

SEC/29/2021 January 20, 2021

BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400001. Scrip code: 542867 National Stock Exchange of India Ltd., Exchange plaza, 5th floor, Bandra-kurla Complex, Bandra (E), Mumbai 400051. **Symbol: CSBBANK**

Dear Sir/Madam,

Submission of Newspaper publication of the Financial Results for the quarter and nine months ended December 31, 2020 - Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in continuation of our letter no. SEC/25/2021 dated January 19, 2021, please find enclosed herewith the clippings of the Financial Results for the quarter and nine months ended December 31, 2020 published in today's Newspaper (January 20, 2021) viz. Business Standard (All India Edition), Business Line (All India Edition), Economic Times (Mumbai Edition) and Deepika (Malayalam).

This intimation is also made available on the website of the Bank at www.csb.co.in.

Kindly take the same on records.

Thanking You.

Yours faithfully,

Sijo Varghese Company Secretary

Start-ups may scorch the tracks again this year

Sector likely to ride the rise in adoption of digitisation and new technologies: Experts

RAJESH KURUP

Numbed by the pandemic, fund-raising by start-ups fell 35.9 per cent in 2020, but with a rise in adoption of digitisation and new technologies, this year is expected to be

much better. The industry expects the sector to be on fire again, with a 50 per cent increase in fund raising in 2021 from last year and a 25 per cent rise from

2020, fund-raising happened only during the first three and the last three months of the year. While markets grew due to rising adoption of digitisation, this year, we are expecting a whole lot of Initial Public Offerings (IPOs). Looking at the trend for three years - 2017, 2018 and 2019 - the rise in funsdraising was about 25 per cent, and this year, it should be on similar lines," said Rehan Yar Khan, managing partner at Orios Venture Partners.

"Over 2020, which was a washout year, we expect a 50 per cent rise," he added. In 2020, the start-ups raised \$10,391.51 million in funding through 1,352 rounds, much lower than the \$16,212 million raised through 1,744 rounds in 2019, according to data collated by consultancy firm "This year, different sectors

will behave differently. Some of the sectors that will gain momentum are healthcare and education, whereas certain other categories such as mobility and lending would be fairly challenged," said Alok Mittal, CEO and Founder of fintech platform Indifi Technologies.

Funding expectations

"I think the pre-seed investments will continue to gather momentum: there will some pressure in Series B and Series C funding, while companies will find it hard to raise second or third rounds.

"Overall, I would expect seed and Series A to grow. It will be better than 2020, though it could be slower or at par with 2019," Mittal, who is also an active angel investor and co-founder of Indian Angel Network, said.



India added 1,600 tech start-ups and a record 12 unicorns in 2020

As per a Nasscom report, India added 1,600 new tech start-ups and a record 12 unicorns (market value of over \$1 billion) in 2020, and is on track to have a 50-plus strong unicorn club in 2021.

'Important and urgent'

"In 2020, fintech, online learning, online deliveries and online payment gained traction. In 2019, people used to say that digital transactions were important but not urgent, but now with remote working gaining ground, it's important to move over to

new technologies and invest in promising start-ups. Now digitalisation has become both important and urgent," said Bhakti Vithalani, CEO of skilling platform BigSpring.

"Last year also a lot companies raised funds, and they are accountable to deploy it. Investors are finding a lot of great opportunities, great founders and great companies and to invest in, which, to my mind, is not an indication of slowing down," she added.

Initiatives such as 'Startup India Seed Fund' will also help the sector raise seed money.

Centre nominates 28 non-official members to Startup Advisory Council

The Centre has nominated 28 non-official members for the Startup Advisory Council notified last year, including founders of top startups in the country such as Byju's, Urban Company, Snapdeal and Ola Cabs. The non-official mem-

bers, who will have a term of up to two years, also include veterans who have grown and scaled companies in India, persons capable of representing interest of investors in start-ups, persons capable of representing interests of incubators and accelerators, representatives of associations of stakeholders of start-ups and representatives of industry associations, as per an official press note circulated by the Department for Promotion of Investments and Internal Trade (DPIIT) on Tuesday.

The Startup Advisory Council was notified in January 2020 to advise the government on measures needed to build a strong ecosystem for nurturing innovation and start-ups in the country. It is chaired by the Commerce and Industry Minister, while the nominees of the concerned Ministries/Departments/Organisations, not below the rank of Joint Secretary, are its ex-

officio members. Ideas to solutions

The Council is to support creative and innovative ideas through incubation and research and development to transform them into valuable products, processes or solutions to improve productivity and efficiency and create an environment of absorption of innovation in industry. It is also expected to suggest measures to facilitate public organisations to assimilate innovation with a view to improving public service delivery, promote creation and protection and commercialisation of intellectual property rights.

The non-official members include Byju Raveendran Byju's, Shradha Sharma from YourStory, Lizzie Chapman from Zest-Money, Abhiraj Singh from Urban Company, Kunal Bahl from Snapdeal, Deepak Garg from Rivigo Service, Bhavish Aggarwal from Ola Cabs, Krishna Kumar from Cropin, Bhikchandani from Info Edge India and Sridhar

Vembu from Zoho Corp. Others include Kris Gopalakrishnan from Axilor Ventures, Subba Rao Pavuluri from Ananth Technologies, Mohandas Pai from Aarin Capital Partners, Gopal Srinivasan from TVS Capital Funds, Ramesh Byrapaneni from Endiya Partners, Prashant Prakash from Accel, Vani Kola from Kalaari Capital, Manoj Kohli from Softbank India and Rajan Anandan from Sequoia Cap-

MP becomes first State to give power subsidy through DBT

OUR BUREAU

New Delhi, January 19 Madhya Pradesh has become the first State to give electricity subsidy through Direct Benefit Transfer.

"The State has started DBT of electricity subsidy to farmers in one district with effect from December 2020. Thus, the State has successfully implemented one out of the three stipulated reforms in the power sector," said a statement issued by the Finance Ministry on Tuesday.

The scheme has been implemented in Vidisha district of the State, where electricity is bring supplied through the MP Madhya Kshetra Vidyut Vitaran Co Ltd with effect from December 2020. Under the scheme, an amount of ₹32.07 crore was transferred to the bank accounts of 60,081 beneficiaries in December.

This made the State eligible to mobilise additional financial resources equivalent to 0.15 per cent of its Gross State Domestic Product (GSDP). Accordingly, the Expenditure Department under the Finance Ministry gave a go-ahead to borrow additional ₹1,423 crore through Open Market Borrowings.

Packaged food companies pitch for reducing GST rates

'Need to review tax structure in line with Atmanirbhar'

MEENAKSHI VERMA AMBWANI

New Delhi, Ianuary 19 The All India Food Processors' Association (AIFPA), the leading industry body that represents packaged food companies, has urged the Finance Minister and the GST Council to reduce rates on branded snacks, ready-to-cook and ready-to-eat food products besides other commonly used

Stating that time is ripe to review the GST structure on food products in line with the Atmanirbhar vision, it has also recommended that processes used for securing perishable fruits and vegetables in a storable form for industrial use should attract zero per cent

In a representation to Finance Minister Nirmala Sitharaman and the GST Council members, the industry body said, in a bid to avoid wastage of fruits and vegetables, it is necessary to convert them into storable form for subsequent industrial use through various processessuch as cutting, brining, syruping, pulping and crushing of fruits and

'Counter-productive'

"Currently, these steps are charged 5/12 per cent GST which is not justified and is highly counter-productive to the objective of saving the colossal wastage of fruits and vegetables. It also weakens farmers' income. It is not advisable to go for small tax collection and lose the wider perspective. It is recommended that these

steps be placed....at 0 per cent GST...," AIFPA said.

The industry body also pointed out that GST of 12 per cent is levied on branded or packaged snack foods which include namkeens, bhujias, fruit and vegetable chips made of potato and banana etc. However, unbranded snack foods attract 5 per cent GST.

"This anomaly has created huge complexities for the industry and has encouraged the production of unsafe and unhealthy unpackaged food products in the market. In fact, a shift of consumption from branded to unbranded foods reduces revenue to the government and proves counter-productive. Therefore, snack foods, whether branded or not, should be placed at 5 per cent GST," AIFPA said.

