

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆ
KARNATAKA STATE FINANCIAL CORPORATION



61ನೇ 61st
ವಾರ್ಷಿಕ ವರದಿ Annual
2019-2020 Report

ಆರು ದಶಕಗಳಿಂದ
ಹಲವಾರು ಕನಸುಗಳನ್ನು ಸಾಕಾರಗೊಳಿಸಲು ಮುಡಿಪು

**6 DECADES OF DEDICATION
TOWARDS FULFILLING MANY DREAMS**



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

Sri I S N PRASAD, IAS
Chairman



ಡಾ. ಏಕ್ರೂಪ್ ಕೌರ್, ಭಾ.ಆ.ಸೇ.
ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

Dr. EKROOP CAUR, IAS
Managing Director



ನಿರ್ದೇಶಕರ ಮಂಡಳಿ BOARD OF DIRECTORS



ಶ್ರೀಮತಿ ಗುಂಜನ್ ಕೃಷ್ಣ, ಭಾ.ಆ.ಸೇ.,
Smt Gunjan Krishna, IAS



ಡಾ. ಪಿ.ಸಿ. ಜಾಫರ್, ಭಾ.ಆ.ಸೇ.,
Dr. P.C. Jaffer, IAS



ಶ್ರೀ ಎ. ಚಂದ್ರಮೌಳಿ
Sri V. Chandramouli



ಶ್ರೀ ಕೆ. ಶ್ರೀನಿವಾಸ ರಾವ್
Sri K. Srinivasa Rao



ಶ್ರೀ ಜಿ. ಜಗದೀಶ್
Sri J. Jagadish



ಶ್ರೀ ಕೆ.ಎನ್.ರಾಜಣ್ಣ
Sri K.N.Rajanna



ಸಿಎ ಎಸ್. ಅನಂತನ್
CA S. Ananthan



BOARD OF DIRECTORS

Directors on the Board of KSFC during the year 2019-20

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 K.S.Srikanth Sri V.Chandramouli	10.05.2018 17.10.2019	16.10.2019	10(c)
4	Sri Atul Kumar Smt R.Anuradha Sri K.Srinivasa Rao	10.05.2016 14.06.2019 31.07.2019	09.05.2019 30.07.2019	10(d)
5	Sri J.Jagadish	13.07.2017		10(d)
6	Sri K.N.Rajanna	26.07.2018		10(e)
7	CA. S.Ananthan	04.06.2019		10(e)
8	Sri Anil Kumar Jha, IAS, Dr.P.C.Jaffer, IAS,	16.05.2018 24.10.2019	23.10.2019	10(e)
9	Dr. Ekroop Caur IAS., Managing Director	03.07.2017		10(f)

EXECUTIVE COMMITTEE

Members of the Executive Committee during the year 2019-20

Sl.No.	Name	Period		U/s of SFCs Act
		From	To	
1	Dr.Ekroop Caur, IAS., Managing Director	03.07.2017		18(1)
2	Smt Gunjan Krishna, IAS,	27.02.2019		18(1)
3	Sri K.S.Srikanth Sri V.Chandramouli	10.05.2018 17.10.2019	16.10.2019	18(1)
4	Sri Atul Kumar Smt R.Anuradha Sri K.Srinivasa Rao	10.05.2016 14.06.2019 31.07.2019	09.05.2019 30.07.2019	18(1)
5	Sri J.Jagadish	13.07.2017		18(1)
6	CA. S.Ananthan	04.06.2019		18(1)

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

General Managers I/c
Smt. Fatima Unnisa Salma
Sri Udaya Shankar. S
Sri Narayanappa. V
Sri Vanhalli A G
Sri Sharad G Naik

Legal Advisor
Sri Bipin Hegde

Addl. Legal Advisor
Sri P S Mali Patil

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



ನಿರ್ದೇಶಕರ ಮಂಡಳಿ

2019-2020ನೇ ಸಾಲಿನ ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆಯ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ ನಿರ್ದೇಶಕರು

ಕ್ರಮ ಸಂಖ್ಯೆ	ಹೆಸರು	ಅವಧಿ		ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳ ಕಾಯ್ದೆ ಪ್ರಕಾರ
		ಇಂದ	ವರೆಗೆ	
1	ಶ್ರೀ ಐ.ಎಸ್.ಎನ್.ಪ್ರಸಾದ್, ಭಾ.ಆ.ಸೇ., ಅಧ್ಯಕ್ಷರು	05.07.2016 05.07.2019	04.07.2019	10(ಬಿ)/ 15(1)
2	ಶ್ರೀಮತಿ ಗುಂಜನ್ ಕೃಷ್ಣ, ಭಾ.ಆ.ಸೇ.	27.02.2019		10(ಬಿ)
3	ಶ್ರೀ ಕೆ.ಎಸ್.ಶ್ರೀಕಾಂತ್ ಶ್ರೀ ವಿ.ಚಂದ್ರಮೌಳಿ	10.05.2018 17.10.2019	16.10.2019	10(ಸಿ)
4	ಶ್ರೀ ಅತುಲ್ ಕುಮಾರ್ ಶ್ರೀಮತಿ ಆರ್. ಅನುರಾಧ ಶ್ರೀ ಕೆ. ಶ್ರೀನಿವಾಸ ರಾವ್	10.05.2016 14.06.2019 31.07.2019	09.05.2019 30.07.2019	10(ಡಿ)
5	ಶ್ರೀ ಜಿ.ಜಗದೀಶ್	13.07.2017		10(ಡಿ)
6	ಶ್ರೀ ಕೆ.ಎನ್.ರಾಜಣ್ಣ	26.07.2018		10(ಇ)
7	ಸಿ.ಎ. ಎಸ್.ಅನಂತನ್	04.06.2019		10(ಇ)
8	ಶ್ರೀ ಅನಿಲ್ ಕುಮಾರ್ ರ್ಝಾ, ಭಾ.ಆ.ಸೇ., ಡಾ. ಪಿ.ಸಿ.ಜಾಫರ್, ಭಾ.ಆ.ಸೇ.,	16.05.2018 24.10.2019	23.10.2019	10(ಇ)
9	ಡಾ. ಏಕ್‌ರೂಪ್ ಕೌರ್, ಭಾ.ಆ.ಸೇ., ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು	03.07.2017		10(ಎಫ್)

ಕಾರ್ಯಕಾರಿ ಸಮಿತಿ

2019-20ನೇ ಸಾಲಿನ ಕಾರ್ಯಕಾರಿ ಸಮಿತಿ ಸದಸ್ಯರು

ಕ್ರಮ ಸಂಖ್ಯೆ	ಹೆಸರು	ಅವಧಿ		ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳ ಕಾಯ್ದೆ ಪ್ರಕಾರ
		ಇಂದ	ವರೆಗೆ	
1	ಡಾ.ಏಕ್‌ರೂಪ್ ಕೌರ್, ಭಾ.ಆ.ಸೇ., ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು	03.07.2017		18(1)
2	ಶ್ರೀಮತಿ ಗುಂಜನ್ ಕೃಷ್ಣ, ಭಾ.ಆ.ಸೇ.	27.02.2019		18(1)
3	ಶ್ರೀ ಕೆ.ಎಸ್.ಶ್ರೀಕಾಂತ್ ಶ್ರೀ ವಿ.ಚಂದ್ರಮೌಳಿ	10.05.2018 17.10.2019	16.10.2019	18(1)
4	ಶ್ರೀ ಅತುಲ್ ಕುಮಾರ್ ಶ್ರೀಮತಿ ಆರ್. ಅನುರಾಧ ಶ್ರೀ ಕೆ. ಶ್ರೀನಿವಾಸ ರಾವ್	10.05.2016 14.06.2019 31.07.2019	09.05.2019 30.07.2019	18(1)
5	ಶ್ರೀ ಜಿ.ಜಗದೀಶ್	13.07.2017		18(1)
6	ಸಿ.ಎ. ಎಸ್.ಅನಂತನ್	04.06.2019		18(1)

ಕಾರ್ಯನಿರ್ವಾಹಕ ನಿರ್ದೇಶಕರು (ಪ್ರಚಾರ)

ಶ್ರೀ ಬಿ ಸಿ ಶಿವಪ್ರಕಾಶ್

ಶ್ರೀ ಜಿ ವಿ ಚಂದ್ರಕುಮಾರ್

ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು (ಪ್ರಚಾರ)

ಶ್ರೀಮತಿ ಫಾತಿಮಾ ಉನ್ನೀಸ ಸಲ್ಮ

ಶ್ರೀ ಎಸ್ ಉದಯಶಂಕರ್

ಶ್ರೀ ವಿ ನಾರಾಯಣಪ್ಪ

ಶ್ರೀ ಎ ಜಿ ವನಹಳ್ಳಿ

ಶ್ರೀ ಶರದ್ ಜಿ ನಾಯಕ್

ಕಾನೂನು ಸಲಹೆಗಾರರು

ಶ್ರೀ ಬಿಪಿನ್ ಹೆಗಡೆ

ಹೆಚ್ಚುವರಿ ಕಾನೂನು ಸಲಹೆಗಾರರು

ಶ್ರೀ ಪಿ ಎಸ್ ಮಾಲಿ ಪಾಟೀಲ್

ಲೆಕ್ಕ ಪರಿಶೋಧಕರು

ಮೆ. ಪಟೀಲ್ ಮೋಹನ್ ರಮೇಶ್ & ಕಂ.

ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್ಸ್



OPERATIONS AT A GLANCE

(Amount : ₹ in crore)

Particulars	2017-18	2018-19	2019-20	Since Inception upto 31.03.2020
Paid up capital at the year end	936.94	476.94	476.94	---
Gross Sanctions				
a. Number	1,037	1,056	710	1,74,217
b. Amount	842.13	1,098.73	667.81	17,884.72
Assistance to Micro & SSIs				
a. Number	957	979	663	1,15,760
b. Amount	753.26	999.41	601.68	11,169.59
Disbursements	561.21	665.90	727.90	13,956.87
Loans Outstanding	1,825.17	1,948.87	2208.25	--
Recoveries	787.91	736.35	720.85	17,879.36
% age of NPA (net)	6.56	6.09	5.12	--
Income	296.48	373.45	358.81	--
Expenditure	270.93	363.90	313.89	--
Profit Before Tax	25.55	9.55	44.92	--



ಕಾರ್ಯಾಚರಣೆಯ ಕಿರುನೋಟ

(ಮೊತ್ತ : ಕೋಟಿ ರೂ.ಗಳಲ್ಲಿ)

ವಿವರಗಳು	2017-18	2018-19	2019-20	ಸಂಚಿತ 31.03.2020ರ ವರೆಗೆ
ವರ್ಷಾಂತ್ಯದಲ್ಲಿದ್ದಂತೆ ಸಂದಾಯಿತ ಬಂಡವಾಳ	936.94	476.94	476.94	---
ಒಟ್ಟು ಮಂಜೂರಾತಿ				
ಅ. ಸಂಖ್ಯೆ	1,037	1,056	710	1,74,217
ಆ. ಮೊತ್ತ	842.13	1,098.73	667.81	17,884.72
ಅತಿ ಸಣ್ಣ ಮತ್ತು ಸಣ್ಣ ಕೈಗಾರಿಕೆಗಳಿಗೆ ನೆರವು				
ಅ. ಸಂಖ್ಯೆ	957	979	663	1,15,760
ಆ. ಮೊತ್ತ	753.26	999.41	601.68	11,169.59
ವಿತರಣೆ	561.21	665.90	727.90	13,956.87
ಸಾಲದ ಬಾಕಿ	1,825.17	1,948.87	2208.25	--
ವಸೂಲಾತಿ	787.91	736.35	720.85	17,879.36
ಶೇಕಡವಾರು ಅನುತ್ಪಾದಕ ಆಸ್ತಿ (ನಿವ್ವಳ)	6.56	6.09	5.12	--
ಆದಾಯ	296.48	373.45	358.81	--
ಖರ್ಚು	270.93	363.90	313.89	--
ತೆರಿಗೆ ಮುಂಚಿನ ಲಾಭ	25.55	9.55	44.92	--



ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ 2019-20ರ ವಾರ್ಷಿಕ ವರದಿ

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆಯ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು 31-03-2020ಕ್ಕೆ ಅಂತ್ಯಗೊಂಡ ಸಂಸ್ಥೆಯ ಕಾರ್ಯಾಚರಣೆಯು 61ನೇ ವಾರ್ಷಿಕ ವರದಿ ಹಾಗೂ ಪರಿಶೋಧಿಸಲ್ಪಟ್ಟ ಲೆಕ್ಕ ಪತ್ರಗಳನ್ನು ಮಂಡಿಸಲು ಹರ್ಷಿಸುತ್ತದೆ.

ಪ್ರಸಕ್ತ 2019-20ರ ಸಾಲಿನ ಆರ್ಥಿಕ ಸ್ಥಿತಿಯನ್ನು ಕ್ರೋಢೀಕರಿಸಲಾಗಿದ್ದು, ಸಂಸ್ಥೆಯು 44.92 ಕೋಟಿ ರೂ.ಗಳ ಲಾಭವನ್ನು ದಾಖಲಿಸಿದೆ. ಪ್ರಸಕ್ತ ಸಾಲಿನಲ್ಲಿ ಸಂಸ್ಥೆಯು 667.81 ಕೋಟಿ ರೂ.ಗಳ ಮಂಜೂರಾತಿಯೊಂದಿಗೆ ಸಾಧಾರಣ ಕಾರ್ಯಕ್ರಮತೆಯನ್ನು ತೋರಿದೆ. 2019-20ರಲ್ಲಿ ಸಂಸ್ಥೆಯ ಪ್ರಗತಿಯ ಪ್ರಮುಖ ಅಂಶಗಳನ್ನು ಪರಿಶೀಲಿಸುವ ಮುನ್ನ ಜಾಗತಿಕ, ರಾಷ್ಟ್ರ ಹಾಗೂ ರಾಜ್ಯದ ಆರ್ಥಿಕತೆಯ ಪಕ್ಷಿನೋಟವನ್ನು ಪರಿಶೀಲಿಸಬಹುದು.

ಜಾಗತಿಕ ಆರ್ಥಿಕ ನೋಟ :

ಈಗಾಗಲೇ ದುರ್ಬಲವಾಗಿರುವ ಹಿಂದಿನ ಸಾಲಿನ ಬೆಳವಣಿಗೆಯ ದರ 2.9% ಕ್ಕೆ ಹೋಲಿಸಿದರೆ, 2020ರ ಜಾಗತಿಕ ಒಟ್ಟು ಆಂತರಿಕ ಉತ್ಪನ್ನವು 2.4%ಕ್ಕೆ ಇಳಿಯಲಿದೆ ಎಂದು ಅಂದಾಜಿಸಲಾಗಿದೆ. ಪ್ರಸ್ತುತ ವರ್ಷದ ಮೊದಲ ತ್ರೈಮಾಸಿಕದಲ್ಲಿ ಋಣಾತ್ಮಕ ಬೆಳವಣಿಗೆಯಾಗುವ ಸಾಧ್ಯತೆಯಿದೆ. ಚೀನಾ ದೇಶದೊಂದಿಗೆ ವಿಶೇಷವಾಗಿ ಅಂತರ್ ಸಂಪರ್ಕ ಹೊಂದಿರುವ ಜಪಾನ್, ಕೊರಿಯಾ ಹಾಗೂ ಆಸ್ಟ್ರೇಲಿಯ ರಾಷ್ಟ್ರಗಳನ್ನೊಳಗೊಂಡಂತೆ ಎಲ್ಲಾ ಜಿ-20 ಆರ್ಥಿಕತೆಗಳ ಗಾಢನಂಬಿಕೆ, ಹಣಕಾಸು ಮಾರುಕಟ್ಟೆಗಳು, ಪ್ರವಾಸೋದ್ಯಮ ಕ್ಷೇತ್ರ ಹಾಗೂ ಸರಬರಾಜು ಸರಪಳಿಗಳು 2020ರಲ್ಲಿ ಕೆಳಮುಖವಾಗಿ ಪುನರಾವರ್ತನೆಯಾಗಲಿದೆ.



Special Purpose Industrial Components Manufacturing Unit at Bengaluru

ದೀರ್ಘಕಾಲೀನ ಮತ್ತು ಹೆಚ್ಚು ತೀವ್ರವಾದ ಕೊರೊನಾ ವೈರಸ್‌ನ ವ್ಯಾಪಕತೆಯಿಂದಾಗಿ ಏಷ್ಯಾ ಪೆಸಿಫಿಕ್, ಯುರೋಪ್, ಉತ್ತರ ಅಮೇರಿಕಾದಂತಹ ರಾಷ್ಟ್ರಗಳ ಭವಿಷ್ಯವು ಗಣನೀಯವಾಗಿ ದುರ್ಬಲಗೊಳ್ಳಲಿದೆ. ಕೊರೊನಾ ವೈರಸ್ ಹರಡುವ ಮೊದಲು ನಿರೀಕ್ಷಿಸಲಾದ ಅರ್ಧದಷ್ಟು ಅಂದರೆ ಶೇಕಡಾ 1.5 ರಷ್ಟು ಜಾಗತಿಕ ಬೆಳವಣಿಗೆಯಾಗುವ ಅಂದಾಜಿದೆ. (Source: Organisation for Economic Co-operation & Development-OECD Interim Economic Assessment).

ಭಾರತದ ಆರ್ಥಿಕ ನೋಟ :

ಹಿಂದಿನ ವರ್ಷದ ಶೇ.6.1 ರ ಬೆಳವಣಿಗೆಗೆ ಹೋಲಿಸಿದರೆ ಭಾರತದ ಆರ್ಥಿಕತೆಯ ಬೆಳವಣಿಗೆಯು 2019-20 ರಲ್ಲಿ ಶೇ.4.2ರಷ್ಟಿತ್ತು. ಹಿಂದಿನ ಆರ್ಥಿಕ ವರ್ಷದ ಕೊನೆಯ ತಿಂಗಳಲ್ಲಿ ಕೊರೊನಾ ವೈರಸ್‌ನ ವ್ಯಾಪಕತೆಯು ಹಣಕಾಸು ವರ್ಷದ ಅಂತಿಮ ಮಾಸದಲ್ಲಿ, ವಿಶೇಷವಾಗಿ ಉತ್ಪಾದನೆ ಮತ್ತು ನಿರ್ಮಾಣ ವಲಯದ ಮೇಲೆ ಪ್ರತಿಕೂಲ ಪರಿಣಾಮ ಬೀರಿತು.

ಭಾರತದ ಒಟ್ಟು ಆಂತರಿಕ ಉತ್ಪನ್ನ 2019-20 ರಲ್ಲಿ ಶೇ 5.00 ರಷ್ಟಿದೆ ಎಂದು ಅಂದಾಜಿಸಲಾಗಿದೆ. ಈ ಬೆಳವಣಿಗೆಯು ಹಿಂದಿನ ವರ್ಷದ ಶೇ.6.8 ರಷ್ಟಾಗಿತ್ತು. 'ಕೃಷಿ', 'ಕೈಗಾರಿಕೆ' ಹಾಗೂ 'ಸೇವಾ' ಕ್ಷೇತ್ರಗಳ ಬೆಳವಣಿಗೆಯು ಅನುಕ್ರಮವಾಗಿ ಶೇ 2.8, ಶೇ.2.5 ಹಾಗೂ ಶೇ.6.9 ಎಂದು ಅಂದಾಜಿಸಲಾಗಿದೆ.

ಕರ್ನಾಟಕ ರಾಜ್ಯದ ಆರ್ಥಿಕ ನೋಟ:

ಕರ್ನಾಟಕ ರಾಜ್ಯದ ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆಯು ವೇಗವಾಗಿ ಮತ್ತು ಅಂತರ್ಗತವಾಗಿ ಅಭಿವೃದ್ಧಿ ಹೊಂದುವ ಗುರಿಯನ್ನು ಹೊಂದಿದೆ. ಅಂತರ್ಗತ ಕಾರ್ಯಕ್ರಮಗಳು ಮತ್ತು ನೀತಿಗಳ ಮುಖೇನ ಸಾಧಿಸಿದ ರಾಜ್ಯದ ಆರ್ಥಿಕ ಹಾಗೂ ಸಾಮಾಜಿಕ ಕ್ಷೇತ್ರಗಳ ಬೆಳವಣಿಗೆಗಳು ಪೂರಕವಾಗಿವೆ.

ಕರ್ನಾಟಕ ರಾಜ್ಯದ ಒಟ್ಟು ಆಂತರಿಕ ಉತ್ಪಾದನೆಯು (2011-12ನ್ನು ಮೂಲ ವರ್ಷವೆಂದು ಪರಿಗಣಿಸಿದಾಗ) 2019-20ರಲ್ಲಿ ಶೇ.6.8 ರ ಬೆಳವಣಿಗೆಯೊಂದಿಗೆ 12,01,031 ಕೋಟಿ ರೂ.ಗಳನ್ನು ದಾಖಲಿಸಿದೆ.

2018-19ರಲ್ಲಿ ಶೇ.4.8ರ ಬೆಳವಣಿಗೆಯ ದರಕ್ಕೆ ಹೋಲಿಸಿದರೆ ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಕೃಷಿ ವಲಯ ಶೇ.3.9ರ ಬೆಳವಣಿಗೆಯೊಂದಿಗೆ ಇಳಿಮುಖವನ್ನು ಕಂಡಿದೆ. ಉದ್ಯಮ ಕ್ಷೇತ್ರವು 2018-19ರ ಶೇ.7.4ರ



KARNATAKA STATE FINANCIAL CORPORATION DIRECTORS' REPORT 2019-20

The Directors of the Corporation have great pleasure in presenting the 61st Annual Report on the operations of the Corporation, together with, the audited statements of accounts for the year ended March 31, 2020.

During the Financial Year 2019-20, the Corporation consolidated its financial position and recorded profits by registering a profit of ₹ 44.92 crore. The Corporation showed marginal performance in the area of operations by sanctioning ₹667.81 crore.

A bird's eye view of the global, national and state's economic scenario is reviewed before scrolling on the performance highlights of the Corporation for the year 2019-20.

GLOBAL ECONOMIC SCENARIO:

Annual global GDP growth is projected to drop to 2.4% in 2020 as a whole, from an already weak 2.9% in 2019, with growth possibly even being negative in the first quarter of 2020. The adverse impact on confidence, financial markets, the travel sector and disruption to supply chains contributes to the downward revisions in all G-20 economies in 2020, particularly ones strongly interconnected to China, such as Japan, Korea and Australia. A longer lasting and more intensive corona virus outbreak, spreading widely throughout the Asia Pacific region, Europe and North America, would weaken prospects considerably. In this event, global growth could drop to 1½ per cent in 2020, half the rate projected prior to the virus outbreak. (source: Organisation for Economic Co-operation &



Bio-organic fertilizer unit at Belagavi

Development - OECD Interim Economic Assessment)

INDIAN ECONOMIC SCENARIO:

The Indian economy grew at 4.2 per cent in 2019-20, lower than the 6.1 per cent figure registered in 2018-19, as the Covid-19 pandemic adversely impacted economic activity in the last month of the fiscal year, especially manufacturing and construction.

India's growth in Gross Domestic Product (GDP) during 2019-20 is estimated at 5.0 per cent as compared to the growth rate of 6.8 per cent in 2018-19. The growth in the 'Agriculture', 'Industry and Infrastructure' and 'Service' sectors is estimated to be 2.8 percent, 2.5 percent and 6.9 percent respectively.

KARNATAKA'S ECONOMY:

Karnataka State is on the mission to promote faster and inclusive growth. This is evident from the



ಬೆಳವಣಿಗೆಗೆ ಹೋಲಿಸಿದರೆ, ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಶೇ.4.8ರಷ್ಟು ಏರಿಕೆಯಾಗುವ ನಿರೀಕ್ಷೆಯಿದೆ. ರಾಜ್ಯದ ಸೇವಾ ವಲಯವು 2018-19ರ ಶೇ.12.3ರ ಬೆಳವಣಿಗೆಯೊಂದಿಗೆ ಹೋಲಿಸಿದರೆ, ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಶೇ.7.9ರ ಬೆಳವಣಿಗೆಯನ್ನು ದಾಖಲಿಸುವ ಅಂದಾಜಿದೆ.

ರಾಜ್ಯದ ತಲಾ ವರಮಾನವು ಸ್ಥಿರಬೆಲೆ (NSDP ಯನ್ವಯ) 2019-20ರಲ್ಲಿ 2,31,246 ರೂ.ಗಳೆಂದು ಅಂದಾಜಿಸಲಾಗಿದ್ದು, ಕಳೆದ ವರ್ಷಕ್ಕೆ ಹೋಲಿಸಿದಾಗ 2,12,477 ರೂ.ಗಳಾಗಿತ್ತು.

ದೇಶದ ಒಟ್ಟು ರಫ್ತು ಮೌಲ್ಯವು 2019-20ರಲ್ಲಿ US \$ 449887.74 ಮಿಲಿಯನ್‌ಗಳಾಗಿದ್ದು ಇದರಲ್ಲಿ ರಾಜ್ಯದ ಪಾಲು ಶೇ.18.76ರಷ್ಟಾಗಿದ್ದು, ರಾಜ್ಯದ ಒಟ್ಟು ರಫ್ತು ಮೌಲ್ಯವು US \$ 84410.27 ಮಿಲಿಯನ್‌ಗಳಾಗಿರುತ್ತದೆ. ರಾಜ್ಯದ ತಂತ್ರಾಂಶ ಮತ್ತು ಸೇವಾ ರಫ್ತುಗಳ ಒಟ್ಟು ರಫ್ತು ಮೌಲ್ಯವು US \$ 70239.20 ಮಿಲಿಯನ್‌ಗಳಾಗಿದ್ದು, ದೇಶದ ಒಟ್ಟು ರಫ್ತು ಮೌಲ್ಯದ ಶೇ.38 ರಷ್ಟಾಗಿರುತ್ತದೆ.

ವಿದೇಶಿ ನೇರ ಬಂಡವಾಳ ಹೂಡಿಕೆಗಳ ಪ್ರಮುಖ ಐದು ತಾಣಗಳಲ್ಲಿ ಕರ್ನಾಟಕ ರಾಜ್ಯವೂ ಒಂದಾಗಿರುತ್ತದೆ. ದೇಶದ ಮೂರನೇ ಅತಿ ದೊಡ್ಡ ವಿದೇಶಿ ನೇರ ಬಂಡವಾಳ ಹೂಡಿಕೆಯ ಗ್ರಾಹಿ ಎಂದು ಪರಿಗಣಿಸಲಾಗಿದ್ದು, ರಾಜ್ಯವು 2019-20ರಲ್ಲಿ 42,320 ಕೋಟಿ ರೂ.ಗಳ ವಿದೇಶಿ ನೇರ ಬಂಡವಾಳ ಹೂಡಿಕೆಯನ್ನು ಆಕರ್ಷಿಸುವ ಮೂಲಕ ದೇಶದ ಶೇ.9.50ರಷ್ಟು ಪಾಲನ್ನು ಹೂಂದಿದೆ.

ರಾಜ್ಯದ ಏಕಗವಾಕ್ಷಿ ಯೋಜನಾ ಮಂಜೂರಾತಿ ಸಮಿತಿಯ ಮೂಲಕ ರಾಜ್ಯವು ಕೈಗಾರಿಕಾ ಬಂಡವಾಳವನ್ನು ಆಕರ್ಷಿಸುತ್ತಿದೆ. ಸಮಿತಿಯು 203 ಯೋಜನೆಗಳಿಂದ 12694.27 ಕೋಟಿ ರೂ.ಗಳ ಮೊತ್ತದ ಉದ್ದೇಶಿತ ಬಂಡವಾಳ ಹೂಡಿಕೆಗೆ ಒಪ್ಪಿಗೆ ನೀಡಿದ್ದು, ಇದರಿಂದ 89,270 ಜನರಿಗೆ ಉದ್ಯೋಗಾವಕಾಶ ಸೃಷ್ಟಿಯಾಗಲಿದೆ. ರಾಜ್ಯದ ಉನ್ನತ ಮಟ್ಟದ ಯೋಜನಾ ಮಂಜೂರಾತಿ ಸಮಿತಿಯು 16 ಯೋಜನೆಗಳಿಂದ 22413.73 ಕೋಟಿ ರೂ.ಗಳ ಉದ್ದೇಶಿತ ಬಂಡವಾಳ ಹೂಡಿಕೆಗೆ ಒಪ್ಪಿಗೆ ಸೂಚಿಸಿದ್ದು, ಇದರಿಂದ 10,374 ಜನರಿಗೆ ಉದ್ಯೋಗಾವಕಾಶ ದೊರೆಯುವ ನಿರೀಕ್ಷೆಯಿದೆ. ಕರ್ನಾಟಕದ ಕೈಗಾರಿಕಾ ವಲಯದಲ್ಲಿ ಅತಿ ಸಣ್ಣ, ಸಣ್ಣ ಮತ್ತು ಮಧ್ಯಮ ಗಾತ್ರದ ಉದ್ದಿಮೆಗಳ ವಲಯವು ಪ್ರಮುಖ ಭಾಗವಾಗಿರುತ್ತದೆ. 2019-20ರ ಸಾಲಿನಲ್ಲಿ (ನವೆಂಬರ್ ಅಂತ್ಯದವರೆಗೆ) 60,230 ಘಟಕಗಳನ್ನು ರಾಜ್ಯದಲ್ಲಿ ನೋಂದಾಯಿಸಿಕೊಂಡಿದ್ದು, ಇವುಗಳಿಂದ 12,09,434 ಕೋಟಿ



Cattle feed manufacturing unit in Bengaluru

ರೂ.ಗಳ ಬಂಡವಾಳ ಹೂಡಿಕೆಯ ಸಾಧ್ಯತೆಯಿದ್ದು, 4,60,714 ಜನರಿಗೆ ಉದ್ಯೋಗ ದೊರೆಯುವ ಅವಕಾಶವಿರುತ್ತದೆ.

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆಗೆ ರಾಜ್ಯ ಸರ್ಕಾರದ ಸಹಾಯ:

ಪ್ರಸ್ತುತ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಕರ್ನಾಟಕ ಸರ್ಕಾರವು ಸಂಸ್ಥೆಗೆ 100.00 ಕೋಟಿ ರೂ.ಗಳ ಈಕ್ವಿಟಿ ಬಂಡವಾಳವನ್ನು ಹಾಗೂ 71.50 ಕೋಟಿ ರೂ.ಗಳ ಬಡ್ಡಿ ಸಹಾಯಧನದ ನೆರವನ್ನು ಹಲವು ಯೋಜನೆಗಳಡಿಯಲ್ಲಿ ಒದಗಿಸಿದ್ದು, ಅವುಗಳು ಈ ಕೆಳಗಿನಂತಿವೆ:

- ಪರಿಶಿಷ್ಟ ಜಾತಿ ಉದ್ದಿಮೆದಾರರಿಗೆ : 39.50 ಕೋಟಿ ರೂ.
- ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಉದ್ದಿಮೆದಾರರಿಗೆ : 12.00 ಕೋಟಿ ರೂ.
- ಮಹಿಳಾ ಉದ್ದಿಮೆದಾರರಿಗೆ : 10.00 ಕೋಟಿ ರೂ.
- ಮೊದಲ ಪೀಳಿಗೆ ಉದ್ದಿಮೆದಾರರಿಗೆ : 2.00 ಕೋಟಿ ರೂ.
- ಬಡ್ಡಿ ಸಹಾಯಧನ ಯೋಜನೆ : 8.00 ಕೋಟಿ ರೂ.

ಒಟ್ಟು : 71.50 ಕೋಟಿ ರೂ.

ಸಹಾಯಧನ ಮತ್ತು ಅನುದಾನಗಳು:

ಪರಿಶಿಷ್ಟ ಜಾತಿ ಹಾಗೂ ಪರಿಶಿಷ್ಟ ಪಂಗಡದ ಉದ್ಯಮಿಗಳು ಸ್ಥಾಪಿಸುವ ಜವಳಿ ಮತ್ತು ಕೈಮಗ್ಗ ಘಟಕಗಳಿಗೆ ವಿಶೇಷ ಹಣಕಾಸಿನ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಕರ್ನಾಟಕ ಸರ್ಕಾರವು 20.14 ಕೋಟಿ ರೂ.ಗಳ ಅನುದಾನವನ್ನು ಬಿಡುಗಡೆ ಮಾಡಿದೆ.



achievements in various key economic and social sectors, through inclusive programmes and policies.

Karnataka Gross State Domestic Product (GSDP) with 2011-12 as base year is expected to grow at 6.8% for 2019-20 and reached ₹ 12,01,031 crore.

The GSDP growth rate of agriculture sector is 3.9% in 2019-20 compared to 4.8% in 2018-19. The industry sector is expected to grow at 4.8% in 2019-20 as against a growth of 7.4% in 2018-19. The service sector is expected to grow by 7.9% in 2019-20 as against a growth of 12.3% during 2018-19.

The per capita State Income of Karnataka (*i.e. per capita NSDP*) at current price is estimated at ₹ 2,31,246 as compared to ₹ 2,12,477 during the previous year. The state is positioned at second place after Delhi in terms of per capita State Income.

The total value of exports of Karnataka during 2019-20 till January 2020 was US\$ 84410.27 Million against All India Export of US\$ 449887.74 Million which amounts to share of 18.76 per cent. The export performance of the State in Software and Service exports alone was US\$ 70239.20 Million with a share of 38 per cent in India's total exports in that sector.

Karnataka is one of the five important places for Foreign Direct Investments in India. Karnataka is the third largest recipient of foreign direct investment (FDI) in the Country. Karnataka received FDI amounting to ₹ 42,320 crore during

2019-20 having a share of 9.5% per cent to the total FDI equity inflows into the country.

The State attracted industrial investment through State Level Single Window Clearance Committee. The Committee approved 203 projects with proposed investment of ₹ 12694.27 crore and employment potential to 89,270 persons. The State High Level Clearance Committee cleared 16 projects with a proposed investment of ₹ 22413.73 crore and employment potential to 10,374 persons.

MSMEs form an integral part in Karnataka's Industrial Sector. During 2019-20 (*upto November 2019*) 60,230 MSMEs have been registered in the State with an investment of ₹12,09,434 crore and providing employment to 4,60,714 persons.

STATE GOVERNMENT SUPPORT TO KSFC :

During the year, the Government of Karnataka provided an equity capital of ₹ 100.00 crore and interest subsidy of ₹ 71.50 crore under various schemes operated from KSFC, details as indicated below:

- ♦ Scheduled Caste Entrepreneurs : ₹ 39.50 crore
- ♦ Scheduled Tribe Entrepreneurs : ₹ 12.00 crore
- ♦ Women Entrepreneurs : ₹ 10.00 crore
- ♦ First Generation Entrepreneurs : ₹ 2.00 crore
- ♦ Interest Subvention Subsidy : ₹ 8.00 crore

Total : ₹ 71.50 crore

SUBSIDIES & GRANTS-IN-AID :

Under Textile Grant Scheme for Scheduled Caste and Scheduled Tribe Entrepreneurs, a grant



ನಿರ್ದೇಶಕ ಮಂಡಳಿ, ಕಾರ್ಯಕಾರಿ ಸಮಿತಿ ಮತ್ತು ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ಉಪಸಮಿತಿ ಸಭೆಗಳು :

2019-20ನೇ ಸಾಲಿನಲ್ಲಿ ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆಯ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು 04 (ನಾಲ್ಕು) ಸಭೆಗಳನ್ನು ಮತ್ತು ಕಾರ್ಯಕಾರಿ ಸಮಿತಿಯು 04 (ನಾಲ್ಕು) ಸಭೆಗಳನ್ನು ನಡೆಸಿತು. ಲೆಕ್ಕ ಪರಿಶೋಧನಾ ಸಮಿತಿಯು ಆರ್ಥಿಕ ವರ್ಷ 2019-20ರಲ್ಲಿ 01 (ಒಂದು) ಸಭೆಯನ್ನು ನಡೆಸಿತು. ಪ್ರಸಕ್ತ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಸಮಿತಿಯು ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ 4 ಭಾರಿ ಸಭೆ ನಡೆಸಿತು ಹಾಗೂ 11 ಪ್ರಸ್ತಾವನೆಗಳನ್ನು ಮಂಡಳಿಗೆ / ಕಾರ್ಯಕಾರಿ ಸಮಿತಿಗೆ ಇತ್ಯರ್ಥಕ್ಕಾಗಿ ಪರಿಷ್ಕೃತ ದೀರ್ಘಕಾಲೀನ ಸುಸ್ತಿ ಆಸ್ತಿಗಳ ತೀರುವಳಿ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಶಿಫಾರಸ್ಸು ಮಾಡಲಾಯಿತು.

ಇತರೆ ಸಮಿತಿ ಸಭೆಗಳು:

ಆಸ್ತಿ ಹೊಣೆಗಾರಿಕೆಯ ನಿರ್ವಹಣಾ ಸಮಿತಿ:

ಸಂಸ್ಥೆಯ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರ ಅಧ್ಯಕ್ಷತೆ ಮತ್ತು ಹಿರಿಯ ಅಧಿಕಾರಿಗಳ ಸದಸ್ಯತ್ವದಲ್ಲಿ ಆಸ್ತಿ ಹೊಣೆಗಾರಿಕೆ ನಿರ್ವಹಣಾ ಸಮಿತಿಯು 2019-20ರಲ್ಲಿ ಒಂದು ಭಾರಿ ಸಭೆಯನ್ನು ನಡೆಸಿ, ನಗದು ಹರಿವಿನ ತ:ಖ್ತೆ, ಆಸ್ತಿ ಹೊಣೆಗಾರಿಕೆ ತ:ಖ್ತೆಗಳು, ಸಾಲ ಪ್ರಸ್ತಾವನೆಗಳು, ಬಡ್ಡಿ ದರಗಳನ್ನು ಪುನರ್ವಿಮರ್ಶಿಸಲು, ಡಿಪಾಸಿಟ್‌ಗಳು, ಬ್ಯಾಂಕುಗಳ ಬಾಂಡ್‌ಗಳು ಮತ್ತು ಮುಂಗಡಗಳು ಮತ್ತಿತರ ಸಂಬಂಧಪಟ್ಟ ವಿಷಯಗಳ ಬಗ್ಗೆ ವಿಶ್ಲೇಷಣೆ ಮಾಡಿತು.

