

Ref :: SD: 199/07::2021

July 29, 2021

To,
Singapore Stock Exchange
11 North Buona Vista Drive
#06-07 The Metropolis Tower 2
Singapore - 138589

Dear Sir,

Sub : Disclosure of Schedule of Non-deal Roadshow / Analyst / Institutional Investor Meet for Canara Bank ("Bank")

The Exchange is hereby informed that the Bank will be participating in non-deal roadshows and shall be meeting prospective investors from **July 30, 2021 to August 13, 2021**.

A copy of the investor presentation for the road show is attached. Furthermore, the aforesaid information and the investor presentation of the Bank are disseminated on the website of the Bank at www.canarabank.com.

Note: The dates of the Roadshow are subject to change. Changes may happen due to exigencies on the part of investor / Bank.

This is for your information and records.

Yours faithfully,
कृते केनरा बैंक
For CANARA BANK


सहायक महा प्रबंधक और कंपनी सचिव
Assistant General Manager & Company Secretary
VINAY MOHTA
COMPANY SECRETARY



Corporate Presentation

July 2021



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Overview

Key Investment Highlights

Key Growth Strategies

Annexures



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Overview

4th Largest PSU Bank*

Diversified Product Portfolio

Wide Distribution Network with strong presence in south India

Technology driven and committed towards digital banking

Total Business[^]
INR 1,706,422 crore
(As of 30th June 2021)

Gross Advances
INR 684,585 crore
Retail – 16.84% | Agriculture – 22.90% | MSME – 15.62%
Corporate – 44.63%
(As of 30th June 2021)

Total Deposits
INR 10,21,837 crore
CASA – 34.21%
(As of 30th June 2021)

Presence across Housing Finance, AMC, Life Insurance, RRBs, Securities Business

Offers a complete array of services such as

- Retail banking
- Wholesale banking
- Priority sector lending
- International banking
- Treasury operations

Services offered by subsidiaries/JVs

- Asset management
- Life Insurance
- Housing finance
- Factoring
- Venture capital
- Merchant banking
- Brokerage
- RRB's
- Software Services

Pan India Presence with

9,877 Branches <i>with 46% branches in South India</i>	13,124 ATMs & Recyclers <i>(As of 30th June 2021)</i>	105.4 mn clientele
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Branch Distribution

Digital initiatives were taken by the Bank

- Canara DiYA
- CANDI
- Canara Recovery mobile app
- Canara OTP (Off-line)
- Canara Saathi app
- PSB Loans in 59 minutes Digital Lending Platform
- TReDS bill discounting platform

Digital foot Print

- E-Transaction Ratio at 85.19%
- Users under Mobile Banking rose to 178.49 lakhs
- Net Banking users – 188.21 lakhs
(As of 30th June 2021)

*Source : As of 31st March 2021 based on Public filings

[^]Total Business = Gross Advances + Total Deposits

Figures of FY 19 and FY 20 are related to Bank's financials of pre-amalgamation period, hence not comparable with post amalgamation financials of FY 21 & Q1 FY22

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Hidden value in subsidiaries and JVs



Canara Bank – A Financial Powerhouse



Significant Value in Subsidiaries & JVs

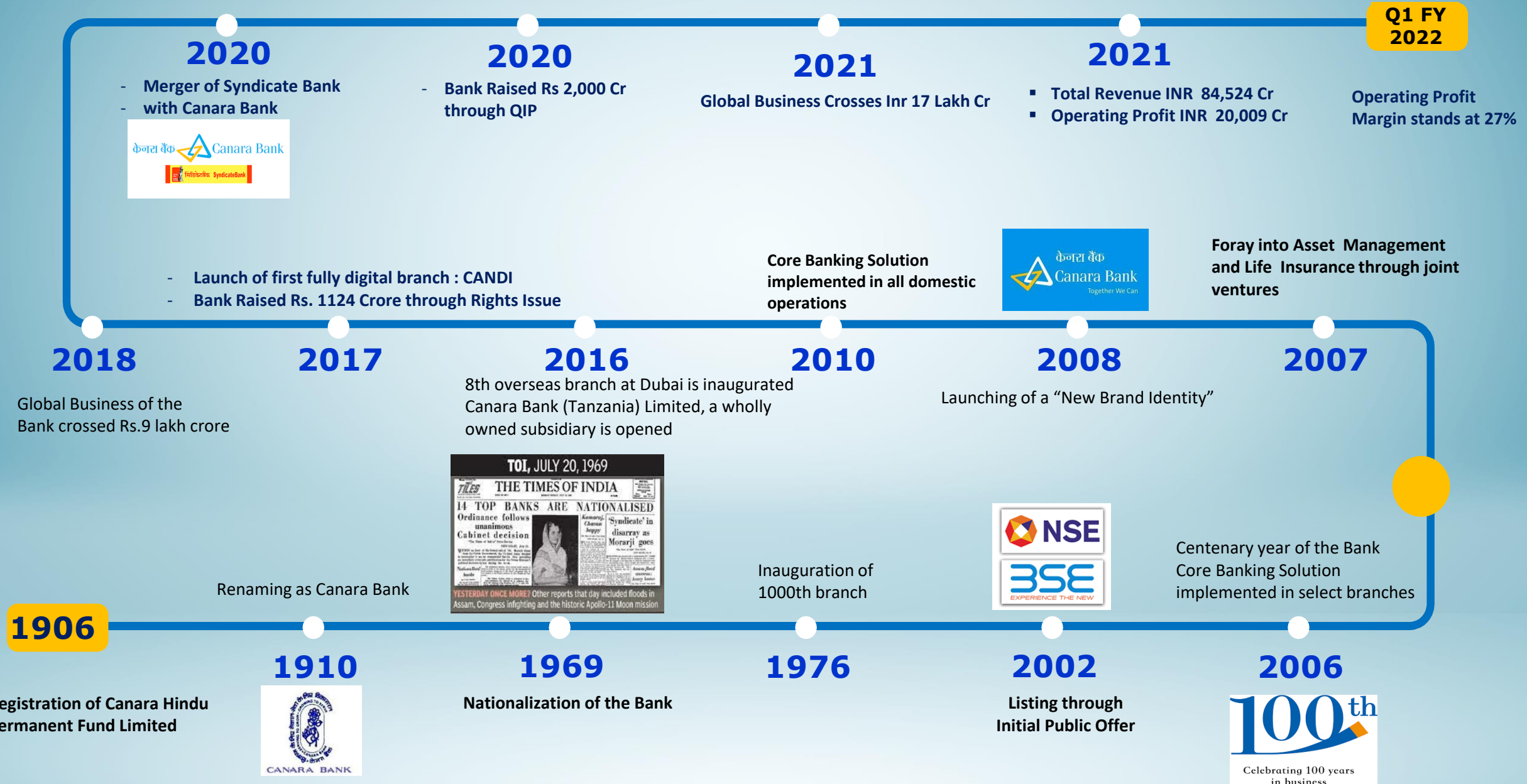
Subsidiary Company	Business Of Operation	Stake	PAT* (Rs. Crs)
Canfin Homes Limited (CFHL)	Premier Housing Finance Entity	30 %	456.06
Canara HSBC OBC Life Insurance Company Limited	Life Insurance Joint Venture	51 %	94.60
Canara Robeco Asset Management Co Limited (CRAMC)	Asset Management Company	51 %	36.29
Canara Bank Securities Limited (CBSL)	Stock Broking Services	100 %	14.92
Canbank Computer Services Limited (CCSL)	IT And Software Development Services	69.14 %	3.40
Canbank Venture Capital Fund Limited (CVCFL)	Venture Capital Fund	100 %	3.10
Canbank Factors Limited (CFL)	Factoring Subsidiary Of The Bank	70 %	2.55
Canbank Financial Services Limited (CANFINA)	-	100 %	1.27
Synd Bank Services Ltd	BPO Activities	100 %	1.19

