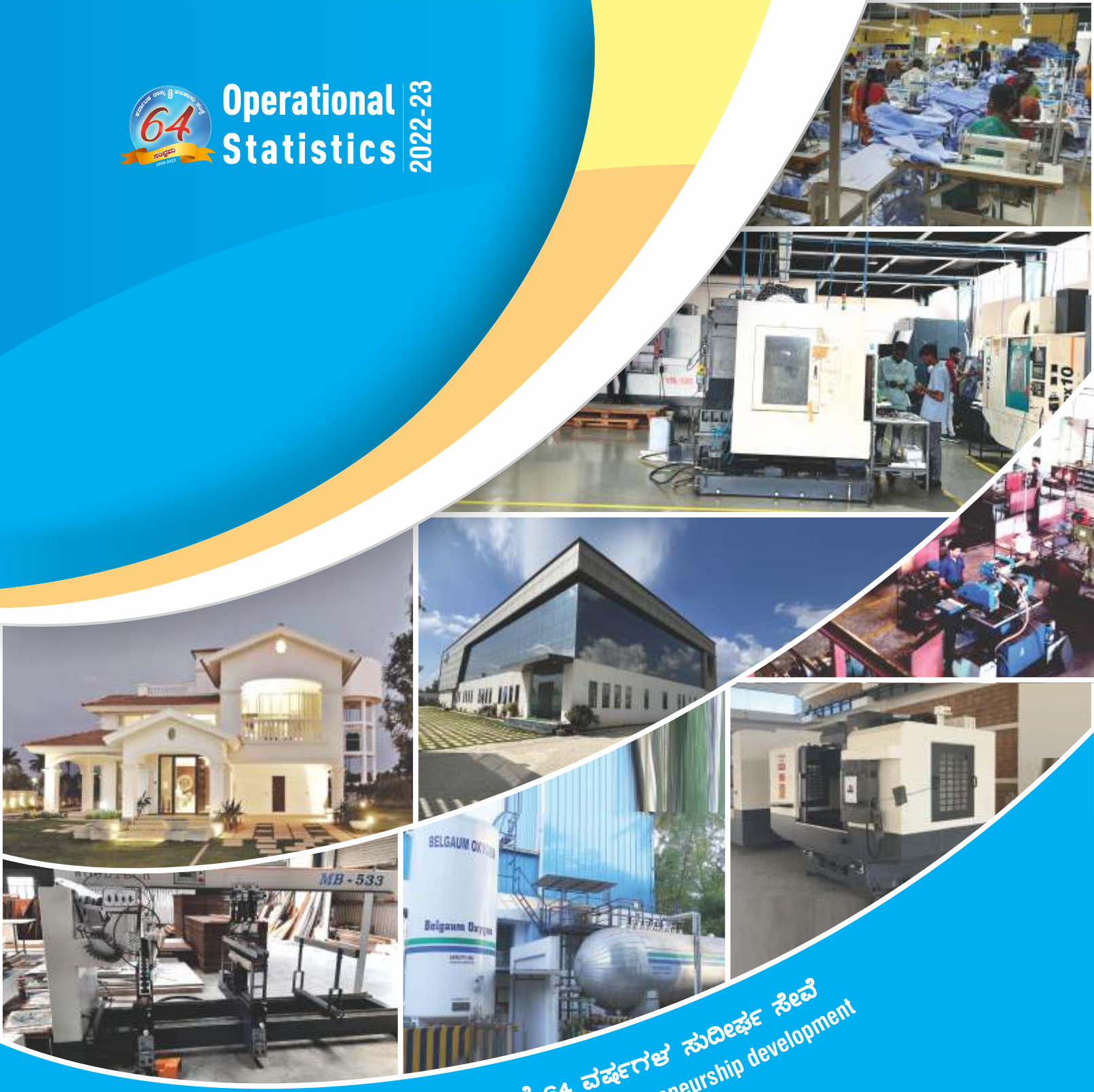
Operational Statistics 2022-23



ಉದ್ಯಮಶೀಲತೆ ಅಭಿವೃದ್ಧಿಗೆ 64 ವರ್ಷಗಳ ಸುದೀರ್ಘ ಸೇವೆ

64 years of accomplished service for entrepreneurship development

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆ

Karnataka State Financial Corporation

TABLE 1

PERFORMANCE OF THE CORPORATION FROM 2016-2017 TO 2022-2023

(Amount: Rs. in lakhs)

SL. NO.	YEAR	SANCTIONS		DISBURSEMENTS	RECOVERY
		NO.	AMOUNT	AMOUNT	AMOUNT
1	2016-2017	1059	73342.55	61437.78	88472.76
	Financial Services				
	a) Fund Based	-	-	-	56.42
	b) Non Fund Based	-	-	-	-
2	2017-2018	1037	84212.70	56121.21	78791.11
	Financial Services				
	a) Fund Based	-	-	-	213.08
	b) Non Fund Based	-	-	-	-
3	2018-2019	1056	109872.70	66589.89	73634.59
	Financial Services				
	a) Fund Based	-	-	-	319.57
	b) Non Fund Based	-	-	-	-
4	2019-2020	710	66780.54	72790.44	72085.44
	Financial Services				
	a) Fund Based	-	-	-	1325.40
	b) Non Fund Based	-	-	-	-
5	2020-2021	445	40165.57	43295.92	63868.38
	Financial Services				
	a) Fund Based	-	-	-	476.67
	b) Non Fund Based	-	-	-	-
6	2021-2022	461	49325.15	38645.62	74188.83
	Financial Services				
	a) Fund Based	-	-	-	197.11
	b) Non Fund Based	-	-	-	
7	2022-2023	710	90109.70	44581.29	76371.47
	Financial Services				
	a) Fund Based	-	-	-	10.12
	b) Non Fund Based	-	-	-	-

TABLE 2

HIGHLIGHTS OF OPERATIONS OF THE CORPORATION DURING THE LAST 10 YEARS UPTO 31ST MARCH 2023

(Amount: Rs. in lakhs)

Sl No.	Particulars	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
1	INCOME										
	a) Interest	25478.98	26352.25	27449.52	26030.72	25438.7	26219.88	30355.82	32200.88	31763.85	29563.53
	b) Others	2980.39	5370.63	3412.58	3905.49	4209.50	11125.41	5525.60	16208.32	6655.58	8565.19
	c) Total Income	**28459.37**	**31722.88**	**30862.10**	**29936.21**	**29648.20**	**37345.29**	**35881.42**	**48409.20**	**38419.43**	**38128.72**
2	**EXPENDITURE**										
	a) Interest on borrowings	19305.56	15862.64	16009.04	15344.64	14729.01	13900.91	13662.95	14302.45	11854.19	9333.34
	b) Directors' Travelling expenses	2.18	1.34	1.15	-	-	-	-	-	0.10	0.13
	c) Personnel expenses	6262.82	6447.93	6652.09	6671.83	6838.39	8358.56	7912.14	7820.23	7626.21	6935.68
	d) Other expenses	1363.58	4694.86	4772.8	4729.08	5368.91	6757.5	4869.46	7528.07	3574.35	5150.59
	e) Depreciation	242.84	215.72	202.98	163.36	154.71	148.41	181.56	149.51	115.18	169.11
	f) Write-off	132.2	45.13	2.62	34.54	2.16	7224.56	2762.86	12319.04	2517.52	2662.03
	g) Addl. Prov. for COVID-19 Pandemic	-	-	-	-	-	-	2000.00	2000.00	10000.00	0.00
	h) Total expenditure	**27309.18**	**27267.62**	**27640.68**	**26943.45**	**27093.18**	**36389.94**	**31388.97**	**44119.30**	**35687.55**	**24250.88**
3	Profit before tax *	1150.19	4455.26	3221.42	2992.76	2555.02	955.35	4492.45	4289.90	2731.88	13877.84
4	Provision for taxation	8.31	8.28	8.36	-	-	-	542.06	-	1990.16	3146.72
5	Transfer to reserve- for Contingencies	-	-	-	500.43	405.94	451.58	655.20	1.01	0.50	108.71
6	Transfer to reserve fund	-	-	-	-	-	-		-		-
	(Under Sec.36 (1) (viii))	-	-	-	-	-	-	813.07	-	2080.64	2364.58
7	Dividend paid	-	-	-	-	-	-	-	-	-	-
8	Dividend due to State Govt.	-	-	-	-	-	-	-	-	-	-
9	Deposit outstanding (U/Sec.8)	17847.04	5501.21	448.73	426.08	406.19	406.41	405.46	331.68	331.18	321.18
10	Bonds issued	-	48500.00	-	-	-	-	-	-	-	-
11	a) NPAs (amount) Gross	32773.44	15162.56	24512.59	21779.93	26796.75	23296.49	21148.36	14051.51	13632.28	12953.65
	b) NPAs (gross %)	15.81	8.26	13.47	12.04	14.68	11.95	9.58	6.42	6.49	6.37
	c) NPAs (net %)	2.57	5.07	8.82	5.77	6.56	6.09	5.12	5.09	5.20	3.51
12	Provisioning for NPAs (amount)	27753.44	6041.78	9151.24	11917.34	15707.74	12019.80	10226.20	2746.27	3535.24	6007.09

* Profit before tax is arrived at after considering NPA provisioning made / NPA provisioning written back, wherever applicable

TABLE 3

SUMMARY OF LOAN APPLICATIONS RECEIVED AND SANCTIONED IN 2022-23 AND UP TO 31ST MARCH 2023

(Amount: Rs. in lakhs)

Sl No.	Particulars	During the year 2022-23						Since inception up to 31-3-2023					
		Micro & Small Scale		Others		Total		Micro & Small Scale		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	Pending at the beginning of the year	35	4730.52	6	690.00	41	5420.52	-	-	-	-	-	-
2	Applications received during the year	699	92873.06	45	7871.95	744	100745.01	123780	1565333.78	57734	721953.24	181514	2287287.02
3	**Total (1+2)**	**734**	**97603.58**	**51**	**8561.95**	**785**	**106165.53**	**123780**	**1565333.78**	**57734**	**721953.24**	**181514**	**2287287.02**
4	Applications sanctioned	676	86128.47	34	3981.23	710	90109.70	117296	1288132.31	55563	609180.91	172859	1897313.22
5	Amount reduced while sanctioning	-	3302.39	-	100.22	-	3402.61	-	187239.97	-	49999.48	-	237239.45
6	Applications rejected or withdrawn	10	2099.72	7	1925.00	17	4024.72	6436	83888.50	2161	60217.35	8597	144105.85
7	**Total (4+5+6)**	**686**	**91530.58**	**41**	**6006.45**	**727**	**97537.03**	**123732**	**1559260.78**	**57724**	**719397.74**	**181456**	**2278658.52**
8	Applications pending at the end of the year (3-7)	48	6073.00	10	2555.50	58	8628.50	48	6073.00	10	2555.50	58	8628.50
9	Loans sanctioned (effective)	669	85649.33	34	3973.85	703	89623.18	100945	1086679.04	50770	482458.74	151715	1569137.78
10	Loans disbursed	537	42620.31	26	1960.98	563	44581.29	100767	1006431.30	50731	466111.61	151498	1472542.91
11	Loans outstanding	-	-	-	-	-	-	2756	186417.79	183	16864.11	2939	203281.90

TABLE 4

STATUS OF LOAN APPLICATIONS IN 2022-23

(Amount: Rs. in lakhs)

Sl No.	Particulars	Circle - I BOs		Circle - II BOs		Circle - III BOs		Circle - IV BOs		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12
1	Pending at the beginning	10	2110.00	10	1665.00	12	927.52	9	718.00	41	5420.52
2	Received or enhanced during the year	271	40820.30	172	24571.75	140	15667.96	162	19675.00	745	100735.01
3	**Total (1+2)**	**281**	**42930.30**	**182**	**26236.75**	**152**	**16595.48**	**171**	**20393.00**	**786**	**106155.53**
4	Applications sanctioned	237	33894.00	167	22334.25	143	14773.29	163	19108.16	710	90109.70
5	Applications rejected or withdrawn	7	1992.00	4	380.00	4	1052.72	2	600.00	17	4024.72
6	Amount reduced	-	1176.30	-	1718.50	-	266.97	-	240.84	-	3402.61
7	Applications pending at the end of the year	37	5868.00	11	1814.00	5	502.50	5	444.00	58	8628.50
8	**Total (4+5+6+7)**	**281**	**42930.30**	**182**	**26246.75**	**152**	**16595.48**	**171**	**20393.00**	**786**	**106165.53**
9	Amount disbursed	-	14378.06	-	11181.67	-	8098.10	-	10923.46	-	44581.30

TABLE 5

LOAN ASSISTANCE TO MICRO AND SMALL SCALE SECTOR FROM 2018 - 19 TO 2022 - 23 AND AS ON 31ST MARCH 2023

(Amount: Rs. in lakhs)

Sl. No.	Particulars	2018-19		2019-20		2020-21		2021-22		2022-23		As on 31-3-2023	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	Sanctions	1056	109872.70	710	66780.54	445	40165.57	461	49325.15	710	90109.70	151828	1586433.82
2	Sanctions to Micro & small scale industries	979	99941.18	663	60167.54	417	37577.17	443	47467.87	676	86128.47	101061	1103086.38
	a) micro entreprises	128	3852.45	80	2113.35	102	5235.75	128	8459.00	197	14243.31	71784	253777.17
3	Sanctions to units other than small scale units	77	9931.52	47	6613.00	28	2588.40	18	1857.28	34	3981.23	50767	483347.44
	Loan sanctions:	**1056**	**109872.70**	**710**	**66780.54**	**445**	**40165.57**	**461**	**49325.15**	**710**	**90109.70**	**151828**	**1586433.82**