ಕಾರ್ಯಾಚರಣೆಯ ಮುಖ್ಯಾಂಶಗಳು:

ಮಂಜೂರಾತಿಗಳು:

2019-20ರ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ವಿವಿಧ ಸಾಲ ಯೋಜನೆಗಳ ಮೂಲಕ 710 ಪ್ರಕರಣಗಳಿಗೆ 667.81 ಕೋಟಿ ರೂ.ಗಳ ಸಾಲ ಮಂಜೂರು ಮಾಡಲಾಗಿದೆ. 2018-19ರಲ್ಲಿ 1,056 ಪ್ರಕರಣಗಳಿಗೆ 1098.73 ಕೋಟಿ ರೂ.ಗಳನ್ನು ಮಂಜೂರು ಮಾಡಲಾಗಿತ್ತು. 31.3.2020ರ ವರೆಗೆ 1,74,217 ಪ್ರಕರಣಗಳಿಗೆ 17,884.72 ಕೋಟಿ ರೂ.ಗಳ ಸಂಚಿತ ಸಾಲ ಮಂಜೂರು ಮಾಡಲಾಗಿದೆ.



Commercial Complex at Hassan

ನೆರವಿನ ಹರಿವು:

- ಅ. ಅತಿ ಸಣ್ಣ ಮತ್ತು ಸಣ್ಣ ಪ್ರಮಾಣದ ಕೈಗಾರಿಕೆಗಳಿಗೆ ನೆರವು: ಪ್ರಸ್ತುತ ವರ್ಷ ಸಂಸ್ಥೆಯು 663 ಅತಿ ಸಣ್ಣ ಮತ್ತು ಸಣ್ಣ ಪ್ರಮಾಣದ ಕೈಗಾರಿಕೆಗಳಿಗೆ 601.68 ಕೋಟಿ ರೂ.ಗಳ ಸಾಲ ಮಂಜೂರು ಮಾಡಿತು. 2020ರ ಮಾರ್ಚ್ ಅಂತ್ಯದವರೆಗೆ 11,169.59 ಕೋಟಿ ರೂ.ಗಳ ಸಂಚಿತ ನೆರವು 1,15,760 ಉದ್ಯಮಗಳಿಗೆ ದೊರೆತಿದೆ.
- ಆ. ಮಧ್ಯಮ ಪ್ರಮಾಣದ ಕೈಗಾರಿಕೆಗಳಿಗೆ ನೆರವು: ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ 11 ಮಧ್ಯಮ ಪ್ರಮಾಣದ ಉದ್ಯಮಗಳಿಗೆ 36.58 ಕೋಟಿ ರೂ.ಗಳ ನೆರವನ್ನು ಸಂಸ್ಥೆ ನೀಡಿದೆ. ಮಾರ್ಚ್ 2020ರ ಅಂತ್ಯದವರೆಗೆ 1,957 ಉದ್ಯಮಗಳಿಗೆ ನೀಡಿರುವ ಸಂಚಿತ ನೆರವು 1,496.19 ಕೋಟಿ ರೂ.ಗಳಾಗಿವೆ.
- ಇ. ಇತರ ಕೈಗಾರಿಕೆಗಳಿಗೆ ನೆರವು: ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಅತಿ ಸಣ್ಣ, ಸಣ್ಣ, ಮಧ್ಯಮ 36 ಪ್ರಕರಣಗಳಲ್ಲಿ 29.55 ಕೋಟಿ ರೂ.ಗಳ ನೆರವು ನೀಡಲಾಗಿದೆ. ಇತರ ವಲಯಗಳಿಗೆ ನೀಡಲಾದ ಸಂಚಿತ ನೆರವು 53,526 ಪ್ರಕರಣಗಳಿಗೆ 4,511.35 ಕೋಟಿ ರೂಗಳಾಗಿವೆ.



amount of ₹ 20.14 crore was released by Government of Karnataka.

BOARD & EXECUTIVE COMMITTEE AND BOARD SUB-COMMITTEE MEETINGS

During the year 2019-20, the Corporation conducted 04 meetings of the Board of Directors and 04 meetings of the Executive Committee during the Financial Year 2019-20.

The Audit Committee, headed by a professional Director, met once during the financial year 2019-20. The Board Sub-Committee, headed by the Managing Director met 04 (four) times during the FY 2019-20 and recommended 11 proposals to the Board / EC for settlement of loan accounts.

OTHER COMMITTEE MEETINGS:

ASSET LIABILITY MANAGEMENT COMMITTEE:

The Asset Liability Management Committee, chaired by the Managing Director and senior executives as members met once during the FY 2019-20. The Committee reviewed cash flow statements, asset liability statements, lending rates, borrowing programmes and related matters.



Road construction Equipment of a Class I Contractor in Mangalore



Chemical unit at Hassan

OPERATIONAL HIGHLIGHTS

SANCTIONS:

During the year 2019-20, Sanctions of loans under various schemes touched ₹ 667.81 crore covering 710 cases as against ₹ 1098.73 crore covering 1,056 cases during 2018-19. Cumulative sanctions reached ₹ 17,884.72 crore covering 1,74,217 cases as on 31-03-2020.

FLOW OF ASSISTANCE:

- a. Assistance to micro and small - scale enterprises:** During the year, the Corporation sanctioned an amount of ₹ 601.68 crore to 663 small-scale enterprises. Cumulative assistance to small - scale enterprises at the end of March 2020 stood at ₹ 11,169.59 crore to 1,15,760 enterprises.
- b. Assistance to medium-scale enterprises:** During the year, the Corporation extended financial assistance to 11 medium-scale enterprises amounting to ₹ 36.58 crore. The cumulative assistance to medium – scale enterprises at the end of March 2020 stood at ₹ 1,496.19 crore to 1,957 enterprises.
- c. Assistance to other sectors:** During the year, assistance to other sectors excluding MSMEs amounted to ₹29.55 crore to 36 cases. Cumulative assistance to other sectors stood at ₹4,511.35 crore to 53,526 cases.



2019-20ರ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಕೈಗಾರಿಕಾವಾರು ಮಂಜೂರಾತಿ
(ಮೊತ್ತ : ಕೋಟಿ ರೂ.ಗಳಲ್ಲಿ)

ಕ್ರ. ಸಂ.	ಕೈಗಾರಿಕೆ	ಮೊತ್ತ	ಒಟ್ಟು ಮೊತ್ತದ ಶೇ.
1	ಹೋಟೆಲ್/ರೆಸ್ಟೋರೇಂಟ್	106.09	15.89
2	ಕಟ್ಟಡ ನಿರ್ಮಾಣ ಚಟುವಟಿಕೆಗಳು	20.15	3.02
3	ಆಹಾರ ಮತ್ತು ಪಾನೀಯಗಳು	84.96	12.72
4	ಇಂಜಿನಿಯರಿಂಗ್	78.03	11.68
5	ಅಲೋಹ ಉತ್ಪನ್ನಗಳು	68.93	10.32
6	ಇತರೆ ಉತ್ಪನ್ನಗಳು	121.67	18.22
7	ರಾಸಾಯನಿಕಗಳು	22.64	3.39
8	ಇತರೆ	4.20	0.63
9	ಜವಳಿ ಮತ್ತು ಸಿದ್ಧ ಉಡುಪುಗಳು	73.08	10.94
10	ರಬ್ಬರ್ ಮತ್ತು ರಬ್ಬರ್ ಉತ್ಪನ್ನಗಳು	1.31	0.20
11	ಮುದ್ರಣ ಮತ್ತು ಪ್ರಕಾಶನ	10.40	1.56
12	ಮೂಲ ಲೋಹ	14.22	2.13
13	ಸಾರಿಗೆ/ಸಾರಿಗೆ ಉಪಕರಣಗಳು	13.32	1.99
14	ಮರ ಮತ್ತು ಬಿರಡೆ/ಪೀಠೋಪಕರಣಗಳು	10.49	1.57
15	ಕಾಗದ ಮತ್ತು ಕಾಗದ ಉತ್ಪನ್ನಗಳು	38.32	5.74
	ಒಟ್ಟು	667.81	100.00

2017-18ರ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ
ಮೊತ್ತಕ್ಕನುಗುಣವಾಗಿ ಮಾಡಲಾದ ಮಂಜೂರಾತಿ

(ಮೊತ್ತ : ಕೋಟಿ ರೂ.ಗಳಲ್ಲಿ)

ಕ್ರ. ಸಂ.	ಮಂಜೂರಾತಿ	ಸಂಖ್ಯೆ	ಮೊತ್ತ	ಒಟ್ಟು ಮೊತ್ತಕ್ಕೆ ಶೇಕಡವಾರು	
				ಸಂಖ್ಯೆ	ಮೊತ್ತ
1	ರೂ. 10.00 ಲಕ್ಷಗಳ ವರೆಗೆ	16	1.46	2.25	0.22
2	ರೂ. 10.00 ಲಕ್ಷಕ್ಕೂ ಮೇಲ್ಪಟ್ಟು ರೂ. 45.00 ಲಕ್ಷಗಳ ವರೆಗೆ	189	49.33	26.62	7.40
3	ರೂ. 45.00 ಲಕ್ಷಕ್ಕೂ ಮೇಲ್ಪಟ್ಟು ರೂ. 150.00 ಲಕ್ಷಗಳ ವರೆಗೆ	356	270.21	50.14	40.45
4	ರೂ. 150.00 ಲಕ್ಷಕ್ಕೂ ಮೇಲ್ಪಟ್ಟು ರೂ. 300.00 ಲಕ್ಷಗಳ ವರೆಗೆ	161	294.41	15.25	26.80
5	ರೂ. 300.00 ಲಕ್ಷಕ್ಕೂ ಮೇಲ್ಪಟ್ಟು ರೂ. 500.00 ಲಕ್ಷಗಳ ವರೆಗೆ	90	152.35	12.68	22.81
6	ರೂ. 500.00 ಲಕ್ಷಗಳ ಮೇಲ್ಪಟ್ಟು	49	158.16	6.90	23.68
	ಒಟ್ಟು	710	667.81	100.00	100.00

ವಿತರಣೆ:

2019-20ನೇ ಸಾಲಿನಲ್ಲಿ ಸಂಸ್ಥೆ 727.90 ಕೋಟಿ ರೂ.ಗಳನ್ನು ವಿತರಣೆ ಮಾಡಿದೆ. ಕಳೆದ ವರ್ಷ 665.90 ಕೋಟಿ ರೂ. ಗಳನ್ನು ವಿತರಣೆ ಮಾಡಿತ್ತು. 31.03.2020ರ ವರೆಗಿನ ಸಂಚಿತ ವಿತರಣೆ 13,956.87 ಕೋಟಿ ರೂ.ಗಳಷ್ಟು ತಲುಪಿದೆ.

ಬಂಡವಾಳ, ಉತ್ಪನ್ನಗಳ ಮೌಲ್ಯ ಮತ್ತು ಉದ್ಯೋಗ:

2019-20ನೇ ಸಾಲಿನಲ್ಲಿ ಸಂಸ್ಥೆಯಿಂದ ನೀಡಲಾದ ಸಾಲಗಳು 4183.45 ಕೋಟಿ ರೂ.ಗಳಷ್ಟು ಹೂಡಿಕೆ ಮಾಡಬಹುದೆಂದು ಅಂದಾಜು ಮಾಡಲಾಗಿದ್ದು ಉತ್ಪಾದನೆಯ ಮೌಲ್ಯ 2,645.17 ಕೋಟಿ ರೂ. ಗಳಾಗಿದ್ದು, 9,591 ಜನರಿಗೆ ಉದ್ಯೋಗ ಸೃಷ್ಟಿಸುವ ಅಂದಾಜಿದೆ.

ವಸೂಲಾತಿ:

ಪ್ರಸ್ತುತ 2019-20ರ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆ ಒಟ್ಟು 720.85 ಕೋಟಿ ರೂ.ಗಳನ್ನು ವಸೂಲಾತಿ ಮಾಡಿತು. ಕಳೆದ ವರ್ಷ ಸಂಸ್ಥೆಯು 736.35 ಕೋಟಿ ರೂ.ಗಳನ್ನು ವಸೂಲಿ ಮಾಡಿತ್ತು. ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ವಸೂಲಾಗದ ಸಾಲಗಳಿಂದ (D-III Pre-MoU) ಸಂಸ್ಥೆಯು 21.02 ಕೋಟಿ ರೂ.ಗಳನ್ನು ವಸೂಲಾತಿ ಮಾಡಲಾಗಿದೆ.

ಹಣಕಾಸು ಫಲಿತಾಂಶಗಳು:

ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯು 358.81 ಕೋಟಿ ರೂ.ಗಳ ಒಟ್ಟಾರೆ ಆದಾಯವನ್ನು ಗಳಿಸಿದ್ದು, ಕಳೆದ ಆರ್ಥಿಕ ವರ್ಷ ಈ ಆದಾಯವು 373.45 ಕೋಟಿ ರೂ.ಗಳಾಗಿತ್ತು. ಲಾಭವು 44.92 ಕೋಟಿ ರೂ.ಗಳಾಗಿದ್ದು, ಸಂಸ್ಥೆಯು ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ 6.01 ಕೋಟಿ ರೂ.ಗಳ ಮುಂಗಡ ತೆರಿಗೆಯನ್ನು ಪಾವತಿಸಿರುತ್ತದೆ.



Herbal medicine manufacturing unit in Ramanagara



INDUSTRYWISE SANCTIONS FOR THE FY - 2019-20

(Amount : ₹ in crore)

Sl. No.	Industry	Amount	% to the total
1	Hotels / Restaurants etc.	106.09	15.89
2	Construction Activities (CRE)	20.15	3.02
3	Food & Beverages	84.96	12.72
4	Engineering	78.03	11.68
5	Non-Metallic Products	68.93	10.32
6	Miscellaneous Manufacturing	121.67	18.22
7	Chemicals	22.64	3.39
8	Others	4.20	0.63
9	Textiles & Readymade Garments	73.08	10.94
10	Rubber & Rubber Products	1.31	0.20
11	Printing & Publishing	10.40	1.56
12	Basic Metal	14.22	2.13
13	Transport / Tpt.equipment	13.32	1.99
14	Wood & Cork / Furniture & Fixtures	10.49	1.57
15	Paper & Paper Products	38.32	5.74
	Total	667.81	100.00



Homeopathic medicine manufacturing unit at Mangalore

SIZEWISE SANCTIONS FOR THE FY : 2019-20

(Amount : ₹ in crore)

Sl. No.	Sanctions	No.	Amount	% to the total	
				No.	Amount
1	Upto ₹ 10.00 lakhs	16	1.46	2.25	0.22
2	Above ₹ 10.00 lakhs upto ₹ 45.00 lakhs	189	49.33	26.62	7.40
3	Above ₹ 45.00 lakhs upto ₹ 150.00 lakhs	356	270.21	50.14	40.45
4	Above ₹ 150.00 lakhs upto ₹ 300.00 lakhs	90	152.35	12.68	22.81
5	Above ₹ 300.00 lakhs upto ₹ 500.00 lakhs	49	158.16	6.90	23.68
6	Above ₹ 500.00 lakhs	10	36.30	1.41	5.44
	Total	710	667.81	100.00	100.00

DISBURSEMENT :

During the year 2019-20, the disbursement was ₹727.90 crore as against ₹665.90 crore during the year 2018-19. The cumulative disbursement of the Corporation reached ₹13,956.87 crore as on 31.03.2020.

INVESTMENT, VALUE OF OUTPUT AND EMPLOYMENT:

The investment catalysed by the Corporation in 2019-20 is expected to be ₹ 4183.45 crore resulting in value of output to ₹2,645.17 crore and generating employment to 9,591 persons.

RECOVERY:

During the year 2019-20, the Corporation recovered an amount of ₹720.85 crore as compared to ₹736.35 crore recovered in the previous year. The corporation realised recovery of ₹21.02 crore in respect of Bad Debts (D-III pre MoU) during 2019-20.

FINANCIAL RESULTS:

During the year under review, the Corporation earned a gross revenue of ₹ 358.81 crore as against ₹ 373.45 in FY 2018-19. The profit for the year is



ಲಾಭಾಂಶ :

2019-20ರ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿಯೂ ಮುಂದುವರೆದ ನಷ್ಟವಿದ್ದುದರಿಂದ (carry forward losses) ಸಂಸ್ಥೆಯ ವತಿಯಿಂದ ಯಾವುದೇ ರೀತಿಯ ಲಾಭಾಂಶವನ್ನು ಶಿಫಾರಸ್ಸು ಮಾಡಿರುವುದಿಲ್ಲ.

ಖಜಾನೆ ಚಟುವಟಿಕೆ:

ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ, ಕರ್ನಾಟಕ ಸರ್ಕಾರವು 100.00 ಕೋಟಿ ರೂ.ಗಳ ಈಕ್ವಿಟಿ ಬಂಡವಾಳವನ್ನು ಒದಗಿಸಿತು. 31.03.2020ರ ಅಂತ್ಯಕ್ಕೆ, ಈ ಮೊತ್ತವು 476.94 ಕೋಟಿ ರೂ.ಗಳಾಗಿತ್ತು ಮತ್ತು ಷೇರು ಅರ್ಜಿ ಹಣ 318.45 ಕೋಟಿ ಆಗಿತ್ತು. 31.03.2019ರಲ್ಲಿ ಷೇರು ಅರ್ಜಿ ಹಣ 218.45 ಕೋಟಿ ರೂ. ಇದ್ದಿತು.

ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯು 218 ಕೋಟಿ ರೂ.ಗಳ ಬಾಂಡುಗಳನ್ನು ಪಾವತಿಸಿದೆ. ಕೆ.ಎಸ್.ಎಫ್.ಸಿ 8.58% ಬಾಂಡ್ಸ್ 2020 ಇದರಲ್ಲಿ ಶೇ 60 ರಷ್ಟು ಬಾಂಡ್ ಮೊತ್ತ 141.00 ಕೋಟಿ ರೂ.ಗಳು ಹಾಗೂ ಕೆ.ಎಸ್.ಎಫ್.ಸಿ 8.23% ಬಾಂಡ್ಸ್ 2020 ಇದರಲ್ಲಿ ಶೇ 100 ರಷ್ಟು ಬಾಂಡ್ ಮೊತ್ತ 77.00 ಕೋಟಿ ರೂ.ಗಳನ್ನು ಮರುಪಾವತಿಸಿದೆ. ಬಾಕಿ ಉಳಿದ ಬಾಂಡುಗಳು 1067 ಕೋಟಿ ರೂ.ಗಳಿಗೆ ಇಳಿಕೆಯಾಗಿದ್ದು ಈ ಮೊತ್ತ 31.03.2019 ರ ಅಂತ್ಯಕ್ಕೆ 1285 ಕೋಟಿ ರೂ.ಗಳಷ್ಟಿತ್ತು.

ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯು ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್‌ನಿಂದ 250.00 ಕೋಟಿ ರೂ.ಗಳು ಹಾಗೂ ಆಂದ್ರಾ ಬ್ಯಾಂಕ್‌ನಿಂದ 250.00 ಕೋಟಿ ರೂ.ಗಳು ಒಟ್ಟಾರೆ 500.00 ಕೋಟಿ ರೂ.ಗಳ ಅವಧಿಸಾಲವನ್ನು ಪಡೆಯಿತು. ಅಲ್ಲದೆ ಸಂಸ್ಥೆಯು 5.44 ಕೋಟಿ ರೂ.ಗಳ ಹಾಗೂ 0.04 ಕೋಟಿ ರೂ.ಗಳ ಅವಧಿ ಸಾಲದ ಮರುಪಾವತಿಯನ್ನು ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಹಾಗೂ ಆಂದ್ರಾ ಬ್ಯಾಂಕ್ ಗಳಿಗೆ ಅನುಕ್ರಮವಾಗಿ ಪಾವತಿಸಿದೆ.

2018-19ರಲ್ಲಿನ ಬಾಂಡ್‌ಗಳ ಮೇಲಿನ ಬಡ್ಡಿಯು 122.44 ಕೋಟಿ ರೂ.ಗಳಿಂದ ಪ್ರಸ್ತುತ 2019-20ರ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ 110.43 ಕೋಟಿ ರೂ.ಗಳಿಗೆ ಇಳಿಕೆಯಾಗಿದೆ. ಬಾಂಡ್ ಹೊಣೆಗಾರಿಕೆಯಲ್ಲಿ ಕಡಿಮೆಯಾದ ಕಾರಣ ಇಳಿಕೆಯಾಗಿದೆ. ಮುಂದುವರಿದು ಸಂಸ್ಥೆಯು 3.51 ಕೋಟಿ ರೂ.ಗಳು ಹಾಗೂ 6.29 ಕೋಟಿ ರೂ.ಗಳ ಅವಧಿ ಸಾಲದ ಮೇಲಿನ ಬಡ್ಡಿಯ ಮರುಪಾವತಿಯನ್ನು ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಹಾಗೂ ಆಂದ್ರಾ ಬ್ಯಾಂಕ್ ಗಳಿಗೆ ಅನುಕ್ರಮವಾಗಿ ಪಾವತಿಸಿದೆ. ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯು ಕರ್ನಾಟಕ ಸರ್ಕಾರಕ್ಕೆ ಖಾತರಿ ಕಮಿಷನ್ನಿನ ರೂಪದಲ್ಲಿ 13.44 ಕೋಟಿ ರೂ.ಗಳನ್ನು (ಜಿ.ಎಸ್.ಟಿಯ ನಿವ್ವಳದಲ್ಲಿ) ಪಾವತಿಸಿದ್ದು, 2018-19ರ ಸಾಲಿನಲ್ಲಿ ಈ ಮೊತ್ತವು 13.73 ಕೋಟಿ ರೂ.ಗಳಷ್ಟಿತ್ತು(ಜಿ.ಎಸ್.ಟಿಯ ನಿವ್ವಳದಲ್ಲಿ).

ಸಂಸ್ಥೆಯ ಒಟ್ಟು ದೀರ್ಘಾವಧಿ ಸಾಲವು 31-03-2020ರ ವರ್ಷಾಂತ್ಯಕ್ಕೆ 1,289.06 ಕೋಟಿ ರೂ.ಗಳಿಂದ 1,565.58 ಕೋಟಿ ರೂ.ಗಳಿಗೆ ಏರಿಕೆ ಕಂಡಿದೆ. ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್‌ನಿಂದ 250.00 ಕೋಟಿ ರೂ.ಗಳು ಹಾಗೂ ಆಂದ್ರಾ ಬ್ಯಾಂಕ್‌ನಿಂದ 250.00 ಕೋಟಿ ರೂ.ಗಳು ಒಟ್ಟಾರೆ 500.00 ಕೋಟಿ ರೂ.ಗಳ ಅವಧಿಸಾಲವನ್ನು ಪಡೆಯುವಿಕೆಯಿಂದ ಏರಿಕೆಯಾಗಿದೆ. 2019-20ನೇ ಸಾಲಿನ ಒಟ್ಟು ಬಡ್ಡಿ ಮತ್ತು ಆರ್ಥಿಕ ವೆಚ್ಚಗಳು 136.63 ಕೋಟಿ ರೂ.ಗಳಿಗೆ ಇಳಿಕೆ ಕಂಡಿದ್ದು, 2018-19ನೇ ವರ್ಷಕ್ಕೆ 139.01 ಕೋಟಿ ರೂ.ಗಳಷ್ಟಿತ್ತು.

31-03-2020ರ ಅಂತ್ಯಕ್ಕೆ ಸಂಸ್ಥೆಯ ಷೇರು ಬಂಡವಾಳ ಹೂಡಿಕೆ ವಿವರ

ಕ್ರ. ಸಂ.	ವಿವರಗಳು	ಷೇರುಗಳ ಸಂಖ್ಯೆ	ಸಾವಿತಿಯಾದ ಬಂಡವಾಳ (ಲಕ್ಷ ರೂ.ಗಳಲ್ಲಿ)	ಶೇಕಡವಾರು ಹೂಡಿಕೆ
1	ಕರ್ನಾಟಕ ಸರ್ಕಾರ			91.90%
	ಸೆಕ್ಷನ್ 4(3)ಎ ಪ್ರಕಾರ	42702233	42702.23	
	ವಿಶೇಷ ಬಂಡವಾಳ ಹರಿವು ಸೆಕ್ಷನ್ 4 ಎ ಪ್ರಕಾರ	1127500	1127.50	
	ಒಟ್ಟು	43829733	43829.73	
2	ಭಾರತೀಯ ಸಣ್ಣ ಕೈಗಾರಿಕಾ ಅಭಿವೃದ್ಧಿ ಬ್ಯಾಂಕ್‌ನಿಂದ			8.05%
	ಸೆಕ್ಷನ್ 4(3)(ಬಿ) ಪ್ರಕಾರ	3210385	3210.39	
	ವಿಶೇಷ ಬಂಡವಾಳ ಹರಿವು ಸೆಕ್ಷನ್ 4ಎ ಪ್ರಕಾರ	627500	627.50	
	ಒಟ್ಟು	3837885	3837.89	
3	ವಿಮಾ ಕಂಪನಿಗಳು ಸೆಕ್ಷನ್ 4(3) (ಸಿ) ಪ್ರಕಾರ	16100	16.10	0.03%
4	ಸಾರ್ವಜನಿಕ ಕ್ಷೇತ್ರದ ಬ್ಯಾಂಕುಗಳು ಸೆಕ್ಷನ್ 4(3) (ಸಿ) ಪ್ರಕಾರ	7900	7.90	0.02%
5	ಸಹಕಾರಿ ಸಂಸ್ಥೆಗಳು ಮತ್ತು ಬ್ಯಾಂಕುಗಳು ಸೆಕ್ಷನ್ 4(3) (ಡಿ) ಪ್ರಕಾರ	1530	1.53	-
6	ಇತರೆ ವ್ಯಕ್ತಿಗಳಿಂದ ಸೆಕ್ಷನ್ 4(3)(ಡಿ) ಪ್ರಕಾರ	935	0.93	-
	ಒಟ್ಟು	47694083	47694.08	100.00%



Manufacturing unit at Mysore



₹ 44.92 crore. The Corporation has paid an advance tax of ₹ 6.01 crore during current financial year.

DIVIDEND:

Because of carry forward losses, no dividend is recommended for the financial year 2019-20.

TREASURY ACTIVITY:

During the year, the Government of Karnataka provided an equity capital of ₹ 100.00 crore. As on 31-03-2020, the paid up equity capital of the Corporation stood at ₹ 476.94 crore, same as last FY and share application money stood at ₹ 318.45 crore, compared to share application money of ₹ 218.45 crore as on 31-03-2019.

During the year the Corporation redeemed bonds amounting to ₹ 218.00 crore, ₹ 141.00 crore on account of 60% redemption in respect of KSFC 8.58% Bonds 2020 and ₹ 77.00 crore on account of 100% redemption in respect of KSFC 8.23% Bonds 2020. The outstanding of bonds decreased to ₹ 1067.00 crore, which was ₹ 1285.00 crore as on 31-03-2019.

During the year, the Corporation has availed total Term Loan of ₹ 500 crore. ₹ 250 crore from State Bank of India and ₹ 250 crore from Andhra Bank. Further Corporation has repaid ₹ 5.44 crore to State Bank of India and ₹ 0.04 crore to Andhra Bank towards Term loan repayment.

The interest cost on bonds decreased to ₹ 110.43 crore from ₹ 122.44 crore for the year 2018-19. The decrease is on account of reduction of bond liability. Further, the Corporation has paid ₹ 3.51 crore to State Bank of India and ₹ 6.29 crore to Andhra Bank towards interest on term loan. The Corporation paid, on cash basis, ₹ 13.44 (net off of GST) crore to the State Government as guarantee commission during the year compared to ₹ 13.73 (net off of GST) crore for the FY 2018-19.

The total long-term liability of the Corporation is



Modular Furniture Manufacturing unit at Bellari

increased to ₹ 1565.58 crore by the year end from ₹ 1289.06 crore as on 31-03-2019. The increase is on account of ₹ 500 crore Term loan borrowings from SBI and Andhra Bank. The total interest and financial expenses decreased to ₹ 136.63 crore for the year 2019-20 from ₹ 139.01 crore for the year 2018-19.

Shareholding Pattern of the Corporation as on 31-03-2020

Sl. No.	Particulars	No. of Shares	Paid up equity (Rs. in lakhs)	Percentage holding
1	Government of Karnataka			91.90%
	Under Section 4(3)(a)	42702233	42702.23	
	Special Capital issued Under Section 4A	1127500	1127.50	
	Total	43829733	43829.73	
2	Small Industries Development Bank of India			8.05%
	Under Section 4(3)(b)	3210385	3210.39	
	Special Capital issued Under Section 4A	627500	627.50	
	Total	3837885	3837.89	
3	Insurance Companies			
	Under Section 4(3) (c)	16100	16.10	0.03%
4	Public Sector Banks			
	under Section 4(3) (c)	7900	7.90	0.02%
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	47694083	47694.08	100.00%



PCC hollow blocks Manufacturing unit at Bengaluru

ಆಂತರಿಕ ಲೆಕ್ಕಪರಿಶೋಧನೆ :

ಬೆಂಗಳೂರು, ಮೈಸೂರು, ಧಾರವಾಡ ಮತ್ತು ಕಲಬುರಗಿಗಳ ಆಂತರಿಕ ಲೆಕ್ಕಪರಿಶೋಧನಾ ಸೆಲ್‌ಗಳೊಂದಿಗೆ ಪ್ರಧಾನ ಕಛೇರಿಯಲ್ಲಿರುವ ಪೂರ್ಣ ಪ್ರಮಾಣದ ಆಂತರಿಕ ಲೆಕ್ಕಪರಿಶೋಧನಾ ವಿಭಾಗವು ಕಾರ್ಯೋನ್ಮುಖವಾಗಿದೆ. ಆಂತರಿಕ ಲೆಕ್ಕಪರಿಶೋಧನಾ ಸೆಲ್‌ಗಳಲ್ಲಿ ಎಲ್ಲ ಸಾಲಗಳನ್ನೂ ಮಂಜೂರಾತಿಯ ನಂತರ ಮತ್ತು ಮೊದಲ ಕಂತಿನ ವಿತರಣೆಗೆ ಮುಂಚೆ ಪರಿಶೋಧಿಸಲಾಗುತ್ತದೆ. ಅಂತಿಮ ವಿತರಣೆಗೆ ಮುಂಚೆ ಅಂತಿಮ ಲೆಕ್ಕಪರಿಶೋಧನೆಯನ್ನು ಮಾಡಲಾಗುತ್ತದೆ. ಲೆಕ್ಕಪರಿಶೋಧನೆಯ ಯೋಜನೆಯಂತೆ ಕಾನೂನು, ಹಣಕಾಸು ಮತ್ತು ಲೆಕ್ಕಪತ್ರ, ವಸೂಲಾತಿ ಮತ್ತು ಆಡಳಿತ ಈ ಎಲ್ಲಾ ಅಂಶಗಳನ್ನು ಒಳಗೊಂಡಂತೆ ತ್ರೈಮಾಸಿಕ ಲೆಕ್ಕಪರಿಶೋಧನೆಯನ್ನು ನಡೆಸುತ್ತವೆ.

ಪ್ರಧಾನ ಕಛೇರಿಯಲ್ಲಿರುವ ಆಂತರಿಕ ಲೆಕ್ಕಪರಿಶೋಧನಾ ವಿಭಾಗವು ಪ್ರಧಾನ ಕಛೇರಿಯ ಇಲಾಖೆಗಳ ಲೆಕ್ಕಪರಿಶೋಧನೆಯನ್ನು ಮಾಡುತ್ತದೆ. ಇದಲ್ಲದೆ, ಅಗತ್ಯವಾದಾಗಲೆಲ್ಲಾ ವಿಶೇಷ ತನಿಖೆಗಳನ್ನು / ಲೆಕ್ಕಪರಿಶೋಧನೆಯನ್ನು ಮಾಡಿ, ಆಡಿಟ್ ಸಮಿತಿಯ ಮುಂದೆ ಸೂಕ್ತ ನಿರ್ಧಾರಕ್ಕಾಗಿ ಮಂಡಿಸಲಾಗುತ್ತಿದೆ. ಪ್ರಸ್ತುತ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ಲೆಕ್ಕಪರಿಶೋಧನಾ ಸಮಿತಿ ಒಂದು ಬಾರಿ ಸಭೆ ನಡೆಸಿತು.

ISO ಪ್ರಮಾಣೀಕರಣ:

ಸಂಸ್ಥೆಯು ಮೇ 1998 ರಲ್ಲಿ ISO 9000 ಪ್ರಮಾಣ ಪತ್ರವನ್ನು ಪಡೆಯಿತು ಹಾಗೂ ಮೇ 2019 ರ ವರೆಗೂ ನಿಯತಕಾಲಿಕವಾಗಿ ನವೀಕೃತ ಪ್ರಮಾಣ ಪತ್ರವನ್ನು ಪಡೆದಿರುತ್ತದೆ. ಸಂಸ್ಥೆಯ ಕಾರ್ಯಾಚರಣೆಯನ್ನು ಶಾಖಾ ಕಛೇರಿಗಳಿಗೆ ವಿಕೇಂದ್ರೀಕೃತಗೊಳಿಸಿರುವುದರಿಂದ, ಏಕಕಾಲೀನ ಹಾಗೂ ತ್ವರಿತ

ಮರ್ತ್ಯತೆ ಅಧ್ಯಯನದ ಲೆಕ್ಕಪರಿಶೋಧನೆಯನ್ನೂ ನಡೆಸುತ್ತಿರುವುದರಿಂದ ಸಂಸ್ಥೆಯ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ಖಬರೀ ಪ್ರಮಾಣ ಪತ್ರವನ್ನು ನವೀಕರಿಸುವ ಅಗತ್ಯತೆವಿಲ್ಲವೆಂದು ತೀರ್ಮಾನಿಸಿದೆ.

ಗಣಕೀಕರಣ :

ಜಾಲತಾಣ ಅಭಿವೃದ್ಧಿ ಕೇಂದ್ರ, ಇ-ಆಡಳಿತ ವಿಭಾಗ, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸರ್ಕಾರ ಇದರ ಸಹಯೋಗದೊಂದಿಗೆ ಸಂಸ್ಥೆಯು ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ksfc.karnataka.gov.in ಎಂಬ ನೂತನ ಜಾಲತಾಣವನ್ನು ಅಭಿವೃದ್ಧಿಪಡಿಸಿದೆ. ಈ ನೂತನ ಜಾಲತಾಣವನ್ನು ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಉಳಿದ ಇಲಾಖೆಗಳಿಗೆ ಅನುಗುಣವಾಗಿ ರಾಜ್ಯ ಅಂಕಿಸಂಖ್ಯೆ ಮಾಹಿತಿ ಕೇಂದ್ರದಲ್ಲಿ ಹೋಸ್ಟ್ ಮಾಡಲಾಗಿದೆ. ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸ್ಮಾರ್ಟ್ ಆಡಳಿತ ಕೇಂದ್ರದ ನೆರವಿನೊಂದಿಗೆ ಸಂಸ್ಥೆಯು ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ ಮೂಲಸೌಕರ್ಯವನ್ನು ನವೀಕರಿಸಲು ಯೋಜಿಸಲಾಗಿದೆ.

ಡಿಜಿಟೈಸೇಷನ್:

ಸಂಸ್ಥೆಯ ಎಲ್ಲಾ ಶಾಖೆಗಳಲ್ಲೂ ಸಾಲಗಾರರು ಒದಗಿಸುವ ಭದ್ರತಾ ದಾಖಲಾತಿಗಳನ್ನು ಗಣಕೀಕರಣಗೊಳಿಸುವ ಕಾರ್ಯ ನಡೆಯುತ್ತಿದೆ. ಇದರಿಂದ ಮೂಲ ದಾಖಲಾತಿಗಳಿಗೆ ಹೆಚ್ಚಿನ ಭದ್ರತೆ ಒದಗಿಸಲಾಗಿರುತ್ತದೆ. ಕಾನೂನು ದಾಖಲಾತಿಗಳೊಂದಿಗೆ ಸಂಸ್ಥೆಯ ಆಡಳಿತ ಮಂಡಳಿ ಹಾಗೂ ಕಾರ್ಯಕಾರಿ ಸಮಿತಿ ಸಭೆಯ ನಡವಳಿಗಳನ್ನು ಸಹ ಗಣಕೀಕರಣಗೊಳಿಸಲಾಗುತ್ತಿದೆ.

ಮಾಹಿತಿ ಹಕ್ಕು ಕಾಯಿದೆ:

2019-20ನೇ ಸಾಲಿನಲ್ಲಿ ಮಾಹಿತಿ ಹಕ್ಕು ಕಾಯಿದೆಯಡಿ ವಿವಿಧ ಮಾಹಿತಿಗಳನ್ನು ಪಡೆಯಲು ಸಂಸ್ಥೆಯು 177 ಅರ್ಜಿಗಳನ್ನು ಸ್ವೀಕರಿಸಿತು. 174 ಅರ್ಜಿಗಳನ್ನು ವಿಲೇವಾರಿ ಮಾಡಿ ವರ್ಷದ ಕೊನೆಯಲ್ಲಿ 03 ಅರ್ಜಿಗಳು ಬಾಕಿ ಇರುತ್ತದೆ.

