

केनरा बैंक  
भारत सरकार का उपक्रम



Canara Bank  
A Government of India Undertaking  
Together We Can

# Financial Results Q3 FY 2020

## Analyst Presentation



mServe



Canara FASTag



CANDI



e-Infobook



BHIM QR



CanPass OTP



Canara Saathi



Canara Rewardz



Canara Diya

# Performance Highlights - Q3 FY2020 (Y-o-Y)

Total Business  
Rs. 1063450 cr



Gross Advances  
Rs. 438210 cr



Total Deposits  
Rs. 625240 cr



Net Profit  
Improved from  
Rs.318 Cr to Rs.330 Cr



## Key Ratios

 RoA at  
0.19%

 RoNW at  
4.44%

 CoD at  
5.63%

 YoA at  
8.23%

 NIM at  
2.26%

## Capital Adequacy (Basel III)

  Tier I CRAR  
11.05%

  Tier II CRAR  
2.81%

  CRAR  
13.86%

## Improving Asset Quality

  Gross NPA  
reduced  
from 10.25% to 8.36%

  Net NPA  
reduced  
From 6.37% to 5.05%

  Provision Coverage Ratio  
improved  
from 62.54% to 70.97%

Amt. in Rs. Crore

Parameters	Mar'18	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19	Growth %	Growth %
							Q-o-Q	Y-o-Y
Global Deposits	524772	575525	599033	610674	609436	625240	2.59	8.64
Global Advances (Gross)	400843	435423	444216	449290	446217	438210	(1.79)	0.64
Global Business	925615	1010948	1043249	1059964	1055653	1063450	0.74	5.19
Global C-D Ratio (%)	76.38	75.66	74.16	73.57	73.22	70.09	--	--
Global Advances (Net)	381703	417227	427727	432768	429319	422608	(1.56)	1.29

# Domestic & Overseas Business

Amt. in Rs. Crore

Domestic Business								
Parameters	Mar'18	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19	Gr. % Q-o-Q	Gr. % Y-o-Y
Domestic Deposits	485994	540213	565917	577439	574110	589925	2.75	9.20
Domestic Advances (Gross)	371205	412115	419005	423548	418555	413473	(1.21)	0.33
Domestic Business	857199	952328	984921	1000987	992665	1003398	1.08	5.36
C-D Ratio(%)	76.38	76.29	74.04	73.35	72.90	70.09	--	--
Overseas Business								
Parameters	Mar'18	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19	Gr. % Q-o-Q	Gr. % Y-o-Y
Overseas Deposits	38778	35312	33116	33235	35326	35315	(0.03)	0.01
Overseas Advances (Gross)	29638	23308	25211	25742	27662	24737	(10.57)	6.13
Overseas Business	68416	58620	58328	58977	62988	60052	(4.66)	2.44

(Rs. in Crore)

Parameters	Mar'18	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19	Growth % Q-o-Q	Growth % Y-o-Y
Global Deposits	524772	575525	599033	610674	609436	625240	2.59	8.64
Global Advances (Gross)	400843	435423	444216	449290	446217	438210	(1.79)	0.64
Global Business	925615	1010948	1043249	1059964	1055653	1063450	0.74	5.19
Saving Deposits	142051	149689	151535	148529	153235	158754	3.60	6.06
Current Deposits	24984	24702	23274	21790	32499	24109	(25.82)	(2.40)
CASA Deposits	167035	174391	174809	170319	185734	182863	(1.55)	4.86
Domestic CASA Share (as % of Domestic Deposits)	34.28	32.23	30.86	29.46	30.52	30.93		
Retail Term Deposits*	217298	221811	232205	236751	242174	250609	3.48	12.98
Business per Employee	15.73	17.13	17.88	18.45	17.84	17.92	0.44	4.62
Operating Profit	1765	2357	2973	2440	2545	2334	(8.29)	(0.98)
Operating Profit per Employee (Annualised Rs. In Lakhs)	12.00	15.98	20.38	16.99	17.21	15.73	(8.56)	(1.54)
(In numbers)								
Total No of Employees	58855	59006	58350	57449	59162	59338	0.30	0.56
Banking Outlet Network	6212	6314	6315	6323	6310	6333	0.44	0.3
ATM Strength	9395	9004	8851	8837	8801	8873	0.82	(1.45)

\* Retail Term Deposit is defined as less than 1Cr till Dec'18; post which it is defined as less than 2 Cr

# Credit Portfolio

(Rs. in Crore)

Parameters (Amount O/s)	Mar'18	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19	Growth % Q-o-Q	Growth % Y-o-Y
<b>I. Priority Sector Credit</b>								
<b>1. Agriculture Credit</b>								
(a) Retail - Agri. Credit	77120	83497	84288	86462	89456	91954	2.79	10.13
(b) Non-Retail - Agri. Credit	5336	6395	6255	6227	6378	7078	10.97	10.67
(c) Total Agri. Credit (a+b)	82456	89892	90543	92689	95834	99032	3.34	10.17
<b>2. MSME Credit</b>								
(d) Retail MSME Credit	42602	45325	44932	45311	45529	46729	2.64	3.10
(e) Non-Retail MSME Credit	39496	45481	40236	43540	41318	43734	5.85	(3.84)
(f) Total MSME Credit (d+e)	82098	90806	85168	88851	86847	90463	4.16	(0.38)
<b>3. Other Priority Sector (OPS)</b>								
(g) Retail - OPS Credit	18393	18416	18115	24380	24947	25566	2.48	38.82
(h) Non-Retail- OPS Credit	366	1307	1300	1450	1496	1292	(13.64)	(1.15)
(i) Total Priority Credit (c+f+g+h)	183313	200421	195126	207370	209124	216353	3.46	7.95
<b>II. Non-Priority Sector Credit</b>								
(j) Retail - Non Priority	38903	52560	54950	51870	55180	62662	13.56	19.22
(k) Corporate Credit	173854	176952	188104	183832	175519	152613	(13.05)	(13.75)
Out of which, Infrastructure	52760	54893	56798	56717	61225	57887	(5.45)	5.45
(l) Staff Loans	4773	5490	6036	6218	6394	6582	2.94	19.89
(m) Total Non-Priority (j+k+l)	217530	235002	249090	241920	237093	221857	(6.43)	(5.59)
<b>Gross Credit (i+m)</b>	<b>400843</b>	<b>435423</b>	<b>444216</b>	<b>449290</b>	<b>446217</b>	<b>438210</b>	<b>(1.79)</b>	<b>0.64</b>

