



# Financial Results:Q4 (FY 2025-26)



A Legacy of  
Trust  
Togetherness  
Transformation



# Performance Highlights

₹ in Crore

## Global Business

12.11%  
y-o-y ↑  
28,06,226

## Global Deposits

9.71%  
y-o-y ↑  
15,68,678

## Global Advances

15.30%  
y-o-y ↑  
12,37,548

## Net Interest Income

3.88%  
y-o-y ↑  
9,808

## Operating Profit (12M)

5.19 %  
y-o-y ↑  
33,019

Dividend @210% of Paid  
up Capital as against 200%  
during FY 25

## Net Profit (12M)

12.69 %  
y-o-y ↑  
19,187

## PCR

94.21%  
y-o-y ↑  
151 bps

## Credit Cost

0.59%  
y-o-y ↓  
33 bps

## Gross NPA

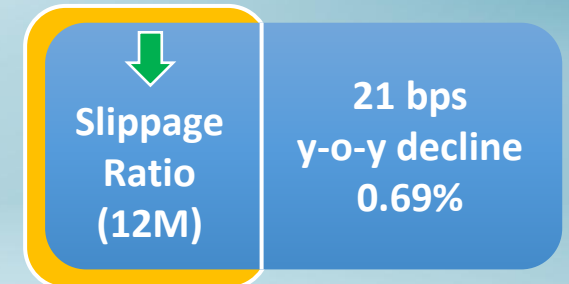
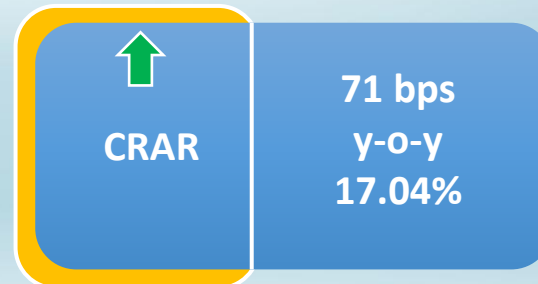
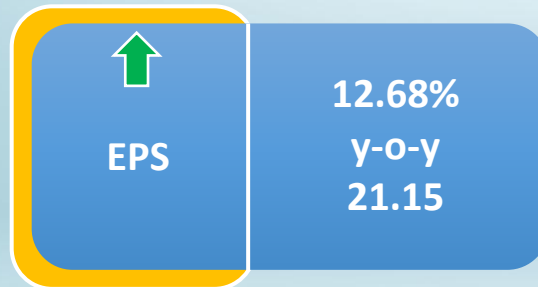
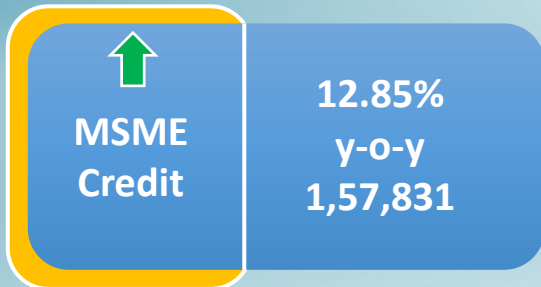
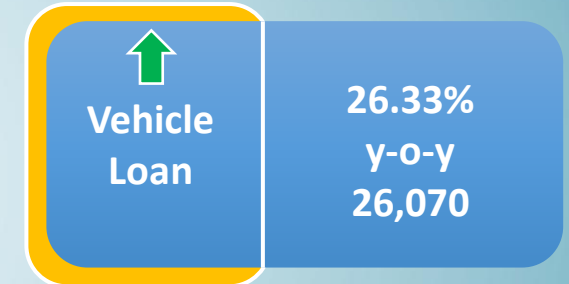
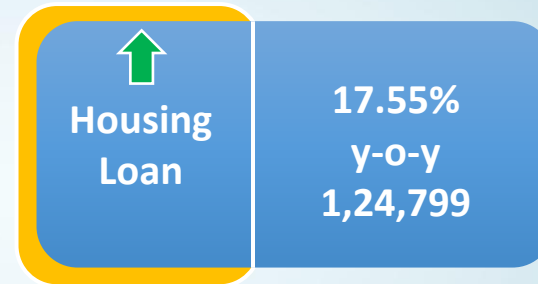
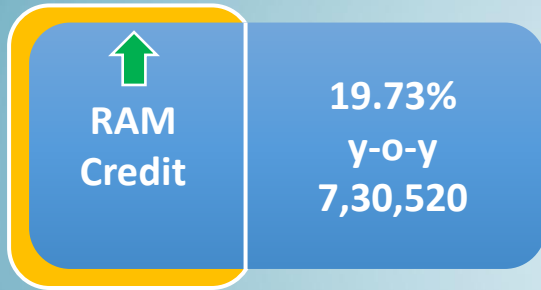
1.84 %  
y-o-y decline ↓  
110 bps

## Net NPA

0.43%  
y-o-y decline ↓  
27 bps

# Key Highlights

₹ in Crore



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Business Performance

Internal



# Business Performance

₹ in Crore

Parameters	Mar'25	Jun'25	Sep'25	Dec'25	Mar'26	Growth (%)	
						Q-o-Q	Y-o-Y
Global Gross Business	2503194	2540143	2651322	2713594	2806226	3.41	12.11
Domestic Gross Business	2339808	2370884	2476427	2516334	2598048	3.25	11.04
Overseas Gross Business	163386	169259	174895	197260	208178	5.53	27.41
Global Gross Advances	1073332	1096329	1151041	1192326	1237548	3.79	15.30
Domestic Gross Advances	1008671	1032142	1081428	1119289	1161143	3.74	15.12
Overseas Gross Advances	64661	64187	69613	73037	76405	4.61	18.16
Global Deposits	1429862	1443814	1500281	1521268	1568678	3.12	9.71
Domestic Deposits	1331137	1338742	1394999	1397045	1436905	2.85	7.95
Overseas Deposits*	98725	105072	105282	124223	131773	6.08	33.47
Global C-D Ratio (%)	75.07	75.93	76.72	78.38	78.89	--	--

\*Previous period's figures have been reclassified to match with current quarter's classification.

# Domestic Deposit Mix

₹ in Crore

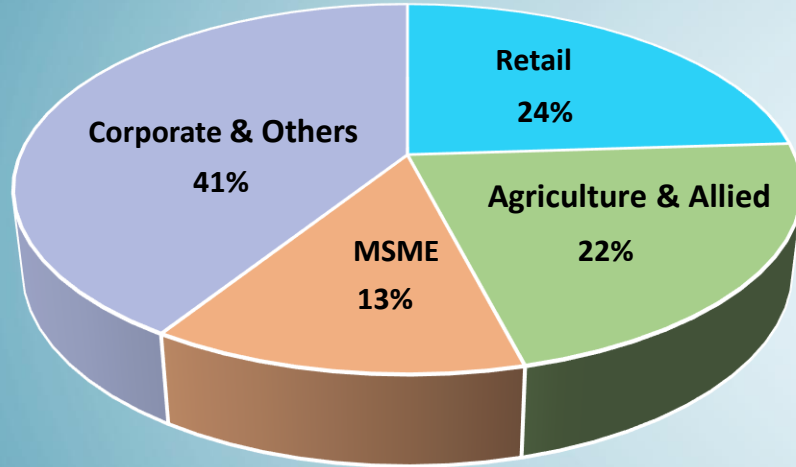
Parameters	Mar'25	Jun'25	Sep'25	Dec'25	Mar'26	Growth (%)	
						Q-o-Q	Y-o-Y
Saving Deposits	337135	341696	352195	357742	366581	2.47	8.73
Current Deposits	77841	54045	75920	54617	62223	13.93	(20.06)
CASA Deposits	414976	395741	428115	412359	428804	3.99	3.33
Term Deposit	916161	943001	966884	984686	1008101	2.38	10.04
Retail Term Deposit	532187	548025	563683	572353	581851	1.66	9.33
Total Domestic Deposit	1331137	1338742	1394999	1397045	1436905	2.85	7.95
Global Deposits*	1429862	1443814	1500281	1521268	1568678	3.12	9.71

\* Previous period's figures have been reclassified to match with current quarter's classification.

