

केनरा बैंक  
(भारत सरकार का उपक्रम)



Canara Bank

(A Government of India Undertaking)

Together We Can

# Financial Results

31st March 2016

*Reorienting towards retail business and recovery for a sustained path of growth and profitability.*





# HIGHLIGHTS - MARCH 2016

Major

Highlights

- Total Business at Rs.8.05 lakh crore, with total Deposits at Rs.4.80 lakh crore and Advances (net) at Rs.3.25 lakh crore. (March 2015 Business level at Rs.8.04 lakh crore)
- Retail term deposits at Rs.1.72 lakh crore, up by 21.62% y.o.y.
- Retail term deposits share in domestic term deposits at 56.5%, up from 48.5% a year ago.
- CASA deposits at Rs.1.24 lakh crore & CASA% (domestic) at 27.4%, up from 25.5% a year ago.
- Retail Assets (Agriculture, MSME, Housing & other Retail Schemes) at Rs.1.88 lakh crore, up by 16.17% y.o.y.



## HIGHLIGHTS - MARCH 2016

### Major Highlights

- Sustained y.o.y growth in Priority Credit (23%), Agriculture (14%), MSME (10%), Retail Lending (27.8%), including Housing Loans (38.6%).
- Mandatory norms complied under Priority Credit, Agriculture, MSE (Accounts), Minority Communities, Weaker Section & women beneficiaries.
- Overriding emphasis on expanding Digital Banking-enhanced E-transactions at 54.21% against March 2015 level of 50.21%.
- Mobile Banking users at 38.50 lakhs (22.16 lakh last year) & Net banking users at 24.10lakhs (15.36 lakh last year).
- Enhanced delivery channels- 5849 branches, 170 e-lounges, 9251 ATMs & 3.2 crore Debit Cards.
- Gross NPA Ratio at 9.40 % and Net NPA ratio at 6.42 %.
- Cash Recovery at Rs.4758 crore.
- Comfortable CRAR at 11.08%, CET 1 ratio at 8.18% .



## HIGHLIGHTS - MARCH 2016

### Major Highlights

- Non-interest income for FY16 at Rs.4875 crore, up by 7.14% y-o-y.
- Interest Expenses marginally up by 0.51% y.o.y vis-à-vis 11.38% last year.
- Control on cost- operating expenses increase curtailed to 3.14% y.o.y vis-à-vis 19.45% last year.
- NIM (Domestic) at 2.34% and NIM (Global) at 2.19%.
- Cost of Deposits down to 6.94% from 7.38% last year.
- Operating profit for FY16 at Rs.7147 crore, up by 2.82% y.o.y.
- Net loss at Rs.2813 crore.



# PERFORMANCE HIGHLIGHTS- BUSINESS

Amt. in Rs. Crore

Parameters	March 2015	June 2015	September 2015	December 2015	March 2016	y.o.y Growth (%)
Deposits	473840	471877	485206	490599	479792	1.26
Advances (net)	330036	324063	323077	331915	324715	-1.61
Business	803876	795940	808283	822514	804506	0.08
C-D Ratio	69.65	68.68	66.59	67.66	67.68	--

Market share in deposits at 4.66% and Market share in Advances at 4.31%



# PERFORMANCE HIGHLIGHTS- OVERSEAS BUSINESS

Amt. in Rs. Crore

Parameters	March 2015	March 2016	y.o.y Growth %
Deposits	29138	29003	-0.46
Advances	22693	21865	-3.65
Total Business	51831	50868	-1.86
Gross Profit	270	213	-21.11

Overseas Business constitutes 6.32% of the Global Business



# PERFORMANCE HIGHLIGHTS- PROFITABILITY-FY16

Amt. in Rs. Crore

Parameters	Mar'14	Mar'15	Mar'16	y.o.y Growth (%)
Total Income	43480	48300	48897	1.24
Total Expenses	36684	41350	41751	0.97
Operating Profit	5890	6950	7147	2.82
Net Profit	2872	2703	(2813)	--
NIM (%) Domestic	2.40	2.36	2.34	--
NIM (%) Global	2.27	2.25	2.19	--



# PERFORMANCE HIGHLIGHTS- EXPANDING THE REACH

Particulars	March 2014	March 2015	March 2016	y.o.y increase
Branch Network	4755	5682	5849	167
ATM Strength	6312	8533	9251	718
Debit Card (In Lakh)	151	255	319	64

<b>E-Lounges</b>	<b>170</b>
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**5841 domestic Branches**  
**8 Overseas branches at**  
**Johannesburg, New**  
**York, London,**  
**Leicester, Shanghai,**  
**Manama, Hong Kong and**  
**Dubai**