ಗ್ರಾಹಕರ ಕುಂದು ಕೊರತೆ ವಿಭಾಗ:

ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ, ಮಿಂಚಂಚೆ ಮತ್ತು ಪತ್ರಗಳ ಮೂಲಕ ಗ್ರಾಹಕರು ಸಂಸ್ಥೆಗೆ ಸಂಬಂಧಿಸಿದ ವಿವಿಧ ವಿಭಾಗಗಳಿಗೆ ಕಳುಹಿಸಿದ ದೂರುಗಳನ್ನು ಪರಿಹರಿಸಲು ಅತಿ ಶೀಘ್ರ ಕ್ರಮಗಳನ್ನು ಕೈಗೊಳ್ಳಲಾಗಿದೆ.

ಸಿಬ್ಬಂದಿ ಮತ್ತು ಆಡಳಿತ:

ಮಾರ್ಚ್, 2019 ರ ಅಂತ್ಯಕ್ಕೆ 808 ಇದ್ದ ಸಿಬ್ಬಂದಿ ಸಂಖ್ಯೆಯು ಮಾರ್ಚ್, 2020ರ ಅಂತ್ಯದಲ್ಲಿ 751 ಆಗಿದೆ. ಇದರಲ್ಲಿ 147 ಜನ



INTERNAL AUDIT:

Internal Audit Department at Head Office and Audit Cells at Bengaluru, Mysuru, Dharwad and Kalaburagi 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 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 auditing 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 once during the financial year.

ISO CERTIFICATION

The Corporation obtained ISO 9000 Certification in May 1998 and got renewed till May 2019. As the Operations of the Corporation have been decentralised to the branch offices and also Concurrent Audit & Quick Mortality Study Audit are in place, it was resolved by the Board not to renew the ISO Certification further.

COMPUTERISATION:

During the Financial Year 2019-20, a new website ksfc.karnataka.gov.in was developed with the help of the Web Development Division, Centre for e-Governance, Govt of Karnataka. The new website

is in line with the other Government department websites and is hosted at the State Data Centre of Govt.of Karnataka. A plan for up gradation of IT infrastructure is taken up with the assistance of Centre for Smart Governance, a society formed by Govt.of Karnataka under e-Governance(DPAR).

DIGITIZATION:

The digitization of Legal Documents is being carried out in all Branches of the Corporation. Minutes of the Board and Executive Committee is 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 177 applications seeking information under RTI act during the year 2019-20, out of this 174 applications were resolved and 3 applications were pending as on 31.03.2020

CUSTOMERS' GRIEVANCE:

Steps were initiated to immediately address the grievance of the customers received through e-mail and by letters.



Powder coating unit at Dharwad



**Product Design & Development Unit
at Bengaluru**

ಪರಿಶಿಷ್ಟ ಜಾತಿಗೆ (ಶೇ. 19.57%) ಮತ್ತು 36 ಜನ (ಶೇ. 4.79%) ಪರಿಶಿಷ್ಟ ಪಂಗಡಕ್ಕೆ ಸೇರಿದವರು. ಸಿಬ್ಬಂದಿ ವರ್ಗದವರ ತರಬೇತಿ ಆವಶ್ಯಕತೆಗಳನ್ನು ಗುರುತಿಸಿ ಮತ್ತು ನಿಯೋಜಿಸಿರುವ ಕಾರ್ಯಕ್ಕೆ ಅನುಗುಣವಾಗಿ ಅವರ ಕೌಶಲ್ಯ/ಸಾಮರ್ಥ್ಯಗಳಿಗೆ ತಕ್ಕಂತೆ ಸಂಸ್ಥೆಯ ಉದ್ಯೋಗಿಗಳಿಗೆ ತರಬೇತಿಯನ್ನು ಕೊಡಿಸಲಾಯಿತು. ಪ್ರಸ್ತುತ 2019-20ರ ವರ್ಷದಲ್ಲಿ 73 ಉದ್ಯೋಗಿಗಳನ್ನು (49 ಉದ್ಯೋಗಿಗಳು ವರ್ಗ-ಎ ಮತ್ತು 24 ಉದ್ಯೋಗಿಗಳು ವರ್ಗ-ಬಿ) ವಿವಿಧ ರೀತಿಯ ತರಬೇತಿಗಾಗಿ ಸಂಸ್ಥೆಯ ಪ್ರಧಾನ ಕಛೇರಿಯಲ್ಲಿ ಹಾಗೂ ಹೊರ ತರಬೇತಿ ಕೇಂದ್ರಗಳಿಗೆ ಕಳುಹಿಸಲಾಗಿತ್ತು.

ತ್ವರಿತ ಮರ್ತ್ಯತೆ ಅಧ್ಯಯನ (Quick Mortality Study) :

ಅನುತ್ತಾದಕ ಆಸ್ತಿ ಹಾಗೂ ಉತ್ತಮ ಪ್ರವರ್ಗದಿಂದ ಕೆಳಮಟ್ಟಕ್ಕೆ ಕುಸಿದ ಸಾಲದ ಖಾತೆಗಳ ನ್ಯೂನತೆಗಳನ್ನು ಸರಿಪಡಿಸುವ ದೃಷ್ಟಿಯಿಂದ ಸಂಸ್ಥೆಯು ತ್ವರಿತ ಮರ್ತ್ಯತೆ ಅಧ್ಯಯನ (Quick Mortality Study) ವನ್ನು 2015-16ರಲ್ಲಿ ಕಾರ್ಯರೂಪಕ್ಕೆ ತರಲಾಯಿತು.

ಮಂಜೂರಾದ ಸಾಲದ ಮೊತ್ತದ ಕೊನೆಯ ಕಂತನ್ನು ಬಿಡುಗಡೆ ಮಾಡಿದ ನಂತರ 12 ತಿಂಗಳುಗಳೊಳಗಾಗಿ ಸಾಲದ ಖಾತೆಯು ಅನುತ್ತಾದಕ ಆಸ್ತಿಯಾಗಿ ಮಾರ್ಪಟ್ಟಾಗ ಮತ್ತು ವಿರಾಮಾವಧಿಯಲ್ಲಿ ಅಸಲು ಮೊತ್ತದ ಕಂತನ್ನು ಮರುಪಾವತಿ ಮಾಡಲು ವಿಸ್ತರಣೆಯ ಸೌಲಭ್ಯವನ್ನು ಒದಗಿಸಿದಾಗ್ಯೂ ತದನಂತರದಲ್ಲಿ 12 ತಿಂಗಳುಗಳೊಳಗಾಗಿ ಸಾಲದ ಖಾತೆಯು ಅನುತ್ತಾದಕ ಆಸ್ತಿಯಾಗಿ ಮಾರ್ಪಟ್ಟಾಗ ಕಾರಣಗಳನ್ನು ಪತ್ತೆಹಚ್ಚಿ ಸಾಲದ ಖಾತೆಯನ್ನು ಮೇಲ್ದರ್ಜೆಗೆ / ಉತ್ತಮ ಪ್ರವರ್ಗಕ್ಕೆ ತರುವ ದೃಷ್ಟಿಯಿಂದ ಸದರಿ ಅಧ್ಯಯನವನ್ನು ಮಾಡಲಾಗುತ್ತಿದೆ. ಅಲ್ಲದೆ, ಈ ವರದಿಯನ್ನು

ಸಂಸ್ಥೆಯ ಕಾರ್ಯ ನಿರ್ವಾಹಕ ನಿರ್ದೇಶಕರು-1 ರವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ರೂಪುಗೊಂಡ ಸಮಿತಿಗೆ ಮಂಡಿಸಲಾಗುತ್ತದೆ.

ತ್ವರಿತ ಮರ್ತ್ಯತೆ ಅಧ್ಯಯನದ (Quick Mortality Study) ಪ್ರಾರಂಭದಿಂದಲೂ ಸಮಿತಿಯು 10 ಸಭೆಗಳನ್ನು ನಡೆಸಿದ್ದು, 244 ಖಾತೆಗಳ ತ್ವರಿತ ಮರ್ತ್ಯತೆ ಅಧ್ಯಯನ ವರದಿಯನ್ನು ಮಂಡಿಸಲಾಗಿದೆ. ಈ ಖಾತೆಗಳಲ್ಲಿ ಉತ್ತಮ ಪ್ರವರ್ಗಕ್ಕೆ 111 ಖಾತೆಗಳನ್ನು ಮೇಲ್ದರ್ಜೆಗೇರಿಸಲಾಗಿದೆ. 16 ಖಾತೆಯ ಸಾಲದ ಅವಧಿ ವಿಸ್ತರಣೆಗೆ ಹಾಗೂ 23 ಸಾಲದ ಖಾತೆಗಳು ಮುಕ್ತಾಯಗೊಂಡಿರುತ್ತವೆ. 10 ಖಾತೆಗಳ ಸುದೀರ್ಘ ಲೆಕ್ಕ ಪರಿಶೋಧನಾ ವರದಿಯನ್ನು ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು/ಲೆಕ್ಕ ಪರಿಶೋಧನಾ ಸಮಿತಿ/ ತ್ವರಿತ ಮರ್ತ್ಯತೆ ಅಧ್ಯಯನ ಸಮಿತಿ ಮುಂದೆ ಇರಿಸಲಾಯಿತು. ಒಟ್ಟಾರೆ 176 ಖಾತೆಗಳನ್ನು ತ್ವರಿತ ಮರ್ತ್ಯತೆ ಅಧ್ಯಯನದ ನಂತರ ಮುಕ್ತಗೊಳಿಸಲಾಯಿತು. ಇನ್ನುಳಿದ 68 ಖಾತೆಗಳನ್ನು ವಸೂಲಾತಿ ಮತ್ತು ಮೇಲ್ದರ್ಜೆಗೇರಿಸಲು ಸಮಿತಿಯು ಸೂಕ್ತ ವಸೂಲಾತಿ ಕ್ರಮಗಳನ್ನು ಕೈಗೊಂಡು ಪರಿಹರಿಸಲು ತಿರ್ಮಾನಿಸಿತು.

ಪ್ರಸ್ತುತ 2019-20ರ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ಸಮಿತಿಯು 2 ಬಾರಿ ಸಭೆ ಸೇರಿ 94 ಹೊಸ ಖಾತೆಗಳನ್ನು ತ್ವರಿತ ಮರ್ತ್ಯತೆ ಅಧ್ಯಯನಕ್ಕೆ ಸಮಿತಿಯ ಮುಂದೆ ಮಂಡಿಸಲಾಯಿತು.

ವಿಪತ್ತು ಸಂಭವ ನಿರ್ವಹಣೆ : ಸಮಿತಿಯು ಸಭೆ ನಡೆಸಿ ವಿಪತ್ತು ಸಂಭವ ನಿರ್ವಹಣಾ ನೀತಿಗಳ ಮತ್ತು ಪದ್ಧತಿಗಳ ಪುನರ್‌ವಿಮರ್ಶೆ ನಡೆಸಿತು. ವಿಪತ್ತು ಸಂಭವ ನಿರ್ವಹಣಾ ವಿಭಾಗದಿಂದ ಮೌಲ್ಯಮಾಪನ ಮಾಡಲಾದ ಪ್ರಸ್ತಾವಗಳ ಸ್ಥಿತಿ ವಿಶ್ಲೇಷಣೆಯನ್ನು ಸಮಿತಿಯ ಮಾಹಿತಿಗಾಗಿ ಮಂಡಿಸಲಾಯಿತು. 2019-20ನೇ ಸಾಲಿನಲ್ಲಿ ವಿಭಾಗವು 317.89 ಕೋಟಿ ರೂ.ಗಳ ಸಾಲಮೌಲ್ಯವನ್ನು



Rice Mill at Raichur



PERSONNEL AND ADMINISTRATION:

The manpower strength of the Corporation stood at 751 at the end of March 2020 as against 808 at the end of the March 2019. Of which, 147 are Scheduled Caste employees (19.57%) and 36 (4.79%) 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 2019-20, 73 employees (49 Class-A employees & 24 Class 'B' employees) were sent for in-house and external training to different types of training programmes.

QUICK MORTALITY STUDY (QMS) :

The Corporation implemented QMS concept in 2015-16 to study the reasons for accounts becoming NPA within 12 months from the date of last release of loan or 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, 10 meetings of the committee were held. QMS reports in respect of 244 cases were placed before the committee. Out of this, 111 cases were upgraded, 16 cases were rescheduled, recovery actions initiated in 16 cases and 23 accounts are closed. In respect of 10 cases detailed Audit Reports were placed before MD/Audit Committee / QMS Sub Committee. In all, 176 cases are



Resort in Chickmagalur

dropped from quick mortality study after review. The committee also resolved to follow up for recovery and up gradation of accounts to Standard Category in remaining 68 cases. During the financial year 2019-20 two meetings of the committee were held and 94 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 proposals rated by the Risk Management Department. All loan proposals exceeding ₹ 1.50 crore are scrutinised by the department and credit rated. During 2019-20, the department rated 107 proposals involving a loan amount of ₹ 317.89 crore where the loan amount was upto Rs.5.00 Crores and cleared two proposals involving loan amount of Rs.16.00 Crore exceeding Rs.5.00 Crore loan.

All loan proposals exceeding ₹ 5.00 crore are placed before the Credit Risk Management Committee (CRMC) for clearance from risk angle.



ಒಳಗೊಂಡ 1.50 ಕೋಟಿ ರೂ.ಗಳಿಗೂ ಹೆಚ್ಚಿನ ಸಾಲದ 107 ಪ್ರಸ್ತಾವನೆಗಳನ್ನು ಪರಿಶೀಲಿಸಿದ/ರೇಟಿಂಗ್ ನೀಡಿದೆ. ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ 16.00 ಕೋಟಿ ರೂ.ಗಳನ್ನು ಒಳಗೊಂಡ 5.00 ಕೋಟಿ ರೂ.ಗಳಿಗೂ ಹೆಚ್ಚಿನ ಸಾಲದ 2 ಪ್ರಸ್ತಾವನೆಗಳನ್ನು ಚರ್ಚಿಸಿ ಅನುಮೋದನೆ ನೀಡಿತು.

ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿ ಮತ್ತು ಸಾಲಗಳ ಸಂಶೋಧನೆ:

ಸಂಸ್ಥೆಯ ವ್ಯವಹಾರವನ್ನು ಉತ್ತೇಜಿಸುವ ಧೈಯೋದ್ದೇಶದಿಂದ ಉದ್ಯಮಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಕಾರ್ಯಕ್ರಮ, ಎಂಜಿನಿಯರಿಂಗ್ ಕಾಲೇಜುಗಳಲ್ಲಿ ಉದ್ಯಮಿಗಳ ಜಾಗೃತಿ ಶಿಬಿರ, ವಿಚಾರ ಸಂಕಿರಣ, ಸಮಾವೇಶ, ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿ ಸಭೆ ಹಾಗೂ ಕಾರ್ಯಕ್ರಮಗಳು, ಕೈಗಾರಿಕಾ ಮೇಳಗಳು ಮತ್ತು ಪ್ರದರ್ಶನಗಳಲ್ಲಿ ಸಂಸ್ಥೆಯ ಪರವಾಗಿ ಭಾಗವಹಿಸುವ ಮೂಲಕ, ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿ ಮತ್ತು ಸಾಲಗಳ ಸಂಶೋಧನೆ ವಿಭಾಗವು ಸಕ್ರಿಯವಾಗಿ ಪಾಲ್ಗೊಂಡಿರುತ್ತದೆ. ರಾಜ್ಯದ ಉದ್ದಿಮೆದಾರರಿಗೆ ಲಭ್ಯವಿರುವ ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ವಿವಿಧ ಬಡ್ಡಿ ಸಹಾಯಧನ ಯೋಜನೆಗಳನ್ನು ಪ್ರಮುಖ ದಿನಪತ್ರಿಕೆಗಳಲ್ಲಿ ಪ್ರಚುರ ಪಡಿಸಲಾಗುತ್ತಿದೆ.

ಬೆಂಗಳೂರು ಟೆಕ್ ಶೃಂಗಸಭೆ, ರೈತ ಉತ್ಪಾದಕ ಸಂಸ್ಥೆ ಆಯೋಜಿತ ಸಮಾವೇಶ, ಅಂತರಾಷ್ಟ್ರೀಯ ಮಹಿಳಾ ಉದ್ಯಮಿದಾರರ ದಿನ ಹಾಗೂ ಅಂತರಾಷ್ಟ್ರೀಯ ಮಹಿಳಾ ದಿನ, ರಾಷ್ಟ್ರೀಯ ಜೈವಿಕ ಶಕ್ತಿಯ ಕಾರ್ಯಾಗಾರ, ಸೇವೆಗಳ ಅಂತರಾಷ್ಟ್ರೀಯ ಪ್ರದರ್ಶನ ಹಾಗೂ ಇನ್ನಿತರ ಪ್ರಚಾರ ಚಟುವಟಿಕೆಗಳಲ್ಲಿ ಸಂಸ್ಥೆಯನ್ನು ಪ್ರತಿನಿಧಿಸುವ ಮೂಲಕ ಭಾಗವಹಿಸಲಾಗಿತ್ತು. ರಾಜ್ಯದ ಕೈಗಾರಿಕಾ ಸಂಘ ಸಂಸ್ಥೆಗಳಾದ ಕಾಸಿಯಾ, ಎಫ್‌ಕೆ‌ಸಿಸಿಐ, ಅವೇಕ್, ಕೋವೆ ಹಾಗೂ ಇನ್ನಿತರ ಸಂಸ್ಥೆಗಳಿಂದ ಆಯೋಜಿಸಲ್ಪಟ್ಟ ಕಾರ್ಯಕ್ರಮಗಳಲ್ಲಿ ಭಾಗವಹಿಸುವ ಮೂಲಕ ಸಂಸ್ಥೆಯ ಯೋಜನೆಗಳಿಗೆ ಪ್ರಚಾರ



**Snacks manufacturing unit at
Uttar Kannada district**

ನೀಡಲಾಯಿತು. ಕೆಎಸ್‌ಎಫ್‌ಸಿ ವಾರ್ತೆ ದ್ವೈ-ಮಾಸಿಕ ಪತ್ರಿಕೆಯನ್ನು ಮುದ್ರಿಸಿ ಪ್ರಕಟಿಸಲಾಗುತ್ತಿದೆ. ನಿರ್ದಿಷ್ಟ ವಲಯ ಹಾಗೂ ಉತ್ಪನ್ನಗಳ ಹೂಡಿಕೆ ಸಾಧ್ಯತೆ ಅವಕಾಶಗಳ ಬಗ್ಗೆ ಮಾರುಕಟ್ಟೆ ಅಧ್ಯಯನ ಮಾಡಿ ಉತ್ತಮ ಗುಣವುಳ್ಳದ ಪೋರ್ಟ್‌ಫೋಲಿಯೋವನ್ನು ಸೃಷ್ಟಿಸಲು ವಿಭಾಗವು ಅನುವು ಮಾಡಿಕೊಡುತ್ತಿದೆ. ರಾಜ್ಯದ ಕೈಗಾರಿಕಾ ಸಂಘ ಸಂಸ್ಥೆಗಳ ಕಾರ್ಯಕ್ರಮಗಳಿಗೆ ಸಂಸ್ಥೆಯು ಪ್ರಸ್ತುತ ವರ್ಷ ರೂ.1.88 ಲಕ್ಷ ಗಳನ್ನು ಕೈಗಾರಿಕೆಗಳ ಅಭಿವೃದ್ಧಿಗೆ ನೀಡಿದೆ.

ಹಣಕಾಸು ಸೇವೆಗಳ ಚಟುವಟಿಕೆಗಳು:

ಸಾಮಾನ್ಯ ವಿಮಾ ಉತ್ಪನ್ನಗಳ ಮಾರಾಟಕ್ಕಾಗಿ ಯುನೈಟೆಡ್ ಇಂಡಿಯಾ ಇನ್ಶೂರೆನ್ಸ್ ಕಂಪೆನಿ ಹಾಗೂ ಇಫ್ಐ ಟೋಕಿಯೋ ಜನರಲ್ ಇನ್ಶೂರೆನ್ಸ್ ಕಂಪೆನಿಗಳೊಡನೆ ಸಂಸ್ಥೆಯು ಒಡಂಬಡಿಕೆ ಮಾಡಿಕೊಂಡಿದ್ದು, ಕಾರ್ಪೊರೇಟ್ ಏಜೆಂಟ್ ಆಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದೆ.

ಪ್ರಸ್ತುತ 2019-20ರ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯು 375.99 ಲಕ್ಷ ರೂ.ಗಳಷ್ಟು ವಿಮಾ ಕಂತುಗಳ ಮೂಲಕ ವ್ಯವಹಾರ ನೀಡಿ, ಒಟ್ಟಾರೆಯಾಗಿ 51.22 ಲಕ್ಷ ರೂ.ಗಳ ಕಮಿಷನ್ ಗಳಿಸಿದೆ (ಎರಡು ಕಂಪನಿಗಳಿಂದ).

ಶಾಖಾ ನೆಟ್‌ವರ್ಕ್:

ಸಂಸ್ಥೆಯು ರಾಜ್ಯಾದ್ಯಂತ ಅತಿಸಣ್ಣ, ಸಣ್ಣ ಮತ್ತು ಮಧ್ಯಮ ಪ್ರಮಾಣದ ಉದ್ಯಮಗಳ ಸ್ಥಾಪನೆಗೆ, ಉದ್ಯಮಗಳ ನವೀಕರಣಕ್ಕಾಗಿ, ವೈವಿಧ್ಯೀಕರಣಕ್ಕಾಗಿ ಉದ್ಯಮಿಗಳಿಗೆ ಅವರ ಹಣಕಾಸು ಅಗತ್ಯತೆಗಳನ್ನು ಪೂರೈಸುವ ಸಲುವಾಗಿ ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳಲ್ಲೂ ತಲಾ ಒಂದರಂತೆ 32 ಕಛೇರಿಗಳನ್ನು ಹೊಂದಿದೆ.

ಲೆಕ್ಕ ಪರಿಶೋಧಕರು:

2019-20ನೇ ಸಾಲಿಗೆ ಮೆ|| ಪಟೇಲ್ ಮೋಹನ್ ರಮೇಶ್ ಅಂಡ್ ಕೋ., ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್ಸ್ ಅವರನ್ನು ಶಾಸನಬದ್ಧ ಲೆಕ್ಕಪರಿಶೋಧಕರನ್ನಾಗಿ ನೇಮಕ ಮಾಡಲಾಗಿದೆ.

ಕಂಪ್ಯೂಲರ್ ಮತ್ತು ಆಡಿಟರ್ ಜನರಲ್ ಆಫ್ ಇಂಡಿಯಾ ಇವರಿಂದ ಲೆಕ್ಕಪರಿಶೋಧನೆ:

ಕಂಪ್ಯೂಲರ್ ಮತ್ತು ಆಡಿಟರ್ ಜನರಲ್ ಆಫ್ ಇಂಡಿಯಾ ಇವರು ಜುಲೈ 2019ರಲ್ಲಿ ಹಣಕಾಸು ಲೆಕ್ಕ ಪರಿಶೋಧನೆಯನ್ನು ನಡೆಸಿರುತ್ತಾರೆ.



Stone Cutting Unit at Bagalot

BUSINESS DEVELOPMENT & CREDIT RESEARCH:

To promote business to the Corporation, several promotional activities were taken up. Advertisements in leading dailies were given to popularise the Interest Subsidy Schemes. The department participated in several industry related programmes like Bengaluru Tech Summit, FPO Buyer-Seller Meet 2019, Global Exhibition on Services, National Conference on Bio-Energy, International Women Entrepreneurs' Day, International Women's' Day and other awareness programs. The department represented the Corporation at events organised by state level industrial bodies ie, KASSIA, FKCCI, AWAKE etc., apart from industrial associations at district levels. A bi-monthly 'KSFC NEWS' is published and circulated. Market study on specific products / segments regarding scope / viability also prepared to enable quality credit portfolio. An amount of ₹ 1.88 Lakhs was contributed to industrial bodies for the cause of industrial promotion.

FINANCIAL SERVICE ACTIVITIES:

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

the Corporation has an MoU each with United India Insurance Company Ltd., and IFFCO TOKYO General Insurance Company Ltd., During the financial year 2019-20 the Corporation has earned a commission of ₹ 51.22 lakh (from both the Companies) by giving a business of ₹ 375.99 lakh in the form of insurance premiums.

BRANCH NETWORK:

The Corporation has 32 Branch Offices with one branch each in all the District Head quarters 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 Accountants was appointed as statutory auditors for the financial year 2019-20.

AUDIT BY COMPTROLLER AND AUDITOR GENERAL OF INDIA:

The financial audit was completed by the Comptroller & Auditor General of India during July 2019.



Stone crusher unit at Haveri
Run by a woman entrepreneur



Stone Crushing Unit at Tumkur

ಕೃತಜ್ಞತೆಗಳು:

ಕರ್ನಾಟಕ ಸರ್ಕಾರವು ಸಂಸ್ಥೆಗೆ ಈಕ್ವಿಟಿ ನೆರವಿನ ಬೆಂಬಲ, ಬಡ್ಡಿ ಸಹಾಯಧನ ಬೆಂಬಲ ಹಾಗೂ ಸಣ್ಣ ಪ್ರಮಾಣದ ಸಾಲದ ಖಾತೆಗಳನ್ನು ಮುಕ್ತಾಯಗೊಳಿಸಲು ಬೆಂಬಲ ನೀಡಿದ್ದಕ್ಕಾಗಿ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ವಿಶೇಷ ಕೃತಜ್ಞತೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತದೆ.

ಸಂಸ್ಥೆಯ ಕಾರ್ಯಾಚರಣೆಯ ಪ್ರತಿಯೊಂದು ಹಂತದಲ್ಲೂ ಸಹಾಯ ಮತ್ತು ಮಾರ್ಗದರ್ಶನ ನೀಡಿದ್ದಕ್ಕಾಗಿ ಭಾರತೀಯ ಸಣ್ಣ ಕೈಗಾರಿಕಾ ಅಭಿವೃದ್ಧಿ ಬ್ಯಾಂಕ್, ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್, ಭಾರತೀಯ ಸರ್ಕಾರ, ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಆರ್ಥಿಕ ಇಲಾಖೆ, ವಾಣಿಜ್ಯ ಮತ್ತು ಕೈಗಾರಿಕೆ 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 ಇಲಾಖೆ ಇವರುಗಳ ನಿರಂತರ ಬೆಂಬಲ ಹಾಗೂ ಮಾರ್ಗದರ್ಶನಕ್ಕಾಗಿ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ಕೃತಜ್ಞತೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತದೆ.

ಭಾರತೀಯ ಜೀವವಿಮಾ ನಿಗಮ, SHCIL, UIIC, HDFC, SBI Life Insurance Co.Ltd., Iffco-Tokio ಮತ್ತು ಕೈಗಾರಿಕಾ ಸಂಘ ಸಂಸ್ಥೆಗಳಾದ ಕಾಸಿಯಾ, ಅವೇಕ್, e-Merg, COWE, CII, FKCCI ಮುಂತಾದವುಗಳಿಗೂ ನಾನು ಕೃತಜ್ಞತೆಗಳನ್ನು ಸಲ್ಲಿಸುತ್ತೇನೆ. ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳು, Apex Bank, KSSIDC, KIADB ಮತ್ತು KPTCL, VTPC, NSIC, MSME-DI, ಕರ್ನಾಟಕ ಉದ್ಯೋಗ ಮಿತ್ರ ಅವರ ಸಹಕಾರಕ್ಕಾಗಿ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ಕೃತಜ್ಞತೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತದೆ.

ನಿರ್ದೇಶಕರುಗಳಾಗಿದ್ದು ತಮ್ಮ ಸ್ಥಾನಗಳಿಂದ ನಿರ್ಗಮಿಸುತ್ತಿರುವ ಶ್ರೀ ಅನಿಲ್ ಕುಮಾರ್ ಝಾ, ಭಾ.ಆ.ಸೇ., ಶ್ರೀ ಕೆ.ಎಸ್.ಶ್ರೀಕಾಂತ್ ಮತ್ತು ಶ್ರೀಮತಿ.ಆರ್.ಅನುರಾಧ ಅವರುಗಳು ತಮ್ಮ ಸೇವಾವಧಿಯಲ್ಲಿ ಸಲ್ಲಿಸಿದ ಸೇವೆಗಾಗಿ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ಕೃತಜ್ಞತೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತದೆ.

ಸಂಸ್ಥೆಯಿಂದ ನೆರವು ಪಡೆದಿರುವ ಎಲ್ಲಾ ಉದ್ಯಮಿದಾರರು, ಸಂಸ್ಥೆಯ ಷೇರುದಾರರು ನೀಡಿದ ನಿರಂತರ ಸಹಾಯ ಹಾಗೂ ಸಂಸ್ಥೆಯ ಬಾಂಡ್‌ಗಳಲ್ಲಿ ಹಣ ತೊಡಗಿಸಿರುವ ಹೂಡಿಕೆದಾರರಿಗೂ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ಕೃತಜ್ಞತೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತದೆ. ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಹಾಗೂ ಆಂಧ್ರಾಬ್ಯಾಂಕ್ ಇವರುಗಳು ಸಂಸ್ಥೆಗೆ ಸಕಾಲಕ್ಕೆ ಅವಧಿಸಾಲದ ನೆರವು ನೀಡಿರುವುದಕ್ಕೆ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ವಿಶೇಷ ಕೃತಜ್ಞತೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತದೆ.

ಕೊನೆಯದಾಗಿ, ಸಂಸ್ಥೆಯ ಎಲ್ಲಾ ಅಧಿಕಾರಿಗಳು ಹಾಗೂ ಸಿಬ್ಬಂದಿ ವರ್ಗದವರ ಪರಿಶ್ರಮಕ್ಕಾಗಿ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ಹೃತ್ಪೂರ್ವಕ ಮೆಚ್ಚುಗೆಯನ್ನು ವ್ಯಕ್ತಪಡಿಸುತ್ತದೆ.

ಮಂಡಳಿಯ ಆದೇಶಾನುಸಾರ

ಸಹಿ/-

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು



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, the Departments of Government of Karnataka, i.e., Department of Finance, Industries & Commerce, E-governance, Social Welfare, Horticulture, Information & Public Relations, Information Technology, Biotechnology and Science & 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 expresses 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 contributions made by outgoing Directors



Super Speciality Hospital at Shivamogga

Sri Anil Kumar Jha, IAS , Sri K.S. Srikanth, Sri Atul Kumar and Smt. R. Anuradha 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 and Andhra Bank for their timely sanction of term loan.

Finally, the Board acknowledges the dedicated services 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, Bengaluru. ("The Corporation"), which comprise of the Balance Sheet as at March 31, 2020, Profit and Loss Account and Cash Flow Statement for the year ended, and 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 2020, 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. Note No 7 – regarding share capital & share application money

A sum of ₹ 10,000.00 lacs was given by Government of Karnataka towards equity share capital during the year and was kept in share application money account and the total amount stood at ₹ 31,845.00 lacs as at the end of the year.

2. a) Note No. 06(b) & (c) regarding the contingent liability on Bank Guarantee issued on behalf of M/s B.L. Industries (India) Limited for ₹550 lacs. The matter before the DRAT, Kolkata has been disposed on 03/07/2017 in favour of the Corporation (KSFC). The Corporation has provided a contingent reserve of ₹655.20 lacs during the year and the total reserve is ₹2013.15 lacs as on 31/03/2020 which is 100% of the total contingent liability.

b) Note No.6(c) - The total contingent liability against the Corporation stood at ₹2013.15 lacs as on 31/03/2020, including 6(b) above which is not acknowledged as debt by the Corporation, excluding letter of credit of ₹182.28 lacs.



3. Note No.11– Contingency deposits of ₹126.16 lacs. A sum of ₹84.45 lacs was paid against the demand from the commercial tax department and appeals were filed for related assessment years. The appeals made for the AY 95-96 and AY 96-97 has been decided in favour of Corporation and the refund is due.
4. Note No 17 – A sum of ₹672.78 lacs (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 ₹351.45 lakh is deposited in the Bank in respect of various accounts received under litigation. The total deposit being ₹1024.23 lakh are disclosed as other deposits under current asset (Schedule-I).

Our observations above 1 to 4 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 profits and on the assets & liabilities of the Corporation is not ascertainable. Subject to above as per Para 1 to 4, 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:

- a. In case of the Balance Sheet, of the state of affairs of the corporation as at 31st March, 2020;
- b. In case of the Profit and Loss Account, of the profit for the year ended on that date; and
- c. 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	₹ 2,010.48 Lacs for year ended 31st March 2020
Provision	₹ 13,264.15 Lacs as at 31st March 2020

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 31 March 2020; 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: 02597S

sd/-

Harshad S Patel

Partner

Membership No: 226842
UDIN 20226842AAAAEV9080

Place : Bangalore
Date : 04-07-2020





Karnataka State Financial Corporation

Financial Statements 2019-20



KARNATAKA STATE FINANCIAL CORPORATION

BALANCE SHEET AS AT 31st MARCH 2020

(Amount : ₹ in Lakh)

Particulars	Schedule	As at 31-03-2020	As at 31-03-2019
CAPITAL AND LIABILITIES:			
Share Capital	A	47694.08	47694.08
Share Application Money	A	31845.00	21845.00
Reserve Fund and Other Reserves	B	31087.76	29708.39
Term Borrowings	C	156557.61	128906.41
Current Liabilities & Provisions	D	17664.16	15040.60
	Total:	284848.61	243194.48
PROPERTY AND ASSETS			
Cash & Bank Balances	E	23006.77	7614.07
Investments	F	2946.28	2450.88
Loans & Advances	G	210598.96	182867.47
Fixed Assets	H	4410.49	4529.18
Current Assets	I	7751.54	7116.19
Profit and Loss Account Balance		36134.57	38616.69
	Total:	284848.61	243194.48
Notes & Significant Accounting Policies forming part of Accounts	O		

For Karnataka State Financial Corporation

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

Sd/-
G V Chandrakumar
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 : 04-07-2020

Place : Bangalore
Date : 04-07-2020



KARNATAKA STATE FINANCIAL CORPORATION
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2020

(Amount : ₹ in Lakh)

Particulars	Schedule	Year Ended 31-03-2020	Year Ended 31-03-2019
INCOME			
Interest Income	J	30355.82	26219.88
Other Income	K	2762.74	3900.85
Provision for NPAs withdrawn		2762.86	7224.56
	Total:	35881.42	37345.29
EXPENDITURE			
Interest and Other Financial Expenses	L	13662.95	13900.91
Personnel Expenses	M	7912.14	8358.56
Administrative Expenses	N	1167.81	981.07
Bad Debts Written Off		2762.86	7224.56
Provision for NPAs		2010.48	3520.01
Additional Provisional for Covid-19 Pandemic		2000.00	0.00
Payment/Prov for Gratuity/Leave		1691.17	2256.42
Depreciation/Amortization	H	181.56	148.41
	Total:	31388.97	36389.94
Profit Before Tax		4492.45	955.35
Less: Transfer to Reserve u/s 36 (1)(viii) of IT Act		813.07	0.00
Less: Provision for Income Tax		542.06	0.00
Profit after Tax		3137.32	955.35
Less: Reserve for Contingencies		655.20	451.58
Add/Less: Loss Brought forward		-38616.69	-39120.46
Deficit carried to Balance Sheet		-36134.57	-38616.69
Notes & Significant Accounting Policies forming part of Accounts	O		

For Karnataka State Financial Corporation

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

Sd/-
G V Chandrakumar
 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 : 04-07-2020

Place : Bangalore
 Date : 04-07-2020



KARNATAKA STATE FINANCIAL CORPORATION

(Amount : ₹ in Lakh)

Schedule to the Accounts	As at 31-03-2020		As at 31-03-2019	
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 45939083 shares of Rs.100 each fully paid up (P.Y.45939083 shares of Rs.100 each fully paid up)		45939.08		45939.08
1755000 shares of Rs. 100 each, issued under section 4 A of the SFCs Act 1951		1755.00		1755.00
Total:		47694.08		47694.08
SHARE APPLICATION MONEY				
Amount Received towards Shares Pending Allotment		31845.00		21845.00
Total:		31845.00		21845.00
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		175.00
c) Capital Reserve		24293.85		24293.85
d) Reserve for Contingencies		2013.15		1357.95
e) Revaluation/Amortisation Reserve on Fixed Assets				
Opening Balance	3631.59		3720.49	
Less: Transferred to P& L A/c	88.90	3542.69	88.90	3631.59
Total:		31087.76		29708.39

KARNATAKA STATE FINANCIAL CORPORATION

(Amount : ₹ in Lakh)

Schedule to the Accounts	As at 31-03-2020	As at 31-03-2019
Schedule-C TERM BORROWINGS		
1. Bonds Guaranteed by State Government	106700.00	128500.00
2. Fixed Deposits	405.46	406.41
3. Term Loan from SBI Guaranteed by State Government	24455.90	0.00
4. Term Loan from Andhra Bank Guaranteed by State Govt	24996.25	0.00
Total:	156557.61	128906.41



KARNATAKA STATE FINANCIAL CORPORATION

(Amount : ₹ in Lakh)

Schedule to the Accounts	As at 31-03-2020		As at 31-03-2019	
Schedule -D				
CURRENT LIABILITIES & PROVISIONS				
A) CURRENT LIABILITIES :				
1. Sundry Deposits		3797.20		5109.92
2. Other Liabilities		227.67		245.88
3.a. Amount received pending adjustments	368.18		244.59	
b. Amount received towards Subsidy	188.16		264.72	
c. Loan Application Fee Deposit	58.05		100.95	
d. Amount received from GOK towards SC Equity scheme	566.78		44.82	
e. Amount received from GOK towards ST Equity scheme	492.82	1673.99	216.27	871.35
4. Margin Money towards:				
a. Towards Agencies – KSCSTDC/ KBCDC/KMDC/KWDC	4.80		4.80	
Less: Amount receivable from Parties	4.80	0.00	4.80	0.00
b. Towards Seed Capital from SIDBI / IDBI	1235.92		1251.60	
Less: Amount receivable from Parties	1225.52	10.40	1234.48	17.12
5. a) Interest Accrued & not due on loans		1959.65		2176.37
b) Int on SSC payable to SIDBI		11.97		15.68
c) Other Accrued expenses		52.15		261.13
B. OTHER LIABILITIES & PROVISIONS				
1. Provision for Gratuity		1380.20		1694.34
2. Provision for Leave Salary		3179.85		2828.11
3. Others: a) Contingent Provision against Standard Assets		2674.14		1669.14
b) Provision for Economic Loss on Restructuring		154.88		151.56
4. Provision for Income Tax		542.06		0.00
5. Additional Provision for Covid-19 Pandemic		2000.00		0.00
Total:		17664.16		15040.60



