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Financial Results

Q1 FY 20

Investor Presentation

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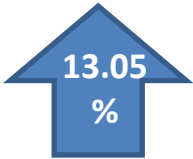
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Performance Highlights - Q1 2019-20 (Y-o-Y)

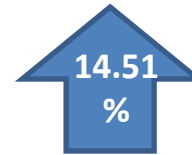
Total Business
Rs. 1059964 cr



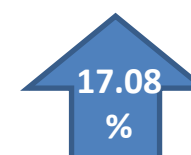
Gross Advances
Rs. 449290 cr



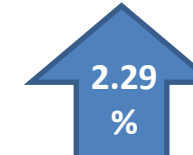
Total Deposits
Rs. 610674 cr



Net Profit
Improved from Rs. 281 Cr
to Rs. 329 Cr



Net Interest Margin
stood at 2.29%



Capital Adequacy (Basel III)



Tier I CRAR
8.91%



Tier II CRAR
2.79%



CRAR at
11.70%

Improving Asset Quality



Gross NPA reduced
from 11.05% to 8.77%



Provision Coverage Ratio
improved from 60.69%
to 68.62%



Net NPA reduced from
6.91% to 5.35%

Amt. in Rs. Crore

Parameters	Mar'18	Jun' 18	Mar'19	Jun'19	Growth %	Growth %
					Q-o-Q	Y-o-Y
Global Deposits	524772	533274	599033	610674	1.94	14.51
Global Advances (Gross)	400843	404328	444216	449290	1.14	11.12
Global Business	925615	937602	1043249	1059964	1.60	13.05
Global C-D Ratio (%)	76.38	75.82	74.16	73.57	--	--
Global Advances (Net)	381703	386253	427727	432768	1.18	12.04

Year-on-year addition in Global business - Rs. 1.22 Lakh Crore.

Domestic & Overseas Business

Domestic Business						
Parameters	Mar'18	Jun' 18	Mar'19	Jun'19	Gr. % Q-o-Q	Gr. % Y-o-Y
Domestic Deposits	485994	500866	565917	577439	2.04	15.29
Domestic Advances (Gross)	371205	380072	419005	423548	1.08	11.44
Domestic Business	857199	880938	984921	1000987	1.63	13.63
C-D Ratio(%)	76.38	75.88	74.04	73.35	--	--
Overseas Business						
Parameters	Mar'18	Jun' 18	Mar'19	Jun'19	Gr. % Q-o-Q	Gr. % Y-o-Y
Overseas Deposits	38778	32408	33116	33235	0.36	2.55
Overseas Advances (Gross)	29638	24256	25211	25742	2.11	6.13
Overseas Business	68416	56664	58328	58977	1.11	4.08

Domestic Market share* -

- ✓ Deposits Market share stood at 4.40%
- ✓ Advances Market Share stood at 4.30%

*(as of 21.06.2019) Source: RBI Weekly Statistical Supplement)

Parameters	Mar-18	Jun-18	Mar-19	Jun-19	Growth % Q-o-Q	Growth % Y-o-Y
Global Deposits	524772	533274	599033	610674	1.94	14.51
Global Advances (Gross)	400843	404328	444216	449290	1.14	11.12
Global Business	925615	937602	1043249	1059964	1.60	13.05
Saving Deposits	142051	141466	151535	148529	(1.98)	4.99
Current Deposits	24984	21185	23274	21790	(6.37)	2.86
CASA Deposits	167035	162651	174809	170319	(2.57)	4.71
Domestic CASA Share (as % of Domestic Deposits)	34.28	32.43	30.86	29.46		
Retail Term Deposit	217298	219272	232205	236751	1.96	7.97
Business per Employee	15.73	16.19	17.88	18.45	3.20	13.95
Business per Branch	149.00	148.85	165.20	167.64	1.47	12.62
Operating Profit	1765	2933	2973	2440	(17.93)	(16.81)
Operating Profit per Employee (Annualised Rs. In Lakhs)	12.00	20.26	20.38	16.99	(16.64)	(16.15)
(In numbers)						
Total No of Employees	58855	57905	58350	57449	(1.54)	(0.79)
Branch Network	6212	6299	6315	6323	0.13	0.38
ATM Strength	9395	9221	8851	8837	(0.16)	(4.16)

Credit Portfolio

(Rs. in Crores)

