

केनरा बैंक
भारत सरकार का उपक्रम



Canara Bank
A Government of India Undertaking
Together We Can



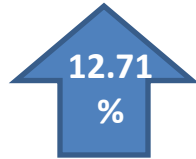
Financial Results 31st March 2019

NSE: CANBK

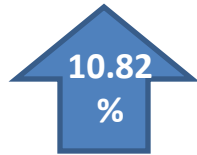
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Performance Highlights - FY 2018-19 (Y-o-Y)

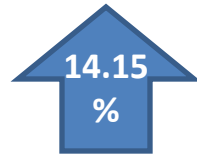
Total Business
Rs. 1043249 cr



Gross Advances
Rs. 444216 cr



Total Deposits
Rs. 599033 cr



Operating Profit
improved to Rs. 10591 Cr
from Rs. 9548 Cr



Net Profit
Improved to Rs. 347 Cr
from net loss of Rs. 4222 Cr



**Net Interest
Margin improved to
2.63% from 2.42%**



Capital Adequacy (Basel III)



Tier I CRAR
9.04%



Tier II CRAR
2.86%



**CRAR at
11.90%**

Improving Asset Quality



**Gross NPA reduced to
8.83% from 11.84%**



**Provision Coverage Ratio
improved to
68.13% from 58.06%**



**Net NPA reduced to
5.37% from 7.48%**

Amt. in Rs. Crore

Parameters	Mar'18	Jun' 18	Sep'18	Dec'18	Mar'19	Y.o.Y Growth	
						Quantum	(%)
Global Deposits	524772	533274	551926	575525	599033	74261	14.15
Global Advances (Gross)	400843	404328	428158	435423	444216	43373	10.82
Global Business	925615	937602	980084	1010948	1043249	117634	12.71
Global C-D Ratio (%)	76.38	75.82	77.58	75.66	74.16	--	--
Global Advances (Net)	381703	386253	409529	417227	427727	46024	12.06

Year-on-year addition in Global business - Rs. 1.18 Lakh Crore.

Domestic Business						
Parameters	Mar' 18	Jun' 18	Sep' 18	Dec' 18	Mar' 19	Y.o.Y Gr. %
Domestic Deposits	485994	500866	523947	540213	565917	16.45
Domestic Advances (Gross)	371205	380072	405958	412115	419005	12.88
Domestic Business	857199	880938	929905	952328	984921	14.90
C-D Ratio(%)	76.38	75.88	77.48	76.29	74.04	---
Overseas Business						
Parameters	Mar' 18	Jun' 18	Sep' 18	Dec' 18	Mar' 19	Y.o.Y Gr. %
Overseas Deposits	38778	32408	27979	35312	33116	(14.60)
Overseas Advances (Gross)	29638	24256	22200	23308	25211	(14.94)
Overseas Business	68416	56664	50179	58620	58328	(14.75)

Gained Domestic Market share* -

- ✓ Deposits Market share improved from 4.11% to 4.42% (Y.o.Y)
- ✓ Advances Market Share improved from 4.27% to 4.38% (Y.o.Y)

*(as of 29.03.2019) Source: RBI Weekly Statistical Supplement)

Parameters	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Growth % Q-o-Q	Growth % Y-o-Y
Global Deposits	524772	533274	551926	575525	599033	4.08	14.15
Global Advances (Gross)	400843	404328	428158	435423	444216	2.02	10.82
Global Business	925615	937602	980084	1010948	1043249	3.20	12.71
Saving Deposits	142051	141466	146446	149689	151535	1.23	6.68
Current Deposits	24984	21185	23212	24702	23274	-5.78	-6.84
CASA Deposits	167035	162651	169659	174391	174809	0.24	4.65
Domestic CASA Share (as % of Domestic Deposits)	34.28	32.43	32.34	32.23	30.86		
Retail Term Deposit	212800	214094	218914	221811	232205	4.69	9.12
Business per Employee	15.73	16.19	16.46	17.13	17.88	4.36	13.68
Business per Branch	149.00	148.85	155.37	160.11	165.20	3.18	10.87
Operating Profit	1765	2933	2327	2357	2973	26.13	68.44
Operating Profit per Employee (Annualised Rs. In Lakhs)	12.00	20.26	15.63	15.98	20.38	27.55	69.90
(In numbers)							
Total No of Employees	58855	57905	59557	59006	58350	-1.11	-0.86
Branch Network	6212	6299	6308	6314	6315	0.02	1.66
ATM Strength	9395	9221	9207	9004	8851	-1.70	-5.79

