

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

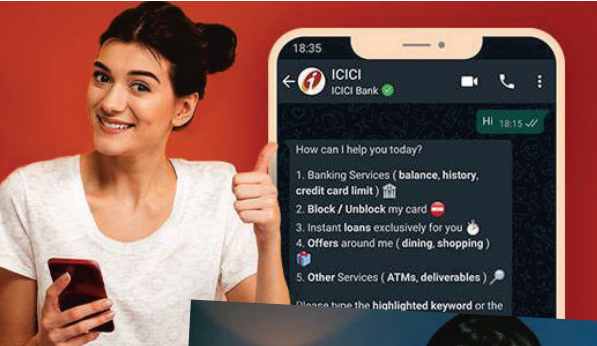
NEHA ALAWADHI
NEW DELHI, 19 MAY

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

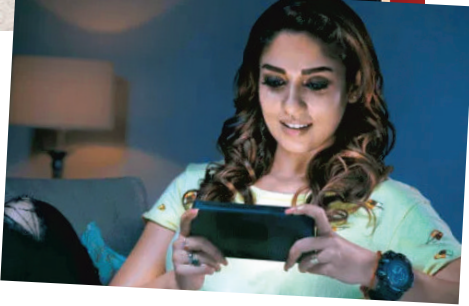
Brands are drawn to the large user base of the platform

■ 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 Gorakhpur About any passenger amenity complaint SMS on Mob. No. 0974545555 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, Mitthapur Extn. New Delhi-110044, have separated/debarred our disobedient son Mr. PUSHPENDER KUMAR aged about 35 years & his wife SHALU 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/S/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 break-even 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 past 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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Very Easy:



Solution tomorrow

HOW TO PLAY

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MAGMA HOUSING FINANCE

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 IN 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	R S . 6 , 0 6 , 8 9 6 . 0 0 (RUPEES SIX LAKH SIX THOUSAND EIGHT HUNDRED NINETY SIX) ONLY AS ON 06.11.2019 ALONG WITH INTEREST @ 1 2 . 8 0 % P . A . THEREON.

PLACE: ASSANDH KARNAL
DATE: 20.05.2020

Sd/-
AUTHORIZED OFFICE
MAGMA HOUSING FINANCE LIMITED

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

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
		Audited	Unaudited	Audited	Audited	Audited
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	-	-	94.17	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	8.81	7.87
	*Earning per share is not annualised for the interim period					

- Notes:
- The above results of the group for the Quarter and Year Ended March 31, 2020 have been reviewed by the Audit Committee and taken on record



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

24 टीमों को स्टैंडबाय पर रखा गया

एनडीआरएफ के डीजी एसके प्रधान ने बताया कि आगदा प्रबंधन की 19 टीमों बंगाल और 15 टीमों ओडिशा में तैनात हैं। 6 टीमों को एयरलिफ्ट के लिए स्टैंडबाय किया है। कुल 24 टीमों को स्टैंडबाय पर रखा गया है।

एनडीआरएफ लोगों को बचाने को प्राथमिकता दे रही है। सेना, वायुसेना, नौसेना और कोस्ट गार्ड को भी भी आउट पर रखा गया है।

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

पता नहीं चल पाता है कि वे कि-
में जिगंडी गुजार रहे हैं किम जोंग उ-
यों को नहीं मानने वालों को जेल स-
जा जाता है। ये जेल कम यातना गु-
न है। इनके बारे में खुद उत्तर कोरि-
को ही बहुत कम जानकारी है। ये
कि किम जोंग उन के दो तरीके कै-
नीतिक कैदियों के लिए नजरबं-
द हैं। वहीं सामान्य अपराधियों के
न कैप हैं। उत्तर कोरिया की ये जेल
में कुख्यात हैं। यहाँ कैदियों को बप-
पानी में डाल दिया जाता है। दोष-
को आजीवन जेल में मरने के लि-
जा जाता है।

