

# Financial Results – Q1 FY 19

## Investor Presentation

NSE: CANBK

BSE: 532483



▶ Business Segment Performance

▶ Financial Highlights

▶ Asset Quality

▶ Capital Adequacy & Shareholding

▶ Business Strategy

# Fundamental Strengths

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

**Diversified Asset  
Portfolio**

**Contemporary and  
Appealing Brand Equity**

**Pan India Presence  
6291 Branches  
& 9221 ATMs**



**8.35 Crore Clientele  
Accounts**

**Enhancing Digital  
Banking  
e-Transactions at  
76.95%**

**Focus on Retail  
Business- Retail Term  
Deposit at 63.3% and  
Retail Assets at 62.04%**

**Share of Non Interest  
Income to Total Income  
at 13.89%**

## a) Profitability parameters

- △ Gross profit up by 18.65% y.o.y to Rs 2933 cr from 2472 cr (Q1 FY18).
- △ Net profit up by 11.51% y.o.y at Rs 281 cr from 252 cr (Q1 FY18)
- △ Net Interest Income up by 43.13% to Rs 3883 cr (Q1FY19) from Rs 2713 cr (Q1FY18)
- △ Non Interest Income, excluding trading profit, increased by 44.65% y.o.y, during Q1FY19
  - △ aided by enhanced recovery in written off accounts (173% y.o.y).
- △ Non-Interest Income during Q1FY 19 stood at Rs 1833 cr.
- △ Share of non-interest income in total income stood at 13.89%.

## b) Business Parameters

- △ Global Business rose to Rs 9.20 lakh cr, up by 10.96% y.o.y.
- △ Global deposits stood at Rs 5.33 lakh cr, up by 9.75% y.o.y.
- △ CASA Deposits up by 9.1% y.o.y to Rs 1.63 lakh cr.
- △ Domestic CASA share stood at 32.43%
- △ Net Advances grew at a healthy pace of 12.67% to Rs. 3.86 lakh cr.
  - △ Strong growth in assets (y.o.y)
    - △ Agriculture (11.92%), MSME (10.41%), Retail lending (36.22%),
    - △ Direct Housing (18.90%), Vehicle (28.42%), Education (9.42%) and
    - △ Other Personal loans (56.33%).

Major  
Highlights

c) Efficiency Parameters

- 📌 Cost of deposits came down by a healthy 34 bps to 5.49% from 5.83% last year.
- 📌 NIM (Domestic) improved to 2.75% and NIM (Global) 2.52%.
- 📌 Cost to Income ratio came down sequentially from 50.03% to 48.68%.
- 📌 Yield on advances improved to 8.54% from 8.12% last quarter.
- 📌 RoA increased to 0.19%.

d) Asset quality & Recovery Parameters

- 📌 Gross NPA Ratio improved to 11.05% from 11.84% (Q4 FY18)
- 📌 Net NPA improved to 6.91% from 7.48% (Q4 FY18)
- 📌 Cash Recovery aggregated to Rs 3537 cr during the quarter.
- 📌 Provision Coverage ratio improved to 60.69% from 54.52% last year.

e) Others

- 📌 Capital adequacy ratio improved to 13.00%, up from 12.61% a year ago.
- 📌 Branch network stood at 6299 and number of ATMs at 9221.
- 📌 E- transactions ratio rose sharply to 76.95%, from 70.59% a year ago.
- 📌 95.95 lakhs Mobile Banking and 50.87 lakhs Net Banking users.

# Business Segment Performance

# Business Growth

- Improving the market share

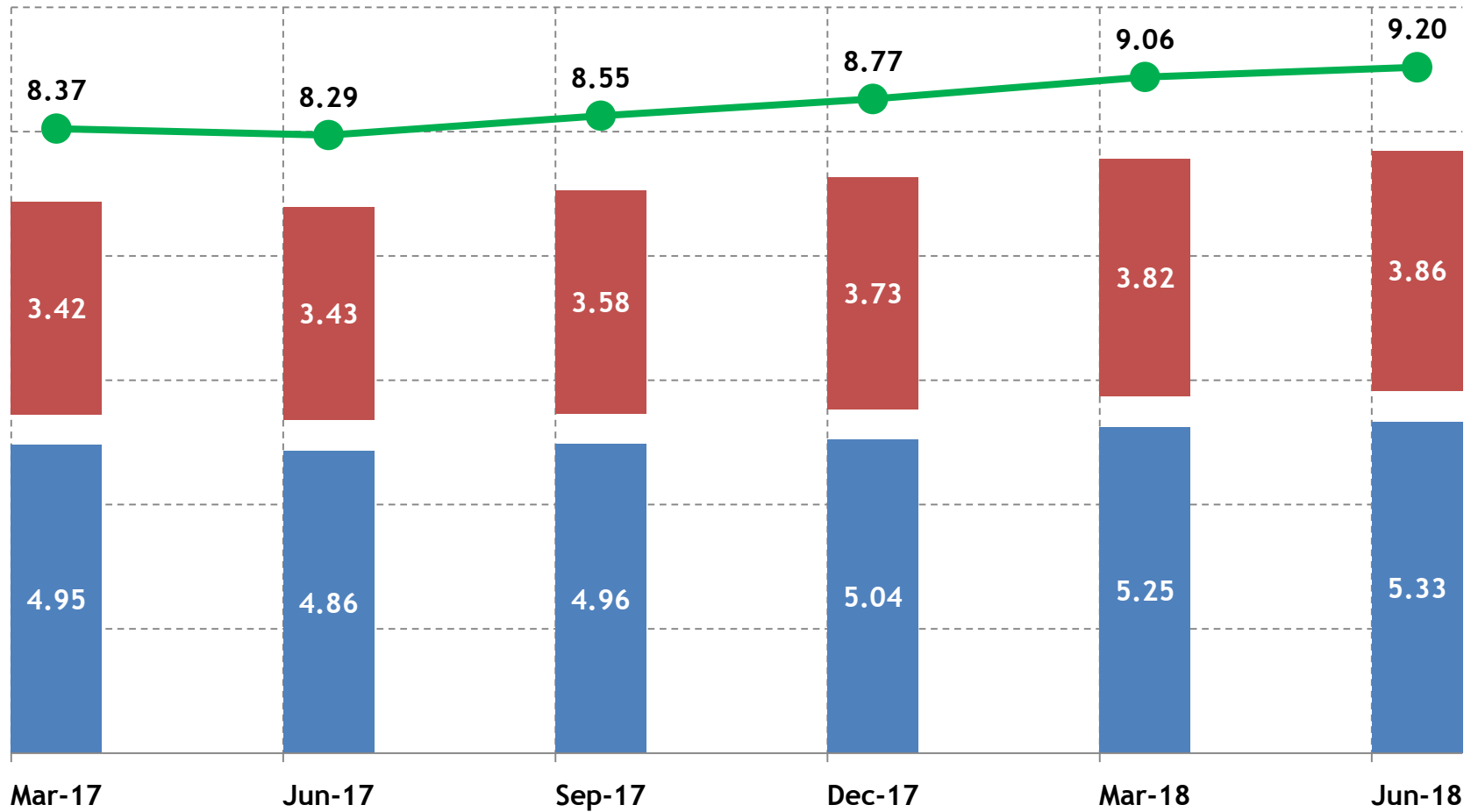


Rs lakh Crore

Advances (net)

Deposits

Business



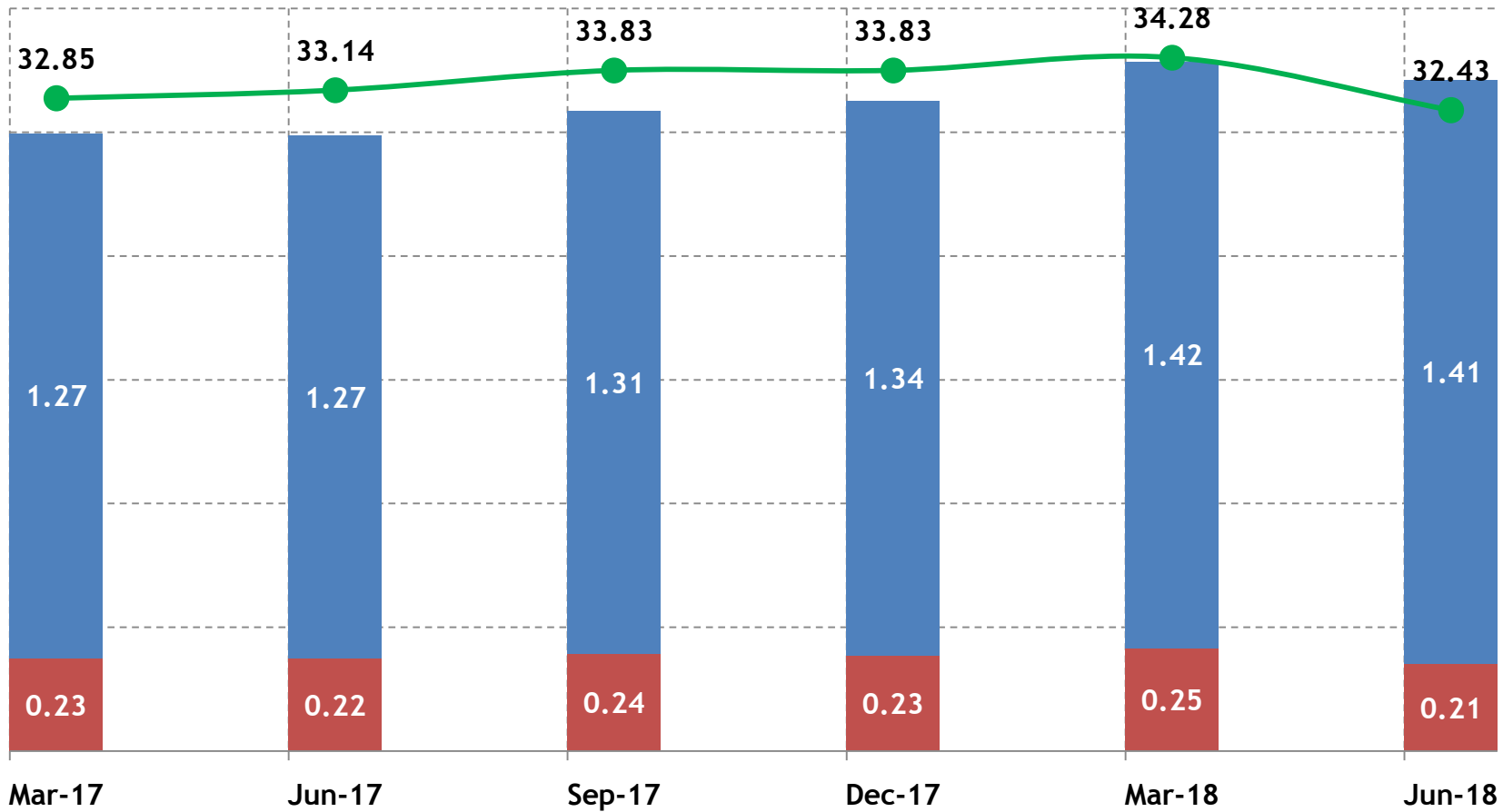
# CASA Growth

Rs lakh Crore

■ Saving

■ Current

● CASA (%) Domestic





# Performance Highlights -Global Business

Amt. in Rs. Crore

Parameters	Jun' 17	Sep' 17	Dec'17	Mar'18	Jun' 18	y.o.y Growth (%)
Deposits	485905	496440	503888	524772	533274	9.75
Advances (net)	342816	358255	373123	381703	386253	12.67
Business	828721	854695	877011	906475	919526	10.96
C-D Ratio(%)	70.55	72.16	74.05	72.74	72.43	---

