

Ref.: SD: 347/348/11/12::2021

26.10.2021

The Vice President BSE Ltd. Phiroze Jeejeebhoy Towers Dalal Street MUMBAI – 400 001 Scrip Code: 532483	The Vice President Listing Department National Stock Exchange of India Ltd EXCHANGE PLAZA Bandra-Kurla Complex, Bandra [E] MUMBAI – 400051 Scrip Code: CANBK
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Dear Sir/Madam,

Sub : Board Meeting - Announcement of Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Second Quarter / Half Year ended 30.09.2021

Ref : 1. Regulation 33 & 52 and other applicable provisions of SEBI (LODR) Regulations, 2015.

2. Prior Intimation SD:317/318/11/12::2021 dated 08.10.2021

This is to inform the Stock Exchanges that the Board of Directors of the Bank has approved the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Second Quarter / Half Year ended 30.09.2021 at its meeting held today on 26.10.2021 (Tuesday).

A copy of the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) is enclosed along with the Limited Review Report of the Auditors.

Further, we enclose the following:

- Deviation/Variation in Utilization of Funds Raised for the Quarter / Half Year ended 30.09.2021 is NIL and the Statement of Deviation/Variation [Regulation 32(1) and 52(7) of SEBI LODR Regulations, 2015] is enclosed herewith.
- Disclosure of Related Party Transactions on consolidated basis drawn in accordance with the applicable accounting standards, for the Half Year ended 30.09.2021 [Regulation 23(9) of the SEBI LODR Regulations, 2015].

The meeting of the Board of Directors commenced at 10:00 a.m. and concluded at 11:30 a.m.

The Financial Results are also available in the Bank's website (www.canarabank.com).

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



सचिबीय विभाग
प्रधान कार्यालय
112, जे सी रोड बेंगलूरु - 560002
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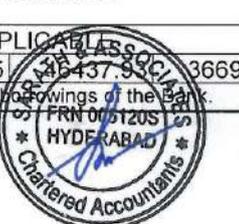
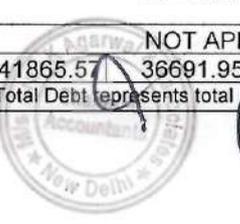
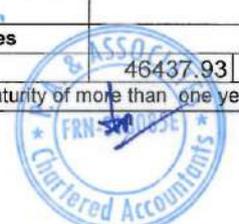
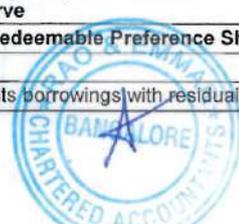
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STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPT 2021

(Rs in Crore)

Sl. No.	PARTICULARS	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED
		(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(AUDITED)
		30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
1	INTEREST EARNED (a)+(b)+(c)+(d)	17063.69	16784.37	17690.47	33848.06	35730.48	69280.46
	(a) Interest/discount on advances/bills	12164.12	12025.80	13093.69	24189.92	26211.36	50405.00
	(b) Income on Investments	4218.18	4163.43	4185.02	8381.61	8461.09	16899.87
	(c) Interest on balances with Reserve Bank of India & Other Inter-Bank Funds	670.40	560.25	367.75	1230.65	990.22	1851.53
	(d) Others	10.99	34.89	44.01	45.88	67.81	124.06
2	Other Income	4267.80	4155.91	3103.45	8423.71	6068.27	14924.32
3	TOTAL INCOME (1+2)	21331.49	20940.28	20793.92	42271.77	41798.75	84204.78
4	Interest Expended	10789.88	10625.04	11385.59	21414.92	23325.85	45177.62
5	Operating Expenses (i)+(ii)	4937.97	4834.36	4811.36	9772.33	9271.56	19338.19
	(i) Employees Cost	3138.24	3365.45	3207.92	6503.69	6254.12	12756.48
	(ii) Other Operating Expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	1799.73	1468.91	1603.44	3268.64	3017.44	6581.71
6	TOTAL EXPENSES ((4+5) excluding Provisions & Contingencies)	15727.85	15459.40	16196.95	31187.25	32597.41	64515.81
7	Operating Profit before Provisions and Contingencies (3-6)	5603.64	5480.88	4596.97	11084.52	9201.34	19688.97
8	Provisions (Other than Tax) and Contingencies	3360.23	3458.74	3974.02	6818.97	8119.28	15981.75
	of which provisions for Non-performing assets	2678.48	2334.88	3532.81	5013.36	7082.80	14167.97
9	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
10	Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	2243.41	2022.14	622.95	4265.55	1082.06	3707.22
11	Tax expense	910.80	844.67	178.54	1755.47	231.41	1149.64
12	Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)	1332.61	1177.47	444.41	2510.08	850.65	2557.58
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
14	Net Profit (+) / Loss (-) for the period (12-13)	1332.61	1177.47	444.41	2510.08	850.65	2557.58
15	Paid up Equity Share Capital (Face Value of each share Rs.10/-)	1814.13	1646.74	1453.50	1814.13	1453.50	1646.74
16	Reserves excluding Revaluation Reserves						48953.95
17	Analytical Ratios						
	(i) Percentage of shares held by Government of India	62.93%	69.33%	78.55%	62.93%	78.55%	69.33%
	(ii) Capital Adequacy Ratio - Basel III	14.37%	13.36%	12.77%	14.37%	12.77%	13.18%
	(a) Common Equity Tier I Ratio	10.09%	8.85%	8.21%	10.09%	8.21%	8.61%
	(b) Additional Tier 1 Ratio	1.32%	1.49%	1.33%	1.32%	1.33%	1.47%
	(iii) Earnings per Share (EPS)						
	a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (Quarter numbers are not annualised)	7.77	7.15	3.06	14.93	5.85	16.91
	b) Basic and diluted EPS after Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (Quarter numbers are not annualised)	7.77	7.15	3.06	14.93	5.85	16.91
	(iv) NPA Ratios						
	(a) Amount of Gross Non Performing Assets	57853.09	58215.46	53437.92	57853.09	53437.92	60287.84
	(b) Amount of Net Non Performing Assets	20861.99	22434.06	21063.28	20861.99	21063.28	24442.07
	(c) Percentage of Gross Non Performing Assets	8.42%	8.50%	8.23%	8.42%	8.23%	8.93%
	(d) Percentage of Net Non Performing Assets	3.21%	3.46%	3.42%	3.21%	3.42%	3.82%
	(v) Return on Assets (Annualised)	0.46%	0.41%	0.16%	0.43%	0.16%	0.23%
	(vi) Debt Equity Ratio	0.64%	0.73%	0.81%	0.64%	0.81%	0.76%
	(vii) Total Debts to Total Assets Ratio	6.26%	4.46%	4.67%	6.26%	4.67%	4.33%
	(viii) Capital Redemption Reserve/ Debenture Redemption Reserve	NOT APPLICABLE					
	(ix) Outstanding Redeemable Preference Shares	NOT APPLICABLE					
	(x) Net Worth	46437.93	41865.57	36691.95	46437.93	36691.95	39814.26

Note: Debt represents borrowings with residual maturity of more than one year. Total Debt represents total borrowings of the Bank.



STANDALONE SEGMENT REPORTING FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPT 2021

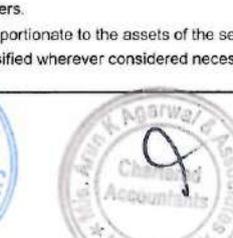
(Rs in crore)

