



3i Infotech
"Connect"

Empowering
Business
Transformation

July, 2017

Greetings from 3i Infotech Ltd.

With humility, tinged with a sense of satisfaction, we wish to report that we have vindicated the confidence reposed in us by you. After 5 years of reporting losses, 3i Infotech has become profitable. It is only because of the strong support of all our stakeholders, including customers, lenders, investors, employees and partners, who have stood by the Company through its turnaround journey. The road ahead is challenging but full of possibilities and we have taken a positive and firm stride.

There is an added sense of pride in informing you that on 28 Jun 2017, we have remitted an amount of INR 38.50 crores (approx USD 6 million) towards pre-payment of principal which as per the terms of restructuring of our debt, were due to be paid from 30 Apr 2018 to 30 Sep 2018.

A chart showing the financials trend is given below:

Rs crores	FY2013	FY2014	FY2015	FY2016	FY2017
Revenue from Operations	1,311.36	1,307.89	1,344.00	1,125.59	1,003.79
Net Profit / (Net Loss)	(504.97)	(357.56)	(976.27)	(553.52)	100.65

USD Mn	FY2013	FY2014	FY2015	FY2016	FY2017
Revenue from Operations	241.44	216.97	220.17	172.31	149.89
Net Profit / (Net Loss)	(92.97)	(59.32)	(159.93)	(84.74)	15.03

During the year, the Company won large value orders across its line of businesses. The Company was conferred with the "**Award for Excellence in IT Products - Large Enterprise Category**", by the IMC Chamber of Commerce & Industry. The Company got featured by CIO Review in the **20 Most Promising ERP Solution Providers** and by APACCIO Outlook in the **10 Most Promising ERP Solution Providers**. The Company was also featured by Insight Success in the **10 Fastest Growing Banking Solution Provider Companies**. Customer engagement continued to be our top priority and the respective teams continued to give constant updates to key customers which enhanced customer comfort and sustained retention. The focus on customer delight was strengthened and brought results in the form of sign-off on a number of projects leading to more referable customers.

Action was initiated on the growth drivers for the Company in terms of investment in Products, both on the technology and the roadmap front with the stated objective of growing the Services business significantly. All IT Services offered by the Company were consolidated and we got on board a leader for this group, thereby both improving synergy and setting expectation in coming years.

The thrust in the coming year, starting from FY 2018, is not only to strengthen our position in our chosen areas but also to pick up momentum and grow. We have plans to launch newer versions of our products. Our Services will be strengthened with digital transformation offerings including Consulting, recommending appropriate solutions and partnering with the customers in building, testing & maintaining them. Our entire team is committed to constantly upgrade our skill sets and keep in touch with technological

changes as well as market trends. In the current disruptive environment prevalent in our industry, only constant learning, unlearning and relearning will ensure that not only we remain relevant but also are perfectly poised to exploit business opportunities.

I once again wish to thank you for your support and look forward to growing our engagement with you to our mutual benefit. We will continue to keep you updated on the developments at 3i Infotech on an ongoing basis.

If you have any questions or need any further clarifications, please feel free to write to us.

Regards,

Padmanabhan

MD & Global CEO, 3i Infotech Ltd

Iyer



Meet Our Clients - Existing and New

Let us meet a few of them in this section.

International Clients - New

Client: A leading oil & gas client in the Middle East

The 3i Infotech Solution: ORION®

A leading oil & gas company based in the Middle East chose to implement ORION®, as they needed a solution that would give them a bird's eye view of their complete business. They wanted to streamline their business processes and effectively manage communication between various departments of their organization. Their management was finding it difficult to reduce costs. They also needed a system that could help them optimize inventory levels and better manage risks.

The real time management dashboards of ORION® 11j will give the client a holistic view of their complete business processes. Besides achieving greater visibility of information, they would also be able to stay updated and track the status of various departments and its processes. The strategic importance of this deal is that it is a first ORION®11j implementation in Qatar for the Oil & Gas industry.

Client: One of the largest financial services conglomerate in Malaysia

The 3i Infotech Solution: MFund®

One of the largest financial services conglomerates in Malaysia with a strong presence in the financial markets, offering corporate trusteeship and custody services, was using an in-house developed solution and wanted an automated solution which could support their business. After a year-long deliberation, finally they awarded the contract to 3i Infotech amongst stiff competition from local software development houses.

