

WhatsApp sharpens the business pitch

With big brands testing out their business interface, the social messaging app seeks leverage for the vast cache of conversations on its platform

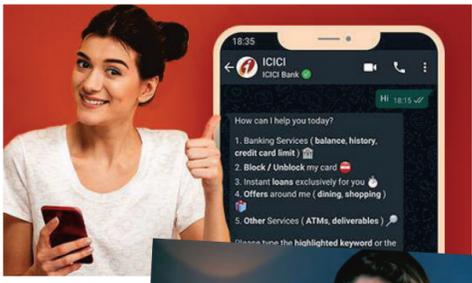
NEHA ALAWADHI
NEW DELHI, 19 MAY

A month ago, as the pandemic extended its grip over the country and the lockdown tightened its stranglehold on businesses, ICICI Bank looked for a way to keep its operations flowing smoothly. It turned to WhatsApp to set up a virtual shop and helpline for its customers and now, ICICI Bank says, it has close to a million users. The platform has not just offered easy reach, it has also helped the Bank track its customer usage to provide a more efficient bouquet of services.

For WhatsApp, the past two months have opened up the doors to several big brands; MakeMyTrip, Tata Sky, Bengaluru-based real estate search portal NoBroker are among the most recent signees to the platform's business application interface. And the social messaging app that has spent the past year and more pitching trust and credibility for its platform and addressing the damage done to its brand by fake forwards and propagandists armed with bogus information, is hoping to widen the net.

The big draw for brands is the platform's vast user base and easy engagement tools. India is the largest user base for WhatsApp with over 400 million users, or 20 per cent of its 2 billion strong global user base. According to research from MobileSquared, reported by ComputerWeekly.com, WhatsApp Business is expected to experience growth of more than 5,400 per cent among medium and large businesses by 2024.

"A significant amount of our conversations have moved online and businesses are find-



ICICI Bank, Tata Sky are among the big brands that have turned to the social messaging app for business during the lockdown

ing value in the very nature of the platform," said Abhijit Bose, Head of WhatsApp India. Bose explains how the Facebook-owned messaging platform makes money from these business partnerships. "When someone messages a business to ask a question or get support, the businesses can respond to the question for free within 24 hours. Messages sent more than 24 hours after the last customer response are chargeable," he added.

The platform offers greater intimacy in the conversations between customers and companies. MakeMyTrip, added Bose, turned to WhatsApp early on to efficiently manage the number of customer care calls about refunds and e-ticketing issues. Among the earliest businesses to get on to the Business API, MakeMyTrip offered customer support over WhatsApp and saw a 15 per cent reduction in refund-related calls over the past year.

The current lockdown in

the country has meant traditional businesses working at reduced capacity or not being able to have a physical presence at all, leading to many exploring new ways to reach out to their customers. For ICICI Bank, the platform has been an efficient way to circumvent this hurdle. "Customers can access a host of their banking requirements on their own, without visiting a branch. Some of the services that have seen huge traffic are checking account balance, credit card limit and blocking of cards. We have introduced this service to our NRI customers as well," said Bijith Bhaskar, head-Digital Channels & Partnership, ICICI Bank.

The challenge however would be to continue doing business with the platform, in a post-Covid-19 world. Will customers stick to the habits picked up in the lockdown or return to the old ways of engagement? The shift could be permanent if the platform keeps its promise of conven-

BUSINESS OVER A CHAT

Brands are drawn to the large user base of the platform

■ WhatsApp India user base: 400 million

Brands on the platform

■ Global: Booking.com, Uber, KLM, Singapore Airlines

■ Local: ICICI Bank, Tata Sky, Makemytrip and others

ience and safety say analysts and if the brands keep their end of the bargain in terms of services provided and speedy response.

For some brands such as Tata Sky, this seems like a permanent shift. "We witnessed a huge shift towards the use of digital medium, with nearly 80 per cent of customers recharging online. The average daily WhatsApp activity/use during the lockdown period (March 25-April 10) was three times of what it was before the lockdown," said a Tata Sky spokesperson. On an average, subscribers on WhatsApp use the interface at least four times a month.

The familiarity with the platform is an added advantage, enabling easy and frequent engagement. According to Milaap, a popular crowd funding platform, there has been a 37 per cent increase in traffic since it used the platform. "Users receive updates posted on any fundraiser they donate towards, throughout the lifecycle of the fundraiser," said Anoj Viswanathan, president and co-founder, Milaap. Convenience is the key, but so is safety and authenticity and those are values that both WhatsApp and the brands need to jointly work on.

NORTH WESTERN RAILWAY

OPEN E-TENDER NOTICE FOR MECHANICAL WORK YEAR 2020-21 NIT 06/2020-21-DSL/BGKT 1. Name of work, location & Completion period - Complete work of comprehensive Housekeeping of Diesel Shed, BGKT, consisting of shed cleaning, Store Depot Cleaning, loco washing, Sand Filling in locomotive and operation & maintenance of ETP & Incinerator Plant and Maintenance of garden area at BGKT shed as per scope of work for two years. 2. Approx. cost of the work - Rs : 1,72,33,096.00. 3. Earnest money to be deposited - Rs : 2,36,200.00. 4. Date and time for submission of tender and opening of tender - Up to 15.00 Hrs on 08/06/2020. Tenders will be opened soon after. 5. Website particular and Address of the office - <http://www.ireps.in> Notice board of Sr Section Engineer (General) North Western Railway, Diesel Shed, Bhagat Ki Kothi (Jodhpur)'s notice board. 487-AJ/20 Contact help line no. 139 for general complaints

