

केनरा बैंक
भारत सरकार का उपक्रम



Canara Bank
A Government of India Undertaking
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NSE: CANBK

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Financial Results – Q4 FY 18

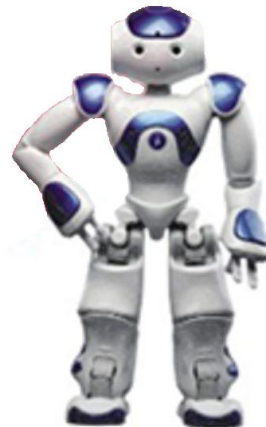
Investor Presentation

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MSME loans



FUNDAMENTAL STRENGTHS

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

**Diversified Asset
Portfolio**

**Contemporary and
Appealing Brand Equity**

**Pan India Presence
6204 Branches
& 9395 ATMs**



**8.27 Crore Clientele
Accounts**

**Enhancing Digital Banking
E-Transaction at 76.5%**

**Focus on Retail Business
Retail Term Deposit at
66.6% and Retail Assets
at 63.7%**

**Share of Non Interest
Income to Total Income
at 11.53%**



HIGHLIGHTS - (1/2)

Major Highlights

a) Profitability parameters

- △ Gross profit for FY18 up by 7.1% y.o.y to Rs 9548 cr from Rs 8914 cr (FY17).
 - △ The Q4 FY18 Gross profit stood at Rs. 1765 cr.
- △ Net Interest Income up by 23.2% to Rs 12163 cr (FY18) from Rs 9872 cr (FY17)
- △ During Q4 FY18 NII increased by 10.3% y.o.y
 - △ to Rs 2988 cr from Rs 2708 cr (in Q4FY17).
- △ Non-Interest Income during FY 18 stood at Rs 6943 cr;
 - △ For Q4 FY18 it was at Rs1332 cr.
- △ Non. Int. Income excluding trading profit during FY 18 increased by 9.8% y.o.y, aided by enhanced recovery in written off accounts (91.4% y.o.y).
- △ Share of non-interest income in total income stood at 11.53%.

b) Business Parameters

- △ Global Business rose to Rs 9.06 lakh cr, up by 8.26% y.o.y.
- △ Global deposits stood at Rs 5.25 lakh cr, up by 5.96% y.o.y.
- △ Net Advances grew at a healthy pace of 11.61% Rs3.82 lakh cr.
- △ Strong growth in assets (y.o.y)
 - △ Agriculture (13.41%), MSME (10.49%), Retail lending (30.46%),
 - △ Direct Housing (16.32%), Vehicle (31.11%), Education (10.29%) and
 - △ Other Personal loans (56.13%).
- △ Domestic CASA share improved to 34.28% from 32.85% a year ago.
- △ CASA Deposits up by 11.54% y.o.y to Rs 1.67 lakh cr.



HIGHLIGHTS - (2/2)

Major Highlights

c) Efficiency Parameters

- ✈ Cost of deposits came down by a healthy 65 bps to 5.60% from 6.25% last year.
- ✈ NIM (Domestic) improved to 2.65% and NIM (Global) 2.42%.
- ✈ Cost to Income ratio stood at 50.03%.
- ✈ Total expenditure declined by 1.27% y-o-y, aided by 7.05% decline in interest expenses.

d) Asset quality & Recovery Parameters

- ✈ Gross NPA Ratio stood at 11.84% and Net NPA at 7.48%
- ✈ Cash Recovery aggregated to Rs2253 cr during the quarter.
- ✈ Provision Coverage ratio improved to 58.06% from 55.62% last year.
- ✈ Capital adequacy ratio improved to 13.22%, up from 12.86% a year ago.

e) Others

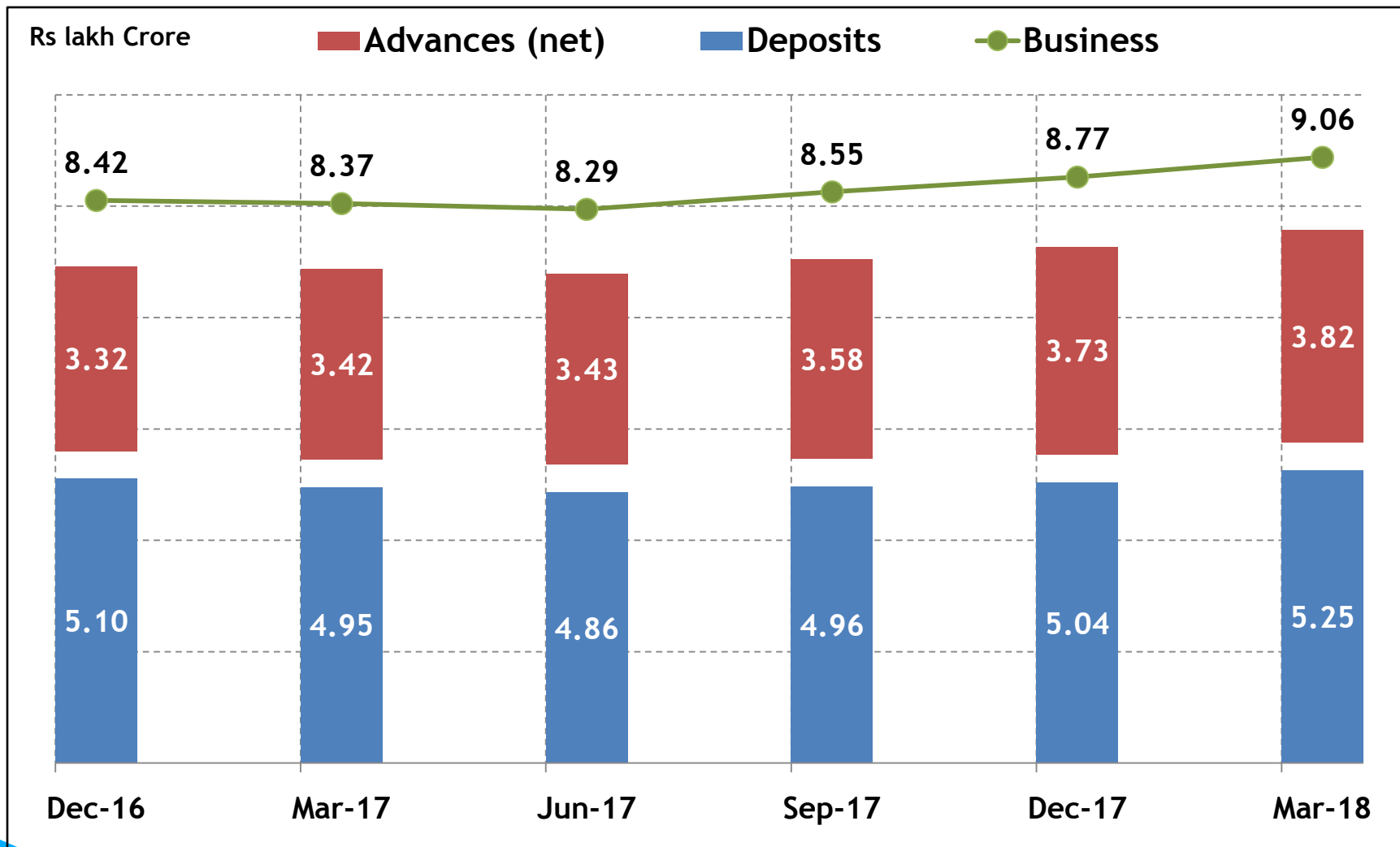
- ✈ Branch network stood at 6212 and number of ATMs at 9395.
- ✈ E- transactions ratio rose sharply to 76.50%, from 64.97% a year ago
- ✈ 90.75 lakhs Mobile Banking and 47.96 lakhs Net Banking users.