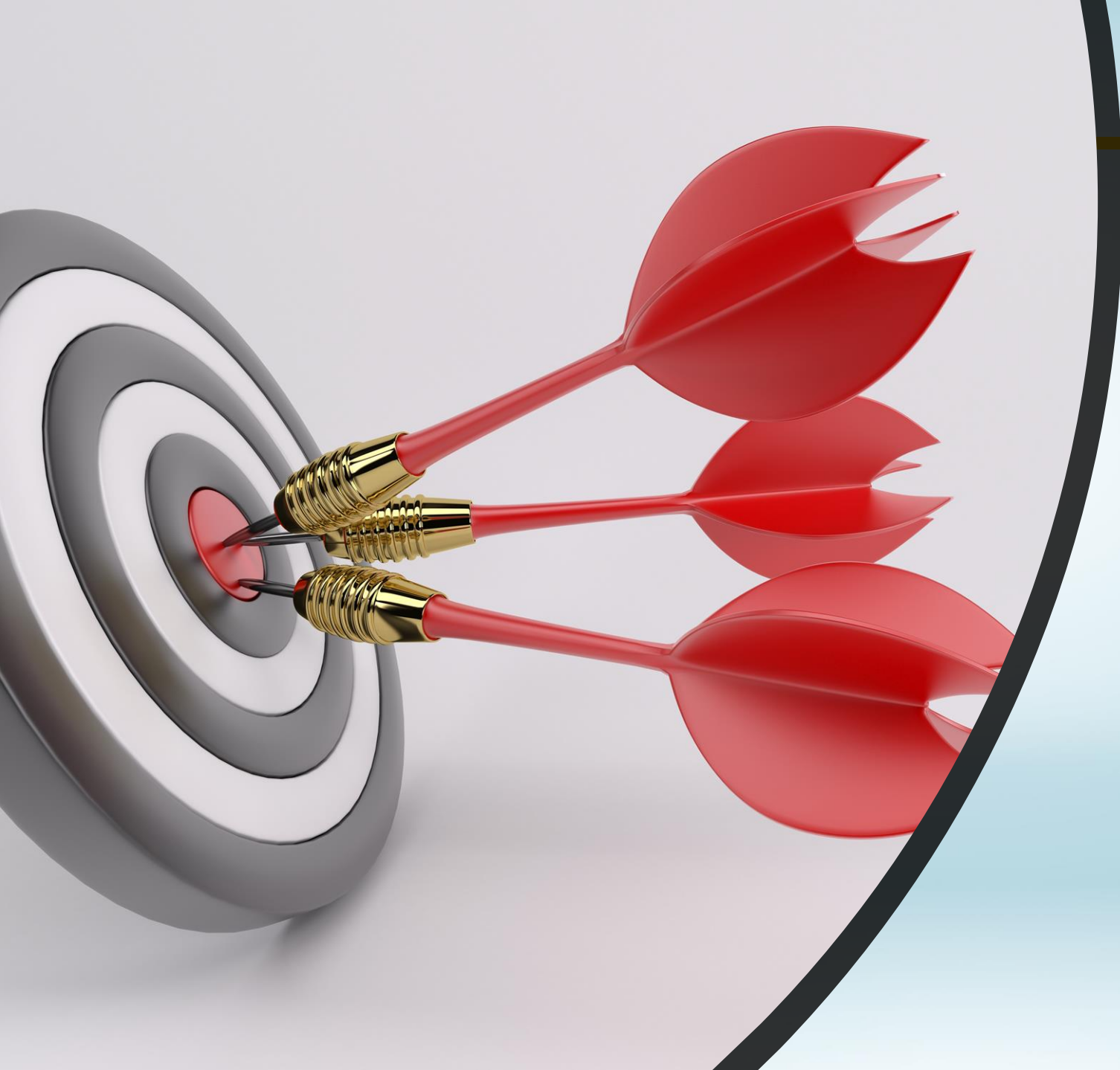
*for 2021

Providing Bouquet of Services through its subsidiaries



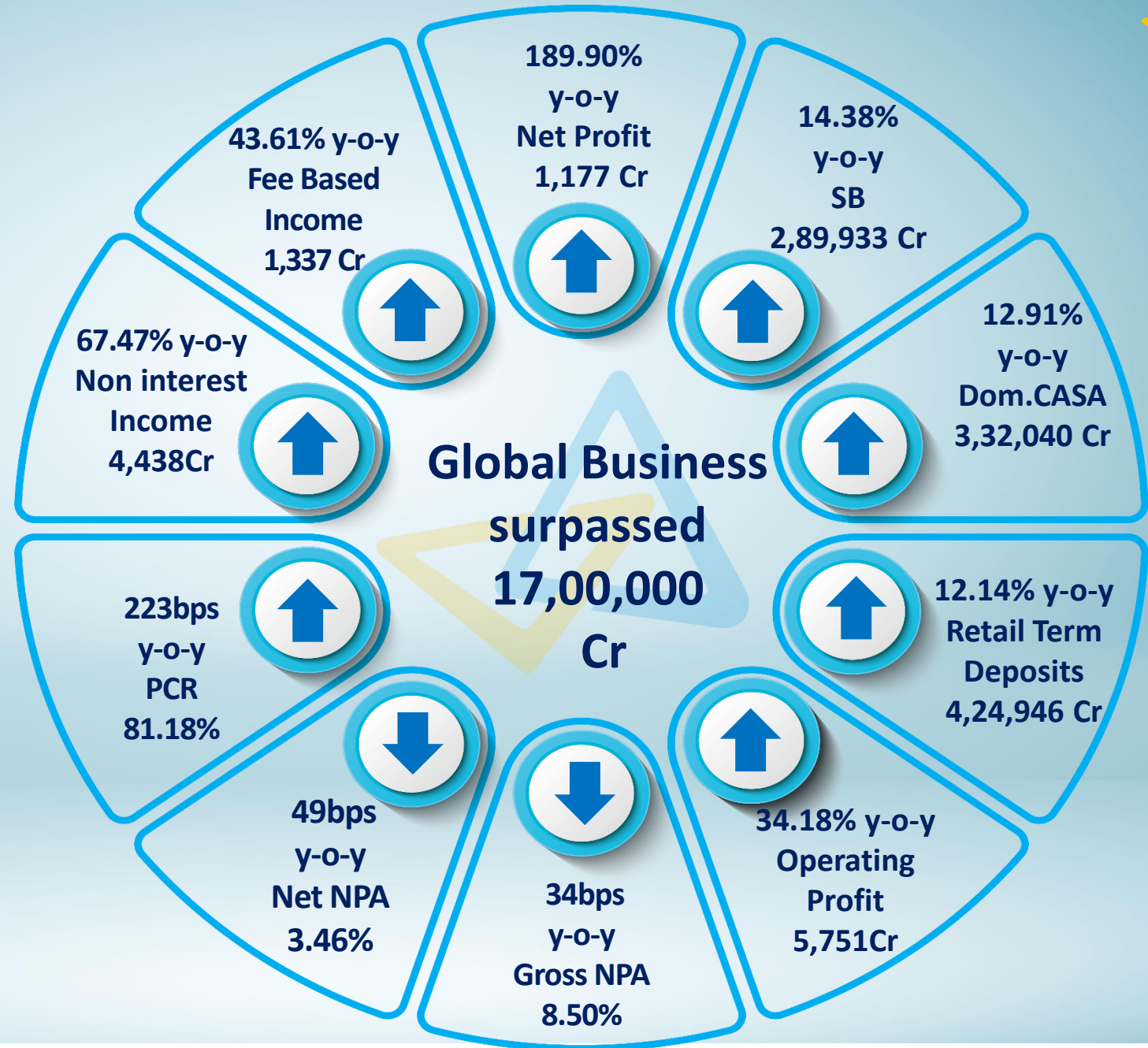
Established brand with strong recall & standing for legacy of trust





Financial Performance

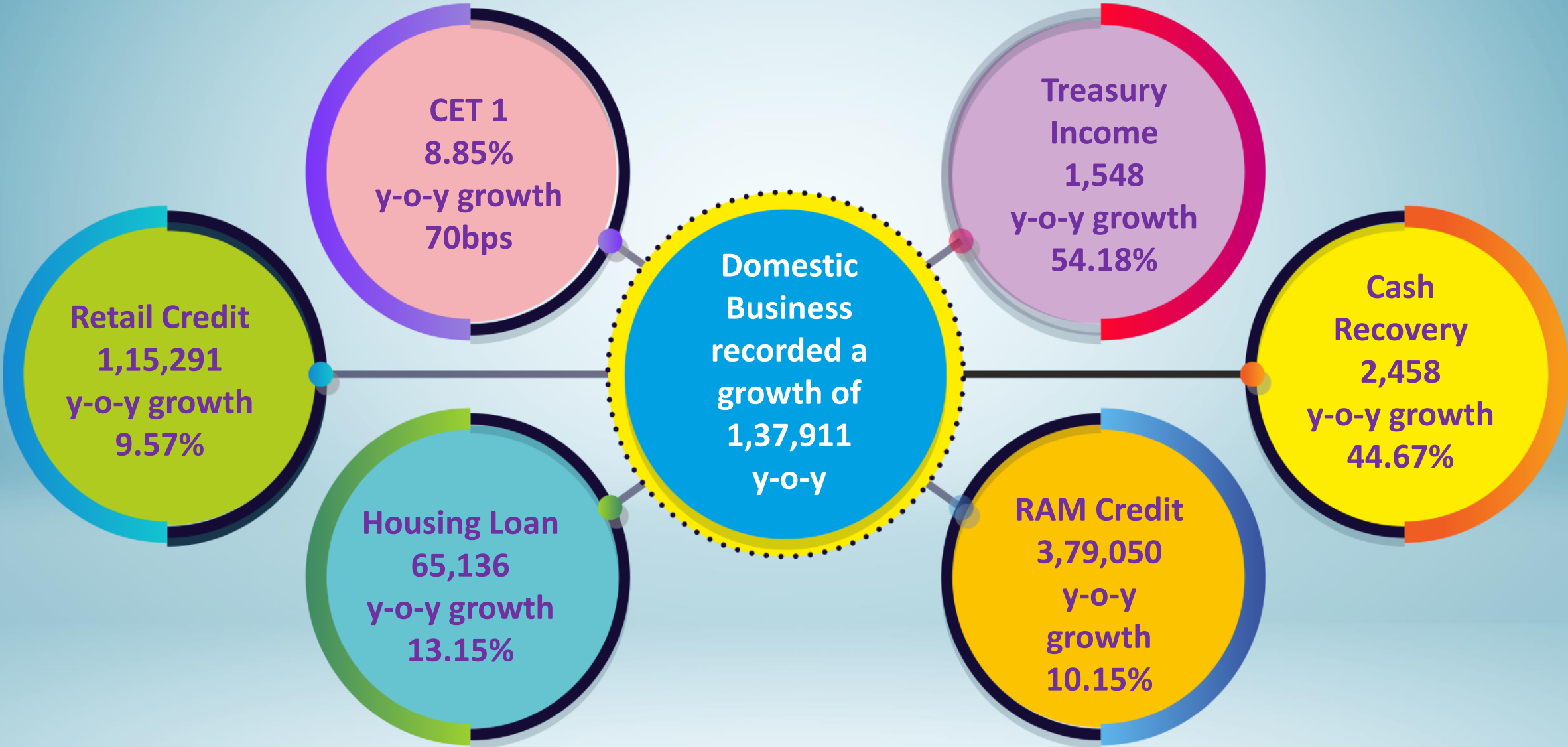
Performance Highlights



Key Highlights – Q1 FY22



in Rs. Crore, wherever applicable










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2

Key Investment Highlights



-  **Wide distribution network across India and international presence**
-  **Diversified asset portfolio with a focus on RAM Assets**
-  **Significant low-cost deposit base resulting in strong funding profile**
-  **Improved asset portfolio**
-  **Technology driven and committed towards digital banking**
-  **Consistent financial performance**
-  **Professional and experienced board and management team**

