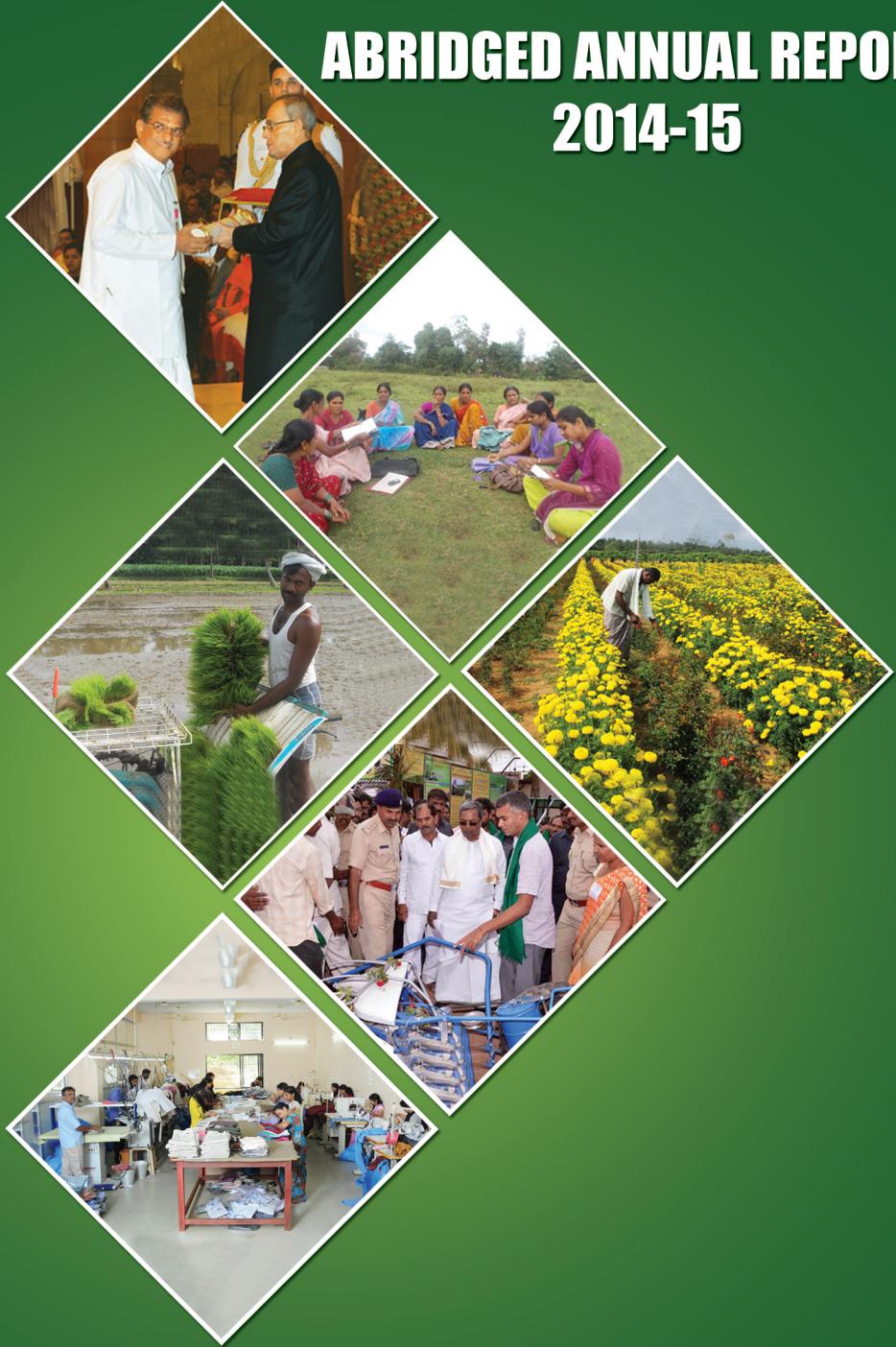


# **ABRIDGED ANNUAL REPORT 2014-15**



## **Shri Kshethra Dharmasthala Rural Development Project (R.)**

Head Office: 'Dharmashri' Building  
Dharmasthala - 574 216, Belthangady Taluk, D.K. District  
Karnataka State

Phone/ Fax : 08256- 277215/ 9341883175  
Website : [www.skdrdpindia.org](http://www.skdrdpindia.org) E-mail : [skdrdp@skdrdpindia.org](mailto:skdrdp@skdrdpindia.org)

# 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 (SHGs) 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, Chamarajnagar, Mysore and Kasargod districts, Canara Bank in Chitradurga district, Corporation Bank in Tumkur, Belgaum, Hassan, Mandya and Ramanagar districts, Rathnakar Bank in Bagalkot district, Pragathikrishna Grameen Bank in Bellary, Kolar, Shimoga, Chikballapur districts and IDBI Bank in Raichur, Bangalore Rural, Chikmagalure, Udupi, Kodagu districts, Vijaya Bank in Mangalore and Syndicate Bank in Belthangady, Puttur, Bantwala, Sullia.

