केनरा बैंक Canara Bank
भारत सरकार का उपक्रम A Government of India Undertaking
सिंडिकेट Syndicate

Ref: SD:463/464/11/12:2025-26 **29.01.2026**

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**

Sub: Disclosure of Security Cover Certificate for the Quarter ended December 31, 2025

In compliance with Regulation 54 of the SEBl (Listing Obligations & Disclosure Requirements) Regulations, 2015, we enclose herewith the Security Cover Certificate for the Quarter ended December 31, 2025, as submitted by M/s K Venkatachalam Aiyer & Co., one of the Statutory Central Auditors of the Bank.

This is for your information and records.

Yours faithfully,

SANTOSH KUMAR BARIK
Digitally signed by SANTOSH KUMAR BARIK
Date: 2026.01.29 13:29:35 +05'30'

Santosh Kumar Barik

Company Secretary

सचिवीय विभाग
प्रधान कार्यालय
112, जे सी रोड, बेंगलूरु - 560002
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Internal

To
The Debenture Trustees / Stock Exchanges

Certificate of Security Cover for the quarter ended 31ST December 2025 for Listed Unsecured Non-Convertible Securities and compliance status of Covenants

Ref: Regulation 54(2) read with regulation 56 (1) (d) of SEBI (LODR) Regulation, 2015 (as amended from time to time) and SEBI Circular SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024

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

a) The Bank has vide its Board Resolutions of various dates, offer document and under various Debenture Trust Deeds, issued the following listed Non-Convertible Unsecured Debt Securities:

Rs. In Crore

Sl No.	ISIN NO.	Facility	Nature of Charge	Sanctioned Amount	Outstanding As on 31-12-2025	Cover Required	Assets Required
1	INE476A08043	BASEL III TIER II SERIES II - 2015-16	Unsecured	900.00	900.00	Nil	Nil
2	INE476A08118	BASEL III AT I S-IV FY 2020-21	Unsecured	120.00	120.00	Nil	Nil
3	INE476A08159	BASEL III AT I 2021-22 SR III	Unsecured	1,000.00	1,000.00	Nil	Nil
4	INE476A08050	BASEL III TIER II 2016-17	Unsecured	3,000.00	3,000.00	Nil	Nil
5	INE476A08167	BASEL III AT I 2022-23 Series I	Unsecured	2,000.00	2,000.00	Nil	Nil
6	INE476A08175	BASEL III TIER II S-1	Unsecured	2,000.00	2,000.00	Nil	Nil
7	INE476A08183	BASEL III TIER I S-II	Unsecured	2,000.00	2,000.00	Nil	Nil
8	INE476A08126	BASEL III AT I 2021 S1	Unsecured	1,500.00	1,500.00	Nil	Nil
9	INE476A08134	BASEL III AT I 2021-22 SR II	Unsecured	1,500.00	1,500.00	Nil	Nil
10	INE476A08142	BASEL III TIER II S 1	Unsecured	2,500.00	2,500.00	Nil	Nil
11	INE476A08191	LTB 2023 - 1	Unsecured	5,000.00	5,000.00	Nil	Nil
12	INE476A08209	LTB 2023 - 2	Unsecured	5,000.00	5,000.00	Nil	Nil
13	INE476A08217	BASEL III AT I 2023-24 Series I	Unsecured	1,403.00	1,403.00	Nil	Nil
14	INE476A08225	BASEL III AT I 2023-24 Series II	Unsecured	2,000.00	2,000.00	Nil	Nil
15	INE476A08233	CB LTB 2034	Unsecured	10,000.00	10,000.00	Nil	Nil
16	INE476A08241	BASEL III AT I 2024-25 Series I	Unsecured	3,000.00	3,000.00	Nil	Nil
17	INE476A08258	BASEL III TIER II 2024-25 Series I	Unsecured	4,000.00	4,000.00	Nil	Nil
18	INE476A08258	BASEL III AT I 2025-26 Series I	Unsecured	3,500.00	3,500.00	Nil	Nil
GRAND TOTAL				**50,423.00**	**50,423.00**		

K Venkatachalam Aiyer & Co. (FRN 004610S) Chartered Accountants

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Security cover for listed unsecured non-convertible securities

The bank has issued unsecured non-convertible securities and hence the requirement of providing the particulars of the security and security coverage against interest and principal amount is not applicable.

(As per clarification received from NSE, entities having only unsecured debts securities are required to submit a "NIL" report in prescribed format with reference to SEBI Circular No: SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024.)

And the said NIL report is given in **Annexure – I**

b) **Compliance of all the covenants / terms of the issue in respect of listed non-convertible debt securities Information under SEBI (LISTING OBLIGATION & DISCLOSURE REQUIREMENTS) Regulation, 2015 in terms of the provision of regulation 56(1)(d) as amended from time to time**

Based on the examination of the books of accounts, other relevant records/documents relating to compliances made by the bank received from the management, we hereby certify that the bank has complied with all the covenants of the above-mentioned listed unsecured non-convertible debt securities as on 31.12.2025.

For K VENKATACHALAM AIYER & CO.
Chartered Accountants
F.R. No. – 004610S

K Venkatachalam Aiyer & Co. (FRN 004610S) Chartered Accountants

M SIVAKUMAR
PARTNER
M. No. – 023844
UDIN: 26023844AMBYIO2325

Place: BENGALURU
Date: 29.01.2026

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ANNEXURE I

Particulars		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					Unsecured Bonds
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certifica te being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt	Other assets on which there is pari-Passu charge (excludin g items covered		debt amount considere d more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets[viii]	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)	
					With pari-	In column						Relating to Column F			
					passu	F)									
					charge)										
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment															
Capital Work-in- Progress															
Right of Use Assets				NIL											
Goodwill															
Intangible Assets															
Intangible Assets under Development															
Investments															Please refer Annexure I for Calculation of Security Cover ratio for Unsecured Bonds
Loans															
Inventories															
Trade Receivable s															
Cash and Cash Equivalents															
Bank Balances other than Cash and Cash Equivalents															
Others															
Total															
LIABILITIES															
Debt securities to which this certificate pertains				NIL											

K Venkatachalam Aiyer & Co. Chartered Accountants (FRN 004610S)

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Other debt sharing pari-passu charge with above debt		not to be filled													
Other Debt															
Subordinated debt															
Borrowings															
Bank															
Debt Securities															
Others															
Trade payables															
Lease Liabilities															
Provisions															
Others															
Total															
Cover on Book Value															
Cover on Market Value[ix]															
		Exclusive Security Cover Ratio			**Pari-Passu Security Cover Ratio**										

NIL

i *This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.*
ii *This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.*
iii *This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.*
iv *This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari- passu charge along with debt for which certificate is issued.*
v *This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.*
vi *This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.*
vii *In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.*
viii *Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value.*
ix *The market value shall be calculated as per the total value of assets mentioned in Column O.*

K Venkatachalam Aiyer & Co ★ Chartered Accountants ★ (FRN 004610S)

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