Parameters (Amount O/s)	Mar-18	Jun-18	Mar-19	Jun-19	Growth % Q-o-Q	Growth % Y-o-Y
I. Priority Sector Credit						
1. Agriculture Credit						
(a) Retail - Agri. Credit	77120	77970	84288	86462	2.58	10.89
(b) Non-Retail - Agri. Credit	5336	5507	6255	6227	(0.45)	13.07
(c) Total Agri. Credit (a+b)	82456	83477	90543	92689	2.37	11.04
2. MSME Credit						
(d) Retail MSME Credit	42602	42456	44932	45311	0.84	6.73
(e) Non-Retail MSME Credit	39496	40627	40236	43540	8.21	7.17
(f) Total MSME Credit (d+e)	82098	83083	85168	88851	4.32	6.94
3. Other Priority Sector (OPS)						
(g) Retail - OPS Credit	18393	18416	18115	24380	34.58	32.38
(h) Non-Retail- OPS Credit	366	365	1300	1450	11.54	297.26
(i) Total Priority Credit (c+f+g+h)	183313	185341	195126	207370	6.27	11.89
II. Non-Priority Sector Credit						
(j) Retail - Non Priority	38903	42269	54950	51870	(5.60)	22.72
(k) Corporate Credit	173854	171753	188104	183832	(2.27)	7.03
Out of which, Infrastructure	52760	52260	56798	56717	(0.14)	8.53
(l) Staff Loans	4773	4965	6036	6218	3.01	25.23
(m) Total Non-Priority (j+k+l)	217530	218987	249090	241920	(2.88)	10.47
Total Credit (i+m)	400843	404328	444216	449290	1.14	11.12

Credit Portfolio (Contd.)

(Rs. in Crores)

Parameters	Mar-18	Jun-18	Mar-19	Jun-19	Growth % Q-o-Q	Growth % Y-o-Y
a. Total Priority and Retail Credit	222216	227610	250076	259240	3.66	13.90
b. Staff Loans	4773	4965	6036	6218	3.01	25.23
c. Total Corporate Credit	173854	171753	188104	183832	(2.27)	7.03
Out of Corporate:						
Total Exposure towards PSEs (Excluding guaranteed as under)	26154	25810	32777	36654	11.83	42.02
Exposure on Government & Guaranteed by Government	28615	33171	38520	35189	(8.65)	6.08
Gross Advances (a+b+c)	400843	404328	444216	449290	1.14	11.12

Priority Sector Credit for ANBC

(Rs. in Crores)

Parameters	Mar-18	Jun-18	Mar-19	Jun-19	Growth % Q o Q	Growth % Y o Y
Priority Sector Advances- ANBC						
Priority Sector Advance O/s	183313	185341	195126	207370	6.3	11.9
(Add) RIDF & Others	2313	2187	1886	1844	(2.2)	(15.7)
(Less) PSLC Sold	13720	6310	20674	12024	(41.8)	90.6
Total Priority Sector for ANBC	171906	181218	176338	197190	11.8	8.8
Agriculture Advances - ANBC						
Agriculture Advances O/s	82456	83477	90543	92689	2.4	11.0
(Add) RIDF & Others	1556	1407	1300	1247	(4.1)	(11.4)
(Less) PSLC Sold	13720	6310	20674	12024	(41.8)	90.6
Total Agriculture for ANBC	70292	78574	71169	81912	15.1	4.2

Priority Sector Credit Outstanding

(Rs. in Crores)

Parameters	Mar-18	Jun-18	Mar-19	Jun-19	Growth % Q o Q	Growth % Y o Y	Regulatory Requirement
ANBC	321749	339963	366197	374884	2.4	10.3	--
Priority Sector Advances for ANBC	171906	181218	176338	197190	11.8	8.8	--
% to ANBC	53	53	48	53	--	--	40
Agriculture Advances for ANBC	70292	78574	71169	81912	15.1	4.2	--
% to ANBC	22	23	19	22	--	--	18

Retail Credit Outstanding

(Rs. in Crores)

Parameters	Mar-18	Jun-18	Mar-19	Jun-19	Growth % Q-o-Q	Growth % Y-o-Y
(a) Housing Loans	27572	28978	33581	34888	3.89	20.39
(b) Vehicle Loans	6739	6973	9446	9787	3.61	40.36
(c) Education Loan	8438	8558	8859	9036	2.00	5.59
(d) Other Personal Loans	14547	16176	21179	22539	6.42	39.34
(e) Total Retail loans (Core) (a+b+c+d)	57296	60685	73065	76250	4.36	25.65
(f) Retail- Pool Buyout	1779	1619	1294	1242	(4.02)	(23.29)
(g) Gross Retail loans (e+f)	59075	62304	74359	77492	4.21	24.38

