“We are a classic example of “Make in India” in an industry where every company has looked at markets in Europe, Americas and other foreign shores to leverage the arbitrage play in IT services. We have done so for 25 years only because of our strong focus and expertise on creating path-breaking technology solutions.”

A new financial year has begun. The theme for the year is “TrailBlazers”. Do you know what a “TrailBlazer” is? TrailBlazers are not afraid to take risks or to venture into a new area. At Clover Infotech, it has been a part of our DNA. We have focused on creating technology solutions for India since 1994.

The 25th year of Clover Infotech spells out a message. We have a judicious mix of youth and experience to take us to the next level. This year, we will completely focus on creating a stronger niche across banks and insurance companies in India. We have already built a great recall and are a “go-to” partner for almost all their technology needs. This is also a year when we will sharpen our focus on managed services engagements. We have been competing with the best in the industry and have often been preferred over the renowned companies because of our strong focus on execution and delightful service to our customers. Our focus on customers in the Non-BFSI space is unwavering as well. We have created niche teams to address customers across industries such as manufacturing, retail, travel, and logistics among others.
This year, we will also foray into areas such as Robotic Process Automation (RPA), Artificial Intelligence (AI) and so on. We have already sketched alliances with some of the global leaders in this space and will be taking these solutions to our customers in India and in the international markets.

The year 2019 is a milestone year for us. I urge each Cloverite to make it memorable. How do we do that? Let's surpass the target and build new benchmarks. By this statement, I do not mean just the number targets but also our domain expertise, regional penetration, and brand recall. Let's come together and further strengthen the Clover way of doing things, i.e., to create a unique, distinct, and delightful experience as a technology partner for all our customers.

"Wishing everyone all the best for FY 19-20"
Application Support for one of India’s leading Non-Banking Financial Services Companies (NBFCs). The company aims to play a key role in inclusive growth by focusing on rural development, and supporting medium and small enterprises through capital and industry best practices.

Infrastructure Support and Microsoft Business Intelligence solutions for one of India’s leading companies in the health insurance market.

Garbage Collection-OLTP One Time Migration Services for one of India’s leading companies in the insurance sector. The company offers a range of general insurance products for businesses and individuals.

Application Support, CIB Support, Business Monitoring Support, Service Quality Management for one of the major small finance banks in the country.
Cultural transformation: A necessity for a successful digital makeover
Is cultural transformation a pre-requisite to successful digital transformation? Check out views of Kunal Nagarkatti, COO, Clover Infotech

94% techies feel that there is a huge gap between academic knowledge v/s on ground skill needs
Do you agree? Find out what the survey by Clover Academy says.

Five ways to enhance returns from your ERP implementation
ERPs have scaled up with time to integrate new-age technologies and offer more value to businesses. Read more about how an organization can enhance returns on its ERP investments.

Top 5 IT industry trends for 2019
IT industry is on the cusp of its “watershed” moment. 2019 will mark the beginning of rapid adoption of new-age technologies that are disrupting the way businesses operate. Read on to know more...
Artificial Intelligence (AI) in enterprise automation is drilling deeper
This year will witness growing confidence in AI. AI points towards a future where machines not only do all the physical work, as they have done since the industrial revolution but also the “thinking” work – planning, strategizing and making decisions. The article outlines an interesting way in which AI will be integrated in our daily lives.

The Internet of Things (IoT)
IoT is the network of interrelated computing devices, mechanical and digital machines, objects, and other items embedded with software and sensors. In a short span of time, IoT has transformed the way the banking industry functions. It has helped the industry to become smart, save time and resources, and gain accuracy and efficiency.

Robotic Process Automation (RPA)
RPA automates repetitive and predictable tasks. Hence, frees up the resources to focus on tasks that require creativity, decision-making and judgement. As per Forrester, the RPA Market will reach $2.9B by 2021. In the near future, RPA will be actively used in different domains such as BFSI, Manufacturing, Retail, Analytics, Aviation, Oil and Gas and Legal.

Augmented Reality
Augmented Reality systems give you a real-time 3D vision, sound, haptics (the sense of touch), location data and even other senses such as smell. All this enables people to immerse themselves in a created physical world, react to what’s around them and alter their virtual environment in real-time.

Scan QR Code to read the full report.
For every globally expanding business, the United States of America is one of the key international markets. Good business engagements in the US ensure better growth and international business prospects for an organization, especially in the IT sector. With US being one of our key international target markets, this edition of Culture Bytes will help you with a few business etiquettes to follow while dealing with a US client.

**Punctuality:**
Being punctual shows your seriousness about the business engagement. Hence, it is advisable to be on time for your meeting schedules or arrive a few minutes early.

**Dress Code:**
Dressing conservatively for the first meeting is fine and wearing a suit for the meeting would be a good choice. You could then follow your American clients from your next meetings.

**How should one “Address” them?**
Americans usually use first names while addressing someone, even in a professional environment. Though it is advisable to address senior members in a meeting with their last names, for e.g.: Mr. Stark or Ms. Cooper. You could use first names if they ask you to do so.

**Greetings:**
Americans shake hands while introducing themselves in a professional setup. It’s also standard, when greeting one another, to say ‘How are you?’ or ‘It is nice to meet you’. If the person you're greeting is standing, be sure to get up from your seat to shake their hand. Parting handshakes are also quite a common practice there.

**Gifting:**
Gifting is neither common nor expected. Gifts are usually given after the closure of a deal. In a business setting, choose professional gifts. Wine or flowers are a good choice while visiting someone’s residence.

