

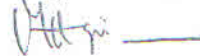
# KARNATAKA STATE FINANCIAL CORPORATION

BALANCE SHEET AS AT DECEMBER 31, 2023

(Rs. in Lakh)

Particulars	Schedule	As at 31-12-2023	As at 31-03-2023
<b><u>CAPITAL AND LIABILITIES:</u></b>			
Share Capital	A	99999.08	94539.08
Share Application Money	A	0.00	5460.00
Reserve Fund and Other Reserves	B	35317.89	35352.00
Term Borrowings	C	39534.56	52069.56
Current Liabilities & Provisions	D	59854.02	54823.71
	<b>Total:</b>	<b>234705.55</b>	<b>242244.35</b>
<b><u>PROPERTY AND ASSETS</u></b>			
Cash & Bank Balances	E	9697.11	10306.42
Investments	F	3128.93	3030.10
Loans & Advances	G	198094.38	197260.83
Fixed Assets	H	4572.22	4699.42
Current Assets	I	10733.27	10088.23
Profit and Loss Account Balance		8479.64	16859.35
	<b>Total:</b>	<b>234705.55</b>	<b>242244.35</b>

for Karnataka State Financial Corporation



Asst. Gen. Manager(Controller)



HoD(Internal Audit)

**KARNATAKA STATE FINANCIAL CORPORATION**

**PROFIT AND LOSS ACCOUNT FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023**

(Rs. in Lakh)

Particulars	Schedule	Quarter Ended			Nine Months Ended		Year Ended 31-03-2023
		31-12-2023	30-09-2023	31-12-2022	31-12-2023	31-12-2022	
<b>INCOME</b>							
Interest Income	J	7168.16	7115.13	7788.17	21192.18	22793.39	29563.53
Other Income	K	936.41	925.82	979.21	2541.90	3843.58	5903.16
Provision for NPAs withdrawn		0.00	0.00	0.00	0.00	0.00	2662.03
<b>Total:</b>		<b>8104.57</b>	<b>8040.95</b>	<b>8767.38</b>	<b>23734.08</b>	<b>26636.97</b>	<b>38128.72</b>
<b>EXPENDITURE</b>							
Interest and Other Financial Expenses	L	1713.36	2207.65	2310.78	5812.86	7300.14	9330.00
Personnel Expenses	M	1777.56	1764.44	1698.51	5449.16	5342.51	6935.68
Administrative Expenses	N	322.56	312.74	460.79	946.47	1053.14	1340.12
Bad Debts Written Off		0.00	0.00	0.00	0.00	0.00	2662.03
Provision for NPAs		392.73	241.98	148.2	1087.50	496.73	2691.92
Additional Provision for Subst. Advances		0.00	0.00	0.00	0.00	0.00	1000.00
Provision for COVID-19		0.00	0.00	0.00	0.00	2000.00	0.00
Payment/Prov for Gratuity/Leave		25.07	15.43	97.11	66.16	269.27	118.68
Depreciation/Amortization	H	42.75	42.53	41.24	127.49	123.42	169.11
<b>Total:</b>		<b>4274.03</b>	<b>4584.77</b>	<b>4756.63</b>	<b>13489.64</b>	<b>16585.21</b>	<b>24250.88</b>
<b>Profit Before Tax</b>		<b>3830.54</b>	<b>3456.18</b>	<b>4010.75</b>	<b>10244.44</b>	<b>10051.76</b>	<b>13877.84</b>
Less: Provision for Income Tax		689.79	731.27	709.08	1864.72	1907.00	3009.00
Less: Diff. Provision for previous year		0.00	0.00	0.00	0.00	0.00	137.72
<b>Profit after Tax</b>		<b>3140.75</b>	<b>2724.91</b>	<b>3301.67</b>	<b>8379.72</b>	<b>8144.76</b>	<b>10731.12</b>
Less: Transfer to Reserve u/s36(1)(viii) of IT Act		0.00	0.00	0.00	0.00	0.00	2330.62
Add: Excess reserve of previous year withdrawn		0.00	0.00	0.00	0.00	0.00	33.96
Less: Reserve for Contingencies		0.00	0.00	0.00	0.00	0.00	108.71
Add/Less: Loss Brought forward		-11629.71	-14577.70	-20342.01	-16859.35	-25185.10	-25185.10
<b>Deficit carried to Balance Sheet</b>		<b>-8479.64</b>	<b>-11852.79</b>	<b>-17040.34</b>	<b>-8479.64</b>	<b>-17040.34</b>	<b>-16859.35</b>
Notes & Significant Accounting Policies forming part of Accounts	O						