Market share in deposits at 4.29% and Market share in Advances at 4.33%

# Performance Highlights - Domestic Business

Amt. in Rs. Crore

Parameters (Domestic)	Jun' 17	Sep' 17	Dec' 17	Mar' 18	Jun' 18	y.o.y Gr (%)
Deposits	448736	457698	465249	485994	500866	11.62
Advances (net)	314896	328669	342102	352519	362494	15.12
Business	763632	786367	807350	838513	863359	13.06
C-D Ratio(%)	70.17	71.81	73.53	72.54	72.37	-

# Overseas Business

Amt. in Rs. Crore

Parameters (Overseas)	Jun' 17	Sep'17	Dec'17	Mar'18	Jun' 18	y.o.y Growth %
Deposits	37169	38742	38639	38778	32408	(12.81)
Advances	27920	29586	31021	29184	23759	(14.90)
Total Business	65089	68328	69661	67962	56167	(13.71)
Gross Profit	30	24	100	132	7	---

**Overseas Business constitutes 6.1% of the Global Business**

# Segment Wise Deposits

Amt. in Rs. Crore

Parameters	Jun' 17	Sep'17	Dec'17	Mar'18	Jun' 18	y.o.y Growth (%)
Total Deposits	485905	496440	503888	524772	533274	9.75
Current Deposits	22498	23623	23245	24984	21185	(5.84)
Savings Deposits	126586	131456	134341	142051	141466	11.75
CASA Deposits	149084	155080	157586	167035	162651	9.10
CASA (%) Domestic	33.14	33.83	33.83	34.28	32.43	---
Term Deposits	336821	341360	346302	357737	370622	10.04
Retail Term Deposit (RTD)	207180	213258	214848	212800	214094	3.30
% RTD to Domestic Term Deposits	69.06	70.4	69.8	66.6	63.3	----

Note: Bulk Dep- Rs.1 Crore and above, Retail Term Dep.- Below Rs.1 Crore

# Diversified Loan Portfolio






Amt. in Rs. Crore

Parameters	Jun'17	Sep'17	Dec'17	Mar'18	Jun'18	y.o.y Gr (%)
Advances (Net)	342816	358255	373123	381703	386253	12.67
Total Priority	162799	168750	175729	185626	187528	15.19
Agriculture	75845	78781	82036	84012	84884	11.92
Other Priority	19170	20057	20663	19516	19561	2.04
Weaker Section	46082	47317	48842	49865	50516	9.62
Minority community	28296	29332	30398	30821	31176	10.18
MSME	75250	77506	81463	82098	83083	10.41
MSE	53839	55458	64067	65760	66139	22.85
Retail Credit	60841	66322	73046	76853	82877	36.22
Corporate Advances	130880	135646	136578	138740	135409	3.46

# Achievements under Mandated Targets - Priority Sector

Mandated  
Norms  
under  
Priority  
Sector

*Achieved the mandated norms in respect of:*

-  **Total Priority (53% to ANBC against 40% norm)**
-  **Agriculture (23% to ANBC against 18% norm)**
-  **Weaker Section (13% to ANBC against 10% norm)**
-  **Credit to specified minority communities (17% against 15% norm)**
-  **Credit to women beneficiaries (14% to ANBC against 5% norm)**

# Performance Under Retail Advance

Amt. in Rs. Crore

Type of Advances	Jun' 17	Sep' 17	Dec' 17	Mar' 18	Jun' 18	y.o.y Growth (%)
Housing Loans (Direct)	25007	25924	27412	28308	29734	18.90
Housing Loans (Indirect)	7774	10051	11958	11767	14461	86.02
Vehicle loans	5430	5783	6325	6739	6973	28.42
Education loans	7821	8298	8408	8438	8558	9.42
Other Personal Loans	14809	16266	18943	21601	23151	56.33
<b>Retail Total</b>	<b>60841</b>	<b>66322</b>	<b>73046</b>	<b>76853</b>	<b>82877</b>	<b>36.22</b>

# Exposure - Infrastructure

Amt. in Rs. Crore

Parameters	Jun' 17	Sep'17	Dec'17	Mar'18	Jun' 18	% Share in Total Adv	y.o.y Growth %
Roads	7982	7624	7851	7807	7430	1.92	-6.92
Ports	403	417	437	371	372	0.10	-7.69
Airports	766	1050	1083	1129	1192	0.31	55.61
Power (Generation, Transmission & Distribution)	27197	29111	31378	31115	30499	7.90	12.14
Telecom	5713	6084	5090	4711	4375	1.13	-23.42
Other Infrastructure	4896	5183	6045	7627	8392	2.17	71.41
<b>Total Infrastructure</b>	<b>46957</b>	<b>49469</b>	<b>51884</b>	<b>52760</b>	<b>52260</b>	<b>13.53</b>	<b>11.29</b>



# Exposure - Power Sector & Aviation

Amt. in Rs. Crore

Parameters	Jun' 17	Sep'17	Dec'17	Mar'18	Jun' 18	% Share in Total Adv	y.o.y Growth %
Power Generation	20446	21323	22676	22425	21855	5.66	6.89
Power Transmission	1262	1497	1397	1226	1213	0.31	-3.88
Power Distribution	5489	6292	7306	7464	7431	1.92	35.38
Total Power	27197	29111	31378	31115	30499	7.90	12.14
Of which SEBs	10772	12969	13649	13820	13662	3.54	26.83

Exposure to Aviation	1522	1481	1387	1494	1568	0.41	3.02
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# Exposure to Other Sectors

Amt. in Rs. Crore

Parameters	Jun' 17	Sep'17	Dec'17	Mar'18	Jun'18	y.o.y Growth (%)
<b>Exposure To Capital Market</b>						
Outstanding	2038	1983	4087	4124	4190	105.59
<b>Exposure To NBFCs</b>						
Total	24594	26778	33225	37676	40961	66.55
Out of above :						
HFCs	8493	10649	12079	13508	17173	102.20
Private	11909	12032	14562	19122	19741	65.77
Public	3617	3417	5863	5046	4048	11.92
<b>Exposure To Commercial Real Estate</b>						
Outstanding	4121	4516	5150	4924	5338	29.53

