



Ref.: SD:577/578/11/12::2023-24

24.01.2024

<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 - 400 051 Scrip Code: CANBK</b>
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**Sub: Investor Presentation / Performance Highlights - Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Third Quarter & Nine Months, ended 31.12.2023.**

We herewith enclose a copy of Investor Presentation / Performance Highlights on the Unaudited (Reviewed) Financial Results (Standalone and Consolidated) for the Third Quarter & Nine Months, ended 31.12.2023.

This is for your information & records.

**Yours faithfully,**

**SANTOSH KUMAR BARIK  
COMPANY SECRETARY**



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Financial Results: Q3 (FY 2023-24)

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भारत सरकार का उपक्रम

Canara Bank   
A Government of India Undertaking  
Together We Can



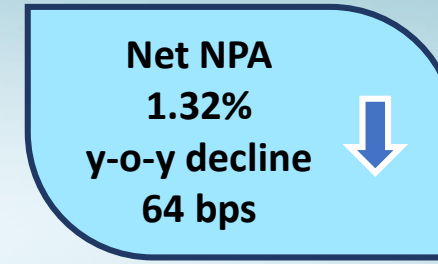
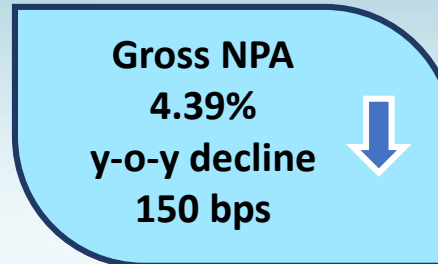
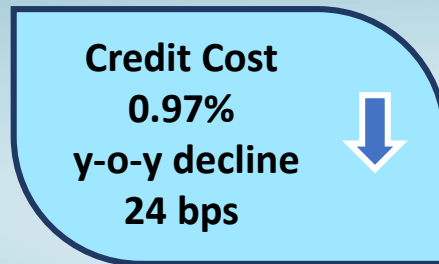
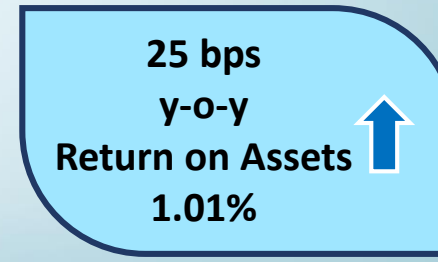
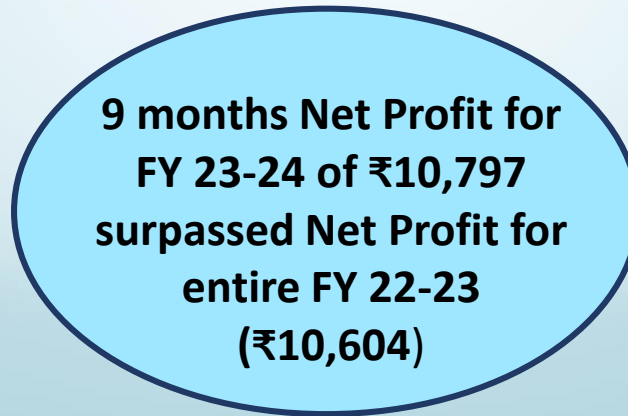
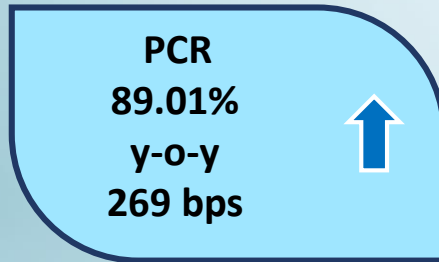
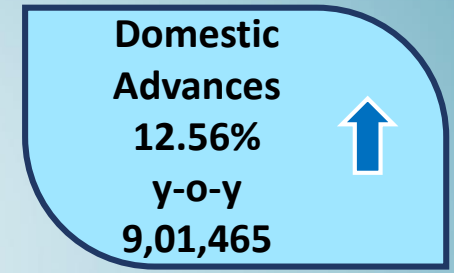
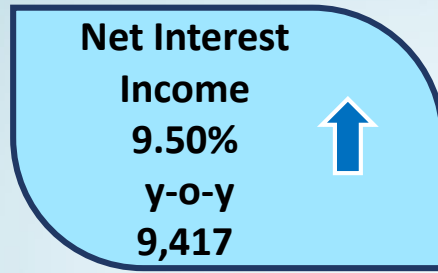
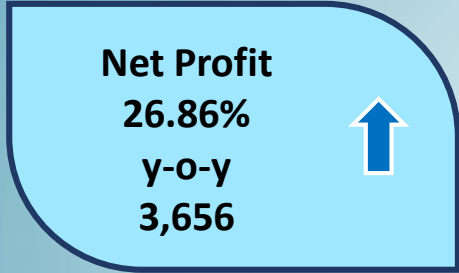
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# Performance Highlights



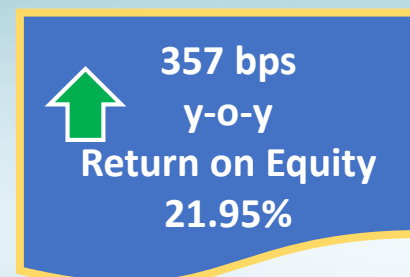
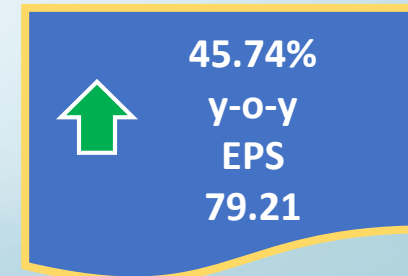
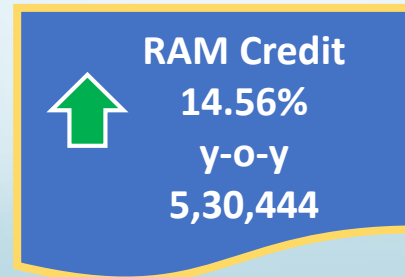
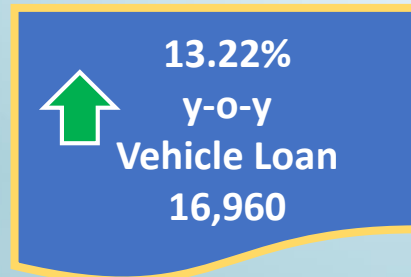
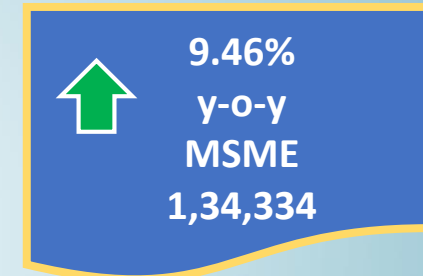
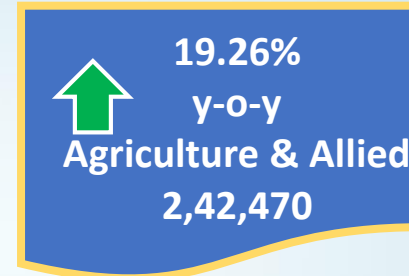
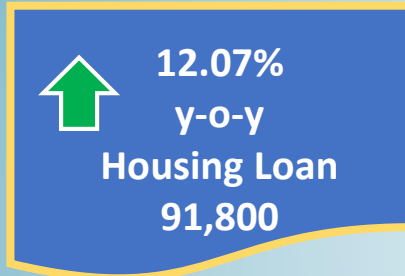
₹ in Crore



