

Financial Results: Q1 (FY 2024-25)

Driving Customer Delight  
& Growth Digitally



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1 Bank Number **1800 1030**



# Performance Highlights



₹ in Crore

## Global Business

11.07%  
y-o-y  
23,10,350



## Global Deposit

11.97%  
y-o-y  
13,35,167



## Global Advances

9.86 %  
y-o-y  
9,75,183



## Net Profit

10.47 %  
y-o-y  
3,905



## CET-1

12.05%  
y-o-y  
55 bps



## Return on Assets

1.05 %  
y-o-y  
6 bps



## PCR

89.22%  
y-o-y  
118 bps



## Credit Cost

0.90%  
y-o-y decline  
20 bps



## Gross NPA

4.14 %  
y-o-y decline  
101 bps



## Net NPA

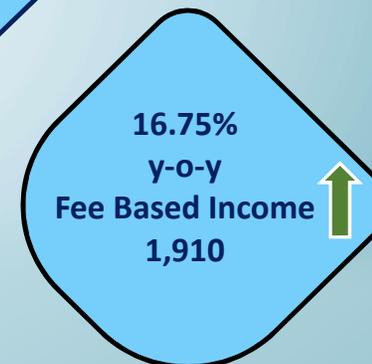
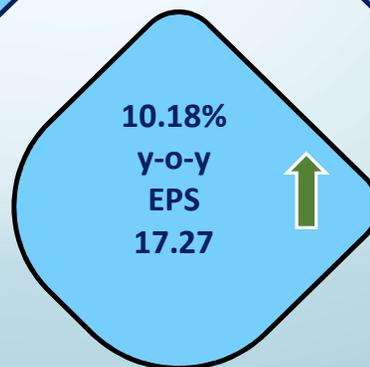
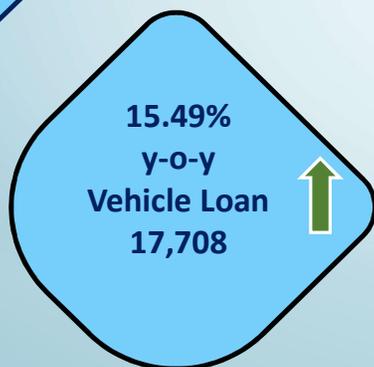
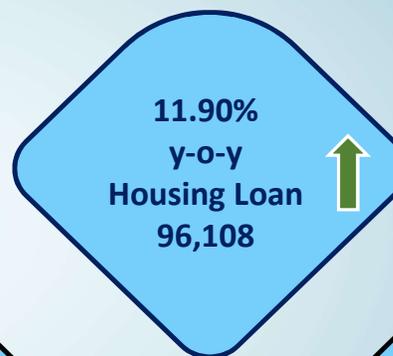
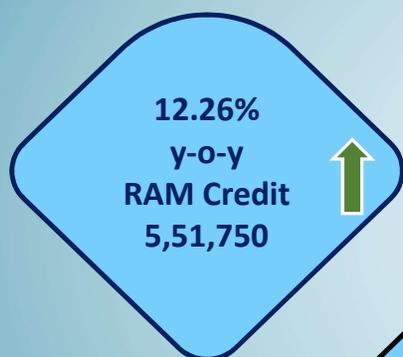
1.24 %  
y-o-y decline  
33 bps



# Key Highlights



₹ in Crore



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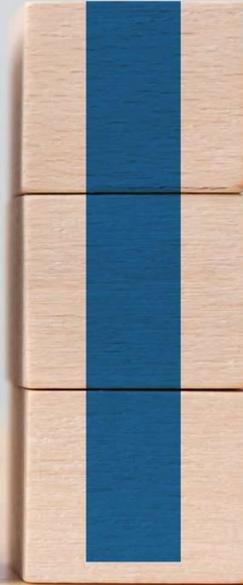
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Driving Customer Delight  
& Growth Digitally



**Business  
Performance**

# Business Performance



₹ in Crore

| Parameters              | June'23 | Mar'24  | Jun'24  | Growth (%) |       |
|-------------------------|---------|---------|---------|------------|-------|
|                         |         |         |         | Q-o-Q      | Y-o-Y |
| Global Gross Business   | 2080141 | 2272968 | 2310350 | 1.64       | 11.07 |
| Domestic Gross Business | 1947569 | 2123133 | 2151518 | 1.34       | 10.47 |
| Overseas Gross Business | 132572  | 149835  | 158832  | 6.00       | 19.81 |
| Global Gross Advances   | 887671  | 960602  | 975183  | 1.52       | 9.86  |
| Domestic Gross Advances | 843063  | 908182  | 920334  | 1.34       | 9.17  |
| Overseas Gross Advances | 44608   | 52420   | 54849   | 4.63       | 22.96 |
| Global Deposits         | 1192470 | 1312366 | 1335167 | 1.74       | 11.97 |
| Domestic Deposits       | 1104506 | 1214951 | 1231184 | 1.34       | 11.47 |
| Overseas Deposits       | 87964   | 97415   | 103983  | 6.74       | 18.21 |
| Global C-D Ratio (%)    | 74.44   | 73.20   | 73.04   | --         | --    |

## Domestic Deposit Mix



₹ in Crore

| Parameters             | Jun'23  | Mar'24  | Jun'24  | Growth (%) |       |
|------------------------|---------|---------|---------|------------|-------|
|                        |         |         |         | Q-o-Q      | Y-o-Y |
| Saving Deposits        | 320628  | 328378  | 332248  | 1.18       | 3.62  |
| CASA Deposits          | 364464  | 392327  | 381448  | (2.77)     | 4.66  |
| Term Deposit           | 740042  | 822624  | 849736  | 3.30       | 14.82 |
| Retail Term Deposit    | 466162  | 501403  | 514572  | 2.63       | 10.38 |
| Total Domestic Deposit | 1104506 | 1214951 | 1231184 | 1.34       | 11.47 |
| Global Deposits        | 1192470 | 1312366 | 1335167 | 1.74       | 11.97 |

