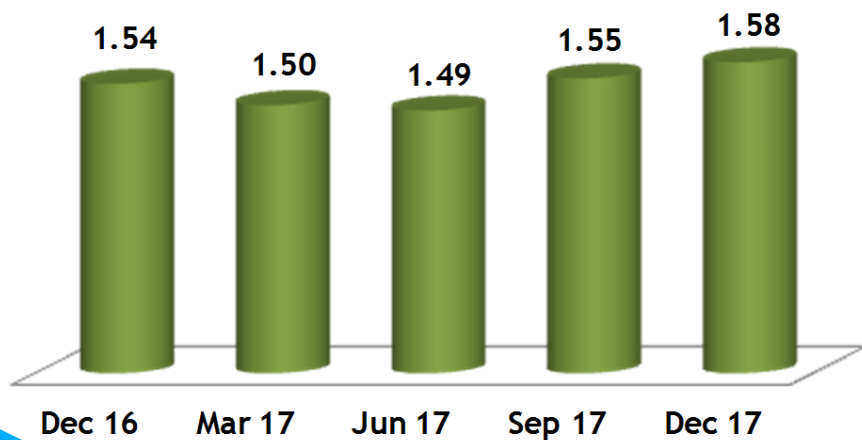
Retail Assets (%)



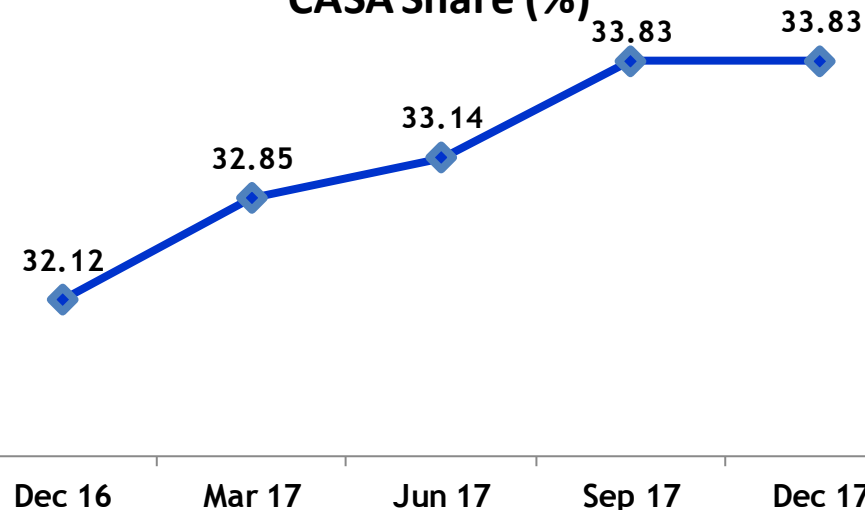
Retail Deposits (%)



CASA Deposit (Rs in lakh crore)



CASA Share (%)





Project Shikhar - Branch Transformation for better Customer Service & Business Growth

Star Level	No of branches
1 Star	398
2 Star	631
3 Star	182
4 Star	83
5 Star	232
Total	1526

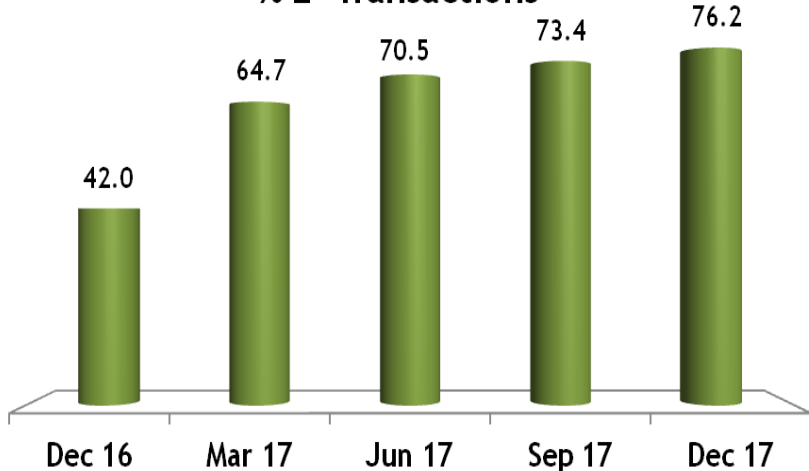
Branch Transformation:

