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Financial Results: Q4 (FY 2023-24)

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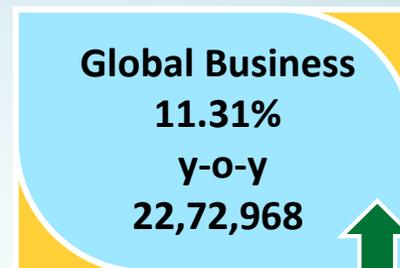
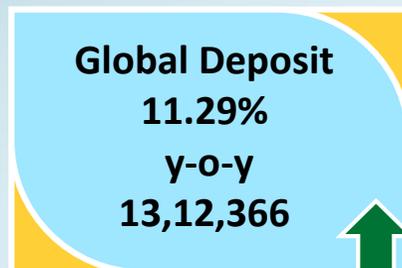
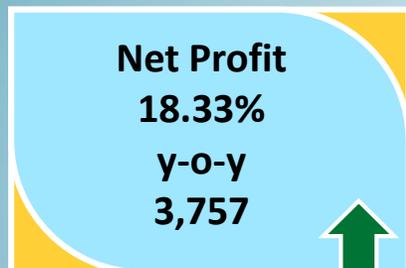
1 Bank Number **1800 1030**



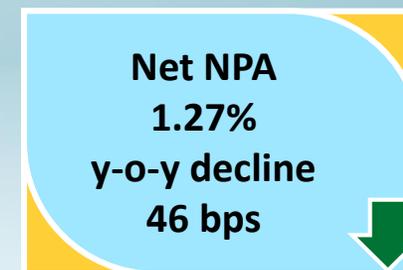
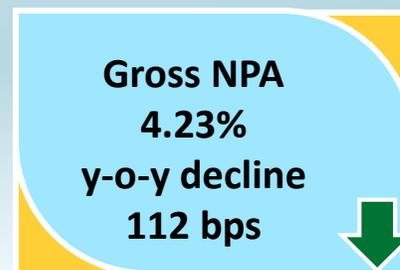
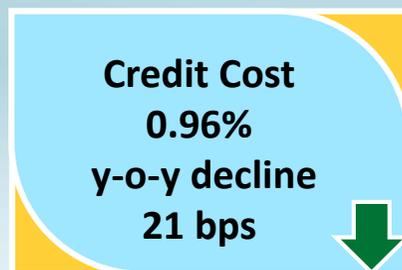
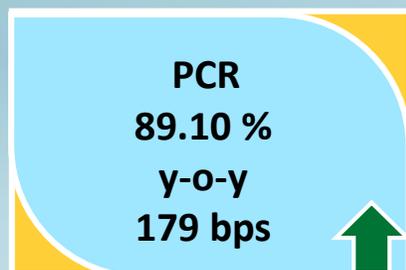
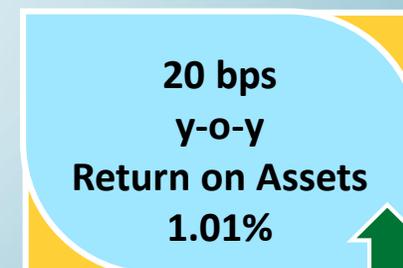
# Performance Highlights



₹ in Crore



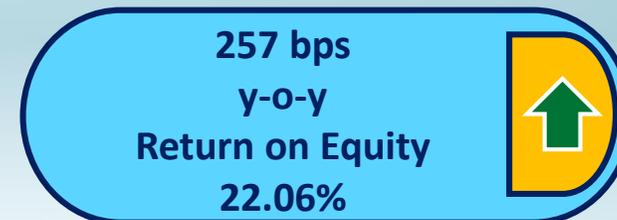
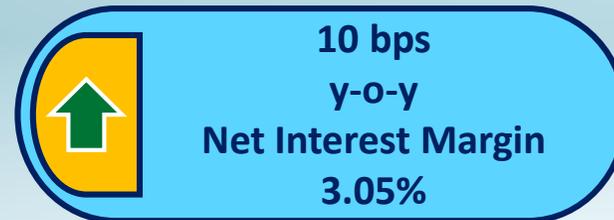
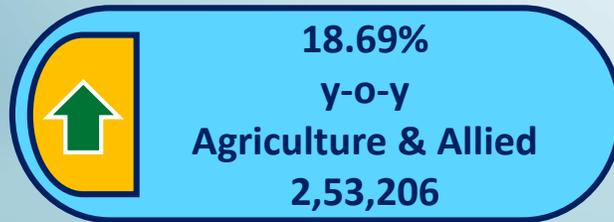
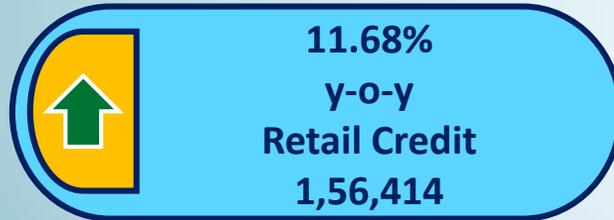
**Dividend @161% of Paid up  
Capital as against 120%  
during FY 23**



# Key Highlights



₹ in Crore



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**Business  
Performance**

# Business Performance



₹ in Crore

Parameters	Mar'23	June'23	Sep'23	Dec'23	Mar'24	Growth (%)	
						Q-o-Q	Y-o-Y
Global Gross Business	2042001	2080141	2156181	2213360	2272968	2.69	11.31
Domestic Gross Business	1912508	1947569	2021650	2068313	2123133	2.65	11.01
Overseas Gross Business	129493	132572	134531	145047	149835	3.30	15.71
Global Gross Advances	862782	887671	923966	950430	960602	1.07	11.34
Domestic Gross Advances	817762	843063	878256	901465	908182	0.75	11.06
Overseas Gross Advances	45020	44608	45710	48965	52420	7.06	16.44
Global Deposits	1179219	1192470	1232215	1262930	1312366	3.91	11.29
Domestic Deposits	1094746	1104506	1143394	1166848	1214951	4.12	10.98
Overseas Deposits	84473	87964	88821	96082	97415	1.39	15.32
Global C-D Ratio (%)	73.17	74.44	74.98	75.26	73.20	--	--

# Domestic Deposit Mix



₹ in Crore

Parameters	Mar'23	Jun'23	Sep'23	Dec'23	Mar'24	Growth (%)	
						Q-o-Q	Y-o-Y
Saving Deposits	318818	320628	323021	324027	328378	1.34	3.00
Current Deposits	47654	43836	44593	45229	63949	41.39	34.19
CASA Deposits	366472	364464	367614	369256	392327	6.25	7.06
Term Deposit	728274	740042	775780	797592	822624	3.14	12.96
Retail Term Deposit	461737	466162	480396	490493	501403	2.22	8.59
Total Domestic Deposit	1094746	1104506	1143394	1166848	1214951	4.12	10.98
Global Deposits	1179219	1192470	1232215	1262930	1312366	3.91	11.29