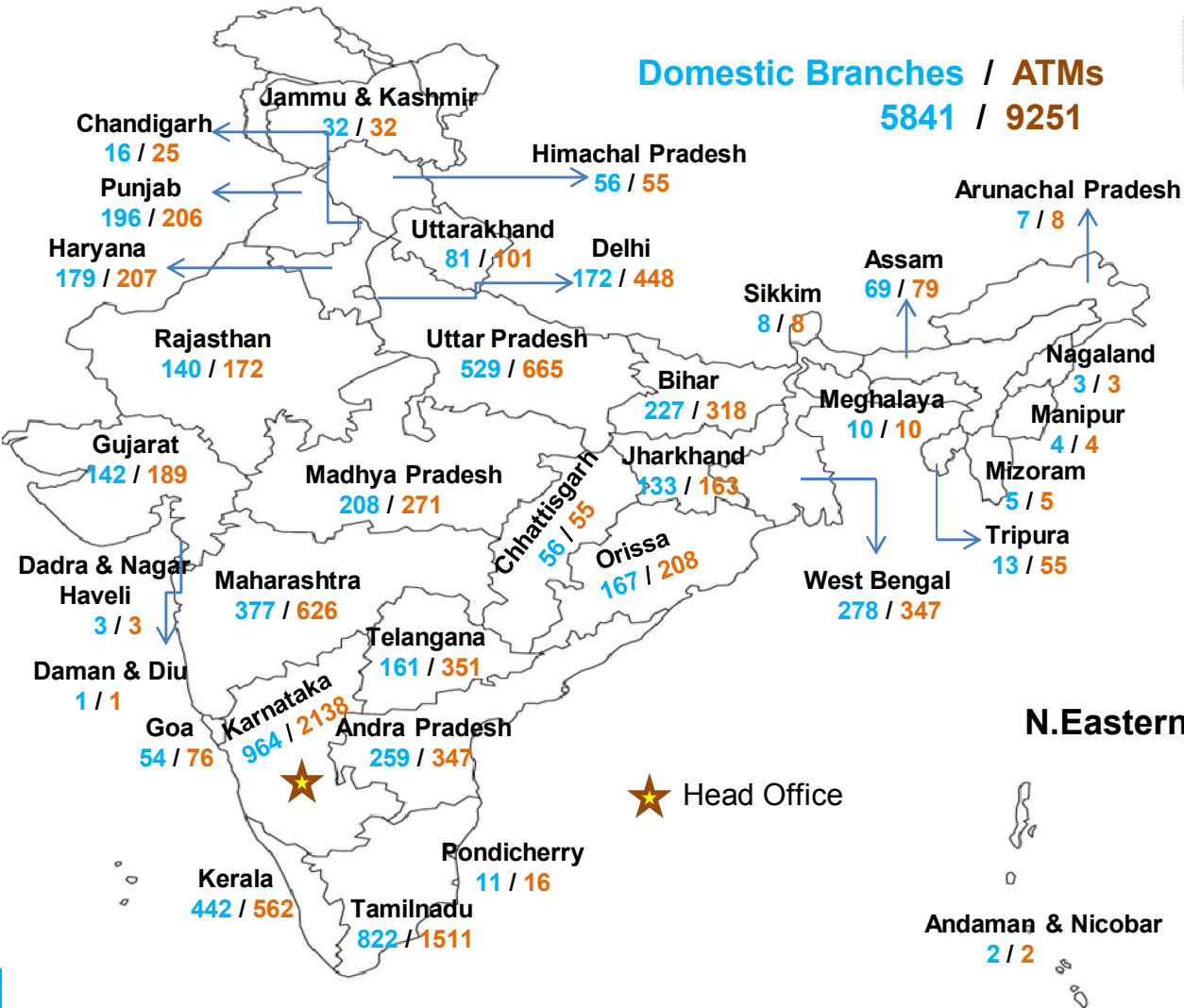
Population group	No. of branches
Rural	1865
Semi-Urban	1815
Rural + Semi-Urban	3680
Urban	1142
Metro	1019
<b>Total Domestic</b>	<b>5841</b>



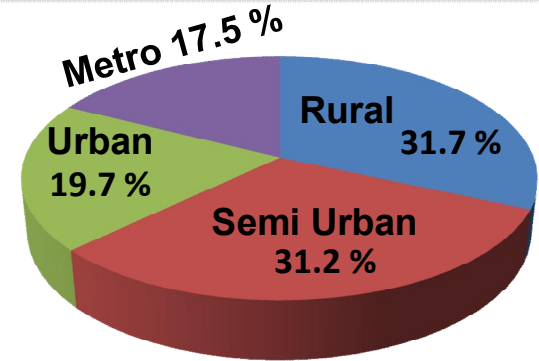


# Expanding the Reach....

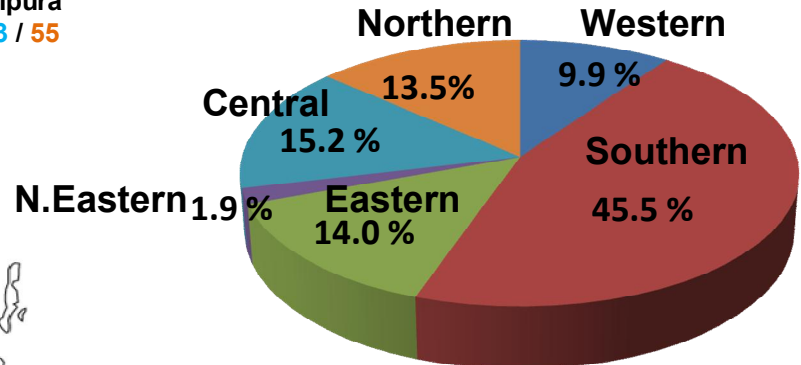
**Domestic Branches / ATMs**  
5841 / 9251



