

PSB reboots bottomline

Upgrades IT infra for big share in Digital Banking future!



S Krishnan
Managing Director & CEO

Punjab and Sind Bank (PSB) has scripted an enviable turnaround over the past year and set new IT Infrastructure for tapping future opportunities in the era of Digital banking, which is in line with the spirit of building an Atmanirbhar Digital India! The bank had posted losses in eight consecutive quarters before returning to profits. Recalling the challenging role that lay ahead, S Krishnan, MD & CEO, PSB, while taking charge in September 2020 shared that his mission was clear from the beginning and involved setting the bank in order and paving a foundation that made PSB future ready! Here are the excerpts from an exclusive interview with S Krishnan, who completed four about decades in banking in 2021 and has served prestigious banks like Indian Bank, Syndicate Bank and Canara Bank.

believe that no consumer wants to default. Hence, PSB had set up an early automated distress warning system. It's also noteworthy that the Government of India and RBI had proactively rolled out measures to help the economy. Hence, it allowed us to help all our clients, if eligible under Emergency Credit Guarantee Scheme or other measures to tide through the Covid-19 period. Today, our hard-work has yielded profits for four consecutive quarters and in Q-3, PSB has sustained its' good

Minister in her budget speech recently, India will set up Digital Banks. PSB sees it as a big opportunity in future. To be ready for the said opportunities- we are upgrading to the advanced version of Core Banking software, which is the backbone of a bank. Also, we have rolled out a state-of-the-art digital banking app called UniC to our individual and NRI clients. The same has now been made available to our clients who are sole-proprietors, while the same facility is likely to be extended to our corporate clientele by February 2022 end," said S Krishnan expressing his confidence on the digital future of banking ahead!

What is the role of a leader in challenging times? Did you feel the pressure, while assuming the job of turning around PSB?

True role of a leader is to be clear in mind and his ability to show the right path to the team to accomplish the desired goals! As far as I'm concerned, having spent about forty years in banking, I have developed a fair appetite for

Please share the inspiring PSB Revival Story?

The bank needed to take some immediate steps, while charting a roadmap for the short and medium term. S Krishnan shares that immediately after taking over the bank started working on realigning its wholesale and retail components of lending portfolio. "Our over 8000 employees spread across India in 1500 plus branches worked relentlessly and even reached the doorstep of the consumer during the testing times of Covid-19, in line with our motto: Where service is a way of life! It resulted in successfully executing a turnaround and improving our Asset Quality, while keeping a proactive vigil on NPA's," said Krishnan.

How did PSB manage to stay profitable amid Covid-19 pandemic?

"It was testing time with a challenging economic environment during Covid-19 pandemic. We



performance by registering a Net Profit of Rs.301 Cr as at 31.12.2021 against a Net loss of Rs.2376 Cr as at 31.12.2020," he added.

How is PSB gearing up for future opportunities in Digital India?

S Krishnan shares that it was imperative for PSB to set up itself ready for future opportunities. "As mentioned by the Hon'ble Finance

challenges and risks. For assuring a smooth turnaround for PSB, after having worked out the immediate steps needed and developing a roadmap ahead- I spoke to the Board members. Having found their support, I then motivated the team and we collectively worked according to the plan. "We took bold steps, where they were needed and the hard work of our team helped in PSB realising the turnaround," shared Krishnan.

Advertorial

SIL INVESTMENTS LIMITED						
CIN : L17301RJ1934PLC002761						
Regd. Office : Pachpahar Road, Bhawanimandi-326502 (Rajasthan) Tel. No.: 07433-222082; Email: complianceofficer@silinvestments.in; Website : www.silinvestments.in						
EXTRACT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR QUARTER AND NINE MONTHS ENDED 31 DECEMBER, 2021						
Particulars	3 Months Ended	Preceding 3 Months Ended	Corresponding 3 Months Ended in the Previous Year	Year to date Figures for Current Period Ended	Year to date Figures for Previous Period Ended	Previous Accounting Year Ended
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	31.12.2021	30.09.2021	31.12.2020	31.12.2021	31.12.2020	31.03.2021
Total Income from Operations	557	2275	1421	3160	2548	2844
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	318	2146	1685	2717	2677	2685
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	318	2146	1685	2717	2677	2685
Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	198	1768	1419	2154	2252	2064
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax)]	18656	9824	27766	72858	51632	53624
Paid-up Equity Share Capital (Face Value of ₹ 10/- per share)	1061	1061	1061	1061	1061	1061
Earnings Per Share before / after extraordinary items (of ₹ 10/- each) (not annualised) (Rs.)						
a) Basic :	1.89	16.45	13.36	20.07	20.96	19.16
b) Diluted :	1.89	16.45	13.36	20.07	20.96	19.16