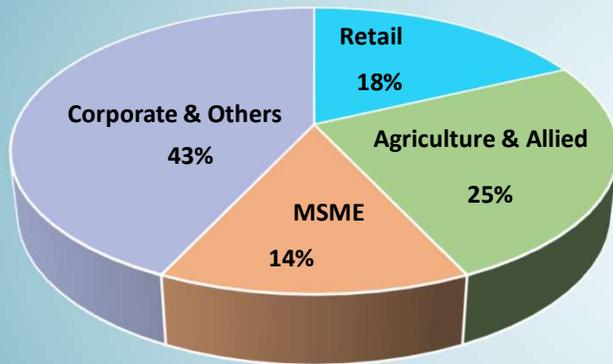
# Advances Mix



₹ in Crore

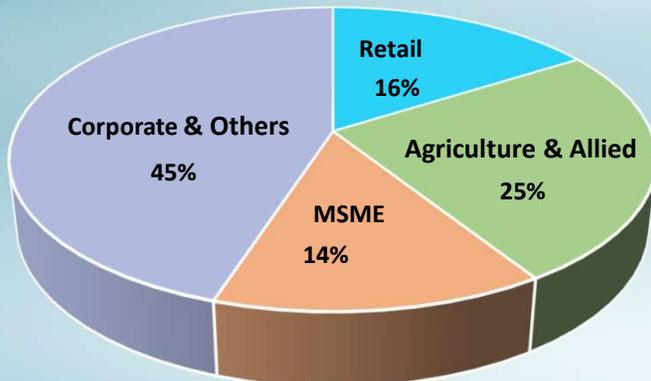
RAM: 57%

Jun'24



RAM: 55%

Jun'23



| Parameters              | Jun'23 | Mar'24 | Jun'24 | Growth (%) |       |
|-------------------------|--------|--------|--------|------------|-------|
|                         |        |        |        | Q-o-Q      | Y-o-Y |
| RAM Credit              | 491475 | 541489 | 551750 | 1.89       | 12.26 |
| Retail                  | 142297 | 156414 | 175794 | 12.39      | 23.54 |
| Agriculture & Allied    | 222757 | 253206 | 240894 | (4.86)     | 8.14  |
| MSME                    | 126421 | 131869 | 135062 | 2.42       | 6.84  |
| Corporate & others      | 396196 | 419113 | 423433 | 1.03       | 6.87  |
| Domestic Gross Advances | 843063 | 908182 | 920334 | 1.34       | 9.17  |
| Global Gross Advance    | 887671 | 960602 | 975183 | 1.52       | 9.86  |

# Exceeded the Mandated Targets under Priority Sector



**Mandated  
Norms under  
Priority Sector**

## Exceeded the mandated norms in respect of:

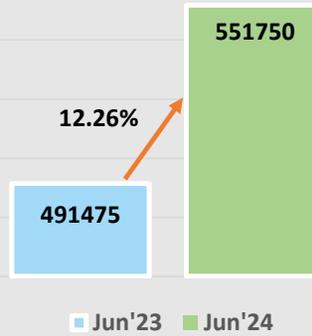
- **Total Priority (44.95% to ANBC against 40% norm)**
- **Agriculture (22.02% to ANBC against 18% norm)**
- **Small and Marginal Farmers (15.58% to ANBC against 10.00% norm)**
- **Non Corporate Farmers (18.37% to ANBC against 13.78% norm)**
- **Weaker Section (21.65% to ANBC against 12.00% norm)**
- **Micro Enterprises (9.92% to ANBC against 7.50% norm)**



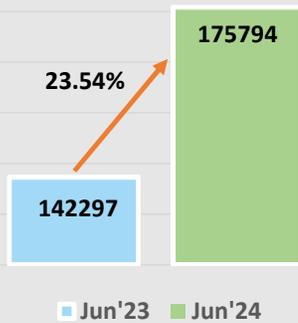
₹ in Crore

# RAM & Retail Credit

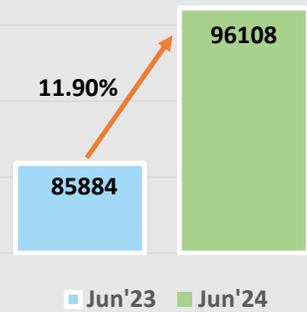
## RAM



## Retail Loans



## Housing Loans



# Industry Credit



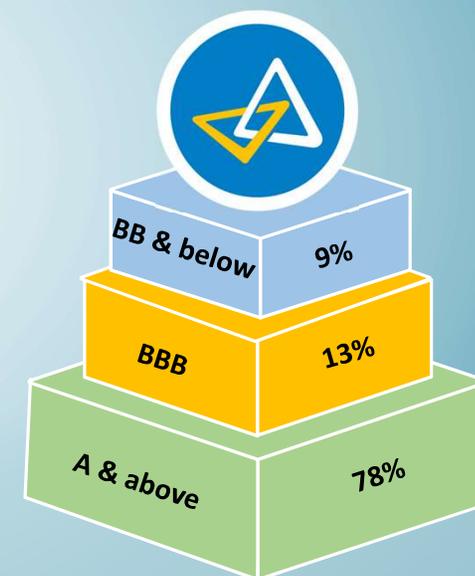
| Sector/Scheme                            | Jun'23 | Mar'24 | Jun'24 | Growth (%) |         |
|--|--------|--------|--------|------------|---------|
|  |        |        |        | Q-o-Q      | Y-o-Y   |
| Infrastructure                           | 115220 | 129411 | 132942 | 2.73       | 15.38   |
| NBFC                                     | 144804 | 131974 | 118529 | (10.19)    | (18.15) |
| Textile                                  | 17823  | 18353  | 18863  | 2.78       | 5.84    |
| Iron & Steel                             | 15564  | 14991  | 18767  | 25.19      | 20.58   |
| Commercial Real Estate                   | 19970  | 20841  | 22890  | 9.83       | 14.62   |
| Food Processing                          | 12097  | 12396  | 12451  | 0.44       | 2.92    |
| Engineering                              | 13590  | 13907  | 14135  | 1.63       | 4.01    |
| Petroleum, Coal products & Nuclear Fuels | 11670  | 10678  | 10291  | (3.62)     | (11.82) |
| Construction                             | 9670   | 8903   | 9036   | 1.49       | (6.56)  |
| Chemicals & Chemical Products            | 7551   | 10909  | 11383  | 4.34       | 50.74   |

# Rating Profile



₹ in Crore

| External Rating - Wise Distribution of Domestic Advances above ₹ 25 crore |               |            |               |            |               |            |
|---|---------------|------------|---------------|------------|---------------|------------|
| (% of Total rated loan book above ₹ 25 crore)                             |               |            |               |            |               |            |
| External Rating   | Jun'23        |            | Mar'24        |            | Jun'24        |            |
|   | Outstanding   | % Share    | Outstanding   | % Share    | Outstanding   | % Share    |
| A and above   | 220189        | 81         | 222192        | 80         | 211925        | 78         |
| BBB   | 27224         | 10         | 30897         | 11         | 34681         | 13         |
| BB and below  | 25365         | 9          | 25135         | 9          | 26705         | 9          |
| <b>Total</b>  | <b>272778</b> | <b>100</b> | <b>278224</b> | <b>100</b> | <b>273311</b> | <b>100</b> |



| PSU PSE Customers (Jun'24) |                       |
|----------------------------|-----------------------|
| Central Govt. Guarantee    | State Govt. Guarantee |
| 18528                      | 54683                 |

