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January 28 , 2019

<b>The Vice President The Bombay Stock Exchange Ltd. Phiroze Jeejeebhoy Towers Dalal Street, MUMBAI – 400 001</b>	<b>The Vice President Listing Department National Stock Exchange of India Ltd EXCHANGE PLAZA Bandra-Kurla Complex, Bandra [E] MUMBAI 400051</b>
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Dear Sir/Madam,

**Subject: Investor Presentation on the Financial Results of the Bank – 31.12.2018**

We enclose herewith a copy of the Investor Presentation on the Reviewed Financial Results of the Bank for the Third Quarter ended on 31.12.2018.

The above is for your information and record.

Yours faithfully,  
For CANARA BANK



सहायक महा प्रबंधक और कंपनी सचिव  
Assistant General Manager & Company Secretary

VINAY MOHTA  
COMPANY SECRETARY



सचिवालय विभाग  
प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी सचिवालय  
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केनरा बैंक  
भारत सरकार का उपक्रम



Canara Bank  
A Government of India Undertaking  
Together We Can

# Financial Results Q3 FY 19

## Investor Presentation

NSE: CANBK



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Striving for the success of Micro Enterprises



▶ **Business Segment Performance**

▶ **Financial Highlights**

▶ **Asset Quality**

▶ **Capital Adequacy & Shareholding**

▶ **Business Strategy**

# Fundamental Strengths

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

**Diversified Asset  
Portfolio**

**Contemporary and  
Appealing Brand  
Equity**

**Pan India Presence  
6307 Banking Outlets  
& 9004 ATMs**



**Focus on Retail  
Business-  
Retail Term Deposit at  
60.6% and Retail  
Assets at 59.3%**

**Enhancing Digital  
Banking  
e-Transactions at  
80.2%**

**8.59 Crore Clientele  
Accounts**

**Provision Coverage  
Ratio improved to  
62.5%**

## Profitability Parameters

- Net profit for Q3FY19 up by 152% Y.o.Y to Rs.318 Cr. (Q3FY18-Rs.126 Cr).
- Gross profit stood at Rs.2357 Cr in Q3 FY19 (Q3 FY18 -2831 Cr.)
- Net Interest Income increased by 3.7% to Rs.3814 Cr (Q3FY18 -Rs.3679 Cr)
  - Aided by healthy growth in interest on advances (25.18% Y.o.Y) and Interest on investments (9.84% Y.o.Y)
  - Net Int. Income excl. Int. on income tax up by 14.45% y.o.y at Rs. 3366 cr.
- Non-Int. Income during Q3 FY19 was at Rs.1325 Cr; (Q3 FY18 - Rs.1566 Cr.)
  - Non-Int. Income excluding trading profit increased by 6.29% Y.o.Y.
- Share of Non-interest income in total income stood at 11.97%.

## Business Parameters

- Global Business rose to Rs.9.93 lakh Cr, up by 13.20% Y.o.Y.
- Global deposits stood at Rs.5.76 lakh Cr, up by 14.22% Y.o.Y.
- Global Advances(Net) grew at a healthy pace of 11.82% to Rs.4.17 lakh Cr.
- Strong growth in assets (Y.o.Y)
  - Agriculture (11.20%), MSME (11.47%), Retail lending (24.76%)
  - Direct Housing (20.41%), Vehicle (34.40%), Education (6.01%) and
  - Other retail loans (36.15%).
- CASA Deposits up by 10.66% Y.o.Y to Rs.1.74 lakh Cr.
- CASA share (Domestic) stood at 32.23%.

## Efficiency Parameters

- △ Cost of deposits stood at 5.60% against 5.59% last year.
- △ Yield on advances improved to 8.49% as against 8.21% last year.
- △ NIM (Domestic) improved to 2.85% and NIM (Global) 2.65%.
- △ Return on Asset improved to 0.20%
- △ Return on Equity improved to 5.01%.
- △ Cost to Income ratio stood at 51.45%.

## Asset quality

- △ Gross NPA Ratio down QoQ by 31 bps to 10.25% (Sept.2018 - 10.56%).
- △ Net NPA Ratio dipped 17 bps QoQ to 6.37%, (Sept.2018 - 6.54%).
- △ Cash Recovery aggregated to Rs.2814 Cr during the quarter.
- △ Provision Coverage ratio improved to 62.54% from 55.81% last year.

## Others

- △ Capital adequacy ratio stood at 12.21%. (Dec'17 - 12.49%).
- △ Number of Banking outlets is at 6314 and number of ATMs at 9004 .
- △ E- transactions ratio rose sharply to 80.19%, from 76.22% a year ago.
- △ 59.03 lakh Net Banking users and 16.32 lakh under new version Mobile Banking application.

# Business Segment Performance



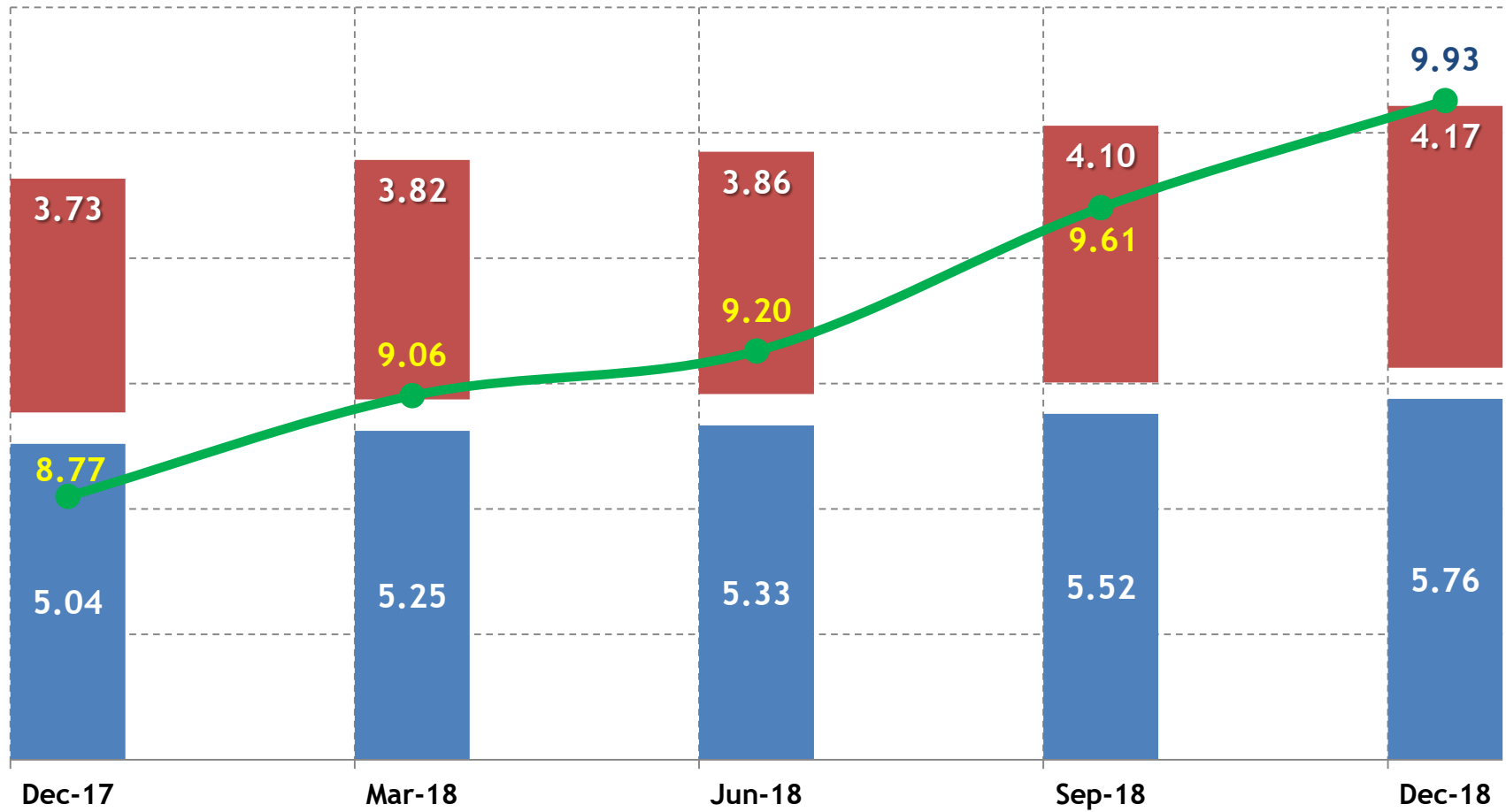
# Augmented Business Growth

Rs lakh Crore

Advances (net)

Deposits

Business





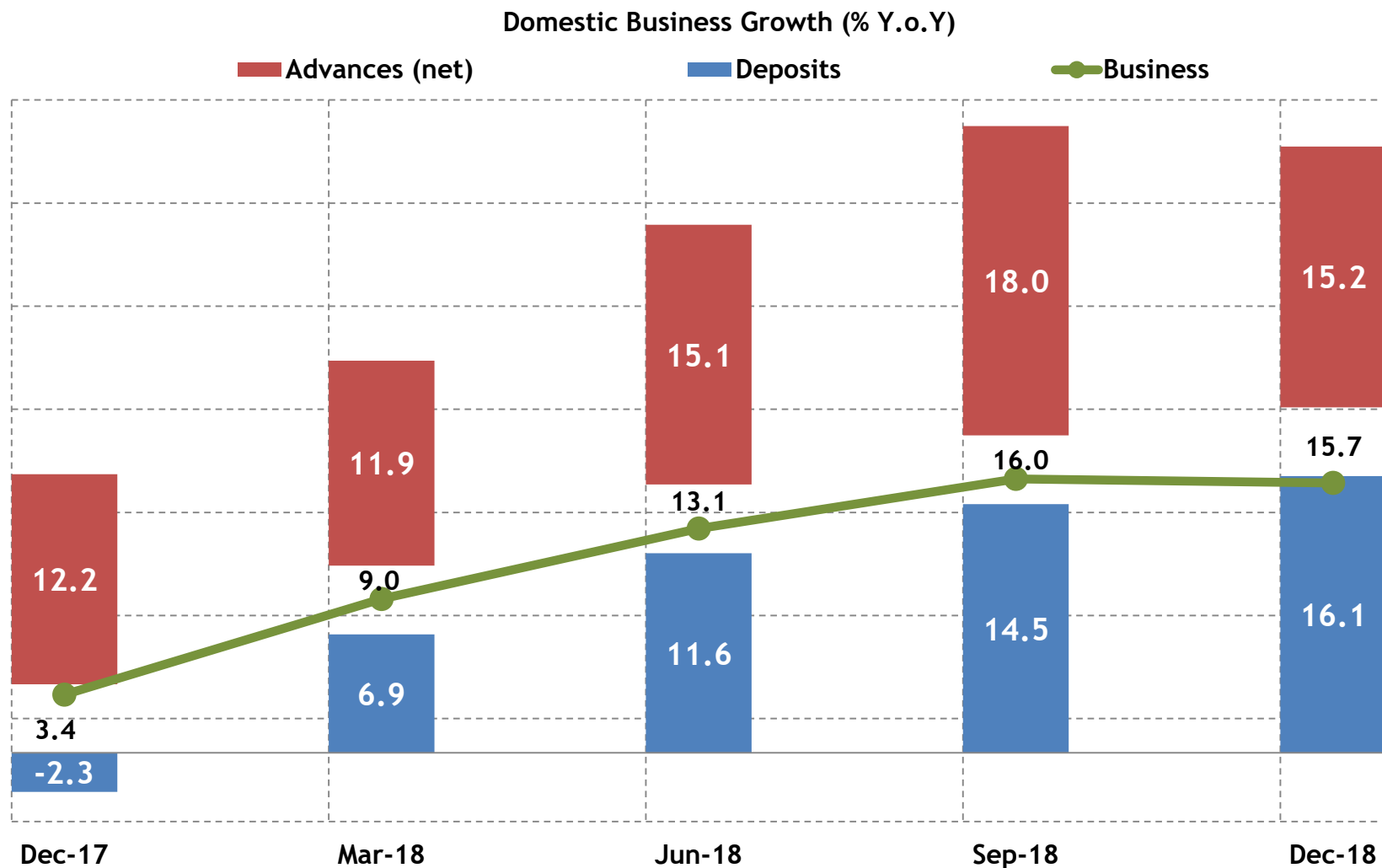
# Performance Highlights - Global Business

