

केनरा बैंक
भारत सरकार का उपक्रम



Canara Bank
A Government of India Undertaking
Together We Can

Financial Results Q2 FY 2020



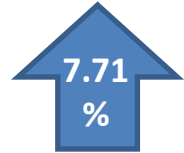
Analyst Presentation

NSE: CANBK

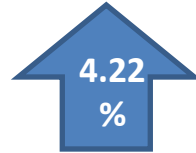
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Performance Highlights - Q2 FY2020 (Y-o-Y)

Total Business
Rs. 1055653 cr



Gross Advances
Rs. 446217 cr



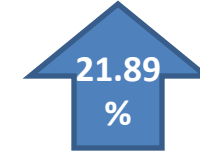
Total Deposits
Rs. 609436 cr



Operating Profit
Improved from
Rs.2327 Cr to Rs.2545 Cr



Net Profit
Improved from
Rs.300 Cr to Rs.365 Cr



Key Ratios



Capital Adequacy (Basel III)



Improving Asset Quality (Q-o-Q)



Amt. in Rs. Crore

Parameters	Mar'18	Sep'18	Mar'19	Jun'19	Sep'19	Growth %	Growth %
						Q-o-Q	Y-o-Y
Global Deposits	524772	551926	599033	610674	609436	(0.20)	10.42
Global Advances (Gross)	400843	428158	444216	449290	446217	(0.68)	4.22
Global Business	925615	980084	1043249	1059964	1055653	(0.41)	7.71
Global C-D Ratio (%)	76.38	77.58	74.16	73.57	73.22	--	--
Global Advances (Net)	381703	409529	427727	432768	429319	(0.80)	4.83

Year-on-year addition in Global business (Gross) - Rs. 0.75 Lakh Crore.

Domestic & Overseas Business

Amt. in Rs. Crore

Domestic Business							
Parameters	Mar'18	Sep' 18	Mar'19	Jun'19	Sep'19	Gr. % Q-o-Q	Gr. % Y-o-Y
Domestic Deposits	485994	523947	565917	577439	574110	(0.58)	9.57
Domestic Advances (Gross)	371205	405958	419005	423548	418555	(1.18)	3.10
Domestic Business	857199	929905	984921	1000987	992665	(0.83)	6.75
C-D Ratio(%)	76.38	77.48	74.04	73.35	72.90	--	--
Overseas Business							
Parameters	Mar'18	Sep' 18	Mar'19	Jun'19	Sep'19	Gr. % Q-o-Q	Gr. % Y-o-Y
Overseas Deposits	38778	27979	33116	33235	35326	6.29	26.26
Overseas Advances (Gross)	29638	22200	25211	25742	27662	7.46	24.60
Overseas Business	68416	50179	58328	58977	62988	6.80	25.53

Domestic Market share* -

✓ Deposits Market share- 4.31% and Advances Market Share- 4.21%

*(as of 27.09.2019) Source: RBI Weekly Statistical Supplement)

(Rs. in Crores)

Parameters	Mar-18	Sep-18	Mar-19	Jun-19	Sep-19	Growth % Q-o-Q	Growth % Y-o-Y
Global Deposits	524772	551926	599033	610674	609436	(0.20)	10.42
Global Advances (Gross)	400843	428158	444216	449290	446217	(0.68)	4.22
Global Business	925615	980084	1043249	1059964	1055653	(0.41)	7.71
Saving Deposits	142051	146446	151535	148529	153235	3.17	4.64
Current Deposits	24984	23212	23274	21790	32499	49.14	40.01
CASA Deposits	167035	169659	174809	170319	185734	9.05	9.48
Domestic CASA Share (as % of Domestic Deposits)	34.28	32.34	30.86	29.46	30.52		
Retail Term Deposits	217298	218914	232205	236751	242174	2.29	10.63
Business per Employee	15.73	16.46	17.88	18.45	17.84	(3.29)	8.43
Operating Profit	1765	2327	2973	2440	2545	4.30	9.37
Operating Profit per Employee (Annualised Rs. In Lakhs)	12.00	15.63	20.38	16.99	17.21	1.28	10.10
(In numbers)							
Total No of Employees	58855	59557	58350	57449	59162	2.98	(0.66)
Banking Outlet Network	6212	6308	6300	6323	6310	(0.21)	0.03
ATM Strength	9395	9207	8851	8837	8801	(0.41)	(4.41)

Credit Portfolio

(Rs. in Crores)

Parameters (Amount O/s)	Mar-18	Sep-18	Mar-19	Jun-19	Sep-19	Growth % Q-o-Q	Growth % Y-o-Y
I. Priority Sector Credit							
1. Agriculture Credit							
(a) Retail - Agri. Credit	77120	80699	84288	86462	89456	3.46	10.85
(b) Non-Retail - Agri. Credit	5336	5808	6255	6227	6378	2.42	9.81
(c) Total Agri. Credit (a+b)	82456	86507	90543	92689	95834	3.39	10.78
2. MSME Credit							
(d) Retail MSME Credit	42602	44098	44932	45311	45529	0.48	3.25
(e) Non-Retail MSME Credit	39496	44045	40236	43540	41318	(5.10)	(6.19)
(f) Total MSME Credit (d+e)	82098	88143	85168	88851	86847	(2.26)	(1.47)
3. Other Priority Sector (OPS)							
(g) Retail - OPS Credit	18393	18490	18115	24380	24947	2.33	34.92
(h) Non-Retail- OPS Credit	366	397	1300	1450	1496	3.17	276.83
(i) Total Priority Credit (c+f+g+h)	183313	193537	195126	207370	209124	0.85	8.05
II. Non-Priority Sector Credit							
(j) Retail - Non Priority	38903	47484	54950	51870	55180	6.38	16.21
(k) Corporate Credit	173854	181954	188104	183832	175519	(4.52)	(3.54)
Out of which, Infrastructure	52760	55085	56798	56717	61225	7.95	11.15
(l) Staff Loans	4773	5183	6036	6218	6394	2.84	23.36
(m) Total Non-Priority (j+k+l)	217530	234621	249090	241920	237093	(2.00)	1.05
Gross Credit (i+m)	400843	428158	444216	449290	446217	(0.68)	4.22

