Everest Group Finance and Accounting Outsourcing (FAO) PEAK Matrix® Assessment 2023

Focus on Infosys
November 2023

Background and scope of the research

Background of the research

The global multi-process Finance and Accounting Outsourcing (FAO) market continued to grow at a steady rate of 11-13% in 2022 and is expected to continue this growth trajectory for the next three years. Surging inflation, recessionary environment, geopolitical instability, coupled with the volatility that the pandemic left the enterprises in, has increased enterprises' openness to leverage third-party service provider support for their finance functions. The strategic focus of service providers is becoming more elevated as they emphasize upstream F&A operations alongside routine tasks. This change underlines how corporations are realizing the strategic value of F&A. At the same time, there is a growing focus on non-traditional F&A areas including risk management, compliance, sustainability, and data & analytics. Notably, cognitive technologies have moved from pilot stages to widespread usage, denoting a considerable change in the approach to and execution of F&A activities. Advisory services are becoming prominent, with service providers supporting enterprises to successfully navigate through complex financial environments. These trends are driving incremental changes in the commercial construct of FAO deals, indicating an evolving and value-driven industry landscape.

In this research we assess 28 FAO service providers based on their vision & capabilities and impact on the FAO market and position them on two Everest Group PEAK Matrix® assessments for FAO and Order-to-Cash (O2C) services.

In the full research, we analyze the global multi-process FAO service provider landscape and its impact on the FAO market. In particular, we focus on:

- Finance and Accounting Outsourcing (FAO) PEAK Matrix® Assessment 2023 including service provider capability assessment and Star Performer analysis
- Order-to-Cash (O2C) PEAK Matrix® Assessment 2023 including service provider capability assessment
- Service provider landscape
- Remarks on key strengths and areas of improvement for each FAO and O2C service provider

Scope of this report

Geography
Global

Providers
28 FAO Service Providers

Services
Finance and Accounting Outsourcing (FAO)

Finance and Accounting Outsourcing (FAO) Services PEAK Matrix® characteristics

Leaders

Accenture, Capgemini, Genpact, IBM, Infosys, TCS, and Wipro

- Leaders have been consistent in the delivery of FAO services – they continue to invest in strengthening their all-round F&A capabilities. They continue to expand through organic and/or inorganic means, entering new geographies & industries, and serving various client sizes

- They leverage deep industry and F&A domain expertise, superior technology capabilities (augmented by heavy investments in next-generation technologies), innovative engagement models, end-to-end digital transformation and consulting experience, and multi-tower BPS capabilities to differentiate themselves in the market

- They also leverage their scale of operations and wide delivery presence across onshore and nearshore locations to cater to clients' varied strategic requirements

Major Contenders

Auxis, Cognizant, Corcentric, Conduent, Datamatics, DXC Technology, Exela Technologies, EXL, HCLTech, Sutherland Global Services, Tech Mahindra, Teleperformance, and WNS

- Major Contenders are increasingly building capabilities in serving different geographies and industry segments – many of them are focusing on specific industry verticals and have developed capabilities to address industry-specific nuances by developing modular solutions

- They are also developing sophisticated digital solutions and have been successful in implementing them across their client base, with some providers relying on third-party vendors to fill the capability gaps

Aspirants

Connext Global, Hexaware, IQ BackOffice, Nexdigm, OneSource Virtual, Quatrro Business Support Services, QX Global, and Sundaram Business Services

- Aspirants are either focused on a particular region(s), industries, F&A process(s), and/or currently have relatively small FAO operations

- They offer innovative point solutions, primarily in transactional F&A processes. While they continue to strengthen digital capabilities, their current set of capabilities and limited scale may not be best suited to handle end-to-end requirements for large organizations

Everest Group PEAK Matrix®
Finance and Accounting Outsourcing (FAO) PEAK Matrix® Assessment 2023 | Infosys is positioned as a Leader