Infrastructure Credit - Sector Wise

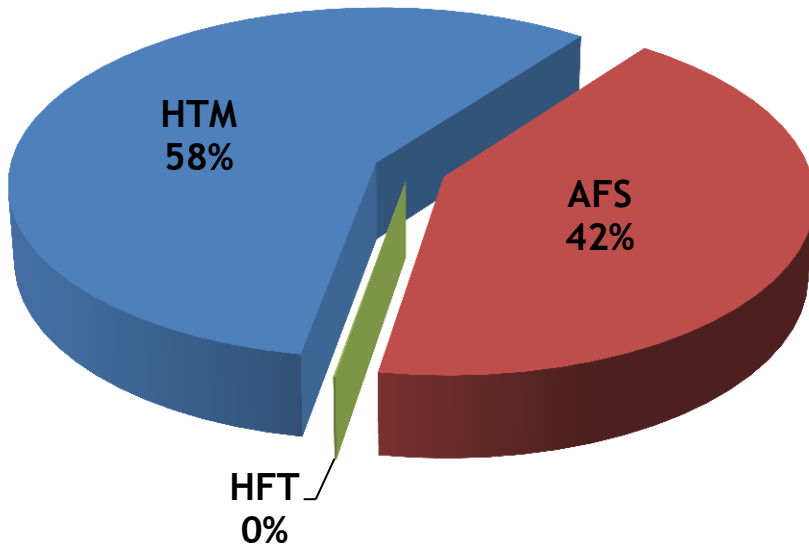
(Rs. in Crores)

Parameters	Outstanding balance				% to Total Advances Jun'19	Growth % Q-o-Q	Growth % Y-o-Y
	Mar-18	Jun-18	Mar-19	Jun-19			
(A) Total Exposure to Power	31115	30499	30389	30172	6.7	(0.7)	(1.1)
(i) Central Govt. Undertakings	2377	2307	3433	3228	0.7	(6.0)	39.9
(ii) State Govt. Undertakings	13820	13662	15718	15808	3.5	0.6	15.7
(iii) Private Sector	14918	14530	11238	11136	2.5	(0.9)	(23.4)
(B) Transport	12469	12483	13002	13210	2.9	1.6	5.8
Of which Road Transport	7807	7430	7292	7229	1.6	(0.9)	(2.7)
(C) Telecom	4711	4375	4053	4053	0.9	(0.0)	(7.4)
(D) Social & Commercial Infrastructure	1617	1592	4335	4035	0.9	(6.9)	153.4
(E) Water & Sanitation	2848	3311	5019	5247	1.2	4.5	58.5
Total (A+B+C+D+E)	52760	52260	56798	56717	12.6	(0.1)	8.5

(Rs. in Crores)

Parameters	Outstanding balance							
	Mar'18		Jun'18		Mar'19		Jun'19	
	To Central/State sector	To Other Sectors	To Central/State sector	To Other Sectors	To Central/State sector	To Other Sectors	To Central/State sector	To Other Sectors
Power Generation	8301	14123	8048	13807	10258	10525	9743	10395
Power Transmission	1226	--	1213	--	1551	--	1568	--
Power Distribution	6669	795	6708	723	7342	714	7725	741
TOTAL	16197	14918	15969	14531	19150	11239	19036	11136

(Rs. in Crores)



Category	Mar-18	Jun-18	Mar-19	Jun-19
HTM	100086	94784	88627	87286
AFS	42463	50808	61611	64332
HFT	204	149	222	123
TOTAL (Domestic)	142753	145741	150460	151741

Modified Duration (Jun-19)	
AFS	2.61
Entire Portfolio	4.41

(Rs. in Crores)

	Outstanding balance - Quarterly				Qrtrly Growth		Annual		
	Mar-18	Jun-18	Mar-19	Jun-19	% q.o.q	% y.o.y	FY 2017-18	FY 2018-19	Growth % y.o.y
Total Interest Income	10223	11360	12138	12201	0.52	7.40	41252	46810	13.5
Total interest Expenses	7236	7477	8638	8960	3.73	19.83	29089	32332	11.1
Net Interest Income	2988	3883	3500	3241	(7.40)	(16.53)	12163	14478	19.0
Total Income	11555	13192	14000	14062	0.44	6.59	48195	53384	10.8
Total Expenditure	9790	10260	11027	11622	5.40	13.28	38647	42795	10.7
Operating Profit	1765	2933	2973	2440	(17.94)	(16.80)	9548	10590	10.9
Net Profit	-4860	281	-552	329	+ve	17.08	-4222	347	+ve