# Credit Portfolio (Contd.)

(Rs. in Crore)

Parameters	Mar'18	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19	Gr % Q-o-Q	Gr % Y-o-Y
a. Total Priority and Retail Credit	222216	252981	250076	259240	264304	279015	5.57	10.29
b. Staff Loans	4773	5490	6036	6218	6394	6582	2.94	19.89
c. Total Corporate Credit	173854	176952	188104	183832	175519	152613	(13.05)	(13.75)
Out of Corporate Credit:								
Total Exposure towards PSEs* (Excluding guaranteed as under)	26154	29536	32777	36654	38107	36030	(5.45)	21.99
Exposure on Government & Guaranteed by Government	28615	32413	38520	35189	37617	38633	2.70	19.19
Gross Advances (a+b+c)	400843	435423	444216	449290	446217	438210	(1.79)	0.64

\* Public Sector Enterprises

# Priority Sector Credit for ANBC

(Rs. in Crore)

Parameters	Mar'18	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19	Growth % Q o Q	Growth % Y o Y
<b>Priority Sector Advances- ANBC</b>								
Priority Sector Advance O/s	183313	200421	195126	207370	209124	216353	3.46	7.95
(Add) RIDF & Others	2313	1915	1886	1844	1745	1579	(9.51)	(17.55)
(Less) PSLC Sold	13720	16500	20674	12024	18528	21528	16.19	30.47
<b>Total Priority Sector for ANBC</b>	<b>171906</b>	<b>185836</b>	<b>176338</b>	<b>197190</b>	<b>192341</b>	<b>196404</b>	<b>2.11</b>	<b>5.69</b>
<b>Agriculture Advances - ANBC</b>								
Agriculture Advances O/s	82456	89892	90543	92689	95834	99032	3.34	10.17
(Add) RIDF & Others	1556	1329	1300	1247	1225	1107	(9.63)	(16.70)
(Less) PSLC Sold	13720	16500	20674	12024	18524	21524	16.20	30.45
<b>Total Agriculture for ANBC</b>	<b>70292</b>	<b>74721</b>	<b>71169</b>	<b>81912</b>	<b>78535</b>	<b>78615</b>	<b>0.10</b>	<b>5.21</b>



# Priority Sector Credit Outstanding

(Rs. in Crore)

Parameters	Mar'18	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19	Growth % Q o Q	Growth % Y o Y	Regulatory Requirement
ANBC	321749	341366	366197	374884	390894	394100	0.82	15.45	--
Priority Sector Advances for ANBC	171906	185836	176338	197190	192341	196404	2.11	5.69	--
% of Priority Sector Advances to ANBC	53	54	48	53	49	50	--	--	40
Agriculture Advances for ANBC	70292	74721	71169	81912	78535	78615	0.10	5.21	--
% of Agriculture Advances to ANBC	22	22	19	22	20	20	--	--	18

# Retail Credit Outstanding

(Rs. in Crore)

Parameters	Mar'18	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19	Growth % Q-o-Q	Growth % Y-o-Y
(a) Housing Loans	27572	32335	33581	34888	36611	39078	6.74	20.85
(b) Vehicle Loans	6739	8501	9446	9787	10077	10494	4.14	23.44
(c) Education Loan	8438	8913	8859	9036	9326	9416	0.97	5.64
(d) Other Personal Loans	14547	21227	21179	22539	24113	26788	11.05	26.15
(e) Total Retail loans (Core) (a+b+c+d)	57296	70976	73065	76250	80127	85776	7.04	20.84
(f) Retail- Pool Buyout	1779	1392	1294	1242	1995	2452	22.91	76.15
(g) Gross Retail loans (e+f)	59075	72368	74359	77492	82122	88228	7.42	21.90

# Infrastructure Credit - Sector Wise

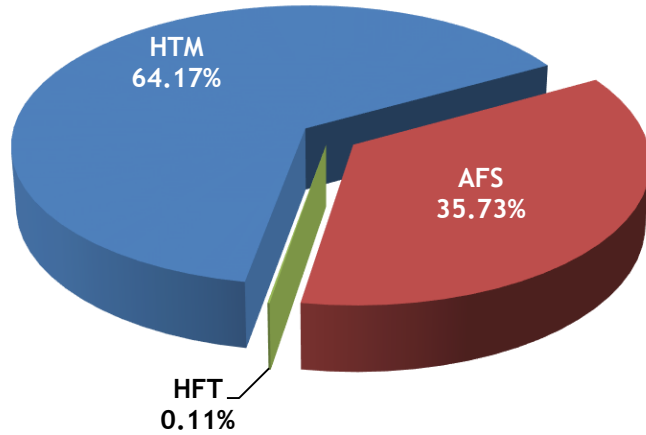
(Rs. in Crore)

