

केनरा बैंक  
(भारत सरकार का उपक्रम)



Canara Bank  
(A Government of India Undertaking)  
Together We Can



NET BANKING

Get Instant Loan Approval !!!

Canara Car Loan



Get Instant Loan Approval !!!

Canara HOME LOAN



CANARA BANK MULTI CURRENCY TRAVEL PREPAID CARD



Canara SB POWER PLUS



Can MOBILE

# Financial Results 31st December 2015



# HIGHLIGHTS - DECEMBER 2015

## Major Highlights

- Total Business at Rs.8.23 lakh crore, up by 6.2% y.o.y.
- Total Deposits at Rs.4.91 lakh crore, up by 6.1% y.o.y.
- CASA deposits grew by 12.5% y.o.y to Rs.1.18 lakh crore and CASA ratio (domestic) improved to 25.71% from 24.05% last year.
- Advances (net) at Rs.3.32 lakh crore, up by 6.3% y.o.y.
- Sustained good growth in retail business (y.o.y) -Total Priority (26.6%), Agriculture (15.2%), MSME (16.3%), MSE (16.4%), Retail (20.6%) including Housing (direct) (26.8%), Vehicle (13.8%), Education (19.2%) and Other Personal loans (14.6%).
- Total Expenditure increase was contained at 0.65% y.o.y.
- Interest expenses, including interest paid on deposits, decreased by 0.18% y.o.y. Operating expenses increase was moderate at 4.74% y.o.y.



## HIGHLIGHTS - DECEMBER 2015

### Major Highlights

- Non Interest Income stood at Rs.1169 crore.
- Operating (Gross) profit stood at Rs.1552 crore.
- Total provisions increased to Rs.1467 crore compared to Rs.1141 crore last year.
- Provisions on NPAs increased to Rs.1432 crore, up from Rs.952 crore last year.
- On account of higher provisions set aside, net profit for the quarter came down to Rs.85 crore compared to Rs.656 crore reported last year.
- Net Interest Margin (NIM) (Domestic) was at 2.29% and NIM (Global) at 2.16%.
- Cost-income ratio marginally improved to 49.46% from 49.84% last year.



# HIGHLIGHTS - DECEMBER 2015

## Major Highlights

- Gross NPA increased to Rs.19813 crore vis-à-vis Rs.14021 crore at September 2015.
- Gross NPA Ratio increased to 5.84% compared to 4.27% previous quarter.
- Net NPA Ratio increased to 3.90% from 2.90% previous quarter.
- Cash Recovery was at Rs.1117 crore and Provision Coverage ratio was at 53.96%.
- Capital Adequacy Ratio under Basel III norm improved to 11.54% vis-à-vis 9% norms.
- 5794 branches and 9144 ATMs as at December 2015.
- Enhanced E-transactions at 55.97% from 45.35% last year.



# PERFORMANCE HIGHLIGHTS- BUSINESS

Amt. in Rs. Crore

Parameters	December 2014	March 2015	June 2015	September 2015	December 2015	y.o.y Growth (%)
Deposits	462450	473840	471877	485206	490599	6.09
Advances (net)	312269	330036	324063	323077	331915	6.29
Business	774718	803876	795940	808283	822514	6.17
C-D Ratio	67.52	69.65	68.68	66.59	67.66	--

Market share in deposits at 4.80% and Market share in Advances at 4.35%



# PERFORMANCE HIGHLIGHTS- OVERSEAS BUSINESS

Amt. in Rs. Crore

Parameters	December 2014	March 2015	December 2015	y.o.y Growth %
Deposits	25743	29138	31709	23.17
Advances	20293	22693	26610	31.13
Total Business	46037	51831	58319	26.68
Gross Profit	213	270	185	-13.15

Overseas Business constitutes 7% of the Global Business



# PERFORMANCE HIGHLIGHTS- PROFITABILITY-Q3FY16

Amt. in Rs. Crore

Parameters	Q3FY15	Q4FY15	Q1FY16	Q2FY16	Q3FY16	y.o.y Growth(%)
Total Income	12228	12429	12253	12478	12051	-1.45
Total Expenses	10431	10697	10249	10534	10498	0.65
Operating Profit	1797	1733	2004	1944	1552	-13.62
Net Profit	656	613	479	529	85	-87.05
NIM (%) Domestic	2.36	2.36	2.35	2.38	2.29	--
NIM (%) Global	2.24	2.25	2.21	2.24	2.16	--



# PERFORMANCE HIGHLIGHTS- EXPANDING THE REACH

Particulars	December 2014	March 2015	December 2015	Y-o-Y increase
Branch Network	5648	5682	5794	146
ATM Strength	7599	8533	9144	1545
Debit Card (In Lakh)	227	255	304	77

