

Ref.: SD:537/538/11/12::2021-22

27.01.2022

<b>The Vice President BSE Ltd. Phiroze Jeejeebhoy Towers Dalal Street MUMBAI – 400 001  Scrip Code: 532483</b>	<b>The Vice President Listing Department National Stock Exchange of India Ltd EXCHANGE PLAZA Bandra-Kurla Complex, Bandra [E] MUMBAI – 400051 Scrip Code: CANBK</b>
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Dear Sir/Madam,

**Sub : Investor Presentation / Performance Highlights - Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Third Quarter / Nine Months ended 31.12.2021**

We herewith enclose a copy of Investor Presentation / Performance Highlights on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Third Quarter / Nine Months ended 31.12.2021.

This is for your information & records.

Yours faithfully,

कृते केनरा बैंक  
For CANARA BANK



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

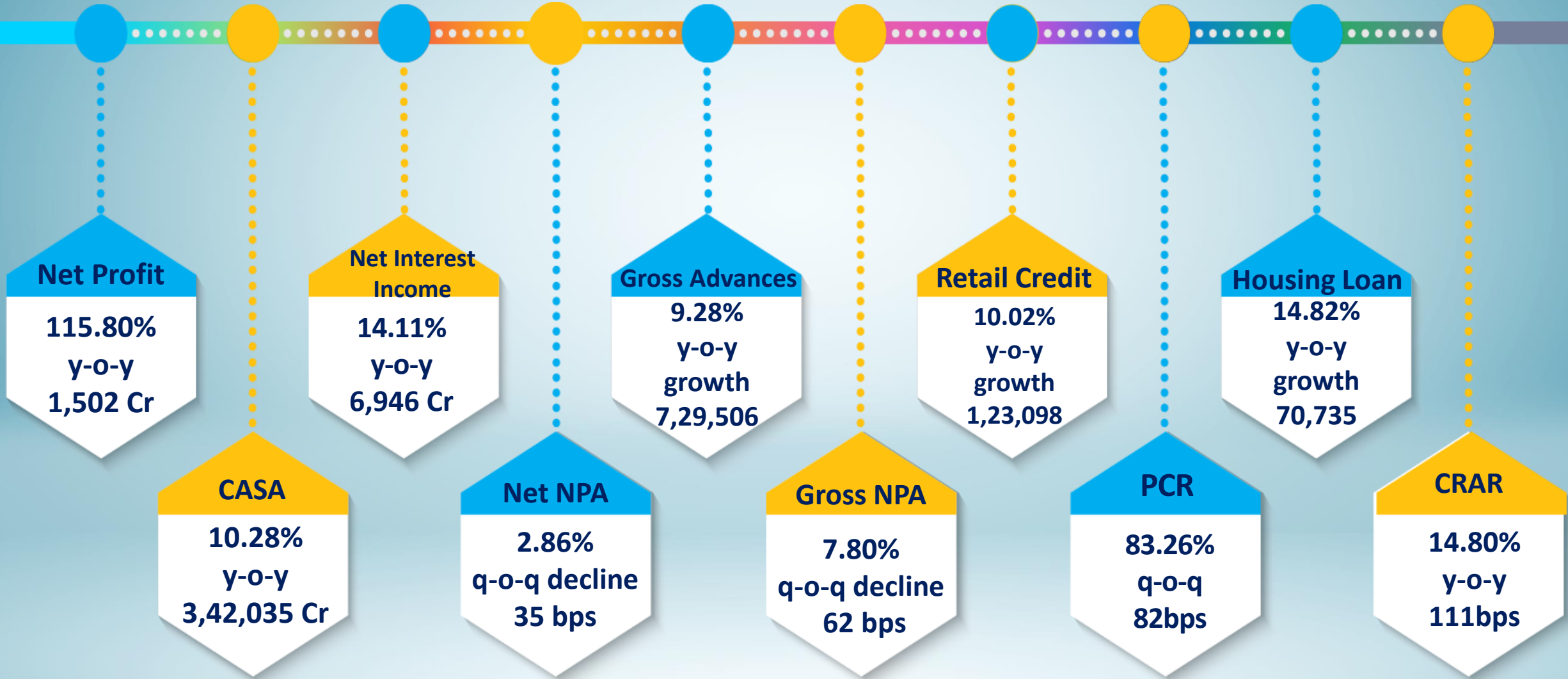
**VINAY MOHTA  
COMPANY SECRETARY**



# High-tech Banking Multi - dimensional excellence

## Financial Results: Q3(FY 2021-22)

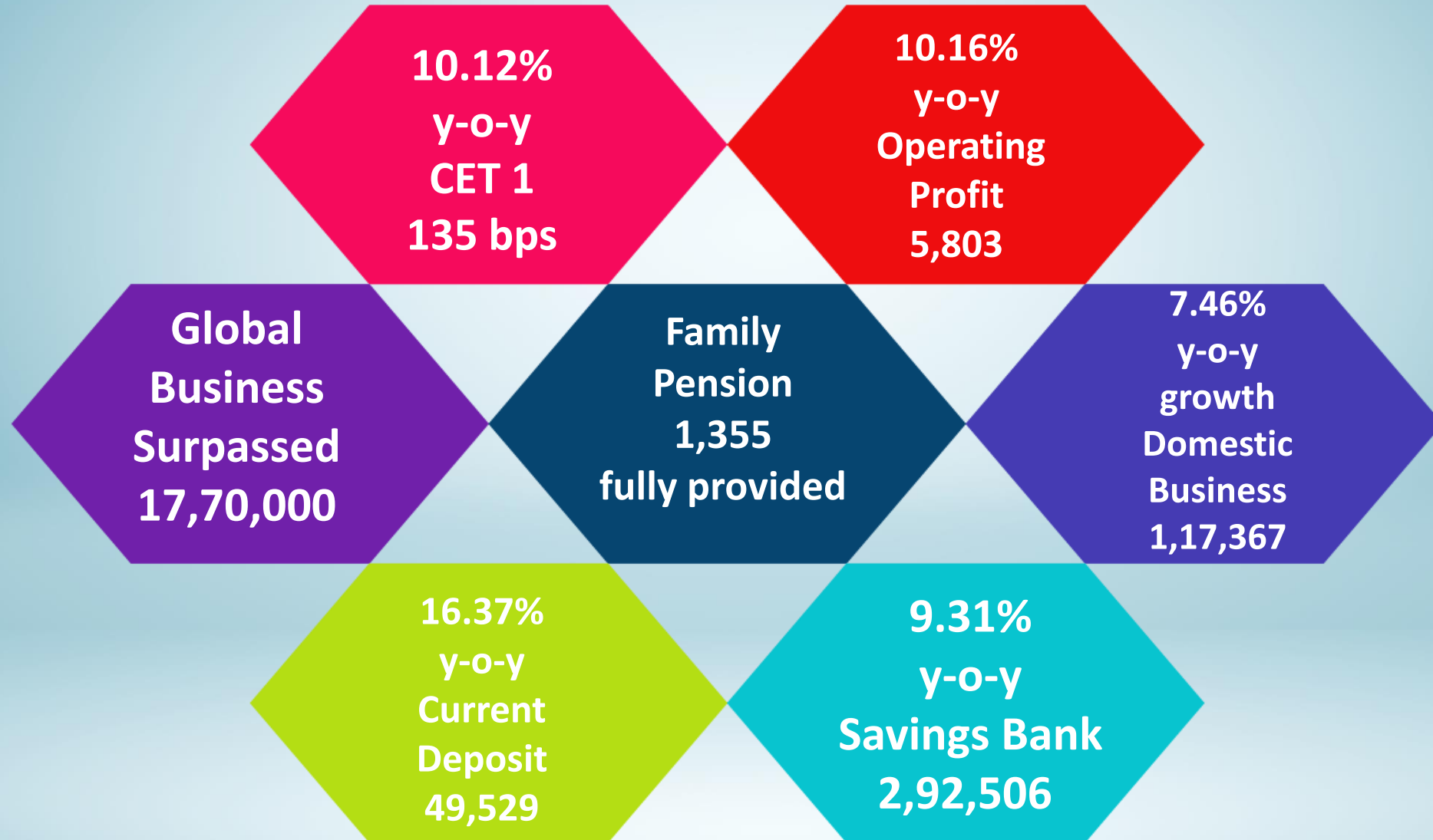
# Performance Highlights



# Key Highlights



₹ in Crore





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# Business Performance

The image features a hand in a dark suit jacket pointing upwards towards a bright, glowing white arrow. This central arrow is set against a background of a bar chart with several upward-pointing arrows of varying heights. A large, semi-transparent blue arrow graphic is overlaid on the left side of the image, pointing upwards and to the right. The overall color palette is dominated by blues and greys, with a bright white highlight on the arrow's tip.

# Business Performance



₹ in Crore

Parameters	Dec'20	Mar'21	Jun'21	Sep'21	Dec'21	Growth (%)	
						Q-o-Q	Y-o-Y
Global Gross Business	1640582	1686030	1706422	1719349	1772856	3.11	8.06
Domestic Gross Business	1573151	1615864	1631717	1643328	1690518	2.87	7.46
