



(Left to right) Recent ads for Ford EcoSport, PhonePe and Byju's. Children play a key role in moving the needle in these ads

No child's play

Children are no longer awareness builders; recent ads have portrayed them as key influencers in family purchases

SOHINI DAS
MUMBAI, 21 OCTOBER

The ad opens with a father and son driving across the city in their Ford EcoSport. They spot an injured man on the road who has just met with an accident. As the father drives by slowly, the son appears disturbed by the apathy of the bystanders and asks the father what if the same thing had happened to them. The child's simple question moves the parent who then steps out and helps the accident victim.

Meet Gulbu, a little boy, who seems to always accompany his grandfather who has this tendency to get into tough situations. Along with his "daddu" he advises older people around them to be more savvy when making payments for the products they buy. He is not only aware of digital payment platforms but also points out that one has to be careful while punching the pin pad.

There's a mother who looks older than her age and is obviously not a hair colour/dye user. She is apprehensive of the price of such products. Her kids get her packs of Godrej Hair Colour Expert Rich Creme as a gift and thus introduce her to the world of hair colours. They also seem to know that the product would protect her hair as it does not contain

harmful chemicals and tell the mother she gets all the benefits for a very small price.

Remember the Rasna girl or the Dhara boy? A car marque, a personal grooming brand and a digital wallet company seem to be leading the way to reinvent a once frowned-upon marketing tactic — using the pester power of kids to boost sales. Only this time the kids are not just sweet props or pesky appendages — they are well-informed influencers either telling parents what to do — or not to do in most cases — or how to use new age tools and techniques.

KV Sridhar, founder and chief creative officer, HyperCollective, and an ad-industry veteran, says in an earlier period, brands were using children to draw attention to product categories like consumer durables as housewives, the typical consumers of that category, were perceived to be averse to new technology. Now, however, there is a more nuanced use of a child in an advertisement. Take the Ford India advertisement that features a father-son duo. Titled 'A Helping Hand', the ad is part of a larger campaign by the company titled Discover More in You that draws from the experiences of Ford's customers. At the launch of the campaign

Rahul Gautam, vice-president, marketing, Ford India, had said, "Discover the More in You draws from the experiences of our customers for whom these situations have led to self-discovery, making them choose what's right."

Not only the social message, what is interesting in this case is that BBDO's first campaign for Ford India tries to associate the brand with certain higher values — and not just vehicle performance. One doesn't know if there is a connection but about five years ago, a series of posters for Ford Figo had caused international outrage, and heads had rolled at its then ad agency in India, JWT. The current ad would go long way in erasing that form public memory, say some observers.

The increase in kid's influence in purchase decisions is also a reflection of the growing reliance of parents on their kids for brand/product information. N Chandramouli, chief executive officer of brand intelligence and data insights company, TRA, feels that the age of influence is rapidly going down while the rate of influence of kids is going up. It is often a parent's lack of time or lethargy to do research that they leave that bit to a child before making any purchase decision. A

greater access to information on the go (thanks to the internet) have made the kid more of a go-to person for parents. This certainly increases their pester power," he explains.

This is also a reflection of the brand/product consumption habits of the two age cohorts. Parents today could be found wearing the same brands of clothing, watching the same television shows, listening to the same genre of music as their children.

Take another look at the PhonePe ads. In one particular advertisement, young Gulbu is seen asking his uncle if going to office was about having fun. When the uncle retorts that earning money required a lot of hard work, Gulbu quips then why was he wasting money by paying in cash when there was the option of a cash-back if he used the PhonePe app. See the difference in their roles from, say, the Rasna or the Dhara ads? These kids are aware and informed and their role is that of an eye-opener.

Sridhar talks about the Flipkart campaign from some years back where children were used as metaphors to show how easy it was to shop on e-commerce platforms. "The children acted like adults in the campaign. That was a metaphor. The main purpose of the ads were to show it is child's play to shop online and even make payments using credit or debit cards," Sridhar says. Direct advertising to children still remains popular though. Take the campaigns by Byju's, an online learning platform. "Byju's is aimed at students, so if it clicks with children, it would create a loyal base to market to,"

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Infosys ADR...

Shriram Subramanian, founder of another corporate governance advisory, InGovern, says: "The charges require very urgent and immediate action by the audit committee, to give investors the correct picture. As the whistle-blowers claim to have evidence to prove their point, this is serious in nature."

