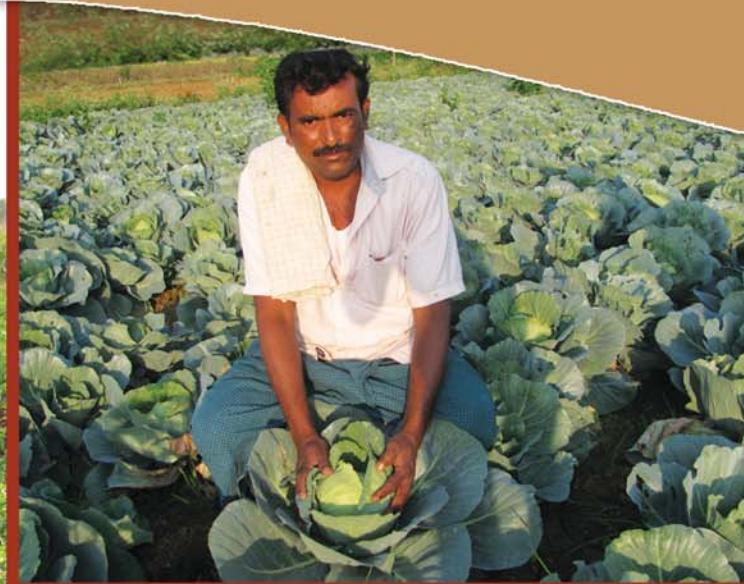


SHRI KSEHTRA DHARMASTHALA
RURAL DEVELOPMENT PROJECT (R.)
(A SECULAR, NOT FOR PROFIT, NON POLITICAL, REGISTERED VOLUNTARY ORGANISATION)

Manjushri Printers, Ujire

Annual Report

2011-12



SHRI KSEHTRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.)

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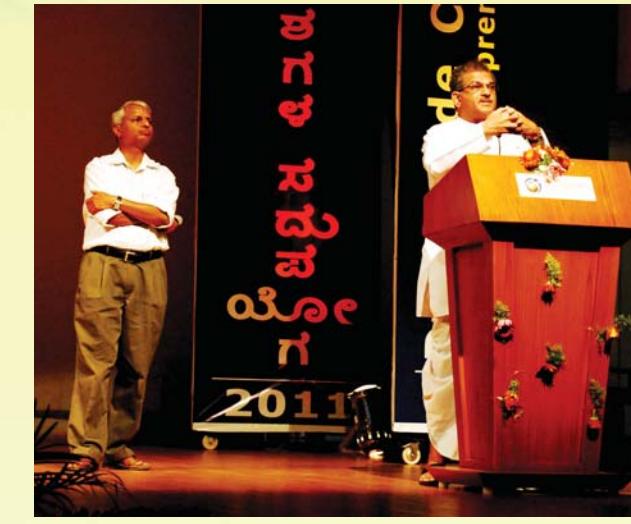
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CONTENTS

Sl. No.	Particulars	Page No.
1	Mission	1
2	Beliefs	1
3	Trustees	2
4	The Executive committee	3
5	The Project Heads	4-5
6	President speaks out	6-7
7	Executive Director's report	8-9
8	Acknowledgements	10-11
9	Introduction	12
10	Highlights of the year	13
11	The performance during the year - Pragathi Bandhu SHGs	14-15
12	Jnanavikasa women SHG	16-17
13	Shudhaganga water purification project	18
14	Pragathinidhi programme - Credit linkage	19-23
15	Pragathi Enterprises and Roti Unit of Annapoorna SHG	24
16	Livelihood activities supported by microfinance	25
17	Auto Rickshaw of Rihana Begam and Ullas ice cream	25
18	Figures at a glance	26-29
19	Application of handheld device technology	30
20	Grading of SHGs and Farm development and livelihood promotion	31
21	Federations, farm development and livelihood activities	32
22	Farming activities taken up	33
23	Shri Dharmasthala SIRI gramodyoga Samsthe	34-35
24	Popularising SRI	36
25	Capacity building of farmers	37
26	The special SRI of Chandrappa and Dairy farm of Kenchamma	38
27	Irrigation and farm mechanisation	39
28	Kissan Mela	40-41
29	Swagruha Housing project, Non conventional energy, sanitation, environment	42-44
30	Watershed	45
31	Support for infrastructures	46
32	Human resource development	47
33	Janajagruthi	48
34	Community Development activities	49-52
35	Micro insurance programme	53-54
36	Visitors thought	55
37	Miscellany	56-65
38	Paper clippings	66-67
39	Overall balance sheet, microfinance balance sheet, Sampoorna suraksha balance sheet	68-84



Dr. Heggade addresses the Micro Finance and Inclusive Development summit at Hyderabad.



Dr. Heggade addresses the development dialogue at Hubli, also seen is Shri Gururaj Deshpande.



Mrs. Maneka Gandhi visits Siri.



Ms. Shobha Karandlaje inaugurates the Rehabilitation Center managed by SKDRDP at Kokkada



Smt Hemavathi Heggade, Trustee, SKDRDP addresses the Belthangady taluk federation



Smt Hemavathi Heggade addresses the JVK members

THE PROJECT HEADS

Sl. No.	Name of the project office	Project Officer	Sl. No.	Name of the project office	Project Officer
1.	Dakshina Kannada District		28.	Dharwad District	Shri Santhosh Kumar
2.	Belthangady	Shri Vasanth Salian	29.	Dharwad	Shri Mahabala Kulal
3.	Puttur	Shri Shivanand Acharya	30.	Hubli	Shri Krishna T.
4.	Mangalore	Shri Dinesh		Navalgund	Smt. Dayavathi
5.	Bantwal			Gadag District	Shri Yogish
	Sulia		31.	Gadag	Shri Raghava A.
	Udupi District		32.	Rona	Shri Chidananda K.
6.	Karkala	Shri Sanjeev Naika	33.	Shirahatti	Shri Jagadish Alse
7.	Udupi	Smt. Dayasheela		Haveri District	
8.	Kundapur	Smt. Hemalatha Hegde	34.	Haveri	Shri Mahesh M. D.
	Uttara Kannada District1		35.	Ranebennur	Shri Babu Naik
9.	Kumta	Shri Keshav Devanga	36.	Shiggaon	Shri Chandrashekhar Shetty
10.	Honnavaara	Shri Ganesh B.		Tumkur District 1	
11.	Karwar	Shri Somappa Gowda	37.	Tumkur	Shri Sadashiva Kulal
	Uttara Kannada District2		38.	Tiptur	Shri Shrinivas
12.	Yellapur	Shri Amarprasad	39.	Turuvekere	Ms. Leelavathi
13.	Dandeli	Shri Jayanth	40.	Kunigal	Smt. Shashirekha P.
14.	Sirs	Shri Sathish Shetty	41.	Gubbi	Shri Praveen
	Shimoga District			Tumkur District 2	
15.	Shimoga	Shri Chandrashekhar	42.	Shira	Shri D. Dinesh
16.	Theerthahalli	Shri Subrahmanyaprasad	43.	Koratagere	Shri Prasad B.
17.	Sagar	Ms. Sunita Nayak	44.	Pavagada	Shri Sathish Naik
18.	Soraba	Shri Muralidhar H. L.	45.	Chikkanayakanahalli	Shri Rohithaksha
19.	Shikaripur	Shri Vasantha	45.	Madhugiri	Shri Jinnappa
20.	Bhadravathi	Shri Vinay Kumar		Belgaum District 1	
	Chikkamagalur District		47.	Belgaum	Shri Nagaraj Shetty
21.	Chikkamagalur	Shri Laxman M.	48.	Hukkeri	Shri Suresh Salian
22.	Koppa	Shri Sheenappa Moolya	49.	Chikkodi	Shri K. Chandrashekhar
23.	Tharikere	Shri Jayanth	50.	Athani	Shri Ullas Mestha
24.	Kadur	Shri Dinesh	51.	Khanapur	Shri Somanath K.
25.	Mudigere	Mrs. Nagarathna		Belgaum District 2	
	Coorg District		52.	Gokak	Shri Narayan Palan
26.	Somvarpet	Shri Sathish M.	53.	Rayabagh	Shri Prasad K.
27.	Virajpet	Shri Shekhara Gowda	54.	Ramdurga	Shri Y. Prakash

|| OM SHRI MANJUNATHAYA NAMAH ||

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

- 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.
- 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.
- 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.
- 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.
- To promote entrepreneurial skills among the poor and escort them to implement the skills.
- 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.
- 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

- The small farmers marginal farmers need to be organized to empower them with the knowledge and tools for developing their family and their lands.
- The resources need to be generated within the village and need to be shared within the village for development.
- 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.
- 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.
- Progress can only be achieved through participation and sacrifice and not by struggles and street fights.
- Everybody is trustworthy and therefore needs to be trusted. That micro credit based more on trust is the foundation for progress.
- Progress knows no barrier - caste, creed, community - it is the right of all human beings who desire to progress.

TRUSTEES

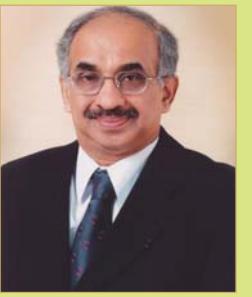
PRESIDENT



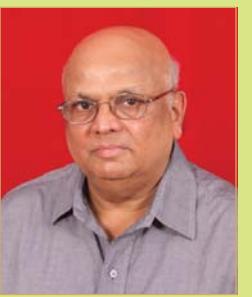
Dr. L. H. Manjunath
Executive Director



Smt. Hemavathi V. Heggade
Dharmasthala



Shri D. Surendra Kumar
Vice President
S.D.M. Educational 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, Credit.
- Shri Shantharam R. Pai**, Director, Finance
- Shri K. V. Bhat**, Director, Sampoorna Suraksha
- Smt. G. Manorama Bhat**, Director, Human Resource Development
- Shri Vishwanath Shetty**, Director, Personnel
- Shri Manoj Menezes**, Director, Technical Inputs
- Shri Seetharam Shetty**, Director, Dharwar Dist.
- Shri K. Boodappa Gowda**, Director, Uttara Kannada
- Shri Keshav Gowda**, Director, Udupi Dist.
- Shri Jayaram Nellithaya**, Director, Chikmagalur Dist.
- Shri. Dugge Gowda**, Director, Shimoga Dist.
- Shri Lingappa Bangera**, Director, Gadag Dist.
- Smt. Savitha D'souza**, Director, Haveri Dist
- Shri Gangadhar Rai**, Director, Tumkur District 1
- Shri P.K. Purushotham**, Director, Tumkur District 2
- Shri Shivaraya Prabhu**, Director, Belgaum District 1
- Shri Anand Suvarna**, Director, Belgaum District 2

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, Karnataka Vikas Grameen Bank, NABARD, National Housing Bank, Pragathi Grameen Bank, SIDBI, SCDCC Bank, State Bank of India, State Bank of Mysore, State Bank of Patiala, State Bank of Travancore, Syndicate Bank, Tamilnadu Mercantile Bank, Union Bank of India, Vijaya Bank.

EXECUTIVE DIRECTOR'S REPORT

I have the pleasure in tabling the 30th annual report of SKDRDP for the year ending 31-3-2012. From the organisational perspective this has been one of the most satisfying years in terms of growth, outreach and results thereof.

During the year SKDRDP took a hard look at its mission and goals and decided that over all development of the underprivileged sector will continue to be its main objective. A combination of charity and support for self reliance continued to be the focus of the SKDRDP activities.

We pursued the Business Correspondent (BC) model in close collaboration with the banks. The BC initiative which was launched during the last quarter of 2008-09, by SKDRDP in collaboration with State Bank of India was firmed up during current year by adopting the model for promotion of SHGs in Tumkur and Belgaum districts making it one of the as one of the largest SHG promotion operations under the BC model in the country. This multi partnered programme comprising of the stakeholders in the villages, the branches of the Union Bank of India and Corporation Bank, the SKDRDP, M/s Integra and M/s FINO, was able to promote 49,086 Self Help Groups (SHGs) consisting of 4,64,337 members in a record time of one year. Smart cards to operate the accounts in the remote villages through the village level BC were issued to 44,236 SHGs all of which were fully operational.

The institution was able to record a commendable overall performance during the year. The number of active self help groups went up to 1,68,217 an increase of 68% in the number of groups. The number of members availing the services went up by 50% to 18,44,953. **In absolute terms SKDRDP was able to promote 49,299 SHGs and add 5,31,911 members constituting the largest growth in any year during the three decades of SKDRDP operation.** Considering the measured progress sofar 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.

In order to give opportunities to the housewives and unemployed young women in rural areas who have time and inclination to do social work, we have developed a new cadre called the **Sevaprathinidhi**, who work in their spare time and support the SHG movement in the village. This has greatly reduced the human resource risk faced by the organisation in its expansion phase. Most sevaprathinidhis are women and this has positively affected women men ratio in the organisation.

As at the end of the year the working conditions of the sevaprathinidhis has been streamlined. The organisation has also taken steps to improve professionalism by appointing qualified staff specially in the accounts department.

Keeping in tune with the philosophy of the organisation during current year also training and capacity building was emphasised. A record number of 7,788 training programmes were organised. Women empowerment activities were also scaled through Jnanavikasa centers by conducting 8,688 programmes involving half a million women. Bettering the living environment also received due attention during the year. A total of 49,579 toilet construction, 59,289 house construction were facilitated.

The SHG loan portfolio was positively impacted with the outstanding amount as at 31-3-2012 going up to Rs. 1616.12 crores (including managed bank portfolio of Rs. 59.58 crores) from Rs. 1,025.85 crores (including managed portfolio of Rs. 83.33 crores) for the same period last year a massive jump of 61% !The banks continued to support the organization by recognizing the credibility of SKDRDP and extending the necessary financial assistance at very competitive rates.

The financial performance showed improvement in all parameters during the year. The net profitability margin from 2.2% to 2.8%. The financial expenses ratios stood at 8.96%. The capital adequacy ratio stood at 2.95%. The portfolio at risk beyond 90 days dived to 0.003%. Yield on microfinance portfolio went up to 15%. The return on assets also increased to 10.08%. As a result the microfinance portfolio of SKDRDP was operationally self sustainable with an OSS of

THE PROJECT HEADS

SI. No.	Name of the project office	Project Officer
55.	Bailahongal	Shri Dinraj Shetty
56.	Soundathi	Shri Sadanand
57.	Mangalore	Shri Shivaraya Prabhu
58.	Bantwal	Shri Chandrashekhar N.
59.	Sulia	Shri Anand Suvarna
	Janajagruthi	
60.	Belthangady	Shri Vivek Vincent Pais
	Siri	
61.	Belthangady	Smt. Geeta
62.	Belthangady	Shri Ashok Shetty
	Sampoorna Suraksha	
63.	Dharmasthala	Shri Abraham
64.	Dharmasthala	Shri Radhakrishna Rao
65.	Dharmasthala	Shri Shivaprasad
	Principal	
66.	Center for Rural Excellence	Shri Harish Rao
67.	Mahila Jnanavikas Training Institute	Mrs. Vishala B. Mallapur
68.	National Institute for SHG Training	Shri Nagaraj
	Head Office, Dharmasthala	
69.	Account Section	Smt. Mamatha Rao
70.	Suvidha Section	Shri D. Jayaram
71.	Office Audit	Shri Shankar Shetty
72.	Group Audit	Shri Dinesh
73.	Vigilance	Shri Suresh
74.	Special schemes	Shri Ganesh Bhat
75.	SRI Paddathi	Shri Vijay Kumar
76.	BC Suvidha	Shri Prakash Rao
77.	Water.org	Shri Abhayraj Ganesh

President Speaks out

"But credit is not all. The stakeholder families should have proper plans, a mind set to utilise the credit in a way that is beneficial to the family. The borrowers should also develop a culture to pay back the loans in time and attain prosperity from the relationship with the financial institutions. It is in this context that the works of SKDRDP have stood out. The field operators have relentlessly pursued with the SHG members for preparing business plans, giving proper training and developing the required discipline to manage the funds. While many SHGs across the country have moved from weekly meetings to monthly meetings, SKDRDP has worked with the community to make them understand the positives of weekly repayments".