Overseas Gross Business	67431	70166	74705	76021	82338	8.31	22.11
Global Gross Advances	667561	675155	684585	686813	729506	6.22	9.28
Domestic Gross Advances	644826	652558	661236	662991	701859	5.86	8.84
Overseas Gross Advances	22735	22597	23349	23822	27647	16.06	21.61
Global Deposits	973021	1010875	1021837	1032536	1043350	1.05	7.23
Domestic Deposits	928325	963306	970481	980337	988659	0.85	6.5
Overseas Deposits	44696	47569	51356	52199	54691	4.77	22.36
Global C-D Ratio (%)	68.61	66.79	67	66.52	69.92	--	--

# Domestic Deposit Mix



₹ in Crore

Parameters	Dec'20	Mar'21	Jun'21	Sep'21	Dec'21	Growth (%)	
						Q-o-Q	Y-o-Y
Saving Deposits	267594	281525	289933	290469	292506	0.70	9.31
Current Deposits	42562	49131	42107	43994	49529	12.58	16.37
CASA Deposits	310156	330656	332040	334463	342035	2.26	10.28
Term Deposit	618169	632649	638441	645874	646624	0.12	4.60
Bulk Deposit	201231	212316	213495	216729	212547	(1.93)	5.62
Retail Deposit	416938	420333	424946	429145	434077	1.15	4.11
Total Domestic Deposit	928325	963305	970481	980337	988659	0.85	6.50
Global Deposits	973021	1010875	1021837	1032536	1043350	1.05	7.23



# Domestic Deposit & Retail Credit Mix



₹ in Crore

Parameters	Dec'20	Sep'21	Dec'21
CASA	310156	334463	342035
CASA(%)	33.41	34.12	34.60
Housing Loan	61607	67386	70735
Retail Loans	111883	119138	123098

- CASA increased by 10.28% y-o-y, improving the CASA Ratio by 119 bps
- Housing Loan increased by 14.82% y-o-y
- Retail Loans recorded a growth of 10.02% y-o-y

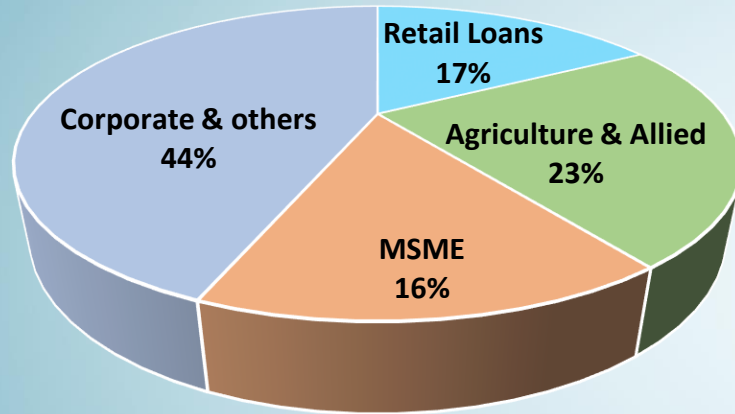
# Advances Mix



₹ in Crore

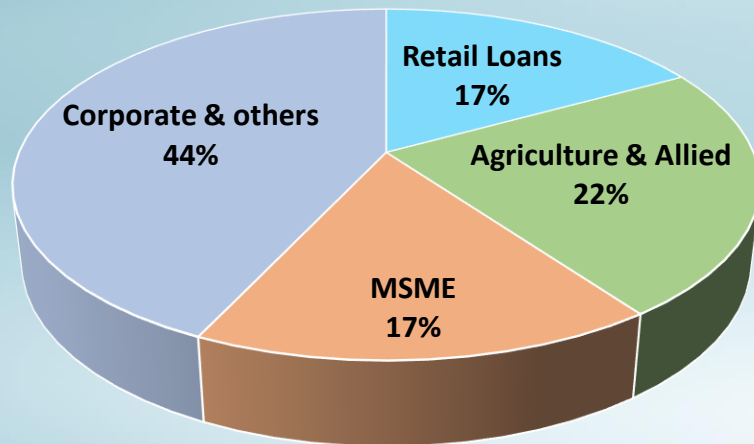
RAM: 56%

Dec'21



RAM: 56%

Dec'20



Parameters	Dec'20	Sep'21	Dec'21	Growth (%)	
				Q-o-Q	Y-o-Y
Retail	111883	119138	123098	3.32	10.02
Agriculture & Allied	150652	161632	168569	4.29	11.89
MSME	113718	110055	115180	4.66	1.29
RAM(%)	56	57	56	--	--
Corporate & others	291308	295988	322659	9.01	10.76
Domestic Gross Advances	644826	662991	701859	5.86	8.84
Global Gross Advance	667561	686813	729506	6.22	9.28



