

केनरा बैंक
भारत सरकार का उपक्रम



Canara Bank
A Government of India Undertaking
Together We Can



Financial Results Q2 FY 19

Investor Presentation

NSE: CANBK

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▶ **Business Segment Performance**

▶ **Financial Highlights**

▶ **Asset Quality**

▶ **Capital Adequacy & Shareholding**

▶ **Business Strategy**

Fundamental Strengths

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

**Diversified Asset
Portfolio**

**Contemporary and
Appealing Brand
Equity**

**Pan India Presence
6300 Banking Outlets
& 9207 ATMs**



**8.48 Crore Clientele
Accounts**

**Enhancing Digital
Banking
e-Transactions at
78.67%**

**Focus on Retail
Business-
Retail Term Deposit at
61.79% and Retail
Assets at 58.89%**

**Share of Non Interest
Income to Total
Income at 12.26%**

Major Highlights

Profitability Parameters

- Net profit for Q2FY19 at Rs 300 cr, up 15.38% y.o.y from Rs. 260 cr (Q2FY18).
- Gross profit at Rs 2327 cr (Q2 FY19), Rs 2480 cr in Q2 FY18.
 - Gross Profit excluding treasury income up by 21%
- Net Interest Income up by 17.89% during Q2FY19 to Rs 3281 cr from Rs. 2783 cr (Q2FY18)
 - Aided by healthy growth in interest on advances (12.71% y.o.y)
- Non-Interest Income during Q2FY19 at Rs 1555 cr; Rs.1936 cr (Q2 FY18)
- Non. Int. Income excluding trading profit during Q2FY19 increased by 13.0% y.o.y, aided by enhanced recovery in written off accounts (37% y.o.y).
- Share of non-interest income in total income stood at 12.26%.

Business Parameters

- Global Business rose to Rs 9.61 lakh cr, up by 12.49% y.o.y.
- Global deposits stood at Rs 5.52 lakh cr, up by 11.18% y.o.y.
- Global Advances (Net) grew at a healthy pace of 14.31% to Rs 4.10 lakh cr.
- Healthy growth of 18% (y.o.y) in domestic advances
 - Agriculture (11.63%), MSME (13.72%), Retail lending (35.2%),
 - Direct Housing (20.80%), Vehicle (32.06%), Education (6.71%) and Other Personal loans (73.64%).
- CASA share (Domestic) stood at 32.34%.
- CASA Deposits up by 9.40% y.o.y to Rs 1.70 lakh cr.

Major Highlights

Efficiency Parameters

- ⚡ Cost of deposits came down by 18 bps to 5.52% from 5.70% last year.
- ⚡ Yield on advances stood at 8.33%.
- ⚡ NIM (Domestic) improved to 2.74% and NIM (Global) 2.53%.
- ⚡ Return on Asset improved to 0.20% & Return on Equity improved to 4.93%.
- ⚡ Cost to Income ratio stood at 50.15%.

Asset quality

- ⚡ Gross NPA Ratio improved to 10.56%, down from 11.05% as at June 2018.
- ⚡ Net NPA Ratio declined to 6.54% from 6.91% as at June 2018.
- ⚡ Cash Recovery aggregated to Rs 1576 cr during the quarter.
- ⚡ Provision Coverage ratio improved to 61.39% from 54.75% last year.

Others

- ⚡ Capital adequacy ratio improved to 12.62%, up from 12.45% a year ago.
- ⚡ Banking Outlets stood at 6308 and number of ATMs at 9207 .
- ⚡ E- transactions ratio rose sharply to 78.67%, from 73.40% a year ago.
- ⚡ 98.13 lakhs Mobile Banking and 54.75 lakhs Net Banking users.

Business Segment Performance



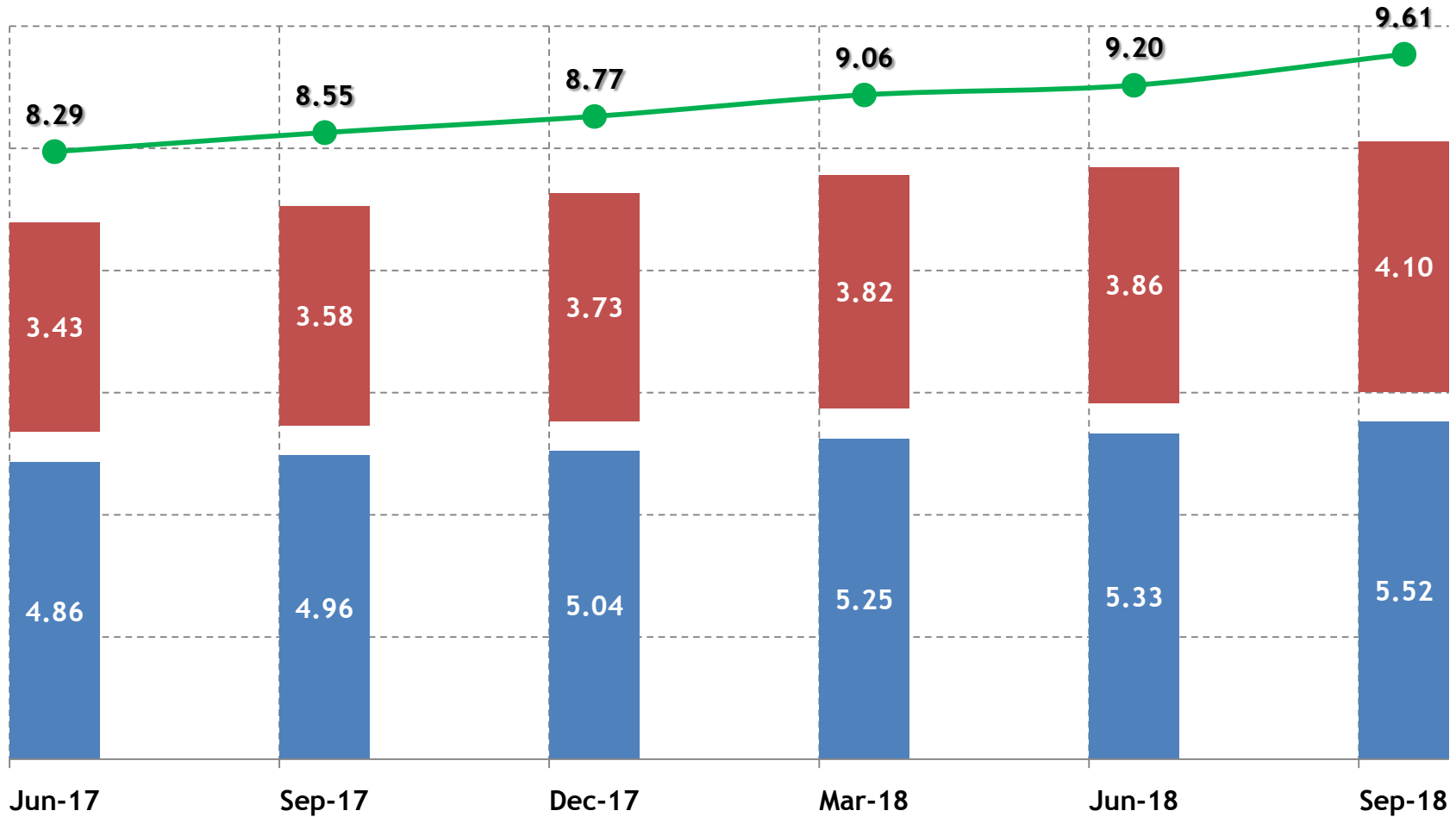
Augmented Business Growth

Rs lakh Crore

Advances (net)

Deposits

Business

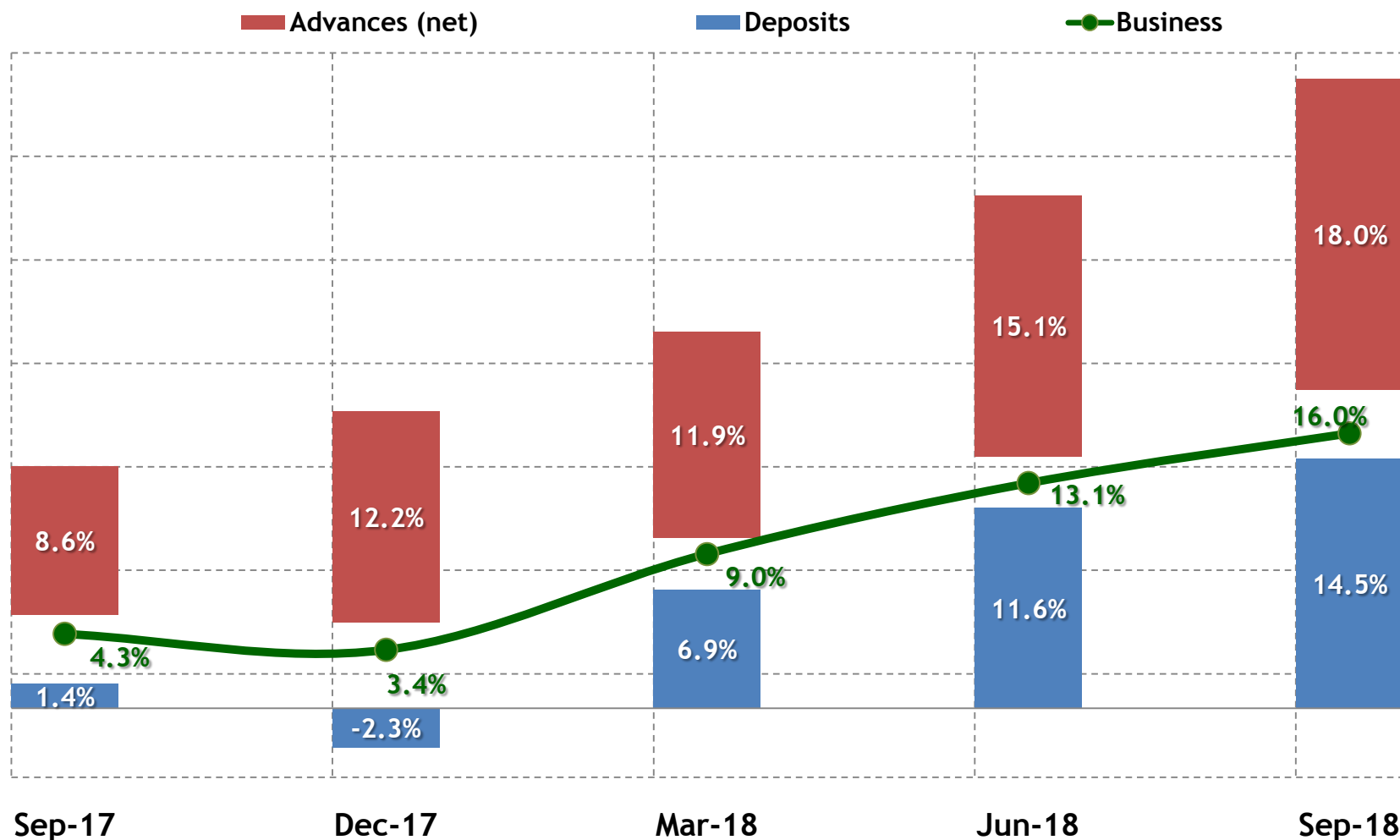


Performance Highlights - Global Business

Amt. in Rs. Crore

Parameters	Sep'17	Dec'17	Mar'18	Jun' 18	Sep'18	y.o.y
						Growth (%)
Deposits	496440	503888	524772	533274	551926	11.18
Advances (net)	358255	373123	381703	386253	409529	14.31
Business	854695	877011	906475	919526	961455	12.49
C-D Ratio(%)	72.16	74.05	72.74	72.43	74.20	----

