

DEPT: SECRETARIAL  
REF No. SEC/ST EX.STT/99 /2020-21

November 06, 2020

National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051. SCRIP CODE: SOUTHBANK	BSE Ltd. Department of Corporate Services (Listing), First Floor, New Trading Wing, Rotunda Building, P J Towers, Dalal Street, Fort, Mumbai – 400 001. SCRIP CODE: 532218
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Dear Sirs,

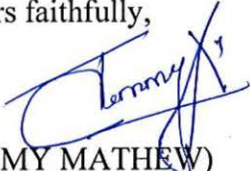
**Sub: Intimation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015**

In continuation to our intimation letter No SEC/ST EX.STT/ 89 /2020-21 dated 15-10-2020 for Submission of unaudited Financial Results for the quarter/half year ended 30<sup>th</sup> September 2020. Please find attached the detailed cash flow statement for the period ended 30<sup>th</sup> September 2020.

Please take the same on record pursuant to the requirements under applicable provisions of SEBI (Listing Obligation & Disclosure Requirements) Regulations 2015.

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

CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2020			
	Half Year Ended September 30, 2020 ₹ Lakhs	Half Year Ended September 30, 2019 ₹ Lakhs	Year Ended March 31, 2020 ₹ Lakhs
<b>Cash flow from operating activities</b>			
Net Profit as per Profit and Loss Account	14,674	15,772	10,459
Adjustments for:			
Provision for taxes (Net)	5,143	5,999	4,496
Depreciation	4,056	3,791	7,770
Amortisation of Premium on HTM Investments	4,745	2,697	5,904
Provision for Depreciation / Non Performing Investments	(2,064)	(160)	31,811
General Provisions against Standard Assets	5,098	928	11,436
Provision/write off for Non Performing Assets	58,702	46,753	99,597
Other Provisions	213	3,615	6,765
Employee Stock Options expense	31	57	98
Interest on Subordinated bonds	8,872	6,326	13,921
(Profit)/Loss on sale of land, buildings and other assets	(33)	(11)	(42)
<b>Operating profit before working capital changes</b>	<b>(A) 99,437</b>	<b>85,767</b>	<b>192,215</b>
<b>Changes in working capital:</b>			
Increase / (Decrease) in Deposits	(41,339)	252,689	261,377
Increase / (Decrease) in Borrowings	(23,074)	(13,050)	149,003
Increase / (Decrease) in Other liabilities	17,444	8,109	(11,988)
(Increase) / Decrease in Investments	(6,126)	(21,986)	(42,453)
(Increase) / Decrease in Advances	1,810	(76,716)	(277,216)
(Increase) / Decrease in Other Assets	32,115	(68,390)	(192,488)
	<b>(B) (19,170)</b>	<b>80,656</b>	<b>(113,765)</b>
<b>Cash flow from operating activities before taxes</b>	<b>(A+B) 80,267</b>	<b>166,423</b>	<b>78,450</b>
Direct Taxes paid	63	(8,653)	(12,851)
<b>Net cash flow from operating activities</b>	<b>(C) 80,330</b>	<b>157,770</b>	<b>65,599</b>
<b>Cash flow from investing activities:</b>			
Purchase of Fixed Assets/Capital Work-in-Progress	(5,417)	(3,493)	(8,361)
Sale of Fixed/Non Banking Assets	2,415	42	263
(Purchase)/Sale of Investments (Held To Maturity )	(64,081)	(125,415)	(149,651)
<b>Net cash flow from/(used in) investing activities</b>	<b>(D) (67,083)</b>	<b>(128,866)</b>	<b>(157,749)</b>

The South Indian Bank Ltd., Regd. Office: Thrissur, Kerala


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[www.southindianbank.com](http://www.southindianbank.com)



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<b>CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2020</b>			
	<b>Half Year Ended September 30, 2020 ₹ Lakhs</b>	<b>Half Year Ended September 30, 2019 ₹ Lakhs</b>	<b>Year Ended March 31, 2020 ₹ Lakhs</b>
<b>Cash flow from financing activities:</b>			
Proceeds from issue of share capital (Including Share	-	8	8
Dividend paid including Corporate Dividend Tax	-	(5,454)	(5,454)
Interest on Subordinated bonds	(4,070)	(7,847)	(15,704)
Issue/(Repayment) of Subordinate bonds	(20,000)	-	50,000
<b>Net cash flow from/(used in) financing activities</b> (E)	<b>(24,070)</b>	<b>(13,293)</b>	<b>28,850</b>
<b>Net increase/(decrease) in cash and cash equivalents</b> (C+D+E)	<b>(10,823)</b>	<b>15,611</b>	<b>(63,300)</b>
<b>Cash and cash equivalents as at beginning of the year</b> (Refer note below)	<b>418,976</b>	<b>482,276</b>	<b>482,276</b>
<b>Cash and cash equivalents as at the end of the year</b> (Refer note below)	<b>408,153</b>	<b>497,887</b>	<b>418,976</b>
Note :Cash and cash equivalents comprise of cash on hand (including foreign currency notes), Balances with Reserve Bank of India, Balance with Banks and money at call and short notice.			
 <b>Murali Ramakrishnan</b> (Managing Director & CEO) (DIN : 01028298)			