This is a second deal of MFund® TMS system globally. This deal helps open doors to other Trustee management companies who are looking for a similar solution. With our client being one of the largest trustee companies in Malaysia, it can become a strong reference in our favor.

Client: One of UAE government's strategic initiatives

The 3i Infotech Solution: ADMS Services

One of UAE government's strategic initiatives designed to enhance trade flows through the United Arab Emirates by providing not only the very latest infrastructure, but also an optimal environment allowing clients to fully benefit from both their regulated framework and convenient location. They were using sites.com to host their existing website which was integrated with 'Salesforce' and they were in the process of migrating over to a new Content Management System (CMS). They were looking for partner to migrate / develop website pages using Visualforce.

This is our second win in the Salesforce.com space. This sets the stage for exploring further Salesforce.com opportunities in all geographies.

Client: A pioneer fashion jewellery, watches & accessories distributor in the Middle East

The 3i Infotech Solution: ORION®

One of the top jewelry, watches & accessories distributors in the Middle East chose to implement ORION® in place of our competition. The client was using an in-house software, mainly for accounting and were looking for an end-to-end ERP solution that would give them an overview of their entire business. The management was also keen on having a solution that would enable them with real time tracking of different departments and processes. One of their primary requirements was to track brand and outlet wise stock availability and profits.

The advanced functionalities of ORION® 11j will enable the client with an overview of their complete business processes. Post implementation, they will not only have tightly integrated modules but it will also be able to track and stay updated with real time information on profits across multiple outlets. This deal is strategically important, as the client is a renowned name in Bahrain and GCC for international fashion jewellery and watches.

Client: A young and dynamic takaful insurance company from UAE

The 3i Infotech Solution: PREMIA®

A young and dynamic takaful insurance company from UAE, established to meet the demand of the UAE market for Sharia compliant insurance products, was looking for a change in their software solution to meet their growing needs post their acquisition by a larger group in the Middle East. The company had an aggressive expansion plan and was sure that Premia would be able to meet their scaling needs.

After a lengthy evaluation cycle, PREMIA® 11 was chosen amongst other vendors evaluated to replace the existing system. With the collaboration and support of the PREMIA® teams, we were able to successfully orchestrate this deal towards closure.

This is a new logo added to PREMIA® suite in the region and will add to our Takaful reference base.

Client: A multi-division group in the Middle East

The 3i Infotech Solution: ORION®

A multi-division group in the Middle East with presence in more than twenty core business segments, chose to implement ORION® as they were keen on monitoring and accessing efficiency across all divisions of their group. Evaluating business performance was difficult in absence of tangible tracking mechanisms. Amongst others requirements, they wanted to have tight control of their resources. But primarily, the group wanted a consolidated view of its business processes, particularly Sales, Inventory and Receivable.

With several new functionalities such as real time management dashboards, corporate performance management, and enterprise workflow management, the ORION® 11j platform will enable the client with greater visibility of its business processes. The advanced features of ORION® 11j will help in tracking and managing data, thereby ensuring greater operational efficiency & visibility.

Client: One of the largest independent, family owned group of companies in the Middle East

The 3i Infotech Solution: Kastle®

One of the largest independent, family owned group of companies in the Middle East chose 3i Infotech's Kastle® Universal Lending Solution (Kastle® ULS) and integrated financial suite for its financial leasing arm, to streamline its business processes as well as automate the end to end operations right from origination to collection. The application tackled a key challenge for the client, which was to get into the market and be Saudi Arabian Monetary Authority (SAMA) compliant before March 2017 to launch their new business within a short span of time.

Kastle® ULS and integrated financial suite meets the best practices of the industry and enabled the client to be compliant with Saudi Arabian Monetary Authority (SAMA) regulatory guidelines. With this implementation, they were able to efficiently manage on-boarding and profiling of new customers, limit management and credit analysis along with handling its enterprise financial accounting and reporting requirements. Kastle® ULS and integrated financial suite provided system generated purchase order, asset delivery management, business partner management, servicing of credit limit covering major financial events and collection services of corporate clients as per regulations.

