



# ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆ Karnataka State Financial Corporation

ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರಾದ

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ಇವರು ದಿನಾಂಕ : 27ನೇ ಜುಲೈ 2021 ರಂದು

ಸಂಸ್ಥೆಯ 62ನೇ ವಾರ್ಷಿಕ ಮಹಾಸಭೆಯಲ್ಲಿ ಮಾಡಿದ ಭಾಷಣ



ಉದ್ಯಮಶೀಲತೆ ಅಭಿವೃದ್ಧಿಗೆ 62 ವರ್ಷಗಳ ಸುದೀರ್ಘ ಸೇವೆ  
62 years long service for entrepreneurship development



ಶ್ರೀ ಐ ಎಸ್ ಎನ್ ಪ್ರಸಾದ್, ಭಾ.ಆ.ಸೇ.  
ಅಧ್ಯಕ್ಷರು

**Sri I S N PRASAD, IAS**  
Chairman



ಶ್ರೀ ಬಿ ಎಸ್ ಎನ್ ಪ್ರಸಾದ್, ಭಾ.ಆ.ಸೇ.

ಅಧ್ಯಕ್ಷರು

ದಿನಾಂಕ 27ನೇ ಜುಲೈ 2021 ರಂದು ಸಂಸ್ಥೆಯ

62ನೇ ವಾರ್ಷಿಕ ಮಹಾಸಭೆಯಲ್ಲಿ ಮಾಡಿದ ಭಾಷಣ

ಆತ್ಮೀಯ ಷೇರುದಾರರೇ,

ಸಂಸ್ಥೆಯ 62ನೇ ವಾರ್ಷಿಕ ಮಹಾಸಭೆಗೆ ತಮಗೆಲ್ಲ ಸ್ವಾಗತ ಬಯಸಲು ಹರ್ಷವಾಗುತ್ತಿದೆ. 31ನೇ ಮಾರ್ಚ್ 2021ಕ್ಕೆ ಅಂತ್ಯಗೊಂಡ ಸಂಸ್ಥೆಯ ಕಾರ್ಯಾಚರಣೆಯ 62ನೇ ವಾರ್ಷಿಕ ವರದಿ ಹಾಗೂ ಪರಿಶೋಧಿಸಲ್ಪಟ್ಟ ಲೆಕ್ಕಪತ್ರಗಳನ್ನು ಮಂಡಿಸಲು ನನಗೆ ಹರ್ಷವಾಗುತ್ತದೆ.

ಪ್ರಸಕ್ತ 2020-21ರ ಸಾಲಿನ ಅರ್ಥಿಕ ಸ್ಥಿತಿಯನ್ನು ಕ್ರೋಢೀಕರಿಸಲಾಗಿದ್ದು, ಸಂಸ್ಥೆಯು 42.90 ಕೋಟಿ ರೂ.ಗಳ ಲಾಭವನ್ನು ದಾಖಲಿಸಿದೆ. ಸಂಸ್ಥೆಯ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ 62ನೇ ವಾರ್ಷಿಕ ವರದಿ ಮತ್ತು 31ನೇ ಮಾರ್ಚ್ 2021ಕ್ಕೆ ಅಂತ್ಯಗೊಂಡ ಲೆಕ್ಕಪತ್ರದ ವಿವರಗಳನ್ನು ತಮಗೆಲ್ಲರಿಗೂ ಈಗಾಗಲೇ ತಲುಪಿಸಲಾಗಿದ್ದು, ತಾವೆಲ್ಲರೂ ಅದನ್ನು ಪರಾಮರ್ಶಿಸಿದ್ದೀರೆಂದು ಭಾವಿಸಿದ್ದೇನೆ. ಆದಾಗ್ಯೂ 2020-21ರಲ್ಲಿ ಸಂಸ್ಥೆಯ ಪ್ರಗತಿಯ ಪ್ರಮುಖ ಅಂಶಗಳನ್ನು ಪರಿಶೀಲಿಸುವ ಮುನ್ನ ಜಾಗತಿಕ, ರಾಷ್ಟ್ರ ಹಾಗೂ ರಾಜ್ಯದ ಆರ್ಥಿಕತೆಯ ಪಕ್ಷಿನೋಟವನ್ನು ಪರಾಮರ್ಶಿಸಬಹುದು.

**ಜಾಗತಿಕ ಆರ್ಥಿಕ ನೋಟ :**

ವಿಶ್ವ ಆರ್ಥಿಕ (ಮಿತವ್ಯಯ)ತೆ 2021ರಲ್ಲಿ ಶೇ.5.6ರಷ್ಟು ಪ್ರಮಾಣದಲ್ಲಿ ವಿಸ್ತರಣೆಯಾಗಲಿದೆ. ಕಳೆದ 80 ವರ್ಷಗಳಲ್ಲಿ ಆರ್ಥಿಕ ಹಿಂಜರಿತದ ಅವಧಿಯ ನಂತರ ಇದು ಅತ್ಯಂತ ತೀವ್ರಗತಿಯಲ್ಲಿದೆ. ಇದಕ್ಕೆ ಭಾಗಶಃ ಸ್ಥಿರ ಆದರೆ ಲಸಿಕೆ ದೊರೆಯುವಿಕೆಯಲ್ಲಿನ ಅತಿಯಾದ ಏರಳಿತಗಳೇ ಕಾರಣ ಎಂದು ಗುರುತಿಸಲಾಗಿದೆ. ಜಾಗತಿಕ ಆರ್ಥಿಕ ಪುನಃಶ್ಚೇತನವು ಬಹಳಷ್ಟು ಅಸಮಾನತೆಯಿಂದ ಕೂಡಿದೆ. ಬಹುತೇಕ ಉದಯೋನ್ಮುಖ ಮಾರುಕಟ್ಟೆ ಮತ್ತು ಅಭಿವೃದ್ಧಿಶೀಲ ಆರ್ಥಿಕ ವಹಿವಾಟುಗಳು ಹಿಂಜರಿತದೊಂದಿಗೆ ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆಯು ಕೆಲವೇ ಪ್ರಮುಖ ಹಣಕಾಸು ವಹಿವಾಟುಗಳಲ್ಲಿ ಕೇಂದ್ರೀಕೃತಗೊಂಡಿದೆ.

ಜಾಗತಿಕ ವೃದ್ಧಿಯ ಪ್ರಮಾಣವು ಶೇ.4.3ರಷ್ಟು ಸಾಧಾರಣ ದರದೊಂದಿಗೆ ಆರ್ಥಿಕ ಪುನಶ್ಚೇತನವು 2022ರಲ್ಲಿ ಮುಂದುವರೆಯುವುದೆಂದು ನಿರೀಕ್ಷಿಸಿದೆ. ಸರಿ ಸುಮಾರು



ಶೇ.90ರಷ್ಟು ಅಭಿವೃದ್ಧಿ ಹೊಂದಿದ ರಾಷ್ಟ್ರಗಳ ಆರ್ಥಿಕ ಸ್ಥಿತಿಯು ಕೋವಿಡ್-19 ಸಾಂಕ್ರಾಮಿಕ ಪೂರ್ವದಲ್ಲಿದ್ದ ಪ್ರತಿ ವ್ಯಕ್ತಿಯ ಆದಾಯದ (per capita Income) ಮಟ್ಟವನ್ನು 2022ರಲ್ಲಿ ಪುನಃ ತಲುಪಬಹುದಾಗಿ ನಿರೀಕ್ಷಿಸಲಾಗಿದೆ. ಹಾಗೆಯೇ ಭಾಗಶಃ ಉದಯೋನ್ಮುಖ ಮಾರುಕಟ್ಟೆ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಹೊಂದುತ್ತಿರುವ ರಾಷ್ಟ್ರಗಳ ಆರ್ಥಿಕ ಸ್ಥಿತಿಯು ಸಹ ಈ ಸಾಧನೆ ಮಾಡಬಹುದೆಂಬ ಆಶಯ ಹೊಂದಲಾಗಿದೆ. ತತ್ಪರಿಣಾಮವಾಗಿ ಮುಂದುವರಿದ ಅಭಿವೃದ್ಧಿ ಹೊಂದಿದ ರಾಷ್ಟ್ರಗಳ ಆರ್ಥಿಕ ಸ್ಥಿತಿಯಲ್ಲಿ ಪ್ರತಿ ವ್ಯಕ್ತಿ ಆದಾಯ (per capita Income) ಮಟ್ಟ ತಲುಪುವಿಕೆಯು ನಿಧಾನಗತಿಯಾದರೆ, ಬಹಳಷ್ಟು ಬಡರಾಷ್ಟ್ರಗಳ ಆರ್ಥಿಕ ಪರಿಸ್ಥಿತಿಯು ಹಿಮ್ಮೆಲವಾಗುವ ಸಾಧ್ಯತೆಗಳಿರುವವು.

### ಭಾರತೀಯ ಆರ್ಥಿಕ ನೋಟ:

2020ನೇ ವರ್ಷವು ಸಂಪೂರ್ಣವಾಗಿ ಕೋವಿಡ್-19ರ ಸಾಂಕ್ರಾಮಿಕ ಸೋಂಕಿಗೀಡಾಗಿದ್ದು ವಿಶ್ವ ಆರ್ಥಿಕ ಬಿಕ್ಕಟಿನ ಅವಧಿಯಿಂದ ಭಾರತ ಮತ್ತು ಜಗತ್ತಿಗೆ ಅತ್ಯಂತ ದುಸ್ತರವಾದ ಆರ್ಥಿಕ ಸವಾಲುಗಳನ್ನು ತಂದೊಡ್ಡಿದೆ.

ಒಟ್ಟು ಸ್ಥಳೀಯ ಉತ್ಪನ್ನ (ಜಿಡಿಪಿ)ದ ಬೆಳವಣಿಗೆಯು 2019-20ನೇ ಸಾಲಿನಲ್ಲಿದ್ದ ಶೇ.4.0ರ ಪ್ರಮಾಣಕ್ಕೆ ಹೋಲಿಸಿದಲ್ಲಿ 2020-21ನೇ ಸಾಲಿನಲ್ಲಿ ಋಣಾತ್ಮಕ (-)8.0 ಪ್ರಮಾಣದಲ್ಲಿರುವುದೆಂದು ಅಂದಾಜಿಸಲಾಗಿದೆ. ಮುಂಗಾರು ಸುಗ್ಗಿ ಮತ್ತು ಹಿಂಗಾರು ಬಿತ್ತುವಿಕೆಯಂತಹ ಕೃಷಿ ಚಟುವಟಿಕೆಗಳು ಕೋವಿಡ್-19ರ ಸೋಂಕಿನಿಂದಾಗಿ ಜಾರಿಗೊಳಿಸಲಾಗಿದ್ದು ಲಾಕ್‌ಡೌನ್‌ನಿಂದ ಬಹುಮಟ್ಟಿಗೆ ಬಾಧಿತಗೊಂಡಿಲ್ಲ. ಕೈಗಾರಿಕೋದ್ಯಮ ಮತ್ತು ಸೇವಾವಲಯಗಳು ಈ ವರ್ಷ ಕ್ರಮವಾಗಿ ಶೇ.9.6 ಮತ್ತು ಶೇ. 8.8ರಷ್ಟು ಪ್ರಮಾಣದಲ್ಲಿ ಕುಸಿತವನ್ನು ಕಾಣುವುದೆಂಬ ಲೆಕ್ಕಚಾರವಿದೆ. ಕೈಗಾರಿಕಾ ವಲಯ ವ್ಯಾಪ್ತಿಯಲ್ಲೇ ಗಣಿಗಾರಿಕೆಯು ಶೇ.12.4ರಷ್ಟು, ಉತ್ಪಾದಕಾ ವಲಯವು ಶೇ.9.4 ಮತ್ತು ನಿರ್ಮಾಣ ವಲಯವು ಶೇ.12.6ರಷ್ಟು ಕುಸಿತಕ್ಕೀಡಾಗುವ ಸಾಧ್ಯತೆಗಳಿರುವವು. ಬಳಕೆದಾರ (ಉಪಯುಕ್ತತಾ) ವಲಯವು ಚುರುಕಿನ ಪುನಶ್ಚೇತನ ಕಂಡಿದ್ದು 2020-21ನೇ ಸಾಲಿನಲ್ಲಿ ಶೇ.2.7ರಷ್ಟು ಧನಾತ್ಮಕ ಬೆಳವಣಿಗೆಯನ್ನು ದಾಖಲಿಸಲಾಗಿದೆ. ಸೇವಾ ವಲಯ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ವಾಣಿಜ್ಯ, ಹೋಟೆಲ್‌ಗಳು, ಸಾರಿಗೆ ಮತ್ತು ಸಂಪರ್ಕ ವಿಭಾಗಗಳು ಶೇ.21.4ರಷ್ಟು ಪ್ರಮಾಣದ ಕುಸಿತಕ್ಕೀಡಾಗುವುದೆಂದು ಅಂದಾಜಿಸಿದೆ.

### ಕರ್ನಾಟಕ ಆರ್ಥಿಕ ನೋಟ:

ಕೋವಿಡ್-19 ಸಾಂಕ್ರಾಮಿಕ ರೋಗವು ಆಫಾತದ ರೀತಿಯಲ್ಲಿ ಜನಸಾಮಾನ್ಯರಿಗೆ ಆರ್ಥಿಕ ಮತ್ತು ಆರೋಗ್ಯ ಬಿಕ್ಕಟ್ಟನ್ನು ಉಂಟುಮಾಡಿರುತ್ತದೆ. ವೈರಸ್ ನಿಗ್ರಹಿಸಲು ಕೈಗೊಂಡ ಆಗತ್ಯವಾದ ಕ್ರಮಗಳು ಆರ್ಥಿಕ ಕುಸಿತವನ್ನು ಉಂಟು ಮಾಡಿರುತ್ತದೆ.



ಲಾಕ್‌ಡೌನ್ ಅವಧಿಯಲ್ಲಿ ರಾಷ್ಟ್ರೀಯ ಮಟ್ಟದಲ್ಲಿ ಮತ್ತು ರಾಜ್ಯಗಳಲ್ಲಿ ಉತ್ಪಾದನೆ, ಬಳಕೆ, ವಿನಿಮಯ ಮತ್ತು ಇತರ ಪರಸ್ಪರ ಅವಲಂಬಿತ ಅರ್ಥಿಕ ಚಟುವಟಿಕೆಗಳು ಉದ್ಯಮಗಳನ್ನು ಕುಂಠಿತಗೊಳಿಸಿದ್ದರಿಂದ ತೀವ್ರತರವಾಗಿ ಪರಿಣಾಮಗಳನ್ನು ಅನುಭವಿಸಲಾಗಿರುತ್ತದೆ. ಉದ್ಯೋಗ ಮತ್ತು ಆದಾಯ ನಷ್ಟಗಳು, ಅನೌಪಚಾರಿಕ (ಅಸಂಘಟಿತ ವಲಯವೂ ಸೇರಿದಂತೆ) ಕ್ಷೇತ್ರಗಳಲ್ಲಿನ ಕಾರ್ಮಿಕರ ಮೇಲೆ ಮತ್ತು ಶಾಸನಬದ್ಧ ಸಾಮಾಜಿಕ ಭದ್ರತಾ ಕ್ರಮಗಳಿಂದ ವಂಚಿತರಾದ ಅಸುರಕ್ಷಿತ ಬಡ ಕುಟುಂಬಗಳ ಮೇಲೆ ತೀವ್ರತರವಾಗಿ ಪರಿಣಾಮವನ್ನು ಬೀರಿರುತ್ತದೆ. ವಿಶೇಷವಾಗಿ ವಲಸಿಗರು ಅಥವಾ ಮನೆಯಿಲ್ಲದವರಿಗೆ ಮತ್ತು ಅವರ ಅವಲಂಬಿತರಿಗೆ ಜೀವನೋಪಾಯವು ನಿರ್ಣಾಯಕ ವಿಷಯವಾಗಿರುತ್ತದೆ. ಕೋವಿಡ್ ಸಾಂಕ್ರಾಮಿಕ ಪರಿಸ್ಥಿತಿಯಲ್ಲೂ ಕರ್ನಾಟಕ ರಾಜ್ಯದ ಸಾಧನೆಗಳು ಗಮನಾರ್ಹವಾಗಿರುತ್ತದೆ.

2020-21 ನೇ ಸಾಲಿನ ಮುನ್ಸೂಚನಾ ಅಂದಾಜುಗಳಂತೆ ಕೋವಿಡ್-19 ಮಹಾಮಾರಿ ನಿಯಂತ್ರಿಸಲು ವಿಧಿಸಲಾಗಿದ್ದ ಲಾಕ್‌ಡೌನ್ ಕ್ರಮಗಳಿಂದಾಗಿ, ರಾಜ್ಯದ ಒಟ್ಟು ಅಂತರಿಕ ಉತ್ಪನ್ನವು ಸ್ಥಿರ (2011-12) ಬೆಲೆಗಳಲ್ಲಿ ಶೇ.(-)2.6 ಬೆಳವಣಿಗೆಯೊಂದಿಗೆ 11,13,818 ಕೋಟಿ ರೂಪಾಯಿಗಳಾಗುವ ನಿರೀಕ್ಷೆಯಿದೆ.

ಭಾರತದ ನಾವೀನ್ಯತೆ ಸೂಚ್ಯಂಕದಲ್ಲಿ ಮತ್ತು ನವೀಕರಿಸಬಹುದಾದ ಇಂಧನದಲ್ಲಿ ರಾಜ್ಯವು ಪ್ರಥಮ ಸ್ಥಾನದಲ್ಲಿದೆ ಹಾಗೂ ರಾಜ್ಯವು ಹಾಲು ಉತ್ಪಾದನೆಯಲ್ಲಿ 2ನೇ ಸ್ಥಾನದಲ್ಲಿದೆ. ರಾಜ್ಯವು ದೇಶದ ಅಂತರಿಕ ಉತ್ಪನ್ನಕ್ಕೆ ಶೇ.8 ರಷ್ಟು ಮತ್ತು ದೇಶದ ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ ರಫ್ತಿಗೆ ಶೇ.40 ರಷ್ಟು ಕೊಡುಗೆಯನ್ನು ರಾಜ್ಯವು ನೀಡಿರುತ್ತದೆ.

ಪ್ರಸಕ್ತ ಬೆಲೆಗಳಲ್ಲಿ 2019-20ನೇ ಸಾಲಿನಲ್ಲಿ ರಾಜ್ಯದ ನಿವ್ವಳ ತಲಾ ಆದಾಯವು 2,23,175 ರೂಪಾಯಿಗಳಷ್ಟಿದ್ದು, ಇದು 2020-21ನೇ ಸಾಲಿಗೆ ಶೇ.1.6ರಷ್ಟು ಹೆಚ್ಚಳದೊಂದಿಗೆ 2,26,796 ರೂಪಾಯಿಗಳಷ್ಟಾಗುವುದೆಂದು ಅಂದಾಜಿಸಲಾಗಿದೆ.

2019-20 ನೇ ಸಾಲಿನ ರಾಜ್ಯದ ಒಟ್ಟು ಅಂತರಿಕ ಉತ್ಪನ್ನದಲ್ಲಿ ಕೃಷಿ ವಲಯದ ಕೊಡುಗೆ ಶೇ.12.16 ರಷ್ಟಿದ್ದು, 2020-21ನೇ ಸಾಲಿಗೆ ಶೇ.13.15ಕ್ಕೆ ಏರಿಕೆಯಾಗಿರುತ್ತದೆ. 2019-20ನೇ ಸಾಲಿನಲ್ಲಿ ಕೈಗಾರಿಕಾ ವಲಯದ ಕೊಡುಗೆ ಶೇ.21.68 ರಷ್ಟಿದ್ದು 2020-21ನೇ ಸಾಲಿನಲ್ಲಿ ಶೇ.20.31ಕ್ಕೆ ಇಳಿಕೆಯಾಗಿರುತ್ತದೆ. ಒಟ್ಟು ಅಂತರಿಕ ಉತ್ಪನ್ನದಲ್ಲಿ ಸೇವಾ ವಲಯದ ಕೊಡುಗೆ ಅಧಿಕವಾಗಿದ್ದು, 2019-20ನೇ ಸಾಲಿನಲ್ಲಿ ಶೇ.66.16ರಷ್ಟಿದ್ದು, 2020-21ನೇ ಸಾಲಿನಲ್ಲಿ ಶೇ.66.53ಕ್ಕೆ ಏರಿಕೆಯಾಗಿರುವುದು ಸ್ಪಷ್ಟವಾಗಿ ಗೋಚರಿಸುತ್ತದೆ. 2020-21ನೇ ವರ್ಷದಲ್ಲಿ ಸ್ಥಿರಾಸ್ತಿ, ವೃತ್ತಿಪರ ಸೇವೆಗಳು ಮತ್ತು ವಾಸ ಗೃಹಗಳ ಒಡೆತನ ವಲಯದ ಕೊಡುಗೆಯು ರಾಜ್ಯದ ಒಟ್ಟು ಅಂತರಿಕ ಉತ್ಪನ್ನದಲ್ಲಿ ಅತಿ ಹೆಚ್ಚು ಅಂದರೆ ಶೇ.33.46 ರಷ್ಟಿರುತ್ತದೆ. ನಂತರದ ಸ್ಥಾನಗಳಲ್ಲಿ ತಯಾರಿಕಾ ವಲಯ



(ಶೇ.13.11). ವ್ಯಾಪಾರ ಮತ್ತು ದುರಸ್ತಿ ಸೇವೆಗಳು (ಶೇ.10.38) ಹಾಗೂ ಬೆಳೆಗಳು (ಶೇ.8.57) ವಲಯಗಳು ಇರುತ್ತವೆ.

ಹಣಕಾಸು ವರ್ಷ 2020-21 (ಫೆಬ್ರವರಿ 2021 ಅಂತ್ಯದವರೆಗೆ) ರಾಜ್ಯದ ಒಟ್ಟು ರಫ್ತು ಮೌಲ್ಯವು US\$ 84,807.05 ಮಿಲಿಯನ್‌ಗಳಾಗಿರುತ್ತದೆ. ರಾಜ್ಯದ ಎಲೆಕ್ಟ್ರಾನಿಕ್ ಮತ್ತು ಸಾಫ್ಟ್‌ವೇರ್ ರಫ್ತು ಮೌಲ್ಯವು ಶೇ.84 (US\$ 71,629.03 ಮಿಲಿಯನ್‌ಗಳಾಗಿರುತ್ತದೆ) ಹಾಗೂ ಮರ್ಚಂಡೈಸ್ ರಫ್ತು ಮೌಲ್ಯವು ಶೇ.16. (US\$ 13,178.02 ಮಿಲಿಯನ್) ದೇಶದ ಒಟ್ಟು ರಫ್ತುವಿನಲ್ಲಿ ರಾಜ್ಯವು ಶೇ.19 ರಫ್ತು ಪಾಲು ಹೊಂದಿದೆ.

ರಾಜ್ಯದ ಏಕಗವಾಕ್ಷಿ ಯೋಜನಾ ಮಂಜೂರಾತಿ ಸಮಿತಿಯ ಮೂಲಕ ರಾಜ್ಯವು ಕೈಗಾರಿಕಾ ಬಂಡವಾಳವನ್ನು ಆಕರ್ಷಿಸುತ್ತಿದೆ. ಪ್ರಸ್ತುತ ವರ್ಷ ಸಮಿತಿಯ 307 ಯೋಜನೆಗಳಿಂದ 15,270.66 ಕೋಟಿ ರೂ.ಗಳ ಮೊತ್ತದ ಉದ್ದೇಶಿತ ಬಂಡವಾಳ ಹೂಡಿಕೆಗೆ ಒಪ್ಪಿಗೆ ನೀಡಿದ್ದು ಈ ಕೈಗಾರಿಕಾ ಯೋಜನೆಗಳಿಂದ ಸುಮಾರು 85,694 ಉದ್ಯೋಗಾವಕಾಶ ಸೃಷ್ಟಿಯಾಗಲಿದೆ. ರಾಜ್ಯದ ಉನ್ನತ ಮಟ್ಟದ ಯೋಜನಾ ಮಂಜೂರಾತಿ ಸಮಿತಿಯು 09 ಬೃಹತ್ ಕೈಗಾರಿಕಾ ಯೋಜನೆಗಳಿಂದ 37,464.10 ಕೋಟಿ ರೂ.ಗಳ ಉದ್ದೇಶಿತ ಬಂಡವಾಳ ಹೂಡಿಕೆಗೆ ಅನುಮೋದನೆ ನೀಡಿದ್ದು, ಈ 09 ಬೃಹತ್ ಯೋಜನೆಗಳಿಂದ ಸುಮಾರು 25,909 ಉದ್ಯೋಗಾವಕಾಶ ರಾಜ್ಯದಲ್ಲಿ ಸೃಷ್ಟಿಯಾಗಲಿದೆ.

ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ ರಾಜ್ಯವು US\$ 3,660 ಮಿಲಿಯನ್ ವಿದೇಶಿ ನೇರ ಬಂಡವಾಳ ಹೂಡಿಕೆಯನ್ನು ಆಕರ್ಷಿಸುವುದರ ಮೂಲಕ ದೇಶದ ಒಟ್ಟು ವಿದೇಶಿ ನೇರಬಂಡವಾಳ US\$ 30,004 ಮಿಲಿಯನ್‌ನಲ್ಲಿ ಶೇ.12 ರಫ್ತು ಆಗಿರುತ್ತದೆ.

ಅತಿ ಸಣ್ಣ, ಸಣ್ಣ ಮತ್ತು ಮಧ್ಯಮ ಗಾತ್ರದ ಉದ್ಯಮಗಳು ರಾಜ್ಯದ ಕೈಗಾರಿಕಾ ಅಭಿವೃದ್ಧಿಗೆ ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸಲಾಗಿದೆ. 2020-21ನೇ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ (ಜೂನ್ ಅಂತ್ಯದವರೆಗೆ) 82,227 ಘಟಕಗಳು ರಾಜ್ಯದಲ್ಲಿ ನೋಂದಾಯಿಸಿಕೊಂಡಿದ್ದು, ಈ ಘಟಕಗಳಿಂದ 18,08,442 ಲಕ್ಷ ರೂ.ಗಳ ಬಂಡವಾಳ ಹೂಡಿಕೆಯಾಗುವ ಸಾಧ್ಯತೆ ಇದ್ದು, 5,42,890 ಉದ್ಯೋಗಾವಕಾಶ ಸೃಷ್ಟಿಯಾಗಲಿದೆ.

**ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆಗೆ ರಾಜ್ಯ ಸರ್ಕಾರದ ಬೆಂಬಲ :**

ಪ್ರಸ್ತುತ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಕರ್ನಾಟಕ ಸರ್ಕಾರವು ಸಂಸ್ಥೆಗೆ 100.00 ಕೋಟಿ ರೂ.ಗಳ ಈಕ್ವಿಟಿ ಬಂಡವಾಳವನ್ನು ಹಾಗೂ 172.25 ಕೋಟಿ ರೂ.ಗಳ ಬಡ್ಡಿ



ಸಹಾಯಧನದ ನೆರವನ್ನು ಹಲವು ಯೋಜನೆಗಳಡಿಯಲ್ಲಿ ಒದಗಿಸಿದ್ದು, ಅವುಗಳ ವಿವರ ಈ ಕೆಳಗಿನಂತಿವೆ.

ಪರಿಶಿಷ್ಟ ಜಾತಿ ಉದ್ಯಮದಾರರಿಗೆ	42.50 ಕೋಟಿ ರೂ.ಗಳು
ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಉದ್ಯಮದಾರರಿಗೆ	12.00 ಕೋಟಿ ರೂ.ಗಳು
ಮಹಿಳಾ ಉದ್ಯಮದಾರರಿಗೆ	67.75 ಕೋಟಿ ರೂ.ಗಳು
ಮೊದಲ ಪೀಳಿಗೆ ಉದ್ಯಮದಾರರಿಗೆ	3.00 ಕೋಟಿ ರೂ.ಗಳು
ಇತರೇ ಉದ್ಯಮದಾರರಿಗೆ ಬಡ್ಡಿ	47.00 ಕೋಟಿ ರೂ.ಗಳು
ಸಹಾಯಧನ ಯೋಜನೆ	
<b>ಒಟ್ಟು</b>	<b>172.25 ಕೋಟಿ ರೂ.ಗಳು</b>

**ಸಹಾಯಧನ ಮತ್ತು ಅನುದಾನಗಳು:**

ಪರಿಶಿಷ್ಟ ಜಾತಿ ಹಾಗೂ ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಉದ್ಯಮಿಗಳು ಸ್ಥಾಪಿಸುವ ಜವಳಿ ಮತ್ತು ಕೈಮಗ್ಗ ಘಟಕಗಳಿಗೆ ವಿಶೇಷ ಹಣಕಾಸಿನ ಅನುದಾನ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಕರ್ನಾಟಕ ಸರ್ಕಾರವು 20.56 ಕೋಟಿ ರೂ.ಗಳ ಅನುದಾನವನ್ನು ಬಿಡುಗಡೆ ಮಾಡಿದೆ.

**ಪ್ರಮುಖ ನೀತಿ ನಿರ್ಧಾರಗಳು:**

- ಸಂಸ್ಥೆಯ ಸಾಲ ನೀತಿಗೆ ಕೆಲವು ಮಾರ್ಪಾಡುಗಳನ್ನು ಮಾಡಲಾಯಿತು.
- ನಷ್ಟದ ಸ್ವತ್ತುಗಳನ್ನು ಗುರುತಿಸಿ ವಿವೇಕಯುತವಾಗಿ ಸಾಲಗಳನ್ನು ಮನ್ನಾ ಮಾಡುವ ಬಗ್ಗೆ ತೀರ್ಮಾನ.
- ಕೋವಿಡ್-19 ನಿಯಂತ್ರಕ ಪ್ರಾಕ್ಟೀಸ್
- ಸಾಲದ ಮೇಲಿನ ಬಡ್ಡಿಯನ್ನು ಒಡಂಬಡಿಕೆ ಪೂರ್ವ ಡಿ-3 ಮತ್ತು ಎಂ.ಆರ್. ಪ್ರಕರಣಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಸ್ಥಗಿತಗೊಳಿಸುವ ಬಗ್ಗೆ ತೀರ್ಮಾನ.
- ಸಂಸ್ಥೆಯ ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನವನ್ನು ಉನ್ನತೀಕರಿಸುವ ಬಗ್ಗೆ ತೀರ್ಮಾನ.
- ನೂತನ ಹಾಗೂ ಈಗಾಗಲೇ ಅಸ್ತಿತ್ವದಲ್ಲಿರುವ ಸೂಕ್ಷ್ಮ ಮತ್ತು ಸಣ್ಣ, ಉತ್ಪಾದನಾ ಹಾಗೂ ಇತರೆ ಸೇವಾ ಘಟಕಗಳಿಗೆ ಪರಿಷ್ಕೃತ ಬಡ್ಡಿ ಸಹಾಯಧನ ಯೋಜನೆ ಜಾರಿ.
- ಕೇಡರ್ ಮತ್ತು ನೇಮಕಾತಿ ನಿಯಮಗಳು ಹಾಗೂ ಮಾನವಶಕ್ತಿ ಸಂಪನ್ಮೂಲ ನಿಯಮಗಳಿಗೆ ತಿದ್ದುಪಡಿ.





**ಕಾರ್ಯಾಚರಣೆಯ ಮುಖ್ಯಾಂಶಗಳು :**

**ಮಂಜೂರಾತಿಗಳು:**

2020-21ರ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ವಿವಿಧ ಸಾಲ ಯೋಜನೆಗಳ ಮೂಲಕ 445 ಪ್ರಕರಣಗಳಿಗೆ 401.66 ಕೋಟಿ ರೂ.ಗಳ ಸಾಲ ಮಂಜೂರಾತಿ ಮಾಡಲಾಗಿದೆ. 2019-20ರಲ್ಲಿ 710 ಪ್ರಕರಣಗಳಿಗೆ 667.81 ಕೋಟಿ ರೂ.ಗಳನ್ನು ಮಂಜೂರಾತಿ ಮಾಡಲಾಗಿತ್ತು. 31.3.2021ರವರೆಗೆ 1,74,662 ಪ್ರಕರಣಗಳಿಗೆ 18,286.38 ಕೋಟಿ ರೂ.ಗಳ ಸಂಚಿತ ಸಾಲ ಮಂಜೂರು ಮಾಡಲಾಗಿದೆ.

**ವಿತರಣೆ:**

2020-21ನೇ ಸಾಲಿನಲ್ಲಿ ಸಂಸ್ಥೆ 432.96 ಕೋಟಿ ರೂ.ಗಳನ್ನು ವಿತರಣೆ ಮಾಡಿದೆ. ಕಳೆದ ವರ್ಷ 727.90 ಕೋಟಿ ರೂ. ಗಳನ್ನು ವಿತರಣೆ ಮಾಡಿತ್ತು. 31.03.2021ರವರೆಗಿನ ಸಂಚಿತ ವಿತರಣೆ 14,389.83 ಕೋಟಿ ರೂ.ಗಳಷ್ಟು ತಲುಪಿದೆ.

**ಬಂಡವಾಳ, ಉತ್ಪನ್ನಗಳ ಮೌಲ್ಯ ಮತ್ತು ಉದ್ಯೋಗ:**

2020-21ನೇ ಸಾಲಿನಲ್ಲಿ ಸಂಸ್ಥೆಯಿಂದ ನೀಡಲಾದ ಸಾಲಗಳು 2,574.60 ಕೋಟಿ ರೂ.ಗಳಷ್ಟು ಹೂಡಿಕೆ ಮಾಡಬಹುದೆಂದು ಅಂದಾಜು ಮಾಡಲಾಗಿದ್ದು ಉತ್ಪಾದನೆಯ ಮೌಲ್ಯ 1,616.80 ಕೋಟಿ ರೂ. ಗಳಾಗಿದ್ದು, 5,169 ಜನರಿಗೆ ಉದ್ಯೋಗ ಸೃಷ್ಟಿಸುವ ಅಂದಾಜಿಸಲಾಗಿದೆ.

**ವಸೂಲಾತಿ:**

ಪ್ರಸ್ತುತ 2020-21ರ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆ ಒಟ್ಟು 638.68 ಕೋಟಿ ರೂ.ಗಳನ್ನು ವಸೂಲಾತಿ ಮಾಡಿತು. ಕಳೆದ ವರ್ಷ ಸಂಸ್ಥೆಯು 720.85 ಕೋಟಿ ರೂ.ಗಳನ್ನು ವಸೂಲಿ ಮಾಡಿತ್ತು. ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ವಸೂಲಾಗದ ಸಾಲಗಳಿಂದ [D-III(Pre MOU), D-III (Prudential), D-III(MR)] ಸಂಸ್ಥೆಯು 44.53 ಕೋಟಿ ರೂ.ಗಳನ್ನು ವಸೂಲಾತಿ ಮಾಡಲಾಗಿದೆ.

**ಸಂಸ್ಥೆಯಿಂದ ಕೋವಿಡ್-19ರ ಸಾಂಕ್ರಾಮಿಕ ಸೊಂಕು ಅವಧಿಯಲ್ಲಿ ಸಾಲಗಾರರಿಗೆ ಒದಗಿಸಿರುವ ಸೌಲಭ್ಯಗಳು :**

ಕೋವಿಡ್-19ರ ಸಾಂಕ್ರಾಮಿಕ ಪಿಡುಗಿನ ಸನ್ನಿವೇಶದಲ್ಲಿ ಆರ್ಬಿಐ / ಸಿಡಿ ಸಂಸ್ಥೆಗಳು ಘೋಷಿಸಿದ ಪರಿಹಾರ ಕ್ರಮಗಳ ಅನ್ವಯ ಸಂಸ್ಥೆಯು ಸಾಲಗಾರರಿಗೆ ಈ ಕೆಳಗಿನ ಸವಲತ್ತುಗಳನ್ನು ನೀಡಿದೆ:-





- ♦ ದಿನಾಂಕ 01.04.2020 ರಿಂದ 31.08.2020ರ ನಡುವಿನ ಅವಧಿಯಲ್ಲಿ ಪಾವತಿಸಬೇಕಿದ್ದ ಅಸಲು ಕಂತುಗಳನ್ನು ಮುಂದೂಡಲಾಯಿತು.
- ♦ ದಿನಾಂಕ 10.09.2020 ರಂದು ಪಾವತಿಸಬೇಕಾದ ಬಡ್ಡಿ ಮತ್ತು ಅಸಲು ಕಂತಿನೊಂದಿಗೆ ದಿನಾಂಕ 01.04.2020 ರಿಂದ 31.08.2020ರ ನಡುವಿನ ಅವಧಿಯಲ್ಲಿ ಪಾವತಿಸಬೇಕಾಗಿದ್ದ ಬಡ್ಡಿ ಬಾಕಿಯನ್ನು ದಿನಾಂಕ 10.09.2020ರಂದು ಪಾವತಿಸಲು ಅನುವು ನೀಡಲಾಯಿತು.
- ♦ ದಿನಾಂಕ 01.04.2020 ರಿಂದ 31.08.2020ರ ವಿರಾಮ (Moratorium period) ಅವಧಿಯಲ್ಲಿ ಗ್ರಾಹಕರಿಗೆ ಅಸಲು (Principal) ಮತ್ತು ಬಡ್ಡಿಯ (Interest) ಕಂತುಗಳನ್ನು ವಿಧಿಸಿರುವುದಿಲ್ಲ. ಹಾಗೂ ಈ ವಿರಾಮ (Moratorium period) ಅವಧಿಯಲ್ಲಿ ಗ್ರಾಹಕರಿಗೆ ಯಾವುದೇ ದಂಡ (Penal) ಮತ್ತು ಚಕ್ರಬಡ್ಡಿ (Compound Interest) ಯನ್ನು ವಿಧಿಸಲಿಲ್ಲ.
- ♦ ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸರ್ಕಾರದ ಬಡ್ಡಿ ಸಹಾಯಧನ ಯೋಜನೆಗೊಳಪಡುವ ಪರಿಶಿಷ್ಟ ಜಾತಿ / ಪರಿಶಿಷ್ಟ ಪಂಗಡ / ಮಹಿಳಾ ಉದ್ದಿಮೆದಾರರು / ಮೊದಲ ಪೀಳಿಗೆ / ಸಾಮಾನ್ಯ ಯೋಜನೆಯಡಿಯಲ್ಲಿನ ಸಾಲಗಳಿಗೆ ಮರುಪಾವತಿಯ ಕಂತುಗಳಲ್ಲಿ ಬಡ್ಡಿ ಸಹಾಯಧನವನ್ನು ಹೊರತುಪಡಿಸಿ ಉಳಿದ ಮೊತ್ತವನ್ನು ಪಾವತಿಸಲು ಅನುವು ಮಾಡಲಾಯಿತು.
- ♦ ಅಸಲು ಕಂತುಗಳ ಮರುಪಾವತಿ ಅವಧಿಯನ್ನು ಘಟಕವಾರು ಪರಿಸ್ಥಿತಿಯನ್ವಯ ಗ್ರಾಹಕರ ಕೋರಿಕೆ ಮೇರೆಗೆ ಎರಡು ವರ್ಷಗಳವರೆಗೆ ವಿಸ್ತರಿಸಿ (ಈಗಾಗಲೇ ನೀಡಿರುವ ವಿರಾಮ ಅವಧಿಯ 5 ತಿಂಗಳುಗಳು ಸೇರಿ) ಮರು ರೂಪಿಸಲಾದ ಸೌಲಭ್ಯವನ್ನು ಪ್ರವಾಸೋದ್ಯಮ ಹಾಗೂ ನಿರ್ಮಾಣ ಮತ್ತು ರಿಯಲ್ ಎಸ್ಟೇಟ್ ವಲಯಗಳಿಗೆ ಆದ್ಯತೆ ಮೇಲೆ ನೀಡಲಾಯಿತು.
- ♦ ಸರ್ಕಾರದ ಬಡ್ಡಿ ಸಹಾಯಧನ ಸೌಲಭ್ಯವಿಲ್ಲದ ಘಟಕಗಳಿಗೆ 01.04.2020 ರಿಂದ 31.08.2020ರವರೆಗೆ ಪಾವತಿಸಬೇಕಾಗಿದ್ದ ಬಾಕಿ ಬಡ್ಡಿ ಮೊತ್ತವನ್ನು ಸುಲಭ ಕಂತುಗಳಲ್ಲಿ ದಿನಾಂಕ 31.03.2021ರ ಒಳಗೆ ಪಾವತಿಸಲು ಅವಕಾಶ ಮಾಡಿಕೊಡಲಾಯಿತು. ಈ ಸಾಲಗಳಿಗೆ ಶೇ.10.00(p.a) ಬಡ್ಡಿ ದರದಲ್ಲಿ ರಿಯಾಯಿತಿಯನ್ನು ನೀಡಲಾಯಿತು.