<b>E-Lounges</b>	<b>164</b>
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**5787 domestic Branches**  
**7 overseas branches at Johannesburg, New York, London, Leicester, Shanghai, Manama & Hong Kong**

Population group	No. of branches	% to total
Rural	1841	31.81
Semi-Urban	1798	31.07
Rural + Semi-Urban	3639	62.88
Urban	1131	19.54
Metro	1017	17.58
<b>Total Domestic</b>	<b>5787</b>	<b>100.00</b>





# **BUSINESS SEGMENTS**



# SEGMENT WISE DEPOSITS

Amt. in Rs. Crore

Parameters	December 2014	March 2015	June 2015	September 2015	December 2015	y.o.y Growth (%)
Total Deposits	462450	473840	471877	485206	490599	6.09
Current	18696	19846	17534	19257	19247	2.94
Saving	86322	93686	92149	96745	98878	14.55
CASA	105019	113532	109684	116002	118125	12.48
CASA (%)Dom	24.05	25.47	24.62	25.49	25.71	--
Term Deposits	357431	360308	362193	369204	372474	4.21
Retail Term Deposits	128794	141662	152234	160036	165899	28.81
PRDs + CDs	58873	50534	29829	26996	25864	--
% PRDs +CDs to Total Deposits	12.73	10.66	6.32	5.56	5.27	--

Note: PRDs - Preferential Rate Deposits. CDs- Certificate of Deposits



# LOANS & ADVANCES SEGMENT

Amt. in Rs. Crore

Parameters	December 2014	March 2015	June 2015	September 2015	December 2015	y.o.y Growth(%)
Advances (Net)	312269	330036	324063	323077	331915	6.29
Total Priority	112693	118234	121978	139021	142652	26.58
Agriculture	56474	58868	60924	63541	65061	15.21
Other Priority	14735	15116	15555	16153	16568	12.44
MSME	56969	60604	61804	64749	66241	16.28
MSE	43408	46305	47403	49383	50522	16.39
Retail Credit	40172	42298	41976	44451	48447	20.60

## MUDRA YOJANA

**Bank has disbursed Rs.6121 crore, covering 5.64 lakh borrowers**



# ACHIEVEMENT UNDER MANDATED TARGETS - PRIORITY SECTOR

*Achieved the mandated norms in respect of:*

- Total Priority (48.78 % to ANBC against 40% norm).
- Agriculture (22.25% to ANBC against 18% norm).
- Weaker Section (14.70% to ANBC against 10% norm).
- Number of Micro Enterprises accounts (25.72% y.o.y growth against 10% norm).
- Credit to specified minority communities (17.75% against 15% norm).
- Credit to women beneficiaries (14.16% to ANBC against 5% norm).

Mandated  
Norms  
Under  
Priority  
sector



# PERFORMANCE OF RETAIL ADVANCES

Amt. in Rs. Crore

Type of Advances	December 2014	March 2015	June 2015	September 2015	December 2015	y.o.y Growth (%)
Housing loans Direct	15225	16480	17261	18396	19305	26.80
Vehicle loans	3628	3770	3806	3901	4129	13.81
Education loans	5492	5636	5830	6363	6544	19.16
Other Personal Loans	10170	10540	10522	10785	11651	14.56
Retail Total	40172	42298	41976	44451	48447	20.60



# EXPOSURE - INFRASTRUCTURE

Amt. in Rs. Crore

Parameters	December 2014	March 2015	June 2015	September 2015	December 2015	% Share Total Adv	y.o.y Growth %
Roads	7851	8195	8487	8451	8362	2.46	6.51
Ports	827	835	372	393	402	0.12	-51.36
Airports	1657	1364	1457	1411	1372	0.40	-17.18
Power (Generation, Transmission & Distribution)	45620	45154	45635	44861	44407	13.08	-2.66
Telecom	6678	6204	5690	5885	5681	1.67	-14.93
Other Infrastructure	3045	2961	2968	2937	2894	0.85	-4.96
<b>Total Infrastructure</b>	<b>65678</b>	<b>64713</b>	<b>64609</b>	<b>63939</b>	<b>63118</b>	<b>18.60</b>	<b>-3.90</b>



