

केनरा बैंक
(भारत सरकार का उपक्रम)



Canara Bank

(A Government of India Undertaking)

Together We Can

Financial Results

30th Sept 2017

Investor Presentation



2017-18

Year of Recovery & Growth

NSE: CANBK

BSE: 532483



FUNDAMENTAL STRENGTHS

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

**Diversified Asset
Portfolio**

**Contemporary and
Appealing Brand Equity**

**Pan India Presence
6111 Branches & 10339
ATMs**



**8.05 Crore Clientele
Accounts**

**Enhancing Digital Banking
E-Transaction at 73.4%**

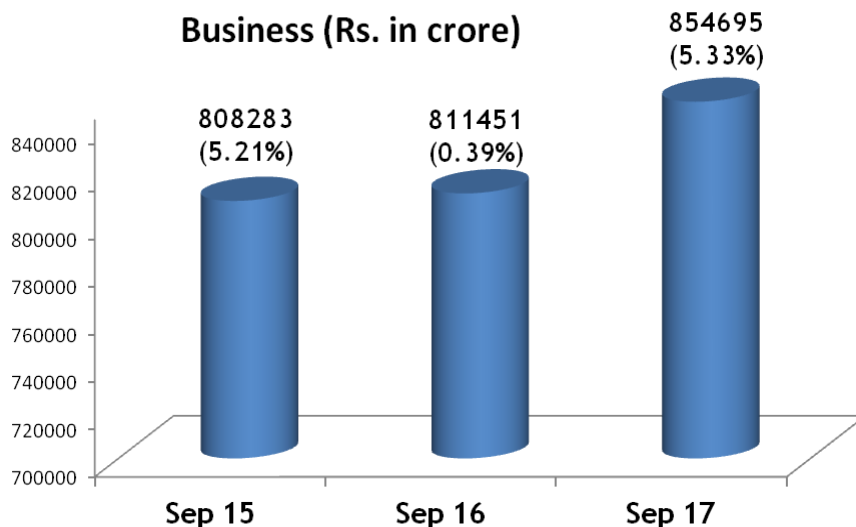
**Focus on Retail Business
Retail Term Deposit at
70.4% and Retail Assets
at 59.7%**

**Improving Share of Non
Interest Income to Total
Income at 16.14%**

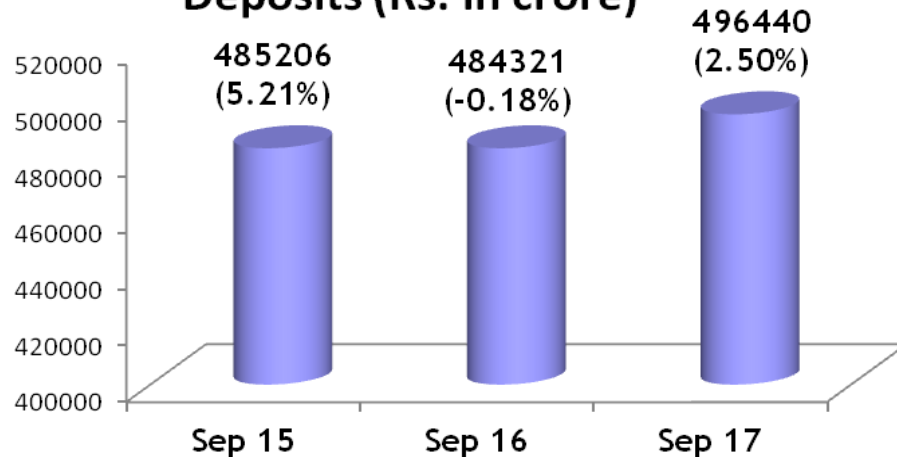


BUSINESS GROWTH

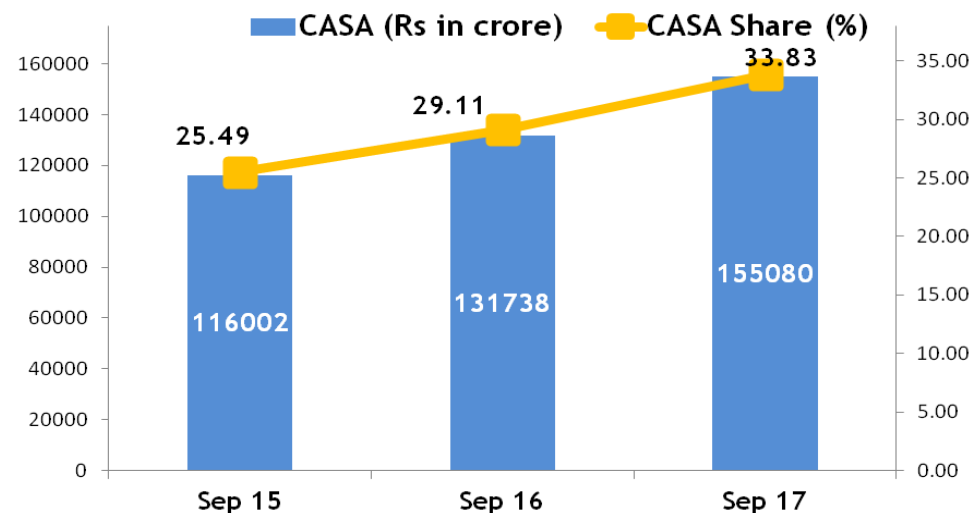
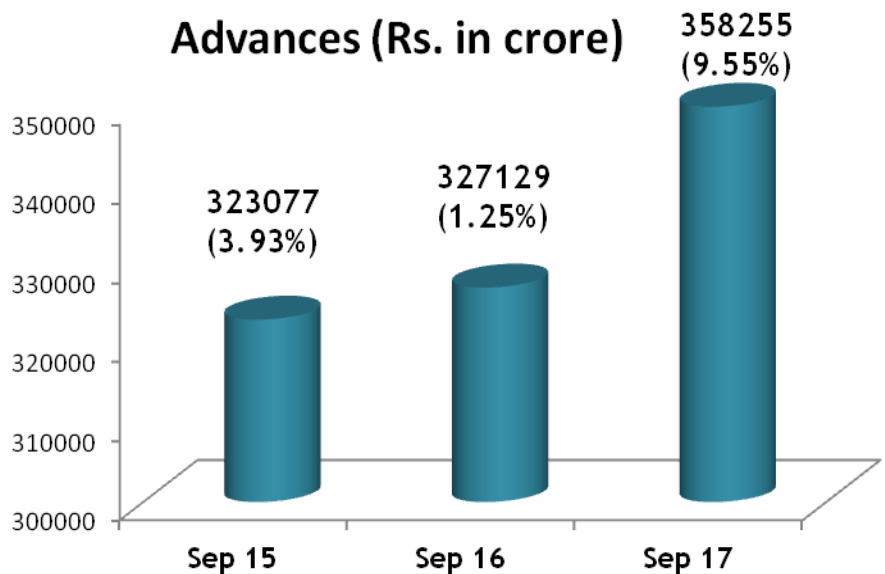
Business (Rs. in crore)



Deposits (Rs. in crore)



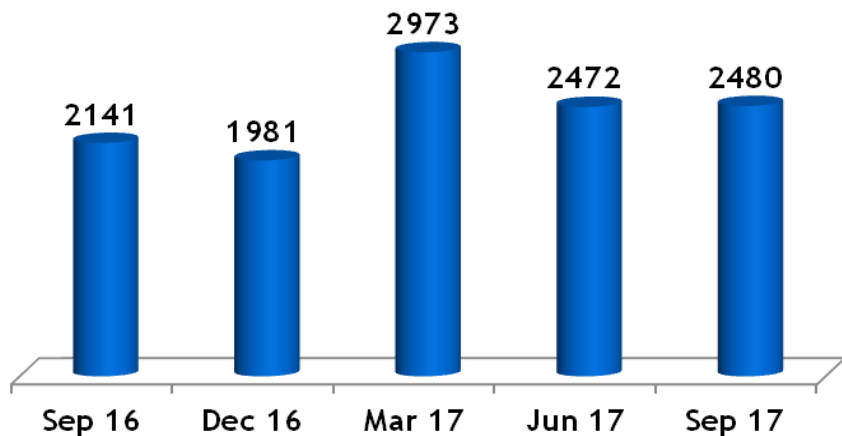
Advances (Rs. in crore)



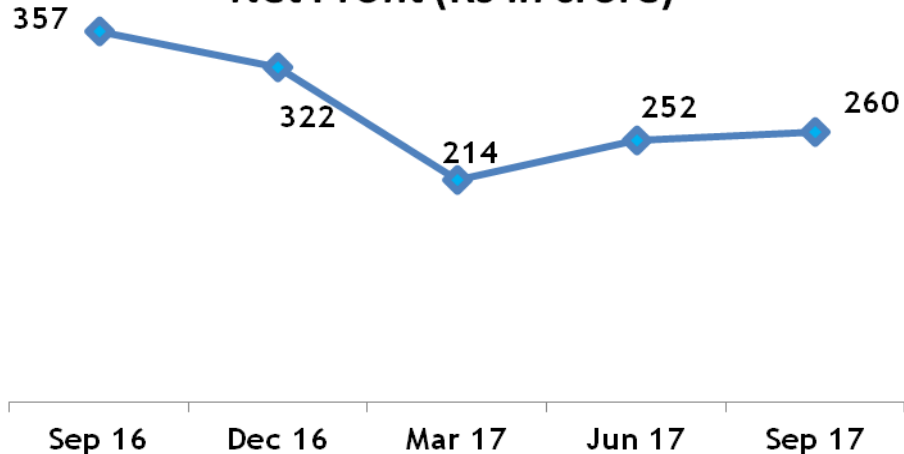


OPERATING PROFIT & NET PROFIT IN Q2 FY18

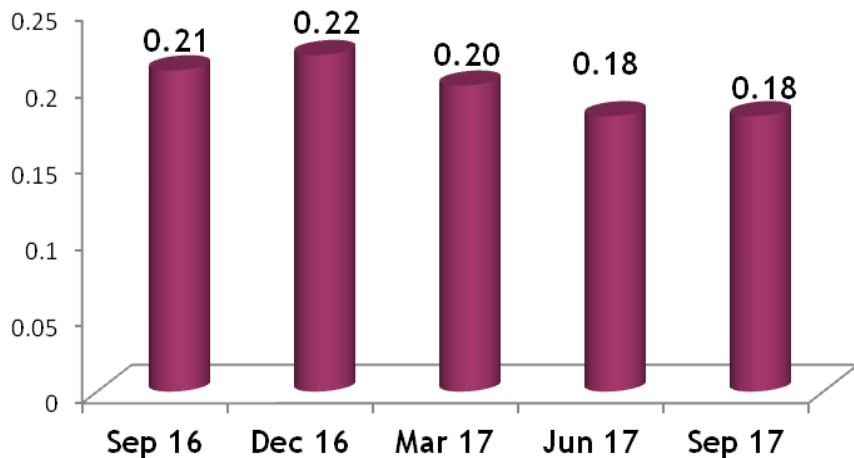
Operating profit (Rs in crore)



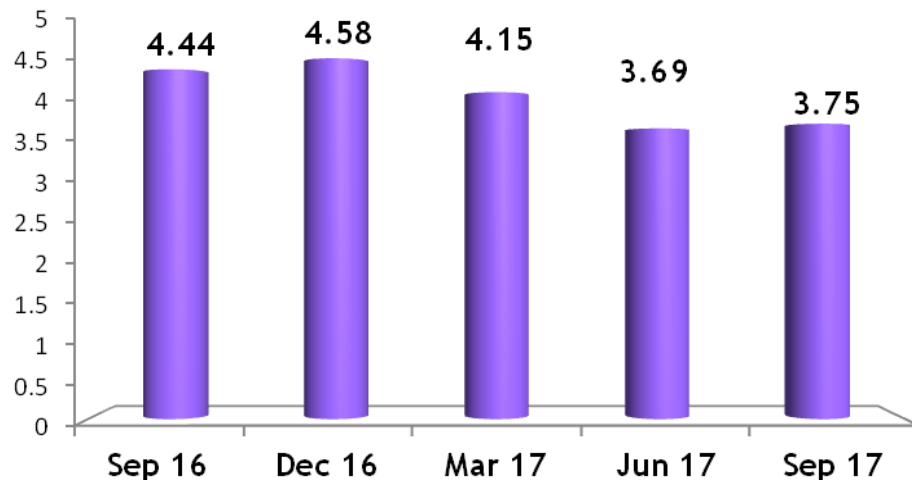
Net Profit (Rs in crore)



