

B&S /136/2020

August 20, 2020

BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai 400001.  
**Scrip code: 542867**

National Stock Exchange of India Ltd.,  
Exchange plaza, 5<sup>th</sup> floor,  
Bandra-kurla Complex,  
Bandra (E), Mumbai 400051.  
**Symbol: CSBBANK**

Dear Sir/Madam,

**Submission of Newspaper publication of the Financial Results for the quarter ended June 30, 2020 - Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

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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. B&S/134/2020 dated August 19, 2020, please find enclosed herewith the clippings of the Financial Results for the quarter ended June 30, 2020 published in today's Newspaper (August 20, 2020) viz. Business Standard (English), Business Line (English) and Deepika (Malayalam).

This intimation is also made available on the website of the Bank at [www.csb.co.in](http://www.csb.co.in).

Kindly take the same on records.

Thanking You.

Yours faithfully,

**Sijo Varghese**  
**Company Secretary**



# Digital firms may see a V-shaped ad recovery in H2

VIVEAT SUSAN PINTO  
Mumbai, 19 August

Online companies seem to be on a roll when it comes to advertising. If the Indian Premier League (IPL) sponsorship race is an indicator, then only digital firms showed interest and commitment to invest.

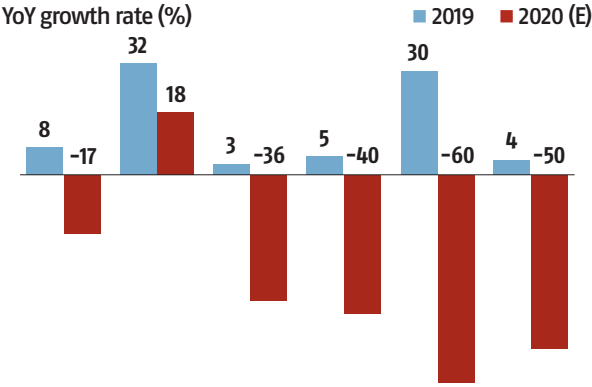
According to IPL Commissioner Brijesh Patel, the rest — including big names such as Tatas and Patanjali — were keen but had not put bids.

Ashish Bhasin, chief executive officer (CEO), APAC, and chairman, India, Dentsu Aegis India, says digital firms are riding a positive wave. "The Covid-19 pandemic and lockdown have increased the rate of online adoption sharply in the country for most activities, significantly accelerating growth for these companies. These players want to capitalise on this momentum, leading them to aggressively invest behind advertising properties. This trend will persist in the future," he says.

The Pitch-Madison Mid-Year Advertising Review, released on Tuesday, said it expected a V-shaped recovery in the digital medium during the second half of the 2020 calendar year (H2), leading to a full-year growth ranging from 12 per cent to 18 per cent.

"It is significant that no other medium, barring digital, will achieve growth in 2020," says Sam Balsara, CMD, Madison World. "But the projected full-year growth for digital now is lower than our original forecast of 32.1 per cent for

## AD GROWTH RATES



the medium made in February." Even then, the aggression displayed by online players is something to take note of. For instance, digital companies are expected to make their presence felt on other high-impact properties such as Big Boss and Kaun Banega Crorepati, which are likely to be launched in September on Colors and Sony Entertainment Television, respectively, media industry sources say. Some experts, however, argue that traditional advertisers in fast-moving consumer goods, automotive, telecom, electronics, and handsets cannot be written off just yet: Many will make a bid for high-impact television properties in terms of advertising, just like their online counterparts.

"Sporting sponsorships of the likes of IPL work well for firms who are looking to mainstream themselves. Vivo did it earlier. Dream11 will do the same. While digital firms are well-funded and are seeking key advertising opportunities

to improve brand recall and saliency, traditional advertisers will also seek consumer attention during the festive season," says N Chandramouli, CEO, TRA Research, a brand advisory firm based in Mumbai.

A BCG report released says consumer sentiment is slowly beginning to look up, despite Covid cases increasing steadily in the country. Most businesses in sectors such as FMCG and automobiles have indicated that consumer demand is making its way back gradually, especially in rural areas, where sales growth is higher than in urban areas.