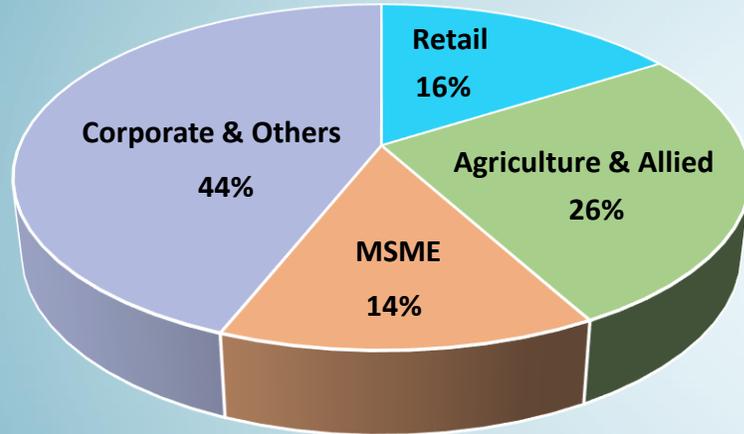
# Advances Mix



₹ in Crore

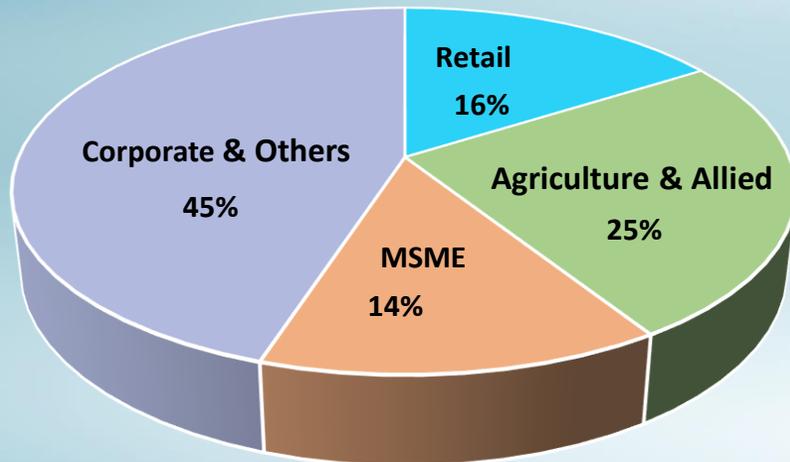
RAM: 56%

Mar'24



RAM: 55%

Mar'23



Parameters	Mar'23	Dec'23	Mar'24	Growth (%)	
				Q-o-Q	Y-o-Y
<b>RAM Credit</b>	477005	530444	541489	2.08	13.52
<b>Retail</b>	140051	153640	156414	1.81	11.68
<b>Agriculture &amp; Allied</b>	213327	242470	253206	4.43	18.69
<b>MSME</b>	123627	134334	131869	(1.83)	6.67
<b>Corporate &amp; others</b>	385777	419986	419113	(0.21)	8.64
<b>Domestic Gross Advances</b>	817762	901465	908182	0.75	11.06
<b>Global Gross Advance</b>	862782	950430	960602	1.07	11.34

# Exceeded the Mandated Targets under Priority Sector



## Mandated Norms under Priority Sector

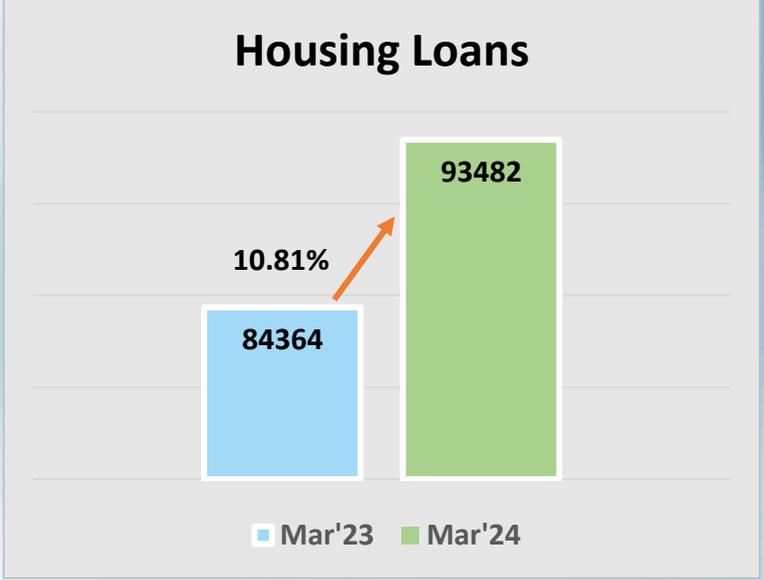
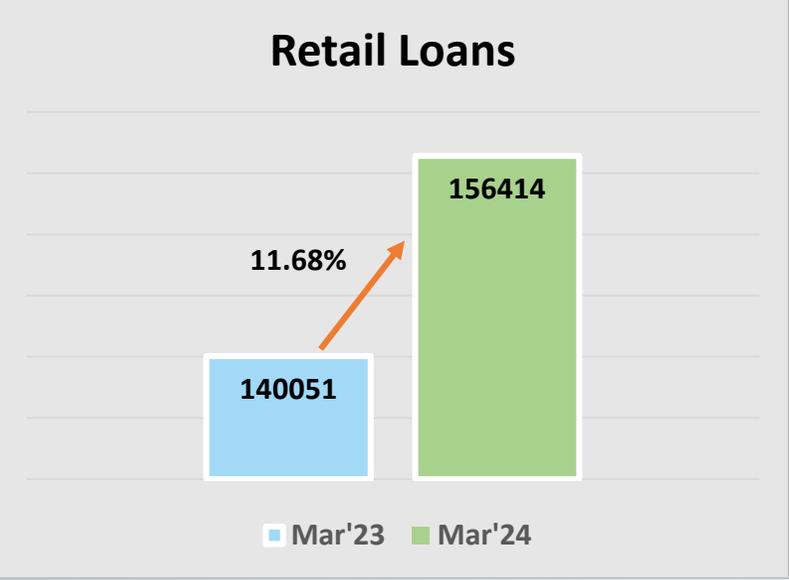
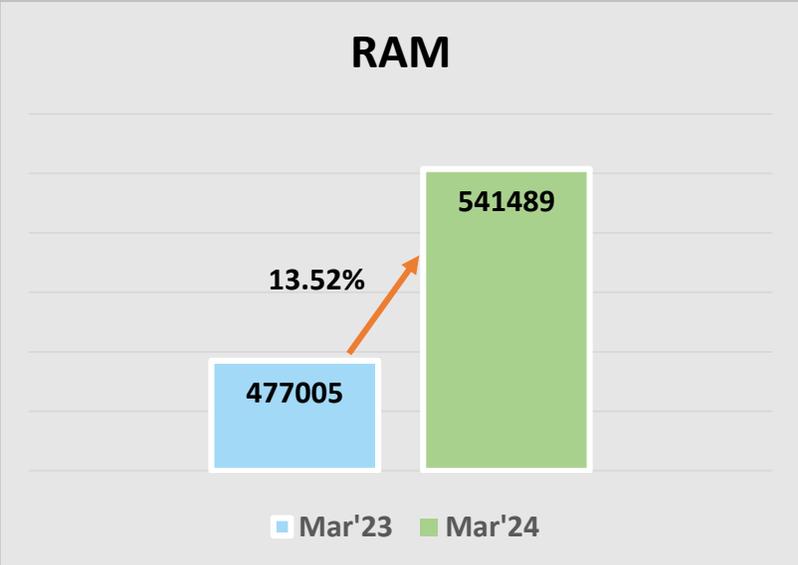
### Exceeded the mandated norms in respect of:

- Total Priority (46.08% to ANBC against 40% norm)
- Agriculture (22.71% to ANBC against 18% norm)
- Small and Marginal Farmers (16.08% to ANBC against 10.00% norm)
- Non Corporate Farmers (19.13% to ANBC against 13.78% norm)
- Weaker Section (22.36% to ANBC against 12.00% norm)
- Micro Enterprises (9.92% to ANBC against 7.50% norm)

# RAM & Retail Credit



₹ in Crore



# Industry Credit



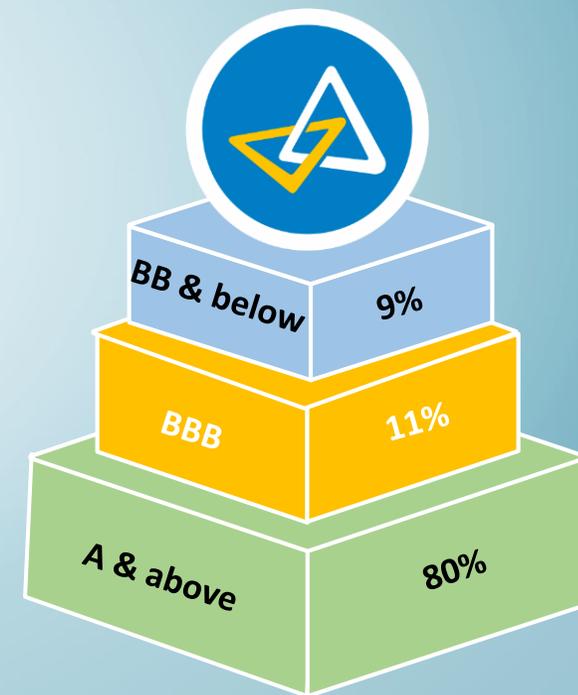
Sector/Scheme	Mar'23	Dec'23	Mar'24	Growth (%)	
				Q-o-Q	Y-o-Y
Infrastructure	115542	126697	129411	2.14	12.00
NBFC	138973	135872	131974	(2.87)	(5.04)
Textile	18055	18805	18353	(2.40)	1.65
Iron & Steel	15709	17210	14991	(12.90)	(4.57)
Commercial Real Estate	20460	20643	20841	0.96	1.86
Food Processing	12722	12202	12396	1.59	(2.56)
Engineering	12245	13699	13907	1.52	13.58
Petroleum, Coal products & Nuclear Fuels	11556	11015	10678	(3.06)	(7.60)
Construction	9203	10291	8903	(13.49)	(3.26)
Chemicals & Chemical Products	6691	10196	10909	7.00	63.05

# Rating Profile



₹ in Crore

External Rating - Wise Distribution of Domestic Advances above ₹ 25 crore						
(% of Total rated loan book above ₹ 25 crore)						
External Rating	Mar'23		Dec'23		Mar'24	
	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	209169	81	219850	80	222192	80
BBB	25385	10	31108	11	30897	11
BB and below	24403	9	24643	9	25135	9
<b>Total</b>	<b>258957</b>	<b>100</b>	<b>275601</b>	<b>100</b>	<b>278224</b>	<b>100</b>



PSU PSE Customers (Mar'24)	
Central Govt. Guarantee	State Govt. Guarantee
13755	52077

# Rating Profile



₹ in Crore

## Rating Profile of Standard NBFC Domestic Exposure

External Rating	Mar'23		Dec'23		Mar'24	
	Exposure	% Share	Exposure	% Share	Exposure	% Share
A and above	129347	99	129970	99	129893	99
BBB	567	1	155	1	130	1
BB and below	18		20		14	
<b>Total</b>	<b>129932</b>	<b>100</b>	<b>130145</b>	<b>100</b>	<b>130037</b>	<b>100</b>

# Financial Performance



2024



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# Total Income



₹ in Crore

Parameters	Quarterly							Cumulative		
	Mar'23	Jun'23	Sep'23	Dec'23	Mar'24	Growth (%)		Mar'23	Mar'24	Growth (%)
						Q-o-Q	Y-o-Y			
Interest Income	23910	25004	26838	28039	28807	2.74	20.48	84425	108688	28.74
Interest on Advances	17538	18064	19367	19894	20863	4.87	18.96	61357	78188	27.43
Interest on Investments	5263	5349	5647	5775	5902	2.20	12.14	19532	22673	16.08
Other Interest Income	1109	1591	1824	2370	2042	(13.84)	84.13	3536	7827	121.35
Non-Interest Income	4776	4819	4635	4295	5217	21.47	9.23	18762	18966	1.09
<b>Total Income</b>	<b>28686</b>	<b>29823</b>	<b>31473</b>	<b>32334</b>	<b>34024</b>	<b>5.23</b>	<b>18.61</b>	<b>103187</b>	<b>127654</b>	<b>23.71</b>