RoA (%)



RoE (%)



Cumulative



HIGHLIGHTS - Q2 FY18..... (1/2)

Major Highlights

- ❖ Gross profit up by 15.84% y.o.y
 - ❖ increased to Rs.2480 cr (Q2FY18), from Rs.2141 cr (Q2FY17)
- ❖ Net profit up sequentially
 - ❖ increased to Rs.260 cr (Q2FY18) from Rs. 252 cr(Q1FY18)
 - ❖ However y-o-y, it declined by 27.06% due to higher provisions.
- ❖ Net Interest Income at Rs.2783 crore, up by 13.96%.
- ❖ Non-Interest Income grew by 8.67% to Rs1936 crore.
- ❖ % share of non-interest income in total income improved to 16.14%.
- ❖ Global Business reached Rs.8.55 lakh crore, up by 5.33% y.o.y.
 - ❖ Global deposits of Rs. 4.96 lakh crore, up by 2.50% and
 - ❖ Net Advances of Rs. 3.58 lakh crore, up by 9.51%.
- ❖ Sustained growth in retail assets (Y.o.Y)
 - ❖ Agriculture (8.36%), MSME (10.53%), Retail Lending (21.69%), Direct Housing (18.81%), Vehicle (26.29%), Education (12.47%) and Other Personal loans (28.86%).
- ❖ CASA Deposits up by 17.72% y.o.y.
 - ❖ increased to Rs. 1.55 lakh crore.
- ❖ Domestic CASA share improved to 33.83%
 - ❖ from 29.11% last year.wq`



HIGHLIGHTS - Q2 FY18..... (2/2)

Major Highlights

- ❖ Cost of deposits came down by a healthy 68 bps
 - ❖ to 5.70% from 6.38% last year.
- ❖ Net Interest Margin (NIM) (Domestic) at 2.60% -
- ❖ NIM (Global) at 2.34%.
- ❖ Cost to Income ratio came down to 48.10% from 50.70%.
- ❖ Gross NPA Ratio at 10.51%
 - ❖ down sequentially from 10.56% as at June 2017
- ❖ Net NPA at 7.02% down sequentially from 7.09% as at June 2017.
- ❖ Cash Recovery aggregated to Rs.1347 crore during the quarter.
- ❖ Provision Coverage ratio at 54.75%, up from 51.75% last year.
- ❖ Capital adequacy ratio improved to 12.45%,
 - ❖ up from 12.19% a year ago.
- ❖ Branch network has crossed 6000 milestone to reach 6119
 - ❖ number of ATMs at 10339.
- ❖ E- transactions ratio at 73.40%, up from 59.30% a year ago. 65.69 lakhs Mobile Banking and 37.37 lakhs Net Banking users.
- ❖ ROA at 0.18% and ROE at 3.75%.
- ❖ Total expenditure declined by 5.29% y-o-y,
 - ❖ aided by 8.64% decline in interest expenses and
 - ❖ 0.46% decline in other operating expenses.



BUSINESS SEGMENTS

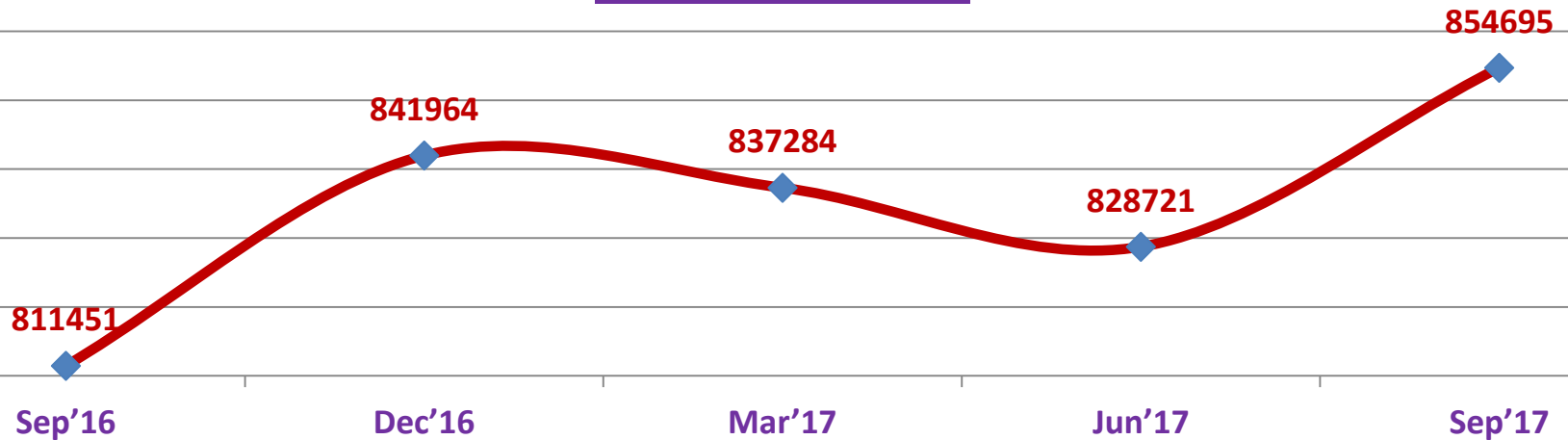


ROBUST BUSINESS GROWTH

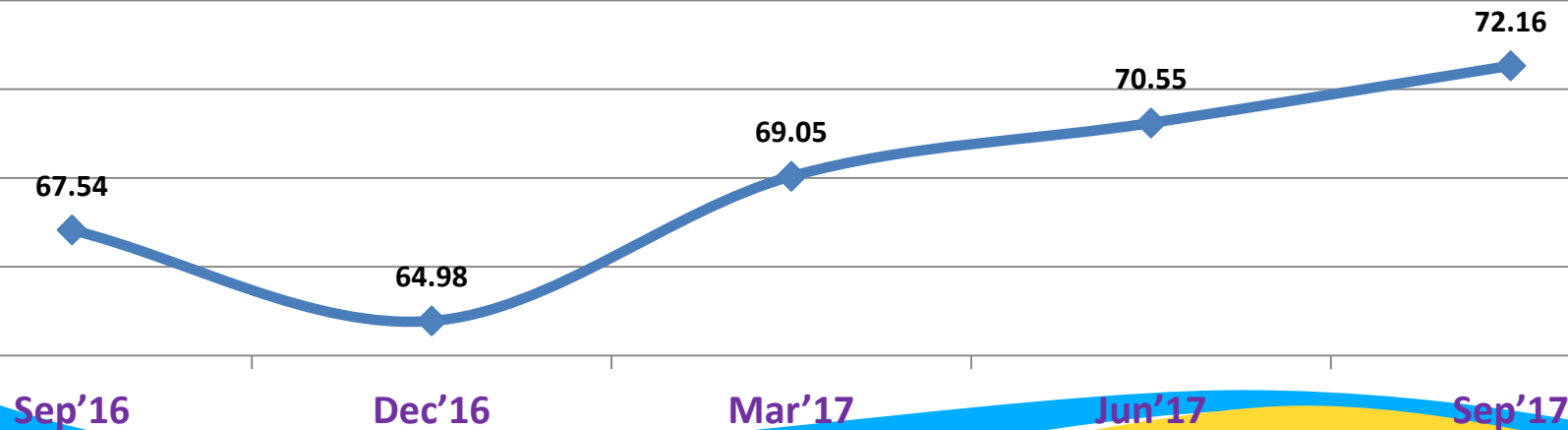
with improvement in CD Ratio

Amt. in Rs. Crore

Total Business



C-D Ratio(%)

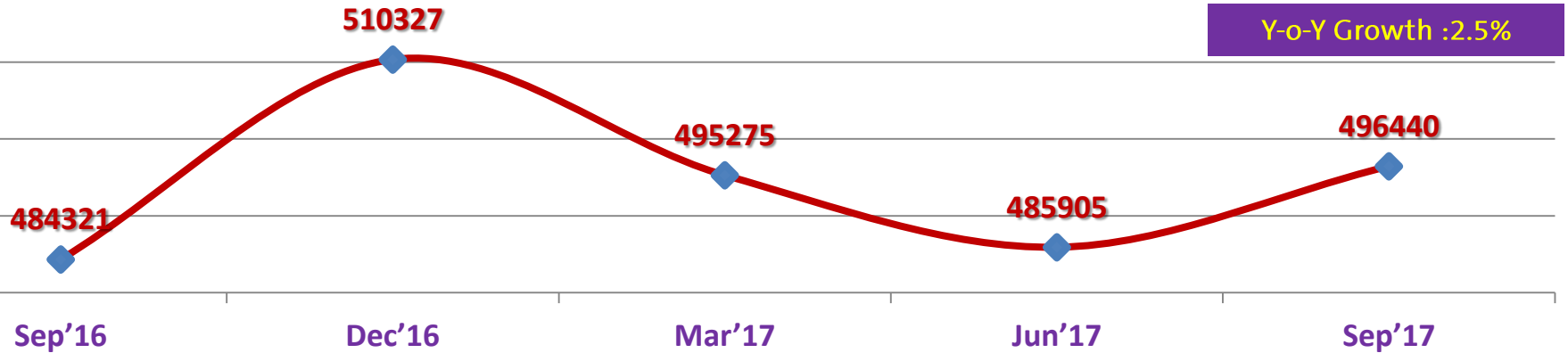




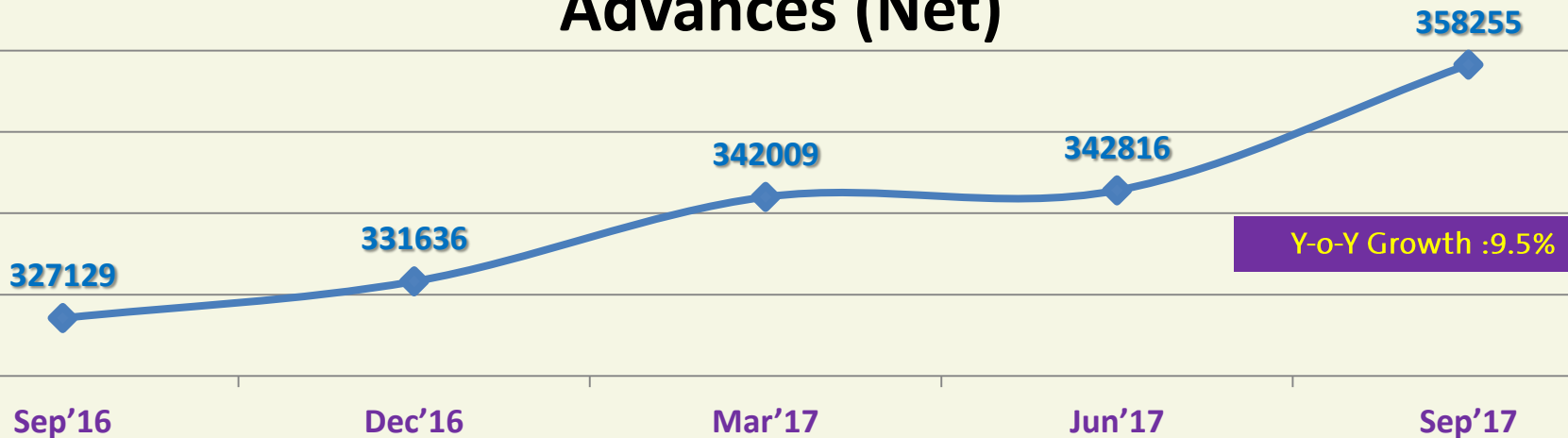
DEPOSIT GROWTH CALIBRATED TO THE ADVANCES GROWTH

Amt. in Rs. Crore

Deposits



Advances (Net)



Market share in deposits at 4.16% and Market share in Advances at 4.31%



OVERSEAS BUSINESS

Amt. in Rs. Crore

Parameters	Sep'16	Dec'16	Mar'17	Jun'17	Sep'17	y.o.y Growth %
Deposits	33057	34311	40665	37169	38742	17.20
Advances	24571	26801	27050	27920	29586	20.41
Total Business	57628	61111	67716	65089	68328	18.57
Gross Profit	110	153	206	30	24	(78.18)