Everest Group Finance and Accounting Outsourcing (FAO) PEAK Matrix® Assessment 2023[1,2]
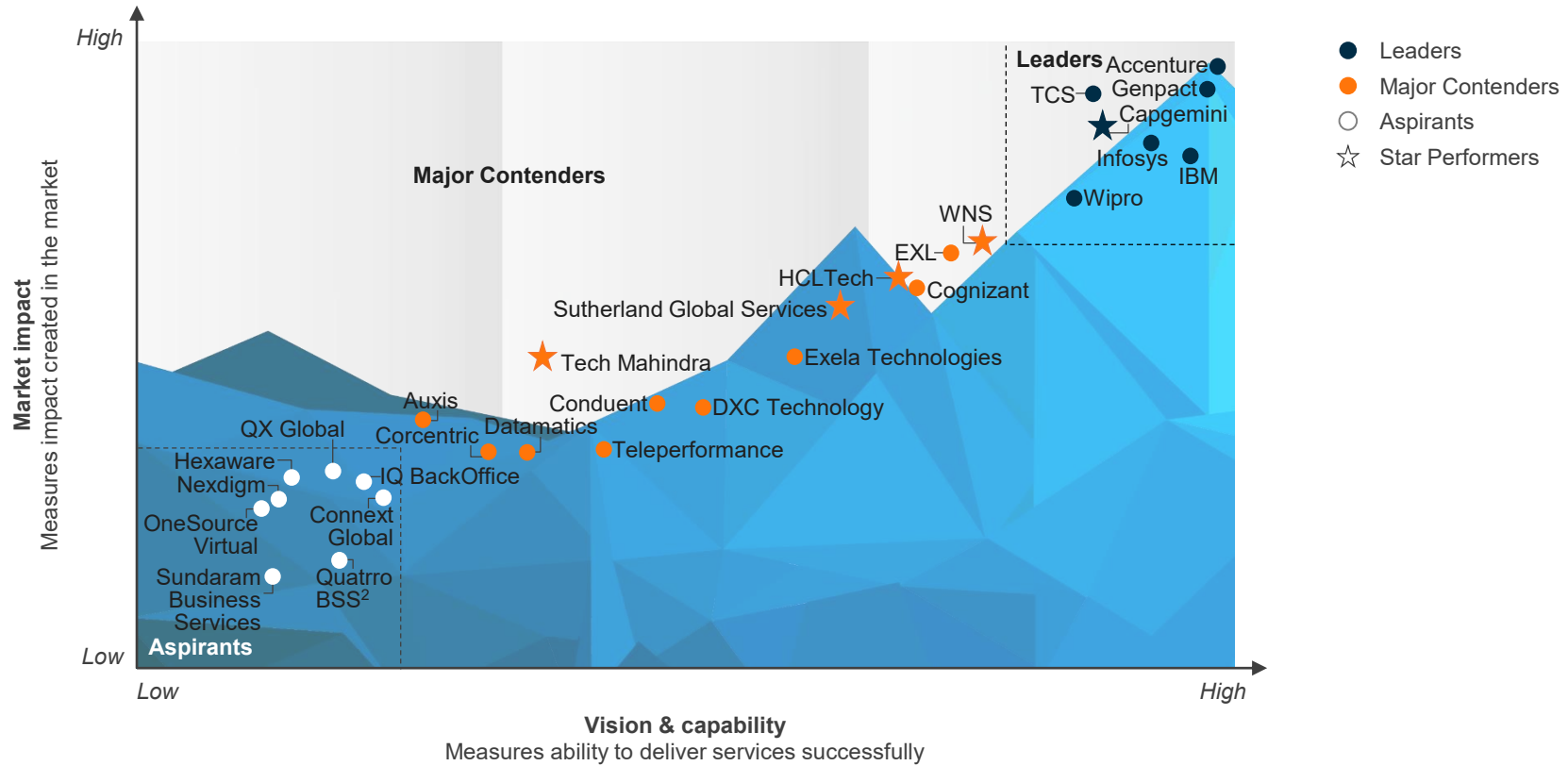
1 Assessment for DXC Technology, Hexaware, OneSource Virtual, Sundaram Business Services, and Teleperformance excludes service provider inputs and is based on Everest Group's proprietary Transaction Intelligence (TI) database, service provider public disclosures, and Everest Group's interactions with FAO clients
2 Quatrro BSS: Quatrro Business Support Services
Source: Everest Group (2023)

Infosys profile (page 1 of 8)
Overview

Key leaders

- **Anup Kapoor,** EVP and Head, Enterprise Services, Global Delivery, and Digital Transformation Services
- **Santosh Premdas,** AVP and Strategic Business Practice Head, F&A

