

**the  
Wolfsberg  
Group**

Financial Institution Name:

CANARA BANK

Location (Country):

INDIA

The questionnaire is required to be answered on a Legal Entity (LE) Level. This means the Financial Institution will answer the questionnaire at an ultimate parent / head office & subsidiary level for which any branches would be considered covered by that parent/subsidiary DDQ. This questionnaire should not cover more than one LE. Each question in the DDQ will need to be addressed from the perspective of the LE and on behalf of all of its branches. If a response for the LE differed for one of its branches this needs to be highlighted and detail regarding this difference captured at the end of each subsection. If a branch business activity (products offered, client base etc.) is significantly different than its head office, the branch should complete a separate questionnaire.

| No #                             | Question  | Answer  |
|----------------------------------|---|---|
| <b>1. ENTITY &amp; OWNERSHIP</b> |   |   |
| 1                                | Full Legal Name   | CANARA BANK   |
| 2                                | Append a list of branches which are covered by this questionnaire                                 | As on 30/11/2018, Canara Bank has 6306 branches across India. Details of branches can be accessed here: <a href="https://canarabank.com/english/quick-access/locator">https://canarabank.com/english/quick-access/locator</a> |
| 3                                | Full Legal (Registered) Address   | Canara Bank<br>Head Office<br>112, J.C. Road<br>BANGALORE -560002   |
| 4                                | Full Primary Business Address (if different from above)   | Correspondent Banking Section,<br>Integrated Treasury Wing,<br>Canara Bank Building, C-14, VI Floor,<br>Bandra Kurla Complex, Bandra (East), Mumbai, India - 400051   |
| 5                                | Date of Entity incorporation/ establishment   | 01/07/1906  |
| 6                                | Select type of ownership and append an ownership chart if available                               |   |
| 6 a                              | Publicly Traded (25% of shares publicly traded)   | Yes   |
| 6 a1                             | If Y, indicate the exchange traded on and ticker symbol   | National Stock Exchange of India, Bombay Stock Exchange<br>CANBK  |
| 6 b                              | Member Owned/ Mutual  | No  |
| 6 c                              | Government or State Owned by 25% or more  | Yes   |
| 6 d                              | Privately Owned   | No  |
| 6 d1                             | If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more | GOVERNMENT OF INDIA - 72.55 %<br>PUBLIC & OTHERS - 27.45 %  |
| 7                                | % of the Entity's total shares composed of bearer shares  | Nil   |
| 8                                | Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL) ?        | No  |
| 8 a                              | If Y, provide the name of the relevant branch/es which operate under an OBL                       |   |
| 9                                | Name of primary financial regulator / supervisory authority                                       | RESERVE BANK OF INDIA   |
| 10                               | Provide Legal Entity Identifier (LEI) if available  | 335800E4RH82Z8XC3C30  |



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|      |   |   |
|------|---|---|
| 11   | Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ)  | Not Applicable  |
| 12   | Jurisdiction of licensing authority and regulator of ultimate parent  | Not Applicable  |
| 13   | Select the business areas applicable to the Entity  |   |
| 13 a | Retail Banking  | Yes   |
| 13 b | Private Banking / Wealth Management   | No  |
| 13 c | Commercial Banking  | Yes   |
| 13 d | Transactional Banking   | Yes   |
| 13 e | Investment Banking  | No  |
| 13 f | Financial Markets Trading   | Yes   |
| 13 g | Securities Services/ Custody  | Yes   |
| 13 h | Broker/Dealer   | No  |
| 13 i | Multilateral Development Bank   | No  |
| 13 j | Other   |   |
| 14   | Does the Entity have a significant (10% or more) offshore customer base, either by number of customers or by revenues (where offshore means not domiciled in the jurisdiction where bank services are being provided) ? | No  |
| 14 a | If Y, provide details of the country and %  | Not applicable  |
| 15   | Select the closest value:   |   |
| 15 a | Number of employees   | 10001+  |
| 15 b | Total Assets  | Greater than \$500 million  |
| 16   | Confirm that all responses provided in the above Section ENTITY & OWNERSHIP are representative of all the LE's branches   | Yes   |
| 16 a | If N, clarify which questions the difference/s relate to and the branch/es that this applies to.  | Not Applicable  |
| 16 b | If appropriate, provide any additional information / context to the answers in this section.  | Canara Bank is one of the leading state-owned banks in India with a Govt of India stake of 72.55% & at a world rank of 235 (as per bankers' almanac). Bank has a network of over 6300 branches and a customer base of more than 85 million.<br>All the responses given in this questionnaire is only for domestic operations. |