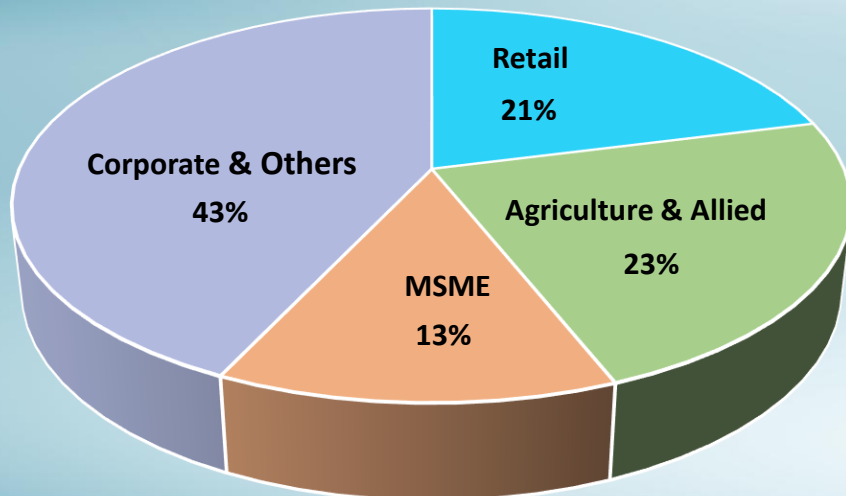
# Advances Mix

₹ in Crore

RAM: 59% Mar'26



RAM: 57% Mar'25



Parameters	Mar'25	Dec'25	Mar'26	Growth (%)	
				Q-o-Q	Y-o-Y
RAM Credit	610127	704041	730520	3.76	19.73
Retail	223366	273395	296912	8.60	32.93
Agriculture & Allied	246904	270010	275777	2.14	11.69
MSME	139857	160636	157831	(1.75)	12.85
Corporate & others	463205	488285	507028	3.84	9.46
Domestic Gross Advances	1008671	1119289	1161143	3.74	15.12
Global Gross Advance	1073332	1192326	1237548	3.79	15.30

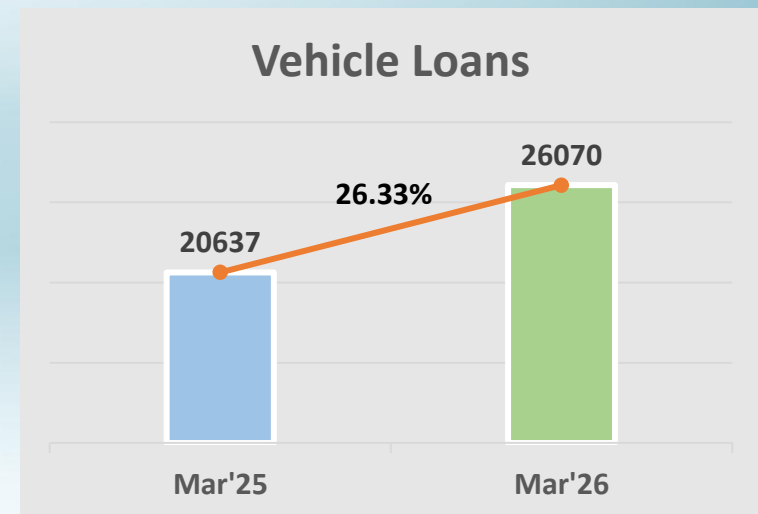
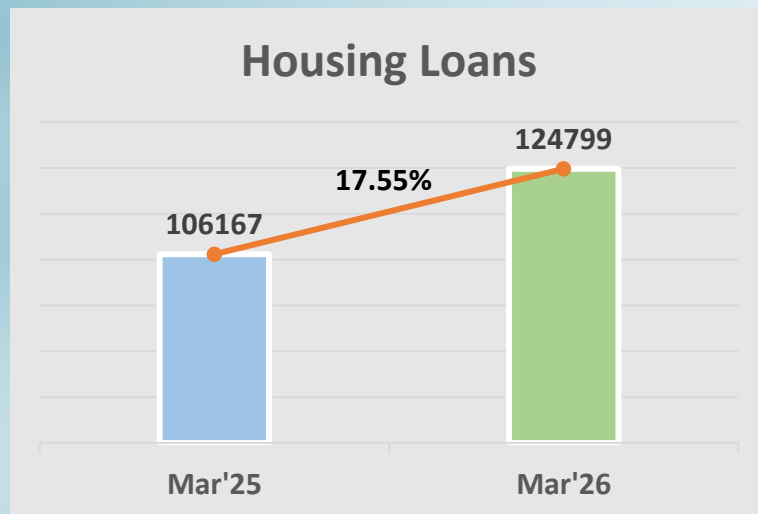
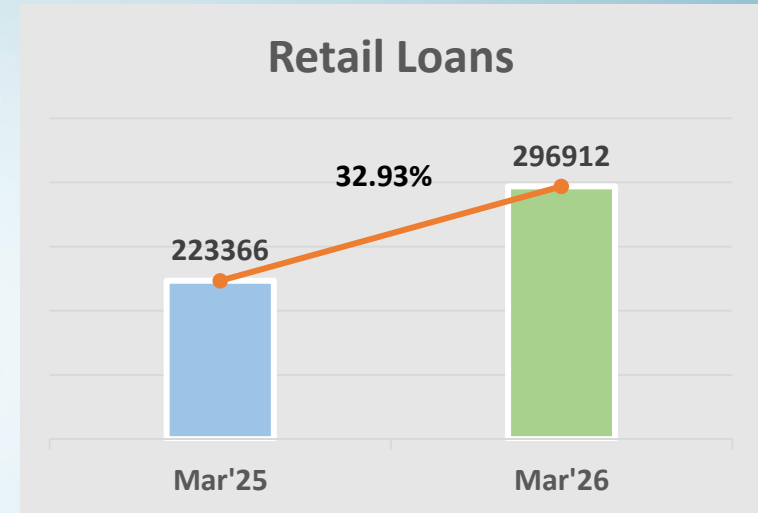
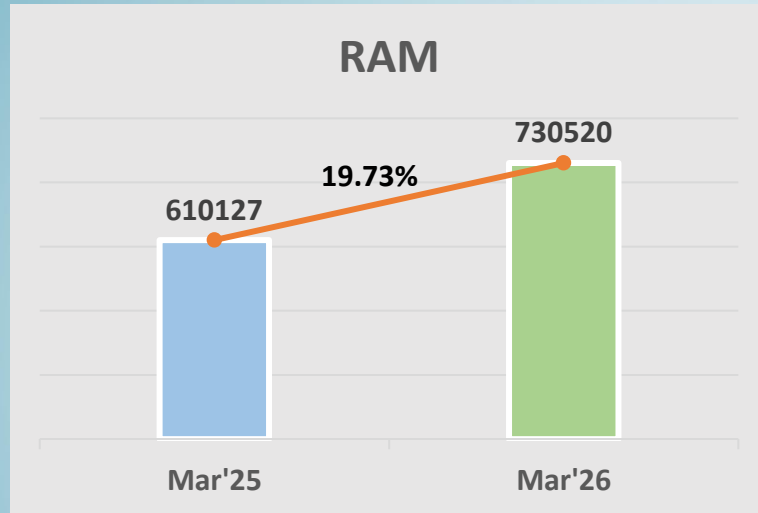
# Mandated Targets under Priority Sector

## Mandated Norms under Priority Sector

### Exceeded the mandated norms in respect of:

- Total Priority (43.71% to ANBC against 40.00% norm)
- Agriculture (19.52% to ANBC against 18.00% norm)
- Small and Marginal Farmers (12.55% to ANBC against 10.00% norm)
- Non Corporate Farmers (15.10% to ANBC against 14.00% norm)
- Weaker Section (18.65% to ANBC against 12.00% norm)
- Micro Enterprises (9.37% to ANBC against 7.50% norm)

