

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

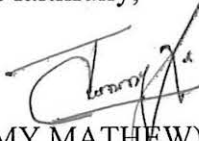
Dear Sirs,

**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 re-emergence of Godrej Consumer CEO



**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

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

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 up-scale.

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 racquet. 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 sale 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.

## Wilson promoters seek to repay inter-corporate loans

on 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



Experience Next Generation Banking

(₹ in Lakhs)

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)*			
Basic :	(0.79)	0.58	0.39
Diluted :	(0.79)	0.58	0.39
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\* 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: <https://www.southindianbank.com>

Place: Thrissur  
Date: June 26, 2020

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

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: [sbcorporate@sib.co.in](mailto:sbcorporate@sib.co.in) | [www.southindianbank.com](http://www.southindianbank.com) | CIN: 165191KL1929PLC001017  
South Indian Bank is a member of BCSBI and is committed to treating customers in a fair, transparent and non-discriminatory manner.

Business line (All India)



**इण्डियन ओवर्सीज़ बैंक**  
**Indian Overseas Bank**  
 Information Technology Department  
 Central Office: 763, Anna Salai, Chennai-600 002

Indian Overseas Bank (IOB) invites for the following:  
 RFP Reference Number: RFP/ITD/004/19-20 DATED 17.06.2020  
**REQUEST FOR PROPOSAL**  
**FOR SELECTION OF SERVICE PROVIDER FOR ACCESS CONTROL SERVER(ACS) 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.auctontiger.net> & [www.iob.in](http://www.iob.in). For RFP details and future amendments, if any, keep referring to the above websites.

**इण्डियन ओवर्सीज़ बैंक**  
**Indian Overseas Bank**  
 Information Technology Department  
 Central Office: 763, Anna Salai, Chennai-600 002

Indian Overseas Bank (IOB) invites for the following:  
 RFP Reference Number: RFP/ITD/005/20-21 DATED 24.06.2020  
**REQUEST FOR PROPOSAL**  
**FOR SUPPLY, INSTALLATION AND MAINTENANCE OF SMS AGGREGATING SOLUTION**

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

**Fortis**  
 MALAR  
 HOSPITAL

**FORTIS MALAR HOSPITALS LIMITED**  
 CIN: L85110PB1989PLC045948

Registered Office: Fortis Hospital, Sector 82, Phase - VIII, Mohali, Punjab-160062  
 Tel.: +91-172-5095001, Fax: +91-172-5095002  
 Email: [secretarial.malar@fortishospitals.in](mailto:secretarial.malar@fortishospitals.in), Website: [www.fortismalar.com](http://www.fortismalar.com)

**NOTICE**

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

**SOUTH INDIAN Bank**  
 Experience Next Generation Banking

(₹ in Lakhs)

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Place: Thrissur  
 Date: June 26, 2020

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

The South Indian Bank Ltd., Regd. Office, 5/B House, P.B. No. 26, Thiruvazh, Kerala, PIN-680 001. Ph: 0487 2459203, Fax: 0487 2426167  
 Toll Free (India): 1800-102-9408, 1800-425-1808 (B2AL) | Email: [ebcorporate@siib.com](mailto:ebcorporate@siib.com) | [www.southindianbank.com](http://www.southindianbank.com) | CIN: L651910L1929PLC001017  
 South Indian Bank is a member of BCBSI and is committed to treating customers in a fair, transparent and non-discriminatory manner.

**NIKKI GLOBAL FINANCE LIMITED**

Registered Office: I-8, LGF, Lajpat Nagar -I, New Delhi -110024  
 CIN: L65999DL1986PLC024493

Telefax: +91-11-64000323 | Web: [www.nikkiglobal.com](http://www.nikkiglobal.com) | E-mail: [info@nikkiglobal.com](mailto:info@nikkiglobal.com)

**NOTICE**

**HDFC Life**  
*Sarvatha ka jyo!*

**HDFC LIFE INSURANCE COMPANY**  
 (Formerly HDFC Standard Life Insurance Co)  
 CIN: L65110MH2000PLC128;  
 Registered Office: 13th Floor, Lodha Excelus, Apollo Mill  
 Mahalaxmi, Mumbai- 400 01.  
 Tel: 022 6751 6666, Fax: 022 671  
 Email: [investor.servic@hdfclife.com](mailto:investor.servic@hdfclife.com), Web: [www.hdfclife.com](http://www.hdfclife.com)