Credit Portfolio (Contd.)

(Rs. in Crores)

Parameters	Mar-18	Sep-18	Mar-19	Jun-19	Sep-19	Growth % Q-o-Q	Growth % Y-o-Y
a. Total Priority and Retail Credit	222216	241021	250076	259240	264304	1.95	9.66
b. Staff Loans	4773	5183	6036	6218	6394	2.84	23.36
c. Total Corporate Credit	173854	181954	188104	183832	175519	(4.52)	(3.54)
Out of Corporate Credit:							
Total Exposure towards PSEs* (Excluding guaranteed as under)	26154	28741	32777	36654	38107	3.96	32.59
Exposure on Government & Guaranteed by Government	28615	29845	38520	35189	37617	6.90	26.04
Gross Advances (a+b+c)	400843	428158	444216	449290	446217	(0.68)	4.22

* Public Sector Enterprises

Priority Sector Credit for ANBC

(Rs. in Crores)

Parameters	Mar-18	Sep-18	Mar-19	Jun-19	Sep-19	Growth % Q o Q	Growth % Y o Y
Priority Sector Advances- ANBC							
Priority Sector Advance O/s	183313	193537	195126	207370	209124	0.8	8.1
(Add) RIDF & Others	2313	2122	1886	1844	1745	(5.4)	(17.8)
(Less) PSLC Sold	13720	15500	20674	12024	18528	54.1	19.5
Total Priority Sector for ANBC	171906	180159	176338	197190	192341	(2.5)	6.8
Agriculture Advances - ANBC							
Agriculture Advances O/s	82456	86507	90543	92689	95834	3.4	10.8
(Add) RIDF & Others	1556	1440	1300	1247	1225	(1.8)	(14.9)
(Less) PSLC Sold	13720	15500	20674	12024	18524	54.1	19.5
Total Agriculture for ANBC	70292	72447	71169	81912	78535	(4.1)	8.4

Priority Sector Credit Outstanding

(Rs. in Crores)

Parameters	Mar-18	Sep-18	Mar-19	Jun-19	Sep-19	Growth % Q o Q	Growth % Y o Y	Regulatory Requirement
ANBC	321749	342838	366197	374884	390894	4.3	14.0	--
Priority Sector Advances for ANBC	171906	180159	176338	197190	192341	(2.5)	6.8	--
% of Priority Sector Advances to ANBC	53	53	48	53	49	--	--	40
Agriculture Advances for ANBC	70292	72447	71169	81912	78535	(4.1)	8.4	--
% of Agriculture Advances to ANBC	22	21	19	22	20	--	--	18

Retail Credit Outstanding

(Rs. in Crores)

Parameters	Mar-18	Sep-18	Mar-19	Jun-19	Sep-19	Growth % Q-o-Q	Growth % Y-o-Y
(a) Housing Loans	27572	30551	33581	34888	36611	4.94	19.84
(b) Vehicle Loans	6739	7637	9446	9787	10077	2.96	31.95
(c) Education Loan	8438	8855	8859	9036	9326	3.21	5.32
(d) Other Personal Loans	14547	18931	21179	22539	24113	6.98	27.37
(e) Total Retail loans (Core) (a+b+c+d)	57296	65974	73065	76250	80127	5.08	21.45
(f) Retail- Pool Buyout	1779	1489	1294	1242	1995	60.63	33.98
(g) Gross Retail loans (e+f)	59075	67463	74359	77492	82122	5.97	21.73

Infrastructure Credit - Sector Wise

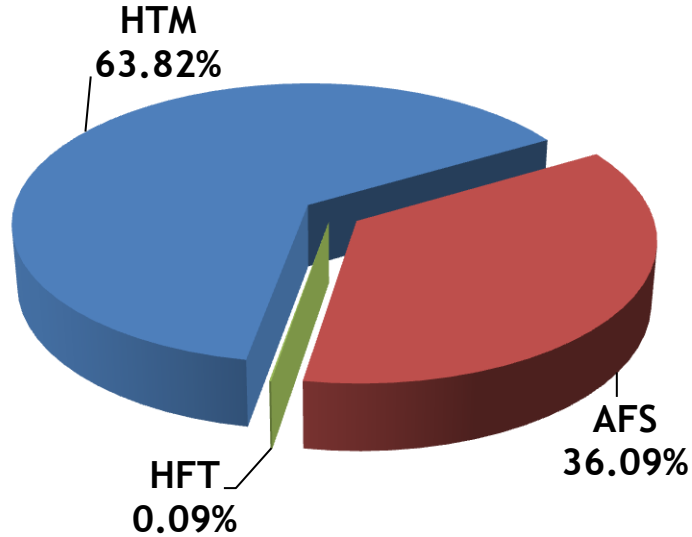
(Rs. in Crores)