**ಸಂಸ್ಥೆಯಿಂದ 2020-21ರ ಆರ್ಥಿಕ ಸಾಲಿನಲ್ಲಿ ಸಾಲಗಾರರಿಗೆ ಕೆಳಕಂಡ ಸೌಲಭ್ಯಗಳನ್ನು ಸಹ ವಿಸ್ತರಿಸಲಾಗಿದೆ :-**

- ಸೂಕ್ಷ್ಮ ಸಣ್ಣ ಮತ್ತು ಮಧ್ಯಮ ಪ್ರಮಾಣದ ಉದ್ಯಮಗಳಿಗೆ ಸಾಲಗಳ ಮೇಲಿನ ಬಡ್ಡಿ ದರವನ್ನು ಶೇ.14 ರಿಂದ ಶೇ.11.50ಕ್ಕೆ (ನಿವ್ವಳ ಶೇ. 0.5 ರಿಯಾಯಿತಿಯಲ್ಲಿ) ಕಡಿತಗೊಳಿಸಿದೆ.
- ಅವಧಿಪೂರ್ವ ಸಾಲ ಮರುಪಾವತಿಗೆ ವಿಧಿಸುವ ದಂಡವನ್ನು ಸ್ಥಗಿತಗೊಳಿಸಲಾಗಿದೆ ಮತ್ತು ಬ್ಯಾಂಕ್ ಹಾಗೂ ಇತರೆ ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳಿಗೆ ವರ್ಗಾಯಿಸುವ ಸಾಲಗಳ ಮೇಲಿನ ದಂಡವನ್ನು ಶೇ.2 ರಿಂದ ಶೇ.1 ಕ್ಕೆ ಕಡಿತಗೊಳಿಸಲಾಗಿದೆ.

**ಹಣಕಾಸು ಫಲಿತಾಂಶಗಳು:**

ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯು 484.09 ಕೋಟಿ ರೂ.ಗಳ ಒಟ್ಟಾರೆ ಆದಾಯವನ್ನು ಗಳಿಸಿದ್ದು, ಕಳೆದ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ಈ ಆದಾಯವು 358.81 ಕೋಟಿ ರೂ.ಗಳಾಗಿತ್ತು. ಲಾಭವು 42.90 ಕೋಟಿ ರೂ.ಗಳಷ್ಟಾಗಿದೆ.

**ಲಾಭಾಂಶ :**

2020-21ರ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿಯೂ ಮುಂದುವರೆದ ನಷ್ಟವಿದ್ದರಿಂದ (carry forward losses) ಸಂಸ್ಥೆಯ ವತಿಯಿಂದ ಯಾವುದೇ ರೀತಿಯ ಲಾಭಾಂಶವನ್ನು ಶಿಫಾರಸ್ಸು ಮಾಡಿರುವುದಿಲ್ಲ.

**ಖಜಾನೆ ಚಟುವಟಿಕೆ:**

ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸರ್ಕಾರವು ರೂ.100.00 ಕೋಟಿ ಈಕ್ವಿಟಿ ಷೇರು ಬಂಡವಾಳ ನೀಡಿರುತ್ತದೆ.. ದಿನಾಂಕ 31.3.2021ರ ಅಂತ್ಯಕ್ಕೆ ರೂ.795.39 ಕೋಟಿ ಈಕ್ವಿಟಿ ಷೇರು ಬಂಡವಾಳವಿರುತ್ತದೆ ಹಾಗೂ ಕಳೆದ ವರ್ಷದ ಅಂತ್ಯಕ್ಕೆ ರೂ.476.94 ಕೋಟಿ ಇರುತ್ತದೆ. ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ರೂ.318.45 ಕೋಟಿ ಷೇರು ಅರ್ಜಿ ಮೊತ್ತವನ್ನು ಷೇರು ಬಂಡವಾಳವಾಗಿ ಪರಿವರ್ತಿಸಲಾಗಿದೆ. ದಿನಾಂಕ 31.3.2021ರ ಅಂತ್ಯಕ್ಕೆ ರೂ.100.00 ಕೋಟಿ ಷೇರು ಅರ್ಜಿ ಮೊತ್ತವಿರುತ್ತದೆ.

ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯು ರೂ.217.00 ಕೋಟಿ ಬಾಂಡುಗಳನ್ನು ಪಾವತಿಸಿದೆ. ಬಾಕಿ ಉಳಿದ ಬಾಂಡುಗಳು 850.00 ಕೋಟಿ ರೂ.ಗಳಿಗೆ ಇಳಿಕೆಯಾಗಿದ್ದು ಈ ಮೊತ್ತ 31.03.2020ರ ಅಂತ್ಯಕ್ಕೆ 1067.00 ಕೋಟಿ ರೂ.ಗಳಷ್ಟಿತ್ತು.



ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯು ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕಿನಿಂದ 150.00 ಕೋಟಿ ರೂ.ಗಳ ಅವಧಿಸಾಲವನ್ನು ಪಡೆಯಲಾಗಿ ಹಾಗೂ 43.09 ಕೋಟಿ ರೂ.ಗಳು ಹಾಗೂ ದ್ವೈಮಾಸಿಕ 100.10 ಕೋಟಿ ರೂ.ಗಳ ಅವಧಿ ಸಾಲದ ಮರುಪಾವತಿಯನ್ನು ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಹಾಗೂ ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್ ಅಫ್ ಇಂಡಿಯಾಗಳಿಗೆ ಅನುಕ್ರಮವಾಗಿ ಮರುಪಾವತಿಸಿದೆ.

2019-20ರಲ್ಲಿನ ಬಾಂಡ್‌ಗಳ ಮೇಲಿನ ಬಡ್ಡಿಯು 110.43 ಕೋಟಿ ರೂ.ಗಳಿಂದ ಪ್ರಸ್ತುತ 2020-21ರ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ 85.80 ಕೋಟಿ ರೂ.ಗಳಿಗೆ ಇಳಿಕೆಯಾಗಿದೆ. ಬಾಂಡ್ ಹೊಣೆಗಾರಿಕೆ ಕಡಿಮೆಯಾದ ಕಾರಣ ಬಡ್ಡಿ ಮೊತ್ತ ಇಳಿಕೆಯಾಗಿದೆ. ಮುಂದುವರಿದು ಸಂಸ್ಥೆಯು 20.62 ಕೋಟಿ ರೂ.ಗಳು ಹಾಗೂ 20.12 ಕೋಟಿ ರೂ.ಗಳ ಅವಧಿಸಾಲದ ಮೇಲಿನ ಬಡ್ಡಿಯ ಮರುಪಾವತಿಯನ್ನು ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಹಾಗೂ ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್ ಅಫ್ ಇಂಡಿಯಾಗಳಿಗೆ ಅನುಕ್ರಮವಾಗಿ ಮರುಪಾವತಿಸಿದೆ. ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯು ಕರ್ನಾಟಕ ಸರ್ಕಾರಕ್ಕೆ ಖಾತರಿ ಕಮಿಷನ್ನಿನ ರೂಪದಲ್ಲಿ 14.50 ಕೋಟಿ ರೂ.ಗಳನ್ನು (ಜಿ.ಎಸ್.ಟಿಯ ನಿವ್ವಳದಲ್ಲಿ) ಪಾವತಿಸಿದ್ದು, 2019-20 ಸಾಲಿನಲ್ಲಿ ಈ ಮೊತ್ತವು 13.44 ಕೋಟಿ ರೂ.ಗಳಷ್ಟಿತ್ತು (ಜಿ.ಎಸ್.ಟಿಯ ನಿವ್ವಳದಲ್ಲಿ).

ಸಂಸ್ಥೆಯ ಒಟ್ಟು ದೀರ್ಘಾವಧಿ ಸಾಲವು 31-03-2020ರ ವರ್ಷಾಂತ್ಯಕ್ಕೆ 1,561.52 ಕೋಟಿ ರೂ.ಗಳಿಂದ 31.03.2021 ಅಂತ್ಯಕ್ಕೆ 1,301.34 ಕೋಟಿ ರೂ.ಗಳಿಗೆ ಇಳಿಕೆ ಕಂಡಿದೆ. 2020-21ನೇ ಸಾಲಿನ ಒಟ್ಟು ಬಡ್ಡಿ ಮತ್ತು ಆರ್ಥಿಕ ವೆಚ್ಚಗಳು 143.03 ಕೋಟಿ ರೂ.ಗಳಿಗೆ ಏರಿಕೆ ಕಂಡಿದ್ದು, 2019-20ನೇ ವರ್ಷಕ್ಕೆ 136.63 ಕೋಟಿ ರೂ.ಗಳಷ್ಟಿತ್ತು.

### **ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿ ಮತ್ತು ಸಾಲಗಳ ಸಂಶೋಧನೆ:**

ಸಂಸ್ಥೆಯ ವ್ಯವಹಾರವನ್ನು ಉತ್ತೇಜಿಸಲು ವಿಶೇಷ ಆಕರ್ಷಕ ಯೋಜನೆಗಳಾದ ಮಹಿಳಾ, ಪರಿಶಿಷ್ಟ ಜಾತಿ / ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಹಾಗೂ ಇತರೇ ಉದ್ಯಮಗಳಿಗೆ ಲಭ್ಯವಿರುವ ವಿಶೇಷ ಯೋಜನೆಗಳ ಪ್ರಚಾರಕ್ಕಾಗಿ ದೈನಿಕ ಪತ್ರಿಕೆಗಳಲ್ಲಿ ಜಾಹೀರಾತು ನೀಡುವ ಕಾರ್ಯವನ್ನು ಹಾಗೂ ಮಾರುಕಟ್ಟೆ ಸಮೀಕ್ಷೆ, ಮಾರುಕಟ್ಟೆ ವಿಶ್ಲೇಷಣಾ ವರದಿಗಳನ್ನು ಸಾಲ ಮಂಜೂರಾತಿಗಾಗಿ ಸಿದ್ಧಪಡಿಸಲಾಯಿತು. ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ, ಸಂಸ್ಥೆಯಿಂದ ನವೀಕೃತ ಸಾಲ ನೀತಿ 2020ನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಯಿತು.

ಸಂಸ್ಥೆಯು ಪ್ರಸ್ತುತ ವರ್ಷ ಬೆಂಗಳೂರು ಟೆಕ್ ಶೃಂಗಸಭೆ 2020, ಎರ್ ಶೋ ಹಾಗೂ ಕೈಗಾರಿಕಾ ಸಂಘ ಸಂಸ್ಥೆಗಳಾದ KASSIA, FKCCI, AWAKE ಆಯೋಜಿಸಿದ ಕೈಗಾರಿಕಾ ಹಾಗೂ ಉದ್ಯಮಿಗಳ ಸಮಾವೇಶ ಸಮಾರಂಭಗಳಲ್ಲಿ ಭಾಗವಹಿಸಲಾಯಿತು. ಸಂಸ್ಥೆಯ ವತಿಯಿಂದ ರೂ.1.04 ಲಕ್ಷಗಳನ್ನು ವಿವಿಧ ಸಂಘ ಸಂಸ್ಥೆಗಳಿಗೆ ದೇಣಿಗೆ ನೀಡಲಾಯಿತು.



ಸಂಸ್ಥೆಯು ಹೊರತರುವ ದ್ವೈಮಾಸಿಕ, KSFC NEWS ಪ್ರತಿಕೆಯಲ್ಲಿ ಸಂಸ್ಥೆಯ ಅಕರ್ಷಕ ಯೋಜನೆಗಳ ಮಾಹಿತಿಯನ್ನು ಪ್ರಕಟಿಸಲಾಯಿತು.

#### ಹಣಕಾಸು ಸೇವೆಗಳ ಚಟುವಟಿಕೆಗಳು:

ಸಾಮಾನ್ಯ ವಿಮಾ ಉತ್ಪನ್ನಗಳ ಮಾರಾಟಕ್ಕಾಗಿ ಯುನೈಟೆಡ್ ಇಂಡಿಯಾ ಇನ್ಶೂರೆನ್ಸ್ ಕಂಪನಿ ಹಾಗೂ ಇಫ್ಫೋ ಟೋಕಿಯೋ ಜನರಲ್ ಇನ್ಶೂರೆನ್ಸ್ ಕಂಪನಿಗಳೊಡನೆ ಸಂಸ್ಥೆಯು ಒಡಂಬಡಿಕೆ ಮಾಡಿಕೊಂಡಿದ್ದು, ಕಾರ್ಪೊರೇಟ್ ಎಜೆಂಟ್ ಆಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದೆ. ಪ್ರಸ್ತುತ 2020-21 ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯು 458.41 ಲಕ್ಷ ರೂ.ಗಳಷ್ಟು ವಿಮಾ ಕಂತುಗಳ ಮೂಲಕ ವ್ಯವಹಾರ ನೀಡಿ, ಒಟ್ಟಾರೆಯಾಗಿ 58.56 ಲಕ್ಷ ರೂ.ಗಳ ಕಮಿಷನ್ ಗಳಿಸಿದೆ (ಎರಡು ಕಂಪನಿಗಳಿಂದ).

#### ವಜ್ರಮಹೋತ್ಸವ ಸಮಾರಂಭ ಆಚರಣೆ:

ವಜ್ರಮಹೋತ್ಸವ ಸಮಾರಂಭವನ್ನು ಜನವರಿ 30, 2021 ರಂದು ವಿಧಾನಸೌಧದ ಬ್ಯಾಂಕ್ವೆಟ್ ಸಭಾಂಗಣದಲ್ಲಿ ಅಯೋಜಿಸಲಾಗಿತ್ತು.

ಸನ್ಮಾನ್ಯ ಮುಖ್ಯಮಂತ್ರಿಗಳಾದ ಶ್ರೀ.ಬಿ.ಎಸ್.ಯಡಿಯೂರಪ್ಪ, ಕರ್ನಾಟಕ ಸರ್ಕಾರ ಇವರು ವಜ್ರಮಹೋತ್ಸವ ಸ್ಮರಣ ಸಂಚಿಕೆ “Triumphant Sixty” ಯನ್ನು ಬಿಡುಗಡೆ ಮಾಡಿದರು. ಸನ್ಮಾನ್ಯ ಉಪಮುಖ್ಯಮಂತ್ರಿ ಡಾ:ಅಶ್ವಥ್‌ನಾರಾಯಣ.ಸಿ.ಎನ್ ಹಾಗೂ ಸನ್ಮಾನ್ಯ ಶಿಕ್ಷಣ ಸಚಿವರು ಶ್ರೀ.ಎಸ್.ಸುರೇಶ್‌ಕುಮಾರ್ ಉಪಸ್ಥಿತರಿದ್ದರು.

ಸನ್ಮಾನ್ಯ ಮುಖ್ಯಮಂತ್ರಿಗಳಿಂದ ಸಂಸ್ಥೆಯ ಹೊಸ ವಿನ್ಯಾಸೀಕೃತ ಜಾಲತಾಣ (Website)ನ್ನು ಅನಾವರಣಗೊಳಿಸಲಾಯಿತು. ಹೊಸ ವಿನ್ಯಾಸೀಕೃತ ಜಾಲತಾಣದಲ್ಲಿ ಸಂಸ್ಥೆಯ ಹಣಕಾಸು ಉತ್ಪನ್ನಗಳು, ಶಾಖಾ ಕಛೇರಿಗಳ ವಿವರ ಮತ್ತು ವಿಳಾಸ, ಸಂಸ್ಥೆಯಿಂದ ಮಹಿಳೆಯರಿಗೆ, ಪರಿಶಿಷ್ಟ ಜಾತಿ, ಪರಿಶಿಷ್ಟ ಪಂಗಡ, ಅಲ್ಪಸಂಖ್ಯಾತ, ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಉದ್ಯಮಿಗಳಿಗೆ ಲಭ್ಯವಿರುವ ವಿಶೇಷ ಸಾಲ ಯೋಜನೆಗಳ ವಿವರಗಳ ಹಾಗೂ ಸಂಸ್ಥೆಯ ಕಾರ್ಯಾಚರಣೆ ನೀತಿಗಳು ದೊರೆಯುತ್ತಿದೆ.

ಕಾಪಿ ಟೇಬಲ್ ಪುಸ್ತಕ - “Triumphant Sixty” ಸಂಸ್ಥೆಯಿಂದ ಹಣಕಾಸು ನೆರವು ಪಡೆದು ಯಶಸ್ವಿಯಾದ ಘಟಕಗಳ ವಿವರಗಳನ್ನು ಒಳಗೊಂಡಿದೆ.

#### 2021-22 ನೇ ಸಾಲಿನ ಮುನ್ನೋಟ:

ಆರ್ಥಿಕ ವರ್ಷ 2020-21 ರ ಕೋವಿಡ್-19 ಸಂಕ್ರಾಮಿಕ ರೋಗವು ಆಫಾತಕಾರಿ ರೀತಿಯಲ್ಲಿ ದೇಶದ ಆರ್ಥಿಕ ಮತ್ತು ಆರೋಗ್ಯ ಬಿಕ್ಕಟ್ಟನ್ನು ಸೃಷ್ಟಿರುತ್ತದೆ. ಕರೋನ



ವೈರಸ್‌ನ್ನು ನಿಗ್ರಹಿಸಲು ಕೈಗೊಂಡ ಆಗತ್ಯವಾದ ಕ್ರಮಗಳು ಆರ್ಥಿಕ ಕುಸಿತವನ್ನು ಉಂಟು ಮಾಡಿರುತ್ತದೆ. ಕೋವಿಡ್-19 ಸಂಕ್ರಾಮಿಕ ಬಿಕ್ಕಟ್ಟಿನ ನಂತರದ ಚೇತರಿಕೆ ಅಂತರ್ಗತ ಮತ್ತು ಸುಸ್ಥಿರವಾಗಿ ಸಲು, ಹಣಕಾಸು ಸೇರ್ಪಡೆ ನೀತಿಯು ಆದ್ಯತೆಯಾಗಿ ಮುಂದುವರಿಯುತ್ತದೆ. 2020-21ರಲ್ಲಿ ರಾಜ್ಯ ಸರ್ಕಾರದ ಬೆಂಬಲದೊಂದಿಗೆ ಎಲ್ಲಾ ವರ್ಗದ ಉದ್ಯಮಿಗಳಿಗಾಗಿ ರೂಪಿತವಾದ ನವೀಕೃತ ಶೇ.6ರ ಬಡ್ಡಿ ದರ ಸಾಲ ಯೋಜನೆಯು ಮುಂಬರುವ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ಹೆಚ್ಚಿನ ಮಂಜೂರಾತಿ ಹಾಗೂ ವಿತರಣೆಯ ಗುರಿ ಸಾಧಿಸಲು ಅನುಕೂಲವಾಗುವ ನಿರೀಕ್ಷೆಯಿದೆ.

### 2021-22 ಕ್ಕೆ ಗುರಿ :

2021-22ರಲ್ಲಿ ಈ ಕೆಳಗಿನ ವ್ಯವಹಾರವನ್ನು ಸಾಧಿಸುವ ಗುರಿಯನ್ನು ಸಂಸ್ಥೆಯು ಇರಿಸಿಕೊಂಡಿದೆ.

(ಕೋಟಿ ರೂ.ಗಳಲ್ಲಿ)

ಮಂಜೂರಾತಿ	700.00
ವಿತರಣೆ	600.00
ವಸೂಲಾತಿ	730.00*

(\*315.00 ಕೋಟಿ ರೂ.ಗಳ ಬಡ್ಡಿ ವಸೂಲಾತಿ ಒಳಗೊಂಡಂತೆ)

ಸಂಸ್ಥೆಯ ಕೆಲಸ ಕಾರ್ಯಗಳಿಂದ ಉತ್ತಮ ಪರಿಣಾಮ ಹೊರಹೊಮ್ಮುವ ರೀತಿಯಲ್ಲಿ ಸಂಯೋಜಿತ ಪ್ರಯತ್ನಗಳನ್ನು ಮಾಡಲಾಗುವುದು.

### ಕೃತಜ್ಞತೆಗಳು:

ಕರ್ನಾಟಕ ಸರ್ಕಾರವು ಸಂಸ್ಥೆಗೆ ಈಕ್ವಿಟಿ ನೆರವಿನ ಬೆಂಬಲ, ಬಡ್ಡಿ ಸಹಾಯಧನ ಬೆಂಬಲ ಹಾಗೂ ಸಣ್ಣ ಪ್ರಮಾಣದ ಸಾಲದ ಖಾತೆಗಳನ್ನು ಮುಕ್ತಾಯಗೊಳಿಸಲು ಬೆಂಬಲ ನೀಡಿದ್ದಕ್ಕಾಗಿ ನನ್ನ ವಿಶೇಷ ಕೃತಜ್ಞತೆಗಳನ್ನು ಸಲ್ಲಿಸುತ್ತೇನೆ.

ಸಂಸ್ಥೆಯ ಕಾರ್ಯಾಚರಣೆಯ ಪ್ರತಿಯೊಂದು ಹಂತದಲ್ಲೂ ಸಹಾಯ ಮತ್ತು ಮಾರ್ಗದರ್ಶನ ನೀಡಿದ್ದಕ್ಕಾಗಿ ಭಾರತೀಯ ಸಣ್ಣ ಕೈಗಾರಿಕಾ ಅಭಿವೃದ್ಧಿ ಬ್ಯಾಂಕ್, ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್, ಭಾರತ ಸರ್ಕಾರ, ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಆರ್ಥಿಕ ಇಲಾಖೆ, ವಾಣಿಜ್ಯ ಮತ್ತು ಕೈಗಾರಿಕಾ ಇಲಾಖೆ, ಈ-ಗವರ್ನೆನ್ಸ್ ಇಲಾಖೆ, ಸಮಾಜ ಕಲ್ಯಾಣ ಇಲಾಖೆ, ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ, ವಾರ್ತಾ ಮತ್ತು ಸಾರ್ವಜನಿಕ ಸಂಪರ್ಕ ಇಲಾಖೆ, ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ, ಜೈವಿಕ ತಂತ್ರಜ್ಞಾನ ಮತ್ತು ವಿಜ್ಞಾನ ಮತ್ತು ತಂತ್ರಜ್ಞಾನ ಇಲಾಖೆಗಳ ನಿರಂತರ ಬೆಂಬಲ ಹಾಗೂ ಮಾರ್ಗದರ್ಶನಕ್ಕಾಗಿ ನಾನು ಕೃತಜ್ಞತೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತೇನೆ.



ಭಾರತೀಯ ಜೀವವಿಮಾ ನಿಗಮ, ಸ್ಟಾಕ್ ಹೋಲ್ಡಿಂಗ್ ಕಾರ್ಪೊರೇಷನ್ ಆಫ್ ಇಂಡಿಯಾ ಲಿಮಿಟೆಡ್, ಯುನೈಟೆಡ್ ಇಂಡಿಯಾ ಇನ್ಸೂರೆನ್ಸ್ ಕಂಪನಿ, ಹೆಚ್.ಡಿ.ಎಫ್.ಸಿ ಬ್ಯಾಂಕ್, ಎಸ್.ಬಿ.ಐ ಜೀವವಿಮಾ ಕಂ.ಲಿ., ಯುನೈಟೆಡ್ ಇಂಡಿಯಾ ಇನ್ಸೂರೆನ್ಸ್ ಕಂ.ಲಿ., ಇಫ್ಫೋ-ಟೋಕಿಯೋ ಇನ್ಸೂರೆನ್ಸ್ ಕಂಪನಿ ಮತ್ತು ಕೈಗಾರಿಕಾ ಸಂಘ ಸಂಸ್ಥೆಗಳಾದ ಕರ್ನಾಟಕ ಸಣ್ಣ ಕೈಗಾರಿಕೆಗಳ ಸಂಘ, ಅವೇಕ್, ಈ-ಮರ್ಚ್, ಭಾರತದ ಮಹಿಳಾ ಉದ್ಯಮಿಗಳ ಒಕ್ಕೂಟ, ಕಾನ್ಫೆಡರೇಷನ್ ಆಫ್ ಇಂಡಿಯನ್ ಇಂಡಸ್ಟ್ರಿ, ಕರ್ನಾಟಕ ವಾಣಿಜ್ಯ ಮತ್ತು ಕೈಗಾರಿಕಾ ಮಹಾಸಂಸ್ಥೆ, ಮುಂತಾದವುಗಳಿಗೂ ನಾನು ಕೃತಜ್ಞತೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತೇನೆ. ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳು, ಅಫ್ಫೆಕ್ಸ್ ಬ್ಯಾಂಕ್, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸಣ್ಣ ಕೈಗಾರಿಕೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ, ಕರ್ನಾಟಕ ಕೈಗಾರಿಕಾ ವಲಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ಮತ್ತು ಕರ್ನಾಟಕ ವಿದ್ಯುತ್ ಪ್ರಸರಣ ನಿಗಮ ನಿಯಮಿತ, ವಿಶ್ವೇಶ್ವರಯ್ಯ ವಾಣಿಜ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ, ರಾಷ್ಟ್ರೀಯ ಸಣ್ಣ ಕೈಗಾರಿಕೆಗಳ ಅಭಿವೃದ್ಧಿ ಸಂಸ್ಥೆ, (NSIC), MSME-DI ಅಭಿವೃದ್ಧಿ ಸಂಸ್ಥೆ, ಕರ್ನಾಟಕ ಉದ್ಯೋಗ ಮಿತ್ರ ಅವರ ಸಹಕಾರಕ್ಕಾಗಿ ಕೃತಜ್ಞತೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತೇನೆ.

ನಿರ್ದೇಶಕರುಗಳಾಗಿದ್ದು ತಮ್ಮ ಸ್ಥಾನಗಳಿಂದ ನಿರ್ಗಮಿಸುತ್ತಿರುವ ಶ್ರೀ ವಿ.ಚಂದ್ರಮೌಳಿ, ಶ್ರೀ ಕೆ.ಶ್ರೀನಿವಾಸ್ ರಾವ್ ಮತ್ತು ಶ್ರೀ ಜೆ.ಜಗದೀಶ್, ಅವರುಗಳು ತಮ್ಮ ಸೇವಾವಧಿಯಲ್ಲಿ ಸಲ್ಲಿಸಿದ ಸೇವೆಗಾಗಿ ಕೃತಜ್ಞತೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತೇನೆ.

ಸಂಸ್ಥೆಯಿಂದ ನೆರವು ಪಡೆದಿರುವ ಎಲ್ಲಾ ಉದ್ದಿಮೆದಾರರು, ಸಂಸ್ಥೆಯ ಷೇರುದಾರರು ನೀಡಿದ ನಿರಂತರ ಸಹಾಯ ಹಾಗೂ ಸಂಸ್ಥೆಯ ಬಾಂಡ್‌ಗಳಲ್ಲಿ ಹಣ ತೊಡಗಿಸಿರುವ ಹೂಡಿಕೆದಾರರಿಗೂ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಗೂ ಕೃತಜ್ಞತೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತೇನೆ. ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಹಾಗೂ ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ ಇವರುಗಳು ಸಂಸ್ಥೆಗೆ ಸಕಾಲಕ್ಕೆ ಅವಧಿಸಾಲದ ನೆರವು ನೀಡಿರುವುದಕ್ಕೆ ವಿಶೇಷ ಕೃತಜ್ಞತೆ ಸಲ್ಲಿಸುತ್ತೇನೆ.

ಕೊನೆಯದಾಗಿ, ಸಂಸ್ಥೆಯ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಎಲ್ಲಾ ಅಧಿಕಾರಿಗಳು ಹಾಗೂ ಸಿಬ್ಬಂದಿ ವರ್ಗದವರ ಪರಿಶ್ರಮಕ್ಕಾಗಿ ಹೃತ್ಪೂರ್ವಕ ಮೆಚ್ಚುಗೆಯನ್ನು ವ್ಯಕ್ತಪಡಿಸುತ್ತೇನೆ.

ವಂದನೆಗಳು,

ಸ್ಥಳ : ಬೆಂಗಳೂರು

ಅಧ್ಯಕ್ಷರು

ದಿನಾಂಕ : 27ನೇ ಜುಲೈ 2021



**Sri I S N Prasad, IAS**  
**Chairman**  
**Statement made at the**  
**62nd Annual General Meeting**  
**Held on 27th, July 2021**

**Dear Share Holders,**

It is my pleasure to welcome you all to the 62nd Annual General Meeting of our Corporation. I am delighted to present the 62nd Annual Report on the operations of the Corporation, together with, the audited statements of the accounts for the year ended 31st March 2021.

During the Financial Year 2020-21, the Corporation consolidated its financial position and recorded profits by registering a profit of ₹ 42.90 crore. The performance of the Corporation is remarkable in the face of severe economic distress caused on account of COVID-19 pandemic.

The Directors' report and the audited financial statements of accounts for the 62nd year ended 31st March 2021 have already been placed with you. I presume you have had an opportunity to go through the report and hence I will take it as read. However, I would like to take this opportunity to share with you some of the salient aspects of the report.

**Global Economy :**

The global economy is set to expand by 5.6 percent in 2021- its strongest post-recession pace in 80 years - in part underpinned by steady but highly unequal vaccine access. The global recovery is





highly uneven, growth is concentrated in a few major economies, with most emerging market and developing economies (EMDEs) lagging behind.

The recovery is expected to continue into 2022, with global growth moderating to 4.3 percent. While about 90 percent of advanced economies are expected to regain their pre-pandemic per capita income levels by 2022, only about one-third of EMDEs are projected to do the same. As a result, per capita income catch-up with advanced economies is expected to slow or even reverse in many poorer countries.

### **Indian Economy :**

The year 2020 was predominated by the COVID-19 pandemic, posing the most formidable economic challenge to India and to the world, since the Global Financial Crisis.

The growth in GDP during 2020-21 is estimated at (-)8.0 percent as compared to 4.0 percent in 2019-20. Agricultural activities for rabi harvesting and kharif sowing were largely unaffected by the COVID 19 induced lockdown. Industry and Services are estimated to contract by 9.6 per cent and 8.8 per cent during the year. Within Industry, Mining is estimated to contract by 12.4 per cent, Manufacturing by 9.4 per cent and construction by 12.6 per cent. The utilities sector has shown a sharp recovery and is set to register a positive growth of 2.7 per cent in 2020-21. Within Service Sector, trade, hotels, transport & communication are estimated to contract by 21.4 per cent.

### **Karnataka Economy :**

The COVID-19 pandemic has caused an unprecedented human and health crisis. The effects of lockdown period have been severely felt because the production, consumption, exchange



and other interdependent economic activities have crippled industry at the National level and within the state. Losses of employment and income have severely impacted the workers in the informal (including unorganized) sector and poorer families who are unprotected by statutory social security measures. Despite the challenges and hardships imposed by the pandemic, the achievements of Karnataka state are noteworthy.

The advance estimates of Gross State Domestic Product [GSDP] of Karnataka for the FY 2020-21 highlights that at constant(2011-12) prices the GSDP is likely to attain a level of ₹ 11,13,818.00 crore with a growth of (-)2.6 due to lockdown measures imposed to control COVID-19 pandemic.

The state ranks number one in India Innovation Index as well as in Renewable Energy. Its ranks 2nd in Milk production. State Contributed 8% GDP of India and 40% to the country's IT exports.

The Per Capita state income (i.e. as per capita NSDP) of Karnataka at current prices is estimated to be ₹2,26,796 showing a rise of 1.6% during 2020-21, as against ₹2,23,175 in 2019-20.

The Contribution of agriculture sector to the overall GSDP saw a marginal increase from 12.16% to 13.15% in 2020-21 as against 2019-20. Industry sector saw a marginal decrease from 21.68% to 20.31% in 2020-21 against 2019-20. The Service sector the largest component of GSDP saw a marginal increase from 66.16% in 2019-20 to 66.53% in 2020-21. The contribution of Real Estate professional service and ownerships of dwellings' is highest with (33.46%) in 2020-21 followed by manufacturing (13.11%), trade and repair services(10.38%) and crops(8.57%).

Total export performance during 2020-21 (upto February 2021) is US\$ 84,807.05 million. The share of Electronics and Computer Software is 84% [US\$ 71,629.03] and merchandise exports share



is 16% [US\$ 13,178.02 million]. Share of the state in Country's total export is 19%.

During the FY 2020-21 State Level Single Window Clearance Committee (SLSWCC) approved is ₹15,270.66 crore towards 307 projects, which is projected to generate employment of 85,694 in the state. State High Level Clearance Committee (SLSWCC) approved ₹37,464.10 crore towards 09 projects, which is projected to generate employment of 25,909 in the state

Karnataka accounts for a significant share in the total FDI that flows into India. Karnataka's share in total FDI inflow into India is USD 3,660 Million during 2020-21 (Up to November 2020), which is 12 percent of India's total FDI inflow of US\$ 30,004 Million.

MSMEs form an integral part in Karnataka's industrial growth. During 2020-21[till june] 82,227 MSMEs have been registered in the state with an investment of ₹18,08,442.00 lakhs and projected to provide employments to 5,42,890 person

#### **STATE GOVERNMENT SUPPORT TO KSFC :**

During the FY2020-21, the Government of Karnataka provided an equity capital of ₹100.00 crore and interest subsidy of ₹172.25 crore under various schemes operated from KSFC as per details indicated below:

1	Scheduled Caste Entrepreneurs:	₹ 42.50 crore
2	Scheduled Tribes Entrepreneurs:	₹ 12.00 crore
3	Women Entrepreneurs:	₹ 67.75 crore
4	First Generation Entrepreneurs:	₹ 3.00 crore
5	Interest Subvention Scheme for All Categories Entrepreneurs:	₹ 47.00 crore
	<b>Total</b>	<b>₹172.25 crore</b>



## **SUBSIDIES & GRANTS-IN-AID :**

Under Textile Grant Scheme for Scheduled Caste and Scheduled Tribe Entrepreneurs, a grant amount of ₹20.56 crore was released by Government of Karnataka during the FY 2020-21.

## **IMPORTANT POLICY DECISIONS DURING FY 2020-21 :**

- Modification of Lending Policy.
- Identification and Prudential write off of doubtful / loss assets.
- Covid-19 Regulatory Package.
- Freezing of Interest in respect of Pre-MoU Doubtful-III & MR Cases.
- Up gradation of IT Infrastructure at KSFC.
- Modified Interest Subvention / Subsidy scheme for new & existing Micro & Small manufacturing enterprises and manufacturing allied service activities enterprises.
- Amendment to Cadre & Recruitment Rules and revision in the manpower strength of the Corporation.

## **OPERATIONAL HIGHLIGHTS :**

### **SANCTIONS :**

During the FY 2020-21, Sanction of loans under various schemes touched ₹ 401.66 crores covering 445 cases as against ₹ 667.81 crore covering 710 cases during FY 2019-20. Cumulative Sanctions reached ₹ 18,286.38 crore covering 1,74,662 cases as on 31.3.2021.

### **DISBURSEMENT :**

During the FY 2020-21, the disbursement was ₹ 432.96 crore as against ₹ 727.90 crore during FY 2019-20. The cumulative disbursement of the Corporation reached ₹14,389.83 crore as on 31.03.2021.



## **INVESTMENT, VALUE OF OUTPUT AND EMPLOYMENT :**

The investment catalyzed by the Corporation during FY 2020-21 is expected to be ₹ 2,574.60 crore resulting in value of output to ₹ 1,616.80 crore and generating employment to 5169 persons.

## **RECOVERY :**

During the FY 2020-21, the Corporation recovered an amount of ₹638.68 crore as compared to ₹720.85 crore recovered in the previous financial year. The Corporation realized recovery of ₹44.53 crore in respect of Bad Debts [D-III(Pre MOU), D-III (Prudential), D-III (MR)] during FY 2020-21.

## **Facilities extended by Corporation to the borrowers during COVID-19 – Pandemic period :**

In the wake of COVID-19 situation, based on the relief measures announced by RBI/SIDBI the Corporation has extended following to the borrowers.

- Monthly principal installments falling due between 01-04-2020 and up to 31-08-2020 were postponed.
- Similarly, Interest installments falling due between 01-04-2020 to 31-08-2020 is deferred and the entire interest for this period is demanded on 10-09-2020 along with the interest and principal demand of 10-09-2020.
- No Principal and/or Interest installments are demanded during the moratorium period between 01-04-2020 to 31-08-2020. Further, no penal and compound interest is charged during this moratorium period.
- In respect of units covered under Interest Subsidy schemes of Government of Karnataka for Scheduled Caste/Scheduled Tribe/Women Entrepreneurs/First Generation/General category, the borrowers have been allowed to make payment



of the demanded amount excluding the interest subsidy component.

- Rescheduling of Principal installments by extending repayment period up to 2 years (including moratorium of 5 months already given) has been considered to units in Hospitality and CRE Sectors.
- Funding of interest dues is considered on case to case basis at concessional rate of interest at 10% p.a. and to be repaid before 31-03-2021.

**The Corporation has also extended the following facility to the borrowers during FY 2020-21 year:**

- The Corporation has revised the interest rates downwards for MSME loans from 14% p.a. to 12% p.a. with a rebate of 0.5% p.a.
- Pre-payment penalty has been discontinued and reduced the foreclosure premium to 1% from 2% and made this applicable only in respect of Standard accounts closed by way of take over by Banks and Financial Institutions.

**FINANCIAL RESULTS :**

During the financial year under review, the Corporation earned a gross revenue of ₹484.09 crore as against ₹358.81 crore in FY 2019-20. The profit for the FY 2020-21 is ₹42.90 crore.

**DIVIDEND :**

Because of carry forward losses, no dividend is recommended for the financial year 2020-21.

**TREASURY ACTIVITY :**

During the year, the Government of Karnataka provided an equity capital ₹100.00 crore. As on 31-03-2021, the paid up equity capital of the Corporation stood at ₹795.39 crore, as compared to



previous year ₹476.94 crores. During the year ₹318.45 crore of share application money converted into share capital. The share application money as on 31.3.2021 stood at ₹100.00 crore.

During the year the Corporation redeemed bonds amounting to ₹217.00 crores. The outstanding of bonds decreased to ₹850.00 crore, which was ₹1067.00 crore as on 31.3.2020.

During the year, the Corporation has availed Term Loan of ₹150.00 crore from State Bank of India. Further the Corporation has repaid ₹43.09 crore to State Bank of India and ₹100.10 crore to Union Bank of India towards Term loan repayment.

The interest cost on bonds decreased to ₹85.80 crore from ₹110.43 crore from the year 2019-20. The decrease is on account of reduction of bond liability. Further, the Corporation has paid ₹20.62 crore to State Bank of India and ₹20.12 crore to Union Bank of India towards interest on term loan. The Corporation paid, on cash basis, ₹14.50 crore (net off of GST) to the State Government as guarantee commission during the year compared to ₹13.44 crore (net off of GST) for the FY 2019-20.

The total long-term liability of the Corporation is decreased to ₹1301.34 crore by the year end from ₹1561.52 crore as on 31-03-2020. The total interest and financial expenses increased to ₹143.03 crore for the year 2020-21 from ₹136.63 crore for the year 2019-20.

#### **BUSINESS DEVELOPMENT & CREDIT RESEARCH :**

The Corporation has taken major promotional activities to create awareness of special schemes of the Corporation. During the year Corporate advertisements were printed and released to popularize the special interest subsidy schemes meant & available for women, scheduled caste and tribes entrepreneurs





and MSMEs sector in leading Kannada and English dailies.

Special market research, market survey and market study were conducted to analyze scope and demand, market viability of loan proposals and products etc., based on requirement of the Branch offices / loan proposals.

Modified Lending Policy 2020 was introduced for smooth lending and timely loan sanction.

The Corporation also participated in several industry related programmes like Bengaluru Tech Summit 2020 [virtual], AERO Show 2020 of Gol. The Corporation participated several events organized by state level industrial bodies like KASSIA, FKCCI, AWAKE etc., apart from industrial associations at district level. A bi-monthly magazine “KSFC NEWS” is published and circulated to create awareness about special schemes for special segments.

#### **FINANCIAL SERVICE ACTIVITIES :**

KSFC is acting as a Corporate Agent for marketing of general insurance products. During the FY2020-21, the Corporation has earned a commission of ₹58.56 lakhs from both the insurance companies by giving a business of ₹458.41 lakhs in the form of insurance premium.

#### **CELEBRATION OF DIAMOND JUBILEE :**

“Diamond Jubilee function was organized at Banquet Hall of Vidhana Soudha, Bangalore on 30th January’ 2021.

Sri.B.S.Yediyurappa, Hon’ble Chief Minister, Govt. of Karnataka released KSFC’s Diamond Jubilee Souvenir - Triumphant Sixty. Dr. Ashwathnarayan.C.N., Hon’ble Deputy Chief Minister, Sri.S.Suresh Kumar, Hon’ble Minister of Primary and Secondary Education were also present to grace the function.



