

Intellect/SEC/2024-25

July 30, 2024

1. **National Stock Exchange of India Limited,**
Exchange Plaza, 5th Floor, Plot No. C/1, G Block,
Bandra Kurla Complex, Bandra (E), Mumbai – 400 051.
2. **BSE Limited,**
1st Floor, New Trade Ring, Rotunda Building, PJ Towers,
Dalal Street, Fort, Mumbai – 400 001.

Scrip Symbol :
INTELLECT

Scrip Code :
538835

Dear Sir/Madam,

Sub: Compliance under Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 47 of the Securities and Exchange Board of India (Listing Obligations & Disclosure Requirements) Regulations, 2015, please find enclosed Unaudited Standalone and Consolidated Financial Results for the quarter ended June 30, 2024 published on July 27, 2024 in the Newspapers viz. – Business Line (in English) and “Dinamani” (in Tamil).

Kindly take the above information on record.

Yours truly,
for **Intellect Design Arena Limited**



V V Naresh
Company Secretary and Compliance Officer



Encl: As above

Intellect Design Arena Limited

Registered Office: 244 Anna Salai, Chennai - 600 006, India | Ph: +91-44-6615 5100 | Fax: +91-44-6615 5123
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QUICKLY.

ESAF Small Finance Bank
net up 44% at ₹63 cr in Q1



Kochi: ESAF Small Finance Bank has posted a 44 per cent rise in PAT at ₹63 crore in Q1 FY25, with stable net interest income at ₹588 crore. The net interest margin for the quarter stood at 9.4 per cent. Total business grew by 23.4 per cent to ₹40,551 crore. The total loan book increased by 14 per cent to ₹19,664 crore, with micro loans contributing 66 per cent. CEO K. Paul Thomas highlighted the bank's strong growth in key metrics and stable financial stability. OUR BUREAU

Bandhan Bank Q1 net rises 47.5% to ₹1,063 crore

GROWTH SPURT. Bank defies past trends with a significant leap in net, operating efficiency

Mithun Dasgupta
Kolkata

Bandhan Bank on Friday reported a 47.5 per cent year-on-year jump in its net profit to ₹1,063.46 crore for the first quarter this fiscal, as its operating profit witnessed over 24 per cent y-o-y rise during the period.

The Kolkata-based bank had posted a net profit of ₹721.05 crore in the first quarter last fiscal.

According to the lender's stock exchange filing, its operating profit during the period under review in-

creased to ₹1,940.89 crore from ₹1,562.29 crore in the year-ago period. Also, provisions fell around 13 per cent y-o-y to ₹522.99 crore in Q1FY25.

OPERATING PROFIT

Net interest income (NII) during the first quarter was at ₹3,005 crore, as against ₹2,491 crore in the year-ago period, registering 21 per cent y-o-y growth.

MD and CEO Ratan Kumar Kesh said for the first quarter has always been a "soft quarter" for the bank in previous years. However, this time it saw "all round



Ratan Kumar Kesh, MD & CEO

improvement" of the major parameters. "We have seen robust financial results driven by a pick-up in business momentum, stable margins, good control over oper-

ating expenses, and improving asset quality performance," Kesh said.

The capital adequacy ratio declined to 15.7 per cent due to increased risk weights on the microfinance portfolio. The search for a new MD and CEO is ongoing, with Kesh appointed as interim. This was due primarily to an increase in risk weights on the microfinance (EEB) portfolio.

The founder of the bank, Chandra Shekhar Ghosh, retired as the MD and CEO on July 9 upon completion of his tenure, after spending nearly a decade at the helm.

RBI draft norms on liquidity standards could reduce banks' lendable resources

K Ram Kumar
Mumbai

The Reserve Bank of India (RBI) is considering to introduce a five per cent run-off factor for deposits with internet and mobile banking (IMB) facilities to indirectly reduce credit growth in the banking system, say experts.

The additional 5 per cent run-off factor proposed for the aforementioned category of deposits could bring down banks' liquidity coverage ratio (LCR), requiring them to top up high quality liquid assets (HQLAs), mainly by investing more in government securities (G-Secs).

Run-off factor accounts for the possibility of deposits getting withdrawn/ transferred, including in stressed situations.