## Population Wise - Branches



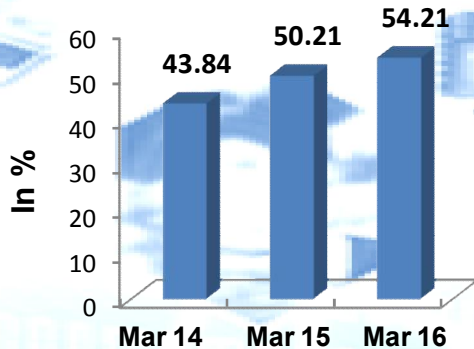
## Geographical diversification





# Enhancing Digital Footprints.

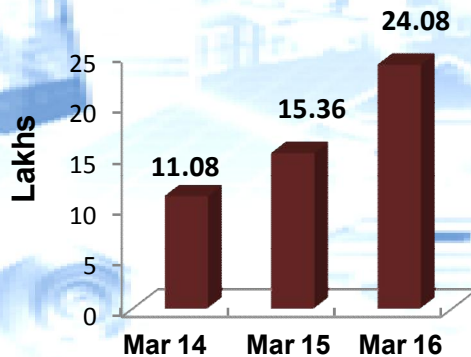
## E-Transactions



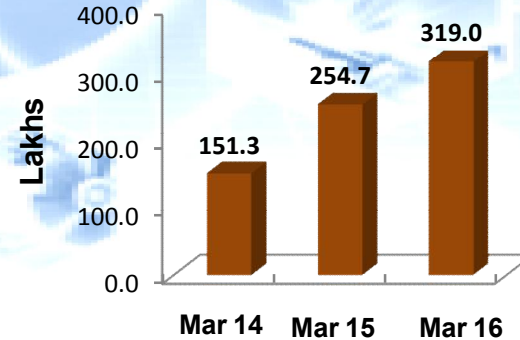
## Mobile Banking



## Net Banking Customers



## Debit Card Customers





# BUSINESS SEGMENTS



# SEGMENT WISE DEPOSITS

Amt. in Rs. Crore

Parameters	March 2015	June 2015	September 2015	December 2015	March 2016	y.o.y Growth (%)
Total Deposits	473840	471877	485206	490599	479792	1.26
Current	19846	17534	19257	19247	19827	-0.09
Saving	93686	92149	96745	98878	103715	10.70
CASA	113532	109684	116002	118125	123542	8.82
CASA (%)Dom	25.47	24.62	25.49	25.71	27.38	--
Term Deposits	360308	362193	369204	372474	356249	-1.13
Retail Term Deposits (RTD)	141662	152234	160036	165899	172285	21.62
Bulk Deposits	150274	162245	159359	156772	132431	-11.87
% RTD to Domestic Term Dep (Excl. CDs).	48.53%	48.41%	50.11%	51.41%	56.54%	--

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



# LOANS & ADVANCES SEGMENT

Amt. in Rs. Crore

Parameters	March 2015	June 2015	September 2015	December 2015	March 2016	y.o.y Growth(%)
Advances (Net)	330036	324063	323077	331915	324715	-1.61
Total Priority	118234	121978	139021	142652	145558	23.11
Agriculture	58868	60924	63541	65061	67176	14.11
Other Priority	15116	15555	16153	16568	17150	13.46
MSME	60604	61804	64749	66241	66689	10.04
MSE	46305	47403	49383	50522	50898	9.92
Retail Credit	42298	41976	44451	48447	54069	27.83

**Sustained Good Growth in Retail Assets**



# ACHIEVEMENT UNDER MANDATED TARGETS - PRIORITY SECTOR

*Achieved the mandated norms in respect of:*

- Total Priority (49.29 % to ANBC against 40% norm).
- Agriculture (22.75% to ANBC against 18% norm).
- Weaker Section (14.73% to ANBC against 10% norm).
- Number of Micro Enterprises accounts (24.21% y.o.y growth against 10% norm).
- Credit to specified minority communities (17.76% against 15% norm).
- Credit to women beneficiaries (14.25% to ANBC against 5% norm).

Mandated  
Norms  
Under  
Priority  
sector



# PERFORMANCE OF RETAIL ADVANCES

Amt. in Rs. Crore

Type of Advances	March 2015	June 2015	September 2015	December 2015	March 2016	y.o.y Growth (%)
Total Housing Loans	22352	21818	23402	26123	30975	38.58
Housing loans - Direct	16480	17261	18396	19305	20475	24.24
Vehicle loans	3770	3806	3901	4129	4307	14.24
Education loans	5636	5830	6363	6544	6738	19.55
Other Personal Loans	10540	10522	10785	11651	12049	14.32
Retail Total	42298	41976	44451	48447	54069	27.82



# EXPOSURE - INFRASTRUCTURE

Amt. in Rs. Crore

Parameters	March 2015	June 2015	Sept. 2015	Dec. 2015	March 2016	% Share Total Adv	y.o.y Growth %
Roads	8195	8487	8451	8362	8603	2.65	4.98
Ports	835	372	393	402	344	0.11	-58.83
Airports	1364	1457	1411	1372	1436	0.44	5.28
Power (Generation, Transmission & Distribution)	45154	45635	44861	44407	35220	10.85	-22.00
Telecom	6204	5690	5885	5681	5598	1.72	-9.77
Other Infrastructure	2961	2968	2937	2894	3087	0.95	4.35
<b>Total Infrastructure</b>	<b>64713</b>	<b>64609</b>	<b>63939</b>	<b>63118</b>	<b>54287</b>	<b>16.72</b>	<b>-16.11</b>





