

Financial Results Q3 - FY 2020-21



Domestic Business recorded a growth of 125720 crore with a y-o-y growth of 8.69%

13.83%
y-o-y ↑ SB
Rs 2,67,594 Cr

14.89%
y-o-y ↑ CASA
Rs 3,10,156 Cr

18.19%
y-o-y ↑ Retail Term Deposits
Rs 4,16,938 Cr

10.62%
y-o-y ↓ Bulk Deposit
Rs 2,01,231Cr

7.55%
y-o-y ↑ Domestic Credit
Rs 6,44,826 Cr

63.09%
y-o-y ↑ Non Interest Income
Rs 4,273Cr

25.17%
y-o-y ↑ Fee Based Income
Rs 1,323 Cr

46.65%
y-o-y ↑ Operating Profit
Rs 5382 Cr

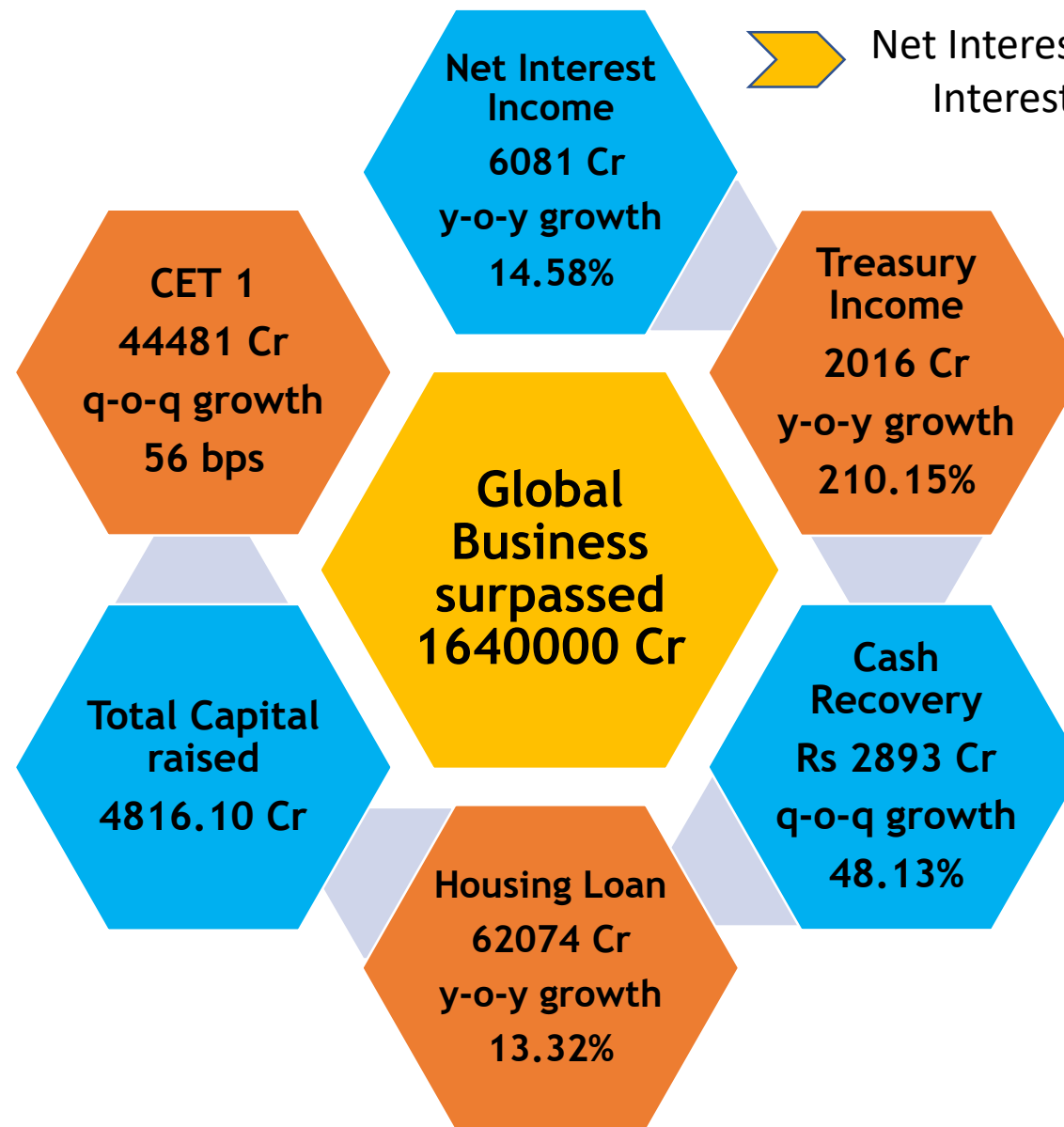
236
bps y-o-y ↓ Gross NPA
7.46%

298
bps y-o-y ↓ Net NPA
2.64%

1452
bps y-o-y ↑ PCR
84.89%

92 bps
q-o-q ↑ CRAR
13.69%

Net Profit
696 Cr



➔ Net Interest Income excludes Rs 413 Cr Interest reversal of deemed NPA

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w.e.f 1st April, 2020 Syndicate Bank has amalgamated with Canara Bank, Accordingly Financial as on December 2019, March, June and September 2020 are combined figures of both banks. The combined figures have been arrived by aggregation of audited numbers and do not entail any adjustments.

Business Performance

₹ in Crore

Parameters	Dec'19	Mar'20	Sep'20	Dec'20	Growth %	
					Q-o-Q	Y-o-Y
Global Gross Business	1533622	1557839	1597747	1640582	2.68	6.97
<i>Domestic Gross Business</i>	1447431	1488366	1538179	1573151	2.27	8.69
<i>Overseas Gross Business</i>	86191	69473	59568	67431	13.20	(21.77)
Global Deposits	902608	906621	948767	973021	2.56	7.80
<i>Domestic Deposits</i>	847853	869864	910984	928325	1.90	9.49
<i>Overseas Deposits</i>	54755	36757	37783	44696	18.30	(18.37)
Global Gross Advances	631014	651218	648980	667561	2.86	5.79
<i>Domestic Gross Advances</i>	599578	618502	627195	644826	2.81	7.55
<i>Overseas Gross Advances</i>	31436	32716	21785	22735	4.36	(27.68)
Global C-D Ratio (%)	69.91	71.83	68.40	68.61	--	--

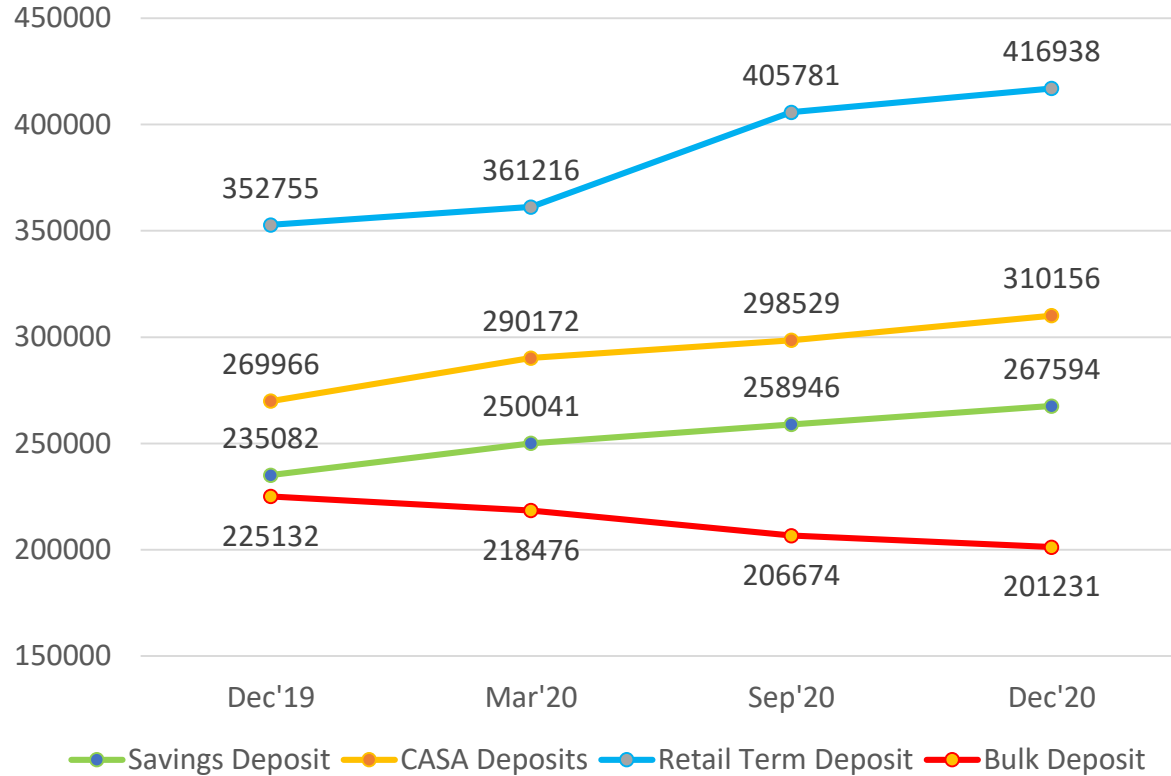
Domestic Deposit Mix

₹ in Crore

Parameters	Dec'19	Mar'20	Sep'20	Dec'20	Growth %	
					Q-o-Q	Y-o-Y
Saving Deposits	235082	250041	258946	267594	3.34	13.83
Current Deposits	34883	40131	39583	42562	7.53	22.01
CASA Deposits	269965	290172	298529	310156	3.89	14.89
Domestic CASA%	31.80	33.36	32.77	33.41	--	--
Term Deposit	577887	579692	612455	618169	0.93	6.97
Bulk Deposit	225132	218476	206674	201231	-2.63	-10.62
Retail Term Deposits	352755	361216	405781	416938	2.75	18.19
Total Domestic Deposit	847853	869864	910984	928325	1.90	9.49
Global Deposits	902608	906621	948767	973021	2.56	7.80

