



Ref.: SD:218/219/11/12::2023-24

24.07.2023

The Vice President BSE Ltd. Phiroze Jeejeebhoy Towers Dalal Street MUMBAI - 400 001 Scrip Code: 532483	The Vice President Listing Department National Stock Exchange of India Ltd EXCHANGE PLAZA Bandra-Kurla Complex, Bandra [E] MUMBAI - 400 051 Scrip Code: CANBK
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Sub: Investor Presentation / Performance Highlights - Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the First Quarter / Three Months ended 30.06.2023.

We herewith enclose a copy of Investor Presentation / Performance Highlights on the Unaudited (Reviewed) Financial Results (Standalone and Consolidated) for the First Quarter/ Three Months ended 30.06.2023.

This is for your information & records.

Yours faithfully,

**SANTOSH KUMAR BARIK
COMPANY SECRETARY**

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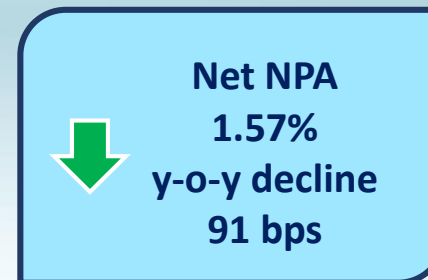
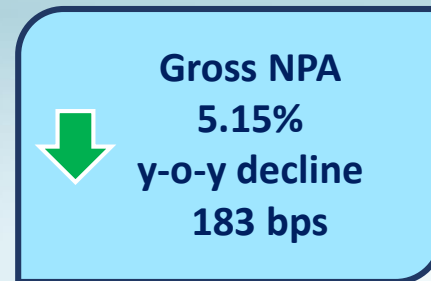
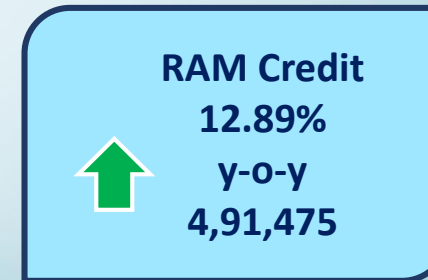
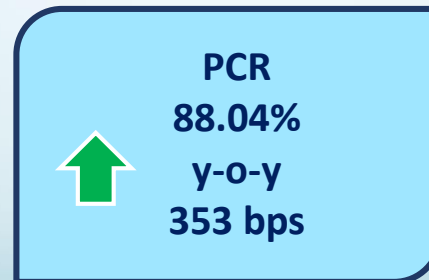
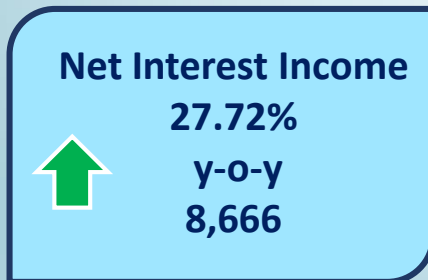
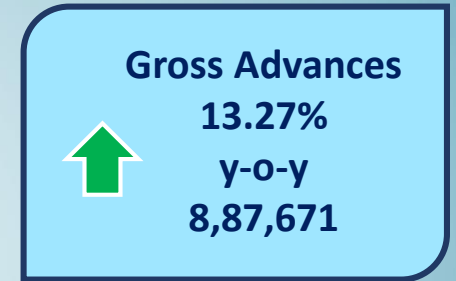
Financial Results: Q1 (FY 2023-24)

Performance Highlights



₹ in Crore

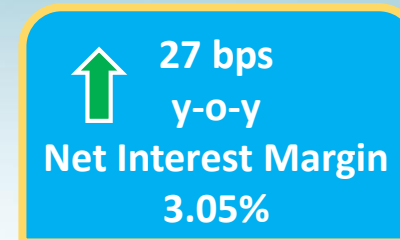
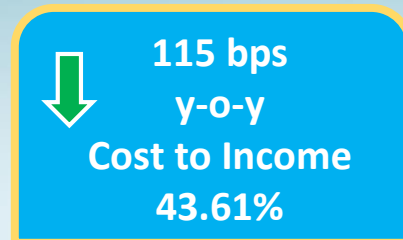
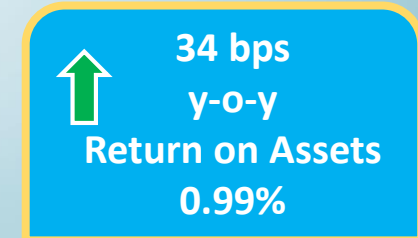
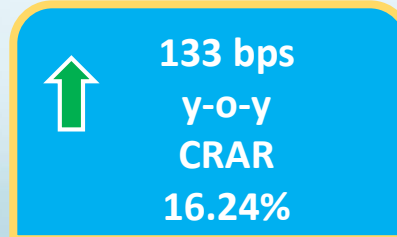
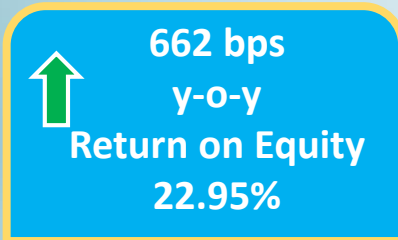
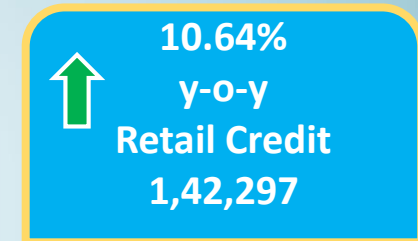
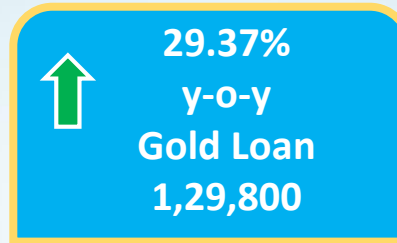
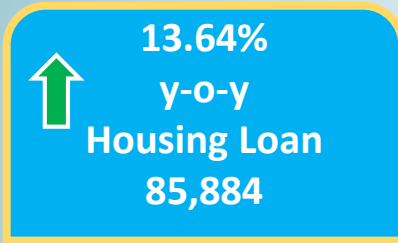
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Key Highlights