Overseas Business constitutes 7.99% of the Global Business

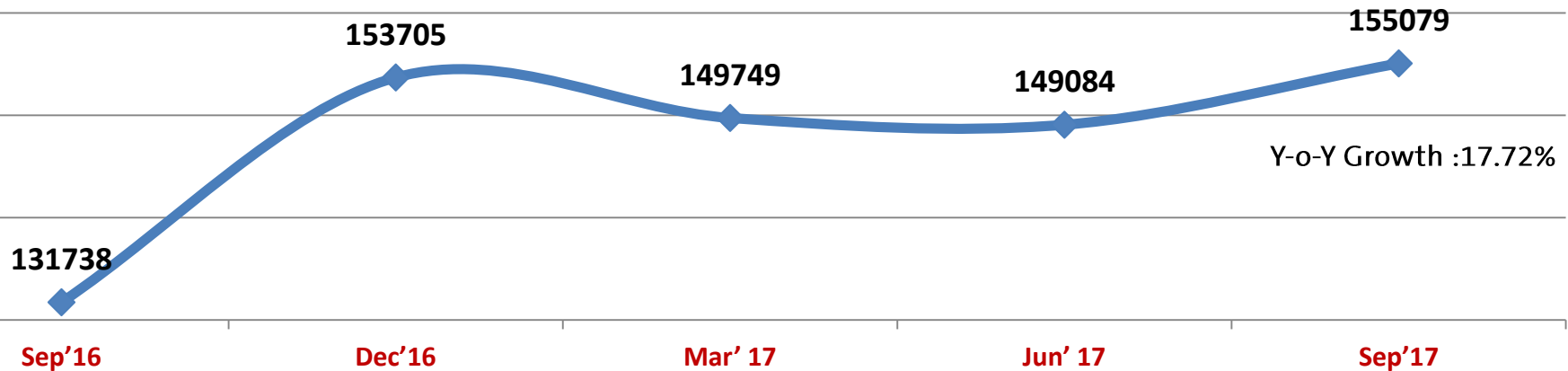


HEALTHY GROWTH IN CASA DEPOSITS

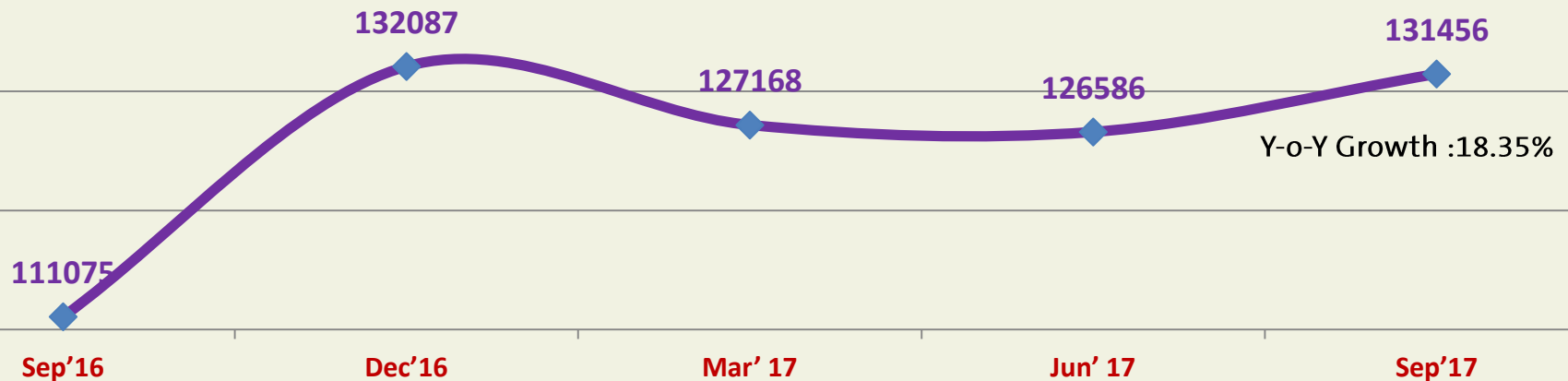
..aided by robust growth in SB Deposits

Amt. in Rs. Crore

CASA Deposits



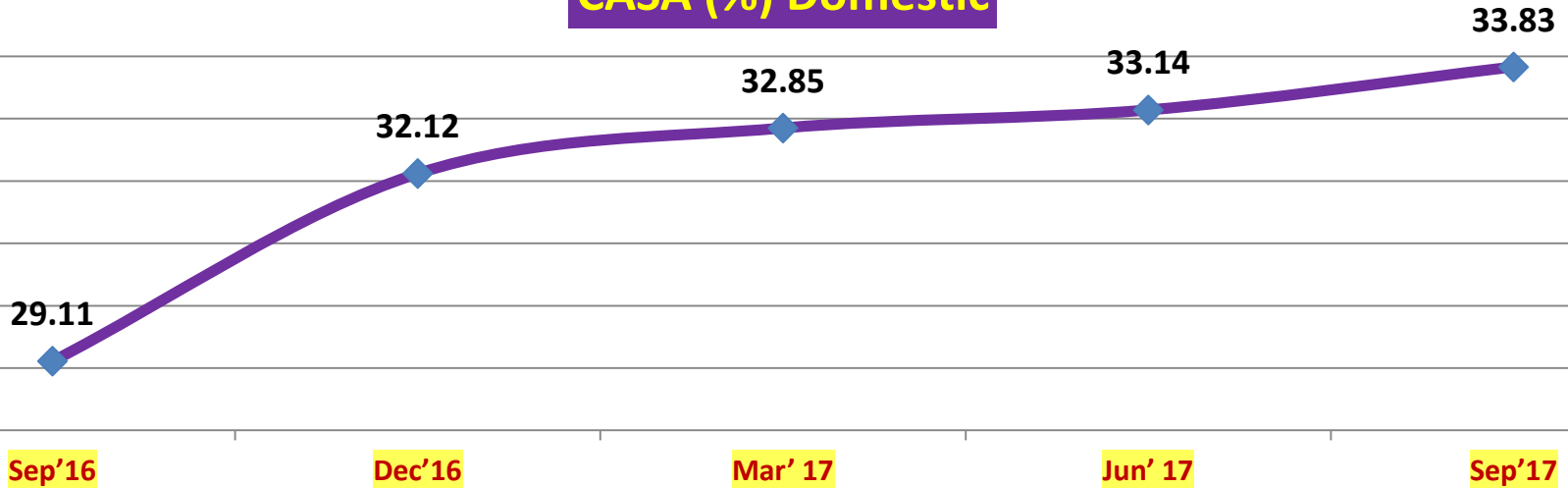
Savings Deposits



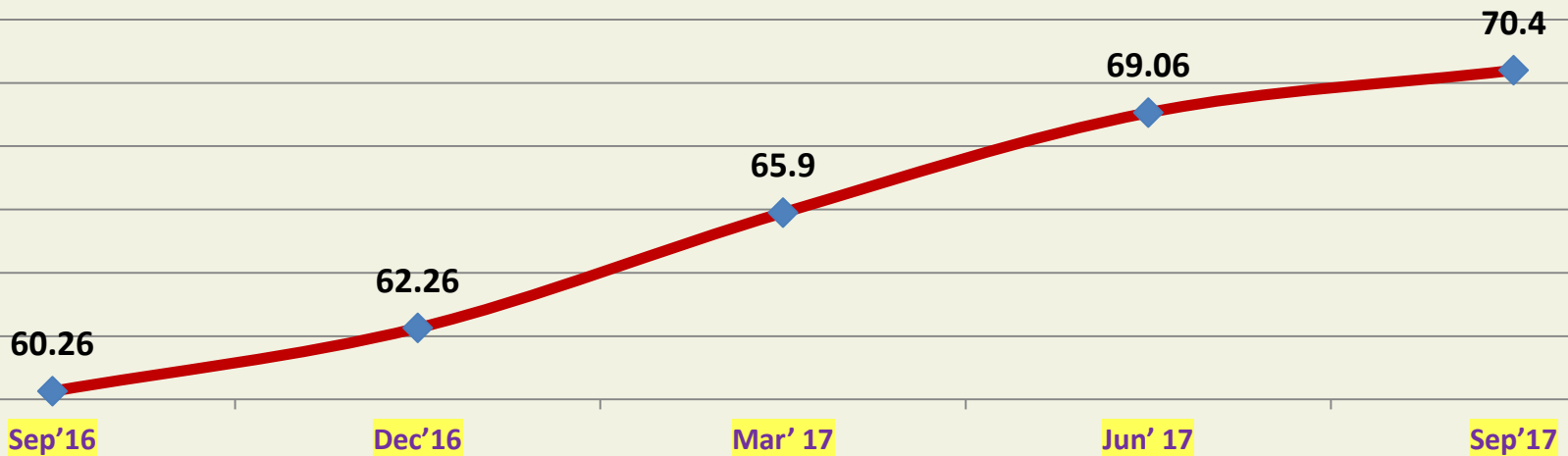


IMPROVED RETAIL SHARE IN DOMESTIC DEPOSITS

CASA (%) Domestic



Retail Term Deposits % to Domestic Term Deposits





SEGMENT WISE DEPOSITS

Amt. in Rs. Crore

Parameters	Sep'16	Dec'16	Mar' 17	Jun' 17	Sep'17	y.o.y Growth (%)
Total Deposits	484321	510327	495275	485905	496440	2.50
Current Deposits	20663	21618	22581	22498	23623	14.33
Savings Deposits	111075	132087	127168	126586	131456	18.35
CASA Deposits	131738	153705	149749	149084	155080	17.72
CASA (%) Domestic	29.11	32.12	32.85	33.14	33.83	---
Term Deposits	352583	356622	345527	336821	341360	(3.18)
Retail Term Deposit (RTD)	187270	197560	201173	207180	213258	13.8
% RTD to Domestic Term Dep (Excl. CDs).	60.26	62.26	65.90	69.06	70.4	---

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



DIVERSIFIED LOAN PORTFOLIO

Amt. in Rs. Crore

Parameters	Sep'16	Dec'16	Mar' 17	Jun'17	Sep'17	y.o.y Growth (%)
Advances (Net)	327129	331636	342009	342816	358255	9.51
Total Priority	154891	153632	160269	162799	168750	8.95
Agriculture	72705	71457	74079	75845	78781	8.36
Other Priority	18297	18440	18895	19170	20057	9.62
Weaker Section	45794	44776	45106	46082	47317	3.33
Minority community	27358	26712	27688	28296	29332	7.22
MSME	70120	70442	74302	75250	77506	10.53
MSE	51995	50518	53818	53839	55458	6.66
Retail Credit	54500	54975	58910	60841	66322	21.69



ACHIEVEMENT UNDER MANDATED TARGETS - PRIORITY SECTOR

Mandated
Norms
under
Priority
Sector

Achieved the mandated norms in respect of:

- Total Priority (50.13% to ANBC against 40% norm)
- Agriculture (21.78% to ANBC against 18% norm)
- Weaker Section (12.67% to ANBC against 10% norm)
- Number of Micro Enterprises accounts (16.57% y.o.y growth against 10% norm).
- Credit to specified minority communities (17.38% against 15% norm)
- Credit to women beneficiaries (15.16% to ANBC against 5% norm)



PERFORMANCE UNDER RETAIL ADVANCES

Type of Advances	Sep'16	Dec'16	Mar' 17	Jun' 17	Sep'17	y.o.y Growth (%)
Housing Loans (Direct)	21819	22415	24337	25007	25924	18.81
Housing Loans (Indirect)	8101	7091	7948	7774	10051	24.07
Vehicle loans	4579	4748	5140	5430	5783	26.29
Education loans	7378	7517	7651	7821	8298	12.47
Other Personal Loans	12623	13204	13835	14809	16266	28.86
Retail Total	54500	54975	58910	60841	66322	21.69



EXPOSURE - INFRASTRUCTURE

Amt. in Rs. Crore

Parameters	Sep'16	Dec'16	Mar' 17	Jun' 17	Sep'17	% Share in Total Adv	y.o.y Growth %
Roads	8370	8278	8264	7982	7624	2.13	-8.91
Ports	361	361	402	403	417	0.12	15.51
Airports	1575	1021	1009	766	1050	0.29	-33.33
Power (Generation, Transmission & Distribution)	32544	32008	30088	27197	29111	8.12	-10.55
Telecom	5604	5773	5885	5713	6084	1.7	8.57
Other Infrastructure	3168	3428	4478	4896	5183	1.45	63.6
Total Infrastructure	51622	50869	50126	46957	49469	13.8	-4.17