# Rating Profile



₹ in Crore

## Rating Profile of Standard NBFC Domestic Exposure

| External Rating | Jun'23        |            | Mar'24        |            | Jun'24        |            |
|-----------------|---------------|------------|---------------|------------|---------------|------------|
|                 | Exposure      | % Share    | Exposure      | % Share    | Exposure      | % Share    |
| A and above     | 135871        | 99         | 129893        | 99         | 136866        | 99         |
| BBB             | 366           | 1          | 130           | 1          | 74            | 1          |
| BB and below    | 26            |            | 14            |            | 46            |            |
| <b>Total</b>    | <b>136263</b> | <b>100</b> | <b>130037</b> | <b>100</b> | <b>136986</b> | <b>100</b> |

**Driving Customer Delight  
& Growth Digitally**



**Financial  
Performance**



# Total Income



| Parameters              | Quarterly    |              |              |               |              |
|-------------------------|--------------|--------------|--------------|---------------|--------------|
|                         | Jun'23       | Mar'24       | Jun'24       | Growth (%)    |              |
|                         |              |              |              | Q-o-Q         | Y-o-Y        |
| Interest Income         | 25004        | 28807        | 28701        | (0.37)        | 14.79        |
| Interest on Advances    | 18064        | 20863        | 20778        | (0.41)        | 15.02        |
| Interest on Investments | 5349         | 5902         | 6078         | 2.98          | 13.63        |
| Other Interest Income   | 1591         | 2042         | 1845         | (9.65)        | 15.96        |
| Non-Interest Income     | 4819         | 5217         | 5319         | 1.96          | 10.38        |
| <b>Total Income</b>     | <b>29823</b> | <b>34024</b> | <b>34020</b> | <b>(0.01)</b> | <b>14.07</b> |

## Non-Interest Income



₹ in Crore

| Parameters                       | Quarterly   |             |             |             |              |
|----------------------------------|-------------|-------------|-------------|-------------|--------------|
|                                  | Jun'23      | Mar'24      | Jun'24      | Growth(%)   |              |
|                                  |             |             |             | Q-o-Q       | Y-o-Y        |
| Fee Based Income                 | 1636        | 1941        | 1910        | (1.60)      | 16.75        |
| Commission Exchange & Brokerage  | 263         | 437         | 353         | (19.22)     | 34.22        |
| Service Charges                  | 812         | 886         | 798         | (9.93)      | (1.72)       |
| Miscellaneous                    | 561         | 618         | 759         | 22.82       | 35.29        |
| Treasury Income                  | 536         | 865         | 503         | (41.85)     | (6.16)       |
| Profit on Sale of Investments    | 294         | 663         | 349         | (47.36)     | 18.71        |
| Profit on Exchange Transactions  | 236         | 177         | 151         | (14.69)     | (36.02)      |
| Dividend Income                  | 6           | 25          | 3           | (88.00)     | (50.00)      |
| Recoveries in Written Off A/cs   | 796         | 1900        | 1158        | (39.05)     | 45.48        |
| Other Receipts( PSLC & Others)   | 1851        | 511         | 1748        | 242.07      | (5.56)       |
| <b>Total Non-Interest Income</b> | <b>4819</b> | <b>5217</b> | <b>5319</b> | <b>1.96</b> | <b>10.38</b> |

# Total Expenses



₹ in Crore

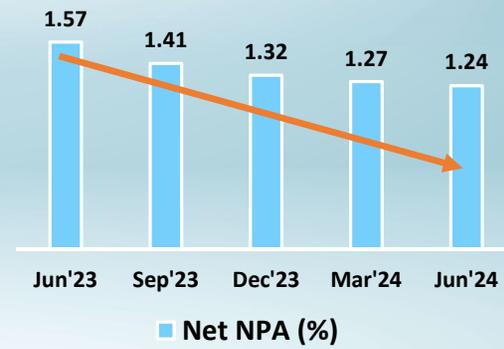
| Parameters                | Quarterly |        |        |            |        |
|---------------------------|-----------|--------|--------|------------|--------|
|                           | Jun'23    | Mar'24 | Jun'24 | Growth (%) |        |
|                           |           |        |        | Q-o-Q      | Y-o-Y  |
| <b>Interest Expenses</b>  | 16338     | 19227  | 19535  | 1.60       | 19.57  |
| Interest Paid on Deposits | 15043     | 17714  | 18352  | 3.60       | 22.00  |
| Other Interests           | 1295      | 1513   | 1183   | (21.81)    | (8.65) |
| <b>Operating Expenses</b> | 5881      | 7410   | 6869   | (7.30)     | 16.80  |
| Staff Cost                | 3651      | 4458   | 4230   | (5.11)     | 15.86  |
| Other Operating Expenses  | 2230      | 2952   | 2639   | (10.60)    | 18.34  |
| <b>Total Expenses</b>     | 22219     | 26637  | 26404  | (0.87)     | 18.84  |

## Financials at a Glance



| Parameters              | Quarterly |        |        |            |        |
|-------------------------|-----------|--------|--------|------------|--------|
|                         | Jun'23    | Mar'24 | Jun'24 | Growth (%) |        |
|                         |           |        |        | Q-o-Q      | Y-o-Y  |
| Net Interest Income     | 8666      | 9580   | 9166   | (4.32)     | 5.77   |
| Total Interest Income   | 25004     | 28807  | 28701  | (0.37)     | 14.79  |
| Total Interest Expenses | 16338     | 19227  | 19535  | 1.60       | 19.57  |
| Total Income            | 29823     | 34024  | 34020  | (0.01)     | 14.07  |
| Total Expenditure       | 22219     | 26637  | 26404  | (0.87)     | 18.84  |
| Operating Profit        | 7604      | 7387   | 7616   | 3.10       | 0.16   |
| Provisions              | 4069      | 3630   | 3711   | 2.23       | (8.80) |
| Net Profit              | 3535      | 3757   | 3905   | 3.94       | 10.47  |

# Continuous & Consistent Performance



# Provisions



₹ in Crore

| Parameters                | Quarterly |        |        |            |         |
|---------------------------|-----------|--------|--------|------------|---------|
|                           | Jun'23    | Mar'24 | Jun'24 | Growth (%) |         |
|                           |           |        |        | Q-o-Q      | Y-o-Y   |
| Total Provision           | 4069      | 3630   | 3711   | 2.23       | (8.80)  |
| NPAs                      | 2417      | 2280   | 2171   | (4.78)     | (10.18) |
| Standard Asset            | 3         | 44     | 21     | (52.27)    | 600.00  |
| Non Performing Investment | 332       | 295    | (125)  | -----      | -----   |
| Income Tax                | 1350      | 1149   | 1428   | 24.28      | 5.78    |
| Others                    | (33)      | (138)  | 216    | -----      | -----   |

