

Ref.: SD:1538/1539/11/12::2020

29.10.2020

The Vice President  
BSE Ltd.  
Phiroze Jeejeebhoy Towers  
Dalal Street  
MUMBAI - 400 001

The Vice President  
Listing Department  
National Stock Exchange of India Ltd  
EXCHANGE PLAZA  
Bandra-Kurla Complex, Bandra [E]  
MUMBAI - 400 051

Dear Sir/Madam,

**Subject: Investor Presentation / Performance Highlights - Reviewed Financial Results (Standalone and Consolidated) for the Second Quarter / Half Year ended 30.09.2020.**

We herewith enclose a copy of Investor Presentation / Performance Highlights on the Reviewed Financial Results (Standalone and Consolidated) for the Second Quarter / Half Year ended 30.09.2020.

This is for your information & records.

Yours faithfully,  
कृते केनरा बैंक

For CANARA BANK

*Vinay Mohta*

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

**VINAY MOHTA**  
**COMPANY SECRETARY**



# Financial Results Q2 - FY 2020-21



# Performance Highlights-Q2 2020-21 (Y-o-Y)

13.38%  
y-o-y



SB  
Rs 2,58,946 Cr

14.47%  
y-o-y



CASA  
Rs 2,98,529 Cr

18.14%  
y-o-y



Retail Term Deposits  
Rs 4,05,781 Cr

4.77%  
y-o-y



Domestic Credit  
Rs 6,27,195 Cr

29.31%  
y-o-y



Net Interest Income  
Rs 6,296Cr

20.57%  
y-o-y



Fee Based Income  
Rs 1,219 Cr

32.53%  
y-o-y



Operating Profit  
Rs 4640 Cr

187  
bps  
y-o-y



Gross NPA  
8.23%

230  
bps  
y-o-y



Net NPA  
3.42%

1188  
bps  
y-o-y



PCR  
81.48%

Net Profit  
444 Cr

Business Performance

Financial Performance

Investment

Capital & Share Holding

Digital Footprints and Initiatives

Expanding Reach - Offline & Online

COVID-19 Response

w.e.f 1<sup>st</sup> April, 2020 Syndicate Bank has amalgamated with Canara Bank, Accordingly Financial as on September 2019, March 20 and June 2020 are combined figures of both banks. The combined figures have been arrived by aggregation of audited numbers and do not entail any adjustments. For further Disclaimer please refer to the Disclaimer Slides.

# Business Performance

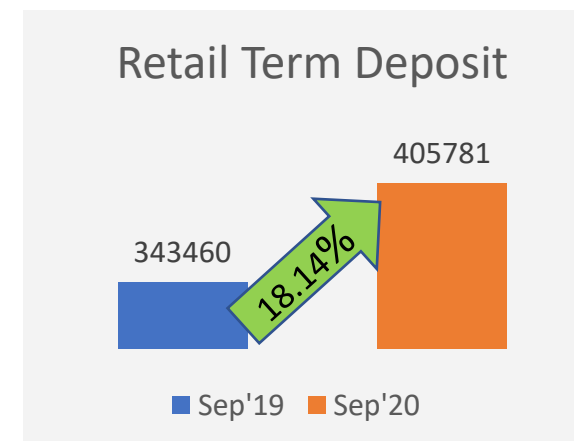
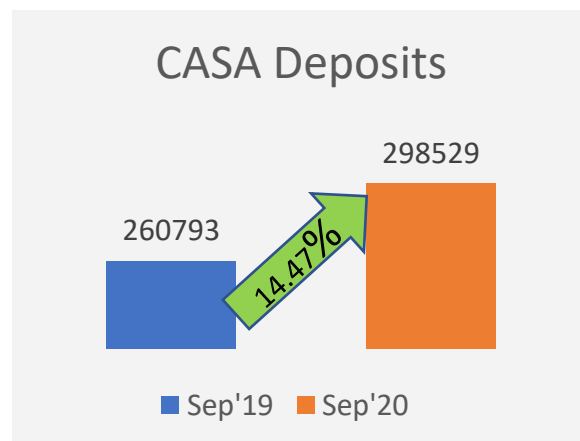
Amt in Rs. Crore

Parameters	Sep'19	Mar'20	Jun'20	Sep'20	Growth %	
					Q-o-Q	Y-o-Y
Global Gross Business	1503366	1557839	1560144	1597747	2.41	6.28
<i>Domestic Gross Business</i>	1412710	1488366	1493806	1538179	2.97	8.88
<i>Overseas Gross Business</i>	90656	69473	66337	59568	(10.20)	(34.29)
Global Deposits	868879	906621	909570	948767	4.31	9.19
<i>Domestic Deposits</i>	814095	869864	869635	910984	4.75	11.90
<i>Overseas Deposits</i>	54784	36757	39935	37783	(5.39)	(31.03)
Global Gross Advances	634487	651218	650574	648980	(0.25)	2.28
<i>Domestic Gross Advances</i>	598615	618502	624172	627195	0.48	4.77
<i>Overseas Gross Advances</i>	35872	32716	26402	21785	(17.49)	(39.27)
Global C-D Ratio (%)	73.02	71.83	71.53	68.40	--	--

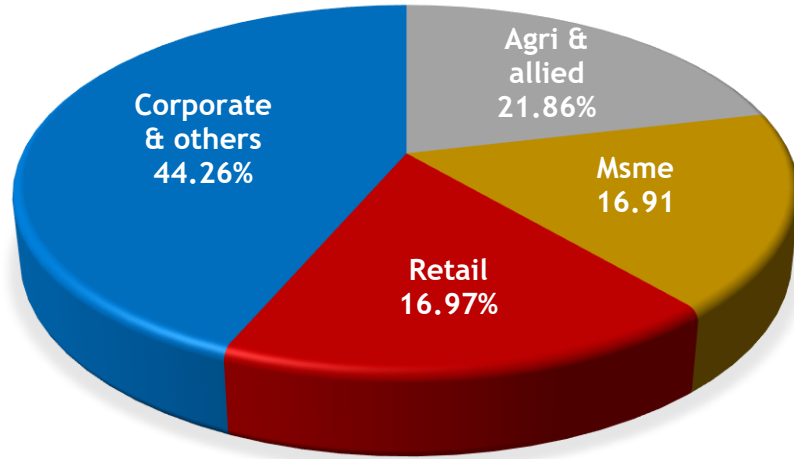
# Domestic Deposit Mix

Amt in Rs. Crore

Parameters	Sep'19	Mar'20	Jun'20	Sep'20	Growth %	
					Q-o-Q	Y-o-Y
Saving Deposits	228390	250041	253492	258946	2.15	13.38
Current Deposits	32403	40131	40577	39583	(2.45)	22.16
CASA Deposits	260793	290172	294069	298529	1.52	14.47
Domestic CASA %	32.03	33.36	33.82	32.77	--	--
Term Deposit	553302	579692	575566	612455	6.41	10.69
Retail Term Deposits	343460	361216	378934	405781	7.08	18.14
Total Domestic Deposit	814095	869864	869635	910984	4.75	11.90
Global Deposits	868879	906621	909570	948767	4.31	9.19

