

केनरा बैंक
(भारत सरकार का उपक्रम)



Canara Bank

(A Government of India Undertaking)

Together We Can



Financial Results

31ST December 2016

Reorienting towards retail business and recovery for a sustained path of growth and profitability.



FUNDAMENTAL STRENGTHS

**A Premier Bank with 110
years of history**

**Diversified Asset
Portfolio**

**Contemporary and
Appealing Brand Equity**

**Pan India Presence
5964 Branches & 10394
ATMs**



**7.63 Crore Clientele
Accounts**

**Enhancing Digital
Banking**

**Focus on Retail Business
With Retail Term Deposit
at 62.30% and Retail
Assets at 59.36%**

**Improving Share of Non
Interest Income to Total
Income at 14.83%**



HIGHLIGHTS - DECEMBER 2016

Major Highlights

- ❖ Net profit for Q3 FY17 rose to Rs322 crore, up by 279% y.o.y.
- ❖ Gross profit increased to Rs1981 crore, up by 27.63% y.o.y.
- ❖ Total expenditure declined by 3.81% y.o.y.
- ❖ Interest expenses, including interest paid on deposits declined by 9.03% y.o.y.
- ❖ Cost of deposits came down to 6.31% from 7.01% last year.
- ❖ CASA Deposits increased to Rs1.54 lakh crore, up by 30.12% y.o.y.
- ❖ CASA share (domestic) improved to 32.12% from 25.71% last year.
- ❖ Non-Interest Income grew by 53.32% to Rs1792 crore.
- ❖ % share of non-interest income in total income improved to 14.83 %, up from 9.70% a year ago.



HIGHLIGHTS - DECEMBER 2016

Major Highlights

- ❖ Gross NPA Ratio marginally up at 9.97 % from 9.81% in September 2016.
- ❖ Net NPA ratio at 6.72% compared to 6.69% as at September 2016.
- ❖ Cash Recovery during the quarter at Rs1021 crore taking the cumulative figure to Rs2979 crore for the 9M.
- ❖ Provision Coverage ratio at 52.52 %, up from 51.75% in September 2016.
- ❖ Net Interest Margin (NIM) (Domestic) at 2.34% and NIM (Global) at 2.19%.
- ❖ ROA improved to 0.22% and ROE improved to 4.58%.
- ❖ Capital adequacy ratio improved to 12.28%, up from 11.54% a year ago.



HIGHLIGHTS - DECEMBER 2016

Major Highlights

- ❖ Global Business reached Rs8.42 lakh crore comprising global Deposits of Rs5.10 lakh crore and net advances of Rs3.32 lakh crore.
- ❖ Sustained growth in retail assets (y.o.y)- Agriculture (9.83%), MSME (6.34%), Retail Lending (13.47%), Direct Housing (16.11%), Vehicle (14.98%), Education (14.85%) and Other Personal loans (13.33%).
- ❖ Total number of branches at 5972 and Number of ATMs at 10394.
- ❖ 40.31 lakhs Mobile Banking and 27.08 lakhs Net Banking users.



PERFORMANCE HIGHLIGHTS- BUSINESS

Amt. in Rs. Crore

Parameters	DEC'15	MAR'16	JUN'16	SEP'16	DEC'16	y.o.y Growth (%)
Deposits	490599	479792	465314	484321	510327	4.02
Advances (net)	331915	324715	321283	327129	331636	(0.08)
Business	822514	804506	786597	811451	841964	2.36
C-D Ratio	67.66	67.68	69.05	67.54	64.98	...

Market share in deposits at 4.44% and Market share in Advances at 4.18%



PERFORMANCE HIGHLIGHTS- OVERSEAS BUSINESS

Amt. in Rs. Crore

Parameters	DEC'15	MAR'16	DEC'16	y.o.y Growth %
Deposits	31709	29003	34311	8.21
Advances	26610	21865	26801	0.72
Total Business	58319	50868	61111	4.79
Gross Profit	185	213	153	(17.30)

Overseas Business constitutes 7.26% of the Global Business



PERFORMANCE HIGHLIGHTS- PROFITABILITY-Q3FY17

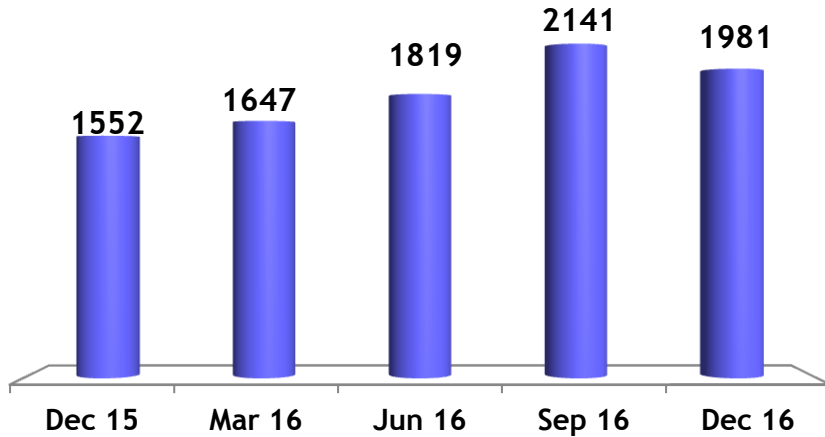
Amt. in Rs. Crore

Parameters	Q3FY16	Q4FY16	Q1FY17	Q2FY17	Q3FY17	y.o.y Gr(%)
Total Income	12051	12116	11786	12187	12079	0.24
Total Expenses	10498	10470	9967	10046	10098	(3.81)
Operating Profit	1552	1647	1819	2141	1981	27.63
Net Profit	85	(3905)	229	357	322	278.82
NIM (%) Domestic	2.29	2.34	2.29	2.35	2.34	--
NIM (%) Global	2.16	2.19	2.15	2.19	2.19	--

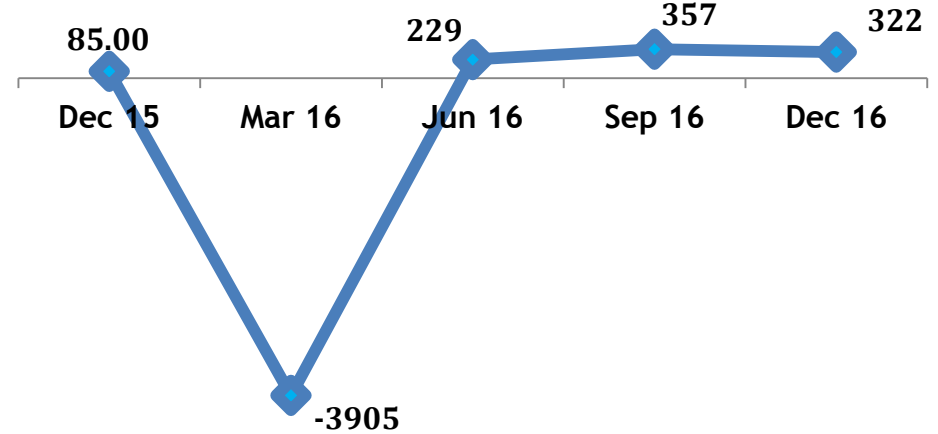


Improvement in Operating profit & Net profit

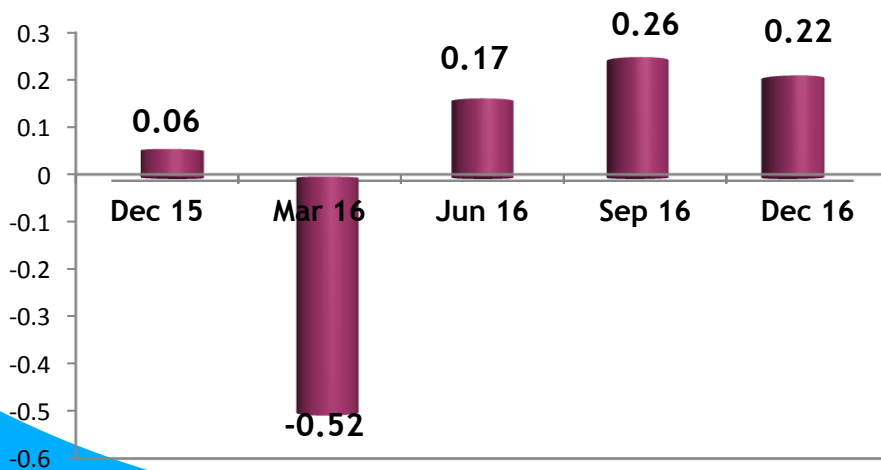
Operating profit (Rs. Cr)