# Financial Highlights

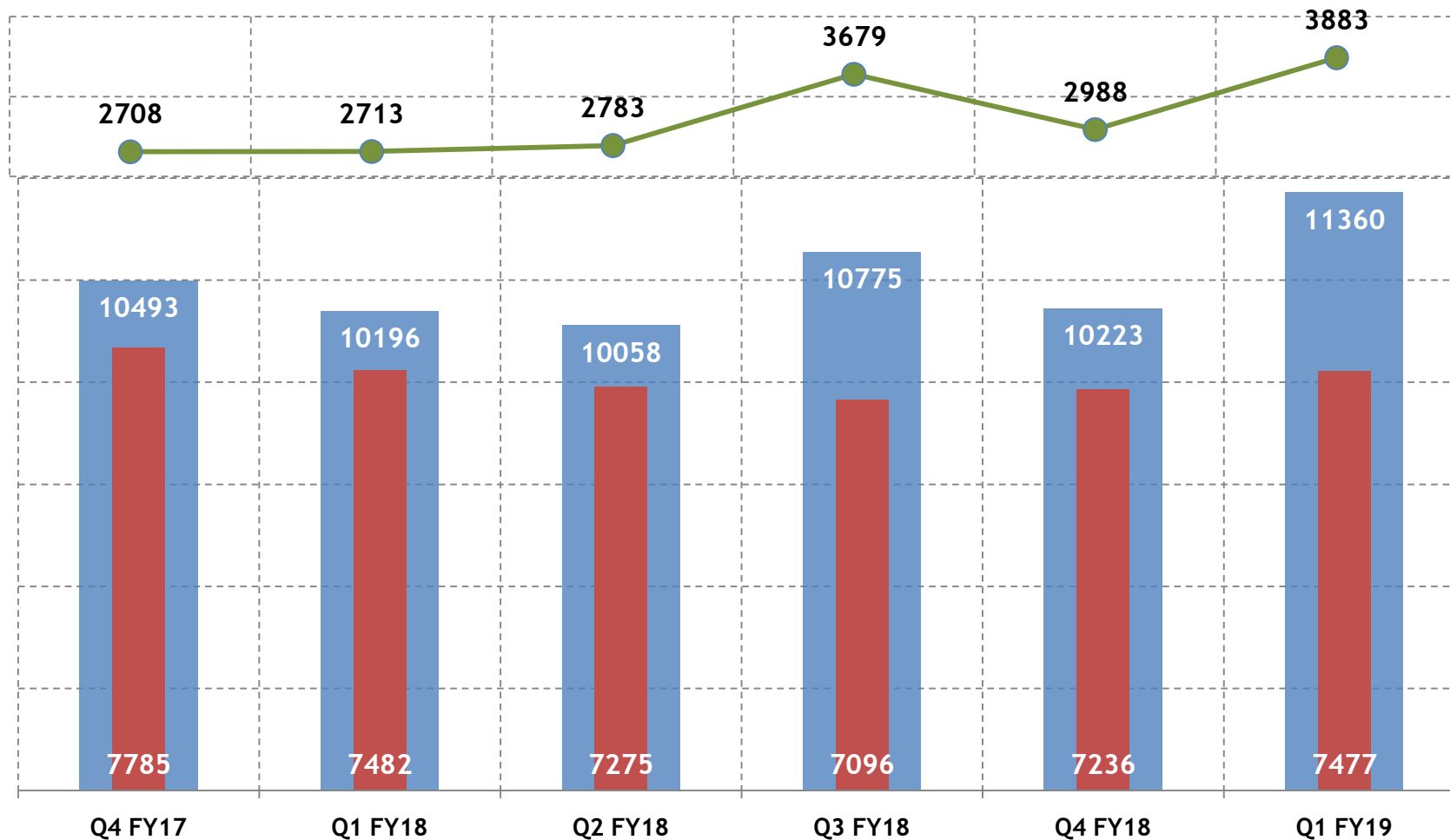
# Net Interest Income

Rs Crore

Total Interest Income

Interest Expense

NII

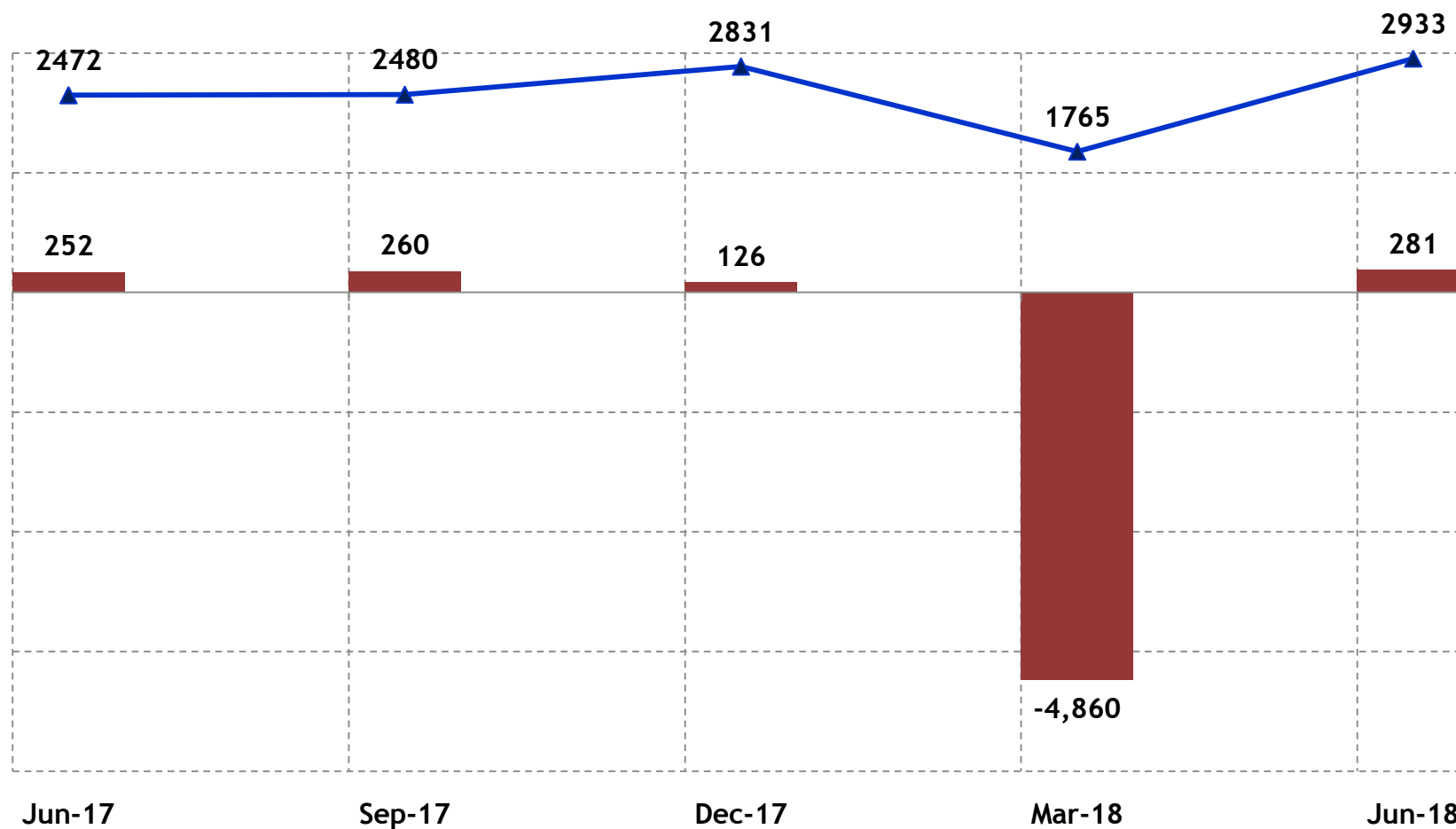


# Profitability

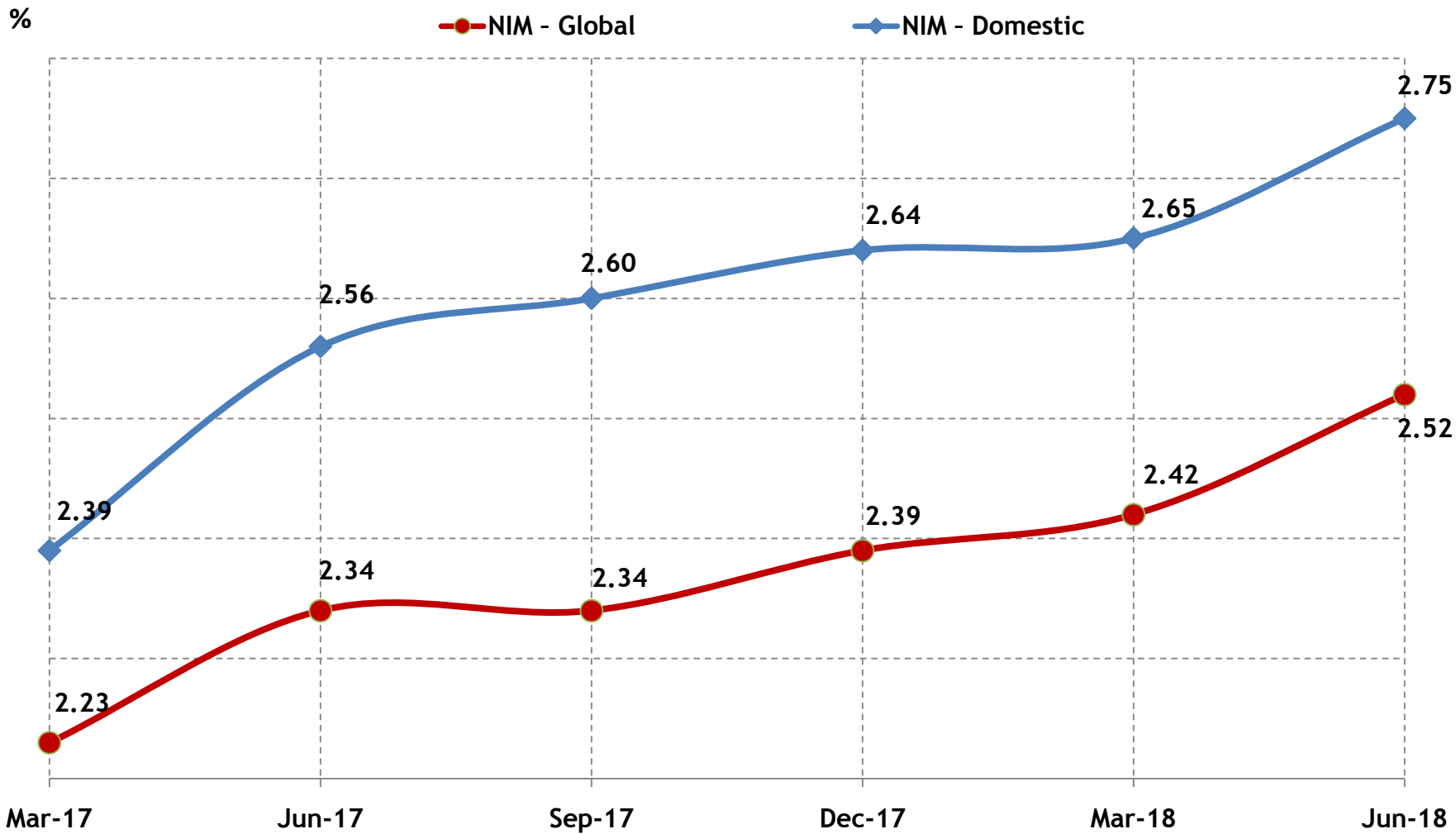
Rs Crore

Net Profit

Operating Profit



# Net Interest Margin

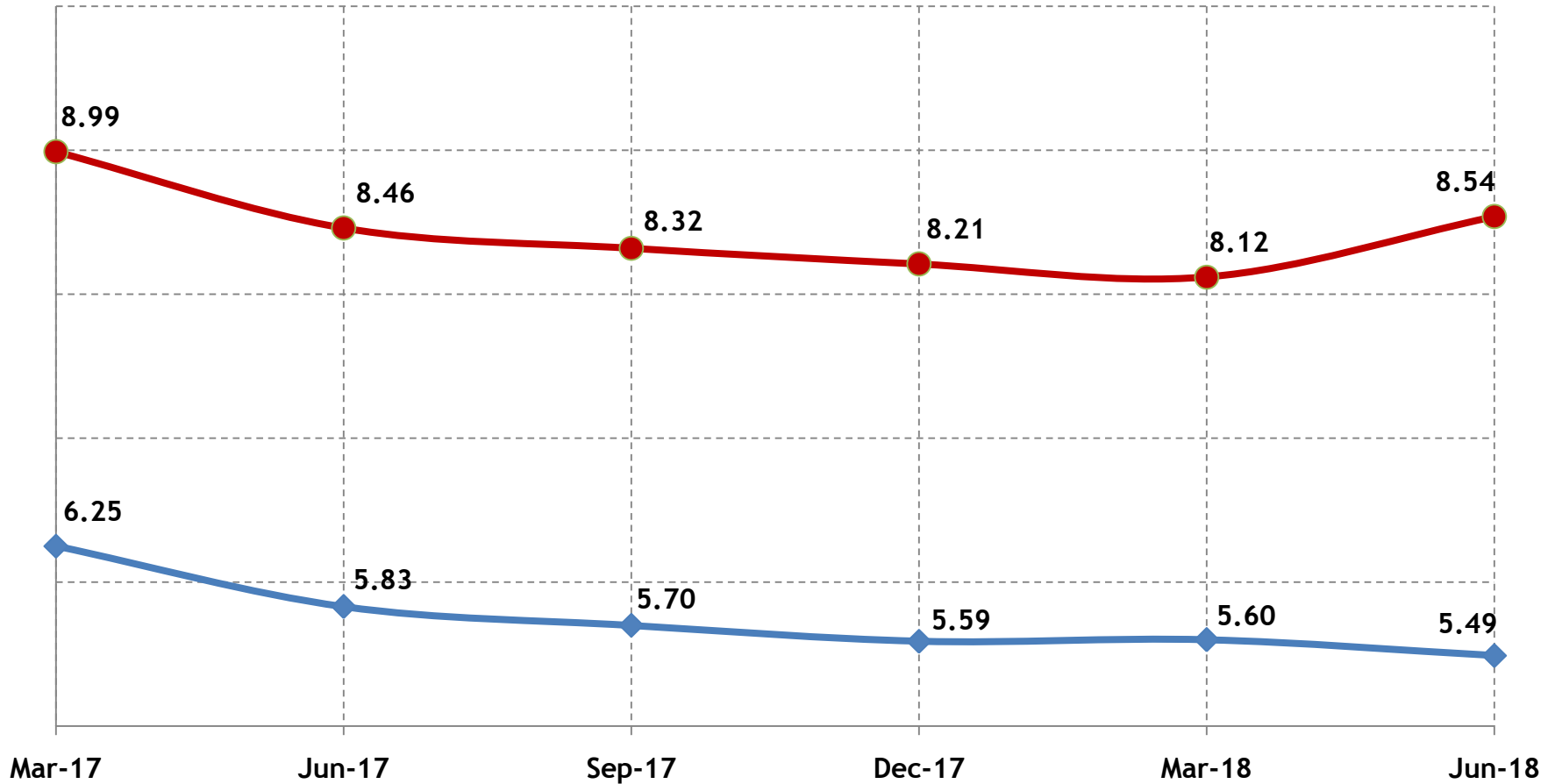


# Cost of Deposits & Yield on Advance

%

◆ Cost of Deposits

● Yield on Advances



# Profitability- Q1FY19

Amt. in Rs. Crore

Parameters	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19	y.o.y Growth (%)
Total Income	12304	11995	12341	11555	13192	7.22
Total Expenses	9832	9515	9510	9790	10260	4.35
Operating Profit	2472	2480	2831	1765	2933	18.65
Provisions	2221	2220	2706	6624	2651	19.36
Net Profit	252	260	126	(4860)	281	11.51
Net Int. Income	2713	2783	3679	2988	3883	43.13
Non Int. Income	2109	1936	1566	1332	1833	(13.09)



# Break-up of Income - Q1FY19

Amt. in Rs. Crore

Parameters	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19	y.o.y Growth (%)
Interest on Advances	7248	7276	7319	7252	8326	14.87
Int. on Investments	2733	2595	2531	2552	2618	(4.21)
Other Int. Income	214	187	924	419	415	93.93
<b>Total Interest Income</b>	<b>10196</b>	<b>10058</b>	<b>10775</b>	<b>10223</b>	<b>11360</b>	<b>11.42</b>
Non - Interest Income	2109	1936	1566	1332	1833	(13.09)
<b>Total Income</b>	<b>12304</b>	<b>11995</b>	<b>12341</b>	<b>11555</b>	<b>13192</b>	<b>7.22</b>

# Break-up of Expenditure - Q1FY19

Amt. in Rs. Crore

Parameters	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19	y.o.y Growth (%)
Interest Expenses	7482	7275	7096	7236	7477	(0.07)
Interest on Deposits	6920	6827	6673	6716	6982	0.90
Staff Expenses	1352	1377	1408	1307	1517	12.20
Other Op Exp	998	862	1006	1248	1266	26.85
Total Op Exp	2349	2240	2414	2555	2783	18.48
Total Expenses	9832	9515	9510	9790	10260	4.35

