



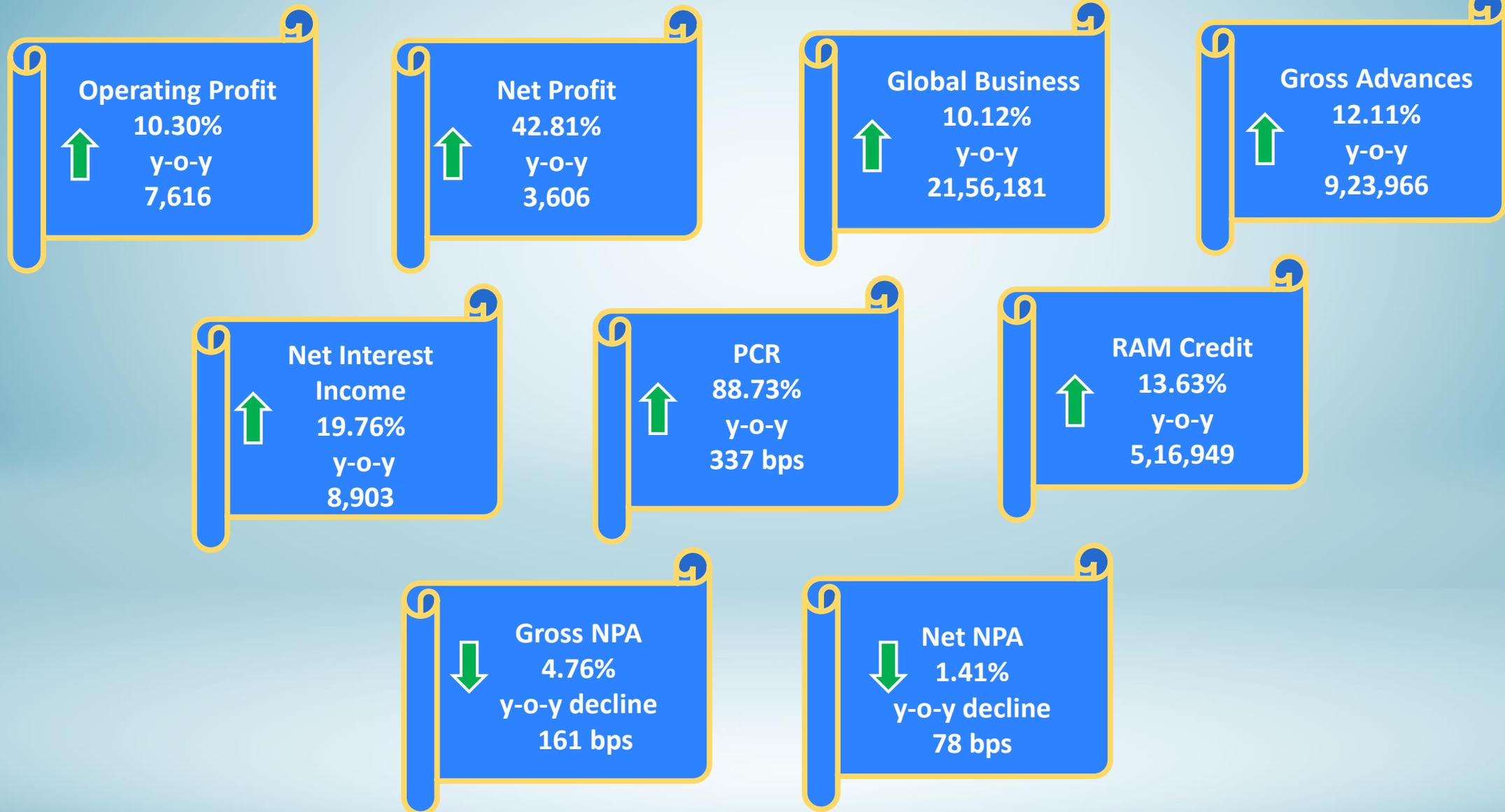
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Financial Results: Q2 (FY 2023-24)