The Pitch-Madison report, for instance, says that eight out of the top 10 advertisers in the first half of 2020 were FMCG companies. These included names such as Hindustan Unilever, Procter & Gamble, and RB, among others. Of the balance two: One was an e-tailer (Amazon) and the other was an auto company (Maruti Suzuki).

# ‘Relaxed labour laws to help BPOs expand to small cities’

While business process management (BPM) firms have transformed seamlessly into the work-from-home environment, WNS Global Services, a major player in this space, is looking at following the 'Hub-Edge-Spoke' delivery model wherein tier-II and tier-III cities will find prominence. KESHAV MURUGESH, Group CEO of the NYSE-listed firm, tells Sai Ishwar that the company — whose over 65 per cent of 43,000 employees globally are based in India — will continue to hire but at a slower pace. Edited excerpts:

## How is it selling BPO services to clients in times of the pandemic?

Most of our clients are located across the globe, including North America, Asia-Pacific and Europe. The clients first identify a few partners or vendors, and travel across the pond to take a physical look and then sign outsourcing contracts. During the pandemic, we came up with a virtual model wherein the client interacts with the leadership team, understands the ethos and culture and also takes a look at the solutions offered. We show them our physical locations in Chennai, Pune or the Philippines. They finally interact with the seeding team, which gives them a lot of comfort.

## Do you think smaller cities will assume more significance in IT/ITeS space given that a lot of reverse migration has happened during the pandemic?

We have been focusing on taking work to the people for quite some time now. We already have centres in Nasik and

Vizag. After Covid, the ability for us to grow business in these locations is going to increase. We think work from home is an acceptable model. But it will not replace our current model of having operations in central locations. But 20-25 per cent of the works, which are repeatable and routine tasks, can be delivered from home. We call this as 'Hub-Edge-Spoke' model wherein 'hubs' are the traditional offices we had and 'edge' is the work-from-home model. 'Spokes' are satellite offices, which are 50-100-seater set ups, mostly in lower-rung cities and towns.

## A lot of DoT and special economic zone (SEZ) norms were relaxed to enable seamless transition of work for home. What more can be done?

Yes. The DoT and SEZs relaxations have certainly helped us. The government is creating a special taskforce to ensure that these changes stay for a longer term. But the industry is also seeking a change in labour laws, both at the Centre and states. It should facilitate more part-time and gig jobs wherein a person can work for multiple firms, simultaneously. In the future, people may not want to take up five or six day-a-week jobs. Some smart changes can kick-start the gig economy and take the model further into tier-II, -III and -IV locations. This will help in bringing a part of the 110 million-odd Indian women and retired people to the workforce, and also retired people.

More on business-standard.com

# Acma: Industry facing shortage of skilled labour

The shortage of skilled labour is impacting production at India's auto component firms even as demand is showing signs of recovery, said Deepak Jain, president Auto Component Manufacturers Association, at a webinar on performance of auto component industry. The shortage of skilled manpower is the fallout of migration of labour from big cities to smaller towns during the lockdown period. The industry employs around 5 million people which accounts for 2.5 per cent of country's GDP, 25 per cent of its manufacturing GDP and 4 per cent of exports.

SHALY SETH MOHILE

**E-Auction –Monnet Power Company Limited (in Liquidation)**  
Sale of Power Plant under the Insolvency and Bankruptcy Code, 2016

Announcing the Sale of Power Plant of Monnet Power Company Limited under Liquidation, pursuant to NCLT (Mumbai Bench) order dated 23<sup>rd</sup> October 2019, through public auction process. Power Plant is located near village Mailbrahmni, in Angul District of Orissa having capacity of 2X525 MW and is coal fired thermal power plant. Interested applicants may refer to the detailed Asset Sale Process Memorandum uploaded on website of the corporate debtor <http://monnetpower.co.in/liquidation/> and also on E-Auction website <https://ncltauction.auctiontiger.net>. The Auction Sale will be done through the E-Auction platform: <https://ncltauction.auctiontiger.net>.