# Non-Interest Income



Parameters	Quarterly							Cumulative		
	Mar'23	Jun'23	Sep'23	Dec'23	Mar'24	Growth (%)		Mar'23	Mar'24	Growth (%)
						Q-o-Q	Y-o-Y			
<b>Fee Based Income</b>	1905	1636	2070	1772	1941	9.54	1.89	6814	7419	8.88
Commission Exchange & Brokerage	387	263	329	383	437	14.10	12.92	1284	1412	9.97
Service Charges	926	812	900	819	886	8.18	(4.32)	3539	3417	(3.45)
Miscellaneous	592	561	841	570	618	8.42	4.39	1991	2590	30.09
<b>Treasury Income</b>	390	536	587	495	865	74.75	121.79	4207	2483	(40.98)
Profit on Sale of Investments	151	294	356	310	663	113.87	339.07	1893	1623	(14.26)
Profit on Exchange Transactions	228	236	196	156	177	13.46	(22.37)	2245	765	(65.92)
Dividend Income	11	6	35	29	25	(13.79)	127.27	69	95	37.68
Recoveries in Written Off A/cs	2167	796	1612	1655	1900	14.80	(12.32)	5110	5963	16.69
Other Receipts( PSLC & Others)	314	1851	366	373	511	37.00	62.74	2631	3101	17.86
<b>Total Non-Interest Income</b>	<b>4776</b>	<b>4819</b>	<b>4635</b>	<b>4295</b>	<b>5217</b>	<b>21.47</b>	<b>9.23</b>	<b>18762</b>	<b>18966</b>	<b>1.09</b>

# Total Expenses



₹ in Crore

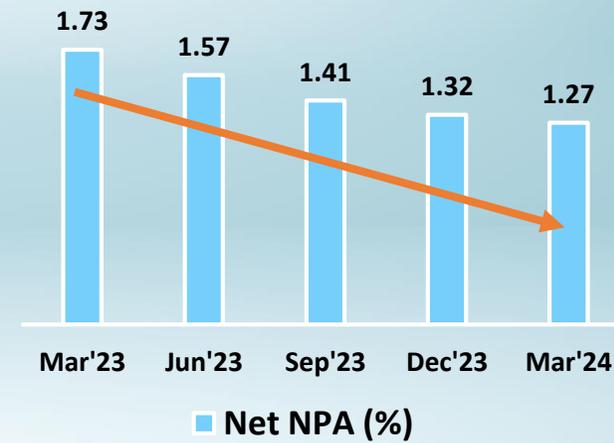
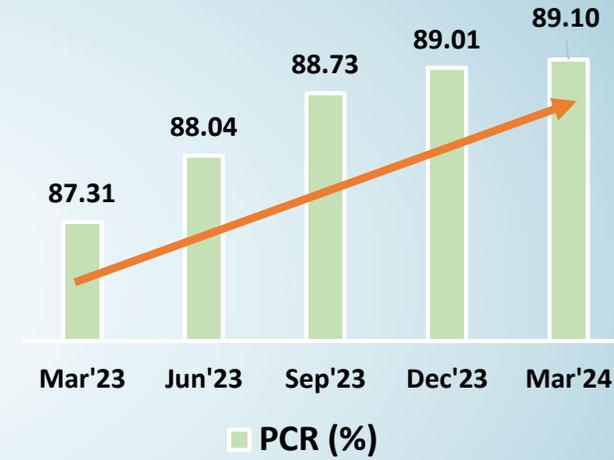
Parameters	Quarterly							Cumulative		
	Mar'23	Jun'23	Sep'23	Dec'23	Mar'24	Growth (%)		Mar'23	Mar'24	Growth (%)
						Q-o-Q	Y-o-Y			
<b>Interest Expenses</b>	15293	16338	17935	18622	19227	3.25	25.72	52989	72122	36.11
Interest Paid on Deposits	14097	15043	16433	17092	17714	3.64	25.66	48790	66282	35.85
Other Interests	1196	1295	1502	1530	1513	(1.11)	26.51	4199	5840	39.08
<b>Operating Expenses</b>	6141	5881	5922	6906	7410	7.30	20.66	22483	26119	16.17
Staff Cost	3727	3651	3792	4533	4458	(1.65)	19.61	13744	16434	19.57
Other Operating Expenses	2414	2230	2130	2373	2952	24.40	22.29	8739	9685	10.83
<b>Total Expenses</b>	21434	22219	23857	25528	26637	4.34	24.27	75472	98241	30.17

# Financials at a Glance



Parameters	Quarterly							Cumulative		
	Mar'23	Jun'23	Sep'23	Dec'23	Mar'24	Growth (%)		Mar'23	Mar'24	Growth (%)
						Q-o-Q	Y-o-Y			
Net Interest Income	8617	8666	8903	9417	9580	1.73	11.18	31436	36566	16.32
Total Interest Income	23910	25004	26838	28039	28807	2.74	20.48	84425	108688	28.74
Total Interest Expenses	15293	16338	17935	18622	19227	3.25	25.72	52989	72122	36.11
Total Income	28686	29823	31473	32334	34024	5.23	18.61	103187	127654	23.71
Total Expenditure	21434	22219	23857	25528	26637	4.34	24.27	75472	98241	30.17
Operating Profit	7252	7604	7616	6806	7387	8.54	1.86	27715	29413	6.13
Provisions	4077	4069	4010	3150	3630	15.24	(10.96)	17111	14859	(13.16)
Net Profit	3175	3535	3606	3656	3757	2.76	18.33	10604	14554	37.25

# Continuous & Consistent Growth



# Provisions



₹ in Crore

Parameters	Quarterly							Cumulative		
	Mar'23	Jun'23	Sep'23	Dec'23	Mar'24	Growth (%)		Mar'23	Mar'24	Growth (%)
						Q-o-Q	Y-o-Y			
<b>Total Provision</b>	<b>4077</b>	<b>4069</b>	<b>4010</b>	<b>3150</b>	<b>3630</b>	<b>15.24</b>	<b>(10.96)</b>	<b>17111</b>	<b>14859</b>	<b>(13.16)</b>
NPAs	2399	2417	2202	2106	2280	8.26	(4.96)	9737	9005	(7.52)
Standard Asset	(71)	3	81	103	44	(57.28)	--	336	231	(31.25)
Non Performing Investment	47	332	103	181	295	62.98	527.66	2802	911	(67.49)
Income Tax	982	1350	1402	1250	1149	(8.08)	17.01	3569	5151	44.33
Others	720	(33)	222	(490)	(138)	--	--	667	(439)	--

# Key Ratios



(%)