# EXPOSURE - POWER SECTOR & AVIATION

Amt. in Rs. Crore

Parameters	December 2014	March 2015	June 2015	September 2015	December 2015	% Share Total Adv	y.o.y Growth %
-Power Generation	23824	24459	23739	24055	23839	7.02	0.06
-Power Transmission	2126	1533	1566	1574	1503	0.44	-29.30
-Power Distribution	19670	19162	20330	19233	19065	5.62	-3.08
Total Power	45620	45154	45635	44861	44407	13.08	-2.66
Of which SEBs	27755	26864	27139	26347	26955	7.94	-2.88
Exposure to Aviation	1879	1872	1849	1813	1845	0.54	-1.81



# EXPOSURE TO OTHER SECTORS

Amt. in Rs. Crore

	December 2014	March 2015	June 2015	September 2015	December 2015	y.o.y Growth (%)
<b>EXPOSURE TO CAPITAL MARKET</b>						
Outstanding	2458	2331	2247	2737	2651	7.85
<b>EXPOSURE TO NBFCs</b>						
Total	23523	24241	21564	18496	20885	-11.21
Out of above :						
HFCs	7212	7350	6039	5756	8109	12.44
Private	11287	10781	10715	9673	9775	-13.40
Public	4758	5971	4441	2848	2660	-44.09
<b>EXPOSURE TO COMMERCIAL REAL ESTATE</b>						
Outstanding	3607	3743	3578	3594	3743	3.76





# FINANCIALS



# PROFITABILITY- Q3 FY16

Amt. in Rs. Crore

Parameters	Q3 FY15	Q4 FY15	Q1 FY16	Q2 FY16	Q3 FY16	y.o.y Growth (%)
Total Income	12228	12429	12253	12478	12051	-1.45
Total Expenses	10431	10697	10249	10534	10498	0.65
Operating Profit	1797	1733	2004	1944	1552	-13.62
Provisions	1141	1120	1525	1415	1467	28.57
Net Profit	656	613	479	529	85	-87.05
Net Int. Income	2380	2486	2516	2647	2227	-6.46
Non Int. Income	1176	1326	1113	1210	1169	-0.65



# PROFITABILITY -9M FY16

Amt. in Rs. Crore

Parameters	9M FY15	March 2015	9M FY16	y.o.y Growth (%)
Total Income	35871	48300	36781	2.54
Total Expenses	30653	41350	31281	2.05
Operating Profit	5218	6950	5500	5.41
Provisions	3128	4248	4407	40.89
Net Profit	2090	2703	1093	-47.71
Net Interest Income	7178	9664	7390	2.95
Non Interest Income	3224	4550	3492	8.30



## BREAK-UP : INCOME - Q3 FY16

Amt. in Rs. Crore

Parameters	Q3 FY15	Q4 FY15	Q1 FY16	Q2 FY16	Q3 FY16	y.o.y Growth (%)
Interest on Advances	8064	8093	8101	8126	7629	-5.38
Interest on Investments	2792	2826	2850	2943	2924	4.74
Other Interest Income	196	185	189	198	329	67.21
Total Interest Income	11052	11103	11140	11267	10882	-1.53
Non - Interest Income	1176	1326	1113	1210	1169	-0.65
Total Income	12228	12429	12253	12478	12051	-1.45



## BREAK-UP : INCOME - 9M FY16

Amt. in Rs. Crore

Parameters	9M FY15	March 2015	9 M FY16	y.o.y Growth (%)
Interest on Advances	23973	32066	23856	-0.49
Interest on Investments	8098	10924	8717	7.65
Other Interest Income	576	760	716	24.40
Total Interest Income	32647	43750	33289	1.97
Non - Interest Income	3224	4550	3492	8.30
Total Income	35871	48300	36781	2.54



# BREAK-UP: EXPENDITURE - Q3 FY16

Amt. in Rs. Crore

Parameters	Q3 FY15	Q4 FY15	Q1 FY16	Q2 FY16	Q3 FY16	y.o.y Growth (%)
Interest Expenses	8671	8617	8623	8621	8655	-0.18
Interest on Deposits	8213	8146	8180	8181	8215	0.02
Staff Expenses	1038	1163	1059	1108	1040	0.18
Other Operating Expenses	722	917	567	805	803	11.29
Total Operating Expenses	1759	2079	1626	1913	1843	4.74
Total Expenses	10431	10697	10249	10534	10498	0.65



# BREAK-UP : EXPENDITURE - 9M FY16

Amt. in Rs. Crore

Parameters	9M FY15	March 2015	9M FY16	y.o.y Growth (%)
Interest Expenses	25469	34086	25900	1.69
Interest on Deposits	23880	32026	24576	2.92
Staff Expenses	3112	4274	3206	3.04
Other Operating Expenses	2072	2989	2175	4.96
Total Operating Expenses	5184	7264	5381	3.81
Total Expenses	30653	41350	31281	2.05



