

Indian Banking Scenario

(Macro + Micro Analysis)

❑ Macro Analysis :

- ✓ SCB Credit & Deposit Growth Rates Since July 2025
- ✓ Sectoral Deployment of Bank Credit
- ✓ Liquidity Management : Improvement Visible
- ✓ G Sec Yield Behavior (10 Yrs, 5 Yrs & 3 Years)
- ✓ Transmission of Repo Rate Cut

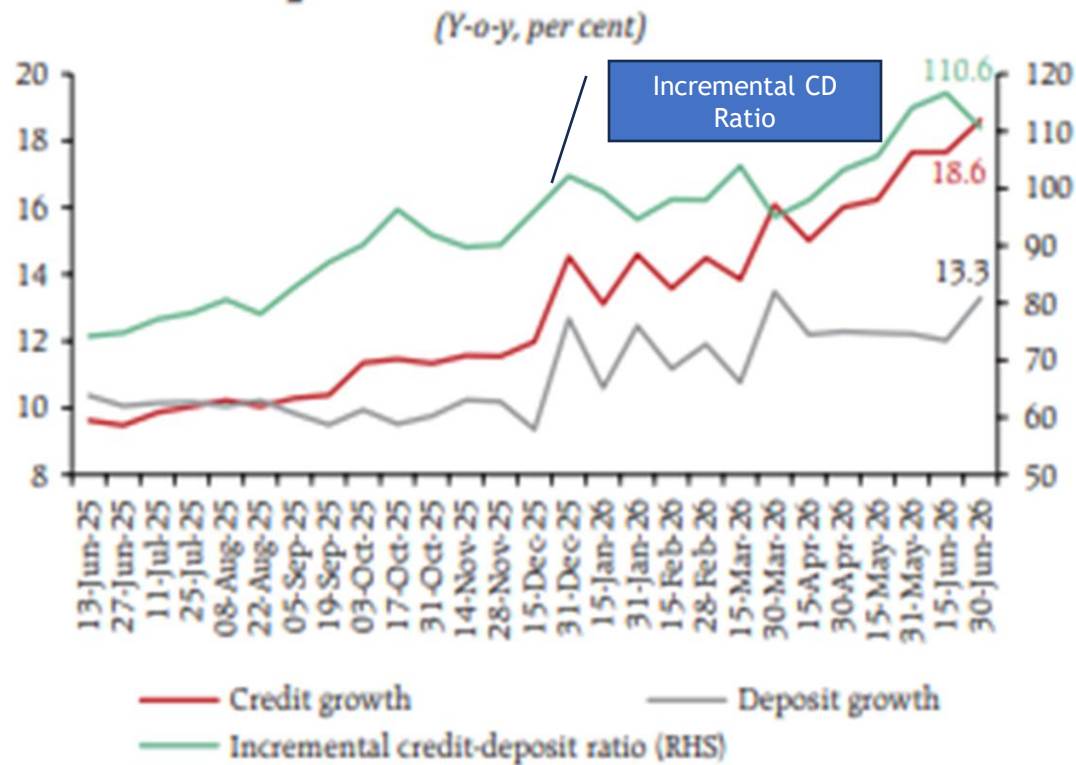
❑ Micro Analysis :

- ✓ Business Results of 12 PSBs (A comparison as on 30.06.2026)
- ✓ CB Versus SCB : A Comparison of Sub-Sectors of Credit Growth
- ✓ Market Share of CB

Macro Analysis

(Industry Trends)

SCB Credit & Deposit Growth Rate : Since July 25



Notes: 1. SCBs' data are inclusive of regional rural banks. Data include the impact of the merger of a non-bank with a bank.
2. With the change in the definition of fortnight vide the Banking Laws (Amendment) Act, 2025, data for SCBs pertain to 15th and last day of the month, effective December 15, 2025.

Source: RBI.

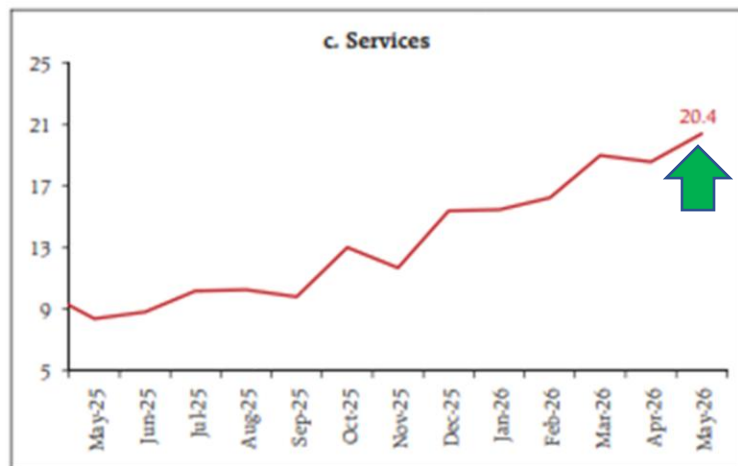
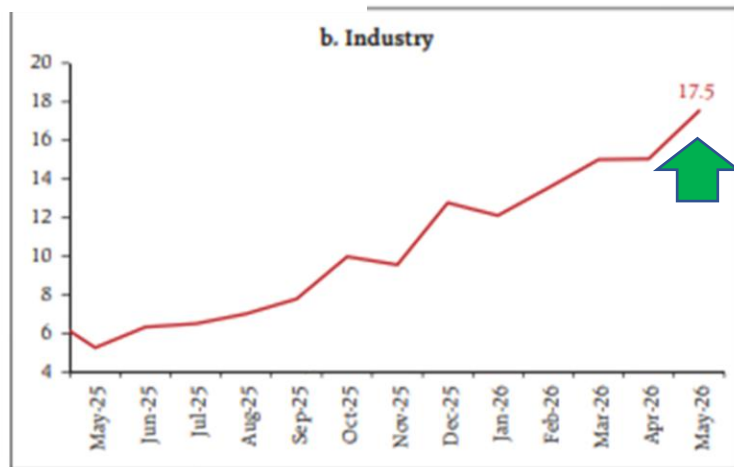
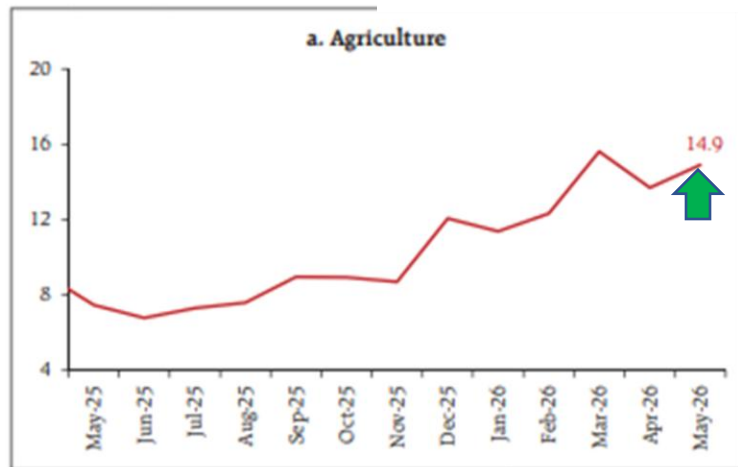
- ❑ Scheduled commercial banks' (SCBs') credit and deposit growth rose in June, with the former outpacing the latter consistently since September 2025.
- ❑ However, the incremental credit-deposit ratio moderated IN June 2026
- ❑ A moderation means the gap between incremental credit and incremental deposits is narrowing.
- ❑ The incremental CD ratio remains elevated, but its recent moderation suggests that deposit mobilisation is gradually catching up with strong credit demand, reducing the banking system's dependence on alternative funding sources.