Dr. D. Veerendra Heggade
Dharmadhikari
Shri Dharmasthala

Annual Report 2011-12

SKDRDP

It gives me immense pleasure to review the working of SKDRDP in its 30th year. Started as a small experiment covering 18,000 families in the then backward Belthangady taluk of Karnataka state, the initial intent was to provide support to the small and marginal farmers who had acquired lands, as a result of the land reforms act of the Govt. of Karnataka. It gave us the opportunity to understand the thought process of the poor people. As the years went by it was felt in the management that SKDRDP should look at the sustainability of the practices and make people more self reliant. As a result, the organisation started promoting self help groups. Since SKDRDP was working with small farmers hitherto, the first groups were in fact consisted of men and farmers. We modified the self help group module to accommodate the small farmers and introduced laboursharing concept which worked well in coastal Karnataka. Credit facilities to SHGs by SKDRDP came as an inevitable component, as in the early 90's the banks were not very enthusiastic to lend to SHGs. We were therefore in a way forced to take up microfinance activities even though the motive was to help in a charitable way.

Looking back, today, I am happy to note that some of our initial innovations have borne fruit. In fact, the NABARD promoted joint liability group concept (JLGs) for small and marginal farmers itself can be attributed to the successful **pragathibandhu** SHG model developed by SKDRDP. **Sampoorna Suraksha** health insurance program is another such innovative intervention. Today, we are watching the shift of people from the status of a beneficiary to that of partner in progress. The stakeholders have understood the spirit of self reliance. Now they are able to demand for services from the service providers. Similarly the lending practices of SKDRDP to the SHGs have empowered the poorer segment of the Karnataka state and helped them to practice their livelihoods and farming in a confident manner.

I observe that the last couple of years have been challenging for the micro finance sector in our country. Post Andhra Pradesh micro finance disaster, the sector has really stagnated. Unfortunately the alternative channel viz., the SHG movement has also not prospered. The crisis in the micro finance sector should have acted as a trigger for the banks to come out in support of the SHG movement. While the number of SHGs have increased across the country the credit flow to the SHG sector has remained very tardy. The collapse of the micro finance industry and lack of support to SHGs will no doubt drive the poor people back to the money lenders.

In comparison the performance of SKDRDP both in promoting SHGs and linking them to the bank branch for credit seemed to have performed better. Our executives have held indepth discussions with the banking counter parts in developing a viable alternative to the micro finance industry. The banks have cooperated to a large extent in achieving the growth during the year 2011-12 which are well described in this Annual Report.

But credit is not all. The stakeholder families should have proper plans, a mind set to utilise the credit in a way that is beneficial to the family. The borrowers should also develop a culture to pay back the loans in time and attain prosperity from the relationship with the financial institutions. It is in this context that the works of SKDRDP have stood out. The field operators have relentlessly pursued with the SHG members for preparing business plans, giving proper training and developing the required discipline to manage the funds. While many SHGs across the country have moved from weekly meetings to monthly meetings, SKDRDP has worked with the community to make them understand the positives of weekly repayments.

All in all I am very much satisfied with the performance of SKDRDP for the 2011-12 and I pray Lord Manjunatha swamy to bless them all with the strength to take our movement forward.

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

INTRODUCTION

Being a development oriented organisation SKDRDP has tried to acquire multiple skill sets required in the field. These include community organisation, training and capacity building, microfinance, identification and execution of charitable activities, community development programmes, micro insurance, minor civil works etc. The field workers with rural background are appointed and groomed to take up development activities. The aura of Dharmasthala and charisma of the President of SKDRDP Dr. D. Veerendra Heggade does help the field worker in acquiring the leadership qualities and service motive within a short time.

Since the background of SKDRDP has been charity and development, the expectations of the community are also charity oriented. Whenever our workers goto new areas one of the first questions asked would be "what can you give us?" Convincing the community that SKDRDP believes more in self help rather than charity is a challenge to the field workers. Dr. Veerendra Heggade, who takes keen interest in following the developments at the field level, has realised the danger in projecting the organisation as only philanthropic. According to him "giving" may create a dependency syndrome and ultimately destroy the work culture. He has therefore been careful in projecting the members of the SHGs as **stakeholders** instead of **beneficiaries**. Infact he abhors the concept of "adaptation".

Therefore SKDRDP has carefully cultivated an image of self help. However, compassion to the destitutes and the hapless has still remained to be the heart of the programme. Infact SKDRDP has many a charitable activities interwoven with sustainable income earning activities like the microfinance and insurance. SKDRDP consciously advises its field workers to identify destitute families for giving monthly pensions. Similarly, SKDRDP has been giving scholarships to students for pursuing technical education. Subsidies are also given for innovative income generation activities and nation building programmes like the sanitation campaign, popularising access to alternative sources of energy etc.

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 financial transformation desired by the organisation is one of independence from dependency on subsidies. This however is easier said than done. Even a affluent person would goto any extent to call himself "below poverty line" so that he can access the subsidies made available to such families. Attitudinal changes are required to make an affluent family feel self reliant and reject subsidy support meant for the very poor.

In order to bring in this change the SKDRDP has propagated participatory development activities at all levels. Even in community development programmes like the school furniture programme, crematorium development programme SKDRDP encourages the community to make contributions for getting the benefit of the programme from SKDRDP. In the family development programmes the microfinance and the micro insurance are viewed from the angle of self reliance. Adequate charges are levied to make the programme sustainable.

However one feels sad to see the plethora of subsidies promised by the governments which are likely to kill the innovative nature of the population. Instead a studied approach blending charity for the needy and business for the capable as practiced by SKDRDP would go a long way in building a vibrant India.

112%. 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.

In its quest for providing financial security to the poor people, SKDRDP continuously scanned the environment for life insurance/ poor people investment product. **Jeevan Madhura** a product developed by the life insurance corporation was widely popularised by the organisation. In a one year 1,92,000 new members were enrolled. 95% renewals of the old policies were also effected. SKDRDP was recognised as a pioneer in micro insurance programme of the LIC and was declared as the number one NGO in the country.

I am also glad to record here that SKDRDP has received the aggregator status from the **Pension Fund Regulatory Development Authority (PFRDA)** for enrolling under the national pension scheme.

Keeping the tradition of supporting the development programmes through financial assistance SKDRDP during the current year expended Rs. 20.18 crores as assistance to trainings, subsidies and charities. By doing so SKDRDP has rededicated itself to the service of downtrodden. It has economised on operational costs to keep the cost of funds at very manageable levels on the one hand and diverted the surpluses for development activities on the other hand. Thus SKDRDP has proved that by professional management a charitable organisation can generate surplus funds from within the country for meeting the emergent needs of the community.

The community development works undertaken by the organization to support community asset creation saw an expenditure of Rs 9.17 crores up from Rs. 2.68 crores invested on various projects to create assets worth Rs. 30.00 crores. A unique initiative was launched by the organisation in which the community development team of SKDRDP visited the schools in the most backward districts of Karnataka state making an assessment of the requirement of the furnitures specially the desk and benches for the children. It then requested the school management to contribute 20% of the requirement and Dr.

Veerendra Heggade contributed the balance 80% to supply the required furnitures to the schools. While manufacturing the desks and benches, cement and steel only were utilised to save the trees and wood. During the year 936 schools in the state were supplied with 9,074 no. of pairs of desks and benches valued at Rs. 3.18 crores. This joint efforts of SKDRDP with the local zilla panchayath and the school committee, education department has really enthused the children to flock back to schools.

During the year SKDRDP also worked on popularising consumption of pure drinking water in villages affected by fluoride and hardness in drinking water. For this purpose water purification plants were established and run successfully in 8 villages.



All in all it was an important 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.

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,

A handwritten signature in black ink, appearing to read 'Manjuanth L. H.'.

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 Niranjan, Dharwad

Sri Shreyas Kumar, Dharmasthala

Sri Prakash Basri, Auditor, Mangalore

Sri Dharmasthala Temple Trust, Dharmasthala

The Secretary and all the staff, Ministry of Rural Development, Govt. of India, New Delhi.

The Principal Secretary and all the staff, Ministry of Rural Development and Panchayathraj (RDPR),

Govt. of Karnataka, Bangalore.

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

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

The Superintendent of Police, D.K., Udupi, U.K, Shimoga, Chikkamagalur, Dharwar, Haveri, Gadag , Coorg, Belgaum and Tumkur 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 Managing Director and Staff of Devaraj Urs Backward Class Development Corporation, Bangalore.

The Director and officials of Coconut Development Board, Bangalore.

Mrs. Sudha Murthy, Infosys foundation, 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.

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 Sampoorna Suraksha Insurance Programme.

M/s Life Insurance Corporation (LIC) of India.

M/s. Oriental Insurance Co. Ltd.

M/s National Insurance Co. Ltd.

M/s New India Insurance Co. Ltd.

M/s United India Assurance Co. Ltd.

Association of Karnataka Micro Finance Institution (AKMFI).

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 Integra, Bangalore

M/s FINO, Mumbai

Shri Sachidananda Hegde, Chairman, Karnataka State Temprence Board

Shri Dinesh, Managing Director and staff, Karnataka State Temprence Board

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 vikas 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 empowerment programmes.
3. Facilitating livelihood progammes.
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)

SI.No.	Performance	2011-12	Since Inception
1	Jnnavikasa SHGs organized	40,647	1,35,606
2	Families involved	4,87,764	16,40,789
3	Savings mobilized	8,420.47	23,550.27
4	Loan disbursed to members		
	Numbers	9,37,139	31,47,813
	Amount	1,26,15,623	3,85,340.33

HIGHLIGHTS OF THE YEAR

1. SKDRDP promotes 49,299 new self help groups adding on a client base of 5,31,911 during the year. As on 31-3-2012 client base of SKDRDP consisted of 1,68,217 self help groups and 18,44,953 clients.
2. The total outstanding savings of these SHGs amount to a staggering Rs. 313.64 crores.
3. SKDRDP borrowed from various commercial banks and private sector banks for onlending to SHGs. A total of Rs.866.79 Crores was borrowed during the year.
4. The total disbursement to the SHGs for the current year stood at Rs. 1,400.73 crores.
5. Groups promoted by SKDRDP have made a total turnover of Rs. 4,625.73 crores so far.
6. The Sampoorna Suraksha programme provided direct benefits to a massive number of 1,23,123 clients during the year by settling an amount of Rs. 46.86 crores.
7. For the year 2011-12 the enrolment Sampoorna Suraksha stood at 4,20,302 families consisting of 16,60,185 members. A total subscription fee of Rs. 36.41 crores has been collected.
8. SHGs promoted under Shree Dharmasthala SIRI Gramodyoga Samsthe achieved a turnover of Rs. 10.74 crores during the year.
9. SKDRDP has provided development assistance to individuals and institutions to the extent of Rs. 20.18 crores during the year.
10. The Sujnananidhi scholarship scheme launched by SKDRDP helps 5,117 students with scholarship worth Rs. 2.43 crores during the year.
11. The Navachethana Scheme helps 3 schools to the tune of Rs. 2.00 lakhs for differently abled schools to establish facilities for the differently abled children during the current year.
12. Community development programme of SKDRDP provides teacher services to 450 schools.
13. The 32nd Kisan Mela was organised at Haveri. More than 500,000 people visited the mela.
14. The Janajagruthi programme in collaboration with SKDRDP conducts 83 de-addiction camps deaddicting 5,538 members.
15. Janajagruthi received Samyama award - 2011 from the Temperance board, Govt. of Karnataka.
16. A workshop for the officebearers of Janajagruthi forum was held at Kundapur on November 1st 2011.
17. Dr. L. H. Manjunath, Executive Director attends INAFI Asia Board meeting at Bangkok and attends the micro credit summit as delegate at Valladolid, Spain.
18. SKDRDP has expanded its area of operation to Tumkur and Belgaum districts.
19. SKDRDP is granted aggregator status by the Pension Fund Regulatory Development Authority.
20. SKDRDP is declared number one NGO in the country in enrolling members for Jeevan Madhura LIC scheme. A total of 1,92,278 members canvassed during the year.

THE PERFORMANCE DURING THE YEAR 2011-12

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)
SI.No.	Performance	2011-12	Since Inception
1	Groups formed	8,652	32,611
2	Members involved	44,147	2,04,164
3	Savings mobilized	1,751.00	7,814.11
4	No. of members availing loan Amount	131841.00 25,910.21	6,82,250 77,232.94
5	Labour sharing: No. of Man days Value @ Rs. 150/- per day	58,40,245 8,760.37	3,85,53,850 57,830.78



Pararibailu Pragathibandhu members at work



SHRI ANJANEYA PRAGATHI BANDHU GROUP

Yallapur taluk of Uttara Kannada district is considered as one of the very backward areas in Karnataka state. SKDRDP started working here since 2006.

Shri Anjaneya pragathibandhu group of Idagundi village in Yallapur taluk was found on 5-1-2010. Constituted as a JLG, the group consists of 6 members, who have a per capita savings of Rs. 1,750/- as on date. The group has been active in planning, laboursharing, learning, saving and borrowing. Each member has already borrowed three times with 3 members borrowing four times apiece. Each member has been given grant assistance from SKDRDP for cashew plantation and water conservation. Of interest is the success story of **Shri Vivek Naik Balagimane**. After joining the group Balagimane has cultivated banana (100 plants), arecanut (200), coconut (20), cashewnut (60). Vivekanand borrowed Rs. 48,000/- for purchasing 2 cows. He supplies 25 ltrs. milk to the society, he has cultivated green fodder. He is an active member of Sampoorna Suraksha, Jeevan Madhura and pension programs of SKDRDP. At present he has an outstanding of Rs. 54,000/-.



Similar is the story of other members in the group. A total borrowing of Rs. 4,12,000/- by the group members has helped them to irrigate their lands, purchase milch cows, take a plantation crops, marriage, house repairs etc. The group is very regular in their transactions and currently having an outstanding of Rs. 2,97,000/-. The members of the group keenly undergo the various programmes of the SKDRDP and take part in them. They are very proud to be forming the group and associating themselves with SKDRDP.

Leaf plate unit of Sathish Naik

Member of Haleneeru PBG in Kanettibail village of Udupi taluk. Sathish Naik is very active in SHG federation as its president for five years. He has recently started arecanut leaf plate making unit by borrowing money from his SHG. In short span of six months he has already produced 75,000 plates to get a net profit of Rs. 75,000/-. Sathish Naik firmly believes that a leaf plate making machine is a value addition for arecanut growers.



Sanction of loans :

SKDRDP borrows loans from commercial banks for onlending to SHGs. During the year SKDRDP has borrowed Rs. 866.79 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	Bank of India	63,48,00,000.00	73,25,98,879.00
2	Canara Bank	221,40,36,523.00	2,85,02,20,971.00
3	Central Bank	0.00	2,62,82,402.00
4	Corporation Bank	115,98,00,000.00	2,06,72,70,355.00
5	DBCDC Bank	1,21,78,000.00	13,68,87,770.00
6	IDBI Bank	0.00	33,75,00,000.00
7	ING Vysya Bank	0.00	0.00
8	Karnataka Bank	25,00,00,000.00	1,09,21,04,960.00
9	Karnataka Vikas Grameena Bank	0.00	6,69,98,459.00
10	NABARD	10,60,00,000.00	8,01,90,656.00
11	National housing bank	0.00	5,70,25,532.00
12	Pragathi Grameena Bank	54,40,00,000.00	72,41,54,695.00
13	State Bank of India	0.00	21,38,10,139.94
14	State Bank of Mysore	200,00,00,000.00	2,49,88,62,402.97
15	SIDBI	0.00	41,38,00,000.00
16	State Bank of Patiala	0.00	11,34,22,065.00
17	State Bank of Travancore	0.00	12,74,96,147.00
18	Syndicate Bank	25,00,00,000.00	58,26,88,393.12
19	Union Bank of India	49,70,59,000.00	60,15,28,308.00
20	Vijaya Bank	100,00,00,000.00	2,09,88,36,118.00
	Total	8,66,78,73,523.00	14,82,16,78,253.03

Women in Dandeli setup enterprises by joining Jnanavikas Kendra

Dandeli a laid back town in the deep interiors of Western Ghat is known for paper mill. Most women in these area work as labourers and dont get regular work. SKDRDP started working in Dandeli in 2006. Looking at the condition of the women Jnanavikasa program was implemented from 2010. Now there are 36 Jnanavikasa centers, involving 1,731 members. Who meet once in a month for two hours to undergo session on family harmony, childrens education, nutritious food, self employment, hygiene and subsidies from the govt. Says Manjula, the Jnanavikasa coordinator in the taluka "There is a perceptible change in womens attitude in sending their children to the school and maintaining good relationship at family. They now take more nutritious food. We have recently launched a campaign for helping the women to take up livelihood activities. This is slowly bearing fruit". Many women have become entrepreneurs by taking loans from their SHGs and seeking guidance in the jnanavikasa meeting.