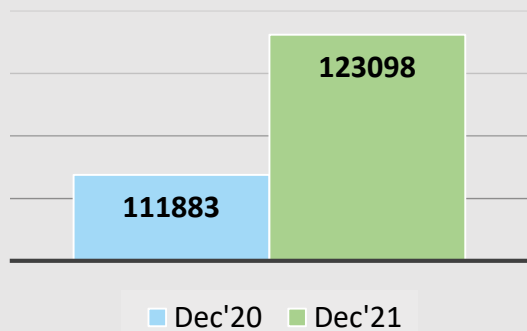
## Mandated Norms under Priority Sector

### Achieved the mandated norms in respect of:

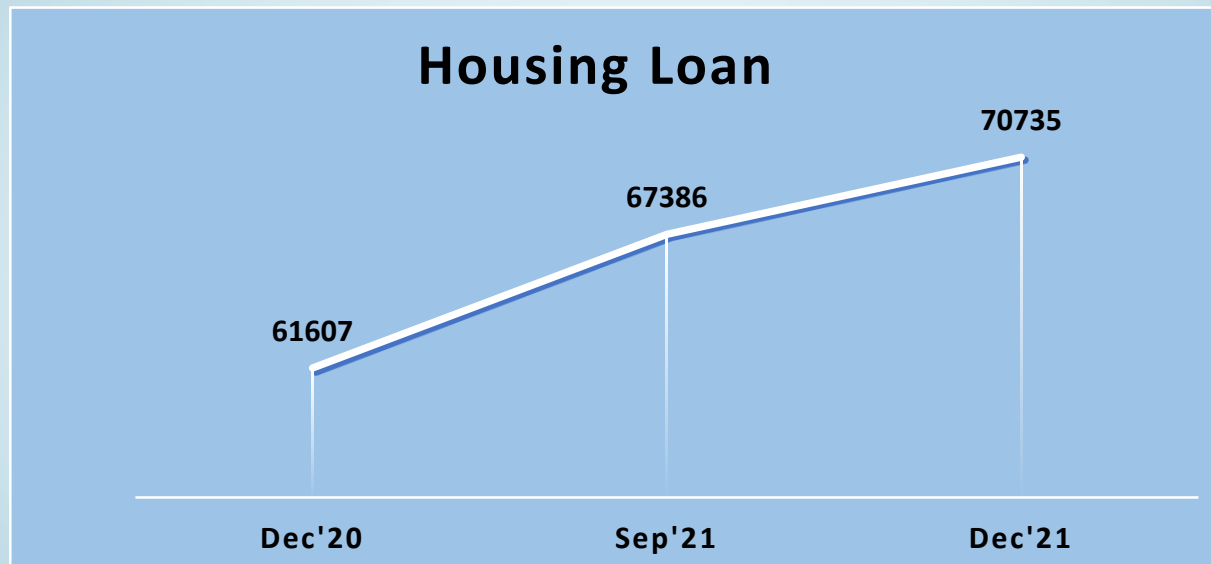
- Total Priority (48.33 % to ANBC against 40% norm, 55.05% prior to PSLC)
- Agriculture (21.55% to ANBC against 18% norm, 28.27% prior to PSLC)
- Small and Marginal Farmers (14.31% to ANBC against 9% norm, 21.04% prior to PSLC)
- Weaker Section (20.75% to ANBC against 11% norm, 27.47% prior to PSLC)
- Micro Enterprises (9.83% to ANBC against 7.50 norm)



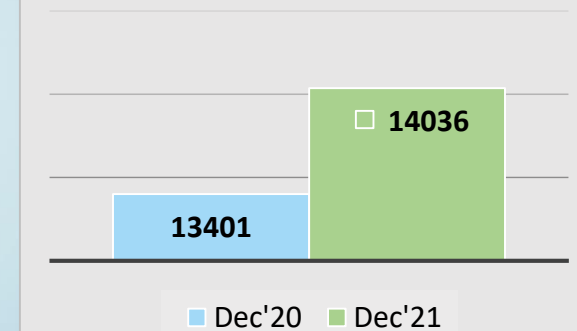
## Retail Loans



## Housing Loan



## Vehicle Loans



Parameters	Dec'20	Sep'21	Dec'21	Growth (%)	
				Q-o-Q	Y-o-Y
Housing Loans	61607	67386	70735	4.97	14.82
Vehicle Loans	13401	13697	14036	2.47	4.74
Education Loan	11917	12719	12965	1.93	8.79
Other Personal Loans	24958	25336	25362	0.10	1.62
Retail loans	111883	119138	123098	3.32	10.02



Sector/Scheme	Dec'20	Sep'21	Dec'21	Growth (in %)	
				Q-o-Q	Y-o-Y
Infrastructure	77607	91990	93316	1.44	20.24
NBFCs	81796	82142	105723	28.71	29.25
Textile	14660	17517	17415	(0.58)	18.79
Iron & Steel	19416	14802	14154	(4.38)	(27.10)
Commercial Real Estate	17087	15948	16083	0.85	(5.88)
Food Processing	14272	13051	13775	5.55	(3.48)
Engineering	12997	12105	12237	1.09	(5.85)
Petroleum, Coal products & Nuclear Fuels	9054	8503	8497	(0.07)	(6.15)
Construction	8554	8596	8710	1.33	1.82
Chemicals & Chemical Products	6246	5479	5593	2.08	(10.45)