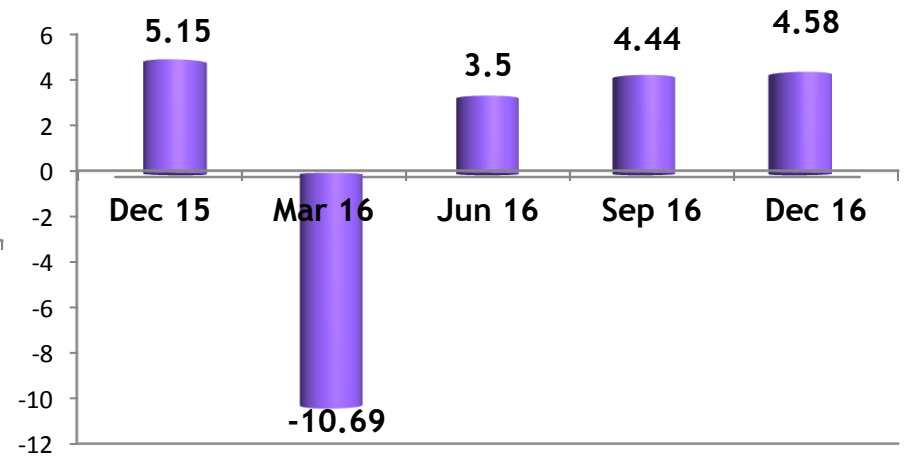
Net Profit (Rs. Cr)



RoA (%)



RoE (%)





BUSINESS SEGMENTS



SEGMENT WISE DEPOSITS

Amt. in Rs. Crore

Parameters	DEC'15	MAR'16	JUN'16	SEP'16	DEC'16	y.o.y Growth (%)
Total Deposits	490599	479792	465314	484321	510327	4.02
Current	19247	19827	20431	20663	21618	12.32
Saving	98878	103715	107839	111075	132087	33.58
CASA	118125	123542	128270	131738	153705	30.12
CASA (%)Dom	25.71	27.38	29.27	29.11	32.12	--
Term Deposits	372474	356249	337044	352583	356622	(4.26)
Retail Term Deposit (RTD)	165899	172285	180462	187270	197560	19.08
% RTD to Domestic Term Dep (Excl. CDs).	51.41	56.54	60.70	60.20	62.30	--

Note: Bulk Dep- Rs.1 Crore and above, Retail Dep.- Rs.1 Crore & below



LOANS & ADVANCES SEGMENT

Amt. in Rs. Crore

Parameters	DEC'15	MAR'16	JUN'16	SEP'16	DEC'16	y.o.y Growth (%)
Advances (Net)	331915	324715	321283	327129	331636	(0.08)
Total Priority	142652	145558	147681	154891	153632	7.70
Agriculture	65061	67176	69419	72705	71457	9.83
Other Priority	16568	17150	17835	18297	18440	11.30
Weaker Section	42982	43498	44379	45794	44776	4.17
Minority community	25273	25849	26465	27358	26712	5.69
MSME	66241	66689	67074	70120	70442	6.34
MSE	50522	50898	50997	51995	50518	(0.01)
Retail Credit	48447	54069	56155	54500	54975	13.47

**Mandated
Norms
under
Priority
Sector**

Achieved the mandated norms in respect of:

- **Total Priority (48.06% to ANBC against 40% norm)**
- **Agriculture (21.39% to ANBC against 18% norm)**
- **Weaker Section (14.53% to ANBC against 10% norm)**
- **Credit to specified minority communities (17.39% against 15% norm)**
- **Credit to women beneficiaries (14.18% to ANBC against 5% norm)**



PERFORMANCE OF RETAIL ADVANCES

Amt. in Rs. Crore

Type of Advances	DEC'15	MAR'16	JUN'16	SEP'16	DEC'16	y.o.y Growth (%)
Housing Loans (Direct)	19305	20475	21195	21819	22415	16.11
Housing Loans (Indirect)	6818	10500	12383	8101	7091	4.00
Vehicle loans	4129	4307	4433	4579	4748	14.98
Education loans	6545	6738	6915	7378	7517	14.85
Other Personal Loans	11651	12049	11949	12623	13204	13.34
Retail Total	48447	54069	56155	54500	54975	13.47



EXPOSURE - INFRASTRUCTURE

Amt. in Rs. Crore

Parameters	DEC'15	MAR'16	JUN'16	SEP'16	DEC'16	% Share Total Adv	y.o.y Growth %
Roads	8362	8603	8526	8370	8278	2.50	-1.00
Ports	402	344	356	361	361	0.11	-10.20
Airports	1372	1436	1595	1575	1021	0.31	-25.58
Power (Generation, Transmission & Distribution)	44407	35220	33641	32544	32008	9.65	-27.92
Telecom	5681	5598	5622	5604	5773	1.74	1.62
Other Infrastructure	2894	3087	3115	3168	3428	1.03	18.45
Total Infrastructure	63118	54287	52856	51622	50869	15.34	-19.41



EXPOSURE - POWER SECTOR & AVIATION

Amt. in Rs. Crore

Parameters	DEC'15	MAR'16	JUN'16	SEP'16	DEC'16	% Share Total Adv	y.o.y Growth %
-Power Generation	23839	22335	21833	22014	22522	6.79	-5.52
-Power Transmission	1503	1368	1181	1147	1087	0.33	-27.68
-Power Distribution	19065	11516	10626	9383	8399	2.53	-55.95
Total Power	44407	35220	33641	32544	32008	9.65	-27.92
Of which SEBs	26955	19287	17651	15670	14844	4.48	-44.93
Exposure to Aviation	1845	1843	1841	1642	1544	0.47	-16.31



EXPOSURE TO OTHER SECTORS

Amt. in Rs. Crore

Parameters	DEC'15	MAR'16	JUN'16	SEP'16	DEC'16	y.o.y Growth (%)
EXPOSURE TO CAPITAL MARKET						
Outstanding	2651	2553	2116	2036	2099	-20.82
EXPOSURE TO NBFCs						
Total	20885	25510	24242	22603	22330	6.92
Out of above :						
HFCs	8109	10196	11049	8053	7919	-2.34
Private	9775	10642	8976	9402	11054	13.08
Public	2660	4273	3829	3935	3015	13.35
EXPOSURE TO COMMERCIAL REAL ESTATE						
Outstanding	3743	3803	4065	3543	3920	4.73



FINANCIALS



PROFITABILITY- Q3 FY17

Amt. in Rs. Crore

Parameters	Q3 FY16	Q4 FY16	Q1 FY17	Q2 FY17	Q3 FY17	y.o.y Growth (%)
Total Income	12051	12116	11786	12187	12079	0.24
Total Expenses	10498	10470	9967	10046	10098	(3.81)
Operating Profit	1552	1647	1819	2141	1981	27.63
Provisions	1467	5552	1590	1784	1659	13.09
Net Profit	85	-3905	229	357	322	278.82
Net Int. Income	2227	2374	2307	2443	2414	8.41
Non Int. Income	1169	1383	1585	1782	1792	53.32



PROFITABILITY -9M FY17

Amt. in Rs. Crore

Parameters	9M FY16	Mar' 16	9M FY17	y.o.y Growth (%)
Total Income	36781	48897	36053	(1.98)
Total Expenses	31281	41751	30112	(3.74)
Operating Profit	5500	7147	5941	8.02
Provisions	4407	9959	5033	14.20
Net Profit	1093	(2813)	908	(16.93)
Net Int. Income	7390	9763	7164	(3.06)
Non Int. Income	3492	4875	5158	47.71



BREAK-UP : INCOME - Q3 FY17

Amt. in Rs. Crore

Parameters	Q3 FY16	Q4 FY16	Q1 FY17	Q2 FY17	Q3 FY17	y.o.y Growth (%)
Interest on Advances	7629	7521	7436	7505	7423	(2.70)
Interest on Investments	2924	2691	2505	2613	2722	(6.91)
Other Interest Income	329	521	261	287	142	(56.70)
Total Interest Income	10882	10733	10202	10405	10288	(5.46)
Non - Interest Income	1169	1383	1585	1782	1792	53.32
Total Income	12051	12116	11786	12187	12079	0.24



BREAK-UP : INCOME - 9M FY17

Amt. in Rs. Crore

Parameters	9M FY16	Mar' 16	9M FY17	y.o.y Growth (%)
Interest on Advances	23856	31377	22365	(6.25)
Interest on Investments	8717	11408	7840	(10.06)
Other Interest Income	716	1237	690	(3.64)
Total Interest Income	33289	44022	30895	(7.19)
Non - Interest Income	3492	4875	5158	47.71
Total Income	36781	48897	36053	(1.98)