TABLE 6

SCHEME-WISE ASSISTANCE FROM 2018 - 19 TO 2022 - 23 AND AS ON 31ST MARCH 2023

Sl. No.	Scheme	2018-2019		2019-2020		2020-2021		2021-2022		2022-2023		As on 31-3-2023	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	5	6	7	8	9	10	11	12	11	12	13	14
1	Single Window	84	2753.45	48	1479.80	27	877.00	32	1455.40	19	890.75	12200	105821.52
2	Credit Linked Capital Subsidy	-	-	-	-	-	-	-	-	-	-	596	25175.07
3	Privileged Entrepreneurs	66	3320.60	8	506.75	4	280.00	7	400.00	8	515.00	2448	82018.12
4	Nursing Homes / Hospitals	18	2352.70	14	1832.00	6	571.00	13	1822.00	13	1770.00	912	35162.10
5	Scheduled Castes Assisted *	263	27123.10	172	15412.39	151	13048.45	138	12294.55	216	24946.69	19389	212406.57
6	Scheduled Tribes Assisted *	91	7726.90	52	4121.50	43	3603.00	42	4353.58	74	8066.50	2973	63868.55
7	Backward Communities	19	1092.75	19	1835.00	13	1218.00	7	817.75	15	1647.50	21887	46305.12
8	Minority Communities	85	5894.70	49	3870.00	33	2945.00	35	3637.50	51	5549.35	19378	144350.49
9	Women Entrepreneurs *	364	41491.05	239	21402.85	147	12480.15	133	14297.20	246	34842.30	31448	485986.21
10	Special Interest Scheme for Existing Entrepreneurs	7	950.00	1	700.00	-	-	-	-	-	-	14	2145.00
	ASSISTANCE UNDER INTEREST SUBSIDY SCHEMES OF GoK												
1	Scheduled Caste Entrepreneurs	245	20718.08	169	11253.00	150	12599.00	135	12107.00	196	21457.00	2756	168641.76
2	Scheduled Tribe Entrepreneurs	85	5656.20	52	3539.00	42	3503.00	42	4353.58	72	7208.02	968	54241.80
3	Women Entrepreneurs	271	26460.31	165	14515.30	8	1100.00	37	4276.11	105	13113.00	1357	104847.67
4	First Generation Entrepreneurs	20	1899.00	-	-	-	-	-	-	-	-	289	16470.79
5	Interest Subvention Loan	248	30276.80	262	26285.50	189	18455.66	213	24502.07	287	36698.44	1199	136218.47
6	Textile Grant Loan for SC Entrp.	23	5981.57	16	3834.99	-	-	-	-	24	3409.87	63	13226.43
7	Textile Grant Loan for ST Entrp.	12	2071.70	4	582.50	-	-	-	-	7	768.48	23	3422.68

Note: Assistance to SC, ST & Women Entrepreneurs also includes assistance under Interest Subsidy Schemes of GoK

TABLE 7

OFFICE-WISE PERFORMANCE FOR 2021 - 22 AND 2022 - 23

(Amount: Rs. in lakhs)

Sl. No.	Offices	SANCTIONS				DISBURSEMENTS		RECOVERY	
		2021-2022		2022-2023		2022-2023		2021-2022	2022-2023
		No.	Amount	No.	Amount	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10
1	JAYANAGAR	15	1469.00	14	2369.00	1493.90	1145.45	4958.12	5599.60
2	RAJAJINAGAR	24	2919.00	13	1636.50	1818.32	1694.85	2975.94	3642.15
3	CENTRAL BRANCH	13	2050.00	24	3497.00	1292.17	1651.84	2828.69	3302.93
4	BENGALURU RURAL	23	2795.50	49	6943.75	2039.99	2380.73	3525.38	4373.73
5	RAMANAGAR	10	1299.00	27	4049.00	1082.00	1210.77	1784.44	1900.43
6	TUMAKURU	35	4069.00	54	6756.30	2064.25	3141.73	3609.63	4103.06
7	KOLAR	26	3544.50	40	5425.50	3320.14	1857.46	3107.70	3755.47
8	CHICKBALLAPUR	10	941.05	16	3216.95	701.45	1295.23	1744.52	1386.04
	CIRCLE - I TOTAL	**156**	**19087.05**	**237**	**33894.00**	**13812.22**	**14378.06**	**24534.42**	**28063.41**
1	MYSURU	33	4008.45	59	8696.40	2467.91	3778.50	7501.65	6385.90
2	MANDYA	13	1119.50	16	2002.00	963.57	1161.93	1160.64	1858.45
3	MADIKERI	8	1036.20	14	2301.00	695.13	1285.52	886.97	1379.21
4	CHAMARAJANAGAR	10	1221.62	23	2143.75	797.70	1500.01	933.19	948.53
5	MANGALURU	6	720.00	15	1613.60	630.61	736.07	1911.83	1723.66
6	UDIPI	8	1015.00	14	1612.00	571.47	407.76	841.66	914.19
7	HASSAN	21	1432.00	13	1920.50	1335.56	1511.19	1884.63	1958.78
8	CHICKMAGALUR	11	1553.35	13	2045.00	1028.93	800.69	1909.71	1813.02
	CIRCLE - II TOTAL	**110**	**12106.12**	**167**	**22334.25**	**8490.88**	**11181.67**	**17030.28**	**16981.74**
1	HUBBALLI	22	2281.00	32	3183.30	1307.27	1730.18	5009.00	4240.18
2	HAVERI	10	1326.18	19	1677.63	705.60	878.09	1139.92	1106.65
3	GADAG	6	655.00	14	2147.83	622.24	457.80	1499.71	1211.41
4	KARWAR	4	348.00	5	364.00	589.24	417.40	663.64	1027.67
5	CHITRADURGA	10	788.00	17	1682.05	831.47	830.34	2126.91	2187.58
6	SHIVAMOGGA	19	1119.75	13	1127.00	612.90	784.45	1026.40	1309.89
7	BELAGAVI	15	1896.00	27	3003.00	1280.51	1736.36	2839.43	2156.56
8	BAGALKOT	12	873.85	16	1588.48	587.76	1263.48	1838.55	2059.39
	CIRCLE - III TOTAL	**98**	**9287.78**	**143**	**14773.29**	**6536.99**	**8098.10**	**16143.56**	**15299.33**
1	KALABURAGI	9	831.00	34	3526.00	2727.63	2719.09	3379.80	2906.04
2	YADGIR	2	375.00	6	578.00	537.13	289.44	962.52	1137.36
3	RAICHUR	10	1451.00	19	2615.00	977.73	1619.02	1284.27	1466.24
4	BIDAR	21	1513.00	32	2747.16	1647.05	2277.07	1454.20	1845.83
5	KOPPAL	10	882.00	17	2589.00	811.80	808.23	2686.34	2191.98
6	BALLARI	7	645.00	6	1100.00	489.12	437.66	2767.13	2539.16
7	DAVANAGERE	18	1551.20	19	2265.00	1184.76	1242.04	2043.59	2071.38
8	VIJAYAPURA	20	1596.00	30	3688.00	1430.32	1530.91	1882.69	1869.00
	CIRCLE - IV TOTAL	**97**	**8844.20**	**163**	**19108.16**	**9805.54**	**10923.46**	**16460.54**	**16026.99**
	GRAND TOTAL	**461**	**49325.15**	**710**	**90109.70**	**38645.63**	**44581.29**	**74168.80**	**76371.47**

TABLE 8

CIRCLE-WISE SANCTIONS AND DISBURSEMENTS FOR 2021 - 22 & 2022 - 23

(Amount: Rs. in lakhs)

Sl. No.	Circle/District	SANCTIONS				DISBURSEMENTS	
		2021-2022		2022-2023		2021-2022	2022-2023
		No.	Amount	No.	Amount	Amount	Amount
1	2	3	4	5	6	7	8
1	BENGALURU URBAN	52	6438.00	38	5866.00	4604.39	2797.29
2	BENGALURU RURAL	23	2795.50	62	8580.25	2039.99	4075.58
3	RAMANAGAR	10	1299.00	27	4049.00	1082.00	1210.77
4	TUMAKURU	35	4069.00	54	6756.30	2064.25	3141.73
5	KOLAR	26	3544.50	40	5425.50	3320.14	1857.46
6	CHICKBALLAPUR	10	941.05	16	3216.95	701.45	1295.23
	CIRCLE - I TOTAL	**156**	**19087.05**	**237**	**33894.00**	**13812.22**	**14378.06**
1	MYSURU	33	4008.45	59	8696.40	2467.91	3778.50
2	MANDYA	13	1119.50	16	2002.00	963.57	1161.93
3	KODAGU	8	1036.20	14	2301.00	695.13	1285.52
4	CHAMARAJANAGAR	10	1221.62	23	2143.75	797.70	1500.01
5	DAKSHINA KANNADA	6	720.00	15	1613.60	630.61	736.07
6	UDIPI	8	1015.00	14	1612.00	571.47	407.76
7	HASSAN	21	1432.00	13	1920.50	1335.56	1511.19
8	CHICKMAGALUR	11	1553.35	13	2045.00	1028.93	800.69
	CIRCLE - II TOTAL	**110**	**12106.12**	**167**	**22334.25**	**8490.88**	**11181.67**

TABLE 8 (Contd....)

CIRCLE-WISE SANCTIONS AND DISBURSEMENTS FOR 2021 - 22 & 2022 - 23

(Amount: Rs. in lakhs)

Sl. No.	Circle/District	SANCTIONS				DISBURSEMENTS	
		2021-2022		2022-2023		2021-2022	2022-2023
		No.	Amount	No.	Amount	Amount	Amount
1	2	3	4	5	6	7	8
1	DHARWAD	22	2281.00	32	3183.30	1307.27	1730.18
2	HAVERI	10	1326.18	19	1677.63	705.60	878.09
3	GADAG	6	655.00	14	2147.83	622.24	457.80
4	KARWAR	4	348.00	5	364.00	589.24	417.40
5	CHITRADURGA	10	788.00	17	1682.05	831.47	830.34
6	SHIVAMOGGA	19	1119.75	13	1127.00	612.90	784.45
7	BELAGAVI	15	1896.00	27	3003.00	1280.51	1736.36
8	BAGALKOT	12	873.85	16	1588.48	587.76	1263.48
	CIRCLE - III TOTAL	**98**	**9287.78**	**143**	**14773.29**	**6536.99**	**8098.10**
1	KALABURAGI	9	831.00	34	3526.00	2727.63	2719.09
2	YADGIR	2	375.00	6	578.00	537.13	289.44
3	RAICHUR	10	1451.00	19	2615.00	977.73	1619.02
4	BIDAR	21	1513.00	32	2747.16	1647.05	2277.07
5	KOPPAL	10	882.00	17	2589.00	811.80	808.23
6	BALLARI	7	645.00	6	1100.00	489.12	437.66
7	DAVANAGERE	18	1551.20	19	2265.00	1184.76	1242.04
8	VIJAYAPURA	20	1596.00	30	3688.00	1430.32	1530.91
	CIRCLE - IV TOTAL	**97**	**8844.20**	**163**	**19108.16**	**9805.54**	**10923.46**
	GRAND TOTAL	**461**	**49325.15**	**710**	**90109.70**	**38645.63**	**44581.29**

TABLE 9

DISTRICT-WISE ANALYSIS OF LOANS SANCTIONED AND DISBURSED DURING THE YEAR AND OUTSTANDING AS ON 31ST MARCH 2023

(Amount: Rs. in lakhs)

Sl. No.	Name of the District	SANCTIONS (GROSS)						DISBURSEMENTS						OUTSTANDING					
		Micro & Small Scale		Transport		Others (Other Than Transport)		Micro & Small Scale		Transport		Others (Other Than Transport)		Micro & Small Scale		Transport		Others (Other Than Transport)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
I	**BACKWARD DISTRICTS**																		
01	Tumakuru	51	6322.30	1	34.00	2	400.00	46	3112.73	1	29.00	-	-	212	12742.52	1	28.98	3	99.78
02	Mysuru	54	7899.00	1	7.40	4	790.00	40	3291.26	1	7.00	6	480.24	210	15526.59	2	17.18	17	1043.50
03	Chamarajanagar	23	2143.75	-	-	-	-	17	1500.01	-	-	-	-	50	3390.42	-	-	3	138.30
04	Dakshina Kannada	15	1613.60	-	-	-	-	12	686.07	-	-	-	50.00	47	4016.98	1	38.70	4	771.60
05	Udupi	13	1447.00	-	-	1	165.00	7	407.76	-	-	-	-	40	1878.05	1	2.71	2	447.02
06	Hassan	13	1920.50	-	-	-	-	21	1511.19	-	-	-	-	90	4728.19	-	-	2	377.54
07	Dharwad	32	3183.30	-	-	-	-	26	1730.18	-	-	-	-	213	10493.83	1	0.32	3	773.52
08	Haveri	14	957.18	1	26.30	4	694.15	8	405.87	1	18.92	2	453.30	53	1412.23	2	19.50	13	1117.07
09	Gadag	14	2147.83	-	-	-	-	6	457.80	-	-	-	-	56	3274.53	-	-	2	25.75
10	Belagavi	26	2873.00	1	130.00	-	-	19	1637.86	1	98.50	-	-	98	5044.13	3	115.91	2	159.07
11	Vijayapura	30	3688.00	-	-	-	-	24	1413.20	-	-	1	117.71	95	5430.80	3	32.77	9	360.72
12	Bagalkot	14	1537.15	-	-	2	51.33	16	1238.33	-	-	1	25.15	78	6034.96	1	1.67	3	60.09
13	Uttara Kannada	5	364.00	-	-		-	6	417.40	-	-	-	-	36	2217.19	-	-	-	-
14	Kalaburagi	32	3298.00	-	-	2	228.00	32	2638.03	-	-	1	81.06	112	9101.87	2	3.08	7	578.31
15	Yadgir	5	478.00	-	-	1	100.00	3	285.05	-	-	-	4.39	23	3033.13	-	-	2	487.14
16	Bidar	32	2747.16	-	-		-	37	2227.07	-	-	1	50.00	111	7413.66	-	-	3	115.22
17	Raichur	17	2586.00	-	-	2	29.00	16	1585.44	-	0.50	2	33.08	51	4721.68	1	55.05	8	588.08
18	Koppal	17	2589.00	-	-		-	10	808.23	-	-	-	-	53	5469.47	-	-	2	331.45
	TOTAL : I	**407**	**47794.77**	**4**	**197.70**	**18**	**2457.48**	**346**	**25353.48**	**4**	**153.92**	**14**	**1294.93**	**1628**	**105930.23**	**18**	**315.87**	**85**	**7474.16**
II	**OTHER DISTRICTS**																		
01	Bengaluru (U)	48	6977.50	-	-	3	525.00	48	4408.64	-	-	1	83.49	323	25598.85	1	12.53	21	2783.15
02	Bengaluru (R)	48	6743.75	-	-	1	200.00	19	2137.66	-	-	2	243.07	152	9442.23	2	5.83	10	1793.22
03	Ramanagar	27	4049.00	-	-	-	-	14	1210.77	-	-	-	-	60	4546.43	-	-	1	11.25
04	Kolar	38	5296.50	-	-	2	129.00	19	1844.22	-	-	-	13.23	114	10369.78	-	-	2	219.20
05	Chickballapur	16	3216.95	-	-	-	-	11	1295.23	-	-	-	-	58	4407.90	-	-	2	640.43
06	Shivamogga	13	1127.00	-	-	-	-	15	784.45	-	-	-	-	53	2377.15	2	12.99	3	365.93
07	Mandya	16	2002.00	-	-	-	-	16	1161.93	-	-	-	-	68	3687.61	-	-	4	512.42
08	Kodagu	14	2301.00	-	-	-	-	13	1285.52	-	-	-	-	39	5365.46	-	-	1	731.92
09	Chickmagalur	12	1955.00	-	-	1	90.00	6	727.99	-	-	1	72.70	33	3230.00	1	8.04	4	262.88
10	Chitradurga	14	1606.00	1	27.00	2	49.05	10	793.34	1	13.80	1	23.20	78	2859.72	7	58.98	5	971.93
11	Davangere	17	1959.00	1	16.00	1	290.00	16	1179.41	1	16.30	1	46.34	101	4858.47	3	40.46	9	285.10
12	Ballari	6	1100.00	-	-	-	-	4	437.67	-	-	-	-	49	3743.96	-	-	2	357.82
	TOTAL : II	**269**	**38333.70**	**2**	**43.00**	**10**	**1283.05**	**191**	**17266.83**	**2**	**30.10**	**6**	**482.03**	**1128**	**80487.56**	**16**	**138.83**	**64**	**8935.25**
	STATE TOTAL:	**676**	**86128.47**	**6**	**240.70**	**28**	**3740.53**	**537**	**42620.31**	**6**	**184.02**	**20**	**1776.96**	**2756**	**186417.79**	**34**	**454.70**	**149**	**16409.41**

