

केनरा बैंक
(भारत सरकार का उपकरण)



Canara Bank

(A Government of India Undertaking)

Together We Can



Financial Results

31ST MARCH 2017

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
6075 Branches & 10519
ATMs**



**7.79 Crore Clientele
Accounts**

**Enhancing Digital
Banking
E-Transaction at 64.7%**

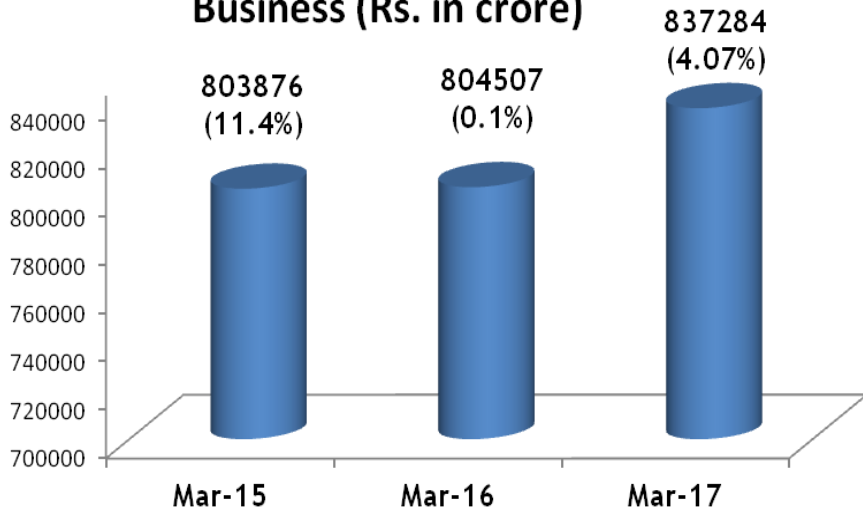
**Focus on Retail Business
With Retail Term Deposit
at 65.9% and Retail
Assets at 60.6%**

**Improving Share of Non
Interest Income to Total
Income at 18.59%**

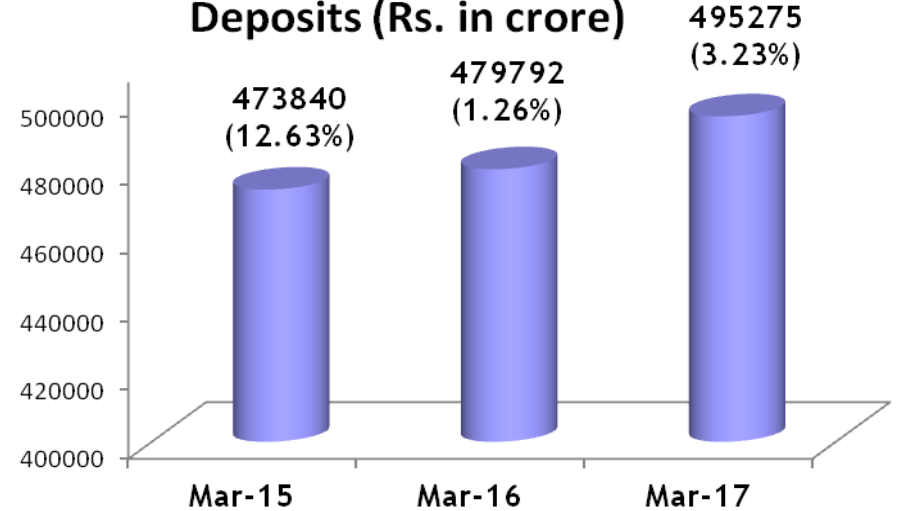


Business Growth (y-o-y) for March 2017

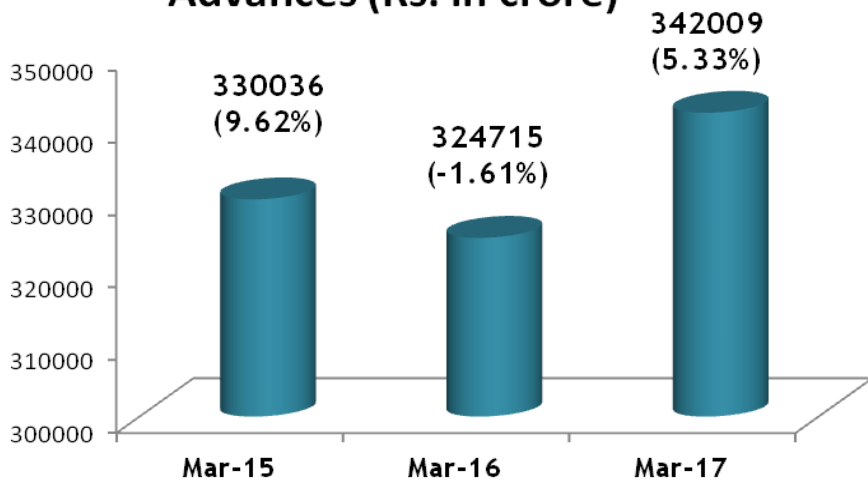
Business (Rs. in crore)



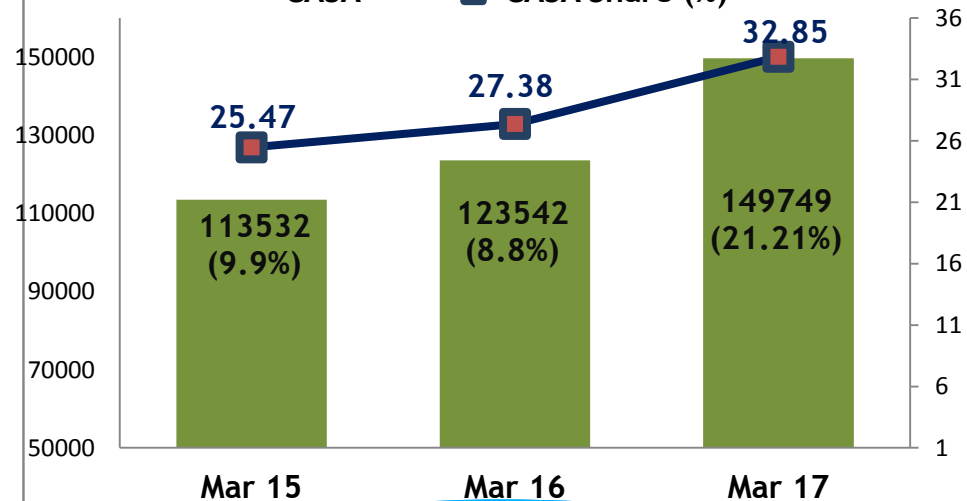
Deposits (Rs. in crore)



Advances (Rs. in crore)



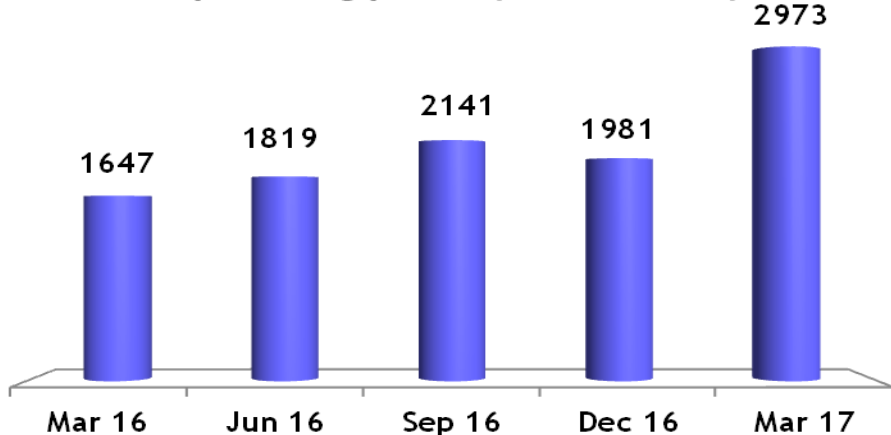
CASA and CASA Share (%)



