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**ACCOUNTANT**

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**personal**

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I Ghanshyam Ramchandra Patekar S/O, Ramchandra Patekar R/o A 1204 Floor 12th Pearl Residency Kalpataru Chs Sion Bandra Link Road Khamdev Nagar And B J Nagar Mumbai 400017 have changed my name to Ghansham Ramchandra Patekar.

I, Nitika Bharat Sarvalya have changed my name to Nitika Manubhai Desai as my Marriage stands dissolved vide Affidavit dated 9th Feb. 1999. Now I shall be known as Nitika Manubhai Desai my name before marriage for all purposes.

I Aftab Alam Shaikh S/o Mohammad Ameen Shaikh R/o A303 Darsh Park Narayan Nagar Mumbai Thane 400612 Changed my name from Aftab Alam to Aftab Alam Shaikh for All Future Purposes.

I Have Changed My Name From Yuga Prafull More To Yuga Laxman Pote as per Gazette Notification No. M-23180426, Dated: Sept 14-20,2023

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# Wipro Net Profit Falls 7.8% to ₹2,835 cr in Q4

New CEO says macroeconomic environment 'remains uncertain'

**Our Bureau**

**Bengaluru:** India's fourth largest IT services firm, Wipro, on Friday reported a fall in net profit and revenue from a year earlier in the fiscal fourth quarter, hurt by a contraction in clients' technology spending in key growth verticals and regions.

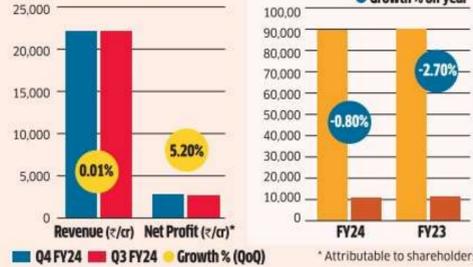
The Bengaluru-based company posted a net profit of ₹2,834.6 crore for the quarter through March, 7.8% lower than a year earlier. Revenue fell 4.2% to ₹22,208 crore. On a sequential basis, profit increased 5.2%, while revenue was flat. In constant currency, revenue fell 6.6% year-on-year and 0.3% on-quarter to \$2.66 billion.

Wipro has been underperforming



**While I remain optimistic about the long term, it is important to be transparent. My immediate priority is to accelerate growth**

**In Numbers**



its rivals in the IT sector on several counts for the past few years. This, combined with the exodus of senior management, likely triggered the surprise exit of chief executive Thierry Delaporte earlier this month, 15 months before his tenure was to end.

In his first public address, Wipro veteran and new chief executive Srinivas Pallia said FY24 was a challenging year for the industry, and that the macroeconomic environment "remains uncertain". "While I remain optimistic about the long term, it is important to be transparent. There is still a considerable amount of work ahead of us. My immediate priority is to accelerate growth," said Pallia, who is also the new managing director. The company spoke of some green shoots which are visible in

its consulting business, Capco, which provides consulting services primarily to the banking and financial services sector.

Laying out his five focus areas as CEO, Pallia said his immediate priority is to accelerate growth and sustain mega deals. His other focus areas include accelerating large deal momentum, strengthening relationships with large clients and partners, and investing in accounts that have the potential to grow into large accounts. Pallia also wants to focus on industry-specific profits and business commissions led by consulting and in-house artificial intelligence. Wipro, however, continued to disappoint with guidance. In the first quarter of fiscal 2025, it expects revenue from IT services to be in the range of \$2.62 billion to \$2.67 billion.

# Cred Secures RBI's In-Principle Nod to be ePay Aggregator

Once it gets final approval, co can double down on merchant payments biz too

Pratik.Bhakta@timesinternet.in

**Bengaluru:** Fintech firm Cred has received in-principle approval from the Reserve Bank of India (RBI) for the payment aggregation (PA) business, said people familiar with the development.

Once it gets the final approval, the Peak XV-backed Bengaluru-based startup, which primarily runs a credit card bill payment platform for creditworthy customers, can double down on the merchant payments business too, joining the ranks of Razorpay and Cashfree.

