



# ANNUAL REPORT 2008-09

**SHRI KSHETHRA DHARMASTHALA  
RURAL DEVELOPMENT PROJECT (R.)**



**SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.)**  
(A SECULAR, NOT FOR PROFIT, NON POLITICAL, REGISTERED VOLUNTARY ORGANISATION)



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## SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.)

### THE MISSION

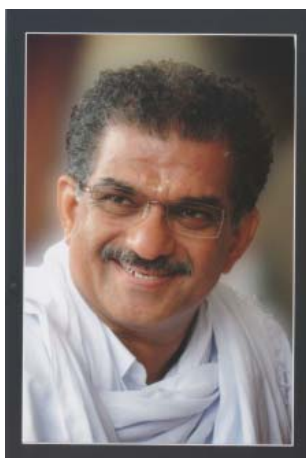
- 1 To adopt small, marginal and micro land holders as stakeholders and organize them in the informal sector to promote sustainable farming practices. In the process SKDRDP is committed to economically empower the stakeholders to become self-reliant.
- 2 To create a conducive environment in the village to enable different sections of the community to live in harmony. To create infrastructure through people participation to improve the living habitat.
- 3 To motivate the individual family to plan for self-development and assist them in realizing their plans. To dare the poor to envision a dream and to work together with them to make it possible.
- 4 To work with the unreached, the poor, the backward, the minorities, the weaker section and above all the women to empower them socially and economically.
- 5 To promote entrepreneurial skills among the poor and escort them to implement the skills.
- 6 To achieve progress in an environment of tolerance. To spread the message in the community that to prosper does not mean earning more rupees but to use them more judiciously. To spread the message in the community that morality is not a liability but a virtue.
- 7 To work in tandem with all such organizations who dream of vibrant rural India, where in the rich and the poor have their needs met, where the natural resources are put to optimum use without affecting the living environment, where everybody has an equal opportunity to sustain ones dream..

### BELIEFS

- 1 The small farmers marginal farmers need to be organized to empower them with the knowledge and tools for developing their family and their lands.
- 2 The resources need to be generated within the village and need to be shared within the village for development.
- 3 For a community to prosper, the rich and the poor within the community need to live in harmony and to realize that to be rich is an opportunity to serve and to be poor is not a curse but an opportunity to prosper.
- 4 Development shall not be at the cost of values but with it. That the development coupled with strengthening of values will make the progress sustainable.
- 5 Progress can only be achieved through participation and sacrifice and not by struggles and street fights.
- 6 Everybody is trustworthy and therefore needs to be trusted. That micro credit based more on trust is the foundation for progress.
- 7 Progress knows no barrier - caste, creed, community - it is the right of all human beings who desire to progress.

## TRUSTEES

### PRESIDENT



**Dr. D. Veerendra Heggade**  
Dharmadhikari, Dharmasthala



**Smt. Hemavathi V. Heggade**  
Dharmasthala



**Shri D. Surendra Kumar**  
Vice President  
S.D.M. Education Society, Ujire



**Shri B. B. Shanbhogue**  
Chartered Accountant, Mangalore



**Shri K. M. Udupa**  
Managing Trustee, Bharathiya Vikas Trust  
Perampalli, Udupi



**Shri R. V. Shastri**  
Ex-Chairman and Managing Director  
Canara Bank, Bangalore



**Shri Uday Kumar Shetty**  
Advocate, Mangalore

## THE EXECUTIVE COMMITTEE

### DR. L. H. MANJUNATH

Executive Director

**Shri Shrihari**  
Director - Puttur, Sulia and Coorg

**Shri Mahaveer Ajri**  
Director, Siri

**Shri Jayashankar Sharma**  
Director, Community Development

**Shri. T. Sampath Kumar**  
Director, Finance.

**Smt. G. Manorama Bhat**  
Director, Centre for Rural  
Excellence

**Shri. K. V. Bhat**  
Director, Sampurna Suraksha

**Shri Manoj Menezes**  
Director, Technical Inputs

**Shri. Seetharam shetty**  
Director, Dharwar Dist

**Shri Keshav Gowda**  
Director, Udupi Dist.

**Shri Purushotham U.**  
Director, Mangalore Taluk

**Shri K. Boodappa Gowda**  
Director, Uttara Kannada

**Shri Jayaram Nellithaya**  
Director, Chikamagalur Dist.

**Shri. Dugge Gowda**  
Director, Shimoga Dist

**Smt. Savitha D'souza**  
Director, Haveri Dist

**Shri. Vishwanath shetty**  
Director, HRD

**Shri Lingappa Bangera**  
Director, Gadag Dist

### OUR AUDITORS

**Rao and Basri**

Chartered Accountant, Sierra Vista,  
Ballalbagh, Mangalore - 3

## OUR BANKERS

Axis Bank, Bank of India, Canara Bank, Central Bank of India, Corporation Bank, DBCDC, HDFC Bank, IDBI Bank, ING Vysya Bank, Karnataka Bank, NABARD, National Housing Bank, Pragathi Grameen Bank, SIDBI, SCDCC Bank, State Bank of India, State Bank of Mysore, Syndicate Bank, Tamilnadu Mercantile Bank, Union Bank of India, Vijaya Bank.

## THE PROJECT HEADS

Sl. No.	Name of the project office	Project Officer	Sl. No.	Name of the project office	Project Officer
<b>Dakshina Kannada District</b>			<b>Dharwar District</b>		
1.	Belthangady	Shri Vasanth Salian	25.	Dharwar	Shri Santhosh Kumar
2.	Puttur	Shri Mahabala Kulal	26.	Hubli	Shri Shivanand Acharya
3.	Mangalore	Shri Purushotham U.	27.	Navalagund	Shri Dinesh
4.	Bantwal	Shri Chandrashekhar N.	<b>Gadag District</b>		
5.	Sulia	Shri Anand Suvarna	28.	Gadag	Shri Raghava A.
<b>Udupi District</b>			29.	Ron	Shri Chidananda K.
6.	Karkala	Smt. Roopa Jain	30.	Shirahatti	Shri Jagadish Alse
7.	Udupi	Smt. Dayasheela	<b>Haveri District</b>		
8.	Kundapur	Shri. Gangadhar Rai	31.	Haveri	Shri Mahesh M. D.
<b>Uttara Kannada District</b>			32.	Ranebennur	Shri Babu Naik
9.	Kumta	Shri Vishwanath S.B.	33.	Shiggaon	Shri Chandrashekhar Shetty
10.	Honnava	Shri Ganesh B.	<b>Janajagruthi</b>		
11.	Sirsi	Shri Purushotham P.K.	34.	Belthangady	Shri Vivek Vincent Pais
12.	Siddapur	Shri B. Narayan Shetty	<b>Siri</b>		
13.	Dandeli	Shri Shivaraya Prabhu	35.	Belthangady	Smt. Geeta
<b>Shimoga District</b>			36.	Belthangady	Shri Ashok Shetty
14.	Shimoga	Shri Chandrashekhar	<b>Sampoorna Suraksha</b>		
15.	Theerthahalli	Shri Subramanyaprasad	37.	Dharmasthala	Shri Abraham
16.	Sagar	Shri Yogish	38.	Dharmasthala	Shri Radhakrishna Rao
17.	Soraba	Shri Muralidhar H. L.	<b>Head Office, Dharmasthala</b>		
18.	Shikaripur	Shri Vasanth	39.	Account Section	Smt. Mamatha Rao
<b>Chikamagalur District</b>			40.	Suvidha Section	Shri D. Jayaram
19.	Chikamagalur	Shri Laxman M	41.	Office Audit	Shri Shankar Shetty
20.	Koppa	Shri Sheenappa Moolya	42.	Group Audit	Shri Dinesh
21.	Tharikere	Shri Jayanth	43.	Vigilance	Shri Suresh
22.	Kadur	Shri Murulidhar	44.	Special schemes	Shri Ganesh Bhat
<b>Coorg District</b>					
23.	Somvarpet	Shri Sathish M.			
24.	Virajpet	Shri Shekhara Gowda			

## AREA OF OPERATION OF SKDRDP (in black lines)





## President speaks out

**"Many a times I have wondered whether the term Philanthropy has any place or relevance in the modern world? Does it enjoy any respect today? Any meaning? Is it outdated? Is self prosperity and happy living alone is the ultimate goal ? Can we sacrifice morality, values and ethics for prosperity? ....."**



**.....Ancient wisdom never said that earning is a sin, prosperity a crime, plenty an offence. But they said "earn with APARIGRAHA and spend with SAMYAMA". The Rigvedic verse said "May you collect with hundred hands and give as much as thousand hands give". Creation of wealth with social justice was propagated in the broadest, all comprehensive term "Dharma". The pleasure and happiness in "giving" is more than the pleasure in "earning" the money".**

**Dr. D. Veerendra Heggade**  
Dharmadhikari, Dharmasthala  
Sri Dharmasthala

I am very happy to review the performance of our **Rural Development Programme the SKDRDP for the year 2008-09**. As a development wing of the Kshetra the SKDRDP has continued to extend a helping hand to the needy while encouraging people to be self reliant. A judicious mixture of compassion and community participation has yielded excellent results in realizing the visions of the organization. I am happy to note that SKDRDP is unique in being financially self sustainable at the same time continuing to be Philanthropic.

Many a times I have wondered whether the term **Philanthropy** has any place or relevance in the modern world? Does it enjoy any respect today? Any meaning? Is it outdated? Is self prosperity and happy living alone is the ultimate goal ? Can we sacrifice morality, values and ethics for prosperity?

May be, money or wealth is the culprit. It is an addiction. Does it give happiness, satisfaction and contentment? It is like fire, water, air, sky and earth. When used tactfully in right control and in right combination, it gives everything that is needed. Any excess - it hurts, destroys and disintegrates. Our ancestors were intelligent enough to learn this. They learnt the power in nature, human resource and intelligence. They understood the pleasure and happiness that would be derived from these. They also knew any excess can end up in pain and disaster. Ancient wisdom never said that earning is a sin, prosperity a crime, plenty an offence. But they said **"earn with APARIGRAHA and spend with SAMYAMA"**. The **Rigvedic verse** said **"May you collect with hundred hands and give as much as thousand hands give"**. Creation of wealth with social justice was propagated in the broadest, all comprehensive term **"Dharma"**. The pleasure and happiness in **"giving"** is more than the pleasure in **"earning"** the money.

Although philanthropic, Dharmasthala has its own management practice interwoven with its rituals. When I assumed charge as Heggade, I was surprised to find a very well established system of clear cut authority, mechanism of internal checks and controls, a chain of command and accountability in the temple administration. The Modern management principles of authority, responsibility, accountability and transparency were embedded in the system of administration adopted and practiced by my predecessors. The system was evolved from experience, reason and concern.

Thus sustainability is a key factor in organizational development may it be a business house or a charitable setup.

Just as Dharmasthala practices sound management practices, well managed corporates also need to practice philanthropy. It is the duty of everybody who earns something to share something to the less fortunate. Our rural development project has this to say in its belief **"To be rich is an opportunity to serve and to be poor is an opportunity to prosper"**.

We need to put things in perspective - put things in relation to the society within which organizations operate. I think the mission of the organization is central to all our inquiries and endeavors. And the mission derives its essence from the wider social context. What does the organization attempt to do in society? Look deep into the organization, as one should be doing but take time and cast ones eyes beyond the organization. It comes very natural to SKDRDP with a temple background. SKDRDP has always looked outward at the communities within which it operates. And then we look inwards. Social responsibility is not an additional task, it is the mission. For us, organizational performance is social performance.

I am very proud to be informed by the world bank MIX journal that SKDRDP charges the very competitive rates of interest when compared to the peers in the mF sector, for the loans given by them and yet the organizations' operations are self sustaining. As you will see in the annual report inside, multiple development activities and several assistance programmes have accompanied the loans to truly make marked difference in the approach towards development.

I acknowledge the contribution of our trustees, the committed workforce and the community at large in this endeavor. **I pray Lord Manjunatha swamy to bless them all with the strength to take our movement forward.**

  
**(Dr. D. Veerendra Heggade)**  
Dharmadhikari, Dharmasthala

## EXECUTIVE DIRECTOR'S REPORT

I am very happy to table the 27<sup>th</sup> annual report of SKDRDP with a sense of humility in the knowledge that the experiments of the organization are getting wider recognition. The implementation of the business correspondent (BC) model in the north Karnataka districts of Dharwar, Haveri and Gadag, the conduct of **Grameena**, a state level workshop and the **change maker awards** by the **Ashoka Foundation and Citibank** conferred on the **Pragathi Bandhu model and the Sampoorna suraksha models of SKDRDP** are the highlights of our performance during the year which indicated overwhelming interest of the world community on some of the unique models for development espoused by SKDRDP.

The institution was able to record a commendable overall performance during the year. The number of active self help groups went up to 89,162 an increase of 17.5% in the number of groups. The number of members availing the services went up by 32% to 9,04,538. **During the year the SKDRDP became operational in four additional districts viz Kodagu, Haveri, Dharwar and Gadag districts.** Considering the measured progress so far this was an outstanding achievement. In keeping with the HR policy of the organization, the supervisory staff were promoted from the sevaniratha cadre in the prevailing areas. This provided a great opportunity for the youngsters to show their organizational skills in the new area. However the local lads were recruited in large numbers for the grass root level work of the sevaniratha in these new areas. The organization also maintained gender ratio by encouraging women to apply for various positions and recruiting men and women almost in equal numbers. A point of concern has been the increased turnover of the new recruits in the new areas specially in the first two months of recruitment. While many left the institution citing better opportunities elsewhere quite a few cited the workload as the reason for quitting. The organization therefore quickly reviewed the staff workload, tried to simplify certain systems.

The microfinance portfolio was positively impacted with the outstanding amount as at

31.3.09 going up to Rs. 489.31 crores from Rs. 343.57 crores for the same period last year a massive jump of 43%! The banks continued to support the organization by recognizing the credibility of SKDRDP and extending the necessary financial assistance at very competitive rates. In spite of the hardening interest rates the organization was able to peg down the financial expenses to 7.17% down from 8.73% in 2005 primarily because of the increased volume of the own funds. The total expenses/assets was reduced from 13.11% during last year to 10.97% during the current year. And the revenues from the microfinance was 11.2 % with a profit margin of 1.32%. The operational expenses/assets were pegged at 3.31% and the staff expenses at 1.55% can be considered as highly efficient. As a result the microfinance portfolio of SKDRDP turned corner to become operationally self sustaining at 101.34% OSS. Considering the fact that SKDRDP has derived unique and viable loan products comparable to the formal banking sector exclusively for the poor and that the interest rates also match that of the commercial banks the performance is remarkable.

SKDRDP has always believed that stakeholder capacity building is a precursor to financial intermediation. As such the organization has developed several field training tools. During the year we conducted 4364 training programmes in farming alone. Besides 3423 demonstrations plots were assisted for the farmers to understand the technologies. Keeping the tradition of supporting the development programmes through financial assistance SKDRDP during the current year was able to utilize Rs.2.84 crores as assistance to trainings, subsidies and charities.

It was remarked by Dr. N. K Thingalaya famous economist and former CMD of Syndicate Bank while disbursing scholarships to children of SKDRDP stakeholders that this is a unique incidence where an NGO is trying to cater to the second generation stakeholders. Thus the Sujnananidhi Scholarship scheme meant for the children of SKDRDP SHGs to pursue technical education entered its third year and a sum of Rs 0.82 crores was expended as monthly scholarship to 1962 students pursuing

technical educations like engineering, nursing, MBBS etc.

The community development works undertaken by the organization to support community asset creation saw an investment of Rs 2.05 crores invested on various projects to create assets worth Rs 10 crores.

**October 21<sup>st</sup> 2008** was memorable for SKDRDP when it hosted a state level workshop entitled "**Grameena**" to highlight various innovations in rural development. Held at Bangalore the oneday workshop was an outstanding success with more than 100 NGOs, corporates, scholars, government and the Banks participating. The Honble Rural development minister, Govt of Karnataka and the CMD of SIDBI were among those attending.

**SKDRDP held its 29<sup>th</sup> Krishimela in Thirthahally taluka of Shimoga district** and it turned out to be an outstanding success with more than five lakh people from all walks of life participating in the mega event spread over three days.

**December 2008** came with a pleasant surprise to SKDRDP when two of its initiatives, namely the **Pragathi Bandhu SHG programme and the Sampoorna Suraksha health insurance programme** were adjudged as the **Changemaking financial intermediations of the 21<sup>st</sup> century by the Changemakers.net of the M/S Ashoka Foundation of the US and the international Citi Bank. The innovations were awarded a cash price of US\$ 5000 each.**

The clearcut intention of SKDRDP has been to impact the living environment inhabited by the poor without bringing harm to ecology. In this context the organization veered towards organic farming and eco friendly practices like gobargas cooking plants solar homelighting systems etc. **A fillip to the efforts of the organization was provided by our President Dr. Veerendra Heggade when he allocated a reward fund of Rs 6.0 crores to encourage sanitation, Biogas, organic farming and livelihood through dairying.** A total of 22370 families reaped benefits of this mega programme implemented over 6 months from January 2009. While the programme was nearing completion at the end of the year, the impact was tremendous.

SKDRDP joined hands with the State Bank Of India to implement the BC programme meaningfully where in SKDRDP entered in to an agreement with SBI to promote and maintain 30,000 SHGs on behalf of the bank in the backward districts of Dharwar, Haveri and Gadag, which would ultimately benefit 5,50,000 poor families. As the year end approached the SKDRDP had launched



**Dr. Thingalaya lights the Grameena lamp. Also seen are Dr Panchmukhi, Dr. Heggade, Smt. Heggade and Sri Surendra Kumar.**

the massive operations of setting up the machinery to manage a loan portfolio of Rs.150 crores as at 31.03.2010.

All in all it was a memorable year for SKDRDP when it became sustainable yet remained compassionate. The organisation continues to rely on the grassroots for its performance and the promoters for its wisdom. At the same time it seeks the blessings of Lord Manjunatha swamy for strength to continue its efforts in visualizing its mission.

As we move on I also invoke the benevolence of our trustees and resilience from our staff to standup and perform.

I request our patrons to please pause awhile and go through our annual report. Your words of encouragement will certainly enthuse us.

With warm regards.

**Manjuanth L. H.**  
Executive Director



## ACKNOWLEDGEMENTS

Dr. D. Veerendra Heggade	-	Dharmadhikari, Dharmasthala
Smt. Hemavathi V. Heggade	-	Dharmasthala
Sri D. Surendra Kumar	-	Bangalore
Sri K.M.Udupa	-	Manipal
Sri R. V. Shasthri	-	Bangalore
Sri B. B. Shanbhogue	-	Mangalore
Sri Uday Kumar Shetty	-	Mangalore
Sri D. Harshendra Kumar	-	Dharmasthala
Prof. S. Prabhakar	-	Ujire
Dr. B. Yashovarma	-	Ujire
Sri D. Rajendra Kumar	-	Mangalore
Smt. Padmalatha Niranjana	-	Dharwar
Sri Prakash Basri, Auditor	-	Mangalore
Sri Dharmasthala Temple Trust	-	Dharmasthala

The Secretary, Ministry of Rural Development, Govt. of India (SGSY), New Delhi.

The Principal Secretary, Ministry of Rural Development and Panchayathraj (RDPR), Govt. of Karnataka, Bangalore.

The Director, Rural Development and Panchayath Raj Department, Govt. of Karnataka, Bangalore.

The President and Members of D.K., Udupi, U.K, Shimoga, Chikkamagalur, Dharwar, Haveri, Gadag and Coorg Districts Zilla Panchayaths.

The Chief Executive Officers, D.K., Udupi, U.K, Shimoga, Chikkamagalur, Dharwar, Haveri, Gadag and Coorg Districts Zilla Panchayaths

The Project Director (SGSY), Dakshina Kannada Zilla Panchayath Mangalore.

The Deputy Commissioners, D.K., Udupi, U.K, Shimoga, Chikkamagalur, Chikkamagalur, Dharwar, Haveri, Gadag and Coorg Districts.

The Superintendent of Police, D.K., Udupi, U.K, Shimoga, Chikkamagalur, Dharwar, Haveri, Gadag and Coorg Districts.

The Chairman and Managing Director, Small Industries Development Bank of India (SIDBI), Head Office, Lucknow.

The General Manager, SIDBI, Regional Office, Bangalore.

The Chairman and Managing Director, National Bank for Agriculture and Rural Development (NABARD), Central Office, Mumbai.

The Chief General Manager, NABARD Regional Office, Bangalore.

The Director and officials of Coconut Development Board, Bangalore.

Mrs. Sudha Murthy, Infosys foundation, Bangalore.

Smt. Uma Agarwal, M/s. Bhoruka Charities, Bangalore.

Sri S.N. Agarwal, Chairman, Bhoruka Powers Corporation, Bangalore.

Sri Krishna Madhav, Director, Ms. Bhoruka Charities, Bangalore.

Pragathi Bandhu Self Help Group federations, Jana Jagruthi Vedike

Khadi and Village Industries Commission (KVIC), Mumbai.

Khadi and Village Industries Board (KVIB), Bangalore.

The President, the Managing Director, Dakshina Kannada Milk Producers Cooperative Union, Dharwad Milk Producers Cooperative Union, Shimoga Milk Producers Cooperative Union and Hassan Milk Producers Cooperative Union.

The Director, Central Plantation Crop Research Institute (CPCRI), Vittal.

The Director, National Research Centre for Cashew (NRCC) Puttur.

The Executive Director, Rural Development and Self Employment Training Institute (RUDSETI).

The Director RRS/ KVK, Ullal, Brahmavar, Mudigere, Shimoga, Dharwar, Gadag.

Bankers Institute of Rural Development (BIRD) Lucknow.

Doctors and Officials of various hospitals supporting our Sampoorana Suraksha Insurance Programme.

Life Insurance Corporation (LIC) of India.

Reliance Insurance Co., Mumbai

M/s. Oriental Insurance Co. Ltd. and National Insurance Co. Ltd.