KARNATAKA STATE FINANCIAL CORPORATION

(Amount : ₹ in Lakh)

Schedule to the Accounts	As at 31-03-2020		As at 31-03-2019	
Schedule - E				
CASH AND BANK BALANCES				
a) Cash on hand incl. Stamps on hand		21.47		40.70
b) Balances with Banks				
i) Reserve Bank of India		—		—
ii) SBI & Other Scheduled Banks	8069.22		4156.96	
Less: Canara Bank Drawal facility balance (Net)	0.00	8069.22	0.00	4156.96
c) Fixed Deposits with Balance		14916.08		3416.41
Total:		23006.77		7614.07
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	161.08	36.97	141.44	56.61
2. A. Investment in KITVEN FUND	314.91		224.43	
Less : provisions	21.29	293.62	0.00	224.43
B. Investment in KAMCO & KATCO				
i) 16500 Shares of Rs.100 each in KAMCO				
ii) 500 Shares of Rs.100 each in KATCO		17.00		17.00
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		2598.69		2152.84
Total:		2946.28		2450.88



KARNATAKA STATE FINANCIAL CORPORATION

(Amount : ₹ in Lakh)

Schedule to the Accounts	As at 31-03-2020		As at 31-03-2019	
Schedule - G				
LOANS AND ADVANCES				
TERM LOANS AND ADVANCES (Net)	220825.16		194887.27	
Less: NPA Provisions	10226.20	210598.96	12019.80	182867.47
Total:		210598.96		182867.47
Schedule – I				
CURRENT ASSETS				
Other Deposits		1024.23		956.08
Advances to Staff	1736.72		2072.35	
Less: Provisions	6.16	1730.56	6.16	2066.19
Deposits and Other Advances.	148.90		159.78	
Less: Provisions	1.25	147.65	9.28	150.50
Other Assets		62.43		62.45
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		850.82		257.05
Prepaid Expenses		21.67		12.75
Accrued Interest on Loans & Advances		3914.18		3611.17
Total:		7751.54		7116.19

SCHEDULE - H
a) Fixed Assets

KARNATAKA STATE FINANCIAL CORPORATION

(Amount : ₹ in Lakh)

Sl. No.	Particulars	COST				DEPRECIATION			NET BALANCE		
		Gross Block as on 01-04-2019	Additions during the Period	Sale / Adjustments	Gross Block as on 31-03-2020	Up to 01-04-2019	Adjustment during the Period	For the Period	Up to 31-03-2020	As at 31-03-2020	As at 31-03-2019
1	Land	761.38	0.00	0.05	761.33	0.00	0.00	0.00	0.00	761.33	761.38
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	500.28	0.00	45.48	545.76	1910.04	1955.52
3	Buildings *	1123.06	0.00	0.00	1123.06	1038.86	0.00	44.92	1083.78	39.28	84.20
4	Bldgs on Revaluation										
	- Freehold	317.56	0.00	0.00	317.56	291.95	0.00	12.70	304.65	12.91	25.61
	- Leasehold	853.30	0.00	0.00	853.30	791.87	0.00	30.72	822.59	30.71	61.43
5	Computers incl software	653.31	3.44	21.75	635.00	645.78	21.75	5.77	629.80	5.20	3.77
6	Motor Vehicles	183.28	31.93	36.40	178.81	159.71	36.40	29.96	153.27	25.54	23.57
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	0.24	0.00	0.04	0.20	0.24	0.04	0.00	0.20	0.00	0.00
9	Electrical Fittings	120.23	0.05	1.00	119.28	112.79	1.00	3.09	114.88	4.40	7.41
10	Office Equipments.	167.12	26.05	4.35	188.82	159.36	4.35	6.15	161.16	27.66	11.56
11	Internal Telephone	37.51	0.00	0.28	37.23	36.51	0.28	0.22	36.45	0.78	1.00
12	Furniture & Fixtures	384.17	1.46	4.90	380.73	379.46	4.90	2.55	377.11	3.62	4.70
	Total (A)	8645.99	62.93	68.76	8640.15	4116.81	68.71	181.56	4229.66	4410.49	4529.18

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
	Total (B)	225.98	0.00	0.00	225.98	225.98	0.00	0.00	225.98	0.00	0.00
	Grand Total (A+B)	8871.97	62.93	68.76	8866.13	4342.79	68.71	181.56	4455.64	4410.49	4529.18

* 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 31-03-2020	Year ended 31-03-2019
Schedule – J		
INTEREST INCOME		
Interest on Loans & Advances (Net)	28322.03	25725.48
Interest - Prudential written off accounts	2033.79	494.40
Total:	30355.82	26219.88
Schedule - K		
OTHER INCOME		
One Time Disbursement Fee	406.25	407.99
Sale of Application Forms	0.81	1.44
Interest on Bank Deposits & Other investments	307.43	1405.77
Interest on staff advances	218.86	249.91
Premium on pre-mature closure of Accounts	110.75	158.62
Other income from Leasing & Merchant Banking	6.24	3.11
Dividend on Investments	6.44	5.01
Income from Financial Services	57.35	44.85
Income from E-Stamping Activity	0.68	4.47
Rent received	86.63	65.85
Profit from Sale of Fixed Assets	4.51	7.21
Bad Debts recovered	931.06	741.70
Loan Processing Fee	352.21	527.36
Interest Income from Inv in Insurance Cos (E Leave)	129.39	160.53
Miscellaneous Income	55.23	28.13
Revaluation/Amortization Reserve withdrawn	88.90	88.90
Total:	2762.74	3900.85



KARNATAKA STATE FINANCIAL CORPORATION

(Amount : ₹ in Lakh)

Schedule to the Accounts	Year Ended 31-03-2020		Year Ended 31-03-2019	
Schedule – L				
INTEREST AND OTHER FINANCIAL EXPENSES				
Interest on Bonds		11042.83		12244.98
Interest on borrowings from Banks		979.44		0.00
Interest on Fixed Deposits		125.32		5.98
Guarantee Commission to State Government		1464.49		1497.39
Stamp Duty to GOK /Others		21.20		115.00
Arrangers' Fee, Rating & Surveillance Fee on Bonds		29.67		37.56
	Total:	13662.95		13900.91
Schedule – M				
PERSONNEL EXPENSES				
Salaries and Allowances				
(a) Managing Director	2.05		1.74	
(b) Staff & Officers	7024.00		7372.38	
(c) VRS Compensation	0.00	7026.05	56.99	7431.11
Medical Expenses				
(a) Managing Director	0.00		0.00	
(b) Staff & Officers	119.83	119.83	164.53	164.53
Contribution to Provident Fund		650.43		650.88
Staff Welfare Expenses		115.83		112.04
Total:		7912.14		8358.56



KARNATAKA STATE FINANCIAL CORPORATION

(Amount : ₹ in Lakh)

Schedule to the Accounts	Year Ended 31-03-2020		Year Ended 31-03-2019	
Schedule – N				
ADMINISTRATIVE EXPENSES				
Traveling Expenses:				
i) Managing Director	0.12		0.13	
ii) Staff & Officers	245.32	245.44	265.86	265.99
Sitting Fees to Directors		0.51		0.60
Rent, Taxes & Insurance		208.72		212.04
Postage, Telegrams & Telephones		35.75		35.16
Motor Car Expenses		72.05		74.29
Printing & Stationery		24.23		32.49
Publicity and Advertisement		5.81		16.70
Books, Periodicals & Newspapers		3.06		3.15
Repairs, Renewals and Maintenance		235.26		193.42
Bank charges & Commission		4.52		3.46
Audit fees		3.08		3.08
Legal charges		9.71		7.35
Prof and Consultancy charges		29.56		26.12
Board Meetings / Other Meeting/AGM expenses		6.10		10.22
Membership fees / Subscriptions for Institutions		0.60		1.22
Sponsorship Fees		1.74		0.00
Loss on Sale of Inv in Shares		0.00		8.75
Other Expenses		281.67		87.03
	Total:	1167.81		981.07



KARNATAKA STATE FINANCIAL CORPORATION

SCHEDULE - O

I NOTES & SIGNIFICANT ACCOUNTING POLICIES FORMING PART OF THE ACCOUNTS FOR THE FINANCIAL YEAR 2019-20 :

- 1 a) 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.No.06/2015-16 dated 04-09-2015, Circular NO. FI.02/2016-17 dated 23.02.2017, Circular no FI no 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	31-03-2020		31-03-2019	
		Loan O/s	Provision	Loan O/s	Provision
1	Standard	199676.80	2674.14	171590.78	1669.14
2	Sub Standard	6508.76	976.31	9688.01	2011.79
3	Doubtful I	7186.28	1796.57	4800.63	1200.16
4	Doubtful II	7453.32	7453.32	8807.85	8807.85
5	Doubtful III	--	—	—	—
	Sub Total	220825.16	12900.34	194887.27	13688.94
6	Provision for investments		201.52		160.59
7	Provision for others		162.29		166.99
	Total		13264.15		14016.52

Loans and advances classified as Doubtful –III have been Prudentially written off during the current year. In respect of assets classified as Doubtful-II category, against the stipulated norms at 40%, 100% provisioning is made. The additional provision on account of this is ₹ 4471.99 lakh (PY ₹ 5284.71 lakh). The overall provision coverage ratio works out to 49.09% (PY 52.25 %) of NPA for the year ended 31st March 2020.

- b) As per RBI notification no DOR. no BP.BC.63/21-04-048/2019-20 dated 17-04-2020 regarding COVID 19 regulatory package-Asset classification and provisioning, the Corporation extended moratorium of three months on payment of all term loan installments and details are as under:
- i. Respective amount in SMA/overdue categories, where the moratorium/ deferment was extended - ₹ 220825.16 lakh
 - ii. Respective amount where asset classification benefits is extended- ₹ 2932.42lakh.
 - iii. Provision made during the Q4FY 2019-20- ₹146.62 lakh.



- c) As per RBI notification no DBR.No.BP.BC.18/21.04.048/2018-19 dated 1-01-2019, it is permitted to restructure stressed existing loans to MSMEs classified as standard without downgrade in the assets classification. The Corporation has also restructured under these instructions as detailed below:

<i>No of accounts restructured</i>	<i>Amount in lakhs</i>
23	2337.51

- d) Prudential Write off of ₹ 2762.86 lakhs (PY ₹ 7224.56 lakh) representing loss assets has been effected in the books of accounts. Corresponding provision existing in the books in respect of these accounts of ₹ 2762.86 lakh (PY ₹ 7224.56 lakhs) made in the previous years has been written back and taken as income during current year. The waiver of interest not realized in respect of Prudential write off is ₹2254.15 lakh (PY ₹7444.49 lakh).
- e) Classification of investments and provision thereof for diminution in the value have been made based on RBI/SIDBI guidelines as detailed below –

(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	21.29	Nil
03.	Preference Shares	Held for maturity	14.15	14.15
04	Equity Shares	Available for sale	161.08	141.44

KITVEN Fund 2 outstanding of ₹ 121.43 lakh as on 31.03.2020, comprising of 4 units of ₹25.00 lakh each and fraction of ₹21.43 lakh. KITVEN Fund-3 (Biotech) outstanding of ₹193.48 lakh comprising of 38 units of ₹5.00 lakh each and fraction of ₹3.48 lakh.

- 2) Additional Provision of ₹2000.00 Lakh has been made to cover risks due to Covid-19 Pandemic besides provisions as indicated in note I(b) above.
- 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 ₹98.85 lakh (net) (PY, ₹ 971.03 lakh).
- 6) Contingent liabilities:
 - a) Letters of credit issued ₹ 182.28 lakh (PY, ₹ 455.48 lakh)



- b) 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 ₹2013.15- lakh as on 31.03.2020 (PY ₹1806.33 lakh) which is not acknowledged as debt by the Corporation.
- As a matter of prudence the Corporation has created a reserve of ₹ 655.20 lakh during the year (PY ₹451.58 lakh). Thus totaling to ₹2013.15 lakh (PY ₹1357.95 lakh) which is 100% of the total contingent liability.
- 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 Application Money :

The break-up of total share application money of ₹ 31845.00 lakhs is as below..

(Amount : ₹ in Lakh)

Amount received vide GO No FD 68 BFC 2015 dated 13-01-2017	7500.00
Amount received vide Go No FD12 BFC 2017 dated 7-12-2017 & amended GO dated 15-12-2017	7500.00
Amount received vide GO No FD 08 BFC 2018 dated 16-01-2019	6845.00
Amount received vide GO no FD 15 BFC 2019 dated 20.08.2019	5000.00
Amount received vide GO no FD 15 BFC 2019 dated 18.12.2019	5000.00
Total	31845.00

- 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.
- 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. An ad-hoc payment of ₹84.45 lakh was made and appeal was filed. This amount has been shown as advance in the earlier year. The appeal was decided in favour of the Corporation and refund of ₹72.87 lakh was received by the Corporation for the AY 1995-96 and 1996-97 and an amount of ₹1.46 lakh has been deducted and adjusted to arrears. Claim has been lodged for the refund of balance amount of ₹11.58 lakh. Demand for ₹37.80 lakh was made during FY 2013-14 in respect of assessment year 2005-06 and 2006-07 and this amount was paid. The appeal preferred by the Corporation has been disposed in favour of the Corporation. The refund is due.
- 12) 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)
- 13) Sundry Deposit of ₹3797.20 lakh (PY ₹5109.92 lakh) shown under current liabilities includes an amount of ₹75.32 lakh (PY ₹89.79 lakh) of State Subsidy carried forward.



14) 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 7826.15 lakh and the Corporation invested in funds a sum of ₹6445.94 lakh as given below: The incremental liability of ₹1380.21 lakh for FY 2019-20 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	7085.90
Service Cost	247.89
Interest on Defined benefit obligation	477.20
Benefits settled	-952.82
Actuarial (gain)/loss	967.98
Obligations at period end	7826.15
Change in plan assets	
Plan assets at period beginning, at fair value	5391.56
Expected return on plan assets	416.04
Actuarial gain/(loss)	-103.18
Contributions	1694.35
Benefits settled	-952.82
Plan assets at period end, at fair value	6445.95
Funded Status	
Closing PBO	7826.15
Closing Fair value of plan assets	6445.95
Closing Funded status	1380.20
Net asset/(Liability) recognized in balance sheet	(1380.20)

Recognized in Profit and Loss Account for FY 2019-20 amounting to ₹1380.20 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	2828.11
Service Cost	140.37
Interest on Defined benefit obligation	177.76
Benefits settled	-732.12
Actuarial (gain)/loss	765.73
Obligations at period end	3179.85
Change in plan assets	
Plans assets at period beginning, at fair value	2152.84
Expected return on plan assets	166.86
Actuarial gain/(loss)	-37.47
Contributions	580.45
Benefits settled	-263.99
Plans assets at period end, at fair value	2598.69
Funded Status	
Closing PBO	3179.85
Closing Fair value of plan assets	2598.69
Closing Funded status	581.16
Net asset/(Liability) recognized in balance sheet	(581.16)

Recognized in Profit & Loss Account for FY 2019-2020 amounting to ₹ 581.16 lakh.

15) 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.



16) Reporting under AS 29

(Amount : ₹ in Lakh)

Sl. No.	Nature of the provision	Opening Balance	Provision made during 2019 - 20	Provision adjusted during the year	Closing provision
1	Provision for gratuity	1694.34	1380.20	1694.34	1380.20
2	Provision for leave salary	2828.11	351.74	---	3179.85
3	Provision for NPA	14016.52	2010.48	2762.86	13264.15
	Total	18538.97	3742.42	4457.20	17824.20

- 17) An amount of ₹ 672.78 lakh (including accrued interest) which was received from sale of secured assets 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.

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 ₹ 351.45 lakh is deposited in the Bank. The above deposits aggregating to ₹ 1024.23 lakh are disclosed as other deposits under Current Assets [Schedule – I].

- 18) In the absence of fund value as on 31.03.2020 from LIC and HDFC in respect of Gratuity and leave encashment, yearly returns have been calculated on estimation basis at rate of 6.50%
- 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 2019-20

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/-
G V Chandrakumar
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 : 04-07-2020

Place : Bangalore
Date : 04-07-2020



ADDITIONAL DISCLOSURE AS PER SIDBI GUIDELINES

(A) CRAR :

(Amount : ₹ in Lakh)

Sl. No.	Particulars	31 - MAR - 2020	31 - MAR - 2019
a	CAPITAL		
	Core capital	68936.43	55641.24
	Supplementary capital	6281.50	4661.31
	Total capital	75217.93	60302.55
b	Risk Weighted Assets(Net) (Rs. in lakh)	239690.29	209922.29
c	CRAR (%)		
	Core CRAR	28.76	26.51
	Supplementary CRAR	31.38	28.73

(B) SHARE HOLDING PATTERN AS ON 31-03-2020 :

Sl. No.	Category	No of Equity Shares	No of Special shares	Total No of Shares	% of holding
1	Government of Karnataka	42702233	1127500	43829733	91.90
2	Small Industries Development Bank of India	3210385	627500	3837885	8.05
3	Insurance Companies, investment trusts & other financial institutions	16100	--	16100	0.03
4	Public Sector Banks	7900	--	7900	0.02
5	Other parties	2465	---	2465	-
	Total	45939083	1755000	47694083	100.00

(C) ASSET QUALITY AND CREDIT CONCENTRATION :

- a. Percentage of net NPAs to net loans and advances : 5.12% (6.09%)
- b. Amount and percentage of net NPAs under the prescribed asset classification categories.

	Net NPAs (₹ in Lakh)	Percentage
Sub-standard assets	5377.57 (7524.67)	2.56 (4.12)
Doubtful assets	5389.71 (3600.47)	2.56 (1.97)
Total :	10767.28 (11125.14)	5.12 (6.09)

Figures in bracket indicate previous year's figures



(D) PARTICULARS OF ACCOUNTS RESTRUCTURED :

Standard advances restructured	No. of Borrowers	65 (42)
	Amount outstanding (₹ in lakh)	10359.87 (4792.15)
	Sacrifice (diminution in the fair value) ₹ in lakh)	124.11 (109.55)
Sub Standard advances restructured	No. of Borrowers	2 (25)
	Amount outstanding (₹ in lakh)	771.59 (1916.99)
	Sacrifice (diminution in the fair value)	13.53 (3.02)
Doubtful advances restructured	No. of Borrowers	23 (11)
	Amount outstanding (₹ in lakh)	1463.47 (1966.33)
	Sacrifice (diminution in the fair value) (₹ in lakh)	17.24 (38.98)
TOTAL	No. of Borrowers	90 (78)
	Amount outstanding (₹ in lakh)	12594.93 (8675.47)
	Sacrifice (diminution in the fair value) (₹ in lakh)	154.88 (151.55)

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	
	2019 - 2020	2018 - 2019
Standard Assets	(1005.00)	(7.44)
NPAs	(964.56)	(3519.34)
Investments	(40.93)	6.77
Total :	(2010.49)	(3520.01)

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	31-03-2020	31-03-2019
Opening balance	11125.14	10938.33
Add: Additions	6013.22	9111.56
Less : Recovery during the year	6371.08	8924.75
Closing balance	10767.28	11125.14

(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	1.10	0.35
2	The 10 largest single borrower	9.87	3.15

(H) SECTOR WISE CREDIT EXPOSURE AS ON 31ST MARCH 2020 AS % TO LOAN ASSETS :

Sl. No.	Sector	% to Loan Assets
1	Manufacturing	66.10
2	Hospitality	16.93
3	CRE	6.42
4	Health	5.30
5	Other Services	5.25

(I) LIQUIDITY :

As on 31-03-2020

(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	53848.95	86137.97	60062.33	19601.70	1174.21	220825.16
Rupee liabilities	27057.61	53766.00	66088.00	9646.00	0	156557.61
Surplus/(Deficit)	26791.34	32371.97	-6025.67	9955.70	1174.21	64267.55
Cum Surplus/(Deficit)	26791.34	59163.31	53137.64	63093.34	64267.55	64267.55
% Surplus/(Deficit)	99.02	60.20	-9.12	103.21	0	41.05



(J) OPERATING RESULTS :

		2019 - 2020	2018 - 2019
a)	Interest income as a % to average working funds	14.17	13.23
b)	Non- interest income as a % to average working funds	1.29	1.97
c)	Operating profit as a % to average working funds	2.10	0.48
d)	Return on average assets %	1.98	0.42
e)	Net profit per employee (` in Lakh)	4.18	1.18

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

(Amount : ₹ in Lakh)

Particulars		Amount
1	Standard Advances	199676.79
2	Gross NPAs*	21148.36
3	Gross Advances** (1+2)	220825.15
4	Gross NPAs as a percentage of Gross Advances (2/3)(in%)	9.58
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)	10226.20
	(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	30.77
	(vii) Provisions in lieu of diminution in the fair value of restructured accounts classified as standard assets	124.11
6	Net Advances (3-5)	210443.97
7	Net NPAs {2-5 (i + ii + iii + iv + v + vi)}	10767.28
8	Net NPAs as percentage of Net Advances (7/6) (in%)	5.12

* 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 2020

(Amount : ₹ in Lakh)

Particulars	Year Ended 31-03-2020		Year Ended 31-03-2019	
A. CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit		2482.12		503.77
ADD:				
DEPRECIATION	181.56		148.41	
BAD DEBTS WRITTEN OFF	2762.86		7224.56	
OTHER NON CASH EXPENSES				
1. NPA PROVISION	2010.48		3520.01	
2. PROVISION FOR GRATUITY & LEAVE ENCASHMENT	1691.17		2256.42	
3. LOSS ON SALE OF INVESTMENT	0.00		8.75	
4. CONTINGENT RESERVE	655.20		451.58	
5. PROVISION FOR TAX	542.06			
6. TRANSFER TO 36(1)(viii) OF INCOME TAX ACT	813.07			
7. PROVISION FOR COVID-19 PANDEMIC	2000.00			
		10656.40		13609.73
		13138.52		14113.50
LESS:				
PROFIT ON SALE OF FIXED ASSETS (Net off loss on Sale)	4.51		7.21	
PROVISION FOR NPAS WITHDRAWN	2762.86		7224.56	
REVALUATION RESERVE ON FIXED ASSETS W/D	88.90	2856.27	88.90	7320.67
CASH FROM OPERATIONS		10282.25		6792.83
ADJUSTMENT FOR:				
INCREASE/(DECREASE) IN ADVANCES	(28700.75)		(19594.72)	
INCREASE/(DECREASE) IN BORROWINGS	(21800.00)		(11000.00)	
INCREASE/(DECREASE) IN OTHER DEPOSITS	(0.95)		0.22	
INCREASE/(DECREASE) IN OTHER BORROWINGS	49452.15		0.00	
INCREASE/(DECREASE) IN OTHER ASSETS	(24.59)		19371.11	

Contd....



Contd....

Particulars	Year Ended 31-03-2020		Year Ended 31-03-2019	
	INCREASE/(DECREASE) IN OTHER LIABILITIES	(2667.82)		559.00
INCREASE /(DECREASE) IN OTHER ASSETS- TAX	(593.77)	(4335.73)	(79.39)	(10743.78)
NET CASH FROM OPERATING ACTIVITIES		5946.52		(3950.95)
B. CASH FLOW FROM INVESTMENT ACTIVITIES				
PURCHASE OF INVESTMENTS	(495.40)		(162.07)	
PURCHASE OF FIXED ASSETS	(62.93)		(25.89)	
SALE OF FIXED ASSETS	4.51		7.21	
SALE OF INVESTMENTS	0.00	(553.82)	33.73	(147.02)
NET CASH FROM INVESTMENT ACTIVITIES		(553.82)		(147.02)
C. OTHER CASH FLOW FROM FINANCIAL ACTIVITIES				
DECREASE IN SHARE APPLICATION MONEY	0.00		0.00	
INCREASE IN SHARE APPLICATION MONEY	10000.00		6845.00	
OTHER NET CASH FLOWS (BONDS)	0.00	10000.00	0.00	6845.00
NET CASH FLOW FROM FINANCIAL ACTIVITIES		10000.00		6845.00
NET INCREASE/(DECREASE) IN CASH & CASH EQUIVALENTS		15392.70		2747.03
CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		7614.07		4867.04
CASH & CASH EQUIVALENTS AT THE END OF THE YEAR		23006.77		7614.07

For Karnataka State Financial Corporation

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

Sd/-
G V Chandrakumar
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 : 04-07-2020

Place : Bangalore
Date : 04-07-2020



**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 31-03-2020

(Amount : ₹ in Lakh)

Sl. No.	Series No.	ISIN	Description of bond	Redemption	Outstanding as on 31-03-2019	Bonds Issued	Bonds Redeemed	Outstanding as on 31-03-2020
1	8	INE549F08459	KSFC 8.23% Bonds 2020	Bullet Payment on 27-01-2020	7700.00	0.00	7700.00	0.00
2	9	INE549F08467	KSFC 8.39% Bonds 2020	Bullet Payment on 24-06-2020	12300.00	0.00	0.00	12300.00
3	10	INE549F08475	KSFC 8.60% Bonds 2022	Bullet Payment on 25-01-2022	10000.00	0.00	0.00	10000.00
4	13	INE549F08491	KSFC 9.49% Bonds 2023	Bullet Payment on 02-01-2023	10000.00	0.00	0.00	10000.00
5	14	INE549F08509	KSFC 9.24% Bonds 2024	50%, each on 18-10-2023 18-10-2024	20000.00	0.00	0.00	20000.00
6	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
7	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
8	17	INE549F08533	KSFC 8.58% Bonds 2020	60%,40% on 26-12-2019 26-12-2020	23500.00	0.00	14100.00	9400.00
			Total		128500.00	0.00	21800.00	106700.00



DEBENTURE TRUSTEE CONTACT DETAILS FOR KSFC PRIVATE PLACEMENT BOND ISSUES

1. Canara Bank

Debenture Trust Department
Executor, Trustee & Taxation Section,
No 112, J.C. Road, Bangalore-560 002
Tel : (080) 2222 3170/2223 9186
Fax : (080) 2223 3849
Email : hoett@canbank.com

Bond description	KSFC 8.23% Bonds 2020	KSFC 8.39% Bonds 2020	KSFC 8.60% Bonds 2022	KSFC 9.49% Bonds 2023	KSFC 9.19% Bonds 2024	KSFC 8.58% Bonds 2020
ISIN	INE 549F 08459	INE 549F 08467	INE 549F 08475	INE 549F 08491	INE549F 08525	INE549F 08533

2. SBI\CAP Trustee Co. Ltd.

Company Secretary,
SBICAP Trustee Company Limited
Apeejay House, 6th Floor, 3, Dinshaw Wachha Road,
Churchgate, Mumbai – 400 020
Tel No.: 022-4302 5555/022-4302 5566
Fax No.: 022-2204 0465
Email : helpdesk@sbicaptrustee.com

Bond description	KSFC 9.24% Bonds 2024	KSFC 9.08% Bonds 2025
ISIN	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 8th Floor, Jayanagar shopping Complex, 4th Block, Jayanagar, BENGALURU – 560011. Phone No.080 – 26637565 & 26657565 Email : jnag@ksfc.co	5	Tumakuru Branch Office Special Plot No. 2, Indl. Estate, BH Road TUMAKURU – 572 103 Phone No. 0816 – 2280089 & 2280027 Email : tmk@ksfc.co
2	Central Branch Office II Floor, KSFC Bhavana No.1/1, Thimmaiah Road, BENGALURU - 560052. Phone No. 080-22265881/83 Email : mgrd@ksfc.co	6	Kolar Branch Office CRS Complex, Near KSRTC Bus Stand M.B. Road, KOLAR – 563 101 Phone No. : 08152-224757 & 222537 Email : klr@ksfc.co
3	Rajajinagar Branch Office No.197, 2nd Floor, West of Chord Road, II Stage Rajajinagar 1st Block, BENGALURU – 560 086 Phone No. 080-23494628, 23593270 & 23495821 Email : rnag@ksfc.co	7	Ramanagar Branch Office Khatha No.642/2304/2085/1447-A/1447-B Vidyanagar, Opp : Zilla Panchayath Office RAMANAGAR - 562 159 Phone No. 27274401/02 Email : rmr@ksfc.co
4.	Bengaluru Rural Branch Office No.197, 1st Floor, West of Chord Road, II Stage Rajajinagara 1st Block BENGALURU – 560 086 Phone No. : 080-23197995 & 23197996. Email : rur@ksfc.co	8	Chickballapur Branch Office 'Yashodha Complex' Adjacent to State Bank of India No.271/1, IIInd Floor, Shidlaghatta Bagilu, B.B. Road, CHICKBALLAPUR – 562 101 Phone No. 08156-270117 - Email : cbl@ksfc.co

MYSURU CIRCLE (CIRCLE – II)

1	Mysuru Branch Office No.13, 13/1, 8th Cross Kamakshi Hospital Road Saraswathipuram, MYSURU – 570 009 Phone No. 0821- 2344930 & 2344524 Email : mys@ksfc.co	5	Mangaluru Branch Office No. 330/50, 3rd Floor, Somayaji House PB #750, Bunt's Hostel Road MANGALURU – 575 003 Phone No. 0824-2443554 / 2443051 Email : mng@ksfc.co
2	Mandya Branch Office No.153/A, Near DC Office Opp. Mount Carmel Convent K R Road, Subhash Nagar, MANDYA – 571 401 Phone No. 08232-226744 & 226745 Email : mnd@ksfc.co	6	Udupi Branch Office 3rd Floor, Anantha Towers Court Road, UDUPI – 576 101 Phone No. 0820-2526305 & 2524033 Email : udp@ksfc.co
3	Madikeri Branch Office # L - 8, Indl. Estate MADIKERI – 571 201 Phone No.08272-228588 & 228143 Email : mdk@ksfc.co	7	Hassan Branch Office Race Course Road HASSAN – 573 201 Phone No.08172-268703 & 265429 Email : hsn@ksfc.co
4	Chamarajanagar Branch Office SPS Complex, 1st Floor, Vaniyar Road CHAMARAJANAGAR – 571 313 Phone No. 08226-222150 & 222801 Email : chm@ksfc.co	8	Chikkamagaluru Branch Office PB No.168, Near Dist. Field Hosamane Extension Road CHIKKAMAGALURU – 577 101 Phone No. 08262-230447 & 234045 Email : ckm@ksfc.co



DHARWAD CIRCLE (CIRCLE – III)

1	Dharwad Branch Office Poona - Bengaluru Road Rayapur, DHARWAD – 580 009 Phone No.:0836- 2322235 & 2322700 Email : dwd@ksfc.co	5	Chitradurga Branch Office Near Basaveshwara Theatre, Near IB CHITRADURGA – 577 501 Phone No.: 08194-224411 & 224410 Email : ctd@ksfc.co
2	Haveri Branch Office Neelana Goudra Complex Opp : LIC Office, PB Road, HAVERI – 581 110 Phone No. : 08375-232362 & 233772 Email : hvr@ksfc.co	6	Shivamogga Branch Office Karnataka Sangha Building, II Floor, B.H. Road, SHIVAMOGGA – 577 201 Phone No.:08182 - 229236 - Email : smg@ksfc.co
3	Gadag Branch Office LL Building, Field Marshal K M Cariappa Circle, GADAG – 582 101 Phone No.:08372-220502 & 220541 Email : gdg@ksfc.co	7	Belagavi Branch Office 2nd & 3rd Floor, Near Hotel Sanman Compound Lingaraju College Road, BELAGAVI - 590 001, Ph.No.: 0831-2429243, 2426369 & 2427043 Email : bgm@ksfc.co
4	Karwar Branch Office 1st Floor, Raykar Manor Kaikini Road, KARWAR – 581 301 Phone No.: 08382-221006 & 221888 Email : kwr@ksfc.co	8	Bagalakote Branch Office Plot No.18-21, 6th Main Road, G Cross, Sector No.24, Navanagara, BAGALAKOTE–587 102 Ph.: 08354 – 235478 & 235482 Email : bgk@ksfc.co

KALABURAGI CIRCLE (CIRCLE – IV)

1	Bidar Branch Office 8-9-16, Rachamma complex, 1st Floor, Bidar-Udgir Road, Near Jail, BIDAR – 585 401 Phone No.: 08482-228236 & 226381 Email : bdr@ksfc.co	5	Vijayapura Branch Office, Near Ibrahimpur Rly. Gate, Basavana Bagewadi Road, VIJAYAPURA – 586 101, Phone No.:08352-276102 & 277032 - Email : bjr@ksfc.co
2	Kalaburagi Branch Office No. 2-917/1, KSCA & RD Bank Building Opp : Hindi Prachara Sabha, Govt. Hospital Road, KALABURAGI – 585 105, Phone No.:08472-221407 Email : glb@ksfc.co	6	Koppal Branch Office No. 37, 1st Floor, Opp. DC Office Hosapet Road, KOPPAL – 583 231 Phone No.:08539-225004 & 225005 Email : kpl@ksfc.co
3	Yadagiri Branch Office No. 5-5-105, Plot No.2, "Sameer Sadan" 1st Floor, Old Bus Stand Road, YADAGIRI – 585 202, Phone No.:08473 - 250375/ 250070, Email : ydg@ksfc.co	7	Ballari Branch Office No. 86/2 & 88/2, Hospet Road, Ward No. 21 Near DIC, BALLARI – 583 102 Phone No.:08392-242719, 242105 & 242106 Email : blr@ksfc.co
4	Raichur Branch Office Plot No.7, MP No.1-1-53, Udayanagar, Station Road, RAICHUR – 584 101, Phone No.:08532-227028 - Email : rch@ksfc.co	8	Davanagere Branch Office No.1179/1, S Nijalingappa Layout, Near Ring Road, DAVANAGERE – 577 004. Phone No.:08192-225660 & 225049 Email : dvg@ksfc.co



ಕಾರ್ಪೊರೇಟ್ ಏಜೆಂಟ್
Corporate Agent



Karnataka State Financial Corporation

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

Phone : 080-2226 3322 ☘ Fax : 080-2225 0126 / 2225 0136

✉ info@ksfc.in 🌐 www.ksfc.karnataka.gov.in 🐦 @BengaluruKsfc

Branch Offices : At all District Headquarters

KSFC - Your Partner in Progress

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆ
KARNATAKA STATE FINANCIAL CORPORATION



ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರಾದ
ಶ್ರೀ ಐ.ಎನ್.ಎನ್. ಪ್ರಸಾದ್, ಭಾ.ಆ.ಸೇ.
ಇವರು ದಿನಾಂಕ 30.07.2020ರಂದು
ಸಂಸ್ಥೆಯ 61ನೇ ವಾರ್ಷಿಕ ಮಹಾಸಭೆಯಲ್ಲಿ ಮಾಡಿದ ಭಾಷಣ



ಆರು ದಶಕಗಳಿಂದ
ಹಲವಾರು ಕನಸುಗಳನ್ನು ಸಾಕಾರಗೊಳಿಸಲು ಮುಡಿಪು

**6 DECADES OF DEDICATION
TOWARDS FULFILLING MANY DREAMS**



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

Sri I S N PRASAD, IAS
Chairman



ಶ್ರೀ ಐ ಎಸ್ ಎನ್ ಪ್ರಸಾದ್, ಭಾ.ಆ.ಸೇ.

ಅಧ್ಯಕ್ಷರು

ದಿನಾಂಕ 30 ನೇ ಜುಲೈ 2020 ರಂದು ಸಂಸ್ಥೆಯ
61ನೇ ವಾರ್ಷಿಕ ಮಹಾಸಭೆಯಲ್ಲಿ ಮಾಡಿದ ಭಾಷಣ

ಆತ್ಮೀಯ ಶೇರುದಾರರೇ,

ಸಂಸ್ಥೆಯ 61ನೇ ವಾರ್ಷಿಕ ಮಹಾಸಭೆಗೆ ತಮಗೆಲ್ಲ ಸ್ವಾಗತ ಬಯಸಲು ನನಗೆ ಹರ್ಷವಾಗುತ್ತಿದೆ. 31-03-2020ಕ್ಕೆ ಅಂತ್ಯಗೊಂಡ ಸಂಸ್ಥೆಯ ಕಾರ್ಯಾಚರಣೆಯ 61ನೇ ವಾರ್ಷಿಕ ವರದಿ ಹಾಗೂ ಪರಿಶೋಧಿಸಲ್ಪಟ್ಟ ಲೆಕ್ಕ ಪತ್ರಗಳನ್ನು ಮಂಡಿಸಲು ನನಗೆ ಹರ್ಷವಾಗುತ್ತಿದೆ.

ಪ್ರಸಕ್ತ 2019-20ರ ಸಾಲಿನ ಆರ್ಥಿಕ ಸ್ಥಿತಿಯನ್ನು ಕ್ರೋಢೀಕರಿಸಲಾಗಿದ್ದು, ಸಂಸ್ಥೆಯು 44.92 ಕೋಟಿ ರೂ.ಗಳ ಲಾಭವನ್ನು ಗಳಿಸಿದೆ. ಪ್ರಸಕ್ತ ಸಾಲಿನಲ್ಲಿ ಸಂಸ್ಥೆಯು 667.81 ಕೋಟಿ ರೂ.ಗಳ ಮಂಜೂರಾತಿಯೊಂದಿಗೆ ಸಾಧಾರಣ ಕಾರ್ಯಕ್ಷಮತೆಯನ್ನು ತೋರಿದೆ.

