



Shri Kshethra Dharmasthala Rural Development Project (R.)

2012 “ASHDEN” Gold Award Winning Institution

ANNUAL REPORT - 2012-13



HEAD OFFICE : DHARMASHRI BUILDING, DHARMASTHALA - 574 216

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At the outset I am happy to inform that SKDRDP has achieved good progress in implementing its programs for the year 2012-13. During the year SKDRDP extended its area of operation to five more districts viz: Chitradurga, Davangere, Koppala, Mysore and Chamrajnagar. Starting from 1st June 2013 the area of operation of SKDRDP is being further extended to six more districts in the state of Karnataka. They are **Bellary, Raichur, Bagalkot, Bangalore Rural, Hassan and Mandya** Districts.

Ashden Award: The Ashden Foundation, an International organization from London working in the field of renewable energy honored SKDRDP with Ashden Gold Award for the work done in providing informed choices to the poor in selection and adoption of renewable energy.

On 30-5-2012 Dr. Kandeh Yumkella, Chief, UN Energy Commission, gave away the awards to Dr. D Veerendra Heggade. On this occasion Dr. Heggade met Prince Charles, the heir apparent to the British Crown. He held discussions with the prince on matters of mutual interest.



A brief of the activities of SKDRDP during the year are presented as under :

1. SKDRDP as a BC and BF of the Banks:

SKDRDP took an active part in implementing the Financial Inclusion plan of the Government of India by working as Banking Correspondent and Business Facilitator (BC and BF) in several districts of Karnataka. Under the programme SKDRDP is promoting Self Help Groups enabling the poor people in the remote villages to access banking facilities at their door steps. SKDRDP is BC and BF to State Bank of India in Dharwad, Gadag and Haveri districts, Union Bank of India in Belgaum, Davangere, Koppala, Chamrajnagar, Mysore and Kasargod districts, Canara Bank in Chitradurga district and Corporation Bank in Tumkur district.

2. Promotion of Self Help Groups:

A total number of 67,000 SHGs were promoted during the year. As on 31st March 2013 a total of 2,35,350 SHGs were active. There is a 40% growth in the number of SHGs promoted during the year. The total number of members associated with these SHGs was 24.83 lakhs.

3. Financial performance of SHGs :

A total of Rs. 218.00 crores was saved by the SHGs during the year taking the total savings since inception to Rs.531.00 crores. During the period, the groups have availed a loan of Rs. 2,258.00 crores from various banks to meet their financial needs.

4. Agricultural Development:

During the year 5.56 lakhs members took up various agricultural and allied activities involving horticulture, dairying, floriculture, animal husbandry, bee keeping etc. During this



period, 7,500 dug wells, 7,600 pump sets, 9,600 irrigation systems were implemented by the members. Similarly, 580 tillers, 340 harvesting machines were purchased by the farmers for mechanizing the farming. Many of these farmers have received Government subsidies for acquiring the machinery. 14,300 farmers adopted SRI method of paddy cultivation in 11,100 acres of land. This has resulted in overall increase in paddy yield. A total of 11,800 environment programs, 4,600 watershed programs have been implemented. Organic village concept is being implemented in 6 villages of DK, Udupi and Uttara Kannada Districts with the help of Government of Karnataka. Under this programme Rs. 36.00 lakhs has been utilized.

5. Self employment:

Around 1,10,000 members have taken up self employment in various fields like transport, business, service etc.



6. Renewable Energy Program:

Motivated by the Ashden Award SKDRDP further intensified its efforts in promotion of renewable energy. During the year 7,600 gobar gas plants, 2,800 solar home lighting systems were installed by the members of SHGs.



7. Sanitation and Hygiene:

Special efforts were made during the year to create awareness among the people on keeping their villages clean, disposing the wastes and civic sense in general.

8. SKDRDP in association with Chikmagalur Municipal Corporation is successfully implementing the primary collection and management of wastes in Chikmagalur city.

9. Sanitation Units:

A total number of 70,000 sanitation units (toilets) were constructed during the year by SHG members. Through mass awareness programs, SKDRDP enabled the members to use the sanitation units all over the project area. This was a big achievement during the year and it was possible because of Government grants to the users, motivation from SKDRDP,

also a small grant from SKDRDP for all the units. Besides necessary credit was provided by SKDRDP.

