



Ref.: SD:636/637/11/12::2024-25

27.01.2025

<b>The Vice President BSE Ltd. Phiroze Jeejeebhoy Towers Dalal Street MUMBAI - 400 001  Scrip Code: 532483</b>	<b>The Vice President Listing Department National Stock Exchange of India Ltd EXCHANGE PLAZA Bandra-Kurla Complex, Bandra [E] MUMBAI - 400 051 Scrip Code: CANBK</b>
--	--

**Sub: Investor Presentation / Performance Highlights - Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Third Quarter & Nine Months ended 31.12.2024.**

We herewith enclose a copy of Investor Presentation / Performance Highlights on the Unaudited (Reviewed) Financial Results (Standalone and Consolidated) for the Third Quarter & Nine Months ended 31.12.2024.

This is for your information & records.

**Yours faithfully,**

Internal

**SANTOSH KUMAR BARIK  
COMPANY SECRETARY**

सचिवीय विभाग  
प्रधान कार्यालय  
112, जे सी रोड, बेंगलूरु - 560002  
E-Mail - [hosecretarial@canarabank.com](mailto:hosecretarial@canarabank.com)

Internal  
Secretarial Department  
Head Office  
112 J C Road, Bengaluru - 560002  
www.canarabank.com  
F +91 80 22248831  
T +91 80 22100250

# Financial Results: Q3 (FY 2024-25)

e₹

Driving Customer Delight  
& Growth Digitally

केनरा बैंक Canara Bank   
भारत सरकार का उपक्रम A Government of India Undertaking  
Together We Can



1 Bank Number 1800 1030

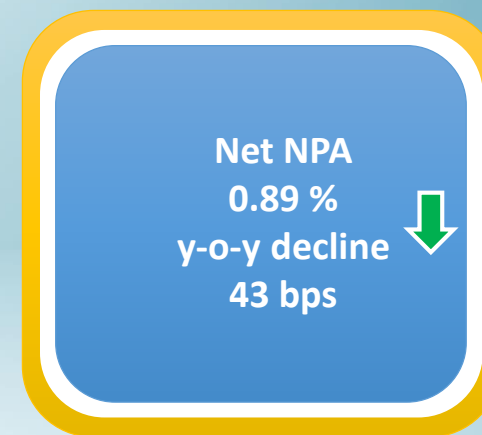
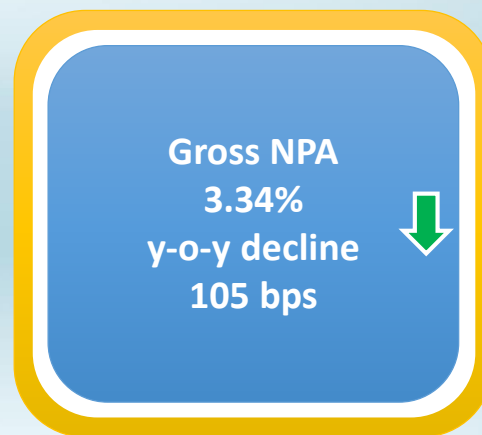


www.canarabank.com

# Performance Highlights



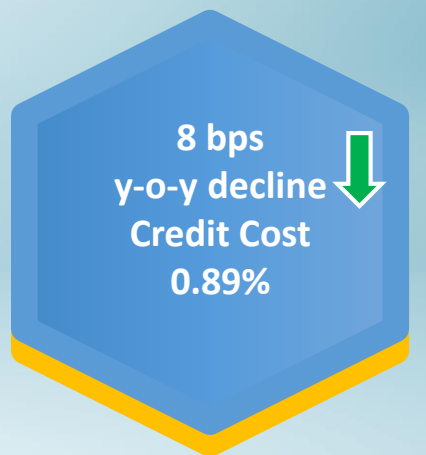
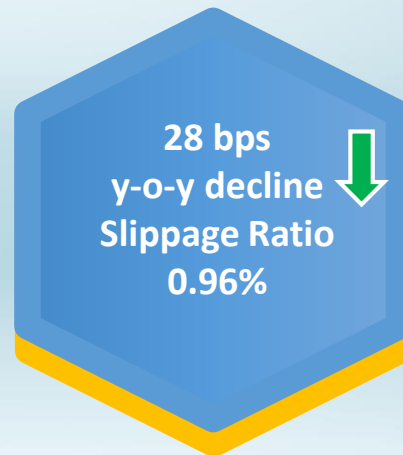
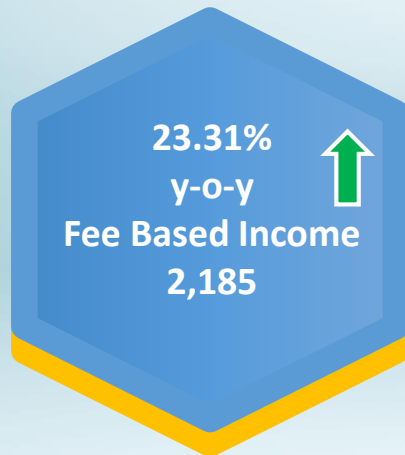
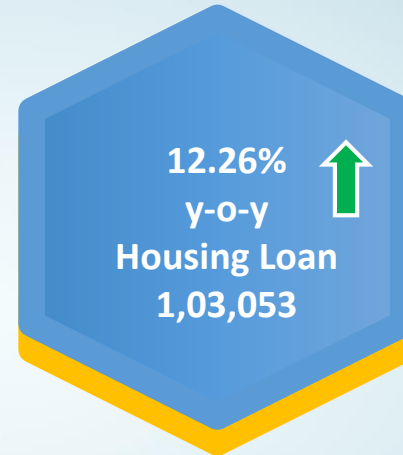
₹ in Crore



# Key Highlights



₹ in Crore



# Contents



06-13	<b>Business Performance</b>
15-22	<b>Financial Performance</b>
24-25	<b>Investments</b>
27-32	<b>Asset Quality</b>
34-35	<b>Capital &amp; Shareholding</b>
37-37	<b>Environmental, Social &amp; Governance</b>
39-42	<b>Distribution Network &amp; Digital Footprint</b>
43-43	<b>Subsidiaries &amp; Associates</b>
44-44	<b>Guidance for March 2025 Vs Actuals for December 2024</b>



Driving Customer Delight  
& Growth Digitally



WE VALUE YOUR PRESENCE



Business  
Performance

# Business Performance



₹ in Crore

Parameters	Dec'23	Mar'24	Jun'24	Sep'24	Dec'24	Growth (%)	
						Q-o-Q	Y-o-Y
Global Gross Business	2213360	2272968	2310350	2359344	2419171	2.54	9.30
Domestic Gross Business	2068313	2123133	2151518	2192862	2245017	2.38	8.54
Overseas Gross Business	145047	149835	158832	166482	174154	4.61	20.07
Global Gross Advances	950430	960602	975183	1011997	1049706	3.73	10.45
Domestic Gross Advances	901465	908182	920334	954149	987591	3.50	9.55
Overseas Gross Advances	48965	52420	54849	57848	62115	7.38	26.86
Global Deposits	1262930	1312366	1335167	1347347	1369465	1.64	8.44
Domestic Deposits	1166848	1214951	1231184	1238713	1257426	1.51	7.76
Overseas Deposits	96082	97415	103983	108634	112039	3.13	16.61
Global C-D Ratio (%)	75.26	73.20	73.04	75.11	76.65	--	--