- ✓ Foot Note : Incremental CD ratio = Incremental bank credit / Incremental bank deposits × 100
- ✓ One important distinction: the 110.6% incremental CD ratio is not the same as the conventional CD ratio. It is calculated on changes in credit and deposits over the relevant period. That is why it can be above 100% even though the overall credit-deposit ratio is much lower

Sectoral Deployment of Bank Credit (May 2025-May 2026)

: Sectoral Deployment of Bank Credit

(Y-o-y, per cent)



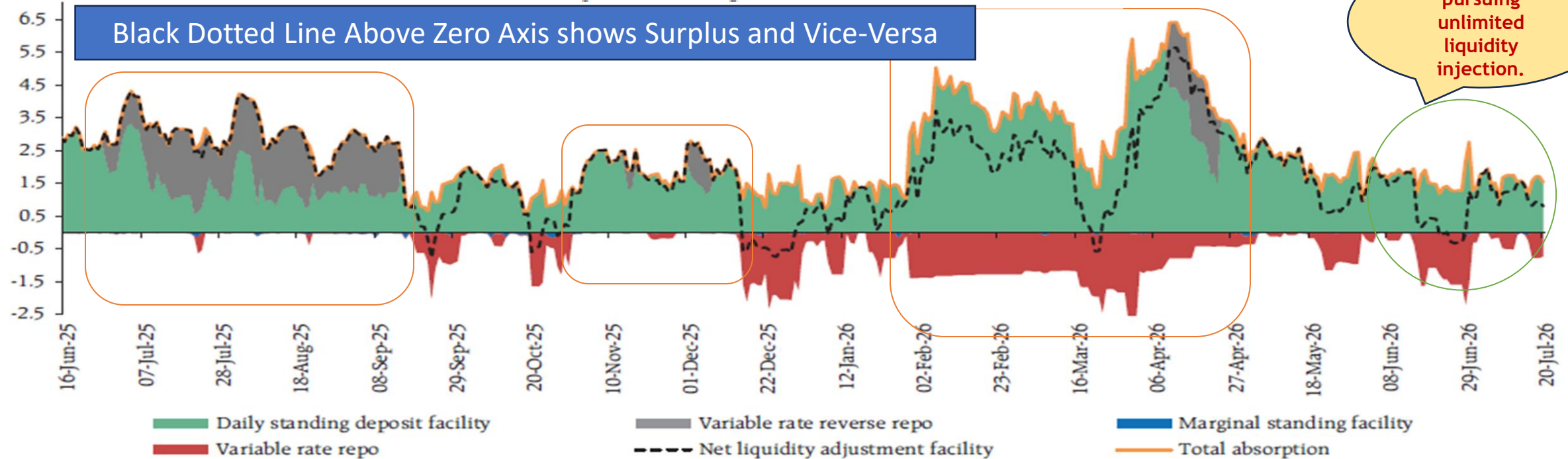
Source: RBI.

- ❑ Bank credit continued to record robust growth across major sectors in May 2026.
- ❑ Credit to the agricultural sector picked up, and the industrial credit growth sustained its momentum with expansion in credit to large industries.
- ❑ Credit flow to the services sector also strengthened, driven by the bank lending to non-banking financial companies (NBFCs).
- ❑ Personal loans decelerated in segments like housing, vehicle and gold vis-à-vis April 2026

Liquidity Management : RBI's liquidity management has become increasingly two-sided and fine-tuned

System Liquidity Improved in July

(₹ lakh crore)

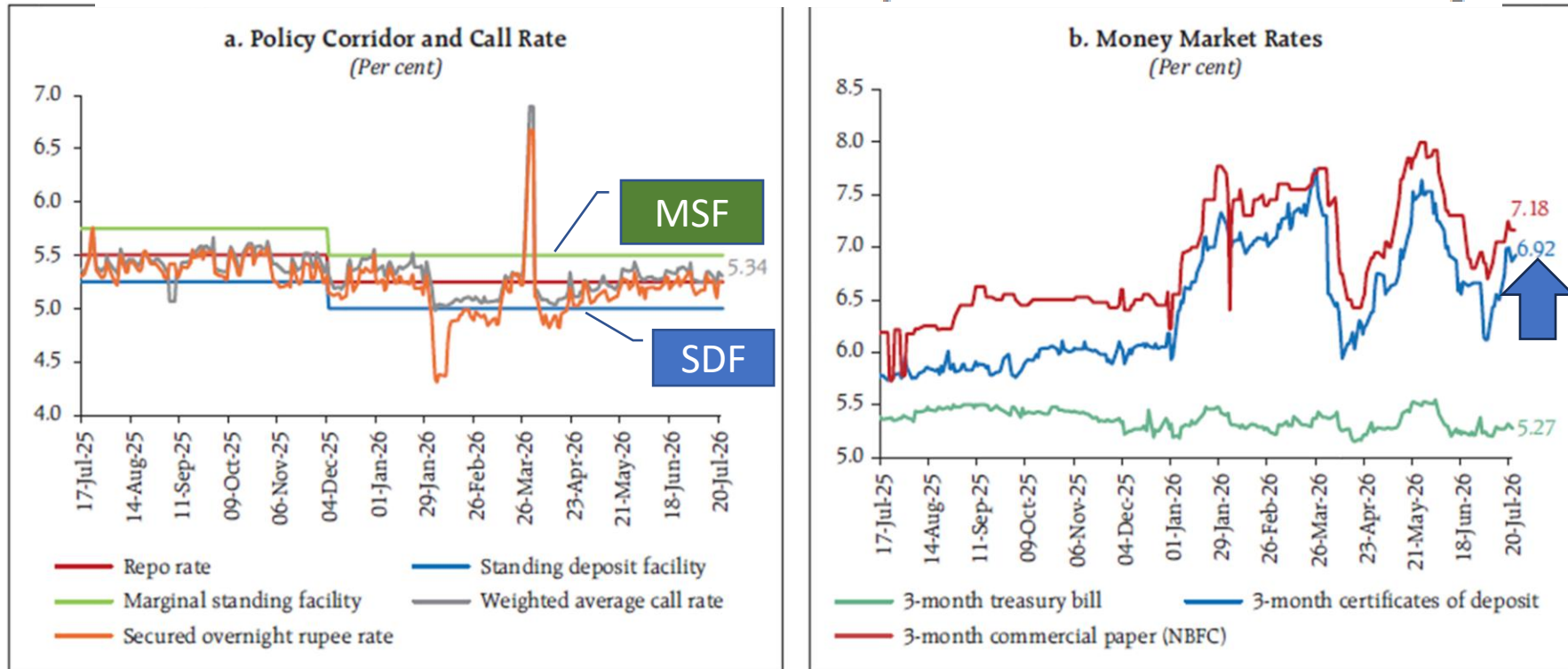


Source: RBI.

The RBI is not pursuing unlimited liquidity injection.

- ❑ From a mild surplus in June, system liquidity improved during first half of July After remaining comfortable during the first half of June, liquidity surplus moderated and briefly slipped into deficit amidst advance tax and GST-related outflows in the second half of the month.
- ❑ To address the transient liquidity shortage during June-July, the Reserve Bank conducted 23 variable-rate repo (VRR) auctions. 49 Banks continued to park large surplus funds under the standing deposit facility, while the usage of the marginal standing facility remained stable.

WACR Traded within the Corridor and Money Market Rates Started to Inch Up

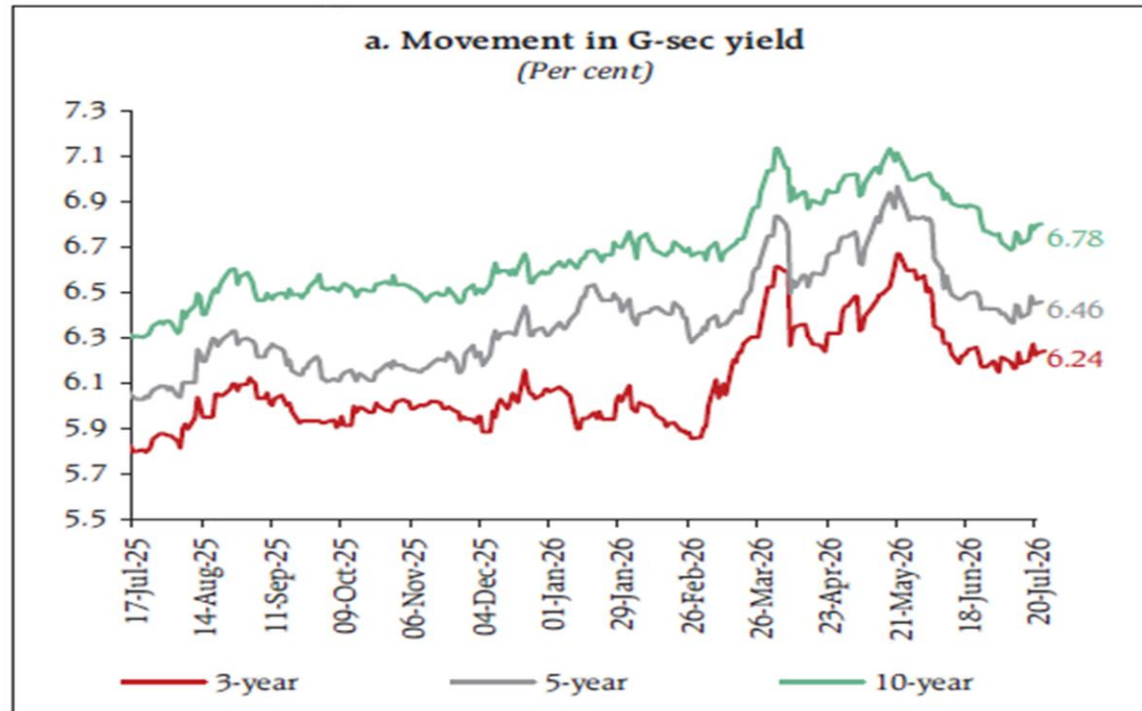


Sources: RBI; and Bloomberg.