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

Sl. No.	Subject	Target (2011-12)		Achievement			
		No. of programmes	No. of families	No. of programmes	No. of families	No. of programmes	No. of families
1	Nutritious Food	1,066	61,901	713	45,082	11,003	3,43,840
2	Child care and education	693	38,053	143	29,886	7,848	3,16,327
3	Health and Hygiene	1,122	73,925	1,713	1,12,613	13,549	6,23,206
4	Community welfare	710	36,486	632	41,895	4,061	1,80,996
5	Field visits	518	33,545	220	10,347	1,994	67,134
6	Livelihood programmes	157	8,888	118	6,497	4,137	1,54,484
7	Symposiums	921	88,121	1,011	57,709	2,019	1,64,466
8	Adult education	568	34,090	483	31,194	1,457	64,438
9	Others	2,435	2,20,054	3,655	3,04,531	18,095	12,01,589
	Total	8,190	5,95,055	8,688	6,39,756	64,163	31,16,480

SHUDHAGANGA WATER PURIFICATION PROJECT

Many villages in Karnataka state suffer from contamination and hardness in drinking water. Surface water stored in tanks and wells are often contaminated and contain harmful bacteria and protozoa. People using this water for drinking purpose often suffer from health hazards ranging from diarrhoea, dysentery, jaundice etc., On the other hand lakhs of villages depend on ground water for drinking purpose. The ground water in many cases has high percentage of fluoride and minerals besides sediments. Total dissolved solvents beyond 100 ppm and fluoride beyond 1 ppm create health problems.

Most of the drought prone districts depend on ground water for drinking which is having high TDS and fluoride. People in these areas suffer from bone marrow diseases, loss of teeth, kidney and reproductive tract ailments. They look 60 when they are 30. The water is also not

palatable and hence people dont drink water and suffer from dehydration.

Alive to the problem SKDRDP conducted a study of such problems in Chikmagalur and Gadag districts where it was operational. More than 300 villages suffered from lack of pure drinking water. It was then that a partnership programme involving the local zilla panchayath, Dharmasthala temple and people of the affected area to install community water purification plants.

By using the reverse osmosis technology it was contemplated to remove the hardness and fluoride in the water and contamination. For this proven



technology from M/s Naandi foundation, Hyderabad and M/s H2O for Humanity, USA was adopted by installing the machineries provided by them. They also provided backup servicing support. The cost of building and machinery worth Rs. 10.00 lakh per plant was borne by SKDRDP and local zilla panchayath. The local panchayath supplied the water source free of cost. The consumers paid a fee of Rs. 2/- per 20 ltrs of water to maintain the plant. A total of 8 plants have started functioning on a sustainable manner.

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 be 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 installments 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.

SI 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 individuals.	To develop infrastructure of
5	Swagruha loan	Upto 520 weeks	Exclusively for construction/renovation/extension of house.

Pragathi Enterprises

Preethi Prabhakar is a member of **Spandana** SHG in Udupi taluk since 2008. The 14 members of the group showed tolerance for each other and bonded themselves to support others enterprises. Preethi took loan from her group to initially start a book shop, later on putting up a xerox unit. She then took a loan of Rs. 25,000/- to setup a computer unit, Rs. 45,000/- xerox unit and Rs. 24,000/- for lamination unit. Today, her unit produces flex banners and provide services with thousands of school students who come to her unit. Preethi says her self help group has motivated her, built her confidence and today she is a successful women entrepreneur.



Roti unit of Annapoorna SHG

The 11 members of Annapoorneshwari SHG in Mudy village of Soraba taluk are unique by promoting a home industry in their spare time and making use of the group dynamics to successfully ground their project. All the members were housewives and small farmers. The members decided to become self employed. They choose to make maize roti's. The formula for making the roti consisted of Jawar, rice, green gram and urad dal. This mixture resulted in tasty roti which is in a great demand. Every day



the group works between 2 to 5 pm to produce 500 roti's which is sold Rs. 3/- per piece, fetching them good returns for their 3 hours work.

During the year the total disbursement of SKDRDP was **Rs.1,527.00** crores. The project officewise performance in disbursement are as follows:

(Rs. in lakhs)

Sl.No.	Project Office	Pragathinidhi disbursed From 1.4.2011 to 31.3.2012		Pragathinidhi Outstanding (As per MIS report)	
		Target	Achievement	Target	Achievement
D. K. District					
1	Belthangady	2000.00	3883.00	4269.00	5394.00
2	Puttur	2600.00	3521.00	4000.00	3984.00
3	Mangalore	5000.00	9507.00	9000.00	9698.00
4	Bantwal	2000.00	4664.00	4000.00	5335.00
5	Sullia	1500.00	3180.00	3000.00	3435.00
Total		13100.00	24755.00	24269.00	27846.00
Udupi District					
6	Karkala	5658.00	7631.00	7508.00	8296.00
7	Udupi	4000.00	6122.00	4665.00	6232.00
8	Kundapura	5000.00	9149.00	7200.00	9373.00
Total		14658.00	22902.00	19373.00	23901.00
Uttara Kannada District 1					
9	Kumta/ Ankola	1700.00	1641.00	2200.00	1717.00
10	Honnavaara	1800.00	3448.00	2120.00	3733.00
11	Karwar	3000.00	2241.00	4100.00	2157.00
Total		6500.00	7330.00	8420.00	7607.00
Uttara Kannada District 2					
12	Sirsi	2500.00	3164.00	3000.00	3147.00
13	Dandeli	1400.00	2400.00	1900.00	2547.00
14	Yallapur	2000.00	1984.00	2300.00	2084.00
Total		5900.00	7548.00	7200.00	7778.00
Shimoga District					
15	Shimoga	3000.00	6408.00	3400.00	5933.00
16	Shikaripur	5000.00	2789.00	5500.00	2931.00
17	Theerthahalli	5000.00	6800.00	5200.00	6343.00
18	Sagar	3000.00	3156.00	2800.00	3169.00
19	Soraba	3500.00	2484.00	3600.00	2850.00
20	Bhadrvathi	5000.00	5416.00	5000.00	5248.00
Total		24500.00	27053.00	25500.00	26474.00

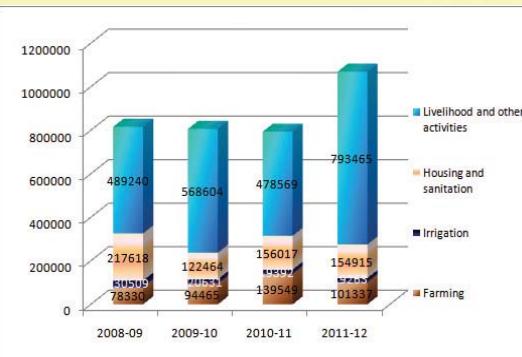
SI.No.	Project Office	Pragathinidhi disbursed From 1.4.2011 to 31.3.2012		Pragathinidhi Outstanding (As per MIS report)	
		Target	Achievement	Target	Achievement*
	Chickmagalur District				
21	Chickmagalur	4000.00	2300.00	4600.00	2344.00
22	Kadur	3000.00	2767.00	3000.00	2860.00
23	Tharikere	3000.00	2295.00	3000.00	2747.00
24	Koppa	3500.00	2290.00	3600.00	2332.00
25	Mudigere	3500.00	2278.00	3400.00	2322.00
	Total	17000.00	11930.00	17600.00	12605.00
	Kodagu District				
26	Somavarpet	3090.00	5314.00	3286.00	4375.00
27	Virajpet	3000.00	3926.00	3032.09	3302.00
	Total	6090.00	9240.00	6318.29	7677.00
	Dharwad District				
28	Dharwad	100.00	3162.00	910.00	3242.00
29	Hubli	1400.00	3733.00	1000.00	4113.00
30	Navalgund	800.00	2528.00	608.48	2930.00
	Total	2300.00	9423.00	2518.48	10285.00
	Haveri District				
31	Haveri	1800.00	3743.00	1200.00	3728.00
32	Ranebennur	1841.00	3455.00	1653.22	4194.00
33	Shiggaon	1500.00	3206.00	1100.40	3472.00
	Total	5141.00	10404.00	3953.62	11394.00
	Gadag District				
34	Gadag	1125.00	2030.00	938.00	2741.00
35	Shirahatti	977.50	1910.00	855.20	2422.00
36	Rona	1500.00	1750.00	1100.00	2558.00
	Total	3602.50	5690.00	2893.20	7721.00
	Tumkur District1				
37	Tumkur	1725.00	1706.00	1568.77	1660.00
38	Tiptur	1800.00	1515.00	1200.00	1455.00
39	Turvekere	1800.00	956.00	1200.00	915.00
40	Kunigal	1800.00	1417.00	1200.00	1341.00
41	Gubbi	1800.00	1640.00	1200.00	1570.00
	Total	8925.00	7234.00	6368.77	6941.00

	Tumkur district 2				
42	Pavagada	1200.00	1209.00	900.00	1135.00
43	Shira	2000.00	1412.00	1500.00	1357.00
44	Koratagere	1500.00	1069.00	1200.00	1023.00
45	Chiknayakanahalli	1500.00	1155.00	1200.00	1075.00
46	Madhugiri	1500.00	1201.00	1200.00	1144.00
	Total	7700.00	6046.00	6000.00	5734.00
	Belgaum district1				
47	Belgaum	1800.00	1613.00	1200.00	1454.00
48	Hukkeri	1650.00	1262.00	1000.00	1153.00
49	Chikkodi	1500.00	763.00	900.00	736.00
50	Athani	1500.00	1471.00	900.00	1275.00
51	Khanapur	1500.00	863.00	900.00	789.00
	Total	7950.00	5972.00	4900.00	5407.00
	Belgaum district2 - Managed portfolio of Union bank of India.				
52	Gokak	1800.00	1614.00	1200.00	1516.00
53	Bailahongal	1500.00	1201.00	900.00	1153.00
54	Ramdurga	1500.00	799.00	900.00	795.00
55	Raybagh	1500.00	1367.00	900.00	1295.00
56	Saundathri	1800.00	1201.00	1200.00	1199.00
	Total	8100.00	6046.00	5100.00	5958.00
	Grand Total	147723.00	140073.00	162750.03	167328.00

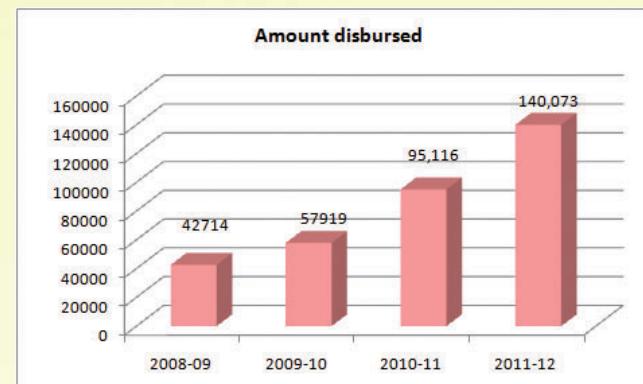


Purposewise loans disbursed

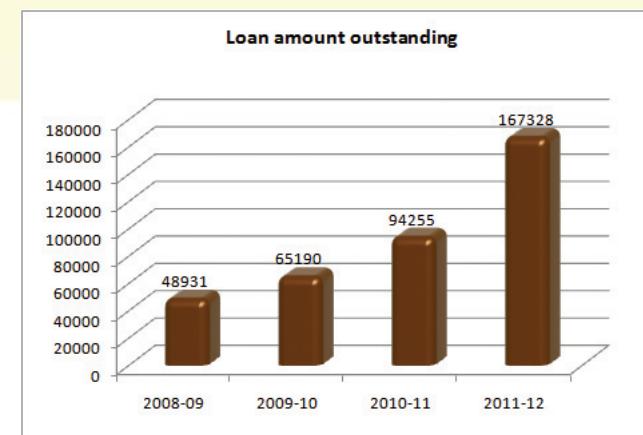
Purpose	2008-09	2009-10	2010-11	2011-12	Since inception
Farming	78,330	94,465	1,39,549	1,01,337	4,13,681
Irrigation	30,509	20,631	19,392	19,263	89,937
Housing and Sanitation	2,17,618	1,22,464	1,56,017	1,54,915	6,51,014
Livelihood and other activities	4,89,240	5,68,604	4,78,569	7,93,465	19,80,529
Total	8,15,697	8,06,164	7,93,527	10,68,980	31,35,019

**Amount disbursed (Rs. In lakhs)**

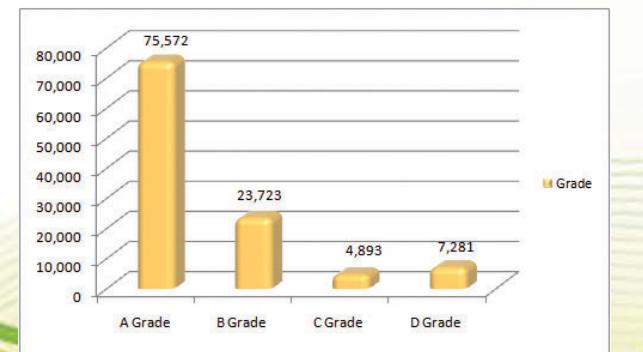
2008-09	2009-10	2010-11	2011-12
42,714	57,919	95,116	140,073

**Loan amount outstanding (Rs. In lakhs)
(Including Managed Portfolio)**

2008-09	2009-10	2010-11	2011-12
48,931	65,190	94,255	1,67,328

**Grading of Self Help Groups**

A Grade	75,572
B Grade	23,723
C Grade	4,893
D Grade	7,281

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

SI.No.	Purpose	2011-12 No. of loans	Since Inception
1	Agricultural Development Programme	101,337	5,18,396
2	Irrigation Programme	19,563	1,38,072
3	Housing and Sanitation	1,54,915	7,57,362
4	Livelihood and other activities	4,44,116	23,14,953
Total		7,19,631	37,28,783

Auto Rickshaw of Rihana Begam

Rihana Begam is a member of Royal SHG in Chikmagalur district. She was working as a pigmy collector. After joining the group she helped her son to purchase an auto rickshaw by giving him a margin money of Rs. 10,000/- borrowed from the group. Later she borrowed Rs. 30,000/- to help his son to buy the second auto. Now her SHG has given her a loan of Rs. 1.00 lakh to purchase one new auto. She has appointed her second as driver. She is regularly repaying the loans. Rihana says that after joining a group she could perform the marriage of her daughter. She also could realise her dream of owning an auto rickshaw. She thankful to SHG and the federation for improving quality of life.

**ULLAS ICE CREAM AUTO**

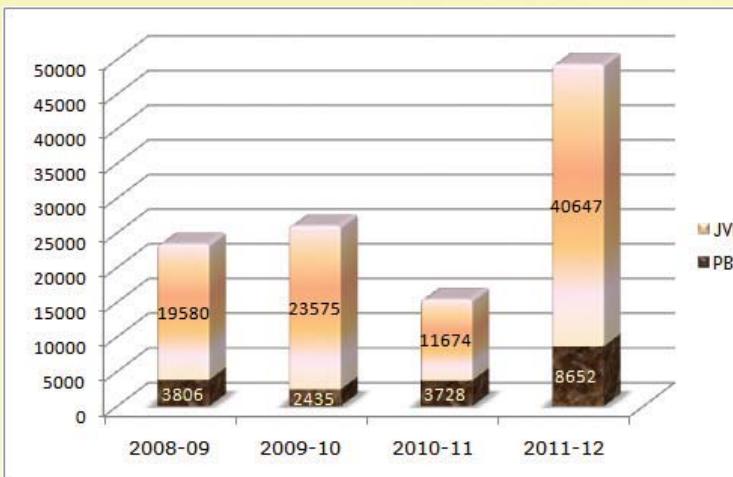
This is the success story of Smt. Sujatha W/o. Kumar Shetty, a member of the Annapoorneshwari



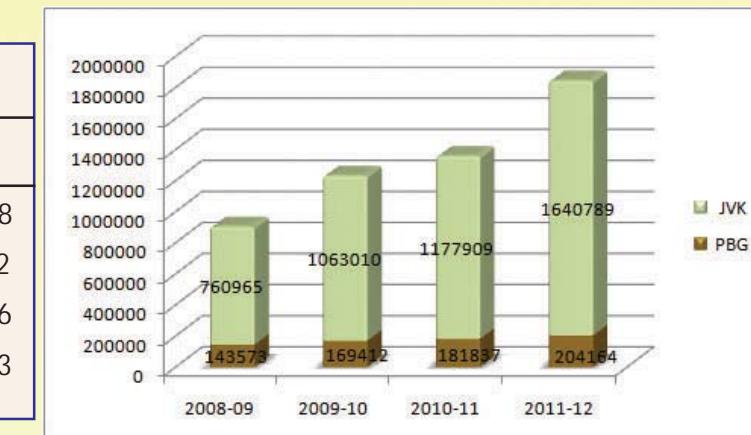
SHG in K. R. Pet of Chikkamagalur district. She is a regular saver in the group for four years. The loans from her SHG has greatly helped her to improve her business and start new activities. In 2008 she borrowed Rs. 10,000/- for purchasing potato and selling them in market. In 2010 Rs. 30,000/- to setup an icecream vending unit. Still later 2011 she purchased an auto rickshaw by borrowing Rs. 1.00 lakh from her group for selling her ice cream on road. Smt. Sujatha is proud of walking out of poverty due to the timely support given by her sangha.