**Meetings:**
Meetings and conversation are usually very direct. This is not a sign of rudeness, but in fact a sign of facing time constraints and also that they do not believe in diplomacy and like to keep communications direct and to the point.
Wouldn’t it be interesting to know about the hobbies of our colleagues? Let’s hear the joys and thrills of nurturing a “Cactus Garden” from our

Sr. VP & Head - HR, Elizabeth Paul.

1. What made you fall in love with cacti?
It has its own beauty that has always caught my attention, whether I found them by themselves in any open space or amongst various plants.

2. When did you begin planting your cactus garden?
I’ve always admired cactus; the idea of having a cactus in my garden came to me during my college time, it was when I visited my aunt who stays in Coonoor in the Nilgiris. And, to my surprise, she had a cactus garden which had almost 50 varieties. In a place where the weather is normally very cold, I could never imagine a cactus growing. That is when I realized that a cactus not only survives in extremely hot, but can also grow well in a cooler surrounding. I carried some cacti from her garden. I did visit the wonderful cactus garden (Glass Garden) in Kodaikanal too.

3. You mentioned that you can relate with cacti. Please elaborate in what ways?
• They are strong
• They do not need any support; they are self-sufficient and can grow and survive at any place
• They are adaptable

4. Would you rather say you share personality traits with cacti?
Yes, I do, in more ways than one. The beauty of cactus is that it can survive on its own. It takes its own time to grow and at every stage it is complete.
5. Your most fond memory of planting a cactus garden?
   a) After moving to my new flat, it took me 3 years to plan and collect about 25 different variety of cacti. The entire experience of creating the garden, selecting the variety and planting them was great.
   b) Watching the cactus bloom after every 4 years is the most precious experience. Now, I have seen at least 3 seasons; I’m waiting for the 4th one in the coming year.
   c) Creating various little cactus gardens and having them as a part of Annual Harvest Festival Auctions.
   d) Now, I have friends visiting me to see my Cactus Garden.

6. Do you have a favorite cactus in your garden?
   I absolutely love all of them. However, if I’ve to pick then it would be the Zebra Cactus, Golden Barrel Cactus, Fishhook Cactus.

7. If you could give only one piece of advice to a cacti grower, what would it be?
   They are different from the rest of the plants. Know them, like them and relate to them before making them a part of your garden.

8. One management lesson that you have learnt from planting a cactus garden?
   a) While you could be fast in completing your task, always remember that things take their own time to be perfect.
   b) There’s certain beauty in things that take its own time to evolve.
Next could be you!

Techtonic VII - July 2019

To feature in ‘The Other Side’ section, write a brief note on your hobbies (50 words max) and send it to us on: techtonic@cloverinfotech.com
Know Your Colleague

Chetan Monde,
Project Manager, Clover Infotech

We asked Chetan a few interesting questions about his thoughts, motivations, personality and leadership style. Read below to find out:

1. Your mantra to be a successful professional?
I believe in transparency and set targets for myself; I also ensure that I achieve them. Hunger for success is the only key to growth.
In a client escalation meeting as well, one should always learn to find the business opportunity.

2. How do you maintain work-life balance?
I play to my strengths and prioritize my time so that my work is not impacted; one vacation in a year helps me to keep myself balanced and energetic.

3. Your “Go-to” gadget?
I am an Apple Product freak; my iPhone, of course.

4. Favorite holiday destination?
Konkan - A true heaven on earth that calms me down and gives me only positive vibes and happiness, especially when I smell the soil in the rainy season. Exploring Europe has been on my wish list for quite some time now.

5. Your favorite song/movie? And what was the takeaway?
Song - Fix You by Cold Play. One should definitely listen to this song if they are going through a bad day. I am sure they will smile and get motivated.

6. People you idolize?
Sourav Ganguly - A person who united the team and taught how to win - This is something I always try to cultivate in myself.
Neelesh Kripalani - He has answers to all problems; name the technology and he will guide you with solutions.

7. How do you lead your team to excellence?
I just believe in my team and make them aware that the boat in which we all are sailing will only move towards success. I lead by example.

8. Your most memorable moment at Clover Infotech?
Everyday is a memorable day at Clover Infotech. However, the most memorable day is yet to come and it will be when the Application Support practice reaches the top position in terms of both revenues and number of people working as part of the practice.

9. What piece of advice would you give to your 20-year-old self?
Dedication is what will take you to the next level. Grab whatever opportunity comes your way and make the most of it.
Republic Day Celebrations:
At Clover Infotech, Republic Day celebrations are always special. This year, we asked our people to express what freedom means to them in their own way through a picture, sketch or Rangoli.

Quarterly Rewards and Recognition:
Congratulations to our star employees! You are building a great brand for us!

Women's Day Celebration:
Women's Day celebrations are always special to us. This year, we had organized a fun evening for them comprising of informative sessions, games and lots of laughter. We salute their zeal, passion and awesomeness!
Annual Awards

We ensure to recognize and reward excellent performances. Each year, we felicitate the annual achievers in a special way.

Annual Offsite

Our annual offsite themed “Trailblazers” was held in Double Tree by Hilton, Goa from 13th to 15th March. Annual offsites are always informative, inspiring and fun. And, this year was no different. Goals and objectives for the next year were set, and the past year was reflected upon.
STAY CONNECTED | THANK YOU FOR READING TECHTOMIC
FOLLOW US TO STAY UPDATED.

For feedback and suggestions, please write to us at:
technomic@cloverinfotech.com