EXPOSURE - POWER SECTOR & AVIATION

Amt. in Rs. Crore

Parameters	Sep'16	Dec'16	Mar' 17	Jun' 17	Sep'17	% Share in Total Adv	y.o.y Growth %
Power Generation	22014	22522	22220	20446	21323	5.95	-3.14
Power Transmission	1147	1087	1152	1262	1497	0.42	30.51
Power Distribution	9383	8399	6716	5489	6292	1.76	-32.94
Total Power	32544	32008	30088	27197	29111	8.12	-10.55
Of which SEBs	15690	14844	13189	10772	12969	3.62	-17.24

Exposure to Aviation	1642	1544	1578	1522	1481	0.41	-9.81
----------------------	------	------	------	------	------	------	-------



EXPOSURE TO OTHER SECTORS

Amt. in Rs. Crore

Parameters	Sep'16	Dec'16	Mar' 17	Jun' 17	Sep'17	y.o.y Growth (%)
Exposure To Capital Market						
Outstanding	2036	2099	2045	2038	1983	-2.60
Exposure To NBFCs						
Total	22603	22330	25602	24594	26778	18.47
Out of above :						
HFCs	8053	7919	9988	8493	10649	32.24
Private	9402	11054	11749	11909	12032	27.97
Public	3935	3015	3310	3617	3417	-13.16
Exposure To Commercial Real Estate						
Outstanding	3543	3920	4097	4121	4516	27.46



FINANCIALS



PROFITABILITY- Q2 FY18

Amt. in Rs. Crore

Parameters	Q2 FY17	Q3 FY17	Q4 FY17	Q1 FY18	Q2 FY18	y.o.y Growth (%)
Total Income	12187	12079	12889	12304	11995	(1.58)
Total Expenses	10046	10098	9916	9832	9515	(5.29)
Operating Profit	2141	1981	2973	2472	2480	15.84
Provisions	1784	1659	2759	2221	2220	24.44
Net Profit	357	322	214	252	260	(27.06)
Net Int. Income	2443	2414	2708	2713	2783	13.96
Non Int. Income	1782	1792	2396	2109	1936	8.67



PROFITABILITY - H1 FY18

Amt. in Rs. Crore

Parameters	H1FY17	Mar' 17	H1FY18	y.o.y Growth (%)
Total Income	23973	48942	24299	1.36
Total Expenses	20014	40028	19347	(3.33)
Operating Profit	3960	8914	4952	25.07
Provisions	3374	7792	4440	31.59
Net Profit	586	1122	512	(12.64)
Net Int. Income	4750	9872	5497	15.72
Non Int. Income	3366	7554	4045	20.15



BREAK-UP : INCOME - Q2 FY18

Amt. in Rs. Crore

Parameters	Q2 FY17	Q3 FY17	Q4 FY17	Q1 FY18	Q2 FY18	y.o.y Growth (%)
Interest on Advances	7505	7423	7221	7248	7276	(3.05)
Int. on Investments	2613	2722	2871	2733	2595	(0.68)
Other Int. Income	287	142	400	214	187	(34.84)
Total Interest Income	10405	10288	10493	10196	10058	(3.33)
Non - Interest Income	1782	1792	2396	2109	1936	8.67
Total Income	12187	12079	12889	12304	11995	(1.58)



BREAK-UP : INCOME - H1 FY18

Amt. in Rs. Crore

Parameters	H1FY17	Mar'17	H1FY18	y.o.y Growth (%)
Interest on Advances	14941	29586	14525	(2.79)
Interest on Investments	5118	10711	5328	4.11
Other Interest Income	548	1091	401	(26.83)
Total Interest Income	20607	41388	20254	(1.71)
Non - Interest Income	3366	7554	4045	20.15
Total Income	23973	48942	24299	1.36



BREAK-UP : EXPENDITURE - Q2 FY18

Amt. in Rs. Crore

Parameters	Q2 FY17	Q3 FY17	Q4 FY17	Q1 FY18	Q2 FY18	y.o.y Growth (%)
Interest Expenses	7963	7874	7785	7482	7275	(8.64)
Interest on Deposits	7360	7554	7313	6920	6827	(7.24)
Staff Expenses	1217	1306	1184	1352	1377	13.18
Other Op Exp	866	918	947	998	862	(0.46)
Total Op Exp	2083	2224	2132	2349	2240	7.51
Total Expenses	10046	10098	9916	9832	9515	(5.29)



BREAK-UP : EXPENDITURE - H1 FY18

Amt. in Rs. Crore

Parameters	H1FY17	Mar' 17	H1FY18	y.o.y Growth (%)
Interest Expenses	15857	31516	14757	(6.94)
Interest on Deposits	14694	29560	13747	(6.44)
Staff Expenses	2425	4915	2729	12.53
Other Op Exp	1731	3597	1860	7.43
Total Op Exp	4157	8512	4589	10.41
Total Expenses	20014	40028	19347	(3.33)



BREAK-UP: NON-INTEREST INCOME Q2 FY18

Amt. in Rs. Crore

Parameters	Q2 FY17	Q3 FY17	Q4 FY17	Q1 FY18	Q2 FY18	Y-o-Y Growth(%)
Com & Exchange	337	267	363	367	313	(7.12)
-Of which Bancassurance	18	21	35	26	41	127.78
Profit from Exch. Transactions	317	264	114	134	133	(58.04)
Rent - Lockers	3	2	2	88	4	33.33
Dividend Income	29	6	23	8	20	(31.03)
Recovery in W/Off A/cs	161	91	187	183	357	121.74
Service Charges & Oth. Msc Income	432	415	582	445	543	25.69
Total (Excl. Trading Profit)	1279	1045	1271	1225	1370	7.11
Trading Profit (net)	503	747	1125	884	566	12.52
Total (Incl. Trading Profit)	1782	1792	2396	2109	1936	8.64

8.64 % Y-o-Y increase in Non-Interest Income



BREAK-UP: NON-INTEREST INCOME H1FY18

Amt. in Rs. Crore

Parameters	H1FY17	Mar'17	H1FY18	Y-o-Y Growth (%)
Com & Exchange	680	1191	680	0.00
-Bancassurance	35	87	66	88.57
Profit from Exch. Transactions	593	971	267	(54.97)
Rent - Lockers	84	88	92	9.52
Dividend Income	34	63	28	(17.65)
Recovery in W/Off A/cs	211	489	540	155.92
Service Charges & Oth. Msc Inc	688	1770	988	43.60
Total (Excl. Treasury Trading Profit)	2290	4572	2595	13.32
Total (Incl. Treasury Trading Profit)	3366	7554	4045	20.17

20.17 % Y-o-Y increase in Non –Interest Income



BREAK-UP : PROVISIONS- Q2FY18

Amt. in Rs. Crore

Provisions for	Q2FY17	Q3FY17	Q4FY17	Q1FY18	Q2FY18
NPAs	1558	1487	2924	2270	1950
Standard Assets	(2)	27	29	13	(15)
Provisions on Investments	15	85	45	91	286
Tax	198	175	50	17	63
Restructured & Others	15	(114)	(289)	(170)	(64)
Total Provision &Contingency	1784	1659	2759	2221	2220



BREAK-UP : PROVISIONS - H1FY18

Amt. in Rs. Crore

Provisions for	H1FY17	Mar'17	H1FY18
NPAs	3027	7438	4220
Standard Assets	(30)	25	(2)
Provisions on Investments	32	162	376
Tax	295	520	80
Restructured & Others	50	(353)	(234)
Total Provision &Contingency	3374	7792	4440



EARNINGS PROFILE- SEP'17

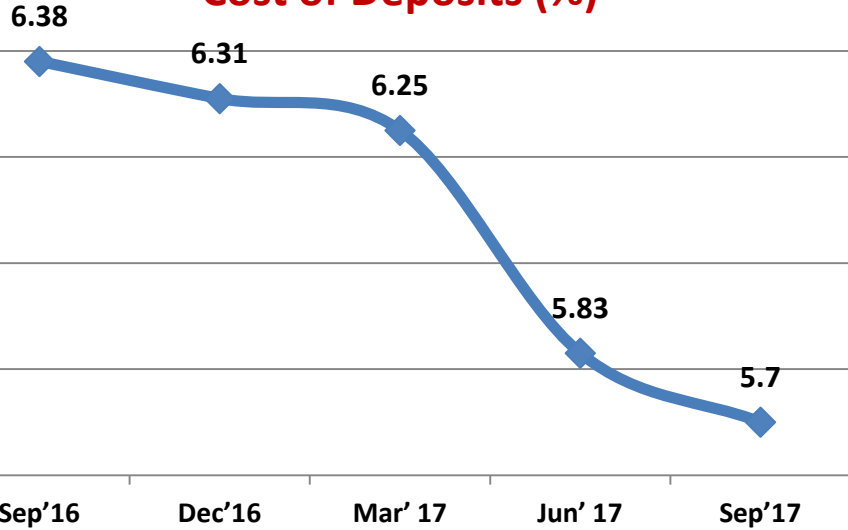
(In %)

Parameters	SEP'16	DEC'16	MAR' 17	JUN' 17	SEP'17
NIM - Domestic	2.35	2.34	2.39	2.56	2.60
NIM - Global	2.19	2.19	2.23	2.34	2.34
ROAA	0.21	0.22	0.20	0.18	0.18
ROE (Annualized)	4.44	4.58	4.15	3.69	3.75
Cost-Income Ratio (Cumulative)	50.70	51.25	48.85	48.72	48.10

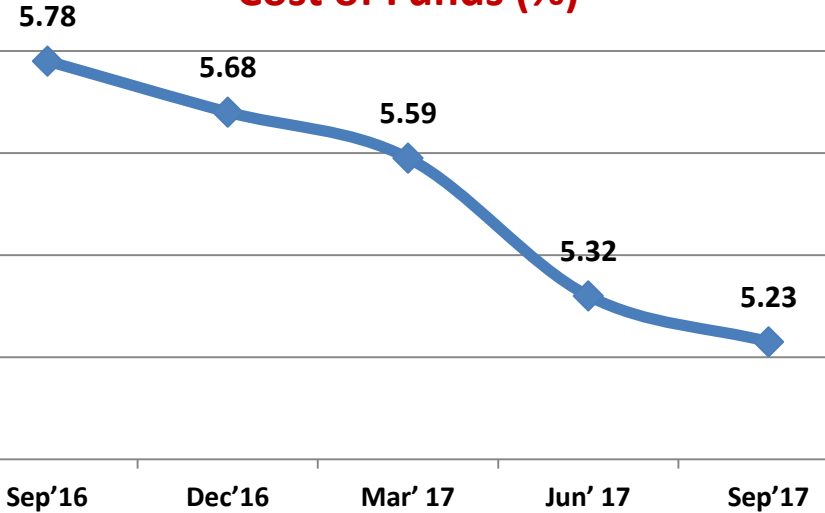


COST AND YIELD TRENDS

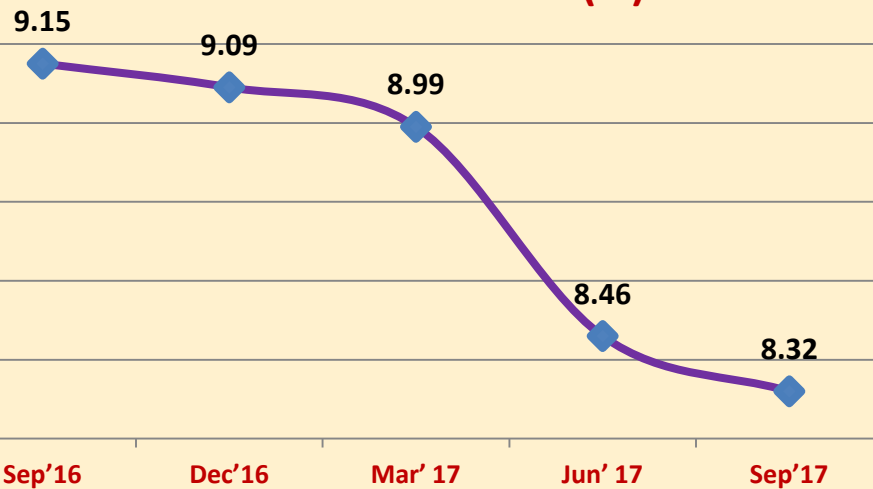
Cost of Deposits (%)