Hon'ble Chief Minister, also unveiled the Official Website of KSFC containing the information of KSFC, its Branch offices Network, Details of products and services of KSFC – especially special schemes meant for Women, Scheduled Caste & Tribes, Minority, Backward classes and other entrepreneurs. Newly designed web site provides full information about the Corporation & its performance in the past 61 years.

Coffee Table book -Triumphant Sixty contains the glimpses of success stories of few assisted units by the Corporation.

### **FUTURE OUTLOOK FOR FY 2021-22:**

The COVID-19 pandemic has caused an unprecedented human and health crisis. The effects of lockdown period have severely crippled economic activities. In order to make the post-pandemic recovery more inclusive and sustainable, financial inclusion would continue to be our policy priority. Reintroduction of modified 6% interest subvention scheme in 2020 would help MSMEs, avail finance at concessional rates and also increase the business for the Corporation.

### **TARGET FOR FY 2021-22:**

The Corporation for the financial year 2021-22 has set the following operational targets:

Sanction:	₹700.00 crore
Disbursement:	₹600.00 crore
Recovery:	₹730.00*crore
(*including Interest Recovery of ₹300.00 crore)	

Concerted efforts will be made to achieve the target and to improve the working results of the Corporation.



## **ACKNOWLEDGMENT:**

I take this opportunity to place on record its special thanks and gratitude to the Government of Karnataka for all the support extended for the settlement of small loans, interest subsidy and equity support.

Special thanks to SIDBI, RBI, Government of India, i.e., Department of Finance, Industries & Commerce, E-Governance, Social Welfare, Horticulture, Information and Public relations, Information Technology, Women and Child Welfare for their continued support.

I express my sincere thanks to LIC of India, HDFC Bank, SBI Life Insurance company Limited, SHCIL, Iffco Tokio and Industrial Bodies viz: KASSIA, FKCCI, AWAKE, e-merg, COWE, CII & other industrial associations. I also express thanks to the Commercial Banks, Apex Bank, KSSIDC, KIADB, KPTCL, VTPC, NSIC, MSME-DI and Karnataka Udyoga Mirta for their co-operation.

I would like to thank outgoing directors Sri. V Chandramouli, Sri. K Srinivas Rao and Sri. J Jagadish for the guidance, support and contribution made during their tenure as directors.

I thank the entrepreneurs for reposing faith in the Corporation, profuse gratitude to the shareholders for their unstinted support and the investors in the bond issues of the Corporation. I also thanks State Bank of India & Union Bank of India for their timely sanction of term loans.

Finally, I wish to acknowledge the dedicated service and efforts of the Managing Director, officers and officials of the Corporation.

Thank you,

Date : 27.7.2021

Place : Bangalore

**CHAIRMAN**



ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆ  
Karnataka State Financial Corporation



ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆ  
**62**  
ಸಂಸ್ಥಮ  
1959-2021  
**ವಾರ್ಷಿಕ ವರದಿ**  
**Annual Report** **2020-21**

ಉದ್ಯಮಶೀಲತೆ ಅಭಿವೃದ್ಧಿಗೆ 62 ವರ್ಷಗಳ ಸುದೀರ್ಘ ಸೇವೆ  
62 years long service for entrepreneurship development



శ్రీ ఎస్ నీ ప్రసాద్, ఐ.ఎస్.ఆర్.ఐ.  
అధ్యక్షుడు

Sri I S N PRASAD, IAS  
Chairman



qÁ. KPigMEYi PĚgi, Á.D. Á.  
aÁ ÁÁPA xZÁ±PÁ

Dr. EKROOP CAUR, IAS  
Managing Director





## BOARD OF DIRECTORS



ಸ್ಮಶಿಲಾ ಉತ್ತರಾಧಿಕಾರಿ ಪಿ.ಒ. ಡಿ. ಆರ್.  
Smt Gunjan Krishna, IAS



ಡಾ. ಪಿ.ಸಿ. ಜಫರ್, ಪಿ.ಒ. ಡಿ. ಆರ್.,  
Dr. P.C. Jaffer, IAS



ಸಿ. ರಮೇಶ್ ಧರ್ಮಜಿ  
Sri Ramesh Dharmaji



ಸಿ. ಗಿ. ಆರ್. ರಾಮಕೃಷ್ಣ  
Sri G A Ramakrishna



ಸಿ. ಎಂ. ಜಿ. ರವಿ  
Sri V M Giridhar



ಸಿ. ಕೆ.ಎನ್. ರಾಜಣ್ಣ  
Sri K N Rajanna



ಸಿ. ಎಂ. ಅನಾಥನ್  
CA S Ananthan





## BOARD OF DIRECTORS

Directors on the Board of KSFC during the FY 2020-21

Sl.No.	Name	Period		U/s of SFCs Act
		From	To	
1	Sri I.S.N.Prasad, IAS, Chairman	05.07.2016 05.07.2019	04.07.2019	10(b)/ 15(1)
2	Smt Gunjan Krishna, IAS,	27.02.2019		10(b)
3	Sri V.Chandramouli Sri Ramesh Dharmaji	17.10.2019 27.08.2020	26.08.2020	10(c)
4	Sri K.Srinivasa Rao Sri V.M Giridhar	31.07.2019 23.10.2020	26.06.2020	10(d)
5	Sri J.Jagadish Sri Ramakrishna G.A	13.07.2017 28.07.2020	12.07.2020	10(d)
6	Sri K.N.Rajanna	25.07.2018		10(e)
7	CA. S.Ananthan	04.06.2019 05.06.2020	03.06.2020	10(e)
8	Dr.P.C.Jaffer, IAS,	24.10.2019		10(e)
9	Dr.Ekroop Caur IAS., Managing Director	03.07.2017 02.07.2020	02.07.2020	10(f)

## EXECUTIVE COMMITTEE

Members of the Executive Committee during the FY 2020-21

Sl.No.	Name	Period		U/s of SFCs Act
		From	To	
1	Dr.Ekroop Caur, IAS., Managing Director	03.07.2017 02.07.2020	02.07.2020	18(1)
2	Smt Gunjan Krishna, IAS,	27.02.2019		18(1)
3	Sri V.Chandramouli Sri Ramesh Dharmaji	17.10.2019 27.08.2020	26.08.2020	18(1)
4	Sri K.Srinivasa Rao Sri V.M Giridhar	31.07.2019 23.10.2020	26.06.2020	18(1)
5	Sri J.Jagadish Sri Ramakrishna G.A	13.07.2017 28.07.2020	12.07.2020	18(1)
6	CA. S.Ananthan	04.06.2019 05.06.2020	03.06.2020	18(1)

Executive Directors I/c  
Sri Shivaprakash B.C  
Sri Chandrakumar G.V

General Managers I/c  
Sri Sharad G Naik  
Sri Udayashankar S  
Sri Murthy M.A.  
Sri Narayanappa. V  
Sri Venkatesh N.

Legal Advisor  
Sri Bipin Hegde

Addl. Legal Advisor  
Sri Mali Patil P.S.

Auditors  
M/s. Patel Mohan Ramesh & Co.,  
Chartered Accountants

$$\alpha Z\tilde{A}\tilde{O}\pm P\tilde{A}g\tilde{A}^a\tilde{A}Aq\tilde{M}_2$$

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## OPERATIONS AT A GLANCE

(Amount : ₹ in crore)

Particulars	2018-19	2019-20	2020-21	Since Inception upto 31.03.2021
Paid up capital at the year end	476.94	476.94	795.39	--
Gross Sanctions				
a. Number	1,056	710	445	1,74,662
b. Amount	1,098.73	667.81	401.66	18,286.38
Assistance to Micro & SSIs				
a. Number	979	663	417	1,16,177
b. Amount	999.41	601.68	375.77	11,545.36
Disbursements	665.90	727.90	432.96	14,389.83
Loans Outstanding	1,948.87	2,208.25	2,186.89	--
Recoveries	736.35	720.85	638.68	18,518.04
% age of NPA (net)	6.09	5.12	5.09	--
Income	373.45	358.81	484.09	--
Expenditure	363.90	313.89	441.19	--
Profit Before Tax	9.55	44.92	42.90	--

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(a)  $\mathbb{E}v_i: P_i \rightarrow \mathbb{R}$

«аgUМ	2018-19	2019-20	2020-21	Аавl 31.03.2021гA аgUf
aµÁðAvzP zAVé ,AzÁ¬ÀvÀ SAqP Á%Ä	476.94	476.94	795.39	--
MI ÄÖ аAdÆgÁw				
C. µASí	1,056	710	445	1,74,662
D. аÆEvÜ	1,098.73	667.81	401.66	18,286.38
Cw µAtÜ аAvMÜ µAtÜPEUÁj PUAµUE EÍgP Å				
C. µASí	979	663	417	1,16,177
D. аÆEvÜ	999.41	601.68	375.77	11,545.36
«vgUf	665.90	727.90	432.96	14,389.83
µÁ®zÅ´´AQ	1,948.87	2,208.25	2,186.89	--
аµAE´Aw	736.35	720.85	638.68	18,518.04
±ÄPqp ÁgÅ CEävÁzPA D¹Ü(æаM)	6.09	5.12	5.09	--
DzAAiÅ	373.45	358.81	484.09	--
RZÅö	363.90	313.89	441.19	--
vÍ UE аÅÅAaEA´´Å	9.55	44.92	42.90	--



PŁAŃC PŁACĄDĄ O AT PAŚ A Ś W ZŁOŻENIA AAQI AI 2020-21G A A Q I PA

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· · ÁgñwÁAiÄ DyöPÀÉÉÄI :

2020FĀ<sup>a</sup> ĩĭōāĪ ĨAŸĈtōāV PĒĒ«qj-19gĪ ĀPĀĶĀPĀ  
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<sup>a</sup>ĪVĪO dUMŪÉ CvĪAvĀ zĪ ħPĀ ZĀ DyōPĀ ĤĀ®ĀUMĒNB  
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ZĀ ᵃᵃĖPUĖĖ GzPĖĖĖĖB PĀApvĖĖ½¹ zĖĖ ZĀ



## KARNATAKA STATE FINANCIAL CORPORATION DIRECTORS' REPORT 2020-21

The Directors of the Corporation have great pleasure in presenting the 62nd Annual Report on the operations of the Corporation, together with, the audited statement of accounts for the year ended 31st March' 2021.

During the Financial Year 2020-21, the Corporation consolidated its financial position and recorded profits by registering a profit of ₹ 42.90 crore. The performance of the Corporation is remarkable in the face of severe economic distress caused on account of COVID-19 pandemic.

A Bird's eye view of the global, national and state's economic scenario is reviewed before scrolling on the operational performance of the Corporation for the financial year 2020-21.

### Global Economy :

The global economy is set to expand by 5.6 percent in 2021- its strongest post-recession pace in 80 years - in part underpinned by steady but highly unequal vaccine access. The global recovery is highly uneven, growth is concentrated in a few major economies, with most emerging market and developing economies (EMDEs) lagging behind.

The recovery is expected to continue into 2022, with global growth moderating to 4.3 percent. While about 90 percent of advanced economies are expected to regain their pre-pandemic per capita income levels by 2022, only about one-third of EMDEs are projected to do the same. As a result, per capita income catch-up with advance

economies is expected to slow or even reverse in many poorer countries.

### Indian Economy :

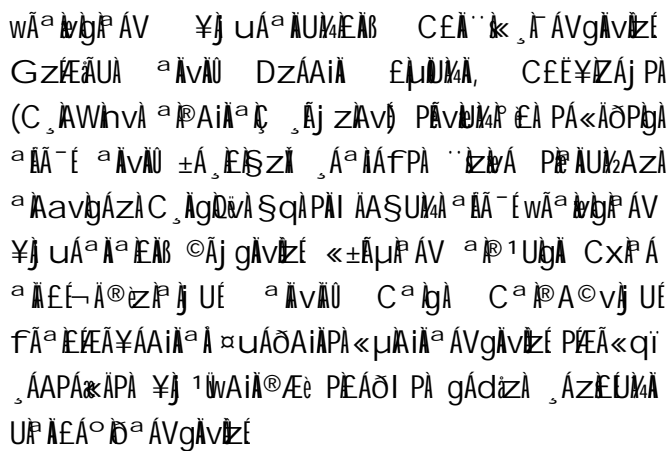
The year 2020 was predominated by the COVID-19 pandemic, posing the most formidable economic challenge to India and to the world, since the Global Financial Crisis.

The growth in GDP during 2020-21 is estimated at (-)8.0 percent as compared to 4.0 percent in 2019-20. Agricultural activities for rabi harvesting and kharif sowing were largely unaffected by the COVID 19 induced lockdown. Industry and Services are estimated to contract by 9.6 per cent and 8.8 per cent during the year. Within Industry, Mining is estimated to contract by 12.4 per cent, Manufacturing by 9.4 per cent and construction by 12.6 per cent. The utilities sector has shown a sharp recovery and is set to register a positive growth of 2.7 per cent in 2020-21. Within Services Sector, trade, hotels, transport & communication are estimated to contract by 21.4 per cent.

### Karnataka Economy :

The COVID-19 pandemic has caused an unprecedented human and health crisis. The effects of lockdown period have been severely felt because the production, consumption, exchange and other interdependent economic activities have crippled industry at the National level and within the state. Losses of employment and income have severely impacted the workers in the





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 ā<sup>o</sup> ā<sup>ā</sup> GvāZēā<sup>a</sup> ē<sup>o</sup> ēē ā<sup>a</sup> ēēZp ēē<sup>o</sup> gādā<sup>a</sup> ā<sup>a</sup> zā<sup>a</sup> zā<sup>a</sup>  
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 gā<sup>a</sup> ūē ±4.40 g<sup>a</sup> ā<sup>a</sup> Pēgā<sup>a</sup> ā<sup>a</sup> ēāB gādā<sup>a</sup> ā<sup>a</sup> ā<sup>a</sup> gāvāZē

2019-20 fĀ Ą° Eā gĀdĳzā MI ĀO CAVĳ PĀ GvĒĀZP ě PĀ  
a PĀiĀZĀ PĒEqĀUĒ ±Ā.12.16 gĀĳZĀV, 2020-21fĀ Ą° UĒ  
±Ā.13.15PĒ Kĳ PĀiĀVgĀVĒ ě 2019-20fĀ Ą° ĒP ě PĒUĀĳ PĀ  
a PĀiĀZĀ PĒEqĀUĒ ±Ā.21.68 gĀĳZĀV 2020-21 fĀ Ą° ĒP ě  
±Ā.20.31PĒ EĳPĀiĀVgĀVĒ ě MI ĀO CAVĳ PĀ GvĒĀZP ě  
Ą° Ą° a PĀiĀZĀ PĒEqĀUĒ C PĀĀVZĀV, 2019-20fĀ  
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Үлснээс үлдэж буй өгөгдөл нь АУС\$ 3,660 «А°АиЭи» «ЗЭ²» ҮЭГ  
 САҚП АҮА° ӨЕРП АиЭБ ДМТӨ, ААзга а ҮЭ®ПА ЗЭ±З  
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informal (including unorganized) sector and poorer families who are unprotected by statutory social security measures. Despite the challenges and hardships imposed by the pandemic, the achievements of Karnataka state are noteworthy.

The advance estimates of Gross State Domestic Product [GSDP] of Karnataka for the FY 2020-21 highlights that at constant(2011-12) prices the GSDP is likely to attain a level of ₹ 11,13,818.00 crore with a growth of (-)2.6 due to lockdown measures imposed to control COVID-19 pandemic.

The state ranks number one in India Innovation Index as well as in Renewable Energy. Its ranks 2nd in Milk production. State Contributed 8% GDP of India and 40% to the country's IT exports.

The Per Capita state income (i.e. as per capita NSDP) of Karnataka at current prices is estimated to be ₹ 2,26,796 showing a rise of 1.6% during 2020-21, as against ₹ 2,23,175 in 2019-20.

The Contribution of agriculture sector to the overall GSDP saw a marginal increase from 12.16% to 13.15% in 2020-21 as against 2019-20. Industry sector saw a marginal decrease from 21.68% to 20.31% in 2020-21 against 2019-20. The Service sector the largest component of GSDP saw a marginal increase from 66.16% in 2019-20 to 66.53% in 2020-21. The contribution of Real Estate professional service and ownerships of dwellings' is highest with (33.46%) in 2020-21 followed by manufacturing (13.11%), trade and repair services(10.38%) and crops(8.57%).

Total export performance during 2020-21 (upto

February 2021) is US\$ 84,807.05 million. The share of Electronics and Computer Software is 84% [US\$ 71,629.03] and merchandise exports share is 16% [US\$ 13,178.02 million]. Share of the state in Country's total export is 19%.

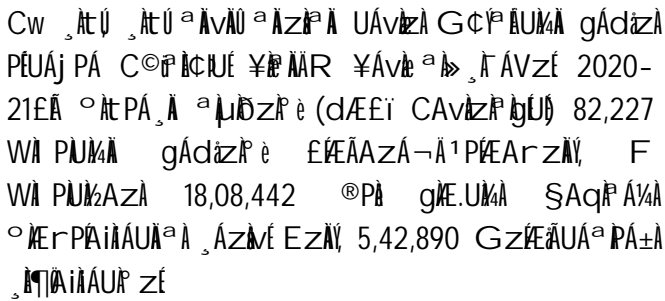
During the FY 2020-21 State Level Single Window Clearance Committee (SLSWCC) approved is ₹ 15,270.66 crore towards 307 projects, which is projected to generate employment of 85,694 in the state. State High Level Clearance Committee (SLSWCC) approved is ₹ 37,464.10 crore towards 09 projects, which is projected to generate employment of 25,909 in the state

Karnataka accounts for a significant share in the total FDI that flows into India. Karnataka's share in total FDI inflow into India is USD 3,660 Million during 2020-21 (Up to November 2020), which is 12 percent of India's total FDI inflow of US\$ 30,004 Million.

MSMEs form an integral part in Karnataka's industrial growth. During 2020-21 [till June] 82,227 MSMEs have been registered in the state with an investment of ₹ 18,08,442.00 lakhs and projected to provide employments to 5,42,890 person



EYE HOSPITAL IN TUMAKURU



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## STATE GOVERNMENT SUPPORT TO KSFC :

During the FY2020-21, the Government of Karnataka provided an equity capital of ₹ 100.00 crore and interest subsidy of ₹ 172.25 crore under various schemes operated from KSFC as per details indicated below:

1 Scheduled Caste Entrepreneurs:	₹ 42.50 crore
2 Scheduled Tribes Entrepreneurs:	₹ 12.00 crore
3 Women Entrepreneurs:	₹ 67.75 crore
4 First Generation Entrepreneurs:	₹ 3.00 crore
5 Interest Subvention Scheme	
for All Categories Entrepreneurs:	₹ 47.00 crore
<b>Total</b>	<b>₹ 172.25 crore</b>

## SUBSIDIES & GRANTS-IN-AID :

Under Textile Grant Scheme for Scheduled Caste and Scheduled Tribe Entrepreneurs, a grant amount of ₹ 20.56 crore was released by Government of Karnataka during the FY 2020-21.

## IMPORTANT POLICY DECISIONS DURING FY 2020-21 :

- Modification of Lending Policy.
- Identification and Prudential write off of doubtful / loss assets.
- Covid-19 Regulatory Package.
- Freezing of Interest in respect of Pre-MoU Doubtful-III & MR Cases.
- Upgradation of IT Infrastructure at KSFC.
- Modified Interest Subvention / Subsidy scheme for new & existing Micro & Small manufacturing enterprises and manufacturing allied service activities enterprises.



AGRO FOOD PROCESSING UNIT IN HARIHARA

- Amendment to Cadre & Recruitment Rules and revision in the manpower strength of the Corporation.

## BOARD & EXECUTIVE COMMITTEE AND BOARD SUB-COMMITTEE MEETINGS :

During the FY 2020-21, the Corporation conducted 05 Meetings of the Board of Directors and 04 meetings of the Executive Committee.

The Audit Committee headed by a Professional Director met once during the financial year 2020-21. The Board Sub-Committee, headed by the Managing Director met 03 times and recommended 08 proposals to the Board and Executive Committee for settlement of loan accounts.

## OTHER COMMITTEE MEETINGS :

The Assets Liability Management Committee, Chaired by the Managing Director and Senior Executives as members met twice during the FY2020-21. The Committee reviewed cash flow statements, assets liability statements, lending rates, borrowings programmes and related matters.

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2020-21gā Dyōpā a 100zP e ««zī, Á® AīKĀdEUMā  
a 1E®Pā 445 ¥PġatUMŭE 401.66 PĒĀn gĒ.UMā, Á®  
a 1AdEgAw a 1AqĀ ÁVzĒ 2019-20gP e 710 ¥PġatUMŭE  
667.81 PĒĀn gĒ.UMĒ a 1AdEgĀ a 1AqĀ ÁVvĀ  
31.3.2021gP gŭE 1,74,662 ¥PġatUMŭE 18,286.38 PĒĀn  
gĒ.UMā, 1AvĀ, Á® a 1AdEgĀ a 1AqĀ ÁVzĒ

££gk£À°j aA:

C. Cw „ĀtŪ<sup>a</sup> ĀVĀŪ „ĀtŪ<sup>a</sup> ĀtZāPEUĀj PEU<sup>a</sup>UĒEĒĀ: ¥ĒĀVĀ<sup>a</sup> Ā<sup>a</sup> Ā<sup>a</sup> Ā<sup>a</sup> 417 Cw „ĀtŪ<sup>a</sup> ĀVĀŪ „ĀtŪ<sup>a</sup> ĀtZāPEUĀj PEU<sup>a</sup>UĒE 375.77 PĒĒn gĒE.UĀĀ „Ā<sup>a</sup> ĀĀĀEgĀw<sup>a</sup> ĀĀqĀ ĀVzĒ 2021gĀ ĀĀZiĒ CAVĀZĀ ĒĒ 11,545.36 PĒĒn gĒE.UĀĀ „ĀVĀ EĒĀ 1,16,177 GZĀ ĀU<sup>a</sup>UĒE zĒEĒwzĒ

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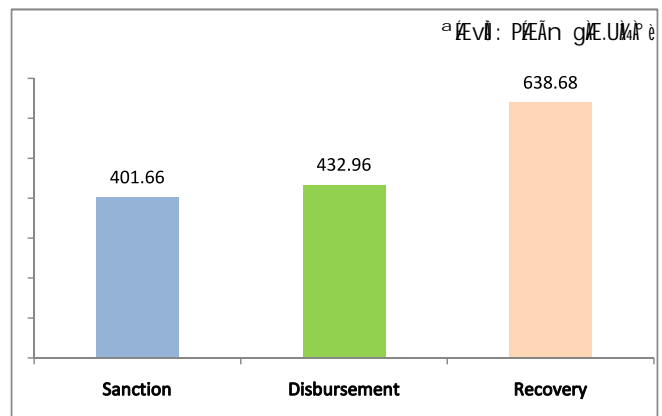
Pé A.	PÉUÁJ PÉ	<sup>a</sup> ÉVÜ	MI AO <sup>a</sup> ÉVÜZÁ ± Á
1	EAF□ÁAiÁj AUí <sup>a</sup> PAiÁ	66.84	16.64
2	gÁ <sub>1</sub> ÁAiÁ□PA <sup>a</sup> PAiÁ	12.51	3.11
3	d <sup>a</sup> Á <sub>2</sub> <sup>a</sup> ÁVÁU <sub>1</sub> ZÁ GqÁYÁ <sup>a</sup> PAiÁ	38.38	9.56
4	D°ÁgÁ <sup>a</sup> ÁVÁU YÁ□ÁAiÁ <sup>a</sup> PAiÁ	87.14	21.69
5	C <sup>-</sup> ÉÁ°Á GvÉÁ <sup>a</sup> PAiÁ	47.10	11.73
6	gSgi <sup>a</sup> ÁVÁU gSgi GvÉÁ <sup>a</sup> PAiÁ	0.50	0.12
7	<sup>a</sup> ÁÉ® <sup>-</sup> ÉÁ°Á <sup>a</sup> PAiÁ	5.24	1.30
8	<sup>a</sup> ÁgÁ <sup>a</sup> ÁVÁU ©gbí <sub>1</sub> ÁoÉÁYPhÁt UÁÁ <sup>a</sup> PAiÁ	8.86	2.21
9	PAUZÁ <sup>a</sup> ÁVÁU PAUZÁ GvÉUÁÁ <sup>a</sup> PAiÁ	8.15	2.03
10	<sup>a</sup> ÁÁZÁt <sup>a</sup> ÁVÁU YÁÁ±ÉÁ <sup>a</sup> PAiÁ	3.50	0.87
11	<sub>1</sub> Áj Uí <sub>1</sub> Áj UÉ GYPhÁt UÁÁ <sup>a</sup> PAiÁ	11.31	2.82
12	EvÁÉ	--	--
13	°ÉÁÉí i/gí ÉÁgÁmi <sup>a</sup> PAiÁ	41.80	10.41
14	PA qÁ□ÁÁÖt ZÁ ÁÁhPUÁÁ <sup>a</sup> PAiÁ	16.00	3.98
15	EvÁÉ GvÉUÁÁ <sup>a</sup> PAiÁ	54.33	13.53
	MI AO	401.66	100.00



## WOOD CRAFT UNIT IN RAICHUR

2020-21gÀ PAAiÀÁÖZgÀÁiÀ «<sup>a</sup>gÀ

<sup>a</sup>  $\text{E}v\text{I} : \text{P}\text{E}\tilde{\text{A}}\text{n} \text{ g}\text{E}.\text{U}\text{M}_4\text{P} \text{ è}$







## OPERATIONAL HIGHLIGHTS: SANCTIONS:

During the FY 2020-21, Sanction of loans under various schemes touched ` 401.66 crores covering 445 cases as against ` 667.81 crore covering 710 cases during FY 2019-20. Cumulative Sanctions reached ` 18,286.38 crore covering 1,74,662 cases as on 31.3.2021.

## FLOW OF ASSISTANCE :

- Assistance to Micro and Small Scale Enterprises : During the financial year, the Corporation sanctioned an amount of ` 375.77 crore to 417 micro & small scale enterprises. Cumulative assistance to micro & small scale enterprises at the end of March 2021 stood at ` 11,545.36 crore to 1,16,177 enterprises.
- Assistance to Medium Scale Enterprises : During financial year, the Corporation extended financial assistance to 05 medium scale enterprises amounting to ` 7.75 crore. Cumulative assistance to medium scale enterprises at the end of March 2021 stood at ` 1,503.94 crore to 1962 enterprises.
- Assistance to Other Sectors : During financial year, the Corporation extended financial assistance to other sector excluding MSMEs amounting to ` 18.14 crore to 23 cases. Cumulative assistance to other sector at the end of March 2021 stood at ` 4,529.49 crore to 53,549 cases.

## INDUSTRYWISE SANCTIONS DURING FY 2020-21:

(Amount : ` in crore)

Sl. No.	Industry	Amount	% to the total
1	Engineering Sector	66.84	16.64
2	Chemical Sector	12.51	3.11
3	Textiles and Readymade Garments	38.38	9.56
4	Food processing and Beverages sector	87.14	21.69
5	Non-Metalic Product Sector	47.10	11.73
6	Rubber & Rubbers products sector	0.50	0.12
7	Basic Metal Sector	5.24	1.30
8	Wood & Cork Furniture & Fixture sector	8.86	2.21
9	Paper & Paper products	8.15	2.03
10	Printing and Publishing	3.50	0.87
11	Transport / Transport equipment sector	11.31	2.82
12	Others	--	--
13	Hotels & Restaurants[Hospitality] Sector	41.80	10.41
14	Construction & Real Estate Sector	16.00	3.98
15	Miscellaneous Manufacturing sector	54.33	13.53
	Total	401.66	100.00



WAREHOUSE AND LOGISTIC UNIT IN NANJANAGUD





## SIZEWISE SANCTIONS DURING 2020-21

(Amount : ` in crore)

Sl. No.	Sanctions	No.	Amount	% to the total	
				No.	Amount
1	Upto ` 10.00 lakhs	5	0.42	1.12	0.10
2	Above ` 10.00 lakhs to ` 45.00 lakhs	86	22.97	19.33	5.72
3	Above ` 45.00 lakhs to ` 150.00 lakhs	256	199.40	57.53	49.64
4	Above ` 150.00 lakhs to ` 300.00 lakhs	68	104.91	15.28	26.12
5	Above ` 300.00 lakhs to ` 500.00 lakhs	26	59.93	5.84	14.92
6	Above ` 500.00 lakhs	4	14.03	0.90	3.49
	<b>Total</b>	<b>445</b>	<b>401.66</b>	<b>100.00</b>	<b>100.00</b>

## DISBURSEMENT :

During the FY 2020-21, the disbursement was ` 432.96 crore as against ` 727.90 crore during FY 2019-20. The cumulative disbursement of the Corporation reached ` 14,389.83 crore as on 31.03.2021.

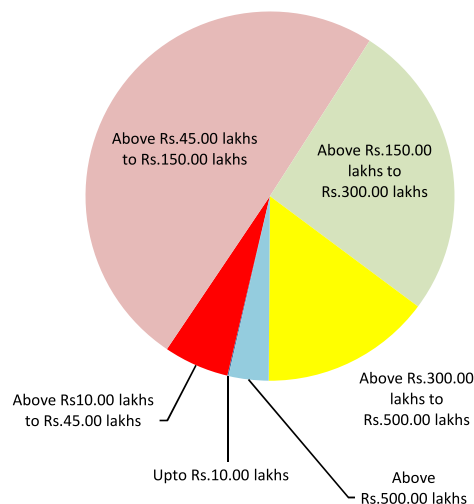
## INVESTMENT, VALUE OF OUTPUT AND EMPLOYMENT :

The investment catalyzed by the Corporation during FY 2020-21 is expected to be ` 2,574.60 crore resulting in value of output to ` 1,616.80 crore and generating employment to 5169 persons.

## RECOVERY :

During the FY 2020-21, the Corporation recovered an amount of ` 638.68 crore as compared to ` 720.85 crore recovered in the previous financial year. The Corporation realized recovery of ` 44.53 crore in respect of Bad Debts [D-III (Pre MOU), D-III (Prudential), D-III (MR)] during FY 2020-21.

## LOAN SIZE WISE SANCTION IN FY 2020-21



Facilities extended by Corporation to the borrowers during COVID-19 – Pandemic period :

In the wake of COVID-19 situation, based on the relief measures announced by RBI/SIDBI the Corporation has extended following to the borrowers.

- Monthly principal installments falling due between 01-04-2020 and up to 31-08-2020 were postponed.
- Similarly, Interest installments falling due between 01-04-2020 to 31-08-2020 is deferred and the entire interest for this period is demanded on 10-09-2020 along with the interest and principal demand of 10-09-2020.
- No Principal and/or Interest installments are demanded during the moratorium period between 01-04-2020 to 31-08-2020. Further, no penal and compound interest is charged during this moratorium period.
- In respect of units covered under Interest Subsidy schemes of Government of Karnataka for Scheduled Caste/Scheduled Tribe/Women Entrepreneurs/First Generation/General category, the borrowers have been allowed to make payment of the demanded amount excluding the interest subsidy component.



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○ Àt PÁ, Ä ¥P vAA±U4Ä:

484.09 PÉĀn gĀE.UMā MmĀġĒ  
 358.81 PÉĀn gĀE.UMā VvĀŪ - ĀĀĀ 42.90 PÉĀn  
 gĀE.UMā UvĀZĒ

$$= \hat{A} \cdots \hat{A} A_{\pm} \hat{A};$$

2020-21gā o hē PĀ, Ā a hē ZP Ā ĀE a Ā Ā Z Ā a gē Ā  
 E Ā Ā Z Ā Ā Ā Ā (carry forward losses) , Ā, Ā Ā Ā a hē Ā Ā Ā

Ai!Ā<sup>a</sup>ĀzĀj ĀwAiĀ<sup>-</sup>Ā<sup>·</sup>ĀA±Ā<sup>Ā</sup>ĀĀB<sup>2</sup>ĀgĀ<sub>5</sub>Āi<sup>a</sup>ĀArgĀ<sup>a</sup>Ā<sup>®</sup>Ē  
ReĀĒĒZĀ<sup>Ā</sup>ĀĀhĀĒ

[illegible]

¥8.00 PŁÓDZP È A IAIA gK£.217.00 PŁEÅn AAQUMENB  
 ¥ÁÁWzÉ ÁO G½ZA AAQUMA 850.00 PŁEÅn  
 gK£.U½UE E½PAIÄVZNY F EVÜ 31.03.2020gÀ CAVPE  
 1067.00 PŁEÅn gK£.UMATVA

150.00 ₴  
 43.09 ₴  
 100.10 ₴

2019-20gṙ ĒĀ ḐĀqīUMĀ ḐĀ ĒĀ SrĀiĀ 110.43 PĒĀn  
gME.UMĀZĀ ḐĀ 2020-21gĀ ḐĀ PĀ ḐĀ ḐĀZṙ Ē 85.80  
PĒĀn gME.UMĀUĒ Ē½PĀiĀVZĒ ḐĀqī ḐĒUĀj PĒ  
PĀ ḐĀiĀZĀ PĀgĀt SrĀ ḐĒvĀ Ē½PĀiĀVZĒ  
ḐĀZĀj ZĀ ḐĀiĀ 20.62 PĒĀn gME.UMĀ ḐĀUKE  
20.12 PĒĀn gME.UMĀ CĀĀiĀ®ZĀ ḐĀ ĒĀ SrĀiĀ  
ḐĀgĀḐĀiĀĒ ḐĀgĀiĀ ḐĀmi ḐĀPĀi ḐĀUKE  
AĀiĀiĒi ḐĀPĀi CḐiĒ EArĀiĀUMĀUĒ CĒPĒĀ ḐĀV  
ḐĀgĀḐĀiĀZĒ ḐĀ ḐĀZṙ Ē ḐĀiĀ PĒĀḐi PĀ  
PĀḐgPĒ SĀVj PĀPĀiĀ gMEḐZṙ Ē 14.50 PĒĀn  
gME.UMĀĒ (f.J. ĀiĀ ḐĀZṙ) ḐĀiĀZĀ, 2019-20  
ḐĀ Ē Ē ḐĒvĀ 13.44 PĒĀn gME.UMĀiĀ  
(f.J. ĀiĀ ḐĀZṙ).

MI ĀO ČĀWĀŌ<sup>a</sup>Ā ſĀ<sup>a</sup> 31-03-2020gĀ  
<sup>a</sup>ĀĀŌAVĀPĒ 1561.52 PĒĀn gĀE.UĀZĀ 31.03.2021 CAVĀPĒ  
 1301.34 PĒĀn gĀE.UĀZĀ 1/2PĒPIARZĒ 2020-21ĒĀ ſĀ<sup>a</sup>ĒĀ  
 MI ĀO Sro<sup>a</sup>ĀVĀU DyŌPĀ<sup>a</sup>ĒZUĀ 143.03 PĒĀn gĀE.UĀZĀ  
 Kĵ PĒPIARZĀV, 2019-20ĒĀ<sup>a</sup>ĀĀPĒ 136.63 PĒĀn  
 gĀE.UĀZĀVĀU





- Rescheduling of Principal installments by extending repayment period up to 2 years (including moratorium of 5 months already given) has been considered to units in Hospitality and CRE Sectors.
- Funding of interest dues is considered on case to case basis at concessional rate of interest at 10% p.a. and to be repaid before 31-03-2021.

The Corporation has also extended the following facility to the borrowers during FY 2020-21 year:

- The Corporation has revised the interest rates downwards for MSME loans from 14% p.a. to 12% p.a. with a rebate of 0.5% p.a.
- Pre-payment penalty has been discontinued and reduced the foreclosure premium to 1% from 2% and made this applicable only in respect of Standard accounts closed by way of take over by Banks and Financial Institutions.

#### FINANCIAL RESULTS :

During the financial year under review, the Corporation earned a gross revenue of ₹ 484.09 crore as against ₹ 358.81 crore in FY 2019-20. The profit for the FY 2020-21 is ₹ 42.90 crore.

#### DIVIDEND :

Because of carry forward losses, no dividend is recommended for the financial year 2020-21.

#### TREASURY ACTIVITY :

During the year, the Government of Karnataka provided an equity capital ₹ 100.00 crore. As on 31-03-2021, the paid up equity capital of the Corporation stood at ₹ 795.39 crore, as compared to previous year ₹ 476.94 crores. During the year

₹ 318.45 crore of share application money converted into share capital. The share application money as on 31.3.2021 stood at ₹ 100.00 crore.

During the year the Corporation redeemed bonds amounting to ₹ 217.00 crores. The outstanding of bonds decreased to ₹ 850.00 crore, which was ₹ 1067.00 crore as on 31.3.2020.

During the year, the Corporation has availed Term Loan of ₹ 150.00 crore from State Bank of India. Further the Corporation has repaid ₹ 43.09 crore to State Bank of India and ₹ 100.10 crore to Union Bank of India towards Term loan repayment.

The interest cost on bonds decreased to ₹ 85.80 crore from ₹ 110.43 crore from the year 2019-20. The decrease is on account of reduction of bond liability. Further, the Corporation has paid ₹ 20.62 crore to State Bank of India and ₹ 20.12 crore to Union Bank of India towards interest on term loan. The Corporation paid, on cash basis, ₹ 14.50 crore (net off of GST) to the State Government as guarantee commission during the year compared to ₹ 13.44 crore (net off of GST) for the FY 2019-20.

The total long-term liability of the Corporation is decreased to ₹ 1301.34 crore by the year end from ₹ 1561.52 crore as on 31-03-2020. The total interest and financial expenses increased to ₹ 143.03 crore for the year 2020-21 from ₹ 136.63 crore for the year 2019-20.



SOLAR PANEL MANUFACTURING UNIT IN BANGALORE RURAL



aAAqAviE EzPzE CUMp AZAU A Ae «AµAvA SUKAEAB  
-PMj ±EAEAEAEAB aAAR, Drmī , kAwAiA aAAZÉ  
\_KEPİ ±ZÄÖGPÄM aAAR Ä AUAWÖE ¥E AVA DyÖPA  
aµÖZP è -PMj ±EAEAE kAw MAZÄ Äj Ä EEBqE vÄ.

[illegible]

L.n. a<sup>1</sup>AE<sup>®</sup> „E<sup>®</sup>“ UMA GENAPHT AIEAD EAIENB  
 „AI gi Yagi „AmiO UP EIOEII“ „A„UE<sup>a</sup>» „AVZAYD  
 PAAiO a<sup>1</sup> YDAiA<sup>o</sup> gA<sup>a</sup> AZA<sup>o</sup> E „A CF O EP AEE E-  
 a<sup>1</sup>AA<sup>-</sup> iUMA Yj 2A<sup>®</sup> EUAV<sup>a</sup> a<sup>1</sup>AVU UA<sup>®</sup> PJ UE („A<sup>o</sup>UAgj Uj)  
 „A<sup>®</sup> PAVUMA<sup>o</sup> „AQ<sup>a</sup> a<sup>1</sup>AVU<sup>a</sup> AgAY<sup>a</sup> a<sup>1</sup>lv CEAAPI<sup>a</sup> a<sup>1</sup>AAV AZA<sup>1</sup>  
 a<sup>1</sup>AA» wAiA<sup>1</sup> J „IAJ „i PMA» „PÄ „AI gi Yagi „AmiO  
 UP EIOEII „A „AiA C O P I C Y<sup>1</sup> ZE PEAOI PZA „PAOgZA  
 „AI gi Yagi E-UP EIOEII „A<sup>1</sup> AIEENB E- a<sup>1</sup>AA<sup>-</sup> iUMA  
 YDAiAUE<sup>1/2</sup> „PÄ S<sup>1/4</sup> „AUAwZE EAUJ PA „A<sup>a</sup>UMA  
 J-PA<sup>®</sup> Pi q<sup>®</sup> a<sup>1</sup> J „ZÄ O EA<sup>®</sup> AiA<sup>1</sup> „AI gi Yagi E-  
 UP EIOEII PEAOI PA „PAOga E<sup>a</sup> gAUMA J „IAJ „iUMA  
 Yj 2A<sup>®</sup> EA<sup>1</sup> YDAiA<sup>1</sup> i<sup>o</sup> e<sup>1</sup> AS<sup>®</sup> a<sup>1</sup>AVU „P PAg<sup>1</sup> a<sup>1</sup>AR<sup>a</sup> E

$$CAV_j \text{ P\AA} - \text{P}\overline{\text{M}}_j \pm \epsilon \tilde{A} Z \epsilon:$$

$\forall \lambda \in A$   $P(b_j)$   $A_i^{\circ}$   $g^A$   $A$   $Dav_j$   $P_A - PM_j \pm EAZE \ll \cdot \Delta UP_A$



#### Shareholding Pattern of the Corporation as on 31-03-2021

Sl. No.	Particulars	No. of Shares	Paid up equity (Rs. in lakhs)	Percentage holding
1	Government of Karnataka			
	Under Section 4(3)(a)	74547233	74547.23	
	Special Capital issued Under Section 4A	1127500	1127.50	95.14%
	Total	75674733	75674.73	
2	Small Industries Development Bank of India Under Section 4(3)(b)	3210385	3210.39	
	Special Capital issued Under Section 4A	627500	627.50	4.83%
	Total	3837885	3837.89	
3	Insurance Companies Under Section 4(3) (c)	16100	16.10	0.02%
4	Public Sector Banks under Section 4(3) (c)	7900	7.90	0.01%
5	Co-operative societies and banks Under Section 4(3)(d)	1530	1.53	-
6	Other parties Under Section 4(3)(d)	935	0.93	-
	Total	79539083	79539.08	100.00%

#### INTERNAL AUDIT:

Internal Audit Department at Head Office and Audit Cells at Bengaluru, Mysuru, Dharwad and Kalburgi are functioning in the Corporation. The Audit Cells are auditing all the sanctioned cases after sanction and before first disbursement. The final audit is conducted before last disbursement of each case. The Audit Cells also conduct quarterly routine audit of each branch offices as per the audit schedule covering all the operational areas such as sanctions, disbursements and recovery and also legal, finance, accounts and administrative matters.