- **Prasanth Nair,** VP and Global Markets Leader, Enterprise Services
- **Sandeep Sahadevan,** AVP and Head, F&A Solution Design, Key Solutions

Recent developments/investments

Service scope expansion	- Finance transformation and landscape modernization through **COA cockpit, digital predictive costing, digital boardroom, finance 360, future financial statements prediction, and console package** - **Data management services** ensuring accuracy, completeness, and integrity of financial statements through enterprise-level ownership of data elements and data standards and quality analysis through cleansing data at input-process-output stage - **Advanced financial services** – deal desk, supply chain finance, purchase price variance, transfer pricing, Cost of Goods Sold (COGS) reporting, new product costing and annual standard costing, stock revaluation, and demand planning - **CFIN-as-a-service** to address a growing demand in markets such as the Middle East to establish and run newer centralized processes coming out of CFIN implementations; partnering with ERP CoE, it allows trained certified consultants to land processes such as consolidation, centralized reporting, and central payments while teams accelerate new processes
Technology expansion	- **Infosys Topaz –** an AI-first set of services, solutions, and platforms using generative AI technologies; with a library of 12,000+ AI use cases, 150+ pre-trained models, and by leveraging Infosys applied AI framework, it enables to build an AI-first core that helps to deliver cognitive solutions - **S4 Landing Service –** a dedicated F&A + S4 swat team bringing together the best skills in S4 from Centre of Excellence (CoE) along with key functional resources who can be deployed for all customers; focused on Fit Gap Analysis by leveraging the S4 blueprint and the current state process, S4 best practices guide across finance processes, landing teams for knowledge transfer and zero gaps in knowledge transfer, ML-based analysis of support ticket data to build resilience during subsequent releases, UAT and testing service augmentation, and S/4HANA accelerators - **AI Powered Smart Insights (APSI**) enables analysts to focus on decision-making. It merges data from multiple sources, automates summarizing of data with auto drill down, filtering and pattern analysis, and provides insights by annotation with intelligent comments/narratives with trends and anomalies detection - **Receivables 3.0 –** a new module **Cashiering AR** powered by Microsoft Azure added to transform the cash allocation process - **Infosys 1 Billing –** a pre-billing hub specifically built for logistics that validates master data and bulling parameters across order management systems, Proof of Delivery (POD) with Consignment Note (CN) etc., prior to billing; this solution helps first time right billing and aids CX - **Compliance Mining –** an inbuilt library of controls detecting potential violations and fraudulent activities; enables clients to move to a proactive compliance regime
Delivery capability expansion	- **Hybrid model** (mix of working from office and remotely) continues with 38% of the headcount (at an organizational level) - **Distributed model –** setting up new delivery centers/satellite offices that offer workplace flexibility to employees to work from cities/centers of their convenience - Leveraging forecast-based talent hiring enabled by AI with a centralized demand and supply management - **Skill tag –** skills-based career pathing and progression - **Train and hire model –** deployment of pre-trained and operations ready resources

Infosys profile (page 2 of 8)
Overview

Scale of operations

Number of FAO FTEs over time

| 2019	2020	2021	2022
18,854	19,264	20,391	21,577
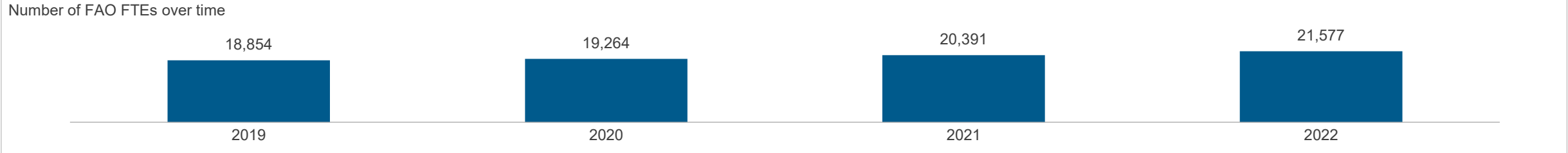
Proprietary frameworks