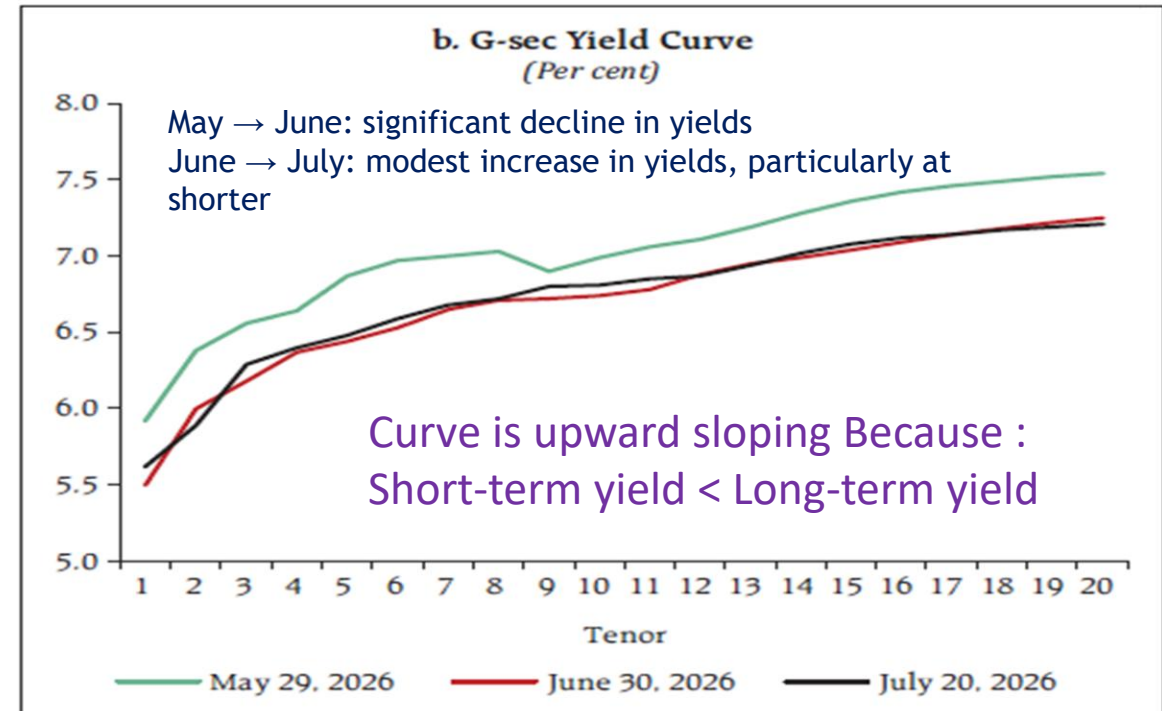
- ❑ The weighted average call rate (WACR) hovered in the upper half of the policy corridor during June and July.
- ❑ As liquidity conditions improved in July, it traded close to the policy rate. Rates in the collateralized overnight segment moved in tandem with the WACR.

- ❑ The yields on treasury bills, commercial papers (CPs) and certificates of deposit (CDs) softened in early July over June. However, following the breakdown of ceasefire in West Asia on July 08, the money market rates hardened.
- ❑ The CD rates witnessed a sharp uptick in the second week of July amidst moderation in surplus liquidity and persistent funding pressures with credit growth outpacing deposit growth. The average spread between the yield on 3-month CP and 91-day treasury bill narrowed.

G-sec Yields Hardened Marginally in July



Sources: Bloomberg; and Financial Benchmarks India Pvt. Ltd.



Dated G-sec yields eased across maturities during June and early July with easing of tensions in the West Asia and due to measures undertaken by the Government and the Reserve Bank to attract foreign capital into Indian debt markets. Yields, however hardened marginally following the resurgence of West Asia conflict

The RBI's easing cycle of February 2025-May 2026 shows substantial but incomplete monetary-policy transmission.

Transmission to Banks' Deposit and Lending Rates
(Basis points)

Period	Repo Rate	Term Deposit Rates		Lending Rates				
		WADTDR- Fresh Deposits	WADTDR- Outstanding Deposits	EBLR	1-Year MCLR (Median)	WALR - Fresh Rupee Loans		WALR- Outstanding Rupee Loans
						Overall	Interest Rate Effect#	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Tightening Cycle May 2022 to Jan 2025	250	259	206	250	175	182	191	115
Easing Cycle Feb 2025 to May 2026	-125	-78	-52	-125	-35	-82	-85	-90

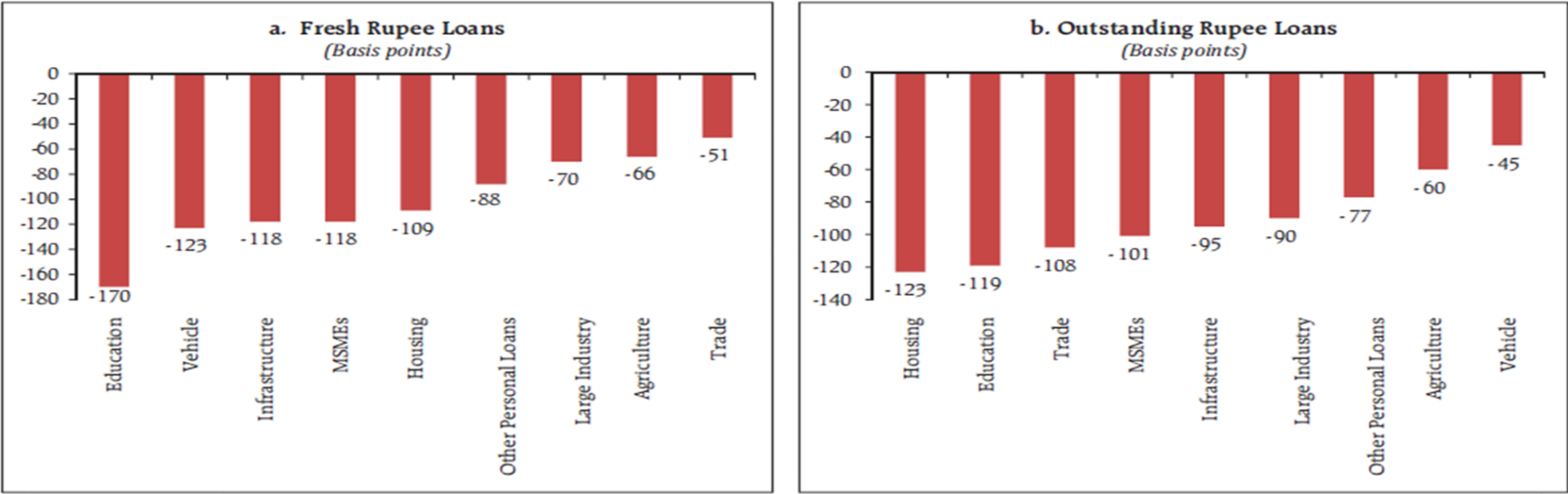
#: Calculated at January 2025 weights.
WALR: Weighted average lending rate; WADTDR: Weighted average deposit rate
MCLR: Marginal cost of funds-based lending rate; EBLR: External benchmark-based lending rate
Note: Data on EBLR pertain to 32 domestic banks.
Source: RBI.

Reluctance to Cut Deposit Rate transmitted into NIM Pressure

lending rates declined more than deposit rates.

- ❑ During the current easing cycle (February 2025–May 2026), SCBs have lowered both repo-linked external benchmark-based lending rates (EBLR) and marginal cost of funds-based lending rates.
- ❑ Monetary transmission has improved, but it is asymmetric.