TABLE 10

DISTRICT-WISE ANALYSIS OF LOANS SANCTIONED, DISBURSED AND OUTSTANDING SINCE INCEPTION UPTO 31ST MARCH 2023

(Amount: Rs. In lakhs)

Sl. No.	Name of the District	SANCTIONS (GROSS)						DISBURSEMENTS						OUTSTANDING					
		Micro & Small Scale		Transport		Others (Other Than Transport)		Micro & Small Scale		Transport		Others (Other Than Transport)		Micro & Small Scale		Transport		Others (Other Than Transport)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
I	**BACKWARD DISTRICTS**																		
01	Tumakuru	6963	60528.38	2232	3690.79	322	6707.46	6952	54489.86	2232	3681.85	320	6388.18	212	12742.52	1	28.98	3	99.78
02	Mysuru	5384	82386.57	2124	3406.03	834	28049.25	5363	71777.55	2123	3398.10	834	27753.42	210	15526.59	2	17.18	17	1043.50
03	Chamarajanagar	1577	13798.31	309	1012.90	175	3077.96	1573	12399.98	309	998.34	175	2836.40	50	3390.42	-	-	3	138.30
04	Dakshina Kannada	5085	39370.70	1333	2712.95	1440	22849.47	5079	37987.96	1332	2675.07	1440	22609.31	47	4016.98	1	38.70	4	771.60
05	Udipi	1296	19321.65	310	733.24	436	12261.85	1291	18291.95	309	700.91	434	12057.78	40	1878.05	1	2.71	2	447.02
06	Hassan	3082	29354.61	1105	2356.31	471	6318.18	3082	27612.35	1105	2351.76	471	6117.51	90	4728.19	-	0.00	2	377.54
07	Dharwad	4993	52983.98	1610	2759.32	619	17103.95	4988	49223.33	1610	2717.90	619	17093.21	213	10493.83	1	0.32	3	773.52
08	Haveri	1579	11788.85	729	1997.32	182	6711.46	1573	10810.24	729	1984.04	179	6053.15	53	1412.23	2	19.50	13	1117.07
09	Gadag	1838	17481.69	348	891.11	124	3912.13	1833	15506.65	348	878.87	122	3708.52	56	3274.53	-	-	2	25.75
10	Belagavi	7502	36397.44	1575	4132.16	411	10015.39	7499	33892.07	1575	3952.83	411	9995.38	98	5044.13	3	115.91	2	159.07
11	Vijayapura	3152	25520.19	884	2161.23	361	6628.66	3147	22269.83	884	2108.10	361	6478.42	95	5430.80	3	32.77	9	360.72
12	Bagalkot	3752	28074.60	426	1653.54	138	5859.17	3752	26637.12	426	1605.38	136	5462.06	78	6034.96	1	1.67	3	60.09
13	Uttara Kannada	1521	10226.74	427	795.98	292	3325.30	1521	10105.07	421	793.98	292	3306.86	36	2217.19	-	-	-	-
14	Kalaburagi	3536	31447.37	1064	2521.43	266	5869.80	3535	30021.02	1064	2520.37	264	5669.80	112	9101.87	2	3.08	7	578.31
15	Yadgir	1364	8297.27	213	569.71	127	2629.87	1361	7863.07	212	515.78	124	2043.76	23	3033.13	-	-	2	487.14
16	Bidar	2311	22682.01	675	1604.89	242	4273.05	2308	20610.55	675	1601.59	242	4224.60	111	7413.66	-	-	3	115.22
17	Raichur	2086	22997.38	862	1986.77	404	5747.65	2086	21111.31	862	1984.67	404	5713.71	51	4721.68	1	55.05	8	588.08
18	Koppal	1401	49065.40	333	1065.29	258	6163.28	1409	47293.60	333	951.20	258	6006.27	53	5469.47	-	-	2	331.45
	TOTAL: I	**58422**	**561723.14**	**16559**	**36050.97**	**7102**	**157503.88**	**58343**	**517903.51**	**16549**	**35420.74**	**7086**	**153518.34**	**1628**	**105930.23**	**18**	**315.87**	**85**	**7474.16**
II	**OTHER DISTRICTS**																		
01	Bengaluru (U)	15053	223521.16	12112	14920.78	2943	170893.34	15051	218636.04	12112	14918.52	2943	164729.32	323	25598.85	1	12.53	21	2783.15
02	Bengaluru (R)	2039	47210.52	415	1649.06	254	16050.52	2010	38540.43	415	1213.84	254	13302.34	152	9442.23	2	5.83	10	1793.22
03	Ramanagar	1653	21134.25	265	934.98	132	5847.78	1643	17464.97	265	544.70	132	5177.64	60	4546.43	-	-	1	11.25
04	Kolar	1876	40730.33	919	1880.29	375	7785.17	1860	35856.74	919	1850.58	373	7509.83	114	10369.78	-	-	2	219.20
05	Chickballapur	2171	16970.71	483	1089.94	113	4854.82	2163	14421.40	483	1085.34	113	4738.64	58	4407.90	-	-	2	640.43
06	Shivamogga	5838	21753.77	1291	2457.73	273	6324.44	5832	19565.01	1290	2382.00	273	5931.06	53	2377.15	2	12.99	3	365.93
07	Mandya	2725	27403.60	1017	1999.80	422	7874.26	2724	26058.50	1017	1940.35	422	7727.90	68	3687.61	-	-	4	512.42
08	Kodagu	1131	16764.03	553	1204.95	299	5199.94	1127	14870.93	553	1195.52	298	5159.27	39	5365.46	-	-	1	731.92
09	Chickmagalur	1794	16720.41	778	1539.21	271	3798.43	1780	14461.88	778	1506.32	271	3765.45	33	3230.00	1	8.04	4	262.88
10	Chitradurga	3677	21541.57	1317	3297.69	328	9566.57	3677	20036.13	1314	3167.29	327	9904.42	78	2859.72	7	58.98	5	971.93
11	Davangere	1737	28365.45	620	1506.00	181	4911.51	1732	26661.77	617	1472.91	180	4872.77	101	4858.47	3	40.46	9	285.10
12	Ballari	2829	42840.10	1338	4480.60	410	8836.08	2825	41953.99	1338	4375.44	409	8701.07	49	3743.96	-	-	2	357.82
	TOTAL: II	**42523**	**524955.90**	**21108**	**36961.03**	**6001**	**251942.86**	**42424**	**488527.79**	**21101**	**35652.81**	**5995**	**241519.71**	**1128**	**80487.56**	**16**	**138.83**	**64**	**8935.25**
	STATE TOTAL:	**100945**	**1086679.04**	**37667**	**73012.00**	**13103**	**409446.74**	**100767**	**1006431.30**	**37650**	**71073.55**	**13081**	**395038.06**	**2756**	**186417.79**	**34**	**454.70**	**149**	**16409.41**

TABLE 11

DISTRICT-WISE CLASSIFICATION OF LOANS SANCTIONED, DISBURSED, OUTSTANDING AND DEFAULTS AS ON 31ST MARCH 2023

(Amount: Rs. In lakhs)

Sl. No.	DISTRICT	EFFECTIVE SANCTIONS		DISBURSEMENTS		OUTSTANDING		DEFAULTS			
		No.	Amount	No.	Amount	No.	Amount	No.	Principal	Interest	Total
1	2	3	4	5	6	7	8	9	10	11	12
01	Bengaluru (U)	30108	409335.28	30106	398283.87	345	28394.53	36	660.28	119.12	779.40
02	Bengaluru (R)	2708	64910.10	2679	53056.61	164	11241.28	21	41.93	64.27	106.20
03	Ramanagar	2050	27917.01	2040	23187.31	61	4557.68	9	33.20	3.29	36.49
04	Belagavi	9488	50544.99	9485	47840.28	103	5319.11	12	129.65	18.28	147.93
05	Vijayapura	4397	34310.08	4392	30856.35	107	5824.29	12	11.25	10.97	22.22
06	Bagalkot	4316	35587.31	4314	33704.56	82	6096.72	17	159.34	35.77	195.11
07	Ballari	4577	56156.78	4572	55030.51	51	4101.78	11	42.34	15.92	58.26
08	Bidar	3228	28559.95	3225	26436.74	114	7528.88	33	120.46	147.42	267.88
09	Chickmagalur	2843	22058.05	2829	19733.65	38	3500.92	5	3.53	4.16	7.69
10	Chitradurga	5322	34405.83	5318	33107.84	90	3890.63	18	126.63	12.44	139.07
11	Davangere	2538	34782.96	2529	33007.45	113	5184.03	18	256.85	34.50	291.35
12	Dakshina Kannada	7858	64933.12	7851	63272.34	52	4827.28	3	-1.24	4.87	3.63
13	Udipi	2042	32316.74	2034	31050.64	43	2327.78	4	-1.62	0.72	-0.90
14	Dharwad	7222	72847.25	7217	69034.44	217	11267.67	28	44.57	40.65	85.22
15	Gadag	2310	22284.93	2303	20094.04	58	3300.28	4	5.06	1.85	6.91
16	Haveri	2490	20497.63	2481	18847.43	68	2548.80	2	3.39	0.49	3.88
17	Kalaburagi	4866	39838.60	4863	38211.19	121	9683.26	31	309.72	115.79	425.51
18	Yadgir	1704	11496.85	1697	10422.61	25	3520.27	5	68.78	60.26	129.04
19	Hassan	4658	38029.10	4658	36081.62	92	5105.73	23	34.75	9.89	44.64
20	Kodagu	1983	23168.92	1978	21225.72	40	6097.38	3	-2.14	61.95	59.81
21	Kolar	3170	50395.79	3152	45217.16	116	10588.98	8	81.46	49.84	131.30
22	Chickballapur	2767	22915.47	2759	20245.38	60	5048.33	5	-2.48	7.30	4.82
23	Mandya	4164	37277.66	4163	35726.75	72	4200.03	17	24.25	21.36	45.61
24	Mysuru	8342	113841.85	8320	102929.07	229	16587.27	36	158.14	122.30	280.44
25	Chamarajanagar	2061	17889.17	2057	16234.72	53	3528.72	1	-3.48	0.00	-3.48
26	Raichur	3352	30731.80	3352	28809.69	60	5364.81	2	44.65	11.09	55.74
27	Koppal	1992	56293.97	1991	54251.07	55	5800.92	6	126.05	0.53	126.58
28	Shivamogga	7402	30535.94	7395	27878.07	58	2756.07	6	-0.98	4.43	3.45
29	Tumakuru	9517	70926.63	9504	64559.89	216	12871.28	29	99.23	29.50	128.73
30	Uttara Kannada	2240	14348.02	2234	14205.91	36	2217.19	2	8.15	0.43	8.58
	Total	**151715**	**1569137.78**	**151498**	**1472542.91**	**2939**	**203281.90**	**407**	**2581.72**	**1009.39**	**3591.11**

Note: Interest default relating to Doubtful-3 cases has been excluded from the above statement.

TABLE 12

INDUSTRY-WISE CLASSIFICATION OF LOANS SANCTIONED (GROSS) AND DISBURSED DURING THE YEAR 2022-2023 AND OUTSTANDING AS ON 31ST MARCH 2023

(Amount: Rs. In lakhs)

Sl. No.	Type of Industry	MICRO &SSI UNITS				OTHER UNITS				ALL UNITS			
			AMOUNT				AMOUNT				AMOUNT		
		No. of loans	Sanctioned (Gross)	Disbursed	Out-standing	No. of loans	Sanctioned (Gross)	Disbursed	Out-standing	No. of loans	Sanctioned (Gross)	Disbursed	Out-standing
1	2	3	4	5	6	7	8	9	10	11	12	13	14
01	Coal Mining	-	-	-	-	-	-	-	-	-	-	-	-
02	Metal Mining	-	-	-	-	-	-	-	-	-	-	-	-
03	Crude Petroleum & natural gas	-	-	-	-	-	-	-	-	-	-	-	-
04	Stone quarrying, clay & sand pits	-	-	235.00	494.96	-	-	-	-	-	-	235.00	494.96
05	Other non-metallic mining & quarrying	-	-	-	21.97	-	-	-	-	-	-	-	21.97
06	Food excluding beverages	77	8381.60	4573.47	23425.68	1	160.00	-	-	78	8541.60	4573.47	23425.68
07	Beverages	14	1202.00	676.30	3523.56	-	-	-	-	14	1202.00	676.30	3523.56
08	Tobacco	-	-	-	-	-	-	-	-	-	-	-	-
09	Manufacture of Textiles	40	4640.08	2272.16	7305.37	-	-	-	45.40	40	4640.08	2272.16	7350.77
10	Footwear & other wearing apparel & madeup textile goods	29	4253.30	1504.76	2772.17	-	-	-	-	29	4253.30	1504.76	2772.17
11	Wood & Cork excluding furniture	14	2460.60	1009.76	2687.68	-	-	-	300.00	14	2460.60	1009.76	2987.68
12	Furniture & fixtures	18	1435.16	402.76	1892.15	-	-	-	-	18	1435.16	402.76	1892.15
13	Paper & paper products	21	2249.50	790.56	5039.75	-	-	-	-	21	2249.50	790.56	5039.75
14	Printing & Publishing	16	2349.00	711.78	2406.45	-	-	-	141.98	16	2349.00	711.78	2548.43
15	Leather, Leather & fur products excluding 10 above	-	-	-	194.98	-	-	-	-	-	-	-	194.98
16	Rubber & Rubber products	3	225.00	90.30	459.95	-	-	-	-	3	225.00	90.30	459.95
17	Chemical & Chemical products	24	3510.65	1352.64	4733.63	-	-	-	497.00	24	3510.65	1352.64	5230.63
18	Petroleum & Coal products	1	150.00	298.00	762.18	-	-	-	0.00	1	150.00	298.00	762.18
19	Non metallic mineral products	55	7868.15	2763.68	19388.71	1	165.00	-	595.45	56	8033.15	2763.68	19984.17
20	Basic Metal	20	3575.00	1779.34	5666.85	-	-	-	-	20	3575.00	1779.34	5666.85
21	Metal products excluding machinery & Transport equipment	37	4869.50	2401.66	13029.05	1	200.00	97.14	357.05	38	5069.50	2498.80	13386.11
22	Machinery excluding electrical machinery	25	2259.80	1521.50	7135.92	2	49.05	36.43	1293.07	27	2308.85	1557.94	8428.99
23	Electrical machinery	17	1731.00	1096.96	5774.96	-	-	-	-	17	1731.00	1096.96	5774.96
24	Transport equipment	10	1084.00	1138.07	3616.05	-	-	-	-	10	1084.00	1138.07	3616.05
25	Electricity, Gas & Steam	3	276.00	180.67	1601.19	-	-	-	1709.49	3	276.00	180.67	3310.69
26	Motion picture production, projection & distribution	-	-	-	71.05	-	-	-	-	-	-	-	71.05
27	Miscellaneous mfg. Industries & Services	132	14452.25	8921.21	31063.62	1	9.00	33.49	1064.28	133	14461.25	8954.69	32127.95
28	Hotels/Construction/ Educational	118	18807.88	8685.25	42546.06	22	3157.48	1609.90	10156.17	140	21965.36	10295.15	52702.15
29	Transport	-	-	-	-	6	240.70	184.02	454.66	6	240.70	184.02	454.66
30	House boats	-	-	-	-	-	-	-	-	-	-	-	-
31	Fishing	-	-	-	-	-	-	-	-	-	-	-	-
32	Industrial Estates	-	-	-	558.36	-	-	-	249.56	-	-	-	807.92
33	Technical Consultancy Services	2	348.00	214.48	245.49	-	-	-	-	2	348.00	214.48	245.49
	TOTAL:	**676**	**86128.47**	**42620.31**	**186417.79**	**34**	**3981.23**	**1960.98**	**16864.11**	**710**	**90109.70**	**44581.29**	**203281.90**