Client: One of the oldest and largest non-life insurance company in the UAE

The 3i Infotech Solution: PREMIA®

One of the oldest and largest non-life insurance company in the UAE, chose to upgrade their PREMIA® version to PREMIA® 11. With the growing business needs, and their aggressive expansion plans, there was a serious need to upgrade the current system and give them a more robust, dynamic and scalable system.

After a lengthy evaluation cycle where the client's management team explored many other solutions, PREMIA® 11 was chosen. At one point, they even evaluated another vendor to replace the existing system; but the system couldn't match the rich functionality and capability of our latest PREMIA® version. With the collaboration and support of the PREMIA® teams, we were able to successfully orchestrate this deal towards closure.

Client: A renowned ceramic manufacturer in Nigeria

The 3i Infotech Solution: ORION®

A renowned ceramic manufacturer in Nigeria chose to implement ORION® in place of their existing accounting software - Tally, that the client had been using, which was unable to match up with their growth and accounting needs. The client had been expanding their production lines and capacity over the last few years, and the eroding profits due to inconsistency in accounts and leakage of data and revenue was causing serious problems. The management was keen on monitoring and accessing efficiency across various business functions with the help of an integrated view of real-time feeds of advanced PLC machines.

With several new functionalities such as real time management dashboards, corporate performance management, and enterprise workflow management, ORION® 11j will enable the client with a holistic view of its complete business processes. Besides achieving greater visibility of information, they will also be able to track the status of the various departments and processes. With this client, Orion ventures into another new geography - Nigeria.

Client: One of the largest electronics wholesaler and retailer in Kenya

The 3i Infotech Solution: ORION®

A leading electronics wholesaler and retailer in Kenya chose to implement ORION® as they wanted to invest in a professional Warehousing Management Solution to meet its sophisticated requirements. The client was abandoning their existing warehouse and constructing a new warehouse that is expected to be one of the most advanced warehouses in Kenya. The new set up would be a state-of-the-art warehouse on the outskirts of Nairobi with the capacity to cater to multiple orders and transactions per day. They were also investing in some of the latest storage and racking technologies, forklifts and operational machinery.

With ORION® 11j Warehouse Management System, the client will be able to effectively monitor the progress of products through the warehouse leading to optimized processes, reduced operational expenses, optimal demand planning, and improved inventory management. ORION® WMS advanced features such as Warehouse Adjustment, Warehouse Replenishment, Cycle Count and

Receipt Management will not only help the management get a better visibility of the warehouse but also allow them to efficiently allocate labour and tighten security.

Domestic Clients - New

Client: An upcoming payments bank in India

The 3i Infotech Solution: AMLOCK®

An upcoming payments bank in India, which received approval from Reserve Bank of India (RBI) to offer the various products and services falling in the ambit of a Payment Bank, selected AMLOCK® for their AML & Compliance requirements.

3i Infotech showcased exceptional customer engagement, business acumen, and domain knowledge by giving a compelling product presentation and demonstration. Only after carefully evaluating all aspects related to application features and vendors, the Bank selected 3i Infotech as their preferred IT partner to implement AMLOCK® complying with RBI's AML regulatory guidelines. We had tough competition from the incumbent player for the client. Yet 3i Infotech was able to show value to the end customer with its offerings and managed to derive a small premium for the same.

Client: One of India's government advisory body

The 3i Infotech Solution: ADMS Services

One of India's government advisory body, set up by the Government of India desired to automate all its processes to bring in efficiency in their existing system. They evaluated proposals from reputed IT Services organizations who have experience and qualification in delivering similar services. Our solution team proposed a configurable rule based solution which the client felt was most flexible and scalable.

Their team appreciated that the solution given by 3i Infotech is most cost effective and after its implementation they will be able to accommodate any change in future just by changing few parameters. 3i Infotech solution scored highest technical score among all bidders and won this bid. This is a new logo entry in Government Sector and opens the door for many more opportunities.

Client: One of the oldest Public Sector Undertaking (PSU) in India

The 3i Infotech Solution: IMS

One of the oldest Public Sector Undertaking's (PSU's) in India invited reputed IT Services organizations who have experience and qualification in delivering end to end IT Infrastructure Support services across industry verticals, to support its business critical IT operations. The scope of work includes Network Management, Datacenter Management, End user support services and centralized Helpdesk for more than 80 locations in North India including Northern Zone Head quarter.

