केनरा बैंक
(भारत सरकार का उपक्रम)

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

Financial Results
30th September 2016

Reorienting towards retail business and recovery for a sustained path of growth and profitability.

FUNDAMENTAL STRENGTHS

A Premier Bank with 110 years of history

Diversified Asset Portfolio

Contemporary and Appealing Brand Equity

Pan India Presence 5860 Branches & 10026 ATMs

7.52 Crore Clientele Accounts

Enhancing Digital Banking with E-Transaction ratio at 59.30%

Focus on Retail Business With Retail Term Deposit at 60.20% and Retail Assets at 60.32%

Improving Share of Non Interest Income to Total Income at 14.62%

HIGHLIGHTS – SEPTEMBER 2016

Major

Highlights

- Net profit for Q2 FY17 stood at Rs. 357 crore, sequentially up from Rs. 229 crore posted in Q1 FY17.
- Gross profit increased to Rs. 2141 crore, up by 10.13% y.o.y.
- Total expenditure declined by 4.63% y.o.y.
- Interest expenses, including interest paid on deposits reduced by 7.64% y.o.y.
- Cost of deposits came down to 6.38% from 6.45% as at June 2016 and 7.07% last year.
- CASA Deposits at Rs. 1.32 lakh crore, up by 13.57% y.o.y.
- CASA share (domestic) improved to 29.11% from 25.49% last year.
- Non-Interest Income grew by 47.20% to Rs. 1782 crore.
- % share of non-interest income in total income improved to 14.62 %, up from 9.70% a year ago.

HIGHLIGHTS – SEPTEMBER 2016

Major Highlights

- Gross NPA Ratio marginally up at 9.81% from 9.71% in June 2016 and 4.27% a year ago.
- Net NPA ratio at 6.69%, remained same level as at June 2016 and 2.90% a year ago.
- Cash Recovery during the quarter at Rs. 1040 crore taking the cumulative figure to Rs. 1958 crore.
- Provision Coverage ratio at 51.75 %, up from 50.82% in June 2016 and 59.81% a year ago.
- Net Interest Margin (NIM) (Domestic) at 2.35% and NIM (Global) at 2.19%.
- ROA improved to 0.21% and ROE improved to 4.44%.
- Capital adequacy ratio improved to 12.19%, up from 11.04% a year ago.

HIGHLIGHTS – SEPTEMBER 2016

Major Highlights

- Global Business reached Rs.8.11 lakh crore comprising global Deposits of Rs.4.84 lakh crore and net advances of Rs. 3.27 lakh crore.
- Sustained growth in retail assets (y.o.y)- Agriculture (14.42%), MSME (8.30%), Retail Lending (22.61%), Direct Housing (18.61%), Vehicle (17.38%), Education (15.95%) and Other Personal loans (17.03%).
- Total number of branches at 5868 and Number of ATMs at 10026.
- 39.94 lakhs Mobile Banking and 25.76 lakhs Net Banking users.
- Enhanced E-transactions ratio at 59.30%, up from 53.73% last year.

PERFORMANCE HIGHLIGHTS- BUSINESS

Amt. in Rs. Crore

Parameters	SEP'15	DEC'15	MAR'16	JUN'16	SEP'16	y.o.y Growth (%)
Deposits	485206	490599	479792	465314	484321	(0.18)
Advances (net)	323077	331915	324715	321283	327129	1.25
Business	808283	822514	804506	786597	811451	0.39
C-D Ratio	66.59	67.66	67.68	69.05	67.54	...

Market share in deposits at 4.43% and Market share in Advances at 4.27%

PERFORMANCE HIGHLIGHTS- OVERSEAS BUSINESS

Amt. in Rs. Crore

Parameters	SEPT'15	MAR'16	SEPT'16	y.o.y Growth %
Deposits	31060	29003	33057	6.43
Advances	23324	21865	24571	5.35
Total Business	54384	50868	57628	5.96
Gross Profit	160	213	110	(31.25)

Overseas Business constitutes 7.10% of the Global Business

PERFORMANCE HIGHLIGHTS- PROFITABILITY-Q2FY17

Amt. in Rs. Crore

Parameters	Q2FY16	Q3FY16	Q4FY16	Q1FY17	Q2FY17	y.o.y Gr(%)
Total Income	12478	12051	12116	11786	12187	(2.33)
Total Expenses	10534	10498	10470	9967	10046	(4.63)
Operating Profit	1944	1552	1647	1819	2141	10.13
Net Profit	529	85	(3905)	229	357	(32.45)
NIM (%) Domestic	2.38	2.29	2.34	2.29	2.35	--
NIM (%) Global	2.24	2.16	2.19	2.15	2.19	--

BUSINESS SEGMENTS

SEGMENT WISE DEPOSITS

Amt. in Rs. Crore

Parameters	SEPT'15	DEC'15	MAR'16	JUN'16	SEPT'16	y.o.y Growth (%)
Total Deposits	485206	490599	479792	465314	484321	(0.18)
Current	19257	19247	19827	20431	20663	7.30
Saving	96745	98878	103715	107839	111075	14.81
CASA	116002	118125	123542	128270	131738	13.57
CASA (%)Dom	25.49	25.71	27.38	29.27	29.11	--
Term Deposits	369203	372474	356249	337044	352583	(4.50)
Retail Term Deposit (RTD)	160036	165899	172285	180462	187270	17.02
% RTD to Domestic Term Dep (Excl. CDs).	50.11	51.41	56.54	60.70	60.20	--

Note: Bulk Dep- Rs.1 Crore and above, Retail Dep.- Rs.1 Crore & below

LOANS & ADVANCES SEGMENT

Amt. in Rs. Crore

Parameters	SEP'15	DEC'15	MAR'16	JUN'16	SEP'16	y.o.y Growth (%)
Advances (Net)	323077	331915	324715	321283	327129	1.25
Total Priority	139021	142652	145558	147681	154891	11.42
Agriculture	63541	65061	67176	69419	72705	14.42
Other Priority	16153	16568	17150	17835	18297	13.27
Weaker Section	42055	42982	43498	44379	45794	8.89
Minority community	24865	25273	25849	26465	27358	10.02
MSME	64749	66241	66689	67074	70120	8.30
MSE	49383	50522	50898	50997	51995	5.29
Retail Credit	44451	48447	54069	56155	54500	22.61

ACHIEVEMENT UNDER MANDATED TARGETS - PRIORITY SECTOR

Mandated Norms under Priority Sector

Achieved the mandated norms in respect of:

- Total Priority (52.07% to ANBC against 40% norm)
- Agriculture (24.44% to ANBC against 18% norm)
- Weaker Section (15.39% to ANBC against 10% norm)
- Number of Micro Enterprises accounts (16.17% growth against 10% norm)
- Credit to specified minority communities (17.66% against 15% norm)
- Credit to women beneficiaries (14.84% to ANBC against 5% norm)

PERFORMANCE OF RETAIL ADVANCES

Amt. in Rs. Crore

Type of Advances	SEP'15	DEC'15	MAR'16	JUN'16	SEP'16	y.o.y Growth (%)
Housing Loans (Direct)	18396	19305	20475	21195	21819	18.61
Vehicle loans	3901	4129	4307	4433	4579	17.38
Education loans	6363	6544	6738	6915	7378	15.95
Other Personal Loans	10785	11651	12049	11949	12623	17.03
Retail Total	44451	48447	54069	56155	54500	22.61