TABLE 13
INDUSTRY-WISE CLASSIFICATION OF LOANS SANCTIONED (EFFECTIVE), DISBURSED AND OUTSTANDING SINCE INCEPTION UP TO 31ST MARCH 2023

(Amount: Rs. In lakhs)

Sl. No.	Type of Industry	MICRO &SSI UNITS				OTHER UNITS				ALL UNITS			
			AMOUNT				AMOUNT				AMOUNT		
		No. of loans	Sanctioned (effective)	Disbursed	Out-standing	No. of loans	Sanctioned (effective)	Disbursed	Out-standing	No. of loans	Sanctioned (effective)	Disbursed	Out-standing
1	2	3	4	5	6	7	8	9	10	11	12	13	14
01	Coal Mining	-	-	-	-	-	-	-	-	-	-	-	-
02	Metal Mining	121	2135.28	1845.74	-	35	731.37	712.36	-	156	2866.65	2558.10	-
03	Crude Petroleum & natural gas	-	-	-	-	-	-	-	-	-	-	-	-
04	Stone quarrying, clay & sand pits	262	3211.52	3003.20	494.96	15	162.75	144.46	-	277	3374.27	3147.66	494.96
05	Other non-metallic mining & quarrying	-	-	-	21.97	-	-	-	-	-	-	-	21.97
06	Food excluding beverages	18468	204123.73	197595.60	23425.68	582	10034.61	8528.62	-	19050	214158.34	206124.22	23425.68
07	Beverages	938	13249.50	12302.63	3523.56	44	1628.26	1557.64	-	982	14877.76	13860.27	3523.56
08	Tobacco	72	296.19	262.38	-	5	22.16	20.11	-	77	318.35	282.49	-
09	Manufacture of Textiles	25411	63097.54	57333.50	7305.37	133	7024.46	6618.85	45.40	25544	70122.00	63952.35	7350.77
10	Footwear & other wearing apparel & madeup textile goods	6118	26154.64	21536.37	2772.17	34	1924.38	1625.69	-	6152	28079.02	23162.06	2772.17
11	Wood & Cork excluding furniture	2085	14374.10	12265.92	2687.68	19	898.38	887.05	300.00	2104	15272.48	13152.97	2987.68
12	Furniture & fixtures	1581	9880.54	8326.32	1892.15	4	294.28	238.68	-	1585	10174.82	8565.00	1892.15
13	Paper & paper products	1034	18728.91	16181.59	5039.75	47	2305.26	2245.05	-	1081	21034.17	18426.64	5039.75
14	Printing & Publishing	2923	32735.90	30824.17	2406.45	192	5737.95	5617.83	141.98	3115	38473.85	36442.00	2548.43
15	Leather, Leather & fur products excluding 10 above	1093	1479.86	1477.30	194.98	7	489.80	486.94	-	1100	1969.66	1964.24	194.98
16	Rubber & Rubber products	1426	9359.54	8949.07	459.95	43	3552.97	3498.42	-	1469	12912.51	12447.49	459.95
17	Chemical & Chemical products	3176	42873.21	40174.44	4733.63	192	11785.99	11603.83	497.00	3368	54659.20	51778.27	5230.63
18	Petroleum & Coal products	41	3046.13	3154.07	762.18	1	100.00	100.00	-	42	3146.13	3254.07	762.18
19	Non metallic mineral products	6428	123204.48	116701.29	19388.71	131	10172.06	8917.81	595.45	6559	133376.54	125619.10	19984.16
20	Basic Metal	977	27376.10	24543.89	5666.85	122	7961.20	7800.70	-	1099	35337.30	32344.59	5666.85
21	Metal products excluding machinery & Transport equipment	5759	88442.60	79825.81	13029.05	195	8679.25	8532.38	357.05	5954	97121.85	88358.19	13386.10
22	Machinery excluding electrical machinery	1737	36273.43	35191.75	7135.92	169	8122.96	7418.35	1293.07	1906	44396.39	42610.10	8428.99
23	Electrical machinery	3856	47100.96	45250.33	5774.96	381	11889.68	11416.89	-	4237	58990.64	56667.22	5774.96
24	Transport equipment	916	18373.25	15814.63	3616.05	368	7769.95	7246.78	-	1284	26143.20	23061.41	3616.05
25	Electricity, Gas & Steam	31	5662.37	5487.36	1601.19	3	5086.34	5851.35	1709.49	34	10748.71	11338.71	3310.68
26	Motion picture production, projection & distribution	93	2648.57	2557.53	71.05	33	766.45	755.50	-	126	3415.02	3313.03	71.05
27	Miscellaneous mfg. Industries & Services	15046	162666.40	149048.33	31063.62	3796	54938.07	52074.21	1064.36	18842	217604.47	201122.54	32127.95
28	Hotels / Construction / Educational	1349	129756.92	116134.19	42546.06	5994	235164.85	228969.84	10156.09	7343	364921.77	345104.03	52702.15
29	Transport	-	-	-	-	37667	73012.00	71073.55	454.66	37667	73012.00	71073.55	454.66
30	House boats	-	-	-	-	23	353.38	351.95	-	23	353.38	351.95	-
31	Fishing	-	-	-	-	152	358.78	355.06	-	152	358.78	355.06	-
32	Industrial Estates	1	4.73	399.41	558.36	383	11491.15	11461.71	249.56	384	11495.88	11861.12	807.92
33	Technical Consultancy Services	3	422.64	244.48	245.49	-	-	-	-	3	422.64	244.48	245.52
	TOTAL:	**100945**	**1086679.04**	**1006431.30**	**186417.79**	**50770**	**482458.74**	**466111.61**	**16864.11**	**151715**	**1569137.78**	**1472542.91**	**203281.90**

TABLE 14

INDUSTRY-WISE CLASSIFICATION OF LOANS SANCTIONED, DISBURSED, OUTSTANDING AND DEFAULTS AS ON 31ST MARCH 2023

(Amount: Rs. In lakhs)

Sl. No.	Type of Industry	EFFECTIVE SANCTIONS		DISBURSEMENTS		OUTSTANDING		DEFAULTS			
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	Principal	Interest	Total
1	2	3	4	5	6	7	8	9	10	11	12
01	Coal Mining	-	-	-	-	-	-	-	-	-	-
02	Metal Mining	156	2866.65	154	2558.10	-	-	-	-	-	-
03	Crude Petroleum & natural gas	-	-	-	-	-	-	-	-	-	-
04	Stone quarrying, clay & sand pits	277	3374.27	276	3147.66	2	494.96	-	-0.01	-	-0.01
05	Other non-metallic mining & quarrying	-	-	-	-	1	21.97	-	-0.03	-	-0.03
06	Food excluding beverages	19050	214158.34	19030	206124.22	387	23425.68	67	393.71	183.25	576.96
07	Beverages	982	14877.76	981	13860.27	56	3523.56	17	58.05	33.23	91.28
08	Tobacco	77	318.35	76	282.49	-	-	-	-	-	-
09	Manufacture of Textiles	25544	70122.00	25540	63952.35	145	7350.77	29	113.91	19.80	133.71
10	Footwear & other wearing apparel & madeup textile goods	6152	28079.02	6139	23162.06	52	2772.17	9	68.16	20.40	88.56
11	Wood & Cork excluding furniture	2104	15272.48	2100	13152.97	36	2987.68	7	17.55	2.92	20.47
12	Furniture & fixtures	1585	10174.82	1578	8565.00	48	1892.15	5	15.69	1.96	17.65
13	Paper & paper products	1081	21034.17	1081	18426.64	78	5039.75	15	62.01	59.41	121.42
14	Printing & Publishing	3115	38473.85	3103	36442.00	45	2548.43	6	21.44	4.66	26.10
15	Leather, Leather & fur products excluding 10 above	1100	1969.66	1098	1964.24	2	194.98	2	2.50	1.88	4.38
16	Rubber & Rubber products	1469	12912.51	1467	12447.49	18	459.95	4	-5.69	0.13	-5.56
17	Chemical & Chemical products	3368	54659.20	3362	51778.27	85	5230.63	8	-1.26	14.39	13.13
18	Petroleum & Coal products	42	3146.13	38	3254.07	9	762.18	1	12.14	0.75	12.89
19	Non metallic mineral products	6559	133376.54	6550	125619.10	280	19984.16	52	276.91	107.16	384.07
20	Basic Metal	1099	35337.30	1097	32344.59	59	5666.85	8	-5.31	4.31	-1.01
21	Metal products excluding machinery & Transport equipment	5954	97121.85	5948	88358.19	243	13386.10	33	64.51	87.90	152.41
22	Machinery excluding electrical machinery	1906	44396.39	1894	42610.10	107	8428.99	11	49.99	2.39	52.38
23	Electrical machinery	4237	58990.64	4235	56667.22	83	5774.96	7	46.44	51.24	97.68
24	Transport equipment	1284	26143.20	1280	23061.41	43	3616.05	2	-7.61	2.58	-5.03
25	Electricity, Gas & Steam	34	10748.71	33	11338.71	16	3310.68	3	134.99	14.96	149.95
26	Motion picture production, projection & distribution	126	3415.02	125	3313.03	1	71.05	-	-	-	-
27	Miscellaneous mfg. Industries & Services	18842	217604.47	18813	201122.54	565	32127.95	46	155.11	81.27	236.38
28	Hotels / Construction / Educational	7343	364921.77	7294	345104.03	535	52702.15	71	1101.86	314.40	1416.26
29	Transport	37667	73012.00	37656	71073.55	34	454.66	3	2.43	0.09	2.52
30	House boats	23	353.38	23	351.95	-	-	-	-	-	-
31	Fishing	152	358.78	141	355.06	-	-	-	-	-	-
32	Industrial Estates	384	11495.88	383	11861.12	5	807.92	1	4.52	0.31	4.84
33	Technical Consultancy Services	3	422.64	3	244.48	4	245.52	-	-0.29	-	-0.29
	TOTAL:	**151715**	**1569137.78**	**151498**	**1472542.91**	**2939**	**203281.90**	**407**	**2581.72**	**1009.39**	**3591.11**

TABLE 15

CONSTITUTION-WISE CLASSIFICATION OF LOANS SANCTIONED AND DISBURSED DURING THE LAST THREE YEARS AND OUTSTANDING AS ON 31ST MARCH 2023

(Amount: Rs. in lakhs)

Sl No.	Type of Constitution	SANCTIONS (GROSS)						Since inception upto 31-3-2023 (Effective)		DISBURSEMENTS				OUTSTANDING AS ON 31-3-2023	
		2020-21		2021-22		2022-23				2020-21	2021-22	2022-23	Since inception upto 31-3-2023		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Public Limited Companies	2	400.00	1	40.00	3	510.00	934	51953.80	591.14	96.00	126.31	46342.82	12	1061.90
2	Private Limited Companies	22	5047.50	24	4890.00	39	9135.65	6958	300989.79	4918.76	4138.74	4317.12	298850.17	156	20729.85
3	Co - operative Societies	-	-	1	430.00	1	50.00	130	3678.04	-	272.00	124.48	3237.53	2	401.02
4	Partnership Concerns	121	13119.52	125	15446.60	189	29231.65	22298	513335.30	15969.78	12951.35	14700.22	488441.74	834	75192.90
5	Joint Hindu Family	-	-	-	-	2	590.00	205	2676.30	-	-	-	1944.10	3	134.53
6	Proprietary Concerns	300	21598.55	310	28518.55	476	50592.40	121190	696504.55	21816.24	21187.54	25313.16	633726.55	1932	105761.70
	Total :	**445**	**40165.57**	**461**	**49325.15**	**710**	**90109.70**	**151715**	**1569137.78**	**43295.92**	**38645.63**	**44581.29**	**1472542.91**	**2939**	**203281.90**

TABLE 16

SECTOR WISE BREAK-UP OF LOANS SANCTIONED AND DISBURSED IN 2022-2023 AND OUTSTANDING AS ON 31ST MARCH 2023

(Amount: Rs. in lakhs)

Sl. No.	Sector	SANCTIONS								DISBURSEMENTS				OUTSTANDING AS ON 31-3-2023	
		2022-2023 (Gross)				Since inception up to 31-3-2023 (Effective)				2022-2023		Since inception upto 31-3-2023			
		Backward Districts		State		Backward Districts		State		Backward Districts	State	Backward Districts	State	Backward Districts	State
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Public Sector	2	435.00	3	510.00	38	1032.69	123	4898.27	51.31	126.31	1637.40	5364.06	503.86	1061.90
2	Joint Sector	-	-	-	-	21	647.13	45	1627.84	-	-	637.14	1228.62	-	-
3	Co-operative Sector	-	-	1	50.00	60	1818.94	124	3090.41	88.38	124.49	1819.79	3189.67	357.38	401.02
4	Private Sector	427	50014.95	706	89549.70	81964	751779.23	151423	1559521.26	26662.64	44330.49	702748.26	1462760.56	112859.02	201818.98
	TOTAL:	**429**	**50449.95**	**710**	**90109.70**	**82083**	**755277.99**	**151715**	**1569137.78**	**26802.33**	**44581.29**	**706842.59**	**1472542.91**	**113720.26**	**203281.90**

TABLE 17

PURPOSE-WISE CLASSIFICATION OF SANCTIONS DURING THE LAST FIVE YEARS

(Amount: Rs. in lakhs)