BREAK-UP : EXPENDITURE - Q3 FY17

Amt. in Rs. Crore

Parameters	Q3 FY16	Q4 FY16	Q1 FY17	Q2 FY17	Q3 FY17	y.o.y Growth (%)
Interest Expenses	8655	8359	7894	7963	7874	(9.03)
Interest on Deposits	8215	7774	7334	7360	7554	(8.05)
Staff Expenses	1040	1240	1208	1217	1306	25.58
Other Op Exp	803	871	865	866	918	14.38
Total Op Exp	1843	2110	2073	2083	2224	20.70
Total Expenses	10498	10470	9967	10046	10098	(3.81)



BREAK-UP : EXPENDITURE - 9M FY17

Amt. in Rs. Crore

Parameters	9M FY16	Mar' 16	9M FY17	y.o.y Growth (%)
Interest Expenses	25900	34259	23731	(8.37)
Interest on Deposits	24576	32350	22247	(9.48)
Staff Expenses	3206	4446	3731	16.36
Other Op Exp	2175	3046	2650	21.82
Total Op Exp	5381	7492	6381	18.57
Total Expenses	31281	41751	30112	(3.74)



BREAK-UP: NON-INTEREST INCOME Q3 FY17

Amt. in Rs. Crore

Parameters	Q3 FY16	Q4 FY16	Q1 FY17	Q2 FY17	Q3 FY17	Y-o-Y Growth(%)
Com & Exchange	231	250	224	337	267	15.58
-Of which Bancassurance	15	27	17	18	21	40.00
Profit from Exch. Transactions	209	193	276	317	264	26.32
Rent - Lockers	3	2	81	3	2	(33.33)
Dividend Income	7	26	5	29	6	(14.29)
Recovery in W/Off A/cs	141	96	50	161	91	(35.46)
Service Charges & Oth. Msc Income	417	480	342	432	415	(0.48)
Trading Profit (net)	161	336	607	503	747	363.98
Total (Including Treasury Trading Profit)	1169	1383	1585	1782	1792	53.32

53.32 % Y-o-Y increase in Non-Interest Income



BREAK-UP: NON-INTEREST INCOME 9M FY17

Amt. in Rs. Crore

Parameters	9M FY16	Mar'16	9M FY17	Y-o-Y Growth (%)
Com & Exchange	667	917	828	24.14
-Bancassurance	43	70	56	30.23
Profit from Exch. Transactions	476	669	857	80.04
Rent - Lockers	81	83	86	6.17
Dividend Income	37	63	40	8.11
Recovery in W/Off A/cs	512	608	302	(41.02)
Service Charges & Oth. Msc Inc	1064	1545	1223	11.65
Trading Profit	655	990	1857	183.51
Total (Incl. Treasury Trading Profit)	3492	4875	5158	47.71

47.71 % Y-o-Y increase in Non-Interest Income



BREAK-UP : PROVISIONS- Q3FY17

Amt. in Rs. Crore

Provisions for	Q3 FY16	Q4 FY16	Q1FY17	Q2FY17	Q3FY17
NPAs	1432	5883	1469	1558	1487
Standard Assets	(79)	(276)	(28)	(8)	27
Provisions on Investments	155	(85)	17	15	84
Tax	38	(779)	97	198	175
Restructured & Others	(79)	442	35	21	(114)
Total Provision &Contingency	1467	5552	1590	1784	1659



BREAK-UP : PROVISIONS - 9M FY17

Amt. in Rs. Crore

Provisions for	9M FY16	Mar' 16	9M FY17
NPAs	3725	9608	4514
Standard Assets	(183)	(459)	(3)
Provisions on Investments	352	268	117
Tax	406	(373)	470
Restructured & Others	107	531	(65)
Total Provision &Contingency	4407	9959	5033



EARNINGS PROFILE- Q3 FY17

(In %)

Parameters	Q3FY16	Q4Y16	Q1FY17	Q2FY17	Q3FY17
NIM - Domestic	2.29	2.34	2.29	2.35	2.34
NIM - Global	2.16	2.19	2.15	2.19	2.19
ROAA	0.06	(0.52)	0.17	0.21	0.22
ROE (Annualized)	5.15	(10.69)	3.50	4.44	4.58
Cost-Income Ratio (Cumulative)	49.45	50.65	52.74	50.70	51.25



COST AND YIELD TRENDS

(In %)

	DEC'15	MAR'16	JUN'16	SEP'16	DEC'16
Cost of Deposits	7.01	6.94	6.45	6.38	6.31
Cost of Funds	6.90	6.31	5.86	5.78	5.68
Yield on Advances	9.92	9.71	9.15	9.15	9.09
Yield on Funds	8.12	8.11	7.58	7.51	7.39
Yield on Investments	7.93	7.92	7.92	7.88	7.82



INVESTMENT CLASSIFICATION

Amt. in Rs. Crore

Parameters	DEC' 15	% Share in Total Portfolio	MAR' 16	% Share in Total Portfolio	DEC' 16	% Share in Total Portfolio
SLR	141359	91%	118091	83%	146080	86.5%
Non SLR	14214	9%	23661	17%	22773	13.5%
Total (Domestic)	155573	100%	141752	100%	168853	100%
Held For Trading	680	0.4%	293	0.2%	757	0.5%
Available For Sale	54079	34.7%	39149	27.5%	65554	38.8%
Held To Maturity	101129	64.9%	102868	72.3%	102723	60.7%
Modified Duration	4.25	--	4.71	--	4.45	--
Total (Global)	155888	100%	142309	100%	169035	100%



ASSET QUALITY



ASSET QUALITY

Amt. in Rs. Crore

PARTICULARS	DEC'15	MAR'16	JUN'16	SEP'16	DEC'16
Gross NPA	19813	31638	32334	33315	34339
Gross NPA Ratio (%)	5.84	9.40	9.71	9.81	9.97
Net NPA	12940	20833	21494	21887	22296
Net NPA Ratio (%)	3.90	6.42	6.69	6.69	6.72
Cash Recovery (cumulative)	3383	4758	918	1958	2979

Cash Recovery of Rs. 1021 crore during the Q3 FY17.



GROSS NPA Movement (Global) Quarterly (Rs.in crore)

PARTICULARS	31.03.2015 (Yearly)	31.12.2015 (Qtly)	31.3.2016 (Yearly)	30.6.2016 (Qtly)	30.09.2016 (Qtly)	31.12.2016 (Qtly)
Opening Gross NPA	7570	14021	13040	31638	32334	33315
Additions :	10870	5402	24724	3878	2449	2225
Out of which : i) Fresh Slippages				3230	2061	2010
ii) Debits in Existing NPAs				648	388	215
Sub Total	18440	19423	37764	35516	34783	35540
Less: Reduction (a+b+c)	5400	- 390	6126	3182	1468	1201
a. Recovery for Movement (excl recovery in W/O a/cs, & U/A int.)	1896	159	1279	412	300	239
b. Upgradation	2031	98	1460	1426	279	116
c. Write Off (Including Addn Prudential W/o)	1473	-647	3387	1344	889	846
Gross NPA - Closing Balance	13040	19813	31638	32334	33315	34339
Gross Advances	334947	339411	336548	333121	339511	344564
Gross NPA %	3.89	5.84	9.40	9.71	9.81	9.97
Net NPA	8740	12940	20833	21494	21887	22296
Net NPA %	2.65	3.90	6.42	6.69	6.69	6.72
Total Cash Recovery (incl.rec. in Wri.-off a/cs, recovery in Current Year slippage & U/A interest)	5993	1117	4758	918	1040	1021
Recovery under Loss Assets (Loss assets as at 31.03.2016 – Rs.6285 Cr.)	666 (15.91%)	151	461 (9.40%)	61 (0.97%)	87 (1.38%)	112 (1.78%)
Recovery in Technically written off A/cs (Tech. Written off amount as at 31.03.2016 – Rs.9936 Cr.)	1351 (18.29%)	131	617 (8.31%)	147 (1.48%)	131 (1.31%)	173 (1.74%)



NPA COMPOSITION

Amt. in Rs. Crore

Parameters	DEC'15	MAR'16	JUN'16	SEP'16	DEC'16
Gross Advances	339411	336548	333121	339511	344564
Sub-Standard	9163	17390	17624	17430	17234
Doubtful	10650	14248	14710	15885	17105
Loss	Nil	Nil	Nil	Nil	Nil
Provision Coverage Ratio(%)	53.96	50.11	50.82	51.75	52.52