Credit Portfolio

(Rs. in Crores)

Parameters (Amount O/s)	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Growth % Q-o-Q	Growth % Y-o-Y
I. Priority Sector Credit							
1. Agriculture Credit							
(a) Retail - Agri. Credit	77120	77970	80699	83497	84288	0.95	9.30
(b) Non-Retail - Agri. Credit	5336	5507	5808	6395	6255	-2.18	17.22
(c) Total Agri. Credit (a+b)	82456	83477	86507	89892	90543	0.72	9.81
2. MSME Credit							
(d) Retail MSME Credit	42602	42456	44098	45325	44932	-0.87	5.47
(e) Non-Retail MSME Credit	39496	40627	44045	45481	40236	-11.53	1.87
(f) Total MSME Credit (d+e)	82098	83083	88143	90806	85168	-6.21	3.74
3. Other Priority Sector (OPS)							
(g) Retail - OPS Credit	18393	18416	18490	18416	18115	-1.63	-1.51
(h) Non-Retail- OPS Credit	366	365	397	1307	1300	-0.60	254.76
(i) Total Priority Credit (c+f+g+h)	183313	185341	193537	200421	195126	-2.64	6.44
II. Non-Priority Sector Credit							
(j) Retail - Non Priority	38903	42269	47484	52560	54950	4.55	41.25
(k) Corporate Credit	173854	171753	181954	176952	188104	6.30	8.20
Out of which, Infrastructure	52760	52260	55085	54893	56798	3.47	7.65
(l) Staff Loans	4773	4965	5183	5490	6036	9.95	26.46
(m) Total Non-Priority (j+k+l)	217530	218987	234621	235002	249090	5.99	14.51
Total Credit (i+m)	400843	404328	428158	435423	444216	2.02	10.82

Credit Portfolio (Contd.)

(Rs. in Crores)

Parameters	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Growth % Q-o-Q	Growth % Y-o-Y
a. Total Priority and Retail Credit	222216	227610	241021	252981	250076	-1.15	12.54
b. Staff Loans	4773	4965	5183	5490	6036	9.95	26.46
c. Total Corporate Credit	173854	171753	181954	176952	188104	6.30	8.20
Out of Corporate:							
Total Exposure towards PSEs (Excluding guaranteed as under)	26154	25810	28741	29536	32777	10.97	25.32
Exposure on Government & Guaranteed by Government	28615	33171	29845	32413	38520	18.84	34.61
Gross Advances (a+b+c)	400843	404328	428158	435423	444216	2.02	10.82

Priority Sector Credit for ANBC

(Rs. in Crores)

Parameters	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Growth % Q o Q	Growth % Y o Y
Priority Sector Advances- ANBC							
Priority Sector Advance O/s	183313	185341	193537	200421	195126	-2.64	6.44
(Add) RIDF & Others	2313	2187	2122	1915	1886	-1.50	-18.44
(Less) PSLC Sold	13720	6310	15500	16500	20674	25.30	50.69
Total Priority Sector for ANBC	171906	181218	180159	185836	176338	-5.11	2.58
Agriculture Advances - ANBC							
Agriculture Advances O/s	82456	83477	86507	89892	90543	0.72	9.81
(Add) RIDF & Others	1556	1407	1440	1329	1300	-2.15	-16.46
(Less) PSLC Sold	13720	6310	15500	16500	20674	25.30	50.69
Total Agriculture for ANBC	70292	78574	72447	74721	71169	-4.75	1.25

Priority Sector Credit Outstanding

(Rs. in Crores)

Parameters	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Growth % Q o Q	Growth % Y o Y	Regulatory Requirement
ANBC	321749	339963	342838	341366	366197	7.27	13.81	--
Priority Sector Advances for ANBC	171906	181218	180159	185836	176338	-5.11	2.58	--
% to ANBC	53	53	53	54	48	-11.54	-9.87	40.0
Agriculture Advances for ANBC	70292	78574	72447	74721	71169	-4.75	1.25	--
% to ANBC	22	23	21	22	19	-11.21	-11.04	18.0

Retail Credit Outstanding

(Rs. in Crores)