Domestic Business Growth (% y.o.y)



Domestic and Overseas Business

Amt. in Rs. Crore

Domestic Business						
Parameters	Sep'17	Dec'17	Mar'18	Jun' 18	Sep'18	y.o.y Gr. %
Deposits	457698	465249	485994	500866	523947	14.47
Advances (net)	328669	342102	352519	362494	387864	18.01
Business	786367	807350	838513	863359	911811	15.95
C-D Ratio(%)	71.81	73.53	72.54	72.37	74.03	---
Overseas Business						
Parameters	Sep' 17	Dec'17	Mar'18	Jun' 18	Sep'18	y.o.y Gr. %
Deposits	38742	38639	38778	32408	27979	-27.78
Advances	29586	31021	29184	23759	21665	-26.77
Total Business	68328	69661	67962	56167	49644	-27.34

Improving Domestic Market share -

- ✓ Deposits Market share improved to 4.29% (Sept 2017 - 4.16%)
- ✓ Advances Market Share improved to 4.46% (Sept 2017 - 4.31%)

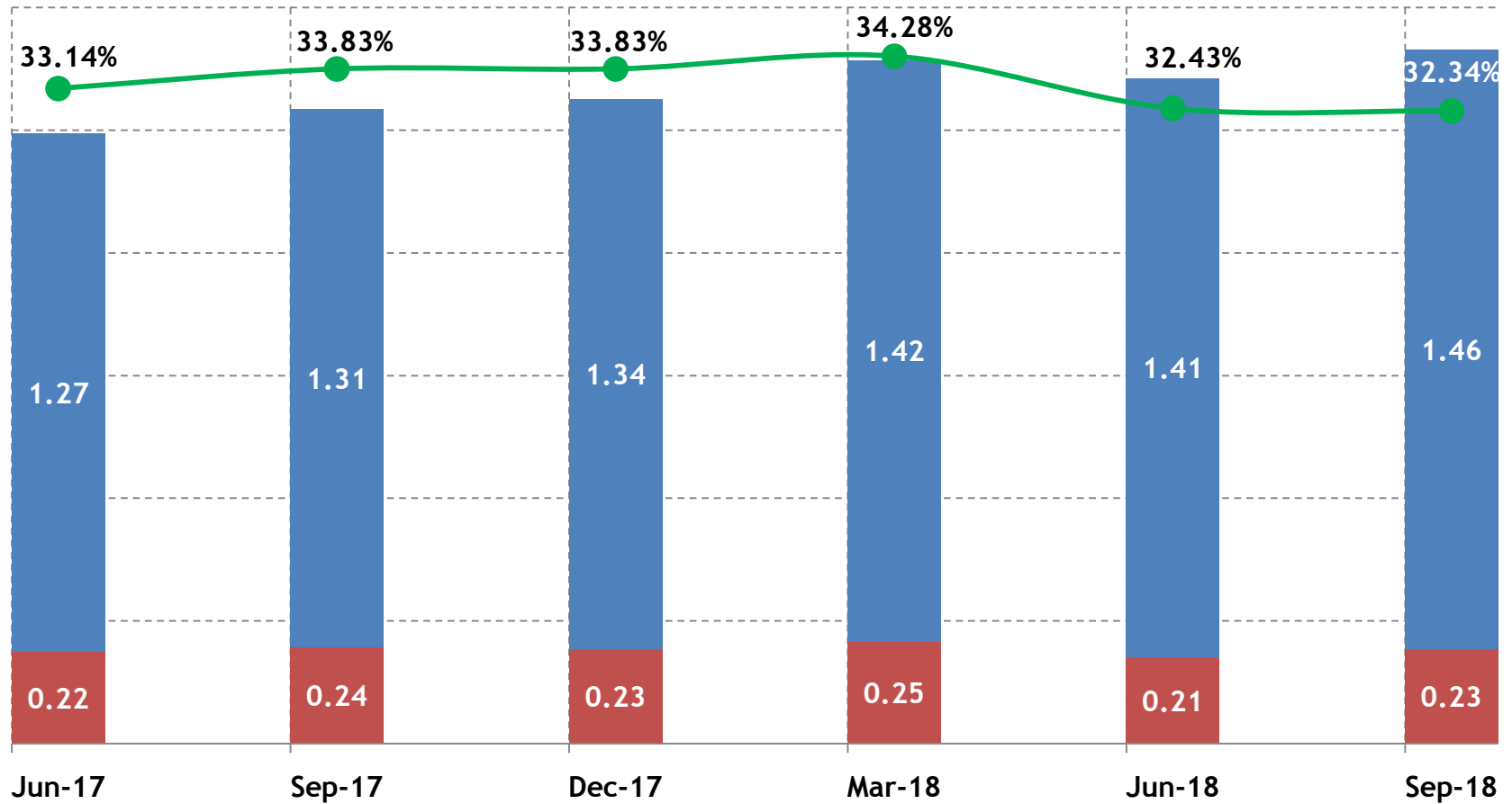
CASA Growth

Rs lakh Crore

■ Saving

■ Current

● CASA (%) Domestic



Segment Wise Deposits

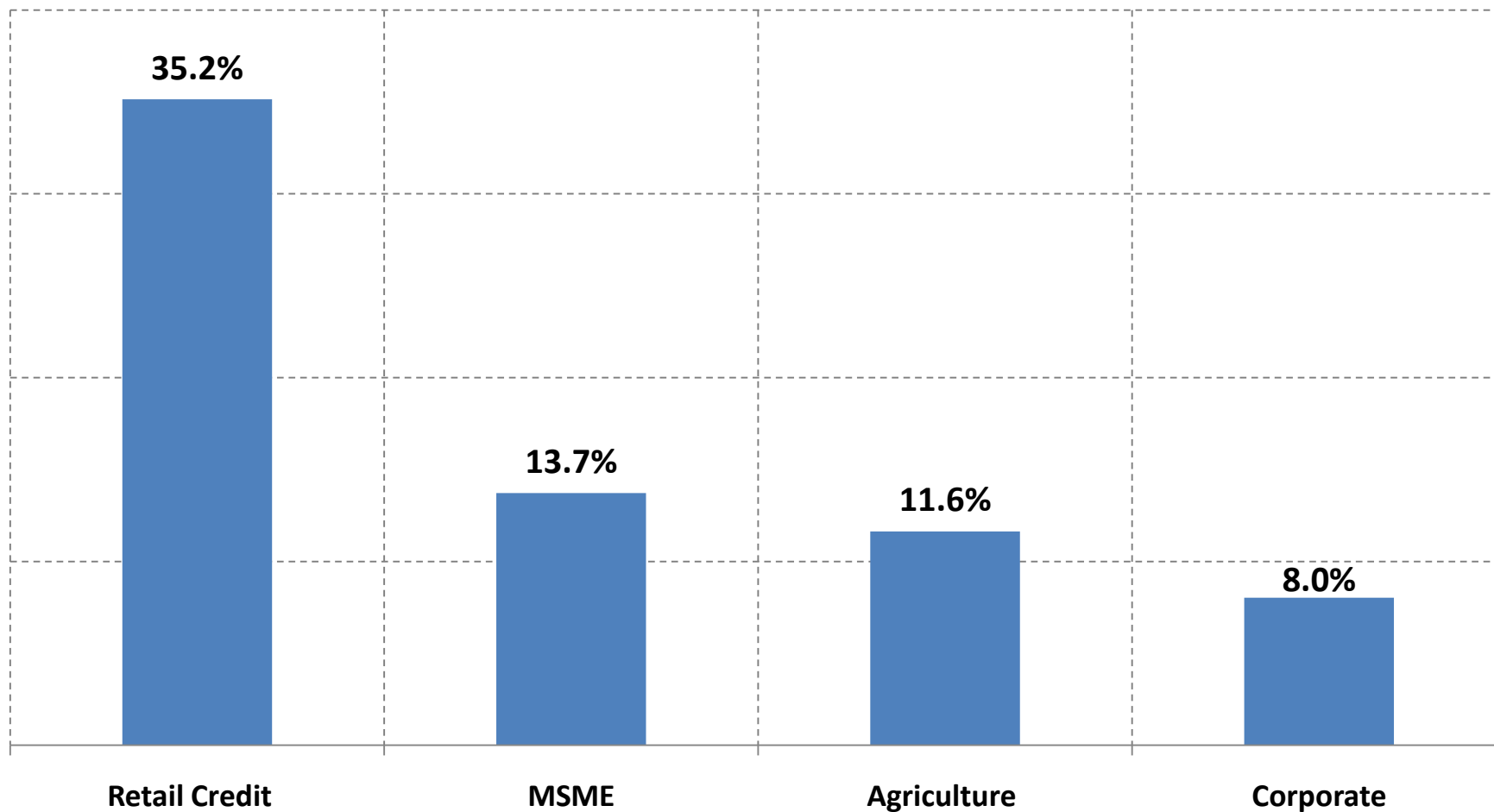
Amt. in Rs. Crore

Parameters	Sep'17	Dec'17	Mar'18	Jun'18	Sep'18	y.o.y Growth (%)
Total Deposits	496440	503888	524772	533274	551926	11.18
Current Deposits	23623	23245	24984	21185	23212	(1.74)
Savings Deposits	131456	134341	142051	141466	146446	11.40
CASA Deposits	155080	157586	167035	162651	169659	9.40
CASA (%) Domestic	33.83	33.83	34.28	32.43	32.34	---
Term Deposits	341360	346302	357737	370622	382267	11.98
Retail Term Deposit (RTD)	213258	214848	212800	214094	218914	2.65
% RTD to Domestic Term Deposits	70.4	69.8	66.6	63.3	61.79	---

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

Robust Loan Growth (% y.o.y)