₹ in Crore



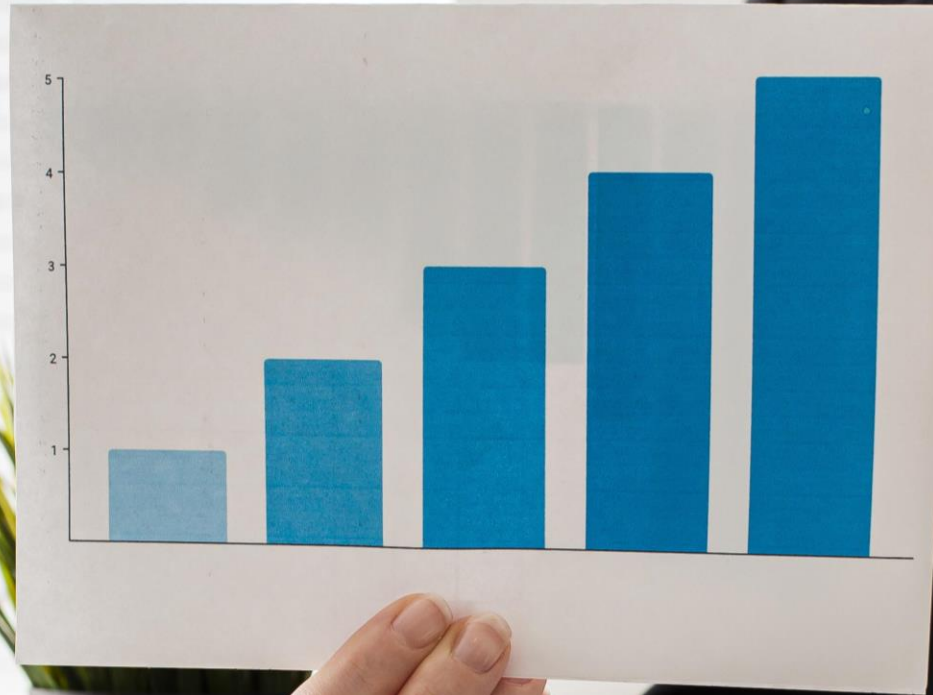
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**Business
Performance**