Parameters	Outstanding balance			Jun-19	Sep-19	% to Total Advances Sep'19	Growth % Q-o-Q	Growth % Y-o-Y
	Mar-18	Sep-18	Mar-19					
(A) Total Exposure to Power	31115	29692	30389	30172	32915	7.4	9.1	10.9
(i) Central Govt. Undertakings	2377	3463	3433	3228	4242	1.0	31.4	22.5
(ii) State Govt. Undertakings	13820	14059	15718	15808	18121	4.1	14.6	28.9
(iii) Private Sector	14918	12170	11238	11136	10552	2.4	(5.2)	(13.3)
(B) Transport	12469	12843	13002	13210	14241	3.2	7.8	10.9
Of which Road Transport	7807	7558	7292	7229	7934	1.8	9.8	5.0
(C) Telecom	4711	4362	4053	4053	4052	0.9	(0.0)	(7.1)
(D) Social & Commercial Infrastructure	1617	4076	4335	4035	4680	1.0	16.0	14.8
(E) Water & Sanitation	2848	4112	5019	5247	5338	1.2	1.7	29.8
Total (A+B+C+D+E)	52760	55085	56798	56717	61225	13.7	7.9	11.1

(Rs. in Crores)

Parameters	Outstanding balance									
	Mar'18		Sep'18		Mar'19		Jun'19		Sep'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
Power Generation	8301	14123	9800	11457	10258	10525	9743	10395	11201	9923
Power Transmission	1226	--	1167	--	1551	--	1568	--	2191	--
Power Distribution	6669	795	6556	713	7342	714	7725	741	8971	629
TOTAL	16197	14918	17522	12170	19150	11239	19036	11136	22363	10552

(Rs. in Crores)



Category	Mar-18	Sep-18	Mar-19	Jun-19	Sep-19
HTM	100086	95301	88627	87286	101555
AFS	42463	54448	61611	64332	57433
HFT	204	123	222	123	148
TOTAL (Domestic)	142753	149872	150460	151741	159136

Modified Duration (Sep-19)	
AFS	2.31
Entire Portfolio	4.71

Income & Expenditure

(Rs. in Crores)

	Outstanding balance - Quarterly					Qtrly Growth		Half Yearly		
	Q4 FY2018	Q2 FY2019	Q4 FY2019	Q1 FY2020	Q2 FY2020	% q.o.q	% y.o.y	H1 FY2019	H1 FY2020	Growth % y.o.y
Total Interest Income	10223	11124	12138	12201	12392	1.57	11.40	22483	24593	9.4
Total interest Expenses	7236	7842	8638	8960	9262	3.37	18.11	15319	18222	18.9
Net Interest Income	2988	3281	3500	3241	3130	(3.43)	(4.60)	7164	6370	(11.1)
Total Income	11555	12679	14000	14062	14462	2.84	14.06	25872	28524	10.3
Total Expenditure	9790	10352	11027	11622	11917	2.54	15.12	20611	23540	14.2
Operating Profit	1765	2327	2973	2440	2545	4.30	9.37	5260	4985	(5.2)
Net Profit	-4860	300	-552	329	365	10.90	21.89	581	694	19.4

Interest & Non-Interest Income

(Rs. in Crores)

Parameters	Quarterly							Half year		
	Q4 FY2018	Q2 FY2019	Q4 FY2019	Q1 FY2020	Q2 FY2020	Growth % q.o.q	Growth % y.o.y	H1 FY2019	H1 FY2020	Growth % y.o.y
Interest Income										
Interest on Advances	7252	8201	8630	9099	9185	0.95	12.00	16527	18284	10.63
Interest on Investments	2552	2720	2819	2793	2788	(0.14)	2.50	5338	5580	4.53
Other Interest	419	203	689	309	420	35.92	106.90	618	729	17.96
Total Interest income	10223	11124	12138	12201	12392	1.57	11.40	22483	24593	9.38
Non-Interest income										
Treasury Trading Profit	67	7	242	156	259	66.03	3600.00	68	415	510.3
Recovery in TWO A/cs	183	489	111	327	338	3.36	(30.88)	989	665	(32.8)
Commission, Exchange & Brokerage	243	310	296	413	305	(26.15)	(1.61)	656	718	9.5
Profit on Foreign Exchange	141	159	204	241	320	32.78	101.26	258	561	117.4
Charges (PC, Service Charges etc.)	681	556	996	618	818	32.36	47.12	1279	1435	12.2
Others	17	34	13	106	30	(71.70)	(11.76)	138	137	(0.7)
Total Non-Interest Income	1332	1555	1862	1861	2070	11.17	33.12	3388	3931	16.0
Total Income	11555	12679	14000	14062	14462	2.84	14.06	25872	28524	10.3

(Rs. in Crores)

