



DEPT : SECRETARIAL  
REF. No. : SEC/ST.EX.STT/34/2020-21

June 29, 2020

National Stock Exchange of India Ltd.,  
Exchange Plaza, 5<sup>th</sup> Floor,  
Plot No.C/1, G Block,  
Bandra-Kurla Complex,Bandra (E),  
**Mumbai – 400 051.**

SCRIP CODE: SOUTHBANK

BSE Ltd.  
Corporate Relationship Department,  
First Floor, New Trading Wing,  
Rotunda Building, P J Towers,  
Dalal Street, Fort,  
**Mumbai – 400 001.**

SCRIP CODE: 532218

Dear Sirs,

**Sub: Intimation under Regulation 30 & 47 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015**

Pursuant to Regulation 30 & 47 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015, please find enclosed copies of newspaper publication on audited financial results for the quarter and financial year ended 31-03-2020. The advertisements have been published in Financial express, Business Standard, Business Line (All India editions) and Deepika (Thrissur & Kochi edition) on 27-06-2020.

The aforesaid information is also being hosted on the website of the Bank  
[www.southindianbank.com](http://www.southindianbank.com).

Yours faithfully,

(JIMMY MATHEW)  
COMPANY SECRETARY

Encl : as above



# Trade will have to reinvent its model: Sunil Kataria

as a result of the  
en the re-emergence of  
Godrej Consumer CEO

part of the new normal or till a  
vaccine comes out.

## Have you observed any emerging consumption pattern?

We see a duality in consumption. So one phenomenon will be, people whose incomes have been

hurt/hit will go for downtrading across categories (opting for lower price brands); and, discretionary spending will be under pressure. The other side,

where incomes have not taken that much of a hit, will reduce visits to modern retail (as they want to bring down infection risks). Online orders may go up. And we see increased consumption of large or family packs.

## How are the distribution channels behaving?

The biggest visible change: resurgence of the kiranas. This will be there for the year and in future ones, too. Consumers saw kiranas support them during the lockdown and some facilitated home deliveries; they are now ramping



**In the new normal, people would not want to travel long distances to go to hyper-marts, at least for grocery shopping...Modern trade will have to reinvent its model, especially for hyper market (formats).**

SUNIL KATARIA,  
CEO, India and SAARC,  
Godrej Consumer Products Ltd

up on technology too. In the new normal, people would not want to travel long distances to go to hyper-marts, at least for grocery shopping. Nor would they prefer standing in long queues. Footfalls will be under pressure. So, modern trade will have to reinvent its model, especially for hyper market (formats). Big sale days or deal days or this type of models need to be looked at. As a company, we too will have to think on how we up-sell and upscale.

Third is the e-commerce space. The segment did not ramp up on expected lines initially, but is doing so now. (Some) consumer demand is also shifting online, where GCPL is ramping up its presence.

**In the pre-Covid days, FMCG companies, including GCPL, had online specific portfolios. Will there be an intermingling of products?**

It's a bit of a myth that e-commerce was for categories that are not available in general stores or modern retail. I think different consumer behaviours across online platforms are visible. There are some basic platforms (e-tailers) where consumers go to buy regular brands that are also available at a general store. There are some who look for deals.

Then there are vertical players whom consumers visit for specific items; or they visit after reading up on segments. Categories like men-grooming or baby care are some such niches. Take the example of our mosquito repellent racket. Not all kiranas would have initially stocked it because of the price. So it was launched first on e-commerce and is being now introduced in top general trade outlets.

Having said this, let me point

out, e-commerce for us is seeing traction across all categories.

## How is the company tackling distribution challenges?

We are operating at 80-85 per cent of our production capacities. The situation is improving everyday and at the back end there is no problem. The challenge is in the front end – last-mile distributor sales.

One issue is the absence of labour for distributor sales force. The second is: there are many small- and medium-sized retailers whose shop boys have gone back home. So they are facing challenges in opening shops regularly. How fast labour comes back is going to be a determining factor in resuming normalcy.

As a company, we think, digital is going to play a big role in addressing these challenges. We are experimenting a lot with things like tele-calling, and are reorganising our route-to-market; remote calling and use of apps to take orders from kiranas.

Then, there is rationalisation of the SKU-mix. The time for calls in the market (by sales people) will be lower as shopkeepers too won't have time to interact or engage with them at length. So we are working on rationalising the merchandise list.

