

B&S /210/2020 October 20, 2020

BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400001. Scrip code: 542867 National Stock Exchange of India Ltd., Exchange plaza, 5th floor, Bandra-kurla Complex, Bandra (E), Mumbai 400051. **Symbol: CSBBANK**

Dear Sir/Madam,

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

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/200/2020 dated October 19, 2020, please find enclosed herewith the clippings of the Financial Results for the quarter and half year ended September 30, 2020 published in today's Newspaper (October 20, 2020) viz. Business Standard (English), Business Line (English), Economic Times (English) and Deepika (Malayalam).

This intimation is also made available on the website of the Bank at www.csb.co.in.

Kindly take the same on records.

Thanking You.

Yours faithfully,

Sijo Varghese Company Secretary

Amtek Auto: Awaiting IBC resolution, three years on

Kolkata, 19 October

hree years ago, Amtek Auto, on the RBI's first list non-performing assets to be resolved under the Insolvency and Bankruptcy Code (IBC), was admitted to the National Company Law Tribunal. Today, the bid amount has seen a drop, standalone revenues are on the slide and the resolution process is under threat, yet again.

Amtek is one of the few IBC cases where the corporate insolvency resolution process (CIRP) was reopened after an order by the Supreme Court. It is the second such instance of the process being restarted, the other being Jaypee

According to the IBC timeline, the process for Amtek should have been completed by April 2018. However, Liberty House cited misrepresentation and irregularities in the information relating to the corporate debtor and did not implement its ₹4,025 crore resolution plan; the upfront payment was ₹3.310 crore.

information Amtek's memorandum had disclosed assets of ₹15,000 crore, of which fixed assets were ₹9,700 crore and the liquidation value was ₹4,100 crore.

After approval of Liberty's resolution plan. ₹7,000 crore of fixed assets were written off from a date

prior to submission of the resolution plan, sources close to Liberty claimed. They also said that the liquidation value was hugely inflated because the price of many new machines was listed as lower than the liquidation value given by the valuers. The information on sales, Ebitda and inter-group connectedness was also misleading.

IBC WHEEL-1

The resolution professional could not be reached for comment.

Non-implementation of the Liberty plan prompted the National Company Law Appellate Tribunal (NCLAT) to order liquidation. However, the Supreme Court permitted the Resolution Pro-



fessional to invite fresh offers after an appeal from the committee of creditors.

In January, US-based hedge fund, Deccan Value Investors, submitted a ₹2,700 crore resolution plan, which included an upfront payment of ₹500 crore. The balance ₹2,200 crore would be paid from future cash flows. "The delay in the process has caused a destruction in value. The recovery amount has come down from ₹4,000 crore to ₹2,700 crore. Also, problems relating to

Covid-19 have exacerbated the issue," said a lender with exposure in Amtek.

Citing the deteriorating performance of the corporate debtor in the wake of the pandemic, Deccan Value Investors — the successful resolution applicant from the second round of bidding triggered the force majeure

clause. Its assessment for force majeure, however, was based on information provided in June. Since then, no information on performance has been shared by the company, said Deccan Value Investors

Incidentally, Amtek has written to the stock exchanges requesting more time, till October 30, to submit standalone and consolidated financial results, the auditor's report for the financial year March 31, 2020, and the un-audited financial result for the quarter ended June 30, 2020.

The firm has cited Covid-related disruptions for the delay in finalising the ble to restart operations and bring production back to optimal levels quickly.

"However, in other industries, such as automotive components, consumer products, services and technology, the value depletion is much faster and the path to recovery becomes more challenging with time. For example, an auto components manufacturer that might command the market in certain segments, starts to lose market share very quickly as the insolvency process lingers on and OEMs go elsewhere," he said.

In bankruptcy, as Vinit Bodas, managing partner, Deccan Value Investors, says, time is the enemy. "It's not like a going concern where sales are increasing and the value is too. In this case, customers are constantly moving business away because they think the company is in bankruptcy. That's why bankruptcy is a different animal and any delay results in value destruction," said Bodas.

There are other issues with the Deccan Value Investors' plan. There were three contingencies to the plan. There was a long stop date, so that if the plan was not approved within a certain period of time, it became void.

Then the land lease agreement for the main facility (which has around 45 per cent of production) had to be sorted out as the lease was not valid. Third was the force majeure clause. According to DeccanValue Investors, the condition precedents have not been met.

The land lease dispute is in the NCLAT. "If the condition precedents are not met, the bidder may potentially renegotiate terms and put a value which could see a further erosion in the bid amount," said Kumar Saurabh Singh, partner, Khaitan& Co.

Deccan Value Investors said it is willing to come to the table for discussions to hammer out a "win-win" solution for Amtek, but it wants to be treated fairly by the lenders, especially since the contract is void. The committee of creditors has already filed applications in the Supreme Court against Deccan Value Investors. With a legal case looming, the resolution of Amtek may have to

Indians have grown taller but still fall short

Study suggests increase in optimal weight reflects height gain

RITWIK SHARMA New Delhi, 19 October

Last month, a National Institute of Nutrition (NIN) report was headlined in the media as an increase in the "ideal" weight of Indians. The decadal report, titled "Nutrient Requirements for Indians 2020: Recommended Dietary Allowances & Estimated Average Requirements", raised the "reference body weight" for men by 5 kg to 65 kg. But unlike what was reported, the reference weight for women has not been increased. In 2010, NIN had raised the reference weight for women by 5 kg to 55 kg.

A reference body weight represents what is optimal for age and sex of an apparently healthy representative population. Nutrient requirements of individuals depend on criteria such as age, gender, weight, height and physiological status (pregnancy, lactation and so on). The requirements are accordingly adjusted for body weight of different groups.

The report took into account anthropometric data for Indian adults from the National Nutrition Monitoring Bureau (2015-16) and the National Family Health Survey-4 (2015-16). From these, the 95th percentile of height was taken as it represents the full growth potential for adults in the 19-39 age group.

The first recommendations on dietary intake of Indians — for an adult man of 55 kg and an adult woman of

45 kg — were made in 1944. In puty director at NIN and a clinithe last revised recommended cal nutritionist, says the myth of dietary allowances (RDA) in genetics being the crucial deter-2010, the reference body weight minant of a population's height of men was retained at 60 kg.

Asked if the numbers suggest that Indians have grown taller since the 1940s, Hemalatha R, director of NIN says "yes". "This is attributable to a lot of factors like improved healthcare over the decades, food security, decrease in communicable diseases,



177 cm

162 cm

55 kg

65 kg

better maternal nutrition et al." However, the increase in reference weight and height numbers need not offer much to celebrate for the vast majority, as they essentially mean that 95 per cent of people still has to strive to attain these optimal standards.

A study by the Imperial College, London, found that since 1914, the average height of an Indian man grew by only 2.9 cm to 164.9 cm in 2014. Indian women, on the other hand, fared better as they added 4.9 cm to stand at 152.6 cm a century later. reduction in overall protein rec-

New benchmark

Height

Weight

Height

Weight

BMI

Veena Shatrugna, former de-

has been busted. "The reason

why people are underweight and

short is because they have not

got quality food during their

growing years. And it takes at

least three-four generations to

reach the desirable average,

which is an international aver-

age that everybody can reach."

(19-39 years)

Female

As the average height of Indians has remained low, she says, scientists couldn't rapidly increase the weight recommendati ons. "If you are short and are told to increase weight, you could go on eating and only put on fat," she says, adding the new RDA report has raised the calcium requirements, which is welcome for ensuring better bone health.

The new RDA has also shifted to a newer protein quality index: Digestible indispensable amino acid score. "What you see as a

ommendation (42.9 gm per day for men, and 36.3 g/d for women) is actually one based on highquality protein," says the NIN director. Following the earlier method protein digestibility-corrected amino acid score the RDA in 2010 had proposed 60 g/d (men) and 55 g/d (women). With good quality pr-

20.95 otein, every gram one eats gets absorbed, Shatrugna says. "It comes from ani-

mal sources. But if you take protein from dal or soyabean, just about 60 per cent gets used up." Given the current politics

over food, with a focus on vegetarianism and marginalisation of some sections who consume meat, Shartugna says that the poor should not merely be provided with rations but also encouraged to consume meat, eggs. milk, vegetables and fruits to ensure a balanced diet and growth.