Association of Karnataka Micro Finance Institution (AKMI).

The Mix Market.

M/s CRISIL Rating agencies, Bangalore.

Network partners Saa-dhan and INAFI India.

Media persons from All India Radio, Press and Television.

Manjushri Printers, Ujire.

M/s Ashoka Foundations, USA

M/s Citi Bank, USA

M/s Synergy to Solution (S2S), Bangalore

## INTRODUCTION

Promoted by a spiritual centre SKDRDP has always been very sensitive in doing any thing that is perceived to be profit making even though it concerned the welfare of the poor. It was therefore a very reluctant step towards microfinance and was driven more by the need of the community rather than profit taking. Over the last decade the mF portfolio grew in size and provided the necessary funds for geographic extension of SKDRDP. In the process the organisation recognised the increasing financial needs of the community for survival and achieve the desired transformation.

The poor community needs all kinds of financial support. Many a times the members in the family have no source of income and have no hope of earning in the short term or sometimes even in the long term. such families need charitable support.

Many families need charity during emergencies such as education, hospitalization etc.

However most families need financial support to set up livelihoods. They are afraid of borrowing for the fear of failure of the enterprise and becoming defaulters. such people should be properly motivated, trained and some incentive given upfront to encourage them to take up the activity, These coupled with specific term loans will help them to setup the desired livelihood and become self reliant in the long run.

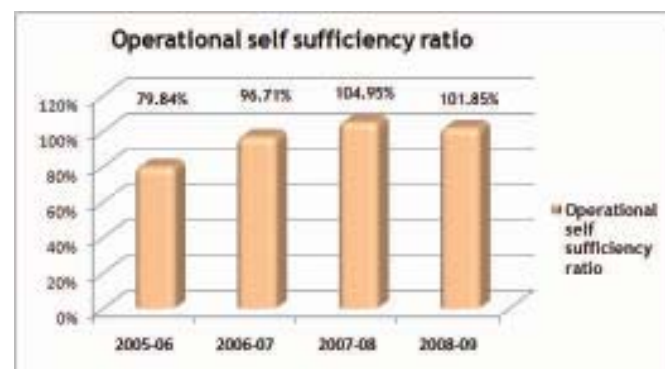
Similarly for acquiring minimum needs like sanitation, drinking water, dwelling house, childrens education, households need support. Money invested for these purposes has no direct returns and therefore is perceived to be wasteful. Monies borrowed for these purposes have to be repaid through other incomes. Therefore borrowers of these loans are reluctant to either borrow or if borrowed to pay higher rate of interest.

The money supply to the poor therefore varies. It could be long term charity or short term charity. It could be onetime subsidy assistance with or without loan support. It could be a long term loan or a short term loan. For some loans higher rates of interest could be charged based on the risk perception and the expected returns. However for several other loans the rate of interest should be low so as not to burden the borrower. Some loans can be repaid in the short term and some require long period of time and large number of installments for repayment.

Considering the above varied requirements of the poor the SKDRDP decided to deviate from the prevailing mF lending methodologies to create its own model called the Pragathindhi. Pragathindhi actually means Fund for Progress. This all encompassing method provides the much needed financial support in a manner that is manageable to the poor. Although the processes involved are slightly elaborate the result is truly gratifying.

Today SKDRDP is not only one of the biggest microfinance provider in the country but is also distinct in its services. The financial products offered by SKDRDP blend business, compassion, charity in to a unique package. What is more the operations are operationally self sustaining.

The annual report 2008-09 has been presented in the backdrop of the performance of SKDRDP wherein it was able to achieve a 100% operational self sufficiency in spite of low returns on the investments compared to the peers in the sector.



## HIGHLIGHTS OF THE YEAR

- Expansion of SKDRDP activities to Dharwar, Haveri, Kodagu and Gadag Dist.
- SKDRDP promotes 21,426 new self help groups adding on a client base of 1,90,925 during the year. As on 31-3-2009 client base of SKDRDP consisted of 89,162 self help groups and 9,04,538 clients.
- The total outstanding savings of these SHGs amount to a staggering Rs. 137.61 crores.
- SKDRDP borrowed from various commercial banks and private sector banks for onlending to SHGs. A total of Rs.265.00 Crores was borrowed during the year.
- The total disbursement to the SHGs for the current year stood at Rs. 407.00 crores.
- Groups promoted by SKDRDP have made a total turnover of Rs.1382.54 crores so far. During the year the groups distributed Rs. 587.07 crores among the members which included their savings.
- The Sampoorana Suraksha programme provided assistance to a massive number of 67,822 climants to the tune of Rs. 21.37 crores.
- For the year 2009-10, 2,94,734 families consisting of 11,77,325 members have enrolled to Sampoorana Suraksha scheme by paying a premium of Rs. 16.80 crores. For the first time SKDRDP has segregated BPL population and brought them under the universal health insurance policy of Govt. of India with a subsidised fee.
- SHGs promoted under Shree Dharmasthala SIRI Gramodyoga Samsthe achieved a turnover of Rs. 7.12 crores during the year.
- SKDRDP has provided development assistance to individuals and institutions to the extent of Rs. 5.96 crores during the year.
- The Sujnanaanidhi scholarship scheme launched by SKDRDP helps 1962 students with scholarship worth Rs. 82.06 lakhs.
- The Navachethana Scheme helps 3 schools to the tune of Rs. 5.25 lakhs for differently abled schools to establish facilities for the differently abled children.
- Community development programme of SKDRDP provides teacher services to 375 schools.
- The 29<sup>th</sup> Kissan Mela was organised at Theerthahalli (Shimoga district.) More than 500,000 people visited the mela.
- SKDRDP organises **Grameena** a state level workshop on innovations in Rural Development at Bangalore to celebrate 60th birth day of its founder Dr. D. Veerendra Heggade.
- The Janajagruthi programme in collaboration with SKDRDP conducts 50 de-addiction camps deaddicting 2,890 members.
- A workshop for the officebearers of Janajagruthi forum was held at Puttur on October 2<sup>nd</sup> 2008. Dr. B. M. Hegde, former Vice Chancellor, MAHE and a reputed physician guides the participants.
- Dr. L. H. Manjunath, Executive Director attends Asia Pacific Regional Micro Credit Summit at Bali, Indonasia and presented a paper on **Reducing cost and enhancing productivity in the micro finance sector.**



**“GRAMEENA”****Workshop on Innovations in Rural Development Problems and Prospects**

During the year 2008-09 Dr. D.Veerendra Heggade passed a mile stone by celebrating his 60<sup>th</sup> birthday. Naturally staff and stakeholders of SKDRDP were overwhelmed by this unique event. Dr. Heggade rejected any personal felicitations and instead suggested that the occasion be used for discussing the issues connected to development. Accordingly SKDRDP organized a meaningful workshop ‘*Grameena*’ to look at the *Innovations in Rural Development and study the future prospects*. The workshop was attended by academicians, NGOs, Govt. officials and the stakeholders. For the sake of convenience, the workshop was held at Bangalore on 21.10.2008.



Valedictory session with the RD Minister in Chair



Pannel discussion in progress

D.S.K.Rao, Ms. Meena Raghunathan, Sri. Suresh K. Krishna, Sri. Samith Ghosh, Dr. L.H.Manjunath, Sri. M.R.Sowmithri, Sri. Ramesh Venkateshwaran, Dr. Venkatram, Sri. Vijay Kulkarni, Sri. Jayashankar Sharma and Sri. N. Narasa Reddy.

After a lively discussion in the technical sessions valedictory in the evening was held in which the Hon’ble Minister for Rural Development and Panchayath Raj, Government of Karnataka, Ms. Shobha Karandlaje was the Chief Guest. Sri R. M. Malla, Chairman and Managing Director. SIDBI was the guest of honour. Dr. D.Veerendra Heggade presided in the valedictory programme. The workshop left a lasting impression and gave ample food for thought.

150 participants sat through the entire programme with a lot of interest.

**SKDRDP WINS TWIN INTERNATIONAL AWARDS**

Two successful financial initiatives of Shri Kshethra Dharmasthala Rural Development Project (R.) (SKDRDP) namely “the Pragathibandhu - small farmers come together to share and learn” and “Sampoorna Suraksha - a social security for all occasions” have won prestigious “Changemakers Award” promoted jointly by the US based Ashoka Foundation and Citi bank in the competition “Banking on social change - seeking financial solutions for all”.

Promoted as a novelty to search for models for financial inclusion in the 21<sup>st</sup> century, this web based competition evoked response from 280 institutions across forty three countries. An expert committee drawn from the corporate sector finalized a list of **thirteen** nominations. Four models from India, two from Argentina and a model each from Canada, America, Venezuela, Netherlands, Liberia, Kenya moved into the final round. Among these the SKDRDP promoted **pragathibandhu** model provides an alternative methodology to finance the farming activities of the small farmers. It strives to provide viable answers to the complicated problems of the farming community in India today. The model has successfully been implemented in coastal and malnad Karnataka districts consisting of 1,32,000 small farmers who have been organized in 23,300 Self Help Groups. What is more, the model is entirely self sustaining.



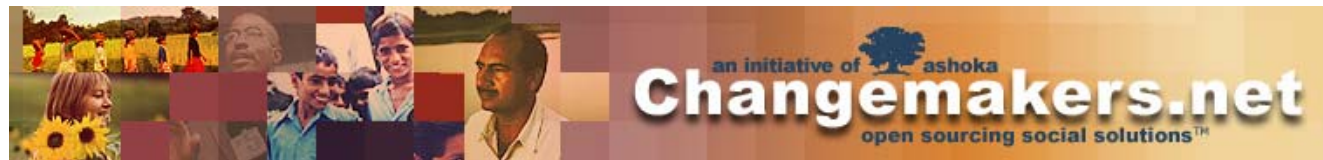
While **Sampoorna suraksha** is a self financing multipurpose insurance product to protect the poor against hospitalization expenses, maternity, death, domiciliary treatment and accidents. Implemented for over five years now, the model so far has settled more than 100,000 claims and during this year has attracted 14,00,000 clients.

In the final phase the **thirteen** selected models were kept open for voting in the website [www.chagemakers.net](http://www.chagemakers.net).

On **December 1, 2008** three most popular models comprising the Pragathibandhu, Sampoorna suraksha and a micro finance model from Argentina were declared the best.

The nominations made by SKDRDP for the awards are reproduced in the following sheets.





**“Pragathi Bandhu” Small farmers come together to share and learn.**

- Main barrier addressed: Non-affluent are not valued customers
- Main insight addressed: Turn hidden value into alternative markets

**What is your signature innovation, your new idea, in one sentence?**

Build the confidence and self esteem of small farmers, plan the farm, prepare for the market and access the linkages.

**Describe what makes your idea unique—different from all others in the field.**

Farming is a high risk enterprise in India with uncertain monsoons, possibilities of adulterated seeds manures and pesticides, risk of pests and crop failures and lack of consistent markets. To prepare an uneducated farmer to face the adversities, convert the threats in to opportunity, weakness into strength will save millions of Indian farmers from despondence.

**How do you implement your innovation and apply it to the challenge/problem you are addressing?**

We organise the small farmers into small affinity groups of five members called the Pragathibandhus (relatives in progress). Most of these are illiterate men (In 10% cases women folk also join the movement), who come together to first prepare a five year plan to convert their holding into a mixed farm yielding them return daily, weekly, and in lumpsum. They implement the plan by sharing a day's labour together once a week, compulsory savings which is used as margin for borrowing larger investments on the farm land. They learn and practice from one another to reduce external inputs in farming operations and increase free internal inputs to make the farming inexpensive. They plan farm cash flows in such a way that they repay their debts in small sums on a weekly basis so that their large loans are repaid easily. Over a period of time they learn to plan and execute their farming and finances, use technology and local resources which ultimately builds their confidence to face the adversity.

**Do you have any existing partnerships, and if so, how did you create them?**

The line departments (meaning government departments created to deal with specialised subjects like agriculture, horticulture etc.) in the government and the local agricultural research stations are important partners in that they provide technology support by providing the necessary skill training. Many a times the farm subsidies such as high yielding variety of seeds manures and machineries are routed through the pragathibandhu groups. We access the required funds for financing the farmers from the local commercial banks. The credit need assessment of the groups of farmers is made by us and finances provided to them by making bulk borrowing from banks. Support is also provided for the movement from the innovative large farmers of the area who give on the site training to the pragathibandhus.

**In which sector do these partners work? (Check all that apply)**

Citizen sector (nonprofits, NGOs), Private sector, Public sector (government)

**Provide one sentence describing your impact/intended impact.**

The innovation so far has positively impacted 142,000 small farmers with holdings of less than 2 hectares apiece.

**Please list any other measures of the impact of your innovation.**

The farmers have been able to plan their activities and crops which is measurable. They have been able to significantly increase their income. They are able to manage their cashflows and repay their debts. Farmers have been able to reduce their dependence on external farm inputs and significantly increase internal inputs to reduce the cost of operations and increase net incomes. The small farmer has become more organised. They participate in community development activities and civil society initiatives such as contesting elections for local governments. They are today a confident lot and can face the world unitedly. A new federation of small farmers have given them a new voice. All these are measurable. Most of the small farmers are also farm laborers in the neighboring landlords house. By virtue of the renewed sense of purpose in their daily lives their work efficiency has increased to increase the farm outputs of the large farms too!

**Does your innovation address and/or change banking regulations?**

The innovation has developed a new methodology of financing the small farms. So far the lending to farms has been activity specific expecting repayment to come from the incomes from that activity. For instance the bank finances sugarcane cultivation and waits for 18 months for the sugarcane yield to come before demanding recovery of the loan. If sugarcane crop fails, yields less or there is market crisis the farmer is totally unprepared and faces balance sheet crisis. Where as the pragathi bandhu innovation looks at daily income of the farmer and encourages him to take up mixed farming which increases his income source. For instance a farmer takes up plantation crop, cash crop, vegetable cultivation floriculture fruit crops, dairy farming, a poultry, apirery, etc all of which bring in small revenues to the farmer and reduces the risk on any one crop. The farmer also manages his cash flow daily to pay small amounts from his net surplus to the loans borrowed by him. For instance the farmer pays back the sugarcane loan in weekly installments from his other incomes without waiting for sugar cane yield. When his sugarcane starts yielding he has already paid back his dues and his dependence on sugarcane has actually come down. He is able to manage the risks on sugarcane production and marketing confidently. We have redefined the approaches for lending to small farmers.

**How many people does your innovation serve or plan to serve?**

We want to drastically reach to the entire small farming community which constitutes 70% of farming community in the country and 50% of the population in the country. The potential is quite enormous. The poor farmers will benefit from the innovation.

**How is your initiative financed (or how do you expect your initiative will be financed)?**

The innovation has basically two types of costs. (1) Initial promotional costs in which the concept has to be explained to the stakeholder who needs to understand the model and agree to join the movement. This cost necessarily needs to be financed as an investment. (2) The management of the innovation involves training and capacity building of the stake holder and ensuring that the system works. This part is self sustaining in nature in the sense that the farmers pay for these services by borrowing from us and the interest income will take care of the programme as also give sufficient net surplus to take the innovation to newer areas. All in all the innovation is totally self financing in the long run as proved by us already.

If known, provide information on your finances and organization: -

- Annual budget
- Annual revenue generated
- Number of staff (full-time, part-time, volunteers)

Talking exclusively of the pragathibandhu initiative, for the financial year ending march 31, 2008, the consolidated expenditure was Rs.366.56 million (US \$8.15mn) (1US\$=Rs.45) including a provision



of Rs.5.7 million(US\$0.13mn) for microfinance and Rs249.7million (US \$ 5.5mn) interest paid on fund borrowings. The income for the same period was Rs.377.74 million (US \$ 8.39mn) including earnings from the interest received from the stakeholders. For the year 2007-08 the organisation was able to achieve 103% organisational sustainability.

The total fulltime staff as at 31.03.08 was 1945.

**What are the main financial barriers and how do you plan to address them?**

The initiative is a multipronged solution to the vexed problems faced by the small farmers across the globe. Inview of this the initiative requires many inputs such as social, technical, financial, marketing, commercial to be used in effective implementation of the product. Building the capacities of the field staff organising the stake holders require investments and therefore upfront investments are substantial. However the product is sustainable in two years. As an organisation we have tried to earn surpluses in our microfinance operations for making upfront investments in new areas. Rapid expansion will therefore be possible if there is outside assistance from philanthropists. However we are not looking to this in replicating the model but depend on our own operational surpluses.

**Aside from financial sustainability, how do you plan to grow the initiative?**

We are on a systematic geographical upscaling path. We need to understand the cropping pattern, needs of the area, living environs before we can replicate the model. We therefore have prepared a blue print of doubling the scales on a year to year basis which will lead to rapid expansion. We hope to reach to three million clients over the next four years.

**What was the motivation or defining moment that led to the creation of this innovation?**

Millions of poor people became the owners of lands in the land reforms movement launched by the governments in the 1960'S.This period has also seen a rapid growth of population which has increased the dependency on fragmented lands for livelihood. This dependency has been accelerated by closure of village artisan units resulting out of rapid industrialization of farming. Thus more and more people started depending on meager income from small pieces of land for livelihood. Their aspirations were raised when the government liberalized lending to poor people. These people ventured highly scientific very risky crops expecting huge profits. When many of these crops failed to give expected returns the farmers in despondency started committing suicides. Starting with 1990'S more than 250,000 farmers have committed suicide in the country which is the single largest cause of deaths in independent Indian farming community.

Saddened by these developments SKDRDP tried to look at the issue as a whole and concluded that the farmer needs to be organised to look at farming from sustainability perspective rather than profit taking. To reduce risks in farming and to spread the risks among different crops and bring in fiscal planning and discipline among the multitude fo the small farmer community. To our surprise we found that the farming of the yore indeed practiced shared labour in accomplishing urgent tasks which facilitated a bonding and a sense of brotherhood among the nieghbours which instilled confidence among the farmers. A model therefore was developed to integrate social bonding and systematic planning through pragathibandhu model.

**Please provide a personal bio of the social innovator behind this initiative.**

Dr. Veerendra Heggade Dharmadhikari of Dharmasthala, and the president of SKDRDP trust must be credited with the innovation of the product. Dr. Heggade a religious philanthropist is a multifaceted personality active in several social spheres such as education, health, rural development, enterprise training, architecture etc. He has promoted and funded SKDRDP since its inception in 1982. He has also guided the policies of the organisation.

**a) Please identify the individuals that your innovation benefits (Please check all that apply)**  
Producers, Consumers, Holders of assets.

**b) Do you help the people you serve to buy goods or services using financial innovation? If so, how?**

Yes. The innovation has helped the federation of farmers to plan their needs and purchase them in bulk to assure quality and price. For instance the farmers prepare plans for purchase of certain machineries such as pumpsets, pipelines, irrigation systems, powertillers to negotiate for the best product in the market. Similarly each farmer prepares an annual action plan to finalise the requirement. Similarly they undergo training together visit model farms put up demonstration farms through the pragathibandhu groups.

**c) Do you help the people you serve to sell goods or services using financial innovation? If so, how?**

Yes. Indeed the innovation has provided a unique strength to the farmer to plan for crops and market them together. The farmers in a particular area come together to grow certain defined products which has market demand and dispose them of together which gives them the strength of volumes. For instance one farmer cultivating 25 jasmine flower plants has a very small volume of flowers. For him to market small quantity at a distant market even though the prices are good is unremunerative. Instead 10 farmers cultivating jasmine have substantial volumes to sell at best rates even in distant markets. At the same time they are also cultivating small quantity of vegetable, milk, which are also sold in the same manner. Thus thier dependency on each other has increased but the risks are spread among different crops.

**This nomination was adjudged the best nomination to finally win the Changemaker's award. 280 entries from 43 nations submitted their nominations.**

**DEVARAJ URS BACKWARD CLASSES DEVELOPMENT BOARD(DBCDC) EXTENDS HELPING HAND**

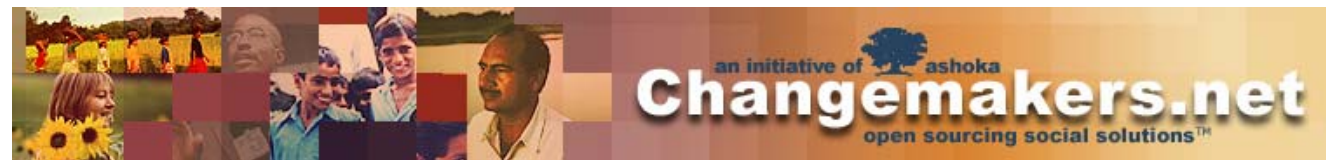
Dinakar achary of Nekkilady village a carpenter by profession was a daily wager earning Rs



150/- a day and going to far off places. His wife was running a petty shop which was their major source of income. Dinakar Achary was assisted with a loan of Rs 25000/- under the low interest scheme of the DBCDC which helped him to set up his own furniture mart and increase his income to Rs. 200/- net. Since he stayed at home with his wife he was able to improve his wife's petty shop which is also giving higher income.

DBCDC has granted a loan of Rs 10 crores to SKDRDP at a subsidised interest rate of 5% (on reducing scales) to be on lent to the backward classes for taking

up micro enterprises, with a maximum loan amount of Rs 25000/- per capita. Reciprocating the gesture of low interest rates, SKDRDP is on lending to the eligible stake holders at 9% (on reducing scales) a reduction of 6% from the normal rate of 15%. This is an example of SKDRDP reaching the Govt. schemes to the people!



**“Sampoorna suraksha” Social security for all occasions.**

- Main barrier addressed: Lack of access to markets or products
- Main insight addressed: Aggregate demand or supply to influence market

**What is your signature innovation, your new idea, in one sentence?**

Convince the poor to insure against emergencies and be with them in their times of need Unfailingly.

