

CMSINFO/2410/007

October 27, 2024

To

BSE Limited

Listing Department,
1st Floor, PJ Towers, Dalal Street,
Fort, Mumbai – 400 001

National Stock Exchange of India

Limited Exchange Plaza, C-1, Block-G,
Bandra Kurla Complex, Bandra (East),
Mumbai – 400 051

Scrip Code: 543441

Symbol: CMSINFO

Sub: Newspaper publication of Unaudited Financial Results for the quarter and half year ended September 30, 2024

Dear Sir/Madam,

We are pleased to enclose herewith the newspaper clippings of publication of the Unaudited Financial Results for the quarter and half year ended September 30, 2024 published in Financial Express and Nav Shakti, both on October 27, 2024, pursuant to regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

You are requested to kindly take the same on your record.

Thanking You,

For **CMS Info Systems Limited**

Debashis Dey

Company Secretary & Compliance Officer

Encl: a/a

● NON-COMPLIANCE WILL RISK LOSS OF SAFE HARBOUR STATUS

Remove misinformation on hoax threats: MeitY tells social media

FE BUREAU
New Delhi, October 26

AS MULTIPLE AIRLINES reported disruptions in their operations in the past few days owing to hoax bomb threats, the ministry of electronics and IT (MeitY) has asked the social media platforms to remove such misinformation promptly.

The government has warned them of losing safe harbor status on failure to remove such misinformation from the platforms. Under Section 79 of the Information Technology Act, 2000, the platforms have the immunity against legal prosecution for content posted by users.

"The scale of spread of such hoax bomb threats has been observed to be dangerously unrestrained due to the availability of the option of 'forwarding/re-sharing/re-posting/re-tweeting' on social media platforms. Such hoax bomb threats are mostly misinformation that is massively disrupting the public order, operations of airlines and

TURBULENT TIMES

Under Section 79 of the Information Technology Act, 2000, the platforms have the immunity against legal prosecution for content posted by users

Platforms will have to provide information on the matter to law enforcement agencies within 72 hours

In 12 days, more than 275 flights operated by Indian carriers received hoax bomb threats

Platforms will also be liable for consequential action under the Bharatiya Nyaya Sanhita

Additional liability on intermediaries concerned under the BNSS



security of the airline travellers," MeitY said in an advisory to the platforms on Friday.

"The exemption from liability for any third party information, data, or communication link made available or hosted by social media intermediaries as provided under section 79 of the IT Act shall not apply if such intermediaries do not follow the due diligence obligations as prescribed under the IT Act read with IT Rules, 2021 or abetted or aided, in the commission of the

unlawful act," the advisory said.

The ministry also cited the provisions of the IT Rules, as per which platforms will have to provide information on the matter to law enforcement agencies within 72 hours. The issue assumes significance as in the 12 days, more than 275 flights operated by the Indian carriers received hoax bomb threats. Most of the threats were issued through social media. The government said the platforms will also be liable for consequential action under the

Bharatiya Nyaya Sanhita 2023 (BNS) as well, in case of their failure to observe the due diligence obligations.

There is an additional liability on intermediaries concerned under BNSS to mandatorily report certain offences perceived to be committed by any user of their platform that includes act with the intent to threaten or likely to threaten the unity, integrity, sovereignty, security, or economic security of India, according to the advisory.

● SATELLITE SPECTRUM

Starlink, Kuiper push for zero upfront charge

JATIN GROVER
New Delhi, October 26

GLOBAL SATCOM PLAYERS such as Starlink and Amazon's Kuiper have pushed for no minimum charge for the satellite spectrum and advocated that the levies should be less than 1% of their adjusted gross revenue (AGR).

The companies have echoed the government's call for administrative allocation of satellite spectrum, but said the pricing should be affordable so that affordable services be provided through satellite broadband.

Meanwhile, Reliance Jio has stuck to its stance of allocation of the satellite spectrum via auction route, advocating for a level-playing field amid potential competition from satcom companies to telecom operators.

Comments from satcom companies and the telecom operators have come at a time when the government is looking at pricing models for satellite spectrum and other terms and conditions to allocate the spectrum for satellite broadband services.

In their response to the Telecom Regulatory Authority of India (Trai) on a consultation paper on the subject, the satcom companies said an AGR-based model, that too at less than 1%, would lead to a more equitable distribution of expenses and an incentive to use spectrum efficiently.