Key information on Standalone Financial Results						
Particulars	3 Months Ended	Preceding 3 Months Ended	Corresponding 3 Months Ended in the Previous Year	Year to date Figures for Current Period Ended	Year to date Figures for Previous Period Ended	Previous Accounting Year Ended
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	31.12.2021	30.09.2021	31.12.2020	31.12.2021	31.12.2020	31.03.2021
Total Income from Operations	516	1924	1282	2710	2112	2334
Profit before Tax	315	1809	1564	2317	2301	2270
Profit After Tax	200	1503	1348	1851	1939	1729
Total Comprehensive income	16273	10353	24024	57532	43701	44196

Notes:

- The above is an extract of the details format of financial results for Quarter and Nine months ended on 31 December, 2021 filed with Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the standalone and consolidated quarterly results are available on website of the Stock Exchanges (www.bseindia.com; www.nseindia.com) and the Company's website (www.silinvestments.in).
- The above results were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meeting held on 08th February, 2022.

By Order of the Board
For SIL Investments Limited
(C.S. Nopany)
Chairman

Place : Kolkata
Date : 08th February, 2022

BKT balkrishna industries limited
CIN NO: L99999MH1961PLC012185
Regd. Office - B-66, Weluj MIDC, Weluj Industrial Area, Aurangabad - 431136, Maharashtra, India.
Tel No. +91 22 6666 3800 Fax: +91 22 6666 3898/99
Website: www.bkt-tires.com E-mail: shares@bkt-tires.com

NOTICE

Notice is hereby given pursuant to Section 91 of the Companies Act, 2013 and applicable rules thereunder and Regulation 42 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has fixed **Tuesday, 22nd February, 2022** as record Date for the purpose of ascertaining the eligibility of the shareholders for payment of 3rd Interim Dividend on equity shares for the financial year 2021-22 to be declared at the Board Meeting of the Company to be held on Monday, the 14th February, 2022, if any. The said 3rd Interim Dividend shall be credited/dispensed within 30 days from the date of declaration as per applicable provisions of Companies Act, 2013 to such Shareholders as on record date.

The said notice may be accessed on the Company's website at www.bkt-tires.com and also on the Stock Exchanges website at www.bseindia.com and www.nseindia.com.

For Balkrishna Industries Limited
Sd/-
Vipul Shah
Director & Company Secretary
DIN. 05199526

Place: Mumbai
Date: 08.02.2022

LIC LIFE INSURANCE CORPORATION OF INDIA
Central Office, Yogakshema, Jeevan Bima Marg, Mumbai 400 021.

CORRIGENDUM

Audited Financial Results (published on 25.01.2022) for the period ended 30th September, 2021.

Under FORM: L-3-A-A-BS - BALANCE SHEET AS AT 30th SEPTEMBER, 2021 (In respect of Total Business),

1) the figures mentioned under Funds for Future Appropriations be read as mentioned below:- (₹ in Lakhs)

Particulars	As at 30.09.2021 (Audited)	As at 30.09.2020 (Unaudited)
Funds for Future Appropriations		
Linked	333.98	21.44
Non-Linked (Non-PAR)	0.00	0.00
Non-Linked (PAR)	440309.25	0.00

2) Figures as at 30th September, 2020, Sub Total (A) be read as ₹ 16322507.74 lakhs instead of ₹ 16321793.80 Lakhs.

3) Figures as at 30th September, 2020, Net Current Assets (C) = (A-B) be read as ₹ 8207133.83 lakhs instead of ₹ 8206419.89 Lakhs.

For Life Insurance Corporation of India
Executive Director (F&A) and CFO

Coal India Limited
A Maharatna Company
(A Govt. of India Enterprise)
3rd Floor, Core-2, Premises No. 04-MAR, Plot No. AF-III, Action Area-1A, Newtown, Rajarhat, Kolkata-700156
Phone : 033-2324-5555, Fax : 033-23246510
E-mail : mviswanathan2.cil@coalindia.in Website : www.coalindia.in
CIN: L23109WB1973GOI028844

NOTICE FOR BOARD MEETING / RECORD DATE FOR SECOND INTERIM DIVIDEND

Vide our letter no. CIL:XI(D):4157/4156:2022 dated 2nd February, 2022, we have informed that a meeting of Board of Directors of the company is scheduled to be held on **Monday, the 14th February, 2022** inter-alia to consider, approve and take on record Un-Audited Financial Results of the Company (Standalone & Consolidated) for the 3rd quarter and nine months ended 31st December, 2021.

