

The Vice President BSE Ltd. Phiroze Jeejeebhoy Towers Dalal Street, MUMBAI – 400 001	The Vice President Listing Department National Stock Exchange of India Ltd EXCHANGE PLAZA Bandra-Kurla Complex, Bandra [E] MUMBAI 400051
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Dear Sir/Madam,

Subject: Investor Presentation/ Performance Highlights - Audited Financial Results (Standalone & Consolidated) for the Fourth Quarter/Year ended 31.03.2020.

We herewith enclose a copy of Investor Presentation / Performance Highlights on the Audited Financial Results (Standalone & Consolidated) for the Fourth Quarter/Year ended 31.03.2020.

This is for your information & records.

Yours faithfully,

कृते केनरा बैंक
For CANARA BANK


सहायक महा प्रबंधक और कंपनी सचिव
Assistant General Manager & Company Secretary

VINAY MOHITA
COMPANY SECRETARY



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112, जे सी रोड बेंगलूर - 560002
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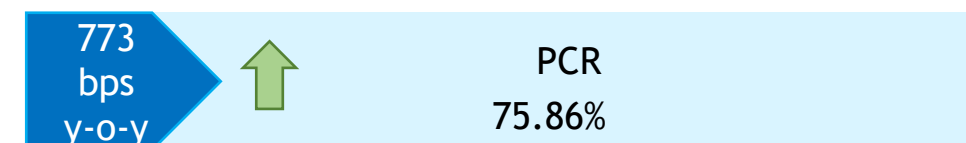
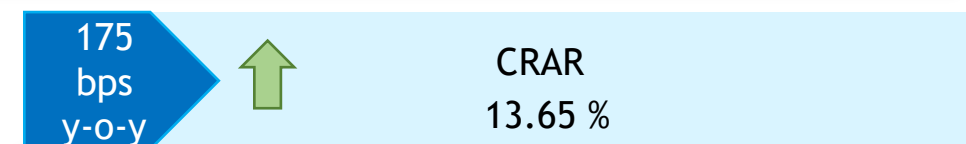
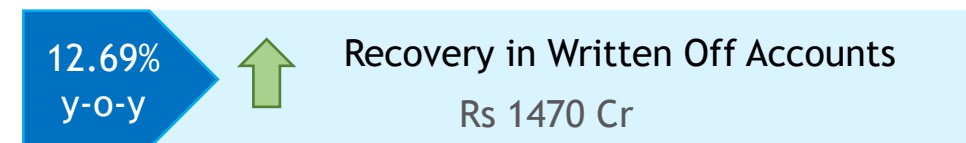
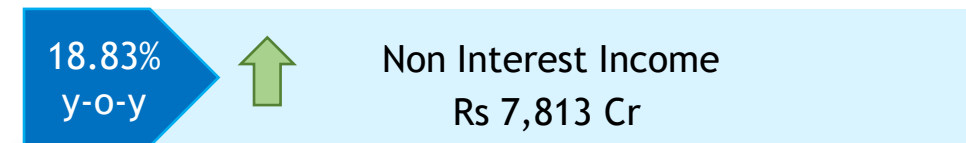
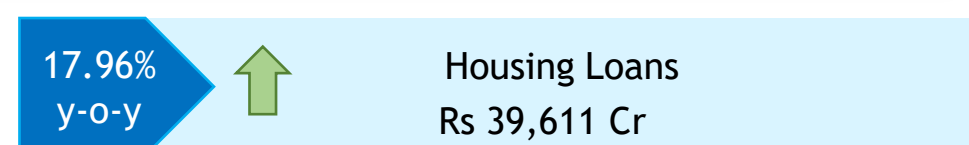
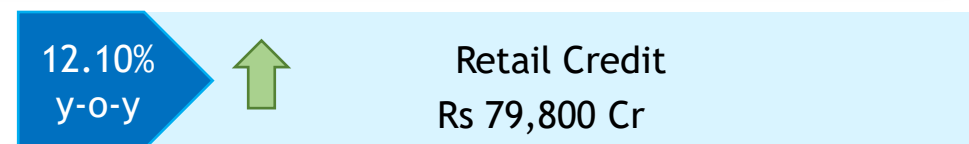
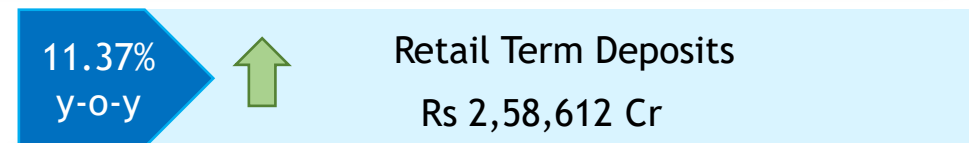
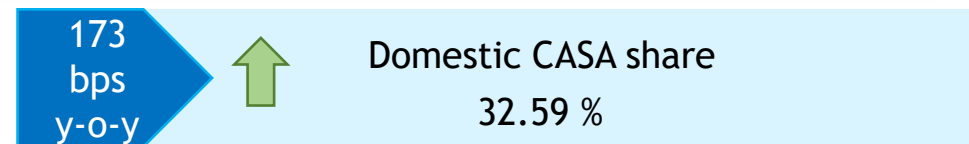
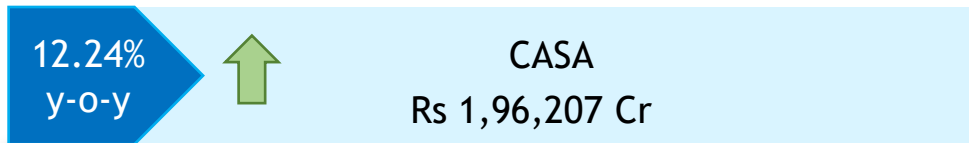
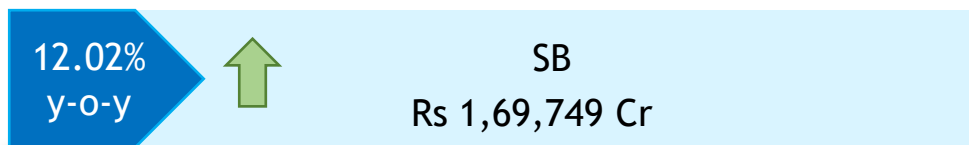
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Financial Results Q4 & FY 2020



Performance Highlights-FY20



% y-o-y increase

Business Performance

Financial Performance

Investment

Asset Quality

Capital & Share Holding

Expanding Reach - Offline & Online

Awards & Accolades

Subsidiaries, Associates & JV

Amalgamation- Stronger Together

Way Forward



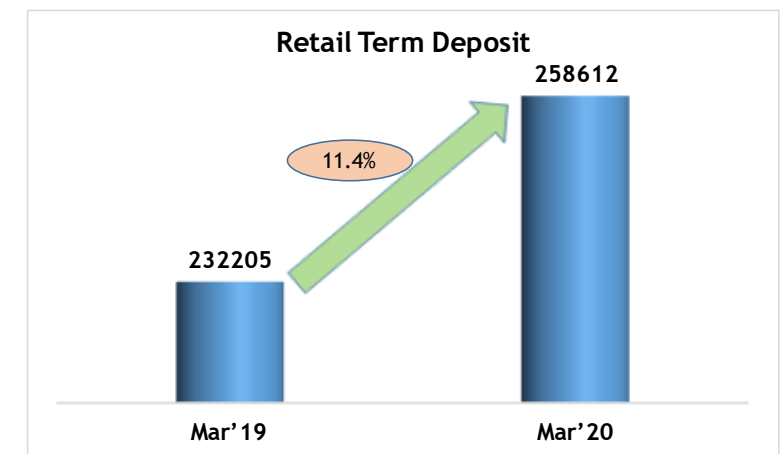
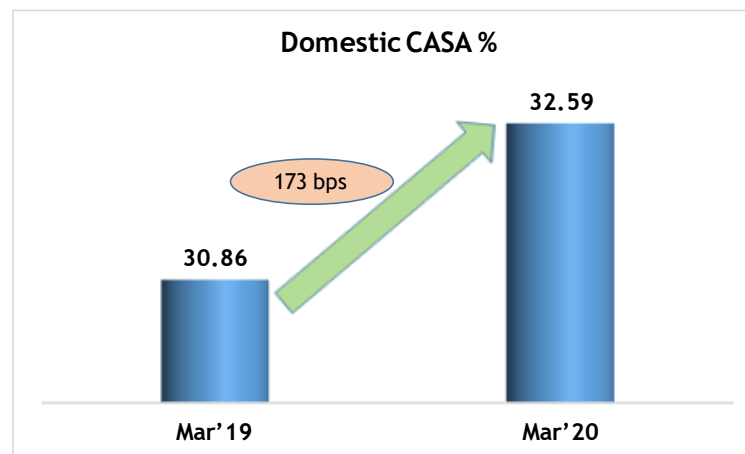
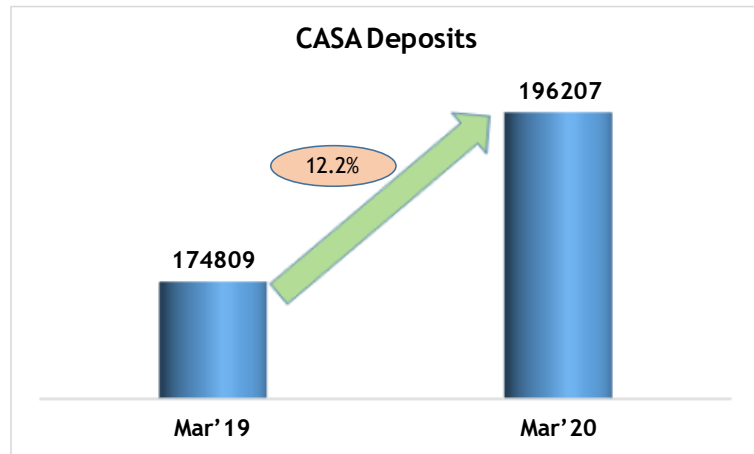
Business Performance