Parameters	Outstanding balance						% to Total Advances Dec'19	Growth % Q-o-Q	Growth % Y-o-Y
	Mar'18	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19			
<b>(A) Total Exposure to Power</b>	<b>31115</b>	<b>28912</b>	<b>30389</b>	<b>30172</b>	<b>32915</b>	<b>30102</b>	<b>7.4</b>	<b>(8.5)</b>	<b>4.1</b>
(i) Central Govt. Undertakings	2377	3442	3433	3228	4242	3396	1.0	(19.9)	(1.3)
(ii) State Govt. Undertakings	13820	14237	15718	15808	18121	16656	4.1	(8.1)	17.0
(iii) Private Sector	14918	11233	11238	11136	10552	10050	2.4	(4.8)	(10.5)
<b>(B) Transport</b>	<b>12469</b>	<b>12904</b>	<b>13002</b>	<b>13210</b>	<b>14241</b>	<b>13305</b>	<b>3.2</b>	<b>(6.6)</b>	<b>3.1</b>
Of which Road Transport	7807	7360	7292	7229	7934	7078	1.8	(10.8)	(3.8)
<b>(C) Telecom</b>	<b>4711</b>	<b>4349</b>	<b>4053</b>	<b>4053</b>	<b>4052</b>	<b>5476</b>	<b>0.9</b>	<b>35.1</b>	<b>25.9</b>
<b>(D) Social &amp; Commercial Infrastructure</b>	<b>1617</b>	<b>4203</b>	<b>4335</b>	<b>4035</b>	<b>4680</b>	<b>3622</b>	<b>1.0</b>	<b>(22.6)</b>	<b>(13.8)</b>
<b>(E) Water &amp; Sanitation</b>	<b>2848</b>	<b>4525</b>	<b>5019</b>	<b>5247</b>	<b>5337</b>	<b>5382</b>	<b>1.2</b>	<b>0.9</b>	<b>19.0</b>
<b>Total (A+B+C+D+E)</b>	<b>52760</b>	<b>54893</b>	<b>56798</b>	<b>56717</b>	<b>61225</b>	<b>57887</b>	<b>13.7</b>	<b>(5.5)</b>	<b>5.5</b>

(Rs. in Crore)

Parameters	Outstanding balance											
	Mar'18		Dec'18		Mar'19		Jun'19		Sep'19		Dec'19	
	To Central/ State sector	To Other Sectors	To Central/ State sector	To Other Sectors	To Central/ State sector	To Other Sectors	To Central/ State sector	To Other Sectors	To Central/ State sector	To Other Sectors	To Central/ State sector	To Other Sectors
Power Generation	8301	14123	9985	10544	10258	10525	9743	10395	11201	9923	9107	9460
Power Transmission	1226	--	1054	--	1551	--	1568	--	2191	--	1946	--
Power Distribution	6669	795	6640	689	7342	714	7725	741	8971	629	8999	590
<b>TOTAL</b>	<b>16197</b>	<b>14918</b>	<b>17678</b>	<b>11233</b>	<b>19150</b>	<b>11239</b>	<b>19036</b>	<b>11136</b>	<b>22363</b>	<b>10552</b>	<b>20052</b>	<b>10050</b>

External Rating Distribution of Domestic Advances above Rs. 5 crore		
(% of total Advances above Rs 5 crore)		
	Sep-19	Dec-19
A- and above	49	47
BBB+, BBB, BBB-	11	14
BB and below	17	16
Unrated	23	23
<i>Of which outstanding in Govt accounts</i>	17	20
<b>Total</b>	<b>100</b>	<b>100</b>



(Rs. in Crore)

Category	Mar'18	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19
HTM	100086	93316	88627	87286	101555	104619
AFS	42463	57095	61611	64332	57433	58252
HFT	204	247	222	123	148	173
<b>TOTAL (Domestic)</b>	<b>142753</b>	<b>150658</b>	<b>150460</b>	<b>151741</b>	<b>159136</b>	<b>163044</b>

Modified Duration (Dec-19)	
AFS	2.21
Entire Portfolio	4.65

# Income & Expenditure

(Rs. in Crore)

	Quarterly								FY2018 (Annual)	FY2019 (Annual)	Growth % y.o.y
	Q4 FY2018	Q3 FY2019	Q4 FY2019	Q1 FY2020	Q2 FY2020	Q3 FY2020	Growth % q.o.q	Growth % y.o.y			
Total Interest Income	10223	12189	12138	12201	12392	12295	(0.8)	0.9	41252	46810	13.5
Total interest Expenses	7236	8375	8638	8960	9262	8860	(4.3)	5.8	29089	32332	11.1
Net Interest Income	2988	3814	3500	3241	3130	3435	9.7	(9.9)	12163	14478	19.0
Total Income	11555	13513	14000	14062	14462	14002	(3.2)	3.6	48195	53384	10.8
Total Expenditure	9790	11156	11027	11622	11917	11666	(2.1)	4.6	38647	42795	10.7
Operating Profit	1765	2357	2973	2440	2545	2334	(8.3)	(1.0)	9548	10590	10.9
Net Profit	(4860)	318	-552	329	365	330	(9.6)	3.8	(4222)	347	+ve

# Interest & Non-Interest Income

(Rs. in Crore)

Parameters	Quarterly								FY2018 (Annual)	FY2019 (Annual)	Growth % y.o.y
	Q4 FY2018	Q3 FY2019	Q4 FY2019	Q1 FY2020	Q2 FY2020	Q3 FY2020	Growth % q.o.q	Growth % y.o.y			
<b>Interest Income</b>											
Interest on Advances	7252	9162	8630	9099	9185	9069	(1.3)	(1.0)	29096	34319	18.0
Interest on Investments	2552	2780	2819	2793	2787	2866	2.8	3.1	10412	10938	5.1
Other Interest	419	246	689	309	420	360	(14.3)	46.3	1744	1554	(10.9)
<b>Total Interest income</b>	<b>10223</b>	<b>12189</b>	<b>12138</b>	<b>12201</b>	<b>12392</b>	<b>12295</b>	<b>(0.8)</b>	<b>0.9</b>	<b>41252</b>	<b>46810</b>	<b>13.5</b>
<b>Non-Interest Income</b>											
Treasury Trading Profit	67	92	242	156	259	160	(38.2)	73.9	1923	402	(79.1)
Recovery in TWO A/cs	183	204	111	327	338	251	(25.7)	23.0	936	1304	39.3
Commission, Exchange & Brokerage	243	220	296	413	305	298	(2.3)	35.5	1200	1172	(2.3)
Profit on Foreign Exchange	141	170	204	241	320	261	(18.4)	53.5	538	632	17.5
Charges (PC, Service Charges etc.)	681	635	996	618	818	730	(10.8)	15.0	2195	2910	32.6
Others	17	4	13	106	30	7	(76.7)	75.0	151	155	2.6
<b>Total Non-Interest Income</b>	<b>1332</b>	<b>1325</b>	<b>1862</b>	<b>1861</b>	<b>2070</b>	<b>1707</b>	<b>(17.5)</b>	<b>28.8</b>	<b>6943</b>	<b>6575</b>	<b>(5.3)</b>
<b>Total Income</b>	<b>11555</b>	<b>13513</b>	<b>14000</b>	<b>14062</b>	<b>14462</b>	<b>14002</b>	<b>(3.2)</b>	<b>3.6</b>	<b>48195</b>	<b>53384</b>	<b>10.8</b>