**Describe what makes your idea unique—different from all others in the field.**

Insurance against hospitalisation is an upcoming concept in the world inhabited by poor. However such insurance is fraught with risks because poor are mostly illiterate and can be induced by the hospitals to get admitted for illnesses which can be treated on OPD basis. And poor can hardly afford to pay huge premium to cover expensive treatment. Most community based health insurance products which are low priced cover only major ailments and those requiring surgery and those which are not preexisting. These stiff conditions therefore exclude most cases of hospitalisation poor people need to undergo. After one or two years of enrolling to health insurance, poor policy holders quickly get disillusioned with the coverage and drop out of the health insurance scheme. “Sampoorna Suraksha” a unique product developed by us has taken these factors into consideration to derive at a product which covers all cases of hospitalisation irrespective of the nature of treatment(surgical and non surgical) and preexisting or otherwise by involving all the stake holders viz policy holders, insurance company, the hospital and the facilitating NGO, to making a truly interactive product creating a win win situation for all.

**How do you implement your innovation and apply it to the challenge/problem you are addressing?**

After undertaking a thorough research on the needs and the environment, we have developed a product which takes care of hospitalisation, maternity expenses, accidental injuries and death, domiciliary treatment, calamities and destruction of property. We have involved the major stake holders the insurance company and hospitals to arrive at a price package for most of the ailments requiring admission. We have extensively networked with the policy holders to minimize unwanted hospitalisation, developed a system of preauthorizing all admissions and ensuring prompt settlement to the hospitals. We have also developed a system where in preauthorisation is refused but the patient is still admitted because of the on site opinion, are honored for settlement as a zero rejection policy. We have also addressed other emergencies like the maternity, death and accidental death as special claims which has really built the consumer confidence resulting in near to 100% re enrollment and increased enrollments year after year.

**Do you have any existing partnerships, and if so, how did you create them?**

The product is an interactive one with the health insurance company as a major partner which accepted the hospitalisation risks at a negotiated price. The insurance company has set up representative office in our complex for on the spot redressal of issues and timely settlement. Besides we have developed an exclusive network of 200 private/government hospitals which have agreed to provide cashless treatment at prices packaged for various ailments upon preauthorisation by the sampoorna suraksha doctors. To minimise unwanted admissions the 2000 odd field animators of skdrdp have launched an awareness campaign. They also deal in claims on maternity, death and accidental death and calamity. The community based organisations Viz Self Groups and their village federations help each other in admissions and getting the treatment at packaged/ preauthorised prices.

**In which sector do these partners work? (Check all that apply)**

Citizen sector (nonprofits, NGOs), Private sector, Public sector (government)

**Provide one sentence describing your impact/intended impact.**

Sampoorna suraksha which enrolled 186,000 members in April 2004 today caters to 1094,000 members in April 2008 and the scheme which itself ended in a loss in the first year has turned corner to earn a net profit Rs 5.70 million(US \$ 0.15 million) in 2007-08.

**Please list any other measures of the impact of your innovation.**

The innovation has helped the poor people to access medical and non medical facilities knowing fully well that they are protected upto a given amount on a particular ailment. This has enhanced their awareness on the market of health and non health facilities. Statistically speaking in the last four years, 67032 cases were provided cashless treatment valued at Rs.225.9 million and 41229 cases were helped with other emergencies like maternity death and accidental loss of life/vital organs to the tune of Rs81.1 million totaling a massive 108,261 settlements. The number of poor people accessing network hospital for quality treatment has gone up. There is increased awareness in the network hospitals on the needs of the poor people and cutting costs to economise on treatment without compromising on quality. The product has attracted insurance companies to bid for the product. It has attracted the insurance actuaries from across the globe and other Ngo Mfis. Infact one of the leading NBFC in the State has outsourced its insurance clients to Sampoorna Suraksha for providing the services.

**Does your innovation address and/or change banking regulations?**

To begin with the innovation has looked hard at the pricing of the product to make it affordable to poor. The mother NGO, SKDRDP has developed a low interest loan product to its clients to enroll for sampoorna suraksha. The scheme itself looks at family of upto ten as a unit to give floater benefit of Rs 5000 per member per year with the amount available to all members of the family on a cumulative benefit. For example a five member family pays Rs. 800 as premium to get benefit of upto Rs.25000 for the family. Subject to this upper any one or all the members of the family can get benefit upto Rs.25000. Besides maternity benefit for the women for upto 2 child births are compensated in the scheme upto Rs. 5000 per delivery. The scheme has won over the confidence of the clients by ploughing back the surpluses under the scheme. It has redefined the nature of services that can be provided through a formal health insurance product. Within the act of the insurance regulator the scheme has strived to provide a comprehensive coverage to the emergencies of the poor by taking all the stakeholders in to confidence.

**How many people does your innovation serve or plan to serve?**

Exactly who will benefit from your innovation? - The innovation is covering 1.09 million clients belonging to 289, 571 families serviced by two major NGO, NBFCs of the state. Ideally we would like to cover all the members from the family. With the awareness now being created on the scheme we are hopeful of doubling the number insured in the next five years every year.

**How is your initiative financed (or how do you expect your initiative will be financed)?**

It is basically a self financed scheme in which the stakeholder family pays a predetermined sum( for this year a family of 5 members have paid a premium of Rs 800 US \$18) of this a negotiated sum (This year a sum of Rs.470/- US\$10.5) is paid to insurance company to cover the hospitalisation at packaged prices. The rest is retained by the organisation to settle all the claims rejected by the insurance company as not being admissible( maximum liability in such cases is 60% of the admissible bill) as also maternity( maximum Rs 5000) death of the earning member of the family(Rs 5000) domiciliary treatment (Maximum Rs 1500) accidental death (Rs25000),disability( MaximumRs25000).The scheme finances also includes administration of the scheme including processing of preauthorization requests and claims etc. It is a community owned scheme financed by stakeholders while the other partners look at not profits but sustainability.

**If known, provide information on your finances and organization: -**

- Annual budget
- Annual revenue generated



- Number of staff (full-time, part-time, volunteers)

For the year 2007-08 ending on 31-03-03 the scheme generated a premium of Rs 132.6 million (US\$2.93 million at Rs45/- a dollar). During the same period the scheme paid insurance premium of Rs.85.43million (US \$1.9 million) and special claim expenditure and administrative expenses of Rs41.4 million totaling an expense of Rs 126.9 Million(US\$2.82 million )leaving a net surplus of Rs.5.7million and millions of satisfied customers too! The sampoorana suraksha employs 35 staff fulltime. Besides the animators of the NGO also support in field operations against a commission. *What are the main financial barriers and how do you plan to address them?*

The major barrier has been the spate of claims that the scheme is duty bound to settle some of which are over billed and some of which are unwanted admissions. At the same time by the virtue of packaged pricing policy there is little scope for hospitals to err in the line of treatment. Poor peoples insurance policy therefore leaves very little net surplus but gives a lot of satisfaction of having helped the needy.

**Aside from financial sustainability, how do you plan to grow the initiative?**

Creation of awareness on the need for insurance in general and health in particular is very significant. Also significant is to enroll network hospitals to give cost effective quality service to the poor. In effect, it is the application and approach to the scheme by all the players that will make the difference. We want to relentlessly work in creating better awareness on the product and ultimately enroll all poor in to the scheme.

**What was the motivation or defining moment that led to the creation of this innovation?**

Emergency unanticipated expenses to the borrower is dreaded by any microcredit operator. When the borrower or his family member is in a hapless situation no recovery can take place. Often medical emergency or conditions like pregnancy child birth can wipe out the assets of the poor. At the same time the existing insurance schemes do not give any confidence to poor. The requirement of the affluent from the insurance sector are very different from the poor. While the rich dread heart attacks, poor rarely suffer from heart disease but they dread simpler conditions like malaria, typhoid, a long standing hernia more than a heart condition. A tailor made product which is meant to cater to specific needs of the poor only is what motivated us to look in this sector.

**Please provide a personal bio of the social innovator behind this initiative.**

Dr. Manjunath who worked extensively in developing this comprehensive product has over three decades of experience working in villages trying to understand what works for the poor. He spent close to two years in developing and designing a workable viable model and a more intensive campaign to convince the stakeholders that it can work.

**a) Please identify the individuals that your innovation benefits (Please check all that apply)**  
Producers, Consumers, Holders of assets

**b) Do you help the people you serve to buy goods or services using financial innovation? If so, how?**

Yes. The stakeholders buy the sampoorana suraksha insurance policy from us once a year just before the new year begins. The policy will be valid for one year making the members enrolled eligible to avail treatment from the network hospital without paying cash on preauthorisation for admission from the sampoorana suraksha doctor. In case the preauthorisation is denied and the patient and the hospital feel the need for admission they can get admitted but cannot get cashless benefit and assured settlement. In such cases the patient settles the bill himself and sends claims to sampoorana

suraksha office for settlement who may or may not settle entire amount but settle they will definitely upto a minimum of 50%. Similarly in other emergency like death the NGO rushes Rs 5000 to the nominee on the same day and then make a claim with sampoorana suraksha. In maternity the people send claim to suraksha office with the help of the animator of the NGO to get a confirmed settlement within a week.

**c) Do you help the people you serve to sell goods or services using financial innovation? If so, how?**

Yes. We help hospitals to sell services to the insured people through their hospitals at predetermined rates for preauthorized cases. In case the cost of treatment is likely to exceed preauthorised amount or package amount , in cases of complications additional sanctions can be availed from sampoorana suraksha. Upon submission of the bills, as per the format, the same is processed and submitted to insurance company for settlement. Similarly we also negotiate with insurance company to sell the insurance through us to the stakeholder at pre negotiated rates. Still later work closely with the insurance company for settlement of claims.

**This nomination was adjudged the best nomination to finally win the Changemaker's award. 280 entries from 43 nations submitted their nominations.**

**Mrs. Bhavani resident of Vidyapura Kabaka Village, Puttur Taluk of Dakshina kannada District says her story as follows**

Since last seven years I am member of chamundi SHG. Mine is a six member family including three school going children . Our landed property is only 5 cents. I am rolling beedi and my husband is running a small footwear shop for our livelihood. Some how we are running a peaceful life. All of sudden my husband fell ill and he was diagnosed to have heart disease; doctors suggested immediate surgery , which requires a huge amount. Our savings was not enough to meet the treatment expenses . Then I remembered Sampoorana Suraksha scheme in which I got enrolled my entire family. we got Rs: 30000.00 from suraksha scheme towards my husband heart surgery expenses . Thus Sampoorana Suraksa relieved my family from financial difficulty during my husband's illness. Myself and my entire family is grateful to Sampoorana Suraksha Programme.



**"Sampoorns Suraksha Saved my brother's life "- says Miss. Sumithra**

Who is the member of Vinayaka SHG , Residing at Molahalli of Kundapura Taluk. She belongs to a Agriculturist family, having ten members. Her brother is a Hotel employee in Mysore. On 10-05-2009 He met with road traffic accident and sustained head injury. His medical treatment expenditure was more than one lakh rupees. Out of that Rs: 50,000/ was reimbursed by Sampoorana suraksha Scheme and she took loan from her SHG for the remaining amount. She and her family says with gratitude that **"Sampoorna Suraksha is a worth scheme for the poor household"**



THE PERFORMANCE DURING THE YEAR 2008-09

COMMUNITY ORGANISATION AND PROMOTION OF SHGS:

The work of the sevaniratha the field officer of SKDRDP commences with the promotion of **Self Help Groups (SHGs)** the informal groups who socially, economically empower themselves.

The sevanirathas promote two distinct kinds of SHGS namely ...

1. **Pragathi bandhu groups:**

In this model, five to eight small and marginal farmers come together to form a group and undertake labour sharing once in a week. They also make small savings per week and take up financial transactions. They draw a five year plan defining the financial investments to be made for development over the years. This helps them to set up goals and try to achieve them.

Another feature of the Pragathi bandhu SHG is the mixed cropping practiced by the members of the group. This helps them to get steady income on a daily basis which helps them to meet their weekly loan repayment obligations. The members borrow money for their farming activities to be repaid over weeks from their multiple farming produces and farm labour work done by these farmers in the neighborhood large farmer.



Performance during the year and since inception:			
(Rs. in lakhs)			
Sl.No.	Performance	2008-09	Since Inception
1	Groups formed	3,806	26,580
2	Members involved	33,645	1,43,573
3	Savings mobilized	1239.05	3,122.57
4	No. of groups availing loan	1,51,526	4,40,700
	Amount	11,277.28	31,341.48
5	Labour sharing:		
	No. of Man days	52,02,111	2,27,83,768
	Value @ Rs. 75/- per day	3,901.58	17,087.83

KAMBLAMAJALU PRAGATHIBANDHU SHG

This Pragathibandhu group (PBG) was formed on 29-3-2005 in Kukkehalli village of Udupi district. Babu Naika, Sudhakar Naika, Anand Naika, Gopal Naika, S. A. Naika and Chandu Naika are the six members who save Rs. 10/- per week. All of them were small vegetable farmers. After they formed the group they became innovative. They rented out lands belonging to large farmers in the neighbouring area and started cultivating vegetables. They cultivate variety of vegetables like cucumber, snakegourd, ladiesfinger, spinach, brinjal, cowpea, bridgegourd, amaranthus, ashgourd, bottlegourd, littlegourd etc., giving them employment all round the year. They proudly say they were labourers one time and now have become entrepreneurs. They sell vegetables worth Rs. 5.00 lakhs every year.



The members of Kamblamajalu pragthibandhu group take turns in taking their agriuculture produces to Udupi and Kalyanpura vegetable markets on a daily basis. The group has borrowed a sum of Rs. 2,11,000/- from SKDRDP as pragathinidhi to meet their financial needs.



The group has become a model for the farmers from other districts who visit Kamblamajalu to see the dedicated works of the Kamblamajalu PBG.

“SKDRDP has made our village green and has united us. It has made us true farmers by making us studious and killing our laziness. Lord Manjunatha Swamy has really blessed us”. Admits Sudhakara Naika.



**2. JNANAVIKASA WOMEN SHG:**

The women in rural areas have little opportunity to express their talents, views and skills in any forum. They are tied up with their household duties taking care of family. Jnana Vikasa is a forum for women to develop their skills express their innate talents and empower themselves in the company of the fellow rural community. The Jnana vikasas are also self help groups but with a difference in that these groups meet once in week for financial affairs and once in a month they undertake capacity building programs, awareness programs for about two hours in a common centre. The issues discussed during the meeting are related to the way of living and improving the livelihood and living environs.

**The objective of promoting women SHGs:**

1. Organise women from the poorer sections, backward classes, minority community, SC/ST Community, landless labourers, beedi rollers, working class women etc.in to self help groups consisting of 10-20 members each in a group.
2. Bringing together 4-5 groups in a village once in a month for activities.
3. Facilitating livelihood programmes.
4. Promote women empowerment, social mobilization process.
5. Create awareness in women and family.
6. Develop the habit of thrift and credit.
7. Educate women about family planning, sanitation, health, education, folk-culture, epics and the like.
8. Develop self-confidence, self reliance and physical appearance.
9. Promotion of income generation activities in group enterprise.

**Performance during the year:**

		(Rs. in lakhs)	
Sl.No.	Performance	2008-09	Since Inception
1	Jnanavikasa SHGs organized	19,580	62,582
2	Families involved	2,83,083	7,60,965
3	Savings mobilized	4,444.27	10,638.99
4	Loan disbursed to members		
	Numbers	8,64,171	17,67,686
	Amount	47,429.38	1,06,922.47

**Amrutheshwari Women Pragathibandhu Self Help Group**

Who says farming is mans work? The Amrutheshwari women Pragathibandhu Self Help Group and hundreds of such groups promoted by SKDRDP are engaged in farming activities. The seven members of Amrutheshwari group are cultivating different vegetables and paddy in the one acre land leased by the group. In one season alone each member doing work during their liesure time have earned an additional income of Rs. 3,350/-.

**TRAINING PROGRAMMES CONDUCTED IN THE JNANA VIKASA PROGRAMME**

Sl. No.	Subject	Target (2008-09)		Achievement			
				During the year		Since Inception	
		No. of programmes	No. of families	No. of programmes	No. of families	No. of programmes	No. of families
1	Nutritious Food	183	8,823	550	20,700	8,400	1,96,313
2	Child care and education	303	8,022	630	19,125	6,060	2,36,655
3	Health and Hygiene	591	14,343	925	37,285	9,040	3,39,047
4	Community welfare	213	9,311	284	9,473	2,196	81,678
5	Field visits	205	8,889	155	9,300	1,109	45,929
6	Livelihood programmes	181	5,557	201	9,191	3,669	1,31,918
7	Symposiums	75	3,135	70	3,212	1,743	1,13,446
8	Adult education	45	1,190	87	1,924	482	3,686
9	Others	809	38,861	362	29,339	9,325	4,02,290
Total		2,605	98,131	3,264	1,39,549	42,069	15,52,252

### ANNAPPA SRINIDHI SELF HELP GROUP

Started on 13-11-2003 in Haleyangadi village of Mangalore taluka, the Annappa srinidhi Self Help Group (SHG) is component of Chandana Jnanavikasa center which has 45 members and consists of four SHGs. The 11 members in Annappa srinidhi claim to **“live like children of a single mother”**. They spend together one hour on every Sunday which starts with a prayer seeking the blessings of Manjunatha Swamy and Dr. D. Veerendra Heggade. This itself, they say has brought them discipline to do activities systematically and confidence to face the life. This group has taken part in Krishimela, Brahmakalasha, Pundarikayaga and Soutramani yaga. This group has won **“Championship trophy”** in the Jnanavikasa rural sports meet.

The Annappa Shrinidhi SHG has total savings of Rs. 30,760/-. Members have taken loans for different purposes as follows.

Sl. No.	Name of the member	Amount availed sofar(Rs)	Purpose
1.	Prameela	95,000/-	Business, House construction, consumption
2.	Nalini	90,000/-	Irrigation, closing the old loans, house repairs
3.	Bhavani	75,000/-	Irrigation, closing the old loans, house repairs
4.	Lalitha	70,000/-	Vehicle purchase, house repairs and closing old loans
5.	Nagamma	80,000/-	Fish business, house repair, closing the old loan
6.	Deepashri	50,000/-	Irrigation and marriage
7.	Jyothi	10,000/-	Closing the old loans
8.	Pathumma	85,000/-	Buisiness, house repair
9.	Shantha	70,000/-	Buisiness, house repair
10.	Veena	30,000/-	Buisiness, house repair
11.	Aisamma	40,000/-	Buisiness, house repair

All the members have taken loan for paying the premium of Sampoorana Suraksha. The group has got **“S”** grade.

### PRAGATHINIDHI PROGRAMME – CREDIT LINKAGE

The micro finance program of SKDRDP popularly known as **“Pragathi Nidhi Program”** (Pragathi Nidhi means fund for growth) has been designed to provide hassle-free, quick and easy finance to the stakeholders. The groups are eligible to get funds from SKDRDP on completion of three months of their promotion. During this period the groups are required to save regularly on weekly basis, conduct group meetings write proper resolutions, deposit the money saved in the group common account. During this period they undergo capacity building training programmes in conducting group meetings, writing basic accounts, managing the finances, preparing business plan etc. In addition to this the group members prepare a five year development plan and then break it down to an annual plan. The financial assistance will also follow the planned goals.

SKDRDP micro finance programme has several features.

1. The lending decision to the member is primarily taken by the group itself and seconded by the village level federation before being considered by skdrdp worker.
2. The first loans are normally Rs.10,000 to paid back in 50 to 100 weeks. The second loans can be for higher amounts.
3. Groups are normally graded before lending.
4. Assessment of repayment capacity of the borrower is made.
5. The interest rates are maintained at around the commercial bank lending rates.
6. The repayment instalments are flexible based on the purpose of borrowing.
7. The loan amounts are flexible too depending on the individual requirement.
8. No security is taken for individual loans upto Rs.50,000. Beyond this amount which is usually given for house construction purposes, collaterals are sought.

At present, five loan products are being used.

Sl No	Product Name	Tenure	Purpose of loan
1	Revolving fund	50 to 156 weeks	For livelihood and emergent needs.
2	Group Activity Loan	Upto 208 weeks	For undertaking group enterprises.
3	Livelihood loan	Upto 208 weeks	To take up income generating activity by the members.
4	Infrastructure loan	Upto 260 weeks	To develop infrastructure of individuals.
5	Swagruha loan	Upto 520 weeks	Exclusively for construction/ renovation/extension of house.



## Sanction of loans :

SKDRDP borrows loans from commercial banks for onlending to SHGs. During the year SKDRDP has borrowed **Rs. 265.00 crores** from different banks as under.