# Key Highlights



₹ in Crore



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# Business Performance



# Business Performance



₹ in Crore

Parameters	Dec'22	Mar'23	June'23	Sep'23	Dec'23	Growth (%)	
						Q-o-Q	Y-o-Y
Global Gross Business	2014443	2042001	2080141	2156181	2213360	2.65	9.87
Domestic Gross Business	1880607	1912508	1947569	2021650	2068313	2.31	9.98
Overseas Gross Business	133836	129493	132572	134531	145047	7.82	8.38
Global Gross Advances	850973	862782	887671	923966	950430	2.86	11.69
Domestic Gross Advances	800907	817762	843063	878256	901465	2.64	12.56
Overseas Gross Advances	50066	45020	44608	45710	48965	7.12	(2.20)
Global Deposits	1163470	1179219	1192470	1232215	1262930	2.49	8.55
Domestic Deposits	1079700	1094746	1104506	1143394	1166848	2.05	8.07
Overseas Deposits	83770	84473	87964	88821	96082	8.17	14.70
Global C-D Ratio (%)	73.14	73.17	74.44	74.98	75.26	--	--

# Domestic Deposit Mix



₹ in Crore

Parameters	Dec'22	Mar'23	Jun'23	Sep'23	Dec'23	Growth (%)	
						Q-o-Q	Y-o-Y
Saving Deposits	310547	318818	320628	323021	324027	0.31	4.34
Current Deposits	40943	47654	43836	44593	45229	1.43	10.47
CASA Deposits	351490	366472	364464	367614	369256	0.45	5.05
Term Deposit	728210	728274	740042	775780	797592	2.81	9.53
Retail Term Deposit	463083	461737	466162	480396	490493	2.10	5.92
Total Domestic Deposit	1079700	1094746	1104506	1143394	1166848	2.05	8.07
Global Deposits	1163470	1179219	1192470	1232215	1262930	2.49	8.55



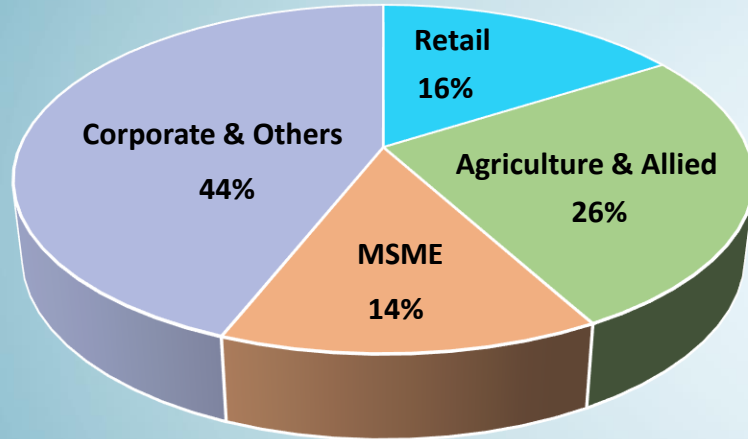
# Advances Mix



₹ in Crore

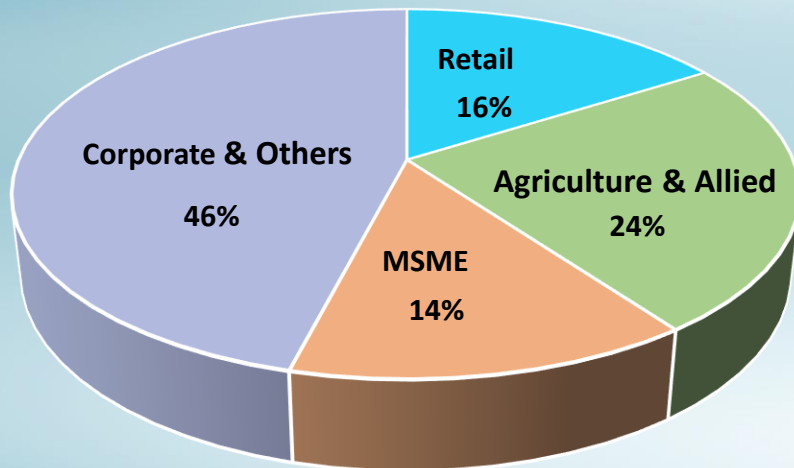
RAM: 56%

Dec'23



RAM: 54%

Dec'22



Parameters	Dec'22	Sep'23	Dec'23	Growth (%)	
				Q-o-Q	Y-o-Y
RAM Credit	463038	516949	530444	2.61	14.56
Retail	137007	148209	153640	3.66	12.14
Agriculture & Allied	203312	236953	242470	2.33	19.26
MSME	122719	131787	134334	1.93	9.46
Corporate & others	387935	407017	419986	3.19	8.26
Domestic Gross Advances	800907	878256	901465	2.64	12.56
Global Gross Advance	850973	923966	950430	2.86	11.69



# Exceeded the Mandated Targets under Priority Sector

## Mandated Norms under Priority Sector

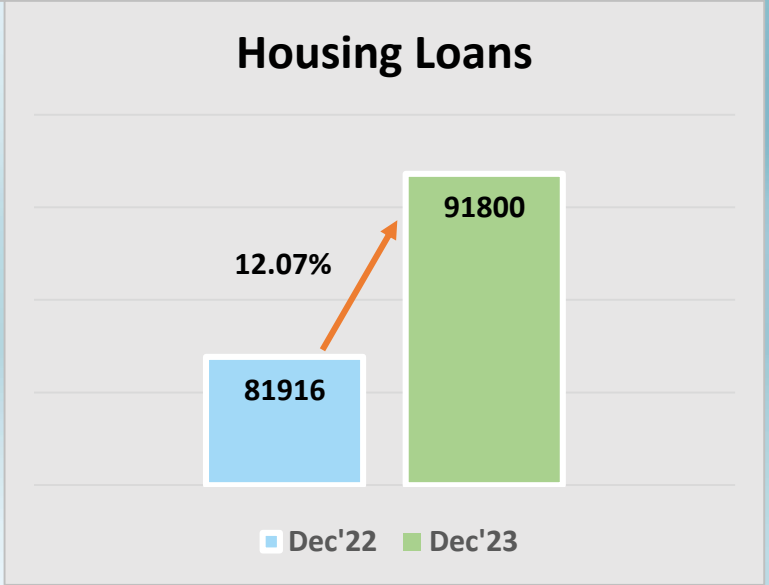
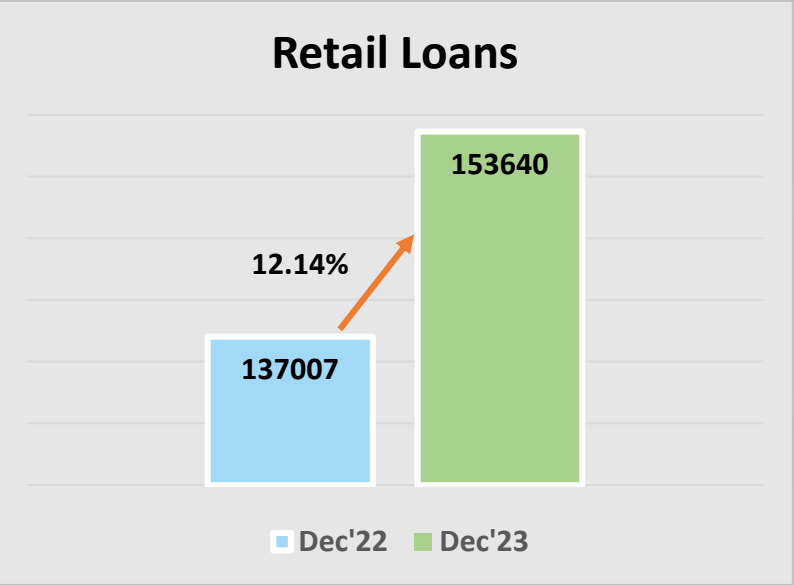
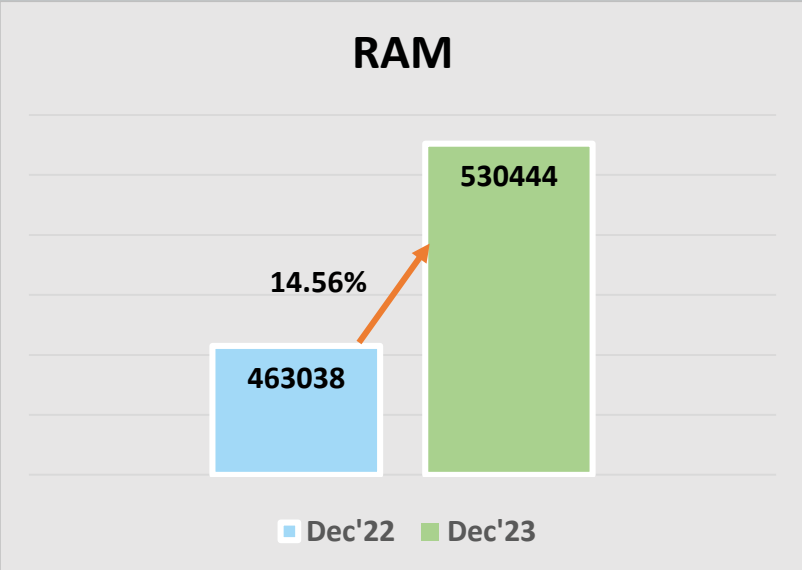
### Exceeded the mandated norms in respect of:

- Total Priority (45.91% to ANBC against 40% norm)
- Agriculture (21.77% to ANBC against 18% norm)
- Small and Marginal Farmers (15.18% to ANBC against 10.00% norm)
- Non Corporate Farmers (18.24% to ANBC against 13.78% norm)
- Weaker Section (21.66% to ANBC against 12.00% norm)
- Micro Enterprises (10.18% to ANBC against 7.50% norm)

# RAM & Retail Credit



₹ in Crore



# Industry Credit



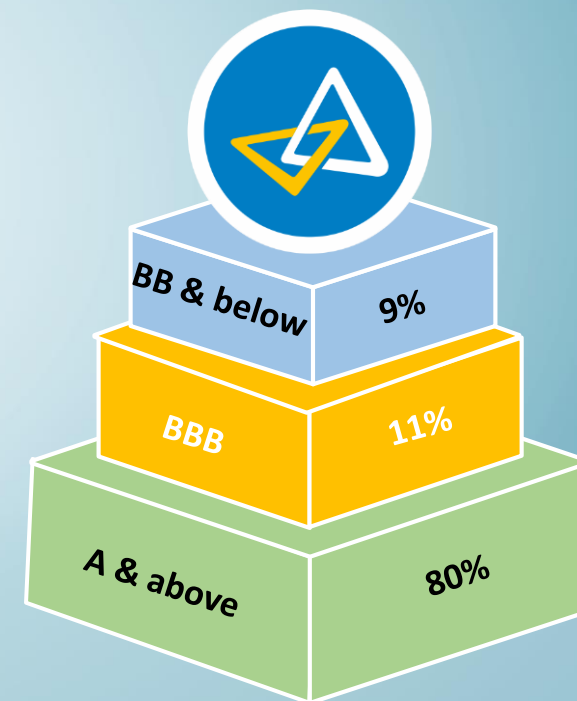
Sector/Scheme	Dec'22	Sep'23	Dec'23	Growth (in %)	
				Q-o-Q	Y-o-Y
Infrastructure	114682	115304	126697	9.88	10.48
NBFC	138757	143154	135872	(5.09)	(2.08)
Textile	18481	18454	18805	1.90	1.75
Iron & Steel	16347	15653	17210	9.95	5.28
Commercial Real Estate	19990	19497	20643	5.88	3.27
Food Processing	13300	11875	12202	2.75	(8.26)
Engineering	12499	13140	13699	4.25	9.60
Petroleum, Coal products & Nuclear Fuels	12303	10161	11015	8.41	(10.47)
Construction	9215	9786	10291	5.16	11.68
Chemicals & Chemical Products	7220	8809	10196	15.75	41.22

# Rating Profile



₹ in Crore

External Rating - Wise Distribution of Domestic Advances above ₹ 25 crore						
(% of Total rated loan book above ₹ 25 crore)						
External Rating	Dec'22		Sep'23		Dec'23	
	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	213484	78	220726	80	219850	80
BBB	33650	12	29916	11	31108	11
BB and below	27705	10	24163	9	24643	9
<b>Total</b>	<b>274839</b>	<b>100</b>	<b>274805</b>	<b>100</b>	<b>275601</b>	<b>100</b>



PSU PSE Customers (Dec'23)	
Central Govt. Guarantee	State Govt. Guarantee
16422	48935

# Rating Profile



₹ in Crore

## Rating Profile of Standard NBFC Domestic Exposure

External Rating	Dec'22		Sep'23		Dec'23	
	Exposure	% Share	Exposure	% Share	Exposure	% Share
A and above	133462	99	138477	99	129970	99
BBB	458	1	198	1	155	1
BB and below	107		12		20	
<b>Total</b>	<b>134027</b>	<b>100</b>	<b>138687</b>	<b>100</b>	<b>130145</b>	<b>100</b>



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# Financial Performance

# Total Income



₹ in Crore

Parameters	Quarterly						
	Dec'22	Mar'23	Jun'23	Sep'23	Dec'23	Growth	
						Q-o-Q(%)	Y-o-Y(%)
Interest Income	22231	23910	25004	26838	28039	4.47	26.13
Interest on Advances	16210	17538	18064	19367	19894	2.72	22.73
Interest on Investments	4947	5263	5349	5647	5775	2.27	16.74
Other Interest Income	1074	1109	1591	1824	2370	29.93	120.67
Non-Interest Income	3986	4776	4819	4635	4295	(7.34)	7.75
Total Income	26217	28686	29823	31473	32334	2.74	23.33



# Non-Interest Income



Parameters	Quarterly						
	Dec'22	Mar'23	Jun'23	Sep'23	Dec'23	Growth	
						Q-o-Q(%)	Y-o-Y(%)
Fee Based Income	1606	1905	1636	2070	1772	(14.40)	10.34
Commission Exchange & Brokerage	333	387	263	329	383	16.41	15.02
Service Charges	905	926	812	900	819	(9.00)	(9.50)
Miscellaneous	368	592	561	841	570	(32.22)	54.89
Treasury Income	906	390	536	587	495	(15.67)	(45.36)
Profit on Sale of Investments	386	151	294	356	310	(12.92)	(19.69)
Profit on Exchange Transactions	498	228	236	196	156	(20.41)	(68.67)
Dividend Income	22	11	6	35	29	(17.14)	31.82
Recoveries in Written Off A/cs	1192	2167	796	1612	1655	2.67	38.84
Other Receipts( PSLC & Others)	282	314	1851	366	373	1.91	32.27
<b>Total Non-Interest Income</b>	<b>3986</b>	<b>4776</b>	<b>4819</b>	<b>4635</b>	<b>4295</b>	<b>(7.34)</b>	<b>7.75</b>