# EXPOSURE - POWER SECTOR & AVIATION

Amt. in Rs. Crore

Parameters	March 2015	June 2015	September 2015	December 2015	March 2016	% Share Total Adv	y.o.y Growth %
-Power Generation	24459	23739	24055	23839	22335	6.88	-9
-Power Transmission	1533	1566	1574	1503	1368	0.42	-11
-Power Distribution	19162	20330	19233	19065	11516	3.55	-40
Total Power	45154	45635	44861	44407	35220	10.85	-22
Of which SEBs	26864	27139	26347	26955	19287	5.94	-28
Exposure to Aviation	1872	1849	1813	1845	1843	0.57	-2



# EXPOSURE TO OTHER SECTORS

Amt. in Rs. Crore

	March 2015	June 2015	September 2015	December 2015	March 2016	y.o.y Growth (%)
<b>EXPOSURE TO CAPITAL MARKET</b>						
Outstanding	2331	2247	2737	2651	2553	9.52
<b>EXPOSURE TO NBFCs</b>						
Total	24241	21564	18496	20885	25510	5.23
Out of above :						
HFCs	7350	6039	5756	8109	10196	38.72
Private	10781	10715	9673	9775	10642	-1.29
Public	5971	4441	2848	2660	4273	-28.43
<b>EXPOSURE TO COMMERCIAL REAL ESTATE</b>						
Outstanding	3743	3578	3594	3743	3803	1.60



# FINANCIALS



# PROFITABILITY- Q4FY16

Amt. in Rs. Crore

Parameters	Q4 FY15	Q1 FY16	Q2 FY16	Q3 FY16	Q4 FY16	y.o.y Growth (%)
Total Income	12429	12253	12478	12051	12116	-2.52
Total Expenses	10697	10249	10534	10498	10470	-2.12
Operating Profit	1733	2004	1944	1552	1647	-4.96
Provisions	1120	1525	1415	1467	5552	395.71
Net Profit	613	479	529	85	(3905)	--
Net Int. Income	2486	2516	2647	2227	2374	-4.52
Non Int. Income	1326	1113	1210	1169	1383	4.33



# PROFITABILITY -FY16

Amt. in Rs. Crore

Parameters	March 2014	March 2015	March 2016	y.o.y Growth (%)
Total Income	43480	48300	48897	1.24
Total Expenses	36684	41350	41751	0.97
Operating Profit	6796	6950	7147	2.82
Provisions	4358	4248	9959	134.43
Net Profit	2438	2703	(2813)	--
Net Interest Income	8944	9664	9763	1.03
Non Interest Income	3933	4550	4875	7.14



# BREAK-UP : INCOME - Q4 FY16

Amt. in Rs. Crore

Parameters	Q4 FY15	Q1 FY16	Q2 FY16	Q3 FY16	Q4 FY16	y.o.y Growth (%)
Interest on Advances	8093	8101	8126	7629	7521	-7.07
Interest on Investments	2826	2850	2943	2924	2691	-4.78
Other Interest Income	185	189	198	329	521	182.53
Total Interest Income	11103	11140	11267	10882	10733	-3.34
Non - Interest Income	1326	1113	1210	1169	1383	4.33
Total Income	12429	12253	12478	12051	12116	-2.52



## BREAK-UP : INCOME -FY16

Amt. in Rs. Crore

Parameters	March 2014	March 2015	March 2016	y.o.y Growth (%)
Interest on Advances	28458	32066	31377	-2.15
Interest on Investments	10251	10924	11408	4.43
Other Interest Income	839	760	1237	62.74
Total Interest Income	39548	43750	44022	0.62
Non - Interest Income	3933	4550	4875	7.14
Total Income	43480	48300	48897	1.24



# BREAK-UP: EXPENDITURE - Q4 FY16

Amt. in Rs. Crore

Parameters	Q4 FY15	Q1 FY16	Q2 FY16	Q3 FY16	Q4 FY16	Y-o-Y Growth (%)
Interest Expenses	8617	8623	8621	8655	8359	-3.00
Interest on Deposits	8146	8180	8181	8215	7774	-4.57
Staff Expenses	1163	1059	1108	1040	1240	6.63
Other Operating Expenses	917	567	805	803	871	-5.02
Total Operating Expenses	2079	1626	1913	1843	2110	1.49
Total Expenses	10697	10249	10534	10498	10470	-2.12





## BREAK-UP : EXPENDITURE - FY16

Amt. in Rs. Crore

Parameters	March 2014	March 2015	March 2016	y.o.y Growth (%)
Interest Expenses	30603	34086	34259	0.51
Interest on Deposits	28658	32026	32350	1.01
Staff Expenses	3672	4274	4446	4.02
Other Operating Expenses	2409	2989	3046	1.90
Total Operating Expenses	6081	7264	7492	3.14
Total Expenses	36684	41350	41751	0.97



# BREAK-UP: NON-INTEREST INCOME Q4Y16

Amt. in Rs. Crore

Parameters	Q4 FY15	Q1 FY16	Q2 FY16	Q3 FY16	Q4 FY16	y.o.y Growth (%)
Com & Exchange	269	214	222	231	250	-7.06
-Of which Bancassurance	11	11	17	15	27	145.45
Profit from Exchange Transactions	62	102	165	209	193	211.29
Rent - Lockers	3	74	4	3	2	-33.33
Dividend Income	21	7	23	7	26	23.81
Recovery in Written/Off A/cs	80	210	161	141	96	20.00
Service Charges & Other Miscellaneous Income	383	308	340	417	480	25.33
Total (Excluding Treasury Trading Profit)	817	915	915	1008	1047	28.15
Trading Profit (net)	509	198	295	161	336	-33.99
Total (Including Treasury Trading Profit)	1326	1113	1210	1169	1383	4.30