The food processors' association also pointed out that 12 per cent GST is currently charged on commonly used food products such as pickles, sauces, chutneys and fruit drinks. Stating that these are used by all segments of consumers, it suggested that GST on these products should be reduced to 5 per cent.



24th May to 7th July 2021 (Thirteenth Batch) Visit Institute's website www.iipmb.edu.in for more details.

DIRECTOR

Date: 19.01.2021 Notification No.01/21

+ Sebamed gets relief in ad row with HUL

Company had taken a dig at HUL's soap brands

OUR BUREAU New Delhi, January 19

German personal care company Sebamed on Tuesday got some relief in its ad row with HUL.

Stating that its its claims are backed by robust scientific research, the company said it welcomed the decision rendered by the Bombay High Court that Sebamed is permitted to air its advertisement – titled "Doodh Jaise Safed Soap Ka Sach" — for its cleansing bar, in its current form. In the ad, Sebamed cleansing bar is compared with HUL's Dove.

At the same time, the court said the company should modify its other two advertisements in which its compares its cleansing bar with brands Lux and Pears, by

Y-o-Y sales decline

Improved affordability has sup-

ported recovery in housing de-

mand with y-o-y sales decline get-

ting limited to 7 per cent in Q3

FY2021, according to ICRA.

ment's initiatives

on stamp duty

waivers and flex-

counts by de-

velopers, and low

interest rates have

resulted in im-

ible

schemes.

govern-

payment dis-

limited to 7% in

Q3 FY2021: ICRA

OUR BUREAU

Hyderabad, January 19

dropping the reference to Rin detergent or any other detergent soap or washing detergent.

"Any advertisement of the defendant comparing their Sebamed Cleansing Bar with the Lux soap of the plaintiff or the Pears soap of the plaintiff shall not have any reference to the Rin detergent bar or any other detergent soap or washing detergent," the order stated.

Sebamed India said that the judgement is an unequivocal acknowledgement of the company's endeavours to "educate consumers about pH values of soaps and their effects on the skin.

"...The Honourable Judge agreed that a fact-based scientific comparison did not amount to disparagement and parties are free to mention names of competitor brands as long as there is evidence backed comparison."

Group Head at ICRA, said: "While

the increase in GDP per capita has

outstripped the increase in hous-

ing prices - which has resulted in

some improvement in affordabil-

ity over the years - overall afford-

ability remains low, with an aver-

age house estimated to cost

around 44 times the GDP per capita in FY2021. In recent quarters,

though, reduced home loan

attractive

6 CSB Bank Celebrations

HIGHLIGHTS Net Profit

'Improved affordability supports recovery in housing demand'

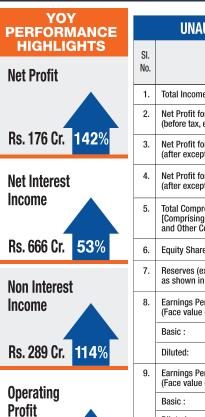
and reduction of stamp duties in certain key states on the back of Covid-19, have significantly brought down housing costs and stimuhousing

schemes/discounts

Repo-linked lending rate for home loans have touched a historical low, with the rates dropping below 7 per cent.

demand."

"A focussed attempt to address affordability through reduced housing costs for the homebuyer would allow for the recent demand uptick to continue, and thereby enable the recovery of housing demand to pre-Covid levels within FY2022," Jain said.



Rs. 484 Cr. 179%

Cost to Income Ratio 49.25%

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2020 Quarter Ended **Quarter Ended** Nine months ended Nine months ended Quarter Ended Year ended 31.12.2020 31.12.2019 31.12.2020 31.12.2019 31.03.2020 **Particulars** 30.09.2020 Unaudited Unaudited Unaudited Audited Unaudited Unaudited Total Income from operations 166366 173150 59924 56755 43929 125601 Net Profit for the period 11133 13400 (before tax, exceptional and/or extraordinary items 7089 9209 4240 23454 Net Profit for the period before tax 7089 23454 11133 13400 Net Profit for the period after tax 5305 6890 2814 17551 7241 1272 Total Comprehensive Income for the period [Comprising Profit for the period (after tax) NA NA NA NA NA and Other Comprehensive Income (after tax) 17351 **Equity Share Capital** 17351 17351 17351 17351 17351 Reserves (excluding Revaluation Reserve) 163094 as shown in the Balance sheet Earnings Per Share (before extraordinary items)* 3.06 3.97 1.63 10.12 5.40 0.88 10.12 0.88 3.06 3.97 1.63 5.40 Earnings Per Share(after extraordinary items)* (Face value of Rs.10/- each) 3.06 3.97 1.63 10.12 5.40 0.88 Diluted 3.06 3.97 1.63 5.40 0.88

*Not Annualised

Thrissur | January 19, 2021

The above Unaudited Financial Results for the quarter and nine months ended December 31, 2020 have been reviewed by the Audit Committee of the Board in its meeting held on January 18, 2021 and thereafter approved by the Board of Directors in its meeting held on January 19, 2021. These results have been subjected to Limited Review by the Statutory Auditors of the Bank and an unqualified review report has been issued.

The above is an extract of the detailed format of the unaudited financial results for the quarter and nine months ended December 31, 2020 filed with the stock exchanges under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Reguirements) Regulations, 2015. The full format of the unaudited financial results for the quarter and nine months ended December 31, 2020 is available on the website of Stock Exchanges at https://www.nseindia.com and https://www.bseindia.com and also on the Bank's website at https://www.csb.co.in/

C.VR. Rajendran Managing Director & CEO

89 4.60% bps

PERFORMANCE

HIGHLIGHTS

RoA

1.07%

Net NPA

0.68%

PCR

91.03%

NIM

CASA Ratio

30.38%

CSB Bank Limited (Formerly known as The Catholic Syrian Bank Limited) Regd. Office: 'CSB Bhavan', Post Box No. 502, St. Mary's College Road, Thrissur – 680020, Kerala, India. Tel: +91 487-2333020 | Fax: +91 487-2338764 | Website: www.csb.co.in | Email: board@csb.co.in | Corporate Identity Number: L65191KL1920PLC000175



siderably in subsequent quarters, with a q-o-q growth of 60 per cent in Q2 FY2021 and a further qo-q growth of 53 per cent in Q3 FY2021, limiting the y-o-y degrowth to 7 per cent in Q3 FY2021 Shubham Jain, Senior VP and

proved affordability, which has

Housing sales volumes, which

had declined by 62 per cent y-o-y

in Q1 FY2021, bounced back con-

stimulated housing demand.





FORTIS MALAR HOSPITALS LIMITED

CIN: L85110PB1989PLC045948 Regd. Office: Fortis Hospital, Sector 62, Phase VIII. Mohali-160062 Website: www.fortismalar.com Email: secretarial.malar@malarhospitals.ir Tel: 0172- 5096001 Fax: 0172- 5096002

Pursuant to Regulation 47 read with Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Notice is hereby given that a meeting of the Board of Directors of the Company will be held on Monday, February 1, 2021, to inter alia, consider and approve un-audited financia results for the quarter and period ended on December 31, 2020. The same is also available on the website of the Company www.fortismalar.com and that of BSE

Limited - www.bseindia.com For Fortis Malar Hospitals Limited Mayank Jain Company Secretary &

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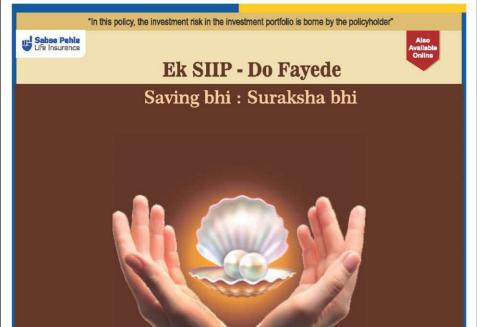
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You can choose from Bond, Secured, Balanced and Growth Switch freely: You can move your money between

Withdraw when you need: You can partially withdraw after

year to maximize returns 5" year onwards"

Maximum Age: 65 Years fund options freely four times in a Maturity Age: Minimum Age: 18 years Maximum Age: 85 Years Policy Term: 10 - 25 years

Policy Benefits:

Policy Maturity:

Unit Fund Value

Life Risk Cover Available

Guaranteed Additions: Enjoy guaranteed additions

in addition to unit fund value*

Check your Eligibility:

Age at entry: Minimum Age: 90 days



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AARTI INDUSTRIES LIMITED CIN: 1.24110G J1984PI C007301

Regd. Off.: Plot Nos. 801/23, G.I.D.C. Estate Phase III, Vapi – 396 195, Dist. Valsad, Gujarat. Website: www.aarti-industries.com; E-mail: investorrelations@aarti-industries.com

NOTICE

Notice is hereby given that Pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a Meeting of the Board o Directors of the Company will be held on Thursday, January 28, 2021 inter-alia to Consider, approve and take on record Audited Financia Results for the quarter and nine months ended December 31, 2020.