It usually takes about six months after the in-principle nod for a company to get the final approval from the RBI. CC Avenue, Innoviti Payments and MSwipe are also among the payment companies which received their final PA licence recently. Cred did not comment on the development.

**OFFLINE BUSINESS**

**Cred is also developing an offline payments business and will start deploying QR code based 'scan and pay' payments at retail outlets**

users on popular e-commerce platforms. Once the final PA licence comes through, it will be able to settle and transfer funds by itself. As an online payment aggregator Cred can offer merchant payments to any online seller. The RBI allows PAs to manage funds through an escrow account and offer value-added services on top of payments. On Tuesday, the regulator issued draft guidelines for payment aggregators suggesting strict know-your-customer requirements on the part of merchants.

Cred is also developing an offline payments business and will start deploying QR code based 'scan and pay' payments at retail outlets. It will build on the UPI payments facility that Cred is pushing.

It might need to apply separately for the payment aggregator-point of sale (PA-P) licence. Once the final guidelines on PA-P are released, there will be more clarity on the application process. The company is promoting Cred UPI during the current season of Indian Premier League. As per industry data for March, Cred was the fourth largest UPI payments application after PhonePe, Google Pay and Paytm. While it has a minuscule market share compared to the other three, it has managed to build its consumer payments business in a short time. "Cred wants to be present at every point of a transaction for the Cred user - payments, shopping and credit - and this payments bet is crucial for that," said a person in the know, who did not wish to be identified.

# What's New in Paw-some Perks? Insurance, Leaves and More



**New-age cos going the whole hog with pet-friendly initiatives to break the monotony of the daily grind, reduce employee stress**

Brinda Sarkar & Sreeradha D Basu

**Bengaluru:** New-age companies are increasingly turning pet-friendly, accommodating their employees' four-legged friends in not just the workplace but also workplace policies.

Recognising that not all employees may have children or traditional family structures, a clutch of startups like WeWork, DriveU, InMobi, Simpl and Bizongo are rolling out a host of measures for employees with canine companions.

Moving beyond just allowing pets at offices, they are including them under insurance plans, rolling out special leave for pet care, introducing employee resource groups and adoption drives, as well as allowing employees time off to mourn the loss of their pets.

Startup founders told ET that such initiatives are important because employees consider their furry friends a part of their family, and pets also have a positive impact on morale and productivity. Besides, when pets are allowed at the workplace, they reduce stress and break the monotony of the daily grind. Companies like WeWork India have included pets under the definition of family for bereavement leave. "Understanding the importance

of taking time for grieving when we lose our animal companions, employees can take up to 10 days of bereavement leave to mourn their loss," said Raghuvinder Singh Pathania, head of community and building operations, WeWork India.

The co-working company is also planning an adoption drive in a few months to promote responsible pet ownership and support local animal welfare organisations. Bizongo has expanded the scope of its bereavement leave policy to include pets. The B2B tech startup has also created a group for pet parents which organises regular meet-ups for employees who have a shared interest in animals.

Pet insurance, which is generally offered as an add-on with group health insurance, typically covers hospitalisation, surgery expenses, accidental fracture, OPD expenses and long-term care.

Startups such as Dozee and Powerplay are among those that offer pet insurance to employees through platforms like Policybazaar. Last week, Swiggy rolled out a Paw-ternity Policy for pet parents, under which employees will receive an additional paid day off on the day they bring their pet home, to help them settle in.

**DESIGNATED SPACES**

While cats, dogs and sometimes

even fish are allowed at some of these new-age companies, InMobi is evaluating the possibility of creating dedicated pet-friendly facilities within its workplace, such as outdoor areas or designated indoor space where colleagues can bring their pets.

"These areas will be equipped with amenities to ensure the comfort and safety of pets, such as water stations, waste-disposal units and designated play areas," said Sahil Mathur, CHRO, people and culture, InMobi Group.

The Bengaluru-based company is also determining the scope of partnering with pet wellness companies to provide resources and services like pet grooming, training and veterinary care at discounted rates for those with pets.