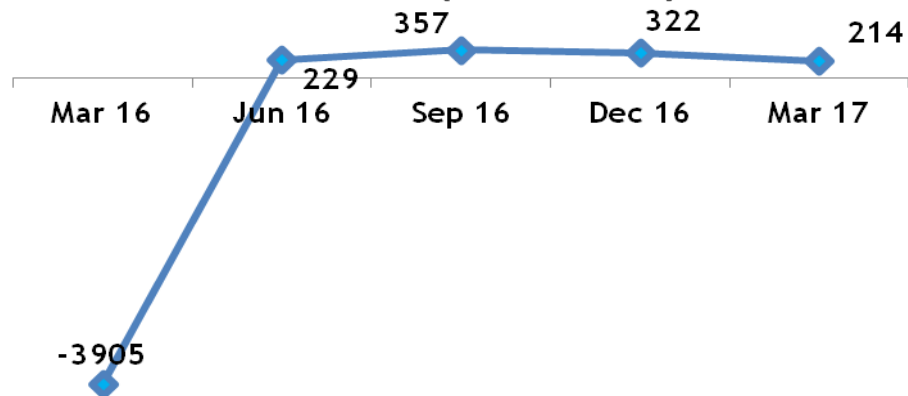


Operating profit & Net profit in Q4 FY17

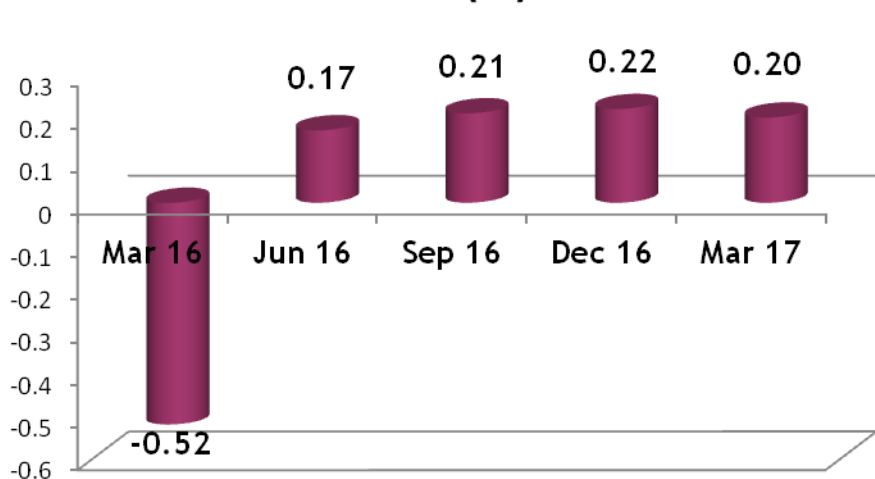
Operating profit (Rs in crore)



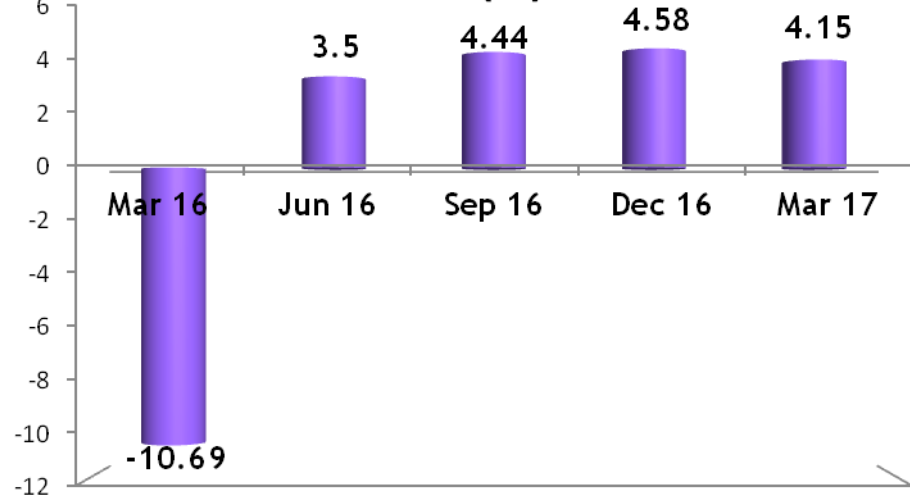
Net Profit (Rs in crore)



RoA (%)



RoE (%)



Cumulative



HIGHLIGHTS - Q4 FY17

Major Highlights

- ❖ Gross profit increased to Rs 2973 crore, up by 80.51% y.o.y.
- ❖ Net profit for Q4 FY17 at Rs 214 crore as against loss of Rs 3905 crore a year ago.
- ❖ Total expenditure declined by 5.29% y.o.y. Increase in operating expenses contained at 1% y-o-y.
- ❖ Interest expenses, including interest paid on deposits declined by 6.87% y.o.y.
- ❖ Cost of deposits came down to 6.25% from 6.94% last year.
- ❖ Non-Interest Income grew by 73.25% to Rs 2396 crore.
- ❖ % share of non-interest income in total income improved to 18.59%, up from 11.41% a year ago.
- ❖ Net Interest Margin (NIM) (Domestic) at 2.39% and NIM (Global) at 2.23%.
- ❖ ROA at 0.20% and ROE at 4.15% improved over a year ago.
- ❖ Capital adequacy ratio improved to 12.86%, up from 11.08% a year ago.



HIGHLIGHTS - Q4 FY17

Major Highlights

- ❖ Global Business reached Rs 8.37 lakh crore comprising global deposits of Rs 4.95 lakh crore and net advances of Rs 3.42 lakh crore.
- ❖ CASA Deposits increased to Rs 1.50 lakh crore, up by 21.21% y.o.y.
- ❖ CASA share (domestic) improved to 32.85% from 27.38% last year.
- ❖ Gross NPA Ratio declined to 9.63% from 9.97% at December 2016.
- ❖ Net NPA declined to 6.33% compared to 6.72% as at December 2016.
- ❖ Cash Recovery during the quarter at Rs 1183 crore taking the cumulative figure to Rs 4162 crore for FY17.
- ❖ Provision Coverage ratio at 55.62%, up from 52.52% in December 2016.



HIGHLIGHTS - Q4 FY17

Major Highlights

- ❖ Sustained growth in retail assets (Y.o.Y) - Agriculture (10.28%), MSME (11.42%), Retail Lending (8.95%), Direct Housing (18.86%), Vehicle (19.34%), Education (13.55%) and Other Personal loans (14.82%).
- ❖ Branch network has crossed 6000 milestone to reach 6083 and number of ATMs at 10519.
- ❖ E- transactions ratio at 64.7%, up from 54.21% a year ago.
- ❖ 51.59 lakhs Mobile Banking and 30.40 lakhs Net Banking users.



BUSINESS SEGMENTS



PERFORMANCE HIGHLIGHTS- BUSINESS

Amt. in Rs. Crore

Parameters	MAR'16	JUN'16	SEP'16	DEC'16	MAR'17	y.o.y Growth (%)
Deposits	479792	465314	484321	510327	495275	3.23
Advances (net)	324715	321283	327129	331636	342009	5.33
Business	804506	786597	811451	841964	837284	4.07
C-D Ratio(%)	67.68	69.05	67.54	64.98	69.05	...

Market share in deposits at 4.19% and Market share in Advances at 4.25%



PERFORMANCE HIGHLIGHTS- OVERSEAS BUSINESS

Amt. in Rs. Crore

Parameters	MAR'16	MAR' 17	y.o.y Growth %
Deposits	29003	40665	40.21
Advances	21865	27050	23.71
Total Business	50868	67716	33.12
Gross Profit	213	206	(3.29)

Overseas Business constitutes 8.09% of the Global Business



SEGMENT WISE DEPOSITS

Amt. in Rs. Crore

Parameters	MAR'16	JUN'16	SEP'16	DEC'16	MAR'17	y.o.y Growth (%)
Total Deposits	479792	465314	484321	510327	495275	3.23
Current Deposits	19827	20431	20663	21618	22581	13.89
Savings Deposits	103715	107839	111075	132087	127168	22.61
CASA Deposits	123542	128270	131738	153705	149749	21.21
CASA (%) Domestic	27.38	29.27	29.11	32.12	32.85	--
Term Deposits	356249	337044	352583	356622	345527	(3.01)
Retail Term Deposit (RTD)	172285	180462	187270	197560	201173	16.76
% RTD to Domestic Term Dep (Excl. CDs).	56.54	60.70	60.20	62.30	65.90	--

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



LOANS & ADVANCES SEGMENT

Amt. in Rs. Crore

Parameters	MAR'16	JUN'16	SEP'16	DEC'16	MAR'17	y.o.y Growth (%)
Advances (Net)	324715	321283	327129	331636	342009	5.33
Total Priority	145558	147681	154891	153632	160269	10.11
Agriculture	67176	69419	72705	71457	74079	10.28
Other Priority	17150	17835	18297	18440	18895	10.18
Weaker Section	43498	44379	45794	44776	45106	3.70
Minority community	25849	26465	27358	26712	27688	7.11
MSME	66689	67074	70120	70442	74302	11.42
MSE	50898	50997	51995	50518	53818	5.74
Retail Credit	54069	56155	54500	54975	58910	8.95



ACHIEVEMENT UNDER MANDATED TARGETS - PRIORITY SECTOR

Mandated Norms under Priority Sector

Achieved the mandated norms in respect of:

- Total Priority (46.05% to ANBC against 40% norm)
- Agriculture (19.45% to ANBC against 18% norm)
- Weaker Section (11.07% to ANBC against 10% norm)
- Number of Micro Enterprises accounts (16.46% y.o.y growth against 10% norm).
- Credit to specified minority communities (17.28% against 15% norm)
- Credit to women beneficiaries (13.59% to ANBC against 5% norm)



PERFORMANCE OF RETAIL ADVANCES

Amt. in Rs. Crore

Type of Advances	MAR'16	JUN'16	SEP'16	DEC'16	MAR' 17	y.o.y Growth (%)
Housing Loans (Direct)	20475	21195	21819	22415	24337	18.86
Housing Loans (Indirect)	10500	11663	8101	7091	7948	(24.30)
Vehicle loans	4307	4433	4579	4748	5140	19.34
Education loans	6738	6915	7378	7517	7651	13.55
Other Personal Loans	12049	11949	12623	13204	13835	14.82
Retail Total	54069	56155	54500	54975	58910	8.95



