

केनरा बैंक
(भारत सरकार का उपक्रम)



Canara Bank

(A Government of India Undertaking)

Together We Can



Financial Results

30th JUNE 2017

2017-18

Year of Recovery & Growth



Fundamental Strengths

**A Premier Bank with
111 Years of History**

**Diversified Asset
Portfolio**

**Contemporary and
Appealing Brand Equity**

**Pan India Presence
6089 Branches & 10559
ATMs**



**7.91 Crore Clientele
Accounts**

**Enhancing Digital Banking
E-Transaction at 70.5%**

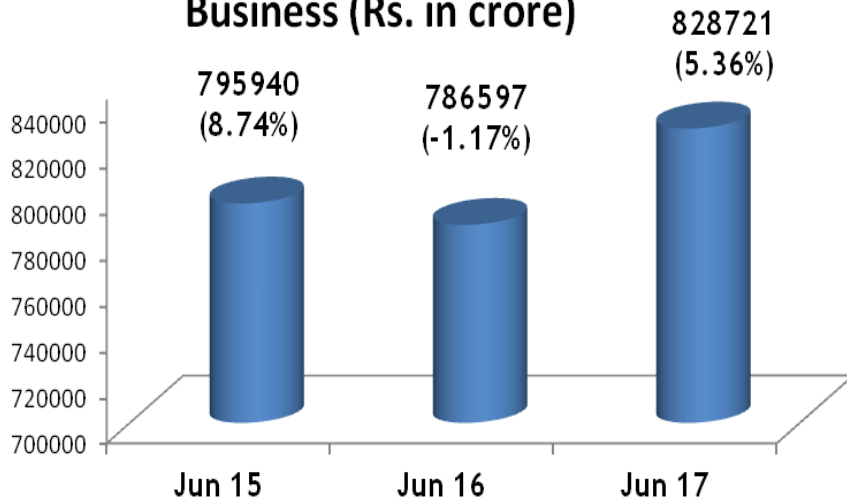
**Focus on Retail Business
Retail Term Deposit at
69.10% and Retail Assets
at 61.82%**

**Improving Share of Non
Interest Income to Total
Income at 17.14%**

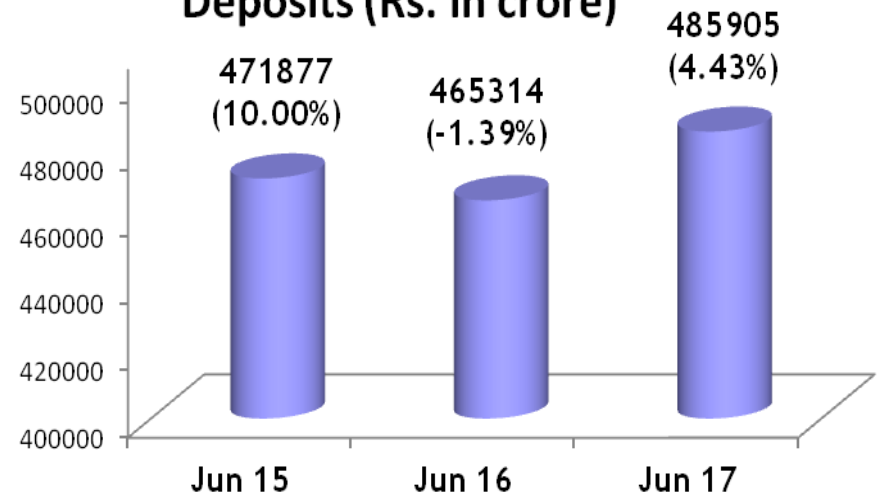


Business Growth

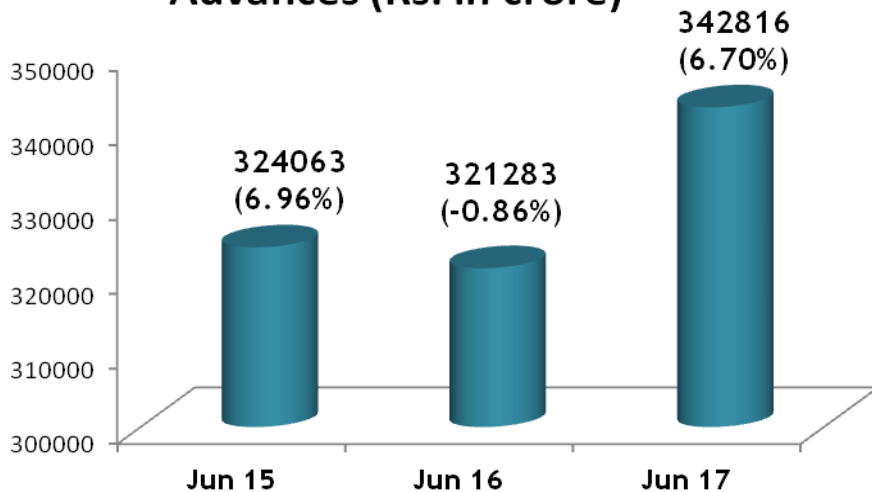
Business (Rs. in crore)



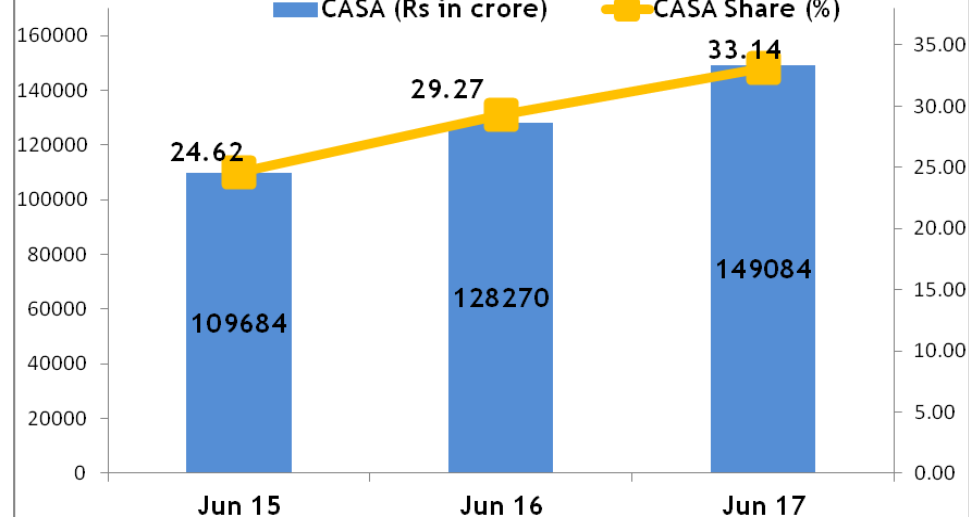
Deposits (Rs. in crore)



Advances (Rs. in crore)



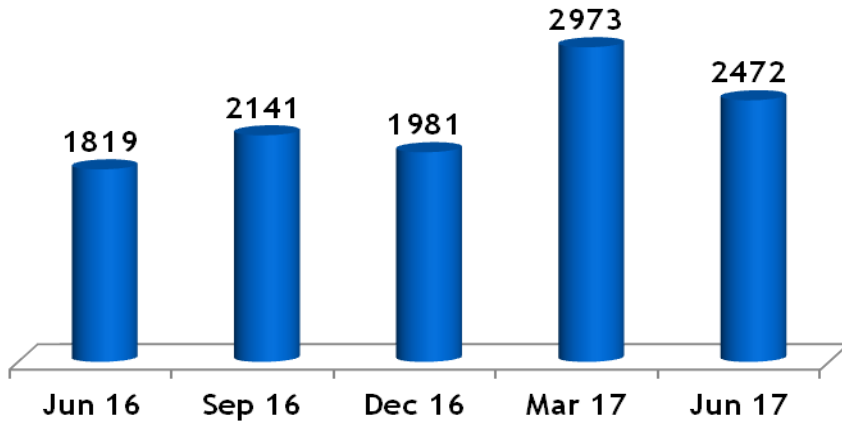
CASA (Rs in crore) and CASA Share (%)