Amt in Rs. Crore

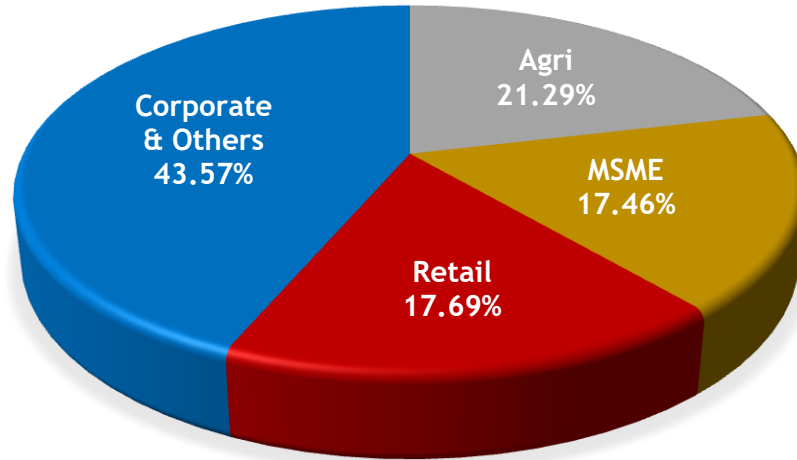
Parameters	Mar'19	Jun'19	Sep'19	Dec'19	Mar'20	Growth %	
						Q-o-Q	Y-o-Y
Global Gross Business	1043249	1059964	1055653	1063450	1076574	1.23	3.19
<i>Domestic Gross Business</i>	984921	1000987	992665	1003398	1028348	2.49	4.41
<i>Overseas Gross Business</i>	58328	58977	62988	60052	48226	(19.69)	(17.32)
Global Deposits	599033	610674	609436	625240	625351	0.02	4.39
<i>Domestic Deposits</i>	565917	577439	574110	589925	601664	1.99	6.32
<i>Overseas Deposits</i>	33116	33235	35326	35315	23687	(32.93)	(28.47)
Global Gross Advances	444216	449290	446217	438210	451223	2.97	1.58
<i>Domestic Gross Advances</i>	419005	423548	418555	413473	426684	3.19	1.83
<i>Overseas Gross Advances</i>	25211	25742	27662	24737	24539	(0.80)	(2.67)
Global C-D Ratio (%)	74.16	73.57	73.22	70.09	72.16	--	--
Global Net Advances	427727	432768	429319	422608	432175	2.26	1.04

Amt in Rs. Crore

Parameters	Mar'19	Jun'19	Sep'19	Dec'19	Mar'20	Growth %	
						Q-o-Q	Y-o-Y
Saving Deposits	151535	148529	153235	158754	169749	6.93	12.02
Current Deposits	23274	21790	32499	24109	26458	9.74	13.68
CASA Deposits	174809	170319	185734	182863	196207	7.30	12.24
Domestic CASA %	30.86	29.46	30.52	30.93	32.59	--	--
Term Deposits	424224	440355	423702	442377	429144	(2.99)	1.16
Retail Term Deposits	232205	236751	242174	250609	258612	3.19	11.37
Global Deposits	599033	610674	609436	625240	625351	0.02	4.39

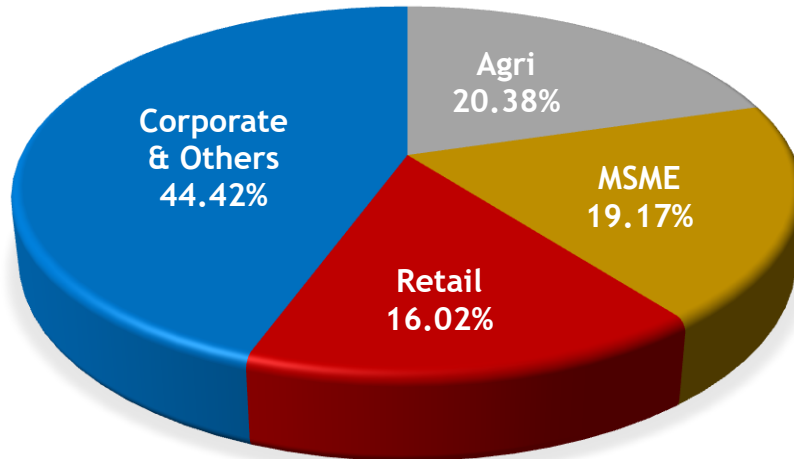


MAR'20



RAM: 56.4%

MAR'19



RAM: 55.6%

Amt in Rs. Crore

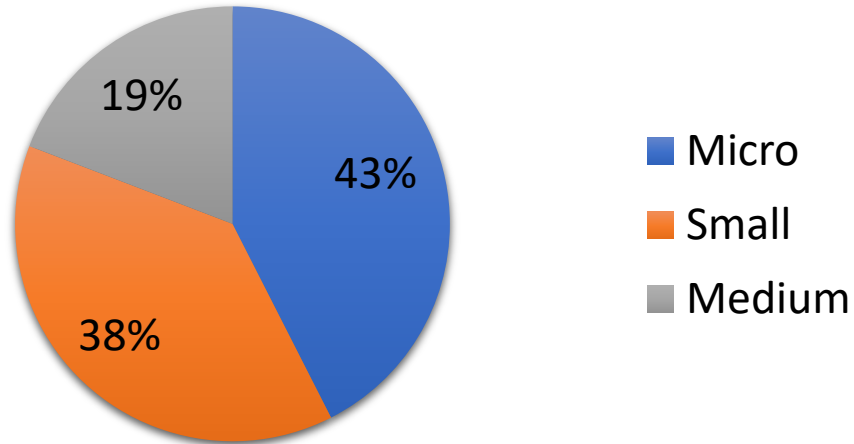
Parameters	Mar'19	Mar'20	Growth %
			Y-o-Y
Retail Loans	71185	79800	12.10
Agriculture & Allied	90543	96043	6.07
MSME	85168	78773	(7.51)
RAM Credit	246896	254616	3.13
Corporate & others	197320	196607	(0.36)
Global Gross Advance	444216	451223	1.58

Mandated
Norms under
Priority Sector

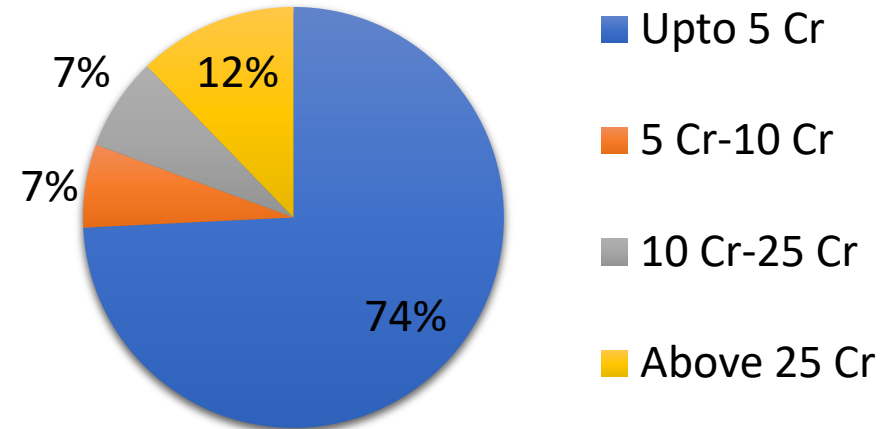
Achieved the mandated norms in respect of:

- Total Priority (44.66 % to ANBC against 40% norm, 49.95% prior to PSLC)
- Agriculture (18.58% to ANBC against 18% norm, 23.88% prior to PSLC)
- Small and Marginal Farmers (13.01% to ANBC against 8% norm, 17.81% prior to PSLC)
- Weaker Section (18.48% to ANBC against 10% norm, 23.28% prior to PSLC)
- Credit to women beneficiaries (14.72% to ANBC against 5% norm)

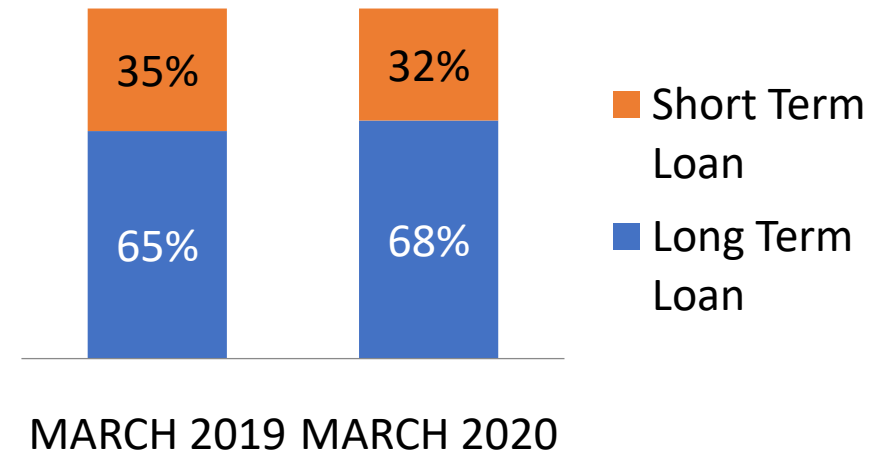
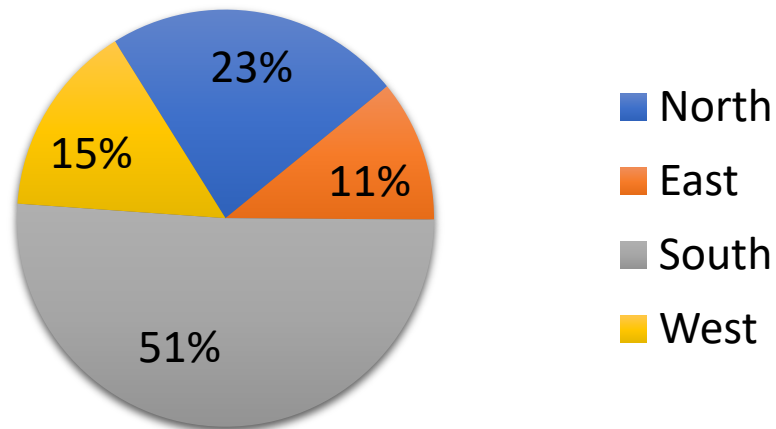
Segment Mix

