

Ref :: SD:81/82/11/12::2023-24

08.05.2023

The Vice President

BSE Ltd.

Phiroze Jeejeebhoy Towers

Dalal Street

MUMBAI - 400 001

Scrip Code: **532483**

The Vice President

Listing Department

National Stock Exchange of India Ltd

EXCHANGE PLAZA

Bandra-Kurla Complex, Bandra [E]

MUMBAI - 400 051

Scrip Code: **CANBK**

Dear Sir/Madam,

Sub: Investor Presentation / Performance Highlights - Audited Financial Results (Standalone & Consolidated) for the Fourth Quarter / Year ended 31.03.2023.

We herewith enclose a copy of Investor Presentation / Performance Highlights on the Audited Financial Results (Standalone and Consolidated) for the Fourth Quarter / Year ended 31.03.2023.

This is for your information & records.

Yours faithfully,

**SANTOSH KUMAR BARIK
COMPANY SECRETARY**

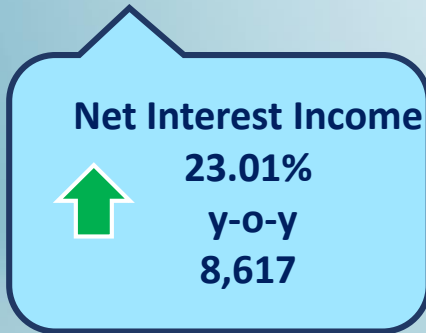
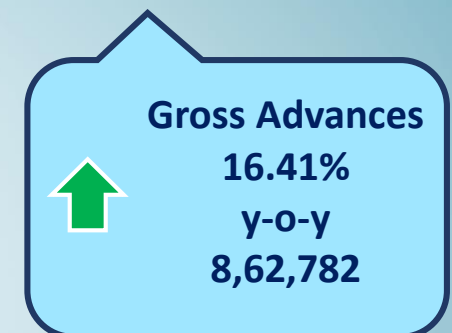
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Financial Results: Q4 (FY 2022-23)

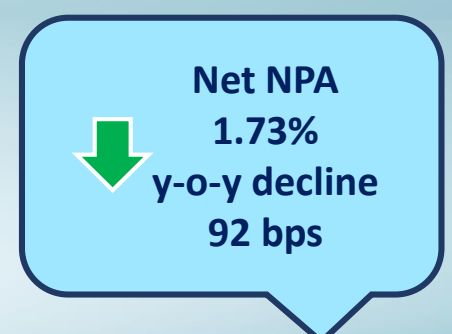
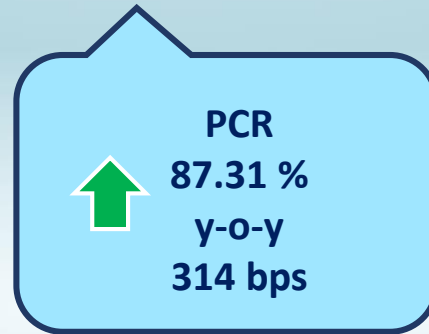
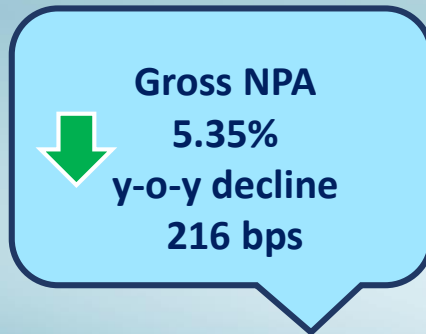
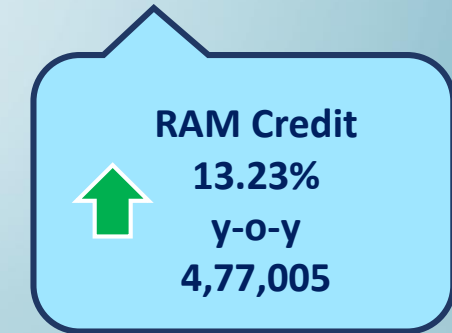
Performance Highlights



₹ in Crore



**5 digit Net Profit
 for the first time
 ever during the
 FY 23 at
 ₹10,604**



Key Highlights



₹ in Crore



14.27%
y-o-y
Housing Loan
84,364



33.82%
y-o-y
Gold Loan
1,23,185



10.91%
y-o-y
Retail Credit
1,40,051



667 bps
y-o-y
Return on Equity
19.49%

Dividend @120% of
Paid up Capital
as against 65%
during FY 22



178 bps
y-o-y
CRAR
16.68%



38 bps
y-o-y
Return on Assets
0.95%



137 bps
y-o-y
Cost to Income
44.79%



14 bps
y-o-y
Net Interest Margin
3.07%

Contents



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Business Performance



Business Performance



₹ in Crore

Parameters	Mar'22	Jun'22	Sep'22	Dec'22	Mar'23	Growth (%)	
						Q-o-Q	Y-o-Y
Global Gross Business	1827556	1901776	1958111	2014443	2041764	1.36	11.72
Domestic Gross Business	1738813	1801047	1836568	1880607	1912508	1.70	9.99
Overseas Gross Business	88743	100729	121543	133836	129256	(3.42)	45.65
Global Gross Advances	741147	783654	824147	850973	862782	1.39	16.41
Domestic Gross Advances	711046	748140	780049	800907	817762	2.10	15.01
Overseas Gross Advances	30101	35514	44098	50066	45020	(10.08)	49.56
Global Deposits	1086409	1118122	1133964	1163470	1179219	1.35	8.54
Domestic Deposits	1027767	1052907	1056519	1079700	1094746	1.39	6.52
Overseas Deposits	58642	65215	77445	83770	84473	0.84	44.05
Global C-D Ratio (%)	68.22	70.09	72.68	73.14	73.17	--	--

Domestic Deposit Mix



₹ in Crore

Parameters	Mar'22	Jun'22	Sep'22	Dec'22	Mar'23	Growth (%)	
						Q-o-Q	Y-o-Y
CASA Deposits	368732	361125	359460	351490	366472	4.26	(0.61)
Term Deposits	659035	691782	697059	728210	728274	0.01	10.51
Retail Term Deposits	441777	451083	446915	463083	461737	(0.29)	4.52
Total Domestic Deposits	1027767	1052907	1056519	1079700	1094746	1.39	6.52
Global Deposits	1086409	1118122	1133964	1163470	1179219	1.35	8.54