The said notice is also available on the Company's website a www.aarti-industries.com and may also be accessed on the website of the Stock Exchanges, BSE Limited at <u>www.bseindia.com</u> and National Stock Exchange of India Ltd. at www.nseindia.com

For AARTI INDUSTRIES LIMITED

Mumbai/ January 19, 2021

RAJ SARRA COMPANY SECRETARY



UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2020

CONCOR invites E-Tender in single Packet System of tendering for the following work:
Tender No.

CON/EP/Civil/AMC-I/R-III/2021

Zonal Annual Civil Maintenance and minor works contract for terminals at Majerhat (CTKR), Shalimar, Durgapur, Singur (PCC), Staff Quarter at Thakurpukur and Eastern Regional Office-Kolkata

Estimated Cost

Rs.48.71 Lisths Completion Period Earnest Money Deposit Cost of Tender Docun (Non-refundable) 12 months
Rs.2,00,000/- (through e-payment)
Rs.1,000/- (inclusive all taxes & duties, through e-payment). Rs.2,874/- (inclusive of all taxes & duties through -payment) rom 20.01.2021 (11:00 hrs.) to 09.02.2021 (upto 17:00 hrs.) Date & Time of submission of Tender 10.02.2021 upto 17:00 hrs. Date & Time of Opening of Tender 11.02.2021 at 11:30 hrs.

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pnb investment services Itd. (A wholly owned subsidiary of Punjab National Bank)

NOTICE TO INVITE BIDS FROM REPUTED PROFESSIONAL FIRMS TO PROVIDE INDEPENDENT VALUATION REPORT TOWARDS SALE CONTEMPLATED BY PUNJAB NATIONAL BANK (PNB) OF ITS SHAREHOLDING IN ASSET RECONSTRUCTION COMPANY (INDIA) LIMITED (ARCIL)

PNB has initiated a sale process to offer its share holding of 3,25,06,486 equity sha .e.10.01% of the paid-up equity share capital of ARCIL ("Proposed Transaction"). PNE nvestment Services Limited (referred to as "PNBISL" / "Advisor") is the advisor to PNB for th Proposed Transaction.

of the above, PNBISL, on behalf of PNB, invites bids from reputed profes provide independent valuation report towards intended stake sale by PNB in ARCIL. The big hould be submitted by the bidder in the format set out in Request For Proposal (RFP). The RFP including the terms and conditions and other requirements is available at PNBISL' ebsite http://www.pnbisl.com. In case of any difficulty in accessing the RFP, the bidder may contact PNBISL (contact details set out below), to obtain the same via email.

Last date for the submission of Bid along with supporting documents, through email, is

Name	:	Vinay Rane
Designation	:	Vice President
Telephone		+91 22 2672 6299
Email	:	projecttrust@pnbisl.com

Proposed Transaction or any part thereof and/or disqualify/reject any/all offer(s)/Bid(s) a any stage of the process and/or modify any terms without assigning any reason and withou any liability. No financial obligations will accrue to the PNB or Advisor in any such even his is not an offering document and nothing contained herein shall be construed a epresentations or warranties of any kind whatsoever by PNB regarding any facts, details or information set out herein. Potential Bidder(s) may refer to http://www.pnbisl.com to keep themselves updated regarding clarifications/amendments/time extensions, if any This advertisement does not constitute and will not be deemed to constitute an ommitment on the part of the PNB or the Advisor. Furthermore, this advertisement confer neither any right nor any expectations on any party to participate

Date- 20 January 2021

For PNB Investment Services Limited

PERFORMANCE HIGHLIGHTS

Net Profit Rs. 176 Cr. 142%

Income

Net Interest

Rs. 666 Cr. 53% Non Interest

Income

Rs. 289 Cr. 114%

Operating

Profit

Rs. 484 Cr. 179%

Cost to Income Ratio 2028 bps 49.25%

Quarter Ended Quarter Ended Quarter Ended Nine months ended Nine months ended SI. **Particulars** 31.12.2020 30.09.2020 31.12.2019 31.12.2020 31.12.2019 31.03.2020 No. Audited Unaudited Unaudited Unaudited Unaudited Unaudited Total Income from operations 59924 43929 166366 125601 173150 Net Profit for the period 11133 (before tax, exceptional and/or extraordinary items 7089 9209 4240 23454 13400 3. Net Profit for the period before tax (after exceptional and/or extraordinary items) 7089 9209 4240 23454 11133 4. Net Profit for the period after tax 6890 5305 2814 17551 7241 1272 Total Comprehensive Income for the period [Comprising Profit for the period (after tax) 5. and Other Comprehensive Income (after tax)] NA NA NA NA NA NA **Equity Share Capital** 17351 17351 Reserves (excluding Revaluation Reserve) as shown in the Balance sheet 7. 163094 8. Earnings Per Share (before extraordinary items)* (Face value of Rs.10/- each) Basic : 3.06 3.97 1.63 10.12 5.40 0.88 Diluted: 3.06 3.97 1.63 10.12 5.40 0.88 Earnings Per Share(after extraordinary items)* (Face value of Rs.10/- each) 3.97 10.12 5.40 0.88 Basic 3.06 1.63 Diluted: 3.06 3.97 1.63 10.12 0.88

*Not Annualised

Thrissur I January 19, 2021

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C.VR. Rajendran Managing Director & CEO DIN: 00460061

91.03% bps NIM

PERFORMANCE

HIGHLIGHTS

54

bps

130

bps

1072

RoA

1.07%

Net NPA

0.68%

PCR

89 bps

CASA Ratio



30.38%

CSB Bank Limited (Formerly known as The Catholic Syrian Bank Limited) Regd. Office: 'CSB Bhavan', Post Box No. 502, St. Mary's College Road, Thrissur – 680020, Kerala, India. Tel: +91 487-2333020 | Fax: +91 487-2338764 | Website: www.csb.co.in | Email: board@csb.co.in | Corporate Identity Number: L65191KL1920PLC000175

bps

130

bps

89

bps

1.07%

Net NPA

0.68%

PCR

NIM

4.60%

CASA Ratio

DCM Shriram to Invest ₹1k cr in Chemicals Biz

Shashwat.Mohanty @timesgroup.com

Mumbai: Chemicals and agri company DCM Shriram will invest ₹1,000 crore in its chemicals business, the company said on Tuesday.

ternally from DCM Shiriam's strengthen their chlorine operating cash flow and capex. utilisation strategy and pave been in the range of around businesses. ₹600 crore to ₹700 crore per year," Ajay Shriram, chairman and senior managing director at DCM Shriram, told ET.

"Our normal capex is around ₹100 crore to ₹125 crore for each plant. Furthermore, we are carrying a sizeable amount of liquid investments."

"Our balance sheet is sound, and debt-equity ratio is very good. We should be able to raise adequate debt if required," he added.

With an annual turnover of ₹7,767 crore, the company's board approved the investment for its facility Bharuch in Guiarat, The site will now produce 150 tonnes of hydrogen pe-

roxide a day, 150 tonnes of Epichlorohydrin(ECH) a day, while increasing production capacity of aluminium chloride from 60 to 150 tonnes a day.

In addition to the

purification facility will also be constructed. All the projects are scheduled to be completed in the next 24 months.