FIGURES AT A GLANCE

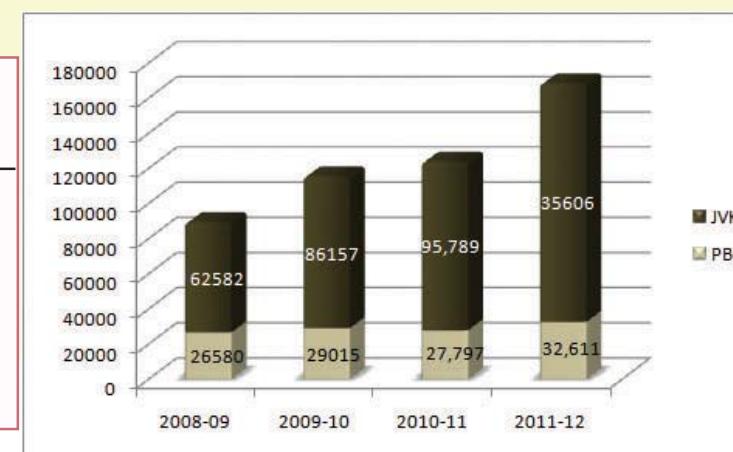
No. of new SHGs added			
Year	PBG	JVK	Total
2008-09	3,806	19,580	23,386
2009-10	2,435	23,575	26,010
2010-11	3,728	11,674	15,402
2011-12	8,652	40,647	49,299



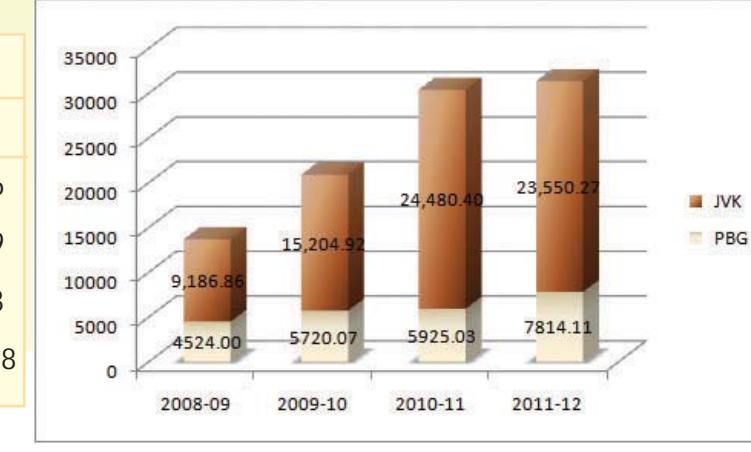
Total no of clients			
Year	PBG	JVK	Total
2008-09	143,573	760,965	904,538
2009-10	169,412	1,063,010	1,232,422
2010-11	1,81,837	11,77,909	13,59,746
2011-12	2,04,164	16,40,789	18,44,953



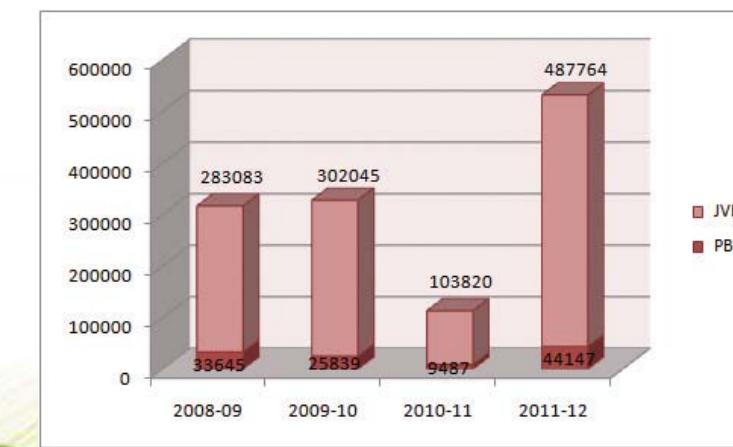
Total no. of groups			
Year	PBG	JVK	Total
2008-09	26,580	62,582	89,162
2009-10	29,015	86,157	1,15,172
2010-11	27,797	95,789	1,23,586
2011-12	32,611	1,35,606	1,68,217



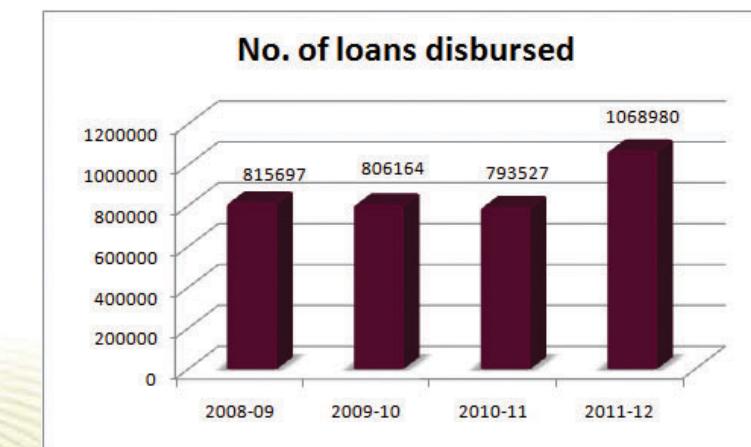
Savings (Rs. In lakhs)			
Year	PBG	JVK	Total
2008-09	4524.00	9186.86	13710.86
2009-10	5720.07	15204.92	20924.99
2010-11	5925.03	24480.40	30405.43
2011-12	7814.11	23,550.27	31,364.38



No. of new clients			
Year	PBG	JVK	Total
2008-09	33,645	283,083	3,16,728
2009-10	25,839	302,045	3,27,884
2010-11	9,487	1,03,820	1,13,307
2011-12	44,147	4,87,764	5,31,911



No. of loans disbursed			
2008-09	2009-10	2010-11	2011-12
815,697	806,164	7,93,527	10,68,980



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 coordinators 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.

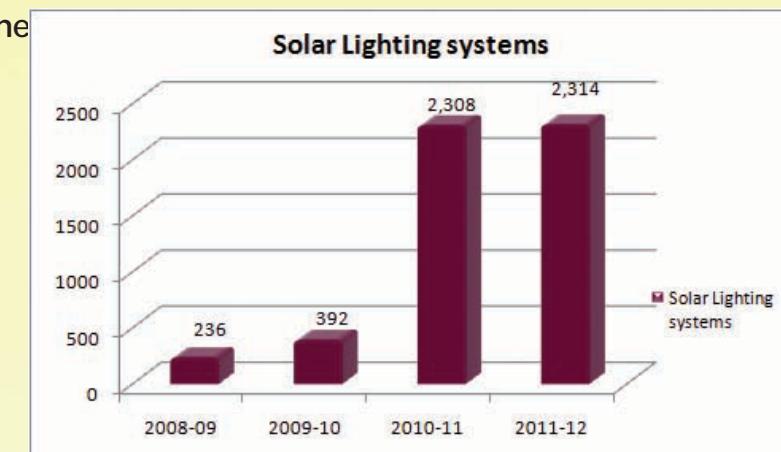


To facilitate these activities 26 agricultural officers and 13 dairy officers are working in the field. The organization has provided a total subsidy of Rs. 83.14 lakhs for taking up some of the novel activities like seed production, dairy farming, vermi manure plots, jasmine, tissue culture banana and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

ACTIVITY CHARTS

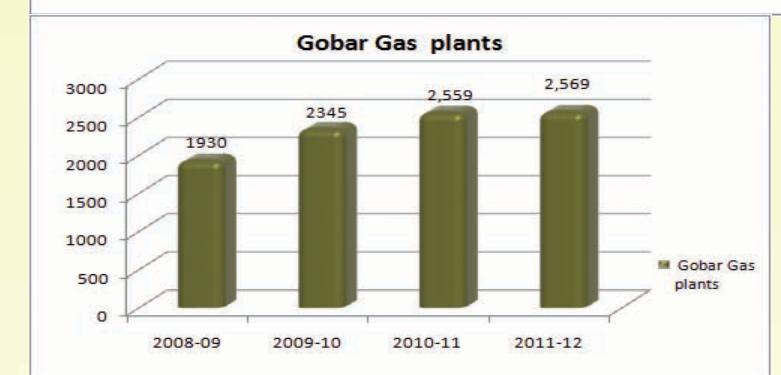
No. of solar homelighting systems done

Particulars	Solar Lighting systems
2008-09	236
2009-10	392
2010-11	2,308
2011-12	2,314
Since inception	20,618



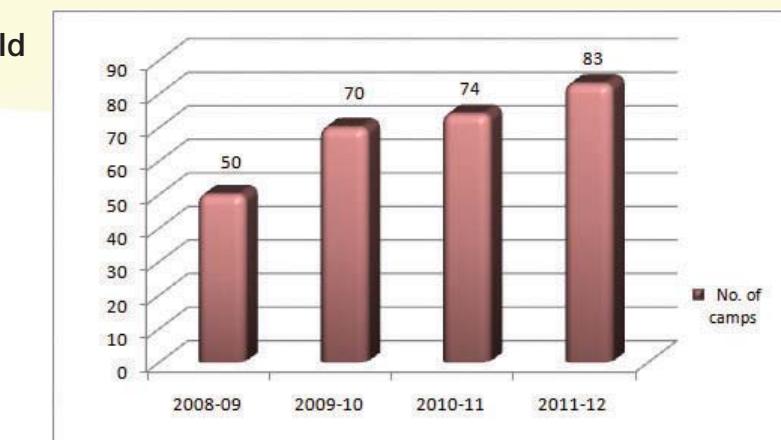
No. of gobar gas plants constructed

Particulars	Gobar Gas plants
2008-09	1,930
2009-10	2,345
2010-11	2,559
2011-12	2,569
Since inception	13,282



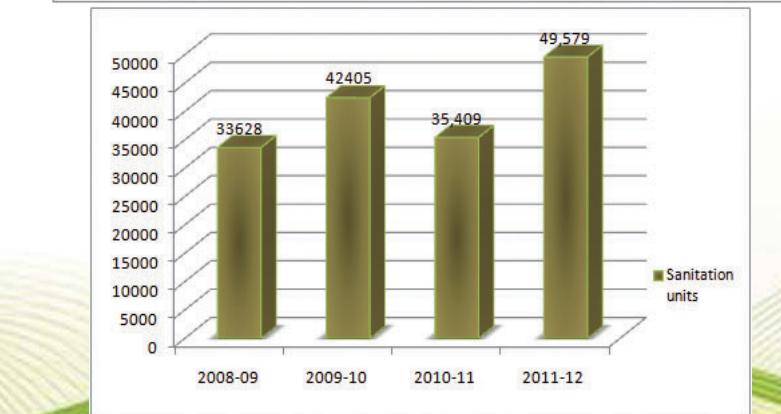
No. of alcholic deaddiction camps held

Particulars	No. of camps
2008-09	50
2009-10	70
2010-11	74
2011-12	83
Since inception	484



No. of toilets constructed

Particulars	Sanitation units
2008-09	33,628
2009-10	42,405
2010-11	35,409
2011-12	49,579
Since inception	2,24,565



Application of handheld device technology for door step collection

Many villages in the country do not have access to banking facilities. People have to travel long distances to reach a branch premises and transact there. Many a times it takes a days work to accomplish one transaction. The Govt. of India has come out with a programme to provide banking services in the remote rural villages by deploying agents and technology. SKDRDP has been making use of the handheld device since 2007 for making cash collections and disbursement in the villages. When the RBI permitted the banks to appoint agents, SKDRDP saw an opportunity in providing door step services to the poor SHG



members. It approached the leading banks in the country with a proposal to act as its agent for cash collection and promotion of the SHGs. SKDRDP suggested certain modification in handholding the SHG and supporting them with credit. Cash collectors were deployed to collect and disburse cash at village level. Handheld devices connected to the remote server were deployed to record the transaction in the bank. SKDRDP has been very successful in providing weekly banking services in all the villages of Belgaum, Dharwad, Haveri, Gadag and Tumkur districts, where almost 600 cashiers go to villages in hired vehicles for five days in a week to collect and disburse cash on behalf of State Bank, Corporation bank and Union Bank of India. The capacity building activities of the field workers of SKDRDP has resulted in substantial credit portfolios leading to heavy transactions at the village level collection center. Approximately Rs. 2.5 crores is transacted on a weekly basis. The transactions are posted in the SHG accounts in the bank terminals. SKDRDP has maintained reconciliation bank accounts at various places from where the transaction are squared off.

SKDRDP has deployed technology in non BC areas also where SKDRDP is using handheld devices on stand alone basis to record the transactions at the SHG level and generate required MIS.



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 consistent 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	Dakshina Kannada	18,098	14,010	3,467	341	280
2	Udupi	12,424	10,752	1,477	133	62
3	Uttara Kannada1	6,292	4,587	1,150	198	357
4	Uttara Kannada 2	7,607	3,848	2,135	561	1063
5	Shimoga	19,626	12,267	4,707	885	1767
6	Chikmagalur	14,064	7,335	3,686	851	2192
7	Coorg	6,701	4,216	1,942	409	134
8	Dharwad	5,931	2,969	1,973	474	515
9	Haveri	5,896	3,562	1,548	486	300
10	Gadag	4,659	2,228	1,266	554	611
11	Tumkur1	2,038	1,923	114	1	0
12	Tumkur2	2,094	1,900	194	0	0
13	Belgaum1	2,075	2,011	64	0	0
14	Belgaum2	3,974	3,881	93	0	0
Total		1,11,479	75,489	23,816	4,893	7,281

Geographical expansion :

SKDRDP is working in the state of Karnataka in 11 districts. Measured steps are taken for geographical expansion on an annual basis. Care is taken to ensure that the operations are stabilised in a new area before expanding. During the current year SKDRDP started operations in Tumkur and Belgaum districts. At present SKDRDP is operational in Dakshina Kannada, Udupi, Uttara Kannada, Shimoga, Chikkamagaluru, Kodagu, Haveri, Dharwad, Gadag, Tumkur and Belgaum districts.

Popularising SRI (System of Rice Intensification)

The food production of the country has remained stagnant for the last couple of years, raising doubts on the food security of the country. More and more farmers are changing their cultivation to commercial crops. It is also perceived that crops like paddy are not economic. The yield levels are also going down.



In this back drop the SRI method also known as madagascar method has come as a boon for paddy cultivators. SKDRDP has facilitated experimentation on this methodology for the last five years and found that SRI method actually requires less seed, water, labour and gives 50% higher yield.

Encouraged by the experiments, SKDRDP applied to NABARD for a project to assist cultivation of paddy in 20,000 acres under SRI method in 2010. NABARD sanctioned approximately Rs. 22.85 crores under its Umbrella Programme In Natural Resource Management (UPNRM). Out of this Rs. 20.00 crores is given as crop loan for SRI cultivators and Rs. 1.00 crore as machinery loan, the balance being the capacity building expenditure for the programme. Over the next two years the scheme was successfully implemented to cover 37,000 paddy growers, who produced 1,09,000 tons of paddy. The farmers were happy that per acre yield increased between 25 to 45%. A separate document is being prepared after analysing the activity.

