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भारत सरकार का उपक्रम

Canara Bank

A Government of India Undertaking



Financial Syndicate

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excellence..**

**Financial Results : Q4 & FY 2020-21**

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# Performance Highlights-Q4 & FY 2020-21

45.11%  
q-o-q



Net Profit  
1,010 Cr

12.59%  
y-o-y



SB  
Rs 2,81,525 Cr

40.75%  
y-o-y



Non interest Income  
Rs 15,285 Cr

13.95%  
y-o-y



CASA  
Rs 3,30,656 Cr

19.05%  
y-o-y



Fee Based Income  
Rs 5,243 Cr

16.37%  
y-o-y



Retail Term Deposits  
Rs 4,20,333 Cr

46 bps  
y-o-y



Gross NPA  
8.93%

2.82%  
y-o-y



Bulk Deposit  
Rs 2,12,316 Cr

52  
bps  
y-o-y



Net NPA  
3.82%

12.14%  
y-o-y



Retail Credit  
Rs 1,15,312 Cr

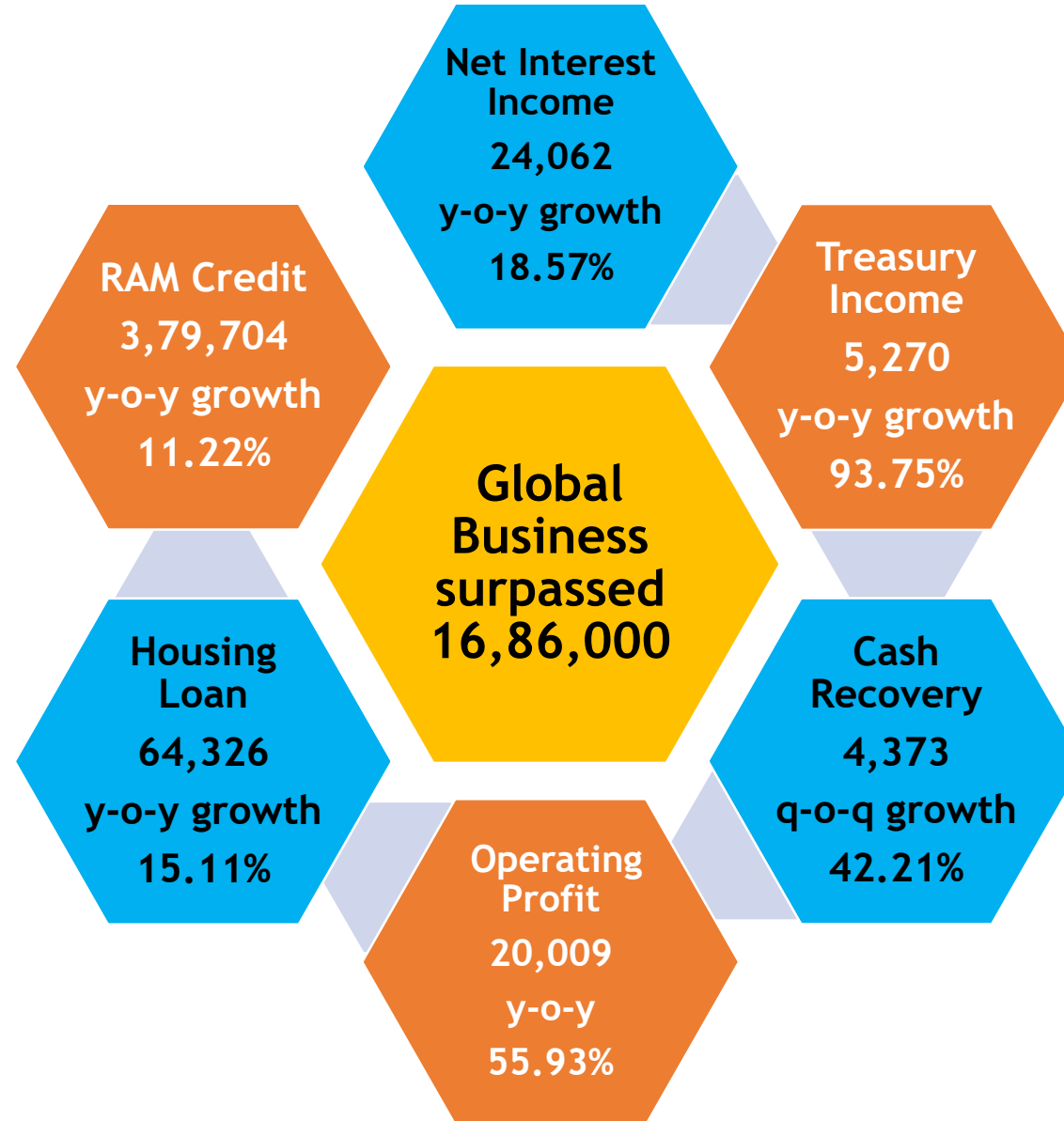
273bps  
y-o-y



PCR  
79.68%

Domestic Business recorded a growth of Rs 127498 Cr y-o-y

₹ in Crore



Business Performance	6-14
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w.e.f 1<sup>st</sup> April, 2020 Syndicate Bank has amalgamated with Canara Bank. Accordingly Financials as on March '20, June'20, September'20, December'20 & March'21 are combined figures of both the banks. The combined figures have been arrived by aggregation of audited numbers and do not entail any adjustments.

# Business Performance

₹ in Crore

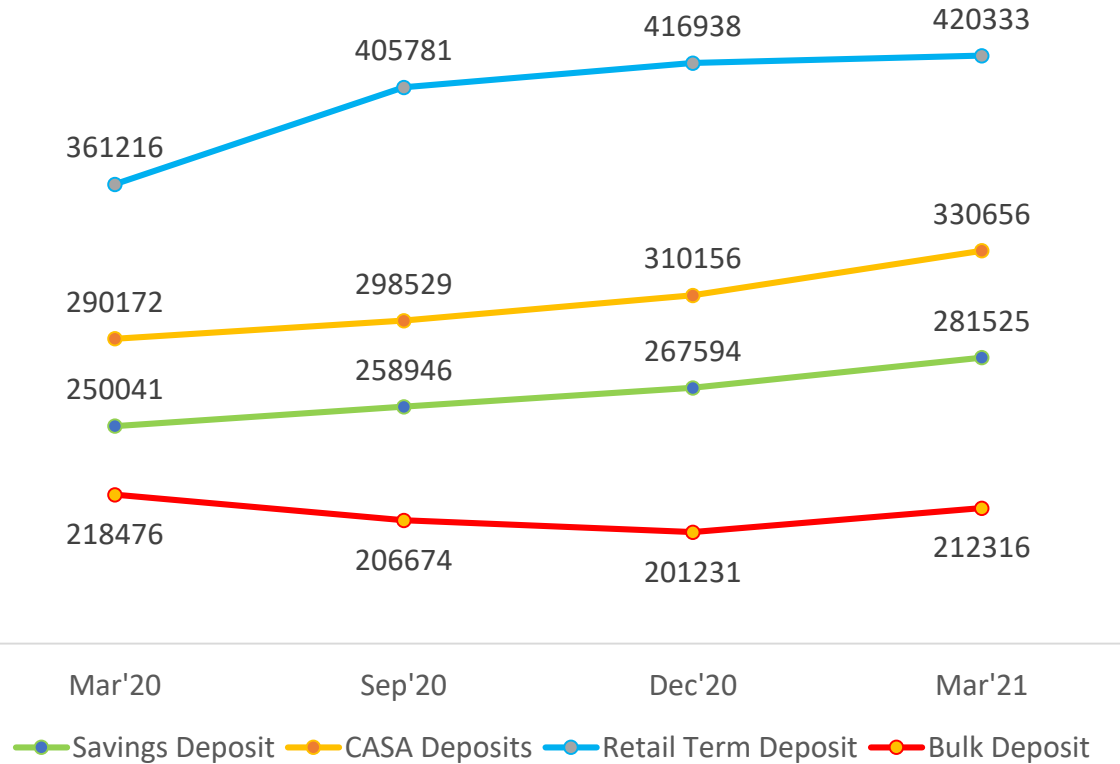
Parameters	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21	Growth %	
						Q-o-Q	Y-o-Y
Global Gross Business	1557839	1560144	1597747	1640582	1686030	2.77	8.23
<i>Domestic Gross Business</i>	1488366	1493806	1538179	1573151	1615864	2.72	8.57
<i>Overseas Gross Business</i>	69473	66337	59568	67431	70166	4.06	1.00
Global Deposits	906621	909570	948767	973021	1010875	3.89	11.50
<i>Domestic Deposits</i>	869864	869635	910984	928325	963306	3.77	10.74
<i>Overseas Deposits</i>	36757	39935	37783	44696	47569	6.43	29.41
Global Gross Advances	651218	650574	648980	667561	675155	1.14	3.68
<i>Domestic Gross Advances</i>	618502	624172	627195	644826	652558	1.20	5.51
<i>Overseas Gross Advances</i>	32716	26402	21785	22735	22597	(0.61)	(30.93)
Global C-D Ratio (%)	71.83	71.53	68.40	68.61	66.79	--	--