EXPOSURE - INFRASTRUCTURE

Amt. in Rs. Crore

Parameters	SEP'15	DEC'15	MAR'16	JUN'16	SEP'16	% Share Total Adv	y.o.y Growth %
Roads	8451	8362	8603	8526	8370	2.56	-0.9
Ports	393	402	344	356	361	0.11	-8.14
Airports	1411	1372	1436	1595	1575	0.48	11.62
Power (Generation, Transmission & Distribution)	44861	44407	35220	33641	32544	9.95	-27.46
Telecom	5885	5681	5598	5622	5604	1.71	-4.77
Other Infrastructure	2937	2894	3087	3115	3168	0.97	7.86
Total Infrastructure	63939	63118	54287	52856	51622	15.78	-19.26

EXPOSURE - POWER SECTOR & AVIATION

Amt. in Rs. Crore

Parameters	SEP'15	DEC'15	MAR'16	JUN'16	SEP'16	% Share Total Adv	y.o.y Growth %
-Power Generation	24055	23839	22335	21833	22014	6.73	-8.48
-Power Transmission	1574	1503	1368	1181	1147	0.35	-27.13
-Power Distribution	19233	19065	11516	10626	9383	2.87	-51.21
Total Power	44861	44407	35220	33641	32544	9.95	-27.46
Of which SEBs	26347	26955	19287	17651	15670	4.79	-40.52

Exposure to Aviation	1813	1845	1843	1841	1642	0.50	-9.43

EXPOSURE TO OTHER SECTORS

Amt. in Rs. Crore

	SEP'15	DEC'15	MAR'16	JUN'16	SEP'16	y.o.y Growth (%)
EXPOSURE TO CAPITAL MARKET						
Outstanding	2737	2651	2553	2116	2036	-25.61
EXPOSURE TO NBFCs						
Total	18496	20885	25510	24242	22603	22.20
Out of above :						
HFCs	5756	8109	10196	11049	8053	39.91
Private	9673	9775	10642	8976	9402	-2.80
Public	2848	2660	4273	3829	3935	38.17
EXPOSURE TO COMMERCIAL REAL ESTATE						
Outstanding	3594	3743	3803	4065	3543	-1.42

FINANCIALS

PROFITABILITY- Q2 FY17

Amt. in Rs. Crore

Parameters	Q2 FY16	Q3 FY16	Q4 FY16	Q1 FY17	Q2 FY17	y.o.y Growth (%)
Total Income	12478	12051	12116	11786	12187	(2.33)
Total Expenses	10534	10498	10470	9967	10046	(4.63)
Operating Profit	1944	1552	1647	1819	2141	10.13
Provisions	1415	1467	5552	1590	1784	26.07
Net Profit	529	85	-3905	229	357	(32.45)
Net Int. Income	2647	2227	2374	2307	2443	(7.72)
Non Int. Income	1210	1169	1383	1585	1782	47.20

PROFITABILITY – H1 FY17

Amt. in Rs. Crore

Parameters	H1FY16	Mar'16	H1FY17	y.o.y Growth (%)
Total Income	24731	48897	23973	(3.06)
Total Expenses	20783	41751	20014	(3.70)
Operating Profit	3948	7147	3960	0.31
Provisions	2940	9959	3374	14.76
Net Profit	1008	(2813)	586	(41.83)
Net Int. Income	5163	9763	4750	(8.00)
Non Int. Income	2323	4875	3366	44.89

BREAK-UP : INCOME – Q2 FY17

Amt. in Rs. Crore

Parameters	Q2 FY16	Q3 FY16	Q4 FY16	Q1 FY17	Q2 FY17	y.o.y Growth (%)
Interest on Advances	8126	7629	7521	7436	7505	(7.63)
Interest on Investments	2890	2924	2691	2505	2613	(9.58)
Other Interest Income	252	329	521	261	287	13.89
Total Interest Income	11268	10882	10733	10202	10405	(7.65)
Non - Interest Income	1210	1169	1383	1585	1782	47.27
Total Income	12478	12051	12116	11786	12187	(2.38)

BREAK-UP : INCOME - H1 FY17

Amt. in Rs. Crore

Parameters	H1FY16	Mar'16	H1FY17	y.o.y Growth (%)
Interest on Advances	16227	31377	14941	(7.92)
Interest on Investments	5689	11408	5118	(10.04)
Other Interest Income	491	1237	548	11.61
Total Interest Income	22407	44022	20607	(8.03)
Non - Interest Income	2323	4875	3366	44.89
Total Income	24731	48897	23973	(3.06)

BREAK-UP : EXPENDITURE - Q2 FY17

Amt. in Rs. Crore

Parameters	Q2 FY16	Q3 FY16	Q4 FY16	Q1 FY17	Q2 FY17	y.o.y Growth (%)
Interest Expenses	8621	8655	8359	7894	7963	(7.64)
Interest on Deposits	8182	8215	7774	7334	7360	(10.04)
Staff Expenses	1108	1040	1240	1208	1217	9.87
Other Op Exp	805	803	871	865	866	7.61
Total Op Exp	1913	1843	2110	2073	2083	8.92
Total Expenses	10534	10498	10470	9967	10046	(4.63)

BREAK-UP : EXPENDITURE – H1 FY17

Amt. in Rs. Crore

Parameters	H1FY16	Mar'16	H1FY17	y.o.y Growth (%)
Interest Expenses	17244	34259	15857	(8.04)
Interest on Deposits	16361	32350	14694	(10.19)
Staff Expenses	2167	4446	2425	11.93
Other Op Exp	1372	3046	1731	26.18
Total Op Exp	3539	7492	4157	17.46
Total Expenses	20783	41751	20014	(3.70)

BREAK-UP: NON-INTEREST INCOME Q2 FY17

Amt. in Rs. Crore

Parameters	Q2 FY16	Q3 FY16	Q4 FY16	Q1 FY17	Q2 FY17	Y-o-Y Growth(%)
Com & Exchange	222	231	250	224	456	105.41
-Of which Bancassurance	17	15	27	20	15	-11.76
Profit from Exch. Transactions	165	209	193	276	317	92.12
Rent - Lockers	4	3	2	81	3	-25.00
Dividend Income	23	7	26	5	29	26.09
Recovery in W/Off A/cs	161	141	96	50	161	0.00
Service Charges & Oth. Msc Income	340	417	480	322	346	1.76
Total (Excluding Treasury Trading Profit)	915	1008	1047	978	1312	43.39
Trading Profit (net)	295	161	336	607	469	58.98
Total (Including Treasury Trading Profit)	1210	1169	1383	1585	1781	47.19

47.19 % Y-o-Y increase in Non –Interest Income

BREAK-UP: NON-INTEREST INCOME H1FY17

Amt. in Rs. Crore

Parameters	H1FY16	Mar'16	H1FY17	Y-o-Y Growth (%)
Com & Exchange	436	917	680	55.96
-Bancassurance	28	70	35	25.00
Profit from Exch. Transactions	267	669	593	122.10
Rent - Lockers	78	83	84	7.69
Dividend Income	30	63	34	13.33
Recovery in W/Off A/cs	371	608	211	-43.13
Service Charges & Oth. Msc Inc	650	1545	688	5.85
Total (Excl. Treasury Trading Profit)	1831	3885	2290	25.07
Total (Incl. Treasury Trading Profit)	2323	4875	3366	44.90

44.90 % Y-o-Y increase in Non –Interest Income

BREAK-UP : PROVISIONS- Q2FY17

Amt. in Rs. Crore

Provisions for	Q2 FY16	Q3 FY16	Q4 FY16	Q1FY17	Q2FY17
NPAs	979	1432	5883	1469	1558
Standard Assets	(44)	(79)	(276)	(28)	(8)
Provisions on Investments	64	155	(85)	17	15
Tax	203	38	(779)	97	198
Restructured & Others	213	(79)	442	35	21
Total Provision &Contingency	1415	1467	5552	1590	1784

