

TECHTONIC

Vol. 07 | July 2019



Leading the way since 1994

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**Neelesh
Kripalani,**
Sr. VP &
Head COE



LEADERS **SPEAK**

Dear Cloverites,

I am glad to get an opportunity to communicate with all of you. We are building a great organization and you are an integral part of it. Your contribution will be critical as we charter the course of excellence and become one of the most sought after IT Services companies.

What would you like the company to be known for? Should we be experts on a set of niche areas and become synonymous with certain technologies and services?

In our quest to define these areas, we have created the Center of Excellence (CoE) in our company. The CoE focuses on key areas namely:

Banking Applications:

We have engaged with various customers to support their core and non-core banking applications. We have implemented standard applications and created the best-of-breed bespoke applications for leading banks. Did you know that almost all leading private sector banks in India are our customers? We are now building strong functional capabilities to complement our technology expertise. A combination of these capabilities will help us to transform banks into "truly digital financial services companies"

Lending, Risk and Compliance Solutions:

India's young and burgeoning population saves a huge amount of money. Financialization of savings is the order of the day and financial services institutions are looking to ride the huge

LEADERS **SPEAK**

unfulfilled credit demand. However, it requires prudent frameworks of risk and adherence to compliance. This is where financial institutions are leveraging technology to lend to customers while curtailing the risk. Our services to implement and support lending, risk and compliance solutions will be vital to our future growth prospects.

Cyber Security:

The global cyber security market is expected to grow to 248.26 billion U.S. dollars by 2023. There is a huge demand for solutions and services around Cyber Security and we will play a key role in shaping this industry going forward.

Digital Transformation:

Artificial Intelligence, Robotic Process Automation, Analytics, Cloud, BlockChain, IoT – These new-age technologies will lead digital transformation across companies and industries. We are creating focused expertise in each of these areas and we will soon play a much bigger role in helping our customers to adopt “Digital”.

Are you excited about these new areas that we have ventured into? What are your views on these? Would you like to contribute to business across each of these areas?

I would like to hear from each of you. I am happy to have a one-to-one conversation, so please do feel free to walk into my office. Let's have an interesting discussion on the future of technology and our growth prospects at Clover Infotech...

Regards,

Neelesh Kripalani,

Sr. VP & Head Centre Of Excellence (COE)





NEW BUSINESS ACQUISITION



Oracle EBS functional support engagement for one of the major FMEG (fast moving electrical goods) companies engaged in the business of manufacturing and selling wires, cables, electric fans, LED lighting and luminaires, switches and switchgears, solar products, conduits and accessories



Oracle Database support for one of leading private banks headquartered in Chennai



Infrastructure Support and Application Development for the leading life insurance company in Oman



Oracle Financials implementation and post implementation support for one of the major non-banking financial companies (NBFCs) in India

CLOVER IN THE NEWS

*Pursuit
of Happiness –
Sentimental Equestrian*



*Corporate India welcomes
Narendra Modi-led NDA's
re-election; seeks more corrective
measures to accelerate growth*



*InsurTech: How technology
is reshaping the
Insurance industry*



*3 ways in which
Artificial
Intelligence will
disrupt 2019!*



*(Scan the QR codes
to read more)*

TECH TRENDS



Empowered Edge

Empowered edge is gaining recognition in the IT world. It refers to empowering computing centralization that is distributed toward the edge of a network, end-users and end-user devices. It is a key concept in device management in the cloud and big data age.

Edge computing is a topology where information processing, content collection and delivery are placed closer to the source of the information to reduce latency. Currently, this technology is being used in the internet of things (IoT) systems to deliver disconnected or distributed capabilities into the embedded IoT world. This type of topology will address challenges ranging from high WAN costs and unacceptable level of latency. Further, it will enable the specifics of digital business and IT solutions.



Cyber Security

As per a research report by Global Market Insights, the global cybersecurity market is set to grow from its current market value of more than \$120 billion to over \$300 billion by 2024. Today numerous large, well-resourced companies are getting hacked despite the best efforts from cyber security specialists on a daily basis. This indicates the need for new technological advancements.