**NOTICE OF THE 20<sup>TH</sup> ANNUAL GENERAL MEETING AND NOTICE** is hereby given that the 20<sup>th</sup> Annual General Meeting ("AGM") of the Company will be held on Tuesday, July 21, 2020 at 3.00 p.m. through other audio-visual means ("OAVM") and subject to receipt of permission from the Registrar of Companies, Maharashtra, Mumbai, the AGM will also be held physically, on the above mentioned date at Sir Vithaldas Thackersey Marg, Near Bombay Hospital & Medical Centre, Mumbai - 400 020, to transact the businesses, as set out in the Notice of AGM and Annual Report of the Company for FY 2020 have been filed electronically, to those Members whose email IDs have been notified to the Transfer Agent/ Depositories as on the cut-off date of June 19, 2020. Circulars issued by the Ministry of Corporate Affairs ("MCA") and SEBI ("SEBI"), in the month of April and May 2020. Notice of the 20<sup>th</sup> AGM FY 2020 is also available on the Company's website [www.hdfclife.com](http://www.hdfclife.com), i.e. [www.nseindia.com](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com) and website of KFin Technologies Private Limited ("KFinTech") i.e. <https://evoting.kfintech.com>. Members, holding shares either in physical form or dematerialized form, are invited to attend the AGM on Friday, July 10, 2020, at 10.00 a.m. IST, by referring to procedure for remote e-voting and e-voting at the website of KFin Technologies Private Limited, available on the e-voting website of KFinTech <https://evoting.kfintech.com>. The remote e-voting period shall commence on Friday, July 17, 2020 at 10.00 a.m. IST and shall continue till Friday, July 24, 2020 at 5.00 p.m. IST. The remote e-voting module shall be available to Members shall be in proportion to the equity shares held by them. E-voting i.e. Friday, July 10, 2020. Members can cast their votes through remote e-voting facility made available at the AGM. The Members who have already cast their votes through remote e-voting facility are not entitled to cast their votes again. Any person/entity who has been registered in the Company's records and holds equity shares of the Company as on Friday, July 10, 2020, may obtain Login ID and Password for e-voting.

Business Standard (All India)

September 2019 from 60.5% in March 2019.

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

as prescribed under section 123 of the Companies Act, 2013 read with Ind-as rules (As amended).

For and on behalf of the Board of Directors of JINDO CORPORATION LIMITED

Sd/-  
ATUL KUMAR BISHRA  
(Managing Director)  
CIN: 80297681

Place: New Delhi  
Date: 26.06.2020

**NOTICE**

Verdict also on pipes and...  
17500 + 1050 / 2019/2020  
ange board while filing the  
2020, 02:00 pm Phone :  
gov.in www.standards...

Supervising Engineer  
PH Circle Kollam

**SPINNERS LIMITED**  
17500+1050/2019/2020  
8 Ave East, 1st Floor, 1st Floor,  
0-17500 Tel. No. 175 20001  
website: http://www.spinners.com

**NOTICE**  
Notice given that as per  
a) of the SEBI (LODR)  
2015, a meeting of Board of  
Directors of the Company will be held on  
06.07.2020 to take on record  
annual Results for the Year  
2019-2020. The details are also  
available on the Company's  
website: www.spinners.com and the Stock  
Exchange website: www.bseindia.com.

For Details Spinners Ltd  
175  
020 Company Secretary

20. The statement of Profit and  
Loss and other explanatory  
statements submitted by the branch  
of the Bank by National Bank for  
branches which have not been  
audited as required by the Banking  
Regulations of the state of affairs of the  
branch.

or responsibilities under those  
of the bank or its subsidiaries with  
respect to the Act and the rules  
if the said evidence was true.

Regulations Package approved  
and approved with reference to  
relevant respective auditors in  
the independent open future.

1202 This notice is taken from other

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



**SOUTH INDIAN Bank**  
Equitable More Generous Banking

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Place: Thiruvananthapuram  
Date: June 26, 2020

The South Indian Bank Ltd., Regd. Office, 5th Floor, P.B. No. 28, Thiruvananthapuram, Kerala, PIN-695 001, Ph: 9447 242820, Fax: 9447 2429187  
Toll Free India: 1800-110-0400, 1800-421-1800 (SMB) | Email: [abc@southindianbank.com](mailto:abc@southindianbank.com) | [www.southindianbank.com](http://www.southindianbank.com) | CIN: L1511911KCP10001327  
South Indian Bank is a member of RBI's credit rating system and is committed to treating customers in a fair, transparent and non-discriminatory manner.

**Y.G. Mathew**  
(Managing Director & C.E.O.)  
(CIN: 85332181)



## Nippon India Mutual Fund

Wealth sets you free

(Formerly Reliance Mutual Fund)

### Nippon Life India Asset Management Limited

(Formerly known as Reliance Nippon Life Asset Management Limited)

(CIN - L65910MH1995PLC220793)

Financial Express (All India)