BUSINESS SEGMENTS	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED
	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(AUDITED)
	30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
(1) Segment Revenue						
a Treasury Operations	6151.09	5935.74	5217.26	12086.83	11159.16	21992.64
b Retail Banking Operations	8494.41	8171.71	9663.56	16666.12	17514.77	32791.13
c Wholesale Banking Operations	6685.99	6832.83	5913.10	13518.82	13124.82	29421.01
d Life Insurance Operation	0.00	0.00	0.00	0.00	0.00	0.00
e Other Banking Operation	0.00	0.00	0.00	0.00	0.00	0.00
f Unallocated	0.00	0.00	0.00	0.00	0.00	0.00
Total	21331.49	20940.28	20793.92	42271.77	41798.75	84204.78
Less: Inter Segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
Income from operations	21331.49	20940.28	20793.92	42271.77	41798.75	84204.78
(2) Segment Results						
a Treasury Operations	1930.69	2593.37	2341.54	4524.06	4744.24	6482.45
b Retail Banking Operations	925.97	990.86	564.04	1916.83	861.35	3755.55
c Wholesale Banking Operations	(613.25)	(1562.09)	(2282.63)	(2175.34)	(4523.53)	(6530.78)
d Life Insurance Operation	0.00	0.00	0.00	0.00	0.00	0.00
e Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
Total	2243.41	2022.14	622.95	4265.55	1082.06	3707.22
Unallocated Income/Expenses (including Provisions and contingencies)	-	-	-	-	-	-
Total Profit Before tax	2243.41	2022.14	622.95	4265.55	1082.06	3707.22
Income tax	910.80	844.67	178.54	1755.47	231.41	1149.64
Net Profit/(Loss)	1332.61	1177.47	444.41	2510.08	850.65	2557.58
(3) Segment Assets						
a Treasury Operations	388054.92	362592.80	316668.34	388054.92	316668.34	351206.92
b Retail Banking Operations	384096.74	363344.25	330062.20	384096.74	330062.20	363829.16
c Wholesale Banking Operations	381777.35	384664.50	378620.54	381777.35	378620.54	378930.95
d Life Insurance Operation	0.00	0.00	0.00	0.00	0.00	0.00
e Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
f Unallocated	45203.64	47622.55	63651.12	45203.64	63651.12	59708.00
Total Assets	1199132.65	1158224.10	1089002.20	1199132.65	1089002.20	1153675.03
(4) Segment Liabilities						
a Treasury Operations	372247.33	345717.57	307347.87	372247.33	307347.87	342345.57
b Retail Banking Operations	364064.76	352317.11	320548.93	364064.76	320648.93	350460.08
c Wholesale Banking Operations	371337.71	375506.03	371536.06	371337.71	371536.06	368052.47
d Life Insurance Operation	0.00	0.00	0.00	0.00	0.00	0.00
e Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
f Unallocated	27586.14	24666.50	35021.44	27586.14	35021.44	33931.98
Total Liabilities	1135235.94	1098207.21	1034564.30	1135235.94	1034564.30	1094790.10
(5) Capital Employed						
a Treasury Operations	15807.59	16875.23	9320.48	15807.59	9320.48	8881.35
b Retail Banking Operations	20031.98	11027.14	9413.27	20031.98	9413.27	13369.07
c Wholesale Banking Operations	10439.64	9158.47	7084.47	10439.64	7084.47	10878.48
d Life Insurance Operation	0.00	0.00	0.00	0.00	0.00	0.00
e Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
f Unallocated	17617.50	22956.05	28629.68	17617.50	28629.68	25776.03
Total Capital Employed	63896.71	60016.89	54447.90	63896.71	54447.90	58884.93

GEOGRAPHICAL SEGMENTS	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED
	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)
	30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
(1) Revenue						
a Domestic	21077.86	20693.28	20516.13	41771.14	41267.12	82912.34
b International	253.63	247.00	277.79	500.63	531.63	1292.44
Total	21331.49	20940.28	20793.92	42271.77	41798.75	84204.78
(2) Assets						
a Domestic	1103047.08	1069718.40	1008966.46	1103047.08	1008966.46	1067393.99
b International	96085.57	88505.70	80035.74	96085.57	80035.74	86281.04
Total	1199132.65	1158224.10	1089002.20	1199132.65	1089002.20	1153675.03

Notes on Segment Reporting:

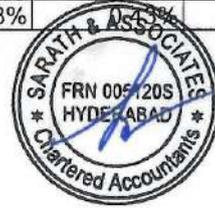
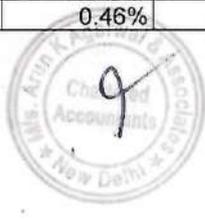
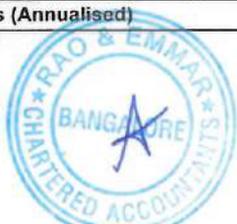
- As per RBI guidelines and in compliance with the applicable Accounting Standards, the Bank has classified "Treasury Operations", "Retail Banking Operations", "Wholesale Banking Operations", "Life Insurance Operations" and "Other Banking Operations" as primary business segments and "Domestic" and "International" as secondary/geographic segments for the purpose of compliance with AS-17 on Segment Reporting issued by ICAI.
- Segment revenue represents revenue from external customers.
- Capital employed for each segment has been allocated proportionate to the assets of the segment.
- Figures of the previous period have been regrouped/reclassified wherever considered necessary to conform to current period classification.



CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPT 2021

(Rs in Crore)

Sl. No.	PARTICULARS	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED
		(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(AUDITED)
		30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
1	INTEREST EARNED (a)+(b)+(c)+(d)	17336.33	17068.08	17942.48	34404.41	36197.24	70253.27
	(a) Interest/discount on advances/bills	12168.65	12030.09	13097.99	24198.74	26219.88	50422.41
	(b) Income on Investments	4486.78	4442.93	4434.98	8929.71	8922.52	17861.76
	(c) Interest on balances with Reserve Bank of India & Other Inter-Bank Funds	674.39	562.77	369.77	1237.16	994.28	1861.33
	(d) Others	6.51	32.29	39.74	38.80	60.56	107.77
2	Other Income	6539.67	5950.88	4695.78	12490.55	9473.86	23086.18
3	TOTAL INCOME (1+2)	23876.00	23018.96	22638.26	46894.96	45671.10	93339.45
4	Interest Expended	10791.47	10626.79	11387.63	21418.26	23329.80	45182.50
5	Operating Expenses (i)+(ii)	7704.89	6981.95	6623.58	14686.84	13081.81	28284.90
	(i) Employees Cost	3266.24	3477.65	3312.86	6743.89	6450.49	13166.00
	(ii) Other Operating Expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	4438.65	3504.30	3310.72	7942.95	6631.32	15118.90
6	TOTAL EXPENSES ((4+5) excluding Provisions & Contingencies)	18496.36	17608.74	18011.21	36105.10	36411.61	73467.40
7	Operating Profit before Provisions and Contingencies (3-6)	5379.64	5410.22	4627.05	10789.86	9259.49	19872.05
8	Provisions (Other than Tax) and Contingencies of which provisions for Non-performing assets	3360.73	3463.66	3978.55	6824.39	8124.08	15990.50
		2676.13	2339.87	3536.83	5016.00	7086.82	14174.20
9	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
10	Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	2018.91	1946.56	648.50	3965.47	1135.41	3881.55
11	Tax expense	918.32	851.77	182.62	1770.09	237.72	1179.57
12	Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)	1100.59	1094.79	465.88	2195.38	897.69	2701.98
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
14	Net Profit (+) / Loss (-) for the period (12-13)	1100.59	1094.79	465.88	2195.38	897.69	2701.98
15	Add: Share of Earnings in Associates	93.84	95.90	13.68	189.74	69.21	254.58
16	Less: Minority Interest	(119.98)	(43.84)	13.15	(163.82)	21.81	65.96
17	Net Profit (+) / Loss (-) after Minority Interest (14+15-16)	1314.41	1234.53	466.41	2548.94	945.09	2890.60
18	Paid up Equity Share Capital (Face Value of each share-Rs.10/-)	1814.13	1646.74	1453.50	1814.13	1453.50	1646.74
	Reserves excluding Revaluation Reserves						52478.61
20	Analytical Ratios						
	(i) Percentage of shares held by Government of India	62.93%	69.33%	78.55%	62.93%	78.55%	69.33%
	(ii) Capital Adequacy Ratio - Basel III	14.45%	13.46%	12.86%	14.45%	12.86%	13.27%
	(a) Common Equity Tier I Ratio	10.19%	8.97%	8.31%	10.19%	8.31%	8.71%
	(b) Additional Tier 1 Ratio	1.31%	1.48%	1.33%	1.31%	1.33%	1.47%
	(iii) Earnings per Share (EPS)						
	a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (Quarter numbers are not annualised)	7.66	7.50	3.21	15.16	6.50	19.11
	b) Basic and diluted EPS after Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (Quarter numbers are not annualised)	7.66	7.50	3.21	15.16	6.50	19.11
	(iv) NPA Ratios						
	(a) Amount of Gross Non Performing Assets	57973.14	58340.85	53648.29	57973.14	53648.29	60397.80
	(b) Amount of Net Non Performing Assets	20884.40	22457.50	21097.17	20884.40	21097.17	24455.07
	(c) Percentage of Gross Non Performing Assets	8.44%	8.52%	8.26%	8.44%	8.26%	8.94%
	(d) Percentage of Net Non Performing Assets	3.21%	3.46%	3.42%	3.21%	3.42%	3.82%
	(v) Return on Assets (Annualised)	0.43%	0.46%	0.18%	0.43%	0.17%	0.26%



CONSOLIDATED SEGMENT REPORTING FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPT 2021

(Rs in crore)