Wide network across India & growing international presence



Strong Presence in South India

(Branches%)

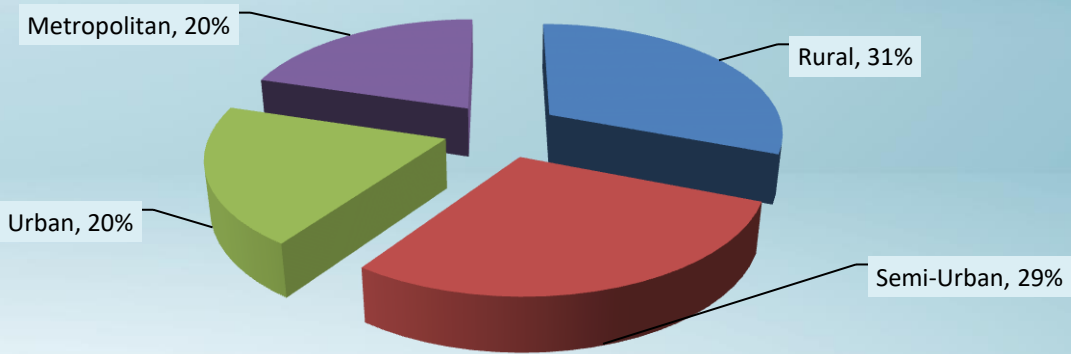
As on 30.06.2021	
Northern Region	12.9%
Western Region	9.30%
Eastern Region	12.20%
Southern Region	46.30%
Central Region	17.50%
North Eastern Region	1.70%

Banking Network

		FY'19	FY'20	FY'21	Q1 FY'22
	Domestic Branches	6,310	6,329	10,416	9,877
	Overseas Branches	6	5	4	4
	BC Points	2,652	6,441	9,129	9,053
Total Banking Outlets		8,968	12,775	19,549	18,934
	ATM	8,851	8,850	12,272	11,819
	Recyclers	51	51	1,180	1,305

Presence across Rural & Urban Areas

(Branches)



4 Overseas Branches in New York, London, Hong Kong & Dubai

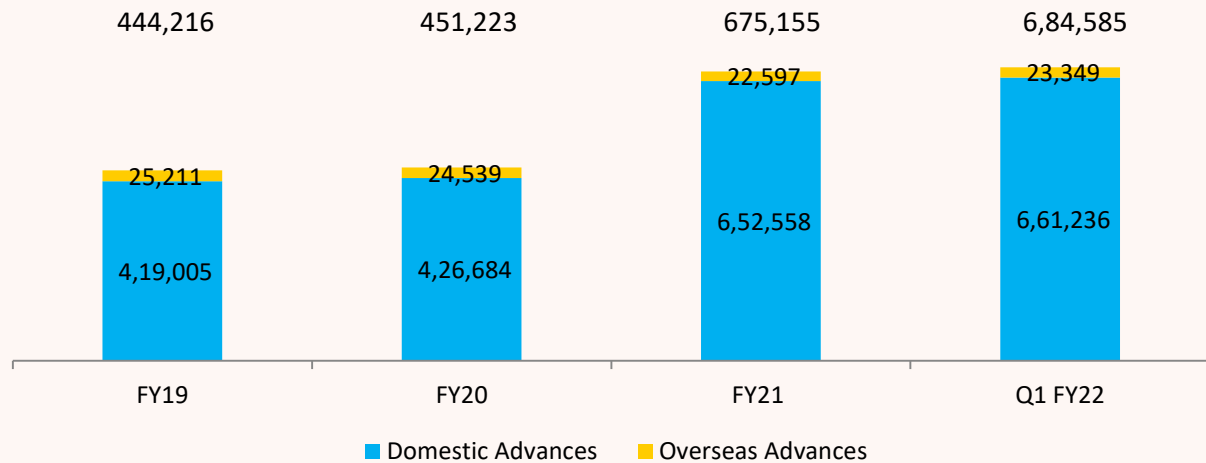
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Diversified asset portfolio with a focus on RAM Assets



Gross Advances

In Rs. Crore



Particulars	FY'19	FY'20	FY'21	Q1 FY'22	Q1 FY'22 (% of Gross Advances)
Retail	71,185	79,800	115,312	115,291	16.8%
Agriculture	90,543	96,043	156,038	156,801	22.9%
MSME	85,168	78,773	108,334	106,958	15.6%
RAM Credit	246,896	254,616	379,704	379,050	55.4%
RAM (%)	55.6%	56.4%	56.2%	55.4%	
Corporate & Others	197,320	196,607	295,451	305,535	44.6%

Retail Credit

Particulars (In Rs. Crore)	FY'19	FY'20	FY'21	Q1 FY'22
Housing Loans	33,581	39,611	64,326	65,136
Vehicle Loans	9,446	10,446	13,713	13,433
Education Loans	8,859	9,423	12,439	12,278
Other Personal Loans	19,299	20,320	24,834	24,444
Total Retail Loans	71,185	79,800	115,312	115,291

Rating profile and Concentration Risk

External Rating - Wise Distribution of Domestic Advances above Rs. 25 crore (% of total rated loan book above Rs 25 crore)

External Rating	FY'21		Q1 FY'22	
	O/S In Rs. Crore	% Share	O/S In Rs. Crore	% Share
A and above	128,300	65.15	137,722	67.46
BBB	29,789	15.13	28,006	13.72
BB and below	38,832	19.72	38,420	18.82
Total	196,921	100.00	204,148	100.00

O/S : Outstanding



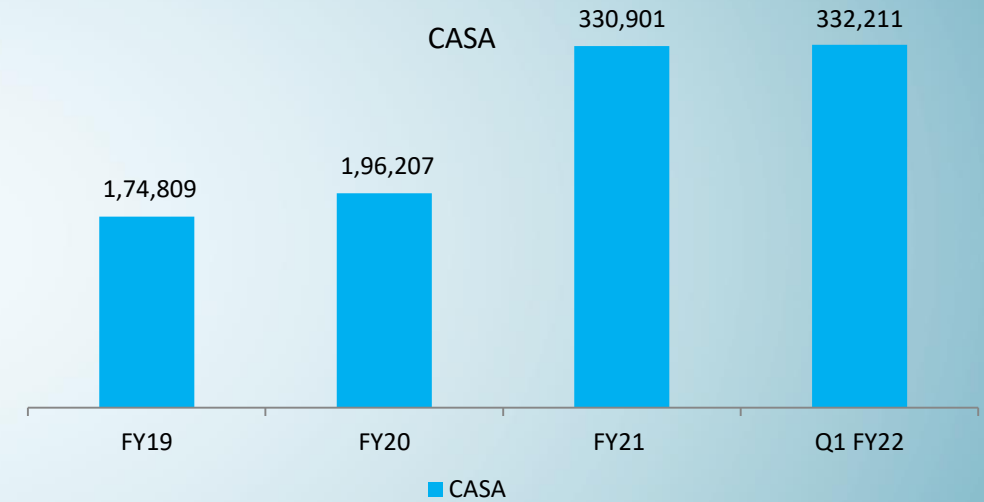
Significant low-cost deposit base resulting in strong funding profile

Deposits

In Rs. Crore	FY'19	FY'20	FY'21	Q1 FY'22
Saving Deposits	151,535	169,749	281,528	289,933
Current Deposits	23,274	26,458	49,373	42,278
CASA Deposits	174,809	196,207	330,901	332,211
Term Deposits	424,224	429,144	679,973	689,626
Retail Term Deposits	232,205	258,612	420,333	424,946
Global Deposits	599,033	625,351	10,10,875	10,21,837

CASA

In Rs. Crore



Initiatives taken to improve CASA

Savings Deposits:

- CASA CONNECT Campaign has been rolled out for enriching CASA
- Special Packages for Payroll accounts
- Conducting Contact campaign program for obtaining fresh leads from Corporate & Current Account holders
- Identifying accounts and with no operations for more than a year and taking actions to educate such customers for resuming operations in their accounts and also offering them our bouquet of products