(Rs. in Crore)

Parameters	Quarterly								FY2018 (Annual)	FY2019 (Annual)	Growth % y.o.y
	Q4 FY2018	Q3 FY2019	Q4 FY2019	Q1 FY2020	Q2 FY2020	Q3 FY2020	Growth % q.o.q	Growth % y.o.y			
<b>Interest Expenses</b>											
(i) Interest Paid on Deposits	6716	7694	8075	8406	8604	8303	(3.5)	7.9	27136	30099	10.9
(ii) Other Interests	520	681	563	554	658	557	(15.5)	(18.2)	1953	2233	14.3
(1) Total interest Expenses (i+ii)	7236	8375	8638	8960	9262	8860	(4.3)	5.8	29089	32332	11.1
<b>Operating Expenses</b>											
(a) Staff Cost	1307	1566	1040	1560	1521	1596	5.0	2.0	5444	5675	4.2
(b) Other Operating Expenses	1248	1215	1349	1102	1134	1210	6.8	(0.3)	4114	4787	16.4
(2) Total Operating Expenses (a+b)	2555	2781	2389	2662	2655	2806	5.7	0.9	9558	10462	9.5
<b>Total Expenses (1+2)</b>	<b>9790</b>	<b>11156</b>	<b>11027</b>	<b>11622</b>	<b>11917</b>	<b>11666</b>	<b>(2.1)</b>	<b>4.6</b>	<b>38647</b>	<b>42795</b>	<b>10.7</b>

# Key Ratios

(%)

Ratios	Mar'18		Dec'18		Mar'19		Jun'19		Sep'19		Dec'19	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Cost of Funds	5.11	5.17	5.50	5.21	5.60	5.24	5.28	5.28	5.25	5.25	5.14	5.16
Cost of Deposits	5.42	5.60	5.77	5.60	6.07	5.66	5.75	5.75	5.69	5.72	5.57	5.63
Yield on Funds	7.22	7.34	8.01	7.62	7.87	7.59	7.19	7.19	7.03	7.08	7.14	7.02
Yield on Advances	8.03	8.12	9.05	8.49	8.44	8.39	8.16	8.16	8.34	8.24	8.22	8.23
Yield on Investments	--	7.63	--	7.63	--	7.62	--	7.54	--	7.49	--	7.42
NIM	2.37	2.42	2.95	2.65	2.76	2.63	2.29	2.29	2.21	2.24	2.36	2.26
RoA	(3.43)	(0.75)	0.21	0.20	(0.36)	0.06	0.19	0.19	0.21	0.20	0.19	0.19
Return on Net-worth	(76.45)	(16.74)	5.30	5.01	(8.88)	1.40	4.94	4.94	5.36	5.13	4.27	4.44
Cost to Income	59.14	50.03	54.13	51.45	44.55	49.69	52.18	52.18	51.06	51.61	54.60	52.61
CD Ratio	--	76.38	--	75.66	--	74.16	--	73.57	--	73.22	--	70.09
EPS (Annualized)	(80.35)	(70.47)	4.33	12.25	(7.49)	4.71	17.48	17.48	19.38	18.42	12.69	13.10
Book Value	314.84	314.84	327.38	327.38	347.56	347.56	356.08	356.08	330.28	330.28	336.63	336.63

(Rs. in Crore)

Parameters	Mar'18	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19
Gross NPA	47468	44621	39224	39399	38711	36645
Gross NPA (%)	11.84	10.25	8.83	8.77	8.68	8.36
Net NPA	28542	26591	22955	23150	22090	21338
Net NPA (%)	7.48	6.37	5.37	5.35	5.15	5.05
Provision Coverage Ratio (%)	58.06	62.54	68.13	68.62	70.11	70.97
Credit Cost (%)	3.59	2.32	2.92	2.14	2.11	1.86
Slippage Ratio (%)	7.73	3.68	4.38	0.91	0.63	1.18

(Rs. in Crore)

Particulars	2018-19				FY 2018-19	2019-20		
	Q1	Q2	Q3	Q4		Q1	Q2	Q3
Opening Balance	47468	44660	45233	44621	47468	39224	39399	38711
Additions	4205	3697	5109	2469	15480	3676	2602	4816
Reductions	7013	3124	5721	7866	23724	3501	3290	6882
Cash Recovery-Ledger Balance	2535	938	1944	966	6383	1228	1297	4584
Upgradation	1673	745	674	-18	3074	335	707	110
Technical Write-Off (Prudential and General w/o)	2805	1441	3103	6918	14267	1938	1286	2188
Gross NPA	44660	45233	44621	39224	39224	39399	38711	36645

# Sector Wise Classification of NPAs

(Rs. in Crore)