| 2. PRODUCTS & SERVICES |  |   |
|------------------------|--|---|
| 17                     | Does the Entity offer the following products and services:   |   |
| 17 a                   | Correspondent Banking  | Yes   |
| 17 a1                  | If Y   |   |
| 17 a2                  | Does the Entity offer Correspondent Banking services to domestic banks?  | No  |
| 17 a3                  | Does the Entity allow domestic bank clients to provide downstream relationships?   | No  |
| 17 a4                  | Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks?         | Yes   |
| 17 a5                  | Does the Entity offer correspondent banking services to Foreign Banks?   | Yes   |
| 17 a6                  | Does the Entity allow downstream relationships with Foreign Banks?   | No  |
| 17 a7                  | Does the Entity have processes and procedures in place to identify downstream relationships with Foreign Banks?          | Yes   |
| 17 a8                  | Does the Entity offer correspondent banking services to regulated MSBs/MVTS?   | No  |
| 17 a9                  | Does the Entity allow downstream relationships with MSBs/MVTS?   | No  |
| 17 a10                 | Does the Entity have processes and procedures in place to identify downstream relationships with MSB /MVTS?              | Yes   |
| 17 b                   | Private Banking (domestic & international)   | No  |
| 17 c                   | Trade Finance  | Yes   |
| 17 d                   | Payable Through Accounts   | No  |
| 17 e                   | Stored Value Instruments   | No  |
| 17 f                   | Cross Border Bulk Cash Delivery  | No  |
| 17 g                   | Domestic Bulk Cash Delivery  | No  |
| 17 h                   | International Cash Letter  | No  |
| 17 i                   | Remote Deposit Capture   | No  |
| 17 j                   | Virtual /Digital Currencies  | No  |
| 17 k                   | Low Price Securities   | No  |
| 17 l                   | Hold Mail  | No  |
| 17 m                   | Cross Border Remittances   | Yes   |
| 17 n                   | Service to walk-in customers (non-account holders)   | Yes   |
| 17 o                   | Sponsoring Private ATMs  | No  |
| 17 p                   | Other high risk products and services identified by the Entity   | Offering credit facilities to real estate sector, brokers, dealers in Jewellery, Gold/silver/bullions/diamonds and other precious stones.   |
| 18                     | Confirm that all responses provided in the above Section PRODUCTS & SERVICES are representative of all the LE's branches | Yes   |
| 18 a                   | If N, clarify which questions the difference/s relate to and the branch/es that this applies to.                         | Not applicable  |
| 18 b                   | If appropriate, provide any additional information / context to the answers in this section.                             | Regarding Q 17n, walk-in customers can send a domestic fund transfer upto a maximum amount of INR 50000/- by submitting suitable documents. |



Wolfsberg Group Correspondent Banking Due Diligence Questionnaire (CBDDQ) V1.2

| 3. AML, CTF & SANCTIONS PROGRAMME |   |       |
|-----------------------------------|---|-------|
| 19                                | Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:                 |       |
| 19 a                              | Appointed Officer with sufficient experience/expertise  | Yes   |
| 19 b                              | Cash Reporting  | Yes   |
| 19 c                              | CDD   | Yes   |
| 19 d                              | EDD   | Yes   |
| 19 e                              | Beneficial Ownership  | Yes   |
| 19 f                              | Independent Testing   | Yes   |
| 19 g                              | Periodic Review   | Yes   |
| 19 h                              | Policies and Procedures   | Yes   |
| 19 i                              | Risk Assessment   | Yes   |
| 19 j                              | Sanctions   | Yes   |
| 19 k                              | PEP Screening   | Yes   |
| 19 l                              | Adverse Information Screening   | Yes   |
| 19 m                              | Suspicious Activity Reporting   | Yes   |
| 19 n                              | Training and Education  | Yes   |
| 19 o                              | Transaction Monitoring  | Yes   |
| 20                                | How many full time employees are in the Entity's AML, CTF & Sanctions Compliance Department?  | 10-50 |
| 21                                | Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee?          | Yes   |
| 22                                | Does the Board or equivalent Senior Management Committee receive regular reporting on the status of the AML, CTF & Sanctions programme? | Yes   |
| 23                                | Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?                                    | No    |
| 23 a                              | If Y, provide further details   |       |
| 24                                | Confirm that all responses provided in the above Section AML, CTF & SANCTIONS Programme are Representative of all the LE's branches     | Yes   |
| 24 a                              | If N, clarify which questions the difference/s relate to and the branch/es that this applies to.  |       |
| 24 b                              | If appropriate, provide any additional information / context to the answers in this section.  |       |