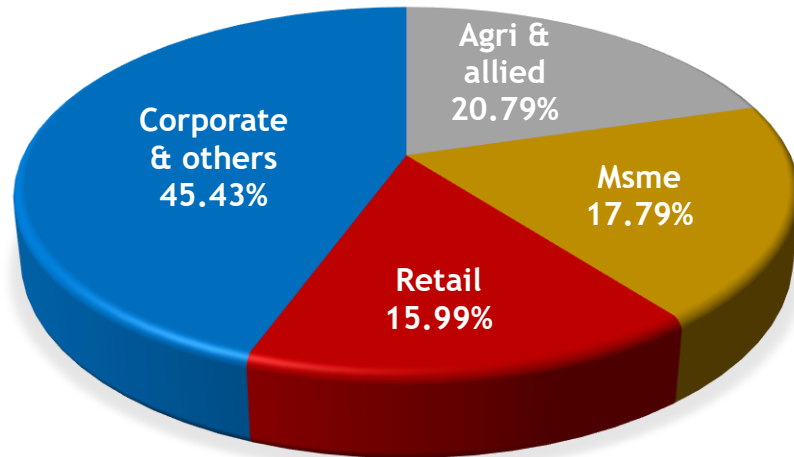


SEP'20



RAM: 55.74%

SEP'19



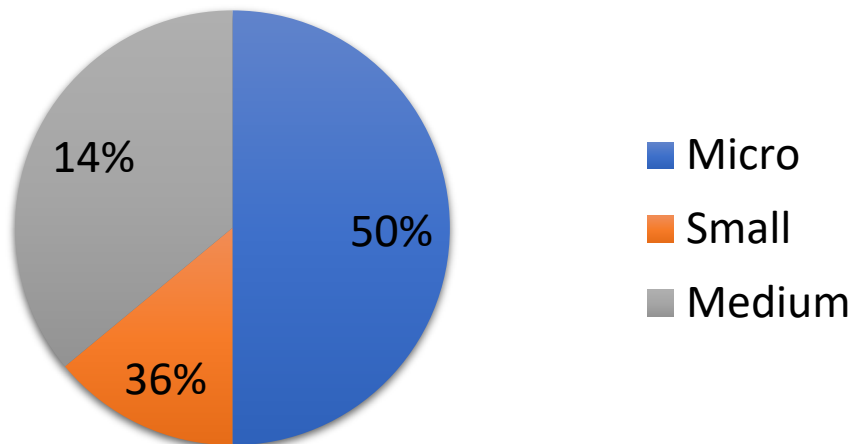
RAM: 54.57%

Amt in Rs. Crore

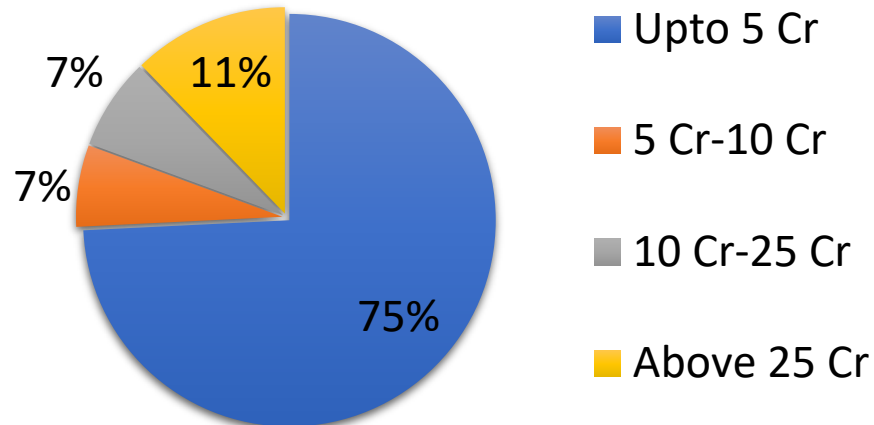
Parameters	Sep'19	Jun'20	Sep'20	Growth %	
				Y-o-Y	Q-o-Q
Retail Loans	101445	107573	110196	8.63	2.44
Agriculture & Allied	131888	133986	141880	7.57	5.89
MSME	112878	104930	109719	(2.80)	4.56
RAM Credit	346211	346489	361795	4.50	4.42
Corporate & others	288276	304085	287185	(0.38)	(5.56)
Domestic Gross Advances	598615	624172	627195	4.77	0.48
Global Gross Advance	634487	650574	648980	2.28	(0.25)



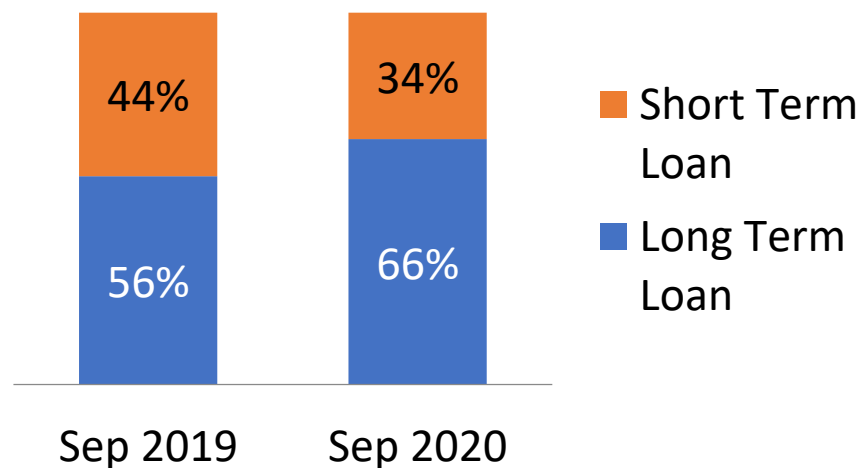
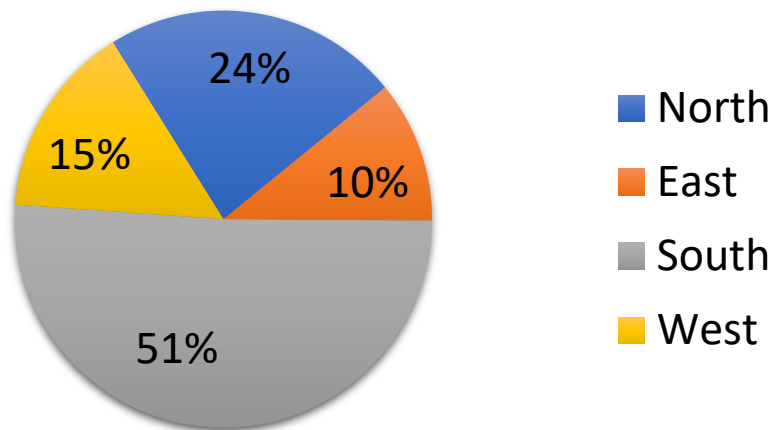
### Segment Mix



### Book by Loan size



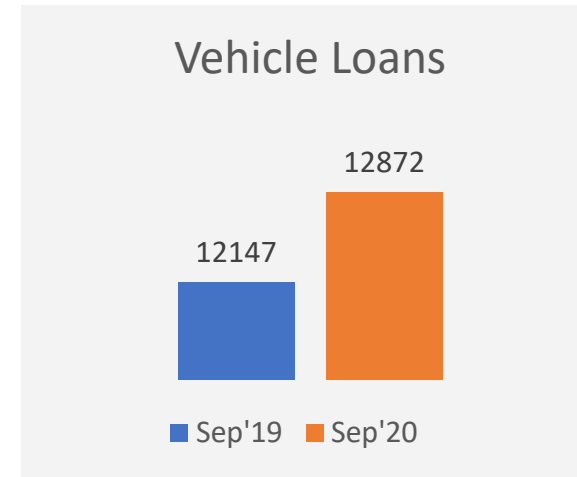
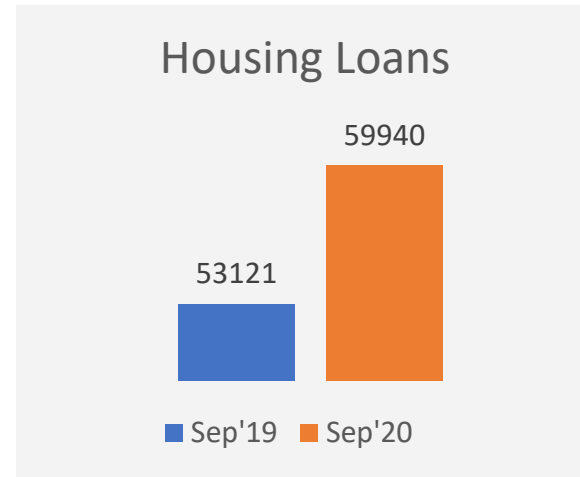
### Geographical Mix



Mandated  
Norms under  
Priority Sector

*Achieved the mandated norms in respect of:*

- Total Priority (46.52 % to ANBC against 40% norm, 52.29% prior to PSLC)
- Agriculture (19.77% to ANBC against 18% norm, 25.54% prior to PSLC)
- Small and Marginal Farmers (12.70% to ANBC against 8% norm, 18.47% prior to PSLC)
- Weaker Section (18.32% to ANBC against 10% norm, 24.09% prior to PSLC)
- Credit to women beneficiaries (15.70% to ANBC against 5% norm)



Amt in Rs. Crore

Parameters	Sep'19	Jun'20	Sep'20	Growth %	
				Y-o-Y	Q-o-Q
Housing Loans (A)	53121	58243	59940	12.84	2.91
Vehicle Loans (B)	12147	12508	12872	5.97	2.91
Education Loan (C)	12491	12626	12933	3.54	2.43
Other Personal Loans (D)	23686	24196	24451	3.23	1.05
<b>Retail loans</b>	<b>101445</b>	<b>107573</b>	<b>110196</b>	<b>8.63</b>	<b>2.44</b>