Asset	Manner of Sale	Date and Time of Auction	Reserve Price (INR)	EMD Amount(INR) & Submission deadline
Power Plant at Angul, Orissa	Sale of assets on Slump Sale basis	08 <sup>th</sup> October 2020 13:01 to 09 <sup>th</sup> October 2020 13:00	700.00 Crore	5 Crore On or before 05 <sup>th</sup> October 2020

Please feel free to contact Mr. Navneet Kumar Gupta at [LQ.MPLC@in.gt.com](mailto:LQ.MPLC@in.gt.com) or [Navneetkgupta@gmail.com](mailto:Navneetkgupta@gmail.com) or Mr. Surendra Raj Gang at [Surendra.raj@in.gt.com](mailto:Surendra.raj@in.gt.com) in case any further clarification is required.

Sd/-  
Navneet Kumar Gupta  
(BBBI/PA-001/IP-P00001/2016-2017/10009)  
Liquidator  
for Monnet Power Company Limited  
Registered With IBBI: Address: 361, Sunview Pocket 4,  
Sector -11, Dwarka, New Delhi-110075  
Email: [navneetkgupta@gmail.com](mailto:navneetkgupta@gmail.com)

Date: 20<sup>th</sup> August 2020  
Place: New Delhi

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\*All loans at the discretion of the bank. | Some features may be available only on specific products. | Terms and conditions apply. | Rates shown are for indicative use. Final rates are as at the time of approval of the loan.

**YOY PERFORMANCE HIGHLIGHTS**

Net Interest Income

Rs. 185 Cr

40%

**Non Interest Income**

Rs. 74 Cr

146%

**Operating Profit**

Rs. 129 Cr

222%

**Net Interest Margin**

4.06%

61 bps

**Cost to Income Ratio**

50.26%

2508 bps

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2020**

Sl. No.	Particulars	Quarter ended 30.06.2020	Year ended 31.03.2020	Quarter ended 30.06.2019
		Unaudited	Audited	Unaudited
1.	Total Income from operations	49688	173150	38564
2.	Net Profit for the period (before tax, exceptional and/or extraordinary items)	7156	13400	3004
3.	Net Profit for the period before tax (after exceptional and/or extraordinary items)	7156	13400	3004
4.	Net Profit for the period after tax (after exceptional and/or extraordinary items)	5356	1272	1954
5.	Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))	NA	NA	NA
6.	Equity Share Capital	17351	17351	8597
7.	Reserves (excluding Revaluation Reserve) as shown in the Balance sheet of the previous year	163094	163094	53655
8.	Earnings Per Share(before extraordinary items)* (Face value of Rs.10/- each)			
	Basic :	3.08	0.88	2.27
	Diluted:	3.08	0.88	2.27
9.	Earnings Per Share(after extraordinary items)* (Face value of Rs.10/- each)			
	Basic :	3.08	0.88	2.27
	Diluted:	3.08	0.88	2.27

*\*Not Annualised*  
**Notes:**  
1. The above Unaudited Financial Results for the quarter ended June 30, 2020 were reviewed by the Audit Committee and thereafter approved by the Board of Directors in their respective meeting held on August 19, 2020. 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 financial results for the quarter ended June 30, 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 financial results for the quarter ended June 30, 2020 is available on the website of Stock Exchanges at <https://www.nseindia.com> and <https://www.bseindia.com> and also on Bank's website <https://www.csb.co.in/>

For CSB Bank Limited  
**C VR Rajendran**  
Managing Director & CEO  
DIN: 00460061

Thrisur, August 19, 2020

**YOY PERFORMANCE HIGHLIGHTS**

RoA

1.03%

58 bps

Net NPA

1.74%

30 bps

Provision Coverage Ratio

81.73%

185 bps

CRAR

18.93%

205 bps

CASA Ratio

29.23%

112 bps

**CSB Bank Limited** (Formerly 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](http://www.csb.co.in) | Email: [board@csb.co.in](mailto:board@csb.co.in) | CIN: L65191KL1920PLC000175

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CONSOLIDATED NET WORTH ₹12,589 CRS\*