# BREAK-UP: NON-INTEREST INCOME Q3FY16

Amt. in Rs. Crore

Parameters	Q3 FY15	Q4 FY15	Q1 FY16	Q2 FY16	Q3 FY16	y.o.y Growth (%)
Com & Exchange	226	269	214	222	231	2.21
-Of which Bancassurance	20	11	11	17	15	-25.00
Profit from Exchange Transactions	251	62	102	165	209	-16.73
Rent - Lockers	2	3	74	4	3	50.00
Dividend Income	32	21	7	23	7	-78.00
Recovery in Written/Off A/cs	93	80	210	161	141	51.61
Service Charges & Other Miscellaneous Income	271	383	308	340	417	53.37
Total (Excluding Treasury Trading Profit)	875	817	915	915	1008	15.20
Trading Profit (net)	301	509	198	295	161	-46.51
Total (Including Treasury Trading Profit)	1176	1326	1113	1210	1169	-0.59





## BREAK-UP: NON-INTEREST INCOME 9M FY16

Parameters	Amt. in Rs. Crore			
	9M FY15	March 2015	9M FY16	y.o.y Growth (%)
Com & Exchange	659	929	667	1.21
-Bancassurance	47	58	43	-8.51
Profit from Exchange Transactions	720	782	476	33.89
Rent - Lockers	72	75	81	12.50
Dividend Income	60	81	37	-38.33
Recovery in Written/Off Accounts	301	381	512	70.09
Service Charges & Other Misc. Income	771	1096	1065	38.13
Total (Excl. Treasury Trading Profit)	2585	3402	2838	9.78
Trading Profit	639	1148	654	2.35
Total (Including Treasury Trading Profit)	3224	4550	3492	8.31

**8% y-o-y increase in Non –Interest Income**



## BREAK-UP : PROVISIONS- Q3 FY16

Amt. in Rs. Crore

Provisions for	Q3 FY15	Q4 FY15	Q1FY16	Q2FY16	Q3 FY16
NPAs	952	782	1314	979	1432
Standard Assets	81	73	(61)	(44)	(79)
Provisions on Investments	(236)	16	133	64	155
Tax	300	110	165	203	38
Restructured & Others	44	139	(26)	213	(79)
<b>Total Provision &amp; Contingency</b>	<b>1141</b>	<b>1120</b>	<b>1525</b>	<b>1415</b>	<b>1467</b>



## BREAK-UP : PROVISIONS - 9M FY16

Amt. in Rs. Crore

Provisions for	9M FY15	March 2015	9M FY16
NPAs	2989	3771	3725
Standard Assets	81	154	(183)
Provisions on Investments	(674)	(658)	352
Tax	685	795	406
Restructured & Others	47	186	107
<b>Total Provision &amp;Contingency</b>	<b>3128</b>	<b>4248</b>	<b>4407</b>



# EARNINGS PROFILE

(In %)

Parameters	Q3FY15	Q4Y15	Q1FY16	Q2FY16	Q3FY16
NIM - Domestic	2.36	2.36	2.35	2.38	2.29
NIM - Global	2.24	2.25	2.21	2.24	2.16
ROAA	0.53	0.50	0.36	0.39	0.06
EPS (Rs.) (not Annualized)	14.22	13.29	9.63	10.26	1.56
ROE (Annualized)	11.27	11.06	7.01	7.14	5.15
Cost-Income Ratio (Cumulative)	49.84	49.67	44.80	47.27	49.46



# COST AND YIELD TRENDS

(In %)

Parameters	December 2014	March 2015	June 2015	September 2015	December 2015
Cost of Deposits	7.40	7.38	7.12	7.07	7.01
Cost of Funds	6.83	6.84	6.41	6.39	6.90
Yield on Advances	10.75	10.75	10.22	10.18	9.92
Yield on Funds	8.75	8.78	8.28	8.30	8.12
Yield on Investments	8.02	8.00	7.97	7.95	7.93



# INVESTMENT CLASSIFICATION

Amt. in Rs. Crore

Parameters	December 2014	% Share in Total Portfolio	March 2015	% Share in Total Portfolio	December 2015	% Share in Total Portfolio
SLR	131895	86%	122508	85%	141359	91%
Non SLR	20854	14%	22084	15%	14214	9%
<b>Total (Domestic)</b>	<b>152749</b>	<b>100%</b>	<b>144592</b>	<b>100%</b>	<b>155573</b>	<b>100%</b>
Held For Trading	625	0.4%	947	0.7%	680	0.4%
Available For Sale	46398	30.2%	41181	28.3%	54079	34.7%
Held To Maturity	102467	69.4%	103217	71.0%	101129	64.9%
Modified Duration	4.37	--	4.37	--	4.25	--
<b>Total (Global)</b>	<b>149491</b>	<b>100%</b>	<b>145346</b>	<b>100%</b>	<b>155888</b>	<b>100%</b>