# Break-up: Non-interest Income - Q1FY19

Amt. in Rs. Crore

Parameters	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19	Y-o-Y Growth(%)
Com & Exchange	367	313	277	243	346	(5.72)
-Of which Bancassurance	26	40	44	46	43	65.38
Profit from Exch. Transactions	134	133	130	141	99	(26.12)
Rent – Lockers	88	4	3	3	95	7.95
Dividend Income	8	20	11	14	9	12.50
Recovery in Tech W/Off A/cs	183	357	213	183	500	173.22
Service Charges & Oth. Msc Income	445	543	526	681	723	62.47
<b>Total (Excl. Trading Profit)</b>	<b>1225</b>	<b>1370</b>	<b>1160</b>	<b>1265</b>	<b>1772</b>	<b>44.65</b>
Trading Profit (net)	884	566	406	67	61	(93.10)
<b>Total (Incl. Trading Profit)</b>	<b>2109</b>	<b>1936</b>	<b>1566</b>	<b>1332</b>	<b>1833</b>	<b>(13.09)</b>

# Break-up : Provisions - Q1FY19

Amt. in Rs. Crore

Provisions	Q1FY18	Q2FY18	Q3FY18	Q4FY18	Q1FY19
NPAs	2270	1950	1900	8763	2466
Standard Assets	13	(15)	(19)	26	21
Provisions on Investments	91	286	874	642	258
Tax	17	63	32	(2451)	69
Restructured & Others	(170)	(64)	(81)	(356)	(163)
<b>Total Provision &amp;Contingency</b>	<b>2221</b>	<b>2220</b>	<b>2706</b>	<b>6624</b>	<b>2651</b>

# Earnings Profile - Jun' 18

Values In %

Parameters	Jun' 17	Sep'17	Dec'17	Mar' 18	Jun' 18
NIM - Domestic	2.56	2.60	2.64	2.65	2.75
NIM - Global	2.34	2.34	2.39	2.42	2.52
ROAA	0.18	0.18	0.15	(0.75)	0.19
ROE (Annualized)	3.69	3.75	3.14	(16.74)	4.83
Cost-Income Ratio (Cumulative)	48.72	48.10	47.36	50.03	48.68

# Cost and Yield Trends

Values In %

Parameters	Jun' 17	Sep'17	Dec'17	Mar' 18	Jun' 18
Cost of Deposits	5.83	5.7	5.59	5.60	5.49
Cost of Funds	5.32	5.23	5.16	5.17	5.09
Yield on Advances	8.46	8.32	8.21	8.12	8.54
Yield on Funds	7.24	7.18	7.32	7.34	7.73
Yield on Investments	7.66	7.66	7.66	7.63	7.63

# Investment Classification

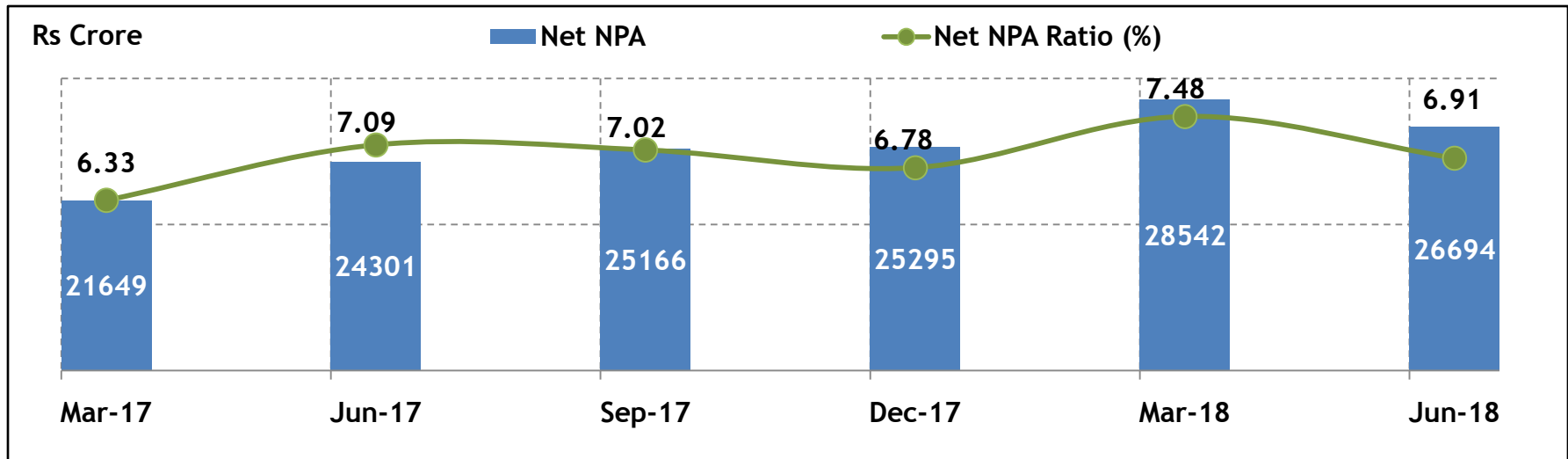
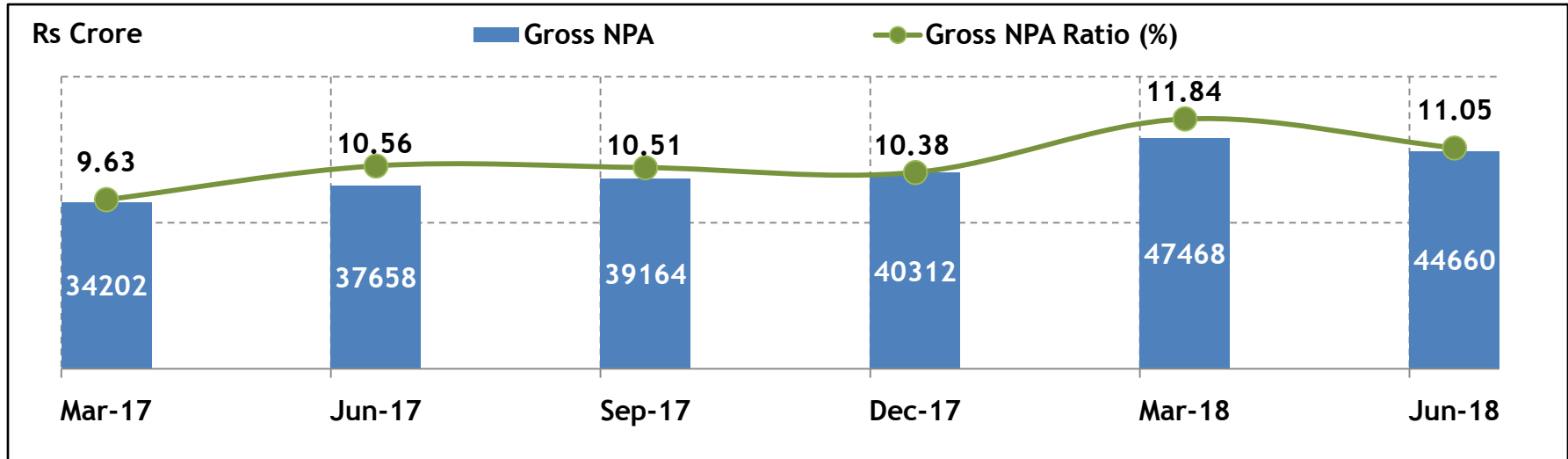
Amt. in Rs. Crore

