



Debenture Trustee: SBICAP TRUSTEE COMPANY LTD

Karnataka State Financial Corporation

Statement of Disclosures

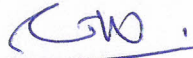

As per Regulation 52(4) of SEBI (Listing Obligations And Disclosure Requirements) Regulations 2015, information as on 30-09-2021 to be submitted to Stock Exchange and to be communicated to the bondholders in respect of following Private Placement Bonds of KSFC

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 30-09-2021	1.41:1	
Previous due date (as on 30-09-2021) for the payment of interest/principal and whether the same has been paid or not	31- May-2021 Payment of interest was made promptly	30-June-2021 Payment of interest was made promptly
Next due date (as on 30-09-2021) for the payment of interest/principal	30-Nov-2021	30-Dec-2021
Debt service coverage ratio;	2.66	
Interest service coverage ratio;	1.96	
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)	88560.13	
Net profit after tax(Rs lakhs)	3320.65	
Earnings per share (Rs)	4.17	
Current ratio	0.41	
Long term debt to working capital	-	
Bad debts to Account receivable Ratio (Gross NPA %)	8.88%	
Current liability ratio	0.14	
Total debts to total assets	52.71	
Debtors turnover	-	



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Inventory turnover	-
Operating Margin (%)	36.08%
Net Profit Margin (%)	20.35%
<div>As Debenture Trustee, we have taken note of the above contents.</div> <div> Deputy General Manager (C) Karnataka State Financial Corporation Bangalore-560052</div> <div></div> <div>SBICAP Trustee Company Limited Mistry Bhavan, 4th Floor, No. 122, Dinshaw Wachha Road, Churchgate, Mumbai – 400 020</div>	