Performance Highlights



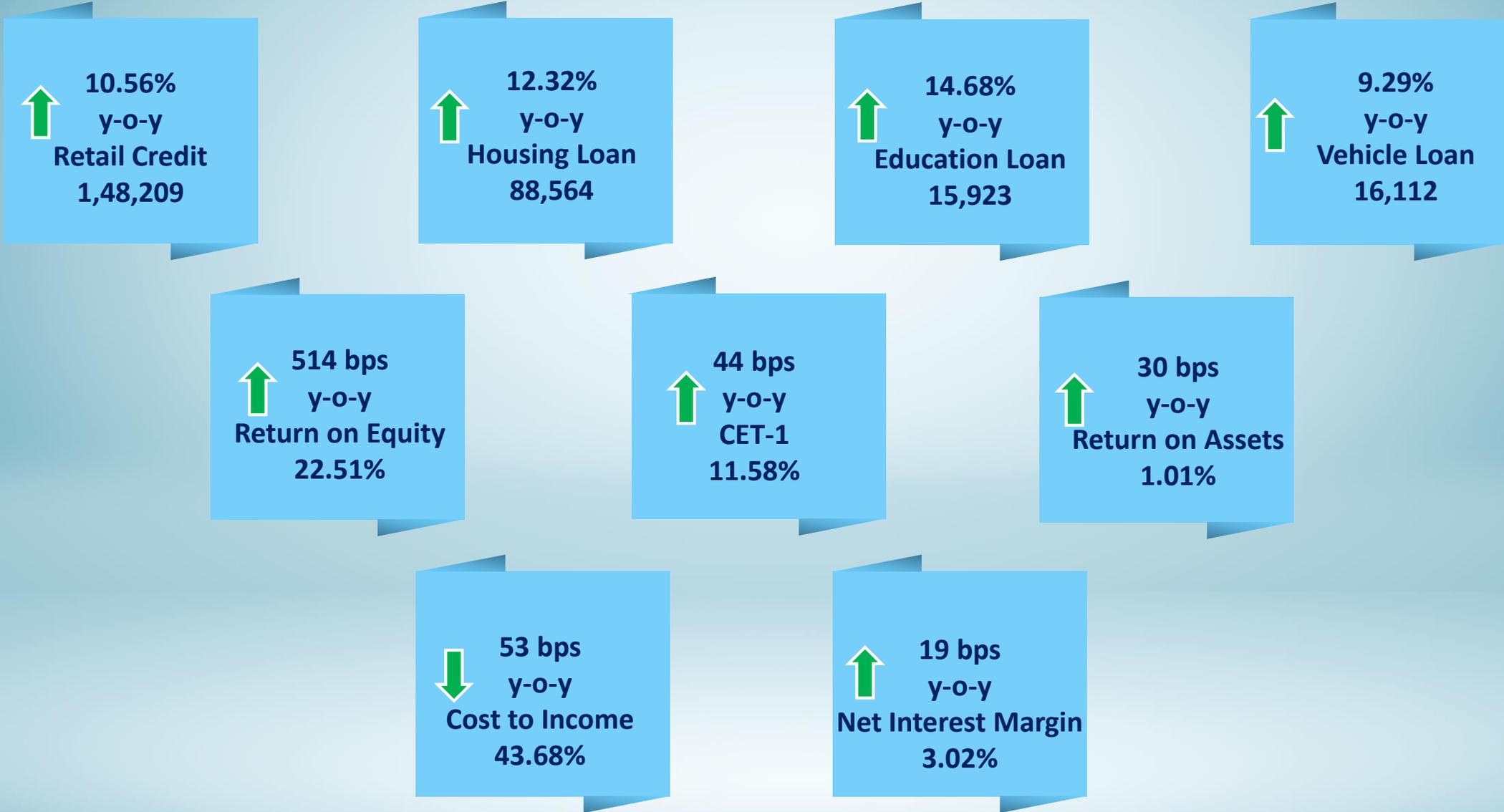
₹ in Crore



Key Highlights



₹ in Crore



Contents



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Business
Performance



Business Performance



₹ in Crore

| Parameters | Sep'22 | Mar'23 | Jun'23 | Sep'23 | Growth (%) | |
|-------------------------|---------|---------|---------|---------|------------|-------|
| | | | | | Q-o-Q | Y-o-Y |
| Global Gross Business | 1958111 | 2042001 | 2080141 | 2156181 | 3.66 | 10.12 |
| Domestic Gross Business | 1836568 | 1912508 | 1947569 | 2021650 | 3.80 | 10.08 |
| Overseas Gross Business | 121543 | 129493 | 132572 | 134531 | 1.48 | 10.69 |
| Global Gross Advances | 824147 | 862782 | 887671 | 923966 | 4.09 | 12.11 |
| Domestic Gross Advances | 780049 | 817762 | 843063 | 878256 | 4.17 | 12.59 |
| Overseas Gross Advances | 44098 | 45020 | 44608 | 45710 | 2.47 | 3.66 |
| Global Deposits | 1133964 | 1179219 | 1192470 | 1232215 | 3.33 | 8.66 |
| Domestic Deposits | 1056519 | 1094746 | 1104506 | 1143394 | 3.52 | 8.22 |
| Overseas Deposits | 77445 | 84473 | 87964 | 88821 | 0.97 | 14.69 |
| Global C-D Ratio (%) | 72.68 | 73.17 | 74.44 | 74.98 | -- | -- |

Domestic Deposit Mix



₹ in Crore

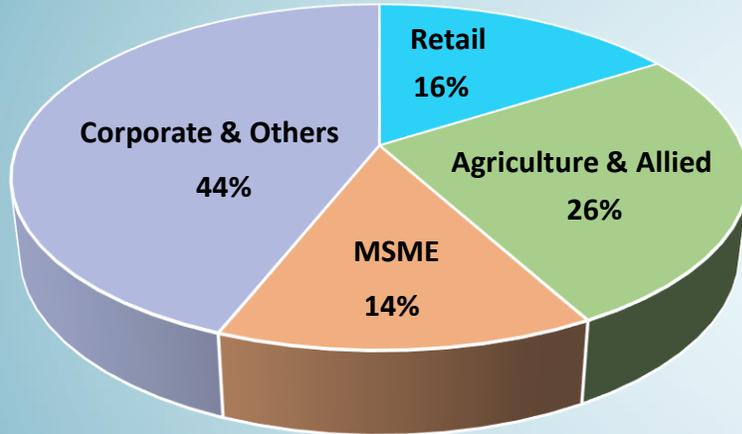
| Parameters | Sep'22 | Mar'23 | Jun'23 | Sep'23 | Growth (%) | |
|------------------------|---------|---------|---------|---------|------------|-------|
| | | | | | Q-o-Q | Y-o-Y |
| Saving Deposits | 311295 | 318818 | 320628 | 323021 | 0.75 | 3.77 |
| CASA Deposits | 359460 | 366472 | 364464 | 367614 | 0.86 | 2.27 |
| Term Deposit | 697059 | 728274 | 740042 | 775780 | 4.83 | 11.29 |
| Retail Term Deposit | 446915 | 461737 | 466162 | 480396 | 3.05 | 7.49 |
| Total Domestic Deposit | 1056519 | 1094746 | 1104506 | 1143394 | 3.52 | 8.22 |
| Global Deposits | 1133964 | 1179219 | 1192470 | 1232215 | 3.33 | 8.66 |



₹ in Crore

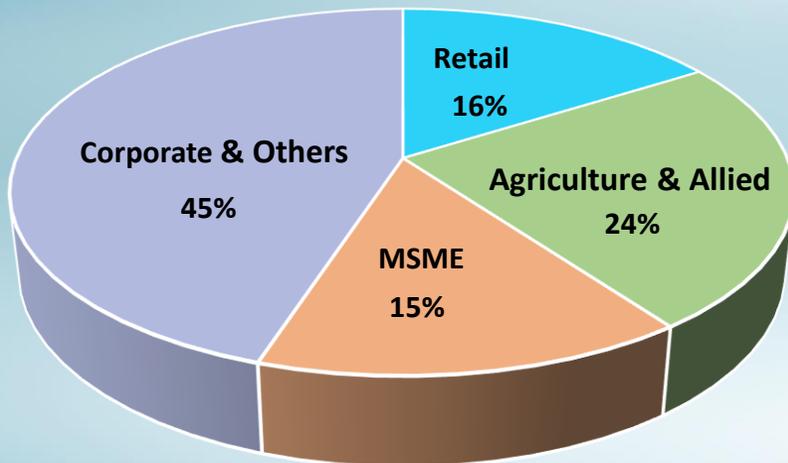
RAM: 56%

Sep'23



RAM: 55%

Sep'22



| Parameters | Sep'22 | Jun'23 | Sep'23 | Growth (%) | |
|-------------------------|--------|--------|--------|------------|-------|
| | | | | Q-o-Q | Y-o-Y |
| RAM Credit | 454922 | 491475 | 516949 | 5.18 | 13.63 |
| Retail | 134051 | 142297 | 148209 | 4.15 | 10.56 |
| Agriculture & Allied | 196576 | 222757 | 236953 | 6.37 | 20.54 |
| MSME | 124295 | 126421 | 131787 | 4.24 | 6.03 |
| Corporate & others | 369225 | 396196 | 407017 | 2.73 | 10.24 |
| Domestic Gross Advances | 780049 | 843063 | 878256 | 4.17 | 12.59 |
| Global Gross Advance | 824147 | 887671 | 923966 | 4.09 | 12.11 |

Exceeded the Mandated Targets under Priority Sector



Mandated Norms under Priority Sector

Exceeded the mandated norms in respect of:

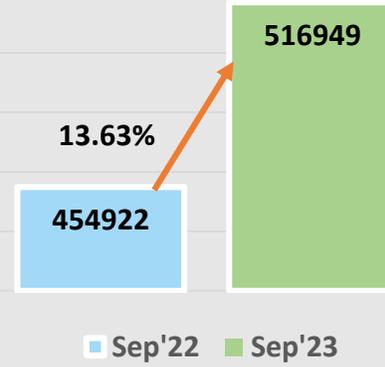
- Total Priority (45.51% to ANBC against 40% norm)
- Agriculture (21.39% to ANBC against 18% norm)
- Small and Marginal Farmers (15.13% to ANBC against 10.00% norm)
- Non Corporate Farmers (16.36% to ANBC against 13.78% norm)
- Weaker Section (21.51% to ANBC against 12.00% norm)
- Micro Enterprises (9.96% to ANBC against 7.50% norm)