- ✓ Better Branch Layout & customer service for customer's delight
- ✓ Quality service delivery & reduction in service time for customers
- ✓ Focus on digital banking - Promoting transactions on self service machines and alternate channels
- ✓ Inculcating sales culture
- ✓ Focus on CASA and Non Interest Income growth



Enhancing Digital Footprints

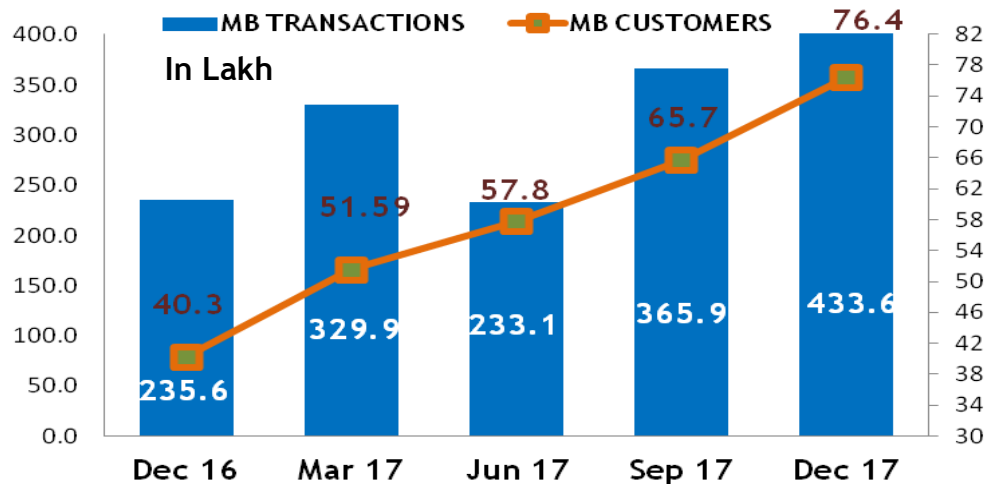
% E- Transactions



MB TRANSACTIONS

In Lakh

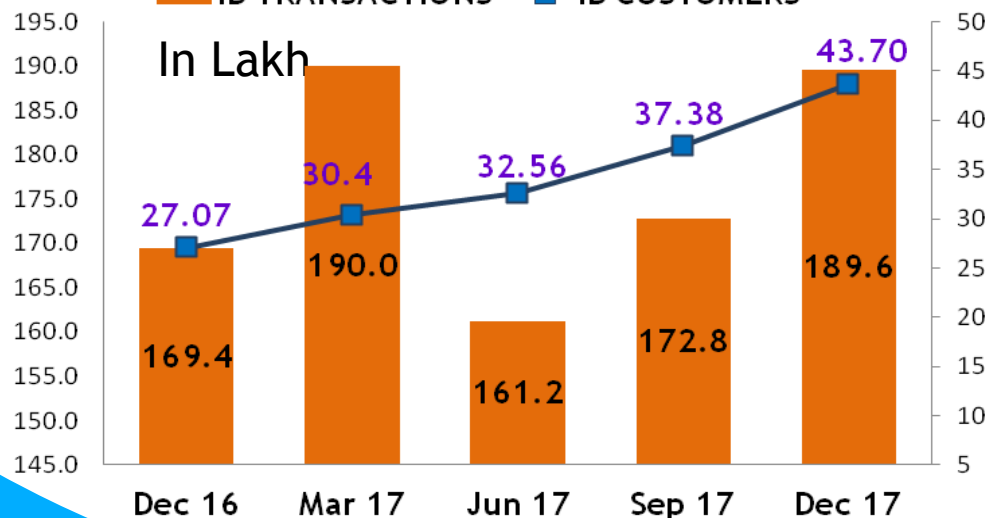
MB CUSTOMERS



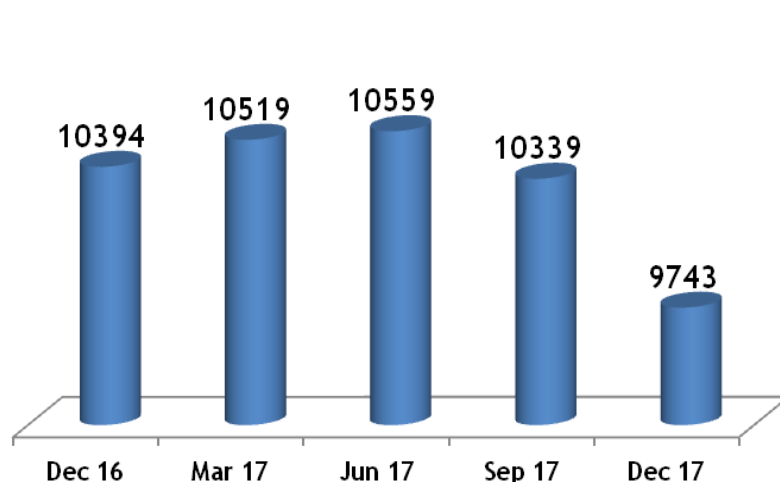
IB TRANSACTIONS

In Lakh

IB CUSTOMERS



Number of ATM





Recovery & NPA Management

Maximum thrust on Recovery and NPA management

- **Mission Samadhan**
- **Conducting Recovery Meets / Adalats / Mega Adalats besides regular Recovery Camps at Branch/Circle/RO.**
- **One Time Settlement and follow up the OTS permitted accounts closely for recovery.**
- **Exclusive monitoring of small value NPA (upto Rs.10 lakhs) & newly slipped accounts.**
- **Separate Division for Asset Recovery Management Branches.**



Expanding The Reach

Particulars	DEC'16	MAR'17	DEC'17
Branch Network	5972	6083	6171
ATM Strength	10394	10519	9743
Debit Card (In Lakh)	312	331	414