BREAK-UP : PROVISIONS – H1FY17

Amt. in Rs. Crore

Provisions for	H1FY16	Mar'16	H1FY17
NPAs	2293	9608	3027
Standard Assets	(104)	(459)	(30)
Provisions on Investments	197	268	32
Tax	368	(373)	295
Restructured & Others	186	531	50
Total Provision &Contingency	2940	9959	3374

EARNINGS PROFILE- SEPT'16

(In %)

Parameters	Q2FY16	Q3FY16	Q4Y16	Q1FY17	Q2FY17
NIM - Domestic	2.38	2.29	2.34	2.29	2.35
NIM - Global	2.24	2.16	2.19	2.15	2.19
ROAA	0.39	0.06	(0.52)	0.17	0.21
ROE (Annualized)	7.14	5.15	(10.69)	3.50	4.44
Cost-Income Ratio (Cumulative)	47.27	49.45	50.65	52.74	50.70

COST AND YIELD TRENDS

(In %)

	SEP'15	DEC'15	MAR'16	JUN'16	SEP'16
Cost of Deposits	7.07	7.01	6.94	6.45	6.38
Cost of Funds	6.39	6.90	6.31	5.86	5.78
Yield on Advances	10.18	9.92	9.71	9.15	9.15
Yield on Funds	8.30	8.12	8.11	7.58	7.51
Yield on Investments	7.95	7.93	7.92	7.92	7.88

INVESTMENT CLASSIFICATION

Amt. in Rs. Crore

Parameters	SEP'15	% Share in Total Portfolio	MAR'16	% Share in Total Portfolio	SEP'16	% Share in Total Portfolio
SLR	135978	89%	118091	83%	116389	82%
Non SLR	16705	11%	23661	17%	24760	18%
Total (Domestic)	152683	100%	141752	100%	141149	100%
Held For Trading	481	0.3%	293	0.21%	377	0.27%
Available For Sale	54269	35.4%	39149	28%	39054	28%
Held To Maturity	98480	64.3%	102868	72%	101958	72%
Modified Duration	4.33		4.71	--	5.11	--
Total (Global)	153230	100%	142309	100%	141389	100%

ASSET QUALITY

ASSET QUALITY

Amt. in Rs. Crore

PARTICULARS	SEP'15	DEC'15	MAR'16	JUN'16	SEP'16
Gross NPA	14021	19813	31638	32334	33315
Gross NPA Ratio (%)	4.27	5.84	9.40	9.71	9.81
Net NPA	9383	12940	20833	21494	21887
Net NPA Ratio (%)	2.90	3.90	6.42	6.69	6.69
Cash Recovery (cumulative)	2266	3383	4758	918	1958

Cash Recovery of Rs.1040 crore during the Q2 FY17

GROSS NPA MOVEMENT

Amt. in Rs. Crore

PARTICULARS	31.03.2015	30.09.2015	31.3.2016	30.6.2016	30.09.2016
Opening Gross NPA	7570	13040	13040	31638	31638
Additions :					
i) Slippage	10870	4720	24724	3230	5291
ii) Debits in Existing NPA accounts				648	1036
Sub Total	18440	17760	37764	35516	37965
Less: Reduction (a+b+c)	5400	3739	6126	3182	4650
a. Recovery for Movement (excl recovery in W/O a/cs, & U/A int.)	1896	702	1279	412	712
b. Upgradation	2031	1068	1460	1426	1705
c. Write Off (Including Addn Prudential Write-off)	1473	1969	3387	1344	2233
Gross NPA - Closing Balance	13040	14021	31638	32334	33315
Gross Advances	334947	328387	336548	333121	339511
Gross NPA %	3.89	4.27	9.40	9.71	9.81
Net NPA	8740	9383	20833	21494	21887
Net NPA %	2.65	2.90	6.42	6.69	6.69
Total Cash Recovery (incl.rec. in Wr.-off a/cs, recovery in Current Year slippage & U/A interest)	5993	2266	4758	918	1958*
Recovery under Loss Assets (Loss assets as at 31.03.2016 – Rs.6285 Cr.)	666 (15.91%)	166 (3.38%)	461 (9.40%)	61 (0.97%	148 (2.35%)
Recovery in Technically written off A/cs (Tech. Written off amount as at 31.03.2016 – Rs.9936 Cr.)	1351 (18.29%)	250 (3.37%)	617 (8.31%)	147 (1.48%)	278 (2.80%)

NPA COMPOSITION

Amt. in Rs. Crore

Parameters	SEP'15	DEC'15	MAR'16	JUN'16	SEP'16
Gross Advances	328387	339411	336548	333121	339511
Sub-Standard	6551	9163	17390	17624	17430
Doubtful	7470	10650	14248	14710	15885
Loss	NIL	Nil	Nil	Nil	Nil
Provision Coverage Ratio(%)	59.81	53.96	50.11	50.82	51.75

SECTOR-WISE NPA SLIPPAGES

Amt. in Rs. Crore

SECTOR	Q2 FY16	Q3 FY16	Q4 FY16	Q1 FY17	Q2 FY17	% to total Slippages
Micro & Small Ent.	738	1006	990	1346	960	39.20
Agriculture	304	326	538	602	233	9.51
Other Priority Sector	165	166	107	382	163	6.66
Total Priority Sector	**1207**	**1498**	**1635**	**2330**	**1356**	**55.37**
Medium Industries	178	229	409	221	115	4.70
Large Industries	429	2075	11417	1099	232	9.47
Other Non-Priority	364	263	777	211	687	28.05
Total Non-Priority	**971**	**2567**	**12603**	**1531**	**1034**	**42.22**
Total (Domestic)	2178	4065	14238	3861	2390	97.59
Overseas	24	1337	364	17	59	2.41
Total (Global)	**2202**	**5402**	**14602**	**3878**	**2449**	**100.00**

SECTOR- WISE NPA OUTSTANDING

Amt. in Rs. Crore

SECTOR	SEP'15	DEC'15	MAR'16	JUN'16	SEP'16
Micro & Small Enterprises	3913	4472	4663	5076	5618
Agriculture	1689	1906	2159	2401	2611
Other Priority Segments	539	579	588	664	646
Medium Enterprises	1151	1321	1483	1505	1399
Large Industries	4788	7916	18037	18303	17924
Other Non-Priority Segments	1940	3619	4708	4385	5117
Total	14021	19813	31638	32334	33315

SECTORAL CONTRIBUTION OF NPA

Amt. in Rs.Crore

Particulars	SEP'15	DEC'15	MAR'16	JUN'16	SEP'16
Gross Advances	328387	339411	336548	333121	339511
Gross NPA	14021	19813	31638	32334	33315
Gross NPA %	4.27	5.84	9.40	9.71	9.81
Priority Sector Advances	139021	142652	147771	147681	154891
PS as % to Gross Advances	42.33	42.03	43.91	44.33	45.62
Total PS NPA	6141	6957	7411	8141	8875
Total PS NPA%	4.42	4.88	5.01	5.51	5.73
Share of PS NPA to Gross NPA	43.80	35.11	23.42	25.18	26.14
Agriculture NPA	1689	1906	2159	2401	2611
Agriculture NPA%	2.66	2.93	3.21	3.46	3.59
MSE NPA	3913	4472	4663	5076	5618
MSE NPA %	8.29	9.26	9.16	10.22	10.80
Other Priority NPA	539	579	588	664	646
Other Priority NPA %	1.91	1.97	1.97	2.32	2.14