AMTEK PLAN

First round Liberty House offer: ▶Total bid of ₹4,025 crore, upfront payment ₹3,310 cr

Second round DVI offer:

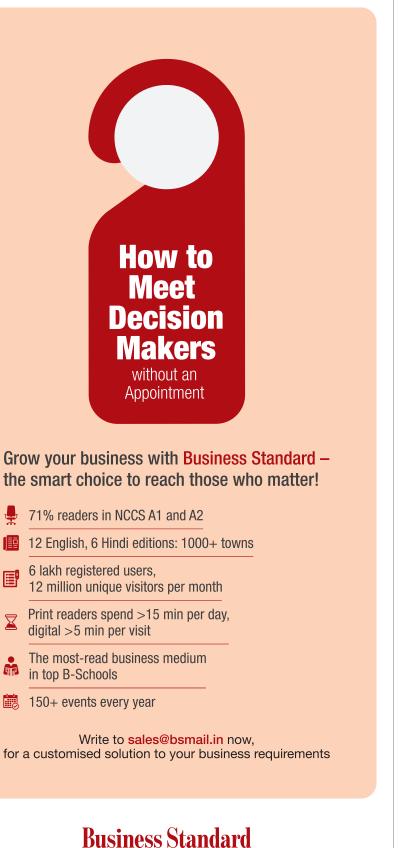
▶Total bid of ₹2,700cr, upfront payment ₹ 500 cr ▶Amtek owes creditors: ₹12,500 cr

TIMELINE July 24, 2017: Amtek admitted

- April 2, 2018: CoC approves
- Liberty House plan August 16, 2019: NCLAT orders
- liquidation of Amtek after nonimplementation of LHG plan
- September 24, 2019: SC permits RP to invite fresh offers
- July 9, 2020: DVI plan approved

results. But the prolonged insolvency process, coupled with the slowdown in the auto sector, appears to have impacted revenues. In FY19, standalone revenues were at ₹1,135.68 crore compared to ₹1,459.85 crore in FY18. In FY17, they were ₹1,966.76 crore.

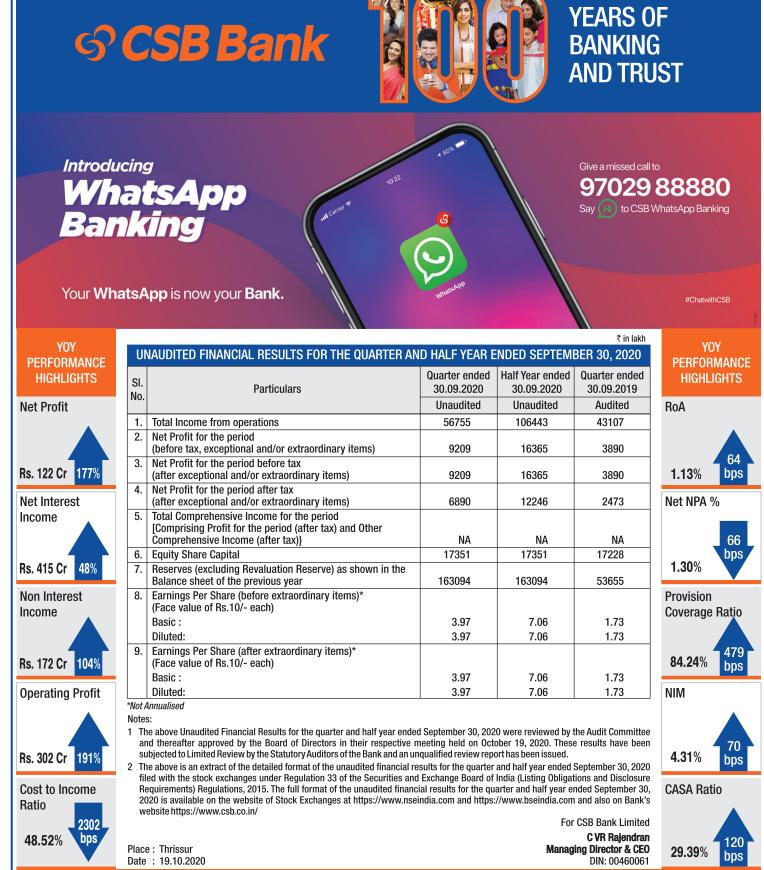
A person familiar with the Amtek matter explained that in some industries such as a continuous process steel plant or a power plant, it may be possi-



Insight Out

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CSB Bank Limited (Formerly known as 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 | Email: board@csb.co.in | Corporate Identity Number: L65191KL1920PLC000175

Pick-ups hit the growth lane even as CVs lag

Chennai, October 19

the commercial vehicle (CV) sector continues to be weighed down by an economy in the throes of a recession, not everything is gloom and doom for the industry.

Pick-ups, a part of the small commercial vehicle (SCV) segment, are bucking the trend. The segment registered growth in Q2 and the industry expects the momentum to continue.

The SCV segment comprises mini-trucks with gross vehicle weight (GVW) of 0-2 tonne, a sub-segment dominated by Tata Ace, and pickups (2-3 tonne GVW), where Mahindra Bolero, Ashok Leyland Dost, and Tata's Yodha

and Intra compete. From August, the pick-up segment has seen a strong recovery. Their sales grew 6 per cent to 61,203 units in Q2. The minitruck segment, however, continued to see sales decline, shrinking 12 per cent to 37,172 units in the same period.

"SCVs are mainly engaged in the delivery of essential daily needs such as fruits and vegetables, FMCG and dairy products.

"Online purchase has also seen a sharp spike in in the Covid era. To top it all, a good monsoon and relatively low impact of Covid in the rural areas have boosted rural demand significantly," said Nitin Seth, Chief Operating Officer, Ashok Leyland.



The SCV segment comprises mini-trucks with gross vehicle weight (GVW) of 0-2 tonne, a sub-segment that is dominated by Tata Ace

Mahindra & Mahindra and Tata Motors have also reported growth in the volume of their pick-ups over the past two months.

"Tata Motors' SCVs are wit-

nessing higher growth when compared to other seg-

"We were +2.6 per cent in August 2020 versus last year and +7 per cent in September

From August, the pick-up segment has seen a strong recovery. Their sales grew 6 per cent to 61,203 units in Q2

2020 against last year. The increasing growth in this segment is primarily on acdouble-digit growth in Tata Intra and Tata Yodha pick-up," said Girish Wagh, President, Commercial Vehicle Business Unit, Tata Motors.

Meanwhile, Ashok Levland's launch of its all-new pick-up, Bada Dost, at an aggressive price point, is also expected to create some excitement in the market, while intensifying more competition in the pick-up segment. "There has been a phenomenal response to the Bada Dost. The new pick-up is already seeing four-five weeks waiting period.

"Its many industry-first and best-in-class features like India's first ARAI certified 3-seater SCV, foldable backrest with collapsible hand brake lever, factory-fitted AC, best-in-class payload and better fuel economy, are creating a new customer segment of its own," said Seth.

"The growth in SCVs has been driven by healthy demand from rural and semiurban markets. The growth is likely to sustain in the near-term," said Shamsher Dewan, Vice President & Sector Head - Corporate Ratings.

HDFC Life Insurance Q2 net profit up 5.6%

Mumbai, October 19

Private sector HDFC Life Insurance registered a 5.6 per cent increase in net profit for the quarter ended September 30, 2020, at ₹326.09 crore. Its net profit amounted to ₹308.69 crore in the same period a year

It registered a 34.8 per cent increase in its net premium income to ₹10.045.44 crore in the July to September quarter this fiscal, compared to ₹7,453.68 crore a year ago.

In a statement on Monday, HDFC Life said its private market share within the group and overall new business segment stood at 27.4 per cent and 23.3 per cent, respectively, in the first half of this fiscal. Its 13th month

persistency stood at 88 per cent between April and September this year, slightly better than 86 per cent a year ago.

As on September 30, its assets under management was ₹1.5lakh crore with a debt:equity mix of 67:33. About 97 per cent of debt investments were in G-Secs and AAA bonds as on September

Vibha Padalkar, MD and CEO, HDFC Life Insurance, said: "Our focus remains on our long-term strategy of building a sustainable and profitable business and adding value to all key stakeholders.

"On the back of the improved economic momentum, we are optimistic about being able to sustain our performance across key metrics for the year."

As realty sector revives, LIC Housing aims for double-digit growth in FY21

G BALACHANDAR

LIC Housing Finance sees bright prospects to record double-digit growth this fiscal, supported by the return of home loan growth to pre-Covid-19 levels, government push, revival in affordable housing segment, and its new products and support

"As of now, sentiments are improving day by day. We expect a positive rub-off in the realty space, with the overall economy opening in phases. A big chunk of an upwardly mobile middle-class segment, urbanisation rates, and the emerging concept of work from home will be able to sustain the demand. At the current rate, we can look forward to a double-digit growth towards the end of the current financial year," Siddhartha Mohanty, MD and CEO of LIC Housing Finance, told BusinessLine. He is of the



view that people with stable earnings have not been impacted greatly, and are looking to cash in on this opportunity - it is a buyers' market.

Affordable housing has seen the fastest recovery postpandemic due to the inherent demand and sops given by the government under PMAY CLSS in the form of sub-

"PMAY CLSS (Pradhan Mantri Awas Yojana Credit Linked Subsidy Scheme) is a major driver of home loans today in the sector. For LICHFL, around 47 per cent of our business by value is from the Top 7 metros, while the rest is from other centres. PMAY constitutes nearly 30 per cent of our business," said Mohanty.