**Guaranteed Emergency Credit Line**  
No. of Loans – 570667  
Total Amount disbursed – Rs 16450 Cr



**PM SVANidhi**  
No. of Loans – 189263  
Total Amount disbursed – Rs 193 Cr



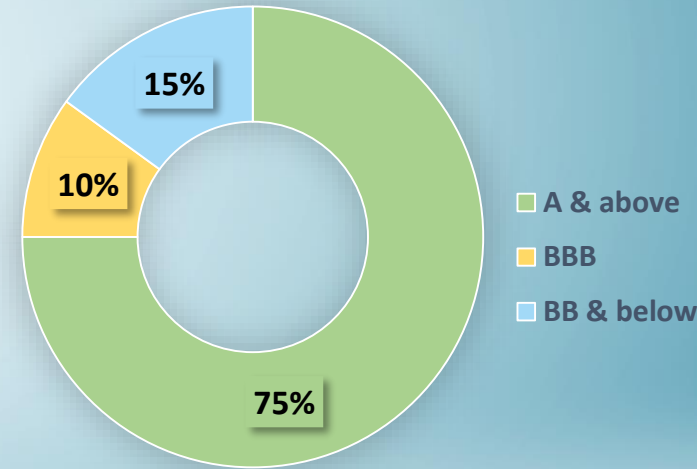
**Health Care Sector**  
No. of Loans Sanctioned – 83292  
Total Amount Sanctioned – Rs 3021 Cr  
No of Loans Disbursed - 81507  
Total Amount Disbursed – Rs 2211 Cr

# Rating Profile



External Rating - Wise Distribution of Domestic Advances above Rs. 25 crore						
(% of Total rated loan book above Rs 25 crore)						
External Rating	Dec'20		Sep'21		Dec'21	
	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	128073	65	143784	70	174693	75
BBB	34113	17	27543	13	22777	10
BB and below	34554	18	34823	17	36601	15
<b>Total</b>	<b>196740</b>	<b>100</b>	<b>206150</b>	<b>100</b>	<b>234071</b>	<b>100</b>

External Rating - Wise Distribution of Domestic Corporate Advances



PSU PSE Customers (Dec'21)		(Rs in Crore)
Central Govt. Guarantee	State Govt. Guarantee	
4973	45356	



Rating Profile of Standard NBFC Domestic Exposure						
	December 2020		September 2021		December 2021	
External Rating	Exposure	% Share	Exposure	% Share	Exposure	% Share
A and above	76519	94	86106	97	103583	98
BBB	1163	1	1528	2	1615	1
BB and below	3895	5	728	1	525	1
<b>Total</b>	<b>81577</b>	<b>100</b>	<b>88362</b>	<b>100</b>	<b>105723</b>	<b>100</b>



The background features a dark blue grid pattern. Overlaid on this are several thick, stylized arrows in shades of blue and yellow, pointing generally upwards and to the right. The arrows vary in size and are layered, creating a sense of depth and movement. On the right side, the text 'Financial Performance' is written in a clean, white, sans-serif font. The overall aesthetic is professional and modern, typical of a corporate presentation.

# Financial Performance

# Total Income



₹ in Crore

Parameters	Quarterly							Cumulative		
	Dec'20	Mar'21	Jun'21	Sep'21	Dec'21	Growth Q-o-Q(%)	Growth Y-o-Y(%)	Dec'20	Dec'21	Growth(%)
<b>Interest Income</b>	<b>17212</b>	<b>16316</b>	<b>16785</b>	<b>17063</b>	<b>17701</b>	<b>3.74</b>	<b>2.84</b>	<b>52942</b>	<b>51549</b>	<b>(2.63)</b>
Interest on Advances	12447	11747	12026	12164	12915	6.17	3.76	38658	37105	(4.02)
Interest on Investments	4355	4061	4163	4218	4022	(4.65)	(7.65)	12816	12403	(3.22)
Other Interest Income	410	508	596	681	764	12.19	86.34	1468	2041	39.03
<b>Non-Interest Income</b>	<b>4153</b>	<b>4725</b>	<b>4155</b>	<b>4268</b>	<b>3612</b>	<b>(15.37)</b>	<b>(13.03)</b>	<b>10222</b>	<b>12035</b>	<b>17.74</b>
Fee Based Income	1323	1770	1337	1463	1421	(2.87)	7.41	3473	4221	21.54
Trading Income	1510	178	617	1133	320	(71.76)	(78.81)	2800	2070	(26.07)
Recovery in Written off a/cs	603	1721	600	584	770	31.85	27.69	1311	1954	49.05
Others	717	1056	1601	1088	1101	1.19	53.56	2638	3790	43.67
<b>Total Income</b>	<b>21365</b>	<b>21041</b>	<b>20940</b>	<b>21331</b>	<b>21313</b>	<b>(0.08)</b>	<b>(0.24)</b>	<b>63164</b>	<b>63584</b>	<b>0.66</b>

# Non-Interest Income



₹ in Crore

Parameters	Quarterly							Cumulative		
	Dec'20	Mar'21	Jun'21	Sep'21	Dec'21	Growth Q-o-Q(%)	Growth Y-o-Y(%)	Dec'20	Dec'21	Growth(%)
<b>Fee Based Income (i+ii+iii)</b>	<b>1323</b>	<b>1770</b>	<b>1337</b>	<b>1463</b>	<b>1421</b>	<b>(2.87)</b>	<b>7.41</b>	<b>3473</b>	<b>4221</b>	<b>21.54</b>
Commission Exchange & Brokerage (i)	275	322	263	263	311	18.25	13.09	824	837	1.58
Service Charges (ii)	793	896	640	804	784	(2.49)	(1.13)	1910	2228	16.65
Miscellaneous (iii)	255	552	434	396	326	(17.68)	27.84	739	1156	56.43
<b>Treasury Income</b>	<b>1896</b>	<b>826</b>	<b>1265</b>	<b>1754</b>	<b>1049</b>	<b>(40.19)</b>	<b>(44.67)</b>	<b>4106</b>	<b>4068</b>	<b>(0.93)</b>
Profit on Sale of Investments	1395	178	617	1133	320	(71.76)	(77.06)	2818	2070	(26.54)
Profit on Exchange Transactions	499	616	647	599	710	18.53	42.28	1266	1956	54.50
Dividend Income	2	32	1	22	19	(13.64)	850.00	22	42	90.91
Recoveries in Written Off A/cs	603	1721	600	584	770	31.85	27.69	1311	1954	49.05
Other Receipts( PSLC & Others)	331	408	953	467	372	(20.34)	12.39	1332	1792	34.53
<b>Total Non-Interest Income</b>	<b>4153</b>	<b>4725</b>	<b>4155</b>	<b>4268</b>	<b>3612</b>	<b>(15.37)</b>	<b>(13.03)</b>	<b>10222</b>	<b>12035</b>	<b>17.74</b>

# Total Expense



₹ in Crore

Parameters	Quarterly							Cumulative		
	Dec'20	Mar'21	Jun'21	Sep'21	Dec'21	Growth Q-o-Q(%)	Growth Y-o-Y(%)	Dec'20	Dec'21	Growth(%)
<b>Interest Expenses</b>	11125	10727	10625	10790	10755	(0.32)	(3.33)	34451	32170	(6.62)
Interest Paid on Deposits	10430	9973	9882	9984	9840	(1.44)	(5.66)	32124	29706	(7.53)
Other Interests	695	754	743	806	915	13.52	31.65	2327	2464	5.89
<b>Operating Expenses</b>	4972	5094	4834	4937	4755	(3.69)	(4.36)	14244	14526	1.98
Staff Cost	3183	3267	3365	3138	2973	(5.26)	(6.60)	9423	9476	0.56
Other Operating Expenses	1789	1827	1469	1799	1782	(0.94)	(0.39)	4821	5050	4.75
<b>Total Expenses</b>	16097	15821	15459	15727	15510	(1.38)	(3.65)	48695	46696	(4.11)