NORTH EASTERN RAILWAY

CORRIGENDUM E-Tender Notice: OT-28-2019 Information for extension of closing date & time Divisional Electrical Engineer/Con North Eastern Railway/Gorakhpur for and on behalf of President of India invites "OPEN" e-tender for the following tender which is schedule to close before 31-05-2020, due to the effect of CORONA VIRUS & LOCKDOWN in entire INDIA closing date is extended. Details are following: Tender No.: OT-28-2019, Previously advertised closing date & time: 14:30 Hrs on 22-05-2020. Revised closing date & time: 14:30 Hrs on 18-06-2020. Note: • Other contents of subject tender notice will remain same. • Manual offers are not accepted against this tender and any such manual offer received shall be ignored. For full details and submission of bid, kindly visit the official website of Indian Railways i.e. <http://www.ireps.gov.in> • In case any disparity arises between Hindi and English version of tender notice, English version will hold good and will be followed. Divisional Electrical Engineer/Con CPRO/Vidyt-09 Gorakhpur About any passenger amenity complaint SMS on Mob. No: 0879454955 Never travel on roof and foot boards.

S.E.RAILWAY - CORRIGENDUM

Corrigendum to e-Tender Notice No. e-Tender/2020/15, Dated 28.04.2020, Sl. No. 03, Tender No. E-KGP-West-14-2020, published earlier by Divisional Railway Manager (Engg), S. E. Railway, Kharagpur, which is to be opened on 04.06.2020 is hereby postponed due to administrative reason. All other terms and conditions in the original tender notice will remain unchanged. N.B.: Prospective bidders may regularly visit www.ireps.gov.in to participate in all tenders. (PR-46/C)

PUBLIC NOTICE

Notice is hereby given that We, RAJENDER SINGH SON OF SHRI GOPI CHAND & RAJESH WIFE OF SHRI RAJENDER SINGH Both are resident of House No. 81, Gali No. 5-A, Lakhpat Colony Part-2, Mithapur Extn. New Delhi-110044, have separated/debarred our disobedient son Mr. PUSHPENDER KUMAR aged about 35 years & his wife SHALLU aged about 25 years & his child HARSH KUMAR aged 2 years, who are residing separately from our house. We have disowned/disinherited them from our moveable and immovable properties. If any person's deal with any consideration amount they have sole responsible.

S. E. RAILWAY - TENDER

Tender No.: T/PUB/GRC/2020/299, dated 18.05.2020. e-tender is invited by Sr Divisional Engineer, S.E.Railway, Garden Reach, Kolkata-700043 for and on behalf of the President of India for the following work before 15.00 hrs. on the date mentioned against item and will be opened at 15.30 hrs. Description of Work : Miscellaneous maintenance works of cleaning and sanitation of service building like S.E. Railway Headquarter building, SSE/W/ North/GRC, AC/Plant/GRC, JE/W/Central/GRC, EF/GRC Hut No. 0, RRC Building PREM office, Electrical Diesel office, SSS/W/South/GRC, SSE/W/W/GRC, Old SRH and New SRH at Garden Reach, Kolkata for the period of two years. Tender Value: ₹ 1,11,34,407.95. Earnest Money: ₹ 2,05,700/- . Cost of Tender Document: ₹ 5,000/- . Date of Opening : 30.06.2020. Completion Period of the Work : 24 (twenty four) months. Any change in tender schedule, corrigendum, amendment, if any, shall be available on the e-tender portal only and the same will not be published in the newspaper. Interested tenders may visit website www.ireps.gov.in for full detail /description/specification of the tenders and submit their bids online. In no case manual tender for this work will be accepted. NB : Prospective Bidders may regularly visit www.ireps.gov.in to participate in all tenders. Help Desk contact no. 033-2450-3783. (PR-47)

FROM PAGE 1

Non-essential retail is back...

"The formula will not be workable as traders are generally dependent upon other traders for exchange or purchase of goods. In fact, the city could be divided in blocks and with staggered timings, the shops may be allowed to open," said CAIT national secretary general Praveen Khandelwal.

RBI refuses...

This comes at a time when the NBFC sector is grappling with a liquidity crunch, and is scouting for additional funds. NBFCs need foreign equity and debt investment in addition to domestic capital, and a significant amount of funding to the sector comes from PE/VC funds domiciled in Mauritius, said market watchers. Foreign PE funds are sensing an opportunity at this juncture to acquire portfolios and assets at reasonable valuations. Some are even bullish on the long-term prospects of select names in the sector.

"There are several instances

of applications of high pedigree funds for greenfield investment or acquisition of NBFCs, especially fintech-type businesses, being returned," added a senior official who deals with PE/VC funds.

According to Pandey, while the Sebi recently allowed FPIs to be registered under Category-I even if their funds come from Mauritius, the same approach is yet to be adopted by the RBI and tax authorities.

The RBI has permitted the residents of International Organisation of Securities Commissions (IOSCO)-compliant countries, including Mauritius, to become recognised lenders for ECB funding to Indian entities.

Thyssen...

But international media reported that ailing Thyssenkrupp had decided to exit its 200-year-old steel business and was negotiating with Tata Steel Europe, Baosteel of China, and Sweden's SSAB to merge or sell its operations.

Bankers said Thyssenkrupp and Tata Steel were a perfect fit for each other and both had not abandoned talks that started

three years ago. "It was nothing sort of a miracle for Tata Steel to land Thyssenkrupp deal. So it should not let it go," said a former director of Tata Steel. While Thyssenkrupp is the second-largest producer of flat carbon steel in Europe, Tata Steel is the third largest. Both companies are significant producers of metallic coated and laminated steel for packaging applications and of galvanised flat carbon steel for the automotive industry.