Griha Varishtha

Meanwhile, its product Griha Varishtha, which caters to individuals covered under defined pension benefits, appears to be receiving good response. Close to ₹1,000 crore has already been sanctioned under the scheme since its introduction in July.

"This is a unique product as of now in the market that offers loan tenure of up to 80 years of age. Apart from this, our innovative product offerings like 2020 Home loan Offer that gives 6 EMI waivers for borrowers opting for ready-to-move-in homes and 48 months principal repayment moratorium for underconstruction projects are also gaining traction, he said.

Effective October 1, the company waived off processing fee as a special festive offer, which is sure to enthuse buying activity.

LIC Housing has seen a rebound in the mid-segment also, owing to the demand for large spaces. The company is seeing potential buyers taking the plunge on the back of property prices bottoming

Core strength area

The company seeks to continue its focus on its core strength area - retail home loans to individuals - and expects a double-digit growth in the coming two quarters.

Luxury segment or highvalue loans could see a revival especially after the recent announcement by the RBI to rationalise risk weight on individual housing loan by linking it to LTV, said Mo-

Vineet Nayyar quits as Executive Vice-Chairman

OUR BUREAU

Vineet Nayyar has resigned as Executive Vice-Chairman of IL&FS Group citing medical reasons.

of IL&FS Group

"The board of IL&FS Group today announced the resignation of Vineet Navyar as the Executive Vice-Chairman of IL&FS Group. Nayyar has requested the board to relieve him of his duties as Executive Vice-Chairman of IL&FS with effect from October 31 on grounds of indifferent health," said a statement from IL&FS

CS Rajan, MD, IL&FS, has been asked by the board to discharge Nayyar's responsibilities and, in consultation with senior management, put in place a revised organisational structure.

"Vineet brought with him unique insights and conviction with respect to our challenges over the last two years. I wish him speedy recovery," said Uday Kotak, Non-Executive Chairman, IL&FS.

CROP INSURANCE

With poor response to PMFBY, AIC now working with States on innovative models

Mumbai, October 19 With a large number of States exiting the government's flagship crop insurance scheme, the Agriculture Insurance Company (AIC) of India is now understood to be in discussions with many of them on their requirements and how to bring them onboard them

"Necessity is the mother of invention. We have to find out why States are going out and so AIC is trying to come back to the drawing board and work out innovative solutions," said a senior government official.

Some of these solutions are within the ambit of the Pradhan Mantri Fasal Bima Yojana, and others are outside the framework.

"AIC is trying to do as much as possible within the PMFBY framework, but if it doesn't happen, then it is also willing to offer alternat-



ive solution outside the the official framework," noted.

It has already worked out alternatives for States, including West Bengal, Maharasthra and Madhya Pradesh, and is also in talks with others such as Tamil Nadu.

"AIC is trying to address requirements of States, but it is a matter of time. We need to engage with them, and with travel restrictions now eased, discussions with more States will follow through," the official noted.

Satellite-based solution

For instance, for West Bengal, AIC has rolled out a satellite-based remote sensing insurance solution. "This is going on quite

well but is outside the framework of PMFBY," said the government official.

Under the solution, West Bengal is using ISRO's data collection software to assess crop damage and make faster claim payouts. In Maharashtra and Madhya Pradesh, AIC uses the cupping and capping mechanism, where for every year taking kharif and rabi together, the premium would be set at an actuarial rate with some discount. The loss ratio is also set at 110 per cent.

Discussions with Tamil Nadu are also at an advanced stage, where the AIC is working out another model based on the State's requirements.

Many States, including Andhra Pradesh, Telangana, Jharkhand and Gujarat, have decided not to participate in PMFBY this year, citing a range of issues such as high premium.

Unhappy over IBA move on officers' wage revision, unions plan 'action' programmes

OUR BUREAU

Bank officers, owing allegiance to four unions, have decided to grammes, including withdrawal of extra cooperation, work only till 6 pm and not work on Sundays and holidays. after the Indian Banks' Association (IBA) informed their them of its inability to conclude and ink the joint note pertaining to officers' wage revision.

Unions involved

The four officers unions that have decided to retaliate with agitational programmes in a phased manner are: the All-India Bank Officers' Confederation (AIBOC), the All-India Bank Officers' Association (AIBOA), the Indian National Bank Officers' Congress (INBOC), and the National Organisation of Bank Officers (NOBO).

A memorandum of understanding was signed on July 22, where an amount of ₹7.898 crore was allocated represent-



ing 15 per cent hike in wages with effect from November 1, 2017, in the banking industry, the unions said in a joint statement.

Out of the total corpus, ₹4,513 crore was the share of officers to be distributed in various heads for the benefit of all officers, it added. The unions emphasised that

on the advice of IBA, the representatives of the officers' organisations reached Mumbai to commence the exercise on October 15 and aimed to conclude the same within a week's time. The unions said the progress

made on October 15 and 16 was in the right direction. Several key issues were clinched after protracted negotiations, which would substantially be-

'BOB Financial wants to emerge among

nefit officers across the country, irrespective of grade/scale. 'Having received the concur-

rence of IBA to hold the signing ceremony on October 18 formal invitations were sent to the representatives of our organisations across the country.

"However, today (October 17) abruptly...IBA, in forenoon, informed their inability to conclude and ink the joint note pertaining to officers' wage revision with effect from November 1, 2017," the unions said.

In this backdrop, the unions advised all their units and members to strictly adhere to the limited directions - withdrawal of extra cooperation; work only up to 6 pm; not respond to official SMS/ Whatsapp beyond 6 pm; and not to do any official work on Sundays and holidays.

Further, members have been asked to prepare themselves to plunge into intensified action programmes as will be decided within the shortest possible

YEARS OF & CSB Bank Introducing WhatsApp Banking Your WhatsApp is now your Bank. **PERFORMANCE** UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2020 **PERFORMANCE**

Quarter ended **Particulars** 30.09.2020 Unaudited

Audited RoA 43107 3890 1.13% Net NPA % 2473 NA 17228 1.30% 53655 Provision

Half Year ended | Quarter ended 30.09.2020 30.09.2019 No. Unaudited 1. Total Income from operations 56755 106443 Net Profit for the period (before tax, exceptional and/or extraordinary items) 9209 16365 Net Profit for the period before tax (after exceptional and/or extraordinary items) 16365 Net Profit for the period after tax (after exceptional and/or extraordinary items) 6890 12246 Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)} NA NA **Equity Share Capital** 17351 17351 Reserves (excluding Revaluation Reserve) as shown in the 163094 163094 Balance sheet of the previous year Earnings Per Share (before extraordinary items) (Face value of Rs.10/- each) Basic: 3.97 7.06 1.73 Diluted: 3.97 7.06 1.73 Earnings Per Share (after extraordinary items)* (Face value of Rs.10/- each) Basic: 3.97 7.06 1.73

*Not Annualised

Place: Thrissur

Date: 19.10.2020

Diluted:

Rs. 302 Cr 191% Cost to Income

Ratio

Operating Profit

HIGHLIGHTS

Rs. 122 Cr 177%

Net Interest

Income

Rs. 415 Cr

Income

Rs. 172 Cr

Non Interest

Net Profit

48.52%

The above Unaudited Financial Results for the quarter and half year ended September 30, 2020 were reviewed by the Audit Committee and thereafter approved by the Board of Directors in their respective meeting held on October 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.

The above is an extract of the detailed format of the unaudited financial results for the quarter and half year ended September 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 unaudited financial results for the quarter and half year ended September 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

1.73

7.06

4.31% **CASA Ratio**

Coverage Ratio

84.24%

NIM

HIGHLIGHTS



CSB Bank Limited (Formerly known as 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 | Email: board@csb.co.in | Corporate Identity Number: L65191KL1920PLC000175

top-five credit card players in two years' with Mastercard to build **KR SRIVATS**

New Delhi, October 19

BOB Financial Solutions Limited (BFSL), which recently entered into a strategic partnership with Mastercard, is eyeing entry into the top-five league in credit cards industry in terms of cards in force (CIF) in the next two years, said Shailendra Singh, Managing Director and CEO.

This wholly-owned subsidiary of Bank of Baroda, which has about 5 lakh CIF, is currently ranked 14th in the credit cards industry pecking order.

'Not very challenging'

"I don't think this (aspiration of getting into top-five in 2 years) is going to be very challenging. We are now very aggressive on credit cards, and will leverage our recent strategic alignment great customer experience and product innovation and technology use," Singh said.

To showcase this aggressiveness, BFSL (formerly BOB Cards) had, a few weeks back, launched a partnership with Mastercard - as many as five variants of credit cards with each variant having a specific objective to reposition BFSL was rolled out.