The Internal Audit Department at Head Office is conducting audit of the departments at Head

Office. Apart from this, the department is also conducting special investigations / audit of cases referred to it and submitting the reports before Audit Committee / to the competent authority. The Audit Committee met one time during the financial year.

#### COMPUTERISATION & DIGITIZATION:

During the financial year 2020-21, the Corporation followed the guidelines of Reserve Bank of India issued for post Covid 19 pandemic situation. Necessary action was taken to postpone the demands upto to 31st August 2020 in the online application.

A new website [ksfc.karnataka.gov.in](http://ksfc.karnataka.gov.in) was designed and developed with the support of Web Development Division of Centre for e-Governance. Newly designed website of the Corporation was unveiled by the Hon'ble Chief Minister, Government of Karnataka during the Diamond Jubilee function.

The up-gradation project of I. T infrastructure was assigned to Centre for Smart Governance and the work is under progress. New application is developed by the Centre for Smart Governance to send emails and SMS to the customers [borrowers]



COLD STORAGE IN BIDAR





<sup>a</sup>  $\mathbb{A} \gg_W \mathbb{O} \models \mathbb{P} \Vdash \mathbb{P} \neg \text{AZÉ}$ :

UÁ? PÁPÄAZÄ PÉgMÉ« ' ÁUÀ:

$$^1\text{S} \rightarrow ^3\text{S} \text{ a } \Delta v \Delta U D q \Delta v \Delta:$$

**vj vā ĀvāḥovÉCzĀiĀĒ(Quick Mortality Study):**

[illegible]

A large industrial building with a tall chimney, identified as the Mainad Cakes factory. A blue truck is parked in front of the entrance.

24



of the Corporation for intimating the demand generated and repayment due dates etc. Center for e-Governance, Govt. of Karnataka services was availed for the process of emails. Directorate of Electronic Delivery of Citizen services, Centre for e-Governance, Govt. of Karnataka supported and co-ordinated to design the SMS process.

The Digitization of Legal Documents is being carried out in all Branch Offices of the Corporation. As a process, Minutes of the Board and Executive Committee Meetings were also digitized. The digitization of legal documents ensures safety and avoids frequent movement of legal files containing original documents.

#### RTI ACT :

The Corporation has received 148 applications seeking information under RTI Act during the year 2020-21. Out of this 145 application were resolved and 3 applications were pending as on 31.3.2021.

#### CUSTOMER GRIEVANCE :

Steps are being initiated to immediately address the grievance of the customers.

#### PERSONNEL AND ADMINISTRATION :

The manpower strength of the Corporation stood at 675 at the end of March 2021 as against 751 at the end of March 2020. Out of this, 131(19.41%) are Scheduled Caste employees and 34 (5%) are Scheduled Tribe employees. Identifying the training needs of employees and based on their designated role and individual skill / capacities, the Corporation provided suitable training to the employees of the Corporation. During the year 2020-21, 44 employees (30 Class- 'A' employees &



EXTRUSION UNIT IN MYSORE

14 Class - 'B' employees) were successfully undergone in-house training programme on various operational areas.

#### QUICK MORTALITY STUDY (QMS) COMMITTEE :

The Corporation implemented QMS concept in 2015-16 to study the reasons for accounts becoming NPA within 12 months from the date last release of loan and accounts becoming NPA within 12 months after restructuring where the moratorium period is extended. A study conducted by a team of officers is being placed before the QMS Committee chaired by the Executive Director-I.

Since commencement of QMS concept 11 meetings of the committee were held. QMS report in respect of 263 cases were placed before the committee. Out of this 127 cases were upgraded, 22 cases were rescheduled, recovery action initiated in 49 cases and 32 accounts are closed. In respect of 19 cases detailed Audit Reports were placed before MD/Audit Committee/QMS sub committee. In all 249 cases are dropped from quick mortality study after review. The committee also resolved to follow up for recovery and upgradation of accounts to Standard Category in remaining 14 cases. During the financial year 2020-21 one



a<sup>1</sup> p<sup>1</sup> a<sup>1</sup> a<sup>1</sup> p<sup>1</sup> a<sup>1</sup> z<sup>1</sup> a<sup>1</sup> o<sup>1</sup> p<sup>1</sup> a<sup>1</sup> p<sup>1</sup> a<sup>1</sup> y<sup>1</sup> j<sup>1</sup> ± k<sup>1</sup> a<sup>1</sup> z<sup>1</sup> e<sup>1</sup> a<sup>1</sup> k<sup>1</sup> a<sup>1</sup> w<sup>1</sup> v<sup>1</sup> j<sup>1</sup> v<sup>1</sup>  
a<sup>1</sup> a<sup>1</sup> v<sup>1</sup> o<sup>1</sup> e<sup>1</sup> c<sup>1</sup> z<sup>1</sup> a<sup>1</sup> i<sup>1</sup> a<sup>1</sup> e<sup>1</sup> a<sup>1</sup> k<sup>1</sup> a<sup>1</sup> w<sup>1</sup> a<sup>1</sup> a<sup>1</sup> a<sup>1</sup> z<sup>1</sup> e<sup>1</sup> e<sup>1</sup> j<sup>1</sup> a<sup>1</sup> a<sup>1</sup> a<sup>1</sup> v<sup>1</sup> a<sup>1</sup> m<sup>1</sup> a<sup>1</sup> o<sup>1</sup> e<sup>1</sup>  
249 s<sup>1</sup> a<sup>1</sup> v<sup>1</sup> u<sup>1</sup> k<sup>1</sup> e<sup>1</sup> a<sup>1</sup> b<sup>1</sup> v<sup>1</sup> j<sup>1</sup> v<sup>1</sup> a<sup>1</sup> a<sup>1</sup> v<sup>1</sup> o<sup>1</sup> e<sup>1</sup> c<sup>1</sup> z<sup>1</sup> a<sup>1</sup> i<sup>1</sup> a<sup>1</sup> e<sup>1</sup> z<sup>1</sup> e<sup>1</sup> a<sup>1</sup> v<sup>1</sup> o<sup>1</sup> e<sup>1</sup>  
a<sup>1</sup> a<sup>1</sup> p<sup>1</sup> u<sup>1</sup> e<sup>1</sup> ½ a<sup>1</sup> a<sup>1</sup> a<sup>1</sup> v<sup>1</sup> a<sup>1</sup> e<sup>1</sup> e<sup>1</sup> a<sup>1</sup> b<sup>1</sup> ½ z<sup>1</sup> a<sup>1</sup> 19 s<sup>1</sup> a<sup>1</sup> v<sup>1</sup> u<sup>1</sup> k<sup>1</sup> e<sup>1</sup> a<sup>1</sup> a<sup>1</sup> k<sup>1</sup> e<sup>1</sup> a<sup>1</sup> w<sup>1</sup>  
a<sup>1</sup> a<sup>1</sup> v<sup>1</sup> a<sup>1</sup> o<sup>1</sup> a<sup>1</sup> a<sup>1</sup> a<sup>1</sup> e<sup>1</sup> b<sup>1</sup> u<sup>1</sup> a<sup>1</sup> j<sup>1</sup> a<sup>1</sup> a<sup>1</sup> k<sup>1</sup> a<sup>1</sup> w<sup>1</sup> a<sup>1</sup> i<sup>1</sup> a<sup>1</sup> a<sup>1</sup> k<sup>1</sup> e<sup>1</sup> p<sup>1</sup> a<sup>1</sup> a<sup>1</sup> k<sup>1</sup> e<sup>1</sup> a<sup>1</sup> w<sup>1</sup>  
p<sup>1</sup> e<sup>1</sup> u<sup>1</sup> k<sup>1</sup> e<sup>1</sup> a<sup>1</sup> b<sup>1</sup> u<sup>1</sup> e<sup>1</sup> a<sup>1</sup> q<sup>1</sup> a<sup>1</sup> y<sup>1</sup> j<sup>1</sup> o<sup>1</sup> j<sup>1</sup> a<sup>1</sup> a<sup>1</sup> w<sup>1</sup> a<sup>1</sup> a<sup>1</sup> a<sup>1</sup> o<sup>1</sup> a<sup>1</sup> 1 v<sup>1</sup> a<sup>1</sup>.

¥&P! 2020-21 DyöPa<sup>a</sup>µÖZPè, <ÄwAiÄ MAZÄ "Áj  
ÄÉ, Äj 19 °E, Ä SÄVUMÄB vj vÄ<sup>a</sup>Ävövé CzÄIÄEA  
<ÄwAiÄ<sup>a</sup>ÄÄZé<sup>a</sup>ÄÄr, ÄÄ-ÄvÄ.

«¥ÀÄÛ, À·ÀαªÐ°ÌÉ:

[illegible]

## ELECTRONIC TRANSFORMER UNIT IN BANGALORE

¥&P#2020-21gADyöPäªµDZPè„kAwAiÄ MAZÄ`·Áj  
 „Ä´·Äj 19 °E„ÄSÄVUKÄB vj vÄªAvöÉ CzMAIEÄ  
 „kAwAiÄªÄÄAz(ªÄAr„ÄÄ→ÄvÄ.

aÀPÁgÀC©àÍÇªÄvÄÜ, Á®UM4À, A±ÆÃzÆÉ:

[illegible]

a dæ a l o f e ā v p l z , p ā g m ā . . l z y ā i ā p j "l a y ā mi 60"  
JAS P A | Ā mā S - i y ā , p p e ā b , a , ō - ā z ā ° e g m ā z ā ,  
P E ā Ō I P ā , P ā ō g l z ā , E ā ē ā a ā R p ā w u k ā z ā c E ā A P ā  
30-01-2021 g ā z ā a d æ a l o f e ā v p ā , g h t , a a p ā i ā e ā b  
© q ā u q ē a ā q ā ā - ā v ā . . ā g m ā , P ā ō g ā a ā v ā P E ā Ō I P ā  
P ā ō g u k ā 15 , ā ā d d x p ā G c p ā u k ā ° ā u k e P E ū ā j P ā  
a ā v ā a ā t ā e - ā s ū k u ē , ā s ā z ā ō e ā ā g ā v ā ° ā u k e  
Dy ō p ā a ā v ā , ā ā ā f p ā « μ ā i ā p ē , ā s ā z ā ō ā r e ā u k ā ,  
E ā ē ā a ā R ā a ā w u k ā ° ā u k e P E ū ā j P ā a ā w ā i ā ā g ā  
a ā ā e ā b r u ā ē a c u ē P ā | ā mā S - i y ā , p p e ā b  
° e g m ā ā ā - ā v ā .

LEKGPKEI °ZAN a da a A°EAVPZA ,gat ,AaPAiAENB  
gAPuZAZAvA PAAiA°OZgUAI°gAa ««Zi gAdUkA  
°HtPA ,A ,A ,UkA, PAAZb aAvAUgAd ,PAögUkA aAtbA  
aAvAU PEUj PA E-ASUkA, EvbE ,AWA ,A ,UkUe  
gP A□ ,A A-AvA.

«'ÁUZA ¥E NAR PAAIÑO<sup>a</sup>AZA ,A, Ñai «±Äµā DPµDPA  
AiñEAdEUkAZA<sup>a</sup>Ä¼Ä, ¥j ²µðeAw / ¥j ²µð¥AuqAUkA  
o ÁUME Evgā GZP ÄUkUE®'Ä«gā<sup>a</sup>Ä«±ÄµāAiñEAdEUkA  
<sup>a</sup>ÄÄ>w ±Äqā<sup>a</sup>Ä PAAIÑO<sup>a</sup>EAB o ÁUME<sup>a</sup> ÄÄGAPhñ ,ÄÄAPE  
<sup>a</sup>ÄÄGAPhñ «±ÄµüÄ<sup>a</sup> gK UKEAB ,Ä®<sup>a</sup> ÄAdEgAwUAV  
¹Zñr .Ä ÄÜÄ<sup>a</sup>AZA.





HEART HOSPITAL IN RAICHUR

meeting of the committee was held and 19 fresh quick mortality cases were placed before the committee.

#### RISK MANAGEMENT DEPARTMENT :

The Risk Management Committee reviews the Risk Management Policy and practices. The Committee also reviews summary status of the loan proposal rated by the Risk Management Department. All loan proposals exceeding ` 1.50 crore are scrutinized by the department and credit rated.

During the year 2020-21, the department rated 61 loan proposals involving a loan amount of ` 175.25 crore.

All the loan proposal exceeding ` 5.00 crore are placed before the Credit Risk Management Committee [CMRC] for clearance from the risk angle. During the year, the Committee met twice, wherein two proposals involving sanction amounting to ` 19.10 crore were deliberated and clearance were given for further needful action.

#### BUSINESS DEVELOPMENT & CREDIT RESEARCH :

The Corporation completed 60 years of financial service in FY2018-19. It was proposed to celebrate the Diamond jubilee in the last quarter of FY 2019-20. Due to COVID -19 lockdown, Diamond Jubilee function celebrated in FY 2020-21.

As a part of Diamond Jubilee celebration, "Triumphant Sixty" - coffee table book was brought out by the Dept., which was released by the Hon'ble Chief Minister, Govt. of Karnataka during Diamond Jubilee function held on 30.01.2021. Advertisements of more than 15 public sector enterprises and industry and commerce related depts., of both Govt. of India and Govt. of Karnataka were printed in the coffee table book with good socio economic subjects articles and forewords of the Hon'ble Chief Minister, Industry Minister etc.

More than five hundred copies of coffee table book of Diamond Jubilee celebration were effectively delivered to all the sponsors, all SFCs of the country, concerned industrial and commerce departments of Govt. of India and Govt. of Karnataka, national / state industrial bodies & association and customers of the Corporation.



FOOD PROCESS UNIT IN DAVANAGERE

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The major work of dept., is to create awareness about special schemes meant for women, scheduled caste and tribes and other entrepreneurs, conduct market research, market survey and market study to analyze scope and demand, market viability of loan proposals and products etc., based on requirement of the Branch offices / loan proposal.

Modified Lending Policy 2020 was approved by the Board. Approved modified lending policy 2020 booklet was brought out for official use of the Corporation.

To promote business to the Corporation, several promotional activities were taken up. Corporate advertisements were printed in leading dailies and released to popularize the special interest subsidy schemes meant & available for women, scheduled caste and tribes entrepreneurs and MSMEs sector.

The Department participated in several industry related programmes like Bengaluru Tech Summit 2020 [virtual], AERO Show 2020 of GoI. The department represented the Corporation at several events organized by state level industrial bodies like KASSIA, FKCCI, AWAKE etc., apart from industrial associations at district level. An Amount of ₹ 1.04 lakhs was contributed to industrial bodies for the promotional activities.

A bi-monthly magazine "KSFC NEWS" is published and circulated. An amount of ₹ 8,000/- is collected from advertisements released from assisted units in the KSFC NEWS Magazine.

#### FINANCIAL SERVICE ACTIVITIES :

KSFC is acting as a Corporate Agent for marketing of general insurance products. In this connection,

the Corporation has entered into Memorandum of Understandings with M/s United India Insurance Company Ltd., and M/s IFFCO Tokio General Insurance Company Ltd. During the FY 2020-21, the Corporation has earned a commission of ₹ 58.56 lakhs [from both the insurance companies] by giving a business of ₹ 458.41 lakhs in the form of insurance premium.

#### BRANCH OFFICES NETWORK :

The Corporation has 32 branch offices with one branch office in each district headquarters to meet the financial requirements of the entrepreneurs for establishing / modernisation / diversification of MSMEs covering entire State.

#### AUDITORS :

M/s Patel Mohan Ramesh & Co., Chartered Accountant was appointed as statutory auditors for the financial year 2020-21.

#### CELEBRATION OF DIAMOND JUBILEE :

"Diamond Jubilee function was organized at Banquet Hall of Vidhana Soudha, Bangalore on 30th January 2021.





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Sri.B.S.Yediyurappa, Hon'ble Chief Minister, Govt. of Karnataka released KSFC's Diamond Jubilee Souvenir-Triumphant Sixty. Dr. C.N.Ashwathnarayan, Hon'ble Deputy Chief Minister, Sri.S.Suresh Kumar, Hon'ble Minister of Primary and Secondary Education were also present to grace the function. Hon'ble Chief Minister, also unveiled the Official Website of KSFC containing the information of KSFC, its Branch offices Network, Details of products and services of KSFC – especially special schemes meant for Women, Scheduled Caste & Tribes, Minority, Backward classes and other entrepreneurs. Newly designed website provides full information about the Corporation and its performance in the past 61 years.

The Additional Chief Secretary to Government and also the Chairman of KSFC, Secretary (Budget & Resources) and Managing Director of KSFC, Executive Directors, General Managers and Senior Officers of KSFC, presidents of various associations of KSFC and others were present during the occasion.

Coffee Table book -Triumphant Sixty contains the glimpses of success stories of few assisted units by KSFC.

#### AUDIT BY COMPTROLLER AND AUDITOR GENERAL OF INDIA :

The financial audit was completed by the Comptroller & Audit General of India during the year.

#### ACKNOWLEDGEMENTS :

The Board of KSFC wishes to place on record its special thanks and gratitude to the Government of Karnataka for all the support extended for the

settlement of small loans, interest subsidy and equity support.

The Board places on record its thanks to SIDBI, RBI, Government of India, i.e., Department of Finance, Industries & Commerce, E-Governance, Social Welfare, Horticulture, Information and Public relations, Information Technology, Women and Child Welfare for their continued support.

The Board also thanks LIC of India, HDFC, SBI Life Insurance company Limited, SHCIL, UIIC, Iffco Tokio and Industrial Bodies viz: KASSIA, FKCCI, AWAKE, e-merg, COWE, CII & other industrial associations. The Board express its thanks to the Commercial Banks, Apex Bank, KSSIDC, KIADB, KPTCL, VTPC, NSIC, MSME-DI and Karnataka Udyoga Mitra for their co-operation.

The Board places on record, the guidance, support and contribution made by outgoing Directors Sri. V Chandramouli, Sri. K Srinivas Rao and Sri. J Jagadish during their tenure as directors.

The Board takes this opportunity to thank the entrepreneurs for reposing faith in the Corporation, profuse gratitude to the shareholders for their unstinted support and the investors in the bond issues of the Corporation. The Board also thanks State Bank of India & Union Bank of India for their timely sanction of term loans.

Finally, the Board acknowledges the dedicated service and efforts of the officers and officials of the Corporation.

By order of the Board  
Sd/-

MANAGING DIRECTOR



## INDEPENDENT AUDITORS' REPORT

To,

*To the Members of Karnataka State Financial Corporation, Bengaluru.*

Report on the Financial Statements

### Opinion

We have audited the accompanying financial statements of Karnataka State Financial Corporation ("The Corporation"), which comprise of the Balance Sheet as at March 31, 2021, Profit and Loss Account and Cash Flow Statement for the year ended, and notes to financial statement, including a summary of the significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by and in accordance with the Schedule I, II of General Regulations and SIDBI directives and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Corporation as at 31st March 2021, and profit and its cash flows for the year ended on that date. Basis for opinion

We conducted our audit in accordance with the Standards on Auditing ('SAs'). Our responsibilities under those SAs are further described in our report of the Auditor's Responsibilities for the Audit of the financial statements Section of our report. We are independent of the Corporation in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules there under, and we have

fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Emphasis of matter

We draw the attention to notes of Schedule (O) as under

1. a) Note No.6(b) regarding the contingent liability on Bank Guarantee issued on behalf of M/s B.L. Industries (India) Limited for ₹550 lakhs to the Oriental Bank of Commerce (OBC), the matter before the DRAT, Kolkata has been disposed on 03-07-2017 in favor of the Corporation. The OBC has filed an appeal before High Court of Andhra Pradesh / Telangana against the order of DRAT, Kolkata, which is pending.
- b) Note No.6(c) - The total contingent liability against the Corporation stood at ₹2014.16 lakhs as on 31/03/2021, including amount referred in Note.6(b) which is not acknowledged as debt by the Corporation excluding Letter of Credit of ₹503.67 lakhs.
2. Note No 18 – A sum of ₹709.86 lakhs (including accrued Interest) which was received from sale of secured asset in respect of an assisted unit was contested and Hon'ble High court of Karnataka has ordered restraining the Corporation from taking the possession of the property and directed to deposit the money in fixed deposit.

Till date a sum of ₹451.57 lakhs is deposited in the bank in respect of various accounts



received under litigation. The total deposit being ₹ 1161.43 lakhs are disclosed as other deposits under current asset [Schedule(I)]

Our observations above 1 and 2 on account of issues set out in the notes concerned are either subjective or depending on future developments / resolutions and the financial impact in the current year's net profit and on the assets & liabilities of the Corporation is not ascertainable. Subject to the above as per Para 1 and 2, in our opinion and to the best of our information and according to the explanations given to us, the said financial statements read together with significant accounting policies and other explanatory information give the information required by the Corporation's General Regulations in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- In case of the Balance Sheet, of the state of affairs of the corporation as at 31st March, 2021;
- In case of the Profit and Loss Account, of the profit for the year ended on that date; and
- In case of the Cash Flow Statement, of the cash flows for the year ended on that date.

#### Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole and in forming our opinion thereon. We do not provide a separate opinion on these matters.

#### Key audit matter

Identification of Non-Performing Assets ('NPAs' ) and Provisions on Advances.

Charge	₹ 5,571.06 Lacs for year ended 31st March 2021
Provision	₹ 6,516.17 Lacs as at 31st March 2021

#### Significant estimates and judgment involved

Identification of NPAs and provisions in respect of NPAs and restructured advances are made based on management's assessment of the degree of impairment of the advances subject to and guided by the minimum provisioning levels prescribed under the RBI guidelines with regard to the Prudential Norms on Income Recognition, Asset Classification & Provisioning, prescribed from time to time.

The provisions on NPA are also based on the valuation of the security available. In case of restructured accounts, provision is made for erosion/diminution in fair value of restructured loans, in accordance with the RBI guidelines. In addition, the contingency provision that the Corporation has established in the current year on assets currently not classified as NPAs is based on management's judgment. We identified identification of NPAs and provision on advances as a key audit matter because of the level of management judgment involved in determining the provision (including the provisions on assets which are not classified as NPAs) and the valuation of the security of the NPA loans and on account of the significance to these estimates to the financial statements of the Corporation





Our key audit procedures included:

#### Substantive tests

Test of details for a selection of exposures over calculation of NPA provisions including valuation of collaterals for NPAs as at 31st March 2021; the borrower-wise NPA identification and provisioning determined by the Corporation and also testing related disclosures by assessing the completeness, accuracy and relevance of data and to ensure that the same is in compliance with the RBI guidelines with regard to the Prudential Norms on Income Recognition, Asset Classification & Provisioning. We also selected a number of loans to test potential cases of loans repaid by a customer during the period by fresh disbursement(s) to these higher risk loans. We selected a sample (based on quantitative and qualitative thresholds) of major clients where impairment indicators had been identified by management. We obtained management's assessment of the recoverability of these exposures (including individual provisions calculations) and whether individual impairment provisions, or lack of it were appropriate.

Reviewing the statement of accounts, approval process, board minutes, credit review of customer, review of Special Mention Accounts reports and other related documents to assess recoverability and the classification of the facility; and for a risk based sample of loans not identified as displaying indicators of impairment by management, by reviewing the historical performance of the customer and assessing whether any impairment indicators were present.

#### INFORMATION OTHER THAN THE FINANCIAL STATEMENTS AND AUDITOR'S REPORT THEREON

The Corporation's Management and Board of Directors are responsible for the other

information. The other information comprises the information included in the Corporation's Annual report, but does not include the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and in doing so to consider whether the other information is materially inconsistent with the standalone financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report the fact and we have nothing to report in this regard.

#### RESPONSIBILITIES OF MANAGEMENT AND THOSE CHARGED WITH GOVERNANCE FOR THE FINANCIAL STATEMENT

Corporation's Management is responsible for the preparation of the financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Corporation in accordance with the Schedule I, II of General Regulations and SIDBI directives and give the information as required to be given in terms of the provisions of Corporation's General Regulations. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management and the Board of Directors are



responsible for assessing the Corporation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Corporation or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Corporation's financial reporting process.

#### AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing as issued by the Institute of Chartered Accountants of India. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of risk of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Corporation's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances.

An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the management, as well as evaluating

the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.





- ♦ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- ♦ Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Corporation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone financial statements or if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause a Corporation to cease to continue as a going concern.
- ♦ Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with

relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

#### Report of Other Legal and Regulatory Requirements

In our opinion, the Balance Sheet, Profit and Loss Account and Cash Flow Statement (as per SIDBI directive) dealt with by this report are in agreement with the books of account and comply with the Accounting Standards issued by the Institute of Chartered Accountants of India to the extent applicable and conform to the statutory requirements prescribed under the State Financial Corporations Act, 1951, circulars and guidelines issued from time to time by the Small Industries Development Bank of India.

For Patel Mohan Ramesh & Co.,  
Chartered Accountants  
Firm's Reg. No: 002597S

sd/-

Harshad S Patel, Partner

Membership No: 226842 | UDIN 21226842AAAAFP1725

Place : Bangalore  
Date : 16-07-2021



Karnataka State Financial Corporation

Financial Statements  
2020-21



# KARNATAKA STATE FINANCIAL CORPORATION

## BALANCE SHEET AS AT 31st MARCH 2021

(Amount : ` in Lakh)

Particulars	Schedule	As at 31-03-2021	As at 31-03-2020
<b>CAPITAL AND LIABILITIES:</b>			
Share Capital	A	79539.08	47694.08
Share Application Money	A	10000.00	31845.00
Reserve Fund and Other Reserves	B	30999.87	31087.76
Term Borrowings	C	107937.07	129486.59
Current Liabilities & Provisions	D	44496.08	45965.50
	<b>Total:</b>	<b>272972.10</b>	<b>286078.93</b>
<b>PROPERTY AND ASSETS</b>			
Cash & Bank Balances	E	9465.82	23006.77
Investments	F	3208.93	2946.28
Loans & Advances	G	216045.05	210598.96
Fixed Assets	H	4274.36	4410.49
Current Assets	I	8132.26	8981.86
Profit and Loss Account Balance		31845.68	36134.57
	<b>Total:</b>	<b>272972.10</b>	<b>286078.93</b>
Notes & Significant Accounting Policies forming part of Accounts	O		

For Karnataka State Financial Corporation

Sd/-  
V T Hegde  
Dy. Gen. Manager (C)

Sd/-  
Sharad G Naik  
Executive Director-II

Sd/-  
Dr. Ekroop Caur, IAS  
Managing Director

Sd/-  
I.S.N. Prasad, IAS  
Chairman

Director  
CA S. Ananthan

As per our Report of even date  
For Patel Mohan Ramesh & Co.,  
Chartered Accountants  
Firm Registration No.002597S

Sd/-  
(CA Harshad. S Patel)  
Partner  
Membership No.226842

Place : Bangalore  
Date : 16-07-2021

Place : Bangalore  
Date : 16-07-2021



# KARNATAKA STATE FINANCIAL CORPORATION

## PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2021

(Amount : ` in Lakh)

Particulars	Schedule	Year Ended 31-03-2021	Year Ended 31-03-2020
INCOME			
Interest Income	J	32200.88	30355.82
Other Income	K	3889.28	2762.74
Provision for NPAs withdrawn		12319.04	2762.86
Total:		48409.20	35881.42
EXPENDITURE			
Interest and Other Financial Expenses	L	14302.45	13662.95
Personnel Expenses	M	7820.23	7912.14
Administrative Expenses	N	1041.69	1167.81
Bad Debts Written Off		12319.04	2762.86
Provision for NPAs		5571.06	2010.48
Additional Provisional for Covid-19 Pandemic		2000.00	2000.00
Payment/Prov for Gratuity/Leave		915.32	1691.17
Depreciation/Amortization	H	149.51	181.56
Total:		44119.30	31388.97
Profit Before Tax		4289.90	4492.45
Less: Transfer to Reserve u/s 36 (1)(viii) of IT Act		0.00	813.07
Less: Provision for Income Tax		0.00	542.06
Profit after Tax		4289.90	3137.32
Less: Reserve for Contingencies		1.01	655.20
Add/Less: Loss Brought forward		-36134.57	-38616.69
Deficit carried to Balance Sheet		-31845.68	-36134.57
Notes & Significant Accounting Policies forming part of Accounts	O		

For Karnataka State Financial Corporation

Sd/-  
V T Hegde  
Dy. Gen. Manager (C)

Sd/-  
Sharad G Naik  
Executive Director-II

Sd/-  
Dr. Ekroop Caur, IAS  
Managing Director

Sd/-  
I.S.N. Prasad, IAS  
Chairman

Director  
CA S. Ananthan

As per our Report of even date  
For Patel Mohan Ramesh & Co.,  
Chartered Accountants  
Firm Registration No.0025975

Sd/-  
(CA Harshad. S Patel)  
Partner  
Membership No.226842

Place : Bangalore  
Date : 16-07-2021

Place : Bangalore  
Date : 16-07-2021



## KARNATAKA STATE FINANCIAL CORPORATION

(Amount : ` in Lakh)

Schedule to the Accounts	As at 31-03-2021		As at 31-03-2020	
Schedule -A SHARE CAPITAL Authorised Share Capital 10,00,00,000 shares of Rs. 100 each (P.Y.10,00,00,000 shares of Rs. 100 each)		100000.00		100000.00
Issued and Paid up Capital 77784083 shares of Rs.100 each fully paid up (P.Y.45939083 shares of Rs.100 each fully paid up)		77784.08		45939.08
1755000 shares of Rs. 100 each, issued under section 4 A of the SFCs Act 1951		1755.00		1755.00
Total:		79539.08		47694.08
SHARE APPLICATION MONEY  Amount Received towards Shares Pending Allotment		10000.00		31845.00
Total:		10000.00		31845.00
Schedule -B RESERVE FUND AND OTHER RESERVES				
a) Special Reserve Fund u/s.35A of SFCs Act,1951		250.00		250.00
b) Special Reserve for the purposes of Sec.36(1)(vii) of the Income Tax Act 1961		988.07		988.07
c) Capital Reserve		24293.85		24293.85
d) Reserve for Contingencies		2014.16		2013.15
e) Revaluation/Amortisation Reserve on Fixed Assets				
Opening Balance	3542.69		3631.59	
Less: Transferred to P&L A/c	88.90	3453.79	88.90	3542.69
Total:		30999.87		31087.76



## KARNATAKA STATE FINANCIAL CORPORATION

(Amount : ` in Lakh)

Schedule to the Accounts	As at 31-03-2021		As at 31-03-2020	
Schedule-C TERM BORROWINGS				
1. Bonds Guaranteed by State Government	85000.00	70000.00	106700.00	85000.00
Less: Current Maturity of Long Term Debt	15000.00		21700.00	
2. Term Loan from SBI Guaranteed by State Government	30147.24	23700.35	24455.90	20157.01
Less: Current Maturity of Long Term Debt	6446.89		4298.89	
3. Term Loan from Union Bank of India, Guaranteed by State Government	14986.72	14236.72	24996.25	24329.58
Less: Current Maturity of Long Term Debt	750.00		666.67	
Total:		107937.07		129486.59



## KARNATAKA STATE FINANCIAL CORPORATION

(Amount : ` in Lakh)

Schedule to the Accounts	As at 31-03-2021		As at 31-03-2020	
Schedule -D				
CURRENT LIABILITIES & PROVISIONS				
A) CURRENT LIABILITIES :				
1. Sundry Deposits		4724.66		3797.20
2. Current Maturity of Long Term Debt				
a) Bonds Guaranteed by State Government	15000.00		21700.00	
b) Term Loan from SBI Guaranteed by State Government	6446.89		4298.89	
c) Term Loan from Union Bank of India Guaranteed by State Government	750.00	22196.89	666.67	26665.56
3. Fixed Deposits		331.68		405.46
4. Other Liabilities		211.30		227.67
5.a. Amount received pending adjustments	546.88		368.18	
b. Amount received towards Subsidy	270.12		188.16	
c. Loan Application Fee Deposit	59.45		58.05	
d. Amount received from GOK towards SC Equity scheme	416.25		566.78	
e. Amount received from GOK towards ST Equity scheme	444.28		492.82	
f. Amount received from GOK towards Textile Grant- General	39.78	1776.76	0.00	1673.99
6. Margin Money :				
a. Towards Agencies – KSCSTDC/ KBCDC/KMDC/KWDC		4.80		4.80
b. Towards Seed Capital from SIDBI / IDBI		1211.71		1235.92
7.a) Interest Accrued & not due on loans		1746.18		1959.65
b) Int on SSC payable to SIDBI		4.84		11.97
c) Other Accrued expenses		29.26		52.15
B. OTHER LIABILITIES & PROVISIONS				
1. Provision for Gratuity		685.79		1380.20
2. Provision for Leave Salary		3459.06		3179.85
3. Others:				
a) Contingent Provision against Standard Assets		3243.49		2674.14
b) Provision for Economic Loss on Restructuring		327.60		154.88
4. Provision for Income Tax		542.06		542.06
5. Additional Provision for COVID -19 Pandemic		4000.00		2000.00
Total:		44496.08		45965.50





## KARNATAKA STATE FINANCIAL CORPORATION

(Amount : ` in Lakh)

Schedule to the Accounts	As at 31-03-2021		As at 31-03-2020	
Schedule - E CASH AND BANK BALANCES				
a) Cash on hand incl. Stamps on hand		28.54		21.47
b) Balances with Banks				
i) Reserve Bank of India		—		—
ii) SBI & Other Scheduled Banks	7200.80		8069.22	
Less: Canara Bank Drawal facility balance (Net)	18.74	7182.06	0.00	8069.22
c) Fixed Deposits with Banks		2255.22		14916.08
Total:		9465.82		23006.77
Schedule - F INVESTMENTS				
1. Investments in Shares				
i) Shares acquired pursuant to underwriting agreements				
Irredeemable Preference Shares fully paid	14.15		14.15	
less: Provisions	14.15	0.00	14.15	0.00
ii) Investment in Equity Shares	198.05		198.05	
less: Provisions	146.06	51.99	161.08	36.97
2. A. Investment in KITVEN FUND	412.65		314.91	
Less : provisions	26.20	386.45	21.29	293.62
B. Investment in KAMCO & KATCO				
i) 16500 Shares of Rs.100 each in KAMCO		17.00		17.00
ii) 500 Shares of Rs.100 each in KATCO				
C. Investment in KESOL EQUITY FUND	5.00		5.00	
less: Provisions	5.00	0.00	5.00	0.00
D. Investment in Insurance Cos for leave encashment		2753.49		2598.69
Total:		3208.93		2946.28



## KARNATAKA STATE FINANCIAL CORPORATION

(Amount : ` in Lakh)

Schedule to the Accounts	As at 31-03-2021		As at 31-03-2020	
Schedule - G LOANS AND ADVANCES				
TERM LOANS AND ADVANCES (Net)	218791.32		220825.16	
Less: NPA Provisions	2746.27	216045.05	10226.20	210598.96
Total:		216045.05		210598.96
Schedule – I CURRENT ASSETS				
Other Deposits		1161.43		1024.23
Advances to Staff	1286.51		1736.72	
Less: Provisions	6.16	1280.35	6.16	1730.56
Deposits and Other Advances.	171.79		148.90	
Less: Provisions	1.25	170.54	1.25	147.65
Other Assets		63.54		62.43
Margin Money towards Agencies receivable from Parties		4.80		4.80
Seed Capital receivable from Parties		1202.67		1225.52
Assets acquired in satisfaction of loans	9.06		9.06	
Less: Provision for loss on acquired assets	9.06	0.00	9.06	0.00
Advance Tax incl. TDS	729.23		786.73	
Service Tax Fee Deposit	64.09	793.32	64.09	850.82
Prepaid Expenses		2.91		21.67
Accrued Interest on Loans & Advances		3452.70		3914.18
Total:		8132.26		8981.86

**SCHEDULE - H**  
**a) Fixed Assets**

**KARNATAKA STATE FINANCIAL CORPORATION**

(Amount : ₹ in Lakh)

Sl. No.	Particulars	COST			DEPRECIATION			NET BALANCE			
		Gross Block as on 01-04-2020	Additions during the Period	Sale / Adjustments	Gross Block as on 31-03-2021	Up to 01-04-2020	Adjustment during the Period	For the Period	Up to 31-03-2021	As at 31-03-2021	As at 31-03-2020
1	Land	761.33	0.00	0.00	761.33	0.00	0.00	0.00	0.00	761.33	761.33
2	Land on Revaluation										
	- Freehold	1589.03	0.00	0.00	1589.03	0.00	0.00	0.00	0.00	1589.03	1589.03
	- Leasehold	2455.80	0.00	0.00	2455.80	545.76	0.00	45.48	591.24	1864.56	1910.04
3	Buildings *	1123.06	0.00	0.00	1123.06	1083.78	0.00	39.28	1123.06	0.00	39.28
4	Bldgs on Revaluation										
	- Freehold	317.56	0.00	0.00	317.56	304.65	0.00	12.70	317.35	0.21	12.91
	- Leasehold	853.30	0.00	0.00	853.30	822.59	0.00	30.71	853.30	0.00	30.71
5	Computers incl software	635.00	1.81	19.79	617.02	629.80	19.79	2.46	612.47	4.55	5.20
6	Motor Vehicles	178.81	0.00	13.51	165.30	153.27	13.51	6.39	146.15	19.15	25.54
7	Motor Cycle	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Bicycles	0.20	0.00	0.00	0.20	0.20	0.00	0.00	0.20	0.00	0.00
9	Electrical Fittings	119.28	6.11	4.36	121.03	114.88	4.36	4.38	114.90	6.13	4.40
10	Office Equipments.	188.82	1.40	13.16	177.06	161.16	13.16	6.19	154.19	22.87	27.66
11	Internal Telephone	37.23	0.00	2.54	34.69	36.45	2.54	0.19	34.11	0.58	0.78
12	Furniture & Fixtures	380.73	4.06	18.81	365.99	377.11	18.81	1.73	360.04	5.95	3.62
	Total (A)	8640.15	13.38	72.17	8581.37	4229.65	72.17	149.51	4307.01	4274.36	4410.50

**B. Assets given on Lease**

1	Plant & Machinery	225.98	0.00	0.00	225.98	225.98	0.00	0.00	225.98	0.00	0.00
	<b>Total (B)</b>	<b>225.98</b>	<b>0.00</b>	<b>0.00</b>	<b>225.98</b>	<b>225.98</b>	<b>0.00</b>	<b>0.00</b>	<b>225.98</b>	<b>0.00</b>	<b>0.00</b>
	<b>Grand Total (A+B)</b>	<b>8866.13</b>	<b>13.38</b>	<b>72.17</b>	<b>8807.35</b>	<b>4455.64</b>	<b>72.17</b>	<b>149.51</b>	<b>4532.99</b>	<b>4274.36</b>	<b>4410.49</b>

\* Includes Rs. 517.17 Lakhs on Leasehold Land

1. The land allotted by KIADB at Harohalli Industrial Area measuring 10 acres is on lease cum sale basis for the development of industrial park. The Corporation has taken possession of the land. The development is yet to be taken up. The titles are yet to be conveyed in favour of the Corporation.
2. As a policy, depreciation is charged at specified percentages on various categories of fixed assets. Due to non-reconciliation in the past years, the percentages are not strictly tallying (vide 4(iv) of significant Accounting Policies) to the percentages of left over depreciation to be charged for the remaining chargeable period of assets after netting off number of years of depreciation charge already made. For the year, chargeable depreciation has been calculated as residual balance after strictly keeping the depreciation at quantum level equal to the left-over percentages of depreciation chargeable prescribed for the remaining chargeable years. This has resulted in certain amount of excess/short depreciation (asset-wise) calculated in terms of percentages for the current year on building and bicycles.





