

DEPT.: SECRETARIAL

REF. No. : SEC/ST.EX.STT/ 187/2023-24

DATE : January 19, 2024

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 Madam/Sir(s),

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 the copies of newspaper publication on Unaudited Financial Results of The South Indian Bank Limited for the quarter and nine months ended 31st December, 2023. The advertisements have been published in Business Line (All India editions) and Deepika (Thrissur & Kochi edition) on 19-01-2024.

The aforesaid information is also being hosted on the website of the Bank www.southindianbank.com.

Yours faithfully,

(JIMMY MATHEW)
COMPANY SECRETARY

Encl: a.a

is, while NNPA came down by 65 bps from 2.26 per cent to 1.61 per cent on a y-o-y basis.

The return on equity for the quarter improved by 5 bps, from 6.42 to 16.38 per cent on a y-o-y basis.

improved by 346 bps from 74.51 in Q3 FY23 to 77.97 per cent in Q3 FY24.

GROWTH IN DEPOSITS
Retail deposits grew by ₹6,428 crore from ₹88,660 crore to ₹95,088 crore.

DMI Finance acquires ZestMoney in a fire sale

Srivats
Delhi

Group (DMI), a pan-Indian financial services platform, announced the acquisition of ZestMoney (Zest). The transaction value of the fire sale deal, however, not disclosed. Those in the race to scoop up Zest included Birla Finance, Piramal Fincorp. However, Birla Finance and Piramal had recently backed DMI Finance, NBFCA arm of DMI, will be preferred lender on the Zest

platform. Through this acquisition, DMI will have the exclusive right to use all Zest brands.

This acquisition will enable DMI to widen its engagement with current and potential customers by adding the ZestMoney checkout financing platform to its product suite.

Shivashish Chatterjee, co-founder and Joint Managing Director of DMI, said, "We have been partnered with ZestMoney for over 8 years in various capacities.

"We believe that this acquisition will be an important step in our journey to provide digital financial inclusion at scale across India."

"Profitability through quality credit growth," the bank could on board fresh advances with a low-risk profile. The capital adequacy of the bank stood at 15.60 per cent in December 2023, he said.

RBI clears appointment of whole-time director by Bandhan Bank

Press Trust of India
kolkata

Bandhan Bank on Thursday that it has received the approval of the Reserve Bank of India for appointing Rajinder Kumar Babbar as whole-time director of the private lender.

The bank said in a statement that Babbar will be designated as executive director of the bank for a period of three years from the date of taking charge.

wheeler digital insurance in India over the last two years.

STRATEGIC PARTNERSHIPS
Currently, PhonePe distributes life, health, motor, and car insurance with partners such as Acko, among others, and allows users to pay in monthly subscriptions through UPI. "What sets PhonePe apart is its strategic partnerships with industry leaders, bringing deep expertise to co-create tailor-made offerings for its expanding customer base," said Vishal Gupta, chief executive of PhonePe Insurance.

In line with this, the company last November created a group structure with individual business lines having their own heads, revenue, and profits as it worked towards a possible public listing.

CONSUMER CREDIT
The company also plans to launch consumer credit on its platform and is in the final stages to partner with Axis Bank for the service.

The fintech major recently reported a registered user base of 500 million customers and 37 million merchants.



ERNAKULAM REGIONAL CO-OPERATIVE MILK PRODUCERS' UNION LTD.

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No. EU/PUR/4/2023-24 18.01.2024

E-TENDER NOTICE

Title	E Tender ID	Bid closing
Supply of Advertisement Materials for ERCMPU (Re-e-tender)	2023_KCMMF_636669_2	31.01.2024, 02 PM
SITC of Falling film pre Chiller with Accessories at Kattappana Dairy (Prebid meeting: 25.01.2024, 11 AM)	2024_KCMMF_646110_1	08.02.2024, 02 PM

For NIT visit www.etenders.kerala.gov.in (Sd/-) Managing Director



UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31st DECEMBER 2023

₹ in Lakhs

Particulars	Standalone					Consolidated				
	Quarter ended 31.12.2023	Quarter ended 31.12.2022	Nine Months ended 31.12.2023	Nine Months ended 31.12.2022	Year ended 31.03.2023	Quarter ended 31.12.2023	Quarter ended 31.12.2022	Nine Months ended 31.12.2023	Nine Months ended 31.12.2022	Year ended 31.03.2023
	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Total income from operations	263650	186409	750762	572748	804,581	263623	186387	750677	572705	804455
Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	43490	16181	113583	58565	110,821	43,495	16216	113,630	58643	110850
Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	43490	16181	113583	58565	110,821	43,495	16216	113,630	58643	110850
Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	30536	10275	78252	44120	77,509	30,538	10301	78,285	44178	77531
Paid up Equity Share Capital	20927	20927	20927	20927	20,927	20927	20927	20927	20927	20927
Reserves (excluding Revaluation Reserves)	683697	577772	683697	577772	611,300	683736	577814	683736	577814	611305
Securities Premium Account	176690	176690	176690	176690	176,690	176690	176690	176690	176690	176690
Net worth	698105	569232	698105	569232	609,800	698138	569289	698138	569289	609803
Paid up Debt Capital/ Outstanding Debt	421254	477272	421254	477272	699,385	421254	477272	421254	477272	699385
Outstanding Redeemable Preference Shares	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Debt Equity Ratio ¹	0.32	0.53	0.32	0.53	0.47	0.32	0.53	0.32	0.53	0.47
Earnings Per Share (of ₹ 1/- each) *										
Basic :	1.46	0.49	3.74	2.11	3.70	1.46	0.49	3.74	2.11	3.70
Diluted :	1.46	0.49	3.74	2.11	3.70	1.46	0.49	3.74	2.11	3.70
Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Debt Service Coverage Ratio	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Interest Service Coverage Ratio	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

¹Debt represents borrowings with residual maturity of more than one year.

