

# Driving Customer Delight & Growth Digitally



## Financial Results: Q2 (FY 2024-25)

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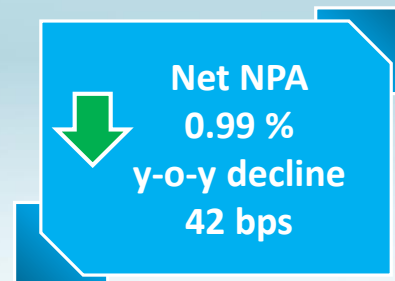
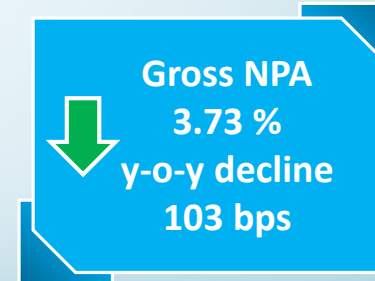
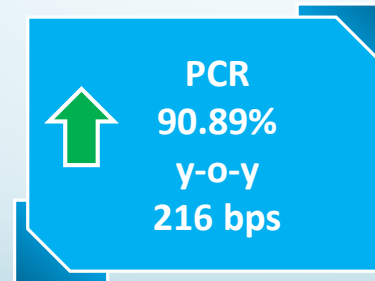
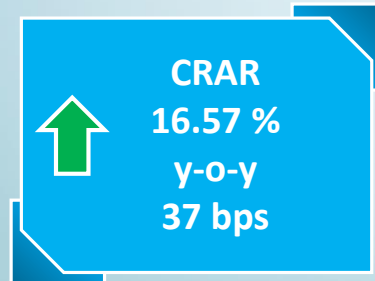
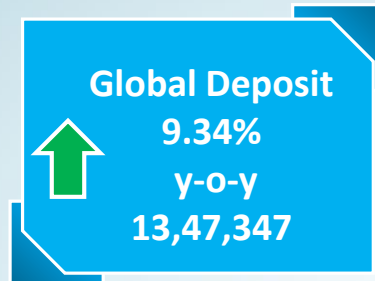
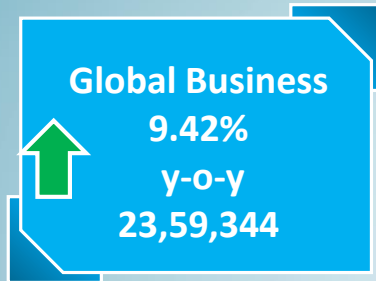
1 Bank Number **1800 1030**



# Performance Highlights



₹ in Crore



# Key Highlights



₹ in Crore

11.54%  
y-o-y  
RAM Credit  
5,76,589



31.27%  
y-o-y  
Retail Credit  
1,94,556



12.29%  
y-o-y  
Housing Loan  
99,452



15.49%  
y-o-y  
Vehicle Loan  
18,607



10.57%  
y-o-y  
EPS  
17.41



17.68%  
y-o-y  
Fee Based Income  
2,436



32 bps  
y-o-y  
Slippage Ratio  
1.00%



# Contents



**06-13**

**Business Performance**

**15-22**

**Financial Performance**

**24-25**

**Investments**

**27-32**

**Asset Quality**

**34-35**

**Capital & Shareholding**

**37-37**

**Environmental, Social & Governance**

**39-42**

**Distribution Network & Digital Footprint**

**43-43**

**Subsidiaries & Associates**

**44-44**

**Guidance for March 2025 Vs Actuals for September 2024**

# Driving Customer Delight & Growth Digitally



# Business Performance



# Business Performance



₹ in Crore

Parameters	Sep'23	Mar'24	Jun'24	Sep'24	Growth (%)	
					Q-o-Q	Y-o-Y
Global Gross Business	2156181	2272968	2310350	2359344	2.12	9.42
Domestic Gross Business	2021650	2123133	2151518	2192862	1.92	8.47
Overseas Gross Business	134531	149835	158832	166482	4.82	23.75
Global Gross Advances	923966	960602	975183	1011997	3.78	9.53
Domestic Gross Advances	878256	908182	920334	954149	3.67	8.64
Overseas Gross Advances	45710	52420	54849	57848	5.47	26.55
Global Deposits	1232215	1312366	1335167	1347347	0.91	9.34
Domestic Deposits	1143394	1214951	1231184	1238713	0.61	8.34
Overseas Deposits	88821	97415	103983	108634	4.47	22.31
Global C-D Ratio (%)	74.98	73.20	73.04	75.11	--	--

# Domestic Deposit Mix



₹ in Crore

Parameters	Sep'23	Mar'24	Jun'24	Sep'24	Growth (%)	
					Q-o-Q	Y-o-Y
Saving Deposits	323021	328378	332248	340705	2.55	5.47
CASA Deposits	367614	392327	381448	387327	1.54	5.36
Term Deposit	775780	822624	849736	851386	0.19	9.75
Retail Term Deposit	480396	501403	514572	513372	(0.23)	6.86
Total Domestic Deposit	1143394	1214951	1231184	1238713	0.61	8.34
Global Deposits	1232215	1312366	1335167	1347347	0.91	9.34