For Karnataka State Financial Corporation

*[Signature]*

*[Signature]*

Asst. Gen. Manager(Controllor)

HoD(Internal Audit)

## KARNATAKA STATE FINANCIAL CORPORATION

(Rs. in Lakh)

Schedule to the Accounts	As at 31-12-2023	As at 31-03-2023
<b>Schedule -A</b>		
<b>SHARE CAPITAL</b>		
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 98244083 shares of Rs.100 each fully paid up (P.Y.92784083 shares of Rs.100 each fully paid up)	98244.08	92784.08
1755000 shares of Rs. 100 each, issued under Section 4 A of the SFCs Act 1951	1755.00	1755.00
<b>Total:</b>	<b>99999.08</b>	<b>94539.08</b>
<b>SHARE APPLICATION MONEY</b>		
Amount Received towards Shares Pending Allotment	0.00	5460.00
<b>Total:</b>	<b>0.00</b>	<b>5460.00</b>
<b>Schedule -B</b>		
<b>RESERVE FUND AND OTHER RESERVES</b>		
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)(viii) of the Income Tax Act'1961	5365.37	5365.37
c) Capital Reserve	24293.85	24293.85
d) Reserve for Contingencies	2123.37	2123.37
e) Revaluation/Amortisation Reserve on Fixed Assets Opening Balance Less: Transferred to P& L A/c	3319.41 34.11	3364.89 45.48
<b>Total:</b>	<b>35317.89</b>	<b>35352.00</b>
<b>Schedule-C</b>		
<b>TERM BORROWINGS</b>		
1. Bonds Guaranteed by State Government Less: Current Maturity of Long Term Debt	30000.00 25000.00	47500.00 22500.00
1. Term Loan from UBI Guaranteed by State Government	0.08	
2. Term Loan from SBI Guaranteed by State Government Less: Current Maturity of Long Term Debt (Repayable in 84 months)	20857.85 4835.16	21940.92 1074.48
3. Term Loan from SBI without Govt. Guarantee Less: Current Maturity of Long Term Debt (Repayable in 84 months)	9273.16 1428.00	7845.16
3. Term Loan from Canara Bank without Govt. Guarantee Less: Current Maturity of Long Term Debt (Repayable in 60 months)	7500.00 1500.00	36.49 0.00
4. Term Loan from HDFC Bank without Govt. Guarantee Less: Current Maturity of Long Term Debt (Repayable in 60 months)	6666.67 2000.04	8166.67 2000.04
<b>Total:</b>	<b>39534.56</b>	<b>52069.56</b>



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**KARNATAKA STATE FINANCIAL CORPORATION**

(Rs. in Lakh)

Schedule to the Accounts	As at 31-12-2023	As at 31-03-2023
<b>Schedule -D</b>		
<b>CURRENT LIABILITIES &amp; PROVISIONS</b>		
<b>A) CURRENT LIABILITIES :</b>		
1. Sundry Deposits	5937.02	10226.37
2. Current Maturity of Long Term Debt		
a) Bonds Guaranteed by State Government	25000.00	22500.00
b) Term Loan from SBI Guaranteed by State Government	4835.16	1074.48
c) Term Loan from SBI without Govt Guarantee	1428.00	0.00
d) Term Loan from Canara Bank without Guaranteed	1500.00	0.00
e) Term Loan from HDFC Bank without Govt Guarantee	2000.04	2000.04
	34763.20	25574.52
3. Fixed Deposits		
a) Inter Corporate Deposit - NGEF Ltd., ***	0.00	0.00
b) Other Deposits	321.18	321.18
	321.18	321.18
4. Other Liabilities	177.50	279.77
5.a. Amount received pending adjustments	1628.00	1026.10
b. Amount received towards Subsidy	815.50	780.42
c. Loan Application Fee Deposit	150.85	116.12
d. Amount received from GOK towards SC Equity scheme	171.72	1001.30
e. Amount received from GOK towards ST Equity scheme	62.33	111.10
f. Amount received from GOK towards Tex Grant- Gen	0.00	0.00
	2828.40	3035.04
6. Margin Money :		
a. Towards Agencies – KSCSTDC/ KBCDC/KMDC/KWDC	4.80	4.80
b. Towards Seed Capital from SIDBI / IDBI	1176.86	1180.16
7.a) Interest Accrued & not due on loans	620.88	1186.66
b) Int on SSC payable to SIDBI	0.00	0.43
c) Other Accrued expenses	163.14	37.19
<b>B) OTHER LIABILITIES &amp; PROVISIONS</b>		
1. Provision for Gratuity	89.01	0.00
2. Provision for Leave Salary	2700.62	2700.62
3. Others: a) Contingent Provision against Standard Assets	4868.51	5938.79
b) Provision for Economic Loss on Restructuring	329.18	329.18
4. Provision for Income Tax	4873.72	3009.00
5. Additional Provision for COVID -19 Pandemic	1000.00	1000.00
<b>Total:</b>	<b>59854.02</b>	<b>54823.71</b>