# Domestic Deposit Mix



₹ in Crore

Parameters	Dec'23	Mar'24	Jun'24	Sep'24	Dec'24	Growth (%)	
						Q-o-Q	Y-o-Y
Saving Deposits	324027	328378	332248	340705	329680	(3.24)	1.74
CASA Deposits	369256	392327	381448	387327	377207	(2.61)	2.15
Term Deposit	797592	822624	849736	851386	880219	3.39	10.36
Retail Term Deposit	490493	501403	514572	513372	521315	1.55	6.28
Total Domestic Deposit	1166848	1214951	1231184	1238713	1257426	1.51	7.76
Global Deposits	1262930	1312366	1335167	1347347	1369465	1.64	8.44



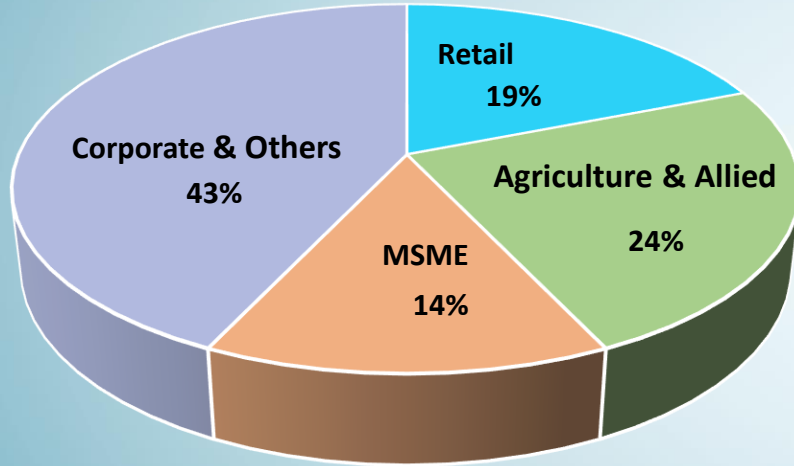
# Advances Mix



₹ in Crore

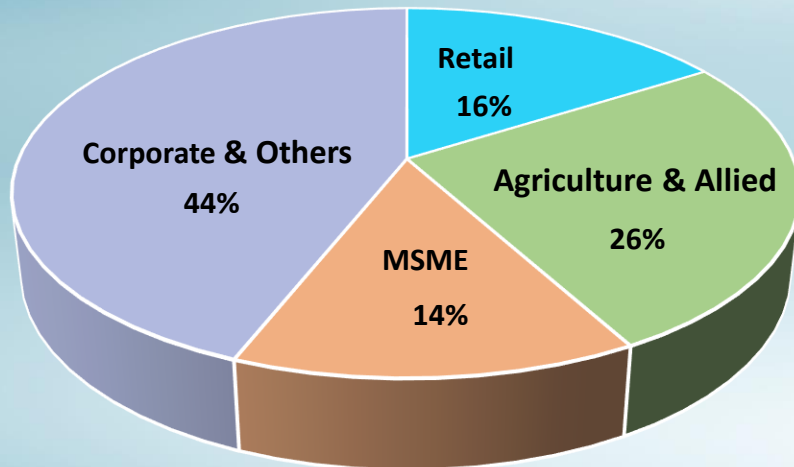
RAM: 57%

Dec'24



RAM: 56%

Dec'23



Parameters	Dec'23	Sep'24	Dec'24	Growth (%)	
				Q-o-Q	Y-o-Y
RAM Credit	530444	576589	595789	3.33	12.32
Retail	153640	194556	208116	6.97	35.46
Agriculture & Allied	242470	242930	243787	0.35	0.54
MSME	134334	139103	143886	3.44	7.11
Corporate & others	419986	435408	453917	4.25	8.08
Domestic Gross Advances	901465	954149	987591	3.50	9.55
Global Gross Advance	950430	1011997	1049706	3.73	10.45

# Exceeded the Mandated Targets under Priority Sector



## Mandated Norms under Priority Sector

### Exceeded the mandated norms in respect of:

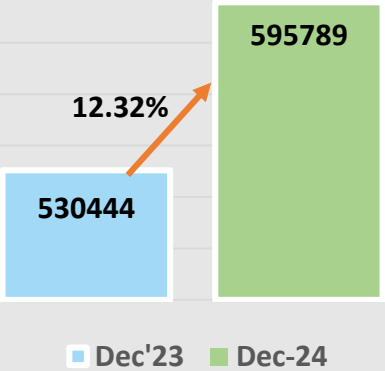
- Total Priority (44.33% to ANBC against 40% norm)
- Agriculture (21.04% to ANBC against 18% norm)
- Small and Marginal Farmers (14.35% to ANBC against 10.00% norm)
- Non Corporate Farmers (17.12% to ANBC against 13.78% norm)
- Weaker Section (20.43% to ANBC against 12.00% norm)
- Micro Enterprises (10.23% to ANBC against 7.50% norm)