₹ in Crore



# Industry Credit

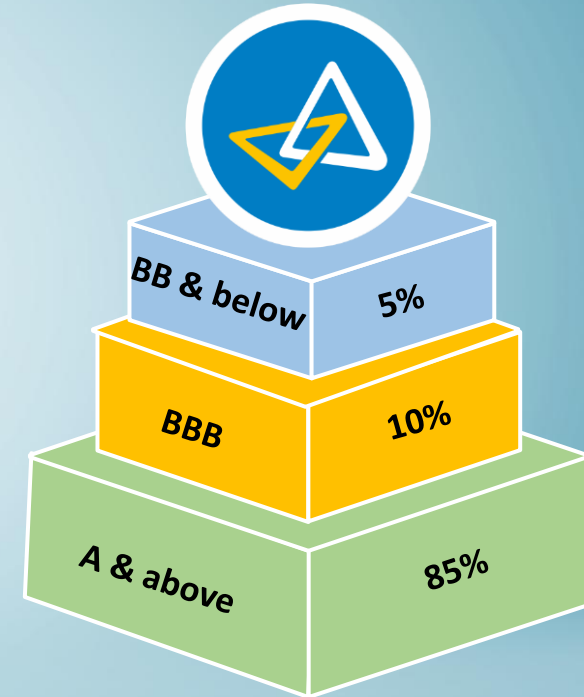
₹ in Crore

Sector/Scheme	Mar'25	Dec'25	Mar'26	Growth (in %)	
				Q-o-Q	Y-o-Y
Infrastructure	139182	137098	128239	(6.46)	(7.86)
NBFC	138116	151419	157478	4.00	14.02
Textile	18990	19170	19179	0.05	1.00
Iron & Steel	16612	17426	18483	6.07	11.26
Commercial Real Estate	19236	23613	22046	(6.64)	14.61
Food Processing	12627	12720	13349	4.94	5.72
Engineering	14109	15562	15476	(0.55)	9.69
Petroleum, Coal products & Nuclear Fuels	9572	11281	11056	(1.99)	15.50
Construction	8549	10130	11360	12.14	32.88
Chemicals & Chemical Products	11404	12873	12465	(3.17)	9.30

# Rating Profile

₹ in Crore

External Ratingwise Distribution of Domestic Advances above ₹ 50 crore*						
(% of Total rated loan book above ₹ 50 crore)						
	Mar'25		Dec'25		Mar'26	
External Rating	Outstanding	% Share	Outstanding	% Share	Outstanding	% Share
A and above	246136	83	264236	84	271723	85
BBB	32025	10	29177	9	29947	10
BB and below	19854	7	19597	7	16861	5
<b>Total</b>	<b>298015</b>	<b>100</b>	<b>313010</b>	<b>100</b>	<b>318531</b>	<b>100</b>



PSU Customers (Mar'26)	
Central Govt. Guarantee	State Govt. Guarantee
30778	44107

\*W.e.f 01.04.25 the requirement for External Rating was increased from Rs 25 Cr & above to Rs 50 Cr & above.

# Rating Profile

₹ in Crore

## Rating Profile of Standard NBFC Domestic Exposure

External Rating	Mar'25		Dec'25		Mar'26	
	Exposure	% Share	Exposure	% Share	Exposure	% Share
A and above	134565	98	152188	100	159028	100
BBB	1070	1	57	--	64	--
BB and below	1687	1	35		6	
<b>Total</b>	<b>137322</b>	<b>100</b>	<b>152280</b>	<b>100</b>	<b>159098</b>	<b>100</b>



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Financial Performance



Canara  
PREMIUM PAYROLL  
ACCOUNT

# Total Income

₹ in Crore

Parameters	Quarterly							Cumulative		
	Mar'25	Jun'25	Sep'25	Dec'25	Mar'26	Growth (%)		Mar'25	Mar'26	Growth (%)
						Q-o-Q	Y-o-Y			
Interest Income	31002	31003	31544	31981	31838	(0.45)	2.70	119755	126366	5.52
Interest on Advances	22807	22618	23081	23597	23951	1.50	5.02	87789	93247	6.22
Interest on Investments	6273	6193	6307	6303	6319	0.25	0.73	24596	25122	2.14
Other Interest Income	1922	2192	2156	2081	1568	(24.65)	(18.42)	7370	7997	8.51
Non-Interest Income	6351	7060	7054	7900	4824	(38.94)	(24.04)	22453	26838	19.53
<b>Total Income</b>	<b>37353</b>	<b>38063</b>	<b>38598</b>	<b>39881</b>	<b>36662</b>	<b>(8.07)</b>	<b>(1.85)</b>	<b>142208</b>	<b>153204</b>	<b>7.73</b>

# Non-Interest Income

₹ in Crore

Parameters	Quarterly						Cumulative			
	Mar'25	Jun'25	Sep'25	Dec'25	Mar'26	Growth (%)		Mar'25	Mar'26	Growth (%)
						Q-o-Q	Y-o-Y			
<b>Fee Based Income</b>	<b>2335</b>	<b>2223</b>	<b>2586</b>	<b>2327</b>	<b>2513</b>	<b>7.99</b>	<b>7.62</b>	<b>8866</b>	<b>9649</b>	<b>8.83</b>
Commission Exchange & Brokerage	465	378	447	408	559	37.01	20.22	1699	1792	5.47
Service Charges	944	918	960	1030	1006	(2.33)	6.57	3561	3914	9.91
Miscellaneous	926	927	1179	889	948	6.64	2.38	3606	3943	9.35
<b>Treasury Income</b>	<b>995</b>	<b>1993</b>	<b>1583</b>	<b>3056</b>	<b>272</b>	<b>(91.10)</b>	<b>(72.66)</b>	<b>3609</b>	<b>6904</b>	<b>91.30</b>
Profit on Sale of Investments	711	1617	1217	2590	(103)	(103.98)	(114.49)	2666	5321	99.59
Profit on Exchange Transactions	276	376	327	414	354	(14.49)	28.26	828	1471	77.66
Dividend Income	8	0	39	52	21	(59.62)	162.50	115	112	(2.61)
Recoveries in Written Off A/cs	2471	1160	1680	2051	1646	(19.75)	(33.39)	6828	6537	(4.26)
Other Receipts( PSLC & Others)	550	1684	1205	466	393	(15.67)	(28.55)	3150	3748	18.98
<b>Total Non-Interest Income</b>	<b>6351</b>	<b>7060</b>	<b>7054</b>	<b>7900</b>	<b>4824</b>	<b>(38.94)</b>	<b>(24.04)</b>	<b>22453</b>	<b>26838</b>	<b>19.53</b>

# Total Expenses

₹ in Crore

Parameters	Quarterly							Cumulative		
	Mar'25	Jun'25	Sep'25	Dec'25	Mar'26	Growth (%)		Mar'25	Mar'26	Growth (%)
						Q-o-Q	Y-o-Y			
<b>Interest Expenses</b>	<b>21560</b>	<b>21994</b>	<b>22403</b>	<b>22729</b>	<b>22030</b>	<b>(3.08)</b>	<b>2.18</b>	<b>82683</b>	<b>89156</b>	<b>7.83</b>
Interest Paid on Deposits*	19300	19834	20067	20369	19727	(3.15)	2.21	74409	79997	7.51
Other Interests*	2260	2160	2336	2360	2303	(2.42)	1.90	8274	9159	10.70
<b>Operating Expenses</b>	<b>7509</b>	<b>7516</b>	<b>7607</b>	<b>8033</b>	<b>7874</b>	<b>(1.98)</b>	<b>4.86</b>	<b>28134</b>	<b>31030</b>	<b>10.29</b>
Staff Cost	4783	4796	4822	4906	4742	(3.34)	(0.86)	17856	19266	7.90
Other Operating Expenses	2726	2720	2785	3127	3132	0.16	14.89	10278	11764	14.46
<b>Total Expenses</b>	<b>29069</b>	<b>29510</b>	<b>30010</b>	<b>30762</b>	<b>29904</b>	<b>(2.79)</b>	<b>2.87</b>	<b>110817</b>	<b>120186</b>	<b>8.45</b>

