

Karnataka State Financial Corporation

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

Credit Rating details CRISIL AA - (CE) CARE AA - (CE) CARE AA - (CE) CARE AA - (CE) Not applicable in terms of Regulation 54(3) of SEBI Listing Regulations 2015 Debt Equity ratio as on 31-12-2022 Previous due date (as on 31-12-2022) for the payment of interest/principal and whether the same has been paid or not Next due date (as on 31-12-2022) for the payment of interest/principal Debt service coverage ratio; Debt service coverage ratio; Debenture redemption reserve; KSFC is a Public Financial Institution within the meaning of clause (72) of Section 2 of the Companies Act 20 As per sub rule (7)(b)(t) & (b) of Rule 18 of the Companies (Share Capital and Debentures) Rules 2014 dated 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) Net profit after tax(Rs lakhs) Sagnature (Rs) Current fatio O.35 Current fatio O.35 Current liability ratio Total debts to total assets (%) Septiman (Assets) Septiman (Bonds description	KSFC 9.24% Bonds 2024	KSFC 9.08% Bonds 2025
Credit Rating details CARE AA – (CE) Not applicable in terms of Regulation 54(3) of SEBI Listing Regulations 2015 Debt Equity ratio as on 31-12-2022 Previous due date (as on 31-12-2022) for the payment of interest/principal and whether the same has been paid or not Next due date (as on 31-12-2022) for the payment of interest/principal Debt service coverage ratio; Debenture redemption reserve; Net worth (Rs lakhs) Net profit after tax(Rs lakhs) Service and a service (as on 31-12-2022) As per sub rule (7)(b)(?) &(ii) of Rule 18 of the Companies (Share Capital and Debentures) Rules 2014 dated 03-2014, issued by the Ministry of Corporate Affairs, no DRR is required in the case of the Private Placement bonds. 107125-96 Net profit after tax(Rs lakhs) Sand German debt to working capital Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio Total debts to total assets (%) Debtors turnover	ISIN	INE 549F08509	INE 549F08517
Asset Cover available Debt Equity ratio as on 31-12-2022 Previous due date (as on 31-12-2022) for the payment of interest/principal and whether the same has been paid or not Next due date (as on 31-12-2022) for the payment of interest/principal Debt service coverage ratio; Debenture redemption reserve; Asset Cover available Not applicable in terms of Regulation 54(3) of SEBI Listing Regulations 2015 30-Nov-2022 Payment of interest/principal 30-Nov-2022 Payment of interest was made promptly Solution of interes	Credit Rating details	CRISIL AA – (CE)	CRISIL AA – (CE)
Debt Equity ratio as on 31-12-2022 Previous due date (as on 31-12-2022) for the payment of interest/principal and whether the same has been paid or not Next due date (as on 31-12-2022) for the payment of interest/principal Next due date (as on 31-12-2022) for the payment of interest/principal Debt service coverage ratio; Interest service coverage ratio; Debenture redemption reserve; KSFC is a Public Financial Institution within the meaning of clause (72) of Section 2 of the Companies Acr 20 As per sub rule (7)(b)(f) &(ii) of Rule 18 of the Companies (Share Capital and Debentures) Rules 2014 dated 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) Net profit after tax(Rs lakhs) Earnings per share (Rs) Current ratio Long term debt to working capital Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio O.27 Total debts to total assets (%) Debtors turnover		CARE AA – (CE)	CARE AA – (CE)