SECTOR-WISE NPA SLIPPAGES

Amt. in Rs. Crore

SECTOR	Q3 FY16	Q4 FY16	Q1 FY17	Q2 FY17	Q3 FY17	% to total Slippages
Micro & Small Ent.	1006	990	1346	960	459	20.62
Agriculture	326	538	602	233	130	5.84
Other Priority Sector	166	107	382	163	157	7.06
Total Priority Sector	1498	1635	2330	1356	746	33.52
Medium Industries	229	409	221	115	99	4.45
Large Industries	2075	11417	1099	232	946	42.52
Other Non-Priority	263	777	211	687	225	10.11
Total Non-Priority	2567	12603	1531	1034	1270	57.08
Total (Domestic)	4065	14238	3861	2390	2016	90.61
Overseas	1337	364	17	59	209	9.39
Total (Global)	5402	14602	3878	2449	2225	100.00



SECTOR- WISE NPA OUTSTANDING

Amt. in Rs. Crore

SECTOR	DEC '15	MAR '16	JUN '16	SEP '16	DEC '16
Micro & Small Enterprises	4472	4663	5076	5618	5698
Agriculture	1906	2159	2401	2611	2394
Other Priority Segments	579	588	664	646	670
Medium Enterprises	1321	1483	1505	1399	1409
Large Industries	7916	18037	18303	17924	18843
Other Non-Priority Segments	3619	4708	4385	5117	5325
Total	19813	31638	32334	33315	34339



SECTORAL CONTRIBUTION OF NPA

Amt. in Rs.Crore

Particulars	DEC'15	MAR'16	JUN'16	SEP'16	DEC'16
Gross Advances	339411	336548	333121	339511	344564
Gross NPA	19813	31638	32334	33315	34339
Gross NPA %	5.84	9.40	9.71	9.81	9.97
Priority Sector Advances	142652	147771	147681	154891	153631
PS as % to Gross Advances	42.03	43.91	44.33	45.62	44.58
Total PS NPA	6957	7411	8141	8875	8763
Total PS NPA%	4.88	5.01	5.51	5.73	5.70
Share of PS NPA to Gross NPA	35.11	23.42	25.18	26.14	25.52
Agriculture NPA	1906	2159	2401	2611	2394
Agriculture NPA%	2.93	3.21	3.46	3.59	3.35
MSE NPA	4472	4663	5076	5618	5698
MSE NPA %	9.26	9.16	10.22	10.80	11.28
Other Priority NPA	579	588	664	646	670
Other Priority NPA %	1.97	1.97	2.32	2.14	2.12



RESTRUCTURED ASSETS

Amt. in Rs.Crore

Particulars	March 2015	Mar 2016	Dec 2016
Gross Advances	334947	336545	344564
Restructured Assets	28371	23227	22276
% of Std. Restructured Assets to total Advances	6.71	3.88	3.48
% of Total Restructured Assets to total Advances	8.47	6.90	6.46
CDR	10490	8990	8904
% of CDR to Total Restructured Advances	36.97	38.70	39.97
NON-CDR	17881	14237	13372
% of Non CDR to Total Restructured Advances	63.03	61.30	60.03



Sector wise Cumulative Restructured accounts

Amt. in Rs.Crore

Sector	March 2015	March 2016	Dec 2016
	Amt	Amt	Amt
Agriculture	470	374	295
MSME	1509	1671	1558
Housing Loans	525	276	220
Large Advance	25470	20721	20024
Others	397	185	179
Total	28371	23227	22276



Sector wise Restructured accounts for Q3 FY7

Amt. in Rs.Crore

Sector	Q3 FY2016-17	
	A/cs	Amt.
Agriculture	29	0.70
MSME	59	2.76
Housing Loans	12	0.98
Large Advance	0	0.00
Others	6	0.01
Total	106	4.45



RESTRUCTURED ASSETS

Amt. in Rs.Crore

Particulars	FY 2014-15	FY 2015-16	Q 3 FY 2016-17
	As on 31.03.2015	As on 31.03.2016	As on 31.12.2016
CDR	10490	8990	8904
NON CDR	17881	14237	13372
Total	28371	23227	22276



SECTOR WISE RESTRUCTURED ACCOUNTS

Amt. in Rs.Crore

Name of the Sector Details of restructured Accounts	As on 31 st Dec 2016		
	No. of a/cs	Amnt	% to cumulative Outstanding Amt.
INFRASTRUCTURE			
(a+b+c+d+e+f+g+h)	107	8351	37.49
Of Which Power			
POWER (a+b+c+d)	42	4215	18.92
State DISCOMS (a)	04	625	--
State Transmission (b)	--	--	--
State Generation (c)	--	--	--
Private (d)	38	3590	--
Of Which ROADS (e)	46	1991	8.93
Of Which PORTS (f)	4	257	1.15
Of Which AVIATION (g)	3	1015	4.56
Of Which TELECOMMUNICATION(h)	12	873	3.92
MINING	29	35	0.16
IRON AND STEEL	148	3052	13.70
TEXTILE	394	1742	7.82
ENGINEERING	257	964	4.33
PHARMACEUTICAL	44	398	1.79
CEMENT	18	346	1.55
HARDWARE	26	79	0.36
SHIPPING	7	03	0.01
EDIBLE OIL	18	118	0.53
AGRICULTURE	4567	295	1.32
EDUCATION	0	0	0
HOUSING	3492	220	0.99
CHEMICAL	25	35	0.16
CONSTRUCTION	108	3580	16.07
OTHER INDUSTRIES	400	1523	6.84
OTHER SERVICES	5194	1535	6.89
TOTAL	14834	22276	100.00



CAPITAL ADEQUACY -BASEL III

Capital
Adequacy
Ratio

- CRAR of 12.28 % at December 2016
- CET ratio at 8.11% vs. 5.5% norm
- Tier I ratio at 9.01 % vs.7% norm
- Tier II ratio at 3.27%