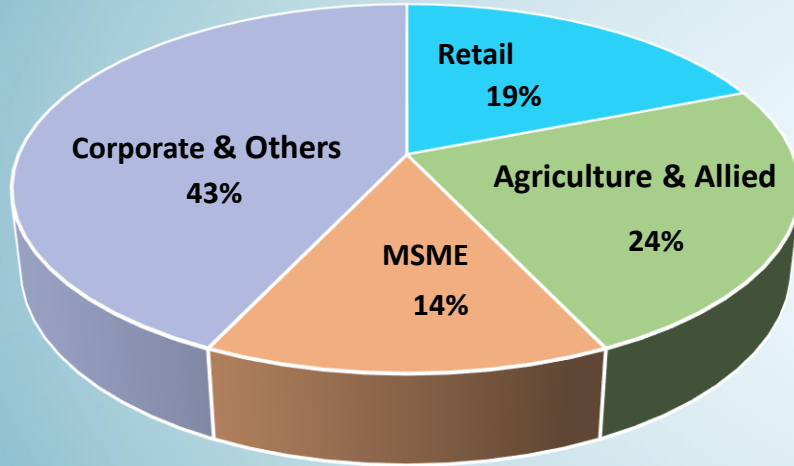
# Advances Mix



₹ in Crore

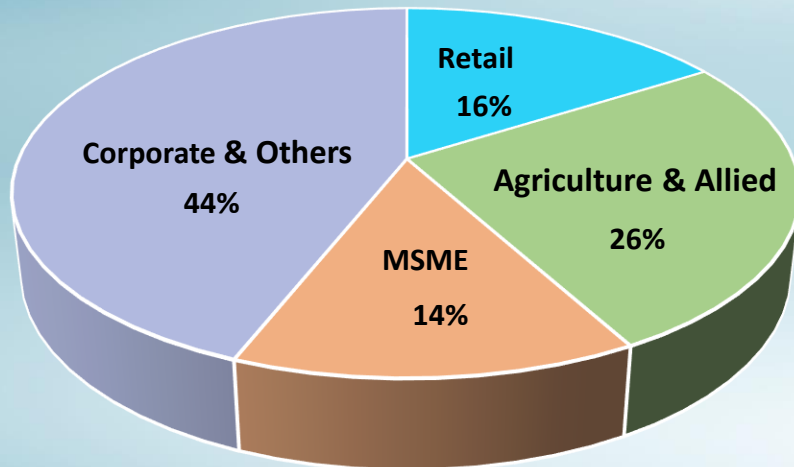
RAM: 57%

Sep'24



RAM: 56%

Sep'23



Parameters	Sep'23	Jun'24	Sep'24	Growth (%)	
				Q-o-Q	Y-o-Y
RAM Credit	516949	551750	576589	4.50	11.54
Retail	148209	175794	194556	10.67	31.27
Agriculture & Allied	236953	240894	242930	0.85	2.52
MSME	131787	135062	139103	2.99	5.55
Corporate & others	407017	423433	435408	2.83	6.98
Domestic Gross Advances	878256	920334	954149	3.67	8.64
Global Gross Advance	923966	975183	1011997	3.78	9.53



# Exceeded the Mandated Targets under Priority Sector



## Mandated Norms under Priority Sector

### Exceeded the mandated norms in respect of:

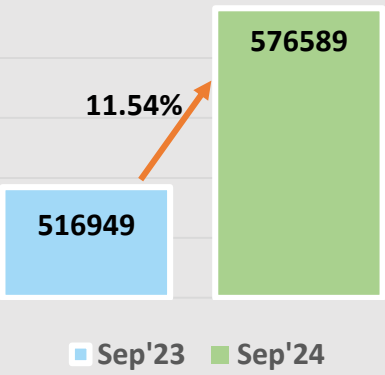
- Total Priority (45.11% to ANBC against 40% norm)
- Agriculture (21.90% to ANBC against 18% norm)
- Small and Marginal Farmers (15.29% to ANBC against 10.00% norm)
- Non Corporate Farmers (18.02% to ANBC against 13.78% norm)
- Weaker Section (21.44% to ANBC against 12.00% norm)
- Micro Enterprises (10.21% to ANBC against 7.50% norm)

# RAM & Retail Credit

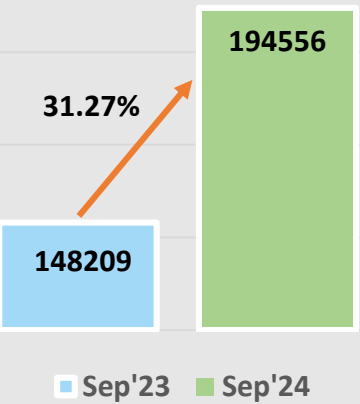


₹ in Crore

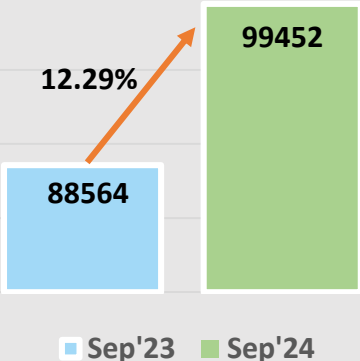
## RAM



## Retail Loans



## Housing Loans



# Industry Credit



₹ in Crore

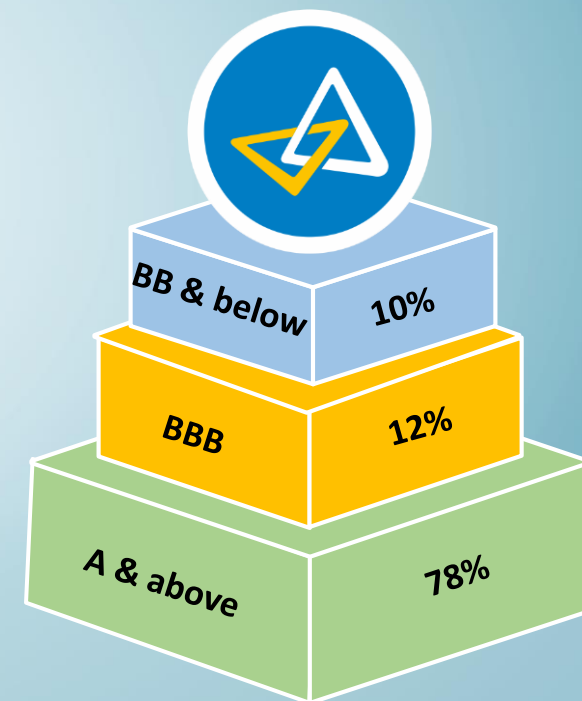
Sector/Scheme	Sep'23	Jun'24	Sep'24	Growth (%)	
				Q-o-Q	Y-o-Y
Infrastructure	115304	132942	128931	(3.02)	11.82
NBFC	143154	118529	127976	7.97	(10.60)
Textile	18454	18863	19074	1.12	3.36
Iron & Steel	15653	18767	17569	(6.38)	12.24
Commercial Real Estate	19497	22890	24019	4.93	23.19
Food Processing	11875	12451	12206	(1.97)	2.78
Engineering	13140	14135	13830	(2.16)	5.25
Petroleum, Coal products & Nuclear Fuels	10161	10291	10467	1.71	3.01
Construction	9786	9036	9196	1.78	(6.02)
Chemicals & Chemical Products	8809	11383	11313	(0.61)	28.42

# Rating Profile



₹ in Crore

External Rating - Wise Distribution of Domestic Advances above ₹ 25 crore						
(% of Total rated loan book above ₹ 25 crore)						
	Sep'23		Jun'24		Sep'24	
External Rating	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	220726	80	211925	78	218715	78
BBB	29916	11	34681	13	33168	12
BB and below	24163	9	26705	9	27131	10
<b>Total</b>	<b>274805</b>	<b>100</b>	<b>273311</b>	<b>100</b>	<b>279014</b>	<b>100</b>



PSU PSE Customers (Sep'24)	
Central Govt. Guarantee	State Govt. Guarantee
17024	54565

# Rating Profile



₹ in Crore

## Rating Profile of Standard NBFC Domestic Exposure

External Rating	Sep'23		Jun'24		Sep'24	
	Exposure	% Share	Exposure	% Share	Exposure	% Share
A and above	138477	99	136866	99	126036	99
BBB	198	1	74	1	72	1
BB and below	12		46		39	
<b>Total</b>	<b>138687</b>	<b>100</b>	<b>136986</b>	<b>100</b>	<b>126147</b>	<b>100</b>