# RAM & Retail Credit

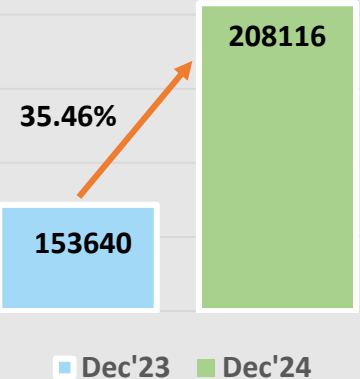


₹ in Crore

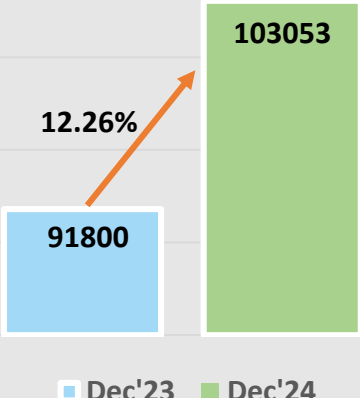
## RAM



## Retail Loans



## Housing Loans



# Industry Credit



₹ in Crore

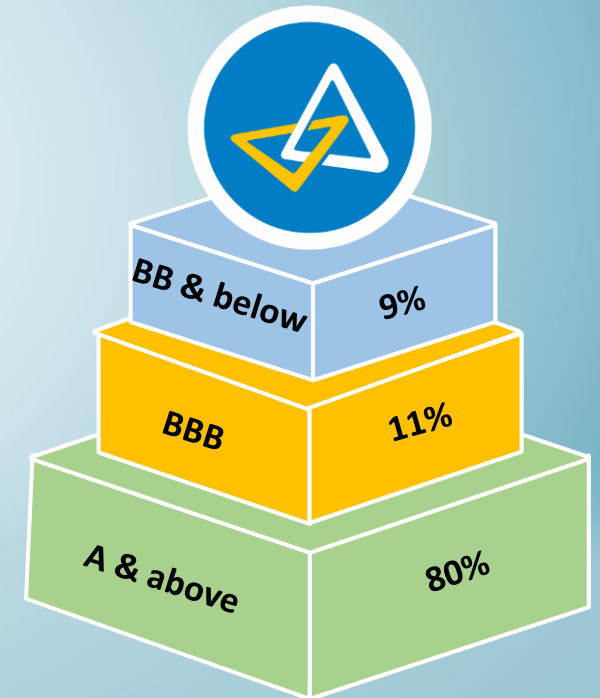
Sector/Scheme	Dec'23	Sep'24	Dec'24	Growth (%)	
				Q-o-Q	Y-o-Y
Infrastructure	126697	128931	132672	2.90	4.72
NBFC	135872	127976	142731	11.53	5.05
Textile	18805	19074	19224	0.79	2.23
Iron & Steel	17210	17569	18226	3.74	5.90
Commercial Real Estate	20643	24019	25332	5.47	22.71
Food Processing	12202	12206	12632	3.49	3.52
Engineering	13699	13830	14211	2.75	3.74
Petroleum, Coal products & Nuclear Fuels	11015	10467	7524	(28.12)	(31.69)
Construction	10291	9196	9306	1.20	(9.57)
Chemicals & Chemical Products	10196	11313	11400	0.77	11.81

# Rating Profile



₹ in Crore

External Rating - Wise Distribution of Domestic Advances above ₹ 25 crore						
(% of Total rated loan book above ₹ 25 crore)						
External Rating	Dec'23		Sep'24		Dec'24	
	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	219850	80	218715	78	245369	80
BBB	31108	11	33168	12	34084	11
BB and below	24643	9	27131	10	29059	9
<b>Total</b>	<b>275601</b>	<b>100</b>	<b>279014</b>	<b>100</b>	<b>308512</b>	<b>100</b>



PSU PSE Customers (Dec'24)	
Central Govt. Guarantee	State Govt. Guarantee
14877	49465



# Rating Profile



₹ in Crore

## Rating Profile of Standard NBFC Domestic Exposure

External Rating	Dec'23		Sep'24		Dec'24	
	Exposure	% Share	Exposure	% Share	Exposure	% Share
A and above	129970	99	126036	99	141511	99
BBB	155	1	72	1	79	1
BB and below	20		39		1735	
<b>Total</b>	<b>130145</b>	<b>100</b>	<b>126147</b>	<b>100</b>	<b>143325</b>	<b>100</b>

Driving Customer Delight  
& Growth Digitally



Financial Performance

# Total Income



₹ in Crore

Parameters	Quarterly						
	Dec'23	Mar'24	Jun'24	Sep'24	Dec'24	Growth (%)	
						Q-o-Q	Y-o-Y
Interest Income	28039	28807	28701	29740	30312	1.92	8.11
Interest on Advances	19894	20863	20778	21758	22446	3.16	12.83
Interest on Investments	5775	5902	6078	6059	6186	2.10	7.12
Other Interest Income	2370	2042	1845	1923	1680	(12.64)	(29.11)
Non-Interest Income	4295	5217	5319	4981	5802	16.48	35.09
<b>Total Income</b>	<b>32334</b>	<b>34024</b>	<b>34020</b>	<b>34721</b>	<b>36114</b>	<b>4.01</b>	<b>11.69</b>

# Non-Interest Income



₹ in Crore

Parameters	Quarterly						
	Dec'23	Mar'24	Jun'24	Sep'24	Dec'24	Growth (%)	
						Q-o-Q	Y-o-Y
Fee Based Income	1772	1941	1910	2436	2185	(10.30)	23.31
Commission Exchange & Brokerage	383	437	353	382	499	30.63	30.29
Service Charges	819	886	798	880	939	6.70	14.65
Miscellaneous	570	618	759	1174	747	(36.37)	31.05
Treasury Income	495	865	503	885	1226	38.53	147.68
Profit on Sale of Investments	310	663	349	661	945	42.97	204.84
Profit on Exchange Transactions	156	177	151	173	228	31.79	46.15
Dividend Income	29	25	3	51	53	3.92	82.76
Recoveries in Written Off A/cs	1655	1900	1158	1191	2008	68.60	21.33
Other Receipts( PSLC & Others)	373	511	1748	469	383	(18.34)	2.68
<b>Total Non-Interest Income</b>	<b>4295</b>	<b>5217</b>	<b>5319</b>	<b>4981</b>	<b>5802</b>	<b>16.48</b>	<b>35.09</b>

# Total Expenses



₹ in Crore

Parameters	Quarterly						
	Dec'23	Mar'24	Jun'24	Sep'24	Dec'24	Growth (%)	
						Q-o-Q	Y-o-Y
<b>Interest Expenses</b>	18622	19227	19535	20425	21163	3.61	13.65
Interest on Deposits	17092	17714	18352	18652	19117	2.49	11.85
Other Interests	1530	1513	1183	1773	2046	15.40	33.73
<b>Operating Expenses</b>	6906	7410	6869	6642	7114	7.11	3.01
Staff Cost	4533	4458	4230	4363	4480	2.68	(1.17)
Other Operating Expenses	2373	2952	2639	2279	2634	15.58	11.00
<b>Total Expenses</b>	25528	26637	26404	27067	28277	4.47	10.77



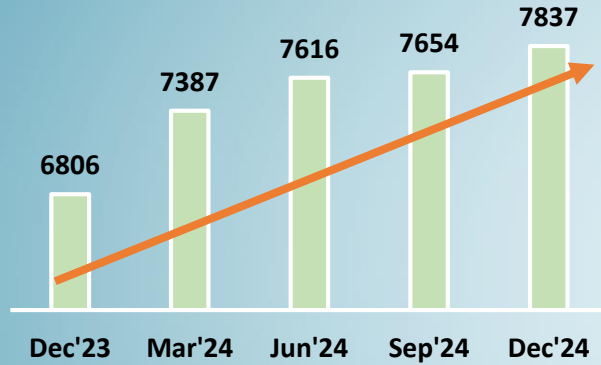
# Financials at a Glance



₹ in Crore

Parameters	Quarterly						
	Dec'23	Mar'24	Jun'24	Sep'24	Dec'24	Growth (%)	
						Q-o-Q	Y-o-Y
Net Interest Income	9417	9580	9166	9315	9149	(1.78)	(2.85)
Total Interest Income	28039	28807	28701	29740	30312	1.92	8.11
Total Interest Expenses	18622	19227	19535	20425	21163	3.61	13.65
Total Income	32334	34024	34020	34721	36114	4.01	11.69
Total Expenditure	25528	26637	26404	27067	28277	4.47	10.77
Operating Profit	6806	7387	7616	7654	7837	2.39	15.15
Provisions	3150	3630	3711	3640	3733	2.55	18.51
Net Profit	3656	3757	3905	4014	4104	2.24	12.25