Amt. in Rs. Crore

Parameters	Dec'17	Mar'18	Jun' 18	Sep'18	Dec'18	Y.o.Y Growth	
						Quantum	(%)
Deposits	503888	524772	533274	551926	575525	71637	14.22
Advances (Net)	373123	381703	386253	409529	417227	44104	11.82
Business	877010	906475	919526	961455	992752	115742	13.2
C-D Ratio(%)	74.05	72.74	72.43	74.2	72.5	---	---

**Year-on-year addition in total business was Rs. 1.16 Lakh Crore.**

# Domestic Business Growth (% Y.o.Y)



# Domestic and Overseas Business

Amt. in Rs. Crore

Domestic Business						
Parameters	Dec'17	Mar'18	Jun'18	Sep'18	Dec'18	Y.o.Y Gr. %
Deposits	465249	485994	500866	523947	540213	16.11
Advances (net)	342102	352519	362494	387864	394038	15.18
Business	807350	838513	863359	911811	934251	15.72
C-D Ratio(%)	73.53	72.54	72.37	74.03	72.94	---
Overseas Business						
Parameters	Dec'17	Mar'18	Jun'18	Sep'18	Dec'18	Y.o.Y Gr. %
Deposits	38639	38778	32408	27979	35312	-8.61
Advances	31021	29184	23759	21665	23189	-25.25
Total Business	69661	67962	56167	49644	58501	-16.02

## **Gained Domestic Market share -**

- ✓ Deposits Market share improved from 4.13% to 4.33% (Y.o.Y)
  - ✓ Advances Market Share improved from 4.13% to 4.34% (Y.o.Y)
- (as of 21.12.2018, RBI weekly statistical Supplement)*

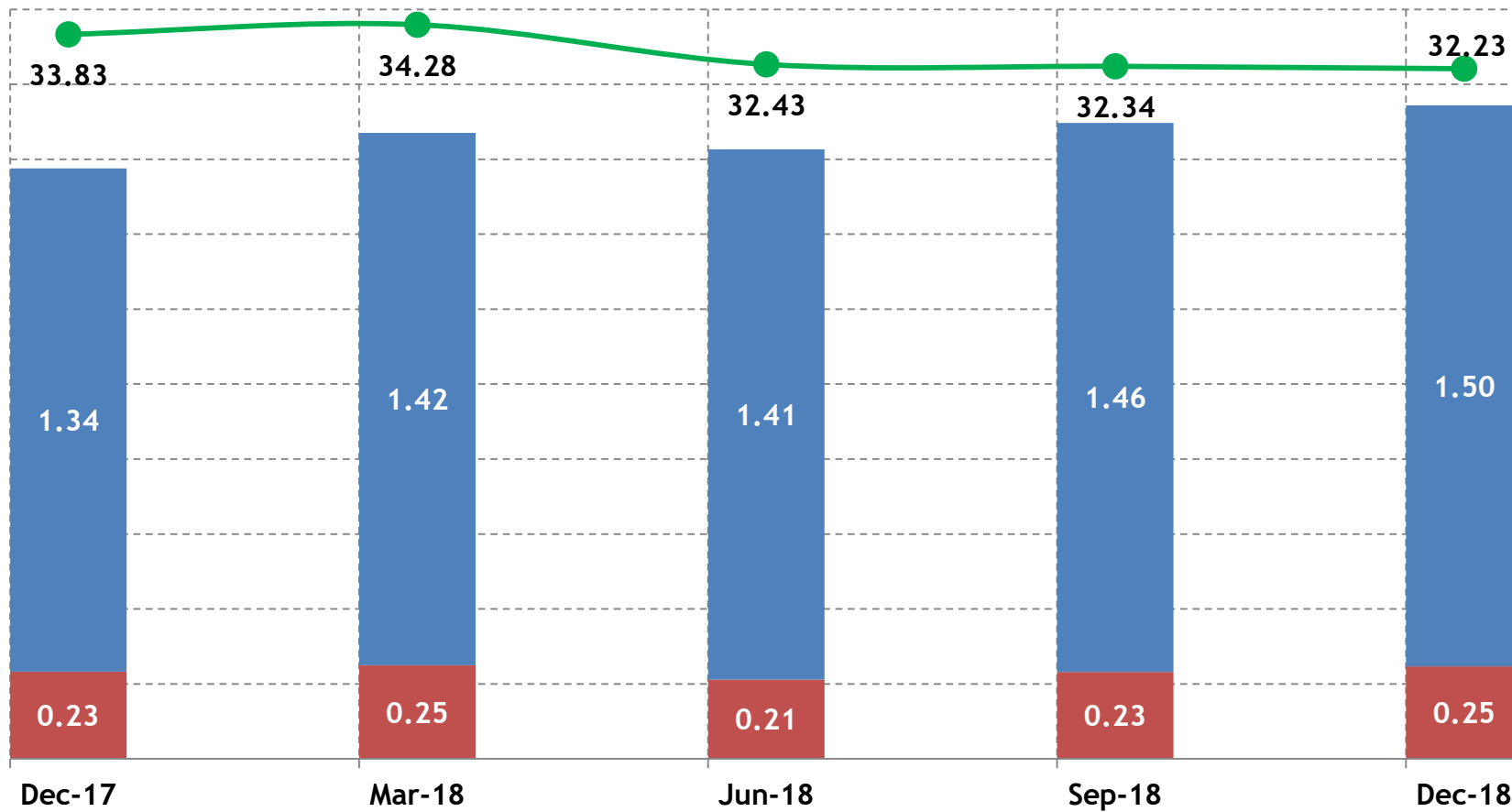
# CASA Growth

Rs lakh Crore

Saving

Current

CASA (%) Domestic



# Segment Wise Deposits

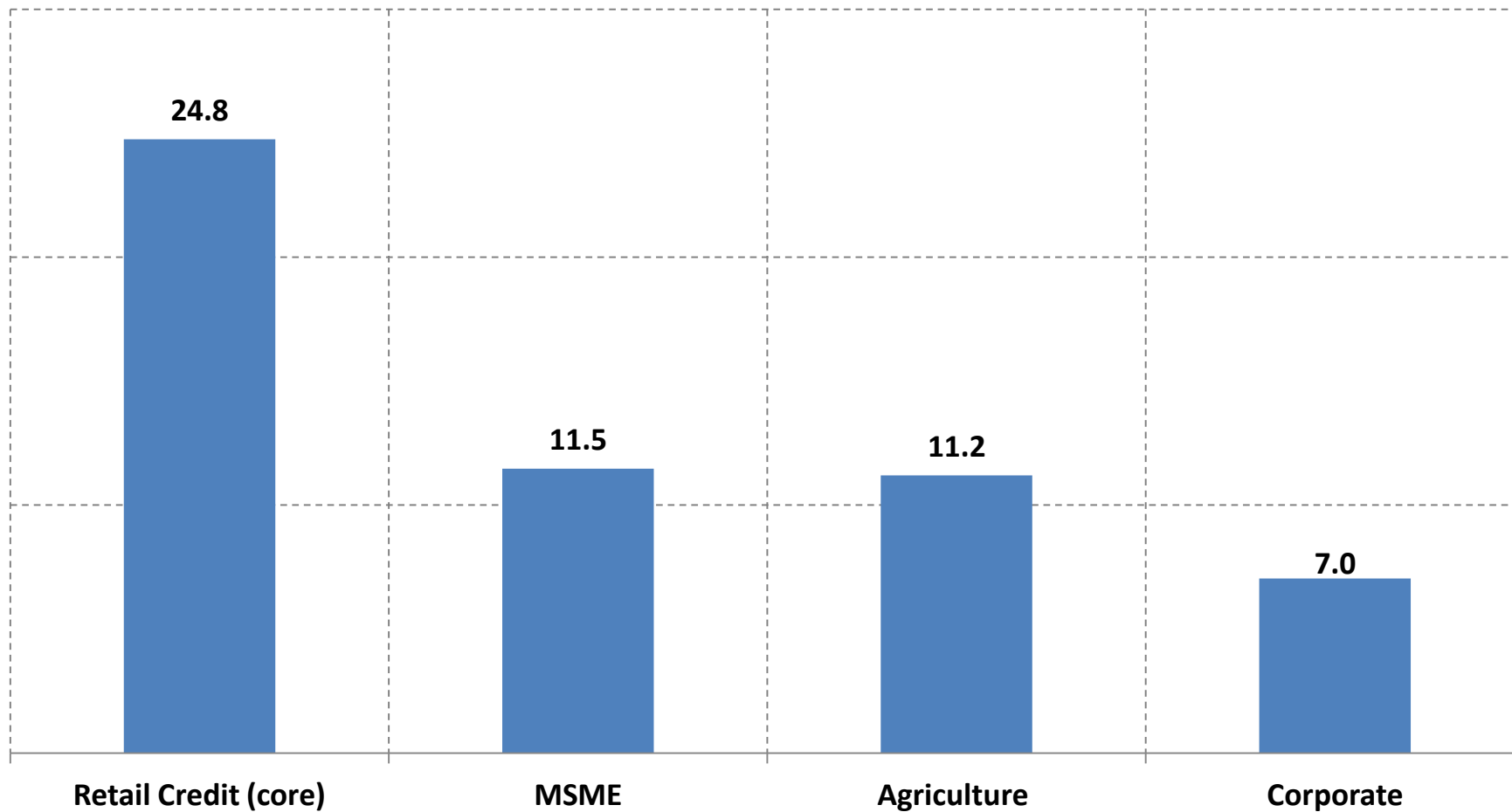
Amt. in Rs. Crore

Parameters	Dec'17	Mar'18	Jun' 18	Sep' 18	Dec' 18	Y.o.Y Growth (%)
Total Deposits	503888	524772	533274	551926	575525	14.22
Current Deposits	23245	24984	21185	23212	24702	6.27
Savings Deposits	134341	142051	141466	146446	149689	11.42
CASA Deposits	157586	167035	162651	169659	174391	10.66
CASA (%) Domestic	33.83	34.28	32.43	32.34	32.23	---
Term Deposits	346302	357737	370622	382267	401134	15.83
Retail Term Deposit (RTD)	214848	212800	214094	218914	221811	3.24
% RTD to Domestic Term Deposits	69.8	66.6	63.3	61.79	60.59	---

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

# Robust Loan Growth (% Y.o.Y)

■ Growth in advances (% y.o.y)- Dec'2018



# Diversified Loan Portfolio






Amt. in Rs. Crore

Parameters	Dec'17	Mar'18	Jun'18	Sep'18	Dec'18	Y.o.Y Gr (%)
Advances (Net)	373123	381703	386253	409529	417227	11.82
Total Priority	175729	185626	187528	195659	202336	15.14
Agriculture	82036	84012	84884	87947	91221	11.20
Other Priority	20663	19516	19561	19570	20310	(1.71)
Weaker Section	48842	49865	50516	51686	50632	3.66
Minority community	30398	30821	31176	32338	33315	9.60
MSME	81463	82098	83083	88143	90806	11.47
MSE	64067	65760	66139	69732	72163	12.64
Retail Credit (Core)	61088	65086	68416	76053	76212	24.76
Corporate Advances	148536	150507	149870	157386	158988	7.04

# Achievements under Mandated Targets - Priority Sector

Mandated  
Norms  
under  
Priority  
Sector

*Achieved the mandated norms in respect of:*

-  **Total Priority - 54% to ANBC against 40% norm**
-  **Agriculture - 22% to ANBC against 18% norm**
-  **Weaker Section - 11% to ANBC against 10% norm**
-  **Credit to specified minority communities - 18% against 15% norm**
-  **Credit to women beneficiaries - 16% to ANBC against 5% norm**