## Driving Customer Delight & Growth Digitally



# Financial Performance

# Total Income



Parameters	Quarterly					
	Sep'23	Mar'24	Jun'24	Sep'24	Growth (%)	
					Q-o-Q	Y-o-Y
Interest Income	26838	28807	28701	29740	3.62	10.81
Interest on Advances	19367	20863	20778	21758	4.72	12.35
Interest on Investments	5647	5902	6078	6059	(0.31)	7.30
Other Interest Income	1824	2042	1845	1923	4.23	5.43
Non-Interest Income	4635	5217	5319	4981	(6.35)	7.46
Total Income	31473	34024	34020	34721	2.06	10.32

# Non-Interest Income



Parameters	Quarterly					
	Sep'23	Mar'24	Jun'24	Sep'24	Growth (%)	
					Q-o-Q	Y-o-Y
<b>Fee Based Income</b>	<b>2070</b>	<b>1941</b>	<b>1910</b>	<b>2436</b>	<b>27.54</b>	<b>17.68</b>
Commission Exchange & Brokerage	329	437	353	382	8.22	16.11
Service Charges	900	886	798	880	10.28	(2.22)
Miscellaneous	841	618	759	1174	54.68	39.60
<b>Treasury Income</b>	<b>587</b>	<b>865</b>	<b>503</b>	<b>885</b>	<b>75.94</b>	<b>50.77</b>
Profit on Sale of Investments	356	663	349	661	89.40	85.67
Profit on Exchange Transactions	196	177	151	173	14.57	(11.73)
Dividend Income	35	25	3	51	--	45.71
Recoveries in Written Off A/cs	1612	1900	1158	1191	2.85	(26.12)
Other Receipts( PSLC & Others)	366	511	1748	469	(73.17)	28.14
<b>Total Non-Interest Income</b>	<b>4635</b>	<b>5217</b>	<b>5319</b>	<b>4981</b>	<b>(6.35)</b>	<b>7.46</b>



# Total Expenses



₹ in Crore

Parameters	Quarterly					
	Sep'23	Mar'24	Jun'24	Sep'24	Growth (%)	
					Q-o-Q	Y-o-Y
<b>Interest Expenses</b>	17935	19227	19535	20425	4.56	13.88
Interest on Deposits	16433	17714	18352	18652	1.63	13.50
Other Interests	1502	1513	1183	1773	49.87	18.04
<b>Operating Expenses</b>	5922	7410	6869	6642	(3.30)	12.16
Staff Cost	3792	4458	4230	4363	3.14	15.06
Other Operating Expenses	2130	2952	2639	2279	(13.64)	7.00
<b>Total Expenses</b>	23857	26637	26404	27067	2.51	13.46

# Financials at a Glance



Parameters	Quarterly					
	Sep'23	Mar'24	Jun'24	Sep'24	Growth (%)	
					Q-o-Q	Y-o-Y
Net Interest Income	8903	9580	9166	9315	1.63	4.63
Total Interest Income	26838	28807	28701	29740	3.62	10.81
Total Interest Expenses	17935	19227	19535	20425	4.56	13.88
Total Income	31473	34024	34020	34721	2.06	10.32
Total Expenditure	23857	26637	26404	27067	2.51	13.46
Operating Profit	7616	7387	7616	7654	0.50	0.50
Provisions	4010	3630	3711	3640	(1.91)	(9.23)
Net Profit	3606	3757	3905	4014	2.79	11.31

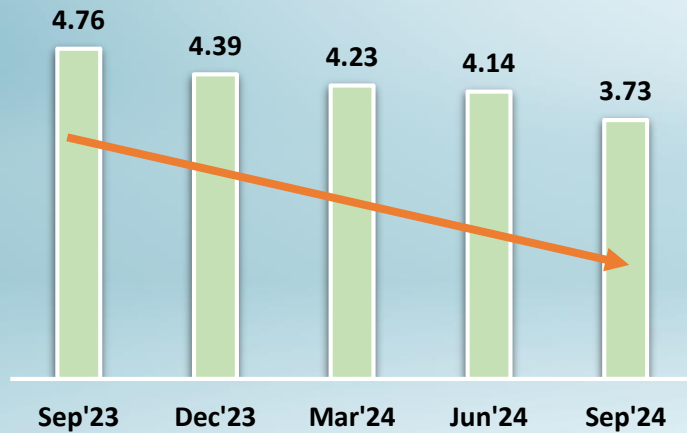
# Continuous & Consistent Performance



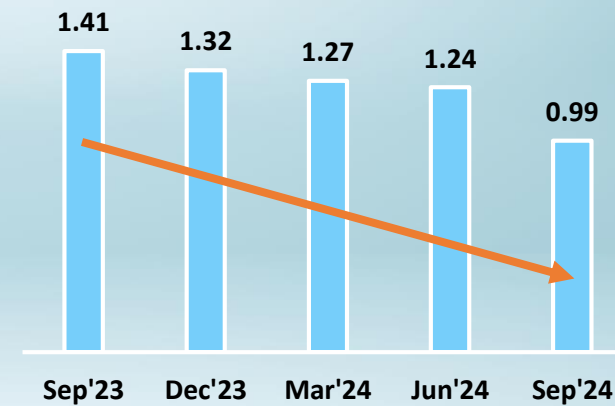
Net Profit (₹ in Cr)



PCR (%)



Gross NPA (%)



Net NPA (%)

# Provisions



₹ in Crore

Parameters	Quarterly					
	Sep'23	Mar'24	Jun'24	Sep'24	Growth (%)	
					Q-o-Q	Y-o-Y
<b>Total Provision</b>	<b>4010</b>	<b>3630</b>	<b>3711</b>	<b>3640</b>	<b>(1.91)</b>	<b>(9.23)</b>
<b>NPAs</b>	<b>2202</b>	<b>2280</b>	<b>2171</b>	<b>2587</b>	<b>19.16</b>	<b>17.48</b>
<b>Standard Asset</b>	<b>81</b>	<b>44</b>	<b>21</b>	<b>134</b>	<b>538.10</b>	<b>65.43</b>
<b>Non Performing Investment</b>	<b>103</b>	<b>295</b>	<b>(125)</b>	<b>(72)</b>	<b>----</b>	<b>----</b>
<b>Income Tax</b>	<b>1402</b>	<b>1149</b>	<b>1428</b>	<b>1389</b>	<b>(2.73)</b>	<b>(0.93)</b>
<b>Others</b>	<b>222</b>	<b>(138)</b>	<b>216</b>	<b>(398)</b>	<b>----</b>	<b>----</b>

# Key Ratios



(%)

