

<b>The Vice President</b> <b>The Bombay Stock Exchange Ltd.</b> <b>Phiroze Jeejeebhoy Towers</b> <b>Dalal Street,</b> <b>MUMBAI – 400 001</b>	<b>The Vice President</b> <b>Listing Department</b> <b>National Stock Exchange of India Ltd</b> <b>EXCHANGE PLAZA</b> <b>Bandra-Kurla Complex, Bandra [E]</b> <b>MUMBAI 400051</b>
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Dear Sir/Madam,

**Subject: Board Meeting- Announcement of Reviewed Financial Results (Standalone & Consolidated) for the Third Quarter/ Nine Months ended 31.12.2019**

**Ref: 1. Regulation 33 of SEBI (LODR) Regulations, 2015**  
**2. Prior Intimation (MD&CEO: SD: 859/860/11/12:2019-20 dated 04.01.2020)**

This is to inform the Stock Exchanges that the Board of the Bank has approved the Reviewed Financial Results (Standalone and Consolidated) for the Third Quarter/ Nine Months ended 31.12.2019 at its meeting held today on 23.01.2020 (Thursday).

A copy of the Standalone and Consolidated Financial Results is enclosed along with the Limited Review Report of the Auditors.

Deviation/Variation in Utilization of Funds Raised for the Quarter ended 31.12.2019 is NIL and Statement of Deviation/Variation in the prescribed format is enclosed herewith.

The meeting of the Board of Directors commenced at 12.30 p.m and concluded at 01.20 p.m.

The details on financial results are also available in the Bank's website ([www.canarabank.com](http://www.canarabank.com)) at the following link - About us → Shareholder Information - Financial Results.