Parameters	June 2017	% Share in Total Portfolio	March 2018	% Share in Total Portfolio	June 2018	% Share in Total Portfolio
SLR	124787	84.43	119727	82.42	119404	81.93
Non SLR	23009	15.57	25541	17.58	26338	18.07
Total (Gross)	147796	100.00	145268	100.00	145742	100.00
Held For Trading	414	0.28	204	0.14	149	0.10
Available For Sale	46178	31.22	42463	29.75	48217	33.74
Held To Maturity	101302	68.5	100086	70.11	94560	66.16
Modified Duration	4.96	--	4.99	--	4.86	--
Total (Dom.)	147895	100.00	142753	100.00	142926	100.00

# Asset Quality



# Asset Quality



# Asset Quality

Amt. in Rs. Crore

Particulars	Jun'17	Sep'17	Dec'17	Mar' 18	Jun' 18
Gross NPA	37658	39164	40312	47468	44660
Gross NPA Ratio (%)	10.56	10.51	10.38	11.84	11.05
Net NPA	24301	25166	25295	28542	26694
Net NPA Ratio (%)	7.09	7.02	6.78	7.48	6.91
Cash Recovery (cumulative)	1331	2678	4205	6458	3537

# Gross NPA Movement (Global)

PARTICULARS (Amt. in Rs. Crore)	Q-1 2017-18	Q-2 2017-18	Q-3 2017-18	Q-4 2017-18	2017-18 (Yearly)	Q-1 2018-19
<b>Opening Gross NPA</b>	34202	37658	39164	40312	34202	47468
<b>Additions :</b>	5511	3367	2641	13242	24761	4205
<b>Out of which : i) Fresh Slippages</b>	5439	3312	2621	13208	24580	4015
<b>ii) Debits in Existing NPAs</b>	72	55	20	34	181	190
<b>Sub Total</b>	39713	41025	41805	53554	58963	51673
<b>Less: Reduction (a+b+c)</b>	2055	1861	1493	6086	11495	7013
<b>a. Recovery for Movement + ECGC     (excl recovery in W/O a/cs, &amp; U/A int.)</b>	321	496	488	936	2241	2535
<b>b. Upgradation</b>	356	143	92	353	944	1673
<b>c. Write Off (Including Addn Prudential W/o)</b>	1378	1222	913	4797	8310	2805
<b>Closing- Gross NPA</b>	37658	39164	40312	47468	47468	44660
<b>Gross Advances</b>	356691	372763	388518	400843	400843	404328
<b>Gross NPA %</b>	10.56	10.51	10.38	11.84	11.84	11.05
<b>Net NPA</b>	24301	25166	25295	28542	28542	26694
<b>Net Advances</b>	342816	358255	373123	381703	381703	386252
<b>Net NPA %</b>	7.09	7.02	6.78	7.48	7.48	6.91
<b>Total Cash Recovery (incl.rec. in Wri.-off a/cs, recovery in Current Year slippage &amp; U/A interest)</b>	1331	1347	1527	2253	6458	3537
<b>Recovery under Loss Assets ( Loss assets Outstanding as at 31.03.2018– Rs.9452 Cr.)</b>	100 (1.30%)	157 (2.05%)	129 (1.68%)	180 (2.35%)	566 (7.38%)	135 (1.43%)
<b>Recovery in Written off A/cs (Tech. W/O a/cs &amp; Bad Debts W/O a/cs)</b>	205	380	354	686	1625	581

# NPA Composition

Amt. in Rs. Crore

Parameters	Jun' 17	Sep'17	Dec'17	Mar' 18	Jun' 18
Gross Advances	356691	372763	388518	400843	404328
Sub-Standard	10299	10539	8766	13865	12695
Doubtful	27359	28625	31546	33603	31965
Loss	Nil	Nil	Nil	Nil	Nil
Provision Coverage Ratio(%)	54.52	54.75	55.81	58.06	60.69

# Sector-wise NPA Slippages

Amt. in Rs. Crore

SECTOR	Q1 FY18	Q2 FY18	Q3 FY18	Q4 FY18	Q1 FY19	% to total Slippages (Q-4)
M S M E	1241	1126	807	879	1169	27.80
Agriculture	600	487	297	890	601	14.30
Other Priority Sector	252	156	111	170	366	8.70
<b>Total Priority Sector</b>	<b>2093</b>	<b>1769</b>	<b>1215</b>	<b>1939</b>	<b>2136</b>	<b>50.80</b>
Large Industries	2785	983	1001	10384	1787	42.50
Other Non-Priority	511	320	485	301	282	6.70
<b>Total Non-Priority</b>	<b>3296</b>	<b>1303</b>	<b>1486</b>	<b>10685</b>	<b>2069</b>	<b>49.20</b>
Total (Domestic)	5389	3072	2701	12624	4205	100.00
Overseas	122	295	-60	618	0	0
<b>Total (Global)</b>	<b>5511</b>	<b>3367</b>	<b>2641</b>	<b>13242</b>	<b>4205</b>	<b>----</b>

# Sector- Wise NPA Outstanding

Amt. in Rs. Crore

Sector	Jun'17	Sep'17	Dec'17	Mar' 18	Jun'18
M S M E	7776	8073	8243	8129	8384
Agriculture	3159	3368	3333	3851	4136
Other Priority Segments	697	634	606	617	728
Large Industries	20250	20883	21605	23300	19896
Other Non-Priority Segments	5776	6206	6525	11571	11516
<b>Total</b>	<b>37658</b>	<b>39164</b>	<b>40312</b>	<b>47468</b>	<b>44660</b>

# Sectoral Contribution Of NPA

Amt. in Rs. Crore

Particulars	Jun'17	Sep'17	Dec'17	Mar' 18	Jun'18
Gross Advances	356691	372763	388518	400843	404328
Gross NPA	37658	39164	40312	47468	44660
Gross NPA %	10.56	10.51	10.38	11.84	11.05
Total PS NPA% (to PS O/s)	7.15	7.16	6.93	6.79	7.06
Share of PS NPA to Gross NPA	30.89	30.83	30.22	26.54	32.00
Agriculture NPA% (to Agri O/s)	4.17	4.28	4.06	4.58	4.87
Share of Agri NPA to Gross NPA	8.39	8.60	8.27	8.11	9.99
MSME NPA % (to MSME O/s)	10.33	10.42	10.12	9.90	10.09
Share of MSME NPA to Gross NPA	20.65	20.61	20.45	17.13	20.25
Other Prio. NPA % (to Oth Pri O/s)	3.64	3.16	2.93	3.16	3.72
Share of Oth. Prio. NPA to G NPA	1.85	1.62	1.50	1.30	1.76

# Restructured Assets

Amt. in Rs. Crore

Particulars	June 2017	Mar 2018	June 2018
Gross Advances	356691	400843	404328
Restructured Assets	21068	18534	17972
% of Std. Restructured Assets to total Advances	2.44	0.92	1.08
% of Total Restructured Assets to total Advances	5.9	4.62	4.44
CDR	6954	3473	3503
% of CDR to Total Restructured Advances	33	18.74	19.49
NON-CDR	14114	15061	14469
% of Non CDR to Total Restructured Advances	67	81.26	80.51



## Sector Wise Cumulative Restructured Accounts

Amt. in Rs. Crore

Sector	June 2017	Mar 2018	June 2018
Agriculture	261	209	200
MSME	1451	1336	1322
Housing Loans	153	115	102
Large Advance	19013	16684	16133
Others	190	190	215
<b>Total</b>	<b>21068</b>	<b>18534</b>	<b>17972</b>

# Restructured Assets

Amt. in Rs. Crore

Particulars	As on 30.06.2017	As on 31.03.2018	As on 30.06.2018
CDR	6954	3473	3503
NON CDR	14114	15061	14469
Total	21068	18534	17972