10. Housing:

A total number of 92,000 members were financially assisted under micro finance for house repair, new construction, extension and renovation, electrification of the houses etc.

11. Charitable activities:

Under the aegis of Shri Ksehtra Dharmasthala temple several community development works were taken up during the year. 12 public toilets construction, 261 milk producer's co-operative societies building construction, completion of 20 crematoriums, school building construction were some of the major activities for which Dharmasthala charity was utilized. School building construction assistance to schools for differently abled were also taken up. A total amount of Rs.7.21 crores donation have been given for the above projects.

11. 1 Sujnana Nidhi scholarship scheme :

A total of 6,750 students were provided with a monthly scholarship ranging from Rs. 400 to 1,000/- per month for taking up higher technical education.

11. 2 Destitute pension:

SKDRDP provided a total of 3,000 monthly pensions ranging from Rs. 500/- to 1,000/- per month for families who are in dire straits to enable them to buy food and medicines.

12. Sampoorana Suraksha Health Insurance Program:

Under this program a total number of 13 lakhs members have been enrolled during the year. There were 62,281 claims which have been settled to the extent of Rs. 36.44 crores.

13. Shudda Ganga Project :

This is a unique project where the drinking water in remote rural villages are purified by removing the toxic fluoride content and hardness. For this, heavy duty reverse osmosis plants have been installed in 40 villages of the state. Today about 10,000 families are taking two lakh liters of pure water from these plants every day.

14. JNANAVIKASA WOMEN SHG:

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



15. Human Resource Development -Trainings at the training center:

The SKDRDP has established three training institutes namely Centre 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.

16. Shri Dharmasthala Siri Gramodyoga Samsthe:

This is a producer organization registered under section 25 of the Indian companies act and promoted by



SKDRDP. It is working in 295 villages having production centres run by SHG members. Products like readymade garments, Agarbathi, confectionaries, travel bags, cleaning agents and areca leaf cup etc. are produced and sold under the SIRI brand. The turnover of Siri for the year stood at Rs. 14 crores. During the year four state of the art garment production centers were established in Dharwad districts with government assistance. Agarbathi production centers have been set up in drought affected Belgaum and

Gadag districts to provide livelihood to the people. This has really helped the women members to maintain their families during the drought. A total of 10,000 members are employed under SIRI.

17. Insurance Programs:

SKDRDP is the corporate agent of life insurance corporation for popularizing the Jeevan Madhura Life Insurance policies which is specially meant for poor people. During the year 2,74,000 new policies have been canvassed and around 95 % of the policies are renewed. Thus SKDRDP set a national record in popularizing insurance policies.

18. National Pension Scheme (NPS):

The Pension Fund Regulatory Authority of India (PFRDA) a central government agency for popularizing the Swavalamban pension scheme has appointed SKDRDP as the aggregator for the pension scheme. During the year SKDRDP sold the pension schemes to 1,30,000 members.

19. Jana Jagruthi Program:

Jana Jagruthi forum a people's movement is working jointly with SKDRDP in prevention of alcoholic and drug abuse among the public.

Realising the need to wean away poor people from alcoholic abuse the Janajagruthi forum is conducting deaddiction camps, mass awareness programs. It is also conducting awareness campaigns in schools by organizing camps, rallies, street plays etc. During the year 90 de addiction camps were conducted and treatment was given for 6,850 members.

20. Niranthara monthly magazine:

SKDRDP publishes a in house monthly magazine entitled **Niranthara** Pragathi which gives out information to the readers on various empowerment issues including agriculture, livelihoods, women, children etc. This popular magazine as a circulation of a record 3,15,000 copies per month.

Dr. D. Veerendra Heggade who has envisioned poverty alleviation and self reliance of the rural poor, has actively guided SKDRDP and participated in many a programme during the year. We would like to thank him for his benevolence, valuable guidance and blessings. We also wish to thank Smt. Hemavathi Heggade, President, Jnana Vikasa Mahila Program and trustees Shri D. Surendra Kumar, Shri R. V. Shastri, Shri B. B. Shanbhogue and Shri Udaya Kumar Shetty for their guidance and support. SKDRDP would also thank all the Partners viz: all MPs and MLAs who supported, all Government Departments for their support, office bearers of Jana Jagruthi Forum, partner banks for their financial support for our micro finance and all the insurance companies.