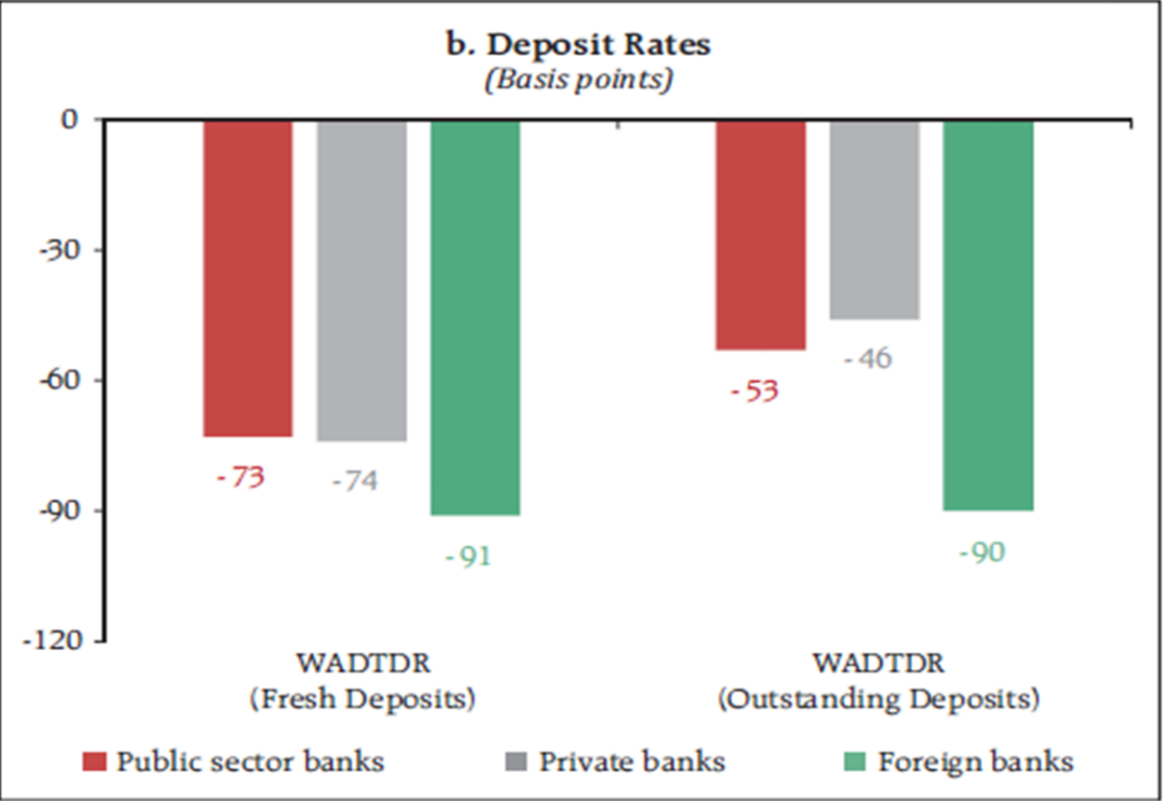
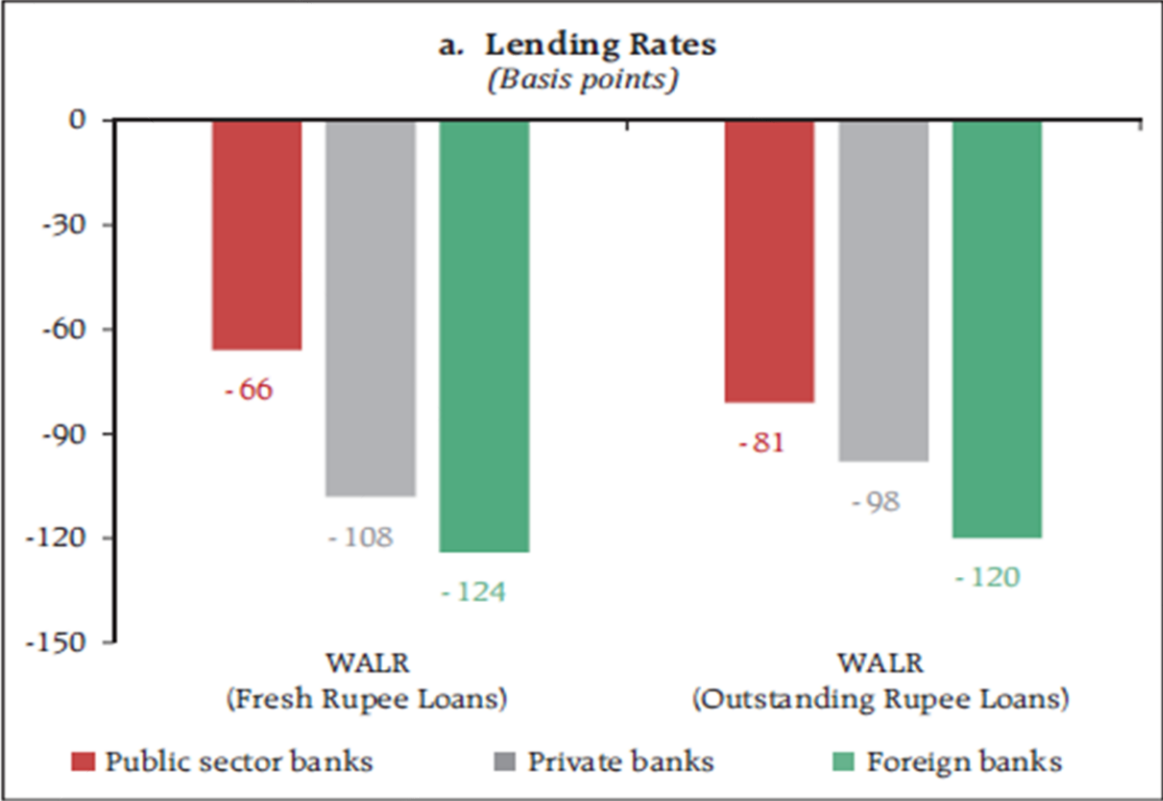
Transmission across Select Sectors (February 2025 – May 2026)



Note: Transmission during February 2025 to May 2026 is calculated by subtracting the weighted average lending rates of January 2025 from those of May 2026.
Source: RBI.

❑ Pass-through to fresh lending rates was strong in the infrastructure sector and EBLR-mandated sectors .

Transmission across Bank Groups (February 2025 – May 2026)



Note: Transmission during February 2025 to May 2026 is calculated by subtracting the weighted average lending and deposit rates of January 2025 from those of May 2026.
Source: RBI.

Among domestic banks, private sector banks exhibited stronger pass-through to lending rates relative to public sector banks. The pass-through for both deposit and lending rates has been higher for foreign banks

Micro Analysis

(12PSBs + CB Vs SCB)

Basic Business Parameters

Paramater		Position of 12 PSBs																								Bank Having Highest Growth		Bank Having Lowest Growth		Position of CANARA BANK among 12 PSBs	
		SBI		PNB		BOB		CANARA		UBI		BOI		IB		IOB		CBI		BOM		UCO		P&S							
		Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y						
Basic Parametetr	GLOBAL BUSINESS	1.3%	13.6%	1.0%	10.2%	0.9%	15.4%	3.5%	14.4%	-0.2%	7.5%	3.4%	16.6%	2.3%	13.7%	2.9%	17.7%	2.6%	18.3%	1.2%	19.1%	2.5%	15.5%	1.1%	15.3%	CANARA	BOM	UBI	UBI	1	8
	GLOBAL ADVANCES (net)	2.3%	19.0%	1.3%	13.7%	1.0%	17.6%	4.7%	19.0%	1.8%	13.3%	3.6%	19.7%	2.8%	15.2%	3.8%	23.4%	2.9%	29.3%	4.8%	27.2%	3.9%	21.6%	1.3%	20.3%	BOM	CBI	BOB	UBI	2	7
	GLOBAL DEPOSIT	0.5%	9.7%	0.8%	8.5%	0.9%	13.8%	2.7%	11.6%	-1.8%	3.5%	3.3%	14.9%	2.0%	13.5%	2.2%	13.7%	2.4%	11.7%	-1.7%	12.9%	1.5%	11.3%	0.9%	12.2%	BOI	BOI	UBI	UBI	2	8
	DOMESTIC BUSINESS	1.2%	13.1%	1.1%	9.8%	1.5%	15.3%	3.2%	13.1%	-0.1%	7.6%	3.0%	17.5%	2.0%	13.4%	3.0%	18.7%	***	***	***	***	3.7%	16.4%	1.1%	15.3%	UCO	IOB	UBI	UBI	2	8
	DOMESTIC ADVANCE	2.1%	18.2%	0.9%	11.6%	1.6%	16.1%	4.0%	16.9%	1.9%	13.1%	3.0%	19.2%	2.3%	13.7%	3.9%	25.4%	***	23.5%	4.2%	26.9%	4.3%	22.3%	1.3%	19.3%	UCO	BOM	PNB	PNB	3	8
	DOMESTIC DEPOSIT	0.5%	9.6%	1.3%	8.6%	1.4%	14.7%	2.5%	10.1%	-1.8%	3.5%	3.1%	16.1%	1.8%	13.2%	2.2%	13.7%	***	11.7%	***	12.9%	3.2%	12.3%	0.9%	12.2%	UCO	BOI	UBI	UBI	3	9