# BREAK-UP: NON-INTEREST INCOME- FY16

Amt. in Rs. Crore

Parameters	March 2014	March 2015	March 2016	Y-o-Y Growth (%)
Com & Exchange	940	929	917	-1.29
-Bancassurance	47	58	70	20.69
Profit from Exchange Transactions	670	782	669	-14.45
Rent - Lockers	67	75	83	10.67
Dividend Income	70	81	63	-22.22
Recovery in Written/Off Accounts	425	381	608	59.58
Service Charges & Other Misc. Income	1097	1096	1545	40.97
Total (Excl. Treasury Trading Profit)	3269	3402	3885	14.20
Trading Profit	664	1148	990	-13.76
Total (Including Treasury Trading Profit)	3933	4550	4875	7.14



## BREAK-UP : PROVISIONS- Q4 FY16

Amt. in Rs. Crore

Provisions for	Q4 FY15	Q1FY16	Q2FY16	Q3 FY16	Q4 FY16
NPAs	782	1314	979	1432	5883
Standard Assets	73	(61)	(44)	(79)	(276)
Provisions on Investments	16	133	64	155	(85)
Tax	110	165	203	38	(779)
Restructured & Others	139	(26)	213	(79)	442
<b>Total Provision &amp; Contingency</b>	<b>1120</b>	<b>1525</b>	<b>1415</b>	<b>1467</b>	<b>5552</b>



## BREAK-UP : PROVISIONS - FY16

Amt. in Rs. Crore

Provisions for	March 2014	March 2015	March 2016
NPAs	2135	3771	9608
Standard Assets	478	154	(459)
Provisions on Investments	692	(658)	268
Tax	625	795	(373)
Restructured & Others	428	186	531
<b>Total Provision &amp;Contingency</b>	<b>4358</b>	<b>4248</b>	<b>9959</b>



# EARNINGS PROFILE Q4FY16

(In %)

Parameters	Q4Y15	Q1FY16	Q2FY16	Q3FY16	Q4Y16
NIM - Domestic	2.36	2.35	2.38	2.29	2.34
NIM - Global	2.25	2.21	2.24	2.16	2.19
ROAA	0.50	0.36	0.39	0.06	(0.52)
ROE (Annualized)	11.06	7.01	7.14	5.15	(10.69)
Cost-Income Ratio (Cumulative)	49.67	44.80	47.27	49.45	50.65



# COST AND YIELD TRENDS

(In %)

Parameters	March 2015	June 2015	September 2015	December 2015	March 2016
Cost of Deposits	7.38	7.12	7.07	7.01	6.94
Cost of Funds	6.84	6.41	6.39	6.90	6.31
Yield on Advances	10.75	10.22	10.18	9.92	9.71
Yield on Funds	8.78	8.28	8.30	8.12	8.11
Yield on Investments	8.00	7.97	7.95	7.93	7.92



# INVESTMENT CLASSIFICATION

Amt. in Rs. Crore

Parameters	March 2014	% Share in Total Portfolio	March 2015	% Share in Total Portfolio	March 2016	% Share in Total Portfolio
SLR	108095	85%	122508	85%	118091	83.31
Non SLR	18758	15%	22084	15%	23661	16.69
<b>Total (Domestic)</b>	<b>126853</b>	<b>100%</b>	<b>144592</b>	<b>100%</b>	<b>141752</b>	<b>100</b>
Held For Trading	157	0.1%	947	0.67%	293	0.21%
Available For Sale	41351	32%	41181	28.99%	39149	27.51
Held To Maturity	85320	67%	99933	70.34%	102868	72.28%
Modified Duration	4.63	--	4.37	--	4.71	--
<b>Total (Global)</b>	<b>126828</b>	<b>100%</b>	<b>142061</b>	<b>100%</b>	<b>142309</b>	<b>100%</b>





# ASSET QUALITY



# ASSET QUALITY

Amt. in Rs. Crore

PARTICULARS	March 2015	June 2015	September 2015	December 2015	March 2016
Gross NPA	13040	13081	14021	19813	31638
Gross NPA Ratio (%)	3.89	3.98	4.27	5.84	9.40
Net NPA	8740	8888	9383	12940	20833
Net NPA Ratio (%)	2.65	2.74	2.90	3.90	6.42
Cash Recovery (cumulative)	5993	1056	2266	3383	4758

Cash Recovery of Rs.1375crore during Q4 FY16



# GROSS NPA MOVEMENT

Amt. in Rs. Crore

PARTICULARS	March 2015	June 2015	Sept 2015	Dec 2015	March 2016
Opening Gross NPA ( Rs. Crore)	7570	13040	13040	13040	13040
Additions	10870	2519	4720	10122	24724
Sub Total	18440	15559	17760	23162	37764
Less: Reduction (a+b+c+d)	5400	2478	3739	3349	6126
a) Write Off (Including Addn Prudential Write-off)	1473	1300	1969	1322	3387
b) Upgradation	2031	802	1068	1166	1460
c) Recovery for movement (excluding recovery in w/o a/c and unapplied interest)	1896	376	702	861	1279
Gross NPA - Closing Balance	13040	13081	14021	19813	31638
Gross Advances	334947	328938	328387	339411	336548
Gross NPA %	3.89	3.98	4.27	5.84	9.40
Net NPA	8740	8888	9383	12940	20833
Net NPA %	2.65	2.74	2.90	3.90	6.42
Total Cash Recovery (incl.rec. in Wr.-off a/cs, recovery in Current Year slippage & U/A interest)	5993	1056	2266	3383	4758