RESTRUCTURED ASSETS

Amt. in Rs. Crore

Restructured during the year (Standalone year wise)

Particulars	F/Y 2014-15	F/Y 2015-16	F/Y 2016-17(Q1)	F/Y 2016-17(Q2)
	Amount	Amount	Amount	Amount
Total Restructured	6821	1344	11	54
Of which Standard	6130	944	00	00
NPA	691	400	11	54

Outstanding during the year

Particulars	F/Y 2013-14	F/Y 2015-16	F/Y 2016-17(Q1)	F/Y 2016-17(Q2)
	Amount	Amount	Amount	Amount
Total Restructured	28371	23227	23407	23409
Of which Standard	22491	13045	13404	13147
NPA	5880	10182	10003	10262

RESTRUCTURED ASSETS

Amt. in Rs. Crore

Particulars	Mar15	Mar 16	Jun 16	Sept 2016
Gross Advances	334947	336545	333121	339511
Restructured Assets	28371	23227	23407	23409
% of Std. Restructured Assets to total Adv	6.71	3.88	4.02	3.87
% of Total Restructured Assets to total Adv	8.47	6.90	7.03	6.89
CDR	10490	8990	9647	9526
% of CDR to Total Restructured Adv	36.97	38.70	41.21	40.69
NON-CDR	17881	14237	13760	13883
% of Non CDR to Total Restructured Adv	63.03	61.30	58.79	59.31

Sector wise Cumulative Restructured accounts

Amt. in Rs. Crore

Sector	F/Y 2014-15	F/Y 2015-16	F/Y 2016-17 (Q1)	F/Y 2016-17 (Q2)
	Amt	Amt	Amt	Amt
Agriculture	470	374	346	325
MSME	1509	1671	1615	1595
Housing Loans	525	276	253	238
Large Advance	25470	20721	21010	21070
Others	397	185	183	181
Total	28371	23227	23407	23409

Sector wise Restructured accounts for Q2 FY17

Amt. in Rs. Crore

Sector	Q2 FY17	
	A/cs	Amt.
Agriculture	61	02
MSME	159	03
Housing Loans	25	02
Large Advance	01	47
Others	38	00
Total	284	54

RESTRUCTURED ASSETS

Amt. in Rs. Crore

	As on 31.03.2015	As on 31.03.2016	As on 30.06.2016	As on 30.09.2016
CDR	10490	8990	9647	9526
NON CDR	17881	14237	13760	13883
Total	28371	23227	23407	23409

SECTOR WISE RESTRUCTURED ACCOUNTS

Amt. in Rs.Crore

Name of the Sector	As on 30th September 2016		
Details of restructured Accounts	No. of a/cs	Amnt	% to cumulative Outstanding Amt.
INFRASTRUCTURE (a+b+c+d+e+f+g+h)	110	9289	39.68
Of Which Power			
POWER (a+b+c+d)	44	5157	22.03
State DISCOMS (a)	6	1581	
State Transmission (b)			
State Generation (c)			
Private (d)	38	3576	
Of Which ROADS (e)	46	1986	8.48
Of Which PORTS (f)	4	258	1.10
Of Which AVIATION (g)	3	1015	4.34
Of Which TELECOMMUNICATION(h)	13	874	3.73
MINING	28	29	0.13
IRON AND STEEL	149	3129	13.36
TEXTILE	419	1767	7.55
ENGINEERING	275	971	4.15
PHARMACEUTICAL	44	397	1.70
CEMENT	18	344	1.47
HARDWARE	25	78	0.34
SHIPPING	8	03	0.01
EDIBLE OIL	20	118	0.51
AGRICULTURE	5634	325	1.39
EDUCATION	0	0	0
HOUSING	3704	238	1.02
CHEMICAL	25	36	0.15
CONSTRUCTION	114	3537	15.10
OTHER INDUSTRIES	428	1568	6.70
OTHER SERVICES	5912	1579	6.74
TOTAL	**16913**	**23409**	**100.00**

CAPITAL ADEQUACY -BASEL III

Capital Adequacy Ratio

- CRAR of 12.19 % at September 2016
- CET ratio at 8.25 % vs. 5.5% norm
- Tier I ratio at 8.87 % vs.7% norm
- Tier II ratio at 3.32 %

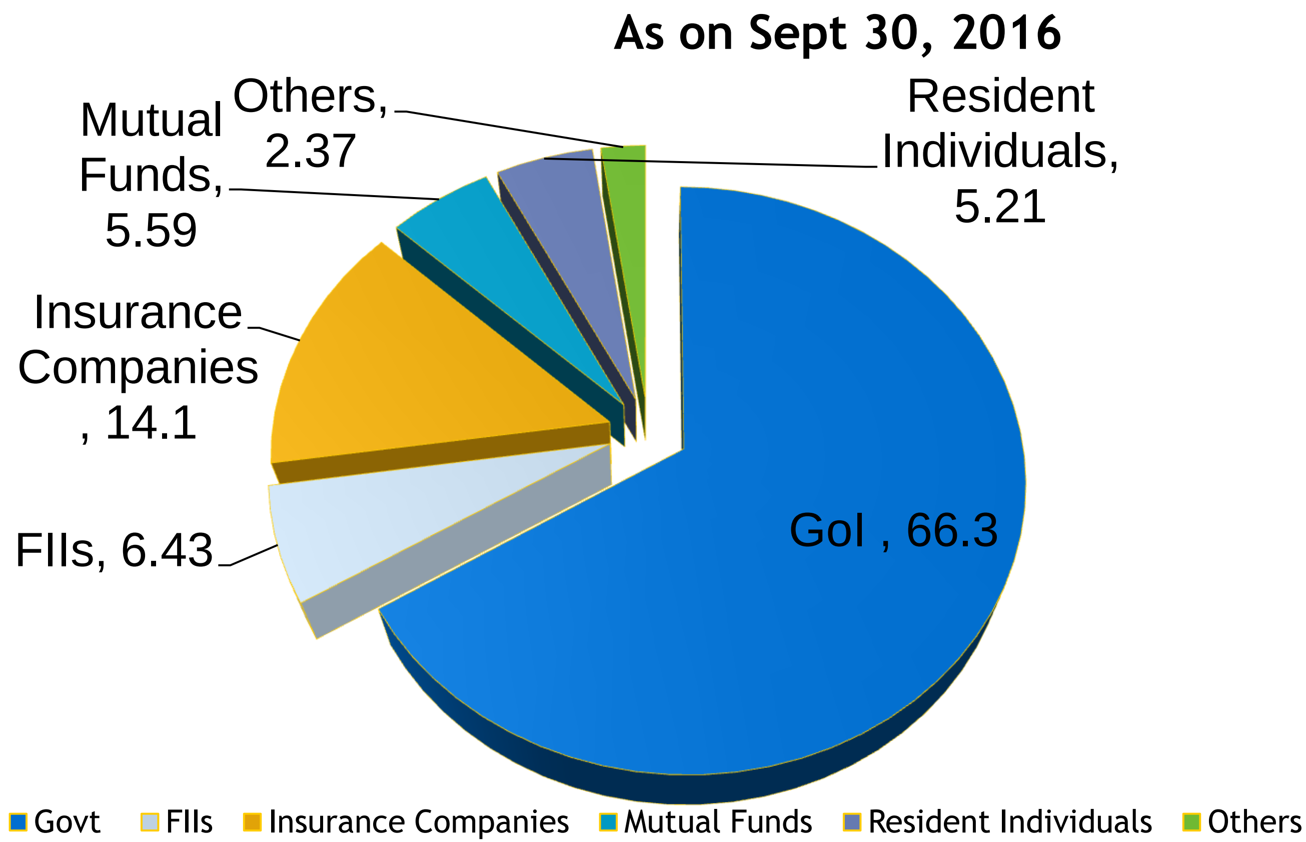
Sufficient headroom available for raising further capital