Sufficient headroom available for raising further capital



CAPITAL ADEQUACY - BASEL III

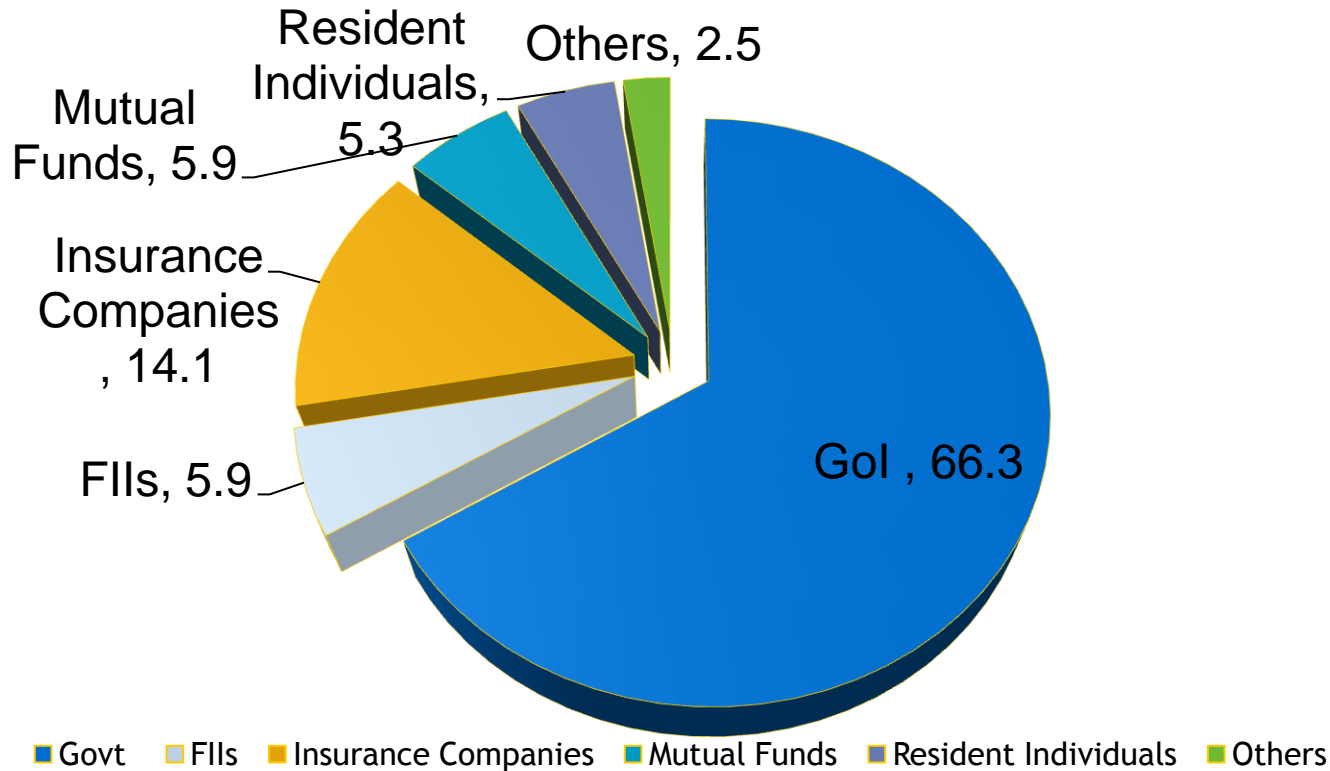
Amt. in Rs. Crore

Particulars	BASEL III				DEC'16
	DEC'15	Mar'16	JUN'16	SEP'16	
Risk-weighted Assets	344773	333869	331454	331367	340820
Tier I Capital	29915	29372	29276	29394	30713
Tier I Ratio%	CET:8.03% AT1:0.65% Tier I:8.68%	CET:8.18% AT1:0.62% Tier I:8.80%	CET:8.21% AT I:0.62% Tier I:8.83%	CET:8.25 % AT I:0.62 % Tier I:8.87%	CET: 8.11% AT I:0.90 % Tier I:9.01%
Tier II Capital	9879	7633	10854	11011	11130
Tier II Ratio(%)	2.86	2.28	3.28	3.32	3.27
Total Capital	39793	37005	40130	40406	41843
CRAR%	11.54	11.08	12.11	12.19	12.28



SHAREHOLDING PATTERN

As on Dec 31, 2016



Govt.	66.30
FII's	5.9
Insurance Companies	14.1
Mutual Funds	5.9
Resident Individuals	5.3
Others	2.5



FINANCIAL INCLUSION



Pradhan Mantri Jan Dhan Yojana

Prime Minister's Social Security Schemes

Pradhan Mantri Suraksha Bima Yojana
* Accident Insurance upto Rs. 2 Lakhs
* Annual Premium just Rs. 12/-

Pradhan Mantri Jeevan Jyoti Bima Yojana
* Life Insurance worth Rs.2 Lakhs
* Annual Premium just Rs. 330/-

Atal Pension Yojana
* Monthly Pension from Rs. 1000/- to Rs. 5000/- depending on contribution

Period of Insurance, Annual: 1st June - 31st May

Your bank account is now key to security as well



Progress Under Pradhan Mantri Jan Dhan yojana (PMJDY)

Parameters	Dec 15	Mar 16	Dec 16
Accounts opened (Number in lakh)	64.73	74.31	62.72
Deposits (Rs. In Crore)	858	1317	2143
RuPay cards issued (Number in lakhs)	46.93	71.61	42.77
Aadhar Seeding under PMJDY (Number in lakhs)	31.94	40.14	38.45
Villages Covered (Number)	10049	10049	10049
Sub Service Areas (Number)	3962	3962	3962
Urban Wards (Number)	3371	3371	3371

Progress Under PMSBY, PMJJBY AND APY SCHEMES

Scheme name	Dec 15	Mar 16	Dec 16
Pradhan Mantri Suraksha Bima Yojana (PMSBY) in lakh	45.94	46.14	45.08
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in lakh	19.90	20.04	18.38
Atal Pension Yojana (APY) in lakh	0.81	0.67	1.12

Progress Under MUDRA Yojana (PMMY) (Rs in Crore)

Category	As on 31.12.2015			As on 31.12.2016		
	No of A/cs	Sanctioned Amt	Outstanding Amt	No of A/cs	Sanctioned Amt	Outstanding Amt
Shishu (< Rs.50K)	546051	965	874	161082	544	540
Kishor (Above Rs.50K- Rs.5.00 Lacs)	211849	4248	3564	95555	1605	1554
Tarun (Above Rs.5.00 lacs to Rs.10.00 lacs)	32454	2488	2064	9506	737	713
Total	790354	7701	6503	266143	2886	2807



IMPORTANT CUSTOMER-FRIENDLY TECHNOLOGY INITIATIVES IN Q3 FY17

- ❖ **Canara Empower, Unified Payment Interface (UPI) for single platform in accessing multiple bank accounts.**
- ❖ **Canara mserve that enables customer to Hot list, Block/Unblock Cards.**
- ❖ **Canara Cart, an umbrella app containing all mobile based solutions.**
- ❖ **Canara Swipe, all missed call solution in single Application.**
- ❖ **Canara GeoLocate Mobile App for locating Branch and ATMs**
- ❖ **Green Pin in ATMs to generate Debit Card PIN at the time of fresh issuance of Card and also when the customer forgets the PIN.**
- ❖ **CANARA TECH Support for structured resolution of queries related to Tech products.**



MAJOR AWARDS/ACCOLADES for Q3 FY17






- ❖ **“SKOCH ORDER OF MERIT” and “SKOCH SILVER” Awards for Bancassurance & Empower UPI Mobile App during the 46th Skoch Summit.**
- ❖ **Indy Wood CSR Excellence Award, 2016, for outstanding achievement in Corporate Social Responsibility (CSR) by Indywood Film Carnival.**
- ❖ **4th SME excellence award by ASSOCHAM**
- ❖ **FICCI CSR AWARD- Social Responsible Bank under Women empowerment**
- ❖ **“Star Performer Award” in the 31st Depository Participant Conference**



SUBSIDIARIES & JVs

SUBSIDIARIES & JVs	% STAKE
 <p>Canbank Venture Creating Value</p>	100%
 <p>HAVE A HOME A CAN FIN HOME CanFinHomes Ltd (Sponsor: CANARA BANK) HOME LOANS ♦ DEPOSITS <i>Translating Dreams into Reality</i></p>	43.45%
 <p>CANBANK COMPUTER SERVICES LIMITED</p>	69.14%
 <p>CANBANK FACTORS LTD.</p>	70%

SUBSIDIARIES & JVs	% STAKE
 <p>CANARA ROBECO Mutual Fund</p>	51%
 <p>Canara Bank Securities Ltd A SUBSIDIARY OF CANARA BANK (FORMERLY: GILT SECURITIES TRADING CORPORATION LTD.)</p>	100%
 <p>Canara HSBC OBC Life Insurance</p>	51%
<p>COMMERCIAL INDO BANK LLC (JOINT VENTURE WITH STATE BANK OF INDIA)</p>	40%

CANBANK FINANCIAL SERVICES LIMITED (CANFINA) 100% subsidiary-is confining its activities to legal matter .