<i>E-Lounges</i>	181
------------------	-----

**6171 domestic
Branches**

**8 overseas branches at
Johannesburg, New
York, London,
Leicester, Shanghai,
Manama, Hong Kong &
Dubai**

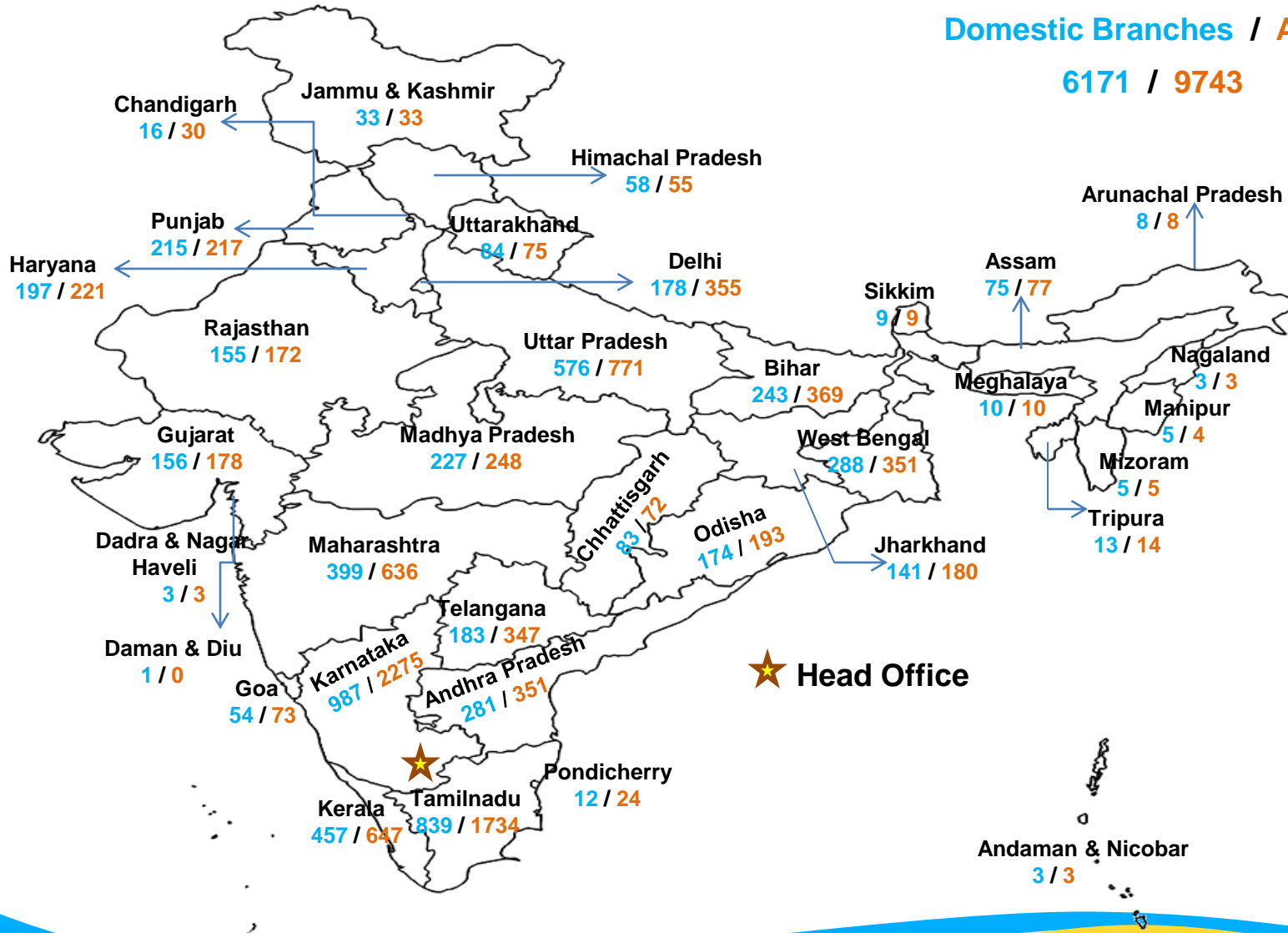
Population group	No. of branches	% to total
Rural	1793	29.06
Semi-Urban	1982	32.12
Rural + Semi-Urban	3775	61.17
Urban	1157	18.75
Metro	1239	20.08
TOTAL Domestic	6171	100.00



Expanding The Reach....

Domestic Branches / ATMs

6171 / 9743



★ Head Office



Expanded Clientele Base

(In Lakhs)

	DEC'16	MAR'17	DEC'17	Y-o-Y Increase	Y-o-Y Growth (%)
Clientele	763	779	818	55	7.2
No. of Deposit A/cs	682	697	731	49	7.2
No. of Borrowal A/cs	81	82	87	6	7.4

8.18 crore Strong Clientele Accounts

55 lakhs Clientele accounts added y-o-y.



Goals - March 2018

Goals

Thrust on Retail Business & Asset Quality-

- **CASA & Retail deposits**
- **Retail credit**
- **Fee income**
- **Containing NPA**
- **Resolution of large NPA accounts**
- **Recovery & Upgradation**
- **Improving operational financial ratios- NIM, RoA, RoE and Cost-to-Income.**



THANK YOU