Sectors	Mar'18	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19	Dec'19	
							Gross Advance	% to Gross Adv
<b>I. NPA under Priority Sector</b>								
1. Agriculture								
(a) Retail Agri. Credit	3457	4039	4516	4818	5015	5043	91954	5.48
(b) Non-Retail - Agri. Credit	394	503	432	443	491	475	7078	6.71
(c) Total Agri. Credit (a+b)	3851	4542	4948	5261	5506	5518	99032	5.57
2. MSME								
(d) Retail MSME Credit	4702	4817	4808	5290	5150	4962	46729	10.6
(e) Non-Retail MSME Credit	3427	3892	3391	3437	3620	4013	43734	9.18
(f) Total MSME Credit (d+e)	8129	8709	8199	8727	8770	8975	90463	9.92
3. Other Priority Sector (OPS)								
(g) Retail - OPS Credit	617	695	532	476	459	504	25566	1.97
(h) Non-Retail- OPS Credit	0	0	0	0	0	0	1292	0
(i) Total NPA under Priority Sector (c+f+g+h)	12597	13946	13679	14464	14735	14997	216353	6.93
<b>II. NPA under Non-Priority Sector</b>								
(j) Retail - Non Priority	569	695	699	782	810	1017	62662	1.62
(k) Corporate Credit	34292	29968	24836	24140	23153	20619	152613	13.5
Out of which, Infrastructure	10278	8515	7859	8801	7251	7051	57887	12.2
(l) Staff Loans	10	12	10	13	13	12	6582	0.18
(m) Total NPA under Non-Priority Sector (j+k+l)	34871	30675	25545	24935	23976	21648	221857	9.76
<b>Total NPA (i+m)</b>	<b>47468</b>	<b>44621</b>	<b>39224</b>	<b>39399</b>	<b>38711</b>	<b>36645</b>	<b>438210</b>	<b>8.36</b>
<b>Gross Advances</b>	<b>400843</b>	<b>435423</b>	<b>444216</b>	<b>449290</b>	<b>446217</b>	<b>438210</b>		

# NPAs under Corporate Sector- Industry Wise Classification

(Rs. in Crore)

Sector/Scheme	Mar'18	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19	Advance O/s (Dec-19)
Iron & Steel	11397	8439	5698	5132	5143	1381	16152
Engineering	1149	25	22	65	57	29	10127
Textile	1972	1474	873	907	916	868	13730
Infra -Energy	5698	4701	3667	3689	3853	2975	32915
Infra-Transport	1580	2424	2838	2711	2346	2240	14241
Infra-Others	3000	1391	1353	2401	1052	1836	14070
Gems and Jewellery	110	87	77	57	76	73	2227
Food Processing	1828	2083	1647	1463	1492	1316	10592
Wood Product	109	112	112	127	113	115	995
Others (Chemicals, Cement, Leather, etc)	7450	9233	8548	7588	8105	9786	37564
<b>Total</b>	<b>34292</b>	<b>29968</b>	<b>24836</b>	<b>24140</b>	<b>23153</b>	<b>20619</b>	<b>152613</b>

(Rs. in Crore)

	Mar'18	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19
<b>Total Fund Based exposure</b>						
<b>Total NBFC (Fund Based)</b>	<b>37676</b>	<b>49106</b>	<b>52943</b>	<b>53320</b>	<b>51830</b>	<b>42842</b>
<b>Out of which :</b>						
<b>HFCs</b>	<b>13508</b>	<b>20538</b>	<b>21635</b>	<b>20211</b>	<b>20510</b>	<b>14111</b>
<b>Private</b>	<b>19122</b>	<b>21543</b>	<b>21189</b>	<b>21851</b>	<b>20159</b>	<b>18179</b>
<b>Public</b>	<b>5046</b>	<b>7025</b>	<b>10119</b>	<b>11258</b>	<b>11161</b>	<b>10552</b>
<b>Gross NPA under Advances to NBFCs</b>						
<b>Total NBFC NPA</b>	<b>118</b>	<b>250</b>	<b>251</b>	<b>234</b>	<b>248</b>	<b>2618</b>

# Special Mention Accounts (SMA)

(Rs. in Crore)

SMA Position of the Bank (Rs. 5 Cr and above)				
	Sep-19		Dec-19	
	Outstanding (Rs 5 crore and above)	% of total Advances	Outstanding (Rs 5 crore and above)	% of total Advances
SMA 2	7962	1.56	5228	1.04
SMA 1	3564	0.70	2705	0.54
SMA 0	13849	2.71	10692	2.13
<b>TOTAL SMA 0,1&amp; 2</b>	<b>25375</b>	<b>4.96</b>	<b>18625</b>	<b>3.71</b>



	No. of Accounts	Book Liab. (Amt in Cr)	Provisions made (Amt in Cr)	Provision coverage (for NCLT A/cs)
1 <sup>st</sup> List of RBI	12	5397	5327	99%
2 <sup>nd</sup> List of RBI	16	4823	4060	84%
Others	236	23843	17712	74%
<b>Total</b>	<b>264</b>	<b>34063</b>	<b>27099</b>	<b>80%</b>