BASEL COMMITTEE

As part of post global financial crisis (GFC) reforms, the Basel Committee on Banking Supervision (BCBS) had introduced LCR, which requires banks to maintain HQLAs to meet 30 days net outgo under stress. The RBI has prescribed that banks maintain LCR (HQLAs/total cash outflows * 100) of at least 100 per cent.

"Due to increase in the run-off factor on deposits with IMB facility, HQLAs have to go up to ensure that LCR stays above the minimum 100 per cent threshold.

"So, when the denominator (expected outflows) increases, the numerator (HQLAs) should also increase. Hence, if a bank has to invest more funds in G-Secs due to this, its lendable funds

will come down," said V Rama Chandra Reddy, Deputy General Manager (Treasury), Karur Vysya Bank.

This could also result in correction in the current high credit-deposit ratio in the banking system. As on June 28, the system level incremental credit-deposit ratio was 101 per cent, per RBI data.

Banking expert V Viswanathan pointed out that this change may lead to higher perceived cash outflows and reduced LCR ratios. "So, LCR will come down. Banks with marginally higher LCR may have to either increase HQLAs or reduce loans and advances...Banks with LCR of 100 per cent or thereabouts



NEW GUIDELINES. Banks shall assign an additional 5% run-off factor for retail deposits enabled with IMB

will be impacted more," he said.

DRAFT GUIDELINES

The RBI released "draft guidelines" on Basel III Framework regarding Liquidity Coverage Ratio (LCR) and

run-off rates for certain deposit categories. Banks must assign a 5 per cent run-off factor for retail deposits using IMB and UPI.

Stable retail deposits enabled with IMB will have a 10 per cent run-off factor, while

less stable ones will have 15 per cent. Unsecured wholesale funding from non-financial small businesses will also be treated similarly.

The guidelines aim to manage risks associated with technological advancements in banking, with particular emphasis on collateral deposits.

Level 1 HQLA in the form of government securities shall be valued at an amount not greater than their current market value, adjusted for applicable haircuts in line with the margin requirements.

Comments on the draft circular are invited before August 31, 2024, with the instructions coming into effect on April 01, 2025.

City Union Bank posts 16% rise in profit; asset quality improves

Our Bureau
Chennai

Old private sector lender City Union Bank (CUB) has reported a 16 per cent rise in its profit after tax of ₹264 crore for the first quarter ended June 30, 2024, when compared with ₹227 crore in the year-ago quarter, aided by lower provisions amid fall in operating profit.

The bank reported a drop in operating profit at ₹373 crore in Q1FY25 against ₹414 crore in the year-ago quarter.

While interest income increased by 10 per cent to ₹1,388 crore in the June 2024 quarter against ₹1,266 crore, the non-interest income was flat at ₹192 crore (₹191 crore). Total income grew 8 per cent to ₹1,580 crore (₹1,457 crore). Net interest income was up 4 per cent to ₹545 crore (₹523 crore).

The bank made a provision of ₹109 crore as of June 30, 2024 (₹187 crore).

GROWTH IN BIZ

The gross non-performing asset (GNPA) ratio dropped to

3.88 per cent in Q1 of this fiscal from 4.91 per cent in the June 2023 quarter, while net NPA fell to 1.87 per cent from 2.51 per cent in the year-ago quarter.

The bank's return on assets stood at 1.51 per cent as against 1.40 per cent.

The total business of the bank grew by 8 per cent to ₹1,01,405 crore (₹94,060 crore in Q1 of last fiscal). Deposits grew by 6 per cent to ₹54,857 crore, while advances increased by 10 per cent to ₹46,548 crore. CASA grew by 2 per cent to ₹16,195 crore.

THE HUTTI GOLD MINES COMPANY LIMITED
(A Government of Karnataka Undertaking)
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e-Mail: materia276339@gmail.com website: www.huttigold.karnataka.gov.in

TENDER NOTIFICATION NO. 07/24-25 DT: 27.07.2024
(Through e-procurement Portal only)

Tender is invited by "The General Manager (Tech)" for the procurement of following items from reputed manufacturers / authorized dealers as detailed below.