Domestic Deposit Mix

Deposit Mix



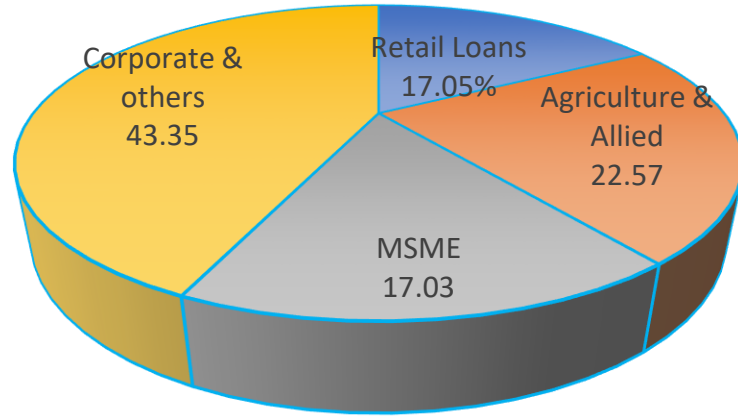
➤ Sustained growth in CASA and Retail Term Deposit

➤ CASA increased by Rs 40190 Cr y-o-y, improving the CASA Ratio by 161 bps

➤ Retail Term Deposit witnessed a y-o-y (18.19%) growth of Rs 64183 Cr

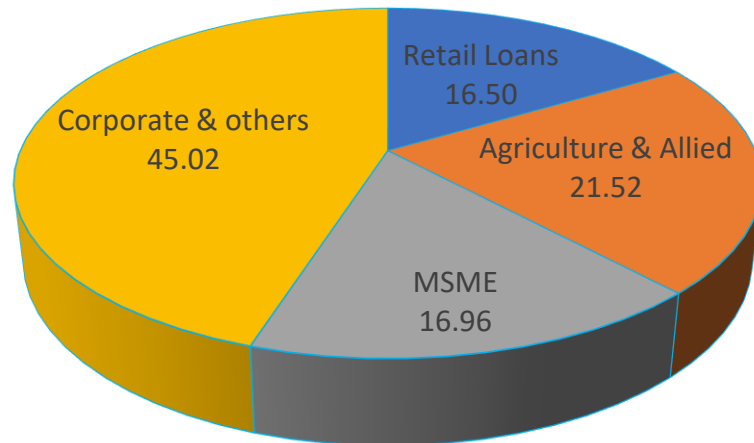
RAM: 56.65%

Dec'20



RAM: 54.98%

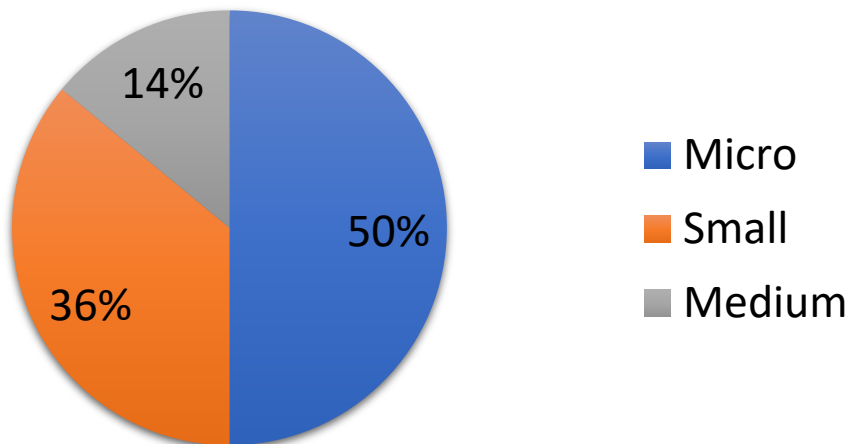
Dec'19



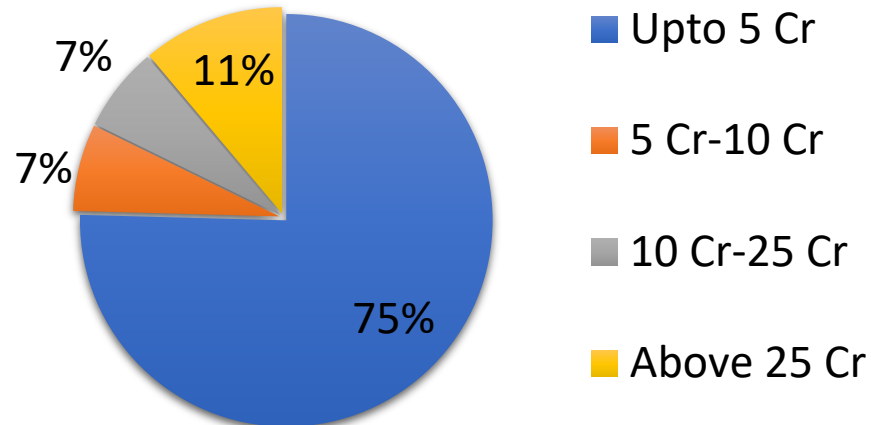
₹ in Crore

Parameters	Dec'19	Sep'20	Dec'20	Growth %	
				Q-o-Q	Y-o-Y
Retail Loans	104121	110196	113835	3.30	9.33
Agriculture & Allied	135788	141880	150652	6.18	10.95
MSME	107021	109719	113718	3.65	6.26
RAM Credit	346930	361795	378205	4.54	9.01
Corporate & others	284084	287185	289356	0.76	1.86
Domestic Gross Advances	599578	627195	644826	2.81	7.55
Global Gross Advance	631014	648980	667561	2.86	5.79

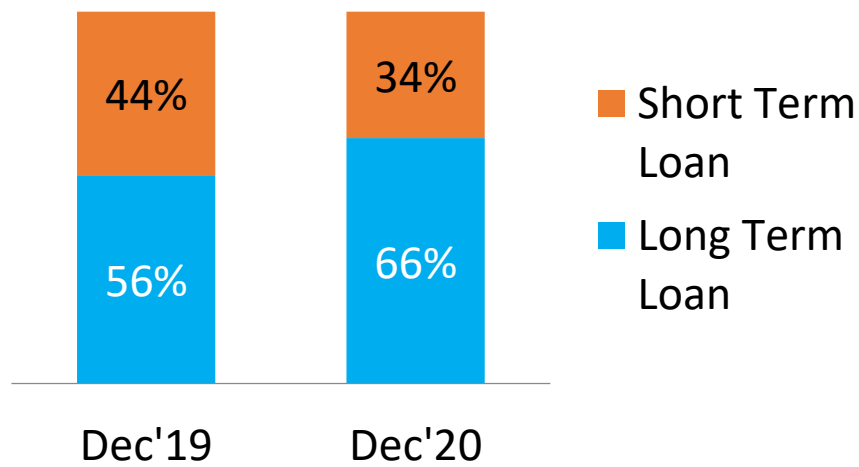
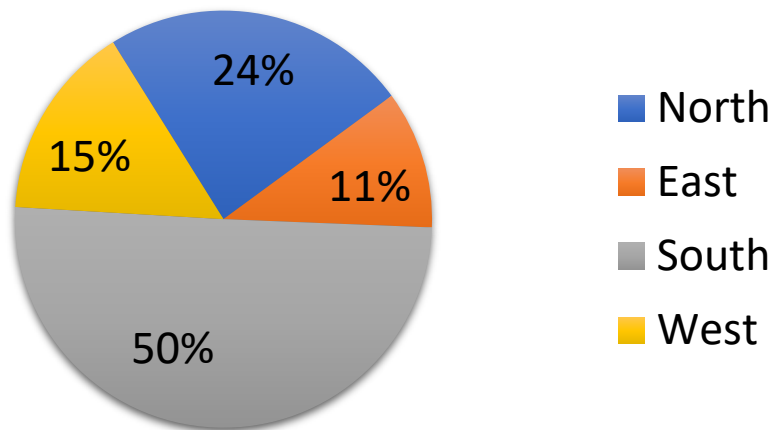
Segment Mix