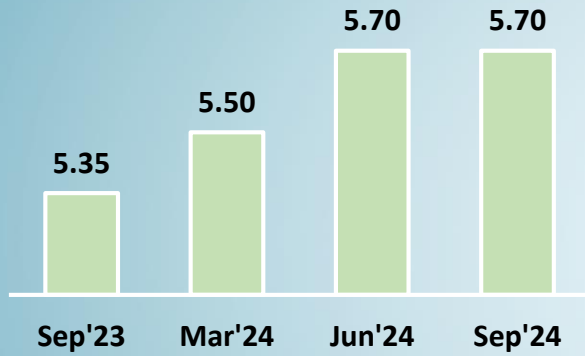
Ratios	Sep'23		Mar'24		Jun'24		Sep'24	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	1.02	1.01	1.03	1.01	1.05	1.05	1.05	1.05
Return on Net-worth	22.01	22.51	21.18	22.06	20.88	20.88	19.78	20.44
Cost to Income	43.74	43.68	50.08	47.03	47.42	47.42	46.46	46.94
CD Ratio	74.98	74.98	73.20	73.20	73.04	73.04	75.11	75.11
EPS (Annualized)*	79.08	78.73	83.30	80.23	17.27	17.27	17.56	17.41
Book Value (In ₹)*	371.97	371.97	395.94	395.94	86.29	86.29	91.29	91.29
NIM	3.00	3.02	3.07	3.05	2.90	2.90	2.86	2.88

\*Figures for Sep 2023 & March 2024 quarter is on Face Value of ₹10/- per share whereas figures for June 2024 & Sep 2024 quarter is on Face Value of ₹2/- per share. In Sep'24, by considering face value of ₹2/share cumulative EPS and Book Value per share would be ₹87.05 & ₹456.45 respectively without considering stock split.



# Key Ratios

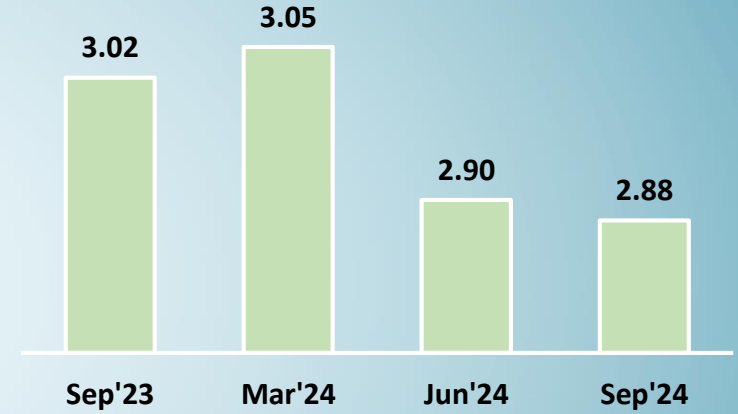
## Cost Of Deposits (%)



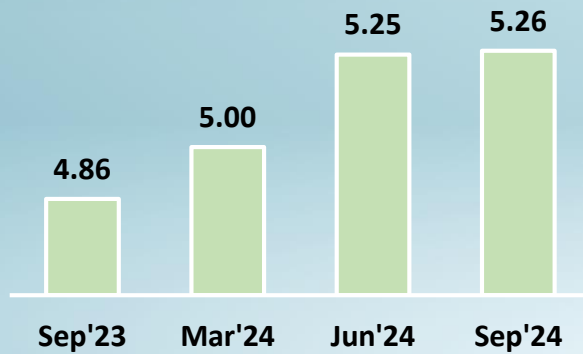
## Yield on Advances(%)



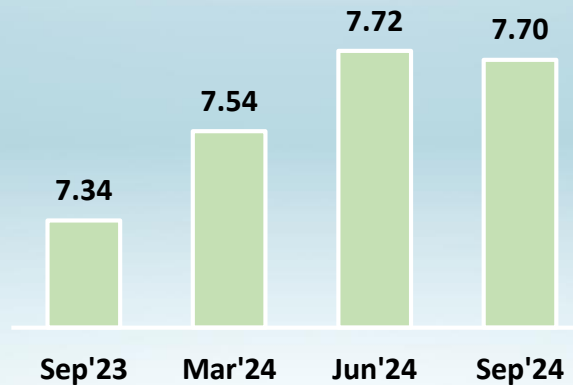
## NIM(%)



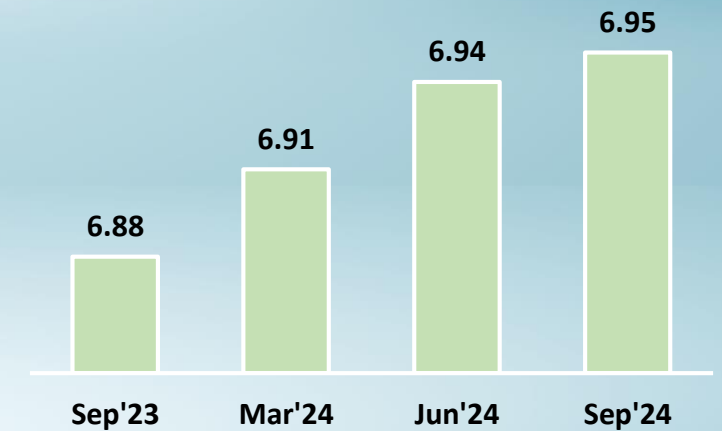
## Cost Of Funds (%)



## Yield on Funds(%)



## Yield on Investments(%)





# Driving Customer Delight & Growth Digitally



# INVESTMENTS

# Investment Portfolio



₹ in Crore

Sl. No	Parameters	Sep'23	Jun'24	Sep'24
1	Domestic Investments	346612	373591	375568
(a)	SLR	310622	324203	326523
(b)	Non SLR	35990	49388	49047
	SLR as % to Dom. Investments	89.62	86.78	86.94
(i)	Held To Maturity (HTM)	283405	298077	300563
(ii)	Available For Sale (AFS)	62083	54730	52044
(iii)	Fair Value Through Profit & Loss (FVTPL) (including HFT)	1124	19253	21432
(iv)	Subsidiaries & Joint Ventures	--	1531	1531
2	Investment by Overseas Branches	2884	1911	2740
3	<b>Total Gross Investment (1+2)</b>	<b>349496</b>	<b>375502</b>	<b>378308</b>
	HTM To Investment (%)	81.76	79.79	80.03