# Total Expenses



₹ in Crore

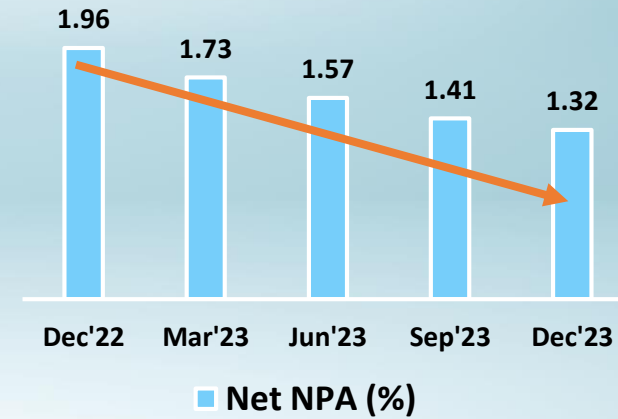
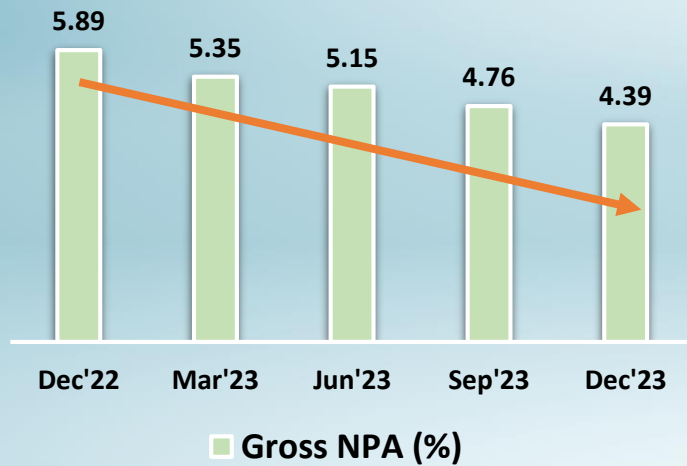
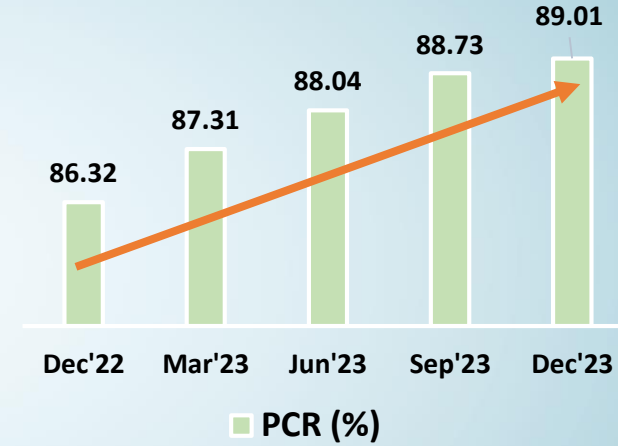
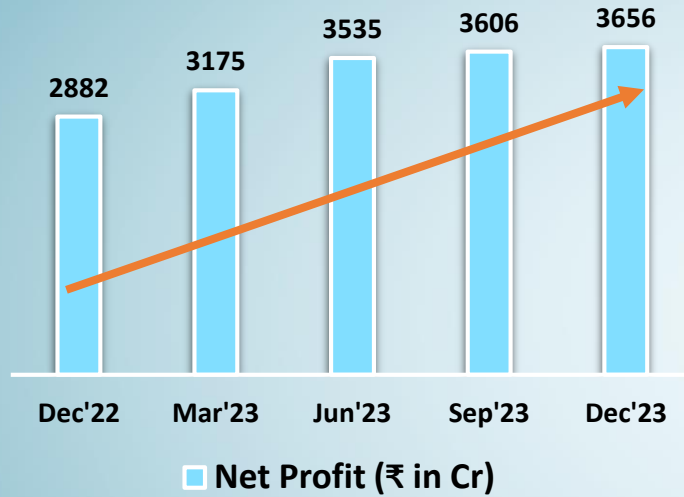
Parameters	Quarterly						
	Dec'22	Mar'23	Jun'23	Sep'23	Dec'23	Growth	
						Q-o-Q(%)	Y-o-Y(%)
<b>Interest Expenses</b>	<b>13631</b>	<b>15293</b>	<b>16338</b>	<b>17935</b>	<b>18622</b>	<b>3.83</b>	<b>36.62</b>
Interest Paid on Deposits	12542	14097	15043	16433	17092	4.01	36.28
Other Interests	1089	1196	1295	1502	1530	1.86	40.50
<b>Operating Expenses</b>	<b>5634</b>	<b>6141</b>	<b>5881</b>	<b>5922</b>	<b>6906</b>	<b>16.62</b>	<b>22.58</b>
Staff Cost	3482	3727	3651	3792	4533	19.54	30.18
Other Operating Expenses	2152	2414	2230	2130	2373	11.41	10.27
<b>Total Expenses</b>	<b>19265</b>	<b>21434</b>	<b>22219</b>	<b>23857</b>	<b>25528</b>	<b>7.00</b>	<b>32.51</b>

# Financials at a Glance



Parameters	Quarterly						
	Dec'22	Mar'23	Jun'23	Sep'23	Dec'23	Growth	
						Q-o-Q(%)	Y-o-Y(%)
Net Interest Income	8600	8617	8666	8903	9417	5.77	9.50
Total Interest Income	22231	23910	25004	26838	28039	4.47	26.13
Total Interest Expenses	13631	15293	16338	17935	18622	3.83	36.62
Total Income	26217	28686	29823	31473	32334	2.74	23.33
Total Expenditure	19265	21434	22219	23857	25528	7.00	32.51
Operating Profit	6952	7252	7604	7616	6806	(10.64)	(2.10)
Provisions	4070	4077	4069	4010	3150	(21.45)	(22.60)
Net Profit	2882	3175	3535	3606	3656	1.39	26.86

# Continuous & Consistent Growth



# Provisions



₹ in Crore

Parameters	Quarterly						
	Dec'22	Mar'23	Jun'23	Sep'23	Dec'23	Growth	
						Q-o-Q(%)	Y-o-Y(%)
<b>Total Provision</b>	<b>4070</b>	<b>4077</b>	<b>4069</b>	<b>4010</b>	<b>3150</b>	<b>(21.45)</b>	<b>(22.60)</b>
<b>NPAs</b>	<b>1920</b>	<b>2399</b>	<b>2417</b>	<b>2202</b>	<b>2106</b>	<b>(4.36)</b>	<b>9.69</b>
<b>Standard Asset</b>	<b>155</b>	<b>(71)</b>	<b>3</b>	<b>81</b>	<b>103</b>	<b>27.16</b>	<b>(33.55)</b>
<b>Non Performing Investment</b>	<b>694</b>	<b>47</b>	<b>332</b>	<b>103</b>	<b>181</b>	<b>75.73</b>	<b>(73.92)</b>
<b>Income Tax</b>	<b>950</b>	<b>982</b>	<b>1350</b>	<b>1402</b>	<b>1250</b>	<b>(10.84)</b>	<b>31.58</b>
<b>Others</b>	<b>351</b>	<b>720</b>	<b>(33)</b>	<b>222</b>	<b>(490)</b>	<b>--</b>	<b>--</b>

# Key Ratios



(%)