## Key Ratios



(%)

| Ratios              | Jun'23    |            | Mar'24    |            | Jun'24    |            |
|---------------------|-----------|------------|-----------|------------|-----------|------------|
|                     | Quarterly | Cumulative | Quarterly | Cumulative | Quarterly | Cumulative |
| Return on Assets    | 0.99      | 0.99       | 1.03      | 1.01       | 1.05      | 1.05       |
| Return on Net-worth | 22.95     | 22.95      | 21.18     | 22.06      | 20.88     | 20.88      |
| Cost to Income      | 43.61     | 43.61      | 50.08     | 47.03      | 47.42     | 47.42      |
| CD Ratio            | 74.44     | 74.44      | 73.20     | 73.20      | 73.04     | 73.04      |
| EPS (Annualized)*   | 78.37     | 78.37      | 83.30     | 80.23      | 17.27     | 17.27      |
| Book Value (In ₹)*  | 351.61    | 351.61     | 395.94    | 395.94     | 86.29     | 86.29      |
| NIM                 | 3.05      | 3.05       | 3.07      | 3.05       | 2.90      | 2.90       |

\*Figures for June 2023 & March 2024 quarter is on Face Value of Rs 10/- per share whereas figures for June 2024 quarter is on Face Value of Rs 2/- per share.



# Key Ratios

### Cost Of Deposits (%)



### Yield on Advances(%)



### NIM(%)



### Cost Of Funds (%)



### Yield on Funds(%)



### Yield on Investments(%)





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%

%



INVESTMENTS

# Investment Portfolio



₹ in Crore

| Sl. No | Parameters   | Jun'23        | Mar'24        | Jun'24        |
|--------|--|---------------|---------------|---------------|
| 1      | Domestic Investments                                     | 334955        | 360836        | 373591        |
| (a)    | SLR  | 298393        | 324154        | 324203        |
| (b)    | Non SLR  | 36562         | 36682         | 49388         |
|        | SLR as % to Dom. Investments                             | 89.08         | 89.83         | 86.78         |
| (i)    | Held To Maturity (HTM)                                   | 275423        | 290652        | 298077        |
| (ii)   | Available For Sale (AFS)                                 | 58692         | 69748         | 54730         |
| (iii)  | Fair Value Through Profit & Loss (FVTPL) (including HFT) | 840           | 436           | 19253         |
| (iv)   | Subsidiaries & Joint Ventures                            | --            | --            | 1531          |
| 2      | Investment by Overseas Branches                          | 1008          | 2715          | 1911          |
| 3      | <b>Total Gross Investment (1+2)</b>                      | <b>335963</b> | <b>363551</b> | <b>375502</b> |
|        | HTM To Investment (%)                                    | 82.23         | 80.55         | 79.79         |

## Non SLR Portfolio



₹ in Crore

| Parameters                          | Jun'23       | Mar'24       | Jun'24       | % Share<br>(Jun'24) | Y-o-Y Variation |              |
|-------------------------------------|--------------|--------------|--------------|---------------------|-----------------|--------------|
|                                     |              |              |              |                     | Amount          | %            |
| PSU Bonds                           | 3503         | 3588         | 4138         | 8.38                | 635             | 18.13        |
| Corporate and Other Bonds           | 5793         | 7113         | 7434         | 15.05               | 1641            | 28.33        |
| Special Govt. Sec excl. Recap Bonds | 1793         | 633          | 633          | 1.28                | (1160)          | (64.70)      |
| CG Recap. Bond                      | 18238        | 18238        | 18238        | 36.93               | 0               | 0.00         |
| Share of PSU/Corporate/Others       | 4387         | 4136         | 5342         | 10.82               | 955             | 21.77        |
| Venture Capital Fund                | 366          | 370          | 380          | 0.77                | 14              | 3.83         |
| Regional Rural Bank                 | 333          | 287          | 287          | 0.58                | (46)            | (13.81)      |
| Security Receipts                   | 648          | 1108         | 1041         | 2.11                | 393             | 60.65        |
| Subsidiaries JV                     | 763          | 763          | 1244         | 2.52                | 481             | 63.04        |
| Other                               | 738          | 446          | 10651        | 21.57               | 9913            | 1343.22      |
| <b>Total Non SLR Investment</b>     | <b>36562</b> | <b>36682</b> | <b>49388</b> | <b>100.00</b>       | <b>12826</b>    | <b>35.08</b> |



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# Asset Quality

## Asset Quality Ratios



₹ in Crore

| Parameters                   | Jun'23 | Mar'24 | Jun'24 |
|------------------------------|--------|--------|--------|
| Gross NPA                    | 45727  | 40605  | 40356  |
| Gross NPA (%)                | 5.15   | 4.23   | 4.14   |
| Net NPA                      | 13461  | 11823  | 11702  |
| Net NPA (%)                  | 1.57   | 1.27   | 1.24   |
| Provision Coverage Ratio (%) | 88.04  | 89.10  | 89.22  |
| Credit Cost (%)              | 1.10   | 0.96   | 0.90   |
| Slippage Ratio (%)           | 0.36   | 0.34   | 0.33   |

## Movement of NPA



₹ in Crore

| Parameters  | Jun'23       | Mar'24       | Jun'24       |
|---|--------------|--------------|--------------|
| NPA as at the beginning of the period                             | 46160        | 41722        | 40605        |
| Cash Recovery towards Book Liability(i)                           | 1127         | 929          | 780          |
| Up-gradation (ii)   | 800          | 520          | 495          |
| Write Off (iii)   | 1934         | 3068         | 2311         |
| <b>Total Reduction(i+ii+iii)</b>                                  | <b>3861</b>  | <b>4517</b>  | <b>3586</b>  |
| Fresh Addition  | 3428         | 3400         | 3337         |
| -Fresh Slippages  | 3188         | 3082         | 3015         |
| -Debits in existing NPA A/c                                       | 240          | 318          | 322          |
| Gross NPAs at end of the period                                   | 45727        | 40605        | 40356        |
| Eligible Deductions incl. Provisions                              | 32266        | 28782        | 28654        |
| <b>Net NPAs</b>   | <b>13461</b> | <b>11823</b> | <b>11702</b> |
| Recoveries in Written Off A/c                                     | 891          | 2232         | 1371         |
| <b>Total Cash recovery including Recovery in Written off A/cs</b> | <b>2018</b>  | <b>3161</b>  | <b>2151</b>  |