₹ 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

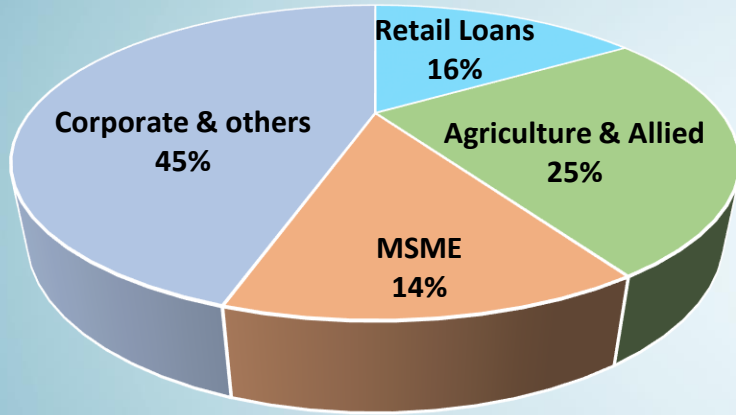
Advances Mix



₹ in Crore

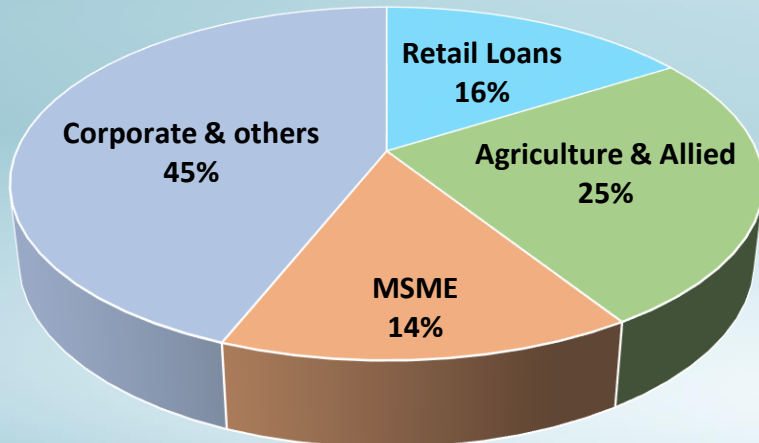
RAM: 55%

Jun'23



RAM: 55%

Mar'23



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

Exceeded the Mandated Targets under Priority Sector



Mandated Norms under Priority Sector

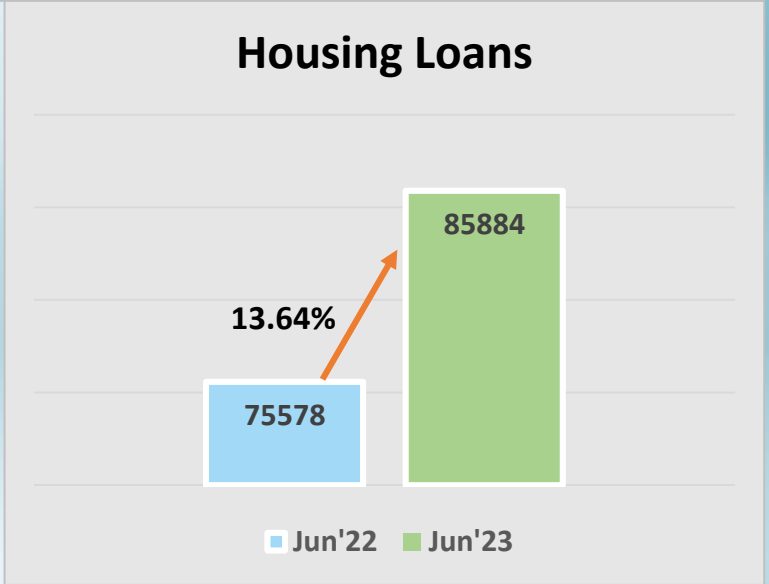
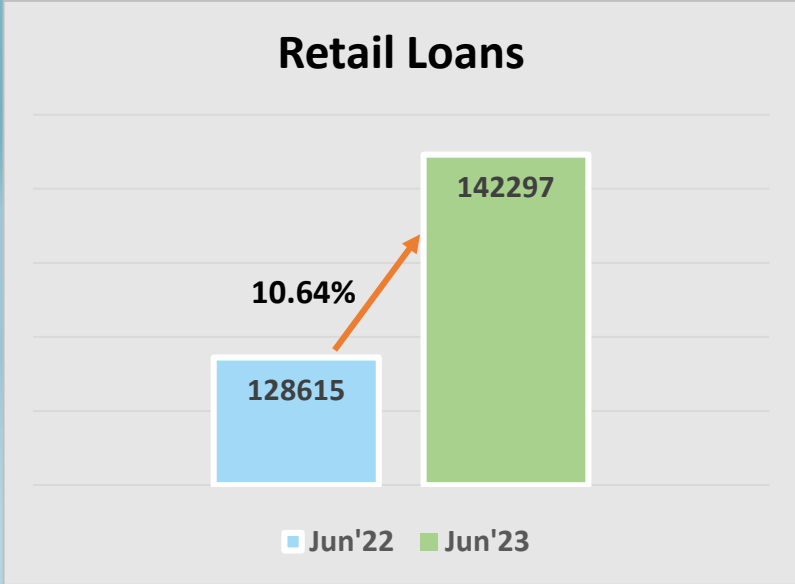
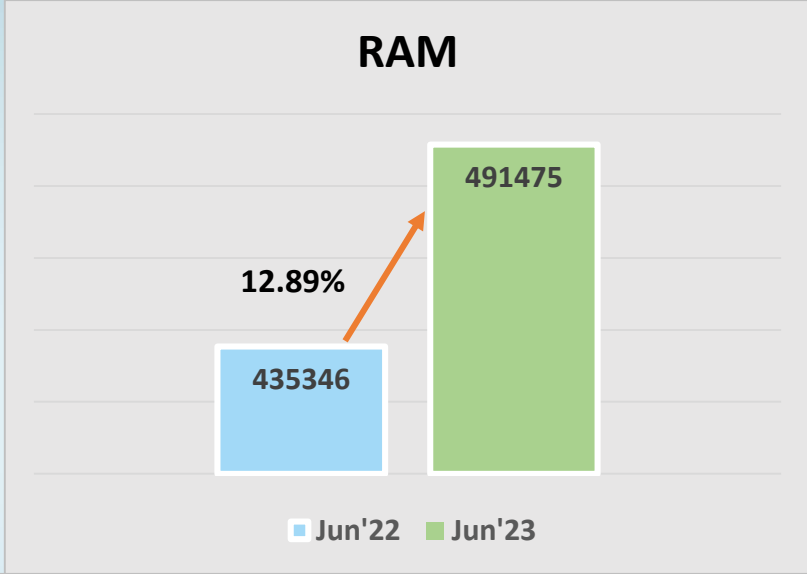
Exceeded the mandated norms in respect of:

- 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

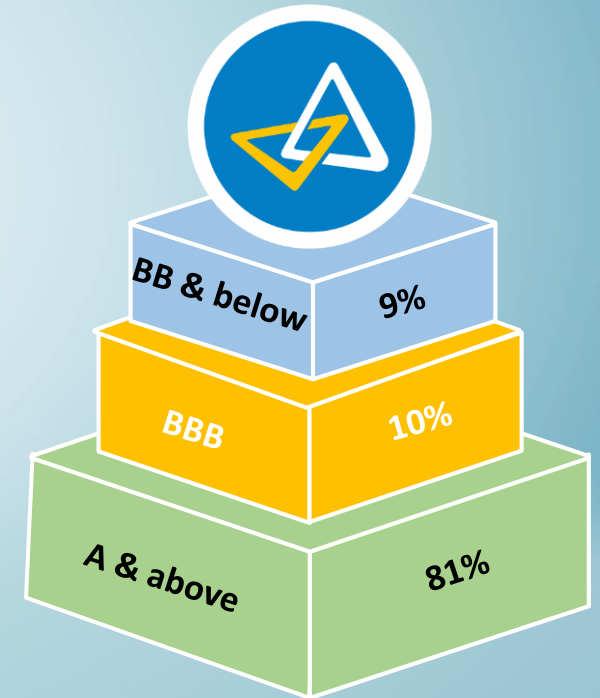
Sector/Scheme	Jun'22	Mar'23	Jun'23	Growth (in %)	
				Q-o-Q	Y-o-Y
Infrastructure	105194	115542	115220	(0.28)	9.53
NBFC	122307	138973	144804	4.20	18.39
Textile	18705	18055	17823	(1.28)	(4.72)
Iron & Steel	16473	15709	15564	(0.92)	(5.52)
Commercial Real Estate	15414	20460	19970	(2.39)	29.56
Food Processing	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
Total	249986	100	258957	100	272778	100



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	
Total	122086	100	129932	100	136263	100



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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)
Total Income	23352	28686	29823	3.96	27.71

Non-Interest Income



₹ in Crore

Parameters	Quarterly				
	Jun'22	Mar'23	Jun'23	Growth	
				Q-o-Q(%)	Y-o-Y(%)
Fee Based Income (i+ii+iii)	1577	1905	1636	(14.12)	3.74
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
Treasury Income	1849	390	536	37.44	(71.01)
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
Total Non-Interest Income	5175	4776	4819	0.90	(6.88)

Total Expenses



₹ in Crore

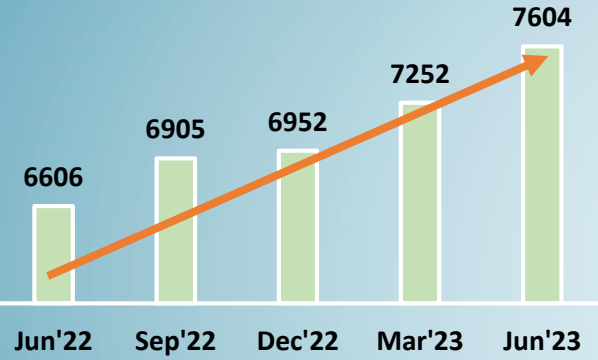
Parameters	Quarterly				
	Jun'22	Mar'23	Jun'23	Growth	
				Q-o-Q(%)	Y-o-Y(%)
Interest Expenses	11392	15293	16338	6.83	43.42
Interest Paid on Deposits	10583	14097	15043	6.71	42.14
Other Interests	809	1196	1295	8.28	60.07
Operating Expenses	5354	6141	5881	(4.23)	9.84
Staff Cost	3416	3727	3651	(2.04)	6.88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

Financials at a Glance

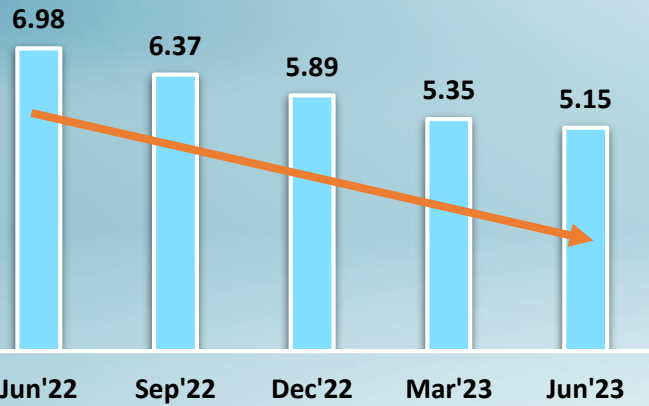
Parameters	Quarterly				
	Jun'22	Mar'23	Jun'23	Growth	
				Q-o-Q(%)	Y-o-Y(%)
Net Interest Income	6785	8617	8666	0.57	27.72
Total Interest Income	18177	23910	25004	4.58	37.56
Total Interest Expenses	11392	15293	16338	6.83	43.42
Total Income	23352	28686	29823	3.96	27.71
Total Expenditure	16746	21434	22219	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