After presenting our capabilities and credentials, 3i Infotech was chosen to award this contract based our solution presented to meet their exact requirement, our past experience and our knowledge about the Oil & GAS Industry.



Client Appreciation

Client: One of the top private banks in India

The 3i Infotech Solution: BPO Services

One of the top private banks in India, appointed 3i Infotech BPO as one of their vendors to process their Current Account Savings Account (CASA) applications in March 2016. We started processing 5000 application forms in March 2016, scaled to 20,000 forms in October 2016 and exceeded the expectation of the Bank by touching the milestone of 34,000 forms in December 2016.

The client has applauded the efforts put in by the team.

Here what the client has said:

We would like to acknowledge the superb task executed by the 3i Infotech team during the past two months (November and December). Post 19th November, there was sudden increase in the volumes and we had requested all the BPOs to scale up capacity as the volumes were now expected. 3i Infotech was one of the first to scale up the capacity and could see the numbers going up. Till October - the average per month used to be around 20000 DE - while December has seen a jump to approx. 34000 DE, which is approx. a growth of 58%. Whenever required, the team stretched and ensured the commitments.

Well done. We congratulate and wholeheartedly thank each and every person in the 3i Infotech team who could make this happen, and expect the same amount of support in the coming days too.

Please continue to provide the same amount of support.

Thanks once again"

Client: Prominent insurance companies in India

The 3i Infotech Solution: MFund®

Our MFund® delivery team recently deployed changes related to latest IRDA guidelines at multiple insurance client sites within a very short timeline. We were able to execute this enormous project successfully, and to the delight of our customers. The team worked day-in day-out, making many personal sacrifices, to ensure the clients went live with the regulatory changes within promised timelines.

Following are some of their responses:

"We appreciate the efforts of 3i Infotech in completing this project on time. Team 3i Infotech a great job done!!"

"We appreciate the support extended to us in going live on upgrading the system. I understood that your team was there upto 10 pm on 31st December to ensure that we go live on this. We acknowledge your support and expect the same for other activities of this IRDA project and other projects that we are taking up on one to one basis."

"I take this opportunity to thank the entire team for the effort in getting this closed within the timelines. It was a very good show."

"As per plan of action all the activities done successfully. And we have successfully implemented new IRDA 6th regulation changes functionality in MFund® live with your valuable support. Thanks everyone for your great support to make this successful."

"We appreciate 3i Infotech team who have supported us to comply with Investments Regulations within stipulated timelines in very short notice."

"Appreciate the hard work and efforts put in by your team in achieving this important milestone. Thanks again!"

Client: One of the oldest consumer financial services company in USA

The 3i Infotech Solution: Testing Service

A leading consumer financial services company in USA launched a massive program to implement a new core banking system, and as a part of this program they selected 3i Infotech as an independent testing partner to do the validation & verification of system implementation.

Our work on the project started with testing & domain experts deployed onsite to understand and plan the work. As an independent test partner, our role & responsibility included Functional testing of the new system, testing impacted eco system, Regression Testing, Performance Testing and Functional Test automation. We have provided the client tremendous support during their Go-Live and UAT.

Here what the client had to say:

"Team,

Congratulations on a successful release! This was our biggest release since conversion and it went flawlessly because of your preparation, dedication and commitment to excellence.

Thanks for working long (really long) hours and doing it with a smile on your face.

Thanks again"

"Team,

Thank you all for the awesome work. This entire release was a pure testing/regression release. The massive efforts from our teams really showed. Was a pleasure!!!! Please pass this along to all your teammates!!!"

Client: A leading takaful insurance company in Middle East

The 3i Infotech Solution: PREMIA®

A leading takaful insurance Oman-based company that is engaged in the provision of comprehensive insurance and risk management services and solutions to its clients decided to upgrade to PREMIA® 11 for improved customer service, additional features for handling Multi Year policy, Integration with third party DMS/WF system and 40+ other additional functionalities that have been integrated with the in-house system. As part of customer relationship management, the project involved integration of their in-house Portal with PREMIA® 11. The customer was delighted, and has appreciated the entire team for the successful implementation.