- **Infosys Live Enterprise for F&A (Infosys Finance.Live) –** a big focus to embrace Infosys Live Enterprise framework for F&A and introduce customers to new framework of **Finance.Live**; this transformation framework involves moving the CFO organization to an agile, connected, sentient, hyper automated organization for improving experiences for all its stakeholders. Infosys Proprietary Products are adopting the Live Enterprise Architectural Principles (LEAP) to drive transformation with Finance.Live. This framework brings value in the form of making the CFO organization adaptive, future-focused, and a nerve center for connecting internal and external stakeholders for providing a real-time view of financials in a highly compliant environment and aggregating to an enhanced Net Promoter Score (NPS)
- **Finance Excellence Model FEM 2.0** to assess the client's maturity that allows Infosys to review, benchmark, and design the most appropriate solution and contextual transformation agenda; this is its primary compass going into a solution design and process definition cycle

FAO services suite

Infosys offers end-to-end CFO support F&A services classified as:
- CFO advisory and surround services, which include:
  - ESG-as-a-service
  - Consulting-led transformation services
  - GBS advisory
  - Digitization initiatives, reporting factories, and automation CoE
  - Integrated finance and EPM operating models
- Deep domain-led differentiating capabilities, which include
  - Enterprise finance analytics and reporting
  - Data management
  - Supply chain finance

Distribution of FTEs across processes

<500 FTEs	500-1,500 FTEs	>1,500 FTEs

P2P	O2C	R2R
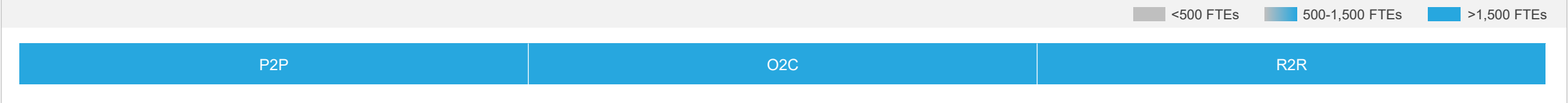
Infosys profile (page 3 of 8)
Client portfolio

Major FAO clients: A leading British electrical retailer, a leading construction engineering company, a leading professional services organization, a global pet and confectionary leader, a worldwide contract logistics and freight management solutions provider, a large US-based telephone services provider, a British multinational aerospace and defense company, and a music, podcast, and video streaming service
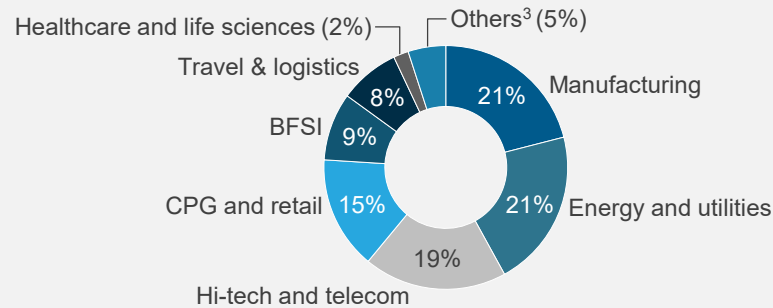
Recently announced FAO engagements (non-exhaustive)		
Time of signing	**Client**	**Contract details**
2022	A leading manufacturer and designer of sportswear	Four-year contract; ~500+ FTEs; scope of services – P2P, O2C; R2R; Robotic Process Automation (RPA) and Access and Identity Management (AIM) controls; delivery location: India
2022	A US-based, investor-owned energy company	Five-year contract; 75+ FTEs; scope of services – O2C and R2R; delivery location: India
2022	An American publicly traded retail chain of party stores	Five-year contract; 60+ FTEs; P2P, O2C, and R2R; delivery location: India

FAO revenue mix by buyer geography (2022)

APAC 18%
Americas[1] 42%
Europe[2] 40%
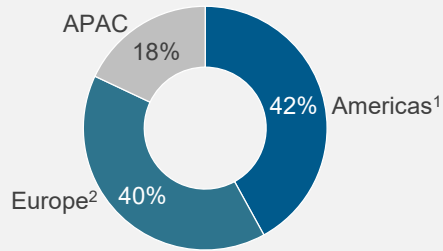
FAO revenue mix by buyer industry (2022)

Healthcare and life sciences (2%)
Others[3] (5%)
Travel & logistics 8%
Manufacturing 21%
BFSI 9%
Energy and utilities 21%
CPG and retail 15%
Hi-tech and telecom 19%

Number of clients by buyer size (2022)