In June last year, the European Commission had rejected the joint venture proposal made by Tata Steel and Thyssenkrupp, saying the merger would have reduced competition and increased prices for different types of steel.

Govt...

"There is also a chance that airlines may start pricing excessively low to fill up their aircraft, potentially affecting the financial viability of carriers as well as the industry. Both need to be prevented," said an official aware of the development.

A second official said the demand to regulate prices had come from a few airlines, which felt that the market would drastically change as the virus

threatened the viability of weaker airlines. He said the airlines suggested that an appropriate profit margin could be added to determine the breakeven price per kilometre accounting for costs of fuel, crew and airport charges.

"A few airline executives asked for a regulation in pricing as they fear that market leader IndiGo with close to 50 per cent market share may become monopolistic and control pricing in a post-pandemic market. Airlines shouldn't be allowed to charge by minimum price per kilometre to be charged by the airline concerned," the official said.

The promoter of low-cost airline SpiceJet, Ajay Singh, has been vocal about pricing discipline in the industry, saying that a super low fare regime would lead to airlines going bankrupt. Singh's airline is facing a threat of survival after the government refused any bailout package for the aviation sector. SpiceJet practically had little cash before the lockdown and its net worth was negative (₹850 crore in end-September 2019), owing to pre losses. A two-month freeze on revenue has made things far worse.

In contrast, IndiGo had a cash pile of ₹9,412 crore at the end of December 2019.

BS SUDOKU

3055

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SOLUTION TO #3054

Very Easy:

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Solution tomorrow

HOW TO PLAY

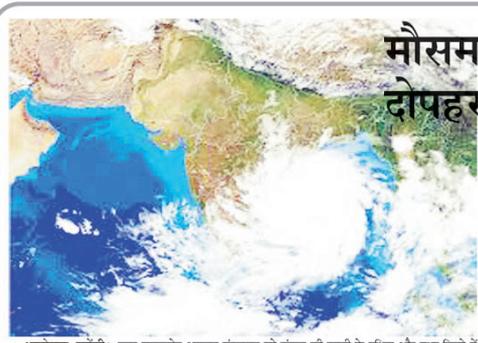
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MAGMA HOUSING FINANCE LIMITED REGD. OFFICE: DEVELOPMENTHOUSE, 24 PARK STREET, KOLKATA 700016		APPENDIX IV (SEE RULE 8(1)) POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)			
Whereas, the undersigned being the Authorized Officer of Magma Housing Finance Limited of above Corporate office under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred as the "said Act") and in exercise of the powers conferred under Section 13 (2) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand notice below dated calling upon the below Borrowers to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.					
The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13 (4) of the said Act read with Rule 8 of the said rules of the Security Interest Enforcement Rules 2002 on this 16th day of May of the year 2020.					
The borrowers in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Magma Housing Finance Ltd. for the amount and interest thereon. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. Details of Property taken in possession are herein below					
SR. NO.	NAME OF BORROWERS	DESCRIPTION OF PROPERTY	POSSESSION TAKEN DATE	DATE OF STATUTORY DEMAND NOTICE	AMOUNT IN DEMAND NOTICE RS.
1.	DEVI DYAL, PARVEEN, KAUSHIK AYURVEDIC STORE LOAN ACCOUNT NO. (HM/0033/H/17/10008 9)	ALL THAT PIECE AND PARCEL OF PROPERTY OF PLOT COMPRISED IN KHEWAT NO.2829, KHATONI NO.3884, MURABANA NO.197, KILLANO. 6 (5-5) SITUATED IN RAKBA ASSANDH, WARD NO. 7, INSIDE NAGAR PALIKA TEHSIL ASSANDH KARNALASSANDH PIN- 132039	16.05.2020	13.11.2019	RS. 6, 06, 896.00 (RUPEES SIX LAKH SIX THOUSAND EIGHT HUNDRED NINETY SIX) ONLY AS ON 06.11.2019 ALONG WITH INTEREST @ 12.80% P. A. THEREON.
Sd/- AUTHORIZED OFFICE MAGMA HOUSING FINANCE LIMITED			PLACE: ASSANDH KARNAL DATE: 20.05.2020		

M.P. MADHYA KSHETRA VIDYUT VITARAN CO. LTD. (Government of M. P. Undertaking) NISHTHA PARISAR, BIJLI NAGAR, GOVINDPURA, BHOPAL- 462023 Phone : 0755-2602033, Fax : 2589821, 2586636						
TENDER-NOTICE						
MPMKVVCL, Bhopal invites following bids from eligible bidders through e-tendering :						
S. No.	Tender Specification No.	Particulars	Estimate Amount (in Lakhs)	Tender Fee (INR)	Date of Pre-Bid conference	Date of bid opening
1.	MD/MK/SCADA/37 Dt. 19.05.2020	Appointment of an Agency for Supply, Installation, Maintenance and Operations of Physical Infrastructure & Systems For the MPMKVCL SCADA Master Control Facilities at Bhopal & Gwalior Town	218.79	5600 (Incl. of 12% GST)	05.06.2020 at 12:00 noon	17.06.2020
2.	MD/MK/SCADA/38 Dt. 19.05.2020	Providing, installation, testing commissioning of dedicated 02 core dark fiber network connectivity on ring & maintenance for period of five years at various substation locations of Bhopal and Gwalior city under SCADA.	402.70	5600 (Incl. of 12% GST)	08.06.2020 at 12:00 noon	19.06.2020
The details are available on our Website : portal.mpcz.in and https://mptenders.gov.in . M.P. Madhyam/97379/2020 CHIEF GENERAL MANAGER (SCADA/IT)						