Sl. No.	Name of the bank	Borrowings for the current year (in Rs.)	Outstanding at the end of the year (in Rs.)
1	UTI bank	-	18,249,535.00
2	SBM	454,349,000.00	731,804,393.93
3	Canara Bank	22,979,755.00	455,767,539.00
4	Karnataka Bank	444,900,000.00	783,138,991.00
5	Corporation Bank	159,637,245.00	254,886,868.00
6	ING Vysya Bank	50,000,000.00	275,572,138.19
7	State Bank of India	100,000,000.00	408,991,253.60
8	Syndicate Bank	-	137,937,353.34
9	Vijaya Bank	685,749,115.00	1,175,741,030.00
10	HDFC Bangalore	-	11,321,537.00
11	SIDBI	200,000,000.00	356,164,167.00
12	IDBI	-	106,291,203.00
13	NABARD	-	20,000,000.00
14	NABARD - Equity	10,000,000.00	10,000,000.00
15	NABARD -Rural Habitat	-	10,165,124.00
16	Bank Of India	60,000,000.00	60,317,127.00
17	Central Bank of India Honnvar	150,000,000.00	178,009,073.00
18	DBCDC	50,000,000.00	95,000,000.00
19	Pragathi Grameena Bank	129,004,230.00	160,851,107.00
20	Tamilnadu Mercantile Bank	-	53.00
21	National Housing Bank	28,978,000.00	27,863,461.00
22	Union Bank of India	98,000,000.00	98,290,485.00
	<b>Total</b>	<b>2,643,597,345.00</b>	<b>5,376,362,439.06</b>

During the year the total disbursement of SKDRDP was Rs. 407.00 crores. The project officewise performance in disbursement are as follows:

(Rs. in lakhs)

Sl.No.	Project Office	Pragathinidhi disbursed From 1.4.2008 to 31.3.2009		Pragathinidhi Outstanding (As per MIS report)	
		Target	Achievement	Target	Achievement
	<b>D. K. District</b>				
1	Belthangady	1500.00	1349.15	3800.00	3564.13
2	Puttur	1000.00	1152.06	2335.00	2636.70
3	Mangalore	2500.00	3460.00	4500.00	4527.33
4	Bantwal	900.00	2158.04	3409.10	3509.09
5	Sullia	1200.00	1199.00	2100.00	2042.51
	<b>Total</b>	<b>7100.00</b>	<b>9318.25</b>	<b>16144.10</b>	<b>16279.76</b>
	<b>Udupi</b>				
6	Karkala	2000.00	1878.70	4351.78	4045.16
7	Udupi	1500.00	2082.99	3331.40	3463.97
8	Kundapura	1600.00	2005.65	3402.00	3116.02
	<b>Total</b>	<b>5100.00</b>	<b>5967.34</b>	<b>11085.18</b>	<b>10625.15</b>
	<b>Uttara Kannada</b>				
9	Sirsi	2000.00	4465.00	2800.00	2451.01
10	Kumta/ Ankola	1700.00	1310.25	3650.56	2049.62
11	Honnavaara	1500.00	1929.85	2800.00	2083.45
12	Dandeli	1200.00	1429.02	2239.23	1475.91
13	Siddapur	600.00	640.78	1063.00	771.79
	<b>Total</b>	<b>7000.00</b>	<b>9774.90</b>	<b>12552.79</b>	<b>8831.78</b>
	<b>Shimoga</b>				
14	Shimoga	2750.00	4068.00	2250.00	3347.32
15	Shikaripur	831.40	1695.71	727.47	1336.62
16	Theerthahalli	1800.00	1872.16	750.00	1316.32
17	Sagar	1500.00	1500.00	852.00	1142.17
18	Soraba	1500.00	1511.80	1500.00	1229.93
	<b>Total</b>	<b>8381.40</b>	<b>10647.67</b>	<b>6079.47</b>	<b>8372.36</b>
	<b>Chickmagalur</b>				
19	Chickmagalur	2200.00	2300.00	2200.00	1568.45
20	Kadur	2500.00	1895.00	1895.00	1452.57
21	Tharikere	1800.00	1790.00	1567.45	1188.40
22	Koppa	1500.00	1021.17	1500.00	613.12
	<b>Total</b>	<b>8000.00</b>	<b>7006.17</b>	<b>7162.45</b>	<b>4822.54</b>
	<b>Grand Total</b>	<b>35581.40</b>	<b>42714.33</b>	<b>53023.99</b>	<b>48931.59</b>

**Smt. Rathna becomes hotelier**

Smt. Rathna, Bijady village in Kundapur taluk is a member of our Siddhivinayaka self help group for the last four years. Rathna had great difficulty in getting her first daughter married off. She took a loan from her group for this marriage. When she had difficulty in repaying this loan she thought of setting up a hotel. She took another loan of Rs. 30,000/- to start a small hotel in Thekkatte. Her relatives helped her with another Rs. 20,000/-. She worked hard to develop the hotel and as a result today she is getting a net income of Rs. 300/- per day. She is able to regularly repay her earlier loan as well as the hotel loan. All her family members are engaged in working in the hotel thus becoming a family business. Members share the work and share the timings. Rathna is very happy for the change in her fate.



**SKDRDP supplies agricultural implements**

SKDRDP supplied agricultural implements to promote Pragathibandhu labour sharing activities and to motivate farmers. During the last year SKDRDP supplied implements to the tune of Rs. 1.00 crores. These implements have helped and motivated thousands of Pragathibandhus in Chikmagalur, Shimoga and Uttara Kannada districts.



**Livelihood activities supported by microfinance**



Bamboo basket weaving



Vegetable shop

No. of loans availed by the members of the group.

Sl.No.	Purpose	2008-09 No. of loans	Since Inception
1	Agricultural Development Programme	78,330	1,67,671
2	Irrigation Programme	30,509	98,212
3	Housing and Sanitation	2,17,618	4,77,198
4	Livelihood and other activities	6,89,240	14,65,305
Total		10,15,697	22,08,386



Sports materials



Tailor shop



Floriculture

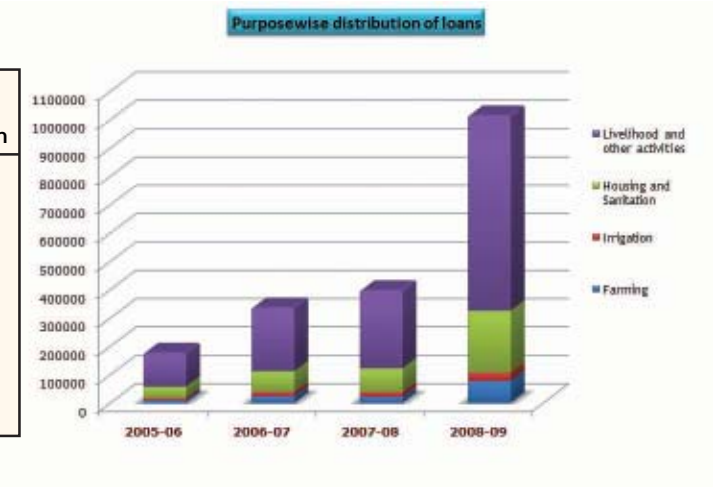


Petty shop



FIGURES AT A GLANCE

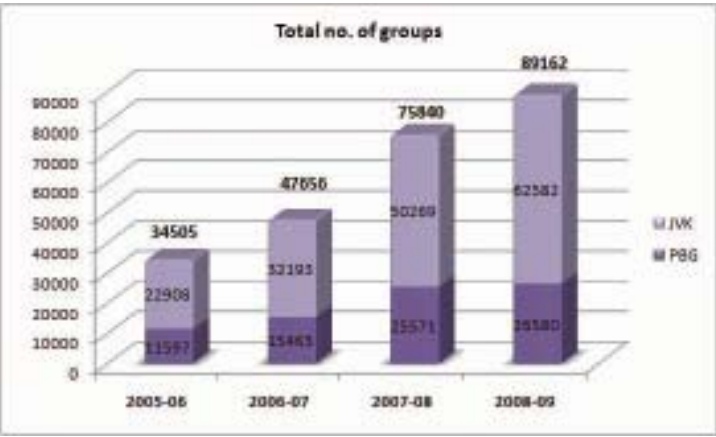
Purpose	2005-06	2006-07	2007-08	2008-09	Since inception
Farming	10755	24057	21712	78330	167671
Irrigation	8287	16155	17642	30509	98212
Housing and Sanitation	38688	72192	83637	217618	477198
Livelihood and other activities	119791	225135	275647	689240	1465305
Total	177521	337539	398638	1015697	2208386



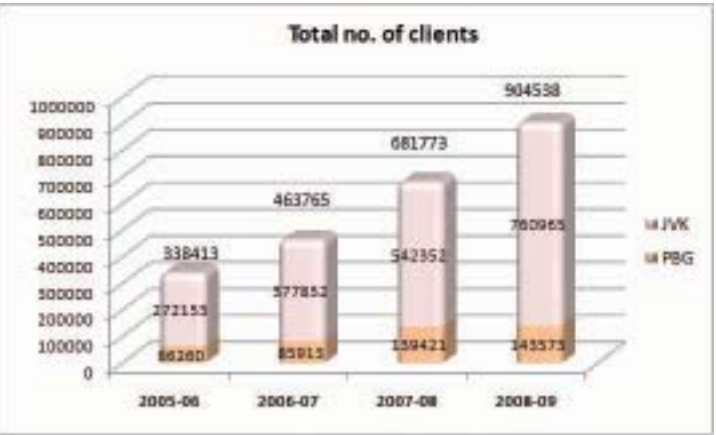
No. of new SHGs added			
Year	PBG	JVK	Total
2005-06	6148	13122	19270
2006-07	3866	9285	13151
2007-08	10108	15295	25403
2008-09	3806	19580	23386



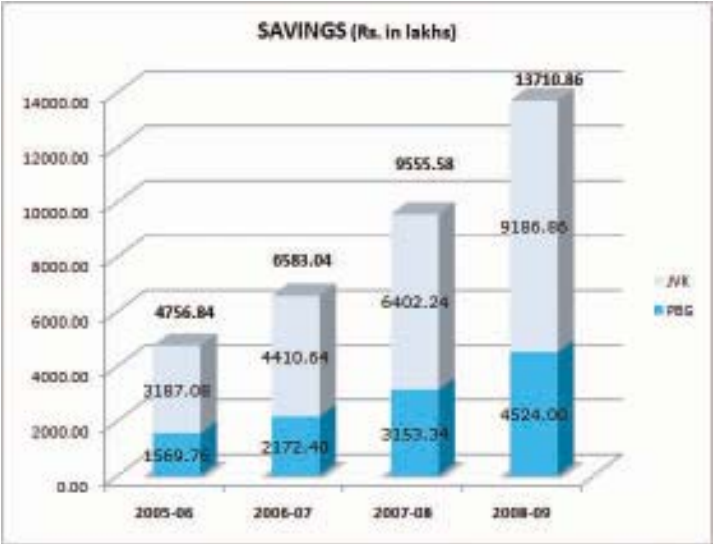
Total no. of groups			
Year	PBG	JVK	Total
2005-06	11597	22908	34505
2006-07	15463	32193	47656
2007-08	25571	50269	75840
2008-09	26580	62582	89162



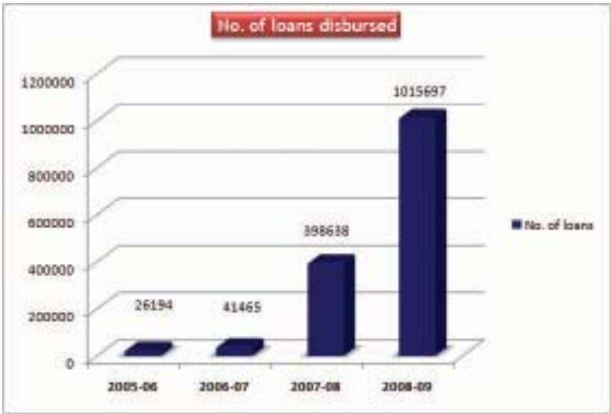
Total no of clients			
Year	PBG	JVK	Total
2005-06	66260	272153	338413
2006-07	85913	377852	463765
2007-08	139421	542352	681773
2008-09	143573	760965	904538



Savings (Rs. In lakhs)			
Year	PBG	JVK	Total
2005-06	1569.76	3187.08	4756.84
2006-07	2172.40	4410.64	6583.04
2007-08	3153.34	6402.24	9555.58
2008-09	4524.00	9186.86	13710.86



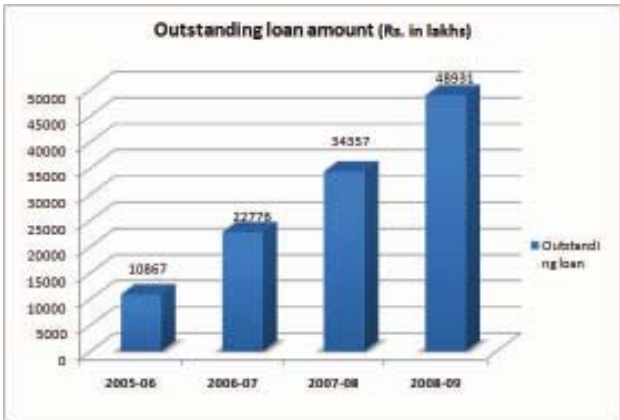
No. of loans disbursed			
2005-06	2006-07	2007-08	2008-09
26194	41465	398638	1015697



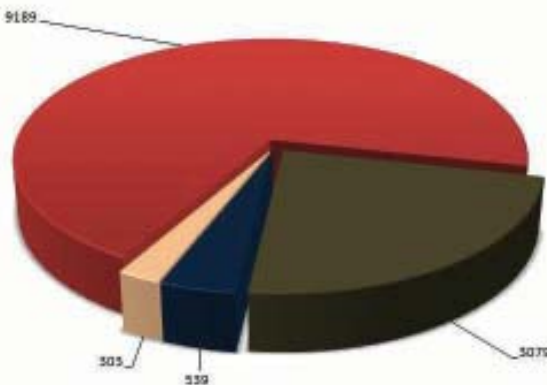
Amount disbursed (Rs. In lakhs)			
2005-06	2006-07	2007-08	2008-09
7306	16502	29231	42714



Loan amount outstanding (Rs. In lakhs)			
2005-06	2006-07	2007-08	2008-09
10867	22776	34357	48931



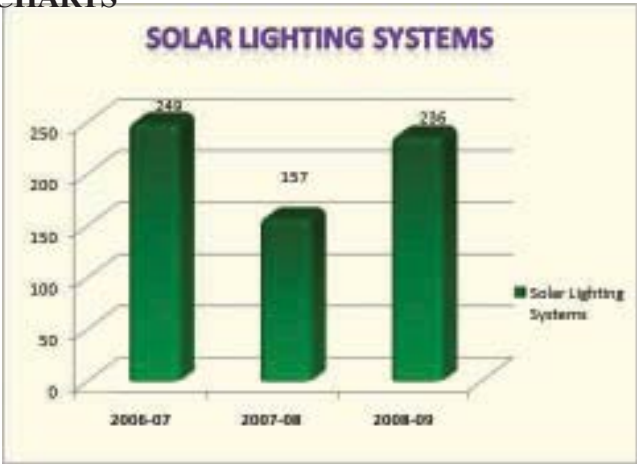
Grading of Self Help Groups	
A	9189
B	3079
C	539
D	303



ACTIVITY CHARTS

No. of solar homelighting systems done

Particulars	Solar Lighting systems
2006-07	249
2007-08	157
2008-09	236
Since inception	4828



No. of gobar gas plants constructed

Particulars	Gobar Gas plants
2006-07	657
2007-08	1113
2008-09	1930
Since inception	7160



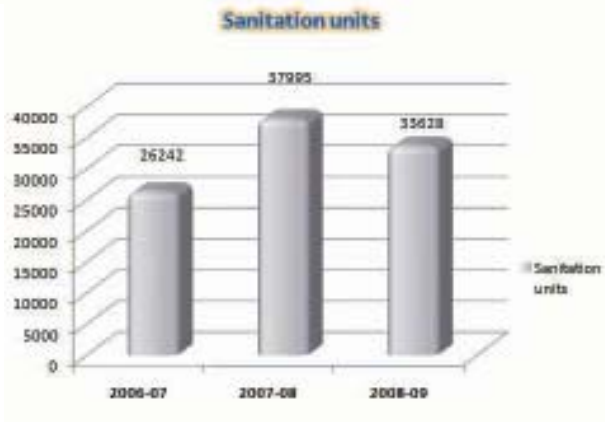
No. of alcholic deaddiction camps held

Particulars	No. of camps
2006-07	36
2007-08	47
2008-09	50
Since inception	257



No. of toilets constructed

Particulars	Sanitation units
2006-07	26242
2007-08	37995
2008-09	33628
Since inception	119857





## NADUBAILU PRAGATHIBANDHU

Consisting of seven members, this group has been working since sixteen years. They save Rs. 10/- week even today. They have shared labour and developed their properties. Today each one of them earn substantial income from their small plantation. However, they have not stopped the laboursharing. They have shared profit in cash to the extent of Rs. 57,577/-. Indeed it is a saga of sacrifice for each others success.

No. of members	:	7
Total savings	:	Rs. 49,950/-
Loans availed	:	Rs. 1,37,000/-
Total turnover	:	Rs. 5,94,000/-
No. of laboursharing days	:	3,926
Value of laboursharing	:	Rs. 2,94,450/-



Sl No.	Name of the member	Crops grown	Loans availed(Rs.)	Purpose
1	Nanyappa Poojary	arecanut, coconut, paddy	87,185	Bullock purchase, horticulture, agriculture, gold purchase
2	Shridhara Poojary	arecanut, coconut	1,00,925	Agriculture, house repair, marriage, gold
3	Uggappa Poojary	areca, coconut, vegetable	69,230	Well, marriage, medical, loan repayment
4	Anni poojary	Areca	57,730	Well, marriage, medical, loan repayment
5	Jayananda	Arecanut, coconut	94,575	New house, farming
6	Santhappa Gowda	Areca, coconut, paddy, vegetables	1,36,325	Pump, pipe, agriclute, education, loan repayment
7	Vasantha	Arecanut, coconut	47,875	Agriculture, well, house repair, education
	Total		5,93,845	

**GRADING OF THE SHGs:** SKDRDP has exclusive field staff to audit the performance of the groups based on certain parameters like maintenance of proper group records, regularity of meetings, attendance, loan repayments, purpose and use of loan, growth achieved by the members, activities undertaken by the members, benefits availed from the project, co-ordination between members, utilization of funds available. To sum up, a well managed group gets ‘A’ grade, slight variation in one or two parameters gets ‘B’ grade, variations in some of the parameters which would be rectified gets ‘C’ grade and long pending variations in the parameters gets ‘D’ grade. The inspecting officer helps the group by guiding and inspiring them to maintain good grades.

**‘S’ Grade :** During the year the concept of ‘S’ grade a super grade allotted to SHGs with consistant track record was introduced. ‘S’ grade groups have the freedom of preparing an application of loan requirement and getting it sanctioned within 15 days.

### Performance :

Sl.No.	Taluk	No. of groups graded	A Grade	B Grade	C Grade	D Grade
1	Belthangady	1546	729	683	100	34
2	Karkala	1671	1343	254	39	35
3	Puttur	1423	825	458	97	43
4	Bantwal	2302	1753	429	80	40
5	Sulia	1180	785	375	13	7
6	Udupi	1856	1469	311	57	19
7	Kundapur	1659	1365	263	21	10
8	Sirsi	1473	920	306	132	115
Total		13110	9189	3079	539	303

**FEDERATION:** A federation of SHGs is constituted at the village level covering an average of thirty SHGs. The SHG leaders become office bearers of the federation. The federation plays a vital role in the micro finance programme of SKDRDP. A sub committee of the federation is created to monitor the loan sanction and its repayment in its area. The federation meets once in a month and makes an assessment of the SHGs on the basis of their performance during the month. They are temporarily graded and this grading is used for assessing the SHGs for sanctioning loans from SKDRDP.

### FARM DEVELOPMENT AND LIVELIHOOD PROMOTION:

The fundamental objective of SKDRDP is promotion of intensive mixed farming in the area using cost effective technology to increase income levels. The local challenges in the agrarian sector is tackled by organizing the small and marginal farmer's groups. The members prepare **“farm plans”** up to five years defining the annual expectations. Based on the plans the farmers undertake the field activities with due support from the sevanirathas, agricultural and dairy co ordinators of SKDRDP and professionals from the various line departments.

**Objectives :**

1. Bringing barren/waste lands under cultivation.
2. Encouraging multiple cropping.
3. Farm planning on annual basis.
4. Promoting mixed cropping involving short term as well as long term crops.
5. Reducing the external inputs and increasing the internal inputs to increase the farm productivity.
6. Encourage organic cultivation farming practices.
7. Promote allied sector activities.



To facilitate these activities 26 agricultural officers and 13 dairy officers are working in the field. The organization has provided a total subsidy of Rs. 83.14 lakhs for taking up some of the novel activities like seed production, dairy farming, vermi manure plots, jasmine, tissue culture banana and SRI method of paddy cultivation.

#### Lavappa Gowda generates his own electricity

Lavappa Gowda, member of Bhagyodaya Pragathibandhu Self Help Group in Bilinele village for the last six years has improved his farming activities by taking up dairy farming, coconut cultivation, piggery and migrating to organic cultivation recently. However he does not have electricity. Bilinele village in Puttur Taluk is a remote village where many houses do not have electricity.

Recently he came to know in his meeting that micro hydro electricity project can be installed if there is a natural stream flowing. Lingappa Gowda followed up this idea to install a small generator run on a small stream of water. The electricity generated by this generator is used for lighting six bulbs. Lingappa Gowda is very happy for this development.

**Performance during the year:****Farming activities taken up**

Sl. No.	Programmes	Target		Performance 1-4-2008-1-4-2009		Since inception	
		No. of families	Area (Acres)	No. of families	Area (Acres)	No. of families	Area (Acres)
1	Fencing	14244	14347	16617	16083	63003	625422
2	Land levelling	8192	3750	10469	4933	34073	14848
3	Coconut plantation	10386	3843	13924	5725	56400	21556
4	Areca nut plantation	15113	6929	20086	13496	77551	50711
5	Cashew	6954	3938	5887	3666	41346	29829
6	Rubber	3219	3616	3062	3268	10356	10879
7	Paddy	10495	7895	21138	18825	63391	65134
8	Vegetables	16930	7649	22360	13273	86614	37918
9	Jasmine and other floriculture	6672	1167	6860	2350	18608	4457
10	Banana cultivation	14774	5884	16481	8362	59860	17331
11	Coco	2519	778	1637	945	6308	2422
12	Fruticulture	6700	4040	8460	6099	15238	9147
13	Tubor crops	9801	3733	13733	6217	30467	14053
14	Sugarcane	3666	3453	4165	4156	9427	8096
15	Grams	6386	6587	8487	6794	21189	15353
16	Oil seeds	4325	3357	5261	5116	11347	9745
17	Shripaddathi system	1932	1174	1131	793	3069	1778
18	Cardamom	1678	194	1273	450	1837	604
19	Coffee	3864	2450	4949	3497	5862	4236
20	Cotton	1605	1951	1896	2559	3211	4640
21	Corn	4565	4098	13408	17976	15649	33039
22	Onion	3075	1832	3734	4095	14845	5009
23	Lavancha	255	227	328	324	1124	1142
24	Training and visit (Visit to progressive farmers)	3575	0	4922	640	5018	700
25	Bee keeping	2079		1232		4334	
26	Vanilla	221		251		1486	
27	Beetle	6018		4980		19149	
28	Pepper	13440		9617		37319	
29	Dairying	25020		25663		58199	
30	Vermicompost	4809		2489		8010	
31	Compost	12619		9074		19503	
32	Animal husbandry	6907		8865		16163	
33	Green grass	12364		10770		23997	
34	others	3737		1806		2262	



**SHRI DHARMASTHALA SIRI GRAMODYOGA SAMSTHE (SIRI):**  
**(Section 25 Company under Companies Act)**

The organization has also been supporting the group enterprise activities of the village women by promoting a company to take care of the forward and the backward linkages required for managing viilage enterprises. Set up in the year 2001, the organization named Shri Dharmasthala Siri Gramodyoga Samsthe has made rapid strides in assisting the members in production and marketing of goods.