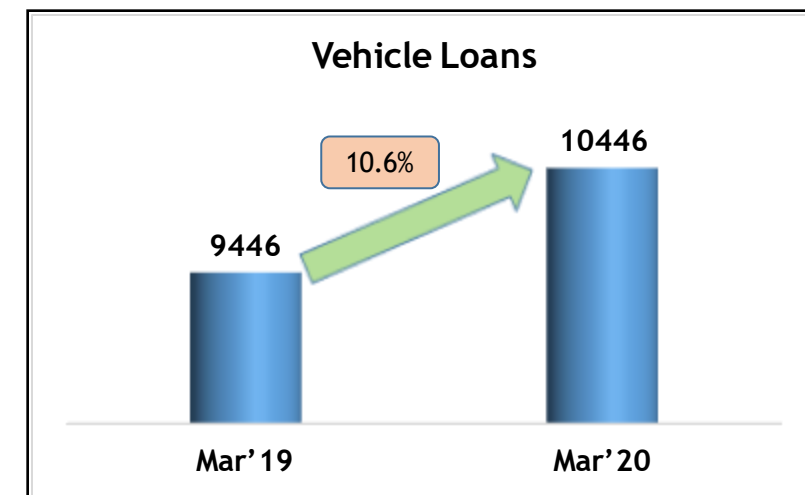
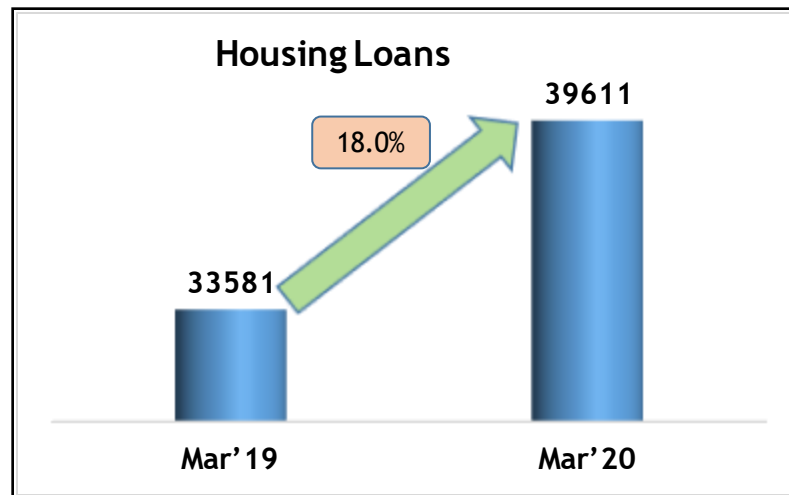
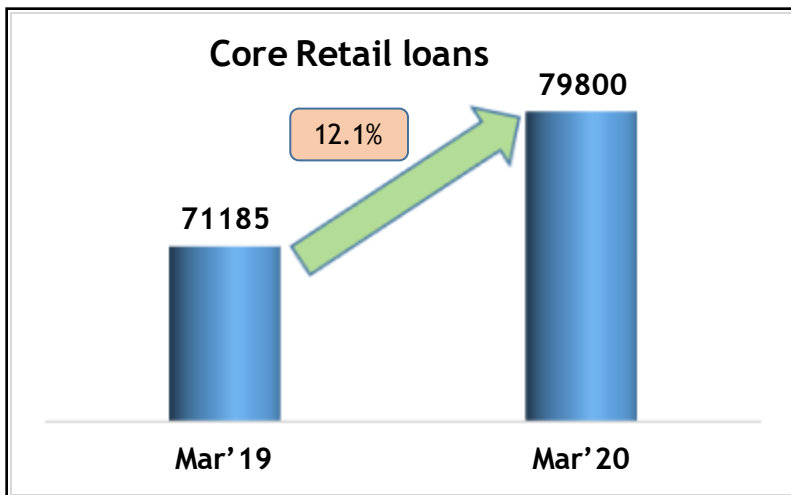


Book by Loan size



Geographical Mix





Amt in Rs. Crore

Parameters	Mar'19	Mar'20	Growth %
			Y-o-Y
Housing Loans	33581	39611	17.96
Vehicle Loans	9446	10446	10.59
Education Loan	8859	9423	6.37
Other Personal Loans	19299	20320	5.29
Core Retail loans	71185	79800	12.10

Amt in Rs. Crore

Sector/Scheme	Mar'19	Mar'20	Growth %
			Y-o-Y
Infrastructure	56798	55993	(1.40)
Iron & Steel	20146	18026	(10.52)
Textile	13621	13447	(1.28)
Food Processing	10562	10347	(2.04)
Engineering	9867	10068	2.04
Construction	5514	5667	2.77
Chemical & Chemical products	3978	3923	(1.38)
Auto & auto parts	3139	2980	(5.07)
Others	27601	29090	5.39
Total Industry Credit	151226	149541	(1.11)

Amt in Rs. Crore

Parameters	Mar'19	Mar'20	Y-o-Y
Total NBFC	52943	53879	1.77
<i>Out of which :</i>			
<i>HFCs</i>	<i>21635</i>	<i>20088</i>	<i>(7.15)</i>
<i>Private</i>	<i>21189</i>	<i>21773</i>	<i>2.76</i>
<i>Public</i>	<i>10119</i>	<i>12018</i>	<i>18.77</i>
Capital Market	4164	4032	(3.17)
Commercial Real Estate	6082	9170	50.77

External Rating - Wise Distribution of Domestic Advances above Rs. 5 crore

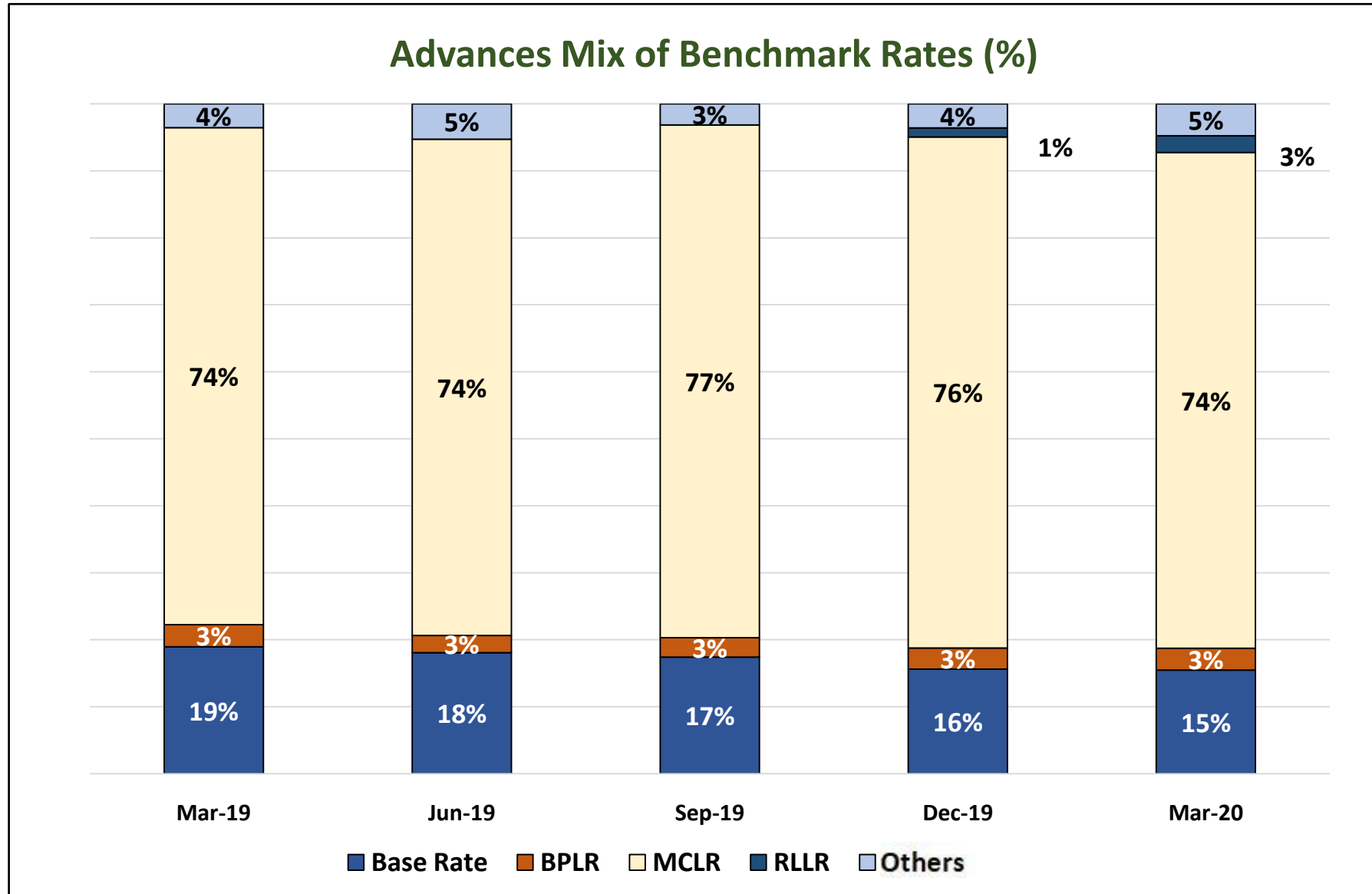
(% of total rated loan book above Rs 5 crore)

External Rating	Mar'19		Mar'20	
	Outstanding	% Share	Outstanding	% Share
A and above	94372	65.84	95457	63.60
BBB	22427	15.65	25490	16.98
BB and below	26534	18.51	29138	19.41
Total	143333	100.00	150085	100.00

PSU PSE Customers (Amt in Cr)		
Central Govt. Guarantee	State Govt. Guarantee	Total Liability
5464	20140	25807

Concentration Risk (%)

Particulars	Mar'19	Mar'20
Exposure to top 10 Group as % of total Exposure	7.79	6.75
Exposure to top 20 Individuals as % of total Exposure	10.81	10.98



Financial Performance

Total Income

Amt in Rs. Crore

Parameters	Quarterly					Annual		Growth %
	Q4 FY2019	Q1 FY2020	Q2 FY2020	Q3 FY2020	Q4 FY2020	FY2019	FY2020	Y-o-Y
Interest Income	12138	12201	12392	12295	12047	46810	48935	4.54
Interest on Advances	8630	9099	9185	9069	8723	34319	36076	5.12
Interest on Investments	2819	2793	2788	2867	2889	10938	11336	3.64
Other Interest Income	689	309	420	360	435	1554	1523	(1.95)
Non-Interest Income	1862	1862	2070	1707	2175	6575	7813	18.83
Fee Based Income	658	815	694	602	574	2442	2685	9.94
Trading Income	243	156	259	160	183	402	758	88.70
Recovery in Written off a/cs	111	327	338	251	554	1304	1470	12.69
Others	850	563	779	694	864	2426	2900	19.49
Total Income	14000	14062	14462	14002	14222	53385	56748	6.30