Booyed by the success of the first phase of SRI programme the NABARD has for the period between 2012-14 sanctioned a second phase of the SRI programme to cover 20,000 fresh farmers. Already 6,000 farmers apart from the existing SRI cultivators have taken upto SRI method of paddy cultivation.



Performance during the year: Farming activities taken up

Sl. No.	Programmes	Target		Performance 1-4-2011-30-4-2012		Since inception	
		No. of families	Area (Acres)	No. of families	Area (Acres)	No. of families	Area (Acres)
1	Coconut plantation	15954	10458	17460	9567	75848	47512
2	Arecanut plantation	23246	14434	22376	16848	113335	82891
3	Cashew	3519	2399	3170	2236	42425	35070
4	Rubber	5428	6762	7098	6391	24868	26165
5	Paddy	29169	32914	36914	38713	137821	156653
6	Vegetables	34424	29115	37267	27635	159652	97313
7	Jasmine and other floriculture	6818	795	5700	2998	28213	11557
8	Banana cultivation20559	14651	20082	13593	88130	46191	
9	Coco	1999	1336	3501	1395	10961	5651
10	Fruticulture	7045	5717	5680	4312	34858	26813
11	Tubercrops	15536	12949	27177	29709	87861	67882
12	Sugarcane	9845	24962	20046	25134	41544	51432
13	Grams	22651	27827	25900	29935	78152	76156
14	Oil seeds	14950	18025	14700	16801	50495	50086
15	Cardamom	2726	1322	2583	1488	6755	3884
16	Coffee	11088	13183	11969	11499	23682	21057
17	Cotton	10071	13133	11661	16281	25895	48109
18	Corn	23449	40953	26177	37345	75388	101720
19	Onion	11419	19930	12903	23131	35593	49026
20	Lavancha	179	103	304	110	1069	3375
21	Bee keeping	1443	34	909	189	6357	5686
22	Vanilla	496	0	229	264	2792	4314
23	Beetle	4197	263	3819	737	19367	4569
24	Pepper	12016	412	10942	5441	45768	15368
25	Dairying	27482	0	30479	889	109232	11288
26	Vermicompost	3347	0	13108	100	12622	1178
27	Compost	10368	0	6663	560	36269	3289
28	Animal husbandry	13235	3	13381	107	45106	9122
29	Green grass	14249	1970	8434	3176	56942	14412
30	others	687	459	814	648	13319	569538
	Total	357595	294104	389646	327230	1490319	1647527

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 village enterprises. Set up in the year 2001, the organization named Shri Dharmasthal 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 machineries, 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.

**SIRI has promoted the following enterprises:**

(Rs. in lakhs)

SI.No.	Enterprise	No. of units	No. of members	Turnover for the year
1	Food items	14	130	325.69
2	Chemical items including Agarbathi	197	3,784	444.84
3	Ready garments, rexines	20	357	289.12
4	Handicrafts, leaf plates, Others	14	115	14.73
Total		245	4,386	1074.38

SKDRDP also promotes other off farm activities as under :

Sl. No.	Nonfarm Activities	Target	Achievement during the year	Achievement since inception
1	Vehicle purchase	8,698	8,337	27,627
2	Business	15,432	20,878	66,224
3	Industry	1,032	1,008	5,334
4	Service	1,373	794	7,540
6	Other	5,511	5,697	20,228
Total		32,046	36,714	1,26,952

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

SI.No.	Farm Mechanisation	Target for the year	Achievement	Since inception
1.	Tillers	761	358	2,564
2.	Harvesters	260	171	1,465
3.	Others	164	325	2,381
	Total	1,185	854	6,410

KISSAN MELA - 2012

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 32nd Krishi Mela at Haveri in North Karnataka from 19-1-2012 to 21-1-2012.



The Kissan Mela 2012 was inaugurated by Shri Jagadish Shettar, Hon'be Minister for Rural Development and Panchayathraj, Govt. of Karnataka in the presence of Sri Ma. Ni. Pra. Jagadguru Dr. Thontada Siddalinga Mahaswamy, Thontadarya Mata, Gadag, Sri Prabhakara B. Kore, Rajya Sabha Member & President, KLE Institute, Belgaum, Dr. R. R. Hanchinala, Vice Chancellor, UAS, Dharwad, Dr. H. Harish Hande, Managing Director, SELCO Solar, Bangalore, Sri Neharu C. Olekar, MLA, Haveri Constituency, Sri H. G. Shrivara, Deputy Commissioner, Haveri District, Sri Surendra Kumar, Trustee, SKDRDP ®, Dharmasthala, Sri Parameshappa Kuruvatti Gowda, President, Taluk panchayath, Haveri. Sri Jagadish Malagoda, President, Town Municipality, Haveri. People representatives also participated. Dr. D. Veerendra Heggade presided over the function.

The women's day programme on 20-1-2012 was inaugurated by Smt. Hemavathi Heggade. A mega cattle show was arranged on the occasion.

**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. 56.16 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.

SI. 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.	Awareness programmes	8,827	2,51,326	8,873	1,78,311	45,153	13,24,350
2.	Demonstrations	3,902	2,17,891	7,788	3,06,292	31,906	12,72,585
3.	Study tours	711	36,323	658	34,332	3,243	1,45,508
4.	Awareness programmes	463	63,934	456	70,089	3,824	3,74,882
	Total	13,903	5,69,474	17,775	5,89,024	8,4,126	31,17,325



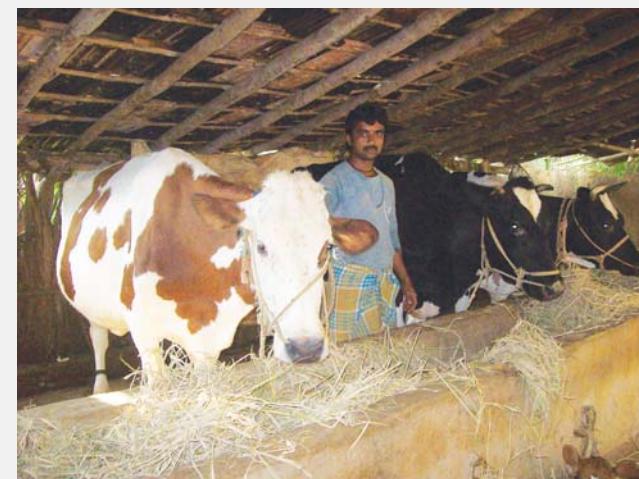
The special SRI of Chandrappa

Sri Chandrappa of Kanasoge village of Shikarpura taluk has 6 acres of land of which he cultivates paddy of 5 acres. When he was informed of SRI method of cultivation Chandrappa was reluctant. After repeated counseling he adopted SRI in 1 acre. He applied 50 tractors of tank bund soil and farm yard manure. He applied DAP factomphase and planted one paddy seedling. He irrigated the crop by drip system. He did top manuring by applying urea and got up to 80 fillers per acre. The total investment in one acre was Rs. 21,000/- against which he got 122 tons of paddy earning him Rs. 108,000/-. Overnight Sri Chandrappa member of Kody Basaveshwara PBG became popular for his special yield by applying the SRI method of paddy cultivation. Incidentally he received a loan of Rs. 10,000/- from the NABARD scheme.



Dairy farm of Kenchamma

Member of Dharmashri SHG Kenchamma was not cultivating milch cows. After becoming the member of the SHGs she and her son Shridhar took interest in dairy farming. Their first loan of Rs. 10,000/- helped them to purchase a cow. Later they borrowed Rs. 50,000/- in two installments to purchase two cows. Now 2 out of 3 cows are yielding and Kenchamma is supplying 23 ltrs to the milk society. Kenchamma has constructed a cattle shed, installed gobar gas plants and a vermi unit to become a model dairy farming.



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:

SI.No.	Performance	2011-12	Since Inception
1	Families assisted to construct ponds and wells	2,121	26,207
2	Purchase of pumpsets	4,926	29,390
3	No. of families assisted in installation of irrigation systems.	5,879	38,242

SKDRDP has provided a subsidy of Rs. 47.22 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.



Performance:

Sl. No.	Particulars	Performance during year			Performance since inception		
		Prg.	Benef.	Plants	Prg.	Benef.	Plants
1.	Awareness village level	794	80,870	-	5,900	5,47,814	-
2.	Awareness school level	499	60,441	-	10,360	5,59,969	-
3.	School forest	98	5,201	2,334	780	39,510	19,071
4.	Pragathivana	6	466	100	342	9,929	20,477
5.	Temple forest	2	2	250	221	7,781	8,638
6.	Medicine forest	3	275	0	131	845	3,845
7.	Agriculture forest	61	339	5,950	1,834	13,830	1,15,646
8.	Roadside plantations	526	1,309	1,666	795	15,865	14,939
9.	School garden	598	17,606	2,265	3,820	94,877	15,153
10.	Garden	6,286	11,802	875	20,973	33,931	25,814
Total		8,873	1,78,311	13,440	45,153	13,24,350	1,90,949

Prg - Programme

Benef - Beneficiaries

Plants - Plantation materials used



A total of 12 panel discussions were arranged during the mela on different subjects like soil and water conservation, use of alternative source of energy, financial inclusion and literacy, agriculture and youth, health and security, women empowerment, farm mechanisation, eco friendly agriculture, integrated rural development-Dharmasthala model, dairying, dry land farming etc. Progressive farmers, scientists and others took part in the Mela.



Achievements of the outstanding farmers were also recognized in the mela. **Shri Gadigayya S. Hiremat, Shiggaon Shri A. B. Suresh, Mudigere taluk, Shri K. R. Rajashekharayya, Chikkanayakanahalli** were honoured with a cash award of Rs. 10,000/- each with a plaque and citation.



In the valedictory of Kisan Mela held on 21-1-2012 Hon'ble Chief Minister of Karnataka **Shri D. V. Sadananda Gowda** participated as Chief Guest. On this occasion, Sri C. M. Udasi, Hon'ble Minister for PWD, Govt. of Karnataka, Sri Umesh

V. Katti, Hon'ble Minister for Agriculture, Govt. of Karnataka, **Sri Basavaraj S. Bommayi**, Hon'ble Minister for Medium & Large Irrigation and Water Sources, Govt. of Karnataka, Sri Shivakumar C. Udasi, Hon'ble Member of Lok Sabha, Haveri, Sri Somanna Bevinamarada, President, KADA, Belgaum, Sri Manjunath H. Olekar, President, Zilla Panchayath, Haveri, Sri Umesh H. Kusugalla, Chief Executive Officer, ZP, Haveri, Smt. Gadigavva Shivarudrappa Basavanagowdru, Vice President, ZP, Haveri, Sri Umesh Shivanagappa Magala, Vice President, Taluk Panchayath, Haveri, Smt. Latha Basavaraj Gundenhalli, Vice President, Town Municipality, Haveri. Shri D. Surendra Kumar, Bangalore, 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.

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:**

SI.No.	Particulars	2011-12	Since inception
1	Families assisted for house construction, repair, renovation, electrification	59,218	4,62,195

NON-CONVENTIONAL ENERGY: SKDRDP encourages use of renewable sources of power for lighting and fuel requirements in the underserved remote villages. Solar home lighting 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 gobar gas plants.

Performance during the year:

SI.No.	Particulars	2011-12	Since inception
1	Solar Lighting Systems	2,314	20,618
2	Gobar gas plants	2,569	13,282



Gobar gas plant



Sanitation Unit

MICRO HYDEL PLANTS IN MADAPPADY VILLAGE

The deep interiors of western ghats lack access to grid facilities. During the dark nights the people living in these dense forests are hounded by wild animals including elephants. For these people till recently Kerosene lamp was the only mild light during the night. SKDRDP worked with local manufacturers to develop micro hydel plants which make use of the small perennial streams flowing through the ghats. A small turbine located in front of the stream of water can generate sufficient electricity to light the house. The cost of the equipment ranging from Rs. 5 to 10,000/- can produce enough electricity to give light, run the TV and radio and charge the mobile. During the year nearly 150 plants were installed in Madikeri and Sulia taluks of the western ghats.

**SKDRDP SUPPORTS TOTAL SANITATION CAMPAIGN :**

Appreciating the need of sanitation, for creating a better environment and disease free society SKDRDP has taken up the task of popularising one house one toilet programme. In addition to creating awareness among the people on the need for sanitation SKDRDP has been actively subsidising construction of toilets by giving incentives ranging from Rs. 500/- to Rs. 1000/- for constructing toilets. For the current year Rs. 1.07 crores was given as subsidy for this purpose. As a result people in villages understand the importance of sanitation. Besides, SKDRDP has also conducted health checkup camps and provided emergency medical facilities.

Performance during the year

SI. No.	Particulars	2011-12	Since Inception
1	Families assisted for sanitation toilet	49,579	2,24,565
2	Health check up camps	62	5,774
3	Emergency Medical Aid	31	43,732

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.

JNAJAGRUTHI 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 counselled. 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
Deaddiction Camps				
1.	No. of camps conducted	86	83	484
2.	No. of participants	4300	5538	28913
3.	No. of deaddicted people	37545	5538	38783
4.	No. of Navajeevana Samithi	80	369	1747

**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 are:**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.

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. Emphasis 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.	Percolation pits	4,501	6,961	33,990	70,304
2.	Check dams	203	1,629	3,255	8,774
3.	Vented dams	7	252	460	5,640
4.	Bunding	282	757	5,621	27,538
5.	Quarry filling	45	341	859	8,912
6.	Borewell recharging	97	5,554	685	16,997
7.	Farm pond	243	2,414	3,498	8,803
8.	Other	31	422	542	5,557
Total		5,409	18,330	48,910	1,52,525



Support for infrastructure and training:

SKDRDP uses the surpluses generated from various programmes and donations received, for developmental works, training and capacity building of stakeholders, giving subsidies for livelihood and charitable activities. During the current year a sum of Rs.1126.32 lakhs was utilised for such activities as detailed below.

(Rs. in Lakhs)

Sl. No.	Activity	Projected for the year		Actuals during the year	
		Investment	Subsidy	Investment	
1	Development works				
1.1	Distribution of seed materials	265.83	73.96	169.90	61.37
1.2	Gobargas & vermi manure composting	606.26	63.77	315.83	44.54
2	Farm training programs				
2.1	Agriculture extension	259.65	82.22	172.93	69.92
2.2	Farm fares	24.00	9.91	12.96	6.58
2.3	Colony improvement	80.05	771.30	25.65	7.51
2.4	Jnanavikasa programme	42.09	18.56	58.61	52.03
	Federation of SHGs	25.00	15.00	19.50	14.19
3	Environmental activities	11.34	5.59	8.03	4.30
4	Watershed	41.63	11.14	18.40	7.57
5	Support to destitute	99.78	70.65	76.93	53.84
6	Support to sanitation	1214.00	107.00	1079.57	91.48
7	Village infrastructure programme	545.00	260.00	1929.89	218.54
8	Jnanadeepa Education	993.50	993.50	674.85	188.32
9	Sujnananidhi Scholarship	440.00	440.00	243.41	243.41
10	Deaddiction activities	34.62	7.03	24.77	3.84
11	Training of stakeholders	50.00	45.00	40.00	38.4
12	Others	22.97	28.18	1.65	20.48
	Total	4755.72	3002.81	4872.88	1126.32

Infact, SKDRDP has utilised a total sum of Rs. 20.18 crores for developmental and charitable activities as can be seen from the balancesheet. The expenditure shown here includes actual delivery cost of the developmental activities undertaken by the organisation.

Human Resource Development -Trainings at the training center:

The SKDRDP has established three training institutes namely Center for Rural Excellence, Belthangady, Mahila Jnanavikasa Training Institute, Hubli, National SHG Training Institute, Udupi from where various staff and stakeholders of SKDRDP are trained. This is besides the grass root level field trainings imparted to the stakeholders.

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

Sl No	Particulars	Target		During the year	
		No. of trainings to be conducted	No. of participants	No. of trainings to be conducted	No. of participants
Training programmes					
1	SKDRDP Field animator training	100	3000	63	2625
2	Capacity building of field staff	60	1800	64	2345
3	Supervisor training	40	1200	36	1842
4	Office staff training	10	300	5	180
5	Project officers/ Directors training	6	180	6	224
6	System training	10	300	3	286
7	Trainers training	10	300	17	412
8	Other	10	300	16	599
9	TID training	50	1500	39	2034
Stakeholder training					
10	Income generation activities	50	1500	110	3085
11	Govt. beneficiary training	50	1500	81	2075
12	Other trainings	50	1500	74	2409
	Total	446	13380	514	18116



Rudrabhoomi 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. 1.50 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	20	75	30.00	21	177.67	27.00	297	1458.94	271.63

Goshala project :

SKDRDP center for promoting indigenous cattle which was started last year as part of the silver jubilee programme made good progress. Plantation of fodder trees, watershed activities, cultivation of fodder, maize, installation of gobar gas plant, bio digester plants have been undertaken here. The center has maintained malnad gidda bulls and cows, besides certain other breeds. In the coming years the center proposes to propagate high yielding malnad gidda cows for distribution among the poor people.

