From the CFO's Desk

Revenue from operations for 9M-FY2015 is INR 1,038.69 crores vis-à-vis INR 973.19 crores in 9M-FY2014, representing a 7% increase. The cost of revenue has reduced to 73% (INR 761.75 crores) in 9M-FY2015 from 77% (INR 754.04 crores) in 9M-FY2014. Consequently, the gross margin has improved to 27% in 9M-FY2015 as compared to 23% in 9M-FY2014. Operating EBIDTA stood at 11% in 9M-FY2015 compared to 8% in 9M-FY2014.

Interest cost for 9M-FY2015 stood at INR 164.16 crores compared to INR 252.61 crores in 9M-FY2014.

During the nine months ended 31st December 2014, in line with the approval from CDR, the Company divested its e-Commerce business and product business in UK, at a net loss of INR 287.64 crores.

Regards,

Padmanabhan Iyer
CFO, 3i Infotech Ltd.

Meet Our Clients – Existing and New

To 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 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 multinational specialty pharmaceutical Company based in Canada
The 3i Infotech Solution: RIMS monitoring

Client is a specialty pharmaceutical Company that specializes in developing, manufacturing, and marketing neurological and dermatological treatments. We have signed a deal with the Client to perform 24X7X365 L1 RIMS monitoring services in support of their Tivoli Workload Scheduler system, which manages 10,000 production jobs per day in Addition to L2 & L3 activities

Client: a leading Japanese multinational Company
The 3i Infotech Solution: ORION 11J

The Client is specialized in the manufacture of imaging and optical products, including cameras, camcorders, photocopiers, steppers, computer printers and medical equipment and is one of our most prestigious existing customers and has been using Orion for the last 10+ years. They were very excited and chose our latest release Orion 11J.

Client: a fastest growing and leading chemical distributors in the Middle East
The 3i Infotech Solution: ORION 11J

The Client has been in the business for two decades catering to the fiberglass, paint, water treatment, food & beverages, construction and oil field industry and chose chose Orion 11J as their choice of vendor.

Client: a leading retail financial services provider in Malaysia
The 3i Infotech Solution: KASTLE AML

The Client is a leading retail financial services provider in Malaysia in terms of overall market share, across retail financing products including mortgages, automobile financing, credit cards, unit trust financing, and individual deposits with branches in Malaysia, Singapore, Brunei and other international financial centres such as London, New York, Hong Kong and Bahrain.

They are our largest client in Malaysia for MFund and recently, as part of their regional plan, selected 3i Infotech's Kastle AML solution for

their operations to support them in their regional ambition.

Client: a leading bank based in Dubai - United Arab Emirates
The 3i Infotech Solution: KASTLE FACTORING

The Bank is one of the largest banks in the middle east chose our Kastle Factoring for their business.

Client: a leading distributor and wholesale of pharmaceutical Company in United Arab Emirates
The 3i Infotech Solution: ORION 10.7

The Client is a distributor and wholesale of pharmaceutical, health care products along with having a chain of retail pharmacies around UAE. Apart from UAE, they have operations in USA, Germany, Iran, India, KSA and Africa.

Client: a leading Company in the UAE deals in automotive spare parts
The 3i Infotech Solution: ORION 10.7 Distribution Suite

An authorised dealers for Toyota, Nissan, Mitsubishi, Mazda, Isuzu and Honda genuine spare parts chose Orion 10.7 Distribution Suite

Client: a leading manufacturing Company in clothing, sewing and slippers in UAE
The 3i Infotech Solution: ORION 10.7

The Company was founded in 1986 and have more than 28 years experience in the field of clothing, sewing and slippers. They chose ORION 10.7

Client: world's foremost providers of Consulting, Technology and Outsourcing
The 3i Infotech Solution: Digitalized Services

The Client has signed a global MSA with us for providing digitization services for its customers across North America, Europe, China and India.

Client: a leading provider of business lending and leasing in America
The 3i Infotech Solution: AMLOCK

Client is a leading provider of business lending and leasing for companies of all sizes in a wide array of industries including business capital for corporate acquisitions, refinancing and restructuring as well as services to manage large fleets of cars and other equipment. We have recently signed MSA with client providing Business Consulting and Analysis for Anti-Money Laundering.