## KARNATAKA STATE FINANCIAL CORPORATION

(Amount : ` in Lakh)

Schedule to the Accounts	Year ended 31-03-2021		Year ended 31-03-2020	
Schedule – J				
INTEREST INCOME				
Interest on Loans & Advances (Net)		30090.06		28322.03
Interest - Prudential written off accounts		2110.82		2033.79
Total:		32200.88		30355.82
Schedule - K				
OTHER INCOME				
One Time Disbursement Fee		233.53		406.25
Sale of Application Forms		0.50		0.81
Interest on Bank Deposits & Other investments		432.91		307.43
Interest on staff advances		173.81		218.86
Premium on pre-mature closure of Accounts		34.04		110.75
Other income from Leasing & Merchant Banking		6.51		6.24
Dividend on Investments		4.49		6.44
Income from Financial Services		58.56		57.35
Income from E-Stamping Activity		0.00		0.68
Rent received		79.92		86.63
Profit from Sale of Fixed Assets		3.71		4.51
Bad Debts recovered		2321.95		931.06
Loan Processing Fee		200.28		352.21
Interest Income from Inv in Insurance Cos (E Leave)		192.57		129.39
Miscellaneous Income		57.60		55.23
Revaluation/Amortization Reserve withdrawn		88.90		88.90
Total:		3889.28		2762.74



## KARNATAKA STATE FINANCIAL CORPORATION

(Amount : ` in Lakh)

Schedule to the Accounts	Year Ended 31-03-2021		Year Ended 31-03-2020	
Schedule – L				
INTEREST AND OTHER FINANCIAL EXPENSES				
Interest on Bonds		8579.71		11042.83
Interest on borrowings from Banks		4074.05		979.44
Interest on Fixed Deposits		35.62		125.32
Guarantee Commission to State Government		1581.00		1464.49
Stamp Duty to GOK /Others		2.64		21.20
Arrangers' Fee,Rating & Surveillance Fee on Bonds		29.43		29.67
Total:		14302.45		13662.95
Schedule – M				
PERSONNEL EXPENSES				
Salaries and Allowances				
(a) Managing Director	4.31		2.05	
(b) Staff & Officers	6951.23		7024.00	
(c) VRS Compensation	58.76	7014.30	0.00	7026.05
Medical Expenses				
(a) Managing Director	0.00		0.00	
(b) Staff & Officers	85.50	85.50	119.83	119.83
Contribution to Provident Fund		623.21		650.43
Staff Welfare Expenses		97.22		115.83
Total:		7820.23		7912.14



## KARNATAKA STATE FINANCIAL CORPORATION

(Amount : ` in Lakh)

Schedule to the Accounts	Year Ended 31-03-2021		Year Ended 31-03-2020	
Schedule – N				
ADMINISTRATIVE EXPENSES				
Traveling Expenses:				
i) Managing Director	0.00		0.12	
ii) Staff & Officers	227.33	227.33	245.32	245.44
Sitting Fees to Directors		1.03		0.51
Rent, Taxes & Insurance		182.38		208.72
Postage, Telegrams & Telephones		28.84		35.75
Motor Car Expenses		67.26		72.05
Printing & Stationery		23.56		24.23
Publicity and Advertisement		7.67		5.81
Books, Periodicals & Newspapers		2.47		3.06
Repairs, Renewals and Maintenance		291.40		235.26
Bank charges & Commission		3.83		4.52
Audit fees		3.08		3.08
Legal charges		11.68		9.71
Professional and Consultancy charges		21.77		29.56
Board Meetings / Other Meeting/AGM expenses		5.76		6.10
Membership fees / Subscriptions for Institutions		0.87		0.60
Sponsorship Fees		1.14		1.74
Other Expenses		161.62		281.67
Total:		1041.69		1167.81





## KARNATAKA STATE FINANCIAL CORPORATION

### SCHEDULE - O

#### I NOTES & SIGNIFICANT ACCOUNTING POLICIES FORMING PART OF THE ACCOUNTS FOR THE FINANCIAL YEAR 2020-21 :

- 1 a) Based on SIDBI's Master Circular No14/2011-2012 dated 02.09.2011, Circular No.05/2012-13 dated 16.01.2013, No. FI.04/2014-2015 dated 13.02.2015, No. FI.06/2015-16 dated 04-09-2015, Circular NO. FI.02/2016-17 dated 23.02.2017, Circular No FI 01/2019-20 dated 24-04-2019 and No 03/2020-21 dated 24-04-2020 regarding Prudential Norms on Income Recognition, Asset Classification and Provisioning, Loans and Advances have been classified as Performing and Non-performing assets and provisioning has been made as under: (Amount : ` in Lakh)

Sl. No.	Particulars	31-03-2021		31-03-2020	
		Loan O/s	Provision	Loan O/s	Provision
1	Standard	204739.80	3243.49	199676.80	2674.14
2	Sub Standard	7666.12	1149.91	6508.76	976.31
3	Doubtful I	6385.39	1596.35	7186.28	1796.57
4	Doubtful II	-	-	7453.32	7453.32
5	Doubtful III	-	-	--	--
	Sub Total	218791.31	5989.75	220825.16	12900.34
6	Provision for investments		191.41		201.52
7	Provision for others		335.01		162.29
	Total		6516.17		13264.15

Loans and advances classified as Doubtful-II and Doubtful-III have been Prudentially written off during the current year. In view of the foregoing no provision is made for Doubtful-II and Doubtful-III for the year ended 31st March 2021 (PY ` 7453.32 lakh, being 100% provision as against stipulated norms of 40% resulting in an additional provision of ` 4471.99 lakh). The overall provision coverage ratio works out to 50.34% (PY 58.54%) of NPA for the year ended 31st March 2021.

- b) As per RBI notification No DOR. No BP.BC.63/21-04-048/2019-20 dated 17-04-2020 and further notification dated 23rd May 2020 regarding COVID 19 regulatory package-Asset classification and provisioning, the Corporation has extended moratorium of five months on payment of all term loan installments and details are as under:
- Respective amount in SMA/Overdue categories, where the moratorium/ deferment was extended for loan amount of ` 220825.16 lakh
  - Respective amount where asset classification benefits was extended- ` 27918.37 lakh (PY ` 2932.42 lakh)
  - Provision made during the year for the restructured loans of ` 1395.92 lakh (PY ` 146.62lakh)



- c) No penal and compound interest has been charged during moratorium period.
- d) Prudential Write off of ₹ 12319.04 lakhs (PY ₹ 2762.86 lakh) representing loss assets has been effected in the books of accounts. Corresponding provision existing in the books in respect of these accounts of ₹ 12319.04 lakh (PY ₹ 2762.86 lakhs) made in the previous years has been written back and taken as income during the current year. The waiver of interest not realized in respect of Prudential write off is ₹ 6174.52 lakh (PY ₹ 2254.15 lakh).
- e) Classification of investments and provision is made thereof for diminution in the value have been made based on RBI/SIDBI guidelines as detailed below. The provision in respect of KITVIN Fund is made based on the valuation as on 31st March 2020, as latest valuations have not been received from the particular Funds.

(Amount : ₹ in Lakh)

Sl. No.	Particulars	Classification	Provision for diminution	
			Current Year	Previous Year
01	KITVEN Fund – 2	Held for maturity	Nil	Nil
02.	KITVEN Fund -3 (Bio-tech)	Held for maturity	26.20	21.29
03.	Preference Shares	Held for maturity	14.15	14.15
04	Equity Shares	Available for sale	146.06	161.08

KITVEN Fund 2 outstanding of ₹ 121.43 lakh as on 31.03.2021, comprising of 4 units of ₹ 25.00 lakh each and fraction of ₹ 21.43 lakh. KITVEN Fund-3 (Bio-tech) outstanding of ₹ 291.22 lakh comprising of 58 units of ₹ 5.00 lakh each and fraction of ₹ 1.22 lakh.

- 2) Additional provision of ₹ 2000.00 lakh was made during FY 2019-20 to cover risks due to COVID-19 Pandemic besides provisions as indicated in note 1(b) above. Further additional provision of ₹ 2000 lakh is made during the current year.
- 3) The outstanding loans and advances are shown net of provision for NPAs and at gross for standard assets as per schedule G. However, provision made towards Standard Assets is shown under the head 'Current Liabilities & Provisions'.
- 4) The Corporation has a system of calling for periodic confirmation from its borrowers in respect of loans and advances which have not been disputed by the borrowers.
- 5) Bank balances include cheques on hand of ₹ 579.24 lakh (net) (PY ₹ 98.85 lakh).
- 6) Contingent liabilities:
- Letters of credit issued ₹ 503.67 lakh (PY ₹ 182.28 lakh)
  - Claims by the customers and others not acknowledged by the Corporation –  
There is a claim by M/s Oriental Bank Of Commerce (OBC) to the tune of ₹ 1558.92 lakh for the financial guarantee issued by the Corporation on behalf of M/s B L Industries Limited for ₹ 550.00 lakh. The Corporation paid the amount on behalf of the client after the bank guarantee was invoked by the OBC. Not satisfied with the payment, OBC made a further claim of ₹ 1558.92 lakh including interest up to 05-05-2016



and the Corporation filed an appeal in DRAT, Kolkatta. On 03-07-2017 DRAT Kolkatta disposed off the case upholding the appeal of the Corporation and held that no interest is payable by the Corporation. The OBC has filed an appeal before High Court of Andhra Pradesh/Telangana against the Order of DRAT, Kolkatta, which is pending.

- c) The total contingent liability against the Corporation including 6(b) above is ₹ 2014.16 lakh as on 31.03.2021 (PY ₹ 2013.15 lakh) which is not acknowledged as debt by the Corporation.

As a matter of prudence the Corporation has created 100% reserve on claims by the customers and others not acknowledged by the Corporation totaling to ₹ 2014.16 lakh (PY ₹ 2013.15 lakh)

- d) The interest amount payable on matured fixed deposits is subject to renewal by the depositors and the amount is not quantifiable.
- e) Claims of dismissed employees/VRS employees pending before Courts – Amount not quantifiable.
- f) Disputed service tax liabilities ₹ 1622.22 lakh (PY ₹ 1622.22 lakh).

#### 7) Share Capital and Share Application Money :

The opening balance of share application money for the year 2020-21 was ₹ 31845.00 lakh. Further, a sum of ₹ 10000.00 lakh was given by the State Government towards equity during the year, which is added to share application money. With that total share application money was ₹ 41845.00 lakh. Out of this, a sum of ₹ 31845.00 lakh was converted into paid up capital during the year, leaving a share application money balance of ₹ 10000.00 lakh by the year end, the breakup of which is as below:

(Amount : ₹ in Lakh)

Amount received vide GO no FD 02 BFC 2020 dated 20.07.2020	5000.00
Amount received vide GO no FD 02 BFC 2020 dated 26.11.2020	5000.00
Total	10000.00

- 8) The Fixed Deposits include matured deposits pending renewal/repayment.
- 9) The deferred tax calculation results in a deferred tax asset, as a matter of prudence the corporation has decided not to recognize the same in the books as per Accounting Standard 22 issued by Institute of Chartered Accountants of India (ICAI).
- 10) The total gross investment in hire purchase and lease and the present value of minimum payments receivable at the balance sheet date is nil. Therefore, no disclosure is made as required under Accounting Standard 19 issued by Institute of Chartered Accountants of India (ICAI).
- 11) Contingency deposit of ₹ 126.16 lakh representing amount collected from lessees towards anticipated claims from Commercial Tax Department towards sales tax on lease rentals is carried as liability. Appeals were made by the corporation against the order of Commercial Tax Department for AY 1995-96, 1996-97, 2005-06 and 2006-07 which were decided in the favour of Corporation after adjusting arrears of ₹ 1.46 lakh and the refunds of ₹ 11.58 lakh and ₹ 37.80 lakh is due out of the ad-hoc payments of ₹ 84.45 lakh made by the Corporation.
- 12) The assessment for the financial year 2017-18 have been completed with the addition of ₹ 2311.38 lakh. The Corporation filed an appeal before the first appellate authorities and appeal is pending for disposal and Income Tax liability is NIL. The Corporation has paid advance Income Tax of ₹ 54.37 lakh and refund is due from Income Tax department.



Further Income Tax Return was filed disclosing business income of ₹ 1539.15 lakh and claimed refund of ₹ 217.19 lakh for the assessment year 2020-21.

13) Impairment of assets:

During the year there is no impairment of assets presently used by the corporation having any impact on the net profit of the Corporation for the year as contemplated by the Accounting Standard 28 (AS - 28)

14) Sundry Deposit of ₹ 4724.66 lakh (PY ₹ 3797.20 lakh) shown under current liabilities includes an amount of ₹ 75.32 lakh (PY ₹ 75.32 lakh) of State Subsidy carried forward.

15) Gratuity and Leave encashment liability:

- a) The gratuity liability as at the end of the year, as per actuarial valuation, is determined based on the maximum limit of ₹ 20.00 lakh per employee in accordance with the Government letter FD 40 BFC 2018 dated 23.04.2019. The total liability is ₹ 7847.29 lakh and the Corporation invested in funds a sum of ₹ 7161.50 lakh as given below: The incremental liability of ₹ 685.79 lakh for FY 2020-21 as per actuarial valuation has been fully provided for.

Disclosure as per AS 15 – Revised- Defined Benefit Plans-Gratuity

(Amount : ₹ in Lakh)

Change in benefit obligations	
Obligations at period beginning	7826.16
Service Cost	242.95
Interest on Defined benefit obligation	437.97
Benefits settled	-1149.95
Actuarial (gain)/loss	490.16
Obligations at period end	7847.29
Change in plan assets	
Plans assets at period beginning, at fair value	6445.95
Expected return on plan assets	396.29
Actuarial gain/(loss)	89.01
Contributions	1380.20
Benefits settled	-1149.95
Plans assets at period end, at fair value	7161.50
Funded Status	
Closing PBO	7847.29
Closing Fair value of plan assets	7161.50
Closing Funded status	685.79
Net asset/(Liability) recognized in balance sheet	(685.79)

Recognized in Profit and Loss Account for FY 2020-21 amounting to ₹ 685.79 lakh



b) Disclosure as per AS 15 - R - Defined Benefit Plans- Employees Leave Salary

(Amount : ` in Lakh)

Change in benefit obligations	
Obligations at period beginning	3179.85
Service Cost	145.78
Interest on Defined benefit obligation	167.41
Benefits settled	-816.21
Actuarial (gain)/loss	782.23
Obligations at period end	3459.06
Change in plan assets	
Plans assets at period beginning, at fair value	2598.69
Expected return on plan assets	155.82
Actuarial gain/(loss)	36.76
Contributions	351.74
Benefits settled	-389.52
Plans assets at period end, at fair value	2753.49
Funded Status	
Closing PBO	3459.06
Closing Fair value of plan assets	2753.49
Closing Funded status	705.57
Net asset/(Liability) recognized in balance sheet	(705.57)

Recognized in Profit & Loss Account for FY 2020-2021 amounting to ` 279.21 lakh.

16) Segment Reporting :

The Corporation's predominant risks and returns are from the segment of finance and finance related activities, which constitute the major revenue of the Corporation for reporting period. Since this being a single business segment, the segment information as per Accounting Standard 17 "Segment Reporting" is not disclosed.

17) Reporting under AS 29

(Amount : ` in Lakh)

Sl. No.	Nature of the provision	Opening Balance	Provision made during 2020 - 21	Provision adjusted during the year	Closing provision
1	Provision for gratuity	1380.20	685.79	1380.20	685.79
2	Provision for leave salary	3179.85	279.21	---	3459.06
3	Provision for NPA	13264.15	5571.06	12319.04	6516.17
	Total	17824.20	6536.06	13699.24	10661.02



- 18) An amount of ₹ 709.86 lakh (including accrued interest) which was received from sale of secured assets in respect of assisted units was contested and Hon'ble High Court of Karnataka has ordered restraining the Corporation from taking the possession of the property and directed to deposit the money in Fixed Deposit.

Further the Corporation has taken a policy decision to keep the amount in Fixed Deposit wherever such amounts received are under litigation. Accordingly, an amount of ₹ 451.57 lakh is deposited in the Bank. The above deposits aggregating to ₹ 1161.43 lakh are disclosed as other deposits under Current Assets [Schedule -I].

- 19) Previous year's figures are regrouped and rearranged wherever necessary to conform to current year's requirements.

## SCHEDULE - O

### II SIGNIFICANT ACCOUNTING POLICIES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR 2020-21

#### 1. Basis of Preparation of Financial Statements:

These financial statements have been prepared and presented under the historical cost convention and accrual basis of accounting, unless otherwise stated, and in accordance with the generally accepted accounting principles ("GAAP") in India and Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI) and conform to the statutory requirements prescribed under the State Financial Corporations' (SFCs) Act, 1951 circulars and guidelines issued by the Small Industries Development Bank of India (SIDBI).

#### 2. Use of Estimates:

The preparation of financial statements requires estimates and assumptions to be made that affect the reported amount of assets and liabilities on the date of the financial statements and the reported amount of revenues and expenses during the reporting period. Difference between the actual results and estimates are recognised in the period in which the results are known/materialised.

#### 3. Revenue Recognition :

- i) Interest on Loans and Advances is accounted on accrual basis except interest on advances identified as Non Performing Assets (NPAs) as per the guidelines of SIDBI which is accounted on the basis of receipt of cash/cheques and realization thereof.
- ii) Investigation fees, up-front fees, etc are accounted on the basis of receipt.
- iii) Dividend income is accounted on declaration of dividend for the relevant year.
- iv) Interest on investments is accounted on accrual basis.
- v) Residual income is accounted on accrual basis.
- vi) GST collections are treated as liabilities and input credits and payments are adjusted against the liability.

#### 4. Fixed Assets and Depreciation:

- i) Fixed Assets, including leased assets but excluding free and leasehold lands, buildings are accounted for on historical cost basis. However, the Corporation accounted free and leasehold lands and buildings acquired after the financial year 2007-08 at historic cost.
- ii) Free and leasehold land and buildings are stated at revalued amounts based on market value as on 31st March 2008 on the basis of technical evaluation and reduced by the amounts transferred to profit and loss account, each year.





iii) Costs directly incurred on acquisition /taken over assets are capitalized.

iv) Depreciation is provided on straight line method at the following rates :

1.	Building	-	4%
2.	Furniture & Fixtures	-	10%
3.	Fans & Electrical fittings, Internal Telephones and Equipments	-	15 %
4.	Motor car, Bicycles, Computer and Motor Cycles	-	20 %

v) Depreciation on additions made during the year is provided for the full year and in respect of sale / disposal no depreciation is provided in the year of sale / disposal.

vi) Revalued amounts in respect of buildings, including building on lease-hold land, are depreciated over the remaining useful life of the asset. Revalued amount in respect of land at No 1/1, Thimmaiah Road, Bangalore – 52 is amortised over the balance lease period, commencing from 2008-09.

vii) Depreciation on account of revaluation of assets is debited to profit and loss account with a corresponding withdrawal of amount from the Revaluation Reserve account from the year following the year of revaluation.

viii) Depreciation on all the leased assets is provided on straight – line method over the primary period of lease.

ix) Assets whose actual cost does not exceed ` 5,000 are fully depreciated in the year of purchase.

x) Depreciation on additions or extensions that become an integral part of the existing assets is provided over the remaining useful life of the asset.

#### 5. Lease Accounting :

The guidance note on “Accounting for lease” issued by the Institute of Chartered Accountants of India (ICAI) has been adopted in respect of assets given on lease and the lease equalisation / terminal adjustment is provided on the basis of schedule of lease rentals due over the period of lease for lease transactions. Accounting Standard 19 issued by ICAI has been adopted in respect of assets given on lease and Hire Purchase.

#### 6. Investments

Investments are classified as “Held for Maturity” and “Available for sale” category and provision for net diminution in the value of investment is made as per the guidelines issued by RBI/SIDBI.

#### 7. Advances

Loans and Advances, including Hire Purchase Advances are classified as Standard, Sub-standard, Doubtful and Loss assets based on the prudential norms prescribed by SIDBI. Necessary provisioning required thereon has also been arrived at as per the SIDBI guidelines. Provisions have been netted off against loans and advances / other dues.



## 8. Appropriation of Repayments

- i. Loan receipts are appropriated as follows
  - a. Other debits / dues
  - b. Interest
  - c. Principal.
- ii. (A) Receipts in cases of appropriation of sale proceeds of financed assets taken over under Section 29 of the SFCs ACT 1951, are appropriated as follows:
  - a. Principal
  - b. Other debits / dues
  - c. Interest

(B) in respect of sale proceeds of other secured assets appropriation is done as per clause (i) above.
- iii. Appropriation in case of One time settlements (OTS) is based on the specific approvals.

## 9. Employee Benefits (AS 15)

- (i) Contributions to the employees' provident fund are recognized as an expense at the un-discounted amount in the profit and loss account of the year in which the related service is rendered.
- (ii) Post employment and other long term employee benefits viz., Contribution to Gratuity, Leave encashment etc, are recognized as an expense in the profit and loss account for the year in which the employee has rendered services. The expense is recognized at the present value of the amount payable determined using actuarial valuation techniques. Actuarial gains and losses in respect of post employment and other long-term benefits are charged to the profit and loss account.
- (iii) The compensation paid towards VRS expensed in the year of incidence.

## 10. Impairment of Assets (AS 28)

An asset is treated as impaired when the carrying cost of assets exceeds its recoverable value. An impairment loss is charged to the profit and loss account in the year in which an asset is identified as impaired. The impairment loss recognized in prior accounting period is reversed if there has been a change in the estimate of recoverable amount.

## 11. Borrowing costs (AS 16)

Borrowing costs that are attributable to the acquisition or construction of qualifying asset are capitalized as part of the cost of such assets. A qualifying asset is one that takes necessarily substantial period of time to get ready for its intended use. All other indirect costs are charged to revenue.



12. The Corporation follows the guidelines of Segment Reporting as required under AS 17 issued by ICAI.

13. Provisions for Current and Deferred Tax (AS 22)

Provision for current tax is made after taking into consideration benefits admissible under the provisions of the Income Tax Act, 1961. Deferred tax resulting from "timing differences" between taxable and accounting income is accounted for using the tax rates and laws that are enacted or substantively enacted as on the balance sheet date. The deferred tax asset is recognised and carried forward only to the extent that there is a virtual certainty that the asset will be realised in future.

14. Provision, Contingent Liabilities and Contingent Assets: (AS 29)

Provisions involving substantial degree of estimation in measurement are recognised when there is a present obligation as a result of past events and it is probable that there will be an outflow of resources. Contingent Liabilities are not recognised but are disclosed in the notes. Contingent Assets are neither recognised nor disclosed in the financial statements.

For Karnataka State Financial Corporation

Sd/-  
V T Hegde  
Dy. Gen. Manager (C)

Sd/-  
Sharad G Naik  
Executive Director-II

Sd/-  
Dr. Ekroop Caur, IAS  
Managing Director

Sd/-  
I.S.N. Prasad, IAS  
Chairman

Director  
CA S. Ananthan

As per our Report of even date  
For Patel Mohan Ramesh & Co.,  
Chartered Accountants  
Firm Registration No.002597S

Sd/-  
(CA Harshad. S Patel)  
Partner  
Membership No.226842

Place : Bangalore  
Date : 16-07-2021

Place : Bangalore  
Date : 16-07-2021



## ADDITIONAL DISCLOSURE AS PER SIDBI GUIDELINES

(A) CRAR :

(Amount : ₹ in Lakh)

Sl. No.	Particulars	31 - MAR - 2021	31 - MAR - 2020
1	CAPITAL		
2	Core capital	83225.33	68936.43
3	Supplementary capital	6811.86	6281.50
4	Total capital	90037.19	75217.93
5	Risk Weighted Assets(Net) (Rs. in lakh)	235063.10	239690.29
6	CRAR (%)		
7	Core CRAR	35.41	28.76
8	Supplementary CRAR	38.30	31.38

(B) SHARE HOLDING PATTERN AS ON 31-03-2021 :

Sl. No.	Category	No of Equity Shares	No of Special shares	Total No of Shares	% of holding
1	Government of Karnataka	74547233	1127500	75674733	95.14
2	Small Industries Development Bank of India	3210385	627500	3837885	4.83
3	Insurance Companies, investment trusts & other financial institutions	16100	--	16100	0.02
4	Public Sector Banks	7900	--	7900	0.01
5	Other parties	2465	---	2465	-
	Total	77784083	1755000	79539083	100.00

(C) ASSET QUALITY AND CREDIT CONCENTRATION :

- Percentage of net NPAs to net loans and advances : 5.09% (5.12%)
- Amount and percentage of net NPAs under the prescribed asset classification categories.

	Net NPAs (₹ in Lakh)	Percentage
Sub-standard assets	6188.60 (5377.57)	2.87 (2.56)
Doubtful assets	4789.04 (5389.71)	2.22 (2.56)
Total :	10977.64 (10767.28)	5.09 (5.12)

Figures in bracket indicate previous year's figures



(D) PARTICULARS OF ACCOUNTS RESTRUCTURED :

Standard advances restructured	No. of Borrowers	81 (65)
	Amount outstanding (₹ in lakh)	47164.59 (10359.87)
	Sacrifice (diminution in the fair value) ₹ in lakh)	176.66 (124.11)
Sub Standard advances restructured	No. of Borrowers	8 (2)
	Amount outstanding (₹ in lakh)	3712.54 (771.59)
	Sacrifice (diminution in the fair value)	26.77 (13.53)
Doubtful advances restructured	No. of Borrowers	22 (23)
	Amount outstanding (₹ in lakh)	2803.47 (1463.47)
	Sacrifice (diminution in the fair value) (₹ in lakh)	124.17 (17.24)
TOTAL	No. of Borrowers	111 (90)
	Amount outstanding (₹ in lakh)	53680.60 (12594.93)
	Sacrifice (diminution in the fair value) (₹ in lakh)	327.60 (154.88)

Figures in bracket indicate previous year's figures

Restructuring under CDR Mechanism & SME Debt Restructuring- Nil, PY- Nil

(E) AMOUNT OF PROVISIONS/WRITE OFF MADE DURING THE YEAR TOWARDS STANDARD ASSEST, NPAs, INVESTMENTS (OTHER THAN THOSE IN THE NATURE OF AN ADVANCE INCOME TAX)

(Amount : ₹ in Lakh)

Assets	Provisions / Write Off	
	2020 - 2021	2019 - 2020
Standard Assets	(569.35)	(1005.00)
NPAs	(5011.82)	(964.56)
Investments	10.11	(40.93)
Total	(5571.06)	(2010.49)

Note : Figures in brackets indicate the additional provision made towards NPAs and figures other than in bracket indicate the withdrawal of excess provision made.



(F) MOVEMENT IN NET NPAs :

(Amount : ` in Lakh)

Particulars	31-03-2021	31-03-2020
Opening balance	10767.28	11125.14
Add: Additions	8023.48	6013.22
Less : Recovery during the year	7813.12	6371.08
Closing balance	10977.64	10767.28

(G) CREDIT EXPOSURE AS PERCENTAGE TO CAPITAL FUNDS AND AS PERCENTAGE TO TOTAL ASSETS IN RESPECT OF :

Sl. No.	Assets	% to Capital Funds	% to Total Assets
1	The largest single borrower	0.96	0.36
2	The 10 largest single borrower	8.41	3.12

(H) SECTORWISE CREDIT EXPOSURE AS ON 31ST MARCH 2021 AS % TO LOAN ASSETS :

Sl. No.	Sector	% to Loan Assets
1	Manufacturing	70.48
2	Hospitality	18.06
3	CRE	6.77
4	Health	5.38
5	Other Services	4.90

(I) LIQUIDITY :

As on 31-03-2021

(Amount : ` in Lakh)

Items	Less than or equal to 1 year	More than 1 year & upto 3 years	More than 3 year & upto 5 years	More than 5 year & upto 7 years	More than 7 years	Total
Rupee assets	42729.19	92017.21	62882.75	19396.75	1765.42	218791.32
Rupee liabilities	22196.88	62449.76	39597.76	5889.56	0	130133.96
Surplus/(Deficit)	20532.31	29567.45	23284.99	13507.19	1765.42	88657.36
Cum Surplus/(Deficit)	20532.31	50099.76	73384.75	86891.94	88657.36	88657.36
% Surplus/(Deficit)	92.50	47.35	58.80	229.34	0	68.13





(J) OPERATING RESULTS :

		2020 - 2021	2019 - 2020
a)	Interest income as a % to average working funds	15.30	14.17
b)	Non- interest income as a % to average working funds	1.85	1.29
c)	Operating profit as a % to average working funds	2.04	2.10
d)	Return on average assets %	1.75	1.98
e)	Net profit per employee (` in Lakh)	6.36	4.18

(K) DETAILS OF GROSS ADVANCES, GROSS NPAs, NET ADVANCES AND NET NPAs :

(Amount : ` in Lakh)

Particulars		Amount
1	Standard Advances	204739.80
2	Gross NPAs*	14051.51
3	Gross Advances** (1+2)	218791.31
4	Gross NPAs as a percentage of Gross Advances (2/3)(in%)	6.42
5	Deductions	
	(i) Provisions held in the case of NPA Accounts as per asset classification (including additional Provisions for NPAs at higher than prescribed rates)	2746.27
	(ii) DICGC / ECGC claims received and held pending adjustment	–
	(iii) Part payment received and kept in Suspense Account or any other similar account	–
	(iv) Balance in Sundries Account (Interest Capitalization – Restructured Accounts), in respect of NPA Accounts	–
	(v) Floating Provisions	–
	(vi) Provisions in lieu of diminution in the fair value of restructured accounts classified as NPAs	150.94
	(vii) Provisions in lieu of diminution in the fair value of restructured accounts classified as standard assets	176.66
6	Net Advances (3-5)	215717.44
7	Net NPAs {2-5 (i + ii + iii + iv + v + vi)}	10977.64
8	Net NPAs as percentage of Net Advances (7/6) (in%)	5.09

\* Principal dues of NPAs plus Funded Interest Term Loan (FITL) where the corresponding contra is parked in Sundries Account (Interest Capitalization – Restructured Accounts), in respect of NPA Accounts

\*\* For the purpose of this Statement Gross Advances mean all outstanding loans and advances including advances for which refinance has been received but excluding rediscounted bills, and advances written off at Head Office level



# KARNATAKA STATE FINANCIAL CORPORATION

## CASH FLOW STATEMENT

FOR THE YEAR ENDED 31st MARCH 2021

(Amount : ` in Lakh)

Particulars	Year Ended 31-03-2021		Year Ended 31-03-2020	
A. CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit		4289.90		2482.12
ADD:				
DEPRECIATION	149.51		181.56	
BAD DEBTS WRITTEN OFF	12319.04		2762.86	
OTHER NON CASH EXPENSES				
1. NPA PROVISION	5571.06		2010.48	
2. PROVISION FOR GRATUITY & LEAVE ENCASHMENT	915.32		1691.17	
3. LOSS ON SALE OF INVESTMENT	0.00		0.00	
4. CONTINGENT RESERVE	1.01		655.20	
5. PROVISION FOR TAX	0.00		542.06	
6. TRANSFER TO 36(1)(viii) OF INCOME TAX ACT	0.00		813.07	
7. PROVISION FOR COVID 19 PANDEMIC	2000.00	20955.94	2000.00	10656.40
TOTAL		25245.84		13138.52
LESS:				
PROFIT ON SALE OF FIXED ASSETS (Net off loss on Sale)	3.71		4.51	
PROVISION FOR NPAS WITHDRAWN	12319.04		2762.86	
REVALUATION RESERVE ON FIXED ASSETS W/D	88.90	12411.65	88.90	2856.27
CASH FROM OPERATIONS		12834.19		10282.25
ADJUSTMENT FOR:				
INCREASE/(DECREASE) IN ADVANCES	(10285.20)		(28700.75)	
INCREASE/(DECREASE) IN BORROWINGS	(21700.00)		(21800.00)	
INCREASE/(DECREASE) IN OTHER DEPOSITS	0.00		(0.95)	
INCREASE/(DECREASE) IN OTHER BORROWINGS	(4318.95)		49452.15	
INCREASE/(DECREASE) IN OTHER ASSETS	891.11		(24.59)	

Contd....



Contd....

Particulars	Year Ended 31-03-2021		Year Ended 31-03-2020	
INCREASE/(DECREASE) IN OTHER LIABILITIES	(699.89)		(2667.82)	
INCREASE /(DECREASE) IN OTHER ASSETS- TAX	0.00	(36112.93)	(593.77)	(4335.73)
NET CASH FROM OPERATING ACTIVITIES		(23278.74)		5946.52
B. CASH FLOW FROM INVESTMENT ACTIVITIES				
PURCHASE OF INVESTMENTS	(252.54)		(495.40)	
PURCHASE OF FIXED ASSETS	(13.38)		(62.93)	
SALE OF FIXED ASSETS	3.71		4.51	
SALE OF INVESTMENTS	0.00	(262.21)	0.00	(553.82)
NET CASH FROM INVESTMENT ACTIVITIES		(262.21)		(553.82)
C. OTHER CASH FLOW FROM FINANCIAL ACTIVITIES				
DECREASE IN SHARE APPLICATION MONEY	0.00		0.00	
INCREASE IN SHARE APPLICATION MONEY	10000.00		10000.00	
OTHER NET CASH FLOWS (BONDS)	0.00	10000.00	0.00	10000.00
NET CASH FLOW FROM FINANCIAL ACTIVITIES		10000.00		10000.00
NET INCREASE/(DECREASE) IN CASH & CASH EQUIVALENTS		(13540.95)		15392.70
CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		23006.77		7614.07
CASH & CASH EQUIVALENTS AT THE END OF THE YEAR		9465.82		23006.77

For Karnataka State Financial Corporation

Sd/-  
V T Hegde  
Dy. Gen. Manager (C)

Sd/-  
Sharad G Naik  
Executive Director-II

Sd/-  
Dr. Ekroop Caur, IAS  
Managing Director

Sd/-  
I.S.N. Prasad, IAS  
Chairman

Director  
CA S. Ananthan

As per our Report of even date  
For Patel Mohan Ramesh & Co.,  
Chartered Accountants  
Firm Registration No.002597S

Sd/-  
(CA Harshad. S Patel)  
Partner  
Membership No.226842

Place : Bangalore  
Date : 16-07-2021

Place : Bangalore  
Date : 16-07-2021



Related party disclosures as specified in Para A of Schedule V of SEBI  
(Listing Obligations and Disclosure Requirements) Regulations, 2015.

Particulars	Outstanding amount at the year end	The maximum amount outstanding during the year.
Loans and advances in the nature of loans to subsidiaries by name and amount.	Nil	Nil
Loans and advances in the nature of loans to associates by name and amount.	Nil	Nil
Loans and advances in the nature of loans to firms / companies in which directors are interested by name and amount.	Nil	Nil
Investments by the loanee in the shares of parent company and subsidiary company, when the company has made a loan or advance in the nature of loan.	Nil	Nil



# KARNATAKA STATE FINANCIAL CORPORATION

## BONDS OUTSTANDING POSITION AS ON 31-03-2021

(Amount : ` in Lakh)

Sl. No.	Series No.	ISIN	Description of bond	Redemption	Outstanding as on 31-03-2020	Bonds Issued	Bonds Redeemed	Outstanding as on 31-03-2021
1	9	INE549F08467	KSFC 8.39% Bonds 2020	Bullet Payment on 24-06-2020	12300.00	0.00	12300.00	0.00
2	10	INE549F08475	KSFC 8.60% Bonds 2022	Bullet Payment on 25-01-2022	10000.00	0.00	0.00	10000.00
3	13	INE549F08491	KSFC 9.49% Bonds 2023	Bullet Payment on 02-01-2023	10000.00	0.00	0.00	10000.00
4	14	INE549F08509	KSFC 9.24% Bonds 2024	50%, each on 18-10-2023 18-10-2024	20000.00	0.00	0.00	20000.00
5	15	INE549F08517	KSFC 9.08% Bonds 2025	25%, each on 04-02-2022 04-02-2023 04-02-2024 04-02-2025	20000.00	0.00	0.00	20000.00
6	16	INE549F08525	KSFC 9.19% Bonds 2024	30%,30%,40% on 01-09-2022 01-09-2023 01-09-2024	25000.00	0.00	0.00	25000.00
7	17	INE549F08533	KSFC 8.58% Bonds 2020	60%,40% on 26-12-2019 26-12-2020	9400.00	0.00	9400.00	0.00
				Total	106700.00	0.00	21700.00	85000.00



## DEBENTURE TRUSTEE CONTACT DETAILS FOR KSFC PRIVATE PLACEMENT BOND ISSUES

### 1. Canara Bank

Debenture Trust Department  
Executor, Trustee & Taxation Section,  
Bangalore Stock Exchange towers  
No 51, JC Road Bangalore-560 027  
Tel: (080) 2222 9288/2223 3165, Fax: (080) 2223 3849  
Email: hoett@canarabank.com

<b>Bond description</b>	KSFC 8.60% Bonds 2022	KSFC 9.49% Bonds 2023	KSFC 9.19% Bonds 2024
<b>ISIN</b>	INE 549F 08475	INE 549F 08491	INE549F 08525



### 2. SBI CAP Trustee Company Limited

Company Secretary,  
SBICAP Trustee Company Limited  
Mistry Bhavan, 4th Floor, No 122, Dinshaw Wachha Road,  
Churchgate, Mumbai – 400 020  
Tel No.: 022-43025518/022-4302 5500/022-4302 5566  
Fax No.: 022-2204 0465  
Email : helpdesk@sbicaptrustee.com

<b>Bond description</b>	KSFC 9.24% Bonds 2024	KSFC 9.08% Bonds 2025
<b>ISIN</b>	INE 549F08509	INE 549F08517





# KARNATAKA STATE FINANCIAL CORPORATION

HEAD OFFICE : KSFC Bhavan, 1/1, Thimmaiah Road, Bengaluru - 560052

Phone : 080-2226 3322 / Fax : 080-2225 0126 / 2225 0136 e-mail : info@ksfc.in, Website : www.ksfc.karnataka.gov.in

Branch Offices : At all District Headquarters



## BENGALURU CIRCLE (CIRCLE – I)

1	Jayanagar Branch Office No.14, 37th "A" Cross, I Main Road, Jayanagar 8 th Block BENGALURU – 560070 Ph No.080-26653446/7/8/9	5	Tumakuru Branch office Special Plot No.2 Industrial Estate, BH Road TUMAKURU – 572103 Ph No.0816 - 2280089
2	Central Branch Office II Floor, " KSFC Bhavana " No.1/1, Thimmaiah Road BENGALURU - 560052 Ph No.080-22265881	6	Kolar Branch Office CRS Complex, Near KSRTC Bus Stand, MB Road, KOLAR – 563101 Ph No.08152-224757/222661
3	Rajajinagar Branch Office No.197, 2nd Floor, West of Chord Road, Rajajinagar Ist Block BENGALURU - 560 086 Ph No. 080-23494628/23495821/2	7	Ramanagar Branch Office Khatha No. 642/2304/2085/1447-A/1447-B, Vidyanagar, Opposite to Zilla Panchayath Office RAMANAGAR - 562 159 Ph No. 27274401/02
4	Bengaluru Rural Branch Office, No. 197, 1st Floor, West of Chord Road Rajajinagar Ist Block, BENGALURU - 560 086 Ph No. 080 23197995/6	8	Chickballapur Branch office 'Yashodha Complex', Adjacent to State Bank of India No.271/1, IInd Floor, Shidlaghatta Bagilu, B B Road, CHICKBALLAPUR - 562 101 Ph No. 08156-270117

## MYSURU CIRCLE (CIRCLE – II)

1	Udupi Branch Office 3rd Floor, Anantha Towers Court Road UDUPI – 576101 Ph No.0820-2524033	5	Madikeri Branch Office #L-8, Industrial Estate MADIKERI – 571201 Ph No.08272 – 228588/228143
2	Hassan Branch Office Race Course Road HASSAN – 573201 Ph No.08172-268703/265429	6	Chamarajanagar Branch Office SPS Complex, 1st Floor, Vaniyar Road CHAMARAJANAGAR – 571313 Ph No.08226-222150/222801
3	Chikkamagaluru Branch Office PB No.168, Near District Field Hosamane Extension Road CHIKKAMAGALURU – 577101 Ph No.08262 – 230447/234045	7	Mysuru Branch Office P-9/1, II Floor, Sahukar Chennaiah Road, Opp. Sri Krishnadhama, Saraswathipuram Mysuru – 560 009 Ph No. 0821- 2344930/2344531
4	Mangaluru Branch Office No. 330/50, 3rd Floor Somayaji House PB #750, Bunt's Hostel Road MANGALURU – 575003 Ph No.0824 – 2443051	8	Mandya Branch Office No.153/A, Near DC Office Opp. Mount Carmel Convent K R Road, Subhash Nagar MANDYA – 571401 Ph No.08232- 226744/226745