# ASSET QUALITY



# ASSET QUALITY

Amt. in Rs. Crore

PARTICULARS	December 2014	March 2015	June 2015	September 2015	December 2015
Gross NPA	10574	13040	13081	14021	19813
Gross NPA Ratio (%)	3.35	3.89	3.98	4.27	5.84
Net NPA	7556	8740	8888	9383	12940
Net NPA Ratio (%)	2.42	2.65	2.74	2.90	3.90
Cash Recovery (cumulative)	4427	5993	1056	2266	3383

Cash Recovery of Rs.1117 crore during the Q3 FY16





# GROSS NPA MOVEMENT

Amt. in Rs. Crore

PARTICULARS	December 2014	March 2015	June 2015	September 2015	December 2015
Opening Gross NPA ( Rs. Crore)	7570	7570	13040	13040	13040
Additions	8065	10870	2519	4720	10122
Sub Total	15635	18440	15559	17760	23162
Less: Reduction (a+b+c+d)	5061	5400	2478	3739	3349
a) Write Off (Including Addn Prudential Write-off)	1874	1473	1300	1969	1322
b) Upgradation	1574	2031	802	1068	1166
c) Recovery for movement (excluding recovery in w/o a/c and unapplied interest)	1613	1896	376	702	861
Gross NPA - Closing Balance	10574	13040	13081	14021	19813
Gross Advances	315856	334947	328938	328387	339411
Gross NPA %	3.35	3.89	3.98	4.27	5.84
Net NPA	7556	8740	8888	9383	12940
Net NPA %	2.42	2.65	2.74	2.90	3.90
Total Cash Recovery (incl.rec. in Wr.-off a/cs, recovery in Current Year slippage & U/A interest)	4427	5993	1056	2266	3383



# NPA COMPOSITION

Amt. in Rs. Crore

Parameters	December 2014	March 2015	June 2015	September 2015	December 2015
Gross Advances	315856	334947	328938	328387	339411
Sub-Standard	6055	7076	5827	6551	9163
Doubtful	4518	5964	7254	7470	10650
Loss	NIL	NIL	NIL	NIL	Nil
Provision Coverage Ratio(%)	59.44	57.29	59.02	59.81	53.96



# SECTOR-WISE NPA SLIPPAGES

Amt. in Rs. Crore

SECTOR	Q3 FY15	Q4 FY15	Q1 FY16	Q2 FY16	Q3 FY16	% to total Slippages
Micro & Small Ent.	627	496	906	738	1006	18.62
Agriculture	316	266	443	304	326	6.03
Other Priority Sector	156	89	204	165	166	3.07
<b>Total Priority Sector</b>	<b>1099</b>	<b>850</b>	<b>1553</b>	<b>1207</b>	<b>1498</b>	<b>27.72</b>
Medium Industries	16	138	219	178	229	4.24
Large Industries	962	1361	392	429	2075	38.41
Other Non-Priority	212	122	291	364	263	4.87
<b>Total Non-Priority</b>	<b>1190</b>	<b>1621</b>	<b>902</b>	<b>971</b>	<b>2567</b>	<b>47.52</b>
<b>Total (Domestic)</b>	<b>2289</b>	<b>2471</b>	<b>2455</b>	<b>2178</b>	<b>4065</b>	<b>75.24</b>
Overseas	3	334	64	24	1337	24.76
<b>Total (Global)</b>	<b>2292</b>	<b>2805</b>	<b>2519</b>	<b>2202</b>	<b>5402</b>	<b>100.00</b>



# SECTOR- WISE NPA OUTSTANDING

Amt. in Rs. Crore

SECTOR	December 2014	March 2015	June 2015	September 2015	December 2015
Micro & Small Enterprises	2715	3048	3497	3913	4472
Agriculture	1330	1410	1618	1689	1906
Other Priority Segments	435	380	486	539	579
Medium Enterprises	825	829	940	1151	1321
Large Industries	4087	5815	4801	4788	7916
Other Non-Priority Segments	1182	1558	1739	1940	3619
<b>Total</b>	<b>10574</b>	<b>13040</b>	<b>13081</b>	<b>14021</b>	<b>19813</b>