Client: a leading professional investment services Company in Malaysia
The 3i Infotech Solution: MFund ISS

The Client is a licensed fund manager and a part of the KAF Group of Companies chose our MFund. The Client provides professional investment services for clients looking to invest in the fixed income and equity markets within Malaysia and throughout the Asia-Pacific region.

Client: one of the leading Takaful Insurance Company in Malaysia
The 3i Infotech Solution: our solution to migrate from Premia P9 to Oracle enterprise with data partitioning feature

The Client chose our solution to migrate from Premia P9 to Oracle enterprise with data partitioning feature to address issue of data size and data archiving (APAC). The Client is principally involved in the provision of Islamic financial protection services, based on principles and rulings of Shariah. The Company offers individuals and commercial enterprises a comprehensive range of Individual Family, Group Family, General Retail and Commercial Takaful products.

Client: a leading Zimbabwean fashion retailer
The 3i Infotech Solution: ORION 10.7

Client is one of the largest fashion retailers in southern Africa offers high quality and competitively priced clothing and merchandise

Client: a leading outdoor, Industrial products and equipment supplier in Middle East
The 3i Infotech Solution: ORION 11J

Client is a supplier in Middle East region for quality Tactical, Outdoor, Industrial products and equipment selected Orion 11j Basic Plus. It's an order with the shortest sales cycle of 1.5 months

Client: one of the fastest growing and leading chemical distributors in the Middle East
The 3i Infotech Solution: ORION 11J

The Client has been in the business for two decades catering to the fiberglass, paint, water treatment, food & beverages, construction and oil field industry.

The Company has years of experience in handling orders for long term scheduled deliveries that are stocked at the warehouse minimizing inventory carrying costs for our customers.

Client: a leading manufacturer of solder and electrochemical
The 3i Infotech Solution: ORION 11J

Client have more than 20 years of experience as a leading manufacturer of solder and electrochemical, ink and solder paste products. The Client appreciated the value proposition of Orion11j demonstrated and will be hosting application in Singapore and will roll out in across 5 Asia pacific countries including Singapore, Malaysia, Thailand, Vietnam and Indonesia.

Client: a leading name which operates and develops cellular telephone networks in Luxembourg
The 3i Infotech Solution: AMLOCK

Client is headquartered in Luxembourg operate exclusively in emerging market in Africa and Latin America. They offer Mobile, Cable & Digital Media, Mobile Financial Services (MFS), online. The Client chose our AMLOCK for nine countries implementation for five years maintenance contract.

Domestic Clients – New

Client: pension division of one of the largest insurance company in India
The 3i Infotech Solution: end to end consultancy and service to set up its DR site

We have bagged this order with its true consultative effort, where a complete road map for this Client is drawn in consultation with their senior management.

In the short term horizon, this order paves the way for some additional T&M customization, which would be undertaken immediately post completion of the DR setup and in the long run with the anticipated growth in their business, the Client has shown keen intent to implement the newly launched MFund Plus™.

Client: a cooperative society engaged in Fertiliser manufacturing in India
The 3i Infotech Solution: IT FMS and AMC

Client is a Cooperative Society engaged in Fertiliser manufacturing at its five plants located in India. The range of production consists of Urea, NPK and DAP fertilisers which are marketed all over the country. Client has placed us the work order for IT FMS and AMC on PAN India offices which includes Head office, Plants and several marketing office for two years.

Client: one of the state government in India
The 3i Infotech Solution: Application Development and Maintenance Services (ADMS)

We have won a new order from one of the state government in India, in which we have to design, develop and implement the

Transactional Management Information System for Social Security Schemes. Social Welfare department disburses pensions and implements the various welfare schemes on behalf of the government for the downtrodden citizens. Total pensioners and beneficiary for all schemes are approximately Sixty Lakhs. Currently they are disbursing the pension on manual basis. After this project gets implemented, the disbursement of pension and other benefits will be transferred directly into beneficiary bank account.