## Vilson promoters seek to repay inter-corporate loans

Khurshed of Sterling L), have indicated that there payment of late loan by June 30. "As you are aware, Covid-19, which has been recognised as a global pandemic, has created a significant disruption to economic activity in India and globally. This has also created execution delays to our fund-raising plan that was envisaged in December 2019. In these extraordinary and unprecedented circumstances, while we continue to strive towards achieving the originally agreed upon milestone of June 2020, we apprehend that the next instalment of ₹500 crore envisaged to have been paid by June 30 might spill beyond by a few weeks," the promoters said in a letter to the board.

## BusinessLine

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## AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31<sup>ST</sup> MARCH 2020

**SOUTH INDIAN Bank**  
Experience Next Generation Banking

Particulars	Quarter ended 31.03.2020	Year ended 31.03.2020	Quarter ended 31.03.2019
	Audited	Audited	Audited
Total income from operations	234188	880955	202659
Net Profit/(Loss) from ordinary activities after tax	(14369)	10459	7051
Net Profit/(Loss) for the period after tax (after extraordinary items)	(14369)	10459	7051
Equity Share Capital	18097	18097	18097
Reserves (excluding Revaluation Reserves as shown in the Balance Sheet of previous year)	497273	497273	491577
Earnings Per Share (before extraordinary items) (of ₹ 1/- each)*	(0.79)	0.58	0.39
Basic :	(0.79)	0.58	0.39
Diluted :			
Earnings Per Share (after extraordinary items) (of ₹ 1/- each)*	(0.79)	0.58	0.39
Basic :	(0.79)	0.58	0.39
Diluted :			

\* Quarterly numbers are not annualised

Note: The above is an extract of the detailed format of Quarterly / Annual financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Annual financial results are available on the website of Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com>, and also on Bank's website: <http://www.southindianbank.com>

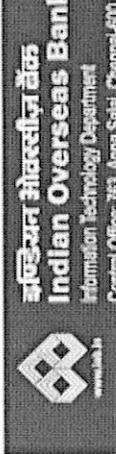
V.G. Mathew  
(Managing Director & C E O)  
(DIN: 05332797)

Place: Thrissur  
Date: June 26, 2020

The South Indian Bank Ltd., Regd. Office, SIB House, P.B. No. 28, Thrissur, Kerala, PIN-680 001, Ph: 0487 2420020, Fax: 0487 2426187  
Toll Free (India): 1800-102-9408, 1800-425-1809 (BSNL) | Email: [sibcorporate@sib.co.in](mailto:sibcorporate@sib.co.in) | [www.southindianbank.com](http://www.southindianbank.com) | CIN: L65191KL1929PLC001017  
South Indian Bank is a member of BCSB and is committed to treating customers in a fair, transparent and non-discriminatory manner.

Business Line (All India)

# Weekend Business Standard Kochi | 27/28 JUNE 2020



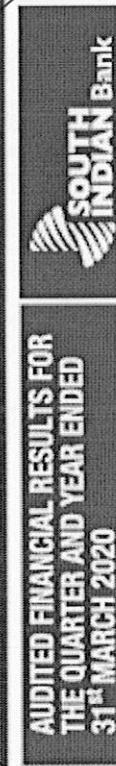
Indian Overseas Bank (IOB) invites for the following:

RFP Reference Number: RFP/ITD/04/19-20 DATED 17/06/2020

## REQUEST FOR PROPOSAL

FOR SELECTION OF SERVICE PROVIDER FOR ACCESS CONTROL  
SERVICES FOR ONLINE CARD TRANSACTIONS AND  
OTHER PRODUCTS

The RFP document for the above tender is available in Bank's e-tendering website  
<https://tenders.southeastbank.in> & [www.iob.in](http://www.iob.in). For RFP details and Issue  
Announcements, kindly keep referring to its service website.



## AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31<sup>st</sup> MARCH 2020

Exhibit A Note: General Reserve Bookings  
(₹ in Lakhs)

Particulars	Quarter ended 31/03/2020	Year ended 31/12/2019
Audited	Audited	Audited
Total Income from operations	2344.88	3809.55
Net Profit/(Loss) from ordinary activities after tax	(1436.9)	1045.9
Net Profit/(Loss) for the period after tax (after extraordinary items)	(1436.9)	1045.9
Equity Share Capital	1889.7	1889.7
Reserves (excluding Revaluation Reserves as shown)	49727.3	49151.7
In the Reserve Sheet of previous year		
Earnings Per Share (before extraordinary items) [of ₹ 1/- each]*	[0.79]	[0.58]
Basic :	[0.79]	[0.58]
Diluted :	[0.79]	[0.58]
Earnings Per Share (after extraordinary items) [of ₹ 1/- each]*	[0.79]	[0.58]
Basic :	[0.79]	[0.58]
Diluted :	[0.79]	[0.58]

\* Quarterly numbers are not annualized.  
Note: The notice is an extract of the detailed format of Quarterly / Annual financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Annual financial results are available on the websites of Stock Exchanges at <http://www.bseindia.com> and <http://www.mseindia.com>.

Place: Thrissur  
Date: June 26, 2020

RFP Reference Number: RFP/ITD/005/20-21 DATED 24/06/2020

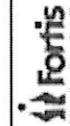
## REQUEST FOR PROPOSAL

The RFP document for the above tender is available in Bank's e-tendering website <https://tenders.southeastbank.in> & [www.iob.in](http://www.iob.in). For RFP details and Issue Announcements, kindly keep referring to the above websites.

The RFP Reference Number: RFP/ITD/004/19-20 DATED 17/06/2020

## AGGREGATING SOLUTION

The RFP document for the above tender is available in Bank's e-tendering website <https://tenders.southeastbank.in> & [www.iob.in](http://www.iob.in). For RFP details and Issue Announcements, kindly keep referring to the above websites.



**FORTIS MALAR HOSPITALS LIMITED**  
N.I.H. Hospital, Sector 62, Phase 2, Vashi, Navi Mumbai - 401 512  
CIN: L65110GANG2000PLC024493  
Tel: +91-172-509001, Fax: +91-172-509002  
Email: [sales@fortismalar.com](mailto:sales@fortismalar.com), [www.fortismalar.com](http://www.fortismalar.com)

**NIKKI GLOBAL FINANCE LIMITED**  
Registered Office: I-9, LGF, Lalpat Nagar - I, New Delhi - 110024  
CIN: L65999DL1986PLC024493  
Telefax: +91-11-64500323 | Web: [www.nikkiglobal.com](http://www.nikkiglobal.com) | E-mail: [info@nikkiglobal.com](mailto:info@nikkiglobal.com)

Business Gendered (All India)

Notice issued by: HDFC Life Insurance Company  
(Formerly HDFC Standard Life Insurance Co  
CIN: L65110MH2000PLC128;  
Registered Office: 13th Floor, Lodha Excellus, Apollo Mill  
Mahalaxmi, Mumbai - 400 010;  
Tel: 022 6751 6665, Fax: 022 671  
Email: [InvestorService@hdfclife.com](mailto:InvestorService@hdfclife.com), Website

NOTICE OF THE 20<sup>th</sup> ANNUAL GENERAL MEETING AN  
NOTICE is hereby given that the 20<sup>th</sup> Annual General Meeting ("AGM  
(the "Company") will be held on Tuesday, July 21, 2020 at 3:00 p.m.  
other audio-visual means ("AV/VM") and subject to receipt of perm  
the AGM will also be held physically, on the above mentioned date &  
Circulars issued by the Ministry of Corporate Affairs ("MCA") and M  
Number - 400 020, to transact the businesses, as setout in the N  
AGM and Annual Report of the Company for FY 2020 have b  
electronically, to those Members whose email IDs have been r  
Transmitter Agent / Depositories as on the cut-off date of June 19,  
Circulars issued by the Ministry of Corporate Affairs ("MCA") and S  
("SEB"), in the month of April and May 2020. Notice of the 20<sup>th</sup>-AGM  
FY 2020 is also avialable on the Company's website <http://www.hdfclife.com>,  
i.e., [www.bseindia.com](http://www.bseindia.com) and [www.mseindia.com](http://www.mseindia.com), and website  
NFCn Technologies Private Limited ("FinTech") i.e., <http://evoting.kary>  
Members holding shares either in physical form or dematerialized  
i.e., Friday, July 10, 2020, may cast their votes electronically on the  
available on the e-voting website of FinTech <http://evoting.kary>.  
The remote e-voting period shall commence on Friday, July 17, 2020  
July 20, 2020 (5:00 p.m. IST). The remote e-voting module shall b  
voting rights of Members shall be in proportion to the equity shares  
e-voting i.e., Friday, July 10, 2020. Members can cast their votes  
Notice, either through remote e-voting facility made available on  
facility made available at the AGM.