Parameters	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Growth % Q-o-Q	Growth % Y-o-Y
(a) Housing Loans	27572	28978	30551	32335	33581	3.85	21.79
(b) Vehicle Loans	6739	6973	7637	8501	9446	11.12	40.17
(c) Education Loan	8438	8558	8855	8913	8859	-0.61	4.99
(d) Other Personal Loans	14547	16176	18931	21227	21179	-0.23	45.59
(e) Total Retail loans (Core) (a+b+c+d)	57296	60685	65974	70976	73065	2.94	27.52
(f) Retail- Pool Buyout	1779	1619	1489	1392	1294	-7.04	-27.26
(g) Gross Retail loans (e+f)	59075	62304	67463	72368	74359	2.75	25.87

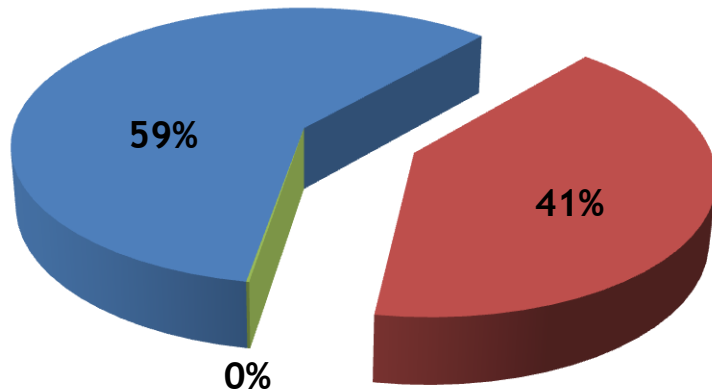
Infrastructure Credit - Sector Wise

(Rs. in Crores)

Parameters	Outstanding balance				Mar-19	% to Total Advances Mar'19	Growth % Q-o-Q	Growth % Y-o-Y
	Mar-18	Jun-18	Sep-18	Dec-18				
(A) Total Exposure to Power	31115	30499	29692	28912	30389	6.84	5.11	-2.33
(i) Central Govt. Undertakings	2377	2307	3463	3442	3433	0.77	-0.27	44.43
(ii) State Govt. Undertakings	13820	13662	14059	14237	15718	3.54	10.40	13.73
(iii) Private Sector	14918	14530	12170	11233	11238	2.53	0.04	-24.67
(B) Transport	12469	12483	12843	12904	13002	2.93	0.76	4.27
Of which Road Transport	7807	7430	7558	7360	7292	1.64	-0.92	-6.59
(C) Telecom	4711	4375	4362	4349	4053	0.91	-6.81	-13.97
(D) Social & Commercial Infrastructure	2933	3194	5983	6285	6713	1.51	6.81	128.90
(E) Water & Sanitation	1532	1709	2205	2443	2641	0.59	8.08	72.38
Total (A+B+C+D+E)	52760	52260	55085	54893	56798	12.79	3.47	7.65

(Rs. in Crores)

Parameters	Outstanding balance											
	Mar'18			Jun'18		Sep'18		Dec'18		Mar'19		
	To Central/ State sector	To Other Sectors	Total	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	Total
Power Generation	8301	14123	22424	8048	13807	9800	11457	9985	10544	10258	10525	20783
Power Transmission	1226		1226	1213	--	1167	--	1054	--	1551		1551
Power Distribution	6669	795	7464	6708	723	6556	713	6640	689	7342	714	8056
TOTAL	16197	14918	31115	15969	14531	17522	12170	17678	11233	19150	11239	30389



■ HTM ■ AFS ■ HFT

(Rs. in Crores)

Category	Mar-17	Mar-18	Mar-19
HTM	106037	100086	88627
AFS	42768	42463	61611
HFT	488	204	222
TOTAL (Domestic)	149294	142753	150460

Modified Duration (Mar-19)	
AFS	3.01
Entire Portfolio	4.50

(Rs. in Crores)

	Outstanding balance - Quarterly					Qtrly Growth		Annual		
	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	% q.o.q	% y.o.y	FY 2017-18	FY 2018-19	Growth % y.o.y
Total Interest Income	10223	11360	11124	12189	12138	-0.42	18.73	41252	46810	13.5
Total interest Expenses	7236	7477	7842	8375	8638	3.14	19.38	29089	32332	11.1
Net Interest Income	2988	3883	3281	3814	3500	-8.2	17.1	12163	14478	19.0
Total Income	11555	13192	12679	13513	14000	3.6	21.2	48195	53384	10.8
Total Expenditure	9790	10260	10352	11156	11027	-1.2	12.6	38647	42795	10.7
Operating Profit	1765	2933	2327	2357	2973	26.1	68.4	9548	10590	10.9
Net Profit	-4860	281	300	318	-552	-273.6	(+ve)	-4222	347	+ve