We have to automate the whole process, where the department will implement and monitor the all social welfare schemes. This is a World Bank funded project.

Client: an organization gives financial and technical assistance to developing countries around the world
The 3i Infotech Solution: IT FMS

The Client headquartered in Washington D.C, is an unique partnership to reduce poverty and support development across world. The Client has renewed the IT FMS contract with us for the 5th continuous year with enhanced rate. They have again reposed the faith on us.

Existing Clients

International Clients – Existing

Client: a world leader in the agro sector headquartered in Germany
The 3i Infotech Solution: ITIMS Engagement

We have been associated with the Client since 2008. Our brilliant performance in terms of CSAT rating for the India region has become a benchmark within the client's Company across all geographies. It's been the unique hybrid delivery model tailored to end user experience which has made a huge impact. The Client has applauded us for our brilliant performance over the years and even in times of cost optimization across all functions. We have been successful in extending this big ticket engagement   till 2016.

Client: one of the pioneering insurance companies in the Middle East region
The 3i Infotech Solution: PREMIA 11 General Insurance

The Client was incorporated in 1982 and is partly owned by the Government of Abu Dhabi and one of the pioneering insurance companies in the Middle East region. It is listed on the Abu Dhabi Securities market and is one of the longest established insurance companies in the United Arab Emirates. The Client is our one of the oldest PREMIA customers in the region. The Client evaluated the latest PREMIA 11 system with a series of workshops and finally gave it a go ahead.

Client: one of the premier providers of top-quality tiles
The 3i Infotech Solution: Premia 11 General Insurance

The Client is in existence since 2009 and running on Premia 9 General Insurance. Premia 11 General Insurance to be implemented in 6 countries with implementation on T&M basis at the Client's place.

Client: at the forefront electrical engineering industry in the U.A.E
The 3i Infotech Solution: ORION 11J

The Client is an undisputed leader of the electrical engineering industry in the UAE region for the past 50 years.. The Client serves their regional customer base across the GCC countries, Middle East, Africa, CIS countries and the Indian sub-continent.

Client: a specialist in the manufacture and distribution of fragrances based in Dubai, UAE
The 3i Infotech Solution: ORION 11J

The Client is a specialist in the manufacture and distribution of fragrances with diverse brands catering to the lifestyle of a global

audience in UAE region. We approached the customer with Orion 11j and we had signed a deal with the customer for Orion 10.7 upgrade.

Client: a leading name offers ship supply services to vessels calling UAE ports
The 3i Infotech Solution: ORION 11J

Established in the year 1993 as Middle East -Ship Stores, the Client offers ship supply services to vessels calling UAE ports. Since its inception, the Client has diversified and established itself in the region as an integrated marine and industrial service provider. They also provides complete range of maintenance, repair & operations (MRO's),Chandlery and provision supplies for our customer vessels trading in Middle East Region

Client: a leading finance Company of USA
The 3i Infotech Solution: FMS

The Client from USA has again extend the FMS work order with enhance rate with some additional reimbursement for the fifth year.

Client: a leading financial group in South Africa
The 3i Infotech Solution: selected us to supply, implement and maintain IBM hardware

Client is a proud user of our PREMIA for last six years and this time they selected us to supply, implement and maintain IBM hardware. Client has once again reposed its faith in 3i Infotech and selected 3i Infotech as a vendor of choice and they will now use the core application, support applications, database and hardware from 3i Infotech.

Domestic Clients – Existing

Client: one of the fastest growing oil companies in India
The 3i Infotech Solution: ORION 10.7

Client is a leading manufacturer of mineral oils, liquid paraffin, petroleum jelly, rubber process oils, industrial & automotive lubricants, transformer oils, and a variety of specialties.   They have selected ORION 10.7 (Web Version), an upgrade over the existing Orion 10.4 version with all new business functionality & features.

Client: a leading asset management in India
The 3i Infotech Solution: implementation and support of the Front Office System Contract for 7 years

Client has awarded us a Contract for 7 years, for procurement, implementation and support of the Front Office System [FOS]. They wanted to replace its Software for Front Office and floated a closed RFP inviting a selected few vendors.