Porush Singh, Division President, South Asia, Mastercard, said that digital is going to play a vital role in this partnership with BFSL, and that there will be enhanced focus on contactless payments, given the changes in consumer behaviour in the post-Covid-19 world.

"Mastercard's relationship with Bank of Baroda has been there for two-and-a-half

decades. As we worked with the bank at an overall entity level, we wanted to see how we can help them strategically in taking advantage of the growing secular trend of people going more and more digital by using digital analytics and digital strategies to identify the right segments to create the right solutions.

'You have already seen the first set of products roll out recently. Many more joint solutions will come out using innovation and technology," he added.

Porush also said that Mastercard is working on a technology solution that will help smartphones turn into acceptance points for merchants — a low-cost solution that could come in handy for lakhs of small and medium sized merchants.

Brookfield Acquires RMZ Assets in India's Largest Realty Portfolio Deal

Over \$2-b deal marks RMZ Corp's exit from CoWrks: developer to use funds to clear debt

Sobia Khan & Kailash Babar

Bengaluru | Mumbai: Canadian alternative asset manager Brookfield Asset Management has acquired 12.5 million square feet of income-producing assets from realty developer RMZ Corp for over \$2 billion (<15,000 crore) in the largest realty portfolio deal to be concluded in India.

Brookfield Private Capital and its affiliate companies acquired realty projects housed under five special purpose vehicles (SPVs) including RMZ Ecoworld Infrastructure, RMZ Galleria (India), RMZ Infotech and 100% stake in CoWrks as part of the deal with RMZ Corp.

A significant part of RMZ Ecoworld, a 14 million sq ft development, is at the core of the transaction, which ET was the first to report on August 24.

Bengaluru-based RMZ will use in the country. the proceeds of the transaction to



brownfield projects.

"RMZ has decided to divest a part of our core portfolio across Benglion of fresh capital. Upon divestment, RMZ is now among panies, globally," said Manoj Menda, corporate chairman of RMZ Corp. "With this deal, we have ample headroom to achieve our

next phase of growth." The transaction marks RMZ's complete exit from CoWrks, which has 16 co-working centres

"This real estate transaction is ditionally, RMZ will be able to fo- real estate industry in light of its lion sqft of office property.

Brookfield has filed its draft prospectus with the capital market regulator to raise up to \$600 million through the listing of its real estate investment trust (REIT). The Toronto-based investor is looking to list the REIT by mid-December or early January.

RMZ plans to speed up the process of acquisition and hold a portfolio of 85 million sq ft of office space by 2025. Currently, it has 21 million sq ft of built assets and 42 million sq ft of projects under construction and in various stages of acquisition across India.

The company's portfolio, developed and under development, has assets worth \$8 billion under their ownership and management following this transaction.

Large funds such as Blackstone LLP, Ivanhoe Cambridge and the Canada Pension Plan Investment Board are looking at opportunities to buy income-generating assets in India amid debt stress on builders, regulatory reforms, attractive valuations and lower interest rates in the country.

(S)(C)

SHARDA CROPCHEM LIMITED

CIN: L51909MH2004PLC145007

Registered Office: Prime Business Park,

Numbai - 400 056; Tel. No.: 022 6678 2800;

Dashrathlal Joshi Road, Vile Parle (West)

Email ID: co.sec@shardaintl.com

Website: www.shardacropchem.com

Notice is hereby given pursuant to

Regulation 29 read with Regulation 47 of

SEBI (Listing Obligations and Disclosure

Requirements) Regulations, 2015 that a

Company shall be held on Wednesday,

October 28, 2020, inter alia, to consider

approve and take on record the Unaudited

Financial Results (Standalone &

Consolidated) of the Company for the

quarter and half year ended September

The said notice may be accessed

on the Company's website at

www.shardacropchem.com and on the

stock exchange websites at

www.bseindia.com and

Date: October 19, 2020 Company Secretary

Sharda Cropchem Limited

Jetkin Gudhka

Introducing

WhatsApp Banking

ഒ CSB Bank

30.2020.

Place: Mumbai

neeting of the Board of Directors of our

Kalpataru Wins Worli Plot Case as SC Upholds Tribunal Order

Order brings closure to 15-yr-old dispute for one of the prime properties in city

In 2016. Arbitral Tribunal

had asked SRUI to sell and

property to the realtor as

rity award in August 2016, ruled in

favour of Kalpataru, asking SRUI to

sell and convey the title of the pro-

perty to the developer as per the

convey the title of the

per the original terms

Kailash.Babar@timesgroup.com

Mumbai: Kalpataru Properties has won a long-pending arbitration case involving a 5-acre prime plot in Worli after the Supreme Court upheld the Arbitral Tribunal's award in favour of the realty developer.

The apex court also dismissed appeals filed by the Insolvency Resolution Professional (IRP) on behalf of Shree Ram Urban Infrastructure (SRUI) against earlier orders passed by the Bombay High Court. The top court order brings closure to the 15-year-long case for one of the prized properties in Mumbai.

In 2004, SRUI, the owner of more than 16 acres of mill land in Worli, entered into a memorandum of understanding (MoU) with Kalpataru for a 5-acre land parcel.

In 2005, Kalpataru initiated arbitration proceedings against SRUI, seeking an award directing the latter to sell, transfer and convey the land parcel to the developer.

original terms agreed between the parties in 2004. The Arbitral Tribunal, in its majo-The Tribunal observed that so far

as financial capacity and ability to pay the purchase price was concerned, Kalpataru was throughout in a position to pay the consideration and was also ready to perform its part of the contract. This came after SRUI raised allegations about Kalpataru's financial capacity.

SRUI challenged the Tribunal award before the Bombay High Court where the petitions were dismissed by a single-judge order in July 2017.

SRUI subsequently challenged the single judge order before the High Court's division bench. In October 2018, the division bench, too, dismissed the appeals.

National Company Law Tribunal (NCLT) for insolvency proceedings and is being represented by the IRP, which filed a Special Leave Petition before the Supreme Court.

SRUI is now admitted under the

On Friday, the apex court dismissed the IRP's petition, observing that it "did not find any reason to interfere in the matter".

The top court's order is binding on the IRP, which will have to perform the agreement and convey the land to Kalpataru Properties.

Authorized Officer

YOY

Branch Office: ICICI Home Finance Company Ltd, RAPG Tower, Andheri Kurla Road, J.B. Nagar, Andheri **PUBLIC NOTICE - TENDER CUM AUCTION FOR SALE OF SECURED ASSET**

[See proviso to rule 8(6)] Notice for sale of immovable assets E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security

Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of ICICI Home Finance Company Ltd. will be sold on "As is where is", "As is what is", and "Whatever there is" as per the brief particulars given hereunder

Reserve Price Earnest Money Name of Date and Details of the Borrowers/ Secured asset(s) with known encumbrances, if any Time of Property Auction Guarantors nspectio Loan Account No (D) (F) (E) (G) (B) November 19, 2020 From Mr. Rajesh Tulsidas Nakhua (LHMUM0000110420)-November 07, 2020 Rs. 3.94.23.619/-2.70.00 (Borrower) Mr. Deepak Devji Building, Kailas Mahal Premises Co-op From 02.00 PM Bhanushali, Mrs. Kalpana Society Ltd, 353/33-34, R.B Mehta Marg, & (LHMUM00001102423) 000/-01.00 PM Rs. 20,92,996/-Rajesh Nakhua, M/S. Vaishno Ghatkopar (East), Mumbai- 400077. Total outstanding To 05.00 PM onwards ogistics India (Co-Borrowers) C.T.S No. 5743 of Ghatkopar- Kirol 27.00 of above facilities .HMUM00001102420/ Village. Admeasuring 1155 Sq. Ft. Carpe Rs. 4.15.16.615/ 000/area. Status of Property- Free Hold. .HMUM00001102423

The online auction will be conducted on website (URL Link-https://disposalhub.com) of our auction agency NexXen Solutions Private Limited. The Mortgagors/ noticee are given a last chance to pay the total dues with further interest till November 18, 2020 before 5.00 PM else this secured asset will be sold as per above schedule.

The Prospective Bidder(s) must submit the Earnest Money Deposit (EMD) Demand Draft (DD) (Refer Column E) at ICICI Bank Limited, Ground Floor, Trans Trade Center, Near Floral Deck Plaza, SEEPZ, MIDC, Andheri – E, Mumbai – 400093 and thereafter they need to submit their offer through the above mentioned website only on or before November 18, 2020 before 02.00 PM along with scan image of Bank acknowledged DD towards proof of payment of EMD. Kindly note, in case prospective bidder(s) are unable to submit their offer through the website then signed copy of tender documents may be submitted at ICICI Bank Limited, Ground Floor, Trans Trade Center, Near Floral Deck Plaza, SEEPZ, MIDC, Andheri - E, Mumbai - 400093 on or before November 18, 2020 before 05.00 PM. Earnest Money Deposit DD/PO should be from a Nationalised/Scheduled Bank in favour of "ICICI Home Finance Company Limited" payable at Mumbai.