ಸಂಸ್ಥೆಯ ನಿರ್ದೇಶಕರ ಮಂಡಳಿಯ 61ನೇ ವಾರ್ಷಿಕ ವರದಿ ಮತ್ತು ಮಾರ್ಚ್ 31, 2020 ಕ್ಕೆ ಅಂತ್ಯಗೊಂಡ ಲೆಕ್ಕಪತ್ರದ ವಿವರಗಳನ್ನು ತಮಗೆಲ್ಲರಿಗೂ ಈಗಾಗಲೇ ತಲುಪಿಸಲಾಗಿದ್ದು, ತಾವೆಲ್ಲರೂ ಅದನ್ನು ಪರಾಮರ್ಶಿಸಿದ್ದೀರೆಂದು ಭಾವಿಸಿದ್ದೇನೆ. ಆದಾಗ್ಯೂ 2019-20ರಲ್ಲಿ ಸಂಸ್ಥೆಯ ಪ್ರಗತಿಯ ಪ್ರಮುಖ ಅಂಶಗಳನ್ನು ಪರಿಶೀಲಿಸುವ ಮುನ್ನ ಜಾಗತಿಕ, ರಾಷ್ಟ್ರ ಹಾಗೂ ರಾಜ್ಯದ ಆರ್ಥಿಕತೆಯ ಪಕ್ಷಿನೋಟವನ್ನು ಪರಾಮರ್ಶಿಸಬಹುದು.

ಜಾಗತಿಕ ಆರ್ಥಿಕ ನೋಟ:

ಈಗಾಗಲೇ ದುರ್ಬಲವಾಗಿರುವ ಹಿಂದಿನ ಸಾಲಿನ ಬೆಳವಣಿಗೆಯ ದರ 2.9% ಕ್ಕೆ ಹೋಲಿಸಿದರೆ, 2020ರ ಜಾಗತಿಕ ಒಟ್ಟು ಆಂತರಿಕ ಉತ್ಪನ್ನವು 2.4%ಕ್ಕೆ ಇಳಿಯಲಿದೆ ಎಂದು ಅಂದಾಜಿಸಲಾಗಿದೆ. ಪ್ರಸ್ತುತ ವರ್ಷದ ಮೊದಲ



ತ್ರೈಮಾಸಿಕದಲ್ಲಿ ಋಣಾತ್ಮಕ ಬೆಳವಣಿಗೆಯಾಗುವ ಸಾಧ್ಯತೆಯಿದೆ. ಚೀನಾ ದೇಶದೊಂದಿಗೆ ವಿಶೇಷವಾಗಿ ಅಂತರ್-ಸಂಪರ್ಕ ಹೊಂದಿರುವ ಜಪಾನ್, ಕೊರಿಯಾ ಹಾಗೂ ಆಸ್ಟ್ರೇಲಿಯ ರಾಷ್ಟ್ರಗಳನ್ನೊಳಗೊಂಡಂತೆ ಎಲ್ಲಾ ಜಿ-20 ಆರ್ಥಿಕತೆಗಳ ಗಾಢನಂಬಿಕೆ, ಹಣಕಾಸು ಮಾರುಕಟ್ಟೆಗಳು, ಪ್ರವಾಸೋದ್ಯಮ ಕ್ಷೇತ್ರ ಹಾಗೂ ಸರಬರಾಜು ಸರಪಳಿಗಳು 2020ರಲ್ಲಿ ಕೆಳಮುಖವಾಗಿ ಪುನರಾವರ್ತನೆಯಾಗಲಿದೆ. ದೀರ್ಘಕಾಲೀನ ಮತ್ತು ಹೆಚ್ಚು ತೀವ್ರವಾದ ಕೊರೊನಾ ವೈರಸ್‌ನ ವ್ಯಾಪಕತೆಯಿಂದಾಗಿ ಏಷ್ಯಾ ಪೆಸಿಫಿಕ್, ಯುರೋಪ್, ಉತ್ತರ ಅಮೇರಿಕಾದಂತಹ ರಾಷ್ಟ್ರಗಳ ಭವಿಷ್ಯವು ಗಣನೀಯವಾಗಿ ದುರ್ಬಲಗೊಳ್ಳಲಿದೆ. ಕೊರೊನಾ ವೈರಸ್ ಹರಡುವ ಮೊದಲು ನಿರೀಕ್ಷಿಸಲಾದ ಅರ್ಥದಷ್ಟು ಅಂದರೆ ಶೇಕಡಾ 1.5 ರಷ್ಟು ಜಾಗತಿಕ ಬೆಳವಣಿಗೆಯಾಗುವ ಅಂದಾಜಿದೆ. (source: Organisation for Economic Co-operation & Development-OECD Interim Economic Assessment)

ಭಾರತದ ಆರ್ಥಿಕ ನೋಟ:

ಹಿಂದಿನ ವರ್ಷದ ಶೇ.6.1 ರ ಬೆಳವಣಿಗೆಗೆ ಹೋಲಿಸಿದರೆ ಭಾರತದ ಆರ್ಥಿಕತೆಯ ಬೆಳವಣಿಗೆಯು 2019-20 ರಲ್ಲಿ ಶೇ.4.2ರಷ್ಟಿತ್ತು. ಹಿಂದಿನ ಆರ್ಥಿಕ ವರ್ಷದ ಕೊನೆಯ ತಿಂಗಳಲ್ಲಿ ಕೊರೊನಾ ವೈರಸ್‌ನ ವ್ಯಾಪಕತೆಯು ಹಣಕಾಸು ವರ್ಷದ ಅಂತಿಮ ಮಾಸದಲ್ಲಿ, ವಿಶೇಷವಾಗಿ ಉತ್ಪಾದನೆ ಮತ್ತು ನಿರ್ಮಾಣ ವಲಯದ ಮೇಲೆ ಪ್ರತಿಕೂಲ ಪರಿಣಾಮ ಬೀರಿತು.

ಭಾರತದ ಒಟ್ಟು ಆಂತರಿಕ ಉತ್ಪನ್ನ 2019-20 ರಲ್ಲಿ ಶೇ 5.0 ರಷ್ಟಿದೆ ಎಂದು ಅಂದಾಜಿಸಲಾಗಿದೆ. ಈ ಬೆಳವಣಿಗೆಯು ಹಿಂದಿನ ವರ್ಷ ಶೇ.6.8 ರಷ್ಟಾಗಿತ್ತು. 'ಕೃಷಿ', 'ಕೈಗಾರಿಕೆ' ಹಾಗೂ 'ಸೇವಾ' ಕ್ಷೇತ್ರಗಳ ಬೆಳವಣಿಗೆಯು ಅನುಕ್ರಮವಾಗಿ ಶೇ 2.8, ಶೇ.2.5 ಹಾಗೂ ಶೇ.6.9 ಎಂದು ಅಂದಾಜಿಸಲಾಗಿದೆ.

ಕರ್ನಾಟಕ ರಾಜ್ಯದ ಆರ್ಥಿಕ ನೋಟ:

ಕರ್ನಾಟಕ ರಾಜ್ಯದ ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆಯು ವೇಗವಾಗಿ ಮತ್ತು ಅಂತರ್ಗತವಾಗಿ ಅಭಿವೃದ್ಧಿ ಹೊಂದುವ ಗುರಿಯನ್ನು ಹೊಂದಿದೆ. ಅಂತರ್ಗತ ಕಾರ್ಯಕ್ರಮಗಳು ಮತ್ತು ನೀತಿಗಳ ಮುಖೇನ ಸಾಧಿಸಿದ ರಾಜ್ಯದ ಆರ್ಥಿಕ ಹಾಗೂ ಸಾಮಾಜಿಕ ಕ್ಷೇತ್ರಗಳ ಬೆಳವಣಿಗೆಗಳು ಪೂರಕವಾಗಿವೆ.



ಕರ್ನಾಟಕ ರಾಜ್ಯದ ಒಟ್ಟು ಆಂತರಿಕ ಉತ್ಪಾದನೆಯು (2011-12ನ್ನು ಮೂಲ ವರ್ಷವೆಂದು ಪರಿಗಣಿಸಿದಾಗ) 2019-20ರಲ್ಲಿ ಶೇ.6.8 ರ ಬೆಳವಣಿಗೆಯೊಂದಿಗೆ 12,01,031 ಕೋಟಿ ರೂ.ಗಳನ್ನು ದಾಖಲಿಸಿದೆ.

2018-19ರಲ್ಲಿ ಶೇ.4.8ರ ಬೆಳವಣಿಗೆಯ ದರಕ್ಕೆ ಹೋಲಿಸಿದರೆ ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಕೃಷಿ ವಲಯ ಶೇ.3.9ರ ಬೆಳವಣಿಗೆಯೊಂದಿಗೆ ಇಳಿಮುಖವನ್ನು ಕಂಡಿದೆ. ಉದ್ಯಮ ಕ್ಷೇತ್ರವು 2018-19ರ ಶೇ.7.4ರ ಬೆಳವಣಿಗೆಗೆ ಹೋಲಿಸಿದರೆ, ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಶೇ.4.8ರಷ್ಟು ಏರಿಕೆಯಾಗುವ ನಿರೀಕ್ಷೆಯಿದೆ. ರಾಜ್ಯದ ಸೇವಾ ವಲಯವು 2018-19ರ ಶೇ.12.3ರ ಬೆಳವಣಿಗೆಯೊಂದಿಗೆ ಹೋಲಿಸಿದರೆ, ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಶೇ.7.9ರ ಬೆಳವಣಿಗೆಯನ್ನು ದಾಖಲಿಸುವ ಅಂದಾಜಿದೆ.

ರಾಜ್ಯದ ತಲಾ ವರಮಾನವು ಸ್ಥಿರಬೆಲೆ (NSDP ಯನ್ವಯ) 2019-20ರಲ್ಲಿ 2,31,246 ರೂ.ಗಳೆಂದು ಅಂದಾಜಿಸಲಾಗಿದ್ದು, ಕಳೆದ ವರ್ಷಕ್ಕೆ ಹೋಲಿಸಿದಾಗ 2,12,477 ರೂ.ಗಳಾಗಿತ್ತು.

ದೇಶದ ಒಟ್ಟು ರಫ್ತು ಮೌಲ್ಯವು 2019-20ರಲ್ಲಿ US \$ 449887.74 ಮಿಲಿಯನ್‌ಗಳಾಗಿದ್ದು (ಜನವರಿ 2020ರ ಅಂತ್ಯದವರೆಗೆ) ಇದರಲ್ಲಿ ರಾಜ್ಯದ ಪಾಲು ಶೇ.18.76ರಷ್ಟಾಗಿದ್ದು, ರಾಜ್ಯದ ಒಟ್ಟು ರಫ್ತು ಮೌಲ್ಯವು US \$ 84410.27 ಮಿಲಿಯನ್‌ಗಳಾಗಿರುತ್ತದೆ. ರಾಜ್ಯದ ತಂತ್ರಾಂಶ ಮತ್ತು ಸೇವಾ ರಫ್ತುಗಳ ಒಟ್ಟು ರಫ್ತು ಮೌಲ್ಯವು US \$ 70239.20 ಮಿಲಿಯನ್‌ಗಳಾಗಿದ್ದು, ದೇಶದ ಒಟ್ಟು ರಫ್ತು ಮೌಲ್ಯದ ಶೇ.38 ರಷ್ಟಾಗಿರುತ್ತದೆ.

ವಿದೇಶಿ ನೇರ ಬಂಡವಾಳ ಹೂಡಿಕೆಗಳ ಪ್ರಮುಖ ಐದು ತಾಣಗಳಲ್ಲಿ ಕರ್ನಾಟಕ ರಾಜ್ಯವೂ ಒಂದಾಗಿರುತ್ತದೆ. ದೇಶದ ಮೂರನೇ ಅತಿ ದೊಡ್ಡ ವಿದೇಶಿ ನೇರ ಬಂಡವಾಳ ಹೂಡಿಕೆಯ ಗ್ರಾಹಿ ಎಂದು ಪರಿಗಣಿಸಲಾಗಿದ್ದು, ರಾಜ್ಯವು 2019-20ರಲ್ಲಿ 42,320 ಕೋಟಿ ರೂ.ಗಳ ವಿದೇಶಿ ನೇರ ಬಂಡವಾಳ ಹೂಡಿಕೆಯನ್ನು ಆಕರ್ಷಿಸುವ ಮೂಲಕ ದೇಶದ ಶೇ.9.5ರಷ್ಟು ಪಾಲನ್ನು ಹೊಂದಿದೆ.

ರಾಜ್ಯದ ಏಕಗವಾಕ್ಷಿ ಯೋಜನಾ ಮಂಜೂರಾತಿ ಸಮಿತಿಯ ಮೂಲಕ ರಾಜ್ಯವು ಕೈಗಾರಿಕಾ ಬಂಡವಾಳವನ್ನು ಆಕರ್ಷಿಸುತ್ತಿದೆ. ಸಮಿತಿಯು 203



ಯೋಜನೆಗಳಿಂದ 12694.27 ಕೋಟಿ ರೂ.ಗಳ ಮೊತ್ತದ ಉದ್ದೇಶಿತ ಬಂಡವಾಳ ಹೂಡಿಕೆಗೆ ಒಪ್ಪಿಗೆ ನೀಡಿದ್ದು, ಇದರಿಂದ 89,270 ಜನರಿಗೆ ಉದ್ಯೋಗಾವಕಾಶ ಸೃಷ್ಟಿಯಾಗಲಿದೆ. ರಾಜ್ಯದ ಉನ್ನತ ಮಟ್ಟದ ಯೋಜನಾ ಮಂಜೂರಾತಿ ಸಮಿತಿಯು 16 ಯೋಜನೆಗಳಿಂದ 22413.73 ಕೋಟಿ ರೂ.ಗಳ ಉದ್ದೇಶಿತ ಬಂಡವಾಳ ಹೂಡಿಕೆಗೆ ಒಪ್ಪಿಗೆ ಸೂಚಿಸಿದ್ದು, ಇದರಿಂದ 10,374 ಜನರಿಗೆ ಉದ್ಯೋಗಾವಕಾಶ ದೊರೆಯುವ ನಿರೀಕ್ಷೆಯಿದೆ.

ಕರ್ನಾಟಕದ ಕೈಗಾರಿಕಾ ವಲಯದಲ್ಲಿ ಅತಿ ಸಣ್ಣ, ಸಣ್ಣ ಮತ್ತು ಮಧ್ಯಮ ಗಾತ್ರದ ಉದ್ಯಮಗಳ ವಲಯವು ಪ್ರಮುಖ ಭಾಗವಾಗಿರುತ್ತದೆ. 2019-20ರ ಸಾಲಿನಲ್ಲಿ (ನವೆಂಬರ್ ಅಂತ್ಯದವರೆಗೆ) 60,230 ಘಟಕಗಳನ್ನು ರಾಜ್ಯದಲ್ಲಿ ನೋಂದಾಯಿಸಿಕೊಂಡಿದ್ದು, ಇವುಗಳಿಂದ 12,09,434 ಕೋಟಿ ರೂ.ಗಳ ಬಂಡವಾಳ ಹೂಡಿಕೆಯ ಸಾಧ್ಯತೆಯಿದ್ದು, 4,60,714 ಜನರಿಗೆ ಉದ್ಯೋಗ ದೊರೆಯುವ ಅವಕಾಶವಿರುತ್ತದೆ.

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆಗೆ ರಾಜ್ಯ ಸರ್ಕಾರದ ಸಹಾಯ:

ಪ್ರಸ್ತುತ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಕರ್ನಾಟಕ ಸರ್ಕಾರವು ಸಂಸ್ಥೆಗೆ 100.00 ಕೋಟಿ ರೂ.ಗಳ ಈಕ್ವಿಟಿ ಬಂಡವಾಳವನ್ನು ಹಾಗೂ 71.50 ಕೋಟಿ ರೂ.ಗಳ ಬಡ್ಡಿ ಸಹಾಯಧನದ ನೆರವನ್ನು ಹಲವು ಯೋಜನೆಗಳಡಿಯಲ್ಲಿ ಒದಗಿಸಿದ್ದು, ಅವುಗಳು ಈ ಕೆಳಗಿನಂತಿವೆ:

❖ ಪರಿಶಿಷ್ಟ ಜಾತಿ ಉದ್ಯಮದಾರರಿಗೆ	:	39.50 ಕೋಟಿ ರೂ.
❖ ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಉದ್ಯಮದಾರರಿಗೆ	:	12.00 ಕೋಟಿ ರೂ.
❖ ಮಹಿಳಾ ಉದ್ಯಮದಾರರಿಗೆ	:	10.00 ಕೋಟಿ ರೂ.
❖ ಮೊದಲ ಪೀಳಿಗೆ ಉದ್ಯಮದಾರರಿಗೆ	:	2.00 ಕೋಟಿ ರೂ.
❖ ಬಡ್ಡಿ ಸಹಾಯಧನ ಯೋಜನೆ	:	8.00 ಕೋಟಿ ರೂ.

ಒಟ್ಟು : 71.50 ಕೋಟಿ ರೂ.



ಸಹಾಯಧನ ಮತ್ತು ಅನುದಾನಗಳು:

ಪರಿಶಿಷ್ಟ ಜಾತಿ ಹಾಗೂ ಪರಿಶಿಷ್ಟ ಪಂಗಡದ ಉದ್ಯಮಿಗಳು ಸ್ಥಾಪಿಸುವ ಜವಳಿ ಮತ್ತು ಕೈಮಗ್ಗ ಘಟಕಗಳಿಗೆ ವಿಶೇಷ ಹಣಕಾಸಿನ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಕರ್ನಾಟಕ ಸರ್ಕಾರವು 20.14 ಕೋಟಿ ರೂ.ಗಳ ಅನುದಾನವನ್ನು ಬಿಡುಗಡೆ ಮಾಡಿದೆ.

ಕಾರ್ಯಾಚರಣೆಯ ಮುಖ್ಯಾಂಶಗಳು

ಮಂಜೂರಾತಿಗಳು:

2019-20ರ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ವಿವಿಧ ಸಾಲ ಯೋಜನೆಗಳ ಮೂಲಕ 710 ಪ್ರಕರಣಗಳಿಗೆ 667.81 ಕೋಟಿ ರೂ.ಗಳ ಸಾಲ ಮಂಜೂರು ಮಾಡಲಾಗಿದೆ. 2018-19ರಲ್ಲಿ 1,056 ಪ್ರಕರಣಗಳಿಗೆ 1098.73 ಕೋಟಿ ರೂ.ಗಳನ್ನು ಮಂಜೂರು ಮಾಡಲಾಗಿತ್ತು. 31.3.2020ರ ವರೆಗೆ 1,74,217 ಪ್ರಕರಣಗಳಿಗೆ 17,884.72 ಕೋಟಿ ರೂ.ಗಳ ಸಂಚಿತ ಸಾಲ ಮಂಜೂರು ಮಾಡಲಾಗಿದೆ.

ವಿತರಣೆ:

2019-20ನೇ ಸಾಲಿನಲ್ಲಿ ಸಂಸ್ಥೆ 727.90 ಕೋಟಿ ರೂ.ಗಳನ್ನು ವಿತರಣೆ ಮಾಡಿದೆ. ಕಳೆದ ವರ್ಷ 665.90 ಕೋಟಿ ರೂ. ಗಳನ್ನು ವಿತರಣೆ ಮಾಡಿತ್ತು. 31.03.2020ರ ವರೆಗಿನ ಸಂಚಿತ ವಿತರಣೆ 13,956.87 ಕೋಟಿ ರೂ.ಗಳಷ್ಟು ತಲುಪಿದೆ.

ಬಂಡವಾಳ, ಉತ್ಪನ್ನಗಳ ಮೌಲ್ಯ ಮತ್ತು ಉದ್ಯೋಗ:

2019-20ನೇ ಸಾಲಿನಲ್ಲಿ ಸಂಸ್ಥೆಯಿಂದ ನೀಡಲಾದ ಸಾಲಗಳು 4183.45 ಕೋಟಿ ರೂ.ಗಳಷ್ಟು ಹೂಡಿಕೆ ಮಾಡಬಹುದೆಂದು ಅಂದಾಜು ಮಾಡಲಾಗಿದ್ದು ಉತ್ಪಾದನೆಯ ಮೌಲ್ಯ 2645.17 ಕೋಟಿ ರೂ. ಗಳಾಗಿದ್ದು, 9591 ಜನರಿಗೆ ಉದ್ಯೋಗ ಸೃಷ್ಟಿಸುವ ಅಂದಾಜಿದೆ.



ವಸೂಲಾತಿ:

ಪ್ರಸ್ತುತ 2019-20ರ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆ ಒಟ್ಟು 720.85 ಕೋಟಿ ರೂ.ಗಳನ್ನು ವಸೂಲಾತಿ ಮಾಡಿತು. ಕಳೆದ ವರ್ಷ ಸಂಸ್ಥೆಯು 736.35 ಕೋಟಿ ರೂ.ಗಳನ್ನು ವಸೂಲಿ ಮಾಡಿತ್ತು. ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ವಸೂಲಾಗದ ಸಾಲಗಳಿಂದ (D-III pre MoU) ಸಂಸ್ಥೆಯು 21.02 ಕೋಟಿ ರೂ.ಗಳನ್ನು ವಸೂಲಾತಿ ಮಾಡಲಾಗಿದೆ.

ಹಣಕಾಸು ಫಲಿತಾಂಶಗಳು:

ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯು 358.81 ಕೋಟಿ ರೂ.ಗಳ ಒಟ್ಟಾರೆ ಆದಾಯವನ್ನು ಗಳಿಸಿದ್ದು, ಕಳೆದ ಆರ್ಥಿಕ ವರ್ಷ ಈ ಆದಾಯವು 373.45 ಕೋಟಿ ರೂ.ಗಳಾಗಿತ್ತು. ಲಾಭವು 44.92 ಕೋಟಿ ರೂ.ಗಳಷ್ಟಾಗಿದೆ. ಸಂಸ್ಥೆಯು ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ 6.01 ಕೋಟಿ ರೂ.ಗಳ ಮುಂಗಡ ತೆರಿಗೆಯನ್ನು ಪಾವತಿಸಿರುತ್ತದೆ.

ಲಾಭಾಂಶ :

2019-20ರ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿಯೂ ಮುಂದುವರೆದ ನಷ್ಟವಿದ್ದುದರಿಂದ (*carry forward losses*) ಸಂಸ್ಥೆಯ ವತಿಯಿಂದ ಯಾವುದೇ ರೀತಿಯ ಲಾಭಾಂಶವನ್ನು ಶಿಫಾರಸ್ಸು ಮಾಡಿರುವುದಿಲ್ಲ.

ಖಜಾನೆ ಚಟುವಟಿಕೆ:

ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ, ಕರ್ನಾಟಕ ಸರ್ಕಾರವು 100.00 ಕೋಟಿ ರೂ.ಗಳ ಈಜಿಟಿ ಬಂಡವಾಳವನ್ನು ಒದಗಿಸಿತು. 31.03.2020ರ ಅಂತ್ಯಕ್ಕೆ, ಈ ಮೊತ್ತವು 476.94 ಕೋಟಿ ರೂ.ಗಳಾಗಿತ್ತು ಮತ್ತು ಷೇರು ಅರ್ಜಿ ಹಣ 318.45 ಕೋಟಿ ಆಗಿತ್ತು. 31.03.2019ರಲ್ಲಿ ಷೇರು ಅರ್ಜಿ ಹಣ 218.45 ಕೋಟಿ ರೂ. ಇದ್ದಿತು.

ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯು 218 ಕೋಟಿ ರೂ.ಗಳ ಬಾಂಡುಗಳನ್ನು ಪಾವತಿಸಿದೆ. ಕೆ.ಎಸ್.ಎಫ್.ಸಿ 8.58% ಬಾಂಡ್ಸ್ 2020 ಇದರಲ್ಲಿ ಶೇ 60 ರಷ್ಟು



ಬಾಂಡ್ ಮೊತ್ತ 141.00 ಕೋಟಿ ರೂ.ಗಳು ಹಾಗೂ ಕೆ.ಎಸ್.ಎಫ್.ಸಿ 8.23% ಬಾಂಡ್ 2020 ಇದರಲ್ಲಿ ಶೇ 100 ರಷ್ಟು ಬಾಂಡ್ ಮೊತ್ತ 77.00 ಕೋಟಿ ರೂ.ಗಳನ್ನು ಮರುಪಾವತಿಸಿದೆ. ಬಾಕಿ ಉಳಿದ ಬಾಂಡುಗಳು 1067 ಕೋಟಿ ರೂ.ಗಳಿಗೆ ಇಳಿಕೆಯಾಗಿದ್ದು ಈ ಮೊತ್ತ 31.03.2019 ರ ಅಂತ್ಯಕ್ಕೆ 1285 ಕೋಟಿ ರೂ.ಗಳಷ್ಟಿತ್ತು.

ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯು ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ನಿಂದ 250.00 ಕೋಟಿ ರೂ.ಗಳು ಹಾಗೂ ಆಂದ್ರಾ ಬ್ಯಾಂಕ್ ನಿಂದ 250.00 ಕೋಟಿ ರೂ.ಗಳು ಒಟ್ಟಾರೆ 500.00 ಕೋಟಿ ರೂ.ಗಳ ಅವಧಿಸಾಲವನ್ನು ಪಡೆಯಿತು. ಅಲ್ಲದೆ ಸಂಸ್ಥೆಯು 5.44 ಕೋಟಿ ರೂ.ಗಳ ಹಾಗೂ 0.04 ಕೋಟಿ ರೂ.ಗಳ ಅವಧಿ ಸಾಲದ ಮರುಪಾವತಿಯನ್ನು ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಹಾಗೂ ಆಂದ್ರಾ ಬ್ಯಾಂಕ್ ಗಳಿಗೆ ಅನುಕ್ರಮವಾಗಿ ಪಾವತಿಸಿದೆ.

2018-19ರಲ್ಲಿನ ಬಾಂಡ್ ಗಳ ಮೇಲಿನ ಬಡ್ಡಿಯು 122.44 ಕೋಟಿ ರೂ.ಗಳಿಂದ ಪ್ರಸ್ತುತ 2019-20ರ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ 110.43 ಕೋಟಿ ರೂ.ಗಳಿಗೆ ಇಳಿಕೆಯಾಗಿದೆ. ಬಾಂಡ್ ಹೊಣೆಗಾರಿಕೆಯಲ್ಲಿ ಕಡಿಮೆಯಾದ ಕಾರಣ ಇಳಿಕೆಯಾಗಿದೆ. ಮುಂದುವರಿದು ಸಂಸ್ಥೆಯು 3.51 ಕೋಟಿ ರೂ.ಗಳು ಹಾಗೂ 6.29 ಕೋಟಿ ರೂ.ಗಳ ಅವಧಿ ಸಾಲದ ಮೇಲಿನ ಬಡ್ಡಿಯ ಮರುಪಾವತಿಯನ್ನು ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಹಾಗೂ ಆಂದ್ರಾ ಬ್ಯಾಂಕ್ ಗಳಿಗೆ ಅನುಕ್ರಮವಾಗಿ ಪಾವತಿಸಿದೆ. ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯು ಕರ್ನಾಟಕ ಸರ್ಕಾರಕ್ಕೆ ಖಾತರಿ ಕಮಿಷನ್ನಿನ ರೂಪದಲ್ಲಿ 13.44 ಕೋಟಿ ರೂ.ಗಳನ್ನು (ಜಿ.ಎಸ್.ಟಿಯ ನಿವ್ವಳದಲ್ಲಿ) ಪಾವತಿಸಿದ್ದು, 2018-19ರ ಸಾಲಿನಲ್ಲಿ ಈ ಮೊತ್ತವು 13.73 ಕೋಟಿ ರೂ.ಗಳಷ್ಟಿತ್ತು (ಜಿ.ಎಸ್.ಟಿಯ ನಿವ್ವಳದಲ್ಲಿ).

ಸಂಸ್ಥೆಯ ಒಟ್ಟು ದೀರ್ಘಾವಧಿ ಸಾಲವು 31-03-2020ರ ವರ್ಷಾಂತಕ್ಕೆ 1,289.06 ಕೋಟಿ ರೂ.ಗಳಿಂದ 1,565.58 ಕೋಟಿ ರೂ.ಗಳಿಗೆ ಏರಿಕೆ ಕಂಡಿದೆ. ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ನಿಂದ 250.00 ಕೋಟಿ ರೂ.ಗಳು ಹಾಗೂ ಆಂದ್ರಾ ಬ್ಯಾಂಕ್ ನಿಂದ 250.00 ಕೋಟಿ ರೂ.ಗಳು ಒಟ್ಟಾರೆ 500.00 ಕೋಟಿ ರೂ.ಗಳ ಅವಧಿಸಾಲವನ್ನು ಪಡೆಯುವಿಕೆಯಿಂದ ಏರಿಕೆಯಾಗಿದೆ. 2019-20ನೇ ಸಾಲಿನ



ಬಟ್ಟು ಬಡ್ಡಿ ಮತ್ತು ಆರ್ಥಿಕ ವೆಚ್ಚಗಳು 136.63 ಕೋಟಿ ರೂ.ಗಳಿಗೆ ಇಳಿಕೆ ಕಂಡಿದ್ದು, 2018-19ನೇ ವರ್ಷಕ್ಕೆ 139.01 ಕೋಟಿ ರೂ.ಗಳಷ್ಟಿತ್ತು.

ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿ ಮತ್ತು ಸಾಲಗಳ ಸಂಶೋಧನೆ:

ಸಂಸ್ಥೆಯ ವ್ಯವಹಾರವನ್ನು ಉತ್ತೇಜಿಸುವ ಧೈಯೋದ್ದೇಶದಿಂದ ಉದ್ಯಮಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಕಾರ್ಯಕ್ರಮ, ಎಂಜಿನಿಯರಿಂಗ್ ಕಾಲೇಜುಗಳಲ್ಲಿ ಉದ್ಯಮಿಗಳ ಜಾಗೃತಿ ಶಿಬಿರ, ವಿಚಾರ ಸಂಕಿರಣ, ಸಮಾವೇಶ, ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿ ಸಭೆ ಹಾಗೂ ಕಾರ್ಯಕ್ರಮಗಳು, ಕೈಗಾರಿಕಾ ಮೇಳಗಳು ಮತ್ತು ಪ್ರದರ್ಶನಗಳಲ್ಲಿ ಸಂಸ್ಥೆಯ ಪರವಾಗಿ ಭಾಗವಹಿಸುವ ಮೂಲಕ ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿ ಮತ್ತು ಸಾಲಗಳ ಸಂಶೋಧನೆ ವಿಭಾಗವು ಸಕ್ರಿಯವಾಗಿ ಪಾಲ್ಗೊಂಡಿರುತ್ತದೆ. ರಾಜ್ಯದ ಉದ್ದಿಮೆದಾರರಿಗೆ ಲಭ್ಯವಿರುವ ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ವಿವಿಧ ಬಡ್ಡಿ ಸಹಾಯಧನ ಯೋಜನೆಗಳನ್ನು ಪ್ರಮುಖ ದಿನಪತ್ರಿಕೆಗಳಲ್ಲಿ ಪ್ರಚುರ ಪಡಿಸಲಾಗುತ್ತಿದೆ.

ಬೆಂಗಳೂರು ಟೆಕ್ ಶೃಂಗಸಭೆ, ರೈತ ಉತ್ಪಾದಕ ಸಂಸ್ಥೆ ಆಯೋಜಿತ ಸಮಾವೇಶ, ಅಂತರಾಷ್ಟ್ರೀಯ ಮಹಿಳಾ ಉದ್ಯಮಿದಾರರ ದಿನ ಹಾಗೂ ಅಂತರಾಷ್ಟ್ರೀಯ ಮಹಿಳಾ ದಿನ, ರಾಷ್ಟ್ರೀಯ ಜೈವಿಕ ಶಕ್ತಿಯ ಕಾರ್ಯಾಗಾರ, ಅಂತರಾಷ್ಟ್ರೀಯ ಸೇವೆಗಳ ಪ್ರದರ್ಶನ ಹಾಗೂ ಇನ್ನಿತರ ಪ್ರಚಾರ ಚಟುವಟಿಕೆಗಳಲ್ಲಿ ಸಂಸ್ಥೆಯನ್ನು ಪ್ರತಿನಿಧಿಸುವ ಮೂಲಕ ಭಾಗವಹಿಸಲಾಗಿತ್ತು. ರಾಜ್ಯದ ಕೈಗಾರಿಕಾ ಸಂಘ ಸಂಸ್ಥೆಗಳಾದ ಕಾಸಿಯಾ, ಎಫ್‌ಕೆ‌ಸಿ‌ಸಿಐ, ಅವೇಕ್, ಕೋವೆ ಹಾಗೂ ಇನ್ನಿತರ ಸಂಸ್ಥೆಗಳಿಂದ ಆಯೋಜಿಸಲ್ಪಟ್ಟ ಕಾರ್ಯಕ್ರಮಗಳಲ್ಲಿ ಭಾಗವಹಿಸುವ ಮೂಲಕ ಸಂಸ್ಥೆಯ ಯೋಜನೆಗಳಿಗೆ ಪ್ರಚಾರ ನೀಡಲಾಯಿತು. ಕೆಎಸ್‌ಎಫ್‌ಸಿ ವಾರ್ತೆ ದ್ವೈ-ಮಾಸಿಕ ಪತ್ರಿಕೆಯನ್ನು ಮುದ್ರಿಸಿ ಪ್ರಕಟಿಸಲಾಗುತ್ತಿದೆ. ನಿರ್ದಿಷ್ಟ ವಲಯ ಹಾಗೂ ಉತ್ಪನ್ನಗಳ ಹೂಡಿಕೆ ಸಾಧ್ಯತೆ ಅವಕಾಶಗಳ ಬಗ್ಗೆ ಮಾರುಕಟ್ಟೆ ಅಧ್ಯಯನ ಮಾಡಿ ಉತ್ತಮ ಗುಣಮಟ್ಟದ ಪೋರ್ಟ್‌ಫೋಲಿಯೋವನ್ನು ಸೃಷ್ಟಿಸಲು ವಿಭಾಗವು ಅನುವು ಮಾಡಿಕೊಡುತ್ತಿದೆ. ರಾಜ್ಯದ ಕೈಗಾರಿಕಾ ಸಂಘ ಸಂಸ್ಥೆಗಳ ಕಾರ್ಯಕ್ರಮಗಳಿಗೆ ಸಂಸ್ಥೆಯು ಪ್ರಸ್ತುತ ವರ್ಷ ರೂ.1.88 ಲಕ್ಷ ಗಳನ್ನು ಕೈಗಾರಿಕೆಗಳ ಅಭಿವೃದ್ಧಿಗೆ ನೀಡಿದೆ.



ಹಣಕಾಸು ಸೇವೆಗಳ ಚಟುವಟಿಕೆಗಳು:

ಸಾಮಾನ್ಯ ವಿಮಾ ಉತ್ಪನ್ನಗಳ ಮಾರಾಟಕ್ಕಾಗಿ ಯುನೈಟೆಡ್ ಇಂಡಿಯಾ ಇನ್ಶೂರೆನ್ಸ್ ಕಂಪೆನಿ ಹಾಗೂ ಇಫ್ಫೋ ಟೋಕಿಯೋ ಜನರಲ್ ಇನ್ಶೂರೆನ್ಸ್ ಕಂಪನಿಗಳೊಡನೆ ಸಂಸ್ಥೆಯು ಒಡಂಬಡಿಕೆ ಮಾಡಿಕೊಂಡಿದ್ದು, ಕಾರ್ಪೊರೇಟ್ ಏಜೆಂಟ್ ಆಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದೆ.

ಪ್ರಸ್ತುತ 2019-20ರ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯು 375.99 ಲಕ್ಷ ರೂ.ಗಳಷ್ಟು ವಿಮಾ ಕಂತುಗಳ ಮೂಲಕ ವ್ಯವಹಾರ ನೀಡಿ, ಒಟ್ಟಾರೆಯಾಗಿ 51.22 ಲಕ್ಷ ರೂ.ಗಳ ಕಮಿಷನ್ ಗಳಿಸಿದೆ (ಎರಡು ಕಂಪನಿಗಳಿಂದ).

2020-21 ನೇ ಸಾಲಿನ ಮುನ್ನೋಟ:

ಕೋವಿಡ್-19 ಅಗಾಧವಾದ ಜಾಗತಿಕ ಆಘಾತವನ್ನು ನೀಡಿದ್ದು, ಅನೇಕ ದೇಶಗಳಲ್ಲಿ ಕಡಿದಾದ ಆರ್ಥಿಕ ಹಿಂಜರಿತಕ್ಕೆ ಕಾರಣವಾಗಿದೆ. ಜಾಗತಿಕ ಬೇಡಿಕೆಯ ಕುಸಿತದಿಂದಾಗಿ ಏಶಿಯಾ ಪ್ರಾಂತ್ಯದಲ್ಲಿ ಕೈಗಾರಿಕಾ ಹಾಗೂ ಸೇವಾ ಕ್ಷೇತ್ರಗಳೂ ಕುಸಿತಗೊಂಡಿವೆ. ಅಭಿವೃದ್ಧಿಶೀಲ ರಾಷ್ಟ್ರಗಳಲ್ಲಿ ಉತ್ಪಾದನಾ ಹಾಗೂ ಸೇವಾ ಕ್ಷೇತ್ರಗಳಲ್ಲಿ ವ್ಯವಹಾರ ವಿಶ್ವಾಸವು ಏಕರೂಪವಾಗಿ ಕುಸಿದಿವೆ.