## 2. Promotion of Self Help Groups (SHGs):

A total number of 38,800 SHGs were promoted during the year. As on 31st March 2015 a total of 3,06,940 SHGs were active. There is a 14% growth in the number of SHGs promoted during the year. The total number of members associated with these SHGs was 31.86 lakhs.

## 3. Financial performance of SHGs :

A total of Rs. 355.00 crores was saved by the SHGs during the year taking the total savings since inception to Rs.779.00 crores. During the period, the groups have availed a loan of Rs. 3,479.00 crores from various banks to meet their financial needs.

## 4. Agricultural Development:

During the year 9.60 lakhs members took up various agricultural and allied activities involving horticulture, dairying, floriculture, animal husbandry, bee keeping etc. During this period, 9,300 dug wells, 9,500 pump sets, 12,200 irrigation systems were implemented by the members. Similarly, 11,600 tillers, 500 harvesting machines were purchased by the farmers for mechanizing the farming. Many of these farmers have received Government subsidies for acquiring the machinery. 13,000 farmers adopted SRI method of



paddy cultivation in 13,000 acres of land. This has resulted in overall increase in paddy yield. A total of 14,300 environment programs, 7,500 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. 58.00 lakhs has been utilized.

#### **5. Self employment:**

Around 1,99,600 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 2,550 gobar gas plants, 10,850 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 Chikamagalur city.**



#### **9. Sanitation Units:**

A total number of 68,000 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 95,120 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 Kshethra Dharmasthala temple several community development works were taken up during the year. 311 milk producer's co-operative societies building construction,



completion of 21 crematoriums, one public toilet construction, 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. 5.56 crores donation have been given for the above projects.

### **11. 1 Sujananidhi scholarship scheme :**

A total of 7,966 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 5,700 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. Sampoorna suraksha health insurance program:**

Under this program a total number of 11.77 lakhs members have been enrolled during the year. There were 57,331 claims which have been settled to the extent of Rs. 34.07 crores.



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, agarbatti, confectionaries, travel bags, cleaning agents etc are produced and sold under the SIRI brand. The turnover of Siri for the year stood at Rs. 24 crores. Four state of the art garment production centers were established in Dharwad

### **13. Shudhaganga 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 80 villages of the state. Today about 40,000 families are taking 8 lakh liters of pure water from these plants every day.

### **14. Shri Dharmasthala Siri Gramodyoga Samsthe:**

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 5,000 members are employed under SIRI.

#### **15. 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 7,79,400 policies are renewed. Thus SKDRDP set a national record in popularizing insurance policies.



#### **16. National Pension Scheme:**

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 35,700 members.



addiction camps were conducted and treatment was given for 9,300 members.

**17. Jana Jagruthi Program:** Jana Jagruthi forum promoted by Dr. D. Veerendra Heggade 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 123 de

#### **18. Niranthara Pragathi 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 3,24,000 copies per month.

#### **19. Jnanavikasa women empowerment program:**

The women in rural areas have no little opportunity to express their talents, views and skills in any forum. They are tideup with their household duties taking care of family.



Jnanavikasa is a forum for women to develop their skills express their talents and empower themselves in the company of the rural community. The Jnanavikasas are also self help groups but with difference in that these groups meet once in week for financial affairs and once in a month they under take capacity building program, awareness programs for about two hours in a common centre. This program mainly concentrate on 6 subjects like- health and hygiene, family coherence, legal aid, importance of education, utilization of government facilities and self-employment. The issues discussed during the meeting are related to the way living and improving livelihood, create awareness in women and family, develop self –confidence, self-reliance and physical appearance, promote women empowerment, social mobilization process. More than 2000 libraries are built for the development of women in rural areas.

## **20. 'GELATHI': A family counselling centre:**

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



with the family.

## 21. Human Resource Development :

The SKDRDP has established four training institutes namely Center for Rural Excellence-Belthangady, Mahila Jnanavikasa Training Institute-Hubli, National SHG Training Institute-Udupi, Human Resource Training Center-Mysore from where various staff and stakeholders of SKDRDP are trained.

## **22. Custom Hire Service Centre (CHSC) :**

In collaboration with Govt. of Karnataka SKDRDP has established Custom Hire Service Centres (CHSC) in 164 Hoblis of the state. Each CHSC shelves Rs. 50 lakh worth machineries which are



rented out at reasonable rates to the farmers for undertaking farming operations. The project could reach its objectives by increasing production and productivity and thereby substantially increased the income of farmers.



### 23. SRI Program : More crop per drop:

In order to support to the national food security, SKDRDP has encouraged 13,000 small farmers of 16 districts of Karnataka to implement an innovative method of paddy cultivation called SRI (System of Rice Intensification) in an area of 13,000 acres . It is NABARD, under Umbrella Program for Natural Resources Management has joined hands in this revolutionary program. The main objectives were to increase the water use efficiency of

paddy and to prove that rice cultivation and poverty do not go together. It is focused on productivity in terms of land labour, water and moreover socially and environmentally beneficial cultivation.