### DHARWAD CIRCLE (CIRCLE – III)

1	Dharwad Branch Office Poona Bangalore Road Rayapur, DHARWAD – 580009 Ph No.0836- 2322235	5	Haveri Branch Office Neelana Goudra Complex Opp. LIC Office, PB Road HAVERI –581 110 Ph No.08375- 232362/233772.
2	Chitradurga Branch Office Behind Basaveshwara Theatre, Near I B CHITRADURGA – 577501 Ph No.08194-224410/224411	6	Bagalakote Branch Office Plot No.18-21, 6th Main Road, G Cross Sector No.24, Navanagara BAGALAKOTE –587 102 Ph No. 08354-235478
3	Gadag Branch office LL Building, Field Marshal K M Cariappa Circle, GADAG 582 101 Ph No.08372-220502/220541	7	Shivamogga Branch Office II Floor, Karnataka Sangha Building, B. H.Road, SHIVAMOGGA – 577201 Ph No. 08182-229236
4	Belagavi Branch Office 2nd & 3rd floor, Near Hotel Sanman Delux Compound, Lingaraju College Road BELAGAVI –590 001 Ph No.0831- 2427043/2426369	8	Karwar Branch Office 1st Floor, Raykar Manor Kaikini Road KARWAR –581 301 Ph No.08382-221006/221888

### KALABURAGI CIRCLE (CIRCLE – IV)

1	Kalaburgi Branch Office No. 2-917/1, KSCA & RD Bank Building Opp: Hindi Prachara Sabha, Govt. Hospital Road KALABURGI - 585 105 Ph No. 08472-221407/222394	5	Bidar Branch Office 8-9-16, Rachamma Complex 1st floor, Bidar-Udgir Road, Near Jail BIDAR –585 401 Ph No.08482- 228236/226381
2	Vijapura Branch Office Near Ibrahimpur Railway Gate Basavana Bagewadi Road VIJAPURA – 586 101 Ph No.08352- 276102	6	Ballari Branch Office No.86/2 & 88/2, Hosapet Road Ward No.21, Near DIC BALLARI – 583102 Phone No.08392-242719/242105
3	Raichur Branch Office Plot No.7, MP No.1-1-53 Udayanagara, Station Road RAICHUR – 584 101 Ph No.08532-227028/232111	7	Yadgiri Branch Office No.5-5-105, Plot No.2 "Sameer Sadan" First Floor, Old Bus Stand Road YADGIRI – 585 202 Ph No. 08473-250375/250070
4	Koppal Branch Office No.37, 1st Floor, Opp DC Office, Hosapet Road KOPPAL-583 231 Ph No.08539-225004/225005	8	Davangere Branch Office 4. No. 1179/1, S Nijalingappa Layout, Near Ring Road, DAVANAGERE 577 004 Ph No.08192-226245/225049



ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆ  
Karnataka State Financial Corporation



Operational  
Statistics | 2020-21

ಉದ್ಯಮಶೀಲತೆ ಅಭಿವೃದ್ಧಿಗೆ 62 ವರ್ಷಗಳ ಸುದೀರ್ಘ ಸೇವೆ  
62 years long service for entrepreneurship development

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**TABLE 1**  
**PERFORMANCE OF THE CORPORATION FROM 2014-2015 TO 2020-2021**

(Amount : ₹ in lakhs)

Sl. No.	YEAR	SANCTIONS		DISBURSEMENTS		RECOVERY
		NO.	AMOUNT	AMOUNT	AMOUNT	AMOUNT
1	2014-2015	1092	67514.60	55362.41		81280.01
	Financial Services					
	a) Fund Based	-	-	-		119.69
	b) Non Fund Based	-	-	-		-
2	2015-2016	1111	73193.59	56636.42		84110.27
	Financial Services					
	a) Fund Based	-	-	-		137.77
	b) Non Fund Based	-	-	-		-
3	2016-2017	1059	73342.55	61437.78		88472.76
	Financial Services					
	a) Fund Based	-	-	-		56.42
	b) Non Fund Based	-	-	-		-
4	2017-2018	1037	84212.70	56121.21		78791.11
	Financial Services					
	a) Fund Based	-	-	-		213.08
	b) Non Fund Based	-	-	-		-
5	2018-2019	1056	109872.70	66589.89		73634.59
	Financial Services					
	a) Fund Based	-	-	-		319.57
	b) Non Fund Based	-	-	-		-
6	2019-2020	710	66780.54	72790.44		72085.44
	Financial Services					
	a) Fund Based	-	-	-		1325.40
	b) Non Fund Based	-	-	-		-
7	2020-2021	445	40165.57	43295.92		63868.38
	Financial Services					
	a) Fund Based	-	-	-		476.67
	b) Non Fund Based	-	-	-		-





**TABLE 2**

**HIGHLIGHTS OF OPERATIONS OF THE CORPORATION DURING THE LAST 10 YEARS UPTO 31ST MARCH 2021**

(Amount : ₹ in lakhs)

Sl. No.	Particulars	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021
<b>1</b>	<b>INCOME</b>										
	a) Interest	20382.09	24665.85	25478.98	26352.25	27449.52	26030.72	25438.70	26219.88	30355.82	32200.88
	b) Others	3081.02	3776.06	2980.39	5370.63	3412.58	3905.49	4209.50	11125.41	5525.60	16208.32
	<b>c)Total Income</b>	<b>23463.11</b>	<b>28441.91</b>	<b>28459.37</b>	<b>31722.88</b>	<b>30862.10</b>	<b>29936.21</b>	<b>29648.20</b>	<b>37345.29</b>	<b>35881.42</b>	<b>48409.20</b>
<b>2</b>	<b>EXPENDITURE</b>										
	a) Interest on borrowings	15887.36	18426.77	19305.56	15862.64	16009.04	15344.64	14729.01	13900.91	13662.95	14302.45
	b) Directors' Travelling expenses	3.73	3.97	2.18	1.34	1.15	-	-	-	-	-
	c) Personnel expenses	4603.41	5687.64	6262.82	6447.93	6652.09	6671.83	6838.39	8358.56	7912.14	7820.23
	d) Other expenses	1486.47	2114.19	1363.58	4694.86	4772.80	4729.08	5368.91	6757.50	4869.46	7528.07
	e) Depreciation	255.45	258.05	242.84	215.72	202.98	163.36	154.71	148.41	181.56	149.51
	f) Write-off	130.81	245.74	132.20	45.13	2.62	34.54	2.16	7224.56	2762.86	12319.04
	g) Addl. Prov. for COVID-19 Pandemic	-	-	-	-	-	-	-	-	2000.00	2000.00
	<b>h)Total expenditure</b>	<b>22367.23</b>	<b>26736.36</b>	<b>27309.18</b>	<b>27267.62</b>	<b>27640.68</b>	<b>26943.45</b>	<b>27093.18</b>	<b>36389.94</b>	<b>31388.97</b>	<b>44119.30</b>
3	Profit before tax *	1095.88	1705.55	1150.19	4455.26	3221.42	2992.76	2555.02	955.35	4492.45	4289.90
4	Provision for taxation	-13.14	3.06	8.31	8.28	8.36	-	-	-	542.06	-
5	Transfer to reserve- for Contingencies	-	-	-	-	-	500.43	405.94	451.58	655.20	1.01
6	Transfer to reserve fund (Under Sec.36 (1) (viii))	-	-	-	-	-	-	-	-	813.07	-
7	Dividend paid	-	-	-	-	-	-	-	-	-	-
8	Dividend due to State Govt.	-	-	-	-	-	-	-	-	-	-
9	Deposit outstanding (U/Sec.8)	11032.98	10589.74	17847.04	5501.21	448.73	426.08	406.19	406.41	405.46	331.68
10	Bonds issued	20000.00	40000.00	-	48500.00	-	-	-	-	-	-
11	a) NPAs (amount) Gross	34694.00	33119.64	32773.44	15162.56	24512.59	21779.93	26796.75	23296.49	21148.36	14051.51
	b) NPAs (gross % )	19.81	17.08	15.81	8.26	13.47	12.04	14.68	11.95	9.58	6.42
	c) NPAs (net %)	3.72	2.78	2.57	5.07	8.82	5.77	6.56	6.09	5.12	5.09
12	Provisioning for NPAs (amount)	30839.74	28128.21	27753.44	6041.78	9151.24	11917.34	15707.74	12019.80	10226.20	2746.27

\* Profit before tax is arrived at after considering NPA provisioning made / NPA provisioning written back, wherever applicable





**TABLE 3**

**SUMMARY OF LOAN APPLICATIONS RECEIVED AND SANCTIONED IN 2020-21 AND UP TO 31ST MARCH 2021**

(Amount : ₹ in lakhs)

Sl. No.	Particulars	During the year 2020 - 21						Since inception up to 31-3-2021					
		Micro & Small Scale		Others		Total		Micro & Small Scale		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14
01	Pending at the beginning of the year	28	6782.40	12	1430.00	40	8212.40	-	-	-	-	-	-
02	Applications received during the year	427	38109.64	30	2772.65	457	40882.29	122619	1422912.65	57672	712206.01	180291	2135118.66
<b>03</b>	<b>Total (1+2)</b>	<b>455</b>	<b>44892.04</b>	<b>42</b>	<b>4202.65</b>	<b>497</b>	<b>49094.69</b>	<b>122619</b>	<b>1422912.65</b>	<b>57672</b>	<b>712206.01</b>	<b>180291</b>	<b>2135118.66</b>
04	Applications sanctioned	417	37577.17	28	2588.40	445	40165.57	116177	1154535.97	55511	603342.40	171688	1757878.37
05	Amount reduced while sanctioning	-	768.97	-	141.25	-	910.22	-	183182.50	-	49771.26	-	232953.76
06	Applications rejected or withdrawn	13	1962.50	5	293.00	18	2255.50	6417	80610.78	2152	57912.35	8569	138523.13
<b>07</b>	<b>Total (4+5+6)</b>	<b>430</b>	<b>40308.64</b>	<b>33</b>	<b>3022.65</b>	<b>463</b>	<b>43331.29</b>	<b>122594</b>	<b>1418329.25</b>	<b>57663</b>	<b>711026.01</b>	<b>180257</b>	<b>2129355.26</b>
08	Applications pending at the end of the year (3-7)	25	4583.40	9	1180.00	34	5763.40	25	4583.40	9	1180.00	34	5763.40
09	Loans sanctioned (effective)	415	37044.79	27	2538.40	442	39583.19	99942	969490.04	50715	477508.93	150657	1446998.97
10	Loans disbursed	410	39055.05	31	4240.87	441	43295.92	99876	928154.69	50681	461161.29	150557	1389315.98
11	Loans outstanding	-	-	-	-	-	-	2970	189261.58	275	29426.96	3245	218688.54



**TABLE 4**  
**STATUS OF LOAN APPLICATIONS IN 2019-20**

(Amount : ₹ in lakhs)

Sl. No.	Particulars	Circle - I BOs		Circle - II BOs		Circle - III BOs		Circle - IV BOs		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12
1	Pending at the beginning	13	4066.40	8	1285.00	7	1365.00	12	1496.00	40	8212.40
2	Received or enhanced during the year	122	12613.24	126	11256.40	91	6394.10	118	10618.55	457	40882.29
3	Total (1+2)	135	16679.64	134	12541.40	98	7759.10	130	12114.55	497	49094.69
4	Applications sanctioned	116	13231.70	124	9675.77	92	7029.30	113	10228.80	445	40165.57
5	Applications rejected or withdrawn	7	725.00	3	128.00	3	472.50	5	930.00	18	2255.50
6	Amount reduced	-	361.54	-	282.63	-	123.30	-	142.75	-	910.22
7	Applications pending at the end of the year	12	2361.40	7	2455.00	3	134.00	12	813.00	34	5763.40
8	Total (4+5+6+7)	135	16679.64	134	12541.40	98	7759.10	130	12114.55	497	49094.69
9	Amount disbursed	-	15034.84	-	11043.39	-	7346.22	-	9871.47	-	43295.92



TABLE 5

**LOAN ASSISTANCE TO MICRO AND SMALL SCALE SECTOR FROM 2016 - 17 TO 2020 - 21  
AND AS ON 31ST MARCH 2021**

(Amount : ₹ in lakhs)

Sl. No.	Particulars	2016-2017		2017-2018		2018-2019		2019-2020		2020-2021		As on 31-3-2021	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	Sanctions	1059	73342.55	1037	84212.70	1056	109872.70	710	66780.54	445	40165.57	150657	1446998.97
2	Sanctions to Micro & small scale industries	944	54715.75	957	75326.10	979	99941.18	663	60167.54	417	37577.17	99942	969490.04
	a) micro enterprises	183	5250.55	176	5506.25	128	3852.45	80	2113.35	102	5235.75	71459	231074.86
3	Sanctions to units other than small scale units	115	18626.80	80	8886.60	77	9931.52	47	6613.00	28	2588.40	50715	477508.93
<b>Loan sanctions:</b>		<b>1059</b>	<b>73342.55</b>	<b>1037</b>	<b>84212.70</b>	<b>1056</b>	<b>109872.70</b>	<b>710</b>	<b>66780.54</b>	<b>445</b>	<b>40165.57</b>	<b>150657</b>	<b>1446998.97</b>



**TABLE 6**

**SCHEME-WISE ASSISTANCE FROM 2016 - 17 TO 2020 - 21 AND AS ON 31ST MARCH 2021**

(Amount : ₹ in lakhs)

Sl. No.	Scheme / Promoters Class	2016-2017		2017-2018		2018-2019		2019-2020		2020-2021		As on 31-3-2021	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	Single Window	123	3518.95	120	3983.55	84	2753.45	48	1479.80	27	877.00	12149	103475.37
2	Credit Linked Capital Subsidy	15	668.00	10	1091.00	-	-	-	-	-	-	596	25175.07
3	Privileged Entrepreneurs	126	5294.00	109	4060.00	66	3320.60	8	506.75	4	280.00	2433	81103.12
4	Nursing Homes / Hospitals	26	1668.00	24	2613.00	18	2352.70	14	1832.00	6	571.00	886	31570.10
5	Scheduled Castes Assisted *	236	19351.49	267	23363.80	263	27123.10	172	15412.39	151	13048.45	19035	175165.33
6	Scheduled Tribes Assisted *	105	6672.41	77	5619.20	91	7726.90	52	4121.50	43	3603.00	2857	51448.47
7	Backward Communities	14	411.80	32	3008.75	19	1092.75	19	1835.00	13	1218.00	21865	43839.87
8	Minority Communities	76	3705.00	73	4160.00	85	5894.70	49	3870.00	33	2945.00	19292	135163.64
9	Women Entrepreneurs *	388	25220.00	429	32851.65	364	41491.05	239	21402.85	147	12480.15	31069	436846.71
10	Special Interest Scheme for Existing Entrepreneurs	-	-	6	495.00	7	950.00	1	700.00	-	-	14	2145.00

**ASSISTANCE UNDER INTEREST SUBSIDY SCHEMES OF GoK**

1	Scheduled Caste Entrepreneurs	222	17961.54	260	21393.30	245	20718.08	169	11253.00	150	12599.00	2425	135077.76
2	Scheduled Tribe Entrepreneurs	102	6632.41	83	5527.70	85	5656.20	52	3539.00	42	3503.00	854	42680.20
3	Women Entrepreneurs	358	14602.20	350	20084.00	271	26460.31	165	14515.30	8	1100.00	1215	87458.56
4	First Generation Entrepreneurs	36	1418.30	90	7795.35	20	1899.00	-	-	-	-	289	16470.79
5	Interest Subvention Loan	-	-	-	-	248	30276.80	262	26285.50	189	18455.66	699	75017.96
6	Textile Grant Loan for SC Entrp.	-	-	-	-	23	5981.57	16	3834.99	-	-	39	9816.56
7	Textile Grant Loan for ST Entrp.	-	-	-	-	12	2071.70	4	582.50	-	-	16	2654.20

\* Note : Assistance to SC, ST & Women Entrepreneurs also includes assistance under Interest Subsidy Schemes of GoK

Assistance of Rs.8350.80 Lakhs sanctioned under General Loan and converted to Women Entrepreneurs Interest Subsidy loan due to increase in the Exposure Limit is added to Cumulative Sanctions as on 31-Mar-2021



**TABLE 7**  
**OFFICE-WISE PERFORMANCE FOR 2019 - 20 AND 2020 - 21**

(Amount : ₹ in lakhs)

Sl. No.	Offices	SANCTIONS				DISBURSEMENTS		RECOVERY	
		2019-2020		2020-2021		2019-2020	2020-2021	2019-2020	2020-2021
		No.	Amount	No.	Amount	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10
1	JAYANAGAR	37	3944.50	20	1222.00	5748.95	2724.12	5151.91	4527.32
2	RAJAJINAGAR	37	4162.00	9	1228.00	4120.54	1189.14	3089.11	3382.55
3	CENTRAL BRANCH	24	2880.60	11	1441.75	3197.55	1940.69	1619.24	1866.08
4	BENGALURU RURAL	32	4226.80	17	2438.00	4697.23	1861.01	3452.91	3035.95
5	RAMANAGAR	23	2574.30	11	1070.00	1463.16	1326.00	1131.78	1181.94
6	TUMAKURU	35	3011.80	22	2531.00	4059.68	2218.61	4431.15	3826.10
7	KOLAR	20	3325.20	20	2582.70	3146.82	2813.57	2459.66	2650.43
8	CHICKBALLAPUR	12	1537.00	6	718.25	1305.63	961.70	1498.84	1514.93
	<b>CIRCLE - I TOTAL</b>	<b>220</b>	<b>25662.20</b>	<b>116</b>	<b>13231.70</b>	<b>27739.56</b>	<b>15034.84</b>	<b>22834.60</b>	<b>21985.30</b>
1	MYSURU	50	4832.00	38	4106.00	5192.35	4670.05	5728.07	5436.15
2	MANDYA	11	845.00	9	779.50	833.41	963.70	1661.98	1423.69
3	MADIKERI	8	600.00	7	812.62	1507.66	658.46	991.68	838.73
4	CHAMARAJANAGAR	10	545.75	11	853.00	428.24	545.11	784.83	699.20
5	MANGALURU	18	1477.00	11	838.00	1754.68	1135.60	1247.94	1280.67
6	UDIPI	9	682.50	6	368.00	1107.18	474.20	818.68	834.41
7	HASSAN	34	2697.30	30	1312.00	1913.79	1607.93	1933.91	1744.74
8	CHICKMAGALUR	15	1743.25	12	606.65	1423.27	988.34	1007.85	1113.45
	<b>CIRCLE - II TOTAL</b>	<b>155</b>	<b>13422.80</b>	<b>124</b>	<b>9675.77</b>	<b>14160.58</b>	<b>11043.39</b>	<b>14174.94</b>	<b>13371.04</b>
1	HUBBALLI	44	2975.00	22	1839.70	3629.11	1841.52	6489.07	4026.90
2	HAVERI	16	514.50	9	429.40	804.74	457.86	1522.67	1198.59
3	GADAG	15	1073.00	6	389.00	1362.07	870.18	1708.33	1871.11
4	KARWAR	18	1298.50	2	250.00	1217.04	602.99	587.36	682.86
5	CHITRADURGA	27	1095.00	17	1083.00	1310.68	810.75	2432.08	1768.04
6	SHIVAMOGGA	16	856.00	8	392.90	906.12	460.90	1194.37	984.66
7	BELAGAVI	27	2759.50	15	1309.00	2472.03	1080.55	2731.20	2536.73
8	BAGALKOT	22	1879.00	13	1336.30	2625.61	1221.47	2073.82	1686.54
	<b>CIRCLE - III TOTAL</b>	<b>185</b>	<b>12450.50</b>	<b>92</b>	<b>7029.30</b>	<b>14327.40</b>	<b>7346.22</b>	<b>18738.90</b>	<b>14755.43</b>
1	KALABURAGI	36	3921.50	21	2265.00	3039.69	1727.57	2576.03	2283.57
2	YADGIR	14	1034.00	6	597.00	1442.01	729.17	771.66	896.91
3	RAICHUR	9	884.00	7	1116.00	1539.93	1205.64	1255.24	1058.95
4	BIDAR	22	2767.00	30	2459.50	1843.24	1896.03	1305.17	1226.33
5	KOPPAL	17	2244.00	9	857.00	2198.72	2151.38	3741.03	1987.96
6	BALLARI	6	1449.50	6	641.00	3080.20	539.72	2932.64	2371.04
7	DAVANAGERE	18	961.50	13	809.30	956.59	538.58	1959.74	1883.15
8	VIJAYAPURA	28	1983.54	21	1484.00	2462.52	1083.38	1795.49	2048.70
	<b>CIRCLE - IV TOTAL</b>	<b>150</b>	<b>15245.04</b>	<b>113</b>	<b>10228.80</b>	<b>16562.90</b>	<b>9871.47</b>	<b>16337.00</b>	<b>13756.61</b>
	<b>GRAND TOTAL</b>	<b>710</b>	<b>66780.54</b>	<b>445</b>	<b>40165.57</b>	<b>72790.44</b>	<b>43295.92</b>	<b>72085.44</b>	<b>63868.38</b>



**TABLE 8**  
**CIRCLE-WISE SANCTIONS AND DISBURSEMENTS FOR 2019 - 20 & 2020 - 21**

(Amount : ₹ in lakhs)							
Sl. No.	Circle / District	SANCTIONS				DISBURSEMENTS	
		2019-2020		2020-2021		2019-2020	2020-2021
		No.	Amount	No.	Amount	Amount	Amount
1	2	3	4	5	6	7	8
1	BENGALURU URBAN	98	10987.10	40	3891.75	13067.04	5853.95
2	BENGALURU RURAL	32	4226.80	17	2438.00	4697.23	1861.01
3	RAMANAGAR	23	2574.30	11	1070.00	1463.16	1326.00
4	TUMAKURU	35	3011.80	22	2531.00	4059.68	2218.61
5	KOLAR	20	3325.20	20	2582.70	3146.82	2813.57
6	CHICKBALLAPUR	12	1537.00	6	718.25	1305.63	961.70
<b>CIRCLE - I TOTAL</b>		<b>220</b>	<b>25662.20</b>	<b>116</b>	<b>13231.70</b>	<b>27739.56</b>	<b>15034.84</b>
1	MYSURU	50	4832.00	38	4106.00	5192.35	4670.05
2	MANDYA	11	845.00	9	779.50	833.41	963.70
3	KODAGU	8	600.00	7	812.62	1507.66	658.46
4	CHAMARAJANAGAR	10	545.75	11	853.00	428.24	545.11
5	DAKSHINA KANNADA	18	1477.00	11	838.00	1754.68	1135.60
6	UDUPI	9	682.50	6	368.00	1107.18	474.20
7	HASSAN	34	2697.30	30	1312.00	1913.79	1607.93
8	CHICKMAGALUR	15	1743.25	12	606.65	1423.27	988.34
<b>CIRCLE - II TOTAL</b>		<b>155</b>	<b>13422.80</b>	<b>124</b>	<b>9675.77</b>	<b>14160.58</b>	<b>11043.39</b>



TABLE 8 (Contd.....)

## CIRCLE-WISE SANCTIONS AND DISBURSEMENTS FOR 2019 - 20 &amp; 2020 - 21

(Amount : ₹ in lakhs)							
Sl. No.	Circle / District	SANCTIONS				DISBURSEMENTS	
		2019-2020		2020-2021		2019-2020	2020-2021
		No.	Amount	No.	Amount	Amount	Amount
1	2	3	4	5	6	7	8
1	DHARWAD	44	2975.00	22	1839.70	3629.11	1841.52
2	HAVERI	16	514.50	9	429.40	804.74	457.86
3	GADAG	15	1073.00	6	389.00	1362.07	870.18
4	KARWAR	18	1298.50	2	250.00	1217.04	602.99
5	CHITRADURGA	27	1095.00	17	1083.00	1310.68	810.75
6	SHIVAMOGGA	16	856.00	8	392.90	906.12	460.90
7	BELAGAVI	27	2759.50	15	1309.00	2472.03	1080.55
8	BAGALKOT	22	1879.00	13	1336.30	2625.61	1221.47
<b>CIRCLE - III TOTAL</b>		<b>185</b>	<b>12450.50</b>	<b>92</b>	<b>7029.30</b>	<b>14327.40</b>	<b>7346.22</b>
1	KALABURAGI	36	3921.50	21	2265.00	3039.69	1727.57
2	YADGIR	14	1034.00	6	597.00	1442.01	729.17
3	RAICHUR	9	884.00	7	1116.00	1539.93	1205.64
4	BIDAR	22	2767.00	30	2459.50	1843.24	1896.03
5	KOPPAL	17	2244.00	9	857.00	2198.72	2151.38
6	BALLARI	6	1449.50	6	641.00	3080.20	539.72
7	DAVANAGERE	18	961.50	13	809.30	956.59	538.58
8	VIJAYAPURA	28	1983.54	21	1484.00	2462.52	1083.38
<b>CIRCLE - IV TOTAL</b>		<b>150</b>	<b>15245.04</b>	<b>113</b>	<b>10228.80</b>	<b>16562.90</b>	<b>9871.47</b>
<b>GRAND TOTAL</b>		<b>710</b>	<b>66780.54</b>	<b>445</b>	<b>40165.57</b>	<b>72790.44</b>	<b>43295.92</b>





**TABLE 9**  
**DISTRICT-WISE ANALYSIS OF LOANS SANCTIONED AND DISBURSED DURING THE YEAR**  
**AND OUTSTANDING AS ON 31ST MARCH 2021**

(Amount : ₹ in lakhs)

Sl. No.	Name of the District	SANCTIONS (GROSS)						DISBURSEMENTS						OUTSTANDING					
		Micro & Small Scale		Transport		Others (Other than Transport)		Micro & Small Scale		Transport		Others (Other than Transport)		Micro & Small Scale		Transport		Others (Other than Transport)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>I BACKWARD DISTRICTS</b>																			
01	Tumakuru	21	2231.00	-	-	1	300.00	25	2165.88	-	-	-	52.73	211	11548.92	2	3.43	7	665.44
02	Mysuru	36	3966.00	-	-	2	140.00	37	4138.08	-	1.00	1	530.97	233	17786.21	5	49.93	21	2273.23
03	Chamarajanagar	11	853.00	-	-	-	-	8	545.11	-	-	-	-	45	2047.74	-	-	5	356.74
04	Dakshina Kannada	10	778.00	-	-	1	60.00	9	635.60	-	-	2	500.00	61	4910.43	2	60.55	4	706.32
05	Udupi	6	368.00	-	-	-	-	6	474.20	-	-	-	-	46	1774.51	1	7.24	2	675.45
06	Hassan	28	1222.00	-	-	2	90.00	27	1607.93	-	-	-	-	106	4310.13	-	-	2	383.21
07	Dharwad	22	1839.70	-	-	-	-	18	1717.52	-	-	1	124.00	235	12613.24	3	22.95	7	1501.24
08	Haveri	8	280.40	-	-	1	149.00	12	457.86	-	-	-	-	64	1594.46	3	23.52	16	897.64
09	Gadag	6	389.00	-	-	-	-	2	870.18	-	-	-	-	69	3705.74	-	-	4	234.78
10	Belagavi	14	1289.00	1	20.00	-	-	16	990.93	1	19.62	-	70.00	113	5513.91	4	41.79	2	286.03
11	Vijayapura	20	1434.00	-	-	1	50.00	18	1061.38	-	-	1	22.00	86	5160.82	6	49.03	12	308.74
12	Bagalkot	13	1336.30	-	-	-	-	15	1206.47	-	-	-	15.00	85	6376.39	1	8.58	3	304.68
13	Uttara Kannada	2	250.00	-	-	-	-	5	602.99	-	-	-	-	40	2401.20	-	-	-	-
14	Kalaburagi	19	2040.00	-	-	2	225.00	17	1696.06	-	-	1	31.51	120	8221.32	2	11.66	15	852.57
15	Yadgir	5	547.00	-	-	1	50.00	5	627.36	-	-	1	101.81	30	3343.52	1	11.57	2	533.71
16	Bidar	30	2459.50	-	-	-	-	24	1768.03	-	-	1	128.00	93	4804.07	-	-	4	668.26
17	Raichur	7	1116.00	-	-	-	-	8	1173.43	-	-	1	32.21	41	3453.97	-	-	8	940.73
18	Koppal	9	857.00	-	-	-	-	12	1968.22	-	-	-	183.16	64	6855.15	-	-	5	705.53
<b>TOTAL : I</b>		<b>267</b>	<b>23255.90</b>	<b>1</b>	<b>20.00</b>	<b>11</b>	<b>1064.00</b>	<b>264</b>	<b>23707.23</b>	<b>1</b>	<b>20.62</b>	<b>9</b>	<b>1791.39</b>	<b>1742</b>	<b>106421.73</b>	<b>30</b>	<b>290.25</b>	<b>119</b>	<b>12294.30</b>
<b>II OTHER DISTRICTS</b>																			
01	Bengaluru (U)	35	3457.50	2	69.25	3	365.00	30	4455.06	1	16.91	9	1381.98	333	27256.14	1	16.91	43	6770.06
02	Bengaluru ( R )	14	1658.00	-	-	3	780.00	17	1485.58	-	-	2	375.43	157	10353.88	3	16.46	9	1537.62
03	Ramanagar	11	1070.00	-	-	-	-	9	1325.73	-	-	-	0.27	72	4701.28	-	-	2	44.42
04	Kolar	20	2582.70	-	-	-	-	16	2774.47	-	-	-	39.10	95	9387.19	-	-	8	892.98
05	Chickballapur	4	583.25	-	-	2	135.00	8	827.69	-	-	2	134.01	61	3464.01	-	-	7	1466.93
06	Shivamogga	8	392.90	-	-	-	-	7	460.90	-	-	-	-	56	2247.32	1	8.30	6	668.16
07	Mandya	8	714.50	-	-	1	65.00	10	816.04	-	-	1	147.66	77	3431.88	-	-	6	524.50
08	Kodagu	7	812.62	-	-	-	-	10	652.36	-	-	-	6.10	41	4147.41	-	-	1	788.00
09	Chickmagalur	8	526.50	3	44.15	1	36.00	7	693.49	3	37.60	2	257.25	45	3360.45	3	37.41	4	860.34
10	Chitradurga	17	1083.00	-	-	-	-	20	787.20	-	0.05	-	23.50	94	3328.09	6	78.68	9	1865.70
11	Davangere	12	799.30	-	-	1	10.00	8	529.58	-	-	1	9.00	127	4741.44	2	22.93	11	768.80
12	Ballari	6	641.00	-	-	-	-	4	539.72	-	-	-	-	70	6420.76	1	1.14	3	473.07
<b>TOTAL : II</b>		<b>150</b>	<b>14321.27</b>	<b>5</b>	<b>113.40</b>	<b>11</b>	<b>1391.00</b>	<b>146</b>	<b>15347.82</b>	<b>4</b>	<b>54.56</b>	<b>17</b>	<b>2374.30</b>	<b>1228</b>	<b>82839.85</b>	<b>17</b>	<b>181.83</b>	<b>109</b>	<b>16660.58</b>
<b>STATE TOTAL:</b>		<b>417</b>	<b>37577.17</b>	<b>6</b>	<b>133.40</b>	<b>22</b>	<b>2455.00</b>	<b>410</b>	<b>39055.05</b>	<b>5</b>	<b>75.18</b>	<b>26</b>	<b>4165.69</b>	<b>2970</b>	<b>189261.58</b>	<b>47</b>	<b>472.08</b>	<b>228</b>	<b>28954.88</b>



**TABLE 10**  
**DISTRICT-WISE ANALYSIS OF LOANS SANCTIONED, DISBURSED AND OUTSTANDING**  
**SINCE INCEPTION UPTO 31ST MARCH 2021**

(Amount : ₹ in lakhs)

Sl. No.	Name of the District	SANCTIONS (EFFECTIVE)						DISBURSEMENTS						OUTSTANDING					
		Micro & Small Scale		Transport		Others (Other than Transport)		Micro & Small Scale		Transport		Others (Other than Transport)		Micro & Small Scale		Transport		Others (Other than Transport)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>I BACKWARD DISTRICTS</b>																			
01	Tumakuru	6881	50712.96	2231	3656.79	321	6607.46	6881	49339.91	2231	3652.85	320	6361.15	211	11548.92	2	3.43	7	665.44
02	Mysuru	5301	71268.97	2123	3398.63	829	27184.25	5300	66300.38	2122	3391.10	827	26991.18	233	17786.21	5	49.93	21	2273.23
03	Chamarajanagar	1550	10803.64	309	1012.90	175	3077.96	1546	10102.27	309	998.34	175	2836.40	45	2047.74	-	-	5	356.74
04	Dakshina Kannada	5066	37326.54	1333	2790.31	1438	22734.47	5063	36838.56	1332	2675.07	1437	22392.03	61	4910.43	2	60.55	4	706.32
05	Udipi	1277	17555.58	310	733.24	435	12096.85	1277	17312.72	309	700.91	434	12057.78	46	1774.51	1	7.24	2	675.45
06	Hassan	3058	26812.75	1105	2356.31	470	6285.18	3057	24874.10	1105	2351.76	468	6009.01	106	4310.13	-	-	2	383.21
07	Dharwad	4947	48792.58	1610	2759.32	619	17103.95	4947	46185.88	1610	2717.90	619	17093.21	235	12613.24	3	22.95	7	1501.24
08	Haveri	1559	10428.64	728	1978.40	176	5252.81	1561	10214.24	728	1965.12	174	5084.38	64	1594.46	3	23.52	16	897.64
09	Gadag	1821	14969.18	348	891.11	123	3864.13	1820	14426.61	348	878.87	122	3708.52	69	3705.74	-	-	4	234.78
10	Belagavi	7468	32950.38	1574	4002.16	411	10015.39	7464	30974.08	1574	3853.95	411	9995.38	113	5513.91	4	41.79	2	286.03
11	Vijayapura	3108	20805.17	883	2131.23	358	6436.76	3101	19572.46	883	2078.35	358	6244.31	86	5160.82	6	49.03	12	308.74
12	Bagalkot	3731	26149.62	426	1653.54	136	5812.84	3731	24811.03	426	1605.38	135	5436.91	85	6376.39	1	8.58	3	304.68
13	Uttara Kannada	1515	9673.68	427	795.98	292	3325.30	1515	9098.43	421	793.98	292	3306.86	40	2401.20	-	-	-	-
14	Kalaburagi	3502	28151.80	1064	2521.43	263	5623.80	3495	24867.62	1064	2520.37	261	5376.48	120	8221.32	2	11.66	15	852.57
15	Yadgir	1357	7444.27	213	569.71	126	2529.87	1354	7041.89	212	515.78	124	2038.37	30	3343.52	1	11.57	2	533.71
16	Bidar	2262	18884.20	675	1604.89	240	4159.05	2251	16775.43	675	1601.59	240	4135.60	93	4804.07	-	-	4	668.26
17	Raichur	2062	19204.90	861	1921.77	401	5592.65	2061	18722.82	861	1919.67	401	5570.45	41	3453.97	-	-	8	940.73
18	Koppal	1380	46132.21	333	1065.29	258	6163.28	1378	45678.07	333	951.20	258	6001.77	64	6855.15	-	-	5	705.53
<b>TOTAL: I</b>		<b>57845</b>	<b>498067.07</b>	<b>16553</b>	<b>35843.01</b>	<b>7071</b>	<b>153866.00</b>	<b>57802</b>	<b>473136.50</b>	<b>16543</b>	<b>35172.19</b>	<b>7056</b>	<b>150639.79</b>	<b>1742</b>	<b>106421.73</b>	<b>30</b>	<b>290.25</b>	<b>119</b>	<b>12294.30</b>
<b>II OTHER DISTRICTS</b>																			
01	Bengaluru (U)	14962	212462.64	12112	14922.35	2941	170795.71	14962	210003.11	12112	14917.76	2941	164266.49	333	27256.14	1	16.91	43	6770.06
02	Bengaluru ( R )	1973	38638.45	415	1649.06	252	15733.52	1973	34681.24	415	1213.84	252	12740.81	157	10353.88	3	16.46	9	1537.62
03	Ramanagar	1620	16641.72	265	934.98	132	5847.78	1620	15240.61	265	544.70	132	5109.22	72	4701.28	-	-	2	44.42
04	Kolar	1817	32632.71	919	1880.29	373	7747.60	1817	30813.01	919	1850.58	373	7375.97	95	9387.19	-	-	8	892.98
05	Chickballapur	2148	13194.76	483	1089.94	113	4854.82	2148	12460.71	483	1085.34	113	4702.65	61	3464.01	-	-	7	1466.93
06	Shivamogga	5808	19622.27	1290	2445.98	273	6324.44	5808	18179.41	1289	2370.25	273	5931.06	56	2247.32	1	8.30	6	668.16
07	Mandya	2700	24373.20	1017	1999.80	421	7824.26	2700	24105.34	1017	1940.35	421	7555.56	77	3431.88	-	-	6	524.50
08	Kodagu	1111	13699.58	553	1204.95	299	5199.94	1108	12890.28	553	1195.52	298	5159.27	41	4147.41	-	-	1	788.00
09	Chickmagalur	1774	13458.72	778	1542.16	270	3773.94	1767	12780.86	778	1502.72	270	3620.46	45	3360.45	3	37.41	4	860.34
10	Chitradurga	3657	19581.73	1314	3221.69	326	9468.52	3655	18517.32	1311	3104.49	326	9824.22	94	3328.09	6	78.68	9	1865.70
11	Davangere	1709	25759.73	618	1469.00	179	4552.51	1701	24319.10	615	1436.11	179	4825.44	127	4741.44	2	22.93	11	768.80
12	Ballari	2818	41357.46	1338	4480.60	410	8836.08	2815	41027.20	1338	4375.44	409	8701.06	70	6420.76	1	1.14	3	473.07
<b>TOTAL: II</b>		<b>42097</b>	<b>471422.97</b>	<b>21102</b>	<b>36840.80</b>	<b>5989</b>	<b>250959.12</b>	<b>42074</b>	<b>455018.19</b>	<b>21095</b>	<b>35537.10</b>	<b>5987</b>	<b>239812.21</b>	<b>1228</b>	<b>82839.85</b>	<b>17</b>	<b>181.83</b>	<b>109</b>	<b>16660.58</b>
<b>STATE TOTAL:</b>		<b>99942</b>	<b>969490.04</b>	<b>37655</b>	<b>72683.81</b>	<b>13060</b>	<b>404825.12</b>	<b>99876</b>	<b>928154.69</b>	<b>37638</b>	<b>70709.29</b>	<b>13043</b>	<b>390452.00</b>	<b>2970</b>	<b>189261.58</b>	<b>47</b>	<b>472.08</b>	<b>228</b>	<b>28954.88</b>



**TABLE 11**  
**DISTRICT-WISE CLASSIFICATION OF LOANS SANCTIONED, DISBURSED,**  
**OUTSTANDING AND DEFAULTS AS ON 31ST MARCH 2021**

(Amount : ₹ in lakhs)

Sl. No.	DISTRICT	EFFECTIVE SANCTIONS		DISBURSEMENTS		OUTSTANDING		DEFAULTS			
		No.	Amount	No.	Amount	No.	Amount	No.	Principal	Interest	Total
1	2	3	4	5	6	7	8	9	10	11	12
01	Bengaluru (U)	30015	398180.70	30015	389187.36	377	34043.11	32	129.82	51.83	181.65
02	Bengaluru ( R )	2640	56021.03	2640	48635.89	169	11907.96	24	-21.47	35.71	14.24
03	Ramanagar	2017	23424.48	2017	20894.53	74	4745.70	18	24.23	20.86	45.09
04	Belagavi	9453	46967.93	9449	44823.41	119	5841.73	19	-24.21	13.95	-10.26
05	Vijayapura	4349	29373.16	4342	27895.12	104	5518.59	19	151.07	70.96	222.03
06	Bagalkot	4293	33616.00	4292	31853.32	89	6689.65	14	77.67	44.82	122.49
07	Ballari	4566	54674.14	4562	54103.70	74	6894.97	5	222.28	20.57	242.85
08	Bidar	3177	24648.14	3166	22512.62	97	5472.33	16	16.32	46.92	63.24
09	Chickmagalur	2822	18774.82	2815	17904.04	52	4258.20	6	-6.33	3.88	-2.45
10	Chitradurga	5297	32271.94	5292	31446.03	109	5272.47	8	2.47	7.57	10.04
11	Davangere	2506	31781.24	2495	30580.65	140	5533.17	27	81.56	46.88	128.44
12	Dakshina Kannada	7837	62851.32	7832	61905.66	67	5677.30	4	-2.99	8.93	5.94
13	Udipi	2022	30385.67	2020	30071.41	49	2457.20	3	-9.92	0.71	-9.21
14	Dharwad	7176	68655.85	7176	65996.99	245	14137.43	49	47.81	83.47	131.28
15	Gadag	2292	19724.42	2290	19014.00	73	3940.52	6	-2.41	2.90	0.49
16	Haveri	2463	17659.85	2463	17263.74	83	2515.62	8	6.01	0.47	6.48
17	Kalaburagi	4829	36297.03	4820	32764.47	137	9085.55	32	125.97	93.11	219.08
18	Yadgir	1696	10543.85	1690	9596.04	33	3888.80	5	138.12	38.24	176.36
19	Hassan	4633	35454.24	4630	33234.87	108	4693.34	23	18.32	21.08	39.40
20	Kodagu	1963	20104.47	1959	19245.07	42	4935.41	7	-9.77	124.80	115.03
21	Kolar	3109	42260.60	3109	40039.56	103	10280.17	13	160.43	75.09	235.52
22	Chickballapur	2744	19139.52	2744	18248.70	68	4930.94	11	107.94	24.02	131.96
23	Mandya	4138	34197.26	4138	33601.25	83	3956.38	18	38.44	14.55	52.99
24	Mysuru	8253	101851.85	8249	96682.66	259	20109.37	29	97.49	136.50	233.99
25	Chamarajanagar	2034	14894.50	2030	13937.01	50	2404.48	11	10.64	2.41	13.05
26	Raichur	3324	26719.32	3323	26212.94	49	4394.70	1	-6.79	1.00	-5.79
27	Koppal	1971	53360.78	1969	52631.04	69	7560.68	14	165.34	34.54	199.88
28	Shivamogga	7371	28392.69	7370	26480.72	63	2923.78	9	-0.06	1.07	1.01
29	Tumakuru	9433	60977.21	9432	59353.91	220	12217.79	33	-69.97	70.27	0.30
30	Uttara Kannada	2234	13794.96	2228	13199.27	40	2401.20	6	33.69	27.21	60.90
<b>Total</b>		<b>150657</b>	<b>1446998.97</b>	<b>150557</b>	<b>1389315.98</b>	<b>3245</b>	<b>218688.54</b>	<b>470</b>	<b>1501.70</b>	<b>1124.32</b>	<b>2626.02</b>

Note: Interest default relating to Doubtful-3 cases has been excluded from the above statement.