DCM Shriram The money will be raised in- hopes these investments will "Our operating cash flow has the way for its value addition

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Cost to Income

2028

Thrissur I January 19, 2021

Ratio

MSME TECHNOLOGY DEVELOPMENT CENTRE (CDG 1/1, industrial Area, Firecabad 283203, U.P. I www.cdolindia 3 DAYS GOVERNMENT TRAINING ON PROJECT MANAGEMENT PROFESSIONAL Course Duration (ONLINE) Date: 22 to 24 Jan 2021 3 Days Time: 6:00 PM to 8:30 PM

Course Content: Project Management ntegration Management, The Project Management Framework, Project Scope Management, Project Time Management, Project Cost Management, Human Resource Management, Project Risk Management, Project Quality Management, Project Procurement Management, Project Communications Management, Project Stakeholde

Fees: Rs.3,000/-Coordinator: 9971875996, 9953920498 **GOVERNMENT OF INDIA CERTIFICATE WILL BE AWARDED**



All the Policyholders / stakeholders & General Public are hereby informed that the following Offices under our jurisdiction located in the state of Maharashtra are being reorganized and being merged into other office w.e.f. 01/04/2021 as per IRDA regulations (place of Business Regulations, 2015). Services as regards to Policy / Claim or any other service will be

	provided by office mentioned in the table :-								
	Name of Branch/ Divisional Office to be Non functional	Service to be provided by (After 01/04/2021)	Contact numbers & E-mail ID of new servicing office.						
	Lower Parel Branch (124501)	Broker Divisional Office Office Code - 124500 Oriental House, 4 th Floor, 7, J. Tata Road, Churchgate, Mumbai – 400 020	022-22045659 / 22049477 / 22041284 sunita.ingle@orientalinsurance.co.in						
	MCDO 6 (121500)	M.C.D.O.7 Office Code - 121600 Magnet House, 3rd floor, Narottam Morarji Marg, Ballard Estate, Mumbai, Mumbai – 400 001	022-22616986 / 22618886 rema.subramaniam@orientalinsurance.co.in bgopal@orientalinsurance.co.in						



PERFORMANCE	UNAUDITED FINANCIAL RESULTS FUR THE QUARTER AND NINE MUNTHS ENDED DECEMBER 31, 2020							
HIGHLIGHTS	SI. No.	Particulars	Quarter Ended 31.12.2020	Quarter Ended 30.09.2020	Quarter Ended 31.12.2019	Nine months ended 31.12.2020	Nine months ended 31.12.2019	Year ended 31.03.2020
Net Profit	IVO.		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	1.	Total Income from operations	59924	56755	43929	166366	125601	173150
D 4770	2.	Net Profit for the period (before tax, exceptional and/or extraordinary items)	7089	9209	4240	23454	11133	13400
Rs. 176 Cr. 142%	3.	Net Profit for the period before tax (after exceptional and/or extraordinary items)	7089	9209	4240	23454	11133	13400
Net Interest	4.	Net Profit for the period after tax (after exceptional and/or extraordinary items)	5305	6890	2814	17551	7241	1272
Income	5.	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	NA	NA	NA	NA	NA	NA
Rs. 666 Cr. 53 %	6.	Equity Share Capital	17351	17351	17351	17351	17351	17351
Non Interest	7.	Reserves (excluding Revaluation Reserve) as shown in the Balance sheet						163094
Income	8.	Earnings Per Share (before extraordinary items)* (Face value of Rs.10/- each)						
		Basic:	3.06	3.97	1.63	10.12	5.40	0.88
Rs. 289 Cr. 114%		Diluted:	3.06	3.97	1.63	10.12	5.40	0.88
Operating	9.	Earnings Per Share(after extraordinary items)* (Face value of Rs.10/- each)						
Operating Profit		Basic:	3.06	3.97	1.63	10.12	5.40	0.88
riviit		Diluted:	3.06	3.97	1.63	10.12	5.40	0.88
Rs. 484 Cr. 179%	*Not Annualised Notes: 1. The above Unaudited Financial Results for the quarter and nine months ended December 31, 2020 have been reviewed by the Audit Committee of the Board in held an January 18, 2021 and the resting part of Directors in the machine held an January 19, 2021. These results have been explained at Limiter.							

held on January 18, 2021 and thereafter approved by the Board of Directors in its meeting held on January 19, 2021. These results have been subjected to Limited Review by the Statutory Auditors of the Bank and an unqualified review report has been issued. 2. The above is an extract of the detailed format of the unaudited financial results for the quarter and nine months ended December 31, 2020 filed with the stock exchanges

under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Regulations, 2015. The full format of the unaudited financial results for the quarter and nine months ended December 31, 2020 is available on the website of Stock Exchanges at https://www.nseindia.com and https://www.bseindia.com and also on the Bank's website at https://www.csb.co.in/

For CSB Bank Limited C.VR. Rajendran Managing Director & CEO

CSB Bank Limited (Formerly known as The Catholic Syrian Bank Limited) Regd. Office: 'CSB Bhavan', Post Box No. 502, St. Mary's College Road, Thrissur – 680020, Kerala, India. Tel: +91 487-2333020 | Fax: +91 487-2338764 | Website: www.csb.co.in | Email: board@csb.co.in | Corporate Identity Number: L65191KL1920PLC000175



India never had a work-

from-home culture, due to

which people are not secu-

rity conscious. The situation

is changing, but not fast

enough. We are still playing

'catch up'

RAJPREET KAUR

Senior Principal Analyst

Dv. General Manager

NEUTRALISING THE CYBER A THREAT SPIKE

SOPHOS



CONSUMER CONNECT INITIATIVE

monitoring employee emails. "We

have put in an endpoint detection and

response (EDR) solution for our em-

ployees, for both their personal and

office devices," said Ajay Khanna, Vice

cial Vehicles.

President, VE Commer-

budget allocation for

inadequate in most

companies. "In most

cyber security remained

companies, cyber security

is part of IT, and if IT re-

quires expanding online,

and laptops and routine

maintenance, not much

is left over for security,"

said Shier. To increase

budgets, greater aware-

among company board

versed in managing risk,

ness of cyber threats

members is essential.

"Companies are well

adding more desktops

It was still felt that the

STAYING SAFE ONLINE

The rapid digitalisation forced on companies by the Covid-19 pandemic has also led to a spike in the cyber threats they face. Security experts discuss how these can be countered

Debashish Mukerji

Date: 19/01/2021

iruses, worms, and all kinds of malware have been circulating online ever since the internet was invented. But with

cyber activity increasing manifold due to the Covid-19 pandemic and the consequent need to work from remote locations, cyber threats have also multiplied. A 2020 global survey by US-based cyber security firm Sophos showed that 51 per cent of the companies it looked at had been hit by ransomware, three quarters of whom had their data encrypted and paid an average of \$732,000 to

restore their networks.

Gartner Worryingly, the same survey found the Indian average much higher than the global - of the Indian companies it considered, 82 per cent had faced ransomware strikes, 92 per cent had their data encrypted, while 66 per cent of them paid an average of \$1.1

PARNA

GHOSH

Group CIO

million to decrypt their data. It also revealed that while globally, companies targeted found out about the attack and began fixing the damage

within an average of about five days, Indian companies took on average of nine and a half days to do the same.

> Are Indian companies insufficiently conscious of the cyber security threat? What sort of spike in cyber attacks have companies in different sectors experienced? What cyber security measures have they taken? Are investments in cyber security adequate? Are company boards taking it seriously? To discuss these and related questions, The Economic Times and Sophos recently held a virtual roundtable on

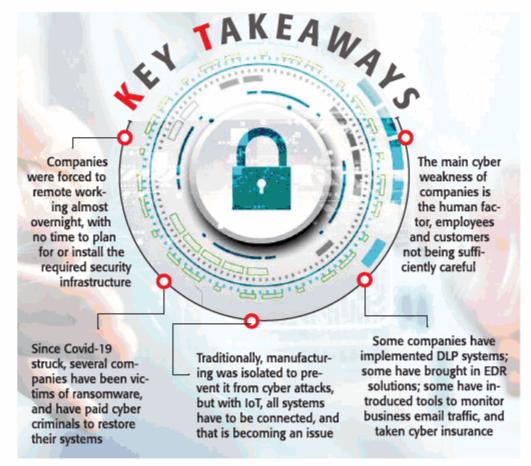
'Neutralising the Cyber Security Threat'. The discussion was moderated by Alokesh Bhattacharyya, Senior Editor, ET.