## NPA Classification: Sector Wise



₹ in Crore

| Parameters           | Jun'23 | Mar'24 | Jun'24 | Advance O/s<br>(Jun'24) | GNPA (%) |
|----------------------|--------|--------|--------|-------------------------|----------|
| Domestic Gross NPA   | 41427  | 37213  | 37235  | 920334                  | 4.05     |
| Global Gross NPA     | 45727  | 40605  | 40356  | 975183                  | 4.14     |
| Retail               | 2082   | 2247   | 2249   | 175794                  | 1.28     |
| Housing Loans        | 642    | 836    | 900    | 96108                   | 0.94     |
| Vehicle Loans        | 242    | 268    | 283    | 17708                   | 1.60     |
| Other Personal Loans | 328    | 354    | 353    | 46398                   | 0.76     |
| Agriculture & Allied | 7436   | 8541   | 8815   | 240894                  | 3.66     |
| MSME                 | 12295  | 11234  | 11365  | 135062                  | 8.41     |
| Corporate & Others   | 23914  | 18583  | 17927  | 423433                  | 4.23     |

## NPA Classification : Industry wise



| Sector/Scheme   | Jun'23 | Mar'24 | Jun'24 | GNPA (%) |
|-----------------|--------|--------|--------|----------|
| Infrastructure  | 5466   | 5637   | 5861   | 4.41     |
| Iron & Steel    | 721    | 568    | 561    | 2.99     |
| Textile         | 1299   | 1431   | 1499   | 7.95     |
| Food Processing | 1124   | 1121   | 1222   | 9.81     |
| Engineering     | 969    | 825    | 812    | 5.74     |

# Special Mention Accounts (SMA)



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

| Parameters                 | Jun'23         |             |                     | Mar'24         |             |                     | Jun'24         |              |                     |
|----------------------------|----------------|-------------|---------------------|----------------|-------------|---------------------|----------------|--------------|---------------------|
|                            | 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                | 141            | 3897        | 0.40                | 167            | 4134         | 0.42                |
| SMA 1                      | 72             | 3482        | 0.39                | 100            | 1229        | 0.13                | 65             | 881          | 0.09                |
| <b>TOTAL SMA 1 &amp; 2</b> | <b>309</b>     | <b>6849</b> | <b>0.77</b>         | <b>241</b>     | <b>5126</b> | <b>0.53</b>         | <b>232</b>     | <b>5015</b>  | <b>0.51</b>         |
| SMA 0                      | 172            | 3045        | 0.34                | 129            | 1533        | 0.16                | 148            | 6033         | 0.62                |
| <b>TOTAL</b>               | <b>481</b>     | <b>9894</b> | <b>1.11</b>         | <b>370</b>     | <b>6659</b> | <b>0.69</b>         | <b>380</b>     | <b>11048</b> | <b>1.13</b>         |



₹ in Crore

## Accounts referred to NCLT

| Parameters                 | Jun'23         |                |              |                    | Jun'24         |                |              |                    |
|----------------------------|----------------|----------------|--------------|--------------------|----------------|----------------|--------------|--------------------|
|                            | No of Accounts | Book Liability | Provision    | Provision Coverage | No of Accounts | Book Liability | Provision    | Provision Coverage |
| 1st List - RBI             | 4              | 1106           | 1106         | 100%               | 4              | 1094           | 1094         | 100%               |
| 2nd List – RBI             | 11             | 5289           | 5289         | 100%               | 9              | 4676           | 4676         | 100%               |
| <b>Total RBI 1 &amp; 2</b> | <b>15</b>      | <b>6395</b>    | <b>6395</b>  | <b>100%</b>        | <b>13</b>      | <b>5770</b>    | <b>5770</b>  | <b>100%</b>        |
| Others                     | 356            | 34801          | 33382        | 96%                | 358            | 31759          | 30037        | 95%                |
| <b>Total</b>               | <b>371</b>     | <b>41196</b>   | <b>39777</b> | <b>97%</b>         | <b>371</b>     | <b>37529</b>   | <b>35807</b> | <b>95%</b>         |

## NCLT Resolution Status

|                               | Cumulative Recovery<br>(FY 2024-25) |            | Jun'23    |            | Jun'24    |            |
|-------------------------------|-------------------------------------|------------|-----------|------------|-----------|------------|
|                               | No of A/c                           | Amount     | No of A/c | Amount     | No of A/c | Amount     |
| Through Resolution            | 12                                  | 59         | 12        | 108        | 12        | 59         |
| Through Liquidation           | 26                                  | 55         | 26        | 52         | 26        | 55         |
| Through 12A Settlement        | 1                                   | 16         | 1         | 2          | 1         | 16         |
| Through PPIRP                 | 1                                   | 1          | 0         | 0          | 1         | 1          |
| Through Other Mode under NCLT | 5                                   | 5          | 2         | 1          | 5         | 5          |
| <b>Total</b>                  | <b>45</b>                           | <b>136</b> | <b>41</b> | <b>163</b> | <b>45</b> | <b>136</b> |

