



GRADATIM

*“Innovative Technology Solutions
to Simplify your Business Operations”*

Established in early 2007, Gradatim IT Ventures is a pioneer in Business Process Utility (BPU) services. A privately held company with offices in India, Australia and Singapore, Gradatim aims at delivering superior business value to organizations by leveraging the BPU model based on shared services.

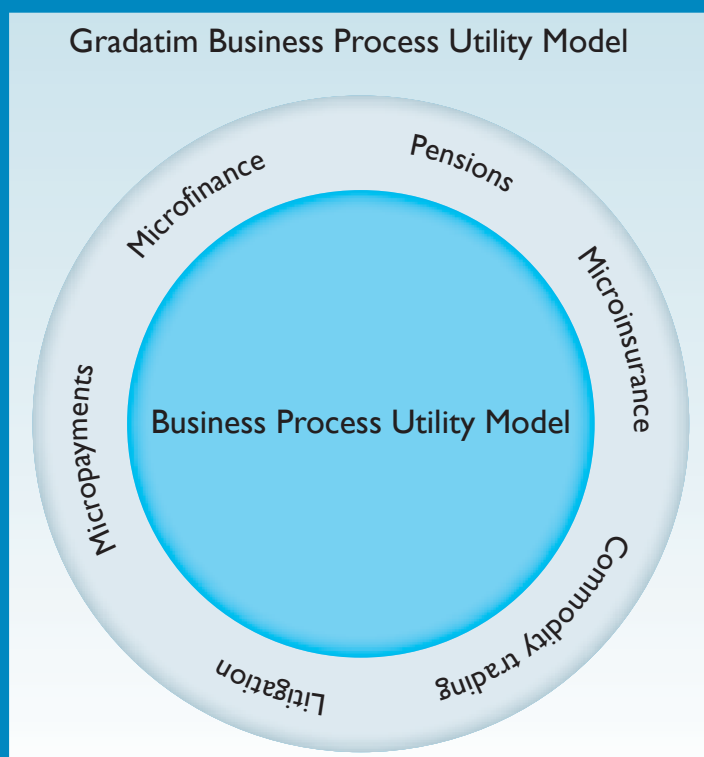
Headquartered in Bangalore and with BPU operations in Chennai, Gradatim works with some highly regarded organizations in Asia, Australia, Europe and the United States.

Gradatim's unique business model focuses on delivering value to users by leveraging a hosted technology platform that is scalable, on demand and robust. These platforms, built using principles of Service Oriented Architecture (SOA), encapsulate business functions into well defined modules that can be customized in quick time for the customer. Gradatim can also run business processes on behalf of the customer, owing to its ability to provide infrastructure management services.

Gradatim's repeatable and consistent BPU services aid in delivering measurable improvements in business processes and real economies of scale to outsourcing organizations. Gradatim's BPU offerings are spread across Finance, Litigation and Insurance domains - with a specialized focus on Microbanking.

Gradatim's Mission is to Simplify business operations through an innovative combination of Technology and Services

Gradatim's multi-faceted management team blends complementary skills and experience - the team brings together deep domain knowledge and global market exposure to support the customer value creation objective of the company.



GRADATIM : AREAS OF FOCUS

MICROBANKING

Gradatim is a pioneer in providing comprehensive technology enabled solutions and services to the Microfinance industry. Gradatim offers BPU services in Microbanking across Microfinance, Micro Insurance, Pensions, Payments and Commodity Trading. Gradatim's technology platform for the Microfinance industry, 'MF Resolve', is a modular and plug & play platform that supports the Micro transaction services offered by Gradatim.

LITIGATION

Gradatim's Electronic Litigation Support Utility Services helps legal firms handle their core business more effectively. Gradatim service offerings address all the important processes in the litigation lifecycle from E-Discovery Services and Consulting to document management. Gradatim uses an integrated web based, globally acknowledged technology platform, "FTI Ringtail" that encapsulates industry best practices to provide measurable benefits to customers.

INSURANCE

Gradatim's closed book utility services help insurance companies handle closed books processes efficiently. Gradatim delivers consistently high levels of customer service through the automation of business processes. This minimizes manual interventions and ensures common practices in accordance with best practices. Gradatim's Closed Books Business Utility for insurance companies covers all the important processes for closed books from customer data management to claims processing.

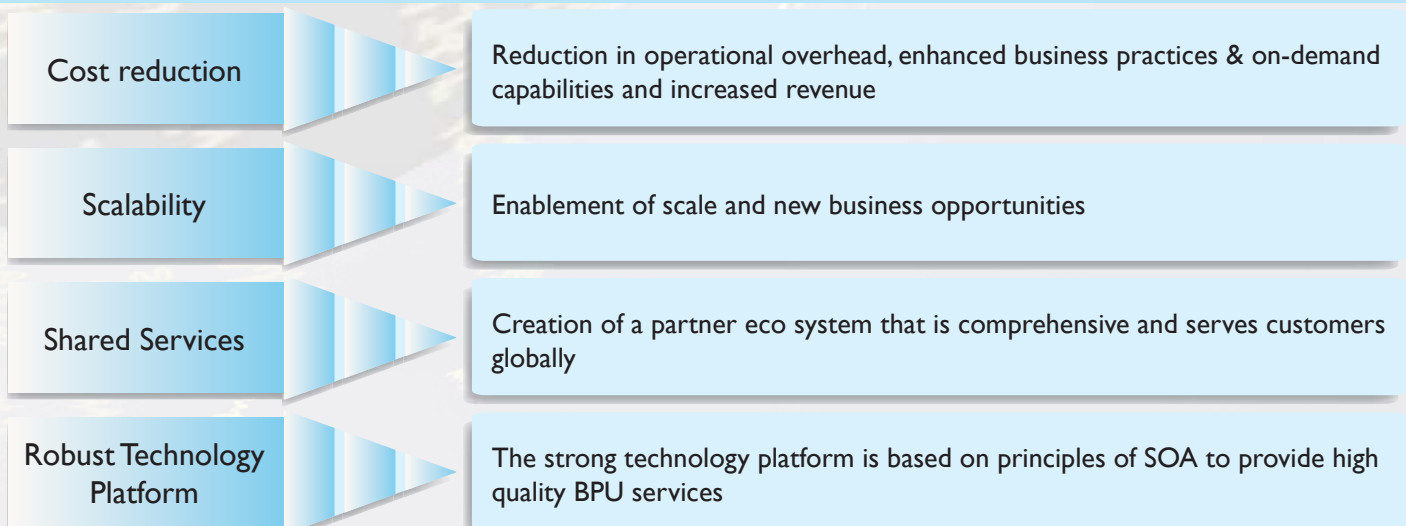
KNOWLEDGE SERVICES

Gradatim delivers knowledge driven services, by leveraging its industry expertise in areas such as microfinance and insurance, to customers across the globe. Gradatim has a pool of knowledge workers who have been trained in critical competencies, by a team of experts with valuable industry experience. Gradatim's External Service Provider (ESP) services are backed by robust methodologies and technology platforms.

GRADATIM VALUE PROPOSITION

Gradatim delivers real operational value to its customers by providing them with capabilities that enhance their performance. Gradatim enables your company to execute on the promise of shared services while providing a roadmap for future improvements.

Gradatim: Enhancing Performance, Optimizing Costs





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