Sl. No.	Purpose	2018-2019		2019-2020		2020-2021		2021-2022		2022-2023	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12
1	New Projects	675	85920.98	460	51139.69	270	29166.55	287	34598.63	459	67539.22
2	Rehabilitation	-	-	-	-	-	-	-	-	-	-
3	Others (expansion, modernisation, escalation etc.,)	381	23951.72	250	15640.85	175	10999.02	174	14726.52	251	22570.48
	Total :	**1056**	**109872.70**	**710**	**66780.54**	**445**	**40165.57**	**461**	**49325.15**	**710**	**90109.70**

TABLE 18

STATEMENT SHOWING THE NUMBER OF SCHEDULED CASTE AND SCHEDULED TRIBE EMPLOYEES IN THE CORPORATION

Sl. No.	Category of posts	Employees as on 31-03-2022					Employees Recruited in 2022-23					Employees as on 31-03-2023				
		Total	SCs	STs	SCs %	STs %	Total	SCs	STs	SCs %	STs %	Total	SCs	STs	SCs %	STs %
1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**
1	CLASS-A (Officers)	155	27	12	17.42	7.74	4	1	1	25	25	165	29	14	17.58	8.48
2	CLASS-B (AM & Clerical staff)	374	81	17	21.66	4.55	-	-	-	-	-	286	65	13	22.73	4.55
3	CLASS-C (Other Sub-ordinate Staff)	52	8	2	15.38	3.85	17	6	1	35.29	5.88	61	14	3	22.95	4.92
	TOTAL:	**581**	**116**	**31**	**19.97**	**5.34**	**21**	**7**	**2**	**33.33**	**9.52**	**512**	**108**	**30**	**21.09**	**5.86**

TABLE 19
SANCTION AND DISBURSAL OF LOANS

(Amount: Rs. in lakhs)

Sl. No.	Details	Gross Sanctions		Cancellation / Limitation				Effective Sanctions		Disbursals
				Current year's Sanctions		Previous year's Sanctions				
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
I	**2021-2022**									
	Micro & Small scale industries	437	47291.12	6	678.53	44	7110.10	431	46612.59	35656.30
	Transport	6	176.75	-	-	-	4.53	6	176.75	180.24
	Others	18	1857.28	-	-	3	808.96	18	1857.28	2809.09
	TOTAL:	**461**	**49325.15**	**6**	**678.53**	**47**	**7923.59**	**455**	**48646.62**	**38645.63**
II	**2022-2023**									
	Micro & Small scale industries	676	86128.47	7	479.13	53	7962.81	669	85649.33	42620.31
	Transport	6	240.70	-	7.38	-	77.36	6	233.32	184.02
	Others	28	3740.53	-	-	-	167.23	28	3740.53	1776.96
	TOTAL:	**710**	**90109.70**	**7**	**486.51**	**53**	**8207.40**	**703**	**89623.18**	**44581.29**
III	**SINCE INCEPTION**									
	Micro & Small scale industries	117290	1287955.56	-	-	-	-	100945	1086679.04	1006431.30
	Transport	40931	81232.97	-	-	-	-	37667	73012.00	71073.55
	Others	14638	528124.69	-	-	-	-	13103	409446.74	395038.06
	TOTAL:	**172859**	**1897313.22**	**-**	**-**	**-**	**-**	**151715**	**1569137.78**	**1472542.91**

TABLE 20

SIZE-WISE ANALYSIS OF LOAN SANCTIONS (GROSS)

(Amount: Rs. in lakhs)

Sl. No.	Size of loan	2021-2022		2022-2023		Since inception up to 31-3-2023	
		No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8
1	Up to Rs. 0.50 lakhs	-	-	-	-	64288	13845.86
		(-)	(-)	(-)	(-)	(63055)	(13426.70)
2	Rs. 0.50 - Rs. 2.00 lakhs	-	-	-	-	34253	45563.55
		(-)	(-)	(-)	(-)	(32765)	(43429.12)
3	Rs. 2.00 - Rs. 5.00 lakhs	-	-	1	5	27338	93316.24
		(-)	(-)	(1)	(5.00)	(25187)	(85710.45)
4	Rs. 5.00 - Rs. 7.50 lakhs	-	-	2	66.30	6885	43774.87
		(-)	(-)	(2)	(66.30)	(5964)	(37694.39)
5	Rs. 7.50 - Rs. 10.00 lakhs	1	2.70	1	10.00	6529	56328.25
		(1)	(2.70)	(1)	(10.00)	(5341)	(45767.98)
6	Rs. 10.00 - Rs. 20.00 lakhs	16	255.00	16	225.31	10188	147546.38
		(16)	(255.00)	(16)	(225.31)	(8011)	(110507.06)
7	Rs. 20.00 - Rs. 30.00 lakhs	37	901.43	43	1014.43	6189	138117.66
		(36)	(873.15)	(40)	(939.38)	(4628)	(99714.36)
8	Rs. 30.00 - Rs. 45.00 lakhs	35	1337.10	39	1376.48	4115	117989.59
		(33)	(1262.10)	(37)	(1323.60)	(3163)	(88594.76)
9	Above Rs. 45.00 lakhs	372	46828.92	608	87412.18	13074	1240830.82
		(357)	(45074.92)	(585)	(83799.58)	(10107)	(844343.71)
	TOTAL:	**461**	**49325.15**	**710**	**90109.70**	**172859**	**1897313.22**
		(443)	**(47467.87)**	**(682)**	**(86369.17)**	**(158221)**	**(1369188.53)**

NOTE: Figures relating to SSIs and SRTOs are shown in brackets.

TABLE 21

AREA-WISE DISTRIBUTION OF LOANS (SANCTIONED AND DISBURSED) IN 2021-2022, 2022-2023 AND SINCE INCEPTION UPTO 31ST MARCH 2023

(Amount: Rs. in lakhs)

Sl. No.	Name of the District	SANCTIONS (EFFECTIVE)						DISBURSEMENTS		
		2021-2022		2022-2023		Since inception upto 31-03-2023		2021-22	2022-23	Since inception upto 31-03-2023
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
I	**BACKWARD DISTRICTS**									
01	Tumakuru	34	4044.00	54	6756.30	9517	70926.63	2064.25	3141.73	64559.89
02	Mysuru	33	4004.98	59	8695.86	8342	113841.85	2467.91	3778.50	102929.07
03	Chamarajanagar	10	1221.62	22	1998.75	2061	17889.17	797.70	1500.01	16234.72
04	Dakshina Kannada	6	720.00	15	1546.67	7858	64933.12	630.61	736.07	63272.34
05	Udipi	8	1015.00	14	1612.00	2042	32316.74	571.47	407.76	31050.64
06	Hassan	21	1362.00	13	1920.50	4658	38029.10	1335.56	1511.19	36081.62
07	Dharwad	21	2081.00	32	3183.30	7222	72847.25	1307.27	1730.18	69034.44
08	Haveri	10	1326.18	18	1641.41	2490	20497.63	705.60	878.09	18847.43
09	Gadag	6	655.00	14	2147.83	2310	22284.93	622.24	457.80	20094.04
10	Belagavi	14	1596.00	27	3003.00	9488	50544.99	1280.51	1736.36	47840.28
11	Vijayapura	20	1596.00	30	3679.93	4397	34310.08	1430.32	1530.91	30856.35
12	Bagalkot	12	871.64	16	1588.48	4316	35587.31	587.76	1263.48	33704.56
13	Uttara Kannada	4	348.00	4	334.00	2240	14348.02	589.24	417.40	14205.91
14	Kalaburagi	9	831.00	34	3526.00	4866	39838.60	2727.63	2719.09	38211.19
15	Yadgir	2	375.00	6	578.00	1704	11496.85	537.13	289.44	10422.61
16	Bidar	21	1513.00	32	2747.16	3228	28559.95	1647.05	2277.07	26436.74
17	Raichur	10	1448.47	19	2615.00	3352	30731.80	977.73	1619.02	28809.69
18	Koppal	10	882.00	17	2589.00	1992	56293.97	811.80	808.23	54251.07
	Total: I	**251**	**25890.89**	**426**	**50163.19**	**82083**	**755277.99**	**21091.78**	**26802.33**	**706842.59**
II	**OTHER DISTRICTS**									
01	Bengaluru (U)	52	6438.00	50	7481.50	30108	409335.28	4604.39	4492.13	398283.88
02	Bengaluru (R)	23	2795.50	48	6881.75	2708	64910.10	2039.99	2380.73	53056.61
03	Ramanagar	10	1284.88	27	4049.00	2050	27917.01	1082.01	1210.77	23187.31
04	Kolar	26	3544.50	38	5343.00	3170	50395.79	3320.14	1857.46	45217.15
05	Chickballapur	10	941.05	16	3216.95	2767	22915.47	701.45	1295.23	20245.38
06	Shivamogga	19	1119.75	13	1127.00	7402	30535.94	612.90	784.45	27878.07
07	Mandya	13	1119.50	16	2002.00	4164	37277.66	963.57	1161.93	35726.75
08	Kodagu	8	1036.20	14	2266.75	1983	23168.92	695.13	1285.52	21225.72
09	Chickmagalur	11	1553.35	13	2045.00	2843	22058.05	1028.92	800.69	19733.65
10	Chitradurga	10	788.00	17	1682.04	5322	34405.81	831.47	830.34	33107.84
11	Davangere	17	1545.00	19	2265.00	2538	34782.96	1184.76	1242.04	33007.45
12	Ballari	5	590.00	6	1100.00	4577	56156.80	489.12	437.67	55030.51
	Total: II	**204**	**22755.73**	**277**	**39459.99**	**69632**	**813859.79**	**17553.85**	**17778.96**	**765700.32**
	STATE TOTAL	**455**	**48646.62**	**703**	**89623.18**	**151715**	**1569137.78**	**38645.63**	**44581.29**	**1472542.91**

TABLE 22

AREA-WISE DISTRIBUTION OF LOANS (SANCTIONED AND DISBURSED) TO MICRO & SSI SECTOR IN 2021-2022, 2022-23 AND SINCE INCEPTION UP TO 31ST MARCH 2023

(Amount: Rs. in lakhs)

Sl No.	Name of the District	SANCTIONS (EFFECTIVE)												DISBURSEMENTS					
		MICRO & SMALL SCALE						SRTO (TRANSPORT)						MICRO & SMALL SCALE			SRTO (TRANSPORT)		
		2021-2022		2022-2023		Since inception		2021-2022		2022-2023		Since inception		2021-2022	2022-2023	Since inception	2021-2022	2022-2023	Since inception
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
I	**BACKWARD DISTRICTS**																		
01	Tumakuru	34	4044.00	51	6322.30	6963	60528.38	-	-	1	34.00	2232	3690.79	2037.22	3112.73	54489.86	-	29	3681.85
02	Mysuru	32	3929.98	54	7898.46	5384	82386.57	-	-	1	7.40	2124	3406.03	2185.91	3291.26	71777.55	-	7.00	3398.10
03	Chamarajanagar	10	1221.62	22	1998.75	1577	13798.31	-	-	-	-	309	1012.90	797.70	1500.01	12399.98	-	-	998.34
04	Dakshina Kannada	4	605.00	15	1546.67	5085	39370.70	-	-	-	-	1333	2712.95	463.33	686.07	37987.96	-	-	2675.07
05	Udipi	8	1015.00	13	1447.00	1296	19321.65	-	-	-	-	310	733.24	571.47	407.76	18291.95	-	-	700.91
06	Hassan	20	1327.00	13	1920.50	3082	29354.61	-	-	-	-	1105	2356.31	1227.06	1511.19	27612.35	-	-	2351.76
07	Dharwad	21	2081.00	32	3183.30	4993	52983.98	-	-	-	-	1610	2759.32	1307.27	1730.18	49223.33	-	-	2717.90
08	Haveri	8	517.90	13	928.34	1579	11788.85	-	-	1	18.92	729	1997.32	190.13	405.87	10810.24	-	18.92	1984.04
09	Gadag	5	607.00	14	2147.83	1838	17481.69	-	-	-	-	348	891.11	622.24	457.80	15506.65	-	-	878.87
10	Belagavi	14	1596.00	26	2873.00	7502	36397.44	-	-	1	130.00	1575	4132.16	1280.13	1637.86	33892.07	0.38	98.50	3952.83
11	Vijayapura	16	1354.00	30	3679.93	3152	25520.19	1	30.00	-	-	884	2161.23	1284.17	1413.20	22269.83	29.75	-	2108.10
12	Bagalkot	12	871.64	14	1537.15	3752	28074.60	-	-	-	-	426	1653.54	587.76	1238.33	26637.12	-	-	1605.38
13	Uttara Kannada	4	348.00	4	334.00	1521	10226.74	-	-	-	-	427	795.98	589.24	417.40	10105.07	-	-	793.98
14	Kalaburagi	8	813.00	32	3298.00	3536	31447.37	-	-	-	-	1064	2521.43	2515.37	2638.03	30021.02	-	-	2520.37
15	Yadgir	2	375.00	5	478.00	1364	8297.27	-	-	-	-	213	569.71	536.13	285.05	7863.07	-	-	515.78
16	Bidar	19	1399.00	32	2747.16	2311	22682.01	-	-	-	-	675	1604.89	1608.05	2227.07	20610.55	-	-	1601.59
17	Raichur	8	1257.47	17	2586.00	2086	22997.38	1	65.00	-	-	862	1986.77	803.05	1585.44	21111.31	64.50	0.50	1984.67
18	Koppal	10	882.00	17	2589.00	1401	49065.40	-	-	-	-	333	1065.29	807.30	808.23	47293.60	-	-	951.20
	Total : I	**235**	**24244.61**	**404**	**47515.39**	**58422**	**561723.14**	**2**	**95.00**	**4**	**190.32**	**16559**	**36050.97**	**19413.53**	**25353.48**	**517903.51**	**94.63**	**153.92**	**35420.74**

TABLE 22 (Contd...)