CAPITAL ADEQUACY – BASEL III

Amt. in Rs. Crore

	BASEL III				
Particulars	SEPT'15	DEC'15	Mar'16	JUN'16	SEP'16
Risk-weighted Assets	346722	344773	333869	331454	331367
Tier I Capital	29906	29915	29372	29276	29394
Tier I Ratio%	CET: 7.98% AT I: 0.65% Tier I:8.63%	CET:8.03% AT1:0.65% Tier I:8.68%	CET:8.18% AT1:0.62% Tier I:8.80%	CET:8.21% AT I:0.62% Tier I:8.83%	CET:8.25 % AT I:0.62 % Tier I:8.87%
Tier II Capital	8362	9879	7633	10854	11011
Tier II Ratio(%	2.41	2.86	2.28	3.28	3.32
Total Capital	38268	39793	37005	40130	40406
CRAR%	11.04	11.54	11.08	12.11	12.19

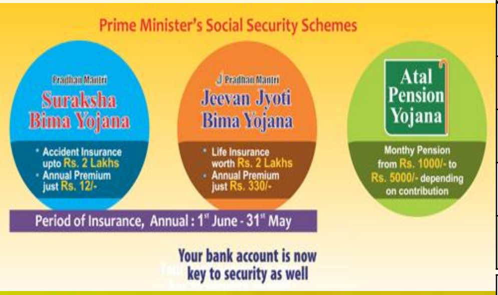
SHAREHOLDING PATTERN



Govt.	66.30
FIIs	6.43
Insurance Companies	14.10
Mutual Funds	5.59
Resident Individuals	5.21
Others	2.37

FINANCIAL INCLUSION

Amt. in Rs. Crore



Progress Under Pradhan Mantri Jan Dhan yojana (PMJDY)	
Parameters	**As on 30.09.2016**
Accounts opened till 30.09.2016	78.01 lacs
Deposits	Rs.1397 Cr
RuPay cards issued	71.59 lakhs
Aadhar Seeding	45.62 lakhs
Villages Covered	10049
Sub Service Areas	3962
Urban Wards	3371

Progress Under PMSBY, PMJJBY AND APY SCHEMES	
Scheme name	**As on 30.09.2016**
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	45.01 lakhs
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	18.71 lakhs
Atal Pension Yojana (APY)	0.98 lakhs

Progress Under MUDRA Yojana (PMMY)			
Category	**As on 30.09.2016 (H1FY17)**		
	No of A/cs	**Sanction Amt**	**Outstanding Amt**
Shishu (< Rs.50K)	113867	387.08	357.82
Kishor (Above Rs.50K- Rs.5.00 Lacs)	66903	1150.63	1019.23
Tarun (Above Rs.5.00 lacs to Rs.10.00 lacs)	7040	547.60	483.95
Total	**187810**	**2085.31**	**1861**

IMPORTANT CUSTOMER-FRIENDLY TECHNOLOGY INITIATIVES IN H1FY17

- Canara Empower- Unified payment interface for single platform in accessing multiple bank accounts
- CANARA TECH Support for structured resolution of queries related to Tech products
- Aadhaar seeding through BC Terminal
- Renewal of Subscription for Social Security Schemes (PMJJBY/PMSBY)
- Mobile Banking Registration through ATMs
- Missed Call / SMS Based ePass Sheet generation
- SMS/Email Alerts to customers intimating to submit RC Copy/Insurance for the vehicle loans and tax paid receipt/certificate for the mortgaged property.
- SMS/Email Alerts to NPA Borrowers intimating to regularize overdues in accounts.


केनरा बैंक
भारत सरकार का उपक्रम
Canara Bank
A Government of India Undertaking
Together We Can
A moment of glory...
Canara Bank drives the
MSME growth story.
Sri Narendra Modi, Hon'ble Prime Minister handing over the
National Award for Excellence in MSE Lending
to Sri Rakesh Sharma, MD & CEO, Canara Bank
at a glittering function in Ludhiana on 18.10.2016
Awards conferred on the Bank:
• Excellence in MSE Lending – I Prize – 2013-14 (National Award to Banks)
• Excellence in MSE Lending – I Prize – 2014-15 (National Award to Banks)
• Excellence in Lending to Micro Enterprises – I Prize – 2013-14 (National Award to Banks)
• Excellence in Lending to Micro Enterprises – II Prize – 2014-15 (National Award to Banks)
• Excellence in the field of Khadi & Village Industries – Best Bank under PMEGP, South Zone for the year 2013-14
• Excellence in the field of Khadi & Village Industries – Best Bank under PMEGP, South Zone for the year 2014-15
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MAJOR AWARDS/ACCOLADES

- Award for excellence, 1^{st} position in MSE lending by Government of India for FY14 and FY15.
- National Award for excellence in lending to Micro Enterprises, 1^{st} position for FY14 and 2^{nd} Position for FY15 by Government of India.
- Best bank Award under PMEGP, South Zone in the field of Khadi and Village Industries for FY14 and FY15 by Government of India.
- Received "MasterCard Innovation Award" for Canara International Travel Prepaid Card under Prepaid segment.
- RuPay Special Award for being the highest RuPay Card Issuing Bank by NPCI.
- "Visa Award" on crossing a Key milestone on issuance of 1.35 Crore Visa Debit card
- Dun & Bradstreet Award 2016 for being the best Public Sector Bank under Priority Sector Lending and Retail Growth Performance.
- Indy Wood CSR Excellence Award 2016 for outstanding achievement in Corporate Social Responsibility (CSR) by Indywood Film Carnival.

SUBSIDIARIES & JVs

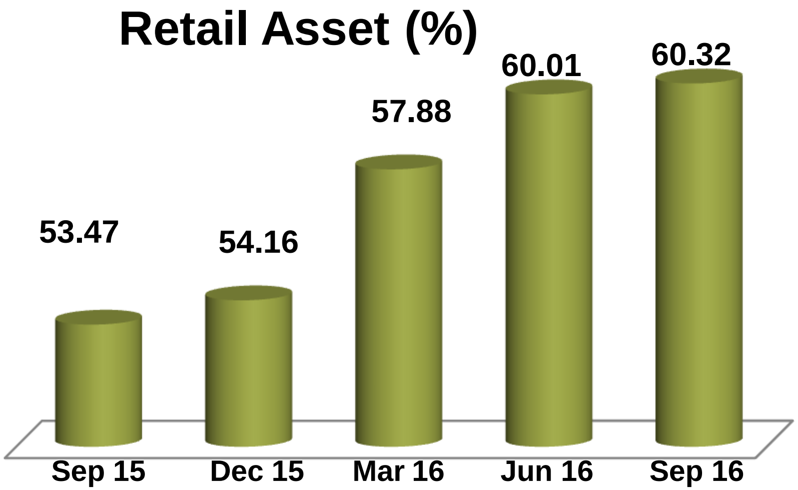
SUBSIDIARIES & JVs	% STAKE
Canbank Venture – Creating Value	100%
Can Fin Homes Ltd (Sponsor: CANARA BANK) – HOME LOANS ◆ DEPOSITS – Translating Dreams into Reality	43.45%
CANBANK COMPUTER SERVICES LIMITED	69.14%
CANBANK FACTORS LTD.	70%