### 24. Sustainable Sugarcane Initiative (SSI):

With an objective to increase the production and to save the water in the sugarcane growing belts, SKDRDP is implementing Sustainable Sugarcane Initiative (SSI) program in Belgaum district. It has identified and motivated 264 farmers to adopt the program in 264 acres of land. The farmers are encouraged to practice more spacing (5'x2'), drip irrigation , intercrops to reach the objective.



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.

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](http://www.skdrdpindia.org).

**Dr. L. H. Manjunath**

Executive Director  
[ed@skdrdpindia.org](mailto:ed@skdrdpindia.org)

# **AUDITED BALANCE SHEET FOR THE YEAR 2014-15**

## **INDEPENDENT AUDITORS' REPORT**

TO THE TRUSTEES' OF SHREE KSHETRA DHARMASTHALA RURAL DEVELOPMENT PROJECT ®, DHARMASTHALA.

### **Report on the Financial Statements:**

We have audited the accompanying financial statements of SHREE KSHETRA DHARMASTHALA RURAL DEVELOPMENT PROJECT ® (hereinafter called 'TRUST') which comprises the Balance Sheet as at 31<sup>st</sup> March, 2015, and the Statement of Income and Expenditure Account for the year ended on that date, 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.



The stamp contains the following text:  
RAO & BASRI  
MANGALORE  
5/2/03  
Chartered Accountants

**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.

**Opinion:**

In our opinion and to the best of our information and according to the explanations given to us except for the effects of para '1G' and '3m' in notes on accounts which could not be ascertained, the financial statements give the information required by the law in



A handwritten signature in black ink, appearing to read "A. D. Deekshith" followed by "Deekshith".



A circular purple ink stamp. The outer ring contains the text "RAO & BASRI" at the top and "Chartered Accountants" at the bottom, separated by a horizontal line. The center of the stamp contains the text "MANGALORE" above "575003", all enclosed within a decorative circular border.

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 31<sup>st</sup> March 2015; 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:

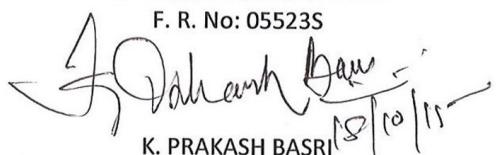
- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- b) In our opinion proper books of account as required by law have been kept by the 'TRUST' so far as appears.
- c) From our examination of those books 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 31<sup>st</sup> March 2015, and taken on record by the Board of TRUSTEES', none of the TRUSTEE'S is disqualified as on 31<sup>st</sup> March 2015, from being co opted as a 'TRUSTEE' in terms of Rules and Regulation of the Trust.

For RAO & BASRI  
CHARTERED ACCOUNTANTS

F. R. No: 05523S



K. PRAKASH BASRI

Partner

M. No: 018770

Place: Mangalore

Date : 18.10.2015



॥ Om Shri Manjunathaya Namaha ॥

**SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.)**  
**BALANCE SHEET AS AT 31<sup>st</sup> MARCH, 2015**

	SCHEDULE NO.		For the year ended 31st March 2015	For Previous Year ended 31st March 2014
<b>SOURCE OF FUNDS:</b>		₹ ( in thousands)	₹ ( in thousands)	₹ ( in thousands)
<b>Liabilities</b>				
Sundry Liabilities	1	2,655,046		2,619,719
Grants Pending for Utilisation	2	13,978		21,202
SIDBI Vehicle Revolving Fund		7,500	2,676,524	7,500
<b>Loans &amp; Deposits</b>				
Banks & Financial Institutions	3	11,703,328		23,661,809
Security Deposits		10,696	11,714,024	10,711
<b>Capital Grant</b>	4		385,704	38,575
<b>Funds and Reserves</b>				
Micro Finance Fund		355,821		203,877
Cash Management Risk Fund		195,226		128,208
Leave Encashment Fund		37,430	588,477	14,117
<b>GENERAL FUND</b>				
As per Last Balance Sheet		1,142,509		
Add: Surplus: Excess of Income over Expenditure for the Year		516,654	1,659,163	1,142,509
<b>GRAND TOTAL</b>			<b>17,023,892</b>	<b>27,848,227</b>

<b>APPLICATION OF FUNDS:</b>		₹ ( in thousands)	₹ ( in thousands)	₹ ( in thousands)
<b>Cash and Bank Balances</b>				
Cash on Hand	5	3,974		4,202
Cash at Bank	6	2,855,540	2,859,514	3,278,618
<b>Investments</b>				
Fixed Deposit with Banks	7	491,849		789,228
Investments - Others	8	153,727	645,576	132,758
<b>Financial Assistance : Self Help Groups</b>			10,446,460	23,063,011
<b>Current Assets, Advances and Deposits</b>				
Advances & Deposits	9	2,078,204		349,063
Stock of consumables		18,747	2,096,951	18,130
<b>Fixed Assets</b>				
As per last Balance Sheet		213,217		
Add: Additions During the Year		891,249		
		1,104,466		
<b>Less: Deletions During The Year</b>		<b>7,014</b>		
Depreciation written off		122,061		
		129,075	975,391	213,217
<b>GRAND TOTAL</b>			<b>17,023,892</b>	<b>27,848,227</b>

Schedules 1 to 10 referred to above and Schedule No.11 to 26 and notes on account form an integral part of the Balance Sheet & Income & Expenditure Account.