Client: a leading manufacturer of auto spares
The 3i Infotech Solution: FMS & AMC

Client is the manufacturer of auto spares parts mainly supplying to HMCL. They have renewed the FMS & AMC contract with us with the enhanced rates for one more year.

Client: a leading Indian bank
The 3i Infotech Solution: FMS, AMC and on call basis support on PAN India basis

Client has the head office in New Delhi and having 11 regional offices across the major city of India. They have placed us the work order for Managed Services for five years for End to end IT infrastructure management which includes FMS, AMC and on call basis support on PAN India basis.

Client: one of the leading bank in India
The 3i Infotech Solution: AMLOCK™ FCDMS solution

Client has reinforced its faith in AMLOCK™ which it uses not only in India but in 5 other overseas branches, by placing a large customization order.

Client Appreciation

Client: Inspector General Registrations & Superintendent of Stamps (IGRS), Government of Madhya Pradesh, India
The 3i Infotech Solution: e-Governance Consulting service offering

As a part of our e-Governance Consulting service offering, 3i Infotech Limited is working as Project Management Consultant (PMC) with Department of Registration & Stamps, Government of Madhya Pradesh.

On successful completion of pilot project go live in 5 districts of MP State, Inspector General, Department of Registration & Stamps (IGRS), Government of Madhya Pradesh appreciated our ADMS & EA (e-Governance Consulting) team for work and support extended to the department.

Here what the Government of Madhya Pradesh has said:

"It gives me immense pleasure to inform you that we are formally inaugurating the pilot of SAMPADA (erstwhile e-panjiyan) in 5 districts of MP-Sehore, Ujjain, Tikamgarh, Balaghat & Annuppur. No doubt this day would not have been possible had it not been for the effort till date of you and your team. 3-i has supported us very well all through. The Honourable Minister, Finance & Commercial Taxes shall be inaugurating SAMPADA formally at Sehore while in the other districts; the Honourable Ministers in charge of the districts shall do the honours.

As our partners in this endeavor, you and your team are extended a warm welcome to attend the event at Sehore at 4pm on 15th. As this is a pilot, the event shall be on a small scale as befitting a District level function. We hope to have a big State level function soon once we go-live in the entire State. Needless to say, the State go-live depends entirely on how you, as our major stakeholders and Service Providers, are able to rise up to the challenge and complete the remaining tasks on schedule."- **The Inspector General Registrations & Superintendent of Stamps**

Client: a leading Asset Management based in Malaysia
The 3i Infotech Solution: MFund ISS

The Client appreciated us after successful completion of UAT of MFund ISS

Here what the Client has said:

"Dear Radha, After 5 months of laborious and tension-filled UAT testing, we are pleased to release Activity Completion Certificate – Phase 1 UAT signoff. We would like to thank your off-shore team who has worked hard to make this happen. Also special thanks and appreciation to Ramesh Reddy for his dedication and commitment in doing a great job to clear major UAT issues on-site within a short time. He has greatly helped the UAT team to achieved the sign-off. We hope that the same work dedication will continue until completion of the project."- **Client, Vice President, Information Technology (ITD)**

Client: a leading FMCG Company in Nigeria

The 3i Infotech Solution: successful implementation of ORION

Client is a FMCG Company that has now become one of the most progressive business organizations in Nigeria, with common household products and reference brands. Client has selected Orion 10.7 as their enterprise application for their Soap Manufacturing Unit.