Non-Interest Income

Amt in Rs. Crore

Sl. No	Parameters	Quarterly					Annual		Growth %
		Q4 FY2019	Q1 FY2020	Q2 FY2020	Q3 FY2020	Q4 FY2020	FY2019	FY2020	Y-o-Y
(A)	Fee Based Income (i+ii+iii)	657	815	694	602	574	2442	2685	9.94
i)	Comm Exchange & Brok	253	198	191	203	231	885	824	(6.91)
(a)	Commission on LC/BG/DDs	157	143	140	131	138	616	552	(10.36)
(b)	<i>Govt. Business</i>	29	14	6	21	34	72	74	3.73
(c)	<i>Bancassurance</i>	67	41	46	51	60	198	198	0.01
(ii)	Service Charges	359	303	383	301	331	1166	1319	13.05
(iii)	Miscellaneous	46	314	120	97	12	391	543	38.78
(B)	Treasury Income (i+ii+iii)	457	405	604	424	508	1084	1940	78.95
(i)	Profit on Sale of Investments	243	156	259	160	183	402	758	88.70
(ii)	Profit on Exchange Transactions	204	241	320	261	293	633	1115	76.23
(iii)	Dividend Income	10	8	25	4	31	50	68	35.28
(C)	Recoveries in Written Off A/cs	111	327	338	251	554	1304	1470	12.69
(D)	Other Receipts	637	315	434	430	539	1744	1718	(1.50)
(E)	Total Non-Interest Income	1862	1862	2070	1707	2175	6575	7813	18.83

Total Expense

Amt in Rs. Crore

Parameters	Quarterly					Annual		Growth %
	Q4 FY2019	Q1 FY2020	Q2 FY2020	Q3 FY2020	Q4 FY2020	FY2019	FY2020	Y-o-Y
Interest Expenses	8638	8960	9262	8860	8729	32332	35811	10.76
Interest Paid on Deposits	8075	8406	8604	8303	8209	30098	33521	11.37
Other Interests	563	554	659	557	520	2234	2290	2.52
Operating Expenses	2389	2662	2655	2807	3453	10462	11577	10.66
Staff Cost	1147	1669	1594	1697	2175	6040	7134	18.11
Other Operating Expenses	1242	993	1061	1110	1278	4422	4443	0.47
Total Expenses	11027	11622	11917	11667	12182	42794	47388	10.73

Amt in Rs. Crore

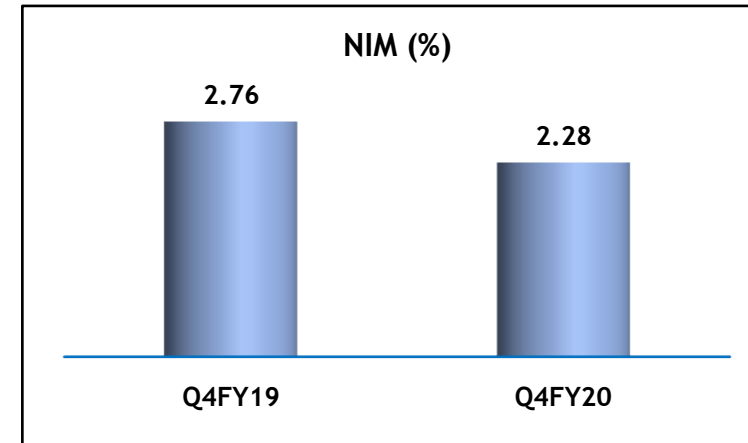
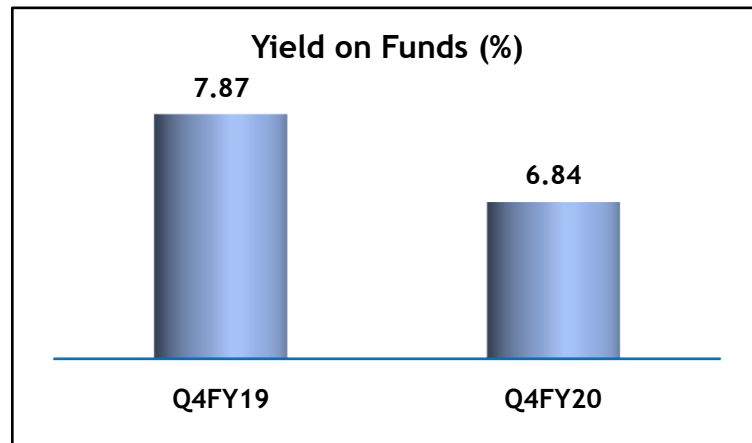
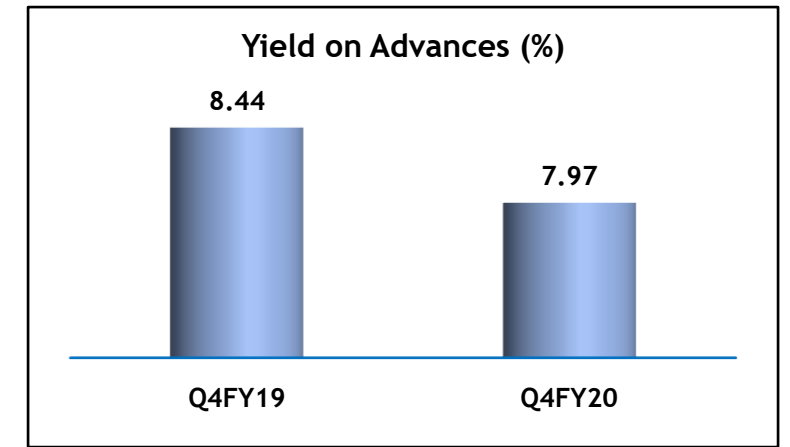
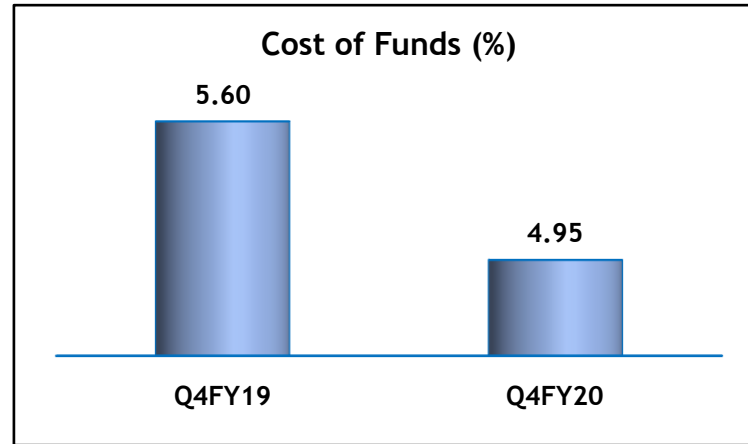
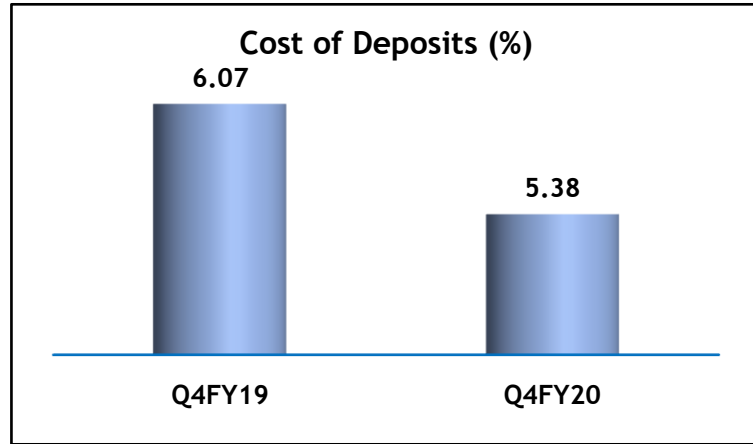
Parameters	Quarterly					Annual		Growth %
	Q4 FY2019	Q1 FY2020	Q2 FY2020	Q3 FY2020	Q4 FY2020	FY2019	FY2020	Y-o-Y
Total Interest Income	12138	12201	12392	12295	12047	46810	48935	4.54
Total Interest Expenses	8638	8960	9262	8860	8729	32332	35811	10.73
Net Interest Income	3500	3241	3130	3435	3319	14478	13124	(9.35)
Total Income	14000	14062	14462	14002	14222	53385	56748	6.30
Total Expenditure	11027	11622	11917	11667	12182	42794	47388	10.73
Operating Profit	2973	2440	2545	2334	2041	10591	9360	(11.62)
Provisions	3525	2111	2180	2005	5300	10244	11596	13.19
Net Profit	(552)	329	365	330	(3259)	347	(2236)	--

