

# CANBANK FACTORS LTD

## Brief profile

### Inception:

Canbank Factors Ltd (CBFL) a subsidiary of Canara Bank incorporated in the year 1991, with SIDBI and Union Bank of India [erstwhile Andhra Bank] as Co-promoters.

•Paid-up Capital: ₹ 20cr

### Shareholding pattern:

• Authorized Capital: ₹ 100 Cr

Canara Bank -70%,SIDBI-20%,Union Bank-10%

The Company was incorporated as a Non- Banking Financial Company as being governed by Regulatory norms of Reserve Bank of India. Further during November 2005, the company was converted into a Non-Deposit Accepting Category-B Company. On 8th August 2014, the Company got registered as NBFC-Factor.

### Network:

Our network consists of 1 Branch at Bengaluru and 1 TReDS Unit at the Registered Office, Bengaluru.

**Rating:** By CRISIL (04.12.2025)

- Short Term Rating : A1+ ( For short term debt programme)
- Long Term Rating : AA/Negative (Reaffirmed) ( For Bank Loan facility of ₹ 500cr)
- Total Dividend paid till date: ₹ 60.84cr

### Products:

#### TReDS Platforms:

- M/s Receivables Exchange of India Ltd ( RXIL),
- M/s Mynd Solutions Pvt Ltd (M1)
- M/s A.TREDS Ltd (ATreds).

#### Non TReDS

- Sale Bill Factoring/Purchase Bill Discounting
- Vendor Financing Scheme(VFS)

### PERFORMANCE HIGHLIGHTS:

(₹ in Cr)

Particulars	Mar-24	Mar-25	Mar-26
Net worth	129.00	131.73	134.07
Net Owned Funds	86.07	87.32	89.89
Funds-in-use (FIU)	588.05	108.75	9.69
PBT	3.56	2.97	2.93
<b>PAT / Net Profit</b>	<b>2.71</b>	<b>2.72</b>	<b>2.34</b>
Gross NPA (%)	8.72	16.82	97.35
Net NPA (%)	1.32	3.87	Nil
Provision Coverage Ratio %	86.04	80.11	100.00
<b>CRAR</b>	<b>16.25</b>	<b>88.43</b>	<b>1492.41</b>