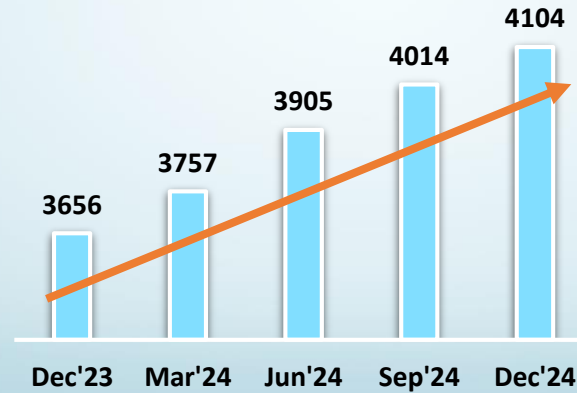
# Continuous & Consistent Performance



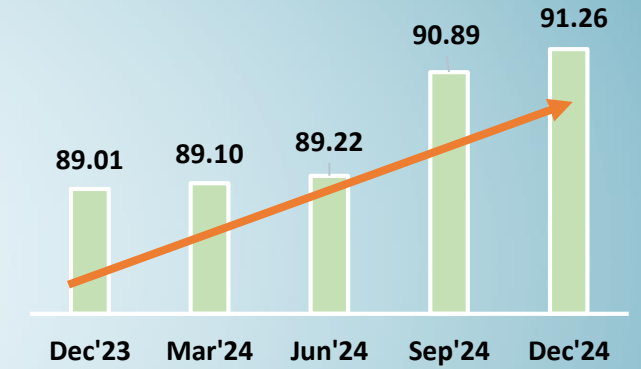
Operating Profit (₹ in Cr)



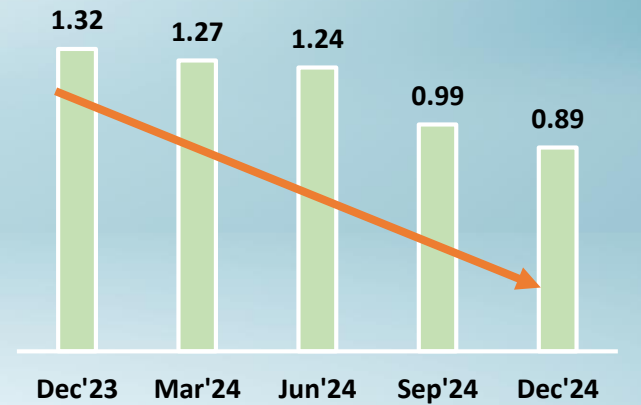
Gross NPA (%)



Net Profit (₹ in Cr)



PCR (%)



Net NPA (%)

# Provisions



₹ in Crore

Parameters	Quarterly						
	Dec'23	Mar'24	Jun'24	Sep'24	Dec'24	Growth (%)	
						Q-o-Q	Y-o-Y
<b>Total Provision</b>	<b>3150</b>	<b>3630</b>	<b>3711</b>	<b>3640</b>	<b>3733</b>	<b>2.55</b>	<b>18.51</b>
NPAs	2106	2280	2171	2587	1982	(23.39)	(5.89)
Standard Asset	103	44	21	134	126	(5.97)	22.33
Non Performing Investment	181	295	(125)	(72)	440	----	143.09
Income Tax	1250	1149	1428	1389	1334	(3.96)	6.72
Others	(490)	(138)	216	(398)	(149)	----	----

# Key Ratios



(%)

Ratios	Dec'23		Mar'24		Sep'24		Dec'24	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	1.01	1.01	1.03	1.01	1.05	1.05	1.03	1.04
Return on Net-worth	21.06	21.95	21.18	22.06	19.78	20.44	19.09	20.18
Cost to Income	50.37	45.93	50.08	47.03	46.46	46.94	47.58	47.16
CD Ratio	75.26	75.26	73.20	73.20	75.11	75.11	76.65	76.65
EPS (Annualized)*	80.17	79.21	83.30	80.23	17.56	17.41	17.95	17.59
Book Value (In ₹)*	390.78	390.78	395.94	395.94	91.29	91.29	95.26	95.26
NIM	3.03	3.02	3.07	3.05	2.86	2.88	2.71	2.83

\*Figures for Dec 2023 & March 2024 quarter is on Face Value of ₹10/- per share whereas figures for Sep 2024 & Dec 2024 quarter is on Face Value of ₹2/- per share. In Dec'24, by considering face value of ₹2/share cumulative EPS and Book Value per share would be ₹87.95 & ₹476.30 respectively without considering stock split.



# Key Ratios

### Cost Of Deposits (%)



### Yield on Advances(%)



### NIM(%)



### Cost Of Funds (%)



### Yield on Funds(%)



### Yield on Investments(%)







Canara  
**PREMIUM PAYROLL**  
ACCOUNT

Driving Customer Delight  
& Growth Digitally

**INVESTMENTS**



# Investment Portfolio



₹ in Crore

Sl. No	Parameters	Dec'23	Sep'24	Dec'24
1	Domestic Investments	346429	375568	383054
(a)	SLR	310448	326523	333068
(b)	Non SLR	35981	49047	49986
	SLR as % to Dom. Investments	89.61	86.94	86.95
(i)	Held To Maturity (HTM)	286385	300563	305208
(ii)	Available For Sale (AFS)	59746	52044	52920
(iii)	Fair Value Through Profit & Loss (FVTPL) (including HFT)	298	21432	23350
(iv)	Subsidiaries & Joint Ventures	--	1531	1576
2	Investment by Overseas Branches	2068	2740	2119
3	<b>Total Gross Investment (1+2)</b>	<b>348497</b>	<b>378308</b>	<b>385173</b>
	HTM To Investment (%)	82.67	80.03	79.68

# Non SLR Portfolio



₹ in Crore

Parameters	Dec'23	Sep'24	Dec'24	% Share (Dec'24)	Y-o-Y Variation	
					Amount	%
PSU Bonds	3392	4173	4310	8.62	918	27.06
Corporate and Other Bonds	5539	8500	7926	15.86	2387	43.09
Special Govt. Sec excl. Recap Bonds	1741	633	630	1.26	(1111)	(63.81)
CG Recap. Bond	18238	18238	18238	36.49	----	----
Share of PSU/Corporate/Others	4205	5598	6140	12.28	1935	46.02
Venture Capital Fund	379	381	400	0.80	21	5.54
Regional Rural Bank	333	287	333	0.67	----	----
Security Receipts	791	977	1440	2.88	649	82.05
Subsidiaries JV	762	1244	1244	2.49	482	63.25
Other	601	9016	9325	18.66	8724	----
<b>Total Non SLR Investment</b>	<b>35981</b>	<b>49047</b>	<b>49986</b>	<b>100.00</b>	<b>14005</b>	<b>38.92</b>





Driving Customer Delight  
& Growth Digitally



**QUALITY**

**Asset Quality**

# Asset Quality Ratios



Parameters	Dec'23	Mar'24	Sep'24	Dec'24
Gross NPA	41722	40605	37733	35061
Gross NPA (%)	4.39	4.23	3.73	3.34
Net NPA	12176	11823	9777	9081
Net NPA (%)	1.32	1.27	0.99	0.89
Provision Coverage Ratio (%)	89.01	89.10	90.89	91.26
Credit Cost (%)	0.97	0.96	0.97	0.89
Slippage Ratio (%)	0.31	0.34	0.25	0.24