Shri Mallikarjun Kharge, Hon'ble Minister for Labour, Govt. of India distributing PRAN Card of NPS programme



Shri Jairam Ramesh, Hon'ble Min. for Rural Devt., Govt. of India addresses in Tridecennial programme of SKDRDP

SKDRDP would also like to thank the Regional Directors, Directors, Project Officers, Supervisors, Managers and all the staff members, Sevaprathinidhis of SKDRDP for their dedicated service to the poor. SKDRDP would like to congratulate all the members of the Self Help Groups who are with SKDRDP since three decades and those who have recently joined.

The operational and financial details of SKDRDP may be viewed and obtained in the website www.skdrdpindia.org.

INDEPENDENT AUDITORS' REPORT

To the TRUSTEES' of SHREE KSHETRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R), Dharmasthala.

Report on the Financial Statements:

We have audited the accompanying financial statements of SHREE KSHETRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R) (hereinafter called 'TRUST') which comprises the Balance Sheet as at March 31, 2013, and the Statement of Income and Expenditure Account for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements:

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the 'TRUST' in accordance with the Accounting Standards laid down by the Institute of Chartered Accountants of India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility:

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements,

whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the TRUST in preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances.

An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

Basis for Qualified Opinion

(a) Regional Provident Fund Commissioner-1. Employees Provident Fund Organization Mangalore has laid penalty under section 14B of the Act to the tune of Rs.16905798/-. The SKDRDP has filed an appeal with the Employees Provident Fund Appellate Tribunal and the case is pending.

(b) Actuarial Valuation and fund balances with LIC of India have not been ascertained as on year end date and relevant disclosures under Accounting Standard-15 on employee benefits issued by the Institutes of Chartered Accountants of India have not been made.

Opinion:

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required by the law in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

(a) In the case of the Balance Sheet, of the state of affairs of the 'TRUST' as at March 31, 2013;

And

(b) In the case of the Income and Expenditure Account, of the 'SURPLUS' for the year ended on that date;

Report on Other Legal and Regulatory Requirements:

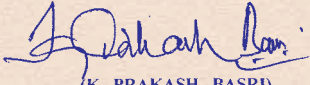
We report that:

- 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 appears.
- c) From our examination of those books and proper returns adequate for the purposes of our audit have been received.
- d) The Balance Sheet, and Statement of Income and Expenditure Account dealt with by these Reports are in agreement with the books of account.
- e) The Balance Sheet, and Statement of Income and Expenditure Account comply with the accounting standards referred to by the Institute of Chartered Accountants of India.
- f) On the basis of written representation received from the Board of TRUSTEES' as on March 31, 2013, and taken on record by the Board of TRUSTEES', none of the TRUSTEE'S is disqualified as on March 31, 2013, from being co opted as a 'TRUSTEE' in terms of Rules and Regulation of the Trust.

Place: Mangalore

Date: 24-09-13

For RAO & BASRI
CHARTERED ACCOUNTANTS
F.Reg.No.05523S


(K. PRAKASH BASRI)
PARTNER 24/09/2013
FRN 05523 S
M.NO. 018770



SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.)
BALANCE SHEET AS AT 31st MARCH - 2013

	Schedule No.		For Current Year ended 31st March 2013	For Previous Year ended 31st March 2012
SOURCE OF FUNDS		₹	₹	₹
SOURCE OF FUNDS:				
Sundry Liabilities	1		3,418,453,379.18	3,065,102,903
Grant Pending for Utilisation	2		21,383,688.41	21,264,109
Term Loans :				
From Banks & Financial Institutions	3		20,000,666,445.22	14,768,652,721
Micro Finance Fund			123,320,876.84	116,099,656
Cash Management Risk Fund			80,577,654.15	40,386,757
SIDBI: Vehicle Revolving Fund			7,500,000.00	7,500,000
Capital Grant	4		26,322,021.00	19,116,539
GENERAL FUND				
As per Last Balance Sheet		436,361,474.40		
Add: Surplus: Excess of Income over Expenditure for the year		461,992,206.74	898,353,681.14	436,361,474
GRAND TOTAL			24,576,577,745.93	18,474,484,159
APPLICATION OF FUNDS:			₹	₹
Cash and Bank Balances	5		2,713,536,244.76	1,724,307,047
Fixed Deposit with Banks	6		670,678,940.10	347,769,810
Deposit with Others			20,537,377.00	9,190,041
Financial Assistance : Self Help Groups			20,813,917,795.50	16,161,194,167
Advances: Project Offices and Others	7		193,010,284.40	121,716,389
Fixed Assets	26		164,897,104.17	110,306,705
GRAND TOTAL			24,576,577,745.93	18,474,484,159