Book by Loan size



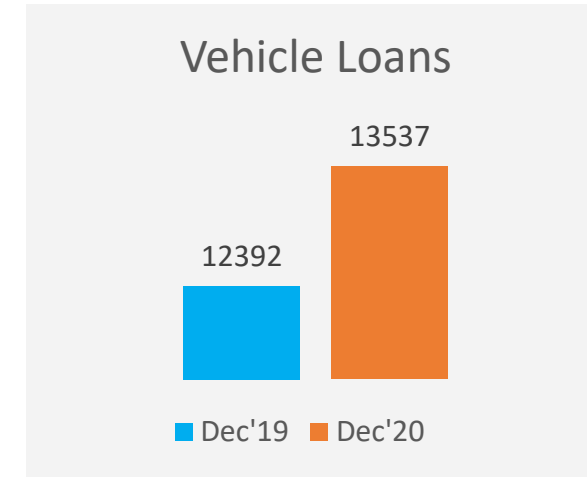
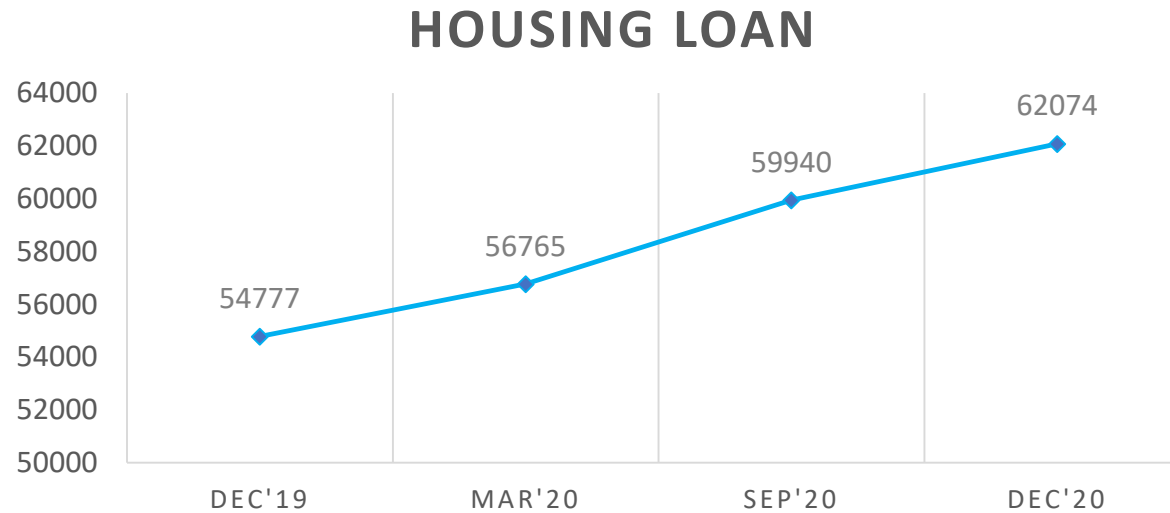
Geographical Mix



Mandated
Norms
under
Priority
Sector

Achieved the mandated norms in respect of:

- Total Priority (47.36 % to ANBC against 40% norm, 54.95% prior to PSLC)
- Agriculture (19.54% to ANBC against 18% norm, 27.14% prior to PSLC)
- Small and Marginal Farmers (12.01% to ANBC against 8% norm, 19.61% prior to PSLC)
- Weaker Section (17.88% to ANBC against 10% norm, 25.47% prior to PSLC)



₹ in Crore

Parameters	Dec'19	Sep'20	Dec'20	Growth %	
				Q-o-Q	Y-o-Y
Housing Loans (A)	54777	59940	62074	3.56	13.32
Vehicle Loans (B)	12392	12872	13537	5.17	9.24
Education Loan (C)	12550	12933	12957	0.19	3.24
Other Personal Loans (D)	24402	24451	25267	3.34	3.54
Retail loans	104121	110196	113835	3.30	9.33

₹ in Crore

Sector/Scheme	Dec'19	Mar'20	Jun'20	Sep'20	Dec'20	Growth %	
						Q-o-Q	Y-o-Y
Infrastructure	77880	76193	79675	78203	77607	(0.76)	(0.35)
Basic Metal & Metal Product	26593	29031	25743	22640	24962	10.26	(6.13)
Textiles	14880	14627	14703	14950	14660	(1.94)	(1.48)
Food Processing	12869	12722	13402	13774	14272	3.62	10.90
Engineering	12363	11728	12105	13133	12997	(1.04)	5.13
Commercial Real Estate	17657	17724	17833	17059	17087	0.16	(3.23)
NBFCs	75948	92518	91385	79453	81796	2.95	7.70



Guaranteed Emergency Credit Line

No. of Loans – 444616

Total Amount disbursed – Rs.9479.01 Cr



PM SVANidhi

No. of Loans – 96008

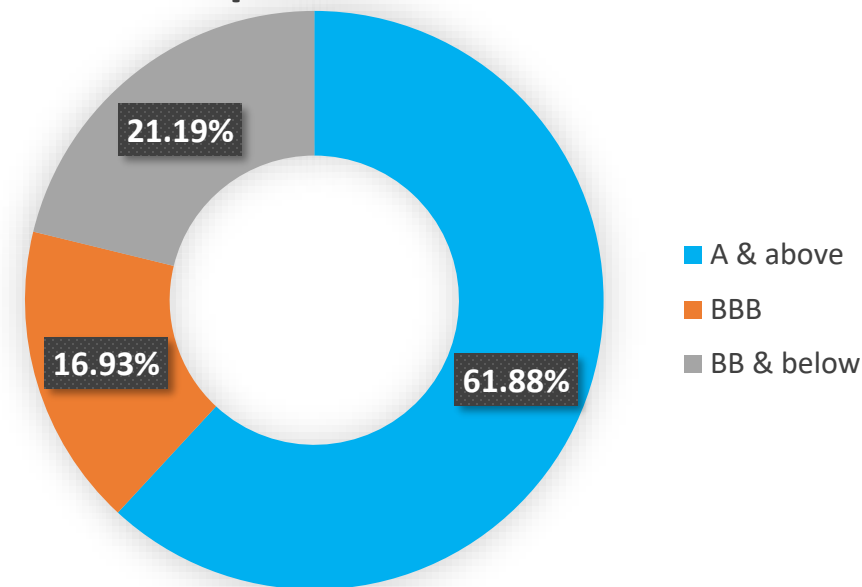
Total Amount disbursed – Rs.96 Cr

External Rating - Wise Distribution of Domestic Advances above Rs. 10 crore

(% of total rated loan book above Rs 10 crore)

External Rating	Dec'19		Dec'20	
	Outstanding	% Share	Outstanding	% Share
A and above	125397	64.83%	128514	61.88%
BBB	35050	18.12%	35160	16.93%
BB and below	32971	17.05%	44022	21.19%
Total	193418	100.00%	207697	100.00%

External Rating - Wise Distribution of Domestic Corporate Advances



PSU PSE Customers (Dec'20)		(Rs in Crore)
Central Govt. Guarantee	State Govt. Guarantee	
6016	46107	
Total PSU PSE Liability as on Dec 2020 Rs 103735		

Financial Performance

₹ in Crore

Parameters	Quarterly					9 M Ended		
	Dec-19	Jun-20	Sep-20	Dec-20	Growth Q-o-Q(%)	Dec-19	Dec-20	Growth Y-o-Y(%)
Interest Income	17698	18036	17682	17206	(2.69)	53243	52924	(0.60)
Interest on Advances	13090	13118	13093	12447#	(4.93)	39374	38658	(1.82)
Interest on Investments	4173	4272	4177	4349	4.12	12484	12798	2.52
Other Interest Income	435	646	412	410	(0.49)	1385	1468	5.99
Non-Interest Income	2620	2650	3155	4273	35.44	7834	10078	28.64
Fee Based Income	1057	931	1219	1323	8.53	3029	3473	14.66
Trading Income	361	640	507	1509	197.63	1059	2656	150.80
Recovery in Written off a/cs	637	259	449	603	34.30	1673	1311	(21.64)
Others	565	820	980	838	(14.49)	2073	2638	27.26
Total Income	20318	20686	20837	21479	3.08	61077	63002	3.15

Excluding Rs 413 Cr (Interest Reversal on account of deemed NPA)