# Domestic Deposit Mix

₹ in Crore

Parameters	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21	Growth %	
						Q-o-Q	Y-o-Y
Saving Deposits	250041	253492	258946	267594	281525	5.21	12.59
Current Deposits	40131	40577	39583	42562	49131	15.43	22.43
CASA Deposits	290172	294069	298529	310156	330656	6.61	13.95
Term Deposit	579692	575566	612455	618169	632649	2.34	9.14
Bulk Deposit	218476	196632	206674	201231	212316	5.51	(2.82)
Retail Term Deposits	361216	378934	405781	416938	420333	0.81	16.37
Total Domestic Deposit	869864	869635	910984	928325	963305	3.77	10.74
Global Deposits	906621	909570	948767	973021	1010875	3.89	11.50

Domestic Deposit Mix

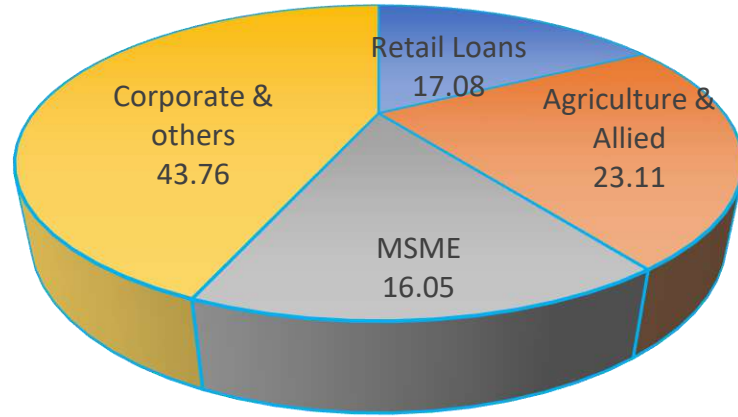


- Sustained growth in CASA and Retail Term Deposit
- CASA increased by Rs 40484 Cr y-o-y, improving the CASA Ratio by 97 bps
- Retail Term Deposit witnessed a y-o-y ( 16.37%) growth of Rs 59117 Cr



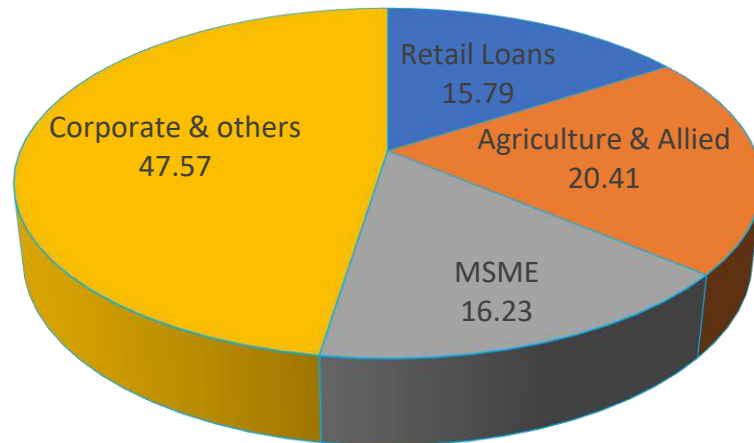
RAM: 56.24%

Mar'21



RAM: 52.43%

Mar'20



₹ in Crore

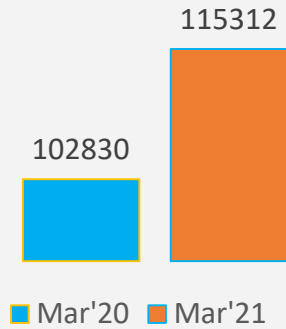
Parameters	Mar'20	Dec'20	Mar'21	Growth %	
				Q-o-Q	Y-o-Y
Retail	102830	111883	115312	3.06	12.14
Agriculture & Allied	132884	150652	156058	3.59	17.44
MSME	105692	113718	108334	(4.73)	2.50
RAM Credit	341406	376253	379704	0.92	11.22
Corporate & others	309812	291308	295451	1.42	(4.64)
Domestic Gross Advances	618502	644826	652558	1.20	5.51
Global Gross Advance	651218	667561	675155	1.14	3.68

Mandated  
Norms  
under  
Priority  
Sector

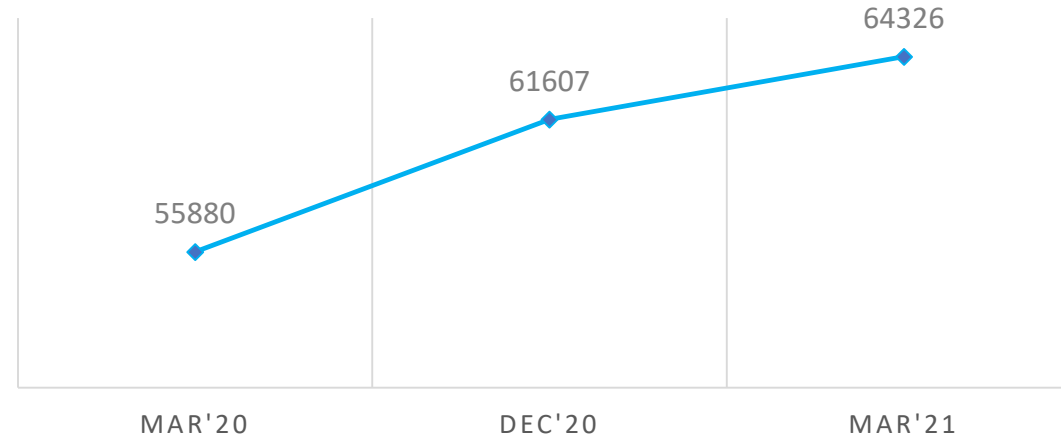
**Achieved the mandated norms in respect of:**

- **Total Priority (44.14 % to ANBC against 40% norm, 52.39% prior to PSLC)**
- **Agriculture (18.56% to ANBC against 18% norm, 26.81% prior to PSLC)**
- **Small and Marginal Farmers (11.23% to ANBC against 8% norm, 19.48% prior to PSLC)**
- **Weaker Section (17.66% to ANBC against 10% norm, 25.91% prior to PSLC)**