For any further clarifications with regards to inspection, terms and conditions of the auction or submission of tenders, kindly contact ICICI Bank Limited on 82919 58765/ 99930 34988 or NexXen Solutions Private Limited on 97100 29933/ 98100 29926/ 01244233933. Please note that Marketing agencies 1. NexXen Solutions Private Limited, 2. Augeo Asset Management Pvt. Ltd., 3. BPCM Super Value

Private Ltd. have also been engaged for facilitating the sale of this property.

The Authorised Officer reserves the right to reject any or all the bids without furnishing any further reasons

For detailed terms and conditions of the sale, please visit www.icicibank.com/n4p4s

Date: October 20, 2020 Place: Mumbai

ICICI Home Finance Company Limited YEARS OF

BANKING

Give a missed call to

cus on other greenfield and

THE ECONOMIC TIMES | MUMBAI | TUESDAY | 20 OCTOBER 2020 | WWW.ECONOMICTIMES.COM

aluru and Chennai to raise \$2 bilthe few zero-debt real estate com-

clear its debt of ₹13,500 crore. Ad- momentous for the commercial

Brookfield already owns and operates infrastructure and real esta-Get a daily newsletter with the most important news on the real estate industry from all media outlets. end a blank mall to Jo

large scale at the right juncture.

Also, it further accentuates the

resilience of the commercial of-

fice business," said Arshdeep

Singh Sethi, managing director

The transaction will help Brook-

field create a strong presence in

the Bengaluru and Pune commer-

cial and retail real estate markets.

strength

unabating

of RMZ Corp.

PE Firm Cerestra Plans ₹2,960-cr Infra InvIT

Sobia.khan@timesgroup.com

Bengaluru: Cerestra Advisors, a real estate and education assets-focused private equity firm, is planning to launch a \$400 million (about ₹2,960 crore) infrastructure investment trust (InvIT) to monetise assets under management by 2021-22. The firm currently operates two funds—Cerestra Edu Infra Fund and Cerestra Special Situations Fund—with a combined equity totalling \$150 million.

There are a lot of opportunities available in the educational infrastructure space due to liquidity issues faced by companies and that opens up an avenue for us to fill our portfolio," said Jasmeet Chhabra, managing partner, Cerestra Advisors.

The firm has an additional \$100 million worth of acquisitions in the pipeline that are expected to be closed by March 2021. Cerestra has also entered into a joint venture

with AnaCap Financial Partners (AnaCap), a specialised mid-market private equity investor, to acquire educational institutions. Ithas acquired three K-12 school and student

housing assets from the JGI Group.



"Despite the global economic threat of Covid-19, AnaCap remained active during the summer months, with this deal showing our commitment to exploring new and emerging markets for our investor base," said Rakesh Balasundaram, investment director at AnaCap.

"We look forward to continuing to build upon AnaCap's successful credit and real estate investment track record by implementing our strategy in India.'

AnaCap has raised €5.1 billion in gross assets under management (AUM) and completed over 85 primary investments across 15 European jurisdictions and India since 2015.

REVENUE UP 9% AS DISTRIBUTION IMPROVES

Britannia Q2 Profit Falls 6% on Higher Input Costs

Our Bureau

Bengaluru: Britannia Industries on Monday posted a 6% fall in standalone net profit for the second quarter from a year earlier when a lower tax outgo had boosted its performance, even as revenue rose 9%.

The maker of Good Day and Tiger biscuits said distribution services improved with relaxation of lockdown, but the situation would take time to normalise.

The company posted a net profit of ₹462 crore on revenue of ₹3,299 crore for the quarter ended September 30.

"In this quarter, we got our full range of products to the market, focussed on efficiency in distribution, followed continuous replenishment system of distribution, improved the health of our distributors and inched closer to normalcy in advertisement and promotions," managing director Varun Berry said in a stock exchange filing.

The cookie maker expects raw material prices to be stable, helped by good monsoon and harvest. Supply chain efficiencies, reduction in wastage and fixed costs leverage helped it increase operating profit by 3.9 percentage points in the past quarter.

"Britannia's Q2FY21 performance was slightly lower than our as well as Street expectation," said Kaustubh Pawaskar of Sharekhan by BNP Paribas, noting that growth normalised in the second quarter due to easing of lockdown regulations.

"High single-digit to low double-digit volume growth is much better than pre-Covid level volume growth of low single digit. The OPM (operating profit margin) continues to expand substantially led by benign input prices and operating efficiencies. Better monsoon and higher agri production would help raw material prices to remain stable in the coming quarters," added Pawaskar. In the regulatory filing, Britannia said it was



In this quarter, we got our full range of products to the market, focussed on efficiency in distribution,

framing a medium-term strategy by keeping a close watch on macroeconomic factors, changes in laws and evolving consumer beha-

The Wadia-owned company had posted eightyear high sales growth during the pandemic quarter ended June, driven by at-home consumption and stockpiling but had said this expansion was difficult to maintain. The company had said net profit rose to ₹516 crore from ₹250 crore in the year earlier in the fiscal first quarter, when

sales increased 25% to ₹3,307.2 crore. The lockdown during the first quarter hurt most segments but was good for companies such as Britannia, analysts had said. Families were confined to their homes even before the government imposed a nationwide lockdown on March 25 because of the Covid-19 outbreak, leading to pantry stocking. During the early part of the shutdown, purchases were confined to essentials, including the biscuits, bread and dairy products that the company makes.

Corporate Scorecard

Tata Metaliks Profit Up at ₹82 cr in Sept Quarter



NEW DELHI Tata Metaliks, a pig iron manufacturer and supplier, on Monday said its net profit jumped manifold to ₹82 croreduring the September 2020

quarter, mainly on account of reduced expenses. The company had posted a net profit of ₹23 crore in the corresponding quarter of the previous financial year, Tata Metaliks said in a regulatory filing to the BSE. Its total income in the second quarter ended September 30 also rose to ₹521.8 crore, from ₹517 crore a year ago. Total expenses reduced to ₹431.6 croreduring the quarter.



viour post-lockdown.

Century Textiles Posts Net Loss of ₹10.3 crore in Jul-Sept



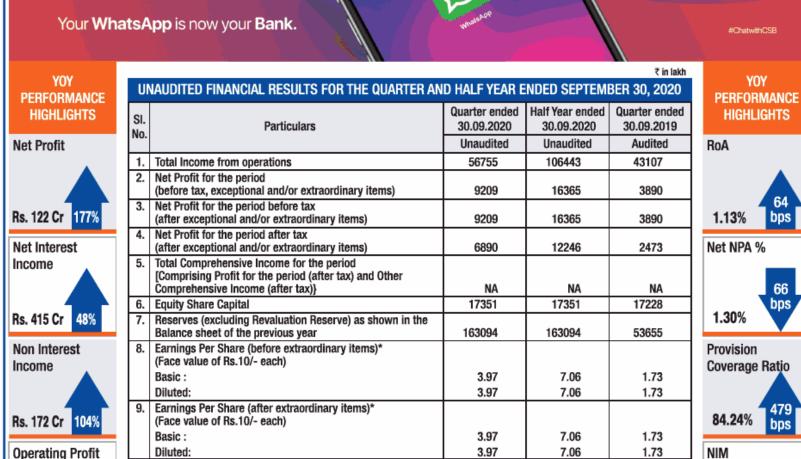
NEW DELHI Century Textiles and Industries on Monday reported a consolidated net loss of ₹10.3 crore for the quarter ended September 2020. The company had posted a net profit of ₹187.3 crore in the July-September period a year ago.

Rallis India's Consolidated Profit Declines 2% in Q2



MUMBAI Rallis India, a subsidiary of Tata Chemicals, on Monday posted a 2 % decline in consolidated profit to ₹83

croreduring the September quarter. The company's PAT stood at ₹85 crore during the corresponding period of 2019-20.



