

High-tech Banking Multi - dimensional excellence

Financial Results: Q1(FY 2021-22)



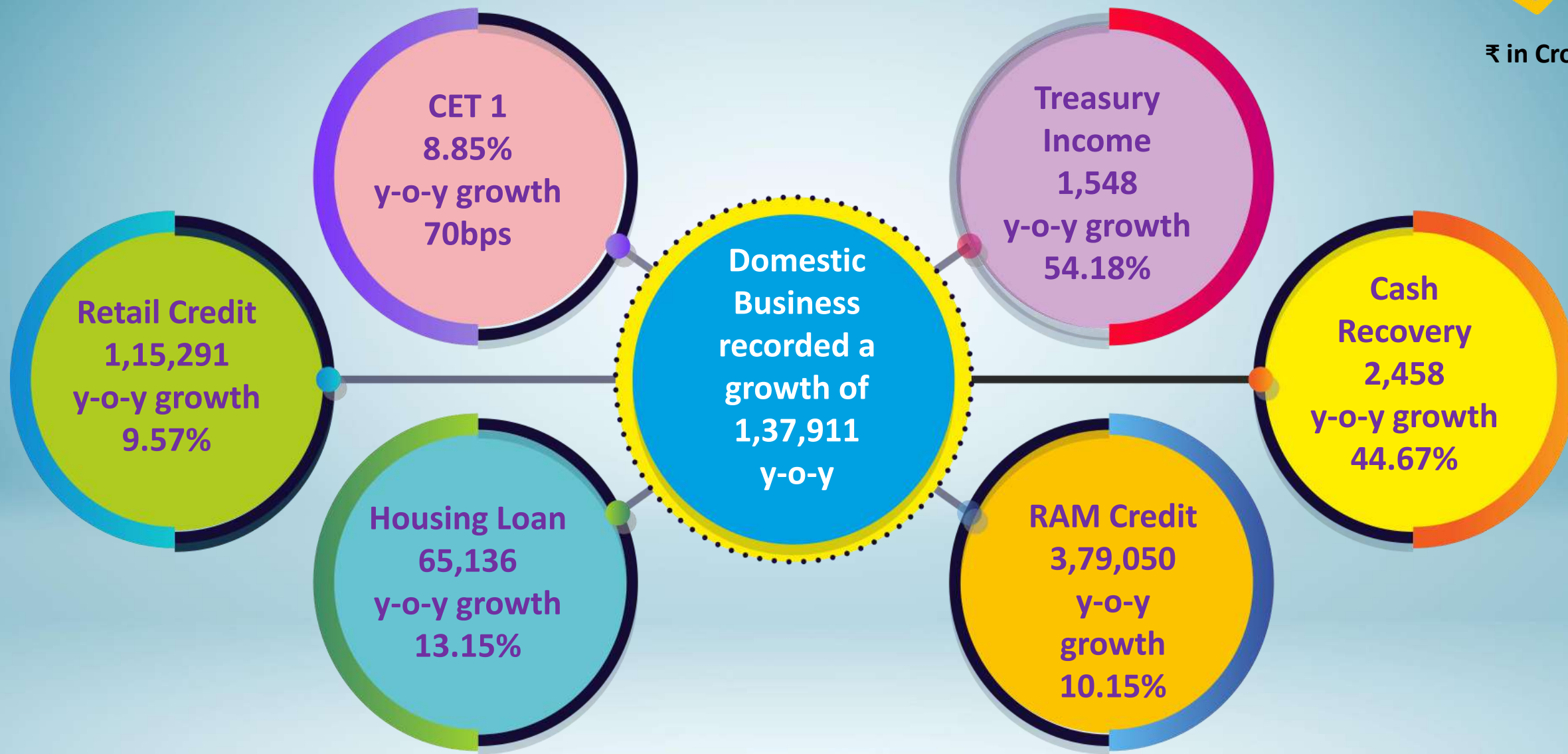
Performance Highlights



Key Highlights



₹ in Crore





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Business Performance



Business Performance



₹ in Crore

Parameters	Jun'20	Mar'21	Jun'21	Growth (%)	
				Q-o-Q	Y-o-Y
Global Gross Business	1560144	1686030	1706422	1.21	9.38
Domestic Gross Business	1493806	1615864	1631717	0.98	9.23
Overseas Gross Business	66337	70166	74705	6.47	12.61
Global Deposits	909570	1010875	1021837	1.08	12.34
Domestic Deposits	869635	963306	970481	0.74	11.60
Overseas Deposits	39935	47569	51356	7.96	28.60
Global Gross Advances	650574	675155	684585	1.40	5.23
Domestic Gross Advances	624172	652558	661236	1.33	5.94
Overseas Gross Advances	26402	22597	23349	3.33	(11.56)
Global C-D Ratio (%)	71.53	66.79	67.00	--	--