The participants agreed that companies had to shift to the workfrom-home mode almost overnight,

ANAND G. A. India CIO and AMEA Customer Experience

Mondelez

International



without much time to set in place proper monitoring systems. "We have 69 locations in India and about seven or eight overseas," said Parna Ghosh, Group CIO, UNO Minda Group. "With the pandemic, each employee's home became a location, which meant we now had 4,000 locations to handle." It led to an increased reliance on public networks and consequent vulnerability to cyber attacks. "More work is being carried out off the company's enterprise centre than on it, more applications are consumed by a software as a service (SAAS) than by the enterprise infrastructure, more data is now located outside the enterprise centre than inside it," said Rajpreet Kaur, Senior Principal Analyst, Gartner. "We are

struggling to secure data which is no longer within the earlier structure."

Cyber strikes on companies have been of various kinds - attachments sent through emails which unleash malware, phishing attacks, botnet attacks, homograph attacks, distributed denial of service (DDoS) attacks, wire transfer frauds, and more. "Criminals who earlier focused on online disaster relief scams, pharmacy scams, sex extortion scams have now focused on Covid-19 related scams," said John Shier, Senior Security Advisor, Sophos. "Company employees have got emails seemingly related to the World Health Organisation (WHO) or the US's Centre for Disease Control and Prevention (CDC) which have turned out to be full of malware."

No doubt companies have been taking steps to protect themselves. "We introduced analytics in monitoring and have been able to significantly reduce cyber attacks," said Anand G.

A., India CIO and AMEA Customer Experience Lead, Mondelez International. Various kinds of precautions have been taken. "We had migrated completely to the cloud even before the pandemic," said Balaji Rengachari, Global Chief Information Officer, Tata Consumer Products. "We have implemented a data loss prevention (DLP) solution, invoked security operations centre services (SOCS) and even taken cyber insurance,

which is a new concept

in India," Ghosh said. There was general consensus that the main weakness lay in "the human factor", as Anand put it. Accordingly, many companies have held employee awareness programmes and begun

Cyber security should be

a collective responsibility.

Every company employee

should consider himself/

herself a part of the securi-

ty team. The first person to

get a dodgy email should

immediately report it

JOHN SHIER

Senior Security Advisor

SOPHOS

and to get the necessary investment, we IT people need to learn to couch this risk in monetary terms." Send feedback to

etgreycell@timesgroup.com

AJAY



RENGACHARI Global Chief Information Officer, Tata Consumer Products



KHANNA Vice President VE Commercial Vehicles

Security issues can arise because the lifecycle of an industrial asset is about 15 years, while that of an IT asset is five years. Scanners, sensors, PLCs will change every five years, but matching machinery will not be available immediately

Security threats will increase and will become more innovative. We should look at security from the hacker's perspective – see what can be targeted and where we are vulnerable, and correct it

It is also important to go back to basics - patch all applications, all desktops and laptops, and update attack are barely 5-10 per cent

antivirus software. If basics are done well, chances of a successful cyber

Utilising the cloud is the way to go rather than private networks. No one savs any more that cloud is risky. But companies have to monitor their data, own it, they can't outsource the monitoring

കുതിരാൻ തുരങ്കം: കോടതി എൻഎച്ച് അധികൃതരോടു വിശദീകരണം തേടി

■ നടപടി ചീഫ് വിഷ് കെ.രാജന്റെ ഹർജിയിൽ

തൃശൂർ: കുതിരാനിലെ ഒരു തുര ങ്കം പണിപൂർത്തീകരിച്ച് അടിയ ന്തരമായി തുറക്കണമെന്നും ആ റുവരിപ്പാതയിലെ നിർമാണ അ പാകതകളിൽ അന്വേഷണം നട ത്തണമെന്നും ആവശ്യപ്പെട്ട് സ്ഥ ലം എംഎൽഎയും ചീഫ് വിപ്പു മായ കെ.രാജൻ ഹൈക്കോടതി യിൽ ഹർജി നൽകി. കുതിരാനി ലെ പ്രത്യേക സാഹചര്യം കണ ക്കിലെടുത്തു തുരങ്കം തുറക്കാ നുള്ള ന്ടപടിക്ൾ സ്വീക്രിക്ക ണം. ഹർജി പരിഗണിച്ച ജസ്റ്റിസ് പി.വി. ആശ ദേശീയപാത് അ ഥോറിറ്റിയോടു വിശദീകരണം തേടി. കുതിരാനിൽ വാഹനാപ കടങ്ങൾ്തുടരുന്നതും കോടതി ചൂണ്ടിക്കാട്ടി.

ചൃശ്യം പാലക്കാട് ജില്ലകളെ ബന്ധിപ്പിക്കുന്ന മണ്ണുത്തി ആറു വരിപ്പാതയുടെ നിർമാണത്തി

ലെ അപാകതകൾ സംബന്ധിച്ച് കോടതി മേൽനോട്ടത്തിൽ അ ന്വേഷണം നടത്തണമെന്നും റി സീവറെ നിയമിച്ച് പണികൾ പൂ ർത്തീകരിക്കണമെന്നും ഹർജി യിൽ ആവശ്യപ്പെട്ടു.

ആറുവരിപ്പാതയുടെ നിർമാ ണത്തിലെ അപാകതകൾ മൂലം നിരവധി അപകട മരണങ്ങളാ ണ് ഇവിടെ ഉണ്ടായിട്ടുള്ളത്. ഇ തിനിടെ തുരങ്കം തുറക്കാനുള്ള പണികളുടെ ഭാഗമായി കഴിഞ്ഞ ദിവസം കല്ലുകൾ നീക്കുന്നതിനി ടെ പാറക്ക്ഷണം വീണ് തുരങ്ക ത്തിന്റെ മുന്നിൽതന്നെ വലിയ ദ്വാരം ഉണ്ടായി.

ഇതടക്കം പരിഹരിച്ച് എത്ര യും വേഗം തുരങ്കം തുറക്കണമെ ന്നാണ് ചീഫ് വിപ്പ് ഹർജിയിൽ ആവശ്യപ്പെട്ടിരിക്കുന്നത്.

ഹർജി ജനങ്ങളുടെ കണ്ണിൽ പൊടിയിടാൻ: ഷാജി കോടങ്കണ്ടത്ത്

തൃശൂർ: കഴിഞ്ഞ അഞ്ചു വ ർഷമായി കുതിരാൻ തുര ങ്കത്തെ സംബന്ധിച്ചോ മണ്ണു ത്തി-വടക്കഞ്ചേരി ദേശീയപാത യുടെ ശോചനീയാവസ്ഥയെ സംബന്ധിച്ചോ യാതൊരു നിയ മ നടപടികളും കൈക്കൊള്ളാൻ തയാറാകാത്ത ഒല്ലൂർ എംഎൽ എയും ചീഫ് വിപ്പുമായ കെ. രാ ജൻ തെരഞ്ഞെടുപ്പ് മുന്നിൽക ണ്ട് നൽകിയ ഹർജി ജനങ്ങളു ടെ കണ്ണിൽ പൊടിയിടാനുള്ള നീക്കം മാത്രമാണെന്നു കെപി സിസി സെക്രട്ടറി ഷാജി ജെ. കോടങ്കണ്ടത്ത്.