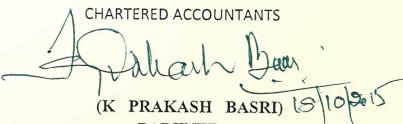
Date: 18-10-2015  
Place:Dharmasthala



18/10/2015  
TRUSTEE



18/10/15  
TRUSTEE  
*bogade*  
PRESIDENT

AS PER OUR REPORT OF EVEN DATE  
FOR RAO & BASRI  
CHARTERED ACCOUNTANTS  
  
(K PRAKASH BASRI) 18/10/2015  
PARTNER  
FRN 05523 S  
M.NO. 018770  


॥ Om Shri Manjunathaya Namaha ॥

**SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.)**  
**INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31<sup>st</sup> MARCH, 2015**

	SCHEDULE NO.		For the year ended 31st March 2015	For Previous Year ended 31st March 2014
INCOME		₹ ( in thousands)	₹ ( in thousands)	₹ ( in thousands)
<b>GRANTS DONATIONS AND OTHER RECEIPTS</b>				
Grants & Donations	11	8,792		21,751
Micro Insurance Incentive		102,333		127,541
Bank Interest	12	132,906		96,497
Green Energy Incentive		-		414
Niranthara Subscription		31,696		29,430
NPS Lite Incentive		24,827		33,394
Recovery of Cost of Shuddaganga Project		18,940		9,313
Recovery of Cost of Solid Waste Management Project		5,613		5,321
Miscellaneous Receipts	13	8,561	333,668	9,656
<b>PRAGATHI BANDHU PROGRAM</b>				
Recovery of Cost of Funds		4,433,760		3,905,096
BC-Suvidha Incentive		732,425	5,166,185	417,697
<b>CUSTOMER HIRE SERVICE CENTRE PROJECT</b>			27,259	-
<b>SAMPOORNA SURAKSHA PROGRAM</b>				
Membership Collected			329,587	403,573
<b>FOREIGN GRANT PROJECTS</b> Contribution Received			9,195	9,323
<b>GRAND TOTAL</b>			<b>5,865,894</b>	<b>5,069,006</b>

<b>EXPENDITURE</b>		₹ (in thousands)	₹ (in thousands)	₹ (in thousands)
<b>CHARITABLE ACTIVITIES &amp; COMMUNITY DEVELOPMENT</b>				
Administrative Charges	14	216,642		207,822
Rural Development Activities	15	164,520		143,378
Community Development Projects	16	97,617	478,779	73,726
<b>PRAGATHI BANDHU PROGRAM</b>				
Administrative Charges	17	1,949,292		1,771,365
Interest on Term Loans		2,019,806		1,953,203
Micro Finance Fund		159,537		89,333
Contribution : Employees Provident Fund		39,840		35,471
Contribution : Group Gratuity		42,464	4,210,939	4,929
<b>SAMPOORNA SURAKSHA PROGRAM</b>				
Administrative Charges	18	12,893		12,498
Special Claim		32,119		12,926
Mediclaim Premium		337,993	383,005	397,508
<b>FOREIGN GRANT PROJECTS</b>				
Watsan Project		6,571		
Microfinance Risk Assessment Tool Kit		2,624	9,195	9,323
NIRANTHARA	19		28,982	25,480
TRAINING CENTRE ( CRE,NIST,MJVTI,HRTC )	20		17,229	12,572

NABARD PROJECT ( SSI,SRI )	21		2,094	8,574
SHUDDAGANGA PROJECT	22		20,535	8,634
GOK: DAY CARE CENTRE	23		3,322	2,908
SOLID WASTE MANAGEMENT PROJECT	24		6,093	5,388
CUSTOMER HIRE SERVICE CENTRE PROJECT	25		67,006	-
DEPRECIATION WRITTEN OFF	26		122,061	49,844
			<b>5,349,240</b>	<b>4,824,882</b>
<b>SURPLUS : Excess of Income Over Expenditure for The Year</b>			516,654	244,124
<b>GRAND TOTAL</b>			<b>5,865,894</b>	<b>5,069,006</b>