Re-structured during Q1FY19 - Rs 5.42 crore

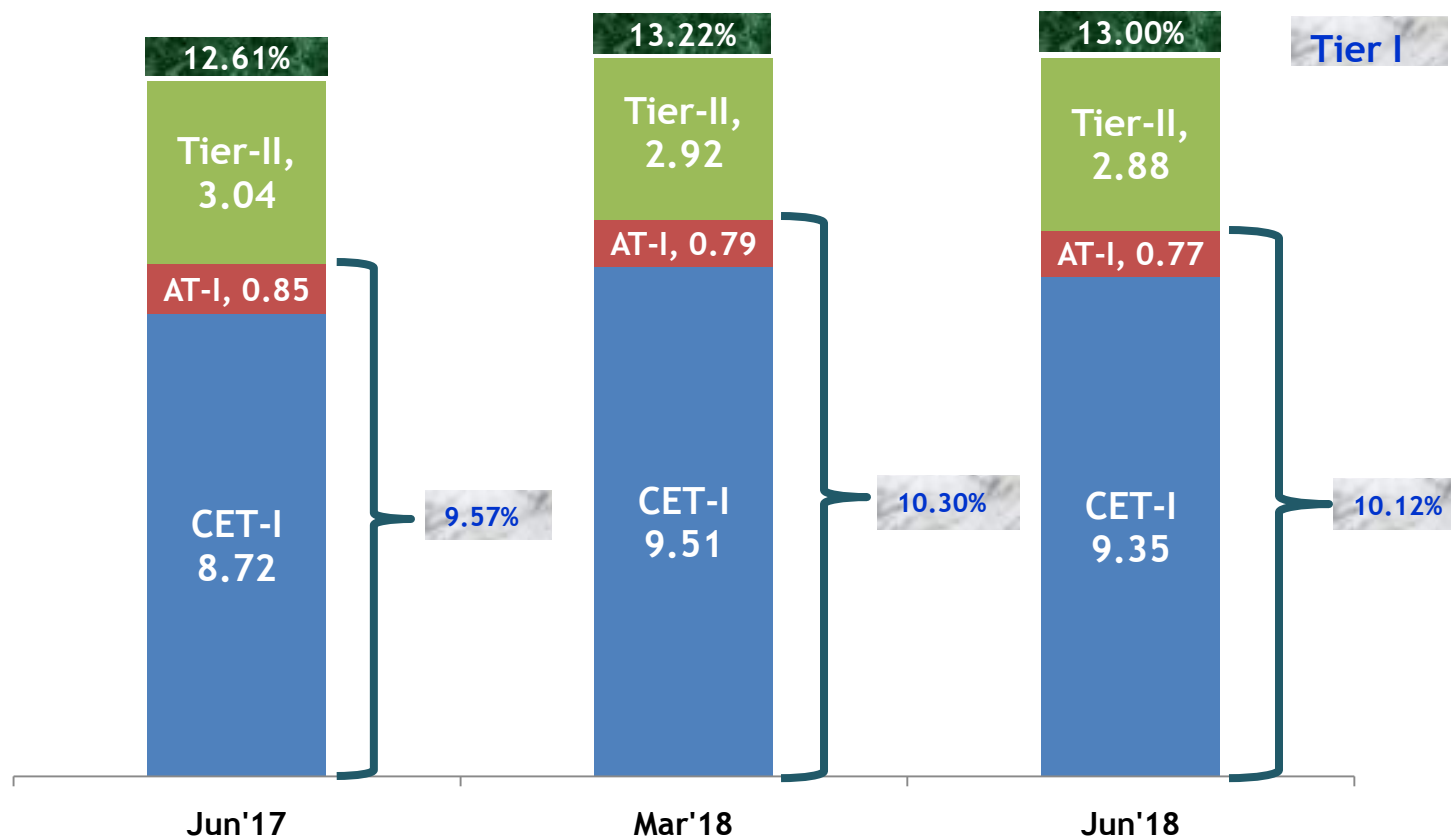
# Sector Wise Restructured Accounts

Amt. in Rs. Crore

Details of restructured Accounts		As on 30 <sup>th</sup> Jun 2018		
Name of the Sector		No. of A/cs	Amt	% to O/s Amt.
Infrastructure	(a+b+c+d+e)	96	7210	40.12
Of Which Power	a (i+ii+iii+iv)	35	3408	18.97
State DISCOMS	i	02	111	---
State Transmission	ii	0	0.00	---
State Generation	iii	0	0.00	---
Private	iv	33	3297	---
Of Which ROADS	b	47	2092	11.64
Of Which PORTS	c	03	255	1.42
Of Which AVIATION	d	03	964	5.36
Of Which TELECOMMUNICATION	e	08	492	2.74
Mining		22	31	0.17
Iron And Steel		147	2824	15.71
Textile		228	1049	5.84
Engineering		211	920	5.12
Pharmaceutical		26	264	1.47
Cement		14	300	1.67
Hardware		21	52	0.29
Shipping		02	00	0.00
Edible Oil		18	117	0.65
Agriculture		2127	200	1.11
Housing		1784	102	0.57
Chemical		15	29	0.16
Construction		88	2401	13.36
Other Industries		291	1171	6.51
Other Services		2205	1302	7.25
<b>TOTAL</b>		<b>7295</b>	<b>17972</b>	<b>100.00</b>

# Capital Adequacy & Shareholding

# Capital Adequacy- Basel III



✓ CRAR of 13.00 % vs 10.875% norm\*

✓ CET1 ratio at 9.35 % vs. 7.375% norm\*

(\*including Capital Conservation Buffer)

**Comfortable Capital Adequacy Position**

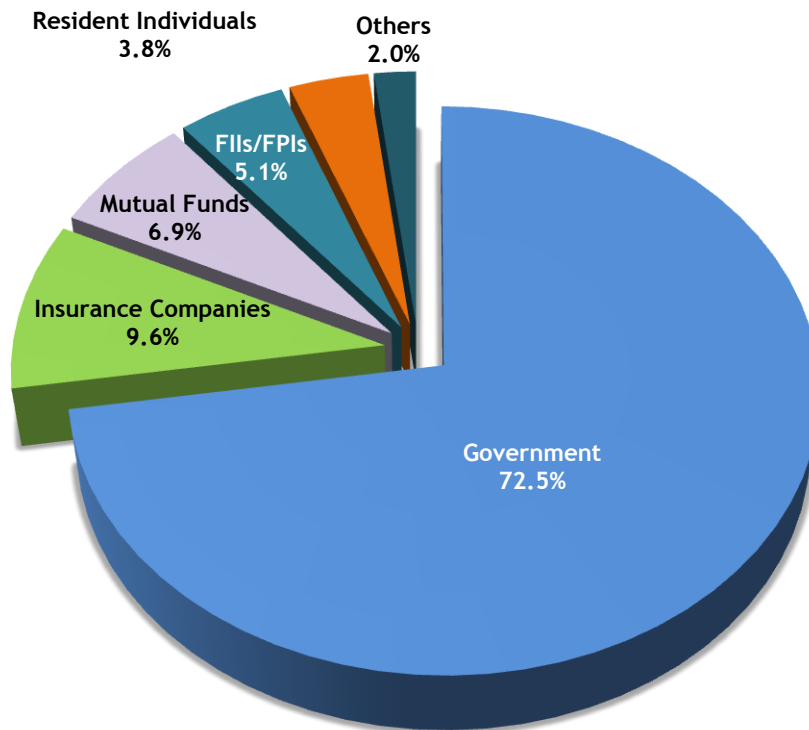
# Capital Adequacy - Basel III

Amt. in Rs. Crore

Particulars	Jun' 17	Sep'17	Dec'17	Mar'18	Jun'18
Gross Advances	356691	372763	388518	400843	404328
RWAs	344546	352178	354615	351698	358488
RWAs/ Gross Adv (%)	96.60	94.48	91.27	87.74	88.66
Tier I Capital	32977	33473	33954	36224	36291
Tier I Ratio%	CET:8.72% AT I:0.85% Tier I:9.57%	CET:8.68% AT I:0.82% Tier I:9.50%	CET:8.75% AT I:0.82% Tier I:9.57%	CET:9.51% AT I:0.79% Tier I:10.3%	CET:9.35% AT I:0.77% Tier I:10.12%
Tier II Capital	10478	10368	10336	10280	10297
Tier II Ratio(%)	3.04	2.95	2.91	2.92	2.88
Total Capital	43456	43841	44289	46504	46588
CRAR%	12.61	12.45	12.49	13.22	13.00

# Shareholding Pattern

As on June, 2018



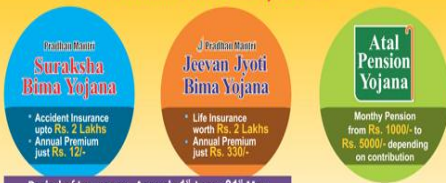
Government	72.5
Insurance Companies	9.6
Mutual Funds	6.9
FIIs/FPIs	5.1
Resident Individuals	3.8
Others	2.0

# Financial Inclusion



## Pradhan Mantri Jan Dhan Yojana

### Prime Minister's Social Security Schemes



Period of Insurance, Annual: 1<sup>st</sup> June - 31<sup>st</sup> May

Your bank account is now key to security as well



Progress Under Pradhan Mantri Jan Dhan yojana (PMJDY)				
Parameters	Jun 17		Jun 18	
Accounts opened (Number in lakh)	65.73		68.41	
Deposits (Rs. In Crore)	1748		2031	
RuPay cards issued (Number in lakhs)	42.73		42.47	
Aadhar Seeding under PMJDY (Number in lakhs)	29.55		41.34	
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 17		Jun 18	
Pradhan Mantri Suraksha Bima Yojana (PMSBY) in lakh	34.93		36.96	
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in lakh	12.01		12.67	
Atal Pension Yojana (APY) in lakh	0.13		1.04	
Progress Under MUDRA Yojana (PMMY) (Rs in Crore)				
Category	Jun 17		Jun 18	
	Sanction Amt	Outstanding Amt	Sanction Amt	Outstanding Amt
Shishu (< Rs.50K)	230	222	178	173
Kishor (Above Rs.50K- Rs.5.00 Lacs)	797	738	949	890
Tarun (Above Rs.5.00 lacs to Rs.10.00 lacs)	456	420	628	575
Total	1483	1380	1755	1638



# Customer-friendly Technology Initiatives in Q1 FY19



- **Various Debit card services are enabled in Internet Banking like**

- Set daily ATM/POS transaction Limit
- Debit Card Switch ON / OFF
- Instant Debit Card PIN generation (Green PIN)



- **Canara OTP (Off-line):** App based self-generation of OTP by customers themselves for doing financial transactions through internet banking. This will be mainly helpful for NRI customers and customers on travel/ facing mobile network issues.

- **Additional services introduced at our ATMs:**

- Funds transfer to Own Accounts.
- Funds transfer to Third party Accounts (Intra Bank)
- Credit Card Bill Payment

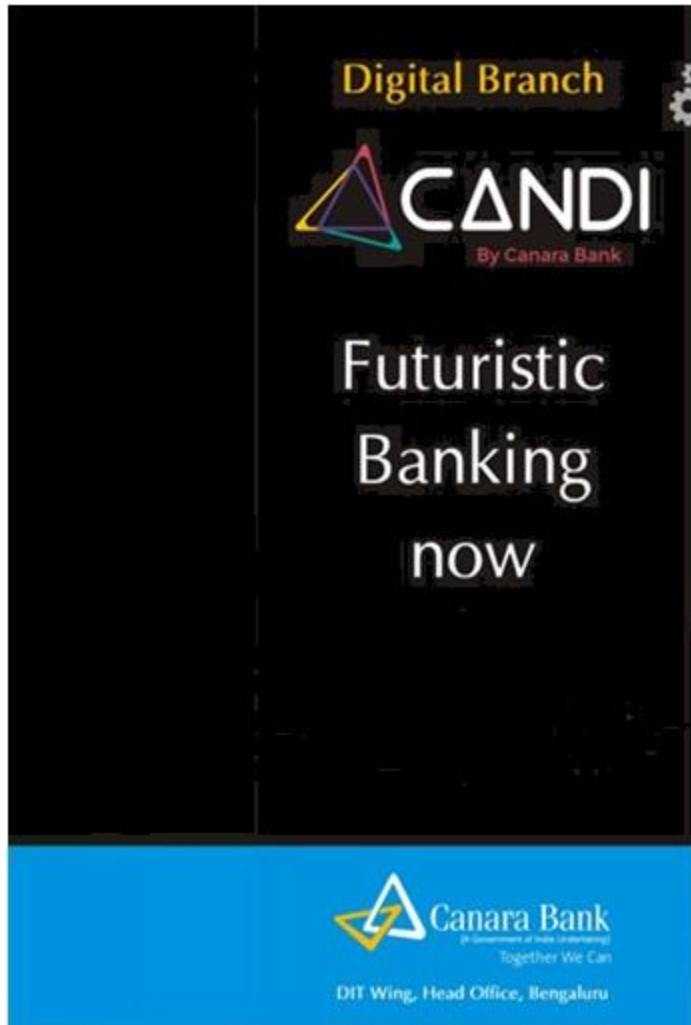
- **Aadhaar Seeding/Authentication through Net banking** - Facility introduced in Internet banking for customers to seed and authenticate their Aadhaar number to their account.