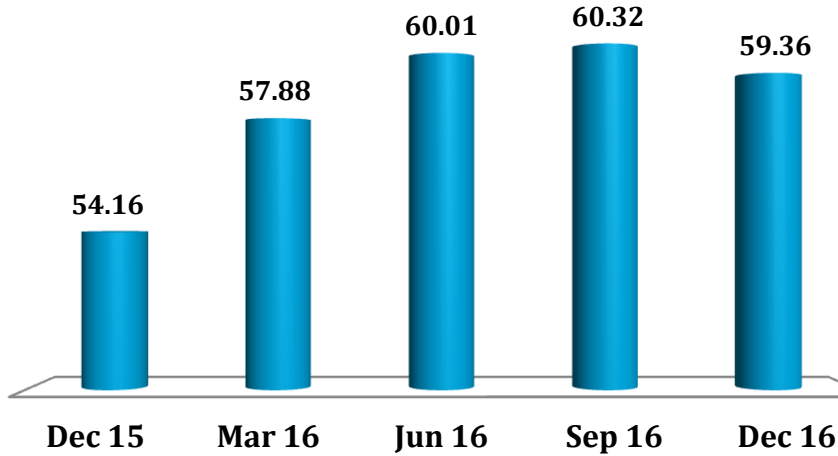


BUSINESS STRATEGY

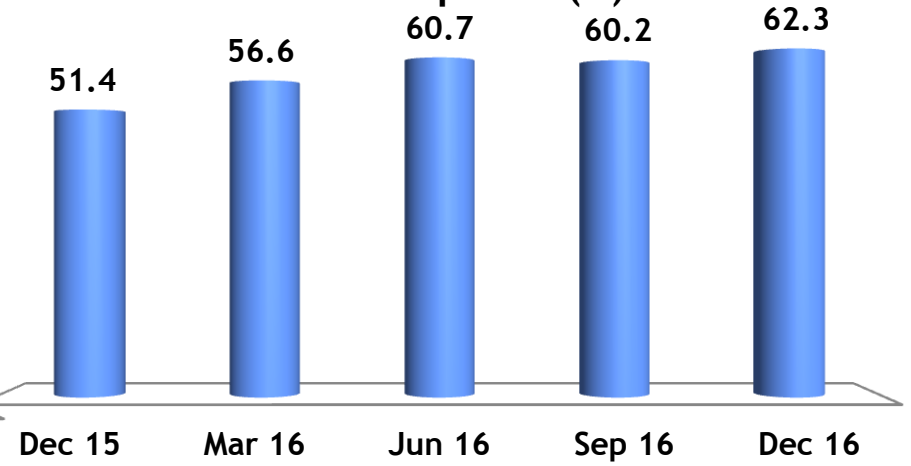


FOCUS ON RETAIL BUSINESS

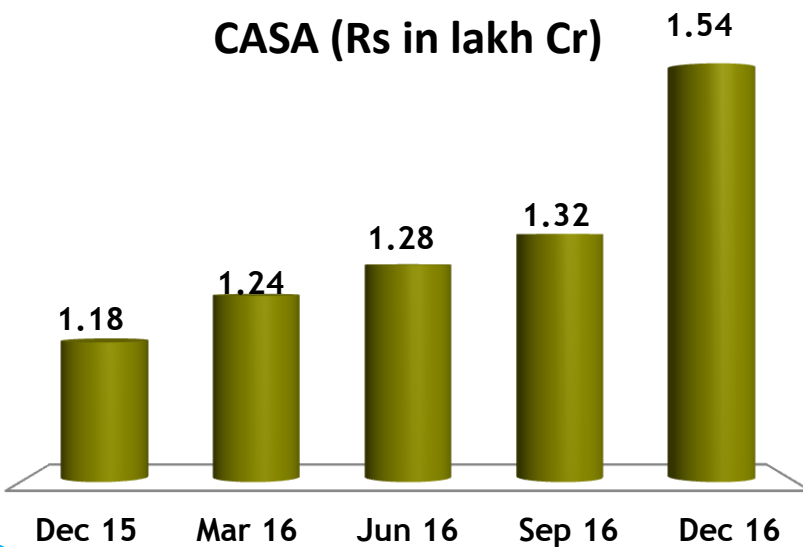
Retail Assets (%)



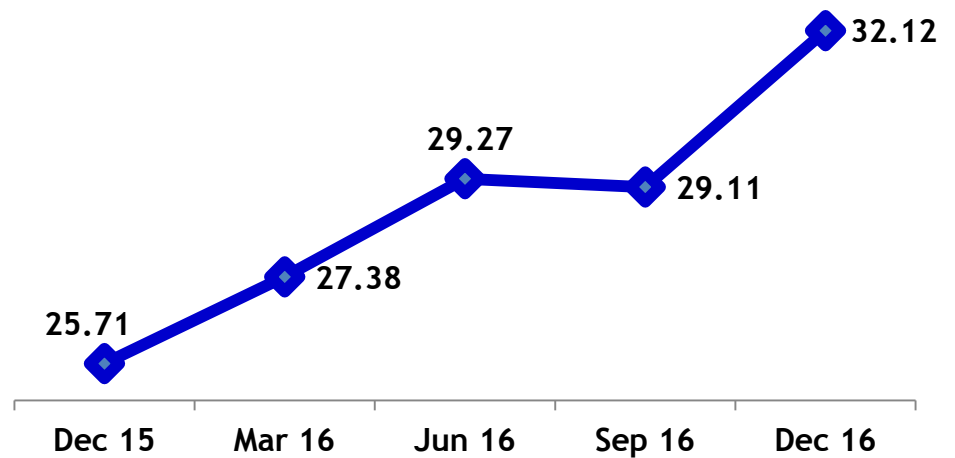
Retail Deposits (%)



CASA (Rs in lakh Cr)



CASA Share (%)





Major Branch Transformation for better Customer Service & Business Growth

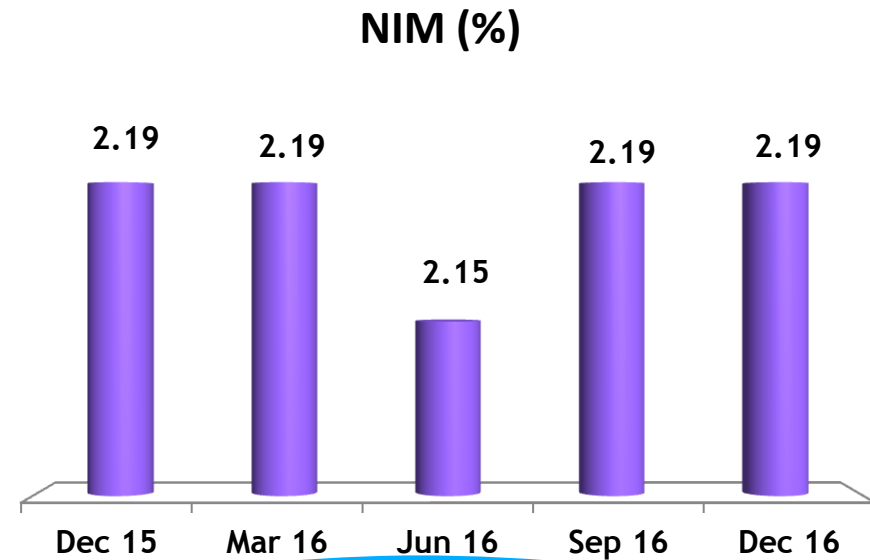
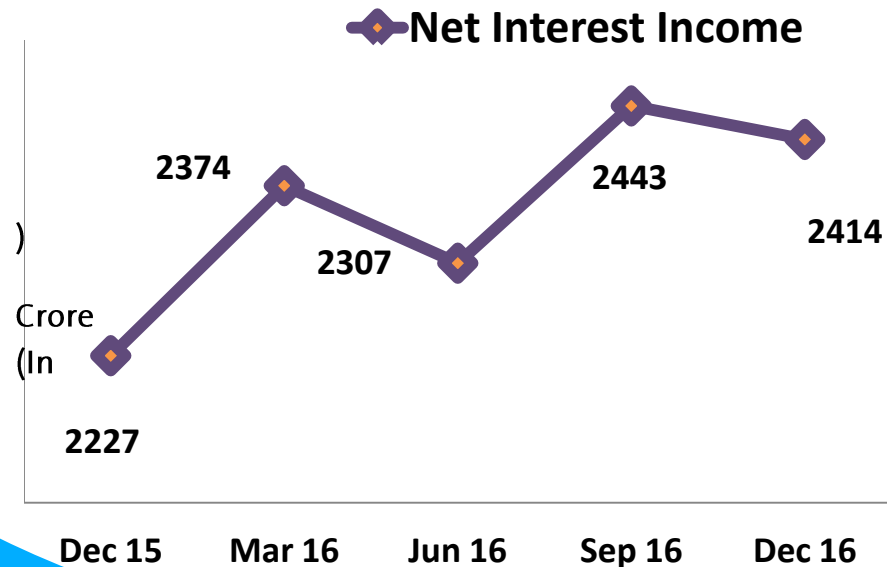
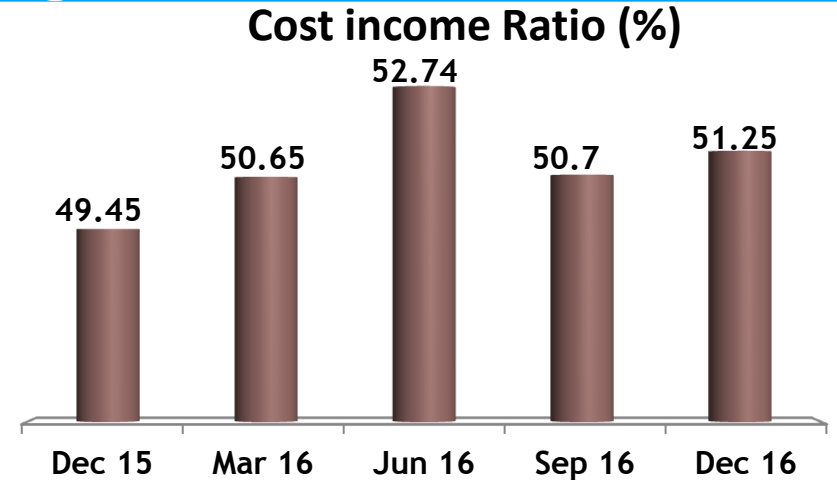
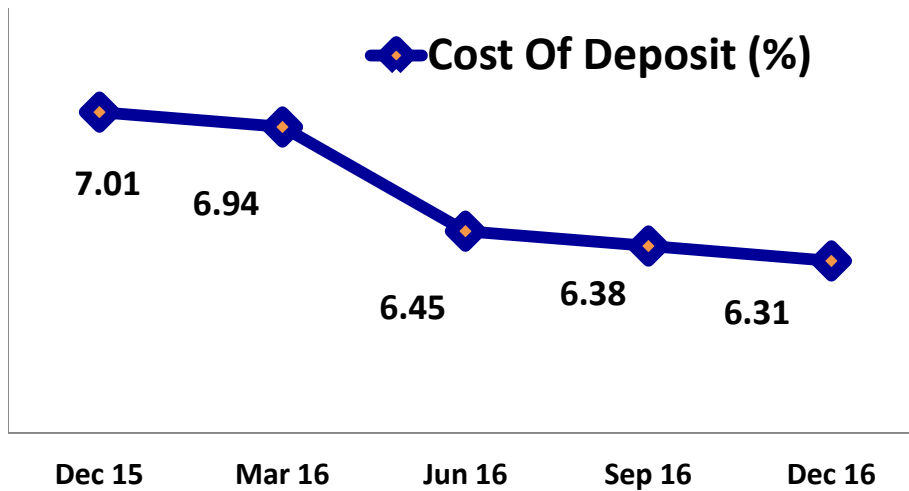
Star Level	No of branches
5 Star	154
4 Star	67
3 Star	180
2 Star	371
1 Star	439
Total	1211