**Driving Customer Delight  
& Growth Digitally**

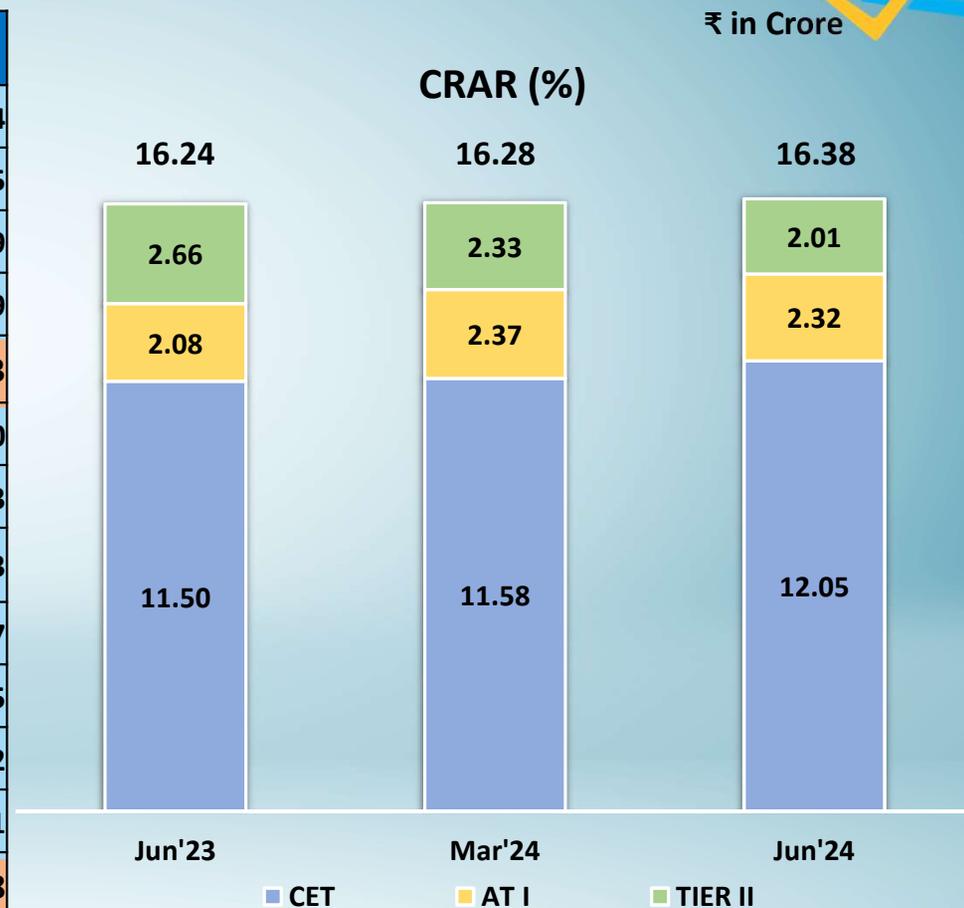


# **Capital & Shareholding**

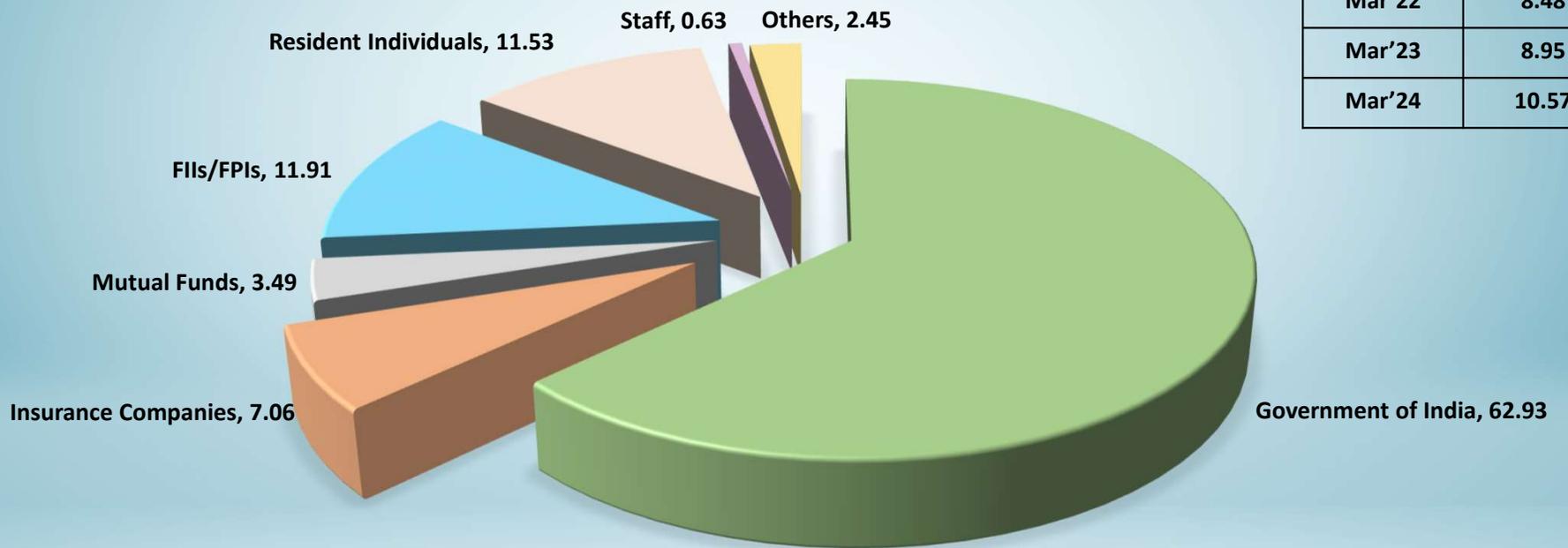


## Capital Funds (Basel III)

| Parameters                 | Jun'23       | Mar'24        | Jun'24        |
|----------------------------|--------------|---------------|---------------|
| Tier I                     | 80982        | 93368         | 98104         |
| Common Equity              | 68561        | 77529         | 82265         |
| Additional Tier I          | 12421        | 15839         | 15839         |
| Tier II                    | 15878        | 15599         | 13779         |
| <b>Total (Tier I+II)</b>   | <b>96860</b> | <b>108967</b> | <b>111883</b> |
| Risk-weighted Assets       | 596279       | 669257        | 682900        |
| Gross Advances             | 887671       | 960602        | 975183        |
| RWA to Gross Advances (%)  | 67.17        | 69.67         | 70.03         |
| Tier I (%)                 | 13.58        | 13.95         | 14.37         |
| Common Equity (%)          | 11.50        | 11.58         | 12.05         |
| Additional Tier I (%)      | 2.08         | 2.37          | 2.32          |
| Tier II (%)                | 2.66         | 2.33          | 2.01          |
| <b>Total (Tier I+II) %</b> | <b>16.24</b> | <b>16.28</b>  | <b>16.38</b>  |



# Shareholding Pattern as on June 30<sup>th</sup>, 2024



| Year ended | FII/FPIs holding (%) |
|------------|----------------------|
| Mar'22     | 8.48                 |
| Mar'23     | 8.95                 |
| Mar'24     | 10.57                |



## Driving Customer Delight & Growth Digitally



**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
  - ✓ Installed rooftop Solar Power system in 103 Bank owned properties and 10 more underway, with a total capacity of 3353 KWp.
- EV charging station has been commissioned in Head Office Building for charging of staff's E-Vehicles.
- Canara Institute of Bank Management, Manipal was certified with Silver rating under IGBC Green Campus Certification system.
- 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.
- Scope 1 & Scope 2 emissions of the bank accounts for a total of 35296.13 tCO<sub>2</sub> and 195643.45 tCO<sub>2</sub> respectively for the financial year 2023-24.
- Bank has fixed the Carbon Footprint Budget for its Employees' official Air travel for the FY 2024-25.



## 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 June 2024, Bank has conducted 1,867 awareness programs and 576 training programs through its RSETIs and RUDSETIs, benefiting 17,000 plus candidates to upgrade their skill sets.
- Bank has setup 115 Financial Literacy Centres (FLCs) through which 5,521 camps have been conducted and 3,46,747 persons were extended Financial Literacy in June quarter.
- To promote diversity , equity & inclusive growth, Bank has in place a Women Empowerment Committee named as 'Advaita' to support the women employee fraternity of the Bank.