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**KARNATAKA STATE FINANCIAL CORPORATION**

(Rs. in Lakh)

Schedule to the Accounts	As at 31-12-2023	As at 31-03-2023
<b>Schedule -E</b>		
<b><u>CASH AND BANK BALANCES</u></b>		
a) Cash on hand incl. Stamps on hand	25.74	13.58
b) Balances with Banks	---	---
i) Reserve Bank of India	---	---
ii) SBI & Other Scheduled Banks	4157.83	3123.68
Less: Canara Bank Drawal facility balance (Net)	0.00	0.00
	4157.83	3123.68
c) Fixed Deposits with Banks	5513.54	7169.16
<b>Total:</b>	<b>9697.11</b>	<b>10306.42</b>
<b>Schedule-F</b>		
<b><u>INVESTMENTS</u></b>		
1. Investments in Shares		
i) Shares acquired pursuant to underwriting agreements		
Irredeemable Preference Shares fully paid	14.15	14.15
less: Provisions	14.15	14.15
	0.00	0.00
ii) Investment in Equity Shares	198.05	198.05
less: Provisions	137.54	137.54
	60.51	60.51
2. A. Investment in KITVEN FUND		
Less : provisions	557.14	458.33
	0.00	0.00
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
	5.00	5.00
C. Investment in KESOL EQUITY FUND		
less: Provisions	5.00	5.00
	0.00	0.00
D. Investment in Insurance Cos for leave encashment		
	2494.28	2494.26
<b>Total:</b>	<b>3128.93</b>	<b>3030.10</b>



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**KARNATAKA STATE FINANCIAL CORPORATION**

(Rs. in Lakh)

Schedule to the Accounts	As at 31-12-2023	As at 31-03-2023
<b>Schedule-G</b>		
<b>LOANS AND ADVANCES</b>		
TERM LOANS AND ADVANCES (Net)	206259.50	203267.92
Less: NPA Provisions	8165.12    198094.38	6007.09    197260.83
<b>Total:</b>	<b>198094.38</b>	<b>197260.83</b>
<b>Schedule - I</b>		
<b>CURRENT ASSETS</b>		
Other Deposits	1124.62	2505.19
Advances to Staff	569.97	657.83
Less: Provisions	6.17    563.80	6.16    651.67
Deposits and Other Advances.	175.69	166.15
Less: Provisions	0.00    175.69	0.25    165.90
Other Assets	191.19	62.85
Margin Money receivable from Diamond and Gem Development Corporation	4.80	4.80
Seed Capital receivable from Parties	1165.23	1168.19
Assets acquired in satisfaction of loans	9.32	9.32
Less: Provision for loss on acquired assets	9.32    0.00	9.32    0.00
Advance Tax incl. TDS	5135.47	2868.40
Service Tax Fee Deposit	64.09    5199.56	64.09    2932.49
Prepaid Expenses	4.53	2.97
Accrued Interest on Loans & Advances	2303.85	2594.17
<b>Total:</b>	<b>10733.27</b>	<b>10088.23</b>



