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LEADERS SPEAK

Dear Cloverites,

Let me begin by wishing you a very happy and prosperous new year. It's another exciting year for us at Clover Infotech.

In 2018, our efforts have resulted in big wins. Clover Infotech has become a serious contender in every discussion that banks, in India, have when they decide to outsource their Application and Database Managed Services. We are the preferred partner, when it comes to managing business-critical banking infrastructure and creating a robust, scalable, and excellence-oriented service delivery unit for banks.

All major private sector banks and insurance companies (both life and non-life) in India are our customers. A host of financial services companies rely on us to ensure seamless and robust transaction systems for them — the bedrock of their business.
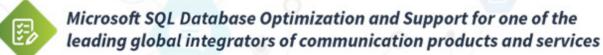
We have focused on building practices around retail, e-commerce, manufacturing, IT enabled services and telecom. We have developed a "credit through mobile" product for a group company which has enabled us to gain invaluable expertise in managing end-to-end digital transformation programs for financial services companies.

We are well poised to ride India's "financialization of services" potential. Our experience in handling business-critical customer data holds us in good stead to be a partner who can combine expertise across data analytics, domain and consulting to offer solutions that are unique and distinct.

As Sheryl Sandberg once said, "If you're offered a seat on a rocket ship, you don't ask what seat. You just get on." Clover Infotech is a rocket ship. Let's make it a ride to cherish!

Best Wishes,
Siddharth Deshmukh
(Sr.VP & Head - Global Delivery)

New Business
Acquisition

- *Microsoft SQL Database Optimization and Support for one of the leading global integrators of communication products and services*

- *Application Support and monitoring for one of the leading companies in the poultry industry. Their product line includes processed food, animal vaccines, human and animal pharmaceuticals, healthcare products, etc.*

- *NOC support (Network Operations Center) for one of the leading urban co-operative banking institutions*

- *Oracle EBS implementation for one of the leading NBFCs focused on meeting the needs of the micro, small and medium enterprises (MSMEs) in India*

CLOVER
IN THE NEWS

What is your plan for Business Transformation Cloud Migration or Cloud Adoption?

This is an authored article by Kunal Nagarkatti, COO, Clover Infotech. It talks about the approach an organization must take while making decisions related to moving to the cloud. Migrating an organization's on-premise applications to cloud requires a well thought out strategy and the approach, which they would like to take to maximize value creation from the migration.

Lift and Shift! But why do the Heavy Lifting?

This is an authored article by Kunal Nagarkatti, COO, Clover Infotech. It talks about the "Lift and Shift" approach while migrating to the cloud. It throws light on how businesses can optimize the "Lift and Shift" approach.

New Age Banking – Evolved, Involved and One Touch!

This is an authored article by Kunal Nagarkatti, COO, Clover Infotech, on digital transformation of the banking industry. it talks about how banks need to transform themselves to offer convenience and seamlessness at each and every step of consumer lifecycle.

From tech perspective, GST has made workflow simpler and easier to manage: Clover Infotech

This article expresses the views of Javed Tapia, MD, Clover Infotech, about the positive impact of GST implementation on companies and how it led to automation of processes that has made the entire workflow simpler and easier to manage.

5 measures to enhance Database Security

This is an authored article by Preethi Mennon, VP & Head - Practices, Clover Infotech. It talks about how database security is of utmost importance for businesses in today's technologically advanced business world. It details out 5 security measures that an organization can adopt to enhance database security.

TECH TRENDS

1

Blockchain will reveal new opportunities across industries

Blockchain is a revolutionary decentralized technology that stores and exchanges data for cryptocurrencies. It forms a distributed database with a digital register of the transactions and contracts. Blockchain stores an ever-growing list of ordered records called blocks, each containing a timestamp and a link to the previous block.

2

New approaches to privacy and security are coming

This year has seen Machine Learning emerge as the most significant security trend establishing a probabilistic and predictive approach to ensure data security. Implementation of techniques such as behavioral analysis, enables detection and prevention of attacks that are bypassing the static protective systems. Another emerging approach to safety is known as CARTA (Continuous Adaptive Risk and Trust Assessment).

3

Deep learning will be faster due to better data collection

Deep learning is emerging to tackle challenges associated with data collection and the complexity of the computations. Innovations in hardware are now being developed to speed up the deep learning experiments.

4

The Internet of Things (IoT) will become intelligent

A network of collaborative intelligent things will be created where multiple devices will work together, developing IoT to its full potential. Connected to the global web and combined via wired and wireless communication channels, things will turn into a one big integrated system, driving a major shift in the human-machine interaction.

P.S. link to the article - https://activewizards.com/blog/the-top-10-technology-trends-of-2018/

Culture Bytes
Netherlands

Netherlands is more than just breath-taking tulip gardens, amazing landscapes and windmills along endless cycling routes. It is one of the best countries for business in Europe. We bring you some interesting insights into the Dutch business etiquettes that may help you for your next business meeting.

Punctuality
The Dutch are excellent at timekeeping. Being late or re-scheduling often is taken in a negative sense. It is advisable to arrive early and stick to the meeting schedule.

Dress Code
The Dutch are a bit conservative when it comes to corporate dressing. However, the young generation and the ones from non-financial companies often sport a more trendy and coloured office wear, including jeans and jackets. Still, it's advisable to be formally dressed for meetings. A good office wear, such as a suit, will serve you just right.

Greeting
Remember to have a brief and firm handshake with every member of the client. Do not forget to repeat your name to every person.

Gifting
Corporate gifting is not very common. They do not expect to receive or feel obligated to give gifts in a business setting. If you wish to gift them something, buy something neutral (without your company logo or card) But, ensure that you take a gift for the host when invited to a dinner at a Dutch home.