ಸದರಿ 2020-21 ರ ಹಣಕಾಸು ವರ್ಷವನ್ನು “ಕೋವಿಡ್ - 19 ರ ಸವಾಲುಗಳ ವರ್ಷ” ವೆಂದು ಪರಿಗಣಿಸಲಾಗಿದೆ. ರಾಜ್ಯದ ಆರ್ಥಿಕತೆಯಲ್ಲಾದ ಚಂಚಲತೆಯಿಂದಾಗಿ ಪ್ರಸ್ತುತ ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯೂ ಸಹಾ ಮಿಶ್ರ ಬೆಳವಣಿಗೆಯನ್ನೇ ನಿರೀಕ್ಷಿಸಲಿದೆ. ಕೊರೊನಾ ಏಟಿನಿಂದ ಮಧ್ಯಮ, ಸಣ್ಣ ಹಾಗೂ ಸೂಕ್ಷ್ಮ ಘಟಕಗಳನ್ನು ರಕ್ಷಿಸುವ ನಿಟ್ಟಿನಲ್ಲಿ ಭಾರತ ಸರ್ಕಾರ ಹಾಗೂ ರಾಜ್ಯ ಸರ್ಕಾರಗಳು ಅನೇಕ ಪರಿಹಾರ ಹಾಗೂ ರಿಯಾಯಿತಿಗಳನ್ನು ನೀಡುವ ದಿಕ್ಕಿನಲ್ಲಿ ಕಾರ್ಯಗತವಾಗಿವೆ. ಇದರೊಂದಿಗೆ ಎಲ್ಲಾ ವರ್ಗದ ಉದ್ದಿಮೆದಾರರಿಗೆ ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸರ್ಕಾರದಿಂದ ಸಬ್ಸಿಡ್ಸ್ ಯೋಜನೆಯನ್ನು ಸಂಸ್ಥೆಯಲ್ಲಿ ಪುನರ್ ಪರಿಚಯಿಸುತ್ತಿರುವುದು ಉದ್ಯಮಿಗಳಿಗೆ ವರದಾನವಾಗಲಿದೆ.



2020-21 ಕೈ ಗುರಿ:

2020-21 ರಲ್ಲಿ ಈ ಕೆಳಗಿನ ವ್ಯವಹಾರಗಳನ್ನು ಸಾಧಿಸುವ ಗುರಿಯನ್ನು ಸಂಸ್ಥೆಯು ಇರಿಸಿಕೊಂಡಿದೆ.

ಮಂಜೂರಾತಿ	:	600.00 ಕೋಟಿ ರೂಗಳು
ವಿತರಣೆ	:	600.00 ಕೋಟಿ ರೂಗಳು
ವಸೂಲಾತಿ	:	600.00 ಕೋಟಿ ರೂಗಳು

(ಬಡ್ಡಿ ವಸೂಲಾತಿ 300.00 ಕೋಟಿ ರೂ ಗಳನ್ನು ಒಳಗೊಂಡಂತೆ)

ಸಂಸ್ಥೆಯ ಕೆಲಸ ಕಾರ್ಯಗಳಿಂದ ಉತ್ತಮ ಪರಿಣಾಮ ಹೊರಹೊಮ್ಮುವ ರೀತಿಯಲ್ಲಿ ಸಂಯೋಜಿತ ಪ್ರಯತ್ನಗಳನ್ನು ಮಾಡಲಾಗುವುದು.

ಕೃತಜ್ಞತೆಗಳು:

ಕರ್ನಾಟಕ ಸರ್ಕಾರವು ಸಂಸ್ಥೆಗೆ ಈಕ್ಷಿತಿ ನೆರವಿನ ಬೆಂಬಲ, ಬಡ್ಡಿ ಸಹಾಯಧನ ಬೆಂಬಲ ಹಾಗೂ ಸಣ್ಣ ಪ್ರಮಾಣದ ಸಾಲದ ಖಾತೆಗಳನ್ನು ಮುಕ್ತಾಯಗೊಳಿಸಲು ಬೆಂಬಲ ನೀಡಿದ್ದಕ್ಕಾಗಿ ನಾನು ವಿಶೇಷ ಕೃತಜ್ಞತೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತೇನೆ.

ಸಂಸ್ಥೆಯ ಕಾರ್ಯಾಚರಣೆಯ ಪ್ರತಿಯೊಂದು ಹಂತದಲ್ಲೂ ಸಹಾಯ ಮತ್ತು ಮಾರ್ಗದರ್ಶನ ನೀಡಿದ್ದಕ್ಕಾಗಿ ಭಾರತೀಯ ಸಣ್ಣ ಕೈಗಾರಿಕಾ ಅಭಿವೃದ್ಧಿ ಬ್ಯಾಂಕ್, ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್, ಭಾರತೀಯ ಸರ್ಕಾರ, ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಆರ್ಥಿಕ ಇಲಾಖೆ, ವಾಣಿಜ್ಯ ಮತ್ತು ಕೈಗಾರಿಕೆ 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 ಇಲಾಖೆ ಇವರುಗಳ ನಿರಂತರ ಬೆಂಬಲ ಹಾಗೂ ಮಾರ್ಗದರ್ಶನಕ್ಕಾಗಿ ನಾನು ಕೃತಜ್ಞತೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತೇನೆ.



ಭಾರತೀಯ ಜೀವವಿಮಾ ನಿಗಮ, SHCIL, UIIC, HDFC, SBI Life Insurance Co.Ltd., Iffco-Tokio ಮತ್ತು ಕೈಗಾರಿಕಾ ಸಂಘ ಸಂಸ್ಥೆಗಳಾದ ಕಾಸಿಯಾ, ಅವೇಕ್, e-Merg, COWE, CII, FKCCI ಮುಂತಾದವುಗಳಿಗೂ ನಾನು ಕೃತಜ್ಞತೆಗಳನ್ನು ಸಲ್ಲಿಸುತ್ತೇನೆ. ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳು, Apex Bank, KSSIDC, KIADB, KPTCL, VTPC, NSIC, MSME-DI ಹಾಗೂ ಕರ್ನಾಟಕ ಉದ್ಯೋಗ ಮಿತ್ರ ಅವರ ಸಹಕಾರಕ್ಕಾಗಿ ಕೃತಜ್ಞತೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತೇನೆ.

ನಿರ್ದೇಶಕರುಗಳಾಗಿದ್ದು ತಮ್ಮ ಸ್ಥಾನಗಳಿಂದ ನಿರ್ಗಮಿಸುತ್ತಿರುವ ಶ್ರೀ ಅನಿಲ್ ಕುಮಾರ್ ಝಾ, ಭಾ.ಆ.ಸೇ., ಶ್ರೀ ಕೆ.ಎಸ್ ಶ್ರೀಕಾಂತ್ ಮತ್ತು ಶ್ರೀಮತಿ.ಆರ್.ಅನುರಾಧ ಅವರುಗಳು ತಮ್ಮ ಸೇವಾವಧಿಯಲ್ಲಿ ಸಲ್ಲಿಸಿದ ಸೇವೆಗಾಗಿ ಕೃತಜ್ಞತೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತೇನೆ.

ಸಂಸ್ಥೆಯಿಂದ ನೆರವು ಪಡೆದಿರುವ ಎಲ್ಲಾ ಉದ್ಯಮಿದಾರರು, ಸಂಸ್ಥೆಯ ಷೇರುದಾರರು ನೀಡಿದ ನಿರಂತರ ಸಹಾಯ ಹಾಗೂ ಸಂಸ್ಥೆಯ ಬಾಂಡ್‌ಗಳಲ್ಲಿ ಹಣ ತೊಡಗಿಸಿರುವ ಹೂಡಿಕೆದಾರರಿಗೂ ಕೃತಜ್ಞತೆ ಸಲ್ಲಿಸುತ್ತೇನೆ. ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಹಾಗೂ ಆಂಧ್ರಾಬ್ಯಾಂಕ್ ಇವರುಗಳು ಸಂಸ್ಥೆಗೆ ಸಕಾಲಕ್ಕೆ ಅವಧಿಸಾಲದ ನೆರವು ನೀಡಿರುವುದಕ್ಕೆ ವಿಶೇಷ ಕೃತಜ್ಞತೆ ಸಲ್ಲಿಸುತ್ತೇನೆ.

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

ವಂದನೆಗಳು,

ಅಧ್ಯಕ್ಷರು

ಸ್ಥಳ : ಬೆಂಗಳೂರು

ದಿನಾಂಕ : 30ನೇ ಜುಲೈ 2020



**Sri ISN Prasad, IAS
Chairman
Statement made at the
61st Annual General Meeting
Held on 30th July 2020**

Dear Shareholders,

It is my pleasure to welcome you all to the 61st Annual General Meeting of our Corporation. I am delighted to present the 61st Annual Report on the operations of the Corporation, together with, the audited statements of accounts for the year ended March 31, 2020.

During the Financial Year 2019-20, the Corporation consolidated its financial position and recorded profits by registering a profit of ₹ 44.92 crore. The Corporation showed marginal performance in the area of operations by sanctioning ₹667.81 crore.

The Directors' report and the audited financial statements of accounts for the 61st year ended 31st March 2020 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 ECONOMIC SCENARIO:

Annual global GDP growth is projected to drop to 2.4% in 2020 as a whole, from an already weak 2.9% in 2019, with growth possibly even being negative in the first quarter of 2020. The adverse impact on confidence, financial markets, the travel sector and disruption to supply chains contributes to the downward revisions in all G-20 economies in 2020, particularly ones strongly interconnected to China, such as Japan, Korea and Australia. A longer lasting and more intensive corona virus outbreak, spreading widely throughout the Asia Pacific region, Europe and North America, would weaken prospects considerably. In this event, global growth could drop to 1½ per cent in 2020, half the rate projected prior to the virus outbreak. *(source: Organisation for Economic Co-operation & Development-OECD Interim Economic Assessment)*

INDIAN ECONOMIC SCENARIO:

The Indian economy grew at 4.2 per cent in 2019-20, lower than the 6.1 per cent figure registered in 2018-19, as the Covid-19 pandemic adversely impacted economic activity in the last month of the fiscal year, especially manufacturing and construction.



India's growth in Gross Domestic Product (GDP) during 2019-20 is estimated at 5.0 per cent as compared to the growth rate of 6.8 per cent in 2018-19. The growth in the 'Agriculture', 'Industry and Infrastructure' and 'Service' sectors is estimated to be 2.8 percent, 2.5 percent and 6.9 percent respectively.

KARNATAKA'S ECONOMY:

Karnataka State is on the mission to promote faster and inclusive growth. This is evident from the achievements in various key economic and social sectors, through inclusive programmes and policies.

Karnataka Gross State Domestic Product (GSDP) with 2011-12 as base year is expected to grow at 6.8% for 2019-20 and reached ₹ 12,01,031 crore.

The GSVA growth rate of agriculture sector is 3.9% in 2019-20 compared to 4.8% in 2018-19. The industry sector is expected to grow at 4.8% in 2019-20 as against a growth of 7.4% in 2018-19. The service sector is expected to grow by 7.9% in 2019-20 as against a growth of 12.3% during 2018-19.

The per capita State Income of Karnataka (i.e. per capita NSDP) at current price is estimated at ₹2,31,246 as compared to ₹2,12,477 during the previous year. The state is positioned at second place after Delhi in terms of per capita State Income.



The total value of exports of Karnataka during 2019-20 till January 2020 was US\$ 84410.27 Million against All India Export of US\$ 449887.74 Million which amounts to share of 18.76 per cent. The export performance of the State in Software and Service exports alone was US\$ 70239.20 Million with a share of 38 per cent in India's total exports in that sector.

Karnataka is one of the five important places for Foreign Direct Investments in India. Karnataka is the third largest recipient of foreign direct investment (FDI) in the Country. Karnataka received FDI amounting to ₹42,320 crore during 2019-20 having a share of 9.5% per cent to the total FDI equity inflows into the country.

The State attracted industrial investment through State Level Single Window Clearance Committee. The Committee approved 203 projects with proposed investment of ₹12,694.27 crore and employment potential to 89270 persons. The State High Level Clearance Committee cleared 16 projects with a proposed investment of ₹22413.73 crore and employment potential to 10374 persons.

MSMEs form an integral part in Karnataka's Industrial Sector. During 2019-20 (*upto November 2019*) 60,230 MSMEs have been registered in the State with an investment of ₹12,09,434 crore and providing employment to 4,60,714 persons.



STATE GOVERNMENT SUPPORT TO KSFC :

During the year, the Government of Karnataka provided an equity capital of ₹100.00 crore and interest subsidy of ₹ 71.50 crore under various schemes operated from KSFC, details as indicated below:

❖ Scheduled Caste Entrepreneurs :	₹ 39.50 crore
❖ Scheduled Tribe Entrepreneurs :	₹ 12.00 crore
❖ Women Entrepreneurs :	₹ 10.00 crore
❖ First Generation Entrepreneurs :	₹ 2.00 crore
❖ Interest Subvention Subsidy :	₹ 8.00 crore

Total : ₹ 71.50 crore

SUBSIDIES & GRANTS-IN-AID :

Under Textile Grant Scheme for Scheduled Caste and Scheduled Tribe Entrepreneurs, a grant amount of ₹ 20.14 crore was released by Government of Karnataka.

OPERATIONAL HIGHLIGHTS

SANCTIONS:

During the year 2019-20, Sanctions of loans under various schemes touched ₹ 667.81 crore covering 710 cases as against ₹ 1098.73 crore covering 1056 cases during 2018-19. Cumulative sanctions reached ₹17,884.72 crore covering 1,74,217 cases as on 31-03-2020.



DISBURSEMENT:

During the year 2019-20, the disbursement was ₹727.90 crore as against ₹665.90 crore during the year 2018-19. The cumulative disbursement of the Corporation reached ₹13,956.87 crore as on 31.03.2020.

INVESTMENT, VALUE OF OUTPUT AND EMPLOYMENT:

The investment catalysed by the Corporation in 2019-20 is expected to be ₹4183.45 crore resulting in value of output to ₹2,645.17 crore and generating employment to 9,591 persons.

RECOVERY:

During the year 2019-20, the Corporation recovered an amount of ₹720.85 crore as compared to ₹736.35 crore recovered in the previous year. The Corporation realised recovery of ₹21.02 crore in respect of Bad Debts (D-III pre MoU) during 2019-20.

FINANCIAL RESULTS:

During the year under review, the Corporation earned a gross revenue of ₹358.81 crore as against ₹373.45 in FY 2018-19. The profit for the year is ₹44.92 crore. The Corporation has paid an advance tax of ₹6.01 crore during the current financial year.



DIVIDEND:

Because of carry forward losses, no dividend is recommended for the financial year 2019-20.

TREASURY ACTIVITY:

During the year, the Government of Karnataka provided an equity capital of ₹100.00 crore. As on 31-03-2020, the paid up equity capital of the Corporation stood at ₹476.94 crore, same as last FY and share application money stood at ₹318.45 crore, compared to share application money of ₹218.45 crore as on 31-03-2019.

During the year the Corporation redeemed bonds amounting to ₹218.00 crore, ₹141.00 crore on account of 60% redemption in respect of KSFC 8.58% Bonds 2020 and ₹77.00 crore on account of 100% redemption in respect of KSFC 8.23% Bonds 2020. The outstanding of bonds decreased to ₹1067.00 crore, which was ₹1285.00 crore as on 31-03-2019.

During the year, the Corporation has availed total Term Loan of ₹500 crore. ₹250 crore from State Bank of India and ₹250 crore from Andhra Bank. Further Corporation has repaid ₹5.44 crore to State Bank of India and ₹0.04 crore to Andhra Bank towards Term loan repayment.



The interest cost on bonds decreased to ₹110.43 crore from ₹122.44 crore for the year 2018-19. The decrease is on account of reduction of bond liability. Further, the Corporation has paid ₹3.51 crore to State Bank of India and ₹6.29 crore to Andhra Bank towards interest on term loan. The Corporation paid, on cash basis, ₹13.44 (net off of GST) crore to the State Government as guarantee commission during the year compared to ₹13.73 (net off of GST) crore for the FY 2018-19.

The total long-term liability of the Corporation is increased to ₹1565.58 crore by the year end from ₹1289.06 crore as on 31-03-2019. The increase is on account of ₹500 crore Term loan borrowings from SBI and Andhra Bank. The total interest and financial expenses decreased to ₹136.63 crore for the year 2019-20 from ₹139.01 crore for the year 2018-19.

BUSINESS DEVELOPMENT & CREDIT RESEARCH:

To promote business to the Corporation, several promotional activities were taken up. Advertisements in leading dailies were given to popularise the Interest Subsidy Schemes. The department participated in several industry related programmes like Bengaluru Tech Summit, FPO Buyer-Seller Meet 2019, Global Exhibition on Services, National Conference on Bio-Energy, International Women



Entrepreneurs' Day, International Womens' Day and other awareness programs. The department represented the Corporation at events organised by state level industrial bodies ie, Kassia, FKCCI, AWAKE etc., apart from industrial associations at district levels. A bi-monthly 'KSFC NEWS' is published and circulated. Market study on specific products / segments regarding scope / viability also prepared to enable quality credit portfolio. An amount of Rs.1.88 Lakhs was contributed to industrial bodies for the cause of industrial promotion.

FINANCIAL SERVICE ACTIVITIES:

KSFC is acting as a Corporate Agent for marketing of general insurance products. In this connection, the Corporation has an MoU each with United India Insurance Company Ltd., and IFFCO TOKYO General Insurance Company Ltd., During the financial year 2019-20 the Corporation has earned a commission of ₹51.22 lakh (from both the Companies) by giving a business of ₹375.99 lakh in the form of insurance premiums.

FUTURE OUTLOOK FOR 2020-21

COVID-19 has delivered an enormous global shock, leading to steep recessions in many countries. Industrial and Services activity has plummeted in Asian region after global demand collapsed. Business confidence in both



manufacturing and services sectors have concomitantly fallen in developing economies.

The financial year 2020-21 is a year where in the economy has to face the "Challenges of Covid-19". The financial year 2020-21 for the Corporation also will be a mixed growth due to the volatility in the economy of the State. Government of India and Government of Karnataka are working out various reliefs and concessions for MSMEs to recover from the COVID-19 blow. Re-introduction of the Interest Subvention Scheme during the coming year will also be a boon to the entrepreneurs.

TARGETS FOR 2020-21

The Corporation for the year 2020-21 has set the following very moderate operational targets:

Sanctions: ₹ 600.00 crore

Disbursements: ₹ 600.00 crore

Recovery ₹ 600.00 crore

(including Interest Recovery of ₹300.00 crore)

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

ACKNOWLEDGEMENTS:

I take this opportunity to place on record my 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 are also due to SIDBI, RBI, Government of India, the Departments of Government of Karnataka, i.e., Department of Finance, Industries & Commerce, E-governance, Social Welfare, Horticulture, Information & Public Relations, Information Technology, Biotechnology and Science & Technology, Women and Child Welfare for their continued support.

I express my sincere thanks to 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. Likewise thanks are due to the Commercial Banks, Apex Bank, KSSIDC, KIADB, KPTCL, VTPC, NSIC, MSME-DI and Karnataka Udyoga Mitra for their co-operation.

I would like to thank the outgoing Directors Sri. Anil Kumar Jha, IAS, Sri K.S. Srikanth, Sri. Atul Kumar and Smt. R. Anuradha for the guidance, support and contributions 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. Special thanks are due to State Bank of India and Andhra Bank for their timely sanction of term loan.

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

Thank you,

CHAIRMAN

Date : 30.7.2020

Place : Bangalore



ಕಾರ್ಪೊರೇಟ್ ಏಜೆಂಟ್
Corporate Agent



Karnataka State Financial Corporation

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

Phone : 080-2226 3322 ✦ Fax : 080-2225 0126 / 2225 0136

✉ info@ksfc.in 🌐 www.ksfc.karnataka.gov.in 🐦 @BengaluruKsfc

Branch Offices : At all District Headquarters

KSFC - Your Partner in Progress

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆ
KARNATAKA STATE FINANCIAL CORPORATION



**OPERATIONAL STATISTICS
2019 - 20**



ಆರು ದಶಕಗಳಿಂದ
ಹಲವಾರು ಕನಸುಗಳನ್ನು ಸಾಕಾರಗೊಳಿಸಲು ಮುಡಿಪು

**6 DECADES OF DEDICATION
TOWARDS FULFILLING MANY DREAMS**



TABLE 1
PERFORMANCE OF THE CORPORATION FROM 2013-2014 TO 2019-2020

(Amount : ₹ in lakhs)

Sl. No.	YEAR	SANCTIONS		DISBURSEMENTS		RECOVERY	
		NO.	AMOUNT	AMOUNT	AMOUNT		
1	2013-2014	1426	90926.05	70746.78	83531.04		
	Financial Services						
	a) Fund Based	-	-	-	120.78		
	b) Non Fund Based	-	-	-	-		
2	2014-2015	1092	67514.60	55362.41	81280.01		
	Financial Services						
	a) Fund Based	-	-	-	119.69		
	b) Non Fund Based	-	-	-	-		
3	2015-2016	1111	73193.59	56636.42	84110.27		
	Financial Services						
	a) Fund Based	-	-	-	137.77		
	b) Non Fund Based	-	-	-	-		
4	2016-2017	1059	73342.55	61437.78	88472.76		
	Financial Services						
	a) Fund Based	-	-	-	56.42		
	b) Non Fund Based	-	-	-	-		
5	2017-2018	1037	84212.70	56121.21	78791.11		
	Financial Services						
	a) Fund Based	-	-	-	213.08		
	b) Non Fund Based	-	-	-	-		
6	2018-2019	1056	109872.70	66589.89	73634.59		
	Financial Services						
	a) Fund Based	-	-	-	319.57		
	b) Non Fund Based	-	-	-	-		
7	2019-2020	710	66780.54	72790.44	72085.44		
	Financial Services						
	a) Fund Based	-	-	-	1325.40		
	b) Non Fund Based	-	-	-	-		



TABLE 2

HIGHLIGHTS OF OPERATIONS OF THE CORPORATION DURING THE LAST 10 YEARS UPTO 31ST MARCH 2020

(Amount : ₹ in lakhs)

Sl. No.	Particulars	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
1	INCOME										
	a) Interest	19868.38	20382.09	24665.85	25478.98	26352.25	27449.52	26030.72	25438.70	26219.88	30355.82
	b) Others	4829.14	3081.02	3776.06	2980.39	5370.63	3412.58	3905.49	4209.50	11125.41	5525.60
	c) Total Income	24697.52	23463.11	28441.91	28459.37	31722.88	30862.10	29936.21	29648.20	37345.29	35881.42
2	EXPENDITURE										
	a) Interest on borrowings	14391.03	15887.36	18426.77	19305.56	15862.64	16009.04	15344.64	14729.01	13900.91	13662.95
	b) Directors' Travelling expenses	3.49	3.73	3.97	2.18	1.34	1.15	-	-	-	-
	c) Personnel expenses	4301.01	4603.41	5687.64	6262.82	6447.93	6652.09	6671.83	6838.39	8358.56	7912.14
	d) Other expenses	2663.81	1486.47	2114.19	1363.58	4694.86	4772.80	4729.08	5368.91	6757.5	4869.46
	e) Depreciation	834.26	255.45	258.05	242.84	215.72	202.98	163.36	154.71	148.41	181.56
	f) Write-off	310.76	130.81	245.74	132.20	45.13	2.62	34.54	2.16	7224.56	2762.86
	g) Addl. Prov. for COVID-19 Pandemic	-	-	-	-	-	-	-	-	-	2000.00
	h) Total expenditure	22504.36	22367.23	26736.36	27309.18	27267.62	27640.68	26943.45	27093.18	36389.94	31388.97
3	Profit before tax *	2193.16	1095.88	1705.55	1150.19	4455.26	3221.42	2992.76	2555.02	955.35	4492.45
4	Provision for taxation	-6.32	-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
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)	1251.54	11032.98	10589.74	17847.04	5501.21	448.73	426.08	406.19	406.41	405.46
10	Bonds issued	22300.00	20000.00	40000.00	-	48500.00	-	-	-	-	-
11	a) NPAs (amount) Gross	32968.00	34694.00	33119.64	32773.44	15162.56	24512.59	21779.93	26796.75	23296.49	21148.36
	b) NPAs (gross %)	20.61	19.81	17.08	15.81	8.26	13.47	12.04	14.68	11.95	9.58
	c) NPAs (net %)	2.37	3.72	2.78	2.57	5.07	8.82	5.77	6.56	6.09	5.12
12	Provisioning for NPAs (amount)	31502.00	30839.74	28128.21	27753.44	6041.78	9151.24	11917.34	15707.74	12019.8	10226.20

* 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 2019-20 AND UP TO 31ST MARCH 2020

(Amount : ₹ in lakhs)

Sl. No.	Particulars	During the year 2019 - 20						Since inception up to 31-3-2020					
		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	55	7543.50	13	1930.00	68	9473.50	-	-	-	-	-	-
02	Applications received during the year	653	63204.45	55	7508.72	708	70713.17	122192	1384803.01	57642	709433.36	179834	2094236.37
03	Total (1+2)	708	70747.95	68	9438.72	776	80186.67	122192	1384803.01	57642	709433.36	179834	2094236.37
04	Applications sanctioned	663	60167.54	47	6613.00	710	66780.54	115760	1116958.80	55483	600754.00	171243	1717712.80
05	Amount reduced while sanctioning	-	2548.01	-	746.92	-	3294.93	-	182413.53	-	49630.01	-	232043.54
06	Applications rejected or withdrawn	17	1250.00	9	648.80	26	1898.80	6404	78648.28	2147	57619.35	8551	136267.63
07	Total (4+5+6)	680	63965.55	56	8008.72	736	71974.27	122164	1378020.61	57630	708003.36	179794	2086023.97
08	Applications pending at the end of the year (3-7)	28	6782.40	12	1430.00	40	8212.40	28	6782.40	12	1430.00	40	8212.40
09	Loans sanctioned (effective)	636	57650.04	46	6418.34	682	64068.38	99589	942418.56	50696	475699.88	150285	1418118.44
10	Loans disbursed	500	65269.30	8	7521.14	508	72790.44	99466	889099.64	50650	456920.42	150116	1346020.06
11	Loans outstanding	-	-	-	-	-	-	3173	190385.02	339	33094.83	3512	223479.85



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	14	1955.00	15	1943.00	21	3070.00	18	2505.50	68	9473.50
2	Received or enhanced during the year	230	30602.45	150	13289.50	182	11655.22	146	15166.00	708	70713.17
3	Total (1+2)	244	32557.45	165	15232.50	203	14725.22	164	17671.50	776	80186.67
4	Applications sanctioned	220	25662.20	155	13422.80	185	12450.50	150	15245.04	710	66780.54
5	Applications rejected or withdrawn	11	899.00	2	40.00	11	550.80	2	409.00	26	1898.80
6	Amount reduced	-	1929.85	-	484.70	-	358.92	-	521.46	-	3294.93
7	Applications pending at the end of the year	13	4066.40	8	1285.00	7	1365.00	12	1496.00	40	8212.40
8	Total (4+5+6+7)	244	32557.45	165	15232.50	203	14725.22	164	17671.50	776	80186.67
9	Amount disbursed	-	27739.56	-	14160.58	-	14327.40	-	16562.90	-	72790.44

**TABLE 5****LOAN ASSISTANCE TO MICRO AND SMALL SCALE SECTOR FROM 2015 - 16
TO 2019 - 20 AND AS ON 31ST MARCH 2020****(Amount : ₹ in lakhs)**

Sl. No.	Particulars	2015-2016		2016-2017		2017-2018		2018-2019		2019-2020		As on 31-3-2020	
		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	1111	73193.59	1059	73342.55	1037	84212.70	1056	109872.70	710	66780.54	150285	1418118.44
2	Sanctions to Micro & small scale industries	922	51494.11	944	54715.75	957	75326.10	979	99941.18	663	60167.54	99589	942418.56
	a) micro enterprises	262	6470.13	183	5250.55	176	5506.25	128	3852.45	80	2113.35	71364	226524.99
3	Sanctions to units other than small scale units	189	21699.48	115	18626.80	80	8886.60	77	9931.52	47	6613.00	50696	475699.88
Loan sanctions:		1111	73193.59	1059	73342.55	1037	84212.70	1056	109872.70	710	66780.54	150285	1418118.44



TABLE 6

SCHEME-WISE ASSISTANCE FROM 2015 - 16 TO 2019 - 20 AND AS ON 31ST MARCH 2020

(Amount : ₹ in lakhs)

Sl. No.	Scheme / Promoters Class	2015-2016		2016-2017		2017-2018		2018-2019		2019-2020		As on 31-3-2020	
		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	141	4264.45	123	3518.95	120	3983.55	84	2753.45	48	1479.80	12122	102598.37
2	Credit Linked Capital Subsidy	11	2992.00	15	668.00	10	1091.00	-	-	-	-	596	25175.07
3	Privileged Entrepreneurs	197	7411.75	126	5294.00	109	4060.00	66	3320.60	8	506.75	2429	80823.12
4	Nursing Homes / Hospitals	26	1659.30	26	1668.00	24	2613.00	18	2352.70	14	1832.00	880	30999.10
5	Scheduled Castes Assisted *	297	16152.99	236	19351.49	267	23363.80	263	27123.10	172	15412.39	18884	162116.88
6	Scheduled Tribes Assisted *	107	5212.45	105	6672.41	77	5619.20	91	7726.90	52	4121.50	2814	47845.47
7	Backward Communities	17	871.85	14	411.80	32	3008.75	19	1092.75	19	1835.00	21852	42621.87
8	Minority Communities	89	5963.00	76	3705.00	73	4160.00	85	5894.70	49	3870.00	19259	132218.64
9	Women Entrepreneurs *	284	22997.40	388	25220.00	429	32851.65	364	41491.05	239	21402.85	30922	424366.56
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	284	15022.49	222	17961.54	260	21393.30	245	20718.08	169	11253.00	2275	122478.76
2	Scheduled Tribe Entrepreneurs	96	4891.85	102	6632.41	83	5527.70	85	5656.20	52	3539.00	812	39177.20
3	Women Entrepreneurs	63	2345.95	358	14602.20	350	20084.00	271	26460.31	165	14515.30	1207	78007.76
4	First Generation Entrepreneurs	105	4361.50	36	1418.30	90	7795.35	20	1899.00	-	-	289	16470.79
5	Interest Subvention Loan	-	-	-	-	-	-	248	30276.80	262	26285.50	510	56562.30
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.



TABLE 7

OFFICE-WISE PERFORMANCE FOR 2018 - 19 AND 2019 - 20

(Amount : ₹ in lakhs)

Sl. No.	Offices	SANCTIONS				DISBURSEMENTS		RECOVERY	
		2018-2019		2019-2020		2018-2019	2019-2020	2018-2019	2019-2020
		No.	Amount	No.	Amount	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10
1	JAYANAGAR	67	10053.00	37	3944.50	5467.77	5748.95	5817.26	5151.91
2	RAJAJINAGAR	46	6009.40	37	4162.00	3801.91	4120.54	3334.88	3089.11
3	CENTRAL BRANCH	34	5009.00	24	2880.60	2608.60	3197.55	1750.32	1619.24
4	BENGALURU RURAL	76	8823.50	32	4226.80	4026.57	4697.23	3610.54	3452.91
5	RAMANAGAR	22	2446.25	23	2574.30	1355.20	1463.16	1589.87	1131.78
6	TUMAKURU	48	5065.00	35	3011.80	2749.31	4059.68	4078.20	4431.15
7	KOLAR	22	3081.75	20	3325.20	2617.84	3146.82	2194.92	2459.66
8	CHICKBALLAPUR	20	2208.98	12	1537.00	957.99	1305.63	1683.07	1498.84
	CIRCLE - I TOTAL	335	42696.88	220	25662.20	23585.19	27739.56	24059.06	22834.60
1	MYSURU	78	9169.00	50	4832.00	6081.92	5192.35	5586.04	5728.07
2	MANDYA	19	1884.00	11	845.00	1203.79	833.41	2461.40	1661.98
3	MADIKERI	14	2623.30	8	600.00	1620.93	1507.66	2412.63	991.68
4	CHAMARAJANAGAR	16	988.70	10	545.75	410.94	428.24	1117.41	784.83
5	MANGALURU	19	2758.50	18	1477.00	1585.48	1754.68	1749.99	1247.94
6	UDIPI	16	1598.00	9	682.50	743.01	1107.18	922.48	818.68
7	HASSAN	29	2559.50	34	2697.30	958.68	1913.79	2173.61	1933.91
8	CHICKMAGALUR	15	1625.00	15	1743.25	1244.53	1423.27	876.96	1007.85
	CIRCLE - II TOTAL	206	23206.00	155	13422.80	13849.29	14160.58	17300.52	14174.94
1	HUBBALLI	84	6801.00	44	2975.00	5175.35	3629.11	4673.20	6489.07
2	HAVERI	22	1504.40	16	514.50	983.45	804.74	1753.58	1522.67
3	GADAG	26	2408.00	15	1073.00	1360.39	1362.07	1610.08	1708.33
4	KARWAR	18	1478.00	18	1298.50	617.91	1217.04	556.65	587.36
5	CHITRADURGA	38	2569.20	27	1095.00	1613.17	1310.68	3448.61	2432.08
6	SHIVAMOGGA	28	1835.00	16	856.00	1202.58	906.12	1238.10	1194.37
7	BELAGAVI	35	3819.00	27	2759.50	1998.65	2472.03	2294.01	2731.20
8	BAGALKOT	30	3351.55	22	1879.00	2132.67	2625.61	2473.80	2073.82
	CIRCLE - III TOTAL	281	23766.15	185	12450.50	15084.18	14327.40	18048.03	18738.90
1	KALABURAGI	58	4329.50	36	3921.50	2611.63	3039.69	1896.32	2576.03
2	YADGIR	14	1459.00	14	1034.00	880.52	1442.01	700.05	771.66
3	RAICHUR	16	1534.90	9	884.00	1559.10	1539.93	1163.79	1255.24
4	BIDAR	30	1639.00	22	2767.00	1126.44	1843.24	996.85	1305.17
5	KOPPAL	22	2881.00	17	2244.00	1732.00	2198.72	3018.96	3741.03
6	BALLARI	19	3381.80	6	1449.50	2221.15	3080.20	2533.81	2932.64
7	DAVANAGERE	34	2620.60	18	961.50	2538.98	956.59	2084.63	1959.74
8	VIJAYAPURA	41	2357.87	28	1983.54	1401.41	2462.52	1832.57	1795.49
	CIRCLE - IV TOTAL	234	20203.67	150	15245.04	14071.24	16562.90	14226.98	16337.00
	GRAND TOTAL	1056	109872.70	710	66780.54	66589.89	72790.44	73634.59	72085.44



TABLE 8
CIRCLE-WISE SANCTIONS AND DISBURSEMENTS FOR 2018 - 19 & 2019 - 20

(Amount : ₹ in lakhs)

Sl. No.	Circle / District	SANCTIONS				DISBURSEMENTS	
		2018-2019		2019-2020		2018-2019	2019-2020
		No.	Amount	No.	Amount	Amount	Amount
1	2	3	4	5	6	7	8
1	BENGALURU URBAN	147	21071.40	98	10987.10	11878.27	13067.04
2	BENGALURU RURAL	76	8823.50	32	4226.80	4026.57	4697.23
3	RAMANAGAR	22	2446.25	23	2574.30	1355.20	1463.16
4	TUMAKURU	48	5065.00	35	3011.80	2749.31	4059.68
5	KOLAR	22	3081.75	20	3325.20	2617.85	3146.82
6	CHICKBALLAPUR	20	2208.98	12	1537.00	957.99	1305.63
CIRCLE - I TOTAL		335	42696.88	220	25662.20	23585.19	27739.56
1	MYSURU	78	9169.00	50	4832.00	6081.92	5192.35
2	MANDYA	19	1884.00	11	845.00	1203.79	833.41
3	KODAGU	14	2623.30	8	600.00	1620.93	1507.66
4	CHAMARAJANAGAR	16	988.70	10	545.75	410.94	428.24
5	DAKSHINA KANNADA	19	2758.50	18	1477.00	1585.48	1754.68
6	UDIPI	16	1598.00	9	682.50	743.01	1107.18
7	HASSAN	29	2559.50	34	2697.30	958.68	1913.79
8	CHICKMAGALUR	15	1625.00	15	1743.25	1244.53	1423.27
CIRCLE - II TOTAL		206	23206.00	155	13422.80	13849.28	14160.58



TABLE 8 (Contd.....)