# Performance Under Retail Advances

Amt. in Rs. Crore

Type of Advances	Dec'17	Mar'18	Jun' 18	Sep' 18	Dec' 18	Y.o.Y Growth (%)
Housing Loans (Direct)	27412	28308	29734	31316	33008	20.41
Vehicle loans	6325	6739	6973	7637	8501	34.40
Education loans	8408	8438	8558	8855	8913	6.01
Other Retail Loans	18943	21601	23151	28245	25790	36.15
<b>Total Retail Loans (Core)</b>	<b>61088</b>	<b>65086</b>	<b>68416</b>	<b>76053</b>	<b>76212</b>	<b>24.76</b>
Housing Loans (Indirect)	11958	11767	14461	15416	15879	32.79
<b>Grand Total</b>	<b>73046</b>	<b>76853</b>	<b>82877</b>	<b>91469</b>	<b>92091</b>	<b>26.07</b>

# Exposure - Infrastructure

Amt. in Rs. Crore

Parameters	Dec'17	Mar'18	Jun' 18	Sep' 18	Dec' 18	% Share in Total Adv	Y.o.Y Growth %
Roads	7851	7807	7430	7558	7360	1.76	(6.25)
Ports	437	371	372	397	396	0.09	(9.38)
Airports	1083	1129	1192	1187	1180	0.28	8.96
Power (Generation, Transmission & Distribution)	31378	31115	30499	29684	28912	6.93	(7.86)
Telecom	5090	4711	4375	4362	4349	1.04	(14.56)
Other Infrastructure	6045	7627	8392	11897	12696	3.04	110.02
<b>Total Infrastructure</b>	<b>51884</b>	<b>52760</b>	<b>52260</b>	<b>55085</b>	<b>54893</b>	<b>13.16</b>	<b>5.80</b>

\* Accounts granted for social infrastructure is now reclassified under "Other infrastructure"

# Exposure - Power Sector & Aviation

Amt. in Rs. Crore

Parameters	Dec'17	Mar'18	Jun' 18	Sep' 18	Dec' 18	% Share in Total Adv	Y.o.Y Growth %
Power Generation	22676	22425	21855	21257	20529	4.92	(9.47)
Power Transmission	1397	1226	1213	1167	1054	0.25	(24.55)
Power Distribution	7306	7464	7431	7260	7329	1.76	0.31
<b>Total Power</b>	<b>31378</b>	<b>31115</b>	<b>30499</b>	<b>29684</b>	<b>28912</b>	<b>6.93</b>	<b>(7.86)</b>
Of which SEBs	13649	13820	13662	13293	13471	3.23	(1.30)

Exposure to Aviation	1387	1494	1568	1459	1443	0.35	4.04
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# Exposure to Other Sectors

Amt. in Rs. Crore

Parameters	Dec'17	Mar'18	Jun'18	Sep'18	Dec'18	Y.o.Y Growth (%)
<b>Exposure To Capital Market</b>						
Outstanding	4087	4124	4190	4208	4035	(1.27)
<b>Exposure To NBFCs</b>						
Total	33225	37676	40961	46302	49106	47.80
Out of which :						
HFCs	12079	13508	17173	18553	20538	70.03
Private	14562	19122	19741	21235	21543	47.94
Public	5863	5046	4048	6514	7025	19.82
<b>Exposure To Commercial Real Estate</b>						
Outstanding	5150	4924	5338	5923	5580	8.35