Yours faithfully,  
For CANARA BANK



सहायक महा प्रबंधक और कंपनी सचिव  
Assistant General Manager & Company Secretary

**VINAY MOHTA**

**COMPANY SECRETARY**



विनय मोहता / VINAY MOHTA  
कंपनी सचिव / Company Secretary  
ACS - A28792

सचिवालय विभाग

प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी सचिवालय

प्रधान कार्यालय

112, जे सी रोड बेंगलूर - 560002

**Secretarial Department**

MD & CEO's Secretariat

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Sl. No.	PARTICULARS	STANDALONE						CONSOLIDATED					
		QUARTER ENDED			NINE MONTHS ENDED		YEAR ENDED	QUARTER ENDED			NINE MONTHS ENDED		YEAR ENDED
		(REVIEWED) 31.12.2019	(REVIEWED) 30.09.2019	(REVIEWED) 31.12.2018	(REVIEWED) 31.12.2019	(REVIEWED) 31.12.2018	(AUDITED) 31.03.2019	(REVIEWED) 31.12.2019	(REVIEWED) 30.09.2019	(UNAUDITED) 31.12.2018	(REVIEWED) 31.12.2019	(UNAUDITED) 31.12.2018	(AUDITED) 31.03.2019
1	<b>INTEREST EARNED (a)+(b)+(c)+(d)</b>	12294.89	12392.14	12188.56	36887.55	34671.86	46810.34	12493.62	12500.37	12513.47	37509.59	35217.78	47951.10
	(a) Interest/discount on advances/bills	9068.58	9184.84	9162.16	27352.64	25689.36	34319.28	9067.48	9183.12	9151.87	27346.86	25683.64	34309.07
	(b) Income on Investments	2866.50	2787.68	2780.09	8446.50	8118.17	10937.51	3072.87	2891.16	3102.74	9067.84	8658.73	12072.98
	(c) Interest on balances with Reserve Bank of India & Other Inter-Bank Funds	334.65	392.94	216.56	1007.10	544.12	828.01	336.44	394.42	215.58	1011.77	546.31	833.95
	(d) Others	25.16	26.68	29.75	81.31	320.21	725.54	16.83	31.67	43.28	83.12	329.10	735.10
2	Other Income	1706.74	2069.59	1324.79	5638.20	4713.01	6574.96	3038.18	3008.99	2111.73	8763.29	6934.98	9907.16
3	<b>TOTAL INCOME (1+2)</b>	14001.63	14461.73	13513.35	42525.75	39384.87	53385.30	15531.80	15509.36	14625.20	46272.88	42152.76	57858.26
4	Interest Expended	8859.87	9262.38	8374.76	27082.16	23693.89	32332.22	8802.23	9323.24	8377.99	27087.32	23700.74	32338.69
5	Operating Expenses (i)+(ii)	2807.43	2654.74	2781.35	8124.64	8073.57	10462.21	4302.39	3526.36	3824.11	11609.08	10661.19	14565.89
	(i) Employees Cost	1596.86	1520.64	1565.95	4677.31	4635.24	5675.11	1682.45	1616.14	1733.37	4937.33	4837.08	5962.85
	(ii) Other Operating Expenses ( All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	1210.57	1134.10	1215.40	3447.33	3438.33	4787.10	2619.94	1910.22	2090.74	6671.75	5824.11	8603.04
6	<b>TOTAL EXPENSES ((4)+5) excluding Provisions &amp; Contingencies)</b>	11667.30	11917.12	11156.11	35206.80	31767.46	42794.43	13104.62	12849.60	12202.10	38696.40	34361.93	46904.58
7	Operating Profit before Provisions and Contingencies (3-6)	2334.33	2544.61	2357.24	7318.95	7617.41	10590.87	2427.18	2659.76	2423.10	7576.48	7790.83	10953.68
8	Provisions (Other than Tax) and Contingencies of which provisions for Non-performing assets	1802.91	2037.97	1977.34	5740.01	7394.78	12918.28	1815.32	2109.97	1997.16	5827.04	7428.37	13065.09
	of which provisions for Non-performing assets	1201.37	2295.61	2732.71	5779.68	7601.97	12722.82	1205.85	2297.43	2734.51	5785.98	7616.98	12734.22
9	Exceptional Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	531.42	506.64	379.90	1578.94	222.63	(2327.41)	611.86	549.79	425.94	1749.44	362.46	(2111.41)
11	Tax expense	201.80	141.72	62.38	555.33	(675.92)	(2674.43)	205.43	144.30	68.30	563.64	(665.31)	(2658.55)
12	<b>Net Profit (+) / Loss (-) from Ordinary Activities after tax (10-11)</b>	329.62	364.92	317.52	1023.61	898.55	347.02	406.43	405.49	357.64	1185.80	1027.77	547.14
13	Extraordinary Items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	<b>Net Profit (+) / Loss (-) for the period (12-13)</b>	329.62	364.92	317.52	1023.61	898.55	347.02	406.43	405.49	357.64	1185.80	1,027.77	547.14
15	Add: Share of Earnings in Associates							17.42	56.55	44.58	99.78	123.59	148.91
16	Less: Minority Interest							26.20	19.18	17.65	62.03	58.19	94.20
17	<b>Net Profit (+) / Loss(-) after Minority Interest (14+15-16)</b>							397.65	442.86	384.57	1223.55	1093.17	601.85
18	<b>Paid up Equity Share Capital (Face value of each share-Rs.10/-)</b>	1030.23	753.24	733.24	1030.23	733.24	753.24	1030.23	753.24	733.24	1030.23	733.24	753.24
	Share application money pending for allotment		6571.00						6571.00				
19	<b>Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)</b>						28975.82						30487.82
20	<b>Analytical Ratios</b>												
	(i) Percentage of shares held by Government of India	78.52%	70.62%	72.55%	78.52%	72.55%	70.62%	78.52%	70.62%	72.55%	78.52%	72.55%	70.62%
	(ii) Capital Adequacy Ratio - Basel III	13.86%	13.99%	12.21%	13.86%	12.21%	11.90%	13.95%	14.07%	12.32%	13.95%	12.32%	11.99%
	(a) Common Equity Tier I Ratio	10.29%	10.35%	8.81%	10.29%	8.81%	8.31%	10.39%	10.45%	8.93%	10.39%	8.93%	8.44%
	(b) Additional Tier 1 Ratio	0.76%	0.77%	0.73%	0.76%	0.73%	0.72%	0.76%	0.77%	0.73%	0.76%	0.73%	0.72%
	(iii) Earnings per Share (EPS) (Not Annualised)												
	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	4.22	4.84	4.33	13.10	12.25	4.71	5.09	5.88	5.25	15.66	14.91	8.18
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	4.22	4.84	4.33	13.10	12.25	4.71	5.09	5.88	5.25	15.66	14.91	8.18
	(iv) NPA Ratios												
	a) Amount of Gross Non Performing Assets	36644.97	38711.33	44621.27	36644.97	44621.27	39224.12	36860.49	38934.30	44846.99	36860.49	44846.99	39444.03
	b) Amount of Net Non-Performing Assets	21337.74	22090.04	26591.07	21337.74	26591.07	22955.11	21377.86	22122.38	26624.17	21377.86	26624.17	22986.19
	c) Percentage of Gross Non Performing Assets	8.36%	8.68%	10.25%	8.36%	10.25%	8.83%	8.40%	8.71%	10.28%	8.40%	10.28%	8.87%
	d) Percentage of Net Non-Performing Assets	5.05%	5.15%	6.37%	5.05%	6.37%	5.37%	5.05%	5.15%	6.37%	5.05%	6.37%	5.37%
	(v) Return on Assets (Annualised)	0.19%	0.21%	0.21%	0.19%	0.20%	0.06%	0.22%	0.25%	0.27%	0.23%	0.25%	0.10%