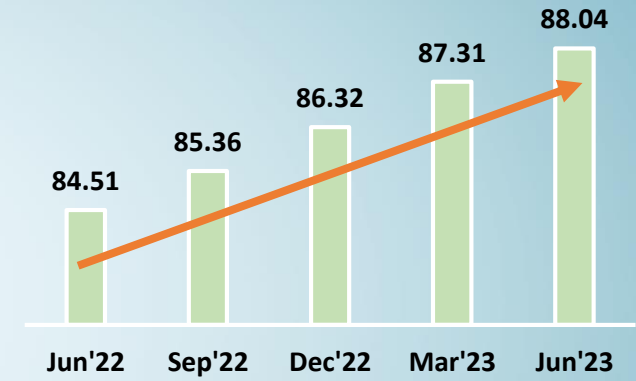
Operating Profit (₹ in Cr)



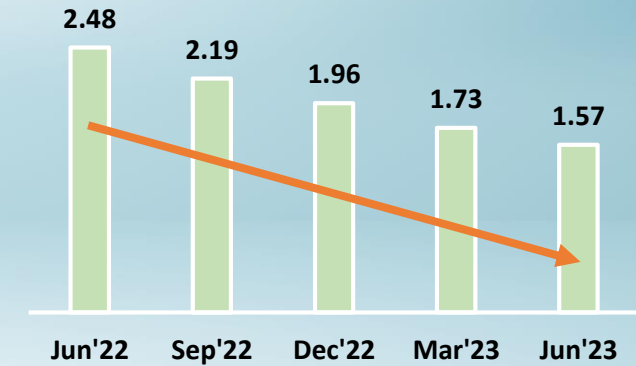
Gross NPA (%)



Net Profit (₹ in Cr)



PCR (%)



Net NPA (%)

Provisions



₹ in Crore

Parameters	Quarterly				
	Jun'22	Mar'23	Jun'23	Growth	
				Q-o-Q(%)	Y-o-Y(%)
Total Provision	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



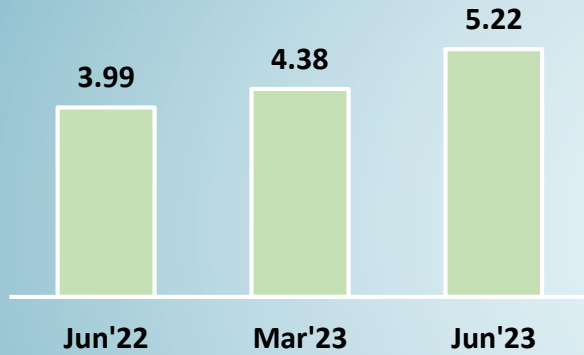
(%)

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

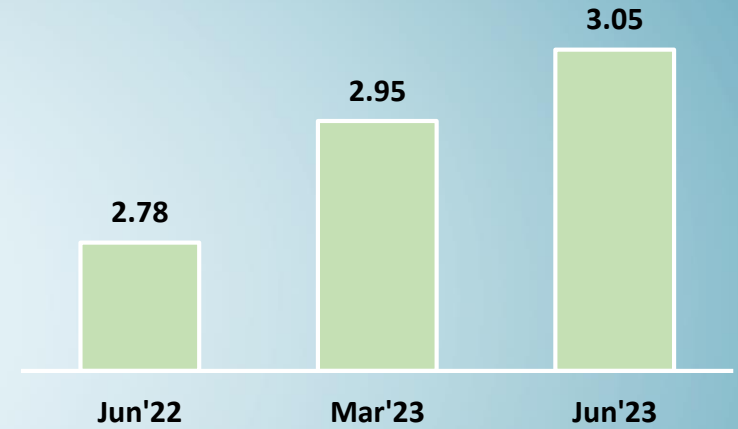
Cost Of Deposits (%)



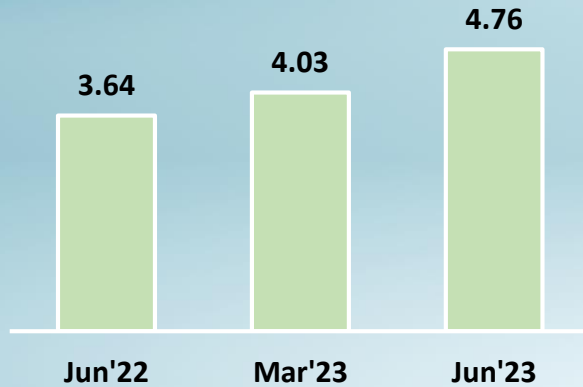
Yield on Advances(%)



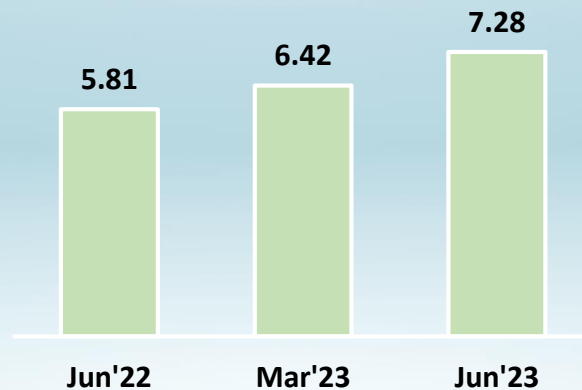
NIM(%)