Previous due date (as on 31-12-2022) for the payment of interest/principal and whether the same has been paid or not Next due date (as on 31-12-2022) for the payment of interest/principal Debt service coverage ratio; Interest service coverage ratio; Debenture redemption reserve; Service and principal and whether the same and promptly Service coverage ratio; Interest service coverage ratio; Debenture redemption reserve; Service to a Public Financial Institution within the meaning of clause (72) of Section 2 of the Companies Act 20 As per sub rule (7)(b)(b) &(ii) of Rule 18 of the Companies (Share Capital and Debentures) Rules 2014 dated 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) Net profit after tax(Rs lakhs) Searnings per share (Rs) Current ratio Long term debt to working capital Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio O.27 Total debts to total assets (%) Debtors turnover 30-Nov-2022 Payment of interest was made promptly 30-Jun-2023 30-Jun-2023 30-Jun-2023 30-Jun-2023 30-Jun-2023 30-Jun-2023 30-Jun-2023 30-Jun-2023 As public Financial Institution within the meaning of clause (72) of Section 2 of the Companies Act 20 As per sub rule (7)(b)(i) &(ii) of Rule 18 of the Companies (Share Capital and Debentures) Rules 2014 dated 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) 30.167 Earnings per share (Rs) 3.49 Current ratio 0.35 Long term debt to working capital	Asset Cover available	Not applicable in terms of Regulation 54(3) of SEBI Listing Regulations 2015	
payment of interest/principal and whether the same has been paid or not Next due date (as on 31-12-2022) for the payment of interest/principal Debt service coverage ratio; Interest service coverage ratio; Debenture redemption reserve; Met worth (Rs lakhs) Net worth (Rs lakhs) Net worth (Rs lakhs) Net profit after tax(Rs lakhs) Current ratio Long term debt to working capital Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio Total debts to total assets (%) Payment of interest was made promptly 30-Jun-2023 30-Jun-2023 2.84 KSFC is a Public Financial Institution within the meaning of clause (72) of Section 2 of the Companies Act 20 As per sub rule (7)(b)(t) & (t)(t) of Rule 18 of the Companies (Share Capital and Debentures) Rules 2014 dated 03-2014, issued by the Ministry of Corporate Affairs, no DRR is required in the case of the Private Placement bonds. 107125 96 Net profit after tax(Rs lakhs) 301.67 Earnings per share (Rs) 3.49 Current ratio 0.35 Long term debt to working capital Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio 0.27 Total debts to total assets (%) Debtors turnover	Debt Equity ratio as on 31-12-2022	0.87:1	
payment of interest/principal and whether the same has been paid or not Next due date (as on 31-12-2022) for the payment of interest/principal Debt service coverage ratio; Interest service coverage ratio; Debenture redemption reserve; West worth (Rs lakhs) Net worth (Rs lakhs) Net worth (Rs lakhs) Net profit after tax(Rs lakhs) Current ratio Long term debt to working capital Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio Total debts to total assets (%) Payment of interest was made promptly 30-May-2023 30-Jun-2023 30-Jun-2023 30-Jun-2023 Eagle Payment of interest was made promptly Payment of interest was made promptly Payment of interest was made promptly 30-May-2023 30-Jun-2023 2.84 SEFC is a Public Financial Institution within the meaning of clause (72) of Section 2 of the Companies Act 20 As per sub rule (7)(b)(b) &(ii) of Rule 18 of the Companies (Share Capital and Debentures) Rules 2014 dated 03-2014, issued by the Ministry of Corporate Affairs, no DRR is required in the case of the Private Placement bonds. 107125 96 Net profit after tax(Rs lakhs) 3301.67 Earnings per share (Rs) 0.35 Long term debt to working capital Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio 0.27 Total debts to total assets (%) 39.13	Previous due date (as on 31-12-2022) for the	30-Nov-2022	30-Dec-2022
payment of interest/principal Debt service coverage ratio; Interest service coverage ratio; Debenture redemption reserve; SSFC is a Public Financial Institution within the meaning of clause (72) of Section 2 of the Companies Act 20 As per sub rule (7)(b)(i) &(ii) of Rule 18 of the Companies (Share Capital and Debentures) Rules 2014 dated 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) Net profit after tax(Rs lakhs) Earnings per share (Rs) Current ratio Long term debt to working capital Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio Total debts to total assets (%) Debtors turnover	payment of interest/principal and whether the same has been paid or not	Payment of interest was made promptly	