Ratios	Mar'23		Sep'23		Dec'23		Mar'24	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	0.95	0.81	1.02	1.01	1.01	1.01	1.03	1.01
Return on Net-worth	21.68	19.49	22.01	22.51	21.06	21.95	21.18	22.06
Cost to Income	45.85	44.79	43.74	43.68	50.37	45.93	50.08	47.03
CD Ratio	73.17	73.17	74.98	74.98	75.26	75.26	73.20	73.20
EPS (Annualized)	70.67	58.45	79.08	78.73	80.17	79.21	83.30	80.23
Book Value (In ₹)	331.81	331.81	371.97	371.97	390.78	390.78	395.94	395.94
NIM	3.07	2.95	3.00	3.02	3.03	3.02	3.07	3.05



# 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	Mar'23	Dec'23	Mar'24
1	Domestic Investments	321699	346429	360836
(a)	SLR	283770	310448	324154
(b)	Non SLR	37929	35981	36682
	SLR as % to Dom. Investments	88.21	89.61	89.83
(i)	Held To Maturity (HTM)	269303	286385	290652
(ii)	Available For Sale (AFS)	52273	59746	69748
(iii)	Held For Trading (HFT)	123	298	436
2	Investment by Overseas Branches	2742	2068	2715
3	Total Gross Investment (1+2)	324441	348497	363551
	HTM To Investment (%)	83.71	82.67	80.55

# Non SLR Portfolio



₹ in Crore

Parameters	Mar'23	Dec'23	Mar'24	% Share (Mar'24)	Y-o-Y Variation	
					Amount	%
PSU Bonds	3538	3392	3588	9.81	50	1.41
Corporate and Other Bonds	6616	5540	7113	19.44	497	7.51
Special Govt. Sec excl. Recap Bonds	1898	1741	633	1.73	(1265)	(66.65)
CG Recap. Bond	18238	18238	18238	49.85	0	0.00
Share of PSU/Corporate/Others	4283	4205	4136	11.30	(147)	(3.43)
Venture Capital Fund	439	379	370	1.01	(69)	(15.72)
Regional Rural Bank	333	333	287	0.78	(46)	(13.81)
Security Receipts	659	791	1108	3.03	449	68.13
Subsidiaries JV	763	762	669	1.83	(94)	(12.32)
Other	1162	601	446	1.22	(716)	(61.62)
<b>Total Non SLR Investment</b>	<b>37929</b>	<b>35982</b>	<b>36588</b>	<b>100.00</b>	<b>(1341)</b>	<b>(3.54)</b>



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**Asset Quality**

# Asset Quality Ratios



Parameters	Mar'23	Dec'23	Mar'24
Gross NPA	46160	41722	40605
Gross NPA (%)	5.35	4.39	4.23
Net NPA	14349	12176	11823
Net NPA (%)	1.73	1.32	1.27
Provision Coverage Ratio (%)	87.31	89.01	89.10
Credit Cost (%)	1.17	0.97	0.96
Slippage Ratio (%)	0.34	0.31	0.34

# Movement of NPA



Parameters	Mar'23	Dec'23	Mar'24
NPA as at the beginning of the period	50143	43956	41722
Cash Recovery towards Book Liability(i)	1904	958	929
Up-gradation (ii)	735	516	520
Write Off (iii)	4317	3936	3068
<b>Total Reduction(i+ii+iii)</b>	<b>6956</b>	<b>5410</b>	<b>4517</b>
Fresh Addition	2973	3176	3400
-Fresh Slippages	2857	2697	3082
-Debits in existing NPA A/c	116	479	318
Gross NPAs at end of the period	46160	41722	40605
Eligible Deductions incl. Provisions	31811	29546	28782
<b>Net NPAs</b>	<b>14349</b>	<b>12176</b>	<b>11823</b>
Recoveries in Written Off A/c	2445	1804	2232
<b>Total Cash recovery including Recovery in Written off A/cs</b>	<b>4349</b>	<b>2762</b>	<b>3161</b>

# NPA Classification: Sector Wise



₹ in Crore

Parameters	Mar'23	Dec'23	Mar'24	Advance O/s (Mar'24)	GNPA (%)
Domestic Gross NPA	41387	38327	37213	908182	4.10
Global Gross NPA	46160	41722	40605	960602	4.23
Retail	2020	2298	2247	156414	1.44
Housing Loans	568	796	836	93482	0.89
Vehicle Loans	226	262	268	17251	1.55
Other Personal Loans	318	340	354	29955	1.18
Agriculture & Allied	7399	8099	8541	253206	3.37
MSME	11895	11493	11234	131869	8.52
Corporate & Others	24846	19832	18583	419113	4.43

# NPA Classification : Industry wise



₹ in Crore

Sector/Scheme	Mar'23	Dec'23	Mar'24	GNPA (%)
Infrastructure	6079	5491	5637	4.36
Iron & Steel	739	591	568	3.79
Textile	1284	1415	1431	7.80
Food Processing	1119	1282	1121	9.04
Engineering	955	844	825	5.93

# Special Mention Accounts (SMA)



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

Parameters	Mar'23			Dec'23			Mar'24		
	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances
SMA 2	151	1880	0.22	204	4516	0.48	141	3897	0.40
SMA 1	155	1576	0.18	91	1505	0.15	100	1229	0.13
<b>TOTAL SMA 1 &amp; 2</b>	<b>306</b>	<b>3456</b>	<b>0.40</b>	<b>295</b>	<b>6021</b>	<b>0.63</b>	<b>241</b>	<b>5126</b>	<b>0.53</b>
SMA 0	104	3107	0.36	140	1623	0.17	129	1533	0.16
<b>TOTAL</b>	<b>410</b>	<b>6563</b>	<b>0.76</b>	<b>435</b>	<b>7644</b>	<b>0.80</b>	<b>370</b>	<b>6659</b>	<b>0.69</b>
<b>SMA 0,1 &amp; 2% TO GROSS ADVANCES</b>	<b>0.76</b>			<b>0.80</b>			<b>0.69</b>		

# Accounts referred to NCLT



₹ in Crore

Parameters	Mar'23				Mar'24			
	No of Accounts	Book Liability	Provision	Provision Coverage	No of Accounts	Book Liability	Provision	Provision Coverage
1st List - RBI	4	1116	1116	100%	4	1094	1094	100%
2nd List – RBI	11	5289	5289	100%	9	4686	4686	100%
<b>Total RBI 1 &amp; 2</b>	<b>15</b>	<b>6405</b>	<b>6405</b>	<b>100%</b>	<b>13</b>	<b>5780</b>	<b>5780</b>	<b>100%</b>
Others	360	34571	32993	95%	361	31903	30167	95%
<b>Total</b>	<b>375</b>	<b>40976</b>	<b>39398</b>	<b>96%</b>	<b>374</b>	<b>37683</b>	<b>35947</b>	<b>95%</b>