## NCLT Resolution Status

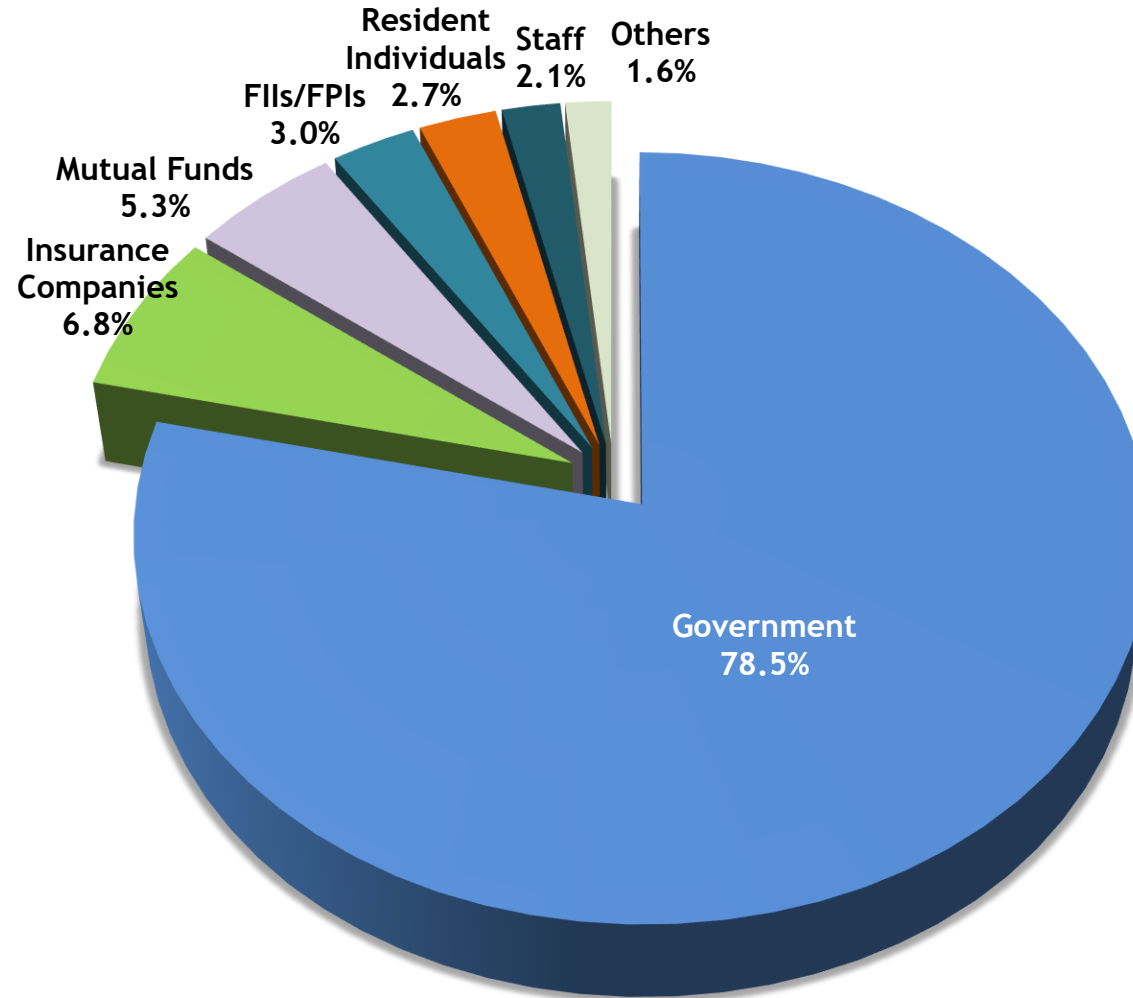
Recovery so far as at 31.12.2019	Amt (in Rs. cr)
Recovery through Resolution	6068
Recovery under Liquidation	28
<b>Total Recovery under NCLT</b>	<b>6096</b>

# Capital Funds (Basel III)

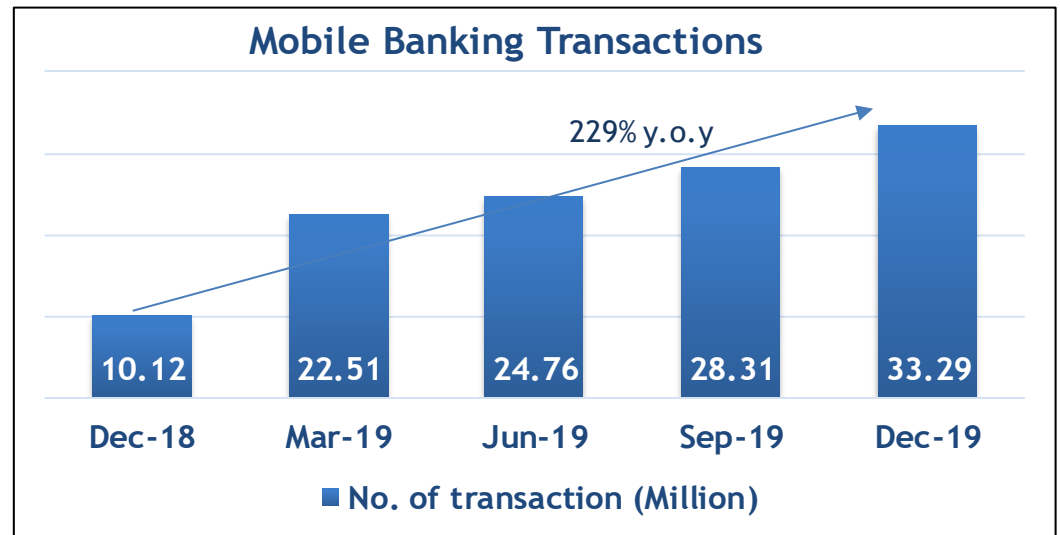
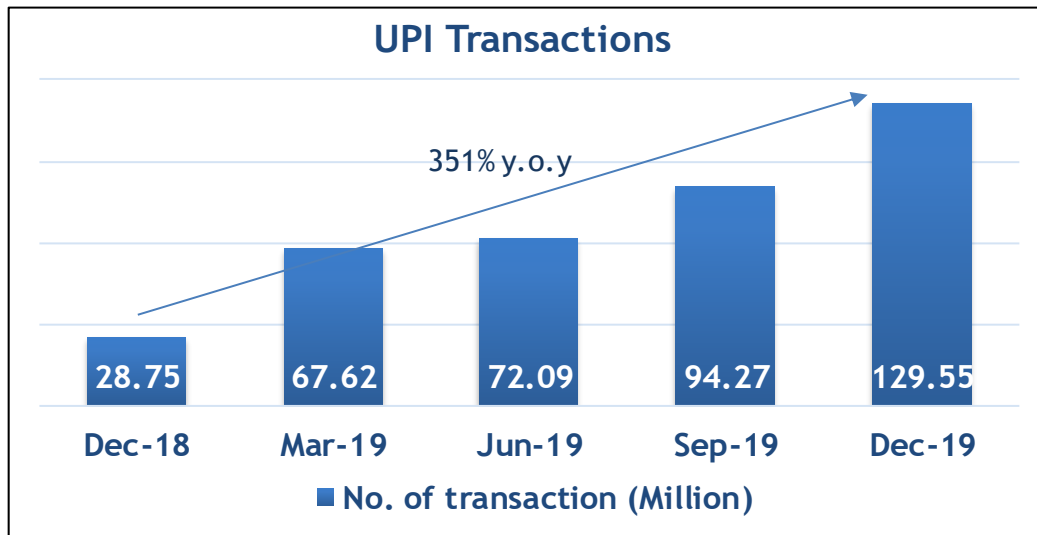
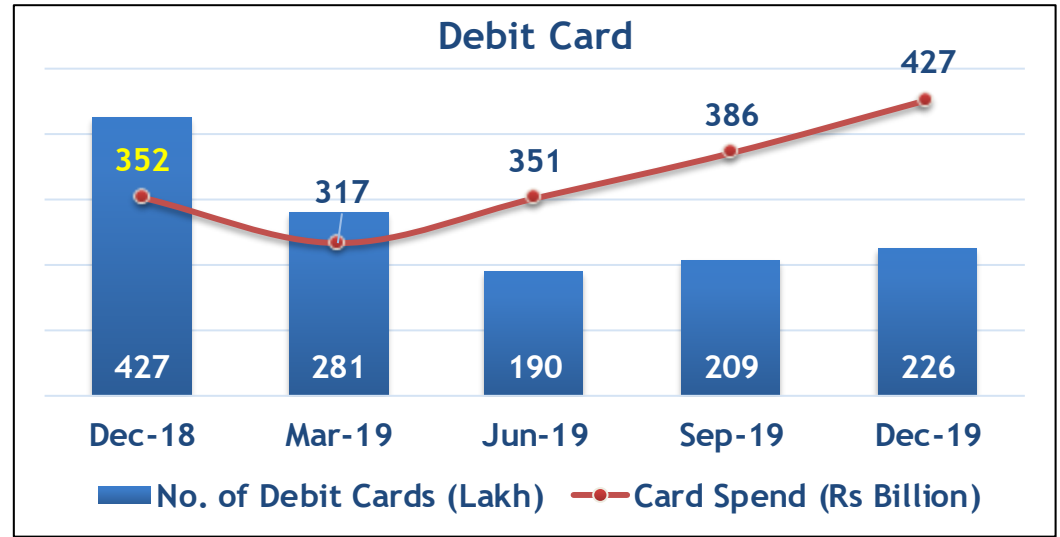
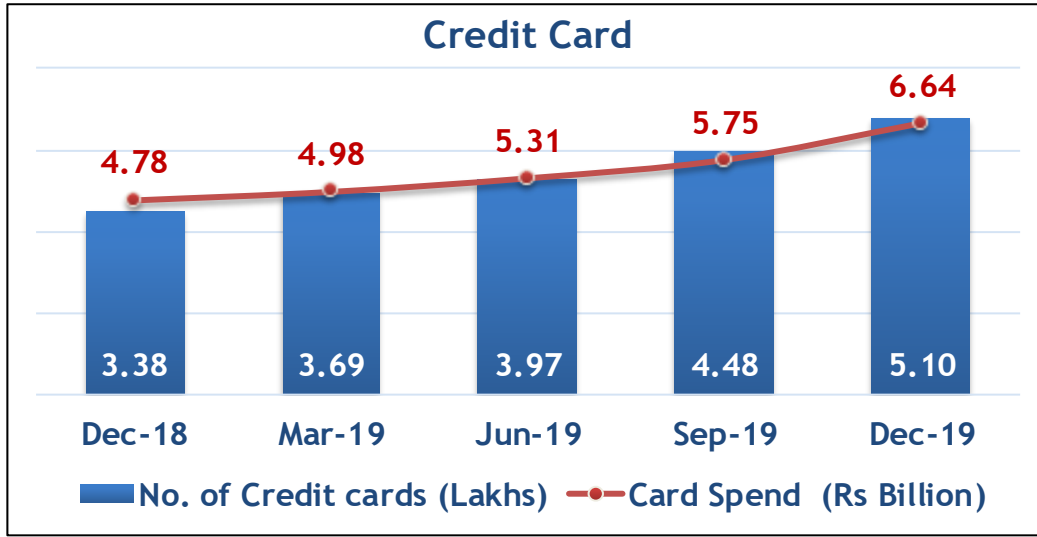
(Rs. in Crore)