■ Growth in advances (% y.o.y)- Sep'2018



Diversified Loan Portfolio






Amt. in Rs. Crore

Parameters	Sep'17	Dec'17	Mar'18	Jun'18	Sep'18	y.o.y Gr (%)
Advances (Net)	358255	373123	381703	386253	409529	14.31
Total Priority	168750	175729	185626	187528	195659	15.95
Agriculture	78781	82036	84012	84884	87947	11.63
Other Priority	20057	20663	19516	19561	19570	(2.43)
Weaker Section	47317	48842	49865	50516	51686	9.23
Minority community	29332	30398	30821	31176	32338	10.25
MSME	77506	81463	82098	83083	88143	13.72
MSE	55458	64067	65760	66139	69732	25.74
Retail Credit (Core)	56271	61088	65086	68416	76053	35.15
Corporate Advances	145697	148536	150507	149870	157386	8.02

Achievements under Mandated Targets - Priority Sector

Mandated
Norms
under
Priority
Sector

Achieved the mandated norms in respect of:

-  **Total Priority (53% to ANBC against 40% norm)**
-  **Agriculture (21% to ANBC against 18% norm)**
-  **Weaker Section (11% to ANBC against 10% norm)**
-  **Credit to specified minority communities (18% against 15% norm)**
-  **Credit to women beneficiaries (15% to ANBC against 5% norm)**

Performance Under Retail Advances

Amt. in Rs. Crore

Type of Advances	Sep'17	Dec'17	Mar'18	Jun' 18	Sep' 18	y.o.y Growth (%)
Housing Loans (Direct)	25924	27412	28308	29734	31316	20.80
Vehicle loans	5783	6325	6739	6973	7637	32.06
Education loans	8298	8408	8438	8558	8855	6.71
Other Retail Loans	16266	18943	21601	23151	28245	73.64
Total Retail Loans (Core)	56271	61088	65086	68416	76053	35.15
Housing Loans (Indirect)	10051	11958	11767	14461	15416	53.38
Grand Total	66322	73046	76853	82877	91469	37.92

Exposure - Infrastructure

Amt. in Rs. Crore

Parameters	Sep'17	Dec'17	Mar'18	Jun' 18	Sep' 18	% Share in Total Adv	y.o.y Growth %
Roads	7624	7851	7807	7430	7558	1.85	-0.87
Ports	417	437	371	372	397	0.10	-4.80
Airports	1050	1083	1129	1192	1187	0.29	13.05
Power (Generation, Transmission & Distribution)	29111	31378	31115	30499	29684	7.25	1.97
Telecom	6084	5090	4711	4375	4362	1.07	-28.30
Other Infrastructure	5183	6045	7627	8392	11897*	2.91	129.54
Total Infrastructure	49469	51884	52760	52260	55085	13.45	11.35

* Accounts granted for social infrastructure is now reclassified under "Other infrastructure"

Exposure - Power Sector & Aviation

Amt. in Rs. Crore

Parameters	Sep'17	Dec'17	Mar'18	Jun' 18	Sep' 18	% Share in Total Adv	y.o.y Growth %
Power Generation	21323	22676	22425	21855	21257	5.19	-0.31
Power Transmission	1497	1397	1226	1213	1167	0.28	-22.04
Power Distribution	6292	7306	7464	7431	7260	1.77	15.38
Total Power	29111	31378	31115	30499	29684	7.25	1.97
Of which SEBs	12969	13649	13820	13662	13293	3.25	2.50

Exposure to Aviation	1481	1387	1494	1568	1459	0.36	(1.49)
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Exposure to Other Sectors

Amt. in Rs. Crore

Parameters	Sep'17	Dec'17	Mar'18	Jun'18	Sep'18	y.o.y Growth (%)
Exposure To Capital Market						
Outstanding	1983	4087	4124	4190	4208	112.20
Exposure To NBFCs						
Total	26778	33225	37676	40961	46302	72.91
Out of which :						
HFCs	10649	12079	13508	17173	18553	74.22
Private	12032	14562	19122	19741	21235	76.49
Public	3417	5863	5046	4048	6514	90.64
Exposure To Commercial Real Estate						
Outstanding	4516	5150	4924	5338	5923	31.16