Amt in Rs. Crore

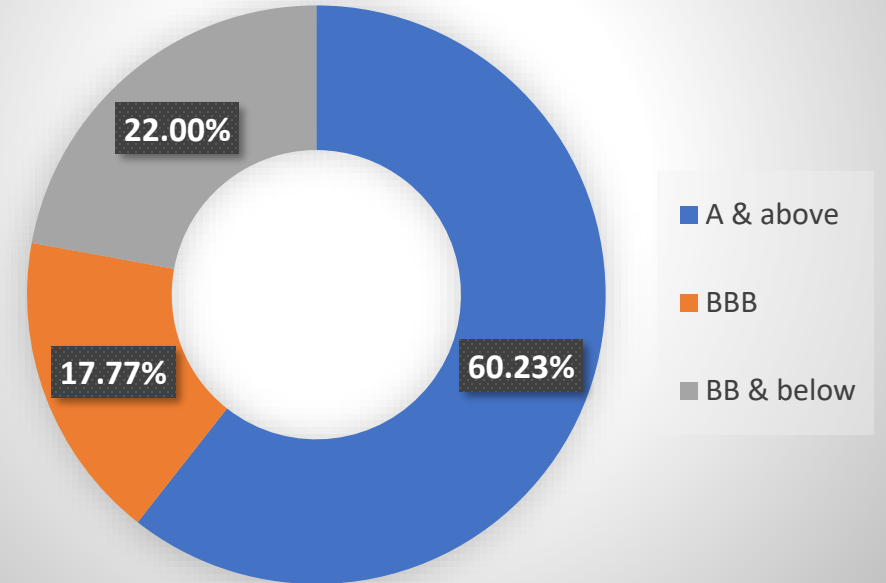
Sector/Scheme	Sep'19	Mar'20	Jun'20	Sep'20	Growth %	
					Q-o-Q	Y-o-Y
Infrastructure	79475	76193	79675	78203	(1.85)	(1.60)
Textile	14312	14627	14703	14950	1.68	4.46
Food Processing	12210	12722	13402	13774	2.78	12.81
Chemical & Chemical products	5793	5490	5563	5806	4.37	0.22
Auto & auto parts	4051	3921	3875	4024	3.85	(0.67)
Others	80947	77094	76367	76669	0.40	(5.28)
<b>Total Industry Credit</b>	<b>196788</b>	<b>190047</b>	<b>193585</b>	<b>193426</b>	<b>(0.08)</b>	<b>(1.70)</b>

## External Rating - Wise Distribution of Domestic Advances above Rs. 10 crore

(% of total rated loan book above Rs 10 crore)

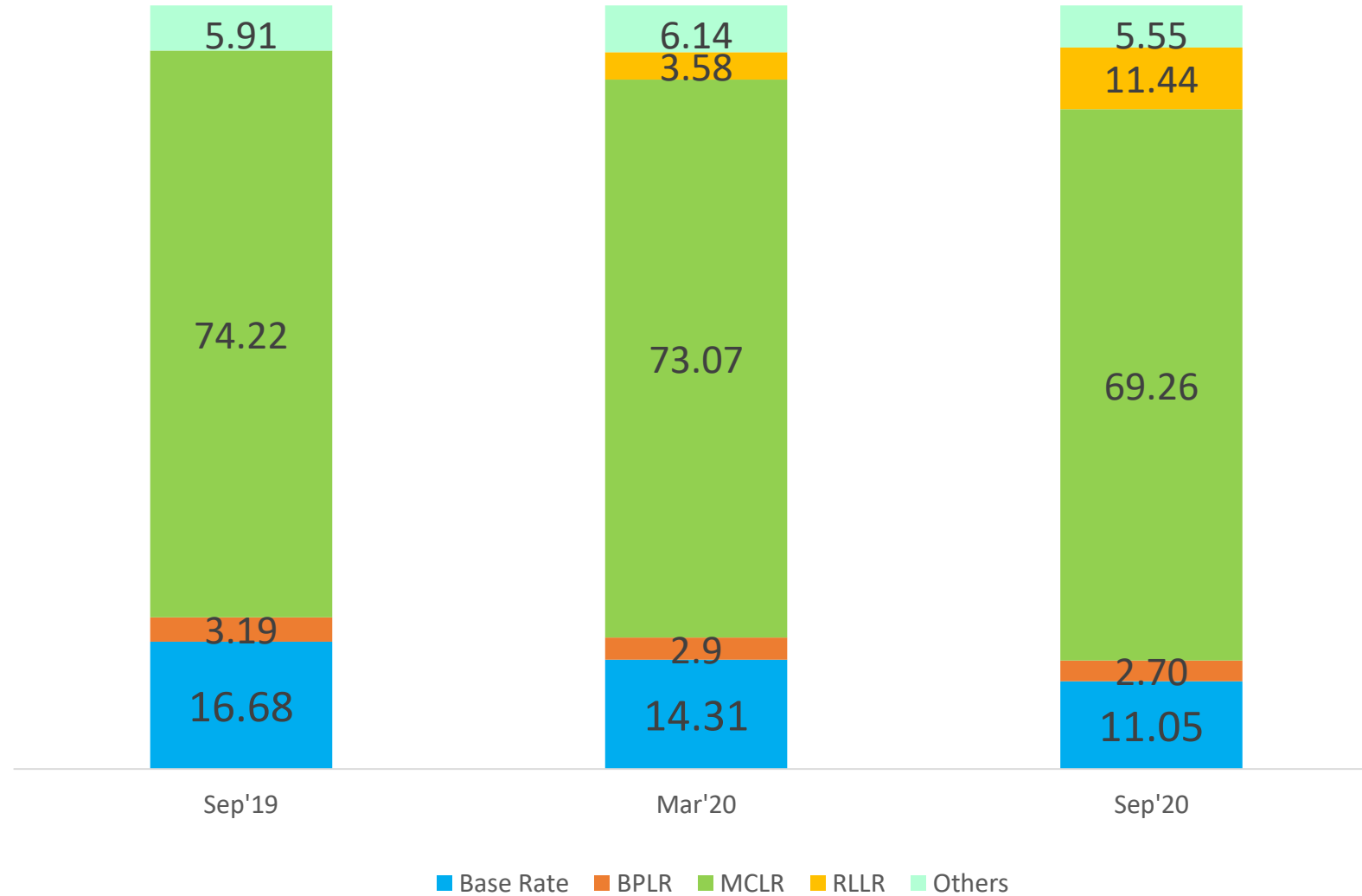
External Rating	Sep'19		Sep'20	
	Outstanding	% Share	Outstanding	% Share
A and above	130433.74	65.60%	121754.18	60.23%
BBB	30248.28	15.21%	35922.13	17.77%
BB and below	38138.74	19.18%	44460.00	22.00%
<b>Total</b>	<b>198820.75</b>	<b>100.00%</b>	<b>202136.32</b>	<b>100.00%</b>

## External Rating - Wise Distribution of Domestic Corporate Advances



PSU PSE Customers (Sep'20)		(Amt in Cr)
Central Govt. Guarantee	State Govt. Guarantee	
6137.54	36857.52	
<b>Total PSU PSE Liability as on Sept 2020 Rs 103096 (In Crs)</b>		

# Advances Mix of the Lending Rate (%)



# Financial Performance

Amt in Rs. Crore

Parameters	Quarterly				Growth	
	Sep-19	Mar-20	Jun-20	Sep-20	% Q-o-Q	% Y-o-Y
Interest Income	17799	17608	18036	17682	-1.96%	-0.66%
Interest on Advances	13192	12661	13118	13094	-0.18%	-0.74%
Interest on Investments	4116	4248	4272	4177	-2.22%	1.48%
Other Interest Income	491	699	646	411	-36.37%	-16.28%
Non-Interest Income	2815	3027	2650	3155	19.04%	12.06%
Fee Based Income	1011	776	931	1219	30.93%	20.52%
Trading Income	428	336	640	507	-20.78%	18.46%
Recovery in Written off a/cs	557	862	259	449	73.36%	-19.39%
Others	819	1053	820	980	19.51%	19.66%
<b>Total Income</b>	<b>20614</b>	<b>20635</b>	<b>20686</b>	<b>20837</b>	<b>0.73%</b>	<b>1.08%</b>