പട്ടിക്കാട് ബനാന ഹണി പാ ർക്കിന്റെ ഉദ്ഘാടനത്തിനു വന്ന മുഖ്യമന്ത്രിയെ കുതിരാൻ സന്ദർ ശിക്കുന്നതിനും ദേശീയപാതയു ടെ ശോചനീയാവസ്ഥ കാണി

നോട്ടിസ്

JMJ FINANCE LIMITED org തൃശൂർ ബ്രാഞ്ച് ഇപ്പോൾ സ്ഥിതി ചെയ്യുന്ന JMJ Finance Limited, C.J. Tower, Opp. Manorama, Thrissurൽ നിന്നും താഴെ കൊടുത്തിട്ടുള്ള വിലാസത്തിലേക്ക് 30.01.2021 മുതൽ മാറ്റുന്നതായി ഇതിനാൽ അറിയിച്ചുകൊള്ളുന്നു. ഉപദോക്താക്കളും പൊതുജനങ്ങ ളും ഇത് ഒരു അറിയിഷായി സ്വീക JMJ FINANCE LIMITED,

S.S.S. Plaza Building, Ground Floor, Kizhakkumpattukara Junction, Mannuth Road, Thrissur-680020 For Enquiries: 7025401155, 7025059988 ക്കുന്നതിനും കൊണ്ടുവരാൻ സാധിക്കാത്ത ഒല്ലൂർ എംഎൽഎ

സ്വന്തം വീഴ്ചകൾ മറച്ചുവയ്ക്കാ

നുള്ള തത്രപ്പാടിലാണ്. കുതിരാൻ തുരങ്കം അടിയന്ത രമായി തുറക്കാൻ ആവശ്യപ്പെട്ടു കൊടുത്ത ഹർജി കോടതിയിൽ നിലവിലുള്ളതും അടുത്ത ആ ഴ്ച വാദത്തിനായി വച്ചിട്ടുള്ളതു മാണ്. പ്രസ്തുത ഹർജിയിലാ ണ് ദേശീയപാത അഥോറിറ്റി സം സ്ഥാന സർക്കാർ വനഭൂമിക്കു ത ത്തുല്യമായ ഭൂമി വിട്ടുകൊടുത്തി ട്ടില്ലെന്നു കോടതിയെ അറിയിച്ചി

__ ആറുവരിപ്പാതയുടെ അശാ സ്ത്രീയ നിർമാണത്തെ സംബ ന്ധിച്ചും സുരക്ഷാമാനദണ്ഡം പാലിക്കാത്തതിനെ സംബന്ധി ച്ചും ഷാജി ജെ. കോടങ്കണ്ടത്ത് ഹൈക്കോടതിയിൽ കൊടുത്ത കേസിൽ കോടതി കമ്മീഷ്നെ നിയമിച്ചിരുന്നു.

കമ്മീഷന്റെ റിപ്പോർട്ടിന്റെ അ ടിസ്ഥാനത്തിൽ പുറപ്പെടുവിച്ച ഇടക്കാല ഉത്തരവ് നടപ്പിലാക്കാ ത്തതിനെതിരെ കോടതി അല ക്ഷ്യനടപടികൾ നിലനിൽക്കു ന്നുമുണ്ട്. ദേശീയ വിജിലൻസ് കമ്മീഷനിൽ ബോധിപ്പിച്ച ഹർ ജിയിലെ ഉത്തരവുപ്രകാരം ദേ ശീയപാതയിലെ അഴിമതിയും കരാർ ലംഘനവും ദേശീയപാത വിജിലൻസ് വിഭാഗം അന്വേഷ ണം നടത്തിവരികയാണ്.

ഹർജി നൽകിയതിനെതുടർ ന്നു മനുഷ്യാവകാശ കമ്മീഷൻ കുതിരാൻ തുരങ്കവും ദേശീയപാ തയും പരിശോധിച്ച് ഉത്തരവ് ഇ റക്കിയിരുന്നു.

അഡ്വഞ്ചേഴ്സ് ഓഫ് ഓമനക്കുട്ടൻ; സിനിമയിലല്ല

ട്രെയിനിൽ കുഴഞ്ഞുവീണ വീട്ടമ്മയെ കൈകളിൽ താങ്ങിയെടുത്ത് പ്ലാറ്റ്ഫോമിലൂടെ ഓടി വാഹനത്തിൽ കയറ്റി ആശുപത്രിയിലെത്തിച്ച് ജീവൻ രക്ഷിച്ച ഒരു ആർപിഎഫ് കോൺസ്റ്റബിളിനെ പരിചയപ്പെടാം

സ്വന്തം ലേഖകൻ

തൃശൂർ: അഡ്വഞ്ചേഴ്സ് ഓഫ് ഓമന ക്കുട്ടൻ എന്ന സിനിമാപ്പേര് ഈ ചി ത്രത്തോടു ചേർത്തുവയ്ക്കാം. കാര ണം ഇത് ഓമനക്കുട്ടനെന്ന ആർപി എഫ് കോൺസ്റ്റബിളിന്റെ അഡ്വഞ്ച ർ(സാഹസം) തന്നെയാണ്.

ഹൃദയസംബന്ധമായ അസുഖ ത്തെതുടർന്ന് വടകരയിൽനിന്ന് കാ ർഡിയോളജിസ്റ്റിനെ കാണാനെത്തി യ അനിത എന്ന് വീട്ടമ്മ ജനശതാബ്ദി എക്സ്പ്രസിൽ തൃശൂരിലേക്കു വരു മ്പോൾ തൃശൂർ റെയിൽവേ സ്റ്റേഷൻ എത്തുന്നതിനു തൊട്ടുമുൻപായി ട്രെ യിനിനുള്ളിൽ കുഴഞ്ഞുവീണു. ഉടൻ തന്നെ വിവരം തൃശൂർ റെയിൽവേ പ്രൊട്ടക്ഷൻ ഫോഴ്സിൽ അറിയി ച്ചു. രണ്ടു മിനിറ്റിനകം ട്രെയിൻ തൃശൂ ർ സ്റ്റേഷനിലെത്തി.

മോണിംഗ് ഡ്യൂട്ടിക്ക് അപ്പോൾ ക യറിയിട്ടേയുണ്ടായിരുന്നുള്ളൂ് തൃശൂ ർ ആർപിഎഫിലെ കോൺസ്റ്റബിളാ യ കായംകുളം സ്വദേശി ഓമനക്കുട്ട ൻ. ട്രെയിനിൽനിന്നുള്ള മെസേജ് കി ട്ടിയിരുന്നതിനാൽ ഓമനക്കുട്ടൻ വേ ഗം ട്രെയിനിനകത്താ കയറി നോക്കി യപ്പോൾ അനിത ബോധരഹിതയാ യി കുഴഞ്ഞുവീണു കിടക്കുന്നതു ക ണ്ടത്. വീൽചെയർ വരാൻവേണ്ടി കാ ത്തുനിന്നു സമയം കളയുന്നത് അപ കടമാണെന്നു തിരിച്ചറിഞ്ഞ ഓമന ക്കുട്ടൻ അനിതയെ ഇരുകൈകളിലും താങ്ങിയെടുത്ത് ട്രെയിനിൽനിന്ന് ഇ റങ്ങി പ്ലാറ്റ്ഫോമിലൂടെ സ്റ്റേഷനു പു റത്തേ്ക്'ഓടുകയായിരുന്നു. കൂടെ സഹപ്രവർത്തകരുമുണ്ടായിരുന്നു.