EXPOSURE - INFRASTRUCTURE

Amt. in Rs. Crore

Parameters	MAR'16	% Share Total Adv	JUN'16	SEP'16	DEC'16	MAR'17	% Share Total Adv	y.o.y Growth %
Roads	8603	2.65	8526	8370	8278	8264	2.42	(3.94)
Ports	344	0.11	356	361	361	402	0.12	16.86
Airports	1436	0.44	1595	1575	1021	1009	0.30	(29.74)
Power (Generation, Transmission & Distribution)	35220	10.85	33641	32544	32008	30088	8.80	(14.57)
Telecom	5598	1.72	5622	5604	5773	5885	1.72	5.13
Other Infrastructure	3087	0.95	3115	3168	3428	4478	1.31	45.06
Total Infrastructure	54287	16.72	52856	51622	50869	50126	14.66	(7.66)



EXPOSURE - POWER SECTOR & AVIATION

Amt. in Rs. Crore

Parameters	MAR'16	% Share Total Adv	JUN'16	SEP'1 6	DEC'16	MAR' 17	% Share Total Adv	y.o.y Growth %
-Power Generation	22335	6.88	21833	22014	22522	22220	6.50	(0.51)
-Power Transmission	1368	0.42	1181	1147	1087	1152	0.34	(15.79)
-Power Distribution	11516	3.55	10626	9383	8399	6716	1.96	(41.68)
Total Power	35220	10.85	33641	32544	32008	30088	8.80	(14.57)
Of which SEBs	19287	5.94	17651	15670	14844	13189	3.86	(31.62)
Exposure to Aviation	1843	0.57	1841	1642	1544	1578	0.46	(14.38)



EXPOSURE TO OTHER SECTORS

Amt. in Rs. Crore

Parameters	MAR'16	JUN'16	SEP'16	DEC'16	MAR'17	y.o.y Growth (%)
EXPOSURE TO CAPITAL MARKET						
Outstanding	2553	2116	2036	2099	2045	(19.89)
EXPOSURE TO NBFCs						
Total	25510	24242	22603	22330	25602	0.36
Out of above :						
HFCs	10196	11049	8053	7919	9988	(2.04)
Private	10642	8976	9402	11054	11749	10.40
Public	4273	3829	3935	3015	3310	(22.54)
EXPOSURE TO COMMERCIAL REAL ESTATE						
Outstanding	3803	4065	3543	3920	4097	7.73



FINANCIALS



PROFITABILITY- Q4 FY17

Amt. in Rs. Crore

Parameters	Q4 FY16	Q1 FY17	Q2 FY17	Q3 FY17	Q4 FY17	y.o.y Growth (%)
Total Income	12116	11786	12187	12079	12889	6.38
Total Expenses	10470	9967	10046	10098	9916	(5.29)
Operating Profit	1647	1819	2141	1981	2973	80.51
Provisions	5552	1590	1784	1659	2759	(50.31)
Net Profit	-3905	229	357	322	214	--
Net Int. Income	2374	2307	2443	2414	2708	14.09
Non Int. Income	1383	1585	1782	1792	2396	73.25



PROFITABILITY -FY17

Amt. in Rs. Crore

Parameters	March 2015	March 2016	March 2017	y.o.y Growth (%)
Total Income	48300	48897	48942	0.09
Total Expenses	41350	41751	40028	(4.13)
Operating Profit	6950	7147	8914	24.72
Provisions	4248	9959	7792	(21.76)
Net Profit	2703	(2813)	1122	--
Net Interest Income	9664	9763	9872	1.11
Non Interest Income	4550	4875	7554	54.95



BREAK-UP : INCOME - Q4 FY17

Amt. in Rs. Crore

Parameters	Q4 FY16	Q1 FY17	Q2 FY17	Q3 FY17	Q4 FY17	y.o.y Growth (%)
Interest on Advances	7521	7436	7505	7423	7221	(3.99)
Interest on Investments	2691	2505	2613	2722	2871	6.72
Other Interest Income	521	261	287	142	400	(23.10)
Total Interest Income	10733	10202	10405	10288	10493	(2.24)
Non - Interest Income	1383	1585	1782	1792	2396	73.25
Total Income	12116	11786	12187	12079	12889	6.38



BREAK-UP : INCOME -FY17

Amt. in Rs. Crore

Parameters	March 2015	March 2016	March 2017	y.o.y Growth (%)
Interest on Advances	32066	31377	29586	(5.71)
Interest on Investments	10924	11408	10711	(6.11)
Other Interest Income	760	1237	1091	(11.83)
Total Interest Income	43750	44022	41388	(5.98)
Non - Interest Income	4550	4875	7554	54.95
Total Income	48300	48897	48942	0.09



BREAK-UP : EXPENDITURE - Q4 FY17

Amt. in Rs. Crore

Parameters	Q4 FY16	Q1 FY17	Q2 FY17	Q3 FY17	Q4 FY17	y.o.y Growth (%)
Interest Expenses	8359	7894	7963	7874	7785	(6.87)
Interest on Deposits	7774	7334	7360	7554	7313	(5.93)
Staff Expenses	1240	1208	1217	1306	1184	(4.46)
Other Op Exp	871	865	866	918	947	8.78
Total Op Exp	2110	2073	2083	2224	2132	1.00
Total Expenses	10470	9967	10046	10098	9916	(5.29)



BREAK-UP : EXPENDITURE - FY17

Amt. in Rs. Crore

Parameters	March 2015	March 2016	March 2017	y.o.y Growth (%)
Interest Expenses	34086	34259	31516	(8.01)
Interest on Deposits	32026	32350	29560	(8.62)
Staff Expenses	4274	4446	4915	10.55
Other Operating Expenses	2989	3046	3597	18.09
Total Operating Expenses	7264	7492	8512	13.62
Total Expenses	41350	41751	40028	(4.13)



BREAK-UP: NON-INTEREST INCOME Q4 FY17

Amt. in Rs. Crore

Parameters	Q4 FY16	Q1 FY17	Q2 FY17	Q3 FY17	Q4 FY17	Y-o-Y Growth(%)
Com & Exchange	250	224	337	267	363	45.20
-Of which Bancassurance	27	17	18	21	35	29.63
Profit from Exch. Transactions	193	276	317	264	114	(40.93)
Rent - Lockers	2	81	3	2	2	--
Dividend Income	26	5	29	6	23	(11.54)
Recovery in W/Off A/cs	96	50	161	91	187	94.79
Service Charges & Oth. Msc Income	480	342	432	415	582	21.25
Total (Excl. Treasury Profit)	1047	978	1279	1045	1271	21.39
Trading Profit (net)	336	607	503	747	1125	234.82
Total (Incl. Trading Profit)	1383	1585	1782	1792	2396	73.25

73.25% Y-o-Y increase in Non-Interest Income



BREAK-UP: NON-INTEREST INCOME- FY17

Amt. in Rs. Crore

Parameters	March 2015	March 2016	March 2017	Y-o-Y Growth (%)
Com & Exchange	929	917	1191	29.88
-Bancassurance	58	70	91	30.00
Profit from Exchange Transactions	782	669	971	45.14
Rent - Lockers	75	83	88	6.02
Dividend Income	81	63	63	--
Recovery in Written/Off Accounts	381	608	489	(19.57)
Service Charges & Other Misc. Income	1096	1545	1770	14.56
Total (Excl. Treasury Profit)	3402	3885	4572	17.68
Trading Profit	1148	990	2982	201.21
Total (Incl. Treasury Profit)	4550	4875	7554	54.95

54.95 % Y-o-Y increase in Non-Interest Income



BREAK-UP : PROVISIONS- Q4FY17

Amt. in Rs. Crore

Provisions for	Q4 FY16	Q1FY17	Q2FY17	Q3FY17	Q4FY17
NPAs	5883	1469	1558	1487	2924
Standard Assets	(276)	(22)	(8)	27	29
Provisions on Investments	(85)	17	15	85	45
Tax	(779)	97	198	175	50
Restructured & Others	809	29	21	(114)	(289)
Total Provision &Contingency	5552	1590	1784	1659	2759



BREAK-UP : PROVISIONS - FY17

Amt. in Rs. Crore

Provisions for	March 2015	March 2016	March 2017
NPAs	3771	9608	7438
Standard Assets	154	(459)	25
Provisions on Investments	(658)	268	162
Tax	795	(373)	520
Restructured & Others	186	915	(353)
Total Provision &Contingency	4248	9959	7792



EARNINGS PROFILE

(In %)

Parameters	MAR'16	JUN'16	SEP'16	DEC'16	MAR' 17
NIM - Domestic	2.34	2.29	2.35	2.34	2.39
NIM - Global	2.19	2.15	2.19	2.19	2.23
ROAA	(0.52)	0.17	0.21	0.22	0.20
ROE (Annualized)	(10.69)	3.50	4.44	4.58	4.15
Cost-Income Ratio (Cumulative)	50.65	52.74	50.70	51.25	48.85