Sl. No.	BUSINESS SEGMENT	STANDALONE						CONSOLIDATED						
		QUARTER ENDED			NINE MONTHS ENDED			QUARTER ENDED			NINE MONTHS ENDED			YEAR ENDED
		(REVIEWED) 31.12.2019	(REVIEWED) 30.09.2019	(REVIEWED) 31.12.2018	(REVIEWED) 31.12.2019	(REVIEWED) 31.12.2018	(AUDITED) 31.03.2019	(REVIEWED) 31.12.2019	(REVIEWED) 30.09.2019	(UNAUDITED) 31.12.2018	(REVIEWED) 31.12.2019	(UNAUDITED) 31.12.2018	(AUDITED) 31.03.2019	
(1)	<b>Segment Revenue</b>													
a	Treasury Operations	3290.33	3353.81	2960.32	9887.05	8698.02	11902.83	3290.33	3045.71	2960.32	9887.05	8698.02	13024.60	
b	Retail Banking Operations	5468.90	6382.94	4858.59	16833.78	14671.05	19623.91	5468.90	6382.94	4858.59	16833.78	14671.05	19623.91	
c	Wholesale Banking Operations	5196.02	4688.95	5616.62	15461.14	15462.77	21260.96	5196.02	4688.95	5616.62	15461.14	15462.77	21260.96	
d	Life Insurance Operation							1477.84	1334.55	1047.60	3636.29	2763.10	3477.84	
e	Other Banking Operation							0.00	0.00	0.00	0.00	0.00	0.00	
f	Unallocated	46.38	36.03	77.82	343.78	553.03	597.60	98.69	57.21	142.07	454.62	557.82	470.95	
	<b>Total</b>	<b>14001.63</b>	<b>14461.73</b>	<b>13513.35</b>	<b>42525.75</b>	<b>39384.87</b>	<b>53385.30</b>	<b>15531.80</b>	<b>15509.36</b>	<b>14625.20</b>	<b>46272.88</b>	<b>42152.76</b>	<b>57858.26</b>	
	Less: Inter Segment Revenue							0.00	0.00	0.00	0.00	0.00	0.00	
	<b>Income from operations</b>	<b>14001.63</b>	<b>14461.73</b>	<b>13513.35</b>	<b>42525.75</b>	<b>39384.87</b>	<b>53385.30</b>	<b>15531.80</b>	<b>15509.36</b>	<b>14625.20</b>	<b>46272.88</b>	<b>42152.76</b>	<b>57858.26</b>	
(2)	<b>Segment Results</b>													
a	Treasury Operations	860.59	836.21	749.44	2742.81	2454.07	3593.41	860.59	836.21	749.44	2742.81	2454.07	3593.41	
b	Retail Banking Operations	839.79	812.24	591.49	2406.83	2130.85	3199.91	839.79	812.24	591.49	2406.83	2130.85	3199.91	
c	Wholesale Banking Operations	503.24	626.36	849.80	1825.54	2520.86	3503.08	503.24	626.36	849.80	1825.54	2520.86	3503.08	
d	Life Insurance Operation	0.00	0.00	0.00	0.00	0.00	0.00	60.24	98.34	29.20	184.67	101.70	165.21	
e	Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	<b>Total</b>	<b>2203.62</b>	<b>2274.81</b>	<b>2190.73</b>	<b>6975.18</b>	<b>7105.78</b>	<b>10296.40</b>	<b>2263.86</b>	<b>2373.15</b>	<b>2219.94</b>	<b>7159.85</b>	<b>7207.49</b>	<b>10461.61</b>	
	Unallocated Income/Expenses (including Provisions and contingencies)	(1672.20)	(1768.17)	(1810.83)	(5396.24)	(6883.15)	(12623.81)	(1652.00)	(1823.36)	(1794.00)	(5410.41)	(6845.03)	(12573.02)	
	<b>Total Profit Before tax</b>	<b>531.42</b>	<b>506.64</b>	<b>379.90</b>	<b>1578.94</b>	<b>222.63</b>	<b>(2327.41)</b>	<b>611.86</b>	<b>549.79</b>	<b>425.94</b>	<b>1749.44</b>	<b>362.46</b>	<b>(2111.41)</b>	
	Income tax	201.80	141.72	62.38	555.33	(675.92)	(2674.43)	205.43	144.30	68.30	563.64	(665.31)	(2658.55)	
	<b>Net Profit</b>	<b>329.62</b>	<b>364.92</b>	<b>317.52</b>	<b>1023.61</b>	<b>898.55</b>	<b>347.02</b>	<b>406.43</b>	<b>405.49</b>	<b>357.64</b>	<b>1185.80</b>	<b>1027.77</b>	<b>547.14</b>	
	Add: Share of Earnings in Associates							17.42	56.55	44.58	99.78	123.59	148.91	
	Less: Minority Interest							26.20	19.18	17.65	62.03	58.19	94.20	
	<b>Consolidated Profit (+) / Loss(-) after Minority Interest (14+15-16)</b>							<b>397.65</b>	<b>442.86</b>	<b>384.57</b>	<b>1223.55</b>	<b>1093.17</b>	<b>601.85</b>	
(3)	<b>Segment Assets</b>													
a	Treasury Operations	191681.93	183832.61	172300.53	191681.93	172300.53	176693.30	191681.93	183832.61	172300.53	191681.93	172300.53	176693.30	
b	Retail Banking Operations	217122.12	207294.74	194572.72	217122.12	194572.72	198309.39	217122.12	207294.74	194572.72	217122.12	194572.72	198309.39	
c	Wholesale Banking Operations	267489.36	275072.60	265790.84	267489.36	265790.84	278287.06	267489.36	275072.60	265790.84	267489.36	265790.84	278287.06	