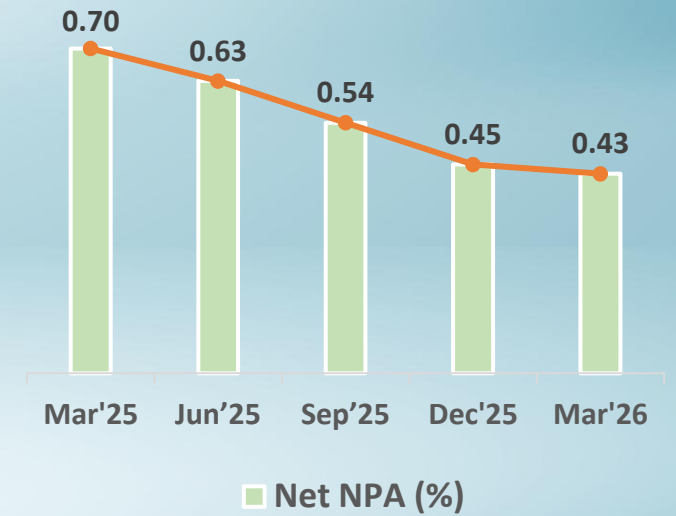
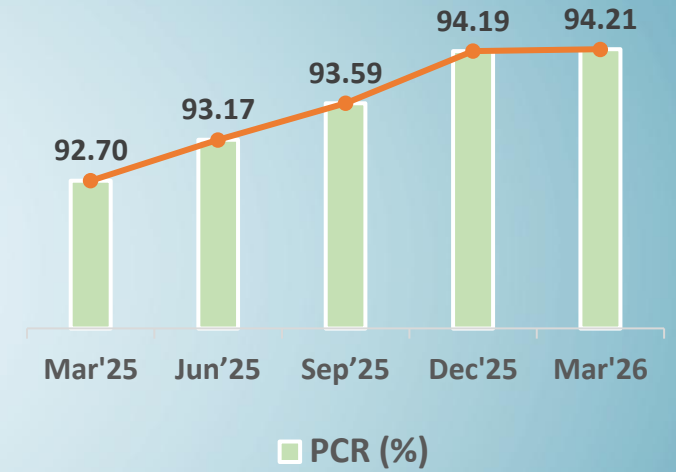
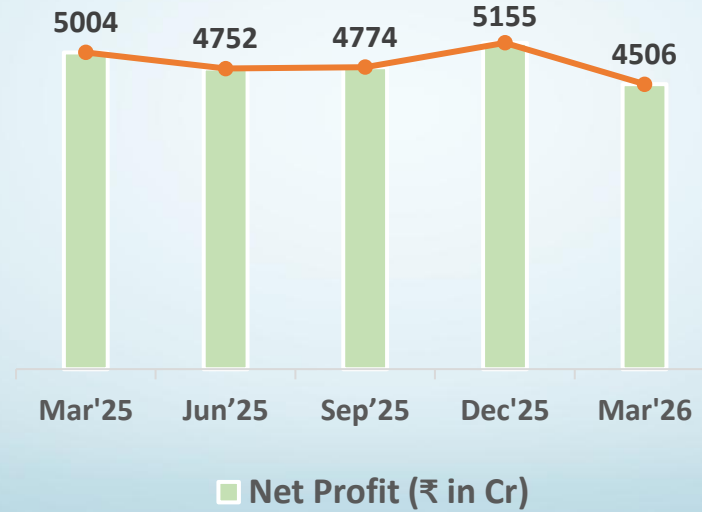
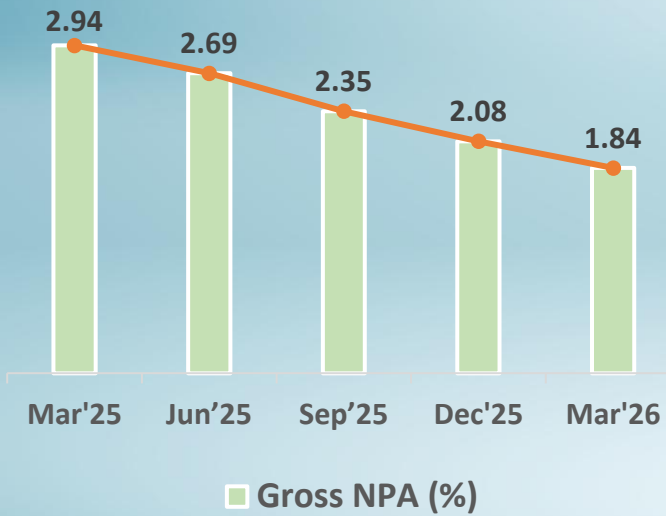
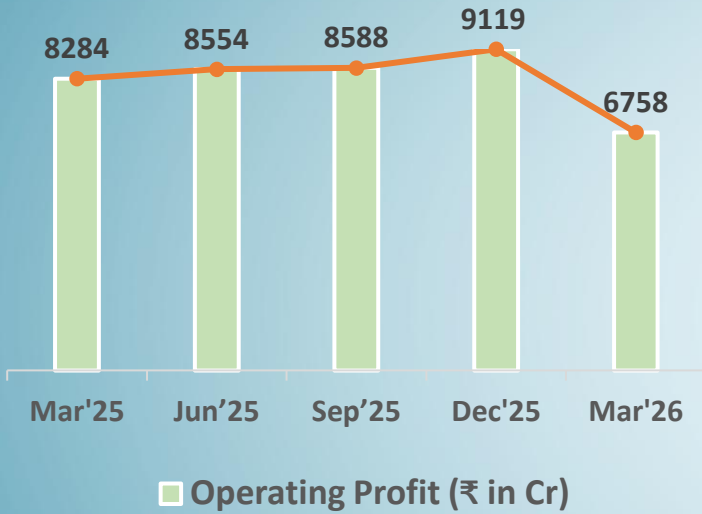
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# Financials at a Glance

₹ in Crore

Parameters	Quarterly							Cumulative		
	Mar'25	Jun'25	Sep'25	Dec'25	Mar'26	Growth (%)		Mar'25	Mar'26	Growth (%)
						Q-o-Q	Y-o-Y			
Net Interest Income	9442	9009	9141	9252	9808	6.01	3.88	37072	37210	0.37
Total Interest Income	31002	31003	31544	31981	31838	(0.45)	2.70	119755	126366	5.52
Total Interest Expenses	21560	21994	22403	22729	22030	(3.08)	2.18	82683	89156	7.83
Total Income	37353	38063	38598	39881	36662	(8.07)	(1.85)	142208	153204	7.73
Total Expenditure	29069	29510	30010	30762	29904	(2.79)	2.87	110817	120186	8.45
Operating Profit	8284	8554	8588	9119	6758	(25.89)	(18.42)	31391	33019	5.19
Provisions	3280	3802	3814	3964	2252	(43.19)	(31.34)	14364	13832	(3.70)
Net Profit	5004	4752	4774	5155	4506	(12.59)	(9.95)	17027	19187	12.69

# Profitability & Asset Quality Performance



# Provisions

₹ in Crore

Parameters	Quarterly							Cumulative		
	Mar'25	Jun'25	Sep'25	Dec'25	Mar'26	Growth (%)		Mar'25	Mar'26	Growth (%)
						Q-o-Q	Y-o-Y			
<b>Total Provision</b>	<b>3280</b>	<b>3802</b>	<b>3814</b>	<b>3964</b>	<b>2252</b>	<b>(43.19)</b>	<b>(31.34)</b>	<b>14364</b>	<b>13832</b>	<b>(3.70)</b>
NPAs	2846	1845	1504	1650	1311	(20.55)	(53.94)	9586	6310	(34.17)
Standard Asset	55	113	336	286	273	(4.55)	396.36	336	1008	200.00
Non Performing Investment*	(360)	135	(334)	(59)	277	(569.49)	(176.94)	(2926)	19	--
Income Tax	1450	1450	1460	1550	1260	(18.71)	(13.10)	5601	5720	2.12
Others *	(711)	259	848	537	(869)	(261.82)	22.22	1767	775	(56.14)

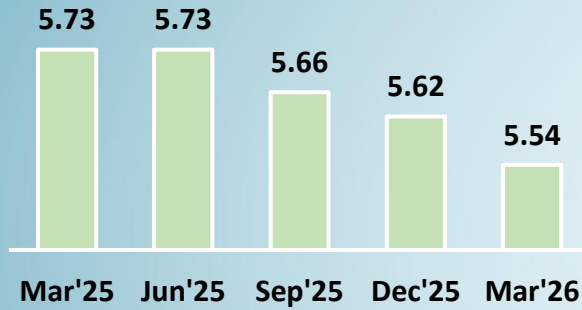
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# Key Ratios

(%)