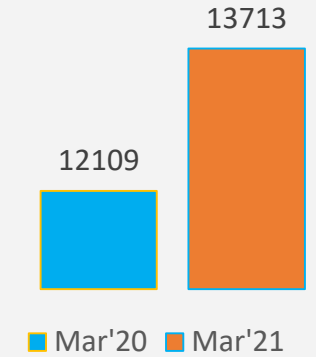
## Retail Loans



## HOUSING LOAN



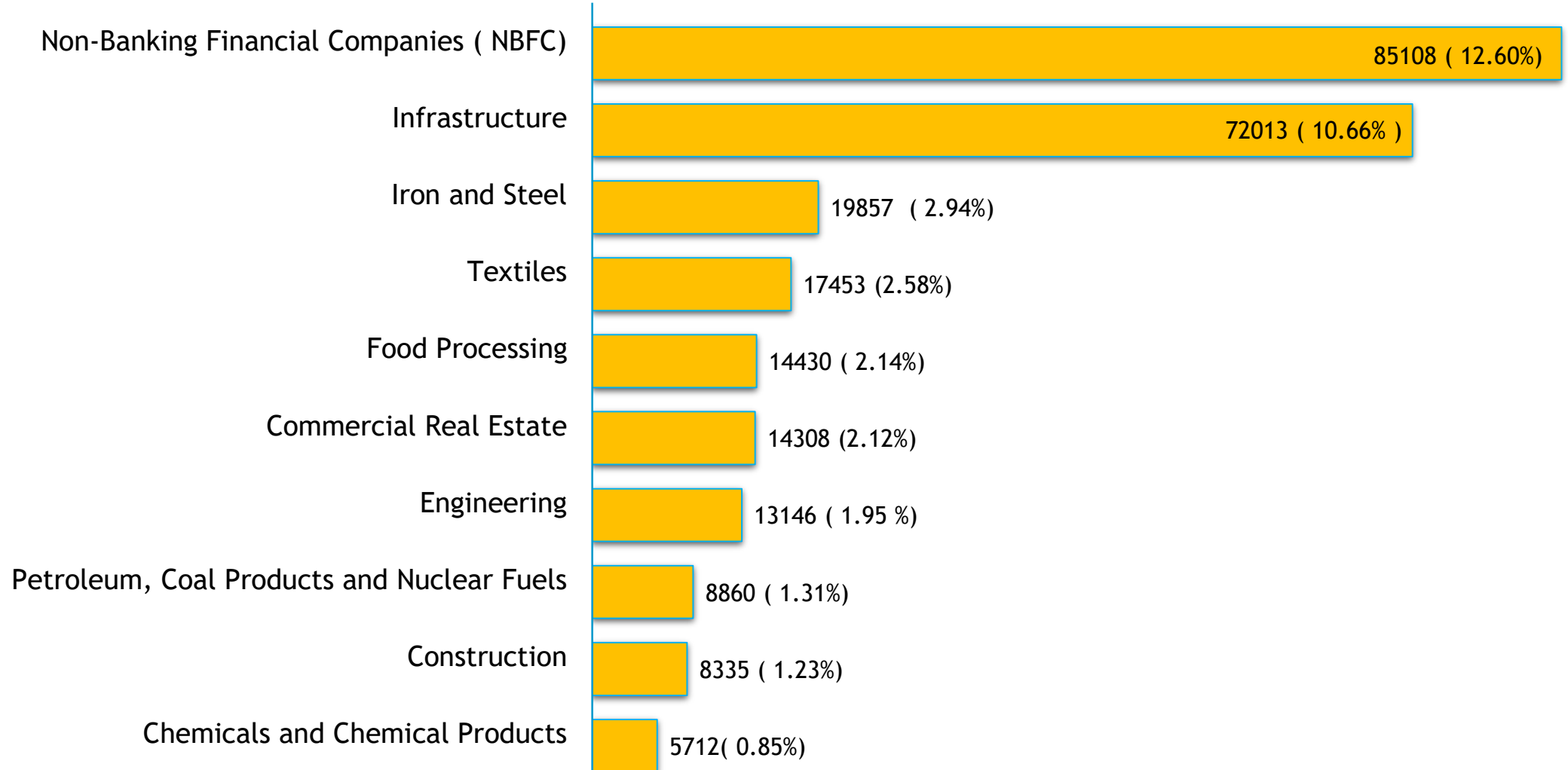
## Vehicle Loans



₹ in Crore

Parameters	Mar'20	Dec'20	Mar'21	Growth %	
				Q-o-Q	Y-o-Y
Housing Loans	55880	61607	64326	4.41	15.11
Vehicle Loans	12109	13401	13713	2.33	13.25
Education Loan	11955	11917	12439	4.38	4.05
Other Personal Loans	22886	24958	24834	(0.50)	8.51
Retail loans	102830	111883	115312	3.06	12.14

₹ in Crore



Outstanding as on 31.03.2021

% - Share in Gross Advances



## Guaranteed Emergency Credit Line

No. of Loans - 451430  
Total Amount disbursed - Rs10383 Cr



## PM SVANidhi

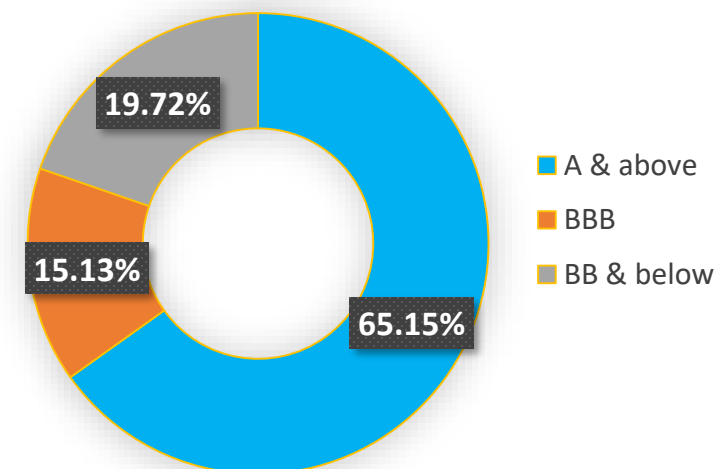
No. of Loans - 150125  
Total Amount disbursed - Rs150 Cr

## External Rating - Wise Distribution of Domestic Advances above Rs. 25 crore

(% of total rated loan book above Rs 25 crore)

External Rating	Mar'20		Dec'20		Mar'21	
	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	147732	71.15	128114	65.08	128300	65.15
BBB	33898	16.32	34129	17.34	29789	15.13
BB and below	26017	12.53	34591	17.58	38832	19.72
<b>Total</b>	<b>207647</b>	<b>100</b>	<b>196834</b>	<b>100</b>	<b>196921</b>	<b>100</b>

## External Rating - Wise Distribution of Domestic Corporate Advances



PSU PSE Customers (Mar'21) (Rs in Crore)	
Central Govt. Guarantee	State Govt. Guarantee
6376	42836

# Financial Performance

₹ in Crore

Parameters	Quarterly						12 Months Ended		
	Mar-20	Jun-20	Sep-20	Dec-20	Mar'21	Growth Q-o-Q(%)	Mar-20	Mar-21	Growth Y-o-Y(%)
<b>Interest Income</b>	<b>17608</b>	<b>18036</b>	<b>17682</b>	<b>17206</b>	<b>16316</b>	<b>(5.17)</b>	<b>70850</b>	<b>69240</b>	<b>(2.27)</b>
Interest on Advances	12661	13118	13093	12447	11747*	(5.62)	51562	50405	(2.24)
Interest on Investments	4248	4272	4177	4349	4061	(6.62)	16732	16859	0.76
Other Interest Income	699	646	412	410	508	23.90	2556	1976	(22.69)
<b>Non-Interest Income</b>	<b>3026</b>	<b>2650</b>	<b>3155</b>	<b>4273</b>	<b>5207</b>	<b>21.86</b>	<b>10860</b>	<b>15285</b>	<b>40.75</b>
Fee Based Income	776	931	1219	1323	1770	33.79	4404	5243	19.05
Trading Income	336	640	507	1509	660	(56.26)	1393	3316	138.05
Recovery in Written off a/cs	862	259	449	603	1721	185.41	2536	3032	19.56
Others	1052	820	980	838	1056	26.01	2527	3694	46.18
<b>Total Income</b>	<b>20634</b>	<b>20686</b>	<b>20837</b>	<b>21479</b>	<b>21523</b>	<b>0.20</b>	<b>81710</b>	<b>84525</b>	<b>3.45</b>

\*Rs 125 Cr has been deducted towards refund of penal interest as per orders of Hon'ble SC judgement



