Shri Kshethra Dharmasthala Rural Development Project (R.)

ABRIDGED ANNUAL REPORT - 2013-14

www.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 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, Corporation Bank in Tumkur, Hassan and Mandya district, Rathnakar Bank in Bagalkot district, Pragathikrishna Grameen Bank in Bellary District and IDBI Bank in Raichur and Bangalore- Rural districts.

2. Promotion of Self Help Groups:

A total number of 40,700 SHGs were promoted during the year. As on 31st March 2014 a total of 2,76,040 SHGs were active. There is a 17% growth in the number of SHGs promoted during the year. The total number of members associated with these SHGs was 29.31 lakhs.

3. Financial performance of SHGs :

A total of Rs. 228.00 crores was saved by the SHGs during the year taking the total savings since inception to Rs.759.00 crores. During the period, the groups have availed a loan of Rs. 3,002.00 crores from various banks to meet their financial needs.

4. Agricultural Development:

During the year 6.24 lakhs members took up various agricultural and allied activities involving horticulture, dairying, floriculture, animal husbandry, bee keeping etc. During this period, 9,100 dug wells, 8,900 pump sets, 12,000 irrigation systems were implemented by the members. Similarly, 930 tillers, 450 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 25,100 environment programs, 4,100 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 1,57,000 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 2,700 gobar gas plants, 7,600 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 76,000 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 1,13,250 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. 6 public toilets construction, 276 milk producer's co-operative societies building construction, completion of 24 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 takenup. A total amount of Rs.7.78 crores donation have been given for the above projects.

11. 1 Sujnana Nidhi scholarship scheme :

A total of 6,190 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 3,100 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 lakhs members have been enrolled during the year. There were 54,157 claims which have been settled to the extent of Rs. 32.14 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 80 villages of the state. Today about 35,000 families are taking 210 lakh liters of pure water from these plants every day.

14. 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. 15 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 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 3,09,000 new policies have been canvassed and around 95 % of the 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 67,200 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 98 de addiction camps were conducted and treatment was given for 6,500 members.

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 3,15,000 copies per month.

19. Jnanavikasa Women Empowerment Program:

The women in rural areas have nolittle 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. 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 landlabour, water and moreover socially and environmentally beneficial cultivation.

22. 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 Belagaum 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.

Dr. L. H. Manjunath
Executive Director
ed@skdrdpindia.org

AUDITED BALANCE SHEET FOR THE YEAR 2013-14

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 DEVELEOPMENT PROJECT ® (hereinafter called 'TRUST') which comprises the Balance Sheet as at 31st March, 2014, 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.

RAO & BASRI MANGALORE 575003 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

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MANGALORE
575003
Chartered Accountants

which could not be ascertained. 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 31st March 2014; 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.

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575003
Chartered Accountants

f) On the basis of written representation received from the Board of TRUSTEES' as on 31st March 2014, and taken on record by the Board of TRUSTEES', none of the TRUSTEE'S is disqualified as on 31st March 2014, 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 : 08/09/2014

RAO & BASRI
MANGALORE
575003
Chartered Accountants

II Om Shri Manjunathaya Namaha II

SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.)

BALANCE SHEET AS AT 31 MARCH, 2014

	SCHEDULE NO.		For the year ended 31st March 2014	For Previous Year ended 31st March 2013
SOURCE OF FUNDS:		₹ (in thousands)	₹ (in thousands)	₹ (in thousands)
Liabilities				
Sundry Liabilities	1	2,619,719		
Grants Pending for Utilisation	2	21,202		
SIDBI Vehicle Revolving Fund		7,500	2,648,421	3,447,337
Loans &Deposits				
Banks & Financial Institutions	3	23,661,809		
Security Deposits		10,711	2,36,72,520	20,000,666
Capital Grant	4		38,575	26,322
Funds and Reserves				
Micro Finance Fund		203,877		
Cash Management Risk Fund		128,209		
Leave Encashment Fund		14,117	346,203	203,899
GENERAL FUND				
As per Last Balance Sheet		898,353		
Add: Transfer on Closure of Projects		32		
Surplus: Excess of Income over Expenditure for the Year"		244,124	11,42,509	898,354
GRAND TOTAL			**2,78,48,228**	**24,576,578**