Ratios	Dec'22		Mar'23		Sep'23		Dec'23	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	0.88	0.76	0.95	0.81	1.02	1.01	1.01	1.01
Return on Net-worth	20.43	18.38	21.68	19.49	22.01	22.51	21.06	21.95
Cost to Income	44.77	44.40	45.85	44.79	43.74	43.68	50.37	45.93
CD Ratio	73.14	73.14	73.17	73.17	74.98	74.98	75.26	75.26
EPS (Annualized)	63.02	54.35	70.67	58.45	79.08	78.73	80.17	79.21
Book Value (In ₹)	323.55	323.55	331.81	331.81	371.97	371.97	390.78	390.78
NIM	3.05	2.93	3.07	2.95	3.00	3.02	3.03	3.02



# Key Ratios

## Cost Of Deposits (%)



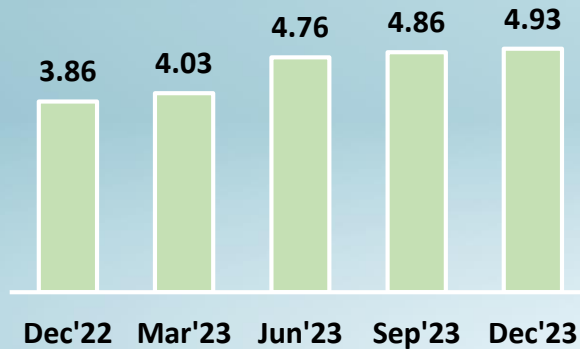
## Yield on Advances(%)



## NIM(%)



## Cost Of Funds (%)



## Yield on Funds(%)



## Yield on Investments(%)





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**INVESTMENTS**

Restricted



# Investment Portfolio



₹ in Crore

Sl. No	Parameters	Dec'22	Sep'23	Dec'23
1	Domestic Investments	314535	346612	346429
(a)	SLR	276000	310622	310448
(b)	Non SLR	38535	35990	35981
	SLR as % to Dom. Investments	87.75	89.62	89.61
(i)	Held To Maturity (HTM)	266925	283405	286385
(ii)	Available For Sale (AFS)	47322	62083	59746
(iii)	Held For Trading (HFT)	289	1124	298
2	Investment by Overseas Branches	2730	2884	2068
3	Total Gross Investment (1+2)	317265	349496	348497
	HTM To Investment (%)	84.86	81.76	82.67

# Non SLR Portfolio



₹ in Crore

Parameters	Dec'22	Sep'23	Dec'23	% Share (Dec'23)	Y-o-Y Variation	
					Amount	%
PSU Bonds	3899	3372	3392	9.43	(507)	(13.00)
Corporate and Other Bonds	6929	5427	5540	15.40	(1389)	(20.05)
Special Govt. Sec excl. Recap Bonds	2388	1741	1741	4.84	(647)	(27.09)
CG Recap. Bond	18238	18238	18238	50.69	0	0.00
Share of PSU/Corporate/Others	4340	4304	4205	11.69	(135)	(3.11)
Venture Capital Fund	425	379	379	1.05	(46)	(10.82)
Regional Rural Bank	287	333	333	0.93	46	16.03
Security Receipts	534	742	791	2.20	257	48.13
Subsidiaries JV	836	762	762	2.12	(74)	(8.85)
Other	659	692	601	1.67	(58)	(8.80)
<b>Total Non SLR Investment</b>	<b>38535</b>	<b>35990</b>	<b>35982</b>	<b>100.00</b>	<b>(2553)</b>	<b>(6.63)</b>



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Asset Quality

# Asset Quality Ratios



Parameters	Dec'22	Mar'23	Sep'23	Dec'23
Gross NPA	50143	46160	43956	41722
Gross NPA (%)	5.89	5.35	4.76	4.39
Net NPA	15982	14349	12554	12176
Net NPA (%)	1.96	1.73	1.41	1.32
Provision Coverage Ratio (%)	86.32	87.31	88.73	89.01
Credit Cost (%)	1.21	1.17	1.02	0.97
Slippage Ratio (%)	0.34	0.34	0.33	0.31

# Movement of NPA



₹ in Crore

Parameters	Dec'22	Mar'23	Sep'23	Dec'23
NPA as at the beginning of the period	52485	50143	45727	43956
Cash Recovery towards Book Liability(i)	1776	1904	1198	958
Up-gradation (ii)	940	735	671	516
Write Off (iii)	2836	4317	2889	3936
<b>Total Reduction(i+ii+iii)</b>	<b>5552</b>	<b>6956</b>	<b>4758</b>	<b>5410</b>
Fresh Addition	3210	2973	2987	3176
-Fresh Slippages	3018	2857	2894	2697
-Debits in existing NPA A/c	192	116	93	479
Gross NPAs at end of the period	50143	46160	43956	41722
Eligible Deductions incl. Provisions	34161	31811	31402	29546
<b>Net NPAs</b>	<b>15982</b>	<b>14349</b>	<b>12554</b>	<b>12176</b>
Recoveries in Written Off A/c	1304	2445	1791	1804
<b>Total Cash recovery including Recovery in Written off A/cs</b>	<b>3080</b>	<b>4349</b>	<b>2989</b>	<b>2762</b>

# NPA Classification: Sector Wise



₹ in Crore

Parameters	Dec'22	Mar'23	Sep'23	Dec'23	Advance O/s (Dec'23)	GNPA (%)
Domestic Gross NPA	45324	41387	40235	38327	901465	4.25
Global Gross NPA	50143	46160	43956	41722	950430	4.39
Retail	2070	2020	2000	2298	153640	1.50
Housing Loans	605	568	598	796	91800	0.87
Vehicle Loans	242	226	237	262	16960	1.54
Other Personal Loans	348	318	315	340	28371	1.20
Agriculture & Allied	7904	7399	7429	8099	242470	3.34
MSME	12691	11895	12076	11493	134334	8.56
Corporate & Others	27478	24846	22451	19832	419986	4.72

# NPA Classification : Industry wise



₹ in Crore

Sector/Scheme	Dec'22	Mar'23	Sep'23	Dec'23	GNPA (%)
Infrastructure	7141	6079	5473	5491	4.33
Iron & Steel	681	739	658	591	3.43
Textile	1305	1284	1232	1415	7.52
Food Processing	1203	1119	1198	1282	10.51
Engineering	1014	955	912	844	6.16

# Special Mention Accounts (SMA)



SMA Position of the Bank (₹ 5 Cr and above)									
	Jun'23			Sep'23			Dec'23		
Parameters	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances
SMA 2	237	3367	0.38	221	4413	0.48	204	4516	0.48
SMA 1	72	3482	0.39	66	1047	0.11	91	1505	0.15
<b>TOTAL SMA 1 &amp; 2</b>	<b>309</b>	<b>6849</b>	<b>0.77</b>	<b>287</b>	<b>5460</b>	<b>0.59</b>	<b>295</b>	<b>6021</b>	<b>0.63</b>
SMA 0	172	3045	0.34	109	1055	0.11	140	1623	0.17
<b>TOTAL</b>	<b>481</b>	<b>9894</b>	<b>1.11</b>	<b>396</b>	<b>6515</b>	<b>0.70</b>	<b>435</b>	<b>7644</b>	<b>0.80</b>
<b>SMA 0,1 &amp; 2% TO GROSS ADVANCES</b>	<b>1.11</b>			<b>0.70</b>			<b>0.80</b>		