Ratios	Mar'25		Jun'25		Sep'25		Dec'25		Mar'26	
	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative	Quarterly	Cumulative
Return on Assets	1.25	1.09	1.14	1.14	1.10	1.12	1.16	1.13	1.01	1.10
Return on Net-worth	23.23	21.28	21.05	21.05	20.00	20.56	20.65	20.55	18.27	19.61
Cost to Income	47.55	47.27	46.77	46.77	46.97	46.87	46.83	46.86	53.81	48.45
CD Ratio	75.07	75.07	74.70	74.70	76.72	76.72	78.38	78.38	78.89	78.89
EPS (Annualized) (In ₹)	22.37	18.77	21.01	21.01	21.05	21.01	22.55	21.48	20.15	21.15
Book Value (In ₹)	97.28	97.28	102.33	102.33	106.55	106.55	111.87	111.87	114.05	114.05
NIM	2.73	2.80	2.55	2.55	2.50	2.52	2.45	2.50	2.54	2.51

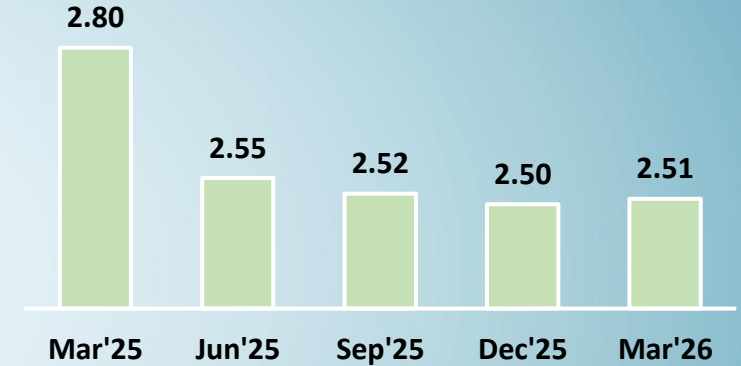
## Cost Of Deposits(%)



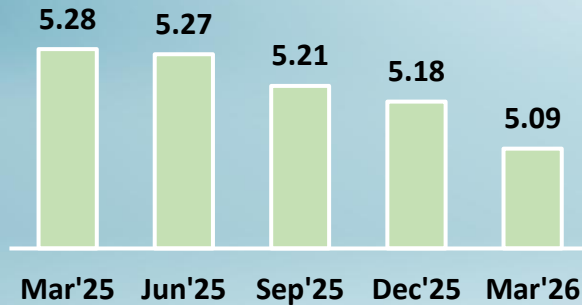
## Yield on Advances(%)



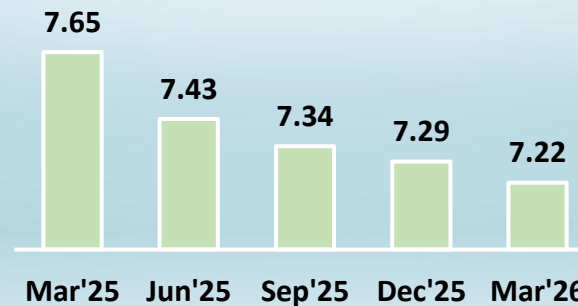
## NIM(%)



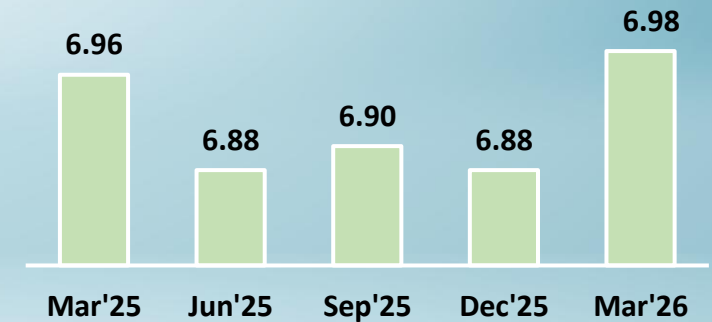
## Cost Of Funds(%)



## Yield on Funds(%)



## Yield on Investments(%)



Previous period's figures have been reclassified to match with current quarter's classification.



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Investments



# Investment Portfolio

₹ in Crore

Sl. No	Parameters	Mar'25	Dec'25	Mar'26
1	Domestic Investments	381386	395448	401243
(a)	SLR	330910	341034	342070
(b)	Non SLR	50476	54414	59173
	SLR as % to Dom. Investments	86.77	86.24	85.25
(i)	Held To Maturity (HTM)	301807	305341	314582
(ii)	Available For Sale (AFS)	56017	59031	61413
(iii)	Fair Value Through Profit & Loss (FVTPL) (Including HFT)	21985	29658	23893
(iv)	Subsidiaries & Joint Ventures	1577	1418	1355
2	Investment by Overseas Branches	3281	3381	4285
3	Total Gross Investment (1+2)	384667	398829	405528
	HTM To Investment (%)	79.13	77.21	78.40

# Non SLR Portfolio

₹ in Crore

Parameters	Mar'25	Dec'25	Mar'26	% Share (Mar'26)	Y-o-Y Variation	
					Amount	%
PSU Bonds	4860	5513	4849	8.20	(11)	(0.23)
Corporate and Other Bonds	6752	6835	7197	12.16	445	6.59
Special Govt. Sec excl. Recap Bonds	301	299	241	0.41	(60)	(19.93)
Central Government Recapitalization Bond	18238	18238	18238	30.82	0	0.00
Share of PSU/Corporate/Others	6101	6459	6385	10.79	284	4.65
Venture Capital Fund	414	431	455	0.77	41	9.90
Regional Rural Bank	333	318	318	0.54	(15)	(4.50)
Security Receipts	2095	1944	1723	2.91	(372)	(17.76)
Subsidiaries JV	1244	1100	1037	1.75	(207)	(16.64)
Other	10138	13277	18730	31.65	8592	84.75
<b>Total Non SLR Investment</b>	<b>50476</b>	<b>54414</b>	<b>59173</b>	<b>100</b>	<b>8697</b>	<b>17.23</b>



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Asset Quality

# Asset Quality Ratios

₹ in Crore

Parameters	Mar'25	Dec'25	Mar'26
Gross NPA	31530	24833	22740
Gross NPA (%)	2.94	2.08	1.84
Net NPA	7353	5322	5209
Net NPA (%)	0.70	0.45	0.43
Provision Coverage Ratio (%)	92.70	94.19	94.21
Credit Cost (%) (Annualised)	0.92	0.64	0.59
Slippage Ratio (%)	0.26	0.16	0.24

# Movement of NPA

₹ in Crore

Parameters	Mar'25	Dec'25	Mar'26
NPA as at the beginning of the period	35061	27040	24833
Cash Recovery towards Book Liability(i)	791	595	768
Up-gradation (ii)	420	391	354
Write Off (iii)	5022	3120	3771
<b>Total Reduction(i+ii+iii)</b>	<b>6233</b>	<b>4106</b>	<b>4893</b>
Fresh Addition	2702	1899	2800
-Fresh Slippages	2655	1857	2771
-Debits in existing NPA A/c	47	42	29
Gross NPAs at end of the period	31530	24833	22740
Eligible Deductions incl. Provisions	24177	19511	17531
<b>Net NPAs</b>	<b>7353</b>	<b>5322</b>	<b>5209</b>
Recoveries in Written Off A/c	3049	2309	1944
<b>Total Cash recovery including Recovery in Written off A/cs</b>	<b>3840</b>	<b>2904</b>	<b>2712</b>

# NPA Classification: Sector Wise

₹ in Crore

Parameters	Mar'25	Dec'25	Mar'26	Advance O/s (Mar'26)	GNPA (%)
<b>Domestic Gross NPA</b>	<b>30351</b>	<b>23921</b>	<b>21874</b>	<b>1161143</b>	<b>1.88</b>
<b>Global Gross NPA</b>	<b>31530</b>	<b>24833</b>	<b>22740</b>	<b>1237548</b>	<b>1.84</b>
<b>Retail</b>	<b>2189</b>	<b>1351</b>	<b>1223</b>	<b>296912</b>	<b>0.41</b>
Housing Loans	1197	726	660	124799	0.53
Vehicle Loans	277	163	145	26070	0.56
Other Personal Loans	393	280	272	126319	0.22
<b>Agriculture &amp; Allied</b>	<b>8375</b>	<b>6954</b>	<b>6296</b>	<b>275777</b>	<b>2.28</b>
<b>MSME</b>	<b>7915</b>	<b>7208</b>	<b>7321</b>	<b>157831</b>	<b>4.64</b>
<b>Corporate &amp; Others</b>	<b>13051</b>	<b>9320</b>	<b>7900</b>	<b>507028</b>	<b>1.56</b>