ട്രെയിനിൽ കുഴഞ്ഞുവീണ വീട്ടമ്മയെ താങ്ങിയെടുത്ത് ആശുപത്രിയിലെത്തിക്കാൻ ഓടുന്ന ആർപിഎഫ് കോൺസ്റ്റബിൾ ഓമനക്കുട്ടൻ

പുറത്തുണ്ടായിരുന്ന കേരള പോലീ സിന്റെ ജീപ്പിൽ വീട്ടമ്മയെയും കൂടെ യുണ്ടായിരുന്ന സ്ത്രീയേയും കയറ്റി വനിതാ പോലീസും കൂടി ആശുപ ത്രിയിലേക്കു പാഞ്ഞു. കൃത്യസമയ ത്ത് ആശുപ്തിയിലെത്തിക്കാൻ സാ ധിച്ചതിനാൽ അനിതയുടെ ജീവൻ തി

ഒരു പ്രതിസന്ധിഘട്ടത്തിൽ, അല്ലെ

ങ്കിൽ ജീവൻ രക്ഷാദൗത്യത്തിൽ എ ങ്ങനെ പെരുമാറണം, എന്തു ചെയ്യ ണം എന്നു കൃത്യമായി അറിയാവുന്ന ഒരു പോലീസ് ഓഫീസറുടെ ഉത്തര വാദിത്വമാണ് അനിതയെന്ന വീട്ടമ്മ യെ ഇരുകൈകളിലുമേന്തി തിരക്കു ള്ള പ്ലാറ്റ്ഫോമിലൂടെ ഓടുന്ന ഈ ചി

ത്രം വൃക്തമാക്കുന്നത്. ആശുപത്രിയിലേക്കു പോയ അനിതയ്ക്ക് എന്തു സംഭവിച്ചു എന്നൊന്നും പിന്നെ ഓമനക്കുട്ടൻ അ റിഞ്ഞിരുന്നില്ല. അന്നുതന്നെ വൈകീ ട്ട് പ്ലാറ്റ്ഫോമിൽ നിൽക്കുമ്പോൾ കേ രള് പോലീസിലെ ഒരു ഉദ്യോഗസ്ഥൻ ഒരു സ്ത്രീയെ ചൂണ്ടിക്കാട്ടി, ഇവരാണ് ഓമനക്കുട്ടൻ രാവിലെ എടുത്തുകൊ ണ്ടോടി ര്ക്ഷിച്ച സ്ത്രീ എന്നു പറഞ്ഞ പ്പോൾ ഓമനക്കുട്ടൻ അവരെ ചെന്നു

കണ്ട് സംസാരിച്ചു. ആരോഗൃസ്ഥിതി ഭേദമുണ്ടെന്നും മരുന്നുകൾ കഴിച്ചു വി ശ്രമിക്കാൻ ഡോക്ടർ നിർദേശിച്ചെന്നും അനിത പറഞ്ഞു. രാവിലത്തെ കാര്യ ങ്ങൾ മറ്റു പോലീസുകാരും കൂടെയു ണ്ടായിരുന്ന സ്ത്രീയും അനിതയോടു വിശദീകരിച്ചപ്പോൾ തന്റെ ജീവൻ ര ക്ഷിച്ച ഓമനക്കുട്ടനോട് ഒരുപാട് നന്ദി യുണ്ടെന്നും ഈ ജന്മം മറക്കില്ലെന്നും കണ്ണുനിറഞ്ഞ് അനിത പറഞ്ഞു്. ആ വാക്കുകൾ ഓമനക്കുട്ടന്റെയും മനസു നിറച്ചു.

ഓമനക്കുട്ടൻ അനിതയെ കൈക ളിലേന്തി പ്ലാറ്റ്ഫോമിലൂടെ ഓടുന്ന ചിത്രം പ്ലാറ്റ്ഫോമിലുണ്ടായിരുന്ന ആ രോ എടുത്തു ഫേസ്ബുക്കിലിട്ടതോ ടെ വൈറലായി. നിരവധി പേരാണ് ആർപിഎഫിലേക്കു വിളിച്ചത്. ഓമന ക്കുട്ടന്റെ മൊബൈൽ നമ്പർ വാങ്ങി നിരവധി പേർ അദ്ദേഹത്തെ വിളിച്ച് അഭിനന്ദിച്ചു.

കായംകുളം മുട്ടത്തുവിളയിൽ ഭര ണിക്കാവ് സൗത്തിൽ ഓമനക്കുട്ടന് ആ വീട്ടമ്മയുടെ ജീവൻ രക്ഷിക്കാനായതി ന്റെ സന്തോഷമാണ് മനസു നിറയെ.

്താമസിക്കുന്ന മുറിയിലിരുന്ന് ഓമ നക്കുട്ടൻ പറഞ്ഞു, അവർക്കൊന്നും പറ്റിയില്ലല്ലോ... അതാണ് വലിയ കാ ര്യം. ആ്സ്മയത്ത് അങ്ങനെ ചെയ്യാ നാണ് തോന്നിയത്. അമ്പതു വയസി നു മുകളിൽ പ്രായമുണ്ടവർക്ക്. അറു പതു കിലോയ്ക്കു മുകളിൽ ശരീരഭാ രവും. കുഴഞ്ഞപ്പോൾ ശരീരഭാരം വീ ണ്ടും കൂടി. എന്നാലും താങ്ങിയെടു ത്ത് ഓടി ജീപ്പിൽ കയറ്റിയപ്പോൾ ആ ശ്വാസം തോന്നി. വൈ്കീട്ടവരെ വീ ണ്ടും കണ്ടപ്പോഴാണ് കൂടുതൽ ആ

ജനപ്രതിനിധികളുടെ ഓൺലൈൻ പഠനത്തിൽ റിക്കാർഡ് ഹാജർ

സ്വന്തം ലേഖകൻ

തൃശൂർ: ഓൺലൈൻ പഠനം കു ട്ടികൾക്കു മാത്രമല്ല നമ്മുടെ ജ നപ്രതിനിധികൾക്കും ഏ്റെ ഇ ഷ്ടം. തദ്ദേശ സ്വയംഭരണ് സ്ഥാ പ്നങ്ങളിലേക്കു തെരഞ്ഞെടു ക്കപ്പെട്ട് ജനപ്രതിനിധികൾക്ക് കിലയുടെ നേതൃത്വത്തിൽ ആദ്യ മായി ഓൺലൈനിൽ പരിശീല് നം നൽകിയപ്പോൾ ഹാജരായ പഠിതാക്കളുടെ എണ്ണം റിക്കാർ ഡായിരുന്നു്. നാലു ദീവസങ്ങളി ലായാണ് പരിശീല്നം നൽകിയ

PERFORMANCE

തിനിധികളും പങ്കെടുത്ത പരിശീ ലനം വിജയകരമായി.

ജില്ലാ പഞ്ചായത്ത് ഒഴികെയു ള്ള തദ്ദേശ സ്വയംഭരണ സ്ഥാപ് നങ്ങളിൽനിന്നായി 19,576 ജ നപ്രതിനിധികൾ പങ്കെടുത്തു. 21,569 പേരാണ് ആകെ പടെട്ടു ക്കാൻ ഉണ്ടായിരുന്നത്. ജില്ലക് ളിലെ പ്രാദേശിക അവധിയും കോവിഡ് 19 സാഹചര്യവും കാരണം തദ്ദേശഭരണസ്ഥാപന ങ്ങളിലെ പരിശീലനങ്ങൾ മാറ്റി വച്ചിരുന്നു. ഇങ്ങനെയുള്ള ജി ല്ലകളിലായി പങ്കെടുക്കാനുള്ള പൊതുഭരണം, ആസൂത്രണം, ധനകാര്വം, സാമൂഹ്വനീതി, സ്ത്രീശക്തീകരണം, മാലി ന്വപരിപാലനം, സാമൂഹികക്ഷേമപദ്ധതി കൾ, പൊതുമരാമത്ത് എന്നിവയിൽ ആദ്യഘട്ട പരിശീലനമാണ് നൽകിയത്.

1993 പേർക്കുള്ള പരിശീലനം ആരംഭിച്ചിട്ടുണ്ട്. ജില്ലാ പഞ്ചാ യത്ത് ജനപ്രതിനിധികളായ 331 പേർക്കുള്ള പരിശീലനം കില യുടെ നേതൃത്വത്തിൽ നേരിട്ടാ

ണു സംഘടിപ്പിക്കുക. നഗരസഭകൾക്കും ബ്ലോക്ക് പ സമയം നിശ്ചയിച്ചു നൽകിയാ മതലപ്പെടുത്തിയ റിസോഴ്സ് ടീമുകൾ വീഡിയോ സെഷനു കൾവഴി തൽസമയം സംശയ ദുരീകരണത്തിനും ചർച്ച യ്ക്കും അവസരമൊരുക്കി. വ കുപ്പുകളുമായി ബന്ധപ്പെട്ട സം ശയങ്ങൾ തീർക്കാൻ ഉന്നത ഉ ദ്യോഗസ്ഥരും എത്തിയിരുന്നു. പൊതുഭരണം, ആസൂത്ര

യിരുന്നു പരിശീലനം. കില ചു

ണം, ധനകാര്യം, സാമൂഹൃനീ തി, സ്ത്രീശക്തീകരണം, മാലി നൃപരിപാലനം, സാമൂഹിക ക്ഷേമപദ്ധതികൾ, പൊതുമരാ മത്ത് എന്നിവയിൽ ആദ്യഘട്ട

(Rs. in lakh)

പരിശീലനത്തിൽ വൃതൃസ്ത വിഷയങ്ങളിലായി എട്ടു പു സ്തകങ്ങളും നൽകി. പരിശീ ലന വീഡിയോകൾ യൂട്യൂബി ലും പുസ്തകങ്ങൾ ചില് വെ ബ്സൈറ്റിലും ലഭ്യമാണ്.

