

Dr M S Chandrappa Manager (E & P) KSFC, Dharwad – III for Sem I

As part of the III program, we had invited Dr. M S Chandrappa Manager Economics and Planning, KSFC Dharwad to share his experience and speak on the schemes and services of KSFC. Dr Chandrappa is MA Economics and PhD in Economics and has been with the organization from 15/1/1997. He joined as a Deputy Manager and was promoted to Manager on 15/1/2007.

Dr Chandrappa highlighted the following aspects:

- Economic Survey of 2013-14 growth rates, GDP and its implications
- Aims and objectives of KSFC such as support to MSMEs, support to 1st generation entrepreneurs, women entrepreneurs, backward areas and entrepreneurs from weaker economic sections
- Org structure of KSFC and the act through which it is institutionalized
- Key departments of KSFC such as technical, economics, legal and planning
- Categories of loans and amounts for various loans. These range from Rs. Five lacs to Rs. 800 lacs for proprietary firms and between Rs. Five lacs to 2000 lacs for corporate
- Areas where KSFC extends support such as manufacture, service, traditional or modern sectors
 - An entire list of sectors was discussed which ranged across sectors
- Finance is given for fixed assets and capital assets both. However, margin money and guarantees vary
- KSFC has developed a credit risk model which helps them evaluate projects
- Interest concessions to various sectors and sections of investors
- Mode of repayment, interest rates and concessions
- Availability of soft seed money to a max of Rs. 25 lacs at low interest rate of 1%
- Loans for purchase of raw material

He also highlighted how KSFC was different from normal banks especially on aspects such as being a single window or evaluation of projects, legal help and economic viability of projects. This is because they have a lot of experience in understanding trends of the market and technology available.

This was followed by a question and answer session.

Thanks to Dr. Bhargav Revankar, we could arrange for him to come over. Dr. Chandrappa would be a good help for us to send our students to get knowledge on projects and finance. I have spoken to him that we might take his help on this and he has kindly consented.

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