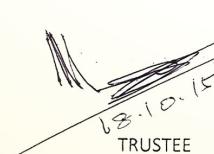
Date: 18-10-2015

Place:Dharmasthala



18/10/2015

TRUSTEE



18.10.15

TRUSTEE

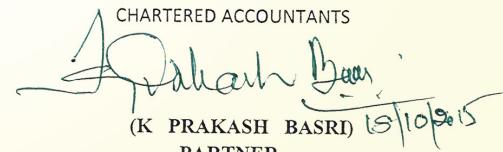


bogade

PRESIDENT

AS PER OUR REPORT OF EVEN DATE

FOR RAO & BASRI  
CHARTERED ACCOUNTANTS



(K PRAKASH BASRI) 18/10/2015

PARTNER  
FRN 05523 S  
M.NO. 018770



## SCHEDULES FOR CONSOLIDATED INCOME & EXPENDITURE ACCOUNT AND BALANCE SHEET AS AT 31<sup>st</sup> MARCH 2015

SCHEDULE 1	₹ (in thousands)
<b>SUNDRY LIABILITIES</b>	
<b>Provisions</b>	
Auditors Remuneration	1,125
Incentive Payable	37,620
Employees Provident Fund	3,567
Group Gratuity - LIC	19,900
<b>Account payable</b>	
Employees Life Insurance Premium	389
Welfare Fund	860
Mediclaim	4,147
Payables to Hospitals	332
Professional Tax	151
Portfolio Transmission Charge	848
SHG Receipts Adjustable	229
TDS	19
Others	432,450
<b>Other Liabilities</b>	
Advance Hire Charges -CHSC	1,849
Bhagyalakshmi Premium	302
Insurance Claim	96
Niranthora Subscription	25,404
Jeevan Madhura Premium	8,291
NPS Lite	118,735
Green Energy	1,215
Welfare Fund Loan Recovery	449
SIDBI Loan Recovery	2,705
Provident Fund Loan Recovery	8
BC Reconciliation	28,583
BC Suvidha Project	193,418
Suvidha Project	1,086,901
Sampoorna Suraksha Premium	373,117
Vendors/Suppliers	312,336
	<b><u>2,655,046</u></b>

## SCHEDULE 2 GRANT PENDING FOR UTILISATION

DOMESTIC GRANTS	
Contribution for Furniture	8,247
Atma Project	4
Organic Village Program	202
GOK : Contribution for Day Care Centre	3,554
NABARD -SSI Project	15
FOREIGN GRANTS	
Watsan Project	1,956
	<b><u>13,978</u></b>

*bargade*



<b>SCHEDULE 3</b>		<b>₹ ( in thousands)</b>
<b>TERM LOANS: FROM BANKS AND OTHER FINANCIAL INSTITUTIONS</b>		
Bank of India		538,746
Canara Bank		3,416,521
Corporation Bank		852,500
Indian Overseas Bank		46,011
ING Vysya Bank		97,222
Karnataka Bank Ltd		480,907
Kavery Grameena Bank		169,792
NABARD UPNRM		47,491
NABARD Rural Habitat Fund		10,165
NABARD Revolving Fund		1,000
National Housing Bank		4,057
Pragathi Krishna Grameena Bank		576,374
Small Industrial Development Bank of India		103,479
State Bank of Mysore		1,185,004
State Bank of Patiala		483,835
State Bank of Travancore		433,448
Syndicate Bank		875,486
Union Bank of India		225,238
Vijaya Bank		2,055,178
Devaraj Urs Backward Classes and Development Corporation		100,874
		<b>11,703,328</b>

<b>SCHEDULE 4</b>	
<b>CAPITAL GRANT</b>	
Mahila Jnana Vikasa Training Centre	943
National Institute for SHG Training	14,100
Shuddaganga Project	27,097
Western Union Foundation	505
Customer Hire Service Centre Project	343,059
	<b>385,704</b>

<b>SCHEDULE 5</b>	
<b>CASH IN HAND</b>	
Rural Development Project	1,757
Pragathi Bandhu Program	1,198
Centre for Rural Excellence	3
Human Resource Training Centre	7
Mahila Jnana Vikasa Training Centre	1
National Institute for SHG Training Centre	2
Sampoorna Suraksha Program	61
Solid Waste Management Project, Chickmagalur	2
Customer Hire Service Centre Project	943
	<b>3,974</b>

*Langade*



	₹ ( in thousands)
<b>SCHEDULE 6</b>	
<b>CASH AT BANK</b>	
Rural Development Project	39,699
Pragathi Bandhu Program	2,641,474
Mahila Jnana Vikasa Training Centre	101
SIDBI- Micro Credit Project	155
SKDRDP SIDBI School for Micro Finance Training	185
Sustainable Sugarcane Initiative Project	32
System of Rice Intensification Project	1
Centre for Rural Excellence	105
National Institute for SHG Training	81
Human Resource Training Centre	114
Sampoorna Suraksha Program	13,986
Foreign Contribution Regulation Act - SB Account	260
Watsan Project	2,249
Shuddaganga Project	9,708
Solid Waste Management Project	3
GOK: Day Care Centre	3,994
Customer Hire Service Centre Project	143,393
	<b>2,855,540</b>

	₹ ( in thousands)
<b>SCHEDULE 7</b>	
<b>FIXED DEPOSIT WITH BANK</b>	
Bharath Co-Operative Bank Ltd	2,572
Canara Bank	30,000
Corporation Bank	13,864
Karnataka Bank Ltd	4,655
Karnataka Vikas Grameena Bank	44,532
Kavery Grameena Bank	32,389
Pragathi Grameena Bank	52,009
Rathnakara Bank Ltd	12,242
Small Industrial Development Bank of India	33,786
South Canara Dist. Co-op Bank	12,204
State Bank of India	6,647
State Bank of Mysore	38,619
State Bank of Travancore	1,325
Syndicate Bank	2,552
Vijaya Bank	199,082
Vijaya Bank	371
Vijaya Bank	5,000
	<b>491,849</b>