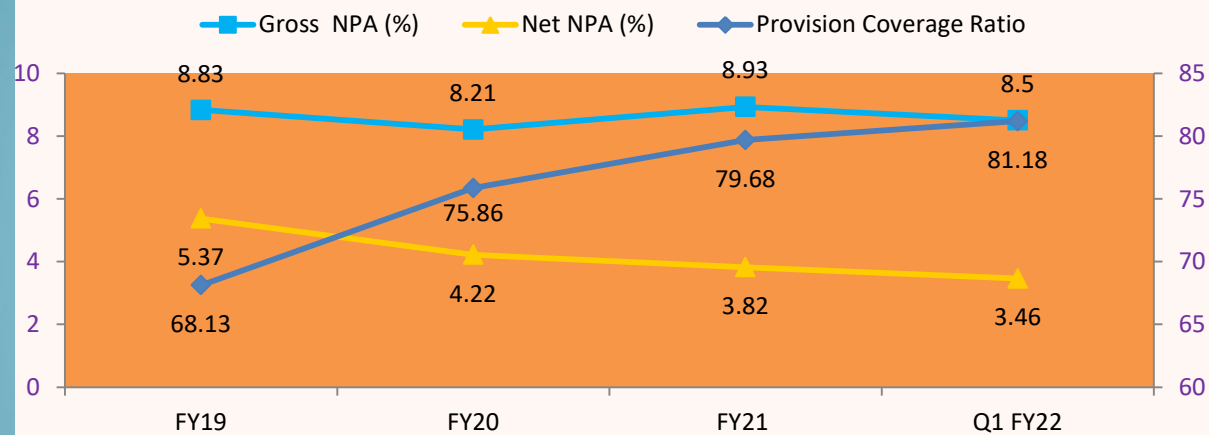
Current Deposits:

- Special emphasis is on Government Accounts
- Leveraging the Government Business Vertical Setup

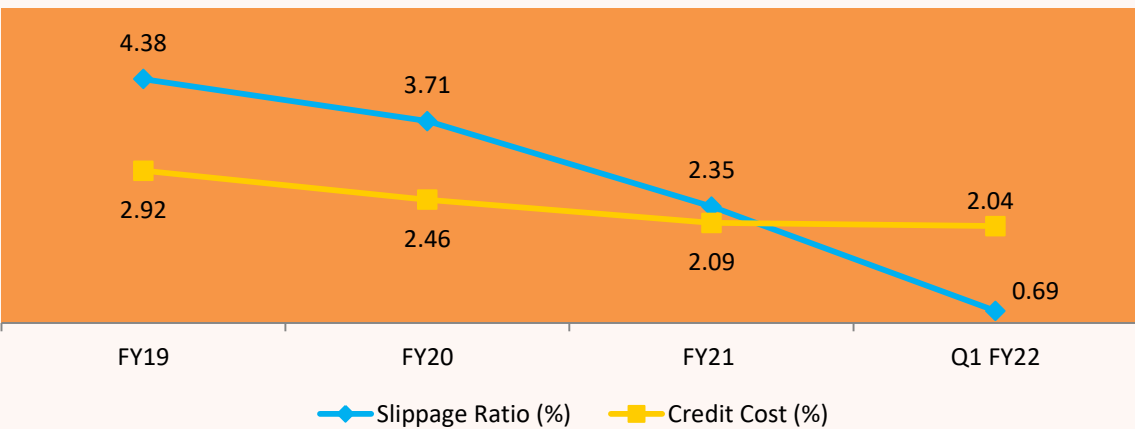
Improved asset portfolio (1/2)



NPAs & Provision Coverage Ratio



Slippage Ratio & Credit Cost



Overall NPA Position

Particulars (in Rs. Crore)	FY'19	FY'20	FY'21	Q1 FY'22	Q1 FY'22 (%)
Global Gross NPA	39,224	37,041	60,288	58,215	8.50
Retail	1,287	1,337	1,873	1,765	1.53
Agriculture & Allied	4,948	6,002	9,467	9,239	5.89
MSME	8,199	9,011	14,929	15,590	14.58
Corporate & Others	24,790	20,691	34,019	31,621	10.35

Retail Sector NPA

Particulars (in Rs. Crore)	FY'19	FY'20	FY'21	Q1 FY'22	Q1 FY'22 (%)
Total Retail NPA	1,287	1,337	1,873	1,765	1.53
Housing Loans	439	497	799	745	1.14
Vehicle Loans	175	197	317	288	2.14
Education Loan	296	235	240	216	1.76
Other Personal Loans	377	408	517	516	2.11

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Movement of NPAs

Sl.No	Particulars (In Rs. Crore)	FY'19	FY'20	FY'21	Q1 FY'22
(a)	NPA as at the beginning of period	47,468	39,224	61,127	60,288
(i)	-Cash Recovery towards Book liability	6,383	8,521	7,185	1,598
(ii)	-Up-gradation in existing NPA upto 31st	3,074	1,208	2,407	2,292
(iii)	-Write Off	14,267	7,498	9,132	2,574
(b)	Total Reduction (i+ii+iii)	23,724	17,227	18,724	6,464
(c)	Fresh Addition	15,480	15,044	17,885	4,391
(i)	-Fresh slippages	15,200	13,980	16,639	4,253
(ii)	-Debits in existing NPA A/cs	280	1,064	1,246	138
(d)	Gross NPAs at end of the period (a-b+c)	39,224	37,041	60,288	58,215
(e)	Eligible Deductions incl. Provisions	16,269	18,790	35,846	35,781
(f)	Net NPAs	22,955	18,251	24,442	22,434
(g)	Recoveries in Written Off A/cs	1,304	1,470	3,733	600

Industry-wise NPA Classification

Particulars (in Rs. Crore)	FY'19	FY'20	FY'21	Q1 FY'22	Q1 FY'22 (%)
Infrastructure	7,858	5,959	7,888	7,761	8.78
Iron & Steel	5,698	1,265	1,169	1,005	5.98
Textile	873	871	1,722	1,349	7.72
Food Processing	1,647	1,359	1,553	1,294	9.92
Engineering	22	39	757	757	6.10

Special Mention Accounts (SMA)

SMA Position of the Bank (Rs. 5 Cr and above)						
Particulars (in Rs. Crore)	FY'20		FY'21		Q1 FY'22	
	O/S	% of Gross Advances	O/S	% of Gross Advances	O/S	% of Gross Advances
SMA 2	2,764	0.52	5,023	0.70	8,389	1.06
SMA 1	5,358	1.02	10,359	1.47	4,656	0.59
SMA 0	5,651	1.07	7,536	1.05	10,940	1.38
TOTAL	13,773	2.61	22,918	3.22	23,985	3.04
SMA 0,1& 2% TO Gross Advances	2.61		3.22		3.04	

O/S : Outstanding



New Initiatives under Technology Products

- New Functions introduced in Mobile Banking (CANDI)
- UPI 2.0 – includes One time mandate, Signed intended QR, OD accounts linking with UPI, Invoice in the box, Unified Dispute and Issue Resolution implemented for Canara Bank account holders
- New Features introduced in Internet Banking include opening of DEMAT / Trading A/c, Digi-locker, Forex Transactions for Retail customers
- Opening of Joint FD, Nomination facility, Pan & Address Change & Sukanaya Samridhi & PPF account opening and installment payment facility – in both Internet & Mobile banking
- Security features to arrest ATM frauds which include implementing safety measures mandated by RBI in all our operational ATM's within the timelines, Terminal Layer Security implemented in ATMs to mitigate risk arising from Man in The Middle attack in ATM ecosystem. Centralised reconciliation in all ATMs, and Cardless Cash withdrawals & OTP based Cash withdrawals for over Rs. 10,000
- Security measures taken for Card transaction security for avoiding online frauds