APPLICATION OF FUNDS:		₹ (in thousands)	₹ (in thousands)	₹ (in thousands)
Cash and Bank Balances				
Cash on Hand	5	4,202		
Cash at Bank	6	3,278,618	3,282,820	2,713,536
Investments				
Fixed Deposit with Banks	7	789,228		
Investments - Others	8	132,758	921,986	670,679
Financial Assistance : Self Help Groups			23,063,011	20,813,918
Current Assets,Advances and Deposits				
Advances & Deposits	9	349,063		
Stock of consumables		18,131	367,194	213,548
Fixed Assets	10			
As per last Balance Sheet		164,897		
Add: Additions During the Year		101,268		
		266,165		
Less: Sold during the year		3,104		
Depreciation written off		49,844	213,217	164,897
GRAND TOTAL			**2,78,48,228**	**2,45,76,578**

Date : 08-09-2014
Place : Dharmasthala

8.9.14

TRUSTEE **TRUSTEE** **PRESIDENT**

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

(K PRAKASH BASRI)
PARTNER
FRN 05523 S
M.NO. 018770

II Om Shri Manjunathaya Namaha II

SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.)

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH, 2014

	SCHEDULE NO.		For the year ended 31st March 2014	For Previous Year ended 31st March 2013
INCOME		₹ (in thousands)	₹ (in thousands)	₹ (in thousands)
GRANTS DONATIONS AND OTHER RECEIPTS				
Grants & Donations	11	21,751		
Micro Insurance Incentive		127,541		
Bank Interest	12	96,497		
Green Energy Incentive		414		
Niranthara Subscription		29,429		
NPS Lite Incentive		33,394		
Recovery of Cost of Shuddaganga Project		9,313		
Recovery of Cost of Solid Waste Management Project		5,321		
Miscellaneous Receipts	13	9,656	333,316	
330,082				
PRAGATHI BANDHU PROGRAM				
Recovery of Cost of Funds		39,05,096		
BC-Suvidha Incentive		417,697	4,322,793	3,193,402
SAMPOORNA SURAKSHA PROGRAM				
Membership Collected			403,573	498,806
FOREIGN GRANT PROJECTS				
Watsan Project		5,844		
International Finance Corporation		3,372		
Results Education fund		107	9,323	10,782
GRAND TOTAL			**5,069,005**	**4,033,072**

EXPENDITURE		₹ (in thousands)	₹ (in thousands)	₹ (in thousands)
CHARITABLE ACTIVITIES & COMMUNITY DEVELOPMENT				
Administrative Expenses	14	207,822		
Rural Development Expenses	15	143,378		
Community Development Projects	16	73,726	424,926	275,438
PRAGATHI BANDHU PROGRAM				
Administrative Expenses	17	11,71,365		
Interest on Term Loans		1,953,203		
Micro Finance Fund		89,333		
Contribution : Employees Provident Fund		35,471		
Contribution : Employees Gratuity		4,929	38,54,301	
2,726,403				
SAMPOORNA SURAKSHA PROGRAM				
Administrative Expenses	18	12,498		
Special Claim		12,926		
Mediclaim Premium		397,508	422,932	462,608
FOREIGN GRANT PROJECTS				
Watsan Project expenses		5,844		
International finance Corporation expenses		3,372		
Results Education fund expenses		107	9,323	10,865

NIRANTHARA	19		25,480	25,612
MAHILA JNANA VIKASA TRAINING CENTRE	20		3,707	2,635
CENTRE FOR RURAL EXCELLENCE	21		6,175	5,807
NATIONAL INSTITUTE FOR SHG TRAINING	22		2,690	1,654
SYSTEM OF RICE INTENSIFICATION PROJECT	23		8,315	4,391
SUSTAINABLE SUGARCANE INITIATIVE PROJECT	24		258	-
SHUDDAGANGA PROJECT	25		8,634	7,617
GOK: DAY CARE CENTRE	26		2,908	1,898
SOLID WASTE MANAGEMENT PROJECT	27		5,388	4,611
JALA SAMVARDHANA YOJANA SANGHA			-	438
DEPRECIATION WRITTEN OFF	28		49,844	41,104
SURPLUS : Excess of Income over Expenditure for the Year			2,44,124	461,992
GRAND TOTAL			**50,69,005**	**40,33,072**