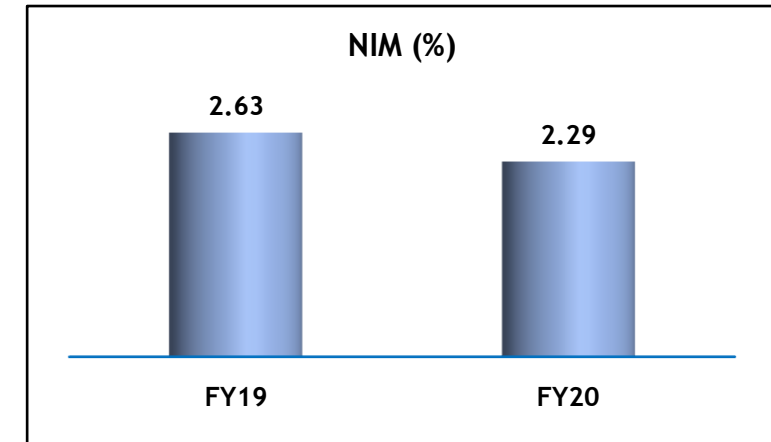
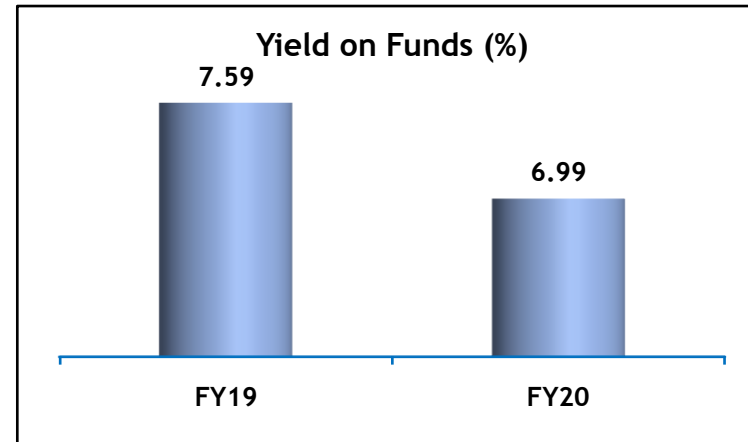
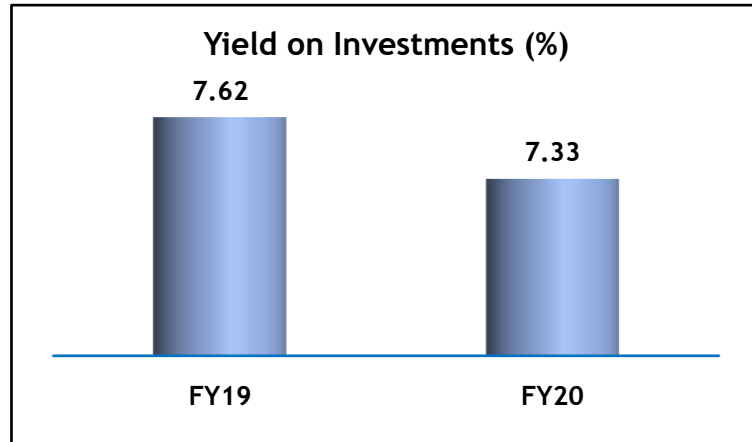
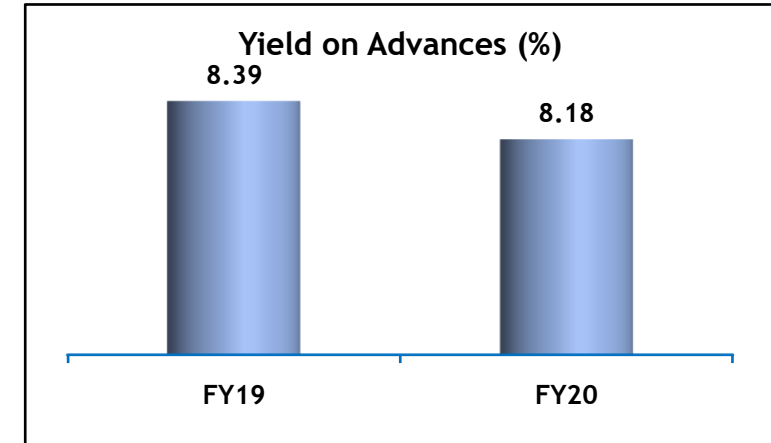
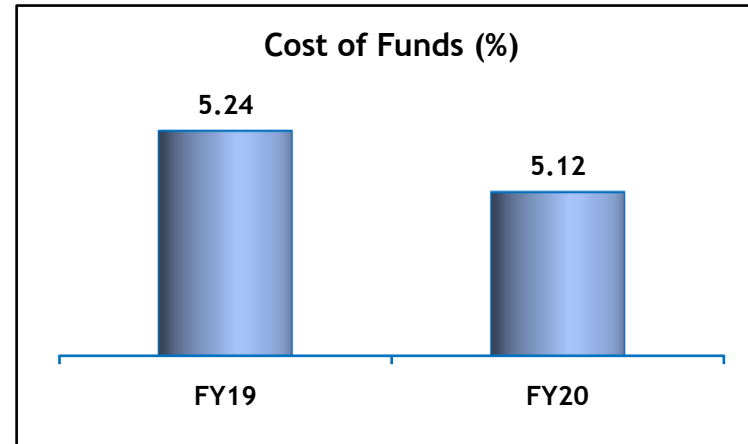
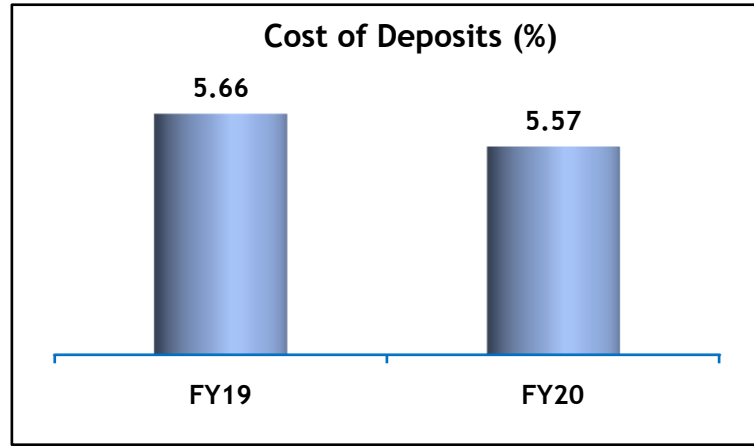
Amt in Rs. Crore

Parameters	Q4FY19	Q1FY20	Q2FY20	Q3FY20	Q4FY20	FY19	FY20
Total Provision	3525	2111	2180	2005	5300	10244	11596
NPAs	5121	2283	2300	1200	4875	12723	10655
Standard Asset	310	71	(6)	193	121	406	379
Depreciation on Investment	420	(499)	(109)	465	(135)	370	(278)
Income Tax	(1999)	212	142	202	(75)	(2674)	480
Others	(327)	44	(147)	(55)	514	(580)	359

(%)

Ratios	Mar'19		Jun'19		Sep'19		Dec'19		Mar'20	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
RoA	(0.36)	0.06	0.19	0.19	0.21	0.20	0.19	0.19	(1.85)	(0.32)
Return on Net-worth	(8.88)	1.40	4.94	4.94	5.36	5.13	4.27	4.44	(47.07)	(8.05)
Cost to Income	44.55	49.69	52.18	52.18	51.06	51.61	54.60	52.61	62.53	55.30
CD Ratio	--	74.16	--	73.57	--	73.22	--	70.09	--	72.16
EPS (Annualized)	--	4.71	17.48	17.48	19.38	18.42	12.69	13.10	--	--
Book Value (In Rs)	--	347.56	--	356.08	--	330.28	--	336.64	--	281.19







Investments

Amt in Rs. Crore

Sl.	Parameters	Mar'19	Jun'19	Sep'19	Dec'19	Mar'20
(1)	Domestic Investments	153301	154098	161199	165649	176476
(a)	SLR	127291	128646	130354	134981	145885
(b)	Non SLR	26010	25451	30846	30668	30591
	SLR as % to Dom. Investments	83.03%	83.48%	80.87%	81.49%	82.67%
(i)	Held To Maturity (HTM)	88800	87494	101804	104909	113601
(ii)	Available For Sale (AFS)	64279	66481	59247	60566	62726
(iii)	Held For trading (HFT)	222	123	148	173	148
(2)	Duration (AFS+HFT)	3.13	2.72	2.4	2.29	1.45
(3)	Modified Duration (AFS+HFT)	3.00	2.61	2.3	2.2	1.39
(4)	Net demand & time Liabilities	556525	565891	573732	582520	602997
(5)	Investment by Overseas Branches	2365	2016	1934	1844	1956
(6)	Total Gross Investment (1+5)	155665	156114	163133	167492	178432
	SLR HTM to Total SLR (%)	62.49%	60.82%	65.95%	65.98%	66.97%
	HTM To Investment (%)	57.05%	56.05%	62.41%	62.64%	63.67%

Amt in Rs. Crore

Parameters	Mar'19	Jun'19	Sep'19	Dec'19	Mar'20	% Share (Mar'20)	Y-o-Y Variation	
							Amount	%
PSU Bonds	4571	4377	4151	4114	3975	12.99%	(596)	(13.1)
Corporate and Other Bonds	5093	4868	4388	3914	3664	11.98%	(1429)	(28.1)
Special Govt. Sec excl. Recap Bonds	3994	3863	3863	3653	3651	11.93%	(343)	(8.6)
CG Recap. Bond	4865	4865	11436	11436	11436	37.39%	6571	135.1
Share of PSU/Corporate/Others	3387	3503	3301	3455	3439	11.24%	52	1.5
Venture Capital Fund	178	177	174	174	182	0.60%	4	2.4
Regional Rural Bank	25	25	44	44	44	0.14%	19	74.9
Security Receipts	1944	1938	1933	1926	1919	6.27%	(25)	(1.3)
Subsidiaries JV	887	887	887	887	887	2.90%	0	0.0
Other	1064	949	669	1063	1394	4.56%	330	31.0
Total Non SLR Investment	26010	25451	30846	30668	30591	100.00%	4581	17.6



Asset Quality

Asset Quality Ratios

Amount in Rs. Crore

Parameters	Mar'19	Jun'19	Sep'19	Dec'19	Mar'20
Gross NPA	39224	39399	38711	36645	37041
Gross NPA (%)	8.83	8.77	8.68	8.36	8.21
Net NPA	22955	23150	22090	21338	18251
Net NPA (%)	5.37	5.35	5.15	5.05	4.22
Provision Coverage Ratio (%)	68.13	68.62	70.11	70.97	75.86
Credit Cost (%)	2.92	2.14	2.11	1.86	2.46
Slippage Ratio (%)	4.38	0.91	0.63	1.18	3.71

Movement of NPA

Amount in Rs. Crore

Sl.No	Parameters	Q4FY19	Q1FY20	Q2FY20	Q3FY20	Q4FY20	FY19	FY20
(a)	NPA as at the beginning of period	44621	39224	39399	38711	36645	47468	39224
(i)	-Cash Recovery towards Book liability	966	1228	1297	4584	1412	6383	8521
(ii)	-Up-gradation in existing NPA upto 31 st	-18	335	707	110	56	3074	1208
(iii)	-Write Off	6918	1938	1286	2188	2086	14267	7498
(b)	Total Reduction (i+ii+iii)	7866	3501	3290	6882	3554	23724	17227
(c)	Fresh Addition	2469	3676	2602	4816	3950	15480	15044
(i)	-Fresh slippages	2400	3600	2550	4740	3090	15200	13980
(ii)	-Debits in existing NPA A/cs *(Harmonisation & Exchange Fluctuation)	69	76	52	76	860	280	1064
(d)	Gross NPAs at end of the period	39224	39399	38711	36645	37041	39224	37041
(e)	Eligible Deductions incl. Provisions	16269	16249	16621	15307	18790	16269	18790
(f)	Net NPAs	22955	23150	22090	21338	18251	22955	18251
(g)	Recoveries in Written Off A/cs	111	327	338	251	554	1304	1470