Financial Highlights



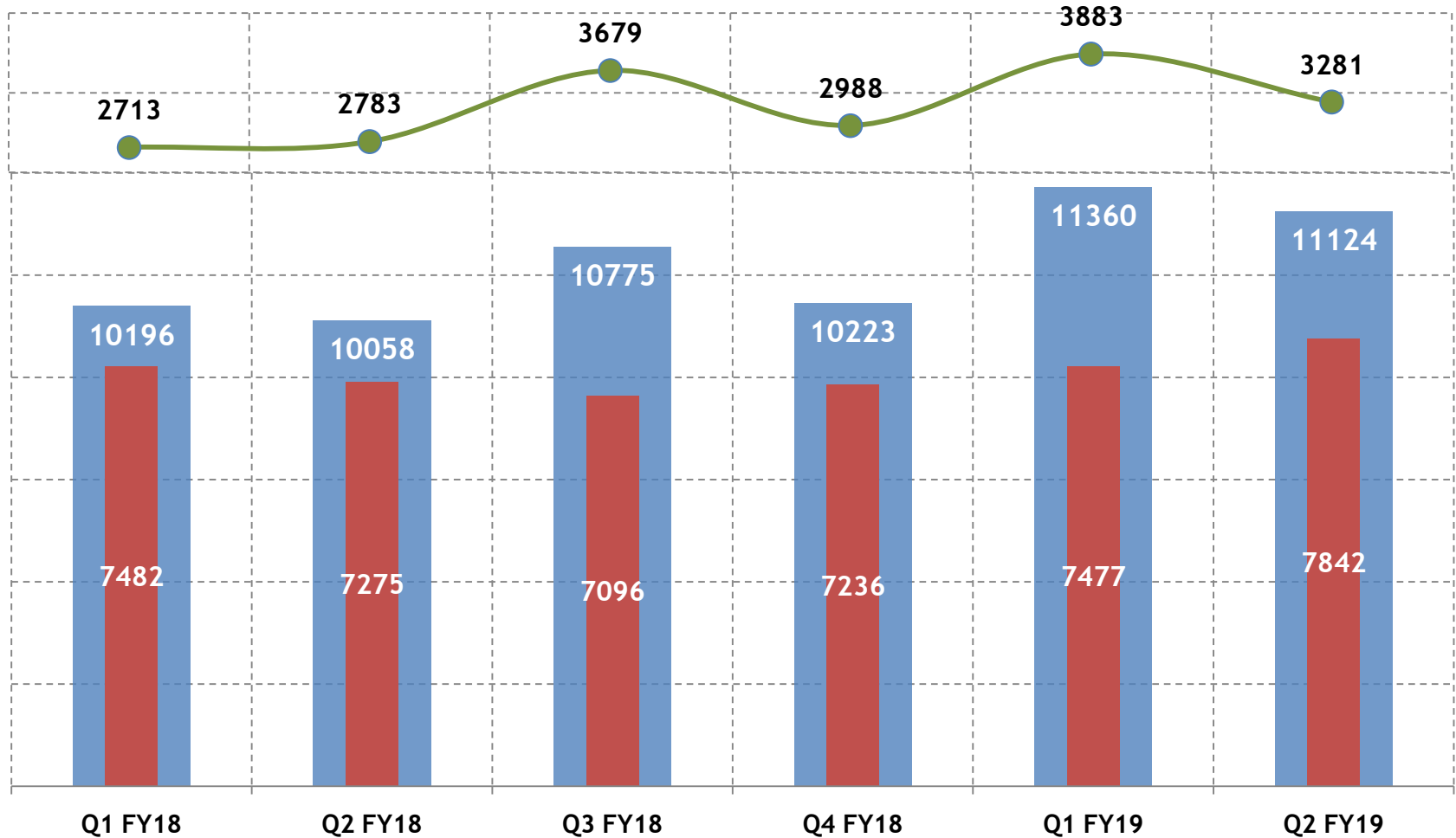
Net Interest Income

Rs Crore

Total Interest Income

Interest Expense

NII

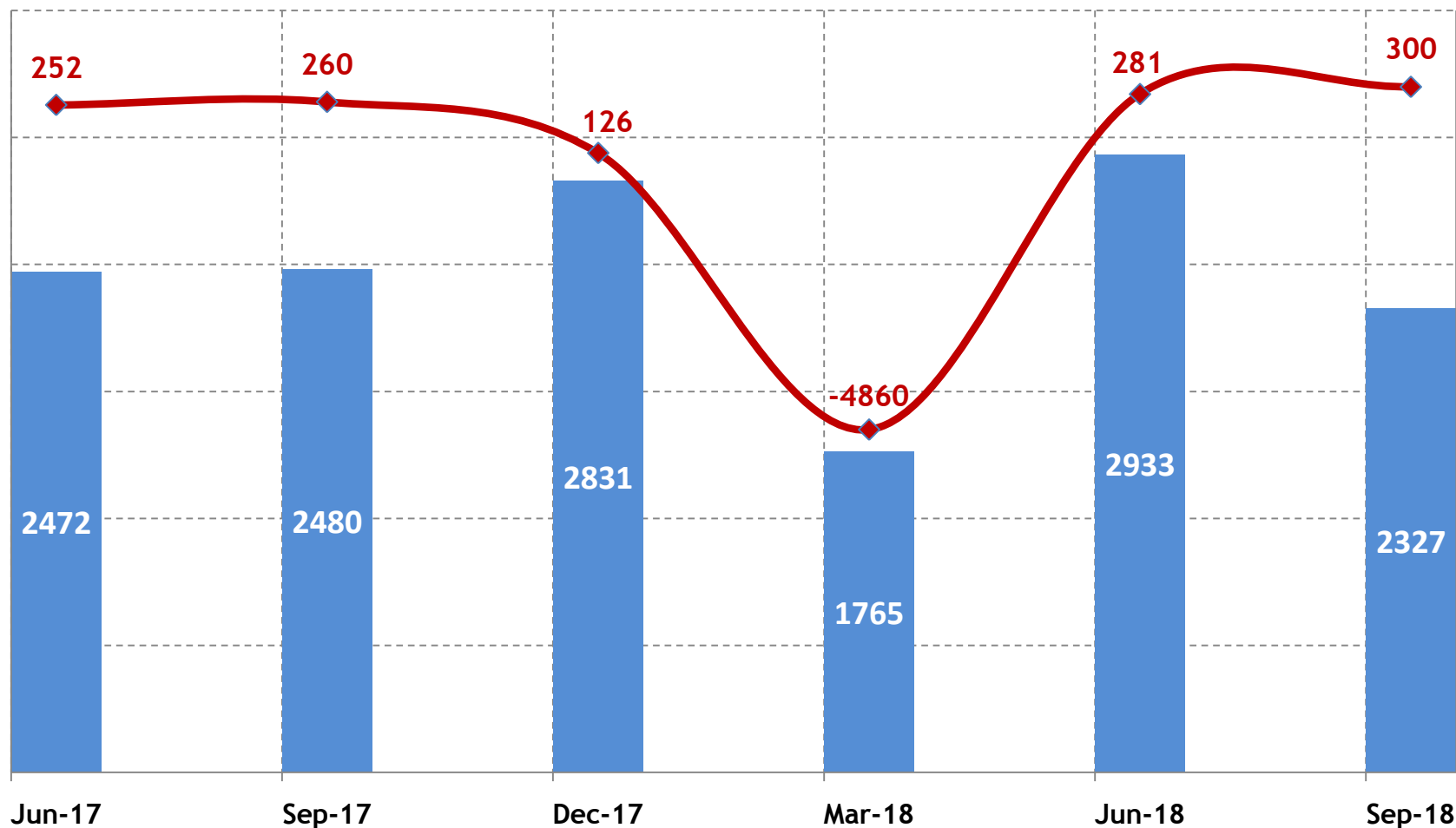


Profitability

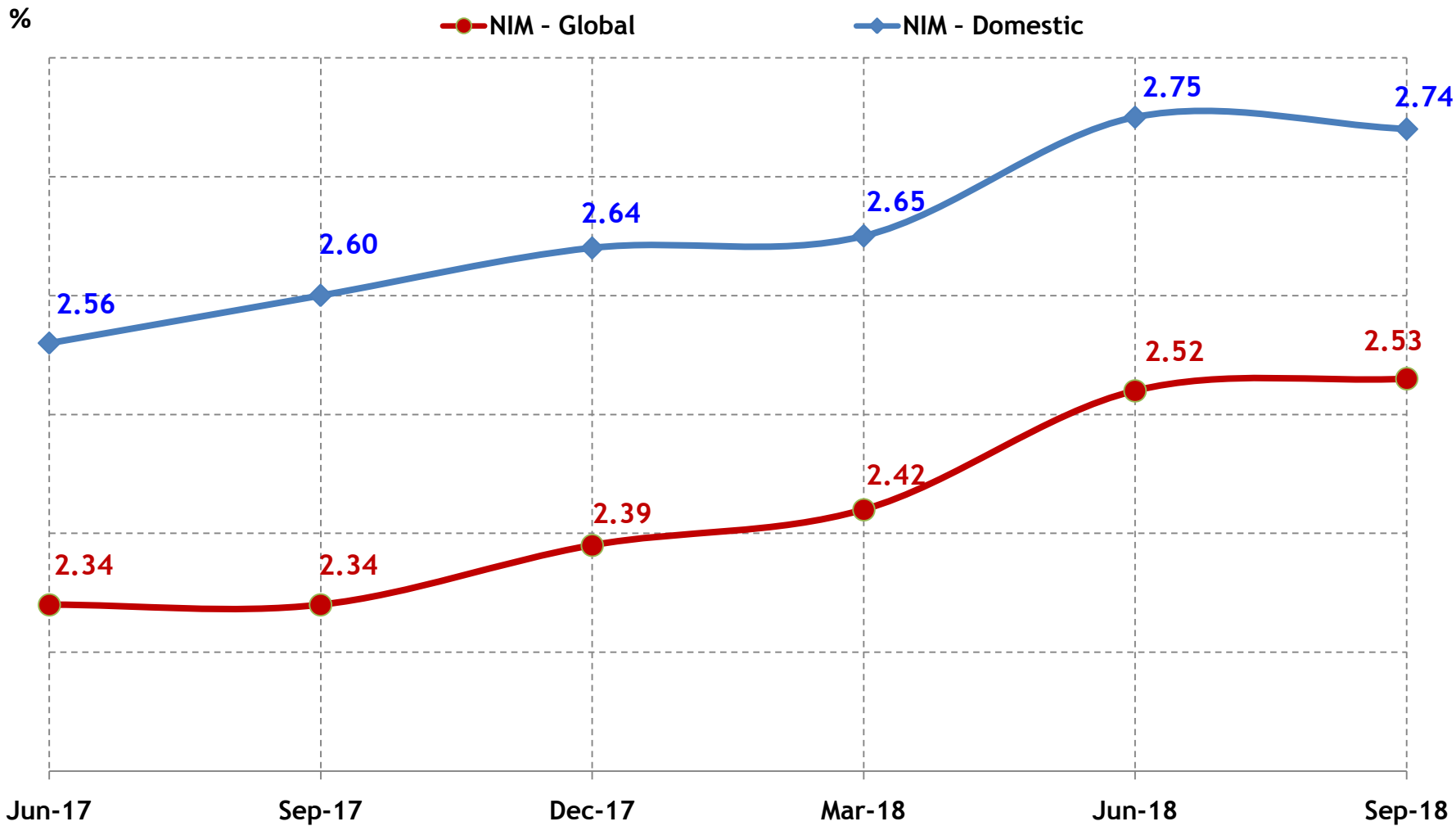
Rs Crore

Operating Profit

Net Profit



Net Interest Margin

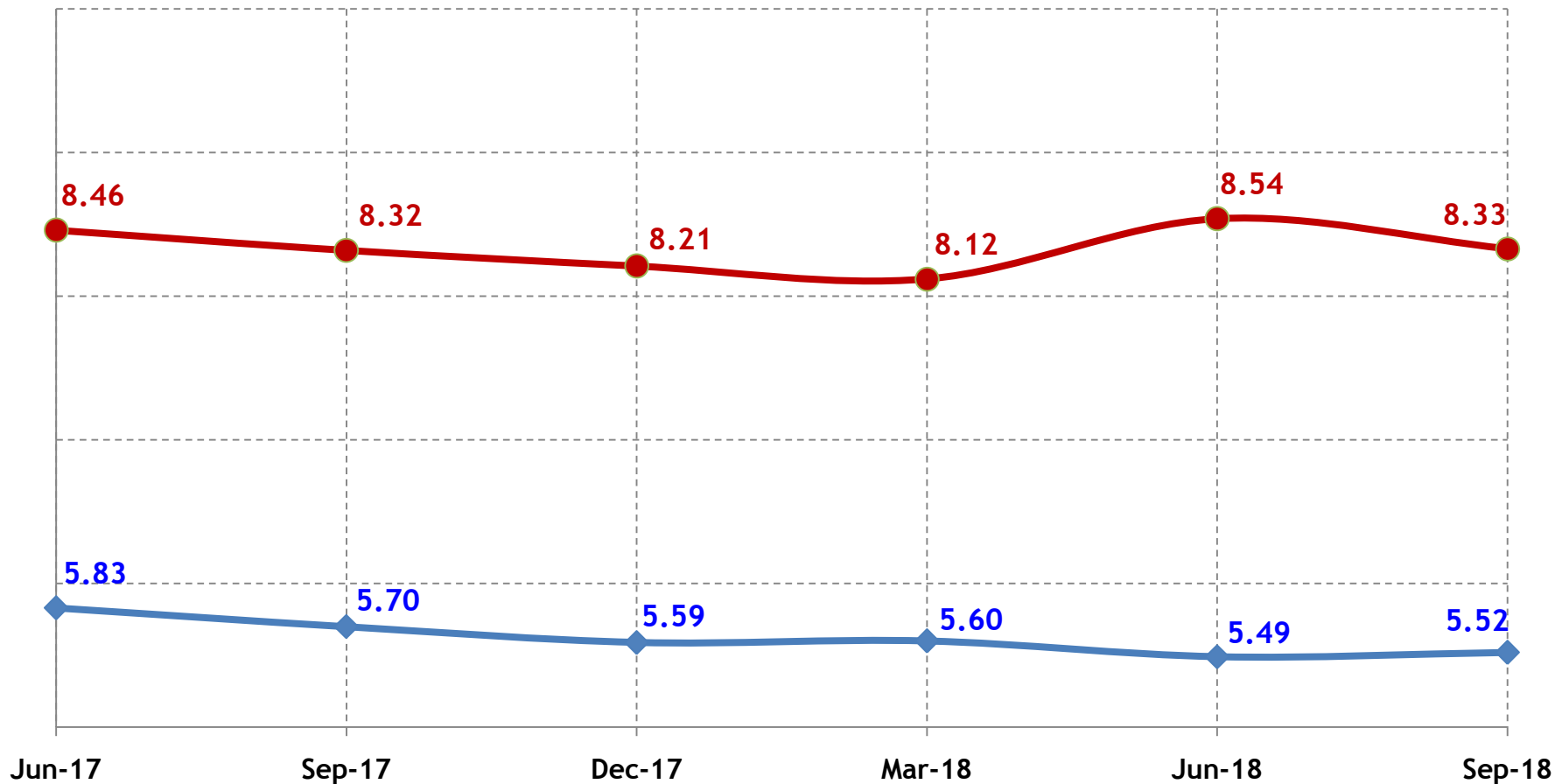


Cost of Deposits & Yield on Advance

%

—◆— Cost of Deposits

—●— Yield on Advances



Profitability- Q2FY19

Amt. in Rs. Crore

Parameters	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19	y.o.y Growth (%)
Total Income	11995	12341	11555	13192	12679	5.71
Total Expenses	9515	9510	9790	10260	10352	8.80
Operating Profit	2480	2831	1765	2933	2327	(6.17)
Operating Profit (Excl. Trading Profit)	1914	2425	1698	2872	2320	21.21
Provisions	2220	2706	6624	2651	2027	(8.69)
Net Profit	260	126	(4860)	281	300	15.38
Net Int. Income	2783	3679	2988	3883	3281	17.89
Non Int. Income	1936	1566	1332	1833	1555	(19.67)

Profitability- H1FY19

Amt. in Rs. Crore

Parameters	H1 FY18	FY18	H1 FY19	y.o.y Growth (%)
Total Income	24299	48195	25872	6.47
Total Expenses	19347	38647	20611	6.54
Operating Profit	4952	9548	5260	6.22
Operating Profit (Excl. Trading Profit)	3502	7625	5192	48.26
Provisions	4440	13770	4679	5.38
Net Profit	512	(4222)	581	13.48
Net Int. Income	5497	12163	7164	30.34
Non Int. Income	4045	6943	3388	(16.23)

Break-up of Income - Q2FY19

Amt. in Rs. Crore

Parameters	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19	y.o.y Growth (%)
Interest on Advances	7276	7319	7252	8326	8201	12.71
Int. on Investments	2595	2531	2552	2618	2720	4.80
Other Int. Income	187	924	419	415	203	8.39
Total Interest Income	10058	10775	10223	11360	11124	10.59
Non - Interest Income	1936	1566	1332	1833	1555	(19.67)
Non - Interest Income (Excl. Trading Profit)	1370	1160	1265	1772	1548	12.99
Total Income	11995	12341	11555	13192	12679	5.71