# Non-Interest Income

Amt in Rs. Crore

Sl. No	Parameters	Quarterly				Growth	
		Sep-19	Mar-20	Jun-20	Sep-20	% Q.o.Q	% Y.o.Y
(A)	<b>Fee Based Income (i+ii+iii)</b>	<b>1011</b>	<b>776</b>	<b>931</b>	<b>1219</b>	<b>30.93</b>	<b>20.57</b>
i)	<b>Comm Exchange &amp; Brok</b>	<b>135</b>	<b>280</b>	<b>243</b>	<b>306</b>	<b>25.93</b>	<b>126.66</b>
(a)	<b>Commission on LC/BG/DDs</b>	<b>67</b>	<b>171</b>	<b>168</b>	<b>179</b>	<b>6.55</b>	<b>167.16</b>
(b)	<i>Govt. Business</i>	<b>17</b>	<b>42</b>	<b>30</b>	<b>46</b>	<b>53.33</b>	<b>170.59</b>
(c)	<i>Bancassurance</i>	<b>51</b>	<b>67</b>	<b>45</b>	<b>81</b>	<b>80.00</b>	<b>58.82</b>
(ii)	<b>Service Charges</b>	<b>447</b>	<b>411</b>	<b>377</b>	<b>740</b>	<b>96.29</b>	<b>65.55</b>
(iii)	<b>Miscellaneous</b>	<b>470</b>	<b>85</b>	<b>311</b>	<b>173</b>	<b>-44.37</b>	<b>-63.19</b>
(B)	<b>Treasury Income (i+ii+iii)</b>	<b>807</b>	<b>705</b>	<b>1004</b>	<b>942</b>	<b>-6.18</b>	<b>16.73</b>
(i)	<b>Profit on Sale of Investments</b>	<b>428</b>	<b>336</b>	<b>640</b>	<b>507</b>	<b>-20.78</b>	<b>18.46</b>
(ii)	<b>Profit on Exchange Transactions</b>	<b>354</b>	<b>337</b>	<b>360</b>	<b>407</b>	<b>13.06</b>	<b>14.97</b>
(iii)	<b>Dividend Income</b>	<b>26</b>	<b>31</b>	<b>4</b>	<b>28</b>	<b>600.00</b>	<b>7.69</b>
(C)	<b>Recoveries in Written Off A/cs</b>	<b>557</b>	<b>862</b>	<b>259</b>	<b>449</b>	<b>73.36</b>	<b>-19.39</b>
(D)	<b>Other Receipts</b>	<b>440</b>	<b>684</b>	<b>456</b>	<b>545</b>	<b>19.52</b>	<b>23.86</b>
(E)	<b>Total Non-Interest Income</b>	<b>2816</b>	<b>3027</b>	<b>2650</b>	<b>3155</b>	<b>19.06</b>	<b>12.04</b>

# Total Expense

Amt in Rs. Crore

Parameters	Quarterly			Sep-20	Growth	
	Sep-19	Mar-20	Jun-20		% Q-o-Q	% Y-o-Y
Interest Expenses	12930	12521	11940	11386	-4.64%	-11.94%
Interest Paid on Deposits	11841	11615	11108	10586	-4.71%	-10.60%
Other Interests	1089	906	832	800	-3.85%	-26.55%
Operating Expenses	4183	5701	4460	4811	7.87%	15.02%
Staff Cost	2589	3829	3037	3202	5.42%	23.68%
Other Operating Expenses	1594	1872	1423	1609	13.10%	0.96%
<b>Total Expenses</b>	<b>17112</b>	<b>18222</b>	<b>16400</b>	<b>16197</b>	<b>-1.24%</b>	<b>-5.35%</b>

Amt in Rs. Crore

Parameters	Quarterly			Sep-20	Quarterly Growth	
	Sep-19	Mar-20	Jun-20		% Q-o-Q	% Y-o-Y
Total Interest Income	17799	17608	18036	17682	-1.96%	-0.66%
Total Interest Expenses	12930	12521	11940	11386	-4.65%	-11.95%
Net Interest Income	4869	5087	6096	6296	3.29%	29.31%
Total Income	20615	20634	20686	20837	0.73%	1.08%
Total Expenditure	17114	18222	16400	16197	-1.24%	-5.36%
Operating Profit	3501	2412	4286	4640	8.26%	32.53%
Provisions	2885	8979	3879	4195	8.15%	45.41%
Net Profit	616	-6567	406	444	9.36%	-27.92%

Amt in Rs. Crore

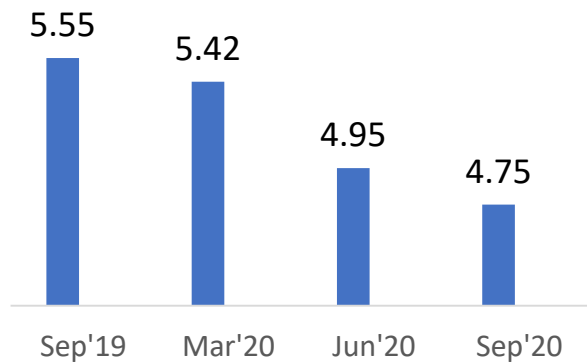
Parameters	Sep-19	Mar-20	Jun-20	Sep-20	Growth %	
					Q-o-Q	Y-o-Y
<b>Total Provision</b>	<b>2885</b>	<b>8979</b>	<b>3879</b>	<b>4195</b>	<b>8.16</b>	<b>45.42</b>
<b>NPAs</b>	<b>2949</b>	<b>7939</b>	<b>3550</b>	<b>3533</b>	<b>-0.48</b>	<b>19.81</b>
<b>Standard Asset</b>	<b>2</b>	<b>313</b>	<b>763</b>	<b>41</b>	<b>-94.64</b>	<b>2495.77</b>
<b>Depreciation on Investment</b>	<b>-76</b>	<b>-5</b>	<b>-210</b>	<b>217</b>	<b>--</b>	<b>--</b>
<b>Income Tax</b>	<b>208</b>	<b>83</b>	<b>53</b>	<b>178</b>	<b>236.62</b>	<b>-14.31</b>
<b>Others</b>	<b>-198</b>	<b>649</b>	<b>-277</b>	<b>226</b>	<b>--</b>	<b>--</b>

(%)

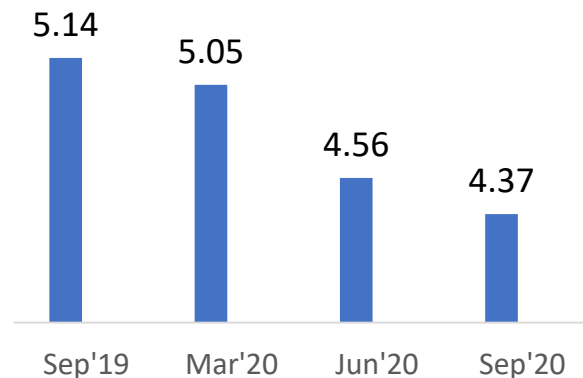
Ratios	Sep'19		Mar'20		Sep'20	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
RoA	0.25	(0.01)	(2.60)	(0.58)	0.16	0.16
Return on Net-worth	6.23	(0.18)	(69.64)	(15.48)	4.82	4.64
Cost to Income	54.44	55.33	68.74	57.43	50.91	50.95
CD Ratio	73.02	73.02	71.83	71.83	68.40	68.40
EPS (Annualized)					12.13	11.67
Book Value (In Rs)					238.68	238.68

# KEY RATIOS - Q2FY21

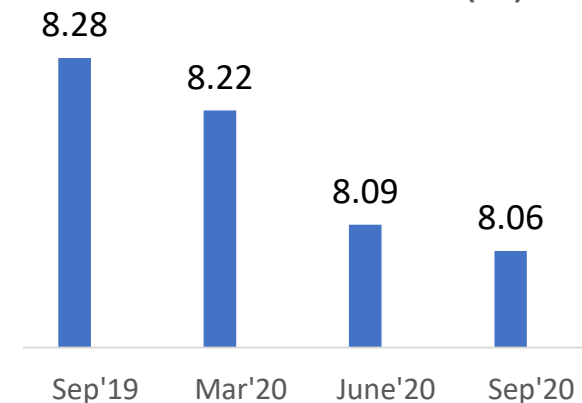
### Cost Of Deposits (%)



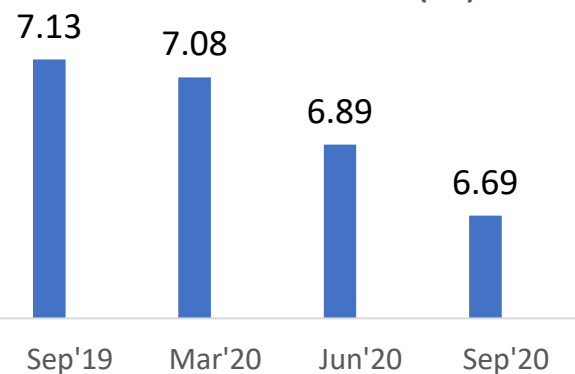
### Cost Of Funds (%)



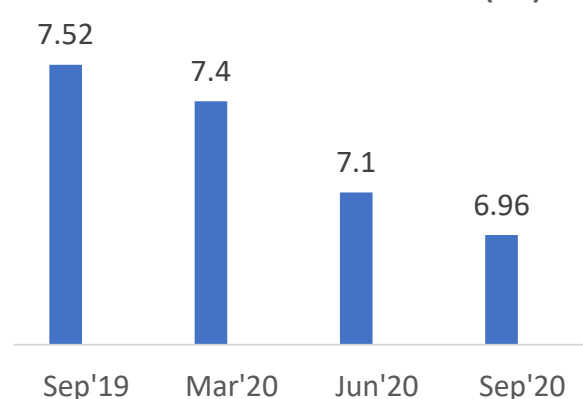
### Yield on Advances(%)