Digital Banking Channels



Net Banking



Mobile Banking



UPI QR

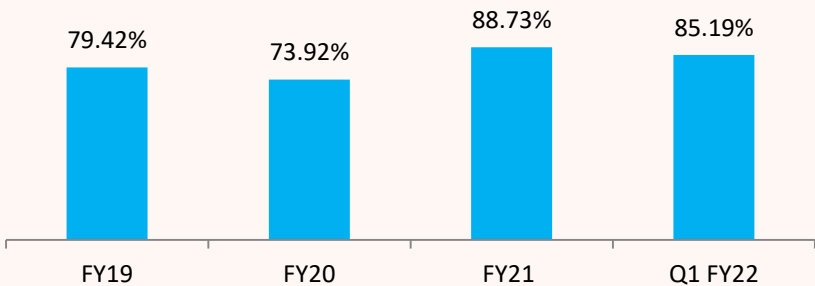


Mobile App

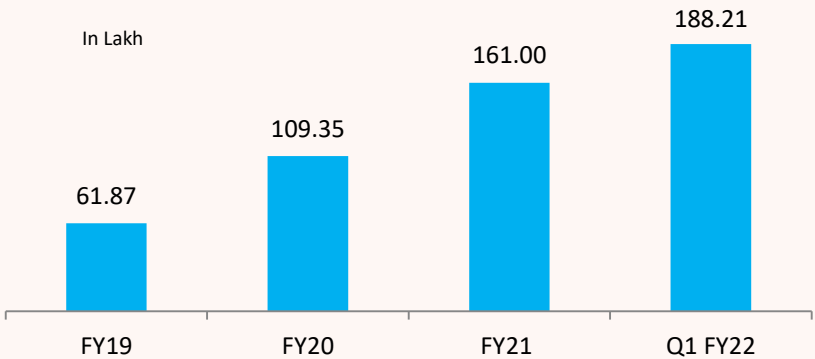


Debit &
Credit Cards

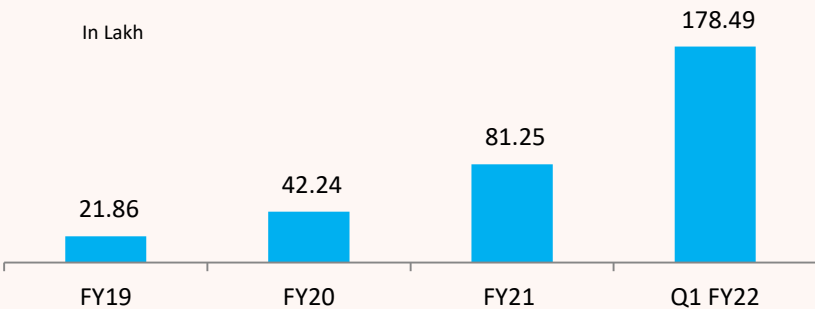
Number of e-transaction ratio



Number of Net-Banking users



Number of Mobile banking users

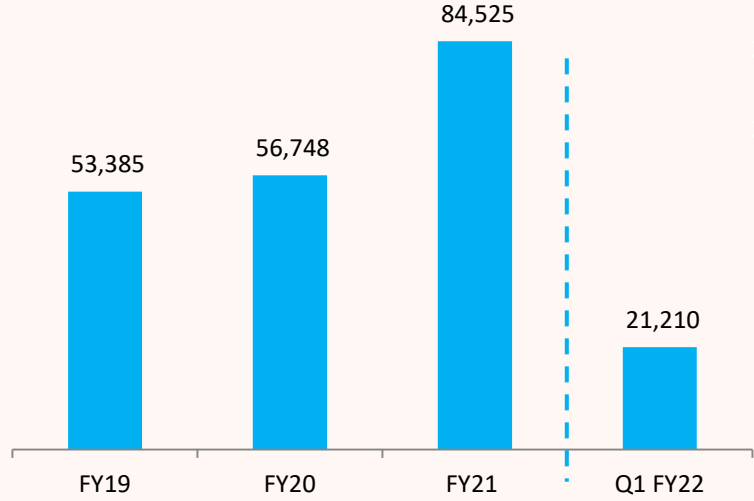


Consistent Financial Performance (1/3)



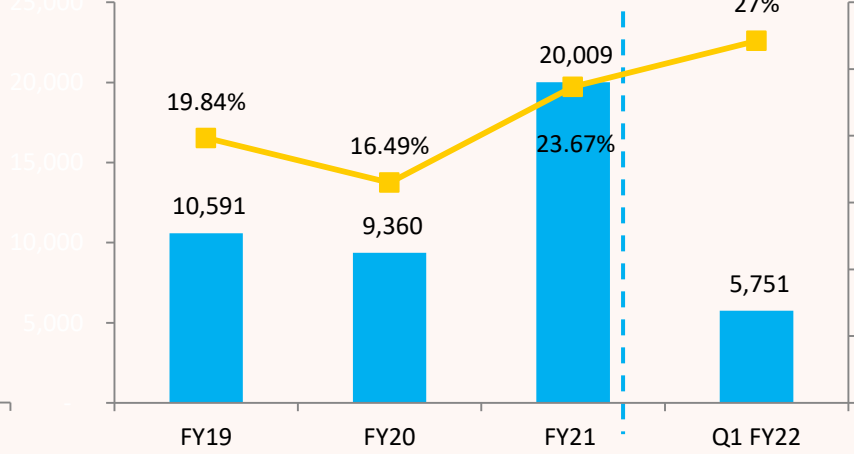
Total Revenue

In Rs. Crore



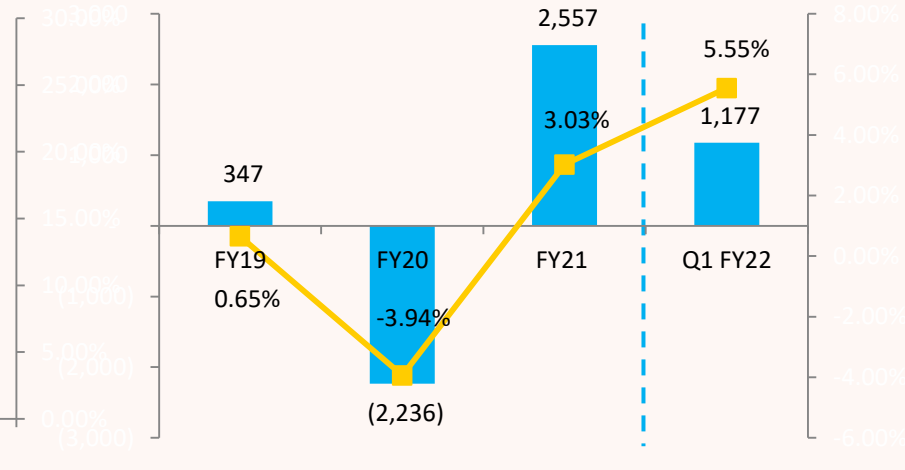
Operating Profit & Margin (%)

Operating Profit In Rs. Crore
Operating Profit Margin (%)



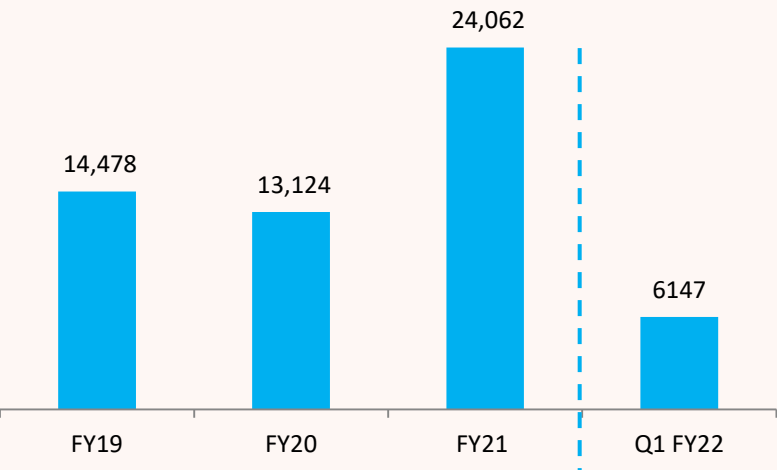
Profit after Tax & Margin (%)

Profit after Tax In Rs. Crore
PAT Margin (%)



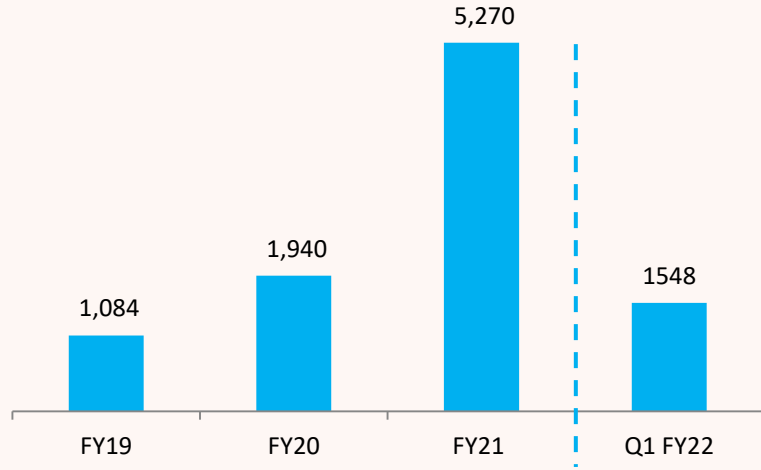
Net Interest Income

In Rs. Crore



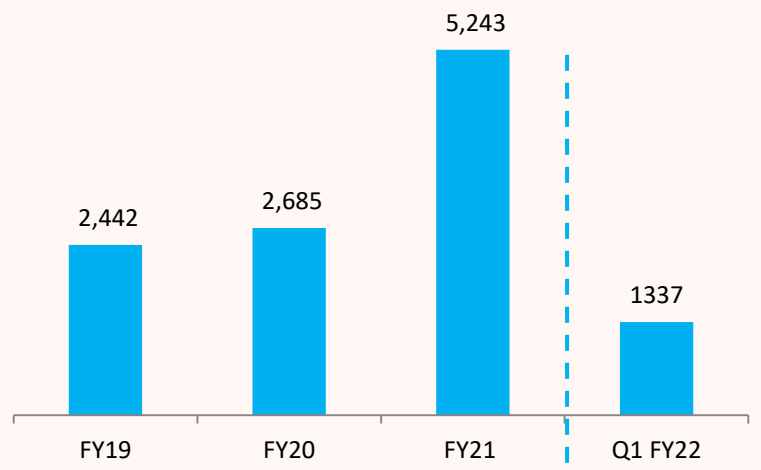
Treasury Income

In Rs. Crore



Fee Income

In Rs. Crore

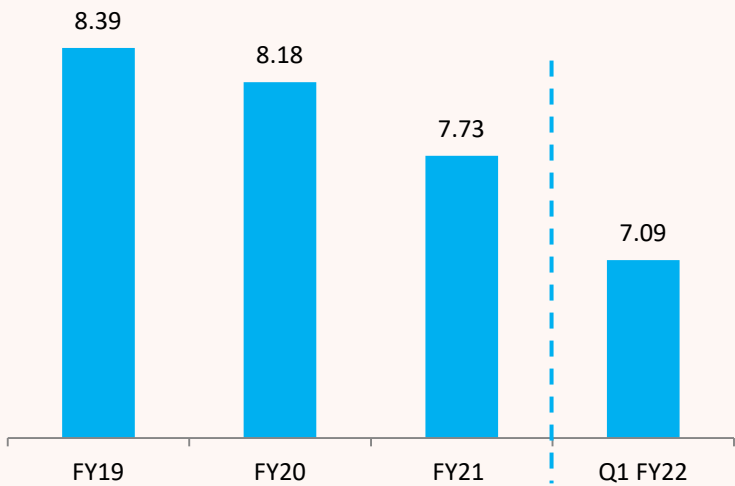


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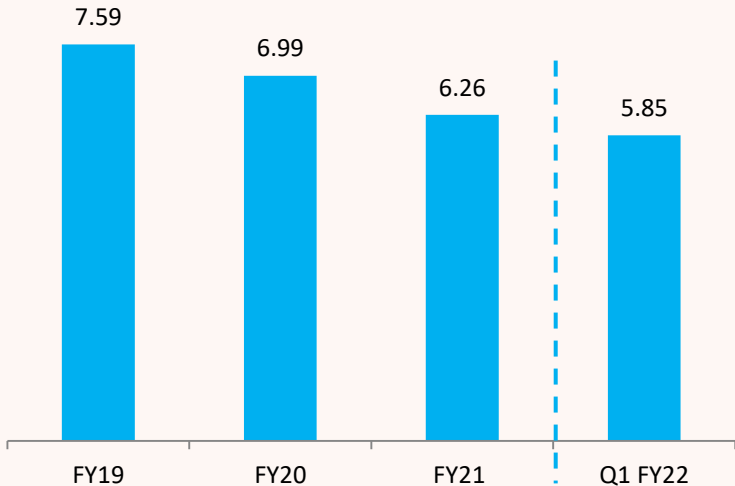
Consistent Financial Performance (2/3)