# Movement of NPA



Parameters	Dec'23	Mar'24	Sep'24	Dec'24
NPA as at the beginning of the period	43956	41722	40356	37733
Cash Recovery towards Book Liability(i)	958	929	1188	780
Up-gradation (ii)	516	520	659	460
Write Off (iii)	3936	3068	3121	3896
<b>Total Reduction(i+ii+iii)</b>	<b>5410</b>	<b>4517</b>	<b>4968</b>	<b>5136</b>
Fresh Addition	3176	3400	2345	2464
-Fresh Slippages	2697	3082	2309	2363
-Debits in existing NPA A/c	479	318	36	101
Gross NPAs at end of the period	41722	40605	37733	35061
Eligible Deductions incl. Provisions	29546	28782	27956	25980
<b>Net NPAs</b>	<b>12176</b>	<b>11823</b>	<b>9777</b>	<b>9081</b>
Recoveries in Written Off A/c	1804	2232	1717	2398
<b>Total Cash recovery including Recovery in Written off A/cs</b>	<b>2762</b>	<b>3161</b>	<b>2905</b>	<b>3178</b>

# NPA Classification: Sector Wise



₹ in Crore

Parameters	Dec'23	Mar'24	Sep'24	Dec'24	Advance O/s (Dec'24)	GNPA (%)
Domestic Gross NPA	38327	37213	34689	32585	987591	3.30
Global Gross NPA	41722	40605	37733	35061	1049706	3.34
Retail	2298	2247	2067	2049	208116	0.98
Housing Loans	796	836	1156	1162	103053	1.13
Vehicle Loans	262	268	284	274	19888	1.38
Other Personal Loans	340	354	313	315	68230	0.46
Agriculture & Allied	8099	8541	9022	8970	243787	3.68
MSME	11493	11234	10713	9995	143886	6.95
Corporate & Others	19832	18583	15931	14047	453917	3.09



# NPA Classification : Industry wise



₹ in Crore

Sector/Scheme	Dec'23	Mar'24	Sep'24	Dec'24	GNPA (%)
Infrastructure	5491	5637	5619	5179	3.90
Iron & Steel	591	568	508	397	2.18
Textile	1415	1431	1251	794	4.13
Food Processing	1282	1121	1087	985	7.80
Engineering	844	825	741	742	5.22



# Special Mention Accounts (SMA)

₹ in Crore

SMA Position of the Bank (₹ 5 Cr and above)									
	Dec'23			Sep'24			Dec'24		
Parameters	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances
SMA 2	204	4516	0.48	160	10938	1.08	157	7422	0.71
SMA 1	91	1505	0.15	47	691	0.07	98	3901	0.37
<b>TOTAL SMA 1 &amp; 2</b>	<b>295</b>	<b>6021</b>	<b>0.63</b>	<b>207</b>	<b>11629</b>	<b>1.15</b>	<b>255</b>	<b>11323</b>	<b>1.08</b>
SMA 0	140	1623	0.17	97	3315	0.33	83	704	0.06
<b>TOTAL</b>	<b>435</b>	<b>7644</b>	<b>0.80</b>	<b>304</b>	<b>14944</b>	<b>1.48</b>	<b>338</b>	<b>12027</b>	<b>1.14</b>



## Accounts referred to NCLT

₹ in Crore

Parameters	Dec'23				Dec'24			
	No of Accounts	Book Liability	Provision	Provision Coverage	No of Accounts	Book Liability	Provision	Provision Coverage
1st List - RBI	4	1096	1096	100	4	922	922	100
2nd List – RBI	11	5290	5290	100	9	4654	4654	100
<b>Total RBI 1 &amp; 2</b>	<b>15</b>	<b>6386</b>	<b>6386</b>	<b>100</b>	<b>13</b>	<b>5576</b>	<b>5576</b>	<b>100</b>
Others	362	32412	31825	98	347	31851	31463	99
<b>Total</b>	<b>377</b>	<b>38798</b>	<b>38211</b>	<b>98</b>	<b>360</b>	<b>37427</b>	<b>37039</b>	<b>99</b>

## NCLT Resolution Status

	Cumulative Recovery (FY 2024-25)		Dec'23		Dec'24	
	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
Through Resolution	33	343	11	368	13	87
Through Liquidation	51	314	28	73	17	91
Through 12A Settlement	5	185	2	7	3	137
Through PPIRP	1	3	1	1	1	1
Through ARC/NARCL Sale	2	54			2	54
Through Other Mode under NCLT	14	441	5	8	8	285
<b>Total</b>	<b>106</b>	<b>1340</b>	<b>47</b>	<b>457</b>	<b>44</b>	<b>655</b>