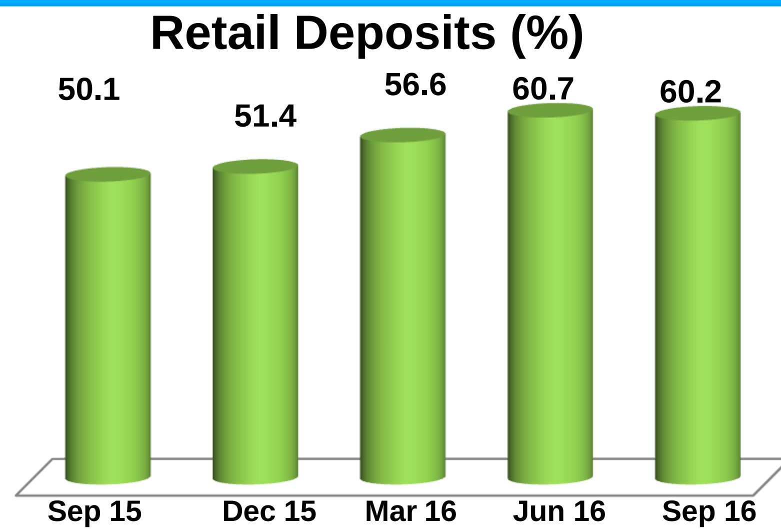
SUBSIDIARIES & JVs	% STAKE
CANARA ROBECO Mutual Fund	51%
Canara Bank Securities Ltd – A SUBSIDIARY OF CANARA BANK (FORMERLY: GILT SECURITIES TRADING CORPORATION LTD.)	100%
Canara HSBC OBC Life Insurance	51%
COMMERCIAL INDO BANK LLC (JOINT VENTURE WITH STATE BANK OF INDIA)	40%

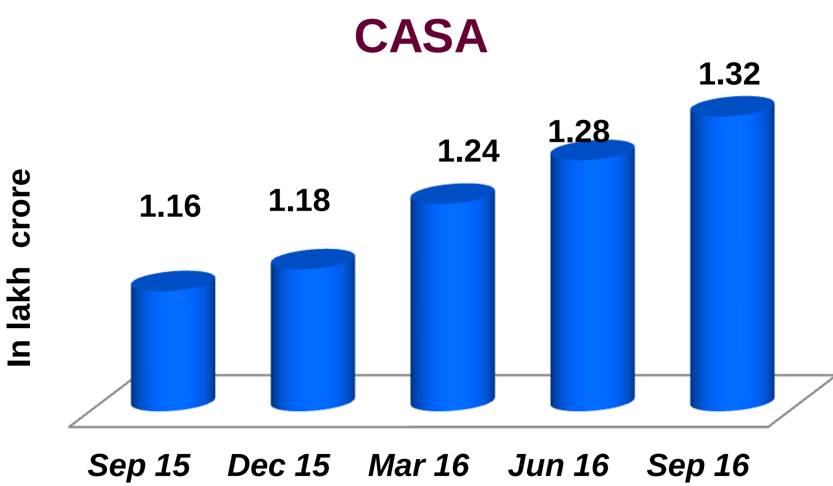
CANBANK FINANCIAL SERVICES LIMITED (CANFINA) 100% subsidiary-is confining its activities to legal matter .

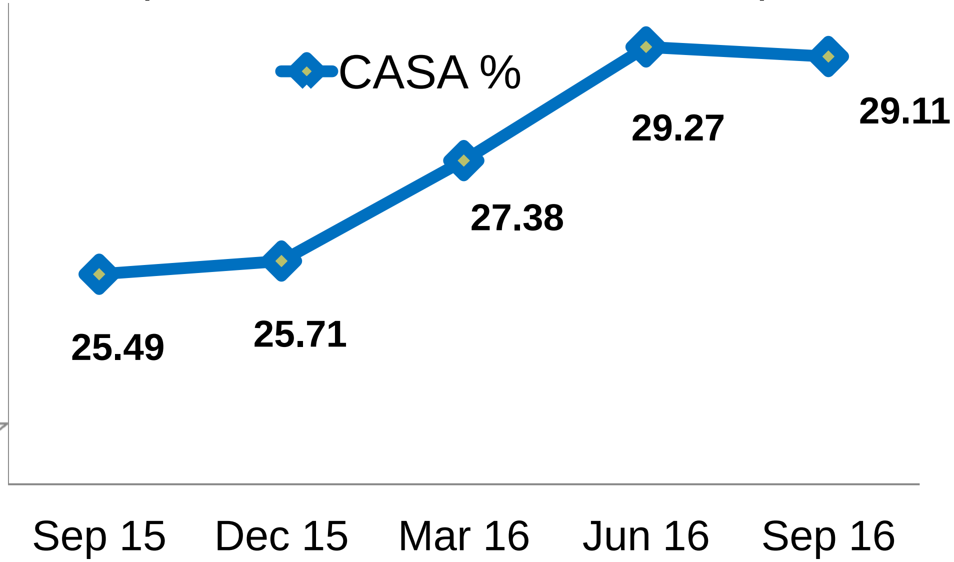
BUSINESS STRATEGY

FOCUS ON RETAIL BUSINESS









Major Branch Transformation for better Customer Service & Business Growth

Star Level	No of branches
5 Star	130
4 Star	56
3 Star	189
2 Star	358
1 Star	93
Total	**826**

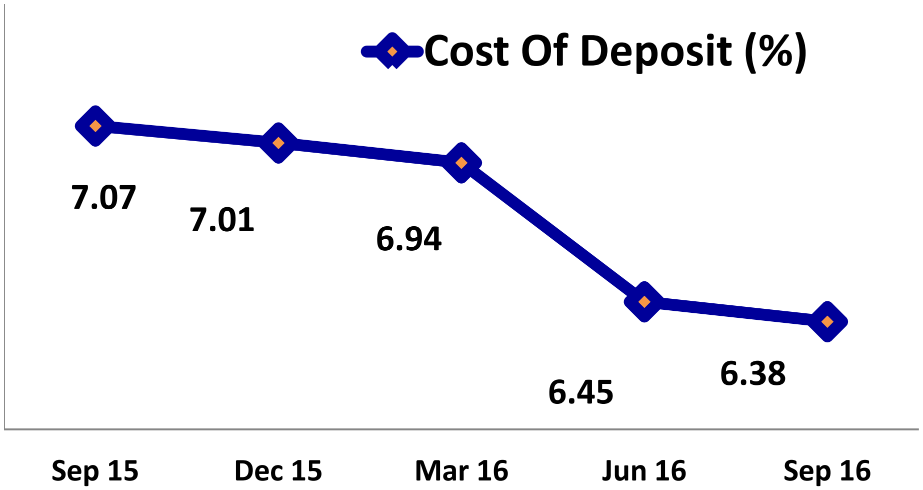
Three fold focus :

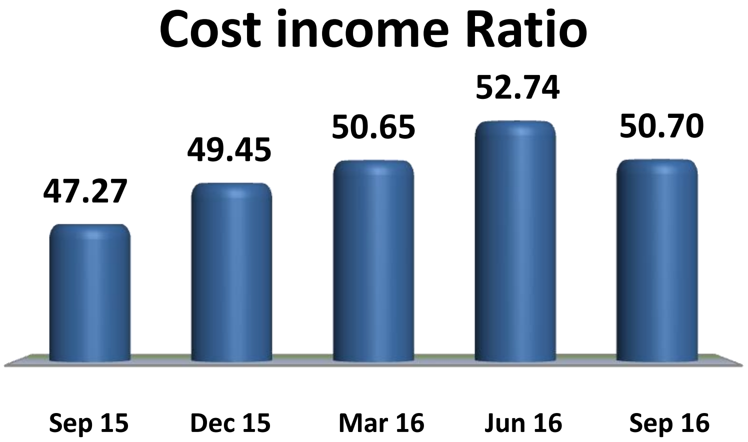
- ✓ Channel Excellence - Branch Transformation & New Channel Excellence
- ✓ Strengthening Core Business - CASA & Fee Based Income
- ✓ Process Excellence - Operating Model optimization & process