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 (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)
Total Non SLR Investment	39866	37929	36562	100.00	(3304)	(8.29)



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

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
TOTAL SMA 1 & 2	401	5173	0.56	309	6849	0.77
SMA 0	283	6612	0.72	172	3045	0.34
TOTAL	684	11785	1.29	481	9894	1.11
SMA 0,1 & 2% TO GROSS ADVANCES	1.29			1.11		

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
Total RBI 1 & 2	19	7959	7946	99	15	6395	6395	100
Others	359	37659	33306	88	356	34801	33382	96
Total	378	45618	41252	90	371	41196	39777	97

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
Total	56	376	41	163



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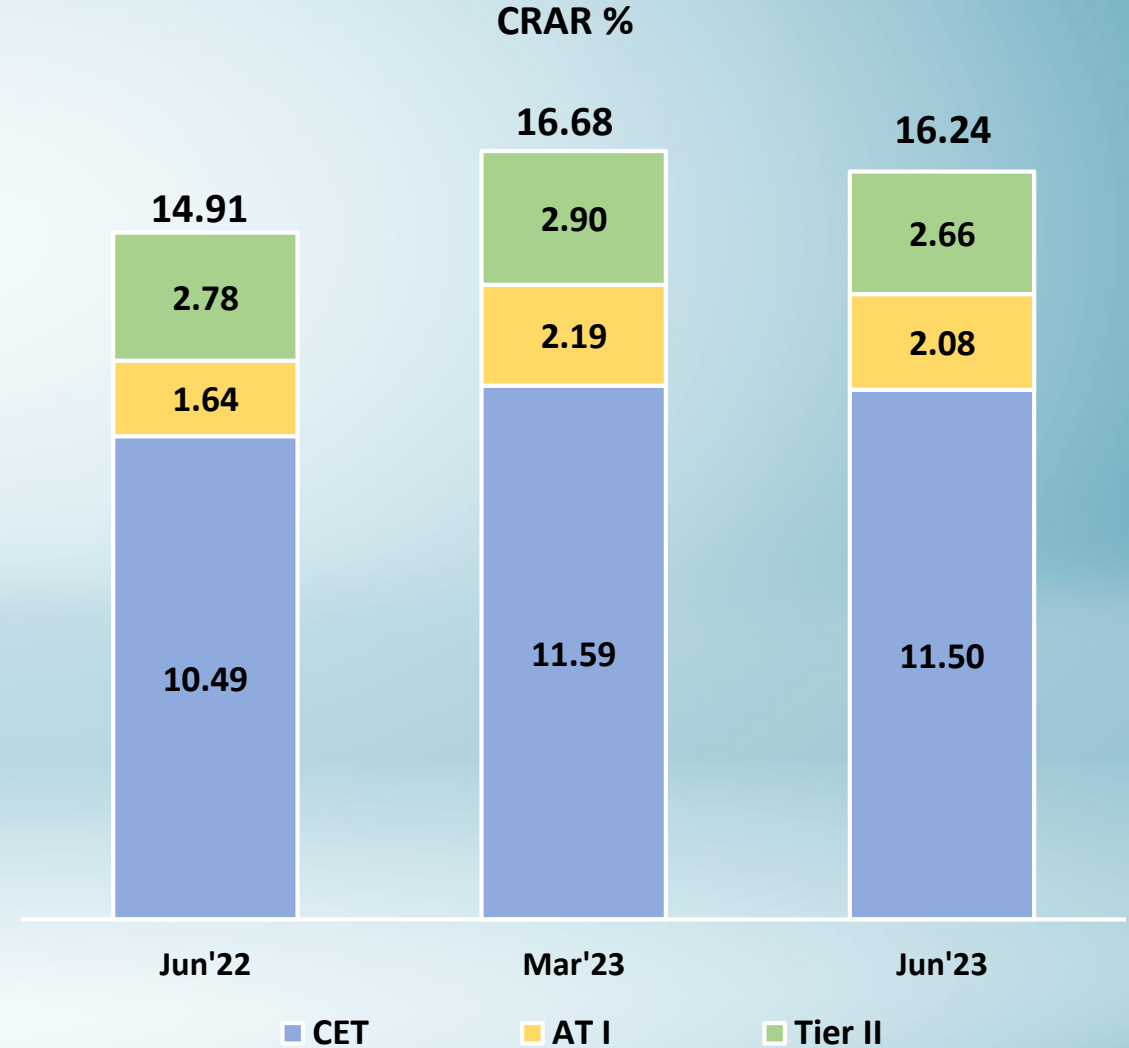
**Capital &
Shareholding**

Capital Funds (Basel III)