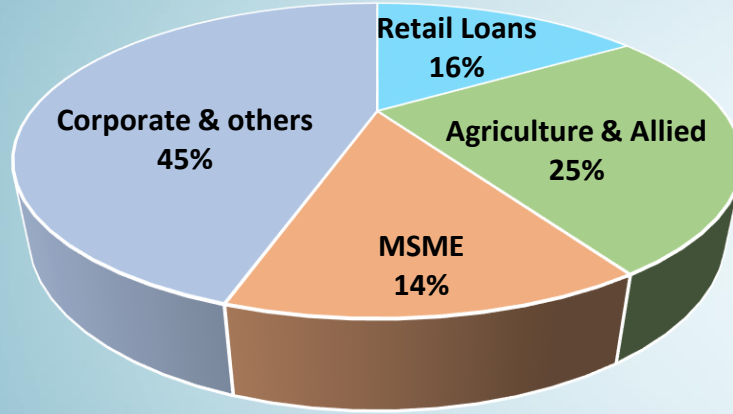
Advances Mix



₹ in Crore

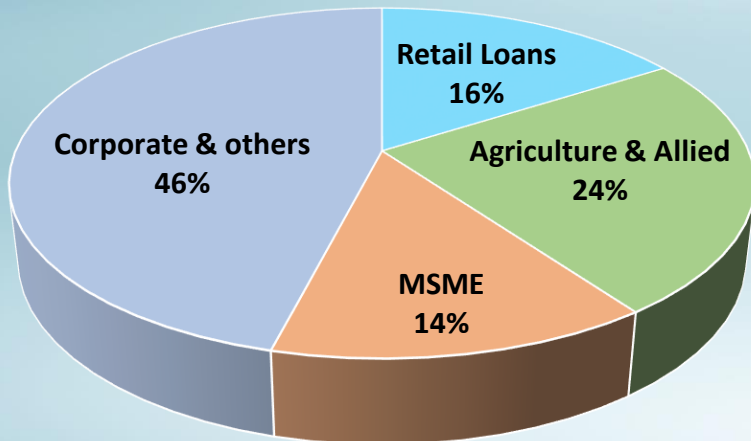
RAM: 55%

Mar'23



RAM: 54%

Dec'22



Parameters	Mar'22	Dec'22	Mar'23	Growth (%)	
				Q-o-Q	Y-o-Y
RAM Credit	421258	463038	477005	3.02	13.23
Retail	126277	137007	140051	2.22	10.91
Agriculture & Allied	175955	203312	213327	4.93	21.24
MSME	119026	122719	123627	0.74	3.87
Corporate & others	319889	387935	385777	(0.56)	20.60
Domestic Gross Advances	711046	800907	817762	2.10	15.01
Global Gross Advance	741147	850973	862782	1.39	16.41



Exceeded the Mandated Targets under Priority Sector

Mandated Norms under Priority Sector

Exceeded the mandated norms in respect of:

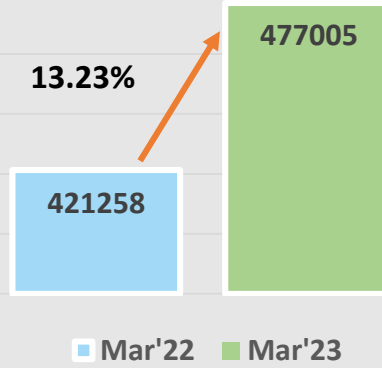
- Total Priority (49.23% to ANBC against 40% norm)
- Agriculture (22.80% to ANBC against 18% norm)
- Small and Marginal Farmers (17.44% to ANBC against 9.50% norm)
- Non Corporate Farmers (19.21% to ANBC against 13.78% norm)
- Weaker Section (23.50% to ANBC against 11.50% norm)
- Micro Enterprises (10.34% to ANBC against 7.50% norm)



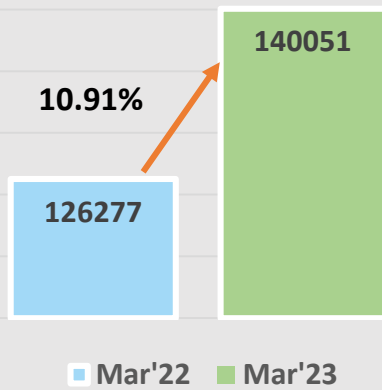
₹ in Crore

RAM & Retail Credit

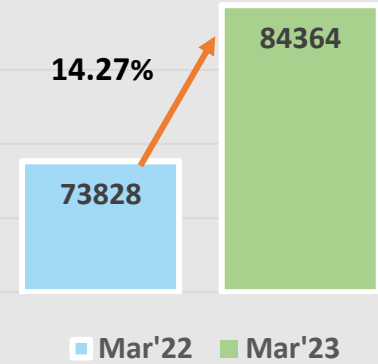
RAM



Retail Loans



Housing Loans



Industry Credit



₹ in Crore

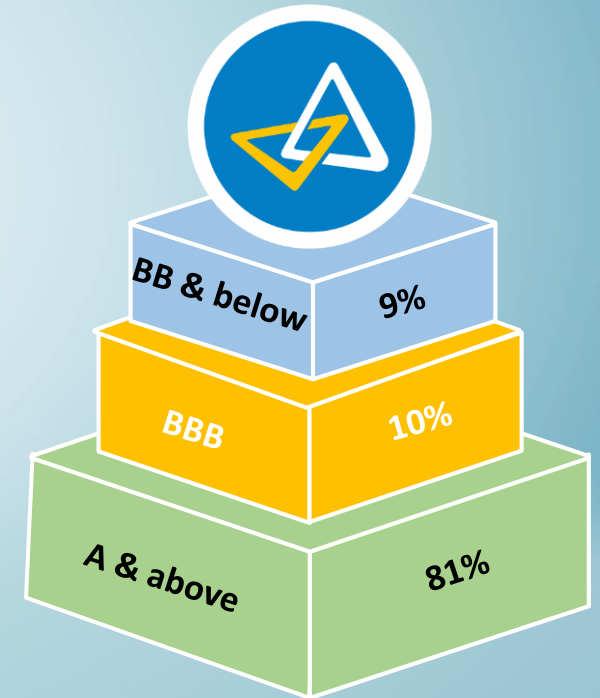
Sector/Scheme	Mar'22	Dec'22	Mar'23	Growth (in %)	
				Q-o-Q	Y-o-Y
Infrastructure	94677	114682	115542	0.75	22.04
NBFC	106698	138757	138973	0.16	30.25
Textile	18991	18481	18055	(2.31)	(4.93)
Iron & Steel	13850	16347	15709	(3.90)	13.42
Commercial Real Estate	16516	19990	20460	2.35	23.88
Food Processing	13673	13300	12722	(4.35)	(6.96)
Engineering	12063	12499	12245	(2.03)	1.51
Petroleum, Coal products & Nuclear Fuels	12039	12303	11556	(6.07)	(4.01)
Construction	8756	9215	9203	(0.13)	5.11
Chemicals & Chemical Products	5859	7220	6691	(7.33)	14.20