# NPA Classification : Industry wise

₹ in Crore

Sector/Scheme	Mar'25	Dec'25	Mar'26	GNPA (%)
Infrastructure	4080	3484	2323	1.81
Iron & Steel	412	407	436	2.36
Textile	689	693	731	3.81
Food Processing	969	882	925	6.93
Engineering	744	741	740	4.78

# Special Mention Accounts (SMA)

₹ in Crore

SMA Position of the Bank (₹ 5 Cr and above)									
Parameters	Mar'25			Dec'25			Mar'26		
	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances	No of Accounts	Outstanding	% to Gross Advances
SMA 2	106	3256	0.30	125	3462	0.29	80	1394	0.11
SMA 1	119	4214	0.39	103	3910	0.33	135	3425	0.28
<b>TOTAL SMA 1 &amp; 2</b>	<b>225</b>	<b>7470</b>	<b>0.70</b>	<b>228</b>	<b>7372</b>	<b>0.62</b>	<b>215</b>	<b>4819</b>	<b>0.39</b>
SMA 0	95	2835	0.26	65	881	0.07	84	862	0.07
<b>TOTAL</b>	<b>320</b>	<b>10305</b>	<b>0.96</b>	<b>293</b>	<b>8253</b>	<b>0.69</b>	<b>299</b>	<b>5681</b>	<b>0.46</b>

# Accounts referred to NCLT

₹ in Crore

Parameters	Mar'25				Mar'26			
	No of Accounts	Book Liability	Provision	Provision Coverage	No of Accounts	Book Liability	Provision	Provision Coverage
1st List - RBI	4	920	920	100	4	900	900	100
2nd List – RBI	8	4016	4016	100	8	4009	4009	100
<b>Total RBI 1 &amp; 2</b>	<b>12</b>	<b>4936</b>	<b>4936</b>	<b>100</b>	<b>12</b>	<b>4909</b>	<b>4909</b>	<b>100</b>
Others	351	29572	29215	99	366	24675	24457	99
<b>Total</b>	<b>363</b>	<b>34508</b>	<b>34151</b>	<b>99</b>	<b>378</b>	<b>29584</b>	<b>29366</b>	<b>99</b>

## NCLT Resolution Status

	Cumulative Recovery		Mar'25		Mar'26	
	(FY 2025-26)		No of A/c	Amount	No of A/c	Amount
	No of A/c	Amount				
Through Resolution	39	627	15	423	14	159
Through Liquidation	53	340	17	91	26	151
Through 12A Settlement	1	235	0	0	0	0
Through Pre-Packaged Insolvency Resolution Process (PPIRP)	0	0	0	0	0	0
Through Individual Insolvency Process (IIP)	3	18	2	731	2	17
Through ARC/NARCL SALE	6	272	9	15	3	81
Through Other Mode under NCLT	18	107	43	1260	8	27
<b>Total</b>	<b>120</b>	<b>1599</b>	<b>15</b>	<b>423</b>	<b>53</b>	<b>435</b>



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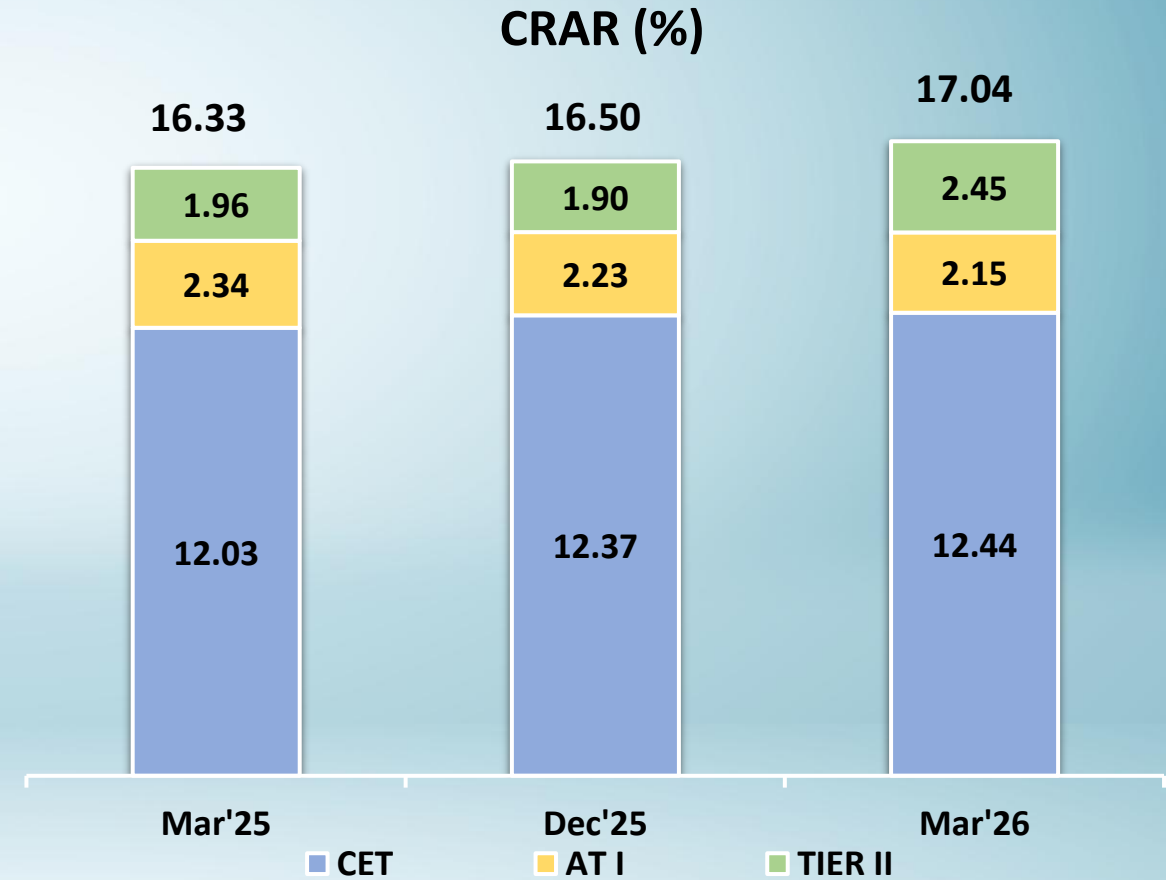
Capital & Shareholding



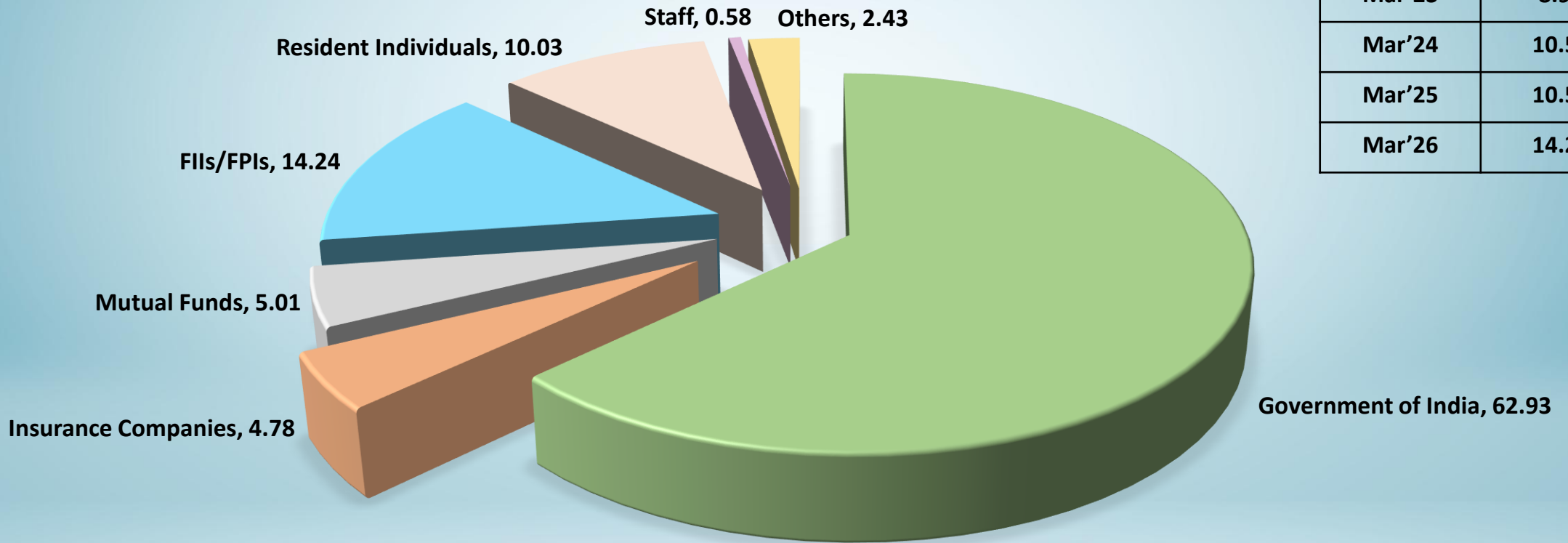
# Capital Funds (Basel III)