Schedules 1 to 7 and 26 referred to above and notes on accounts (Schedule No.27) form an integral part of the Balance Sheet & Income & Expenditure Account.

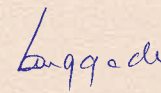
Date: 24.09.2013

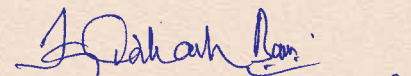
Place: Dharmasthala

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


TRUSTEE


TRUSTEE


PRESIDENT


(K. PRAKASH BASRI)
PARTNER
FRN 05523 S
M.NO. 018770
24/09/2013



INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2013

	Schedule No.		For Current Year ended 31st March 2013	For Previous Year ended 31st March 2012
INCOME		₹	₹	₹
Grants Donations and Other Receipts	8	144,902,691.17		
Insurance Incentive		79,234,960.00		
Niranthara Subscription		20,857,408.00		
NPS Lite Incentive		4,997,520.00		
Green Energy Incentive		2,028,021.00		
Miscellaneous Receipts	9	13,826,095.96		
Bank Interest	10	64,235,413.98	330,082,110.11	293,028,790
PRAGATHI BHANDU PROGRAM				
Recovery of Cost of Funds		3,052,493,045.95		
BC-Suvidha Incentive		140,908,698.82	3,193,401,744.77	1,787,146,704
SAMPOORNA SURAKSHA PROGRAM				
Membership Collected		493,088,300.00		
Administrative Expenses				
Reimbursement		5,717,945.00	498,806,245.00	366,380,400
FOREIGN GRANT PROJECTS				
Designer Garment Project		320,837.00		
Watsan Project		4,316,230.58		
International Finance Corporation		2,622,883.00		
Ashden sustainability		3,412,863.16		
Results Education Fund		109,152.00	10,781,965.74	3,018,338
GRAND TOTAL			4,033,072,065.62	2,449,574,231

EXPENDITURE				
CHARITABLE ACTIVITIES & COMMUNITY DEVELOPMENT				
Rural Development Expenses	11	94,128,659.06		
Community Development Projects	12	67,280,733.00		
Administrative Expenses	13	114,028,371.05	275,437,763.11	201,849,134
PRAGATHI BANDHU PROGRAM				
Interest on Term Loans		1,614,234,903.18		
Administrative Expenses	14	1,076,142,755.58		
Micro Finance Fund		9,433,891.20	2,699,811,549.96	1,619,953,103
Contribution : Employees Provident Fund			12,524,188.78	8,753,403
Contribution : Employees Gratuity to LIC			4,442,512.00	
Contribution : Staff Welfare Fund			9,624,746.00	9,732,290
SWARNA JAYANTHI GRAMA SWAROJGAR YOJANA			280.00	
MAHILA JNANA VIKASA TRAINING CENTRE	15		2,634,976.10	2,257,942
SKDRDP SIDBI SCHOOL FOR MICRO FINANCE				4,460
JALA SAMVARDHANA YOJANA SANGHA	16		437,596.00	1,580,087
CENTRE FOR RURAL EXCELLENCE	17		5,806,513.50	4,058,868
SRI PROJECT	18		4,391,000.00	9,721,527
NATIONAL INSTITUTE FOR SHG TRAINING	19		1,654,332.00	448,951
SAMPOORNA SURAKSHA PROGRAM				
Administrative Expenses	20	12,425,895.78		
Special Claim		8,373,703.00		
Mediclaime Premium		441,808,757.00	462,608,355.78	493,919,331
Carried Forward			3,479,373,813.23	2,352,279,094