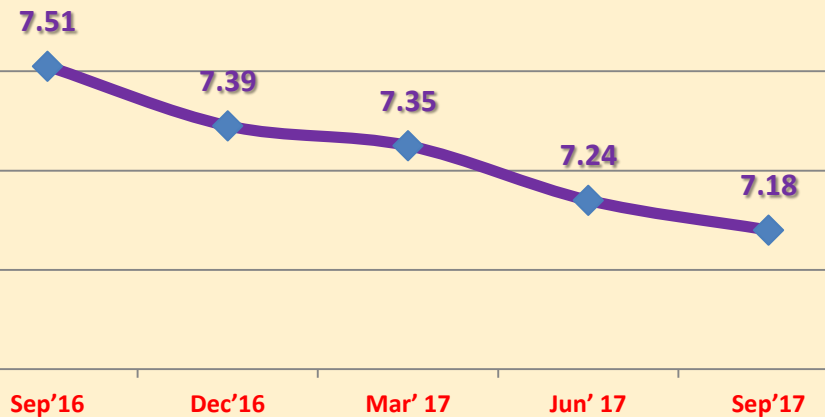
Cost of Funds (%)



Yield on Advances (%)



Yield on Funds (%)





INVESTMENT CLASSIFICATION

Amt. in Rs. Crore

Parameters	Sept 2016	% Share in Total Portfolio	March 2017	% Share in Total Portfolio	Sept 2017	% Share in Total Portfolio
SLR	116389	82.46	127484	85.02	116787	85.72
Non SLR	24760	17.54	22460	14.98	19461	14.28
Total (Domestic)	141149	100	149944	100	136248	100
Held For Trading	377	0.27	488	0.32	371	0.27
Available For Sale	39054	27.62	43474	28.94	42265	30.84
Held To Maturity	101958	72.11	106303	70.74	94391	68.89
Modified Duration	5.11	--	5.10	--	5.10	--
Total (Global)	141389	100	150266	100	137026	100

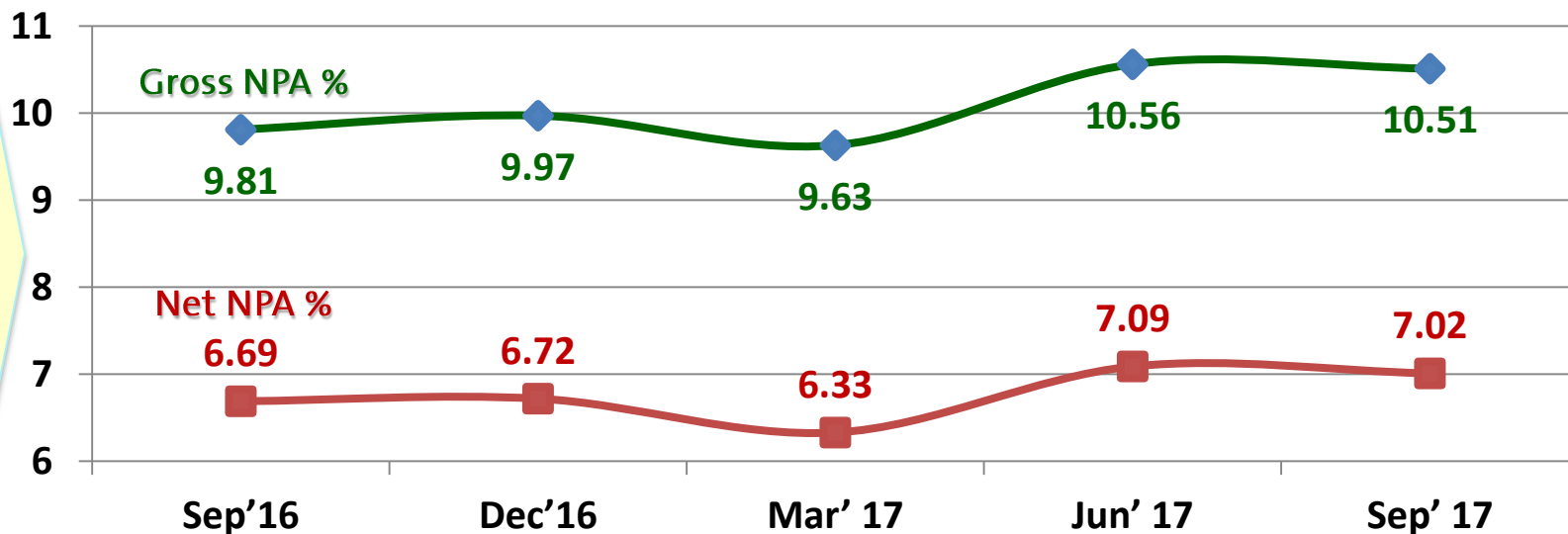


ASSET QUALITY



ASSET QUALITY

Improving
Asset
Quality



Amt. in Rs. Crore

Particulars	Sep'16	Dec'16	Mar'17	Jun'17	Sep'17
Gross NPA	33315	34339	34202	37658	39164
Net NPA	21887	22296	21649	24301	25166
Cash Recovery (cumulative)	1958	2979	4162	1331	2678



GROSS NPA MOVEMENT (GLOBAL)

Amt. in Rs. Crore

PARTICULARS	Q - 2 2016-17	Q - 3 2016-17	Q - 4 2016-17	2016-17 (Yearly)	Q - 1 (2017-18)	Q - 2 (2017-18)	2017-18 (HY)
Opening Gross NPA	32334	33315	34339	31638	34202	37658	34202
Additions :	2449	2225	3100	11652	5511	3367	8878
Out of which : i) Fresh Slippages	2061	2010	2936	10237	5439	3312	8751
ii) Debits in Existing NPAs	388	215	164	1415	72	55	127
Sub Total	34783	35540	37439	43290	39713	41025	43080
Less: Reduction (a+b+c)	1468	1201	3237	9088	2055	1861	3916
a. Recovery for Movement (excl recovery in W/O a/cs, & U/A int.)	300	239	327	1278	321	496	817
b. Upgradation	279	116	444	2265	356	143	499
c. Write Off (Including Addn Prudential W/o)	889	846	2466	5545	1378	1222	2600
Gross NPA - Closing Balance	33315	34339	34202	34202	37658	39164	39164
Gross Advances	339511	344564	355306	355306	356691	372763	372763
Gross NPA %	9.81	9.97	9.63	9.63	10.56	10.51	10.51
Net NPA	21887	22296	21649	21649	24301	25166	25166
Net Advances	327129	331636	342009	342009	342816	358255	358255
Net NPA %	6.69	6.72	6.33	6.33	7.09	7.02	7.02
Total Cash Recovery (incl.rec. in Wri.-off a/cs, recovery in Current Year slippage & U/A interest)	1040	1021	1183	4162	1331	1347	2678
Recovery under Loss Assets (Loss assets as at 31.03.2017 – Rs.7672Cr.)	87 (1.38%)	112 (1.78%)	92 (1.46%)	352 (5.60%)	100 (1.30%)	157 (2.05%)	257 (3.35%)
Recovery in W/O A/cs (Tech. W/O a/cs & Bad Debts W/O a/cs)	131	173	254	705	205	380	585



NPA COMPOSITION

Amt. in Rs. Crore

Parameters	Sep'16	Dec'16	Mar' 17	Jun' 17	Sep'17
Gross Advances	339511	344564	355306	356691	372763
Sub-Standard	17430	17234	8016	10299	10539
Doubtful	15885	17105	26186	27359	28625
Loss	Nil	Nil	Nil	Nil	Nil
Provision Coverage Ratio(%)	51.75	52.52	55.62	54.52	54.75



SECTOR-WISE NPA SLIPPAGES

Amt. in Rs. Crore

SECTOR	Q2 - FY 2016-17	Q3 FY 2016-17	Q4 - FY 2016-17	Q1 - FY 2017-18	Q2 - FY 2017-18	% to total Slippages
Micro & Small Ent.	960	459	155	1137	801	23.79
Agriculture	233	130	611	600	487	14.46
Other Priority Sector	163	157	90	252	156	4.63
Total Priority Sector	1356	746	856	1989	1444	42.88
Medium Industries	115	99	235	104	325	9.65
Large Industries	232	946	1486	2784	983	29.20
Other Non-Priority	687	225	178	511	320	9.51
Total Non-Priority	1034	1270	1899	3400	1628	48.36
Total (Domestic)	2390	2016	2755	5389	3072	91.24
Overseas	59	209	345	122	295	8.76
Total (Global)	2449	2225	3100	5511	3367	100.00



SECTOR- WISE NPA OUTSTANDING

Amt. in Rs. Crore

SECTOR	SEP'16	DEC'16	MAR' 17	JUN' 17	SEP'17
Micro & Small Enterprises	5618	5698	5558	6491	6658
Agriculture	2611	2394	2757	3159	3368
Other Priority Segments	646	670	555	697	633
Medium Enterprises	1399	1409	1336	1285	1415
Large Industries	17924	18843	18286	20250	20883
Other Non-Priority Segments	5117	5325	5710	5776	6207
Total	33315	34339	34202	37658	39164



SECTORAL CONTRIBUTION OF NPA

Amt. in Crore

Particulars	SEP'16	DEC'16	MAR' 17	JUN' 17	SEP' 17
Gross Advances	339511	344564	355306	356691	372763
Gross NPA	33315	34339	34202	37658	39164
Gross NPA %	9.81	9.97	9.63	10.56	10.51
Priority Sector Advances	154891	153631	160099	162799	168750
PS as % to Gross Advances	45.62	44.58	45.05	45.64	45.27
Total PS NPA	8875	8763	8870	10347	10659
Total PS NPA%	5.73	5.70	5.54	6.35	6.32
Share of PS NPA to Gross NPA	26.14	25.52	25.93	27.48	27.22
Agriculture NPA	2611	2394	2757	3159	3368
Agriculture NPA%	3.59	3.35	3.72	4.17	4.28
MSE NPA	5618	5698	5558	6491	6658
MSE NPA %	10.80	11.28	10.36	12.74	12.01
Other Priority NPA	646	670	555	697	633
Other Priority NPA %	2.14	2.12	1.71	1.94	1.84



RESTRUCTURED ASSETS

Amt. in Rs.Crore

Particulars	Mar 2016	Mar 2017	Sep 2017
Gross Advances	336545	355306	372763
Restructured Assets	23227	21562	20381
% of Std. Restructured Assets to total Advances	3.88	2.87	2.06
% of Total Restructured Assets to total Advances	6.90	6.07	5.47
CDR	8990	8399	3768
% of CDR to Total Restructured Advances	38.70	38.95	18.49
NON-CDR	14237	13163	16613
% of Non CDR to Total Restructured Advances	61.30	61.05	81.51



SECTOR WISE CUMULATIVE RESTRUCTURED ACCOUNTS

Amt. in Rs.Crore

Sector	Mar 2016	Mar 2017	Sep 2017
	Amt	Amt	Amt
Agriculture	374	277	244
MSME	1671	1483	1373
Housing Loans	276	179	136
Large Advance	20721	19430	18438
Others	185	193	190
Total	23227	21562	20381



RESTRUCTURED ASSETS

Amt. in Rs.Crore

Particulars	As on 31.03.2016	As on 31.03.2017	As on 30.09.2017
CDR	8990	8399	3768
NON CDR	14237	13163	16613
Total	23227	21562	20381

Restructured during Q2 -Nil



SECTOR WISE RESTRUCTURED ACCOUNTS

Amt. in Rs. Crore

Name of the Sector	As on 30 th Sep 2017		
	No. of ACs	Amt	% to cumulative Outstanding Amt.
Details of restructured Accounts			
INFRASTRUCTURE(a+b+c+d+e+f+g+h)	99	7635	37.46
Of Which Power			
POWER (a+b+c+d)	39	3771	18.50
State DISCOMS (a)	2	110	0.53
State Transmission (b)			
State Generation (c)			
Private (d)	37	3661	17.97
Of Which ROADS (e)	46	2101	10.31
Of Which PORTS (f)	03	255	1.25
Of Which AVIATION (g)	03	997	4.89
Of Which TELECOMMUNICATION(h)	08	512	2.51
MINING	26	33	0.16
IRON AND STEEL	155	3240	15.90
TEXTILE	295	1501	7.36
ENGINEERING	234	947	4.65
PHARMACEUTICAL	41	395	1.94
CEMENT	17	322	1.52
HARDWARE	25	78	0.38
SHIPPING	02	0	0.00
EDIBLE OIL	19	116	0.57
AGRICULTURE	2972	245	1.20
HOUSING	2337	136	0.67
CHEMICAL	21	49	0.24
CONSTRUCTION	101	2768	13.58
OTHER INDUSTRIES	334	1449	7.11
OTHER SERVICES	3041	1465	7.19
TOTAL	9719	20381	100.00