BUSINESS SEGMENTS	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED
	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(AUDITED)
	30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
(1) Segment Revenue						
a Treasury Operations	6151.09	5935.74	5217.26	12086.83	11159.16	21992.64
b Retail Banking Operations	8455.22	8151.49	9579.14	16606.71	17452.11	32727.81
c Wholesale Banking Operations	6654.70	6815.92	5861.44	13470.62	13077.86	29364.19
d Life Insurance Operation	2614.99	2115.81	1980.42	4730.80	3981.97	9254.81
e Other Banking Operation	0.00	0.00	0.00	0.00	0.00	0.00
f Unallocated	0.00	0.00	0.00	0.00	0.00	0.00
Total	23876.00	23018.96	22638.26	46894.96	45671.10	93339.45
Less: Inter Segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
Income from operations	23876.00	23018.96	22638.26	46894.96	45671.10	93339.45
(2) Segment Results						
a Treasury Operations	1930.69	2593.37	2341.54	4524.06	4744.24	6482.45
b Retail Banking Operations	946.92	1003.62	567.99	1950.54	874.78	3743.52
c Wholesale Banking Operations	(596.56)	(1551.44)	(2280.21)	(2148.00)	(4513.46)	(6446.53)
d Life Insurance Operation	(262.14)	(98.99)	19.18	(361.13)	29.85	102.11
e Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
Total	2018.91	1946.56	648.50	3965.47	1135.41	3881.55
Unallocated Income/Expenses (including Provisions and contingencies)	-	-	-	-	-	-
Total Profit Before tax	2018.91	1946.56	648.50	3965.47	1135.41	3881.55
Income tax	918.32	851.77	182.62	1770.09	237.72	1179.57
Net Profit/(Loss)	1100.59	1094.79	465.88	2195.38	897.69	2701.98
ADD: Share of Earnings in Associates	93.84	95.90	13.68	189.74	69.21	254.58
Less: Minority Interest	(119.98)	(43.84)	13.15	(163.82)	21.81	65.96
Consolidated Profit (+) / Loss(-) after Minority Interest	1314.41	1234.53	466.41	2548.94	945.09	2890.60
(3) Segment Assets						
a Treasury Operations	388054.92	362592.80	316666.34	388054.92	316668.34	351206.92
b Retail Banking Operations	384096.74	358089.89	330062.20	384096.74	330062.20	358607.52
c Wholesale Banking Operations	381777.35	389918.85	378620.54	381777.35	378620.54	384152.60
d Life Insurance Operation	25314.70	23761.95	18828.20	25314.70	18828.20	22584.45
e Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
f Unallocated	48795.64	51039.26	66719.61	48795.64	66719.61	62988.11
Total Assets	1228039.35	1185402.75	1110898.89	1228039.35	1110898.89	1179539.60
(4) Segment Liabilities						
a Treasury Operations	372247.33	345717.57	307347.87	372247.33	307347.87	342345.57
b Retail Banking Operations	364064.76	347388.17	320648.93	364064.76	320648.93	345570.39
c Wholesale Banking Operations	371337.71	380434.97	371536.06	371337.71	371536.06	372942.16
d Life Insurance Operation	24846.01	23159.57	18217.25	24846.01	18217.25	21931.59
e Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
f Unallocated	28095.79	25126.49	35446.85	28095.79	35446.85	34340.30
Total Liabilities	1160591.60	1121826.77	1053196.96	1160591.60	1053196.96	1117130.01
(5) Capital Employed						
a Treasury Operations	15807.59	16875.23	9320.48	15807.59	9320.48	8661.35
b Retail Banking Operations	20031.98	10701.73	9413.27	20031.98	9413.27	13037.13
c Wholesale Banking Operations	10439.64	9483.88	7084.47	10439.64	7084.47	11210.43
d Life Insurance Operation	468.69	602.38	610.95	468.69	610.95	652.86
e Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
f Unallocated	20699.85	25912.76	31272.78	20699.85	31272.76	28647.82
Total Capital Employed	67447.75	63575.98	57701.93	67447.75	57701.93	62409.59
GEOGRAPHICAL SEGMENTS						
	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(AUDITED)
	30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
(1) Revenue						
a Domestic	23611.53	22761.14	22351.07	46372.67	45120.86	92005.18
b International	264.47	257.82	287.19	522.29	550.24	1334.27
Total	23876.00	23018.96	22638.26	46894.96	45671.10	93339.45
(2) Assets						
a Domestic	1131560.62	1096461.13	1030489.52	1131560.62	1030489.52	1092833.79
b International	96478.73	8941.62	80429.37	96478.73	80429.37	86705.81
Total	1228039.35	1185402.75	1110898.89	1228039.35	1110898.89	1179539.60

Notes on Segment Reporting:

- As per RBI guidelines and in compliance with the applicable Accounting Standards, the Bank has classified "Treasury Operations", "Retail Banking Operations", "Wholesale Banking Operations", "Life Insurance Operations" and "Other Banking Operations" as primary business segments and "Domestic" and "International" as secondary/geographic segments for the purpose of compliance with AS-17 on Segment Reporting issued by ICAI.
- Segment revenue represents revenue from external customers.
- Capital employed for each segment has been allocated proportionate to the assets of the segment.
- Figures of the previous period have been regrouped/reclassified wherever considered necessary to conform to current period classification.



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STATEMENT OF ASSETS AND LIABILITIES						
PARTICULARS	Standalone			Consolidated		
	As on 30.09.2021 (UNAUDITED)	As on 30.09.2020 (UNAUDITED)	As on 31.03.2021 (AUDITED)	As on 30.09.2021 (UNAUDITED)	As on 30.09.2020 (UNAUDITED)	As on 31.03.2021 (AUDITED)
	(Rs in Crore)					
CAPITAL AND LIABILITIES						
CAPITAL	1814.13	1453.50	1646.74	1814.13	1453.50	1646.74
RESERVES AND SURPLUS	62082.59	52994.40	57238.19	65633.64	56248.43	60762.85
MINORITY INTEREST	-	-	-	627.11	749.46	793.38
DEPOSITS	1032536.56	948767.14	1010874.58	1032634.14	948876.23	1010985.02
BORROWINGS	75113.26	50800.40	49983.56	75213.27	50859.41	50012.80
OTHER LIABILITIES AND PROVISIONS	27586.11	34986.76	33931.96	52117.06	52711.86	55338.81
TOTAL	1199132.65	1089002.20	1153675.03	1228039.35	1110898.89	1179539.60
ASSETS						
CASH & BALANCES WITH RESERVE BANK OF INDIA	46927.07	36357.65	43111.62	46945.76	36359.88	43115.94
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	155675.90	98423.40	135296.41	156001.24	98634.58	135750.44
INVESTMENTS	283506.33	265246.05	261690.39	310951.45	285992.69	286191.25
ADVANCES	649584.15	616301.70	639048.99	649963.01	616529.36	639286.54
FIXED ASSETS	11081.65	10791.66	11206.53	11175.21	10841.57	11271.17
OTHER ASSETS	52357.55	61881.74	63321.09	53002.68	62540.81	63924.26
TOTAL	1199132.65	1089002.20	1153675.03	1228039.35	1110898.89	1179539.60

Notes forming part of Standalone and Consolidated Financial Results for the quarter and half year ended 30.09.2021.

- The above financial results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors at their respective meetings held on 26.10.2021. The results have been subjected to "Limited Review" by the Statutory Central Auditors of the Bank in line with the guidelines issued by the Reserve Bank of India and as per the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.

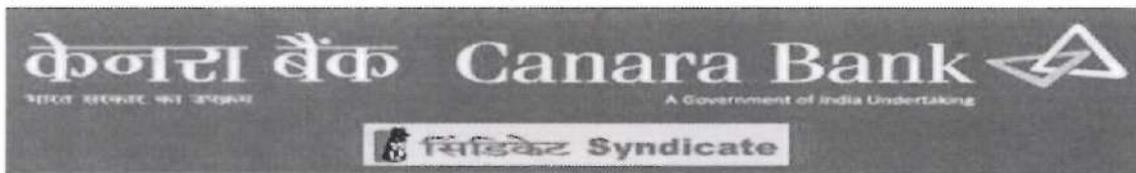


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2. The above financial results have been arrived at after considering provision for standard assets, non performing assets, restructured assets, stressed sector accounts, income tax, deferred tax, depreciation on investments and fixed assets, employee benefits, other necessary provisions and contingencies as per RBI's specific directions, judicial pronouncements and applicable Accounting Standards issued by the Institute of Chartered Accountants of India. The Bank has applied its significant accounting policies in the preparation of these financial results that are consistent with those followed in the annual financial statements for the year ended 31.03.2021.
3. The consolidated financial results are prepared in accordance with Accounting Standard 21 on "Accounting for Consolidated Financial Statements", Accounting Standard 23 on "Accounting for Investment in Associates" and Accounting Standard 27 on "Financial Reporting of Interest in Joint Ventures" issued by the Institute of Chartered Accountants of India and guidelines issued by the RBI.
4. In accordance with SEBI regulations, for the purpose of consolidated financial results for the half year ended 30.09.2021, minimum eighty percent (80%) of each of consolidated revenue, assets and profits have been subject to review.
5. The consolidated financial results of the Group comprises the results of the following 9 (nine) Subsidiaries, 5 (five) Associates including 4 (four) Regional Rural Bank (RRBs) and 1(one) Joint Venture:

Sl No	Name of Company	Type of Incorporation	Country of Incorporation	Percentage of Ownership Interest
1	Canbank Venture Capital Fund Ltd	Subsidiary	India	100%
2	Canbank Financial Services Ltd	Subsidiary	India	100%
3	Canara Bank Securities Ltd	Subsidiary	India	100%
4	Canbank Factors Ltd	Subsidiary	India	70%
5	Canbank Computer Services Ltd	Subsidiary	India	69.14%
6	Canara Robeco Asset Management Company Ltd	Subsidiary	India	51%
7	Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd	Subsidiary	India	51%
8	SyndBank Services Ltd	Subsidiary	India	100%
9	Canara Bank (Tanzania) Ltd	Subsidiary	Tanzania	100%





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SI No	Name of Company	Type of Incorporation	Country of Incorporation	Percentage of Ownership Interest
10	Canfin Homes Ltd	Associate	India	29.99%
11	Karnataka Gramin Bank	Associate	India	35%
12	Kerala Gramin Bank	Associate	India	35%
13	Andhra Pragati Grameena Bank	Associate	India	35%
14	Karnataka Vikas Grameena Bank	Associate	India	35%
15	Commercial Indo Bank LLC	Joint Venture	Moscow, Russia	40%

Higher Education Financing Agency (HEFA) is a joint venture of MHRD, Government of India (90.91%) and Canara Bank (9.09%) for financing towards creation of capital assets in premier educational institutions in India. HEFA is registered under Section 8 (Not-for-profit) under the Companies Act 2013 as a Union Govt company and as Non-deposit taking NBFC with RBI.

Since there is no right over the profits of Section 8 Company and considering the long term restrictions over transfer of funds by HEFA, the financials of the HEFA has not been considered in CFS of the Bank.

- During the quarter ended 30.09.2021, Bank has issued and allotted 16,73,92,032 equity shares having face value of Rs 10/- each to qualified institutional players at an issue price of Rs 149.35 per equity shares (Which includes Rs 139.35 per equity shares towards share premium).
- During the quarter ended 30.09.2021, Bank has set off its accumulated losses of Rs18495.30 crore as at 31.03.2021 against the available balance in the share premium account after obtaining approval from shareholders as well as Reserve Bank of India.
- In accordance with RBI circular no. DBR.No.BP. BC.18/21.04.048/2018-19 dated 01.01.2019, DOR.No.BP.BC.34/21.4.048/ 2019-20 dated 11.02.2020 and DOR.No. BP.BC/4/ 21.04.048/ 2020-21 dated 06.08.2020, on "Relief for MSME borrowers either exempted or registered under Goods and Service Tax (GST)", the details of MSME restructured accounts from 01.01.2019 to 30.09.2021 are as under:

Number of Accounts Restructured	Amount as on 30.09.2021 (Rs in crore)
80708	3308.65



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9. As per RBI Letters No DBR.No.BP.15199/21.04.048/2016-17 and DBR. No.BP.BC. 1941/21.04.048/2017-18 dated June 23,2017 and August 28, 2017 respectively, for the accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), the Bank is holding total provision of Rs 8572.65 crore (99.50% of total outstanding) as on 30.09.2021.
10. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI Circular DBOD.No.BP.BC.85/21.06.200/2013-14 dated 15.01.2014 and holds a provision of Rs 31.32 Crore as on 30.09.2021.
11. During the half year ended 30.09.2021, Bank has sold 1,60,000 units under Priority Sector Lending Certificates (PSLCs) and earned commission income of Rs 909.70 crore.
12. Pursuant to RBI Circular DBR. No. BP.BC.1/21.06.201/2015-16 dated 01.07.2015 on 'Basel III Capital Adequacy' read together with the RBI Circular DBR. No. BP.BC.80/21.06.201/2014-15 dated 31.03.2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standard Amendments', the Banks are required to make Pillar 3 disclosures including leverage ratio and liquidity coverage ratio under the Basel III framework. These disclosures will be made available at the following link at our Bank's website "www.canarabank.com".
 "https://canarabank.com/User_page.aspx?menulevel=5&menuid=5&CatID=7".
 These disclosures have not been subjected to review by the auditors.
13. Provision Coverage Ratio of the Bank as on 30.09.2021 is 82.44% (81.18% as at 30.06.2021).
14. As per the RBI Circular DBR. No. BP. BC. 45/21.04.048/2018-19 dated 07.06.2019 on prudential framework for Resolution of Stressed Assets, Bank holds an additional provision of Rs 1797.24 crore in 17 accounts as detailed below.

(Rs in crore)

Amount of loans impacted by RBI Circular (a)	Amount of loans to be classified as NPA (b)	Amount of loans as on 30.09.2021 out of (b) classified as NPA (c)	Provision held as on 30.06.2021 (d)	Additional provision/ (Reversal) made during quarter ended 30.09.2021 (e)	Provision held as on 30.09.2021 (f)
9034.64	8647.17	8647.17	2208.11	(410.87)	1797.24



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15. Bank has evaluated the options available under Section 115BAA of Income Tax Act and opted to continue to recognise the taxes on Income for the half year ended 30.09.2021 as per the regular provisions of Income Tax Act, 1961.
16. The current tax expenses and deferred tax expenses are determined in accordance with the provisions of the Income Tax Act, 1961 and as per the Accounting Standard 22-"Accounting for Taxes on Income" issued by the Institute of Chartered Accountants of India respectively after taking into account taxes paid at the foreign offices, which are based on the tax laws of respective jurisdictions.
17. The impact of COVID - 19 including changes in customer behaviour and pandemic fears, as well as restrictions on business and individual activities, has lead to significant volatility in global and Indian financial markets and a significant decrease in global and local economic activities. The major identified challenges for the Bank would arise from eroding cash flows and extended capital cycles.
- Despite the challenges, the management believes that no adjustments are required in the financial results, as it does not significantly impact the current half year ended 30.09.2021 and there would not be any significant impact on Bank's results in future and going concern assumptions.
18. The Honourable Supreme Court of India vide an interim order dated 03.09.2020 had directed that accounts which were not declared NPA till 31.08.2020 shall not be declared as NPA till further orders, which has been complied with by the Bank. The said interim order stood vacated on 23.03.2021 and the Bank continued with the asset classification of borrower accounts as per the extant RBI instructions/IRAC norms. In view of this, the results for the half year ended September 2021 may not be comparable with the corresponding half year of FY 2020-2021.
19. Other income includes profit/loss on sale of assets, profit/loss on revaluation of investments (net), earnings from foreign exchange and derivative transactions, income from sale of PSLC certificates, recoveries from accounts previously written off, dividend income etc



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20. Details of resolution plan implemented under Resolution Framework for Covid 19 related stress as per RBI Circular dated 06.08.2020 are given below.

(Rs in crore except number of accounts)

Type of Borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) Exposure to accounts mentioned at (A) before implementation of the plan	(C) of (B), aggregate amount of debt that was converted in to other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution
Personal Loan	4832	595.60	0.00	0.00	59.56
Corporate Persons*	25	4287.42	0.00	22.50	430.99
MSMEs	1	30.91	0.00	0.00	6.18
Others	9139	152.97	0.00	10.24	15.30
Total	13997	5066.90	0.00	32.74	512.03

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loan	592.07	20.28	0.00	23.64	575.32
Corporate Persons*	1256.89	0.00	0.00	0.00	1402.35
MSMEs	0.00	0.00	0.00	0.00	0.00
Others	169.30	9.00	0.03	10.00	161.53
Total	2018.26	29.28	0.03	33.64	2139.20

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code 2016.



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21. There were 12185 borrower accounts having an aggregate exposure of Rs 547.38 crore, where resolution plans had been implemented under RBI's Resolution Framework 1.0 dated August 6, 2020 and now modified under RBI's Resolution Framework 2.0 dated May 5, 2021.

22. Details of resolution plan implemented under Resolution Framework -2.0 for Covid 19 related stress of Individuals and Small Businesses as per RBI Circular dated 05.05.2021 are given below.

(Rs in crore)

SI No	Description	Individual Borrowers		Small Businesses
		Personal Loans	Business Loans	
(A)	Number of requests received for invoking resolution process under Part A	206234	18700	166931
(B)	Number of accounts where resolution plan has been implemented under this window	167696	65	142093
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	10503.58	7.89	2964.21
(D)	Of (C), aggregate amount of debt that was converted into other securities	0.00	0.00	0.00
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	227.48	2.38	737.73
(F)	Increase in provisions on account of the implementation of the resolution plan	1050.36	0.79	296.42

23. Number of Investors' complaints received and disposed off during the quarter ended 30.09.2021.

i)	Pending at the beginning of the quarter	NIL
ii)	Received during the quarter	124
iii)	Disposed off during the quarter	124
iv)	Lying unresolved at the end of the quarter	NIL



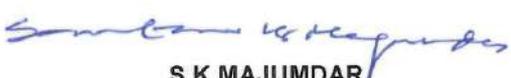
(Head Office: Bengaluru - 2)

24. Figures for the corresponding periods have been regrouped/reclassified wherever considered necessary. The figures for the quarter ended 30.09.2021 are the balancing figures between reviewed figures in respect of the half year ended 30.09.2021 and the reviewed figures to date figures up to 30.06.2021.