# Financial Highlights

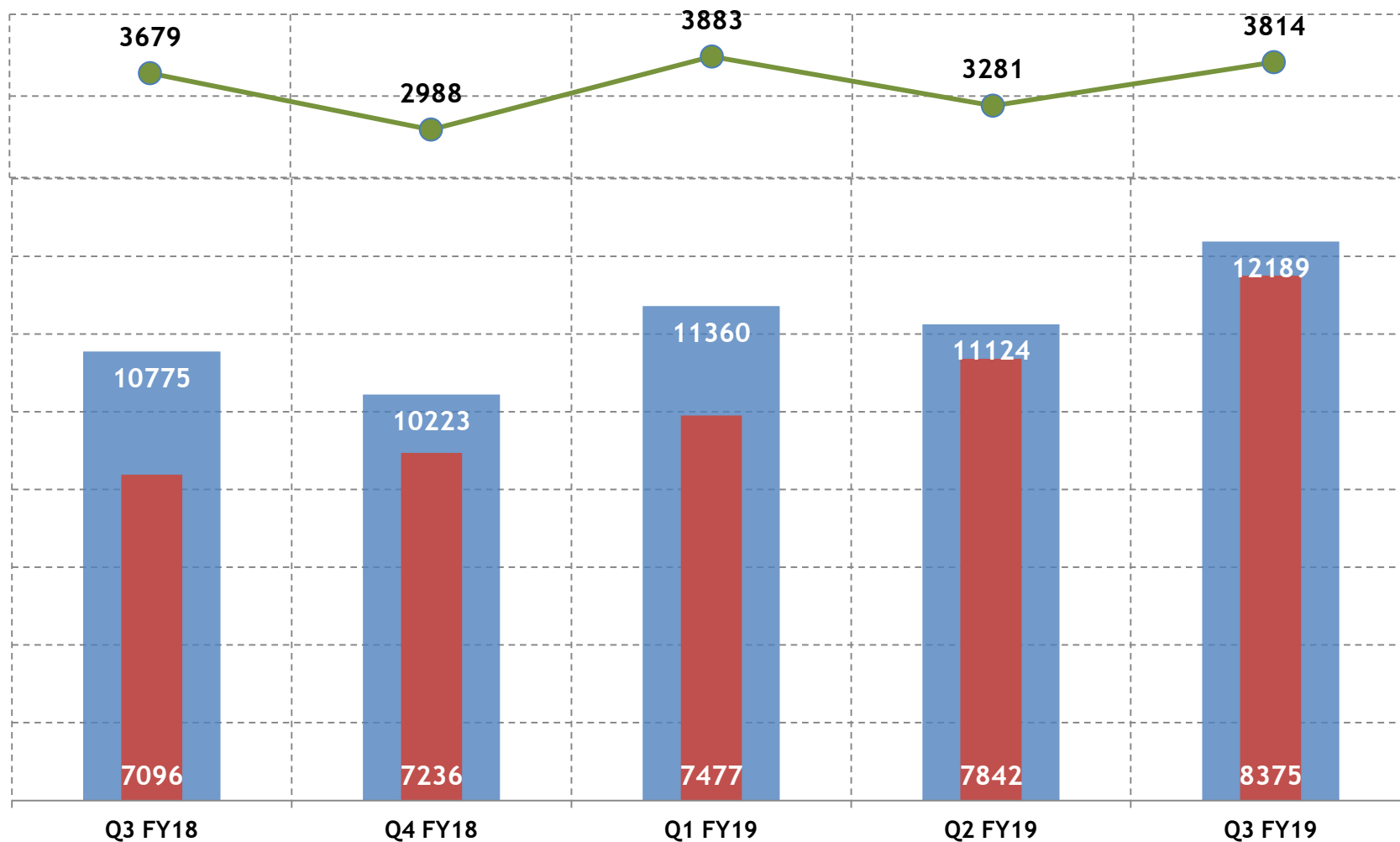
# Net Interest Income

Rs Crore

Total Interest Income

Interest Expense

NII

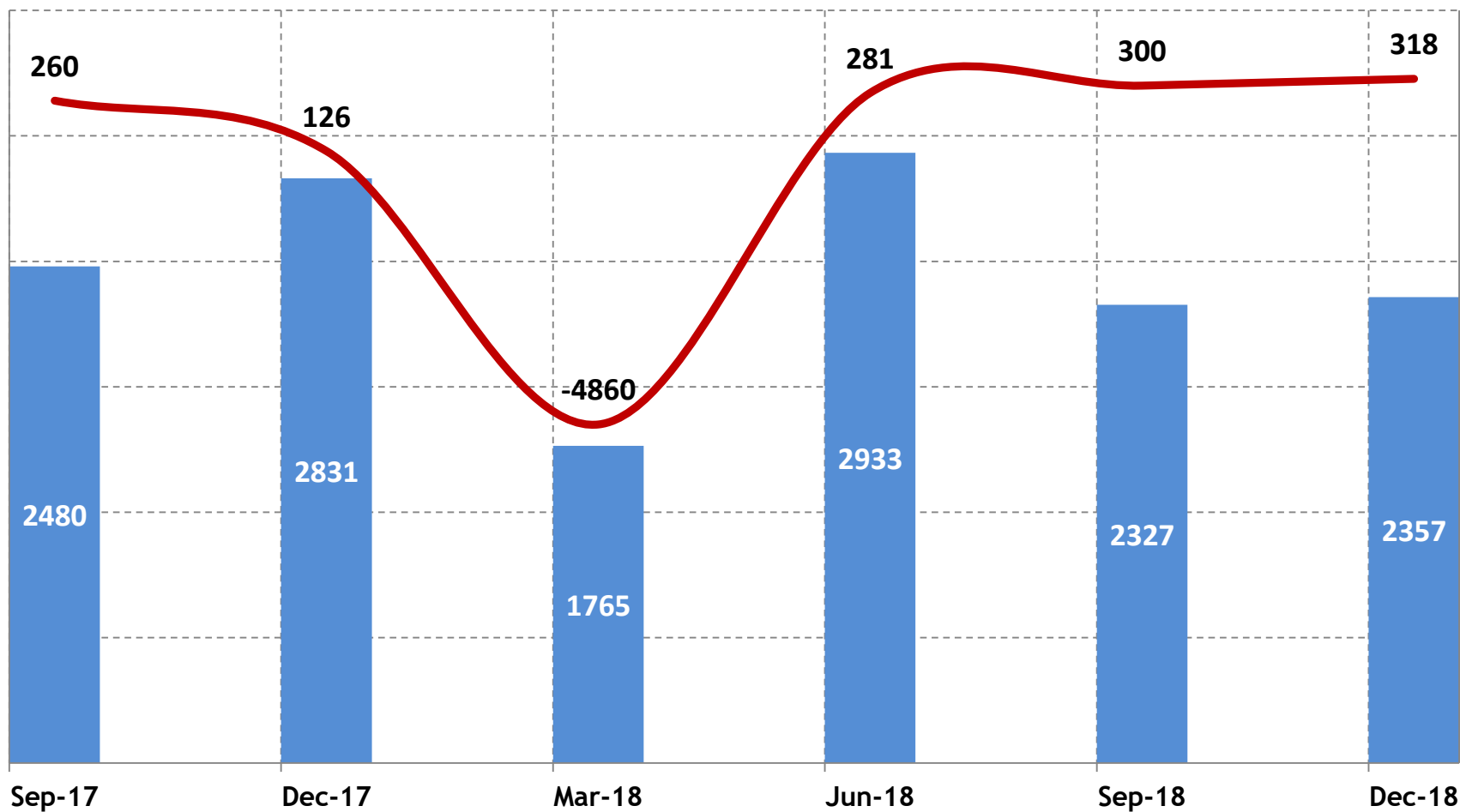


# Profitability

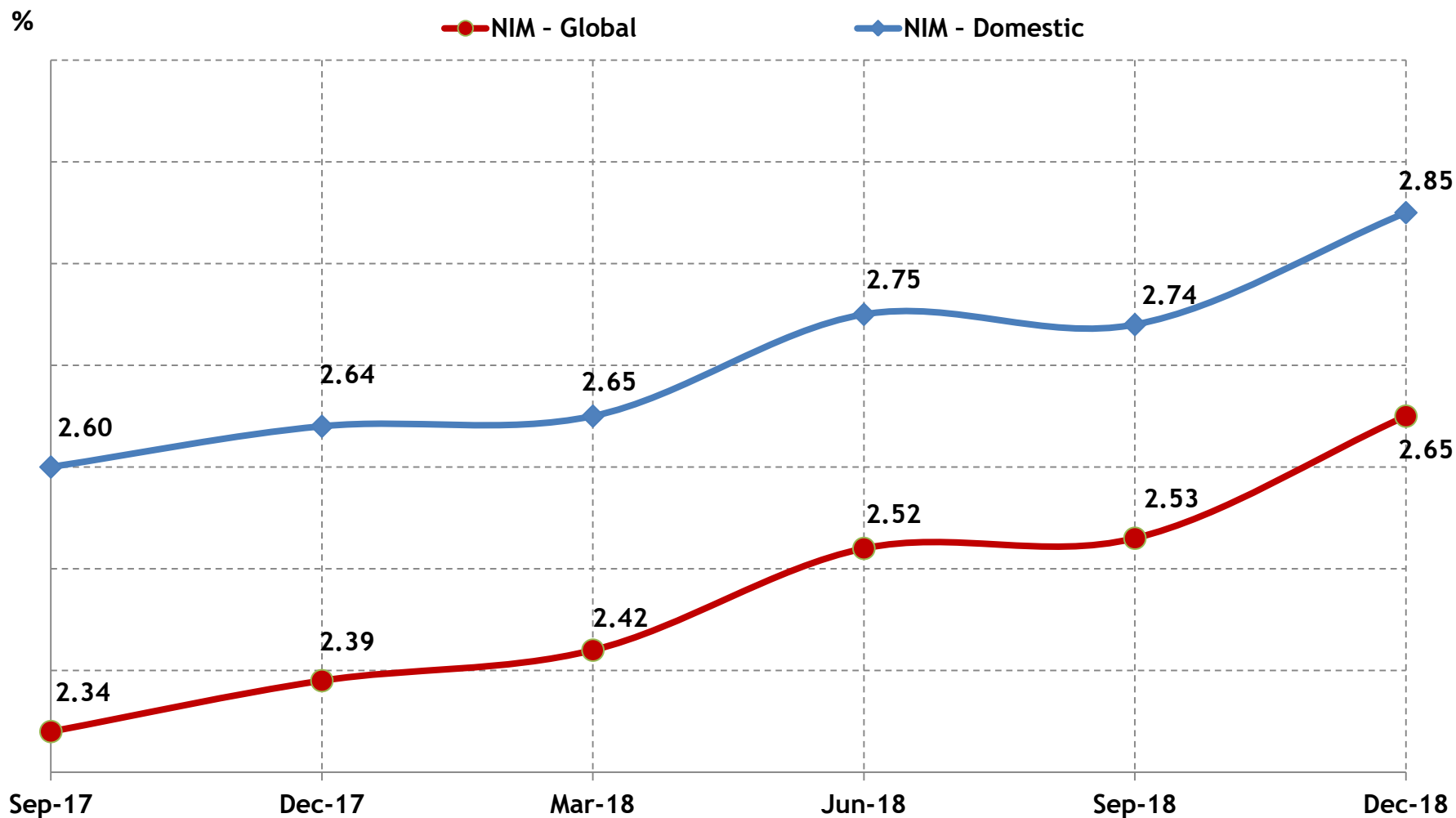
Rs Crore

Operating Profit

Net Profit



# Net Interest Margin



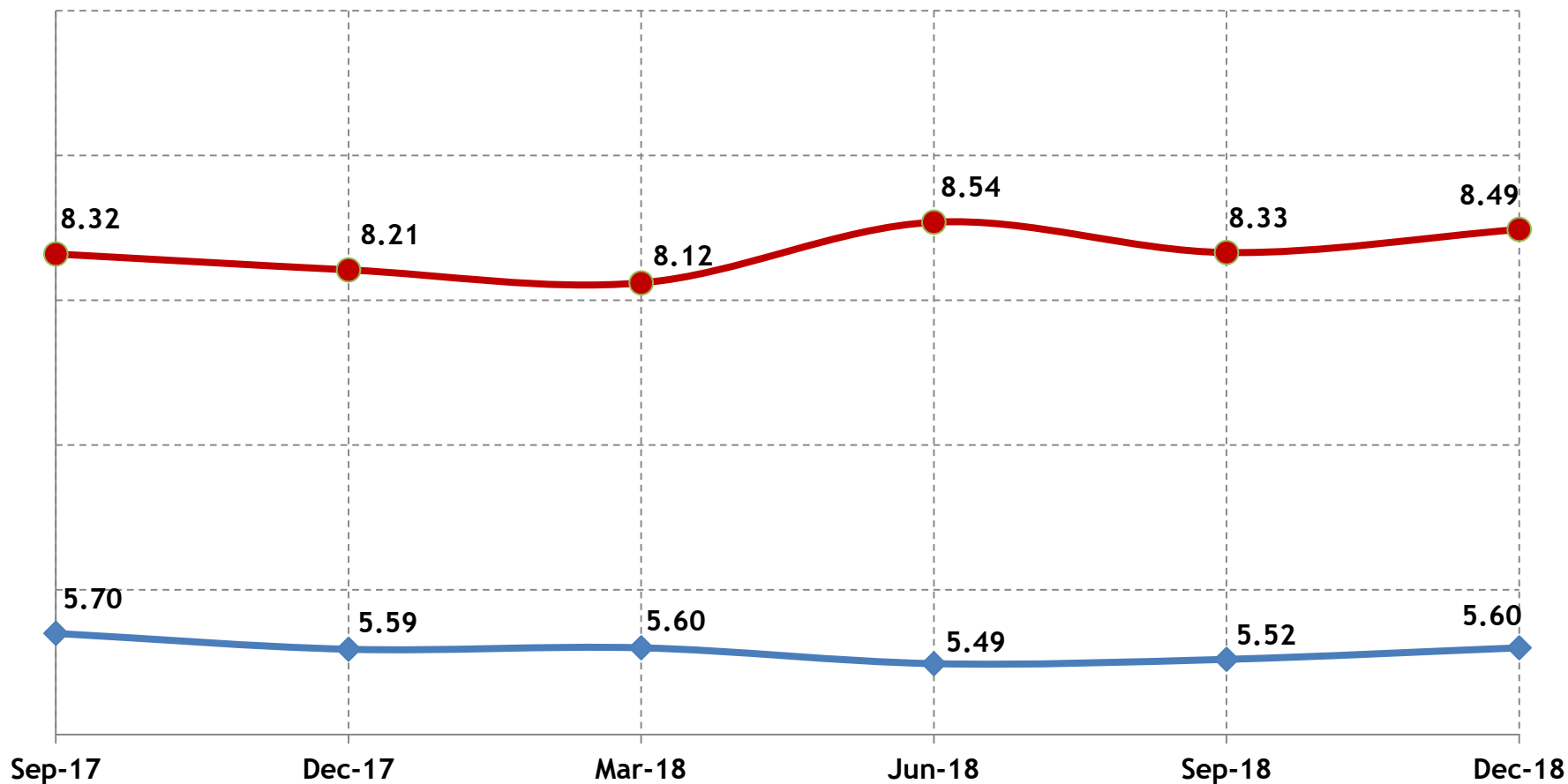


# Cost of Deposits & Yield on Advance

%

—◆— Cost of Deposits

—●— Yield on Advances



# Profitability- Q3FY19

Amt. in Rs. Crore

Parameters	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19	Q3 FY19	Y.o.Y Growth (%)
Total Income	12341	11555	13192	12679	13513	9.50
Total Expenses	9510	9790	10260	10352	11156	17.31
Operating Profit	2831	1765	2933	2327	2357	(16.74)
Operating Profit (Excl. Trading Profit)	2425	1698	2872	2320	2265	(6.60)
Provisions	2706	6624	2651	2027	2040	(24.61)
Net Profit	126	(4860)	281	300	318	152.38
Net Int. Income	3679	2988	3883	3281	3814	3.67
Non Int. Income	1566	1332	1833	1555	1325	(15.39)

# Profitability- 9MFY19

Amt. in Rs. Crore

Parameters	9M FY18	FY18	9M FY19	Y.o.Y Growth (%)
Total Income	36640	48195	39385	7.49
Total Expenses	28856	38647	31767	10.09
Operating Profit	7784	9548	7617	(2.15)
Operating Profit (Excl. Trading Profit)	5928	7625	7457	25.79
Provisions	7146	13770	6719	(5.98)
Net Profit	638	(4222)	899	40.91
Net Int. Income	9176	12163	10978	19.64
Non Int. Income	5611	6943	4713	(16.00)

# Break-up of Income - Q3FY19

Amt. in Rs. Crore

Parameters	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19	Q3 FY19	Y.o.Y Growth (%)
Interest on Advances	7319	7252	8326	8201	9162	25.18
Int. on Investments	2531	2552	2618	2720	2780	9.84
Other Int. Income	924	419	415	203	246	(73.38)
<b>Total Interest Income</b>	<b>10775</b>	<b>10223</b>	<b>11360</b>	<b>11124</b>	<b>12189</b>	<b>13.12</b>
Non - Interest Income	1566	1332	1833	1555	1325	(15.39)
Non - Interest Income (Excl. Trading Profit)	1160	1265	1772	1548	1233	6.29
<b>Total Income</b>	<b>12341</b>	<b>11555</b>	<b>13192</b>	<b>12679</b>	<b>13513</b>	<b>9.50</b>

# Break-up of Income - 9MFY19

Amt. in Rs. Crore

Parameters	9M FY18	FY18	9M FY19	Y.o.Y Growth (%)
Interest on Advances	21844	29096	25689	17.60
Int. on Investments	7860	10412	8118	3.28
Other Int. Income	1325	1744	864	(34.79)
<b>Total Interest Income</b>	<b>31029</b>	<b>41252</b>	<b>34672</b>	<b>11.74</b>
Non - Interest Income	5611	6943	4713	(16.00)
Non - Interest Income (Excl. Trading Profit)	3755	5020	4553	21.25
<b>Total Income</b>	<b>36640</b>	<b>48195</b>	<b>39385</b>	<b>7.49</b>

# Break-up of Expenditure - Q3FY19

Amt. in Rs. Crore

Parameters	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19	Q3 FY19	Y.o.Y Growth (%)
Interest Expenses	7096	7236	7477	7842	8375	18.03
Interest on Deposits	6673	6716	6982	7348	7694	15.31
Staff Expenses	1408	1307	1517	1552	1566	11.19
Other Op Exp	1006	1248	1266	957	1215	20.84
Total Op Exp	2414	2555	2783	2509	2781	15.21
Total Expenses	9510	9790	10260	10352	11156	17.31

# Break-up of Expenditure - 9MFY19

Amt. in Rs. Crore

Parameters	9M FY18	FY18	9M FY19	Y.o.Y Growth (%)
Interest Expenses	21853	29089	23694	8.42
Interest on Deposits	20420	27136	22023	7.85
Staff Expenses	4137	5444	4635	12.03
Other Op Exp	2866	4114	3438	19.97
Total Op Exp	7003	9558	8074	15.28
Total Expenses	28856	38647	31767	10.09

# Break-up: Non-interest Income - Q3FY19

Amt. in Rs. Crore

Parameters	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19	Q3 FY19	Y-o-Y Growth(%)
Com & Exchange	277	243	346	310	220	(20.58)
-Of which Bancassurance	44	46	43	42	46	4.55
Profit from Exch. Transactions	130	141	99	159	170	30.77
Rent – Lockers	3	3	95	4	3	0.00
Dividend Income	11	14	9	30	1	(90.91)
Recovery in Tech W/Off A/cs	213	183	500	489	204	(4.23)
Service Charges & Oth. Msc Income	526	681	723	556	635	20.72
<b>Total (Excl. Trading Profit)</b>	<b>1160</b>	<b>1265</b>	<b>1772</b>	<b>1548</b>	<b>1233</b>	<b>6.29</b>
Trading Profit (net)	406	67	61	7	92	(77.34)
<b>Total (Incl. Trading Profit)</b>	<b>1566</b>	<b>1332</b>	<b>1833</b>	<b>1555</b>	<b>1325</b>	<b>(15.39)</b>