* Quarterly/nine months numbers are not annualised

Note:

1. The above is an extract of the detailed format of quarterly/nine months/annual financial results filed with the Stock Exchanges under Regulation 52 of the Listing Regulations. The full format of the quarterly/nine months/annual financial results are available on the websites of the Stock Exchange(s) at <http://www.bseindia.com> and <http://www.nseindia.com>, and also on Banks' website: <https://www.southindianbank.com>

2. For the other line items referred in regulation 52(4) of the SEBI (LODR) Regulations, pertinent disclosures have been made to the BSE/NSE Ltd and can be accessed on <http://www.bseindia.com> and <http://www.nseindia.com>

Place : Thrissur

Date : January 18, 2024

P R Seshadri
(Managing Director & CEO) (DIN : 07820690)

The South Indian Bank Ltd. Regd. Office, SIB House, P.B.No.28, Thrissur, Kerala, PIN-680 001, Ph: 0487 2420020, Toll Free (India): 1800-102-9408, 1800-425-1809 (BSNL), Email: sibcorporate@sib.co.in, www.southindianbank.com, CIN: L65191KL1929PLC001017

CM
YK

Business Line (All India Edition) dated 19/01/2024

മാകാതെ വിധി

ആറു രൂപ തിരികെ നൽകാനും എതിർക്കുകയുള്ളൂവെന്നു സേവന വിഭാഗം നഷ്ടപരിഹാരമായി 10,000 രൂപ നൽകാനും ആവശ്യമായ വിവരങ്ങൾ അടങ്ങുന്ന മൊത്ത ബില്ലുകൾ ഒരുമാസത്തിനുള്ളിൽ നൽകിത്തുടങ്ങണമെന്നും വിധി കല്പിച്ചു. ഹർജിക്കു രണ്ടു മാസങ്ങൾ അധികം എടുത്തിട്ടില്ലെന്നും വിധി കല്പിച്ചു.

കേന്ദ്ര അവഗണനയ്ക്കെതിരെ നാളെ ഡിവൈഎഫ്ഐ മനുഷ്യച്ചങ്ങല

തൃശൂർ കേന്ദ്രത്തിന്റെ നിയമനിരോധനത്തിനും കേരളത്തോടുള്ള സമ്പത്തിക ഉപരോധത്തിനും എതിരായി ഡിവൈഎഫ്ഐയുടെ നേതൃത്വത്തിൽ നാളെ മനുഷ്യച്ചങ്ങല തീർക്കുന്നു. ഇനിയും സഹിക്കണോ ഈ കേന്ദ്ര 'അവഗണന' എന്ന മുദ്ര വാക്യമേർത്തി കാസർഗോഡ് മുതൽ തിരുവനന്തപുരം രാജ്

വൻ വരെ കേരളത്തിൽ 700 ഓളം കിലോമീറ്റർ ദൂരത്തിലാണ് മനുഷ്യച്ചങ്ങല. തൃശൂർ ജില്ലയിൽ ചെറുതുരുത്തി പാലം മുതൽ കൊടുമുടി പൊങ്ങവരെ എഴുപതു കിലോമീറ്റർ ദൂരത്തിലാണ് ചങ്ങല കടന്നു പോകുന്നത്. ജില്ലയിൽ ഒന്നരലക്ഷം ആളുകൾ ഈ മനുഷ്യച്ചങ്ങലയിൽ അ

ണിനിരക്കുമെന്ന് ഡിവൈഎഫ്ഐ ജില്ലാ സെക്രട്ടറി വി.പി. ശരത് പ്രസാദ് പത്രസമ്മേളനത്തിൽ പറഞ്ഞു. വൈകിട്ട് അഞ്ചിന് ചങ്ങലയും തുടർന്ന് പതിനെട്ടു കേന്ദ്രങ്ങളിൽ ജില്ലയിൽ പൊതുയോഗങ്ങളും സംഘടിപ്പിക്കും. തൃശൂർ കോർപ്പറേഷൻ മുഖിലെ പൊതുയോഗം സിപിഎം ജില്ലാ സെ

ക്രട്ടറി എം.എം. വർഗീസ് ഉദ്ഘാടനം ചെയ്യും. കെ.വി. അബ്ദുൾ ഖദീർ, കെ. സച്ചിദാനന്ദൻ, ശ്രീഷ്മ അപ്തയ്ക്കുമാർ തുടങ്ങി നിരവധി പേർ പങ്കെടുക്കും. പത്രസമ്മേളനത്തിൽ പ്രസിഡന്റ് അർ എൽ ശ്രീലാൽ, ട്രഷറർ കെ.എ. സെബിൾകുമാർ, സുകന്യ ബൈജു എന്നിവരും പങ്കെടുത്തു.



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 Place : Thrissur
 Date : January 18, 2024
 P.R.Seshadri
 (Managing Director & CEO) (DIN : 07820690)

Deepika (Thrissur and Kochi Edition) dated 19/01/2024