# Non SLR Portfolio



₹ in Crore

Parameters	Sep'23	Jun'24	Sep'24	% Share (Sep'24)	Y-o-Y Variation	
					Amount	%
PSU Bonds	3372	4138	4173	8.51	801	23.75
Corporate and Other Bonds	5427	7434	8500	17.33	3073	56.62
Special Govt. Sec excl. Recap Bonds	1741	633	633	1.29	(1108)	(63.64)
CG Recap. Bond	18238	18238	18238	37.18	-----	-----
Share of PSU/Corporate/Others	4304	5342	5598	11.41	1294	30.07
Venture Capital Fund	379	380	381	0.78	2	0.53
Regional Rural Bank	333	287	287	0.59	(46)	(13.81)
Security Receipts	742	1041	977	1.99	235	31.67
Subsidiaries JV	762	1244	1244	2.54	482	63.25
Other	692	10651	9016	18.38	8324	-----
<b>Total Non SLR Investment</b>	<b>35990</b>	<b>49388</b>	<b>49047</b>	<b>100.00</b>	<b>13057</b>	<b>36.28</b>

# Driving Customer Delight & Growth Digitally



## Asset Quality

# Asset Quality Ratios



Parameters	Sep'23	Mar'24	Jun'24	Sep'24
Gross NPA	43956	40605	40356	37733
Gross NPA (%)	4.76	4.23	4.14	3.73
Net NPA	12554	11823	11702	9777
Net NPA (%)	1.41	1.27	1.24	0.99
Provision Coverage Ratio (%)	88.73	89.10	89.22	90.89
Credit Cost (%)	1.02	0.96	0.90	0.97
Slippage Ratio (%)	0.33	0.34	0.33	0.25

# Movement of NPA



Parameters	Sep'23	Mar'24	Jun'24	Sep'24
NPA as at the beginning of the period	45727	41722	40605	40356
Cash Recovery towards Book Liability(i)	1198	929	780	1188
Up-gradation (ii)	671	520	495	659
Write Off (iii)	2889	3068	2311	3121
<b>Total Reduction(i+ii+iii)</b>	<b>4758</b>	<b>4517</b>	<b>3586</b>	<b>4968</b>
Fresh Addition	2987	3400	3337	2345
-Fresh Slippages	2894	3082	3015	2309
-Debits in existing NPA A/c	93	318	322	36
Gross NPAs at end of the period	43956	40605	40356	37733
Eligible Deductions incl. Provisions	31402	28782	28654	27956
<b>Net NPAs</b>	<b>12554</b>	<b>11823</b>	<b>11702</b>	<b>9777</b>
Recoveries in Written Off A/c	1791	2232	1371	1717
<b>Total Cash recovery including Recovery in Written off A/cs</b>	<b>2989</b>	<b>3161</b>	<b>2151</b>	<b>2905</b>

# NPA Classification: Sector Wise



₹ in Crore

Parameters	Sep'23	Mar'24	Jun'24	Sep'24	Advance O/s (Sep'24)	GNPA (%)
Domestic Gross NPA	40235	37213	37235	34689	954149	3.64
Global Gross NPA	43956	40605	40356	37733	1011997	3.73
Retail	2000	2247	2249	2067	194556	1.06
Housing Loans	598	836	900	1156	99452	1.16
Vehicle Loans	237	268	283	284	18607	1.53
Other Personal Loans	315	354	353	313	60022	0.52
Agriculture & Allied	7429	8541	8815	9022	242930	3.71
MSME	12076	11234	11365	10713	139103	7.70
Corporate & Others	22451	18583	17927	15931	435408	3.66

# NPA Classification : Industry wise



₹ in Crore

Sector/Scheme	Sep'23	Mar'24	Jun'24	Sep'24	GNPA (%)
Infrastructure	5473	5637	5861	5619	4.36
Iron & Steel	658	568	561	508	2.89
Textile	1232	1431	1499	1251	6.56
Food Processing	1198	1121	1222	1087	8.91
Engineering	912	825	812	741	5.36

# Special Mention Accounts (SMA)



## SMA Position of the Bank (₹ 5 Cr and above)

Parameters	Sep'23			Jun'24			Sep'24		
	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances
SMA 2	221	4413	0.48	167	4134	0.42	160	10938	1.08
SMA 1	66	1047	0.11	65	881	0.09	47	691	0.07
<b>TOTAL SMA 1 &amp; 2</b>	<b>287</b>	<b>5460</b>	<b>0.59</b>	<b>232</b>	<b>5015</b>	<b>0.51</b>	<b>207</b>	<b>11629</b>	<b>1.15</b>
SMA 0	109	1055	0.11	148	6033	0.62	97	3315	0.33
<b>TOTAL</b>	<b>396</b>	<b>6515</b>	<b>0.70</b>	<b>380</b>	<b>11048</b>	<b>1.13</b>	<b>304</b>	<b>14944</b>	<b>1.48</b>

# Accounts referred to NCLT



₹ in Crore

Parameters	Sep'23				Sep'24			
	No of Accounts	Book Liability	Provision	Provision Coverage	No of Accounts	Book Liability	Provision	Provision Coverage
1st List - RBI	4	1102	1102	100%	4	1055	1055	100%
2nd List – RBI	11	5290	5290	100%	9	4666	4666	100%
<b>Total RBI 1 &amp; 2</b>	<b>15</b>	<b>6392</b>	<b>6392</b>	<b>100%</b>	<b>13</b>	<b>5721</b>	<b>5721</b>	<b>100%</b>
Others	366	34016	32611	96%	358	31467	31016	99%
<b>Total</b>	<b>381</b>	<b>40408</b>	<b>39003</b>	<b>97%</b>	<b>371</b>	<b>37188</b>	<b>36737</b>	<b>99%</b>

## NCLT Resolution Status

	Cumulative Recovery (FY 2024-25)		Sep'23		Sep'24	
	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
Through Resolution	28	255	14	292	22	196
Through Liquidation	46	224	29	59	34	168
Through 12A Settlement	3	48	0	0	3	33
Through PPIRP	1	1	1	27	0	0
Through Other Mode under NCLT	14	157	5	6	13	152
<b>Total</b>	<b>92</b>	<b>685</b>	<b>49</b>	<b>384</b>	<b>72</b>	<b>549</b>