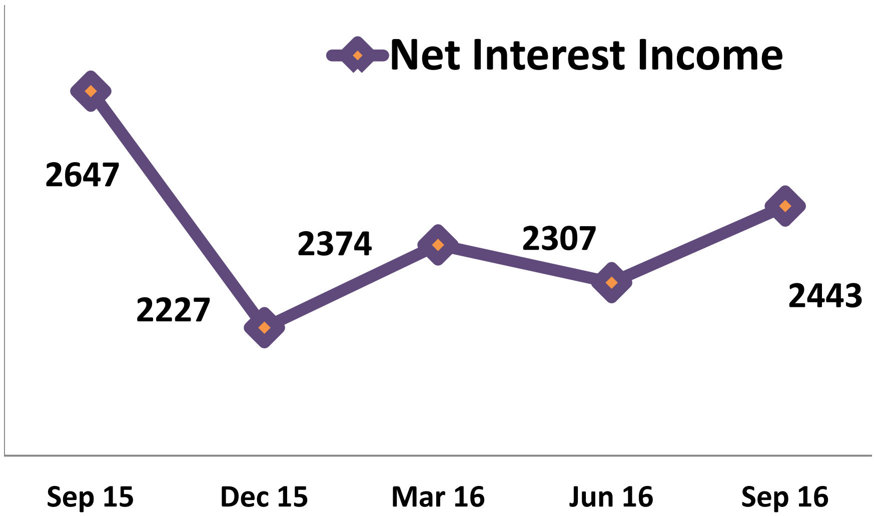
Branch Transformation:

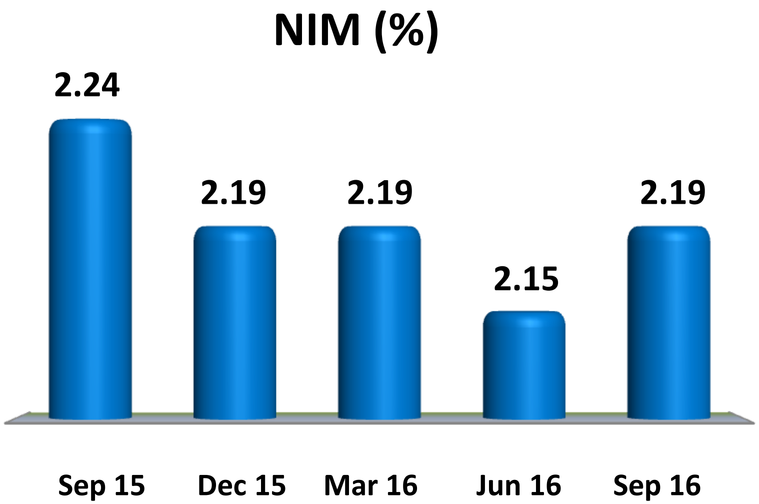
- ✓ Better Branch Layout & customer service for customer's delight
- ✓ Quality service delivery & reduction in service time for customers
- ✓ Promoting transactions on machines and alternate channels
- ✓ Inculcating sales culture

Thrust on Increasing Income & Reducing Cost

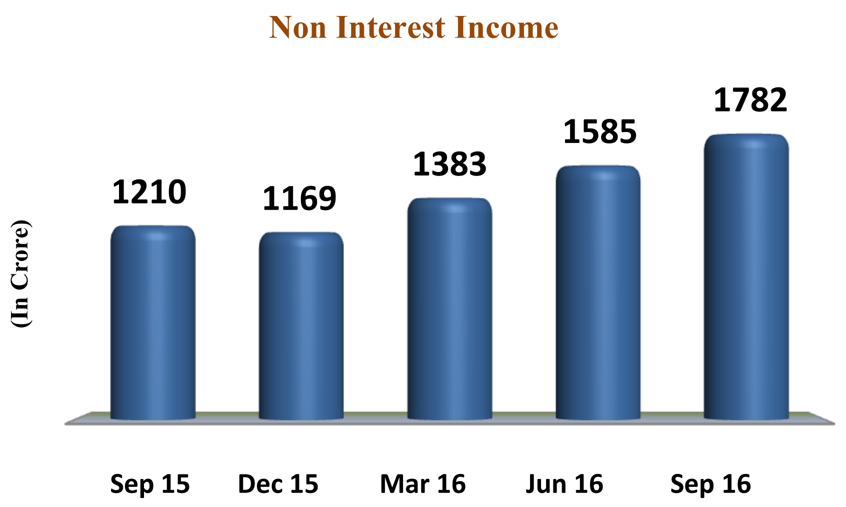


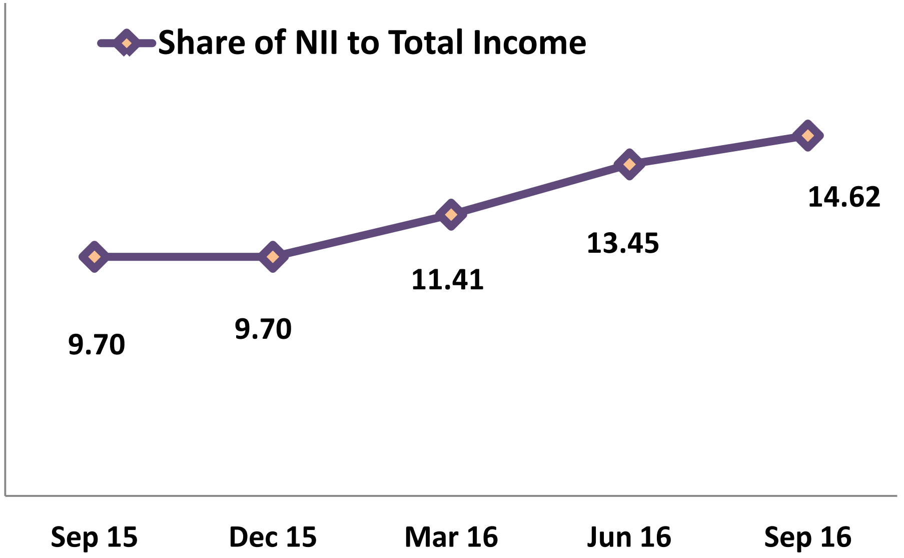






Improving Non Interest Income



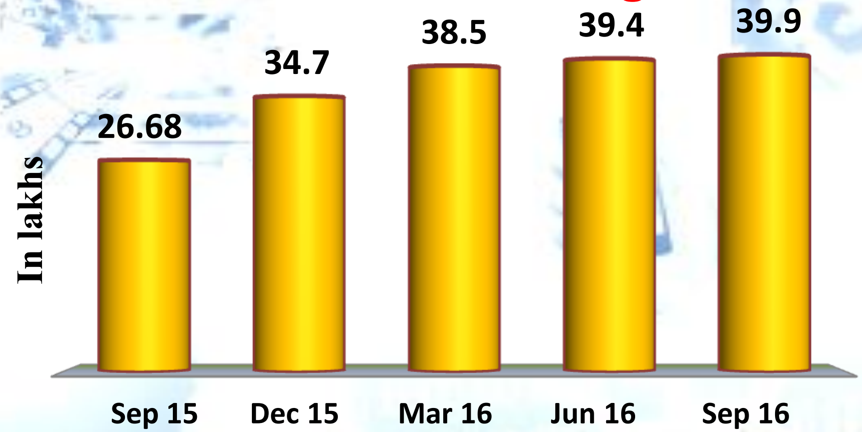


- To garner new business under LC / BG.
- Recovery in written off accounts.
- Improving Government Business .
- Income from third party products.
- Focusing on Locker income.
- Enhancing Card business income.
- Syndication, Project appraisal, Merchant banking etc. for new avenues in fee income