R MAHENDRAN
 DIVISIONAL MANAGER


K SIVARAMAKRISHNAN
 DIVISIONAL MANAGER


GANESH R
 ASST GENERAL MANAGER


S K MAJUMDAR
 GENERAL MANAGER & CFO


V RAMACHANDRA
 CHIEF GENERAL MANAGER

BRIJ MOHAN SHARMA
 EXECUTIVE DIRECTOR


K. SATYANARAYANA RAJU
 EXECUTIVE DIRECTOR

A. MANIMEKHALAI
 EXECUTIVE DIRECTOR


DEBASHISH MUKHERJEE
 EXECUTIVE DIRECTOR

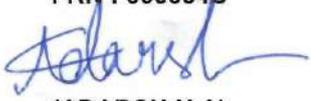

L.V. PRABHAKAR
 MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER

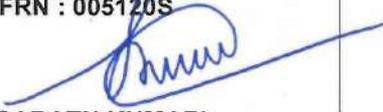
SUCHINDRA MISRA
 DIRECTOR

R KESAVAN
 DIRECTOR

VENKATACHALAM RAMAKRISHNA IYER
 DIRECTOR


BIMAL P SHARMA
 DIRECTOR

For N. K. BHARGAVA & CO CHARTERED ACCOUNTANTS FRN : 000429N  (K. C. BHARTI) PARTNER MEMBERSHIP NO:543102	For RAO & EMMAR CHARTERED ACCOUNTANTS FRN : 003084S  (ADARSH N A) PARTNER MEMBERSHIP NO:240166	For P A & ASSOCIATES CHARTERED ACCOUNTANTS FRN : 313085E  (BRAJANANDA DASH) PARTNER MEMBERSHIP NO:062142
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For ARUN K AGARWAL & ASSOCIATES CHARTERED ACCOUNTANTS FRN : 003917N  (ARUN KUMAR AGARWAL) PARTNER MEMBERSHIP NO:082899	For SARATH & ASSOCIATES CHARTERED ACCOUNTANTS FRN : 005120S  (P SARATH KUMAR) PARTNER MEMBERSHIP NO:021755
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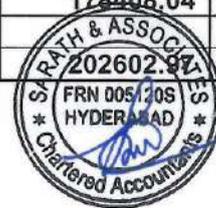
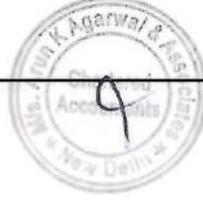
Place: Bangalore
 Date: 26.10.2021



STANDALONE CASH FLOW STATEMENT FOR THE PERIOD ENDED 30TH SEPTEMBER 2021

(Rs in Crore)

	As at 30.09.2021 (Unaudited)	As at 30.09.2020 (Unaudited)
Cash Flow from Operating activities		
Net profit after Tax	2510.08	850.65
Add: Provision for Tax (Incl Provision for Deferred Tax)	1755.47	231.41
Net Profit Before Tax	4265.55	1082.06
<u>Adjustments for:</u>		
Depreciation	347.88	426.89
Loss on revaluation of Investments	(117.89)	274.46
Provision for Diminution in Fair Value and NPAs	5051.00	7085.32
Add: Amount Transferred to the Other Reserves	-	2163.50
Provision for Standard assets including unhedged foreign currency provision	(12.28)	800.30
Interest on Tier I and Tier II bonds	990.27	1003.87
Provision for contingencies and others	1779.81	181.45
Profit / loss on sale of Fixed Assets	0.48	3.13
Income from Investment in subsidiaries, JVs, etc.	(22.96)	(31.60)
Provision for investment depreciation/ (appreciation)	125.73	7.49
Sub total	8142.04	11914.81
Adjustments for:		
(Increase)/ Decrease in investments	(21823.78)	(14,324.50)
(Increase)/ Decrease in advances	(15586.17)	(6813.03)
Increase/ (Decrease) in borrowings	26059.70	(11672.03)
Increase/ (Decrease) in deposits	21661.98	43243.29
(Increase)/ Decrease in other assets	10713.69	(10617.81)
Increase/ (Decrease) in other liabilities and provisions	(8113.37)	4551.73
	12912.05	4367.65
Less: Income Tax paid	(1493.90)	(878.20)
Cash Generated from Operating Activities (A)	23825.74	16486.32
Cash Flow from Investing activities		
Income from investment in subsidiaries and/or JVs	22.96	31.60
Net Inflow/Outflow from sale/purchase of Fixed Assets	(223.47)	(417.24)
Cash generated from Investing activities (B)	(200.51)	(385.64)
Cash Flow from Financing activities		
Fresh issue of capital	167.39	-
Premium Received on Issue of share	2322.58	-
Payment of Interest on Tier 1 & Tier 2 Bonds	(990.27)	(1003.87)
Amount paid to e-SB Shareholders (for Fraction Part)	-	(4.30)
Fresh issue/Redemption of bonds including sub-ordinated debts	(930.00)	(568.20)
Cash generated from Financing activities (C)	(569.70)	(1576.37)
Net Increase/ (Decrease) in cash and cash equivalents (A+B+C)	24194.93	14524.31
Opening Cash and Cash equivalents	178408.04	120256.75
Closing Cash and Cash Equivalents	202602.97	134781.06



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Notes:

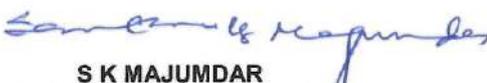
1. The Cash Flow Statement has been prepared under the Indirect Method and figures has been re-grouped wherever considered necessary.
2. Cash and Cash equivalents includes Cash on hand, Balance with RBI & Other Banks and Money at Call and Short Notice:

Components of Cash & Cash Equivalents	As at 30.09.2021 (Unaudited)	As at 30.09.2020 (Unaudited)
Cash & Balance with RBI	46927.07	36357.66
Balances with Banks and Money at Call and Short Notice	155675.90	98423.40
Total	202602.97	134781.06


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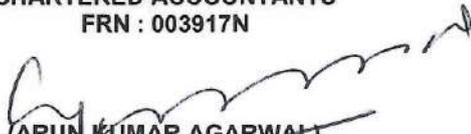
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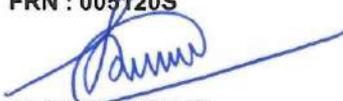

BIMAL P SHARMA
DIRECTOR

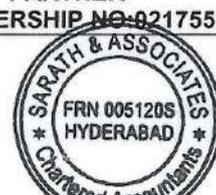
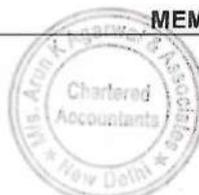
<p>For N. K. BHARGAVA & CO CHARTERED ACCOUNTANTS FRN : 000429N</p> <p> (K. C. BHARTI) PARTNER MEMBERSHIP NO:543102</p>	<p>For RAO & EMMAR CHARTERED ACCOUNTANTS FRN : 003084S</p> <p> (ADARSH N A) PARTNER MEMBERSHIP NO:240166</p>	<p>For P A & ASSOCIATES CHARTERED ACCOUNTANTS FRN : 313085E</p> <p> (BRAJANANDA DASH) PARTNER MEMBERSHIP NO:062142</p>
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For ARUN K AGARWAL & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN : 003917N


(ARUN KUMAR AGARWAL)
PARTNER
MEMBERSHIP NO:082899

For SARATH & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN : 005120S


(P SARATH KUMAR)
PARTNER
MEMBERSHIP NO:021755

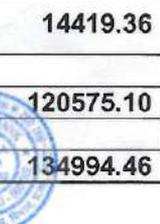
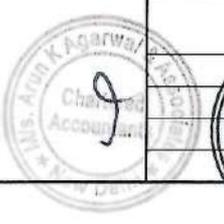
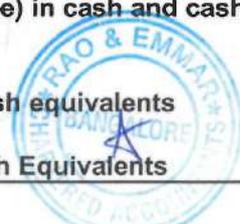
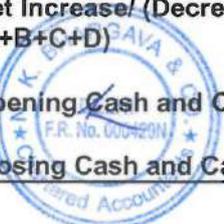


PLACE: BENGALURU
DATE: 26.10.2021

CONSOLIDATED CASH FLOW STATEMENT FOR THE PERIOD ENDED 30TH SEPTEMBER 2021

(Rs. in Crore)