	₹ ( in thousands)
<b>SCHEDULE 8</b>	
<b>INVESTMENTS</b>	
LIC NOMURA Liquid Fund	10,994
LIC NOMURA FMP Liquid Fund	112,353
Shri Dharmasthala Sampoorna Suraksha Health Service	9,975
Ratnakar Bank Ltd	10,211
Sundaram BNP Paribas	10,194
	<b>153,727</b>

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<b>SCHEDULE 9</b>		₹ ( in thousands)
<b>ADVANCES, DEPOSITS &amp; OTHERS</b>		
<b>ACCOUNT RECEIVABLE</b>		
Incentive		170,365
Claim		8
Tax Deducted at source		101,149
Others		369,012
<b>ADVANCES</b>		
Mediclaim Premium 2015-16		482,000
Loan Portfolio Account		796,431
Siri Advance		77,894
Sundry Advance		39,144
Vendors/Suppliers		209
<b>OTHERS</b>		
Deposit		41,992
		<b><u>2,078,204</u></b>

**SCHEDULE 11**  
**GRANTS, DONATIONS AND OTHER RECEIPTS**

Grant from Others	1,112
GOK: Day Care Centre	3,386
NABARD -WSHG Grant	1,982
NABARD -SRI Grant	1,432
NABARD -SSI Grant	299
Grant From Canara Bank	255
Grant From Municipal Council	326
	<b><u>8,792</u></b>

**SCHEDULE 12**  
**BANK INTEREST**

Intrset on SB Account	53,850
Interest on Fixed Deposit	79,056
	<b><u>132,906</u></b>

**SCHEDULE 13**  
**MISCELLANEOUS RECEIPTS**

Rural Development Project	2,736
Pragathi Bandhu Program	2,410
Centre for Rural Excellence	933
Mahila Jnana Vikasa Training Centre	794
National Institute for SHG Training Centre	1,476
Sampoorna Suraksha Program	142
Shuddaganga Project	16
System of Rice Intensification Project	5
Human Resource Training Centre	49
	<b><u>8,561</u></b>

**SCHEDULE 14**  
**ADMINISTRATIVE EXPENSES- RURAL DEVELOPMENT PROJECT**

Salary	34,165
Travelling & Other Expenses	57,459
Printing & Stationery	4,528
Postage & Telephone	1,369

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	₹ ( in thousands)
Rent & Repairs	49,731
Vehicle Maintenance	3,346
Auditor's Remuneration	598
Miscellaneous Expenses	65,446
	<b>216,642</b>

**SCHEDULE 15  
RURAL DEVELOPMENT PROJECT**

Agriculture Development Program	25,651
Agriculture Extension Program	34,595
Colony Development Program	1,669
Dairy Development Program	183
Destitute Aid Program	25,358
Environment Protection Program	5,334
Gobar Gas Installation	2,027
Jana Jagruthi Program	2,179
Jnana Vikasa Mahila Program	14,120
Kisan Mela	2,883
Natural Calamity	563
Pragathi Bandhu Program	18,328
PSP:Development expenditure	2,827
Sanitation Program	2
Solar Installation	6,979
Nursery Plants Purchase	233
Skill Training	1,886
Staff Training	577
Stake Holders Training	14,424
Study Tour	4,702
	<b>164,520</b>

**SCHEDULE 16  
COMMUNITY DEVELOPMENT PROJECT**

JJnana Deepa Education Program	8,860
Grama Kalyana Yojana	24,474
Hindu Crematorium Development Program	2,399
Compensation for Natural Calamities	685
Kamadhenu Program	983
Navachethana Program	735
Sujnananidhi	46,929
Sanitation Unit	12,552
	<b>97,617</b>

**SCHEDULE 17  
ADMINISTRATIVE CHARGES - PRAGATHI BANDHU PROGRAM**

Salary	445,630
Travelling & Other Expenses	392,739
Printing & Stationery	59,958
Postage & Telephone	7,111
Rent & Repairs	111,967
Vehicle Maintenance	19,638
Cash Assistant Allowance	45,684
Sevaprathinidhi Expenses	432,048

₹ ( in thousands)

Rebate for SHGs	279,395
Contribution: Cash Management Risk Fund	73,840
Auditor's Remuneration	406
Vehicle Hire Charges	57,589
Miscellaneous Expenses	23,287
	<b>1,949,292</b>

#### SCHEDULE 18

#### SAMPOORNA SURAKSHA PROGRAMME

Salary	4,674
Travelling and Other Expenses	3,097
Postage & Telephone	161
Printing & Stationery	1,673
Vehicle Maintenance	272
Repair & Maintenance	1,388
Auditors Remuneration	40
Miscellaneous Expenses	1,588
	<b>12,893</b>

#### SCHEDULE 19

#### NIRANTHARA

Salary & Allowances	946
Postage & Telephone	56
Printing & Stationery	22,230
Rent & Repairs	8
Vehicle Maintenance	7
Auditor's Remuneration	16
Miscellaneous Expenses	5,719
	<b>28,982</b>

#### SCHEDULE 20

#### TRAINING CENTRE EXPENSES

Salary	3,880
Travelling & Others	3,224
Training Expenses	7,207
Postage & Telephone	81
Printing & Stationery	175
Rent & Repairs	2,073
Two Wheeler Vehicle Maintenance	33
Miscellaneous Expenses	556
	<b>17,229</b>