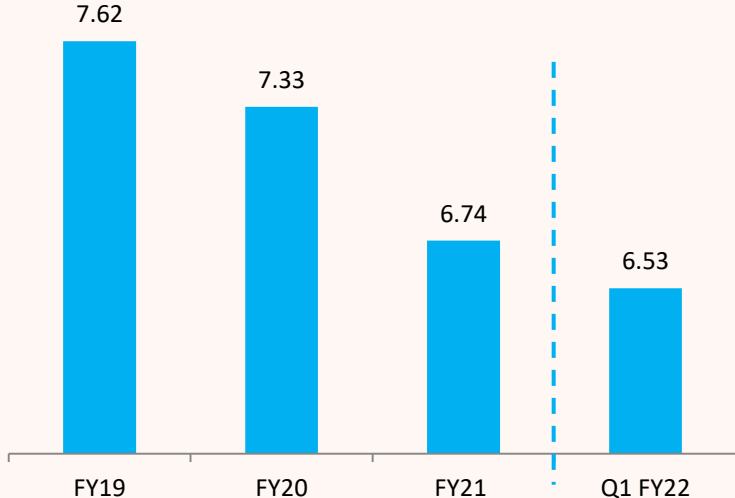
Yield on Advances (%)



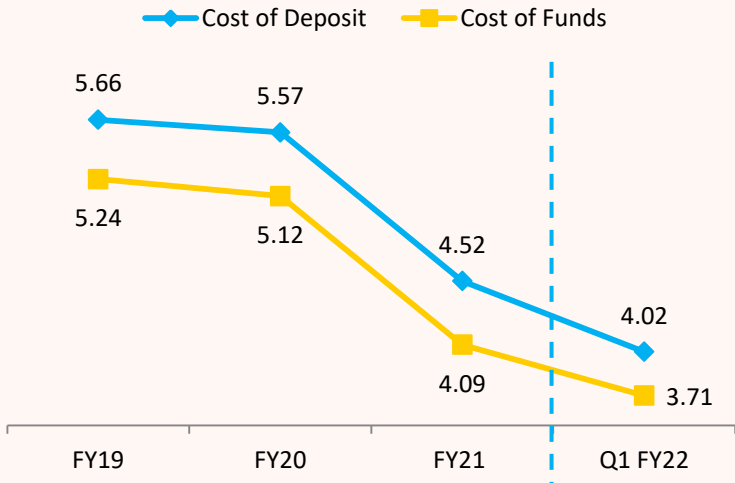
Yield on Funds (%)



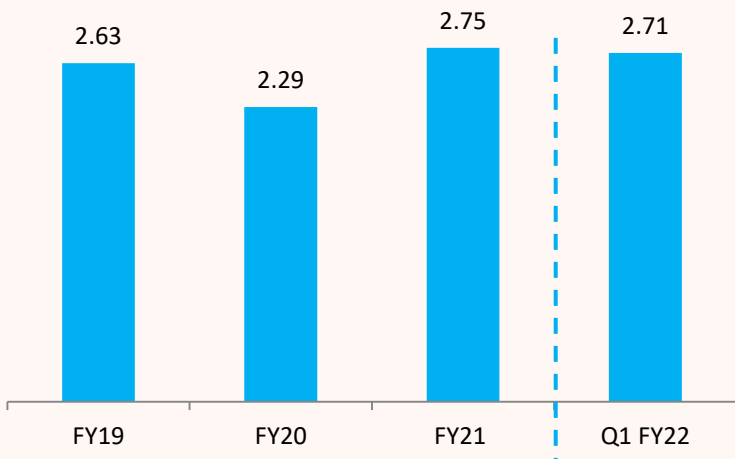
Yield on Investments (%)



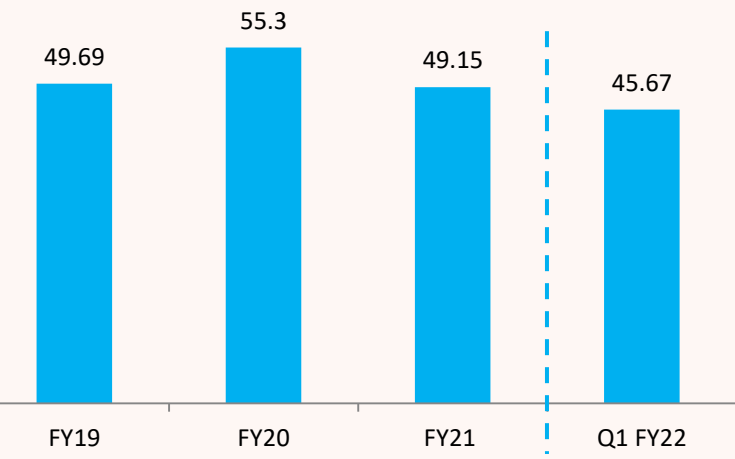
Cost of Deposit (%) and Cost of Funds (%)



NIM (%)



Cost to Income (%)

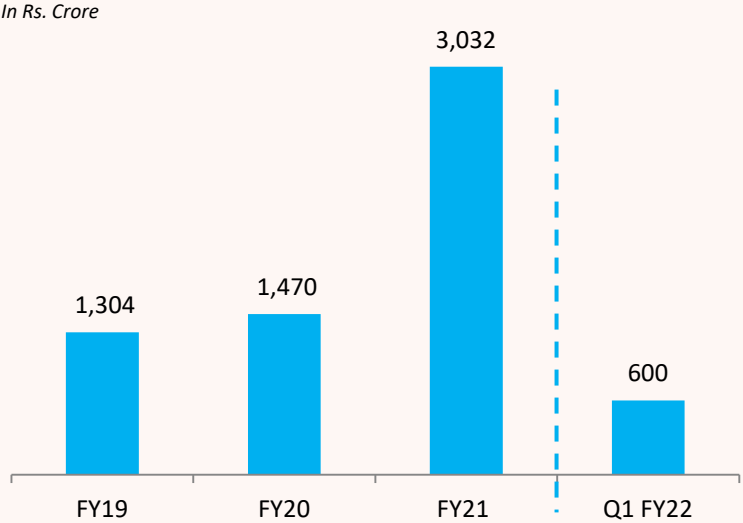


Figures of FY 19 and FY 20 are related to Bank's financials of pre-amalgamation period, hence not comparable with post amalgamation financials of FY 21 & Q1 FY22

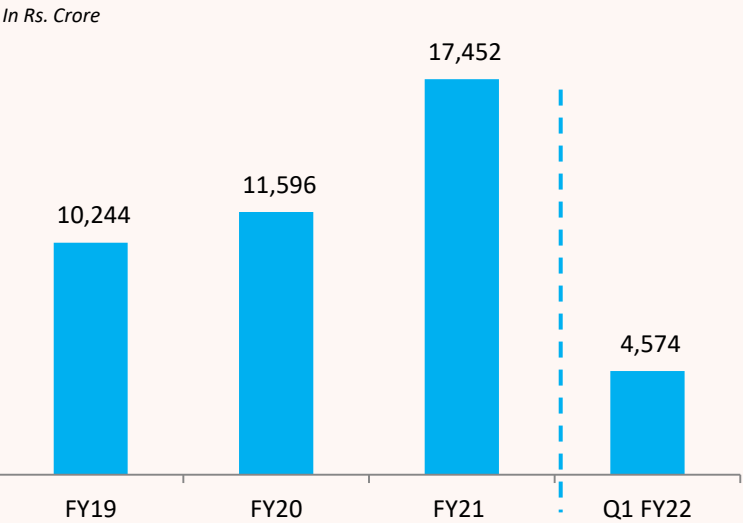
Consistent Financial Performance (3/3)