**The activities of SIRI are :**

1. Motivation for taking individual and group enterprises.
2. Providing entrepreneurial and technical inputs to the groups.
3. Facilitating financial assistance to start the enterprise.
4. Assistance in purchase of machinaries, construction of work sheds, etc.
5. Locating the raw material suppliers buy in bulk and supply to groups.
6. Provide marketing assistance and promote network.
7. Develop a common brand.
8. Advertising sales promotion.
9. Help the groups to deal with local taxation laws.

The Project has been using different strategies for marketing the goods like

- Ø Sales representatives
- Ø Installing SIRI shops at villages, taluk head quarters.
- Ø Identification of dealers at cities and towns.
- Ø Door to door sales agents.
- Ø Line sale by vehicles.
- Ø Advertisement and publicity through various channels.
- Ø Appoint Marketing consultants for extensive marketing network.



Rexine bag maufacturing unit



Raw agarbathi making



Preparation of phenyl



Diswash powder manufacturing unit

**SIRI has promoted the following enterprises:**

(Rs. in lakhs)

Sl.No.	Enterprise	No. of group members as at 31.03.2009	Business turnover of groups
1	Food items	68	936.69
2	Chemical items	25	285.36
3	Textiles	151	379.34
4	Rexine bags	65	90.35
6	Others	3367	2591.18
Total		3676	4282.92

**SKDRDP also promotes other off farm activities as under :**

Sl. No.	Nonfarm Activities	Target	Achievement during the year	Achievement since inception
1	Vehicle purchase	8023	8136	15661
2	Business	14258	19468	35460
3	Industry	986	1411	2681
4	Service	2272	2257	4339
6	Other	1379	2785	3528
Total		26918	34237	61669

Thus the efforts of the organization in promoting livelihoods in the farm and the off farm sector has created many opportunities for the poor.



Business with compassion

**Bhagi Poojarthi** mother of two daughters and a son still practices matriarchy and her son in laws stay with her. Along with her grand children Bhagi has to manage a family of eight people. To add to her woes her only son Dinesh suffers from Paraplegia and has lost control over his legs. The family lived with the labour earnings of her son in laws.



When Bhagi Poojarthi joined Shri Kalkuda Sel Help Group in Kokkarne village of Udupi taluk, the sevanirathe encouraged her to start self employment, so that her handicapped son also could work from home. She took a loan of Rs. 25,000/- from SKDRDP under the Devaraj Aras Backward Classes Development Corporation (DBCDC) scheme for self enterprise. This was a low interest loan sanctioned at 9% on reducing scales.

Thus started Shri Harsha Food Products, a tiny industry manufacturing namkeens like tomato slice and masala mixture. The whole family is engaged in producing 30 kgs per day. The handicapped son 33 year old Dinesh is engaged in packing the products and he is so happy. Bhagis daughter and son in law spare three to four hours a day in the enterprise. Today the income of Bhagi poojarthi and her family has gone up from Rs. 1,800/- per month to Rs. 4,000/-. Bhagi is happy that her home industry is successful and Dinesh is not any more burden to her family.



CAPACITY BUILDING OF THE FARMERS :

In order to change the mindset of the farmers and prepare them for planned working and to make them understand the progress in the technology, the farmers go through a series of capacity building exercises like training, installation of demonstration plots, field visits, visit to universities and model farmers etc. SKDRDP has incurred Rs. 21.02 lakhs for conducting various capacity building activities in agriculture, during the year.

Objectives :

- 1. Introducing technologies and agro practices.
- 2. Introducing new crops, high yielding varieties.
- 3. Encouraging organic farming.
- 4. Facilitation between the farmers and research centers.
- 5. Encouraging native inventions.
- 6. Environment protection and awareness creation.
- 7. Construction of watershed structures and undertaking land development programmes.

Sl. No	Particulars	Target		Performance during year		Performance since inception	
		No. of programmes conducted	Families	No. of programmes conducted	Families	No. of programmes conducted	Families
1.	Training programmes	4,689	210,318	4,364	210,929	17,260	745,728
2.	Demonstrations	3,047	51,723	3,423	39,713	12,803	148,202
3.	Study tours	513	21,284	355	13,360	2,279	86,097
4.	Awareness programmes	568	61,840	629	75,882	2,693	235,813
Total		8,817	345,165	8,771	339,884	35,035	1,215,840





### Field Training on Tissue Culture Banana Cultivation

SKDRDP Koppa project office conducted a one day field training programme on cultivation practices of high yielding tissue culture banana in the banana garden of Shri Chandrashekar, a member of the pragathibandhu SHG in Sringeri village.

Mr Chandrasekar has cultivated Nendram and Cavendish tissue culture banana in three acres and has about 1000 succors. While Chandrashekar shared his experiences, agriculture scientists from the Mudigere Krishi Vigyana Kendra(KVK), namely Dr Basvalingaiah, agronomist and Dr umashankar plant pathologist have given training on selection of banana succors, transplantation and maintenance, pests and disease control.



The programme was attended by 35 interested banana cultivators of the area. The programme was inaugurated by our project Officer and attended by Mr Gopal Hegde, president of the local Taluka Krishika Samaja. On this occasion, the KVK disbursed 2kg each of the banana micronutrients to the participants. The programme was successful in motivating the farmers.

### Training in Papanna's Sustainable Integrated Farm(SIF)

Papanna, of Kenchanahalli village in Shimoga district was cultivating Sugarcane as the main crop and claims that he suffered more losses than gains when SKDRDP opened office in his village. Papanna enthusiastically joined the Pragathi Bandhu programme and became a beneficiary of the Samagra Krishi Ghataka programme (SIF). He prepared a plan to diversify his cropping to go for multiple cultivations and reduce external inputs. He was advised to optimise internal inputs for the farm. He took a loan of Rs 25000/- for these activities. the govt of Karnataka gave him an assistance of Rs8000 for floriculture and an incentive of Rs 2500/- for reducing external inputs from SKDRDP.

Papanna's farm today has the following crops

1. Half acre Sugandharaja giving a daily yield.
2. Jasmine cultivation in half acre giving daily yield.
3. Vegetable cultivation in 1/4th acre in between floriculture.
4. Drumstick as a border plant 50 in number.
5. Pineapple 100 plants.
6. Lime 10 trees.
7. Arecanut 400 plants.



Papanna has dug a 10 ft deep well purchased a pump, applied sprinkler.

Papanna proudly says that last year he got a net income of Rs 25000/- from his farming operations which is likely to grow and be perennial in the days to come. Recently SKDRDP conducted training on Sustainable Integrated Farming to the other farmers in the garden of Papanna!

### IRRIGATION

One of the basic necessities of farming is the availability of adequate water. During the initial year of promotion of farmer groups, a small financial contribution is provided by SKDRDP for setting up of irrigation facilities in the field. Loans are also provided for purchase of sprinklers, wells, purchase of pump sets and other equipments. The pragathibandhus share labor for digging/ repairing the wells.

#### Performance during the year:

Sl.No.	Performance	2008-09	Since Inception
1	Families assisted to construct ponds and wells	4,578	23,085
2	Purchase of pumpsets	5,846	22,656
3	No. of families assisted in installation of irrigation systems.	9,692	31,694

SKDRDP has provided a subsidy of Rs. 17.59 lakhs in deserving cases for installing the irrigation systems.



### FARM MECHANISATION

As more and more agricultural labourers migrate to non agricultural works there is a shortage of man power in the agriculture sector. Mechanisation of small farming activities is crucial to manage small farms with minimum labour. SKDRDP promotes farm mechanization activities by encouraging the farmers to adopt technology.





Sl.No	Farm Mechanisation	Target for the year	Achievement	Since inception
1.	Tillers	341	433	1213
2.	Harvesters	118	124	259
3.	Others	619	396	1301
	<b>Total</b>	<b>1778</b>	<b>953</b>	<b>2773</b>



#### KISSAN MELA - 2009

With an intention to provide a platform to the farmers to demonstrate and exchange the latest developments in the sector, SKDRDP is regularly conducting the annual Kissan Melas. The developments in the various segments of the sector are brought to light through stalls installed in the Mela. An opportunity is also provided to the farmers to share their views and express themselves with the ministers and political leaders regarding agriculture policy of the government and submit their request to the Government. The three day mela has different workshops, audio visual media, agricultural exhibition stalls which facilitate higher learning for the farmers who actively interact with the progressive farmers, scientists and manufacturers. The mela has earmarked one day for programmes on women empowerment. During the year SKDRDP conducted its annual 29<sup>th</sup> Krishi Mela at **Theerthahalli in Shimoga district from 21-1-2009 to 23-1-2009.**

The Kissan Mela was inaugurated by **Dr. P. G. Changappa, Vice Chancellor, UAS Bangalore, Shri Siddalinga mahaswamiji, Dr. Prapullachandra, people representatives** are also participated. **Dr. D. Veerendra Heggade** presided over the function.

The women's day programme on 22-1-2009 which was presided over by **Smt. Hemavathi Heggade**. The Dharwad Milk Producers Cooperative Union and Shri Krishna Dairy Pvt. Ltd. Supported the organisers in arranging a mega cattle show.

Several panel discussions were arranged during the mela on different subjects like water conservation, mixed farming, dairy farming, fund management in SHGs, dry farming, women empowerment, women self employment and future farming. Progressive farmers like Shri Devangi Prapulla Chandra, Shri Ayappa Masagi, scientists and others took part in the Mela.

**Sri Devangi Prapullachandra received the life time achievement award consisting of Rs 25,000 in cash a plaque and a citation.**

Achievements of the outstanding farmers were also recognized. **Shri Gurunath Gowda, Basur village, Soraba taluk** for integrated farming system, **Shri Eshwaran P. Theertha**, Kudlige village, Badravathi taluk for organic farming and **Shri K. Manjunath Achar**, Avinahalli village, Sagar taluk for allied activity (farm implementing) were honoured with felicitation cash award of Rs. 10,000/-, each with a plaque and citations.

In the valedictory of Kissan Mela on 23-1-2009 Shri R. V. Deshpande, Former Minister, Govt. Karnataka, **Shri G. Ramesh**, Chairman, Pragathi Grameen Bank participated. On this occasion, Shri D. Surendra Kumar, Bangalore, Shri R. V. Shastri, the trustees of SKDRDP also participated and Dr. D. Veerendra Heggade presided. Cultural programmes were held every evening for all the three days.

The mela attracted more than five lakh visitors, had more than two hundred exhibition stalls.



Inauguration of Kissan Mela



Sri Devangi Prapullachandra being honoured



Cattle show



Dog show



SWAGRUHA HOUSING PROGRAMME :

For meeting the housing needs, SKDRDP gives exclusive housing loans. If the requirement is for higher amounts upto Rs. 100, 000, and if the applicant has repayment capacity, long repayments of upto 10 years are given to housing loans. Also the interest rates are lower for these loans matching the interest rates at which the loans are received by SKDRDP.

Performance during the year:

Sl.No.	Particulars	2008-09	Since inception
1	Families assisted for house construction ,repair, renovation, electrification	46,582	2,95,927
2	House constructed for destitutes	309	1403



**NON-CONVENTIONAL ENERGY:** SKDRDP encourages use of renewable sources of power for lighting and fuel requirements in the underserved remote villages. Solar homelighting systems, gobar gas plants are installed as source of energy. SKDRDP also finances these units. Besides SKDRDP also gives subsidy to meet a part of the cost gobargas palnts.

Performance during the year:

Sl.No.	Particulars	2006-2007	2007-08	2008-09	Since inception
1	Solar Lighting Systems	249	157	236	4,828
2	Gobar gas plants	657	1,113	1,930	7,160



SANITATION UNITS :

SKDRDP since its inception has worked on creating awareness among the rural people about importance of sanitation units at home. Loans are provided to the members for constructing toilets. For the very poor a small subsidy is also given . During the year subsidy of Rs. 34.55 lakhs was given from SKDRDP to construct 8,546 toilets.



Performance during the year

Sl. No	Particulars	2008-09	Since Inception
1	Families assisted for sanitary toilet	33,628	1,19,857
2	Health check up camps	937	5,239
3	Emergency Medical Aid	115	43,658

ENVIRONMENT PROTECTION :

To create awareness on environment and protection of the environment , SKDRDP conducts several programmes on social forestry, water conservation, drinking water supply etc. The programmes are basically labour intensive and involve community labour given by the members one to two days in a year.



Performance:							
Sl. No.	Particulars	Performance during year			Performance since inception		
		Prg.	Benef.	Plants	Prg.	Benef.	Plants
1.	Awareness village level	789	72,723	-	3,616	2,70,694	-
2.	Awareness school level	1050	1,03,246	-	8,452	3,60,290	-
3.	School forest	130	-	6,973	544	-	15,188
4.	Pragathivana	42	-	12,445	294	-	18,770
5.	Temple forest	22	-	8,455	176	-	15,245
6.	Medicine forest	13	-	1,290	129	-	4,840
7.	Agriculture forest	266	-	18,380	797	-	41,115
8.	Roadside plantations	39	-	4,682	628	-	10,592
9.	School garden	684	-	5,352	2,123	-	13,164
10.	Others	7,197	-	14,105	13,406	-	20,532
Total		8,186	1,75,969	42,519	16,954	6,30,984	85,403

Prg - Programme  
Benef - Beneficiaries  
Plants-Plantation materials used



Parisara jatha programme, Dandeli



Vana vikasa launch, Karkala

WATERSHED DEVELOPMENT PROGRAMMES:

SKDRDP conducts programmes on rain water harvesting and water management activities to create awareness on water related issues and follow up with the community for practicing the same.

1. Stress on the conservation and proper management of water.
2. Emphasise optimum use of rainwater.
3. Educate the community on watershed methodology.
4. Take up community based watershed activities.

Performance of the programme:

Sl.No.	Particulars	Performance during year		Performance since inception	
		No. of programmes conducted	Families	No. of programmes conducted	Families
1.	Demo plants	594	1585	714	4498
2.	Percolation pits	13100	25116	61536	104668
3.	Check dams	451	1390	2688	4286
4.	Vented dams	35	214	211	561
5.	Bunding	164	438	2145	2091
6.	Quarry filling	131	546	906	6331
7.	Borewell recharging	65	1022	321	1963
8.	Madaka clearing	49	102	352	1129
9.	Farm pond	529	725	1354	1145
10.	Other	9	125	14	130



Borewell recharge



Farm pond



**Support for infrastructure and training:**

Most of these programmes are conducted with financial support from the organization. During the year a sum of Rs. 284.45 lakhs was subsidized for these programmes as the following table illustrates.

(Rs. in Lakhs)

Sl. No	Purpose	Target		Progress as at 31-3-2009	
		Total investment	Donations	Total investment	Donations
1	Agriculture Development	541.64	45.78	412.57	39.08
2	Extension	115.00	15.88	91.56	14.69
3	Colony improvement	108.31	21.62	61.27	9.80
4	Dairying	282.76	26.49	225.96	20.05
5	Destitutes aid	7.79	4.89	8.21	6.25
6	envirl. prog	76.31	5.41	28.78	4.04
7	Gobar Gas	90.30	6.40	29.16	3.62
8	Watershed programmes	29.90	8.38	21.30	5.00
9	Water harvesting programmes	392.59	38.77	304.41	34.67
10	Janajagruthi programme	15.39	3.10	7.05	0.92
11	Jeevanadhama	165.30	11.80	100.50	6.58
12	Jnanavikasa programme	42.18	6.79	6.64	3.15
13	Kissan Mela	15.50	43.60	2.73	42.66
14	Natural calamities	27.90	5.30	20.38	2.79
15	Suraksha programme	6.78	3.40	1.30	0.38
16	Village level horticulture prog.	8.25	2.00	4.36	0.60
17	seed material	73.59	14.01	77.39	12.13
18	Vermimanure	79.10	4.52	17.97	2.48
19	Jasmine	12.50	3.28	5.86	2.45
20	envirl. prog	2.70	1.32	4.50	0.66
21	Extension (Training & Demonstration)	116.62	22.12	71.53	16.43
22	Sanitation units	427.40	37.40	232.45	31.29
23	Gobar Gas	12.75	0.10	0.30	0.02
24	Tissue Culture Banana	67.80	7.73	29.33	5.23
25	Paddy sri method	2.24	0.82	2.69	1.11
26	Colony improvement	52.21	11.85	39.68	6.34
27	Presidents special programmes	59.35	14.92	41.02	9.13
28	Other	44.45	5.80	24.39	2.91
	<b>Total expenditure</b>	<b>2876.61</b>	<b>373.48</b>	<b>1873.29</b>	<b>284.45</b>

**Human Resource Development - Boruka – SKDRDP Centre for Rural Excellence(CRE):**

The SKDRDP has established an exclusive centre for training the staff and stake holders of the organization named the Boruka SKDRDP CRE.

The institute located at Belthangadi has excellent training facilities and full time faculties managed by the senior member of the organization.

During the Year the CRE was very active as indicated by the table given underneath.

Sl No	Particulars	During the year			Since inception		
		No. of tngs	Total man days	Parti cipants	No. of tngs	Total man days	Parti cipants
	<b>Training programmes</b>						
1	Sevaniratha's Selection Training	30	300	1325	105	315	3724
2	Enterpreneurs training to Sevanirathas	7	21	290	50	150	1755
3	Agricultural Tng.to field Animators	3	12	102	26	78	875
4	Enterpreneurs tng. to Supervisors	9	36	212	24	72	512
5	Enterpreneurs tng. to Project Officers	1	3	35	5	15	150
6	Training to Office staff	0	0	0	0	0	0
7	Training to Auditors	2	6	52	8	24	152
8	Training to Office Managers	4	12	108	4	12	108
9	Training on Suvidha Nidhi Programme	7	21	738	9	27	920
10	Programmes under CAPART Scheme	0	0	0	4	480	178
11	Programmes under NABARD Scheme	1	180	20	4	120	150
12	Computer training	1	2	8	7	35	108
13	Training to SIRI staff	0	0	0	14	42	280
14	SKDRDP stakeholders	10	300	100	66	330	1094
15	Trainings from D.K.Zilla Panchayath	18	180	200	19	190	358
16	Stakeholders from different NGO	21	105	520	52	260	2859
17	Trainings under Suvarna Gramodaya	4	120	74	4	120	74
18	Water quality testing training	218	436	5400	218	436	5400
19	Camp based Trainings (Agarabathi)	81	405	1410	207	1035	6936
20	SKDRDP Model Adoption Training	2	0	56	16	32	546
21	Block placement	4	160	8	4	160	8
22	SKDRDP/Siri field visit	75	75	3600	323	323	13380
23	Gelathi	0	0	0	0	0	0
24	Other	0	0	0	0	0	0
	<b>Total</b>	<b>498</b>	<b>2374</b>	<b>14258</b>	<b>1169</b>	<b>4256</b>	<b>39567</b>

**JANAJAGRUTHI MOVEMENT:**

SKDRDP in its experience has found that addiction to liquor is a major bane for poor people. To wean away the working class from liquor SKDRDP in support from the public has promoted *Janajagruthi* a movement against alcoholism. Under this programme awareness is created through village meets, house to house canvas, jathas and community deaddiction camps against alcoholism. In the deaddiction camps addicts are treated and counseled.

This is one of the more successful social initiatives of SKDRDP.

**The performance during the year:**

Sl. No.	Particulars	No. of programmes planned	Performance during the year	Performance since inception
<b>Deaddiction Camps</b>				
1.	No. of camps conducted	47	50	257
2.	No. of participants	2750	2890	15384
3.	No. of deaddicted people	2850	2993	26661
4.	No. of Navajeevana Samithi	231	156	561



DVH inaugurates janajagruthi workshop



Family counselling in deaddiction camp

During the year M/s MAM Movies a innovative group from Mumbai engaged in popularising unique social movements did a 10 min. film an Janajagruthy.

**COMMUNITY DEVELOPMENT PROJECT**

SKDRDP has set up a division to cater to the needs of the villages/communities in building the basic infrastructure facilities and basic education requirements. The development of the village is dependent on the availability of the natural resources and basic infrastructures in the villages and its optimum use. The projects implemented by the community development department are participatory in nature, involving the local population and leadership. The department provides financial and technology support for implementing various projects.

The important projects under Community Development Project is :

**JNANADEEPA EDUCATION PROGRAMME:**

The Jnanadeepa programme provides support to the rural schools for acquiring better facilities like buildings, electrifications, drinking water etc., It also provides teachers support to schools having shortage of teachers. Thus the organization is acting as an important service provider for better education in the villages.

