

# Inspired by Customers driven by Digital

## Financial Results: Q1 (FY 2023-24)

# Performance Highlights



₹ in Crore

## Operating Profit

↑  
15.11%  
y-o-y  
7,604

## Net Profit

↑  
74.83%  
y-o-y  
3,535

## Global Business

↑  
9.38%  
y-o-y  
20,80,141

## Gross Advances

↑  
13.27%  
y-o-y  
8,87,671

## Net Interest Income

↑  
27.72%  
y-o-y  
8,666

## PCR

↑  
88.04%  
y-o-y  
353 bps

## RAM Credit

↑  
12.89%  
y-o-y  
4,91,475

## Gross NPA

↓  
5.15%  
y-o-y decline  
183 bps

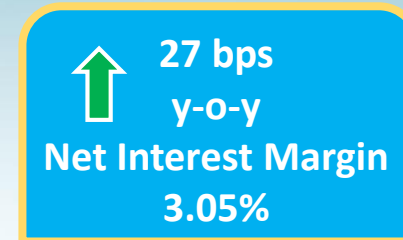
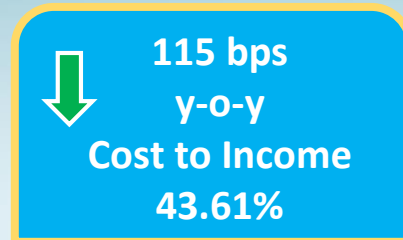
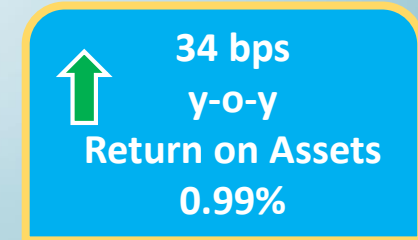
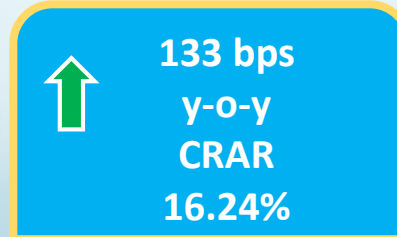
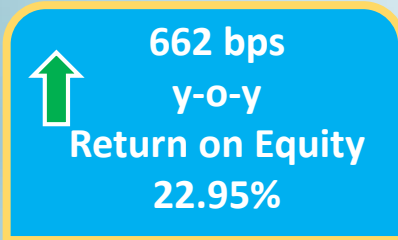
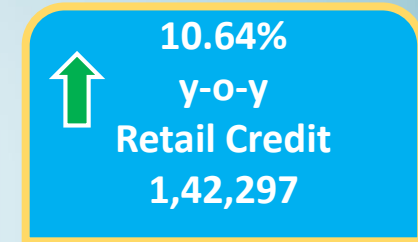
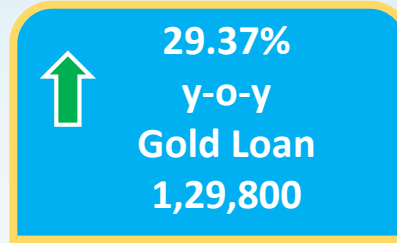
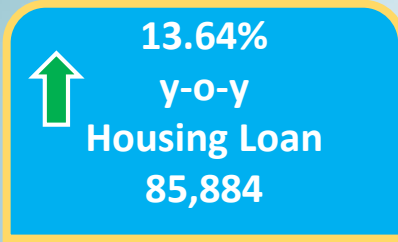
## Net NPA

↓  
1.57%  
y-o-y decline  
91 bps

# Key Highlights



₹ in Crore



# Contents



|  |              |
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भारत 2023 INDIA

वसुधैव कुटुम्बकम्

ONE EARTH • ONE FAMILY • ONE FUTURE



**Inspired by Customers  
driven by Digital**

**Business  
Performance**



₹ in Crore

| Parameters              | Jun'22  | Mar'23  | Jun'23  | Growth (%) |       |
|-------------------------|---------|---------|---------|------------|-------|
|                         |         |         |         | Q-o-Q      | Y-o-Y |
| Global Gross Business   | 1901776 | 2042001 | 2080141 | 1.87       | 9.38  |
| Domestic Gross Business | 1801047 | 1912508 | 1947569 | 1.83       | 8.14  |
| Overseas Gross Business | 100729  | 129493  | 132572  | 2.38       | 31.61 |
| Global Gross Advances   | 783654  | 862782  | 887671  | 2.88       | 13.27 |
| Domestic Gross Advances | 748140  | 817762  | 843063  | 3.09       | 12.69 |
| Overseas Gross Advances | 35514   | 45020   | 44608   | (0.92)     | 25.61 |
| Global Deposits         | 1118122 | 1179219 | 1192470 | 1.12       | 6.65  |
| Domestic Deposits       | 1052907 | 1094746 | 1104506 | 0.89       | 4.90  |
| Overseas Deposits       | 65215   | 84473   | 87964   | 4.13       | 34.88 |
| Global C-D Ratio (%)    | 70.09   | 73.17   | 74.44   | --         | --    |

# Domestic Deposit Mix



₹ in Crore

| Parameters             | Jun'22  | Mar'23  | Jun'23  | Growth (%) |       |
|------------------------|---------|---------|---------|------------|-------|
|                        |         |         |         | Q-o-Q      | Y-o-Y |
| CASA Deposits          | 361125  | 366472  | 364464  | (0.55)     | 0.92  |
| Term Deposit           | 691782  | 728274  | 740042  | 1.62       | 6.98  |
| Retail Term Deposit    | 451083  | 461737  | 466162  | 0.96       | 3.34  |
| Total Domestic Deposit | 1052907 | 1094746 | 1104506 | 0.89       | 4.90  |
| Global Deposits        | 1118122 | 1179219 | 1192470 | 1.12       | 6.65  |

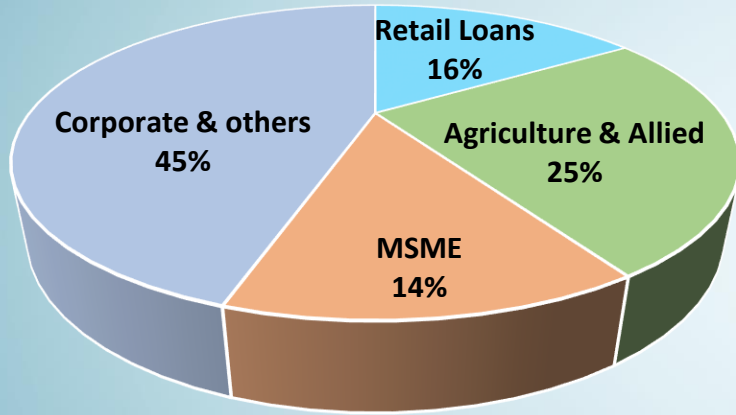
# Advances Mix



₹ in Crore

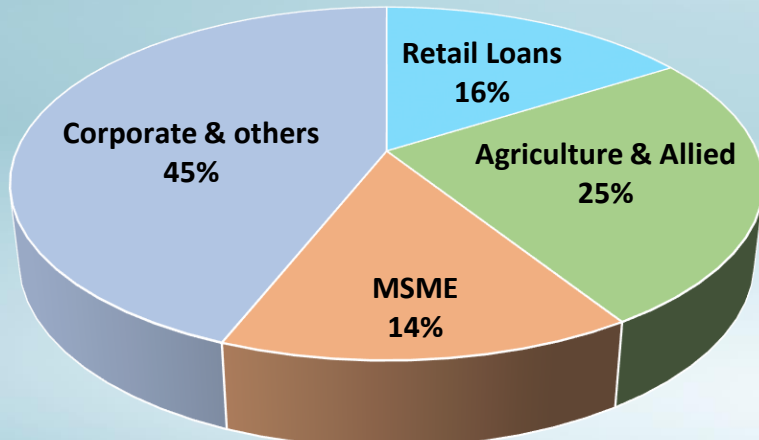
RAM: 55%

Jun'23



RAM: 55%

Mar'23



| Parameters                      | Jun'22 | Mar'23 | Jun'23 | Growth (%) |       |
|---------------------------------|--------|--------|--------|------------|-------|
|                                 |        |        |        | Q-o-Q      | Y-o-Y |
| <b>RAM Credit</b>               | 435346 | 477005 | 491475 | 3.03       | 12.89 |
| <b>Retail</b>                   | 128615 | 140051 | 142297 | 1.60       | 10.64 |
| <b>Agriculture &amp; Allied</b> | 185680 | 213327 | 222757 | 4.42       | 19.97 |
| <b>MSME</b>                     | 121051 | 123627 | 126421 | 2.26       | 4.44  |
| <b>Corporate &amp; others</b>   | 348308 | 385777 | 396196 | 2.70       | 13.75 |
| <b>Domestic Gross Advances</b>  | 748140 | 817762 | 843063 | 3.09       | 12.69 |
| <b>Global Gross Advance</b>     | 783654 | 862782 | 887671 | 2.88       | 13.27 |



