Dear Cloverites,

We are stepping into a new financial year with greater aspirations and a steely resolve to pole-vault to greater heights. Thus, our theme for the Annual offsite was aptly titled “Pole Vault”. It was held in Hotel U Tropicana at Alibaug.

**PoleVault 2016 – Clover Infotech’s Annual Offsite**

The event began with a welcome address by the MD, post which he set the tone for the annual strategy. This was followed by presentations from the Director of Sales, Delivery and Analytics. The Directors enlightened the team about the strategic growth plans for the year across usual business lines, focused practices and international markets.

After a sumptuous lunch, the team resumed with sessions by heads of Practices – ERP and Portals, Analytics and Infrastructure. This was followed by presentations from Sales and Delivery teams.

The evening sessions were about creativity. Cloverites participated with unprecedented enthusiasm and fervor and ensured a fun-filled evening followed by dinner and cocktail.

The second day saw presentations from business enablers such as marketing, HR, administration and finance teams.

The offsite concluded with a team photograph. The activity enabled Cloverites to get attuned to the strategic vision and growth objectives and hence, chart a clear path for attainment of goals.

**Techtonic – our quarterly newsletter**

We would like to begin by thanking all of you for reading the inaugural edition of Techtonic. We are extremely pleased with the response and the participation in “Bring out the photographer in you” contest.

In this edition, we have Mr. Vijay Talele – Head of Global Delivery at Clover Infotech, talking about the year ahead and our growth objectives. In addition to the sections covered in the last edition, we have also featured a few interesting reads.

We would be glad to hear your feedback and suggestions for improvement at techtonic@cloverinfotech.com

Best Wishes,

Team Techtonic
LEADERS SPEAK

FY 2016-17: The year ahead
Themed Pole-Vault, our Annual offsite set the tone for the year to come. Today, by leveraging our extensive experience of two decades, we are poised to create immense value for our customers, industries and markets and take a strategic leap into becoming the most sought after technology partner for IT services.

This year, Clover Infotech will focus on three major areas:

1. International markets and niche technology areas - Digital transformation and Analytics
To cater to this, we have created the following practices:

A) Enterprise Business Solutions, Web and Portals: This team will consult, offer implementation and support services to ensure a robust application framework for businesses. We will constantly engage with customers in areas such as Oracle Fusion, Cloud ERP, Oracle EBS and SAP services. We will also help to establish a strong digital presence through web and portal capabilities in Webcenter, Sharepoint, and Liferay.

B) Analytics: This team will enable customers to better comprehend business and customer data, derive meaningful insights from this data and accordingly draft the best suited business strategies. Our Analytics team can come in at any stage of your enterprise journey and empower you with solutions across the Data Warehousing, Business Intelligence and the Analytics landscape.

c) Infrastructure Transformation: This practice will enable our clients to devise the most efficient and effective plans for their IT infrastructure in sync with their business growth. The team would conceptualize and implement transformation projects to enable customers to “stay on current”, optimize their infrastructure footprint and adapt “as-a-service” cloud models. The team will also enable customers to implement Big Data cost-effectively and enhance business efficiency.

2. Concentrate on sustainable growth and delivering value through business critical engagements
By establishing a Key Account Management (KAM) team of business leaders, we will be working closely with our large and high potential accounts to augment the positioning of our services, upsell and cross-sell our service offerings and deliver significant business value. We are also taking steps to enhance our operational efficiency by implementing Oracle fusion financials, focusing on processes and practices, having a dedicated unit to ensure quality of our services, and thereby, ensure sustainable growth. To further enhance our service excellence, we will focus on quality of delivery, automation, and adherence to clearly defined processes to ensure the highest levels of customer satisfaction.

3. Enhance interactions and collaborate with customers in their strategic growth story
The business teams (Sales and Delivery) will focus on enhancing interaction with the customers and ensure seamlessness in their business and operations.

The time has come for us Cloverites to rise together, unleash our potential and raise the bar!

Let’s Pole Vault,
Vijay Talele (Director - Delivery)
Corporate website revamp for a leading Indian bank
We accomplished the task of building an advanced and updated corporate website against strict deadlines, using Webcenter.

Comprehensive Application Implementation contract for one of India’s leading banks
We were awarded an extensive contract to implement and support a host of applications – CRM, LMS &LOS, Treasury, NewGen, Oracle EBS, Bancs 24 LMS applications, Trade, Cash Management, Loans, HR, Risk Systems.