Parameters	Quarterly							Half Year		
	Q4 FY2018	Q2 FY2019	Q4 FY2019	Q1 FY2020	Q2 FY2020	Growth % q.o.q	Growth % y.o.y	H1 FY2019	H1 FY2020	Growth % y.o.y
Interest Expenses										
(i) Interest Paid on Deposits	6716	7348	8075	8406	8604	2.36	17.09	14329	17009	18.7
(ii) Other Interests	520	494	563	554	659	18.95	33.40	990	1213	22.5
(1) Total interest Expenses (i+ii)	7236	7842	8638	8960	9262	3.37	18.11	15319	18222	19.0
Operating Expenses										
(a) Staff Cost	1307	1552	1040	1560	1521	(2.50)	(2.00)	3069	3080	0.4
(b) Other Operating Expenses	1248	957	1349	1102	1134	2.90	18.50	2223	2237	0.6
(2) Total Operating Expenses (a+b)	2555	2509	2389	2662	2655	(0.26)	5.82	5292	5317	0.5
Total Expenses (1+2)	9790	10352	11027	11622	11917	2.54	15.12	20611	23540	14.2

Key Ratios

(%)

Ratios	Mar-18		Sep-18		Mar-19		Jun-19		Sep-19	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Cost of Funds	5.11	5.17	5.22	5.13	5.60	5.24	5.28	5.28	5.25	5.25
Cost of Deposits	5.42	5.60	5.54	5.52	6.07	5.66	5.75	5.75	5.69	5.72
Yield on Funds	7.22	7.34	7.40	7.52	7.87	7.59	7.19	7.19	7.03	7.08
Yield on Advances	8.03	8.12	8.22	8.33	8.44	8.39	8.16	8.16	8.34	8.24
Yield on Investments	--	7.63	--	7.63	--	7.62	--	7.54	--	7.49
NIM	2.37	2.42	2.57	2.53	2.76	2.63	2.29	2.29	2.21	2.24
RoA	-3.43	-0.75	0.20	0.19	-0.36	0.06	0.19	0.19	0.21	0.20
Return on Net-worth	-76.45	-16.74	5.06	4.93	-8.88	1.40	4.94	4.94	5.36	5.13
Cost to Income	59.14	50.03	51.88	50.15	44.55	49.69	52.18	52.18	51.06	51.61
CD Ratio	--	76.38	--	77.58	--	74.16	--	73.57	--	73.22
EPS (Annualized)	-80.35	-70.47	4.08	7.92	-7.49	4.71	17.48	17.48	19.38	18.42
Book Value	314.84	314.84	318.08	318.08	347.56	347.56	356.08	356.08	330.28	330.28

(Rs. in Crores)

Parameters	Mar-18	Sep-18	Mar-19	Jun-19	Sep-19
Gross NPA	47468	45233	39224	39399	38711
Gross NPA (%)	11.84	10.56	8.83	8.77	8.68
Net NPA	28542	26778	22955	23150	22090
Net NPA (%)	7.48	6.54	5.37	5.35	5.15
Provision Coverage Ratio (%)	58.06	61.39	68.13	68.62	70.11
Credit Cost (%)	3.59	2.28	2.92	2.14	2.06
Slippage Ratio (%)	7.73	2.24	4.38	0.91	0.63

(Rs. in Crores)

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

Sector Wise Classification of NPAs

(Rs. in Crores)

Sectors	Mar-18	Sep-18	Mar-19	Jun-19	Sep-19	Sep-19	
						Gross Advance	% to Gross Adv
NPA under Priority Sector							
(A) Retail Agri. Credit	3457	3784	4516	4818	5015	89456	5.61
(B) Non-Retail Agri. Credit	394	449	432	443	491	6378	7.70
(C) Total Agriculture Credit	3851	4233	4948	5261	5506	95834	5.75
MSME							
(D) Retail MSME Credit	4703	4695	4808	5290	5150	45529	11.31
(E) Non-Retail MSME Credit	3427	3892	3391	3437	3621	41318	8.76
(F) Total MSME Credit	8129	8587	8199	8727	8770	86847	10.10
Other Priority Sector (OPS) Credit							
(G) Retail OPS Credit	617	642	532	476	459	24947	1.84
(H) Non-Retail OPS Credit	0	72	0	0	0	1496	0.00
(I) Total NPA under Priority Sector (C+F+G+H)	12597	13534	13679	14464	14735	209124	7.05
NPA under Non-Priority Sector							
(J) Retail Non-Priority Credit	579	693	709	795	815	55180	1.48
(K) Corporate Credit	34292	31006	24836	24140	23153	175519	13.19
Out of which NPA under Infra. Credit	10278	9846	7859	8801	7251	61225	12.82
(L) Staff Loans	0	0	0	0	8	6394	0.12
(M) Total NPA under Non-Priority Sector (J+K+L)	34871	31699	25545	24935	23977	237093	10.11
Total NPA (I+M)	47468	45233	39224	39399	38711	446217	8.68
Gross Advances	400843	428158	444216	449290	446217		

NPAs under Corporate Sector- Industry Wise Classification

(Rs. in Crores)

Sector/Scheme	Mar-18	Sep-18	Mar-19	Jun-19	Sep-19	Advance O/s (Sep-19)
Iron & Steel	11397	8936	5698	5132	5143	13963
Engineering	1149	23	22	65	57	8966
Textile	1972	1404	873	907	916	10614
Infra -Energy	5698	4399	3667	3689	3853	32915
Infra-Transport	1580	1943	2838	2711	2346	14241
Infra-Others	3000	3503	1353	2401	1052	14070
Gems and Jewellery	110	96	77	57	76	2366
Food Processing	1828	2009	1647	1463	1492	8985
Wood Product	109	110	112	127	113	923
Others (Chemicals, Cement, Leather, etc)	7450	8583	8548	7588	8105	68476
Total	34292	31006	24836	24140	23153	175519