**The Performance of Jnanadeepa:**

(Amt. Rs. In lakhs)										
SL. NO.	PARTICULARS	TARGET			DURING THE YEAR			SINCE INCEPTION		
		Units	Exp.	Grants	Units	Exp.	Grants	Units	Exp.	Grants
1	School bldgs	150	225.00	15.00	148	335.27	14.10	5205	4780.09	476.21
2	Honorariums	450	80.00	80.00	375	28.86	28.86	375	190.17	190.17
3	TA	300	1.50	1.50	375	1.02	1.02	375	8.63	8.63
4	Trainings	300	1.12	1.12	375	0.66	0.66	375	5.31	5.31
5	Educational tours	300	1.00	1.00	0	0.00	0.00	0	0.42	0.42
6	Incentives	0	0.00	0.00	0	0.00	0.00	0	4.88	4.88
7	Teaching aids	200	1.00	1.00	186	1.00	1.00	1052	5.03	5.03
8	Sporting materials	250	2.00	2.00	0	0.00	0.00	1750	12.31	12.31
9	Furnitures	300	50.00	50.00	405	75.97	75.97	1775	190.67	188.43
10	Drinking water	25	12.50	2.50	8	2.85	0.75	162	50.93	11.92
11	Electricity	25	6.25	1.25	6	3.09	0.32	349	41.59	9.35
12	Toilets	40	20.00	6.00	12	9.28	1.93	544	252.01	61.81
13	Building repairs	20	10.00	2.00	10	10.10	1.10	145	53.32	8.57
14	Fencing	30	30.00	4.50	19	19.22	2.20	352	246.53	29.41
15	Play ground	25	25.00	2.50	11	9.03	1.28	289	181.42	25.14

**Awareness on education :**

Sl.No.	Particulars	Target		Performance during year		Performance since inception	
		No. of programmes conducted	Beneficiaries	No. of programmes conducted	Beneficiaries	No. of programmes conducted	Beneficiaries
1.	School programmes	291	24,636	181	13,266	1,676	89,957
2.	Tuition	189	3,378	117	2,915	487	5,444
3.	Adult education	204	923	143	443	349	656
	<b>Total</b>	<b>684</b>	<b>28,937</b>	<b>441</b>	<b>16,425</b>	<b>2,512</b>	<b>96,057</b>





Community hall



Hostel furnitures ready for dispatch

### SKDRDP supplies school furniture's

SKDRDP has taken up a scheme of supplying furnitures to the remote schools in the State of Karnataka. Received as a donation from the President Dr. D.Veerendra Heggade, an

amount of Rs. 2.67 crores has been utilized to supply 8,753 sets of desks and benches to a total of 1,130 schools in Uttara Kannada, Shimoga, Chikmagalur, Hassan, Chithradurga, Tumkur and Bellary districts. The schools also contribute to this endeavor by paying 10% of the value for the furniture's.



Pontiff of Siddaganga Mutt distributes the furniture at Tumkur, DVH is also seen

### **Sujnananidhi Scholarship :**

To promote awareness on technical education among the rural people and to support poor students undertaking technical education SKDRDP has instituted ***Sujnananidhi*** technical education scholarships in 2007-08.

During the year 1962 scholarships were sanctioned and Rs. 82.80 lakhs was disbursed. Of this 224 students have availed scholarships at Rs. 1000/- per month for persuing graduation courses in medical and engineering sciences. 1,738 students have availed scholarships at Rs. 400/- month for persuing short courses like nursing, diploma, ITI, teachers training etc.,



Sujnananidhi scholarship distribution to Kum. Akshatha

### **Navachethana programme to support the differently abled :**

To commemorate the Silver Jubilee year of SKDRDP a unique programme to support schools and institutions functioning for the differently abled was launched. Under the programme assistance upto Rs. 2.00 lakhs is offered to setup infrastructural facility for the selected school. **During the year three schools were assisted to the tune of Rs. 3.5 lakhs to complete civil and other works valued at Rs. 5.25 lakhs.**





**GRAMA KALYANA YOJANE:**

SKDRDP supports creation of village level infrastructure by mobilizing people support on burning problems in the villages, encouraging local leaderships to tackle such issues and promote creation of infrastructure with the support from the Govt., local bodies and SKDRDP.

**Performance during the year:**

SL.NO.	PARTICULARS	TARGET			DURING THE YEAR			SINCE INCEPTION		
		UNITS	EXP.	GRANTS	UNITS	EXP.	GRANTS	UNITS	EXP.	GRANTS
1.	Construction of milk societies	70	150	40	160	239	46	696	1094	167
2.	Rural roads and bridges	10	15	2	3	33	1	109	113	13
3.	Creche buildings	20	15	2	13	9	1	934	529	100
4.	Minor irrigation	10	5	1	87	8	4	250	239	70
5.	Community sanitation works	10	20	3	1	2	0	40	90	9
6.	Rural vety disp	0	0	0	0	0	0	170	250	65
7.	Rural health centres	6	25	3	1	3	0	46	149	35
8.	Other buildings	100	300	20	60	143	11	725	1286	103
9.	Support during natural calamity	25	100	10	3	22	2	901	546	28
	<b>Total</b>	<b>251</b>	<b>630</b>	<b>81</b>	<b>328</b>	<b>459</b>	<b>65</b>	<b>3547</b>	<b>3871</b>	<b>4296</b>



Vented dam assisted under the scheme



Milk society assisted under the scheme

**Milk Cans in Kumsi Fill up**

Kumsi village near Shimoga city is relatively well developed. The milk society established here about 8 years back was almost non functional with a collection of 10 litres a day. The dairy federation had made up their mind to close this society when SKDRDP opened its Sevaniratha office here. Manjunatha the sevaniratha recognised the great loss the village would suffer if the milk society were to close. He conducted series of meetings with the Pragathibandhus where in the milk federation officials explained the advantages of dairying. SKDRDP advanced Rs 10 lakhs



as loan for purchase of 70 cows and the milk society was revived.



The SKDRDP also supported the dairy venture by giving subsidy assistance of up to Rs 70,000 for taking up fodder cultivation, vermi composting and biogas plants. This further strengthened the viability of the dairy activity.

Today the Kumsi dairy sends 9 cans of milk everyday and the board of directors of the society are a happy lot as the society has turned corner to make profits.



RUDRA BHOOMI PROGRAMME (CREMATORIUMS):

A unique project for the development of scientific crematoriums and repair/renovation of crematoriums. SKDRDP considers the crematorium as the basic necessity of the village/town. SKDRDP encourages installation of fuel saving body burning chambers which have reduced fuel wood requirement for burning bodies by almost 40%.

Subsidy assistance of up to a maximum of Rs. 1.00 lakh per project is provided by SKDRDP. Technical assistance is also provided for proper implementation of the project.

(Amt. Rs. In lakhs)

Sl.No.	Particulars	Target			During the year			Since inception		
		UNITS	EXP.	GRANTS	UNITS	EXP.	GRANTS	UNITS	EXP.	GRANTS
1	Crematoriums	15	75	15	9	56	10	251	1151	219



Modern crematorium



Silicon chamber

Goshala project :

SKDRDP to commemorate the Silver Jubilee year has established a cattle development center project in which indigenous cows would be replicated for distribution among the community. The center would also take care of animals with breeding problems and will take up research on animal husbandry.

The project has been established in the eight acre land allotted by the Government at **Kokkada village near Dharmasthala**. So far required sheds, machineries have been installed. A gobar gas plant, a slurry tank have been setup. 65 local cows have occupied the sheds. Rs. 19.00 lakhs has been invested in the project during the year.

MICRO INSURANCE PROGRAMME:

SKDRDP has introduced insurance products to protect the stakeholders against hospitalization, death, permanent disability, maternity expenses, calamities etc., The organization for this purpose has developed a comprehensive micro insurance product termed as **Sampoorna Suraksha**. Under this programme the insurance service providers are contracted to provide hospitalization cover. The local hospitals are engaged as network hospitals to provide cash free treatment to the policy holders upon preauthorization. Many major ailments are packaged to give support to the insurance companies and hospitals. SKDRDP also provides compensations for other requirements as mentioned above against a small additional premium.

The Sampoorna Suraksha programme is a major success as the following figures speak out.

(Amt. Rs. In lakhs)

Year	Enrollement		Premium collected	Hospitalisation		Special claims		Total Amount paid
	Families	members		No. of claims	Amt. paid	No.	Amt.	
2004-05	54,000	186,000	168	7,737	264	4,073	87	351
2005-06	77,078	195,600	287	8,688	251	4,611	81	332
2006-07	146,722	403,828	574	15,170	499	8,589	177	676
2007-08	223,389	721,203	1069	25,368	877	16,804	330	1,207
2008-09	252,542	932,682	1542	39,156	1545	28,690	592	2,138
Total	75,731	2,439,313	3,640	96,119	3,436	62,767	1,267	4,704



Patient being helped



Sampoorna Suraksha beneficiary

**Life Insurance and Asset Insurance:**

As a corporate agent of Life Insurance Corporation of India, SKDRDP is popularizing the Jeevan Madhura Life Insurance Policy. It is engaged in introducing the policy to the new beneficiaries and ensuring the renewal of their policies. During the year 50,793 policies were sold by SKDRDP Sevanirathas. Claims are settled equally quickly under the programme.

**Cattle Insurance:**

SKDRDP has become a corporate agent of National Insurance Company and has formally popularized animal insurance. During the year 9,087 animals were insured.

**‘GELATHI’ :- A counselling centre for women:**

‘Gelathi’ was constituted during the year 2005. It is a family counselling centre managed by a team of counselors from different faculties. Stakeholders with marital, family, psychological and legal problems approach the centre on problematic issues and seek advice and solutions. The centre provides possible solutions and follows it up with the family.

**The performance of the ‘Gelathi’ since inception:**

Type of problems	No. of cases
Family problems	89
Problem of alcoholism	16
Legal complications	14
Physically handicapped	11
Psychiatry problems	16
Other	7

**Rating Exercise;**

SKDRDP has received mR3 rating from CRISIL for the consecutive second year. It represents strong institutional linkage, availability of financial and non financial strength to scale up and sustain operations and good asset quality and adequate monitoring mechanisms.

*We have learnt how we can extract mind solace from our professional work by way of appreciating the visionary skills of chief of Dharmasthala and try to impart some social obligations for our country.*

**Chanda and six other national level officers**

NABARD

West Bengal

*The interaction with the officials of SKDRDP watching their movie gives me encouragement to carry on my rural development activities more effectively.*

**Dr. H.K.Praakash**

Ramakrishna Mission

Bangalore

*The Rural Development caused by the project is truly stupendous and much needed for the country and the world. The holistic thoughts that have gone into the design and implementation of the project is something very rare and worthy of emulation*

*We are fortunate to have come across the project at a time when we are in the process of shaping some truly significant course of action in rural Tamilnadu. We wish to express our gratitude to the Project Director and other staff for having shared so much with us.*

**Swami Nisarga**

Isha Foundation

Velliangiri Foot Hills

Coimbatore-641114

*Found very pleasing about the efforts initiated by SKDRDP. It is very heartening to listen that the activities have extended beyond the Coastal districts. Agriculture when it is performed under composite form then only it is sustainable, which our visiting farmers have understood in their short visit.*

*We pray and wish the SKDRDP to grow beyond limits.*

**Dr. K.G.Banuprakash**

KVK

Chinthamani-563125

**Nominations to National committees**

The Executive Director has been nominated on the National Board of the Khadi and Village Industries Commission, New Delhi for a period of three years. He is also nominated on the high power committee on the Self Help Groups formulated by the Ministry of Rural Development, Govt. of India for a period of two years.



## MISCELLANY

### **Management and administration :**

SKDRDP is managed by a Board of Trustees appointed by its President for a period of three years each. The Trustees are expected to meet once in a quarter. During the year 2008-09 three meetings of the Trustees were held viz., 19-4-2008, 8-10-2008, 8-2-2009.



Dr. Veerendra Heggade and Smt. Hemavathi Heggade take personal interest in day today performance of SKDRDP.

Besides, the Trustees also attend the Executive Committee meeting. The Executive Committee comprises of the Trustees and the appointed Directors of SKDRDP. The Project Officers of

SKDRDP are the invited members of the Executive Committee. During the year 2008-09 the Executive committee met on 10 occasions on the following dates.

22-4-2008, 12-5-2008, 10-6-2008, 12-7-2008, 21-8-2008, 14-10-2008, 24-3-2008, 26-3-2009, 28-3-2009, 30-3-2009.

While the Trustees take policy decisions and advise on the course of action in the short term and in the long term, the Executive Committee takes implementation decision, reviews the performance of the project offices, approves the action plans and generally implements the directions of the trust.

### **M/s Infosys donate books to Women Libraries**

M/s Infosys foundation contributed liberally to the empowerment of rural women by donating 900 sets of library books each consisting of 140 fictions, essays, books on science and social sciences etc.,

### **SKDRDP CELEBRATES 60TH BIRTHDAY OF DR. D. VEERENDRA HEGGADE**

SKDRDP proudly took part in the celebrations of Dr. D. Veerendra Heggades 60th birthday by organising a seminar called “Grameena” in Bangalore On 22nd October 2008. This was followed by a mega congregation of almost 80,000 stakeholders who rejoiced the blessings showered on their visionary by the pontiffs of various mutts in gala celebrations held at Mudubidri and attended by the Hon’ble Chief Minister Shri B. S. Yaddyurappa. Dr. Heggade used this occasion to declare the expansion of SKDRDP into North Karnataka district of Gadag, Haveri and Dharwar.

The Executive Director and officers of SKDRDP attended many a programme and gave their expertise on different issues. The Executive Director presented a paper on “**NGOs perspectives on implementation of BC and BF model**” in a workshop organised at Bangalore entitled **Vyapthi on 2nd June 2008**.

Dr. Manjunath addressed the workshop conducted by **Syndicate Bank at Manipal on SHG financing, the experience of SKDRDP**.

**Wytep (Women and Youth Training and Extension Programme) women agricultural workshop :**

SKDRDP hosted the Danida Govt. of Karnataka joint venture **state level conference of the Wytep in Dharmasthala February 27 and 28th**. More than 200 women from different districts of the state attended the workshop and experienced the activities of SKDRDP.

**The Coconut Development Board**, Regional office, Bangalore offered support for improving the existing plantations in 50 hectares of Kadur taluk, chikamagalur district. The programme at a cost of Rs. 18.00 lakhs was well received by the farmers.

### **Vocational Excellence award for Executive Director**

Our Executive Director was conferred with **Vocational Excellence Award** by the Rotary district 3190 Bangalore for his performance of service as the Chief Executive Officer of SKDRDP, in a function held at **Bangalore on 26th October 2008**. On this occasion the Executive Director made a presentation on SKDRDP to the National audience of rotarians.

### **Presidents special programme :**

SKDRDP started implementing a **special programme announced by the President of SKDRDP, Dr. D. Veerendra Heggade in January 2009** to give special assistance for the rural poor to take up livelihood, improve agriculture and construct sanitation units. In a unique implementation strategy close to 25,000 families were assisted to setup small scale dairy units, install gobar gas plants, implement Sustainable Integrated Farming (SIF) and construct sanitation units. All these units will receive subsidy from Dharmasthala temple.

### **Agricultural workshops and mini Krishimelas :**

Our Puttur, Sulia, Kundapur and Udupi project offices organised mini Kissan Melas each of one day duration in which exhibition, stalls and agricultural sessions and relevant regional topics were held.

### **Gandhi jayanthi celebrations :**

SKDRDP celebrated Gandhijayanthi the October 2nd 2008, with a state level workshop on drugs and alcoholism at Puttur. The workshop was inaugurated by Dr. D. Veerendra Heggade. Noted educationist and doctor, prof. B. M. Hegde delivered the keynote address. On this occasion SKDRDP launched “**Swasthya Sankalpa**” an awareness programme for college students on the effects of drug and alcohol addiction.

### **Food and Health education festival :**

Our Udupi, Kundapur, Karkala, Sulia and Puttur project offices celebrated food and health festival for women.

## BRIDGE ACROSS SHARAVATHI

Molkodu is a hamlet in Uttara Kannada district with a population of 3,500. the Sharavathi river separates Molkodu and Idagunji village. Residents of Molkodu, used to ferrying across the river by boat, have now built a bridge across the Sharavathi. Under normal circumstances, Molkodu residents lead a contented life, busy with their paddy, coconut and areca crops, but when the Sharavathi is in flood, the hamlet becomes an island. Villagers here had always wanted to build a bridge across the river, so that there is some form of communications and transport in times of a flood. The Sri Kshethra Dharmasthala Rural Development Scheme came to their aid. When the Linganamakki reservoir is full, the extra water floods Molkodu village, which becomes an island. There were times, when the water from the reservoir was let out, without prior information to villagers. Most students here have to travel to Honnavar, Bhatkal and other nearby towns to study. The hamlet has two anganwadis and three primary schools. But, there are no other basic amenities like a hospital or a pharmacy in the village.



The villagers depend on the government doctor who comes visiting once a week. When the Sharavathi's waters eat into the land every year, the villagers struggles to take their agricultural produce to nearby towns. In spite of all that they are faced the residents are not eager to relocate to other villages and towns in the vicinity.

Molkodu is a half-an-hour's walk from the Idagunji temple. But to reach Molkodu one needs to get hold a boat. Only one boat is available and peopel have to wait for hours to ferry across the river. Also the boatmen are wary of rowing peoples across after sunset. A bridge was just what these villagers wanted.

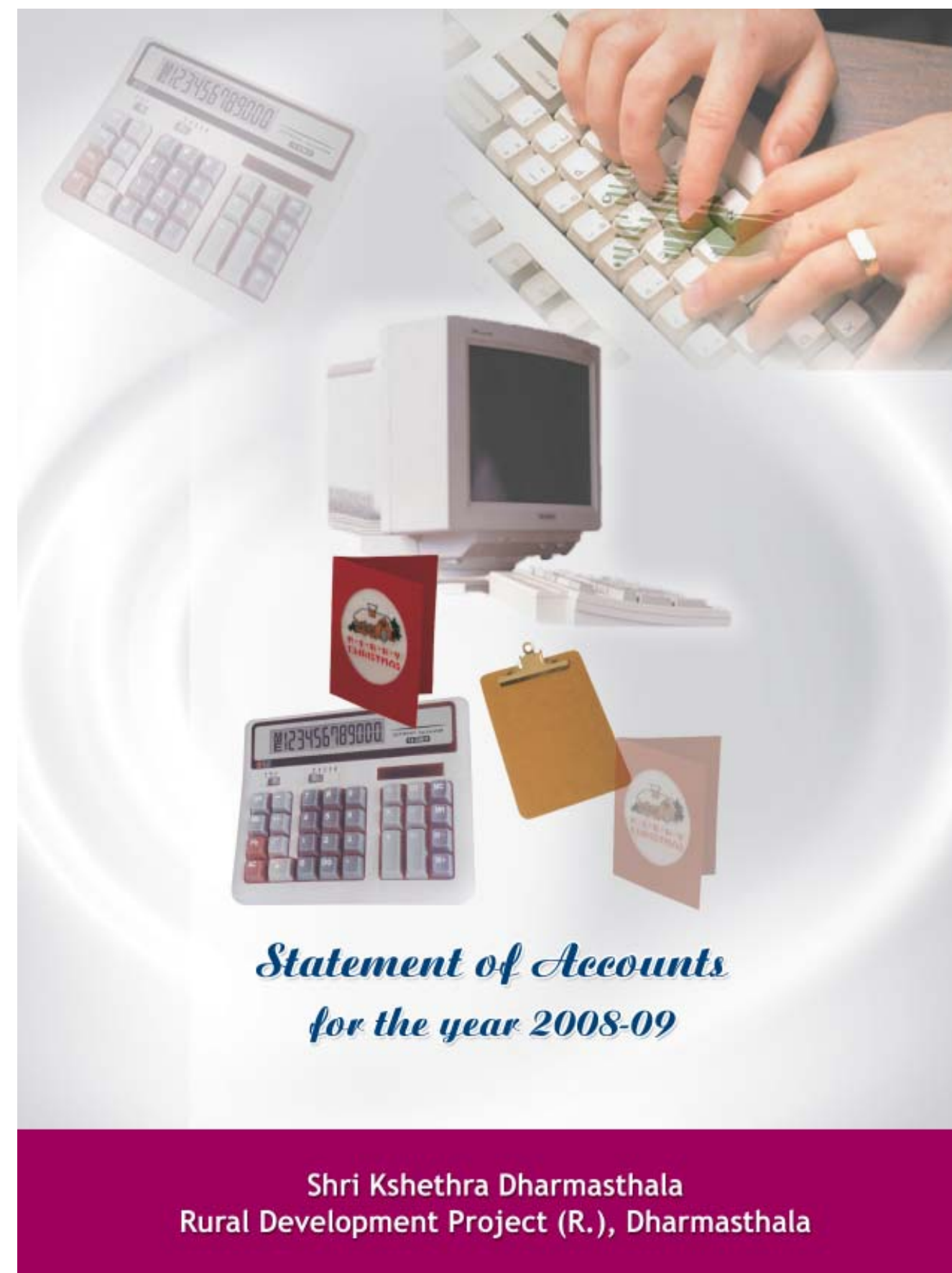
### A dream come true

Today, their dream has comes true. As many as 150 people from various self help groups got together and brought stones, sand and other construction material by boat from Honnavar. They then build a bridge without the help of any big machinery or iron and cement. The bridge was funded by the Dharmasthala Rural Development Scheme under the community participation project. The scheme fetched Rs. 50,000/- while he Idagunji temple and other donors pitched in with a total of Rs. 85,000/-. The bridge is a great advertisement for community participation and involvement.

Molkodu's Gopal Gowda led from the front to take the project to its logical conclusion. One day, when he couldn't get the boatmen to ferry him across the river, Gopal Gowda resolved to get a bridge built. He went about doing it too, by forming a Trust, comprising 12 members. They then tried to draw the attention of the government towards their demands. The government, however, did not respond.

### Bridge brings change

But, the bridge has changed a lot of things for residents of Molkodu. Two-wheelers have started plying on the bridge. But, there is still fear about a part of the bridge that has been flooded because of recent rain. The villagers now plan to increase the height of the bridges by another three feet with stones to makes it stronger.



## Statement of Accounts for the year 2008-09

Shri Kshethra Dharmasthala  
Rural Development Project (R.), Dharmasthala



Date : 19/08/2009

AUDITORS REPORT

We have audited the attached Balance sheet as at 31st March 2009 and the Income and Expenditure Account for the year ended on that date annexed there to of Shri Kshethra Dharmasthala Rural Development Project (REGD) Dharmasthala. These Financial Statements are the responsibility of the Management. Our responsibility is to express an opinion on these financial statements based on our audit.