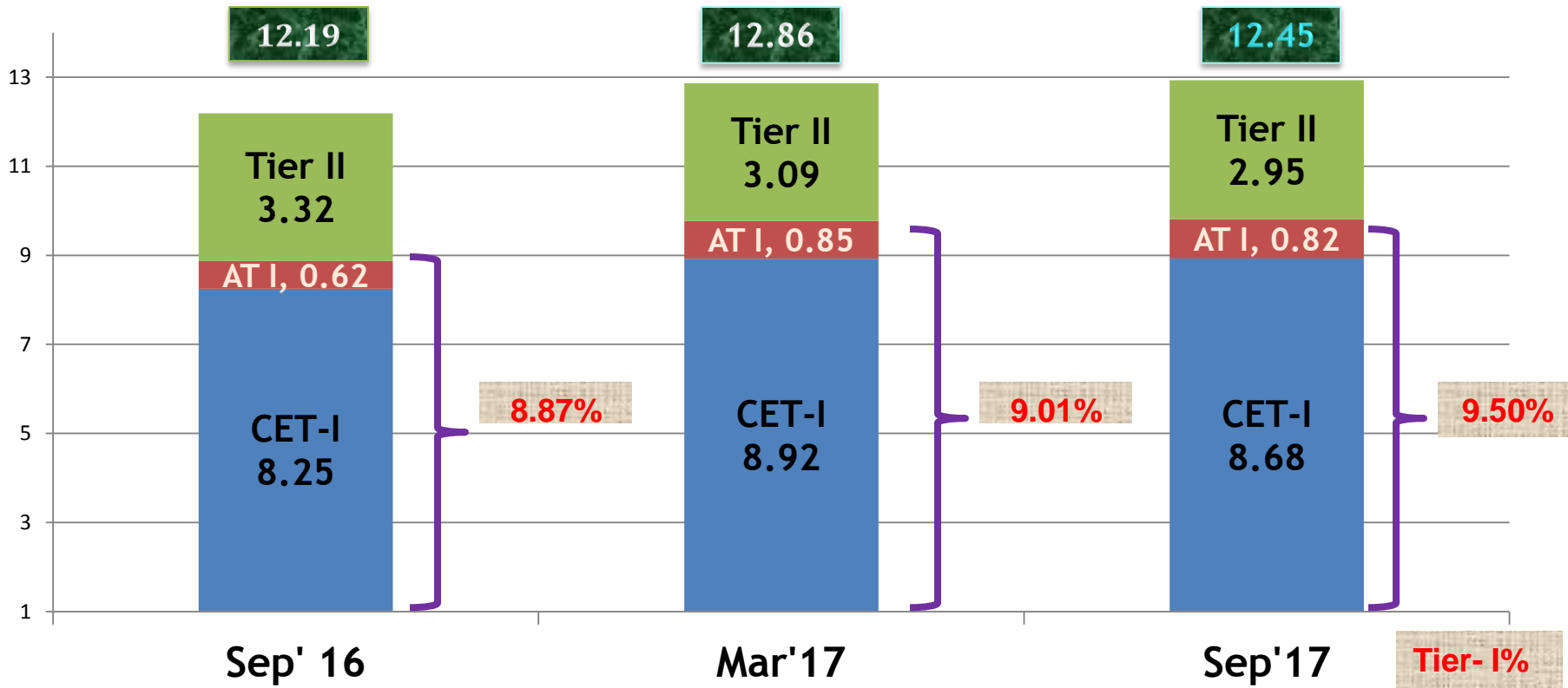


Capital Adequacy -BASEL III

Sept 2017



CAPITAL ADEQUACY- BASEL III



- ✓ CRAR of 12.45 % vs 10.25% norm*
- ✓ CET1 ratio at 8.68 % vs. 6.75% norm*
(*including Capital Conservation Buffer)

Comfortable Capital Adequacy Position



CAPITAL ADEQUACY - BASEL III

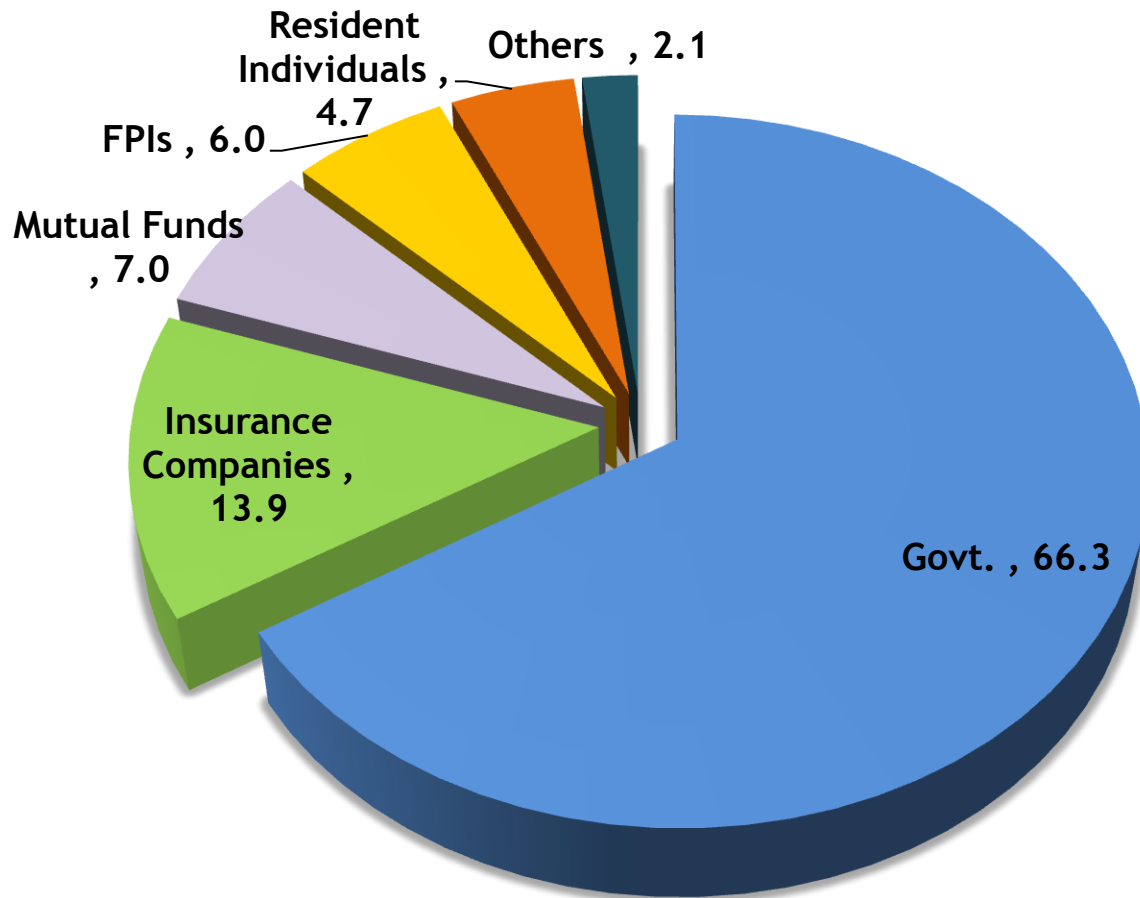
Amt. in Rs. Crore

Particulars	SEP'16	DEC'16	MAR'17	JUN'17	SEP'17
Gross Advances	339511	344564	355306	356691	372763
RWAs	331367	340820	338999	344546	352178
RWAs/ Gross Adv (%)	97.60	98.91	95.41	96.60	94.48
Tier I Capital	29394	30713	33122	32977	33473
Tier I Ratio%	CET:8.25 % AT I:0.62 % Tier I:8.87%	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%
Tier II Capital	11011	11130	10472	10478	10368
Tier II Ratio(%)	3.32	3.27	3.09	3.04	2.95
Total Capital	40406	41843	43594	43456	43841
CRAR%	12.19	12.28	12.86	12.61	12.45



SHAREHOLDING PATTERN

As on Sept, 2017



Govt.	66.3
Insurance Companies	13.9
Mutual Funds	7.0
FPIs	6.0
Resident Individuals	4.7
Others	2.1



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	Sep 17
Accounts opened (Number in lakh)	66.90
Deposits (Rs. In Crore)	1839
RuPay cards issued (Number in lakhs)	42.99
Aadhar Seeding under PMJDY (Number in lakhs)	37.43
Villages Covered (Number)	10049
Sub Service Areas (Number)	3962
Urban Wards (Number)	3371

Progress Under PMSBY, PMJJBY AND APY Schemes

Scheme name	Sep 17
Pradhan Mantri Suraksha Bima Yojana (PMSBY) in lakh	35.60
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in lakh	12.29
Atal Pension Yojana (APY) in lakh	0.75

Progress Under MUDRA Yojana (PMMY)

(Rs in Crore)

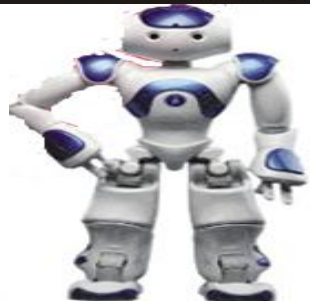
Category	As on 30.09.2016		As on 30.09.2017	
	Sanction Amt	Outstanding Amt	Sanction Amt	Outstanding Amt
Shishu (< Rs.50K)	362.00	350.36	462.42	437.36
Kishor (Above Rs.50K- Rs.5.00 Lacs)	1054.38	993.10	1603.02	1498.22
Tarun (Above Rs.5.00 lacs to Rs.10.00 lacs)	490.01	460.23	1020.97	951.86
Total	1906.38	1803.69	3086.41	2887.45



IMPORTANT CUSTOMER-FRIENDLY TECHNOLOGY INITIATIVES IN Q 2 FY18



✓ First Digital Banking Branch - CANDI, Bengaluru



✓ IMPS limit enhanced from Rs. 50,000 to Rs. 2,00,000 per customer per day



✓ UPI Application is now available in Android and iOS platforms

✓ Bharat QR Code for VISA, Master and Rupay Card enabled in Mobile Banking App



✓ For Corporate customers, Maker- Checker functionality enabled for tax payment through internet banking



✓ Currently observing nation-wide mega digital campaign
✓ to popularize all digital banking channels



FIRST DIGITAL BRANCH- "CANDI" @ BENGALURU

Digital Branch



Futuristic
Banking

now

@

Bengaluru



DIT Wing, Head Office, Bengaluru

24/7

- ✓ Quick Deposit Cash
- ✓ Quick Deposit - Cheque
- ✓ ATM

- ✓ Self Banking
- ✓ Video Banking
- ✓ Touch Banking

- ✓ Instant Account Opening
- ✓ Instant Debit Card
- ✓ Instant Internet Banking
- ✓ Instant Mobile Banking
- ✓ Personalised Cheque Book
- ✓ E-Pass Sheet Facility
- ✓ SMS Alerts Facility
- ✓ Virtual Welcome Kit
- ✓ Access to Digital Products

- ✓ Digital Token
- ✓ Digital Slip
- ✓ Digital Feedback
- ✓ Speak to Bro (Robot)



Initiatives to establish CANDI at other major centers in India



MAJOR AWARDS/ACCOLADES FOR Q2 FY18



- **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.









