



3i Infotech
"Connect"

**Empowering
Business
Transformation**

Nov, 2014

From the Global CFO's Desk

"Revenue from operations is Rs. 719.05 crores in H1-FY2015 vis -à-vis Rs. 629.08 crores in H1-FY2014, representing a 14% increase. The cost of revenue is 74% (Rs. 532.55 crores) in H1- FY2015 as against 78% (Rs. 490.24 crores) in H1-FY2014. The gross margin stood at 26% in H1-FY2015 compared to 22% in H1- FY2014. The initiatives taken to optimize operational costs continue to bear fruit with one of the key elements contributing to the improvement in gross margin being rationalization of delivery by synergizing processes. Operating EBIDTA stood at 9% in H1-FY2015 compared to 8% in H1-FY2014.

As planned, the measures taken to convert Rupee debt to Foreign Currency debt have resulted in reduction in interest cost by 28%. Interest cost for H1-FY2015 stood at Rs. 113.42 crores compared to Rs. 158.17 crores in H1-FY2014.

During the current half year, in line with the agreement with CDR, the Company divested its e-Commerce business, at a net loss of Rs.96.09 crores after adjusting .goodwill on consolidation."

Have any questions or need any further clarifications, please feel free to write to us.

Regards,

Padmanabhan Iyer
Global CFO, 3i Infotech Ltd.



Meet Our Clients – Existing and New

3i Infotech is currently going through an exciting period of consolidation. To pace with this, the operating performance of the company is improved sequentially on a quarter on quarter basis. We are confident of maintaining and improving the existing trends with our continuous effort at attaining excellence.

New Clients

We have been very active adding to our base of trusted clientele across our various practices and geographies. Let us meet a few of them in this section.

International Clients – New

Client: a government-owned bank in the country of Belize.

The 3i Infotech Solution: Kastle Core Banking & Internet Banking solution

The state owned bank, headquarter in Belmopan, the capital city of Belize, primarily provides concessionary credit to public officers, teachers and lower middle income Belizers.

The Bank has selected 3i Infotech's Kastle Core Banking & Internet Banking solution after a comprehensive evaluation process including a series of demonstrations of our solutions. 3i Infotech's ability to be a one stop shop for banking solutions there by effectively eliminating third party solution providers was a key strength in this selection. Implementation of Kastle Core banking is currently underway.

Client: a multinational specialty pharmaceutical company in US

The 3i Infotech Solution: Application development

This pharmaceutical company specializes in developing, manufacturing, and marketing neurological and dermatological treatments. We have recently won multiple Projects for Application development and to refurbish and re-platform their websites.

Client: one of the largest mortgage-backed securities lending firm in the US

The 3i Infotech Solution: JAVA based Application development

Client was founded in 1938 and is based in Washington, the District of Columbia. They serves mortgage banking companies, savings and loan associations, savings banks, commercial banks, credit unions, community banks, insurance companies, and state and local housing finance agencies. They provide liquidity and stability support services for the mortgage market in the United States.

Client: one of the largest British building society which has its headquarters in Cumbria,

England. The 3i Infotech Solution: AML/FCDMS solution

This client has a proud heritage in the UK with many societies having served their local communities for more than 150 years. We have done targeted campaign for the AML/FCDMS solution around **British building society** segment in the UK. The campaign was successful and we got three hot leads from the campaign. This deal sets the ball rolling for the AML/FCDMS solution in the European Region and within the building society segment.

Client: a Nigerian Company specialized in manufacturing and distributing fast moving Consumer Goods

The 3i Infotech Solution: ORION ERP to streamline and automate their complete operational & financial business processes

This is ORION ERP's 4th foray into the Soap and Healthcare Products Manufacturing segment in Nigeria and we are gaining prominence in this Industry Vertical in the West African Region

Established in 1993 as a trading business, this Client is an FMCG company that has now become one of the most progressive business organizations in Nigeria, with common household products and reference brands. This Clients has selected ORION ERP to streamline and automate their complete operational & financial business processes

Domestic Clients – Existing

Client: one of the leading mutual fund and asset management company in India

The 3i Infotech Solution: “Business Intelligence & Analytics Services” for implementing Financial Report Automation Solution

The client manages significant Mutual Fund Asset Under Management (AUM), in addition to Portfolio Management Services and International Advisory Mandates for clients across international markets in asset classes like Debt, Equity and Real Estate with primary focus on risk adjusted returns.

The client has chosen 3i Infotech for implementing Financial Report Automation Solution that can help in managing the data from various data sources automate the process of generating half yearly and annual compliance reports and financial statements. 3i Infotech is offering the client its services in the area of Business Intelligence (BI) and MIS reporting and is in the process of implementing robust BI and MIS solution that provides an edge over their current manual reporting process.

