

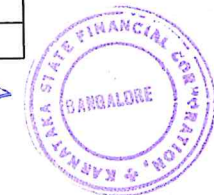


Karnataka State Financial Corporation

Statement of Disclosures



As per Regulation 52(4) of SEBI (Listing Obligations And Disclosure Requirements) Regulations 2015, information as on 31-12-2021 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 8.60% Bonds 2022	KSFC 9.49% Bonds 2023	KSFC 9.19% Bonds 2024
ISIN	INE549F 08475	INE549F 08491	INE 549F 08525
Credit Rating details	CRISIL CARE Brickwork	AA – (CE) AA – (CE) -	AA – (CE) AA – (CE) -
Asset Cover available	Not applicable in terms of Regulation 54(3) of SEBI Listing Regulations 2015		
Debt Equity ratio as on 31-12-2021	1.44:1		
Previous due date (as on 31-12-2021) for the payment of interest/principal and whether the same has been paid or not	15-Dec-21 Payment was made promptly	16-Sep-21 Payment was made promptly	31-Jul-21 Payment was made promptly
Next due date (as on 31-12-2021) for the payment of interest/principal	100% Redemption on 25-Jan-22	16-Mar-22	31-Jan-22
Debt Service Coverage Ratio	3.31		
Interest Service Coverage Ratio	2.06		
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)	89637.65		
Net profit after tax(Rs lakhs)	4398.17		
Earnings per share (Rs)	4.91		
Current Ratio	0.39		
Long-Term Debt to Working Capital	-		
Bad debts to Account receivable Ratio (Gross NPA %)	8.83%		
Current Liability Ratio	0.15		
Total Debts to Total Assets	52.74		





Debenture Trustee: CANARA BANAK

Debtors Turnover	-
Inventory Turnover	-
Operating Margin (%)	38.65%
Net Profit Margin (%)	17.72%
<div><div> Deputy General Manager (C) Karnataka State Financial Corporation Bangalore-560052</div><div></div></div> <div>Canara Bank, Debenture Trustee Department Executor, Trustee & Taxation Section, No.51, Stock Exchange Tower, 1st Cross, J.C. Road, BANGALORE – 560 027.</div>	