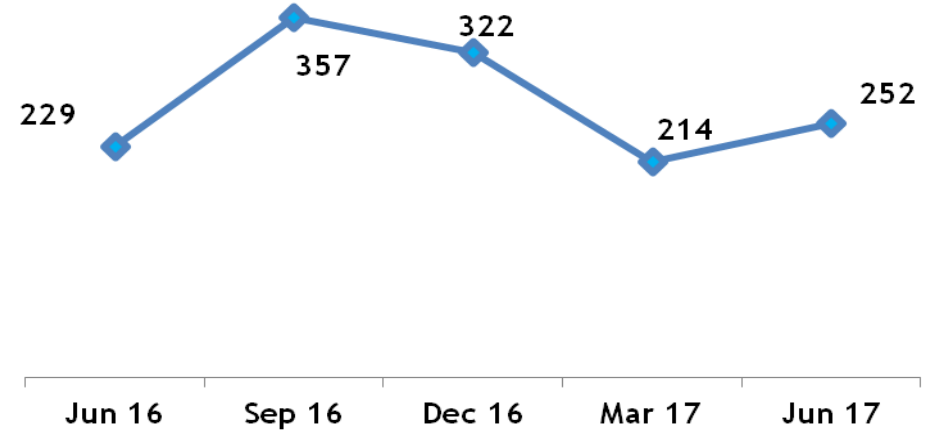


Operating profit & Net profit in Q1 FY18

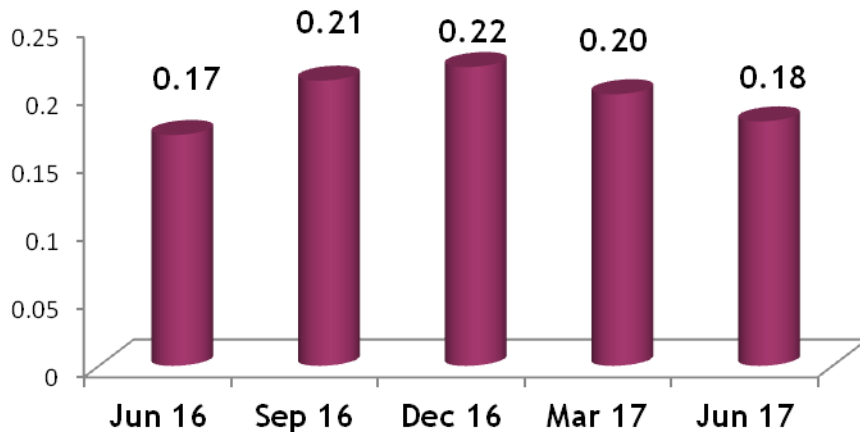
Operating profit (Rs in crore)



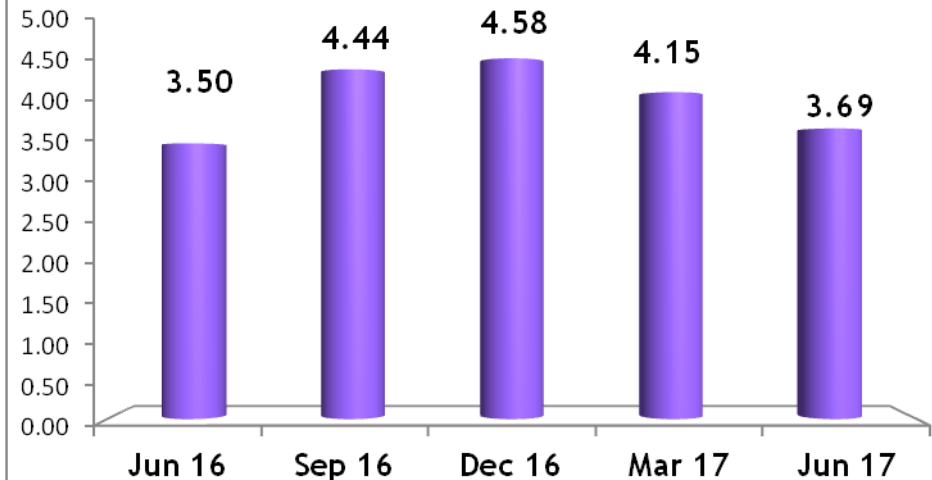
Net Profit (Rs in crore)



RoA (%)



RoE (%)



Cumulative



Highlights - Q1 FY18

Major Highlights

- ❖ **Gross profit up by 36% y.o.y**
 - ❖ increased to 2472 crore, from Rs 1819 crore.
- ❖ **Net profit up by 9.90% y.o.y**
 - ❖ at Rs. 252 crore, from Rs.229 crore a year ago.
- ❖ **Net Interest Income at Rs. 2713 crore, up by 17.59%.**
- ❖ **Non-Interest Income grew by 33.06% to Rs.2109 crore.**
- ❖ **% share of non-interest income in total income improved to 17.14%.**
- ❖ **Global Business reached Rs.8.29 lakh crore, up by 5.36% y.o.y.**
- ❖ **Global deposits of Rs.4.86 lakh crore, up by 4.43% and Net Advances of Rs.3.43 lakh crore, up by 6.70%.**
- ❖ **Sustained growth in retail assets (Y.o.Y) - Agriculture (9.26%), MSME (12.19%), Retail Lending (8.34%), Direct Housing (17.99%), Vehicle (22.49%), Education (13.10%) and Other Personal loans (23.94%).**
- ❖ **CASA Deposits up by 16.23% y.o.y.**
 - ❖ increased to Rs.1.49 lakh crore,.
- ❖ **Domestic CASA share improved to 33.14%**
 - ❖ from 29.27% last year.



Highlights - Q1 FY18

Major Highlights

- ❖ Cost of deposits came down by a healthy 62 bps
 - ❖ to 5.83% from 6.45% last year.
- ❖ Net Interest Margin (NIM) (Domestic) at 2.56% and NIM (Global) at 2.34%.
- ❖ Cost to Income ratio came down to 48.72% from 52.74%.
- ❖ Gross NPA Ratio at 10.56% and Net NPA at 7.09%.
- ❖ Cash Recovery aggregated to Rs 1331 crore during the quarter.
- ❖ Provision Coverage ratio at 54.52%, up from 50.82% last year.
- ❖ Capital adequacy ratio improved to 12.61%, up from 12.11% a year ago.
- ❖ Branch network has crossed 6000 milestone to reach 6097 and number of ATMs at 10559.
- ❖ E- transactions ratio at 70.50%, up from 56.40% a year ago. 57.79 lakhs Mobile Banking and 32.56 lakhs Net Banking users.
- ❖ ROA at 0.18% and ROE at 3.69%, improved over a year ago.
- ❖ Total expenditure declined by 1.36% y-o-y.
- ❖ Interest expenses, including interest paid on deposits declined by 5.22% y.o.y.



BUSINESS SEGMENTS



Performance Highlights- Business

Amt. in Rs. Crore

Parameters	Jun'16	Sep'16	Dec'16	Mar'17	Jun'17	y.o.y Growth (%)
Deposits	465314	484321	510327	495275	485905	4.43
Advances (net)	321283	327129	331636	342009	342816	6.70
Business	786597	811451	841964	837284	828721	5.36
C-D Ratio(%)	69.05	67.54	64.98	69.05	70.55	...

Market share in deposits at 4.11% and Market share in Advances at 4.12%



Performance Highlights Overseas Business

Amt. in Rs. Crore

Parameters	Jun'16	Mar'17	Jun'17	y.o.y Growth %
Deposits	27512	40665	37169	35.10
Advances	21240	27050	27920	31.45
Total Business	48752	67716	65089	33.51
Gross Profit	66	206	30	(54.55)

Overseas Business constitutes 7.85% of the Global Business



Segment Wise Deposits

Amt. in Rs. Crore

Parameters	Jun'16	Sep'16	Dec'16	Mar'17	Jun'17	y.o.y Growth (%)
Total Deposits	465314	484321	510327	495275	485905	4.43
Current Deposits	20431	20663	21618	22581	22498	10.12
Savings Deposits	107839	111075	132087	127168	126586	17.38
CASA Deposits	128270	131738	153705	149749	149084	16.23
CASA (%) Domestic	29.27	29.11	32.12	32.85	33.14	---
Term Deposits	337044	352583	356622	345527	336821	(0.07)
Retail Term Deposit (RTD)	180462	187270	197560	201173	207180	14.81
% RTD to Domestic Term Dep (Excl. CDs).	60.70	60.20	62.30	65.90	69.10	--

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



Diversified Loan Portfolio

Amt. in Rs. Crore

Parameters	Jun'16	Sep'16	Dec'16	Mar' 17	Jun'17	y.o.y Growth (%)
Advances (Net)	321283	327129	331636	342009	342816	6.70
Total Priority	147681	154891	153632	160269	162799	10.24
Agriculture	69419	72705	71457	74079	75845	9.26
Other Priority	17835	18297	18440	18895	19170	7.49
Weaker Section	44379	45794	44776	45106	46082	3.84
Minority community	26465	27358	26712	27688	28296	6.92
MSME	67074	70120	70442	74302	75250	12.19
MSE	50997	51995	50518	53818	53839	5.57
Retail Credit	56155	54500	54975	58910	60841	8.34



Achievement Under Mandated Targets - Priority Sector

Mandated
Norms
under
Priority
Sector

Achieved the mandated norms in respect of:

- Total Priority (50.65% to ANBC against 40% norm)
- Agriculture (22.89% to ANBC against 18% norm)
- Weaker Section (13.39% to ANBC against 10% norm)
- Number of Micro Enterprises accounts (15.27% y.o.y growth against 10% norm).
- Credit to specified minority communities (17.38% against 15% norm)
- Credit to women beneficiaries (14.80% to ANBC against 5% norm)