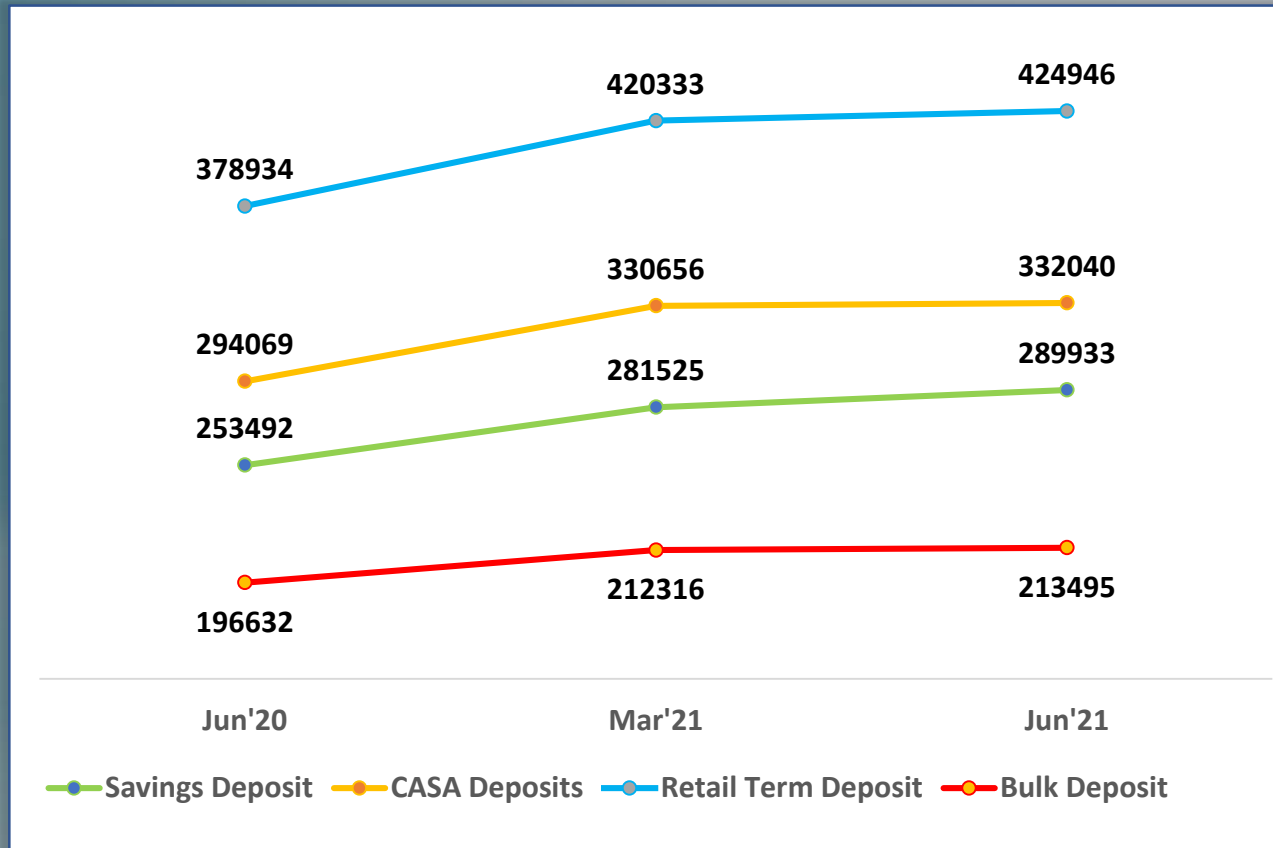
Domestic Deposit Mix



₹ in Crore

Parameters	Jun'20	Mar'21	Jun'21	Growth (%)	
				Q-o-Q	Y-o-Y
Saving Deposits	253492	281525	289933	2.99	14.38
Current Deposits	40577	49131	42107	(14.30)	3.77
CASA Deposits	294069	330656	332040	0.42	12.91
Term Deposit	575566	632649	638441	0.92	10.92
Bulk Deposit	196632	212316	213495	0.56	8.58
Retail Term Deposits	378934	420333	424946	1.10	12.14
Total Domestic Deposit	869635	963305	970481	0.74	11.60
Global Deposits	909570	1010875	1021837	1.08	12.34

Domestic Deposit Mix



- Sustained growth in CASA and Retail Term Deposit
- CASA increased by Rs 37,971 Cr y-o-y, improving the CASA Ratio by 40 bps
- Retail Term Deposit witnessed a y-o-y (12.14%) growth of Rs 46,012 Cr

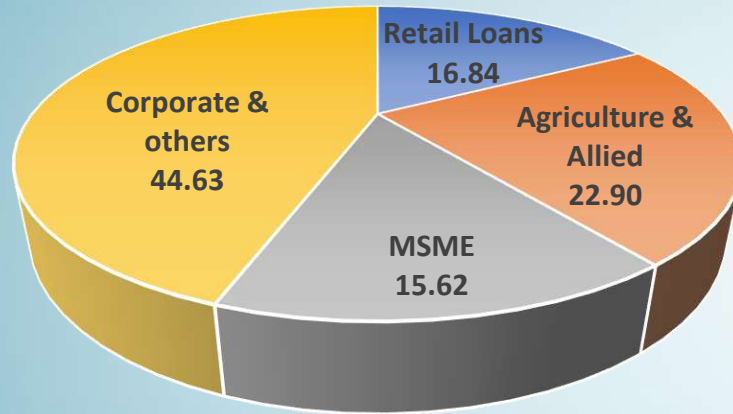
Advances Mix



₹ in Crore

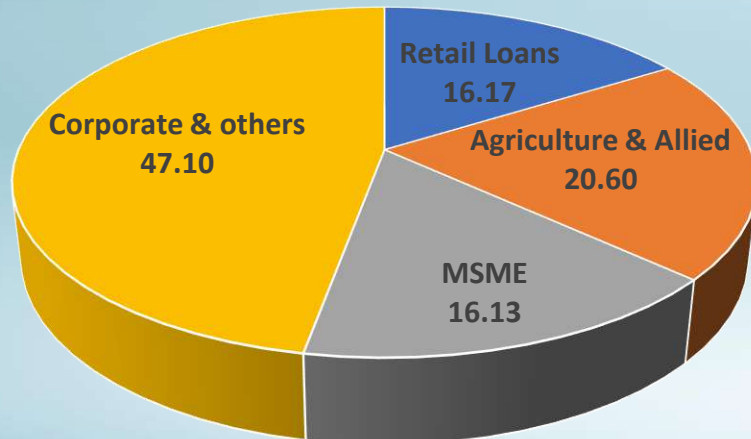
RAM: 55.37

Jun'21



RAM: 52.43%

Jun'20



Parameters	Jun'20	Mar'21	Jun'21	Growth (%)	
				Q-o-Q	Y-o-Y
RAM Credit	344135	379704	379050	(0.17)	10.15
Retail	105218	115312	115291	(0.02)	9.57
Agriculture & Allied	133986	156058	156801	0.48	17.03
MSME	104931	108334	106958	(1.27)	1.93
Corporate & others	306439	295451	305535	3.41	(0.30)
Domestic Gross Advances	624172	652558	661236	1.33	5.94
Global Gross Advance	650574	675155	684585	1.40	5.23



Mandated Norms under Priority Sector

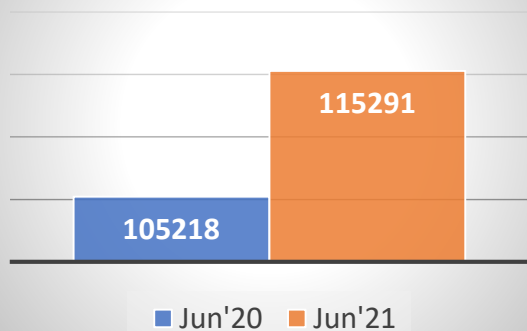
Achieved the mandated norms in respect of:

- **Total Priority (45.47 % to ANBC against 40% norm, 50.43% prior to PSLC)**
- **Agriculture (20.93% to ANBC against 18% norm, 25.89% prior to PSLC)**
- **Small and Marginal Farmers (14.27% to ANBC against 9% norm, 19.23% prior to PSLC)**
- **Weaker Section (20.34% to ANBC against 11% norm, 25.30% prior to PSLC)**