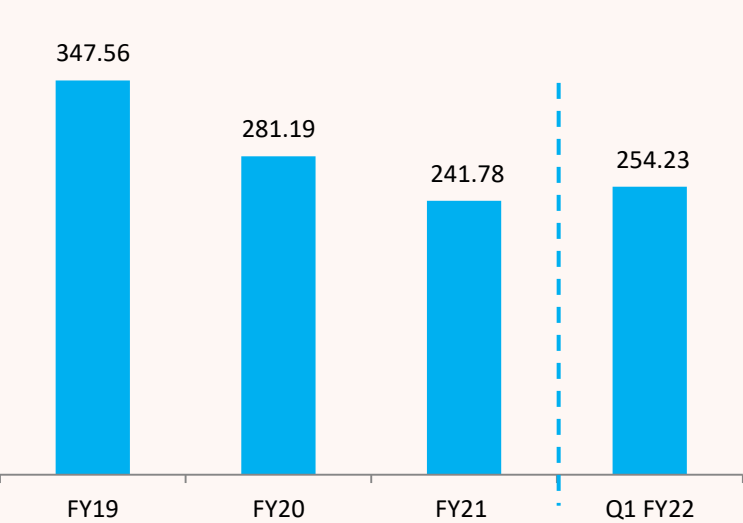
Recoveries in Write- off A/c's



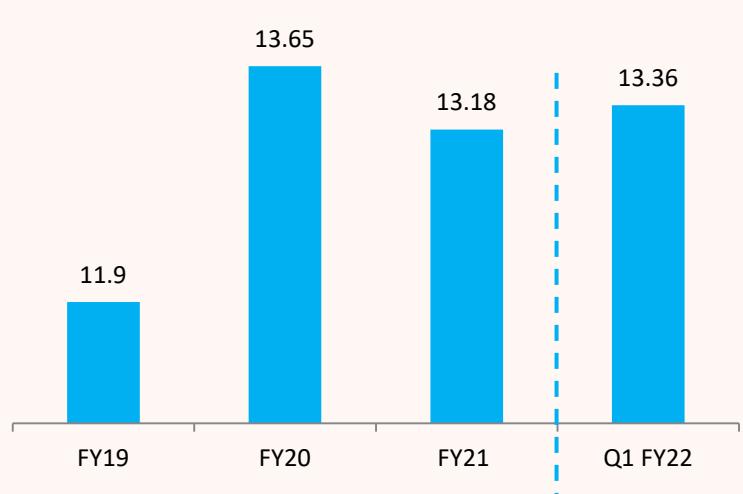
Provisions



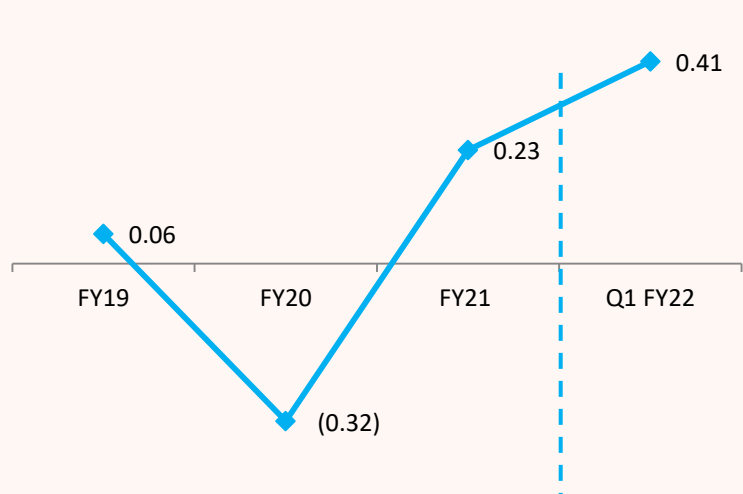
Book Value per share



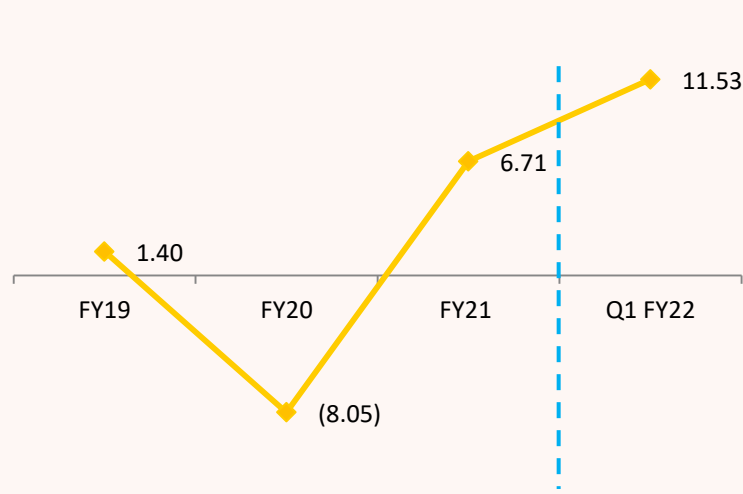
CRAR (%)



RoA (%)



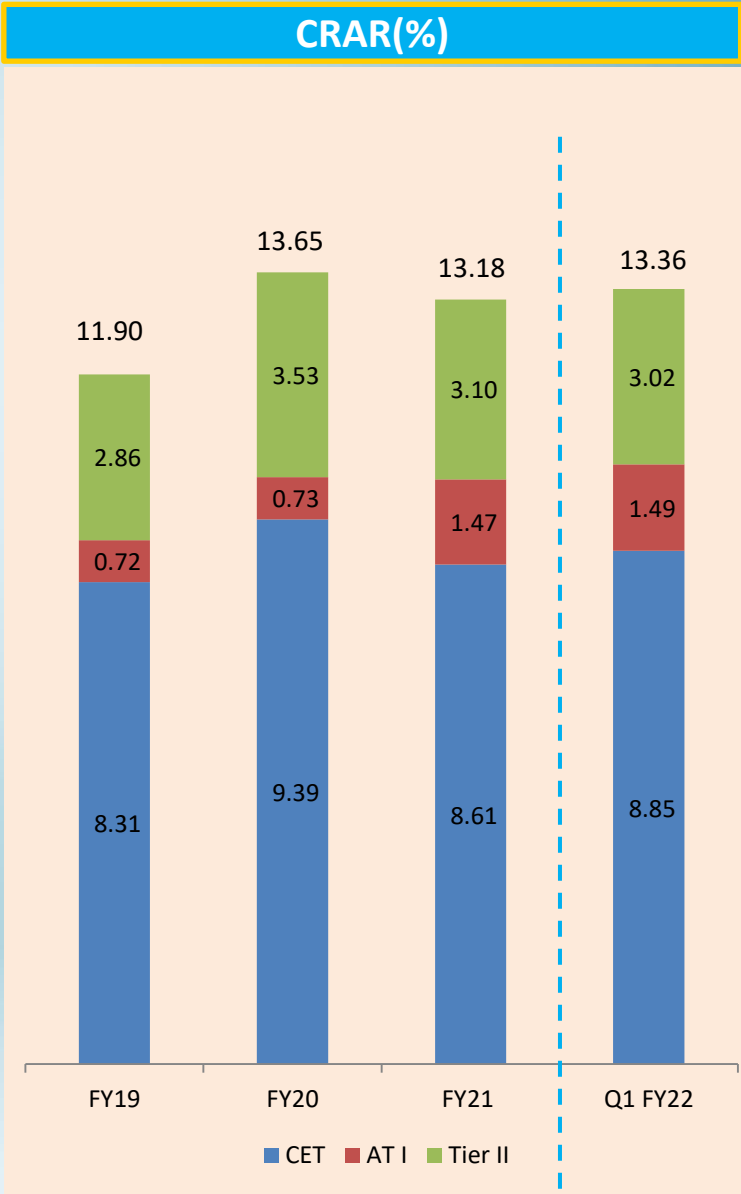
RoE (%)



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Particulars (in Rs Crore)	FY'19	FY'20	FY'21	Q1 FY'22
Tier I	31,851	36,529	53,437	54,278
Common Equity	29,300	33,881	45,624	46,465
Additional Tier I	2,551	2,648	7,813	7,813
Tier II	10,082	12,727	16,407	15,854
Total (Tier I+II)	41,933	49,256	69,844	70,132
Risk-weighted Assets	352,456	360,906	530,012	524,921
Gross Advances	444,216	451,223	675,155	684,585
RWA to Gross Advances (%)	79.34	79.98	78.50	76.68
Tier I %	9.04	10.12	10.08	10.34
Common Equity %	8.31	9.39	8.61	8.85
Additional Tier I %	0.72	0.73	1.47	1.49
Tier II %	2.86	3.53	3.10	3.02
Total (Tier I+II) %	11.90	13.65	13.18	13.36





Key Management Team

Management Team

	<p>Shri. L. V. Prabhakar MD & CEO</p>	<ul style="list-style-type: none">■ He has over 34 years of rich experience in the banking space, spread across a spectrum of domains■ Previously worked as Executive Director of Punjab National Bank■ On the board of Canara Robeco AMC, Canara HSBC OBC Life Insurance, Can Fin Homes
	<p>Shri. Debashish Mukherjee Executive Director</p>	<ul style="list-style-type: none">■ On the board of Canara Robeco Asset Management Company, Canara HSBC OBC Life Insurance , Canara Bank Securities, Can Fin Homes, Higher Education Financing Agency and Canara Venture Capital Fund■ M.Sc (Agri), CAIIB
	<p>Ms. A. Manimekhalai Executive Director</p>	<ul style="list-style-type: none">■ On the board of Canara HSBC OBC Life Insurance , CanBank Factors Ltd, CanBank Computer Services Ltd, General Insurance Corporation of India■ B.A, MBA (Mktg), CAIIB
	<p>Shri K Satyanarayana Raju Executive Director</p>	<ul style="list-style-type: none">■ He has taken charge as Executive Director of Canara Bank on 10.03.2021. He is a Physics Graduate, Post Graduate in Business Administration (Banking and Finance) and CAIIB
	<p>Shri Brij Mohan Sharma Executive Director</p>	<ul style="list-style-type: none">■ He has taken charge as Executive Director of Canara Bank on 19.05.2021. He is a Post Graduate in Commerce (M.Com), B.Com (Gold Medalist) and CAIIB.