Performance Of Retail Advances

Amt. in Rs. Crore

Type of Advances	Jun'16	Sep'16	Dec'16	Mar' 17	Jun' 17	y.o.y Growth (%)
Housing Loans (Direct)	21195	21819	22415	24337	25007	17.99
Housing Loans (Indirect)	11663	8101	7091	7948	7774	(33.34)
Vehicle loans	4433	4579	4748	5140	5430	22.49
Education loans	6915	7378	7517	7651	7821	13.10
Other Personal Loans	11949	12623	13204	13835	14809	23.94
Retail Total	56155	54500	54975	58910	60841	8.34



Exposure - Infrastructure

Amt. in Rs. Crore

Parameters	Jun'16	Sep'16	Dec'16	Mar' 17	Jun' 17	% Share Total Adv	y.o.y Growth %
Roads	8526	8370	8278	8264	7982	2.33	(6.38)
Ports	356	361	361	402	403	0.12	13.26
Airports	1595	1575	1021	1009	766	0.22	(51.97)
Power (Generation, Transmission & Distribution)	33641	32544	32008	30088	27197	7.93	(19.16)
Telecom	5622	5604	5773	5885	5713	1.67	1.62
Other Infrastructure	3115	3168	3428	4478	4896	1.43	57.17
Total Infrastructure	52856	51622	50869	50126	46957	13.70	(11.16)



Exposure - Power Sector & Aviation

Amt. in Rs. Crore

Parameters	Jun'16	Sep'16	Dec'16	Mar' 17	Jun' 17	% Share Total Adv	y.o.y Growth %
-Power Generation	21833	22014	22522	22220	20446	5.96	(6.35)
-Power Transmission	1181	1147	1087	1152	1262	0.37	6.86
-Power Distribution	10626	9383	8399	6716	5489	1.60	(48.34)
Total Power	33641	32544	32008	30088	27197	7.93	(19.16)
Of which SEBs	17651	15670	14844	13189	10772	3.14	(38.97)
Exposure to Aviation	1841	1642	1544	1578	1522	0.44	(17.33)



Exposure to Other Sectors

Amt. in Rs. Crore

Parameters	Jun'16	Sep'16	Dec'16	Mar'17	Jun'17	y.o.y Growth (%)
EXPOSURE TO CAPITAL MARKET						
Outstanding	2116	2036	2099	2045	2038	(3.69)
EXPOSURE TO NBFCs						
Total	24242	22603	22330	25602	24594	1.45
Out of above :						
HFCs	11049	8053	7919	9988	8493	(23.13)
Private	8976	9402	11054	11749	11909	32.68
Public	3829	3935	3015	3310	3617	(5.54)
EXPOSURE TO COMMERCIAL REAL ESTATE						
Outstanding	4065	3543	3920	4097	4121	1.38



FINANCIALS



Profitability- Q1 FY18

Amt. in Rs. Crore

Parameters	Q1 FY17	Q2 FY17	Q3 FY17	Q4 FY17	Q1 FY18	y.o.y Growth (%)
Total Income	11786	12187	12079	12889	12304	4.39
Total Expenses	9967	10046	10098	9916	9832	(1.36)
Operating Profit	1819	2141	1981	2973	2472	35.93
Provisions	1590	1784	1659	2759	2221	39.69
Net Profit	229	357	322	214	252	9.90
Net Int. Income	2307	2443	2414	2708	2713	17.59
Non Int. Income	1585	1782	1792	2396	2109	33.06



Break-up : Income - Q1 FY18

Amt. in Rs. Crore

Parameters	Q1 FY17	Q2 FY17	Q3 FY17	Q4 FY17	Q1 FY18	y.o.y Growth (%)
Interest on Advances	7436	7505	7423	7221	7248	(2.52)
Int. on Investments	2505	2613	2722	2871	2733	9.11
Other Int. Income	261	287	142	400	214	(18.00)
Total Interest Income	10202	10405	10288	10493	10196	(0.06)
Non - Interest Income	1585	1782	1792	2396	2109	33.06
Total Income	11786	12187	12079	12889	12304	4.39



Break-up : Expenditure - Q1 FY18

Amt. in Rs. Crore

Parameters	Q1 FY17	Q2 FY17	Q3 FY17	Q4 FY17	Q1 FY18	y.o.y Growth (%)
Interest Expenses	7894	7963	7874	7785	7482	(5.22)
Interest on Deposits	7334	7360	7554	7313	6920	(5.64)
Staff Expenses	1208	1217	1306	1184	1352	11.88
Other Op Exp	865	866	918	947	998	15.33
Total Op Exp	2073	2083	2224	2132	2349	13.32
Total Expenses	9967	10046	10098	9916	9832	(1.36)



Break-up: Non-interest Income Q1 FY18

Parameters	Amt. in Rs. Crore					
	Q1 FY17	Q2 FY17	Q3 FY17	Q4 FY17	Q1 FY18	Y-o-Y Growth(%)
Com & Exchange	224	337	267	363	367	63.84
-Of which Bancassurance	17	18	21	35	26	52.94
Profit from Exch. Transactions	276	317	264	114	134	(51.45)
Rent - Lockers	81	3	2	2	88	8.64
Dividend Income	5	29	6	23	8	60.00
Recovery in W/Off A/cs	50	161	91	187	183	266.00
Service Charges & Oth. Msc Income	342	432	415	582	445	30.12
Total (Excl. Trading Profit)	978	1279	1045	1271	1225	25.26
Trading Profit (net)	607	503	747	1125	884	45.63
Total (Incl. Trading Profit)	1585	1782	1792	2396	2109	33.06

33 % Y-o-Y increase in Non-Interest Income



Break-up : Provisions- Q1FY18

Amt. in Rs. Crore

Provisions for	Q1FY17	Q2FY17	Q3FY17	Q4FY17	Q1FY18
NPAs	1469	1558	1487	2924	2270
Standard Assets	(22)	(8)	27	29	13
Provisions on Investments	17	15	85	45	91
Tax	97	198	175	50	17
Restructured & Others	29	21	(114)	(289)	(170)
Total Provision &Contingency	1590	1784	1659	2759	2221



Earnings Profile

(In %)

Parameters	JUN'16	SEP'16	DEC'16	MAR' 17	JUN' 17
NIM - Domestic	2.29	2.35	2.34	2.39	2.56
NIM - Global	2.15	2.19	2.19	2.23	2.34
ROAA	0.17	0.21	0.22	0.20	0.18
ROE (Annualized)	3.50	4.44	4.58	4.15	3.69
Cost-Income Ratio (Cumulative)	52.74	50.70	51.25	48.85	48.72



Cost And Yield Trends

(In %)

	Jun'16	Sep'16	Dec'16	Mar' 17	Jun' 17
Cost of Deposits	6.45	6.38	6.31	6.25	5.83
Cost of Funds	5.86	5.78	5.68	5.59	5.32
Yield on Advances	9.15	9.15	9.09	8.99	8.46
Yield on Funds	7.58	7.51	7.39	7.35	7.24
Yield on Investments	7.92	7.88	7.82	7.75	7.66



Investment Classification

Amt. in Rs. Crore

Parameters	June 2016	% Share in Total Portfolio	March 2017	% Share in Total Portfolio	June 2017	% Share in Total Portfolio
SLR	108190	83%	127484	85.02	124787	84.43
Non SLR	21982	17%	22460	14.98	23009	15.57
Total (Domestic)	130171	100%	149944	100	147796	100
Held For Trading	192	0.15%	488	0.32	414	0.28
Available For Sale	41277	32%	43474	28.94	46178	31.22
Held To Maturity	89186	68%	106303	70.74	101302	68.50
Modified Duration	4.61	--	5.10	--	4.96	--
Total (Global)	130655	100%	150266	100	147895	100



ASSET QUALITY



Asset Quality

Amt. in Rs. Crore

Particulars	Jun'16	Sep'16	Dec'16	Mar' 17	Jun' 17
Gross NPA	32334	33315	34339	34202	37658
Gross NPA Ratio (%)	9.71	9.81	9.97	9.63	10.56
Net NPA	21494	21887	22296	21649	24301
Net NPA Ratio (%)	6.69	6.69	6.72	6.33	7.09
Cash Recovery (cumulative)	918	1958	2979	4162	1331



Gross NPA Movement (Global)