NPA Classification: Sector Wise

Amount in Rs. Crore

	Mar'19	Jun'19	Sep'19	Dec'19	Mar'20	Advance O/s (Mar'20)	GNPA (%)
Global Gross NPA	39224	39399	38711	36645	37041	451223	8.21
Overseas Gross NPA	3059	3089	3461	3473	4085	24539	16.65
Domestic Gross NPA	36165	36310	35250	33172	32956	426684	7.72
<i>Retail</i>	1287	1307	1280	1311	1337	79800	1.68
<i>Agriculture & Allied</i>	4948	5261	5506	5518	6002	97043	6.18
<i>MSME</i>	8199	8727	8770	8975	9011	78773	11.44
<i>Corporate & Others</i>	24790	24104	23156	20840	20691	195607	10.58

Amount in Rs. Crore

Parameters	Mar'19	Jun'19	Sep'19	Dec'19	Mar'20	Advance O/s (Mar-20)	GNPA (%)
Total Retail NPA	1287	1307	1280	1311	1337	79800	1.68
<i>Housing Loans</i>	439	472	477	479	497	39611	1.25
<i>Vehicle Loans</i>	175	198	191	197	197	10446	1.88
<i>Education Loan</i>	296	206	192	237	235	9423	2.49
<i>Other Personal Loans</i>	377	431	420	398	408	20320	2.00

NPA Classification : Industry wise

Amount in Rs. Crore

Sector/Scheme	Mar'19	Jun'19	Sep'19	Dec'19	Mar'20	% of Advances
Infrastructure	7858	8801	7251	7051	5959	10.64
Iron & Steel	5698	5132	5143	1381	1265	7.02
Textile	873	907	916	868	871	6.48
Food Processing	1647	1463	1492	1316	1359	13.13
Engineering	22	65	57	29	39	0.39
Construction	1425	812	826	816	754	13.31
Chemical	3	2	3	3	3	0.08
Auto & Auto Parts	940	929	928	881	251	8.42
Gems and Jewellery	77	57	76	73	69	3.09
Cement, Leather, Wood, etc.	6293	5972	6461	8201	10121	13.88
Total	24836	24140	23153	20619	20691	10.58

Special Mention Accounts (SMA)

Amt in Rs. Crore

SMA Position of the Bank (Rs. 5 Cr and above)

	Mar'19		Dec'19		Mar'20	
	Outstanding	% of total Advances	Outstanding	% of total Advances	Outstanding	% of total Advances
SMA 2	2323	0.46	5228	1.04	2764	0.52
SMA 1	4138	0.82	2705	0.54	5358	1.02
SMA 0	18982	3.77	10692	2.13	5651	1.07
TOTAL SMA 0,1& 2	25443	5.06	18625	3.71	13773	2.61

Amt in Rs. Crore

Parameters	No. of Pending Accounts	Book Liability (31.03.2020)	Provisions made (31.03.2020)	Provision coverage (for NCLT A/cs)
1 st List of RBI	7	5186	5186	100%
2 nd List of RBI	15	4791	4544	95%
Others	244	24199	18469	76%
Total	266	34176	28199	83%

RBI 1st list-In Five accounts (Bhushan Steel, Electro Steels, Monnet Ispat, Essar Steels & Alok Industries) resolution amount already received.

RBI 2nd list- In one account(Orchid Pharma) resolution amount received.

NCLT Resolution Status

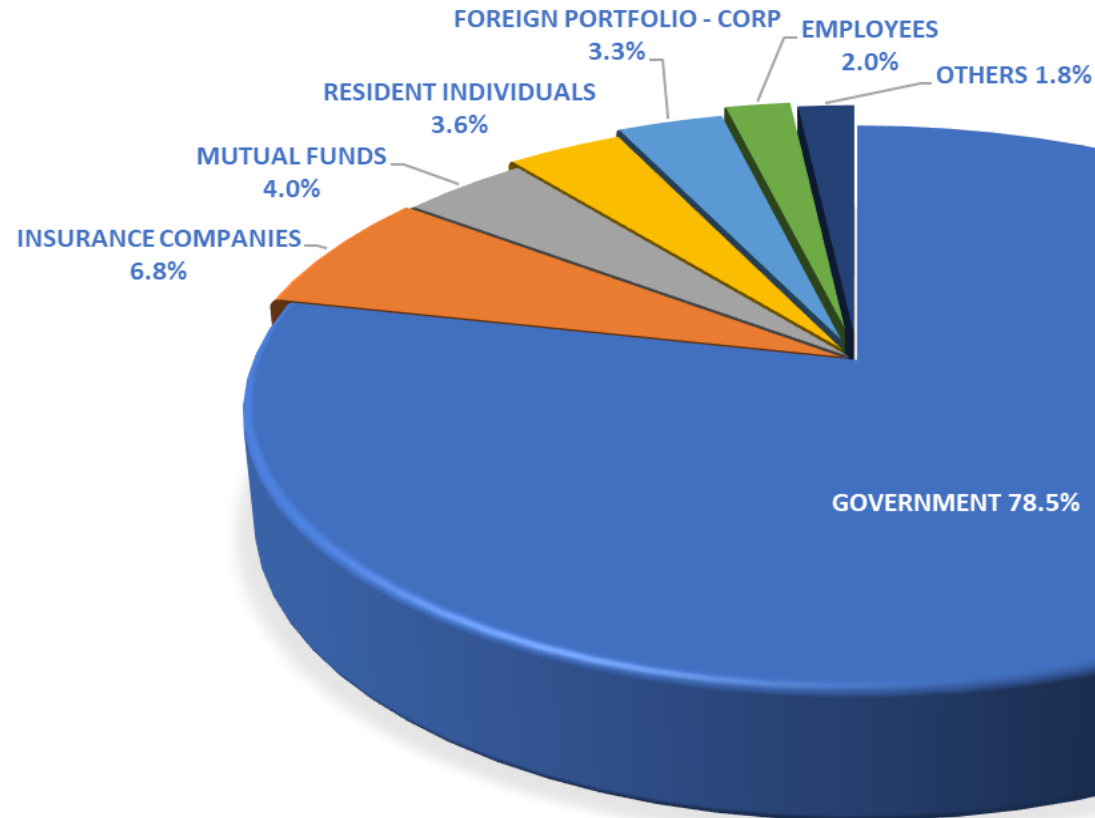
Recoveries under NCLT	Cumulative as at 31.03.2020	For the Year 2019-20 Amount
Recovery through Resolution	6288	3713
Recovery under Liquidation	52	40
Total Recovery under NCLT	6340	3753

Capital & Share Holding

Amt in Rs. Crore

Parameters	Mar'18	Mar'19	Mar'20
Tier I	36224	31851	36529
Common Equity	33455	29300	33881
Additional Tier I	2769	2551	2648
Tier II	10280	10082	12727
Total (Tier I+II)	46504	41933	49256
Risk-weighted Assets	351698	352456	360906
Gross Advances	400843	444216	451223
RWA to Gross Advances (%)	87.74	79.34	79.98
Tier I %	10.30	9.04	10.12
Common Equity %	9.51	8.31	9.39
Additional Tier I %	0.79	0.72	0.73
Tier II %	2.92	2.86	3.53
Total (Tier I+II) %	13.22	11.90	13.65

As on March 31st, 2020

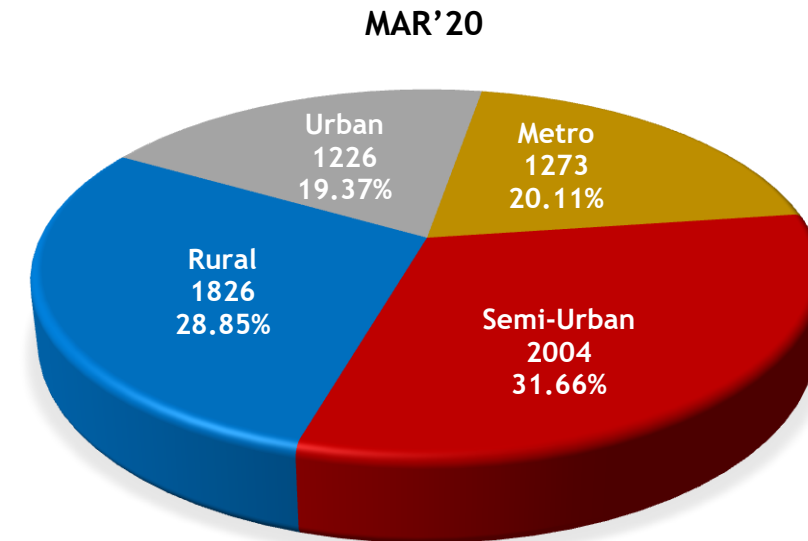


Expanding Reach

Expanding the reach

Parameters	Mar'19	Dec'19	Mar'20
Domestic Branches	6310	6328	6329
Overseas Branches	6	5	5
BC Points	2652	5240	6441
Total Banking Outlets	8968	11573	12775
ATM	8851	8873	8850