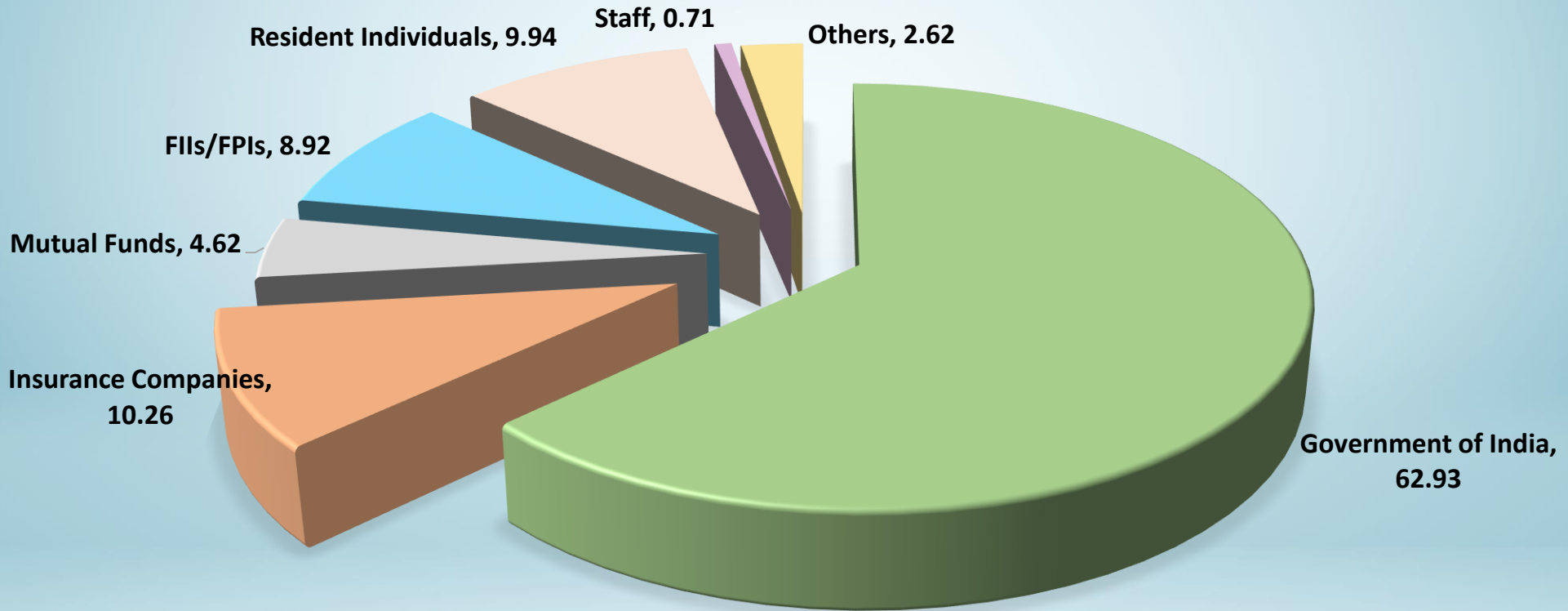


₹ in Crore

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
Total (Tier I+II)	81007	94702	96860
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
Total (Tier I+II) %	14.91	16.68	16.24



Shareholding Pattern as on June 30th, 2023





2008-2009-2010

BRICS

ONE EARTH - ONE FAMILY - ONE FUTURE



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Environmental, Social & Governance



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 GoI'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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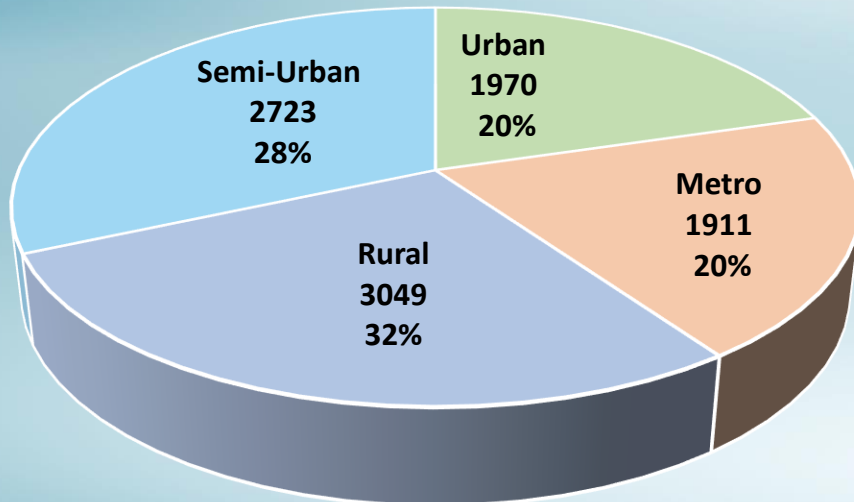
**Distribution
Network**