Interest & Non-Interest Income

(Rs. in Crores)

Parameters	Quarterly						Annual		
	Mar-18	Jun-18	Mar-19	Jun-19	Growth % q.o.q	Growth % y.o.y	FY 2017-18	FY 2018-19	Growth % y.o.y
Interest Income									
Interest on Advances	7252	8326	8630	9099	5.43	9.28	29096	34319	18.0
Interest on Investments	2552	2618	2819	2793	(0.96)	6.65	10412	10938	5.1
Other Interest	419	415	689	309	(55.15)	(25.54)	1744	1554	-10.9
Total Interest income	10223	11360	12138	12201	0.52	7.40	41252	46810	13.5
Non-Interest income									
Treasury Trading Profit	67	61	242	156	(35.54)	155.74	1923	402	-79.1
Recovery in TWO A/cs	183	500	111	327	194.59	(34.60)	936	1304	39.3
Commission, Exchange & Brokerage	243	346	296	413	39.53	19.36	1200	1172	-2.3
Profit on Foreign Exchange	141	99	204	241	18.14	143.43	538	632	17.5
Charges (PC, Service Charges etc.)	681	723	996	618	(37.95)	(14.52)	2195	2910	32.6
Others	17	104	13	106	723.08	2.88	151	155	2.6
Total Non-Interest Income	1332	1833	1862	1861	0.00	1.58	6943	6575	-5.3
Total Income	11555	13192	14000	14062	0.44	6.59	48195	53384	10.8

(Rs. in Crores)

Parameters	Quarterly						Annual		
	Mar-18	Jun-18	Mar-19	Jun-19	Growth % q.o.q	Growth % y.o.y	FY 2017-18	FY 2018-19	Growth % y.o.y
Interest Expenses									
(i) Interest Paid on Deposits	6716	6982	8075	8406	4.10	20.39	27136	30099	10.9
(ii) Other Interests	520	495	563	554	(1.60)	11.92	1953	2233	14.3
(1) Total interest Expenses (i+ii)	7236	7477	8638	8960	3.73	19.83	29089	32332	11.1
Operating Expenses									
(a) Staff Cost	1307	1517	1040	1560	49.98	2.82	5444	5675	4.2
(b) Other Operating Expenses	1248	1266	1349	1102	(18.26)	(12.90)	4114	4787	16.4
(2) Total Operating Expenses (a+b)	2555	2783	2389	2662	11.45	(4.33)	9558	10462	9.5
Total Expenses (1+2)	9790	10260	11027	11622	5.40	13.28	38647	42795	10.7

Key Ratios

(%)

Ratios	Mar-18		Jun-18		Mar-19		Jun-19	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Cost of Funds	5.11	5.17	5.09	5.09	5.60	5.24	5.28	5.28
Cost of Deposits	5.42	5.60	5.49	5.49	6.07	5.66	5.75	5.75
Yield on Funds	7.22	7.34	7.73	7.73	7.87	7.59	7.19	7.19
Yield on Advances	8.03	8.12	8.54	8.54	8.44	8.39	8.16	8.16
Yield on Investments	--	7.63	--	7.63	--	7.62	7.54	7.54
NIM	2.37	2.42	2.52	2.52	2.76	2.63	2.29	2.29
RoA	-3.43	-0.75	0.19	0.19	-0.36	0.06	0.19	0.19
Return on Net-worth	-76.45	-16.74	4.82	4.82	-8.88	1.40	4.94	4.94
Cost to Income	59.14	50.03	48.68	48.68	44.55	49.69	52.18	52.18
CD Ratio	--	76.38	--	75.82	--	74.16	--	73.57
EPS (Annualized)	-80.35	-70.47	3.84	3.84	-7.49	4.71	17.48	17.48
Book Value	314.84	314.84	318.25	318.25	347.56	347.56	356.08	356.08

(Rs. in Crores)