d	Life Insurance Operations							17089.73	16269.77	13939.90	17089.73	13939.90	15473.46	
e	Other Banking Operations							0.00	0.00	0.00	0.00	0.00	0.00	
f	Unallocated Assets	41799.40	41223.64	39466.31	41799.40	39466.31	41476.94	43346.73	42736.51	40926.68	43346.73	40926.68	43019.60	
	<b>Total Assets</b>	<b>718092.81</b>	<b>707423.59</b>	<b>672130.40</b>	<b>718092.81</b>	<b>672130.40</b>	<b>694766.69</b>	<b>736729.87</b>	<b>725206.23</b>	<b>687530.67</b>	<b>736729.87</b>	<b>687530.67</b>	<b>711782.81</b>	
(4)	<b>Segment Liabilities</b>													
a	Treasury Operations	178519.18	166871.71	171359.78	178519.18	171359.78	176069.35	178519.18	166871.71	171359.78	178519.18	171359.78	176069.35	
b	Retail Banking Operations	206236.14	196681.69	184077.56	206236.14	184077.56	188754.36	206236.14	196681.69	184077.56	206236.14	184077.56	188754.36	
c	Wholesale Banking Operations	262160.46	266666.70	249735.95	262160.46	249735.95	259572.49	262160.46	266666.70	249735.95	262160.46	249735.95	259572.49	
d	Life Insurance Operations	0.00	0.00	0.00	0.00	0.00	0.00	16484.67	15689.05	12921.00	16484.67	12921.00	14393.04	
e	Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
f	Unallocated Liabilities	27115.83	33618.51	30422.22	27115.83	30422.35	34193.26	27414.00	33950.35	31508.71	27414.00	31508.71	35304.34	
	<b>Total Liabilities</b>	<b>674031.61</b>	<b>663838.61</b>	<b>635595.64</b>	<b>674031.61</b>	<b>635595.64</b>	<b>658589.46</b>	<b>690814.45</b>	<b>679859.50</b>	<b>649603.00</b>	<b>690814.45</b>	<b>649603.00</b>	<b>674093.58</b>	
(5)	<b>Capital Employed</b>													
a	Treasury Operations	13162.75	16960.90	940.75	13162.75	940.75	623.95	13162.75	16960.90	940.75	13162.75	940.75	623.95	
b	Retail Banking Operations	10885.98	10613.05	10495.16	10885.98	10495.16	9555.03	10885.98	10613.05	10495.16	10885.98	10495.16	9555.03	
c	Wholesale Banking Operations	5328.90	8405.90	16054.89	5328.90	16054.89	18714.57	5328.90	8405.90	16054.89	5328.90	16054.89	18714.57	
d	Life Insurance Operations							605.06	580.72	1018.90	605.06	1018.90	1080.42	
e	Other Banking Operations							0.00	0.00	0.00	0.00	0.00	0.00	
f	Unallocated	14683.57	7605.13	9043.96	14683.57	9043.96	7283.68	15932.73	8786.16	9417.96	15932.73	9417.96	7715.26	
	<b>Total Capital Employed</b>	<b>44061.20</b>	<b>43584.98</b>	<b>36534.76</b>	<b>44061.20</b>	<b>36534.76</b>	<b>36177.23</b>	<b>45915.42</b>	<b>45346.73</b>	<b>37927.67</b>	<b>45915.42</b>	<b>37927.67</b>	<b>37689.23</b>	
	<b>GEOGRAPHICAL SEGMENT</b>													
		QUARTER ENDED			NINE MONTHS ENDED			QUARTER ENDED			NINE MONTHS ENDED			YEAR ENDED
		(REVIEWED) 31.12.2019	(REVIEWED) 30.09.2019	(REVIEWED) 31.12.2018	(REVIEWED) 31.12.2019	(REVIEWED) 31.12.2018	(AUDITED) 31.03.2019	(REVIEWED) 31.12.2019	(REVIEWED) 30.09.2019	(UNAUDITED) 31.12.2018	(REVIEWED) 31.12.2019	(UNAUDITED) 31.12.2018	(AUDITED) 31.03.2019	
(1)	<b>Revenue</b>													
a	Domestic	13671.10	14097.33	13153.28	41412.75	38370.75	52003.52	15190.85	15136.96	14232.73	45128.64	41094.92	56436.18	
b	International	330.53	364.40	360.07	1113.00	1014.12	1381.78	340.95	372.40	392.47	1144.24	1057.84	1422.08	
	<b>Total</b>	<b>14001.63</b>	<b>14461.73</b>	<b>13513.35</b>	<b>42525.75</b>	<b>39384.87</b>	<b>53385.30</b>	<b>15531.80</b>	<b>15509.36</b>	<b>14625.20</b>	<b>46272.88</b>	<b>42152.76</b>	<b>57858.26</b>	
(2)	<b>Assets</b>													
a	Domestic	658964.36	648829.86	619567.67	658964.36	619567.67	634010.55	677347.68	666376.08	634617.66	677347.68	634617.66	650710.17	
b	International	59128.45	58593.73	52562.73	59128.45	52562.73	60756.14	59382.19	58830.15	52913.01	59382.19	52913.01	61072.64	
	<b>Total</b>	<b>718092.81</b>	<b>707423.59</b>	<b>672130.40</b>	<b>718092.81</b>	<b>672130.40</b>	<b>694766.69</b>	<b>736729.87</b>	<b>725206.23</b>	<b>687530.67</b>	<b>736729.87</b>	<b>687530.67</b>	<b>711782.81</b>	