Client: one of the Indian Company pioneer in healthcare

The 3i Infotech Solution: ORION

This client is pioneer in healthcare and manufacturer and contributes on a broad range of fronts to improving people's health and quality of life. They provide products that are tailored to the needs of specific patient groups.

They have selected ORION ERP for companywide Operation and integration between departments. Roll out of ERP will happen at Maxheal head office in Mumbai with three plants in India. Customer finds Orion® to be a good fitment over other ERP and low cost of maintenance with Super technology benefits from product.



Client Appreciation

Client: a multinational banking and financial services company based in India.

The 3i Infotech Solution: AMLOCK application successful implementation at Client's foreign offices (Singapore & UK) In just 2 months

Our teams working on both Singapore and UK projects burned midnight oil and made impossible POSSIBLE. Our latest AMLOCK base version along with regulatory requirement Gone Live at the client's Singapore and UK in Mar, 2014

Here what the client has said:

"We put on record the exemplary support extended by your team in the successful implementation of Phase I of the application in the above countries. We are sure of the same support in the future implementation of the application in other countries and the Phase II of the implementation in the above two countries."- Chief Manager, Client

Client: a global leading insurance company

The 3i Infotech Solution: 3i Infotech BPO service

3i Infotech BPO team is managing Client's policy issuance activity and has successfully completed data entry (POZ in Verification & DE-supervisory bucket).

Here what the client has said:

"It is a fabulous effort, throughout the month all of you contributed very well, keep up the good work and thanks a lot! It is a outstanding month in terms of volume handling and training of team, no doubt this month is special one you have a additional team to manage Crack team, which undoubtedly you three have managed very smoothly - good job done and wish you all the best for future

Already you very supportive and understandable the way you are aligned with the team and our business requirement was outstanding, the difference of this exciting month is everyday when I started my day with a briefing of WIP and Production status. the "WHY" is replaced by "WOW" which motivate us immensely. Thanks all of you again."- Client

Client: one of the leading consumer food store in Kingdom of Saudi Arabia

The 3i Infotech Solution: Successful implementation of ORION, Payroll and HR Portal

The Client is a chain of supermarkets with 40 branches across the western and southern regions of the Kingdom of Saudi Arabia. They always operate 24 x 7 and serve nearly 100,000 customers every day.

We have implemented ORION 10.6 HRMS, Payroll and HR Portal successfully. The biggest challenge in this project was to satisfy the customer requirements v/s commitments given by the sales team vis-a-vis product functionality.

Here is what customer has to say post Go live:

"ORION is very rich in functionality and the same had helped us in mapping all our business requirements. ORION has

incorporated best industry practices and hence it becomes very imperative for all of us to follow the processes incorporated in ORION. We have selected ORION after rigorous evaluation and now we feel vindicated by our decision. We have no reservations in recommending 3i-Infotech and ORION ERP Solution to any other prospects, which look forward to implement an ORION ERP Solution of this kind and nature.” -Client

Client: a Japanese financial holding company

The 3i Infotech Solution: IMS team

The client had chosen us as a service provider for their financial application.

Here what client has said:

“I wanted to bring to your attention a project. We recently conducted the 1st ever Live BCP test for our business. This was a critical exercise as this had a high potential for business impact if things were not working on our BCP site. They were both available throughout the day and worked with the users to make this a big success. Appreciate all the great work done by the team!.” - Head IT, Client

Client: a leading non-life insurance company in Singapore

The 3i Infotech Solution: Successful implementation of PREMIA

PREMIA Core & Collaborator solutions have gone live at Client's location for their insurance core system and agent's portal. The main challenge in completing this implementation was the single roll out planned for all lines of business covering 140+ products in Core Insurance system and agent's portal to support business with 2500+ agents.

Here is what the client has said:

“In the initial stages the challenges seemed overwhelming. Both sides were struggling and we were afraid we would never complete this project. This is all history. The new team from 3i Infotech has made a great difference. From our end, the PMO team helped drive things on both sides. It was the unanimous commitment and sincere effort that ensured the success of this grand project.

We are aware we were very demanding with our needs in order to make sure the requirements of our customers and intermediaries were met. There are still many things to do following the go live and the long journey together ahead of us. We are grateful for and continue to seek 3i Infotech's commitment and support. Thank you very much.” - CEO, Client

Client: an insurance company based in Riyadh, Saudi Arabia

The 3i Infotech Solution: PREMIA

The Client has appreciated the focused effort of our PREMIA Support team to streamline reconciling of data and enabling smooth month-end and quarterly processing.