COST AND YIELD TRENDS

(In %)

	MAR'16	JUN'16	SEP'16	DEC'16	MAR' 17
Cost of Deposits	6.94	6.45	6.38	6.31	6.25
Cost of Funds	6.31	5.86	5.78	5.68	5.59
Yield on Advances	9.71	9.15	9.15	9.09	8.99
Yield on Funds	8.11	7.58	7.51	7.39	7.35
Yield on Investments	7.92	7.92	7.88	7.82	7.75



INVESTMENT CLASSIFICATION

Amt. in Rs. Crore

Parameters	March 2015	% Share in Total Portfolio	March 2016	% Share in Total Portfolio	March 2017	% Share in Total Portfolio
SLR	122508	85%	118091	83.31	127484	85.02
Non SLR	22084	15%	23661	16.69	22460	14.98
Total (Domestic)	144592	100%	141752	100	149944	100
Held For Trading	947	0.67%	293	0.21	488	0.32
Available For Sale	41181	28.99%	39149	27.51	43474	28.94
Held To Maturity	99933	70.34%	102868	72.28	106303	70.74
Modified Duration	4.37	--	4.71	--	5.10	--
Total (Global)	142061	100%	142309	100%	150266	100



ASSET QUALITY



ASSET QUALITY

Amt. in Rs. Crore

PARTICULARS	MAR'16	JUN'16	SEP'16	DEC'16	MAR'17
Gross NPA	31638	32334	33315	34339	34202
Gross NPA Ratio (%)	9.40	9.71	9.81	9.97	9.63
Net NPA	20833	21494	21887	22296	21649
Net NPA Ratio (%)	6.42	6.69	6.69	6.72	6.33
Cash Recovery (cumulative)	3976	918	1958	2979	4162



Gross NPA Movement (Global)

PARTICULARS	Amt. in Rs. Crore					
	2015-16 (Yearly)	Q - 1 2016-17	Q - 2 2016-17	Q - 3 2016-17	Q - 4 2016-17	2016-17 (Yearly)
Opening Gross NPA	13040	31638	32334	33315	34339	31638
Additions :	24724	3878	2449	2225	3100	11652
Out of which : i) Fresh Slippages		3230	2061	2010	2936	10237
ii) Debits in Existing NPAs		648	388	215	164	1415
Sub Total	37764	35516	34783	35540	37439	43290
Less: Reduction (a+b+c)	6126	3182	1468	1201	3237	9088
a. Recovery for Movement (excl recovery in W/O a/cs, & U/A int.)	1279	412	300	239	327	1278
b. Upgradation	1460	1426	279	116	444	2265
c. Write Off (Including Addn Prudential W/o)	3387	1344	889	846	2466	5545
Gross NPA - Closing Balance	31638	32334	33315	34339	34202	34202
Gross Advances	336548	333121	339511	344564	355306	355306
Gross NPA %	9.40	9.71	9.81	9.97	9.63	9.63
Net NPA	20833	21494	21887	22296	21649	21649
Net NPA %	6.42	6.69	6.69	6.72	6.33	6.33
Total Cash Recovery (incl.rec. in Wri.-off a/cs, recovery in Current Year slippage & U/A interest)	3976	918	1040	1021	1183	4162
Recovery under Loss Assets (Loss assets as at 31.03.2016 – Rs.6285 Cr.)	461 (9.40%)	61 (0.97%)	87 (1.38%)	112 (1.78%)	92 (1.46%)	352 (5.60%)
Recovery in Written off A/cs (Tech. W/O a/cs & Bad Debts W/O a/cs)	617	147	131	173	254	705



NPA COMPOSITION

Amt. in Rs. Crore

Parameters	MAR'16	JUN'16	SEP'16	DEC'16	MAR'17
Gross Advances	336548	333121	339511	344564	355306
Sub-Standard	17390	17624	17430	17234	8016
Doubtful	14248	14710	15885	17105	26186
Loss	Nil	Nil	Nil	Nil	Nil
Provision Coverage Ratio(%)	50.11	50.82	51.75	52.52	55.62



SECTOR-WISE NPA SLIPPAGES

Amt. in Rs. Crore

SECTOR	Q4 FY16	Q1 FY17	Q2 FY17	Q3 FY17	Q4 FY17	% to total Slippages (Q-4)
Micro & Small Ent.	990	1346	960	459	155	5.00
Agriculture	538	602	233	130	611	19.71
Other Priority Sector	107	382	163	157	90	2.90
Total Priority Sector	1635	2330	1356	746	856	27.61
Medium Industries	409	221	115	99	235	7.58
Large Industries	11417	1099	232	946	1486	47.94
Other Non-Priority	777	211	687	225	178	5.74
Total Non-Priority	12603	1531	1034	1270	1899	61.26
Total (Domestic)	14238	3861	2390	2016	2755	88.87
Overseas	364	17	59	209	345	11.13
Total (Global)	14602	3878	2449	2225	3100	100.00



SECTOR- WISE NPA OUTSTANDING

Amt. in Rs. Crore

SECTOR	MAR'16	JUN'16	SEP'16	DEC'16	MAR'17
Micro & Small Enterprises	4663	5076	5618	5698	5558
Agriculture	2159	2401	2611	2394	2757
Other Priority Segments	588	664	646	670	555
Medium Enterprises	1483	1505	1399	1409	1336
Large Industries	18037	18303	17924	18843	18286
Other Non-Priority Segments	4708	4385	5117	5325	5710
Total	31638	32334	33315	34339	34202



SECTORAL CONTRIBUTION OF NPA

Amt. in Rs.Crore

Particulars	MAR'16	JUN'16	SEP'16	DEC'16	MAR'17
Gross Advances	336548	333121	339511	344564	355306
Gross NPA	31638	32334	33315	34339	34202
Gross NPA %	9.40	9.71	9.81	9.97	9.63
Priority Sector Advances	147771	147681	154891	153631	160099
PS as % to Gross Advances	43.91	44.33	45.62	44.58	45.05
Total PS NPA	7411	8141	8875	8763	8870
Total PS NPA%	5.01	5.51	5.73	5.70	5.54
Share of PS NPA to Gross NPA	23.42	25.18	26.14	25.52	25.93
Agriculture NPA	2159	2401	2611	2394	2757
Agriculture NPA%	3.21	3.46	3.59	3.35	3.72
MSE NPA	4663	5076	5618	5698	5558
MSE NPA %	9.16	10.22	10.80	11.28	10.36
Other Priority NPA	588	664	646	670	555
Other Priority NPA %	1.97	2.32	2.14	2.12	1.71



RESTRUCTURED ASSETS

Amt. in Rs.Crore

Particulars	Mar 2015	Mar 2016	Mar 2017
Gross Advances	334947	336545	355306
Restructured Assets	28371	23227	21562
% of Std. Restructured Assets to total Advances	6.71	3.88	2.87
% of Total Restructured Assets to total Advances	8.47	6.90	6.07
CDR	10490	8990	8399
% of CDR to Total Restructured Advances	36.97	38.70	38.95
NON-CDR	17881	14237	13163
% of Non CDR to Total Restructured Advances	63.03	61.30	61.05



Sector wise Cumulative Restructured accounts

Amt. in Rs.Crore

Sector	March 2015	March 2016	March 2017
	Amt	Amt	Amt
Agriculture	470	374	277
MSME	1509	1671	1483
Housing Loans	525	276	179
Large Advance	25470	20721	19430
Others	397	185	193
Total	28371	23227	21562



Sector wise Restructured accounts for Q4 FY7

Amt. in Rs.Crore

Sector	Q4 FY2016-17	
	A/cs	Amt.
Agriculture	40	05
MSME	105	08
Housing Loans	13	01
Large Advance	10	205
Others	19	14
Total	187	233



RESTRUCTURED ASSETS

Amt. in Rs.Crore

Particulars	FY 2014-15	FY 2015-16	FY 2016-17
	As on 31.03.2015	As on 31.03.2016	As on 31.03.2017
CDR	10490	8990	8399
NON CDR	17881	14237	13163
Total	28371	23227	21562



SECTOR WISE RESTRUCTURED ACCOUNTS

Amt. in Rs.Crore

Name of the Sector Details of restructured Accounts	As on 31 st March 2017		
	No. of a/cs	Amnt	% to cumulative Outstanding Amt.
INFRASTRUCTURE (a+b+c+d+e+f+g+h)	104	7796	36.16
Of Which Power			0
POWER (a+b+c+d)	40	3623	16.80
State DISCOMS (a)	03	105	
State Transmission (b)	--	--	
State Generation (c)	--	--	
Private (d)	37	3518	
Of Which ROADS (e)	47	2126	9.86
Of Which PORTS (f)	4	257	1.19
Of Which AVIATION (g)	3	982	4.55
Of Which TELECOMMUNICATION(h)	10	809	3.75
MINING	28	35	0.16
IRON AND STEEL	157	3159	14.65
TEXTILE	355	1706	7.91
ENGINEERING	247	954	4.42
PHARMACEUTICAL	43	397	1.84
CEMENT	18	346	1.60
HARDWARE	25	78	0.36
SHIPPING	3	00	0.00
EDIBLE OIL	18	118	0.55
AGRICULTURE	3830	277	1.29
HOUSING	2965	179	0.83
CHEMICAL	23	36	0.17
CONSTRUCTION	109	3476	16.12
OTHER INDUSTRIES	365	1473	6.83
OTHER SERVICES	4213	1532	7.10
TOTAL	12503	21562	100.00