Here are the three emerging cyber security technologies:

Hardware Authentication:

The inadequacies of usernames and passwords are well known. Clearly, a more secure form of authentication is needed. Intel is moving in that direction with the Authenticate solution in its new, sixth-generation Core vPro processor.

User-behavior analytics:

Once someone's username and password are compromised, they become vulnerable to malicious behavior. This behavior can

TECH TRENDS

trigger a red flag to system defenders if they're employing user behavior analytics (UBA). This technology uses big data analytics to identify anomalous behavior by a user.

Data loss prevention:

A key to data loss prevention is technologies such as encryption and tokenization. They can protect data down to field and subfield level, which can benefit an enterprise in numerous ways.



AI-based Advanced Personalization

Today's users want personalization. 56% of shoppers are willing to come back to the site if it recommends a product and personalized display ads have a 10 times higher Click Through Rate (CTR) than non-personalized ads.

AI-based tools can collect and process customer data and, based on that, suggest recommended products or services for a specific person. This is incredibly valuable for the e-commerce industry where everything is built around customers and their shopping habits.



IT Automation

IT automation is the use of software to create repeatable instructions and processes to replace or reduce human interaction with IT systems. Automation software works within the confines of those instructions, tools, and frameworks to carry out the tasks with little to no human intervention.

Automation is key to IT optimization and digital transformation. Modern, dynamic IT environments need to be able to scale faster than ever and IT automation is vital to making that happen.

CULTURE BYTES

Finland is a beautiful European country with extensive forests that stretch for hundreds of kilometers, countless lakes (more than 180,000) and numerous scenic islands that form a part of this Nordic country. As forests cover more than 70% of its land area, related manufacturing (paper, pulp, wood, etc.) and engineering businesses have traditionally been the core of Finland's economy. However, with Nokia's emergence in the 1990s and its subsequent rise as the world leader in mobile phone brands, the electronics industry also accelerated itself to become one of the top industries.

Let us take a look at how the Finns do business and a few key things to consider during your next business visit there.

Behaviour:

Finns are very polite and it is advisable to talk in moderate tones and wait for the speaker to finish before replying or presenting your opinion. Interrupting is considered very rude.

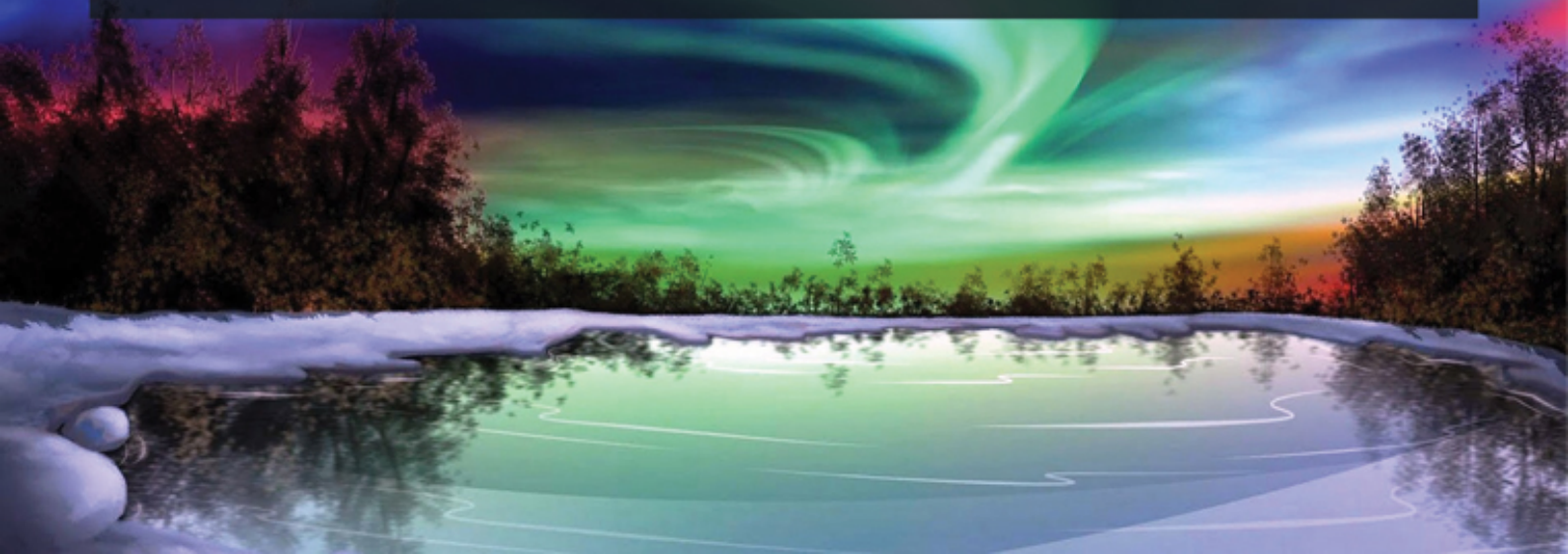
Punctuality:

Finns try to make productive use of their time. They follow timetables and other plans faithfully and expect the same of others. Being late is considered very rude. This pertains both to business and social occasions. If you are running more than five minutes late for a meeting or a dinner, you should call ahead and apologize.

Business dress code:

Business attire is stylish and conservative in Finland. Men should wear business suits and women should choose skirt suits, trouser suits, or dresses. For dinner, dress formally if no other dress code is given.

P.T.O.



CULTURE BYTES

Greetings:

In a professional setup, Finns greet each other with a firm handshake and smile

Business Commitment:

They believe in keeping their word. Hence, a commitment is taken very seriously and is expected to be honored.

While being on a business trip to this scenic country, here are some of the key attractions that should be on your sight-seeing list post your meetings:

Suomenlinna Fortress:

It was built in 1847 by the Swedes. Now, Suomenlinna Fortress is a UNESCO World Heritage Site. It is one of the world's largest sea fortresses.

Northern Lights:

Finland is one of the top countries in the world to witness the beauty of Northern Lights. September to March is the most favourable season to view this Arctic wonder.

Turku:

Turku is the oldest city of Finland. It is the center for culture, health services and finance.

Lemmenjoki National Park:

It was founded in 1956. It has spread across the total area of 2,850 square kilometers, making it the biggest national park of Finland and one of the largest in Europe.





THE OTHER **SIDE**

Let's explore 'The Other Side' (Hobbies and Interests) of our colleagues. Wouldn't it be interesting to know about the hobbies they engage in and their learnings from it? Let's hear the joys and thrills of globetrotting from Manab Mukherjee – Consultant, Delivery.

1. What made you a travelling enthusiast?

As per the famous quote *"The WORLD is a Book, those who do not travel, read only One PAGE."*

I live by this line. I believe that travel is for everyone, people can have different ideas of travel but ultimately there is only one goal – to get out of your comfort zone and experience new things.

I travel because I want to see new places, taste new cuisines, learn new cultures and meet new people. You may read about different cities or countries but you can experience them only through travel.

THE OTHER SIDE

Egypt

2. Which is your most favorite travel destination & why?

I don't consider myself a seasoned traveler. In fact, there are a lot of places that I'm yet to visit. However, if I have to pick from the places I've been to then it would be Sikkim (India) and Lucerne (Switzerland).

Sikkim: This place is a paradise on earth. Sikkim has a lot more to offer than what meets the eye. They have a distinctive culture. They lead a relaxed and slow-paced life, live with the resources they have. One can visit Buddhist monasteries and experience the serenity of the place with Buddhist prayer wheel clicking all the time. They eat simple food. I absolutely love everything about Sikkimese lifestyle.

Lucerne, Switzerland: I've recently visited this place. I immediately fell in love with the beauty of Lucerne. Interestingly, Lucerne wasn't my first choice, I wanted to visit Zurich first. However, after I landed there, I decided to spend an entire day exploring the place. I have been fortunate to visit many beautiful places in the last five years but Lucerne stuck me with its picturesque landscapes. When I was there, I was blessed with the sunny day with chilled breeze and the entire city came to life to enjoy the warm splendid weather.

3. Which places are on your travel wish list and why?

There are a lot of places on my travel wish list. The first three are:

Everest Base Camp: I want to visit this place. Since childhood, mountains have fascinated me with their impeccable beauty. Besides, I am an adventure junkie. Only mountains can offer you both adventure and scenic beauty at the same time.