Branch Transformation:

- ✓ Better Branch Layout & customer service for customer's delight
- ✓ Quality service delivery & reduction in service time for customers
- ✓ Promoting transactions on machines and alternate channels
- ✓ Inculcating sales culture.
- ✓ Focus on digital banking -Increasing usages in ATMs, Cash Accepting Machines, Pass Book updating Machines
- ✓ Focus on CASA, lending and Fee income growth

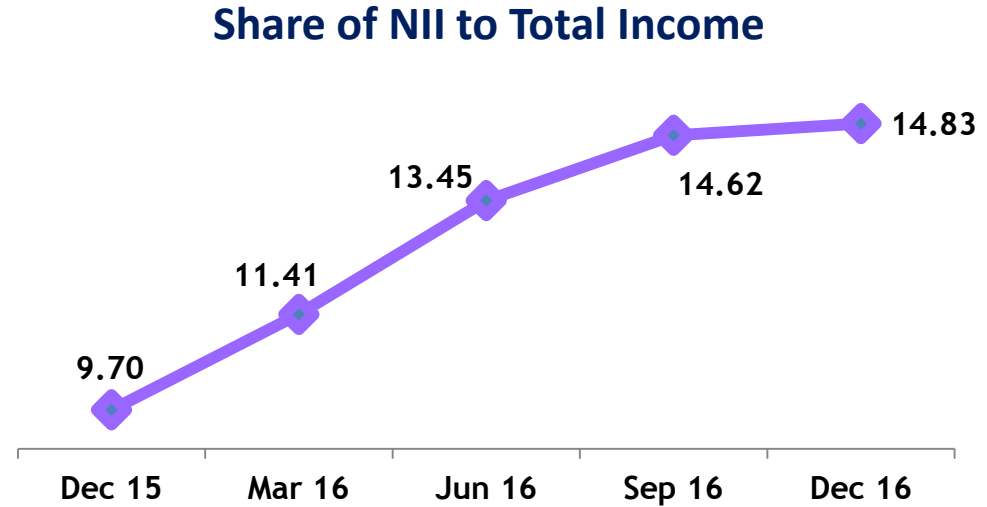
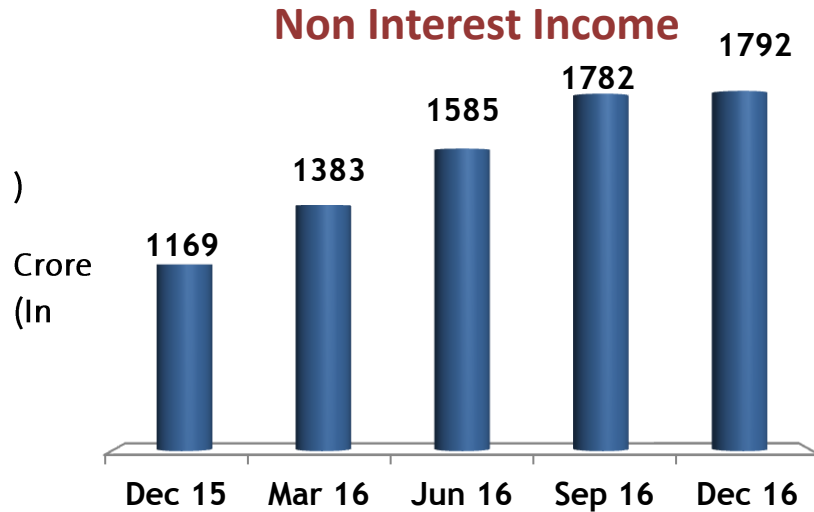


Thrust on Increasing Income & Reducing Cost





Improving Non Interest Income



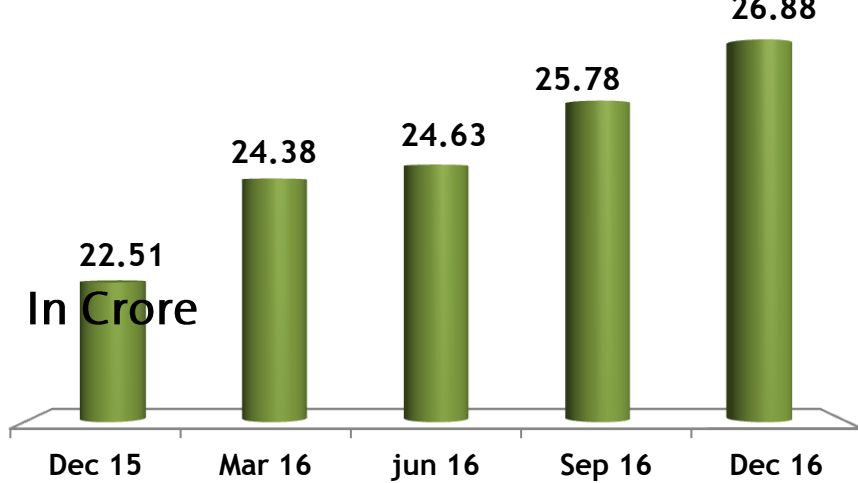
- To garner new business under LC / BG.
- Recovery in written off accounts.
- Improving Government Business .
- Income from third party products.

- Focusing on Locker income.
- Enhancing Card business income.
- Syndication, Project appraisal, Merchant banking etc. for new avenues in fee income