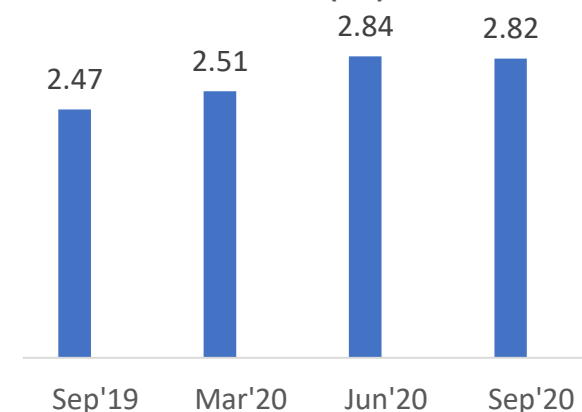
### Yield on Funds(%)



### Yield on Investments(%)



### NIM(%)



# Investments

Amt in Rs. Crore

Sl.	Parameters	Sep'19	Mar'20	Jun'20	Sep'20
(1)	Domestic Investments	230607	251254	250598	265337
(a)	SLR	186935	205613	204293	219265
(b)	Non SLR	43672	45641	46305	46072
	SLR as % to Dom. Investments	81.06%	81.83%	81.52%	82.64%
(i)	Held To Maturity (HTM)	153041	171156	182062	198694
(ii)	Available For Sale (AFS)	76984	79950	68387	66494
(iii)	Held For trading (HFT)	582	148	149	149
(2)	Net demand & time Liabilities	824743	873242	890351	909177
(3)	Investment by Overseas Branches	4383	3726	3077	2827
(4)	Total Gross Investment (1+3)	234990	254980	253675	268164
	HTM To Investment (%)	65.13%	67.13%	71.77%	74.09%



Amt in Rs. Crore

Parameters	Sep'19	Mar'20	Jun'20	Sep'20	% Share (Sep'20)	Y-o-Y Variation	
						Amount	%
PSU Bonds	4655	4694	4653	4617	10.02	(38)	(0.82)
Corporate and Other Bonds	7174	5894	7935	8963	19.45	1789	24.94
Special Govt. Sec excl. Recap Bonds	4202	3971	3867	3867	8.39	(335)	(7.97)
CG Recap. Bond	18238	18238	18238	18238	39.59	0	0.00
Share of PSU/Corporate/Others	3978	4314	4366	4427	9.61	449	11.29
Venture Capital Fund	274	281	286	280	0.61	6	2.19
Regional Rural Bank	67	67	67	67	0.15	0	0.00
Security Receipts	2881	2788	2781	2767	6.00	(114)	(3.96)
Subsidiaries JV	887	887	887	887	1.93	0	0.00
Other	1315	4507	3225	1959	4.25	644	48.97
<b>Total Non SLR Investment</b>	<b>43672</b>	<b>45641</b>	<b>46305</b>	<b>46072</b>	<b>100</b>	<b>2400</b>	<b>5.50</b>

# Asset Quality

# Asset Quality Ratios

Amount in Rs. Crore

Parameters	Sep'19	Mar'20	Jun'20	Sep'20
Gross NPA	64093	61127	57526	53438
Gross NPA (%)	10.10	9.39	8.84	8.23
Net NPA	34571	26755	24355	21063
Net NPA (%)	5.72	4.34	3.95	3.42
Provision Coverage Ratio (%)	69.60	76.95	78.95	81.48
Credit Cost (%)	2.32	2.83	2.58	2.43
Slippage Ratio (%)	0.76	4.28	0.24	0.07

# Movement of NPA

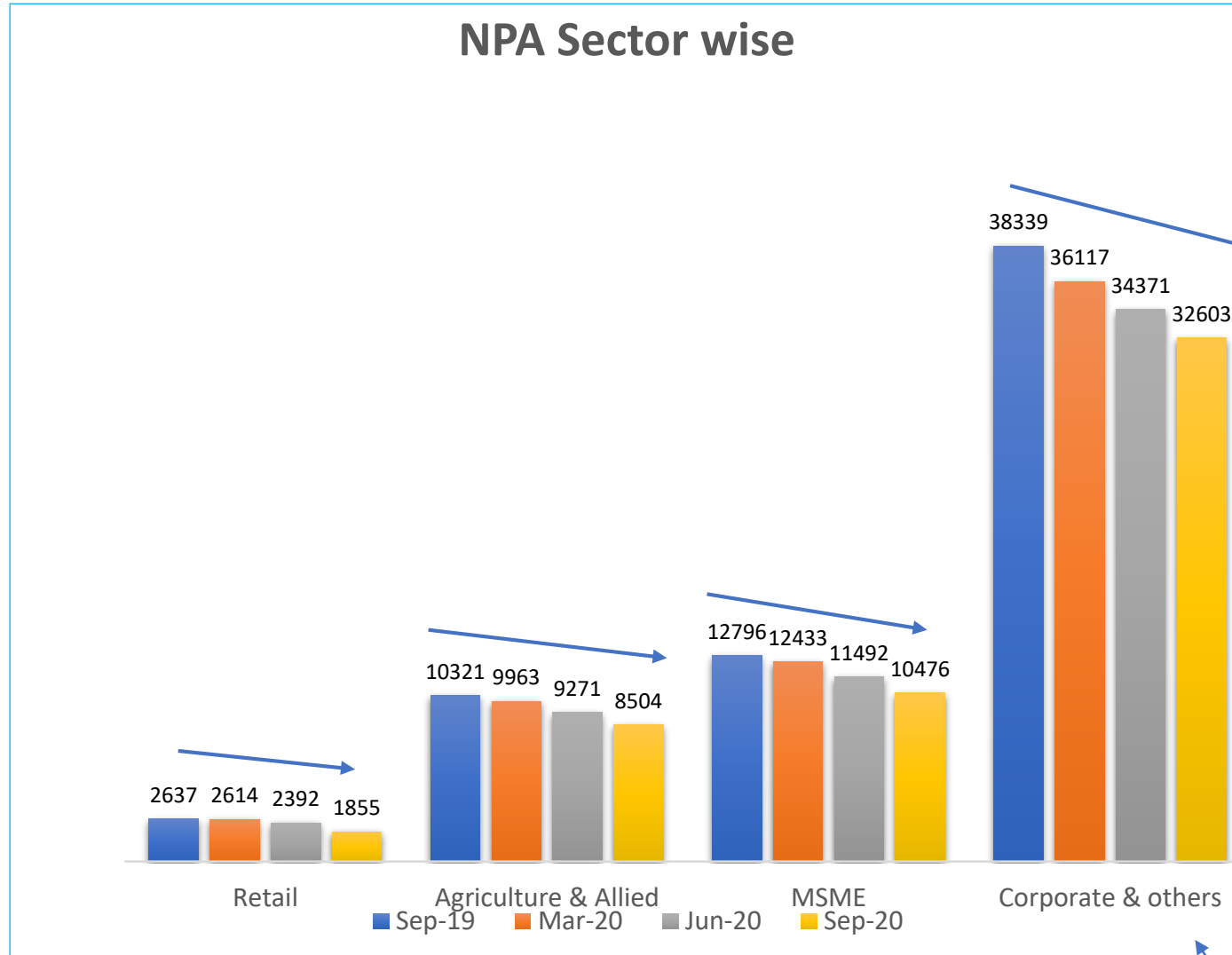
Amount in Rs. Crore

Sl.No	Parameters	Sep'19	Mar'20	Jun'20	Sep'20	FY19-20
(a)	NPA as at the beginning of period	64802	61975	61127	57526	63904
(i)	-Cash Recovery towards Book liability	1995	2213	1440	1504	12105
(ii)	-Up-gradation in existing NPA upto 31 <sup>st</sup>	1039	352	620	657	2347
(iii)	-Write Off	2462	3550	3216	2342	12432
(b)	Total Reduction (i+ii+iii)	5496	6115	5276	4503	26884
(c)	Fresh Addition	4787	5267	1675	415	24107
(i)	-Fresh slippages	4574	4257	1422	327	22633
(ii)	-Debits in existing NPA A/cs	213	1010	253	88	1474
(d)	Gross NPAs at end of the period	64093	61127	57526	53438	61127
(e)	Eligible Deductions incl. Provisions	29522	34372	33171	32375	34372
(f)	Net NPAs	34571	26755	24355	21063	26755
(g)	Recoveries in Written Off A/cs	633	862	259	449	2732