CAPITAL ADEQUACY -BASEL III March 2017

Capital
Adequacy
Ratio

- **CRAR of 12.86 % vs 10.25% norm including CCB**
 - **CET1 ratio at 8.92% vs. 6.75% norm including CCB**
 - **Tier I ratio at 9.77 %**
 - **Tier II ratio at 3.09%**
- (CCB-Capital Conservation Buffer)

Comfortable Capital Adequacy Position



CAPITAL ADEQUACY - BASEL III

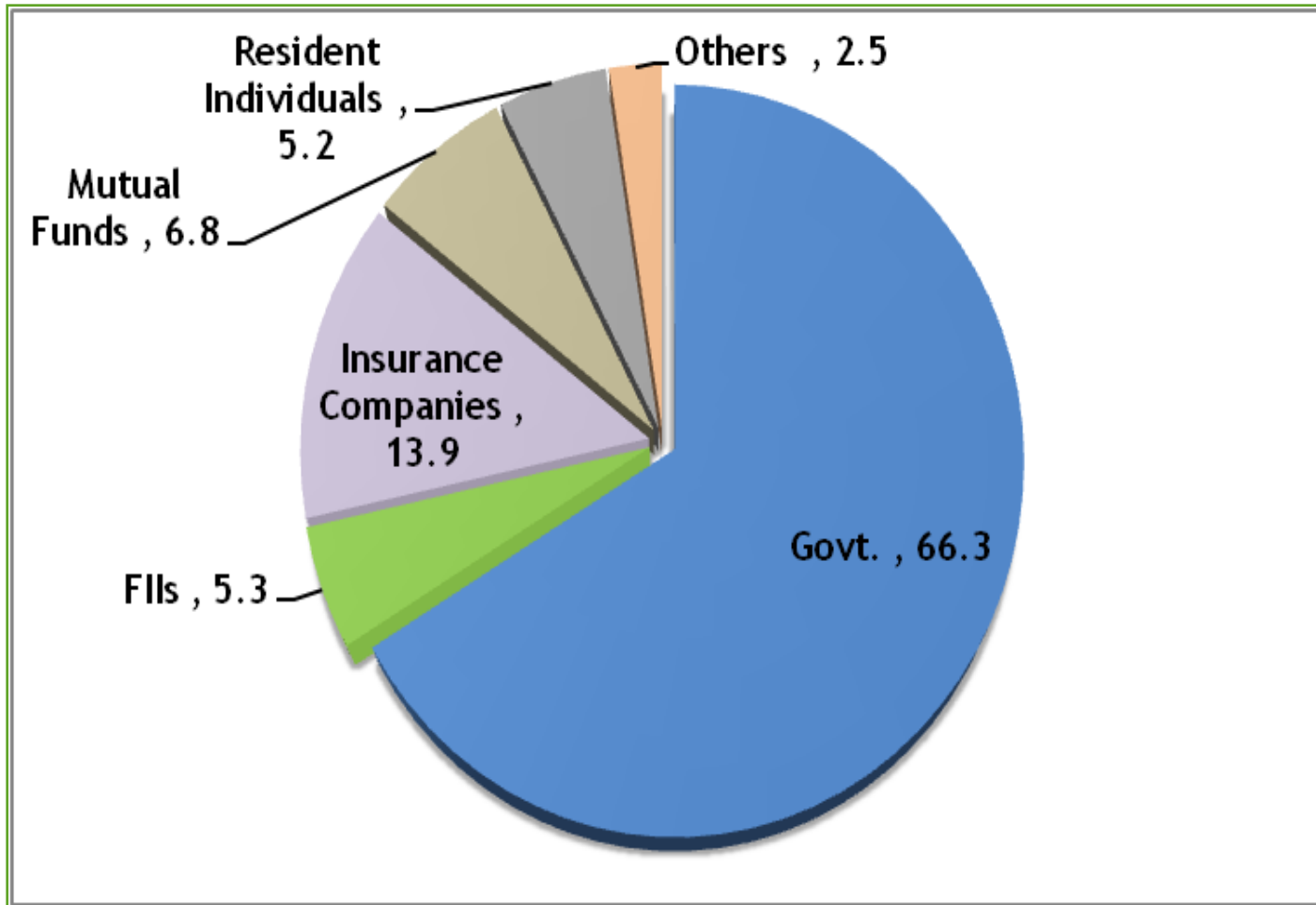
Amt. in Rs. Crore

Particulars	Mar' 16	JUN' 16	SEP' 16	DEC' 16	MAR' 17
Gross Advances	336548	333121	339511	344564	355306
RWAs	333869	331469	331367	340820	338999
RWAs/ Gross Adv (%)	99.20	99.50	97.60	98.91	95.41
Tier I Capital	29372	29276	29394	30713	33122
Tier I Ratio%	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%	CET:8.92 % AT I:0.85% Tier I:9.77%
Tier II Capital	7633	10854	11011	11130	10472
Tier II Ratio(%)	2.28	3.28	3.32	3.27	3.09
Total Capital	37005	40130	40406	41843	43594
CRAR%	11.08	12.11	12.19	12.28	12.86



SHAREHOLDING PATTERN

As on Mar 31, 2017



Govt.	66.3
Insurance Companies	13.9
Mutual Funds	6.8
FIs	5.3
Resident Individuals	5.2
Others	2.5



FINANCIAL INCLUSION



Pradhan Mantri Jan Dhan Yojana

Prime Minister's Social Security Schemes



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	Mar 16	Mar 17
Accounts opened (Number in lakh)	74.31	64.66
Deposits (Rs. In Crore)	1317	1858
RuPay cards issued (Number in lakhs)	71.61	42.59
Aadhar Seeding under PMJDY (Number in lakhs)	40.14	37.84
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	Mar 16	Mar 17
Pradhan Mantri Suraksha Bima Yojana (PMSBY) in lakh	46.14	37.18
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in lakh	20.04	13.65
Atal Pension Yojana (APY) in lakh	0.67	1.05

Progress Under MUDRA Yojana (PMMY) (Rs in Crore)				
Category	As on 31.03.2016		As on 31.03.2017	
	Sanction Amt	Outstanding Amt	Sanction Amt	Outstanding Amt
Shishu (< Rs.50K)	965	874	795	671
Kishor (Above Rs.50K- Rs.5.00 Lacs)	4248	3564	2873	2459
Tarun (Above Rs.5.00 lacs to Rs.10.00 lacs)	2488	2065	1633	1459
Total	7701	6503	5301	4589



IMPORTANT CUSTOMER-FRIENDLY TECHNOLOGY INITIATIVES IN Q4 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.**
- ❖ **On-boarding of merchants on alternative digital payment platforms like Canara empower-UPI/BHIM App & Aadhaar payment app for merchants.**







MAJOR AWARDS/ACCOLADES for Q4 FY17






- ❖ Golden Peacock Award 2016 under CSR activities
- ❖ SKOCH Award 2016 for SME Enablement
- ❖ SME Excellence Award for Best SME lending during 2015-16 by ASSOCHAM
- ❖ MSME Excellence Award 2017 by Federation of Industrial Trade and Services (FITS)
- ❖ SKOCH Order of Merit and Silver Awards 2016 for Bancassurance during 46th SKOCH Summit
- ❖ ASSOCHAM Social Banking Excellence Awards 2016
- ❖ CSR Leadership Awards 2016 for Best CSR Practices by World CSR Congress
- ❖ Corporate Vigilance Excellence Award 2016-17 in Banking Sector, consecutively for the 4th year, instituted by M/s Institute of Public Enterprise.