US$5-10 billion 13%
>US$50 billion 14%
US$10-50 billion 38%
<US$1 billion 14%
US$1-5 billion 21%
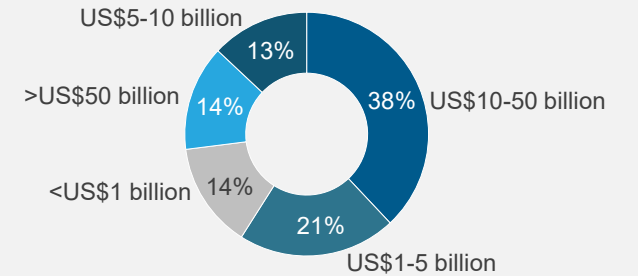
1 Americas include revenue from North and Latin America
2 Europe includes revenue from UK, MEA, and the rest of Europe
3 Others include revenue from government / public sector

Infosys profile (page 4 of 8)
Technology solutions

FAO technology approach: It offers an AI-first approach to digital transformation with both proprietary and COTS bolt-on and cloud-based tools.

Solutions	P2P	O2C	R2R, FP&A, and compliance
Solution description	- AP as a Service with focus on small and midsize businesses - AP platform for integrated payables and disbursement management - AI platform for anomaly detection, statement reconciliation, and actionable insights - Partnerships with leading COTS products for supporting e-invoicing, EDI, and AP automation - AP conversational cloud for multi-channel vendor and employee interaction - T&E submission and audit automation solutions leveraging third-party platforms and Infosys FinTrak - AP insights	- Pre-billing audit solution – Infosys One Billing - Infosys Receivables Management 3.0 enhanced with a custom-built AI model for language translation - Partnerships with leading COTS products for supporting credit, collections, cash application, deductions, and electronic billing - Electronic invoice presentment and payments - Advanced AI and analytical solutions around collections strategies and self-healing dispute resolution - AR insights - SI and consulting capabilities of leading third-party AR solutions	- Compliance and controls testing platform - Partnerships with leading COTS products - Direct and indirect tax platform for statutory compliance - Blockchain for intra-and-intercompany transactions - Ledger intelligence for continuous close - Suite of AI-infused programs and analytics solutions – AI-powered smart insights – Finance 360 and COA Cockpit – Future financial statements prediction and cost prediction - SI and consulting capabilities of leading 3rd third-party partners in R2R and FP&A - Building generative AI for competitive intelligence and financial narrative construction and write out
Process scope	- Industry-specific modules – logistics and retail - End-to-end AP automation from invoice receipt to vendor payment, helpdesk and reconciliation, AI/ML code assist for non-PO invoice, intelligent duplicate check, bot library, and hosted subledger module - PO transmission, invoice creation, invoice receipt, invoice processing and payment, supplier financing, and vendor onboarding - Vendor queries, statements, invoice submission, employee queries, and conversational chatbot - T&E receipts, audit to rules and payments, and fraud analytics - Analytics engine for actionable insights – early payment discounts, cash forecasts, DPO trends for W/C optimization, and payment insights - AP compliance - Consulting service for AP solution implementation, process definition, and AP transformation	- Billing pre-audit, preparation, and presentment - Single receivables platform to manage collections, disputes and cash applications, AI-/ML-driven self-correcting and collection strategy - Comprehensive revenue accounting and close solution for enterprise-wide revenue, inventor, and debtors' visibility - Invoice presentment, billing review, self-service portal for customers invoice payments, and master data requests - Analytics engine for actionable insights – 360-degree customer profiling – credit risk / behavioral / payment pattern, customer propensity to default, cash flow and DSO predictions - Consulting service for AR solution implementation, process definition, and AR transformation (DSO, ADD, and working capital)	- Modular component-driven platform for automated testing application controls, data level monitoring, and ITGC and SOD conflicts across ERP and data platforms - Process controls with automated reconciliations, task management, compliance, and variance analysis; automation with transaction matching, journals and smart close; and intercompany management - FP&A and ERAP services – finance performance management; planning, budgeting, and forecasting; reporting; and analysis - Statutory reporting, filing, and compliance services - Business partnering enablement functions - End-to-end e-filing portal for direct and indirect taxes enabled with self-service - Intercompany transaction management and reconciliations - Consulting service for process definition, R2R transformation, and implementation of BlackLine, Trintech, and Anaplan

Infosys profile (page 5 of 8)
Technology solutions

FAO technology approach: Infosys offers an AI-first approach to digital transformation with both proprietary and COTS bolt-on and cloud-based tools.