Interest & Non-Interest Income

(Rs. in Crores)

Parameters	Quarterly							Annual		
	Mar-18	Jun-18	Sep-18	Dec-18	Mar-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	8201	9162	8630	-5.8	19.0	29096	34319	18.0
Interest on Investments	2552	2618	2720	2780	2819	1.4	10.5	10412	10938	5.1
Other Interest	419	415	203	246	689	180.1	64.4	1744	1554	-10.9
Total Interest income	10223	11360	11124	12189	12138	-0.4	18.7	41252	46810	13.5
Non-Interest income										
Treasury Trading Profit	67	61	7	92	242	163	261	1923	402	-79.1
Recovery in TWO A/cs	183	500	489	204	111	-46	-39	936	1304	39.3
Commission, Exchange & Brokerage	243	346	310	220	296	35	22	1200	1172	-2.3
Profit on Foreign Exchange	141	99	159	170	204	20	45	538	632	17.5
Charges (PC, Service Charges etc.)	681	723	556	635	996	57	46	2195	2910	32.6
Others	17	104	34	4	13	225	-24	151	155	2.6
Total Non-Interest Income	1332	1833	1555	1325	1862	41	40	6943	6575	-5.3
Total Income	11555	13192	12679	13513	14000	3.6	21.2	48195	53384	10.8

(Rs. in Crores)

Parameters	Quarterly							Annual		
	Mar-18	Jun-18	Sep-18	Dec-18	Mar-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	7348	7694	8075	4.95	20.24	27136	30099	10.9
(ii) Other Interests	520	495	494	681	563	-17.33	8.27	1953	2233	14.3
(1) Total interest Expenses (i+ii)	7236	7477	7842	8375	8638	3.14	19.38	29089	32332	11.1
Operating Expenses										
(a) Staff Cost	1307	1517	1552	1566	1040	-33.59	-20.43	5444	5675	4.2
(b) Other Operating Expenses	1248	1266	957	1215	1349	11.03	8.09	4114	4787	16.4
(2) Total Operating Expenses (a+b)	2555	2783	2509	2781	2389	-14.10	-6.50	9558	10462	9.5
Total Expenses (1+2)	9790	10260	10352	11156	11027	-1.16	12.64	38647	42795	10.7

Key Ratios

(%)

Ratios	Mar-18		Jun-18		Sep-18		Dec-18		Mar-19	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Cost of Funds	5.11	5.17	5.09	5.09	5.22	5.13	5.50	5.21	5.60	5.24
Cost of Deposits	5.42	5.60	5.49	5.49	5.54	5.52	5.77	5.60	6.07	5.66
Yield on Funds	7.22	7.34	7.73	7.73	7.40	7.52	8.01	7.62	7.87	7.59
Yield on Advances	8.03	8.12	8.54	8.54	8.22	8.33	9.05	8.49	8.44	8.39
Yield on Investments	--	7.63	--	7.63	--	7.63	--	7.63	--	7.62
NIM	2.37	2.42	2.52	2.52	2.57	2.53	2.95	2.65	2.76	2.63
RoA	-3.43	-0.75	0.19	0.19	0.20	0.19	0.21	0.20	-0.36	0.06
Return on Net-worth	-76.45	-16.74	4.82	4.82	5.06	4.93	5.30	5.01	-8.88	1.40
Cost to Income	59.14	50.03	48.68	48.68	51.88	50.15	54.13	51.45	44.55	49.69
CD Ratio	--	76.38	--	75.82	--	77.58	--	75.66	--	74.16
EPS (Annualized)	-80.35	-70.47	3.84	3.84	4.08	7.92	4.33	12.25	-7.49	4.71
Book Value	314.84	314.84	318.25	318.25	318.08	318.08	327.38	327.38	347.56	347.56

(Rs. in Crores)

Parameters	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19
Gross NPA	47468	44660	45233	44621	39224
Gross NPA (%)	11.84	11.05	10.56	10.25	8.83
Net NPA	28542	26694	26778	26591	22955
Net NPA (%)	7.48	6.91	6.54	6.37	5.37
Provision Coverage Ratio (%)	58.06	60.69	61.39	62.54	68.13
Credit Cost (%)	3.59	2.42	2.28	2.32	2.92
Slippage Ratio (%)	7.73	1.19	2.24	3.68	4.38