	As at 30.09.2021 (Unaudited)	As at 30.09.2020 (Unaudited)
Cash Flow from Operating activities		
Net profit after Tax	2548.94	945.09
Add: Provision for Tax (Incl Provision for Deferred Tax)	1770.09	237.72
Net Profit Before Tax	4319.03	1182.81
Adjustments for:		
Depreciation	360.00	435.03
Loss on revaluation of Investments	898.02	1787.30
Provision for Diminution in Fair Value and NPAs	5416.03	7086.82
Add: Amount Transferred to the Other Reserves	-	2163.51
Provision for Standard assets including unhedged foreign currency provision	(12.62)	804.00
Interest on Tier I and Tier II bonds	990.27	1003.95
Provision for contingencies and others	1416.84	(51.13)
(Profit) / loss on sale of Investments	(2448.50)	(1045.91)
Profit / loss on sale of Fixed Assets	0.48	3.13
Provision for investment depreciation/ (appreciation)	129.42	7.48
Sub total	11068.97	13376.99
Adjustments for:		
(Increase)/ Decrease in investments	(23022.81)	(18483.98)
(Increase)/ Decrease in advances	(10676.47)	272.80
Increase/ (Decrease) in borrowings	26130.46	(11613.01)
Increase/ (Decrease) in deposits	21649.11	43309.34
(Increase)/ Decrease in other assets	10659.26	(10626.20)
Increase/ (Decrease) in other liabilities and provisions	(10171.41)	828.68
Increase/ (Decrease) in Minority Interest	(166.27)	19.35
	25470.84	17083.97
Less: Income Tax paid	(1507.77)	(937.27)
Cash Generated from Operating Activities (A)	23966.07	16146.70
Cash Flow from Investing activities		
Income from investment in subsidiaries and/or JVs	(186.90)	367.30
Net Inflow/Outflow from sale/purchase of Fixed Assets	(323.67)	(493.31)
Increase / (Decrease) in Other Reserve	40.03	(3.51)
Cash generated from Investing activities (B)	(470.54)	(129.52)
Cash Flow from Financing activities		
Fresh issue of capital	167.39	-
Premium Received on Issue of share	2322.58	-
Payment of Interest on Tier 1 & Tier 2 Bonds	(990.27)	(1003.95)
Amount paid to e-SB Shareholders (for Fraction Part)	-	(4.30)
Fresh issue/Redemption of bonds including sub-ordinated debts	(930.00)	(568.20)
Cash generated from Financing activities (C)	(569.70)	(1576.45)
Cash Flow On Account Of Exchange Fluctuation		
Reserves of Foreign Currency Fluctuation	18.38	(21.37)
Net Cash Flows On Account Of Exchange Fluctuation (D)	18.38	(21.37)
Net Increase/ (Decrease) in cash and cash equivalents (A+B+C+D)	24080.61	14419.36
Opening Cash and Cash equivalents	178866.38	120575.10
Closing Cash and Cash Equivalents	202946.99	134994.46



Notes:

1. The Cash Flow Statement has been prepared under the Indirect Method and figures has been re-grouped wherever considered necessary.
2. Cash and Cash equivalents includes Cash on hand, Balance with RBI & Other Banks and Money at Call and Short Notice:

Components of Cash & Cash Equivalents	As at 30.09.2021 (Unaudited)	As at 30.09.2020 (Unaudited)
Cash & Balance with RBI	46945.76	36359.88
Balances with Banks and Money at Call and Short Notice	156001.24	98634.58
Total	202946.99	134994.46

R Mahendran
R MAHENDRAN
DIVISIONAL MANAGER

K Sivaramakrishnan
K SIVARAMAKRISHNAN
DIVISIONAL MANAGER

Ganesh R
GANESH R
ASST GENERAL MANAGER

S K Majumdar
S K MAJUMDAR
GENERAL MANAGER & CFO

V Ramachandra
V RAMACHANDRA
CHIEF GENERAL MANAGER

BRIJ MOHAN SHARMA
EXECUTIVE DIRECTOR

K Satyanarayana Raju
K. SATYANARAYANA RAJU
EXECUTIVE DIRECTOR

A. MANIMEKHALAI
EXECUTIVE DIRECTOR

Debashish Mukherjee
DEBASHISH MUKHERJEE
EXECUTIVE DIRECTOR

L.V. Prabhakar
L.V. PRABHAKAR
MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER

SUCHINDRA MISRA
DIRECTOR

R KESAVAN
DIRECTOR

VENKATACHALAM RAMAKRISHNA IYER
DIRECTOR

Bimal P Sharma
BIMAL P SHARMA
DIRECTOR

For N. K. BHARGAVA & CO
CHARTERED ACCOUNTANTS
FRN : 000429N

K. C. Bharti

(K. C. BHARTI)
PARTNER

MEMBERSHIP NO:543102

For RAO & EMMAR
CHARTERED ACCOUNTANTS
FRN : 003084S

Adarsh N A

(ADARSH N A)
PARTNER

MEMBERSHIP NO:240166

For P A & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN : 313085E

Brajananda Dash

(BRAJANANDA DASH)
PARTNER

MEMBERSHIP NO:062142

For ARUN K AGARWAL & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN : 003917N

Arun Kumar Agarwal

(ARUN KUMAR AGARWAL)
PARTNER

MEMBERSHIP NO:082899

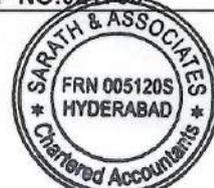
For SARATH & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN : 005120S

P Sarath Kumar

(P SARATH KUMAR)
PARTNER

MEMBERSHIP NO:021755

PLACE: BENGALURU
DATE: 26.10.2021



N. K. BHARGAVA & CO
CHARTERED ACCOUNTANTS

RAO & EMMAR
CHARTERED ACCOUNTANTS

P A & ASSOCIATES
CHARTERED ACCOUNTANTS

ARUN K AGARWAL & ASSOCIATES
CHARTERED ACCOUNTANTS

SARATH & ASSOCIATES
CHARTERED ACCOUNTANTS

Independent Auditors' Limited Review Report on Unaudited Standalone Financial Results for the Quarter and Half Year ended 30th September, 2021 of Canara Bank pursuant to the Regulation 33 & Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors,
Canara Bank,
Bengaluru

1. We have reviewed the accompanying statement of unaudited standalone financial results of Canara Bank ("the Bank") for the quarter and half year ended 30th September, 2021 ("the Statement"), being submitted by the Bank pursuant to the requirements of Regulation 33 & Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("the Regulations"). The Statement is the responsibility of the Bank's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial results based on our review. The disclosures relating to Pillar 3 disclosure as at 30th September, 2021, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement, have not been reviewed by us.
2. This Statement has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), issued by the Institute of Chartered Accountants of India, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of bank personnel and applying analytical and other review procedures to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. These unaudited standalone financial results incorporate relevant returns of 20 branches, Card Division and Integrated Treasury Wing reviewed by us and 2 foreign branches reviewed by other local auditors specially appointed for this purpose. In the conduct of our Review, we have taken note of the review reports in respect of non-performing assets received from inspection teams of the bank for 315 branches. The above review covers 53.98 % of the total advance's portfolio of the bank and 73.86 % of the non-performing assets of the Bank. Apart from these review reports, in the conduct of our review, we have also taken note of various returns received from other 9465 domestic branches and 2 foreign branches of the Bank.



N. K. BHARGAVA & CO
CHARTERED ACCOUNTANTS

RAO & EMMAR
CHARTERED ACCOUNTANTS

P A & ASSOCIATES
CHARTERED ACCOUNTANTS

ARUN K AGARWAL & ASSOCIATES
CHARTERED ACCOUNTANTS

SARATH & ASSOCIATES
CHARTERED ACCOUNTANTS

5. Based on our review conducted as above, subject to limitation in scope as mentioned in Para 3 & 4 above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited standalone financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 & Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant guidelines/directions/prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

6. Emphasis of Matter:

We draw attention to Note No. 17 to the Statement, which describes the uncertainties due to outbreak of COVID-19 pandemic and the management's evaluation of its impact on the business operations of the Bank. In view of the uncertainties in the economic environment due to the outbreak of COVID-19 pandemic, the impact on the financial position and performance of the Bank is dependent on the future developments as they evolve.

Our conclusion on the statement is not modified in respect of these matters.