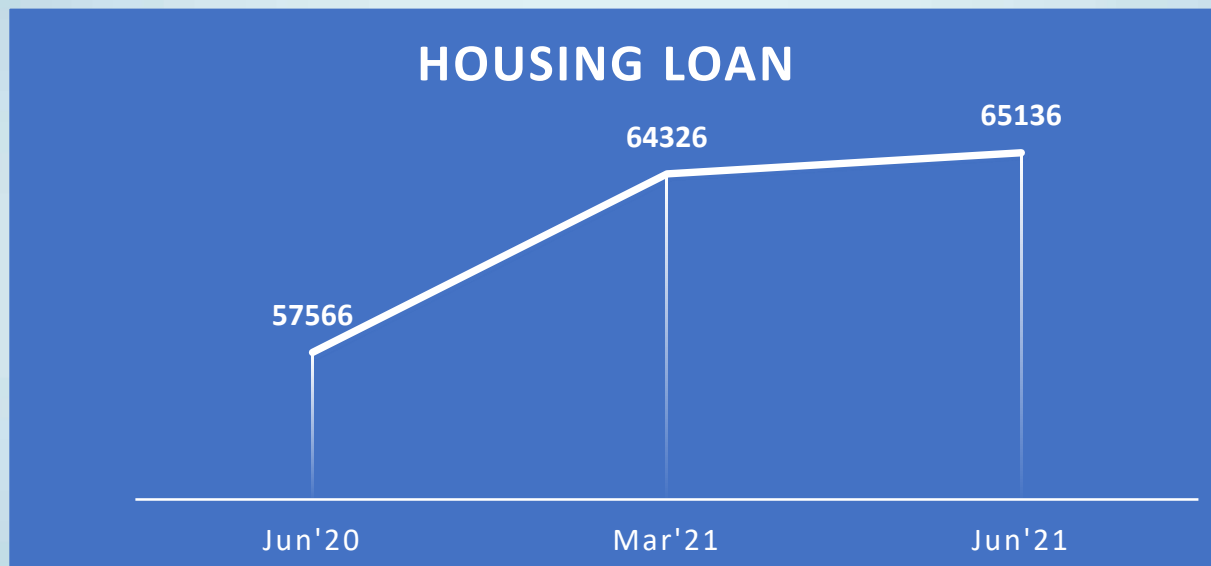


₹ in Crore

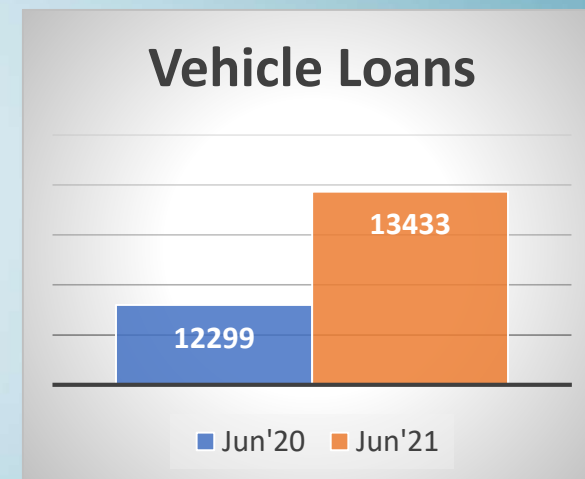
Retail Loans



HOUSING LOAN



Vehicle Loans



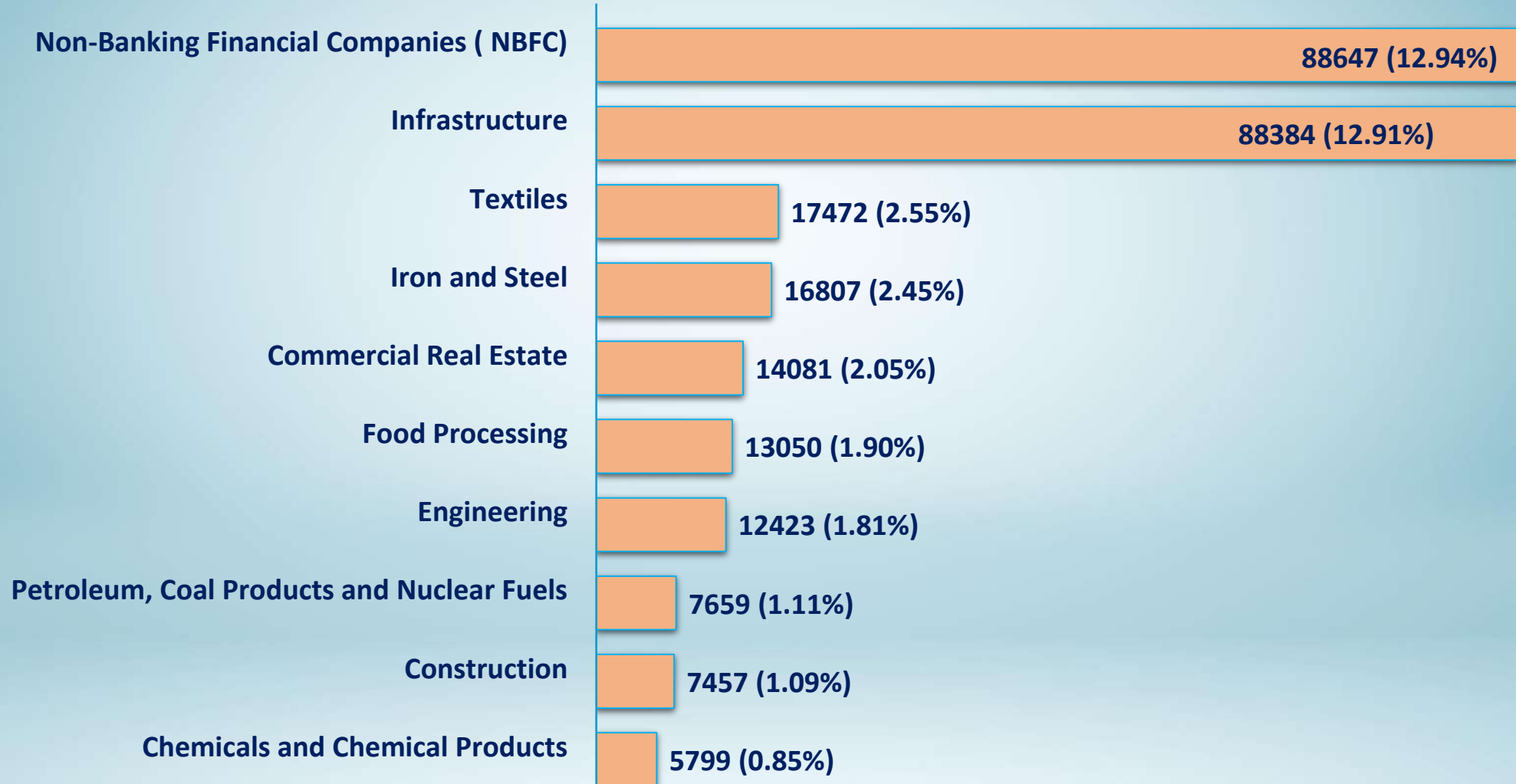
₹ in Crore

Parameters	Jun'20	Mar'21	Jun'21	Growth (%)	
				Q-o-Q	Y-o-Y
Housing Loans	57566	64326	65136	1.26	13.15
Vehicle Loans	12299	13713	13433	(2.04)	9.22
Education Loan	12091	12439	12278	(1.29)	1.55
Other Personal Loans	23262	24834	24444	(1.57)	5.08
Retail loans	105218	115312	115291	(0.02)	9.57

Industry Credit



₹ in Crore



Outstanding as on 30.06.2021

% - Share in Gross Advances



Guaranteed Emergency Credit Line
No. of Loans – 453458
Total Amount disbursed – Rs10861 Cr



PM SVANidhi
No. of Loans – 156274
Total Amount disbursed – Rs156 Cr



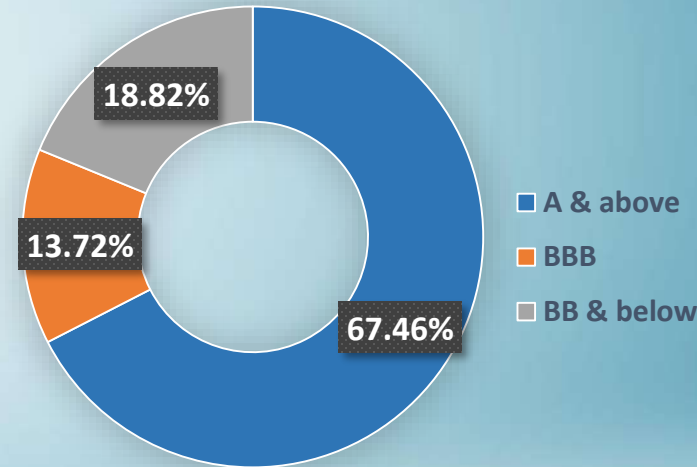
Health Care Sector
No. of Loans Sanctioned – 62485
Total Amount Sanctioned – Rs 2473 Cr
No of Loans Disbursed - 57450
Total Amount Disbursed – Rs1576 Cr

Rating Profile



External Rating - Wise Distribution of Domestic Advances above Rs. 25 crore						
(% of Total rated loan book above Rs 25 crore)						
External Rating	Jun'20		Mar'21		Jun'21	
	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	143195	67.45	128300	65.15	137722	67.46
BBB	39212	18.47	29789	15.13	28006	13.72
BB and below	29884	14.08	38832	19.72	38420	18.82
Total	212291	100	196921	100	204148	100