തദ്ദേശസ്ഥാപനങ്ങളിലേക്കു ള്ള വാർഷിക പദ്ധതികളും ബ് ജറ്റും തയാറാക്കേണ്ടതിനാൽ അ്തിനുള്ള പരിശീലനവും ന ൽകുന്നുണ്ട്. വനിതാ ജനപ്രതി നിധികൾ, സ്റ്റാൻഡിംഗ് കമ്മിറ്റി അംഗങ്ങൾ്എന്നിവർക്കു പ്ര ത്യേക ക്ലാസ് നൽകും.

മോശമായ കൈയ്യക്ഷരം

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SK 174170

മണിക്കൂറുകൾക്കകം ആകർഷകമാക്കാം MONEY BACK GUARANTEE ENGLISH | മലയാളം | हिन्दी **FRANCHISE INVITED**

കേരള സംസ്ഥാന ഭാഗ്വക്കുറി സ്ത്രീ ശക്തി SS-245 നറുക്കെടുപ്പ് ഫലം 19-01-2021 സ്ഥലം: ഗോർഖി ഭവൻ, വാൻറോസ് ജംഗ്ഷൻ, തിരുവനന്തപുരം

സമാശ്വാസ സമ്മാനം 8000 രൂപ SB 174170 SE 174170 SF 174170 SG 174170 SH 174170

ഒന്നാം സമ്മാനം 75ലക്ഷം രൂപ

SJ 174170 SL 174170 SM 174170 2–ാം സമ്മാനം 10 ലക്ഷം രൂപ SK 323852 (പട്ടാമ്പി) 3–ാം സമ്മാനം 5000 രൂപ 0349 0830 0861 2488 2618 2737 2896 4538 4693 4914 5076 5344 5528 6045 6295 7894 9219 9229 4–ാം സമ്മാനം 2000 രൂപ 0095 1551 1798 1845 2787 3079 6360 7838 8300 9948 5–ാം സമ്മാനം 1000 രൂപ

4050 4943 6649 6811 7758 8769 9192 9215 6–ാം സമ്മാനം 500 രൂപ 0045 0365 0567 0616 0634 0907 1275 1764 2288 2469 2665 2723 2795 2964 3334 4122 4380 4480 4519 4742 4782 4823 4899 5053 5078 5224 5537 5950 5980 6247 6377 6416 6804 6898 7060 7323 7396 7468 7486 7497 7632 7931 8089 8408 8697 9039 9040 9881

0209 0508 0553 0589 2192 3391 3520 3658 3728 4022

7–ാം സമ്മാനം 200 രൂപ 0036 0143 0605 0731 0919 0923 0930 1689 1773 1892 1945 1950 2178 2281 2362 2489 2871 3061 3155 3185 3202 3369 3468 3581 4255 4432 4755 5559 5584 5591 5711 5715 5731 6027 6488 6609 7464 7690 8035 8038 8201 8385 8648 9591 9799

8–ാം സമ്മാനം 100 രൂപ 0056 0067 0163 0454 0578 0735 0743 0824 0999 1067 1069 1085 1202 1397 1399 1431 1446 1457 1599 1890 1899 1932 2138 2185 2226 2333 2433 2594 2626 2670 2761 2834 2926 2998 3028 3146 3339 3556 3557 3569 3606 3623 3717 3886 3902 4035 4094 4100 4106 4124 4172 4200 4292 4383 4484 4590 4608 4613 4664 4690 4894 4897 5110 5201 5324 5325 5543 5555 5660 5906 5916 6073 6189 6343 6419 6470 6489 6536 6602 6675 6706 6710 6732 6736 6747 6838 6964 7211 7279 7340 7345 7391 7404 7494 7506 7544 7807 7925 8142 8273 8310 8529 8561 8579 8586 8734 8741 8878 8988 9043 9090 9129 9275 9313 9386 9551 9631 9637 9700 9940

സുരേന്ദ്രൻ ബി. ഡെപുട്ടി, ഡയറക്ടർ, ഡയറക്ടറേറ്റ് ഓഫ് സ്റ്റേറ്റ് ലോട്ടറിസ്. വികാസ് ഭവൻ. തിരുവനന ജയികൾ സജാനാർഹമായ ടിക്കറ്റുകൾ കേരള ഗസറ്റിൽ തെ്തുനോക്കി 30 ദിവസത്തിനുള്ളിൽ ഹാജരാക്ക കൗമുദി, ജയ്ഹിന്ദ്, ജീവൻ ചാനലുകളിൽ

& CSB Bank THANK YOU Celebrations for your support UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2020

HIGHLIGHTS Quarter Ended Quarter Ended Nine months ended Nine months ended SI. 30.09.2020 31.12.2019 31.03.2020 **Particulars** 31.12.2020 31.12.2019 No. Net Profit Audited Unaudited Unaudited Unaudited Unaudited Unaudited 59924 56755 43929 166366 125601 173150 Total Income from operations Net Profit for the period (before tax, exceptional and/or extraordinary items) 7089 9209 23454 11133 13400 4240 Rs. 176 Cr. 142% 7089 23454 11133 13400 (after exceptional and/or extraordinary items) 9209 4240 Net Profit for the period after tax **Net Interest** 5305 17551 1272 (after exceptional and/or extraordinary items) 6890 2814 7241 Income [Comprising Profit for the period (after tax) NA NA NA Rs. 666 Cr. **53**% **Equity Share Capital** 17351 17351 17351 17351 17351 17351 Reserves (excluding Revaluation Reserve) 163094

as shown in the Balance sheet Non Interest Earnings Per Share (before extraordinary items) Income (Face value of Rs.10/- each) Rs. 289 Cr. 114% 3.06 3.97 1.63 5.40 Earnings Per Share(after extraordinary items)* Operating

3.06

*Not Annualised Rs. 484 Cr. 179%

Thrissur | January 19, 2021

Basic:

Cost to Income Ratio 2028

bps,

1. The above Unaudited Financial Results for the guarter and nine months ended December 31, 2020 have been reviewed by the Audit Committee of the Board in its meeting held on January 18, 2021 and thereafter approved by the Board of Directors in its meeting held on January 19, 2021. These results have been subjected to Limited Review by the Statutory Auditors of the Bank and an unqualified review report has been issued.

2. The above is an extract of the detailed format of the unaudited financial results for the quarter and nine months ended December 31, 2020 filed with the stock exchanges under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited financial results for the quarter and nine months ended December 31, 2020 is available on the website of Stock Exchanges at https://www.nseindia.com and https://www.bseindia.com and also on the Bank's website at https://www.csb.co.in/

3.97

1.63

10.12

For CSB Bank Limited C.VR. Raiendran Managing Director & CEO DIN: 00460061

5.40

1072 91.03% bps NIM 89 4.60% bps

PERFORMANCE

54

bps

130

bps

HIGHLIGHTS

RoA

1.07%

Net NPA

0.68%

PCR

0.88

0.88

CASA Ratio

182 30.38% bps

CSB Bank Limited (Formerly known as The Catholic Syrian Bank Limited) Regd. Office: 'CSB Bhavan', Post Box No. 502, St. Mary's College Road, Thrissur – 680020, Kerala, India. Tel: +91 487-2333020 | Fax: +91 487-2338764 | Website: www.csb.co.in | Email: board@csb.co.in | Corporate Identity Number: L65191KL1920PLC000175

49.25%

Profit