# Non-Interest Income

₹ in Crore

Parameters	Quarterly						12 Months Ended		
	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21	Growth Q-o-Q(%)	Mar-20	Mar-21	Growth Y-o-Y(%)
<b>Fee Based Income (i+ii+iii)</b>	<b>776</b>	<b>931</b>	<b>1219</b>	<b>1323</b>	<b>1770</b>	<b>33.79</b>	<b>4404</b>	<b>5243</b>	<b>19.05</b>
<b>Comm Exchange &amp; Brok (i)</b>	280	243	306	275	322	17.09	1056	1146	8.52
<i>Commission on LC/BG/DDs</i>	171	168	179	164	165	0.61	715	676	(5.45)
<i>Govt. Business</i>	42	30	46	41	50	21.95	120	167	39.17
<i>Bancassurance</i>	67	45	81	70	107	52.86	221	303	37.10
<b>Service Charges (ii)</b>	<b>411</b>	<b>377</b>	<b>740</b>	<b>793</b>	<b>896</b>	<b>12.99</b>	<b>1886</b>	<b>2806</b>	<b>48.78</b>
<b>Miscellaneous (iii)</b>	<b>85</b>	<b>311</b>	<b>173</b>	<b>255</b>	<b>552</b>	<b>116.47</b>	<b>1462</b>	<b>1291</b>	<b>(11.70)</b>
<b>Treasury Income</b>	<b>704</b>	<b>1004</b>	<b>942</b>	<b>2016</b>	<b>1308</b>	<b>(35.12)</b>	<b>2720</b>	<b>5270</b>	<b>93.75</b>
<i>Profit on Sale of Investments</i>	336	640	507	1509	660	(56.26)	1393	3316	138.05
<i>Profit on Exchange Transactions</i>	337	360	407	499	616	23.45	1259	1882	49.48
<i>Dividend Income</i>	31	4	28	8	32	300.00	68	72	5.88
<b>Recoveries in Written Off A/cs</b>	<b>862</b>	<b>259</b>	<b>449</b>	<b>603</b>	<b>1721</b>	<b>185.41</b>	<b>2536</b>	<b>3032</b>	<b>19.56</b>
<b>Other Receipts</b>	<b>684</b>	<b>456</b>	<b>545</b>	<b>331</b>	<b>408</b>	<b>23.26</b>	<b>1200</b>	<b>1740</b>	<b>45.00</b>
<b>Total Non-Interest Income</b>	<b>3026</b>	<b>2650</b>	<b>3155</b>	<b>4273</b>	<b>5207</b>	<b>21.86</b>	<b>10860</b>	<b>15285</b>	<b>40.75</b>

# Total Expense

₹ in Crore

Parameters	Quarterly						12 Months Ended		
	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21	Growth Q-o-Q(%)	Mar-20	Mar-21	Growth Y-o-Y(%)
<b>Interest Expenses</b>	<b>12521</b>	<b>11940</b>	<b>11386</b>	<b>11125</b>	<b>10727</b>	<b>(3.58)</b>	<b>50556</b>	<b>45178</b>	<b>(10.64)</b>
Interest Paid on Deposits	11615	11108	10586	10430	9973	(4.38)	46622	42097	(9.71)
Other Interests	906	832	800	695	754	8.49	3934	3081	(21.68)
<b>Operating Expenses</b>	<b>5701</b>	<b>4460</b>	<b>4812</b>	<b>4972</b>	<b>5094</b>	<b>2.45</b>	<b>18322</b>	<b>19338</b>	<b>5.55</b>
Staff Cost	3829	3037	3203	3183	3267	2.64	11731	12690	8.17
Other Operating Expenses	1872	1423	1609	1789	1827	2.12	6591	6648	0.86
<b>Total Expenses</b>	<b>18222</b>	<b>16400</b>	<b>16198</b>	<b>16097</b>	<b>15821</b>	<b>(1.71)</b>	<b>68878</b>	<b>64516</b>	<b>(6.33)</b>

₹ in Crore

Parameters	Quarterly						12 Months Ended		
	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21	Growth Q-o-Q(%)	Mar-20	Mar-21	Growth Y-o-Y(%)
Total Interest Income	17608	18036	17682	17206	16316	(5.17)	70850	69240	(2.27)
Total Interest Expenses	12521	11940	11386	11125	10727	(3.58)	50556	45178	(10.64)
Net Interest Income	5087	6096	6296	6081	5589	(8.09)	20294	24062	18.57
Total Income	20634	20686	20837	21479	21523	0.20	81710	84525	3.45
Total Expenditure	18222	16400	16198	16097	15821	(1.71)	68878	64516	(6.33)
Operating Profit	2412	4286	4639	5382	5702	5.95	12832	20009	55.93
Provisions	8979	3879	4195	4686	4692	0.13	18670	17452	(6.52)
Net Profit	(6567)	407	444	696	1010	45.11	(5838)	2557	--

Parameters	Quarterly						12 Months Ended		
	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21	Growth Q-o-Q(%)	Mar-20	Mar-21	Growth Y-o-Y (%)
<b>Total Provision</b>	<b>8979</b>	<b>3879</b>	<b>4195</b>	<b>4686</b>	<b>4692</b>	<b>0.13</b>	<b>18670</b>	<b>17452</b>	<b>(6.52)</b>
<b>NPAs</b>	<b>7939</b>	<b>3550</b>	<b>3533</b>	<b>2657</b>	<b>4428</b>	<b>66.65</b>	<b>17744</b>	<b>14168</b>	<b>(20.15)</b>
<b>Standard Asset</b>	<b>313</b>	<b>763</b>	<b>41</b>	<b>186</b>	<b>(989)</b>	<b>(631.72)</b>	<b>575</b>	<b>1</b>	<b>(99.83)</b>
<b>Depreciation on Investment</b>	<b>(5)</b>	<b>(210)</b>	<b>217</b>	<b>182</b>	<b>238</b>	<b>30.77</b>	<b>(456)</b>	<b>427</b>	<b>(193.64)</b>
<b>Income Tax</b>	<b>83</b>	<b>53</b>	<b>178</b>	<b>361</b>	<b>558</b>	<b>54.57</b>	<b>381</b>	<b>1150</b>	<b>201.84</b>
<b>Others</b>	<b>649</b>	<b>(277)</b>	<b>226</b>	<b>1300</b>	<b>457*</b>	<b>(64.85)</b>	<b>426</b>	<b>1706</b>	<b>300.47</b>

\* Includes Additional Provisions for Covid-19 - Rs 500 Cr

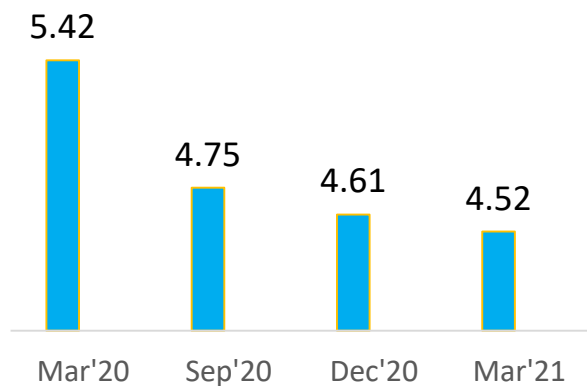
₹ in Crore

Particulars	Provision made during Mar'21 (Q)	Provision made for FY 2020-21
Additional provision for Covid-19	500	500
Delayed RP	586	447
Large Borrower Framework	60	145
Covid-19 Resolution Framework	0	494
Others	(689)	120
<b>Total</b>	<b>457</b>	<b>1706</b>

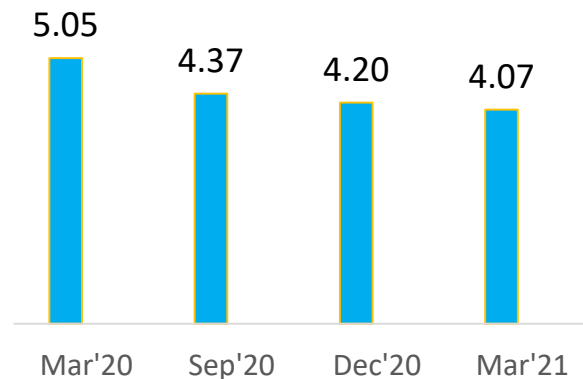
(%)