Notes:				
1.	The above results of the group for the Quarter and Year Ended March 31, 2020 have been reviewed by the Audit Committee and taken on record by the Board of Directors at their meeting held on 18th May, 2020.			
2.	The above consolidated net profit/loss consists of InfoBeans Technologies Limited and its subsidiaries InfoBeans INX, InfoBeans Technology DMCC, Infosystems Europe GmbH under IITP, Adapdown subsidiary Philosophie Group INC have been prepared in accordance with Ind AS 110 – "Consolidated Financial Statement".			
3.	Technical Development WIP - The group has been developing new capabilities for providing services, for which it has incurred losses. However, for the development, the group had planned to recognize revenue from the sale of Technical Development WIP in the current assets held and the same will be charged to Profit and Loss @ 40% of the cost of development. As per the management's estimates, the group may not be able to generate revenue.			
4.	The Group has adopted Indian Accounting Standards (Ind AS) with effect from 1st April, 2019 and consequently the financial statements for the quarter and year ended March 31, 2019 are presented in Ind AS. All companies listed in the Companies Act, 2013 need to comply with Ind AS and other accounting principles generally accepted in India. The dates of transition to Ind AS is 01st April 2019 and the impact of transition has been accounted for in opening reserves and the comparative period results disclosed here are restated accordingly.			
5.	Reconciliation of Net Profit for the Quarter and Year Ended 31st March 2019 as reported under erstwhile Indt GAAP and Ind AS are summarized as below:			(₹ in Lakhs)
Particulars		Quarter Ended March 2019	Year Ended March 2019	
Profit after tax as reported under Previous GAAP		1,729.92	1,729.92	
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 as 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	(100.14)	(100.14)	
v)	Employee benefit expenses (including actuarial valuation gain/ losses)	47.14	47.14	
vi)	Impact of depreciation on property, plant and equipment	54.40	54.40	
vii)	Other income on above adjusted	67.27	67.27	
Profit after tax as reported under Ind AS		1,889.50	1,889.50	
Total Comprehensive Income as per Ind AS		4.52	4.52	
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 as per "Ind AS-108: Operating Segments" have been presented as such information is available in the statement.				
Moreover, Infosystems India, Inc has given corporate guarantee to Philosophie Group INC on the acquisition made through wholly owned subsidiary InfoBeans INX, as per the share purchase agreement dated 24.08.2019.				
The group has adopted Ind AS 116, effective annual reporting period beginning April 1, 2019 and applied the lease liability model to all leases. Under this respective method it has taken the cumulative adjustment to retained earnings, on the date of initial application.				
6. The reconciliation of equity reported under previous GAAP and as per Ind AS is as follows:				
Particulars		As at March 31, 2019	As at April 01, 2019	(₹ in Lakhs)
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)	Employee benefit expenses (including actuarial valuation gains/ losses)	99.35	35.46	
iii)	Fair value impact on investments held	117.70	-	
iv)	Impact on recognition of financial assets and financial liabilities at amortized cost as application of Effective Interest Rate method	(23.85)	(1.57)	
v)	Deferred tax on above	(26.61)	(102.64)	
Shareholder's equity as per previous IND AS		12,691.74	10,869.23	
In respect of Consolidated Financials, our Auditor has issued an unmodified opinion on this Audit Report.				
19. The above figures represent the audited quarterly results between the periods ending 31st March 2020 and the published year-to-date figures upto the third quarter of the current financial year.				
11. Corresponding figures of the previous periods/year have been regrouped or rearranged wherever considered desirable viz. https://www.resnita.com				
12. The above results are available on companies website - https://www.infobeans.com/investors and the stock exchange viz. https://www.resnita.com				
For and on Behalf of Board of Directors of InfoBeans Technologies Limited Attn: Ashish Sethi Director & Chief Financial Officer TIN : 0154829202				
Place : Indore				
Date : May 18, 2020				