We have conducted the Audit in accordance with Auditing Standards generally accepted in India. These standards require that we plan and perform the Audit to obtain reasonable assurance whether the financial statements are free of material misstatements. An Audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by managements, as well as evaluating the financial statements.

We believe that our Audit provides a reasonable basis for our opinion.

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit ;
- b) In our opinion, proper books of account as required by law have been kept by the Trust so far as it appears from our examination of such books of account ;
- c) The Balance Sheet and Income and Expenditure account dealt with by this are in agreement with the books of account;



d) In our opinion and to the best of our information and according to the explanation given to us, the said accounts give a true and fair view in conformity with accounting principles generally accepted in India :-

- a) In the case of Balance Sheet of the state of affairs as at 31<sup>st</sup> March 2009
- b) In the case of Income and Expenditure of the Excess of Income over Expenditure for the year ended 31<sup>st</sup> March 2009.

For RAO & BASRI  
CHARTERED ACCOUNTANTS

*K Prakash Basri*

K PRAKASH BASRI  
PARTNER  
M. No. 18770



II Om Shree Manjunathaya Namaha II

SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.),  
DHARMASTHALA

CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2009

Figures for Previous year (Rs.)	EXPENDITURE	Figures for Current year Rs. Ps.	Figures for Previous year (Rs.)	INCOME	Figures for Current year Rs. Ps.
41,680,218	<b>RURAL DEVELOPMENT PROJECT</b>				
	TO AUDITORS REMUNERATION	112,000.00	145,495,113	BY DONATION (As per schedule 1)	183,575,000.00
	" RURAL DEVELOPMENT PROGRAMME	23,563,332.44	11,751,352	" GRANTS & OTHER RECEIPTS(As per schedule 2)	20,793,600.00
	" OTHER DEVELOPMENT PROGRAMME	13,415,668.51	11,165,986	" INTEREST (As per schedule 3)	18,782,114.72
	" COMMUNITY DEVELOPMENT PROJECT	27,728,588.75	364,182,872	" INTEREST: PRAGATHI BHANDU PROGRAMME (MICRO FINANCE)	573,850,309.73
	" PRINTING AND STATIONERY	7,357,450.34		" ADMINISTRATIVE EXPENSES REIMBURSEMENT	595,000.00
	" SALARY AND ALLOWNAGES	7,630,606.00		" MISCELLANEOUS INCOME (As per schedule 4)	14,015,523.36
	" POSTAGE & TELEPHONE	705,673.00		"SAMPOORNA SURAKSHA PROGRAMME: FEES COLLECTED	178,920,786.00
	" TRAVELLING EXPENSES	5,023,345.05	5,249,364		
	" MISCELLANEOUS EXPENSES	1,388,034.44	132,281,414		
355,003,332	" REPAIRS AND MAINTENANCE	839,762.05			
	" VEHICLE MAINTENANCE	551,989.15			
	" CONTRIBUTION TO STAFF RETIREMENT FUND	387,163.00			
	"CONTRIBUTION TO STAFF FUND	<u>212,730.00</u>	<b>88,916,342.73</b>		
	<b>PRAGATHI BHANDU PROGRAM (MICRO FINANCE)</b>				
	TO BANK INTEREST	392,178,307.18			
	" BANK CHARGES	545,645.74			
	" MISCELLANEOUS EXPENSES	5,926,714.02			
	" PRINTING AND STATIONERY	6,727,912.00			
	" SALARY AND ALLOWNAGES	70,267,453.50			
4,585,909	" TRAVELLING EXPENSES	58,336,024.65			
	" POSTAGE & TELEPHONE	4,688,753.50			
	" CONTRIBUTION TO STAFF RETIREMENT FUND	4,408,523.00			
	" CONTRIBUTION TO STAFF FUND	2,660,873.00			
	" REPAIRS AND MAINTENANCE	12,363,295.82			
	" VEHICLE MAINTENANCE	2,605,703.28			
	" INCENTIVE PAYMENT	3,135,249.00			
	" PROVISION FOR MICRO FINANCE FUND	<u>16,666,620.57</u>	<b>580,511,075.27</b>		
	<b>CAPART PROGRAME</b>				
	TO LOW COST SANITAITON EXPENSES	950.00			
401,269,459	"BANK CHARGES	<u>2,513.00</u>	<b>3,463.00</b>		
	<b>"CARRIED OVER"</b>		<b>670,126,101</b>	<b>"CARRIED OVER"</b>	<b>990,532,333.81</b>

II Om Shree Manjunathaya Namaha II

SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.),  
DHARMASTHALA

CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2009

Figures for Previous year (Rs.)	EXPENDITURE	Figures for Current year Rs. Ps.	Figures for Previous year (Rs.)	INCOME	Figures for Current year Rs. Ps.
401,269,459 1,703,411	<b>" BROUGHT FORWARD"</b>				
	<b>SIDBI MICRO CREDIT PROJECT</b>				
	" EXTERNAL TRAINING PROGRAM TO STAFF	493,692.00	670,126,101	" BROUGHT FORWARD"	990,532,333.81
	" CAPACITY BUILDING OF STAKEHOLDERS	<u>201,305.00</u>	<b>694,997.00</b>		
362,739	<b>SKDRDP SIDBI SCHOOL FOR MICRO FINANCE</b>				
	TO SALARY	67,700.00			
	" TRAINING EXPENSES	31,678.00			
	" PRINTING & STATIONERY	2,344.00			
	" POSTAGE & TELEPHONE	429.00			
	" MISCELLANEOUS EXPENSES	11,550.00			
	" ELECTRICITY CHARGES	33,450.00			
	" BANK CHARGES	28.00			
	" NEWS PAPER AND PERIODICALS	<u>3,500.00</u>	<b>150,679.00</b>		
	<b>AGRICULTURE EXTESNION PROGRAM</b>				
4,186,368	BANK CHARGES		<b>3,358.90</b>		
	<b>SWARNA JAYANTHI GRAMA SWAROJGAR YOJANA</b>				
	TO MANAGEMENT DEVELOPMENT PROGRAM				
	EXTERNAL TRAINING	655,602.40			
	" BANK CHARGES	10.00			
	" CAPACITY BUILDING OF SGSY SHGS	635,457.00			
	" CONSULTANCY CHARGES	9,105.00			
	" FINANCIAL INVESTMENT FOR IGAS	19,795,329.00			
	" MARKET DEVELOPMENT EXPENSES	142,872.00			
	" MOVABLE ASSETS - APEX LEVEL	161,619.00			
407,521,978	" MOVABLE ASSETS - CLUSTER LEVEL	1,003,576.00	<b>24,283,837.40</b>		
	" SKILL TRAINING	<u>1,880,267.00</u>	<b>694,563,753.30</b>	<b>"CARRIED OVER"</b>	<b>990,532,333.81</b>



**CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2009**

<b>Figures for Previous year (Rs.)</b>	<b>EXPENDITURE</b>	<b>Figures for Current year Rs. Ps.</b>	<b>Figures for Current year Rs. Ps</b>	<b>Figures for Previous year (Rs.)</b>	<b>INCOME</b>	<b>Figures for Current year Rs. Ps.</b>
<b>407,521,978</b> <b>2,740,211</b>	" BROUGHT FORWARD" BHORUKA CENTRE FOR RURAL EXCELLENCE TO SALARY " REPAIRS & MAINTENANCE " SPECIAL ALLOWANCE " TRAVELLING EXPENSES " POSTAGE & TELEPHONE " PRINTING AND STATIONERY " MISCELLANEOUS EXPENSES " TRAINING EXPENSES " ELECTRICITY " NEWS PAPERS & PERIODICALS CONTRIBUTION TO STAFF FUND " CONTRIBUTION TO STAFF RETIREMENT FUND <b>SAMPOORNA SURAKSHA PROGRAMME</b> TO SPECIAL CLAIM " MEDICLAIM PREMIUM " SALARY " PRINTING AND STATIONERY " TRAVELLING EXPENSES CONTRIBUTION TO STAFF RETIREMENT FUND " CONTRIBUTION TO STAFF FUND " REPAIRS & MAINTENANCE " MISCELLANEOUS EXPENSES  " DEPRECIATION WRITTEN OFF (As per schedule 5)  " SURPLUS: EXCESS OF INCOME OVER EXPENDITURE FOR THE YEAR	569,136.00 301,996.00 65,210.00 358,282.00 29,666.00 33,075.50 23,481.00 1,955,495.25 72,846.00 5,833.00 18,160.00 <u>30,209.00</u>  73,014,071.00 98,471,545.00 1,531,009.00 1,512,577.00 929,351.00 100,256.00 60,480.00 151,911.09 <u>1,971,450.00</u>         	694,563,753.30	670,126,101	" BROUGHT FORWARD"	90,532,333.81
<b>5,616,363</b> <b>119,831,379</b>			177,742,650.09  10,542,538.31  104,220,002.36			
<b>670,126,101</b>			990,532,333.81	670,126,101		990,532,333.81

Date: 19-08-2009

**Place: Mangalore**

19. ~~\_\_\_\_\_~~ TRUSTEE

TRUSTEE

**PRESIDENT**

FOR RAO & BASRI  
 CHARTERED ACCOUNTANTS  
 (K. PRAKASH BASRI)  
 PARTNER  
 M. NUMBER 18770

**SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.),  
DHARMASTHALA**

## BALANCE SHEET AS AT 31ST MARCH 2009

Figures for Previous year (Rs.)	LIABILITIES	Figures for Current year Rs. Ps.	Figures for Current year Rs. Ps	Figures for Previous year (Rs.)	ASSETS	Figures for Current year Rs. Ps.
240,936,360	<b>ACCOUNTS PAYABLE &amp; OTHER LIABILITIES</b> AS PER SCHEDULE 9		525,719,775.11	512,233,190	<b>CASH &amp; BANK BALANCES</b> AS PER SCHEDULE 6	1,097,520,238.28
4,105,612,527	<b>TERM LOANS : BANKS &amp; OTHERS :</b> AS PER SCHEDULE 10		5,376,362,439.06	2,624 556,760,901	<b>STOCK : RADIOS DEPOSITS:</b> AS PER SCHEDULE 7 PROVISION FOR INTEREST ON DEPOSIT	188,785,950.12 1,187,558.00
9,808,670	<b>GRANTS PENDING FOR UTILISATION 2008-09</b> AS PER SCHEDULE 11		17,450,122.94		<b>ADVANCES &amp; ACCOUNT RECEIVABLES</b> AS PER SCHEDULE 8	59,013,921.87
17,178,650	<b>PROVISION FOR MICRO FINANCE FUND</b> AS PER LAST BALANCE SHEET ADD: PROVISION FOR THE YEAR	17,178,649.74 <u>16,666,620.57</u>	33,845,270.31	48,284,730	<b>LOANS: SELF HELP GROUPS</b>	4,893,158,023.45
7,500,000	<b>SIDBI VEHICLE REVOLVING FUND</b>		7,500,000.00	19,580,560	<b>FIXED ASSETS</b> AS PER SCHEDULE 14	35,415,166.85
7,665,138	<b>CAPITAL GRANT</b> AS PER SCHEDULE 12 PROVISION FOR EXPENSES		7,055,721.44			
183,890,607	AS PER SCHEDULE 13 <b>GENERAL FUND</b> AS PER LAST BALANCE SHEET <u>ADD: SURPLUS</u> TRANSFERRED FROM KUDCEM PROJECT  <u>ADD: SURPLUS:</u> EXCESS OF INCOME OVER EXPENDITURE FOR THE YEAR	183,890,606.84 2,095,673.50 185,986,280.34 <u>104,220,002.36</u>	16,941,247.00			
<b>4,572,591,952</b>	<b>TOTAL</b>		<b>6,275,080,858.56</b>	<b>4,572,591,952</b>	<b>TOTAL</b>	<b>6,275,080,858.57</b>

Date: 19-08-2009

**Place: Mangalore**


**TRUSTEE**

22/10/20


**TRUSTEE**

**PRESIDENT**

**FOR OUR REPORT OF EVEN DATE**  
**FOR RAO & BASRI**  
**CHARTERED ACCOUNTANTS**

  
20-05-2019

**(K. PRAKASH BASRI)**  
**PARTNER**



**M. NUMBER 18770**

SCHEDULES FROM NUMBER 1 TO 14 FOR CONSOLIDATED INCOME & EXPENDITURE ACCOUNT AND BALANCE SHEET AS ON 31.03.2009

SCHEDULE 1	Rs.	Ps.	SCHEDULE 5	Rs.	Ps.
<b>DONATION</b>			<b>DEPRECIATION WRITTEN OFF</b>		
SHRI D VEERENDRA HEGGADE	183,575,000.00		RURAL DEVELOPMENT PROJECT	9,568,301.02	
	<b>183,575,000.00</b>		PRAGATHI BHANDU PROGRAMME	441,997.45	
			CENTRE FOR RURAL EXCELLENCE	138,036.00	
<b>SCHEDULE 2</b>			SAMPOORNA SURAKSHA PROGRAMME	341,704.00	
<b>GRANTS</b>			SKDRDP- SIDBI SCHOOL FOR MICRO FINANCE	52,499.84	
OTHERS				<b>10,542,538.31</b>	
SIDBI- MICRO CREDIT PROJECT	651,000.00				
SWARNA JAYANTHI GRAMA SWAROJGAR YOJANA	19,642,600.00		<b>SCHEDULE 6</b>		
BHORUKA CHARITIES	500,000.00		<b>CASH &amp; BANK BALANCES</b>		
	<b>20,793,600.00</b>		RURAL DEVELOPMENT PROJECT @	140,381,341.76	
			PRAGATHI BHANDU PROGRAMME	910,347,375.41	
<b>SCHEDULE 3</b>			KARNATAKA URBAN DEVELOPMENT AND COASTAL		
<b>INTEREST RECEIVED</b>			ENVIRONMENT MGT PROJECT	98,859.87	
RURAL DEVELOPMENT PROGRAMME	390,537.03		SIDBI- MICRO CREDIT PROJECT	803,863.03	
PRAGATHI BHANDU PROGRAMME	5,150,075.75		SWARNA JAYANTHI GRAMA SWAROJGAR YOJANA	2,272,921.15	
SIDBI MICRO FINANCE	44,652.00		SAMPOORNA SURAKSHA PROGRAMME	41,284,607.00	
SWARNA JAYANTHI GRAMA SWAROJGAR YOJANA	173,772.68		CENTRE FOR RURAL EXCELLENCE	1,797,998.00	
CENTRE FOR RURAL EXCELLENCE	6,342.00		AGRICULTURAL EXTENSION PROGRAMME	1,252.60	
SAMPOORNA SURAKSHA PROGRAMME	401,506.00		CAPART PROJECT , DHARWAD	526,689.50	
PRAGATHI BHANDU PROGRAMME: INTEREST ON FIXED DEPOSIT	12,579,901.68		SKDRDP- SIDBI SCHOOL FOR MICRO FINANCE	5,329.96	
SKDRDP- SIDBI SCHOOL FOR MICRO FINANCE	464.00			<b>1,097,520,238.28</b>	
CAPART PROJECT	2,014.00				
KARNATAKA URBAN DEVELOPMENT AND COASTAL ENVIRONMENT	32,849.58		<b>SCHEDULE 7</b>		
MGT PROJECT	<b>18,782,114.72</b>		<b>DEPOSITS:</b>		
			RURAL DEVELOPMENT PROJECT @	1,534,330.00	
			<b>PRAGATHI BHANDU PROGRAMME</b>	187,251,620.12	
<b>SCHEDULE 4</b>				<b>188,785,950.12</b>	
<b>MISCELLANEOUS INCOME</b>					
RURAL DEVELOPMENT PROJECT	8,531,696.87				
PRAGATHI BHANDU PROGRAMME	107,222.99				
SAMPOORNA SURAKSHA PROGRAMME	1,236,343.00				
SKDRDP- SIDBI SCHOOL FOR MICRO FINANCE	136,240.00				
<b>BHORUKA-SKDRDP CENTER FOR RUAL EXCELLANCE</b>					
CONTRIBUTION RECEIVED FOR TRAINING	3,389,438.50				
INSTITUTIONAL CHARGES COLLECTED	558,280.00				
OTHER RECEIPTS	56,302.00				
	<b>14,015,523.36</b>				

SCHEDULES FROM NUMBER 1 TO 14 FOR CONSOLIDATED INCOME & EXPENDITURE ACCOUNT AND BALANCE SHEET AS ON 31.03.2009

SCHEDULE 1	Rs.	Ps.	SCHEDULE 5	Rs.	Ps.
<b>DONATION</b>			<b>DEPRECIATION WRITTEN OFF</b>		
SHRI D VEERENDRA HEGGADE	183,575,000.00		RURAL DEVELOPMENT PROJECT	9,568,301.02	
	<b>183,575,000.00</b>		PRAGATHI BHANDU PROGRAMME	441,997.45	
			CENTRE FOR RURAL EXCELLENCE	138,036.00	
<b>SCHEDULE 2</b>			SAMPOORNA SURAKSHA PROGRAMME	341,704.00	
<b>GRANTS</b>			SKDRDP- SIDBI SCHOOL FOR MICRO FINANCE	52,499.84	
OTHERS				<b>10,542,538.31</b>	
SIDBI- MICRO CREDIT PROJECT	651,000.00				
SWARNA JAYANTHI GRAMA SWAROJGAR YOJANA	19,642,600.00		<b>SCHEDULE 6</b>		
BHORUKA CHARITIES	500,000.00		<b>CASH &amp; BANK BALANCES</b>		
	<b>20,793,600.00</b>		RURAL DEVELOPMENT PROJECT @	140,381,341.76	
			PRAGATHI BHANDU PROGRAMME	910,347,375.41	
<b>SCHEDULE 3</b>			KARNATAKA URBAN DEVELOPMENT AND COASTAL		
<b>INTEREST RECEIVED</b>			ENVIRONMENT MGT PROJECT	98,859.87	
RURAL DEVELOPMENT PROGRAMME	390,537.03		SIDBI- MICRO CREDIT PROJECT	803,863.03	
PRAGATHI BHANDU PROGRAMME	5,150,075.75		SWARNA JAYANTHI GRAMA SWAROJGAR YOJANA	2,272,921.15	
SIDBI MICRO FINANCE	44,652.00		SAMPOORNA SURAKSHA PROGRAMME	41,284,607.00	
SWARNA JAYANTHI GRAMA SWAROJGAR YOJANA	173,772.68		CENTRE FOR RURAL EXCELLENCE	1,797,998.00	
CENTRE FOR RURAL EXCELLENCE	6,342.00		AGRICULTURAL EXTENSION PROGRAMME	1,252.60	
SAMPOORNA SURAKSHA PROGRAMME	401,506.00		CAPART PROJECT , DHARWAD	526,689.50	
PRAGATHI BHANDU PROGRAMME: INTEREST ON FIXED DEPOSIT	12,579,901.68		SKDRDP- SIDBI SCHOOL FOR MICRO FINANCE	5,329.96	
SKDRDP- SIDBI SCHOOL FOR MICRO FINANCE	464.00			<b>1,097,520,238.28</b>	
CAPART PROJECT	2,014.00				
KARNATAKA URBAN DEVELOPMENT AND COASTAL ENVIRONMENT	32,849.58		<b>SCHEDULE 7</b>		
MGT PROJECT	<b>18,782,114.72</b>		<b>DEPOSITS:</b>		
			RURAL DEVELOPMENT PROJECT @	1,534,330.00	
			<b>PRAGATHI BHANDU PROGRAMME</b>	187,251,620.12	
				<b>188,785,950.12</b>	
<b>SCHEDULE 4</b>					
<b>MISCELLANEOUS INCOME</b>					
RURAL DEVELOPMENT PROJECT	8,531,696.87				
PRAGATHI BHANDU PROGRAMME	107,222.99				
SAMPOORNA SURAKSHA PROGRAMME	1,236,343.00				
SKDRDP- SIDBI SCHOOL FOR MICRO FINANCE	136,240.00				
<b>BHORUKA-SKDRDP CENTER FOR RUAL EXCELLANCE</b>					
CONTRIBUTION RECEIVED FOR TRAINING	3,389,438.50				
INSTITUTIONAL CHARGES COLLECTED	558,280.00				
OTHER RECEIPTS	56,302.00				
	<b>14,015,523.36</b>				



SCHEDULE 14: FIXED ASSETS

NAME OF THE ASSET	RURAL DEVELOP- MENT PROJECT	PRAGATHI BHANDU PROGRAM (MICRO FINANCE)	SAMPOORNA SURAKSHA PROJECT	CENTRE FOR RURAL EXCELLANCE	SKDRDP-SIDBI SCHOOL FOR MICRO FINANCE	GRAND TOTAL
Furniture & Fixtures	8,680,918.56	635,711.69	220,072.00	386,866.00	143,263.08	10,066,831.33
Typewriter	796.52					796.52
Building	2,260,479.47		263,381.00			2,523,860.47
Computers	1,523,328.89	4,618.24	148,209.00	28,950.00	23,943.52	1,729,049.65
Cycles	877,391.83					877,391.83
Cooler Machine	-					-
Detergent Powder Packing Machine	-					-
Digital Camera	152,789.15			12,211.00		165,000.15
Jeep	10,629,672.52		419,412.00			11,049,084.52
Fax Machine	84,302.92	32,241.56	65,047.00		3,776.51	185,367.99
Stabilizer	615.60					615.60
Generator	1,095,831.10		7,839.00			1,103,670.10
Mike set	11,594.02					11,594.02
Xerox Machine	671,872.40					671,872.40
Sewing Machine	21,832.71					21,832.71
Fan	96,263.73					96,263.73
Telephone Set	161,819.12		4,122.00	15,710.00		181,651.12
Utensils	766,732.60			23,946.00		766,732.60
Projector	38,075.75	2,032,892.67				62,021.75
Gas Stove	681,165.17					2,714,057.84
Bus	1,112,002.40					1,112,002.40
Yamaha Bike	19,689.57					19,689.57
Mobile Computing device	2,010,000.00			4,588.00		2,010,000.00
Aquaguard	10,833.25					15,421.25
Software	3,840.00					3,840.00
Over Head Project				8,279.00		-
Library Books						-
Gas Geycer				2,902.00		2,902.00
Air Cooler				1,289.00		7,231.30
Radio	5,942.30			6,567.00		6,567.00
Tele-vision			1,540.00			1,540.00
Scanner Machine						
TOTAL	30,913,949.58	2,705,464.16	862,242.00	762,528.00	170,983.11	35,415,166.85

|| OM SHRI MANJUNATHAYA NAMAHA ||  
SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.)  
PROVISIONING FOR THE YEAR 2008-09

