

Ref :: SD:399/400/11/12::2021

12.11.2021

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 - 400 051 Scrip Code: CANBK
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Dear Sir/Madam,

Sub : Disclosure of Asset Cover Certificate for the Quarter ended September 30, 2021

In compliance with Regulation 54 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, we enclose herewith the Asset Cover Certificate for the Quarter ended September 30, 2021, as submitted by M/s Rao & Emmar, Chartered Accountants, one of the Statutory Central Auditors of the Bank.

This is for your information and appropriate dissemination.

Yours faithfully,
कृते केनरा बैंक
For CANARA BANK


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





Annexure A

**To,
Stock Exchange(s) in India**

Based on examination of books of accounts and other relevant records/documents, we hereby certify that:

a) The listed entity has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities:

ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount (in Cr)
INE476A09249	Private placement	Unsecured	1500.00
INE476A08043	Private placement	Unsecured	900.00
INE476A08118	Private placement	Unsecured	120.00
INE476A08035	Private placement	Unsecured	1500.00
INE476A08076	Private placement	Unsecured	3000.00
INE667A08021	Private placement	Unsecured	400.00
INE476A09256	Private placement	Unsecured	1000.00
INE476A08050	Private placement	Unsecured	3000.00
INE667A08096	Private placement	Unsecured	500.00
INE667A08104	Private placement	Unsecured	450.00
INE476A08084	Private placement	Unsecured	1012.00
INE667A08039	Private placement	Unsecured	1000.00
INE476A08092	Private placement	Unsecured	169.10
INE667A08088	Private placement	Unsecured	1000.00
INE667A08013	Private placement	Unsecured	750.00
INE476A08068	Private placement	Unsecured	1000.00
INE667A08047	Private placement	Unsecured	750.00
INE667A09177	Private placement	Unsecured	1000.00
INE476A09264	Private placement	Unsecured	1500.00
INE476A08100	Private placement	Unsecured	1635.00
Grand Total			22,186.10

b) Asset Cover for listed debt securities:

i. The financial information as on 30-09-21 has been extracted from the books of accounts for the year ended 30-09-21 and other relevant records of the listed entity.

ii. The assets of the listed entity provide coverage of NA times of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed (calculation as per statement of asset cover ratio for the Secured debt securities - table – I): **Not Applicable**

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Offices at: Durg, Delhi, Guwahati, Goa, Indore, Kolhapur, Mumbai, Pune, Raipur, Shimoga, Surat, Jharkhand, Uttarkhand, Imphal, Jaipur & Bhubaneshwar.

iii. The total assets of the listed entity provide coverage of **1.42** times of the principal, which is in accordance with the terms of issue (calculation as per statement of asset coverage ratio available for the unsecured debt securities - table – II) (as per requirement of Regulation 54 read with Regulation 56(1)(d) of LODR Regulations).

Table –I:

Sr. No.	Particulars		Amount
i.	Total assets available for secured Debt Securities' – (secured by either pari passu or exclusive charge on assets) (Mention the share of Debt Securities' charge holders)	A	N.A.
	• Property Plant & Equipment (Fixed assets) - movable/immovable property etc.		N.A.
	• Loans /advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc.		N.A.
	• Receivables including interest accrued on Term loan/ Debt Securities etc.		N.A.
	• Investment(s)		N.A.
	• Cash and cash equivalents and other current/ non-current assets		N.A.
ii.	Total borrowing through issue of secured Debt Securities (secured by either pari passu or exclusive charge on assets))	B	N.A.
	• Debt Securities (Provide details as per table below)		N.A.
	• IND - AS adjustment for effective Interest rate on secured Debt Securities		N.A.
	• Interest accrued/payable on secured Debt Securities		N.A.
iii.	Asset Coverage Ratio (100% or higher as per the terms of offer document/information memorandum/ debenture trust deed)	A/B	N.A.

ISIN wise details

Rs. In Crore

Sl.	ISIN	Facility	Type of charge	Sanctioned Amount	Outstanding Amount As on 30-06-21	Cover Required	Assets Required
1	INE476A09249	BASEL III TIER II	N. A	1500.00	1500.00	Nil	Nil
2	INE476A08043	BASEL III TIER II	N. A	900.00	900.00	Nil	Nil
3	INE476A08118	Basel III Tier I	N. A	120.00	120.00	Nil	Nil
4	INE476A08035	Basel III Tier I	N. A	1500.00	1500.00	Nil	Nil
5	INE476A08076	Basel III Tier II	N. A	3000.00	3000.00	Nil	Nil
6	INE667A08021	BASEL III TIER II	N. A	400.00	400.00	Nil	Nil
7	INE476A09256	BASEL III TIER II	N. A	1000.00	1000.00	Nil	Nil
8	INE476A08050	BASEL III TIER II	N. A	3000.00	3000.00	Nil	Nil
9	INE667A08096	BASEL III TIER II	N. A	500.00	500.00	Nil	Nil

10	INE667A08104	Basel III Tier I	N. A	450.00	450.00	Nil	Nil
11	INE476A08084	Basel III Tier I	N. A	1012.00	1012.00	Nil	Nil
12	INE667A08039	BASEL III TIER II	N. A	1000.00	1000.00	Nil	Nil
13	INE476A08092	Basel III Tier I	N. A	169.10	169.10	Nil	Nil
14	INE667A08088	Basel III Tier I	N. A	1000.00	1000.00	Nil	Nil
15	INE667A08013	BASEL III TIER II	N. A	750.00	750.00	Nil	Nil
16	INE476A08068	Basel III Tier I	N. A	1000.00	1000.00	Nil	Nil
17	INE667A08047	BASEL III TIER II	N. A	750.00	750.00	Nil	Nil
18	INE667A09177	Basel II TIER II	N. A	1000.00	1000.00	Nil	Nil
19	INE476A09264	BASEL III TIER II	N. A	1500.00	1500.00	Nil	Nil
20	INE476A08100	Basel III Tier I	N. A	1635.00	1635.00	Nil	Nil
Grand Total				22,186.10	22,186.10		

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Table-II

SN	Particulars		Amount (Rs. In Crore)
i.	Net assets of the listed entity available for unsecured lenders (Property Plant & Equipment (excluding intangible assets and prepaid expenses) + Investments + Cash & Bank Balances + Other current/ non-current assets excluding deferred tax assets (-) Total assets available for secured lenders/creditors on pari passu/exclusive charge basis under the above heads (-) unsecured current/ non-current liabilities (-) interest accrued/ payable on unsecured borrowings)	A	51007.83
ii.	Total Borrowings (unsecured)	B	35829.56
	<input type="checkbox"/> Term loan		
	<input type="checkbox"/> Non-convertible Debt Securities		22186.10
	<input type="checkbox"/> CC/ OD Limits		
	<input type="checkbox"/> Other Borrowings		13643.46
	<input type="checkbox"/> IND - AS adjustment for effective Interest rate on unsecured borrowings		
iii.	Assets Coverage Ratio (100% or higher as per the terms of Offer Document/Information Memorandum/ Debenture Trust Deed)	(A/B)	1.42

c) Compliance of all the covenants/terms of the issue in respect of listed debt securities of the listed entity

We have examined the compliances made by the listed entity in respect of the covenants/terms of the issue of the listed debt securities (NCD's) and certify that the such covenants/terms of the issue have been complied by the listed entity except as stated below: -

.....NIL.....

For M/s. Rao & Emmar
Chartered Accountants
FRN: 003084S

Praveen B J
Partner
Membership No: - 215713
UDIN: 21215713AAAATB4206

Place: Bangalore
Date: 02nd November 2021.