BRANCH NETWORK OF 5,330\*

CUSTOMERS SERVED PER DAY 2,00,000\*

**MUTHOOT FINANCE**

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30<sup>TH</sup> JUNE,2020

PARTICULARS	STANDALONE				CONSOLIDATED			
	Q1 FY 21	Q1 FY 20	% Increase YOY	FY 20	Q1 FY 21	Q1 FY 20	% Increase YOY	FY 20
Total Revenue ( ₹ )	2,385	1,859	28%	8,723	2,607	2,072	26%	9,707
Profit Before Tax ( ₹ )	1,125	817	38%	4,057	1,152	864	33%	4,260
Profit After Tax ( ₹ )	841	530	59%	3,018	858	563	52%	3,169
Net Worth ( ₹ )	12,316	9,743	26%	11,572	12,589	9,907	27%	11,829
Earnings Per Share ( ₹ 10/- each ) ( Basic ) ( ₹ )	20.96	13.23	58%	75.31	21.28	13.88	53%	78.30
Book Value Per Share ( ₹ )	306.99	243.02	26%	288.43	313.91	247.25	27%	294.75
Capital Adequacy Ratio ( % )	26.30	24.72	6%	25.47	-	-	-	-

Note: The above is an extract of Financial Results and is not a statutory advertisement required under SEBI guidelines. The detailed financials and investor presentation is available on the website of the Company at [www.muthootfinance.com](http://www.muthootfinance.com)

Power of Trust  
\*TRA's Brand Trust Report (2016 - 2019)

**Muthoot Finance**  
[muthootfinance.com](http://muthootfinance.com)

Muthoot Finance Limited: CIN: L65910KL1997PLC011300; Reg. Office: Muthoot Chambers, Opposite Saritha Theatre Complex, Banerji Road, Ernakulam, Kerala-682018, India. Tel: (+91 484) 239 4712, Fax (+91 484) 239 6506; Email: [mails@muthootgroup.com](mailto:mails@muthootgroup.com)

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# Agri exports up 23% to ₹25,553 crore in Q1 of FY21

Rise in shipments of non-basmati rice, onion aided the overall jump

**TV JAYAN**  
New Delhi, August 19  
Disruptions during the lockdown didn't seem to have any negative impact on agricultural commodities exports from the country. In fact, it recorded a robust 23 per cent growth during the first quarter of the current fiscal as compared to corresponding period last year, official data release on Wednesday showed.

**Rice, onion**  
Among other things, a growth demand for non-basmati rice from African and low-income countries and crop destruction in onions are the reasons for rise in exports. There was a 70 per cent in-

crease in non-basmati exports and 48 per cent growth in onion exports between April and June months as compared to same period last year. The earnings from agri exports during the first quarter stood at ₹25,553 crore as against ₹20,735 crore raked in the corresponding period last fiscal. While the export of non-basmati rice went up by 70 per cent to ₹5,800 crore in the first quarter of 2020-21, that of onions was up by 48 per cent to ₹1,197 crore. However, growth in basmati exports remained flat at ₹8,591 crore, while that of tea dipped by nearly 28 per cent to ₹1,030 crore. "There was an unprecedented increase in demand from

## Export of essential agricultural commodities

	April-June (₹ crore)		% growth
	2019-20	2020-21	
Rice-basmati	8,660.06	8,591.42	-0.79
Rice-non basmati	3,408.03	5,800.13	70.19
Sugar-refined	2,143.59	3,863.08	80.22
Sugar-raw	1,168.06	1,616.42	38.38
Tea	1,405.72	1,012.51	-27.97
Soya meal	879.71	751.37	-14.59
Onion	810.07	1,196.69	47.73
Groundnut	802.38	741.82	-7.55
Rape/Colza/ Mustard meal	426.40	431.85	1.28
Potato	147.00	140.07	-4.71
Wheat	86.75	215.45	148.36
Rest	797.1	1,191.93	49.53
Grand total	20,734.89	25,552.76	23.24

Source: Ministry of Commerce



This, together with buying of more food products because of uncertainty, pushed up exports, he said. According to Sinha, there was an increase in basmati exports to Europe and the US for the same reason, but basmati exports to West Asia — which witnessed a large number of people going back home — and the pandemic situation in Iran, were down significantly. As a result, basmati exports remained at more or less at same levels. Onion exports were also significantly high because many countries, including Afghanistan suffered onion crop loss, requiring it to be imported from India, Sinha said.