Sl. No.	Description	Approx. value Rs. in Crores	EMD in Rs.
1	Supply of Sodium Cyanide. HGML/2024-25/IND0209.	9.48	14,23,000
2	Supply of LDBH Drilling Accessories. HGML/2024-25/IND0203.	6.27	9,41,000/-
3	Crushing, screening and transportation of Black rock for underground use. HGML/2024-25/OW/WORK_INDENT76.	3.11	4,67,000/-
4	Supply, Fabrication, replacement of wornout, damaged structures and Panting of the structures in Leaching plant and Sag and Ball mill plan. HGML/2023-24/OW/WORK_INDENT38/CALL-4.	1.88	2,83,000/-
5	Supply Of Steel Radial Tyres Of Size 17.5 X 25 FOR EPIROC 7T LHD ST3.5. HGML/2024-25/IND0196.	1.21	1,82,000/-

Calendar of events: (1) Pre-Bid Meetings (Zoom):- 06.08.2024 for Sl.No.1 at 10.30 AM Sl.No. 2 at 11.00 AM Sl.No.3 at 11.30 AM Sl.No.4 at 12.00 Noon, Sl.No.5 at 12.30 PM. (2) Last date for receipt of tender : 26.08.2024 at 4.00 P.M (3) Opening of Technical Bid on : 28.08.2024 at 10.00 A.M
For further details interested bidders are advised to log on to website <https://www.kppp.karnataka.gov.in> or contact the office of undersigned during working hours. For participating in the above tender bidder needs to be registered in Kpp portal.

Sd/- General Manager (Tech)

LEADING GOLD PRODUCER IN INDIA

CIAL COCHIN INTERNATIONAL AIRPORT LIMITED

CIAL/CIVIL/645 TENDER NOTICE 27.07.2024

Sealed item rate tenders are invited from reputed contractors for the work mentioned below at Cochin International Airport, Nedumbassery

Name of Work	Estimated Amount (Rs.)	EMD (Rs)	Period of Contract
Construction of Hajj Camp Roof Truss and Allied Civil Works	114.86 Lakhs	2,00,000/-	6 months

Agencies may submit their applications to the Office of Managing Director, CIAL for pre-qualification. For more details visit our website www.cial.aero.

Sd/-
MANAGING DIRECTOR

ERNAKULAM REGIONAL CO-OPERATIVE MILK PRODUCERS' UNION LTD.

EDAPPALLY, KOCHI-24 Ph: 0484-2541193, 2556863, ercmpupur@milma.com

No. EU/PUR/8,38 & 80/2024-25 24.07.2024

E-TENDER NOTICE

Title	E Tender ID	Bid closing
Supply of Veterinary Medicines for Decentralized Veterinary Units.	2024_KCMMF_681933_1	30.07.2024, 03.30 PM
Re-E-Tender-Supply of HDPE Plastic Pallets for Various Units.	2024_KCMMF_677535_2	02.08.2024, 03 PM
Re-E-Tender-Supply of Plastic Milk Cans.	2024_KCMMF_677553_2	06.08.2024, 03 PM

For NIT visit www.etenders.kerala.gov.in (Sd/-) Managing Director

TELANGANA POWER GENERATION CORPORATION LIMITED
VIDYUT SOUDHA - HYDERABAD - 500 082
T.No.e-RFx.No.51000123/CE/Civil/Thermal/TGGENCO/2024

BTPS - Sale of Dry Fly Ash available Bhadradi Thermal Power Station at Manuguru, Bhadradi Kothagudem Dist for the year 2024-2025. Value of the works ₹ 1.87 Crs / Scheduled Open & Closing Date: 24.07.2024 at 17:00 Hrs. & 07.08.2024 at 17:00 Hrs.

T.No.e-RFx.No.51000122/CE/Civil/Thermal/TGGENCO/2024

KTPS-V&I & VII - Sale of Dry Fly Ash available at Kothagudem Thermal Power Station Paloncha, Bhadradi Kothagudem Dist for the year 2024-25. Value of the works ₹ 11.91 Crs- Scheduled Open & Closing Date: 24.07.2024 at 17:00 Hrs. & 08.08.2024 at 17:00 Hrs.

T.No.e-RFx.No.51000124/CE/Civil/Thermal/TGGENCO/2024

KTPP - Sale of Dry Fly Ash available at Kakatiya Thermal Power Project, Chelapur (V), Jayashankar Bhoopalapally Dist for the year 2024-25. Value of the works ₹ 17.25 Crs- Scheduled Open & Closing Date: 24.07.2024 at 17:00 Hrs. & 07.08.2024 at 17:00 Hrs.