CIRCLE-WISE SANCTIONS AND DISBURSEMENTS FOR 2018 - 19 & 2019 - 20

(Amount : ₹ in lakhs)

Sl. No.	Circle / District	SANCTIONS				DISBURSEMENTS	
		2018-2019		2019-2020		2018-2019	2019-2020
		No.	Amount	No.	Amount	Amount	Amount
1	2	3	4	5	6	7	8
1	DHARWAD	84	6801.00	44	2975.00	5175.35	3629.11
2	HAVERI	22	1504.40	16	514.50	983.45	804.74
3	GADAG	26	2408.00	15	1073.00	1360.39	1362.07
4	KARWAR	18	1478.00	18	1298.50	617.91	1217.04
5	CHITRADURGA	38	2569.20	27	1095.00	1613.17	1310.68
6	SHIVAMOGGA	28	1835.00	16	856.00	1202.58	906.12
7	BELAGAVI	35	3819.00	27	2759.50	1998.65	2472.03
8	BAGALKOT	30	3351.55	22	1879.00	2132.68	2625.61
	CIRCLE - III TOTAL	281	23766.15	185	12450.50	15084.18	14327.40
1	KALABURAGI	58	4329.50	36	3921.50	2611.63	3039.69
2	YADGIR	14	1459.00	14	1034.00	880.52	1442.01
3	RAICHUR	16	1534.90	9	884.00	1559.10	1539.93
4	BIDAR	30	1639.00	22	2767.00	1126.44	1843.24
5	KOPPAL	22	2881.00	17	2244.00	1732.00	2198.72
6	BALLARI	19	3381.80	6	1449.50	2221.15	3080.20
7	DAVANAGERE	34	2620.60	18	961.50	2538.99	956.59
8	VIJAYAPURA	41	2357.87	28	1983.54	1401.41	2462.52
	CIRCLE - IV TOTAL	234	20203.67	150	15245.04	14071.24	16562.90
	GRAND TOTAL	1056	109872.70	710	66780.54	66589.89	72790.44



TABLE 9
DISTRICT-WISE ANALYSIS OF LOANS SANCTIONED AND DISBURSED DURING THE YEAR
AND OUTSTANDING AS ON 31ST MARCH 2020

(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
I BACKWARD DISTRICTS																			
01	Tumakuru	35	3011.80	-	-	-	-	44	3700.68	-	-	3	359.00	232	11517.03	6	18.96	8	892.80
02	Mysuru	44	4000.00	3	72.00	3	760.00	64	4945.75	2	27.00	4	219.60	240	17261.79	5	66.58	23	1259.15
03	Chamarajanagar	10	545.75	-	-	-	-	9	428.24	-	-	-	-	48	2138.86	-	-	6	403.55
04	Dakshina Kannada	16	642.00	-	-	2	835.00	19	1708.08	-	4.97	1	41.63	65	4809.18	2	74.01	4	252.60
05	Udupi	8	673.50	1	9.00	-	-	10	608.42	1	9.00	-	489.76	48	1952.30	1	8.74	4	1090.42
06	Hassan	34	2697.30	-	-	-	-	28	1880.72	-	-	-	33.07	117	3848.70	-	-	4	472.70
07	Dharwad	43	2685.00	-	-	1	290.00	48	3399.99	-	1.12	1	228.00	243	13940.74	5	33.47	11	2388.81
08	Haveri	14	479.50	1	20.00	1	15.00	18	727.84	1	20.00	-	56.90	68	1676.43	7	44.35	20	1222.45
09	Gadag	15	1073.00	-	-	-	-	22	1362.07	-	-	-	-	75	3876.82	-	-	5	664.34
10	Belagavi	26	2270.50	-	-	1	489.00	24	2242.03	-	-	1	230.00	121	6837.89	4	28.97	5	394.77
11	Vijayapura	28	1983.54	-	-	-	-	33	2315.02	-	12.50	1	135.00	85	5419.17	7	67.52	16	572.26
12	Bagalkot	21	1809.00	-	-	1	70.00	26	2575.41	-	0.20	1	50.00	93	6516.30	2	10.58	1	49.99
13	Uttara Kannada	18	1298.50	-	-	-	-	19	1217.04	-	-	-	-	39	2320.85	-	-	2	111.08
14	Kalaburagi	35	3906.50	-	-	1	15.00	44	2806.92	-	-	3	232.77	135	8091.91	2	14.60	18	1312.79
15	Yadgir	12	900.00	1	14.00	1	120.00	12	1126.98	1	13.48	3	301.55	43	3099.20	1	13.28	7	463.29
16	Bidar	21	2267.00	-	-	1	500.00	17	1343.24	-	-	1	500.00	94	3747.34	1	0.34	3	588.62
17	Raichur	8	862.00	-	-	1	22.00	9	1203.63	-	-	1	336.30	47	2891.20	-	-	10	1006.98
18	Koppal	16	1764.00	-	-	1	480.00	13	1906.39	-	-	1	292.33	80	6624.14	-	-	8	1554.96
TOTAL : I		404	32868.89	6	115.00	14	3596.00	459	35498.45	5	88.27	21	3505.91	1873	106569.85	43	381.40	155	14701.56
II OTHER DISTRICTS																			
01	Bengaluru (U)	87	9166.10	-	-	11	1821.00	106	11126.34	-	-	6	1940.70	348	28867.95	2	14.83	41	7157.41
02	Bengaluru (R)	31	4181.80	-	-	1	45.00	50	4416.16	-	-	2	281.07	167	10494.94	3	21.63	10	1330.68
03	Ramanagar	21	2399.30	-	-	2	175.00	18	1446.20	-	-	1	16.96	73	3970.70	-	-	2	51.45
04	Kolar	19	3273.20	-	-	1	52.00	23	2984.51	-	-	2	162.31	96	8005.54	-	-	10	978.56
05	Chickballapur	10	1367.00	-	-	2	170.00	10	1305.63	-	-	-	-	59	3293.59	-	-	8	1789.69
06	Shivamogga	13	721.00	2	61.00	1	74.00	12	564.78	1	9.50	2	331.84	57	2276.44	2	9.84	6	730.74
07	Mandya	10	805.00	-	-	1	40.00	10	678.91	-	-	2	154.50	99	3765.30	-	-	9	448.92
08	Kodagu	8	600.00	-	-	-	-	9	1280.36	-	-	-	227.30	38	3687.80	-	-	3	1031.64
09	Chickmagalur	13	1343.25	-	-	2	400.00	12	1010.82	-	-	1	412.45	46	3168.57	1	0.42	4	652.50
10	Chitradurga	24	1052.00	3	43.00	-	-	16	1039.73	3	42.95	2	228.00	94	3491.08	7	106.37	9	2098.53
11	Davangere	17	940.50	1	21.00	-	-	22	905.68	1	20.91	-	30.00	132	5337.29	6	46.15	11	865.32
12	Ballari	6	1449.50	-	-	-	-	12	3011.73	-	-	1	68.47	91	7455.97	2	3.39	5	673.80
TOTAL : II		259	27298.65	6	125.00	21	2777.00	300	29770.85	5	73.36	19	3853.60	1300	83815.17	23	202.63	118	17809.24
STATE TOTAL:		663	60167.54	12	240.00	35	6373.00	759	65269.30	10	161.63	40	7359.51	3173	190385.02	66	584.03	273	32510.80



TABLE 10
DISTRICT-WISE ANALYSIS OF LOANS SANCTIONED, DISBURSED AND
OUTSTANDING SINCE INCEPTION UPTO 31ST MARCH 2020

(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
I BACKWARD DISTRICTS																			
01	Tumakuru	6863	49306.39	2231	3656.79	320	6348.89	6858	47174.03	2231	3652.85	320	6308.42	232	11517.03	6	18.96	8	892.80
02	Mysuru	5267	68107.04	2124	3442.63	827	27043.33	5263	62162.30	2122	3390.10	826	26460.21	240	17261.79	5	66.58	23	1259.15
03	Chamarajanagar	1539	9940.04	309	1012.90	175	3077.96	1538	9557.16	309	998.34	175	2836.40	48	2138.86	-	-	6	403.55
04	Dakshina Kannada	5057	36737.01	1333	2790.31	1437	22685.46	5052	36202.96	1332	2675.07	1435	21892.03	65	4809.18	2	74.01	4	252.60
05	Udipi	1272	17263.37	310	733.24	435	12125.13	1271	16838.52	309	700.91	434	12057.78	48	1952.30	1	8.74	4	1090.42
06	Hassan	3033	25773.00	1105	2356.31	468	6195.18	3030	23266.17	1105	2351.76	468	6009.01	117	3848.70	-	-	4	472.70
07	Dharwad	4937	48062.14	1610	2759.32	619	17119.95	4934	44468.36	1610	2717.90	619	16969.21	243	13940.74	5	33.47	11	2388.81
08	Haveri	1551	10209.24	728	1978.40	176	5135.11	1549	9756.38	728	1965.12	173	5084.38	68	1676.43	7	44.35	20	1222.45
09	Gadag	1816	14695.89	348	891.11	123	3864.13	1813	13556.43	348	878.87	122	3708.52	75	3876.82	-	-	5	664.34
10	Belagavi	7454	31611.23	1573	3982.27	411	10015.39	7448	29983.15	1573	3834.33	411	9925.38	121	6837.89	4	28.97	5	394.77
11	Vijayapura	3088	19374.22	883	2131.23	357	6386.76	3083	18511.08	883	2078.35	357	6222.31	85	5419.17	7	67.52	16	572.26
12	Bagalkot	3719	24884.87	426	1653.54	136	5812.84	3716	23604.56	426	1605.38	135	5421.91	93	6516.30	2	10.58	1	49.99
13	Uttara Kannada	1513	9456.26	427	795.98	292	3325.30	1511	8495.44	421	793.98	292	3306.86	39	2320.85	-*	-	2	111.08
14	Kalaburagi	3483	25742.07	1064	2521.43	261	5398.80	3477	23171.56	1064	2520.37	260	5344.97	135	8091.91	2	14.60	18	1312.79
15	Yadgir	1352	6897.27	213	570.23	125	2485.27	1349	6414.53	212	515.78	123	1936.56	43	3099.20	1	13.28	7	463.29
16	Bidar	2232	16206.25	675	1604.89	240	4159.05	2227	15007.40	675	1601.59	239	4007.60	94	3747.34	1	0.34	3	588.62
17	Raichur	2055	18088.90	861	1921.77	401	5592.65	2053	17549.39	861	1919.67	401	5538.24	47	2891.20	-	-	10	1006.98
18	Koppal	1371	45313.71	333	1065.29	258	6163.28	1366	43709.85	333	951.20	257	5818.61	80	6624.14	-	-	8	1554.96
TOTAL: I		57602	477668.90	16553	35867.64	7061	152934.48	57538	449429.27	16542	35151.57	7047	148848.40	1873	106569.85	43	381.40	155	14701.56
II OTHER DISTRICTS																			
01	Bengaluru (U)	14947	212453.68	12111	14903.10	2941	170376.59	14943	205548.05	12111	14900.85	2939	162884.51	348	28867.95	2	14.83	41	7157.41
02	Bengaluru (R)	1968	39976.01	416	1669.06	250	15381.52	1965	33195.66	415	1213.84	250	12365.38	167	10494.94	3	21.63	10	1330.68
03	Ramanagar	1610	16254.70	265	934.98	132	5847.78	1605	13914.88	265	544.70	132	5108.95	73	3970.70	-	-	2	51.45
04	Kolar	1797	29996.56	919	1880.29	373	7747.60	1791	28038.54	919	1850.58	373	7336.87	96	8005.54	-	-	10	978.56
05	Chickballapur	2144	12704.28	483	1089.94	111	4719.82	2142	11633.02	483	1085.34	109	4568.64	59	3293.59	-	-	8	1789.69
06	Shivamogga	5800	19234.15	1291	2496.98	273	6324.44	5797	17718.51	1289	2370.25	273	5931.06	57	2276.44	2	9.84	6	730.74
07	Mandya	2695	24266.29	1017	1999.80	420	7759.93	2691	23289.30	1017	1940.35	419	7407.90	99	3765.30	-	-	9	448.92
08	Kodagu	1105	13097.04	553	1204.95	299	5199.94	1095	12237.92	553	1195.52	298	5153.17	38	3687.80	-	-	3	1031.64
09	Chickmagalur	1767	12992.22	775	1498.01	269	3737.94	1760	12087.37	775	1465.12	264	3363.21	46	3168.57	1	0.42	4	652.50
10	Chitradurga	3643	18331.73	1314	3221.69	326	9575.02	3635	17730.12	1311	3104.44	326	9800.72	94	3491.08	7	106.37	9	2098.53
11	Davangere	1697	24545.21	618	1469.19	178	4542.51	1693	23789.52	615	1436.11	178	4816.44	132	5337.29	6	46.15	11	865.32
12	Ballari	2814	40897.79	1338	4480.60	410	8836.08	2811	40487.48	1338	4375.44	409	8701.06	91	7455.97	2	3.39	5	673.80
TOTAL: II		41987	464749.66	21100	36848.59	5982	250049.17	41928	439670.37	21091	35482.54	5970	237437.91	1300	83815.17	23	202.63	118	17809.24
STATE TOTAL:		99589	942418.56	37653	72716.23	13043	402983.65	99466	889099.64	37633	70634.11	13017	386286.31	3173	190385.02	66	584.03	273	32510.80



TABLE 11
DISTRICT-WISE CLASSIFICATION OF LOANS SANCTIONED, DISBURSED,
OUTSTANDING AND DEFAULTS AS ON 31ST MARCH 2020

(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)	29999	397733.37	29993	383333.41	391	36040.19	87	2715.69	711.38	3427.07
02	Bengaluru (R)	2634	57026.59	2630	46774.88	180	11847.25	56	506.07	59.50	565.57
03	Ramanagar	2007	23037.46	2002	19568.53	75	4022.15	23	52.53	10.85	63.38
04	Belagavi	9438	45608.89	9432	43742.86	130	7261.63	39	899.15	296.26	1195.41
05	Vijayapura	4328	27892.21	4323	26811.74	108	6058.95	21	578.59	150.41	729.00
06	Bagalkot	4281	32351.25	4277	30631.85	96	6576.87	20	313.13	29.39	342.52
07	Ballari	4562	54214.47	4558	53563.98	98	8133.16	26	612.52	229.85	842.37
08	Bidar	3147	21970.19	3141	20616.59	98	4336.30	33	130.44	59.93	190.37
09	Chickmagalur	2811	18228.17	2799	16915.70	51	3821.49	15	56.32	19.70	76.02
10	Chitradurga	5283	31128.44	5272	30635.28	110	5695.98	29	171.17	36.66	207.83
11	Davangere	2493	30556.91	2486	30042.07	149	6248.76	50	370.92	206.98	577.90
12	Dakshina Kannada	7827	62212.78	7819	60770.06	71	5135.79	10	35.25	17.43	52.68
13	Udipi	2017	30121.74	2014	29597.21	53	3051.46	16	563.76	393.25	957.01
14	Dharwad	7166	67941.41	7163	64155.47	259	16363.02	59	2224.32	1153.93	3378.25
15	Gadag	2287	19451.13	2283	18143.82	80	4541.16	27	229.34	74.73	304.07
16	Haveri	2455	17322.75	2450	16805.88	95	2943.23	17	103.44	36.45	139.89
17	Kalaburagi	4808	33662.30	4801	31036.90	155	9419.30	47	1017.00	260.69	1277.69
18	Yadgir	1690	9952.77	1684	8866.87	51	3575.77	18	49.76	28.91	78.67
19	Hassan	4606	34324.49	4603	31626.94	121	4321.40	51	196.46	44.41	240.87
20	Kodagu	1957	19501.93	1946	18586.61	41	4719.44	9	119.77	10.94	130.71
21	Kolar	3089	39624.45	3083	37225.99	106	8984.10	23	199.66	34.55	234.21
22	Chickballapur	2738	18514.04	2734	17287.00	67	5083.28	19	184.50	66.10	250.60
23	Mandya	4132	34026.02	4127	32637.55	108	4214.22	55	449.44	135.41	584.85
24	Mysuru	8218	98593.00	8211	92012.61	268	18587.52	60	516.11	180.74	696.85
25	Chamarajanagar	2023	14030.90	2022	13391.90	54	2542.41	14	262.50	68.89	331.39
26	Raichur	3317	25603.32	3315	25007.30	57	3898.18	16	193.50	130.49	323.99
27	Koppal	1962	52542.28	1956	50479.66	88	8179.10	37	2022.75	188.86	2211.61
28	Shivamogga	7364	28055.57	7359	26019.82	65	3017.02	20	19.42	9.86	29.28
29	Tumakuru	9414	59312.07	9409	57135.30	246	12428.79	66	360.03	130.81	490.84
30	Uttara Kannada	2232	13577.54	2224	12596.28	41	2431.93	10	112.48	135.11	247.59
Total		150285	1418118.44	150116	1346020.06	3512	223479.85	973	15266.02	4912.47	20178.49

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 2019-2020 AND OUTSTANDING AS ON 31ST MARCH 2020

(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	-	-	-	76.49	-	-	-	-	-	-	-	76.49
05	Other non-metallic mining & quarrying	-	-	-	42.61	-	-	-	-	-	-	-	42.61
06	Food excluding beverages	102	6917.60	9485.71	25895.30	-	-	-	37.14	102	6917.60	9485.71	25932.44
07	Beverages	21	1578.00	1624.17	3574.81	1	30.00	-	-	22	1608.00	1624.17	3574.81
08	Tobacco	-	-	-	-	-	-	-	-	-	-	-	-
09	Manufacture of Textiles	34	5630.85	4509.92	9055.44	-	-	-	381.28	34	5630.85	4509.92	9436.72
10	Footwear & other wearing apparel & madeup textile goods	15	1582.04	1601.47	2129.86	-	-	-	-	15	1582.04	1601.47	2129.86
11	Wood & Cork excluding furniture	6	507.00	514.52	1677.13	-	-	-	82.42	6	507.00	514.52	1759.55
12	Furniture & fixtures	11	541.75	785.55	1976.92	-	-	-	-	11	541.75	785.55	1976.92
13	Paper & paper products	22	2631.50	1742.63	3602.18	2	1200.00	584.00	583.28	24	3831.50	2326.63	4185.46
14	Printing & Publishing	11	1040.25	1369.28	3061.56	-	-	-	639.29	11	1040.25	1369.28	3700.85
15	Leather, Leather & fur products excluding 10 above	1	95.00	12.50	162.20	-	-	-	-	1	95.00	12.50	162.20
16	Rubber & Rubber products	3	131.25	311.51	534.89	-	-	-	-	3	131.25	311.51	534.89
17	Chemical & Chemical products	29	2263.50	1688.23	4674.43	-	-	-	641.00	29	2263.50	1688.23	5315.43
18	Petroleum & Coal products	3	395.00	367.85	1667.24	-	-	-	-	3	395.00	367.85	1667.24
19	Non metallic mineral products	70	6404.45	6515.36	22815.09	1	489.00	719.76	1927.59	71	6893.45	7235.12	24742.68
20	Basic Metal	10	1422.00	2998.22	5433.90	-	-	-	541.35	10	1422.00	2998.22	5975.25
21	Metal products excluding machinery & Transport equipment	67	3691.25	4003.68	11512.33	-	-	-	1173.93	67	3691.25	4003.68	12686.26
22	Machinery excluding electrical machinery	24	2289.50	2590.61	7395.43	1	290.00	203.00	1490.24	25	2579.50	2793.61	8885.67
23	Electrical machinery	15	1531.80	2160.65	5644.93	-	-	48.00	174.00	15	1531.80	2208.65	5818.93
24	Transport equipment	6	1092.00	823.69	2341.44	-	-	-	-	6	1092.00	823.69	2341.44
25	Electricity, Gas & Steam	-	-	20.80	2916.10	-	-	227.31	3055.58	-	-	248.11	5971.68
26	Motion picture production, projection & distribution	1	25.00	20.83	247.19	-	-	-	-	1	25.00	20.83	247.19
27	Miscellaneous mfg. Industries & Services	123	10987.30	10751.33	31577.42	2	680.00	968.70	1633.34	125	11667.30	11720.03	33210.76
28	Hotels / Construction / Educational	89	9410.50	11128.38	41406.28	27	3184.00	4115.93	19657.56	116	12594.50	15244.31	61063.84
29	Transport	-	-	-	-	12	240.00	161.63	584.03	12	240.00	161.63	584.03
30	House boats	-	-	-	-	-	-	-	-	-	-	-	-
31	Fishing	-	-	-	-	-	-	-	-	-	-	-	-
32	Industrial Estates	-	-	212.41	895.25	1	500.00	492.81	492.80	1	500.00	705.22	1388.05
33	Technical Consultancy Services	-	-	30.00	68.60	-	-	-	-	-	-	30.00	68.60
TOTAL:		663	60167.54	65269.30	190385.02	47	6613.00	7521.14	33094.83	710	66780.54	72790.44	223479.85



TABLE 13
INDUSTRY-WISE CLASSIFICATION OF LOANS SANCTIONED (EFFECTIVE), DISBURSED
AND OUTSTANDING SINCE INCEPTION UP TO 31ST MARCH 2020

(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	76.49	15	162.75	144.46	-	275	2861.80	2635.19	76.49
05	Other non-metallic mining & quarrying	-	-	-	42.61	-	-	-	-	-	-	-	42.61
06	Food excluding beverages	18273	184648.82	181637.10	25895.30	580	9794.61	8528.62	37.14	18853	194443.43	190165.72	25932.44
07	Beverages	911	11167.35	10165.66	3574.81	44	1628.26	1557.64	-	955	12795.61	11723.30	3574.81
08	Tobacco	72	296.19	262.38	-	5	22.16	20.11	-	77	318.35	282.49	-
09	Manufacture of Textiles	25352	56853.97	48792.94	9055.44	133	7024.46	6618.85	381.28	25485	63878.43	55411.79	9436.72
10	Footwear & other wearing apparel & madeup textile goods	6069	21003.04	18242.25	2129.86	34	1924.38	1625.69	-	6103	22927.42	19867.94	2129.86
11	Wood & Cork excluding furniture	2059	10886.17	10290.65	1677.13	19	598.38	587.05	82.42	2078	11484.55	10877.70	1759.55
12	Furniture & fixtures	1555	8069.03	7052.38	1976.92	4	294.28	238.68	-	1559	8363.31	7291.06	1976.92
13	Paper & paper products	993	15143.97	12494.96	3602.18	47	2305.26	1629.05	583.28	1040	17449.23	14124.01	4185.46
14	Printing & Publishing	2896	29840.23	29541.74	3061.56	192	5737.95	5617.83	639.29	3088	35578.18	35159.57	3700.85
15	Leather, Leather & fur products excluding 10 above	1093	1480.63	1383.07	162.20	7	489.80	486.94	-	1100	1970.43	1870.01	162.20
16	Rubber & Rubber products	1417	8750.88	8731.47	534.89	43	3552.97	3498.42	-	1460	12303.85	12229.89	534.89
17	Chemical & Chemical products	3134	38312.99	36597.52	4674.43	191	11725.99	11603.83	641.00	3325	50038.98	48201.35	5315.43
18	Petroleum & Coal products	39	2752.28	2578.07	1667.24	1	100.00	100.00	-	40	2852.28	2678.07	1667.24
19	Non metallic mineral products	6308	108837.63	105891.90	22815.09	130	10035.34	8847.81	1927.59	6438	118872.97	114739.71	24742.68
20	Basic Metal	944	22585.40	21301.27	5433.90	122	7961.20	7800.70	541.35	1066	30546.60	29101.97	5975.25
21	Metal products excluding machinery & Transport equipment	5670	77518.50	71454.81	11512.33	193	8179.25	8175.24	1173.93	5863	85697.75	79630.05	12686.26
22	Machinery excluding electrical machinery	1678	31894.66	30635.22	7395.43	167	8164.01	7153.19	1490.24	1845	40058.67	37788.41	8885.67
23	Electrical machinery	3819	44579.27	41759.99	5644.93	381	11963.68	11084.89	174.00	4200	56542.95	52844.88	5818.93
24	Transport equipment	885	15420.29	13016.91	2341.44	368	7769.95	7246.78	0.00	1253	23190.24	20263.69	2341.44
25	Electricity, Gas & Steam	28	5386.37	5306.69	2916.10	3	5086.34	5845.25	3055.58	31	10472.71	11151.94	5971.68
26	Motion picture production, projection & distribution	93	2651.07	2555.03	247.19	33	766.45	755.50	0.00	126	3417.52	3310.53	247.19
27	Miscellaneous mfg. Industries & Services	14764	136116.45	127708.51	31577.42	3794	54919.87	51707.11	1633.34	18558	191036.32	179415.62	33210.76
28	Hotels / Construction / Educational	1156	103459.67	97120.24	41406.28	5944	229841.63	222538.78	19657.56	7100	333301.30	319659.02	61063.84
29	Transport	-	-	-	-	37653	72716.23	70634.11	584.03	37653	72716.23	70634.11	584.03
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	-	-55.27	212.41	895.25	383	11491.15	11454.52	492.80	383	11435.88	11666.93	1388.05
33	Technical Consultancy Services	-	-15.36	30.00	68.60	-	-	-	-	-	-15.36	30.00	68.60
TOTAL:		99589	942418.56	889099.64	190385.02	50696	475699.88	456920.42	33094.83	150285	1418118.44	1346020.06	223479.85



TABLE 14

**INDUSTRY-WISE CLASSIFICATION OF LOANS SANCTIONED, DISBURSED,
OUTSTANDING AND DEFAULTS AS ON 31ST MARCH 2020**

(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	-	-	-	-	1	-	-	-	-	-
04	Stone quarrying, clay & sand pits	275	2861.80	274	2635.19	1	76.49	1	65.65	-	65.65
05	Other non-metallic mining & quarrying	-	-	-	-	1	42.61	-	-3.40	-	-3.40
06	Food excluding beverages	18853	194443.43	18838	190165.72	465	25932.44	132	1703.04	565.50	2268.54
07	Beverages	955	12795.61	953	11723.30	63	3574.81	16	42.94	1.68	44.62
08	Tobacco	77	318.35	76	282.49	-	-	-	-	-	-
09	Manufacture of Textiles	25485	63878.43	25482	55411.79	177	9436.72	69	661.47	214.01	875.48
10	Footwear & other wearing apparel & madeup textile goods	6103	22927.42	6098	19867.94	47	2129.86	10	8.96	8.30	17.26
11	Wood & Cork excluding furniture	2078	11484.55	2076	10877.70	44	1759.55	19	141.84	16.78	158.62
12	Furniture & fixtures	1559	8363.31	1558	7291.06	55	1976.92	9	-17.76	0.86	-16.90
13	Paper & paper products	1040	17449.23	1038	14124.01	79	4185.46	22	110.18	48.20	158.38
14	Printing & Publishing	3088	35578.18	3086	35159.57	68	3700.85	17	73.09	10.13	83.22
15	Leather, Leather & fur products excluding 10 above	1100	1970.43	1097	1870.01	4	162.20	2	6.28	1.07	7.35
16	Rubber & Rubber products	1460	12303.85	1450	12229.89	19	534.89	5	-7.41	0.24	-7.17
17	Chemical & Chemical products	3325	50038.98	3322	48201.35	98	5315.43	21	200.15	42.35	242.50
18	Petroleum & Coal products	40	2852.28	38	2678.07	11	1667.24	5	1045.88	768.88	1814.76
19	Non metallic mineral products	6438	118872.97	6433	114739.71	381	24742.68	138	1998.94	252.83	2251.77
20	Basic Metal	1066	30546.60	1064	29101.97	56	5975.25	15	165.10	25.82	190.92
21	Metal products excluding machinery & Transport equipment	5863	85697.75	5863	79630.05	261	12686.26	59	628.75	112.78	741.53
22	Machinery excluding electrical machinery	1845	40058.67	1842	37788.41	110	8885.67	30	971.14	285.86	1257.00
23	Electrical machinery	4200	56542.95	4198	52844.88	90	5818.93	28	164.68	68.36	233.04
24	Transport equipment	1253	23190.24	1251	20263.69	51	2341.44	11	53.03	10.07	63.10
25	Electricity, Gas & Steam	31	10472.71	31	11151.94	19	5971.68	3	18.40	2.29	20.69
26	Motion picture production, projection & distribution	126	3417.52	125	3310.53	5	247.19	4	139.78	0.74	140.52
27	Miscellaneous mfg. Industries & Services	18558	191036.32	18547	179415.62	627	33210.76	117	838.19	204.52	1042.71
28	Hotels / Construction / Educational	7100	333301.30	7037	319659.02	702	61063.84	217	6137.91	2261.51	8399.42
29	Transport	37653	72716.23	37639	70634.11	66	584.03	17	12.44	3.08	15.52
30	House boats	23	353.38	23	351.95	-	-	-	-	-	-
31	Fishing	152	358.78	141	355.06	-	-	-	-	-	-
32	Industrial Estates	383	11435.88	382	11666.93	10	1388.05	5	106.15	6.44	112.59
33	Technical Consultancy Services	-	-15.36	-	30.00	1	68.60	1	0.60	0.17	0.77
TOTAL:		150285	1418118.44	150116	1346020.06	3512	223479.85	973	15266.02	4912.47	20178.49

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 2020

(Amount : ₹ in lakhs)

Sl. No.	Type of Constitution	SANCTIONS (GROSS)								DISBURSEMENTS				OUTSTANDING AS ON 31-03-2020	
		2017-18		2018-19		2019-20		Since inception upto 31-03-2020 (Effective)		2017-18	2018-19	2019-20	Since inception upto 31-03-2020		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount	Amount	No.	Amount
		3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Public Limited Companies	5	290.00	4	1115.00	2	348.00	928	50831.17	756.14	843.83	291.81	45529.37	12	2326.83
2	Private Limited Companies	43	8589.50	62	12803.00	46	8199.80	6880	286309.82	5087.84	7526.48	9014.86	285475.54	188	29264.15
3	Co - operative Societies	-	-	3	189.00	1	80.00	128	3220.41	26.25	254.16	15.00	2841.05	9	607.41
4	Partnership Concerns	293	31013.20	331	43107.30	206	23407.75	21925	465276.98	19506.60	25679.37	29584.93	444820.40	1009	81681.92
5	Joint Hindu Family	-	-	1	150.00	-	-	203	2156.30	2.25	184.88	-	1944.10	1	372.95
6	Proprietary Concerns	696	44320.00	655	52508.40	455	34744.99	120221	610323.76	30742.13	32101.17	33883.84	565409.60	2293	109226.59
Total :		1037	84212.70	1056	109872.70	710	66780.54	150285	1418118.44	56121.21	66589.89	72790.44	1346020.06	3512	223479.85



TABLE 16

SECTOR WISE BREAK-UP OF LOANS SANCTIONED AND DISBURSED
IN 2019-2020 AND OUTSTANDING AS ON 31ST MARCH 2020

(Amount : ₹ in lakhs)

Sl. No.	Sector	SANCTIONS								DISBURSEMENTS				OUTSTANDING AS ON 31-3-2020	
		2019-2020 (Gross)				Since inception up to 31-3-2020 (Effective)				2019-2020		Since inception upto 31-3-2020		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
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Public Sector	2	348.00	2	348.00	34	475.69	117	3775.64	291.81	291.81	1389.74	4550.61	694.58	2326.83
2	Joint Sector	-	-	-	-	21	647.13	45	1627.84	-	-	637.14	1228.62	-	-
3	Co-operative Sector	1	80.00	1	80.00	60	1818.94	124	3090.41	-	15.00	1459.41	2793.18	310.17	607.41
4	Private Sector	421	36151.89	707	66352.54	81101	663529.25	149999	1409624.55	38800.84	72483.63	629942.97	1337447.65	120648.06	220545.61
TOTAL:		424	36579.89	710	66780.54	81216	666471.01	150285	1418118.44	39092.65	72790.44	633429.26	1346020.06	121652.81	223479.85

**TABLE 17****PURPOSE-WISE CLASSIFICATION OF SANCTIONS DURING THE LAST FIVE YEARS****(Amount : ₹ in lakhs)**

Sl. No.	Purpose	SANCTIONS (GROSS)									
		2015-2016		2016-2017		2017-2018		2018-2019		2019-2020	
		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	505	43521.73	578	49900.05	624	60938.40	675	85920.98	460	51139.69
2	Rehabilitation	-	-	-	-	-	-	-	-	-	-
3	Others (expansion, modernisation escalation etc.,)	606	29671.86	481	23442.50	413	23274.30	381	23951.72	250	15640.85
Total :		1111	73193.59	1059	73342.55	1037	84212.70	1056	109872.70	710	66780.54



TABLE 18

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

Sl. No.	Category of posts	Employees as on 31-03-2019					Employees Recruited in 2019-20					Employees as on 31-03-2020				
		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)	237	48	13	20.25	5.49	-	-	-	-	-	219	41	14	18.72	6.39
2	CLASS-B (AM & Clerical staff)	492	99	20	20.12	4.07	-	-	-	-	-	459	94	18	20.48	3.92
3	CLASS-C (Other Sub-ordinate Staff)	79	12	5	15.19	6.33	-	-	-	-	-	73	12	4	16.44	5.48
	TOTAL:	808	159	38	19.68	4.70	-	-	-	-	-	751	147	36	19.57	4.79



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		Disbursements
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
I 2018-2019										
	Micro & Small scale industries	979	99941.18	35	1258.44	333	7681.10	944	98682.74	60059.02
	Transport	17	417.92	-	-	4	28.63	17	417.92	322.55
	Others	60	9513.60	4	100.61	29	1964.79	56	9412.99	6208.32
	TOTAL:	1056	109872.70	39	1359.05	366	9674.52	1017	108513.65	66589.89
II 2019-2020										
	Micro & Small scale industries	663	60167.54	27	2517.50	83	12962.53	636	57650.04	65269.3
	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
III SINCE INCEPTION										
	Micro & Small scale industries	115760	1116958.80	-	-	-	-	99589	942418.55	889099.64
	Transport	40913	80682.12	-	-	-	-	37653	72716.24	70634.11
	Others	14570	520071.88	-	-	-	-	13043	402983.65	386286.31
	TOTAL:	171243	1717712.80	-	-	-	-	150285	1418118.44	1346020.06



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

Sl. No.	Size of loan	(Amount : ₹ in lakhs)					
		2018-2019		2019-2020		Since inception up to 31-3-2020	
		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)	1 (1)	5.00 (5.00)	27337 (25186)	93311.24 (85705.45)
4	₹ 5.00 - ₹ 7.50 lakhs	3 (3)	18.80 (18.80)	1 (1)	7.50 (7.50)	6882 (5961)	43702.57 (37622.09)
5	₹ 7.50 - ₹ 10.00 lakhs	21 (21)	195.00 (195.00)	14 (14)	133.75 (133.75)	6523 (5336)	56279.15 (45728.88)
6	₹ 10.00 - ₹ 20.00 lakhs	56 (56)	836.75 (836.75)	49 (49)	786.30 (786.30)	10130 (7953)	146609.47 (109570.15)
7	₹ 20.00 - ₹ 30.00 lakhs	99 (96)	2454.65 (2371.05)	63 (62)	1529.50 (1503.50)	6082 (4525)	135506.35 (97206.38)
8	₹ 30.00 - ₹ 45.00 lakhs	104 (101)	3555.33 (3422.33)	77 (72)	2616.50 (2425.50)	4008 (3060)	114131.51 (84864.56)
9	Above ₹ 45.00 lakhs	772 (718)	102807.17 (93510.17)	505 (476)	61701.99 (55545.99)	11740 (8832)	1068763.10 (680087.59)
TOTAL:		1056 (996)	109872.70 (100359.10)	710 (675)	66780.54 (60407.54)	171243 (156673)	1717712.80 (1197640.92)

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



TABLE 21
AREA-WISE DISTRIBUTION OF LOANS (SANCTIONED AND DISBURSED) IN 2018-2019, 2019-20
AND SINCE INCEPTION UPTO 31ST MARCH 2020

		(Amount : ₹ in lakhs)								
Sl. No.	Name of the District	SANCTIONS (EFFECTIVE)						DISBURSEMENTS		
		2018-2019		2019-2020		Since inception upto 31-03-2020		2018-2019	2019-2020	Since inception upto 31-03-2020
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
I BACKWARD DISTRICTS										
01	Tumakuru	44	4860.60	35	3011.15	9414	59312.07	2749.31	4059.68	57135.30
02	Mysuru	76	9026.40	47	4687.00	8218	98593.00	6081.92	5192.35	92012.61
03	Chamarajanagar	15	988.09	7	276.75	2023	14030.90	410.94	428.24	13391.90
04	Dakshina Kannada	19	2758.50	18	1477.00	7827	62212.78	1585.48	1754.68	60770.06
05	Udipi	15	1590.00	9	653.30	2017	30121.74	743.01	1107.18	29597.21
06	Hassan	27	2519.50	34	2686.92	4606	34324.49	958.68	1913.79	31626.94
07	Dharwad	80	6634.00	43	2960.00	7166	67941.41	5175.35	3629.11	64155.47
08	Haveri	21	1474.40	16	504.50	2455	17322.75	983.45	804.74	16805.88
09	Gadag	24	2363.00	15	1073.00	2287	19451.13	1360.39	1362.07	18143.82
10	Belagavi	35	3819.00	23	2035.50	9438	45608.89	1998.65	2472.03	43742.86
11	Vijayapura	40	2355.87	28	1977.04	4328	27892.21	1401.41	2462.52	26811.74
12	Bagalkot	29	3347.55	22	1879.00	4281	32351.25	2132.68	2625.61	30631.85
13	Uttara Kannada	18	1478.00	16	1248.25	2232	13577.54	617.91	1217.04	12596.28
14	Kalaburagi	58	4329.50	31	3306.36	4808	33662.30	2611.63	3039.69	31036.90
15	Yadgir	12	1431.00	14	1032.90	1690	9952.77	880.52	1442.01	8866.87
16	Bidar	30	1639.00	19	2388.00	3147	21970.19	1126.44	1843.24	20616.59
17	Raichur	15	1484.90	9	884.00	3317	25603.32	1559.10	1539.93	25007.30
18	Koppal	20	2780.94	17	2244.00	1962	52542.28	1732.00	2198.72	50479.66
Total: I		578	54880.25	403	34324.67	81216	666471.02	34108.89	39092.63	633429.24
II OTHER DISTRICTS										
01	Bengaluru (U)	147	21071.40	97	10955.46	29999	397733.37	11878.27	13067.04	383333.41
02	Bengaluru (R)	75	8784.13	31	4196.80	2634	57026.59	4026.57	4697.23	46774.88
03	Ramanagar	19	2267.25	23	2562.80	2007	23037.46	1355.20	1463.16	19568.53
04	Kolar	22	3081.75	20	3325.20	3089	39624.45	2617.85	3146.82	37225.99
05	Chickballapur	19	2098.98	12	1537.00	2738	18514.04	957.99	1305.63	17287.00
06	Shivamogga	23	1822.27	15	797.84	7364	28055.57	1202.58	906.12	26019.82
07	Mandya	19	1884.00	11	845.00	4132	34026.02	1203.79	833.41	32637.55
08	Kodagu	14	2623.30	7	569.86	1957	19501.93	1620.93	1507.66	18586.61
09	Chickmagalur	15	1625.00	15	1743.25	2811	18228.17	1244.53	1423.27	16915.70
10	Chitradurga	37	2554.20	26	1067.00	5283	31128.44	1613.17	1310.68	30635.28
11	Davangere	31	2579.32	16	694.00	2493	30556.91	2538.99	956.59	30042.07
12	Ballari	18	3241.80	6	1449.50	4562	54214.47	2221.15	3080.20	53563.98
Total: II		439	53633.40	279	29743.71	69069	751647.42	32481.02	33697.81	712590.82
STATE TOTAL		1017	108513.65	682	64068.38	150285	1418118.44	66589.91	72790.44	1346020.06



TABLE 22

**AREA-WISE DISTRIBUTION OF LOANS (SANCTIONED AND DISBURSED)
TO MICRO & SSI SECTOR IN 2018-2019, 2019-20 AND SINCE INCEPTION UP TO 31ST MARCH 2020**

(Amount : ₹ in lakhs)

Sl. No.	Name of the District	SANCTIONS (EFFECTIVE)										DISBURSEMENTS							
		MICRO & SMALL SCALE						SRTO (TRANSPORT)				MICRO & SMALL SCALE			SRTO (TRANSPORT)				
		2018-2019		2019-2020		Since inception		2018-2019		2019-2020		Since inception		2018-2019	2019-2020	Since inception	2018-2019	2019-2020	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
I BACKWARD DISTRICTS																			
01	Tumakuru	43	4728.60	35	3011.15	6863	49306.39	-	-	-	-	2231	3656.79	2664.82	3700.68	47174.03	-	-	3652.85
02	Mysuru	72	8725.40	41	3855.00	5267	68107.04	1	16.00	3	72.00	2124	3442.63	5729.78	4945.75	62162.30	37.06	27.00	3390.10
03	Chamarajanagar	14	916.00	7	276.75	1539	9940.04	1	6.70	-	-	309	1012.90	326.43	428.24	9557.16	-	-	998.34
04	Dakshina Kannada	18	2614.50	16	642.00	5057	36737.01	1	144.00	-	-	1333	2790.31	1513.81	1708.08	36202.96	61.67	4.97	2675.07
05	Udipi	14	890.00	8	644.30	1272	17263.37	-	-	1	9.00	310	733.24	561.05	608.42	16838.52	-	9.00	700.91
06	Hassan	25	2244.50	34	2686.92	3033	25773.00	-	-	-	-	1105	2356.31	716.76	1880.72	23266.17	-	-	2351.76
07	Dharwad	79	6621.00	42	2670.00	4937	48062.14	1	13.00	-	-	1610	2759.32	5163.27	3399.99	44468.36	12.08	1.12	2717.90
08	Haveri	15	751.40	14	469.50	1551	10209.24	-	-	1	20.00	728	1978.40	374.40	727.84	9756.38	13.59	20.00	1965.12
09	Gadag	23	2163.00	15	1073.00	1816	14695.89	-	-	-	-	348	891.11	1150.39	1362.07	13556.43	-	-	878.87
10	Belagavi	33	3775.70	23	1735.50	7454	31611.23	2	43.30	-	-	1573	3982.27	1955.46	2242.03	29983.15	43.19	-	3834.33
11	Vijayapura	32	2101.00	28	1977.04	3088	19374.22	3	63.87	-	-	883	2131.23	1227.54	2315.02	18511.08	50.87	12.50	2078.35
12	Bagalkot	26	3180.00	21	1809.00	3719	24884.87	1	13.95	-	-	426	1653.54	1902.12	2575.41	23604.56	13.09	0.20	1605.38
13	Uttara Kannada	18	1478.00	16	1248.25	1513	9456.26	-	-	-	-	427	795.98	617.91	1217.04	8495.44	-	-	793.98
14	Kalaburagi	56	4169.50	30	3291.36	3483	25742.07	1	10.00	-	-	1064	2521.43	2351.63	2806.92	23171.56	10.00	-	2520.37
15	Yadgir	8	967.00	12	898.90	1352	6897.27	-	-	1	14.00	213	570.23	492.60	1126.98	6414.53	-	13.48	515.78
16	Bidar	28	1476.00	18	1888.00	2232	16206.25	-	-	-	-	675	1604.89	1111.44	1343.24	15007.40	-	-	1601.59
17	Raichur	12	1169.90	8	862.00	2055	18088.90	-	-	-	-	861	1921.77	1233.09	1203.63	17549.39	-	-	1919.67
18	Koppal	20	2780.94	16	1764.00	1371	45313.71	-	-	-	-	333	1065.29	1731.01	1906.39	43709.85	-	-	951.20
Total : I		536	50752.44	384	30802.67	57602	477668.90	11	310.82	6	115.00	16553	35867.64	30823.51	35498.45	449429.27	241.55	88.27	35151.57



TABLE 22 (Contd.....)