SKOCH





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 matter

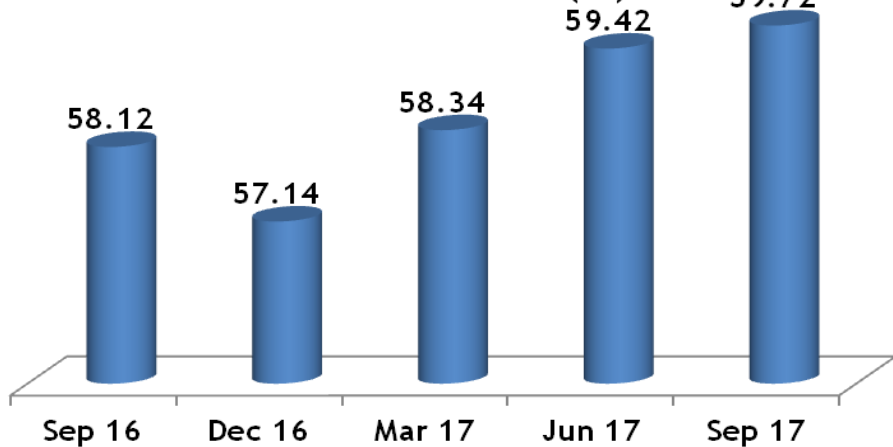


BUSINESS STRATEGY

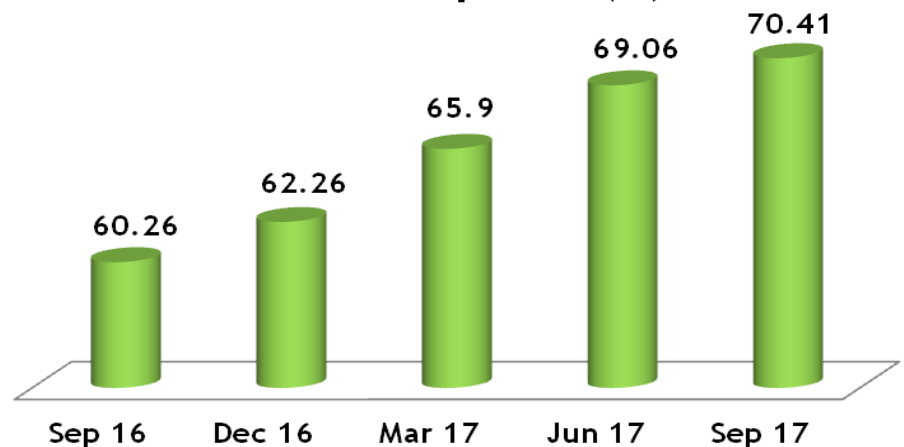


FOCUS ON RETAIL BUSINESS

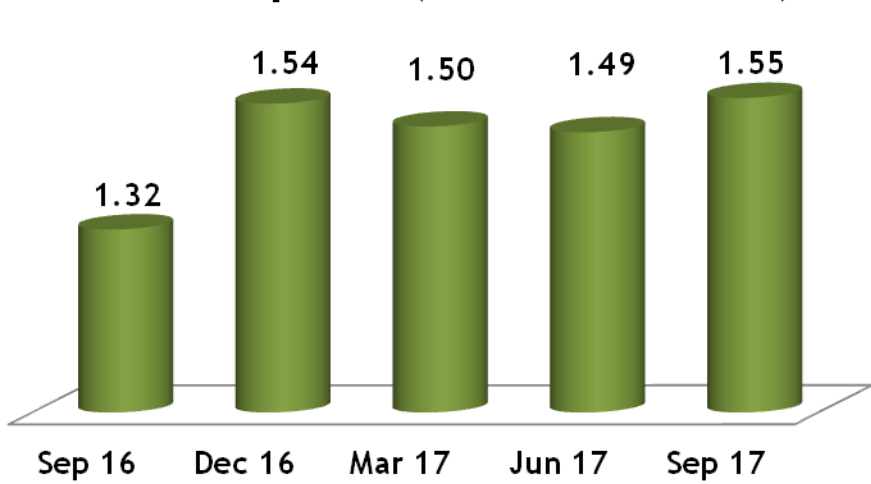
Retail Assets (%)



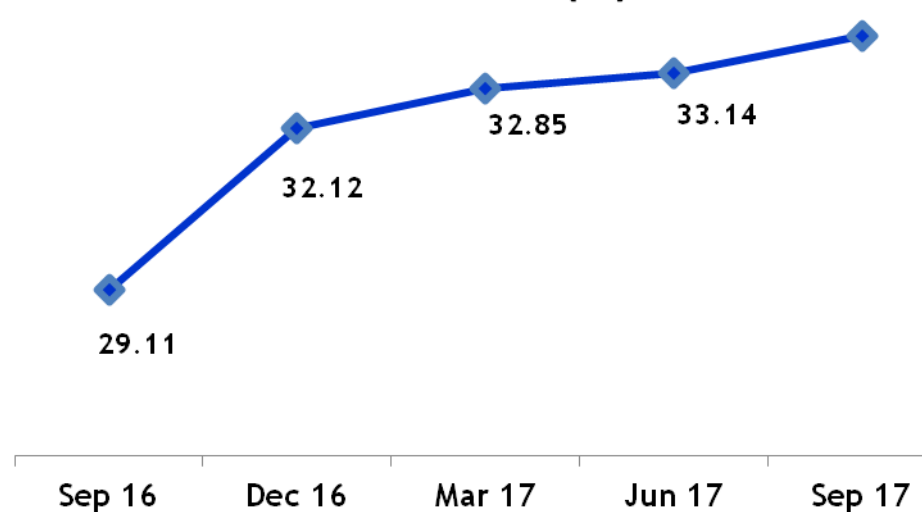
Retail Deposits (%)



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	465
2 Star	571
3 Star	200
4 Star	83
5 Star	194
Total	1513

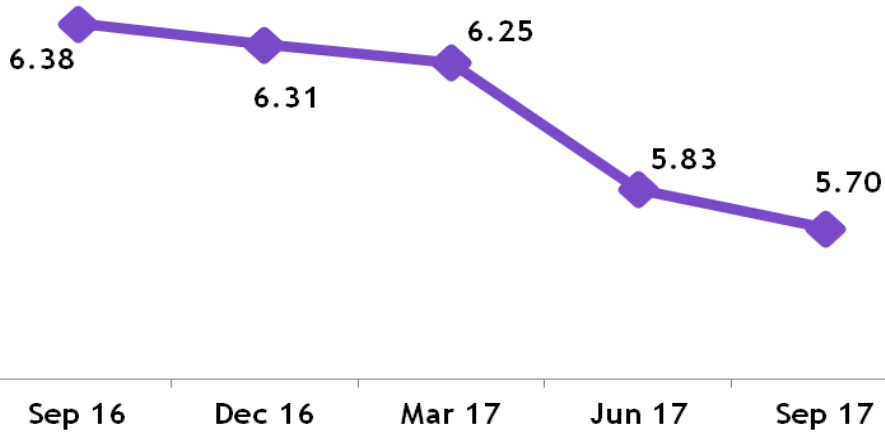
Branch Transformation:

- ✓ 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 Fee income growth

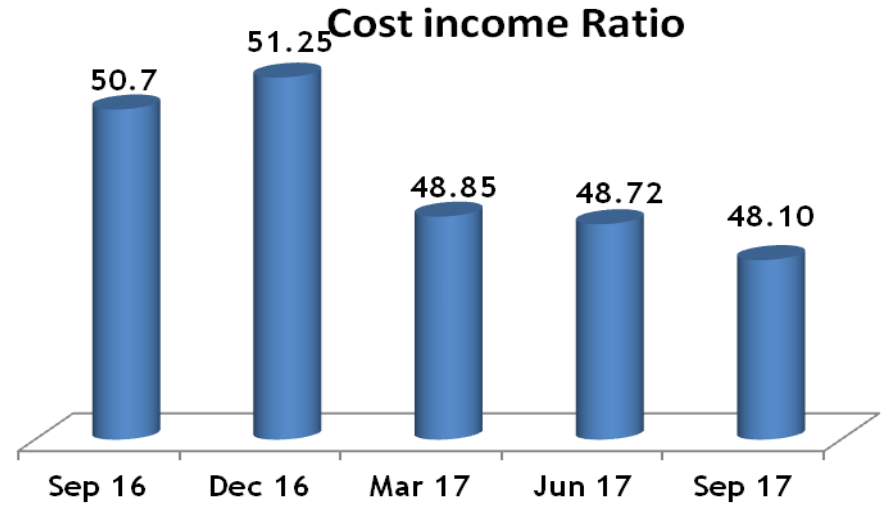


THRUST ON INCREASING INCOME & REDUCING COST

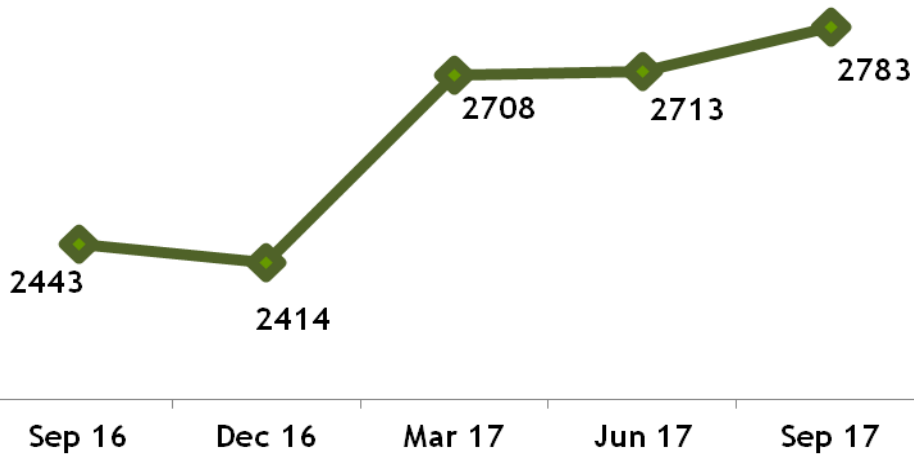
Cost of Deposit (%)



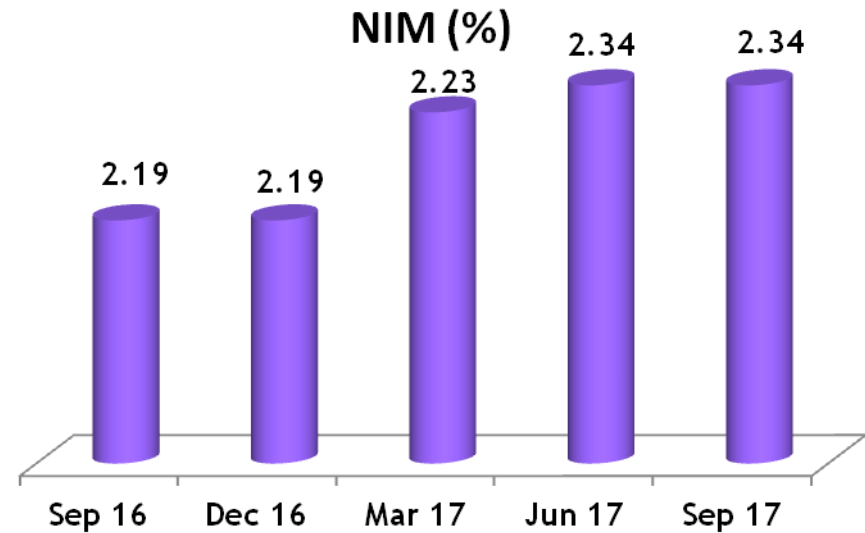
Cost Income Ratio



Net Interest Income (Rs in crore)



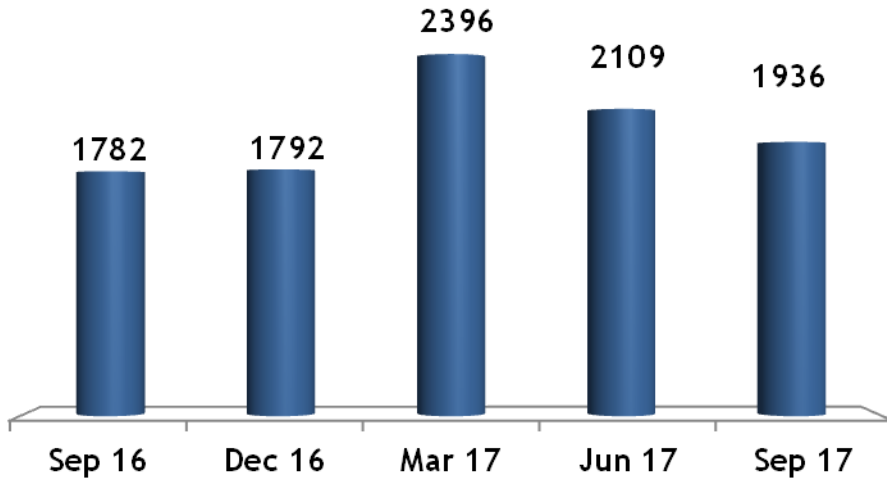
NIM (%)