Date : 08-09-2014
Place : Dharmasthala

8.9.14

TRUSTEE **TRUSTEE** **PRESIDENT**

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

(K PRAKASH BASRI)
PARTNER
FRN 05523 S
M.NO. 018770

SCHEDULES FOR CONSOLIDATED INCOME & EXPENDITURE ACCOUNT AND BALANCE SHEET AS AT 31 MARCH 2014

SCHEDULE 1 ₹ (in thousands)

SUNDRY LIABILITIES

Provisions	
Interest on Term Loans	14,819
Auditors Remuneration	600
Provident Fund Contribution	3,067
Provision for Incentive	32,819
Account payable	
Mediclaim Payable	19,316
Cattle insurance premium Payable	327
Employees Life insurance premium Payable	18
Portfolio Transmission Charge Payable	402
Professional Tax Payable	125
SGSY-SHG Loan Payable	369
SHG Receipts Adjustable	324
Payables to Hospitals	332
Watsan Payables	120
TDS Payable	46
Other payables	33,126
Other Liabilities	
Insurance Claim	242
Niranthara Subscription	23,189
Sampoorna suraksha Claim Lodged	10,475
Jeevan madhura premium	4,377
NPS Lite	91,180
Green Energy	369
Gratuity Loan recovery	15
SIDBI Loan recovery	5
Shuddaganga recovery of cost of Purification	1,072
BC Suvidha Project	41,649
Suvidha Project	2,013,528
Sampoorna Suraksha Collection	327,810
	2,619,719

SCHEDULE 2

GRANT PENDING FOR UTILISATION

DOMESTIC GRANTS	
Contribution for furniture	10,479
Atma Project	17
GOK contribution for Day Care Centre	6,930
NABARD -SSI Project	314
NABARD -SRI Project	1,432
FOREIGN GRANTS	
International Finance Corporation	837
Watsan Project	1,192
	21,202

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SCHEDULE 3 ₹ (in thousands)

TERM LOANS: FROM BANKS AND OTHER FINANCIAL INSTITUTIONS

Bank Of India	731,670
Canara Bank	4,497,237
Corporation Bank	4,113,091
Industrial Development Bank of India	475,900
Indian Overseas Bank	215,847
ING Vysya Bank	180,556
Karnataka Bank Ltd	2,038,528
Kaveri Grameena Bank	217,129
Karnataka Vikas Grameena Bank	22,545
NABARD UPNRM	200,158
NABARD Rural Habitat Fund	10,165
NABARD Revolving fund	5,000
National Housing Bank	20,355
Pragathi Grameena Bank	1,178,046
Small Industrial Development Bank of India	206,920
State Bank of India	21,114
State Bank of Mysore	2,166,445
State Bank of Patiala	903,828
State Bank of Travancore	303,663
Syndicate Bank	1,964,050
Union Bank of India	1,511,355
Vijaya Bank	2,577,145
DBCDC Loan	101,062
	23,661,809

SCHEDULE 4

CAPITAL GRANT

Mahila Jnana Vikasa Training Centre	943
National Institute for SHG Training	14,100
Shuddaganga Project	23,027
Western Union Foundation	505
	38,575

SCHEDULE 5

CASH IN HAND

Rural Development Project	1,261
Pragathi Bandhu Program	2,875
Centre for Rural Excellence	34
Sampoorna Suraksha Program	29
Solid Waste Management Project, Chickmagalur	4
	4,202

SCHEDULE 6

CASH AT BANK

Rural Development Project	47,362
Pragathi Bandhu Program	2,838,395
Mahila Jnana Vikasa Training Centre	49
SIDBI- Micro Credit Project	149