Break-up of Income - H1FY19

Amt. in Rs. Crore

Parameters	H1 FY18	FY18	H1 FY19	y.o.y Growth (%)
Interest on Advances	14525	29096	16527	13.79
Int. on Investments	5328	10412	5338	0.18
Other Int. Income	401	1744	618	54.18
Total Interest Income	20254	41252	22483	11.01
Non - Interest Income	4045	6943	3388	(16.23)
Non - Interest Income (Excl. Trading Profit)	2595	5020	3320	27.94
Total Income	24299	48195	25872	6.47

Break-up of Expenditure - Q2FY19

Amt. in Rs. Crore

Parameters	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19	y.o.y Growth (%)
Interest Expenses	7275	7096	7236	7477	7842	7.80
Interest on Deposits	6827	6673	6716	6982	7348	7.63
Staff Expenses	1377	1408	1307	1517	1552	12.71
Other Op Exp	862	1006	1248	1266	957	10.94
Total Op Exp	2240	2414	2555	2783	2509	12.03
Total Expenses	9515	9510	9790	10260	10352	8.80

Break-up of Expenditure - H1FY19

Amt. in Rs. Crore

Parameters	H1 FY18	FY18	H1 FY19	y.o.y Growth (%)
Interest Expenses	14757	29089	15319	3.81
Interest on Deposits	13747	27136	14329	4.23
Staff Expenses	2729	5444	3069	12.47
Other Op Exp	1860	4114	2223	19.51
Total Op Exp	4589	9558	5292	15.32
Total Expenses	19347	38647	20611	6.54

Break-up: Non-interest Income - Q2FY19

Amt. in Rs. Crore

Parameters	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19	Y-o-Y Growth(%)
Com & Exchange	313	277	243	346	310	(0.95)
-Of which Bancassurance	40	44	46	43	42	5
Profit from Exch. Transactions	133	130	141	99	159	19.54
Rent – Lockers	4	3	3	95	4	0
Dividend Income	20	11	14	9	30	50
Recovery in Tech W/Off A/cs	357	213	183	500	489	36.97
Service Charges & Oth. Msc Income	543	526	681	723	556	2.39
Total (Excl. Trading Profit)	1370	1160	1265	1772	1548	12.99
Trading Profit (net)	566	406	67	61	7	(98.76)
Total (Incl. Trading Profit)	1936	1566	1332	1833	1555	(19.67)

Break-up: Non-interest Income - H1FY19

Amt. in Rs. Crore

Parameters	H1 FY18	FY18	H1 FY19	y.o.y Growth(%)
Com & Exchange	680	1200	656	(3.52)
-Of which Bancassurance	66	156	85	28.78
Profit from Exch. Transactions	267	538	258	(3.37)
Rent - Lockers	92	98	99	7.61
Dividend Income	28	53	39	39.28
Recovery in Tech W/Off A/cs	540	936	989	83.14
Service Charges & Oth. Msc Income	988	2195	1279	29.45
Total (Excl. Trading Profit)	2595	5020	3320	27.93
Trading Profit (net)	1450	1923	68	(95.31)
Total (Incl. Trading Profit)	4045	6943	3388	(16.24)

Break-up : Provisions - Q2FY19

Amt. in Rs. Crore

Provisions	Q2FY18	Q3FY18	Q4FY18	Q1FY19	Q2FY19
NPAs	1950	1900	8763	2466	2403
Standard Assets	(15)	(19)	26	21	83
Provisions on Investments	286	874	642	258	394
Tax	63	32	(2451)	69	(807)
Restructured & Others	(64)	(81)	(356)	(163)	(45)
Total Provision & Contingency	2220	2706	6624	2651	2028

Break-up : Provisions - H1FY19

Amt. in Rs. Crore

Provisions	H1 FY18	FY18	H1 FY19
NPAs	4220	14883	4869
Standard Assets	(2)	5	105
Provisions on Investments	376	1892	652
Tax	80	(2339)	(738)
Restructured & Others	(234)	(671)	(209)
Total Provision & Contingency	4440	13770	4679

Earnings Profile - Q2FY19

Values In %

Parameters	Sep'17	Dec'17	Mar' 18	Jun' 18	Sep' 18
NIM - Domestic	2.60	2.64	2.65	2.75	2.74
NIM - Global	2.34	2.39	2.42	2.52	2.53
ROAA	0.18	0.15	(0.75)	0.19	0.20
ROE (Annualized)	3.75	3.14	(16.74)	4.83	4.93
Cost-Income Ratio (Cumulative)	48.10	47.36	50.03	48.68	50.15

Cost and Yield Trends

Values In %

Parameters	Sep'17	Dec'17	Mar' 18	Jun' 18	Sep' 18
Cost of Deposits	5.70	5.59	5.60	5.49	5.52
Cost of Funds	5.23	5.16	5.17	5.09	5.13
Yield on Advances	8.32	8.21	8.12	8.54	8.33
Yield on Funds	7.18	7.32	7.34	7.73	7.52
Yield on Investments	7.66	7.66	7.63	7.63	7.63

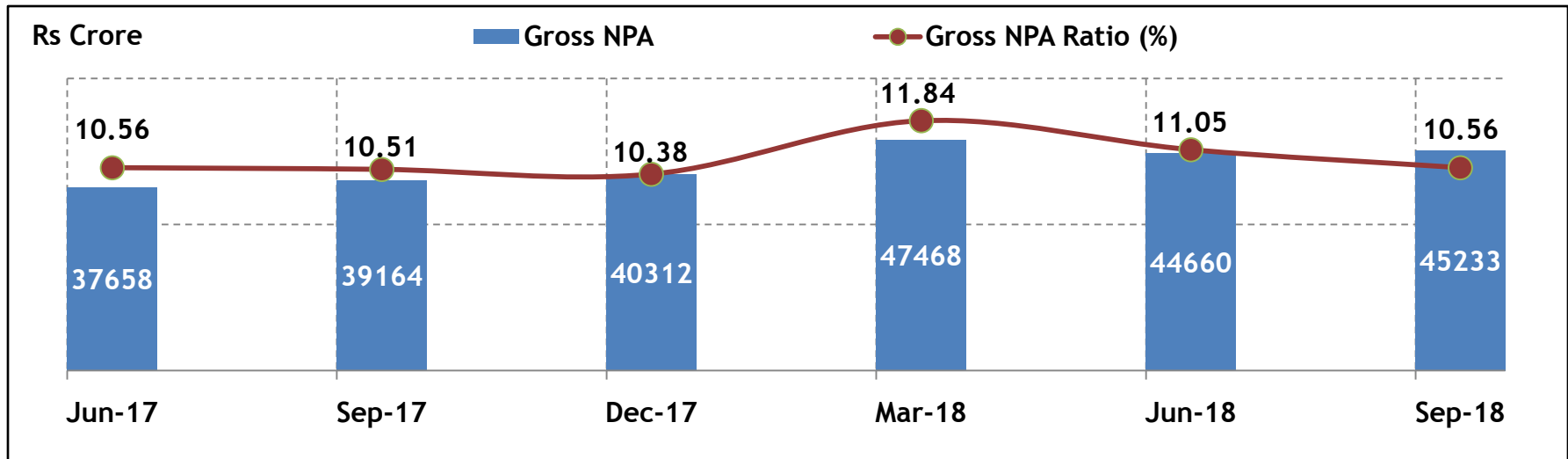
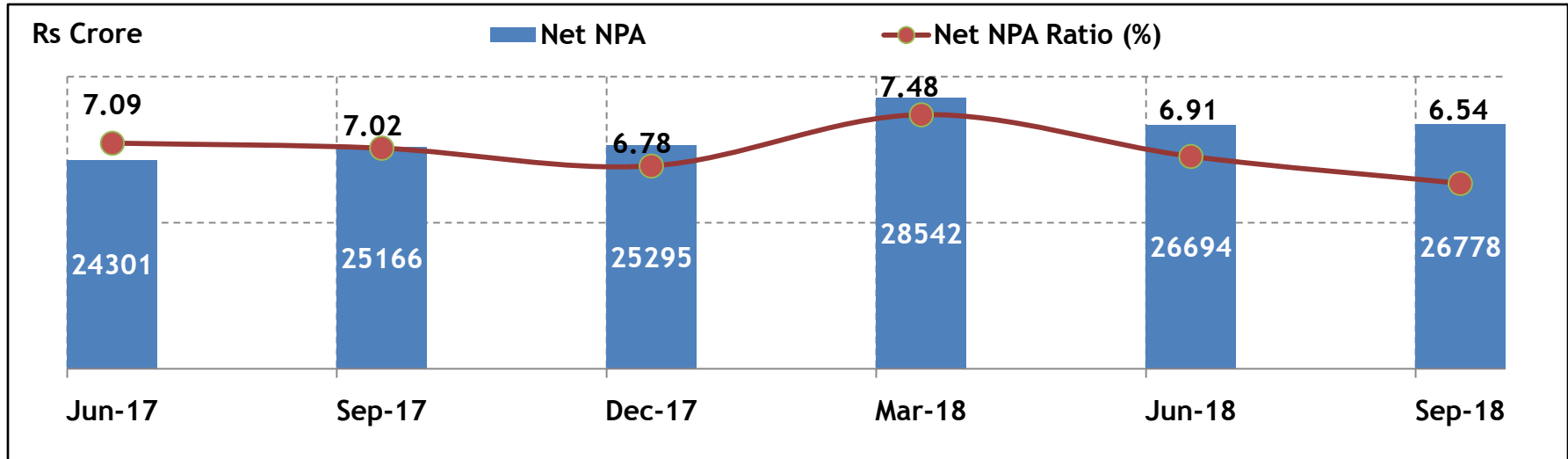
Investment Classification

Amt. in Rs. Crore

Parameters	Sep 2017	% Share in Total Portfolio	Mar 2018	% Share in Total Portfolio	Sep 2018	% Share in Total Portfolio
SLR	116966	85.25	119727	82.42	125358	81.88
Non SLR	20240	14.75	25541	17.58	27749	18.12
Total (Gross)	137205	100	145268	100	153107	100
Held For Trading	371	0.27	204	0.14	123	0.08
Available For Sale	42265	30.84	42463	29.75	54448	36.33
Held To Maturity	94391	68.89	100086	70.11	95301	63.59
Modified Duration	5.10	--	4.99	--	4.46	---
Total (Dom.)	137026	100	142753	100	149872	100