# Accounts referred to NCLT



₹ in Crore

Parameters	Dec'22				Dec'23			
	No of Accounts	Book Liability	Provision	Provision Coverage	No of Accounts	Book Liability	Provision	Provision Coverage
1st List - RBI	5	1462	1462	100%	4	1096	1096	100%
2nd List – RBI	11	5313	5313	100%	11	5290	5290	100%
<b>Total RBI 1 &amp; 2</b>	<b>16</b>	<b>6775</b>	<b>6775</b>	<b>100%</b>	<b>15</b>	<b>6386</b>	<b>6386</b>	<b>100%</b>
Others	352	34130	32701	96%	362	32412	31825	98%
<b>Total</b>	<b>368</b>	<b>40905</b>	<b>39476</b>	<b>96%</b>	<b>377</b>	<b>38798</b>	<b>38211</b>	<b>98%</b>

## NCLT Resolution Status

	Cumulative Recovery (FY 2023-24)		Dec'22		Dec'23	
	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
Through Resolution	28	770	12	258	11	368
Through Liquidation	55	183	30	137	28	73
Through 12A Settlement	3	9	0	0	2	7
Through PPIRP	1	28	0	0	1	1
Through Other Mode under NCLT	11	15	5	32	5	8
<b>Total</b>	<b>98</b>	<b>1005</b>	<b>47</b>	<b>427</b>	<b>47</b>	<b>457</b>



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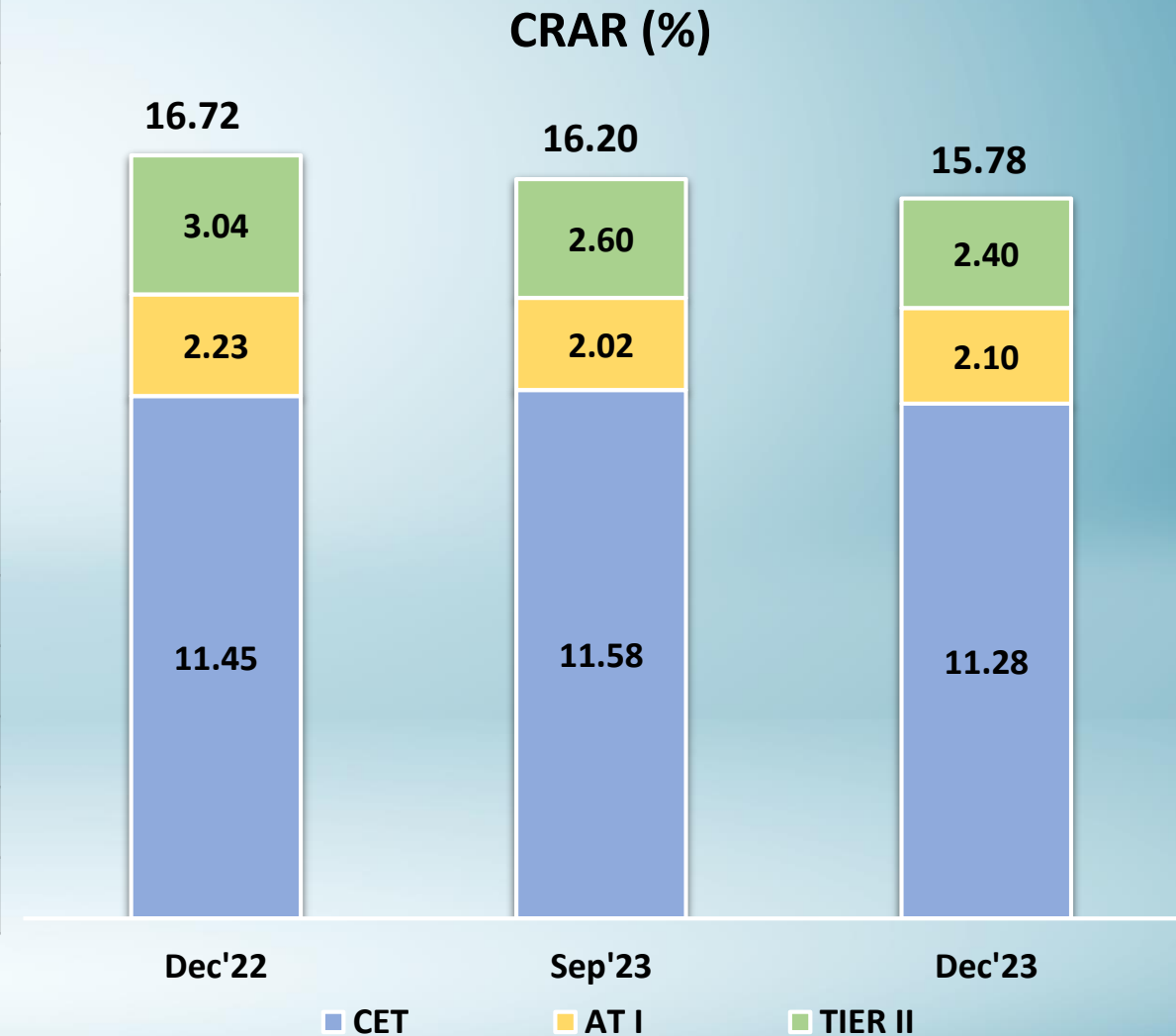
**Capital &  
Shareholding**