RAO & BASRI MANGALORE 575003 Chartered Accountants

	₹ (in thousands)
SKDRDP SIDBI School for Micro Finance Training	178
Sustainable Sugarcane Initiative Project	320
System of Rice Intensification Project	1,723
Centre for Rural Excellence	768
National Institute for SHG Training	263
Sampoorna Suraksha Program	374,872
FCRA- SB Account	1,022
Watsan Project	1,386
Shuddaganga Project	5,028
Solid Waste Management Project, Chickmagalur	25
GOK: Day Care Centre	7,079
	3,278,618

SCHEDULE 7

FIXED DEPOSIT WITH BANK

Canara Bank	30,000
Corporation Bank	12,684
Industrial Development Bank of India	111,427
Karnataka Bank Ltd	4,278
Karnataka Grameena Bank	44,447
Kaveri Grameena Bank	29,920
Pragathi Grameena Bank	108,690
Ratnakar bank Ltd	11,231
Small Industrial Development Bank of India	31,623
South Canara Dist. Co-op Bank	11,056
State Bank of India	7,386
State Bank of Mysore	19,474
State Bank of Travancore	1,087
Tamilandu Mercantile bank	1,034
Union Bank of India	67,543
Vyavasaya Seva Sahakari Bank	493
Vijaya Bank Belthangady	10,000
Vijaya Bank Dharmasthala	286,856
	789,228

SCHEDULE 8

Investments

LIC NOMURA liquid fund	69,527
LIC NOMURA FMP liquid fund	10,097
LIC NOMURA FMP liquid fund	53,135
	132,758

SCHEDULE 9

ADVANCES, DEPOSITS & OTHERS

ACCOUNT RECEIVABLE

Incentive Receivable	76,556
Claim Receivable	10,475
TDS Receivable	49,318
Other Receivable	50,384

RAO & BASRI MANGALORE 575003 Chartered Accountants

	₹ (in thousands)
ADVANCES	
Sundry Advance	93,787
Staff Vehicle Loan	2,038
Sampoorna Suraksha Programme	11,335
OTHERS	
Deposit with Others	29,718
BC Reconciliation	25,452
	349,063

SCHEDULE 11

GRANTS, DONATIONS AND OTHER RECEIPTS	
Grant from Others	4,275
GOK: Day Care Centre	3,024
NABARD -WSHG Grant	5,603
NABARD -SSI Grant	258
NABARD -SRI Grant	8,426
Grant from Canara Bank	41
Grant From Municipal Council	125
	21,751

SCHEDULE 12

BANK INTEREST	
Rural Development Project	2,923
Pragathi Bandhu Program	36,250
Interest on Fixed Deposit	54,351
FCRA- SB Account	98
Mahila Jnana Vikasa Training Centre	7
SKDRDP SIDBI School for Micro Finance Training	7
Shuddaganga Project	111
Centre for Rural Excellence	36
System of Rice Intensification Project	109
National Institute for SHG Training	13
Sampoorna Suraksha Program	2,222
WATSAN project	71
GOK:Day Care Centre	267
Solid Waste Management Project	20
SIDBI Micro Project	6
Sustainable Sugarcane Initiative Project	6
	96,497

SCHEDULE 13

MISCELLANEOUS RECEIPTS	
RURAL DEVELOPMENT PROJECT	
Advertisement Receipts	609
Interest : Salary Advance	1
Other Receipts	5,940
PRAGATHI BANDHU PROGRAM: Other Receipts	827
CENTRE FOR RURAL EXCELLENCE	
Recovery of Training Cost	725
MAHILA JNANA VIKASA TRAINING CENTRE	
Recovery of Training Cost	377
Other Receipts	5

RAO & BASRI MANGALORE 575003 Chartered Accountants

	₹ (in thousands)
NATIONAL INSTITUTE FOR SHG TRAINING	
Recovery of Training Cost	697
SAMPOORNA SURAKSHA PROGRAM	
Other Receipts	240
SHUDDAGANGA PROJECT	
Other Receipts	234
	9,656

SCHEDULE 14

ADMINISTRATIVE EXPENSES- RURAL DEVELOPMENT PROJECT	
Salary	29,518
Travelling & other Expenses	50,042
Printing & Stationery	2,647
Postage & Telephone	1,084
Rent & Repairs	56,937
Vehicle Maintenance	2,754
Auditor's Remuneration	345
Miscellaneous Expenses	64,495
	207,822

