August 20, 2020

B&S /136/2020

Dear Sir/Madam,

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


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
Digital firms may see a V-shaped ad recovery in H2

While business process management (BPM) firms have transformed seamlessly into the work-from-home environment, WNS Global Services, a company (Maruti Suzuki) and the other was an auto company (Maruti Suzuki).

For instance, says that eight out of the first half of 2020 were WNS companies. These top 10 brands are Hindustan Unilever, Procter & Gamble, and NBC among others. Of the balance two were service (call centre) and one (call center) and the other was an auto company (Maruti Suzuki).

While digital firms are well-funded and are seeking key advertising opportunities to improve brand recall and traditional advertising will also work consumer attention during the festive season," says N. Chandramouli, CEO, TRA Research, a brand advisory firm based in Mumbai. A TRA report released says consumer sentiment is slowly returning to the digital medium during the lockdown period. The report said that Google trends showing steady rise in the country. These social media reports have indicated that consumer demand is making a step backward especially in rural areas, where sales growth is higher than in urban areas. The Pitch-Madison report, for instance, says that eight out of the total 10 companies in the first half of 2020 were WNS companies. These top 10 brands are Hindustan Unilever, Procter & Gamble, and NBC among others. Of the balance two were service (call centre) and one (call center) and the other was an auto company (Maruti Suzuki).

While business process management (BPM) firms have transformed seamlessly into the work-from-home environment, WNS Global Services, a company (Maruti Suzuki) and the other was an auto company (Maruti Suzuki).

What more can be done?

A lot of DoT and special economic zone (SEZ) norms were relaxed to enable seamless transitions of work from home. What more can be done?

The industry employs about 2 million-odd Indian women and 50-100-seater offices, which are 50-100-seater set, mostly in lower-rung call centers and towns.

Do you think smaller cities will ever witness a big surge?

We have been focusing on the people to the people for quite some time now. We already have centers in Indore and Vung. After Covid, the ability for us to grow business in these locations is going to increase. We think work from home is an acceptable model, but it will not replace our current model of having operations in central locations. But 20-25 per cent of the works, which are separations and restarts, can be delivered from homes. We call it as ‘hub-edge’ model whereas ‘hub’ is the traditional offices we had and ‘edge’ is the work from home model. ‘Spokes’ are satellite offices, which has 50-100-seater set, mostly in lower-rung call centers and towns.

Most of our clients are located across the globe, including North America, Asia-Pacific and Europe. The clients first identify a few partners or vendors, and travel across the pond to shortlist a vendor, with their sign-off on the project. During the pandemic, we came up with a virtual model wherein the client interacts with the vendor virtually, and understands the ethics and culture and also takes a look at the relevant locations in Chennai, Pune or the ‘hub-edge’ model finally and in the meeting room, which gives them a lot of control.

How is selling BPO services to startups that medium is creating a special taskforce to ensure that the fiscal zone (SEZ) norms were relaxed to enable seamless transitions of work from home. What more can be done?

The industry is beginning to look up, despite its manufacturing GDP and 4 per cent of exports.

Varsha Aghal,
**Agri exports up 23% to Rs 25,553 cr in Q1 of FY21**

Rise in shipments of non-basmati rice, onion aided the overall jump

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<table>
<thead>
<tr>
<th>Commodity</th>
<th>Quarter Ended March 31, 2021 (Rs in cr)</th>
<th>Quarter Ended March 31, 2020 (Rs in cr)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basmati Rice</td>
<td>12,041.31</td>
<td>9,461.82</td>
</tr>
<tr>
<td>Non-Basmati Rice</td>
<td>11,223.77</td>
<td>8,140.19</td>
</tr>
<tr>
<td>Soyabean</td>
<td>1,354.93</td>
<td>1,362.93</td>
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<tr>
<td>Soyameal</td>
<td>247.73</td>
<td>398.82</td>
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<tr>
<td>Chickpeas</td>
<td>1,440.72</td>
<td>1,538.72</td>
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<tr>
<td>Chana</td>
<td>447.87</td>
<td>311.86</td>
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<tr>
<td>Gram</td>
<td>532.20</td>
<td>383.77</td>
</tr>
<tr>
<td>Tur</td>
<td>475.95</td>
<td>378.81</td>
</tr>
<tr>
<td>Mustard Oil</td>
<td>28,154.24</td>
<td>25,985.92</td>
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<tr>
<td>By-Products</td>
<td>8,760.73</td>
<td>6,880.07</td>
</tr>
</tbody>
</table>

**Expert of essential agricultural commodities**

**Covid second wave may hit global rubber price recovery: ANRPC**

Strained US-China ties, too likely to retrench the risk appetite in commodities

**MARKET REVIEW**

China factor

The deteriorating US-China trade relations (ANRPC) foresees bindance in the continued recovery of global rubber prices in the near term due to the worsening US-China trade relations. The US-China relations are going to be strained for a long time with the US-China trade relations in a state of uncertainty. The US-China trade relations have been strained for a long time with the US-China trade relations in a state of uncertainty.

Widespread rain forecast

The widespread rain forecast in the main rubber growing countries is likely to push prices down. The widespread rain forecast in the main rubber growing countries is likely to push prices down.

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**Sugar sector reforms need ‘political will’**

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**COMMODITIES**

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**BusinessLine**

**Monday, August 17, 2020**

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**Commodities Market Report**

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**COMMODITIES**

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97 ഓപ്പൊറേഷിനും വിവരം ലഭിക്കുകയുള്ള 90

നാലു വർഷങ്ങളായി വരെയുള്ള ഓപ്പൊറേഷിനും വിവരം ലഭിക്കുകയുള്ള 90


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