SKDRDP supports the destitutes :

As a part of its community compassion programme SKDRDP takes up many individual and community welfare activities in its area of operation. Destitutes, diseased, disabled people and their families are supported with monthly pensions ranging from Rs. 500/- to Rs. 1000/-. Many a times this money meets the very basic necessities such as food, medicines etc.

During the current year SKDRDP has been disbursing monthly pension to 1,165 disabled families costing almost for Rs. 53.84 lakhs per month.

The field workers of SKDRDP have been clearly instructed by Dr. D. Veerendra Heggade, to locate ultra poor and disabled families in the villages for financial support as pension. Every month on the designated date the staff of SKDRDP visit the house of the destitute to personally handover the monthly pension in cash. This has created an awareness among the family members also enabling them to care for the suffering.

**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	350	700.00	35.00	85	444.40	13.20	5627	6346.79	526.43
2	Honorariums	550	70.50	70.50	450	52.30	52.30	3912	327.16	325.13
3	TA	300	3.00	3.00	450	2.02	2.02	0	14.56	14.56
4	Trainings	300	3.00	3.00	450	1.43	1.43	0	8.95	8.95
5	Educational tours	300	1.00	1.00	0	0	0	0	1.48	1.48
6	Incentives	450	2.00	2.00	450	1.57	1.57	0	9.38	9.38
7	Teaching aids	400	5.00	5.00	400	5.00	5.00	1252	14.03	14.03
8	Sports materials	200	4.00	4.00	147	0.72	0.72	1950	21.03	21.03
9	Furnitures	400	100.00	100.00	400	105.70	105.70	2175	471.45	469.21
10	Drinking water	20	10.00	2.00	11	4.09	0.88	193	63.65	14.77
11	Electricity	20	5.00	1.00	2	0.80	0.20	354	42.71	9.66
12	Toilets	25	15.00	2.50	16	26.74	2.45	599	322.46	68.44
13	Building repairs	20	10.00	2.00	4	5.55	0.45	168	78.00	11.05
14	Fencing	40	40.00	6.00	11	15.58	1.55	411	334.67	36.32
15	Play ground	30	25.00	3.00	5	8.95	0.85	322	258.42	30.61

Awareness on education :

SI.No.	Particulars	Target		Performance during year		Performance since inception	
		No. of progs. to be conducted	Families	No. of progs. conducted	Families	No. of progs. conducted	Families
1.	School programmes	319	31110	175	14601	7138	102839
2.	Tuition	371	8304	179	4114	2256	19704
3.	Adult education	115	1555	105	1984	1686	11517
	Total	805	40969	459	20699	11080	134060

**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:

(Amt. Rs. In lakhs)

SL.NO.	PARTICULARS	TARGET			DURING THE YEAR			SINCE INCEPTION		
		UNITS	EXP.	GRANTS	UNITS	EXP.	GRANTS	UNITS	EXP.	GRANTS
1.	Construction of milk societies	150	300.00	75.00	298	806.08	106.61	1387	2362.37	367.08
2.	Rural roads and bridges	10	15.00	2.00	3	2.11	0.32	121	128.91	15.24
3.	Anganawadi Bldgs.	20	15.00	2.00	7	4.59	0.70	959	575.48	104.04
4.	Minor irrigation	10	5.00	50.00	1	41.51	41.51	252	282.39	111.74
5.	Community sanitation works	10	5.00	10.00	3	5.40	0.50	56	118.90	11.72
6.	Rural vety disp	5	10.00	2.00	0	0.00	0.00	170	250.22	64.52
7.	Rural health centres	5	20.00	4.00	0	0.00	0.00	46	148.81	34.95
8.	Other buildings	175	50.00	75.00	101	875.19	26.24	1014	3013.84	174.74
9.	Support during natural calamity	25	50.00	10.00	11	2.58	0.86	1209	640.56	34.40
	Total	410	470.00	230.00	424	1737.46	176.74	5214	7521.48	918.43

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. 2.00 lakhs to complete civil and other works valued at Rs. 3.83 lakhs.

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 5,117 scholarships were sanctioned and Rs. 242.41 lakhs was disbursed. Of this 332 students have availed scholarships at Rs. 1000/- per month for pursuing graduation courses in medical and engineering sciences. 4,785 students have availed scholarships at Rs. 400/- month for pursuing short courses like nursing, diploma, ITI, teachers training etc.

**Self Help Group members take active part in politics**

The empowerment created by participating in the self help group movement emboldens many to take up active political carrier. The members of the self help groups take up leadership role in the SHG by becoming manager and coordinator of the sangha. Still later they take up responsibilities in the village level federation and taluka level federation. They learn to speak in

public functions, respond to the problems raised by the people and voice their concern on public issues.



Many a member of the self help group promoted by SKDRDP have entered active politics by contesting in local body elections. Many of them due to their hard work during the election time have won the elections. The ZP President and Vice President of Dakshina Kannada district are active

members of the SKDRDP SHG in their areas. The mayor of Mangalore at one time was a member of an SHG in Mangalore.

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 2011-12 three meetings of the Trustees were held viz., 2-7-2011, 6-11-2011 and 31-3-2012.

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 2011-12 the Executive committee met on 4 occasions on the following dates. 4-8-2011 to 5-8-2011, 27-1-2012 to 28-1-2012, 16-3-2012, 19-3-2012 to 22-3-2012.

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.

Block placement for post graduate students

SKDRDP routinely facilitates students and scholars to study the various models practiced here and undertake research work, field work, conduct programmes etc., During the current year 103 MSW students, 5 BSW students and 1 MA student underwent practical exposure and dissertation paper in various project offices of SKDRDP.

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 compensation 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	Amount paid	No. of claims	Amount paid	
2004-05	54,000	1,86,000	168	7,737	264	4,073	87	351
2005-06	77,078	1,95,600	287	8,688	251	4,611	81	332
2006-07	1,46,722	4,03,828	574	15,170	499	8,589	177	676
2007-08	2,23,389	7,21,203	1,069	25,368	877	16,804	330	1,207
2008-09	2,52,542	9,32,682	1,542	39,156	1,545	28,690	592	2,138
2009-10	2,94,374	11,76,948	1,681	72,320	2,766	26,023	553	3,319
2010-11	4,19,979	16,62,089	2,783	1,01,507	3,950	35,473	749	4,699
2011-12	4,20,302	16,60,370	3,641	65,964	2,982	57,159	1,704	4,686
Total	18,88,386	82,10,739	11,745	3,22,310	13,134	1,81,422	7,592	17,408



Agricultural workshops and mini Krishimelas :

Around 52 Mini Kisan melas and 90 agriculture seminars were organised at Dakshina Kannada, Udupi, Chikkamagalur, Shimoga, Coorg, Uttara Kannada, Dharwad, Haveri, Gadag districts. Each Kisan mela was of one day duration in which exhibition, stalls and agricultural sessions on relevant regional topics were held.

**SKDRDP takes over primary waste collection work in Chikkamagalur city :**

Responding to the request of the Chikkamagalur town municipality, the local project office of SKDRDP has taken up the responsibility of collecting waste materials from all houses in the town and depositing them at the secondary disposal point. Initially house to house awareness camp was organised, followed by daily collection. It is heartening to note that 19,000 houses out of 23,000 houses are contributing the wastes daily basis. A total of 55 workers are engaged in collection of the waste, keeping track of the work and managing the same. The households contribute Rs. 20/- every month to make the project sustainable.

**SKDRDP launches partnership programme with water.org :**

SKDRDP launched a major initiative to help approximately 40,000 households to acquire drinking water at their door steps along with toilets. Termed as water sanitation programme (WATSAN), this project emphasises creation of awareness among the stakeholder community spread across 4 districts in the state of Karnataka and provide them financial assistance for installing tap connection, toilet construction, purchase pure drinking water and install roof water harvesting systems. Partnering the US based water.org in this five year project, it is hoped to create lasting impact on the living environment. So far the project has reached out to 3,500 families and the work is in progress.

**External training and exposure visits**

37 officers of SKDRDP underwent training and exposure on microfinance, micro insurance, micro enterprise, horticulture and agriculture marketing during the current year. Officers were also deputed on external training programme organised by LIC of India on Jeevanmadhura.



Mrs. Manorama Bhat, Director, HRD participated in the training programme entitled **Community based micro finance and marketing** organised by M/s COADY International, Antigonish, Halifax, Canada.

Dr. L. H. Manjunath participated in the policy draft workshop on National Rural Livelihood Mission deliberations on April 7th in New Delhi. He made a presentation on the modalities of rural enterprise creation. He attended the **Inafi Asia Trustees meeting** at Bangkok from May 1st to May 4th.



Dr. D. Veerendra Heggade was the Chief Guest at the **inaugural session of the International alternative Micro Credit summit for practicing MFIs/NGOs/govt. agencies** organised by the INAFI International, INAFI India, Andhra Pradesh department of women and child welfare, Project Velugu and the Ministry of Rural Development, Govt. of India. Dr. Manjunath made presentation in the conference thereafter.



Dr. D. Veerendra Heggade delivered the keynote address at the Development Dialogue an International Annual Conference held at Hubli and hosted by **M/s Deshpande Foundation**.



Dr. Veerendra Heggade was the recipient of the **Karnataka Rathna** the highest state award from the state Govt. of Karnataka for his outstanding contribution in the field of social development. The Hon'ble Chief Minister Shri B. S. Yediyurappa gave away the award in a glittering function at Bangalore.

Dr. D. Veerendra Heggade was the recipient of **Samyama Award** by the State Temparence Board, Govt. of Karnataka for his outstanding contribution to prevention of alcoholic abuse in Karnataka state.



SKDRDP ORGANISES A JACK FRUIT MELA

The first state level jack fruit mela was conducted from 26th to June 27th at Amruthavarshini, Hall in Dharmasthala. The Mela brought jackfruit growers from all over the state. Display and sale of different varieties of jack fruits and their products was the highlight of the show. The Vice Chancellor, the University of Agriculture Sciences, Dr. Narayana Gowda was the Chief Guest. The show was cohosted by the University.



Deaddiction day celebrations :

SKDRDP celebrated the Deaddiction day on November 1, 2011, at Kundapur. It was grand gala show of thousands of deaddicts and their families from Udupi district sharing their joy and happiness along with the Chief Guests of the day which included Dr. D. Veerendra Heggade. The discourse of pontiff of the Navalagund, Shri Shri Shri Basavalinga Mahaswami of Gavi Mutt was the star attraction.



Swasthya Sankalpa :

The Janajagruti forum continued its efforts in creating awareness among the student community on the effects of alcohol and drugs by conducting "Swasthyasankalpa" awareness programme at various schools and colleges. During the year 199 awareness programme was conducted and nearly 23,500 students were benefited by this programme. Initially a group of trainers consisting of teachers, social workers were trained on the programme who then went schools to conduct the awareness programmes.

Temparence board grants funds for conduct of deaddiction camps. The state temparence board granted Rs. 1.00 lakh for conduct of 10 deaddiction camps in the state of Karnataka. The money was utilised.

State Bank of India provides vehicles for **Banking on wheels**. The state Bank of India provided 4 cash carrying vehicles to SKDRDP for conducting on site banking transactions in villages of Haveri, Dharwad and Dakshina Kannada districts as Business Correspondent of the bank. The vehicle have since been put to use.



SKDRDP SUCCESSFULLY COMPLETES TANK REJUVENATION WORK

SKDRDP joined hands with Jalasamvardhana Yojana Sangha Ltd. An organisation of Govt. of Karnataka in renovating agriculture water tanks spread over 135 villages in the state of Karnataka. Basically a world bank funded project, the tank rejuvenation programme aims at building community support by forming associations of the tank users. These associations would be registered. They take up repair, reconstruction and rejuvenation of the identified tanks of which the association members are the users. The works include removal of encroachments, desalting, repairs and clearing the water ways for building the water resource in the tank. Thereafter the members of the users associations are trained in various agro based activities and off farm sector micro enterprises. They are also assisted in taking up various micro enterprises like dairying, poultry, fisheries, piggery, goatery connected to the pond. Agriculture, horticulture and forestry crops are also cultivated. The members engage themselves in micro credit and other financial activities.



For the period from 2009 to 2011 SKDRDP was allotted community mobilisation work for tank rejuvenation in Kadur, Koppa taluks of Chikkamagalur district, Soraba and Shikaripura taluks in Shimoga district, Kalgatagi in Dharwad district, Haliyala taluk in Uttara Kannada district.

Under the programme SKDRDP took up rejuvenation of 147 tanks. A total of 147 tank users association were formed. Survey 33,075 families were conducted. A total 1,54,350 members were trained in 2,058 training programmes. 134 SHGs were formed consisting of 804 members, 1,40,420 labour days were used for repairing the tanks. 12 families were evicted from the tank bund area after convincing them.



A total of 14,700 acres of land have been brought under irrigation, as a result of the intervention. Aforestation, capacity building training for the community, study tours etc. were taken up in the process. 350 families have taken up inland fishery activity in the tanks. Cash crops like coconut, banana and rose cultivation have been taken up in the area.

The project was duly completed on time thanks mainly due to dedicated work from the project coordinator who worked closely with the field staff of SKDRDP.

SKDRDP takes up the management of rehabilitation center for the endosulfan affected :

Several villages of Dakshina Kannada district in Karnataka were reportedly affected by the spraying of a pesticide called endosulfan. This pesticide is normally used for aerial spray in cashew plantations for destroying harmful insects. Unfortunately the continuous spray of the pesticide is reported to have affected the health of the people in the neighbouring villages. It is also reported to have affected the genome of the children born in this area. As a result affected villages have higher population of disabled children. This matter caught the attention of the scientists and the government who installed several studies in this regard. Meantime, public outcry to support the disabled people, received positive response from the Karnataka state Government. The Govt. requested SKDRDP to open a day care center for all the disabled children in around Kokkada village of Belthangady taluk as a part of its response to fight the tragedy. Accordingly, SKDRDP opened the center during the current year to manage 40 children. Initially individually assessment of the capacities of the children was made and those capable have been sent to schools and special schools. Those unable to go to school are brought to the center daily by vehicles and taken care of during the day. Such in mades are given treatments, physiotherapy, simulatory exercises. Skill development activities are taken up. Food and care is given at the center. Livelihood activities suiting to the children are also taught so that they are able to earn at the center. The center is being managed by specialists, social workers and physiotherapists.



SKDRDP inaugurates its 3rd training institute at Udupi :

Responding to continuous training needs of its employees and stakeholders SKDRDP established one more training institute at Udupi during the current year. Called as the **pragathi soudha campus** the training institute, the Udupi taluk project office, Udupi district Director office and staff quarters have been constructed here in a land donated by Late Mrs. Hemalatha a philanthropist. Constructed at a cost of Rs. 25.00 million the building boasts of the state of the art facilities for conducting multi channel training programmes. The office facilities are also upto date including the furnitures.



Deshpande Foundation has partnered SKDRDP in establishing four garment training cum production centers in Haveri district. Aimed at enhancing the livelihood skills of the poor women in the district, these centers continuously trained unskilled women to acquire garment manufacturing skills. The project estimated to cost around Rs. 40.00 lakhs was assisted by the foundation with the help of overseas donors to the extent of Rs. 24.00 lakhs. The project has already trained 100 women in garment manufacturing who have cumulatively produced goods worth Rs. 60.00 lakhs. The products of the training are marketed by Siri.



SKDRDP hosts Lead Prayana :

In a partnership programme with Deshpande Foundation SKDRDP hosted a team of young professionals who visited Dharmasthala as a part of the journey organised by the Deshpande foundation to educate the participants on various development practices in the country. This insightful journey has broadened the vision of the young people involved. As a part of the journey the team spent two days at Dharmasthala and SKDRDP is proud to host them.