#### SCHEDULE 21

#### NABARD PROJECT ( SSI,SRI )

Salary	714
Printing & Stationery	51
Farmers Identification Expenses	1
Supervision Cost	828
Travelling	68
Training	424
Documentation Charges	8
	<b>2,094</b>

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<b>SCHEDULE 22</b>		₹ ( in thousands)
<b>SHUDDAGANGA PROJECT</b>		
Printing & Stationery		464
Rent & Repairs		12,580
Miscellaneous Expenses		3,160
Seva prathinidhi		4,331
		<b>20,535</b>
<b>SCHEDULE 23</b>		
<b>GOK: DAY CARE CENTRE</b>		
Salary		466
Honorarium		714
Food Expenses		450
Newspaper & Periodicals		3
Printing & Stationery		6
Repair & Maintenance		189
Vehicle Maintenance		1,476
Bank Charges		4
Miscellaneous Expenses		14
		<b>3,322</b>
<b>SCHEDULE 24</b>		
<b>SOLID WASTE MANAGEMENT PROJECT</b>		
Salary & Allowances		5,131
Programme Expenses		73
Postage & Telephone		8
Printing & Stationery		145
Rent & Repairs		95
Vehicle Maintenance		621
Miscellaneous Expenses		20
		<b>6,093</b>
<b>SCHEDULE 25</b>		
<b>CUSTOMER HIRE SERVICE CENTRE PROJECT</b>		
Salary		34,207
Program Expenses		865
Rent Repair and Maintenance		17,432
Printing and Stationery		1,116
Postage and Telephone		146
Interest		11,997
Auditors Remuneration		188
Miscellaneous Expenses		1,055
		<b>67,006</b>
<b>SCHEDULE 26</b>		
<b>DEPRECIATION WRITTEN OFF</b>		
Rural Development Project		55,600
Pragathi Bandhu Program		248
Mahila Jnana Vikasa Training Centre		144
SKDRDP SIDBI School for Micro Finance Training		9
Centre for Rural Excellence		481
System of Rice Intensification Project		44
National Institute for SHG Training		127
Sampoorna Suraksha Program		336
Shuddaganga Project		2,615
GOK: Day Care Centre		64
Solid Waste Management Project		15
Human Resource Training Centre		237
Customer Hire Service Centre Project		62,141
		<b>122,061</b>

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RAO & BASRI  
Chartered Accountants  
MYSORE  
5/5/03

SCHEDULE 10: FIXED ASSETS		₹ (in thousands)			
NAME OF THE ASSET	Opening Balance	Additions during the Year	Deletions during The Year	Depreciation Written Off	Net Value of the Asset
Aqua guard	143	85	0	34	194
Building	55,008	13,696	4005	6,470	58,229
Bus	1,233	0	0	247	986
Computers	8,350	11,314	15	11788	7,859
Cooler Machine	88	0	0	13	75
Cycles	572	13	183	60	342
Digital Camera	489	327	10	202	605
Electronic Geyser	0	11	0	2	9
Fan	630	232	2	86	774
Fax Machine	252	0	0	38	215
Furniture & Fixtures	52,846	12,184	244	6479	58,307
Generator	8,821	457	498	1317	7,462
Inverter	7,914	6,021	0	2090	11,845
Jeep	32,417	12,941	1858	6525	36,975
Land	14,100	0	0	0	14,100
Lease Hold Property	3,448	8,513	0	427	11,534
Library Books	14	0	0	1	13
Machinery	14,999	15,337	0	2463	27,873
Medical Equipment	67	20	0	52	35
Mike set	133	56	0	19	170
Mobile Computing device	8,036	18,977	0	16208	10,805
Plant and machinery-CHSC	0	779,443	0	62141	717,302
Projector	743	348	0	164	927
Radio	1	0	0	0	1
Scanner Machine	2	0	0	1	2
Sewing Machine	528	0	0	79	449
Software	344	7,221	0	4539	3,026
Telephone Set	393	3,325	0	372	3,346
Television Set	1,266	394	0	166	1,494
Vacuum Cleaner	3	0	0	0	2
Voice Recorder	0	11	0	3	8
Weighing Scale	4	0	0	0	3
Xerox Machine	373	324	199	75	424
<b>TOTAL</b>	<b>213,217</b>	<b>891,249</b>	<b>7,014</b>	<b>122,061</b>	<b>975,391</b>

॥ Om Shri Manjunathaya Namaha ||

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

### PROVISIONING FOR THE YEAR 2014-15

#### Norms of Provisioning

₹ ( in thousands)

Overdues	Provisioning Rate	Existing Overdues	Portfolio Outstanding	Provision amount
Beyond 90 days	100%	141,457	305,114	305,114
Standard Assets	0.50%		10,141,346	50,707
Total Provisioning required				355,821
Provision in the Last Balance Sheet			203,877	
Less: Principle Write off during the year			7,593	
Net Provision available				196,284
Additional Provision to be made				159,537