₹ in Crore

Parameters	Mar'25	Dec'25	Mar'26
Tier I	106379	117727	120933
Common Equity	89040	99754	103079
Additional Tier I	17339	17973	17854
Tier II	14536	15303	20318
<b>Total (Tier I+II)</b>	<b>120915</b>	<b>133030</b>	<b>141251</b>
Risk-weighted Assets	740322	806269	828678
Gross Advances	1073332	1192326	1237548
RWA to Gross Advances (%)	68.97	67.62	66.96
Tier I (%)	14.37	14.60	14.59
Common Equity (%)	12.03	12.37	12.44
Additional Tier I (%)	2.34	2.23	2.15
Tier II (%)	1.96	1.90	2.45
<b>Total (Tier I+II) %</b>	<b>16.33</b>	<b>16.50</b>	<b>17.04</b>



# Shareholding Pattern as on March 31<sup>st</sup>, 2026



Year ended	FII/FPIs holding (%)
Mar'23	8.95
Mar'24	10.57
Mar'25	10.55
Mar'26	14.24



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# Environmental, Social & Governance



Canara Bank

**DR. AMBEDKAR**

**VIDYA JYOTHI**

**SCHOLARSHIP**

Sponsorship to Meritorious SC/ST Girl Students

For Meritorious Girl Students from Scheduled Castes & Scheduled Tribes



## 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 Rain Water Harvesting system in all 122 feasible Bank owned properties and Solar Rooftop Power system across 165 Bank owned properties, with a total capacity of 4133 kWp.
- EV charging station has been commissioned in Head Office Building for charging of staff's E-Vehicles.
- Bank has been awarded a total of 35 Green building certifications, including 33 office premises and one training center (Canara Institute of Bank Management-Manipal) accredited under the IGBC Green Building certification framework, of which 7 buildings have been accorded Silver rating. Further, Bank's 1 Residential building has been certified under GRIHA (Green Rating for Integrated Habitat).
- Bank is having a significant portfolio under sustainable finance which includes Renewable Energy Projects, Compressed Biogas & Energy Conservation scheme, Solar Pump scheme under PM-KUSUM, Roof Top Solar (RTS) for residential sector with subsidy, Canara Green Wheels scheme for E vehicles.
- Scope 1 & Scope 2 emissions of the bank accounts for a total of 11272.51 tCO2 and 165168.84 tCO2 respectively for the financial year 2025-26.



## Social

- Bank is impacting the Society by engaging in helping and uplifting the underserved communities through non profit organizations viz
  - ✓ Canara Centenary Rural Development Trust
  - ✓ Canara Financial Advisory Trust
  - ✓ Canara Golden Jubilee Education Fund
  - ✓ Canara Relief and Welfare Society
  - ✓ Financial Literacy Centres (FLC)
  - ✓ Rural Self Employment Training Institutes (RSETIs)
  - ✓ Rural Development & Self Employment Training Institutes ( RUDSETIs.)
- During March 2026 quarter, Bank has conducted 2,370 awareness programs and 662 training programs through its RSETIs and RUDSETIs, benefiting 18,000 plus candidates to upgrade their skill sets.
- Bank has 118 Financial Literacy Centres (FLCs) through which 6,295 camps have been conducted and 6,09,611 persons were extended Financial Literacy during March 2026 quarter.
- To promote diversity , equity & inclusive growth, Bank has in place a Women Empowerment Committee named as 'Advaita' to support the women employee fraternity of the Bank.



## Governance

- For the Bank's journey towards Sustainability, Bank has in place:
  - ✓ Board approved ESG Policy.
  - ✓ Green Deposit Policy & Lending Framework.
- The Bank publishes its BRSR annually as part of the Annual Report, along with a dedicated Sustainability Report that highlights its initiatives in environmental stewardship, social empowerment, and long-term resilience.
- Bank has a Chief Ethics Officer and an exclusive 'Ethics Section' is in place to oversee the implementation of business ethics in the organization.
- Bank has been recognized for "Excellent Practices and Adoption of ESG Initiatives" at the 2<sup>nd</sup> ICC Emerging Asia Conclave 2024, organized by the Indian Chamber of Commerce.
- Bank's ESG Risk Rating has been improved from High to Medium by Sustainalytics, reflecting its enhanced sustainability performance.



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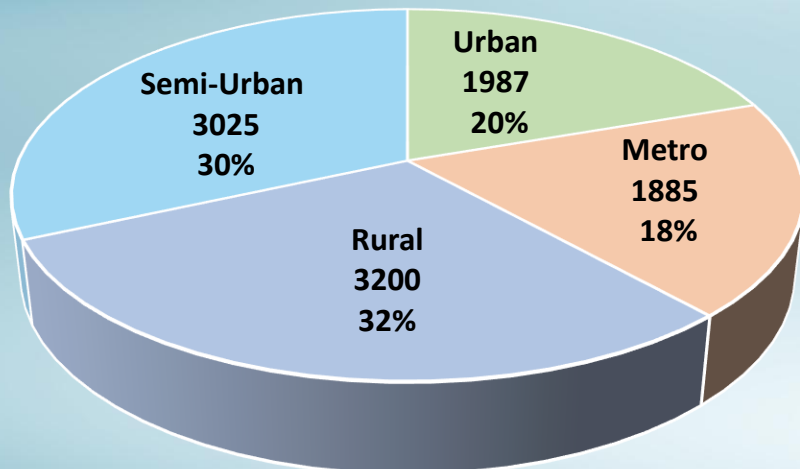


Distribution Network



Parameters	Mar'25	Dec'25	Mar'26
General Branches(a)	9224	9438	9469
Specialised Branches(b)	625	628	628
<b>Total Domestic Branches(a+b)</b>	<b>9849</b>	<b>10066</b>	<b>10097</b>
Overseas Branches	4	4	4
BC Points	7819	12000	12004
<b>Total Banking Outlets</b>	<b>17672</b>	<b>22070</b>	<b>22105</b>
<b>Total ATM &amp; Recycler</b>	<b>11954</b>	<b>10788</b>	<b>11306</b>

## Presence across Urban & Rural areas Mar'26



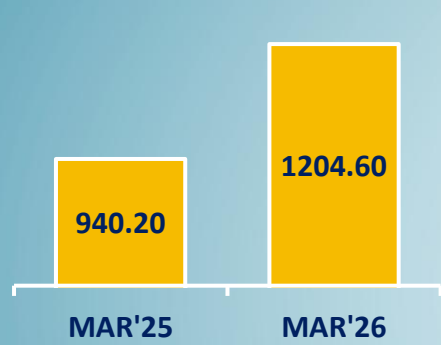
## 4 International Branches

- New York
- London
- DIFC Dubai
- IBU Gift City Branch

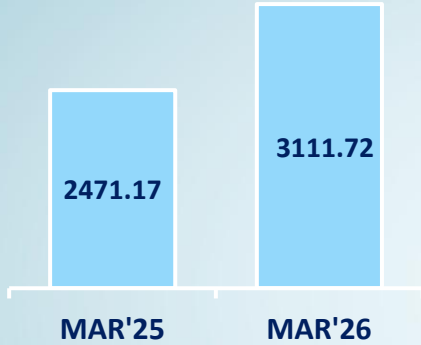
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# Digital Footprint