## NCLT Resolution Status

	Cumulative Recovery (FY 2023-24)		Mar'23		Mar'24	
	No of A/c	Amount	No of A/c	Amount	No of A/c	Amount
Through Resolution	36	890	10	430	18	121
Through Liquidation	72	247	39	100	33	64
Through 12A Settlement	3	9	0	0	0	0
Through PPIRP	1	30	0	0	1	1
Through NARCL/ARC Sale	5	264	0	0	5	264
Through Other Mode under NCLT	11	36	4	6	2	21
<b>Total</b>	<b>128</b>	<b>1476</b>	<b>53</b>	<b>536</b>	<b>59</b>	<b>471</b>

# Capital & Shareholding



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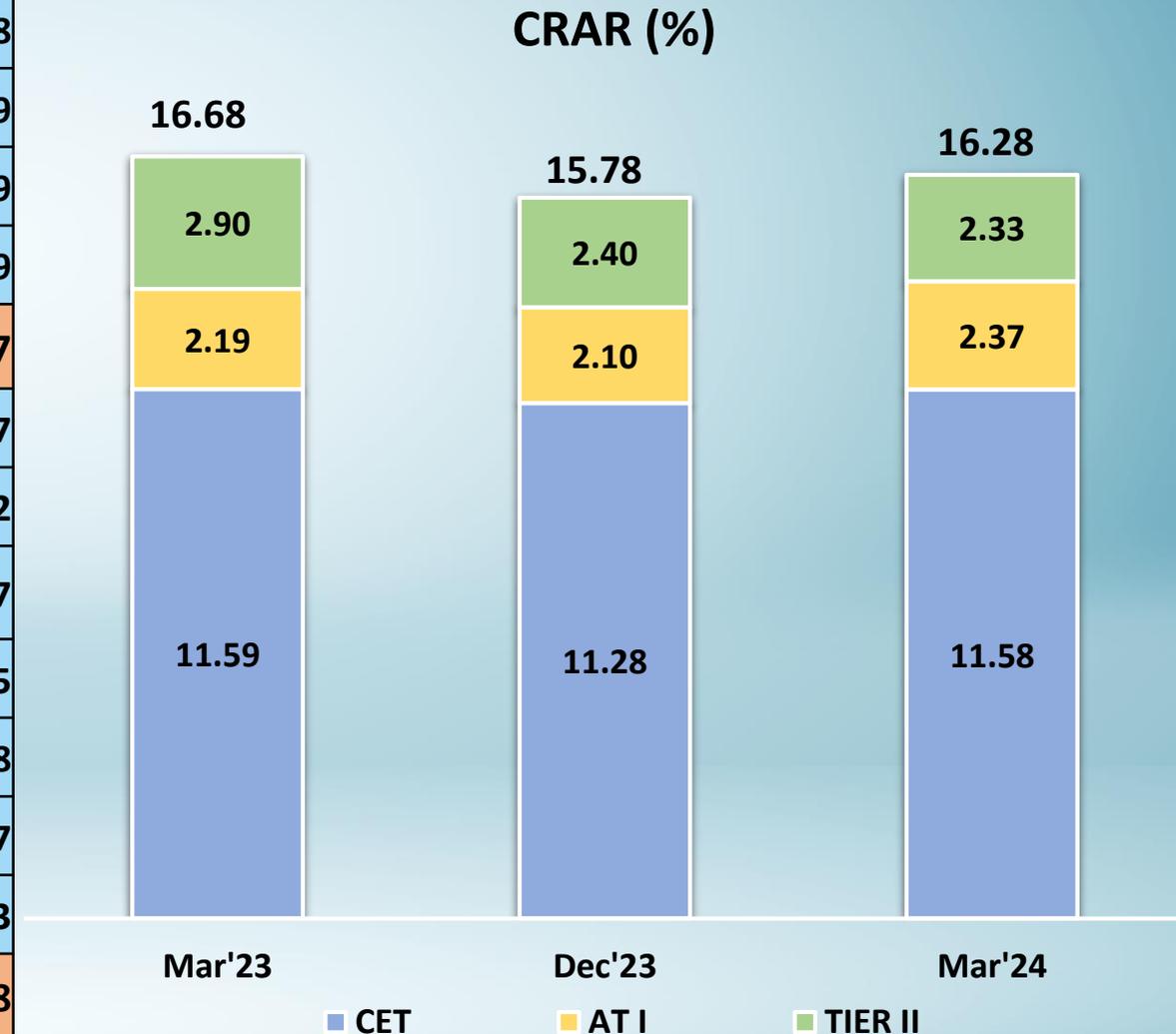