Ratios	Mar'20		Sep'20		Dec'20		Mar'21	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
RoA	(2.60)	(0.58)	0.16	0.16	0.24	0.19	0.36	0.23
Return on Net-worth	(69.71)	(15.45)	4.82	4.64	7.30	5.43	10.76	6.71
Cost to Income	70.03	58.81	50.91	50.95	48.03	49.89	47.18	49.15
CD Ratio	71.83	71.83	68.40	68.40	68.61	68.61	66.79	66.79
EPS (Annualized)			12.13	11.67	18.44	13.98	24.00	16.91
Book Value (In Rs)			252.44	252.44	238.59	238.59	241.78	241.78

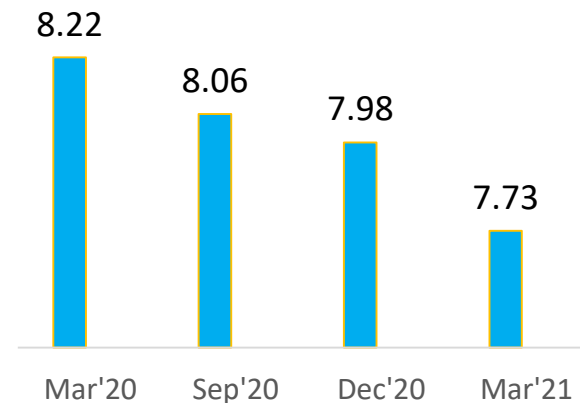
### Cost Of Deposits (%)



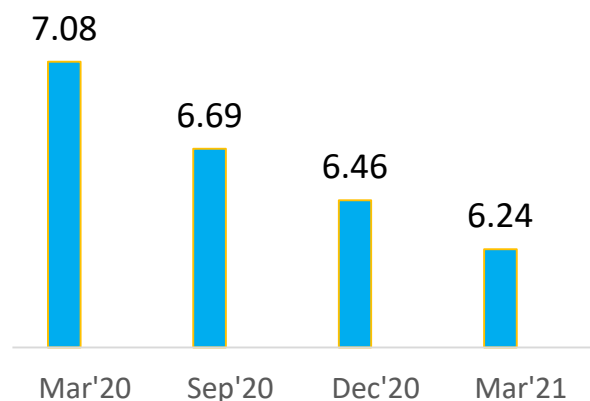
### Cost Of Funds (%)



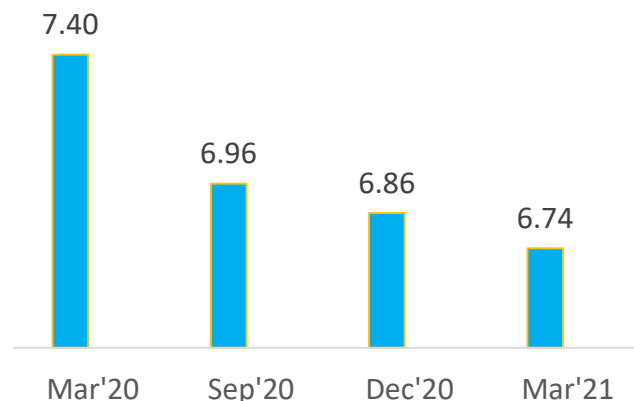
### Yield on Advances(%)



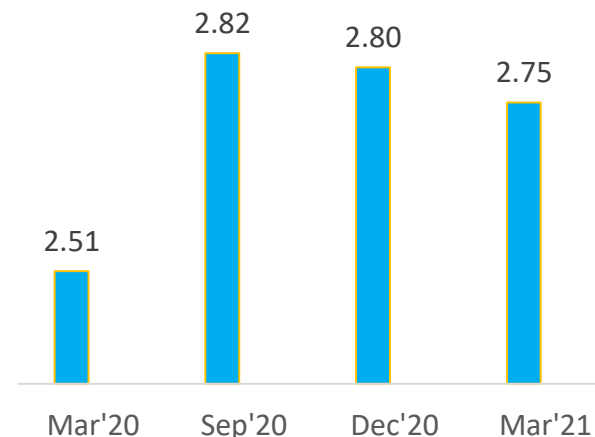
### Yield on Funds(%)



### Yield on Investments(%)



### NIM(%)



# Investments



# Investment Portfolio

₹ in Crore

Sl.	Parameters	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21
(1)	Domestic Investments	251254	250598	265337	271435	263136
(a)	SLR	205613	204293	219265	227534	219854
(b)	Non SLR	45641	46305	46072	43901	43282
	SLR as % to Dom. Investments	81.83%	81.52%	82.64%	83.83%	83.55%
(i)	Held To Maturity (HTM)	171156	182062	198694	204838	206988
(ii)	Available For Sale (AFS)	79950	68387	66494	66295	55950
(iii)	Held For trading (HFT)	148	149	149	302	198
(2)	Net Demand & Time Liabilities	873242	890351	909177	948525	926197
(3)	Investment by Overseas Branches	3726	3077	2827	3161	2999
(4)	Total Gross Investment (1+3)	254980	253675	268164	274596	266135
	HTM To Investment (%)	67.13	71.77	74.09	74.60	77.78

Modified Duration				
Particulars	Jun'20	Sep'20	Dec'20	Mar'21
AFS	1.56	1.36	1.41	1.30
HFT	0.14	0.06	0.66	0.10
HTM	5.79	5.91	5.94	5.73
<b>Total Portfolio</b>	<b>4.76</b>	<b>4.89</b>	<b>4.95</b>	<b>4.89</b>



# Asset Quality

# Asset Quality Ratios

₹ in Crore

Parameters	Mar'20	Jun'20	Sep'20	Dec'20	Dec'20 (With Proforma Slippages)	Mar'21
Gross NPA	61127	57526	53438	49789	59776	60288
Gross NPA (%)	9.39	8.84	8.23	7.46	8.95	8.93
Net NPA	26756	24355	21063	16774	24860	24442
Net NPA (%)	4.34	3.95	3.42	2.64	3.93	3.82
Provision Coverage Ratio (%)	76.95	78.95	81.48	84.89	79.45	79.68
Credit Cost (%)	2.83	2.58	2.43	2.14	2.28	2.09
Slippage Ratio (%)	4.28	0.24	0.07	0.07	1.74	2.35

# Movement of NPA

₹ in Crore

Parameters	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21	FY20-21
NPA as at the beginning of period	61975	61127	57526	53438	49789	61127
-Cash Recovery towards Book Liability# (i)	2213	1440	1504	2003	2238	7185
-Up-gradation (ii)	352	620	657	774	356	2407
-Write Off (iii)	3550	3216	2342	1380	2194	9132
Total Reduction (i+ii+iii)	6115	5276	4503	4157	4788	18724
Fresh Addition	5267	1675	415	508	15287	17885
-Fresh Slippages	4257	1422	327	395	14495	16639
-Debits in existing NPA A/cs	1010	253	88	113	792	1246
Gross NPAs at end of the period	61127	57526	53438	49789	60288	60288
Eligible Deductions incl. Provisions	34372	33171	32375	33015	35846	35846
Net NPAs	26755	24355	21063	16774	24442	24442
Recoveries in Written Off A/cs #	862	259	449	890	2135	3733
# Total Cash recovery including Recovery in W/O A/cs	3075	1699	1953	2893	4373	10918