Auditors spoken to say Infosys' approach to revenue recognition seemed to have remained consistent with the new regulations in this regard, which the company had clarified during an analyst call earlier this month. "The way we look at revenue, these are based on activity and effort, whereas billing milestones are agreed with clients in advance, based on delivery dates, and that is the way billing actually happens," had said Nilanjan Roy, chief financial officer (CFO) at Infosys. And, that there were no changes in the revenue recognition policy.

Finance experts said any change in IFRS 15 (the accounting standard dealing with revenue recognition) with material impact on the financials would have been disclosed by the company. For the just-ended quarter, Infosys' auditor, Deloitte, gave an 'unqualified' opinion to the company's financial statements. Brokerage firms feel Infosys' shares, which enjoy strong investor support, could now see selling pressure in the near term. "This (set of charges) equates to a corporate governance issue. Deputy CFO (Jayesh Sanghrajka) has also quit, which in itself is an indirect admission that something is rotten. The stock will now languish 10-15 per cent lower in the near term," said Harit Shah, analyst at Reliance Securities.

Exit polls...

Recent events suggest a denouement in this tussle could happen soon. Last week, former Haryana CM Bhupinder Singh Hooda did not turn up for a Rahul Gandhi rally in Mahendragarh, and Rajasthan Deputy CM Sachin Pilot publicly criticised CM Ashok Gehlot-led government. In the run up to the polls, several of those close to Gandhi have either been ejected from key posts, or have quit. In Maharashtra, key Congress leaders like Ashok Chavan, Prithviraj Chavan and Sushilkumar Shinde restricted themselves in campaigning in their pocket boroughs. The Congress is at cross purposes ideologically as well.

Deposit insurance...

"The RBI has written to DICGC, asking it to consider a risk-based premium for the deposit insurance of banks and suggest a suitable model," the source said.

However, at the meeting there was a view that differentiating banks on the basis of their risk profile had the potential of creating panic in the public and could lead to a "run on the bank as depositors may feel their money is unsafe with banks being put in the high risk category", the source said.

The central board discussed whether different premiums could be charged from different categories of banks, especially co-operative banks and commercial banks.

Official data showed, between 2009-10 and 2018-19, only one of the 429 claims pertained to a commercial bank and the rest were meant for co-operative banks. The

single claim, which was also a supplementary claim, was related to Sikkim Bank Ltd, which merged with Union Bank of India in 2000. In terms of amount, it was 0.001 per cent of the claim worth ₹1,134 crore set-tled by DICGC since 2009-10.

"Historically, deposit insurance claims on the DICGC have generally originated on account of failure of co-operative banks, as these institutions have been more susceptible to frequent failures due to a number of factors. It is worth mentioning that the last claim settled in respect of a commercial bank was way back in 2002," said a report of the RBI-appointed committee on "different premium system for banks in India", chaired by Jasbir Singh.

It said, as a result, a perception of cross-subsidisation in operating the deposit insurance system had gained currency.

Insurance cover for bank deposits was last revised in May 1993 to ₹1 lakh from ₹30,000. This was done after 13 years. Many nations adopt a risk-based premium model for deposit insurance. The countries include the US, Canada, Germany, France, and Argentina.

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Certainly, broadcasters expect more moderate pricing to push up paid OTT subscribers 10 times from 10 million to 100 million in five years. But they still expect that it is advertising on which they would have to depend for their revenues. At present, only 3-4 per cent of OTT revenues come from subscription. The projection is that it would go up to 10-15 per cent in five years. In TV, the number of paid households stands at 120-130 million and broadcasters say it has stagnated. They fear that it might even fall as a result of the regulator's tariff order, which consumers have opposed because it has inflated their monthly bills.

As a result, they expect subscriptions to continue to remain only 35 per cent of the total revenues from TV; the rest will come for advertising, even after five years. "The CAGR (compound annual growth rate) of advertising is faster than that of subscription growth, so one does not expect any major change," said a senior executive of a Hindi channel. What is clear is that content companies can expect great times ahead. Estimates suggest the requirement for content in the next five years will double from roughly 100,000 hours made yearly to 200,000 hours in five years, as OTT channels, especially the big boys like Amazon and Netflix, increasingly hike their budgets to make Indian programming rather than just stick to international fare.