Executives of DOW Corning retreat in SKDRDP:

As a part of the CSR measures the various professionals from M/s DOW corning company and working in various across the globe, spent one month with the Siri project to help them in its garment production and marketing. The team consisted of Mrs. Laura Benetti from USA, Mrs. Annelisa Girbous from the Belgium, Mrs. Miho Komatsu, Japan, Mr. Volker Oehl from Germany who spent three weeks interacting and studying the shirt manufacturing process at the Siri and made recommendations for further improving the process of production and marketing of the same. The team consisted of several other executives, who worked on other projects in and around Ujire.



SAMPOORNA SURAKSHA REACHES THE NEEDY

Says 76 year old Monappa Shettigar who is undergoing treatment in Adarsha Hospital Udupi for the fracture of the left clavicle bone and pneumonia. "We are a family of three with my son and daughter. I had rejected the Suraksha scheme but my son had paid Rs. 1,140/- premium for the scheme without my knowledge. This has been a blessing for our family as we received Rs. 22,000/- compensation for my treatment, otherwise my son would have fallen into debt trap. Suraksha is our saviour".



"We are a family of six, when my wife wanted to include our family in Sampoorna Suraksha by paying Rs. 2,280/- I had told that these things are unnecessary for us. However, she borrowed money and paid the premium. Now I have met with an accident and severely damaged my leg requiring three operations. This has costed us Rs. 60,000/-. We have got Rs. 50,000/- from Suraksha. Suraksha has saved my leg" says Mr. Basavaraj Lingappa of Appinabailu village in Siddapur Taluk of U.K. district.

SKDRDP hosts talk show of the radio by outstanding achievers

"Change is the need of the hour". As agriculture is a broad and complex system, it requires new innovations technologies to give the answers to the farming community. In this regard many a farmers are involved in bringing out new innovations and technologies to help the society. Due to many reasons innovations of such farmers do not come into light.

SKDRDP honours the outstanding farmers in its Kisan Melas. In order to bring out their innovations of such people SKDRDP arranged a series of talk shows in the local radio channel of the Akashavani. This 15 episode programme each of 30 minutes was an outstanding success.





Statement of Accounts for the year 2011 - 12



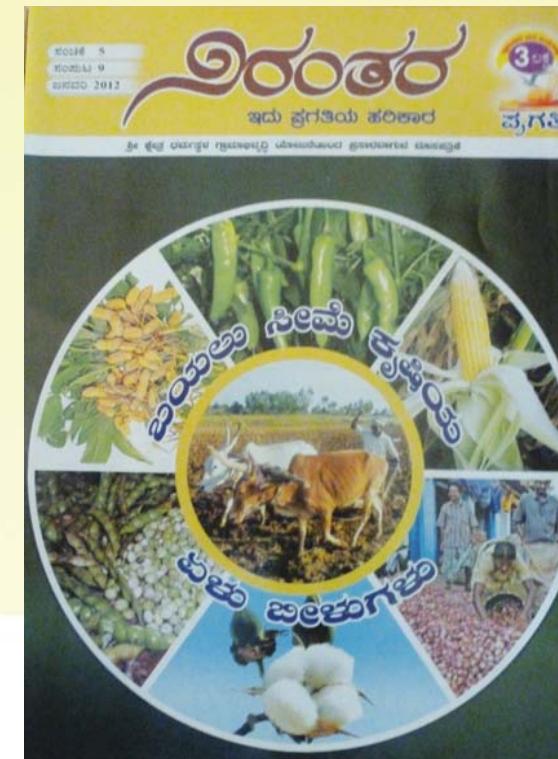
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Shri Kshethra Dharmasthala Rural Development Project (R.),
Dharmasthala



"NIRANTHARA" THE POPULAR HOUSE MAGAZINE OF SKDRDP

Realising the need to communicate closely with the stakeholders and provide a platform for sharing the news amongst the stakeholders SKDRDP is bringing out "*Niranthara pragathi*" a monthly magazine in local language Kannada. Started in the year 2002, the magazine has become very popular over the years and now goes to 3,00,000 houses every month. The circulation figure is a record for an agriculture/ rural development magazine in vernacular language Kannada.



Typically, each "*Niranthara*" contains a cover page article mostly on agro based activities, success stories, case studies on various agricultural practices and micro enterprises. It also carries the stories of addicts. Separate pages are allotted for women and children. There are also pages set forth for quizzes, crossword puzzles, teasers and twisters. The President, Dr. D. Veerendra Heggade, Trustee Mrs. Heggade and Executive Director have their own columns in the magazine. Project news are also covered in detail. The editorial team consisting of five dedicated workers travel widely to collect news and stories. "*Niranthara*" has also brought special issues on unique occasions. There is also serial and stories included in the magazine. The 44 page magazine is priced at Rs. 5/- a copy. Even general public are interested in buying the useful informative "*Niranthara pragathi*".

SKDRDP GRIEVANCES REDRESSAL CELL

With the increased number of stakeholders enjoying several services from SKDRDP, a felt need to address some of the grievances faced by the stakeholders has been fulfilled by starting grievances redressal cell within the organisation. Called as "**Doorudummane**", this cell gives opportunity to the stakeholders to talk to the Executive Director directly or his team every Friday in the afternoon. Grievances raised by the speaker will be addressed to by the Executive Directors office immediately.

APPLICATION OF FUNDS:		(₹)	(₹)
Cash and Bank Balances	5	1,724,307,046.61	1,387,645,711
Fixed Deposit with Banks and Others	6	347,769,810.00	273,265,254
Financial Assistance : Self Help Groups	7	16,161,194,167.30	9,425,569,890
Advances: Project Offices and Others	25	130,906,429.95	84,032,894
Fixed Assets		110,306,704.98	99,482,741
GRAND TOTAL		18,474,484,158.84	11,269,996,491

Schedule 1 to 7 and 25 referred to above and notes on accounts (schedule No. 26) form an integral part of the Balance Sheet and Income & Expenditure Account.

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

[Handwritten signature]
K PRAKASH BASRI 10/7/2012

PRESIDENT

RAO & BASRI
MANGALORE
575 003
Chartered Accountants

FRN 05523 S
M.N.O. 018770

[Handwritten signature]
Date 10/7/12
TRUSTEE
Place:Dharmasthala



RAO & BASRI
Chartered Accountants

Partners
CA K. Prakash Basri, B.Com, LLB, FCA
CA B. Chandrakanth Rao, B.Com, FCA, DISA (ICAI)
CA Shiva Kumar K., B.Com, FCA

G-1, Sierra Vista Apts., Ballalbagh, Mangalore - 575 003
Ph : 0824 2459614, 2453614 (O), 0824 2457614 (R), Mob.: 98450 85614
Email: prakashbasri@gmail.com

Date: 10/07/2012

AUDITOR'S REPORT

We have audited the attached Balance sheet as at 31st March 2012 and the Income and Expenditure Account for the year ended on that date annexed there to of Sri 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 about 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 management, 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 book;
- c) The Balance Sheet and Income and Expenditure account are in agreement with the books of account;

Branch : City Point, 3rd Floor, Kodialbail, Mangalore - 575003. Ph: 0824
Branch: Vth Floor, B' Wing, Ram Bhavan Complex, Kodialbail, Mangalore-575003

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 , subject to:-

- i) Accounting of certain items of income on cash basis as stated in note on account no. C (ii) which is not in consonance with Accounting Standard 9 on Revenue Recognition issued by the Institute of Chartered Accountants of India, the effect of which has not been ascertained.
- ii) Note on Account no.G regarding non obtention of the actuarial valuation of post employment benefits from competent authorities, which is not in accordance with the Accounting Standards 15 on "Employee Benefits" issued by the Institute of Chartered Accountants of India, the effect of which has not been ascertained.

The attached balance sheet and Income and Expenditure Account give a true and fair view in conformity with the accounting principles generally accepted in India:

- a. In the case of Balance Sheet of the state of affairs as at 31st March 2012.
- b. In the case of Income and Expenditure of the Excess of Income over Expenditure for the year ended 31st March 2012.

For RAO & BASRI
CHARTERED ACCOUNTANTS
FIRM NO.05523 S


CA. K. PRAKASH BASRI 10/7/12
PARTNER
M. NO. 018770


Place: Mangalore
Date: 10/07/2012

IIOM SHRI MANJUNATHAYA NAMAHAI
BALANCE SHEET AS AT 31ST MARCH 2012

	Schedule No.	For Current Year ended 31st March 2012 ₹)	For Previous Year ended 31st March 2011 ₹)
SOURCE OF FUNDS:			
Sundry Liabilities	1	3,065,102,902.74	2,051,417,769
Grant Pending for Utilisation	2	21,264,108.59	23,046,115
Term Loans:From Banks & Financial Institutions	3	14,768,652,721.03	8,715,288,658
Micro Finance Fund		116,099,655.64	66,179,082
Contribution: Cash Management		40,386,757.45	22,648,602
SIDBI: Vehicle Revolving Fund		7,500,000.00	7,500,000
Capital Grant	4	19,116,539.00	22,390,677
GENERAL FUND			
As per Last Balance Sheet		361,525,586.69	
Add: Transfer of Capital Grant		8,659,221.44	370,184,808.13
Add: Surplus: Excess of Income over Expenditure for the year		66,203,263.27	
Less: Transfer to CAPART		436,388,071.40	361,525,587
GRAND TOTAL		18,474,484,158.84	11,269,996,491

SCHEDULES FOR CONSOLIDATED INCOME & EXPENDITURE ACCOUNT AND BALANCE SHEET AS ON 31.03.2012

SCHEDULE 1

OTHER LIABILITIES

Account Payable	28,662,290.46
Provident Fund Payable	1,669,727.00
Insurance Premium Payable	138,141.00
Misc. Liabilities	284,387.94
Niranthara Subscription	13,621,535.00
Incentive Payable	5,500,000.00
Claim Lodged	31,830,414.00
Premium Received in Advance	463,131,741.50
Suvidha Project	2,405,751,268.66
NPS Lite	53,450,234.00
Special Claim Payable	35,107,388.00
Interest on Loan	25,746,917.18
Incentive Payable to SHGs	<u>208,858.00</u>
	<u>3,065,102,902.74</u>

SCHEDULE 2

GRANT PENDING FOR UTILISATION

Contribution for furniture	7,766,611.00
Western Union Foundation	505,482.00
Organic Village program	541,295.00
Nabard SRI Grant	1,088,000.00
Designer Garment Project	320,837.00
Watson Project	1,018,596.49
Atma Project	489,848.00
Infosys Foundation	7,933,439.10
DKZP: Day Care Centre	<u>1,600,000.00</u>
	<u>21,264,108.59</u>

SCHEDULE 3

TERM LOANS: FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

Bank Of India	732,598,879.00
Canara Bank	2,850,220,971.00
Central Bank of India	26,282,402.00
Corporation Bank	2,067,270,355.00
Devaraj Urs Backward	
Class Development Corporation	136,887,770.00
Industrial Development Bank of India	337,500,000.00
Karnataka Vikas Grameena Bank	66,998,459.00
National Bank for Agriculture and Rural Development	4,000,000.00
National Bank for Agriculture and Rural Development	23,165,124.00
National Housing Bank	57,025,532.00
Pragathi Grameena Bank	724,154,695.00
Small Industries Development Bank of India	413,800,000.00
State Bank of India	213,810,139.94
State Bank of Mysore	2,498,862,402.97
State Bank of Patiala	113,422,065.00
State Bank of Travancore	127,496,147.00
Syndicate Bank	582,688,393.12
Karnataka Bank	1,092,104,960.00
Union Bank of India	601,528,308.00
Vijaya Bank	2,098,836,118.00
	<u>14,768,652,721.03</u>

SCHEDULE 4

CAPITAL GRANT

Mahila Jnana Vikasa Training Centre	943,180.00
Udupi Training Centre	14,100,000.00
Shuddaganga Project	4,073,359.00
	<u>19,116,539.00</u>

**SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.), DHARMASTHALA
CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2012**

Income	Schedule no	(₹)	For current year ended 31st March 2012	For previous year ended 31st March 2011	(₹)
Grants donations and other receipts	8	183,799,161.26			
Insurance incentive		41,133,753.00			
Niranthara Subscription		14,058,610.00			
Miscellaneous receipts	9	4,600,865.99			
Bank interest	10	49,426,290.22	<u>293,029,789.57</u>	<u>250,184,994</u>	
PRAGATI	GRAM				
Recovery	S	1,717,			
BC-Suvidha		7,			
SAMPOO	PROGRAM				
Members		364			
Administrator		2			
FOREIGN	CTS				
Grant for project		2			
Grant for project		h			
Grant for awareness					
Grand Total					

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Expenditure	Schedule no	For current year ended 31st March 2012 (₹)	For previous year ended 31st March 2011 (₹)
CHARITABLE ACTIVITIES & COMMUNITY DEVELOPMENT			
Rural Development Expenses	11	91,726,023.13	
Community Development Projects	12	53,700,079.50	
Administrative Expenses	13	56,423,031.47	
PRAGATHIBANDHU PROGRAM			
Interest on term loans	14	1,019,460,994.06	
Administrative expenses		550,251,355.50	
Micro Finance Fund		50,240,753.02	
Contribution : Provident Fund			1,619,953,102.58
Contribution : Staff Retirement Fund			
MAHILA JNANAVIKASA TRAINING CENTRE	15		8,753,402.69
SKDRDP SIDBI SCHOOL FOR MICRO FINANCE	16		
JALA SAMVARDHANA YOJANA SANGHA	17		9,732,290.10
CENTRE FOR RURAL EXCELLENCE	18		
SRI PROJECT	19		
NATIONAL INSTITUTE FOR SHG TRAINING	20		
SAMPOORNA SURAKSHA PROGRAM			
Administrative expenses	21	11,902,427.16	
Special claim		222,625,914.00	
Mediclaim premium		259,390,990.00	
Carried forward			493,919,331.16
			2,352,279,094.16
			295,047,656
			1,635,928,533

Expenditure	Schedule no	(₹)	For current year ended 31st March 2012	(₹)	For previous year ended 31st March 2011
FOREIGN GRANT PROJECTS			Brought forward	2,352,279,094.17	1,635,928,533
Designer Garment Project		2,043,237.00			
WATSAN project		886,403.51			
Freedom from Hunger-Health awareness program		88,697.00			
Bank charges	22	249.00			
SHUDDAGANGA PROJECT				3,018,586.51	
DAY CARE CENTRE	23			1,591,034.00	
Depreciation written off	24			820,592.00	
Surplus : Excess of Income over Expenditure for the year				25,661,661.34	22,900,339
				66,203,263.27	
					6,835,652
GRAND TOTAL				2,449,574,231.28	1,665,664,524

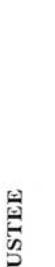
Schedules 8 to 24 referred to above and notes on accounts (Schedule No.26) form an integral part of the Income and Expenditure account.