Amt. in Rs. Crore

PARTICULARS	Q - 1 2016-17	Q - 2 2016-17	Q - 3 2016-17	Q - 4 2016-17	2016-17 (Yearly)	Q - 1 (2017-18)
Opening Gross NPA	31638	32334	33315	34339	31638	34202
Additions :	3878	2449	2225	3100	11652	5511
Out of which : i) Fresh Slippages	3230	2061	2010	2936	10237	5439
ii) Debits in Existing NPAs	648	388	215	164	1415	72
Sub Total	35516	34783	35540	37439	43290	39713
Less: Reduction (a+b+c)	3182	1468	1201	3237	9088	2055
a. Recovery for Movement (excl recovery in W/O a/cs, & U/A int.)	412	300	239	327	1278	321
b. Upgradation	1426	279	116	444	2265	356
c. Write Off (Including Addn Prudential W/o)	1344	889	846	2466	5545	1378
Gross NPA - Closing Balance	32334	33315	34339	34202	34202	37658
Gross Advances	333121	339511	344564	355306	355306	356691
Gross NPA %	9.71	9.81	9.97	9.63	9.63	10.56
Net NPA	21494	21887	22296	21649	21649	24301
Net Advances	321283	327129	331636	342009	342009	342816
Net NPA %	6.69	6.69	6.72	6.33	6.33	7.09
Total Cash Recovery (incl.rec. in Wri.-off a/cs, recovery in Current Year slippage & U/A interest)	918	1040	1021	1183	4162	1331
Recovery under Loss Assets (Loss assets as at 31.03.2017 – Rs.7672Cr.)	61 (0.97%)	87 (1.38%)	112 (1.78%)	92 (1.46%)	352 (5.60%)	100 (1.30%)
Recovery in W/O A/cs (Tech. W/O a/cs & Bad Debts W/O a/cs)	147	131	173	254	705	205



NPA COMPOSITION

Amt. in Rs. Crore

Parameters	Jun'16	Sep'16	Dec'16	Mar' 17	Jun' 17
Gross Advances	333121	339511	344564	355306	356691
Sub-Standard	17624	17430	17234	8016	10299
Doubtful	14710	15885	17105	26186	27359
Loss	Nil	Nil	Nil	Nil	Nil
Provision Coverage Ratio(%)	50.82	51.75	52.52	55.62	54.52



SECTOR-WISE NPA SLIPPAGES

Amt. in Rs. Crore

SECTOR	Q1 FY17	Q2 FY17	Q3 FY17	Q4 FY17	Q1 FY18	% to total Slippages
Micro & Small Ent.	1346	960	459	155	1137	20.63
Agriculture	602	233	130	611	600	10.89
Other Priority Sector	382	163	157	90	252	4.57
Total Priority Sector	2330	1356	746	856	1989	36.09
Medium Industries	221	115	99	235	104	1.89
Large Industries	1099	232	946	1486	2784	50.52
Other Non-Priority	211	687	225	178	511	9.27
Total Non-Priority	1531	1034	1270	1899	3400	61.68
Total (Domestic)	3861	2390	2016	2755	5389	97.79
Overseas	17	59	209	345	122	2.21
Total (Global)	3878	2449	2225	3100	5511	100.00



SECTOR- WISE NPA OUTSTANDING

Amt. in Rs. Crore

SECTOR	JUN'16	SEP'16	DEC'16	MAR' 17	JUN' 17
Micro & Small Enterprises	5076	5618	5698	5558	6491
Agriculture	2401	2611	2394	2757	3159
Other Priority Segments	664	646	670	555	697
Medium Enterprises	1505	1399	1409	1336	1285
Large Industries	18303	17924	18843	18286	20250
Other Non-Priority Segments	4385	5117	5325	5710	5776
Total	32334	33315	34339	34202	37658



SECTORAL CONTRIBUTION OF NPA

Amt. in Crore

Particulars	JUN'16	SEP'16	DEC'16	MAR' 17	JUN' 17
Gross Advances	333121	339511	344564	355306	356691
Gross NPA	32334	33315	34339	34202	37658
Gross NPA %	9.71	9.81	9.97	9.63	10.56
Priority Sector Advances	147681	154891	153631	160099	162799
PS as % to Gross Advances	44.33	45.62	44.58	45.05	45.64
Total PS NPA	8141	8875	8763	8870	10347
Total PS NPA%	5.51	5.73	5.70	5.54	6.35
Share of PS NPA to Gross NPA	25.18	26.14	25.52	25.93	27.48
Agriculture NPA	2401	2611	2394	2757	3159
Agriculture NPA%	3.46	3.59	3.35	3.72	4.17
MSE NPA	5076	5618	5698	5558	6491
MSE NPA %	10.22	10.80	11.28	10.36	12.74
Other Priority NPA	664	646	670	555	697
Other Priority NPA %	2.32	2.14	2.12	1.71	1.94



RESTRUCTURED ASSETS

Amt. in Rs. Crore

Particulars	Mar 2016	Mar 2017	June 2017
Gross Advances	336545	355306	356691
Restructured Assets	23227	21562	21068
% of Std. Restructured Assets to total Advances	3.88	2.87	2.44
% of Total Restructured Assets to total Advances	6.90	6.07	5.90
CDR	8990	8399	6954
% of CDR to Total Restructured Advances	38.70	38.95	33.00
NON-CDR	14237	13163	14114
% of Non CDR to Total Restructured Advances	61.30	61.05	67.00



Sector wise Cumulative Restructured accounts

Amt. in Rs. Crore

Sector	Mar 2016	March 2017	June 2017
	Amt	Amt	Amt
Agriculture	374	277	261
MSME	1671	1483	1451
Housing Loans	276	179	153
Large Advance	20721	19430	19013
Others	185	193	190
Total	23227	21562	21068



Sector wise Restructured accounts for Q1 FY18

Amt. in Rs. Crore

Sector	Q1 June' 17 - FY2017-18	
	A/cs	Amt.
Agriculture	36	0.4
MSME	52	3.76
Housing Loans	22	1.9
Large Advance	1	6.16
Others	1	1.01
Total	112	12.23



RESTRUCTURED ASSETS

Amt. in Rs. Crore

Particulars	As on 31.03.2016	As on 31.03.2017	As on 30.06.2017
CDR	8990	8399	6954
NON CDR	14237	13163	14114
Total	23227	21562	21068



SECTOR WISE RESTRUCTURED ACCOUNTS

Amt. in Rs.

Name of the Sector	As on 30 th June 2017		
	No. of ACs	Amt	% to cumulative Outstanding Amt.
INFRASTRUCTURE(a+b+c+d+e+f+g+h)	103	7879	37.40
Of Which Power			
POWER (a+b+c+d)	40	3689	17.51
State DISCOMS (a)	3	107	0.50
State Transmission (b)			
State Generation (c)			
Private (d)	37	3582	17.01
Of Which ROADS (e)	46	2109	10.01
Of Which PORTS (f)	4	256	1.22
Of Which AVIATION (g)	3	1006	4.78
Of Which TELECOMMUNICATION(h)	10	818	3.88
MINING	27	34	0.16
IRON AND STEEL	157	3134	14.88
TEXTILE	322	1647	7.82
ENGINEERING	240	953	4.52
PHARMACEUTICAL	41	396	1.88
CEMENT	18	332	1.57
HARDWARE	25	78	0.37
SHIPPING	3	00	00
EDIBLE OIL	17	117	0.55
AGRICULTURE	3451	261	1.24
HOUSING	2624	153	0.72
CHEMICAL	22	44	0.21
CONSTRUCTION	108	3040	14.43
OTHER INDUSTRIES	352	1477	7.01
OTHER SERVICES	3623	1523	7.23
TOTAL	11133	21068	100.00