Here what they said:

"It is difficult to name each individual and my sincere and heartfelt appreciations to each one from 3i Infotech who worked for this project.

Thanks a lot for all the support and assistance. As you are aware, we have taken all the necessary and possible precautions to make it happen and requesting all essential/critical assistance further."

Client: A global technology manufacturing conglomerate

The 3i Infotech Solution: IMS Services

A global technology manufacturing conglomerate has partnered with us for IMS services, where we handle their desk side support and DC operations. They appreciated our IMS team for successfully transitioning a new Helpdesk Call Routing process. We currently also provide End User Support under managed Services to them and helped the client for a smooth transition to the new processes.

Following is what the client said:

"Congratulations to everyone involved in the migration and let us monitor the call/ticket volumes for the next couple of weeks to ensure success!

Thank you!"

Client: One of the oldest non-life insurance company in Singapore

The 3i Infotech Solution: PREMIA®

One of the oldest non-life insurance company in Singapore and an ODC account, is using PREMIA® Core & Collaborator solutions for their core system and agent's portal. In accordance with the company's strategy to enhance the scalability of IT solutions, they were looking to implement an Enterprise Service Bus (ESB) to integrate the PREMIA® core system with various channels. Our proposed solution to build a product service layer with a dynamic approach would enable them to configure any product in any channels based on their requirements and thus ensure scalability to their business needs.

The key challenge on this deal was to create a PREMIA® service layer with a totally dynamic design that could cater any product integration with various channels. Our project team has successfully implemented the total solution in a very short span of time. The client has gone live with their applications built around PREMIA® service layer and are totally happy with the solution we offered.

Following is the appreciation from the client:

"I would like to thank you and your team's effort in supporting and resolving issues for the PREMIA® Integration Project for the period of Jun 2016 to Nov 2016, of developing, testing and implementations of the PREMIA® web service integration.

The Corporate Website revamp with PREMIA® integration through ESB had been our priority and we believed that we would be able to continue our other projects using the PREMIA® web services in the same manner. We would not have been able to do this without you and your team's constant support on our side. Your team had taken complete ownership and solution approach towards meeting a tight deadline and resolving the issue. The vast exposure in handling such issues had allowed you and your team to achieve top notch standards of resolution. Your team members had many outstanding contributions in supporting us throughout this whole period.

Furthermore, your team had displayed many key roles in this project such as design and convert complex PREMIA® functional feature and flow into database layer to make the web services generic and the integration to run smoothly. Your team also managed an outstanding job in the testing of the system, ensuring that the scope of the system had been thoroughly tested, without compromising the integrity of the system.

We have overseen the scope, execution and completion of the project, which then inspired us to strive for excellence and quality in our further future projects.

Once again, thank you for your assistance and help in running the project smoothly, and for allowing my team and to move our project to production in such timely manner."

Client: A leading leasing company in the Middle East

The 3i Infotech Solution: Kastle®

A leading leasing company in the Middle East, recently implemented Kastle® Universal Lending Solution (Kastle® ULS) to make its business processes more efficient, as well as automate operations across its lifecycle. The project was completed in a record time of 11 days, delivering an environment conducive for better productivity and effective processes.

Here what they had to say about the project completion:

"I am writing to express my sincere admiration for your support to us. We greatly appreciate your efficiency and are extremely happy with the quality and assistance you have provided to achieve completion of a critical milestone in our Kastle® ULS and integrated financial suite implementation project on time. Having you around assisted us towards a smooth infrastructure setup. Keep up the good work."

Client: A dynamic commercial facilities company in the Middle East

The 3i Infotech Solution: ORION®

A leading commercial facilities company in the Middle East who has recently migrated to the new version ORION® 11J, was very happy with the implementation and the product overall. Currently they utilize the ORION® ERP to manage their consumer finance, insurance, real state and automotive businesses. They specially appreciated our team for their acute translation of the business requirements, making a good relationship with all the required client staff members and delivering expected results.