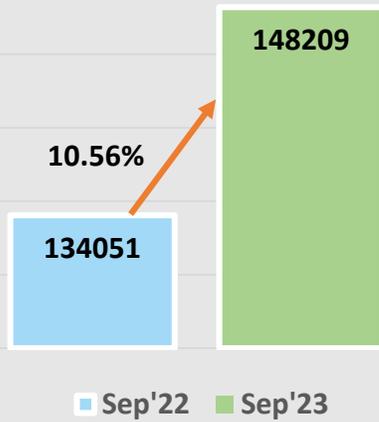
₹ in Crore

RAM & Retail Credit

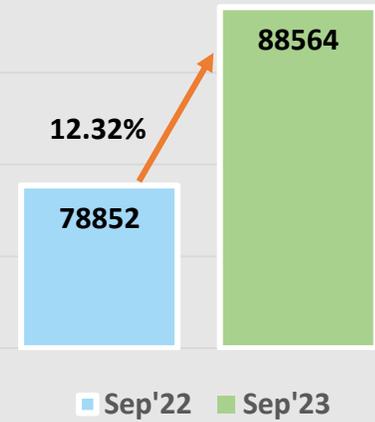
RAM



Retail Loans



Housing Loans



Industry Credit



₹ in Crore

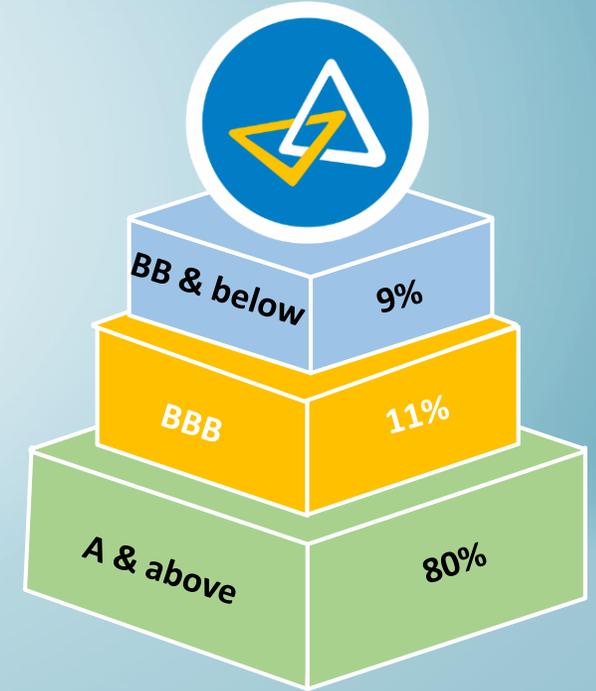
| Sector/Scheme | Sep'22 | Jun'23 | Sep'23 | Growth (in %) | |
|--|--------|--------|--------|---------------|---------|
| | | | | Q-o-Q | Y-o-Y |
| Infrastructure | 108081 | 115220 | 115304 | 0.07 | 6.68 |
| NBFC | 130653 | 144804 | 143154 | (1.14) | 9.57 |
| Textile | 18478 | 17823 | 18454 | 3.54 | (0.13) |
| Iron & Steel | 16307 | 15564 | 15653 | 0.57 | (4.01) |
| Commercial Real Estate | 16499 | 19970 | 19497 | (2.37) | 18.17 |
| Food Processing | 13540 | 12097 | 11875 | (1.83) | (12.29) |
| Engineering | 12695 | 13590 | 13140 | (3.31) | 3.51 |
| Petroleum, Coal products & Nuclear Fuels | 12259 | 11670 | 10161 | (12.93) | (17.11) |
| Construction | 9379 | 9670 | 9786 | 1.20 | 4.34 |
| Chemicals & Chemical Products | 7209 | 7551 | 8809 | 16.66 | 22.19 |

Rating Profile



₹ in Crore

| External Rating - Wise Distribution of Domestic Advances above ₹ 25 crore | | | | | | |
|---|---------------|------------|---------------|------------|---------------|------------|
| (% of Total rated loan book above ₹ 25 crore) | | | | | | |
| External Rating | Sep'22 | | Jun'23 | | Sep'23 | |
| | Outstanding | % Share | Outstanding | % Share | Outstanding | % Share |
| A and above | 203149 | 77 | 220189 | 81 | 220726 | 80 |
| BBB | 31985 | 12 | 27224 | 10 | 29916 | 11 |
| BB and below | 28291 | 11 | 25365 | 9 | 24163 | 9 |
| Total | 263425 | 100 | 272778 | 100 | 274805 | 100 |



| PSU PSE Customers (Sep'23) | |
|----------------------------|-----------------------|
| Central Govt. Guarantee | State Govt. Guarantee |
| 18121 | 49445 |

Rating Profile



₹ in Crore

Rating Profile of Standard NBFC Domestic Exposure

| External Rating | Sep'22 | | Jun'23 | | Sep'23 | |
|-----------------|---------------|------------|---------------|------------|---------------|------------|
| | Exposure | % Share | Exposure | % Share | Exposure | % Share |
| A and above | 125352 | 99 | 135871 | 99 | 138477 | 99 |
| BBB | 576 | 1 | 366 | 1 | 198 | 1 |
| BB and below | 129 | | 26 | | 12 | |
| Total | 126057 | 100 | 136263 | 100 | 138687 | 100 |



भारत 2023 INDIA

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ONE EARTH - ONE FAMILY - ONE FUTURE