Risk Management Project on OFSAA for one of India’s top banks
• Migration from ver. 4.5 to ver. 8.x for 2000+ ETL components and 250+ reports deployed in production
• Project includes data integration processes from multiple source systems – including Core, LMS, Treasury, etc. to migrate into the ODS, ALM and OFSAA engine using Oracle Data Integrator (ODI)
Exclusive media coverages featuring our key management personnel.

1. Clover Infotech’s KYC refresh app enables offline data uploads

Clover Infotech, a leading IT Services company with focus on catering to the various banking, insurance, risk management needs of customers data management, sets a way forward with the KYC Refresher App. Banks need to update KYC documents of their customer every 6 months to a year and it is increasingly becoming a tedious process to “Refresh KYC” with remote location customers...

http://bit.ly/1Ud1Ye9

2. Clover Infotech Concludes 2015 with Knowledge-Driven Program on DBMS for Cloud

Clover Infotech announces the successful completion of its maiden knowledge series ‘The Leap’. The event illustrated the company’s capabilities to escalate their clients to Oracle 12c – the new age DBMS for Cloud...

http://bit.ly/1YqfQhv

3. Clover Infotech hosts its inaugural knowledge series “The Leap”

Clover Infotech, a leading IT Services company, recently hosted its first knowledge series, ‘The Leap’, as a platform to help its partners and clients to ‘stay on current’. The insightful forum showcased Clover Infotech’s competences to empower its customers through Oracle’s updated versions for E-Business suite (EBS) of applications – Oracle 12.2.3 and Oracle 12c. The event saw attendance from a diverse list of clients from banking, financial services, IT and ITes companies, manufacturing, shipping and logistics...

http://bit.ly/1qrcjXD
CLOVERITES IN ACTION

Life at Clover Academy – Shefali Purav

In this edition, we feature Shefali’s journey from being a trainee at Clover Academy to being a Project Manager at Clover Infotech.

https://www.youtube.com/watch?v=XD9FwDE-o8I

Please brief us about the roles you have handled at Clover Infotech.

- I have handled various technical and non-technical roles such as project execution, pre-sales, team management, grooming of trainees at Clover Academy, etc.
- From a very early stage, I got opportunities to handle clients and teams, thereby enabling me to learn a lot

How has Clover Infotech helped you to grow in your career?

- Clover Infotech as an organization has always had an open and friendly culture
- The work culture and the mentoring at Clover Infotech has helped me grow in my career

How has Clover Infotech contributed to your success as a professional?

- Clover Infotech, through its values like commitment, innovation and excellence has driven me to always strive for the highest standards and continual learning

Best moment at Clover Infotech

Even after 9 years in Clover Infotech, I still cherish my initial days with the company. The trainee days and the initial days at work were truly memorable. There was a lot to learn and as experts say, Oracle is an ocean – the deeper you dive, more pearls you will come up with.
Once an organization's leaders set their sights on a sales force transformation, they commit to fundamentally change the way the sales force sells. To be successful, this dramatic shift requires the input and support of many cross-functional teams, including IT.  

According to a new Accenture survey of nearly 4,000 retail banking customers in the US and Canada, the customer relationship at traditional banks is susceptible to disruption, despite the fact that in the US nearly 40 percent of customers have been with their current bank for the past decade or more.  
http://bit.ly/1RBy7da

Analytics Trends 2016 – The Next Evolution  
http://bit.ly/1KsJRh5
As businesses continue to foray into new markets, they are constantly diluting the concepts of international borders and continents. Thus, continuing with our resolve to empower the new age professional in you, this edition would help you get acquainted with the work culture of the royal, desert kingdom, UAE.

Capital: Abu Dhabi

**The attire:**
Modest and professional dressing is expected, preferably in darker shades. Women need not wear a headscarf, unless visiting a religious place.

**Greeting:**
Greet the senior most person in the room first. Greet your Arabic hosts with “As-salamu alaykum” (May peace be upon you) and the response would be “Wa-Alaikum-us-Salaam” (peace be upon you too). Wait for a female host to initiate a handshake. Use only your right hand for handshakes and business card exchange.

**Meeting:**
Arabs are a bit relaxed when it comes to following meeting schedules, but being a thorough professional, you should stick to the schedule. While sitting, never let the bottom of your shoe be visible to others. It is considered offensive.