# Capital Funds (Basel III)

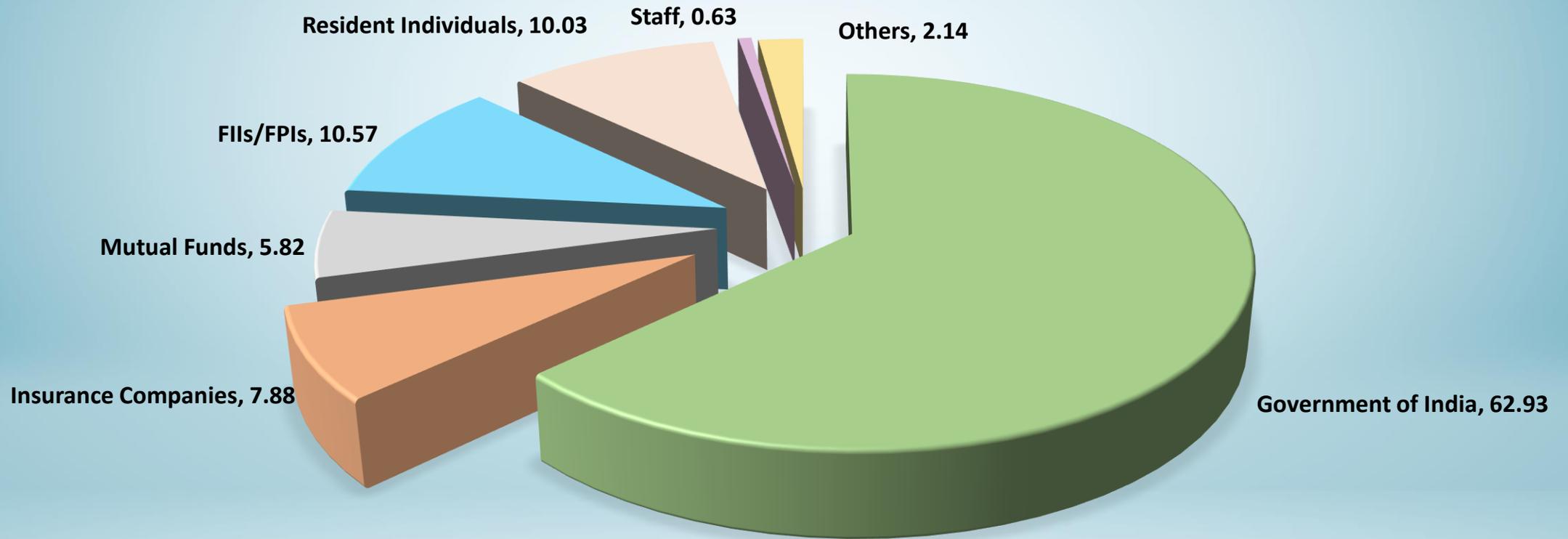


₹ in Crore

Parameters	Mar'23	Dec'23	Mar'24
Tier I	78236	87964	93368
Common Equity	65814	74137	77529
Additional Tier I	12422	13827	15839
Tier II	16466	15770	15599
<b>Total (Tier I+II)</b>	<b>94702</b>	<b>103734</b>	<b>108967</b>
Risk-weighted Assets	567763	657464	669257
Gross Advances	862782	950430	960602
RWA to Gross Advances (%)	65.81	69.18	69.67
Tier I (%)	13.78	13.38	13.95
Common Equity (%)	11.59	11.28	11.58
Additional Tier I (%)	2.19	2.10	2.37
Tier II (%)	2.90	2.40	2.33
<b>Total (Tier I+II) %</b>	<b>16.68</b>	<b>15.78</b>	<b>16.28</b>



# Shareholding Pattern as on March 31<sup>st</sup>, 2024



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**Environmental, Social & Governance**

# Environmental, Social & Governance (ESG) Practices



## Environmental

- As part of Green initiatives, Bank has undertaken:
  - ✓ Increased usage of LED light, BEE rated AC units
  - ✓ Gradual phasing out of DG sets
  - ✓ Installed rooftop Solar Power system in 74 Bank owned properties and 29 more underway, with a total capacity of 3258 KWp.
  - ✓ EV charging station has been commissioned in Head Office Building for charging of staffs 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.



## 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.)
- For the Financial Year 2023-24, Bank has conducted 8943 awareness programs and 1857 training programs through its RSETIs and RUDSETIs, benefiting 40,000 plus candidates to upgrade their skill sets.
- Bank has setup 115 Financial Literacy Centres (FLCs) through which 23,817 camps have been conducted and 20,41,190 persons were extended Financial Literacy in FY 2023-24.
- 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.

# 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 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 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 second Business Responsibility & Sustainability Reporting(BRSR) report in its Annual Report for FY 2023-24, which shows Scope 1 & Scope 2 emissions at 35296.13 tCO<sub>2</sub> and 195643.45 tCO<sub>2</sub>, respectively for the financial year 2023-24. With this the Bank has set its tone for operationalizing itself with lower emissions in the coming years.

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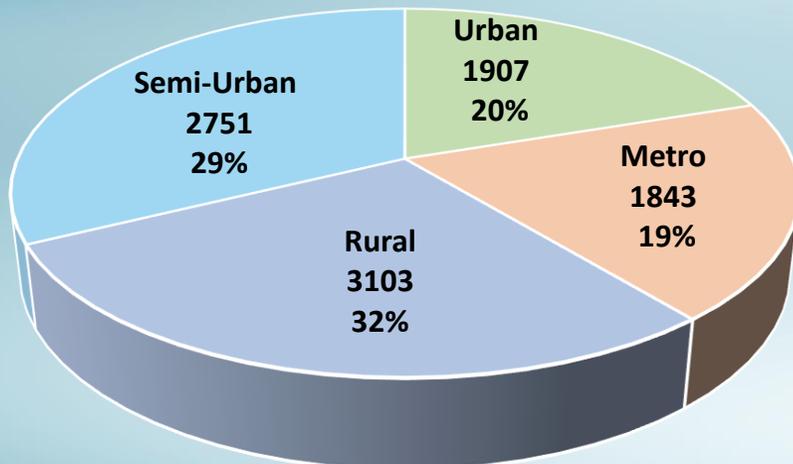
**Distribution  
Network**

# Distribution Network



Parameters	Mar'23	Dec'23	Mar'24
General Branches(a)	8883	8964	8984
Specialised Branches(b)	823	621	620
<b>Total Domestic Branches(a+b)</b>	<b>9706</b>	<b>9585</b>	<b>9604</b>
Overseas Branches	3	3	4
BC Points	12918	13427	13167
<b>Total Banking Outlets</b>	<b>22627</b>	<b>23015</b>	<b>22775</b>
ATM	10726	10463	10209
Recycler	1404	1657	1946