Deposit Dimension

Paramater		Position of 12 PSBs																													
		SBI		PNB		BOB		CANARA		UBI		BOI		IB		IOB		CBI		BOM		UCO		P&S							
		Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y						
DEPOSIT	CASA	-0.1%	9.3%	0.6%	7.8%	4.6%	10.0%	2.1%	10.6%	-2.1%	11.7%	0.4%	7.2%	1.9%	15.3%	2.3%	6.6%	1.0%	11.2%	-9.4%	9.3%	-1.4%	12.3%	-1.5%	10.2%	BOB	IB	BOM	IOB	3	5
	CASA SHARE	-0.54%	-0.31%	-0.70%	-0.70%	3.1%	-4.10%	-0.47%	0.50%	-0.33%	8.0%	-2.55%	-7.7%	0.15%	1.89%	0.13%	-6.30%	-1.37%	-0.50%	-7.8%	-3.30%	-4.43%	0.10%	-2.32%	-1.70%	BOB	UBI	BOM	BOI	5	3
	Saving Account	2.4%	10.3%	0.7%	7.2%	1.7%	9.2%	2.9%	10.4%	0.1%	12.5%	0.4%	7.2%	0.8%	13.5%	2.2%	18.1%	0.8%	11.7%	1.7%	15.6%	-0.2%	11.8%	0.0%	8.1%	CANARA	IOB	UCO	BOI	1	7

Credit Growth Trends (12 PSBs)

Paramater		Position of 12 PSBs																							
		SBI		PNB		BOB		CANARA		UBI		BOI		IB		IOB		CBI		BOM		UCO		P&S	
		Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y
ADVANCES	RETAIL	2.2%	15.2%	1.8%	9.0%	-2.3%	18.4%	7.7%	35.9%	1.4%	20.6%	2.6%	20.6%	3.8%	18.7%	6.1%	36.5%	1.9%	23.9%	4.4%	24.6%	4.2%	27.3%	12.0%	36.4%
	MSME	5.5%	22.3%	4.1%	19.8%	-2.1%	20.3%	7.0%	15.1%	3.9%	16.5%	4.0%	19.3%	1.9%	17.0%	4.9%	16.2%	2.8%	18.0%	3.4%	23.2%	2.1%	18.8%	-1.3%	32.7%
	AGRI/CULTURE	4.7%	25.4%	-0.2%	11.6%	-0.5%	18.7%	0.1%	10.9%	-0.1%	6.7%	1.0%	18.9%	3.5%	10.0%	8.3%	46.8%	4.2%	21.1%	5.2%	28.9%	4.3%	30.0%	-3.9%	25.8%

Bank Having Highest Growth		Bank Having Lowest Growth		Position of CANARA BANK among 12 PSBs	
Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	RANK Q-O-Q	RANK Y-O-Y
P&S	IOB	BOB	PNB	2	3
CANARA	P&S	BOB	CANARA	1	12
IOB	IOB	P&S	UBI	8	10

Parameter	SCB Advances : Major Categories					
	Share (%)	Feb-26	Mar-26	Apr-26	May-26	Jun-26
Non Food credit	--	15.2	16.9	16.3	17.4	18.3
Agriculture	12%	12.3	15.7	13.7	14.9	16.8
Large	2%	9.0	8.9	11.6	16.1	19.1
Services	15%	14.8	19.0	17.0	18.7	19.9
NBFCs	28%	20.8	26.3	27.7	33.6	32.2
Retail	33%	15.6	16.2	16.4	15.7	15.7
Retail (Excl. Gold Loans)	30%	12.0	12.4	12.4	11.9	12.0
Housing	16%	11.0	11.5	11.4	10.9	11.0
Loans against gold jewellery	2.5%	124.2	123.1	119.1	104.6	93.3

Quick Fact :
Credit growth is strong + broadening beyond retail + industrial credit is recovering + NBFC credit remains very strong.

Total Credit Trends (SCB)

SCB Retail Credit Growth (% y.o.y) : Retail Sub-sectors				
Parameter	SCB			
	Share (%)	Mar-26	May-26	Jun-26
Housing	47.8%	11.5	10.9	11.0
Vehicle Loans	10.6%	18.6	17.4	15.7
Education	2.2%	13.4	14.0	13.3
Advances against Fixed Depo	2.3%	19.2	8.6	11.7
Credit Card Outstanding	4.2%	3.5	1.3	1.9
Advances against share, bond	0.1%	4.6	8.3	4.6
Consumer Durables	0.3%	-5.3	-3.4	-1.4
Loans against gold jewellery	7.5%	123.1	104.6	93.3
Other Personal Loans	24.8%	13.0	13.9	14.6
Retail Loans		16.2	15.7	15.7

Quick Fact :
Retail credit resilient at 15.7%, but growth concentrated in personal and gold loans, while housing and discretionary-credit segments remain relatively subdued.

Credit Growth (% y.o.y) in top Service sub-sectors						
Parameter	SCB					
	Share (%)	Feb-26	Mar-26	Apr-26	May-26	Jun-26
NBFCs	34.3%	20.8	26.3	27.7	33.6	32.2
Trade	22.5%	14.1	16.2	13.2	16.7	18.1
Retail Trade	9.8%	11.0	11.5	8.0	11.4	10.8
Wholesale Trade	10.8%	15.3	19.9	15.6	16.8	20.0
Commercial Real Estate	1.7%	20.6	23.0	21.3	22.4	25.1
Tourism, Hospitality	4.7%	8.8	9.6	10.0	8.9	12.9
Transport Operators	0.9%	39.7	39.0	52.7	55.0	48.7
Computer Software	3.7%	9.2	11.4	12.8	12.0	14.7
Professional Services	12.7%	16.6	20.1	17.7	21.2	24.5
Shipping	0.2%	41.7	42.2	40.7	41.0	28.9
Other Services	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Total Services		14.8	19.0	17.0	18.7	19.9

Green indicates CB credit growth higher than that of SCB

Quick Fact :
Services credit momentum is with NBFCs and trade providing scale, while real estate and professional services are emerging as high-growth segments."

Credit Growth Trends of CB Vs SCB

Credit Growth (% y.o.y)							
Parameter	Canara Bank						SCB
	Share (%)	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jun-26
Non Food credit	--	14.9	12.7	14.4	15.7	↓ 17.9	↑ 18.3
Agriculture	23%	12.7	12.9	9.5	8.6	↓ 11.9	↑ 16.8
Large	14%	2.1	0.5	-9.5	-8.3	↓ -2.9	↑ 19.1
Services	30%	10.2	9.1	14.8	18.6	↓ 19.8	↑ 19.9
NBFCs	14%	7.0	5.8	19.2	29.6	↓ 20.4	↑ 32.2
Retail	27%	34.1	26.7	37.1	37.1	↑ 36.5	↓ 15.7
Housing	11%	18.5	16.2	18.4	15.8	↓ 19.0	↓ 11.0
Loans against gold jewellery	9.0%		68.3	106.8	108.0	↑ 98.7	↑ 93.3
MSME	14%	15.0	13.3	16.6	15.0	↓ 18.2	0.0
Green indicates CB credit growth higher than that of SCB							

Quick Fact :

Bank is nearly matching system-wide credit growth, supported strongly by Retail and MSME, but the sharp contraction in Large Industry and lower NBFC/Agriculture growth .

Market Share of CB : Total Credit

Market Share (%) of CB						
	Jun-25	Feb-26	Mar-26	Apr-26	May-26	Jun-26
Non Food credit	5.51	5.50	5.27	5.44	5.43	5.49
Agriculture	10.73	10.70	10.27	10.22	10.15	10.28
Industry	5.93	5.44	5.26	5.02	4.94	5.03
Services	5.82	5.73	5.43	5.76	5.76	5.81
NBFCs	8.92	7.61	7.12	7.79	7.79	8.12
Retail	3.84	4.27	4.05	4.43	4.50	4.53
Housing	3.54	3.72	3.63	3.73	3.68	3.80
MSME	4.68	4.61	4.45	4.38	4.41	4.42

Quick Fact :

Bank is gaining market share in Retail/Housing but losing ground in Industry and NBFCs.

Credit Growth CB Vs SCB : Service Sector

Credit Growth (% y.o.y) in top Service sub-sectors							
Parameter	CB						SCB
	Share (%)	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jun-26
NBFCs	47.9%	7.0	5.8	19.2	29.6	20.4	32.2
Trade	23.4%	16.3	14.2	11.4	11.3	12.0	18.1
Retail Trade	11.6%	21.4	17.5	21.6	22.6	25.7	10.8
Wholesale Trade	5.8%	-4.2	-0.4	-2.9	3.6	-0.4	20.0
Commercial Real Estate	1.5%	30.1	23.7	29.7	29.0	29.4	25.1
Tourism, Hospitality	0.5%	37.2	30.6	39.4	34.5	34.8	12.9
Transport Operators	0.1%	21.7	15.7	17.0	33.7	62.7	48.7
Computer Software	0.3%	-13.7	3.7	-18.9	-0.1	70.8	14.7
Professional Services	11.8%	12.2	11.6	3.3	2.8	1.1	24.5
Shipping	0.0%	352.6	428.9	27.3	18.6	30.2	28.9
Other Services	20.4%	14.5	12.8	14.5	10.0	34.8	#N/A
Total Services	--	10.2	9.1	14.8	18.6	19.8	19.9

Green indicates CB credit growth higher than that of SCB

Quick Fact :

Bank is gaining traction in consumer- and activity-linked services segments, while lagging in two large categories (NBFCs and professional services).