# NPA Classification: Sector Wise

Amount in Rs. Crore

	Sep'19	Mar'20	Jun'20	Sep'20	Advance O/s (Sep'20)	GNPA (%)
<b>Global Gross NPA</b>	<b>64093</b>	<b>61127</b>	<b>57526</b>	<b>53438</b>	<b>648980</b>	<b>8.23</b>
<b>Overseas Gross NPA</b>	<b>5836</b>	<b>6580</b>	<b>6473</b>	<b>5940</b>	<b>21785</b>	<b>27.27</b>
<b>Domestic Gross NPA</b>	<b>58257</b>	<b>54547</b>	<b>51053</b>	<b>47498</b>	<b>627195</b>	<b>7.57</b>
<i>Retail</i>	<b>2637</b>	<b>2614</b>	<b>2392</b>	<b>1855</b>	<b>110196</b>	<b>1.68</b>
<i>Agriculture &amp; Allied</i>	<b>10321</b>	<b>9963</b>	<b>9271</b>	<b>8504</b>	<b>141880</b>	<b>5.99</b>
<i>MSME</i>	<b>12796</b>	<b>12433</b>	<b>11492</b>	<b>10476</b>	<b>109719</b>	<b>9.54</b>
<i>Corporate &amp; Others</i>	<b>38339</b>	<b>36117</b>	<b>34371</b>	<b>32603</b>	<b>287185</b>	<b>11.35</b>



Amount in Rs. Crore

Parameters	Sep'19	Mar'20	Jun'20	Sep'20	Advance O/s (Sep-20)	GNPA (%)
<b>Total Retail NPA</b>	<b>2637</b>	<b>2614</b>	<b>2392</b>	<b>1855</b>	<b>110196</b>	<b>1.68</b>
<i>Housing Loans</i>	<b>991</b>	<b>1005</b>	<b>871</b>	<b>784</b>	<b>59940</b>	<b>1.31</b>
<i>Vehicle Loans</i>	<b>361</b>	<b>343</b>	<b>305</b>	<b>269</b>	<b>12872</b>	<b>2.09</b>
<i>Education Loan</i>	<b>496</b>	<b>489</b>	<b>417</b>	<b>185</b>	<b>12933</b>	<b>1.43</b>
<i>Other Personal Loans</i>	<b>789</b>	<b>777</b>	<b>799</b>	<b>617</b>	<b>24451</b>	<b>2.52</b>

# NPA Classification : Industry wise

Amount in Rs. Crore

Sector/Scheme	Sep'19	Mar'20	Jun'20	Sep'20	% of Advances
Infrastructure	9277	8021	7853	7775	9.94
Iron & Steel	7557	2702	1551	1581	9.18
Textile	1157	1147	1084	1013	6.78
Food Processing	1771	1602	1664	1605	11.65
Engineering	206	243	268	318	2.42
Construction	1053	1803	1707	1465	16.69
Chemical	239	195	181	131	2.26
Auto & Auto Parts	1489	702	544	378	9.39
Gems and Jewellery	345	144	161	151	3.91



# Special Mention Accounts (SMA)

Amt in Rs. Crore

SMA Position of the Bank (Rs. 5 Cr and above)						
	Jun'20			Sep'20		
	No of Accounts	Outstanding	% TO GROSS ADVANCES*	No of Accounts	Outstanding	% TO GROSS ADVANCES*
SMA 2	223	5828	0.74	133	2881	0.37
SMA 1	134	2834	0.36	117	2276	0.29
<b>TOTAL SMA 1 &amp; 2</b>	357	8662	1.11	250	5157	0.66
SMA 0	194	5597	0.71	906	22446	2.88
<b>TOTAL</b>	551	14259	1.82	1156	27603	3.54
<b>SMA 0,1&amp; 2% TO GROSS ADVANCES*</b>		<b>1.82</b>			<b>3.54</b>	

Amt in Rs. Crore

Parameters	No of Accounts (30.09.2019)	Book Liability (30.09.2019)	Provision Made (30.09.2019)	Provision coverage (30.09.2019)	Pending Accounts (30.09.2020)	Book Liability (30.09.2020)	Provision made (30.09.2020)	Provision coverage Sep 20
Ist List - RBI	9*	12352	9796	79%	7*	7492	7492	100%
2 <sup>nd</sup> List – RBI	18	6384	5369	84%	17**	6227	6180	99%
Others	263	31627	23538	74%	367	38838	33690	87%
<b>TOTAL</b>	<b>290</b>	<b>50363</b>	<b>38703</b>	<b>77%</b>	<b>391</b>	<b>52557</b>	<b>47362</b>	<b>90%</b>

## NCLT Resolution Status

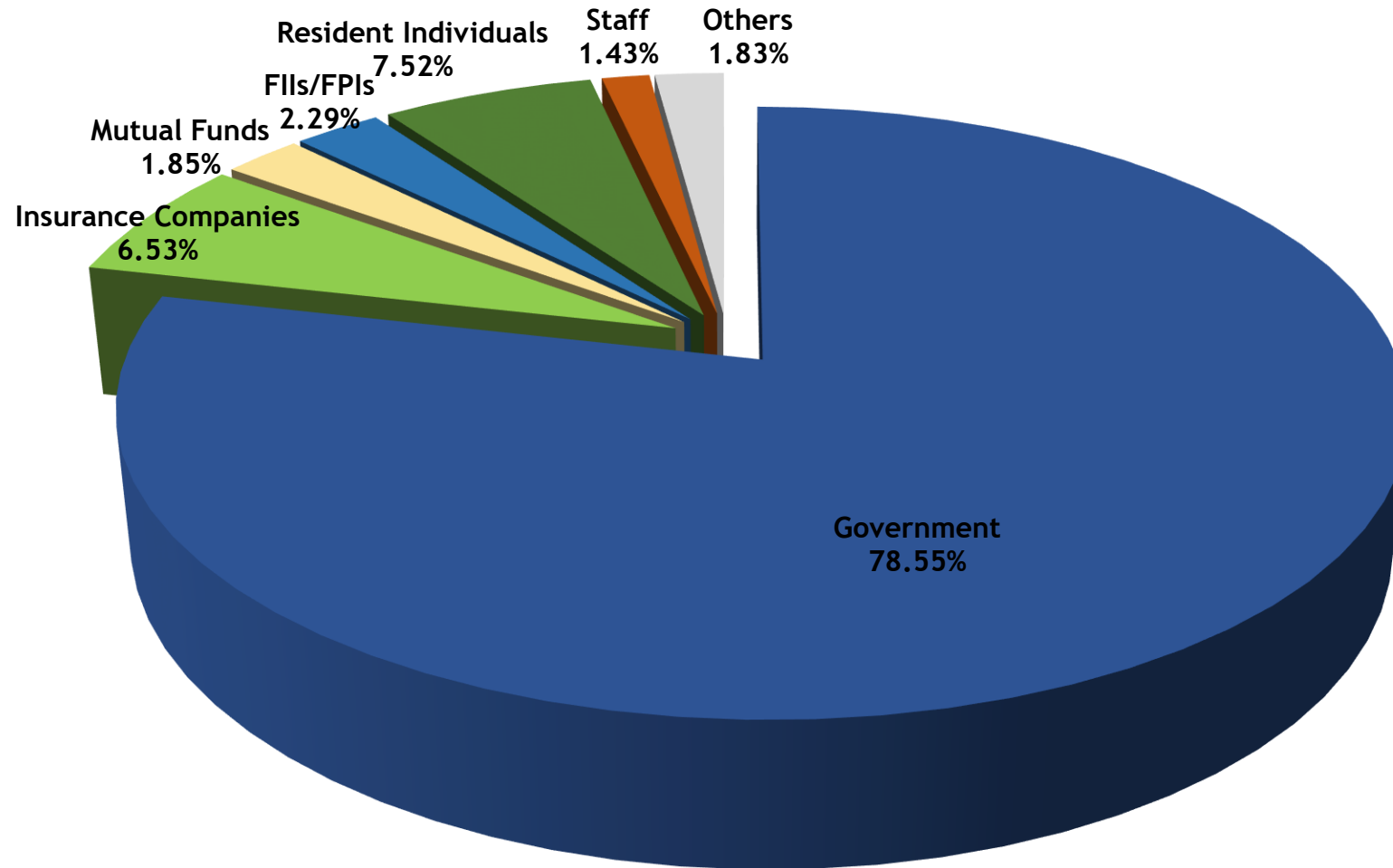
	No of A/c (30.09.2019)	Cumulative Recovery (30.09.2019)	No of A/c	Q2 - 30.09.2020
Through Resolution	31	8985	3	173
Under Liquidation	37	127	10	13
<b>TOTAL</b>	<b>68</b>	<b>9112</b>	<b>13</b>	<b>186</b>