# NPA COMPOSITION

Amt. in Rs. Crore

Parameters	March 2015	June 2015	Sept 2015	Dec 2015	March 2016
Gross Advances	334947	328938	328387	339411	336548
Sub-Standard	7076	5827	6551	9163	17390
Doubtful	5964	7254	7470	10650	14248
Loss	NIL	NIL	NIL	Nil	Nil
Provision Coverage Ratio(%)	57.29	59.02	59.81	53.96	50.11



# SECTOR-WISE NPA SLIPPAGES

Amt. in Rs. Crore

SECTOR	Q4 FY15	Q1 FY16	Q2 FY16	Q3 FY16	Q4 FY16	% to total Slippages
Micro & Small Ent.	496	906	738	1006	990	6.78
Agriculture	266	443	304	326	538	3.68
Other Priority Sector	89	204	165	166	107	0.73
<b>Total Priority Sector</b>	<b>850</b>	<b>1553</b>	<b>1207</b>	<b>1498</b>	<b>1635</b>	<b>11.20</b>
Medium Industries	138	219	178	229	409	2.80
Large Industries	1361	392	429	2075	11417	78.19
Other Non-Priority	122	291	364	263	777	5.32
<b>Total Non-Priority</b>	<b>1621</b>	<b>902</b>	<b>971</b>	<b>2567</b>	<b>12603</b>	<b>86.31</b>
<b>Total (Domestic)</b>	<b>2471</b>	<b>2455</b>	<b>2178</b>	<b>4065</b>	<b>14238</b>	<b>97.50</b>
Overseas	334	64	24	1337	364	2.50
<b>Total (Global)</b>	<b>2805</b>	<b>2519</b>	<b>2202</b>	<b>5402</b>	<b>14602</b>	<b>100</b>



# SECTOR- WISE NPA OUTSTANDING

Amt. in Rs. Crore

SECTOR	March 2015	June 2015	Sept 2015	Dec 2015	March 2016
Micro & Small Enterprises	3048	3497	3913	4472	4663
Agriculture	1410	1618	1689	1906	2159
Other Priority Segments	380	486	539	579	588
Medium Enterprises	829	940	1151	1321	1483
Large Industries	5815	4801	4788	7916	18037
Other Non-Priority Segments	1558	1739	1940	3619	4708
<b>Total</b>	<b>13040</b>	<b>13081</b>	<b>14021</b>	<b>19813</b>	<b>31638</b>



# SECTORAL CONTRIBUTION OF NPA

Amt. in Rs. Crore

Particulars	March 2015	June 2015	Sept 2015	Dec 2015	March 2016
Gross Advances	334947	328938	328387	339411	336548
Gross NPA	13040	13081	14021	19813	31638
Gross NPA %	3.89	3.98	4.27	5.84	9.40
Priority Sector Advances	118234	121978	139021	142652	147771
PS as % to Gross Advances	35.30	37.08	42.33	42.03	43.91
Total PS NPA	4838	5601	6141	6957	7411
Total PS NPA%	4.09	4.59	4.42	4.88	5.01
Share of PS NPA to Gross NPA	37.10	42.82	43.80	35.11	23.42
Agriculture NPA	1410	1618	1689	1906	2159
Agriculture NPA%	2.40	2.66	2.66	2.93	3.21
MSE NPA	3048	3497	3913	4472	4663
MSE NPA %	6.89	7.69	8.29	9.26	9.16
Other Priority NPA	380	486	539	579	588
Other Priority NPA %	2.51	3.12	1.91	1.97	1.97



# RESTRUCTURED ASSETS

Amt. in Rs. Crore

Particulars	Total Restructured		Of Which Standard		NPAs	
	No. Of A/C s	Amount	No. Of A/C s	Amount	No. Of A/C s	Amount
Total cumulative outstanding liability as at 31.03.2015	44724	28371	37612	22621	7112	5750
A/C Restructured in Q1 FY 2015-16 (June'15)	8628	719	8190	623	438	96
Total Restructured O/S 30/06/2015	45777	28704	36612	23037	9165	5667
A/C Restructured in Q2 FY 2015-16 (Sep'15)	8870	600	8558	501	312	99
Total Restructured O/S 30/09/2015	44933	29026	35149	22891	9784	6135
A/C Restructured in Q3 FY 2015-16 (Dec'15)	3680	224	3571	220	109	3.59
Total Restructured O/S 31.12.2015	23562	28695	17031	20608	6531	8087
A/C Restructured in Q4-FY 2015-16 (Mar'16)	2852	87	2753	84	99	2.83
Total Restructured O/S 31.03.2016	22092	23227	15582	13045	6510	10182





# RESTRUCTURED ASSETS

Amt. in Rs. Crore

Particulars	FY 2013-14	FY 2014-15	FY 2015-16
Gross Advances	303431	334947	336545
Restructured Assets	23205	28371	23227
% of Std. Restructured Assets to total Adv	6.67	6.71	3.88
% of Total Restructured Assets to total Adv	7.65	8.47	6.90
CDR	10446	10490	8990
% of CDR to Total Restructured Adv	45.02	36.97	38.70
NON-CDR	12759	17881	14237
% of Non CDR to Total Restructured Adv	54.98	63.03	61.30