(Rs. in Crores)

Particulars	2017-18				FY 2017-18	2018-19				FY 2018-19
	Q1	Q2	Q3	Q4		Q1	Q2	Q3	Q4	
Opening Balance	34202	37658	39164	40312	34202	47468	44660	45233	44621	47468
Additions	5511	3367	2641	13242	24761	4205	3697	5109	2469	15480
Reductions	2055	1861	1493	6086	11495	7013	3124	5721	7866	23724
Cash Recovery-Ledger Balance	321	496	488	936	2241	2535	938	1944	966	6383
Upgradation	356	143	92	353	944	1673	745	674	-18	3074
Technical Write-Off (Prudential and General w/o)	1378	1222	913	4797	8310	2805	1441	3103	6918	14267
Gross NPA	37658	39164	40312	47468	47468	44660	45233	44621	39224	39224

Sector Wise Classification of NPAs

(Rs. in Crores)

Sectors	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Mar-19	
						Gross Advance	% to Gross Adv
NPA under Priority Sector							
(A) Retail Agri. Credit	3457	3754	3784	4039	4516	84288	5.4
(B) Non-Retail Agri. Credit	394	382	449	503	432	6255	6.9
(C) Total Agriculture Credit	3851	4136	4233	4542	4948	90543	5.5
MSME							
(D) Retail MSME Credit	4703	4644	4695	4817	4808	44932	10.7
(E) Non-Retail MSME Credit	3427	3740	3892	3892	3391	40236	8.4
(F) Total MSME Credit	8129	8384	8587	8709	8199	85168	9.6
Other Priority Sector (OPS) Credit							
(G) Retail OPS Credit	617	728	642	628	532	18115	2.9
(H) Non-Retail OPS Credit	0	0	72	67	0	1300	0.0
(I) Total NPA under Priority Sector (C+F+G+H)	12597	13248	13534	13946	13679	195126	7.0
NPA under Non-Priority Sector							
(J) Retail Non-Priority Credit	579	680	693	707	709	54950	1.3
(K) Corporate Credit	34292	30732	31006	29968	24836	188104	13.2
Out of which NPA under Infra. Credit	10278	10229	9846	8515	7859	56798	13.8
(L) Staff Loans	0	0	0	0	0	6036	--
(M) Total NPA under Non-Priority Sector (J+K+L)	34871	31412	31699	30675	25545	249090	10.3
Total NPA (I+M)	47468	44660	45233	44621	39224	444216	8.8
Gross Advances	400843	404328	428158	435423	444216		

Industry Wise Classification of Corporate NPAs

(Rs. in Crores)

Sector/Scheme	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Advance O/s (Mar-19)
Iron & Steel	11397	9531	8936	8439	5698	20146
Engineering	1149	1157	23	25	22	9867
Textile	1972	1930	1404	1474	873	13621
Infra -Energy	5698	5421	4399	4701	3667	30389
Infra-Transport	1580	1749	1943	2424	2838	13002
Infra-Others	3000	3060	3503	1391	1353	13407
Gems and Jewellery	110	66	96	87	77	3944
Food Processing	1828	1958	2009	2083	1647	10562
Wood Product	109	105	110	112	112	915
Others (Chemicals, Cement, Leather, etc)	7450	5755	8583	9233	8548	72252
Total	34292	30732	31006	29968	24836	188104

	Mar'18	Jun'18	Sep'18	Dec'18	Mar'19
Total Fund Based exposure					
Total NBFC (Fund Based)	37676	40961	46302	49106	52943
Out of which :					
HFCs	13508	17173	18553	20538	21635
Private	19122	19741	21235	21543	21189
Public	5046	4048	6514	7025	10119
Gross NPA					
Total NBFC NPA	118	120	124	250	251

S4A, SDR and Flexible Restructuring Details

(Rs. in Crores)