BUSINESS SEGMENTS

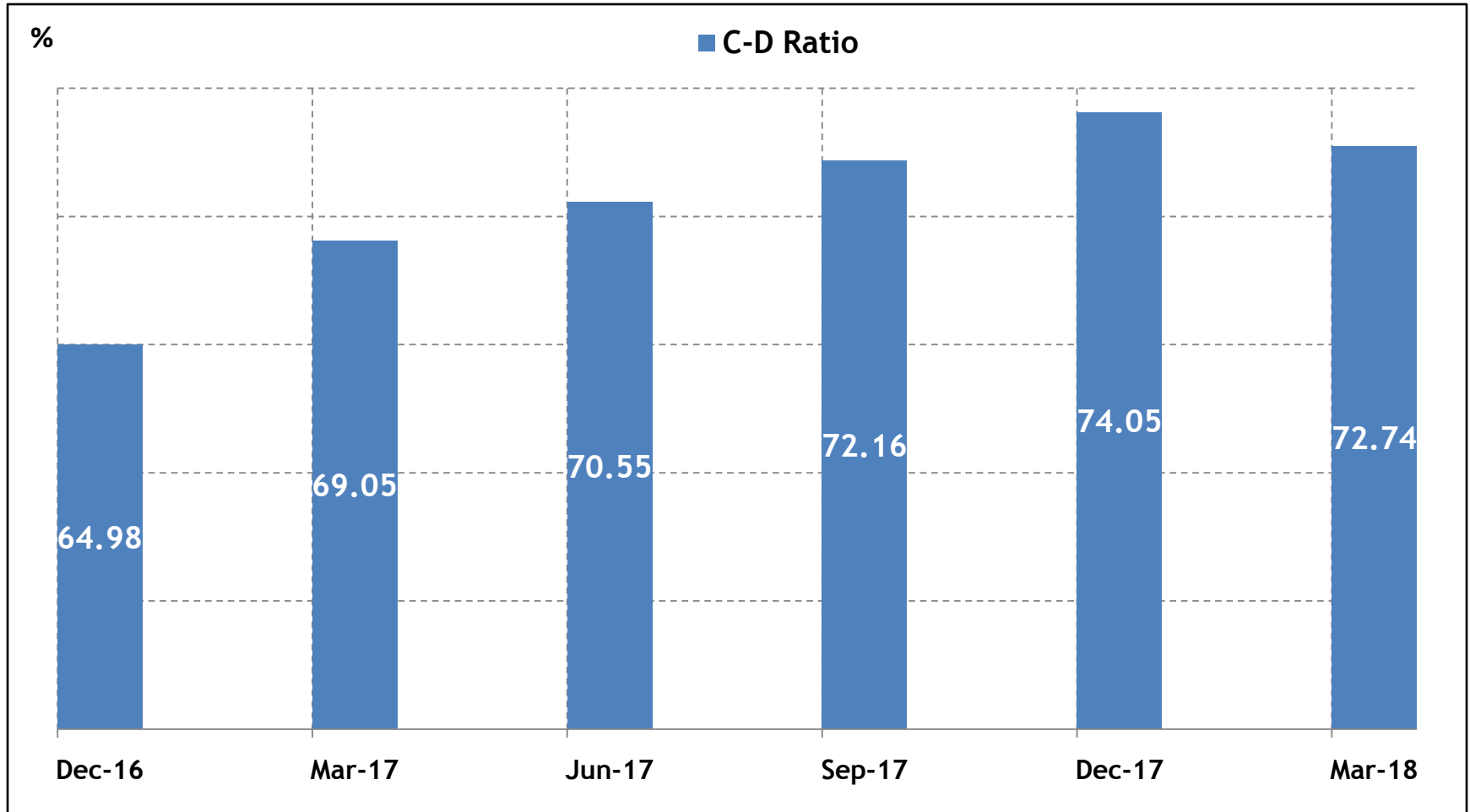


BUSINESS GROWTH



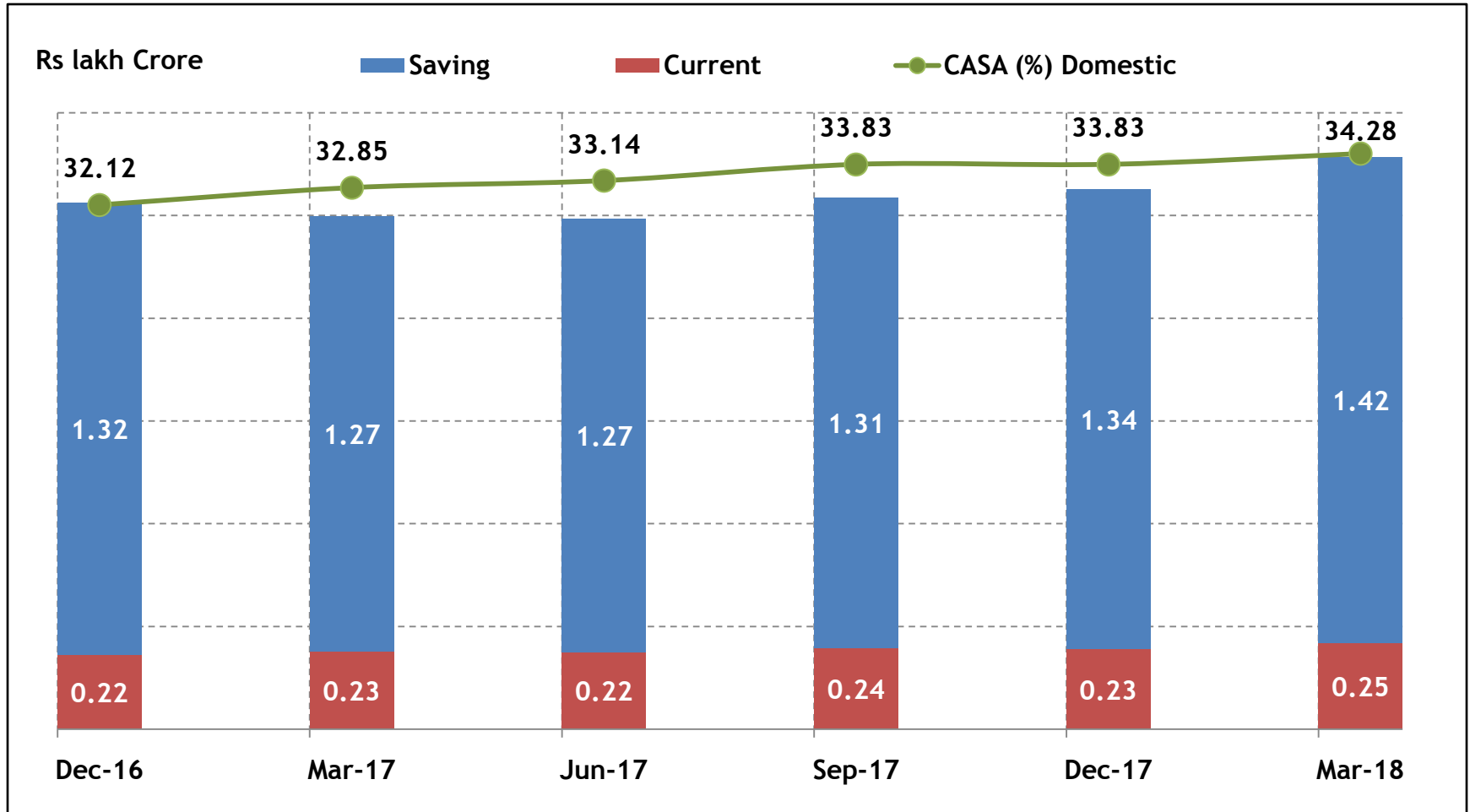


CD RATIO





CASA GROWTH





PERFORMANCE HIGHLIGHTS - BUSINESS

Amt. in Rs. Crore

Parameters	Mar' 17	Jun' 17	Sep'17	Dec'17	Mar'18	y.o.y Growth (%)
Deposits	495275	485905	496440	503888	524772	5.96
Advances (net)	342009	342816	358255	373123	381703	11.61
Business	837284	828721	854695	877011	906475	8.26
C-D Ratio(%)	69.05	70.55	72.16	74.05	72.74	---

Market share in deposits at 4.10% and Market share in Advances at 4.25%



OVERSEAS BUSINESS

Amt. in Rs. Crore

Parameters	Mar' 17	Jun' 17	Sep'17	Dec'17	Mar'18	y.o.y Growth %
Deposits	40665	37169	38742	38639	38778	(4.64)
Advances	27050	27920	29586	31021	29184	7.89
Total Business	67716	65089	68328	69661	67962	0.36
Gross Profit	206	30	24	100	132	(35.92)

Overseas Business constitutes 7.5% of the Global Business



SEGMENT WISE DEPOSITS

Amt. in Rs. Crore

Parameters	Mar' 17	Jun' 17	Sep'17	Dec'17	Mar' 18	y.o.y Growth (%)
Total Deposits	495275	485905	496440	503888	524772	5.96
Current Deposits	22581	22498	23623	23245	24984	10.64
Savings Deposits	127168	126586	131456	134341	142051	11.70
CASA Deposits	149749	149084	155080	157586	167035	11.54
CASA (%) Domestic	32.85	33.14	33.83	33.83	34.28	---
Term Deposits	345527	336821	341360	346302	357737	3.53
Retail Term Deposit (RTD)	201173	207180	213258	214848	212800	5.78
% RTD to Domestic Term Dep (Excl. CDs).	65.90	69.06	70.4	69.8	66.6	---

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



DIVERSIFIED LOAN PORTFOLIO

Amt. in Rs. Crore

Parameters	Mar' 17	Jun'17	Sep'17	Dec'17	Mar'18	y.o.y Gr (%)
Advances (Net)	342009	342816	358255	373123	381703	11.61
Total Priority	160269	162799	168750	175729	185626	15.82
Agriculture	74079	75845	78781	82036	84012	13.41
Other Priority	18895	19170	20057	20663	19516	3.29
Weaker Section	45106	46082	47317	48842	49865	10.55
Minority community	27688	28296	29332	30398	30821	11.32
MSME	74302	75250	77506	81463	82098	10.49
MSE	53818	53839	55458	64067	65760	22.19
Retail Credit	58910	60841	66322	73046	76853	30.46
Corporate Advances	134718	130880	135646	136578	138740	2.99



ACHIEVEMENT UNDER MANDATED TARGET - PRIORITY SECTOR

Mandated
Norms
under
Priority
Sector

Achieved the mandated norms in respect of:

- 📌 Total Priority (51.69 % to ANBC against 40% norm)
- 📌 Agriculture (22.17 % to ANBC against 18% norm)
- 📌 Weaker Section (12.80 % to ANBC against 10% norm)
- 📌 Credit to specified minority communities (16.58% against 15% norm)
- 📌 Credit to women beneficiaries (15.87% to ANBC against 5% norm)



PERFORMANCE UNDER RETAIL ADVANCE

Type of Advances	Mar' 17	Jun' 17	Sep'17	Dec'17	Mar'18	y.o.y Growth (%)
Housing Loans (Direct)	24337	25007	25924	27412	28308	16.32
Housing Loans (Indirect)	7948	7774	10051	11958	11767	48.05
Vehicle loans	5140	5430	5783	6325	6739	31.11
Education loans	7651	7821	8298	8408	8438	10.29
Other Personal Loans	13835	14809	16266	18943	21601	56.13
Retail Total	58910	60841	66322	73046	76853	30.46



EXPOSURE - INFRASTRUCTURE

Amt. in Rs. Crore

Parameters	Mar' 17	Jun' 17	Sep'17	Dec'17	Mar'18	% Share in Total Adv	y.o.y Growth %
Roads	8264	7982	7624	7851	7807	2.05	-5.53
Ports	402	403	417	437	371	0.10	-7.71
Airports	1009	766	1050	1083	1129	0.30	11.89
Power (Generation, Transmission & Distribution)	30088	27197	29111	31378	31115	8.15	3.41
Telecom	5885	5713	6084	5090	4711	1.23	-19.95
Other Infrastructure	4478	4896	5183	6045	7627	2.00	70.32
Total Infrastructure	50126	46957	49469	51884	52760	13.82	5.25