Schedule 15  
Norms of Provisioning

Overdues	Provisioning Rate	Existing Overdues	Portfolio Outstanding	Provision amount
0 to 30 days	Nil	637,670.00	23,338,661.00	0
31 to 60 days	10%	468,362.00	6,377,531.00	637,753.10
61 to 120 days	25%	798,569.00	8,869,946.00	2,217,486.50
Beyond 120 days	50%	3,100,282.00	13,570,043.00	6,785,021.50
Standard Assets	0.50%		4,841,001,842.45	24,205,009.21

Total Provisioning required

33,845,270.31

Less: Provision in the Last Balance Sheet

17,178,649.74

Fresh Provision required in the year 2008-09

16,666,620.57

II Om Shree Manjunathaya Namaha II

SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.), DHARMASTHALA

PRAGATHI BANDHU PROGRAMME (MICRO FINANCE)

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2009

Figures for Previous year (Rs).	EXPENDITURE	Figures for current year Rs. Ps.	Figures for Previous year Rs. Ps.	INCOME	Figures for current year Rs. Ps.
237,837,297	To Interest on Loans	392,178,307.18	342,355,941	By Interest on Pragathi Nidhi	573,850,309.73
285,390	" Bank Charges	545,645.74	5,745,265	" Interest on Fixed Deposit	12,579,901.68
44,866,445	" Salary and Allowances	70,267,453.50	4,721,600	" Bank Interest	5,150,075.75
22,472	" Audit Fee		21,826,931	Service Charge on SHG Loans	
2,354,492	" Postage and Telephone	4,688,753.50	58,308	" Miscellaneous Income	107,222.99
38,230,965	" Traveling Expenses	58,336,024.65			
3,380,114	" Miscellaneous Expenses	5,926,714.02			
8,348,229	" Rent & Repairs	12,363,295.82			
2,536,768	" Vehicle Maintenance	2,605,703.28			
2,175,649	" Contribution to Staff Retirement Fund	4,408,523.00			
1,402,704	" Contribution to Staff Welfare Fund	2,660,873.00			
6,490,125	" Printing & Stationery	6,727,912.00			
1,274,160	"Incentive Payment	3,135,249.00			
5,798,523	" Provision for Micro Finance fund	16,666,620.57			
332,650	" Depreciation Written Off	441,997.45			
19,372,063	" SURPLUS : Excess of Income Over Expenditure for the year	10,734,437.43			
374,708,045	TOTAL	591,687,510.15	374,708,045	TOTAL	591,687,510.15

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Date: 19-08-2009

Place: Mangalore

  
Executive Director

  
PRESIDENT

AS PER OUR REPORT OF EVEN DATE  
FOR RAO & BASRI  
CHARTERED ACCOUNTANTS  
  
(K. PRAKASH BASRI)  
PARTNER  
M. NUMBER 18770

II Om Shree Manjunathaya Namaha II

SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.), DHARMASTHALA

PRAGATHI BANDHU PROGRAMME (MICRO FINANCE)

BALANCE SHEET AS AT 31ST MARCH 2009

Figures for Previous year (Rs).	LIABILITIES	Figures for Current year Rs. Ps.	Figures for Current year Rs. Ps.	ASSETS	Figures for Current year Rs. Ps.	Figures for Current year Rs. Ps.
4,105,612,527	<b>Bank Loans Outstanding (as per Schedule 3)</b> <b>Provision for Micro finance Fund</b> As per Last Balance Sheet Add: Additions during the year <b>Other Liabilities (as per Schedule 2)</b> Surplus Bought forward Provision for Interest on Loan <b>SKDRDP ®</b>	17,178,650	17,178,649.74	<b>CASH AT BANK</b> Cash at Bank Cash in hand Cash at bank SHGs	819,999,354.49 6,354,962.00 83,993,058.92	910,347,375.41
195,009,552			33,845,270.31	<b>FIXED DEPOSIT</b> <b>ADVANCES (as per Schedule1)</b> Fund in Transit Provision For Interest on Deposit <b>Advance: S H Groups</b>	187,251,620.12 46,979,580.00 1,187,558.00 4,893,158,023.45	187,251,620.12 46,979,580.00 1,187,558.00 4,893,158,023.45
5,964,547			409,654,560.95	TDS Receivable <b>FIXED ASSETS</b> <b>Computers</b> As per Last Balance Sheet Less: Depreciation written off	573,778.00 11,545.61 6,927.37	573,778.00 11,545.61 6,927.37
130,682,478			8,415,567.17	<b>Fax Machine</b> As per Last Balance Sheet Less: Depreciation written off	4,618.24	4,618.24
			213,925,561.64	<b>Furniture</b> As per Last Balance Sheet Less: Depreciation written off	32,241.56	32,241.56
				<b>Gas Installation</b> As per Last Balance Sheet Add: Additions during the year Less: Depreciation written off <b>GENERAL FUND</b> <b>As per Last Balance Sheet</b> <b>Less: Surplus: Excess of Income Over Expenditure for the year</b> Surplus Carried forward to Liability Side	635,711.69 1,304,211.43 1,087,427.00 2,391,638.43 358,745.76 2,318,870.26 10,734,437.43 8,415,567.17	635,711.69 1,304,211.43 1,087,427.00 2,391,638.43 358,745.76 2,032,892.67
4,454,447,754	TOTAL		6,042,203,399.14	TOTAL		6,042,203,399.14


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Date: 19-08-2009

Place: Mangalore

  
Executive Director

  
PRESIDENT

AS PER OUR REPORT OF EVEN DATE  
FOR RAO & BASRI  
CHARTERED ACCOUNTANTS  
  
(K. PRAKASH BASRI)  
PARTNER  
M. NUMBER 18770



Schedule 1 Advances	Rs.	Ps.	Schedule 2 Other Liabilities	Rs.	Ps.
SGSY Special Project	5,447,714.00		Sanpooma Suraksha	40,655,673.00	
SIRI	33,138,115.00		Account Payable to SHGs	2,109,350.55	
SHG Bank Account Adjustment	8,387,470.00		Margin Money	352,549,785.00	
CAPART	6,281.00		Risk fund	3,709,719.00	
	<b>46,979,580.00</b>		Group Profit	1,467,194.50	
			Membership Fee	1,494,597.00	
			Security Deposit	849,727.00	
			Excess Loan Recovery	3,047,922.90	
			Direct Loan	3,770,592.00	
				<b>409,654,560.95</b>	
<b>Schedule 3</b>					
<b>Bank Loan Outstandings</b>					
UTI bank	18,249,535.00		IDBI	106,291,203.00	
SBM	731,804,393.93		NABARD	20,000,000.00	
Canara Bank	455,767,539.00		NABARD - Equity	10,000,000.00	
Karnataka Bank	783,138,991.00		NABARD -Rural Habitat	10,165,124.00	
Corporation Bank	254,886,868.00		Bank Of India	60,317,127.00	
ING Vysya Bank	275,572,138.19		Central Bank of India Honnvar	178,009,073.00	
Slate Bank of India	408,991,253.60		DBCDC	95,000,000.00	
Syndicate Bank	137,937,353.34		Pragathi Grameena Bank	160,851,107.00	
Vijaya Bank	1,175,741,030.00		Tamilnadu Mercantile Bank	53.00	
HDFC Bangalore	11,321,537.00		National Housing Bank	27,863,461.00	
SIDBI	356,164,167.00		Union Bank of India	98,290,485.00	
			<b>Total</b>	<b>5,376,362,439.06</b>	

II Om Shree Manjunathaya Namaha II  
**SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.), DHARMASTHALA**  
**SAMPOORNA SURAKSHA HEALTH INSURANCE PROGRAMME**  
**INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2009**

Figures for Previous year (Rs).	EXPENDITURE	Figures for current year Rs. Ps.	Figures for Previous year Rs. Ps.	INCOME	Figures for current year Rs. Ps.
45,403,876	To Special Claim Settlement (As per Schedule 1)	73,014,071.00	132,281,414	ByMediclaime Fees Collected	178,920,786.00
85,436,878	" Mediclaim Premium	98,471,545.00	319,160	" Miscellaneous receipt (As per schedule 4)	1,637,849.00
794,260	" Salary	1,531,009.00		" Administrative Expenses Reimbursement from	595,000.00
				" Insurance Company	
1,007,805	" Printing and Stationery	1,512,577.00		Deficit Excess of expenditure over income	
474,505	" Travelling Expenses	929,351.00	1,907,158		
39,030	" Gratuity	100,256.00			
27,610	" Provident Fund	60,480.00			
82,443	" Repair & Maintenance (As per schedule 2)	151,911.09			
1,149,764	" Miscellaneous Expenses (As per schedule 3)	1,971,450.00			
91,561	" Depreciation written off	341,704.00			
	" Surplus: Excess of Income over Expenditure for the Year	3,069,280.91			
<b>134,507,732</b>	<b>TOTAL</b>	<b>181,153,635.00</b>	<b>134,507,732</b>	<b>TOTAL</b>	<b>181,153,635.00</b>

Date: 19-08-2009

Place: Mangalore

*[Signature]*

Executive Director

*[Signature]*

PRESIDENT

AS PER OUR REPORT OF EVEN DATE  
 FOR RAO & BASRI  
 CHARTERED ACCOUNTANTS

*[Signature]*  
 (K. PRAKASH BASRI)  
 PARTNER  
 M. NUMBER 18770

II Om Shree Manjunathaya Namaha II

SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.), DHARMASTHALA

SAMPOORNA SURAKSHA HEALTH INSURANCE PROGRAMME

BALANCE SHEET AS AT 31ST MARCH 2009

Figures for Previous year (Rs).	LIABILITIES	Figures for Current year Rs. Ps.	Figures for Previous year (Rs.)	ASSETS	Figures for Current year Rs. Ps.	Figures for Current year Rs. Ps.
89,338,580 2,000,000	Premium Received in Advance Float Fund Recd From ICICI Mediclaime Payable Provision for Special Claim Payable	2,570,338.00 4,492,401.00 5.00 531,429.00	8,916,003	CASH & BANK BALANCES Cash in hand Vijaya Bank SB No.10871	40,205.00 41,244,402.00	41,284,607.00
8,112,060 1,195,456	Claim lodged ICICI (2007-08) Claim Lodged Oriental(2008-09) Claim Lodged Reliance (2008-09) Staff LIC Premium Claim lodged ICICI (2007-08)			ADVANCES: Advance Receivable (H.O.) Advance to Hospital		
4,625				Deposit(initial Telephone Deposit) Salary Printing - 2008-09		
2,903,148	INCOME & EXPENDITURE ACCOUNT As per last balance sheet Add : Surplus excess of Income & Expenditure for the year			FIXED ASSETS Computer As per last balance sheet Add: Additions during the year Less: Depreciation written off		
		2,903,148.09 3,069,280.91	34,272	Printer As per last balance sheet Add: Additions during the year Less: Depreciation written off	34,272.00 312,180.00 346,452.00 207,871.00	138,581.00
			5,670	Fax Machine As per last balance sheet Add: Additions during the year Less: Depreciation written off	30,027.00 46,500.00 76,527.00	9,628.00
					11,480.00	65,047.00
103,553,869	" CARRIED FORWARD"		103,441,733.09	" CARRIED FORWARD"		59,051,970.00

II Om Shree Manjunathaya Namaha II

SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.), DHARMASTHALA

SAMPOORNA SURAKSHA HEALTH INSURANCE PROGRAMME

BALANCE SHEET AS AT 31ST MARCH 2009

Figures for Previous year (Rs).	LIABILITIES	Figures for Current year Rs. Ps.	Figures for Previous year (Rs.)	ASSETS	Figures for Current year Rs. Ps.	Figures for Current year Rs. Ps.
103,553,869	" BROUGHT FORWARD"	59,700,956.00	103,441,733 2,501	" BROUGHT FORWARD" Mobile Phone As per last balance sheet Add: Additions during the year Less: Depreciation written off Software Purchase As per last balance sheet Less: Depreciation written off	2,501.00 2,995.00 5,496.00 1,374.00 9,600.00 5,760.00	59,051,970.00 4,122.00 3,840.00
			00,035	Furniture & Fixtures As per last balance sheet Add: Additions during the year Less: Depreciation written off	100,035.00 144,490.00 244,525.00 24,453.00	220,072.00
				Vehicle Purchase At cost Less: Depreciation written off	493,426.00 74,014.00	419,412.00
				Scanner Machine At cost Less: Depreciation written off	3,850.00 2,310.00	1,540.00
103,553,869	Total	59,700,956.00	103,553,869	Total		59,700,956.00

Date: 19-08-2009

Place: Mangalore



Executive Director



PRESIDENT

AS PER OUR REPORT OF EVEN DATE  
FOR RAO & BASRI  
CHARTERED ACCOUNTANTS  
  
(K. PRAKASH BASRI)  
PARTNER  
M. NUMBER 18770  






SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.), DHARMASTHALA  
 SIDBI MICRO PROJECT

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2009

Figures for Previous year (Rs).	EXPENDITURE	Figures for current year Rs. Ps.	Figures for Previous year Rs. Ps.	INCOME	Figures for current year Rs. Ps.
38	To Bank charges		1,626,000	By Capacity Building Grant : SIDBI	651,000.00
41,028	" Exposure visit of ED and Directors		75,812	" Bank Interest	44,652.00
27,149,209	" Interest on SIDBI Loan	45,576,492.00	27,149,209	" Interest : MF Division	45,576,492.00
2,247	" Audit Fees		2,368	" Miscellaneous Receipts	
309,804	" Capacity Building Training-Stakeholders	201,305.00			
600,000	" New Product Development				
627,265	" Salary				
29,551	" External Training Programe to Staff	493,692.00			
15,000	" Computerisation: Software Intervention				
62,500	" Training on Financial Analysis				
15,979	" Product catalogue & Advertisement				
769	" <b>Surplus:Excess of Income over Expenditure for the year</b>	655.00			
28,853,389	<b>TOTAL</b>	46,272,144.00	28,853,389	<b>TOTAL</b>	46,272,144.00

Date: 19-08-2009

Place: Mangalore

Executive Director

PRESIDENT

AS PER OUR REPORT OF EVEN DATE  
FOR RAO & BASRI  
CHARTERED ACCOUNTANTS

(K. PRAKASH BASRI)  
PARTNER  
M. NUMBER 18770

SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.), DHARMASTHALA  
 SIDBI MICRO PROJECT

BALANCE SHEET AS AT 31ST MARCH 2009

Figures for Previous year (Rs).	LIABILITIES	Figures for Current year Rs. Ps.	Figures for Previous year (Rs.)	ASSETS	Figures for Current year Rs. Ps.
490,465,500	<b>Loan Assistance: SIDBI</b>	346,164,167.00	1,441,633	<b>Cash and Bank Balances</b>	
10,000,000	Transformation Loan Assistance- SIDBI	10,000,000.00		Cash in hand	86,588.81
	Provision for Expenses	12,575.00		State bank of India SB 10255	13,793.87
7,500,000	<b>Vehicle Fund</b>	7,500,000.00		Vijaya Bank SB 11238	703,480.35
1,428,670	<b>Grant: Pending for Utilisation (2008-09)</b>	777,670.30			803,863.03
	<b>INCOME &amp; EXPENDITURE ACCOUNT</b>		7,500,000	Vehicle Advance	7,500,000.00
61,963	As per last balance sheet	61,962.73			
	<b>Add: Surplus :Excess of Income over Expenditure for the year</b>	62,617.73	500,514,500	SKDRDP MF Division	356,213,167.00
		655.00			
509,456,133	<b>Total</b>	364,517,030.03	509,456,133	<b>Total</b>	364,517,030.03

Date: 19-08-2009

Place: Mangalore

Executive Director

PRESIDENT

AS PER OUR REPORT OF EVEN DATE  
FOR RAO & BASRI  
CHARTERED ACCOUNTANTS

(K. PRAKASH BASRI)  
PARTNER  
M. NUMBER 18770




II Om Shree Manjunathaya Namaha II  
**SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.), DHARMASTHALA**  
**SWARNA JAYANTHI GRAM SWAROJGAR YOJANA (SGSY SPECIAL PROJECT)**  
**RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2009**

Figures for Previous year (Rs).	RECEIPTS	Rs.	Ps.	Figures for Previous year (Rs.)	PAYMENTS	Rs.	Ps.
1,053,349	<b>To Opening Balance Brought Down</b>						
	Cash in Hand	30,012.94		5,439.00	By Capacity Building of SGSY SHGs		634,957.00
	Syndicate Bank SB NO20505	6,372,187.53		2,020,669.38	" Consultancy Charges		9,105.00
1,000.00	" Advance			658,332.50	" Financial investment for IGAs		19,795,329.00
45,000.00	" Advance from SKDRDP@		4,500,000.00	30.00	" Bank charges		10.00
9,354,000.00	" Zilla Panchayath, Mangalore		13,262,600.00	1,092,145.00	" Market development expenses		142,872.00
219,979.15	" Bank Interest		173,772.68		" Movable assets - apex level		161,619.00
30.00	" Bank charges			451,919.00	" Movable assets - cluster level		1,003,576.00
6,240.00	" Suspense account			4,496.00	" Skill training		2,536,089.40
4,663.00	" Consultancy charges			-	" Refund of Advance to SKDRDP @		
22,500.00	" Capacity Building of SGSY SHGs			-	" Advance payment		
19,470.00	" Market development expenses			45,000.00	" Suspense account		
	" Provision for expenses		2,217,905.40	1,000.00	" <b>Closing Balance Carried Down</b>		
				45,000.00	<b>Cash in Hand</b>	664.94	
				6,402,200	<b>Syndicate Bank SB NO20505</b>	2,272,256.21	
<b>10,726,231</b>	<b>Total</b>		<b>26,556,478.55</b>	<b>10,726,231</b>	<b>Total</b>		<b>26,556,478.55</b>

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Date: 19-08-2009  
 Place: Mangalore

  
 Executive Director

AS PER OUR REPORT OF EVEN DATE  
 FOR RAO & BASRI  
 CHARTERED ACCOUNTANTS  
  
 (K. PRAKASH BASRI)  
 PARTNER  
 M. NUMBER 18770

  
 PRESIDENT

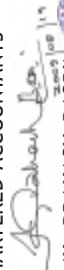
II Om Shree Manjunathaya Namaha II  
**SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.), DHARMASTHALA**  
**SWARNA JAYANTHI GRAM SWAROJGAR YOJANA (SGSY SPECIAL PROJECT)**  
**INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2009**

Figures for Previous year (Rs).	EXPENDITURE	Figures for current year Rs. Ps.	Figures for Previous year Rs. Ps.	INCOME	Figures for current year Rs. Ps.
5,439	To Capacity building of SGSY SHGs	635,457.00	219,979	By Bank interest	173,772.68
2,016,006	" Consultancy charges	9,105.00	3,974,000	" Grant from Zilla Panchayath Utilized	19,642,600.00
635,833	" Financial investment for IGAs	19,795,329.00		" <b>Deficit: Excess of Expenditure over income for the year</b>	4,467,464.72
	" Management Development Programme External Training	655,602.40			
1,072,675	" Market development expenses	142,872.00			
	" Movable assets - apex level	161,619.00			
451,919	" Movable assets - cluster level	1,003,576.00			
4,496	" Skill training	1,880,267.00			
	" Bank charges	10.00			
7,611	" <b>Surplus: Excess of income over expenditure for the year</b>				
<b>4,193,979</b>	<b>Total</b>	<b>24,283,837.40</b>	<b>4,193,979</b>	<b>Total</b>	<b>24,283,837.40</b>

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Date: 19-08-2009  
 Place: Mangalore

  
 Executive Director

AS PER OUR REPORT OF EVEN DATE  
 FOR RAO & BASRI  
 CHARTERED ACCOUNTANTS  
  
 (K. PRAKASH BASRI)  
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 PRESIDENT

**II Om Shree Manjunathaya Namaha II**  
**SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.), DHARMASTHALA**  
**SWARNA JAYANTHI GRAM SWAROJGAR YOJANA (SGSY SPECIAL PROJECT)**  
**BALANCE SHEET AS AT 31ST MARCH 2009**

Figures for Previous year (Rs.).	LIABILITIES	Figures for Current year Rs. Ps.	Figures for Previous year (Rs.)	ASSETS	Figures for Current year Rs. Ps.	Figures for Current year Rs. Ps.
6,380,000	Un Utilized grant		6,402,200	CASH & BANK BALANCES		
	Advance from SKDRDP	6,718,185.40		Cash in hand	664.94	
				Syndicate bank 20595	2,272,256.21	2,272,921.15
67,450	<b>General Fund</b>		45,250	<b>Advance</b>		
	<b>As per last balance sheet</b>	67,450.47		Suspense		45,250.00
	Less: Deficit Excess of Expenditure					
	over Income during the year	4,467,464.72				
	Carried forward to Asset side	4,400,014.25		<b>General Fund</b>		
				Brought down from liability side		4,400,014.25
<b>6,447,450</b>	<b>Total</b>	<b>6,718,185.40</b>	<b>6,447,450</b>	<b>Total</b>		<b>6,718,185.40</b>

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Date: 19-08-2009

Place: Mangalore

*[Signature]*  
Executive Director

AS PER OUR REPORT OF EVEN DATE  
FOR RAO & BASRI  
CHARTERED ACCOUNTANTS  
*[Signature]*  
(K. PRAKASH BASRI)  
PARTNER  
M. NUMBER 18770

*[Signature]*  
PRESIDENT



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