# Capital Funds (Basel III)

Amt in Rs. Crore

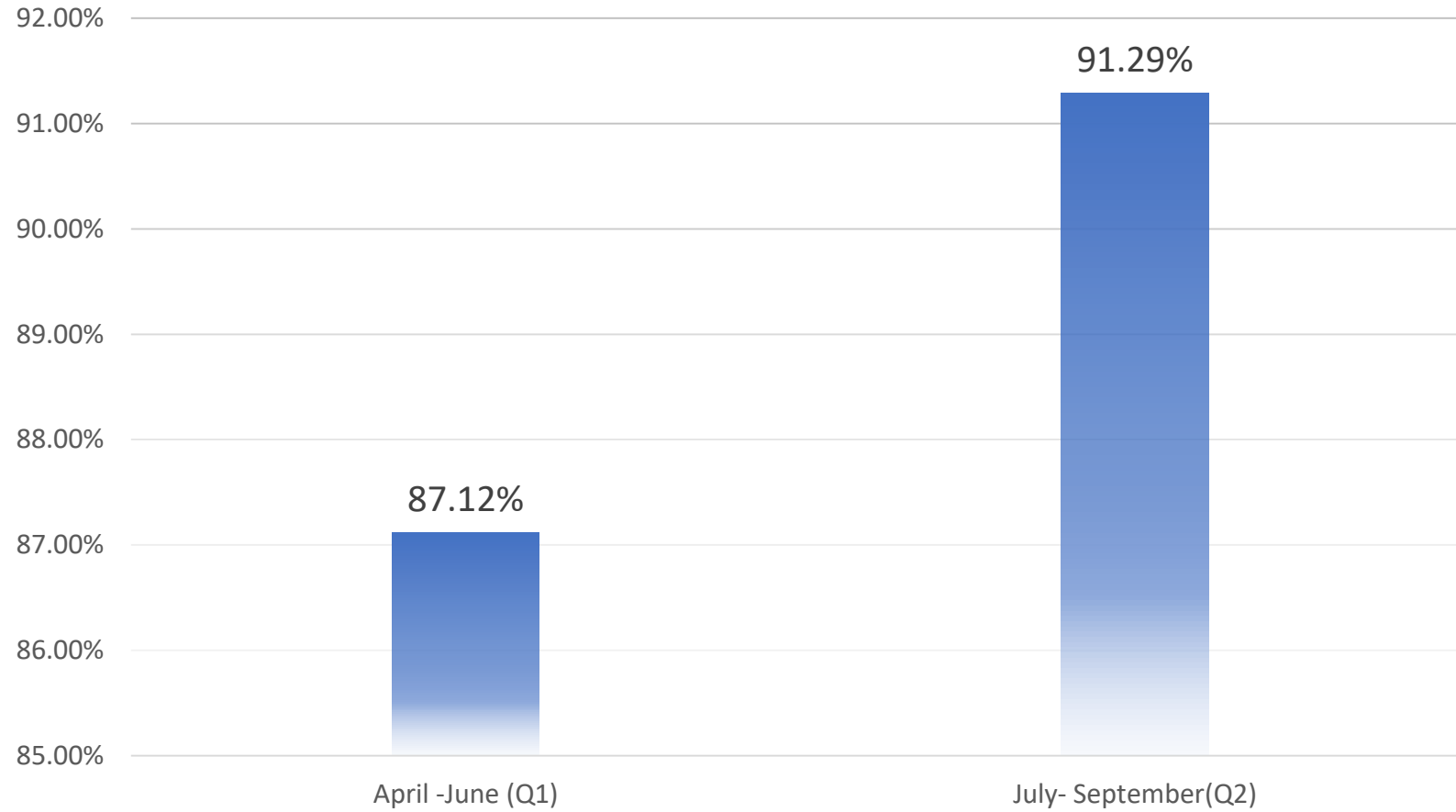
Parameters	Sep'19	Mar'20	Jun'20	Sep'20
<b>Tier I</b>				
	56998.86	49071.65	48086.38	49562.22
Common Equity	51048.16	43173.94	42188.74	42631.12
Additional Tier I	5950.70	5897.71	5897.64	6931.10
<b>Tier II</b>	14676.31	17353.00	18039.73	16769.45
<b>Total (Tier I+II)</b>	71675.17	66424.65	66126.12	66331.67
<b>Risk-weighted Assets</b>	514881.45	509972.93	517825.44	519585.15
<b>Gross Advances</b>	634487	651218	650574	648980
<b>RWA to Gross Advances (%)</b>	81.14	78.31%	79.59%	80.06
<b>Tier I %</b>	11.07%	9.63%	9.29%	9.54%
Common Equity %	9.91%	8.47%	8.15%	8.21%
Additional Tier I %	1.16%	1.16%	1.14%	1.33%
<b>Tier II %</b>	2.86%	3.40%	3.48%	3.23%
<b>Total (Tier I+II) %</b>	13.92%	13.03%	12.77%	12.77%

As on Sep 30, 2020



# Digital footprint

## % OF E TRANSACTIONS TO TOTAL TRANSACTIONS



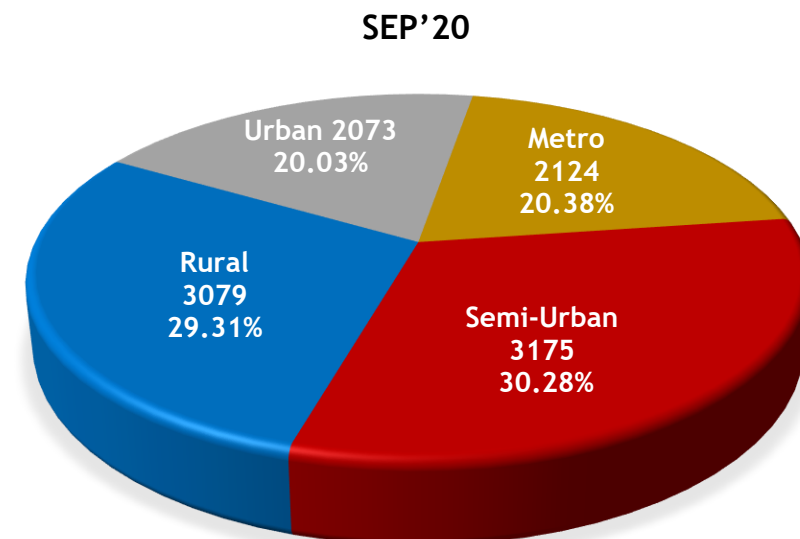
- ✈ Instant account opening through Canara DIYA channel.
- ✈ Online Demat account opening facilitated through mobile banking channel.
- ✈ “CANDI” Mobile Banking flavoured with Lifestyle services, cardless cash withdrawal and enhanced security for cards.
- ✈ Enhanced Digital reach by the customers through 24\*7 Call Centre, Website, Social Media platform & Online Grievance Redressal Portal (CPGRS).
- ✈ Settlement of Death Claims under CPGRS portal, enabling speedy disposal of death claims and tracking centrally.
- ✈ Door Step Banking (DSB) through universal touch Point (Call Center, Mobile App, DSB Web Portal)
- ✈ Upgradation & Migration of CBS software to 11.8 version

# Expanding Reach



# Expanding the reach

Parameters	Sep'19	Mar'20	Jun'20	Sep'20
Domestic Branches	10366	10391	10451	10495
Overseas Branches	6	6	5	5
BC Points	6355	9145	9383	9422
Total Banking Outlets	16727	19542	19840	19922
ATM	13404	13423	13397	13023

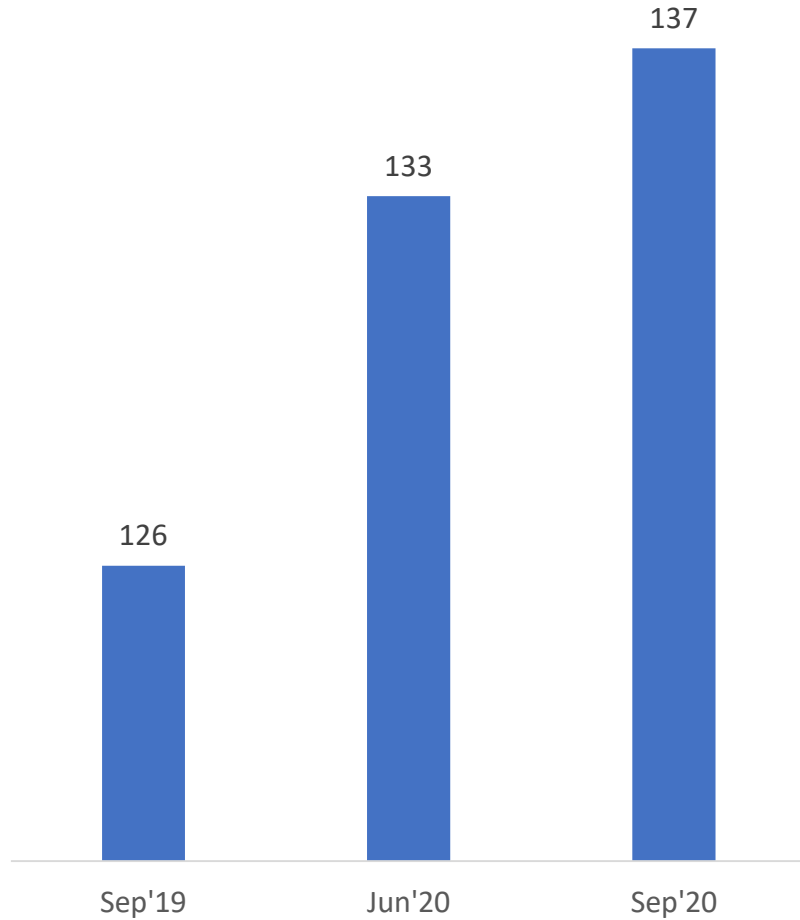


Population group (of Regular Banking Outlets)	Sep'19	Mar'20	Jun'20	Sep'20	% to total
Rural	3075	3084	3079	3076	29.31
Semi-Urban	3152	3159	3175	3178	30.28
Rural + Semi-urban	6227	6243	6254	6254	59.59
Urban	2024	2047	2073	2102	20.03
Metro	2115	2101	2124	2139	20.38
Total Domestic	10366	10391	10451	10495	100.00