The Meeting
Expect the meetings to be brief and formal. Address clients with their first names, only when you have been asked to do so. Avoid personal questions and keep the discussion short and factual. The discussions are often direct and to-the-point as they believe in keeping things simple to avoid ambiguity. The questions might come across as blunt or slightly rude, but it is only to be clear about things and get the business done easily. It need not reflect your impression or their perception about you.

Closing the deal
The Dutch are known to be tough negotiators, so be prepared and never over-commit; commitments are taken very seriously. The deal finalization might take time as it goes through business hierarchy, but once approved, implementation is quite fast-paced.

The Other Side

We all know Ushir Mehta as the Strategic Account Manager dealing with our Enterprise Accounts. But, do you know about his passion for movies? Unveiling the "Movie Buff" Ushir that you would love to know!

Your hobby is writing movie reviews. How long have you been doing this?

I have been writing for the past 8 to 9 years

Which was your first movie review?

My first movie review was for DevD

Which genre of movies do you enjoy and like to write about?

I mostly write reviews of Bollywood movies. I enjoy all genres of cinema. However, unusual and unconventional cinema is something I enjoy the most. I like Anurag Kashyap movies. I also like a few of the recent movies such as Shubh Mangal Savdhan and Andhadhun.

Which movies do you relate with and have inspired you in life?

Udaan, Guru, Jo Jeeta Wohi Sikandar, Iqbal and Swades.

Please share the best movie review you think you have written so far.

Movie: Andhadhun

Ek Haseena Thi, Johnny Gaddar and Badlapur are some of the superb movies directed by Sriram Raghavan. Here, he comes up with another awesome, gripping and mind blowing thriller. Andhadhun has superb direction, outstanding screen play, amazing story and great music. The movie doesn't bore you, even for a single minute. The initial 15 minutes of the movie are slow paced as the director is introducing the characters and setting the plot. However, post the introduction, the movie picks up at a tremendous pace. It keeps you glued to your seat with all the twists and turns that it has to offer.

Aayushman Khurana has evolved so much as an actor in the last few years. Tabu is outstanding. Radhika Apte flows smoothly with the story. Manav Vij is brilliant. Definitely, it's one of the best thrillers of this year. Do not miss it. It's highly recommended by me. Watch it for its gripping direction and Tabu. And, most importantly, please do not miss its beginning. There is one important character, who sets the movie running.

Rating: 4 / 5

Know your Colleague

Vikram. G. Gite heads our Microsoft Practice. He is also the Chief Information Security Officer (CISO) at Clover Infotech. Let us all take a moment to know Vikram Gite a little better. We asked him a few interesting question about his thoughts, motivation, personality and leadership style. Read below to find out:

Your mantra to be a successful professional?

It's pretty simple. Know the best and do the best for your organization's betterment. Any decision that I take, I always keep the interest of the organization first and then rest of the things.

How do you maintain work–life balance?

Now a days, people have become ignorant about their bodies. They believe in instant gratification and indulgement. This, in turn, does a lot of damage to their physical health. Well the point is, I try to make my body happy by mindful eating, exercising and keeping my mindset positive. This gives me a lot of satisfaction and helps me to focus better. Hence, when I am in office, I focus completely on work and don't think about anything else.

Your go to gadget?

My mobile phone

Favorite holiday destination?

My maternal uncle's place "Kothure" which is situated in Niphad – Nasik. This village is blessed with natural beauty. It has a beautiful river and great scenic view. It gives me a sense of calmness and tranquility, and helps me to rejuvenate.
However, there are some dream destinations as well that I would like to visit. Maldives and Switzerland are at the top of my wish list.

Your favorite song/movie? And what was the takeaway?

I have way too many favorite songs to name them in this limited space.
Nevertheless, some of the Movies that keep me motivated are – The Pursuit of Happyness and Lagaan.
I have learnt perseverance, persistence and self-belief from these movies. Besides, I firmly believe one should always follow their passion.

Personality traits that inspire you?

Never-say-die attitude, Positivity, lead by example and great communication skills.

People you idolize?

Steve Jobs, Elon Musk and Shahrukh Khan

How do you lead your team to excellence?

I always ask my team to work with one motive "Always look for quality output" and "Do the Best, Best will come to you – Karma". I ensure that my team focuses on significant and productive tasks completely and gives 100% efficiency.

Your most memorable moment at Clover Infotech?

There are many moments but to name a few – "All off-sites that have happened till date"

What piece of advice would you give to your 20 year old self?

"Have defined goals", "Believe in yourself". No one should define what you can or can't do. In this world, everything is possible, you just have to go for it.

Cloverites in Action

Prabalgad Trek: That's how Cloverites take a break!
Our teams trekked to Prabalgad Fort. Check out the fantastic pictures below of all the fun they have had...

Rangoli Competition: When Cloverties come together to showcase their Rangoli making skills!
We had organized a Rangoli making competition on the occasion of Diwali to provide a platform to employees to raise awareness about social causes they care about. Now, isn't that a responsible way to celebrate a festival!

Cultural Programme: Dance, Music and Fun!
At Clover Infotech, festivals are all about celebration, laughter and fun. Check out the snapshots of our cultural day celebration

CSR Drive: Giving back to society

We organized "Back to School" Distribution Drive at our office to collect books and gifts for underprivileged children. A big "thank you" to all Cloverites for their whole-hearted participation. Checkout the pictures of the drive.

Rewards and Recognition (RnR)

We always recognize and appreciate our employees. We aim to acknowledge and reward exceptional performances. Check out the images of our recently held RnR event.