InfoBeans Technologies Limited CIN : L72200MP2011PLC025622 Registered Office : Crystal IT Park, STP-I, 2nd Floor, Ring Road, Indore (M.P.) Contact No. : 0731-7162000, 2102 Website : www.infobeans.com , Email : investor.relations@infobeans.com						
Audited Consolidated Financial Results for the Quarter and Year Ended on 31st March 2020 in compliance with Indian Accounting Standards						
(₹ In Lakhs except per share Data)						
Sr. No.	Particulars (Refer notes below)	Quarter Ended			Year Ended	
		31.03.2020	31.12.2019	31.03.2019	31.03.2020	31.03.2019
I	Revenue from Operations	4,514.97	5,000.63	2,643.20	15,657.84	11,551.86
II	Other Income	305.07	184.94	168.30	810.29	495.33
III	Total Revenue (I+II)	4,820.04	5,185.57	2,811.50	16,468.13	12,047.19
	Expenses					
	Employee Benefits Expense	3,018.71	3,048.74	1,802.89	9,979.09	7,280.04
	Decrease in Technical Development WIP	-	-	17.50	63.32	273.96
	Finance Costs	142.43	17.50	0.47	194.68	3.34
	Depreciation and Amortization Expenses	468.26	228.52	65.59	960.30	252.53
	Other Expenses	847.07	1,052.67	561.29	2,705.94	2,034.17
IV	Total Expenses (II)	4,476.48	4,347.43	2,524.41	13,903.32	9,844.05
V	Profit before exceptional and extraordinary item and tax (III-IV)	343.56	838.14	287.08	2,564.81	2,203.14
VI	Exceptional Items	-	-	-	-	-
VII	Profit before extraordinary item and tax (V-VI)	343.56	838.14	287.08	2,564.81	2,203.14
VIII	Extraordinary Item	-	-	-	-	-
IX	Profit Before Tax (VII-VIII)	343.56	838.14	287.08	2,564.81	2,203.14
X	Tax Expense					
	Current Tax	150.12	124.50	102.00	528.12	500.00
	Deferred Tax	83.70	35.77	35.75	67.55	(102.35)
	Tax in respect of Earlier Year	0.74	(4.88)	0.01	(2.17)	(0.11)
	MAT Entitlement	(55.18)	(89.49)	(21.82)	(145.46)	(83.90)
	Total Tax Expenses	179.38	65.90	115.94	448.03	313.64
XI	Profit/(Loss) for the period from continuing operations (IX-X)	164.19	772.24	171.14	2,116.78	1,889.50
XII	Profit/(Loss) from discontinuing operations	-	-	-	-	-
XIII	Tax expenses of discontinuing operations	-	-	-	-	-
XIV	Profit/(Loss) from discontinuing operations (after tax) (XII-XIII)	-	-	-	-	-
XV	Profit/(Loss) for the period (XI+XIV)	164.19	772.24	171.14	2,116.78	1,889.50
	Attributable to:					
	Shareholders of the Company	164.19	772.24	171.14	2,116.78	1,889.50
	Non Controlling interest	-	-	-	-	-
XVI	Other Comprehensive Income					
	Items that will not be reclassified to profit or loss					
	Remeasurement of the defined benefit liability/assets, net	(35.47)	1.44	1.44	(31.15)	5.76
	Income tax relating to items that will not be reclassified to profit or loss	10.00	(0.43)	(0.31)	9.07	(1.24)
XVII	Total Other Comprehensive Income	(25.47)	1.01	1.13	(22.08)	4.52
XVIII	Total Comprehensive Income for the Year	138.72	773.26	172.27	2,094.70	1,894.02
	Attributable to:					
	Shareholders of the Company	138.72	773.26	172.27	2,094.70	1,894.02
	Non Controlling interest	-	-	-	-	-
XIX	Earning Per Share					
	Paid up equity share capita (Face value: ₹ 10 per share)	2,401.56	2,401.56	2,401.56	2,401.56	2,401.56
	Other equity	-	-	-	12,042.10	10,250.18
	Equity Shares of par value ₹10/- each					
	(1) Basic (₹)	0.68	3.22	0.71	8.81	7.87
	(2) Diluted (₹)	0.68	3.22	0.71		

मौसम विभाग की चेतावनी : सुपर साइक्लोन अम्फान आज दोपहर बाद बंगाल और बांग्लादेश के बीच तट से टकराएगा



भुवनेश्वर, एप्रैल 17। सुपर साइक्लोन अम्फान मंगलवार को बंगाल की खाड़ी के दक्षिण और मध्य हिस्से में पहुंच गया। यह मंगलवार सुबह 8 बजे से दोपहर 1 बजे के बीच 14 किलोमीटर प्रति घंटे की रफ्तार से आगे बढ़ा। यह कम घबराही सुबह दोपहर बाद बंगाल और बांग्लादेश के बीच सुंदरबन के पास तट से 155 से 165 किलोमीटर प्रति घंटे की रफ्तार से टकराएगा। जनकपुर, 20 मई की दोपहर या शाम तक यह चक्रवात तूफान 165-175 किमी की रफ्तार से बढ़कर 275 किमी की रफ्तार में सबसे विकराल रूप में आ सकता है। मौसम विभाग ने पश्चिम बंगाल और ओडिशा के साथ ही सिक्किम और मेघालय के लिए भी अलर्ट जारी किया है।