Driving Customer Delight  
& Growth Digitally

Canara  
**ELITE**  
CURRENT ACCOUNT



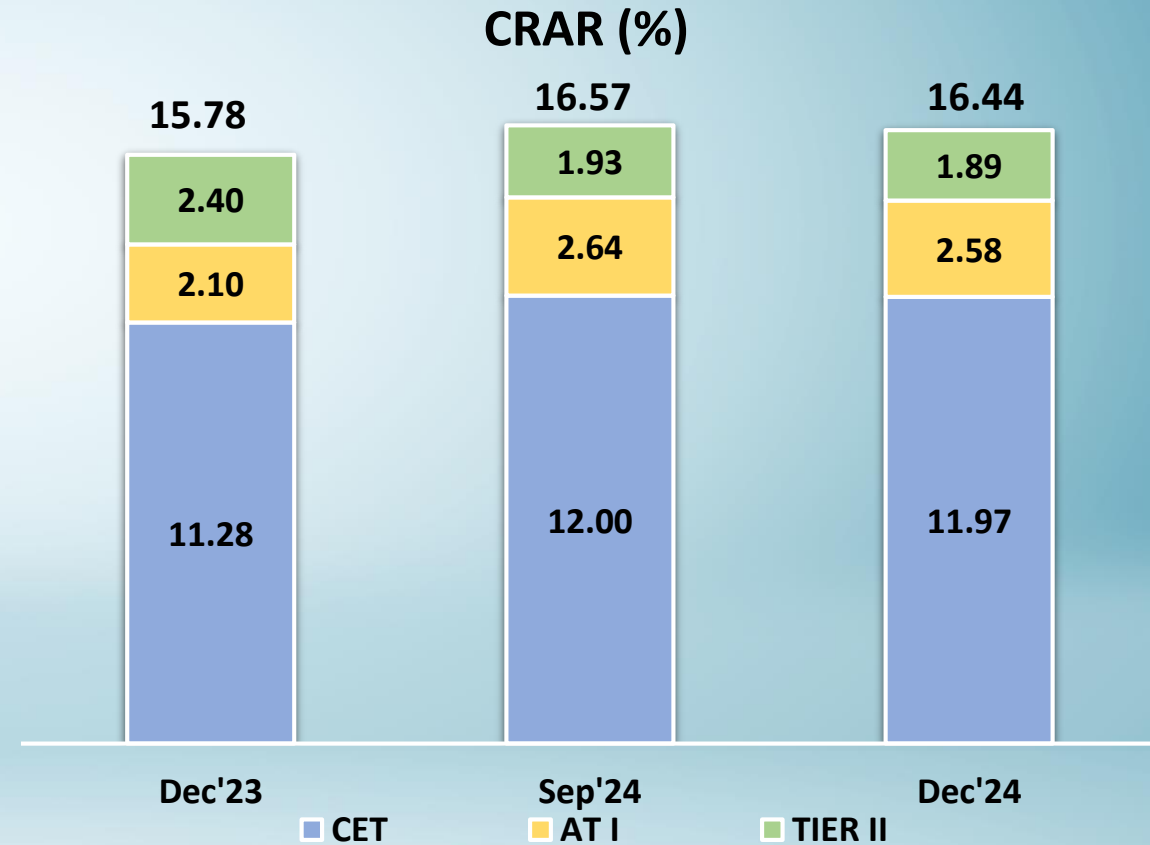
Capital & Shareholding

# Capital Funds (Basel III)

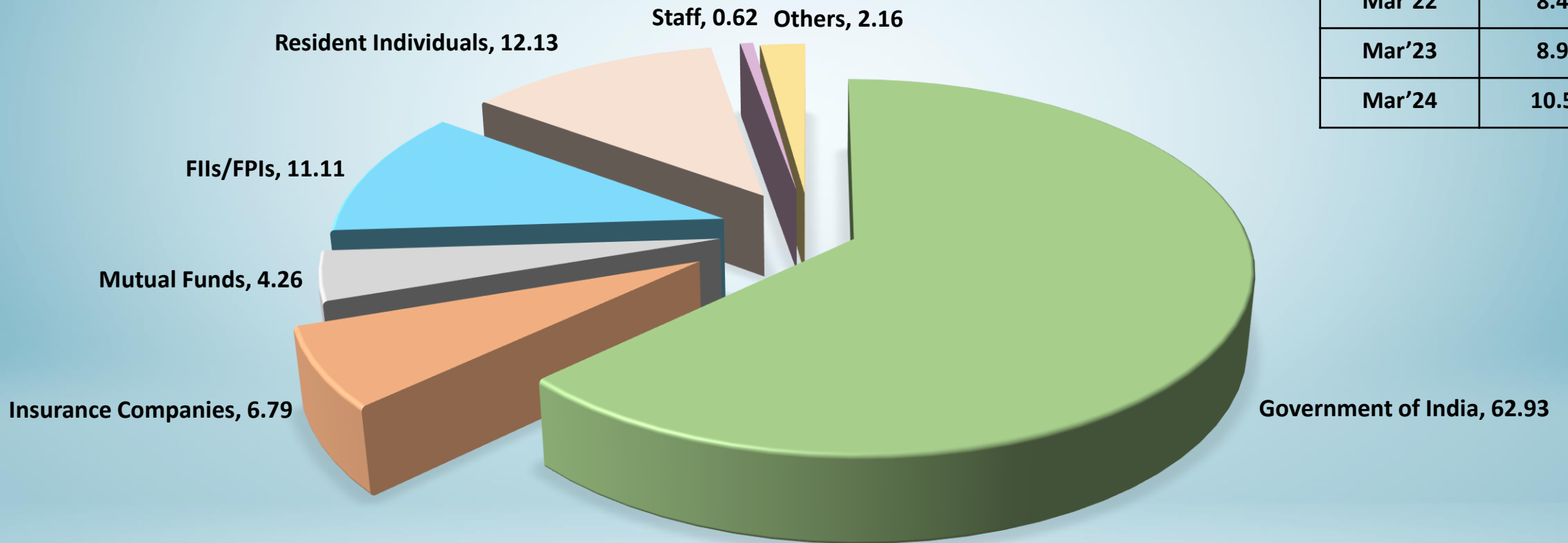


₹ in Crore

Parameters	Dec'23	Sep'24	Dec'24
Tier I	87964	104313	106057
Common Equity	74137	85486	87228
Additional Tier I	13827	18827	18828
Tier II	15770	13741	13770
<b>Total (Tier I+II)</b>	<b>103734</b>	<b>118054</b>	<b>119827</b>
Risk-weighted Assets	657464	712625	728892
Gross Advances	950430	1011997	1049706
RWA to Gross Advances (%)	69.18	70.42	69.44
Tier I (%)	13.38	14.64	14.55
Common Equity (%)	11.28	12.00	11.97
Additional Tier I (%)	2.10	2.64	2.58
Tier II (%)	2.40	1.93	1.89
<b>Total (Tier I+II) %</b>	<b>15.78</b>	<b>16.57</b>	<b>16.44</b>



# Shareholding Pattern as on December 31<sup>st</sup>, 2024



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



Driving Customer Delight  
& Growth Digitally

Canara  
DELITE  
CURRENT ACCOUNT



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 Rain Water Harvesting system in 99 Bank owned properties and Rooftop Solar Power system in 164 Bank owned properties, with a total capacity of 4132 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 December 2024, Bank has conducted 2,664 awareness programs and 582 training programs through its RSETIs and RUDSETIs, benefiting 16,000 plus candidates to upgrade their skill sets.
- Bank has 115 Financial Literacy Centres (FLCs) through which 5,606 camps have been conducted and 4,58,095 persons were extended Financial Literacy during quarter ending December 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**



**Women's Savings Bank Account**

**Distribution Network**

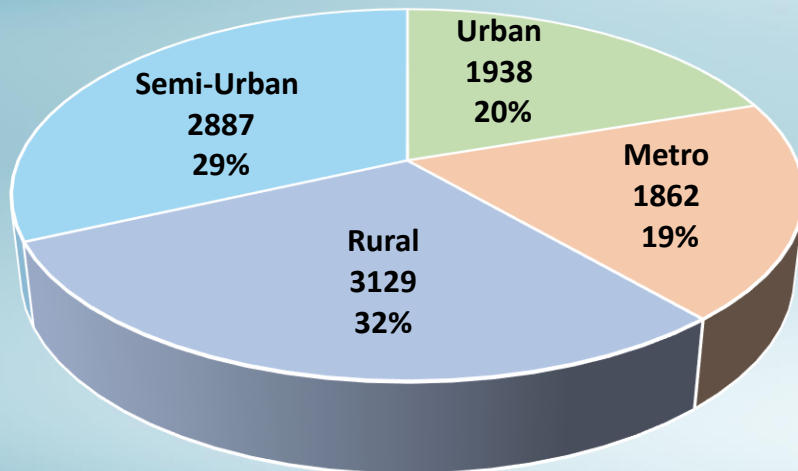


# Distribution Network



Parameters	Dec'23	Sep'24	Dec'24
General Branches(a)	8964	9032	9190
Specialised Branches(b)	621	626	626
<b>Total Domestic Branches(a+b)</b>	<b>9585</b>	<b>9658</b>	<b>9816</b>
Overseas Branches	3	4	4
BC Points	13427	13173	13177
<b>Total Banking Outlets</b>	<b>23015</b>	<b>22835</b>	<b>22997</b>
ATM	10463	9881	9715
Recycler	1657	2310	2311