Parameters	Mar-18	Jun-18	Mar-19	Jun-19
Gross NPA	47468	44660	39224	39399
Gross NPA (%)	11.84	11.05	8.83	8.77
Net NPA	28542	26694	22955	23150
Net NPA (%)	7.48	6.91	5.37	5.35
Provision Coverage Ratio (%)	58.06	60.69	68.13	68.62
Credit Cost (%)	3.59	2.42	2.92	2.14
Slippage Ratio (%)	7.73	1.19	4.38	0.91

(Rs. in Crores)

Particulars	2018-19				FY 2018-19	2019-20
	Q1	Q2	Q3	Q4		Q1
Opening Balance	47468	44660	45233	44621	47468	39224
Additions	4205	3697	5109	2469	15480	3676
Reductions	7013	3124	5721	7866	23724	3501
Cash Recovery-Ledger Balance	2535	938	1944	966	6383	1228
Upgradation	1673	745	674	-18	3074	335
Technical Write-Off (Prudential and General w/o)	2805	1441	3103	6918	14267	1938
Gross NPA	44660	45233	44621	39224	39224	39399

Sector Wise Classification of NPAs

(Rs. in Crores)

Sectors	Mar-18	Jun-18	Mar-19	Jun-19	Jun-19	
					Gross Advance	% to Gross Adv
NPA under Priority Sector						
(A) Retail Agri. Credit	3457	3754	4516	4818	86462	5.6
(B) Non-Retail Agri. Credit	394	382	432	443	6227	7.1
(C) Total Agriculture Credit	3851	4136	4948	5261	92689	5.7
MSME						
(D) Retail MSME Credit	4703	4644	4808	5290	45311	11.7
(E) Non-Retail MSME Credit	3427	3740	3391	3437	43540	7.9
(F) Total MSME Credit	8129	8384	8199	8727	88851	9.8
Other Priority Sector (OPS) Credit						
(G) Retail OPS Credit	617	728	532	476	24380	2.0
(H) Non-Retail OPS Credit	0	0	0	0	1450	0.0
(I) Total NPA under Priority Sector (C+F+G+H)	12597	13248	13679	14464	207370	7.0
NPA under Non-Priority Sector						
(J) Retail Non-Priority Credit	579	680	709	795	51870	1.5
(K) Corporate Credit	34292	30732	24836	24140	183832	13.1
Out of which NPA under Infra. Credit	10278	10229	7859	8801	56717	15.5
(L) Staff Loans	0	0	0	0	6218	0.0
(M) Total NPA under Non-Priority Sector (J+K+L)	34871	31412	25545	24935	241920	10.3
Total NPA (I+M)	47468	44660	39224	39399	449290	8.8
Gross Advances	400843	404328	444216	449290	--	--

Industry Wise Classification of Corporate NPAs

(Rs. in Crores)

Sector/Scheme	Mar-18	Jun-18	Mar-19	Jun-19	Advance O/s (Jun-19)
Iron & Steel	11397	9531	5698	5132	18732
Engineering	1149	1157	22	65	10171
Textile	1972	1930	873	907	13500
Infra -Energy	5698	5421	3667	3689	30172
Infra-Transport	1580	1749	2838	2711	13210
Infra-Others	3000	3060	1353	2401	13335
Gems and Jewellery	110	66	77	57	3964
Food Processing	1828	1958	1647	1463	10816
Wood Product	109	105	112	127	952
Others (Chemicals, Cement, Leather, etc)	7450	5755	8548	7588	68980
Total	34292	30732	24836	24140	183832

	Mar'18	Jun'18	Mar'19	Jun'19
Total Fund Based exposure				
Total NBFC (Fund Based)	37676	40961	52943	53320
Out of which :				
HFCs	13508	17173	21635	20211
Private	19122	19741	21189	21851
Public	5046	4048	10119	11258
Gross NPA				
Total NBFC NPA	118	120	251	234

S4A, SDR and Flexible Restructuring Details

(Rs. in Crores)

Name of the scheme	Standard (as on Jun-19)		NPA (as on Jun-19)	
	Number of borrowers	Fund based Balance outstanding (Rs Cr)	Number of borrowers	Fund based Balance outstanding (Rs Cr)
S4A	5	495	3	188
SDR	0	0	0	0
5/25	7	2431	7	2659
TOTAL	12	2926	10	2848
Normal Restructure*	64704	4877	7055	12348
Grand Total	64716	7803	7065	15196