# Break-up: Non-interest Income - 9MFY19

Amt. in Rs. Crore

Parameters	9M FY18	FY18	9M FY19	Y.o.Y Growth(%)
Com & Exchange	957	1200	876	(8.46)
-Of which Bancassurance	110	156	131	19.09
Profit from Exch. Transactions	397	538	428	7.81
Rent - Lockers	95	98	101	6.32
Dividend Income	39	53	40	2.56
Recovery in Tech W/Off A/cs	753	936	1194	58.57
Service Charges & Oth. Misc Income	1514	2195	1914	26.42
Total (Excl. Trading Profit)	3755	5020	4553	21.25
Trading Profit (net)	1856	1923	160	(91.38)
Total (Incl. Trading Profit)	5611	6943	4713	(16.00)

# Break-up : Provisions - Q3FY19

Amt. in Rs. Crore

Provisions	Q3FY18	Q4FY18	Q1FY19	Q2FY19	Q3FY19
NPAs	1900	8763	2466	2403	2733
Standard Assets	(19)	26	21	83	(8)
Provisions on Investments	874	642	258	394	(703)
Tax	32	(2451)	69	(807)	62
Restructured & Others	(81)	(356)	(163)	(45)	(39)
<b>Total Provision &amp; Contingency</b>	<b>2706</b>	<b>6624</b>	<b>2651</b>	<b>2028</b>	<b>2040</b>

# Break-up : Provisions - 9MFY19

Amt. in Rs. Crore

Provisions	9M FY18	FY18	9M FY19
NPAs	6120	14883	7602
Standard Assets	(21)	5	96
Provisions on Investments	1250	1892	(51)
Tax	112	(2339)	(676)
Restructured & Others	(315)	(671)	(135)
<b>Total Provision &amp; Contingency</b>	<b>7146</b>	<b>13770</b>	<b>6719</b>

# Earnings Profile - Q3FY19

Values In %

Parameters	Dec'17	Mar' 18	Jun' 18	Sep' 18	Dec' 18
NIM - Domestic	2.64	2.65	2.75	2.74	2.85
NIM - Global	2.39	2.42	2.52	2.53	2.65
ROAA	0.15	(0.75)	0.19	0.20	0.20
ROE (Annualized)	3.14	(16.74)	4.83	4.93	5.01
Cost-Income Ratio (Cumulative)	47.36	50.03	48.68	50.15	51.45

# Cost and Yield Trends

Values In %

Parameters	Dec' 17	Mar' 18	Jun' 18	Sep' 18	Dec' 18
Cost of Deposits	5.59	5.60	5.49	5.52	5.60
Cost of Funds	5.16	5.17	5.09	5.13	5.21
Yield on Advances	8.21	8.12	8.54	8.33	8.49
Yield on Funds	7.32	7.34	7.73	7.52	7.62
Yield on Investments	7.66	7.63	7.63	7.63	7.63

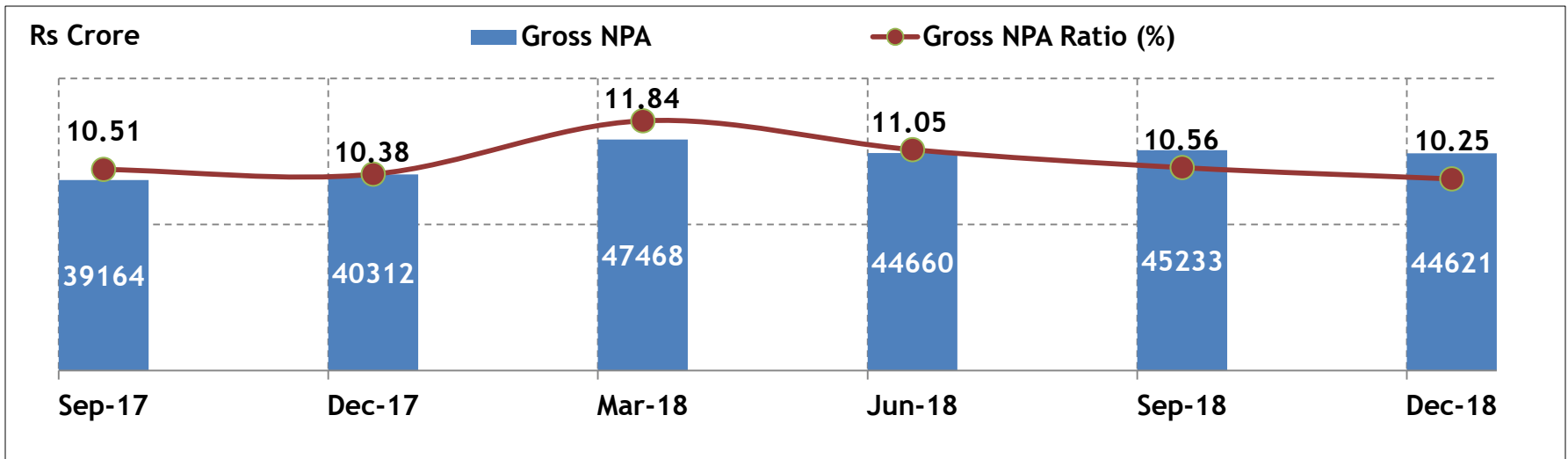
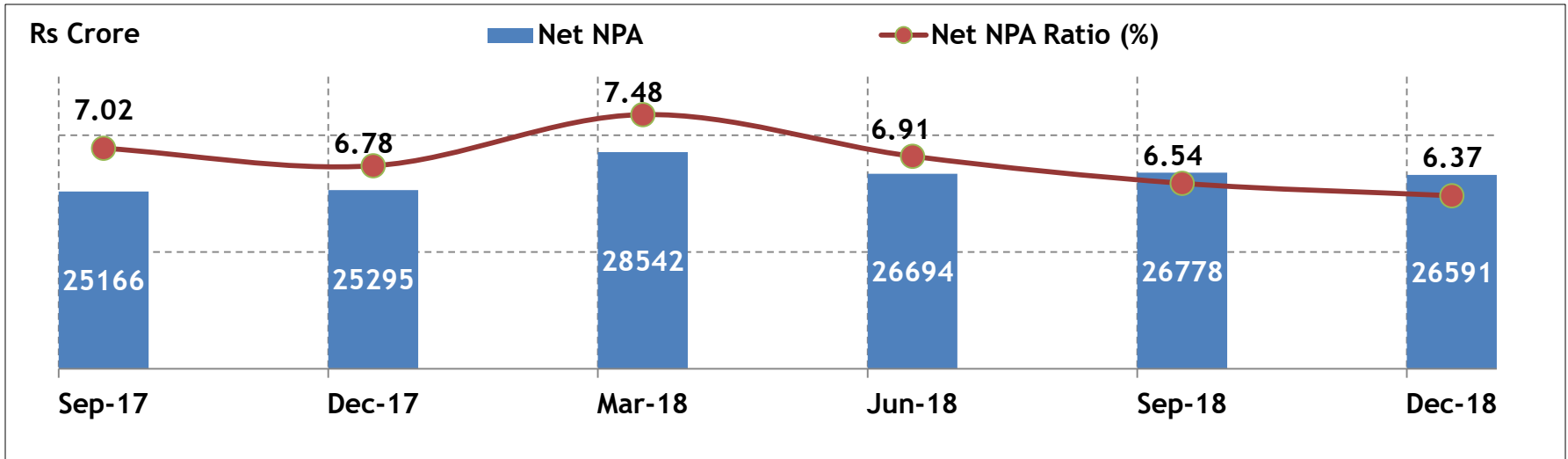
# Investment Classification

Amt. in Rs. Crore

Parameters	Dec 2017	% Share in Total Portfolio	Mar 2018	% Share in Total Portfolio	Dec 2018	% Share in Total Portfolio
SLR	121973	85.54	119727	82.42	125948	82.19
Non SLR	20793	14.56	25541	17.58	27293	17.81
<b>Total (Gross)</b>	<b>142767</b>	<b>100</b>	<b>145268</b>	<b>100</b>	<b>153241</b>	<b>100</b>
Held For Trading	249	0.18	204	0.14	247	0.16
Available For Sale	44816	31.86	42463	29.75	57095	37.90
Held To Maturity	95618	67.97	100086	70.11	93316	61.94
AFS Modified Duration	4.43	--	4.44	--	3.19	--
Total Modified Duration	5	--	4.99	--	4.42	--
<b>Total (Dom.)</b>	<b>140683</b>	<b>100</b>	<b>142753</b>	<b>100</b>	<b>150658</b>	<b>100</b>

# Asset Quality

# Asset Quality





# Asset Quality

Amt. in Rs. Crore

Particulars	Dec'17	Mar' 18	Jun' 18	Sep' 18	Dec' 18
Gross NPA	40312	47468	44660	45233	44621
Gross NPA Ratio (%)	10.38	11.84	11.05	10.56	10.25
Net NPA	25295	28542	26694	26778	26591
Net NPA Ratio (%)	6.78	7.48	6.91	6.54	6.37
Cash Recovery (cumulative)	4205	6458	3537	5113	7927

# Gross NPA Movement (Global)

PARTICULARS (Amount in Rs. Crore)	Q – 3 2017-18	Q – 4 2017-18	2017-18 (Yearly)	Q – 1 2018-19	Q-2 2018-19	Q-3 2018-19
<b>Opening Gross NPA</b>	<b>39164</b>	<b>40312</b>	<b>34202</b>	<b>47468</b>	<b>44660</b>	<b>45233</b>
<b>Additions :</b>	<b>2641</b>	<b>13242</b>	<b>24761</b>	<b>4205</b>	<b>3697</b>	<b>5109</b>
<b>Out of which : i) Fresh Slippages</b>	<b>2621</b>	<b>13208</b>	<b>24580</b>	<b>4015</b>	<b>3497</b>	<b>5061</b>
<b>ii) Debits in Existing NPAs</b>	<b>20</b>	<b>34</b>	<b>181</b>	<b>190</b>	<b>200</b>	<b>48</b>
<b>Sub Total</b>	<b>41805</b>	<b>53554</b>	<b>58963</b>	<b>51673</b>	<b>48357</b>	<b>50342</b>
<b>Less: Reduction (a+b+c)</b>	<b>1493</b>	<b>6086</b>	<b>11495</b>	<b>7013</b>	<b>3030</b>	<b>5721</b>
<b>a. Recovery for Movement + ECGC (excl recovery in W/O a/cs, &amp; U/A int.)</b>	<b>488</b>	<b>936</b>	<b>2241</b>	<b>2535</b>	<b>938</b>	<b>1944</b>
<b>b. Upgradation</b>	<b>92</b>	<b>353</b>	<b>944</b>	<b>1673</b>	<b>745</b>	<b>674</b>
<b>c. Write Off (Including Addn Prudential W/o)</b>	<b>913</b>	<b>4797</b>	<b>8310</b>	<b>2805</b>	<b>1441</b>	<b>3103</b>
<b>Closing- Gross NPA</b>	<b>40312</b>	<b>47468</b>	<b>47468</b>	<b>44660</b>	<b>45233</b>	<b>44621</b>
<b>Gross Advances</b>	<b>388518</b>	<b>400843</b>	<b>400843</b>	<b>404328</b>	<b>428158</b>	<b>435423</b>
<b>Gross NPA %</b>	<b>10.38</b>	<b>11.84</b>	<b>11.84</b>	<b>11.05</b>	<b>10.56</b>	<b>10.25</b>
<b>Net NPA</b>	<b>25295</b>	<b>28542</b>	<b>28542</b>	<b>26694</b>	<b>26778</b>	<b>26591</b>
<b>Net Advances</b>	<b>373123</b>	<b>381703</b>	<b>381703</b>	<b>386252</b>	<b>409529</b>	<b>417227</b>
<b>Net NPA %</b>	<b>6.78</b>	<b>7.48</b>	<b>7.48</b>	<b>6.91</b>	<b>6.54</b>	<b>6.37</b>
<b>Cash Recovery</b>	<b>1527</b>	<b>2253</b>	<b>6458</b>	<b>3537</b>	<b>1576</b>	<b>2814</b>
<b>Cash Recovery for 9 Months</b>						
<b>Cumulative Cash Recovery</b>	<b>1527</b>	<b>2253</b>	<b>6458</b>	<b>3537</b>	<b>5113</b>	<b>7927</b>
<b>Recovery under Bad Debts</b>	<b>129</b>	<b>180</b>	<b>566</b>	<b>23</b>	<b>89</b>	<b>123</b>
<b>Recovery in D4 &amp; loss Asset</b>	<b>354</b>	<b>686</b>	<b>1625</b>	<b>500</b>	<b>1035</b>	<b>1871</b>