# Driving Customer Delight & Growth Digitally



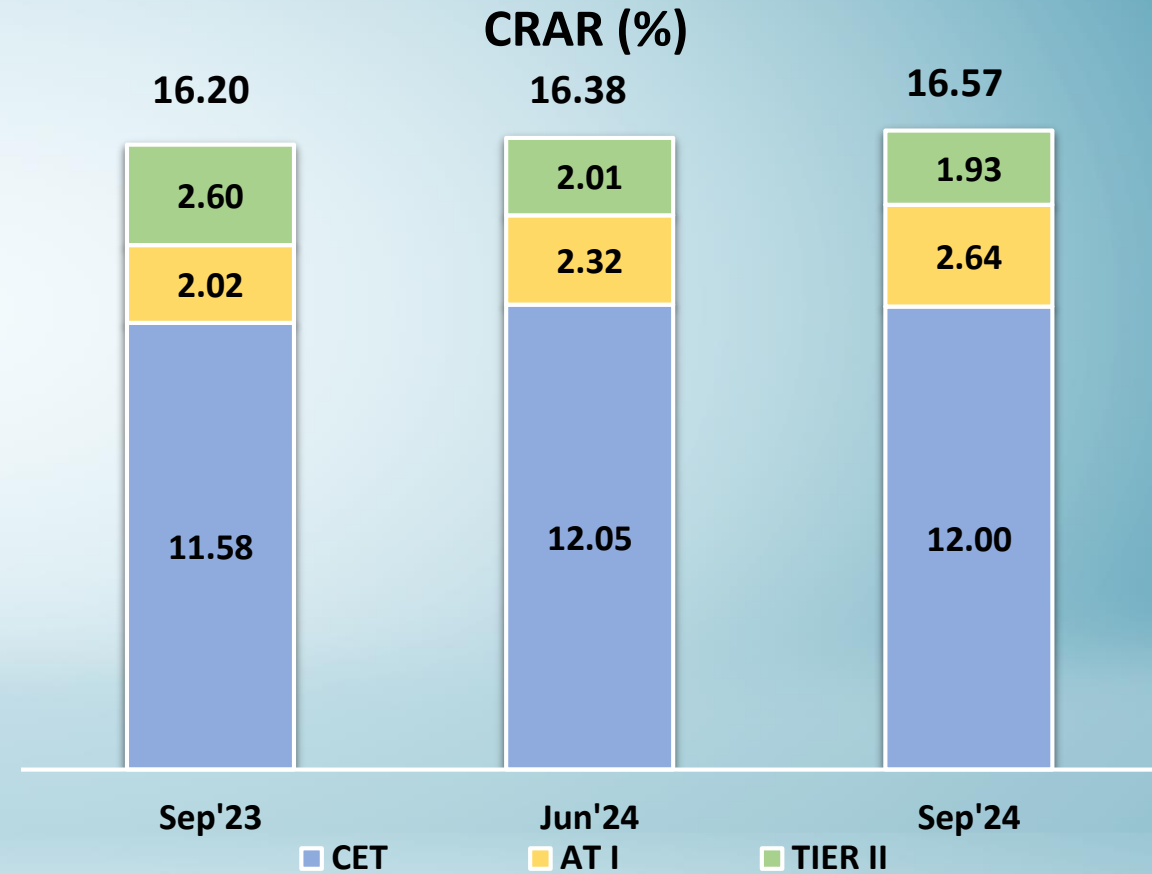
## Capital & Shareholding

# Capital Funds (Basel III)

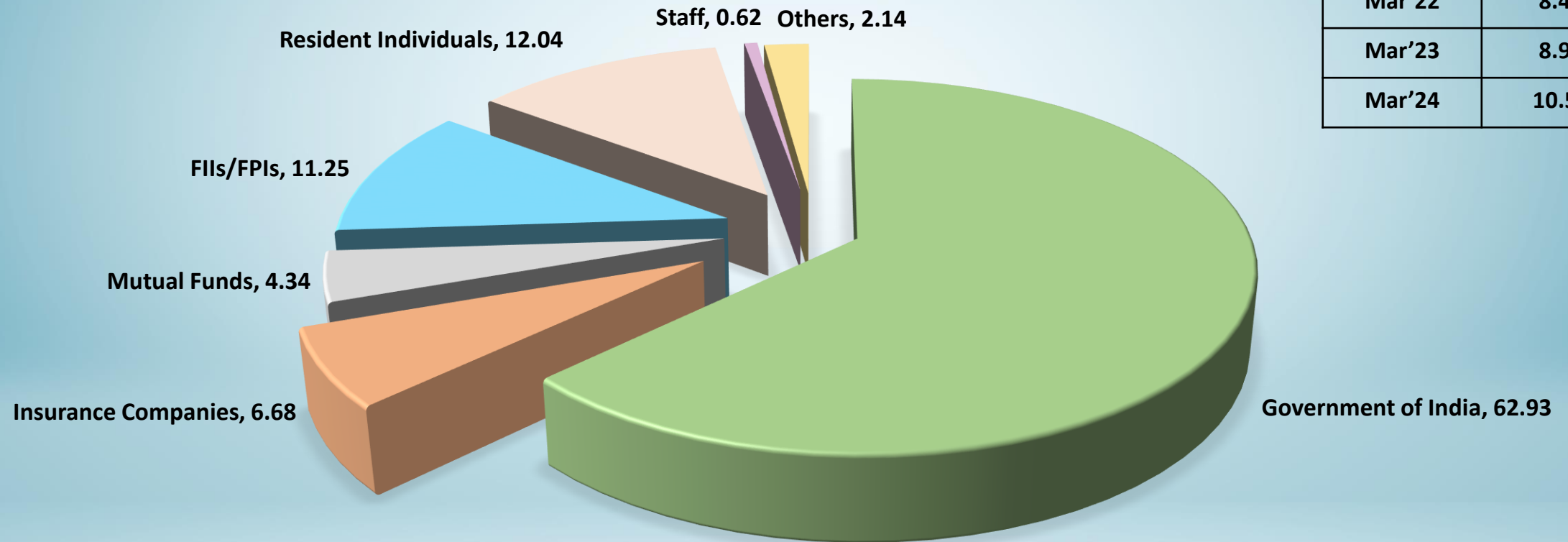


₹ in Crore

Parameters	Sep'23	Jun'24	Sep'24
Tier I	83679	98104	104313
Common Equity	71262	82265	85486
Additional Tier I	12417	15839	18827
Tier II	15971	13779	13741
<b>Total (Tier I+II)</b>	<b>99650</b>	<b>111883</b>	<b>118054</b>
Risk-weighted Assets	615308	682900	712625
Gross Advances	923966	975183	1011997
RWA to Gross Advances (%)	66.59	70.03	70.42
Tier I (%)	13.60	14.37	14.64
Common Equity (%)	11.58	12.05	12.00
Additional Tier I (%)	2.02	2.32	2.64
Tier II (%)	2.60	2.01	1.93
<b>Total (Tier I+II) %</b>	<b>16.20</b>	<b>16.38</b>	<b>16.57</b>