Here what the client has said:

“Appreciated the service to help us on constant monitoring the data for the month and validating every factor applicable to the system. We are happy to see that the issue counts have reduced at the better extent ... and we were in the position to close the issue in timely manner. Hoping for the better in future period.” - Group Leader S, IT Department, Client

Client: one of the leading financial institution in London

The 3i Infotech Solution: PREMIA

We have successfully re-implementation Premia Life modules at Client's place.

Here what the client has said:

“First of all, let me use this medium to express my unreserved thanks and appreciation for your total commitment and

support given to us throughout the period you stayed with us for the re-implementation of Premia Life Software. Your help was critical in troubleshooting and resolving most of the issues that the organization thought could not be resolved. Your commitment to delivering excellent service made a huge impact on users' ability to regain their lost confidence in Premia life software and have full utilization of same. On behalf of the staff and the entire management, we commend your competence as well as the professionalism of your support, and we say we are very grateful to you and 3i-infotech in general. We hope to see you in due course to continue your technical support in some areas that still need clarification by the users. Once more, thank you very much."- **Head (Life & General Software Support), Client**

Client: a French global telecommunications equipment company, headquartered in Paris, France. The 3i Infotech Solution: 3i Infotech BPO service

Our team has completed active transition in just 15 days and started independent operations at all 14 locations of the client which include India, Dhaka and Colombo effective from March 1, 2014 under the recently received contract of our IT partner for supporting end user computing at the Client's place.

Client is very much impressed with our professional approach in all the aspects and given us the transition signoff in one shot.

Delivery Head – APAC (client) and Operation Manager (client) appreciated efforts of our team members and honored them with certificates and mementos.

**Client: a global leading insurance company
The 3i Infotech Solution: 3i Infotech BPO service**

3i Infotech BPO's production team has processed highest output delivered in last three months.

Here what the client has said:

*"Well done guys - you all have once again proved "Nothing special has ever been achieved except by those who dared believe that something inside them was superior to circumstance" you all have it in you and it has been proven yet again. Just remember, its march again we need to be together, back each other, enjoy and cherish each other's achievement, most importantly - help/hold each other in failures and together we all shall succeed. 'If everyone is moving forward together, then success takes care of itself" and man we are a force to reckon with. All the best champions."- **Client***

*"This is just the first ladder towards March end and we have to stand firm as there would be many more such instances wherein we'll have to showcase our strength and I am sure that with such a wonderful beginning we'll have an even better ending."- **Client***

**Client: a globally leading Insurance Company
The 3i Infotech Solution: 3i Infotech BPO for year-end closing**

Our 3i Infotech BPO team has done fantastic year-end closing activity at Client's place.

Here what the client has said:

*"First of all let me thank for the efforts put in by each individual for such a wonderful and smooth year end closing, without your extended support this could not be possible. This is our privilege for having Service Provider like you, on whom we can trust that nothing will go wrong. Good job done by entire Production team, ASC & Scanning team"- **Client***

A commitment delivered

Client: one of the largest pharmaceutical manufacturing company headquartered in Bangkok, Thailand

The 3i Infotech Solution: Successful implementation of Orion 10.6

The Client is one of the largest pharmaceutical manufacturing company headquartered in Bangkok, Thailand and also one of our esteemed Orion customer in Thailand. After successful roll -out of our flagship product ORION for their Thailand and Myanmar operation we have now successfully rolled out Orion in Vietnam and they have gone live. The main challenges were here to implement complex functionalities involved in due to various statutory requirements.

Client: US based MNC and the world's leading manufacturer

The 3i Infotech Solution: ORION BI in a BOX (APEX)

The Client is a US based MNC and the world's leading manufacturer of power transmission belts and a premier global manufacturer of fluid power products. Their highly engineered products are critical components used in diverse industrial and automotive applications where the cost of failure is very high relative to the cost of our products.

The Client has been using ORION for more than 2 years and the ORION Delivery team has successfully implemented ORION BI in a Box (APEX).