		Brought forward	3,479,373,813.23	2,352,279,094
FOREIGN GRANT PROJECTS				
Designer Garment Project		320,837.00		
Watsan Project		4,399,190.58		
International finance Corporation		2,622,883.00		
Results Education Fund		109,152.00		
Promotion of Green Energy		3,412,863.16	10,864,925.74	3,018,587
SHUDDAGANGA PROJECT	21		7,617,080.00	1,591,034
GOK: Day Care Centre	22		1,898,059.50	820,592
SOLID WASTE MANAGEMENT PROJECT	23		4,610,744.71	
NIRANTHARA	24		25,611,516.39	
Depreciation written off	25		41,103,719.31	25,661,661
Surplus :Excess of Income over Expenditure for the year			461,992,206.74	66,203,263
GRAND TOTAL			4,033,072,065.62	2,449,574,231

Date: 24.09.2013

Place: Dharmasthala

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

Prasanna Kumar
TRUSTEE

[Signature]
24.9.13
TRUSTEE

[Signature]
PRESIDENT

[Signature]
(K PRAKASH BASRI)
PARTNER
FRN 05523 S
M.NO. 018770
24/09/2013



SCHEDULES FOR CONSOLIDATED INCOME & EXPENDITURE ACCOUNT AND BALANCE SHEET AS AT 31ST MARCH 2013

SCHEDULE 1

SUNDRY LIABILITIES

Account Payable	70,682,974.96
Insurance Premium Payable	410,092.00
Niranthara Subscription	21,687,826.00
Honorarium Payable	24,600,000.00
Sampoorna Suraksha	401,426,969.00
SHG Bank Account Adjustment	667,647.40
SWM -Gold Card Advance	146,150.00
Claim Lodged - Sampoorna Suraksha	53,870,951.00
Jeevan Madhura Premium Payable	3,961,965.00
Suvidha Project	2,742,276,057.00
NPS Lite payable	49,603,661.00
Term Loans interest Payable	5,344,963.52
Green Energy Premium Payable	936,335.00
BC Suvidha Project	42,628,929.30
Rebate for Suvidha Project	208,858.00
	3,418,453,379.18

SCHEDULE 2

GRANT PENDING FOR UTILISATION

Contribution for furniture	10,478,875.00
International Finance Corporation	258,685.00
Watsan Project	4,650,905.91
Atma Project	66,449.00
GOK contribution for Day Care Centre	5,928,773.50
	21,383,688.41

SCHEDULE 3

TERM LOANS: FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

Bank Of India	974,506,211.00
Canara Bank	3,032,239,196.00
Corporation Bank	3,280,098,432.00
Devaraj Uras Backward Class Development Corpn	125,780,965.00
Industrial Development Bank of India	437,500,000.00
Karnataka Vikas Grameena Bank	45,765,805.00
National Bank for Agriculture and Rural Development-Equity Support	2,000,000.00
National Housing Bank	40,727,376.00
Pragathi Grameena Bank	727,792,844.00
Small Industrial Development Bank of India	310,360,000.00
State Bank of India	78,731,775.25
State Bank of Mysore	2,526,299,725.31

Continued

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State Bank of Patiala	489,198,828.00
State Bank of Travancore	240,216,617.55
Syndicate Bank	586,449,391.11
The Karnataka Bank Ltd	1,750,757,106.00
Union Bank of India	1,439,344,965.00
Vijaya Bank	3,289,706,165.00
Kaveri Grameena Bank	100,629,919.00
NABARD- Revolving fund	9,000,000.00
NABARD- Rural Habitat Fund	10,165,124.00
NABARD- SRI	153,396,000.00
Indian Overseas Bank	100,000,000.00
ING Vysya Bank	250,000,000.00
	20,000,666,445.22

SCHEDULE 4

CAPITAL GRANT

Mahila Jnana Vikasa Training Centre	943,180.00
Udupi Training Centre	14,100,000.00
Shuddaganga Project	10,773,359.00
Foreign Grant : Western Union Foundation	505,482.00
	26,322,021.00