# Exceeded the Mandated Targets under Priority Sector



## Mandated Norms under Priority Sector

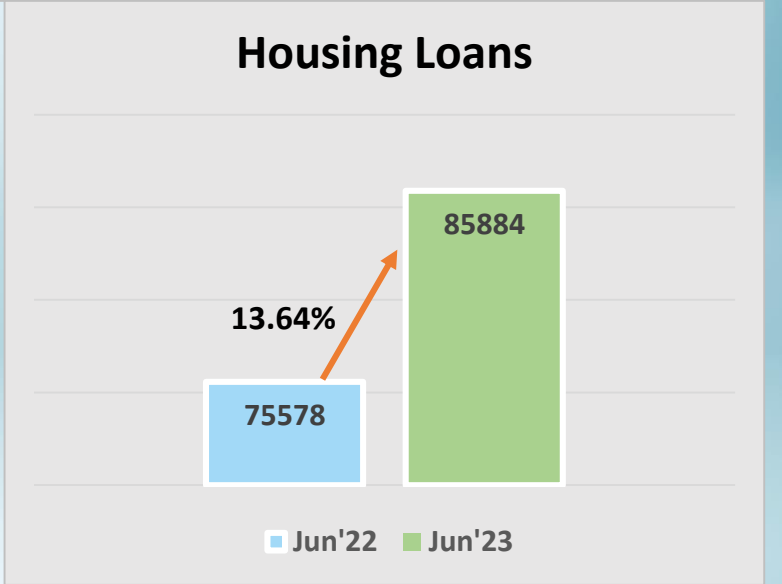
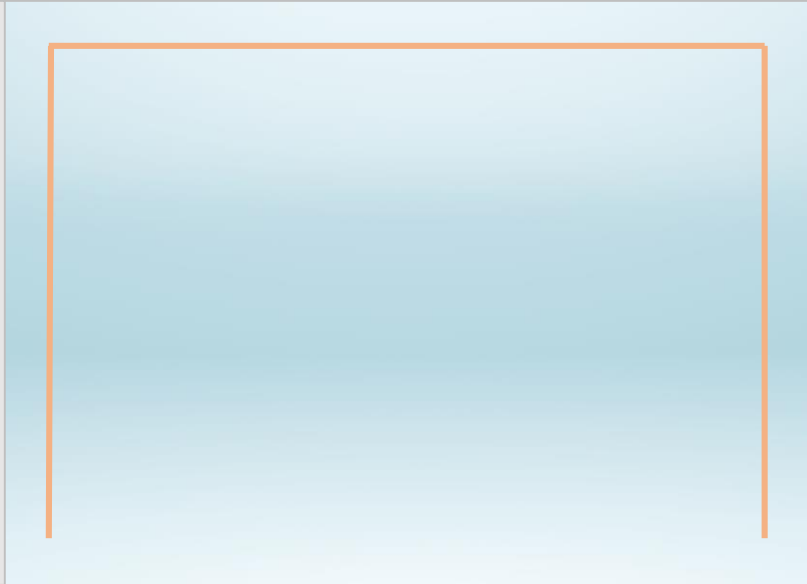
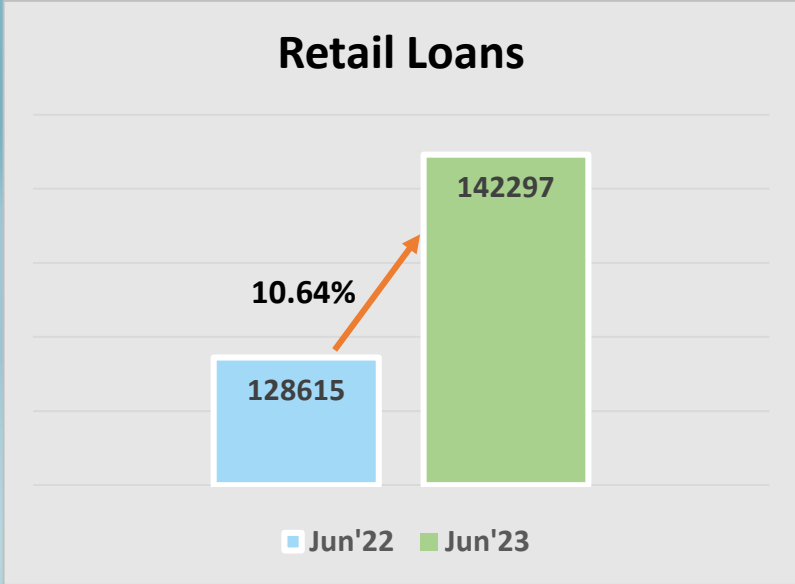
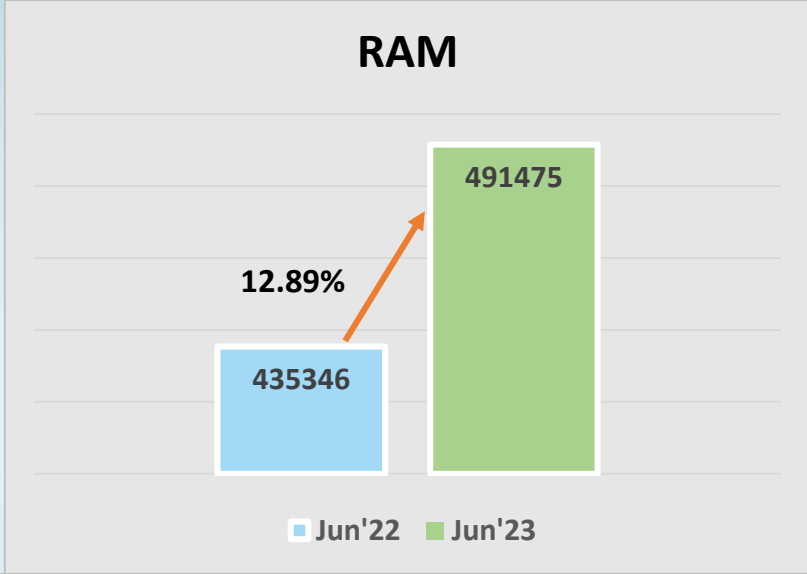
### Exceeded the mandated norms in respect of:

- Total Priority (45.59% to ANBC against 40% norm)
- Agriculture (20.37% to ANBC against 18% norm)
- Small and Marginal Farmers (15.08% to ANBC against 10.00% norm)
- Non Corporate Farmers (16.98% to ANBC against 13.78% norm)
- Weaker Section (21.54% to ANBC against 12.00% norm)
- Micro Enterprises (9.90% to ANBC against 7.50% norm)