275 किमी प्रति घंटे की रफ्तार से टकरा सकता है कहते, कुछ घंटों में 'अम्फान' बन जाएगा सुपर चक्रवात

राज्यों को केंद्र की ओर से पूरी मदद देने का भरोसा

अम्फान फिलहाल ओडिशा के पारदीप से 570 किलोमीटर दक्षिण और पश्चिम बंगाल के दिमा से 720 किलोमीटर दक्षिण-पश्चिम और बांग्लादेश के खोपपुरा से 840 किलोमीटर दक्षिण-पश्चिम में है। तूफान के हाहाला पर गृह मंत्री अमित शाह ने पश्चिम बंगाल की मुख्यमंत्री ममता बनर्जी और ओडिशा के मुख्यमंत्री नवीन पटनायक से बात की। उन्होंने दोनों राज्यों को केंद्र की ओर से पूरी मदद देने का भरोसा दिलाया।

ओडिशा के 6 और बंगाल के 7 जिलों पर असर होगा

मौसम विभाग के मुताबिक, तूफान से ओडिशा के 6 जिले केंद्रगाढ़ा, धनक, बालासोर, मधुपूर, जाजपुर और जगतसिंघपुर सबसे ज्यादा प्रभावित हो सकते हैं। वहीं, पश्चिम बंगाल के तीन तटीय जिले पूर्वी मिदनापुर, 24 दक्षिण और उत्तरी बंगाल के साथ ही हावड़ा, हुगली, पश्चिमी मिदनापुर और कोलकाता पर इसका असर नजर आएगा। दक्षिण तटीय ओडिशा में फिलहाल 70 से 75 किलोमीटर प्रति घंटे की रफ्तार से हवा चल रही है। बुधवार सुबह इसकी रफ्तार 75 से 85 किलोमीटर प्रति घंटे तक पहुंचेगी। साइक्लोन के कर्नल आने के साथ हवा की रफ्तार बढ़ने लगेगी। पहले यह 110 से 120 किलोमीटर प्रति घंटे रहेगी और जब साइक्लोन तट को पार करेगा तो इसकी रफ्तार 155 से 165 किलोमीटर प्रति घंटे तक पहुंच सकती है। भारतीय मौसम विज्ञान विभाग के महानिदेशक एम महापात्र ने चक्रवाती तूफान अम्फान के बारे में कहा, 'इसके प्रवेश चक्रवाती तूफान के रूप में 20 मई की दोपहर या शाम को उत्तर पश्चिम बंगाल की खाड़ी में उत्तर-उत्तर पश्चिम दिशा की ओर बढ़ करके नवा दोंडा (पश्चिम बंगाल) एवं हावड़ा (बांग्लादेश) द्वीपसमूहों के बीच पश्चिम बंगाल-बांग्लादेश तटीय क्षेत्रों को पार करके कांची सांगनाम में है।'

24 टीमें को तैयारबाव पर रखा गया

एनडीआरएफ के डीटी एस्के प्रभुन ने बताया कि आपदा प्रबंधन की 19 टीमें बंगाल और 15 टीमें ओडिशा में तैयार हैं। 6 टीमें को परामर्शदायक के लिए स्टैंडबाय किया है। कुल 24 टीमें को स्टैंडबाय पर रखा गया है। एनडीआरएफ लोगों को बचाने की प्राथमिकता दे रही है। सेना, वायसेना, तीसरा और कोरड गार्ड की टीमों को भी अलर्ट पर रखा गया है।



एक नजर

राजनीति के राष्ट्रपति की विडियो कांफ्रेंसिंग में निर्वहण नहाना दिखा उद्यमी साझेदारों। दुर्भाग्यवश नैतिकता का धरातल गिरा है। यह प्रकरण बहुराज्यीय है। राष्ट्रपति के लिए कमी टैक लगाकर बैठने पर है। इसी ही एक ऑनलाइन कांफ्रेंसिंग के दौरान राजनीति के राष्ट्रपति को अतिरिक्त विडियो का स्क्रीन दिखाया गया, जब एक उद्यमी पूरे तरह जकात लेकर जाकर लेते दिखाई दिया। उद्योगकर्ता ने राष्ट्रपति के जवाबों में जवाब देते देते कोरेला सांख्यिकी की विडियो को लेकर एक स्क्रीन ब्रेक कर रहे थे।

वांग के फल-आहार आसीडीपी पर वार्ता में भारत के फिर शामिल होने का चीन करेगा भारत बौद्धिक। वैश्विक बाजार अर्थिक संकटों में (आसीडीपी) पर वार्ता के लिए भारत के उचित कदम पर चिन्तित होने के लिए भारत को तैयार रखना है। चीन के संसदीय बौद्धिक के अनुसार यह बात चीनी पब्लिशिंग की बातें देखने से संभव है। यह एक कठिन प्रश्न है। चीन को भारत के विकास के लिए एक नया मोड़ देना है। चीन को भारत के विकास के लिए एक नया मोड़ देना है। चीन को भारत के विकास के लिए एक नया मोड़ देना है।

अमेरिकी दूतावास के पास रॉकेट से किया गया हमला
वॉशिंग्टन, डेक्लरेशन के अमेरिकी दूतावास के पास एक रॉकेट टाका गया। दूतावास एजेंसी एजेंसी में हुए हमले से रक्षकों ने बताया है कि इस विस्फोट में कोई भी नुकसान नहीं हुआ है, लेकिन विस्फोट की आवाज पूरे दूतावास में सुनाई दी। इस हमले के बाद अमेरिकी दूतावास पर हमले के इशारे के साथ एक रॉकेट टाका गया है। इस हमले के बाद अमेरिकी दूतावास पर हमले के इशारे के साथ एक रॉकेट टाका गया है।