EXPOSURE - POWER SECTOR & AVIATION

Amt. in Rs. Crore

Parameters	Mar' 17	Jun' 17	Sep'17	Dec'17	Mar'18	% Share in Total Adv	y.o.y Growth %
Power Generation	22220	20446	21323	22676	22425	5.87	0.92
Power Transmission	1152	1262	1497	1397	1226	0.32	6.42
Power Distribution	6716	5489	6292	7306	7464	1.96	11.14
Total Power	30088	27197	29111	31378	31115	8.15	3.41
Of which SEBs	13189	10772	12969	13649	13820	3.62	4.78

Exposure to Aviation	1578	1522	1481	1387	1494	0.39	-5.32
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EXPOSURE TO OTHER SECTORS

Amt. in Rs. Crore

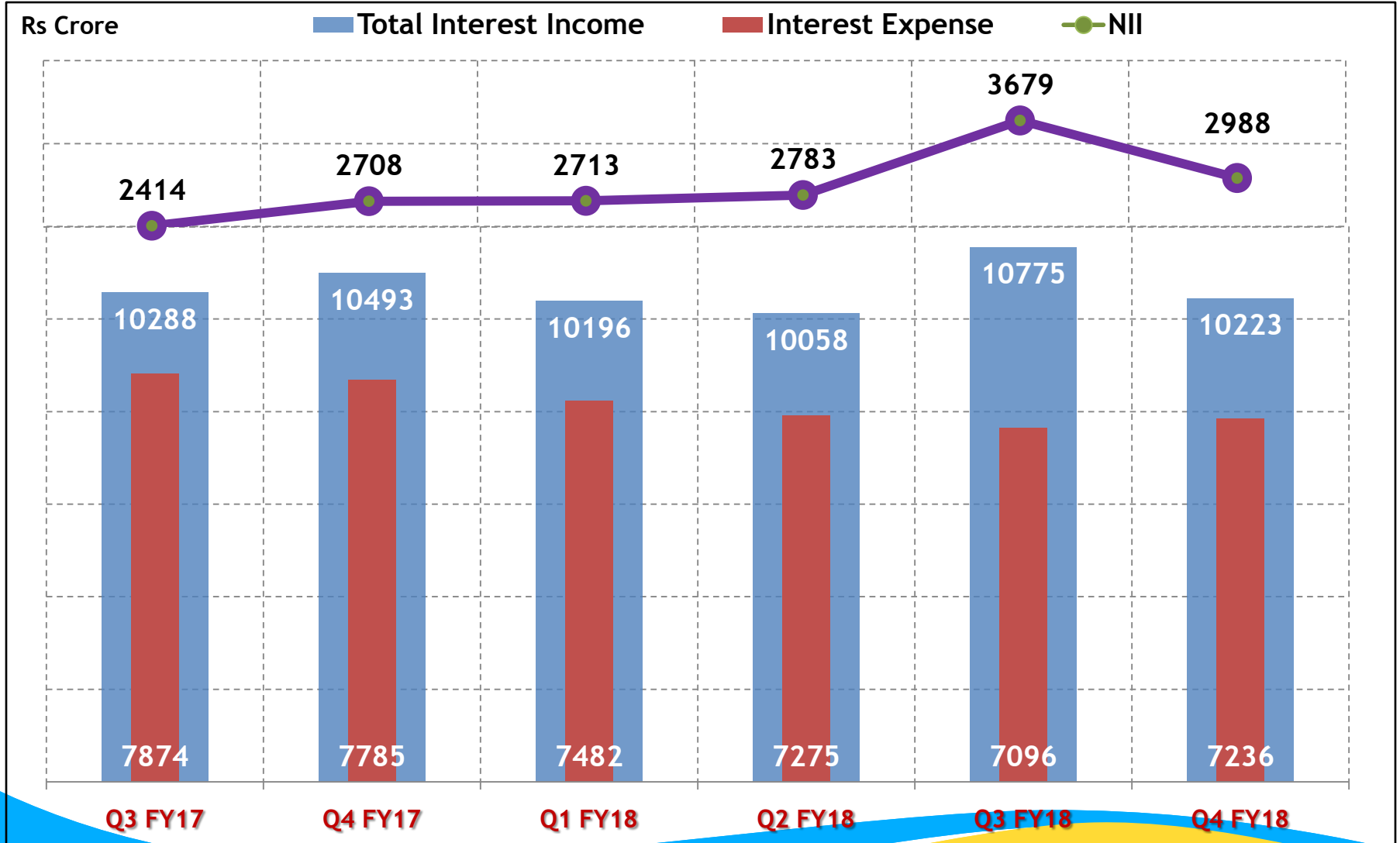
Parameters	Mar' 17	Jun' 17	Sep'17	Dec'17	Mar'18	y.o.y Growth (%)
Exposure To Capital Market						
Outstanding	2045	2038	1983	4087	4124	101.66
Exposure To NBFCs						
Total	25602	24594	26778	33225	37676	47.16
Out of above :						
HFCs	9988	8493	10649	12079	13508	35.24
Private	11749	11909	12032	14562	19122	62.75
Public	3310	3617	3417	5863	5046	52.45
Exposure To Commercial Real Estate						
Outstanding	4097	4121	4516	5150	4924	20.19