*Not Annualised

Place: Thrissur

Date: 19.10.2020



Cost to Income Ratio 48.52%

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 the unaudited financial results for the quarter and half year ended September 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 unaudited financial results for the quarter and half year ended September 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/

1 The above Unaudited Financial Results for the quarter and half year ended September 30, 2020 were reviewed by the Audit Committee

and thereafter approved by the Board of Directors in their respective meeting held on October 19, 2020. These results have been

For CSB Bank Limited C VR Rajendran ng Director & CEO 29.39%

CASA Ratio

bps

CSB Bank Limited (Formerly known as 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 | Email: board@csb.co.in | Corporate Identity Number: L65191KL1920PLC000175

ലൈഫ് മിഷൻ ഫ്ളാറ്റ് പണി പൂർത്തിയാക്ക്ണമെന്ന് അനിൽ അക്കര



തൃശൂർ: വടക്കാഞ്ചേരിയി ൽ ലൈഫ് മിഷപ്യെ പ്രൂ റ്റ് നിർമാണത്തിലെ അപാകതക ക്കണമെന്ന് ആവശ്യപ്പെട്ട് അനി ൽ അക്കര എംഎൽ്എ് മുഖ്യമ ന്ത്രി പിണറായി വിജയനു ക ത്തു നൽകി. നിർത്തിവച്ച ഫ്ളാ റ്റ് നിർമാണം ഉടനേ പുനരാരംഭി ക്കണമെന്നും ഭൂരഹിതരും ഭവ നരഹിതരുമായ 140 കുടുംബങ്ങ

ൾക്ക് പാർപ്പിടങ്ങൾ നൽകണമെന്നും അനിൽ അക്കര ആവശ്യപ്പെ ട്ടു. അനിൽ അക്കര പരാതിപ്പെട്ടതുമൂലം 140 കുടുംബങ്ങൾക്കു പാർ പ്പിട സൗകര്യം ഇല്ലാതായെന്നു സിപിഎം പ്രചാരണം നടത്തുന്നതി നിടയിലാണ് ഇങ്ങനെയൊരു കത്ത് മുഖ്യമന്ത്രിക്കു നൽകിയത്.

യൂണിടാക്ക് ബിൽഡേഴ്സിന്റെയും സൈൻ വെഞ്ച്വേഴ്സിന്റെയും നിർമാണം നേരത്തെ ഹാബിറ്റാറ്റിന് അനുവദിച്ച പെർമിറ്റിലെ കെട്ടി ട നിർമാണ നിയമത്തിനു വിരുദ്ധമാണ്. ആയതിനാൽ പൊതുമരാമ ത്ത് കെട്ടിട വിഭാഗത്തെക്കൊണ്ട് അടിയന്തരമായി പരിശോധിപ്പിച്ച് നിർമാണത്തിന്റെ അപാകതകൾ പരിഹരിക്കുകയും സുരക്ഷിതത്വം ഉറപ്പാക്കുകയും വേണം.

സർക്കാരിന്റെ ലൈഫ് മിഷന്റെ പേരിൽ റെഡ് ക്രെസന്റിൽനിന്നു അനധികൃതമായി തട്ടിയെടുത്ത തുക തിരിച്ചു പിടിക്കാനുള്ള തുടർ നടപടി സ്വീകരിക്കണമെന്നും അനിൽ അക്കര ആവശ്യപ്പെട്ടു.

കോവിഡ് ബാധിച്ച് മരിച്ചു

യുകയായിരു

ന്നു. രണ്ട് ദിവ

സം മുമ്പ് ദേ

സ്ഥ്യം അനുഭ

വപ്പെട്ടതിനെ

തുടർന്ന് തൃ

ശൂർ മെഡിക്ക

ആ ശു പത്രി

യിൽ പ്രവേ

ശിപ്പിച്ചു. ഇന്ന

കോളജ്

കുഞ്ഞു.

MBBS BDS BAMS BHMS BNYS

മെഡിക്കൽ കോളേജിൽ

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ADMISSION GUIDANCE

SANJO EDUCATIONAL CONSULTANCY Nr. AKG Hospitel, Tolep, KANNUR

നഴ്സിംഗ്

ലെ രാവിലെയാണു മരിച്ചത്. ക

ബറടക്കി. ഭാര്യ: കുഞ്ഞുമോൾ.

മക്കൾ: ബഷീർ, നസീർ, സുധീ

ർ, ഷഹീർ, ആയിഷാബാനു.

ഹാ സ ്വാ



കൊച്ചിൻ ദേ വസ്വം ബോർ ഡിനു കീഴിൽ പ്രവർത്തിക്കു ന്ന കിഴൂർ കാ

ർത്യായനി ക്ഷേത്രത്തി ലെ അടിയന്ത ര ജീവനക്കാ രൻ പരേതരാ യ ശങ്കരനാരാ

യണൻ മാരാരുടെമകൻ കക്കാട് കൃഷ്ണകുമാർ മാരാർ (52) കോ വിഡ് ബാധിച്ച് മരിച്ചു. അമ്മ ല ക്ഷ്മി മാരസ്യാർ കഴിഞ്ഞ ശനി യാഴ്ച കോവിഡ് ബാധിച്ച് മരി ച്ചിരുന്നു. സംസ്കാരം ഇന്നു രാ വിലെ 11ന് പ്രോട്ടോക്കോൾ പാ ലിച്ച് കുന്നംകുളം നഗരസഭ വാ തകശ്മശാനത്തിൽ.

ഭാര്യ: പത്മപ്രിയ. മക്കൾ: പ്ര ണവ് കൃഷ്ണ, അതുൽ കൃ



കരൾ രോഗ ചി കി ത്സ യ്ക്കിടെ കോ വിഡ് സ്ഥിരീ കരിച്ച വീട്ടമ്മ മരിച്ചു. കൊരു മ്പിശേരി വലി യപറമ്പിൽ രാ ജന്റെ ഭാര്യ ബേബി (57) യാണു മരിച്ച

വടക്ക ഞ്ചേരി:

വൃക്ക സംബ ന്ധമായ രോ

ഗത്തിനും ഹൃ ദ് രോ ഗ ത്തി

ന്റെ മരണശേ

ഷം നടത്തിയ

പരിശോധന

യിൽ കോവി

ഡ് പോസിറ്റീ

വ് സ്ഥിരീകരി

ച്ചു. ഒന്നാം വാ

ർഡ് കൂരിക്കു

ഇരിങ്ങാലക്കുട:

ത്. ചികിത്സയ്ക്കായി കഴിഞ്ഞ വ്യാഴാഴ്ചയാണു തൃശൂർ മെഡി ക്കൽ കോളജിൽ പ്രവേശിപ്പിച്ച ത്. രണ്ടു ദിവസം മുമ്പ് നടത്തിയ പരിശോധനയിൽ കോവിഡ് സ്ഥിരീകരിക്കുകയായിരുന്നു. സംസ്കാരം നടത്തി. മക്കൾ: മി



നും ചികിത്സ യിലായിരുന്ന ഗൃഹനാഥൻ കോ വി ഡ് ബാധിച്ച് മരി ആറുമുഖൻ ച്ചു. കിഴക്ക ഞ്ചേരി കൊഴു ക്കുള്ളി വാണിയംകോട്ടിൽ ആ

റുമുഖനാ(65) ണ് മരിച്ചത്. സംസ്കാരം നടത്തി. ഭാര്യ: ചന്ദ്രി ക. മക്കൾ: രതീഷ്, മഹേഷ്, രമ്യ. കയ്പമംഗലം: വ യോ ധി ക



ള്ളിക്ക ടുത്ത് കുന്നുങ്ങൽ അഹമ്മു (78) ആണ് മരിച്ചത്. വീട്ടിൽനിന്ന് അധികം പുറത്തുപോകാത്ത ഇദ്ദേഹത്തി ന് കഴിഞ്ഞ ദിവസം ശാരീരിക അസ്വസ്ഥതകൾ അനുഭവപ്പെടു കയും തിങ്കളാഴ്ച പുലർച്ചെ മരി ക്കുകയുമായിരുന്നു.

മരണശേഷം നടത്തിയ പരി ശോധനയിലാണു കോവിഡ് സ്ഥിരീകരിച്ചത്.

ഭാര്യ: ബീറയ്യുമ്മ. മക്കൾ: സാ ദിക്ക്, ഉമ്മർ, പരേതരായ മുഹമ്മ ദ്, ആമിന, സെക്കീന. മരുമക്കൾ: റഷീദ്, സെക്കീന, ഷെമീറ, റാഫി.



ൻ (82) മരിച്ചു. ശാരീരിക അ സ്വസ്ഥതയെ സരോജാക്ഷൻ ത്തുടർന്നു 12 ർ മെഡിക്കൽ കോളജ് ആശുപ

ത്രിയിൽ ചികിത്സയിലായിരുന്നു. രോഗ പരിശോധനയ്ക്കിടയിലാ ണു കോവിഡ് സ്ഥിരീകരിച്ചത്. ചെറുതുരുത്തി പൊതു ശ്മശാന ത്തിൽ സംസ്കരിച്ചു.

ഭാര്യ: ഉഷ. മക്കൾ: ബി ജു, ബി ന്ദു. ബിജോയ്, മരുമക്കൾ: ബീന, റോഷൻ.