Non-Interest Income

₹ in Crore

Parameters	Quarterly					9 Months Ended		
	Dec-19	Jun-20	Sep-20	Dec-20	Growth Q-o-Q(%)	Dec-19	Dec-20	Growth Y-o-Y(%)
Fee Based Income (i+ii+iii)	1057	931	1219	1323	8.53	3029	3473	14.66
Comm Exchange & Brok (i)	255	243	306	275	(10.13)	638	824	29.15
<i>Commission on LC/BG/DDs</i>	168	168	179	164	(8.38)	412	511	24.03
<i>Govt. Business</i>	36	30	46	41	(10.87)	78	117	50.00
<i>Bancassurance</i>	51	45	81	70	(13.58)	148	196	32.43
Service Charges (ii)	381	377	740	793	7.16	1175	1910	62.55
Miscellaneous (iii)	421	311	173	255	47.40	1216	739	(39.23)
Treasury Income (i+ii+iii)	650	1004	942	2016	114.01	2019	3962	96.24
Profit on Sale of Investments	361	640	507	1509	197.63	1059	2656	150.80
Profit on Exchange Transactions	285	360	407	499	22.60	922	1266	37.31
Dividend Income	4	4	28	8	(71.43)	38	40	5.26
Recoveries in Written Off A/cs	637	259	449	603	34.30	1673	1311	(21.64)
Other Receipts	276	456	545	331	(39.27)	1113	1332	19.68
Total Non-Interest Income	2620	2650	3155	4273	35.44	7834	10078	28.64

Total Expense

₹ in Crore

Parameters	Quarterly					9 Months Ended		
	Dec-19	Jun-20	Sep-20	Dec-20	Growth Q-o-Q(%)	Dec-19	Dec-20	Growth Y-o-Y(%)
Interest Expenses	12391	11940	11386	11125	(2.29)	38035	34451	(9.42)
Interest Paid on Deposits	11465	11108	10586	10430	(1.47)	35006	32124	(8.23)
Other Interests	926	832	800	695	(13.13)	3029	2327	(23.18)
Operating Expenses	4257	4460	4812	4972	3.33	12621	14244	12.86
Staff Cost	2331	3037	3203	3183	(0.62)	7620	9423	23.66
Other Operating Expenses	1926	1423	1609	1789	11.19	5001	4821	(3.60)
Total Expenses	16648	16400	16198	16097	(0.62)	50656	48695	(3.87)

₹ in Crore

Parameters	Quarterly					9 Months Ended		
	Dec-19	Jun-20	Sep-20	Dec-20	Growth Q-o-Q(%)	Dec-19	Dec-20	Growth Y-o-Y(%)
Total Interest Income	17698	18036	17682	17206	(2.69)	53243	52924	(0.60)
Total Interest Expenses	12391	11940	11386	11125	(2.29)	38035	34451	(9.42)
Net Interest Income	5307	6096	6296	6081	(3.41)	15208	18473	21.47
Total Income	20318	20686	20837	21479	3.08	61077	63002	3.15
Total Expenditure	16648	16400	16198	16097	(0.62)	50656	48695	(3.87)
Operating Profit	3670	4286	4639	5382	16.02	10421	14307	37.29
Provisions	2906	3879	4195	4686	11.70	9692	12760	31.65
Net Profit	764	407	444	696	56.76	729	1547	112.21

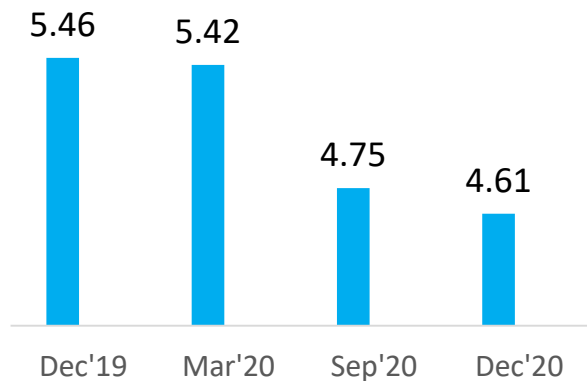
₹ in Crore

Parameters	Quarterly					9 Months Ended		
	Dec-19	Jun-20	Sep-20	Dec-20	Growth Q-o-Q(%)	Dec-19	Dec-20	Growth Y-o-Y (%)
Total Provision	2906	3879	4195	4686	11.70	9692	12760	31.65
NPAs	2488	3550	3533	2657	(24.79)	9804	9740	(0.65)
Standard Asset	184	763	41	186	353.66	262	990	277.86
Depreciation on Investment	264	-210	217	182	(16.13)	(451)	189	--
Income Tax	58	53	178	361	102.81	299	592	97.99
Others	(88)	(277)	226	1300	475.22	(222)	1249	--

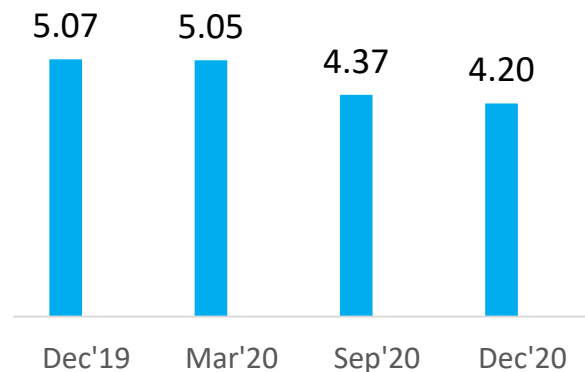
(%)

Ratios	Dec'19		Mar'20		Sep'20		Dec'20	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
RoA	0.31	0.10	(2.60)	(0.58)	0.16	0.16	0.24	0.19
Return on Net-worth	7.00	2.23	(69.71)	(15.45)	4.82	4.64	7.30	5.43
Cost to Income	53.70	54.77	70.03	58.81	50.91	50.95	48.03	49.89
CD Ratio	69.91	69.91	71.83	71.83	68.40	68.40	68.61	68.61
EPS (Annualized)					12.13	11.67	18.44	13.98
Book Value (In Rs)					252.44	252.44	238.59	238.59

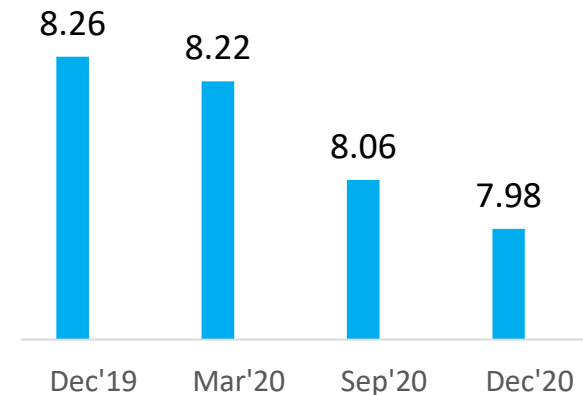
Cost Of Deposits (%)



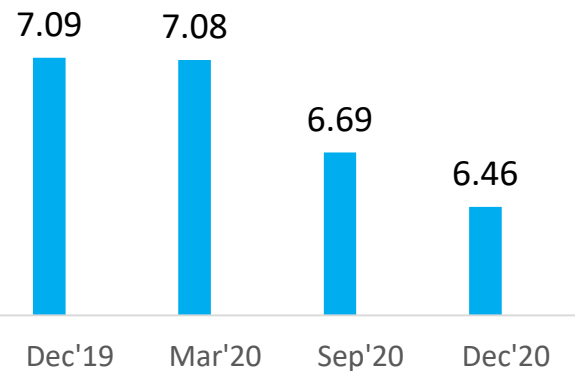
Cost Of Funds (%)



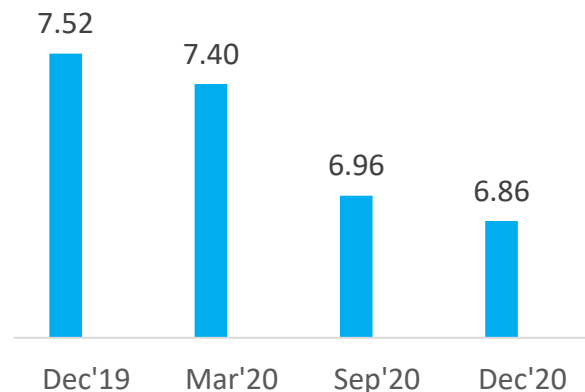
Yield on Advances(%)



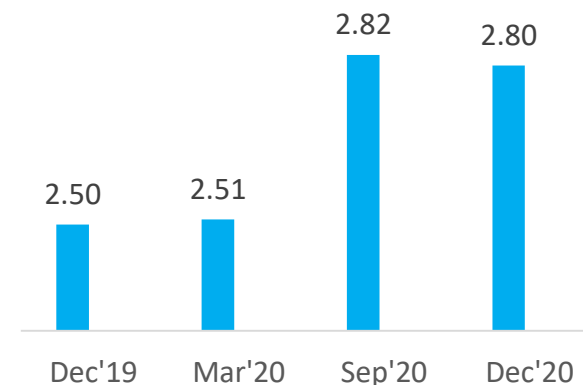
Yield on Funds(%)