# NPA Composition

Amt. in Rs. Crore

Parameters	Dec'17	Mar' 18	Jun' 18	Sep' 18	Dec' 18
Gross Advances	388518	400843	404328	428158	435423
Sub-Standard	8766	13865	12695	11928	11975
Doubtful	31546	33603	31965	33305	32646
Loss	Nil	Nil	Nil	Nil	Nil
Provision Coverage Ratio (%)	55.81	58.06	60.69	61.39	62.54

# Sector-wise NPA Slippages

Amt. in Rs. Crore

Sector	Q3 FY18	Q4 FY18	Q1 FY19	Q2 FY19	Q3 FY19	% to total Slippages (Q-4)
M S M E	807	879	1169	711	711	13.9
Agriculture	297	890	601	687	610	11.9
Other Priority Sector	111	170	366	176	109	2.1
<b>Total Priority Sector</b>	<b>1215</b>	<b>1939</b>	<b>2136</b>	<b>1574</b>	<b>1430</b>	<b>28.0</b>
Large Industries	1001	10384	1787	1804	2669	52.2
Other Non-Priority	485	301	282	210	290	5.7
<b>Total Non-Priority</b>	<b>1486</b>	<b>10685</b>	<b>2069</b>	<b>2014</b>	<b>2959</b>	<b>57.9</b>
<b>Total (Domestic)</b>	<b>2701</b>	<b>12624</b>	<b>4205</b>	<b>3588</b>	<b>4389</b>	<b>85.9</b>
Overseas	-60	618	0	15	720	14.1
<b>Total (Global)</b>	<b>2641</b>	<b>13242</b>	<b>4205</b>	<b>3603</b>	<b>5109</b>	<b>100.0</b>

# Sector- Wise NPA Outstanding

Amt. in Rs. Crore

Sector	Dec'17	Mar' 18	Jun'18	Sep'18	Dec'18	% NPA (Dec'18)
M S M E	8243	8129	8384	8587	8709	19.5
Agriculture	3333	3851	4136	4233	4542	10.2
Other Priority Segments	606	617	728	714	695	1.6
Total Priority	12182	12597	13248	13534	13946	31.3
Large Industries	21605	23300	19896	25320	24924	55.9
Other Non-Priority Segments	6525	11571	11516	6379	5751	12.9
Total	40312	47468	44660	45233	44621	100.0

# Sectoral Contribution Of NPA

Amt. in Rs. Crore

Particulars	Dec'17	Mar' 18	Jun'18	Sep' 18	Dec'18
Gross Advances	388518	400843	404328	428158	435423
Gross NPA	40312	47468	44660	45233	44621
Gross NPA %	10.38	11.84	11.05	10.56	10.25
Total PS NPA%*	6.93	6.79	7.06	6.92	6.89
Share of PS NPA to Gross NPA	30.22	26.54	32.00	29.92	31.25
Agriculture NPA%*	4.06	4.58	4.87	4.82	4.98
Share of Agri NPA to Gross NPA	8.27	8.11	9.99	9.36	10.18
MSME NPA %*	10.12	9.90	10.09	9.74	9.59
Share of MSME NPA to Gross NPA	20.45	17.13	20.25	18.98	19.52
Other Priority NPA %*	2.93	3.16	3.72	3.65	3.42
Share of Oth. Prio. NPA to Gross NPA	1.50	1.30	1.76	1.58	1.56

\*NPA % to respective sector 's O/s as at 31.12.2018

# Exposure to NCLT Accounts

Amt. in Rs. Crore

Parameters	No. of Accounts	Amount of Book Liab.	Amount of Provision made
Accounts in 1 <sup>st</sup> List of RBI (admitted)	10*	8849	5548
Accounts in 2 <sup>nd</sup> List of RBI (admitted)	17**	4810	3768

\* 2 accounts recovered

\*\*5 accounts yet to be admitted Rs.1692.48 Crs

Parameters	No. of Accounts	Amount of Book Liab.
Accounts filed directly by Canara Bank	2*	1007
Accounts filed by other Banks where Canara Bank is a member	49	3077

\*1 under RBI 2<sup>nd</sup> List

# Restructured Assets

Amt. in Rs. Crore

Particulars	Dec 2017	Mar 2018	Dec 2018
Gross Advances	388518	400843	435423
Restructured Assets	19793	18534	17401
% of Std. Restructured Assets to total Advances	1.82	0.92	0.94
% of Total Restructured Assets to total Advances	5.09	4.62	4.00
CDR	3601	3473	1312
% of CDR to Total Restructured Advances	18.20	18.74	7.54
NON-CDR	16192	15061	16089
% of Non CDR to Total Restructured Advances	81.80	81.26	92.46



## Sector Wise Cumulative Restructured Accounts

Amt. in Rs. Crore

Sector	Dec 2017	Mar 2018	Dec 2018
Agriculture	228	209	183
MSME	1329	1336	1278
Housing Loans	126	115	90
Large Advance	17920	16684	15582
Others	190	190	268
<b>Total</b>	<b>19793</b>	<b>18534</b>	<b>17401</b>

# Sector Wise Restructured Accounts

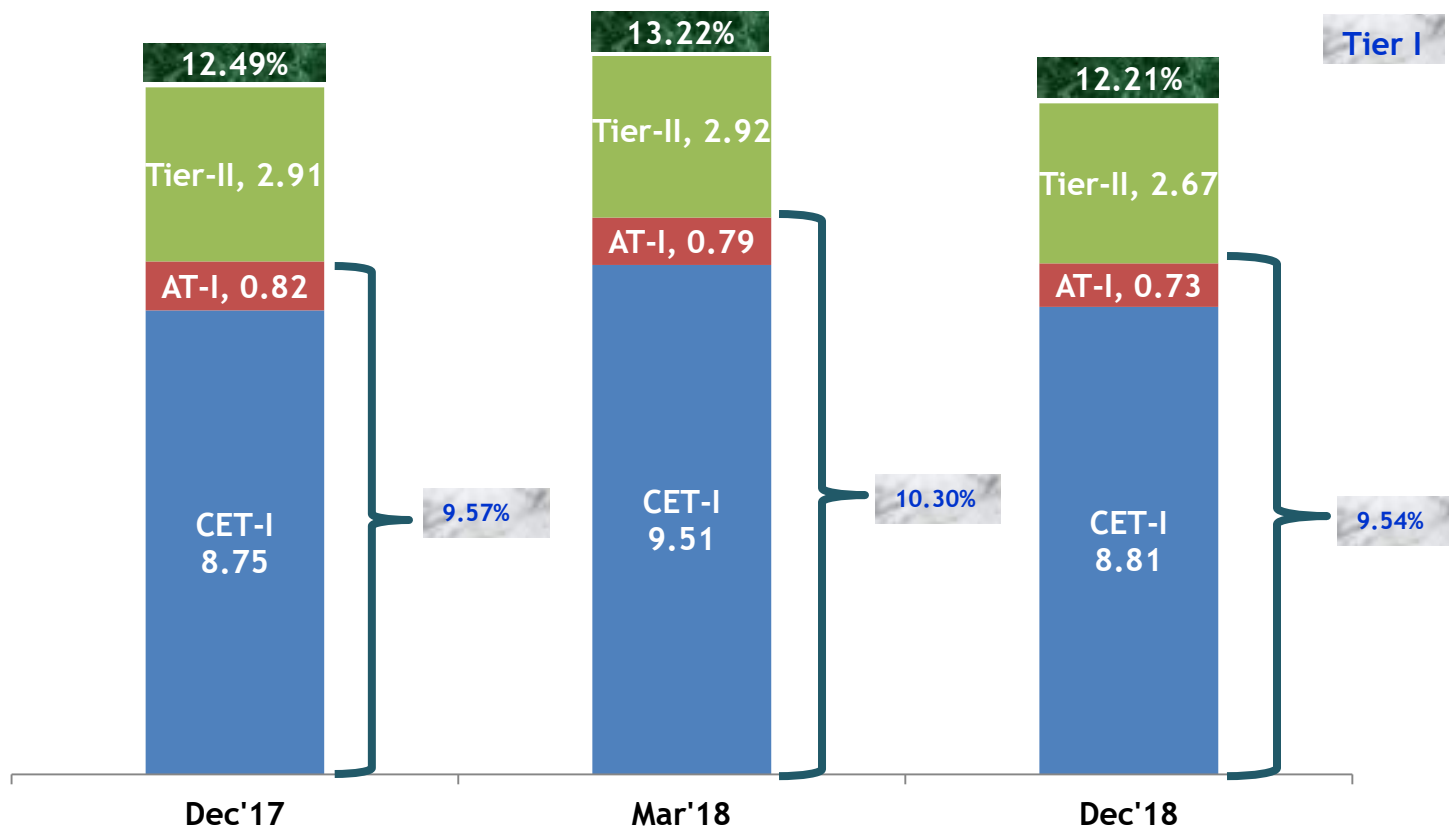
Amt. in Rs. Crore

Details of restructured Accounts	Name of the Sector	As on 30 <sup>th</sup> Dec 2018		
		No. of A/cs	Amt	% to O/s Amt.
	<b>(a+b+c+d+e)</b>	<b>95</b>	<b>7164</b>	<b>41.17</b>
<b>Infrastructure</b>	<b>a (i+ii+iii+iv)</b>	<b>35</b>	<b>3360</b>	<b>19.31</b>
<b>Of Which Power</b>				
<b>State DISCOMS</b>	<b>i</b>	<b>2</b>	<b>116</b>	<b>---</b>
<b>State Transmission</b>	<b>ii</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>State Generation</b>	<b>iii</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Private</b>	<b>iv</b>	<b>33</b>	<b>3244</b>	<b>---</b>
<b>Of Which ROADS</b>	<b>b</b>	<b>44</b>	<b>2115</b>	<b>12.15</b>
<b>Of Which PORTS</b>	<b>c</b>	<b>3</b>	<b>255</b>	<b>1.47</b>
<b>Of Which AVIATION</b>	<b>d</b>	<b>3</b>	<b>948</b>	<b>5.45</b>
<b>Of Which TELECOMMUNICATION</b>	<b>e</b>	<b>9</b>	<b>486</b>	<b>2.79</b>
<b>Mining</b>		<b>24</b>	<b>29</b>	<b>0.17</b>
<b>Iron And Steel</b>		<b>145</b>	<b>2937</b>	<b>16.88</b>
<b>Textile</b>		<b>327</b>	<b>980</b>	<b>5.63</b>
<b>Engineering</b>		<b>214</b>	<b>911</b>	<b>5.24</b>
<b>Pharmaceutical</b>		<b>28</b>	<b>273</b>	<b>1.57</b>
<b>Cement</b>		<b>14</b>	<b>34</b>	<b>0.19</b>
<b>Hardware</b>		<b>17</b>	<b>51</b>	<b>0.3</b>
<b>Shipping</b>		<b>3</b>	<b>0</b>	<b>0</b>
<b>Edible Oil</b>		<b>16</b>	<b>116</b>	<b>0.67</b>
<b>Agriculture</b>		<b>1969</b>	<b>185</b>	<b>1.06</b>
<b>Housing</b>		<b>1611</b>	<b>90</b>	<b>0.52</b>
<b>Chemical</b>		<b>20</b>	<b>32</b>	<b>0.18</b>
<b>Construction</b>		<b>101</b>	<b>2181</b>	<b>12.53</b>
<b>Other Industries</b>		<b>316</b>	<b>1145</b>	<b>6.58</b>
<b>Other Services</b>		<b>2133</b>	<b>1273</b>	<b>7.31</b>
<b>TOTAL</b>		<b>7033</b>	<b>17401</b>	<b>100</b>