FINANCIALS

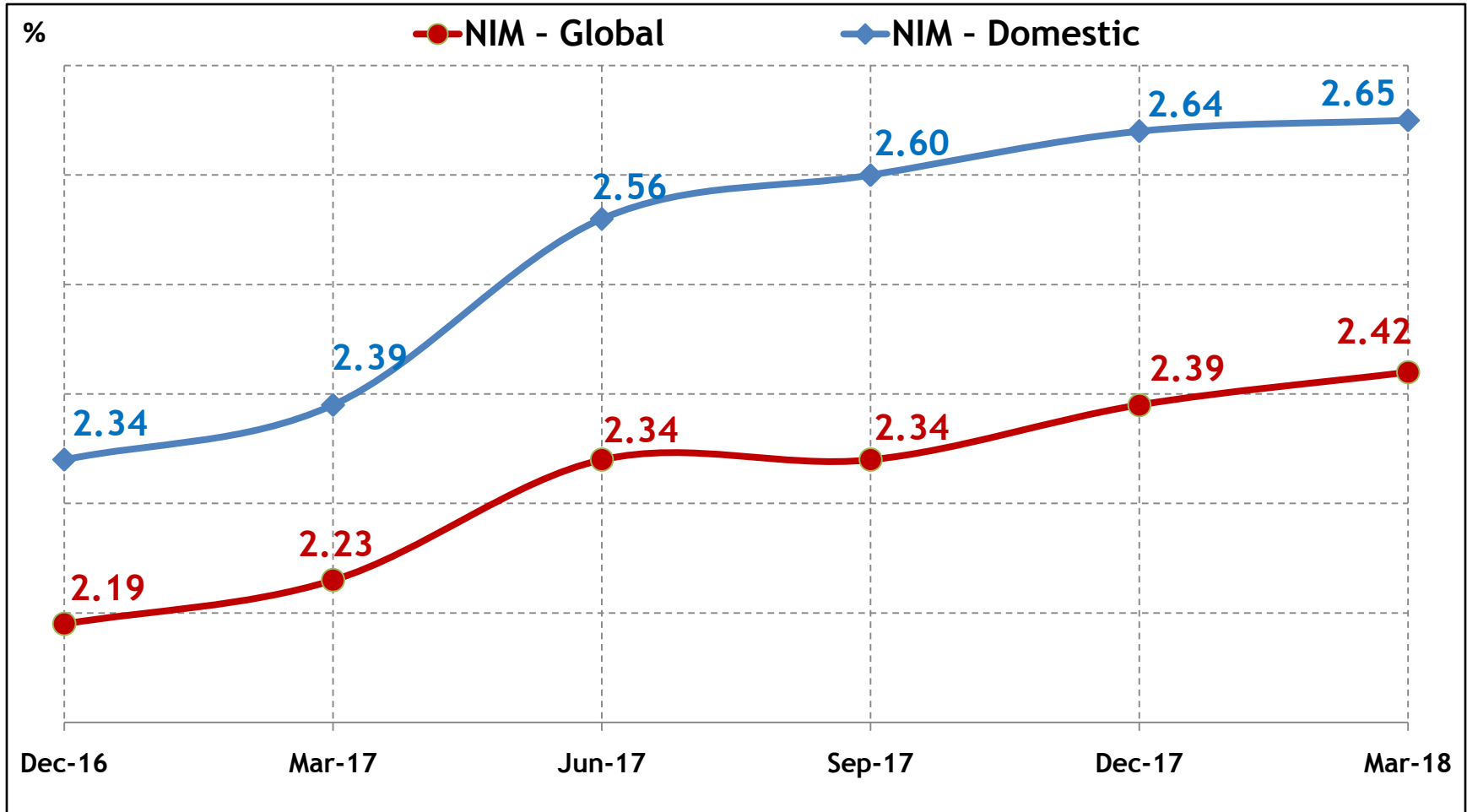


NET INTEREST INCOME



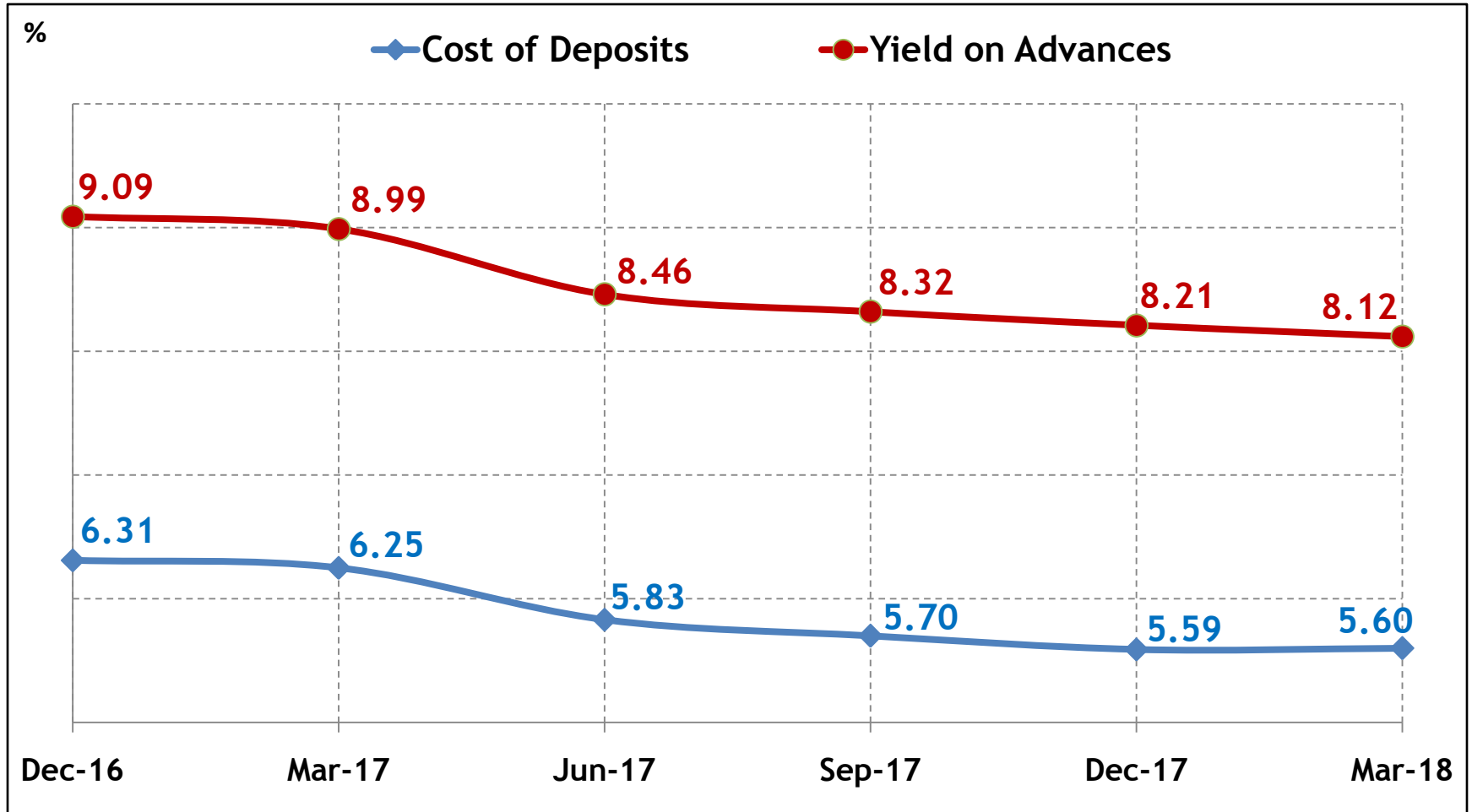


NET INTEREST MARGIN





COST OF DEPOSITS & YIELD ON ADVANCE





PROFITABILITY- Q4 FY18

Amt. in Rs. Crore

Parameters	Q4 FY17	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18	y.o.y Growth (%)
Total Income	12889	12304	11995	12341	11555	(10.35)
Total Expenses	9916	9832	9515	9510	9790	(1.27)
Operating Profit	2973	2472	2480	2831	1765	(40.64)
Provisions	2759	2221	2220	2706	6624	140.12
Net Profit	214	252	260	126	(4860)	---
Net Int. Income	2708	2713	2783	3679	2988	10.32
Non Int. Income	2396	2109	1936	1566	1332	(44.43)



PROFITABILITY - FY18

Amt. in Rs. Crore

Parameters	Mar'16	Mar'17	Mar'18	y.o.y Growth (%)
Total Income	48897	48942	48195	(1.53)
Total Expenses	41751	40028	38647	(3.45)
Operating Profit	7147	8914	9548	7.12
Provisions	9959	7792	13770	76.73
Net Profit	(2813)	1122	(4222)	---
Net Int. Income	9763	9872	12163	23.21
Non Int. Income	4875	7554	6943	-8.10



BREAK-UP OF INCOME - Q4 FY18

Amt. in Rs. Crore

Parameters	Q4 FY17	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18	y.o.y Growth (%)
Interest on Advances	7221	7248	7276	7319	7252	0.44
Int. on Investments	2871	2733	2595	2531	2552	(11.11)
Other Int. Income	400	214	187	924	419	4.53
Total Interest Income	10493	10196	10058	10775	10223	(2.57)
Non - Interest Income	2396	2109	1936	1566	1332	(44.43)
Total Income	12889	12304	11995	12341	11555	(10.35)



BREAK-UP OF INCOME - FY18

Amt. in Rs. Crore

Parameters	Mar'16	Mar' 17	Mar'18	y.o.y Growth (%)
Interest on Advances	31377	29586	29096	(1.65)
Interest on Investments	11408	10711	10412	(2.79)
Other Interest Income	1237	1091	1744	59.86
Total Interest Income	44022	41388	41252	(0.33)
Non - Interest Income	4875	7554	6943	(8.10)
Total Income	48897	48942	48195	(1.53)



BREAK-UP OF EXPENDITURE - Q4 FY18

Amt. in Rs. Crore

Parameters	Q4 FY17	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18	y.o.y Growth (%)
Interest Expenses	7785	7482	7275	7096	7236	(7.05)
Interest on Deposits	7313	6920	6827	6673	6716	(8.16)
Staff Expenses	1184	1352	1377	1408	1307	10.34
Other Op Exp	947	998	862	1006	1248	31.73
Total Op Exp	2132	2349	2240	2414	2555	19.85
Total Expenses	9916	9832	9515	9510	9790	(1.27)



BREAK-UP OF EXPENDITURE - FY18

Amt. in Rs. Crore

Parameters	Mar' 16	Mar' 17	Mar' 18	y.o.y Growth (%)
Interest Expenses	34259	31516	29089	(7.70)
Interest on Deposits	32350	29560	27136	(8.20)
Staff Expenses	4446	4915	5444	10.76
Other Op Exp	3046	3597	4114	14.36
Total Op Exp	7492	8512	9558	12.28
Total Expenses	41751	40028	38647	(3.45)



BREAK-UP: NON-INTEREST INCOME - Q4 FY18

Amt. in Rs. Crore

Parameters	Q4 FY17	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18	Y-o-Y Growth(%)
Com & Exchange	363	367	313	277	243	(33.06)
-Of which Bancassurance	31	26	40	44	46	48.39
Profit from Exch. Transactions	114	134	133	130	141	23.68
Rent - Lockers	2	88	4	3	3	50.00
Dividend Income	23	8	20	11	14	(39.13)
Recovery in Tech W/Off A/cs	187	183	357	213	183	(2.14)
Service Charges & Oth. Msc Income	582	445	543	526	681	17.01
Total (Excl. Trading Profit)	1271	1225	1370	1160	1265	(0.47)
Trading Profit (net)	1125	884	566	406	67	(94.04)
Total (Incl. Trading Profit)	2396	2109	1936	1566	1332	(44.41)



BREAK-UP: NON-INTEREST INCOME - FY18

Amt. in Rs. Crore

Parameters	Mar'16	Mar'17	Mar'18	Y-o-Y Growth (%)
Com & Exchange	917	1191	1200	0.76
-Bancassurance	70	87	156	79.31
Profit from Exch. Transactions	669	971	538	(44.59)
Rent - Lockers	83	88	98	11.36
Dividend Income	63	63	53	(15.87)
Recovery in Tech W/Off A/cs	608	489	936	91.41
Service Charges & Oth. Msc Inc	1545	1770	2195	24.01
Total (Excl. Trading Profit)	3885	4572	5020	9.80
Trading Profit (Net)	990	2982	1923	(35.51)
Total (Incl. Trading Profit)	4875	7554	6943	(8.09)



BREAK-UP : PROVISIONS - Q4FY18

Amt. in Rs. Crore

Provisions	Q4FY17	Q1FY18	Q2FY18	Q3FY18	Q4FY18
NPAs	2924	2270	1950	1900	8763
Standard Assets	29	13	(15)	(19)	26
Provisions on Investments	45	91	286	874	642
Tax	50	17	63	32	(2451)
Restructured & Others	(289)	(170)	(64)	(81)	(356)
Total Provision &Contingency	2759	2221	2220	2706	6624



BREAK-UP : PROVISIONS - FY18

Amt. in Rs. Crore

Provisions	Mar'16	Mar'17	Mar'18
NPAs	9608	7438	14883
Standard Assets	(459)	25	5
Provisions on Investments	268	162	1892
Tax	(373)	520	(2339)
Restructured & Others	915	(353)	(671)
Total Provision &Contingency	9959	7792	13770



EARNINGS PROFILE- MAR'18

(In %)

Parameters	MAR' 17	JUN' 17	SEP'17	DEC'17	MAR' 18
NIM - Domestic	2.39	2.56	2.60	2.64	2.65
NIM - Global	2.23	2.34	2.34	2.39	2.42
ROAA	0.20	0.18	0.18	0.15	(0.75)
ROE (Annualized)	4.15	3.69	3.75	3.14	(16.74)
Cost-Income Ratio (Cumulative)	48.85	48.72	48.10	47.36	50.03



COST AND YIELD TRENDS

(In %)

	MAR' 17	JUN' 17	SEP'17	DEC'17	MAR' 18
Cost of Deposits	6.25	5.83	5.7	5.59	5.60
Cost of Funds	5.59	5.32	5.23	5.16	5.17
Yield on Advances	8.99	8.46	8.32	8.21	8.12
Yield on Funds	7.35	7.24	7.18	7.32	7.34
Yield on Investments	7.75	7.66	7.66	7.66	7.63