Here what the customer has said:

"As our business was growing at a considerable rate, the need for a robust and feature-rich ERP system became very pressing. Today, as Orion has gone live in Givanas, it has become very clear for us that we have made an excellent choice. Orion from 3i Infotech allowed us to streamline the processes across all departments. The implementation was done according to our requirements and needs. 3i Infotech team showed a very high degree of professionalism and an outstanding grasp of our line of business. Project planning, execution and system migration were flawless. Today, thanks to Orion, we are enjoying a powerful, robust and flexible ERP system. A heartfelt thank you from Givanas to 3I Infotech team."- **Client, General Manager**

A commitment delivered

Client: one of the largest Asset Management Company based in India
The 3i Infotech Solution: Implementation and Go live for Phase II of Financial Reporting Automation Solution

After the successful completion of Phase I delivery (in May 2014), the Client had chosen 3i Infotech for Phase II of the Financial Reporting Automation Solution. The solution helps in automating the process of generating Half Yearly and Annual Financial Compliance reports and Financial statements by consolidating data from various sources like our MFund solution, Quantis solution and other market data feeds such as CAMS.

Our Business Intelligence and Analytics successfully delivered the Phase II of the project almost 20% ahead of the scheduled production Go Live date.

Client: first of its kind in the Banking Industry in India
The 3i Infotech Solution: KASTLE™ Treasury

Being a new bank there were lot of expectations from the product and bank's team was very enthusiastic about the implementation. The Treasury operations were handled in Core Banking application which was offline and crude mode of managing. The implementation plan chalked out for Go-Live was very aggressive. Moreover, the bank requested for data migration.

Client: one of the leading retail and apparel groups in the UAE
The 3i Infotech Solution: Successful implementation of ORION

Client has gone live with ORION Retail Distribution Suite for their apparel stores. Client has been our satisfied customer of ORION ERP for their operations and warehouse management for a decade now. They have extended its engagement with 3i Infotech by selecting Orion Retail for their retail stores and Loyalty & Promotion Management solutions. This is a significant implementation & rollout across eight locations spanning across three countries UAE, Qatar & KSA. ORION

Client: a government-owned bank in the country of Belize
The 3i Infotech Solution: Successful implementation of KASTLE™

The National Bank of Belize (NBBL) is a government-owned bank in the country of Belize. It was established in Apr, 2013 to provide low-interest credit to teachers, public officers and the poor. The National Bank of Belize was opened to the public on September 2nd.

The bank had selected to implement Kastle Core Banking System in Dec, 2013. Implementation of the solution commenced in February 2014 and the bank went live with its Deposits operations on August 25, 2014 and Loans operations on Sep 22, 2014. This project has the distinction of being the fastest implementation of Kastle Core Banking system in a Bank.

Client: one of the oldest family owned trading Company in Saudi Arabia

The 3i Infotech Solution: **Successful implementation of ORION**

Client is based in Saudi Arabia with its operations spreading into several countries in Middle East and North Africa such as Saudi Arabia, United Arab Emirates, Egypt, Morocco, Algeria and Yemen. The ORION Delivery team successfully implemented ORION 10.6 Auto Dealership Management System (ADMS) in Algeria with in 3 calendar months and they have gone live as per plan

Client: **a leading retail brand headquartered in Lagos**
The 3i Infotech Solution: **Successful roll out of ORION**

The Company operates in millions square feet of retail space, over several outlets across Nigerian Cities. After successful implementation of Orion for their Back office, the Client marched on Phase II towards taking ORION system their Warehouse, upon completion of Warehouse integration, they decided to march towards integrating their retail outlets.

This project showcased ORION capability to run in offline based PDT – Handheld devices for a massive operation. Connectivity is highest challenge in Nigeria, & challenge is mitigated through Offline solution

Client: **a leading bank in India**
The 3i Infotech Solution: **IoT – Internet of Things and M2M - First ever implementation in Retail Banking across Asia**

"3i Infotech's Enterprise Mobility and IoT practice will be helping one of the largest private banks in India to implement Internet of Things based retail banking solution. This would be the first ever implementation of IoT in banking industry across Asia and third implementation in the world. Fundamental of the solution is Contextual Data Delivery which will be achieved by Machine to Machine communication, Geo-Fencing, Sensors and Triangulation.

Objective of this offering is to revolutionize customers' experience during their Branch visit or ATM visit or visit to any affiliations that a bank has. Its seamless integration with mobile wallet & Passbook will change the way campaigns are being managed in a bank. Putting all these together on a smartphone of a customer will ensure that the required information is delivered at the required time.