# RAM & Retail Credit



₹ in Crore



# Industry Credit



₹ in Crore

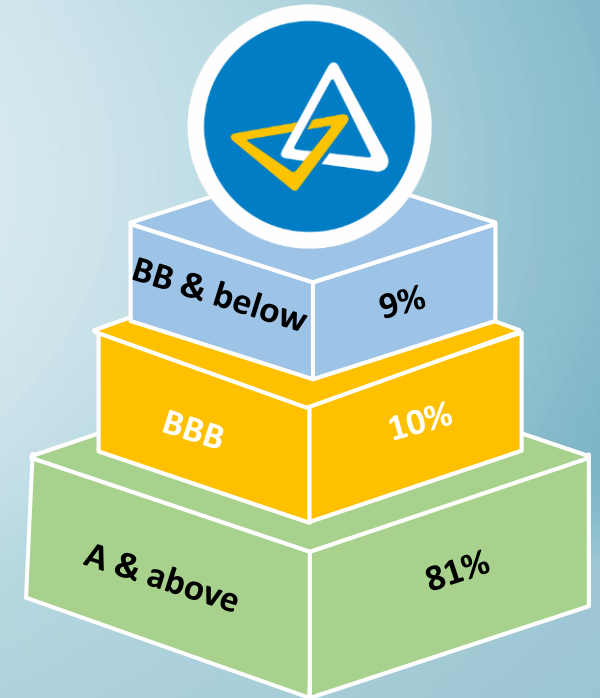
| Sector/Scheme                            | Jun'22 | Mar'23 | Jun'23 | Growth (in %) |         |
|--|--------|--------|--------|---------------|---------|
|  |        |        |        | Q-o-Q         | Y-o-Y   |
| Infrastructure                           | 105194 | 115542 | 115220 | (0.28)        | 9.53    |
| NBFC                                     | 122307 | 138973 | 144804 | 4.20          | 18.39   |
| Textile                                  | 18705  | 18055  | 17823  | (1.28)        | (4.72)  |
| Iron & Steel                             | 16473  | 15709  | 15564  | (0.92)        | (5.52)  |
| Commercial Real Estate                   | 15414  | 20460  | 19970  | (2.39)        | 29.56   |
| Food Processing                          | 13575  | 12722  | 12097  | (4.91)        | (10.89) |
| Engineering                              | 12914  | 12245  | 13590  | 10.98         | 5.23    |
| Petroleum, Coal products & Nuclear Fuels | 11840  | 11556  | 11670  | 0.99          | (1.44)  |
| Construction                             | 9454   | 9203   | 9670   | 5.07          | 2.28    |
| Chemicals & Chemical Products            | 6731   | 6691   | 7551   | 12.85         | 12.18   |

# Rating Profile



₹ in Crore

| External Rating - Wise Distribution of Domestic Advances above Rs 25 crore |               |            |               |            |               |            |
|--|---------------|------------|---------------|------------|---------------|------------|
| (% of Total rated loan book above Rs 25 crore)                             |               |            |               |            |               |            |
| External Rating  | Jun'22        |            | Mar'23        |            | Jun'23        |            |
|  | Outstanding   | % Share    | Outstanding   | % Share    | Outstanding   | % Share    |
| A and above  | 193935        | 78         | 209169        | 81         | 220189        | 81         |
| BBB  | 27732         | 11         | 25385         | 10         | 27224         | 10         |
| BB and below   | 28319         | 11         | 24403         | 9          | 25365         | 9          |
| <b>Total</b>   | <b>249986</b> | <b>100</b> | <b>258957</b> | <b>100</b> | <b>272778</b> | <b>100</b> |



| PSU PSE Customers (Jun'23) |                       |
|----------------------------|-----------------------|
| Central Govt. Guarantee    | State Govt. Guarantee |
| 6186                       | 51837                 |

# Rating Profile



₹ in Crore

## Rating Profile of Standard NBFC Domestic Exposure

| External Rating | Jun'22        |            | Mar'23        |            | Jun'23        |            |
|-----------------|---------------|------------|---------------|------------|---------------|------------|
|                 | Exposure      | % Share    | Exposure      | % Share    | Exposure      | % Share    |
| A and above     | 121168        | 99         | 129347        | 99         | 135871        | 99         |
| BBB             | 722           | 1          | 567           | 1          | 366           | 1          |
| BB and below    | 196           |            | 18            |            | 26            |            |
| <b>Total</b>    | <b>122086</b> | <b>100</b> | <b>129932</b> | <b>100</b> | <b>136263</b> | <b>100</b> |



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Financial  
Performance

# Total Income



₹ in Crore

| Parameters              | Quarterly    |              |              |             |              |
|-------------------------|--------------|--------------|--------------|-------------|--------------|
|                         | Jun'22       | Mar'23       | Jun'23       | Growth      |              |
|                         |              |              |              | Q-o-Q(%)    | Y-o-Y(%)     |
| Interest Income         | 18177        | 23910        | 25004        | 4.58        | 37.56        |
| Interest on Advances    | 12949        | 17538        | 18064        | 3.00        | 39.50        |
| Interest on Investments | 4481         | 5263         | 5349         | 1.63        | 19.37        |
| Other Interest Income   | 747          | 1109         | 1591         | 43.46       | 112.99       |
| Non-Interest Income     | 5175         | 4776         | 4819         | 0.90        | (6.88)       |
| <b>Total Income</b>     | <b>23352</b> | <b>28686</b> | <b>29823</b> | <b>3.96</b> | <b>27.71</b> |

# Non-Interest Income



₹ in Crore

| Parameters                         | Quarterly   |             |             |                |                |
|------------------------------------|-------------|-------------|-------------|----------------|----------------|
|                                    | Jun'22      | Mar'23      | Jun'23      | Growth         |                |
|                                    |             |             |             | Q-o-Q(%)       | Y-o-Y(%)       |
| <b>Fee Based Income (i+ii+iii)</b> | <b>1577</b> | <b>1905</b> | <b>1636</b> | <b>(14.12)</b> | <b>3.74</b>    |
| Commission Exchange & Brokerage(i) | 256         | 387         | 263         | (32.04)        | 2.73           |
| Service Charges(ii)                | 809         | 926         | 812         | (12.31)        | 0.37           |
| Miscellaneous(iii)                 | 512         | 592         | 561         | (5.24)         | 9.57           |
| <b>Treasury Income</b>             | <b>1849</b> | <b>390</b>  | <b>536</b>  | <b>37.44</b>   | <b>(71.01)</b> |
| Profit on Sale of Investments      | 889         | 151         | 294         | 94.70          | (66.93)        |
| Profit on Exchange Transactions    | 952         | 228         | 236         | 3.51           | (75.21)        |
| Dividend Income                    | 8           | 11          | 6           | (45.45)        | (25.00)        |
| Recoveries in Written Off A/cs     | 635         | 2167        | 796         | (63.27)        | 25.35          |
| Other Receipts( PSLC & Others)     | 1114        | 314         | 1851        | 489.49         | 66.16          |
| <b>Total Non-Interest Income</b>   | <b>5175</b> | <b>4776</b> | <b>4819</b> | <b>0.90</b>    | <b>(6.88)</b>  |



# Total Expenses



₹ in Crore

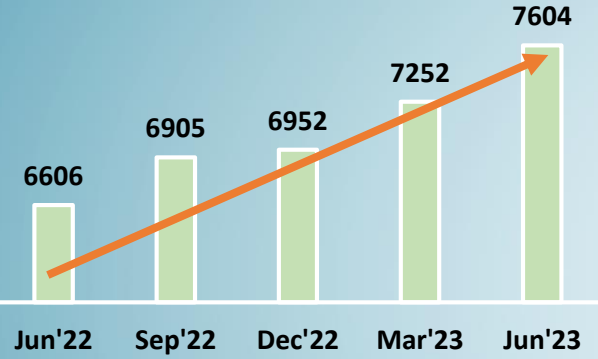
| Parameters                | Quarterly    |              |              |               |              |
|---------------------------|--------------|--------------|--------------|---------------|--------------|
|                           | Jun'22       | Mar'23       | Jun'23       | Growth        |              |
|                           |              |              |              | Q-o-Q(%)      | Y-o-Y(%)     |
| <b>Interest Expenses</b>  | <b>11392</b> | <b>15293</b> | <b>16338</b> | <b>6.83</b>   | <b>43.42</b> |
| Interest Paid on Deposits | 10583        | 14097        | 15043        | 6.71          | 42.14        |
| Other Interests           | 809          | 1196         | 1295         | 8.28          | 60.07        |
| <b>Operating Expenses</b> | <b>5354</b>  | <b>6141</b>  | <b>5881</b>  | <b>(4.23)</b> | <b>9.84</b>  |
| Staff Cost                | 3416         | 3727         | 3651         | (2.04)        | 6.88         |
| Other Operating Expenses  | 1938         | 2414         | 2230         | (7.62)        | 15.07        |
| <b>Total Expenses</b>     | <b>16746</b> | <b>21434</b> | <b>22219</b> | <b>3.66</b>   | <b>32.68</b> |