INVESTMENT CLASSIFICATION

Amt. in Rs. Crore

Parameters	March 2016	% Share in Total Portfolio	March 2017	% Share in Total Portfolio	March 2018	% Share in Total Portfolio
SLR	118091	83.31	127484	85.02	119727	82.42
Non SLR	23661	16.69	22460	14.98	25541	17.58
Total (Gross)	141752	100	149944	100	145268	100
Held For Trading	293	0.21	488	0.33	204	0.14
Available For Sale	39149	27.51	42768	28.65	42463	29.75
Held To Maturity	102868	72.28	106037	71.03	100086	70.11
Modified Duration	4.71	--	5.10	--	4.99	--
Total (Dom.)	142309	100	149294	100	142753	100



ASSET QUALITY



ASSET QUALITY

Amt. in Rs. Crore

PARTICULARS	MAR' 17	JUN' 17	SEP' 17	DEC' 17	MAR' 18
Gross NPA	34202	37658	39164	40312	47468
Gross NPA Ratio (%)	9.63	10.56	10.51	10.38	11.84
Net NPA	21649	24301	25166	25295	28542
Net NPA Ratio (%)	6.33	7.09	7.02	6.78	7.48
Cash Recovery (cumulative)	4162	1331	2678	4205	6458



Gross NPA Movement (Global)

(Rs. in crore)

PARTICULARS	2016-17 (Yearly)	Q - 1 2017-18	Q - 2 2017-18	Q - 3 2017-18	Q - 4 2017-18	2017-18 (Yearly)
Opening Gross NPA	31638	34202	37658	39164	40312	34202
Additions :	11652	5511	3367	2641	13242	24761
Out of which : i) Fresh Slippages	10237	5439	3312	2621	13208	24580
ii) Debits in Existing NPAs	1415	72	55	20	34	181
Sub Total	43290	39713	41025	41805	53554	58963
Less: Reduction (a+b+c)	9088	2055	1861	1493	6086	11495
a. Recovery for Movement (excl recovery in W/O a/cs, & U/A int.)	1278	321	496	488	936	2241
b. Upgradation	2265	356	143	92	353	944
c. Write Off (Including Addn Prudential W/o)	5545	1378	1222	913	4797	8310
Closing- Gross NPA	34202	37658	39164	40312	47468	47468
Gross Advances	355306	356691	372763	388518	400843	400843
Gross NPA %	9.63	10.56	10.51	10.38	11.84	11.84
Net NPA	21649	24301	25166	25295	28542	28542
Net Advances	342009	342816	358255	373123	381703	381703
Net NPA %	6.33	7.09	7.02	6.78	7.48	7.48
Total Cash Recovery (incl.rec. in Wri.-off a/cs, recovery in Current Year slippage & U/A interest)	4162	1331	1347	1527	2253	6458
Recovery under Loss Assets (Loss assets O/s as at 31.03.2017 - Rs.7672 Cr.)	352 (5.60%)	100 (1.30%)	157 (2.05%)	129 (1.68%)	180 (2.35%)	566 (7.38%)
Recovery in Written off A/cs (Tech. W/O a/cs & Bad Debts W/O a/cs)	705	205	380	354	686	1625



NPA COMPOSITION

Amt. in Rs. Crore

Parameters	MAR' 17	JUN' 17	SEP'17	DEC'17	MAR' 18
Gross Advances	355306	356691	372763	388518	400843
Sub-Standard	8016	10299	10539	8766	13865
Doubtful	26186	27359	28625	31546	33603
Loss	Nil	Nil	Nil	Nil	Nil
Provision Coverage Ratio(%)	55.62	54.52	54.75	55.81	58.06



SECTOR-WISE NPA SLIPPAGES

Amt. in Rs. Crore

SECTOR	Q4 FY17	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18	% to total Slippages (Q-4)
M S M E *	390	1241	1126	807	879	6.64
Agriculture	611	600	487	297	890	6.72
Other Priority Sector	90	252	156	111	170	1.28
Total Priority Sector	1091	2093	1769	1215	1939	14.64
Large Industries	1486	2785	983	1001	10384	78.42
Other Non-Priority	178	511	320	485	301	2.27
Total Non-Priority	1664	3296	1303	1486	10685	80.69
Total (Domestic)	2755	5389	3072	2701	12624	95.33
Overseas	345	122	295	-60	618	4.67
Total (Global)	3100	5511	3367	2641	13242	100.00

Medium Industries which were classified as Non-Priority till Dec. 2017 are now re-classified under Priority Sector for all the above quarters and included in M S M E.



SECTOR- WISE NPA OUTSTANDING

Amt. in Rs. Crore

SECTOR	MAR' 17	JUN' 17	SEP' 17	DEC' 17	MAR' 18
M S M E	6894	7776	8073	8243	8129
Agriculture	2757	3159	3368	3333	3851
Other Priority Segments	555	697	634	606	617
Large Industries	18286	20250	20883	21605	23300
Other Non-Priority Segments	5710	5776	6206	6525	11571
Total	34202	37658	39164	40312	47468

Medium Industries which were classified as Non-Priority till Dec. 2017 are now re-classified under Priority Sector for all the above quarters and included in M S M E.



SECTORAL CONTRIBUTION OF NPA

Amt. in Rs.Crore

Particulars	MAR' 17	JUN'17	SEP'17	DEC'17	MAR' 18
Gross Advances	355306	356691	372763	388518	400843
Gross NPA	34202	37658	39164	40312	47468
Gross NPA %	9.63	10.56	10.51	10.38	11.84
Total PS NPA%	6.37	7.15	7.16	6.93	6.79
Share of PS NPA to Gross NPA	29.84	30.89	30.83	30.22	26.54
Agriculture NPA%	3.72	4.17	4.28	4.06	4.58
Share of Agri NPA to Gross NPA	8.06	8.39	8.60	8.27	8.11
MSME NPA %	9.28	10.33	10.42	10.12	9.90
Share of MSME NPA to Gross NPA	20.16	20.65	20.61	20.45	17.13
Other Priority NPA	555	697	634	606	617
Other Priority NPA %	2.94	3.64	3.16	2.93	3.16
Share of oth. priority NPA to Gross NPA	1.62	1.85	1.62	1.50	1.30

Medium Industries which were classified as Non-Priority till Dec. 2017 are now re-classified under Priority Sector for all the above quarters and included in M S M E.



RESTRUCTURED ASSETS

Amt. in Rs.Crore

Particulars	Mar 2016	Mar 2017	Mar 2018
Gross Advances	336545	355306	400843
Restructured Assets	23227	21562	18534
% of Std. Restructured Assets to total Advances	3.88	2.87	0.92
% of Total Restructured Assets to total Advances	6.90	6.07	3.95
CDR	8990	8399	3296
% of CDR to Total Restructured Advances	38.70	38.95	17.78
NON-CDR	14237	13163	15238
% of Non CDR to Total Restructured Advances	61.30	61.05	82.22



SECTOR WISE CUMULATIVE RESTRUCTURED ACCOUNTS

Amt. in Rs.Crore

Sector	Mar 2016	Mar 2017	Mar 2018
Agriculture	374	277	209
MSME	1671	1483	1336
Housing Loans	276	179	115
Large Advance	20721	19430	16684
Others	185	193	190
Total	23227	21562	18534



RESTRUCTURED ASSETS

Amt. in Rs.Crore

Particulars	As on 31.03.2016	As on 31.03.2017	As on 31.03.2018
CDR	8990	8399	3296
NON CDR	14237	13163	15238
Total	23227	21562	18534

Re-structured during Q4 -Nil



SECTOR WISE RESTRUCTURED ACCOUNTS

Amt. in Rs. Crore

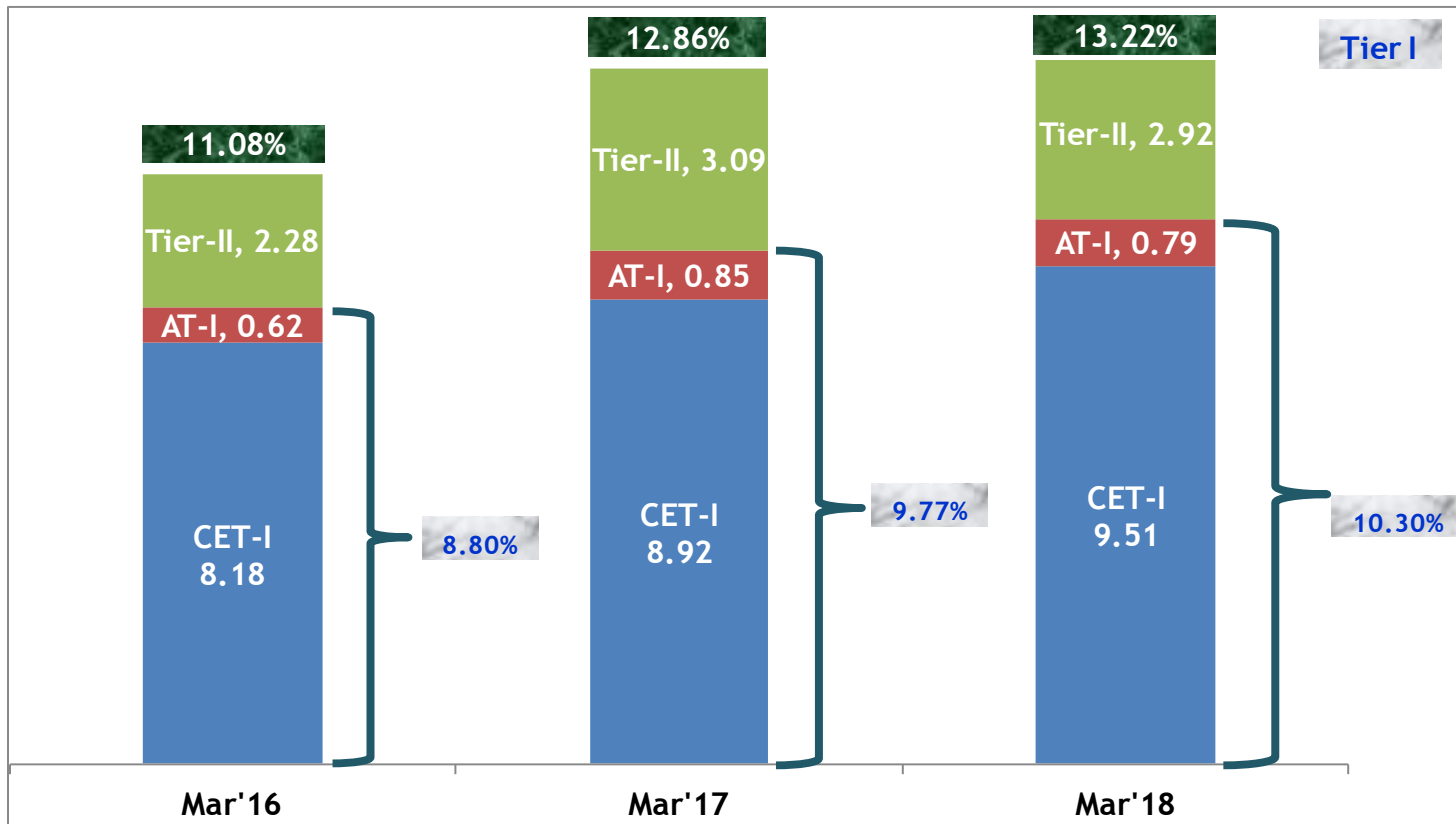
Details of restructured Accounts		As on 31 st Mar 2018		
Name of the Sector		No. of A/cs	Amt	% to O/s Amt.
Infrastructure	(a+b+c+d+e)	95	7162	38.64
Of Which Power	a (i+ii+iii+iv)	35	3341	18.03
State DISCOMS	i	2	108	0.58
State Transmission	ii	0	0	0.00
State Generation	iii	0	0	0.00
Private	iv	33	3233	17.44
Of Which ROADS	b	46	2075	11.20
Of Which PORTS	c	3	255	1.38
Of Which AVIATION	d	3	980	5.29
Of Which TELECOMMUNICATION	e	8	510	2.75
Mining		24	32	0.17
Iron And Steel		147	3056	16.49
Textile		245	1173	6.33
Engineering		212	919	4.96
Pharmaceutical		28	288	1.55
Cement		14	301	1.63
Hardware		21	52	0.28
Shipping		2	0	0.00
Edible Oil		18	117	0.63
Agriculture		2316	209	1.13
Housing		1971	114	0.62
Chemical		16	30	0.16
Construction		90	2534	13.67
Other Industries		294	1198	6.46
Other Services		2370	1349	7.27
TOTAL		7863	18534	100.00