Rating Profile



₹ in Crore

External Rating - Wise Distribution of Domestic Advances above Rs. 25 crore						
(% of Total rated loan book above Rs 25 crore)						
External Rating	Mar'22		Dec'22		Mar'23	
	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	175380	77	213484	78	209169	81
BBB	22351	10	33650	12	25385	10
BB and below	30805	13	27705	10	24403	9
Total	228536	100	274839	100	258957	100



PSU PSE Customers (Mar'23)	
Central Govt. Guarantee	State Govt. Guarantee
4648	48607

Rating Profile



₹ in Crore

Rating Profile of Standard NBFC Domestic Exposure

External Rating	Mar'22		Dec'22		Mar'23	
	Exposure	% Share	Exposure	% Share	Exposure	% Share
A and above	104997	98	133462	98	129347	98
BBB	678	1	458	1	567	1
BB and below	185	1	107	1	18	1
Total	105860	100	134027	100	129932	100



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Financial Performance

Total Income



₹ in Crore

Parameters	Quarterly							Cumulative		
	Mar'22	Jun'22	Sep'22	Dec'22	Mar'23	Growth Q-o-Q(%)	Growth Y-o-Y(%)	Mar'22	Mar'23	Growth(%)
Interest Income	17861	18177	20107	22231	23910	7.55	33.87	69410	84425	21.63
Interest on Advances	12757	12949	14660	16210	17538	8.19	37.48	49862	61357	23.05
Interest on Investments	4569	4481	4841	4947	5263	6.39	15.19	16972	19532	15.08
Other Interest Income	535	747	606	1074	1109	3.26	107.29	2576	3536	37.27
Non-Interest Income	4462	5175	4825	3986	4776	19.82	7.04	16497	18762	13.73
Total Income	22323	23352	24932	26217	28686	9.42	28.50	85907	103187	20.11

Non-Interest Income



₹ in Crore

Parameters	Quarterly							Cumulative		
	Mar'22	Jun'22	Sep'22	Dec'22	Mar'23	Growth	Growth	Mar'22	Mar'23	Growth (%)
						Q-o-Q(%)	Y-o-Y(%)			
Fee Based Income	1892	1577	1726	1606	1905	18.62	0.69	6113	6814	11.47
Commission Exchange & Brokerage	395	256	308	333	387	16.22	(2.03)	1230	1284	4.39
Service Charges	897	809	899	905	926	2.32	3.23	3125	3539	13.25
Miscellaneous	600	512	519	368	592	60.87	(1.33)	1758	1991	13.25
Treasury Income	1394	1849	1062	906	390	(56.95)	(72.02)	5462	4207	(22.98)
Profit on Sale of Investments	523	889	467	386	151	(60.88)	(71.13)	2593	1893	(27.00)
Profit on Exchange Transactions	857	952	567	498	228	(54.22)	(73.40)	2813	2245	(20.19)
Dividend Income	14	8	28	22	11	(50.00)	(21.43)	56	69	23.21
Recoveries in Written Off A/cs	793	635	1116	1192	2167	81.80	173.27	2747	5110	86.02
Other Receipts(PSLC & Others)	383	1114	921	282	314	11.35	(18.02)	2175	2631	20.97
Total Non-Interest Income	4462	5175	4825	3986	4776	19.82	7.04	16497	18762	13.73

Total Expenses



₹ in Crore

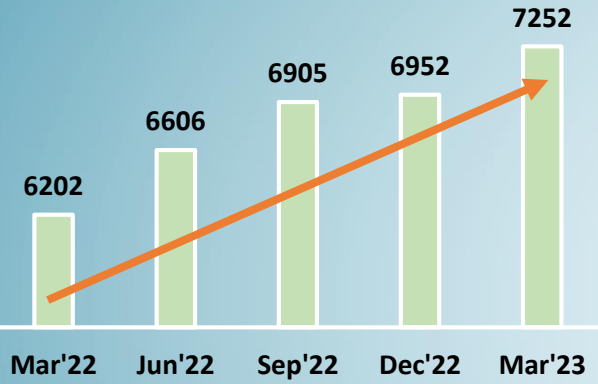
Parameters	Quarterly							Cumulative		
	Mar'22	Jun'22	Sep'22	Dec'22	Mar'23	Growth Q-o-Q(%)	Growth Y-o-Y(%)	Mar'22	Mar'23	Growth(%)
Interest Expenses	10856	11392	12673	13631	15293	12.19	40.87	43026	52989	23.16
Interest Paid on Deposits	10037	10583	11568	12542	14097	12.40	40.45	39743	48790	22.76
Other Interests	819	809	1105	1089	1196	9.83	46.03	3283	4199	27.90
Operating Expenses	5266	5354	5354	5634	6141	9.00	16.63	19791	22483	13.60
Staff Cost	3228	3416	3119	3482	3727	7.04	15.46	12704	13744	8.19
Other Operating Expenses	2038	1938	2235	2152	2414	12.17	18.48	7087	8739	23.31
Total Expenses	16122	16746	18027	19265	21434	11.26	32.95	62817	75472	20.15

Financials at a Glance

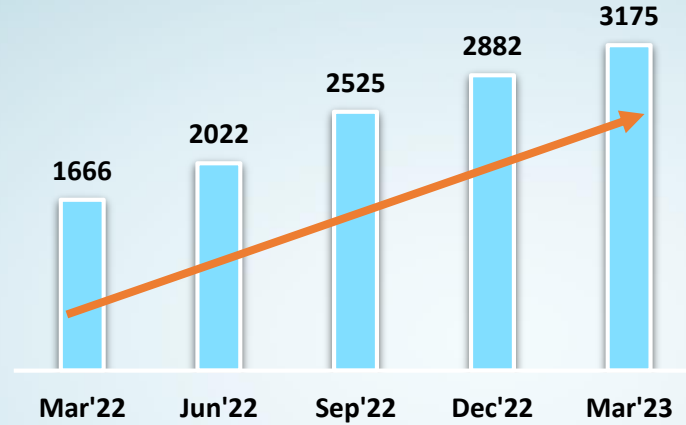
Parameters	Quarterly							Cumulative		
	Mar'22	Jun'22	Sep'22	Dec'22	Mar'23	Growth Q-o-Q(%)	Growth Y-o-Y(%)	Mar'22	Mar'23	Growth(%)
Net Interest Income	7005	6785	7434	8600	8617	0.20	23.01	26384	31436	19.15
Total Interest Income	17861	18177	20107	22231	23910	7.55	33.87	69410	84425	21.63
Total Interest Expenses	10856	11392	12673	13631	15293	12.19	40.87	43026	52989	23.16
Total Income	22323	23352	24932	26217	28686	9.42	28.50	85907	103187	20.11
Total Expenditure	16122	16746	18027	19265	21434	11.26	32.95	62817	75472	20.15
Operating Profit	6202	6606	6905	6952	7252	4.32	16.94	23090	27715	20.03
Provisions	4536	4584	4380	4070	4077	0.17	(10.12)	16057	17111	6.56
Extraordinary Item	--	--	--	--	--	--	--	1355	--	--
Net Profit	1666	2022	2525	2882	3175	10.17	90.63	5678	10604	86.76