# NPA Classification: Sector Wise

₹ in Crore

	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21	Advance O/s (Mar'21)	GNPA (%)
<b>Domestic Gross NPA</b>	<b>54547</b>	<b>51053</b>	<b>47498</b>	<b>44318</b>	<b>54635</b>	<b>652558</b>	<b>8.37</b>
<b>Global Gross NPA</b>	<b>61127</b>	<b>57526</b>	<b>53438</b>	<b>49789</b>	<b>60288</b>	<b>675155</b>	<b>8.93</b>
<i>Retail</i>	<b>2614</b>	<b>2392</b>	<b>1855</b>	<b>1573</b>	<b>1873</b>	<b>115312</b>	<b>1.62</b>
<i>Agriculture &amp; Allied</i>	<b>9963</b>	<b>9271</b>	<b>8504</b>	<b>7889</b>	<b>9467</b>	<b>156058</b>	<b>6.07</b>
<i>MSME</i>	<b>12433</b>	<b>11492</b>	<b>10476</b>	<b>9353</b>	<b>14929</b>	<b>108334</b>	<b>13.78</b>
<i>Corporate &amp; Others</i>	<b>36117</b>	<b>34371</b>	<b>32603</b>	<b>30974</b>	<b>34019</b>	<b>295451</b>	<b>11.51</b>

₹ in Crore

Parameters	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21	Advance O/s (Mar'21)	GNPA (%)
<b>Total Retail NPA</b>	<b>2614</b>	<b>2392</b>	<b>1855</b>	<b>1573</b>	<b>1873</b>	<b>115312</b>	<b>1.62</b>
<i>Housing Loans</i>	<b>1005</b>	<b>871</b>	<b>784</b>	<b>748</b>	<b>799</b>	<b>64326</b>	<b>1.24</b>
<i>Vehicle Loans</i>	<b>343</b>	<b>305</b>	<b>269</b>	<b>238</b>	<b>317</b>	<b>13713</b>	<b>2.31</b>
<i>Education Loan</i>	<b>489</b>	<b>417</b>	<b>185</b>	<b>123</b>	<b>240</b>	<b>12439</b>	<b>1.93</b>
<i>Other Personal Loans</i>	<b>777</b>	<b>799</b>	<b>617</b>	<b>464</b>	<b>517</b>	<b>24834</b>	<b>2.08</b>

# NPA Classification : Industry wise

₹ in Crore

Sector/Scheme	Mar'20	Jun'20	Sep'20	Dec'20	Mar'21	% of Advances
Infrastructure	8021	7853	7775	7623	7888	10.95
Iron & Steel	2702	1551	1581	1245	1169	5.89
Textile	1147	1084	1013	944	1722	9.87
Food Processing	1602	1664	1605	1523	1553	10.76
Engineering	243	268	318	126	757	5.76



# Special Mention Accounts (SMA)

₹ in Crore

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

	Dec'20			Mar'21		
	No of Accounts	Outstanding	% TO GROSS ADVANCES	No of Accounts	Outstanding	% TO GROSS ADVANCES
SMA 2	316	10370	1.30	126	5023	0.70
SMA 1	244	6985	0.87	261	10359	1.47
<b>TOTAL SMA 1 &amp; 2</b>	<b>560</b>	<b>17355</b>	<b>2.17</b>	<b>387</b>	<b>15382</b>	<b>2.17</b>
SMA 0	386	11617	1.45	383	7536	1.05
<b>TOTAL</b>	<b>946</b>	<b>28972</b>	<b>3.63</b>	<b>770</b>	<b>22918</b>	<b>3.22</b>
<b>SMA 0,1 &amp; 2% TO GROSS ADVANCES</b>	<b>3.63</b>			<b>3.22</b>		

₹ in Crore

Parameters	No of Accounts (31.03.2020)	Book Liability (31.03.2020)	Provision Made (31.03.2020)	Provision coverage (31.03.2020)	Pending Accounts (31.03.2021)	Book Liability (31.03.2021)	Provision made (31.03.2021)	Provision coverage (31.03.2021)
Ist List - RBI	7	7853	7837	99%	7	3051	3051	100%
2nd List - RBI	17	6246	5840	93%	14	5569	5529	99%
Total RBI 1 & 2	24	14099	13677	97%	21	8620	8580	99%
Others	337	36039	27607	77%	370	38263	34082	89%
<b>TOTAL</b>	<b>361</b>	<b>50138</b>	<b>41284</b>	<b>82%</b>	<b>391</b>	<b>46883</b>	<b>42662</b>	<b>91%</b>

	No of A/c (FY 2020-21)	Cumulative Recovery (Fy 2020-21)	No of A/c (Q4 '21)	Q4 - 31.03.2021
Through Resolution	21	2138	9	1712
Under Liquidation	60	222	23	115
<b>TOTAL</b>	<b>81</b>	<b>2360</b>	<b>32</b>	<b>1827</b>

# CFITL under COVID Moratorium

₹ in Crore

Sectors (CFITL AGAINST EXPOSURE)	O/S As on 30.09.2020		O/S As on 31.12.2020		O/S As on 31.03.2021		O/S As on 30.04.2021	
	CFITL	CC/OD	CFITL	CC/OD	CFITL	CC/OD	CFITL	CC/OD
AGRI	187.28	6612.34	171.38	6140.44	76.56	2748.99	50.42	1888.85
CORPORATE	723.71	29926.27	610.24	22169.66	108.20	3657.92	92.87	3102.60
MSME	1164.98	37821.71	1112.08	38119.28	763.59	26368.17	531.45	17753.60
RETAIL	330.12	357.72	310.93	338.65	0.71	44.43	0.50	28.52
OTHERS	21.54	1184.89	21.65	1020.07				
<b>TOTAL</b>	<b>2427.62</b>	<b>75902.93</b>	<b>2226.29</b>	<b>67788.10</b>	<b>949.06</b>	<b>32819.51</b>	<b>675.24</b>	<b>22773.57</b>
DECREASE MONTH ON MONTH			(201.33)	(8114.83)	(1277.23)	(34968.59)	(273.85)	(12195.02)