Yield on Investments(%)



NIM(%)



Investments

Investment Portfolio

₹ in Crore

Sl.	Parameters	Dec'19	Mar'20	Sep'20	Dec'20
(1)	Domestic Investments	238092	251254	265337	271435
(a)	SLR	193907	205613	219265	227534
(b)	Non SLR	44185	45641	46072	43901
	SLR as % to Dom. Investments	81.44%	81.83%	82.64%	83.83%
(i)	Held To Maturity (HTM)	160200	171156	198694	204838
(ii)	Available For Sale (AFS)	77144	79950	66494	66295
(iii)	Held For trading (HFT)	748	148	149	302
(2)	Net demand & time Liabilities	841782	873242	909177	948525
(3)	Investment by Overseas Branches	3905	3726	2827	3161
(4)	Total Gross Investment (1+3)	241997	254980	268164	274596
	HTM To Investment (%)	67.29%	67.13%	74.09%	75.46%

Modified Duration			
Particulars	Jun'20	Sep'20	Dec'20
AFS	1.56	1.36	1.41
HFT	0.14	0.06	0.66
HTM	5.79	5.91	5.94
Total Portfolio	4.76	4.89	4.95

₹ in Crore

Parameters	Dec'19	Mar'20	Sep'20	Dec'20	% Share (Dec'20)	Y-o-Y Variation	
						Amount	%
PSU Bonds	4853	4694	4617	4606	10.49%	(247)	(5.09)
Corporate and Other Bonds	6214	5894	8963	8098	18.45%	1884	30.32
Special Govt. Sec excl. Recap Bonds	3973	3971	3867	3010	6.86%	(963)	(24.24)
CG Recap. Bond	18238	18238	18238	18238	41.54%	0	0.00
Share of PSU/Corporate/Others	4234	4314	4427	4420	10.07%	186	4.39
Venture Capital Fund	274	281	280	308	0.70%	34	12.41
Regional Rural Bank	67	67	67	67	0.15%	0	0.00
Security Receipts	2347	2788	2767	2713	6.18%	366	15.59
Subsidiaries JV	887	887	887	887	2.02%	0	0.00
Other	3096	4507	1959	1554	3.54%	(1542)	(49.81)
Total Non SLR Investment	44183	45641	46072	43901		(283)	(0.64)

Asset Quality

₹ in Crore

Parameters	Dec'19	Mar'20	Sep'20	Dec'20
Gross NPA	61975	61127	53438	49789
Gross NPA (%)	9.82	9.39	8.23	7.46
Net NPA	33852	26756	21063	16774
Net NPA (%)	5.62	4.34	3.42	2.64
Provision Coverage Ratio (%)	70.37	76.95	81.48	84.89
Credit Cost (%)	2.10	2.83	2.43	2.14
Slippage Ratio (%)	1.31	4.28	0.07	0.07

Movement of NPA

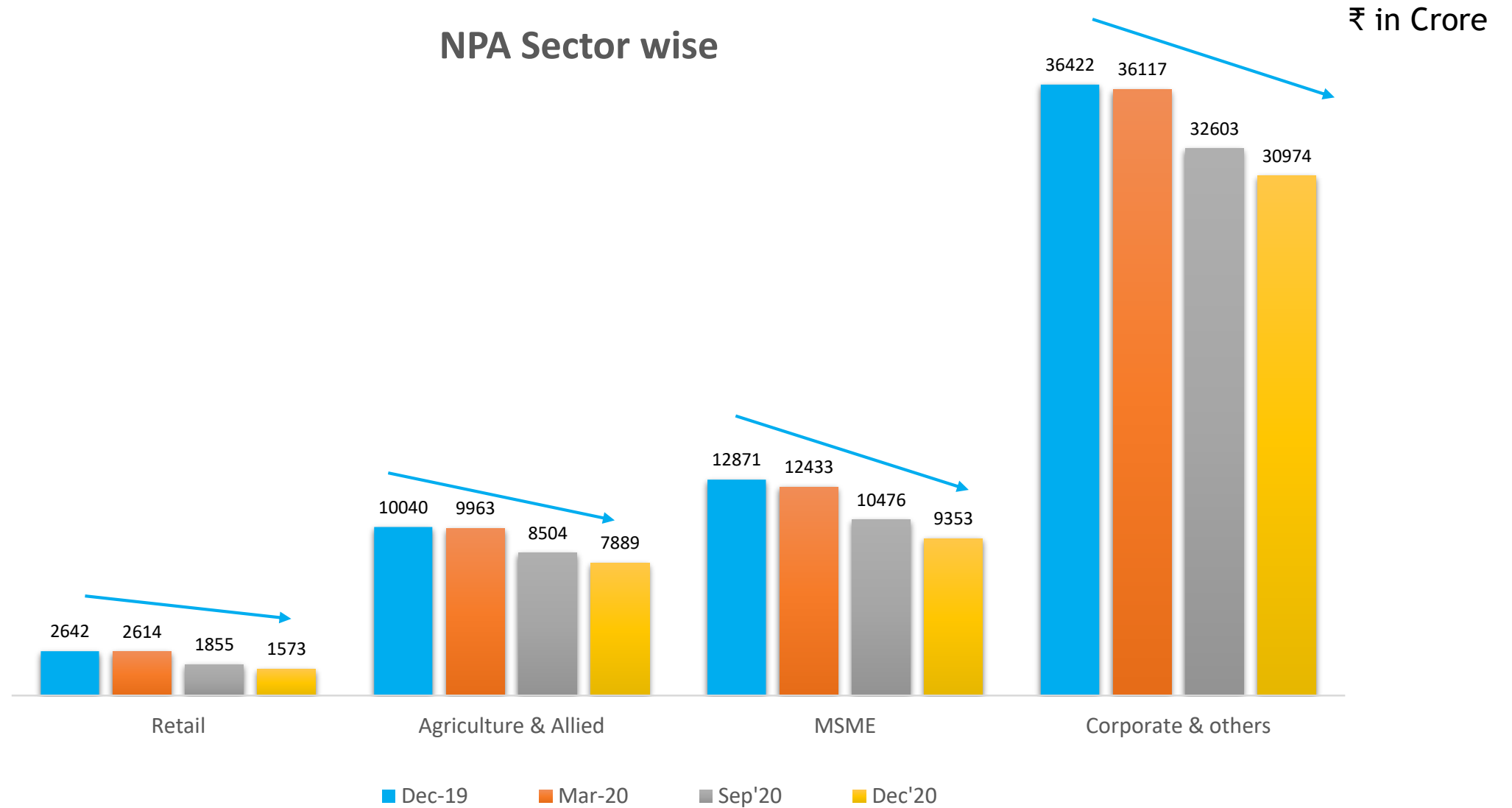
₹ in Crore

Sl.No	Parameters	Dec'19	Mar'20	Sep'20	Dec'20	FY19-20
(a)	NPA as at the beginning of period	64093	61975	57526	53438	63904
(i)	-Cash Recovery towards Book Liability#	6129	2213	1504	2003	12105
(ii)	-Up-gradation	420	352	657	774	2347
(iii)	-Write Off	3624	3550	2342	1380	12432
(b)	Total Reduction (i+ii+iii)	10173	6115	4503	4157	26884
(c)	Fresh Addition	8055	5267	415	508	24107
(i)	-Fresh slippages	7916	4257	327	395	22633
(ii)	-Debits in existing NPA A/cs	139	1010	88	113	1474
(d)	Gross NPAs at end of the period	61975	61127	53438	49789	61127
(e)	Eligible Deductions incl. Provisions	28123	34372	32375	33015	34372
(f)	Net NPAs	33852	26755	21063	16774	26755
(g)	Recoveries in Written Off A/cs#	708	862	449	890	2732
# Total Cash recovery including Recovery in W/O A/cs		6837	3075	1953	2893	14837

NPA Classification: Sector Wise

₹ in Crore

	Dec'19	Mar'20	Sep'20	Dec'20	Advance O/s (Dec'20)	GNPA (%)
Global Gross NPA	61975	61127	53438	49789	667561	7.46
Overseas Gross NPA	5862	6580	5940	5471	22735	24.06
Domestic Gross NPA	56113	54547	47498	44318	644826	6.87
<i>Retail</i>	2642	2614	1855	1573	113835	1.38
<i>Agriculture & Allied</i>	10040	9963	8504	7889	150652	5.24
<i>MSME</i>	12871	12433	10476	9353	113718	8.22
<i>Corporate & Others</i>	36422	36117	32603	30974	289356	10.70



₹ in Crore

Parameters	Dec'19	Mar'20	Sep'20	Dec'20	Advance O/s (Dec'20)	GNPA (%)
Total Retail NPA	2642	2614	1855	1573	113835	1.38
<i>Housing Loans</i>	1015	1005	784	748	62074	1.21
<i>Vehicle Loans</i>	354	343	269	238	13537	1.76
<i>Education Loan</i>	524	489	185	123	12957	0.95
<i>Other Personal Loans</i>	749	777	617	464	25267	1.84