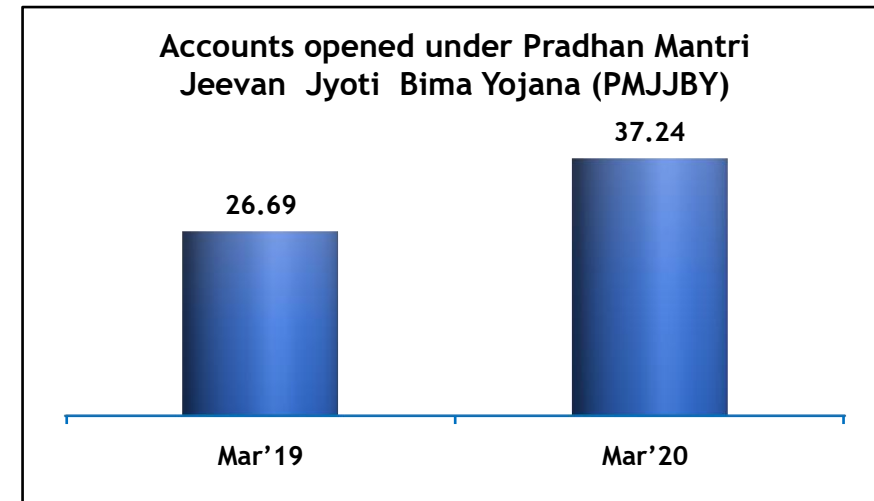
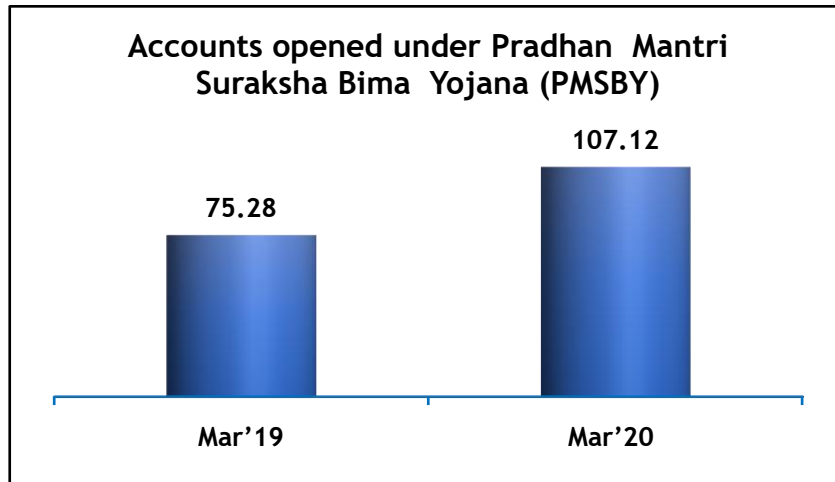
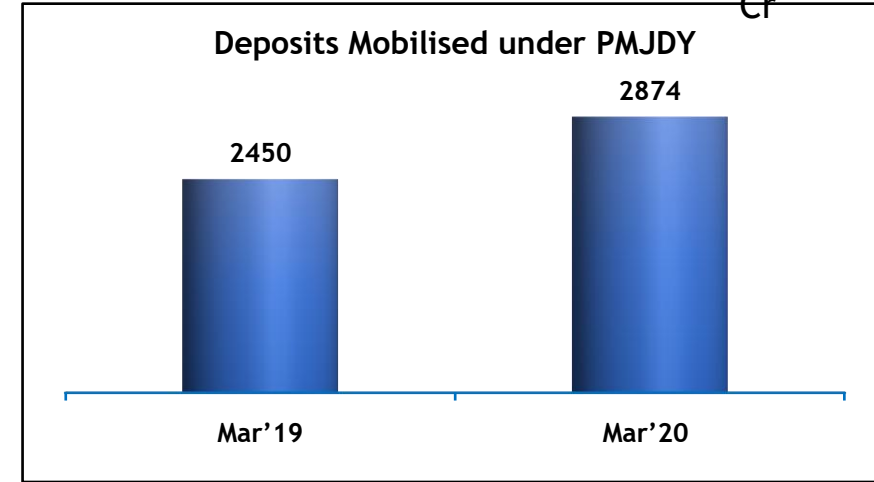
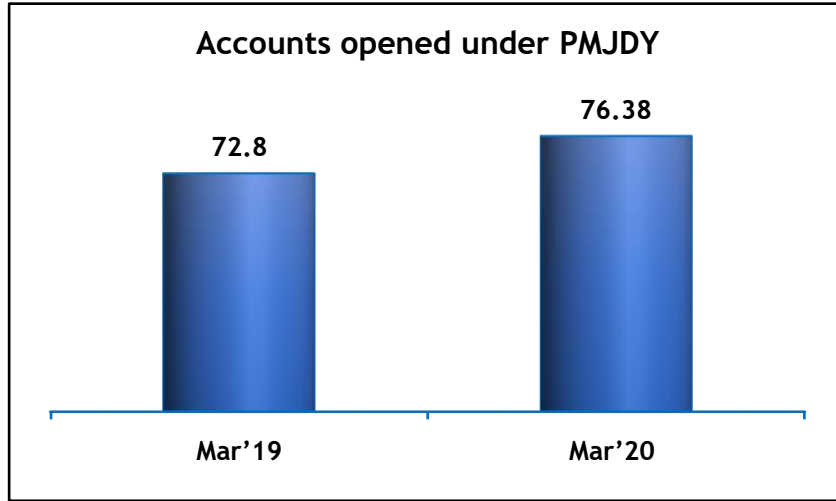
Population group (of Regular Banking Outlets)	Mar'19	Dec'19	Mar'20	% to total
Rural	1821	1825	1826	28.8
Semi-Urban	2003	2007	2004	31.7
Rural + Semi-urban	3824	3832	3830	60.5
Urban	1204	1224	1226	19.4
Metro	1282	1272	1273	20.1
Total Domestic	6310	6328	6329	100.0



5 Overseas branches at

- 1) Johannesburg
- 2) New York
- 3) London
- 4) Hong Kong
- 5) Dubai

Accounts in
Lakh, Amount in Rs
Cr





UPI Transactions
123 Crore
YoY growth: 251.53%



Internet Banking
No. of Users: 109.35 Lakh
YoY growth: 76.76%



E-Transaction:
73.92%



Mobile Banking
No. of Users: 42.24 Lakh
YoY growth: 93.21%



Awards & Accolades



- Best innovation in Banking technology award for CANDI Branch received in IDRBT banking technology innovation contest.
- Canara DiYA won Silver in SKOCH Awards 2019
- IBA's 15th Annual Banking Technology Award 2020 received for Most Customer-Centric Bank using Technology
- FINNOVITI 2020 award received for CANDLE for one of the best innovation in financial sectors' technology.
- Canara Bank won Tax Deductor of the Year Award for recognition of timely compliance to the TDS/TCS provisions of Income Tax Act.
- 'SIDBI-ET INDIA MSE AWARD-2019' for noteworthy Lender to MSE - (Public Sector Bank) Award Category.

Subsidiaries, Associates & JV

Amt in Rs. Crore

Name of the Entity	% Holding	Profit after Tax		
		FY 2019	FY 2020	Y-o-Y Growth %
Subsidiaries				
Canbank Financial Services Ltd.	100	2.10	62.21	2862.38
Canara Bank Securities Ltd.	100	9.71	22.71	133.88
Canbank Factors Ltd.	70	2.72	4.44	63.24
Canbank Computer Services Ltd.	69.14	3.01	3.94	30.90
Canbank Venture Capital Fund Ltd.	100	4.50	5.02	11.56
Canara Robeco Asset Management Company Ltd.	51	24.61	23.24	(5.57)
Canara HSBC OBC Life Insurance Company Ltd.	51	165.20	105.09	(36.39)
Canara Bank (Tanzania) Ltd.	100	3.01	5.32	76.74
Associates & JVs				
Can Fin Homes Ltd.	30	296.74	376.12	26.75
Karnataka Gramin Bank	35	81.28	18.61	(77.10)
Kerala Gramin Bank	35	89.83	(51.01)	--
Commercial Indo Bank LLC, Moscow (JV with SBI)	40	(3.29)	21.68	--

Amalgamation- Stronger Together

Customers

- Wider suite of products and offerings with better pricing
- Greater accessibility due to wide network coverage
- Improved customer service due to more allocation of staff to front end customer facing roles.
- Customer transactions through RTGS/NEFT and cash withdrawal through ATM network enabled without any inter-bank charges.
- Opportunity of more wealth management/ add on services

Regulator & Govt.

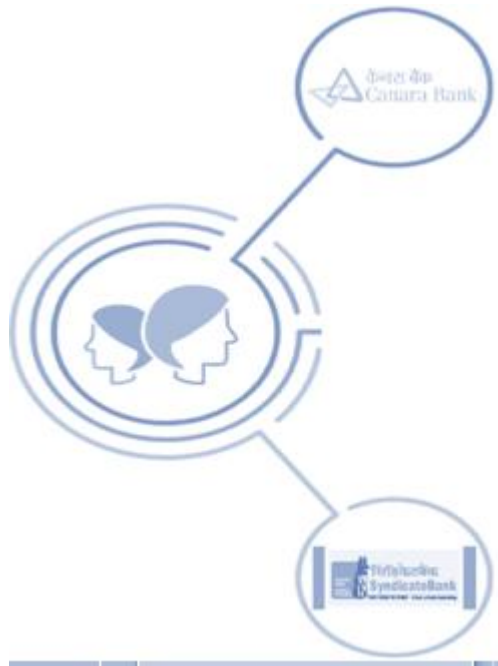
- A strong and competitive bank with improved profitability
- Strong branch network crucial to financial inclusion
- Amalgamated entity to have several synergy benefits from increased income and cost reduction

Employees

- Realigning and best matching of skills and aspirations
- Best employee practices of both the banks will be shared
- Skilling through specialized trainings at different levels
- Progression opportunities like creation of Chief General Manager positions
- Staff benefits harmonized across the amalgamated bank