**KARNATAKA STATE FINANCIAL CORPORATION  
SCHEDULE - H**

(Rs. in Lakh)											
a) Fixed assets											
Sl No	Particulars	COST			DEPRECIATION				NET BALANCE		
		Gross Block as on 01-04-2023	Additions during the Period	Sale/ Adjustments	Gross Block as on 31-12-2023	Up to 01-04-2023	Adjustment during the Period	For the Period	Up to 31-12-2023	As at 31-12-2023	As at 31-03-2023
1	Land	761.33	0.00	0.00	761.33	0.00	0.00	0.00	0.00	761.33	761.33
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	682.20	0.00	34.11	716.31	1739.49	1773.60
3	Buildings *	1123.06	0.00	0.00	1123.06	1123.06	0.00	0.00	1123.06	0.00	0.00
4	Bldgs on Revaluation										
	- Freehold	317.56	0.00	0.00	317.56	317.56	0.00	0.00	317.56	0.00	0.00
	- Leasehold	853.30	0.00	0.00	853.30	853.30	0.00	0.00	853.30	0.00	0.00
5	a)Computers incl software	695.71	0.00	2.82	692.89	646.04	0.00	12.70	658.74	34.15	49.67
	b)Software- CWIP	151.87	0.00	0.00	151.87	0.00	0.00	0.00	0.00	151.87	151.87
6	Motor Vehicles	499.82	0.00	11.58	488.24	179.72	0.00	70.33	250.05	238.19	320.10
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	0.20	0.00	0.00	0.20	0.20	0.00	0.00	0.20	0.00	0.00
9	Electrical Fittings	142.72	1.98	0.00	144.70	121.11	0.00	3.37	124.48	20.22	21.61
10	Office Equipments.	180.07	6.18	0.00	186.25	164.50	0.00	4.81	189.31	16.94	15.57
11	Internal Telephone	35.09	0.00	0.00	35.09	34.49	0.00	0.11	34.60	0.49	0.60
12	Furniture & Fixtures	376.86	6.53	0.00	383.39	360.82	0.00	2.06	362.88	20.51	16.04
	<b>Total (A)</b>	<b>9182.42</b>	<b>14.69</b>	<b>14.40</b>	<b>9182.71</b>	<b>4483.00</b>	<b>0.00</b>	<b>127.49</b>	<b>4610.49</b>	<b>4572.22</b>	<b>4699.42</b>
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
	<b>Total (B)</b>	<b>225.98</b>	<b>0.00</b>	<b>0.00</b>	<b>225.98</b>	<b>225.98</b>	<b>0.00</b>	<b>0.00</b>	<b>225.98</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total ( A+B)</b>		<b>9408.40</b>	<b>14.69</b>	<b>14.40</b>	<b>9408.69</b>	<b>4708.98</b>	<b>0.00</b>	<b>127.49</b>	<b>4836.47</b>	<b>4572.22</b>	<b>4699.42</b>

\* Includes Rs. 517.17 Lakhs on Leasehold Land taken from Karnataka Red Cross Society on a lease for a period of 75 years.

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(v) 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.

3. Software-CWIP of Rs. 151.87 lakhs as per Sl.No 5(b) was paid to Centre for Smart Governance, a GOK undertaking towards getting Enterprise Software Application as 30% advance for development of software. Since the development of the software is under progress, depreciation is not charged on the same.



KARNATAKA STATE FINANCIAL CORPORATION

(Rs. in Lakhs)