Market Share of CB : Service Sector

Market Share in credit to Service sector (%)						
	Jun-25	Feb-26	Mar-26	Apr-26	May-26	Jun-26
NBFCs	8.9	7.6	7.1	7.8	7.8	8.1
Trade	6.4	6.4	6.1	6.3	6.3	6.0
Retail Trade	6.1	6.7	6.5	6.8	6.8	6.9
Wholesale Trade	3.8	3.8	3.7	3.4	3.3	3.1
Commercial Real Estate	4.9	5.1	4.9	5.1	5.1	5.1
Tourism, Hospitality	0.5	0.6	0.6	0.6	0.6	0.7
Transport Operators	0.4	0.4	0.4	0.3	0.4	0.4
Computer Software	0.3	0.3	0.3	0.3	0.3	0.5
Professional Services	6.6	6.2	5.8	5.9	5.8	5.4
Shipping	0.5	0.4	0.5	0.4	0.4	0.5
Other Services	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Total Services	5.8	5.7	5.4	5.8	5.8	5.8

Quick Fact :

Market share is shifting towards Retail Trade (up from 6.1% to 6.9%) while Professional Services (down from 6.6% to 5.4%) and Wholesale Trade (down from 3.8% to 3.1%) are losing ground

Credit Growth CB Vs SCB : Retail Sector

Credit Growth (% y.o.y) in the retail sub-sectors						
Parameter	CB				SCB	
	Share (%)	Mar-26	May-26	Jun-26	Jun-26	
Housing	40.1%	16.2	15.8 ↓	19.0	↓	11.0
Vehicle Loans	8.5%	24.5	29.1 ↑	26.3	↓	15.7
Education	6.2%	13.0	20.9 ↑	14.4	↓	13.3
Advances against Fixed Depo	1.5%	3.5	2.8 ↑	5.3	↓	11.7
Credit Card Outstanding	0.7%	29.1	14.0 ↑	17.5	↓	1.9
Advances against share, bond	0.0%	1159.3	3526.7 ↑	5530.0	↓	4.6
Consumer Durables	0.0%	-100.0	-90.9 ↓	-90.9	↓	-1.4
Loans against gold jewellery	33.5%	68.3	108.0 ↑	98.7	↑	93.3
Other Personal Loans	9.5%	10.9	11.1 ↑	11.6	↓	14.6
Retail Loans	--	26.7	37.1 ↑	36.5	↓	15.7

Green indicates CB credit growth higher than that of SCB

Quick Fact :

Bank's retail credit growth remained exceptionally strong at 36.5% in June 2026—more than twice the SCB growth of 15.7%—led by strong housing, vehicle, credit-card and gold-loan growth, indicating a clear competitive strength in retail lending.”

Market Share of CB : Retail Sector

Market Share in Retail Loans (%)						
	Jun-25	Feb-26	Mar-26	Apr-26	May-26	Jun-26
Housing	3.5	3.7	3.6	3.7	3.7	3.8
Vehicle Loans	3.3	3.5	3.4	3.6	3.7	3.6
Education	12.6	12.6	12.6	12.6	13.4	12.7
Advances aga	3.2	3.2	3.0	3.1	3.1	3.0
Credit Card O	0.6	0.7	0.7	0.7	0.7	0.7
Advances aga	0.0	0.0	0.0	0.0	0.1	0.1
Consumer Dur	0.0	0.0	0.0	0.0	0.0	0.0
Loans against	19.6	19.8	16.9	20.6	20.7	20.2
Other Persona	1.8	1.7	1.7	1.7	1.7	1.7
Retail Loans	3.8	4.3	4.1	4.4	4.5	4.5

Quick Fact :

Bank's retail market share has strengthened to 4.5% in June 2026 from 3.8% in June 2025, driven primarily by gains in Housing and Gold Loans,

Credit Growth CB Vs SCB : Industry

Industry-wise	CB's growth, y.o.y (%)	SCBs' growth, y.o.y (%)
Infrastructure	-12.95%	14.81%
Power	-12.05%	24.85%
Roads	-9.14%	7.87%
Telecommunications	-26.74%	-7.24%
Basic Metal & Metal Product	18.36%	20.89%
Iron & Steel	39.44%	22.24%
Textiles	9.12%	11.45%
Cotton Textiles	-6.03%	3.82%
Food Processing	25.54%	19.54%
All Engineering	16.49%	37.59%
Electronics	3.16%	28.73%
Petroleum, Coal & Nuclear Fuels	51.34%	48.55%
Construction	60.31%	26.72%
Chemicals & Chemical Products	24.46%	21.26%
Drugs & Pharmaceuticals	29.67%	21.87%
Fertiliser	-43.87%	16.17%
Vehicles, Vehicle Parts & Transport Equipment	54.54%	26.44%
Gems & Jewellery	32.39%	32.83%
Rubber, Plastic & their Products	25.70%	13.17%
Cement & Cement Products	-4.32%	16.46%

Quick Fact :

Bank's industrial credit growth is being supported by strong expansion in manufacturing and construction segments, including Iron & Steel, Vehicles, Construction, Pharmaceuticals and Food Processing.

Market Share of CB : Industry

Market Share in credit to Industry (%)						
	Jun-25	Feb-26	Mar-26	Apr-26	May-26	Jun-26
Infrastructure	9.8	8.2	8.0	7.3	7.2	7.5
Power	9.1	6.9	6.8	6.5	6.4	6.4
Roads	13.3	12.8	12.4	10.2	10.0	11.2
Telecommunications	5.6	5.8	5.7	4.7	4.6	4.4
Basic Metal & Metal Product	5.1	5.4	5.1	5.2	5.0	5.0
Iron & Steel	4.0	4.6	4.3	4.5	4.6	4.6
Textiles	4.9	5.0	4.9	4.8	4.8	4.8
Cotton Textiles	4.6	4.5	4.4	4.3	4.3	4.2
Food Processing	4.1	4.4	4.2	4.3	4.3	4.4
All Engineering	5.1	4.4	4.3	4.5	4.3	4.3
Electronics	4.7	4.2	4.4	4.2	4.1	3.8
Petroleum, Coal Products & Nuclear Fuels	5.4	5.3	4.9	5.3	5.3	5.5
Construction	4.7	6.1	4.8	5.6	5.8	5.9
Chemicals & Chemical Products	3.7	4.1	4.1	3.7	3.7	3.8
Drugs & Pharmaceuticals	3.4	4.0	3.8	3.5	3.6	3.6
Fertiliser	5.5	5.1	6.3	3.0	2.8	2.7
Vehicles, Vehicle Parts & Transport Equipment	2.0	2.2	2.2	2.4	2.4	2.5
Gems & Jewellery	1.0	3.1	3.1	1.2	1.1	1.0
Rubber, Plastic & their Products	2.5	2.7	2.7	2.7	2.7	2.8
Cement & Cement Products	6.7	5.8	5.8	5.6	5.4	5.5
Total Industries	5.9	5.4	5.3	5.0	4.9	5.0

Quick Fact :

Bank's market share in industrial credit has declined from 5.9% in June 2025 to 5.0% in June 2026, primarily reflecting erosion in key infrastructure segments, particularly Power, Roads and Telecommunications

Business Results of Indian Banks (A comparison as on 30.06.2026)

Cost Parameters

Paramater		Position of 12 PSBs																							
		SBI		PNB		BOB		CANARA		UBI		BOI		IB		IOB		CBI		BOM		UCO		P&S	
		Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y
COST	OPRATING Expenses	-13.6%	5.4%	8.1%	-13.1%	-6.1%	-0.1%	5.5%	10.5%	-3.3%	-0.8%	-11.3%	3.2%	4.3%	12.0%	50.5%	68.8%	-11.1%	-4.7%	-0.8%	8.7%	-3.7%	-8.3%	-4.0%	-0.4%
	OTHER Expenses	-32.7%	9.0%	-6.6%	-14.5%	14.0%	1.6%	2.7%	18.2%	-17.9%	2.9%	16.4%	-3.9%	-10.6%	1.8%	-3.6%	49.5%	-23.9%	-5.8%	-17.6%	1.2%	-23.3%	-6.9%	-9.1%	8.3%