Egypt: Egypt is such a mysterious place that it had to land on my travel wish list. Pyramids, Mummies, Rich History – this place has so much to offer. I envision an evening spent on Nile River Cruise in full moon sky.

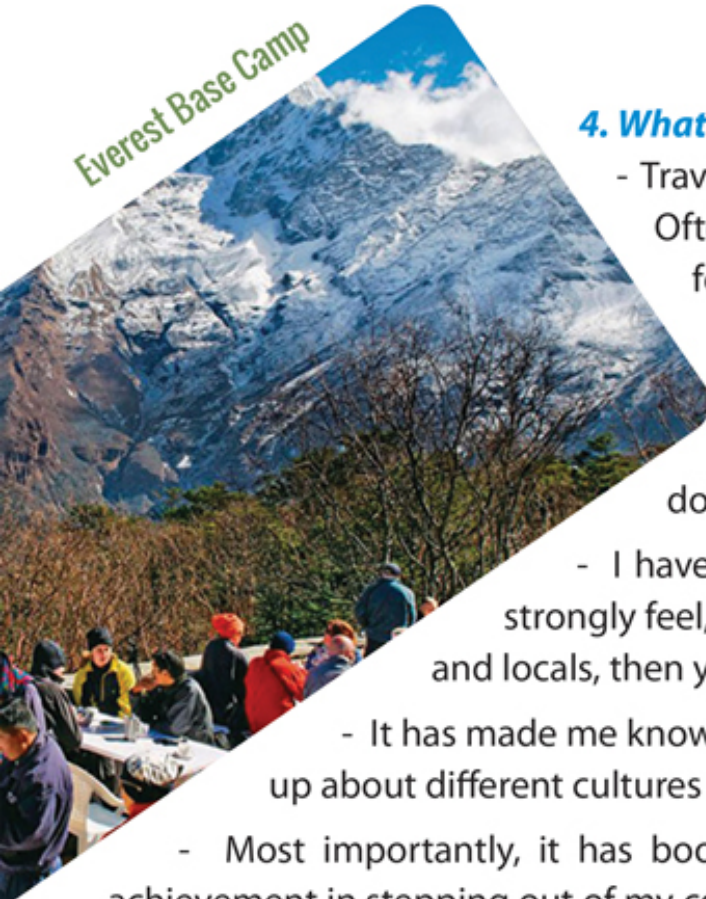
The African Wildlife Safari: In my opinion, it is the best place to experience wilderness.

The African Wildlife Safari



THE OTHER SIDE

Everest Base Camp



4. What have your travelling experiences taught you?

- Travel has taught me to appreciate little things in life. Often, when caught up in the daily rat race, we forget to appreciate the simple joys of life.
- Travel has given me perspective. I have come out of my shell and became accepting of world's view, opinion and different ways of doing things.
- I have learnt to sustain a conversation with people. I strongly feel, if you do not interact with your fellow travelers and locals, then you do not really experience a place.
- It has made me knowledgeable. Now I find myself constantly reading up about different cultures and traditions.
- Most importantly, it has boosted my confidence. I feel a certain sense of achievement in stepping out of my comfort zone and exploring a new destination on my own

5. Please share your most memorable travel experience?

My most memorable travel experience is my trip to Singapore. The prime reason being – this was my first international trip, and this was the first time I sat in an airplane. Initially, I was very anxious and nervous. However, after spending a week in Singapore, I started to appreciate the place and its culture. It's a very organized city with excellent public transportation facility. People are very helpful and all major tourist attractions are easily accessible by tour bus.

6. One piece of advice that you would give to someone who wishes to start travelling?

Traveling solo for the first time taught me to deal with conflicting emotions such as hope, fear, and excitement – all at once. My advice to people who wish to start traveling is to not let fear come in your way. The first step is always scary, however, that shouldn't stop you from exploring the world. Since we aren't the first people to travel, there is a well laid-down travel trail out there and people are happy to guide you along the way. If millions of people can make their way around the world each year, so can you. You may feel scared and nervous but you're just as capable as anyone else.

KNOW YOUR COLLEAGUE



Vishal Mestri is the Senior Delivery Manager at Clover Infotech. Let us all take a moment to know Vishal a little better. We asked him a few interesting question about his thoughts, motivation, personality and leadership style. Read below to find out:

- 1. *Your mantra to be a successful professional?***
Be honest and pro-active. This creates complete transparency and gives a clear picture of what you are trying to accomplish.