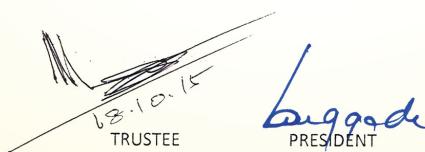
Date: 18-10-2015

Place:Dharmasthal



M. S. Marshall  
18/10/2015

TRUSTEE



18.10.15

TRUSTEE



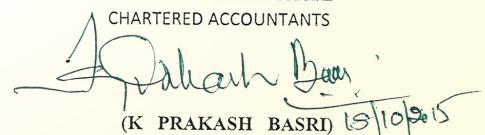
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PRESIDENT

AS PER OUR REPORT OF EVEN DATE

FOR RAO & BASRI

CHARTERED ACCOUNTANTS



(K PRAKASH BASRI) 18/10/2015

PARTNER

FRN 05523 S

M.NO. 018770





**access**

**HSBC** The world's local bank

**Microfinance India  
Institution of the Year 2010  
(Large MFIs)**

**ACCESS Development Services and HSBC India**  
are pleased to present Institution of the Year Award to

**Shri Kshethra Dharmasthala Rural Development Project (SKDRDP)**

Awarded for demonstrating excellence in financial performance and creating tremendous positive social impact through its microfinance operations.

The Award is being conferred upon SKDRDP for its microfinance project, Pragatinidhi, started in 1996 as part of the larger scope of developmental projects undertaken by the Trust. The Award seeks to recognise SKDRDP's pioneering thought, product leadership and best practices followed in its microfinance operations.

SKDRDP's microfinance initiative has contributed to strengthening indigenous capacity by linking finance to livelihood activities and has helped built strong community linkages by the associated social investment activities undertaken for socio economic progress in the region. The large SHG based lending that SKDRDP follows seeks to achieve a double bottom line impact, where besides enabling access to financial services by the poor, it also seeks to empower the local communities.

*Vipin Sharma*  
**VIPIN SHARMA**  
Chief Executive Officer  
ACCESS Development Services

*Naina Lal Kidwai*  
**NAINA LAL KIDWAI**  
Group General Manager & Country Head  
HSBC India

**microfinancIndia**  
Summit 2010

Microfinance Award India (For Large MFIs)- 2010

**Ashden**  
Sustainable solutions, better lives

**2012  
Gold Award**

**for International Energy Access**  
**Given in partnership with the**  
**UN Energy and the UN Foundation**

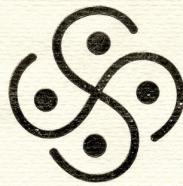
**SKDRDP**

These Awards recognise outstanding achievement in using sustainable energy to improve quality of life and protect the environment. The Awards aim to encourage the wider take-up of local sustainable energy solutions across the developing world and in the UK.

*Sarah Butter-Sloss*  
**Sarah Butter-Sloss**  
Ashden Founder Director

*Richenda Van Leeuwen*  
**Richenda Van Leeuwen**  
Executive Director  
Energy and Climate,  
Energy Access Initiative,  
United Nations Foundation

ASHDEN Golden Award for Global  
Green Energy -2012



SKOCH GROUP

## FINANCIAL INCLUSION & DEEPENING AWARD

CELEBRATING EXCELLENCE IN BANKING,  
FINANCIAL SERVICES AND INSURANCE

GOLD AWARD FOR EXCELLENCE IN MICRO-PRODUCTS

**SHRI KSHETRA DHARMASTHALA  
RURAL DEVELOPMENT PROJECT (SKDRDP)**

Belief that easy access to credit can remove poverty and is better than charity has led SKDRDP to promote 278,428 SHGs/JLGs in Karnataka covering 3.1 million members with Rs 32,000 million as cumulative outstanding of the loans. It runs one of the biggest health insurance programmes covering 1.3 million customers, providing them cashless treatment in more than 200 network hospitals. With more than 1.2 million customers of LIC's Jeevan Madhur, SKDRDP has emerged as one of the biggest corporate agents of LIC. It has also reached micro-pension scheme of PFRDA to 250,000 of its clients. It is a people driven model and is easily replicable.

CONFERRED THIS HIGHEST INDEPENDENT HONOUR IN INDIA

*Sameer Kochhar*

**SAMEER KOCHHAR, CHAIRMAN, SKOCH GROUP**

21<sup>ST</sup> JUNE 2014

**SKOCH Award for Financial Inclusion & Deepening Award**

**2014**



## Awards And Recognitions

1. SKOCH Award for Financial Inclusion : 2014
2. ASHDEN Golden Award for Global Green Energy : 2012
3. Microfinance Award India (For Large MFIs) : 2010
4. Certificate of Merit from LIC for Jeevan madhura Programme : 2010
5. "Pingara" Rajyothsava award : 2010
6. Changemakers award for Pragathibandhu and Sampoorna Suraksha programme : 2008
7. ChaudriCharan Singh Award : 2003
8. Spandana Award for Janajagruthi programme : 2000
9. NABARD Award : 1999-2000, 2000-2001
10. IMC (Indian Merchants Chamber) Award : 1998
11. FICCI (Federation of Indian Chamber of Commerce and Industry) award: 1995