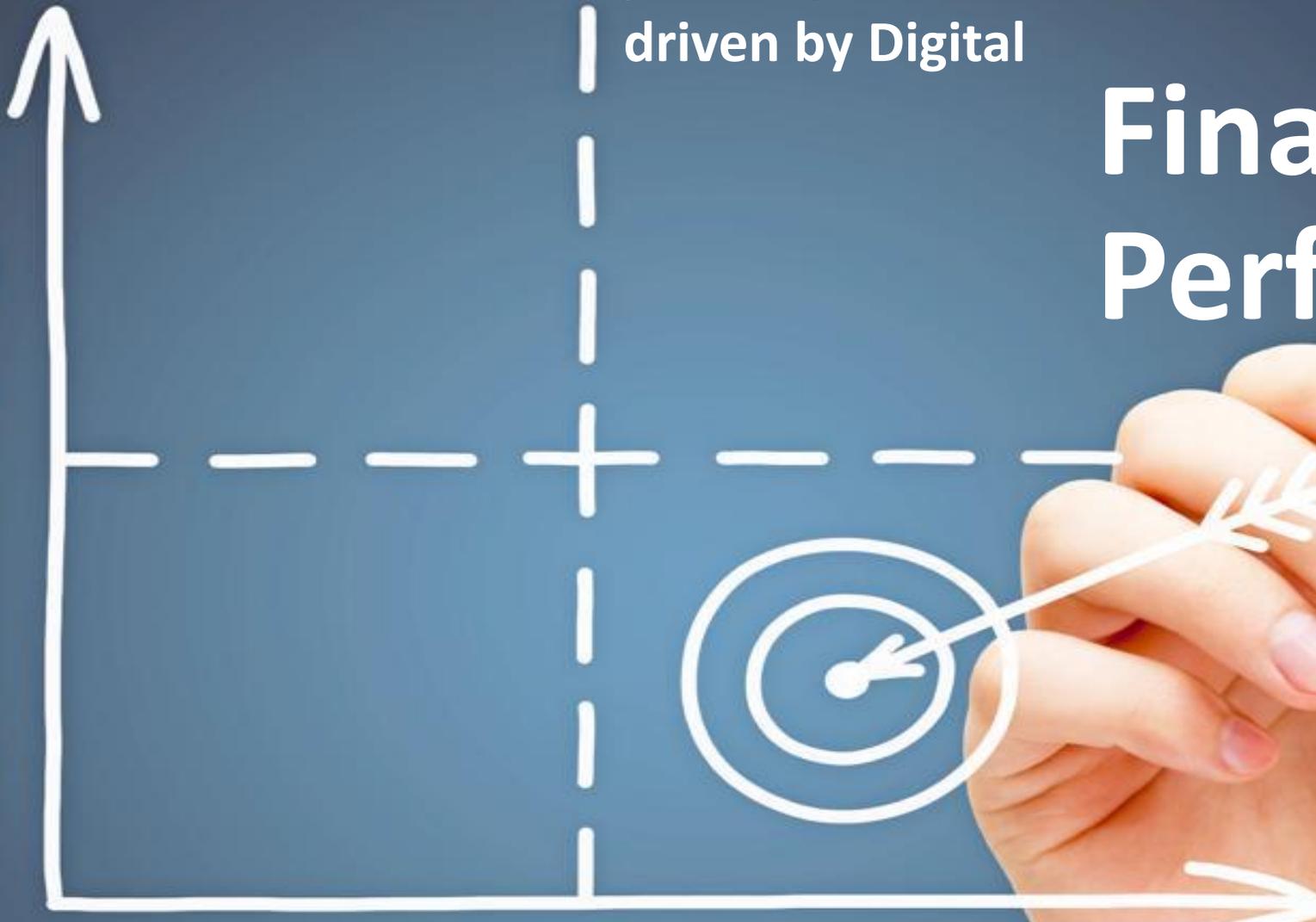
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driven by Digital



Financial
Performance

COSTS

BENEFITS



Total Income



₹ in Crore

| Parameters | Quarterly | | | | | |
|-------------------------|--------------|--------------|--------------|--------------|-------------|--------------|
| | Sep'22 | Mar'23 | Jun'23 | Sep'23 | Growth | |
| | | | | | Q-o-Q(%) | Y-o-Y(%) |
| Interest Income | 20107 | 23910 | 25004 | 26838 | 7.33 | 33.48 |
| Interest on Advances | 14660 | 17538 | 18064 | 19367 | 7.21 | 32.11 |
| Interest on Investments | 4841 | 5263 | 5349 | 5647 | 5.57 | 16.65 |
| Other Interest Income | 606 | 1109 | 1591 | 1824 | 14.64 | 200.99 |
| Non-Interest Income | 4825 | 4776 | 4819 | 4635 | (3.82) | (3.94) |
| Total Income | 24932 | 28686 | 29823 | 31473 | 5.53 | 26.24 |

Non-Interest Income



₹ in Crore

| Parameters | Quarterly | | | | | |
|----------------------------------|-------------|-------------|-------------|-------------|---------------|----------------|
| | Sep'22 | Mar'23 | Jun'23 | Sep'23 | Growth | |
| | | | | | Q-o-Q(%) | Y-o-Y(%) |
| Fee Based Income | 1726 | 1905 | 1636 | 2070 | 26.53 | 19.93 |
| Commission Exchange & Brokerage | 308 | 387 | 263 | 329 | 25.10 | 6.82 |
| Service Charges | 899 | 926 | 812 | 900 | 10.84 | 0.11 |
| Miscellaneous | 519 | 592 | 561 | 841 | 49.91 | 62.04 |
| Treasury Income | 1062 | 390 | 536 | 587 | 9.51 | (44.73) |
| Profit on Sale of Investments | 467 | 151 | 294 | 356 | 21.09 | (23.77) |
| Profit on Exchange Transactions | 567 | 228 | 236 | 196 | (16.95) | (65.43) |
| Dividend Income | 28 | 11 | 6 | 35 | 483.33 | 25.00 |
| Recoveries in Written Off A/cs | 1116 | 2167 | 796 | 1612 | 102.51 | 44.44 |
| Other Receipts(PSLC & Others) | 921 | 314 | 1851 | 366 | (80.23) | (60.26) |
| Total Non-Interest Income | 4825 | 4776 | 4819 | 4635 | (3.82) | (3.94) |

Total Expenses



₹ in Crore

| Parameters | Quarterly | | | | | |
|---------------------------|-----------|--------|--------|--------|----------|----------|
| | Sep'22 | Mar'23 | Jun'23 | Sep'23 | Growth | |
| | | | | | Q-o-Q(%) | Y-o-Y(%) |
| Interest Expenses | 12673 | 15293 | 16338 | 17935 | 9.77 | 41.52 |
| Interest Paid on Deposits | 11568 | 14097 | 15043 | 16433 | 9.24 | 42.06 |
| Other Interests | 1105 | 1196 | 1295 | 1502 | 15.98 | 35.93 |
| Operating Expenses | 5354 | 6141 | 5881 | 5922 | 0.70 | 10.61 |
| Staff Cost | 3119 | 3727 | 3651 | 3792 | 3.86 | 21.58 |
| Other Operating Expenses | 2235 | 2414 | 2230 | 2130 | (4.48) | (4.70) |
| Total Expenses | 18027 | 21434 | 22219 | 23857 | 7.37 | 32.34 |

Financials at a Glance

| Parameters | Quarterly | | | | | |
|-------------------------|-----------|--------|--------|--------|----------|----------|
| | Sep'22 | Mar'23 | Jun'23 | Sep'23 | Growth | |
| | | | | | Q-o-Q(%) | Y-o-Y(%) |
| Net Interest Income | 7434 | 8617 | 8666 | 8903 | 2.73 | 19.76 |
| Total Interest Income | 20107 | 23910 | 25004 | 26838 | 7.33 | 33.48 |
| Total Interest Expenses | 12673 | 15293 | 16338 | 17935 | 9.77 | 41.52 |
| Total Income | 24932 | 28686 | 29823 | 31473 | 5.53 | 26.24 |
| Total Expenditure | 18027 | 21434 | 22219 | 23857 | 7.37 | 32.34 |
| Operating Profit | 6905 | 7252 | 7604 | 7616 | 0.16 | 10.30 |
| Provisions | 4380 | 4077 | 4069 | 4010 | (1.45) | (8.45) |
| Net Profit | 2525 | 3175 | 3535 | 3606 | 2.01 | 42.81 |