SCHEDULE 15

RURAL DEVELOPMENT EXPENSES	
Agriculture Development Program	20,760
Agriculture Extension Program	26,466
Colony Development Program	1,202
Dairy Development program	189
Destitute aid Program	15,797
Environment Protection Program	1,098
Gobar Gas Installation	1,938
Jana Jagruthi Program	628
Jnana Vikasa Mahila Program	15,514
Kisan Mela	5,687
Natural Calamity	684
Pragathi Bandhu Program	12,177
PSP:Development expenditure	6,584
Sanitation Programme	27,267
Solar Installation	2,556
Well Construction	97
Plant purchase	911
Skill Training	88
Staff Training Expenses	279
Stake Holders Training Expenses	261
Study Tour	3,196
	143,378

SCHEDULE 16

COMMUNITY DEVELOPMENT PROJECT	
Jnana Deepa Education Program	8,822
Grama Kalyana Yojana	16,804
Hindu Crematorium Development Program	3,482
Compensation for Natural Calamities	476

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	₹ (in thousands)
Kamadhenu program	1,241
Navachethana program	90
Sujnananidhi	42,812
	73,726

SCHEDULE 17

ADMINISTRATIVE - PRAGATHI BANDHU PROGRAM

Salary	400,174
Travelling & other Expenses	441,643
Printing & Stationery	44,652
Postage & Telephone	6,474
Rent & Repairs	97,499
Vehicle Maintenance	17,695
Cash assistant Allowance	38,253
Sevaprathinidhi Expenses	335,398
Rebate for SHGs	315,148
Contribution: Cash Management Risk Fund	55,747
Auditor's Remuneration	786
DBCDC Interest Refund	838
Miscellaneous Expenses	17,058
	17,71,365

SCHEDULE 18

SAMPOORNA SURAKSHA PROGRAMME

Salary	4,405
Travelling and other Expenses	3,222
Postage & Telephone	179
Printing & Stationery	1,849
Vehicle Maintenance	207
Repair & Maintenance	1,087
Auditors Remuneration	15
Miscellaneous Expenses	1,534
	12,498

SCHEDULE 19

NIRANTHARA

Salary & Allowances	834
Postage & Telephone	80
Printing & Stationery	19,601
Rent & Repairs	17
Vehicle Maintenance	4
Miscellaneous Expenses	4,944
	25,480

SCHEDULE 20

MAHILA JNANA VIKASA TRAINING CENTRE

Salary	619
Travelling & other Expenses	492
Training Expenses	1,896
Postage & Telephone	27
Printing & Stationery	16

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	₹ (in thousands)
Rent & Repairs	529
Two wheeler Vehicle Maintenance	2
Miscellaneous Expenses	126
	3,707

SCHEDULE 21

CENTRE FOR RURAL EXCELLENCE

Salary	1,556
Travelling & other Expenses	1,592
Training Expenses	2,113
Postage & Telephone	54
Printing & Stationery	54
Rent & Repairs	643
Two wheeler Vehicle Maintenance	8
Miscellaneous Expenses	155
	6,175

SCHEDULE 22

NATIONAL INSTITUTE FOR SHG TRAINING

Salary	481
Travelling & other Expenses	385
Training Expenses	1,603
Postage & Telephone	7
Printing & Stationery	31
Rent & Repairs	105
Two wheeler Vehicle Maintenance	7
Miscellaneous Expenses	71
	2,690

SCHEDULE 23

SYSTEM OF RICE INTENSIFICATION PROJECT

Salary	2,298
Printing & Stationery	272
Documentation Expenses	276
Farmers Identification Expenses	766
Supervision Cost	3,064
Travelling	268
Training	1,372
	8,315

SCHEDULE 24

SUSTAINABLE SUGARCANE INITIATIVE PROJECT

Documentation charges	2
Salary	65
Stationery/Office Expenses	1
Travelling Expenses	10
Training &Capacity Building	180
	258