**TABLE 12**  
**INDUSTRY-WISE CLASSIFICATION OF LOANS SANCTIONED (GROSS) AND DISBURSED**  
**DURING THE YEAR 2020-2021 AND OUTSTANDING AS ON 31ST MARCH 2021**

(Amount : ₹ in lakhs)

Sl. No.	Type of Industry	MICRO & SSI UNITS				OTHER UNITS				ALL UNITS			
		No. of loans	AMOUNT			No. of loans	AMOUNT			No. of loans	AMOUNT		
			Sanctioned (Gross)	Disbursed	Out - standing		Sanctioned (Gross)	Disbursed	Out - standing		Sanctioned (Gross)	Disbursed	Out - standing
1	2	3	4	5	6	7	8	9	10	11	12	13	14
01	Coal Mining	-	-	-	-	-	-	-	-	-	-	-	-
02	Metal Mining	-	-	-	-	-	-	-	-	-	-	-	-
03	Crude Petroleum & natural gas	-	-	-	-	-	-	-	-	-	-	-	-
04	Stone quarrying, clay & sand pits	-	-	-	-	-	-	-	-	-	-	-	-
05	Other non-metallic mining & quarrying	-	-	-	35.15	-	-	-	-	-	-	-	35.15
06	Food excluding beverages	77	7443.80	6391.88	25588.68	2	380.00	-	23.09	79	7823.80	6391.88	25611.77
07	Beverages	11	890.00	696.81	3775.24	-	-	-	-	11	890.00	696.81	3775.24
08	Tobacco	-	-	-	-	-	-	-	-	-	-	-	-
09	Manufacture of Textiles	16	2743.00	2513.71	8067.67	-	-	-	377.00	16	2743.00	2513.71	8444.67
10	Footwear & other wearing apparel & madeup textile goods	15	1094.75	982.10	2070.35	-	-	-	-	15	1094.75	982.10	2070.35
11	Wood & Cork excluding furniture	7	760.00	433.42	1709.05	-	-	263.50	262.25	7	760.00	696.92	1971.30
12	Furniture & fixtures	3	126.00	355.13	2053.26	-	-	-	-	3	126.00	355.13	2053.26
13	Paper & paper products	11	815.40	1528.88	4551.00	-	-	466.00	1013.55	11	815.40	1994.88	5564.55
14	Printing & Publishing	5	349.75	301.23	2998.08	-	-	-	199.09	5	349.75	301.23	3197.17
15	Leather, Leather & fur products excluding 10 above	-	-	75.00	227.98	-	-	-	-	-	-	75.00	227.98
16	Rubber & Rubber products	3	49.50	3.70	436.11	-	-	-	-	3	49.50	3.70	436.11
17	Chemical & Chemical products	16	1251.30	1326.78	4879.39	-	-	-	641.00	16	1251.30	1326.78	5520.39
18	Petroleum & Coal products	-	-	148.00	692.64	-	-	-	-	-	-	148.00	692.64
19	Non metallic mineral products	47	4710.00	4647.36	23142.09	-	-	70.00	945.84	47	4710.00	4717.36	24087.94
20	Basic Metal	6	524.00	912.84	5356.95	-	-	-	377.85	6	524.00	912.84	5734.80
21	Metal products excluding machinery & Transport equipment	39	3859.90	2512.21	12257.57	1	300.00	96.00	728.50	40	4159.90	2608.21	12986.07
22	Machinery excluding electrical machinery	14	833.00	1550.15	7203.40	-	-	108.10	1504.66	14	833.00	1658.25	8708.06
23	Electrical machinery	15	1691.00	1427.24	6332.92	-	-	332.00	447.97	15	1691.00	1759.24	6780.88
24	Transport equipment	12	998.00	868.99	2839.43	-	-	-	-	12	998.00	868.99	2839.43
25	Electricity, Gas & Steam	-	-	-	2502.28	-	-	6.10	2791.21	-	-	6.10	5293.49
26	Motion picture production, projection & distribution	-	-	-	102.35	-	-	-	-	-	-	-	102.35
27	Miscellaneous mfg. Industries & Services	81	5367.45	6162.13	32112.40	-	-	220.96	1685.54	81	5367.45	6383.09	33797.94
28	Hotels / Construction / Educational	38	4004.62	6040.49	39397.54	19	1775.00	2595.84	17504.74	57	5779.62	8636.33	56902.28
29	Transport	-	-	-	-	6	133.40	75.18	472.07	6	133.40	75.18	472.07
30	House boats	-	-	-	-	-	-	-	-	-	-	-	-
31	Fishing	-	-	-	-	-	-	-	-	-	-	-	-
32	Industrial Estates	1	65.70	177.00	868.19	-	-	7.19	452.60	1	65.70	184.19	1320.79
33	Technical Consultancy Services	-	-	-	61.86	-	-	-	-	-	-	-	61.86
<b>TOTAL:</b>		<b>417</b>	<b>37577.17</b>	<b>39055.05</b>	<b>189261.58</b>	<b>28</b>	<b>2588.40</b>	<b>4240.87</b>	<b>29426.96</b>	<b>445</b>	<b>40165.57</b>	<b>43295.92</b>	<b>218688.54</b>



**TABLE 13**  
**INDUSTRY-WISE CLASSIFICATION OF LOANS SANCTIONED (EFFECTIVE), DISBURSED**  
**AND OUTSTANDING SINCE INCEPTION UP TO 31ST MARCH 2021**

(Amount : ₹ in lakhs)

Sl. No.	Type of Industry	MICRO & SSI UNITS				OTHER UNITS				ALL UNITS			
		No. of loans	AMOUNT			No. of loans	AMOUNT			No. of loans	AMOUNT		
			Sanctioned (effective)	Disbursed	Out - standing		Sanctioned (effective)	Disbursed	Out - standing		Sanctioned (effective)	Disbursed	Out - standing
1	2	3	4	5	6	7	8	9	10	11	12	13	14
01	Coal Mining	-	-	-	-	-	-	-	-	-	-	-	-
02	Metal Mining	121	2135.28	1845.74	-	35	731.37	712.36	-	156	2866.65	2558.10	-
03	Crude Petroleum & natural gas	-	-	-	-	-	-	-	-	-	-	-	-
04	Stone quarrying, clay & sand pits	260	2699.05	2490.73	-	15	162.75	144.46	-	275	2861.80	2635.19	-
05	Other non-metallic mining & quarrying	-	-	-	35.15	-	-	-	-	-	-	-	35.15
06	Food excluding beverages	18347	192018.30	188028.98	25588.68	582	10174.61	8528.62	23.09	18929	202192.91	196557.60	25611.77
07	Beverages	922	11985.44	10862.47	3775.24	44	1628.26	1557.64	-	966	13613.70	12420.11	3775.24
08	Tobacco	72	296.19	262.38	-	5	22.16	20.11	-	77	318.35	282.49	-
09	Manufacture of Textiles	25362	58492.69	51306.65	8067.67	133	7024.46	6618.85	377.00	25495	65517.15	57925.50	8444.67
10	Footwear & other wearing apparel & madeup textile goods	6080	21098.63	19224.35	2070.35	34	1924.38	1625.69	-	6114	23023.01	20850.04	2070.35
11	Wood & Cork excluding furniture	2065	11346.78	10724.07	1709.05	19	898.38	850.55	262.25	2084	12245.16	11574.62	1971.30
12	Furniture & fixtures	1558	8136.92	7407.51	2053.26	4	294.28	238.68	-	1562	8431.20	7646.19	2053.26
13	Paper & paper products	1001	15340.85	14023.84	4551.00	47	2305.26	2095.05	1013.55	1048	17646.11	16118.89	5564.55
14	Printing & Publishing	2901	30087.47	29842.97	2998.08	192	5737.95	5617.83	199.09	3093	35825.42	35460.80	3197.17
15	Leather, Leather & fur products excluding 10 above	1093	1480.63	1458.07	227.98	7	489.80	486.94	-	1100	1970.43	1945.01	227.98
16	Rubber & Rubber products	1420	8743.19	8735.17	436.11	43	3552.97	3498.42	-	1463	12296.16	12233.59	436.11
17	Chemical & Chemical products	3145	39072.74	37924.30	4879.39	191	11725.99	11603.83	641.00	3336	50798.73	49528.13	5520.39
18	Petroleum & Coal products	39	2748.13	2726.07	692.64	1	100.00	100.00	-	40	2848.13	2826.07	692.64
19	Non metallic mineral products	6349	112757.26	110539.26	23142.09	130	10007.06	8917.81	945.84	6479	122764.32	119457.07	24087.93
20	Basic Metal	948	22758.80	22214.11	5356.95	122	7961.20	7800.70	377.85	1070	30720.00	30014.81	5734.80
21	Metal products excluding machinery & Transport equipment	5700	80292.99	73967.02	12257.57	194	8479.25	8271.24	728.50	5894	88772.24	82238.26	12986.07
22	Machinery excluding electrical machinery	1689	32119.07	32185.37	7203.40	167	8148.01	7261.29	1504.66	1856	40267.08	39446.66	8708.06
23	Electrical machinery	3827	44800.30	43187.23	6332.92	381	11889.68	11416.89	447.97	4208	56689.98	54604.12	6780.89
24	Transport equipment	896	16326.08	13885.90	2839.43	368	7769.95	7246.78	-	1264	24096.03	21132.68	2839.43
25	Electricity, Gas & Steam	28	5386.37	5306.69	2502.28	3	5086.34	5851.35	2791.21	31	10472.71	11158.04	5293.49
26	Motion picture production, projection & distribution	93	2651.07	2555.03	102.35	33	766.45	755.50	-	126	3417.52	3310.53	102.35
27	Miscellaneous mfg. Industries & Services	14834	140107.80	133870.64	32112.40	3794	54797.07	51928.07	1685.54	18628	194904.87	185798.71	33797.94
28	Hotels / Construction / Educational	1191	106612.94	103160.73	39397.54	5958	230944.18	225134.62	17504.74	7149	337557.12	328295.35	56902.28
29	Transport	-	-	-	-	37655	72683.81	70709.29	472.07	37655	72683.81	70709.29	472.07
30	House boats	-	-	-	-	23	353.38	351.95	-	23	353.38	351.95	-
31	Fishing	-	-	-	-	152	358.78	355.06	-	152	358.78	355.06	-
32	Industrial Estates	1	10.43	389.41	868.19	383	11491.15	11461.71	452.60	384	11501.58	11851.12	1320.79
33	Technical Consultancy Services	-	-15.36	30.00	61.86	-	-	-	-	-	-15.36	30.00	61.86
<b>TOTAL:</b>		<b>99942</b>	<b>969490.04</b>	<b>928154.69</b>	<b>189261.58</b>	<b>50715</b>	<b>477508.93</b>	<b>461161.29</b>	<b>29426.96</b>	<b>150657</b>	<b>1446998.97</b>	<b>1389315.98</b>	<b>218688.54</b>



**TABLE 14**

**INDUSTRY-WISE CLASSIFICATION OF LOANS SANCTIONED, DISBURSED,  
OUTSTANDING AND DEFAULTS AS ON 31ST MARCH 2021**

(Amount : ₹ in lakhs)

Sl. No.	Type of Industry	EFFECTIVE SANCTIONS		DISBURSEMENTS		OUTSTANDING		DEFAULTS			
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	Principal	Interest	Total
1	2	3	4	5	6	7	8	9	10	11	12
01	Coal Mining	-	-	-	-	-	-	-	-	-	-
02	Metal Mining	156	2866.65	154	2558.10	-	-	-	-	-	-
03	Crude Petroleum & natural gas	-	-	-	-	-	-	-	-	-	-
04	Stone quarrying, clay & sand pits	275	2861.80	274	2635.19	-	-	-	-	-	-
05	Other non-metallic mining & quarrying	-	-	-	-	1	35.15	-	-0.03	-	-0.03
06	Food excluding beverages	18929	202192.91	18913	196557.60	432	25611.77	65	88.47	134.26	222.73
07	Beverages	966	13613.70	963	12420.11	63	3775.24	6	-10.57	15.08	4.51
08	Tobacco	77	318.35	76	282.49	-	-	-	-	-	-
09	Manufacture of Textiles	25495	65517.15	25495	57925.50	169	8444.67	38	106.81	35.86	142.67
10	Footwear & other wearing apparel & madeup textile goods	6114	23023.01	6114	20850.04	47	2070.35	6	21.44	9.48	30.92
11	Wood & Cork excluding furniture	2084	12245.16	2084	11574.62	42	1971.30	11	8.34	-	8.34
12	Furniture & fixtures	1562	8431.20	1560	7646.19	52	2053.26	4	-2.62	-0.54	-2.08
13	Paper & paper products	1048	17646.11	1048	16118.89	79	5564.55	9	14.38	18.60	32.98
14	Printing & Publishing	3093	35825.42	3090	35460.80	62	3197.17	12	8.46	3.11	11.57
15	Leather, Leather & fur products excluding 10 above	1100	1970.43	1098	1945.01	6	227.98	3	9.76	3.40	13.16
16	Rubber & Rubber products	1463	12296.16	1460	12233.59	17	436.11	2	-8.14	-	-8.14
17	Chemical & Chemical products	3336	50798.73	3336	49528.13	92	5520.39	10	-6.02	23.59	17.57
18	Petroleum & Coal products	40	2848.13	39	2826.07	9	692.64	-	-1.00	-	-1.00
19	Non metallic mineral products	6479	122764.32	6479	119457.07	340	24087.94	72	247.88	79.71	327.59
20	Basic Metal	1070	30720.00	1069	30014.81	50	5734.80	6	41.98	19.51	61.49
21	Metal products excluding machinery & Transport equipment	5894	88772.24	5892	82238.26	257	12986.07	37	88.80	37.93	126.73
22	Machinery excluding electrical machinery	1856	40267.08	1856	39446.66	107	8708.06	9	17.54	15.03	32.57
23	Electrical machinery	4208	56689.98	4208	54604.12	83	6780.88	14	41.96	24.08	66.04
24	Transport equipment	1264	24096.03	1264	21132.68	52	2839.43	9	5.75	0.06	5.81
25	Electricity, Gas & Steam	31	10472.71	31	11158.04	18	5293.49	4	27.58	9.22	36.80
26	Motion picture production, projection & distribution	126	3417.52	125	3310.53	2	102.35	1	8.60	2.49	11.09
27	Miscellaneous mfg. Industries & Services	18628	194904.87	18617	185798.71	600	33797.94	50	54.85	132.40	187.25
28	Hotels / Construction / Educational	7149	337557.12	7121	328295.35	609	56902.28	93	708.13	559.23	1267.36
29	Transport	37655	72683.81	37644	70709.29	47	472.07	6	-0.35	-0.73	1.08
30	House boats	23	353.38	23	351.95	-	-	-	-	-	-
31	Fishing	152	358.78	141	355.06	-	-	-	-	-	-
32	Industrial Estates	384	11501.58	383	11851.12	8	1320.79	3	29.49	-0.01	29.50
33	Technical Consultancy Services	-	-15.36	-	30.00	1	61.86	-	-0.49	-	-0.49
<b>TOTAL:</b>		<b>150657</b>	<b>1446998.97</b>	<b>150557</b>	<b>1389315.98</b>	<b>3245</b>	<b>218688.54</b>	<b>470</b>	<b>1501.70</b>	<b>1124.32</b>	<b>2626.02</b>

Note: Interest default relating to Doubtful-3 cases has been excluded from the above statement.



**TABLE 15**

**CONSTITUTION-WISE CLASSIFICATION OF LOANS SANCTIONED AND DISBURSED  
DURING THE LAST THREE YEARS AND OUTSTANDING AS ON 31ST MARCH 2021**

(Amount : ₹ in lakhs)

Sl. No.	Type of Constitution	SANCTIONS (GROSS)								DISBURSEMENTS				OUTSTANDING AS ON 31-03-2021	
		2018-19		2019-20		2020-21		Since inception upto 31-03-2021 (Effective)		2018-19	2019-20	2020-21	Since inception upto 31-03-2021		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Public Limited Companies	4	1115.00	2	348.00	2	400.00	930	51513.02	843.83	291.81	591.14	46120.51	14	2338.73
2	Private Limited Companies	62	12803.00	46	8199.80	22	5047.50	6899	289136.88	7526.48	9014.86	4918.76	290394.30	175	26200.89
3	Co - operative Societies	3	189.00	1	80.00	-	-	128	3220.41	254.16	15.00	-	2841.05	9	470.07
4	Partnership Concerns	331	43107.30	206	23407.75	121	13119.52	22020	474743.00	25679.37	29584.93	15969.78	460790.18	940	81522.04
5	Joint Hindu Family	1	150.00	-	-	-	-	203	2086.30	184.88	-	-	1944.10	1	362.94
6	Proprietary Concerns	655	52508.40	455	34744.99	300	21598.55	120477	626299.36	32101.17	33883.84	21816.24	587225.84	2106	107793.87
<b>Total :</b>		<b>1056</b>	<b>109872.70</b>	<b>710</b>	<b>66780.54</b>	<b>445</b>	<b>40165.57</b>	<b>150657</b>	<b>1446998.97</b>	<b>66589.89</b>	<b>72790.44</b>	<b>43295.92</b>	<b>1389315.98</b>	<b>3245</b>	<b>218688.54</b>





**TABLE 16**

**SECTOR WISE BREAK-UP OF LOANS SANCTIONED AND DISBURSED  
IN 2020-2021 AND OUTSTANDING AS ON 31ST MARCH 2021**

(Amount : ₹ in lakhs)

Sl. No.	Sector	SANCTIONS								DISBURSEMENTS				OUTSTANDING AS ON 31-3-2021	
		2020-2021 (Gross)				Since inception up to 31-3-2021 (Effective)				2020-2021		Since inception upto 31-3-2021			
		Backward Districts		State		Backward Districts		State		Backward Districts	State	Backward Districts	State	Backward Districts	State
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Public Sector	1	100.00	2	400.00	35	557.69	119	4457.49	138.64	591.14	1528.38	5141.75	652.23	2338.73
2	Joint Sector	-	-	-	-	21	647.13	45	1627.84	-	-	637.14	1228.62	-	-
3	Co-operative Sector	-	-	-	-	60	1818.94	124	3090.41	-	-	1459.41	2793.18	232.10	470.07
4	Private Sector	278	24239.90	443	39765.57	81353	684752.15	150369	1437823.23	25380.61	42704.78	655323.58	1380152.43	118121.93	215879.74
<b>TOTAL:</b>		<b>279</b>	<b>24339.90</b>	<b>445</b>	<b>40165.57</b>	<b>81469</b>	<b>687775.91</b>	<b>150657</b>	<b>1446998.97</b>	<b>25519.25</b>	<b>43295.92</b>	<b>658948.51</b>	<b>1389315.98</b>	<b>119006.26</b>	<b>218688.54</b>



TABLE 17

## PURPOSE-WISE CLASSIFICATION OF SANCTIONS DURING THE LAST FIVE YEARS

(Amount : ₹ in lakhs)

Sl. No.	Purpose	SANCTIONS (GROSS)									
		2016-2017		2017-2018		2018-2019		2019-2020		2020-2021	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12
1	New Projects	578	49900.05	624	60938.40	675	85920.98	460	51139.69	270	29166.55
2	Rehabilitation	-	-	-	-	-	-	-	-	-	-
3	Others (expansion, modernisation, escalation etc.,)	481	23442.50	413	23274.30	381	23951.72	250	15640.85	175	10999.02
Total :		1059	73342.55	1037	84212.70	1056	109872.70	710	66780.54	445	40165.57

**TABLE 18****STATEMENT SHOWING THE NUMBER OF SCHEDULED CASTE  
AND SCHEDULED TRIBE EMPLOYEES IN THE CORPORATION**

Sl. No.	Category of posts	Employees as on 31-03-2020					Employees Recruited in 2020-21					Employees as on 31-03-2021				
		Total	SCs	STs	SCs %	STs %	Total	SCs	STs	SCs %	STs %	Total	SCs	STs	SCs %	STs %
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	CLASS-A (Officers)	219	41	14	18.72	6.39	-	-	1	-	-	181	31	13	17.13	7.18
2	CLASS-B (AM & Clerical staff)	459	94	18	20.48	3.92	-	-	-	-	-	430	89	18	20.70	4.19
3	CLASS-C (Other Sub- ordinate Staff)	73	12	4	16.44	5.48	-	-	-	-	-	64	11	3	17.19	4.69
	<b>TOTAL:</b>	<b>751</b>	<b>147</b>	<b>36</b>	<b>19.57</b>	<b>4.79</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>675</b>	<b>131</b>	<b>34</b>	<b>19.41</b>	<b>5.04</b>



**TABLE 19**  
**SANCTION AND DISBURSAL OF LOANS**

(Amount : ₹ in lakhs)

Sl. No.	Details	Cancellation / Limitation								
		Gross Sanctions		Current Year's Sanctions		Previous Year's Sanctions		Effective Sanctions		Disbursals
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
I 2019-2020										
	Micro & Small scale industries	663	60167.54	27	2517.50	83	12962.53	636	57650.04	65269.30
	Transport	12	240.00	-	0.50	2	19.36	12	239.50	161.63
	Others	35	6373.00	1	194.16	19	4063.08	34	6178.84	7359.51
	TOTAL:	710	66780.54	28	2712.16	104	17044.97	682	64068.38	72790.44
II 2020-2021										
	Micro & Small scale industries	417	37577.17	2	532.38	62	9973.31	415	37044.79	39055.05
	Transport	6	133.40	1	50.00	3	115.82	5	83.40	75.18
	Others	22	2455.00	-	0.00	5	613.53	22	2455.00	4165.69
	TOTAL:	445	40165.57	3	582.38	70	10702.66	442	39583.19	43295.92
III SINCE INCEPTION										
	Micro & Small scale industries	116177	1154535.97	-	-	-	-	99942	969490.03	928154.69
	Transport	40919	80815.52	-	-	-	-	37655	72683.82	70709.29
	Others	14592	522526.88	-	-	-	-	13060	404825.12	390452.00
	TOTAL:	171688	1757878.37	-	-	-	-	150657	1446998.97	1389315.98



**TABLE 20**  
**SIZE-WISE ANALYSIS OF LOAN SANCTIONS (GROSS)**

Sl. No.	Size of loan	(Amount : ₹ in lakhs)					
		2019-2020		2020-2021		Since inception up to 31-3-2021	
		No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8
1	Up to ₹ 0.50 lakhs	- (-)	- (-)	- (-)	- (-)	64288 (63055)	13845.86 (13426.70)
2	₹ 0.50 - ₹ 2.00 lakhs	- (-)	- (-)	- (-)	- (-)	34253 (32765)	45563.55 (43429.12)
3	₹ 2.00 - ₹ 5.00 lakhs	1 (1)	5.00 (5.00)	- (-)	- (-)	27337 (25186)	93311.24 (85705.45)
4	₹ 5.00 - ₹ 7.50 lakhs	1 (1)	7.50 (7.50)	1 (1)	6.00 (6.00)	6883 (5962)	43708.57 (37628.09)
5	₹ 7.50 - ₹ 10.00 lakhs	14 (14)	133.75 (133.75)	4 (3)	36.40 (26.40)	6527 (5339)	56315.55 (45755.28)
6	₹ 10.00 - ₹ 20.00 lakhs	49 (49)	786.30 (786.30)	26 (26)	456.60 (456.60)	10156 (7979)	147066.07 (110026.75)
7	₹ 20.00 - ₹ 30.00 lakhs	63 (62)	1529.50 (1503.50)	27 (27)	695.45 (695.45)	6109 (4552)	136201.80 (97901.83)
8	₹ 30.00 - ₹ 45.00 lakhs	77 (72)	2616.50 (2425.50)	33 (33)	1144.50 (1144.50)	4041 (3093)	115276.01 (86009.06)
9	Above ₹ 45.00 lakhs	505 (476)	61701.99 (55545.99)	354 (333)	37826.62 (35381.62)	12094 (9165)	1106589.72 (715469.21)
<b>TOTAL:</b>		<b>710</b> <b>(675)</b>	<b>66780.54</b> <b>(60407.54)</b>	<b>445</b> <b>(423)</b>	<b>40165.57</b> <b>(37710.57)</b>	<b>171688</b> <b>(157096)</b>	<b>1757878.37</b> <b>(1235351.49)</b>

**NOTE : Figures relating to SSIs and SRTOs are shown in brackets.**



**TABLE 21**  
**AREA-WISE DISTRIBUTION OF LOANS (SANCTIONED AND DISBURSED) IN 2019-2020, 2020-21**  
**AND SINCE INCEPTION UPTO 31ST MARCH 2021**

(Amount : ₹ in lakhs)										
Sl. No.	Name of the District	SANCTIONS (EFFECTIVE)						DISBURSEMENTS		
		2019-2020		2020-2021		Since inception upto 31-03-2021		2019-2020	2020-2021	Since inception upto 31-03-2021
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
<b>I BACKWARD DISTRICTS</b>										
01	Tumakuru	35	3011.15	22	2531.00	9433	60977.21	4059.68	2218.61	59353.91
02	Mysuru	47	4687.00	37	3603.72	8253	101851.85	5192.35	4670.05	96682.66
03	Chamarajanagar	7	276.75	11	853.00	2034	14894.50	428.24	545.11	13937.01
04	Dakshina Kannada	18	1477.00	11	838.00	7837	62851.32	1754.68	1135.60	61905.66
05	Udipi	9	653.30	6	368.00	2022	30385.67	1107.18	474.20	30071.41
06	Hassan	34	2686.92	30	1312.00	4633	35454.24	1913.79	1607.93	33234.87
07	Dharwad	43	2960.00	22	1836.18	7176	68655.85	3629.11	1841.52	65996.99
08	Haveri	16	504.50	9	428.10	2463	17659.85	804.74	457.86	17263.74
09	Gadag	15	1073.00	6	389.00	2292	19724.42	1362.07	870.18	19014.00
10	Belagavi	23	2035.50	15	1309.00	9453	46967.93	2472.03	1080.55	44823.41
11	Vijayapura	28	1977.04	21	1484.00	4349	29373.16	2462.52	1083.38	27895.12
12	Bagalkot	22	1879.00	13	1336.30	4293	33616.00	2625.61	1221.47	31853.32
13	Uttara Kannada	16	1248.25	2	250.00	2234	13794.96	1217.04	602.99	13199.27
14	Kalaburagi	31	3306.36	21	2264.97	4829	36297.03	3039.69	1727.57	32764.47
15	Yadgir	14	1032.90	6	597.00	1696	10543.85	1442.01	729.17	9596.04
16	Bidar	19	2388.00	30	2459.50	3177	24648.14	1843.24	1896.03	22512.62
17	Raichur	9	884.00	7	1116.00	3324	26719.32	1539.93	1205.64	26212.94
18	Koppal	17	2244.00	9	857.00	1971	53360.78	2198.72	2151.38	52631.04
<b>Total: I</b>		<b>403</b>	<b>34324.67</b>	<b>278</b>	<b>23832.77</b>	<b>81469</b>	<b>687776.08</b>	<b>39092.63</b>	<b>25519.24</b>	<b>658948.48</b>
<b>II OTHER DISTRICTS</b>										
01	Bengaluru (U)	97	10955.46	39	3841.75	30015	398180.70	13067.04	5853.95	389187.36
02	Bengaluru ( R )	31	4196.80	17	2438.00	2640	56021.03	4697.23	1861.01	48635.89
03	Ramanagar	23	2562.80	11	1070.00	2017	23424.48	1463.16	1326.00	20894.53
04	Kolar	20	3325.20	20	2582.70	3109	42260.60	3146.82	2813.57	40039.56
05	Chickballapur	12	1537.00	6	718.00	2744	19139.52	1305.63	961.70	18248.70
06	Shivamogga	15	797.84	8	392.90	7371	28392.69	906.12	460.90	26480.72
07	Mandya	11	845.00	9	779.50	4138	34197.26	833.41	963.70	33601.25
08	Kodagu	7	569.86	7	812.62	1963	20104.47	1507.66	658.46	19245.07
09	Chickmagalur	15	1743.25	12	606.65	2822	18774.82	1423.27	988.34	17904.04
10	Chitradurga	26	1067.00	16	1058.00	5297	32271.94	1310.68	810.75	31446.03
11	Davangere	16	694.00	13	809.30	2506	31781.24	956.59	538.58	30580.65
12	Ballari	6	1449.50	6	641.00	4566	54674.14	3080.20	539.72	54103.70
<b>Total: II</b>		<b>279</b>	<b>29743.71</b>	<b>164</b>	<b>15750.42</b>	<b>69188</b>	<b>759222.89</b>	<b>33697.81</b>	<b>17776.68</b>	<b>730367.50</b>
<b>STATE TOTAL:</b>		<b>682</b>	<b>64068.38</b>	<b>442</b>	<b>39583.19</b>	<b>150657</b>	<b>1446998.97</b>	<b>72790.44</b>	<b>43295.92</b>	<b>1389315.98</b>



TABLE 22

**AREA-WISE DISTRIBUTION OF LOANS (SANCTIONED AND DISBURSED)  
TO MICRO & SSI SECTOR IN 2019-2020, 2020-21 AND SINCE INCEPTION UP TO 31ST MARCH 2021**

(Amount : ₹ in lakhs)

Sl. No.	Name of the District	SANCTIONS (EFFECTIVE)												DISBURSEMENTS					
		MICRO & SMALL SCALE						SRTO (TRANSPORT)						MICRO & SMALL SCALE			SRTO (TRANSPORT)		
		2019-2020		2020-2021		Since inception		2019-2020		2020-2021		Since inception		2019-2020	2020-2021	Since inception	2019-2020	2020-2021	Since inception
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount	Amount	Amount	Amount
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
I	BACKWARD DISTRICTS																		
01	Tumakuru	35	3011.15	21	2231.00	6881	50712.96	-	-	-	-	2231	3656.79	3700.68	2165.88	49339.91	-	-	3652.85
02	Mysuru	41	3855.00	35	3463.72	5301	71268.97	3	72.00	-	-	2123	3398.63	4945.75	4138.08	66300.38	27.00	1.00	3391.10
03	Chamarajanagar	7	276.75	11	853.00	1550	10803.64	-	-	-	-	309	1012.90	428.24	545.11	10102.27	-	-	998.34
04	Dakshina Kannada	16	642.00	10	778.00	5066	37326.54	-	-	-	-	1333	2790.31	1708.08	635.60	36838.56	4.97	-	2675.07
05	Udipi	8	644.30	6	368.00	1277	17555.58	1	9.00	-	-	310	733.24	608.42	474.20	17312.72	9.00	-	700.91
06	Hassan	34	2686.92	28	1222.00	3058	26812.75	-	-	-	-	1105	2356.31	1880.72	1607.93	24874.10	-	-	2351.76
07	Dharwad	42	2670.00	22	1836.18	4947	48792.58	-	-	-	-	1610	2759.32	3399.99	1717.52	46185.88	1.12	-	2717.90
08	Haveri	14	469.50	8	279.10	1559	10428.64	1	20.00	-	-	728	1978.40	727.84	457.86	10214.24	20.00	-	1965.12
09	Gadag	15	1073.00	6	389.00	1821	14969.18	-	-	-	-	348	891.11	1362.07	870.18	14426.61	-	-	878.87
10	Belagavi	23	1735.50	14	1289.00	7468	32950.38	-	-	1	20.00	1574	4002.16	2242.03	990.93	30974.08	-	19.62	3853.95
11	Vijayapura	28	1977.04	20	1434.00	3108	20805.17	-	-	-	-	883	2131.23	2315.02	1061.38	19572.46	12.50	-	2078.35
12	Bagalkot	21	1809.00	13	1336.30	3731	26149.62	-	-	-	-	426	1653.54	2575.41	1206.47	24811.03	-0.20	-	1605.38
13	Uttara Kannada	16	1248.25	2	250.00	1515	9673.68	-	-	-	-	427	795.98	1217.04	602.99	9098.43	-	-	793.98
14	Kalaburagi	30	3291.36	19	2039.97	3502	28151.80	-	-	-	-	1064	2521.43	2806.92	1696.06	24867.62	-	-	2520.37
15	Yadgir	12	898.90	5	547.00	1357	7444.27	1	14.00	-	-	213	569.71	1126.98	627.36	7041.89	13.48	-	515.78
16	Bidar	18	1888.00	30	2459.50	2262	18884.20	-	-	-	-	675	1604.89	1343.24	1768.03	16775.43	-	-	1601.59
17	Raichur	8	862.00	7	1116.00	2062	19204.90	-	-	-	-	861	1921.77	1203.63	1173.43	18722.82	-	-	1919.67
18	Koppal	16	1764.00	9	857.00	1380	46132.21	-	-	-	-	333	1065.29	1906.39	1968.22	45678.07	-	-	951.20
Total : I		384	30802.67	266	22748.77	57845	498067.07	6	115.00	1	20.00	16553	35843.01	35498.45	23707.23	473136.50	88.27	20.62	35172.19





TABLE 22 (Contd.....)

**AREA-WISE DISTRIBUTION OF LOANS (SANCTIONED AND DISBURSED)  
TO MICRO & SSI SECTOR IN 2019-2020, 2020-21 AND SINCE INCEPTION UP TO 31ST MARCH 2021**

(Amount : ₹ in lakhs)

Sl. No.	Name of the District	SANCTIONS (EFFECTIVE)												DISBURSEMENTS					
		MICRO & SMALL SCALE						SRTO (TRANSPORT)						MICRO & SMALL SCALE			SRTO (TRANSPORT)		
		2019-2020		2020-2021		Since inception		2019-2020		2020-2021		Since inception		2019-2020	2020-2021	Since inception	2019-2020	2020-2021	Since inception
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>II OTHER DISTRICTS</b>																			
01	Bengaluru (U)	86	9134.46	35	3457.50	14962	212462.64	-	-	1	19.25	12112	14922.35	11126.34	4455.06	210003.11	-	16.91	14917.76
02	Bengaluru ( R )	30	4151.80	14	1658.00	1973	38638.45	-	-	-	-	415	1649.06	4416.16	1485.58	34681.24	-	-	1213.84
03	Ramanagar	21	2387.80	11	1070.00	1620	16641.72	-	-	-	-	265	934.98	1446.20	1325.73	15240.61	-	-	544.70
04	Kolar	19	3273.20	20	2582.70	1817	32632.71	-	-	-	-	919	1880.29	2984.51	2774.47	30813.01	-	-	1850.58
05	Chickballapur	10	1367.00	4	583.00	2148	13194.76	-	-	-	-	483	1089.94	1305.63	827.69	12460.71	-	-	1085.34
06	Shivamogga	12	668.50	8	392.90	5808	19622.27	2	60.50	-	-	1290	2445.98	564.78	460.90	18179.41	9.50	-	2370.25
07	Mandya	10	805.00	8	714.50	2700	24373.20	-	-	-	-	1017	1999.80	678.91	816.04	24105.34	-	-	1940.35
08	Kodagu	7	569.86	7	812.62	1111	13699.58	-	-	-	-	553	1204.95	1280.36	652.36	12890.28	-	-	1195.52
09	Chickmagalur	13	1343.25	8	526.50	1774	13458.72	-	-	3	44.15	778	1542.16	1010.82	693.49	12780.86	-	37.60	1502.72
10	Chitradurga	23	1024.00	16	1058.00	3657	19581.73	3	43.00	-	-	1314	3221.69	1039.73	787.20	18517.32	42.95	0.05	3104.49
11	Davangere	15	673.00	12	799.30	1709	25759.73	1	21.00	-	-	618	1469.00	905.68	529.58	24319.10	20.91	-	1436.11
12	Ballari	6	1449.50	6	641.00	2818	41357.46	-	-	-	-	1338	4480.60	3011.73	539.72	41027.20	-	-	4375.44
<b>Total : II</b>		<b>252</b>	<b>26847.37</b>	<b>149</b>	<b>14296.02</b>	<b>42097</b>	<b>471422.97</b>	<b>6</b>	<b>124.50</b>	<b>4</b>	<b>63.40</b>	<b>21102</b>	<b>36840.80</b>	<b>29770.85</b>	<b>15347.82</b>	<b>455018.19</b>	<b>73.36</b>	<b>54.56</b>	<b>35537.10</b>
<b>GRAND TOTAL : I + II</b>		<b>636</b>	<b>57650.04</b>	<b>415</b>	<b>37044.79</b>	<b>99942</b>	<b>969490.04</b>	<b>12</b>	<b>239.50</b>	<b>5</b>	<b>83.40</b>	<b>37655</b>	<b>72683.81</b>	<b>65269.30</b>	<b>39055.05</b>	<b>928154.69</b>	<b>161.63</b>	<b>75.18</b>	<b>70709.29</b>



**TABLE 23**  
**PURPOSE-WISE SANCTIONS (EFFECTIVE)**

(Amount : ₹ in lakhs)

Sl. No.	Assistance for	FINANCIAL YEAR 2019-2020								FINANCIAL YEAR 2020-2021							
		MICRO & SSI		SRTOs		OTHERS		TOTAL		MICRO & SSI		SRTOs		OTHERS		TOTAL	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	New Projects	409	43990.56	9	193.50	19	4441.00	437	48625.06	248	26405.05	3	57.25	16	2129.00	267	28591.30
2	Rehabilitation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Others (expansion, modernisation, escalation etc.,)	227	13659.48	3	46.00	15	1737.84	245	15443.32	167	10639.74	2	26.15	6	326.00	175	10991.89
<b>TOTAL :</b>		<b>636</b>	<b>57650.04</b>	<b>12</b>	<b>239.50</b>	<b>34</b>	<b>6178.84</b>	<b>682</b>	<b>64068.38</b>	<b>415</b>	<b>37044.79</b>	<b>5</b>	<b>83.40</b>	<b>22</b>	<b>2455.00</b>	<b>442</b>	<b>39583.19</b>



**TABLE 24**  
**SECTOR - WISE CLASSIFICATION OF LOANS**

(Amount : ₹ in lakhs)										
Sl. No.	Sector	SANCTIONS (EFFECTIVE)						DISBURSEMENTS		
		2019-2020		2020-2021		Since inception up to 31-03-2021		2019-2020	2020-2021	Since inception up to 31-03-2021
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
1	SRTO's	12	239.50	5	83.40	37655	72683.81	161.63	75.18	70709.29
2	Micro & Small scale sector	636	57650.04	415	37044.79	99942	969490.03	65269.30	39055.05	928154.69
	a. Micro	73	1941.96	102	5235.50	71459	231074.86	2082.77	2385.39	214345.35
3	Others	34	6178.84	22	2455.00	13060	404825.13	7359.51	4165.69	390452.00
<b>TOTAL:</b>		<b>682</b>	<b>64068.38</b>	<b>442</b>	<b>39583.19</b>	<b>150657</b>	<b>1446998.97</b>	<b>72790.44</b>	<b>43295.92</b>	<b>1389315.98</b>



**TABLE 25**

**INDUSTRY-WISE CLASSIFICATION OF LOANS SANCTIONED AND DISBURSED**

(Amount : ₹ in lakhs)

Sl. No.	Type of Industry	SANCTIONS												DISBURSEMENTS					
		2019-2020				2020-2021				Since inception up to 31-03-2021				2019-2020		2020-2021		Since inception up to 31-03-2021	
		MICRO & SSI		TOTAL		MICRO & SSI		TOTAL		MICRO & SSI		TOTAL		MICRO & SSI	TOTAL	MICRO & SSI	TOTAL	MICRO & SSI	TOTAL
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
01	Food	99	6628.60	99	6628.60	77	7443.80	79	7823.80	18347	192018.30	18929	202192.90	9485.71	9485.71	6391.88	6391.88	188028.98	196557.60
	a) Sugar	-	-	-	-	-	-	-	-	10	376.09	50	998.89	-	-	-	-	373.45	980.95
	b) Others	99	6628.60	99	6628.60	77	7443.80	79	7823.80	18337	191642.21	18879	201194.01	9485.71	9485.71	6391.88	6391.88	187655.53	195576.65
02	Textiles	30	4583.35	30	4583.35	16	2743.00	16	2743.00	25362	58492.69	25495	65517.15	4509.92	4509.92	2513.71	2513.71	51306.65	57925.50
	a) Cotton	-	-	-	-	-	-	-	-	506	2575.69	507	2700.31	-	-	-	-	2572.31	2572.31
	b) Jute	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c) Others	30	4583.35	30	4583.35	16	2743.00	16	2743.00	24856	55916.00	24988	62816.84	4509.92	4509.92	2513.71	2513.71	48734.34	55353.19
03	Paper & Paper Pdts.,	22	2630.02	24	3830.02	10	790.40	10	790.40	1001	15340.85	1048	17646.11	1742.63	2326.63	1528.88	1994.88	14023.84	16118.89
04	Mfr. Of rubber pdts;	3	124.75	3	124.75	3	49.50	3	49.50	1420	8743.19	1463	12296.16	311.51	311.51	3.70	3.70	8735.17	12233.59
05	Chemicals	29	2253.50	29	2253.50	16	1251.30	16	1251.30	3145	39072.74	3336	50798.73	1688.23	1688.23	1326.78	1326.78	37924.30	49528.13
	a) Basic Indl. Chemicals other than fertilizers	2	205	2	205	1	144.00	1	144.00	117	2190.53	156	3639.70	60.14	60.14	100.12	100.12	1924.35	3329.13
	b) Fertilizers	1	16.00	1	16.00	-	-	-	-	38	1599.51	38	1599.51	94.31	94.31	13.56	13.56	1672.00	1684.00
	c) Other Chemicals & chemical pdts.,	26	2032.50	26	2032.50	15	1107.30	15	1107.30	2990	35282.71	3142	45559.53	1533.78	1533.78	1213.10	1213.10	34326.95	44513.00
06	Cement	-	-	-	-	-	-	-	-	56	1305.23	60	2275.73	-	-	-	-	1040.12	1960.62
07	Basic Metal Inds.,	10	1422.00	10	1422.00	6	524.00	6	524.00	948	22758.80	1070	30720.00	2998.22	2998.22	912.84	912.84	22214.11	30014.81
	a) Iron & Steel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b) Non-ferrous	1	87.00	1	87.00	-	-	-	-	64	603.04	64	739.04	81.44	81.44	-	-	453.84	463.84



TABLE 25 (Contd.....)