## Presence across Urban & Rural areas Dec'24



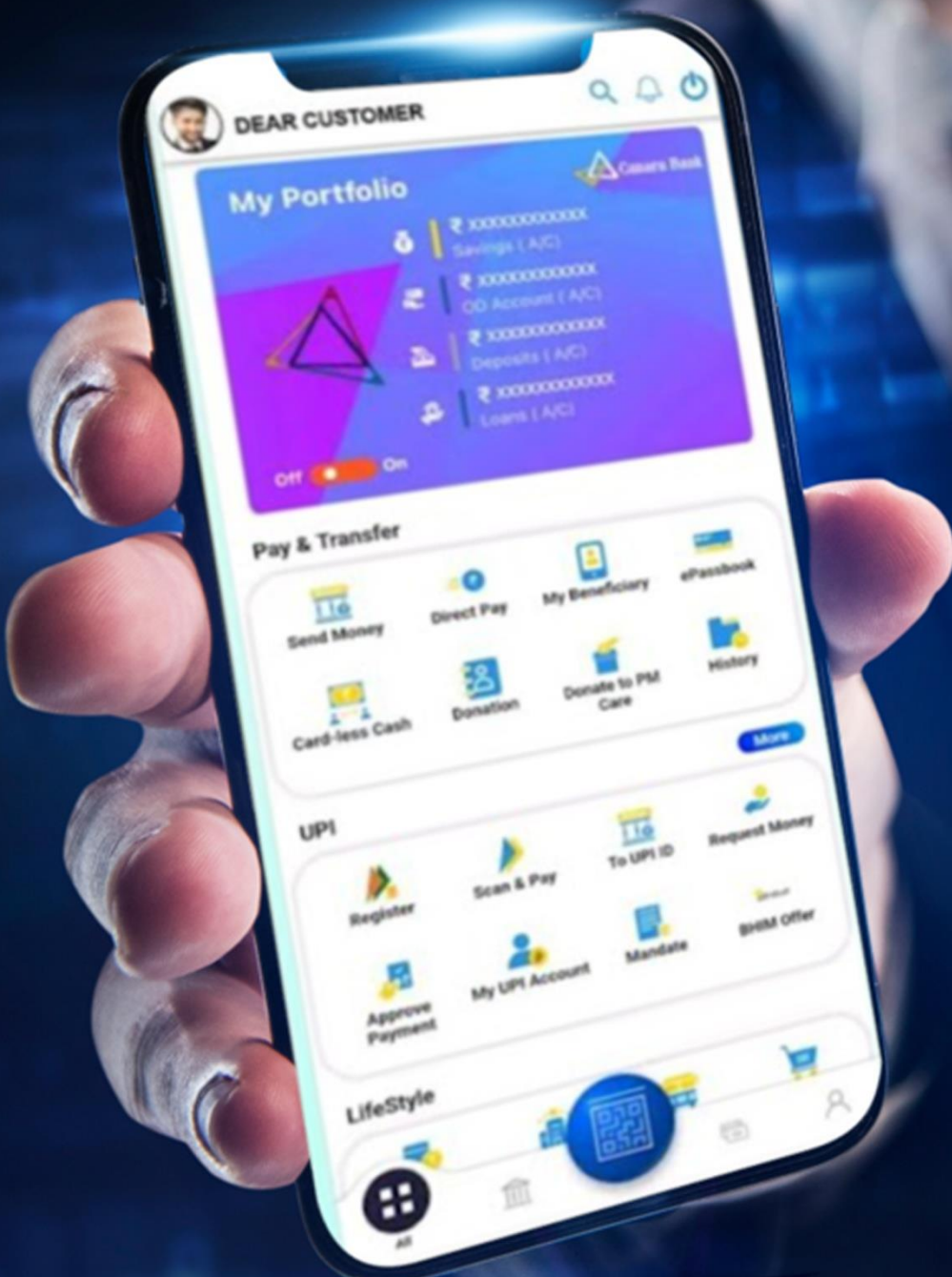
## 4 International Branches

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





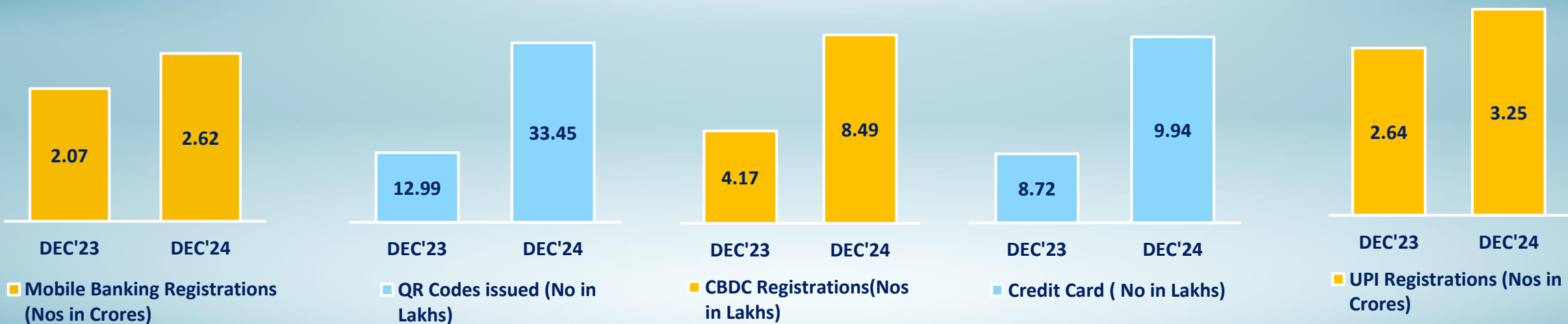
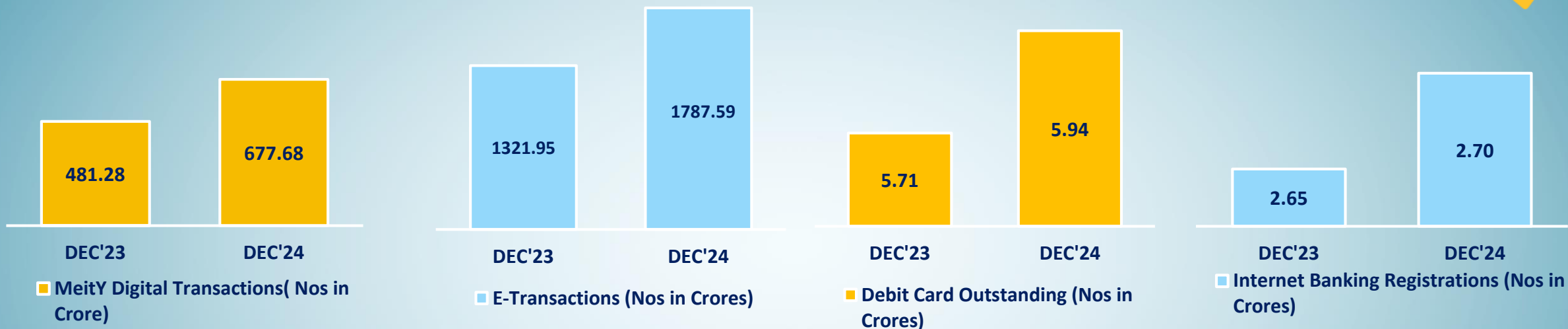
# Driving Customer Delight & Growth Digitally