# Shareholding Pattern as on September 30<sup>th</sup>, 2024



Year ended	FII/FPIs holding (%)
Mar'22	8.48
Mar'23	8.95
Mar'24	10.57

# Driving Customer Delight & Growth Digitally



NET  
ZERO



## Environmental, Social & Governance

# Environmental, Social & Governance (ESG) Practices



## Environmental

- As part of Green initiatives, Bank has undertaken:
  - ✓ Increased usage of LED light, BEE rated AC units
  - ✓ Gradual phasing out of DG sets
  - ✓ Installed rooftop Solar Power system in 118 Bank owned properties, with a total capacity of 3383 KWp.
- EV charging station has been commissioned in Head Office Building for charging of staff's E-Vehicles.
- Canara Institute of Bank Management, Manipal and Townhall Welfare Branch achieved a Silver rating under IGBC Green Campus Certification system.
- Bank's Residential building at 221, RMV Extension, Bengaluru has been certified under GRIHA (Green Rating for Integrated Habitat).
- Bank is having a significant portfolio under sustainable finance which includes Renewable Energy Projects, Compressed Biogas & Energy Conservation scheme, Solar Pump scheme under PM-KUSUM, Roof Top Solar (RTS) for residential sector with subsidy, Canara Green Wheels scheme for E vehicles.
- Scope 1 & Scope 2 emissions of the bank accounts for a total of 35296.13 tCO2 and 195643.45 tCO2 respectively for the financial year 2023-24.
- Bank has fixed the Carbon Footprint Budget for its Employees' official Air travel for the FY 2024-25.



## Social

- Bank is impacting the Society by engaging in helping and uplifting the underserved communities through non profit organizations viz
  - ✓ Canara Centenary Rural Development Trust
  - ✓ Canara Financial Advisory Trust
  - ✓ Canara Golden Jubilee Education Fund
  - ✓ Canara Relief and Welfare Society
  - ✓ Financial Literacy Centres (FLC)
  - ✓ Rural Self Employment Training Institutes (RSETIs)
  - ✓ Rural Development & Self Employment Training Institutes ( RUDSETIs.)
- During quarter ending September 2024, Bank has conducted 2,310 awareness programs and 653 training programs through its RSETIs and RUDSETIs, benefiting 19,000 plus candidates to upgrade their skill sets.
- Bank has 115 Financial Literacy Centres (FLCs) through which 1,456 camps have been conducted and 1,40,221 persons were extended Financial Literacy during quarter ending September 2024.
- To promote diversity , equity & inclusive growth, Bank has in place a Women Empowerment Committee named as 'Advaita' to support the women employee fraternity of the Bank.



## Governance

- For the Bank's journey towards Sustainability, Bank has in place:
  - ✓ Board approved ESG Policy.
  - ✓ Green Deposit Policy & Lending Framework.
- Published its second BRSR report as part of Annual Report for FY 2023-24.
- Published maiden Sustainability Report for FY 2023-24 highlighting Bank's commitment to environmental stewardship, social responsibility, and ethical governance.
- Bank has a Chief Ethics Officer and an exclusive 'Ethics Section' is in place to oversee the implementation of business ethics in the organization.
- Bank has been recognized for "Excellent Practices and Adoption of ESG Initiatives" at the 2<sup>nd</sup> ICC Emerging Asia Conclave 2024, organized by the Indian Chamber of Commerce.



**Driving Customer Delight  
& Growth Digitally**

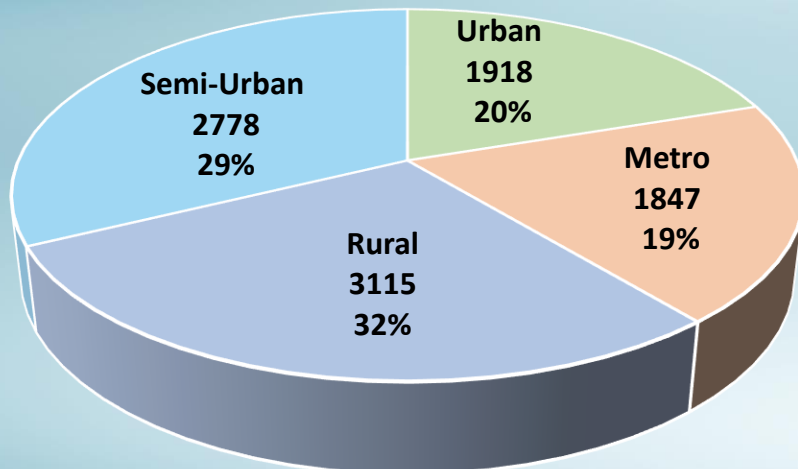
**Distribution Network**

# Distribution Network



Parameters	Sep'23	Jun'24	Sep'24
General Branches(a)	8757	8997	9032
Specialised Branches(b)	761	626	626
<b>Total Domestic Branches(a+b)</b>	<b>9518</b>	<b>9623</b>	<b>9658</b>
Overseas Branches	4	4	4
BC Points	13427	13167	13173
<b>Total Banking Outlets</b>	<b>22949</b>	<b>22794</b>	<b>22835</b>
ATM	10553	10014	9881
Recycler	1565	2242	2310