INDUSTRY-WISE CLASSIFICATION OF LOANS SANCTIONED AND DISBURSED

(Amount : ₹ in lakhs)

Sl. No.	Type of Industry	SANCTIONS												DISBURSEMENTS					
		2019-2020				2020-2021				Since inception up to 31-03-2021				2019-2020		2020-2021		Since inception up to 31-03-2021	
		MICRO & SSI		TOTAL		MICRO & SSI		TOTAL		MICRO & SSI		TOTAL		MICRO & SSI		MICRO & SSI		MICRO & SSI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
08	Metal Pdts.,excluding machinery & transport equipment	64	3621.60	64	3621.60	39	3856.38	40	4156.38	5700	80292.99	5894	88772.24	4003.68	4003.68	2512.21	2608.21	73967.02	82238.26
09	Mfr. of machinery excluding electrical machinery	23	2251.86	24	2541.86	14	833.00	14	833.00	1689	32119.07	1856	40267.08	2590.61	2793.61	1550.15	1658.25	32185.37	39446.66
10	Mfr. of transport equipment	6	1092.00	6	1092.00	12	996.70	12	996.70	896	16326.08	1264	24096.03	823.69	823.69	868.99	868.99	13885.90	21132.68
11	Services																		
	a) Hotels / Construction / Educational	87	9231.50	114	12410.34	38	4004.63	57	5779.63	1191	106612.95	7149	337557.13	11128.38	15244.31	6040.48	8636.32	103160.72	328295.35
	b) Road transport	-	-	12	239.50	-	-	5	83.40	-	-	37655	72683.81	-	161.63	-	75.18	-	70709.29
12	Ele. Generation supplies	-	-	-	-	-	-	-	-	28	5386.37	31	10472.71	20.80	248.11	-	6.10	5306.69	11158.04
13	Other Industries	263	23810.86	267	25320.86	184	14552.08	184	14552.08	40159	391020.78	45407	491703.19	25965.92	28195.19	15405.43	16299.08	376375.82	471996.56
Total		636	57650.04	682	64068.38	415	37044.79	442	39583.19	99942	969490.04	150657	1446998.97	65269.30	72790.44	39055.05	43295.92	928154.69	1389315.98



**TABLE 26**  
**CONSTITUTION - WISE DISTRIBUTION OF LOANS**

(Amount : ₹ in lakhs)										
Sl. No.	Particulars	SANCTIONS (EFFECTIVE)						DISBURSEMENTS		
		2019-2020		2020-2021		Since inception up to 31-03-2021		2019-2020	2020-2021	Since inception up to 31-03-2021
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
1	Public Limited Companies	2 (2)	348.00 (348.00)	2 (2)	400.00 (400.00)	930 (471)	51513.02 (18721.42)	291.81 (291.81)	591.14 (327.64)	46120.51 (16285.37)
2	Private Limited Companies	45 (42)	8059.80 (6909.80)	21 (19)	4545.21 (4165.21)	6899 (5507)	289136.88 (171782.55)	9014.86 (8440.41)	4918.76 (3837.37)	290394.30 (170810.00)
3	Co-operatives	1 (1)	80.00 (80.00)	- -	- -	128 (52)	3220.41 (972.94)	15.00 (15.00)	- -	2841.05 (898.20)
4	Partnership Firms	201 (192)	22498.44 (20839.60)	120 (112)	13069.49 (11949.49)	22020 (18122)	474743.00 (352155.24)	29584.93 (26573.95)	15969.78 (14996.60)	460790.18 (340614.81)
5	Proprietary Concerns	433 (399)	33082.14 (29472.64)	299 (282)	21568.49 (20530.08)	120477 (75635)	626299.36 (424744.89)	33883.84 (29948.13)	21816.24 (19893.44)	587225.84 (398532.01)
6	Hindu Undivided Families	- (-)	- (-)	- (-)	- (-)	203 (155)	2086.30 (1113.00)	- (-)	- (-)	1944.10 (1014.30)
<b>TOTAL:</b>		<b>682</b> <b>(636)</b>	<b>64068.38</b> <b>(57650.04)</b>	<b>442</b> <b>(415)</b>	<b>39583.19</b> <b>(37044.78)</b>	<b>150657</b> <b>(99589)</b>	<b>1446998.97</b> <b>(942418.56)</b>	<b>72790.44</b> <b>(47064.33)</b>	<b>43295.92</b> <b>(39055.05)</b>	<b>1389315.98</b> <b>(928154.69)</b>

**NOTE :** Figures in respect of Small Scale Units are given in brackets.



**TABLE 27**  
**PROJECT COST-WISE CLASSIFICATION OF LOANS**

(Amount : ₹ in lakhs)				
Project Cost	GROSS SANCTIONS			
	2019-2020		2020-2021	
	No.	Amount	No.	Amount
Up to ₹ 0.50 lakhs	-	-	-	-
₹ 0.50 to ₹.2.00 lakhs	-	-	-	-
₹ 2.00 to ₹.5.00 lakhs	-	-	-	-
₹ 5.00 to ₹ 10.00 lakhs	4	20.25	2	12.50
₹ 10.00 to ₹ 20.00 lakhs	43	445.75	14	152.15
₹ 20.00 to ₹ 50.00 lakhs	140	3158.60	82	1889.30
Above ₹ 50.00 lakhs	523	63155.94	347	38111.62
<b>TOTAL :</b>	<b>710</b>	<b>66780.54</b>	<b>445</b>	<b>40165.57</b>



**TABLE 28****MATURITY-WISE ANALYSIS OF LOAN SANCTIONS (EFFECTIVE)**

(Amount : ₹ in lakhs)							
Sl. No.	Particulars	2018-2019		2019-2020		2020-2021	
		No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8
1	Up to 5 Years	322	28875.49	244	19640.30	118	8444.96
2	Between 5 Years & 7 Years	338	32225.82	239	22271.99	150	12436.13
3	Between 7 Years & 10 Years	355	47132.34	197	21966.09	174	18702.10
4	Above 10 Years	2	280.00	2	190.00	-	-
<b>TOTAL :</b>		<b>1017</b>	<b>108513.65</b>	<b>682</b>	<b>64068.38</b>	<b>442</b>	<b>39583.19</b>

**NOTE:** Maturity refers to the total span of repayment (including initial moratorium)



**TABLE 29**  
**SCHEME-WISE CLASSIFICATION OF ASSISTANCE**

(Amount : ₹ in lakhs)

Sl. No.	Scheme	SANCTIONS (EFFECTIVE)						DISBURSEMENTS		
		2019-2020		2020-2021		Since inception up to 31-03-2021		2019-2020	2020-2021	Since inception up to 31-03-2021
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
<b>A</b>	<b>TERM LOANS</b>									
1	Single Window Scheme									
	Term loans	43	1368.42	27	877.00	10315	88086.09	1503.32	879.80	84722.77
	Working capital									
2	Industrial Estate	-	-	1	65.70	383	11681.58	212.41	177.00	11726.44
3	SRTTO's (Transport)	12	239.50	5	83.40	37656	72692.76	161.63	75.18	70709.29
4	Privileged Entrepreneurs	8	506.75	4	280.00	2232	76972.07	508.73	280.00	76877.53
5	Hotel/Construction/Educational	117	12861.34	57	5688.62	7152	337912.43	15665.62	8622.54	324546.91
6	Loans not covered by any of the schemes given above	502	49092.37	348	32588.47	92919	859654.04	54738.73	33261.40	820733.04
	<b>SUB TOTAL:</b>	<b>682</b>	<b>64068.38</b>	<b>442</b>	<b>39583.19</b>	<b>150657</b>	<b>1446998.97</b>	<b>72790.44</b>	<b>43295.92</b>	<b>1389315.98</b>
	<b>ADDITIONAL INFORMATION</b>									
	<b>ASSISTANCE TO:</b>									
1	SC/ST Entrepreneurs	213	18175.89	192	16574.90	18846	188272.79	21060.01	13614.60	165763.75
2	Women Entrepreneurs	228	21141.73	143	11927.86	5973	355398.36	29187.61	16778.22	324192.60
3	Minority community	48	3841.01	33	2945.00	17468	113804.77	5596.25	2716.60	113322.96
4	100% EOU's	-	-	-	-	-	-	-	-	-
	<b>SUB TOTAL:</b>	<b>489</b>	<b>43158.63</b>	<b>368</b>	<b>31447.76</b>	<b>42287</b>	<b>657475.92</b>	<b>55843.87</b>	<b>33109.42</b>	<b>603279.31</b>



**TABLE 29 (Contd.....)**  
**SCHEME-WISE CLASSIFICATION OF ASSISTANCE**

(Amount : ₹ in lakhs)

Sl. No.	Scheme	SANCTIONS (EFFECTIVE)						DISBURSEMENTS		
		2019-2020		2020-2021		Since inception up to 31-03-2021		2019-2020	2020-2021	Since inception up to 31-03-2021
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
<b>B</b>	<b>INVESTMENT :</b>									
	Equity/Preference/Debentures									
I	Underwriting	-	-	-	-	15	366.49	-	-	-
II	Direct Subscription									
	a) Equity	-	-	-	-	27	469.48	-	-	-
	b) Debentures/Bonds	-	-	-	-	130	13453.75	-	-	11173.75
<b>C</b>	<b>SPECIAL CAPITAL SCHEME</b>									
	Loans } Shares }	-	-	-	-	3495	2418.80	-	-	1679.19
<b>D</b>	<b>SEED CAPITAL SCHEME</b>									
	Loans } Shares }	-	-	-	-	116	520.26	-	-	500.82
<b>E</b>	<b>SOFT SEED CAPITAL</b>									
	UNDER EX-SERVICEMEN									
	SCHEME	-	-	-	-	-	-	-	-	-
	<b>SUB TOTAL:</b>					<b>3611</b>	<b>2939.06</b>			<b>2180.01</b>
<b>F</b>	<b>BILL DISCOUNTING</b>	-	-	-	-	2	10381.94	-	-	-
<b>G</b>	<b>GUARANTEE(DPG)</b>	-	-	-	-	157	18290.07	-	-	-
<b>H</b>	<b>FINANCIAL GUARANTEE</b>	-	-	-	-	3	2294.00	-	-	550.00
<b>J</b>	<b>ANY OTHER SCHEMES</b>									
	I Leasing	-	-	-	-	158	11926.08	-	-	9221.36
	II Hire purchase	-	-	-	-	720	10919.62	-	-	9325.37



**TABLE 30**  
**CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH 2021**

(Amount : ₹ in lakhs)

Particulars	YEAR ENDED 31-03-2021		YEAR ENDED 31-03-2020	
<b>A. CASH FLOW FROM OPERATING ACTIVITIES</b>				
Net Profit		4289.90		2482.12
ADD:				
DEPRECIATION	149.51		181.56	
BAD DEBTS WRITTEN OFF	12319.04		2762.86	
OTHER NON CASH EXPENSES				
1. NPA PROVISION	5571.06		2010.48	
2. PROVISION FOR GRATUITY & LEAVE ENCASHMENT	915.32		1691.17	
3. LOSS ON SALE OF INVESTMENT	0.00		0.00	
4. CONTINGENT RESERVE	1.01		655.20	
5. PROVISION FOR TAX	0.00		542.06	
6. TRANSFER TO 36 (1) (viii) of IT ACT	0.00		813.07	
7. PROVISION FOR COVID-19 PANDEMIC	2000.00	20955.94	2000.00	10656.40
		25245.84		13138.52
<b>LESS:</b>				
PROFIT ON SALE OF FIXED ASSETS (Net off loss on Sale)	3.71		4.51	
PROVISION FOR NPA'S WITHDRAWN	12319.04		2762.86	
REVALUATION RESERVE ON FIXED ASSETS W/D	88.90	12411.65	88.90	2856.27
<b>CASH FROM OPERATIONS</b>		<b>12834.19</b>		<b>10282.25</b>
ADJUSTMENT FOR:				
INCREASE/(DECREASE) IN ADVANCES	(10285.20)		(28700.75)	
INCREASE/(DECREASE) IN BORROWINGS	(21700.00)		(21800.00)	
INCREASE/(DECREASE) IN OTHER DEPOSITS	(0.00)		(0.95)	
INCREASE/(DECREASE) IN OTHER BORROWINGS	(4318.95)		49452.15	
INCREASE/(DECREASE) IN OTHER ASSETS	891.11		(24.59)	
INCREASE/(DECREASE) IN OTHER LIABILITIES	(699.89)		(2667.82)	
INCREASE/(DECREASE) IN OTHER ASSETS - TAX	0.00	(36112.93)	(593.77)	(4335.73)
<b>NET CASH FROM OPERATING ACTIVITIES</b>		<b>(23278.74)</b>		<b>5946.52</b>
<b>B. CASH FLOW FROM INVESTMENT ACTIVITIES</b>				
PURCHASE OF INVESTMENTS	(252.54)		(495.40)	
PURCHASE OF FIXED ASSETS	(13.38)		(62.93)	
SALE OF FIXED ASSETS	3.71		4.51	
SALE OF INVESTMENTS	0.00	(262.21)	0.00	(553.82)
<b>NET CASH FROM INVESTMENT ACTIVITIES</b>		<b>(262.21)</b>		<b>(553.82)</b>
<b>C. OTHER CASH FLOW FROM FINANCIAL ACTIVITIES</b>				
DECREASE IN SHARE APPLICATION MONEY	0.00		0.00	
INCREASE IN SHARE APPLICATION MONEY	10000.00		10000.00	
OTHER NET CASH FLOWS (BONDS)	0.00	10000.00	0.00	10000.00
<b>NET CASH FLOW FROM FINANCIAL ACTIVITIES</b>		<b>10000.00</b>		<b>10000.00</b>
<b>NET INCREASE/(DECREASE) IN CASH &amp; CASH EQUIVALENTS</b>		<b>(13540.95)</b>		<b>15392.70</b>
<b>CASH &amp; CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR</b>		<b>23006.77</b>		<b>7614.07</b>
<b>CASH &amp; CASH EQUIVALENTS AT THE END OF THE YEAR</b>		<b>9465.82</b>		<b>23006.77</b>



TABLE 31

## SOCIO - ECONOMIC CONTRIBUTION OF ASSISTED PROJECTS

Sl. No.	PARTICULARS	2019-2020					2020-2021				
		MICRO & SMALL SCALE	SRTOS	MEDIUM SCALE	OTHERS	TOTAL	MICRO & SMALL SCALE	SRTOS	MEDIUM SCALE	OTHERS	TOTAL
1	Total cost of projects assisted during the year.(₹ In. lakhs)	123302.99	4998.39	11341.50	1637.34	141280.22	72723.61	3202.09	1867.30	209.30	78002.30
2	Value of output (₹ in. lakhs)	237527.00	-	19318.00	7672.00	264517.00	156722.00	-	4108.00	850.00	161680.00
3	Investment Catalysed (₹ in.lakhs)	377484.00	301.00	30377.00	10183.00	418345.00	250102.00	160.00	6198.00	1000.00	257460.00
4	No.of new entrepreneurs assisted	431	9	6	14	460	248	3	3	13	267



**TABLE 32**

**LOAN APPLICATIONS RECEIVED AND DISPOSED OFF IN 2019-2020 AND 2020-2021**

(Amount : ₹ in lakhs)

Sl. No.	Particulars	2019-2020								2020-2021							
		MICRO & SMALL SCALE		SRTOs		OTHERS		TOTAL		MICRO & SMALL SCALE		SRTOs		OTHERS		TOTAL	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	Pending at the beginning of the year	55	7543.50	1	5.00	12	1925.00	68	9473.50	28	6782.40	1	75.00	11	1355.00	40	8212.40
2	Received during the year	653	63204.45	14	382.72	41	7126.00	708	70713.17	427	38109.64	6	120.65	24	2652.00	457	40882.29
<b>A</b>	<b>TOTAL (1+2)</b>	<b>708</b>	<b>70747.95</b>	<b>15</b>	<b>387.72</b>	<b>53</b>	<b>9051.00</b>	<b>776</b>	<b>80186.67</b>	<b>455</b>	<b>44892.04</b>	<b>7</b>	<b>195.65</b>	<b>35</b>	<b>4007.00</b>	<b>497</b>	<b>49094.69</b>
3	Sanctioned (Gross) during the year	663	60167.54	12	240.00	35	6373.00	710	66780.54	417	37577.17	6	133.40	22	2455.00	445	40165.57
4	Rejected, withdrawn, closed or lapsed during the year	17	1250.00	2	63.80	7	585.00	26	1898.80	13	1962.50	-	-	5	293.00	18	2255.50
5	Amount reduced while sanctioning	-	2548.01	-	8.92	-	738.00	-	3294.93	-	768.97	-	2.25	-	139.00	-	910.22
6	Pending at the end of the year	28	6782.40	1	75.00	11	1355.00	40	8212.40	25	4583.40	1	60.00	8	1120.00	34	5763.40
<b>B</b>	<b>TOTAL(3+4+5+6)</b>	<b>708</b>	<b>70747.95</b>	<b>15</b>	<b>387.72</b>	<b>53</b>	<b>9051.00</b>	<b>776</b>	<b>80186.67</b>	<b>455</b>	<b>44892.04</b>	<b>7</b>	<b>195.65</b>	<b>35</b>	<b>4007.00</b>	<b>497</b>	<b>49094.69</b>
<b>C</b>	<b>(6)as % of A</b>	<b>3.95</b>	<b>9.59</b>	<b>6.67</b>	<b>19.34</b>	<b>20.75</b>	<b>14.97</b>	<b>5.15</b>	<b>10.24</b>	<b>5.49</b>	<b>10.21</b>	<b>14.29</b>	<b>30.67</b>	<b>22.86</b>	<b>27.95</b>	<b>6.84</b>	<b>11.74</b>



**TABLE 33**

**RECOVERY PERFORMANCE AS ON 31ST MARCH 2021 (TERM LOANS ONLY)**

Sl. No.	Particulars	(Amount : ₹ in lakhs)					
		2019-2020			2020-2021		
		Principal	Interest	Total	Principal	Interest	Total
<b>A. DEMAND</b>							
i	Arrears at the beginning of the year	11615.85	4208.70	15824.55	12647.79	4912.50	17560.29
ii.	Demands during the year	48491.53	28391.22	76882.75	35146.16	33401.96	68548.12
iii.	Less : Rescheduling, funding and status change in the account	955.42	-	955.42	3014.59	711.59	3726.18
	<b>RECOVERABLE AMOUNT : A</b>	<b>59151.96</b>	<b>32599.92</b>	<b>91751.88</b>	<b>44779.36</b>	<b>37602.87</b>	<b>82382.23</b>
<b>B. RECOVERY</b>							
i.	Out of Arrears Demand	2174.42	36.30	2210.72	2855.55	639.26	3494.81
ii.	Out of Current Demand	41711.51	27651.12	69362.63	30207.03	29678.67	59885.70
	<b>TOTAL: B</b>	<b>43885.93</b>	<b>27687.42</b>	<b>71573.35</b>	<b>33062.58</b>	<b>30317.93</b>	<b>63380.51</b>
<b>C. Moved to Prudential</b>							
i.	To Doubtful-III Prudential	2618.24	-	2618.24	4063.31	3419.09	7482.40
ii.	To Doubtful-II Prudential				6158.08	2741.52	8899.60
<b>D. ARREARS AT THE END OF THE YEAR (A-B)</b>		<b>12647.79</b>	<b>4912.50</b>	<b>17560.29</b>	<b>1495.39</b>	<b>1124.33</b>	<b>2619.72</b>
<b>E. LOAN OUTSTANDING</b>		<b>-</b>	<b>-</b>	<b>220716.99</b>	<b>-</b>	<b>-</b>	<b>218688.56</b>
1.	Percentage of current principal recovery to demand			86.02%			85.95%
2.	Percentage of current interest recovery to demand			97.39%			88.85%
3.	Percentage of amount collected to collectable			78.01%			76.93%
4.	Percentage of overdues to loan outstanding			7.96%			1.20%

**Note:** The statement excludes interest demand in respect of D-III cases and the balances in respect of soft seed capital loans.





**TABLE 34**  
**ZONE-WISE SANCTIONS IN 2020 -2021**

(Amount : ₹ in lakhs)

Sl No.	Name of the District	HK Zone-1		HK Zone-2		Zone-1		Zone-2		Zone-3		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>I</b>	<b>Other than Hyderabad Karnataka Area taluks</b>												
01	Bengaluru (U)	-	-	-	-	-	-	-	-	40	3891.75	40	3891.75
02	Bengaluru (R)	-	-	-	-	-	-	-	-	17	2438.00	17	2438.00
03	Ramanagar	-	-	-	-	-	-	11	1070.00	-	-	11	1070.00
04	Chitradurga	-	-	-	-	1	133.00	16	950.00	-	-	17	1083.00
05	Davanagere	-	-	-	-	1	300.00	12	509.30	-	-	13	809.30
06	Chickballapur	-	-	-	-	4	521.25	2	197.00	-	-	6	718.25
07	Kolar	-	-	-	-	2	240.00	18	2342.70	-	-	20	2582.70
08	Shivamogga	-	-	-	-	-	-	8	392.90	-	-	8	392.90
09	Tumakuru	-	-	-	-	5	285.00	17	2246.00	-	-	22	2531.00
10	Chamarajanagar	-	-	-	-	11	853.00	-	-	-	-	11	853.00
11	Chikmagalur	-	-	-	-	-	-	12	606.65	-	-	12	606.65
12	Dakshina Kannada	-	-	-	-	-	-	11	838.00	-	-	11	838.00
13	Hassan	-	-	-	-	9	334.00	21	978.00	-	-	30	1312.00
14	Kodagu	-	-	-	-	7	812.62	-	-	-	-	7	812.62
15	Mandya	-	-	-	-	-	-	9	779.50	-	-	9	779.50
16	Mysuru	-	-	-	-	-	-	38	4106.00	-	-	38	4106.00
17	Udipi	-	-	-	-	-	-	6	368.00	-	-	6	368.00
18	Bagalkot	-	-	-	-	13	1336.30	-	-	-	-	13	1336.30
19	Belagavi	-	-	-	-	15	1309.00	-	-	-	-	15	1309.00
20	Vijayapura	-	-	-	-	21	1484.00	-	-	-	-	-	-
21	Dharwad	-	-	-	-	22	1839.70	-	-	-	-	-	-
22	Gadag	-	-	-	-	6	389.00	-	-	-	-	6	389.00
23	Haveri	-	-	-	-	9	429.40	-	-	-	-	9	429.40
24	Uttara Kannada	-	-	-	-	2	250.00	-	-	-	-	2	250.00
<b>II</b>	<b>Hyderabad Karnataka Area taluks</b>												
25	Ballari	6	641.00	-	-	-	-	-	-	-	-	6	641.00
26	Bidar	30	2459.50	-	-	-	-	-	-	-	-	30	2459.50
27	Kalaburagi	21	2265.00	-	-	-	-	-	-	-	-	21	2265.00
28	Yadgir	6	597.00	-	-	-	-	-	-	-	-	6	597.00
29	Koppal	9	857.00	-	-	-	-	-	-	-	-	9	857.00
30	Ralchur	7	1116.00	-	-	-	-	-	-	-	-	7	1116.00
<b>TOTAL :</b>		<b>79</b>	<b>7935.50</b>	<b>0</b>	<b>0.00</b>	<b>128</b>	<b>10516.27</b>	<b>181</b>	<b>15384.05</b>	<b>57</b>	<b>6329.75</b>	<b>445</b>	<b>40165.57</b>



## PERFORMANCE FOR 60 YEARS

(Amount : ₹ in Crore)

Sl. No.	Year	Gross Sanctions During the year		Cumulative Sanctions		Disbursements During the year	Cumulative Disbursements	Recovery During the year	Cumulative Recovery	Outstanding in March of each year	
		No.	Amount	No.	Amount	Amount	Amount	Amount	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12
1	1959-60	11	0.28	11	0.28	0.13	0.13	-	-	-	0.13
2	1960-61	21	0.43	32	0.71	0.21	0.34			-	0.34
3	1961-62	46	0.55	78	1.26	0.35	0.69	0.01	0.01	-	0.68
4	1962-63	33	0.29	111	1.55	0.60	1.29	0.01	0.02	-	1.24
5	1963-64	38	0.68	149	2.23	0.51	1.80	0.01	0.03	-	1.67
6	1964-65	49	1.11	198	3.34	0.75	2.55		0.03	-	2.27
7	1965-66	59	1.49	257	4.83	0.79	3.34	0.01	0.04	-	2.92
8	1966-67	44	0.81	301	5.64	0.91	4.25	0.01	0.05	-	3.69
9	1967-68	88	1.03	389	6.67	0.86	5.11		0.05	-	4.38
10	1968-69	65	1.78	454	8.45	1.39	6.50	2.62	2.67	-	5.44
11	1969-70	64	1.64	518	10.09	1.35	7.85	0.81	3.48	415	6.29
12	1970-71	151	3.37	669	13.46	1.89	9.74	0.82	4.30	506	7.89
13	1971-72	292	5.05	961	18.51	3.21	12.95	1.13	5.43	686	10.47
14	1972-73	291	5.70	1252	24.21	3.77	16.72	1.51	6.94	868	13.10
15	1973-74	346	8.50	1598	32.71	4.47	21.19	2.25	9.19	1092	16.02
16	1974-75	319	10.47	1917	43.18	7.51	28.70	2.63	11.82	1271	21.89
17	1975-76	242	9.66	2159	52.84	7.18	35.88	3.26	15.08	1428	27.35
18	1976-77	291	11.06	2450	63.90	8.01	43.89	3.82	18.90	1512	33.44
19	1977-78	226	10.14	2676	74.04	7.17	51.06	4.02	22.92	1609	38.81
20	1978-79	322	10.61	2998	84.65	7.80	58.86	5.26	28.18	1772	44.15
21	1979-80	817	17.33	3815	101.98	12.43	71.29	8.27	36.45	2330	52.99
22	1980-81	1022	21.17	4837	123.15	14.41	85.70	8.26	44.71	3004	62.69
23	1981-82	1292	32.49	6129	155.64	21.64	107.34	12.90	57.61	4094	78.25
24	1982-83	1871	43.78	8000	199.42	31.44	138.78	18.82	76.43	5456	100.92
25	1983-84	2680	58.26	10680	257.68	42.67	181.45	26.79	103.22	7361	130.92
26	1984-85	4002	75.63	14682	333.31	53.64	235.09	38.10	141.32	10305	166.27
27	1985-86	4795	103.57	19477	436.88	68.29	303.38	48.10	189.42	13290	202.95
28	1986-87	4910	111.79	24387	548.67	89.68	393.06	60.89	250.31	17236	260.03
29	1987-88	5053	125.59	29440	674.26	104.79	497.85	75.48	325.79	20346	329.41
30	1988-89	6372	148.31	35812	822.57	124.60	622.45	92.88	418.67	23104	401.35
31	1989-90	7913	190.60	43725	1013.17	147.02	769.47	117.16	535.83	27751	480.04
32	1990-91	8670	258.67	52395	1271.84	190.71	960.18	137.22	673.05	32382	593.82
33	1991-92	10922	340.50	63317	1612.34	246.34	1206.52	175.58	848.63	37601	745.59
34	1992-93	15233	342.06	78550	1954.40	299.81	1506.33	239.45	1088.08	56477	933.57
35	1993-94	13224	354.77	91774	2309.17	310.01	1816.34	302.96	1391.04	64341	1080.06
36	1994-95	14089	520.18	105863	2829.35	432.09	2248.43	374.83	1765.87	55561	1264.86
37	1995-96	14819	818.81	120682	3648.16	612.63	2861.06	495.33	2261.20	59640	1481.23
38	1996-97	13053	859.84	133735	4508.00	649.46	3510.52	611.84	2873.04	69189	1729.83
39	1997-98	6970	577.36	140705	5085.36	469.56	3980.08	665.47	3538.51	64923	1816.27
40	1998-99	3753	371.96	144458	5457.32	358.97	4339.05	671.81	4210.32	61423	1768.46
41	1999-00	2878	340.26	147336	5797.58	298.49	4637.54	642.30	4852.62	55879	1700.74
42	2000-01	2677	440.05	150013	6237.63	328.78	4966.32	529.36	5381.98	52440	1720.93
43	2001-02	1625	303.71	151638	6541.34	292.42	5258.74	520.50	5902.48	40130	1711.85
44	2002-03	1352	340.67	152990	6882.01	268.28	5527.02	495.22	6397.70	29147	1672.98
45	2003-04	1309	302.77	154299	7184.78	248.79	5775.81	562.43	6960.13	22587	1576.75
46	2004-05	1244	242.87	155543	7427.65	240.34	6016.15	582.17	7542.30	20048	1455.74
47	2005-06	1161	316.20	156704	7743.85	199.86	6216.01	555.06	8097.36	17608	1303.70
48	2006-07	1326	424.53	158030	8168.38	310.39	6526.40	502.74	8600.10	14308	1291.69
49	2007-08	1195	368.15	159225	8536.53	303.13	6829.53	561.14	9161.24	11075	1231.62
50	2008-09	1420	565.24	160645	9101.77	383.92	7213.45	501.22	9662.46	9763	1296.58
51	2009-10	1461	631.49	162106	9733.26	434.39	7647.84	554.94	10217.40	8738	1354.13
52	2010-11	1537	731.63	163643	10464.89	580.41	8228.25	586.71	10804.11	8365	1550.47
53	2011-12	1485	817.32	165128	11282.21	597.08	8825.33	660.90	11465.01	7042	1695.04
54	2012-13	1598	944.06	166726	12226.27	734.70	9560.03	792.89	12257.90	6847	1885.90
55	2013-14	1426	909.26	168152	13135.53	707.47	10267.50	836.52	13094.42	6490	2018.21
56	2014-15	1092	675.15	169244	13810.68	553.62	10821.12	814.00	13908.42	4002	1827.89
57	2015-16	1111	731.94	170355	14542.62	566.36	11387.48	841.10	14749.52	3773	1813.09
58	2016-17	1059	733.43	171414	15276.05	614.38	12001.86	884.73	15634.25	3635	1801.26
59	2017-18	1037	842.13	172451	16118.18	561.21	12563.07	787.91	16422.16	3529	1823.86
60	2018-19	1056	1098.73	173507	17216.91	665.90	13228.97	736.35	17158.51	3387	1945.03
61	2019-20	710	667.81	174217	17884.72	727.90	13956.87	720.85	17879.36	3512	2234.80
62	2020-21	445	401.66	174662	18286.38	432.96	14389.83	638.68	18518.04	3245	2186.89

**KARNATAKA STATE FINANCIAL CORPORATION**

HEAD OFFICE : KSFC Bhavan, 1/1, Thimmaiah Road, Bengaluru - 560052

Phone : 080-2226 3322 / Fax : 080-2225 0126 / 2225 0136 e-mail : info@ksfc.in, Website : www.ksfc.karnataka.gov.in

**Branch Offices : At all District Headquarters****BENGALURU CIRCLE (CIRCLE – I)**

<b>1</b>	<b>Jayanagar Branch Office</b> No.14, 37th “A” Cross, I Main Road, Jayanagar 8 th Block BENGALURU – 560070 Ph No.080-26653446/7/8/9	<b>5</b>	<b>Tumakuru Branch office</b> Special Plot No.2 Industrial Estate, BH Road TUMAKURU – 572103 Ph No.0816 - 2280089
<b>2</b>	<b>Central Branch Office</b> Ground Floor, “ KSFC Bhavana “ No.1/1, Thimmaiah Road BENGALURU - 560052 Ph No.080-22265881	<b>6</b>	<b>Kolar Branch Office</b> CRS Complex, Near KSRTC Bus Stand, MB Road, KOLAR – 563101 Ph No.08152-224757/222661
<b>3</b>	<b>Rajajinagar Branch Office</b> No.197, 2nd Floor, West of Chord Road, Rajajinagar 1st Block BENGALURU - 560 086 Ph No. 080-23494628/23495821/2	<b>7</b>	<b>Ramanagar Branch Office</b> Khatha No. 642/2304/2085/1447-A/1447-B, Vidyanagar, Opposite to Zilla Panchayath Office RAMANAGAR - 562 159 Ph No. 27274401/02
<b>4</b>	<b>Bengaluru Rural Branch Office,</b> No. 197, 1st Floor, West of Chord Road Rajajinagar 1st Block, BENGALURU - 560 086 Ph No. 080 23197995/6	<b>8</b>	<b>Chickballapur Branch office</b> ‘Yashodha Complex’, Adjacent to State Bank of India No.271/1, IIInd Floor, Shidlaghatta Bagilu, B B Road, CHICKBALLAPUR - 562 101 Ph No. 08156-270117

**MYSURU CIRCLE (CIRCLE – II)**

<b>1</b>	<b>Udupi Branch Office</b> 3rd Floor, Anantha Towers Court Road UDUPI – 576101 Ph No.0820-2524033	<b>5</b>	<b>Madikeri Branch Office</b> #L-8, Industrial Estate MADIKERI – 571201 Ph No.08272 – 228588/228143
<b>2</b>	<b>Hassan Branch Office</b> Race Course Road HASSAN – 573201 Ph No.08172-268703/265429	<b>6</b>	<b>Chamarajanagar Branch Office</b> SPS Complex, 1st Floor, Vaniyar Road CHAMARAJANAGAR – 571313 Ph No.08226-222150/222801
<b>3</b>	<b>Chikkamagaluru Branch Office</b> PB No.168, Near District Field Hosamane Extension Road CHIKKAMAGALURU – 577101 Ph No.08262 – 230447/234045	<b>7</b>	<b>Mysuru Branch Office</b> P-9/1, II Floor, Sahukar Chennaiah Road, Opp. Sri Krishnadhama, Saraswathipuram Mysuru – 560 009 Ph No. 0821- 2344930/2344531
<b>4</b>	<b>Mangaluru Branch Office</b> No. 330/50, 3rd Floor Somayaji House PB #750, Bunt's Hostel Road MANGALURU – 575003 Ph No.0824 – 2443051	<b>8</b>	<b>Mandya Branch Office</b> No.153/A, Near DC Office Opp. Mount Carmel Convent K R Road, Subhash Nagar MANDYA – 571401 Ph No.08232- 226744/226745

**DHARWAD CIRCLE (CIRCLE – III)**

<b>1</b>	<b>Dharwad Branch Office</b> Poona Bangalore Road Rayapur, DHARWAD – 580009 Ph No.0836- 2322235	<b>5</b>	<b>Haveri Branch Office</b> Neelana Goudra Complex Opp. LIC Office, PB Road HAVERI –581 110 Ph No.08375- 232362/233772.
<b>2</b>	<b>Chitradurga Branch Office</b> Behind Basaveshwara Theatre, Near I B CHITRADURGA – 577501 Ph No.08194-224410/224411	<b>6</b>	<b>Bagalakote Branch Office</b> Plot No.18-21, 6th Main Road, G Cross Sector No.24, Navanagara BAGALAKOTE –587 102 Ph No. 08354-235478
<b>3</b>	<b>Gadag Branch office</b> LL Building, Field Marshal K M Cariappa Circle, GADAG 582 101 Ph No.08372-220502/220541	<b>7</b>	<b>Shivamogga Branch Office</b> II Floor, Karnataka Sangha Building, B. H.Road, SHIVAMOGGA – 577201 Ph No. 08182-229236
<b>4</b>	<b>Belagavi Branch Office</b> 2nd & 3rd floor, Near Hotel Sanman Delux Compound, Lingaraju College Road BELAGAVI –590 001 Ph No.0831- 2427043/2426369	<b>8</b>	<b>Karwar Branch Office</b> 1st Floor, Raykar Manor Kaikini Road KARWAR –581 301 Ph No.08382-221006/221888

**KALABURAGI CIRCLE (CIRCLE – IV)**

<b>1</b>	<b>Kalaburgi Branch Office</b> No. 2-917/1, KSCA & RD Bank Building Opp: Hindi Prachara Sabha, Govt. Hospital Road KALABURGI - 585 105 Ph No. 08472-221407/222394	<b>5</b>	<b>Bidar Branch Office</b> 8-9-16, Rachamma Complex 1st floor, Bidar-Udgir Road, Near Jail BIDAR –585 401 Ph No.08482- 228236/226381
<b>2</b>	<b>Vijapura Branch Office</b> Near Ibrahimpur Railway Gate Basavana Bagewadi Road VIJAPURA – 586 101 Ph No.08352- 276102	<b>6</b>	<b>Ballari Branch Office</b> No.86/2 & 88/2, Hosapet Road Ward No.21, Near DIC BALLARI – 583102 Phone No.08392-242719/242105
<b>3</b>	<b>Raichur Branch Office</b> Plot No.7, MP No.1-1-53 Udayanagara, Station Road RAICHUR – 584 101 Ph No.08532-227028/232111	<b>7</b>	<b>Yadgiri Branch Office</b> No.5-5-105, Plot No.2 “Sameer Sadan” First Floor, Old Bus Stand Road YADGIRI – 585 202 Ph No. 08473-250375/250070
<b>4</b>	<b>Koppal Branch Office</b> No.37, 1st Floor, Opp DC Office, Hosapet Road KOPPAL-583 231 Ph No.08539-225004/225005	<b>8</b>	<b>Davangere Branch Office</b> 4. No. 1179/1, S Nijalingappa Layout, Near Ring Road, DAVANAGERE 577 004 Ph No.08192-226245/225049