Continuous & Consistent Growth



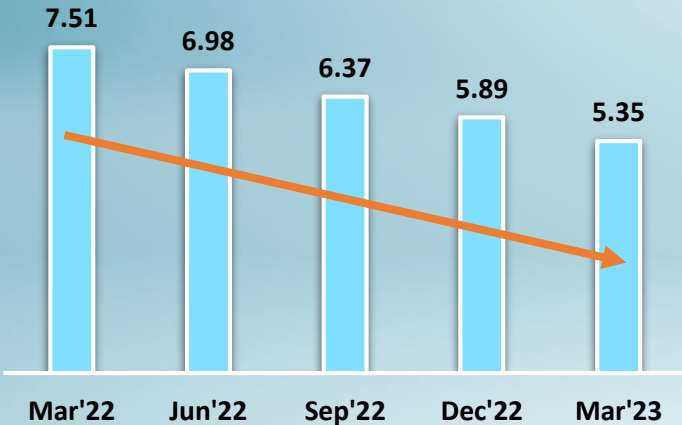
■ Operating Profit (₹ in Cr)



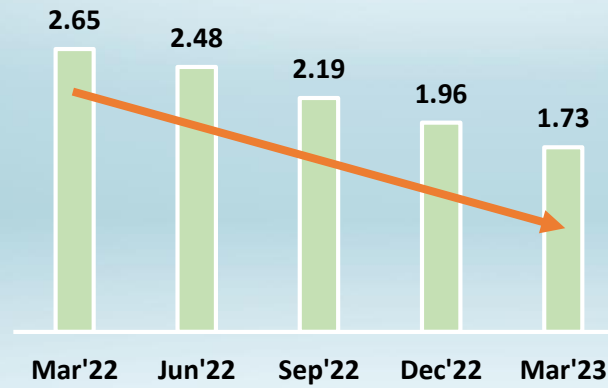
■ Net Profit (₹ in Cr)



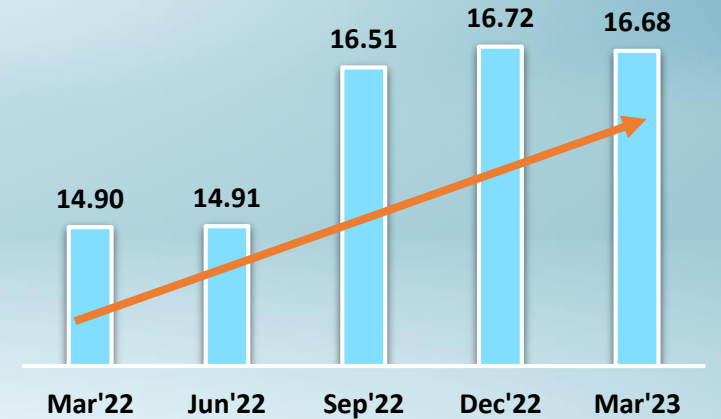
■ PCR (%)



■ Gross NPA (%)



■ Net NPA (%)



■ CRAR (%)

Provisions



₹ in Crore

Parameters	Quarterly							Cumulative		
	Mar'22	Jun'22	Sep'22	Dec'22	Mar'23	Growth Q-o-Q(%)	Growth Y-o-Y(%)	Mar'22	Mar'23	Growth(%)
Total Provision	4536	4584	4380	4070	4077	0.17	(10.12)	16057	17111	6.56
NPAs	2130	2673	2745	1920	2399	24.95	12.63	9848	9737	(1.13)
Standard Asset	(223)	133	119	155	(71)	--	--	(233)	336	--
Non Performing Investment	1035	1535	526	694	47	(93.23)	(95.46)	979	2802	186.21
Income Tax	827	894	743	950	982	3.37	18.74	3283	3569	8.71
Others	767	(651)	247	351	720	105.13	(6.13)	2180	667	(69.40)

Key Ratios



(%)

Ratios	Mar'22		Sep'22		Dec'22		Mar'23	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	0.57	0.48	0.79	0.71	0.88	0.76	0.95	0.81
Return on Net-worth	15.25	12.82	18.86	17.37	20.43	18.38	21.68	19.49
Cost to Income	45.92	46.16	43.68	44.21	44.77	44.40	45.85	44.79
CD Ratio	68.22	68.22	72.68	72.68	73.14	73.14	73.17	73.17
EPS (Annualized)	37.25	32.49	55.22	50.27	63.02	54.35	70.67	58.45
Book Value (In ₹)	268.41	268.41	307.39	307.39	323.55	323.55	331.81	331.81
NIM	2.93	2.82	2.86	2.83	3.05	2.93	3.07	2.95

Key Ratios



Cost Of Deposits (%)



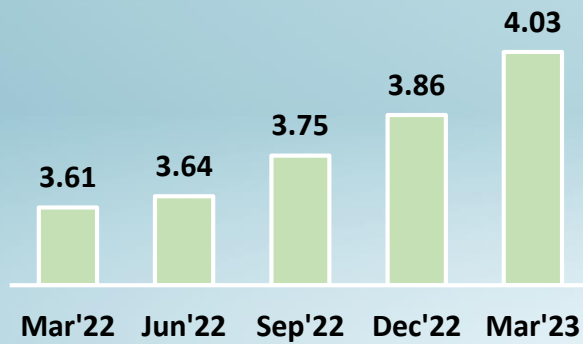
Yield on Advances(%)



NIM(%)



Cost Of Funds (%)



Yield on Funds(%)



Yield on Investments(%)