They said the levies at below 1% of AGR would be enough for the government to cover their administrative costs of managing the spectrum.

However, telecom operators, represented by the Cellular Operators Association of India (COAI), have called for a differentiated spectrum pricing strategy. This means different assignment approaches for satellite services competing directly with terrestrial networks and for



satellite services not directly competing for maintaining a level playing field.

COAI's concern stems from the fact that companies such as Starlink and Kuiper, would enter into the territory of telecom operators and start poaching the user base. The association has maintained a balanced approach in auctioning and administrative allocation of satellite spectrum.

"Comparable spectrum pricing to terrestrial services should be enforced for satellite services providing services in urban areas/retail customer, while administrative assignments with nominal pricing may be applied for traditional use cases in rural and remote areas including government functions, disaster recovery, cellular backhaul and sectors like defence, maritime, and aviation," COAI told Trai.

In its response, Amazon's Kuiper said, "Amazon respectfully reiterates that the calculation of spectrum charges for NGSO (non-geostationary orbit)-based satellite communication services/systems should be levied on a percentage of AGR basis, and should not be levied on a per MHz basis."

According to Kuiper, a satellite operator would need to launch more satellites and possibly build more gateway sta-

tions, and that requires a cost benefit analysis to determine if the cost of the additional capacity would yield positive benefits. Therefore, it has said that at this stage there is no need to specify a minimum spectrum charge to address the issue of inefficient utilization of spectrum.

Regarding the minimum spectrum charge, Trai in the consultation paper had asked if a minimum spectrum charge should be specified to address the issue of inefficient utilisation of spectrum.

"The most effective way for Trai to prevent inefficient utilisation would be to encourage market entry and healthy competition, which would also improve consumer choice and affordability," Starlink said, adding that satellite spectrum should be assigned for a period of 20 years.

Starlink added that Trai must ensure that satellite broadband services are affordable, reliable and universally available and it should recommend conditions for satellite players that are favourable, predictable, and fair.

The Broadband India Forum, which represents technology companies, said the cost of satellite spectrum should be as low as possible and just sufficient to cover the cost of administering and regulating the spectrum.

● TOP HONOURS FOR RBI GOVERNOR



RBI governor Shaktikanta Das receiving the award for A+ grade in Central Bank Report Cards 2024 for the second consecutive year, in Washington on Saturday

Yes Bank Q2 net rises 147% to ₹566.59 cr

PRIVATE SECTOR LENDER Yes Bank reported a 147% jump in its consolidated net profit to ₹566.59 crore for the September 2024 quarter, helped mainly by a reduction in provisioning.

The city-headquartered lender had reported a net profit of ₹228.64 crore in the year-ago period, while the same in the preceding June quarter stood at ₹516 crore. The core net interest income increased 14.3% to ₹2,200 crore for the reporting quarter on the back of a 12.4% growth in overall advances and the net interest margin inching up to 2.4%. The non-interest income grew 16.3% to ₹1,407

core during the quarter. The overall deposits came at 18%, bucking an industry-wide trend of falling short of credit growth.

The bank is targeting a 17-18% deposit growth and 13-14% in advances in FY25, its chief executive and managing director Prashant Kumar said.

Asenior bank official said there is a 0.70% drag on the NIM because of its balances in the rural infrastructure development fund (RIDF), but the outlook on NIM is "positive" because it has not had any shortfall on the priority sector lending front in the first half of FY25, and gradually the RIDF balances will go down.

IDFC First Bank's net plunges 73%

ANUPREKSHA JAIN
Mumbai, October 26

IDFC FIRST BANK on Saturday posted a 73% year-on-year fall in net profit at ₹201 crore in the September quarter, impacted by a sharp rise in provisions.

With a decline in net profit, the bank fell short of Bloomberg's projected estimate of ₹670 crore.

During the July-September quarter, provisions of the bank rose 228% to ₹1,732 crore against ₹528 crore a year ago.