Synergy benefits due to amalgamation

4TH Largest PSB in the country

PAN India presence with 9,877 Branches

Growth in Non interest income with a wide access of products to high Branch network

Cost saving due to Rationalization of Branches, Admin Offices and ATMs

Integrated Treasury operations

Synergy through rationalization of IT infrastructure/ Vendor Rationalization

Repricing of Capital Instruments



3

Growth Strategies



Continue to strengthen our retail banking operations

- To boost the retail growth exclusively under Housing and Mortgage loans. Dedicated Marketing officers for Housing loans business
- To increase HEFA special package under retail lending schemes to the employees of India's premier Educational Institutions/colleges and central universities

Recovery Strategies

- Plan to conduct mega E Auctions for FY2021-22
- Organizing Can-adalats/ Mega-adalats at every regional office and circle office level
- Transferring of accounts to Asset Recovery Branches for speedy resolution of accounts by deploying dedicated staffs

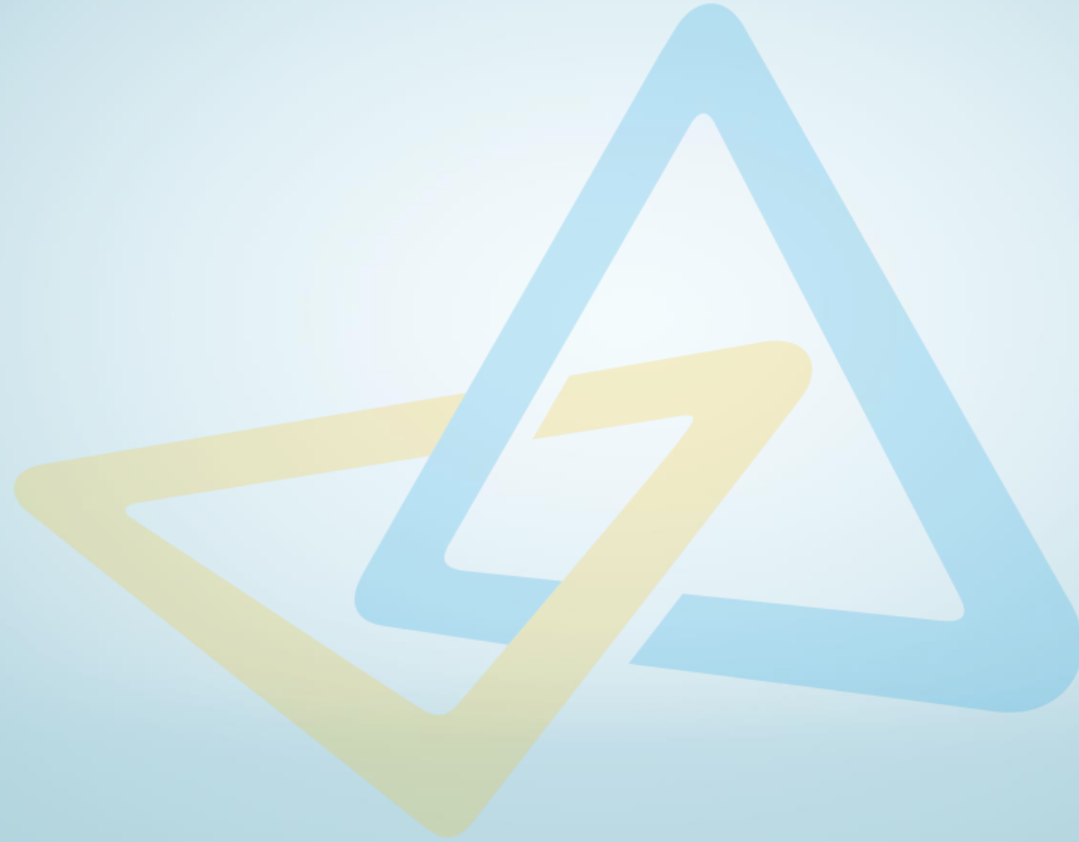
Renewed focus on SME Specialized and Focus Branches

- Opening of MSME Sulabh
- Enhanced Lending under Tailor made product like Canara GST & Canara Cap for garnering quality business
- Ensure Healthy MSME Portfolio by enhanced performance on PSB Loans in 59 Minutes Platform.
- "Stand Up India Campaign" - aimed at achieving minimum two loans per Metro/Urban/Semi-Urban Branches
- Lending arrangements NBFCs under Co-lending and partnership.
- 388 Clusters identified by UNIDO - Branches to conduct credit camps and source new proposals to step up our cluster financing.

Continue our support our digital banking

- To Improve Debit Card coverage ratio at 95% of eligible CASA base with total Debit Card base at 4.60 crore
- "Go Digital Get Smart" Campaign from 01.08.2021 to 31.12.2021 for better digital penetration
- Revitalising 'Digimitra' scheme (tech savvy employee nominated in each branch for digitalisation) and optimise contribution in digitalization drive
- Aiming to cross 65,000 FASTags by 30.09.2021, by tying up with Corporate Vehicle dealers
- Aim to achieve 15 lakhs credit card base by March 2022 through periodical campaigns and targeting existing borrowers with regular payment

Together We Can



Thank You



4

Annexures

Balance Sheet Highlights



In Rs. Crore

Particulars (in Rs. Crore)	FY19	FY20	FY21	Q1 FY22
Cash & Balances with RBI	29,919	22,570	43,112	42,720
Balances with banks and money at call and short notice	36,234	45,701	135,296	131,018
Investments	152,985	176,245	261,690	273,067
Advances	427,727	432,175	639,049	648,516
Fixed Assets	8,410	8,276	11,207	11,143
Other Assets	39,491	38,907	63,321	51,760
Total Assets	694,767	723,875	1,153,675	1,158,224
Paid up Capital	753	1,030	1,647	1,647
Reserves and surplus	35,424	38,263	57,238	58,370
Deposits	599,033	625,351	1,010,875	1,021,837
Borrowings	40,992	42,762	49,984	51,704
Other Liabilities and Provisions	18,564	16,469	33,932	24,666
Total Liabilities	694,767	723,875	1,153,675	1,158,224

Figures of FY 19 and FY 20 are related to Bank's financials of pre-amalgamation period, hence not comparable with post amalgamation financials of FY 21 & Q1 FY22



In Rs. Crore

Particulars (in Rs. Crore)	FY19	FY20	FY21	Q1 FY22
Interest Earned	46,810	48,935	69,240	16,772
Interest Expended	32,332	35,811	45,178	10,625
Net Interest Income	14,478	13,124	24,062	6,147
Other Income	6,575	7,813	15,285	4,438
Total income	53,385	56,748	84,525	21,210
Total Expense	42,794	47,388	64,516	4,834
Operating Profit	10,591	9,360	20,009	5,751
Net Profit	347	(2,236)	2,557	1,177
Key Ratios:				
EPS(Basic)	4.71	(26.50)	16.91	28.69
EPS(Diluted)	4.71	(26.50)	16.91	28.69
Return on Assets	0.06	(0.32)	0.23	0.41
CRAR	11.90	13.65	13.18	13.36

Total Income



In Rs. Crore

Particulars (in Rs. Crore)	FY19	FY20	FY21	Q1 FY22
Interest Income	46,810	48,935	69,240	16,772
Interest on Advances	34,319	36,076	50,405	12,026
Interest on Investments	10,938	11,336	16,859	4,150
Other Interest Income	1,554	1,523	1,976	596
Non-Interest Income	6,575	7,813	15,285	4,438
Fee Based Income	2,442	2,685	5,243	1,337
Trading Income	402	758	3,318	887
Recovery in Written off a/cs	1,304	1,470	3,032	600
Others	2,426	2,900	3,692	1,614
Total Income	53,385	56,748	84,525	21,210

Non – Interest Income



In Rs. Crore

Particulars (in Rs. Crore)	FY19	FY20	FY21	Q1 FY22
Fee Based Income (i+ii+iii)	2,442	2,685	5,243	1,337
Comm Exchange & Brok (i)	885	824	1,145	263
Commission on LC/BG/DDs	616	552	674	156
Govt. Business	72	74	175	40
Bancassurance	198	198	296	67
Service Charges (ii)	1,166	1,319	2,806	640
Miscellaneous (iii)	391	543	1,292	434
Treasury Income	1,084	1,940	5,272	1,548
Profit on Sale of Investments	402	758	3,318	887
Profit on Exchange Transactions	633	1,115	1,882	647
Dividend Income	50	68	72	14
Recoveries in Written Off A/cs	1,304	1,470	3,032	600
Other Receipts	1,744	1,718	1,738	953
Total Non-Interest Income	6,575	7,813	15,285	4,438

Q1 FY21 vs Q1 FY22



Particulars (in Rs. Crore, wherever applicable)	Q1 FY'21	Q1 FY'22	Y-o-Y Growth (%)
Total Business	1,560,144	1,706,422	9.38%
Gross Advances	650,574	684,585	5.23%
Deposits	909,570	1,021,837	12.34%
Interest income	18,036	16,772	(7.01%)
Fee based income	931	1,337	43.61%
Treasury income	1,004	1,548	54.18%
Net interest income	6,096	6,147	0.84%
Operating Profit	4,286	5,751	34.18%
Net Profit	406	1,177	189.90%
Gross NPA (%)	8.84	8.50	-
Net NPA (%)	3.95	3.46	-
Provision Coverage Ratio (%)	78.95	81.18	-
Cost to Income Ratio (%)	51.00	45.67	-
Yield on Advances (%)	8.09	7.09	-
Cost of Deposit (%)	4.95	4.02	-
NIM (%)	2.84	2.71	-
Yield on Investments (%)	7.10	6.53	-
Cost of Funds (%)	4.56	3.71	-
Yield on Funds (%)	6.89	5.85	-