**Conversation:**
Starting the conversation with casual talks would be appropriate, before getting down to business discussion. Avoid questioning in-detail about their personal life.

**Food Habits:**
It is considered disrespectful to refuse food offered by a host. Use only your right hand while eating. Consuming pork or alcohol is considered taboo.

**Important notes:**
- Learn few keywords for better conversation
- Have the other side of your business card translated and printed in Arabic for a better first impression
- Address people using proper titles and their first name

*Compiled from various sources*
Your mantra to be a successful professional?
Collaborate, Stay humble, Know what you don’t know, keep learning

Most cherished memories at Clover Infotech?
a. The time when Red Hat Inc. chose Clover Infotech to enter into a joint venture to launch Linux in India
b. When we secured our 1st major contract, with ABN Amro Bank in 1996

Your mantra for work-life balance?
a. Allocate a specific time for family and work; never mix them
b. Socializing is important, but should be preceded by work and family

Your favourite pastime/ hobby?
Watching movies – all genres and languages

Best technological innovation that amazed you?
The launch of iPhone – 2007

Favorite holiday destination?
Goa

One thing that a Clover colleague might have said/done that inspired you?
It inspires me when ex-colleagues express their delight at having been a part of Clover Infotech, and describe it as the ‘best learning experience’ they have ever had, anywhere in the world, in their entire career. This inspires me to hire new talent, guide them, work with them, and learn from them.

Books, travel or sports, what’s your pick? We want to know more...
Travel. It has always been an inevitable part of my life – my weekly Mumbai-Pune-Mumbai travel routine, and the business trips across India and abroad. It lets me meet new people, relish different cuisines, and also plan for my next family vacation. It also gives me ample time to follow my interests – reading and movies.

Your favourite song/movie? What was the takeaway?
Tracy – an inspiring and intriguing tale of valour, amazingly picturized, and full of commendable performances.
I vividly remember this inspiring speech from Hector (Eric Bana), motivating his army.
“All my life I’ve lived by a code and the code is simple: honour the gods, love your woman and defend your country. Troy is mother to us all. Fight for her!”

Your idol in life?
a. Mahatma Gandhi – his simplicity and laser-sharp focus on the final goal
b. Steve Jobs – his ability to build a company which can innovate, and also his conviction

Your fitness mantra?
Do not eat after 7.30 pm, Eat less, eat frequently, No smoking and drinking

Things every professional should avoid/discard?
a. Manipulating people
b. Allocating family-time to work
c. Ego
How important is the Mid-year Review?
In addition to the continued feedback and guidance that your manager provides throughout the year, a mid-year review adds immense value to the Performance Management Cycle. A mid-year review is a candid, two-way discussion in which your manager/reporting authority reviews your performance for the first half of the financial year (including progress against goals). It also facilitates deliberation on the possibilities and opportunities for your development for the remainder of the year...

The mid-year review opens excellent opportunities for:
- Career-focused discussion
- Candid feedback to course-correct
- Evaluation of plan-effectiveness
- Raising expectations & responsibilities
- To position yourself for a fair appraisal

What you need to do:
1. The beginning
   - Realize the purpose & importance
   - Review the meeting agenda
   - Stay focused on information & idea sharing

2. Review of the first half of the year
   Goals and Priorities:
   - Confirm goals & priorities
   - Identify any changes or modifications to the goals
   - Clarify how goals align with organizational objectives

   Accomplishments and Results:
   - Discuss accomplishments & results
   - Identify challenges & opportunities to improve
   - Provide feedback & suggestions
   - Mutually identify & resolve disconnects in expectations, priorities or performance
   Expected Behaviours
   - Discuss behavioural strengths and aspects for improvement

   Individual Growth and Development Plan
   - Confirm development goals
   - Identify modifications to the plan
   - Review progress against plan, highlighting results
   - Discuss how enhanced skills were applied

3. Plan for the remainder of the year
   - Reconfirm goals, priorities and performance expectations

4. Closure
   - Summarize key points, outcomes and action items

Your manager may summarize or ask you to summarize the meeting and email the summary as follow-up to the Mid-Year Review discussion.

So this year, make sure you request for a mid-year review for a successful year ahead.
MEET THE EXPERT

Name: Rajkumar Kurmala

Expertise: Oracle Financials, Supply Chain Management & Manufacturing, isupplier, iexpenses, (Financials Accounting Hub) FAH.