Continuous & Consistent Growth



Operating Profit (₹ in Cr)



Gross NPA (%)



Net Profit (₹ in Cr)



PCR (%)



Net NPA (%)

Provisions



₹ in Crore

| Parameters | Quarterly | | | | | |
|---------------------------|-------------|-------------|-------------|-------------|---------------|---------------|
| | Sep'22 | Mar'23 | Jun'23 | Sep'23 | Growth | |
| | | | | | Q-o-Q(%) | Y-o-Y(%) |
| Total Provision | 4380 | 4077 | 4069 | 4010 | (1.45) | (8.45) |
| NPAs | 2745 | 2399 | 2417 | 2202 | (8.90) | (19.78) |
| Standard Asset | 119 | (71) | 3 | 81 | -- | (31.93) |
| Non Performing Investment | 526 | 47 | 332 | 103 | (68.98) | (80.42) |
| Income Tax | 743 | 982 | 1350 | 1402 | 3.85 | 88.69 |
| Others | 247 | 720 | (33) | 222 | -- | (10.12) |

Key Ratios



(%)

| Ratios | Sep'22 | | Mar'23 | | Jun'23 | | Sep'23 | |
|---------------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|
| | Quarterly | Cumulative | Quarterly | Cumulative | Quarterly | Cumulative | Quarterly | Cumulative |
| Return on Assets | 0.79 | 0.71 | 0.95 | 0.81 | 0.99 | 0.99 | 1.02 | 1.01 |
| Return on Net-worth | 18.86 | 17.37 | 21.68 | 19.49 | 22.95 | 22.95 | 22.01 | 22.51 |
| Cost to Income | 43.68 | 44.21 | 45.85 | 44.79 | 43.61 | 43.61 | 43.74 | 43.68 |
| CD Ratio | 72.68 | 72.68 | 73.17 | 73.17 | 74.44 | 74.44 | 74.98 | 74.98 |
| EPS (Annualized) | 55.22 | 50.27 | 70.67 | 58.45 | 78.37 | 78.37 | 79.08 | 78.73 |
| Book Value (In ₹) | 307.39 | 307.39 | 331.81 | 331.81 | 351.61 | 351.61 | 371.97 | 371.97 |
| NIM | 2.86 | 2.83 | 3.07 | 2.95 | 3.05 | 3.05 | 3.00 | 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

Investment Portfolio



₹ in Crore

| Sl. No | Parameters | Sep'22 | Jun'23 | Sep'23 |
|--------|---------------------------------|--------|--------|--------|
| 1 | Domestic Investments | 311650 | 334955 | 346612 |
| (a) | SLR | 272416 | 298393 | 310622 |
| (b) | Non SLR | 39234 | 36562 | 35990 |
| | SLR as % to Dom. Investments | 87.41 | 89.08 | 89.62 |
| (i) | Held To Maturity (HTM) | 257226 | 275423 | 283405 |
| (ii) | Available For Sale (AFS) | 54301 | 58692 | 62083 |
| (iii) | Held For Trading (HFT) | 124 | 840 | 1124 |
| 2 | Investment by Overseas Branches | 2594 | 1008 | 2884 |
| 3 | Total Gross Investment (1+2) | 314244 | 335963 | 349496 |
| | HTM To Investment (%) | 82.54 | 82.23 | 81.76 |

Non SLR Portfolio



₹ in Crore

| Parameters | Sep'22 | Jun'23 | Sep'23 | % Share (Sep'23) | Y-o-Y Variation | |
|-------------------------------------|--------------|--------------|--------------|---------------------|-----------------|---------------|
| | | | | | Amount | % |
| PSU Bonds | 3928 | 3503 | 3372 | 9.37 | (556) | (14.15) |
| Corporate and Other Bonds | 7439 | 5793 | 5427 | 15.08 | (2012) | (27.05) |
| Special Govt. Sec excl. Recap Bonds | 2407 | 1793 | 1741 | 4.84 | (666) | (27.67) |
| CG Recap. Bond | 18238 | 18238 | 18238 | 50.68 | 0 | 0.00 |
| Share of PSU/Corporate/Others | 4375 | 4387 | 4304 | 11.96 | (71) | (1.62) |
| Venture Capital Fund | 369 | 366 | 379 | 1.05 | 10 | 2.71 |
| Regional Rural Bank | 286 | 333 | 333 | 0.93 | 47 | 16.43 |
| Security Receipts | 542 | 648 | 742 | 2.06 | 200 | 36.90 |
| Subsidiaries JV | 836 | 763 | 762 | 2.12 | (74) | (8.85) |
| Other | 814 | 738 | 692 | 1.92 | (122) | (14.99) |
| Total Non SLR Investment | 39234 | 36562 | 35990 | 100.00 | (3244) | (8.27) |



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Asset Quality

Asset Quality Ratios

| Parameters | Sep'22 | Mar'23 | Jun'23 | Sep'23 |
|------------------------------|--------|--------|--------|--------|
| Gross NPA | 52485 | 46160 | 45727 | 43956 |
| Gross NPA (%) | 6.37 | 5.35 | 5.15 | 4.76 |
| Net NPA | 17286 | 14349 | 13461 | 12554 |
| Net NPA (%) | 2.19 | 1.73 | 1.57 | 1.41 |
| Provision Coverage Ratio (%) | 85.36 | 87.31 | 88.04 | 88.73 |
| Credit Cost (%) | 1.31 | 1.17 | 1.10 | 1.02 |
| Slippage Ratio (%) | 0.35 | 0.34 | 0.36 | 0.33 |

Movement of NPA



₹ in Crore

| Parameters | Sep'22 | Mar'23 | Jun'23 | Sep'23 |
|---|--------------|--------------|--------------|--------------|
| NPA as at the beginning of the period | 54734 | 50143 | 46160 | 45727 |
| -Cash Recovery towards Book Liability(i) | 1876 | 1904 | 1127 | 1198 |
| -Up-gradation(ii) | 1523 | 735 | 800 | 671 |
| -Write Off(iii) | 2798 | 4317 | 1934 | 2889 |
| Total Reduction(i+ii+iii) | 6197 | 6956 | 3861 | 4758 |
| Fresh Addition | 3948 | 2973 | 3428 | 2987 |
| -Fresh Slippages | 3523 | 2857 | 3188 | 2894 |
| -Debits in existing NPA A/c | 425 | 116 | 240 | 93 |
| Gross NPAs at end of the period | 52485 | 46160 | 45727 | 43956 |
| Eligible Deductions incl. Provisions | 35199 | 31811 | 32266 | 31402 |
| Net NPAs | 17286 | 14349 | 13461 | 12554 |
| Recoveries in Written Off A/c | 1205 | 2445 | 891 | 1791 |
| Total Cash recovery including Recovery in Written off A/cs | 3081 | 4349 | 2018 | 2989 |