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



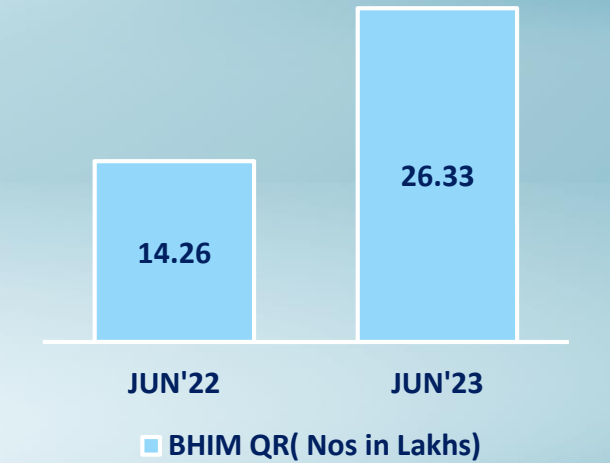
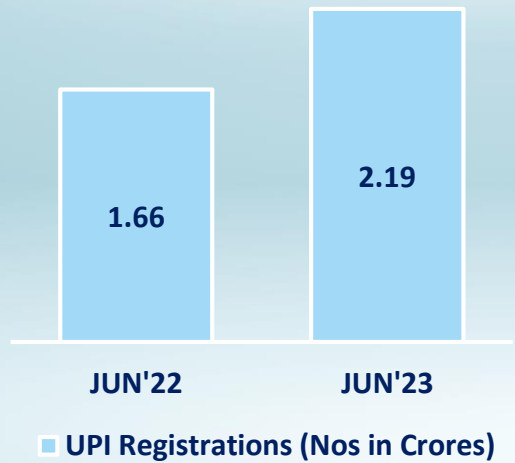
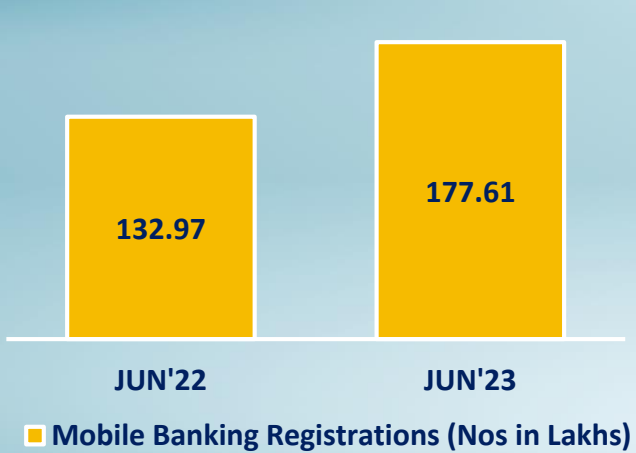
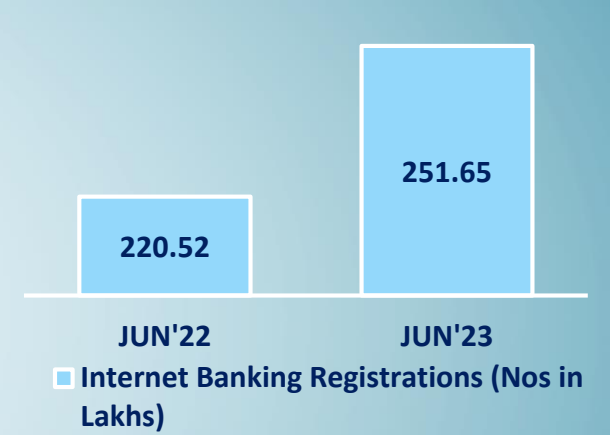
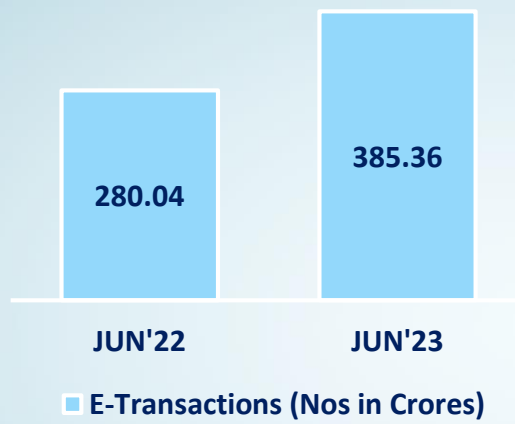
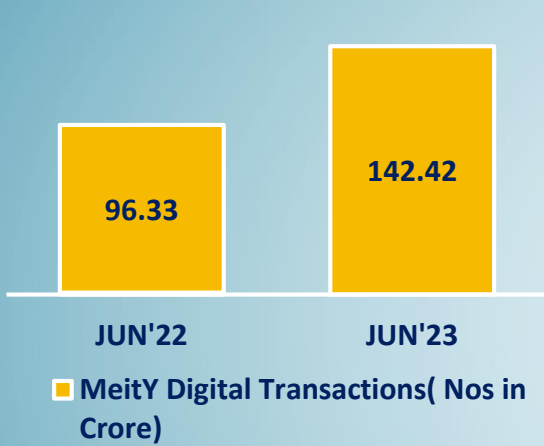
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Digital Footprint



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

nd

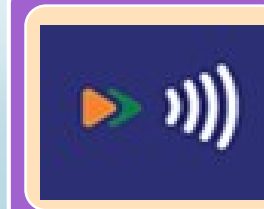
Consecutive Year



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 (NCMC)



On-boarding of Mobile Banking and UPI through AADHAAR OTP

Name of the Entity	Holding(%)	Total Profit	Our share
		Jun'23	
SUBSIDIARIES			
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
Total		38.63	22.74
ASSOCIATES			
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
Total		544.29	181.31

Goals for March 2024 vs Actuals for June 2023



Parameters	Guidance (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.