SCHEDULE 5

CASH AND BANK BALANCES

Rural Development Project	26,664,825.85
Pragathi Bandhu Program	2,606,275,882.20
CAPART Project	33,177.50
Mahila Jnana Vikasa Training Centre	217,706.04
SIDBI- Micro Credit Project	143,671.02
SKDRDP SIDBI School for Micro Finance Training	170,694.46
Swarna Jayanthi Grama Swarojgar Yojana	29,327.61
Jala Samvardhana Yojana Sangha	503,454.00
SRI Project	123,678.50
Centre for Rural Excellence	1,022,028.00
National Institute for SHG Training	39,589.00
Sampoorna Suraksha Program	63,986,029.38
Foreign Contribution Regulations Act	3,776,509.00
Watsan Project	1,342,141.91
Shuddaganga Project	1,963,712.00
Solid Waste Management Project, Chickmagalur	284,224.29
GOK: Day Care Centre	5,843,446.50
Niranthara	1,116,147.50
	2,713,536,244.76



SCHEDULE 6

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DEPOSITS

Corporation Bank	11,631,033.84
Industrial Development Bank of India	102,649,319.00
Karnataka Vikasa Grameena Bank	22,213,012.00
Pragathi Grameena Bank	80,788,667.00
Small Industrial Development Bank of India	33,917,813.26
South Canara Dist. Co-op Bank	10,016,438.00
State Bank of India	6,794,979.00
State Bank of Mysore	6,867,287.00
The Karnataka Bank Ltd	3,944,055.00
Union Bank of India	61,903,856.00
Vyavasaya Seva Sahakari Bank	444,000.00
Vijaya Bank	73,707,795.00
ING Vysya Bank	230,000,000.00
Kaveri Grameena Bank	24,800,685.00
State Bank of Travancore	1,000,000.00
	670,678,940.10

SCHEDULE 7**ADVANCES, DEPOSITS & OTHERS**

Account Receivable	8,901,980.51
Program Advances	56,238,589.02
Staff Vehicle Loan	5,058,299.50
BC Reconciliation	57,991,960.00
TDS Receivable	25,930,229.98
Incentive Receivable	922,477.00
Interest Receivable - Bank Deposits	3,313,926.39
Advance to SKDRDP	49,544.00
Claim Receivable	6,518,567.00
Sundry Advance	17,332,079.00
Sampoorna Suraksha Programme	10,752,632.00
	193,010,284.40

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

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Grant from Dr. Veerendra Heggade	130,000,000.00
Grant from Others	20,285.00
Nagara Panchayath Chickmagalur	400,000.00
NABARD -SRI Grant	4,442,000.00
Jala Samvardhana Yojana Sangha	849,559.00
INFOSYS Grant	1,959,067.00
GOK: Day Care Centre	1,979,640.50
Ashden Sustainability prize	3,252,139.67
NABARD -WSHG Grant	2,000,000.00
	144,902,691.17

**SCHEDULE 9**

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MISCELLANEOUS RECEIPTS**RURAL DEVELOPMENT PROJECT**

Interest : Salary Advance	9,023.00
Other Receipts	1,166,582.99
PRAGATHI BHANDU PROGRAM: Other Receipts	344,762.93

CENTRE FOR RURAL EXCELLENCE

Recovery of Training Cost	945,659.00
Training Participation	33,320.00
Other Receipts	274,494.50

MAHILA JNANA VIKASA TRAINING CENTRE

Recovery of Training Cost	243,712.00
Other Receipts	58,684.00

NATIONAL INSTITUTE FOR SHG TRAINING

Recovery of Training Cost	83,440.00
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SAMPOORNA SURAKSHA PROGRAM

Interest : Salary Advance	77.00
Other Receipts	304,770.48

SWARNA JAYANTHI GRAMA SWAROJGAR YOJANA

SHUDDAGANGA PROJECT	3.06
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Other Receipts	28,621.00
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Recovery of Cost of Installation	665,045.00
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Recovery of Cost of Water Purification	3,195,796.00
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Recovery of Cost of Vessels	1,973,556.00
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Solid Waste Management Project-Monthly Contribution	4,131,450.00
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NIRANTHARA

Advertisement Receipts	355,250.00
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Other Receipts	11,849.00
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13,826,095.96**SCHEDULE 10****BANK INTEREST**