NPA Classification: Sector Wise



₹ in Crore

| Parameters | Sep'22 | Mar'23 | Jun'23 | Sep'23 | Advance O/s (Sep'23) | GNPA (%) |
|----------------------|--------|--------|--------|--------|----------------------|----------|
| Domestic Gross NPA | 47326 | 41387 | 41427 | 40235 | 878256 | 4.58 |
| Global Gross NPA | 52485 | 46160 | 45727 | 43956 | 923966 | 4.76 |
| Retail | 1843 | 2020 | 2082 | 2000 | 148209 | 1.35 |
| Housing Loans | 606 | 568 | 642 | 598 | 88564 | 0.68 |
| Vehicle Loans | 240 | 226 | 242 | 237 | 16112 | 1.47 |
| Other Personal Loans | 352 | 318 | 328 | 315 | 27610 | 1.14 |
| Agriculture & Allied | 8160 | 7399 | 7436 | 7429 | 236953 | 3.14 |
| MSME | 12870 | 11895 | 12295 | 12076 | 131787 | 9.16 |
| Corporate & Others | 29612 | 24846 | 23914 | 22451 | 407017 | 5.52 |

NPA Classification : Industry wise



₹ in Crore

| Sector/Scheme | Sep'22 | Mar'23 | Jun'23 | Sep'23 | GNPA (%) |
|-----------------|--------|--------|--------|--------|----------|
| Infrastructure | 7339 | 6079 | 5466 | 5473 | 4.75 |
| Iron & Steel | 858 | 739 | 721 | 658 | 4.20 |
| Textile | 1361 | 1284 | 1299 | 1232 | 6.68 |
| Food Processing | 1303 | 1119 | 1124 | 1198 | 10.09 |
| Engineering | 972 | 955 | 969 | 912 | 6.94 |

Special Mention Accounts (SMA)

| SMA Position of the Bank (₹ 5 Cr and above) | | | | | | | | | |
|---|----------------|-------------|---------------------|----------------|-------------|---------------------|----------------|-------------|---------------------|
| | Sep'22 | | | Jun'23 | | | Sep'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 | 254 | 2911 | 0.35 | 237 | 3367 | 0.38 | 221 | 4413 | 0.48 |
| SMA 1 | 77 | 865 | 0.10 | 72 | 3482 | 0.39 | 66 | 1047 | 0.11 |
| TOTAL SMA 1 & 2 | 331 | 3776 | 0.45 | 309 | 6849 | 0.77 | 287 | 5460 | 0.59 |
| SMA 0 | 145 | 4206 | 0.51 | 172 | 3045 | 0.34 | 109 | 1055 | 0.11 |
| TOTAL | 476 | 7982 | 0.96 | 481 | 9894 | 1.11 | 396 | 6515 | 0.70 |
| SMA 0,1 & 2% TO GROSS ADVANCES | 0.96 | | | 1.11 | | | 0.70 | | |

Accounts referred to NCLT



₹ in Crore

| Parameters | Sep'22 | | | | Sep'23 | | | |
|----------------------------|----------------|----------------|--------------|--------------------|----------------|----------------|--------------|--------------------|
| | No of Accounts | Book Liability | Provision | Provision Coverage | No of Accounts | Book Liability | Provision | Provision Coverage |
| 1st List - RBI | 6 | 2345 | 2345 | 100 | 4 | 1102 | 1102 | 100 |
| 2nd List – RBI | 12 | 5440 | 5407 | 99 | 11 | 5290 | 5290 | 100 |
| Total RBI 1 & 2 | 18 | 7785 | 7752 | 99 | 15 | 6392 | 6392 | 100 |
| Others | 363 | 35982 | 33169 | 92 | 366 | 34016 | 32611 | 96 |
| Total | 381 | 43767 | 40921 | 93 | 381 | 40408 | 39003 | 97 |

NCLT Resolution Status

| | Cumulative Recovery (FY 2023-24) | | Sep'22 | | Sep'23 | |
|-------------------------------|----------------------------------|------------|-----------|------------|-----------|------------|
| | No of A/c | Amount | No of A/c | Amount | No of A/c | Amount |
| Through Resolution | 24 | 400 | 5 | 216 | 14 | 292 |
| Through Liquidation | 41 | 111 | 17 | 139 | 29 | 59 |
| Through 12A Settlement | 1 | 2 | 3 | 82 | 0 | 0 |
| Through PPIRP | 1 | 27 | 0 | 0 | 1 | 27 |
| Through Other Mode under NCLT | 7 | 7 | 0 | 0 | 5 | 6 |
| Total | 74 | 547 | 25 | 437 | 49 | 384 |



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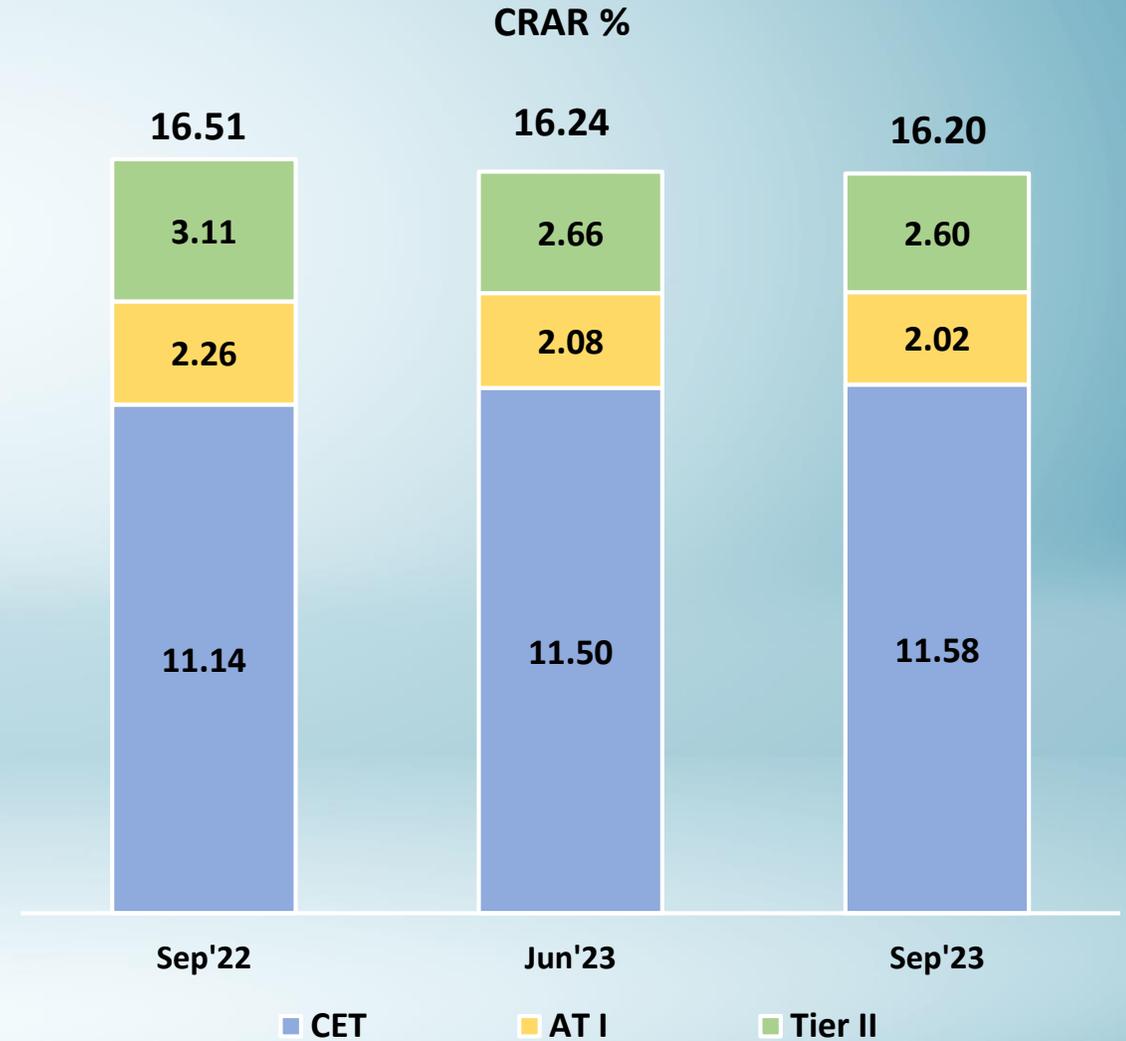
Capital &
Shareholding