# SECTORAL CONTRIBUTION OF NPA

Amt. in Rs. Crore

Particulars	December 2014	March 2015	June 2015	September 2015	December 2015
Gross Advances	315856	334947	328938	328387	339411
Gross NPA	10574	13040	13081	14021	19813
Gross NPA %	3.35	3.89	3.98	4.27	5.84
Priority Sector Advances	112693	118234	121978	139021	142652
PS as % to Gross Advances	35.68	35.30	37.08	42.33	42.03
Total PS NPA	4480	4838	5601	6141	6957
Total PS NPA%	3.98	4.09	4.59	4.42	4.88
Share of PS NPA to Gross NPA	42.37	37.10	42.82	43.80	35.11
Agriculture NPA	1330	1410	1618	1689	1906
Agriculture NPA%	2.36	2.40	2.66	2.66	2.93
MSE NPA	2715	3048	3497	3913	4472
MSE NPA %	6.54	6.89	7.69	8.29	9.26
Other Priority NPA	435	380	486	539	579
Other Priority NPA %	2.95	2.51	3.12	1.91	1.97



# RESTRUCTURED ASSETS

Amt. in Rs. Crore

## Restructured during the year (Standalone year wise)

Particulars	FY 2013-14		FY 2014-15		FY 2015-16(Q3)	
	A/C	Amount	A/C	Amount	A/C	Amount
Total Restructured	10071	10752	37198	6821	3680	223.51
Of which Standard	9904	10231	36565	6130	3571	219.92
NPA	167	521	633	691	109	3.59

## Outstanding during the year

Particulars	FY 2013-14		FY 2014-15		FY 2015-16(Q3)	
	A/C	Amount	A/C	Amount	A/C	Amount
Total Restructured	26090	23205	44724	28371	23562	28695
Of which Standard	19860	20248	37611	22491	17031	20608
NPA	6230	2957	7113	5880	6531	8087



# RESTRUCTURED ASSETS

Amt. in Rs. Crore

Particulars	FY 2013-14	FY 2014-15	Q3 FY 16
Gross Advances	303431	334947	339410
Restructured Assets	23205	28371	28695
% of Std. Restructured Assets to total Adv	6.67	6.71	6.07
% of Total Restructured Assets to total Adv	7.65	8.47	8.45
CDR	10446	10490	9216
% of CDR to Total Restructured Adv	45.02	36.97	32.12
NON-CDR	12759	17881	19479
% of Non CDR to Total Restructured Adv	54.98	63.03	67.88



# SECTOR WISE CUMULATIVE RESTRUCTURED ACCOUNTS

Amt. in Rs. Crore

Sector	FY 2013-14		FY 2014-15		FY 2015-16 (Q3)	
	A/cs	Amt	A/cs	Amt	A/Cs	Amt
Agriculture	10120	403	13316	470	8201	484
MSME	5663	617	11518	1509	8640	1703
Housing Loans	8475	312	15995	525	4615	295
Large Advance	554	12865	605	25470	482	25546
Others	1278	9008	3290	397	1624	667
<b>Total</b>	<b>26090</b>	<b>23205</b>	<b>44724</b>	<b>28371</b>	<b>23562</b>	<b>28695</b>





# SECTOR WISE RESTRUCTURED ACCOUNTS FOR Q3 FY16

Amt. in Rs. Crore

Sector	Q3 FY16	
	A/cs	Amt.
Agriculture	837	14.06
MSME	2048	54.35
Housing Loans	420	27.96
Large Advance	3	48.54
Others	372	78.60
<b>Total</b>	<b>3680</b>	<b>223.51</b>



# RESTRUCTURED ASSETS

Amt. in Rs. Crore

Particulars	FY 2013-14	FY 2014-15	FY 2015-16(Q3)
	As on 31.03.2014	As on 31.03.2015	As on 31.12.2015
CDR	10446	10490	9216
NON CDR	12759	17881	19479
TOTAL	23205	28371	28695