# Financials at a Glance

| Parameters              | Quarterly |        |        |          |          |
|-------------------------|-----------|--------|--------|----------|----------|
|                         | Jun'22    | Mar'23 | Jun'23 | Growth   |          |
|                         |           |        |        | Q-o-Q(%) | Y-o-Y(%) |
| Net Interest Income     | 6785      | 8617   | 8666   | 0.57     | 27.72    |
| Total Interest Income   | 18177     | 23910  | 25004  | 4.58     | 37.56    |
| Total Interest Expenses | 11392     | 15293  | 16338  | 6.83     | 43.42    |
| Total Income            | 23352     | 28686  | 29823  | 3.96     | 27.71    |
| Total Expenditure       | 16746     | 21434  | 22219  | 3.66     | 32.68    |
| Operating Profit        | 6606      | 7252   | 7604   | 4.85     | 15.11    |
| Provisions              | 4584      | 4077   | 4069   | (0.20)   | (11.23)  |
| Net Profit              | 2022      | 3175   | 3535   | 11.34    | 74.83    |



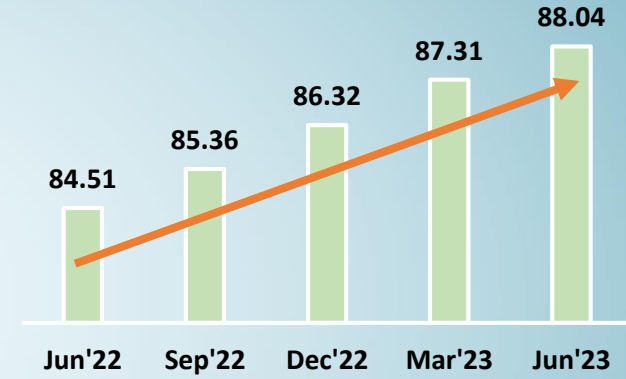
# Continuous & Consistent Growth



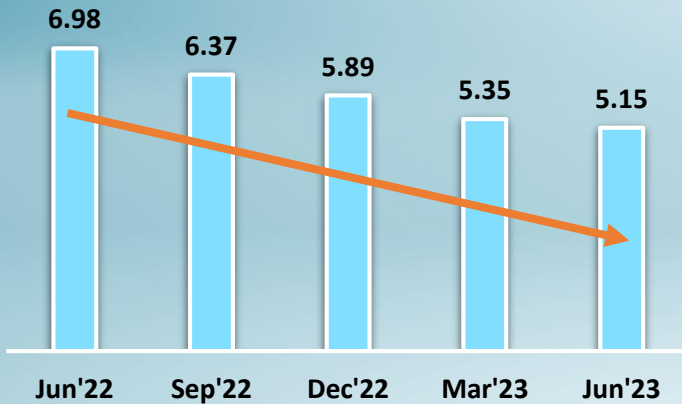
■ Operating Profit (₹ in Cr)



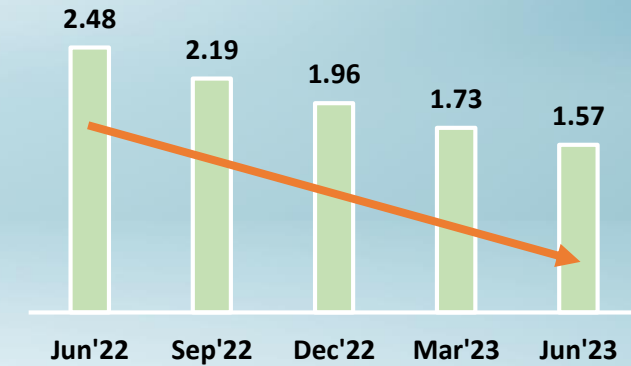
■ Net Profit (₹ in Cr)



■ PCR (%)



■ Gross NPA (%)



■ Net NPA (%)

# Provisions



₹ in Crore

| Parameters                | Quarterly |        |        |          |          |
|---------------------------|-----------|--------|--------|----------|----------|
|                           | Jun'22    | Mar'23 | Jun'23 | Growth   |          |
|                           |           |        |        | Q-o-Q(%) | Y-o-Y(%) |
| <b>Total Provision</b>    | 4584      | 4077   | 4069   | (0.20)   | (11.23)  |
| NPAs                      | 2673      | 2399   | 2417   | 0.75     | (9.58)   |
| Standard Asset            | 133       | (71)   | 3      | --       | (97.74)  |
| Non Performing Investment | 1535      | 47     | 332    | 606.38   | (78.37)  |
| Income Tax                | 894       | 982    | 1350   | 37.47    | 51.01    |
| Others                    | (651)     | 720    | (33)   | --       | --       |

# Key Ratios



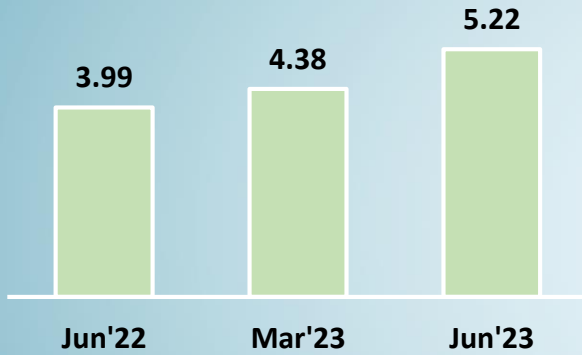
(%)

| Ratios              | Jun'22    |            | Mar'23    |            | Jun'23    |            |
|---------------------|-----------|------------|-----------|------------|-----------|------------|
|                     | Quarterly | Cumulative | Quarterly | Cumulative | Quarterly | Cumulative |
| Return on Assets    | 0.65      | 0.65       | 0.95      | 0.81       | 0.99      | 0.99       |
| Return on Net-worth | 16.33     | 16.33      | 21.68     | 19.49      | 22.95     | 22.95      |
| Cost to Income      | 44.76     | 44.76      | 45.85     | 44.79      | 43.61     | 43.61      |
| CD Ratio            | 70.09     | 70.09      | 73.17     | 73.17      | 74.44     | 74.44      |
| EPS (Annualized)    | 44.71     | 44.71      | 70.67     | 58.45      | 78.37     | 78.37      |
| Book Value (In ₹)   | 279.37    | 279.37     | 331.81    | 331.81     | 351.61    | 351.61     |
| NIM                 | 2.78      | 2.78       | 3.07      | 2.95       | 3.05      | 3.05       |



# Key Ratios

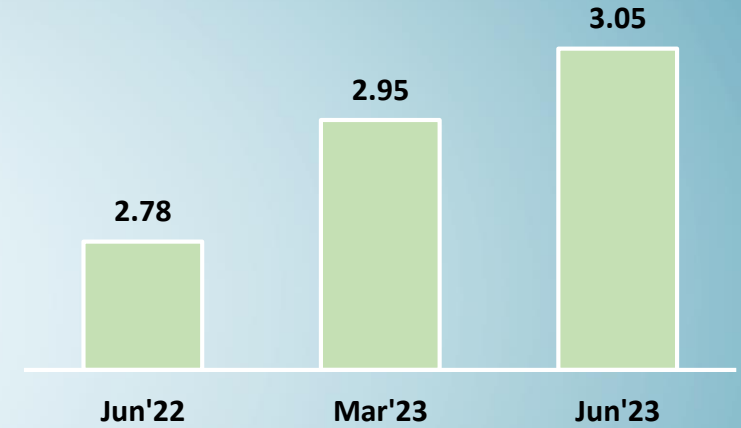
### Cost Of Deposits (%)



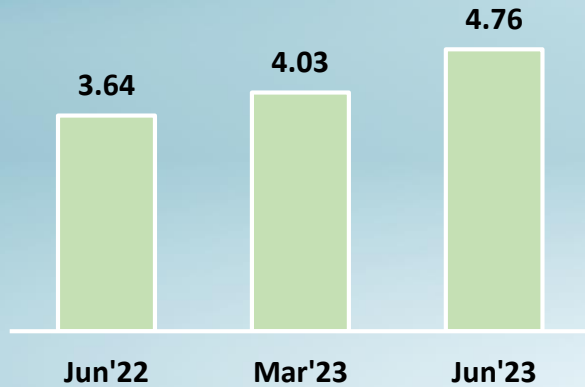
### Yield on Advances(%)



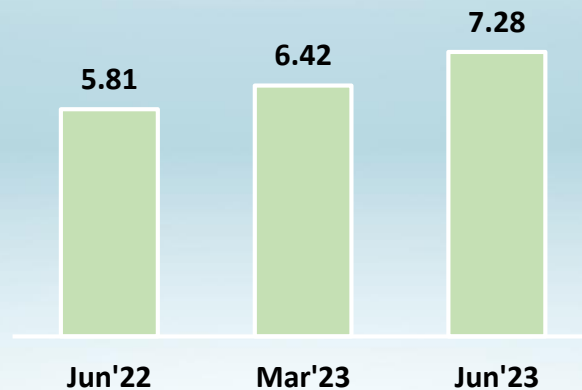
### NIM(%)