Bank Having Highest Growth		Bank Having Lowest Growth		Position of CANARA BANK among 12 PSBs	
Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	RANK Q-O-Q	RANK Y-O-Y
SBI	PNB	IOB	IOB	9	9
SBI	PNB	BOI	IOB	9	10

Profitability Indicators

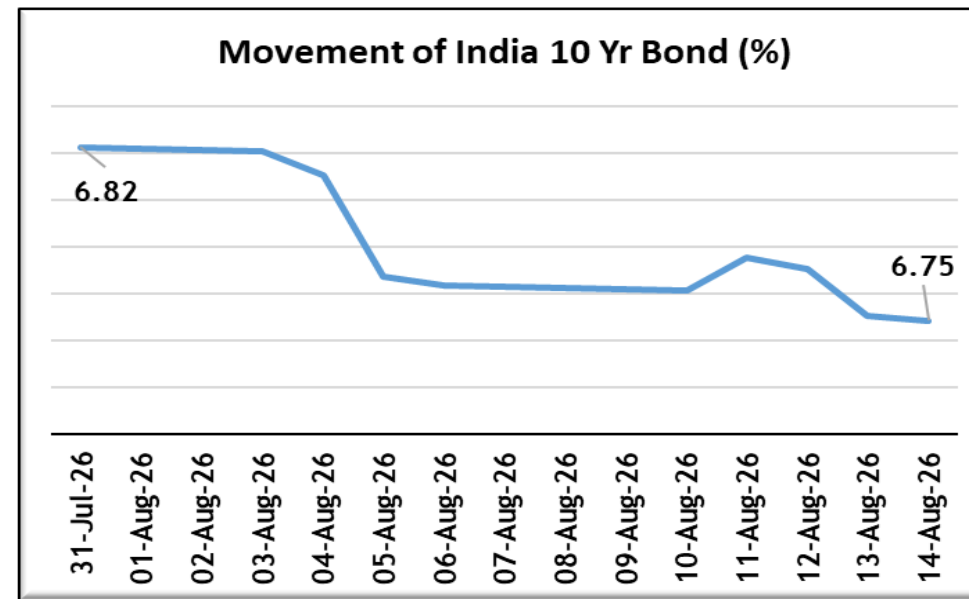
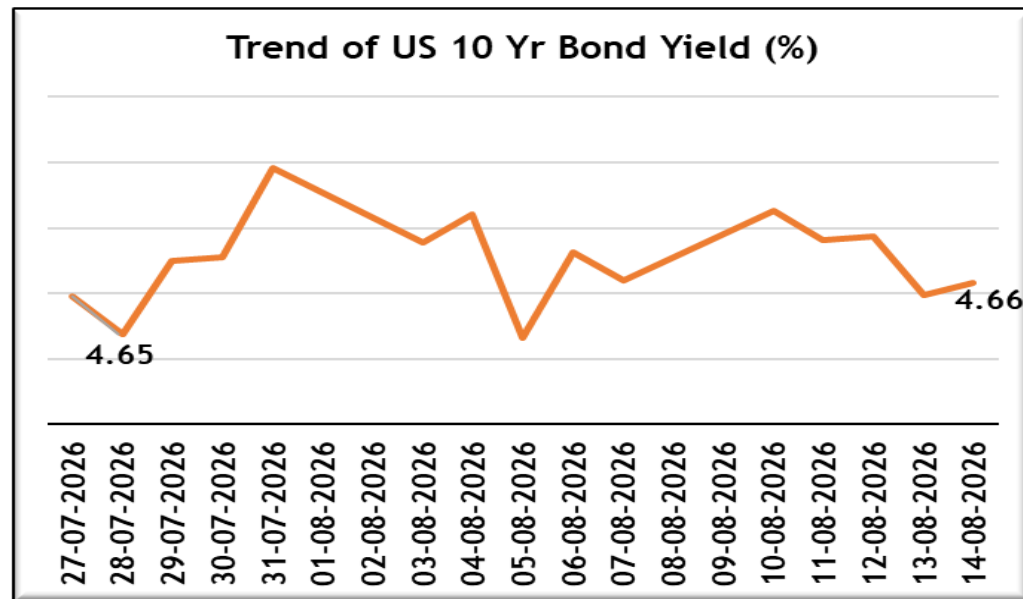
Paramater		Position of 12 PSBs																							
		SBI		PNB		BOB		CANARA		UBI		BOI		IB		IOB		CBI		BOM		UCO		P&S	
		Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y
PROFITABILITY	FEE INCOME	-12.7%	20.8%	19.6%	4.0%			-6.8%	5.4%	0.2%	45.0%	-26.7%	1.8%	5.4%	8.0%	102.4%	116.1%	-25.7%	9.9%	-9.4%	13.0%	-2.1%	35.0%	-28.1%	13.9%
	TRESUARY Income	-2361.0%	-39.5%	327.3%	-40.5%	-95.1%	-59.9%	288.6%	-47.0%	1.4%	-54.5%	153.0%	-30.9%	144.9%	-9.6%	-407.9%	-6.3%	2966.7%	-58.4%	709.1%	38.3%	-1118.8%	-17.7%	-325.6%	-59.3%
	OTHER Income	-8.0%	-9.1%	4.1%	-17.7%	14.3%	-25.8%	39.4%	-4.7%	-15.0%	2.6%	-19.6%	19.1%	5.4%	8.0%	67.3%	45.9%	-14.2%	-44.3%	9.7%	24.7%	137.9%	69.1%	-22.2%	-29.1%
	OPRATING PROFIT	21.0%	9.8%	0.3%	6.2%	11.6%	-1.3%	27.8%	1.0%	0.6%	15.8%	0.5%	26.0%	5.1%	16.5%	1.1%	14.2%	4.3%	-5.1%	5.8%	21.3%	78.6%	79.8%	0.6%	1.0%
	NET PROFIT	7.3%	10.2%	0.5%	213.6%	339.3%	-71.9%	7.8%	2.2%	0.3%	29.6%	1.7%	36.2%	5.5%	10.1%	10.2%	49.3%	82.7%	13.3%	0.3%	26.8%	-18.8%	8.0%	-21.4%	23.2%
	PROVISING	54.7%	9.0%	-0.4%	-58.1%	-49.6%	85.3%	67.9%	-0.6%	1.2%	-4.4%	-1.3%	12.9%	4.7%	27.1%	-10.8%	-17.1%	-37.1%	-24.0%	17.7%	12.3%	178.9%	125.5%	77.6%	-21.0%

Bank Having Highest Growth		Bank Having Lowest Growth		Position of CANARA BANK among 12 PSBs	
Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	RANK Q-O-Q	RANK Y-O-Y
IOB	IOB	P&S	BOI	6	9
CBI	BOM	SBI	BOB	4	8
UCO	UCO	P&S	CBI	3	7
UCO	UCO	PNB	CBI	2	9
BOB	PNB	P&S	BOB	4	11
UCO	UCO	BOB	PNB	3	7