Enhancing Digital Footprints

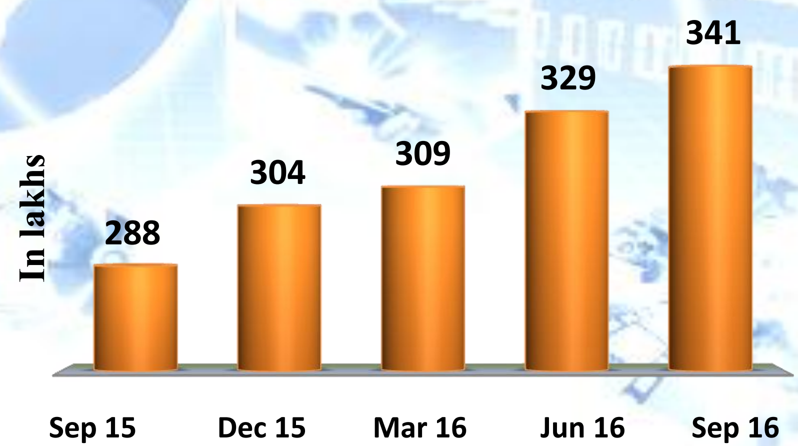
E-Trasactions

Mobile Banking



Net Banking Customers

Debit Card Customers



Recovery & NPA Management

Maximum thrust on Recovery and NPA management

- Mission Samadhan- Conducting Recovery Meets / Adalats / Mega Adalats besides regular Recovery Camps at branch/Circle and RO level.
- One Time Settlement and follow up the OTS permitted accounts closely for recovery.
- Exclusive monitoring of small value NPA (upto Rs.10 lakhs) & newly slipped accounts.
- Separate Division for Asset Recovery Management Branches.

EXPANDING THE REACH

Particulars	SEPT'15	MAR'16	SEPT'16
Branch Network	5734	5849	5868
ATM Strength	9132	9251	10026
Debit Card (In Lakh)	288	319	341

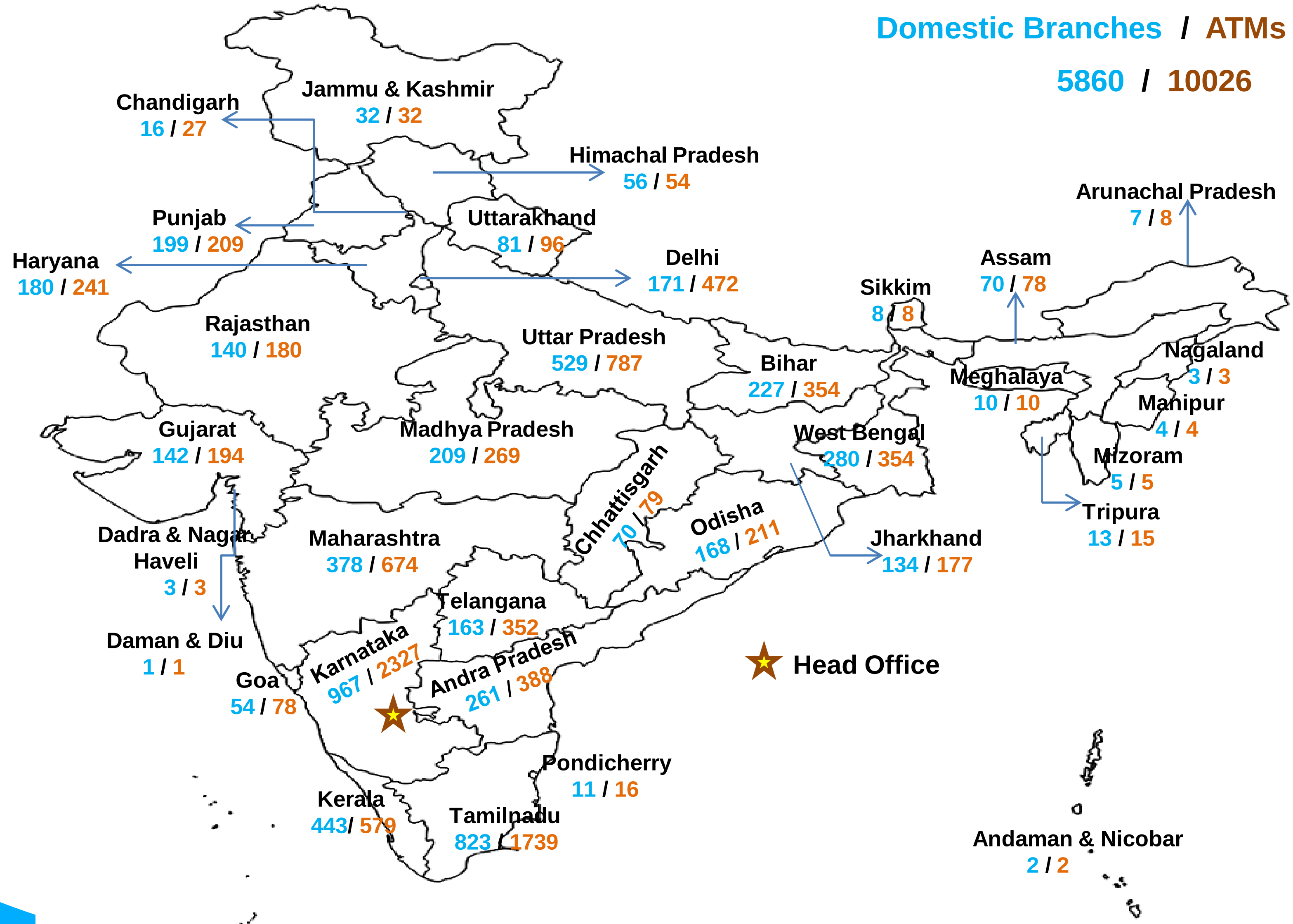
E-Lounges	182

5860 domestic Branches

8 overseas branches at Johannesburg, New York, London, Leicester, Shanghai, Manama, Hong Kong & Dubai

Population group	No. of branches	% to total
Rural	1859	31.72
Semi-Urban	1820	31.06
Rural + Semi-Urban	3679	62.78
Urban	1141	19.47
Metro	1040	17.75
TOTAL Domestic	5860	100

Expanding the Reach….



EXPANDED CLIENTELE

(In Lakhs)

7.52 crore Strong Clientele Accounts

	SEP'15	MAR'16	SEP'16	Y-o-Y Increase	Y-o-Y Growth (%)
Clientele	696	725	752	56	8.04
No. of Deposit A/cs	619	644	669	50	8.08
No. of Borrowal A/cs	77	81	83	6	7.79

56 lakhs Clientele accounts added y-o-y.

GOALS - MARCH 2017

Goals

Thrust on Retail Business & Asset Quality-

- CASA & Retail deposits
- Retail credit
- Fee income
- Containing NPA
- Recovery & Upgradation
- Improving operational financial ratios- NIM, RoA, RoE and Cost-to-Income.

THANK YOU