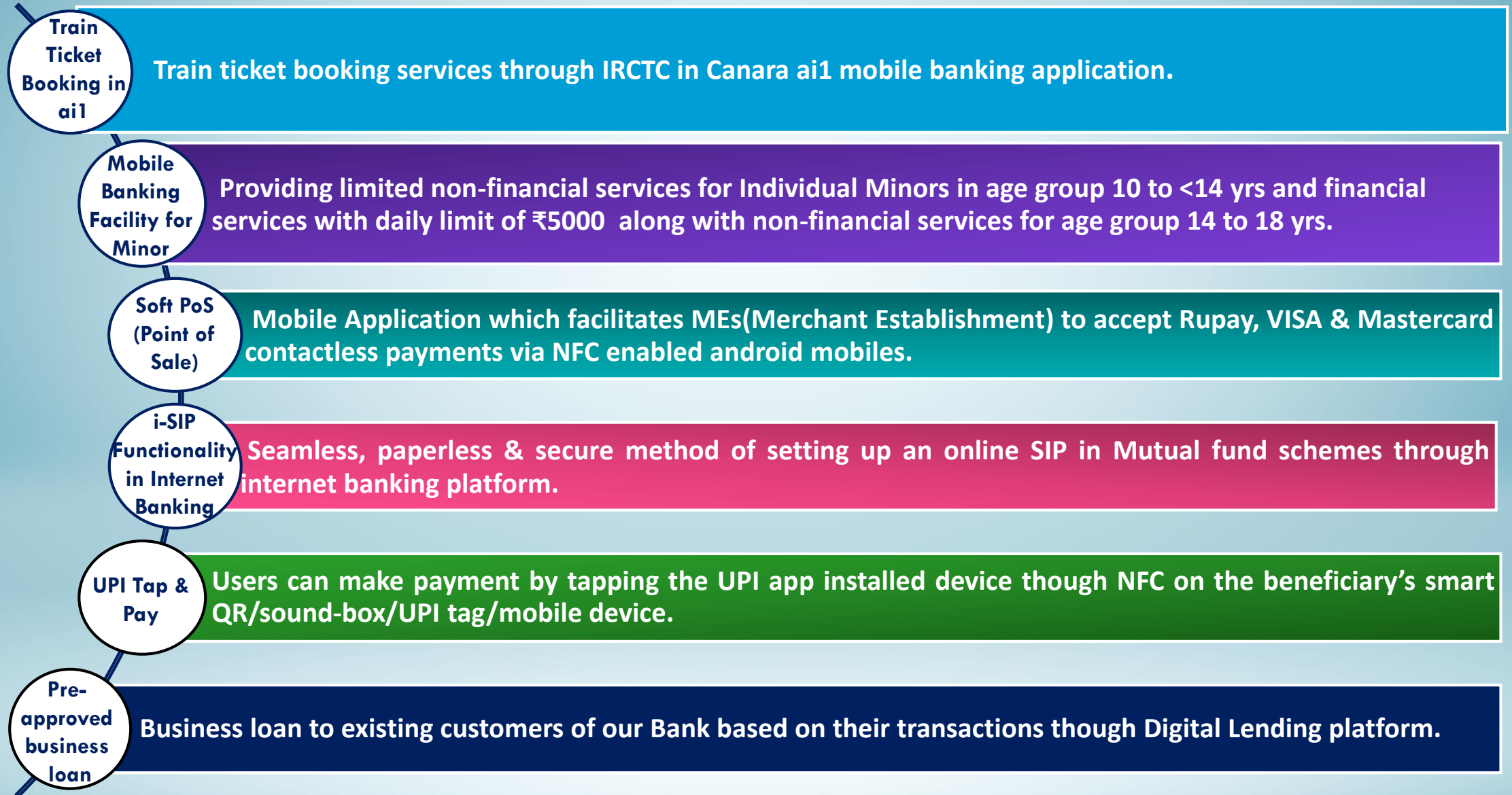
Canara  
HEALTHCARE  
LOAN

# Digital Footprint

# Digital Footprint



# New Digital Initiatives



# Subsidiaries & Associates



₹ in Crore

Name of the Entity	Holding(%)	Total Profit	Our share
		Dec'24	
<b>SUBSIDIARIES</b>			
Canara Robeco Asset Management Company Ltd.	51	133.25	67.96
Canara HSBC Life Insurance Company Ltd.	51	84.89	43.29
Canbank Factors Ltd.	70	3.02	2.11
Canbank Computer Services Ltd.	69.14	11.15	7.71
Canara Bank Securities Ltd.	100	7.25	7.25
Canbank Financial Services Ltd.	100	21.16	21.16
Canbank Venture Capital Fund Ltd.	100	0.55	0.55
Canara Bank (Tanzania) Ltd.*	100	(46.74)	(46.74)
<b>Total</b>		<b>214.53</b>	<b>103.29</b>
<b>ASSOCIATES</b>			
Andhra Pragathi Grameena Bank	35	508.47	177.96
Can Fin Homes Ltd.	29.99	623.25	186.91
Kerala Gramin Bank	35	246.78	86.37
Karnataka Vikas Grameena Bank	35	84.67	29.63
Karnataka Gramin Bank	35	(396.45)	(138.76)
<b>Total</b>		<b>1066.72</b>	<b>342.11</b>

\*Note: Canara Bank (Tanzania) Ltd has transferred asset and liabilities to Exim Bank Tanzania Ltd and has ceased its business operations with effect from 21.12.2024.



# Guidance for March 2025 Vs Actuals for December 2024



Parameters	Guidance (31.03.2025)	Actuals as on 31.12.2024
Business Growth (Global)	10.00%	9.30%
Advances Growth (Global)	10.00%	10.45%
Deposits Growth (Global)	9.00%	8.44%
CASA (Domestic CASA to Domestic Deposit)	33.00%	30.00%
NIM (Global)(Annualized)	2.90%	2.83%
Gross NPA (Global)	3.50%	3.34%
Net NPA (Global)	1.10%	0.89%
PCR (Global)	90.00%	91.26%
Slippage Ratio (Global)(Annualized)	1.30%	0.96%
Credit Cost (Global)(Annualized)	1.10%	0.89%
Return on Equity (RoE)	18.00%	20.18%
Earning per share (EPS)( Annualized) (Face Value Rs.2/- per share)	16.40	17.59
Return on Average Assets (RoA)	1.00%	1.04%



# 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.*