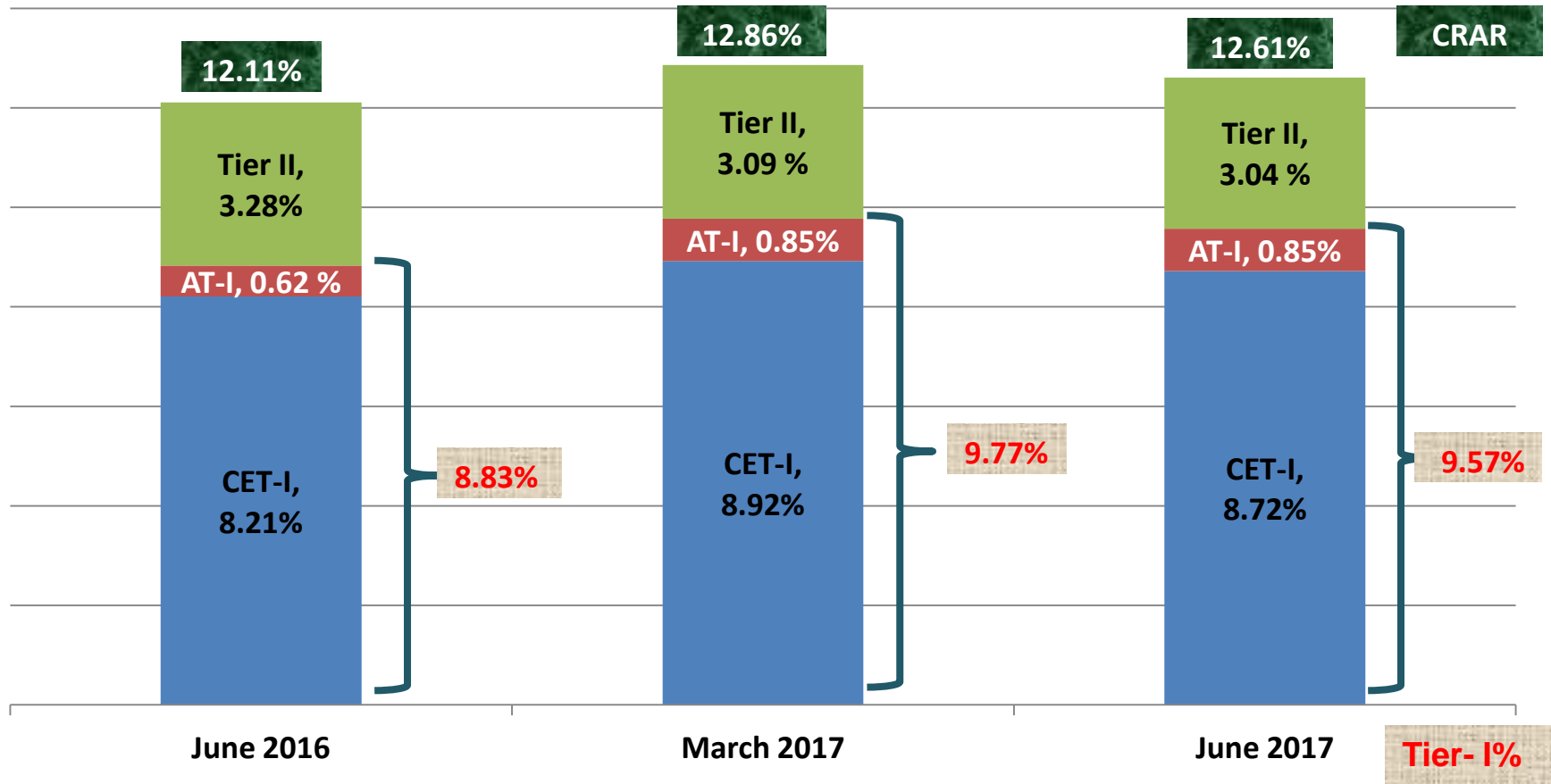


Capital Adequacy -BASEL III

June 2017



Comfortable Capital Adequacy



- ✓ CRAR of 12.61 % vs 10.25% norm*
- ✓ CET1 ratio at 8.72 % vs. 6.75% norm*
(*including Capital Conservation Buffer)



Capital Adequacy - Basel III

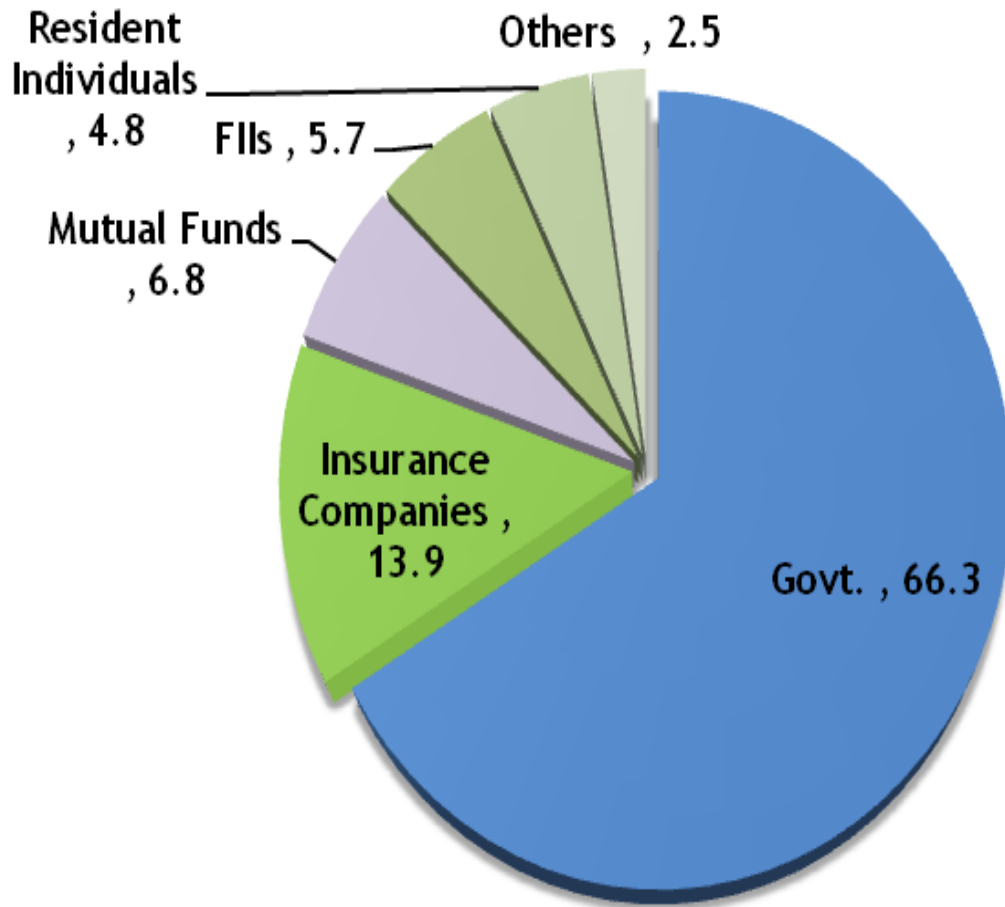
Amt. in Rs. Crore

Particulars	JUN'16	SEP'16	DEC'16	MAR'17	JUN'17
Gross Advances	333121	339511	344564	355306	356691
RWAs	331469	331367	340820	338999	344546
RWAs/ Gross Adv (%)	99.50	97.60	98.91	95.41	96.60
Tier I Capital	29276	29394	30713	33122	32977
Tier I Ratio%	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%	CET:8.92 % AT I:0.85% Tier I:9.77%	CET:8.72% AT I:0.85% Tier I:9.57%
Tier II Capital	10854	11011	11130	10472	10478
Tier II Ratio(%)	3.28	3.32	3.27	3.09	3.04
Total Capital	40130	40406	41843	43594	43456
CRAR%	12.11	12.19	12.28	12.86	12.61



SHAREHOLDING PATTERN

As on June, 2017



Govt.	66.3
Insurance Companies	13.9
Mutual Funds	6.8
FIs	5.7
Resident Individuals	4.8
Others	2.5



FINANCIAL INCLUSION



Pradhan Mantri Jan Dhan Yojana

Prime Minister's Social Security Schemes



Your bank account is now key to security as well



Progress Under Pradhan Mantri Jan Dhan yojana (PMJDY)		
Parameters	Jun 16	Jun 17
Accounts opened (Number in lakh)	76.10	65.73
Deposits (Rs. In Crore)	1348	1748
RuPay cards issued (Number in lakhs)	52.69	42.73
Aadhar Seeding under PMJDY (Number in lakhs)	42.97	29.55
Villages Covered (Number)	10049	10049
Sub Service Areas (Number)	3962	3962
Urban Wards (Number)	3371	3371

Progress Under PMSBY, PMJJBY AND APY SCHEMES		
Scheme name	Jun 16	Jun 17
Pradhan Mantri Suraksha Bima Yojana (PMSBY) in lakh	37.03	34.93
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in lakh	20.02	12.01
Atal Pension Yojana (APY) in lakh (during the quarter)	0.05	0.13

Progress Under MUDRA Yojana (PMMY) (Rs in Crore)				
Category	As on 30.06.2016		As on 30.06.2017	
	Sanction Amt	Outstanding Amt	Sanction Amt	Outstanding Amt
Shishu (< Rs.50K)	158.49	153.12	209.95	202.67
Kishor (Above Rs.50K- Rs.5.00 Lacs)	493.41	439.78	698.92	638.65
Tarun (Above Rs.5.00 lacs to Rs.10.00 lacs)	236.08	180.81	365.79	322.94
Total	887.93	773.71	1274.66	1164.26



Important Customer-friendly Technology Initiatives in Q1 FY18

- ❖ Online e-payment of GST through Internet Banking/ Remittances through branches enabled.
- ❖ Bharat QR code enabled in the Mobile Banking App.
- ❖ Generating “QR options” enabled for Merchants in UPI eMpower mobile App.
- ❖ Internet Banking with enriched User Interface & Experience, with added functionalities released.
- ❖ Electronic Verifications of Income tax (IT) returns using bank account number enabled.
- ❖ Missed call facility for Prepaid Card Balance enquiry enabled.
- ❖ Canara Mserve mobile App for switching ON/OFF Debit/Credit cards is made available in all platforms (Android/iOS/Windows).







Major Awards/Accolades for Q1 FY18






- **Certificate of Excellence** for exemplary leadership in promoting RSETIs and **Certificate of Excellence** for RUDSETI for FY15 & FY16 received by MD & CEO Shri Rakesh Sharma, in presence of Hon'ble Ministers Shri Narendra Singh Tomar, Shri Ram Kripal Yadav and Shri Santosh Kumar Gangwar and Dr. D.Veerendra Heggade.