Capital Funds (Basel III)

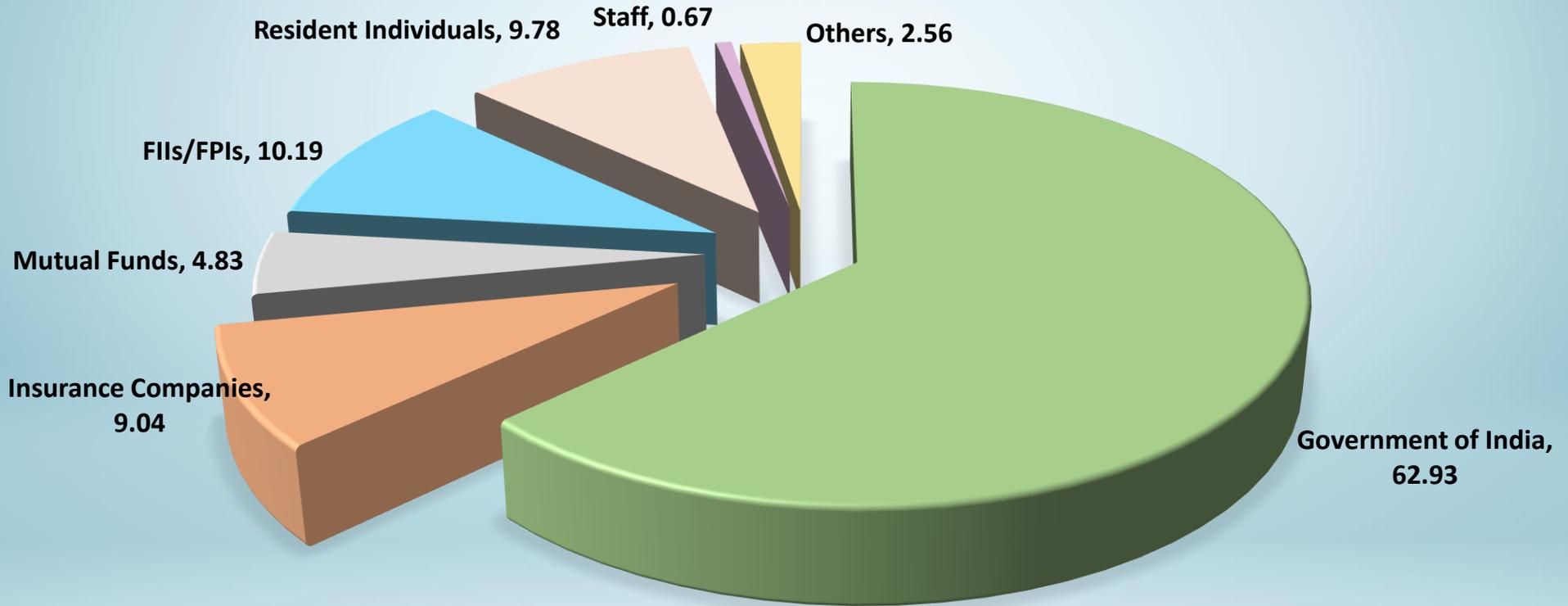


₹ in Crore

| Parameters | Sep'22 | Jun'23 | Sep'23 |
|----------------------------|--------------|--------------|--------------|
| Tier I | 73725 | 80982 | 83679 |
| Common Equity | 61289 | 68561 | 71262 |
| Additional Tier I | 12436 | 12421 | 12417 |
| Tier II | 17073 | 15878 | 15971 |
| Total (Tier I+II) | 90798 | 96860 | 99650 |
| Risk-weighted Assets | 550003 | 596279 | 615308 |
| Gross Advances | 824147 | 887671 | 923966 |
| RWA to Gross Advances (%) | 66.74 | 67.17 | 66.59 |
| Tier I (%) | 13.40 | 13.58 | 13.60 |
| Common Equity (%) | 11.14 | 11.50 | 11.58 |
| Additional Tier I (%) | 2.26 | 2.08 | 2.02 |
| Tier II (%) | 3.11 | 2.66 | 2.60 |
| Total (Tier I+II) % | 16.51 | 16.24 | 16.20 |



Shareholding Pattern as on September 30th, 2023





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ONE EARTH • ONE FAMILY • ONE FUTURE

Inspired by Customers
driven by Digital



Environmental, Social & Governance



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 66 Bank owned properties and 8 more underway with a total capacity of 2490 KWp.
 - ✓ 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:
 - ✓ 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 Sept 2023, Bank has conducted 2167 awareness programs and 519 training programs through its RSETIs and RUDSETIs, benefiting 14,000 plus candidates to upgrade their skill sets.
- Bank has setup 115 Financial Literacy Centres (FLCs) through which 5641 camps have been conducted and 4,55,371 persons were extended Financial Literacy in Sept-2023 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 tCO₂ and 272722.94 tCO₂, respectively for the financial year 2022-23. With this the Bank sets its tone for operationalizing itself with lower emissions in the coming years.