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INVESTMENTS



Investment Portfolio



₹ in Crore

Sl. No	Parameters	Mar'22	Dec'22	Mar'23
1	Domestic Investments	283916	314535	321699
(a)	SLR	243115	276000	283770
(b)	Non SLR	40801	38535	37929
	SLR as % to Dom. Investments	85.63	87.75	88.21
(i)	Held To Maturity (HTM)	238549	266925	269303
(ii)	Available For Sale (AFS)	45243	47322	52273
(iii)	Held For Trading (HFT)	124	289	123
2	Investment by Overseas Branches	2521	2730	2742
3	Total Gross Investment (1+2)	286437	317265	324441
	HTM To Investment (%)	84.02	84.86	83.71

Non SLR Portfolio



₹ in Crore

Parameters	Mar'22	Dec'22	Mar'23	% Share (Mar'23)	Y-o-Y Variation	
					Amount	%
PSU Bonds	4060	3899	3538	9.33	(522)	(12.86)
Corporate and Other Bonds	7848	6929	6616	17.44	(1232)	(15.70)
Special Govt. Sec excl. Recap Bonds	2412	2388	1898	5.00	(514)	(21.31)
CG Recap. Bond	18238	18238	18238	48.08	0	0.00
Share of PSU/Corporate/Others	4308	4340	4283	11.29	(25)	(0.58)
Venture Capital Fund	370	425	439	1.16	69	18.65
Regional Rural Bank	286	287	333	0.88	47	16.43
Security Receipts	1525	534	659	1.74	(866)	(56.79)
Subsidiaries JV	836	836	763	2.01	(73)	(8.73)
Other	918	659	1162	3.06	244	26.58
Total Non SLR Investment	40801	38535	37929	100.00	(2872)	(7.04)



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Asset Quality

Asset Quality Ratios



₹ in Crore

Parameters	Mar'22	Dec'22	Mar'23
Gross NPA	55652	50143	46160
Gross NPA (%)	7.51	5.89	5.35
Net NPA	18668	15982	14349
Net NPA (%)	2.65	1.96	1.73
Provision Coverage Ratio (%)	84.17	86.32	87.31
Credit Cost (%)	1.53	1.21	1.17
Slippage Ratio (%)	0.38	0.34	0.34

Movement of NPA



₹ in Crore

Parameters	Mar'22	Dec'22	Mar'23
NPA as at the beginning of the period	56893	52485	50143
-Cash Recovery towards Book Liability(i)	2146	1776	1904
-Up-gradation(ii)	842	940	735
-Write Off(iii)	2989	2836	4317
Total Reduction(i+ii+iii)	5977	5552	6956
Fresh Addition	4736	3210	2973
-Fresh Slippages	3619	3018	2857
-Debits in existing NPA A/c	1117	192	116
Gross NPAs at end of the period	55652	50143	46160
Eligible Deductions incl. Provisions	36984	34161	31811
Net NPAs	18668	15982	14349
Recoveries in Written Off A/c	1011	1304	2445
Total Cash recovery including Recovery in Written off A/cs	3157	3080	4349

NPA Classification: Sector Wise



₹ in Crore

Parameters	Mar'22	Dec'22	Mar'23	Advance O/s (Mar'23)	GNPA (%)
Domestic Gross NPA	50794	45324	41387	817762	5.06
Global Gross NPA	55652	50143	46160	862782	5.35
Retail	1671	2070	2020	140051	1.44
Housing Loans	485	605	568	84364	0.67
Vehicle Loans	302	242	226	15129	1.49
Other Personal Loans	288	348	318	25812	1.23
Agriculture & Allied	9879	7904	7399	213327	3.47
MSME	14253	12691	11895	123627	9.62
Corporate & Others	29849	27478	24846	385777	6.44

NPA Classification : Industry wise



₹ in Crore

Sector/Scheme	Mar'22	Dec'22	Mar'23	GNPA (%)
Infrastructure	8979	7141	6079	5.26
Iron & Steel	813	681	739	4.70
Textile	1229	1305	1284	7.11
Food Processing	1349	1203	1119	8.80
Engineering	960	1014	955	7.80

Special Mention Accounts (SMA)

SMA Position of the Bank (Rs. 5 Cr and above)

Parameters	Mar'22			Mar'23		
	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances
SMA 2	152	2300	0.27	151	1880	0.22
SMA 1	252	3737	0.43	155	1576	0.18
TOTAL SMA 1 & 2	404	6037	0.70	306	3456	0.40
SMA 0	318	7208	0.83	104	3107	0.36
TOTAL	722	13245	1.53	410	6563	0.76
SMA 0,1 & 2% TO GROSS ADVANCES		1.53			0.76	

Accounts referred to NCLT



₹ in Crore

Parameters	Mar'22				Mar'23			
	No of Accounts	Book Liability	Provision	Provision Coverage(%)	No of Accounts	Book Liability	Provision	Provision Coverage(%)
1st List - RBI	6	2345	2345	100%	4	1116	1116	100%
2nd List – RBI	13	5523	5482	99%	11	5289	5289	100%
Total RBI 1 & 2	19	7868	7827	99%	15	6405	6405	100%
Others	363	38031	34644	91%	360	34571	32993	95%
Total	382	45899	42471	92%	375	40976	39398	96%

NCLT Resolution Status

	Cumulative Recovery (FY 2022-23)		Mar'22		Mar'23	
	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
Through Resolution	30	946	22	65	10	430
Through Liquidation	93	710	29	47	39	100
Through 12A Settlement	3	82	1	2	0	0
Through Other Mode under NCLT	8	38	0	0	4	6
Total	134	1776	52	114	53	536