# Capital Funds (Basel III)

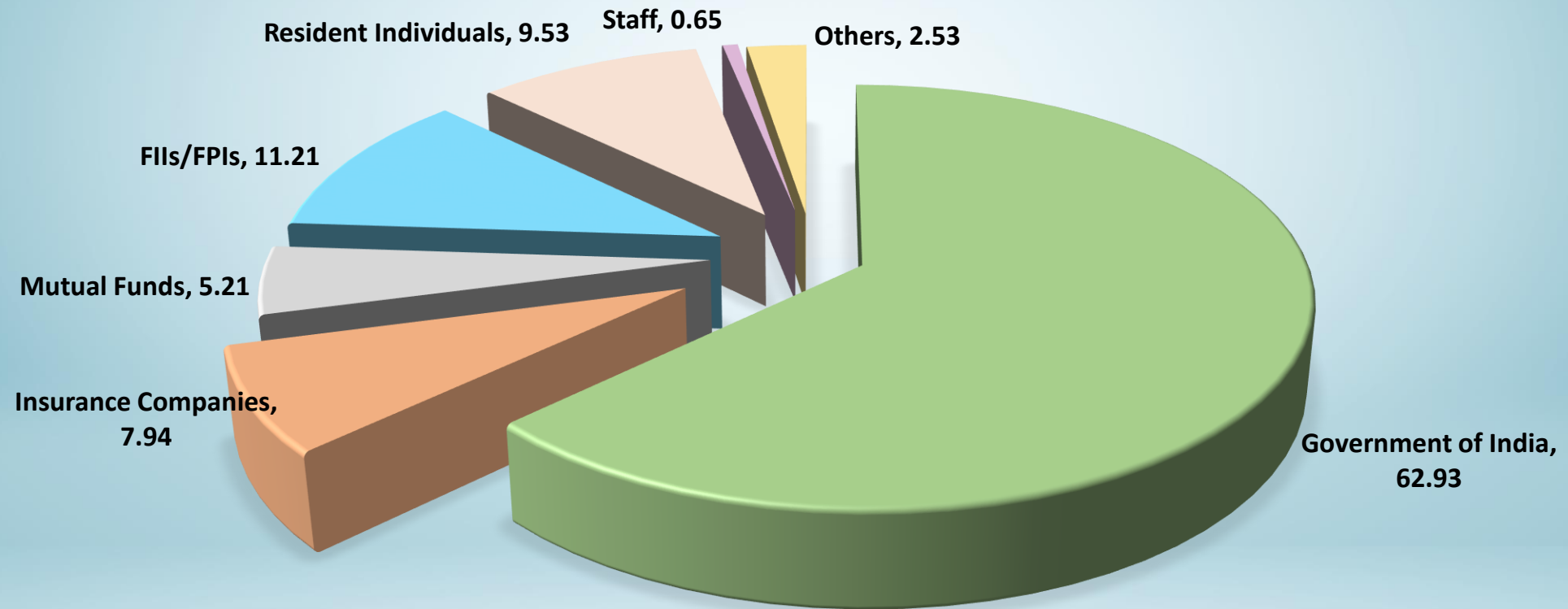


₹ in Crore

Parameters	Dec'22	Sep'23	Dec'23
Tier I	76240	83679	87964
Common Equity	63813	71262	74137
Additional Tier I	12427	12417	13827
Tier II	16935	15971	15770
<b>Total (Tier I+II)</b>	<b>93175</b>	<b>99650</b>	<b>103734</b>
Risk-weighted Assets	557252	615308	657464
Gross Advances	850973	923966	950430
RWA to Gross Advances (%)	65.48	66.59	69.18
Tier I (%)	13.68	13.60	13.38
Common Equity (%)	11.45	11.58	11.28
Additional Tier I (%)	2.23	2.02	2.10
Tier II (%)	3.04	2.60	2.40
<b>Total (Tier I+II) %</b>	<b>16.72</b>	<b>16.20</b>	<b>15.78</b>



# Shareholding Pattern as on December 31<sup>st</sup>,2023



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Environmental, Social & Governance

# Environmental, Social & Governance (ESG) Practices



## Environmental

- As part of Green initiatives, Bank has undertaken:
  - ✓ Increased usage of LED light, BEE rated AC units
  - ✓ Gradual phasing out of DG sets (discontinued DG Sets at 868 locations)
  - ✓ Installed rooftop Solar Power system in 69 Bank owned properties and 6 more underway, with a total capacity of 2510 KWp.
  - ✓ EV charging station has been commissioned in Head Office Building for charging of staff's E-Vehicles.
  - ✓ 100 Branches were identified for obtaining Indian Green Building Council (IGBC) Green Interiors Ratings Certification and works have commenced.
- Bank is having a significant portfolio under sustainable finance which includes Renewable Energy Projects, Compressed Biogas & Energy Conservation scheme, Solar Pump scheme under PM-KUSUM, Roof Top Solar (RTS) for residential sector with subsidy, Canara Green Wheels scheme for E vehicles.



## Social

- Bank is impacting the Society by engaging 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
  - ✓ Financial Literacy Centres (FLC)
  - ✓ Rural Self Employment Training Institutes (RSETIs)
  - ✓ Rural Development & Self Employment Training Institutes ( RUDSETIs.)
- During quarter ending December 2023, Bank has conducted 2363 awareness programs and 621 training programs through its RSETIs and RUDSETIs, benefiting 15,000 plus candidates to upgrade their skill sets.
- Bank has setup 115 Financial Literacy Centres (FLCs) through which 3874 camps have been conducted and 3,27,554 persons were extended Financial Literacy in December quarter.
- To promote diversity , equity & inclusive growth, Bank has formed Women Empowerment Committee named as 'Advaita' to support the women employee fraternity of the Bank.



## Governance

- Towards the Bank's journey towards Sustainability, Bank has in place:
  - ✓ Board approved ESG Policy.
  - ✓ Green Deposit policy & Lending Framework.
  - ✓ ESG Statement demonstrating the Bank's commitment, initiatives & actions built around its Seven Founding Principles in line with the ESG concept aligning with the United Nation's Sustainable Development Goals (SDGs).
  - ✓ Published its first BRSR report as part of Annual Report for FY 2022-23
  - ✓ Bank has already appointed a Chief Ethics Officer and an exclusive Ethics Section is formed to oversee the implementation of business ethics in the organization.

# Bank's initiatives towards Climate Risk Management



## Climate Risk Governance

- The Board approved internal ESG policy of the Bank encompasses aspects of Climate Risk (including Physical Risks and Transition Risks), wherein well defined roles & responsibilities of the Board, RMCB and other Member Teams have been detailed.
- The Bank has incorporated Qualitative ESG & Climate Risk parameters which forms a part of the existing Proposal Rating Model for better assessment of its Corporate borrowers under its Go/No-Go exercise.

## Climate Risk Strategy

- Bank is in process of formulating its climate risk strategy and methodology which focuses on integrating climate-risk assessment as part of its on-going risk management process by including physical and transitional risks to which the customer as well as the Bank is exposed to and crystallization of the same into any possible reputational risks.
- Bank is exploring ways to acquire granular data further corroborated by Business Responsibility & Sustainability Reporting(BRSR) data (FY23 onwards) and test tools for climate risk assessment and conduct scenario analysis through suitable partnerships.
- The Bank has envisaged its path for assessing Climate related financial risks in the Short, Medium & Long-term, which includes Compliance on ESG/Climate Risk related measures in short term to analyzing of financial implications from low-carbon transitions adopted by its borrowers in the long term.

## Bank's Carbon Emissions and Metrics

- As part of Disclosure, Bank has published its first Business Responsibility & Sustainability Reporting(BRSR) report in its Annual Report for FY 2022-23, which shows Scope 1 (Direct emissions) & Scope 2 (emissions from purchased electricity) emissions at 11741.85 tCO<sub>2</sub> and 272722.94 tCO<sub>2</sub>, respectively for the financial year 2022-23. With this the Bank sets its tone for operationalizing itself with lower emissions in the coming years.



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# Distribution Network



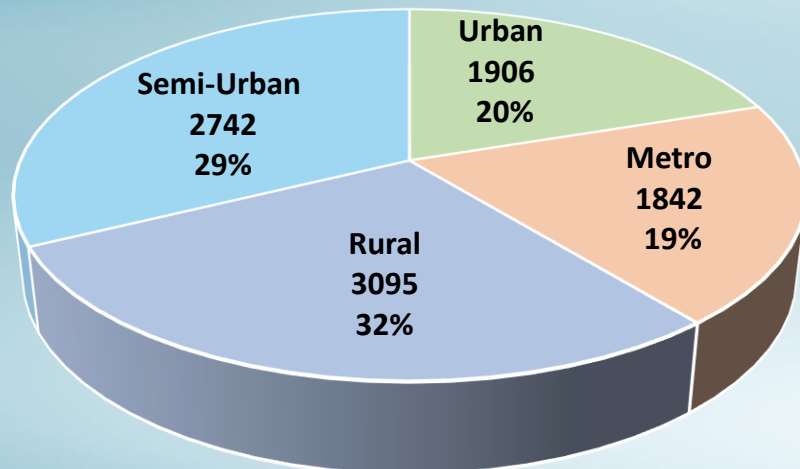


# Distribution Network



Parameters	Dec'22	Sep'23	Dec'23
General Branches(a)	8897	8757	8964
Specialised Branches(b)	823	761	621
<b>Total Domestic Branches(a+b)</b>	<b>9720</b>	<b>9518</b>	<b>9585</b>
Overseas Branches	3	3	3
BC Points	9691	13427	13427
<b>Total Banking Outlets</b>	<b>19414</b>	<b>22948</b>	<b>23015</b>
ATM	10745	10553	10463
Recycler	1402	1565	1657