₹ in Crore

Sector/Scheme	Dec'19	Mar'20	Sep'20	Dec'20	% of Advances
Infrastructure	9040	8021	7775	7623	9.82
Iron & Steel	2990	2702	1581	1245	6.41
Textile	1082	1147	1013	944	6.44
Food Processing	1553	1602	1605	1523	10.67
Engineering	139	243	318	126	0.97

₹ in Crore

Particulars	For the Period/ As on	Without Proforma Slippages		With Proforma Slippages	
		Amount	% age	Amount	% age
Gross NPA	31.12.2020	49789	7.46	59776	8.95
	30.09.2020	53438	8.23	63438	9.78
	31.12.2019	61975	9.36	--	--
Net NPA	31.12.2020	16774	2.64	24860	3.93
	30.09.2020	21063	3.42	29563	4.81
	31.12.2019	33852	5.34	--	--
PCR	31.12.2020		84.89		79.45
	30.09.2020		81.48		76.10
	31.12.2019		70.37		--
Slippage Ratio	31.12.2020		0.07		1.74
Credit Cost	31.12.2020		2.14		2.28

Special Mention Accounts (SMA)

₹ in Crore

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

	Sep'20			Dec'20			31.12.2020 position as on 18.01.2021		
	No of Accounts	Outstanding	% TO GROSS ADVANCES*	No of Accounts	Outstanding	% TO GROSS ADVANCES*	No of Accounts	Outstanding	% TO GROSS ADVANCES*
SMA 2	133	2881	0.37	316	10370	1.30	320	10185	1.28
SMA 1	117	2276	0.29	244	6985	0.87	219	5391	0.67
TOTAL SMA 1 & 2	250	5157	0.66	560	17355	2.17	539	15576	1.95
SMA 0	906	22446	2.88	386	11617	1.45	232	6813	0.85
TOTAL	1156	27603	3.54	946	28972	3.63	771	22389	2.80
SMA 0,1& 2% TO GROSS ADVANCES	3.54			3.63			2.80		

₹ in Crore

Parameters	No of Accounts (31.12.2019)	Book Liability (31.12.2019)	Provision Made (31.12.2019)	Provision coverage (31.12.2019)	Pending Accounts (31.12.2020)	Book Liability (31.12.2020)	Provision made (31.12.2020)	Provision coverage (31.12.2020)
Ist List - RBI	8	8123	7883	97%	7	7821	7821	100%
2nd List - RBI	18	6278	5356	85%	17	6132	6068	99%
Others	308	35056	26778	76%	370	38574	34360	89%
TOTAL	334	49457	40017	81%	394	52527	48249	92%

NCLT Resolution Status

	No of A/c (31.12.2020)	Cumulative Recovery (31.12.2020)	No of A/c (31.12.2020)	Q3 - 31.12.2020
Through Resolution	37	9196	6	211
Under Liquidation	49	203	12	76
TOTAL	86	9399	18	287

Restructuring Application & implementation

₹ in Crore

Sl. No.	Restructuring Category	Implemented as on		Further Applications Expected upto 31Mar-21	Estimated Implementation up to 31-Mar-21 (Excl. Corporates)	Estimated Implementation up to 30-Jun-21 (Only for Corporates)
		30-Sep-20	31-Dec-20			
1	MSME (Up to Rs. 25 Crores)	5276	5806	730	700	0
2	COVID-19 Relief					
	Retail - Personal	5	36	0	76	0
	Retail - Home Loans	10	58	0	130	0
	Retail - SME	4467	4942	626	600	0
	Total Retail	4482	5036	626	806	0
	Corporate	0	0	0	0	9794
	Total Covid 19 Relief	4482	5036	626	806	9794
	Total	4482	5036	626	806	9794

₹ in Crore

MSME Restructuring under OTR Scheme(Relief for Borrowers either exempted or Regd under GST)

No of accounts	Amount
164608	5199.6

CFITL under COVID Moratorium

₹ in Crore

Sectors (CFITL AGAINST LIABILITY)	O/S As on 30.09.2020		O/S As on 31.10.2020		O/S As on 30.11.2020		O/S As on 31.12.2020	
	CFITL	CC/OD	CFITL	CC/OD	CFITL	CC/OD	CFITL	CC/OD
AGRI	187.28	5948.33	179.93	5310.23	175.43	5207.55	171.38	5518.86
CORPORATE	723.71	10112.16	674.43	7100.96	646.82	7111.65	610.24	6825.55
MSME	1164.98	28949.20	1146.18	27634.24	1123.13	27487.29	1112.08	28626.14
RETAIL	330.12	229.74	327.86	144.96	317.97	141.51	310.93	135.96
OTHERS	21.54	409.95	22.29	409.49	22.03	403.47	21.65	353.08
TOTAL	2427.62	45649.39	2350.69	40599.88	2285.39	40351.48	2226.29	41459.58
DECREASE MONTH ON MONTH			-76.94		-65.30		-59.10	

Sectors (CFITL AGAINST EXPOSURE)	O/S As on 30.09.2020		O/S As on 31.10.2020		O/S As on 30.11.2020		O/S As on 31.12.2020	
	CFITL	CC/OD	CFITL	CC/OD	CFITL	CC/OD	CFITL	CC/OD
AGRI	187.28	6612.34	179.93	6368.55	175.43	6170.50	171.38	6140.44
CORPORATE	723.71	29926.27	674.43	22202.79	646.82	23128.96	610.24	22169.66
MSME	1164.98	37821.71	1146.18	37590.62	1123.13	38191.22	1112.08	38119.28
RETAIL	330.12	357.72	327.86	355.48	317.97	345.80	310.93	338.65
OTHERS	21.54	1184.89	22.29	1000.32	22.03	1074.71	21.65	1020.07
TOTAL	2427.62	75902.93	2350.69	67517.77	2285.39	68911.18	2226.29	67788.10
DECREASE MONTH ON MONTH			-76.94		-65.30		-59.10	

₹ in Crore

Particulars	Amount
Respective amounts in SMA/overdue categories, where the moratorium/deferment was extended(o/s as on 30.06.2020)	10383
Respective amounts where asset classification benefit was extended (O/s as on 31.12.2020)	2221
Additional Provision made during Q3 FY 2020-21	--
Total provision held as on 31.12.2020	1038
Further Additional Provision made	
Provision made during Q2	125
Provision made during Q3	738
Total Provision made	1901
Interest Reversal	413

Capital & Shareholding

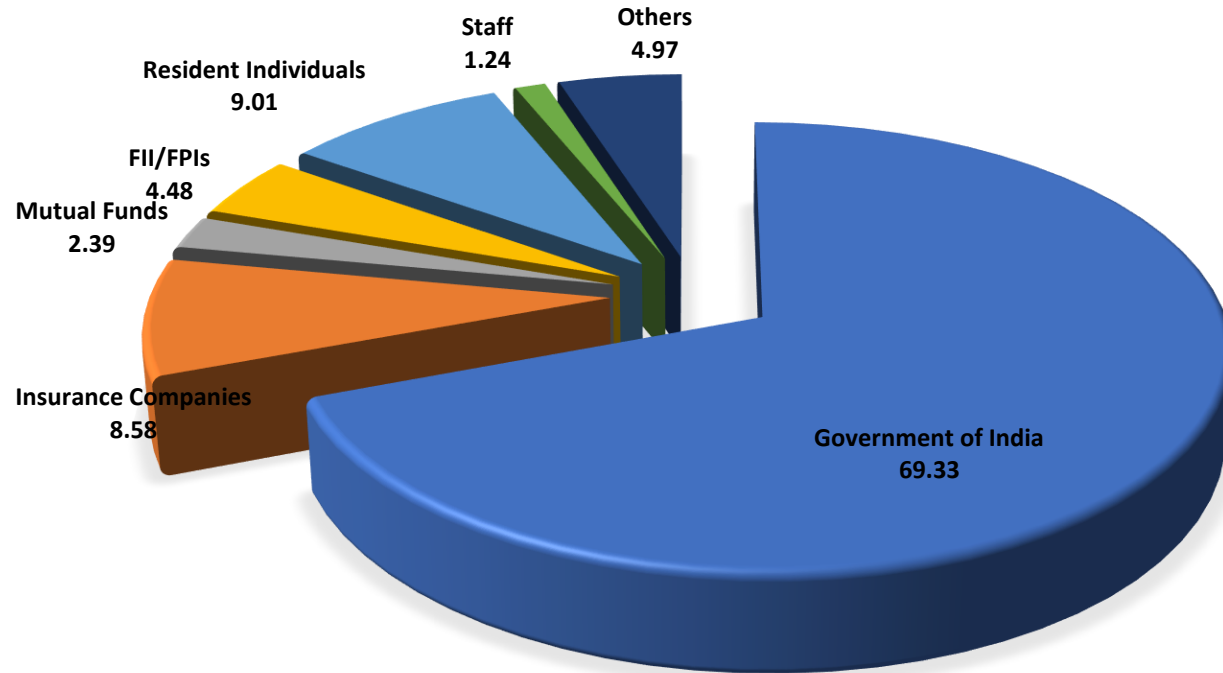
Capital Funds (Basel III)