Client: **a leading manufacturer of consumer products based in Dubai, UAE**
The 3i Infotech Solution: **Successful implementation of ORION 11J**

Client is a leading name in professional imaging products including leading edge photographic equipment, printers, scanners and binoculars, advanced range of Digital Compact and SLR cameras. Client had chosen to Implement Orion11J solutions for their Qatar Operations.

3i Infotech Ltd. participation

3i Infotech and Oracle organised a session on ORION ERP, its roadmap & its offerings with Oracle's Technology & Business Analytics on Sep 16, 2014

CXO's across all sectors attended this session and shared their experience.

From 3i Infotech Ltd., **Jeelani Basha** welcomed all guests and spoke about 3i Infotech Ltd.'s overall business. **Sudharshan Kumar** gave a presentation on Orion 11j, Orion Cart, Orion Business Intelligence.

From Oracle's team, **Tareq Salameh** gave a presentation on Automatic Performance & Tuning Diagnostics for Orion, **Yazan Al Shihabi** spoke about Oracle Business Intelligence and **Osama Mohsin** explained Oracle Weblogic Suite.

Our KSA team members were present at the event. Check out the photographs…

- **In association with BDO East Africa, we have organized an event to showcase our globally known Anti-Money Laundering Solution "AMLOCK". This event was held in Hotel Serena,   Kenya on Oct 28, 2014.**

Prof. Njuguna Ndung'u, Governor, Central Bank of Kenya was the chief guest for the event. He appreciated 3i Infotech & BDO's efforts for their pro-activeness in developing Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) solutions.

The participants included dignitaries like Mr. Steve Mainda – Chairman, Insurance Regulatory Authority, Kenya and Ms. Teresa Mburu – Head General Insurer Supervision for Insurance Regulatory Authority, Kenya (Eminent member of National Task Force for Anti Money Laundering, Kenya).

Check out some photographs of the event

Awards:

- **Migration of Information Security Management System certification from the current ISO/IEC 27001:2005 to ISO/IEC 27001:2013 standard**

3i Infotech's ETG (Enterprise Technology Group) got certified for Information Security Management System – ISO/IEC 27001:2013 for all its Data centers based at Vashi, Chennai and Bangalore.

NOC (Network Operation Centre) which is based out of Chennai got added into the scope and is now an ISO/IEC 27001:2013 certified centre. Accredited certification to the international information security management standard ISO/IEC 27001:2013 demonstrates to existing and potential customers that our organisation has defined and put in place best-practice information security processes.

ISO/IEC 27001:2013 is needed to ensure the protection of IPR (Intellectual property rights) for our products and also provide an assurance of being compliant to information security standards to all our customers' requirements. The ISO 27001 has been in practice since 2007 and has matured over the years with the awareness created through trainings and regular mailers.

3i Infotech in News:

3i Infotech Ltd: Future Leader Of BFSI Sector- *Siliconreview magazine (India)*

Global Anti-money Laundering (AML) Software Market 2014-2018- *report published in Market and Research magazine (USA)*

Charanjit Attra featured in *CFO Connect magazine, Sep 2014 (India)*

3i Infotech launches ORION 11j The Generation Next Enterprise Resource Planning Solution- *Business Wire (UAE)*

3i Infotech launches ORION 11j The Generation Next Enterprise Resource Planning Solution- Bloomberg (*India)*

3i Infotech President Ashish Dass talks about 3i Infotech's journey to success- *Khaleej Times Business Elite Magazine (page 26 and 27)*

3i Infotech, BDO East Africa showcase anti-money laundering solution in Kenya- *CIO Magazine, East Africa*

3i Infotech Appoints RV Ramanan As COO- *CXO Today (India)*

Objectway Financial Software Acquires 3i Infotech's Western Europe Business- *published in Bobsquide, UK*

India's Leading IFRS Expert "Charanjit Attra Bullish about India's New Accounting Standards Ind-AS- *published in "Bloomberg Business Week"*

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

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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	Gurgaon	Chandrasekharpur
	Haryana – 500 081	Bhubaneswar – 751 016, Orissa