T.No.e-RFx.No.51000125/CE/Civil/Thermal/TGGENCO/2024

KTPP - Sale of Bottom Ash/ Pond Ash from Kakatiya Thermal Power Project Stage-I&II, Chelapur (V), Jayashankar Bhoopalapally Dist. Value of the works: ₹ 11.55 Crs. Scheduled Open & Closing Date: 25.07.2024 at 17:00 Hrs. & 12.08.2024 at 17:00 Hrs.

T.No.e-08/CE/SEG-III/E&I/7/BTPS/TGGENCO/2024

BTPS Design, Manufacture, Supply, Erection, Testing & Commissioning of Isolated Phase Bus Duct (IPBD) & Segregated Phase Bus Duct (SPBD) of GT 1&II (At Bhadradi Thermal Power Station, Manuguru, Bhadradi Kothagudem Dist - Value of the works: ₹ 2,20,70,000/- Scheduled Open & Closing Date: 24.07.2024 at 18:00 Hrs. & 09.08.2024 at 11:00 Hrs.

T.No.e-14/CE/SEG-III/E&I/7/BTPS/TGGENCO/2024

BTPS - Generator Transformer (Make: BHEL, SL.No.6007601, Capacity: 320MVA, 16.5/420KV) Transportation to works, Repair, Testing, Transportation back to BTPS. Erection, Site Testing and Commissioning at Manuguru, Bhadradi Kothagudem Dist Value of the works: ₹ 8,82,53,630/- Scheduled Open & Closing Date: 25.07.2024 at 19:00 Hrs. & 05.08.2024 at 11:00 Hrs.

T.No.e-16/CE/Civil/Thermal/TGGENCO/2024

YTPS - Supply and Fixing of pre-fabricated epoxy polyester powder coated MS Storage Racks for 10 Nos of sheds the permanent store sheds at Yadadri Thermal Power Station, Dameracherla, Nalgonda Dist - Value of the works: ₹ 3,13,27,200/- Scheduled Open & Closing Date: 27.07.2024 at 17:00 Hrs. & 13.08.2024 at 17:00 Hrs.

For further Details: www.tgpc.co.in & <https://tender.telangana.gov.in>
R.O.No.237-PP/CL-AGENCY/ADVT/11/2024-25

SBI Card Q1 net flat at ₹594 crore

Our Bureau
New Delhi

SBI Cards and Payment Services (SBI Card) on Friday reported a net profit of ₹594 crore for the first quarter ended June 30, 2024.

This was marginally higher than the net profit of ₹593 crore recorded in the same quarter last fiscal.

In the March 2024 quarter, SBI Card had reported a net profit of ₹662 crore.

For the quarter under review, total income increased to ₹4,483 crore (₹4,046 crore), latest filing with stock exchanges showed. In March 2024 quarter, total income stood at ₹4,475 crore.

intellect INTELLECT DESIGN ARENA LIMITED
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Website : www.intellectdesign.com, Email id: shareholder.query@intellectdesign.com, company.secretary@intellectdesign.com

UNAUDITED CONSOLIDATED AND STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2024
(Rs. in million)

PARTICULARS	CONSOLIDATED		
	QUARTER ENDED		YEAR ENDED
	JUNE 30, 2024 Refer Note 1	JUNE 30, 2023 Refer Note 1	MARCH 31, 2024 Refer Note 1
Revenue from operations	6,063.43	6,393.82	25,064.43
Profit for the period / year before share of profit of associates and tax	997.13	1,251.14	4,584.70
Profit for the period / year before tax (including share of profit of associates)	980.80	1,265.37	4,611.84
Profit for the period / year after tax - attributable to the Owners of the Company	744.59	934.67	3,211.88
Total Comprehensive Income for the period / year [comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)] - attributable to the Owners of the Company	744.92	1,331.38	3,660.25
Equity share capital	686.15	680.68	684.12
Earnings Per Share (of Rs. 5/- each)			
1. Basic	5.46	6.93	23.72
2. Diluted	5.25	6.70	22.85
PARTICULARS	STANDALONE		
	QUARTER ENDED		YEAR ENDED
	JUNE 30, 2024 Refer Note 1	JUNE 30, 2023 Refer Note 1	MARCH 31, 2024 Refer Note 1
Revenue from operations	3,853.50	4,238.60	16,789.41
Profit for the period / year before tax (including share of profit of associates)	608.46	785.89	2,651.09
Profit for the period / year before tax attributable to the Owners of the Company	459.19	528.45	1,656.01
Total Comprehensive Income for the period / year [comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)] - attributable to the Owners of the Company	465.66	878.11	1,968.76
Equity share capital	686.15	680.68	684.12
Earnings Per Share (of Rs. 5/- each)			
1. Basic	3.37	3.92	12.23
2. Diluted	3.24	3.79	11.78