	Mar'18	Sep'18	Mar'19	Jun'19	Sep'19
Total Fund Based exposure					
Total NBFC (Fund Based)	37676	46302	52943	53320	51830
Out of which :					
HFCs	13508	18553	21635	20211	20510
Private	19122	21235	21189	21851	20159
Public	5046	6514	10119	11258	11161
Gross NPA					
Total NBFC NPA	118	124	251	234	248

Parameters	No. of Accounts	Book Liab. (Amt in Cr)	Provisions made (Amt in Cr)	Provision coverage (for NCLT A/cs)
1 st List of RBI	12	8847	6954	78.6%
2 nd List of RBI	16	4794	3906	81.5%
Others	234	22052	17136	77.7%
Total	262	35693	27996	78.4%

NCLT Resolution Status

Recovery so far as at 30/09/2019	Amt (in Rs. cr)
Recovery through Resolution	2578
Recovery under Liquidation	26
Total Recovery under NCLT	2604

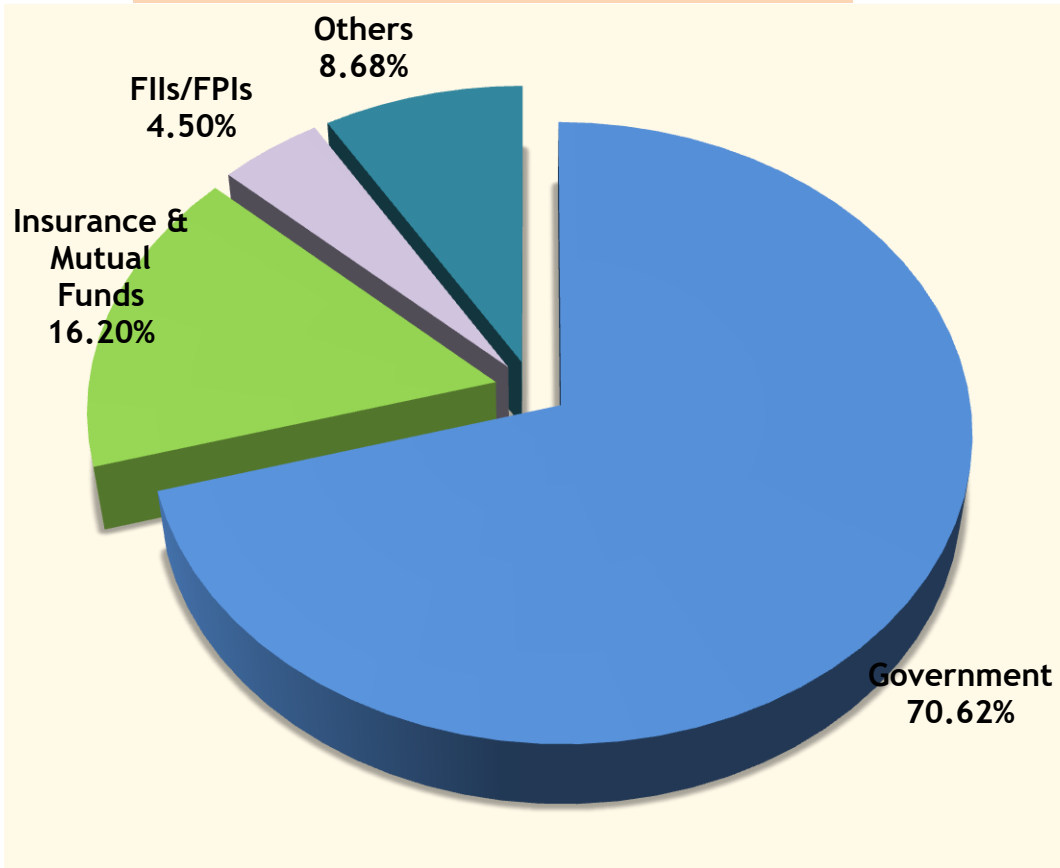
Capital Funds (Basel III)

(Rs. in Crores)