Capital Adequacy -BASEL III March 2018



CAPITAL ADEQUACY- BASEL III



✓ CRAR of 13.22 % vs 10.875% norm*

✓ CET1 ratio at 9.51 % vs. 7.375% norm*

(*including Capital Conservation Buffer)

Comfortable Capital Adequacy Position



CAPITAL ADEQUACY - BASEL III

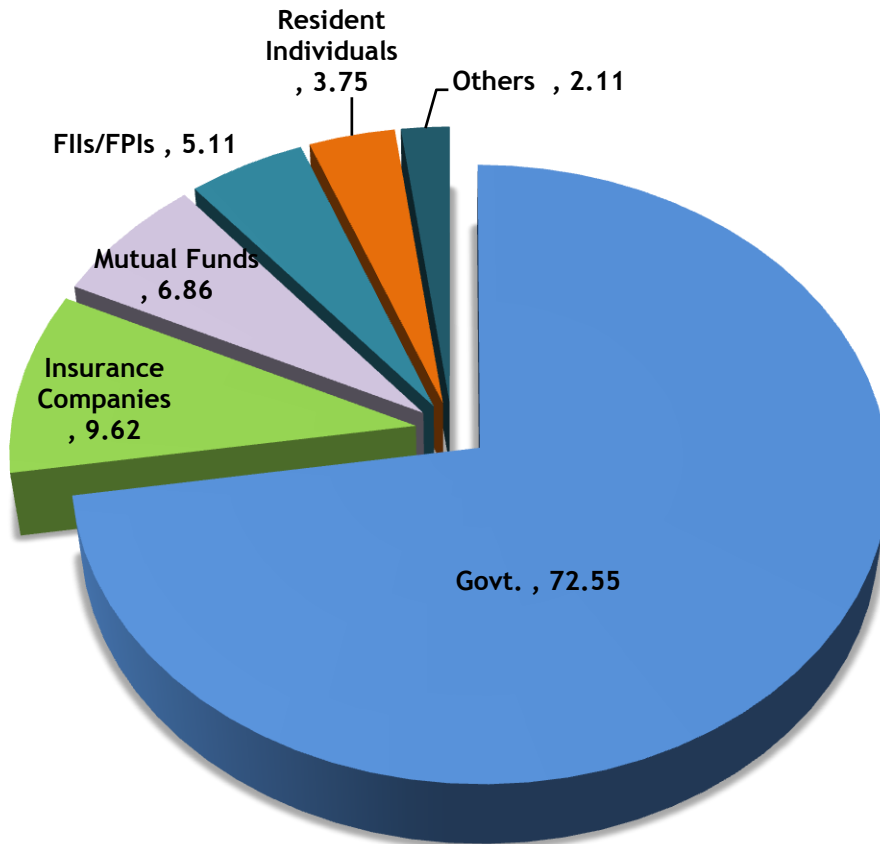
Amt. in Rs. Crore

Particulars	MAR' 17	JUN' 17	SEP' 17	DEC' 17	MAR' 18
Gross Advances	355306	356691	372763	388518	400843
RWAs	338999	344546	352178	354615	351698
RWAs/ Gross Adv (%)	95.41	96.60	94.48	91.27	87.74
Tier I Capital	33122	32977	33473	33954	36224
Tier I Ratio%	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%	CET:9.51% AT I:0.79% Tier I:10.3%
Tier II Capital	10472	10478	10368	10336	10280
Tier II Ratio(%)	3.09	3.04	2.95	2.91	2.92
Total Capital	43594	43456	43841	44289	46504
CRAR%	12.86	12.61	12.45	12.49	13.22



SHAREHOLDING PATTERN

As on March, 2018



Government	72.55
Insurance Companies	9.62
Mutual Funds	6.86
FPIs	5.11
Resident Individuals	3.75
Others	2.11



FINANCIAL INCLUSION



Pradhan Mantri Jan Dhan Yojana

Prime Minister's Social Security Schemes

Suraksha Bima Yojana
Accident Insurance upto Rs. 2 Lakhs
Annual Premium just Rs. 12/-

Jeevan Jyoti Bima Yojana
Life Insurance worth Rs.2 Lakhs
Annual Premium just Rs. 330/-

Atal Pension Yojana
Monthly Pension from Rs. 1000/- to Rs. 5000/- depending on contribution

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	Mar 17	Mar 18
Accounts opened (Number in lakh)	64.66	67.53
Deposits (Rs. In Crore)	1858	2058
RuPay cards issued (Number in lakhs)	42.59	42.41
Aadhar Seeding under PMJDY (Number in lakhs)	37.84	41.01
Villages Covered (Number)	10049	10049
Sub Service Areas (Number)	3962	3962
Urban Wards (Number)	3371	3371

Progress Under PMSBY, PMJJBY AND APY SCHEMES		
Scheme name	Mar 17	Mar 18
Pradhan Mantri Suraksha Bima Yojana (PMSBY) in lakh	37.18	38.38
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in lakh	13.65	13.63
Atal Pension Yojana (APY) in lakh	1.05	4.28

Progress Under MUDRA Yojana (PMMY) (Rs in Crore)				
Category	As on 31.03.2017		As on 31.03.2018	
	Sanction Amt	Outstanding Amt	Sanction Amt	Outstanding Amt
Shishu (< Rs.50K)	795	671	992	873
Kishor (Above Rs.50K- Rs.5.00 Lacs)	2873	2459	4002	3666
Tarun (Above Rs.5.00 lacs to Rs.10.00 lacs)	1633	1459	2672	2503
Total	5301	4589	7665	7041



Important Customer-friendly Technology Initiatives in Q4 FY18



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

Customers can directly scan Bharat QR 4.0 of merchants with their EMPOWER application and pay directly with their Master/ Visa/ Rupay Cards.

First Bank to introduce unique option “Aadhaar Status” in our ATM using which our card holders can ascertain the status of Aadhar linking to their account.

Nomination through net banking facility to add/modify and delete enabled.

<https://canarabank.gaadi.com> provides car models, on-road price & approximate EMI and instant online loan application can be submitted.

Submission of 15G/H through net banking enabled.

Instant restoration of credit limit enabled for credit cards in case of remittances of Card dues.

Canara mServe App enables to set daily transaction limit on ATM/PoS.

Report suspicious transaction through CPGRS web portal, SMS “SUSPECT” to 56161, call centers and branches for blocking accounts in case of unauthorized electronic Banking transaction.

New module for handling Pension Processing & Payment (CPPC) launched to enable timely disbursement of Pension and arrears.