Debt service coverage ratio; Interest service coverage ratio; Debenture redemption reserve; Service coverage ratio; Case Public Financial Institution within the meaning of clause (72) of Section 2 of the Companies Act 20 As per sub rule (7)(b)(f) &(ii) of Rule 18 of the Companies (Share Capital and Debentures) Rules 2014 dated 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) Net profit after tax(Rs lakhs) Earnings per share (Rs) Current ratio Long term debt to working capital Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio Total debts to total assets (%) Debtors turnover 7.25 1.84 Current liability ratio 7.25 1.84 Current liability ratio 7.79% 7.25 1.84 Current liability ratio 7.79% 7.25 1.84 1.87 1.8	Next due date (as on 31-12-2022) for the payment of interest/principal	30-May-2023	30-Jun-2023
Debenture redemption reserve; KSFC is a Public Financial Institution within the meaning of clause (72) of Section 2 of the Companies Act 20 As per sub rule (7)(b)(i) &(ii) of Rule 18 of the Companies (Share Capital and Debentures) Rules 2014 dated 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) Net profit after tax(Rs lakhs) Sand 67 Earnings per share (Rs) Current ratio Long term debt to working capital Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio Total debts to total assets (%) Debtors turnover SSFC is a Public Financial Institution within the meaning of clause (72) of Section 2 of the Companies Act 20 As per sub rule (7)(b)(i) &(ii) of Rule 18 of the Companies (Share Capital and Debentures) Rules 2014 dated 03-2014, issued by the Ministry of Corporate Affairs, no DRR is required in the case of the Private Placement bonds. 107125 96 3.49 Current ratio 0.35 Long term debt to working capital - Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio 0.27 Total debts to total assets (%) 39.13	Debt service coverage ratio;	7.25	
As per sub rule (7)(b)(i) &(ii) of Rule 18 of the Companies (Share Capital and Debentures) Rules 2014 dated 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) Net profit after tax(Rs lakhs) Earnings per share (Rs) Current ratio Long term debt to working capital Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio Total debts to total assets (%) Debtors turnover As per sub rule (7)(b)(i) &(ii) of Rule 18 of the Companies (Share Capital and Debentures) Rules 2014 dated 03-2014 date	Interest service coverage ratio;	2.84	
Net profit after tax(Rs lakhs) Earnings per share (Rs) Current ratio Long term debt to working capital Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio Total debts to total assets (%) Debtors turnover 3301.67 3.49	Debenture redemption reserve;	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	
Earnings per share (Rs) Current ratio Long term debt to working capital Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio Total debts to total assets (%) Debtors turnover 3.49 7.79% 7.79% 3.49 7.79% 3.49 7.79% 3.49 7.79% 3.49 7.79% 7.79% 7.79% 3.49 7.79% 7.79% 7.79% 7.79% 7.79%	Net worth (Rs lakhs)	107125.96	
Current ratio Long term debt to working capital Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio Total debts to total assets (%) Debtors turnover 0.35 7.79% 7.79% 39.13	Net profit after tax(Rs lakhs)	3301.67	
Long term debt to working capital Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio Total debts to total assets (%) Debtors turnover -	Earnings per share (Rs)		
Bad debts to Account receivable Ratio (Gross NPA %) Current liability ratio Total debts to total assets (%) Debtors turnover 7.79% 7.79% 39.13	Current ratio	0.35	
(Gross NPA %) Current liability ratio Total debts to total assets (%) Debtors turnover 7.79% 0.27 39.13	Long term debt to working capital		_
Total debts to total assets (%) 39.13 Debtors turnover -	Bad debts to Account receivable Ratio (Gross NPA %)	7.79%	
Debtors turnover -	Current liability ratio	0.27	
	Total debts to total assets (%)	39.13	
Inventory turnover -	Debtors turnover		•
<u> </u>	Inventory turnover		•



Debenture Trustee: SBICAP TRUSTEE COMPANY LTD

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