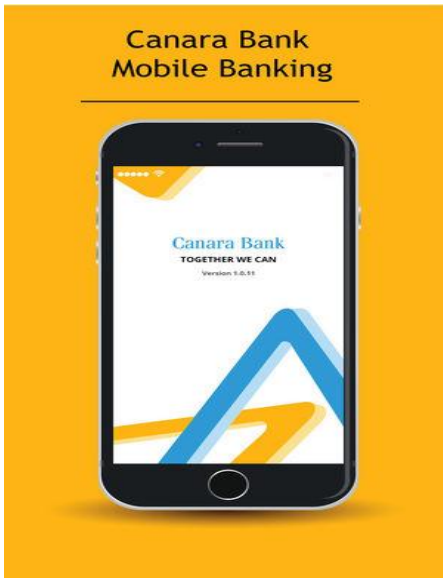
Particulars	Mar'18	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19	Min. Regulatory Requirement	
Common Equity Tier-1 (CET-I)	33455	33515	29300	29759	36523	36910		
Additional Tier - 1	2769	2786	2551	2601	2716	2719		
Tier - II	10280	10165	10082	10102	10093	10091		
Capital	46504	46466	41933	42463	49332	49720		
Total Risk Weighted Assets	351698	380510	352455	363053	352749	358749		
Gross Advances	400843	435423	444216	449290	446217	438210		
RWA to Gross Advances (%)	87.74	87.39	79.34	80.81	79.05	81.87		
CET-I Ratio (%)	9.51	8.81	8.31	8.2	10.35	10.29		7.375
Tier I CRAR (%)	10.3	9.54	9.04	8.91	11.12	11.05		8.875
Tier II CRAR (%)	2.92	2.67	2.86	2.79	2.87	2.81		--
Total CRAR (%)	13.22	12.21	11.9	11.7	13.99	13.86	10.875	

As on Dec 31<sup>st</sup>, 2019



# Enhancing Digital Footprints





- ✓ **New Facilities added in Mobile Banking:**
  - Lifestyle services -Flight & Bus booking, Recharge (Prepaid, Postpaid & DTH)
  - Card-less Cash Withdrawal in ATM
- ✓ Mobile Banking services for NRI customers introduced.
- ✓ **Additional facilities introduced in Omni Channel Consumer Internet Banking:**
  - 15 G/H submission
  - Request for Locker
  - SMS alert enable/disable
  - TDS certificate generation
  - Image & Voice Captcha for login as an additional security measure
- ✓ **Omni Channel Consumer Internet Banking made available in 9 regional languages**
  - ✓ Kannada, Tamil, Malayalam, Telugu, Marathi, Gujarati, Bengali, Punjabi and Oriya in addition to English & Hindi.
- ✓ Online submission of ECS e-mandate by customers introduced.
- ✓ 24x7 National Electronic Funds Transfer (NEFT) services made available.
- ✓ Inter operable cash deposit facility introduced.