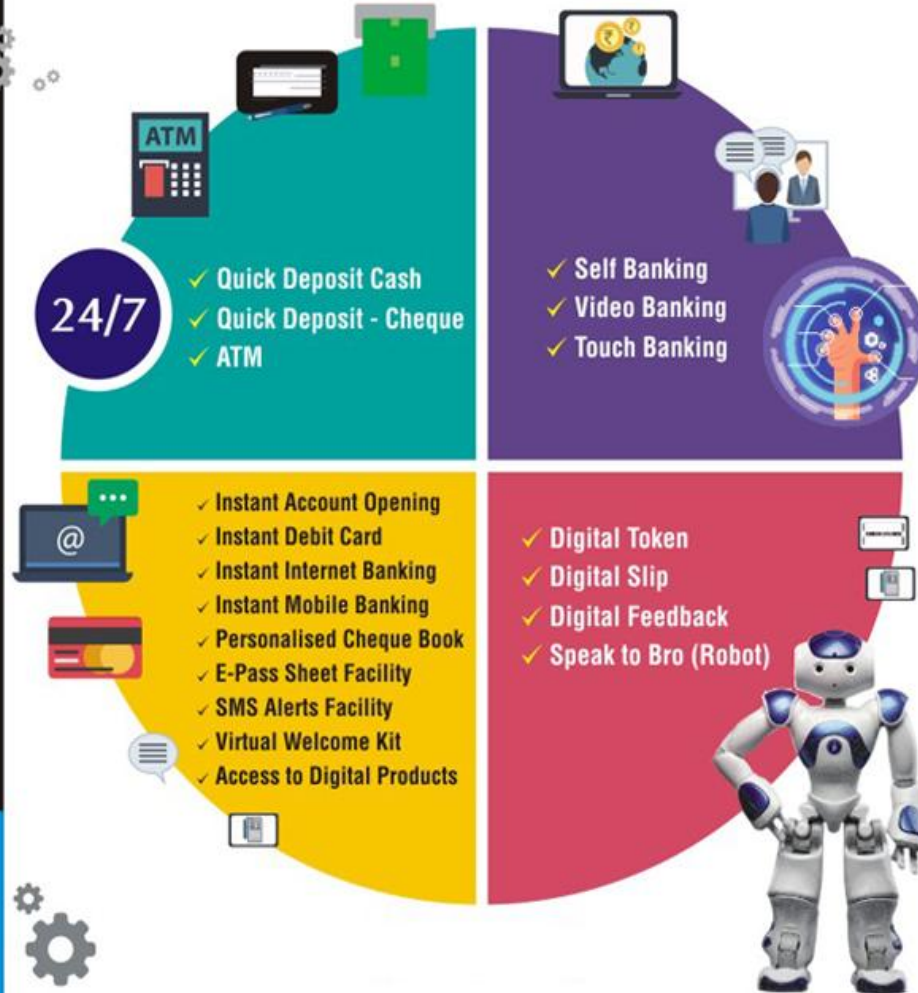


Digital Branch

- "CANDI" @ Bengaluru and Chennai



Futuristic
Banking
now
@
Bengaluru



Initiatives to establish CANDI at other major centers in India







MAJOR AWARDS/ACCOLADES - Q4FY18








- ✚ Received Master card Innovation Award for Canara International Prepaid card under prepaid segment.
- ✚ “Rupay Special” award for being the highest Rupay card issuing bank by NPCI.
- ✚ VISA Award on crossing a key milestone on issuance of 1.35 crore VISA debit card.
- ✚ Bagged FINNOVITI award for Innovation for CANDI Branch.
- ✚ ASSOCHAM Social Banking Excellence Awards 2017 for Government Sponsored Schemes and Runner-up for Agriculture Banking in the Large Bank Class.
- ✚ Golden Peacock Award 2017 for Corporate Social Responsibility from Institute of Directors, New Delhi.



SUBSIDIARIES & JVs

SUBSIDIARIES & JVs	% STAKE
 Canbank Venture Creating Value	100%
 CanFinHomes Ltd (Sponsor: CANARA BANK) HOME LOANS ♦ DEPOSITS <i>Translating Dreams into Reality</i>	30%
 CANBANK COMPUTER SERVICES LIMITED	69%
 CANBANK FACTORS LTD.	70%

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

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

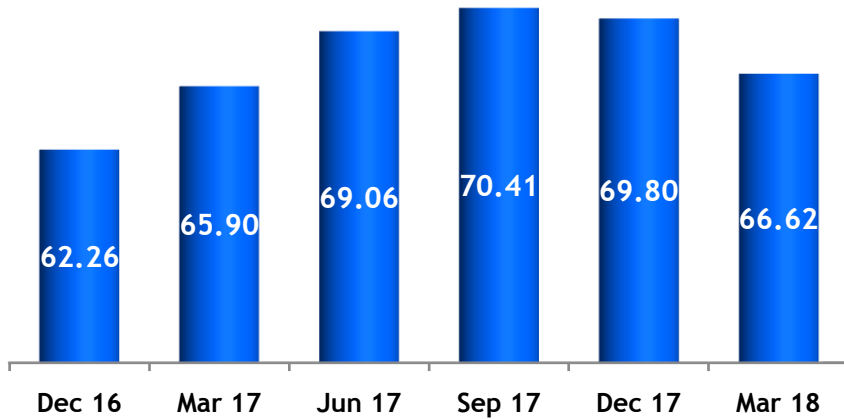


BUSINESS STRATEGY

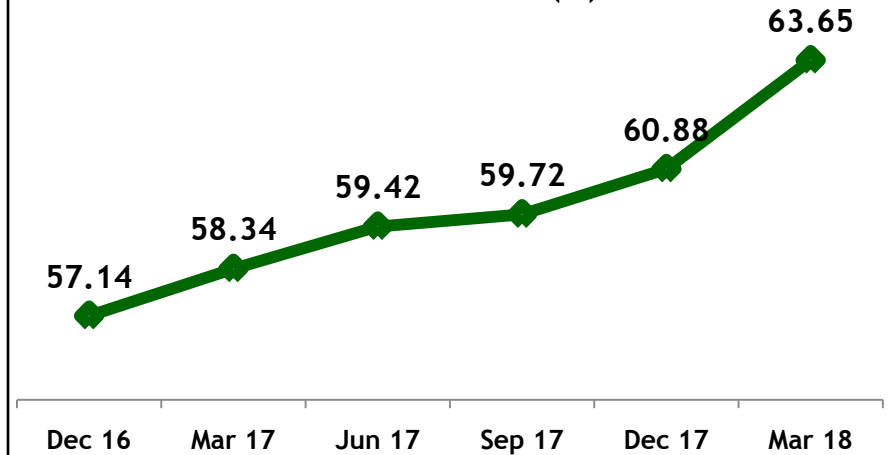


FOCUS ON RETAIL BUSINESS

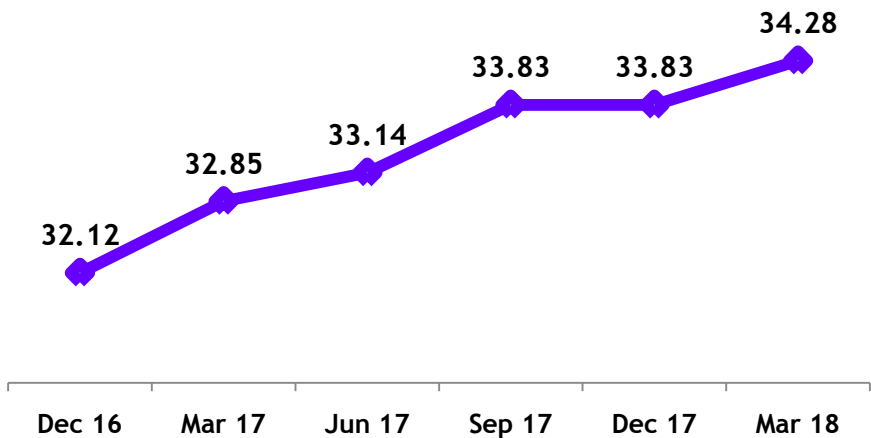
Retail Deposits (%)



Retail Assets (%)

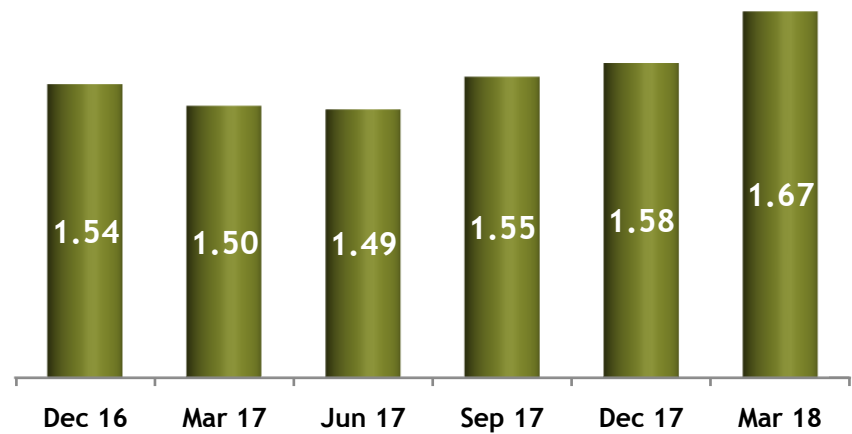


CASA Share (%)



CASA

Rs. Crore





PROJECT SHIKHAR - Branch Transformation for better Customer Service & Business Growth

Star Level	No of branches
1 Star	374
2 Star	650
3 Star	171
4 Star	89
5 Star	264
Total	1548

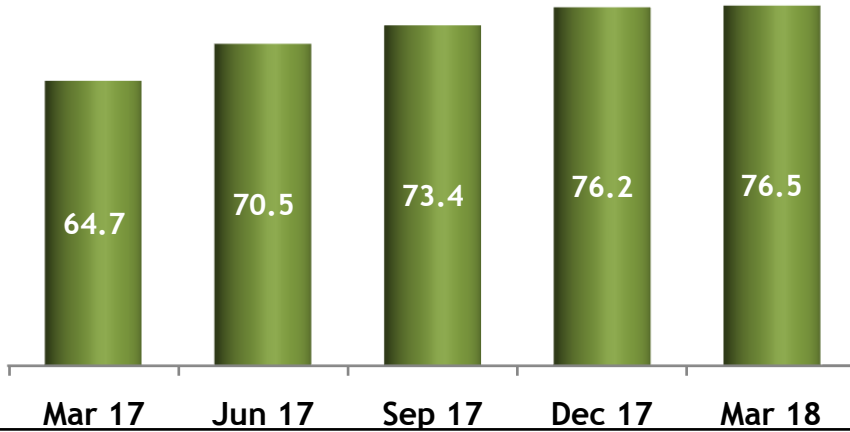
Branch Transformation:

- 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

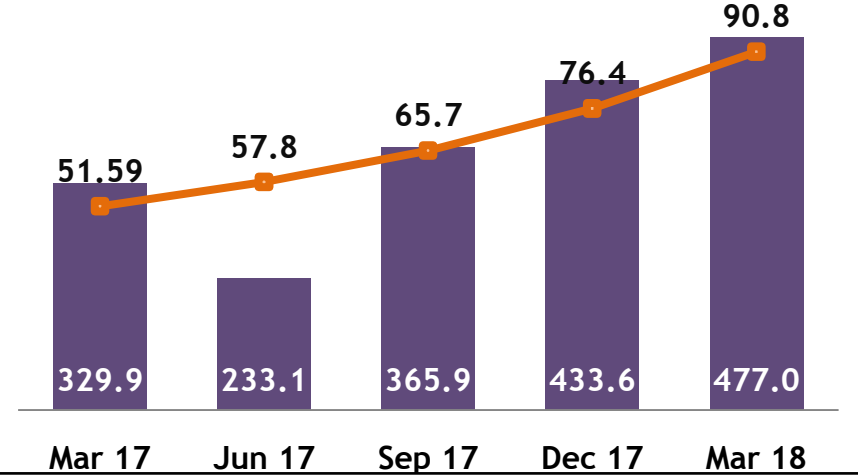


ENHANCING DIGITAL FOOTPRINTS

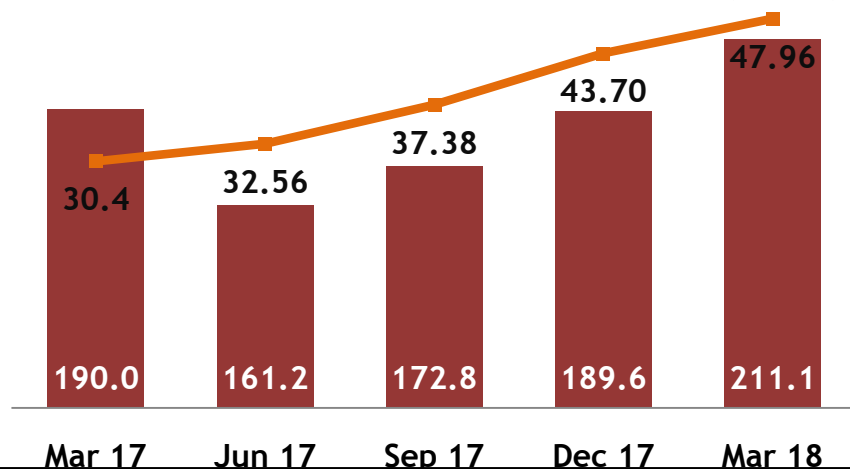
E- Transactions



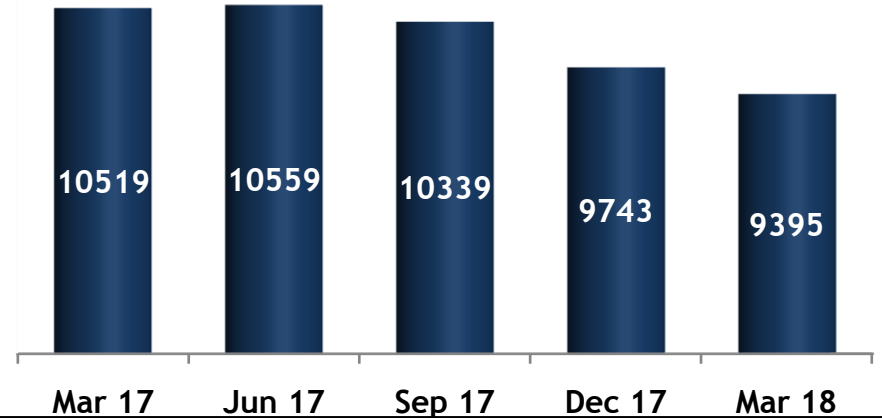
MB TRANSACTIONS MB CUSTOMERS (in Lakh)



IB TRANSACTIONS IB CUSTOMERS (in Lakh)



Number of ATM





RECOVERY & NPA MANAGEMENT

Maximum thrust on Recovery and NPA Management

- **Mission Samadhan**
- **Conducting Recovery Meets / Cluster Adalats / Mega Adalats besides regular Recovery Camps at Branch / RO / Circle.**
- **One Time Settlement and follow up the settled accounts closely for recovery.**
- **Exclusive monitoring of small value NPA (upto Rs. 10 lakhs) & newly slipped accounts.**
- **Separate Division for Asset Recovery Management Branches.**
- **A separate Vertical for follow up of high value stressed assets (Rs. 25 crore & above).**



EXPANDING THE REACH

Particulars	MAR' 16	MAR'17	MAR' 18
Branch Network	5849	6083	6204
ATM Strength	9251	10519	9395
Debit Card (In Lakh)	319	331	430

<i>E-Lounges</i>	174
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**6204 domestic
Branches**

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

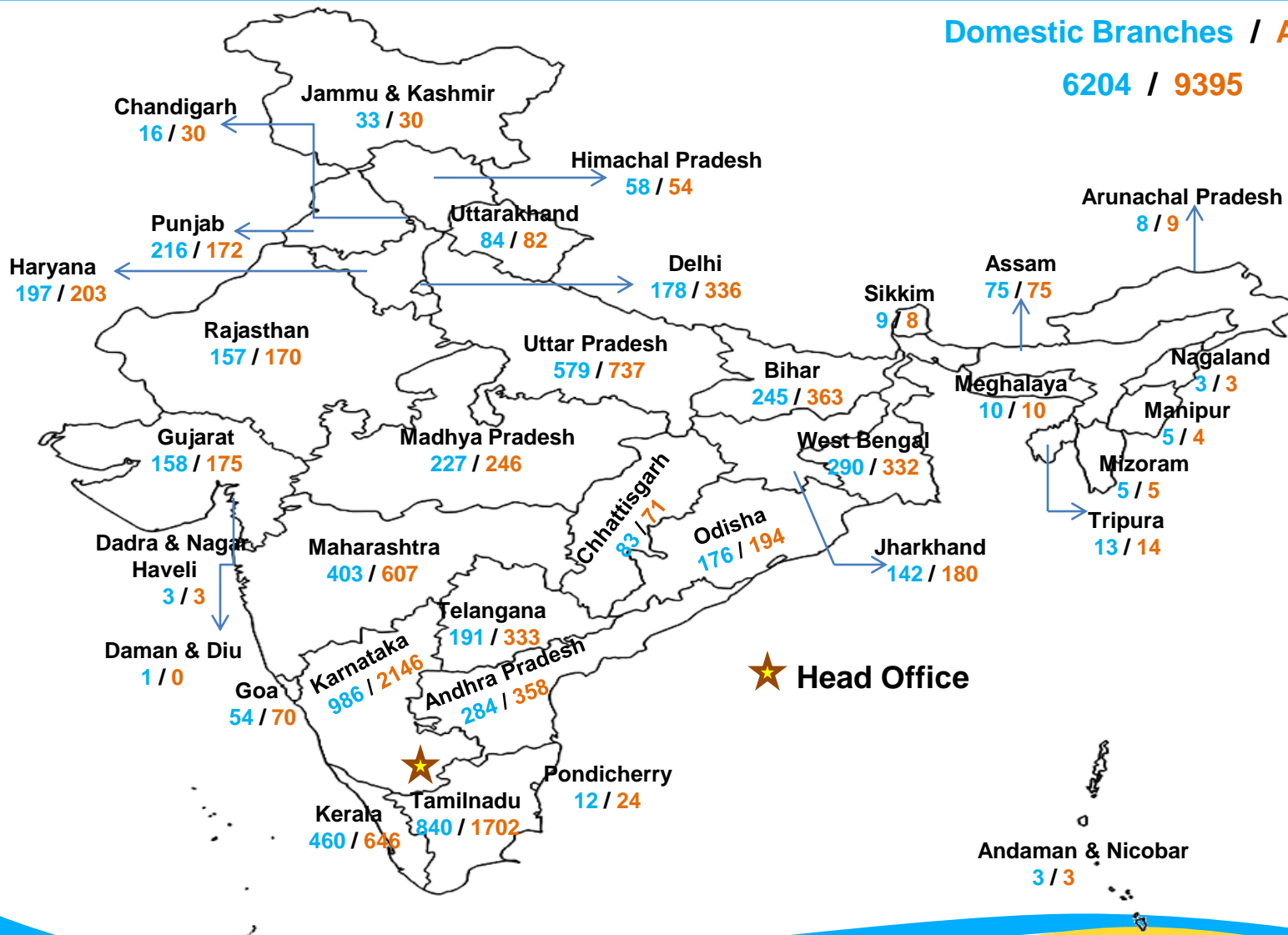
Population group	No. of branches	% to total
Rural	1809	29.17
Semi-Urban	1991	32.08
Rural + Semi-Urban	3800	61.25
Urban	1162	18.73
Metro	1242	20.02
TOTAL Domestic	6204	100.00



EXPANDING THE REACH...

Domestic Branches / ATMs

6204 / 9395





EXPANDED CLIENTELE BASE

(In Lakhs)

	MAR'16	MAR'17	MAR'18	Y-o-Y Increase	Y-o-Y Growth (%)
Clientele	725	779	827	48	6.2
No. of Deposit A/cs	644	697	739	42	6.0
No. of Borrowal A/cs	81	82	88	6	7.3

8.27 crore Strong Clientele Accounts

48 lakhs Clientele accounts added y-o-y.



Going Forward-

Focus Areas

- ▶ Thrust on Retail Business, Asset Quality & Efficiency
- ▶ Augmenting core operating profits from operations
- ▶ Improving the CASA & Retail deposit ratios
- ▶ Balanced growth in advances with proper mix of Retail and Corporate credit
- ▶ Accelerated NPA resolution and improving the Provision Coverage Ratio
- ▶ Improving operational financial ratios- NIM, RoA, RoE and Cost-to-Income.
- ▶ Continued focus on digitisation for better services and cost minimisation



THANK YOU