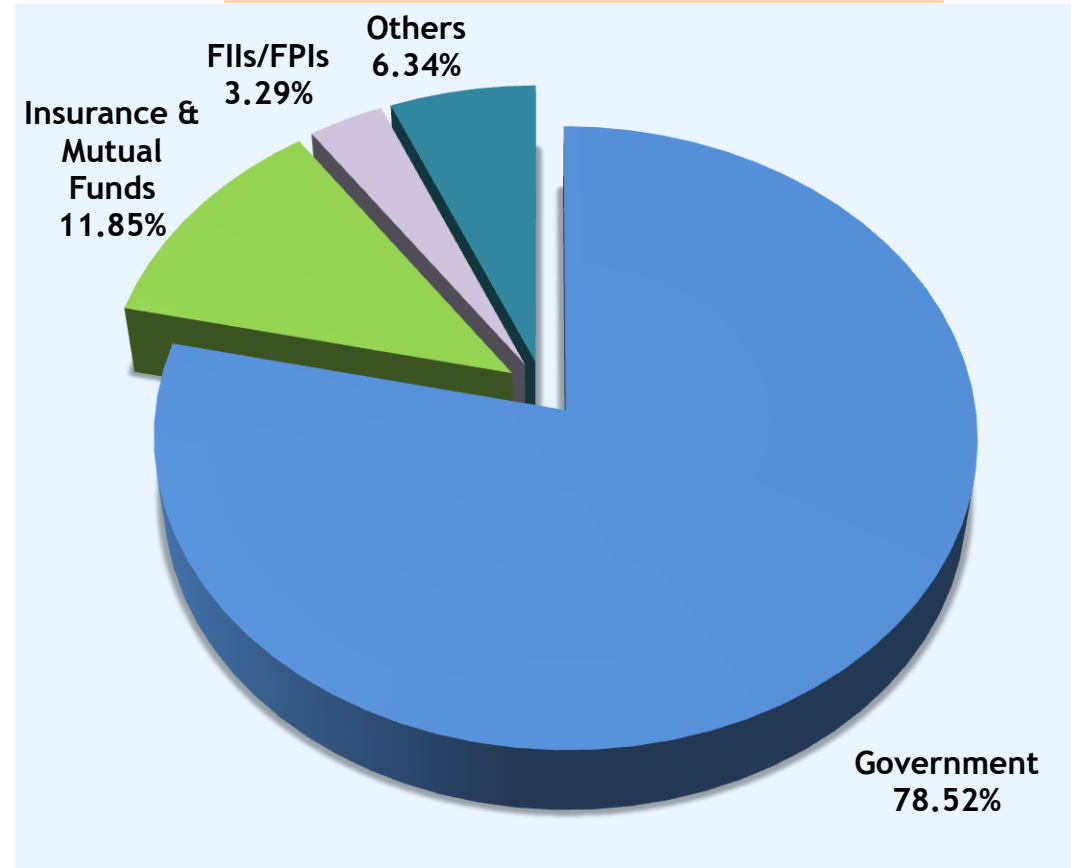
Particulars	Mar-18	Sep-18	Mar-19	Jun-19	Sep-19	
Common Equity Tier-1 (CET-I)	33455	33608	29300	29759	36523	
Additional Tier - 1	2769	2776	2551	2601	2716	
Tier - II	10280	10188	10082	10102	10093	
Capital	46504	46572	41933	42463	49332	
Total Risk Weighted Assets	351698	369098	352455	363053	352749	Min. Regulatory requirement
Gross Advances	400843	428158	444216	449290	446217	
RWA to Gross Advances (%)	87.74	86.21	79.34	80.81	79.05	
CET-I Ratio (%)	9.51	9.11	8.31	8.20	10.35	7.375
Tier I CRAR (%)	10.3	9.86	9.04	8.91	11.12	8.875
Tier II CRAR (%)	2.92	2.76	2.86	2.79	2.87	--
Total CRAR (%)	13.22	12.62	11.90	11.70	13.99	10.875

