

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

Subject: - Outcome of Analyst Meet

Ref : - Our Letter **MD&CEO:SD:345/346/11/12::2019** dated 08/05/2019.

Please refer to our intimation dated 08/05/2019 on Analysts Meet of the Bank, the Analysts meet on financial results of the Bank for the fourth quarter and year ended 31.03.2019 was duly organized at Mumbai on 13/05/2019. We herewith enclose the minutes/outcome of the meeting.

We request you to take the same on your record.

Yours faithfully,



**VINAY MOHTA
COMPANY SECRETARY**



सचिवालय विभाग

प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी सचिवालय
प्रधान कार्यालय
112, जे सी रोड बंगलूर - 560002

Secretarial Department

MD & CEO's Secretariat
Head Office
112 J C Road, Bangalore - 560002

T +91 80 22100250
F +91 80 22248831

E-Mail - hosecretarial@canarabank.com

Minutes of the Analyst Meet on Financial results of the Bank for March 2019

Our Bank organised an Analyst Meet on Financial results of the Bank for March 2019 at Mumbai on 13th May 2018 at 4.30 PM. The meeting was chaired by Shri. R A Sankara Narayanan , Managing Director & CEO of our Bank. Executive Directors Shri M.V. Rao, Shri. Debashish Mukherjee, Ms. A Manimekhalai and other members from the top management were present.

Shri. R A Sankara Narayanan, MD & CEO gave a brief on the financial results of the Bank for Q4 FY 2019 and highlighted the performance of the Bank during the quarter. Post this, the management of the Bank had an interactive session with the participants in the analyst meet.

The following are the highlights of the interactive session:

- The Bank informed that the main focus shall continue to be on improving the quality of business, raising resources through low cost deposits, achieving a sustainable growth of business in the retail segment, improving quality of assets & credit monitoring, raising and maintaining the required capital for the Bank.
- With regard to the structural business reforms, the management commented that there is enough scope for improving CASA, improving retail deposit base and achieving consistent growth in housing & mortgage based loans. In respect of loans to automobile segment, the exposure is taken only on trusted clients having proven track record.
- On the fund raising plans, the management commented that currently the Bank is adequately capitalized not only for regulatory Capital but for Growth Capital as well. Further, it was conveyed that an amount of Rs 557 crore has already been mobilized through ESPS (Employees Share Purchase Scheme). The management informed that the Bank has all the regulatory approvals in place and will tap the market at the appropriate time.
- The Bank is also laying more emphasis on analytics, focusing on leveraging of Customer Base and data mining, which would help garner more business. Also, the early warning signal module of the bank is in advanced stage which would be providing robust risk management and credit monitoring solutions. It would add value to Customer Service, helping in monitoring the accounts more efficiently and getting more business from our customers through Cross-selling.
- On the Bank's view sought on the NBFC sector, the management informed that the Bank is not foreseeing any major threat in the said sector. Further, it was added that the Bank has well defined checkpoints and tested guidelines in place for taking the business decisions for an exposure in this sector.
- With regard to a query on stake sale plans of the Bank, the management informed that a suitable decision would be taken at the appropriate time.
- A number of queries were raised regarding stressed assets, the prospects of recovery in accounts referred under NCLT & extent of provisions held for which the management furnished satisfactory replies.
- The meeting concluded at 7.00 pm post the interactive session.

