

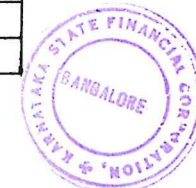
Karnataka State Financial Corporation

Debenture Trustee: CANARA BANAK

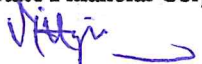

Statement of Disclosures

As per Regulation 52(4) of SEBI (Listing Obligations And Disclosure Requirements) Regulations 2015, information as on 31-12-2022 to be submitted to Stock Exchange and Debenture Trustees in respect of following Private Placement Bonds of KSFC

Bonds description		KSFC 9.49% Bonds 2023	KSFC 9.19% Bonds 2024
ISIN		INE549F 08491	INE 549F 08525
Credit Rating details	CRISIL	AA - (CE)	AA - (CE)
	CARE	-	AA - (CE)
	Brickwork	AA - (CE)	-
Asset Cover available	Not applicable in terms of Regulation 54(3) of SEBI Listing Regulations 2015		
Debt Equity ratio as on 31-12-2022	0.87:1		
Previous due date (as on 31-12-2022) for the payment of interest/principal and whether the same has been paid or not		16-Sep-22 Payment was made promptly	01-Sep-22 30% Partial Redemption Payment was made promptly
Next due date: (as on 31-12-2022) for the payment of interest/principal		100% Redemption will be made on 02-Jan-2023	31-Jan-23
Debt Service Coverage Ratio	7.25		
Interest Service Coverage Ratio	2.84		
Debenture Redemption Reserve	KSFC is a Public Financial Institution within the meaning of clause (72) of Section 2 of the Companies Act 2013. As per sub rule (7)(b)(i) &(ii) of Rule 18 of the Companies (Share Capital and Debentures) Rules 2014 dated 31-03-2014, issued by the Ministry of Corporate Affairs, no DRR is required in the case of the Private Placement bonds.		
Net worth (Rs lakhs)	107125.96		
Net profit after tax(Rs lakhs)	3301.67		
Earnings per share (Rs)	3.49		
Current Ratio	0.35		
Long-Term Debt to Working Capital	-		
Bad debts to Account receivable Ratio (Gross NPA %)	7.79%		
Current Liability Ratio	0.27		
Total Debts to Total Assets (%)	39.13		
Debtors Turnover	-		
Inventory Turnover	-		



Debtenture Trustee: CANARA BANAK

Operating Margin (%)	48.63
Net Profit Margin (%)	37.66
<div>For Karnataka State Financial Corporation</div> <div> Manjunath Hegde Asst. Gen. Manager (Controller) & Compliance Officer</div> <div></div> <div>Date: 06/02/2023</div>	