For **N. K. BHARGAVA & CO**
CHARTERED ACCOUNTANTS
FRN : 000429N

(**K.C. BHARTI**)
PARTNER

MEMBERSHIP NO:543102
UDIN: 21543102AAAAAR3613

For **RAO & EMMAR**
CHARTERED ACCOUNTANTS
FRN : 003084S

(**ADARSH N A**)
PARTNER

MEMBERSHIP NO:240166
UDIN:21240166AAAANM3412

For **P A & ASSOCIATES**
CHARTERED ACCOUNTANTS
FRN : 313085E

(**BRAJANANDA DASH**)
PARTNER

MEMBERSHIP NO:062142
UDIN:21062142AAAAEA6893

For **ARUN K AGARWAL & ASSOCIATES**
CHARTERED ACCOUNTANTS
FRN : 003917N

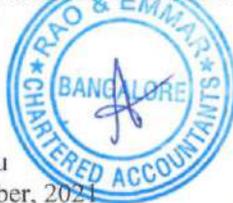
(**ARUN KUMAR AGARWAL**)
PARTNER

MEMBERSHIP NO:082899
UDIN:21082899AAAAEY4802

For **SARATH & ASSOCIATES**
CHARTERED ACCOUNTANTS
FRN : 005120S

(**P SARATH KUMAR**)
PARTNER

MEMBERSHIP NO:021755
UDIN:21021755AAAAAR2470



Place: Bengaluru
Date: 26th October, 2021

N. K. BHARGAVA & CO
CHARTERED ACCOUNTANTS

RAO & EMMAR
CHARTERED ACCOUNTANTS

P A & ASSOCIATES
CHARTERED ACCOUNTANTS

ARUN K AGARWAL & ASSOCIATES
CHARTERED ACCOUNTANTS

SARATH & ASSOCIATES
CHARTERED ACCOUNTANTS

Independent Auditors' Review Report on Unaudited Consolidated Financial Results for the Quarter and Half Year ended 30th September, 2021 of Canara Bank pursuant to the Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors,
Canara Bank,
Bengaluru

1. We have reviewed the accompanying statement of unaudited consolidated financial results of Canara Bank ("the Parent"/"the Bank"), its subsidiaries (the Parent and its subsidiaries together referred to as "the Group"), its jointly controlled entity and its share of the net profit after tax of its associates for the quarter and half year ended 30th September, 2021 ("the Statement"), being submitted by the Parent pursuant to the requirements of Regulation 33 & Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("the Regulations"). The disclosures relating to Pillar 3 disclosure as at 30th September, 2021, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement, have not been reviewed by us.
2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), issued by Institute of Chartered Accountants of India, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of bank personnel and applying analytical and other review procedures to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

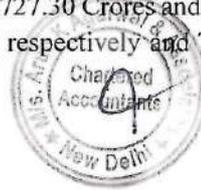


4. The Statement includes the results of the following entities:

Name of the Entity	Relationship
Canara Bank	Parent
Canbank Financial Services Limited	Subsidiary
Canbank Factors Limited	Subsidiary
Canara Robeco Asset Management Company Limited	Subsidiary
Canbank Computer Services Limited	Subsidiary
Canara Bank Securities Limited (formerly GILT Securities Trading Corpn. Ltd.)	Subsidiary
Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited	Subsidiary
Canbank Venture Capital Fund Limited	Subsidiary
Canara Bank (Tanzania) Limited	Subsidiary
Synd Bank Services Limited	Subsidiary
Commercial Indo Bank LLC. Moscow	Joint Venture
Canfin Homes Limited	Associate
Karnataka Gramin Bank	Associate
Kerala Gramin Bank	Associate
Andhra Pragathi Grameena Bank	Associate
Karnataka Vikas Grameena Bank	Associate

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of inspection teams and reports of other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant guidelines/directions/prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.
6. We did not review the interim financial results of 317 (Including 2 Overseas) Branches included in the unaudited standalone financial results of the Parent included in the Group, whose results reflect Total Advances of Rs. 1,40,773.46 Crores as at 30th September, 2021 and Total Revenues of Rs. 1,857.97 Crores and Rs. 4,534.10 Crores for the quarter and half year ended 30th September, 2021 respectively. The interim financial results of these branches have been reviewed by local auditors/inspection teams of the Bank whose reports have been furnished to us, and our conclusion in so far as it relates to the amounts and disclosures included in respect of these branches, is based solely on the report of such local auditors/inspection teams and the procedures performed by us as stated in paragraph 3 above.

We did not review the interim financial results of 9 subsidiaries included in the unaudited consolidated financial results, whose interim financial results reflect Total Assets of Rs. 26,452.42 Crores as at 30th September, 2021, Total Revenues of Rs. 2,727.30 Crores and Rs. 4,947.76 Crores for the quarter and half year ended 30th September, 2021 respectively and Total Net Profit of Rs. 1,100.00 Crores after FRN 075120S HYDRABAD



N. K. BHARGAVA & CO
CHARTERED ACCOUNTANTS

RAO & EMMAR
CHARTERED ACCOUNTANTS

P A & ASSOCIATES
CHARTERED ACCOUNTANTS

ARUN K AGARWAL & ASSOCIATES
CHARTERED ACCOUNTANTS

SARATH & ASSOCIATES
CHARTERED ACCOUNTANTS

Tax of Rs. 232.76 Crores and Rs. 315.56 Crores for the quarter and half year ended 30th September, 2021 respectively, as considered in the unaudited consolidated financial results.

The unaudited consolidated financial results also include the Group's share of Net Profit after Tax of Rs. 37.09 Crores and Rs. 69.75 Crores for the quarter and half year ended 30th September, 2021 respectively, in respect of 1 associate, whose interim financial result has not been reviewed by us.

The above interim financial results have been reviewed by other auditors whose reports have been furnished to us by the Management of Parent and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries and associates, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.

Our Conclusion on the statement is not modified in respect of the above matter.

7. The unaudited consolidated financial results include the interim financial results of 9467 (including 2 overseas) branches which have not been reviewed are included in the unaudited standalone financial results of the Parent included in the Group, whose results reflect Total Advances of Rs. 3,46,261.93 Crores as at 30th September, 2021 and Total Revenues of Rs. 8,734.16 Crores and Rs. 16,778.75 Crores for the quarter and half year ended 30th September, 2021 respectively, as considered in the respective unaudited standalone financial results of the Parent included in the Group.

The consolidated unaudited financial results also include the interim financial results of 1 jointly controlled entity which has not been reviewed by their auditors, whose interim financial results reflect total assets of Rs. 578.24 Crores as at 30th September, 2021 and Total Revenue of Rs. 5.38 Crores and Rs. 12.20 Crores for the quarter and half year ended 30th September, 2021 respectively and total profit after tax of Rs. 1.83 Crores and Rs. 2.15 Crores for the quarter and half-year ended 30th September 2021 respectively, as considered in the consolidated unaudited financial results.

The unaudited consolidated financial results also include the Group's share of Net Profit after Tax of Rs. 56.75 Crores and Rs. 119.99 Crores for the quarter and half year ended 30th September, 2021 respectively, as considered in the unaudited consolidated financial results, in respect of 4 associates, based on their interim financial results which have not been reviewed by their auditors.

According to the information and explanations given to us by the Management, the above interim financial results are not material to the Group.

Our Conclusion on the statement is not modified in respect of the above matter.

8. Emphasis of Matters:

We draw attention to Note No. 17 to the Statement, which describes the uncertainties due to outbreak of COVID-19 pandemic and the management's evaluation of its impact on the business operations of the Bank. In view of the uncertainties in the economic environment due to the outbreak of COVID-19 pandemic, the impact on the financial position and performance of the Bank is dependent on the future developments as they evolve.



N. K. BHARGAVA & CO
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SARATH & ASSOCIATES
CHARTERED ACCOUNTANTS

Our conclusion on the statement is not modified in respect of these matters.

9. The auditors of Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd., a subsidiary, have reported that the actuarial valuation of liabilities for life policies in force is the responsibility of the Company's Appointed Actuary (the Appointed Actuary). The actuarial valuation of these liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists as at 30th September, 2021 has been duly certified by the Appointed Actuary. The Appointed Actuary has also certified that the method and assumptions used for such valuations are in accordance with the guidelines and norms issued by the Insurance Regulatory and Development Authority of India (IRDAI) and the Institute of Actuaries of India in concurrence with the Authority. Further, the concerned Component Auditor has reported that they had relied upon the Appointed Actuary's certificate in this regard for forming their opinion on the valuation of liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists as contained in the interim financial information of the company.

Our Conclusion on the statement is not modified in respect of the above matter.