# Financials at a Glance



₹ in Crore

Parameters	Quarterly							Cumulative		
	Dec'20	Mar'21	Jun'21	Sep'21	Dec'21	Growth Q-o-Q(%)	Growth Y-o-Y(%)	Dec'20	Dec'21	Growth(%)
Net Interest Income	6087	5589	6160	6273	6946	10.73	14.11	18491	19379	4.80
Total Interest Income	17212	16316	16785	17063	17701	3.74	2.84	52942	51549	(2.63)
Total Interest Expenses	11125	10727	10625	10790	10755	(0.32)	(3.33)	34451	32170	(6.62)
Total Income	21365	21041	20940	21331	21313	(0.08)	(0.24)	63164	63584	0.66
Total Expenditure	16097	15821	15459	15727	15510	(1.38)	(3.65)	48695	46696	(4.11)
Operating Profit	5268	5220	5481	5604	5803	3.55	10.16	14469	16888	16.72
Provisions	4572	4210	4304	4271	2946	(31.02)	(35.56)	12923	12876	(0.36)
Extraordinary Item	--	--	--	--	1355	--	--	--	1355	--
Net Profit	696	1010	1177	1333	1502	12.68	115.80	1546	4012	159.51



Parameters	Quarterly							Cumulative		
	Dec'20	Mar'21	Jun'21	Sep'21	Dec'21	Growth Q-o-Q(%)	Growth Y-o-Y (%)	Dec'20	Dec'21	Growth(%)
<b>Total Provision</b>	<b>4572</b>	<b>4210</b>	<b>4304</b>	<b>4271</b>	<b>2946</b>	<b>(31.02)</b>	<b>(35.56)</b>	<b>12923</b>	<b>11521</b>	<b>(10.85)</b>
NPAs	2657	4428	2335	2678	2705	1.01	1.81	9740	7718	(20.76)
Standard Asset	186	(989)	0	(12)	2	(116.67)	(98.92)	990	(10.00)	(101.01)
Non Performing Investment	68	(244)	(220)	220	(56.00)	(125.45)	(182.35)	351	(56.00)	(115.95)
Income Tax	361	558	845	910	701	(22.97)	94.18	592	2456	314.86
Others	1300	457	1344	475	(406)	(185.47)	(131.23)	1250	1413	13.04

# Key Ratios



(%)

Ratios	Dec'20		Mar'21		Sep'21		Dec'21	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	0.24	0.19	0.36	0.23	0.47	0.43	0.52	0.45
Return on Net-worth	7.30	5.43	10.76	6.71	12.36	11.58	13.52	12.10
Cost to Income	48.56	49.61	49.39	49.55	48.07	46.84	45.04	46.24
CD Ratio	68.61	68.61	66.79	66.79	66.52	66.52	69.92	69.92
EPS (Annualized)	18.44	13.98	24.00	16.91	29.86	31.05	32.85	30.85
Book Value (In Rs)	238.59	238.59	241.78	241.78	255.16	255.16	265.15	265.15
NIM	2.71	2.80	2.50	2.75	2.77	2.71	2.83	2.79

# Key Ratios – 9 M FY22



### Cost Of Deposits (%)



### Cost Of Funds (%)



### Yield on Advances(%)



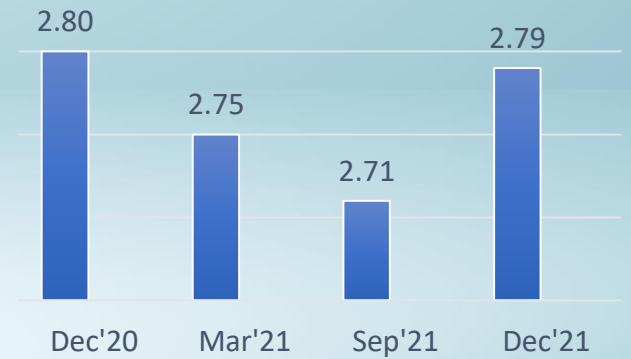
### Yield on Funds(%)



### Yield on Investments(%)



### NIM(%)





# Investments





Sl.	Parameters	Dec'20	Sep'21	Dec'21
(1)	Domestic Investments	271435	286227	277977
(a)	SLR	227534	243153	233729
(b)	Non SLR	43901	43074	44248
	SLR as % to Dom. Investments	83.83%	84.95%	84.08%
(i)	Held To Maturity (HTM)	204838	213465	225888
(ii)	Available For Sale (AFS)	66295	72638	51965
(iii)	Held For Trading (HFT)	302	124	124
(2)	Investment by Overseas Branches	3161	2105	1943
(3)	Total Gross Investment (1+3)	274596	288332	279920
	HTM To Investment (%)	75.46%	74.57%	81.26%

# Non SLR Portfolio



₹ in Crore

Parameters	Dec'20	Sep'21	Dec'21	% Share (Dec'21)	Y-o-Y Variation	
					Amount	%
PSU Bonds	4606	4425	4666	10.55	60	1.30
Corporate and Other Bonds	8098	9423	10019	22.64	1921	23.72
Special Govt. Sec excl. Recap Bonds	3010	2590	2571	5.81	(439)	(14.58)
CG Recap. Bond	18238	18238	18238	41.22	0	0.00
Share of PSU/Corporate/Others	4420	4242	4194	9.48	(226)	(5.11)
Venture Capital Fund	308	319	333	0.75	25	8.12
Regional Rural Bank	67	67	67	0.15	0	0.00
Security Receipts	2713	2651	2553	5.77	(160)	(5.90)
Subsidiaries JV	887	888	888	2.01	1	0.11
Other	1554	231	719	1.62	(835)	(53.73)
<b>Total Non SLR Investment</b>	<b>43901</b>	<b>43074</b>	<b>44248</b>	<b>100</b>	<b>347</b>	<b>0.79</b>

# Asset Quality



# Asset Quality Ratios



Parameters	Dec'20	Sep'21	Dec'21
Gross NPA	49789	57853	56893
Gross NPA (%)	7.46	8.42	7.80
Net NPA	16774	20862	19819
Net NPA (%)	2.64	3.21	2.86
Provision Coverage Ratio (%)	84.89	82.44	83.26
Credit Cost (%)	2.14	1.98	1.75
Slippage Ratio (%)	0.07	1.04	0.43

