



CANBANK FACTORS LTD.

(A Subsidiary of Canara Bank Ltd.)

Quarterly Public disclosure as per RBI guidelines

1.	Funding Concentration based on significant counterparty (both deposits and borrowings)		
A	Deposits	Nil	
	Counter Parties	Nil	
B	Liabilities	480	
	OD Limit	20	
	Equity	500	
	Liability Counterparties		
	Canara Bank - OD Limit	480	
	Equity Composition	20	
	Canara bank - 14 Crores		
	SIDBI - 4 Crores		
	Union Bank Of India - 2 Crores		
	Total	500	

2. TOP 20 DEPOSITS – NIL

3. TOP 10 Borrowings as on 31.03.2023

SI No	Source	Limit Sanctioned (Rs. In crore)	Date of sanction	Validity
1.	OD Limit	480.00	01.09.2022	12.09.2023
2.	Equity Share capital	20.00	NA	NA
	Total	500.00		

4. PRODUCT WISE LIABILITIES AS ON 31.03.2023.

SI No	Product	Liabilities (Rs. In crore)	% to Total
1.	Working Capital demand Loan	150.00	40.49
2.	Overdraft Facility against Book Debt	220.47	59.51
3.	Commercial Paper	-	
Total		370.47	100%

5. STOCK RATIOS.

SL No	Particulars	Formula	Dec-22	Mar-23
1.	Short-term liability to Total assets	$\frac{\text{Short Term Liability}}{\text{Total Assets}}$	0.79	0.77
2	Short-term liability to long term assets	$\frac{\text{Short Term Liability}}{\text{Long term Assets}}$	10.11	8.67
3	Commercial papers to total assets	$\frac{\text{Commercial Paper}}{\text{Total assets}}$	-	-

- We do not have any Non-convertible debentures, further we calculate our ALM every month and there is no liquidity stress arising as our business is limited to short term nature of lending.