₹ in Crore

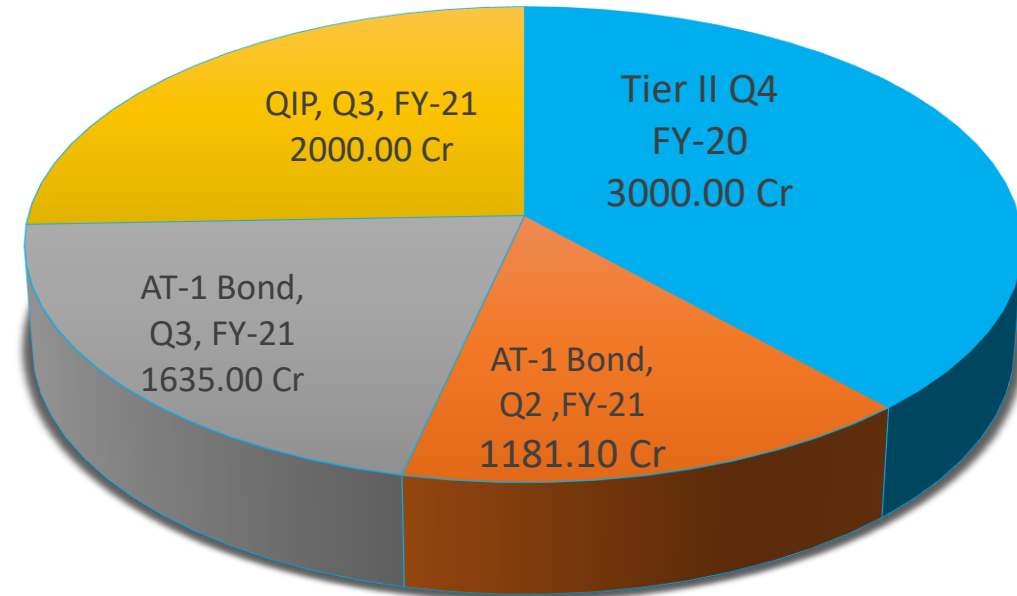
Parameters	Mar'20	Sep'20	Dec'20
Tier I			
	49071.65	49562.22	53047.50
Common Equity	43173.94	42631.12	44481.40
Additional Tier I	5897.71	6931.10	8566.10
Tier II	17353.00	16769.45	16427.15
Total (Tier I+II)	66424.65	66331.67	69474.65
Risk-weighted Assets	509972.93	519585.15	507534.39
Gross Advances	651218	648980	667561
RWA to Gross Advances (%)	78.31	80.06	76.03
Tier I %	9.63	9.54	10.45
Common Equity %	8.47	8.21	8.77
Additional Tier I %	1.16	1.33	1.68
Tier II %	3.40	3.23	3.24
Total (Tier I+II) %	13.03	12.77	13.69

Shareholding Pattern & Capital Raised

As on Dec 31, 2020



Capital Raised



- ✦ **Bank ranking upgraded to 3rd** (out of 13 Banks) as at June'20 & Sept'20, when compared to 7th in EASE 2.0
- ✦ Bank has Secured 2nd position under two themes
 - ✓ **Governance & Outcome-centric HR and**
 - ✓ **Deepening Financial Inclusion and Customer Protection**
- ✦ Secured 3rd position under the theme
 - ✓ **Institutionalising Prudent Banking**

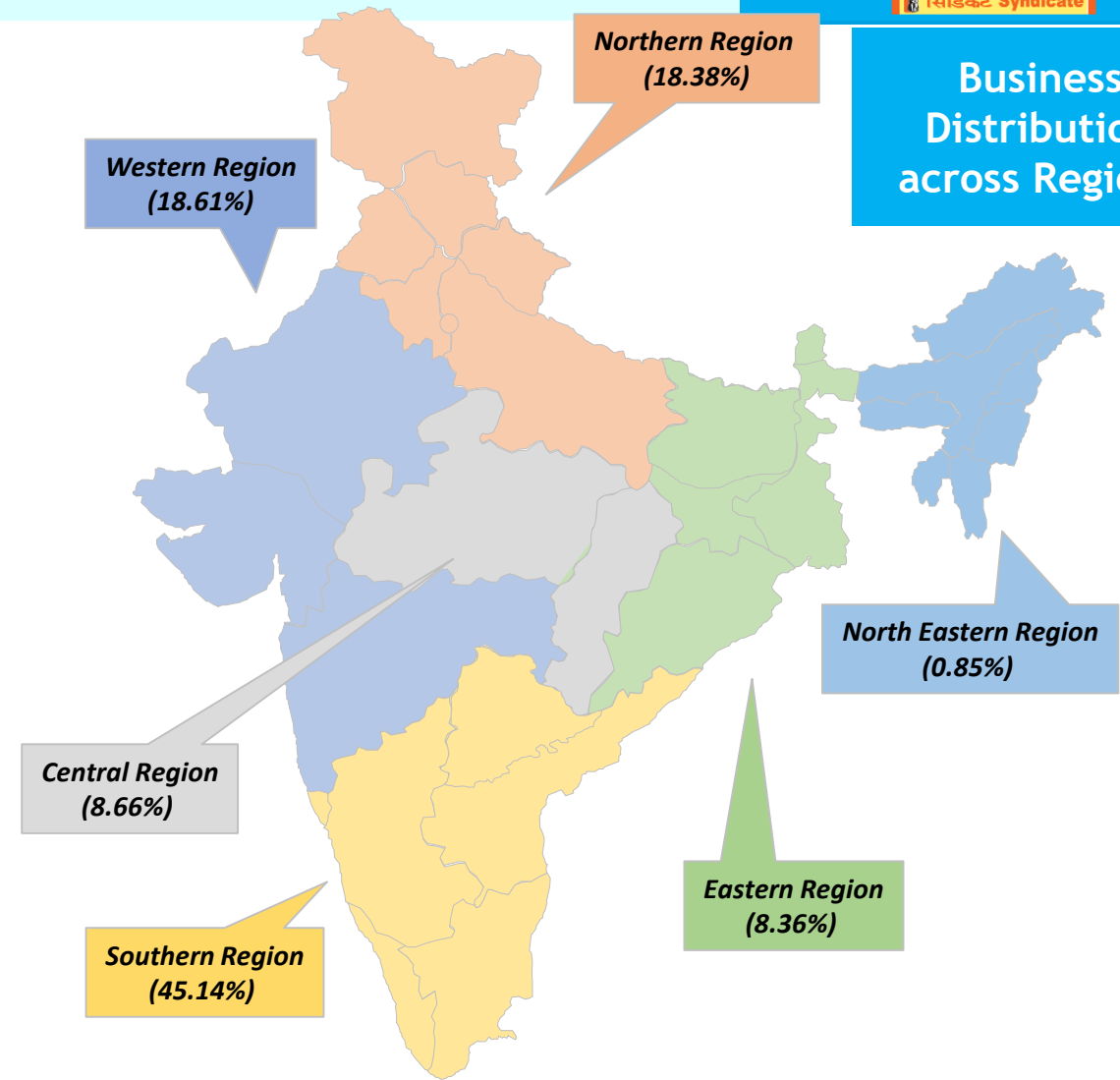


Expanding Reach

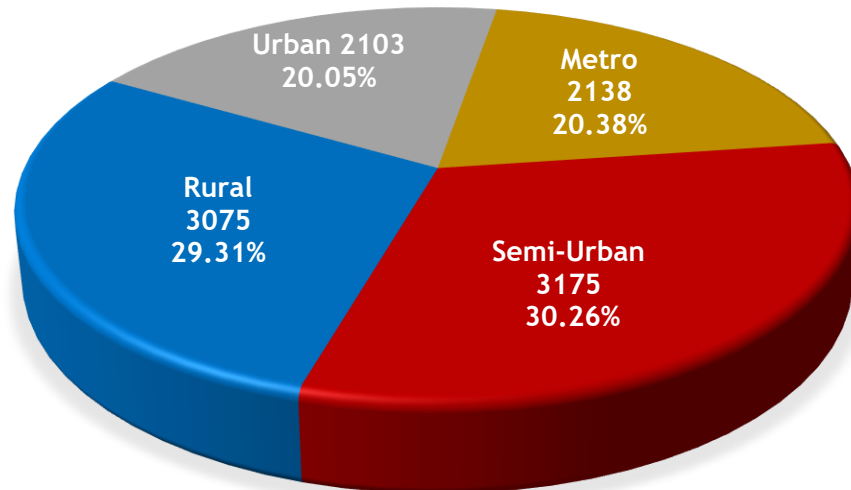
Expanding the reach

Parameters	Dec'19	Mar'20	Sep'20	Dec'20
Domestic Branches	10390	10391	10495	10491
Overseas Branches	6	6	5	5
BC Points	7888	9145	9422	9242
Total Banking Outlets	18284	19542	19922	19738
ATM	13392	13423	13023	12973