# Capital Adequacy & Shareholding



# Capital Adequacy- Basel III



✓ CRAR of 12.21 % vs 10.875% norm\*

✓ CET1 ratio at 8.81 % vs. 7.375% norm\*

(\*including Capital Conservation Buffer)

**Comfortable Capital Adequacy Position**

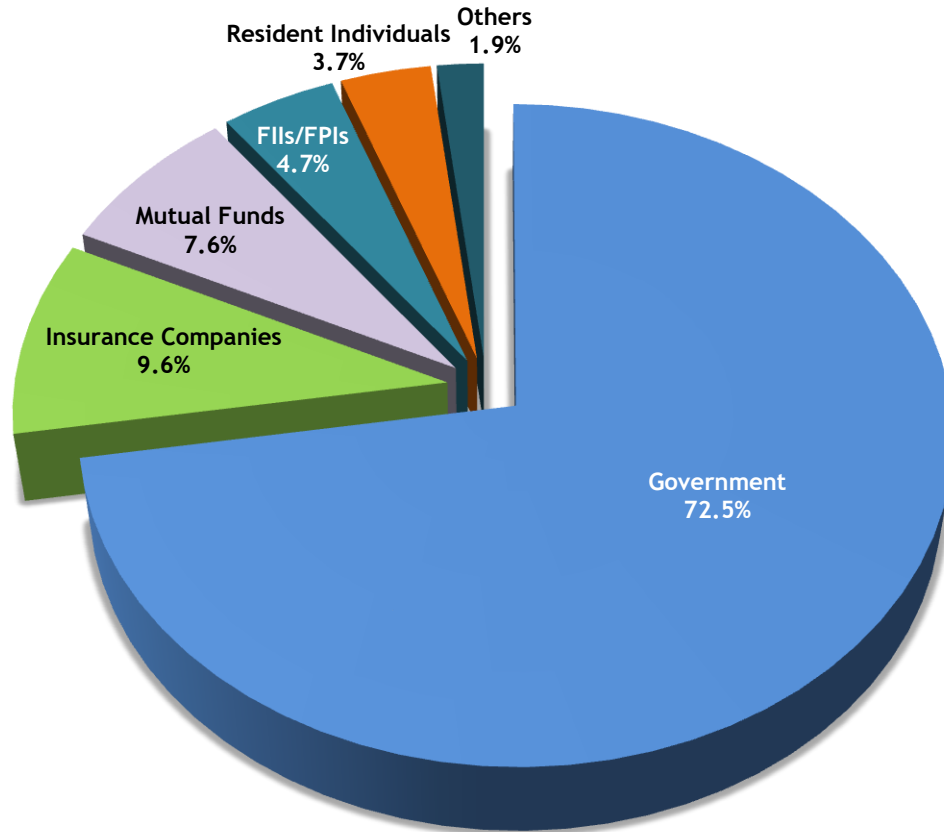
# Capital Adequacy - Basel III

Amt. in Rs. Crore

Particulars	Dec'17	Mar'18	Jun'18	Sep' 18	Dec' 18
Gross Advances	388518	400843	404328	428158	435423
RWAs	354615	351698	358488	369098	380510
RWAs/ Gross Adv (%)	91.27	87.74	88.66	86.21	87.39
Tier I Capital	33954	36224	36291	36383	36301
Tier I Ratio%	CET: 8.75% AT I: 0.82% Tier I: 9.57%	CET: 9.51% AT I: 0.79% Tier I: 10.3%	CET: 9.35% AT I: 0.77% Tier I: 10.12%	CET: 9.11% AT I: 0.75% Tier I: 9.86%	CET: 8.81% AT I: 0.73% Tier I: 9.54%
Tier II Capital	10336	10280	10297	10188	10165
Tier II Ratio(%)	2.91	2.92	2.88	2.76	2.67
Total Capital	44289	46504	46588	46572	46466
CrAR%	12.49	13.22	13.00	12.62	12.21

# Shareholding Pattern

As on Dec 2018



Government	72.5
Insurance Companies	9.6
Mutual Funds	7.6
FIIs/FPIs	4.7
Resident Individuals	3.7
Others	1.9

# Financial Inclusion



## Pradhan Mantri Jan Dhan Yojana

### Prime Minister's Social Security Schemes



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

Your bank account is now key to security as well



Progress Under Pradhan Mantri Jan Dhan yojana (PMJDY)		
Parameters	Dec 17	Dec 18
Accounts opened (Number in lakh)	67.4	71.09
Deposits (Rs. In Crore)	1884	2215
RuPay cards issued (Number in lakhs)	42.51	42.63
Aadhar Seeding under PMJDY (Number in lakhs)	40.44	42.59
Villages Covered (Number)	10049	10049
Sub Service Areas (Number)	3962	3962

Progress Under PMSBY, PMJJBY AND APY SCHEMES		
Scheme name	Dec 17	Dec 18
Pradhan Mantri Suraksha Bima Yojana (PMSBY) in lakh	13.22	18.34
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in lakh	37.65	57.75
Atal Pension Yojana (APY) in lakh	2.18	3.37

Progress Under MUDRA Yojana (PMMY) (Rs in Crore)				
Category	Dec 17		Dec 18	
	Sanction Amt	Outstanding Amt	Sanction Amt	Outstanding Amt
Shishu (< Rs.50K)	737	674	519	466
Kishor (Above Rs.50K- Rs.5.00 Lacs)	2515	2301	3165	2768
Tarun (Above Rs.5.00 lacs to Rs.10.00 lacs)	1638	1488	3474	3086
<b>Total</b>	<b>4890</b>	<b>4463</b>	<b>7158</b>	<b>6320</b>

# Customer-friendly Technology Initiatives in Q3 FY19



## ❖ New functionalities in internet banking

- ✓ Enable /Disable & Set Limit functions for ATM & POS transactions for International Cards in addition to Domestic cards.
- ✓ Opening of National Pension Scheme (NPS) account (Also available in our Corporate website)
- ✓ CPGRS (Canara Public Grievances Redressal System) online grievance portal for registering and tracking of complaints

## ❖ New functionalities in CanMobile App

- ✓ Bharat Bill payment system (BBPS), Tax payment, Aadhaar seeding and Authentication have been integrated.

## ❖ Canara Saathi - a self service mobile application was launched

- ✓ To get all information about Credit Card.
- ✓ Unique feature -conversion of purchases to EMI above Rs.5000/-.

## ❖ EMV compliance for Security and Risk Mitigation measures for card transactions

- ✓ First bank to ensure compliance in ATM SWITCH as per RBI guidelines.

## ❖ Introduced new Hybrid (TAB based) business correspondents model

- ✓ for rural customers to avail banking facilities without visiting branches.



