



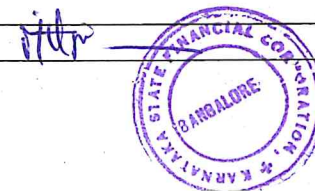
Debenture Trustee: SBICAP TRUSTEE COMPANY LTD

Karnataka State Financial Corporation

Statement of Disclosures

As per Regulation 52(4) of SEBI (Listing Obligations And Disclosure Requirements) Regulations 2015, information as on 31-12-2023 to be submitted to Stock Exchange and Debenture Trustees in respect of following Private Placement Bonds of KSFC

Bonds description	KSFC 9.24% Bonds 2024	KSFC 9.08% Bonds 2025
ISIN	INE 549F08509	INE 549F08517
Credit Rating details	CRISIL AA – (CE)	CRISIL AA – (CE)
	CARE AA – (CE)	CARE AA – (CE)
Asset Cover available	Not applicable in terms of Regulation 54(3) of SEBI Listing Regulations 2015	
Debt Equity ratio as on 31-12-2023	0.60:1	
Previous due date (as on 31-12-2023) for the payment of interest/principal and whether the same has been paid or not	01-Dec-2023 Payment of interest was made promptly	30-Dec-2023 Payment of Interest was made promptly
Next due date (as on 31-12-2023) for the payment of interest/principal	Half Yearly Interest Payment on 30-May-2024	25% Redemption on 03-Feb-2024
Debt service coverage ratio;	1.37	
Interest service coverage ratio;	3.48	
Debenture redemption reserve;	<i>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.</i>	
Net worth (Rs lakhs)	123552.03	
Net profit after tax(Rs lakhs)	3140.75	
Earnings per share (Rs)	3.14	
Current ratio	0.43:1	
Long term debt to working capital	-	
Bad debts to Account receivable Ratio (Gross NPA %)	8.49%	
Current liability ratio	0.25:1	
Total debts to total assets (%)	32.84	





Debenture Trustee: SBICAP TRUSTEE COMPANY LTD

Debtors turnover	-
Inventory turnover	-
Operating Margin (%)	52.53
Net Profit Margin (%)	38.75

For Karnataka State Financial Corporation

Manjunath Hegde
Asst. Gen. Manager (Controller) &
Compliance Officer



Date: 12/02/2024