भारत 2023 INDIA

वसुधैव कुटुम्बकम्

ONE EARTH • ONE FAMILY • ONE FUTURE



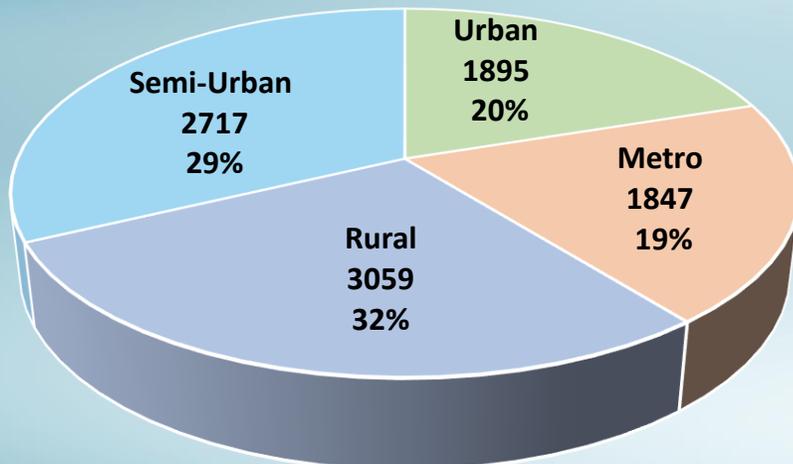
Distribution Network

Inspired by Customers
driven by Digital



| Parameters | Sep'22 | Jun'23 | Sep'23 |
|-------------------------------------|--------------|--------------|--------------|
| General Branches(a) | 8898 | 8865 | 8757 |
| Specialised Branches(b) | 824 | 788 | 761 |
| Total Domestic Branches(a+b) | 9722 | 9653 | 9518 |
| Overseas Branches | 3 | 3 | 4 |
| BC Points | 8906 | 13427 | 13427 |
| Total Banking Outlets | 18631 | 23083 | 22949 |
| ATM | 10759 | 10683 | 10553 |
| Recycler | 1399 | 1431 | 1565 |

Presence across Urban & Rural areas Sep'23



4 International Branches

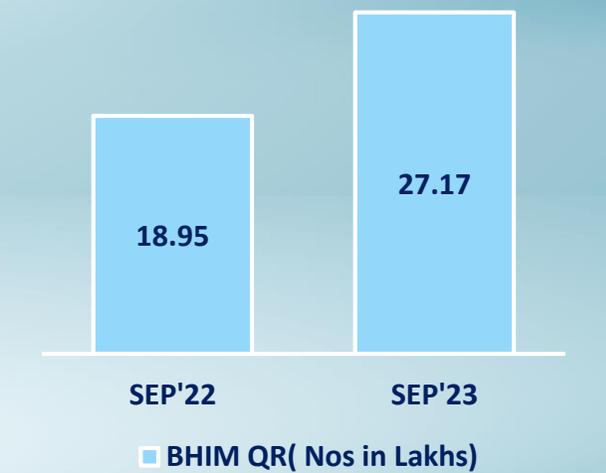
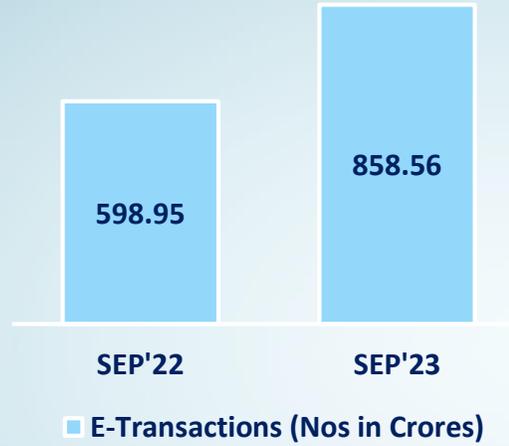
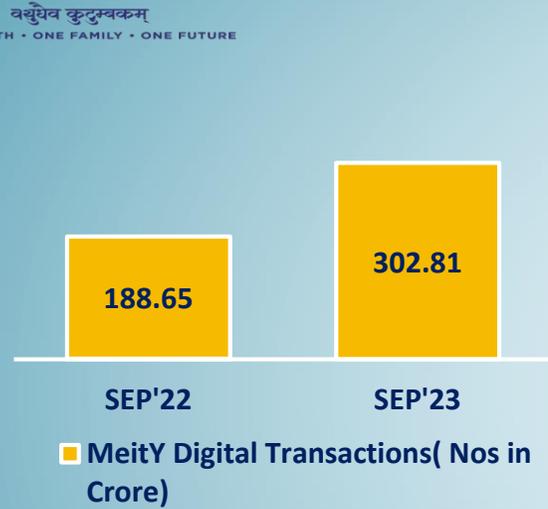
- New York
- London
- Dubai
- IBU, Gift City, Gandhinagar

Inspired by Customers
driven by Digital



Digital Footprint

Digital Footprint



New Digital Initiatives



Apply for Locker

Facility to apply for a Safe Deposit Locker through ai1 mobile banking application. User has to visit the applied Branch within 15 days and to execute the locker agreement and also to collect the allotted locker keys.

E-Gift Card

User can purchase e-Gift Cards from wide range of service providers through Mobile Banking app.

Access to 200+ well reputed brands including both online and offline brands. Brands include the likes of Amazon, Big Basket, Croma, etc. with one single integration.

UPI QR CBDC Interoperability

Bank has enabled the interoperability of Unified Payments Interface's (UPI) Quick Response (QR) code with Central Bank Digital Currency (CBDC) or e₹ application. Users of Retail Digital Rupee will be able to make transactions by scanning any UPI QR at a merchant outlet.

| Name of the Entity | Holding(%) | Total Profit | Our share |
|---|------------|---------------|---------------|
| | | Sep'23 | |
| SUBSIDIARIES | | | |
| Canara Robeco Asset Management Company Ltd. | 51 | 48.32 | 24.64 |
| Canara HSBC Life Insurance Company Ltd. | 51 | 40.57 | 20.69 |
| Canbank Factors Ltd. | 70 | 3.60 | 2.52 |
| Canbank Computer Services Ltd. | 69.14 | 7.86 | 5.43 |
| Canara Bank Securities Ltd. | 100 | 4.23 | 4.23 |
| Canbank Financial Services Ltd. | 100 | 2.98 | 2.98 |
| Canara Bank (Tanzania) Ltd. | 100 | 1.59 | 1.59 |
| Canbank Venture Capital Fund Ltd. | 100 | 0.74 | 0.74 |
| Total | | 109.89 | 62.83 |
| ASSOCIATES | | | |
| Andhra Pragathi Grameena Bank | 35 | 444.74 | 155.66 |
| Can Fin Homes Ltd. | 29.99 | 341.52 | 102.42 |
| Kerala Gramin Bank | 35 | 160.83 | 56.29 |
| Karnataka Vikas Grameena Bank | 35 | 45.60 | 15.96 |
| Karnataka Gramin Bank | 35 | 6.98 | 2.44 |
| Total | | 999.67 | 332.77 |

Goals for March 2024 vs Actuals for September 2023



| Parameters | Guidance (31.03.2024) | Actuals as on 30.09.2023 |
|--|--------------------------|--------------------------|
| Business Growth (Global) | 10.00% | 10.12% |
| Advances Growth (Global) | 10.50% | 12.11% |
| Deposits Growth (Global) | 8.50% | 8.66% |
| CASA (Domestic CASA to Domestic Deposit) | 35.00% | 32.15% |
| NIM (Global)(Annualized) | 3.05% | 3.02% |
| Gross NPA (Global) | 4.50% | 4.76% |
| Net NPA (Global) | 1.20% | 1.41% |
| PCR (Global) | 90.00% | 88.73% |
| Slippage Ratio (Global)(Annualized) | 1.30% | 1.32% |
| Credit Cost (Global)(Annualized) | 1.20% | 1.02% |
| Return on Equity (RoE) | 19.50% | 22.51% |
| Earning per share (EPS)(Annualized) | 65.00 | 78.73 |
| 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.