**Other products**  
Exports of refined sugar, on the other hand, shot up by 80 per cent in the quarter under

review to ₹3,863 crore (₹2,144 crore). Similarly, there is a 38 per cent increase in the export of raw sugar, raking in sum of ₹1,616 crore, up from ₹1,168 crore in the same quarter in the last fiscal. Soyameal exports fell to ₹751 crore from ₹880 crore in the same period last year, mustard and rapeseed meal registered a marginal 1 per cent growth to ₹432 crore. Among other agri-commodities which registered handsome increase are: kabuli chana (94 per cent to ₹205 crore), bengal gram (408 per cent to ₹140 crore) and tur (by 440 per cent to ₹81 crore). There was a slight 5 per cent decline in potato exports, which fetched ₹140 crore. Soyabean exports, too, dipped by 8 per cent to ₹84 crore, the data showed.

# Met declares watch for rare monsoon depression; sixth 'low' in August

**VINSON KURIAN**  
Thiruvananthapuram, August 19  
The Bay of Bengal is buzzing furiously with the latest low-pressure area (fifth in the August series) intensifying a round within 12 hours of genesis and the India Meteorological Department (IMD) putting the same under watch for further intensification as a rare monsoon depression, signalling a new peak in monsoon activity. The IMD located the well-marked low over the North-West Bay of Bengal on Wednesday evening. It is forecast to travel westwards gradually and concentrate into a depression by Thursday, catapulting the monsoon to its most active phase yet this season. As if not enough, the IMD has put out a watch for a successor low, the sixth, to form by August

23, which *BusinessLine* had hinted earlier. **Clouds take position** Menacing clouds have already gathered all along the monsoon trough from the centre of the well-marked low in the Bay towards North-West India — across Odisha, Chhattisgarh, Jharkhand, Madhya Pradesh, Uttar Pradesh, and Rajasthan — and passing through Ganganagar, Delhi, Badaun, Allahabad, and Daltonganj. The IMD sees widespread rainfall with isolated heavy to very heavy falls over Gujarat, Maharashtra, Goa, Madhya Pradesh, Chhattisgarh, Jharkhand, Odisha and Vidarbha during the next 4-5 days. Isolated extremely heavy falls are forecast over Chhattisgarh and East Madhya Pradesh on Thursday; West Madhya Pradesh

on Friday and Saturday; East Rajasthan on Saturday; and Gujarat on Saturday and Sunday. The monsoon trough is active and lies close to its normal position. It may shift southwards into Thursday, becoming even more active, and stay as such during the next five days. There is convergence of strong moist south-westerly winds from the Arabian Sea over plains of North-West India and Central India. **Widespread rain forecast** Given this, fairly widespread to widespread rainfall with isolated heavy falls is likely over North-West India including the hill regions till Thursday and decrease thereafter. Isolated heavy to very heavy rainfall is likely over Himachal Pradesh, Uttarakhand, Punjab, Haryana, Chandigarh and Delhi on Thursday.

# Covid second wave may hit global rubber price recovery: ANRPC

Strained US-China ties, too, likely to reduce the risk appetite in commodities

**V SAJEEV KUMAR**  
Kochi, August 19  
The Association of Natural Rubber Producing Countries (ANRPC) foresees hindrance in the continued recovery of global rubber prices in the short term due to the growing concern of a second wave of Covid-19 and deteriorating US-China diplomatic relations. The rise in newly infected cases even in the countries that have successfully managed the spread in the initial phase can hinder the recovery in the global economy and the demand for natural rubber, besides affecting the market sentiment, ANRPC re-

port on 'NR: Trends & Statistics July 2020' said. **China factor** The deteriorating US-China diplomatic relations is likely to reduce the risk appetite in commodities and stocks. The diplomatic tussle between the two countries over trade, technology, Hong Kong's national security law, and the claims on the South China Sea has worsened. Low speculative investments in commodities and stocks are often reflected in the natural rubber market as well, the report said. The continued recovery in the crude oil market in the



short-term is subject to risks associated with a possible second wave of the pandemic, potential impact of the worsening US-China relations, and implications on oil demand from various other factors hindering the global economic recovery. The world rubber production remains almost unchanged at 13.195 million tonnes, down by 4.5 per cent from the previous year. As Covid-19 is spreading faster than even before, the forecast is subject to downward revision, ANRPC said.