## Governance

- For 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 second Business Responsibility & Sustainability Reporting(BRSR) report as part of Annual Report for FY 2023-24.
  - ✓ Bank is having a Chief Ethics Officer and an exclusive 'Ethics Section' is in place to oversee the implementation of business ethics in the organization.



Driving Customer Delight  
& Growth Digitally



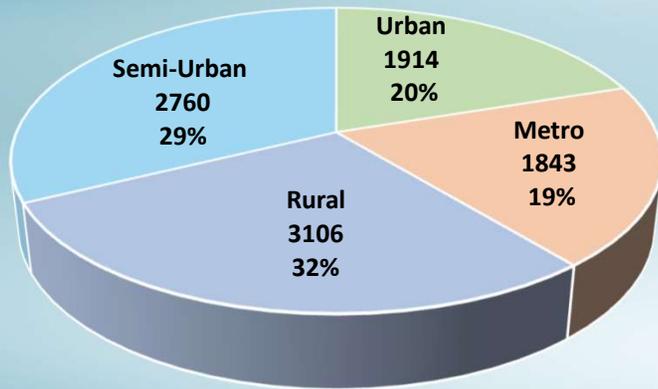
**Distribution Network**

# Distribution Network



| Parameters                          | Jun'23       | Mar'24       | Jun'24       |
|-------------------------------------|--------------|--------------|--------------|
| General Branches(a)                 | 8865         | 8984         | 8997         |
| Specialised Branches(b)             | 788          | 620          | 626          |
| <b>Total Domestic Branches(a+b)</b> | <b>9653</b>  | <b>9604</b>  | <b>9623</b>  |
| Overseas Branches                   | 3            | 4            | 4            |
| BC Points                           | 13427        | 13167        | 13167        |
| <b>Total Banking Outlets</b>        | <b>23083</b> | <b>22775</b> | <b>22794</b> |
| ATM                                 | 10683        | 10209        | 10014        |
| Recycler                            | 1431         | 1946         | 2242         |