**Notes on Segment Reporting:**

- As per guidelines of RBI on compliance with Accounting Standards, the Bank has adopted "Treasury Operations", Wholesale, Retail 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.
- The figures of the previous period/year have been regrouped and/or restated wherever necessary so as to make them comparable with those of the current period.



**SUMMARISED STATEMENT OF ASSETS AND LIABILITIES**

(Rs in Crore)

PARTICULARS	Standalone			Consolidated		
	As on 31.12.2019 (REVIEWED)	As on 31.12.2018 (REVIEWED)	As on 31.03.2019 (AUDITED)	As on 31.12.2019 (REVIEWED)	As on 31.12.2018 (UNAUDITED)	As on 31.03.2019 (AUDITED)
<b>CAPITAL AND LIABILITIES</b>						
CAPITAL	1030.23	733.24	753.24	1030.23	733.24	753.24
RESERVES AND SURPLUS	43030.97	35801.52	35423.99	44885.19	37194.42	36935.99
MINORITY INTEREST	0.00	0.00	0.00	727.51	627.87	667.88
DEPOSITS	625240.40	575524.74	599033.28	625308.10	575607.34	599123.02
BORROWINGS	33721.58	41906.75	40992.29	33721.58	41961.62	41042.64
OTHER LIABILITIES AND PROVISIONS	15069.63	18164.15	18563.89	31057.26	31406.18	33260.04
<b>TOTAL</b>	<b>718092.81</b>	<b>672130.40</b>	<b>694766.69</b>	<b>736729.87</b>	<b>687530.67</b>	<b>711782.81</b>
<b>ASSETS</b>						
CASH & BALANCES WITH RESERVE BANK OF INDIA	27234.31	27077.02	29919.02	27236.42	27121.02	29921.43
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	56744.65	31014.67	36233.67	57026.86	31072.11	36609.81
INVESTMENTS	165050.84	152694.52	152985.30	182649.03	167303.60	168678.05
ADVANCES	422608.02	417227.39	427727.27	422822.06	417619.39	428114.77
FIXED ASSETS	8324.83	8254.05	8410.23	8357.23	8271.27	8432.78
OTHER ASSETS	38130.16	35862.75	39491.20	38638.27	36143.28	40025.97
<b>TOTAL</b>	<b>718092.81</b>	<b>672130.40</b>	<b>694766.69</b>	<b>736729.87</b>	<b>687530.67</b>	<b>711782.81</b>



**Notes forming part of standalone and consolidated financial statement for the Quarter and Nine months ended December 31, 2019:**

1. The above Financial Results were reviewed by the Audit Committee of the Board and approved by the Board of Directors in the meeting held on 23<sup>rd</sup> January 2020. The same have been reviewed by the Statutory Central Auditors of the Bank.
2. The financial results have been drawn from financial statements prepared in accordance with Accounting Standard (AS-25) on 'Interim Financial reporting'.
3. The Consolidated Financial Results have been prepared in accordance with the Accounting Standard 21 – "Consolidated Financial Statements", Accounting Standard 23 – "Accounting for Investment in Associates" and Accounting Standard 27 – "Financial Reporting of Interest in Joint Venture", issued by the Institute of Chartered Accountants of India and guidelines issued by the RBI.
4. There has been no change in the accounting policies followed during the Quarter and Nine months ended 31st December 2019 as compared to those followed in the preceding financial year ended 31st March 2019.
5. In accordance with SEBI regulations, for the purpose of quarterly consolidated financial results, minimum eighty percent of each of consolidated revenue, assets and profits has been subject to limited review/audit.
6. The Consolidated Financial Statement (CFS) of the Group companies comprises the results of the following 8 Subsidiaries, 3 Associates including 2 Regional Rural Bank (RRBs) and a Joint Venture:

Sr 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	Canara Bank(Tanzania) Ltd.	Subsidiary	Tanzania	100%
9	Canfin Homes Ltd.	Associate	India	30%
10	Karnataka Gramin Bank	Associate	India	35%
11	Kerala Gramin Bank	Associate	India	35%
12	Commercial Indo Bank LLC	Joint Venture	Moscow, Russia	40%

  
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7. Commonwealth Trust (India) Ltd., an Associate, could not be considered for consolidation as its financial statements are available only up to 31st March 2017. The Associate is having lower level of operations since earlier year/s and considering the unsubstantial financials as per the last available financial statements as at 31.03.2017, there is no material impact of non-inclusion of its investments in the Consolidated Financial Statements.
8. The Financial results for the quarter ended 31st December 2019 have been arrived at after considering provision for Loan Losses, Standard Assets, Restructured Assets and Investment Depreciation in accordance with the extant guidelines and directions of RBI on Prudential Norms for 'Income Recognition, Asset Classification and Provisioning as per RBI's specific directions and judicial pronouncements. Provisions for Contingencies, Employee Benefits including provision for Wage arrears, Direct Tax and other items are made on estimated basis.
9. In accordance with RBI circular no. DBR.No.BP. BC.18/21.04.048/2018-19 dated 1<sup>st</sup> January 2019, 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 31.12.2019 are as under:

No. of Accounts Restructured	Amount (Rs. in Crore)
124089	3282.83

10. RBI circular DBR.No.BP.BC.83/2104.048/2014-15, dated April 1, 2015 and DBR.No.BP.BC.92/21.04.048/2015-16, dated April 18, 2016 granted an option to spread provision in respect of frauds for a period, not exceeding four quarters from the quarter in which such fraud has been detected/declared. During the quarter ended 31st March 2019, in case of 6 fraud detected/declared accounts amounting to Rs. 704.06 crore, Bank has provided Rs. 381.66 crore in the quarter ended 31st March 2019 and deferred the balance of Rs.322.40 Crores for the subsequent quarters. During the nine months period ended 31st December 2019, total Deferred amount of Rs.322.40 Crores is amortised by debiting Profit & Loss A/c and crediting to Other Reserves.
11. As per RBI Letter 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.9386.39 crore (91.84% of total outstanding) as on 31.12.2019.
12. In terms of Supreme Court order and necessary guidelines issued by Reserve Bank of India (RBI), the Bank has kept Delhi Airport Metro Express Pvt. Ltd. as Standard. However, necessary provision as per IRAC norms has been made which are detailed as under:

(Rs. In Crores)

Amount not treated as NPA as per IRAC Norms	Provisions required to be made as per IRAC Norms	Provision Actually Held
63.19	9.48	10.00



13. The Bank has estimated the liability for Unhedged Foreign Currency in terms of RBI Circular DBOD.No.BP.BC.85/21.06.200/2013-14 dated January 15, 2014 and is holding a provision of Rs.23.34 Crore as on December 31, 2019.
14. Pursuant to proposed bipartite agreement on wage revision (due with effect from November 1, 2017), a sum of Rs.133.00 crore has been provided towards wage revision for the quarter ended December 31, 2019. (Cumulative till December 31, 2019 is Rs. 856.00 crore).
15. Our Bank has sold 86096 units under Priority Sector Lending Certificates (PSLCs) to the tune of Rs. 21524 Crore under Agriculture and Small and Marginal Farmers category and earned commission income of Rs. 368.41 Crore during the quarter and nine months period ended 31<sup>st</sup> December 2019.
16. In terms of RBI Circular DBR. No. BP.BC.1/21.06.201/2015-16 July 1, 2015, on 'Basel III Capital Adequacy' and RBI Circular DBR. No. BP.BC.80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standard Amendments', Banks are required to make Pillar 3 disclosures including leverage ratio and liquidity coverage ratio under the Basel III framework. The Bank has made these disclosures which are available on our website "[www.canarabank.com](http://www.canarabank.com)". These disclosures have not been subjected to audit by the auditors.
17. The Board of Directors in it's meeting held on September 13, 2019 has considered and accorded its "In principle approval" for amalgamation of Syndicate Bank into Canara Bank as advised by the Alternative mechanism of Government of India and to commence process of Amalgamation subject to all applicable approvals and the process is in progress.
18. During the second quarter of the financial year, Bank has received Rs.6,571 crore from Government of India on September 27,2019 and September 30,2019 towards preferential allotment of Equity shares. Bank has allotted on 04.12.2019, 27,69,88,576 equity shares of face value of Rs.10/- each at an issue price of Rs.237.23 (Including premium of Rs.227.23) per share to Govt. of India, promoter of the Bank, on preferential basis, in accordance with the applicable provisions.
19. On September 20,2019 vide taxation laws (Amendment) Ordinance 2019, the Government of India inserted Section 115BAA in the Income Tax Act 1961,which provides domestic companies a non reversible option to pay corporate tax at reduced rates effective April 1,2019 subject to certain conditions. The Bank is currently in the process of evaluating this option. Bank continues to recognise the Taxes on Income for the quarter and nine month period ended 31.12.2019 as per the earlier provisions.
20. Provision Coverage Ratio as at 31<sup>st</sup> December 2019 is 70.97% (70.11% as on Sep 30, 2019 and 62.54% as on Dec 31, 2018).
21. The figures for the quarter ended 31<sup>st</sup> December 2019, are the balancing figures between reviewed figures in respect of the half year ended sept 2019 and the published year to date figures up to 31<sup>st</sup> December 2019.



22. Number of Investors Complaints received and disposed of during the quarter ended 31.12.2019.

Pending at the beginning of the quarter	:	NIL
Received during the quarter	:	163
Disposed of during the quarter	:	163
Lying unresolved at the end of the quarter	:	NIL

23. Figures of the corresponding previous period have been regrouped and/or restated wherever considered necessary.



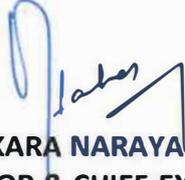
**A. MANIMEKHALAI**  
EXECUTIVE DIRECTOR



**DEBASHISH MUKHERJEE**  
EXECUTIVE DIRECTOR



**M. V. RAO**  
EXECUTIVE DIRECTOR



**R A SANKARA NARAYANAN**  
MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER



**T.N. MANOHARAN**  
CHAIRMAN

PLACE: BENGALURU

DATE: 23.01.2020



<b>Dagliya &amp; Co.</b> Chartered Accountants FRN. 000671S	<b>Komandoor &amp; Co LLP.</b> Chartered Accountants FRN. 001420S/S200034	<b>D. K. Chhajer &amp; Co.</b> Chartered Accountants FRN. 304138E	<b>S N K &amp; Co.</b> Chartered Accountants FRN. 109176W
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**Independent Auditors' Review Report On unaudited Standalone Financial Results of the Quarter and Nine months ended December 31, 2019 of the Bank Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

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 ended 31<sup>st</sup> December 2019 and for the period from 01<sup>st</sup> April 2019 to 31<sup>st</sup> December 2019 ("the statement") attached herewith, being submitted by the bank pursuant to the requirement of regulation 33 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 statements based on our review. The disclosures relating to Pillar 3 disclosure as at 31<sup>st</sup> December 2019, 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 but have not been reviewed by us.
2. 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 making 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.
3. These unaudited financial results incorporate relevant returns of 20 Branches, integrated treasury wing reviewed by us and 3 foreign branches reviewed by other 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/concurrent auditors of the bank for 220 Branches. These review reports cover 53.99 percent of the total advance's portfolio of the bank. Apart from these review reports, in the conduct of our review, we have also taken note of various returns received from 6090 Branches of the Bank.
4. Based on our review conducted as above, subject to limitation in scope as mentioned in Para 3 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 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.

