Kindly provide us the details of 3i Infotech’s products for the banking industry.

Banking is our core strength. We have partnered with various banks, Globally and in India, in their transformation journeys over the past couple of decades. We specialise in the following subdomains within Banking: Retail Banking, Risk & Compliance, Wealth Management and Corporate Banking and provide services in the areas of Business & Technology Consulting, Business Process Management, Application Development & Maintenance Support, Testing, and Infrastructure Management Services.

Digital Nexus is a common thread of offerings that runs across all subdomains and Lines of Businesses. We partner with our clients, in their Digital Transformation journey and support them through their various challenge areas, like Due Diligence & Assessment Framework, Transformation & Advisory, Automation & AI, Customer Experience, Data End to End services, Testing as a Service, Application & Infrastructure Security etc.

What impact do you see the ever-evolving digital technologies such as artificial intelligence will have on banking industry?

Digital Banking Transformation today revolves around demanding consumers who expect best in class experience similar to what they get from retail and hospitality industries. Our Digital Banking offerings provide a 360 degree approach for a holistic transformation which consist of Consulting, Channel Innovations, Digital Infrastructure, and Data Framework & Solutions. We believe that through Digitalization, we help create value for our customers in various ways:

**Unique & Ambient Experience:** Advancements in information communication technology like augmented/virtual reality is aiding in creating alternative delivery channels, which creates a unique experience for it’s customers. Companies are utilizing the advancements also to open up opportunities beyond the traditional models to reach the previously unserved populations. Example: Banking services on low range mobile networks (mesh network)

**Data Currency:** Future ready companies rely on a large amount of current data to make decisions. Congruity of the emerging technologies like, IoT, Blockchain, and Cognitive Analytics creates an abundance of data, transparency of data and accessibility to data; thus enabling companies to make better strategic decisions.

**Reasoned Decisioning:** Smarter machines and AI are playing primary role in developing robo advisers in the financial services industry.

**Dispersed Workforce:** Millennial generation prefers work flexibility over compensation. Organizations are experimenting with technology solutions driven by mixed reality, proliferating with mobile technology to allow employees work from anywhere in the world.