Key clients: India Pistons, Higginbothams, George Oaks, Cholamandalam, AMCO Batteries, Equitas Micro Finance, Myntra, Kotak Mahindra


Session Conducted: On-job Oracle India localization training to consultants in the south region, Financials Procure-to-Pay cycle, Order-to-Cash cycle.

“
He’s a knowledgeable, patient and engaging instructor with good functional & technical skills. Attending his training session was an excellent experience, and I learnt a lot which will be of immediate use in my job. The training on SCM modules was very helpful.

- Venkata Ramanreddy, C
Oracle Apps - Professional Services Team

“
MIND & BODY

As the summer sun sends the temperature soaring, it is best for you to try and escape the wrath of the sun. To keep you cool and healthy, we bring you few simple yet effective summer tips, helping you to beat the heat.

- Stay hydrated – increase the intake of veggies, fruits and fluids
- Avoid oily and fatty foods that dehydrate you
- Workout outdoors post sunset
- Carry glucose while you workout
- Bathe often to keep your skin healthy and sweat-free
The Battle of Taxes

After a well-strategized, long, and nerve-wrecking battle with tax planning and salary deductions, another financial year has come to end. We hope many of you would have escaped the wrath, while others would have survived, braving few hits. As we welcome a new financial year, it would prove to be a winning first move to devise an investment strategy to minimize loss, and on the other hand multiply your capital as well.

Here are a few battle secrets that you should remember while making investments:

• Understand the tax slabs
  The fundamental of tax saving is being aware of the income tax slab you fall into. It not only enables to estimate tax deduction, but also helps in calculating the amount to be invested.

• Foresee your expenses and have a ‘crisis’ fund
  The ideal approach should be ‘spending after saving’. Before making any investment, make sure you account for all the expenses that you might incur in the coming months. Also, have a ‘crisis fund’ for emergency situations and do not dig into it unless inevitable; replenish the funds immediately.

• Realize your purpose of investment – tax saving or capital growth
  Investing blindly can be hazardous for your capital health. Assess your financial position and realize your investment aim. For tax savings, you could choose from various government or private investment instruments – FDs (5 year fixed deposits), PPF (Public Provident Fund), ELSS (Equity Linked Savings Scheme), Mutual Funds, India Post Saving Schemes, NSC (National Savings Scheme), or Sukanya Samridhdhi Yojana. Some of these instruments also provide great capital growth, and should be thoroughly studied and compared, taking into account various parameters minimum and maximum investment amount, minimum lock-in period, interest rate, tax exemption, flexibility to invest and withdraw, etc.

• Tax exemptions
  Apart from medical insurance, PF and gratuity that are deducted from salary towards long-term savings and security, net salary also has components that qualify for tax exemptions. You can claim HRA (House Rental Allowance) if you reside at a rented property, claim rebate against home loan, submit monthly policy premiums or medical expenses that are covered under tax reimbursement – LIC, mutual fund premiums, medical premiums, pension plan premiums, etc. It is advisable to be aware of all the tax exemptions that a salaried employee can avail. Tax saving is a hard battle, but to save your hard-earned money, a little extra effort is surely worth the returns.
BRING OUT THE PHOTOGRAPHER IN YOU!

33 Participants
105 Photos received
2000+ Likes received for all photos

112 Likes
Pranav Dighe
Omkar Malvankar

74 Likes
Mrunalini Naik

64 Likes

THE FEATURED PHOTOGRAPHERS WERE SELECTED ON THE BASIS OF LIKES RECEIVED (ONE PIC PER USER)
THANK YOU CLOVERITES FOR YOUR WONDERFUL PARTICIPATION
Clover Free Hit Contest!

It’s the IPL Season.
Every batsman who plays in the IPL is delighted when he gets a free hit!

Imagine you have a free hit and get the license to do anything for an hour! What would you love to do?

Write your caption in 20 words beginning

If I get a free hit in life, I would __________ #Cloverfreehit

For e.g.: If I get a free hit in life, I would get Bill Gates to sign a few cheques for me. #Cloverfreehit

Rules:
• Only one entry per Cloverite. Last date of submitting entries in 29th May 2016.
• The top five most liked captions (as per likes received on the Facebook page) will feature in the next edition of TechTonic.
• In case there is a tie on the number of Likes, we will check the maximum comments
• In case, there is still a tie, we will check the number of shares

4 Steps to win:
Like Clover Infotech page > Post your wacky caption on Clover Infotech Facebook page wall > Add #Cloverfreehit > Get maximum likes