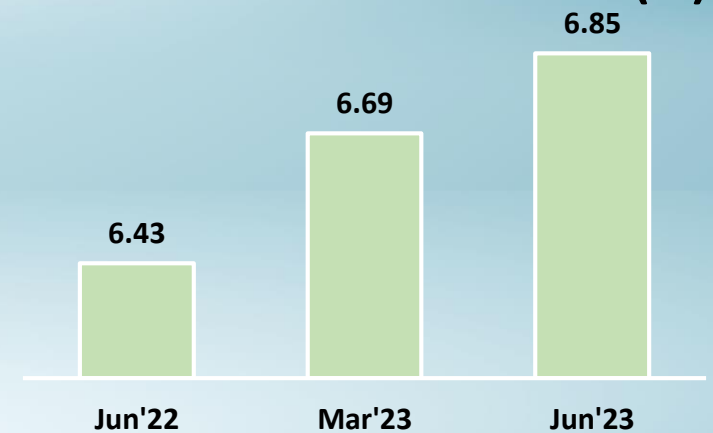
### Cost Of Funds (%)



### Yield on Funds(%)



### Yield on Investments(%)





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**INVESTMENTS**

# Investment Portfolio



₹ in Crore

| Sl. No | Parameters                      | Jun'22 | Mar'23 | Jun'23 |
|--------|---------------------------------|--------|--------|--------|
| 1      | Domestic Investments            | 309482 | 321699 | 334955 |
| (a)    | SLR                             | 269616 | 283770 | 298393 |
| (b)    | Non SLR                         | 39866  | 37929  | 36562  |
|        | SLR as % to Dom. Investments    | 87.12  | 88.21  | 89.08  |
| (i)    | Held To Maturity (HTM)          | 249809 | 269303 | 275423 |
| (ii)   | Available For Sale (AFS)        | 59549  | 52273  | 58692  |
| (iii)  | Held For Trading (HFT)          | 124    | 123    | 840    |
| 2      | Investment by Overseas Branches | 3619   | 2742   | 1008   |
| 3      | Total Gross Investment (1+2)    | 313101 | 324441 | 335963 |
|        | HTM To Investment (%)           | 80.72  | 83.71  | 82.23  |



# Non SLR Portfolio



₹ in Crore

| Parameters                          | Jun'22       | Mar'23       | Jun'23       | % Share<br>(Jun'23) | Y-o-Y Variation |               |
|-------------------------------------|--------------|--------------|--------------|---------------------|-----------------|---------------|
|                                     |              |              |              |                     | Amount          | %             |
| PSU Bonds                           | 4039         | 3538         | 3503         | 9.58                | (536)           | (13.27)       |
| Corporate and Other Bonds           | 7548         | 6616         | 5793         | 15.84               | (1755)          | (23.25)       |
| Special Govt. Sec excl. Recap Bonds | 2407         | 1898         | 1793         | 4.90                | (614)           | (25.51)       |
| CG Recap. Bond                      | 18238        | 18238        | 18238        | 49.88               | 0               | 0.00          |
| Share of PSU/Corporate/Others       | 4391         | 4283         | 4387         | 12.00               | (4)             | (0.09)        |
| Venture Capital Fund                | 356          | 439          | 366          | 1.00                | 10              | 2.81          |
| Regional Rural Bank                 | 286          | 333          | 333          | 0.91                | 47              | 16.43         |
| Security Receipts                   | 853          | 659          | 648          | 1.77                | (205)           | (24.03)       |
| Subsidiaries JV                     | 836          | 763          | 763          | 2.09                | (73)            | (8.73)        |
| Other                               | 912          | 1162         | 738          | 2.02                | (174)           | (19.08)       |
| <b>Total Non SLR Investment</b>     | <b>39866</b> | <b>37929</b> | <b>36562</b> | <b>100.00</b>       | <b>(3304)</b>   | <b>(8.29)</b> |



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**Asset Quality**

# Asset Quality Ratios



₹ in Crore

| Parameters                   | Jun'22 | Mar'23 | Jun'23 |
|------------------------------|--------|--------|--------|
| Gross NPA                    | 54734  | 46160  | 45727  |
| Gross NPA (%)                | 6.98   | 5.35   | 5.15   |
| Net NPA                      | 18505  | 14349  | 13461  |
| Net NPA (%)                  | 2.48   | 1.73   | 1.57   |
| Provision Coverage Ratio (%) | 84.51  | 87.31  | 88.04  |
| Credit Cost (%)              | 1.38   | 1.17   | 1.10   |
| Slippage Ratio (%)           | 0.36   | 0.34   | 0.36   |

# Movement of NPA



₹ in Crore

| Parameters  | Jun'22       | Mar'23       | Jun'23       |
|---|--------------|--------------|--------------|
| <b>NPA as at the beginning of the period</b>                      | <b>55652</b> | <b>50143</b> | <b>46160</b> |
| -Cash Recovery towards Book Liability(i)                          | 1886         | 1904         | 1127         |
| -Up-gradation(ii)   | 756          | 735          | 800          |
| -Write Off(iii)   | 2225         | 4317         | 1934         |
| <b>Total Reduction(i+ii+iii)</b>                                  | <b>4867</b>  | <b>6956</b>  | <b>3861</b>  |
| <b>Fresh Addition</b>   | <b>3949</b>  | <b>2973</b>  | <b>3428</b>  |
| -Fresh Slippages  | 3606         | 2857         | 3188         |
| -Debits in existing NPA A/c                                       | 343          | 116          | 240          |
| <b>Gross NPAs at end of the period</b>                            | <b>54734</b> | <b>46160</b> | <b>45727</b> |
| <b>Eligible Deductions incl. Provisions</b>                       | <b>36229</b> | <b>31811</b> | <b>32266</b> |
| <b>Net NPAs</b>   | <b>18505</b> | <b>14349</b> | <b>13461</b> |
| Recoveries in Written Off A/c                                     | 711          | 2445         | 891          |
| <b>Total Cash recovery including Recovery in Written off A/cs</b> | <b>2597</b>  | <b>4349</b>  | <b>2018</b>  |

# NPA Classification: Sector Wise



₹ in Crore

| Parameters           | Jun'22 | Mar'23 | Jun'23 | Advance O/s (Jun'23) | GNPA (%) |
|----------------------|--------|--------|--------|----------------------|----------|
| Domestic Gross NPA   | 49810  | 41387  | 41427  | 843063               | 4.91     |
| Global Gross NPA     | 54734  | 46160  | 45727  | 887671               | 5.15     |
| Retail               | 1844   | 2020   | 2082   | 142297               | 1.46     |
| Housing Loans        | 674    | 568    | 642    | 85884                | 0.75     |
| Vehicle Loans        | 256    | 226    | 242    | 15333                | 1.58     |
| Other Personal Loans | 396    | 318    | 328    | 26106                | 1.26     |
| Agriculture & Allied | 8554   | 7399   | 7436   | 222757               | 3.34     |
| MSME                 | 13273  | 11895  | 12295  | 126421               | 9.73     |
| Corporate & Others   | 31063  | 24846  | 23914  | 396196               | 6.04     |

# NPA Classification : Industry wise



₹ in Crore

| Sector/Scheme   | Jun'22 | Mar'23 | Jun'23 | GNPA (%) |
|-----------------|--------|--------|--------|----------|
| Infrastructure  | 9027   | 6079   | 5466   | 4.74     |
| Iron & Steel    | 909    | 739    | 721    | 4.63     |
| Textile         | 1429   | 1284   | 1299   | 7.29     |
| Food Processing | 1337   | 1119   | 1124   | 9.29     |
| Engineering     | 988    | 955    | 969    | 7.13     |