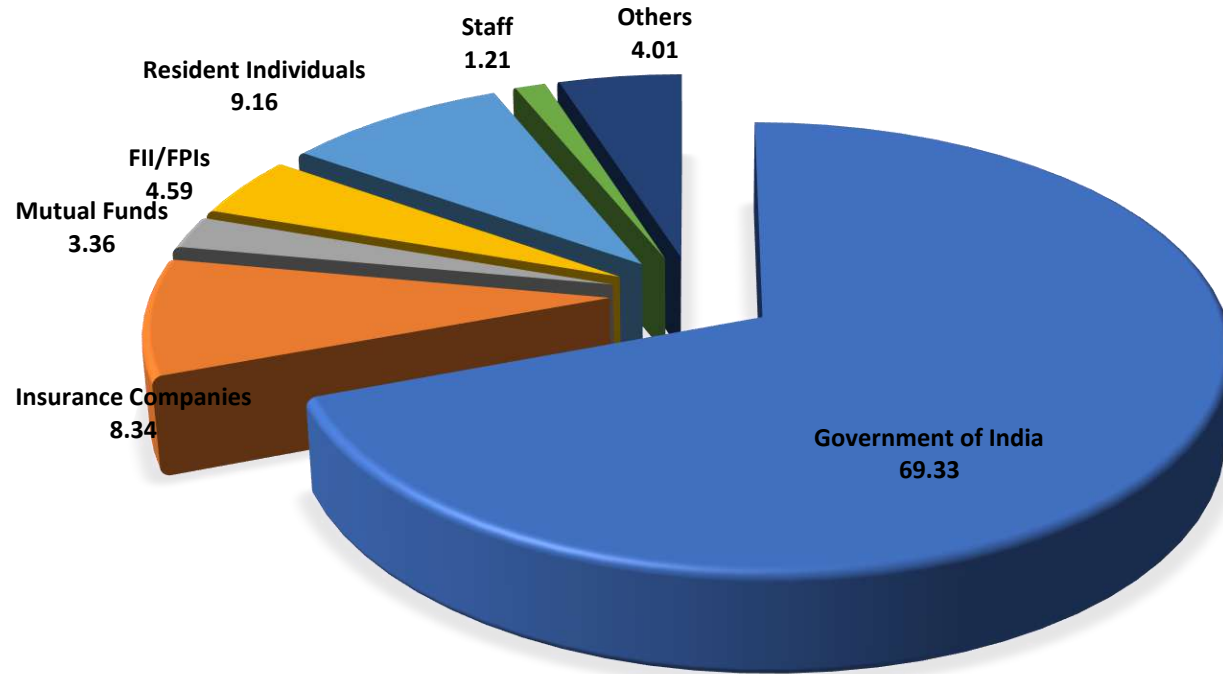
# Capital & Shareholding

# Capital Funds (Basel III)

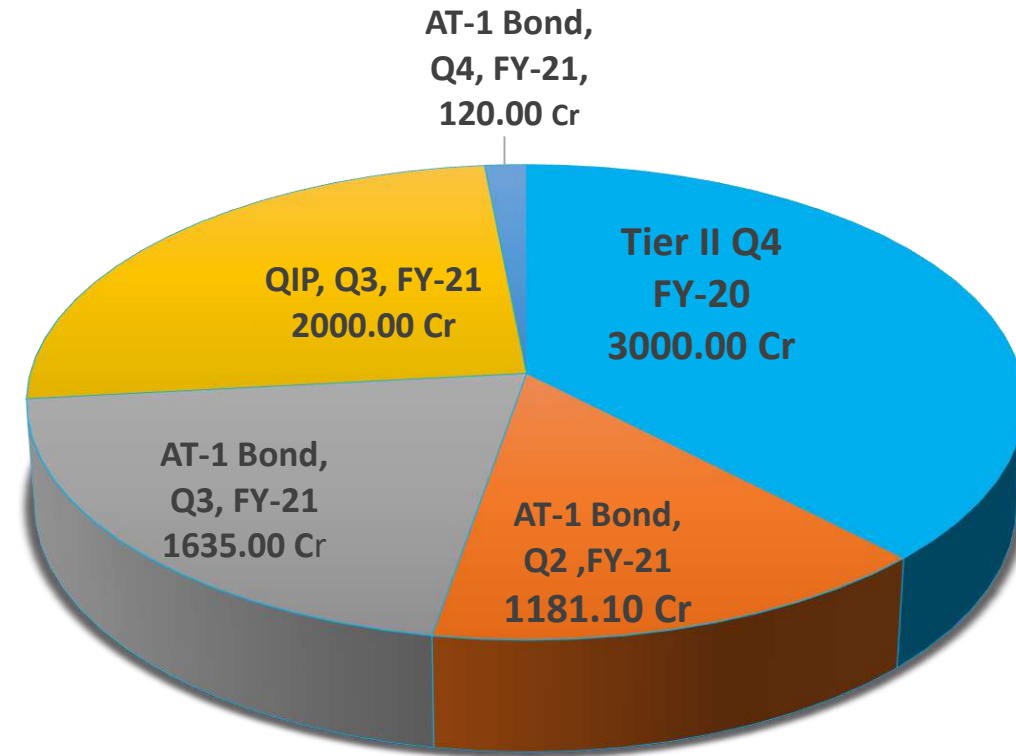
₹ in Crore

Parameters	April 1st'20	Sep'20	Dec'20	Mar'21
Tier I	48701.04	49562.22	53047.50	53436.87
Common Equity	42803.33	42631.12	44481.40	45624.21
Additional Tier I	5897.71	6931.10	8566.10	7812.66
Tier II	17351.52	16769.45	16427.15	16406.64
Total (Tier I+II)	66052.56	66331.67	69474.65	69843.51
Risk-weighted Assets	509617.22	519585.15	507534.39	530011.95
Gross Advances	651218	648980	667561	675155
RWA to Gross Advances (%)	78.25	80.06	76.03	78.50
Tier I %	9.56	9.54	10.45	10.08
Common Equity %	8.40	8.21	8.77	8.61
Additional Tier I %	1.16	1.33	1.68	1.47
Tier II %	3.40	3.23	3.24	3.10
Total (Tier I+II) %	12.96	12.77	13.69	13.18

As on Mar 31, 2021



Capital Raised

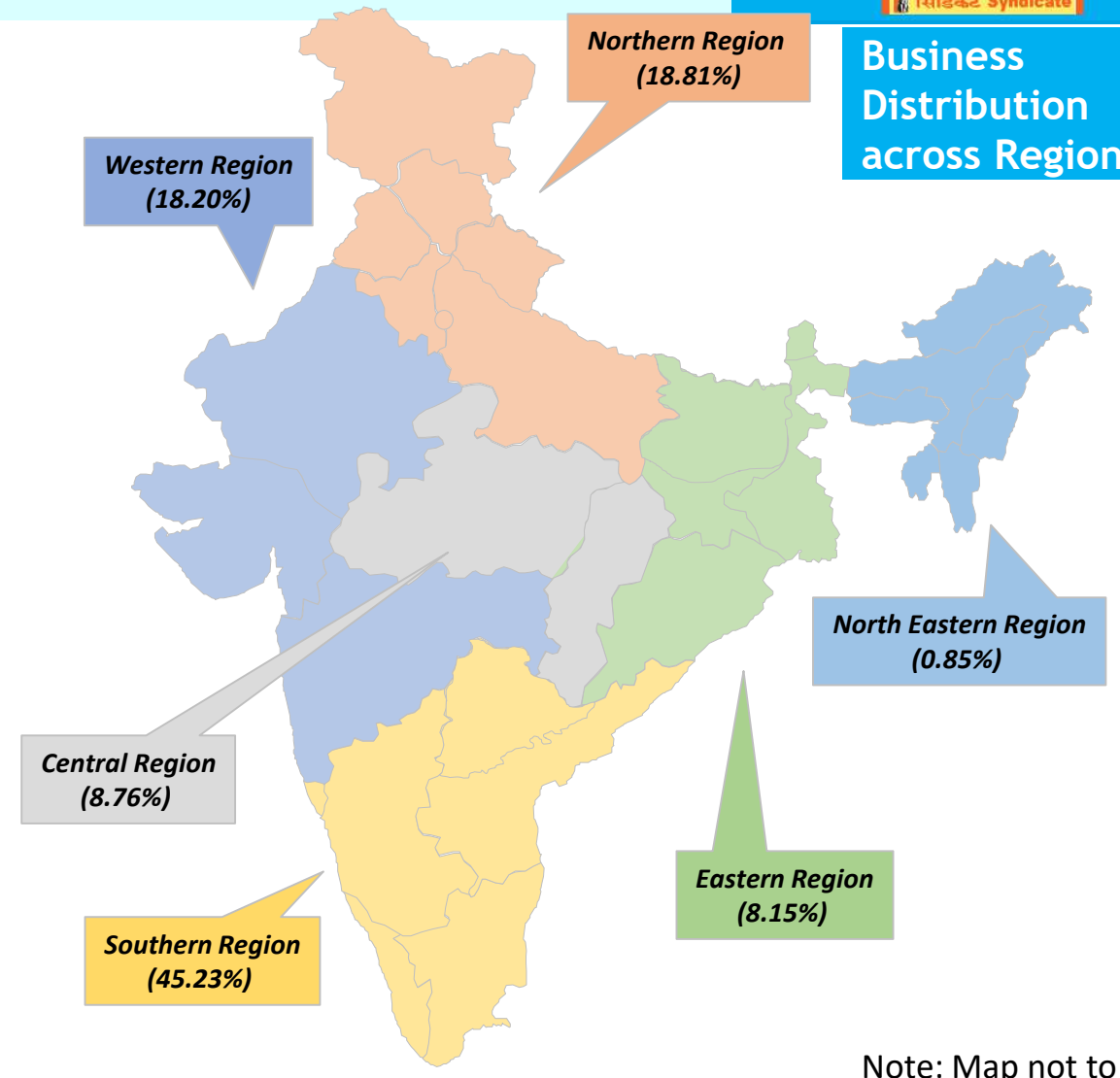


# Expanding Reach

# Expanding the reach

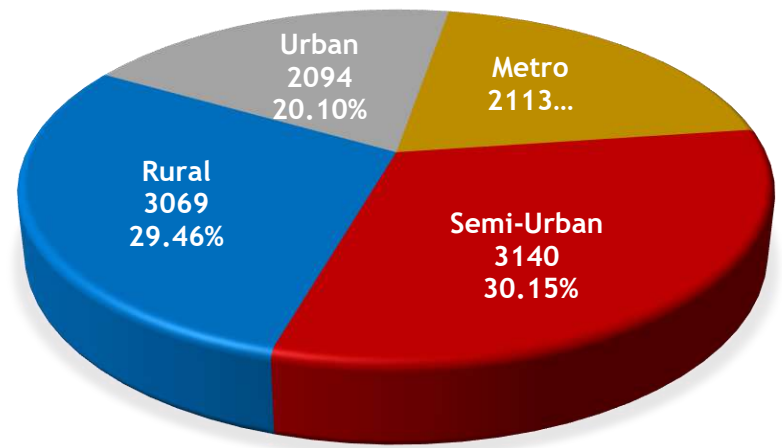
Parameters	Mar'20	Sep'20	Dec'20	Mar'21
Domestic Branches	10391	10495	10491	10416
Overseas Branches	5	5	5	4
BC Points	9143	9422	9242	9129
Total Banking Outlets	19539	19922	19738	19549
ATM	12856	12423	12324	12272
Recycler	567	600	649	1180