**TIME OFF** Checkout network Simpl has introduced a pet adoption and pet care leave policy under which employees can take up to five days off in a year for purposes like pet neutering and spaying, and visits to a veterinarian.

Nearly two dozen employees have availed of this policy so far, said Sneha Arora, CHRO at Simpl.

Some like DriveU are encouraging employees to adopt from the thousands of street dogs that need homes.

# Viswanathan is Head of Intel's New India Region

Our Bureau

**New Delhi:** Intel on Friday announced the appointment of Santhosh Viswanathan as the head of the newly formed India division of the chip-making giant. Intel had announced the formation of India as a separate business division earlier this year in March.

The company announced India as a separate business region owing to the increase in growth and opportunities that it has seen in the country, the chief commercial officer of the company Christoph Schell had said.

Until now, the company had four regions, namely the Americas, EMEA (Europe and Middle East), APJ (Asia Pacific and Japan) and PRC (People's Republic of China). Viswanathan, an industrial engineering graduate, was until now the India vice-president of the sales, marketing and communications function. He has been with Intel for the last 21 years.

# Space Firms Need Clear Rules for Risk Coverage

Our Bureau

**Bengaluru:** A single crash of a rocket in 2019 cost Space insurers abroad over \$411 million. Last year, all space premiums collected by the space insurance market globally was around \$50-600 million while the number of claims amounted to \$1 billion.

With an increasing number of launch failures, communication problems and space debris, Space insurance has come to be categorised as a high-risk field of insurance. "India is actively seeking to amplify private sector contributions within its Space economy. Rapid increase of satellites in orbit and space debris intensifies the risk of collisions. The high costs of Space missions raise the stakes for launch success and Space insurance can help in healthy risk management," said Eshaan Bansal, research fellow at Space policy think tank Spaceport SARABHAI.

He was speaking at the launch of a policy research report titled 'Financial Risk Coverage of India's Commercial Space Launch Industry: Need for Developing Insurance and Reinsurance Capabilities' here on Friday. The report examines the need for a regulatory framework for the financial risk coverage of the Space industry in India. The objective is to identify the lacunae in the laws and regulations and propose a regime to meet the risks and challenges associated with high rates of growth and private investment in the space industry.

**ESHAAN BANSAL** research fellow, Spaceport SARABHAI

**India is actively seeking to amplify private sector contributions within its Space economy**

It also analyses Indian Space industry's financial risk coverage, exploring the present availability of insurance and re-insurance for all participants involved in a commercial Space launch based on feedback from industry and insurance companies.

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Elect. Dept.(GSU) ■ Open Tender Notice  
Tender Notice No. GSU-EL-G-NGP-2023-24-12R1, Dated: 18.04.2024.  
Name of the Work: Electrical (G) works in connection with 'Construction of Super Speciality Hospital at Motibagh Nagpur'. Bid Security Money: ₹ 1,71,400/- Tender Cost: ₹ 85,67,469.80. Last date of submission of electronic offer (online): 13.05.2024 at 15:00 Hrs. For the above tender, please visit website [www.irps.gov.in](http://www.irps.gov.in) for further details.  
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TENDER NOTICE No: RWF/S/P2/01/2024-25 Dated: 18.04.2024  
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1) Tender No. P2245165  
Brief Item Description: Simultaneous Direct Reading Oxygen/Nitrogen/Hydrogen elemental analyzer as per RWF Specification. Quantity: 1 Set  
Pre-bid conference: 08.05.2024 at 15.00 Hrs.  
2) Tender No. P2245282  
Brief Item Description: Up-gradation of MRS VTL No. 3. Existing system: Allen Bradley Servo drives Ultra 3000i 2098-DSD +HV 100K-DN. Quantity: 1 No.  
Tender Closing Date: 13.05.2024, 14.00 Hrs.  
Tender details can be viewed on our website [www.rwf.indianrailways.gov.in](http://www.rwf.indianrailways.gov.in) or [www.irps.gov.in](http://www.irps.gov.in). The tender documents and the corrigendum to the Tender if any, will be available on the portal only.