Rural Development Project	2,813,085.47
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Pragathi Bandhu Program	23,849,474.31
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Interest on Fixed Deposit	35,925,588.56
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Foregin Contribution Regulation	131,126.00
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Mahila Jnana Vikasa Training Centre	7,431.00
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SIDBI Micro Credit	5,594.00
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SKDRDP SIDBI School for Micro Finance Training	5,262.00
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Shuddaganga Project	46,799.00
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CAPART Project	1,291.00
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Swarna Jayanthi Grama Swarojgar Yojana	1,133.64
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Jala Samvardhana Yojana Sangha	33,697.00
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Centre for Rural Excellence	27,615.00
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SRI Project	73,366.00
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National Institute for SHG Training	10,976.00
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Sampoorna Suraksha Program	1,126,637.00
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WATSAN project	122,176.00
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GOK: Day Care Centre	46,590.00
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Solid Waste Management Project	7,572.00
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64,235,413.98

SCHEDULE 11

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RURAL DEVELOPMENT EXPENSES

Agricultural Development Program	11,056,961.00
Agriculture Extension Program	11,402,700.90
Colony Developmental Program	766,937.00
Dairy Development program	717,485.00
Destitute aid Program	10,146,080.00
Environment Protection Program	797,838.50
Gobar Gas Installation	8,449,000.00
Jalanayana Program	15,000.00
Jana Jagruthi Program	655,692.50
Jnana Vikasa Mahila Program	12,279,557.16
Kisan Mela	5,760,991.00
Natural Calamity	39,000.00
Pragathi Bandhu Program	6,482,878.00
PSP:Development expenditure	1,986,765.00
Sanitation Programme	21,117,086.00
Irrigation System	74,000.00
Watershed Development	227,094.00
Well Construction	37,000.00
Plant purchase account	926,959.00
Traininig Expenses	
Skill Training	90,395.00
Staff Training Expenses	417,393.00
Stake Holders Training Expenses	508,086.00
Study Tour	173,760.00
94,128,659.06	

SCHEDULE 12**COMMUNITY DEVELOPMENT PROJECT**

Jnana Deepa Education Program	12,962,135.00
Grama Kalyana Yojana	12,631,393.00
Hindu Crematorium Development Program	2,886,374.00
Compensation for Natural Calamities	396,000.00
Kamadhenu program	1,047,755.00
Navachethana program	145,000.00
Sujnananidhi	36,851,910.00
Sanitation Units	320,630.00
Others	39,536.00
67,280,733.00	

SCHEDULE 13**ADMINISTRATIVE EXPENSES- RURAL DEVELOPMENT PROJECT**

Salary	14,027,506.75
Travelling & other Expenses	20,001,395.26
Printing & Stationery	18,037,325.55
Postage & Telephone	879,378.00
Miscellaneous Expenses	38,408,290.09
Rent & Repairs	20,648,721.27
Vehicle Maintenance	1,812,516.13
Auditor's Remuneration	213,238.00
114,028,371.05	



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SCHEDULE 14**ADMINISTRATIVE - PRAGATHI BANDHU PROGRAM**

Salary	202,208,155.58
Travelling & other Expenses	328,060,677.41
Printing & Stationery	36,637,891.60
Postage & Telephone	4,452,545.76
Miscellaneous Expenses	12,675,906.96
Rent & Repairs	69,002,690.15
Vehicle Maintenance	12,706,000.20
Bank Charges	1,832,506.34
Honorarium	26,496,791.00
Honorarium-Sevaprathinidhi	183,560,001.86
Auditor's Remuneration	148,000.00
Rebate for SHGs	144,655,859.00
Contribution: Cash Management Risk Fund	53,705,729.72
1,076,142,755.58	

SCHEDULE 15**MAHILA JNANA VIKASA TRAINING CENTRE**

Salary	274,337.00
Travelling & other Expenses	452,978.60
Training Expenses	1,230,208.00
Postage & Telephone	27,619.00
Printing & Stationery	50,068.00
Miscellaneous Expenses	131,243.50
Rent & Repairs	465,522.00
Two wheeler Vehicle Maintenance	3,000.00
2,634,976.10	