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emami* limited

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NOTICE

NOTICE is hereby given pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that a meeting of the Board of Directors of the Company will be held on Wednesday, 0th November, 2019 at 01:45 p.m. at Emami Tower, 687, Anandapur, E. M. Bypass, Kolkata – 700107, inter-alia, to consider and approve Standalone and consolidated unaudited financial results of the company for the second quarter and half year ended 30th September, 2019.

Further details are available on the website of the Company at www.emamit.com and on the website of the Stock Exchanges where the shares of the Company are listed at www.nseindia.com www.bseindia.com and www.cse-india.com

For Emami Limited
Sd/-
A.K. Joshi
Company Secretary &
VP-Legal

Place: Kolkata
Date: 19.10.2019

DECLARATION

The Flat No. 201, Noorani Apartment, Admeasuring 615 Sq. Ft. Situated at Mouje: Divanman, Tal: Vasai, Dist: Palghar, is owned by Shri Mohammad Farook Siddiqui Khatri and Mrs. Suraya Mohammad Farook Khatri and they are now my clients. The Flat is completely owned by them and in their legal possession. They have lost the Original Purchase Agreement for the said Flat which has been misplaced and is not found even and is not found even after a thorough search.

Now they wish to sell the said Flat No. 201 to Shri Mohammad Aslam Lakdawala.

If anyone has any rights on the said Flat such as, Gift, Legal Heirship, Donated or Mortgage claim to any one, then it should be informed to me within 15 days of publication of this notice in the daily newspaper "Business Standard". Any complaint received after 15 days will not be considered and it be assumed that my clients are the sole owners of the said Flat.

Sd/-
Mohammad Farook Siddiqui Khatri
Sd/-
Suraya Mohammad Farook Khatri
Sd/-
Altamash Khan

5/10 Lucky Villa, Hathi Mhalia, Vasai (W), Tal. Vasai, Dist Palghar. Pin Code -401201.
Mob. No. - 8203443484

EIH Limited
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NOTICE is hereby given pursuant to Regulation 29 read with Regulation 47 of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements) Regulations, 2015 that a Meeting of the Board of Directors of the Company will be held on Tuesday, 5th November, 2019 to approve the Audited Financial Results/Audited Consolidated Financial Results of the Company for the quarter/six months ended on 30th September, 2019.

The Notice is also posted on the Company's website i.e. www.eihltd.com and is also available on the websites of the stock exchanges i.e. www.bseindia.com and www.nseindia.com.

EIH LIMITED
S.N. Sridhar
Secretary

21st October 2019

PUBLIC NOTICE

Smt. Naliniben R Sheth & Shri Siddhesh Sheth, the present joint members of Flat No. 301 of the building known as Borivali Tara Co-op Housing Society Ltd., Plot No. 734/35/36 TPS III, Nr. Pushpa Park, S. V. Road , Borivali(W), Mumbai-400092, have lost/misplaced their original Agreements i.e. i. e. i.) Agreement dated 01-09-1980 between M/S. P.D. Builders and Shri Narendra Kumar I Goradia (Bipinchandra I Goradia, ii) Documents between Smt. Ashben Hemkantaben Sheth and Mrs. Vidyalata Rajnikant Sheth, those documents are not traceable despite diligent search, therefore to ascertain encumbrances if any on the basis of those lost agreements/documents and/or upon rights of the present joint members of the said flat, my clients hereby invite claims or objections, if any person/s having any claim, right, title, and/or interest in the said Flat No. 301 by way of sale, mortgage, gift, exchange, possession, lien, lease, assignment, license, inheritance, maintenance, trust or otherwise howsoever shall make it known to the undersigned with true copies of the documents for such claim in writing within 14 Days from publication of this Notice, failing which the same shall be considered as waived, given up and/or not existing and the present joint owners shall deal with the said flat as they may desire.

Schedule of the Premises

Flat No.301 along with five shares of the said society of Rs.50/- each bearing Distinctive Nos. 41 to 45 at 3rd Floor of "Borivali Tara Co-op Housing Society Ltd.", Plot No. 734/35/36 TPS III, Nr. Pushpa Park, S. V. Road , Borivali(W), Mumbai-400092

Dated: 22nd October, 2019.

J.S.DAVE, ADVOCATE

C12, Bobby Shopping Centre, M.G. Road, Dahanukarwadi, Kandivali (W), Mumbai-400067.

For Srikanthi Pipes Limited
Sd/-
G. KODANDA PANI
Company Secretary
Place: Rachagunderi
Date: 21.10.2019

HINDUSTAN ZINC LIMITED