# Special Mention Accounts (SMA)

| SMA Position of the Bank (₹ 5 Cr and above) |                |              |                     |                |             |                     |
|---|----------------|--------------|---------------------|----------------|-------------|---------------------|
| Parameters                                  | Jun'22         |              |                     | Jun'23         |             |                     |
|   | No of Accounts | Outstanding  | % to Gross Advances | No of Accounts | Outstanding | % to Gross Advances |
| SMA 2                                       | 288            | 3439         | 0.38                | 237            | 3367        | 0.38                |
| SMA 1                                       | 113            | 1734         | 0.19                | 72             | 3482        | 0.39                |
| <b>TOTAL SMA 1 &amp; 2</b>                  | <b>401</b>     | <b>5173</b>  | <b>0.56</b>         | <b>309</b>     | <b>6849</b> | <b>0.77</b>         |
| SMA 0                                       | 283            | 6612         | 0.72                | 172            | 3045        | 0.34                |
| <b>TOTAL</b>                                | <b>684</b>     | <b>11785</b> | <b>1.29</b>         | <b>481</b>     | <b>9894</b> | <b>1.11</b>         |
| <b>SMA 0,1 &amp; 2% TO GROSS ADVANCES</b>   |                | <b>1.29</b>  |                     |                | <b>1.11</b> |                     |

# Accounts referred to NCLT

₹ in Crore

| Parameters                 | Jun'22         |                |              |                       | Jun'23         |                |              |                       |
|----------------------------|----------------|----------------|--------------|-----------------------|----------------|----------------|--------------|-----------------------|
|                            | No of Accounts | Book Liability | Provision    | Provision Coverage(%) | No of Accounts | Book Liability | Provision    | Provision Coverage(%) |
| 1st List - RBI             | 6              | 2345           | 2345         | 100                   | 4              | 1106           | 1106         | 100                   |
| 2nd List – RBI             | 13             | 5614           | 5601         | 99                    | 11             | 5289           | 5289         | 100                   |
| <b>Total RBI 1 &amp; 2</b> | <b>19</b>      | <b>7959</b>    | <b>7946</b>  | <b>99</b>             | <b>15</b>      | <b>6395</b>    | <b>6395</b>  | <b>100</b>            |
| Others                     | 359            | 37659          | 33306        | 88                    | 356            | 34801          | 33382        | 96                    |
| <b>Total</b>               | <b>378</b>     | <b>45618</b>   | <b>41252</b> | <b>90</b>             | <b>371</b>     | <b>41196</b>   | <b>39777</b> | <b>97</b>             |

## NCLT Resolution Status

|                               | Jun'22    |            | Jun'23    |            |
|-------------------------------|-----------|------------|-----------|------------|
|                               | No of A/c | Amount     | No of A/c | Amount     |
| Through Resolution            | 10        | 42         | 12        | 108        |
| Through Liquidation           | 46        | 334        | 26        | 52         |
| Through 12A Settlement        | 0         | 0          | 1         | 2          |
| Through Other Mode under NCLT | 0         | 0          | 2         | 1          |
| <b>Total</b>                  | <b>56</b> | <b>376</b> | <b>41</b> | <b>163</b> |





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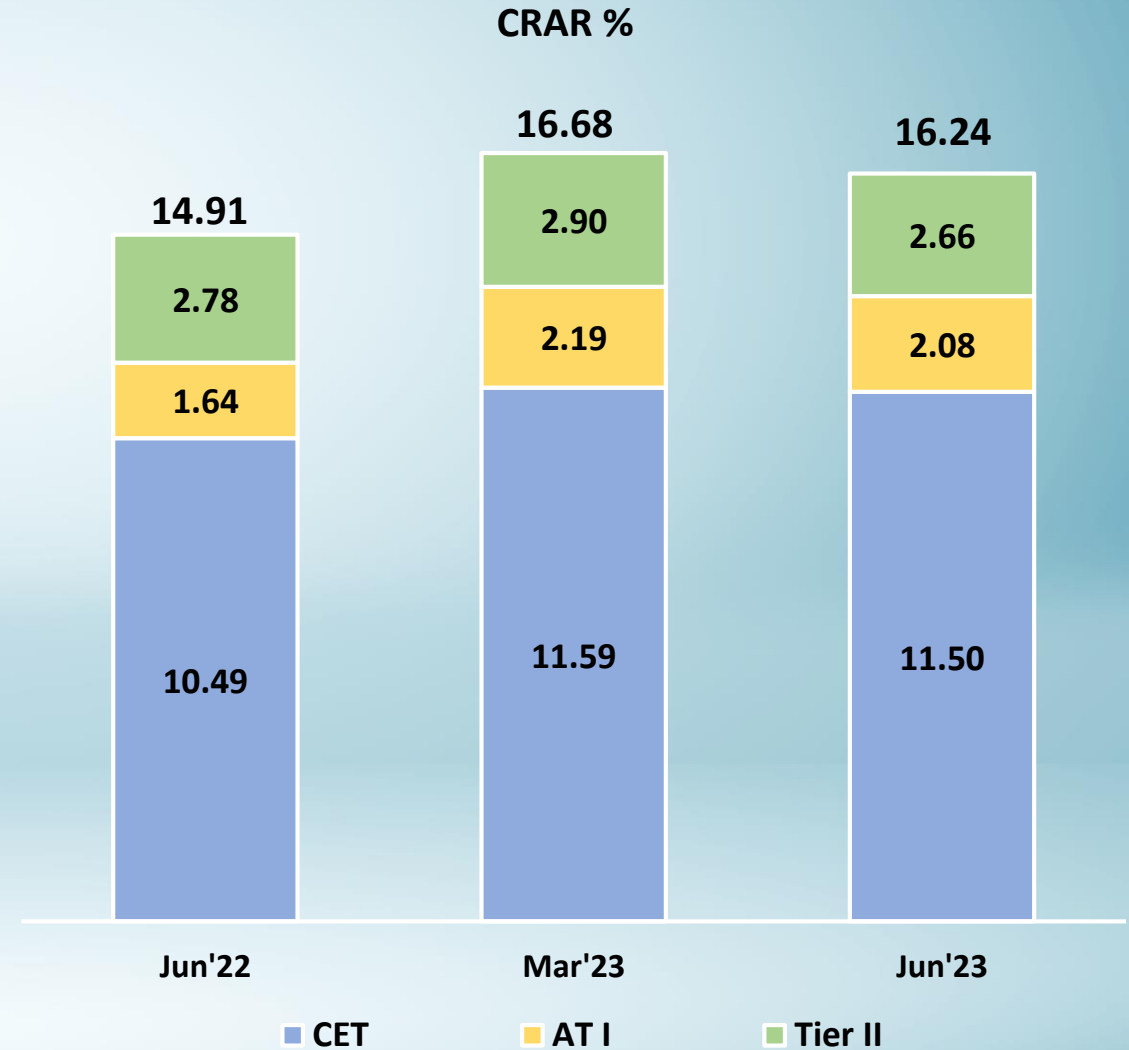
**Capital &  
Shareholding**