# Movement of NPA



₹ in Crore

Parameters	Dec'20	Sep'21	Dec'21
NPA as at the beginning of the period	53438	58215	57853
-Cash Recovery towards Book Liability(i)	2003	3002	1796
-Up-gradation (ii)	774	2671	1108
-Write Off (iii)	1380	1585	1348
<b>Total Reduction (i+ii+iii)</b>	<b>4157</b>	<b>7258</b>	<b>4252</b>
Fresh Addition	508	6896	3292
-Fresh Slippages	395	6525	2699
-Debits in existing NPA A/c	113	371	593
Gross NPAs at end of the period	49789	57853	56893
Eligible Deductions incl. Provisions	33015	36991	37074
<b>Net NPAs</b>	<b>16774</b>	<b>20862</b>	<b>19819</b>
Recoveries in Written Off A/c	890	715	859
<b>Total Cash recovery including Recovery in Written off A/cs</b>	<b>2893</b>	<b>3717</b>	<b>2784</b>

# NPA Classification: Sector Wise



₹ in Crore

Parameters	Dec'20	Sep'21	Dec'21	Advance O/s (Dec'21)	GNPA (%)
Domestic Gross NPA	44318	52494	52017	701859	7.41
Global Gross NPA	49789	57853	56893	729506	7.80
Retail	1573	1605	1613	123523	1.30
Agriculture & Allied	7889	9236	9307	168569	5.52
MSME	9353	15023	15067	115180	13.08
Corporate & Others	30974	31989	30906	322234	9.59



Parameters	Dec'20	Sep'21	Dec'21	Advance O/s (Dec'21)	GNPA (%)
<b>Total Retail NPA</b>	<b>1573</b>	<b>1605</b>	<b>1613</b>	<b>123098</b>	<b>1.31</b>
Housing Loans	748	656	636	70735	0.90
Vehicle Loans	238	265	261	14036	1.86
Education Loan	123	223	275	12965	2.12
Other Personal Loans	464	461	441	25362	1.74



# NPA Classification : Industry wise



₹ in Crore

Sector/Scheme	Dec'20	Sep'21	Dec'21	GNPA (%)
Infrastructure	7623	8960	9452	10.12
Iron & Steel	1245	961	1016	7.18
Textile	944	1282	1456	8.36
Food Processing	1523	1154	1319	9.57
Engineering	126	828	830	6.78

# Resolution Framework for COVID-19



₹ in Crore

Sector	No. of accounts restructured under RBI Resolution Framework in actuals (A)	Liability (B)	Total amount received subsequent to restructure (C)	Out of (C), total prepaid amount, i.e, paid before due date	Recovery Percentage(%)
<b>RESOLUTION FRAMEWORK COVID-19 : 1.0</b>					
Personal Loans	4832	596	24	5	
Corporate	25	4287	56	50	
MSME	1	31	1	0	
Others	9139	153	10	1	
<b>TOTAL</b>	<b>13997</b>	<b>5067</b>	<b>91</b>	<b>56</b>	
<b>RESOLUTION FRAMEWORK COVID-19 : 2.0</b>					
Agriculture (Allied Activities)	44695	1495	76	47	55.08%
Retail	173812	11141	534	377	76.21%
Small Business-MSME	76874	1130	48	18	77.33%
Small Business-Others	6029	432	56	28	84.77%
<b>TOTAL</b>	<b>301410</b>	<b>14198</b>	<b>714</b>	<b>470</b>	<b>74.34%</b>

# Special Mention Accounts (SMA)



₹ in Crore

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

Parameters	Dec'20			Dec'21		
	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances
SMA 2	316	10370	1.3	218	2422	0.28
SMA 1	244	6985	0.87	199	3377	0.39
<b>TOTAL SMA 1 &amp; 2</b>	<b>560</b>	<b>17355</b>	<b>2.17</b>	<b>417</b>	<b>5799</b>	<b>0.67</b>
SMA 0	386	11617	1.45	356	9179	1.08
<b>TOTAL</b>	<b>946</b>	<b>28972</b>	<b>3.63</b>	<b>773</b>	<b>14978</b>	<b>1.76</b>
<b>SMA 0,1 &amp; 2% TO GROSS ADVANCES</b>		<b>3.63</b>			<b>1.76</b>	

# Accounts referred to NCLT



₹ in Crore

Parameters	As on 31.12.2020				As on 31.12.2021			
	No of Accounts	Book Liability	Provision	Provision Coverage	No of Accounts	Book Liability	Provision	Provision Coverage
1st List - RBI	7	7821	7821	100%	6	2355	2355	100%
2nd List – RBI	17	6132	6068	99%	14	5554	5519	99%
<b>Total RBI 1 &amp; 2</b>	<b>24</b>	<b>13953</b>	<b>13889</b>	<b>99%</b>	<b>20</b>	<b>7909</b>	<b>7874</b>	<b>99%</b>
Others	370	38574	34360	89%	370	38478	34988	91%
<b>Total</b>	<b>394</b>	<b>52527</b>	<b>48249</b>	<b>92%</b>	<b>390</b>	<b>46387</b>	<b>42862</b>	<b>92%</b>

## NCLT Resolution Status

	Cumulative Recovery (Fy 2021-22)		Q3'21		Q3'22	
	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
Through Resolution	23	2119	6	211	9	251
Under Liquidation	57	165	12	76	32	81
<b>Total</b>	<b>80</b>	<b>2284</b>	<b>18</b>	<b>287</b>	<b>41</b>	<b>332</b>