പുന്നയൂർ: കുഴിങ്ങരയിൽ വയോ ധികൻ കോവിഡ് ബാധിച്ച് മരി ച്ചു. മുക്കിലപ്പീടികയിൽ കു ഞ്ഞു(75) ആണ് മരിച്ചത്. കഴി ഞ്ഞ 13ന് കോവിഡ് പോസിറ്റീ വായതിനെ തുടർന്ന് നാട്ടികയി

ലെ ക്വാറന്റെൻ സെന്ററിൽ കഴി

കുർക്കഞ്ചേരിയിൽ വെടിവയ്പ്

പഞ്ചറൊട്ടിച്ചു കൊടുത്തില്ല, കടയുടമയെ വെടിവച്ചു

🕨 മൂന്നംഗസംഘം പിടിയിൽ, വെടിയേറ്റയാൾ ആശുപത്രിയിൽ

തൃശൂർ: കൂർക്കഞ്ചേരിയിൽ ടയർ പഞ്ചർ ഒട്ടി ക്കുന്ന സ്ഥാപനത്തിൽ കയറി ഉടമയെ വെ ടിവച്ചു കൊലപ്പെടുത്താൻ ശ്രമിച്ച മൂന്നംഗ ഗുണ്ടാസംഘത്തെ പൊലീസ് അറസ്റ്റ് ചെ യ്തു. കണ്ണൻകുളങ്ങര സ്വദേശി വേലംപറ മ്പിൽ ഷഫീക് (28), വലിയാലുക്കൽ മേനോ ത്ത്പറമ്പിൽ സാജുൽ (26), ചിയ്യാരം ആക്കാ ട് ഡിറ്റ് ബാബു (26) എന്നിവരെയാണ് ഈസ്റ്റ് പൊലീസ് അറസ്റ്റ് ചെയ്തത്. കുർക്കഞ്ചേരി കിണർ സ്റ്റോപ്പിൽ ടയർ പഞ്ചർ ഒട്ടിക്കുന്ന സ്ഥാപനം നടത്തുന്ന പാലക്കാട് സ്വേദശി മ ണികണ്ഠനെയാണു പ്രതികൾ കൊലപ്പെടു ത്താൻ ശ്രമിച്ചത്. കാലിൽ വെടിയേറ്റ് മണി കണ്ഠൻ ആശുപത്രിയിൽ ചികിത്സയിലാ ണ്. പരിക്ക് ഗുരുതരമല്ല. ഞായറാഴ്ച രാത്രി എട്ടരയോടെയാണു സംഭവം.

നാലു ദിവസം മുമ്പ് വാഹനത്തിന്റെ ടയർ പഞ്ചറൊട്ടിച്ചതു കൃത്യസമയത്ത് നൽകാത്ത തിലുള്ള വൈരാഗ്യമാണ് ആക്രമണത്തിനു

കാരണമെന്നു പൊലീസ് പറഞ്ഞു. ഞായാറാഴ്ച രാത്രി കടയിലെത്തിയ സം ഘം മണികണ്ഠനെ മർദിക്കുകയായിരുന്നു. തുടർന്ന് ഒന്നാം പ്രതി ഷഫീക് തന്റെ ശരീര



ലാണു വെടിയേറ്റത്. നെഞ്ചിലോ തലയിലോ കയറുമായിരുന്നുവെന്നും മരണം സംഭവി ച്ചേക്കാമയിരുന്നുവെന്നും പൊലീസ് പറ ഞ്ഞു. സ്ഥാപനം കത്തിച്ചുകളയുമെന്നു ഭീ ഷണിപ്പെടുത്തിയാണു സംഘം സ്ഥലം വിട്ട ത്. തുടർന്ന് ഈസ്റ്റ് സിഐ ലാൽകുമാറിന്റെ നേതൃത്വത്തിൽ പൊലീസ് സംഘം മണിക്കൂ റുകൾക്കുള്ളിൽ പ്രതികളെ പിടികൂടുകയാ

യിരുന്നു. ആക്രമിക്കാൻ ഉപയോഗിച്ച തോ

ക്കും പൊന്തക്കാട്ടിൽനിന്ന് പൊലീസ് കണ്ടെ ടുത്തു. നിരവധി കേസുകളിൽ ഇവർ പ്രതി കളാണെന്നു പൊലീസ് പറഞ്ഞു.

കോടതിയിൽ ഹാജരാക്കിയ പ്രതികളെ റിമാൻഡ് ചെയ്തു. ആശുപത്രിയിൽ പ്രവേ ശിപ്പിച്ച മണികണ്ഠനിൽനിന്ന് പൊലീസ് മൊഴിയെടുത്തു.

നിധിൽ വധം: ഒരാൾക്കൂടി പിടിയിൽ

അന്തിക്കാട്: മുറ്റിച്ചൂർ സ്വദേശി നിധിലി നെ വധിച്ച കേസിൽ ഒരാൾകൂടി പിടിയി

ഊരകം ആറാട്ടുപുഴ സ്വദേശി കാ പ്പാംകുളം വീട്ടിൽ നിഷാദി(28)നെയാണ് പ്രത്യേക അന്വേഷണ സംഘം അറസ്റ്റ്

ചെയ്തത്. കൊലപാതകത്തിന്റെ ഗുഢാ ലോചനയിലും ആസുത്രണത്തിലും പ്ര തികൾക്ക് രക്ഷപ്പെടാൻ അവസരമൊരു ക്കിയതിലും ഇയാൾക്കു പങ്കുണ്ടെന്ന് പോലീസ് പറഞ്ഞു. അറസ്റ്റിലായ പ്രതി കളുടെ എണ്ണം ഒമ്പതായി.





MRUDULA FURNITURE WORLD 04872968928 9946 851 951 ABC Complex, Poothole Road, Near Jayalakshmi, Thrissur West

E2008-428206

ANNAI MEENAKSHI COLLEGE OF NURSING, COIMBATORE

Approved by Indian Nursing Council, New Delhi. Affiliated to The Tamil Nadu Dr. M.G.R. Medical University, Chennai. Recognized by The Tamil Nadu Nurses and Midwives Council, Chennai Courses

B.Sc Nursing, Post Basic B.Sc Nursing

25 years trusted college

250 beded own hospital Loan facilities available

Provide scholarship to meritorious students

Kerala Direct Admission Office: 7356414555, 7558941111

₹ in lakh

YOY

PERFORMANCE

HIGHLIGHTS

RoA

1.13%

1.30%

Provision

84.24%

4.31%

Coverage Ratio

Net NPA %

66

YEARS OF **ദ** CSB Bank **BANKING** AND TRUST Introducing Give a missed call to 97029 88880 WhatsApp Say (Hi) to CSB WhatsApp Banking Banking Your WhatsApp is now your Bank. #ChatwithCSB

YOY PERFORMANCE HIGHLIGHTS Net Profit Rs. 122 Cr 174

Net Interest Income Rs. 415 Cr 48%

കേച്ചേരി: കോ Non Interest Income Rs. 172 Cr 1049 Operating Profit

മുതൽ തൃശു Rs. 302 Cr 1918

Cost to Income Ratio

48.52%

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2020 Half Year ended Quarter ended Quarter ended SI. 30.09.2020 30.09.2020 30.09.2019 Particulars No. Unaudited Unaudited Audited Total Income from operations 56755 106443 43107 Net Profit for the period 9209 (before tax, exceptional and/or extraordinary items) 16365 3890 Net Profit for the period before tax 9209 3890 (after exceptional and/or extraordinary items) 16365 4. Net Profit for the period after tax (after exceptional and/or extraordinary items) 6890 12246 2473 Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)} NA 6. Equity Share Capital 17351 17351 17228 Reserves (excluding Revaluation Reserve) as shown in the 163094 163094 53655 Balance sheet of the previous year 8. Earnings Per Share (before extraordinary items)* (Face value of Rs.10/- each) 1.73 3.97 7.06 Diluted: 3.97 7.06 1.73 Earnings Per Share (after extraordinary items)* (Face value of Rs.10/- each) 7.06 Basic: 3.97 1.73 3.97 7.06 1.73 Diluted:

*Not Annualised Notes:

Place: Thrissur

Date: 19.10.2020

1 The above Unaudited Financial Results for the quarter and half year ended September 30, 2020 were reviewed by the Audit Committee and thereafter approved by the Board of Directors in their respective meeting held on October 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 the unaudited financial results for the quarter and half year ended September 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 unaudited financial results for the guarter and half year ended September 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

29.39%

CASA Ratio

CSB Bank Limited (Formerly known as 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 | Email: board@csb.co.in | Corporate Identity Number: L65191KL1920PLC000175

തൃശൂരിൽ 533 +Ve

രോഗമുക്തി നേടിയത് ആയിരത്തിലധികം പേർ

തൃശൂർ: ജില്ലയിലെ 533 പേർക്ക് കൂടി കോവിഡ്-19 സ്ഥിരീകരി ച്ചു. 1261 പേർ രോഗമുക്തരാ യി. 529 കേസുകളിൽ സമ്പർ ക്കം വഴിയാണു രോഗബാധ. ആറു കേസുകളുടെ ഉറവിടം

ജില്ലയിൽ 8432 പേർ രോഗ ബാധിതരായി ചികിത്സയിൽ കഴിയുന്നുണ്ട്. 5767 പേർ വീടു കളിൽ ചികിത്സയിൽ കഴിയു ന്നു. ഇന്നലെ 861 പേർ പുതു തായി ചികിത്സയിൽ പ്രവേശി ച്ചതിൽ 351 പേർ ആശുപത്രി യിലും 510 പേർ വീടുകളി ലുമാണ്.