## Presence across Urban & Rural areas Sep'24

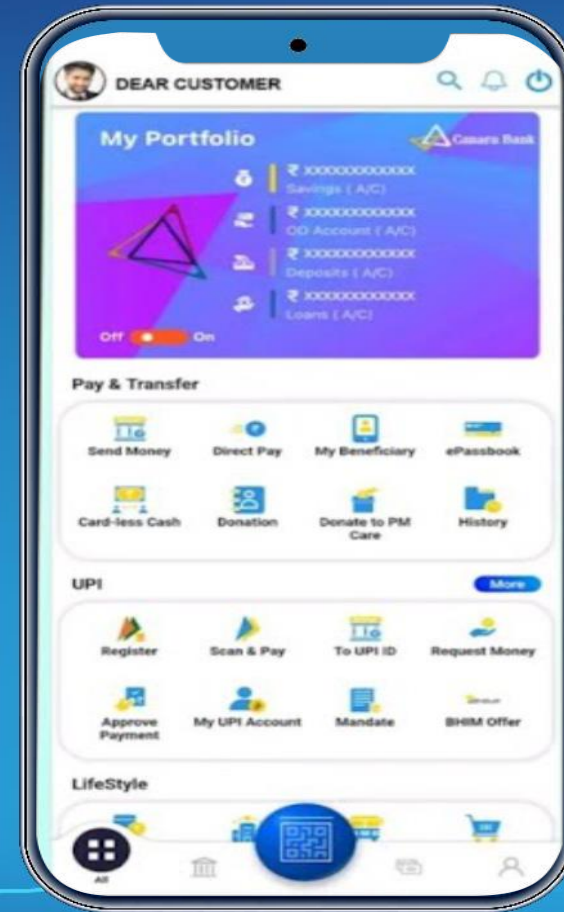


## 4 International Branches

- New York
- London
- Dubai
- IBU, Gift City, Gujarat



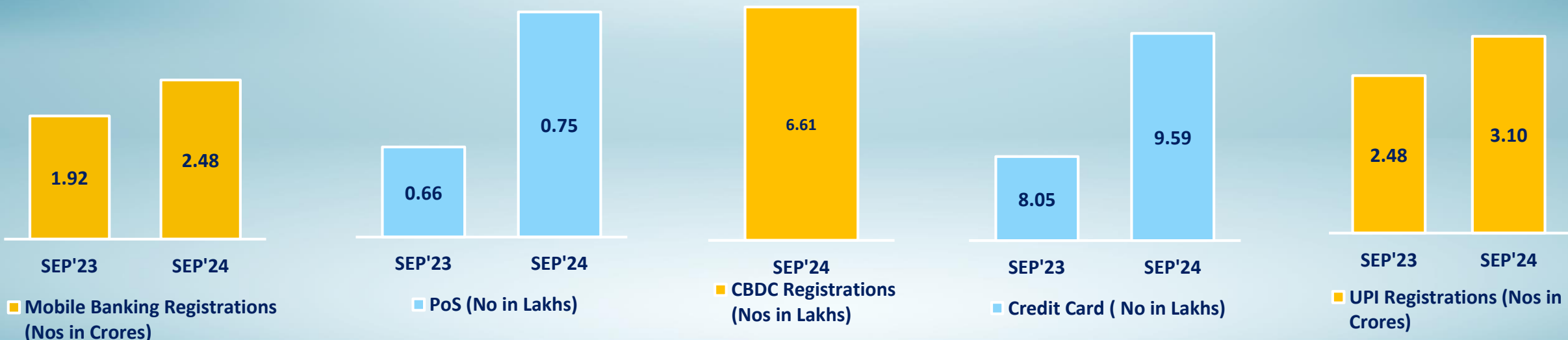
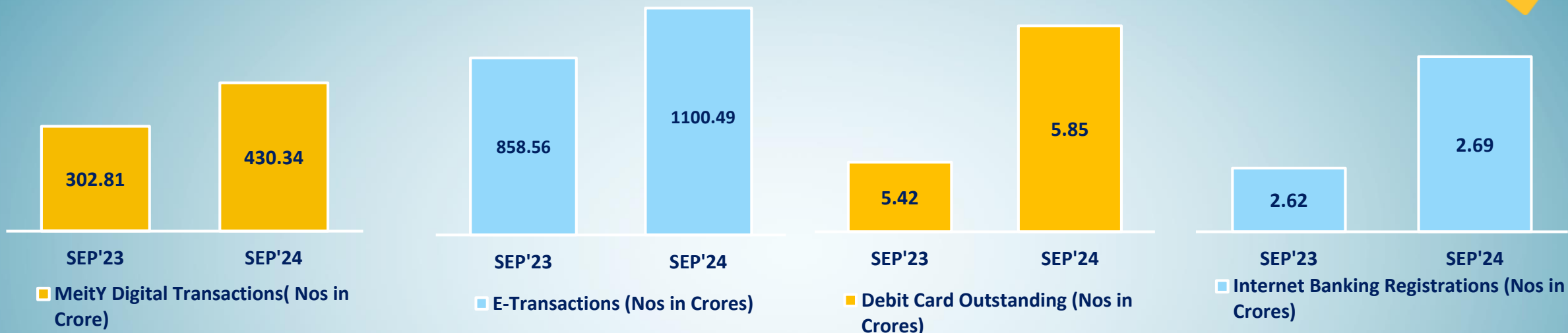
# Driving Customer Delight & Growth Digitally



# Digital Footprint



# Digital Footprint



# New Digital Initiatives



**API Banking**

Integration of 300 APIs in gateway is completed to customers who do not have proper ERP solution through partners such as **Zohobooks, Marg Erp** etc., to garner fresh CASA.

API Banking is integrated with **Tally software** which offers seamless connectivity services and banking transactions

**Chat Bot**

Customers can make enquiries such as account balance, EMI calculator, Loan Interest Rates etc from Pre-login page of the Mobile/Internet Banking application.

**Aadhar Data Vault**

Fetch & store Aadhar details through Aadhar Data Vault facility is implemented in Mobile/Net Banking.

**Digital Lending integration**

Digital lending platform is successfully integrated in Net Banking page.

**Digital Lending**

Gold Loan (Retail & Agriculture) successfully live on Digital lending platform on **17.09.2024**

**Credit Card Billing**

Introduction of Multiple billing cycle option to Credit Card customers.

# Subsidiaries & Associates



₹ in Crore

Name of the Entity	Holding(%)	Total Profit	Our share
		Sep'24	
<b>SUBSIDIARIES</b>			
Canara Robeco Asset Management Company Ltd.	51	80.26	40.93
Canara HSBC Life Insurance Company Ltd.	51	55.57	28.34
Canbank Factors Ltd.	70	2.66	1.86
Canbank Computer Services Ltd.	69.14	7.66	5.30
Canara Bank Securities Ltd.	100	5.60	5.60
Canbank Financial Services Ltd.	100	5.11	5.11
Canara Bank (Tanzania) Ltd.	100	0.46	0.46
Canbank Venture Capital Fund Ltd.	100	0.40	0.40
<b>Total</b>		<b>157.72</b>	<b>88.00</b>
<b>ASSOCIATES</b>			
Andhra Pragathi Grameena Bank	35	392.82	137.49
Can Fin Homes Ltd.	29.99	411.13	123.30
Kerala Gramin Bank	35	152.40	53.34
Karnataka Vikas Grameena Bank	35	61.52	21.53
Karnataka Gramin Bank	35	(252.02)	(88.21)
<b>Total</b>		<b>765.85</b>	<b>247.45</b>

# Guidance for March 2025 Vs Actuals for September 2024



Parameters	Guidance (31.03.2025)	Actuals as on 30.09.2024
Business Growth (Global)	10.00%	9.42%
Advances Growth (Global)	10.00%	9.53%
Deposits Growth (Global)	9.00%	9.34%
CASA (Domestic CASA to Domestic Deposit)	33.00%	31.27%
NIM (Global)(Annualized)	2.90%	2.88%
Gross NPA (Global)	3.50%	3.73%
Net NPA (Global)	1.10%	0.99%
PCR (Global)	90.00%	90.89%
Slippage Ratio (Global)(Annualized)	1.30%	1.00%
Credit Cost (Global)(Annualized)	1.10%	0.97%
Return on Equity (RoE)	18.00%	20.44%
Earning per share (EPS)( Annualized) (Face Value Rs.2/- per share)	16.40	17.41
Return on Average Assets (RoA)	1.00%	1.05%



# Disclaimer

**This presentation has been prepared solely for information purposes only. It has no regard to any financial situations or informational needs of any particular reason. The forward looking statements involve a number of risk, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. Canara Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.**



*Together We Can*

*Thank You*

*We express our heartfelt gratitude to all our stakeholders for their support & trust and solicit their continued patronage to make our beloved Bank grow exponentially in the coming years.*