NOTES:

- The Standalone and Consolidated financial results for the quarter June 30, 2024 were recommended by Audit Committee and approved by the Board of Directors at its respective meetings held on July 26, 2024 which was subject to limited review by Statutory Auditors. These financial results are prepared in accordance with Ind AS 34 Interim Financials Reports as prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 and relevant amendment rules thereafter.
- The Standalone and Consolidated financial results for the quarter ended March 31, 2024 is the balancing figure between audited figures in respect of the full financial year ended March 31, 2024 and the unaudited published year-to-date figures upto the third quarter ended December 31, 2023 which was subjected to limited review.
- Employee benefits expense for the quarter ended June 30, 2024 in the standalone and consolidated financial results includes employee stock based compensation of Rs. 134 million (June 30, 2023 - Rs. 126 million and March 31, 2024 - Rs. 118 million). During the quarter, the Company has allotted 406,784 equity shares of Rs. 5 each fully paid-up, on exercise of stock options by employees in accordance with the Company's stock option scheme.
- In the quarter and year ended March 31, 2024, the Company (being a domestic company), opted to pay corporate income tax rate at 22% plus applicable surcharge and cess ('New tax rate') with effect from April 1, 2024. As a consequence, the tax expense for the quarter ended and year ended March 31, 2024 in the standalone / consolidated financial results included a reduction in deferred tax charge arising out of the re-measurement of deferred tax liability that was expected to reverse in future after migrating to new tax regime. Under the New Tax Regime, the provisions of Section 115 JB-Minimum Alternate Tax (MAT) would no longer be applicable and hence the MAT credit balance amounting to Rs. 125.05 million, for periods up to March 31, 2024, was written off. Net impact due to this change was considered as an exceptional tax expense in the quarter and year ended March 31, 2024.
- Based on the "Management Approach" as defined under Ind AS 108 Operating Segments, the Company's performance is evaluated and resources are allocated based on an analysis of various performance indicators by a single business segment i.e. 'Software Product License & related services'.
- Figures of the earlier periods wherever necessary, have been regrouped to conform with those of the current period.
- For more information, kindly visit Company's website, [ie.www.intellectdesign.com](http://www.intellectdesign.com) or stock exchanges website www.nseindia.com or www.bseindia.com

Place : Chennai
Date : July 26, 2024

For Intellect Design Arena Limited
Sd/-
Arun Jain
Chairman & Managing Director

NAGPUR MUNICIPAL CORPORATION
E-Tender Notice

Commissioner NMC invites e-tenders for the following work. This E-Tender can be downloaded by the Bidder from e-tendering Portal (www.mahatenders.gov.in) The terms and conditions of e-tenders are available on e-tender Portal (www.mahatenders.gov.in) The sale and purchase of e-tenders can be done through Online.

Tender No.	Name of the Work	Amount Put To Tender (In Rs)
01/2024-25/EE/Project-3	Construction of Ultra-Modern E-Library for student at prabhag No-08 at Mouza Nagpur sheet No 164 and City survey No 102 at Mominpura, Nagpur.	Rs. 16,25,12,155/-

**Note : 1) Pre-Bid Meeting : 2 Aug 2024 at 16:00 Hrs. In the office of Hon'ble Chief Engineer Civil Lines NMC Nagpur. 2) Tender Submission End Date (16:00 Hrs) : 06.08.2024. 3) Opening Date (16:00 Hrs) If Possible : 07.08.2024. 4) Right to reject any or all tenders without assigning any reasons is reserved by the Municipal Commissioner N.M.C. Nagpur. 5) Eligibility criteria and mode of submission shall be as stated in uploaded tender document. 6) For any details regarding project, contact Executive Engineer (Project-3), 5th floor NMC Building, Civil Lines, Nagpur 440001. Email-ID: eeprojectnmc@gmail.com
Executive Engineer (Project-3)
Nagpur Municipal Corporation, Nagpur.**

Advt No. 200 PR Date 26.07.2024