# SECTOR WISE RESTRUCTURED ACCOUNTS

Amt. in Rs. Crore

Name of the Sector	As on 31 st Dec 2015		
	No. of a/cs	Amt	% to cumulative Outstanding Amt.
<b>INFRASTRUCTURE (a+b+c+d+e+f+g+h)</b>	<b>141</b>	<b>14476</b>	<b>50.45</b>
POWER (a+b+c+d)	71	10192	35.52
POWER-State DISCOMS (a)	27	6418	22.36
POWER- Private (d)	44	3774	13.16
IRON AND STEEL	150	3190	11.12
CONSTRUCTION	124	3302	11.51
<b>INFRA- ROADS (e)</b>	<b>47</b>	<b>2108</b>	<b>7.35</b>
TEXTILE	636	1818	6.33
OTHER INDUSTRIES	490	1650	5.75
OTHER SERVICES	8697	1532	5.34
<b>INFRA- AVIATION (g)</b>	<b>3</b>	<b>1031</b>	<b>3.59</b>
ENGINEERING	342	998	3.48
<b>INFRA-TELECOMMUNICATION (h)</b>	<b>15</b>	<b>879</b>	<b>3.06</b>
AGRICULTURE	8189	395	1.38
PHARMACEUTICAL	47	397	1.38
CEMENT	18	360	1.25
HOUSING	4622	296	1.03
<b>INFRA- PORTS (f)</b>	<b>5</b>	<b>266</b>	<b>0.93</b>
EDUCATION	0	0	0.00
HARDWARE	18	78	0.27
EDIBLE OIL	16	119	0.42
CHEMICAL	26	39	0.13
MINING	34	32	0.12
SHIPPING	13	13	0.04
POWER-State Transmission (b)	0	0	0
IPOWER-State Generation (c)	0	0	0
<b>TOTAL</b>	<b>23562</b>	<b>28695</b>	<b>100.00</b>



# CAPITAL ADEQUACY - BASEL III

## Capital Adequacy Ratio

- CRAR of 11.54% at December 2015 Vs. 9% norm
- CET I ratio at 8.03% vs. 5.5% norm
- Tier I ratio at 8.68% vs. 7% norm
- Tier II ratio at 2.86%

**Sufficient headroom available for raising further capital**



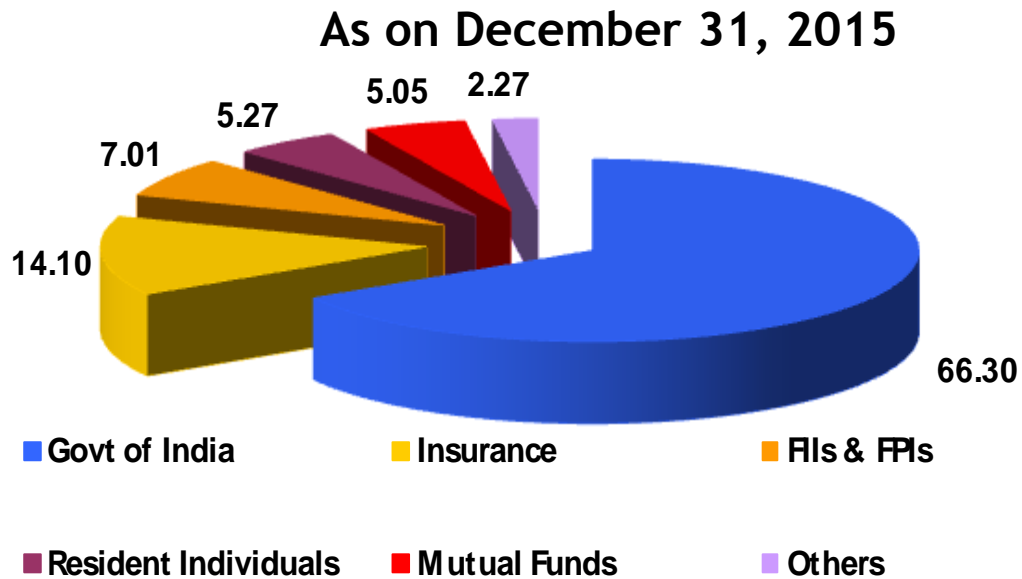
# CAPITAL ADEQUACY - BASEL III

Amt. in Rs. Crore

BASEL III					
Particulars	December 2014	March 2015	June 2015	September 2015	December 2015
Risk-weighted Assets	330813	342248	349640	346722	344773
Tier I Capital	23932	27459	28966	29906	29915
Tier I Ratio%	CET: 6.97% AT I: 0.26% Tier I:7.23%	CET: 7.37% AT I: 0.65% Tier I:8.02%	CET: 7.65% AT I: 0.64% Tier I:8.28%	CET: 7.98% AT I: 0.65% Tier I:8.63%	CET:8.03 AT1:0.65 Tier I:8.68
Tier II Capital	8722	8678	8630	8362	9844
Tier II Ratio(%)	2.64	2.54	2.47	2.41	2.86
Total Capital	32654	36137	37597	38268	39759
CRAR (%)	9.87	10.56	10.75	11.04	11.54



# SHAREHOLDING PATTERN



Govt . of India	66.30%
Insurance Companies	14.10%
FIIs & FPIs	7.01%
Residents Individuals	5.27%
Mutual Funds	5.05%
Others	2.27%



# PRADHAN MANTRI JAN - DHAN YOJANA (PMJDY)

- 72.11 lakhs accounts opened under PMJDY, securing CASA deposits of Rs.1176 crore.
- A Toll free number (1800 425 11222) is functional for PMJDY grievances redressal.
- So far 187766 PMJDY account holders have been provided with overdraft facility, amounting to Rs.33 crore.
- 68 Financial Literacy Centres (FLCs) opened at District/Block levels, educating 9.71 lakh persons.
- 155 lakh residents have been enrolled under Aadhaar. With 117.38 lakh accounts mapped with Aadhaar numbers to NPCI mapper, the Bank is occupying number one position among comity of banks.