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Capital & Shareholding

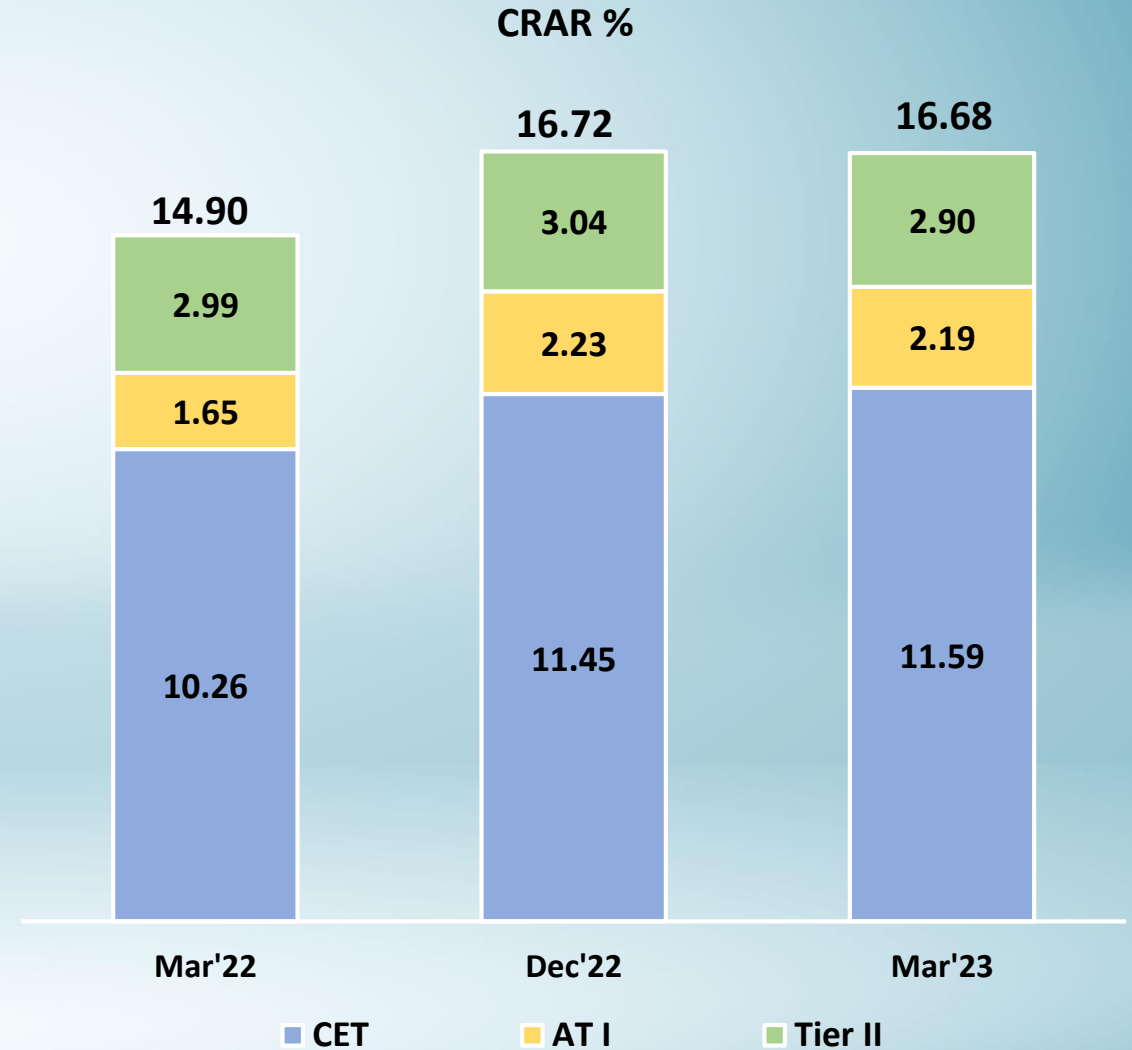


Capital Funds (Basel III)

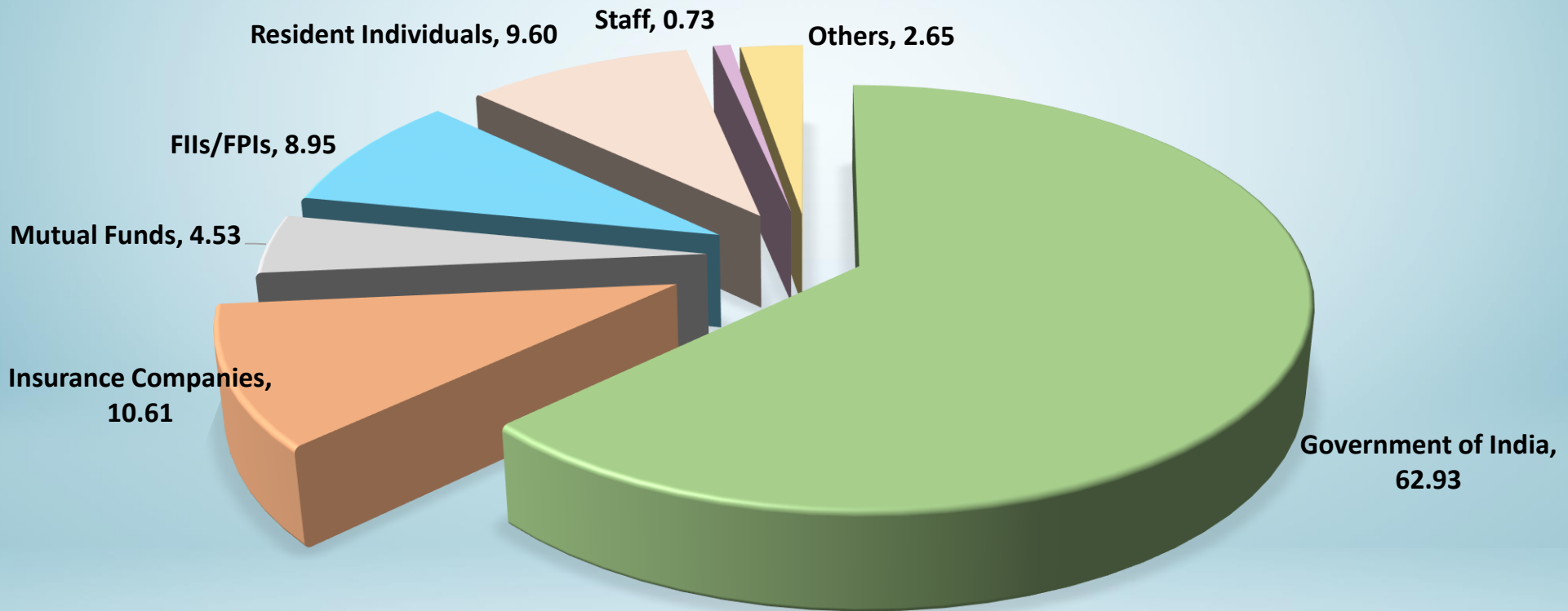


₹ in Crore

Parameters	Mar'22	Dec'22	Mar'23
Tier I	64133	76240	78236
Common Equity	55247	63813	65814
Additional Tier I	8886	12427	12422
Tier II	16083	16935	16466
Total (Tier I+II)	80216	93175	94702
Risk-weighted Assets	538283	557252	567763
Gross Advances	741147	850973	862782
RWA to Gross Advances (%)	72.63	65.48	65.81
Tier I (%)	11.91	13.68	13.78
Common Equity (%)	10.26	11.45	11.59
Additional Tier I (%)	1.65	2.23	2.19
Tier II (%)	2.99	3.04	2.90
Total (Tier I+II) %	14.90	16.72	16.68