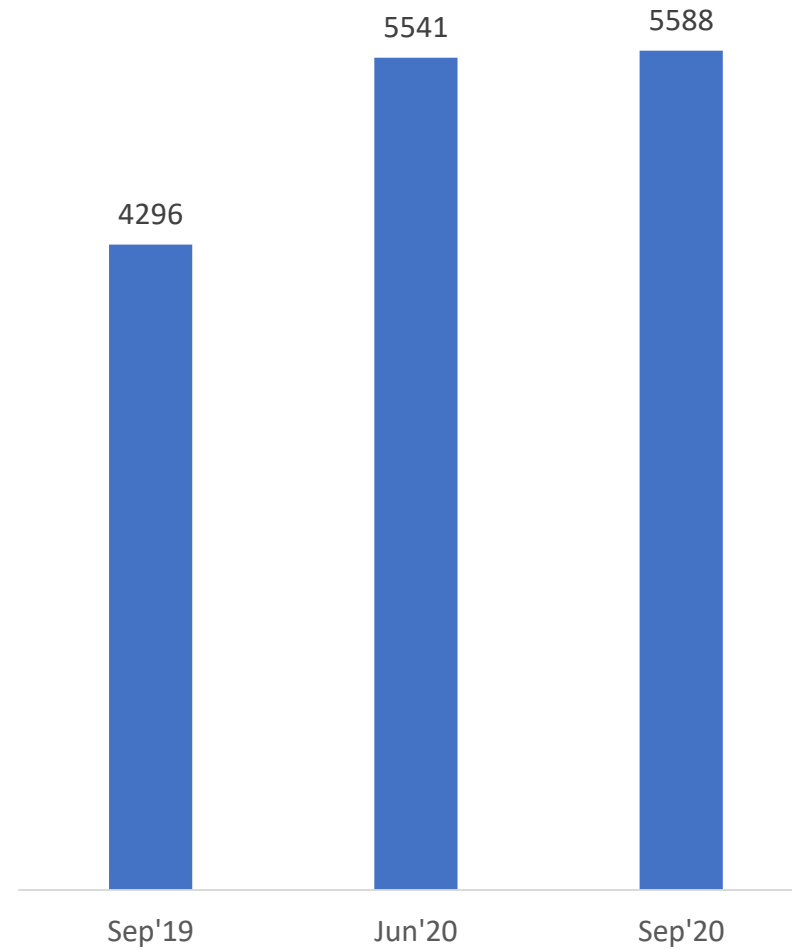
Overseas branches at 5 Locations

- 1) Johannesburg
- 2) New York
- 3) London
- 4) Hong Kong
- 5) Dubai

### Accounts opened under PMJDY (in Lacs)



### Deposits Mobilised under PMJDY (Amount in Cr)



# Subsidiaries, Associates & Joint Ventures

Amt in Rs. Crore

Name of the Entity	% Holding	Profit after Tax( Half Year)		
		Sept 2019	Sept 2020	Y-o-Y Growth %
<b>Subsidiaries</b>				
Canbank Financial Services Ltd.	100%	(0.51)	0.12	76.47
Canbank Venture Capital Fund Ltd.	100%	2.70	1.04	(61.48)
Canbank Factors Ltd.	70%	2.71	0.54	(80.07)
Canara Robeco Asset Management Company Ltd.	51%	12.63	13.38	5.94
Canbank Computer Services Ltd.	69.14%	0.96	1.52	58.33
Canara Bank Securities Ltd.	100%	5.60	7.83	39.82
Canara HSBC OBC Life Insurance Company Ltd.	51%	58.24	29.84	(48.76)
Canara Bank (Tanzania) Ltd.	100%	1.82	2.71	48.90
Synd Bank Services Ltd	100%	0.16	0.24	50.00
<b>Associates &amp; JVs</b>				
Can Fin Homes Ltd.	30%	178.57	221.38	23.97
Karnataka Gramin Bank	35%	78.93	-162.62	(306.03)
Kerala Gramin Bank	35%	3.29	5.75	74.77
Andhra Pragathi Grameena Bank	35%	111.75	163.16	46.00
Karnataka Vikas Grameena Bank	35%	(500.83)	1.54	99.69
Commercial Indo Bank LLC, Moscow (JV with SBI)	40%	3.10	0.60	(80.65)

## Goals

- ✦ Shoring up CASA and reduction in high cost deposits.
- ✦ Balanced growth in Advances with proper mix of Retail, Agri, MSME & Corporate Credit.
- ✦ 100% Guaranteed MSME Lending.
- ✦ Focus on NPA management with strategic actions on strengthening credit monitoring, contain fresh slippages and strengthen recovery efforts
- ✦ Strengthening digital capabilities and offerings for better customer service and acceptability with end to end digital solutions.
- ✦ Process Improvements to minimize turnaround time and improve efficiency to enhance productivity.
- ✦ Leveraging the Amalgamation benefits for maximisation of productivity



## Guaranteed Emergency Credit Line

No. of Loans Sanctioned – 422437

Total Amount Sanctioned – Rs. 8284Cr



## PM SVANidhi

No. of Loans Sanctioned – 26146

Total Amount Sanctioned – Rs. 26 Cr

## COVID- Moratorium

Amt in Rs. Crore

SECTOR	TOTAL NO OF ACS	AVAILED ACS	% OF AVAILED ACS TO TOTAL ACS	TOTAL OUTSTANDING AMT	AVAILED AMT	% OF AVAILED AMT TO TOTAL AMT
AGRICULTURE	9238306	1117315	12.09	131266.71	24455.89	18.63
RETAIL	1836711	916799	49.92	100076.39	49017.43	48.98
MSME	1821783	766438	42.07	87895.29	29122.78	33.13
CORPORATE	10342	1154	11.16	241521.42	41794.21	17.30
OTHERS	476656	34773	7.30	21433.08	2068.73	9.65
<b>TOTAL</b>	<b>13383798</b>	<b>2836479</b>	<b>21.19</b>	<b>582192.89</b>	<b>146459.04</b>	<b>25.16</b>

Parameters	Guidance (31.03.2021)	
Deposits Growth (Global)	8.00%	
Advances Growth (Global)	6.00%	
Business Growth (Global)	8.00%	
NIM (Global) (Annualized)	2.75%	
CASA (Domestic CASA to Domestic Deposit)	35%	
Gross NPA (Global)	8.75%	
Net NPA (Global)	3.90%	
PCR (Global)	81%	
Slippage Ratio (Global) (Annualized)	1.75%	
Credit Cost (Global)(Annualized)	2.75%	
Capital raising plan	Particulars	2020-21 ( Amt in Cr)
	Equity	5000
	AT-I bond	3000
	Tier II bond	NIL
	Total	8000

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Pursuant to the Gazette Notification no. CG-DL-E04032020-216535 dated March 4, 2020 issued by the Government of India, the scheme of amalgamation between Syndicate Bank and Canara Bank was approved and Syndicate Bank was amalgamated with Canara Bank with effect from April 1, 2020 (the “Amalgamation”). Accordingly, the financial, operational and related information of Canara Bank as of and for the six months ended September 30, 2020 included herein represents the merged entity, i.e. it includes the operations of the erstwhile Syndicate Bank. Accordingly, the historical financial and other information of Canara Bank prior to the Amalgamation are not comparable to those subsequent to the Amalgamation.

For purposes of this presentation, the financial and other information prior to the Amalgamation, i.e. as of and for the six months ended September 30, 2019 and as of and for the year ended March 31, 2020 have been presented on a combined basis, i.e., as an aggregation of the respective financial and other information for Syndicate Bank and Canara Bank (the “Combined Information”), solely to illustrate the impact of the Amalgamation on a proforma basis. In this presentation, the Combined Information has been identified with. The Combined Information is for illustration purposes only and investors are cautioned against relying on such Combined Information in connection with any investment decision. There can be no assurance that the manner in which such financial and other information was calculated for Syndicate Bank prior to the Amalgamation would have been identical to the manner in which such information was calculated for Canara Bank.

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