For N. K. BHARGAVA & CO
CHARTERED ACCOUNTANTS

FRN : 000429N

(K. C. BHARTI)
PARTNER

MEMBERSHIP NO:543102
UDIN: 21543102AAAAAS4648

For RAO & EMMAR
CHARTERED ACCOUNTANTS

FRN : 003084S

(ADARSH N A)
PARTNER

MEMBERSHIP NO:240166
UDIN:21240166AAAAANN5651

For P A & ASSOCIATES
CHARTERED ACCOUNTANTS

FRN : 313085E

(BRAJANANDA DASH)
PARTNER

MEMBERSHIP NO:062142
UDIN:21602142AAAAEB2006

For ARUN K AGARWAL & ASSOCIATES
CHARTERED ACCOUNTANTS

FRN : 003917N

(ARUN KUMAR AGARWAL)
PARTNER

MEMBERSHIP NO:082899
UDIN:21082899AAAAEZ2711

For SARATH & ASSOCIATES
CHARTERED ACCOUNTANTS

FRN : 005120S

(P SARATH KUMAR)
PARTNER

MEMBERSHIP NO:021755
UDIN:21021755AAAAAS5675



Place: Bengaluru

Date: 26th October, 2021





STATEMENT OF DEVIATION/VARIATION IN UTILIZATION OF FUNDS RAISED

[As per Regulation 32(1) of SEBI (LODR) Regulations, 2015]

Name of listed entity	CANARA BANK					
Mode of Fund Raising	Qualified Institutional Placement (QIP)					
Date of Raising Funds	Allotment Date – 24.08.2021					
Amount Raised	Rs.2500 Crore					
Report filed for Quarter ended	30 th September 2021					
Monitoring Agency	Not Applicable					
Monitoring Agency Name, if applicable	Not Applicable					
Is there a Deviation / Variation in use of funds raised	No					
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not Applicable					
If Yes, Date of shareholder Approval	Not Applicable					
Explanation for the Deviation / Variation	Not Applicable					
Comments of the Audit Committee after review	Nil					
Comments of the auditors, if any	Nil					
Objects for which funds have been raised and where there has been a deviation, in the following table	(i) Augmenting the Bank's Tier I Capital to support growth plans and to enhance the business of our Bank; and/ or, (ii) Any other purpose as may be permissible under the applicable laws					
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
Same as above	NA	NA	NA	NA	NA	NA
<p>Deviation or variation could mean:</p> <p>(a) Deviation in the objects or purposes for which the funds have been raised or</p> <p>(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or</p> <p>(c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc</p>						
Name of Signatory	S K MAJUMDAR			Place:	Bengaluru	
Designation	GENERAL MANAGER & CFO			Date:	26/10/2021	

(✓)





**STATEMENT OF DEVIATION/VARIATION IN THE USE OF THE PROCEEDS OF ISSUE
OF LISTED NON CONVERTIBLE DEBT SECURITIES**

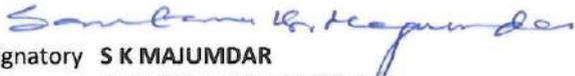
[As per Regulation 52(7) of SEBI (LODR) Regulations, 2015 and SEBI Circular SEBI/HO/DDHS/08/2020 dated 17-Jan-2020]

Name of listed entity						CANARA BANK
Mode of Fund Raising						Private Placement
Type of instrument						Non-Convertible Debentures
Date of Raising Funds						As per Annexure*
Amount Raised						As per Annexure*
Report filed for half year ended						30.09.2021
Is there a Deviation / Variation in use of funds raised?						No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?						Not Applicable
If yes, details of the approval so required?						Not Applicable
Date of approval						Not Applicable
Explanation for the Deviation / Variation						Not Applicable
Comments of the audit committee after review						Not Applicable
Comments of the auditors, if any						Not Applicable
Objects for which funds have been raised and where there has been a deviation, in the following table						
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilized	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any
Not Applicable						
<p><i>Deviation could mean:</i></p> <p>(a) Deviation in the objects or purposes for which the funds have been raised</p> <p>(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.</p>						
Name of Signatory		S K MAJUMDAR			Place:	Bengaluru
Designation		GENERAL MANAGER & CFO			Date:	26/10/2021



*List of the instruments raised by the Bank and outstanding as on 30.09.2021.

Sl. No	Instrument Description	Issuance Date	Amount Issued in Rs Crore	ISIN
1	Lower TIER II	31-Dec-12	1,000.00	INE667A09177
2	BASEL III TIER II SER I	03-Jan-14	1,500.00	INE476A09249
3	BASEL III TIER II SER II	27-Mar-14	1,000.00	INE476A09256
4	Tier II	02-Dec-14	750.00	INE667A08013
5	BASEL III COMPLIANT ADDITIONAL TIER I	05-Mar-15	1,500.00	INE476A08035
6	Tier II	23-Mar-15	400.00	INE667A08021
7	Tier II	28-Sep-15	1,000.00	INE667A08039
8	Tier II	18-Dec-15	750.00	INE667A08047
9	BASEL III COMPLIANT TIER II SERIES I - 2015-16	31-Dec-15	1,500.00	INE476A09264
10	BASEL III COMPLIANT TIER II SERIES II - 2015-16	07-Jan-16	900.00	INE476A08043
11	BASEL III COMPLIANT TIER II 2016-17	27-Apr-16	3,000.00	INE476A08050
12	AT I SR.IV	24-Oct-16	1,000.00	INE667A08088
13	BASEL III COMPLIANT ADDITIONAL TIER I	13-Dec-16	1,000.00	INE476A08068
14	Tier II	03-May-17	500.00	INE667A08096
15	AT I SR.V	25-Jul-17	450.00	INE667A08104
16	Basel III Tier II Series I 2019-20	11-Mar-20	3,000.00	INE476A08076
17	Basel III AT1 Bonds S-1 2020-21	11-Sep-20	1,012.00	INE476A08084
18	Basel III AT1 Bonds S-2 2020-21	29-Sep-20	169.10	INE476A08092
19	Basel III AT1 Bonds S-3 2020-21	31-Dec-20	1,635.00	INE476A08100
20	Basel III AT1 Bonds S-4 2020-21	02-Feb-21	120.00	INE476A08118
Grand Total			22,186.10	


 Name of Signatory **S K MAJUMDAR**
 Designation **GENERAL MANAGER & CFO**
 Place: **Bengaluru**
 Date: **26/10/2021**

②



Consolidated disclosure of related party transactions and balances for the Half Year Ended September 30, 2021

Names of related parties and their relationship with the Bank- Parent – Canara Bank

1.1 Key Management Personnel –

- i) Shri L V Prabhakar, Managing Director & Chief Executive Officer
- ii) Shri Debashish Mukherjee, Executive Director
- iii) Ms. A Manimekhalai, Executive Director
- iv) Shri K Satyanarayana Raju, Executive Director
- v) Shri Brij Mohan Sharma, Executive Director (From: 19.05.2021)

1.2 Parent -

- i) Canara Bank

1.3 Subsidiaries –

- i) Canbank Financial Services Ltd.
- ii) Canbank Venture Capital Fund Ltd.
- iii) Canbank Factors Ltd.
- iv) Canara Robecco Asset Management Company Ltd.
- v) Canbank Computer Services Ltd.
- vi) Canara Bank Securities Ltd. (formerly GILT Securities Trading Corpn. Ltd)
- vii) Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd
- viii) Canara Bank (Tanzania) Ltd.
- ix) Synd Bank Services Limited

1.4 Joint Ventures

- i) Commercial Indo Bank LLC., Moscow (formerly Commercial Bank of India LLC., Moscow)

1.5 Associates –

- i) Canfin Homes Ltd.
- ii) Regional Rural Banks sponsored by the Bank



- a) Karnataka Gramin Bank (Erstwhile Pragati Krishna Gramin Bank)
- b) Kerala Gramin Bank (Erstwhile South Malabar Gramin Bank)
- c) Andhra Pragathi Grameena Bank
- d) Karnataka Vikas Grameena Bank

1.6 Remuneration to Key Management Personnel during half year ended September 30, 2021 are as under:

Name	Designation	Amount in Rs.
Shri L V Prabhakar	Managing Director & Chief Executive Officer	18,29,797.00
Shri Debashish Mukherjee	Executive Director	16,59,672.50
Ms. A Manimekhalai	Executive Director	16,11,904.50
Shri K Satyanarayana Raju	Executive Director	14,42,941.13
Shri Brij Mohan Sharma	Executive Director	11,03,731.17
Shri Matam Venkata Rao	Ex - Executive Director	1,03,422.87
Shri Krishnan S	Ex - Executive Director	48,305.29
Total		77,99,774.46

In terms of paragraph 5 of AS 18, transactions in the nature of Banker-Customer relationship including those with Key Management Personnel and relatives of Key Management Personnel have not been disclosed.

1.7 Transactions with Subsidiaries, Associates and Joint Venture are as under:

(Rs in Crore)

Particulars	Subsidiaries	Associates & Joint Ventures	Key Management Personnel (KMP)	Relatives of KMP	Total
Borrowings –					
Outstanding as at the year end	0.00	0.00	---	---	0.00
Maximum outstanding during the year	0.00	0.00			0.00

Other payable					
Outstanding as at the year end	0.12	18.85	---	---	18.97
Maximum outstanding during the year	0.12	18.85			18.97
Interest paid	2.24	0.50	---	---	2.74
Interest received	10.39	50.76	---	---	61.15
Rendering of Services	85.86	1.77	---	---	87.63
Receiving for Services	13.63	1.67	---	---	15.30