AREA-WISE DISTRIBUTION OF LOANS (SANCTIONED AND DISBURSED) TO MICRO & SSI SECTOR IN 2021-2022, 2022-23 AND SINCE INCEPTION UP TO 31ST MARCH 2023

(Amount: Rs. in lakhs)

Sl No.	Name of the District	SANCTIONS (EFFECTIVE)												DISBURSEMENTS					
		MICRO & SMALL SCALE						SRTO (TRANSPORT)						MICRO & SMALL SCALE			SRTO (TRANSPORT)		
		2021-2022		2022-2023		Since inception		2021-2022		2022-2023		Since inception		2021-2022	2022-2023	Since inception	2021-2022	2022-2023	Since inception
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
II	**OTHER DISTRICTS**																		
01	Bengaluru (U)	51	6378.00	47	6956.50	15053	223521.16	-	-	-	-	12112	14920.78	4224.29	4408.64	218636.04	-	-	14918.52
02	Bengaluru (R)	22	2668.50	47	6681.75	2039	47210.52	-	-	-	-	415	1649.06	1721.53	2137.66	38540.43	-	-	1213.84
03	Ramanagar	10	1284.88	27	4049.00	1653	21134.25	-	-	-	-	265	934.98	1013.59	1210.77	17464.97	-	-	544.70
04	Kolar	26	3544.50	36	5214.00	1876	40730.33	-	-	-	-	919	1880.29	3199.51	1844.22	35856.74	-	-	1850.58
05	Chickballapur	10	941.05	16	3216.95	2171	16970.71	-	-	-	-	483	1089.94	665.46	1295.23	14421.40	-	-	1085.34
06	Shivamogga	18	1108.00	13	1127.00	5838	21753.77	1	11.75	-	-	1291	2457.73	601.15	784.45	19565.01	11.75	-	2382.00
07	Mandya	12	1069.50	16	2002.00	2725	27403.60	-	-	-	-	1017	1999.80	791.23	1161.93	26058.50	-	-	1940.35
08	Kodagu	8	1036.20	14	2266.74	1131	16764.03	-	-	-	-	553	1204.95	695.13	1285.52	14870.93	-	-	1195.52
09	Chickmagalur	11	1553.35	12	1955.00	1794	16720.41	-	-	-	-	778	1539.21	953.03	727.99	14461.88	3.60	-	1506.32
10	Chitradurga	8	739.00	14	1606.00	3677	21541.55	2	49.00	1	27.00	1317	3297.69	725.47	793.34	20036.13	49.00	13.80	3167.29
11	Davangere	15	1455.00	17	1959.00	1737	28365.45	1	21.00	1	16.00	620	1506.00	1163.26	1179.41	26661.77	20.50	16.30	1472.91
12	Ballari	5	590.00	6	1100.00	2829	42840.12	-	-	-	-	1338	4480.60	489.12	437.67	41953.99	-	-	4375.44
	Total : II	**196**	**22367.98**	**265**	**38133.94**	**42523**	**524955.90**	**4**	**81.75**	**2**	**43.00**	**21108**	**36961.03**	**16242.77**	**17266.83**	**488527.79**	**84.85**	**30.10**	**35652.81**
	GRAND TOTAL:I+II	**431**	**46612.59**	**669**	**85649.33**	**100945**	**1086679.04**	**6**	**176.75**	**6**	**233.32**	**37667**	**73012.00**	**35656.30**	**42620.31**	**1006431.30**	**179.48**	**184.02**	**71073.55**

Table 23

PURPOSE-WISE SANCTIONS (EFFECTIVE)

(Amount: Rs. in lakhs)

Sl. No.	Assistance for	FINANCIAL YEAR 2021-22								FINANCIAL YEAR 2022-23							
		MICRO & SSI		SRTOs		OTHERS		TOTAL		MICRO & SSI		SRTOs		OTHERS		TOTAL	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	New Projects	273	33399.27	4	116.75	8	655.28	285	34171.30	436	65158.10	3	182.92	14	1771.05	453	67112.07
2	Rehabilitation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Others (expansion, modernisation, escalation etc.,)	158	13213.32	2	60.00	10	1202.00	170	14475.32	233	20491.23	3	50.40	14	1969.48	250	22511.11
	TOTAL:	**431**	**46612.59**	**6**	**176.75**	**18**	**1857.28**	**455**	**48646.62**	**669**	**85649.33**	**6**	**233.32**	**28**	**3740.53**	**703**	**89623.18**

TABLE - 24
SECTOR - WISE CLASSIFICATION OF LOANS

(Amount: Rs. in lakhs)

Sl. No.	Sector	SANCTIONS (EFFECTIVE)						DISBURSEMENTS		
		2021-2022		2022-2023		Since inception up to 31-3-2023		2021-2022	2022-2023	Since inception up to 31-3-2023
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
1	SRTO's	6	176.75	6	233.32	37667	73012.00	180.24	184.02	71073.55
2	Micro & Small scale sector	431	46612.59	669	85649.33	100945	1086679.04	35656.30	42620.31	1006431.30
	a. Micro	127	8354.00	192	14035.47	71757	252208.91	4038.24	7615.12	225998.71
3	Others	18	1857.28	28	3740.53	13103	409446.74	2809.09	1776.96	395038.06
	TOTAL:	**455**	**48646.62**	**703**	**89623.18**	**151715**	**1569137.18**	**38645.63**	**44581.29**	**1472542.91**

TABLE 25

INDUSTRY-WISE CLASSIFICATION OF LOANS SANCTIONED AND DISBURSED

(Amount: Rs. in lakhs)

Sl. No.	Type of Industry	SANCTIONS												DISBURSEMENTS					
		2021-2022				2022-2023				Since inception up to 31-3-2023				2021-2022		2022-2023		Since inception upto 31-3-2023	
		MICRO & SSI		TOTAL		MICRO & SSI		TOTAL		MICRO & SSI		TOTAL		MICRO & SSI	TOTAL	MICRO & SSI	TOTAL	MICRO & SSI	TOTAL
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
01	Food	57	5705.95	57	5707.95	76	8202.42	77	8362.42	18468	204123.73	19050	214158.34	4993.15	4993.15	4573.47	4573.47	197595.60	206124.22
	a) Sugar	-	-	-	-	-	-	-	-	10	376.09	50	998.89	-	-	-	-	373.45	980.95
	b) Others	57	5705.95	57	5707.95	73	8202.42	74	8362.42	18453	203747.64	18995	213159.45	4993.15	4993.15	4573.47	4573.47	197222.15	205143.27
02	Textiles	13	894.50	13	894.50	40	4640.08	40	4640.08	25411	63097.54	25544	70122.00	3754.69	3754.69	2272.16	2272.16	57333.50	63952.35
	a) Cotton	-	-	-	-	-	-	-	-	506	2575.69	507	2700.31	-	-	-	-	2572.31	2572.31
	b) Jute	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c) Others	13	894.50	13	894.50	40	4640.08	40	4640.08	24905	60521.85	25037	67421.69	3754.69	3754.69	2272.16	2272.16	54761.19	61380.04
03	Paper & Paper Pdts.,	17	2249.75	17	2249.75	21	2249.50	21	2249.50	1034	18728.91	1081	21034.17	1367.19	1517.19	790.56	790.56	16181.59	18426.64
04	Mfr. Of rubber pdts;	4	437.70	4	437.70	3	225.00	3	225.00	1426	9359.54	1469	12912.51	123.60	123.60	90.30	90.30	8949.07	12447.49
05	Chemicals	9	856.68	10	916.68	24	3510.65	24	3510.65	3176	42873.21	3368	54659.20	897.50	897.50	1352.64	1352.64	40174.44	51778.27
	a) Basic Indl. Chemicals other than fertilizers	-	-	-	-	-	-	-	-	117	2154.31	156	3603.48	8.52	8.52	-	-	1932.87	3337.65
	b) Fertilizers	-	-	-	-	-	-	-	-	38	1580.59	38	1580.59	9.08	9.08	-	-	1681.08	1693.08
	c) Other Chemicals & chemical pdts.,	9	856.68	10	916.68	24	3510.65	24	3510.65	3021	39138.31	3174	49475.13	879.91	879.91	1352.64	1352.64	36560.49	46747.54
06	Cement	-	-	-	-	-	-	-	-	56	1305.23	60	2275.73	-	-	-	-	1040.12	1960.62
07	Basic Metal Inds.,	12	1532.00	12	1532.00	20	3575.00	20	3575.00	977	27376.10	1099	35337.30	550.44	550.44	1779.34	1779.34	24543.89	32344.59
	a) Iron & Steel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b) Non-ferrous	-	-	-	-	-	-	-	-	64	597.48	64	733.48	-	-	-	-	453.84	463.84

TABLE 25 (Contd....)

INDUSTRY-WISE CLASSIFICATION OF LOANS SANCTIONED AND DISBURSED

(Amount: Rs. in lakhs)

Sl. No.	Type of Industry	SANCTIONS												DISBURSEMENTS					
		2021-2022				2022-2023				Since inception up to 31-3-2023				2021-2022		2022-2023		Since inception upto 31-3-2023	
		MICRO & SSI		TOTAL		MICRO & SSI		TOTAL		MICRO & SSI		TOTAL		MICRO & SSI	TOTAL	MICRO & SSI	TOTAL	MICRO & SSI	TOTAL
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
08	Metal Pdts.,excluding machinery & transport equipment	33	4670.53	33	4670.53	36	4848.50	37	5048.50	5759	88442.60	5954	97121.85	3457.13	3621.13	2401.66	2498.80	79825.81	88358.19
09	Mfr. of machinery excluding electrical machinery	24	2250.00	24	2250.00	25	2259.26	27	2308.31	1737	36273.43	1906	44396.39	1484.88	1605.51	1521.50	1557.94	35191.75	42610.11
10	Mfr. of transport equipment	11	1286.50	11	1286.50	10	1084.00	10	1084.00	916	18373.25	1284	26143.20	790.66	790.66	1138.07	1138.07	15814.63	23061.41
11	Services																		
	a) Hotels/Construction/ Educational	50	5889.15	66	7611.43	117	18782.00	139	21939.48	1349	129756.92	7343	364921.77	4288.21	6513.53	8685.25	10295.15	116134.18	345104.03
	b) Road transport	-	-	6	176.75	-	-	6	233.33	-	-	37667	73012.00	-	180.24	-	184.03	-	71073.55
12	Ele. Generation supplies	-	-	-	-	3	276.00	3	276.00	31	5662.37	34	10748.71	-	-	180.67	180.67	5487.36	11338.71
13	Other Industries	201	20839.83	202	20912.83	297	36272.92	299	36446.91	40692	438273.81	45950	555319.05	13948.85	14097.99	16224.79	17868.16	409199.48	505923.35
	Total	**431**	**46612.59**	**455**	**48646.62**	**669**	**85649.33**	**703**	**89623.18**	**100945**	**1086679.04**	**151715**	**1569137.78**	**35656.30**	**38645.63**	**42620.31**	**44581.29**	**1006431.30**	**1472542.91**

TABLE 26
CONSTITUTION - WISE DISTRIBUTION OF LOANS

(Amount: Rs. in lakhs)

Sl. No.	Particulars	SANCTIONS (EFFECTIVE)						DISBURSEMENTS		
		2021-2022		2022-2023		Since inception up to 31-3-2023		2021-2022	2022-2023	Since inception up to 31-3-2023
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
1	Public Limited Companies	1 (1)	40.00 (40.00)	3 (3)	510.00 (510.00)	934 (475)	51953.80 (19162.20)	96.00 (59.50)	126.31 (126.31)	46342.82 (16471.18)
2	Private Limited Companies	23 (21)	4590.00 (3770.00)	39 (37)	9135.64 (8375.65)	6958 (5563)	300989.78 (182545.06)	4138.74 (3330.86)	4317.13 (3713.90)	298850.18 (177854.76)
3	Co-operatives	1 (1)	430 (430.00)	1 (1)	50.00 (50.00)	130 (54)	3678.04 (1430.57)	272.00 (272.00)	124.48 (124.48)	3237.53 (1294.68)
4	Partnership Firms	123 (119)	15332.81 (15118.81)	187 (183)	29067.19 (28252.19)	22298 (18393)	513335.30 (389975.54)	12951.35 (12425.12)	14700.21 (14521.63)	488441.74 (367561.56)
5	Proprietary Concerns	307 (289)	28253.81 (27253.78)	471 (443)	50270.35 (47871.49)	121190 (76303)	696504.56 (491862.67)	21187.54 (19568.82)	25313.16 (24133.99)	633726.54 (442234.82)
6	Hindu Undivided Families	- (-)	- (-)	2 (2)	590.00 (590.00)	205 (157)	2676.30 (1703.00)	- (-)	- (-)	1944.10 (1014.30)
	TOTAL:	**455** **(431)**	**48646.62** **(46612.59)**	**703** **(669)**	**89623.18** **(85649.33)**	**151715** **(100945)**	**1569137.78** **(1086679.04)**	**38645.63** **(35656.29)**	**44581.29** **(42620.31)**	**1472542.91** **(1006431.30)**

NOTE: Figures in respect of Small Scale Units are given in brackets.

TABLE 27
PROJECT COST-WISE CLASSIFICATION OF LOANS

(Amount: Rs. in lakhs)

Project Cost	GROSS SANCTIONS			
	2021-2022		2022-2023	
	No.	Amount	No.	Amount
Up to Rs. 0.50 lakhs	-	-	9	895
Rs. 0.50 to Rs.2.00 lakhs	-	-	-	-
Rs. 2.00 to Rs.5.00 lakhs	-	-	-	-
Rs. 5.00 to Rs.10.00 lakhs	2	11.20	2	11.30
Rs. 10.00 to Rs.20.00 lakhs	7	76.75	19	200.90
Rs. 20.00 to Rs. 50.00 lakhs	80	1872.25	81	1959.50
Above Rs. 50.00 lakhs	372	47364.95	599	87043.00
TOTAL :	**461**	**49325.15**	**710**	**90109.70**

TABLE 28

MATURITY-WISE ANALYSIS OF LOAN SANCTIONS (EFFECTIVE)

(Amount: Rs. in lakhs)

Sl No.	Particulars	2020-2021		2021-2022		2022-2023	
		No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8
1	Up to 5 Years	118	8444.96	81	7180.61	154	14408.37
2	Between 5 Years & 7 Years	150	12436.13	203	20341.72	270	31152.55
3	Between 7 Years & 10 Years	174	18702.10	168	20911.29	278	43936.26
4	Above 10 Years	-	-	3	213.00	1	126.00
	TOTAL	**442**	**39583.19**	**455**	**48646.62**	**703**	**89623.18**

NOTE: Maturity refers to the total span of repayment (including initial moratorium)

TABLE 29
SCHEME-WISE CLASSIFICATION OF ASSISTANCE

(Amount: Rs. in lakhs)

Sl. No.	Scheme	SANCTIONS (EFFECTIVE)						DISBURSEMENTS		
		2021-2022		2022-2023		Since inception upto 31-3-2023		2021-2022	2022-2023	Since inception upto 31-3-2023
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
A	**TERM LOANS**									
1	Single Window Scheme									
	Term loans } Working capital }	32	1454.40	19	885.75	10354	90060.91	600.21	767.31	86090.29
2	Industrial Estate	-	-	-	-	383	11675.88	10.00	-	11736.44
3	SRTO's (Transport)	6	176.75	6	233.32	37668	73099.88	179.48	184.02	71072.79
4	Privileged Entrepreneurs	7	400.00	8	515.00	2247	77887.07	430.00	355.00	77662.53
5	Hotel/Construction/Educational	66	7042.43	139	21557.48	7345	364333.33	5880.99	9981.17	340409.07
6	Loans not covered by any of the schemes given above	344	39573.04	531	66431.63	93718	952080.71	31544.95	33293.79	885571.79
	SUB TOTAL:	**455**	**48646.62**	**703**	**89623.18**	**151715**	**1569137.78**	**38645.63**	**44581.29**	**1472542.91**
	ADDITIONAL INFORMATION ASSISTANCE TO:									
1	SC/ST Entrepreneurs	178	16598.39	271	29823.62	19279	231778.52	13793.20	15885.49	195442.44
2	Women Entrepreneurs	128	13939.67	222	32528.54	6309	398556.44	11561.99	17081.24	352835.83
3	Minority community	35	3634.03	45	5066.13	17545	121992.22	2713.43	3077.59	119113.98
4	100% EOU's	-	-	-	-	-	-	-	-	-
	SUB TOTAL:	**341**	**34172.09**	**538**	**67418.29**	**43133**	**752327.18**	**28068.62**	**36044.32**	**667392.25**