# SECTOR WISE CUMULATIVE RESTRUCTURED ACCOUNTS

Amt. in Rs. Crore

Sector	FY 2013-14		FY 2014-15		FY 2015-16	
	A/cs	Amt	A/cs	Amt	A/Cs	Amt
Agriculture	10120	403	13316	470	7459	374
MSME	5663	617	11518	1509	8251	1671
Housing Loans	8475	312	15995	525	4317	276
Large Advance	554	12865	605	25470	595	20721
Others	1278	9008	3290	397	1470	185
<b>Total</b>	<b>26090</b>	<b>23205</b>	<b>44724</b>	<b>28371</b>	<b>22092</b>	<b>23227</b>



# SECTOR WISE RESTRUCTURED ACCOUNTS FOR FY16

Amt. in Rs. Crore

Sector	FY16	
	A/cs	Amt.
Agriculture	7459	374
MSME	8251	1671
Housing Loans	4317	276
Large Advance	595	20721
Others	1470	185
<b>Total</b>	<b>22092</b>	<b>23227</b>



# RESTRUCTURED ASSETS

Amt. in Rs. Crore

Particulars	FY 2013-14	FY 2014-15	FY 2015-16
	As on 31.03.2014	As on 31.03.2015	As on 31.03.2016
CDR	10446	10490	8990
NON CDR	12759	17881	14237
TOTAL	23205	28371	23227



# SECTOR WISE RESTRUCTURED ACCOUNTS

Amt. in Rs. Crore

Name of the Sector	As on 31.03.2016		
	No. of a/cs	Amt	% to cumulative Outstanding Amt.
<b>INFRASTRUCTURE</b> (a+b+c+d+e+f+g+h)	118	9438	40.63
POWER (a+b+c+d)	47	5156	22.20
POWER-State DISCOMS (a)	06	1648	7.09
POWER- Private (d)	41	3508	15.11
IRON AND STEEL	151	2976	12.81
CONSTRUCTION	122	3283	14.14
INFRA- ROADS (e)	47	2121	9.13
TEXTILE	515	1804	7.77
OTHER INDUSTRIES	484	1571	6.77
OTHER SERVICES	8343	1549	6.67
INFRA- AVIATION (g)	3	1025	4.41
ENGINEERING	332	930	4.01
INFRA-TELECOMMUNICATION (h)	16	874	3.76
AGRICULTURE	7520	375	1.61
PHARMACEUTICAL	45	396	1.71
CEMENT	22	361	1.55
HOUSING	4321	276	1.19
INFRA- PORTS (f)	5	262	1.13
EDUCATION	0	0	0.00
HARDWARE	25	79	0.34
EDIBLE OIL	19	118	0.51
CHEMICAL	29	37	0.16
MINING	32	24	0.10
SHIPPING	14	09	0.04
POWER-State Transmission (b)	0	0	0
IPOWER-State Generation (c)	0	0	0
<b>TOTAL</b>	<b>22092</b>	<b>23227</b>	<b>100.00</b>



# CAPITAL ADEQUACY - BASEL III

**Capital  
Adequacy Ratio**

- **CRAR of 11.08% at March 2016 Vs. 9.625% norm**
- **CET I ratio at 8.18%**
- **Tier I ratio at 8.80%**
- **Tier II ratio at 2.28%**
- **Govt. Shareholding at 66.30%**