## Presence across Urban & Rural areas Mar'24



## 4 International Branches

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

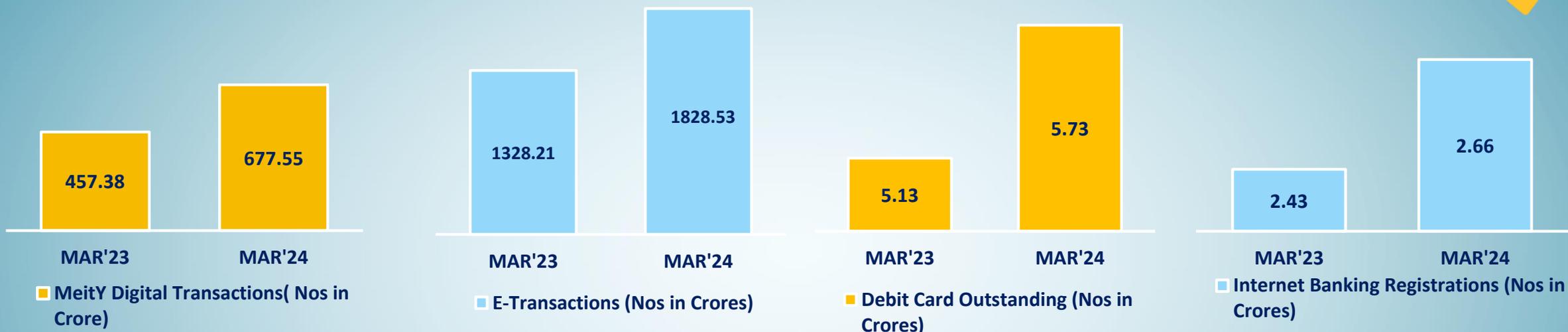
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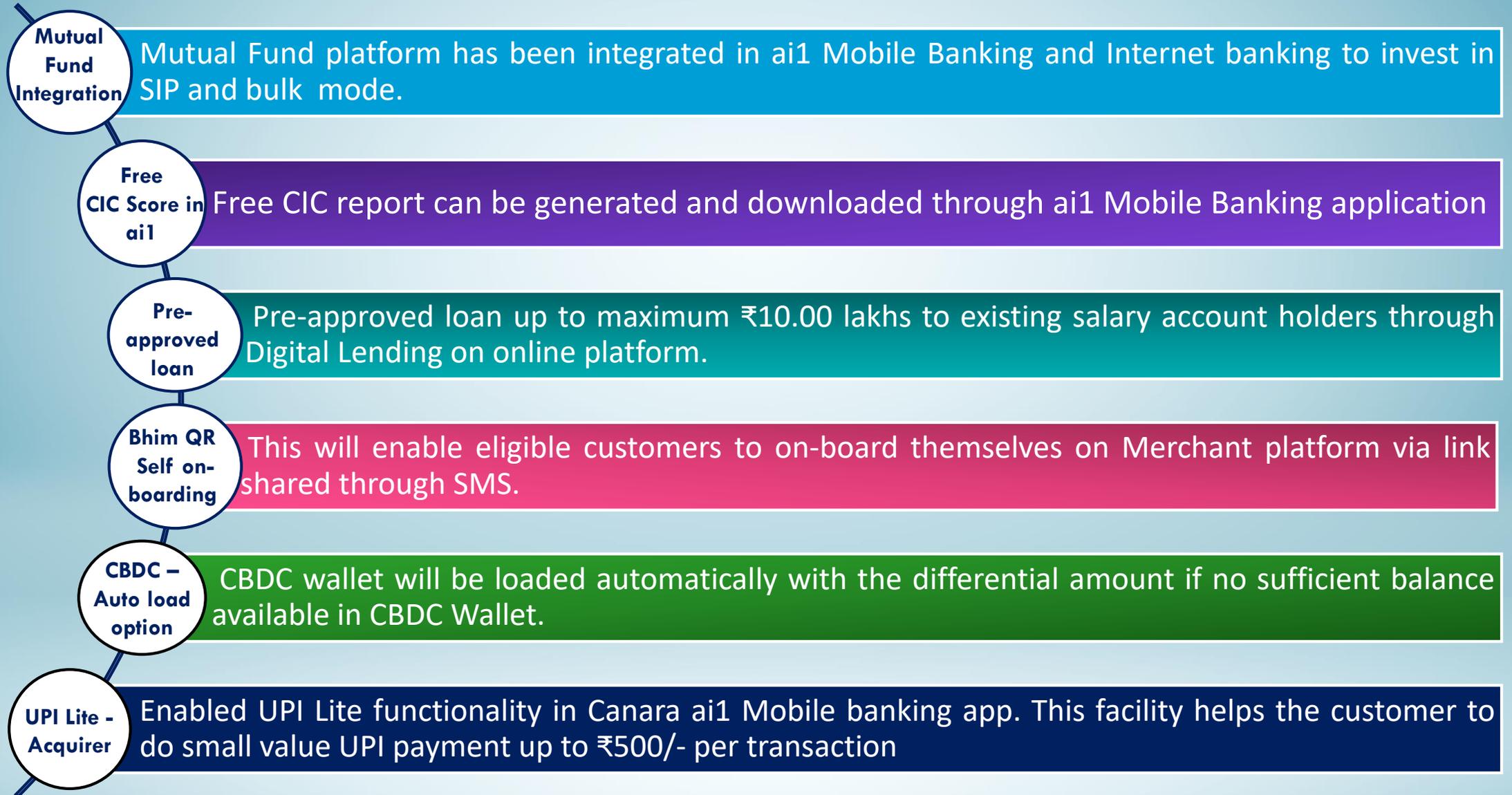
Digital Footprint



# Digital Footprint



# New Digital Initiatives



# Subsidiaries & Associates



₹ in Crore

Name of the Entity	Holding(%)	Total Profit	Our share
		Mar'24	
<b>SUBSIDIARIES</b>			
Canara Robeco Asset Management Company Ltd.	51	124.75	63.62
Canara HSBC Life Insurance Company Ltd.	51	113.31	57.79
Canbank Factors Ltd.	70	2.70	1.89
Canbank Computer Services Ltd.	69.14	15.83	10.94
Canara Bank Securities Ltd.	100	10.06	10.06
Canbank Financial Services Ltd.	100	4.59	4.59
Canara Bank (Tanzania) Ltd.	100	4.08	4.08
Canbank Venture Capital Fund Ltd.	100	1.29	1.29
<b>Total</b>		<b>276.61</b>	<b>154.27</b>
<b>ASSOCIATES</b>			
Andhra Pragathi Grameena Bank	35	804.71	281.65
Can Fin Homes Ltd.	29.99	750.69	225.13
Kerala Gramin Bank	35	401.12	140.39
Karnataka Vikas Grameena Bank	35	104.06	36.42
Karnataka Gramin Bank	35	(185.82)	(65.04)
<b>Total</b>		<b>1874.76</b>	<b>618.56</b>

# Goals vs Actuals for March 2024 and Goals for March 2025



Parameters	Guidance (31.03.2024)	Actuals as on 31.03.2024	Guidance (31.03.2025)
Business Growth (Global)	10.00%	11.31%	10.00%
Advances Growth (Global)	10.50%	11.34%	10.00%
Deposits Growth (Global)	8.50%	11.29%	9.00%
CASA (Domestic CASA to Domestic Deposit)	35.00%	32.29%	33.00%
NIM (Global)(Annualized)	3.05%	3.05%	2.90%
Gross NPA (Global)	4.50%	4.23%	3.50%
Net NPA (Global)	1.20%	1.27%	1.10%
PCR (Global)	90.00%	89.10%	90.00%
Slippage Ratio (Global)(Annualized)	1.30%	1.28%	1.30%
Credit Cost (Global)(Annualized)	1.20%	0.96%	1.10%
Return on Equity (RoE)	19.50%	22.06%	18.00%
Earning per share (EPS)( Annualized)	65.00	80.23	82.00
Return on Average Assets (RoA)	1.00%	1.01%	1.00%



# 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.*