Asset Quality

Asset Quality



Asset Quality

Amt. in Rs. Crore

Particulars	Sep'17	Dec'17	Mar' 18	Jun' 18	Sep' 18
Gross NPA	39164	40312	47468	44660	45233
Gross NPA Ratio (%)	10.51	10.38	11.84	11.05	10.56
Net NPA	25166	25295	28542	26694	26778
Net NPA Ratio (%)	7.02	6.78	7.48	6.91	6.54
Cash Recovery (cumulative)	2678	4205	6458	3537	5113

Gross NPA Movement (Global)

PARTICULARS (Amt. in Rs. Crore)	Q – 2 2017-18	Q – 3 2017-18	Q – 4 2017-18	2017-18 (Yearly)	Q – 1 2018-19	Q – 2 2018-19
Opening Gross NPA	37658	39164	40312	34202	47468	44660
Additions :	3367	2641	13242	24761	4205	3603
Out of which : i) Fresh Slippages	3312	2621	13208	24580	4015	3403
ii) Debits in Existing NPAs	55	20	34	181	190	200
Sub Total	41025	41805	53554	58963	51673	48263
Less: Reduction (a+b+c)	1861	1493	6086	11495	7013	3030
a. Recovery for Movement + ECGC (excl recovery in W/O a/cs, & U/A int.)	496	488	936	2241	2535	938
b. Upgradation	143	92	353	944	1673	745
c. Write Off (Including Addn Prudential W/o)	1222	913	4797	8310	2805	1347
Closing- Gross NPA	39164	40312	47468	47468	44660	45233
Gross Advances	372763	388518	400843	400843	404328	428158
Gross NPA %	10.51	10.38	11.84	11.84	11.05	10.56
Net NPA	25166	25295	28542	28542	26694	26778
Net Advances	358255	373123	381703	381703	386252	409529
Net NPA %	7.02	6.78	7.48	7.48	6.91	6.54
Total Cash Recovery (incl.rec. in Wri.-off a/cs, recovery in Current Year slippage & U/A interest)	1347	1527	2253	6458	3537	1576
Recovery under Loss Assets (Loss assets Outstanding as at 31.03.2018– Rs.9452 Cr.)	157 (2.05%)	129 (1.68%)	180 (2.35%)	566 (7.38%)	135 (1.43%)	257 (2.72%)
Recovery in Written off A/cs (Tech. W/O a/cs & Bad Debts W/O a/cs)	380	354	686	1625	581	1035

NPA Composition

Amt. in Rs. Crore

Parameters	Sep'17	Dec'17	Mar' 18	Jun' 18	Sep' 18
Gross Advances	372763	388518	400843	404328	428158
Sub-Standard	10539	8766	13865	12695	11928
Doubtful	28625	31546	33603	31965	33305
Loss	Nil	Nil	Nil	Nil	Nil
Provision Coverage Ratio(%)	54.75	55.81	58.06	60.69	61.39

Sector-wise NPA Slippages

Amt. in Rs. Crore

Sector	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19	% to total Slippages (Q-4)
M S M E	1126	807	879	1169	711	19.73
Agriculture	487	297	890	601	687	19.07
Other Priority Sector	156	111	170	366	176	4.88
Total Priority Sector	1769	1215	1939	2136	1574	43.68
Large Industries	983	1001	10384	1787	1804	50.07
Other Non-Priority	320	485	301	282	210	5.83
Total Non-Priority	1303	1486	10685	2069	2014	55.90
Total (Domestic)	3072	2701	12624	4205	3588	99.58
Overseas	295	-60	618	0	15	0.42
Total (Global)	3367	2641	13242	4205	3603	100.00

Sector- Wise NPA Outstanding

Amt. in Rs. Crore

Sector	Sep'17	Dec'17	Mar' 18	Jun'18	Sep'18
M S M E	8073	8243	8129	8384	8587
Agriculture	3368	3333	3851	4136	4233
Other Priority Segments	634	606	617	728	714
Large Industries	20883	21605	23300	19896	25320
Other Non-Priority Segments	6206	6525	11571	11516	6379
Total	39164	40312	47468	44660	45233

Sectoral Contribution Of NPA

Amt. in Rs. Crore

Particulars	Sep'17	Dec'17	Mar' 18	Jun'18	Sep'18
Gross Advances	372763	388518	400843	404328	428158
Gross NPA	39164	40312	47468	44660	45233
Gross NPA %	10.51	10.38	11.84	11.05	10.56
Total PS NPA% (to PS O/s)	7.16	6.93	6.79	7.06	6.92
Share of PS NPA to Gross NPA	30.83	30.22	26.54	32.00	29.92
Agriculture NPA% (to Agri O/s)	4.28	4.06	4.58	4.87	4.82
Share of Agri NPA to Gross NPA	8.60	8.27	8.11	9.99	9.36
MSME NPA % (to MSME O/s)	10.42	10.12	9.90	10.09	9.74
Share of MSME NPA to Gross NPA	20.61	20.45	17.13	20.25	18.98
Other Prio. NPA % (to Oth Pri O/s)	3.16	2.93	3.16	3.72	3.65
Share of Oth. Prio. NPA to G NPA	1.62	1.50	1.30	1.76	1.58

Exposure to NCLT Accounts

Amt. in Rs. Crore

Parameters	No. of Accounts	Amount of Exposure	Amount of Provision made
Accounts in 1 st List of RBI	12	8885	5579
Accounts in 2 nd List of RBI	16	5472	4198

Parameters	No. of Accounts	Amount of Exposure
Accounts filed directly by Canara Bank	5	1764
Accounts filed by other Banks where Canara Bank is a member	64	6477

Restructured Assets

Amt. in Rs. Crore

Particulars	Sep 2017	Mar 2018	Sep 2018
Gross Advances	372763	400843	428158
Restructured Assets	20381	18534	17702
% of Std. Restructured Assets to total Advances	2.06	0.92	0.95
% of Total Restructured Assets to total Advances	5.47	4.62	4.13
CDR	3768	3473	1285
% of CDR to Total Restructured Advances	18.49	18.74	7.26
NON-CDR	16613	15061	16417
% of Non CDR to Total Restructured Advances	81.51	81.26	92.74

Sector Wise Cumulative Restructured Accounts

Amt. in Rs. Crore

Sector	Sep 2017	Mar 2018	Sep 2018
Agriculture	244	209	183
MSME	1373	1336	1293
Housing Loans	136	115	96
Large Advance	18438	16684	15863
Others	190	190	267
Total	20381	18534	17702

Restructured Assets

Amt. in Rs. Crore

Particulars	As on 30.09.2017	As on 31.03.2018	As on 30.09.2018
CDR	3768	3473	1285
NON CDR	16613	15061	16417
Total	20381	18534	17702

Re-structured during Q2FY19 - Rs 11 crore

Sector Wise Restructured Accounts

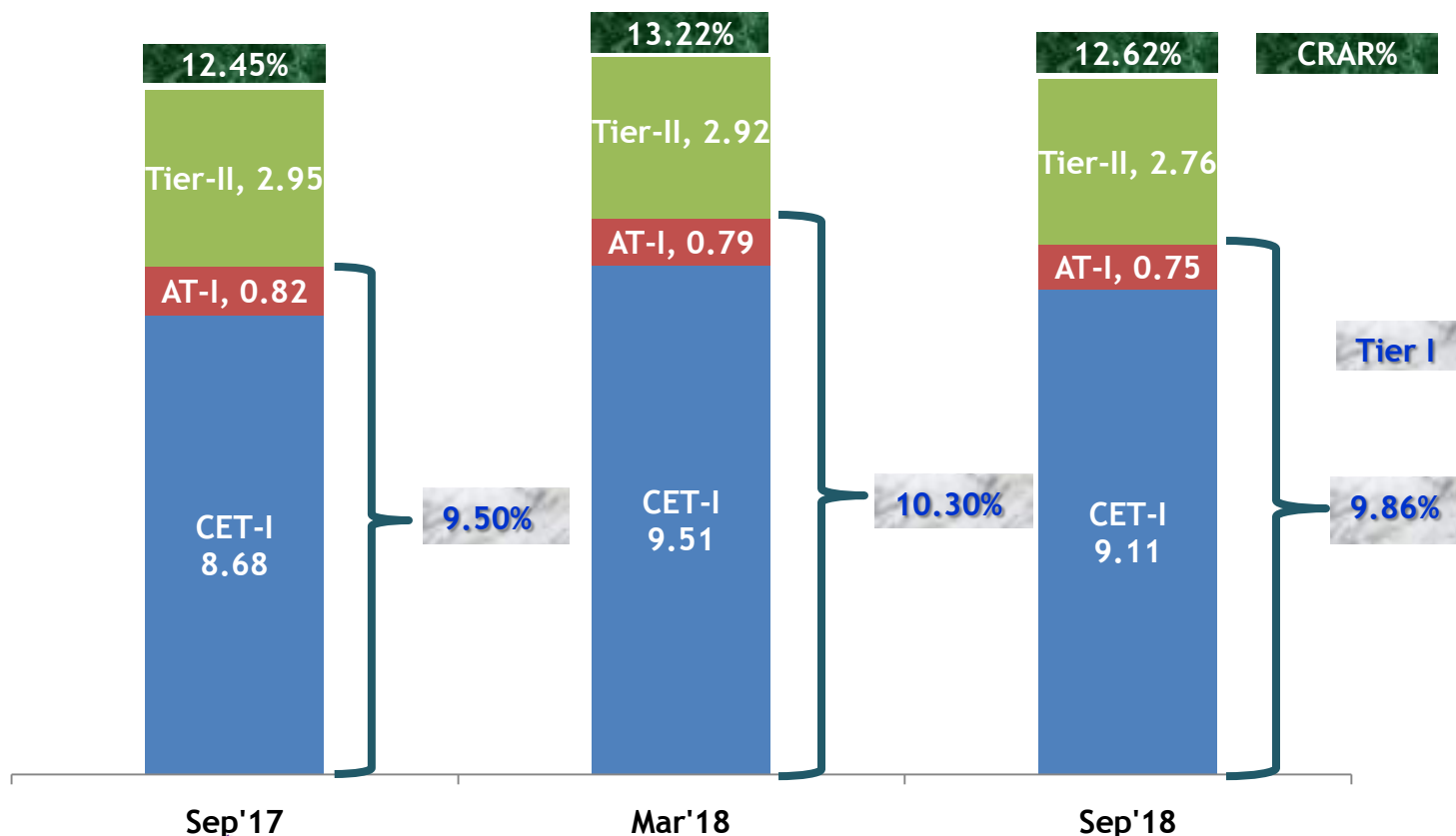
Amt. in Rs. Crore

Details of restructured Accounts		As on 30 th Sep 2018		
		No. of A/cs	Amt	% to O/s Amt.
Name of the Sector				
Infrastructure	(a+b+c+d+e)	95	7212	40.74
Of Which Power	a (i+ii+iii+iv)	35	3390	19.15
State DISCOMS	i	02	113	---
State Transmission	ii	0	0	0
State Generation	iii	0	0	0
Private	iv	33	3277	---
Of Which ROADS	b	45	2126	12.01
Of Which PORTS	c	3	255	1.44
Of Which AVIATION	d	3	955	5.39
Of Which TELECOMMUNICATION	e	9	486	2.75
Mining		23	30	0.17
Iron And Steel		145	2793	15.78
Textile		232	1010	5.71
Engineering		209	919	5.19
Pharmaceutical		28	273	1.54
Cement		17	302	1.70
Hardware		18	52	0.29
Shipping		02	00	0.00
Edible Oil		17	116	0.66
Agriculture		1989	183	1.03
Housing		1691	96	0.54
Chemical		17	32	0.18
Construction		91	2251	12.71
Other Industries		300	1160	6.56
Other Services		2034	1273	7.20
TOTAL		6908	17702	100.00