इमरान खान की सेवकुअल परफॉर्मेंस पर पूर्व पत्नी हेम खान ने खोला नया संस्करण। पाकिस्तान के प्रधानमंत्री इमरान खान की पूर्व पत्नी हेम खान ने हाल में एक इंटरव्यू में कहा कि इमरान खान की सेवकुअल परफॉर्मेंस पर पूर्व पत्नी हेम खान ने खोला नया संस्करण। पाकिस्तान के प्रधानमंत्री इमरान खान की पूर्व पत्नी हेम खान ने हाल में एक इंटरव्यू में कहा कि इमरान खान की सेवकुअल परफॉर्मेंस पर पूर्व पत्नी हेम खान ने खोला नया संस्करण।

पाकिस्तान में कोरोना का 1841 नया मामले, 36 मौतें

इस्लामाबाद, पाकिस्तान में शिब्रे 24 घंटे में कोरोना वायरस के 1,841 नए मामले सामने आए, जबकि 36 मौतें हुईं। संसदीय के द्वारा वातावरण के संचयन में संक्रमितों की कुल संख्या 44,000 के करीब पहुंच गई, जबकि कुल मृत संख्या 939 हो गई। स्वास्थ्य सचिव ने कहा कि 19 जून को वायरस का पहला संक्रमित इस्लामाबाद में कोरोना वायरस के मामले 1,000 के पार से पार हो गए हैं, जबकि पाकिस्तान के अन्य हिस्सों में भी संक्रमण का बड़ा जवाब देना है। उमर तान सिया ने 17,241 मामलों, एप्रैल में 15,976, और मई में 1,265, संक्रमणों के 6,230, मृतियों के 2,820, संक्रमणों के 1,034, मिलावट में पाकिस्तान में 550 और पाकिस्तान के अन्य हिस्सों में 155 मामले सामने आए हैं।

अजब सलक किम की जेल में मोता की भीख मांगते हैं कैदी

नॉर्थ कोरिया में ब्लू जीस, अलग हेयर स्टाइल.. मतलब 'कालापानी'
सोल, उत्तर कोरिया तासाहा किम जोंग उलने समक 'असाधारण' में रहने के बाद 'नोरी ही बार्बर' आगे बढ़ा है। 'लोकतांत्रिक' समक के छोड़ से पूरे उत्तर कोरिया में 'नोरी ही बार्बर' की कल्पना 20 दिन तक गायब रहने के बाद भी किम जोंग उल के खिलाफ उत्तर कोरिया में किसी ने कुछ भी नहीं बोला। आम जनता में पैक का मतलब रहा लेकिन किसी ने भी किम के सहायकों आदेशों का उल्लंघन नहीं

भारत का 20 लाख करोड़ का राहत पैकेज दिखने में बड़ा, असल में है नहीं : फिच

नई दिल्ली, (एजेंसी)। रिटिंग एजेंसी फिच रेटिंग्स ने मंगलवार को कहा कि कोविड-19 संकट से उबरने के लिए सरकार द्वारा घोषित 20.197 लाख करोड़ रुपये का आर्थिक प्रोत्साहन पैकेज तात्कालिक विचारों को पूरा करने में सक्षम नहीं है, क्योंकि इसके तहत दिया गया वारंटविक राजकोषीय प्रोत्साहन जीडीपी का सिर्फ एक प्रतिशत है, जबकि दया किया गया है कि ये जीडीपी का 10 प्रतिशत है। प्रधानमंत्री नरेंद्र मोदी ने 12 मई को 20 लाख करोड़ रुपये के 'आत्मनिर्भर भारत' अभियान पैकेज की घोषणा की थी, जो जीडीपी के करीब 19 प्रतिशत के बराबर है। वित्त मंत्री निर्मला सीतारामन ने पांच किस्तों में पैकेज को वितरित घोषणा की।



राजकोषीय कदमों से जुड़ी है, जिसकी घोषणा पहले की जा चुकी थी। साथ ही इसमें रिजर्व बैंक की नीतिगत राहत वाली घोषणाओं के अर्थव्यवस्था पर पड़ने वाले अनुमान को भी जोड़ लिया गया। रिटिंग एजेंसी फिच के मुताबिक यह केंद्र सरकार को कोविड-19 संकट के बीच राजकोषीय विवरण की अनिच्छा को दिखाता है। जबकि देश की आर्थिक वृद्धि दर 2020-21 में 1.8 प्रतिशत रहने का अनुमान है।

पैकेज की करीब आधी राशि राजकोषीय कदमों से जुड़ी

फिच रेटिंग्स ने अपने नोट में कहा, 'पैकेज की करीब आधी राशि

सरकार को और अधिक खर्च करने की जरूरत

फिच ने कहा, 'भारत की

रेलवे ने किया साफ श्रमिक स्पेशल ट्रेन को चलाने के लिए राज्यों से सहमति की जरूरत नहीं