AREA-WISE DISTRIBUTION OF LOANS (SANCTIONED AND DISBURSED)
TO MICRO & SSI SECTOR IN 2018-2019, 2019-20 AND SINCE INCEPTION UP TO 31ST MARCH 2020

(Amount : ₹ in lakhs)

Sl. No.	Name of the District	SANCTIONS (EFFECTIVE)										DISBURSEMENTS							
		MICRO & SMALL SCALE						SRTO (TRANSPORT)				MICRO & SMALL SCALE			SRTO (TRANSPORT)				
		2018-2019		2019-2020		Since inception		2018-2019		2019-2020		Since inception		2018-2019	2019-2020	Since inception	2018-2019	2019-2020	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
II OTHER DISTRICTS																			
01	Bengaluru (U)	138	18726.40	86	9134.46	14947	212453.68	-	-	-	-	12111	14903.10	10402.74	11126.34	205548.05	-	-	14900.85
02	Bengaluru (R)	71	8664.13	30	4151.80	1968	39976.01	2	25.00	-	-	416	1669.06	3681.09	4416.16	33195.66	5.00	-	1213.84
03	Ramanagar	19	2227.25	21	2387.80	1610	16254.70	-	-	-	-	265	934.98	1315.20	1446.20	13914.88	-	-	544.70
04	Kolar	20	2501.75	19	3273.20	1797	29996.56	-	-	-	-	919	1880.29	2282.91	2984.51	28038.54	-	-	1850.58
05	Chickballapur	19	2098.98	10	1367.00	2144	12704.28	-	-	-	-	483	1089.94	885.14	1305.63	11633.02	-	-	1085.34
06	Shivamogga	21	1374.27	12	668.50	5800	19234.15	-	-	2	60.50	1291	2496.98	1112.58	564.78	17718.51	-	9.50	2370.25
07	Mandya	17	1324.00	10	805.00	2695	24266.29	-	-	-	-	1017	1999.80	963.95	678.91	23289.30	-	-	1940.35
08	Kodagu	13	2323.30	7	569.86	1105	13097.04	-	-	-	-	553	1204.95	1554.33	1280.36	12237.92	-	-	1195.52
09	Chickmagalur	14	1125.00	13	1343.25	1767	12992.22	-	-	-	-	775	1498.01	1129.98	1010.82	12087.37	-	-	1465.12
10	Chitradurga	31	2010.20	23	1024.00	3643	18331.73	3	76.00	3	43.00	1314	3221.69	1324.54	1039.73	17730.12	76.00	42.95	3104.44
11	Davangere	28	2388.22	15	673.00	1697	24545.21	1	6.10	1	21.00	618	1469.19	2361.89	905.68	23789.52	-	20.91	1436.11
12	Ballari	17	3166.80	6	1449.50	2814	40897.79	-	-	-	-	1338	4480.60	2221.15	3011.73	40487.48	-	-	4375.44
Total : II		408	47930.30	252	26847.37	41987	464749.66	6	107.10	6	124.50	21100	36848.59	29235.51	29770.85	439670.37	81.00	73.36	35482.54
GRAND TOTAL : I + II		944	98682.74	636	57650.04	99589	942418.56	17	417.92	12	239.50	37653	72716.23	60059.02	65269.30	889099.64	322.55	161.63	70634.11



TABLE 23
PURPOSE-WISE SANCTIONS (EFFECTIVE)

(Amount : ₹ in lakhs)

Sl. No.	Assistance for	FINANCIAL YEAR 2018-2019								FINANCIAL YEAR 2019-2020							
		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	611	79913.50	14	333.75	28	4793.60	653	85040.85	409	43990.56	9	193.50	19	4441.00	437	48625.06
2	Rehabilitation	1	32.00	-	-	-	-	1	32.00	-	-	-	-	-	-	-	-
3	Others (expansion, modernisation, escalation etc.,)	332	18737.24	3	84.17	28	4619.39	363	23440.80	227	13659.48	3	46.00	15	1737.84	245	15443.32
TOTAL:		944	98682.74	17	417.92	56	9412.99	1017	108513.65	636	57650.04	12	239.50	34	6178.84	682	64068.38



TABLE 24
SECTOR - WISE CLASSIFICATION OF LOANS

(Amount : ₹ in lakhs)

Sl. No.	Sector	SANCTIONS (EFFECTIVE)						DISBURSEMENTS		
		2018-2019		2019-2020		Since inception up to 31-03-2020		2018-2019	2019-2020	Since inception up to 31-03-2020
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
1	SRTO's	17	417.92	12	239.50	37653	72716.23	322.55	161.63	70634.11
2	Micro & Small scale sector	944	98682.74	636	57650.04	99589	942418.56	60059.02	65269.30	889099.64
	a. Micro	122	3789.17	73	1941.96	71364	226524.99	3264.62	2082.77	211959.96
3	Others	56	9412.99	34	6178.84	13043	402983.65	6208.32	7359.51	386286.31
	TOTAL:	1017	108513.65	682	64068.38	150285	1418118.44	66589.89	72790.44	1346020.06



TABLE 25

INDUSTRY-WISE CLASSIFICATION OF LOANS SANCTIONED AND DISBURSED

(Amount : ₹ in lakhs)

Sl. No.	Type of Industry	SANCTIONS												DISBURSEMENTS					
		2018-2019				2019-2020				Since inception up 31-03-2020				2018-2019		2019-2020		Since inception up 31-03-2020	
		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	146	14142.20	146	14142.20	99	6628.60	99	6628.60	18273	184648.82	18853	194443.42	8867.22	8867.22	9485.71	9485.71	181637.10	190165.72
	a) Sugar	-	-	-	-	-	-	-	-	10	376.09	50	998.89	-	-	-	-	373.45	980.95
	b) Others	146	14142.20	146	14142.20	99	6628.60	99	6628.60	18263	184272.73	18803	193444.53	8867.22	8867.22	9485.71	9485.71	181263.65	189184.77
02	Textiles	59	10053.68	60	10553.68	30	4583.35	30	4583.35	25352	56853.97	25485	63878.43	2977.47	3477.47	4509.92	4509.92	48792.94	55411.79
	a) Cotton	-	-	-	-	-	-	-	-	506	2575.69	507	2700.31	-	-	-	-	2572.31	2572.31
	b) Jute	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c) Others	59	10053.68	60	10553.68	30	4583.35	30	4583.35	24846	54278.28	24978	61178.12	2977.47	3477.47	4509.92	4509.92	46220.63	52839.48
03	Paper & Paper Pdts.,	24	2179.75	24	2179.75	22	2630.02	24	3830.02	993	15143.97	1040	17449.23	1082.60	1082.60	1742.63	2326.63	12494.96	14124.01
04	Mfr. Of rubber pdts.;	5	290.00	5	290.00	3	124.75	3	124.75	1417	8750.88	1460	12303.85	90.70	90.70	311.51	311.51	8731.47	12229.89
05	Chemicals	33	2702.00	33	2702.00	29	2253.50	29	2253.50	3134	38312.99	3325	50038.98	1353.80	1353.80	1688.23	1688.23	36597.52	48201.35
	a) Basic Indl. Chemicals other than fertilizers	-	-	-	-	2	205.00	2	205.00	116	2046.53	155	3495.70	-	-	60.14	60.14	1824.23	3229.01
	b) Fertilizers	6	402.00	6	402.00	1	16.00	1	16.00	39	1626.15	39	1626.15	224.86	224.86	94.31	94.31	1659.44	1671.44
	c) Other Chemicals & chemical pdts.,	27	2300.00	27	2300.00	26	2032.50	26	2032.50	2979	34640.31	3131	44917.13	1128.94	1128.94	1533.78	1533.78	33113.85	43300.90
06	Cement	-	-	-	-	-	-	-	-	56	1305.23	60	2275.73	-	-	-	-	1040.12	1960.62
07	Basic Metal Inds.,	17	3533.00	18	3708.00	10	1422.00	10	1422.00	944	22585.40	1066	30546.60	1738.61	1811.46	2998.22	2998.22	21301.27	29101.97
	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									
		2018-2019				2019-2020				Since inception up 31-03-2020		2018-2019		2019-2020		Since inception up 31-03-2020					
		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	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	87	7490.52	88	7690.52	64	3621.60	64	3621.60	5670	77518.50	5863	85697.75	4377.76	4587.76	4003.68	4003.68	71454.81	79630.05		
09	Mfr. of machinery excluding electrical machinery	33	2903.20	35	3483.20	23	2251.86	24	2541.86	1678	31894.66	1845	40058.67	2979.60	3403.02	2590.61	2793.61	30635.22	37788.41		
10	Mfr. of transport equipment	19	1176.50	19	1176.50	6	1092.00	6	1092.00	885	15420.29	1253	23190.24	697.49	697.49	823.69	823.69	13016.91	20263.69		
11	Services																				
	a) Hotels/Construction/Educational	137	18152.89	177	23342.88	87	9231.50	114	12410.34	1156	103459.67	7100	333301.30	11575.62	15657.43	11128.38	15244.31	97120.24	319659.02		
	b) Road transport	-	-	17	417.92	-	-	12	239.50	-	-	37653	72716.23	-	322.55	-	161.63	-	70634.11		
12	Ele. Generation supplies	1	45.00	1	45.00	-	-	-	-	28	5386.37	31	10472.71	48.51	227.73	20.80	248.11	5306.69	11151.94		
13	Other Industries	383	36014.00	394	38782.00	263	23810.86	267	25320.86	40003	381137.81	45251	481745.30	24269.64	25010.66	25965.92	28195.19	360970.39	455697.49		
	Total	944	98682.74	1017	108513.65	636	57650.04	682	64068.38	99589	942418.56	150285	1418118.44	60059.02	66589.89	65269.30	72790.44	889099.64	1346020.06		



TABLE 26
CONSTITUTION - WISE DISTRIBUTION OF LOANS

(Amount : ₹ in lakhs)

Sl. No.	Particulars	SANCTIONS (EFFECTIVE)						DISBURSEMENTS		
		2018-2019		2019-2020		Since inception up to 31-03-2020		2018-2019	2019-2020	Since inception up to 31-03-2020
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
1	Public Limited Companies	3 (0)	975.00 (0.00)	2 (2)	348.00 (348.00)	928 (469)	50831.17 (18339.57)	843.83 (161.83)	291.81 (291.81)	45529.37 (15957.73)
2	Private Limited Companies	62 (57)	12803.00 (11123.00)	45 (42)	8059.80 (6909.80)	6880 (5490)	286309.82 (169335.49)	7526.48 (6135.52)	9014.86 (8440.41)	285475.54 (166972.63)
3	Co-operatives	3 (2)	189 (64.00)	1 (1)	80.00 (80.00)	128 (52)	3220.41 (972.94)	254.16 (129.16)	15.00 (15.00)	2841.05 (898.20)
4	Partnership Firms	321 (302)	42867.62 (38957.62)	201 (192)	22498.44 (20839.60)	21925 (18032)	465276.98 (343321.82)	25679.37 (24102.38)	29584.93 (26573.95)	444820.40 (325618.21)
5	Proprietary Concerns	627 (582)	51529.04 (48388.12)	433 (399)	33082.14 (29472.64)	120221 (75391)	610323.76 (409265.74)	32101.17 (29345.25)	33883.84 (29948.13)	565409.60 (378638.57)
6	Hindu Undivided Families	1 (1)	150.00 (150.00)	- (-)	- (-)	203 (155)	2156.30 (1183.00)	184.88 (184.88)	- (-)	1944.10 (1014.30)
	TOTAL:	1017 (944)	108513.66 (98682.74)	682 (636)	64068.38 (57650.04)	150285 (99589)	1418118.44 (942418.56)	66589.89 (47064.33)	72790.44 (65269.30)	1346020.06 (889099.64)

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			
	2018-2019		2019-2020	
	No.	Amount	No.	Amount
Up to ₹ 0.50 lakhs	54	2735.60	-	-
₹ 0.50 to ₹ 2.00 lakhs	-	-	-	-
₹ 2.00 to ₹ 5.00 lakhs	1	3.00	-	-
₹ 5.00 to ₹ 10.00 lakhs	8	43.10	4	20.25
₹ 10.00 to ₹ 20.00 lakhs	51	520.40	43	445.75
₹ 20.00 to ₹ 50.00 lakhs	201	4705.22	140	3158.60
Above ₹ 50.00 lakhs	741	101865.38	523	63155.94
TOTAL :	1056	109872.70	710	66780.54

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

(Amount : ₹ in lakhs)

Sl. No.	Particulars	2017-2018		2018-2019		2019-2020	
		No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8
1	Up to 5 Years	292	12498.83	322	28875.49	244	19640.30
2	Between 5 Years & 7 Years	349	26503.35	338	32225.82	239	22271.99
3	Between 7 Years & 10 Years	330	42100.52	355	47132.34	197	21966.09
4	Above 10 Years	3	110.00	2	280.00	2	190.00
TOTAL :		974	81212.70	1017	108513.65	682	64068.38

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		
		2018-2019		2019-2020		Since inception up to 31-03-2020		2018-2019	2019-2020	Since inception up to 31-03-2020
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
A	TERM LOANS									
1	Single Window Scheme									
	Term loans } Working capital }	80	2664.45	43	1368.42	10297	87635.35	2515.76	1503.32	83842.97
2	Industrial Estate	2	570.00	-	-	382	11615.88	375.32	212.41	11549.44
3	SRTO's (Transport)	17	417.92	12	239.50	37654	72725.18	322.55	161.63	70634.11
4	Privileged Entrepreneurs	61	3220.60	8	506.75	2228	76728.09	3425.76	508.73	76597.53
5	Hotel/Construction/Educational	164	22340.43	117	12861.34	7104	333747.60	14672.60	15665.62	315924.37
6	Loans not covered by any of the schemes given above	693	79300.25	502	49092.37	92620	835666.34	45277.90	54738.73	787471.64
	SUB TOTAL:	1017	108513.65	682	64068.38	150285	1418118.44	66589.89	72790.44	1346020.06
	ADDITIONAL INFORMATION ASSISTANCE TO:									
1	SC/ST Entrepreneurs	345	34725.28	213	18175.89	18686	175969.96	21521.60	21060.01	152149.15
2	Women Entrepreneurs	351	41364.65	228	21141.73	5857	348799.10	29624.81	29187.61	307414.38
3	Minority community	79	5715.42	48	3841.01	17436	111307.76	3701.01	5596.25	110606.36
4	100% EOU's	-	-	-	-	-	-	-	-	-
	SUB TOTAL:	775	81805.35	489	43158.63	41979	636076.82	54847.42	55843.87	570169.89



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

(Amount : ₹ in lakhs)

Sl. No.	Scheme	SANCTIONS (EFFECTIVE)						DISBURSEMENTS		
		2018-2019		2019-2020		Since inception up to 31-03-2020		2018-2019	2019-2020	Since inception up to 31-03-2020
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
B	INVESTMENT:									
	Equity/Preference/Debentures									
I	Underwriting	-	-	-	-	15	366.49	-	-	-
II	Direct Subscription									
	a) Equity	-	-	-	-	27	469.48	-	-	-
	b) Debentures/Bonds	-	-	-	-	130	13453.75	-	-	11173.75
C	SPECIAL CAPITAL SCHEME									
	Loans } Shares }	-	-	-	3495	2418.80	-	-	1679.19	
D	SEED CAPITAL SCHEME									
	Loans } Shares }	-	-	-	116	520.26	-	-	500.82	
E	SOFT SEED CAPITAL									
	UNDER EX-SERVICEMEN									
	SCHEME	-	-	-	-	-	-	-	-	-
	SUB TOTAL:					3611	2939.06			2180.01
F	BILL DISCOUNTING	-	-	-	-	2	10381.94	-	-	-
G	GUARANTEE(DPG)	-	-	-	-	157	18290.07	-	-	-
H	FINANCIAL GUARANTEE	-	-	-	-	3	2294.00	-	-	550.00
I	ANY OTHER SCHEMES									
	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 2020

(Amount : ₹ in lakhs)

Particulars	YEAR ENDED 31-03-2020	YEAR ENDED 31-03-2019
A. CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit	2482.12	503.77
ADD:		
DEPRECIATION	181.56	148.41
BAD DEBTS WRITTEN OFF	2762.86	7224.56
OTHER NON CASH EXPENSES		
1. NPA PROVISION	2010.48	3520.01
2. PROVISION FOR GRATUITY & LEAVE ENCASHMENT	1691.17	2256.42
3. LOSS ON SALE OF INVESTMENT	0.00	8.75
4. CONTINGENT RESERVE	655.20	451.58
5. PROVISION FOR TAX	542.06	0.00
6. TRANSFER TO 36 (1) (viii) of IT ACT	813.07	0.00
7. PROVISION FOR COVID-19 PANDEMIC	2000.00	10656.40
	13138.52	14113.50
LESS:		
PROFIT ON SALE OF FIXED ASSETS (Net off loss on Sale)	4.51	7.21
PROVISION FOR NPAs WITHDRAWN	2762.86	7224.56
REVALUATION RESERVE ON FIXED ASSETS W/D	88.90	88.90
CASH FROM OPERATIONS	10282.25	7320.67
ADJUSTMENT FOR:		
INCREASE/(DECREASE) IN ADVANCES	(28700.75)	(19594.72)
INCREASE/(DECREASE) IN BORROWINGS	(21800.00)	(11000.00)
INCREASE/(DECREASE) IN OTHER DEPOSITS	(0.95)	0.22
INCREASE/(DECREASE) IN OTHER BORROWINGS	49452.15	0.00
INCREASE/(DECREASE) IN OTHER ASSETS	(24.59)	19371.11
INCREASE/(DECREASE) IN OTHER LIABILITIES	(2667.82)	559.00
INCREASE/(DECREASE) IN OTHER ASSETS - TAX	(593.77)	(79.39)
NET CASH FROM OPERATING ACTIVITIES	5946.52	(10743.78)
B. CASH FLOW FROM INVESTMENT ACTIVITIES		
PURCHASE OF INVESTMENTS	(495.40)	(162.07)
PURCHASE OF FIXED ASSETS	(62.93)	(25.89)
SALE OF FIXED ASSETS	4.51	7.21
SALE OF INVESTMENTS	0.00	33.73
	(553.82)	(147.02)
NET CASH FROM INVESTMENT ACTIVITIES		
C. OTHER CASH FLOW FROM FINANCIAL ACTIVITIES		
DECREASE IN SHARE APPLICATION MONEY	0.00	0.00
INCREASE IN SHARE APPLICATION MONEY	10000.00	6845.00
OTHER NET CASH FLOWS (BONDS)	0.00	0.00
	10000.00	6845.00
NET CASH FLOW FROM FINANCIAL ACTIVITIES		
NET INCREASE/(DECREASE) IN CASH & CASH EQUIVALENTS	15392.70	2747.03
CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	7614.07	4867.04
CASH & CASH EQUIVALENTS AT THE END OF THE YEAR	23006.77	7614.07

**TABLE 31****SOCIO - ECONOMIC CONTRIBUTION OF ASSISTED PROJECTS**

Sl. No.	PARTICULARS	2018-2019					2019-2020				
		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)	206641.55	4890.91	14759.77	1819.08	228111.31	123302.99	4998.39	11341.50	1637.34	141280.22
2	Value of output (₹ in. lakhs)	299173.00	-	36968.00	14576.00	350717.00	237527.00	-	19318.00	7672.00	264517.00
3	Investment Catalysed (₹ in. lakhs)	478741.00	582.00	54194.00	21355.00	554872.00	377484.00	301.00	30377.00	10183.00	418345.00
4	No. of new entrepreneurs assisted	611	14	11	17	653	431	9	6	14	460



TABLE 32

LOAN APPLICATIONS RECEIVED AND DISPOSED OFF IN 2018-2019 AND 2019-2020

(Amount : ₹ in lakhs)

Sl. No.	Particulars	2018-2019								2019-2020							
		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	31	4400.00	-	-	8	2275.00	39	6675.00	55	7543.50	1	5.00	12	1925.00	68	9473.50
2	Received during the year	1015	105836.11	20	542.92	65	9512.85	1100	115891.88	653	63204.45	14	382.72	41	7126.00	708	70713.17
A	TOTAL (1+2)	1046	110236.11	20	542.92	73	11787.85	1139	122566.88	708	70747.95	15	387.72	53	9051.00	776	80186.67
3	Sanctioned (Gross) during the year	979	99941.18	17	417.92	60	9513.60	1056	109872.70	663	60167.54	12	240.00	35	6373.00	710	66780.54
4	Rejected, withdrawn, closed or lapsed during the year	12	1132.73	2	100.00	1	50.00	15	1282.73	17	1250.00	2	63.80	7	585.00	26	1898.80
5	Amount reduced while sanctioning	-	1618.70	-	20.00	-	299.25	-	1937.95	-	2548.01	-	8.92	-	738.00	-	3294.93
6	Pending at the end of the year	55	7543.50	1	5.00	12	1925.00	67	9468.50	28	6782.40	1	75.00	11	1355.00	40	8212.40
B	TOTAL(3+4+5+6)	1046	110236.11	20	542.92	73	11787.85	1138	122561.88	708	70747.95	15	387.72	53	9051.00	776	80186.67
C	(6)as % of A	5.26	6.84	-	-	16.44	16.33	5.88	7.73	3.95	9.59	6.67	19.34	20.75	14.97	5.15	10.24

**TABLE 33****RECOVERY PERFORMANCE AS ON 31ST MARCH 2020 (TERM LOANS ONLY)**

Sl. No.	Particulars	(Amount : ₹ in lakhs)					
		2018-2019			2019-2020		
		Principal	Interest	Total	Principal	Interest	Total
A. DEMAND							
i.	Arrears at the beginning of the year	15910.54	5024.84	20935.38	11615.85	4208.70	15824.55
ii.	Demands during the year	50032.87	25058.53	75091.40	48491.53	28391.22	76882.75
iii.	Less : Rescheduling, funding and status change in the account	932.3	135.05	1067.35	955.42	0.00	955.42
RECOVERABLE AMOUNT : A		65011.11	29948.32	94959.43	59151.96	32599.92	91751.88
B. RECOVERY							
i.	Out of Arrears Demand	2716.7	1211.72	3928.42	2174.42	36.30	2210.72
ii.	Out of Current Demand	44592.34	24527.90	69120.24	41711.51	27651.12	69362.63
TOTAL: B		47309.04	25739.62	73048.66	43885.93	27687.42	71573.35
C.	Moved to Doubtful-III Prudential	6086.22		6086.22	2618.24		2618.24
D.	ARREARS AT THE END OF THE YEAR (A-B)	11615.85	4208.70	15824.55	12647.79	4912.50	17560.29
E.	LOAN OUTSTANDING			194503.19			220716.99
1.	Percentage of current principal recovery to demand			89.13%			86.02%
2.	Percentage of current interest recovery to demand			97.88%			97.39%
3.	Percentage of amount collected to collectable			76.93%			78.01%
4.	Percentage of overdues to loan outstanding			8.14%			7.96%

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 2019 -2020

(Amount : ₹ in lakhs)

Sl No.	Name of the District	HK Zone-1		HK Zone-2		Zone-1		Zone-2		Zone-3		Zone-4		Total	
		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
I Other than Hyderabad Karnataka Area taluks															
01	Bengaluru (U)	-	-	-	-	-	-	-	-	-	-	98	10987.10	98	10987.10
02	Bengaluru (R)	-	-	-	-	-	-	-	-	-	-	32	4226.80	32	4226.80
03	Ramanagar	-	-	-	-	-	-	-	-	13	2059.75	10	514.55	23	2574.30
04	Chitradurga	-	-	-	-	-	-	23	952.00	4	143.00	-	-	27	1095.00
05	Davanagere	-	-	-	-	-	-	1	10.00	17	951.50	-	-	18	961.50
06	Chickballapur	-	-	-	-	2	502.00	6	734.25	4	300.75	-	-	12	1537.00
07	Kolar	-	-	-	-	1	400.00	-	-	19	2925.20	-	-	20	3325.20
08	Shivamogga	-	-	-	-	-	-	-	-	16	856.00	-	-	16	856.00
09	Tumakuru	-	-	-	-	-	-	4	200.00	31	2811.80	-	-	35	3011.80
10	Chamarajanagar	-	-	-	-	1	60.00	9	485.75	-	-	-	-	10	545.75
11	Chikmagalur	-	-	-	-	-	-	6	195.25	9	1548.00	-	-	15	1743.25
12	Dakshina Kannada	-	-	-	-	-	-	1	75.00	17	1402.00	-	-	18	1477.00
13	Hassan	-	-	-	-	8	342.80	7	592.50	19	1762.00	-	-	34	2697.30
14	Kodagu	-	-	-	-	-	-	8	600.00	-	-	-	-	8	600.00
15	Mandya	-	-	-	-	2	57.00	1	16.00	8	772.00	-	-	11	845.00
16	Mysuru	-	-	-	-	2	230.00	6	436.00	42	4166.00	-	-	50	4832.00
17	Udipi	-	-	-	-	-	-	-	-	9	682.50	-	-	9	682.50
18	Bagalkot	-	-	-	-	1	40.00	21	1839.00	-	-	-	-	22	1879.00
19	Belagavi	-	-	-	-	-	-	6	865.00	21	1894.50	-	-	27	2759.50
20	Vijayapura	-	-	-	-	-	-	28	1983.54	-	-	-	-	28	1983.54
21	Dharwad	-	-	-	-	-	-	-	-	44	2975.00	-	-	44	2975.00
22	Gadag	-	-	-	-	2	305.00	13	768.00	-	-	-	-	15	1073.00
23	Haveri	-	-	-	-	-	-	7	258.00	9	256.50	-	-	16	514.50
24	Uttara Kannada	-	-	-	-	-	-	5	240.50	13	1058.00	-	-	18	1298.50
II Hyderabad Karnataka Area taluks															
25	Ballari	1	490.00	5	959.50	-	-	-	-	-	-	-	-	6	1449.50
26	Bidar	6	1212.00	16	1555.00	-	-	-	-	-	-	-	-	22	2767.00
27	Kalaburagi	33	3720.50	3	201.00	-	-	-	-	-	-	-	-	36	3921.50
28	Yadgir	14	1034.00	-	-	-	-	-	-	-	-	-	-	14	1034.00
29	Koppal	4	393.00	13	1851.00	-	-	-	-	-	-	-	-	17	2244.00
30	Ralchur	3	240.00	6	644.00	-	-	-	-	-	-	-	-	9	884.00
TOTAL :		61	7089.50	43	5210.50	19	1936.80	152	10250.79	295	26564.50	140	15728.45	710	66780.54

PERFORMANCE FOR 61 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



KARNATAKA STATE FINANCIAL CORPORATION

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Branch Offices : At all District Headquarters

BENGALURU CIRCLE (CIRCLE – I)

1	Jayanagar Branch Office 8th Floor, Jayanagar shopping Complex, 4th Block, Jayanagar, BENGALURU – 560011. Phone No.080 – 26637565 & 26657565 Email : jnag@ksfc.co	5	Tumakuru Branch Office Special Plot No. 2, Indl. Estate, BH Road TUMAKURU – 572 103 Phone No. 0816 – 2280089 & 2280027 Email : tmk@ksfc.co
2	Central Branch Office II Floor, KSFC Bhavana No.1/1, Thimmaiah Road, BENGALURU - 560052. Phone No. 080-22265881/83 Email : mgrd@ksfc.co	6	Kolar Branch Office CRS Complex, Near KSRTC Bus Stand M.B. Road, KOLAR – 563 101 Phone No. : 08152-224757 & 222537 Email : klr@ksfc.co
3	Rajajinagar Branch Office No.197, 2nd Floor, West of Chord Road, II Stage Rajajinagar 1st Block, BENGALURU – 560 086 Phone No. 080-23494628, 23593270 & 23495821 Email : rnag@ksfc.co	7	Ramanagar Branch Office Khatha No.642/2304/2085/1447-A/1447-B Vidyanagar, Opp : Zilla Panchayath Office RAMANAGAR - 562 159 Phone No. 27274401/02 Email : rmr@ksfc.co
4.	Bengaluru Rural Branch Office No.197, 1st Floor, West of Chord Road, II Stage Rajajinagara 1st Block BENGALURU – 560 086 Phone No. : 080-23197995 & 23197996. Email : rur@ksfc.co	8	Chickballapur Branch Office 'Yashodha Complex' Adjacent to State Bank of India No.271/1, IIInd Floor, Shidlaghatta Bagilu, B.B. Road, CHICKBALLAPUR – 562 101 Phone No. 08156-270117 - Email : cbl@ksfc.co

MYSURU CIRCLE (CIRCLE – II)

1	Mysuru Branch Office No.13, 13/1, 8th Cross Kamakshi Hospital Road Saraswathipuram, MYSURU – 570 009 Phone No. 0821- 2344930 & 2344524 Email : mys@ksfc.co	5	Mangaluru Branch Office No. 330/50, 3rd Floor, Somayaji House PB #750, Bunt's Hostel Road MANGALURU – 575 003 Phone No. 0824-2443554 / 2443051 Email : mng@ksfc.co
2	Mandya Branch Office No.153/A, Near DC Office Opp. Mount Carmel Convent K R Road, Subhash Nagar, MANDYA – 571 401 Phone No. 08232-226744 & 226745 Email : mnd@ksfc.co	6	Udupi Branch Office 3rd Floor, Anantha Towers Court Road, UDUPI – 576 101 Phone No. 0820-2526305 & 2524033 Email : udp@ksfc.co
3	Madikeri Branch Office # L - 8, Indl. Estate MADIKERI – 571 201 Phone No.08272-228588 & 228143 Email : mdk@ksfc.co	7	Hassan Branch Office Race Course Road HASSAN – 573 201 Phone No.08172-268703 & 265429 Email : hsn@ksfc.co
4	Chamarajanagar Branch Office SPS Complex, 1st Floor, Vaniyar Road CHAMARAJANAGAR – 571 313 Phone No. 08226-222150 & 222801 Email : chm@ksfc.co	8	Chikkamagaluru Branch Office PB No.168, Near Dist. Field Hosamane Extension Road CHIKKAMAGALURU – 577 101 Phone No. 08262-230447 & 234045 Email : ckm@ksfc.co



DHARWAD CIRCLE (CIRCLE – III)

1 Dharwad Branch Office Poona - Bengaluru Road Rayapur, DHARWAD – 580 009 Phone No.:0836- 2322235 & 2322700 Email : dwd@ksfc.co	5 Chitradurga Branch Office Near Basaveshwara Theatre, Near IB CHITRADURGA – 577 501 Phone No.: 08194-224411 & 224410 Email : ctd@ksfc.co
2 Haveri Branch Office Neelana Goudra Complex Opp : LIC Office, PB Road, HAVERI – 581 110 Phone No. : 08375-232362 & 233772 Email : hvr@ksfc.co	6 Shivamogga Branch Office Karnataka Sangha Building, II Floor, B.H. Road, SHIVAMOGGA – 577 201 Phone No.:08182 - 229236 - Email : smg@ksfc.co
3 Gadag Branch Office LL Building, Field Marshal K M Cariappa Circle, GADAG – 582 101 Phone No.:08372-220502 & 220541 Email : gdg@ksfc.co	7 Belagavi Branch Office 2nd & 3rd Floor, Near Hotel Sanman Compound Lingaraju College Road, BELAGAVI - 590 001, Ph.No.: 0831-2429243, 2426369 & 2427043 Email : bgm@ksfc.co
4 Karwar Branch Office 1st Floor, Raykar Manor Kaikini Road, KARWAR – 581 301 Phone No.: 08382-221006 & 221888 Email : kwr@ksfc.co	8 Bagalakote Branch Office Plot No.18-21, 6th Main Road, G Cross, Sector No.24, Navanagara, BAGALAKOTE-587 102 Ph.: 08354 – 235478 & 235482 Email : bgk@ksfc.co

KALABURAGI CIRCLE (CIRCLE – IV)

1 Bidar Branch Office 8-9-16, Rachamma complex, 1st Floor, Bidar-Udgir Road, Near Jail, BIDAR – 585 401 Phone No.: 08482-228236 & 226381 Email : bdr@ksfc.co	5 Vijayapura Branch Office, Near Ibrahimpur Rly. Gate, Basavana Bagewadi Road, VIJAYAPURA – 586 101, Phone No.:08352-276102 & 277032 - Email : bjr@ksfc.co
2 Kalaburagi Branch Office No. 2-917/1, KSCA & RD Bank Building Opp : Hindi Prachara Sabha, Govt. Hospital Road, KALABURAGI – 585 105, Phone No.:08472-221407 Email : glb@ksfc.co	6 Koppal Branch Office No. 37, 1st Floor, Opp. DC Office Hosapet Road, KOPPAL – 583 231 Phone No.:08539-225004 & 225005 Email : kpl@ksfc.co
3 Yadagiri Branch Office No. 5-5-105, Plot No.2, "Sameer Sadan" 1st Floor, Old Bus Stand Road, YADAGIRI – 585 202, Phone No.:08473 - 250375/ 250070, Email : ydg@ksfc.co	7 Ballari Branch Office No. 86/2 & 88/2, Hospet Road, Ward No. 21 Near DIC, BALLARI – 583 102 Phone No.:08392-242719, 242105 & 242106 Email : blr@ksfc.co
4 Raichur Branch Office Plot No.7, MP No.1-1-53, Udayanagar, Station Road, RAICHUR – 584 101, Phone No.:08532-227028 - Email : rch@ksfc.co	8 Davanagere Branch Office No.1179/1, S Nijalingappa Layout, Near Ring Road, DAVANAGERE – 577 004. Phone No.:08192-225660 & 225049 Email : dvg@ksfc.co



ಕಾರ್ಪೊರೇಟ್ ಏಜೆಂಟ್
Corporate Agent



Karnataka State Financial Corporation

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Branch Offices : At all District Headquarters

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