External Rating - Wise Distribution of Domestic Corporate Advances

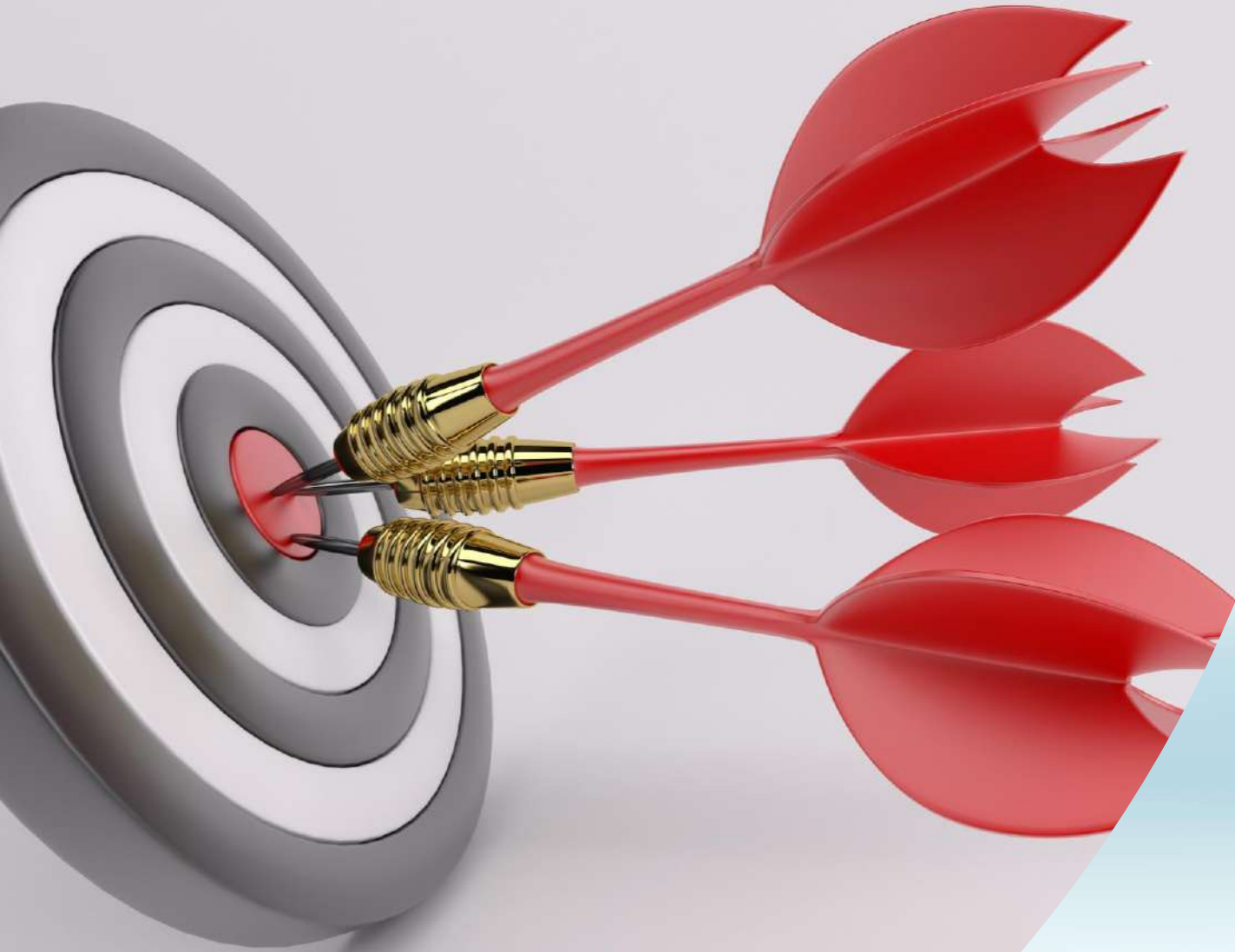


PSU PSE Customers (Jun'21)		(Rs in Crore)
Central Govt. Guarantee	State Govt. Guarantee	
7428	44050	



Rating Profile of Standard NBFC Exposure

Parameters	Jun'20		Mar'21		Jun'21	
	Exposure	% of share	Exposure	% of share	Exposure	% of share
A & above	77265	97.48	58356	94.19	60620	94.45
BBB	1859	2.34	472	0.76	426	0.66
BB & Below	146	0.18	3129	5.05	3137	4.89
Total	79269	100	61957	100	64183	100



Financial Performance

Total Income



₹ in Crore

Parameters	Quarterly				
	Jun'20	Mar'21	Jun'21	Growth Q-o-Q(%)	Growth Y-o-Y(%)
Interest Income	18036	16316	16772	2.79	(7.01)
Interest on Advances	13118	11747	12026	2.38	(8.32)
Interest on Investments	4272	4061	4150	2.19	(2.86)
Other Interest Income	646	508	596	17.32	(7.74)
Non-Interest Income	2650	5207	4438	(14.77)	67.47
Fee Based Income	931	1770	1337	(24.46)	43.61
Trading Income	640	660	887	34.39	38.59
Recovery in Written off a/cs	259	1721	600	(65.14)	131.66
Others	820	1056	1614	52.84	96.83
Total Income	20686	21523	21210	(1.45)	2.53

Non-Interest Income

Parameters	Quarterly				
	Jun'20	Mar'21	Jun'21	Growth Q-o-Q(%)	Growth Y-o-Y(%)
Fee Based Income (i+ii+iii)	931	1770	1337	(24.46)	43.61
Commission Exchange & Brokerage (i)	243	322	263	(18.32)	8.23
Commission on LC/BG/DDs	168	165	156	(5.45)	(7.14)
Govt. Business	30	50	40	(20.00)	33.33
Bancassurance	45	107	67	(37.38)	48.89
Service Charges (ii)	377	896	640	(28.57)	69.76
Miscellaneous (iii)	311	552	434	(21.38)	39.55
Treasury Income	1004	1308	1548	18.35	54.18
Profit on Sale of Investments	640	660	887	34.39	38.59
Profit on Exchange Transactions	360	616	647	5.03	79.72
Dividend Income	4	32	14	(56.25)	250.00
Recoveries in Written Off A/cs	259	1721	600	(65.14)	131.66
Other Receipts(PSLC & Others)	456	408	953	133.58	108.99
Total Non-Interest Income	2650	5207	4438	(14.77)	67.47

Total Expense



₹ in Crore

Parameters	Quarterly				
	Jun'20	Mar'21	Jun'21	Growth Q-o-Q(%)	Growth Y-o-Y(%)
Interest Expenses	11940	10727	10625	(0.95)	(11.01)
Interest Paid on Deposits	11108	9973	9882	(0.91)	(11.04)
Other Interests	832	754	743	(1.46)	(10.70)
Operating Expenses	4460	5094	4834	(5.10)	8.39
Staff Cost	3037	3267	3342	2.30	10.04
Other Operating Expenses	1423	1827	1492	(18.34)	4.85
Total Expenses	16400	15821	15459	(2.29)	(5.74)

Financials at a Glance



₹ in Crore

Parameters	Quarterly				
	Jun'20	Mar'21	Jun'21	Growth Q-o-Q(%)	Growth Y-o-Y(%)
Total Interest Income	18036	16316	16772	2.79	(7.01)
Total Interest Expenses	11940	10727	10625	(0.95)	(11.01)
Net Interest Income	6096	5589	6147	9.98	0.84
Total Income	20686	21523	21210	(1.45)	2.53
Total Expenditure	16400	15821	15459	(2.29)	(5.74)
Operating Profit	4286	5702	5751	0.86	34.18
Provisions	3880	4692	4574	(2.51)	17.89
Net Profit	406	1010	1177	16.53	189.90



Parameters	Quarterly				
	Jun'20	Mar'21	Jun'21	Growth Q-o-Q(%)	Growth Y-o-Y (%)
Total Provision	3880	4692	4574	(2.51)	17.89
NPAs	3550	4428	2335	(47.27)	(34.23)
Standard Asset	763	(989)	0	--	--
Depreciation on Investment	(210)	238	50	(78.99)	--
Income Tax	53	558	845	51.43	1494.34
Others	(277)	457	1344	194.09	--