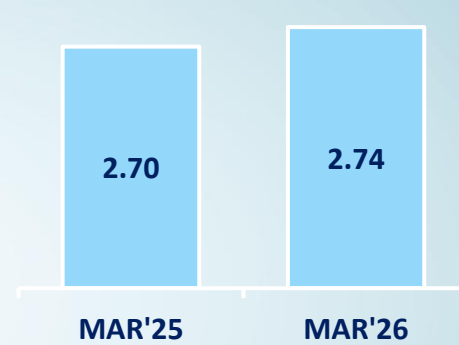
MeitY Digital Transactions (Nos in Crore)



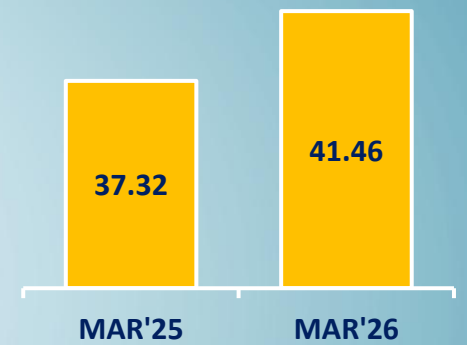
E-Transactions (Nos in Crores)



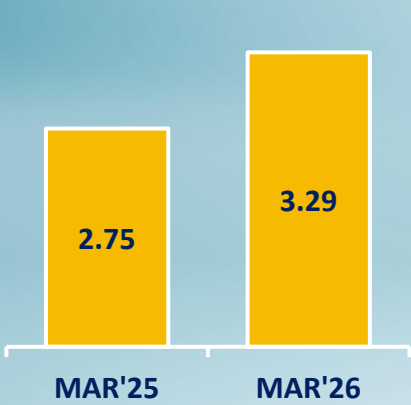
Debit Card Outstanding (Nos in Crores)



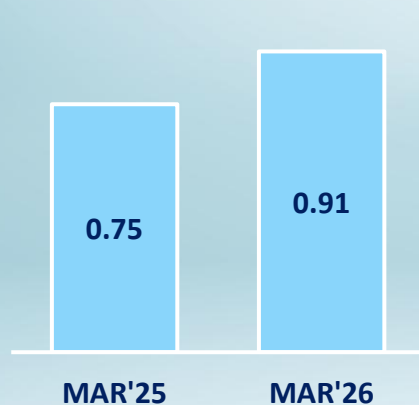
Internet Banking Registrations (Nos in Crores)



Bhim QR Registrations (Nos in Lakhs)



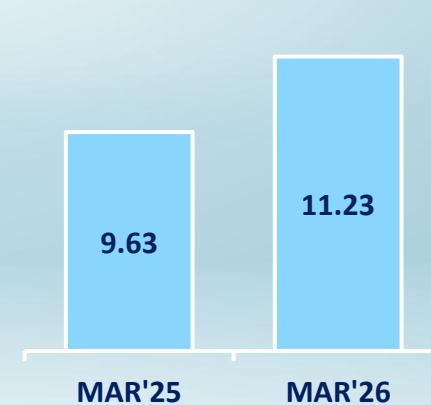
Mobile Banking Registrations (Nos in Crores)



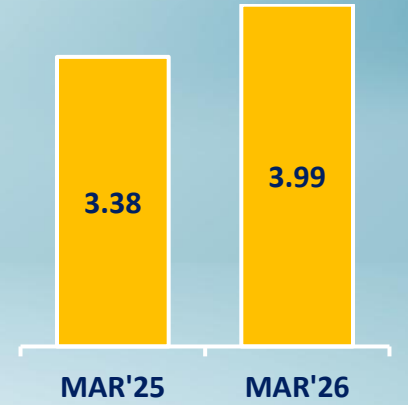
PoS (No in Lakhs)



CBDC Registrations (Nos in Lakhs)



Credit Card (No in Lakhs)



UPI Registrations (Nos in Crores)

# New Digital Initiatives

## Braille Credit Cards

Introduced Braille Credit cards for Visually Impaired Persons

## Safe Deposit Lockers

Nominee updation for Safe Deposit Lockers through Mobile Banking & Internet Banking

## Credit Card Module in Canara ai1

Credit Card Module with new features such as View EMI details, Foreclosure of EMI, Changing Revolving Facility etc., implemented in Canara ai1 Mobile Banking application.

## Central Bank Digital Currency

Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) Programmability Enhancement in CBDC: The Programmable CBDC framework for PMGKAY has been enhanced to support commodity-level restrictions, moving beyond basic parameters like location and merchant codes. This integration with merchant applications enables real-time validation at the point of purchase, ensuring higher precision and effectiveness in targeted benefit distribution.

## Interoperable Card-less Cash Withdrawal

Implementation of Interoperable Card-less Cash Withdrawal (ICCW) functionality as an acquirer in Cash Recyclers.

# Subsidiaries & Associates

₹ in Crore

Name of the Entity	Holding(%)	Total Profit	Our share
		Mar'26(12M)	
<b>Subsidiaries</b>			
Canbank Factors Ltd	70	2.34	1.64
Canbank Computer Services Ltd	69.14	15.97	11.04
Canara Bank Securities Ltd	100	5.25	5.25
Canbank Financial Services Ltd	100	6.48	6.48
Canbank Venture Capital Fund Ltd	100	0.81	0.81
<b>Total</b>		<b>30.85</b>	<b>25.22</b>
<b>Associates</b>			
Can Fin Homes Ltd	29.99	1085.75	325.62
Kerala Gramin Bank	35	762.54	266.89
Karnataka Grameena Bank (w.e.f 01.05.2025)^	35	58.84	20.59
Canara Robeco Asset Management Company Ltd (w.e.f 16.10.2025)*	38	206.68	78.54
Canara HSBC Life Insurance Company Ltd (w.e.f 17.10.2025)*	36.50	126.61	46.21
<b>Total</b>		<b>2240.42</b>	<b>737.85</b>

^Karnataka Gramin Bank and Karnataka Vikas Grameena Bank have merged into a single RRB called Karnataka Grameena Bank w.e.f 01.05.2025

\*Following the listing of Canara Robeco and Canara HSBC(Subsidiaries as on 30.09.2025) with stock exchanges on 16.10.2025 and 17.10.2025 respectively, Bank's shareholding in these companies have reduced from 51% to 38% and 36.50% respectively pursuant to sale of shareholding through OFS-IPO. Consequently, these companies have ceased to be a subsidiary of the Bank and became an associate of the Bank from the listing date. The net gain booked during Q3FY26 was Rs 1930 Crore after factoring our share of IPO expenses of Rs 76 Cr.

# Guidance Vs Actuals for March 2026 and Guidance for March 2027

Parameters	Guidance (31.03.2026)	Actuals as on 31.03.2026	Guidance (31.03.2027)
Business Growth (Global)	10.50%	12.11%	10%-11%
Advances Growth (Global)	10%-11%	15.30%	11%-12%
Deposits Growth (Global)	9%-10%	9.71%	9%-10%
CASA (Domestic CASA to Domestic Deposit)	32.00%	29.84%	30%-32%
NIM (Global)(Annualized)	2.75%-2.80%	2.51%	2.50%-2.60%
Gross NPA (Global)	2.50%	1.84%	1.50%
Net NPA (Global)	0.60%	0.43%	0.40%
PCR (Global)	93.00%	94.21%	94.50%
Slippage Ratio (Global)(Annualized)	0.90%	0.69%	0.80%
Credit Cost (Global)(Annualized)	0.90%	0.59%	0.75%
Return on Equity (RoE)	18.50%	19.61%	16.50%
Earning per share (EPS)( Annualized) (Face Value Rs.2/- per share)	19.00	21.15	20.00
Return on Average Assets (RoA)	1.05%	1.10%	1.01%-1.05%

# Disclaimer

**This presentation has been prepared solely for information purposes only. It has no regard to any financial situations or informational needs of any particular reason. The forward looking statements involve a number of risk, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. Canara Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.**

*Together We Can*

*Thank You*

*We express our heartfelt gratitude to all our stakeholders for their support & trust and solicit their continued patronage to make our beloved Bank grow exponentially in the coming years.*