Business Distribution across Regions



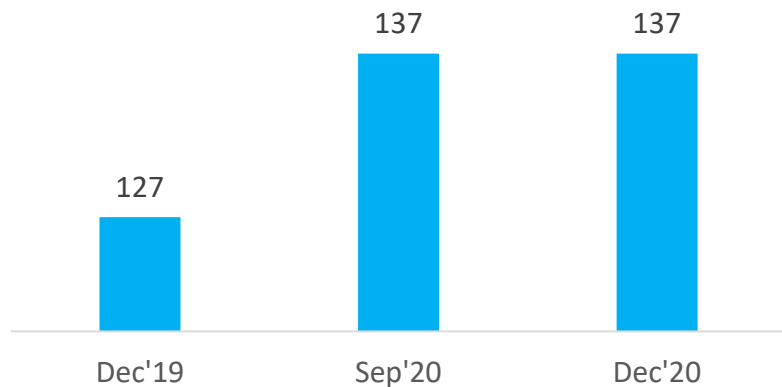
PRESENCE ACROSS URBAN AND RURAL AREAS
DEC'20



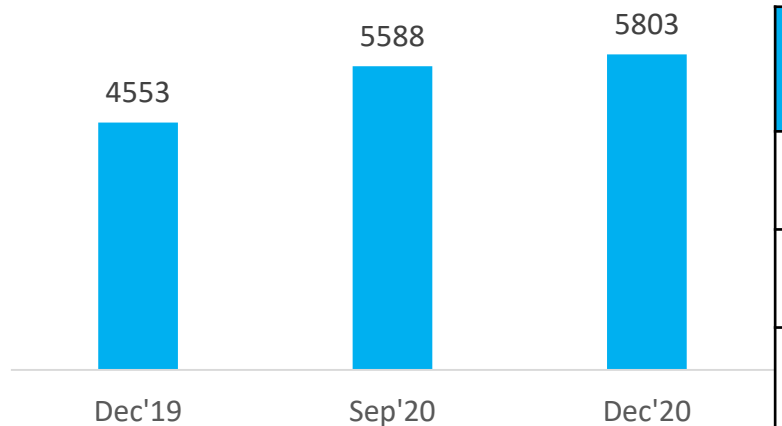
5 International branches in Johannesburg, New York, London, Hong Kong & Dubai

Note: Map not to scale

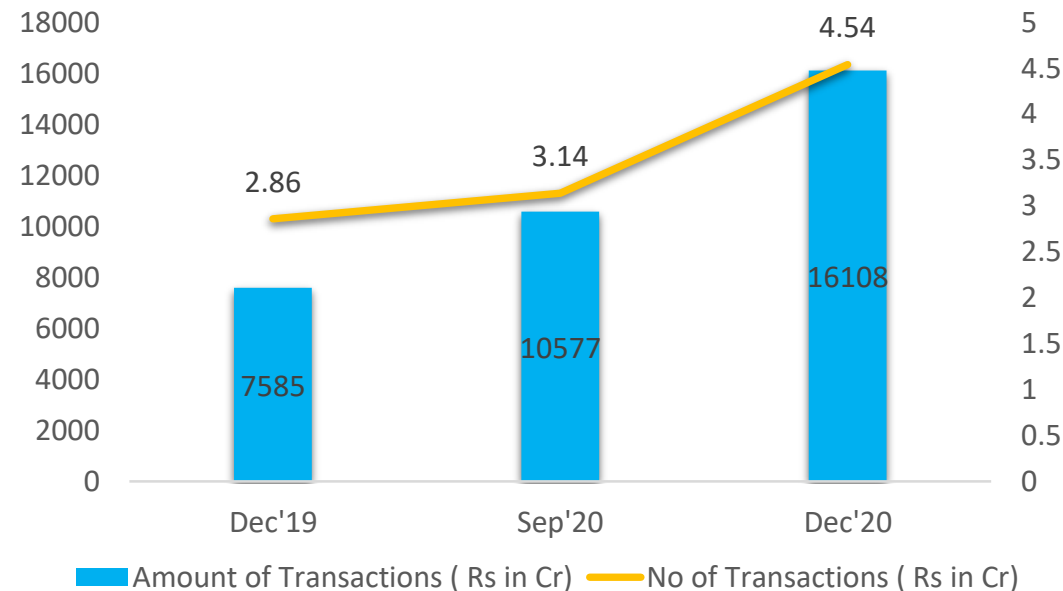
Accounts opened under PMJDY (in Lacs)



Deposits Mobilised under PMJDY (Rs in Cr)



Transactions through BC channel



Social Security Schemes			
	Dec'19	Sep'20	Dec'20
Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJBY)	4501452	4904935	5117931
Pradhan Mantri Jeevan Suraksha Bima Yojana (PMSBY)	12613316	13734151	14108763

Subsidiaries, Associates & Joint Ventures

₹ in Crore

Name of the Entity	% Holding	Profit after Tax		
		Dec'19	Dec'20	Y-o-Y Growth %
Subsidiaries				
Canbank Financial Services Ltd.	100%	(0.80)	0.05	--
Canbank Venture Capital Fund Ltd.	100%	3.21	2.63	(18.07)
Canbank Factors Ltd.	70%	0.27	1.28	374.07
Canara Robeco Asset Management Company Ltd.	51%	19.09	24.21	26.82
Canbank Computer Services Ltd.	69.14%	2.17	2.62	20.74
Canara Bank Securities Ltd.	100%	22.25	11.31	(49.17)
Canara HSBC OBC Life Insurance Company Ltd.	51%	105.97	51.35	(51.54)
Canara Bank (Tanzania) Ltd.	100%	3.69	4.58	24.12
Synd Bank Services Ltd	100%	0.26	0.35	34.62
Associates & JVs				
Can Fin Homes Ltd.	30%	285.21	353.49	23.94
Karnataka Gramin Bank	35%	39.46	(191.21)	--
Kerala Gramin Bank	35%	1.18	(63.62)	--
Andhra Pragathi Grameena Bank	35%	250.10	218.16	(12.77)
Karnataka Vikas Grameena Bank	35%	(509.34)	8.37	--
Commercial Indo Bank LLC, Moscow (JV with SBI)	40%	15.84	5.62	(64.52)

Environmental, Social & Governance Practices



Environmental

Solar Panel of 53 kwp installed in HO building.

Reduced paper usage and printing of monthly Account Statements by sending e-Statements and Statements through digital channels.

Using energy efficient lighting fixtures and other electronic fixtures.

Implemented Document Management System(DMS) for handling and storing the records digitally. This reduced paper usage and enhanced our Go Green initiative.



Social

Bank has spent Rs 405 lakhs under CSR activities till Dec 2020 for various sectors like Health, Poverty & Nutrition, Education, CFAT & FLCs, Swachh Bharath, Persons with Disability, & Other Misc activities.

Bank has 39 RSETIs across the country for imparting training to unemployed youth in Rural Centers.

Bank has also established 3 Artisans Training Institutes and 5 Institutes for Information Technology wherein the youth are given training.



Governance

The Bank has in place a fair, transparent & accountable Corporate Governance structure across its hierarchy to safeguard the interests of all stakeholders.

There is an effective mechanism, supported by strong policies to supervise the executive management and oversee the critical functions of the Bank.

There is an effective grievance redressal mechanism for customers to address their concerns.



Goals set for March 2021

Parameters	Guidance (31.03.2021)	Actuals (31.12.2020)
Deposits Growth (Global)	8.00%	7.80%
Advances Growth (Global)	6.00%	5.79%
Business Growth (Global)	8.00%	6.97%
NIM (Global) (Annualized)	2.75%	2.80%
CASA (Domestic CASA to Domestic Deposit)	35%	33.41%
Gross NPA (Global)	8.75%	7.46%
Net NPA (Global)	3.90%	2.64%
PCR (Global)	81%	84.89%
Slippage Ratio (Global) (Annualized)	1.75%	0.28%
Credit Cost (Global)(Annualized)	2.75%	2.14%
Return on Equity(RoE)	5.90%	5.43%
Earning per share (EPS) (Annualized)	14.90	13.98
Return on Average Assets (RoA)	0.22%	0.19%
Capital raising plan	Particulars	2020-21 (Rs in Cr)
	Equity	5000
	AT-I bond	3000
	Tier II bond	NIL
	Total	8000

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.

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.