Other Provisions



₹ in Crore

Particulars	Provision made during Mar'21 (Q)	Provision made during Jun'21 (Q)
Additional provision for Covid-19/ Resolution Framework	500	842
Delayed RP	586	22
Large Borrower Framework	60	(40)
Others	(689)	520
Total	457	1344

Key Ratios



(%)

Ratios	Jun'20		Mar'21		Jun'21	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	0.16	0.16	0.36	0.23	0.41	0.41
Return on Net-worth	4.51	4.51	10.76	6.71	11.53	11.53
Cost to Income	51.00	51.00	47.18	49.15	45.67	45.67
CD Ratio	71.53	71.53	66.79	66.79	67.00	67.00
EPS (Annualized)	11.21	11.21	24.00	16.91	28.69	28.69
Book Value (In Rs)	245.76	245.76	241.78	241.78	254.23	254.23

Key Ratios – Q1 FY22



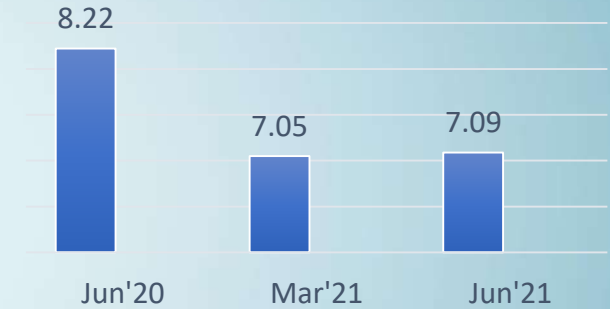
Cost Of Deposits (%)



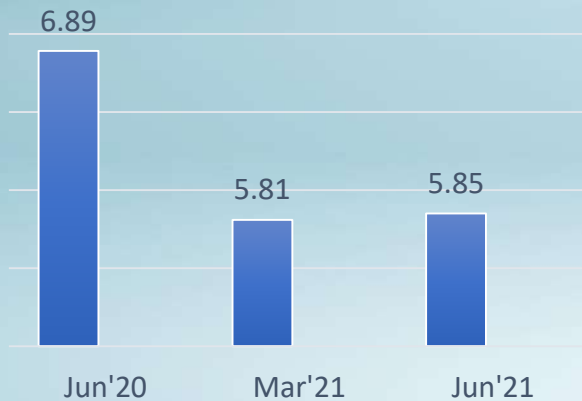
Cost Of Funds (%)



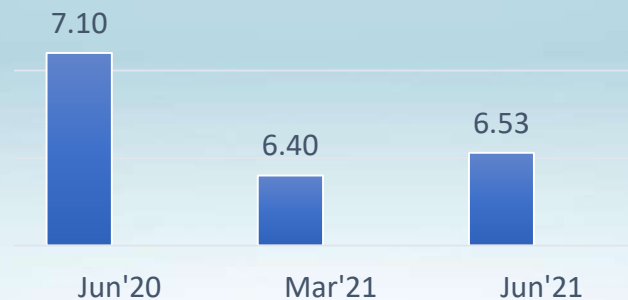
Yield on Advances(%)



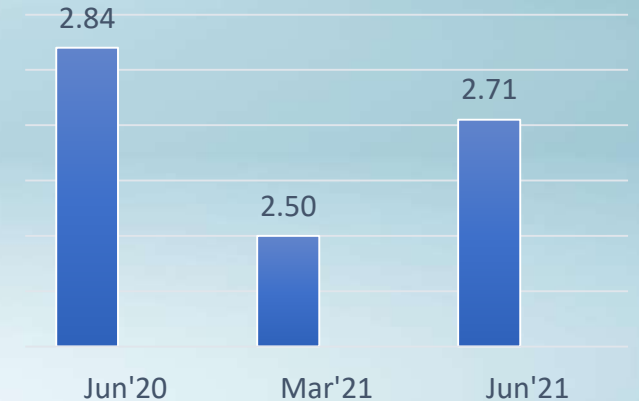
Yield on Funds(%)



Yield on Investments(%)



NIM(%)



A hand is shown in the upper right corner, holding a stack of several silver coins. Below the hand, on a lush green lawn, are four stacks of coins of varying heights, increasing from left to right. A small green plant with several leaves is positioned in the center of the lawn. In the background, there is a blurred view of a blue sky and green fields. A large, semi-transparent blue triangle is overlaid on the left side of the image, with the word "Investments" written in a bold, dark blue font across its center.

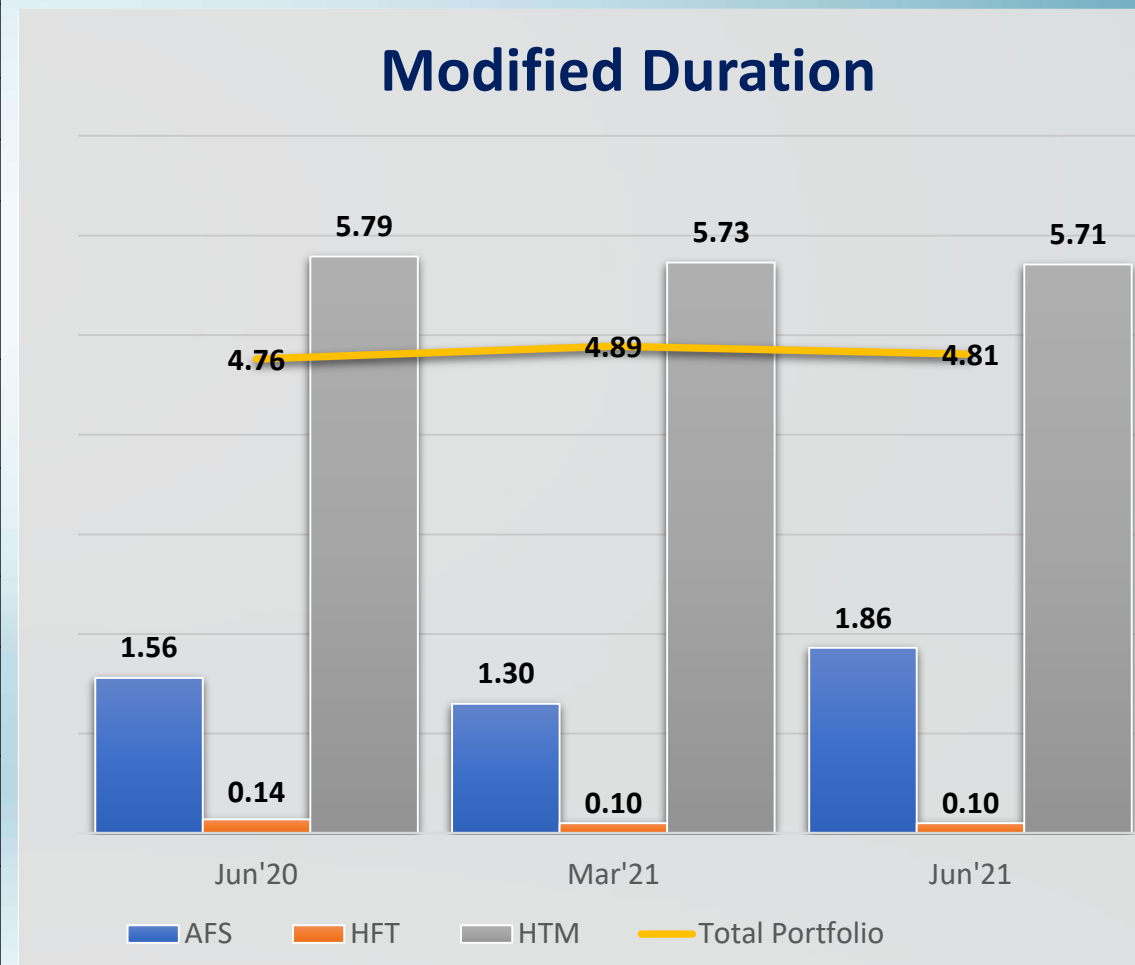
Investments

Investment Portfolio



₹ in Crore

Sl.	Parameters	Jun'20	Mar'21	Jun'21
(1)	Domestic Investments	250598	263136	274865
(a)	SLR	204293	219854	232856
(b)	Non SLR	46305	43282	42009
	SLR as % to Dom. Investments	81.52	83.55%	84.72
(i)	Held To Maturity (HTM)	182062	206988	206051
(ii)	Available For Sale (AFS)	68387	55950	68689
(iii)	Held For Trading (HFT)	149	198	124
(2)	Investment by Overseas Branches	3077	2999	2862
(3)	Total Gross Investment (1+3)	253675	266135	277727
	HTM To Investment (%)	71.77	77.78	74.96