नई दिल्ली। भारतीय रेलवे ने मंगलवार को कहा कि श्रमिक विशेष ट्रेनों के परिचालन के लिए उन राज्यों की सहमति जरूरी नहीं होगी जहां ट्रेन का यात्रा खत्म होगा। गृह मंत्रालय ने प्रवासी श्रमिकों को उनके गृह राज्यों में पहुंचाने के लिए ट्रेनों को चलाने के बजाय रेलवे के लिए मानक संचालन प्रक्रिया (एसओपी) जारी की गयी है। प्रवासी श्रमिकों को चलाने के लिए ट्रेनों को चलाने के बजाय रेलवे के लिए मानक संचालन प्रक्रिया (एसओपी) जारी की गयी है। प्रवासी श्रमिकों को चलाने के लिए ट्रेनों को चलाने के बजाय रेलवे के लिए मानक संचालन प्रक्रिया (एसओपी) जारी की गयी है।



होना है रेल मंत्री पीयूष गोयल ने कहा था कि पश्चिम बंगाल, झारखंड और छत्तीसगढ़ इन ट्रेनों को मंजूरी देने के मामले में पीछे हैं। गौरवार्थ है कि गंगा एक मई से रेलवे को 1,565 प्रवासी श्रमिक ट्रेनों का परिचालन किया है और 20 लाख से अधिक प्रवासियों को उनके गृह राज्यों में पहुंचाया है।

नवाजुद्दीन सिद्दीकी से तलाक मांगने के बाद पत्नी ने नाम रखा अंजना पांडे

मुंबई। एक्टर नवाजुद्दीन सिद्दीकी इन दिनों सुनो में अपने नए बुटान (लिफ्ट मजदूरकर्म) में हैं। बताया जा रहा है कि कुछ दिनों पहले उनकी खोटी बहन के बाद से उनकी मां की तबीयत बिगड़ रही है। साथ ही चौधुर साहल इंद भी अपने मां में मरना चाहते हैं। लेकिन उमर मुंबई में उन्हें लेकर आई तलाक की मांग की गई है। इधर तलाक की मांग की गई है। इधर तलाक की मांग की गई है। इधर तलाक की मांग की गई है।

नवाजुद्दीन सिद्दीकी से तलाक मांगने के बाद पत्नी ने नाम रखा अंजना पांडे। नवाजुद्दीन सिद्दीकी से तलाक मांगने के बाद पत्नी ने नाम रखा अंजना पांडे। नवाजुद्दीन सिद्दीकी से तलाक मांगने के बाद पत्नी ने नाम रखा अंजना पांडे। नवाजुद्दीन सिद्दीकी से तलाक मांगने के बाद पत्नी ने नाम रखा अंजना पांडे।

नॉर्थ कोरिया में ब्लू जीस, अलग हेयर स्टाइल.. मतलब 'कालापानी'

सोल, उत्तर कोरिया तासाहा किम जोंग उलने समक 'असाधारण' में रहने के बाद 'नोरी ही बार्बर' आगे बढ़ा है। 'लोकतांत्रिक' समक के छोड़ से पूरे उत्तर कोरिया में 'नोरी ही बार्बर' की कल्पना 20 दिन तक गायब रहने के बाद भी किम जोंग उल के खिलाफ उत्तर कोरिया में किसी ने कुछ भी नहीं बोला। आम जनता में पैक का मतलब रहा लेकिन किसी ने भी किम के सहायकों आदेशों का उल्लंघन नहीं

नहीं है। अगर किसी ने 15 तरीके के हेयरकट से अलग कुछ किया तो अधिकारी खुद ही उसके ब्याज काट देंगे। कहा जाता है कि महिलाओं को किम जोंग उल की पत्नी के हेयर स्टाइल 'कालापानी' को कॉपी करने के लिए कहा गया है। किम जोंग उल ने दुनियाभर में ब्रेड लोकप्रिय नीली जींस को अपने देश में पहनने पर रोक लगा रही है। अक्सर आंगिका को धमकी देने वाले किम जोंग उल का मानना है कि नीली जींस अमेरिकी साम्राज्यवाद का प्रतीक है। किम ने पूरे देश में इंटरनेट के इस्तेमाल पर कानूनी प्रतिबंध लगा रहे हैं, इस वजह से उत्तर कोरिया के लोगों को पता नहीं चल पा रहा है कि दुनिया में लोग कैसे रहते हैं।

Particulars		Quarter Ended 31.03.2020	Year Ended 31.03.2019	Year Ended 31.03.2018
Sl. No.	Particulars	Audited	Unaudited	Audited
I	Revenue from Operations	4,514.97	5,000.63	2,643.20
II	Other Income	305.07	184.94	168.30
III	Total Revenue (I+II)	4,820.04	5,185.57	2,811.50
Expenses				
	Employee Benefits Expense	3,018.71	3,048.74	1,802.89
	Depreciation and Amortization Expenses	142.63	17.50	0.47
	Finance Costs	496.28	228.52	65.59
	Other Expenses	847.07	1,052.67	2,705.84
IV	Total Expenses (I-IV)	4,476.48	4,347.43	2,524.41
V	Profit before exceptional and extraordinary item tax and (III-V)	343.56	838.14	287.06
VI	Exceptional Items	-	-	-
VII	Profit before extraordinary item and tax (V-VI)	343.56	838.14	287.06
VIII	Extraordinary Item	-	-	-
IX	Profit Before Tax (VII-VIII)	343.56	838.14	287.06
X	Tax Expense	150.12	124.50	102.00
	Current Tax	89.70	35.77	35.77
	Deferred Tax	60.42	88.73	66.23
	Impact of Earlier Year MAT Entitlement	(99.18)	(89.49)	(124.02)
XI	Total Tax Expenses	(57.38)	(68.99)	(115.84)
XII	Profit/(Loss) for the period from continuing operations	164.19	772.24	171.14
XIII	Profit/(Loss) from discontinuing operations	-	-	-
XIV	Profit/(Loss) from discontinuing operations (after tax) (XII-XIII)	-	-	-
XV	Profit/(Loss) for the period (XII-XIV)	164.19	772.24	171.14
Attributable to:				
	Shareholders of the Company	164.19	772.24	171.14
	Non Controlling Interest	-	-	-
XVI	Other Comprehensive Income	-	-	-
	Items that will not be reclassified to profit or loss	-	-	-
	Reassessment of the defined benefit liability/assets, net	(35.47)	1.44	1.44
	Income tax relating to items that will not be reclassified to profit or loss	10.00	(0.43)	(0.31)
XVII	Total Other Comprehensive Income	(25.47)	1.01	1.13
XVIII	Total Comprehensive Income for the Year	138.72	773.26	172.27
Attributable to:				
	Shareholders of the Company	138.72	773.26	172.27
	Non Controlling Interest	-	-	-
XIX	Earning Per Share	2,401.56	2,401.56	2,401.56
	Paid up equity share capital (Face value: ₹ 10 per share)	-	-	-
	Other equity	-	-	-
	Equity Shares of par value 10/- each	-	-	-
	(1) Basic (₹)	0.68	3.22	0.71
	(2) Diluted (₹)	0.68	3.22	0.71
	*Earning per share is not annualised for the interim period	-	-	-