**Sufficient headroom available for business growth**



# CAPITAL ADEQUACY - BASEL III

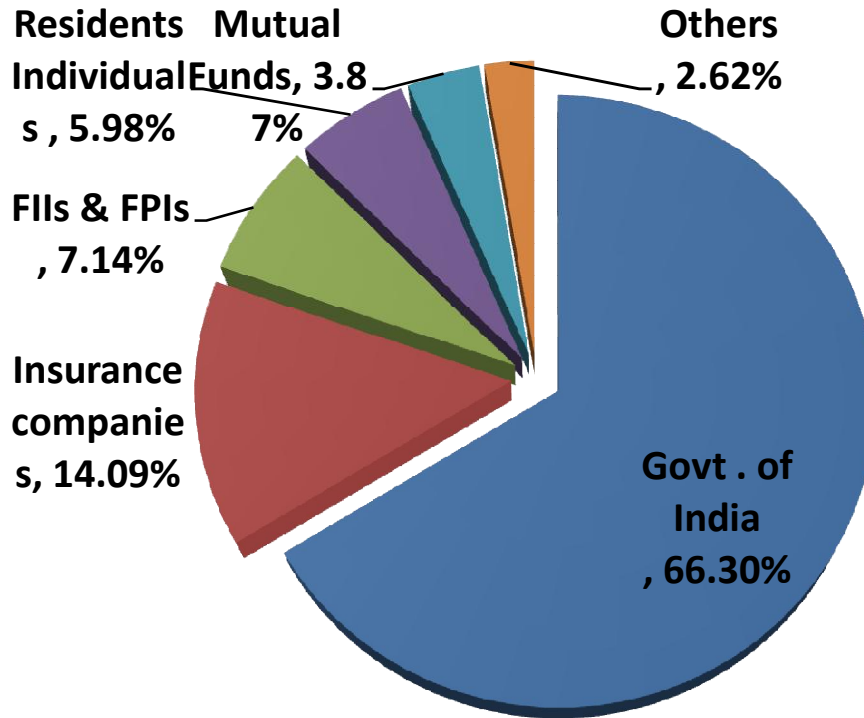
Amt. in Rs. Crore

BASEL III					
Particulars	March 2015	June 2015	September 2015	December 2015	March 2016
Risk-weighted Assets	342248	349640	346722	344773	333869
Tier I Capital	27459	28966	29906	29915	29372
Tier I Ratio%	CET: 7.37% AT I: 0.65% Tier I:8.02%	CET: 7.65% AT I: 0.64% Tier I:8.28%	CET: 7.98% AT I: 0.65% Tier I:8.63%	CET:8.03% AT1:0.65% Tier I:8.68%	CET:8.18% AT1:0.62% Tier I:8.80%
Tier II Capital	8678	8630	8362	9879	7633
Tier II Ratio(%)	2.54	2.47	2.41	2.86	2.28
Total Capital	36137	37597	38268	39793	37005
CRAR (%)	10.56	10.75	11.04	11.54	11.08



# SHAREHOLDING PATTERN

As on March 31, 2016



Govt . of India	66.30
Insurance Companies	14.09
FIs & FPIs	7.14
Residents Individuals	5.98
Mutual Funds	3.87
Others	2.62





# FINANCIAL INCLUSION



## Pradhan Mantri Jan Dhan Yojana

Prime Minister's Social Security Schemes

**Pradhan Mantri Suraksha Bima Yojana**

• Accident Insurance upto Rs. 2 Lakhs  
• Annual Premium just Rs. 12/-

**Pradhan Mantri 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. 3000/- depending on contribution

Period of Insurance, Annual: 1<sup>st</sup> June - 31<sup>st</sup> May

Your bank account is now key to security as well

प्रधानमंत्री  
मुद्रा  
योजना

Progress Under Pradhan Mantri Jan Dhan yojana (PMJDY)	
Parameters	As at 31.03.2016
Accounts opened till 31.03.2016	74.31 lacs
Deposits	Rs.1317 Cr
RuPay cards issued	71.61 lacs
Aadhar Seeding	40.14 lacs
Villages Covered	10049
Sub Service Areas	3962
Urban Wards	3371

Progress Under PMSBY, PMJJBY AND APY SCHEMES	
Scheme name	As at 31.03.2016
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	46.14 lacs
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	20.04 lacs
Atal Pension Yojana (APY)	0.67 lacs

Progress Under MUDRA yojana (PMMY)			
Category	As at 31.03.2016		
	No of A/cs	Sanc. Amount	Outstanding Amt
Shishu (< Rs.50K)	546051	965	874
Kishor (Above Rs.50K- Rs.5.00 Lacs)	211849	4248	3564
Tarun (Above Rs.5.00 lacs to Rs.10.00 lacs)	32454	2488	2065
<b>Total</b>	<b>790354</b>	<b>7701</b>	<b>6503</b>



# CUSTOMER-FRIENDLY TECHNOLOGY INITIATIVES IN FY16

- New customer-friendly Mobile Banking, Canara e-infobook & Canara mWallet apps.
- Instant loan application sanction portal for Housing Loan and Car Loan.
- MUDRA Debit Card for issuing overdraft accounts under MUDRA Card scheme.
- PMJDY OD automation made live.
- P2U (Person to UIDAI) funds transfer through Mobile Banking in WAP channel.
- Aadhar seeding through BC terminal.
- Subscription of Social Security Schemes of Govt. of India through ATM, SMS and Internet Banking
- Jeevan Praman (digital life certificate for pensioners) implemented.
- Canara Galaxy, a combo product launched, comprising SB, Demat, OLT, Internet & Mobile Banking, Insurance, card services and other add-ons



# EXPANDED CLIENTELE BASE

(In Lakhs)

	March 2014	MAR 2015	March 2016	Y-o-Y Increase	Y-o-Y Growth (%)
Clientele Base	555	657	725	68	10.35%
No. of Deposit A/cs	489	585	644	59	10.08%
No. of Borrowal A/cs	66	72	81	9	12.50%

7.25 crore Strong Clientele Base

68 lakh Clientele accounts added y-o-y.

# MAJOR AWARDS/ACCOLADES IN Q4FY16



'SKOCH Achiever Award' as a top Bank in 'SME Enablement' by SKOCH group.



" Best Use of Digital and Channels Technology"award amongst large banks in IBA Banking Technology Awards 2014-15 held at Mumbai.



Best MSME Bank award by Chamber of Indian Micro, Small & Medium Enterprises (CI MSME).



ASSOCHAM's " Agricultural and Best Social Bank"award (under Large Bank category), for its outstanding performance under **Agricultural Banking and Social Banking**.



Golden Peacock Award for Corporate Social Responsibility 2015 in recognition of its pioneering work done through CSR initiatives.



"Vigilance Excellence Award 2015-16"-3<sup>rd</sup> Best in Banking Sector, instituted by M/s Institute of Public Enterprise, in the field of Vigilance amongst all PSBs.



# GOALS - MARCH 2017

Goals

## Thrust on Retail Business & Asset Quality-

- **CASA**
- **Retail Deposits**
- **Retail Credit**
- **Fee Income**
- **Recovery**

केनरा बैंक  
(भारत सरकार का उपक्रम)



Canara Bank  
(A Government of India Undertaking)  
Together We Can



*Thank You*