SCHEDULE 16**JALA SAMVARDHANA YOJANA SANGHA**

Salary	435,786.00
Overhead Expenses	1,810.00
437,596.00	

SCHEDULE 17**CENTRE FOR RURAL EXCELLENCE**

Salary	997,170.00
Travelling & other Expenses	1,483,734.50
Training Expenses	2,606,923.00
Postage & Telephone	45,571.00
Printing & Stationery	66,893.00
Miscellaneous Expenses	174,992.00
Rent & Repairs	414,230.00
Two wheeler Vehicle Maintenance	17,000.00
5,806,513.50	

SCHEDULE 18**SRI PROJECT**

Salary	1,794,000.00
Printing & Stationery	134,133.00
Documentation Expenses	49,912.00
Farmers Identification Expenses	475,100.00
Supervision Cost	471,150.00
Travelling	218,000.00
Training	1,248,705.00
	4,391,000.00

SCHEDULE 19**NATIONAL INSTITUTE FOR SHG TRAINING**

Salary	282,952.00
Travelling & other Expenses	350,488.00
Training Expenses	917,272.00
Postage & Telephone	6,348.00
Printing & Stationery	19,962.00
Miscellaneous Expenses	49,746.00
Rent & Repairs	21,064.00
Two wheeler Vehicle Maintenance	6,500.00
	1,654,332.00

SCHEDULE 20**SAMPOORNA SURAKSHA PROGRAMME**

Salary	2,722,815.00
Travelling and other Expenses	3,164,207.50
Postage & Telephone	249,010.00
Printing & Stationery	3,588,911.50
Miscellaneous Expenses	1,548,700.85
Vehicle Maintenance	240,499.03
Repair & Maintenance	861,751.90
Audit Fee	50,000.00
	12,425,895.78

SCHEDULE 21**SHUDDAGANGA PROJECT**

Printing & Stationery	207,816.00
Miscellaneous Expenses	762,710.00
Rent & Repairs, Salary, Transportation	6,646,554.00
	7,617,080.00

SCHEDULE 22**GOK: Day Care Centre**

Salary	246,031.00
Honorarium	377,160.00
Food Expenses	229,370.00
Miscellaneous Expenses	1,070.00
Newspaper & Periodicals	1,743.00
Printing & Stationery	6,891.00
Repair & Maintenance	221,971.50
Vehicle maintenance	813,258.00
Bank charges	565.00
	1,898,059.50

SCHEDULE 23**SOLID WASTE MANAGEMENT PROJECT**

Salary & Allowances	4,178,614.43
Solid Waste Management Programme Expenses	49,904.00
Postage & Telephone	7,097.00
Printing & Stationery	95,659.00
Miscellaneous Expenses	4,448.00
Rent & Repairs	169,829.00
Vehicle Maintenance	105,193.28
	4,610,744.71

SCHEDULE 24**NIRANTHARA**

Salary & Allowances	534,138.50
PF & Gratuity Payments	29,581.39
Postage & Telephone	168,747.00
Printing & Stationery	20,495,728.50
Miscellaneous Expenses	4,372,115.00
Rent & Repairs	7,706.00
Vehicle Maintenance	3,500.00
	25,611,516.39

SCHEDULE 25**DEPRECIATION WRITTEN OFF**

Rural Development Project	37,049,629.03
Pragathi Bandhu Program	239,902.28
Mahila Jnana Vikasa Training Centre	426,963.00
SKDRDP SIDBI School for Micro Finance Training	11,819.00
Centre for Rural Excellence	377,559.00
SRI Project	55,138.00
National Institute for SHG Training	218,737.00
Sampoorna Suraksha Program	527,504.00
Shuddaganga Project	2,037,292.00
GOK: Day Care Centre	86,792.00
Solid Waste Management Project	52,808.00
Niranthara	19,576.00
	41,103,719.31





Inauguration of Karnataka State Janajagruthi Forum for Deaddiction



Micro finance Mrs. Sunanda from Koppa in Karnataka runs Kirana Centre



Mrs. P. T. Jose from Kundapur taluk Deploys Milking Machine



Puttur Ananda Poojary Auto yard



Technical Training on Dairying in Nanjangud



Tumkur district Shri Bhairayya succeeds in potato cultivation thanks to SKDRDP support