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 <small>जी.पी.सी.</small> 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

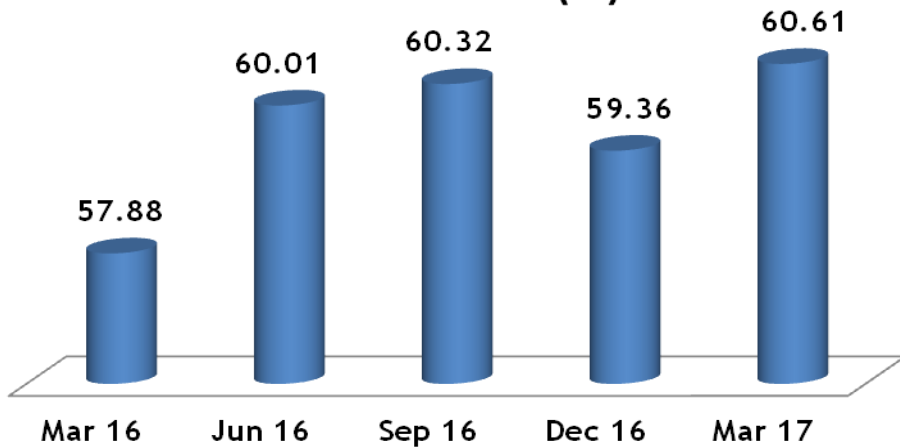


BUSINESS STRATEGY

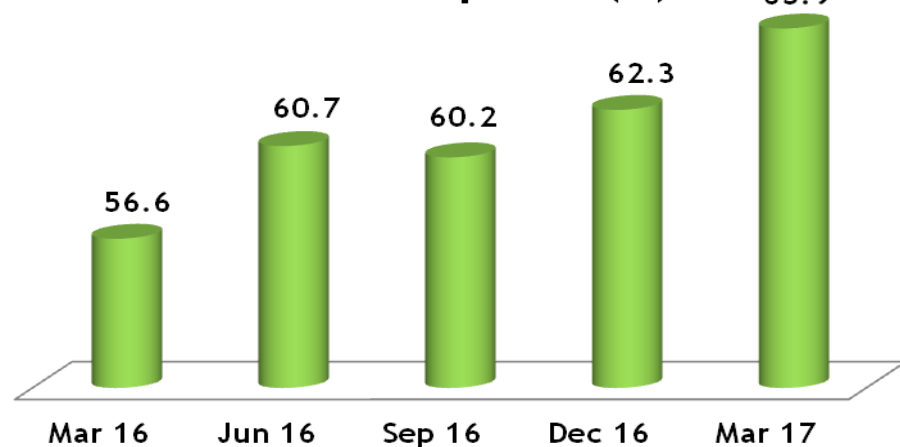


FOCUS ON RETAIL BUSINESS

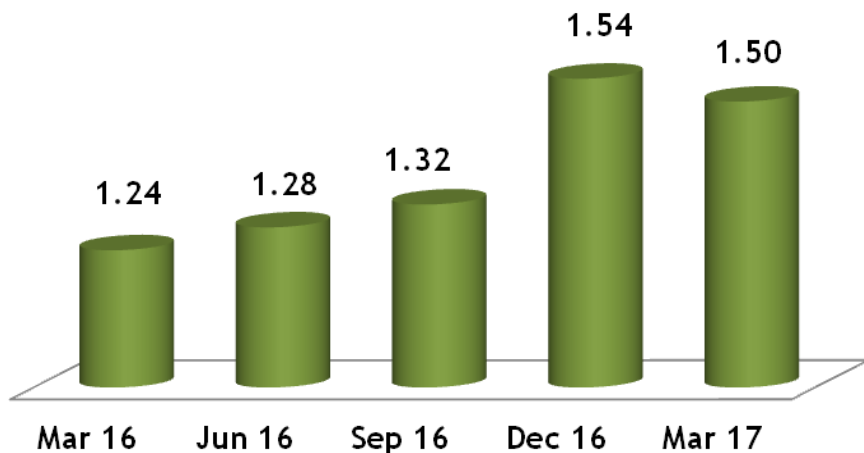
Retail Assets (%)



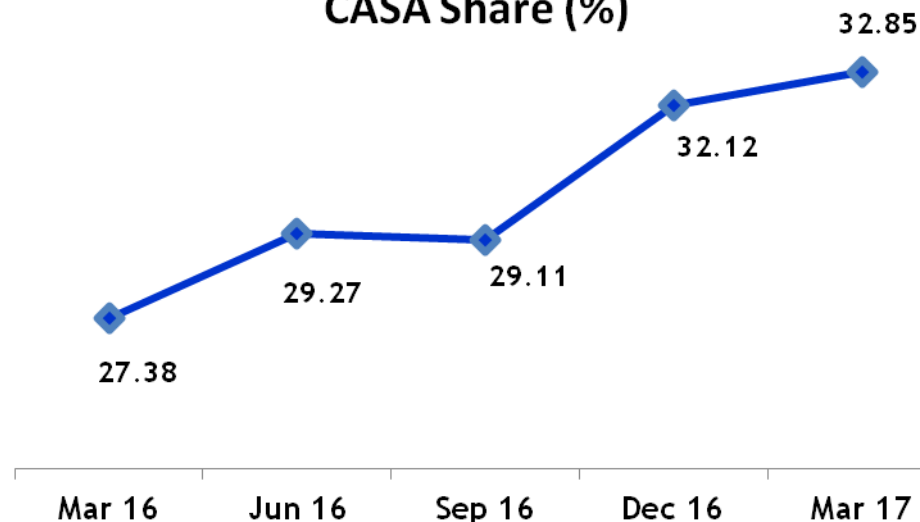
Retail Deposits (%)



CASA Deposit (Rs in lakh crore)



CASA Share (%)



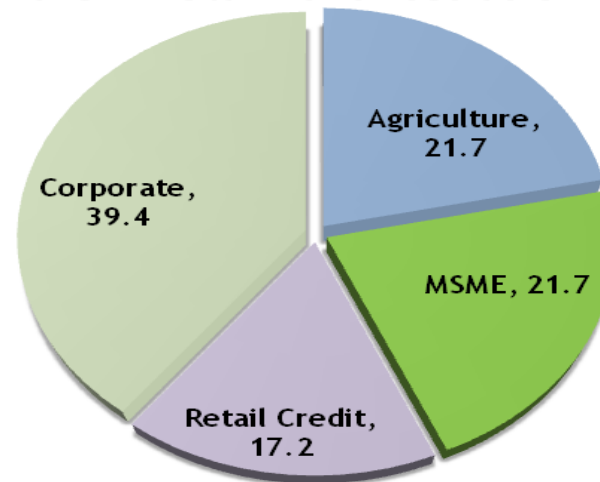


CREDIT FOCUS

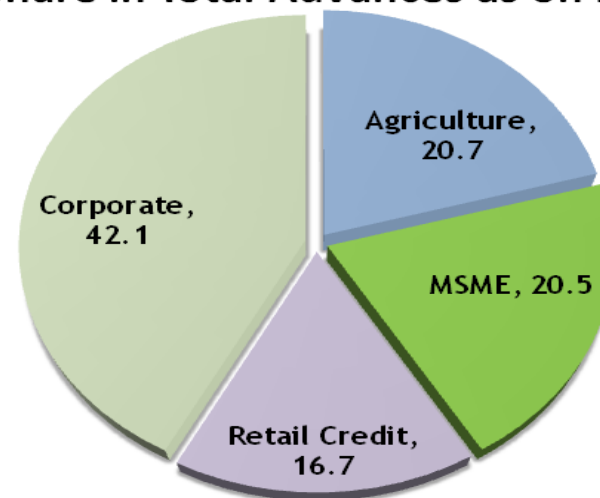
Amt. in Rs. Crore

Parameters	Mar'16	Mar'17
Agriculture	67176	74079
Y-o-Y Growth (%)	14.1	10.3
MSME	66689	74302
Y-o-Y Growth (%)	10.0	11.4
Retail Credit	54069	58910
Y-o-Y Growth (%)	27.8	9.0
Corporate Credit	136781	134718
Y-o-Y Growth (%)	-18.7	-1.5

% Share in Total Advances as on Mar'17



% Share in Total Advances as on Mar'16





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

Star Level	No of branches
5 Star	165
4 Star	67
3 Star	194
2 Star	518
1 Star	267
Total	1211

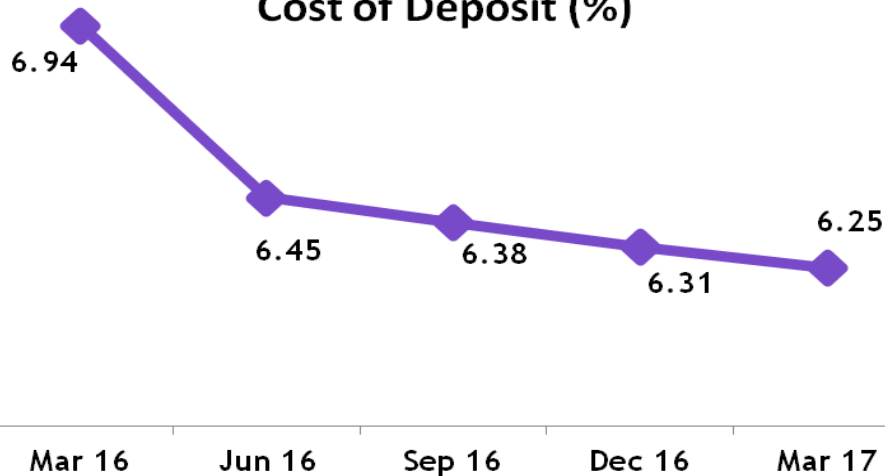
Branch Transformation:

- ✓ 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

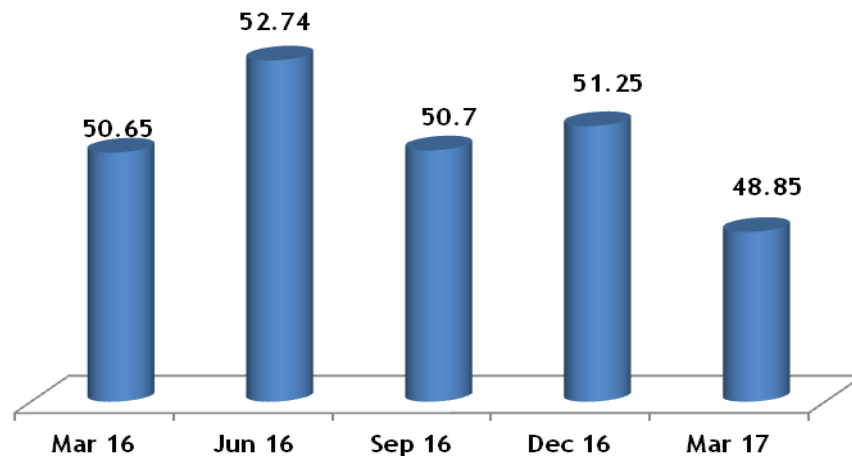


Thrust on Increasing Income & Reducing Cost

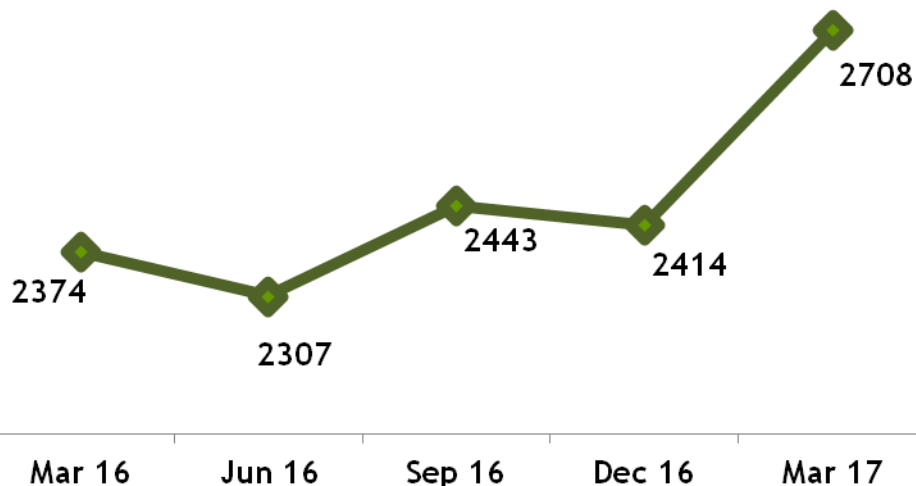
Cost of Deposit (%)



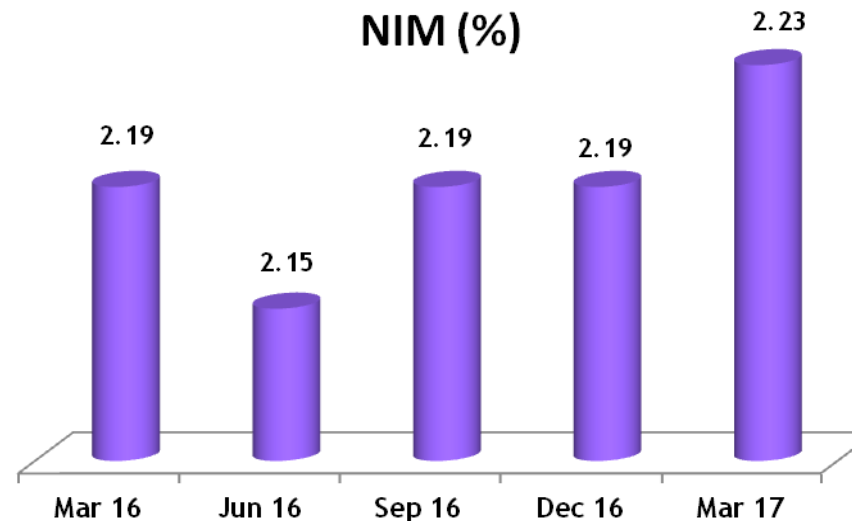
Cost income Ratio



Net Interest Income (Rs in crore)



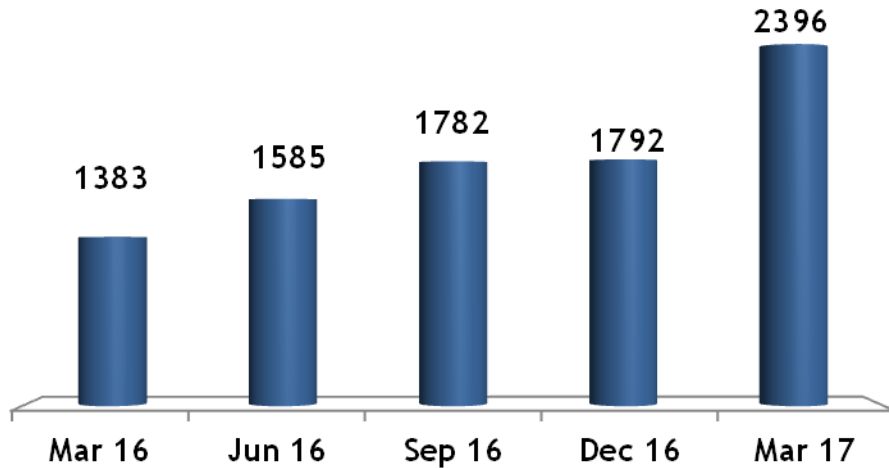
NIM (%)



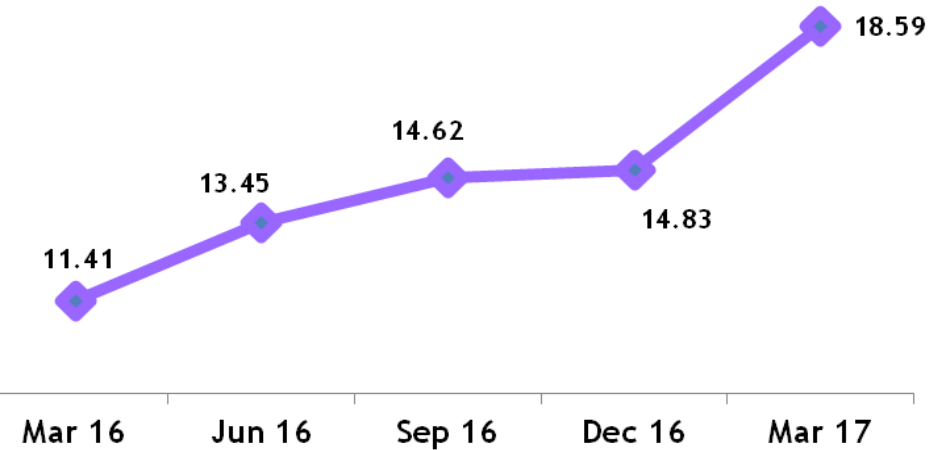


Improving Non Interest Income

Non Interest Income (Rs in crore)



Share of NII to Total Income



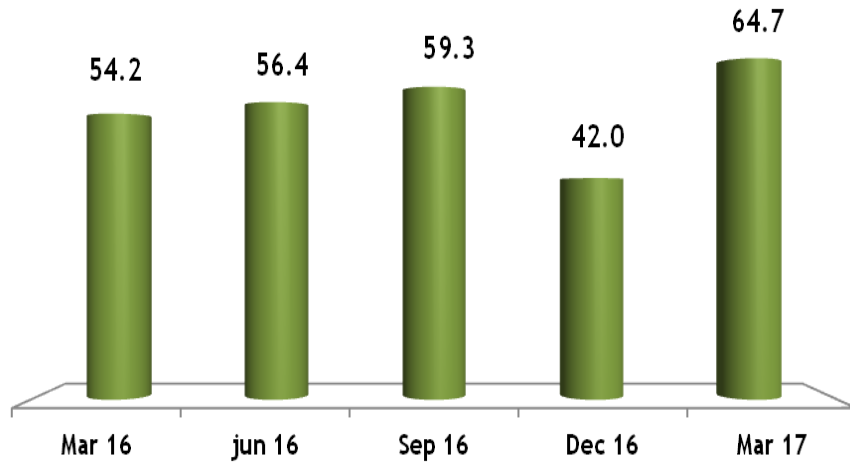
- To garner new business under LC / BG.
- Recovery in written off accounts.
- Improving Government Business .
- Income from third party products.