Following is what the client said:

"Your ERP System ORION® remain the mainstay amongst various IT applications used in the company for our consumer finance, insurance, real state and automotive businesses. We never had any downtime because of this particular application. In the finance operations, the integrity of GL is paramount, which was maintained adequately through ORION® ERP. We are happy to be migrated to the new version ORION® 11J which we expect would significantly strengthen our control environment and efficiency of operations resulting in significant enhancement in the quality of our value chains. We are extremely happy to see a more nimble and user oriented system which has flexibility to adapt to our business model."



Awards & Facilitation

APACCIOReview selects 3i Infotech as one among the 10 Most Promising ERP Solution Providers 2017

3i Infotech made it to the list of "10 Most Promising ERP Solution Providers 2017" by APACCIOOutlook. A distinguished panel comprising of CEOs, CIOs, VCs, analysts including APACCIOReview editorial board selected the top players who provide key technology solutions and services related to ERP Solutions. They chose distinguished companies that leverage technology to elevate ERP solutions to the next level to guide businesses with suitable solutions and fetch success through it.

In the process of selecting the 10 Most Promising ERP Solution Providers 2017, APACCIOOutlook analyzed the companies' offerings, core competency, news/press releases, client testimonials, milestones and other recognitions.

ORION® ERP is one of 3i Infotech' flagship product offerings and boasts of 1000+ installations across the globe.



3i Infotech Receives "Award for Excellence in IT Products - Large Enterprise Category" From IMC Chamber Of Commerce & Industry

3i Infotech was conferred with the "Award for Excellence in IT Products - Large Enterprise Category", presented by the prestigious IMC Chamber of Commerce & Industry, on 12th April 2017. The evaluation was done by a jury consisting of eminent personalities & industry experts, who conferred Digital Technology awards to reflect the highest levels of digital achievements by various IT and Non-IT Companies.



From Left to Right:

Dr.Lalit S Kanodia - Founder and Chairman - Datamatics Group

Mr.Suryanarayan Kasichainula - Executive Vice President & Business Head - ERP

Mr.Padmanabhan Iyer - Managing Director & Global CEO - 3i Infotech

Dr.Ganesh Natrajan - Executive Chairman and Founder - 5F World

Mr.Faqir Chand Kohli - Former Deputy Chairman of Tata Consultancy Services; He is also referred to as the Father of the Indian Software Industry

Mr.Rakesh Doshi - Executive Vice President & Business Head - Financial Services & Insurance

Mr.Deepak Premnarayen - Chairman - FirstRand Bank, India

Mr.Arvind Pradhan - Director General at IMC Chamber of Commerce and Industry

3i Infotech named as one of "The 10 Fastest Growing Banking Solution Provider Companies" by Insights Success magazine

3i Infotech was named as one of "The 10 Fastest Growing Banking Solution Provider Companies" by Insights Success magazine. A distinguished panel, including the Insights Success editorial board, have selected the top players who provide banking technology solutions and services. They have chosen distinguished companies that leverage technology to elevate banking services to the next level to guide banks & financial institutions with suitable solutions and fetch success through it.

Below is the certificate received:



3i Infotech Ltd. participation

3i Infotech sponsors the ISACA Riyadh Chapter's Technical Session on VAT & IFRS

An event with the ISACA Riyadh Chapter was held on 15th February, 2017 at the Holiday Inn Al-Qasr Hotel. It was a Technical Session on VAT & IFRS, where the key presenters included - Mr. Muhammad Asif Iqbal - Director Accounting Standards at SOCPA, who spoke on IFRS Compliance & Mr. Ahmed Adel Attiya Hassanin - Manager Indirect Tax @ EY who talked about VAT Compliance. A small session was also presented by our employee part of the Orion ♦ team - Mr. Mathan Sathyanarayan.

Photos of the event



3i Infotech Standee at the event



Mr. Hasnain Jaffery, General Secretary ISACA Riyadh Chapter



Mathan Sathyanarayan, Senior Consultant, giving the audience an insight into the VAT Solutions from 3i Infotech for the Saudi Market



President ISACA, Ali Fathi Al-Sheikh Ahmed presenting Mr. Dharmesh Gandhi & Mr. Imran Rehmani with a token of appreciation



Group photo of the 3i Infotech and ISACA Teams with some attendees

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 aparna.venkatesh@3i-infotech.com

Reach us at:

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