Capital Adequacy & Shareholding



Capital Adequacy- Basel III



Sep'17

Mar'18

Sep'18

✓ CRAR of 12.62 % vs 10.875% norm*

✓ CET1 ratio at 9.86 % vs. 7.375% norm*

(*including Capital Conservation Buffer)

Comfortable Capital Adequacy Position

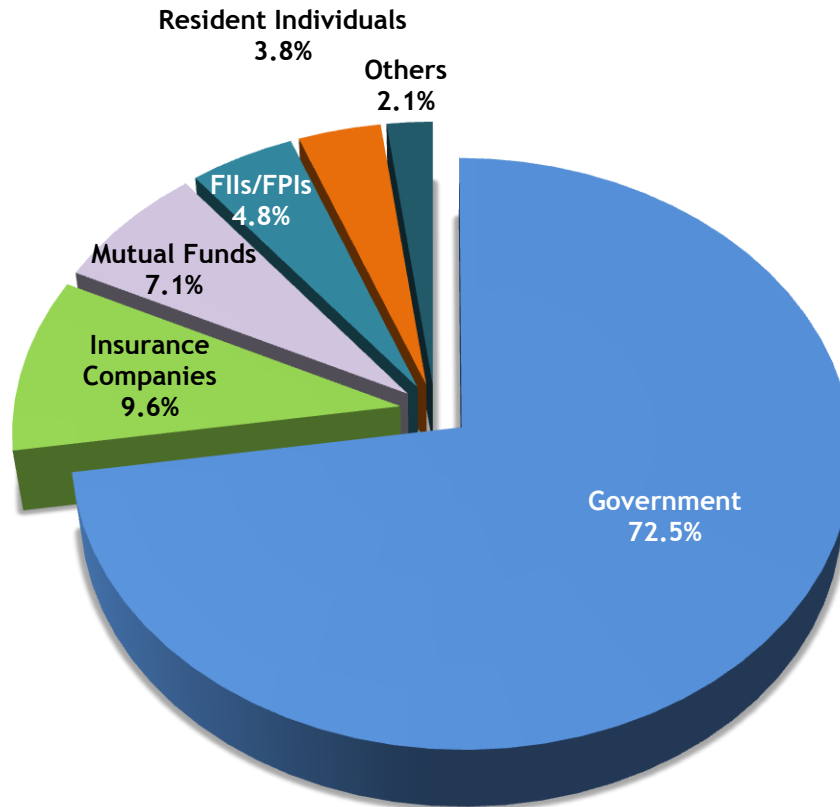
Capital Adequacy - Basel III

Amt. in Rs. Crore

Particulars	Sep'17	Dec'17	Mar'18	Jun'18	Sep' 18
Gross Advances	372763	388518	400843	404328	428158
RWAs	352178	354615	351698	358488	369098
RWAs/ Gross Adv (%)	94.48	91.27	87.74	88.66	86.21
Tier I Capital	33473	33954	36224	36291	36383
Tier I Ratio%	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%	CET: 9.35% AT I: 0.77% Tier I: 10.12%	CET: 9.11% AT I: 0.75% Tier I: 9.86%
Tier II Capital	10368	10336	10280	10297	10188
Tier II Ratio(%)	2.95	2.91	2.92	2.88	2.76
Total Capital	43841	44289	46504	46588	46572
CRAR%	12.45	12.49	13.22	13.00	12.62

Shareholding Pattern

As on Sep, 2018



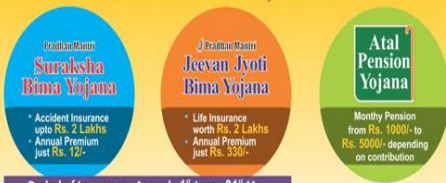
Government	72.5
Insurance Companies	9.6
Mutual Funds	7.1
FIIs/FPIs	4.8
Resident Individuals	3.8
Others	2.1

Financial Inclusion



Pradhan Mantri Jan Dhan Yojana

Prime Minister's Social Security Schemes



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		Sep 18	
Accounts opened (Number in lakh)	66.90		69.24	
Deposits (Rs. In Crore)	1839		2124	
RuPay cards issued (Number in lakhs)	42.99		42.48	
Aadhar Seeding under PMJDY (Number in lakhs)	37.43		41.87	
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	Sep 17		Sep 18	
Pradhan Mantri Suraksha Bima Yojana (PMSBY) in lakh	35.60		40.77	
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in lakh	12.29		14.18	
Atal Pension Yojana (APY) in lakh	0.76		2.21	
Progress Under MUDRA Yojana (PMMY) (Rs in Crore)				
Category	Sep 17		Sep 18	
	Sanction Amt	Outstanding Amt	Sanction Amt	Outstanding Amt
Shishu (< Rs.50K)	462	437	351	327
Kishor (Above Rs.50K- Rs.5.00 Lacs)	1603	1498	2647	2288
Tarun (Above Rs.5.00 lacs to Rs.10.00 lacs)	1021	952	2552	2229
Total	3086	2887	5550	4844

Customer-friendly Technology Initiatives in Q2 FY19



❖ Following new functionalities in Internet Banking enabled :

- ✓ Request for new Debit Card.
- ✓ Single beneficiary list for IMPS/ NEFT / RTGS transactions.
- ✓ Standing Instruction execution for NEFT transactions.
- ✓ Corporate/ Retails customers can customize daily transaction limits within the default limits in internet banking.
- ✓ OLTS (Online Loan Tracking system) integrated with internet banking for customers to apply for loans (Home loans & Education loans).

❖ Canara OTP (Off-line):

- ✓ App based self-generation of OTP by customers themselves for doing financial transactions through internet banking.
 - ✓ helpful for NRI customers/customers on travel facing mobile network issues.
 - ✓ Available in both Android & iOS platforms.

❖ New Improved version of “Canara Mobile” banking app released

- ✓ with better user interface & experience.

❖ Direct Tax Payment using Debit Card enabled:

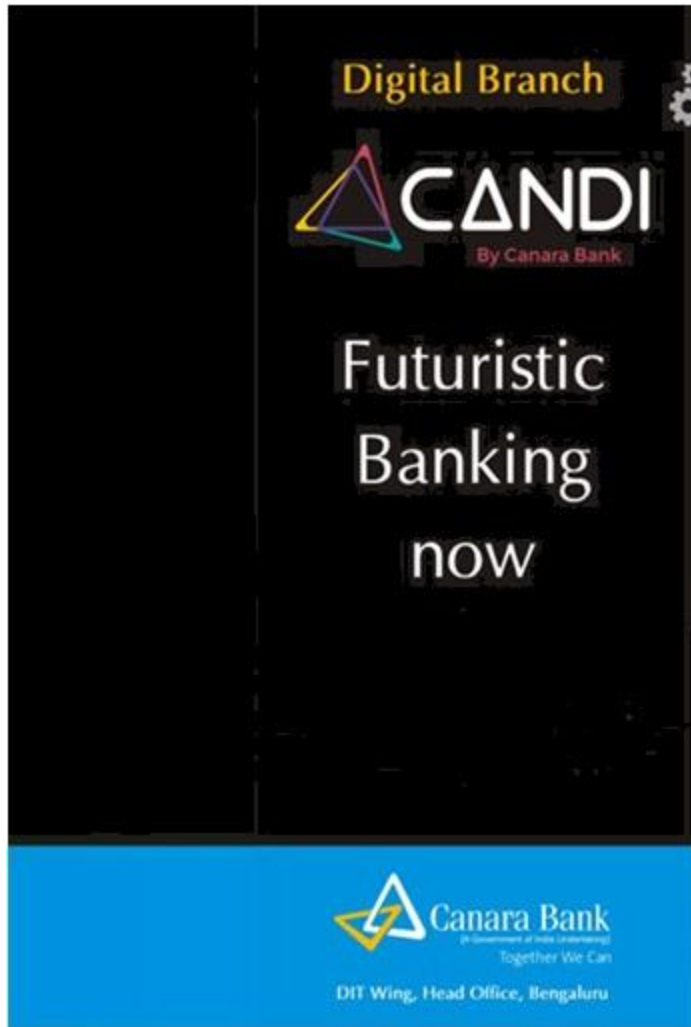
- ✓ for our bank customers to remit taxes through NSDL website.

❖ Automatic Extension of Senior Citizen Benefits

- ❖ Functionality enabled in CBS for customers on attaining 60 years of age as per date of birth maintained in CBS for automatic conversion of customer category from individual to senior citizen.