# Expanding the Reach

6328 Domestic Banking Outlets.

5 overseas branches at

**Johannesburg**  
**New York**  
**London**  
**Hong Kong**  
**Dubai**

Population group (of Regular Banking Outlets)	Dec'18	Mar' 19	Dec'19	% to total
Rural	1819	1821	1825	28.8
Semi-Urban	2000	2003	2007	31.7
Rural + Semi-urban	3819	3824	3832	60.6
Urban	1202	1204	1224	19.3
Metro	1286	1282	1272	20.1
<b>Total Domestic</b>	<b>6307</b>	<b>6310</b>	<b>6328</b>	<b>100.0</b>

<b>E-Lounges</b>	<b>182</b>
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Other Channels	Dec'18	Mar' 19	Dec'19
ATM Strength	9004	8851	8873
Debit Cards (In Lakh)	427	281	226

**Bank has also engaged 5240 Business Correspondent Agents (BCAs) since Nov 2018 as additional customer touch points.**

# Expanded Clientele Base

(In Lakh)

	Dec' 18	Mar' 19	Dec' 19	Y-o-Y Increase	Y-o-Y Growth (%)
Clientele	859	873	913	54	6.3
No. of Deposit A/cs	768	780	815	47	6.1
No. of Borrowal A/cs	91	93	98	7	7.7

9.13  
Crore  
Clientele  
Base

54 lakh Clientele accounts added y-o-y.

# Profit after tax of Subsidiaries, Associates & JVs

(Rs. in Crore)

Sl. No	Profit after tax (Quarterly)	Ownership Interest as on Dec'19	Q3 FY2019	Q4 FY2019	Q1 FY2020	Q2 FY2020	Q3 FY2020
<b>Subsidiaries</b>							
1	Canbank Financial Services Ltd	100%	(0.10)	(0.31)	(0.11)	(0.40)	(0.29)
2	Canbank Venture Capital Fund Ltd	100%	1.48	1.79	1.80	0.90	0.51
3	Canbank Factors Ltd	70%	(0.34)	7.65	2.30	0.42	(2.44)
4	Canara Robeco Asset Management Company Ltd	51%	5.28	5.90	6.11	6.51	6.47
5	Canbank Computer Services Ltd.	69.14%	0.49	(0.19)	0.57	0.39	1.21
6	Canara Bank Securities Ltd	100%	2.70	2.81	2.81	2.79	16.65
7	Canara HSBC OBC Life Insurance Company Ltd	51%	30.70	6.50	26.10	32.14	47.74
8	Canara Bank (Tanzania) Ltd	100%	1.33	3.04	1.15	0.67	1.87
<b>Associates &amp; JVs</b>							
1	Can Fin Homes Ltd	30%	74.69	86.00	80.98	97.58	106.64
2	Kerala Gramin Bank	35%	28.47	(59.21)	(52.41)	55.70	(2.11)
3	Karnataka Gramin Bank (erstwhile Pragathi Krishna Gramin Bank)	35%	52.49	(18.16)	56.75	22.18	(39.47)
4	Commercial Indo Bank LLC (JV with SBI)	40%	0.18	(6.64)	10.21	(7.11)	12.74

The financial statements of Commonwealth Trust (India) Ltd, an associate in which the Bank has 30% holding, are available only upto 31.03.2017 and its financials are unsubstantial.



## Capital infusion by Gol

- ▶ Post the infusion of Rs. 6571 Crores capital by Govt. of India under GOI Recapitalisation plan in September 2019, 27,69,88,576 fresh equity shares were issued and allotted on preferential allotment basis to Gol at Rs.237.23 per equity share.
- ▶ This has led to an increase in the Gol shareholding in our bank from 70.62% to 78.52% as at 31st Dec'19.
- ▶ This capital infusion will help the bank to shore up its capital adequacy ratios and enable the bank to increase loan book.

## NCLT Recovery

- ▶ The Bank has made a significant recovery of Rs 3451 crore in the account of Essar Steel through NCLT resolution.
- ▶ Overall recovery through resolution in NCLT cases stood at Rs 3494 crore in FY2019-20 so far (till Q3) as compared to Rs 2574 crore in FY2018-19

- In-principle approval was accorded on 13.11.2019 by the Alternative Mechanism (AM) set up by Govt. Of India for the proposed amalgamation of Syndicate bank into Canara Bank with Canara Bank as the Transferee Bank and Syndicate Bank as Transferor Bank.
- To oversee and expedite the process of amalgamation, various Committees have been constituted
  - Core Committee - comprising of MD & CEO and EDs of both the banks for overall leadership, guidance
  - Steering Committee - comprising of EDs and select GMs of both the banks for approvals
  - 34 Functional Committees - comprising of GMs/DGMs/AGMs of both the banks for chalking out & monitoring the day to day Integration Plan.
- The Bank is in the process of completing unification of policies/products/processes for the Amalgamated entity in coordination with Syndicate Bank.
- The Amalgamated Bank is expected to commence operations with unified products, processes and services with effect from 1<sup>st</sup> April 2020.

## Goals

- ▶ Thrust on business expansion and augmenting market share.
- ▶ Balanced growth in advances with proper mix of Retail & Corporate Credit.
- ▶ Improving retail business and shoring up CASA through specific strategies and enhanced customer service.
- ▶ Focus on NPA management with strategic actions on strengthening credit monitoring, contain fresh slippages and strengthen recovery efforts.
- ▶ Strengthening digital capabilities and offerings for better customer service and acceptability.
- ▶ Process Improvements to minimize turnaround times and improve efficiency to enhance productivity.

# Thank You