- **Green PIN** - Facility introduced for generation/ re-generation of PIN for Debit Card/ Credit Card/ Prepaid Card/ RRB Debit Cards.



# Digital Branch


- "CANDI" @ Bengaluru, Chennai, Delhi, Mumbai



**Digital Branch**

**CANDI**  
By Canara Bank

**Futuristic  
Banking  
now**

 **Canara Bank**  
(A Government of India Undertaking)  
Together We Can

DIT Wing, Head Office, Bengaluru



**24/7**

- ✓ Quick Deposit Cash
- ✓ Quick Deposit - Cheque
- ✓ ATM

- ✓ Self Banking
- ✓ Video Banking
- ✓ Touch Banking

- ✓ Instant Account Opening
- ✓ Instant Debit Card
- ✓ Instant Internet Banking
- ✓ Instant Mobile Banking
- ✓ Personalised Cheque Book
- ✓ E-Pass Sheet Facility
- ✓ SMS Alerts Facility
- ✓ Virtual Welcome Kit
- ✓ Access to Digital Products





- ✓ Digital Token
- ✓ Digital Slip
- ✓ Digital Feedback
- ✓ Speak to Bro (Robot)



✓ Another 17 planned during 2018-19

# Subsidiaries & JVs

SUBSIDIARIES & JVs	% STAKE
 Canbank Venture Creating Value	100%
 <b>CanFinHomes Ltd</b> (Sponsor: CANARA BANK) HOME LOANS ♦ DEPOSITS <i>Translating Dreams into Reality</i>	30%
	69%
 <b>CANBANK FACTORS LTD.</b>	70%

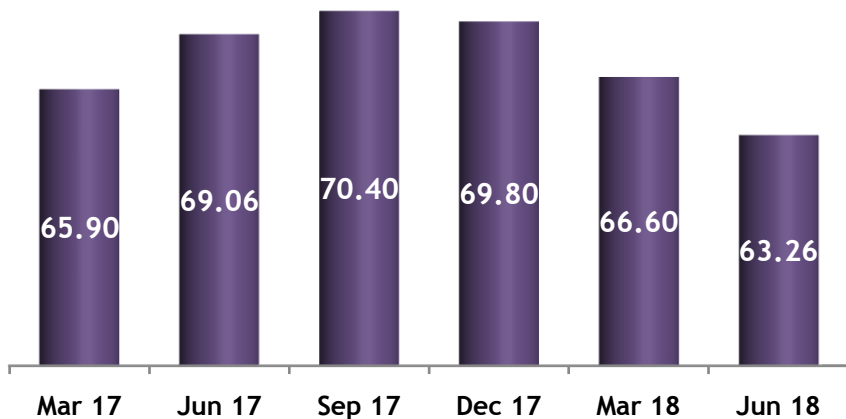
SUBSIDIARIES & JVs	% STAKE
 <b>CANARA ROBECO</b> Mutual Fund	51%
 Canara Bank Securities Ltd A SUBSIDIARY OF CANARA BANK (FORMERLY: GILT SECURITIES TRADING CORPORATION LTD.)	100%
 Canara HSBC OBC Life Insurance	51%
COMMERCIAL INDO BANK LLC (JOINT VENTURE WITH STATE BANK OF INDIA)	40%
 Canara Bank (Tanzania)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

Canbank Financial Services Limited (CANFINA) 100% subsidiary-is confining its activities to legal matters

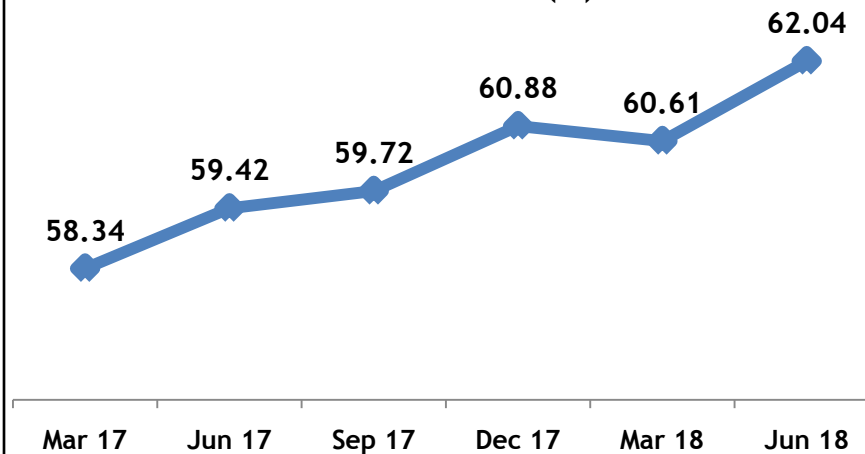
# Business Strategy

# Focus on Retail Business

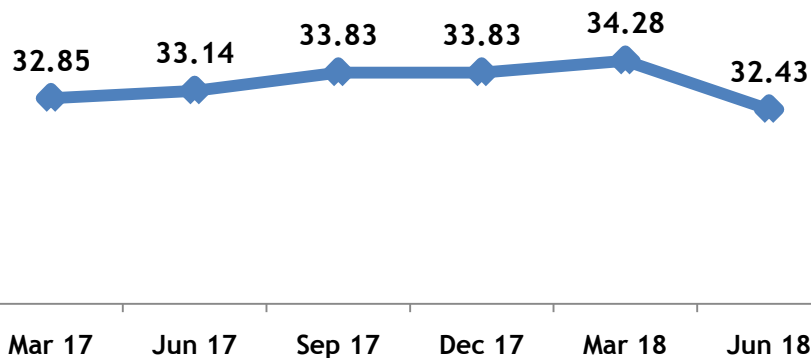
Retail Term Deposits (%) to Dom. Term Deposits



Retail Assets (%)

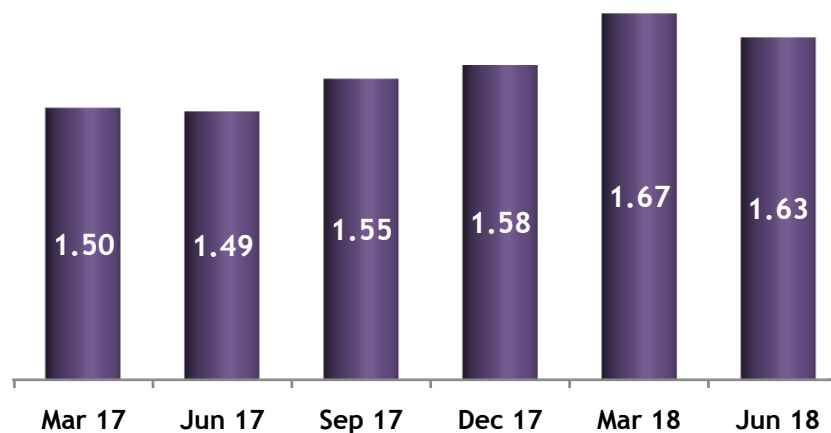


CASA Share (%)



CASA






Rs. Crore



# PROJECT SHIKHAR - Branch Transformation for better Customer Service & Business Growth

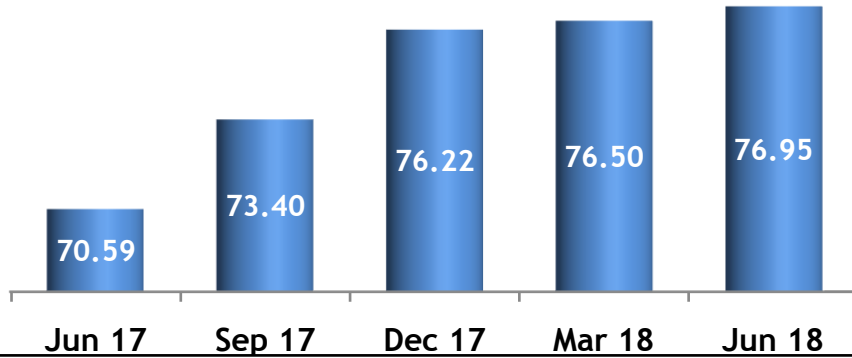
Star Level	No of branches
1 Star	347
2 Star	666
3 Star	170
4 Star	91
5 Star	274
<b>Total</b>	<b>1548</b>

## Branch Transformation:

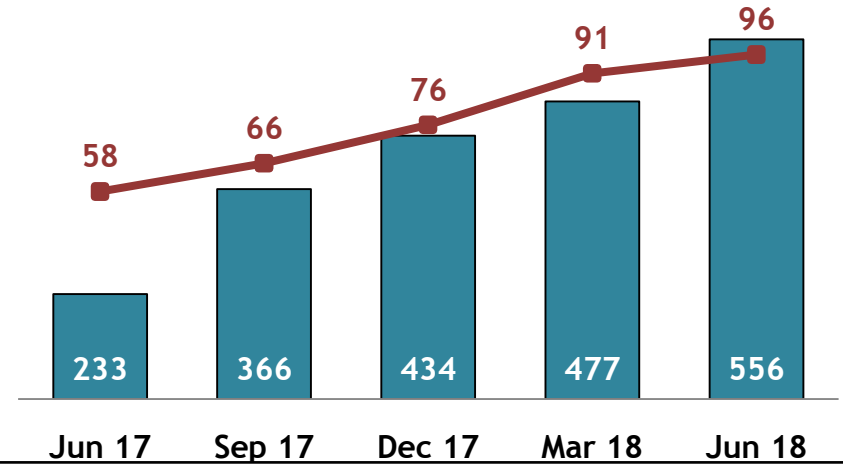
-  Better Branch Layout & customer service for customer's delight
-  Quality service delivery & reduction in service time for customers
-  Focus on digital banking - Promoting transactions on self service machines and alternate channels
-  Inculcating sales culture
-  Focus on CASA and Non Interest Income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