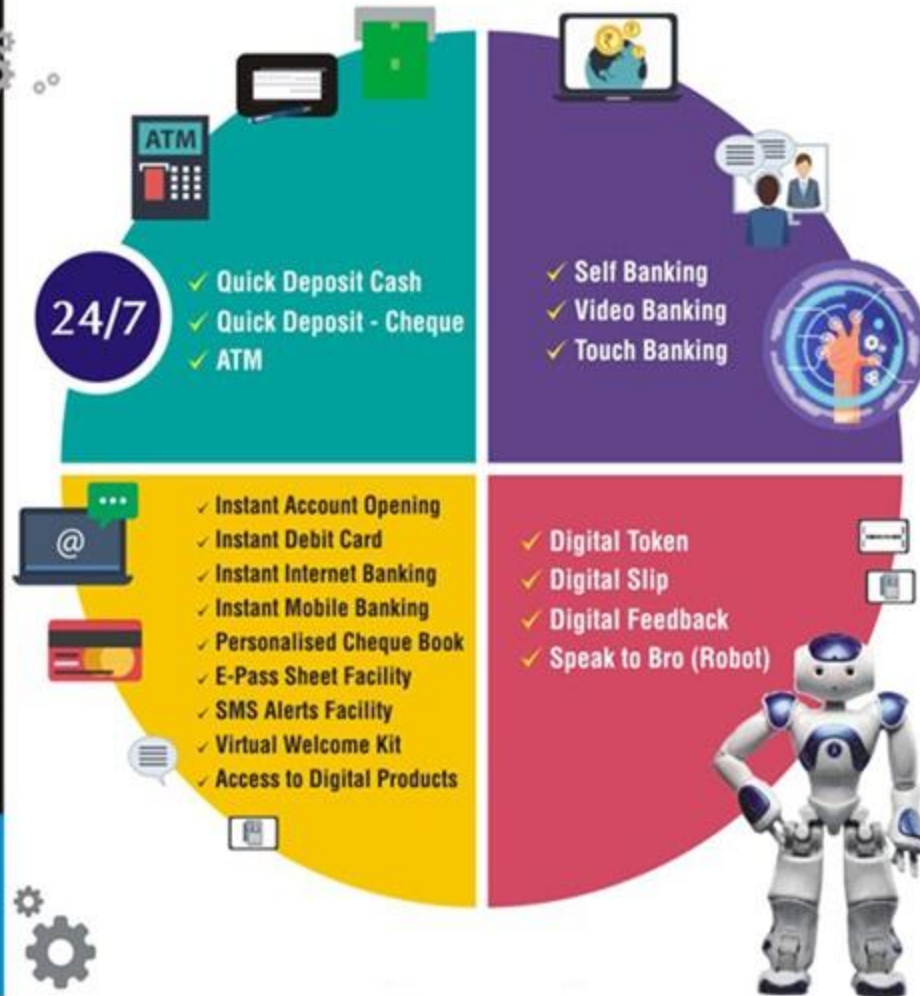


# Digital Branch

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









Futuristic  
Banking



✓ Another 17 planned during 2018-19

# Subsidiaries & JVs

SUBSIDIARIES & JVs	% STAKE
	100%
	30%
	69%
	70%

SUBSIDIARIES & JVs	% STAKE
	51%
	100%
	51%
COMMERCIAL INDO BANK LLC (JOINT VENTURE WITH STATE BANK OF INDIA)	40%
	100%

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

# Business Strategy



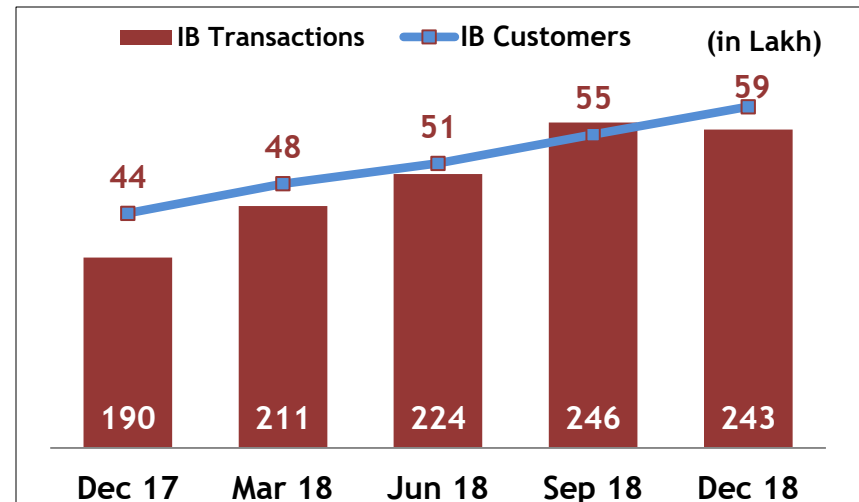
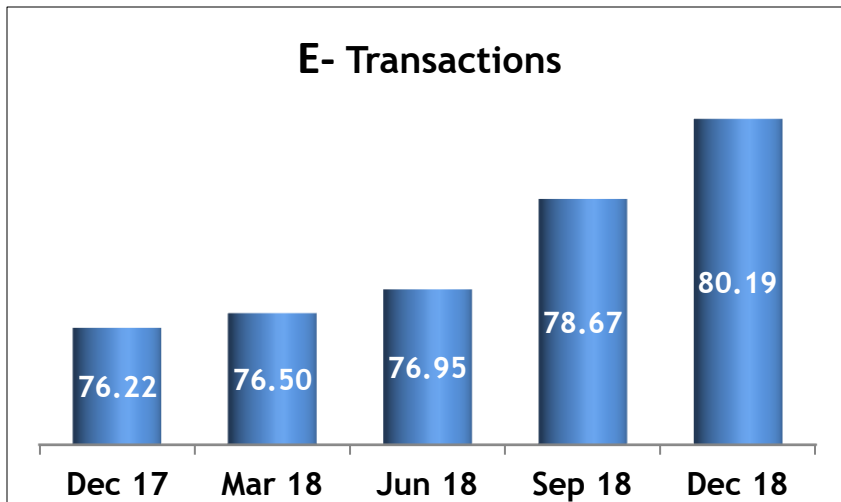
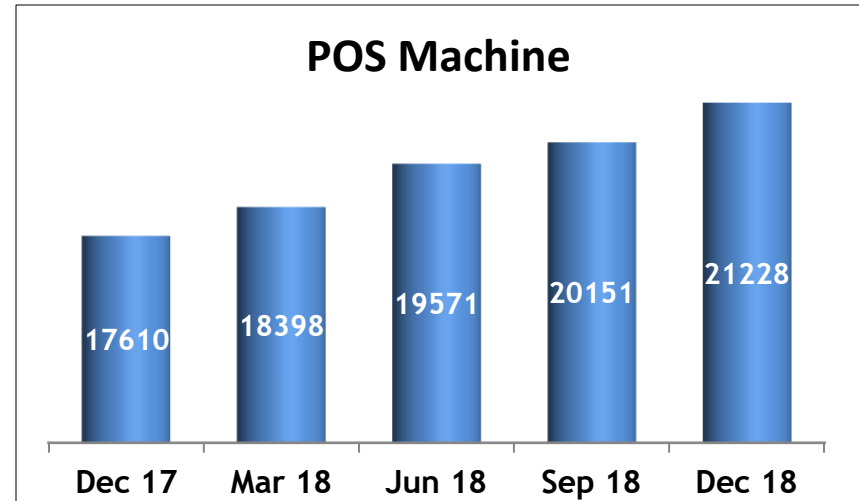
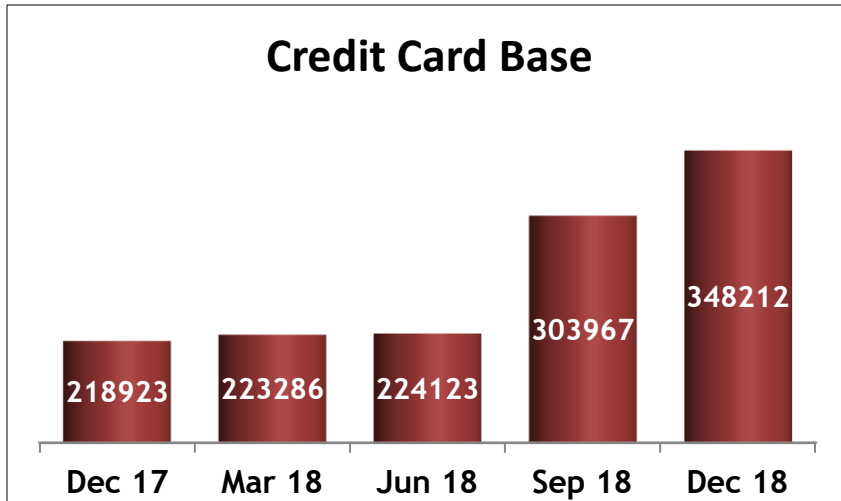
# Project Shikhar - Branch Transformation for better Customer Service & Business Growth

## 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 & alternate channels
  - ✈ Inculcating sales culture
  - ✈ Retail Business Growth
  - ✈ CASA and Non Interest Income growth

Star Level	No of branches
1 Star	328
2 Star	705
3 Star	159
4 Star	120
5 Star	236
<b>Total</b>	<b>1548</b>

# Enhancing Digital Footprints



# Technology Achievements

- ✚ Secured 1st position as on 31.12.2018 in Digital Score Card among all PSBs
  - ✚ published by Ministry of Electronics and Information Technology (MeitY).
- ✚ Achieved 106.04% of pro-rata target of 48 Crores Digital Transactions by MeitY.
  - ✚ Our Bank's allocated target - 64 Crores Digital Transactions for FY 2018-19.
- ✚ Enrollment under BHIM QR crossed 3,20,960 Merchants.
  - ✚ Since introduction of BHIM QR in August 2018
- ✚ Enrolled 70,461 Merchants under BHIM Aadhaar PoS as of Dec'18
  - ✚ Aim to complete the target of 1.02 lakh Merchants by 31.03.19.
- ✚ Number of Merchants enrolled under all 7 Digital Payment Platforms
  - ✚ Increased to 5,20,114 as of Dec'18 from 4,18,761 in Dec'17.

## Concentrated Efforts for Recovery & NPA Management

- ✚ Conducting Recovery Meets / Cluster Adalats / Mega Adalats
  - ✚ besides regular Recovery Camps at Branch / Regional Offices / Circle.
- ✚ One Time Settlement and follow up the settled accounts closely for recovery.
- ✚ Reaching out to small value borrowers
  - ✚ with well planned Adalaths through Regional Offices & Branches
- ✚ Exclusive monitoring of Small Value NPAs (upto Rs.10 lakhs) & newly slipped accounts.
- ✚ Separate Division for Asset Recovery Management Branches.
- ✚ Stressed Assets Management Wing formed
  - ✚ for follow up of high value stressed assets (Rs.25 Crore & above).
- ✚ Special Schemes for Compromise / OTS extended upto March 2019.
- ✚ Identification of eligible accounts for selling to ARC.
- ✚ Special focus on ARM Branches
- ✚ Project DREAMS -Campaign
  - ✚ for resolution/recovery of NPAs/ written off accounts through personal contacts.
- ✚ Recovery App
  - ✚ Technological initiative to boost recovery /monitoring in hassle free manner (tracing location of borrower)

# Expanding the Reach

Particulars	Dec' 17	Mar' 18	Dec' 18
Banking Outlet	6179	6212	6314
ATM Strength	9743	9395	9004
Debit Card (In Lakh)	414	430	427

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

6307 Domestic Banking Outlets.

7 overseas branches at

Johannesburg,  
New York, London,  
Shanghai, Manama,  
Hong Kong & Dubai

Population group	Dec' 17	Mar' 18	Dec' 18	% to total
Rural	1793	1809	1819	28.84
Semi-Urban	1982	1991	2000	31.71
Rural + Semi-urban	3775	3800	3819	60.55
Urban	1157	1162	1202	19.06
Metro	1239	1242	1286	20.39
<b>Total Domestic</b>	<b>6171</b>	<b>6204</b>	<b>6307</b>	<b>100.00</b>

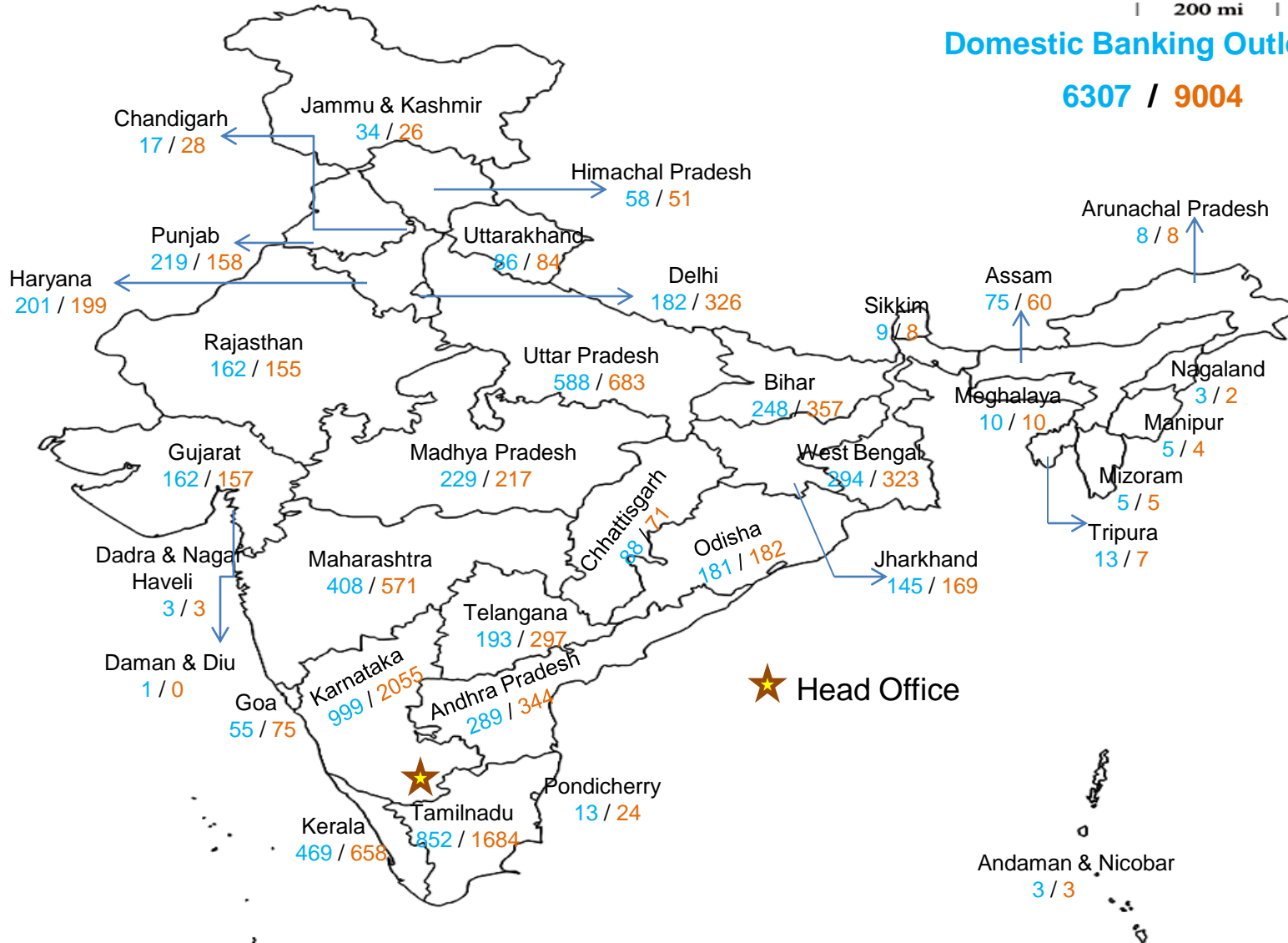


# Expanding the Reach

| 200 mi | ५

Domestic Banking Outlets / ATMs

6307 / 9004



★ Head Office



# Expanded Clientele Base

(In Lakhs)

	Dec' 17	Mar' 18	Dec' 18	Y-o-Y InCrease	Y-o-Y Growth (%)
Clientele	818	827	859	41	5.0
No. of Deposit A/cs	731	739	768	37	5.1
No. of Borrowal A/cs	87	88	91	4	4.6

8.59  
Crore  
Clientele  
Base

41 lakhs Clientele accounts added y-o-y.

## Goals

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

# Thank You