TABLE 29 (Contd...)
SCHEME-WISE CLASSIFICATION OF ASSISTANCE

(Amount: Rs. in lakhs)

Sl. No.	Scheme	SANCTIONS (EFFECTIVE)						DISBURSEMENTS		
		2021-2022		2022-2023		Since inception upto 31-3-2023		2021-2022	2022-2023	Since inception upto 31-3-2023
		No.	Amount	No.	Amount	No.	Amount	Amount	Amount	Amount
1	2	3	4	5	6	7	8	9	10	11
	Equity/Preference/Debentures									
I	Underwriting	-	-	-	-	15	366.49	-	-	-
II	Direct Subscription									
	a) Equity	-	-	-	-	27	469.48	-	-	-
	b) Debentures/Bonds	-	-	-	-	130	13453.75	-	-	11173.75
C	SPECIAL CAPITAL SCHEME									
	Loans }	-	-	-	-	3495	2418.80	-	-	1679.19
	Shares }									
D	**SEED CAPITAL SCHEME**									
	Loans }									
	Shares }	-	-	-	-	116	520.26	-	-	500.82
E	SOFT SEED CAPITAL									
	UNDER EX-SERVICEMEN									
	SCHEME	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	SUB TOTAL:					**3611**	**2939.06**			**2180.01**
F	**BILL DISCOUNTING**	-	-	-	-	2	10381.94	-	-	-
G	**GUARANTEE(DPG)**	-	-	-	-	157	18290.07	-	-	-
H	**FINANCIAL GUARANTEE**	-	-	-	-	3	2294.00	-	-	550.00
J	**ANY OTHER SCHEMES**									
	I Leasing	-	-	-	-	158	11926.08	-	-	9221.36
	II Hire purchase	-	-	-	-	720	10919.62	-	-	9325.37

TABLE 30

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH 2023

(Amount: Rs in lakhs)

Particulars	YEAR ENDED 31-3-2023		YEAR ENDED 31-3-2022	
A. CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit		10731.12		6661.08
ADD:				
DEPRECIATION	169.11		115.18	
BAD DEBTS WRITTEN OFF	2662.03		2517.52	
OTHER NON CASH EXPENSES				
1. NPA PROVISION	3691.92		2409.60	
2. PROVISION FOR GRATUITY & LEAVE ENCASHMENT	118.68		360.23	
3. PROVISION FOR TAX	3146.72		4070.80	
4. TRANSFER TO 36 (1) (viii) of IT ACT	0.00		0.00	
5. PROVISION FOR COVID-19 PANDEMIC	0.00	9788.46	0.00	9473.33
		20519.58		**16134.41**
LESS:				
PROFIT ON SALE OF FIXED ASSETS (Net off loss on Sale)	13.77		16.49	
PROVISION FOR NPA'S WITHDRAWN	2662.03		2517.52	
REVALUATION RESERVE ON FIXED ASSETS W/D	45.48	2721.28	88.90	2622.91
CASH FROM OPERATIONS		**17798.30**		**13511.50**
ADJUSTMENT FOR:				
(INCREASE)/DECREASE IN ADVANCES	5595.61		7087.09	
INCREASE/(DECREASE) IN BORROWINGS	(24767.01)		(31100.50)	
INCREASE/(DECREASE) IN OTHER DEPOSITS	2292.03		3209.68	
INCREASE/(DECREASE) IN OTHER BORROWINGS	0.00		0.00	
(INCREASE)/DECREASE IN OTHER ASSETS	(1442.60)		(548.09)	
INCREASE/(DECREASE) IN OTHER LIABILITIES	(10310.19)		9520.31	
INCREASE/(DECREASE) IN OTHER ASSETS - TAX	0.00	(28632.15)	0.00	(11831.51)
NET CASH FROM OPERATING ACTIVITIES		**(10833.85)**		**1679.99**
B. CASH FLOW FROM INVESTMENT ACTIVITIES				
PURCHASE OF INVESTMENTS	0.00		(20.41)	
PURCHASE OF FIXED ASSETS	(284.24)		(394.98)	
SALE OF FIXED ASSETS	0.13		0.00	
SALE OF INVESTMENTS	233.96	(50.15)	0.00	(415.39)
NET CASH FROM INVESTMENT ACTIVITIES		**(50.15)**		**(415.39)**
C. OTHER CASH FLOW FROM FINANCIAL ACTIVITIES				
INCREASE / (DECREASE) IN SHARE CAPITAL	5000.00		10000.00	
INCREASE / (DECREASE) IN SHARE APPLICATION MONEY	460.00		(5000.00)	
OTHER NET CASH FLOWS (BONDS)	0.00	5460.00	0.00	5000.00
NET CASH FLOW FROM FINANCIAL ACTIVITIES		**5460.00**		**5000.00**
NET INCREASE/(DECREASE)IN CASH & CASH EQUIVALENTS		**(5424.00)**		**6264.60**
CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		**15730.42**		**9465.82**
CASH & CASH EQUIVALENTS AT THE END OF THE YEAR		**10306.42**		**15730.42**

TABLE 31

SOCIO - ECONOMIC CONTRIBUTION OF ASSISTED PROJECTS

(Amount: Rs in lakhs)

Sl. No.	PARTICULARS	2021-2022					2022-2023				
		MICRO & SMALL SCALE	SRTOs	MEDIUM SCALE	OTHERS	TOTAL	MICRO & SMALL SCALE	SRTOs	MEDIUM SCALE	OTHERS	TOTAL
1	Total cost of projects assisted during the year. (Rs. In. lakhs)	92946.25	1195.06	1625.50	270.50	96037.31	173470.72	4741.55	1984.87	361.40	180558.54
2	Value of output (Rs. in.lakhs)	162901.00	-	242.00	250.00	163393.00	271596.00	1567.00	4406.00	1567.00	277569.00
3	Investment Catalysed (Rs. in.lakhs)	259262.00	189.00	378.00	353.00	260182.00	446974.00	327.00	6300.00	1912.00	455513.00
4	No.of new entrepre-neurs assisted	273	4	1	7	285	436	3	1	13	453

TABLE 32

LOAN APPLICATIONS RECEIVED AND DISPOSED OFF IN 2021-2022 AND 2022-2023

(Amount: Rs. in lakhs)

SL. NO.	PARTICULARS	2021-2022								2022-2023							
		MICRO & SMALL SCALE		SRTOs		OTHERS		TOTAL		MICRO & SMALL SCALE		SRTOs		OTHERS		TOTAL	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	Pending at the beginning of the year	25	4583.40	1	60.00	8	1120.00	34	5763.40	35	4730.52	1	60.00	5	630.00	41	5420.52
2	Received during the year	456	49371.32	6	276.75	17	1775.28	479	51423.35	699	92873.06	6	218.30	39	7653.65	744	100745.01
A	**TOTAL (1+2)**	**481**	**53954.72**	**7**	**336.75**	**25**	**2895.28**	**513**	**57186.75**	**734**	**97603.58**	**7**	**278.30**	**44**	**8283.65**	**785**	**106165.53**
3	Sanctioned (Gross) during the year	437	47291.12	6	176.75	18	1857.28	461	49325.15	676	86128.47	6	240.70	28	3740.53	710	90109.70
4	Rejected, withdrawn, closed or lapsed during the year	9	1178.00	-	-	2	380.00	11	1558.00	10	2099.72	-	-	7	1925.00	17	4024.72
5	Amount reduced while sanctioning	-	755.08	-	100.00	-	28.00		883.08		3302.39	-	24.10	0.00	76.12	-	3402.61
6	Pending at the end of the year	35	4730.52	1	60.00	5	630.00	41	5420.52	48	6073.00	1	13.50	9	2542.00	58	8628.50
B	**TOTAL(3+4+5+6)**	**481**	**53954.72**	**7**	**336.75**	**25**	**2895.28**	**513**	**57186.75**	**734**	**97603.58**	**7**	**278.30**	**44**	**8283.65**	**785**	**106165.53**
C	**(6)as % of A**	**7.28**	**8.77**	**14.29**	**17.82**	**20.00**	**21.76**	**7.99**	**9.48**	**6.54**	**6.22**	**14.29**	**4.85**	**20.45**	**30.69**	**7.39**	**8.13**

TABLE 33
RECOVERY PERFORMANCE AS ON 31ST MARCH 2023 (TERM LOANS ONLY)

(Amount: Rs. in lakhs)

Particulars	2021-2022			2022-2023		
	Principal	Interest	Total	Principal	Interest	Total
A. DEMAND						
i. Arrears at the beginning of the year	1495.39	1124.33	2619.72	1597.22	1086.73	2683.95
ii. Demands during the year	48676.40	29680.88	78357.28	51574.23	27939.42	79513.65
iii. Less : Rescheduling, funding and status change in the account	2435.89	22.12	2458.01	409.25	-	409.25
RECOVERABLE AMOUNT : A	**47735.90**	**30783.09**	**78518.99**	**52762.20**	**29026.15**	**81788.35**
B. RECOVERY						
i. Out of Arrears Demand	1424.13	141.76	1565.89	1022.03	563.15	1585.18
ii. Out of Current Demand	43338.11	28813.99	72152.10	47722.26	26658.46	74380.72
TOTAL: B	**44762.24**	**28955.75**	**73717.99**	**48744.29**	**27221.61**	**75965.90**
C. Moved to Prudential						
i. To Doubtful-III Prudential	-	-	-	-	-	-
ii. To Doubtful-II Prudential	1376.44	740.61	2117.05	1442.52	795.15	2237.67
D. ARREARS AT THE END OF THE YEAR (A-B)	**1597.22**	**1086.73**	**2683.95**	**2575.39**	**1009.39**	**3584.78**
E. LOAN OUTSTANDING	-	-	**210014.89**	-	-	**203281.90**
1. Percentage of current principal recovery to demand	-	-	89.03%	-	-	92.53%
2. Percentage of current interest recovery to demand	-	-	97.08%	-	-	95.42%
3. Percentage of amount collected to collectable	-	-	93.89%	-	-	92.88%
4. Percentage of overdues to loan outstanding	-	-	1.28%	-	-	1.76%

Note: The statement excludes interest demand in respect of D-III cases and the balances in respect of soft seed capital loans and Other Debits Balance and Recovery

TABLE 34
ZONE-WISE SANCTIONS IN 2022 -2023

(Amount: Rs. in lakhs)

Sl No.	Name of the District	HK Zone-1		HK Zone-2		Zone- 1		Zone-2		Zone-3		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14
I	**Other than Hyderabad Karnataka Area taluks**												
01	Bengaluru (U)	-	-	-	-	-	-	-	-	51	7502.50	51	7502.50
02	Bengaluru (R)	-	-	-	-	-	-	-	-	49	6943.75	49	6943.75
03	Ramanagar	-	-	-	-	-	-	27	4049.00	-	-	27	4049.00
04	Chitradurga	-	-	-	-	1	300.00	16	1382.05	-	-	17	1682.05
05	Davanagere	-	-	-	-	5	505.00	14	1760.00	-	-	19	2265.00
06	Chickballapur	-	-	-	-	4	1435.00	12	1781.95	-	-	16	3216.95
07	Kolar	-	-	-	-	1	380.00	39	5045.50	-	-	40	5425.50
08	Shivamogga	-	-	-	-	1	12.00	12	1115.00	-	-	13	1127.00
09	Tumakuru	-	-	-	-	7	975.00	47	5781.30	-	-	54	6756.30
10	Chamarajanagar	-	-	-	-	23	2143.75	-	-	-	-	23	2143.75
11	Chikmagalur	-	-	-	-	-	-	13	2045.00	-	-	13	2045.00
12	Dakshina Kannada	-	-	-	-	-	-	15	1613.60	-	-	15	1613.60
13	Hassan	-	-	-	-	3	510.00	10	1410.50	-	-	13	1920.50
14	Kodagu	-	-	-	-	14	2301.00	-	-	-	-	14	2301.00
15	Mandya	-	-	-	-	-	-	16	2002.00	-	-	16	2002.00
16	Mysuru	-	-	-	-	-	-	59	8696.40	-	-	59	8696.40
17	Udipi	-	-	-	-	-	-	14	1612.00	-	-	14	1612.00
18	Bagalkot	-	-	-	-	16	1588.48	-	-	-	-	16	1588.48
19	Belagavi	-	-	-	-	27	3003.00	-	-	-	-	27	3003.00
20	Vijayapura	-	-	-	-	30	3688.00	-	-	-	-	30	3688.00
21	Dharwad	-	-	-	-	32	3183.30	-	-	-	-	32	3183.30
22	Gadag	-	-	-	-	14	2147.83	-	-	-	-	14	2147.83
23	Haveri	-	-	-	-	19	1677.63	-	-	-	-	19	1677.63
24	Uttara Kannada	-	-	-	-	5	364.00	-	-	-	-	5	364.00
II	**Hyderabad Karnataka Area taluks**												
25	Ballari	6	1100.00	-	-	-	-	-	-	-	-	6	1100.00
26	Bidar	32	2747.16	-	-	-	-	-	-	-	-	32	2747.16
27	Kalaburagi	34	3526.00	-	-	-	-	-	-	-	-	34	3526.00
28	Yadgir	6	578.00	-	-	-	-	-	-	-	-	6	578.00
29	Koppal	17	2589.00	-	-	-	-	-	-	-	-	17	2589.00
30	Ralchur	19	2615.00	-	-	-	-	-	-	-	-	19	2615.00
	TOTAL :	**114**	**13155.16**	**-**	**-**	**202**	**24213.99**	**294**	**38294.30**	**100**	**14446.25**	**710**	**90109.70**

KARNATAKA STATE FINANCIAL CORPORATION
PERFORMANCE FOR 64 YEARS

(Amount: Rs. in crore)