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

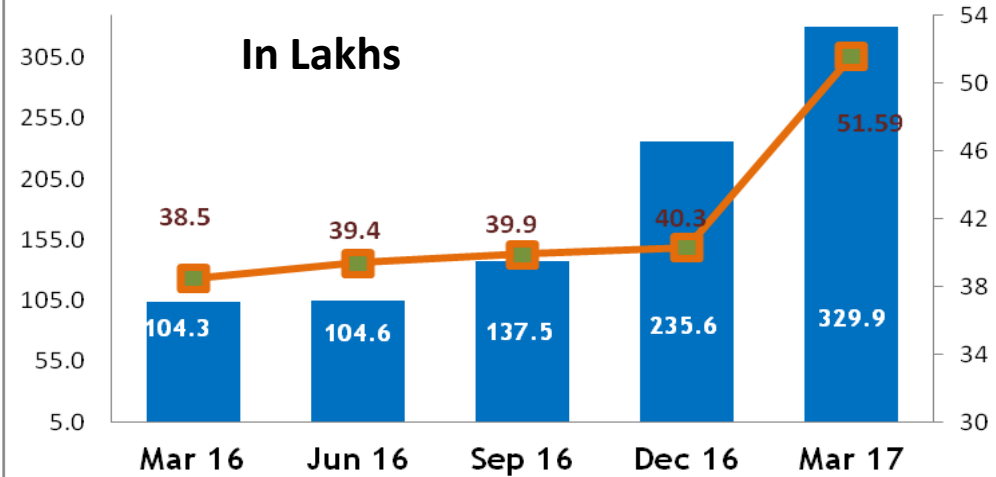


Enhancing Digital Footprints

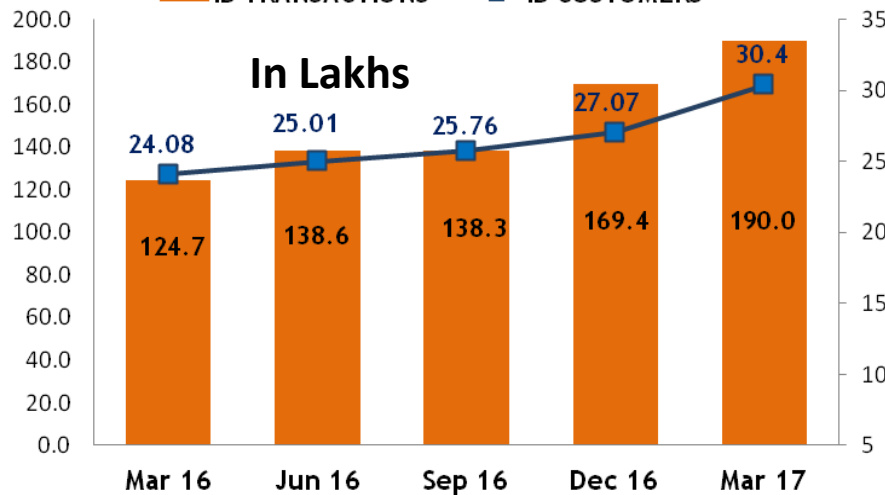
% E- Transactions



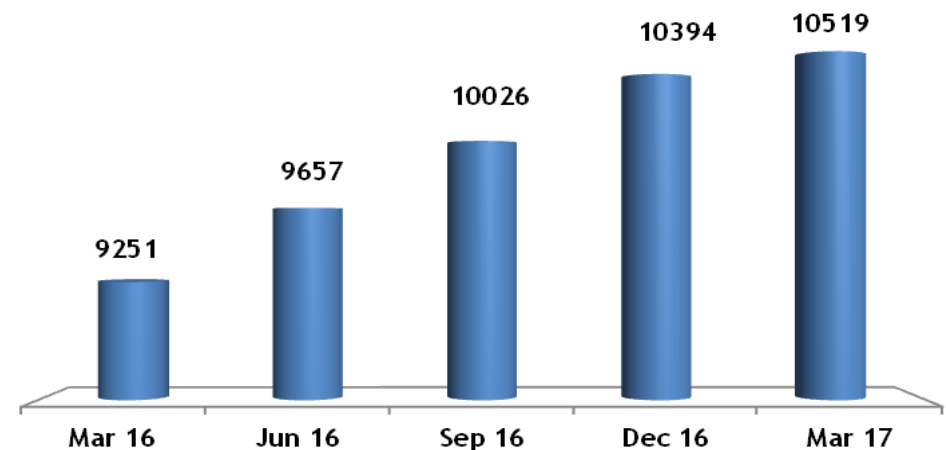
MB TRANSACTIONS MB CUSTOMERS



IB TRANSACTIONS IB CUSTOMERS



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	MAR'15	MAR'16	MAR'17
Branch Network	5682	5849	6083
ATM Strength	8533	9251	10519
Debit Card (In Lakh)	255	319	331

<i>E-Lounges</i>	182
------------------	-----

**6075 domestic
Branches**

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

Population group	No. of branches	% to total
Rural	1773	29.19
Semi-Urban	1936	31.87
Rural + Semi-Urban	3709	61.05
Urban	1138	18.73
Metro	1228	20.21
TOTAL Domestic	6075	100.00

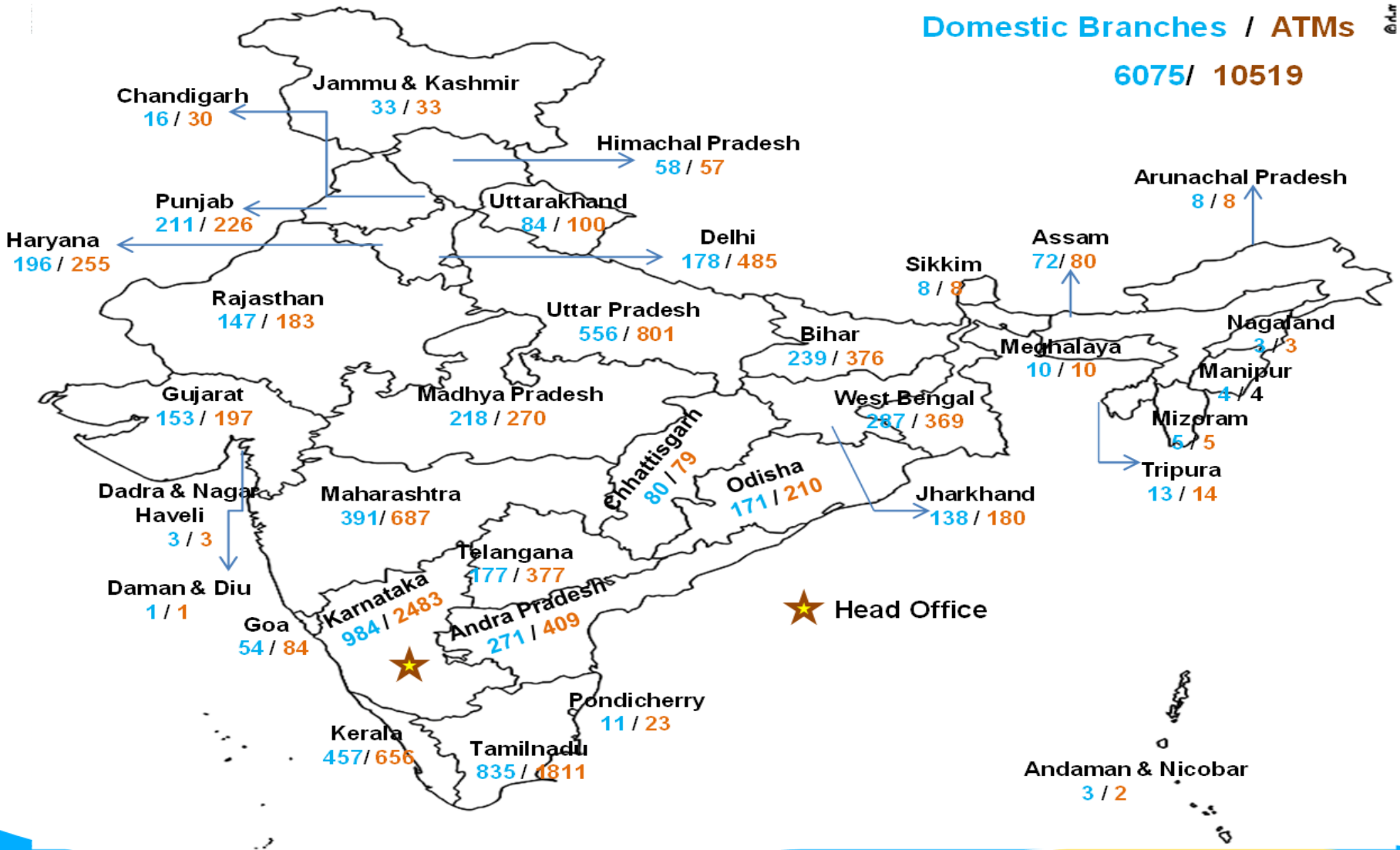


EXPANDING THE REACH

Domestic Branches / ATMs

6075 / 10519

@Canara



★ Head Office



EXPANDED CLIENTELE

(In Lakhs)

	MAR'15	MAR'16	MAR'17	Y-o-Y Increase	Y-o-Y Growth (%)
Clientele	657	725	779	54	7.45
No. of Deposit A/cs	585	644	697	53	8.23
No. of Borrowal A/cs	72	81	82	1	1.23

7.79 crore Strong Clientele Accounts

54 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