SUBSIDIARIES & JVs

SUBSIDIARIES & JVs	% STAKE
 Canbank Venture Creating Value	100%
 CanFinHomes Ltd (Sponsor: CANARA BANK) HOME LOANS ♦ DEPOSITS <i>Translating Dreams into Reality</i>	30.00%
 CANBANK COMPUTER SERVICES LIMITED	69.14%
 CANBANK FACTORS LTD.	70%

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

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

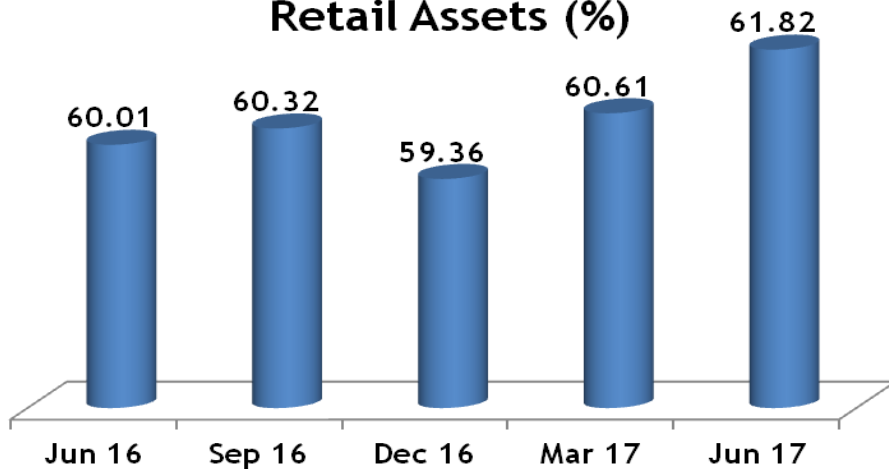


BUSINESS STRATEGY

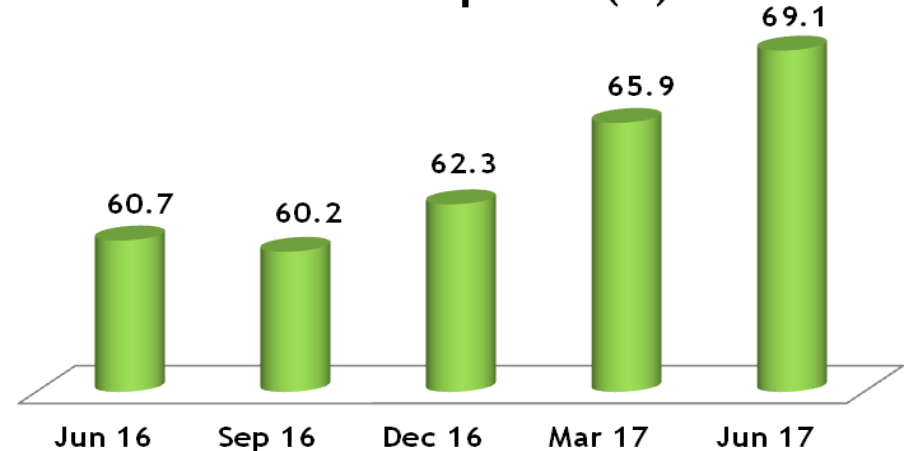


FOCUS ON RETAIL BUSINESS

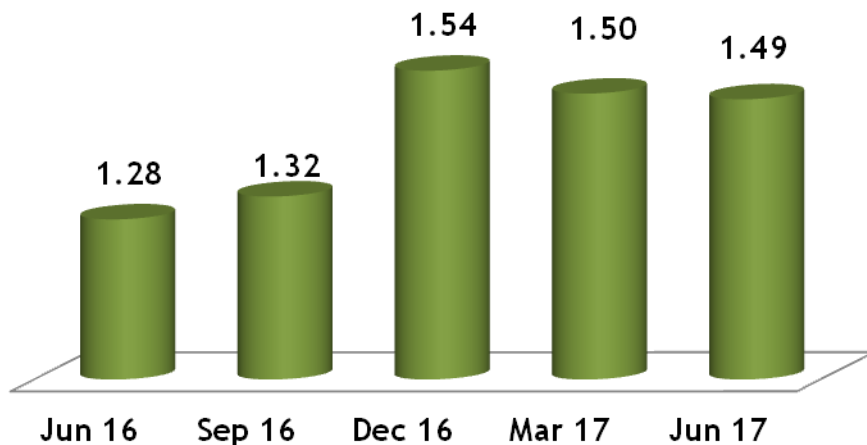
Retail Assets (%)



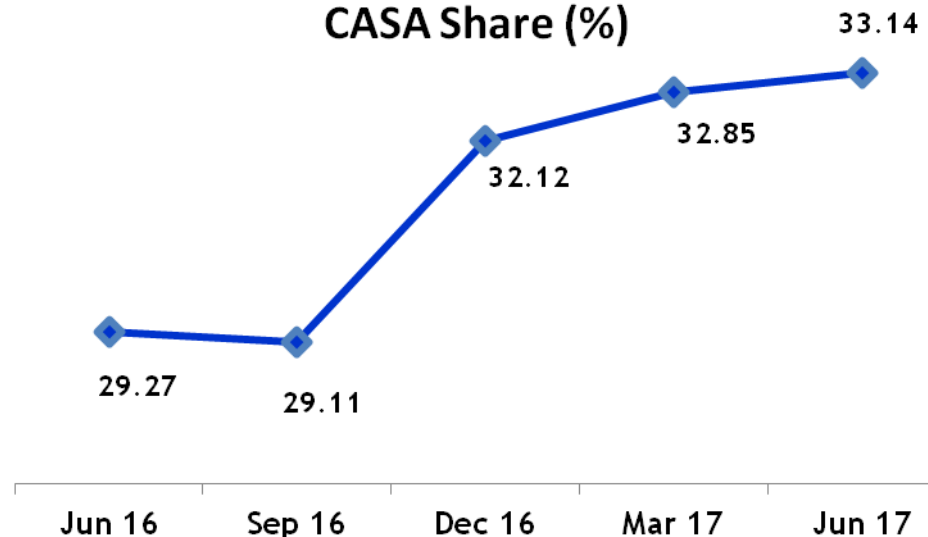
Retail Deposits (%)



CASA Deposit (Rs in lakh crore)



CASA Share (%)





Project Shikhar - Branch Transformation for better Customer Service & Business Growth

Star Level	No of branches
5 Star	168
4 Star	75
3 Star	213
2 Star	545
1 Star	214
Total	1215

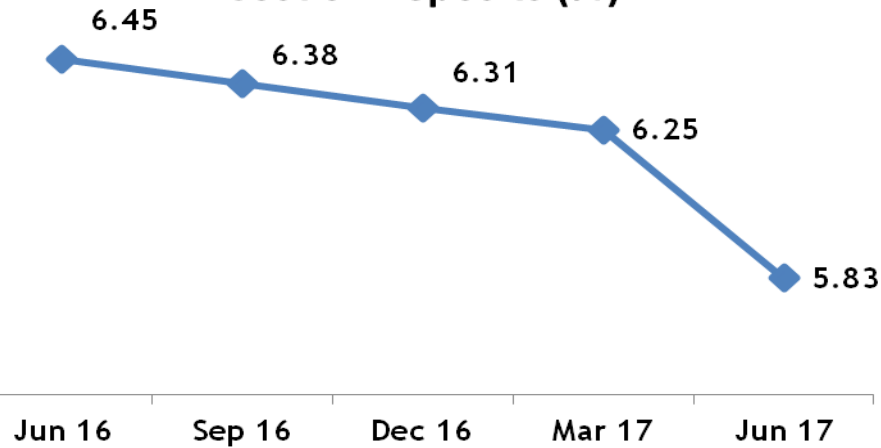
Branch Transformation:

- ✓ Better Branch Layout & customer service for customer's delight
- ✓ Quality service delivery & reduction in service time for customers
- ✓ Focus on digital banking - Promoting transactions on self service machines and alternate channels
- ✓ Inculcating sales culture
- ✓ Focus on CASA and Fee income growth