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	₹ (in thousands)
SCHEDULE 25	
SHUDDAGANGA PROJECT	
Printing & Stationery	238
Rent & Repairs ,Salary, Transportation	6,810
Miscellaneous Expenses	1,586
	8,634
SCHEDULE 26	
GOK: Day Care Centre	
Salary	410
Honorarium	609
Food Expenses	444
Newspaper & Periodicals	6
Printing & Stationery	8
Repair & Maintenance	158
Vehicle maintenance	1,253
Bank charges	2
Miscellaneous Expenses	18
	2,908
SCHEDULE 27	
SOLID WASTE MANAGEMENT PROJECT	
Salary & Allowances	4,755
Programme Expenses	80
Postage & Telephone	12
Printing & Stationery	86
Rent & Repairs	20
Vehicle Maintenance	425
Miscellaneous Expenses	9
	5,388
SCHEDULE 28	
DEPRECIATION WRITTEN OFF	
Rural Development Project	44,840
Pragathi Bandhu Program	285
Mahila Jnana Vikasa Training Centre	224
SKDRDP SIDBI School for Micro Finance Training	10
Centre for Rural Excellence	449
System of Rice Intensification Project	111
National Institute for SHG Training	228
Sampoorna Suraksha Program	425
Shuddaganga Project	3,131
GOK: Day Care Centre	115
Solid Waste Management Project	26
	49,844

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SCHEDULE 10: FIXED ASSETS			₹ (in thousands)		
NAME OF THE ASSET	Opening Balance	Additions during the Year	Sold during The Year	Depreciation Written Off	Net Value of the asset
Aqua guard	119	49	-	25	143
Building	40,255	20,865	-	6,112	55,008
Bus	1,541	-	-	308	1,233
Computers	6,032	14,899	56	12,525	8,350
Cooler Machine	15	88	-	16	88
Cycles	909	71	307	101	572
Digital Camera	316	346	10	163	489
Fan	453	253	6	70	630
Fax Machine	297	-	-	45	252
Furniture & Fixtures	44,016	15,103	402	5,872	52,846
Generator	9,014	1,639	276	1,557	8,821
Inverter	-	9,310	-	1,397	7,914
Jeep	22,362	17,788	2,013	5,721	32,417
Land	14,100	-	-	-	14,100
Lease Hold Property	3,148	423	-	123	3,448
Library Books	11	5	-	2	14
Machinery Purchase	9,828	7,818	-	2,647	14,999
Medical Equipment	47	121	-	101	67
Mike set	128	20	-	15	133
Mobile Computing device	8,589	11,502	-	12,054	8,036
Projector	383	491	-	131	743
Radio	1	-	-	-	1
Scanner Machine	-	3	-	1	2
Sewing Machine	621	-	-	93	528
Software	861	-	-	517	344
Telephone Set	334	115	12	44	393
Television Set	1,054	353	-	141	1,266
Vacuum Cleaner	-	3	-	-	3
Weight Scale	-	4	-	-	4
Xerox Machine	463	-	24	66	373
TOTAL	**164,897**	**101,268**	**3,104**	**49,844**	**213,217**

II Om Shri Manjunathaya Namaha ||

SHRI KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (R.)

PROVISIONING FOR THE YEAR 2013-14

Norms of Provisioning ₹ **(in thousands)**

Overdues	**Provisioning Rate**	**Existing Overdues**	**Portfolio Outstanding**	**Provision amount**
1 to 90 days	Nil	40,380	460,698	-
beyond 90 days	100%	39,463	89,007	89,007
Standard Assets	0.50%		22,974,004	114,870
Total Provisioning required				203,877
Provision in the Last Balance Sheet			123,321	
Less: Principle Write off during the year			8,776	
Net Provision available				114,545
Additional Provision to be made				89,333

Date : 08-09-2014
Place : Dharmasthala

8.9.14

TRUSTEE **TRUSTEE** **PRESIDENT**

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

(K PRAKASH BASRI)
PARTNER
FRN 05523 S
M.NO. 018770

access

HSBC
The world's local bank

micro finance india award

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
Chief Executive Officer
ACCESS Development Services

NAINA LAL KIDWAI
Group General Manager & Country Head
HSBC India

microfinance India 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 Butler-Sloss
Ashden Founder Director

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

21ST 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 Janajagruthiprogramme : 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

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