For Dagliya & Co.  
Chartered Accountants  
FRN. 000671S

For Komandoor & Co. LLP  
Chartered Accountants  
FRN. 001420S/S200034

For D. K. Chhajer & Co.  
Chartered Accountants  
FRN. 304138E

For S N K & Co.  
Chartered Accountants  
FRN. 109176W



(P Manohara Gupta)  
Partner

Membership Number 016444

UDIN: 20916444AAAAAN4930

Place: Bengaluru,

Date: 23<sup>rd</sup> January 2020



(Mohanacharya K)  
Partner

Membership Number 029082

UDIN: 20029082AAAAAG2630

REG No  
001420S/S200034  
HYDERABAD  
Chartered Accountants



(Jagannath Prasad Mohapatro)  
Partner

Membership Number 217012

UDIN: 20217012AAAAAP4269

D. K. CHHAJER & CO.  
CHARTERED ACCOUNTANTS  
KOLKATA



(Ankit D Danawala)  
Partner

Membership Number 119972

UDIN: 20119972AAAAAY3535

S N K & CO.  
CHARTERED ACCOUNTANTS

<b>Dagliya &amp; Co.</b> Chartered Accountants FRN. 000671S	<b>Komandoor &amp; Co LLP.</b> Chartered Accountants FRN. 001420S/S200034	<b>D. K. Chhajjer &amp; Co.</b> Chartered Accountants FRN. 304138E	<b>S N K &amp; Co.</b> Chartered Accountants FRN. 109176W
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**Independent Auditors' Review Report On consolidated unaudited Quarterly and Year to Date financial results of the Bank Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

To

The Board of Directors  
Canara Bank  
Bengaluru

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of Canara Bank ("the Parent"/"the Bank") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group"), its jointly controlled entities and its share of the net profit after tax of its associates for the quarter ended 31<sup>st</sup> December 2019 and for the period from 1<sup>st</sup> April 2019 to 31<sup>st</sup> December 2019 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, except for the disclosures relating to consolidated Pillar 3 disclosure as at 31<sup>st</sup> December 2019, 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 and have not been reviewed by us. Attention is drawn to the fact that the consolidated figures for the corresponding quarter ended 31<sup>st</sup> December 2018 and the corresponding period from 1<sup>st</sup> April 2018 to 31<sup>st</sup> December 2018, as reported in these financial results have been approved by the Parent's Board of Directors, but have not been subjected to review.
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. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. 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.



<b>Dagliya &amp; Co.</b> Chartered Accountants FRN. 000671S	<b>Komandoor &amp; Co LLP.</b> Chartered Accountants FRN. 001420S/S200034	<b>D. K. Chhajer &amp; Co.</b> Chartered Accountants FRN. 304138E	<b>S N K &amp; Co.</b> Chartered Accountants FRN. 109176W
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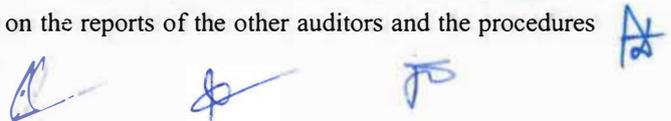
4. The Statement includes the results of the following entities:

<b>Name of the Entity</b>	<b>Relationship</b>
Canara Bank	Parent
Canbank Financial Services Limited	Subsidiary
Canbank Factors Limited	Subsidiary
Canbank Robecco Asset Management Company Limited	Subsidiary
Canbank Computer Services Limited	Subsidiary
Canara Bank Securities Ltd	Subsidiary
Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd	Subsidiary
Canbank Venture Capital Fund Limited	Subsidiary
Canara Bank (Tanzania) Ltd	Subsidiary
Commercial Indo Bank LLC Moscow	Joint Venture
Canfin Homes Ltd	Associate
Karnataka Gramin Bank	Associate
Kerala Gramin 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 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, except for the disclosures relating to consolidated Pillar 3 disclosure as at 31<sup>st</sup> December 2019, 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 and have not been reviewed by us, or that it contains any material misstatement.

6. We did not review the interim financial results of 223 (Includes 3 Overseas) Branches included in the standalone unaudited financial results of the entities included in the Group, whose results reflect Total Advances of Rs.104214.06 crores as at 31<sup>st</sup> December 2019 and Total Revenues of Rs.5766.73 crores and Rs.17788.29 crores for the quarter ended 31<sup>st</sup> December 2019 and for the period from 1<sup>st</sup> April 2019 to 31<sup>st</sup> December 2019 respectively. The interim financial results of these branches have been reviewed by inspection teams of entities 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 inspection teams and the procedures performed by us as stated in paragraph 3 above.