## Presence across Urban & Rural areas Dec'23



## 3 International Branches

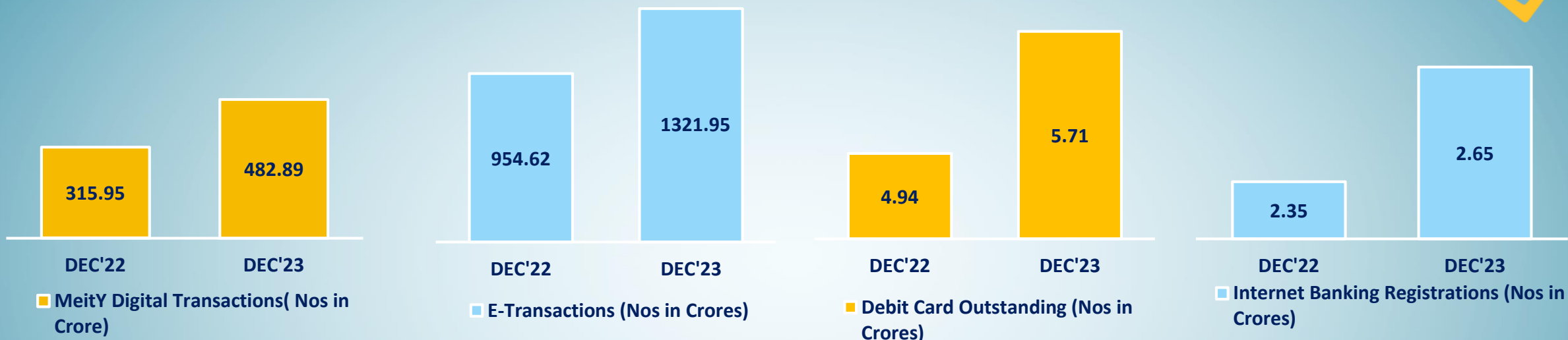
- New York
- London
- Dubai

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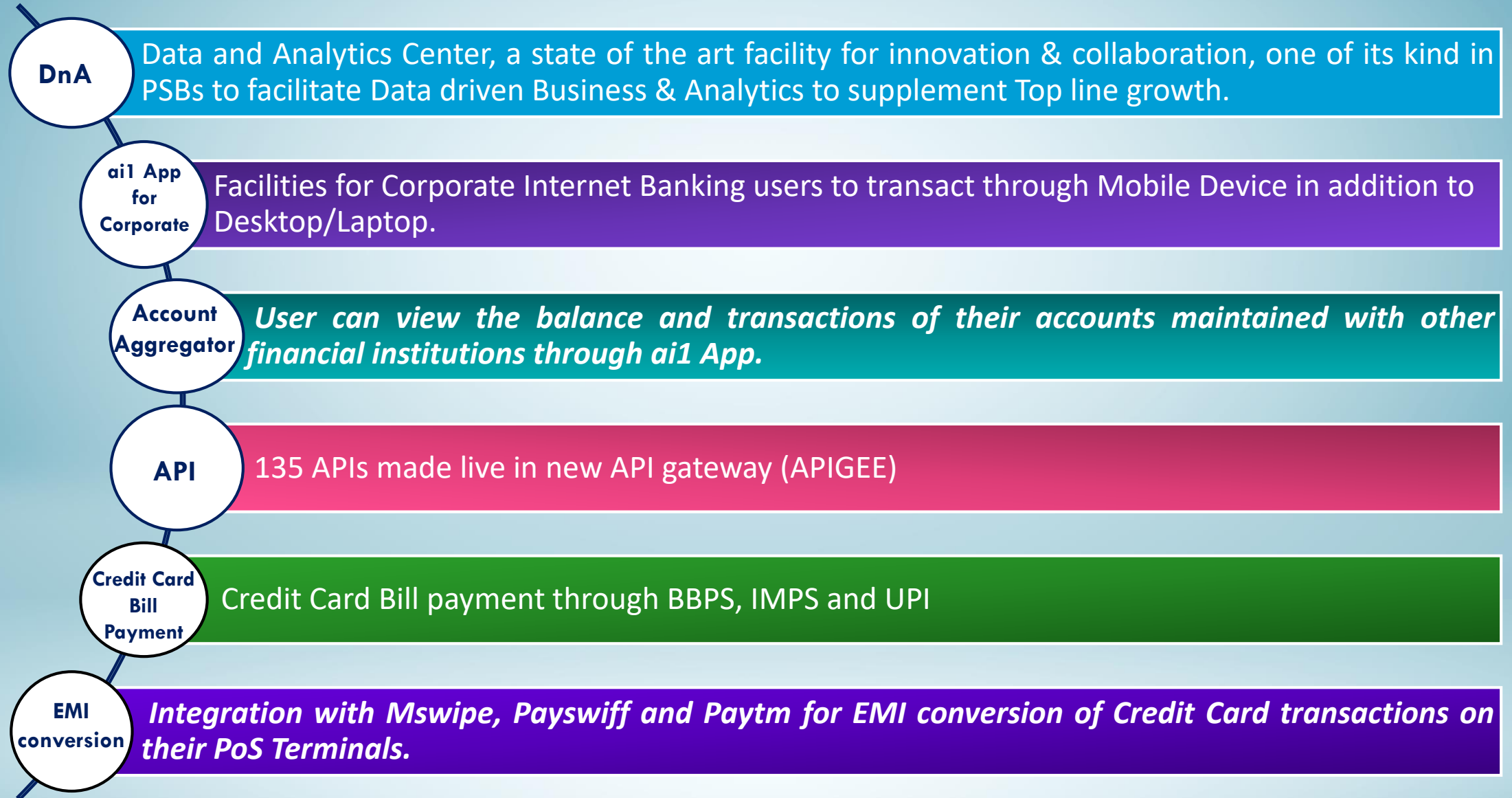


Digital Footprint

# Digital Footprint



# New Digital Initiatives



# Subsidiaries & Associates



₹ in Crore

Name of the Entity	Holding(%)	Total Profit	Our share
		Dec'23	
<b>SUBSIDIARIES</b>			
Canara Robeco Asset Management Company Ltd.	51	82.51	42.08
Canara HSBC Life Insurance Company Ltd.	51	77.09	39.32
Canbank Factors Ltd.	70	5.24	3.67
Canbank Computer Services Ltd.	69.14	11.77	8.14
Canara Bank Securities Ltd.	100	7.11	7.11
Canbank Financial Services Ltd.	100	4.23	4.23
Canara Bank (Tanzania) Ltd.	100	2.88	2.88
Canbank Venture Capital Fund Ltd.	100	1.22	1.22
<b>Total</b>		<b>192.05</b>	<b>108.65</b>
<b>ASSOCIATES</b>			
Andhra Pragathi Grameena Bank	35	594.74	208.16
Can Fin Homes Ltd.	29.99	541.67	162.45
Kerala Gramin Bank	35	266.32	93.21
Karnataka Vikas Grameena Bank	35	74.42	26.05
Karnataka Gramin Bank	35	(196.54)	(68.79)
<b>Total</b>		<b>1280.61</b>	<b>421.08</b>

# Goals for March 2024 vs Actuals for December 2023



Parameters	Guidance (31.03.2024)	Actuals as on 31.12.2023
Business Growth (Global)	10.00%	9.87%
Advances Growth (Global)	10.50%	11.69%
Deposits Growth (Global)	8.50%	8.55%
CASA (Domestic CASA to Domestic Deposit)	35.00%	31.65%
NIM (Global)(Annualized)	3.05%	3.02%
Gross NPA (Global)	4.50%	4.39%
Net NPA (Global)	1.20%	1.32%
PCR (Global)	90.00%	89.01%
Slippage Ratio (Global)(Annualized)	1.30%	1.24%
Credit Cost (Global)(Annualized)	1.20%	0.97%
Return on Equity (RoE)	19.50%	21.95%
Earning per share (EPS)( Annualized)	65.00	79.21
Return on Average Assets (RoA)	1.00%	1.01%



# 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.*