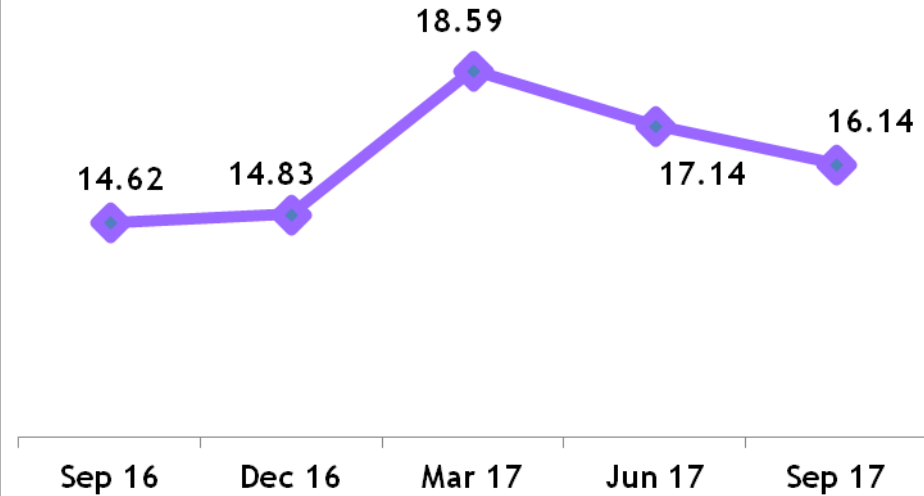


IMPROVING NON INTEREST INCOME

Non Interest Income (Rs in crore)



Share of NII to Total Income



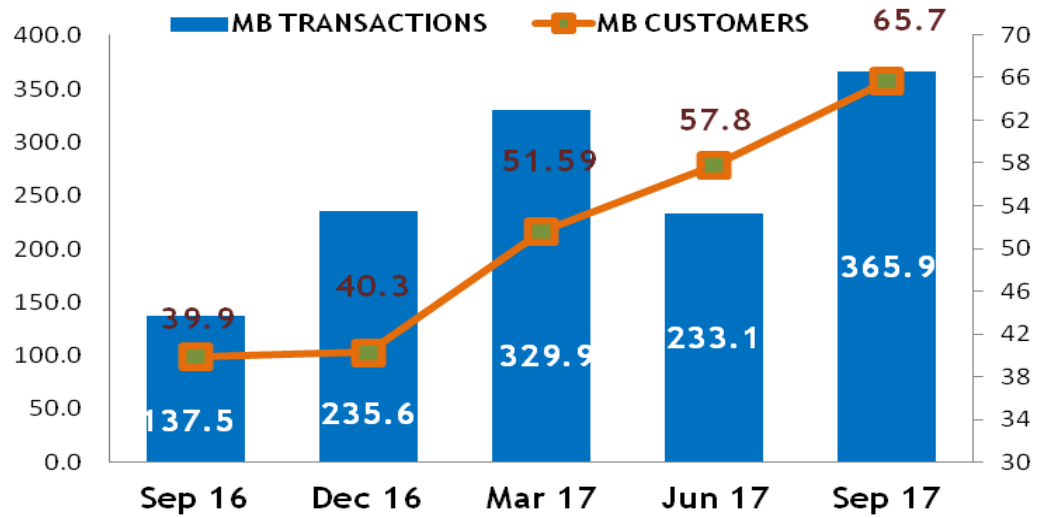
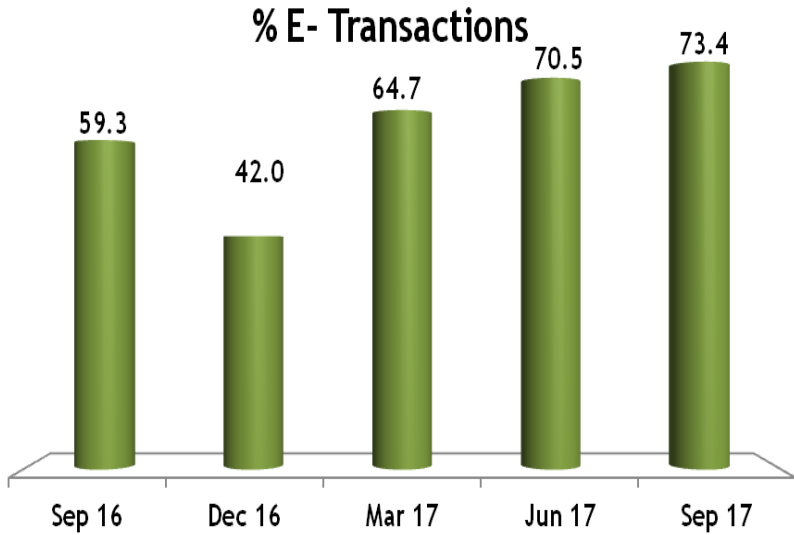
- To garner new business under LC / BG.
- Recovery in written off accounts.
- Improving Government Business .
- Income from third party products.

- Focusing on Locker income.
- Enhancing Card business income.
- Syndication, Project appraisal, Merchant banking etc. for new avenues in fee income



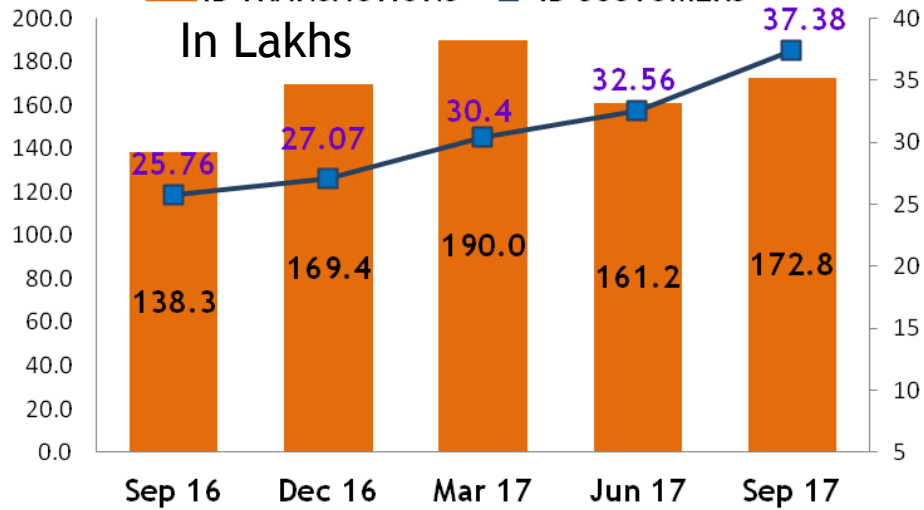
ENHANCING DIGITAL FOOTPRINTS

% E- Transactions

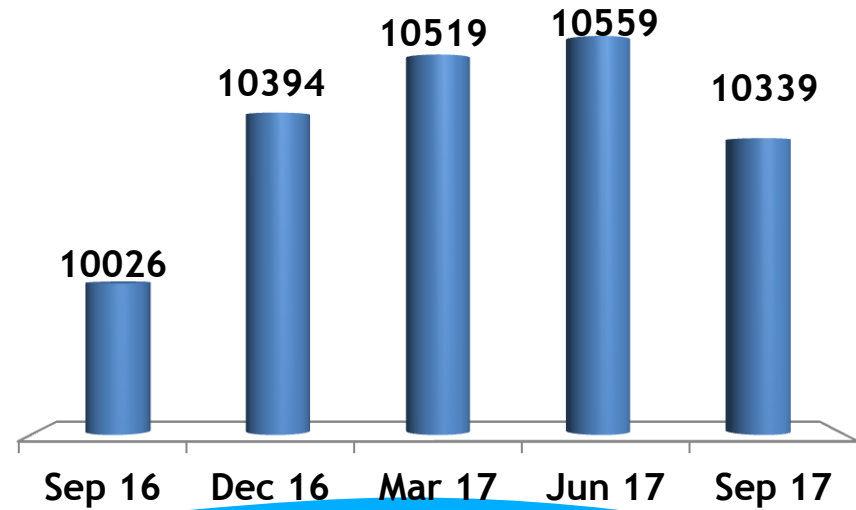


IB TRANSACTIONS ■ IB CUSTOMERS

In Lakhs



Number of ATMs





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	SEP'16	MAR'17	SEP'17
Branch Network	5868	6083	6119
ATM Strength	10026	10519	10339
Debit Card (In Lakh)	341	331	381

<i>E-Lounges</i>	159
------------------	------------

**6111 domestic
Branches**

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

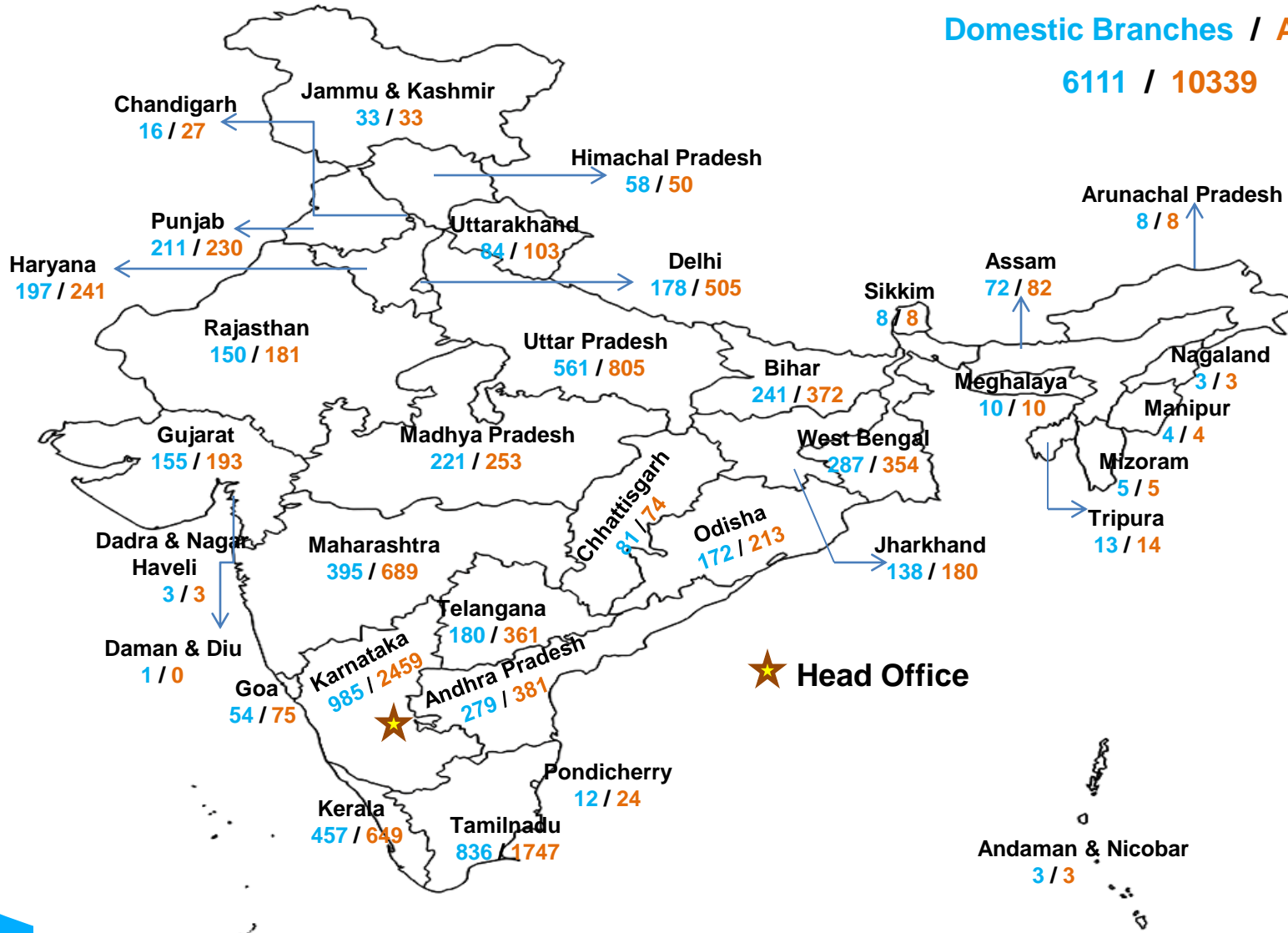
Population group	No. of branches	% to total
Rural	1780	29.13
Semi-Urban	1953	31.96
Rural + Semi-Urban	3733	61.09
Urban	1144	18.72
Metro	1234	20.19
TOTAL Domestic	6111	100



EXPANDING THE REACH....

Domestic Branches / ATMs

6111 / 10339



★ Head Office



EXPANDED CLIENTELE BASE

(In Lakhs)

	SEP'16	MAR'17	SEP'17	Y-o-Y Increase	Y-o-Y Growth (%)
Clientele	752	779	805	53	7.05
No. of Deposit A/cs	669	697	720	51	7.62
No. of Borrowal A/cs	83	82	85	2	2.41

8.05 crore Strong Clientele Accounts

53 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