We did not review the interim financial results of 4 subsidiaries included in the consolidated unaudited financial results, whose interim financial results reflect total assets of Rs.17019.07 Crores as at 31<sup>st</sup> December 2019 and total revenues of Rs.1589.25 crores and Rs.3721.96 Crores for the quarter ended 31<sup>st</sup> December 2019 and for the period from 1<sup>st</sup> April 2019 to 31<sup>st</sup> December 2019 respectively. Total net loss after tax of Rs.131.27crores and net profit after tax Rs.66.19 crores for the quarter ended 31<sup>st</sup> December 2019 and for the period from 1<sup>st</sup> April 2019 to 31<sup>st</sup> December 2019 respectively, as considered in the consolidated unaudited financial results. The consolidated unaudited financial results also includes the Group's share of net profit after tax of Rs 56.28 Crores and Rs.85.56 Crores for the quarter ended 31<sup>st</sup> December, 2019 and for the period from 1<sup>st</sup> April 2019 to 31<sup>st</sup> December, 2019 respectively, as considered in the consolidated unaudited financial results, in respect of 1 associate, whose interim financial results have not been reviewed by us. These interim financial results have been reviewed by other auditors whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries and associate, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.



<b>Dagliya &amp; Co.</b> Chartered Accountants FRN. 000671S	<b>Komandoor &amp; Co LLP.</b> Chartered Accountants FRN. 001420S/S200034	<b>D. K. Chhajer &amp; Co.</b> Chartered Accountants FRN. 304138E	<b>S N K &amp; Co.</b> Chartered Accountants FRN. 109176W
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Our Conclusion on the statement is not modified in respect of the above matter.

7. The consolidated unaudited financial results includes the interim financial results which have not been reviewed of 6090 branches included in the standalone unaudited financial results of the entities included in the Group, whose results reflect total Advances of Rs. 213058.47 crores as at 31<sup>st</sup> December 2019 and Total Revenues of Rs. 5491.85 crores and Rs.16148.70 crores and for the quarter ended 31<sup>st</sup> December 2019 and for the period from 1<sup>st</sup> April 2019 to 31<sup>st</sup> December 2019 respectively, as considered in the respective standalone unaudited financial results of the entities included in the Group.

The consolidated unaudited financial results include the interim financial results of 4 subsidiaries and 1 jointly controlled entity which have not been reviewed by their auditors, whose interim financial results reflect Total Assets of Rs.1155.29 crores as at 31<sup>st</sup> December 2019 and Total Revenue of Rs.86.72 crores and Rs.126.82 crores and total profit of Rs.10.05 crores and profit after tax of Rs.34.08 crores for the quarter ended 31<sup>st</sup> December 2019 and for the period from 1<sup>st</sup> April 2019 to 31<sup>st</sup> December 2019, respectively, as considered in the consolidated unaudited financial results. The consolidated unaudited financial results also includes the Group's share of net loss after tax of Rs.14.55 crores and profit after tax of Rs.14.22crores for the quarter ended 31<sup>st</sup> December 2019 and for the period from 1<sup>st</sup> April 2019 to 31<sup>st</sup> December 2019, respectively, as considered in the consolidated unaudited financial results, in respect of 2 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, these interim financial results are not material to the Group.

Our conclusion on the Statement is not modified in respect of the above matter.

8. The auditors of Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd., a subsidiary of the Group 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 as at 31<sup>st</sup> December 2019 for policies in force and for policies in respect of which premium has been discontinued but liability exists as at that date has been duly certified by the Appointed Actuary. The Appointed Actuary has certified to the Company 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 IRDAI. Further, the concerned Component Auditor has reported that they had relied upon the Appointed Actuary's certificate in this regard and their conclusion in so far as it relates to the actuarial valuation is based solely on the certificate of the Appointed Actuary

Our conclusion on the Statement is not modified in respect of the above matter.

For Dagliya & Co.  
Chartered Accountants  
FRN. 000671S

  
(P Manohara Gupta)  
Partner

Membership Number 016444  
UDIN:20016444AAAAAO2048



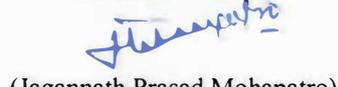
For Komandoor & Co LLP.  
Chartered Accountants  
FRN. 001420S/S200034

  
(Mohanacharya K)  
Partner

Membership Number 029082  
UDIN:20029082AAAAAH1118



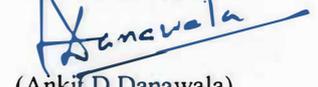
For D. K. Chhajer & Co.  
Chartered Accountants  
FRN. 304138E

  
(Jagannath Prasad Mohapatro)  
Partner

Membership Number 217012  
UDIN:20217012AAAAAQ2987



For S N K & Co.  
Chartered Accountants  
FRN. 109176W

  
(Ankit D Danawala)  
Partner

Membership Number 119972  
UDIN:20119972AAAAAZ8544



Place: Bengaluru,  
Date: 23<sup>rd</sup> January, 2020

**STATEMENT OF DEVIATION/VARIATION IN UTILIZATION OF FUNDS RAISED**

Name of listed entity	CANARA BANK					
Mode of Fund Raising	PREFERENTIAL ISSUE/ ALLOTMENT TO GOVERNMENT OF INDIA - CAPITAL INFUSION BY GOVT OF INDIA					
Date of Raising Funds	ALLOTMENT DATE : 4.12.2019					
Amount Raised	Rs 6571 Crores					
Report filed for Quarter ended	31 <sup>st</sup> December 2019					
Monitoring Agency	NOT APPLICABLE					
Monitoring Agency Name, if applicable	NOT APPLICABLE					
Is there a Deviation / Variation in use of funds raised	NIL					
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	To improve the capital adequacy					
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 <b>V RAMACHANDRA</b> Designation <b>General Manager &amp; Chief Financial Officer</b>				Place: <b>Bengaluru</b> Date: <b>23/01/2020</b>		