Shareholding Pattern as on March 31st, 2023





भारत 2023 INDIA

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**Environmental, Social
& Governance**



Environmental, Social & Governance (ESG) Practices



Environmental

- As a part of Green initiatives, Bank proposes to increase usage of LED light, BEE rated AC units and phasing our DG sets gradually. Bank has installed rooftop Solar Power system in 54 Bank owned properties with a capacity of 2120.5 KWp and proposes to install in another 8 Bank owned sites shortly with additional capacity of 122.5 KWp.
- Bank has put forward its steps towards sustainability by investing ₹ 466 Cr in India's first Green Bond auction conducted by RBI in the month of Feb 2023.
- Bank has various products under sustainable financing segment viz Renewable Energy Projects, Compressed Biogas & Energy Conservation scheme, Solar Pump scheme under PM-KUSUM, Canara Green Wheels scheme for E vehicles and has portfolio of around ₹ 6000 Cr to sustainable projects.
- In order to align with GoI's target of achieving 100 GW of Solar Power capacity in the country of which 40 GW to be achieved from Roof Top Solar (RTS) for residential sector, Bank has modified its guidelines for residential sector by providing subsidy along with central financial assistance.



Social

- Within communities, Bank engages 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, 38 RSETIs and 27 RUDSETIs which have impacted the People and Society at large.
- Bank has setup 115 Financial Literacy Centers (FLCs) through which 22,095 camps have been conducted and 16,67,279 persons have been educated as of Mar-2023.
- To promote diversity , equity & inclusive growth, Bank has formed an all women, Women Empowerment Committee 'Advaita' at Bank level with representatives from all levels of the Bank.
- As a part of Bank's CSR initiatives, Bank has provided financial assistance to various organizations for the betterment of the society and for supporting eco-friendly campaigns like 'Save Soil', sustainable projects like installation of rooftop solar, e-vehicles etc.



Governance

- The Bank has now in place its first ESG Policy (Sustainability Framework), which shall be the guiding framework for Bank's journey towards sustainability. Bank has also come out with the ESG Statement which demonstrates the Bank's commitment, initiatives & actions built around its Seven Founding Principles which fall in line with the ESG concept and also aligns them with the United Nation's Sustainable Development Goals (SDGs).
- Board Level committee is overseeing the overall ESG implementation in Bank and senior management level ESG Committee and ESG Working Group are the functional committees for ESG.
- Bank is a member of IBA's Standing Committee on ESG which is overseeing implementation of ESG on Banking industry.
- Bank has appointed a Chief Ethics Officer and an exclusive Ethics Section to oversee the implementation of business ethics in the organization.



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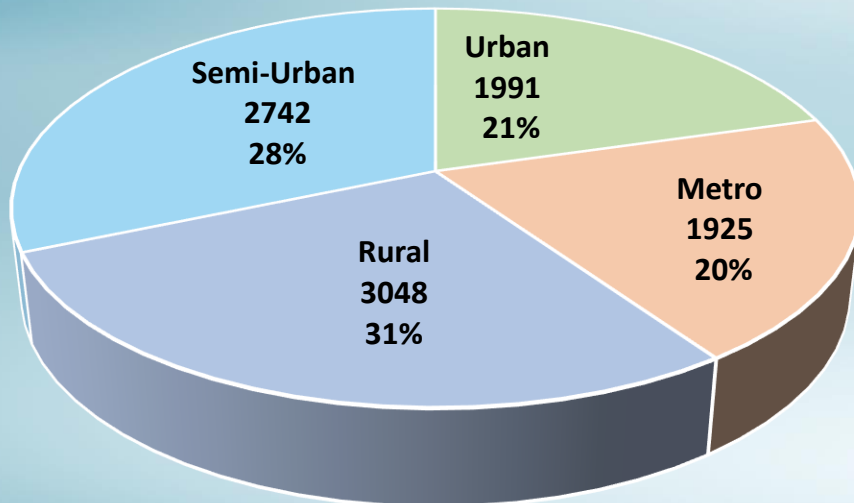


Distribution
Network



Parameters	Mar'22	Dec'22	Mar'23
General Branches(a)	8957	8897	8883
Specialised Branches(b)	777	823	823
Total Domestic Branches(a+b)	9734	9720	9706
Overseas Branches	3	3	3
BC Points	8906	9691	12918
Total Banking Outlets	18643	19414	22627
ATM	10817	10745	10726
Recycler	1391	1402	1404

Presence across Urban & Rural areas Mar'23



3 International Branches

- New York
- London
- Dubai



Inspired by Customers driven by Digital

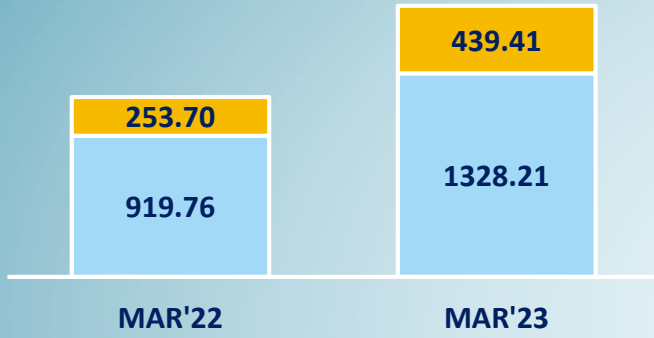


Digital Footprint

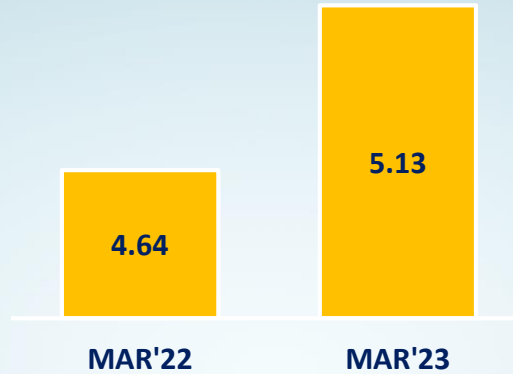


Digital Footprint

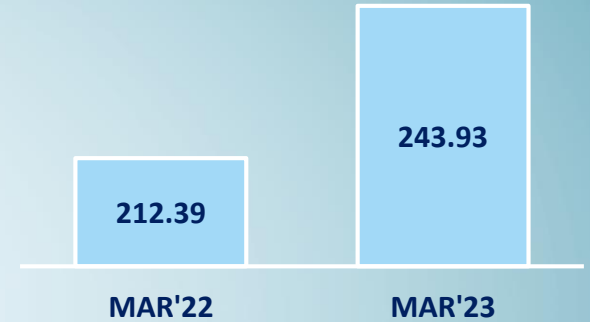
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■ MeitY Digital Transactions(Nos in Crore)
□ E-Transactions(Nos in Crore)