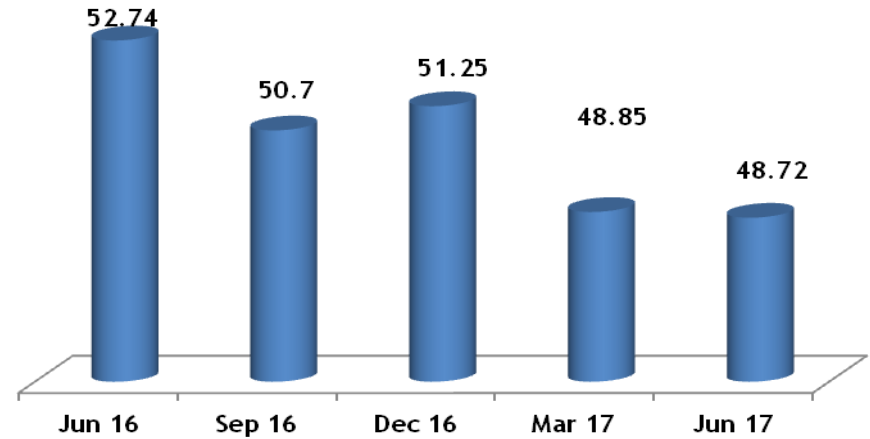


Thrust on Increasing Income & Reducing Cost

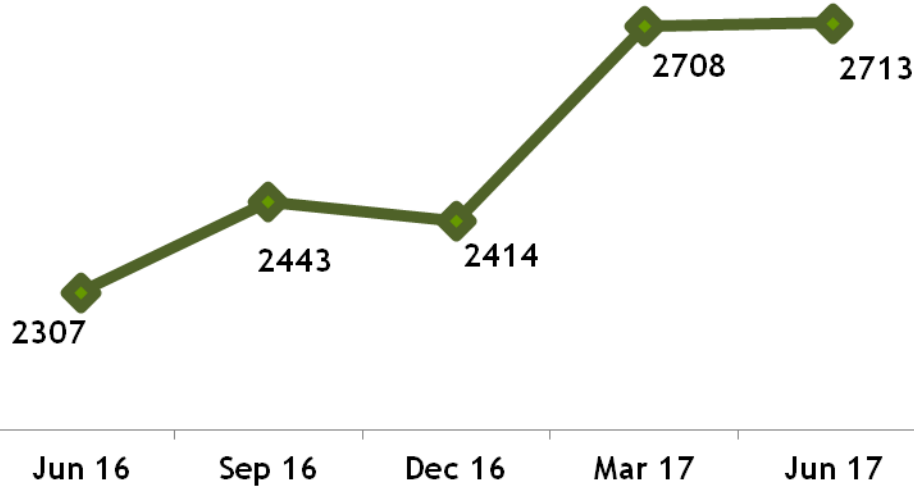
Cost of Deposits (%)



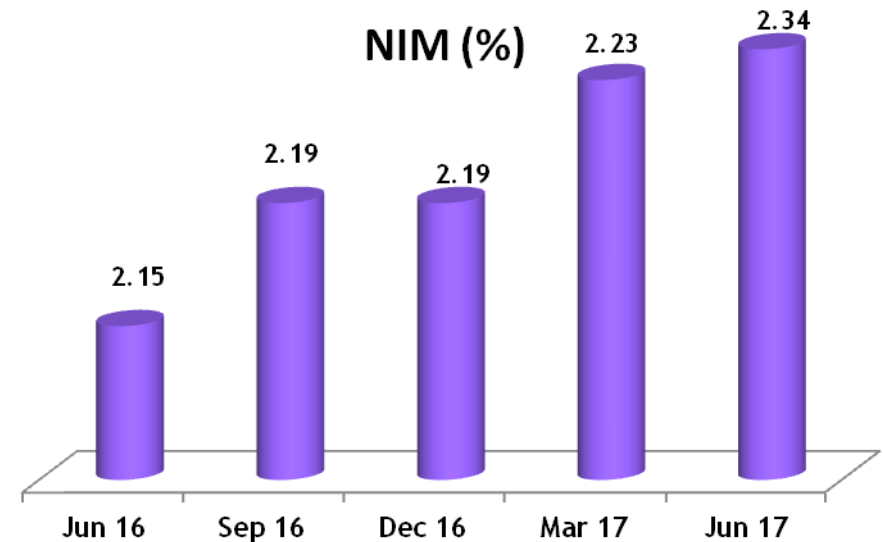
Cost income Ratio



Net Interest Income (Rs in crore)



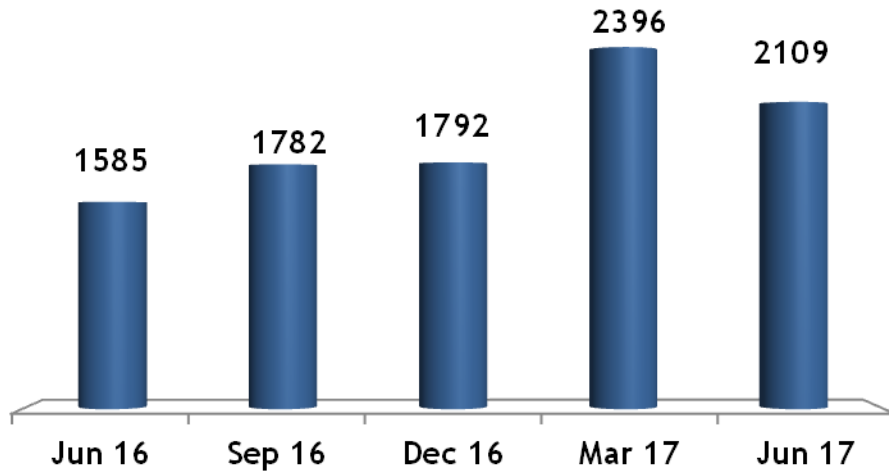
NIM (%)



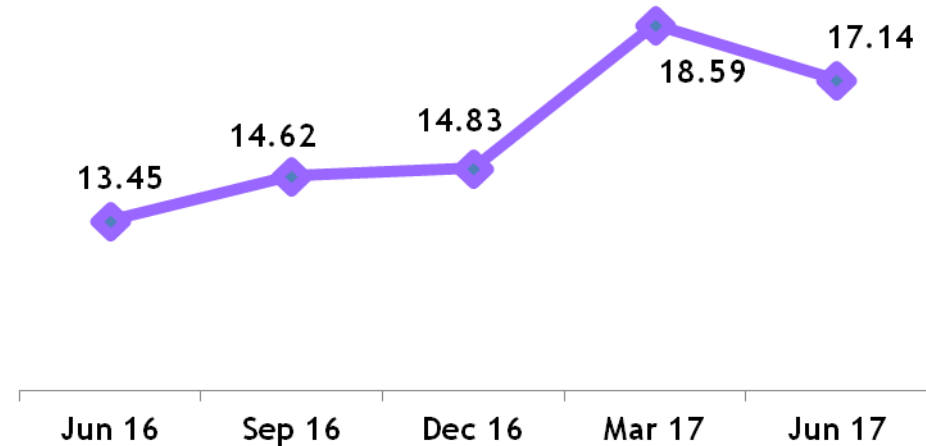


Improving Non Interest Income

Non Interest Income (Rs in crore)



Share of NII to Total Income



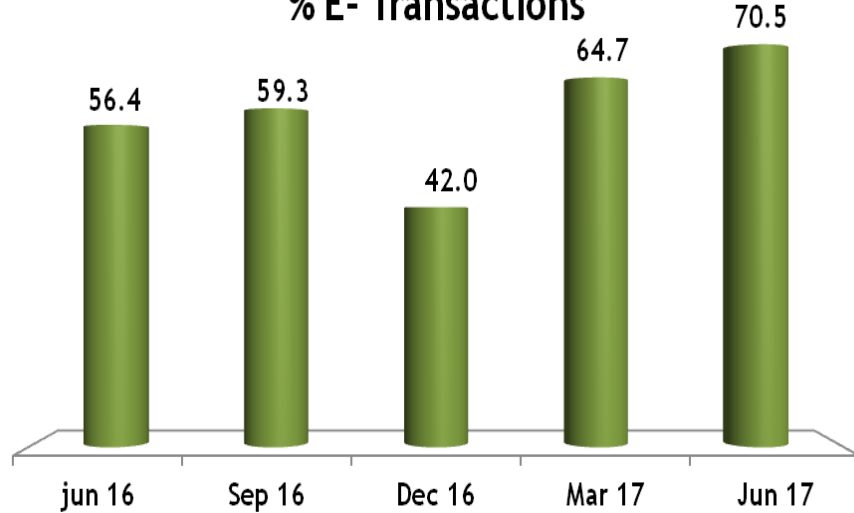
- To garner new business under LC / BG.
- Recovery in written off accounts.
- Improving Government Business .
- Income from third party products.