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


(K PRAKASH BASRI) 10/1
PARTNER
FRN 05523 S


President


Trustee


Trustee

Date 10.11.12
Place:Dharmasthal



SCHEDULE 23 DAY CARE CENTRE		SCHEDULE 24 DEPRECIATION WRITTEN OFF	
Salary	133,478.00	Rural Development Project	22,877,720.00
Honararium	126,072.00	Pragathi Bhandu Program	266,769.34
Food Expences	123,247.00	Mahila Jnana Vikasa Training Centre	148,376.00
Miscellaneous Expenses	298.00	SKDRDP SIDBI School for Micro Finance Training	14,432.00
Newspaper and Periodicals	779.00	Centre for Rural Excellance	361,932.00
Printing and Stationary	4,239.00	SRI Project	59,520.00
Repair & Maintenance	62,729.00	National Institute for SHG Training	478,684.00
Transportation	250.00	Sampaorna Suraksha Program	387,157.00
Vehicle Maintenance	69,500.00	Shuddaganga Project	992,874.00
	820,592.00	Day Care Centre	74,197.00
			25,661,661.34

**SCHEDULE 5
CASH AND BANK BALANCES**

Rural Development Project	60,782,699.69
Pragathi Bhandu Program	1,585,271,722.56
CAPART Project	31,766.50
Mahila Jnana Vikasa Training Centre	53,764.64
SIDBI-Micro Credit Project	138,077.02
SKDRDP SIDBI School for Micro Finance Training	165,432.46
Swarna Jayanti Grama Swarojgar Yojana	28,470.91
Jala Samvardhana Yojana Sangha	483,866.00
SRI Project	1,234,591.50
Centre for Rural Excellance	461,300.00
National Institute for SHG Training	227,740.00
Sampaorna Suraksha Program	72,515,989.84
Foreign Contribution Regulation	359,555.00
Watson Project	1,018,596.49
Shuddaganga Project	17,153.00
Day Care Centre	1,516,321.00
	1,724,307,046.61

**SCHEDULE 7
ADVANCES, DEPOSITS & OTHERS**

Deposits with others	9,190,041.00
Account Receivable	48,242,219.30
Program Advances	44,548,243.27
Staff Vehicle Loan	7,256,613.50
TDS Receivable	15,163,789.49
BC Reconciliation	3,430,753.00
Interest Receivable	3,074,770.39
	130,906,429.95

**SCHEDULE 8
GRANTS, DONATIONS AND OTHER RECEIPTS**

Grant from Dr Veerendra Heggade	137,625,996.00
Grant from Others	7,672,699.00
Flood Grant	4,281,510.36
Zilla Panchayath, Kadur	500,000.00
SRI Grant - NABARD	9,850,000.00
Jala Samvardhana Yojana Sangha	6,107,890.00
INFOSYS Grant	16,861,065.90
DKZP: Day Care Centre	900,000.00
	183,799,161.26

**SCHEDULE 6
DEPOSITS**

Corporation Bank	10,60
Industrial Development Bank of India	69,94
Karnataka Bank	3,64
Karnataka Vikasa Grameena Bank	10,00
South Canara District Credit Co-operative Bank	10,01
Small Industries Development Bank of India	30,36
State Bank of India	6,46
State Bank of Mysore	6,82
Union Bank of India	56,37
V.S.S. Bank, Kavalmudur	40
Vijaya Bank	72,95
Pragathi Grameena Bank	50,16
Karnataka Vikasa Grameena Bank	20,00
	347,766

**SCHEDULE 9
VARIOUS RECEIPTS**

DEVELOPMENT PROJECT	271,876.00
ment Receipts	36,084.00
Salary Advance	763,988.70
Receipts	
BHANDU PROGRAM:	
Receipts	55,547.79
OR RURAL EXCELLENCE	2,435,660.50
of Training Cost	95,950.00
participation	252,752.00
Receipts	
VANA VIKASA TRAINING CENTRE	181,506.00
of Training Cost	67,690.00
Receipts	
IDBI SCHOOL FOR MICRO FINANCE	19,250.00
of Training Cost	22,550.00
INSTITUTE FOR SHG TRAINING	
of Training Cost	
NA SURAKSHA PROGRAM	281.00
Salary Advance	397,730.00
Receipts	
	4,600,865.99

SCHEDULE 10 BANK INTEREST		Training Expenses	
Rural Development Project	2,078,102.58	Skill Training	1,136,752.00
Pragathi Bhandu Program	16,192,307.84	Staff Training	2,074,626.50
Interest on Fixed Deposit	29,313,301.85	Stake Holders Training	315,701.00
Foreign Contribution Regulation	38,380.00	Study Tour	3,777,817.45
Mahila Jnana Vikasa Training Centre	7,557.00	Niranthara Publication monthly	14,310,759.00
SIDBI Micro Credit	136,054.00		<u>91,726,023.13</u>

SCHEDULE 12 COMMUNITY DEVELOPMENT PROJECT		15,600,597.00	
SKDRDP SIDBI School for Micro Finance Training	4,361.00	Jnana Deepa Education Program	10,421,651.00
Shuddhaganga Project	10,996.00	Grama Kalyana Yojana	10,421,651.00
CAPART Project	2,113.00	Hindu Crematorium Development Program	1,457,807.00
Swarna Jayanthi Grama Swarojgar Yojana	1,071.05	Compensation for Natural Calamities	71,500.00
Jala Samvardhana Yojana Sangha	20,002.00	Kamadhenu program	1,276,734.50
Centre for Rural Excellence	9,764.00	Navachethana program	430,000.00
SRI Project	113,417.00	Sujinanandhi	24,341,790.00
National Institute for SHG Training	3,152.00	Sanitation Units	100,000.00
Sampoorna Suraksha Program	1,491,951.00		<u>53,700,079.50</u>

SCHEDULE 13 ADMINISTRATIVE EXPENSES- RURAL DEVELOPMENT PROJECT		9,205,866.00
Salary		11,634,356.05
Travelling and other Expenses		12,834,802.55
Printing and Stationery		940,209.50
Postage and Telephones		3,923,530.90
Miscellaneous Expenses		16,931,992.21
Rent & Repairs		765,146.26
Vehicle Maintenance		187,128.00
Auditor's Remuneration		<u>56,423,031.47</u>

SCHEDULE 14 ADMINISTRATIVE - PRAGATHI BHANDU PROGRAM		178,545,778.61
Salary		192,719,523.41
Travelling and other Expenses		27,841,043.00
Printing and Stationery		3,007,361.28
Postage and Telephones		9,984,383.71
Miscellaneous Expenses		54,234,509.95
Rent & Repairs		8,695,119.16
Vehicle Maintenance		1,510,096.44
Bank Charges		54,692,874.87
Honorarium		108,500.00
Auditor's Remuneration		18,912,165.07
Contribution: Cash Management		<u>550,251,355.50</u>

SCHEDULE 15 MAHILA JNANA VIKASA TRAINING CENTRE		204,637.50
Salary		404,404.50
Travelling and other Expenses		1,089,286.00
Postage and Telephones		25,382.00
Printing and Stationery		39,933.00
Miscellaneous Expenses		105,236.00
Rent & Repairs		389,062.50
		<u>2,257,941.50</u>

SCHEDULE 16 SKDRDP SIDBI SCHOOL FOR MICRO FINANCE		4,460.00
Printing and Stationery		<u>4,460.00</u>

SCHEDULE 17 JALA SAMVARDHANA YOJANA SANGHA		774,478.00
Salary		783,862.00
Travelling and other Expenses		468.00
Bank Charges		11,279.00
Household Survey		10,000.00
Auditor's Remuneration		
		<u>1,580,087.00</u>

SCHEDULE 18 CENTRE FOR RURAL EXCELLENCE		4,058,867.54
Salary		841,296.30
Travelling and other Expenses		997,509.74
Training Expenses		1,794,059.50
Postage and Telephones		51,114.00
Printing and Stationery		64,892.00
Miscellaneous Expenses		113,527.50
Rent & Repairs		196,468.50
		<u>4,058,867.54</u>

SCHEDULE 19 SRI PROJECT		1,236,000.00	
Salary		Bank Charges	300.00
Travelling and other Expenses		Printing and Stationery	149,501.00
Postage and Telephones		Farmers Identification Expenses	425,300.00
Miscellaneous Expenses		Consultancy fee	200,000.00
Rent & Repairs		Supervision Cost	4,224,060.00
Vehicle Maintenance		Travelling Expenses	168,000.00
Bank Charges		Training	<u>3,318,365.50</u>
Honorarium			<u>9,721,526.50</u>
Auditor's Remuneration			
Contribution: Cash Management			

SCHEDULE 20 NATIONAL INSTITUTE FOR SHG TRAINING		189,936.00	
Salary		Travelling and other Expenses	98,359.00
Travelling and other Expenses		Training Expenses	67,181.00
Postage and Telephones		Postage and Telephones	3,300.00
Miscellaneous Expenses		Printing and Stationery	23,728.00
Rent & Repairs		Miscellaneous Expenses	32,817.00
Vehicle Maintenance		Rent & Repairs	33,630.00
Bank Charges			<u>448,951.00</u>
Training			

SCHEDULE 21 SAMPOORNA SURAKSHA PROGRAMME		2,655,419.89	
Salary		Travelling and other Expenses	2,695,789.82
Travelling and other Expenses		Postage and Telephones	475,471.00
Bank Charges		Printing and Stationery	2,413,414.00
Household Survey		Miscellaneous Expenses	2,350,470.45
Auditor's Remuneration		Vehicle Maintenance	230,197.00
		Repair & Maintenance	1,069,665.00
		Audit Fee	12,000.00
			<u>11,902,427.16</u>

SCHEDULE 22 SHUDDAGANGA PROJECT		11,412.00	
Printing and Stationery		Printing and Stationery	68,906.00
Miscellaneous Expenses		Rent & Repairs	1,510,716.00
Rent & Repairs			<u>1,591,034.00</u>

SCHEDULES	Rs.	Ps.	Schedule 2 : Other Liabilities	Rs.	Ps.
Schedule 1 : Advances					
Receivable from SHGs	2,760,981.00		Accounts Payable	14,361,399.52	
JSYS Advance	700,000.00		Excess Loan Recovery	13,125,029.79	
SIRI	24,645,615.00		Payable to SHG	2,365,191.46	
TDS Receivable	4,026,608.49		Margin Money for SHG Loans	2,407,222,131.92	
Account Receivable	30,289,850.03				
Sundry Advance	2,277,496.00				
Reconciliation	3,430,753.00				
	68,131,303.52				
Schedule 3 : Fixed Deposit					
Corporation Bank	10,608,032.00		Bank Of India	732,598,879.00	
IDBI Bank	69,946,822.00		Canara Bank	2,850,220,971.00	
Karnataka Bank	3,640,128.00		Central Bank of India Honavar	26,282,402.00	
Karnataka Vikasa Grameena Bank	10,000,000.00		Corporation Bank	2,067,270,355.00	
SCDCC Bank	10,016,438.00		DBCDC Loan	136,887,770.00	
SIDBI	30,361,163.00		IDBI	337,500,000.00	
State Bank of India	6,464,086.00		Karnataka Vikas Grameena Bank	66,998,459.00	
State Bank of Mysore	6,828,386.00		NABARD EQUITY	4,000,000.00	
Union Bank of India	56,378,445.00		NABARD Loan	23,165,124.00	
V.S.S. Bank	400,000.00		National Housing Bank	57,025,532.00	
Vijaya Bank	72,956,955.00		Pragathi Grameena Bank	724,154,695.00	
Pragathi Grameena Bank	50,169,355.00		SIDBI	413,800,000.00	
Karnataka Grameena Bank	20,000,000.00		State Bank of India	213,810,139.94	
	347,769,810.00		State Bank of Mysore	2,498,862,402.97	
			State Bank of Patiala	113,422,065.00	
			State Bank of Travancore	127,496,147.00	
			Syndicate Bank	582,688,393.12	
			The Karnataka Bank Ltd	1,092,104,960.00	
			Union Bank of India	601,528,308.00	
			Vijaya Bank	2,098,836,118.00	
				14,768,652,721.03	

Schedule 5**FIXED ASSETS**

Asset Name	Op. Bal of asset	Additions during the year	Sales during the year	Ci. Bal of asset amount	Depreciation	Net Amount
Fax Machine	25,349.92	-	-	25,349.92	3,802.49	21,547.43
Furniture&Fixtures	2,085,368.50	620,300.00	76,000.00	2,629,668.50	262,966.85	2,366,701.65
Total	2,110,718.42	620,300.00	76,000.00	2,655,018.42	266,769.34	2,388,249.08



SCHEDULE 25: FIXED ASSETS	Amt in Rs.					
NAME OF THE ASSET	RURAL DEVELOPMENT PROJECT	PRAGATHI BHANDU PROGRAM (MICRO FINANCE)	SAMPOORNA SURAKSHA PROJECT	CENTRE FOR RURAL EXCELLENCE	SKDRDP-SIDBI SCHOOL FOR MICRO FINANCE	DHARWAD TRAINING CENTRE
Aquaguard	39,242.25			2,818.00		
Building	26,904,753.64			684,748.00		
Bus	569,346.40					
Computers	2,994,457.61			94,111.00	1,532.41	18,430.00
Cooler Machine	16,206.00				1,782.00	
Cycles	1,341,154.16					1,775.50
Digital Camera	230,984.15				5,151.00	2,995.00
Fan	268,409.73					
Fax Machine	206,985.57			21,547.43	56,311.00	2,319.04
Furniture & Fixtures	26,124,664.67			2,366,701.65	273,163.00	657,597.00
Generator	4,605,327.77				4,814.00	225,811.00
Jeep	14,352,367.52					
Land	14,100,000.00					
Machinery Purchase	-					
Mike set	95,691.01					
Mobile Computing device	4,637,302.00					
Projector	157,875.75				36,806.00	35,357.00
Radio	4,332.30				940.00	
Sewing Machine	13,408.71					350,514.00
Stabilizer	448.60					
Telephone Set	222,480.12			5,649.00	13,792.00	
Typewriter	488.52					
Xerox Machine	518,635.39					
Library Books						
Television						
Scanner Machine						
Software	1,001,700.00					
Medical Equipment						
TOTAL	98,406,262.07	2,388,249.08	566,623.00	1,554,692.00	109,367.23	738,159.60
						39,680.00
						524,210.00
						5,876,703.00
						102,759.00
						110,206,704.98

|| OM SHRI MANJUNATHAYA NAMAH ||
SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT ®
PRAGATHI BHANDU PROGRAM
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2012

	Schedule No	For the year ended 31st March 2012	For the Previous year ended 31st March 2011
INCOME			
Interest on Pragathi Nidhi		Rs. 1,712,240,485.00	Rs. 1,108,801,037
BC-Suvidha Incentive		74,906,219.20	23,529,953
Interest on Fixed Deposit		29,313,301.85	9,596,138
Bank Interest		16,192,307.84	9,675,708
Miscellaneous Income		55,547.79	10,476
Total		1,832,707,861.68	1,151,613,312
EXPENDITURE			
Interest on Loans		1,019,460,994.06	601,513,468
Bank Charges		1,510,096.44	1,300,583
Salary And Allowances		387,863,636.49	259,752,748
Postage and Telephone		3,007,361.28	2,435,600
Rent & Repairs		54,234,509.95	28,328,975
Vehicle Maintenance		8,695,119.16	6,015,819
Miscellaneous Expenses		9,984,383.71	8,628,568
Printing & Stationery		27,841,043.00	9,537,980
Risk Fund		18,912,165.07	23,519,905
Honorarium		54,692,874.87	15,325,801
Provision for Incentive payable to SHGs		-	50,000,000
Audit Fees		108,500.00	100,000
Depreciation Written Off		266,769.34	775,396
Total		1,586,577,453.37	1,007,234,843
Surplus		246,130,408.31	144,378,469
Appropriations:			
General fund Balance brought forward from Previous year		237,843,406.33	112,103,398
Provision for Micro Finance Fund		483,973,814.64	256,481,867
Surplus carried over to Balance sheet		50,240,753.02	18,638,461
		433,733,061.63	237,843,406

TRUSTEE

TRUSTEE

PRESIDENT

Date : 10.07.2012
Place : Dharmasthala

FOR RAO & BASRI
CHARTERED ACCOUNTANTS
(K PRAKASH BASRI)
PARTNER
FRN 05523 S
M.NO. 018770



|| OM SHRI MANJUNATHAYA NAMAH ||
SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT ®
CONSOLIDATION PRAGATHI BHANDU PROGRAM
BALANCE SHEET AS AT 31st MARCH 2012

	Schedule No	For the year ended 31st March 2012	For the Previous year ended 31st March 2011
Source of Funds			
Other Liabilities	2	Rs. 2,863,248,364.12	Rs. 1,853,191,477
Bank Loans Outstanding	4	14,768,652,721.03	8,715,288,658
Provision for Micro finance Fund		66,179,081.62	66,179,082
As per Last Balance Sheet		50,240,753.02	
Add: Additions during the year		116,419,834.64	
Less: Write off during the year		320,179.00	
		116,099,655.64	
GENERAL FUND			
SKDRDP ®		433,733,061.63	237,843,406
Total		18,181,733,802.41	10,905,192,507
Application of Funds			
CURRENT ASSETS, LOANS AND ADVANCES			
Cash & Bank Balances	1	1,585,271,722.56	1,162,663,475
Advances		68,131,303.52	38,199,267
Advance: SHGroups		16,161,194,167.30	9,425,569,890
Fixed Deposit	3	347,769,810.00	273,265,254
Provision for Interest on Deposit		3,074,770.39	338,048
FIXED ASSETS	5	2,388,249.08	5,156,572
SKDRDP ®		13,903,779.56	
Total		18,181,733,802.41	10,905,192,507

AS PER OUR REPORT OF EVEN DATE

FOR RAO & BASRI

CHARTERED ACCOUNTANTS

(K PRAKASH BASRI)

PARTNER

FRN 05523 S

M.NO. 018770



TRUSTEE

TRUSTEE

PRESIDENT

Date : 10.07.2012
Place : Dharmasthala