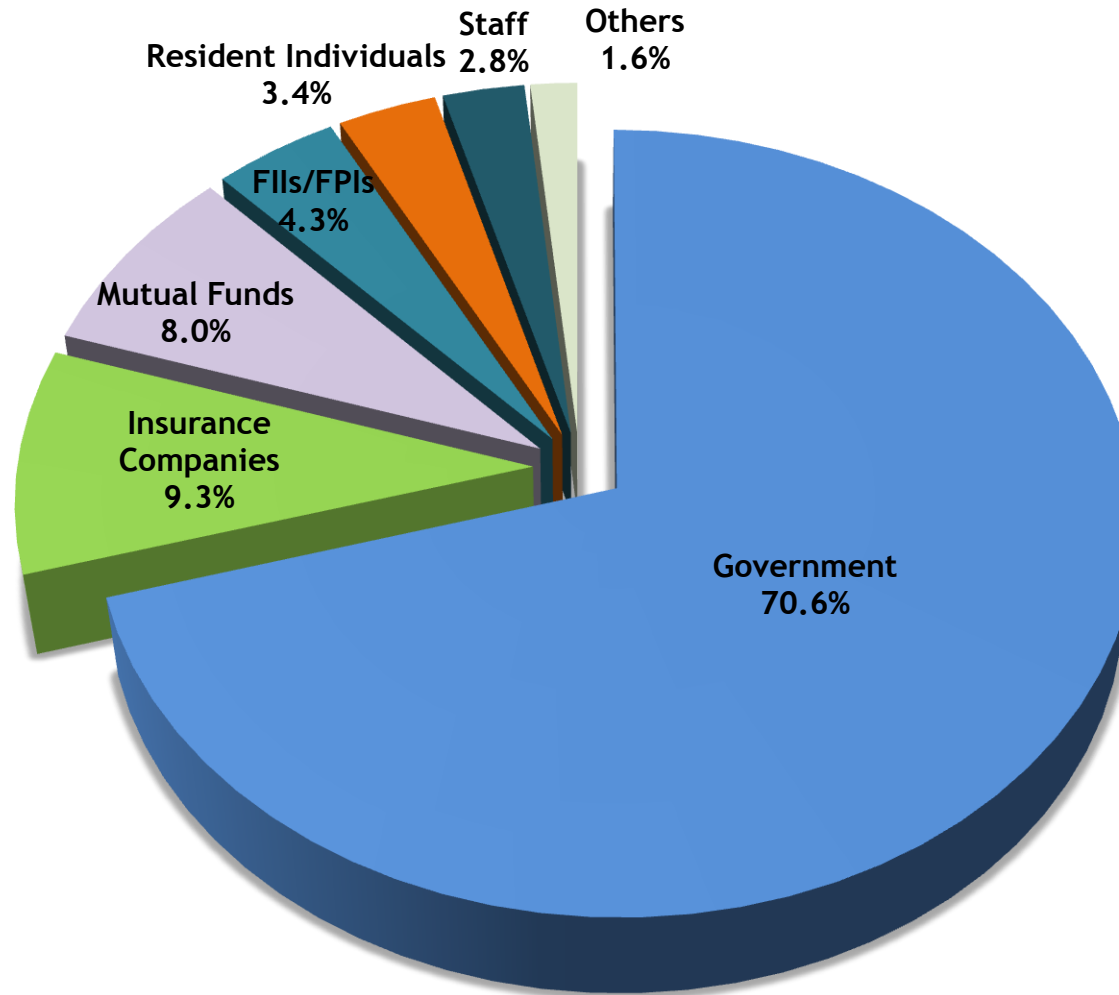
Name of the scheme	Standard (as on Mar-19)		NPA (as on Mar-19)	
	Number of borrowers	Fund based Balance outstanding (Rs Cr)	Number of borrowers	Fund based Balance outstanding (Rs Cr)
S4A	5	501	3	196
SDR	0	0	0	0
5/25	7	2456	7	2661
TOTAL	12	2957	10	2857
Normal Restructure	38532	4416	3972	12486
Grand Total	38544	7373	3982	15342

Capital Funds (Basel III)

(Rs. in Crores)

Particulars	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	
Common Equity Tier-1 (CET-I)	33455	33517	33608	33515	29300	
Additional Tier - 1	2769	2774	2776	2786	2551	
Tier - II	10280	10297	10188	10165	10082	
Capital	46504	46588	46572	46466	41933	
Total Risk Weighted Assets	351698	358488	369098	380510	352455	Min. Regulatory requirement Mar-19
Gross Advances	400843	404328	428158	435423	444216	
RWA to Gross Advances (%)	87.74	88.66	86.21	87.39	79.34	
CET-I Ratio (%)	9.51	9.35	9.11	8.81	8.31	7.375
Tier I CRAR (%)	10.3	10.12	9.86	9.54	9.04	8.875
Tier II CRAR (%)	2.92	2.88	2.76	2.67	2.86	
Total CRAR (%)	13.22	13.00	12.62	12.21	11.90	10.875

As on March 31st, 2019



Thank You