Client: one of the largest multinational bank in India by assets and by market capitalization

The 3i Infotech Solution: WIRE Mega Project - Straight Through Inward Remittance (STIR) Revamp

We have successfully revamped Mega WIRE STIR is a CBPPC (Cross Border Payment Processing Center) application at Client's place. The application processes the transactions marked as WIRE product. The major highlights are-

1. TAT Reduction in Processing
2. Reduced User Interaction and move to auto processing
3. Auto tracers to correspondent banks on pending transactions
4. Auto tagging of Purpose of remittance and capturing country of remittance
5. Dearer rate offer for Elite Beneficiary / Regions
6. Checking Caution list of Remitters and Provision for Intraday Processing

Client: one of the largest Takaful group in the world headquartered in Bahrain

The 3i Infotech Solution: PREMIA e-Portal solution Go-Live

PREMIA e-Portal solution has gone live, the first live site for the e-Portal product. The portal is fully integrated with their PREMIA core insurance system and provides a user friendly channel to extend services to their customers.

The configuration driven solution provides ability to launch new products on the portal in a short time frame, without involvement from 3i Infotech, allowing them to better respond to the market needs. The services available through the portal include policy purchase, renewals, endorsements and claims requests. The portal is integrated with the Bahrain E-Government Authority for motor vehicle registration, debit & credit card providers for online payments and a SMS gateway for notifications.

Client: one of the largest Asset Management Company (AMC) in the India

The 3i Infotech Solution: Successful implementation and go live of Financial Compliance Reporting & Automation Solution

This Client manages significant Mutual Fund Asset Under Management (AUM), in addition to Portfolio Management Services and International Advisory Mandates for clients across international markets in asset classes like Debt, Equity and Real Estate with primary focus on risk adjusted returns.

We have successfully implemented Financial Compliance Reporting & Automation Solution



3i Infotech Ltd. participation

- **3i Infotech Ltd. has participated in “The Insurance Conference Southern Africa - Rendezvous 2014”**

We were one the sponsor of this prestigious “The Insurance Conference Southern Africa - Rendezvous 2014”, Jul 27 to Jul 30, 2014 in Sun City, South Africa

12 countries participated and there were over1,300 delegates from various industries like insurance, reinsurance, broking firms, loss adjusters sector. We had a wide coverage on our logo and PREMIA platform at the event. This conference has given us a great platform for business and networking and we are confident that we will add some new logos to our client’s list in the Middle East & Africa region.

Glimpse of the conference





Awards:

- Worldwide Achievers Pvt. Ltd. has declared 3i Infotech Ltd. as the winner of **“Business Excellence in IT Solutions for Banking & Financial Sector”** category at Business Leadership Awards, 2014 (**Media Partner Zee Business and ABP NEWS**), Aug, 2014

All winners were rewarded in Business Leadership Awards 2014 event on **9th August, 2014** at Hotel The Ashok, New Delhi.

Abhay Sinha, Region Head SAG (Non ICICI), (right) , represented 3i Infotech Ltd. and received this award.



- Asia CIO Congress honored 3i Infotech Ltd. with the “Most Admired IT Company Of The Year” award, Aug, 2014**



CMO Asia is a global Community of over 17,000 Executives within Strategic Interest Network. The CMO Asia is dedicated to high level knowledge exchange through Leadership & Networking amongst senior CMOs and brand decision makers across industry segments.

Abhijeet Powdwal, Region Head- APAC represented 3i Infotech Ltd. and received this prestigious award at the event today at Pan Pacific Hotel, Singapore.

NEWS



3i Infotech in News:

Worldwide Achievers Felicitated the Winners of Business Leadership Awards 2014

3i Infotech Launches “MFund Plus” an Investment / Fund Management Solution

“Budget Reactions from IT industry”- *Charanjit Attra, ED & Global CFO, 3i Infotech Ltd.*
views published in ITvoice

To Get Big Data Right, Companies Will Need To Get Small Data Artists- *Varindia*
interviewed Amit Das, Executive Vice President, 3i Infotech Ltd.

Way Forward:

Your support has been invaluable to us as a company over the years and we look forward to it in the future. As we move forward, we will keep you updated on the developments at 3i Infotech Ltd. on an ongoing basis.

For any clarification, please feel free to write to 3IINFOTECHCONNECT@3i-infotech.com, corporate@3i-infotech.com or tina.dutta@3i-infotech.com

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Disclaimer:

Except for the historical information contained herein, statements in this release, which contain words or phrases such as "will", "would", "expect", "believe", and similar expressions or variations of such expressions may constitute "forward-looking statements". These

forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to, the performance of the Indian economy and of the economies of our principal international markets, the performance of the industry sectors in which our clients are based, the performance of the information technology industry sector world-wide, competition, our ability to obtain statutory and regulatory approvals and to successfully implement our strategy, future levels of our growth and expansion in business, technological implementation, changes, advancements, and redundancies, the actual demand for software products and services, or the future potential or feasibility thereof, changes in revenue, income or cash flows, our market preferences and our exposure to market risks, as well as other risks. 3i Infotech undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.

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