# Capital and Shareholding

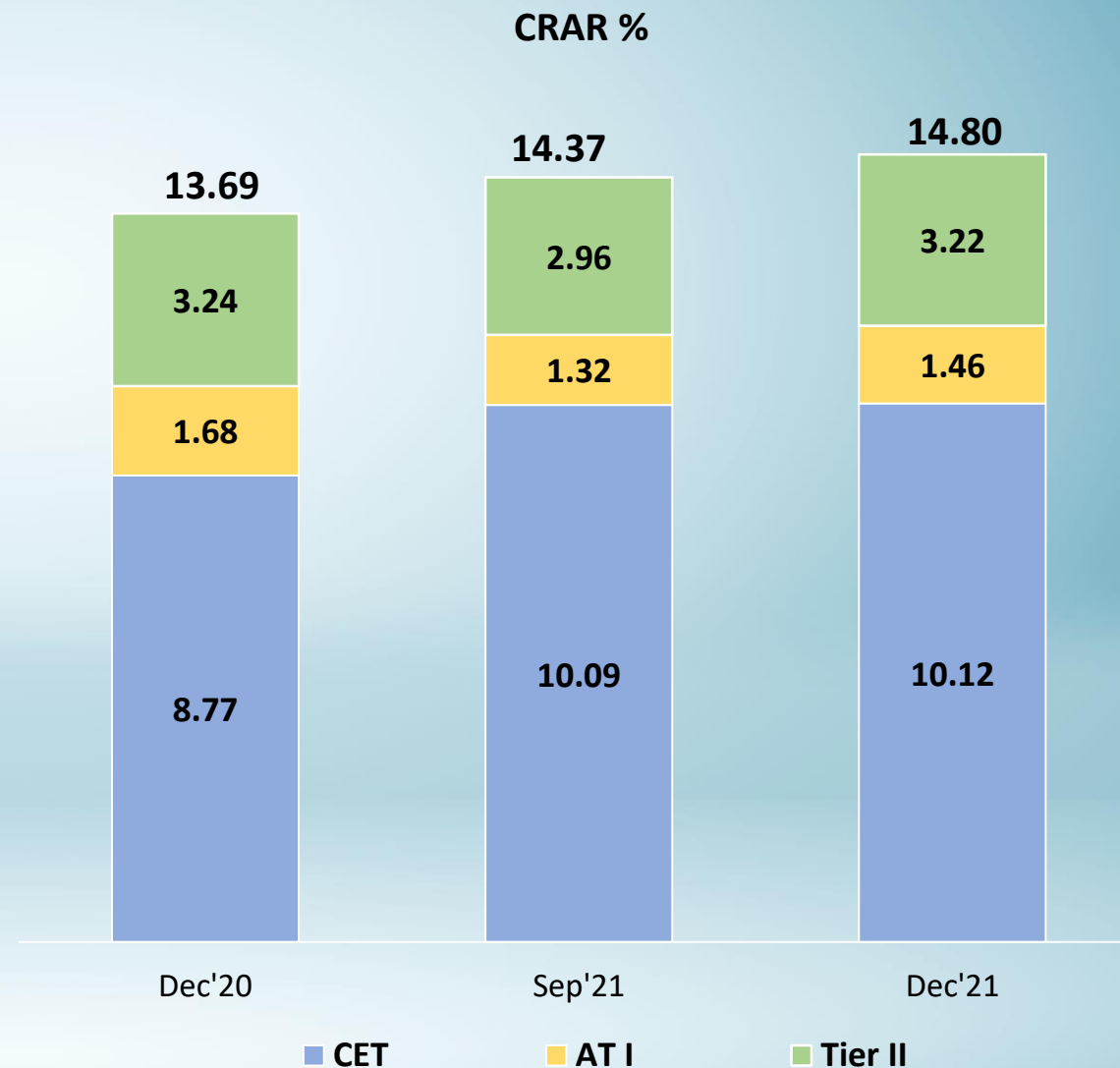


# Capital Funds (Basel III)

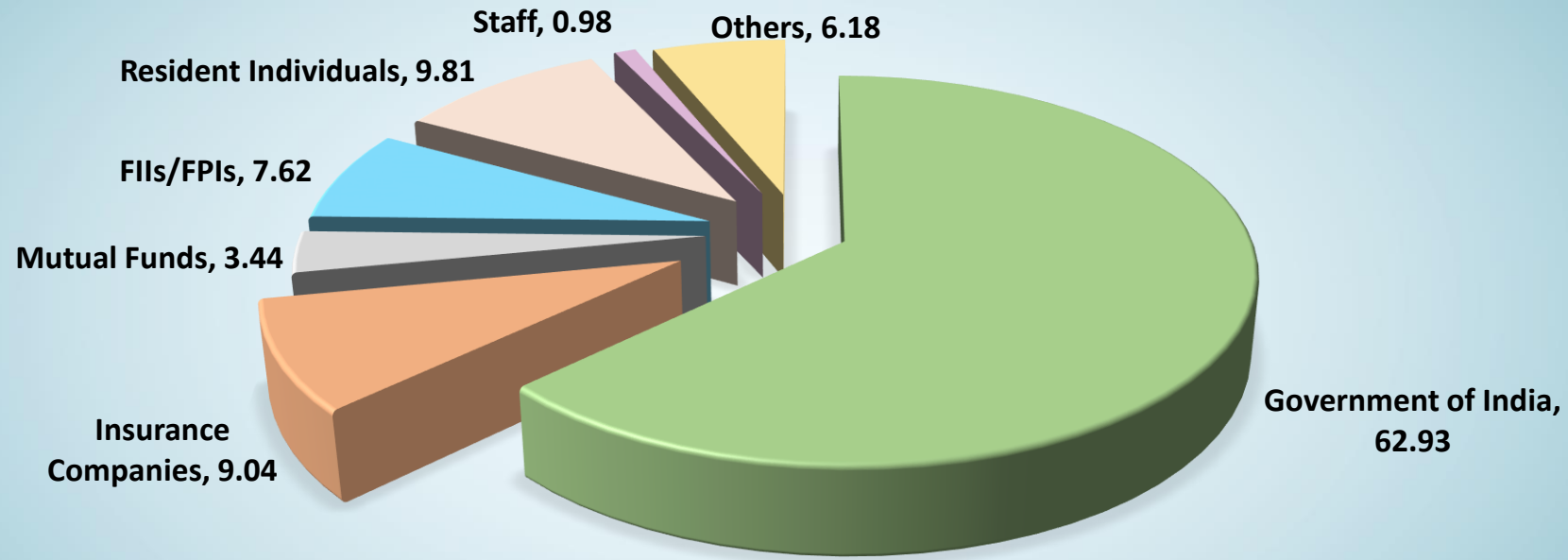


₹ in Crore

Parameters	Dec'21	Sep'21	Dec'20
Tier I	62525	59729	53048
Common Equity	54639	52843	44482
Additional Tier I	7886	6886	8566
Tier II	17346	15497	16427
<b>Total (Tier I+II)</b>	<b>79871</b>	<b>75226</b>	<b>69475</b>
Risk-weighted Assets	539822	523602	507534
Gross Advances	729506	686813	667561
RWA to Gross Advances (%)	74.00	76.23	76.03
Tier I (%)	11.58	11.41	10.45
Common Equity (%)	10.12	10.09	8.77
Additional Tier I (%)	1.46	1.32	1.68
Tier II (%)	3.22	2.96	3.24
<b>Total (Tier I+II) %</b>	<b>14.80</b>	<b>14.37</b>	<b>13.69</b>



# Shareholding Pattern as on Dec 31<sup>st</sup>,2021 & Capital Raised



Capital Raised during the Quarter and FY			
Particulars	Board Approved	Raised	
		Q3	FY
EQUITY(QIP)	2500	--	2500
AT-1	4000	3000	3000
TIER II	2500	2500	2500
<b>Total</b>	<b>9000</b>	<b>5500</b>	<b>8000</b>

A close-up photograph of a person's hands, wearing a dark suit jacket and a white shirt, holding a large pile of gold coins. A small, lush green tree is growing out of the coins. The image is overlaid with a semi-transparent blue and yellow graphic that resembles a stylized tree or a large letter 'A'.