Digital Branch


- "CANDI" @ Bengaluru, Chennai, Delhi, Mumbai



Digital Branch

CANDI
By Canara Bank

Futuristic Banking now

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

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)



✓ Another 17 planned during 2018-19

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%
	69%
 CANBANK FACTORS LTD.	70%

SUBSIDIARIES & JVs	% STAKE
CANARA ROBECO Mutual Fund	51%
 Canara Bank Securities Ltd A SUBSIDIARY OF CANARA BANK (FORMERLY: GILT SECURITIES TRADING CORPORATION LTD.)	100%
 Canara HSBC OBC Life Insurance	51%
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

Project Shikhar - Branch Transformation for better Customer Service & Business Growth

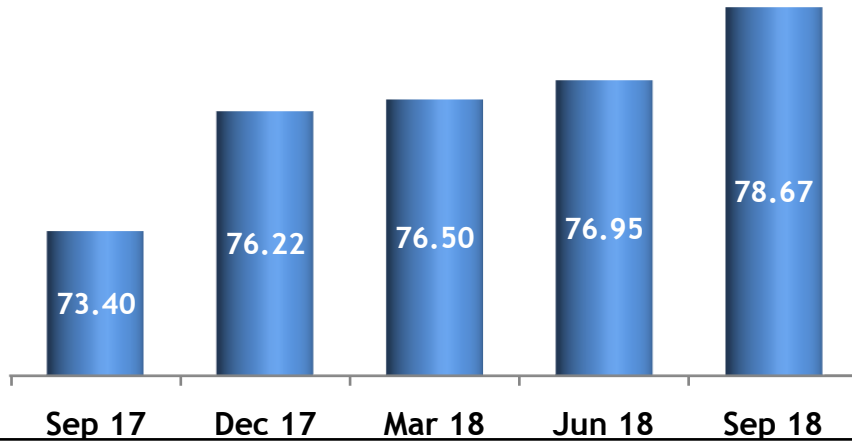
Star Level	No of branches
1 Star	341
2 Star	675
3 Star	161
4 Star	107
5 Star	264
Total	1548

Branch Transformation:

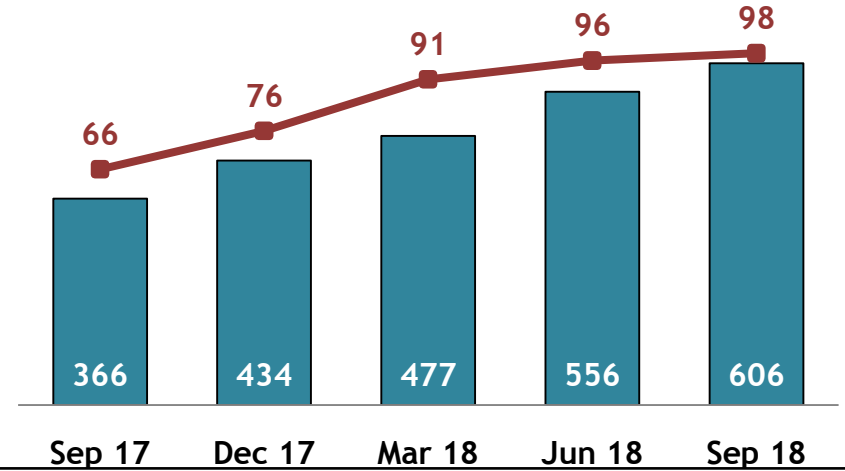
- Better Branch Layout & customer service for customer's delight
- Quality service delivery & reduction in service time for customers
- Focus on
 - Digital banking - Promoting transactions on self service machines and alternate channels
 - Inculcating sales culture
 - Retail Business Growth
 - CASA and Non Interest Income growth

Enhancing Digital Footprints

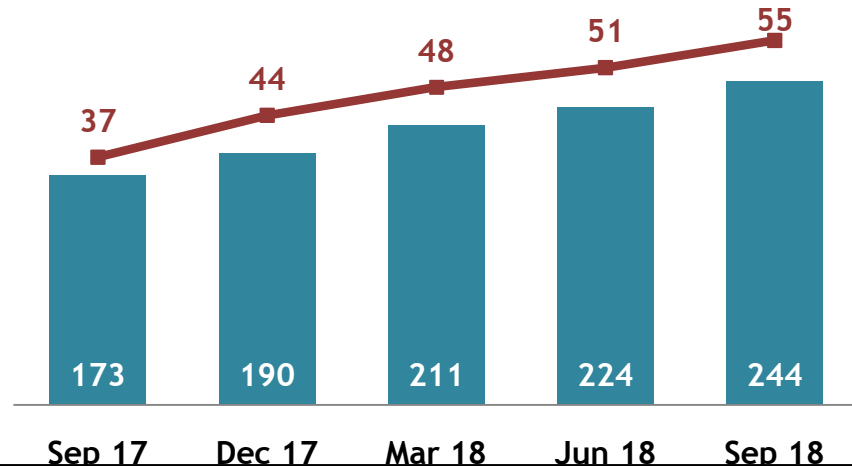
E- Transactions (%)



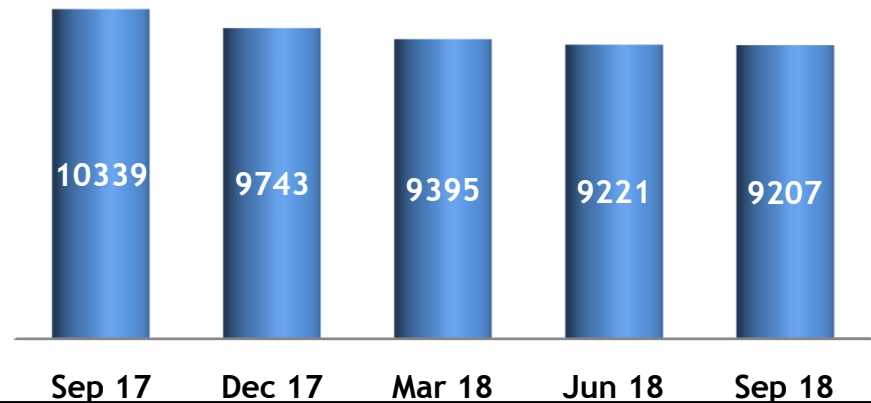
MB TRANSACTIONS MB CUSTOMERS (in Lakh)



IB TRANSACTIONS IB CUSTOMERS (in Lakh)



Number of ATMs



**Maximum
thrust on
Recovery &
NPA
Management**

- 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 NPAs (upto Rs.10 lakhs) & newly slipped accounts.
- Separate Division for Asset Recovery Management Branches.
- Stressed Assets Management Wing formed for follow up of high value stressed assets (Rs.25 crore & above).
- Special Schemes for Compromise / OTS extended upto Mar '19.
- Identification of eligible accounts for selling to ARC.
- Special focus on ARM Branches
- Project DREAMS - 105 days Campaign for resolution/ recovery of NPAs/ written off accounts through personal contacts.
- “Recovery App” - Technological initiative to boost recovery/ monitoring in hassle free manner including for tracing location of borrowers.

Expanding the Reach

Particulars	Sep' 17	Mar' 18	Sep' 18
Banking Outlet	6119	6212	6308
ATM Strength	10339	9395	9207
Debit Card (In Lakh)	381	430	457

<i>E-Lounges</i>	182
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6300 Domestic Banking Outlet.

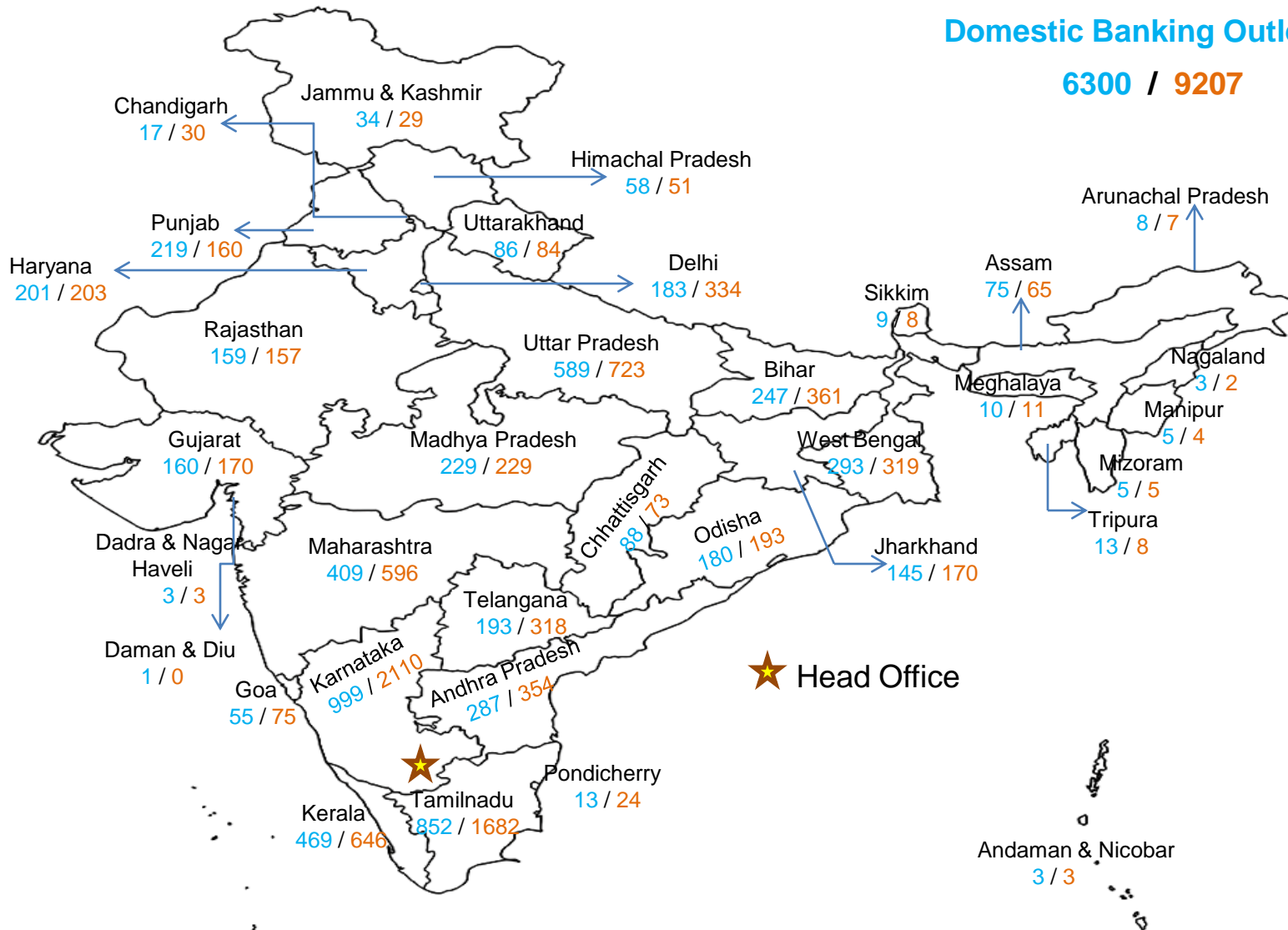
8 overseas branches at Johannesburg, New York, London, Leicester, Shanghai, Manama, Hong Kong & Dubai

Population group	Sep' 17	Mar' 18	Sep' 18	% to total
Rural	1780	1809	1818	28.86
Semi-Urban	1953	1991	1995	31.67
Rural + Semi-urban	3733	3800	3813	60.52
Urban	1144	1162	1201	19.06
Metro	1234	1242	1286	20.41
Total Domestic	6111	6204	6300	100

Expanding the Reach

Domestic Banking Outlets / ATMs

6300 / 9207



★ Head Office

Expanded Clientele Base

(In Lakhs)

	Sep' 17	Mar' 18	Sep' 18	Y-o-Y Increase	Y-o-Y Growth (%)
Clientele	805	827	848	43	5.34
No. of Deposit A/cs	720	739	758	38	5.28
No. of Borrowal A/cs	85	88	90	5	5.88

8.48 crore Strong Clientele Accounts

43 lakhs Clientele accounts added y-o-y.

Goals

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

Thank You