Non SLR Portfolio



₹ in Crore

Parameters	Jun'20	Mar'21	Jun'21	% Share (Jun'21)	Y-o-Y Variation	
					Amount	%
PSU Bonds	4653	4603	4450	10.59	(203)	(4.36)
Corporate and Other Bonds	7935	8445	7792	18.54	(143)	(1.80)
Special Govt. Sec excl. Recap Bonds	3867	2719	2589	6.16	(1278)	(33.04)
CG Recap. Bond	18238	18238	18238	43.41	0	0.00
Share of PSU/Corporate/Others	4442	4374	4319	10.28	(123)	(2.77)
Venture Capital Fund	286	303	330	0.78	44	15.38
Regional Rural Bank	67	67	67	0.16	0	0.00
Security Receipts	2781	2684	2673	6.36	(108)	(3.88)
Subsidiaries JV	888	888	888	2.11	(1)	(0.11)
Other	3148	961	0.00	0.00	(3148)	(100.00)
Total Non SLR Investment	46305	43282	42009	100	--	--

Asset Quality



Asset Quality Ratios



Parameters	Jun'20	Mar'21	Jun'21
Gross NPA	57526	60288	58215
Gross NPA (%)	8.84	8.93	8.50
Net NPA	24355	24442	22434
Net NPA (%)	3.95	3.82	3.46
Provision Coverage Ratio (%)	78.95	79.68	81.18
Credit Cost (%)	2.58	2.09	2.04
Slippage Ratio (%)	0.24	2.35	0.69

Movement of NPA



₹ in Crore

Parameters	Jun'20	Mar'21	Jun'21
NPA as at the beginning of the period	61127	49789	60288
-Cash Recovery towards Book Liability(i)#	1440	2238	1598
-Up-gradation (ii)	620	356	2292
-Write Off (iii)	3216	2194	2574
Total Reduction (i+ii+iii)	5276	4788	6464
Fresh Addition	1675	15287	4391
-Fresh Slippages	1422	14495	4253
-Debits in existing NPA A/c	253	792	138
Gross NPAs at end of the period	57526	60288	58215
Eligible Deductions incl. Provisions	33171	35846	35781
Net NPAs	24355	24442	22434
Recoveries in Written Off A/c	259	2135	680
Total Cash recovery including Recovery in Written off A/cs#	1699	4373	2458

NPA Classification: Sector Wise



₹ in Crore

Parameters	Jun'20	Mar'21	Jun'21	Advance O/s (Jun'21)	GNPA (%)
Domestic Gross NPA	51053	54635	52703	661236	7.97
Global Gross NPA	57526	60288	58215	684585	8.50
Retail	2392	1873	1765	115291	1.53
Agriculture	9271	9467	9239	156801	5.89
MSME	11492	14929	15590	106958	14.58
Corporate & Others	34371	34019	31621	305535	10.35



Parameters	Jun'20	Mar'21	Jun'21	Advance O/s (Jun'21)	GNPA (%)
Total Retail NPA	2392	1873	1765	115291	1.53
Housing Loans	871	799	745	65136	1.14
Vehicle Loans	305	317	288	13433	2.14
Education Loan	417	240	216	12278	1.76
Other Personal Loans	799	517	516	24444	2.11

NPA Classification : Industry wise



₹ in Crore

Sector/Scheme	Jun'20	Mar'21	Jun'21	GNPA (%)
Infrastructure	7853	7888	7761	8.78
Iron & Steel	1551	1169	1005	5.98
Textile	1084	1722	1349	7.72
Food Processing	1664	1553	1294	9.92
Engineering	268	757	757	6.10

Resolution Framework for COVID-19



₹ in Crore

Sector	No. of accounts restructured under RBI Resolution Framework in actuals (A)	Liability (B)	Total amount received subsequent to restructure (C)	Out of (C), total prepaid amount, i.e, paid before due date
RESOLUTION FRAMEWORK COVID-19 : 1.0				
Personal Loans	4963	594	13	0
Corporate	25	4304	169	7
MSME	1	31	1	0
Others	9505	157	5	4
TOTAL	14494	5086	188	11
RESOLUTION FRAMEWORK COVID-19 : 2.0				
Agriculture (Allied Activities)	38024	823	5	1
Retail	122142	7610	39	22
MSME	89032	3331	13	7
Small Business	101578	1470	7	5
TOTAL	350776	13234	64	35

Special Mention Accounts (SMA)



₹ in Crore

SMA Position of the Bank (Rs. 5 Cr and above)						
Parameters	Mar'21			Jun'21		
	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances
SMA 2	126	5023	0.70	234	8389	1.06
SMA 1	261	10359	1.47	164	4656	0.59
TOTAL SMA 1 & 2	387	15382	2.17	398	13045	1.65
SMA 0	383	7536	1.05	378	10940	1.38
TOTAL	770	22918	3.22	776	23985	3.04
SMA 0,1 & 2% TO GROSS ADVANCES	3.22			3.04		

Accounts referred to NCLT



₹ in Crore

Parameters	As on 30.06.2020				As on 30.06.2021			
	No of Accounts	Book Liability	Provision	Provision Coverage	No of Accounts	Book Liability	Provision	Provision Coverage
1st List - RBI	7	7853	7853	100%	7	3052	3052	100%
2nd List – RBI	18	6246	6198	99%	14	5568	5522	99%
Total RBI 1 & 2	25	14099	14051	99%	21	8620	8574	99%
Others	345	37547	31191	83%	376	38391	34492	90%
Total	370	51646	45242	88%	397	47011	43066	91%

NCLT Resolution Status

	Cumulative Recovery (Fy 2020-21)		Q1'21		Q1'22	
	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
Through Resolution	21	2138	3	43	6	25
Under Liquidation	60	222	5	18	26	52
Total	81	2360	8	61	32	77