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

किया। तानाशाह किम जोंग खुद भले ही स्टालिन्स हेयर स्टायल रखता हो लेकिन अपने देश की जनता के लिए बेहद सख्त नियम बना रहा है। उत्तर कोरिया में पुरुषों और महिलाओं के लिए सरकार की ओर से स्वीकृत किए गए 15 तरीके के हेयरकट हैं। इनमें प्रारणों के लिए इतने काल रस्केट की आवश्यकता

नहीं है। अगर किसी ने 15 तरीके के हेयरकट से अलग कुछ किया तो अधिकारी खुद ही उसे बाल काट देता। कहा जाता है कि महिलाओं को किम जोंग उन को पानी के हेयर स्टाइल 'क्लासिक बॉब' को काँपी करने के लिए कहा गया है। किम जोंग उन ने दुनिया भर में बेहद लोकप्रिय नीली जोंग को अपने देश में पहनने पर रोक लगा रखी है। अक्सर ओरिएंटल को धमकी देने वाले किम जोंग उन का मानना है कि नीली जोंग अमेरिकी साम्राज्यवाद का प्रतीक है। किम ने पुरे देश में इंटरनेट के इस्तेमाल पर काफी प्रतिबंध लगा रखा है, इस वजह से उत्तर कोरिया के लोगों को पता नहीं चल पाया है कि दुनिया में क्यों ऐसे खतरे हैं।

उन्हें यह पता नहीं चल जाता है कि वे किन प्रतिबंधों में ज़िंदा गुज़ार रहे हैं किम जॉंग उन के आसनों को नहीं मानते वालों को जेल में डाल दिया जाता है। ये जेल कम यातना कुह जाया होते हैं। इनके बारे में खुद उत्तर कोरिया के लोगों को ही बहुत कम जानकारी है। माना जाता है कि किम जॉंग उन के दो तरीक़े हैं। राजनीतिक कैदियों के लिए ज़रूरीदाई स्थिर है, यहाँ सामान्य अपराधियों के ये एजुकेशन हैं। उत्तर कोरिया की ये जेल दुनियाभर में कुख्यात हैं। यहाँ कैदियों को बर्ष से भरे पानी में डाल दिया जाता है। दोषी कैदियों को आजीवन जेल में मरने के लिए छोड़ दिया जाता है।

	Particulars
	Shareholder's equity as per previous GAAP
(i)	Impact of depreciation on property, plant and equipment
(ii)	Employee benefit expenses (including actuarial gains and losses)
(iii)	Fair value impact on investments in mutual funds
(iv)	Impact on recognition of financial assets at amortised cost by application of Effective Interest Rate
(v)	Deferred tax on above
	Shareholder's equity as per previous IND AS
9.	In respect of Consolidated Financials, our Auditors have issued a qualified opinion.
10.	The figures of last quarter are the balancing figures of the quarter ended 31st March 2020 published year-to-date figures upto the 31st March 2020.
11.	Corresponding figures of the previous period are necessary.
12.	The above results are available on company website at https://www.nseindia.com
	Place : Indore
	Date : May 18, 2020

	As at March 31, 2019
	12,257.70
equipment	193.85
fair valuation gain/ losses	86.95
and	173.70
financial liabilities at Interest Rate method	(23.85)
	(36.61)
	12,651.74

Auditor has issued an unmodified opinion in the Audit Report on the figures between audited figures in respect of the full financial year and the quarter of the current financial year.

For the year have been regrouped or rearranged with the figures in the financial statements.

For and on Behalf of Board of Directors
InfoBeans Technology
Avinash Seshu
 Director & Chief Financial Officer
 DIN : 01548219

As at April 01, 2018	<p>10,641.28</p> <p>139.45</p> <p>35.46</p> <p>157.26</p> <p>(1.57)</p> <p>(102.64)</p> <p>10,869.23</p>
<p>ort.</p> <p>ancial year and</p> <p>ver considered</p> <p>and the stock</p> <p>f Directors of</p> <p>Limited</p> <p>l Officer</p>	