Sl. No.	Year	Gross Sanctions During the year		Cumulative Sanctions		Disbursements		Recovery During the year	Cumulative Recovery	Outstanding in March of each year	
						During the year	Cumulative Disbursements				
		No.	Amount	No.	Amount	Amount	Amount	Amount	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12
1	1959-60	11	0.28	11	0.28	0.13	0.13	-	-	-	0.13
2	1960-61	21	0.43	32	0.71	0.21	0.34			-	0.34
3	1961-62	46	0.55	78	1.26	0.35	0.69	0.01	0.01	-	0.68
4	1962-63	33	0.29	111	1.55	0.60	1.29	0.01	0.02	-	1.24
5	1963-64	38	0.68	149	2.23	0.51	1.80	0.01	0.03	-	1.67
6	1964-65	49	1.11	198	3.34	0.75	2.55		0.03	-	2.27
7	1965-66	59	1.49	257	4.83	0.79	3.34	0.01	0.04	-	2.92
8	1966-67	44	0.81	301	5.64	0.91	4.25	0.01	0.05	-	3.69
9	1967-68	88	1.03	389	6.67	0.86	5.11		0.05	-	4.38
10	1968-69	65	1.78	454	8.45	1.39	6.50	2.62	2.67	-	5.44
11	1969-70	64	1.64	518	10.09	1.35	7.85	0.81	3.48	415	6.29
12	1970-71	151	3.37	669	13.46	1.89	9.74	0.82	4.30	506	7.89
13	1971-72	292	5.05	961	18.51	3.21	12.95	1.13	5.43	686	10.47
14	1972-73	291	5.70	1252	24.21	3.77	16.72	1.51	6.94	868	13.10
15	1973-74	346	8.50	1598	32.71	4.47	21.19	2.25	9.19	1092	16.02
16	1974-75	319	10.47	1917	43.18	7.51	28.70	2.63	11.82	1271	21.89
17	1975-76	242	9.66	2159	52.84	7.18	35.88	3.26	15.08	1428	27.35
18	1976-77	291	11.06	2450	63.90	8.01	43.89	3.82	18.90	1512	33.44
19	1977-78	226	10.14	2676	74.04	7.17	51.06	4.02	22.92	1609	38.81
20	1978-79	322	10.61	2998	84.65	7.80	58.86	5.26	28.18	1772	44.15
21	1979-80	817	17.33	3815	101.98	12.43	71.29	8.27	36.45	2330	52.99
22	1980-81	1022	21.17	4837	123.15	14.41	85.70	8.26	44.71	3004	62.69
23	1981-82	1292	32.49	6129	155.64	21.64	107.34	12.90	57.61	4094	78.25
24	1982-83	1871	43.78	8000	199.42	31.44	138.78	18.82	76.43	5456	100.92
25	1983-84	2680	58.26	10680	257.68	42.67	181.45	26.79	103.22	7361	130.92
26	1984-85	4002	75.63	14682	333.31	53.64	235.09	38.10	141.32	10305	166.27
27	1985-86	4795	103.57	19477	436.88	68.29	303.38	48.10	189.42	13290	202.95
28	1986-87	4910	111.79	24387	548.67	89.68	393.06	60.89	250.31	17236	260.03
29	1987-88	5053	125.59	29440	674.26	104.79	497.85	75.48	325.79	20346	329.41
30	1988-89	6372	148.31	35812	822.57	124.60	622.45	92.88	418.67	23104	401.35
31	1989-90	7913	190.60	43725	1013.17	147.02	769.47	117.16	535.83	27751	480.04
32	1990-91	8670	258.67	52395	1271.84	190.71	960.18	137.22	673.05	32382	593.82

KARNATAKA STATE FINANCIAL CORPORATION
PERFORMANCE FOR 64 YEARS

(Amount: Rs. in crore)

Sl. No.	Year	Gross Sanctions During the year		Cumulative Sanctions		Disbursements		Recovery During the year	Cumulative Recovery	Outstanding in March of each year	
						During the year	Cumulative Disbursements				
		No.	Amount	No.	Amount	Amount	Amount	Amount	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12
33	1991-92	10922	340.50	63317	1612.34	246.34	1206.52	175.58	848.63	37601	745.59
34	1992-93	15233	342.06	78550	1954.40	299.81	1506.33	239.45	1088.08	56477	933.57
35	1993-94	13224	354.77	91774	2309.17	310.01	1816.34	302.96	1391.04	64341	1080.06
36	1994-95	14089	520.18	105863	2829.35	432.09	2248.43	374.83	1765.87	55561	1264.86
37	1995-96	14819	818.81	120682	3648.16	612.63	2861.06	495.33	2261.20	59640	1481.23
38	1996-97	13053	859.84	133735	4508.00	649.46	3510.52	611.84	2873.04	69189	1729.83
39	1997-98	6970	577.36	140705	5085.36	469.56	3980.08	665.47	3538.51	64923	1816.27
40	1998-99	3753	371.96	144458	5457.32	358.97	4339.05	671.81	4210.32	61423	1768.46
41	1999-00	2878	340.26	147336	5797.58	298.49	4637.54	642.30	4852.62	55879	1700.74
42	2000-01	2677	440.05	150013	6237.63	328.78	4966.32	529.36	5381.98	52440	1720.93
43	2001-02	1625	303.71	151638	6541.34	292.42	5258.74	520.50	5902.48	40130	1711.85
44	2002-03	1352	340.67	152990	6882.01	268.28	5527.02	495.22	6397.70	29147	1672.98
45	2003-04	1309	302.77	154299	7184.78	248.79	5775.81	562.43	6960.13	22587	1576.75
46	2004-05	1244	242.87	155543	7427.65	240.34	6016.15	582.17	7542.30	20048	1455.74
47	2005-06	1161	316.20	156704	7743.85	199.86	6216.01	555.06	8097.36	17608	1303.70
48	2006-07	1326	424.53	158030	8168.38	310.39	6526.40	502.74	8600.10	14308	1291.69
49	2007-08	1195	368.15	159225	8536.53	303.13	6829.53	561.14	9161.24	11075	1231.62
50	2008-09	1420	565.24	160645	9101.77	383.92	7213.45	501.22	9662.46	9763	1296.58
51	2009-10	1461	631.49	162106	9733.26	434.39	7647.84	554.94	10217.40	8738	1354.13
52	2010-11	1537	731.63	163643	10464.89	580.41	8228.25	586.71	10804.11	8365	1550.47
53	2011-12	1485	817.32	165128	11282.21	597.08	8825.33	660.90	11465.01	7042	1695.04
54	2012-13	1598	944.06	166726	12226.27	734.70	9560.03	792.89	12257.90	6847	1885.90
55	2013-14	1426	909.26	168152	13135.53	707.47	10267.50	836.52	13094.42	6490	2018.21
56	2014-15	1092	675.15	169244	13810.68	553.62	10821.12	814.00	13908.42	4002	1827.89
57	2015-16	1111	731.94	170355	14542.62	566.36	11387.48	841.10	14749.52	3773	1813.09
58	2016-17	1059	733.43	171414	15276.05	614.38	12001.86	884.73	15634.25	3635	1801.26
59	2017-18	1037	842.13	172451	16118.18	561.21	12563.07	787.91	16422.16	3529	1823.86
60	2018-19	1056	1098.73	173507	17216.91	665.90	13228.97	736.35	17158.51	3387	1945.03
61	2019-20	710	667.81	174217	17884.72	727.90	13956.87	720.85	17879.36	3512	2234.80
62	2020-21	445	401.66	174662	18286.38	432.96	14389.83	638.68	18518.04	3245	2186.89
63	2021-22	461	493.25	175123	18779.63	386.46	14776.29	741.89	19259.93	3046	2100.15
64	2022-23	710	901.10	175833	19680.73	445.81	15222.10	763.71	20023.64	2939	2032.82

KARNATAKA STATE FINANCIAL CORPORATION

HEAD OFFICE: KSFC Bhavan, No. 1/1, Thimmaiah Road, BANGALORE 560 052. Phone : 22263322 (11 lines)

Branch Offices : At all District Headquarters

BENGALURU CIRCLE (Circle I)

1	Karnataka State Financial Corporation **Central Branch Office** Ground Floor, " KSFC Bhavana " No.1/1, Thimmaiah Road **BENGALURU – 560 052** Ph No.080-22208719	2	Karnataka State Financial Corporation **Bengaluru Rural Branch Office,** No. 197, 1st Floor, West of Chord Road Rajajinagar Ist Block **BENGALURU - 560 086** Ph No. 080 23197996/23494628/23495821
3	**Karnataka State Financial Corporation** Tumakuru Branch office Special Plot No.2 Industrial Estate, BH Road **TUMAKURU – 572 103** Ph No.0816-2280089/2280027/2281561	4	Karnataka State Financial Corporation **Kolar Branch Office** CRS Complex, Near KSRTC Bus Stand, MB Road, **KOLAR – 563 101** Ph No.08152-222661
5	Karnataka State Financial Corporation **Ramanagar Branch Office** Khatha No. 642/2304/2085/1447-A/1447-B, Vidyanagar Opposite to Zilla Panchayath Office **RAMANAGAR - 562 159** Ph No. 27274402	6	Karnataka State Financial Corporation **Chickballapur Branch office** `Yashodha Complex', Adjacent to State Bank of India No.271/1, IInd Floor, Shidlaghatta Bagilu, B B Road **CHICKBALLAPUR - 562 101** Ph No. 08156-270117/270110

MYSORE CIRCLE (Circle II)

1	Karnataka State Financial Corporation **Udupi Branch Office** 3rd Floor, Anantha Towers Court Road **UDUPI – 576 101** Ph No.0820-2524033	2	Karnataka State Financial Corporation **Hassan Branch Office** Race Course Road **HASSAN – 573 201** Ph No.08172-265429
3	Karnataka State Financial Corporation **Chikkamagaluru Branch Office** PB No.168, Near District Field Hosamane, Extension Road , **CHIKKAMAGALURU – 577101** Ph No.08262 – 230447	4	Karnataka State Financial Corporation Mangaluru Branch Office No. 330/50, 3rd Floor Somayaji House PB #750, Bunt's Hostel Road, **MANGALURU – 575 003** Ph No.0824 – 2443051
5	Karnataka State Financial Corporation **Madikeri Branch Office** #L-8, Industrial Estate **MADIKERI – 571 201** Ph No.08272 – 228588	6	Karnataka State Financial Corporation **Chamarajanagar Branch Office** SPS Complex, 1st Floor Vaniyar Road **CHAMARAJANAGAR – 571 313** Ph No.08226-222150/222801
7	Karnataka State Financial Corporation **Mysuru Branch Office** P-9/1, II Floor, Sahukar Chennaiah Road Opp. Sri Krishnadhama, Saraswathipuram **Mysuru – 570 009** Ph No. 0821-2344930/2344531/2344524	8	Karnataka State Financial Corporation **Mandya Branch Office** No.153/A, Near DC Office, Opp. Mount Carmel Convent K R Road, Subhash Nagar **MANDYA – 571 401** Ph No.08232- 226745/225496

DHARWAD CIRCLE (Circle III)

1	Karnataka State Financial Corporation Dharwad Branch Office Poona Bangalore Road Rayapur **DHARWAD – 580 009** Ph No.0836- 2322235	2	Karnataka State Financial Corporation **Chitradurga Branch Office** Near Basaveshwara Theatre **CHITRADURGA – 577 501** Ph No.08194-224410/224411
3	Karnataka State Financial Corporation **Gadag Branch office** LL Building, Field Marshal K M Cariappa Circle **GADAG 582 101** Ph No.08372-220502	4	Karnataka State Financial Corporation **Belagavi Branch Office** 2nd & 3rd floor, Near Hotel Sanman Delux Compound, Lingaraju College Road, **BELAGAVI –590 001** Ph No.0831- 2427043/2426369
5	Karnataka State Financial Corporation **Haveri Branch Office** Neelana Goudra Complex, Opp. LIC Office, PB Road **HAVERI –581 110** Ph No.08375- 232362.	6	Karnataka State Financial Corporation **Bagalkote Branch Office** Plot No.18-21, 6th Main Road, G Cross , Sector No.24, Navanagara **BAGALAKOTE –587 102** Ph No. 08354-235482
7	Karnataka State Financial Corporation **Shivamogga Branch Office** Shimoga District Chamber of Commerce Industry (R) K T Shamaiah Gowda Road, **SHIVAMOGGA – 577 201** Ph No. 08182-229236	8	Karanataka State Financial Corporation **Karwar Branch Office** 1st Floor, Raykar Manor Kaikini Road **KARWAR –581 301** Ph No.08382-221006/221888

KALABURGI CIRCLE (Circle IV)

1	Karnataka State Financial Corporation **Kalaburgi Branch Office** No. 2-917/1, KSCA&RD Bank Bldg. Opp: Hindi Prachara Sabha Govt. Hospital Road **KALABURGI - 585 105** Ph No. 08472-221407	2	Karnataka State Financial Corporation **Vijapura Branch Office** Near Ibrahimpur Railway Gate Basavana Bagewadi Road **VIJAYAPURA – 586 101** Ph No.08352- 277032
3	Karnataka State Financial Corporation **Raichur Branch Office** Plot No.7, MP No.1-1-53 Udayanagara, Station Road, **RAICHUR – 584 101** Ph No.08532-227028	4	Karnataka State Financial Corporation **Koppal Branch Office** No.37, 1st Floor, Opp DC Office, Hosapet Road **KOPPAL-583 231** Ph No.08539-225004/225005
5	Karnataka State Financial Corporation **Bidar Branch Office** 8-9-16, Rachamma Complex 1st floor, Bidar-Udgir Road Near Jail **BIDAR –585 401** Ph No.08482- 228236/226381	6	Karnataka State Financial Corporation **Ballari Branch Office** No.86/2 & 88/2, Hosapet Road Ward No.21, Near DIC, **BALLARI – 583 102** Phone No.08392-242719
7	Karnataka State Financial Corporation **Yadgiri Branch Office** No.5-2-1B, “Sameer Sadan” First Floor Old Bus Stand Road, **YADGIRI – 585 202** Ph No. 08473-250375	8	Karnataka State Financial Corporation **Davangere Branch Office** 4. No. 1179/1, S Nijalingappa Layout, Near Ring Road, **DAVANAGERE 577 004** Ph No.08192-225660/225049

INTERNAL AUDIT CELL

1	Karnataka State Financial Corporation **I A C, Bengaluru** No.197, 3rd Floor, West of Chord Road **BENGALURU – 560 086**	2	Karnataka State Financial Corporation **Mysuru Internal Audit Cell** P-9/1, II Floor, Sahukar Chennaiah Road Opp. Sri Krishnadhama, Saraswathipuram **Mysuru – 570 009** Ph No. 0821-2343070
3	Karnataka State Financial Corporation Dharwad Interal Audit Cell Poona Bangalore Road Rayapur DHARWAD – 580 009 Ph No.0836-2322696	4	Karnataka State Financial Corporation **Kalaburgi Internal Audit Cell** No. 2-917/1, KSCA&RD Bank Bldg. Opp: Hindi Prachara Sabha, Govt. Hospital Road **KALABURGI - 585 105** Ph No. 08472-270048

Karnataka State Financial Corporation

'KSFC Bhavana', No. 1/1, Thimmaiah Road, Bengaluru - 560 052

Tel: 080 - 2226 3322 ✤ Fax: 080 - 2225 0126 / 2225 0136

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Branch Offices : At all District Headquarters

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