Presence across Urban & Rural areas  
Jun'24



## 4 International Branches

- New York
- London
- Dubai
- IBU, Gift City, Gujarat

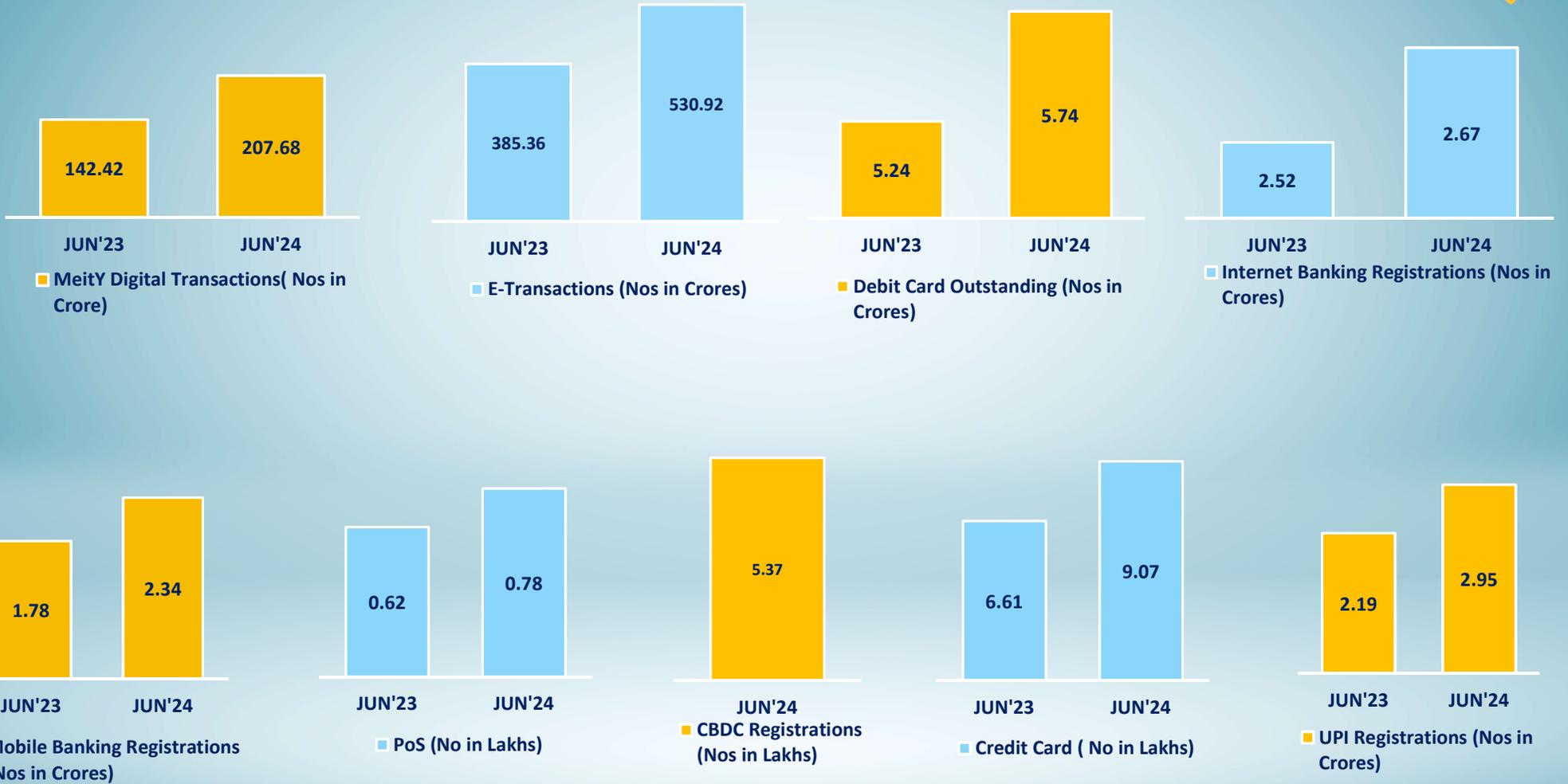


## Driving Customer Delight & Growth Digitally

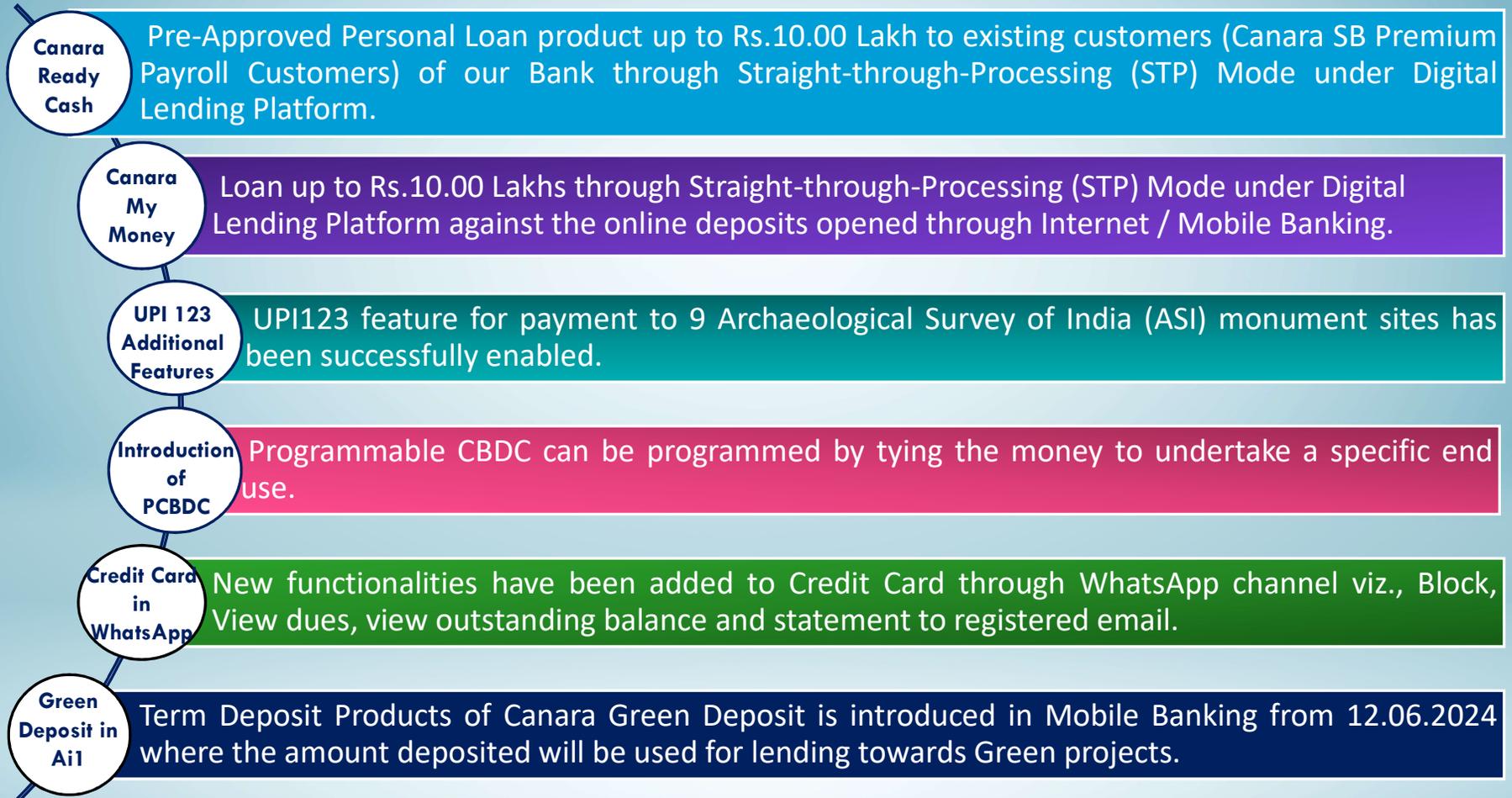


# Digital Footprint

# Digital Footprint



# New Digital Initiatives



## Subsidiaries & Associates



₹ in Crore

| Name of the Entity                          | Holding(%) | Total Profit  | Our share     |
|---|------------|---------------|---------------|
|   |            | Jun'24        |               |
| <b>SUBSIDIARIES</b>                         |            |               |               |
| Canara Robeco Asset Management Company Ltd. | 51         | 40.25         | 20.53         |
| Canara HSBC Life Insurance Company Ltd.     | 51         | 18.7          | 9.54          |
| Canbank Factors Ltd.                        | 70         | 1.7           | 1.19          |
| Canbank Computer Services Ltd.              | 69.14      | 4.33          | 2.99          |
| Canara Bank Securities Ltd.                 | 100        | 2.37          | 2.37          |
| Canbank Financial Services Ltd.             | 100        | 3.78          | 3.78          |
| Canara Bank (Tanzania) Ltd.                 | 100        | 0.39          | 0.39          |
| Canbank Venture Capital Fund Ltd.           | 100        | 0.43          | 0.43          |
| <b>Total</b>                                |            | <b>71.95</b>  | <b>41.22</b>  |
| <b>ASSOCIATES</b>                           |            |               |               |
| Andhra Pragathi Grameena Bank               | 35         | 270.17        | 94.56         |
| Can Fin Homes Ltd.                          | 29.99      | 199.64        | 59.87         |
| Kerala Gramin Bank                          | 35         | 131.92        | 46.17         |
| Karnataka Vikas Grameena Bank               | 35         | 35.76         | 12.52         |
| Karnataka Gramin Bank                       | 35         | (263.15)      | (92.10)       |
| <b>Total</b>                                |            | <b>374.34</b> | <b>121.02</b> |

## Guidance for March 2025 Vs Actuals for June 2024



| Parameters   | Guidance<br>(31.03.2025) | Actuals as on 30.06.2024 |
|--|--------------------------|--------------------------|
| Business Growth (Global)   | 10.00%                   | 11.07%                   |
| Advances Growth (Global)   | 10.00%                   | 9.86%                    |
| Deposits Growth (Global)   | 9.00%                    | 11.97%                   |
| CASA (Domestic CASA to Domestic Deposit)                           | 33.00%                   | 30.98%                   |
| NIM (Global)(Annualized)   | 2.90%                    | 2.90%                    |
| Gross NPA (Global)   | 3.50%                    | 4.14%                    |
| Net NPA (Global)   | 1.10%                    | 1.24%                    |
| PCR (Global)   | 90.00%                   | 89.22%                   |
| Slippage Ratio (Global)(Annualized)                                | 1.30%                    | 1.32%                    |
| Credit Cost (Global)(Annualized)                                   | 1.10%                    | 0.90%                    |
| Return on Equity (RoE)   | 18.00%                   | 20.88%                   |
| Earning per share (EPS)( Annualized) (Face Value Rs 2/- per share) | 16.40                    | 17.27                    |
| Return on Average Assets (RoA)                                     | 1.00%                    | 1.05%                    |



## 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.*