## Business Distribution across Regions



Note: Map not to scale

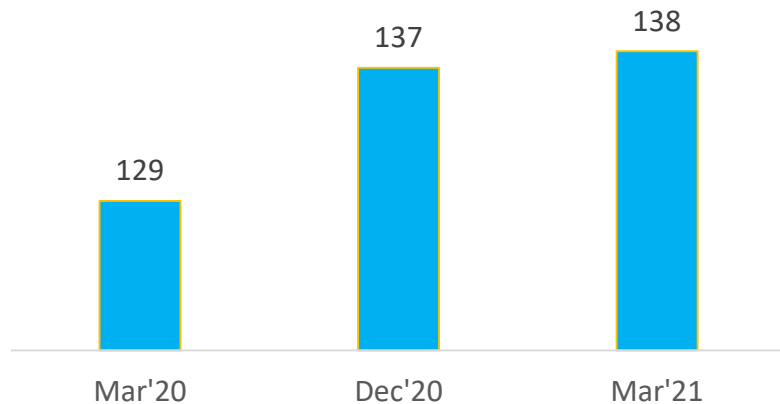
PRESENCE ACROSS URBAN AND RURAL AREAS  
 MAR'21



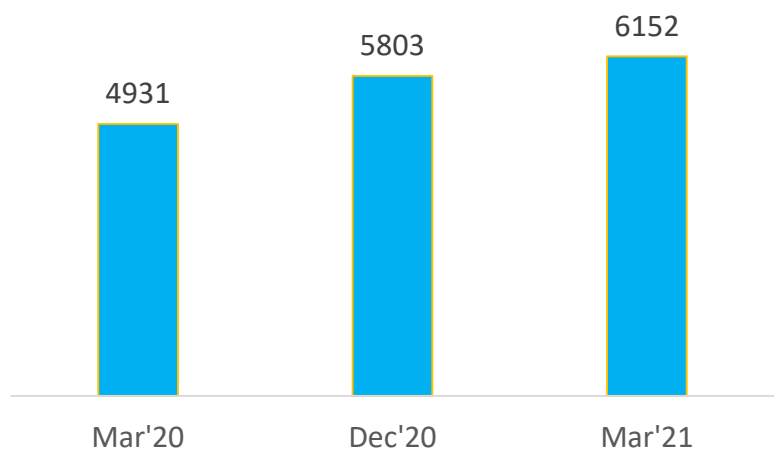
4 International branches in New York, London, Hong Kong & Dubai



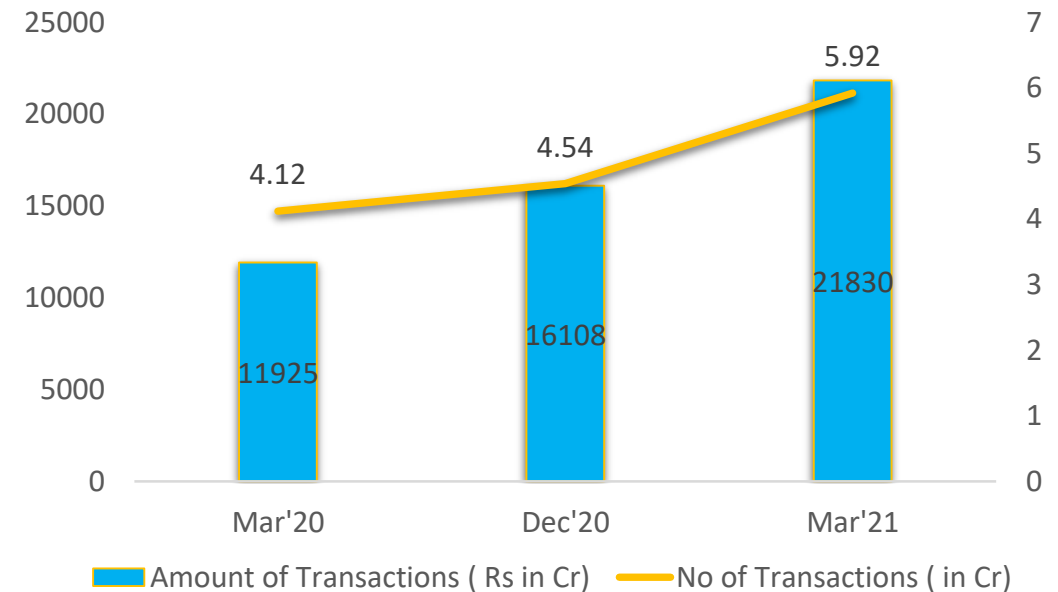
### Accounts opened under PMJDY (in Lacs)



### Deposits Mobilised under PMJDY (Rs in Cr)



### Transactions through BC channel



Social Security Schemes			
	Mar'20	Dec'20	Mar'21
Pradhan Mantri Jeevan Jyoti Bima Yojana( PMJJBY)	4655513	5117931	5300251
Pradhan Mantri Jeevan Suraksha Bima Yojana (PMSBY)	13379031	14108763	14417072

₹ in Crore

Name of the Entity	% Holding	Profit after Tax	
		Mar'20	Mar'21
<b>Subsidiaries</b>			
Canbank Financial Services Ltd.	100	62.21	1.27
Canbank Venture Capital Fund Ltd.	100	5.02	3.10
Canbank Factors Ltd.	70	4.44	2.55
Canara Robeco Asset Management Company Ltd.	51	23.24	36.29
Canbank Computer Services Ltd.	69.14	3.94	3.40
Canara Bank Securities Ltd.	100	22.71	14.91
Canara HSBC OBC Life Insurance Company Ltd.	51	105.09	94.62
Canara Bank (Tanzania) Ltd.	100	5.32	5.59
Synd Bank Services Ltd	100	(1.86)	1.19
<b>Associates &amp; JVs</b>			
Can Fin Homes Ltd.	30	376.12	456.06
Karnataka Gramin Bank	35	18.61	13.75
Kerala Gramin Bank	35	(51.01)	26.77
Andhra Pragathi Grameena Bank	35	281.37	286.87
Karnataka Vikas Grameena Bank	35	(604.97)	9.05
Commercial Indo Bank LLC, Moscow (JV with SBI)	40	21.68	6.58

# Goals for Mar 2021 and actual position

Parameters	Guidance (31.03.2021)	Actuals (31.03.2021)
Deposits Growth (Global)	8.00%	11.50%
Advances Growth (Global)	6.00%	3.68%
Business Growth (Global)	8.00%	8.23%
NIM (Global) (Annualized)	2.75%	2.75%
CASA (Domestic CASA to Domestic Deposit)	35%	34.33%
Gross NPA (Global)	8.75%	8.93%
Net NPA (Global)	3.90%	3.82%
PCR (Global)	81%	79.68%
Slippage Ratio (Global) (Annualized)	1.75%	2.36%
Credit Cost (Global)(Annualized)	2.75%	2.09%
Return on Equity( RoE)	5.90%	6.71%
Earning per share ( EPS) ( Annualized)	14.90	16.91
Return on Average Assets ( RoA)	0.22%	0.23%

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.