Asset Quality

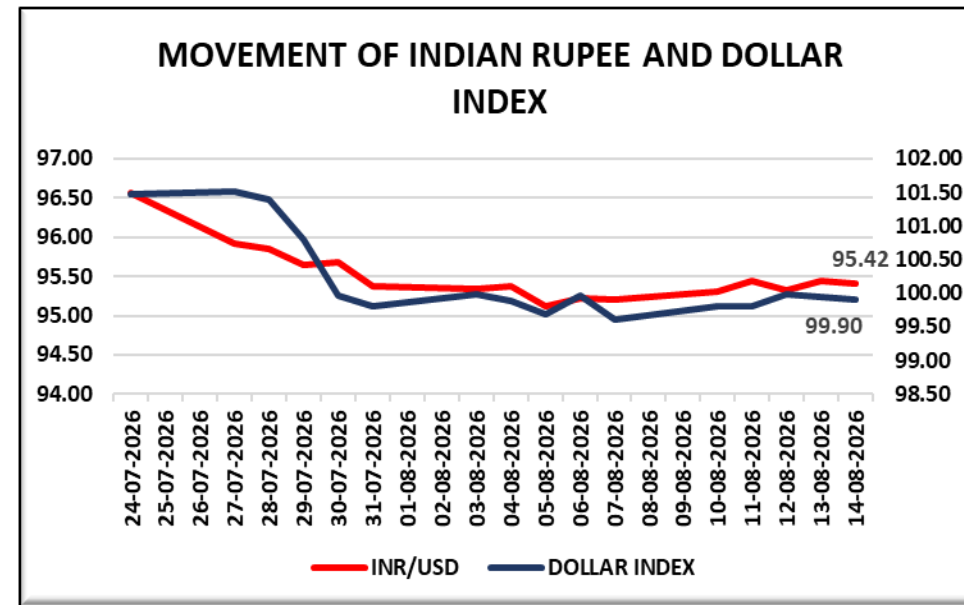
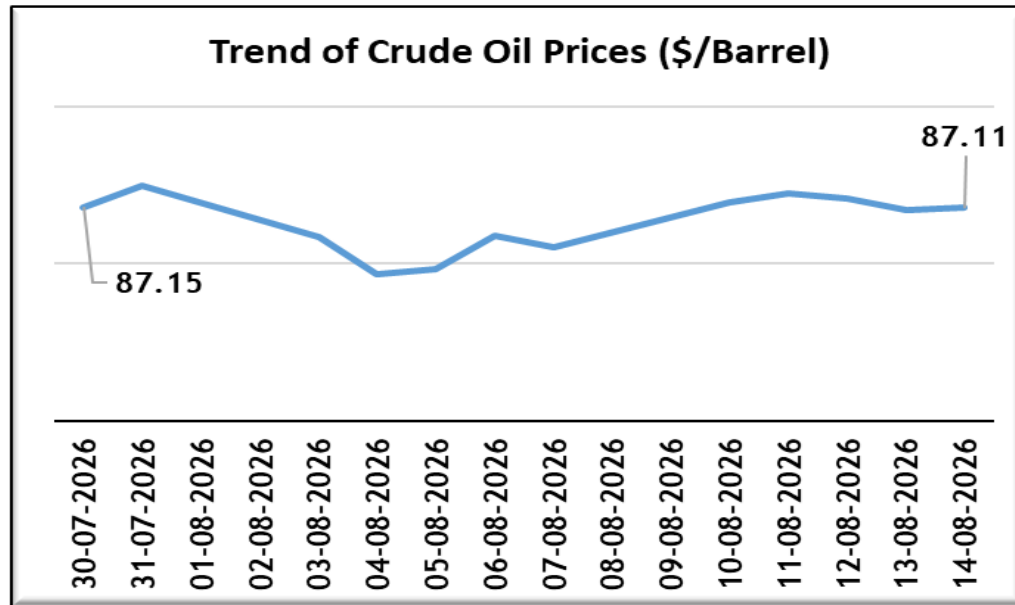
Paramater		Position of 12 PSBs																								Bank Having Highest Growth		Bank Having Lowest Growth		Position of CANARA BANK among 12 PSBs	
		SBI		PNB		BOB		CANARA		UBI		BOI		IB		IOB		CBI		BOM		UCO		P&S							
		Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	Q-O-Q	Y-O-Y	RANK Q-O-Q	RANK Y-O-Y		
ASSET QUALITY	GNPA	1.1%	-4.8%	-4.7%	-17.1%	-3.9%	2.1%	-10.5%	-31.1%	-4.3%	-15.2%	-5.6%	-26.4%	-3.6%	-29.6%	-2.7%	-17.1%	0.4%	6.8%	4.4%	5.4%	-0.4%	-4.1%	-6.9%	-21.0%	CANARA	CANARA	BOM	CBI	1	1
	NNPA	1.7%	-3.8%	-4.9%	-16.9%	-10.0%	-2.0%	-10.7%	-31.2%	-1.0%	-14.6%	-5.4%	-18.8%	2.6%	-4.4%	-7.7%	-27.9%	2.9%	31.1%	5.5%	-6.8%	-3.7%	-32.3%	-16.7%	-13.2%	P&S	UCO	BOM	CBI	2	2

- ❑ **Last day (13th August):** Indian government bonds yield falls as market participants remained cautious, looking for new cues. Meanwhile, oil prices settled amidst ongoing concerns over a possible peace deal between the U.S. and Iran. Investors seemed unfazed by recent inflation statistics from both the domestic scene and the U.S.
- ❑ Today 10 yr benchmark bond yield is trading at 6.75%.

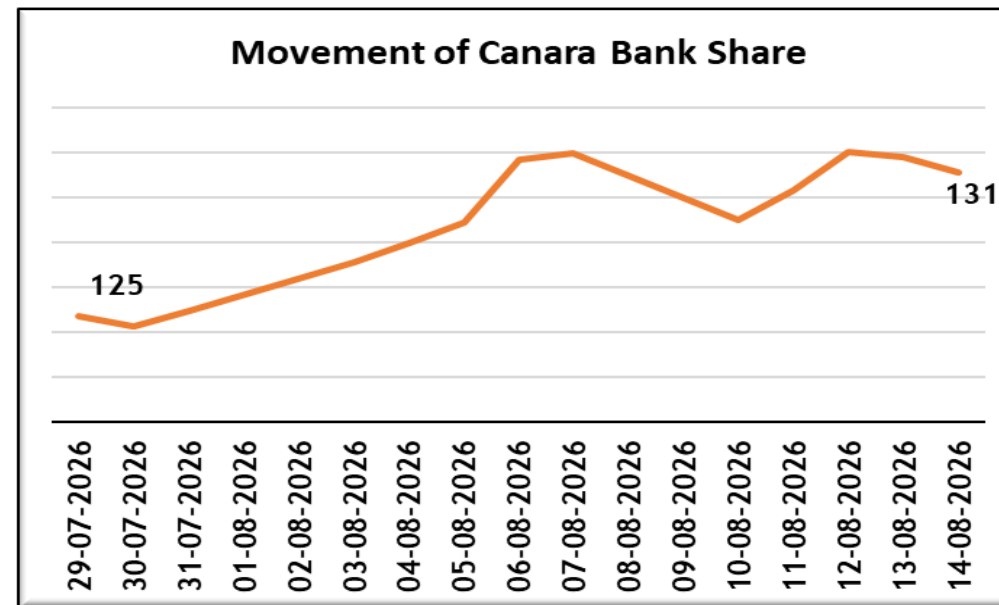
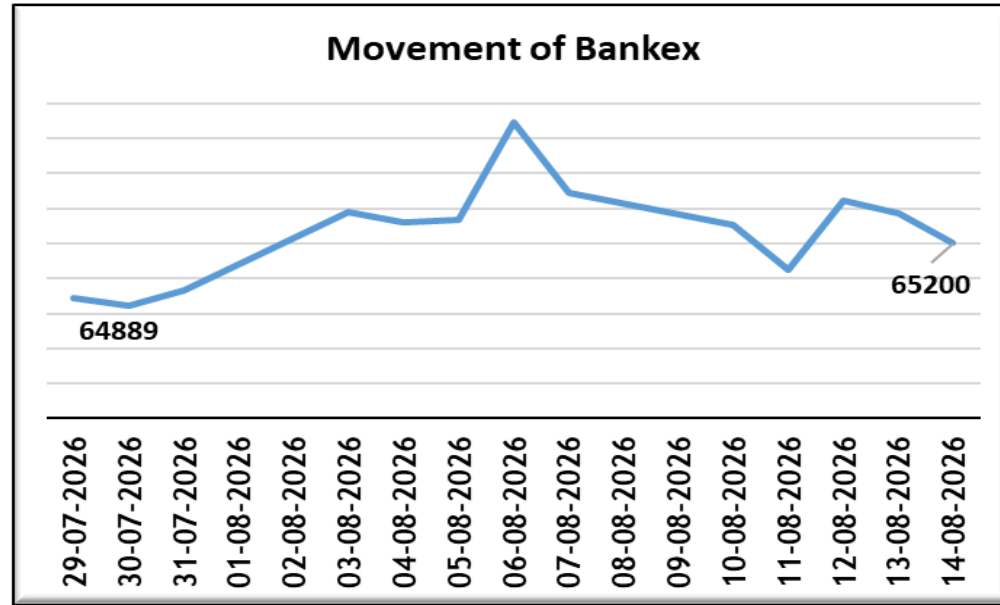


- ❑ Today Gold per Troy Ounce (USD)- 4324.28
- ❑ Today Silver per Troy Ounce (USD)- 64.00

- ❑ **Last day (13th August) :** The Indian rupee depreciated against the dollar as weighed by weak domestic markets and persistent foreign fund outflows amid lingering geopolitical risks and investor sentiment remains fragile on the delay in the deal between the U.S. and Iran.
- ❑ Today rupee is trading at **95.42\$**.



- Depreciation bias for INR expected and INR outlook depends on
 - ❑ US rates and dollar Index, India's GDP outlook, RBI intervention, Year end dollar demand by importers



- ❑ **Last day (13th August):** Indian equities market closed nearly flat as Softer-than-feared inflation readings in both the U.S. and India provided support to investor sentiment, reinforcing expectations that the Fed and the RBI can maintain a patient policy stance in the near term.
- ❑ Bankex closed at 65,375 Canara Bank closed at 131.80.
- ❑ Today Bankex is trading at 65,200 and Canara Bank share is trading at 131.11.

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