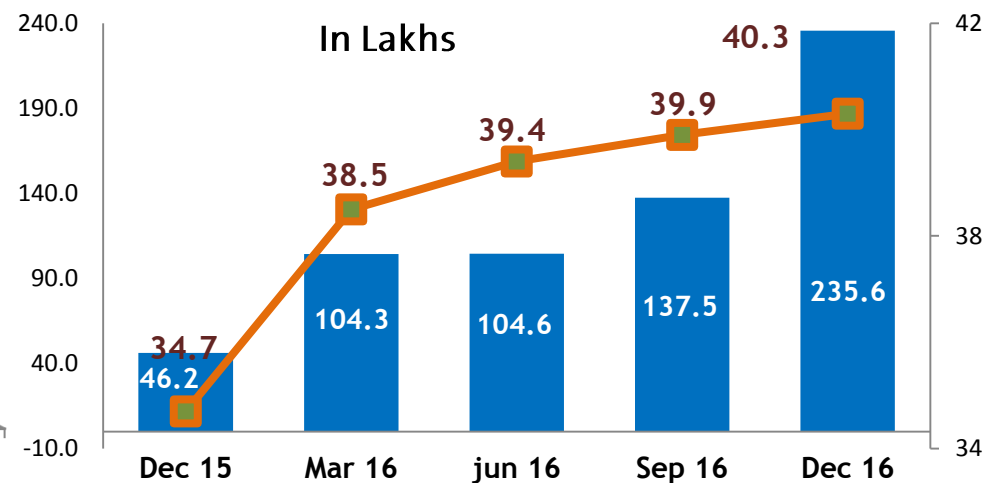


Enhancing Digital Footprints

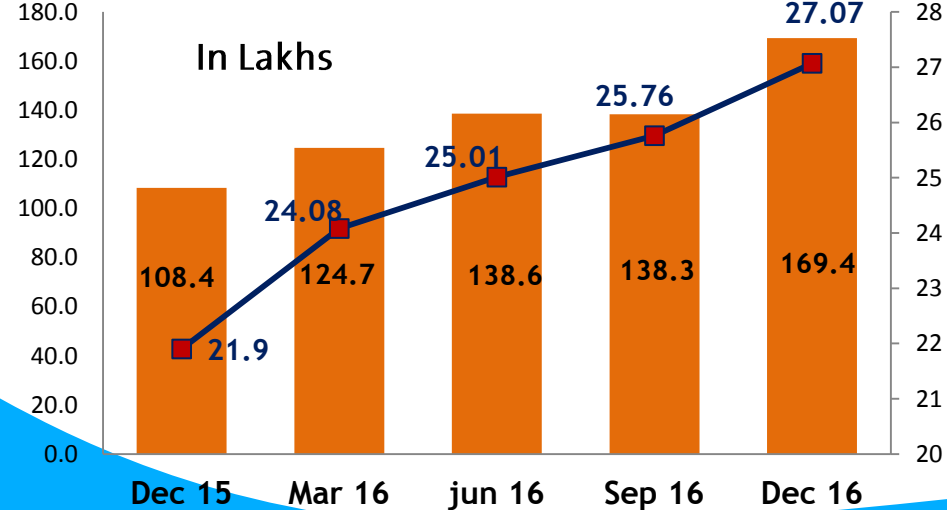
No. of E-Transactions



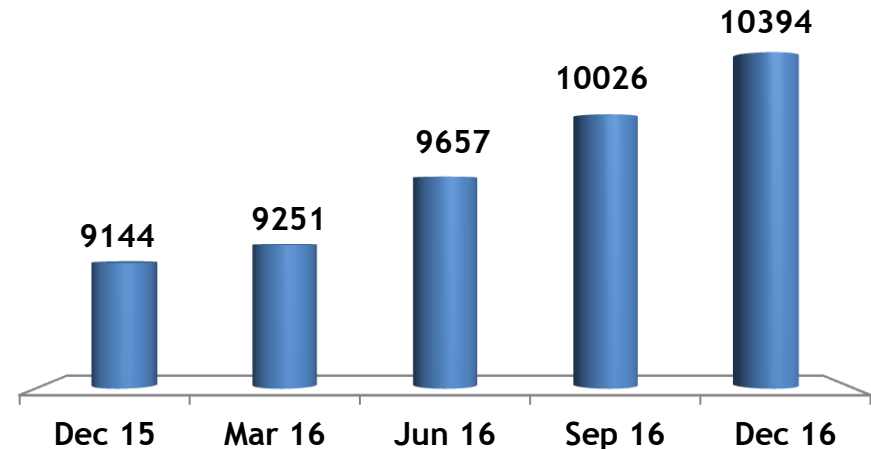
MB TRANSACTIONS MB CUSTOMERS



IB TRANSACTIONS IB CUSTOMERS



Number of ATMs





Recovery & NPA Management

Maximum thrust on Recovery and NPA management

- ➔ Mission Samadhan- Conducting Recovery Meets / Adalats / Mega Adalats besides regular Recovery Camps at branch/Circle and RO level.
- ➔ One Time Settlement and follow up the OTS permitted accounts closely for recovery.
- ➔ Exclusive monitoring of small value NPA (upto Rs.10 lakhs) & newly slipped accounts.
- ➔ Separate Division for Asset Recovery Management Branches.



EXPANDING THE REACH

Particulars	DEC'15	MAR'16	DEC'16
Branch Network	5794	5849	5972
ATM Strength	9144	9251	10394
Debit Card (In Lakh)	304	319	312

<i>E-Lounges</i>	187
------------------	------------

5964 domestic Branches

8 overseas branches at Johannesburg, New York, London, Leicester, Shanghai, Manama, Hong Kong & Dubai

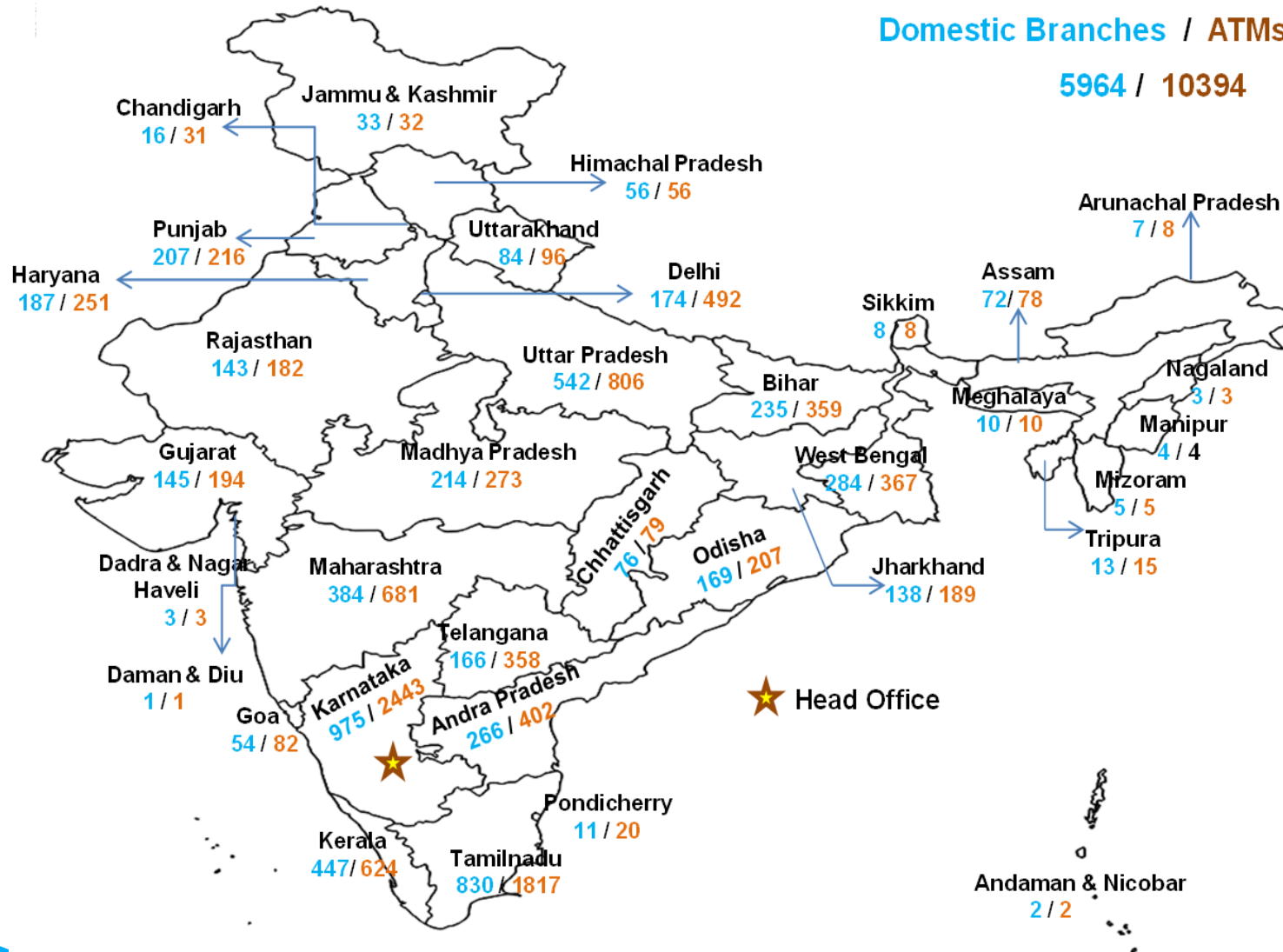
Population group	No. of branches	% to total
Rural	1757	29.46
Semi-Urban	1896	31.79
Rural + Semi-Urban	3653	61.25
Urban	1111	18.63
Metro	1200	20.12
TOTAL Domestic	5964	100.00



EXPANDING THE REACH

Domestic Branches / ATMs

5964 / 10394



★ Head Office



EXPANDED CLIENTELE

(In Lakhs)

	DEC'15	MAR'16	DEC' 16	Y-o-Y Increase	Y-o-Y Growth (%)
Clientele	710	725	763	53	7.46
No. of Deposit A/cs	631	644	682	51	8.08
No. of Borrowal A/cs	79	81	81	2	2.53

7.63 crore Strong Clientele Accounts

53 lakhs Clientele accounts added y-o-y.



GOALS - MARCH 2017

Goals

Thrust on Retail Business & Asset Quality-

- **CASA & Retail deposits**
- **Retail credit**
- **Fee income**
- **Containing NPA**
- **Recovery & Upgradation**
- **Improving operational financial ratios- NIM, RoA, RoE and Cost-to-Income.**



Thank You