The Members who have already cast their votes through remote e  
not entitled to cast their votes again. Any persons' entity, who has/  
the Company's records and holds equity shares of the Company;  
Friday, July 10, 2020, may obtain Login ID and Password from 'e-vote

September 2019 from 60.5% in March 2019.

PCRs of both state-run banks and private banks increased in September 2019.

## NOTICE

various size Oil pipes and  
7500 + 1050 / 10% GST  
regarding while filing the  
2020, 02.00 pm Phone  
gov.in www.standards.

Superintending Engineer  
PH Circle Kollam

**SPINNERS LIMITED**  
(17709P1980PLC01888)  
8, Ans. Road, M. Nager, Kuttanad,  
Kottayam Dist., Pin. 686 320  
E-mail: [ans@spinners.com](mailto:ans@spinners.com)

**NOTICE**  
We hereby give notice that as per  
rule 4(1) of the SEBI (LODR) Rules  
2015, a meeting of Board of  
the Company will be held on  
06.05.2020 to take on record  
Annual Results for the Year  
10/2020. The details are also  
on the website of the Company  
[spinners.com](http://www.spinners.com) and the Stock  
[BSEIndia.com](http://www.bseindia.com).  
For Design Spinners Ltd.  
S.P. P. S. Parvathy  
Company Secretary

(iii) the statement of Profit and  
losses and other explanatory  
matters audited by the branch  
of the Bank by National Banks for  
branches which have not been  
subjected to the audit of the  
Bank or the state of affairs of  
such branches.

(iv) representations under clause  
of the bank in accordance with  
main article 102 and the rules  
of the said evidence on that

Regulatory Package, ageing of  
representations with reference to  
respective auditors in  
the aforesaid open files  
(2007) shall be submitted after

as prescribed under section 133 of the Companies Act, 2013 read with Rule 10(2)(a) (as amended).

For and on behalf of the Board of Directors of  
**JMC CORPORATION LIMITED**

Sd/-

**ATUL KUMAR BHISHRA**  
(Managing Director)  
(DIN: 00297681)

## AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31<sup>ST</sup> MARCH 2020



Experiencing More Commercial Banking  
(₹ in Lakhs)

Particulars	Quarter ended 31.03.2020	Year ended 31.03.2019	Quarter ended 31.03.2019
	Audited	Audited	Audited
Total income from operations	234118	320355	222653
Net Profit/(Loss) from ordinary activities after tax	(14369)	16453	7051
Net Profit/(Loss) for the period after tax (after extraordinary items)	(14369)	16453	7051
Equity Share Capital	18667	18237	18097
Reserves (including Revaluation Reserves as shown in the Balance Sheet of previous year)	497273	497273	491577
Earnings Per Share (before extraordinary items) (of ₹ 1/- each)*			
Basic :	(0.79)	0.58	0.39
Diluted :	(0.79)	0.58	0.39
Earnings Per Share (after extraordinary items) (of ₹ 1/- each)*			
Basic :	(0.79)	0.58	0.39
Diluted :	(0.79)	0.58	0.39

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**V.G. Mathew**  
(Managing Director & CEO)  
(DIN: 05332797)

Place: Thrissur  
Date: June 26, 2020

The South Indian Bank Ltd., Regd. Office, 580 House, P.O. Box 95, Thrissur, Kerala, PIN - 680 001, Ph: 0477 2429829, Fax: 0477 2429112  
Toll Free Number: 1800-102-0408, 1800-425-1000 (SMS) | Email: [secretary@sib.com](mailto:secretary@sib.com) | [www.southindianbank.com](http://www.southindianbank.com) | DIN: 10231141, SCBPL000107  
South Indian Bank is a member of SCBPL and committed to treating customers in a fair, transparent and non-discriminatory manner.



**Nippon India Mutual Fund**

Wealth sets you free

(Power By Reliance Mutual Fund)



**Nippon Life India Asset Management Limited**

(formerly known as Reliance Nippon Life Asset Management Limited)

(CIN : L65910MH1995PLC220793)

Financial Express (All India)