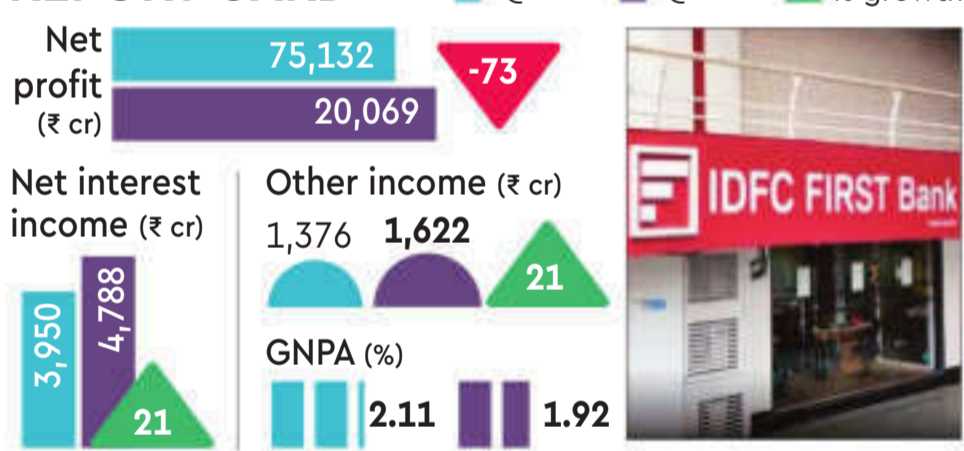
Healthy growth in the bank's loan book and largely stable asset quality aided the lender's performance. Consequently, the net interest income rose 21% to ₹4,788 crore in the quarter ended September from ₹3,950 crore in the year-ago period.

Our core drivers are strong. Our brand technology and high service levels are enabling strong growth in deposits, V Vaideyanathan, managing director and CEO, IDFC First Bank, said in a statement.

The ability to grow deposits is a key strategic strength of the bank. We are confident to revive our profitability going forward, he said.

Advances increased by 22% year-on-year to ₹2.22 lakh crore, driven by growth in retail loans, which grew 25%, and

REPORT CARD



growth in loans to corporates, which grew by 20%.

The bank's legacy infrastructure book fell by 21%. The total loan book increased by 21.5%.

The bank made provisions of ₹568 crore, including ₹315 crore in the microfinance institution business, which has been experiencing stress. In the reported quarter, the microfinance portfolio, as a percentage of an overall loan book, reduced to 5.6% from 6.3% sequentially. Excluding the provisions, the credit cost for the loan book was at 1.8%. The bank's capital adequacy ratio was strong at 16.36%, with a CET-1 ratio of 13.84%.

Deposits grew by 32.4% to ₹2.18 lakh crore, driven

by a 37% growth in retail deposits, which reached ₹1.75 lakh crore. The current account and savings account (CASA) ratio of the bank was 48.9% at the end of September.

Excluding legacy borrowings, the cost of funds was 6.37% in Q2 FY25, while the cost of deposits was at 6.38%.

On the asset quality side, the gross non-performing asset (NPA) ratio was a tad up by 2 basis points on a quarter-on-quarter basis to 1.92%, while the net NPA improved by 11 basis points to 0.48%.

IDFC First Bank reported a marginal reduction of 4 basis points in its net asset under management (AUM), bringing it to 6.18% for the quarter ended September.

The bank achieved a steady 21% growth in operating income while operating expenses rose at a slowing pace of 18%.

CENTRAL UNIVERSITY OF SOUTH BIHAR
NH - 120, Gaya - Panchanpur Road, Gaya - 824236, Bihar

Recruitment Notice
Teaching & Non-Teaching Positions

Advt. No. - CUSB/Advt./43/2024 & CUSB/Advt./44/2024 dated 25th October, 2024

Online applications are invited from eligible candidates for appointment to the **teaching (Professor, Associate Professor & Assistant Professor)** positions and **non-teaching (Group 'A', 'B' & 'C')** positions.

Details of qualifications, experience and other instructions are available on the University Website: www.cusb.ac.in.

Registrar

UNIVERSITY OF LADAKH
(uol.ac.in)
(Administrative Building, Melongthang, Leh)
Phone: 01982-295778, Email: uolnewvc2024@gmail.com

ADVERTISEMENT

Applications are invited from prospective and eligible candidates for the position of Vice Chancellor, University of Ladakh as per the following essential and desirable requirements:

ESSENTIALS

- Not more than 62 (sixty two) years of age on the last date of receipt of applications;
- Outstanding academic record throughout with a minimum of 10 (ten) years' experience as Professor in a University system OR Equivalent as per UGC regulations.