# Sugar sector reforms need 'political will'

## COMMENTARY

G CHANDRASHEKHAR

The government's think-tank NITI Aayog recently set the cat among the pigeons by suggesting that the area under sugarcane cultivation deserves to be reduced. Surplus sugar production, inventory burden, huge costs associated with buffer stocks, incentive-driven export and, not the least, water-guzzling nature of the crop have all combined to be a bane for the sector. The normal area under cane cultivation is 4.8-4.9 million hectares; but in the last three years, the area has gone up to 5.1-5.2 mh. Combined with improved input management higher acreage has resulted in the country harvesting cane in the 360-400 million tonnes (mt) range, which roughly translates to about 30 mt of sugar production. Domestic demand for sugar is estimated at 25-26 mt, which leaves an annual surplus that translates into consumer-friendly sugar prices. The government encourages ethanol production, too, as biofuel to be blended with petrol. From 2013-14, the country's sugarcane harvest has stayed in the vicinity of 350 mt, with the exception of 2016-17 when the output declined to 306 mt because of poor precipitation. In 2018-19, cane harvest reached a new high of 405 mt. So, barring one year (2016-17), the country has had a decent level of cane output the last seven years. Does it mean we have decisively broken the cyclical nature of cane production? Data of the last 25 years would suggest that cane output and, in turn, sugar production was inconsistent. Usually two good years were followed by a bad year and then possibly a normal year and so on. These variations resulted in wild swings in sugar

production. During years of shortage, India had to resort to imports to contain the domestic price spiral. In years of surplus, more often than not, exports had to be incentivised. Because India has been and is the world's second largest sugar producer after Brazil, whenever India had to import sugar, global prices immediately spurted and whenever India was in the export market, global sugar prices softened.

**The larger question**  
To come back to NITI Aayog's prescription that the cultivated area for cane should be reduced by 300,000 hectares, the larger question to be answered is whether the cyclical nature of cane output has been broken decisively. Experience of last seven years would suggest, Yes, we have. But if the past is any guide, we should be prepared for an occasional bad year, albeit less frequently than before. Where or in which State should cane area be reduced? Surely, it is logical to think that States and regions with looming water shortage should be identified for reduction of cane area. Another consideration should be yields. Regions with yields lower than the national average may also be considered for cane area reduction. The NITI Aayog recommendation to cut cane acreage, however well-intentioned, is most unlikely to be embraced by the sugar mills. After all, a large number of mills are directly or indirectly owned and controlled by politicians. Lack of adequate political will would most likely ensure that status quo continues with occasional lip service to reforms. *The writer is a policy commentator and commodities market specialist. Views are personal*

**PRICOL LIMITED**  
Regd. Office: 109, Race Course, Coimbatore - 641 018  
Phone : + 91 422 433800  
Website : www.pricol.com, e-mail : cs@pricol.co.in

**NOTICE**

Notice is hereby given that pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, 62<sup>nd</sup> meeting of the Board of Directors of the Company is scheduled to be held on **Monday, 31<sup>st</sup> August 2020**, to consider and to take on record, inter alia, the unaudited consolidated financial results of the Company for the quarter ended 30<sup>th</sup> June 2020.

The above notice is available on the company's website [www.pricol.com](http://www.pricol.com) and also on the website of Stock Exchanges [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com).

For Pricol Limited  
T.G.Thamizhanban  
Company Secretary

**THE KERALA STATE CIVIL SUPPLIES CORPORATION LIMITED (SUPPLYCO)**  
MAVELI BHAVAN, P.B. NO. 2030, GANDHINAGAR, KOCHI - 682020  
Ph: 0484 2206791

**TENDER NOTICE** Dated : 12-08-2020

**(Re-tender for Digital work place Solution for Supplyco)**

The Kerala State Civil Supplies Corporation invites proposals for implementation of **Digital work place Solution (e-filing System)** for Supplyco through **e-tender**. Tender Notice and Terms & Conditions may be downloaded from website <https://etenders.kerala.gov.in> Bidders possessing digital signature only will be permitted to participate in the e-tender.