# Enhancing Digital Footprints

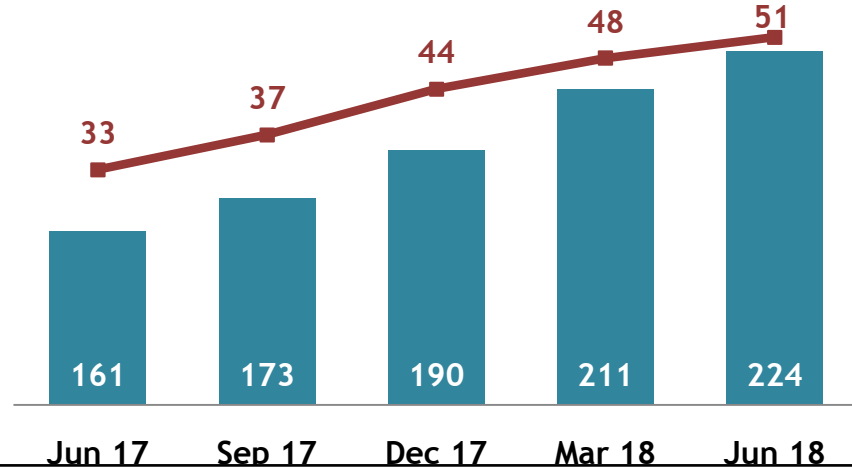
### e- Transactions



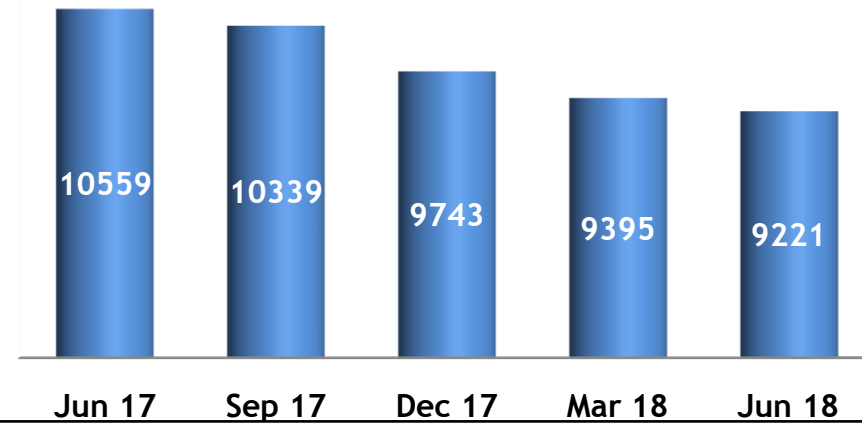
MB TRANSACTIONS MB CUSTOMERS (in Lakh)



IB TRANSACTIONS IB CUSTOMERS (in Lakh)



### Number of ATM



Maximum  
thrust on  
Recovery &  
NPA  
Management

- Mission Samadhan
- Conducting Recovery Meets / Cluster Adalats / Mega Adalats besides regular Recovery Camps at Branch / RO / Circle.
- One Time Settlement and follow up the settled accounts closely for recovery.
- Exclusive monitoring of small value NPA (upto Rs. 10 lakhs) & newly slipped accounts.
- Separate Division for Asset Recovery Management Branches.
- Stressed Assets Management Wing formed for follow up of high value stressed assets (Rs. 25 crore & above).
- Special Schemes for Compromise / OTS extended upto March 2019.
- Project DREAMS - 105 days Campaign for resolution/ recovery of NPAs/ written off accounts through personal contacts extended from 18.06.2018 to 30.09.2018.



# Expanding the Reach

Particulars	Jun' 17	Mar' 18	Jun' 18
Branch Network	6097	6212	6299
ATM Strength	10559	9395	9221
Debit Card (In Lakh)	369	430	452

<i>E-Lounges</i>	184
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6291 Domestic Branches

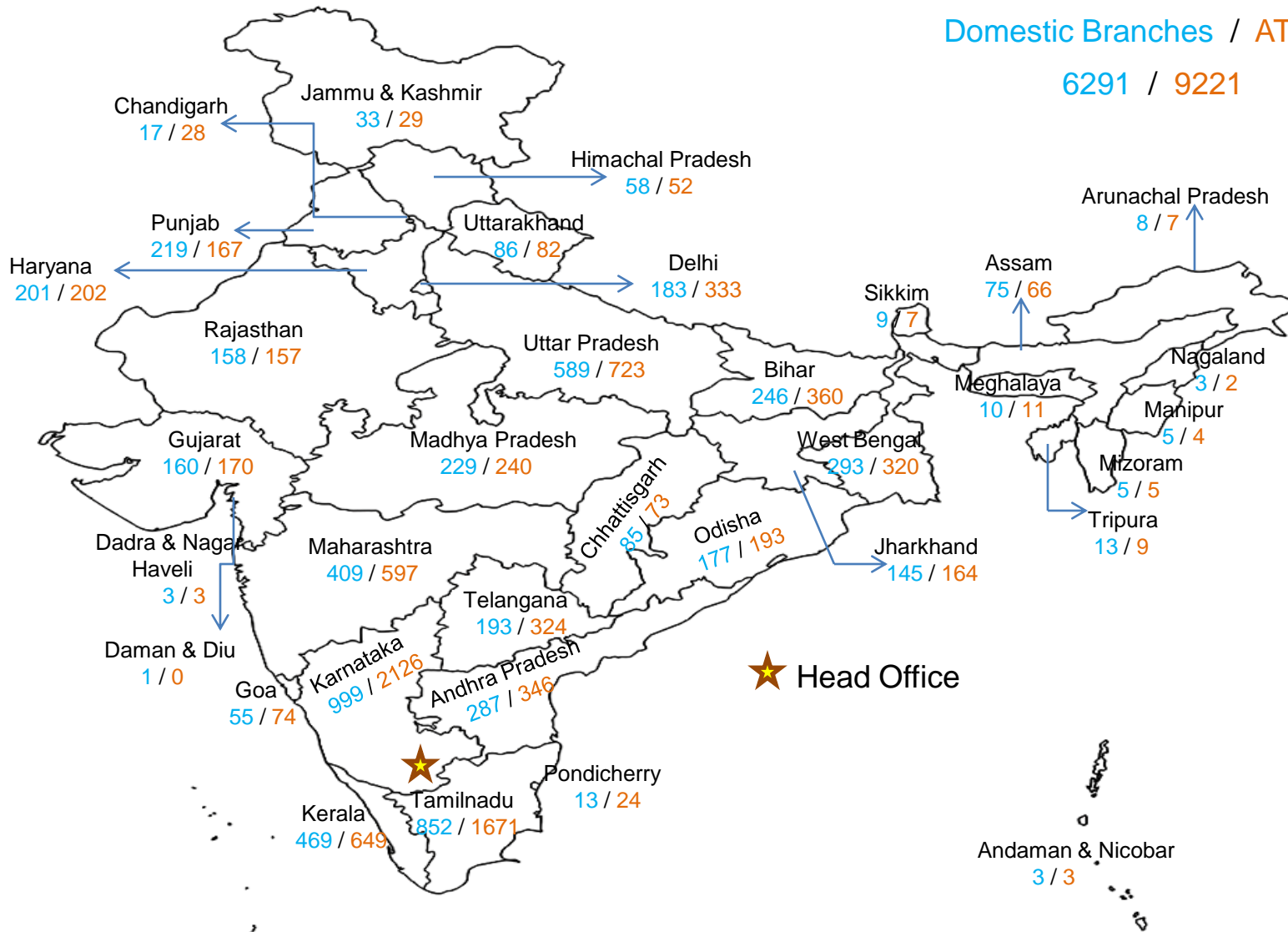
8 overseas branches at  
Johannesburg, New  
York, London,  
Leicester, Shanghai,  
Manama, Hong Kong &  
Dubai

Population group	No. of branches	% to total
Rural	1811	28.79
Semi-Urban	1994	31.70
Rural + Semi-Urban	3805	60.48
Urban	1200	19.07
Metro	1286	20.44
<b>TOTAL Domestic</b>	<b>6291</b>	<b>100.00</b>

# Expanding the Reach

Domestic Branches / ATMs

6291 / 9221



# Expanded Clientele Base

(In Lakhs)

	JUN'17	MAR'18	JUN'18	Y-o-Y Increase	Y-o-Y Growth (%)
<b>Clientele</b>	<b>791</b>	<b>827</b>	<b>835</b>	<b>44</b>	<b>5.6</b>
<b>No. of Deposit A/cs</b>	<b>708</b>	<b>739</b>	<b>747</b>	<b>39</b>	<b>5.5</b>
<b>No. of Borrowal A/cs</b>	<b>83</b>	<b>88</b>	<b>88</b>	<b>5</b>	<b>6.0</b>

8.35 crore Strong Clientele Accounts

44 lakhs Clientele accounts added y-o-y.

# Plan for 2018-19

- **ARC sale to be expedited for improving Asset Quality of the Bank**
  - ✓ *Effective & faster implementation of the “Project Sashakt” for NPA resolution*
- **EWIRM and Data Ware House projects to be expeditiously completed**
- **Recruitment of specialists in Treasury, Risk Management, IT**
  - ✓ *for improvement in Human Resources to meet the evolving challenges*
- **Opening of more CANDI Branches at prominent centres**
  - ✓ *To reposition the bank as a futuristic bank*
- **For continuous and effective re-skilling of the staff**
  - ✓ *E-learning Project initiated to be made fully operational*
  - ✓ *Training Vertical to be strengthened further*
- **Steps to be initiated for reducing Modified duration of investments**
  - ✓ *for reducing interest rate sensitivity of the treasury portfolio*
- **Rating profile of the assets to improved**
  - ✓ *A & above rated and BBB exposure to be improved to 75%.*
- **The 4-tier system to be perfected with special focus on Recovery and follow up mechanism**
  - ✓ *Performance of ROs/ Branches to be revitalized as engines of business growth of the Bank*

## Goals

- Thrust on Retail Business, Asset Quality & Efficiency
- Augmenting core operating profits from operations
- Improving the CASA & Retail deposit ratios
- Balanced growth in advances with proper mix of Retail and Corporate credit
- Accelerated NPA resolution
- Improving the Provision Coverage Ratio
- Improving operational financial ratios - NIM, RoA, RoE and Cost-to-Income.
- Continued focus on digitisation for better services and cost minimisation



**THANK YOU**