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

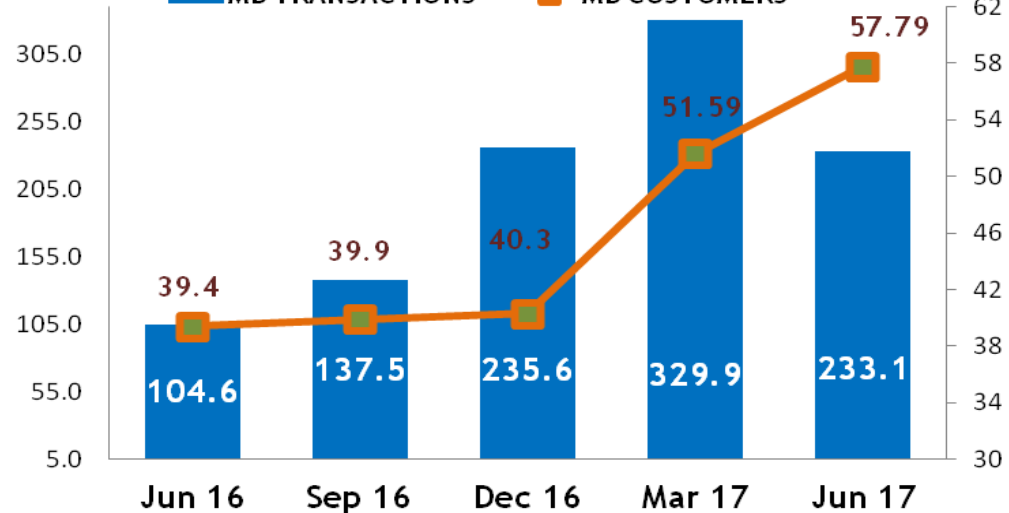


Enhancing Digital Footprints

% E- Transactions

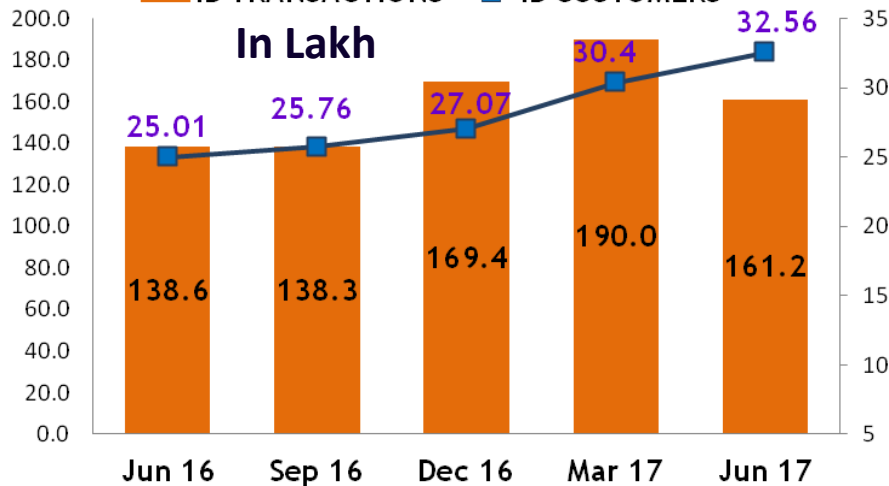


MB TRANSACTIONS MB CUSTOMERS

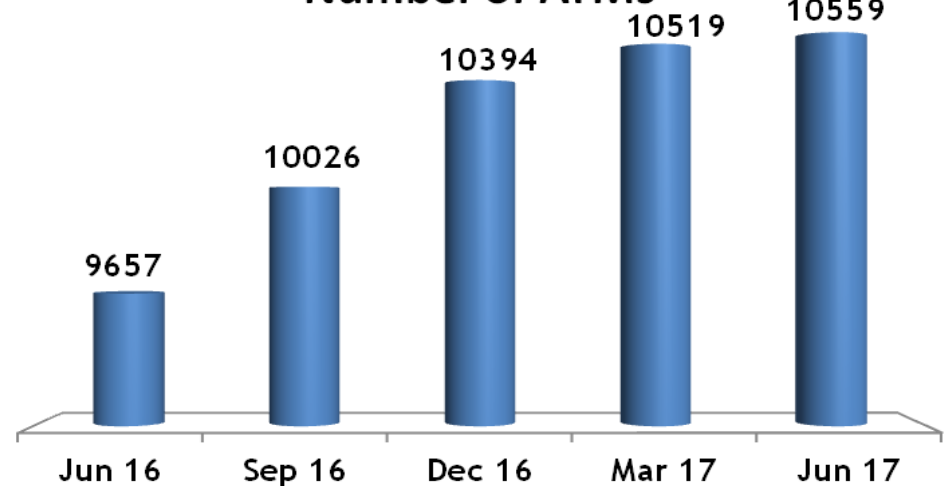


IB TRANSACTIONS IB CUSTOMERS

In Lakh



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/RO.**
- **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	JUN'16	MAR'17	JUN'17
Branch Network	5855	6083	6097
ATM Strength	9657	10519	10559
Debit Card (In Lakh)	329	331	369

<i>E-Lounges</i>	186
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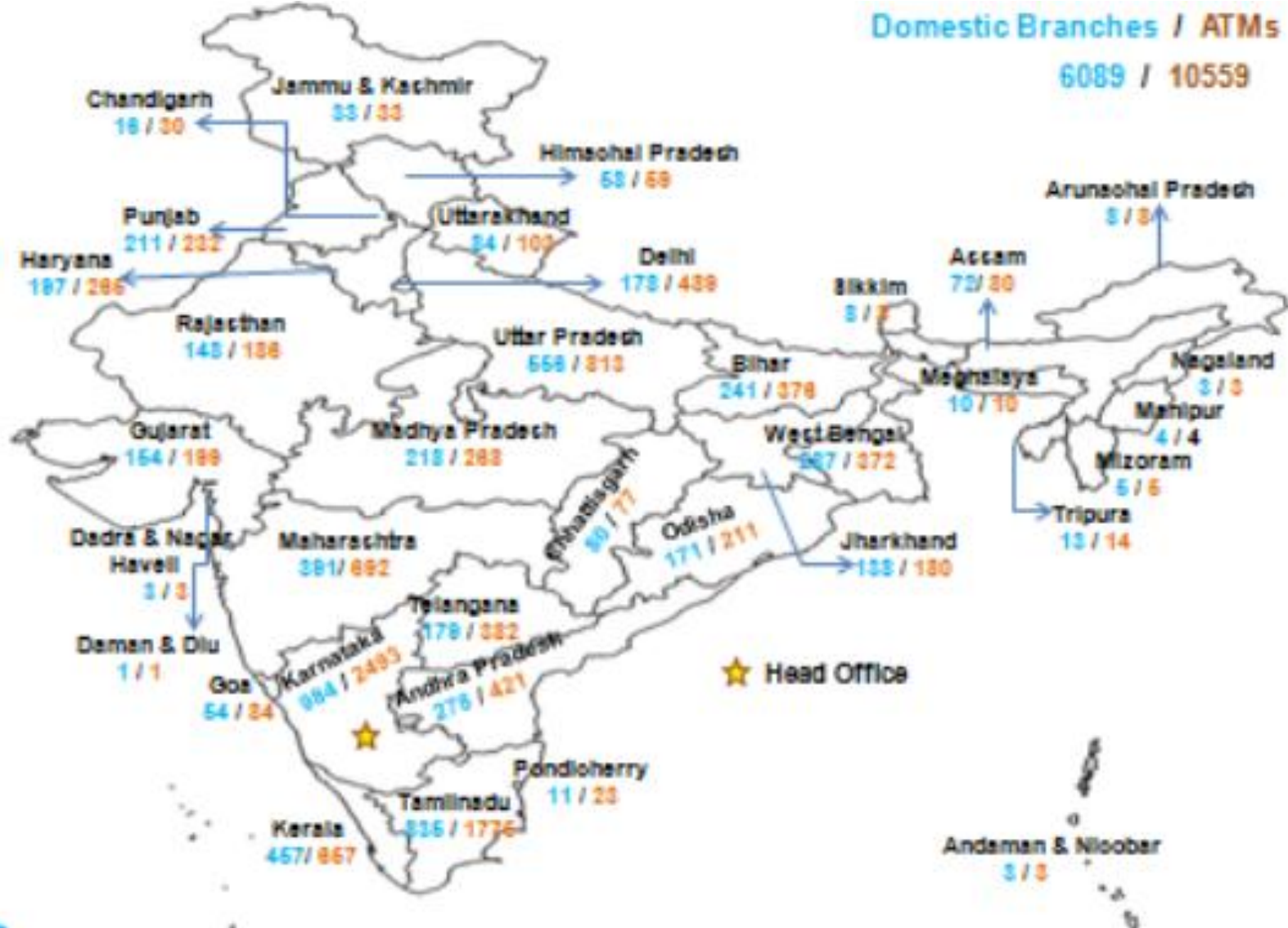
**6089 domestic
Branches**

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

Population group	No. of branches	% to total
Rural	1774	29.13
Semi-Urban	1944	31.93
Rural + Semi-Urban	3718	61.06
Urban	1141	18.74
Metro	1230	20.20
TOTAL Domestic	6089	100



Expanding The Reach





Expanded Clientele Base

(In Lakhs)

	JUN'16	MAR'17	JUN'17	Y-o-Y Increase	Y-o-Y Growth (%)
Clientele	736	779	791	55	7.47
No. of Deposit A/cs	654	697	708	54	8.26
No. of Borrowal A/cs	82	82	83	1	1.22

7.91 crore Strong Clientele Accounts

55 lakhs Clientele accounts added y-o-y.



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