Last date for submission	05-09-2020, 02.00 PM
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Sd/-, Manager (MIS)/c

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**8227 44 88 99**

YOY PERFORMANCE HIGHLIGHTS	UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2020	YOY PERFORMANCE HIGHLIGHTS																																																																																					
<b>Net Interest Income</b>	<table><tr><th>Sl. No.</th><th>Particulars</th><th>Quarter ended 30.06.2020</th><th>Year ended 31.03.2020</th><th>Quarter ended 30.06.2019</th></tr><tr><td></td><td></td><td>Unaudited</td><td>Audited</td><td>Unaudited</td></tr><tr><td>1.</td><td>Total Income from operations</td><td>49688</td><td>173150</td><td>38564</td></tr><tr><td>2.</td><td>Net Profit for the period (before tax, exceptional and/or extraordinary items)</td><td>7156</td><td>13400</td><td>3004</td></tr><tr><td>3.</td><td>Net Profit for the period before tax (after exceptional and/or extraordinary items)</td><td>7156</td><td>13400</td><td>3004</td></tr><tr><td>4.</td><td>Net Profit for the period after tax (after exceptional and/or extraordinary items)</td><td>5356</td><td>1272</td><td>1954</td></tr><tr><td>5.</td><td>Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))</td><td>NA</td><td>NA</td><td>NA</td></tr><tr><td>6.</td><td>Equity Share Capital</td><td>17351</td><td>17351</td><td>8597</td></tr><tr><td>7.</td><td>Reserves (excluding Revaluation Reserve) as shown in the Balance sheet of the previous year</td><td>163094</td><td>163094</td><td>53655</td></tr><tr><td>8.</td><td>Earnings Per Share(before extraordinary items)* (Face value of Rs.10/- each)</td><td></td><td></td><td></td></tr><tr><td></td><td>Basic :</td><td>3.08</td><td>0.88</td><td>2.27</td></tr><tr><td></td><td>Diluted:</td><td>3.08</td><td>0.88</td><td>2.27</td></tr><tr><td>9.</td><td>Earnings Per Share(after extraordinary items)* (Face value of Rs.10/- each)</td><td></td><td></td><td></td></tr><tr><td></td><td>Basic :</td><td>3.08</td><td>0.88</td><td>2.27</td></tr><tr><td></td><td>Diluted:</td><td>3.08</td><td>0.88</td><td>2.27</td></tr></table>	Sl. No.	Particulars	Quarter ended 30.06.2020	Year ended 31.03.2020	Quarter ended 30.06.2019			Unaudited	Audited	Unaudited	1.	Total Income from operations	49688	173150	38564	2.	Net Profit for the period (before tax, exceptional and/or extraordinary items)	7156	13400	3004	3.	Net Profit for the period before tax (after exceptional and/or extraordinary items)	7156	13400	3004	4.	Net Profit for the period after tax (after exceptional and/or extraordinary items)	5356	1272	1954	5.	Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))	NA	NA	NA	6.	Equity Share Capital	17351	17351	8597	7.	Reserves (excluding Revaluation Reserve) as shown in the Balance sheet of the previous year	163094	163094	53655	8.	Earnings Per Share(before extraordinary items)* (Face value of Rs.10/- each)					Basic :	3.08	0.88	2.27		Diluted:	3.08	0.88	2.27	9.	Earnings Per Share(after extraordinary items)* (Face value of Rs.10/- each)					Basic :	3.08	0.88	2.27		Diluted:	3.08	0.88	2.27	<table><tr><th>RoA</th></tr><tr><td>58 bps</td></tr><tr><th>Net NPA</th></tr><tr><td>1.74%</td></tr><tr><th>Provision Coverage Ratio</th></tr><tr><td>81.73%</td></tr><tr><th>CRAR</th></tr><tr><td>18.93%</td></tr><tr><th>CASA Ratio</th></tr><tr><td>29.23%</td></tr></table>	RoA	58 bps	Net NPA	1.74%	Provision Coverage Ratio	81.73%	CRAR	18.93%	CASA Ratio	29.23%
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<b>Rs. 129 Cr 222%</b>																																																																																							
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<b>4.06% 61 bps</b>																																																																																							
<b>Cost to Income Ratio</b>																																																																																							
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Thrissur, August 19, 2020

For CSB Bank Limited  
**C VR Rajendran**  
Managing Director & CEO  
DIN: 00460061

**CSB Bank Limited** (Formerly 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](http://www.csb.co.in) | Email: [board@csb.co.in](mailto:board@csb.co.in) | CIN: L65191KL1920PLC000175

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