Pursuant to Regulation 29 & 42 of the Listing Regulations 2015, notice is also hereby given that in the said meeting Board will consider payment of Second Interim Dividend for 2021-22, if any. The Company has fixed **Tuesday, 22nd February, 2022** as the "Record Date" for the purpose of payment of Second Interim Dividend on Equity Shares for Financial Year 2021-22, if declared by the Board

The Company has already closed its "Trading Window" under "CODE OF INTERNAL PROCEDURES AND CONDUCT FOR PREVENTION OF INSIDER TRADING IN SECURITIES OF COAL INDIA LIMITED" on 27th Dec'21 and it will re-open on 17th February 2022.

The said notice may be accessed on the company's website at www.coalindia.in under "Investor Center, Events & Announcements" and also on Stock Exchange websites www.bseindia.com and www.nseindia.com.

For Coal India Limited
Sd/-
(M. Viswanathan)
Place : Kolkata
Date : 08th February, 2022 Company Secretary & Compliance Officer.

JK PAPER LTD.
Creating lasting impressions

PASSION TO PERFORM

PERFORMANCE HIGHLIGHTS FOR THE QUARTER (CONSOLIDATED)

₹ in Crores

Quarter	Turnover	EBITDA	PAT
QTR-1('21-22)	720.08	224.51	104.00
QTR-2('21-22)	999.51	255.04	118.39
QTR-3('21-22)	1093.87	284.11	150.21

UNAUDITED FINANCIAL RESULTS (STANDALONE & CONSOLIDATED) FOR THE QUARTER & NINE MONTHS ENDED 31ST DECEMBER, 2021

₹ in Crores

Sr. No.	Particulars	STANDALONE				CONSOLIDATED					
		Current Quarter Ended	Corresp. Quarter Ended	Nine Months Ended	Year Ended	Current Quarter Ended	Corresp. Quarter Ended	Nine Months Ended	Year Ended		
		31.12.2021	31.12.2020	31.12.2021	31.12.2020	31.03.2021	31.12.2021	31.12.2020	31.03.2021		
1	Income from Operations (Gross)	1,094.98	804.89	2,816.72	2,012.34	2,991.37	1,093.87	807.47	2,813.46	2,020.67	3,000.49
2	Total Income from Operations (Net)	1,041.82	760.71	2,689.69	1,898.30	2,811.76	1,056.41	770.45	2,731.11	1,926.91	2,862.00
3	Profit before Interest and Depreciation (EBITDA)	245.77	202.60	686.53	456.91	701.41	284.11	180.76	763.66	407.70	673.06
4	Net Profit before tax from ordinary activities and Exceptional Items #	188.17	138.38	500.99	267.57	453.42	209.99	103.00	530.91	176.61	370.21
5	Net Profit after tax from ordinary activities and Exceptional Items #	129.86	100.50	345.70	193.41	322.19	150.21	65.94	372.60	104.16	239.95
6	Total Comprehensive Income for the period (comprising Profit for the period (after tax) and Other Comprehensive Income (after tax))	129.51	101.69	350.06	194.78	328.62	150.83	66.96	378.17	104.84	247.04
7	Equity Share Capital	169.40	169.40	169.40	169.40	169.40	169.40	169.40	169.40	169.40	169.40
8	Other Equity as shown in the Audited Balance Sheet of the previous year					2,430.82					2,346.68
9	Earnings Per Share in Rs.10/- Share (EPS for the Quarters are not Annualised)										
	i Basic :	7.67	5.79	20.41	11.15	18.68	8.87	3.72	22.00	5.80	13.73
	ii Diluted :	7.67	5.79	20.41	11.15	18.68	8.87	3.72	22.00	5.80	13.73

Notes :

- Pursuant to the requirements of SEBI (LODR) Regulations, 2015, the Company has published consolidated quarterly and YTD results.
- The above is an extract of the detailed format of Quarter & Nine Months Ended December, 31, 2021 Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Financial Results are available on the Stock Exchange websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively and also on Company's website at www.jkpaper.com.

The Company does not have any Exceptional Items to report in above periods.

Place : New Delhi
Dated : 8th February, 2022

For JK PAPER LTD.
Harsh Pati Singhania
(Vice Chairman & Managing Director)

Multipurpose office papers from JK Paper

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