Schedule to the Accounts	Quarter Ended			Nine Months Ended		Year Ended
	31-12-2023	30-09-2023	31-12-2022	31-12-23	31-12-22	31-03-2023
<b>Schedule - J</b>						
<b>INTEREST INCOME</b>						
Interest on Loans & Advances (Net)	6467.53	6314.18	6945.92	19075.57	20502.92	27273.48
Interest - Prudential written off accounts	700.63	800.95	842.25	2116.61	2290.47	2290.05
<b>Total:</b>	<b>7168.16</b>	<b>7115.13</b>	<b>7788.17</b>	<b>21192.18</b>	<b>22793.39</b>	<b>29563.53</b>
<b>Schedule -K</b>						
<b>OTHER INCOME</b>						
One Time Disbursement Fee	103.43	72.16	66.19	259.90	187.68	279.82
Sale of Application Forms	0.20	55.87	0.19	0.50	0.47	0.78
Interest on Bank Deposits & Other investments	99.48	0.17	168.67	600.28	466.65	575.79
Interest on staff advances	-60.47	315.43	17.5	-46.57	1.70	52.73
Premium on pre-mature closure of Accounts	6.83	105.86	0.74	14.61	11.29	14.48
Other income from Leasing & Merchant Banking	1.13	4.82	0.38	2.42	1.36	1.36
Dividend on Investments	9.34	1.03	0.00	10.01	8.76	8.76
Income from Financial Services	7.34	0.67	10.07	23.87	34.55	51.98
Rent received	37.53	11.40	30.57	102.83	88.28	119.58
Profit from Sale of Fixed Assets	0.00	32.29	0.00	0.00	0.00	13.77
Bad Debts recovered	596.02	0.00	580.89	1157.46	2763.95	4060.54
Loan Processing Fee	106.61	215.30	81.67	240.28	186.01	421.28
Interest Income from Inv in Ins Cos (E Leave)	0.00	60.36	0.00	0.00	0.00	173.19
Interest Income-Debentures	0.00	0.00	0.00	55.87	0.00	0.00
Miscellaneous Income	17.60	39.09	10.97	86.33	58.77	83.62
Revaluation/Amortization Reserve withdrawn	11.37	11.37	11.37	34.11	34.11	45.48
<b>Total:</b>	<b>936.41</b>	<b>925.82</b>	<b>979.21</b>	<b>2541.90</b>	<b>3843.58</b>	<b>5903.16</b>



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KARNATAKA STATE FINANCIAL CORPORATION

(Rs.in Lakhs)

Schedule to the Accounts	Quarter Ended			Nine Months Ended		Year Ended
	31-12-2023	30-09-2023	31-12-2022	31-12-23	31-12-22	31-03-2023
<b>Schedule – L</b>						
<b>INTEREST AND OTHER FINANCIAL EXPENSES</b>						
Interest on Bonds	741.02	1043.38	1453.67	2867.89	4633.62	7545.34
Interest on borrowings from Banks	832.62	754.91	609.01	2216.58	1758.83	2956.26
Interest on Fixed Deposits:						
Inter Corporate Deposit	0.00	0.00	36.94	0.00	171.61	30.98
Other Deposits	0.12	216.72	0.00	219.16	9.79	31.70
Guarantee Commission to State Government	128.94	188.25	211.16	490.88	704.50	1295.56
Stamp Duty to GOK /Others	9.69	0.59	0.00	10.28	10.25	0.48
Arrangers' Fee,Rating & Sur Fee on Bonds	0.97	3.80	0.00	8.07	11.54	24.85
<b>Total:</b>	<b>1713.36</b>	<b>2207.65</b>	<b>2310.78</b>	<b>5812.86</b>	<b>7300.14</b>	<b>11854.19</b>
<b>Schedule– M</b>						
<b>PERSONNEL EXPENSES</b>						
Salaries and Allowances						
(a) Managing Director	8.56	2.78	0	12.28	1.80	3.32
(b) Staff & Officers	1581.99	1562.62	1498.86	4852.66	4663.09	6423.65
(c) VRS Compensation	14.74	17.00	23.26	40.24	80.61	85.44
Medical Expenses						
(a) Managing Director	0.00	0.12	0.06	0.20	0.29	0.56
(b) Staff & Officers	13.62	26.90	14.84	51.86	96.93	82.09
Contribution to Provident Fund	138.54	125.32	137.26	400.41	416.71	587.57
Staff Welfare Expenses	20.11	29.70	24.23	91.51	83.08	83.35
<b>Total:</b>	<b>1777.56</b>	<b>1764.44</b>	<b>1698.51</b>	<b>5449.16</b>	<b>5342.51</b>	<b>7265.98</b>
<b>Schedule–N</b>						
<b>ADMINISTRATIVE EXPENSES</b>						
Traveling Expenses:						
i) Managing Director	0.00	-0.06	0.44	0.00	0.6	0.63
ii) Staff & Officers	39.54	48.30	54.66	135.95	161.78	240.23
Sitting Fees to Directors	0.14	0.29	0.42	1.26	1.33	1.17
TA & Other Allowances- Directors	0.19	0.13	0.0	0.38	0.06	0.10
Rent, Taxes & Insurance	44.08	36.41	46.48	136.69	144.76	180.05
Postage, Telegrams & Telephones	3.06	4.00	5.21	10.47	12.42	17.03
Motor Car Expenses	28.78	26.27	26.84	76.97	76.13	78.60
Printing & Stationery	7.94	5.65	9.41	24.36	22.66	18.28
Publicity and Advertisement	3.76	1.00	2.96	8.06	5.15	5.96
Books, Periodicals & Newspapers	0.58	-0.20	0.55	0.67	1.56	2.35
Repairs, Renewals and Maintenance	84.22	80.92	242.11	246.06	397.16	322.99
Bank charges & Commission	1.01	0.69	1.20	2.06	2.71	5.08
Audit fees	1.27	0.34	0.36	4.46	1.86	4.65
Legal charges	2.92	4.78	7.21	12.69	15.49	10.54
Professional and Consultancy charges	59.31	36.54	12.20	116.66	27.52	26.40
Board Meetings / Other Meeting/AGM expenses	0.92	1.80	3.20	6.01	11.81	4.85
Membership fees / Subscriptions for Institutions	0.00	0.38	0.00	1.03	0.9	0.94
Sponsorship Fees	0.76	0.00	0.00	1.59	0.00	1.09
Addl prov for loss on sale of acquired assets (exp)	0.00	0.00	0.00	0.00	0.00	0.26
Other Expenses	44.08	65.50	47.54	161.10	169.24	243.65
<b>Total:</b>	<b>322.56</b>	<b>312.74</b>	<b>460.79</b>	<b>946.47</b>	<b>1053.14</b>	<b>1164.85</b>