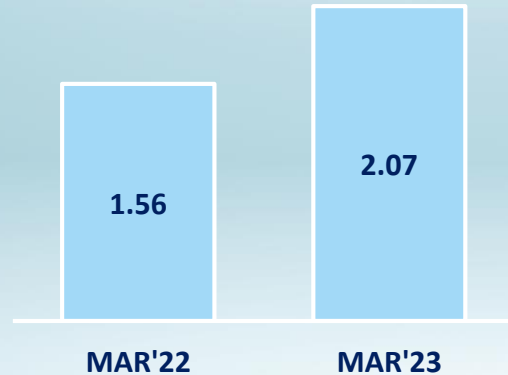
■ Debit Card Outstanding (Nos in Crores)



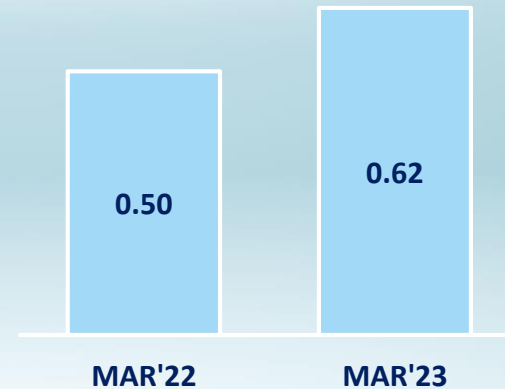
□ Internet Banking Registrations (Nos in Lakhs)



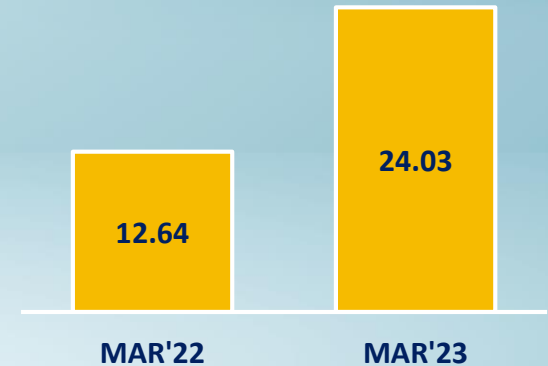
■ Mobile Banking Registrations (Nos in Lakhs)



□ UPI Registrations (Nos in Crores)



□ PoS (No in Lakhs)



■ BHIM QR(Nos in Lakhs)



Credit Card on UPI

Rupay Credit Cards are linked to a UPI ID thus directly enabling safe, and secure payment transactions similar to UPI. Customers will be able to make payment through linked Credit Card to a merchant by scanning the UPI QR code. (P2M)

API Banking & CBDC

Bank has launched an API Banking platform to provide seamless banking services to our corporate clients. The smart corporate suite will enable our corporate customers to use and integrate seamlessly with their system software to utilize banking services for day-to-day business operations.

Canara Bank has launched the 'Canara Digital Rupee' mobile application as part of the Reserve Bank of India's Central Bank Digital Currency (CBDC) pilot project. The app is now available for both Android and iOS users in 16 pilot cities identified by the RBI, allowing customers to conveniently transact in digital currency

New Digital Initiatives

Virtual Debit Card & Centralized Issuance of Credit Cards (End-To-End)

Bank had launched Virtual Debit Card feature in the ai1 Mobile Banking application. It enables Customers to transact on Online/E-com websites without requirement of the physical card.

Bank has introduced rule based sanctioning Framework for Centralized Credit Card issuance for pre-approved customers in 3 phases :Issuance to Pre- approved Customer, Existing to Bank (ETB) Segment, New to Bank (NTB) Segment.

Cross boarder inbound bill payments from OMAN

Canara Bank is the first Public Sector Bank to tie up with NPCI Bharat Bill Pay to process cross- border inbound bill payments from Oman. This tie-up will enable the Indian Diaspora to make payments towards utility bills, school fees, municipal taxes etc., in India from Oman.

Name of the Entity	Holding(%)	Total Profit	Our share
		Mar'23	
SUBSIDIARIES			
Canara Robeco Asset Management Company Ltd.	51	78.85	40.21
Canara HSBC Life Insurance Company Ltd.	51	91.19	46.51
Canbank Factors Ltd.	70	5.02	3.51
Canbank Computer Services Ltd.	69.14	16.24	11.23
Canara Bank Securities Ltd.	100	7.55	7.55
Canbank Financial Services Ltd.	100	2.79	2.79
Canara Bank (Tanzania) Ltd.	100	1.08	1.08
Canbank Venture Capital Fund Ltd.	100	1.28	1.28
Total		204.00	114.16
ASSOCIATES			
Andhra Pragathi Grameena Bank	35	595.15	208.30
Can Fin Homes Ltd.	29.99	621.21	186.30
Kerala Gramin Bank	35	324.60	113.61
Karnataka Vikas Grameena Bank	35	50.22	17.58
Karnataka Gramin Bank	35	16.94	5.93
Total		1608.12	531.72

Goals vs Actuals for Mar 2023 and Goals for Mar 2024

Parameters	Guidance (31.03.2023)	Actuals as on 31.03.2023	Guidance (31.03.2024)
Business Growth (Global)	8.30%	11.72%	10.00%
Advances Growth (Global)	8.00%	16.41%	10.50%
Deposits Growth (Global)	8.50%	8.54%	8.50%
CASA (Domestic CASA to Domestic Deposit)	38.00%	33.48%	35.00%
NIM (Global)(Annualized)	2.90%	2.95%	3.05%
Gross NPA (Global)	6.00%	5.35%	4.50%
Net NPA (Global)	2.00%	1.73%	1.20%
PCR (Global)	85.00%	87.31%	90.00%
Slippage Ratio (Global)(Annualized)	1.75%	1.34%	1.30%
Credit Cost (Global)(Annualized)	1.40%	1.17%	1.20%
Return on Equity (RoE)	15.00%	19.49%	19.50%
Earning per share (EPS)(Annualized)	40.00	58.45	65.00
Return on Average Assets (RoA)	0.70%	0.81%	1.00%



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.