# Capital Funds (Basel III)



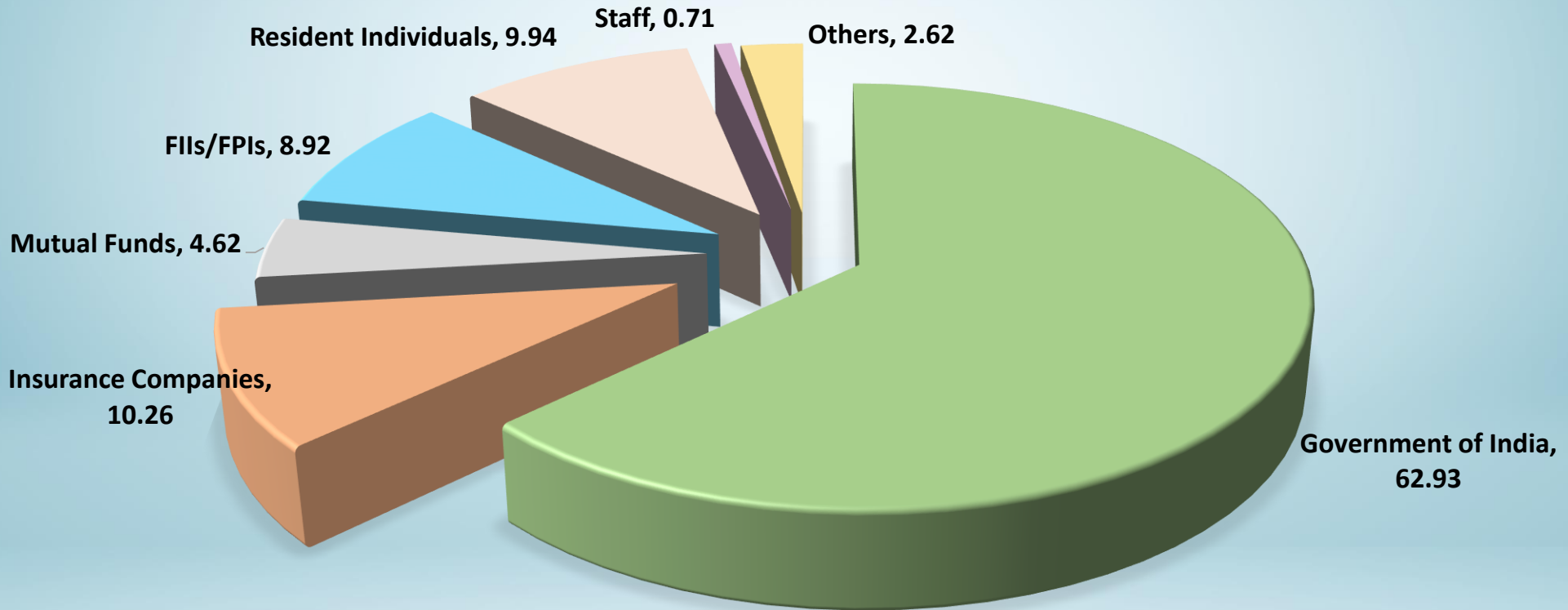
₹ in Crore

| Parameters                 | Jun'22       | Mar'23       | Jun'23       |
|----------------------------|--------------|--------------|--------------|
| Tier I                     | 65869        | 78236        | 80982        |
| Common Equity              | 56983        | 65814        | 68561        |
| Additional Tier I          | 8886         | 12422        | 12421        |
| Tier II                    | 15138        | 16466        | 15878        |
| <b>Total (Tier I+II)</b>   | <b>81007</b> | <b>94702</b> | <b>96860</b> |
| Risk-weighted Assets       | 543229       | 567763       | 596279       |
| Gross Advances             | 783654       | 862782       | 887671       |
| RWA to Gross Advances (%)  | 69.32        | 65.81        | 67.17        |
| Tier I (%)                 | 12.13        | 13.78        | 13.58        |
| Common Equity (%)          | 10.49        | 11.59        | 11.50        |
| Additional Tier I (%)      | 1.64         | 2.19         | 2.08         |
| Tier II (%)                | 2.78         | 2.90         | 2.66         |
| <b>Total (Tier I+II) %</b> | <b>14.91</b> | <b>16.68</b> | <b>16.24</b> |





# Shareholding Pattern as on June 30<sup>th</sup>, 2023





2008-2014

BRICS

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**Environmental, Social & Governance**

# Environmental, Social & Governance (ESG) Practices



## Environmental

- As a part of Green initiatives, Bank proposes to increase usage of LED light, BEE rated AC units and phasing our DG sets gradually. Bank has installed rooftop Solar Power system in 66 Bank owned properties with a capacity of 2382 KWp. Further, Bank has **become a founding member of Indian Green Building Council (IGBC) w.e.f 01.04.2023**. Bank has taken initiative to renovate the Branch premises enhancing the ambience also to suit the requirements for Green Certification.
- Bank has put forward its steps towards sustainability by investing ₹ 466 Cr in India's first Green Bond auction conducted by RBI in the month of Feb 2023.
- Bank has various products under sustainable financing segment viz Renewable Energy Projects, Compressed Biogas & Energy Conservation scheme, Solar Pump scheme under PM-KUSUM, Canara Green Wheels scheme for e-Vehicles and has portfolio of around ₹ 6000 Cr to sustainable projects.
- In order to align with Govt's target of achieving 100 GW of Solar Power capacity in the country of which 40 GW to be achieved from Roof Top Solar (RTS) for residential sector, Bank has modified its guidelines for residential sector by providing subsidy along with central financial assistance.



## Social

- Within communities, Bank engages in helping and uplifting the underserved communities through non profit organizations viz Canara Centenary Rural Development Trust, Canara Financial Advisory Trust, Canara Golden Jubilee Education Fund, Canara Relief and Welfare Society, 38 RSETIs and 27 RUDSETIs which have impacted the People and Society at large.
- Bank has setup 115 Financial Literacy Centers (FLCs) through which 5,558 camps have been conducted and 3,90,508 persons have been educated in June 2023 quarter.
- To promote diversity , equity & inclusive growth, Bank has formed an all women, Women Empowerment Committee 'Advaita' at Bank level with representatives from all levels of the Bank.
- As a part of Bank's CSR initiatives, Bank has provided financial assistance to various organizations for the betterment of the society and for supporting eco-friendly campaigns like 'Save Soil', sustainable projects like installation of rooftop solar, e-vehicles etc.



## Governance

- The Bank has now in place its first ESG Policy (Sustainability Framework), which shall be the guiding framework for Bank's journey towards sustainability. Bank has also come out with the ESG Statement which demonstrates the Bank's commitment, initiatives & actions built around its Seven Founding Principles which fall in line with the ESG concept and also aligns them with the United Nation's Sustainable Development Goals (SDGs).
- Bank has incorporated Climate & ESG Risk in Rating Model as a pre-sanction/ enhancement exercise for Corporate borrowers beyond a certain threshold.
- As a part of Disclosure, the Bank has published its first Business Responsibility and Sustainability Report (BRSR) report in the Annual Report for FY 2022-23.
- The Bank has come up with its Green Deposit policy & Lending Framework recently, by adhering to RBI's guidelines.
- Bank is a member of IBA's Standing Committee on ESG which is overseeing implementation of ESG on Banking industry.
- Bank has appointed a Chief Ethics Officer and an exclusive Ethics Section to oversee the implementation of business ethics in the organization.



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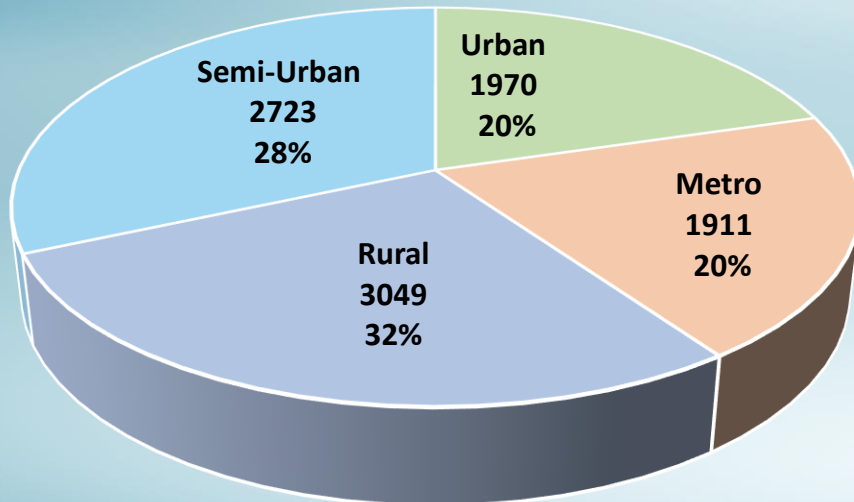
**Distribution  
Network**





| Parameters                   | Jun'22 | Mar'23 | Jun'23 |
|------------------------------|--------|--------|--------|
| General Branches(a)          | 8927   | 8883   | 8865   |
| Specialised Branches(b)      | 805    | 823    | 788    |
| Total Domestic Branches(a+b) | 9732   | 9706   | 9653   |
| Overseas Branches            | 3      | 3      | 3      |
| BC Points                    | 8906   | 12918  | 13427  |
| Total Banking Outlets        | 18641  | 22627  | 23083  |
| ATM                          | 10802  | 10726  | 10683  |
| Recycler                     | 1399   | 1404   | 1431   |