Capital and Shareholding

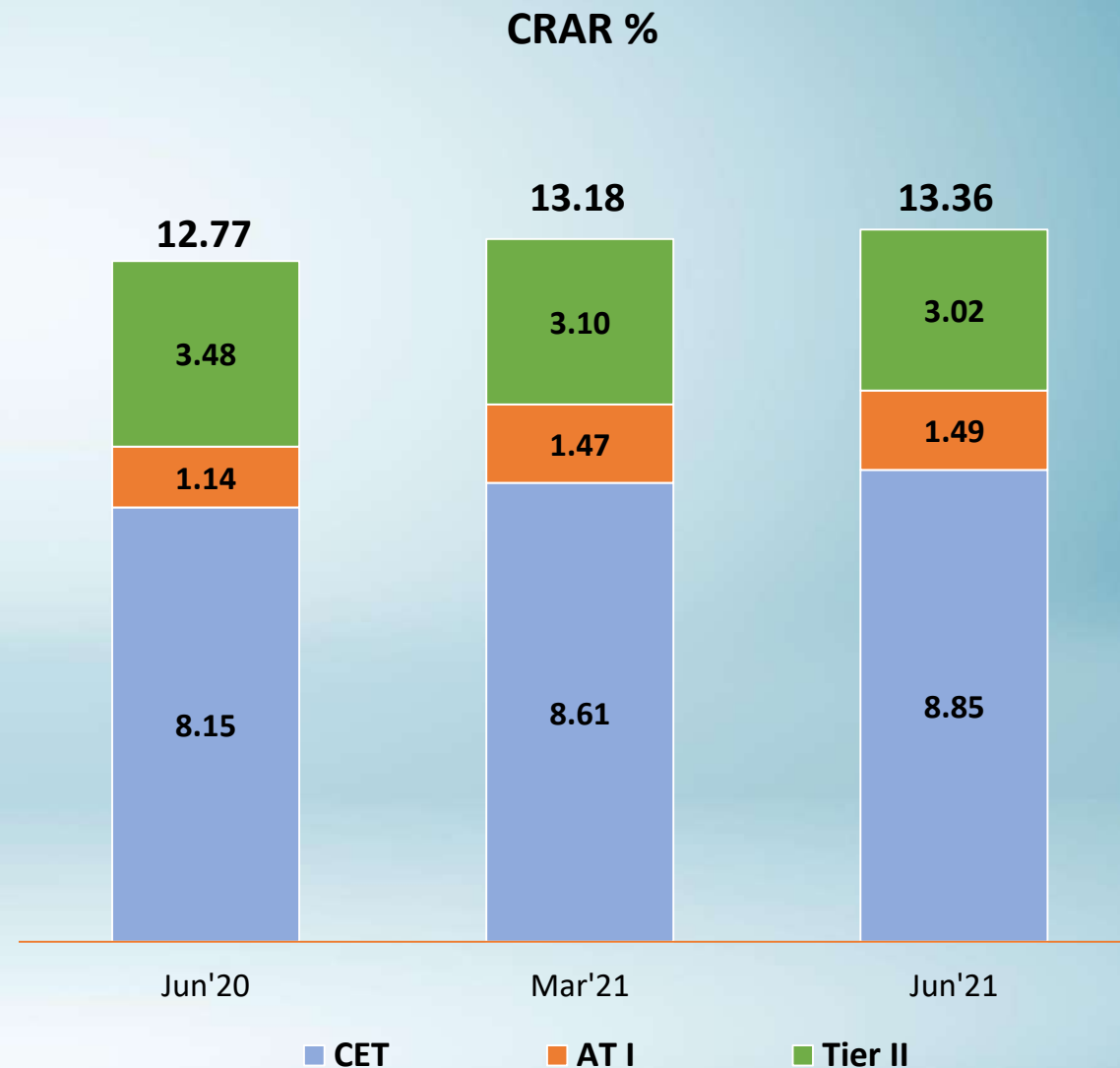


Capital Funds (Basel III)

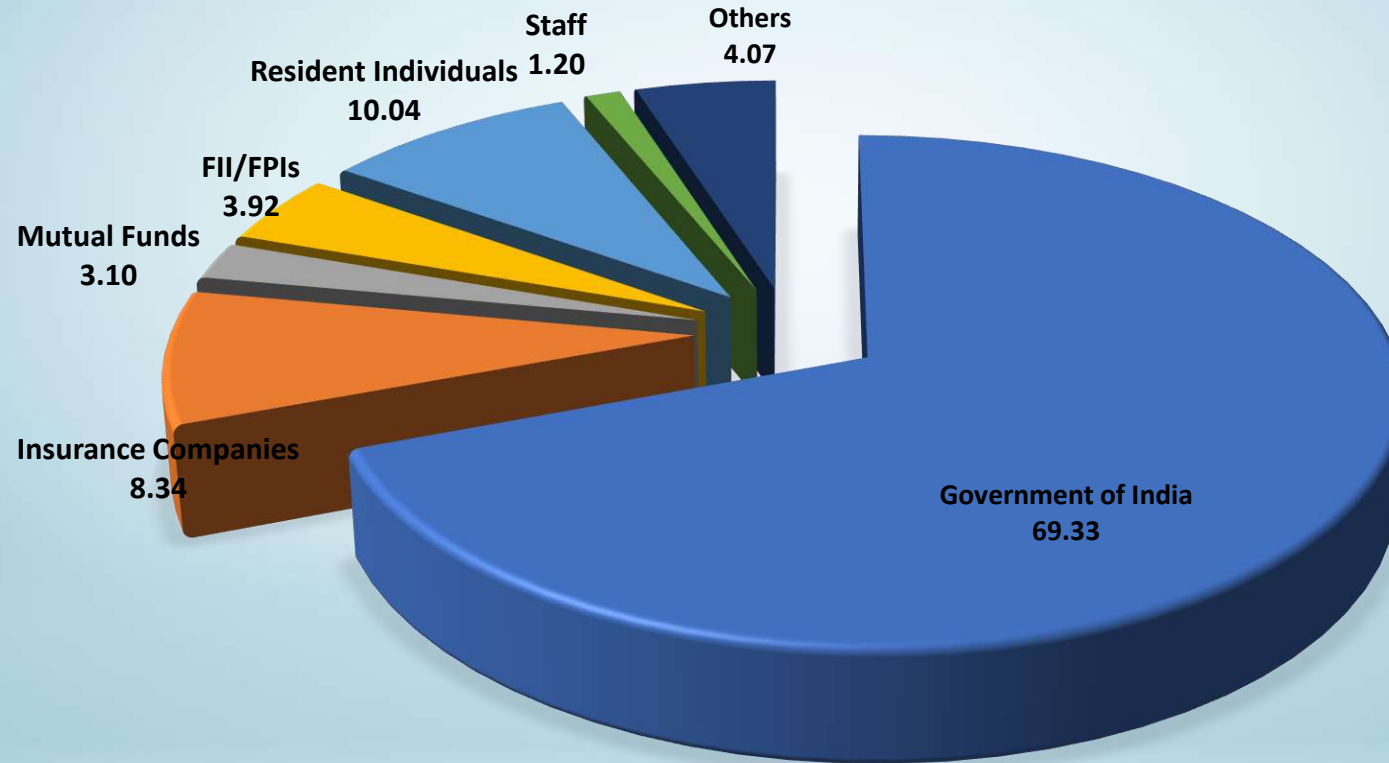


₹ in Crore

Parameters	Jun'20	Mar'21	Jun'21
Tier I	48087	53437	54278
Common Equity	42189	45624	46465
Additional Tier I	5898	7813	7813
Tier II	18040	16406	15854
Total (Tier I+II)	66127	69843	70132
Risk-weighted Assets	517825	530011	524921
Gross Advances	650574	675155	684585
RWA to Gross Advances (%)	75.59	78.50	76.68
Tier I (%)	9.29	10.08	10.34
Common Equity (%)	8.15	8.61	8.85
Additional Tier I (%)	1.14	1.47	1.49
Tier II (%)	3.48	3.10	3.02
Total (Tier I+II) %	12.77	13.18	13.36



Shareholding Pattern as on June 30, 2021





**Expanding
Reach**



CANDI Mobile Banking App

- Secure your card (ON/OFF)
- Cardless cash withdrawal



Internet Banking

- Banking at your fingertips
- Fund transfer, pay utility bills etc.



Credit Card

- Interest-free credit period
- Earn reward points on spends

High-tech Banking Multi-dimensional excellence...