As on Sep 30th, 2019*

Before Infusion of Capital by Gol

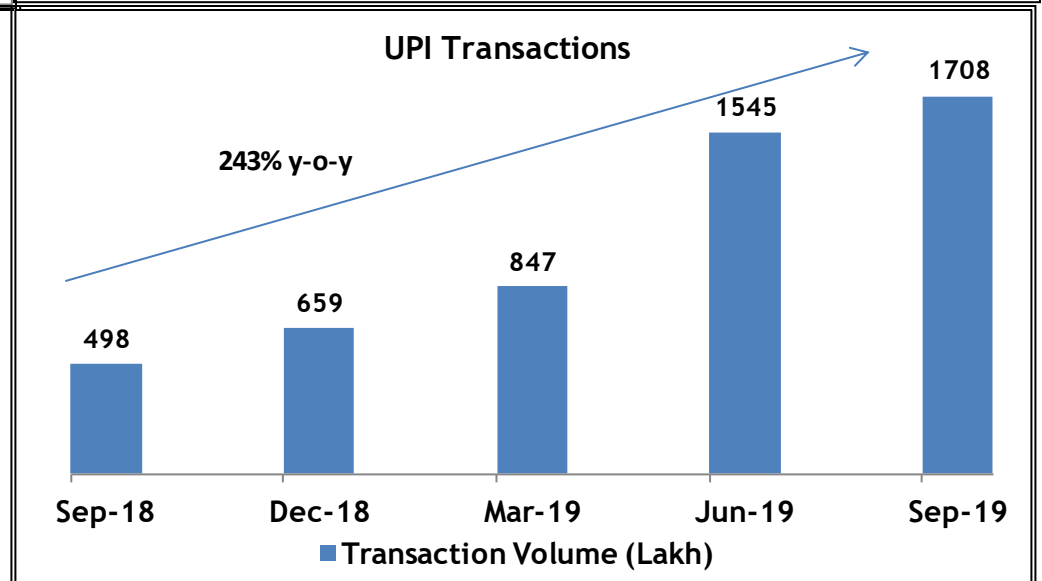
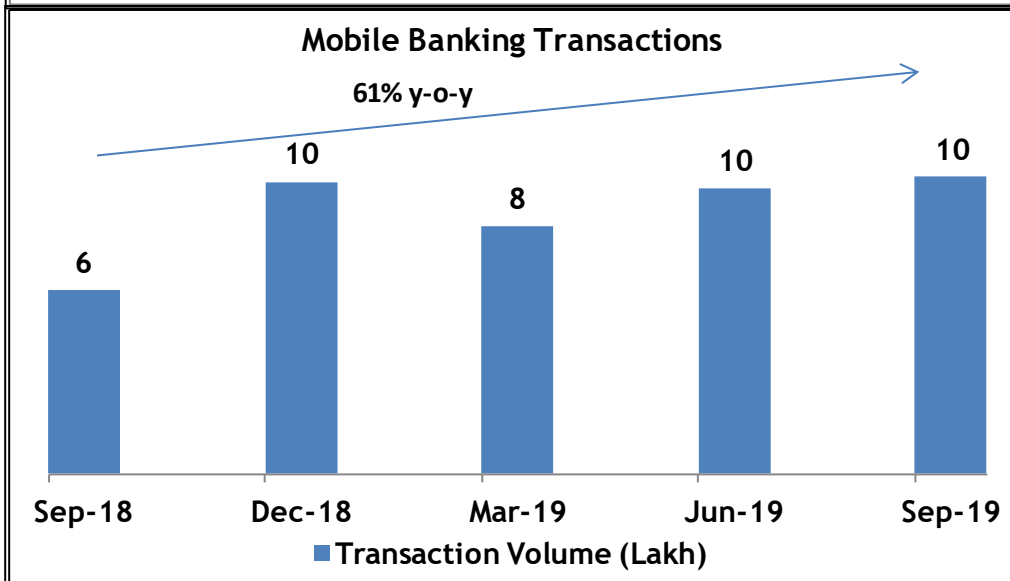
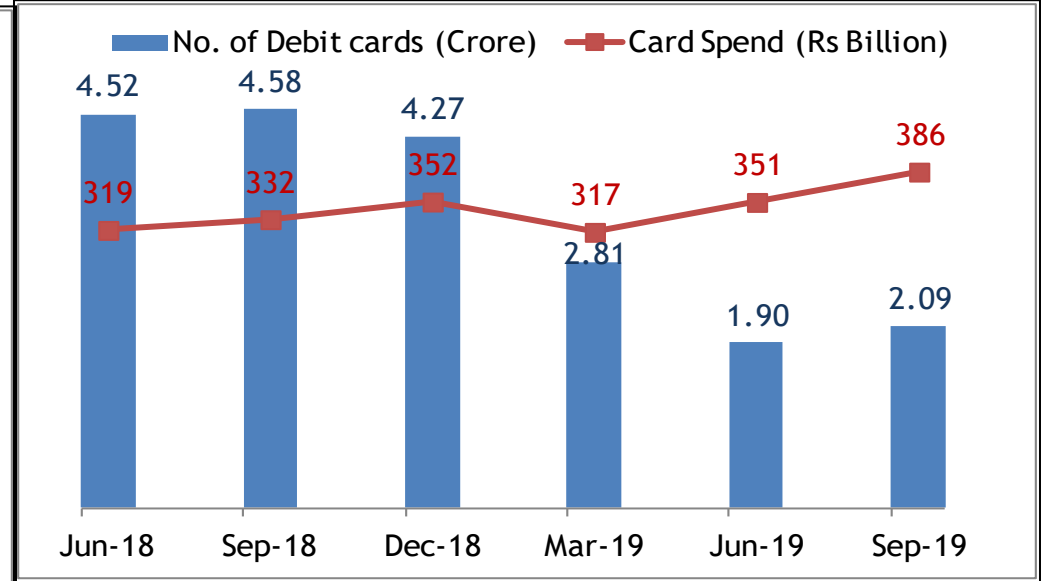
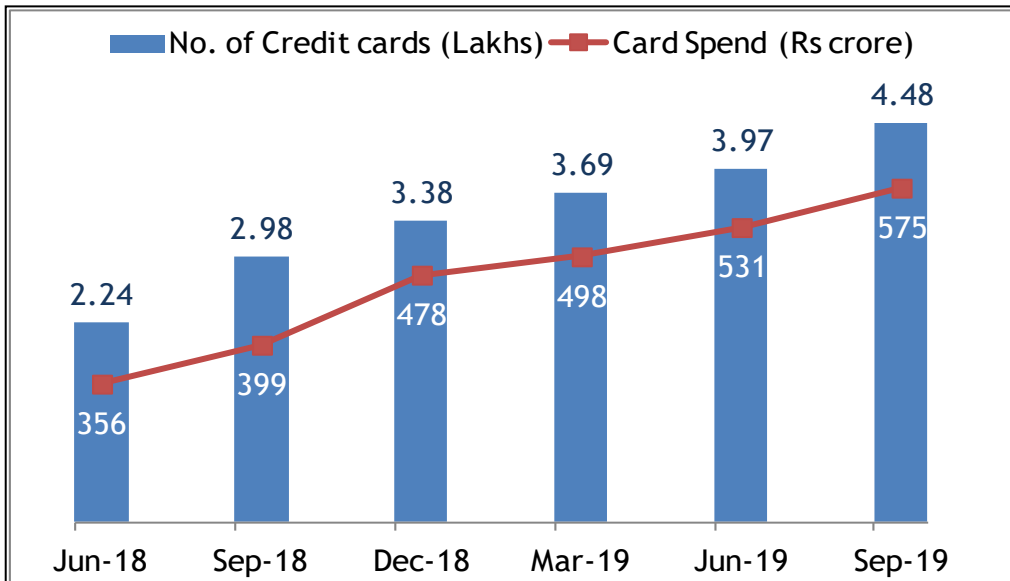