*Handwritten signature or initials in blue ink.*

KARNATAKA STATE FINANCIAL CORPORATION

(Rs. in Lakhs)

Schedule to the Accounts	Quarter Ended			Nine Months Ended		Year Ended
	31-12-2023	30-09-2023	31-12-2022	31-12-23	31-12-22	31-03-2023
<b>Schedule - J</b>						
<b>INTEREST INCOME</b>						
Interest on Loans & Advances (Net)	6467.53	6314.18	6945.92	19075.57	20502.92	27273.48
Interest - Prudential written off accounts	700.63	800.95	842.25	2116.61	2290.47	2290.05
<b>Total:</b>	<b>7168.16</b>	<b>7115.13</b>	<b>7788.17</b>	<b>21192.18</b>	<b>22793.39</b>	<b>29563.53</b>
<b>Schedule - K</b>						
<b>OTHER INCOME</b>						
One Time Disbursement Fee	103.43	72.16	66.19	259.90	187.68	279.82
Sale of Application Forms	0.20	55.87	0.19	0.50	0.47	0.78
Interest on Bank Deposits & Other investments	99.48	0.17	168.67	600.28	466.65	575.79
Interest on staff advances	-60.47	315.43	17.5	-46.57	1.70	52.73
Premium on pre-mature closure of Accounts	6.83	105.86	0.74	14.61	11.29	14.48
Other income from Leasing & Merchant Banking	1.13	4.82	0.38	2.42	1.36	1.36
Dividend on Investments	9.34	1.03	0.00	10.01	8.76	8.76
Income from Financial Services	7.34	0.67	10.07	23.87	34.55	51.98
Rent received	37.53	11.40	30.57	102.83	88.28	119.58
Profit from Sale of Fixed Assets	0.00	32.29	0.00	0.00	0.00	13.77
Bad Debts recovered	596.02	0.00	580.89	1157.46	2763.95	4060.54
Loan Processing Fee	106.61	215.30	81.67	240.28	186.01	421.28
Interest Income from Inv in Ins Cos (E Leave)	0.00	60.36	0.00	0.00	0.00	173.19
Interest Income-Debentures	0.00	0.00	0.00	55.87	0.00	0.00
Miscellaneous Income	17.60	39.09	10.97	86.33	58.77	83.62
Revaluation/Amortization Reserve withdrawn	11.37	11.37	11.37	34.11	34.11	45.48
<b>Total:</b>	<b>936.41</b>	<b>925.82</b>	<b>979.21</b>	<b>2541.90</b>	<b>3843.58</b>	<b>5903.16</b>