തൃശൂർ സ്വദേശിക ളായ 123 പേർ മറ്റു ജി ല്ലകളിലെ ആശുപ ത്രികളിൽ കഴിയു ന്നു. ജില്ലയിൽ ഇതു വരെ കോവിഡ് സ്ഥി രീകരിച്ചവരുടെ എണ്ണം 28546. അസുഖബാധിത രായ 19831 പേരെയാണ് ആ കെ നെഗറ്റീവായി ഡിസ്ചാർജ്

ചെയ്തത്. രോഗം സ്ഥിരീകരിച്ചവരിൽ 60 വയസിനു മുകളിൽ 35 പുരു ഷൻമാരും 38 സ്ത്രീകളും 10 വ യസിന് താഴെ 21 ആൺകുട്ടിക ളും 21പെൺകുട്ടികളും ഉൾപ്പെ ടുന്നു. മൊത്തം 758 സാമ്പിളുക ളാണ് പരിശോധിച്ചത്. ഇതുവ രെ ആകെ 218674 സാമ്പിളുകൾ

പരിശോധനയ്ക്ക് അയച്ചു.

പാലക്കാട് 271 +Ve



ട്: ജില്ലയി ൽ ഇന്ന ലെ 271 പേർക്ക് കോവിഡ് സ്ഥിരീകരിച്ചു. ഇ

പാലക്കാ

തിൽ സമ്പർക്കത്തിലൂടെ രോഗബാധ ഉണ്ടായ 121 പേ ർ, ഉറവിടം അറിയാതെ രോ ഗം ബാധിച്ച 147 പേർ, ഇ തര സംസ്ഥാന ത്തുനിന്നും വി

ദേശത്തു നി ന്നുമായി വ ന്ന മൂന്നുപേ ർ എന്നിവർ ഉൾപ്പെടും. **347 പേർക്ക്** രോഗമുക്തി ഉ ള്ളതായും അധി

കൃതർ അറിയിച്ചു. ഇതോടെ ജില്ലയിൽ ചികി ത്സയിലുള്ളവരുടെ എണ്ണം 7113 ആയി. ഇവർക്കു പുറമെ

പാലക്കാട് ജില്ലക്കാരായ ഒ രാൾ കണ്ണൂർ ജില്ലയിലും ര ണ്ടുപേർ വീതം തിരുവനന്ത പുരം, ആലപ്പുഴ ജില്ലകളിലും നാലു പേർ തൃശൂർ, 17 പേർ കോഴിക്കോട്, 50 പേർ മലപ്പു റം, 33 പേർ എറണാകുളം ജി ല്ലകളിലും ചികിത്സയിലുണ്ട്.

ഗുണ്ടാപ്പിരിവ്: രണ്ടുപേർ അറസ്റ്റിൽ

തൃശൂർ: കടകളിൽ കയറി ഗുണ്ടാപ്പിരിവ് നടത്തിയ രണ്ടുപേരെ വിയ്യൂർ പോലീസ് അറസ്റ്റു ചെയ്തു. പുളിയ്ക്കൽ വിനയൻ, മാ റ്റാമ്പുറം സ്വദേശി അശ്വിൻ എന്നിവരാണ് അറസ്റ്റിലായത്. പൊങ്ങണംകാട് കടകളിൽ കയറി ഗുണ്ടാപ്പിരിവ് നടത്തിയ

ഇവർ വടിവാൾ വീശി ഭീഷണിപ്പെടുത്തി പണം തട്ടിയെടുക്കുക യായിരുന്നുവെന്നു പോലീസ് പറഞ്ഞു.

മദർ തെരേസ COLLEGE OF NURSING

സ്കോളർഷിസോടു കൂടി പഠികാം Admission Open 2020-2021 സൗജന്യ IELTS/OET കോചിംഗ് - സൗബ്യേ IECTS/OET കോച്ചിംഗ - മലയാളി മാനേജ്മെന്റ്, 80% മലയാളി വിദ്വാർത്ഥികൾ പഠിക്കുന്ന ക്വാമ്പസ് - ഹോസ്റ്റൽ സൗകര്വം, കേരള ഫുഡ്, കേരളത്തിൽ നിന്നും വെറും 6 മണിക്കൂർ യാത്ര, ഫാസ് ഇൻസ്റ്റാൾമെന്റ് സൗകര്യങ്ങൾ - ഗവൺമെന്റ് മെഡിക്കൽ കോളേജിലും സ്വന്തം ഹോസ്പിറ്റലിലും പ്രാക്ടിക്കൽ - രാജീവ് ഗാന്ധി യൂണിവേഴ്സിറ്റിയുടെ കീഴിൽ 2001 ആരംഭിച്ചത്

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+2 തോറ്റവർക്കും അവസരം ജോലിനേടു







സമാശ്വാസ സമ്മാനം 8000 രൂപ WA 246187 WB 246187 WC 246187 WD 246187 WE 246187 WF 246187 WG 246187 WH 246187 WJ 246187 WK 246187 WL 246187 2–ാം സമ്മാനം 5 ലക്ഷം രൂപ

WL 583055 (കാസർഗോഡ്)

3-ാം സമ്മാനം 1ലക്ഷം രൂപ WB 166516 WC 218401 WD 100605 WA 213780 (6A086) (@BR45) (കൊല്ലം) WG 624613 WH 376337 WE 354109 WF 398979 WL 265480 WK 373237 WM 297562

WJ 335268 (ക§අඟ) 4–ാം സഞ്ചാനം 5000 രൂപ 0580 0991 1750 1864 2035 2436 2531 3081 3702 4011

4181 4292 6192 6481 8882 9546 9853 9957 5–ാം സമ്മാനം 2000 രൂപ 0170 2036 2386 5274 6622 7243 8088 9048 9595 9668 6–ാം സമ്മാനം 1000 രൂപ 1343 1347 2947 3382 3843 6460 7080 7113 7143 7959

8098 9552 7–ാം സമ്മാനം 500 രൂപ 0013 0062 0279 0290 0334 0378 0536 0680 0686 0804 0821 1072 1127 1162 1165 1319 1419 1533 1624 1949 1988 2029 2108 2265 2369 2435 2672 2924 2946 3185 3536 3659 3732 3777 3934 3952 3959 4025 4057 4129 4283 4373 4504 4580 4766 5378 5431 5654 5666 5888 6147 6471 6806 7014 7039 7316 7381 7436 7502 7516 7547 8062 8074 8084 8156 8507 8710 8711 8712 8766

8773 8841 8844 9195 9317 9463 9889 9923 8-ാം സമ്മാനം 100 രൂപ 0007 0057 0146 0164 0278 0300 0348 0363 0377 0483 0591 0603 0627 0710 0854 0877 0887 1056 1073 1111 1246 1542 1571 1872 2076 2255 2283 2405 2410 2423 2816 2934 2983 3148 3189 3219 3423 3525 3546 3598 3743 3769 3839 3924 4158 4184 4225 4269 4311 4334 4467 4535 4770 4839 4865 4937 5075 5085 5098 5126 5130 5251 5261 5371 5410 5467 5552 5559 5569 5605 5632 5760 5887 5980 6101 6201 6397 6533 6547 6567 6590 6877 6939 7038 7076 7131 7187 7192 7250 7268 7457 7528 7576 7595 7675 7776 7813 7953 7971 7989 8060 8121 8131 8378 8626 8629 8786 8838 8967 9089

9163 9258 9284 9320 9603 9613 9675 9728 9735 9884 (ക്ഷ് ഇന്ദിരാ രേവി. എസ്. , സെപുട്ടി ഡയറക്ടർയയാക്കാന്റ് ഓഫ് സ്റ്റേറ്റ് രാഗ്യർസ്. വികാസ് വെൻ, തിലുവനതപുരം വിയയികൾ സമ്മാനാർപ്പയായ ടിക്കറ്റുകൾ കേരള ശസറ്റിൽ തെയുനോക്കി 20 ദിവസത്തിനുള്ളിൽ പറയാടാക്കുക നറുക്കെടുപ്പ് തത്സമയ സംപ്രേഷണം എല്ലാ ദിവസവും കൈരളി, കൗമുദി, ജയ്ഹിന്, ജീവൻ ചാനലുകളിൽ

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