Notes:

- The above results of the quarter for the Quarter and Year Ended March 31, 2020 have been prepared by the Audit Committee and taken on record by the Board of Directors at their meeting held on 18th May, 2020.
- The above consolidated results represent results of InfoBeans Technologies Limited and its subsidiaries InfoBeans Technologies DMCC, InfoBeans Technologies Europe GmbH and further sleepdown subsidiary Philosophy Group INC have been prepared in accordance with Ind AS 109 - "Consolidated Financial Statement".
- Technical Development WIP - The group has been developing new capabilities for providing services, for which it has been incurring some expenses for the development. The group has policy to recognize such expenses as Technical Development WIP in the current assets head and the same will be charged to Profit and Loss @ 40% each year against the income of the group, as and when such capabilities starts generating revenue.
- The Group has adopted Indian Accounting Standards (Ind AS) with effect from 1st April, 2019 and in accordance with these financial results have been prepared in accordance with the recognition and measurement principles laid down in Ind AS prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India. The date of transition to Ind AS is 01 April 2018 and the impact of transition has been accounted for in opening reserves and the comparative period results disclosed have been restated accordingly.
- Reconciliation of Net Profit for the Quarter and Year Ended 31 March 2019 as reported under erstwhile Indian GAAP and Ind AS are summarized as below: (₹ in Lakhs)

Particulars	Quarter Ended 31 March, 2019	Year Ended 31 March, 2019
Profit after tax as reported under Previous GAAP	1,726.52	1,726.52
Adjustments resulting in increase/(decrease) in profit after tax as reported under Previous GAAP	-	-
(i) Impact on recognition of financial assets and financial liabilities at amortised cost by application of Effective Interest Rate method	(0.25)	(0.25)
(ii) Fair value of investment in mutual fund	100.14	100.14
(iii) Gain/loss on investment classified as fair value through profit & loss	(105.73)	(105.73)
(iv) Employee benefit expenses (including actuarial valuation gain/losses)	47.14	47.14
(v) Impact of recognition of financial assets and financial liabilities at amortised cost by application of Effective Interest Rate method	54.40	54.40
(vi) Tax impact on above adjustment	67.27	67.27
Profit after tax as reported under Ind AS	1,889.30	1,889.30
Other comprehensive income (net of taxes)	(1,552.52)	(1,552.52)
Total Comprehensive Income as per Ind AS	1,894.02	1,894.02

- The Group operates in one segment i.e. Information Technology services. Hence no separate segment disclosures are per Ind AS-108 - "Operating Segments" have been prepared as such information is available in the statement.
- InfoBeans Technologies Ltd. India has given corporate guarantee to Philosophy Group, INC for the acquisition made through wholly owned subsidiary InfoBeans INC. as per the share purchase agreement dated 24.09.2019.
- The Group has adopted Ind AS 116, effective annual reporting period beginning April 1, 2019 and applied the standard to its leases, using the modified retrospective method and has taken the cumulative adjustment to retained earnings, on the date of initial application.
- The reconciliation of equity reported under previous GAAP and as per Ind AS is given below: (₹ in Lakhs)

Particulars	As at March 31, 2019	As at April 01, 2018
Shareholder's equity as per previous GAAP	12,257.70	10,641.28
(i) Impact of depreciation on property, plant and equipment	193.85	139.45
(ii) Impact of depreciation on property, plant and equipment	86.95	35.46
(iii) Fair value impact on investments in mutual fund	173.70	157.25
(iv) Impact on recognition of financial assets and financial liabilities at amortised cost by application of Effective Interest Rate method	(23.85)	(1.57)
(v) Deferred tax on above	(36.61)	(102.64)
Shareholder's equity as per previous Ind AS	12,451.74	10,669.23

- In respect of Consolidated Financials, our Auditor has issued an unmodified opinion in the Audit Report.
- The figures of last quarter are the balancing figures between audited figures in respect of the full financial year and the published year-to-date figures upto the third quarter of the current financial year.
- Consolidated figures of the previous period/year have been regrouped or rearranged wherever considered necessary.
- The above results are available on companies website - <https://www.infobeans.com/investors> and the stock exchange viz. <http://www.bseindia.com>

For and on Behalf of Board of Directors of InfoBeans Technologies Limited
Anvish Sethi
 Director & Chief Financial Officer
 DIN : 01546202