## Social Security Schemes

- 65.84 lakhs enrolments have been done under both Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY-19.90 lakhs) & Pradhan Mantri Suraksha Bima Yojana (PMSBY-45.94 lakhs). Under Atal Pension Yojana (APY) the Bank has mobilized 80811 applications.



# FINANCIAL INCLUSION (FI)

- The Bank has provided banking facilities in all the allotted 10049 villages.
- Covered all 3962 allotted SSAs by opening of 827 Brick & Mortar branches and engaging 2459 BC agents.
- Besides FI branches, the Bank has opened 477 Ultra Small Branches.
- Financial Inclusion branches have garnered business of Rs.11298 crore (deposits Rs.5090 crore, including a CASA deposits of Rs.2611 crore and advances of Rs.6208 crore).
- 18 Micro Finance branches have garnered a total business of Rs.473 crore.
- 1.52 crore BSBD accounts are opened with outstanding CASA deposits of Rs.2862 crore.
- The Bank has formed 562 farmers' clubs.
- 35006 Self Help Groups (SHGs) have been formed and 32326 SHGs have been credit linked to the extent of Rs.565 crore. Exposure under SHGs increased to Rs.2622 crore under 1.21 lakh SHGs.
- Business Correspondent agents have done 34 lakh transactions, amounting to Rs.606 crore.





# CUSTOMER-FRIENDLY TECHNOLOGY INITIATIVES IN Q3FY16

- Introduced enhanced version of CanMobile, Canara e-InfoBook and Canara m-Wallet to provide more convenience and facilities to customers. Customers can now download, register and activate CanMobile without visiting a Branch or ATM.
- Canara Galaxy, a combo product launched, comprising SB, Demat, OLT, Internet & Mobile Banking, Insurance, card services and other add-ons.
- Introduced instant/ in-principle home/car loan approval system through [www.canarabank.com](http://www.canarabank.com)
- Customers can now request personalized cheque book for Galaxy Accounts without visiting branch through ATM / Mobile Banking / Internet banking.
- Under education loan interest subsidy, web portals released for Central Scheme for Interest Subsidy (CSIS), Ministry of Human Resource Development, GOI, Dr. Ambedkar Central Sector Scheme of Interest Subsidy (ACSIS), Ministry of Social Justice & Empowerment, GOI and Padho Pardesh, Ministry of Minority Affairs, GOI.



# EXPANDED CLIENTELE BASE

(In Lakhs)

	Dec'14	MAR'15	Dec'15	Y-o-Y Increase	Y-o-Y Growth (%)
Clientele Base	632	657	710	78	12.3
No. of Deposit A/cs	561	585	631	70	12.5
No. of Borrowal A/cs	71	72	79	8	11.3

7.1 crore Strong Clientele Base

78 lakh Clientele accounts added y-o-y.



## MAJOR AWARDS/ACCOLADES IN Q3FY16



- **Agricultural and Best Social Banking Excellence Award, 2015, by ASSOCHAM.**
- **5<sup>th</sup> Annual Greentech CSR Gold Award, 2015.**
- **CSR World Congress Award for overall excellence in CSR.**
- **India's Most Trusted Brand-2015 under India's Best Banks Category, in a survey conducted by IBC Infomedia & Media Research Group (MRG).**
- **SKOCH Smart Technology Award, 2015.**
- **Inspiring Workplace Award 2015 (PSBs)' instituted by Banking Frontiers in partnership with M/s. Deloitte.**
- **Chanakya Award for Excellence in Business Leadership, 2016, by the Public Relations Council of India (PRCI).**



# GOALS - MARCH 2016

Goals

## Thrust on Retail Business & Asset Quality-

- **CASA**
- **Retail Deposits**
- **Retail Credit**
- **Fee Income**
- **NPA Management**

केनरा बैंक  
(भारत सरकार का उपक्रम)



Canara Bank  
(A Government of India Undertaking)  
Together We Can



*Thank You*