DESIRABLES

- A visionary with proven leadership qualities, administrative capabilities as well as exceptional teaching and research credentials.

SALARY & SERVICE CONDITIONS

- The post carries a pay of Rs.2,10,000/- (fixed) per month with the admissible allowances, perks and facilities.
- The terms and conditions of service will be governed by provisions of the University of Ladakh Act, 2018 (followed by the amendments dated 26.10.2020) and the Statutes of the University of Ladakh.

PROCEDURE FOR APPOINTMENT

- The selection process will be undertaken by the Search Committee constituted under the provisions of the University of Ladakh Act, 2018.
- The appointment shall be made from a panel of candidates recommended by the Search Committee.
- The format of the application is available on the website of the University of Ladakh (uol.ac.in)
- The applications, as per the prescribed format (along with a passport size photograph of the candidate) must be submitted by email by or before 16.11.2024 uolnewvc2024@gmail.com

Sd/-
I/c Registrar, UOL
Date: 26.10.2024

CMS Connecting Commerce

INDIA, UNINTERRUPTED

We power India's growth story without interruptions by enabling financial inclusion with **Reach. Experience. Transformation and Security.**

Consolidated Financial Performance

	Q2'FY25	Q2'FY25	H1'FY25	H1'FY25
REVENUE	₹ 624 CRORE	₹ 91 CRORE	₹ 1224 CRORE	₹ 182 CRORE
PAT	15% YoY	8% YoY	16% YoY	8% YoY

EXTRACT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2024

Sr. No.	Particulars	Quarter ended		Half year ended		Year ended	
		September 30, 2024	June 30, 2024	September 30, 2024	September 30, 2023	March 31, 2024	
		Unaudited	Unaudited	Unaudited	Unaudited	Audited	
1	Total Income from Operations	6,245.37	5,994.33	5,437.32	12,239.70	10,552.93	22,646.77
2	Net Profit for the period before tax	1,225.33	1,212.68	1,135.44	2,438.01	2,272.27	4,670.59
3	Net Profit for the period after tax	909.17	907.86	843.57	1,817.03	1,686.39	3,471.41
4	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other comprehensive Income (after tax)	907.62	906.31	845.36	1,813.93	1,687.61	3,458.55
5	Paid-up equity share capital (Face value of ₹ 10/- each)	1,631.83	1,627.62	1,565.11	1,631.83	1,565.11	1,627.62
6	Earnings per share (not annualized)						
	Basic (in ₹)	5.58	5.58	5.43	11.16	10.89	22.22
	Diluted (in ₹)	5.42	5.46	5.24	10.84	10.49	21.39

The key information of the Standalone Financial Results of the Company are given below:

Sr. No.	Particulars	Quarter ended		Half year ended		Year ended	
		September 30, 2024	June 30, 2024	September 30, 2024	September 30, 2023	March 31, 2024	
		Unaudited	Unaudited	Unaudited	Unaudited	Audited	
1	Total Income from Operations	5,766.53	5,525.33	4,866.08	11,291.86	9,431.76	20,468.38
2	Net Profit for the period before tax	1,128.11	1,098.53	956.02	2,226.64	1,972.32	4,588.69
3	Net Profit for the period after tax	840.06	818.72	711.75	1,658.78	1,465.07	3,542.18
4	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other comprehensive Income (after tax)	839.43	818.10	711.17	1,657.53	1,463.92	3,539.69

Notes:

- The above is an extract of detailed format of Unaudited Financial Results for the quarter and half year ended September 30, 2024, prepared pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, read with SEBI circular dated 5 July 2016. The full format of the Unaudited Standalone Financial Results and Unaudited Consolidated Financial Results are available on the website of the Company at www.cms.com and on the websites of the BSE at www.bseindia.com and the NSE at www.nseindia.com
- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 25, 2024.

For and on behalf of the Board of Directors of CMS Info Systems Limited

Rajiv Kaul
Executive Vice Chairman, Whole-Time Director & CEO
DIN: 02581313

Place : Mumbai
Date : October 25, 2024

CMS INFO SYSTEMS LIMITED

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