# Environmental, Social & Governance



# Environmental, Social & Governance ( ESG) Practices



## Environmental

- Bank has installed Roof Top Solar Panel Bank owned buildings pan India. Further Bank proposes to install Solar Panel of more than 2000KWp capacity by 31<sup>st</sup> March 2022.
- In case of construction of new buildings, Bank is ensuring GRIHA Star rating.
- Bank is replacing all the conventional lighting with LED Light fittings. Bank is also procuring only BEE star rated equipment's like Air conditioner, Air purifiers etc.
- Further, Bank has a policy on Restrictions on grant of financial assistance to Industries producing/consuming Ozone Depleting Substances.



## Social

- Bank has spent under CSR activities for various sectors like Health, Poverty & Nutrition, Education, CBCRDT, Scholarships for Girl Child.
- Bank has 39 RSETIs and 27 RUDSETIs across the country for imparting training to unemployed youth in Rural Centers.
- Bank has also established Artisans Training Institutes and Institutes for Information Technology wherein the youth are given training.



## Governance

- The Bank has in place a fair, transparent & accountable Corporate Governance structure across its hierarchy to safeguard the interests of all stakeholders.
- There is an effective mechanism, supported by strong policies to supervise the Executive Management and oversee the critical functions of the Bank.
- There is an effective grievance redressal mechanism for customer to address their concerns.
- Bank has developed a system based Canara Public Grievance Redressal System( CPGRS) for the Customers to address the concerns



# Distribution Network

# Digital Footprint



**Debit Card Outstanding (NOs in Crores)**



**Credit Card Outstanding**



**Mobile Banking Registrations (NOs in Lakhs)**



**e Transactions (Nos in Crores)**

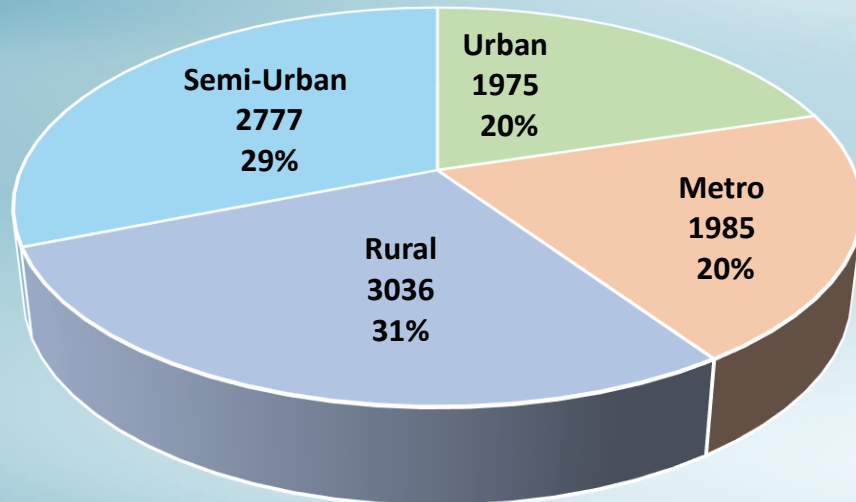


**BHIM QR Codes**



Parameters	Dec'20	Sep'21	Dec'21
General Branches(a)	9870	9057	9007
Specialised Branches(b)	621	743	766
<b>Total Domestic Branches(a+b)</b>	<b>10491</b>	<b>9800</b>	<b>9773</b>
Overseas Branches	5	4	4
BC Points	9242	8938	8906
<b>Total Banking Outlets</b>	<b>19738</b>	<b>18742</b>	<b>18686</b>
ATM	12285	10988	10832
Recycler	688	1372	1389

## Presence across Urban and Rural areas Dec'21



## 4 International Branches

- New York
- London
- Hong Kong
- Dubai

# Subsidiaries, Associates & Joint Ventures



₹ in Crore

Name of the Entity	Holding(%)	Profit after Tax(Our Share)	
		Dec'20	Dec'21
<b>SUBSIDIARIES</b>			
Canara Robeco Asset Management Company Ltd.	51	12.35	21.24
Canara Bank Securities Ltd.	100	11.31	15.40
Canara Bank (Tanzania) Ltd.	100	4.58	6.51
Canbank Computer Services Ltd.	69.14	1.81	1.94
Canbank Venture Capital Fund Ltd.	100	2.63	1.21
Synd Bank Services Ltd	100	0.35	0.56
Canbank Financial Services Ltd.	100	0.05	6.56
Canbank Factors Ltd.	70	0.90	5.25
Canara HSBC OBC Life Insurance Company Ltd.	51	26.19	(35.09)
Can Fin Homes Ltd.	30	106.01	104.45
Andhra Pragathi Grameena Bank	35	76.35	124.76
Karnataka Gramin Bank	35	(66.92)	10.27
Kerala Gramin Bank	35	(22.27)	17.42
Karnataka Vikas Grameena Bank	35	2.93	14.31
Commercial Indo Bank LLC, Moscow (JV with SBI)	40	2.25	1.66

# Goals for Mar 2022

₹ in Crore



Parameters	Guidance (31.03.2022)	Actuals as on 31.12.2021	
Business Growth (Global)	7.90%	8.06%	
Advances Growth (Global)	7.50%	9.28%	
Deposits Growth (Global)	8.20%	7.23%	
CASA (Domestic CASA to Domestic Deposit)	36.50%	34.60%	
NIM (Global) (Annualized)	2.75%	2.79%	
Gross NPA (Global)	7.90%	7.80%	
Net NPA (Global)	2.80%	2.86%	
PCR (Global)	83.95%	83.26%	
Slippage Ratio (Global) (Annualized)	2.25%	0.43%	
Credit Cost (Global)(Annualized)	2.10%	1.75%	
Return on Equity( RoE)	11.00%	12.10%	
Earning per share ( EPS) ( Annualized)	28	30.85	
Return on Average Assets ( RoA)	0.40%	0.45%	
Capital Raising Plan	Particulars	FY 2021-22	Raised during FY2021-22
	QIP Equity	2500	2500
	Additional Tier-I Bonds	4000	3000
	Tier-II Bonds	2500	2500
	Total	9000	8000



**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.*