After Infusion of Capital by Gol

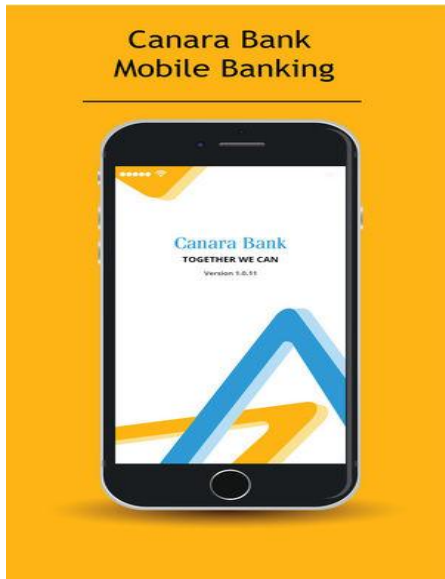


* Govt. of India (Gol) has infused capital amounting to Rs. 6571 cr, in two tranches on 27/09/2019 (Rs. 1806 cr) & 30/09/2019 (Rs. 4765 cr), which is proposed to be issued as preferential allotment of 27,69,88,576 fresh equity shares to Gol at Rs. 237.23 per equity share.

Enhancing Digital Footprints



Customer-friendly Technology Initiatives in Q2FY2020



- ✓ Internet Banking OMNI Channel WEB version released for customers.
- ✓ OMNI Channel Version Mobile Banking Application released for iOS Customers.
- ✓ Additional facilities introduced in Mobile Banking during the quarter
 - ASBA issuer module integrated with UPI application.
 - Biometric login.
 - Credit Card (Canara Saathi) & Debit Card (m-Serve) applications integrated.
 - Integrated platform for customers to raise complaints
 - SMS alert registration.
- ✓ Loan against Deposits and TDS Certificate generation facility introduced in Internet Banking.
- ✓ Chatbot ('Saathi') for customers to obtain reply to queries on Banking products, Services and Basic transactional activities integrated with our corporate website.
- ✓ Customer Feedback Portal - facility for feedback from the customers for branch transactions.
- ✓ Payment of Credit card dues through NEFT - Enabled now to account instantly.
- ✓ Additional facilities introduced through Fixed Point - BC Channels:
 - E-KYC based instant account opening
 - Bharat Bill Payment System (BBPS)
- ✓ Additional facilities implemented through ATM Switch.
 - Inter-operable cash deposit-issuer module.
 - Acceptance of Rupay card in Bhutan.
 - Aadhaar Status Inquiry through ATMs extended to RRB ATMs.
 - OTP for Debit Card Cash Withdrawals more than 10000/- per day (Cumulative) in our ATMs for our customers.



Expanding the Reach

6305 Domestic Banking Outlets.

5 overseas branches at

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

Population group (of Regular Banking Outlets)	Sep'18	Mar' 19	Sep'19	% to total
Rural	1780	1821	1824	28.93
Semi-Urban	1953	2003	2002	31.75
Rural + Semi-urban	3733	3824	3826	60.68
Urban	1144	1204	1207	19.14
Metro	1234	1282	1272	20.17
Total Domestic	6111	6310	6305	100.00

E-Lounges	182
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Other Channels	Sep'18	Mar' 19	Sep'19
ATM Strength	9207	8851	8801
Debit Cards (In Lakh)	381	282	209

Bank has also engaged 3650 Business Correspondent Agents (BCAs) since Nov 2018 as additional customer touch points.

Expanded Clientele Base

(In Lakhs)

	Sep' 18	Mar' 19	Sep' 19	Y-o-Y Increase	Y-o-Y Growth (%)
Clientele	848	873	899	51	6.01
No. of Deposit A/cs	758	780	802	44	5.80
No. of Borrowal A/cs	90	93	97	7	7.78

8.99
Crore
Clientele
Base

51 lakh Clientele accounts added y-o-y.

Profit after tax of Subsidiaries, Associates & JVs

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

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

- △ Govt. of India has infused capital of Rs. 6571 Crores under GOI Recapitalisation plan in two tranches on 27/09/2019 (Rs. 1806 cr) & on 30/09/2019 (Rs. 4765 cr) thereby increasing the Gol shareholding from 70.62% to 78.52%.
- △ 27,69,88,576 fresh equity shares are proposed to be issued and allotted on preferential allotment basis to Gol at Rs.237.23 per equity share.

Amalgamation

- △ Alternative Mechanism (AM) set up by Govt. Of India has conveyed, on 30th Aug. 2019, its decision to amalgamate Syndicate Bank into Canara Bank
- △ The amalgamation process is progressing smoothly, with the amalgamated entity expected to commence operations w.e.f 1st April 2020

- ✚ Alternative Mechanism (AM) set up by Govt. Of India has conveyed its decision on 30th Aug. 2019 to amalgamate Syndicate Bank into Canara Bank
- ✚ Board of Directors of the Bank in its meeting dated 13th Sept' 2019
 - Considered the decision of the AM regarding amalgamation of Syndicate Bank into Canara Bank and
 - Accorded its 'in-principle' approval to the proposal of amalgamation of the Syndicate Bank into Canara Bank subject to applicable approvals.
- ✚ The outcome of the above Board meeting was informed to the Department of Financial Services (DFS), Govt. of India along with the Board's assessment and recommendations on the proposal.
- ✚ The Amalgamated Bank is expected to commence operations with unified products, processes and services with effect from 1st April 2020.

Goals

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

Thank You