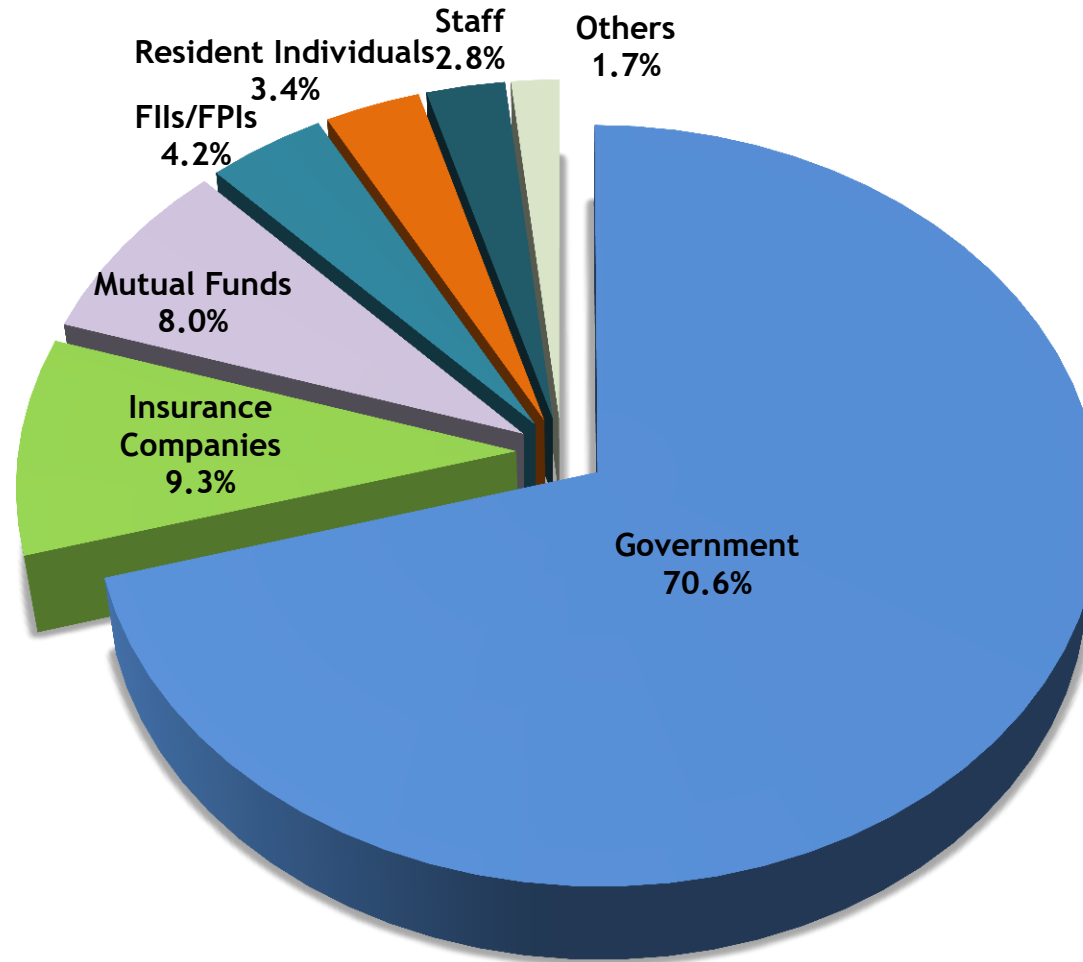
**It excludes restructured accounts which subsequently were restructured under S4A/SDR/ 5/25 schemes.*

Capital Funds (Basel III)

(Rs. in Crores)

Particulars	Mar-18	Jun-18	Mar-19	Jun-19	
Common Equity Tier-1 (CET-I)	33455	33517	29300	29759	
Additional Tier - 1	2769	2774	2551	2601	
Tier - II	10280	10297	10082	10102	
Capital	46504	46588	41933	42463	
Total Risk Weighted Assets	351698	358488	352455	363053	Min. Regulatory requirement
Gross Advances	400843	404328	444216	449290	
RWA to Gross Advances (%)	87.74	88.66	79.34	80.81	
CET-I Ratio (%)	9.51	9.35	8.31	8.20	7.375
Tier I CRAR (%)	10.3	10.12	9.04	8.91	8.875
Tier II CRAR (%)	2.92	2.88	2.86	2.79	--
Total CRAR (%)	13.22	13.00	11.90	11.70	10.875

As on June 30th, 2019



Thank You