## Presence across Urban & Rural areas Jun'23



## 3 International Branches

- New York
- London
- Dubai



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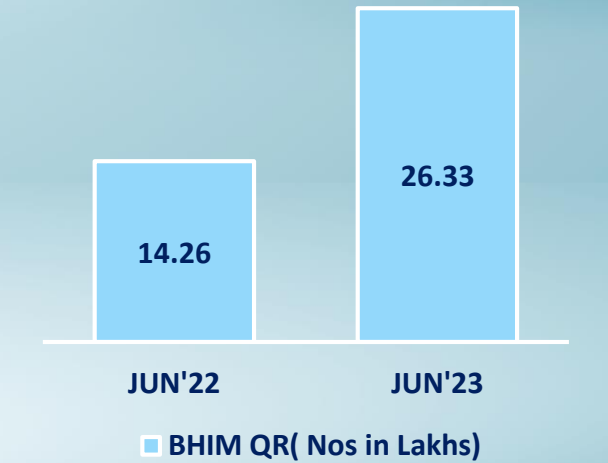
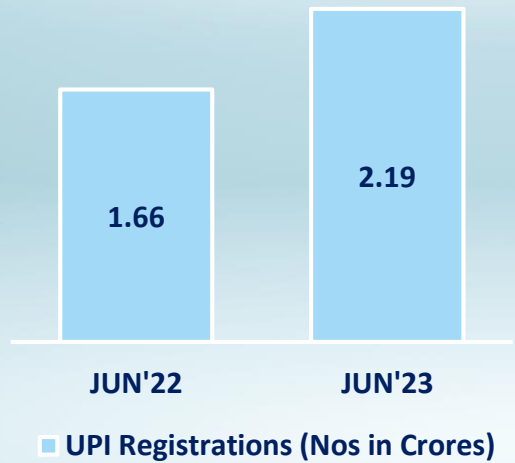
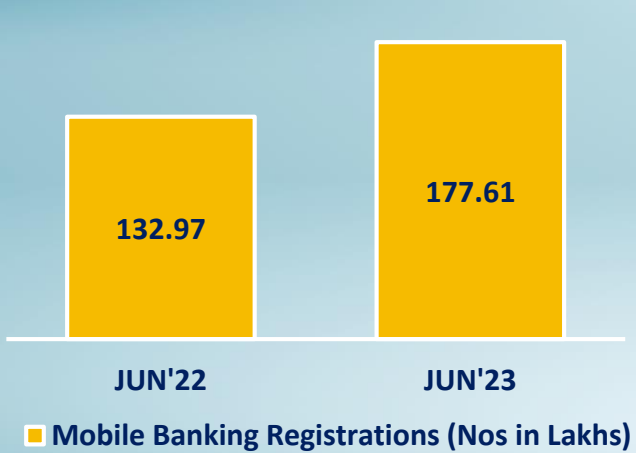
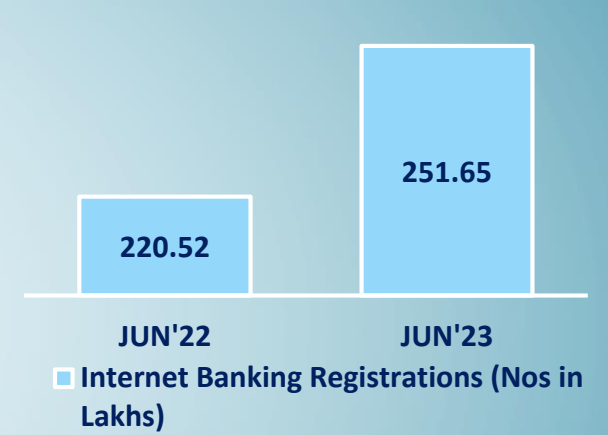
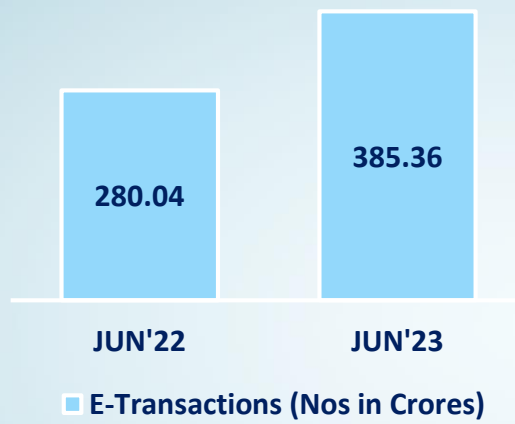
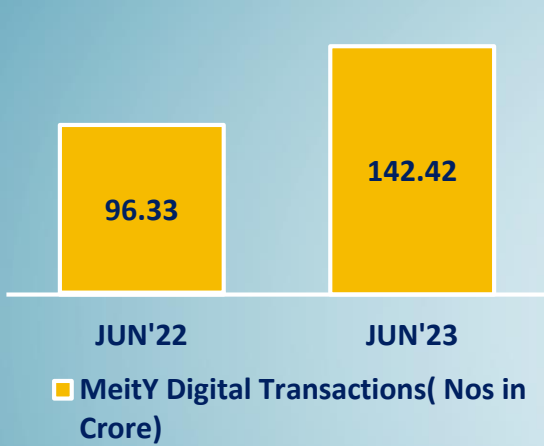


**Digital Footprint**





# Digital Footprint



# New Digital Initiatives



Ranked  
No.

1

Among all Public and Private sector Banks in Digital Banking and Merchant Acquisition by Ministry of Electronics & Information Technology, Government of India

For

2<sup>nd</sup>

Consecutive Year



First PSB to enable UPI payments through RuPay Credit Card in Mobile Banking App



First Bank to enable SHG On Us and Off Us Dual Authorisation transactions at BC terminals.



Launch of National Common Mobility Card (NCCM)



On-boarding of Mobile Banking and UPI through AADHAAR OTP

| Name of the Entity                          | Holding(%) | Total Profit  | Our share     |
|---|------------|---------------|---------------|
|   |            | Jun'23        |               |
| <b>SUBSIDIARIES</b>                         |            |               |               |
| Canara Robeco Asset Management Company Ltd. | 51         | 22.75         | 11.60         |
| Canara HSBC Life Insurance Company Ltd.     | 51         | 6.38          | 3.25          |
| Canbank Factors Ltd.                        | 70         | 1.63          | 1.14          |
| Canbank Computer Services Ltd.              | 69.14      | 3.64          | 2.52          |
| Canara Bank Securities Ltd.                 | 100        | 1.68          | 1.68          |
| Canbank Financial Services Ltd.             | 100        | 1.66          | 1.66          |
| Canara Bank (Tanzania) Ltd.                 | 100        | 0.48          | 0.48          |
| Canbank Venture Capital Fund Ltd.           | 100        | 0.41          | 0.41          |
| <b>Total</b>                                |            | <b>38.63</b>  | <b>22.74</b>  |
| <b>ASSOCIATES</b>                           |            |               |               |
| Andhra Pragathi Grameena Bank               | 35         | 242.32        | 84.81         |
| Can Fin Homes Ltd.                          | 29.99      | 183.45        | 55.02         |
| Kerala Gramin Bank                          | 35         | 82.98         | 29.04         |
| Karnataka Vikas Grameena Bank               | 35         | 20.28         | 7.10          |
| Karnataka Gramin Bank                       | 35         | 15.26         | 5.34          |
| <b>Total</b>                                |            | <b>544.29</b> | <b>181.31</b> |

# Goals for March 2024 vs Actuals for June 2023



| Parameters                               | Guidance<br>(31.03.2024) | Actuals as on 30.06.2023 |
|--|--------------------------|--------------------------|
| Business Growth (Global)                 | 10.00%                   | 9.38%                    |
| Advances Growth (Global)                 | 10.50%                   | 13.27%                   |
| Deposits Growth (Global)                 | 8.50%                    | 6.65%                    |
| CASA (Domestic CASA to Domestic Deposit) | 35.00%                   | 33.00%                   |
| NIM (Global)(Annualized)                 | 3.05%                    | 3.05%                    |
| Gross NPA (Global)                       | 4.50%                    | 5.15%                    |
| Net NPA (Global)                         | 1.20%                    | 1.57%                    |
| PCR (Global)                             | 90.00%                   | 88.04%                   |
| Slippage Ratio (Global)(Annualized)      | 1.30%                    | 1.44%                    |
| Credit Cost (Global)(Annualized)         | 1.20%                    | 1.10%                    |
| Return on Equity (RoE)                   | 19.50%                   | 22.95%                   |
| Earning per share (EPS)( Annualized)     | 65.00                    | 78.37                    |
| Return on Average Assets (RoA)           | 1.00%                    | 0.99%                    |



## Disclaimer

This presentation has been prepared solely for information purposes only. It has no regard to any financial situations or informational needs of any particular reason. The forward looking statements involve a number of risk, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. Canara Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.



*Together We Can*

*Thank You*

*We express our heartfelt gratitude to all our stakeholders for their support & trust and solicit their continued patronage to make our beloved Bank grow exponentially in the coming years.*