KNOW YOUR COLLEAGUE

2. *How do you maintain work-life balance?*

I always make a to-do-list and prioritize it. Spending time with family and loved ones helps me to maintain balance.

3. *Your "Go-to" gadget?*

None. I am not a gadget freak

4. *Favorite holiday destination?*

It has to be Kashmir

5. *Your favorite song/movie? And what was the takeaway?*

I enjoy sci-fi and animation movies such as 'Jurassic Park' and 'Transformers'. I liked the movie 'In-Time' also, it gives a very interesting insight on how time is tied up with your life.

6. *People you idolize?*

Warren Buffett

7. *How do you lead your team to excellence?*

My team is my strength and I strive to be honest and transparent with them. Providing them with autonomy and guidance enables everyone to grow and evolve

8. *Your most memorable moment at Clover Infotech?*

Every day at Clover Infotech is special. However, when we celebrate 'Rewards and Recognition' are the most special days as it is motivating to watch all teams come together to applaud each other's success.

9. *What piece of advice would you give to your 20-year-old self?*

Be focused and receptive to all ideas



CLOVERITES IN ACTION

Organ Donation Camp: We had organized an Organ Donation Camp to raise awareness and urge contribution to this noble cause



International Yoga Day: On 21st of June, Cloverites celebrated International Yoga Day by engaging in mindful and relaxed yoga session

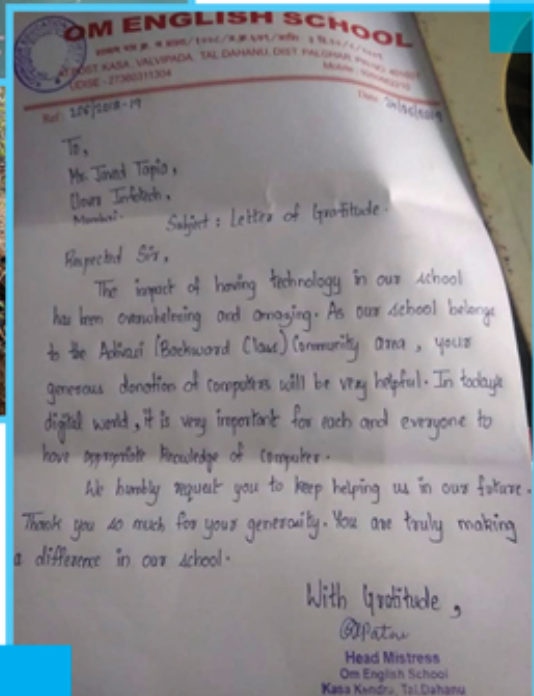
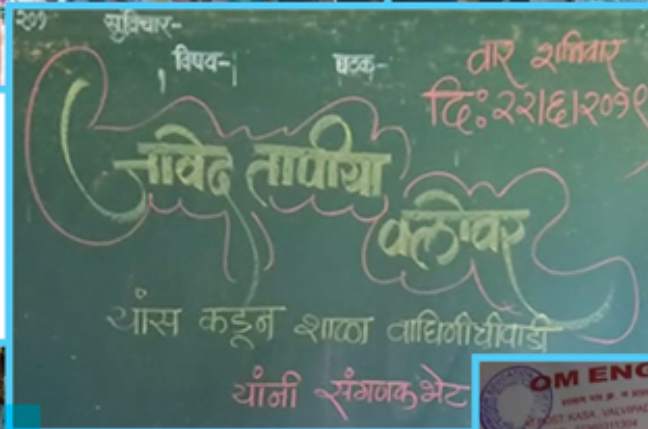


Blood Donation Camp: You don't need to have superpowers to be a hero! Cloverites proved this right by coming together to donate blood to save lives.



CLOVERITES IN ACTION

Clover Infotech donated computers to tribal schools in remote villages. Some of these villages don't have motorable roads. An uphill climb of around 45 mins need to be undertaken to reach these schools. We managed to deliver the computers to these schools to contribute to the holistic development of students.



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For feedback and suggestions, please write to us at:
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