Scan & Pay (BHIM QR)

- Secure, real-time payment
- Cashless transactions



Debit Card

- Faster payments at PoS
- Shop & pay online



Canara FASTag

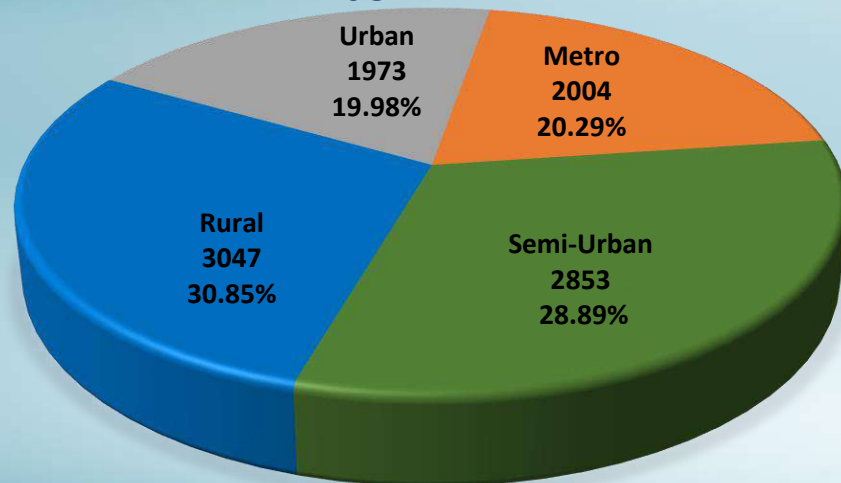
- Go cashless at tolls
- Recharge online

Expanding the reach



Parameters	Jun'20	Mar'21	Jun'21
General Branches(a)	9874	9798	9235
Specialised Branches(b)	577	618	642
Total Domestic Branches(a+b)	10451	10416	9877
Overseas Branches	5	4	4
BC Points	9383	9129	9053
Total Banking Outlets	19839	19549	18934
ATM	12830	12272	11819
Recycler	567	1180	1305

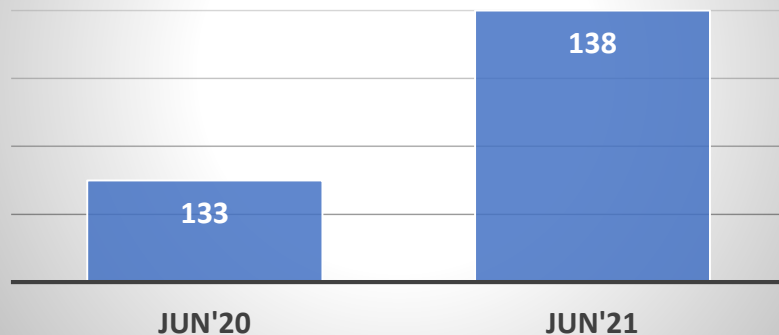
PRESENCE ACROSS URBAN AND RURAL AREAS JUN'21



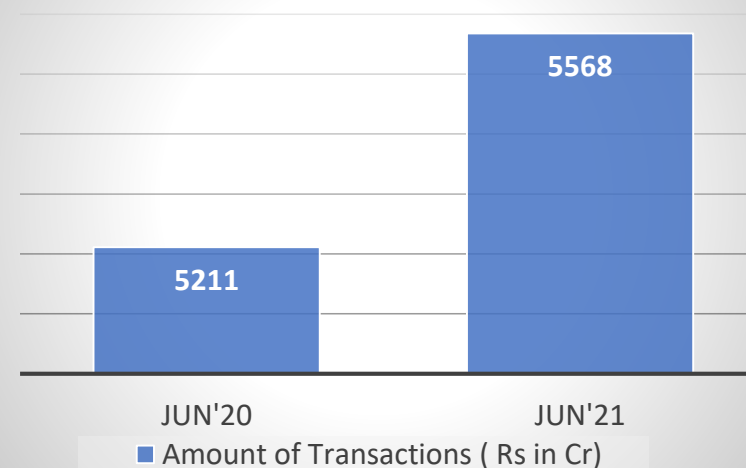
4 International branches in New York, London, Hong Kong & Dubai



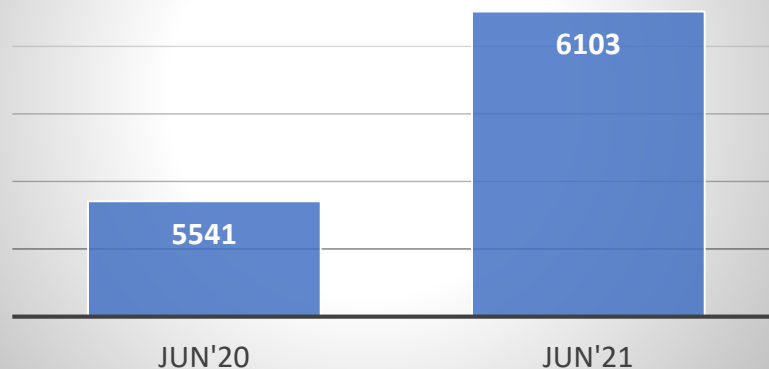
ACCOUNTS OPENED UNDER PMJDY (IN LACS)



TRANSACTIONS THROUGH BC CHANNEL



DEPOSITS MOBILISED UNDER PMJDY (RS IN CR)



ENROLMENTS UNDER SOCIAL SECURITY SCHEMES

	Jun'20 (Q)	Jun'21(Q)
Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJBY) in Nos	64,022	68,914
Pradhan Mantri Jeevan Suraksha Bima Yojana (PMSBY) in Nos	1,08,017	97,404

Subsidiaries, Associates & Joint Ventures



₹ in Crore

Name of the Entity	Holding(%)	Profit after Tax(Our Share)	
		Jun'20	Jun'21
SUBSIDIARIES			
Canara Robeco Asset Management Company Ltd.	51	2.86	5.68
Canara Bank Securities Ltd.	100	4.79	4.44
Canara Bank (Tanzania) Ltd.	100	0.99	1.72
Canbank Computer Services Ltd.	69.14	0.52	0.63
Canbank Venture Capital Fund Ltd.	100	0.56	0.59
Synd Bank Services Ltd	100	0.12	0.46
Canbank Financial Services Ltd.	100	(0.06)	0.50
Canbank Factors Ltd.	70	1.06	(2.50)
Canara HSBC OBC Life Insurance Company Ltd.	51	5.44	(50.48)
ASSOCIATES & JOINT VENTURES			
Can Fin Homes Ltd.	30	27.95	32.65
Andhra Pragathi Grameena Bank	35	37.91	47.08
Karnataka Gramin Bank	35	5.39	7.31
Kerala Gramin Bank	35	(22.39)	5.32
Karnataka Vikas Grameena Bank	35	7.81	3.53
Commercial Indo Bank LLC, Moscow (JV with SBI)	40	0.60	0.13

Goals for Mar 2022



Parameters	Guidance (31.03.2022)	
Deposits Growth (Global)	8.20%	
Advances Growth (Global)	7.50%	
Business Growth (Global)	7.90%	
NIM (Global) (Annualized)	2.75%	
CASA (Domestic CASA to Domestic Deposit)	36.50	
Gross NPA (Global)	7.90%	
Net NPA (Global)	2.80%	
PCR (Global)	83.95%	
Slippage Ratio (Global) (Annualized)	2.60%	
Credit Cost (Global)(Annualized)	2.25	
Return on Equity(RoE)	8.62%	
Earning per share (EPS) (Annualized)	19	
Return on Average Assets (RoA)	0.31%	
Capital Raising Plan	Particulars	FY 2021-22
	QIP Equity	2500
	Additional Tier-I Bonds	4000
	Tier-II Bonds	2500
	Total	9000



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.