From 1st April 2020, Customers can walk-in to any branch of the amalgamated bank

...to avail 12 key services



A. Financial services

- 1) Cash Withdrawal
- 2) Cash Deposit
- 3) Funds Transfer
- 4) Loan Repayment

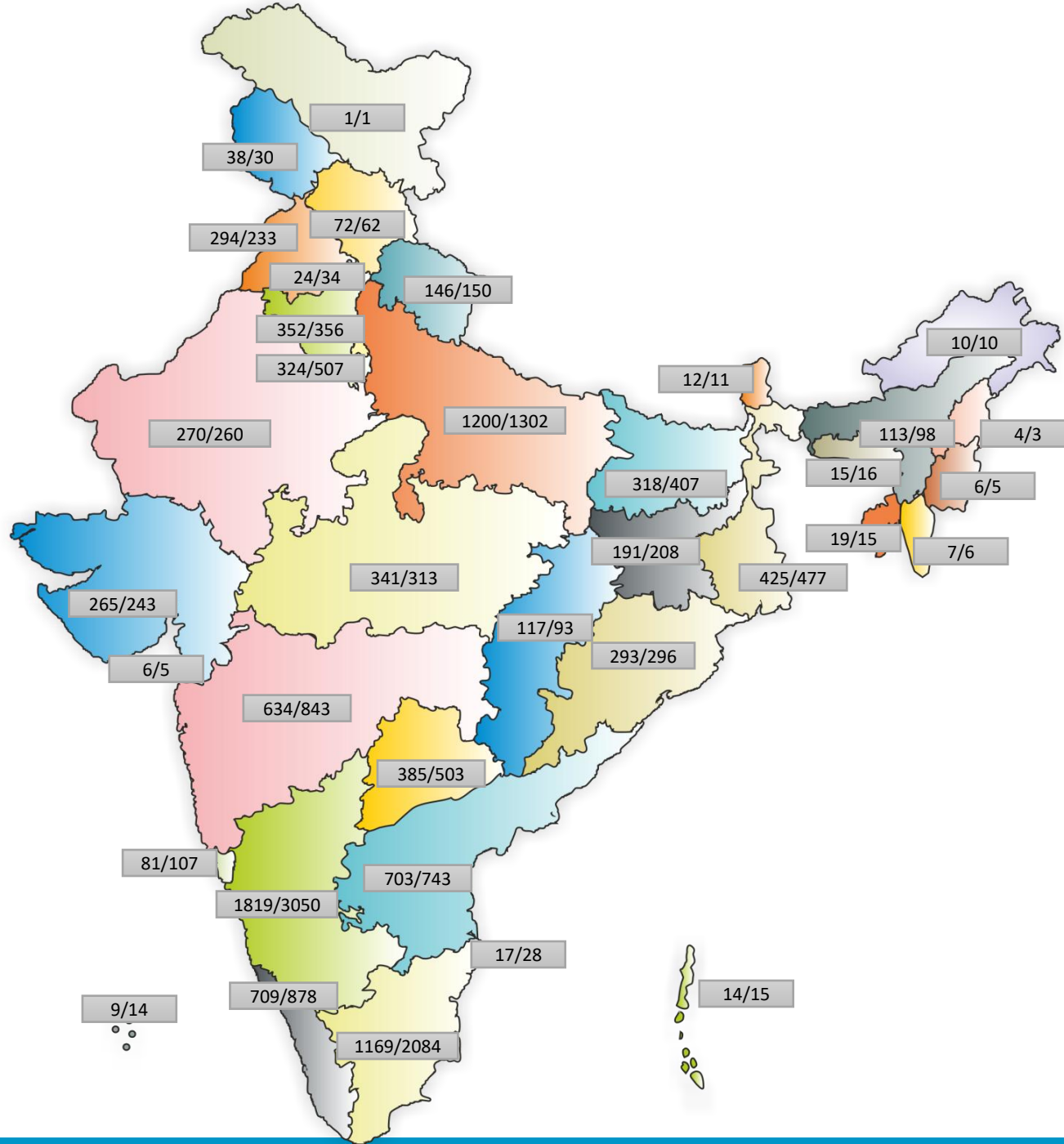
B. Non Financial services

- 5) Opening of SB Account
- 6) Cheque Book request
- 7) Stop payment of Cheque
- 8) Hot listing Debit / Credit Cards
- 9) Grievance Registration

C. Enquiry Services

- 10) Account Statement Generation
- 11) Loan Account Statement
- 12) Balance Enquiry

From 01.04.2020, all the above interoperable services provided in all the branches of Amalgamated Bank



Pan India Presence: Canara Bank

No of Branches : 10403 / No of ATMs: 13406



ATMs - 13406

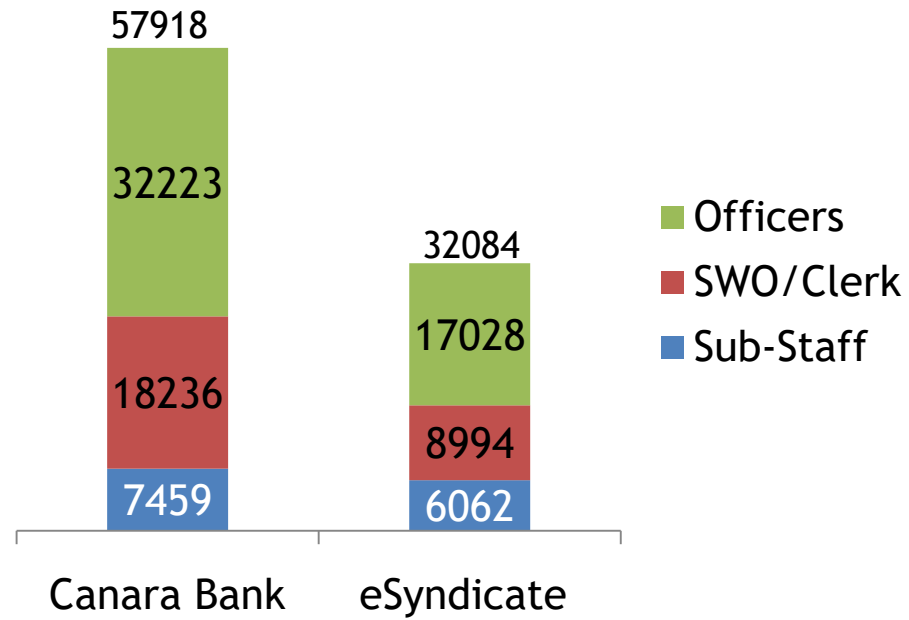


BCs - 9225



Branches - 10403
 Other Offices - 510

Favorable Staff Profile

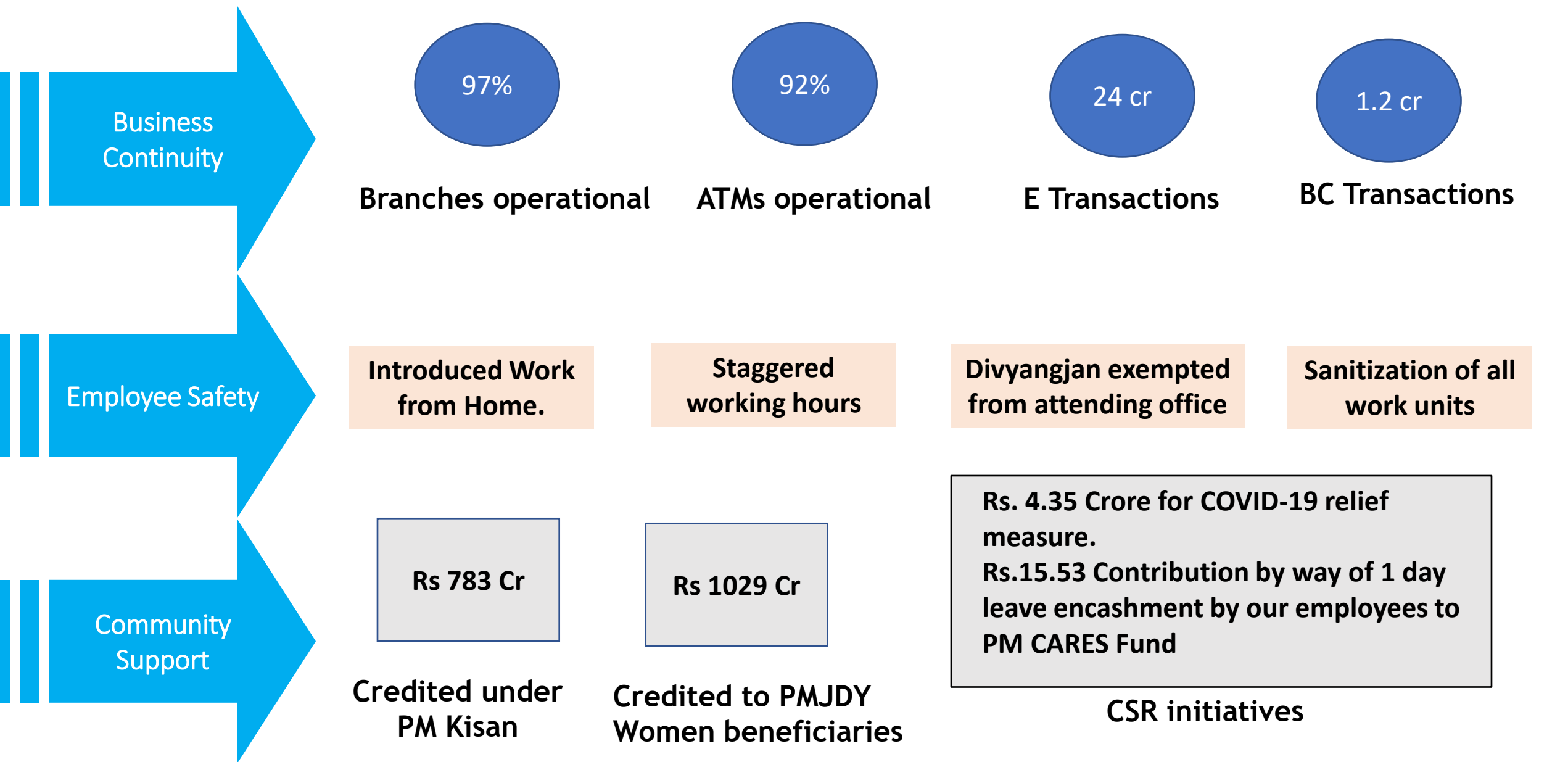


	Canara	eSyndicate	Total	% Share
Officers	32223	17028	49251	54.72
SWO/Clerk	18236	8994	27230	30.25
Sub-Staff	7459	6062	13521	15.03
Total Staff	57918	32084	90002	100.00

*eSB - erstwhile Syndicate Bank



Covid-19 Response



Credit Support

- ✚ Introduced CANARA CREDIT SUPPORT as part of Emergency Credit Line Facilities to Covid-19 affected customers. Loans worth Rs.1571 cr has been disbursed to over 73031 accounts under MSME so far.
- ✚ Introduction of Guaranteed Emergency Credit Line (GECL) for eligible MSME customers. Loans worth Rs.2548 cr has been disbursed to 163075 accounts.

Moratorium

- ✚ Moratorium as per RBI guideline offered to all borrowers. However, 19% of the customers in terms of number and 17% of the customers in terms of value have availed the moratorium facility.
- ✚ In respect of NBFCs 2.94% of the outstanding is covered under the moratorium facility.

Way Forward

Goals

- ✚ Shoring up CASA and reduction in high cost deposits.
- ✚ Balanced growth in advances with proper mix of Retail, Agri, MSME & Corporate Credit.
- ✚ 100% Guaranteed MSME Lending.
- ✚ Focus on NPA management with strategic actions on strengthening credit monitoring, contain fresh slippages and strengthen recovery efforts
- ✚ Strengthening digital capabilities and offerings for better customer service and acceptability with end to end digital solutions.
- ✚ Process Improvements to minimize turnaround times and improve efficiency to enhance productivity.
- ✚ Leveraging the Amalgamation benefits for maximisation of productivity

Thank You