Solutions	P2P, O2C, R2R, FP&A, and compliance
Cross-functional solution description	• Infosys Topaz is an AI-first set of services, solutions, and platforms using generative AI technologies • ERP Modernization Services – S4 Landing Services • Infosys SAP cFIN GBS Model • Internal products rearchitected with LEAP Architecture • Live person next-generation conversational cloud for enhanced stakeholder experience • Process and data mining CoE – Celonis and AE Discoverer, Signavio, and UiPath • RPA – Assist Edge, WorkFusion, Blue Prism, Automation Anywhere, Pega, and UiPath • Language neutralization – in-built and alliance partners • Infosys BizOps solution for cross-functional collaboration • Digitran (for SOP digitization and process standardization) • Digital command console – tool for transparent service delivery management • AI – Infosys NIA, Google, IBM Watson, Microsoft Azure, Abbyy, and Cortana • Private blockchain POCs – R3 Corda, Ethereum, Ripple, Multichain, and Hyperledger
Delivery model and pricing	• Strategies based on right-fit segmentation and product classification for verticals and regions – one size does not fit all • Highly integrated synergized offering – IT + Infrastructure + BPM services • Inter coupling of capabilities for seamless integrated experience (ERP / platform's implementation, risk and governance – GRC, with BPM services) • As-a-process models • Three-tier implementation approach • SMART BPM solution comprising four layered solution: services; process; applications including RPA, workflows, AI, and point solutions; and infrastructure • Flexible deployment options – hosted, on-premise, or private cloud • Tailored offshore application support throughout the contract life cycle • Flexible pricing options – traditional pricing (FTE and fixed), transactional pricing, license-based, and innovative pricing models such as Phantom and S-Curve

Infosys profile (page 6 of 8)
Location landscape

FAO delivery locations

- Ireland
- United Kingdom
- Netherlands
- Poland
- Germany
- Czech Republic
- Romania
- United States
- Mexico
- Puerto Rico
- Costa Rica
- Brazil
- Saudi Arabia
- India
- China
- Japan
- Philippines
- Malaysia
- Singapore
- Mauritius
- South Africa
- Australia

Infosys profile (page 7 of 8)
Everest Group FAO assessment – Leader
Everest Group O2C assessment – Leader

Measure of capability: Low ● High

	Market impact				Vision & capability				
	Market adoption	Portfolio mix	Value delivered	Overall	Vision and strategy	Scope of services offered	Innovation and investments	Delivery footprint	Overall
FAO	◕	◕	◔	◔	◕	◕	◕	●	◕
O2C	◔	◕	◔	◔	◔	◔	◔	●	◔

Strengths

- Infosys leverages a strong suite of integrated modular solutions enabled by its in-house technologies, frameworks, and a robust partnership ecosystem to cater to its client needs across the F&A value chain, including complex processes (GRC, FP&A, taxation, and compliance), shared services consulting, and industry-specific F&A processes
- It has strengthened its digital and domain capabilities through continued investments/partnerships to improve existing solutions such as APOC™ (accounts payable platform) with in-built industry-specific modules for retail and logistics industries
  - Recently, it has heavily invested in its Enterprise Finance Analytics (EFA) solutions including AI-powered Smart Insights (APSI), expanding its FP&A offering
  - It leverages its SAP GRC and Security Practice and Compliance and Controls Testing Automation Platform to support clients in managing regulations and compliance and operational risk
  - It leverages its strong digital ecosystem, comprising both proprietary and third-party partnerships for delivering end-to-end O2C services covering AR- and voice-based customer support, in multiple global languages (including European and Asian language support)
- It has robust experience in serving manufacturing, hi-tech & telecom, and energy and utilities clients and has significantly increased its presence in the travel and logistics sector
- Infosys is one of the few providers with a good focus on serving clients in the APAC and LATAM regions (in addition to North America, the UK, and Europe) with wide delivery capabilities across the globe and a good nearshore/onshore presence
- It has a highly flexible engagement and commercial model and is one of the very few providers with a high prevalence of flexible pricing constructs such as hybrid pricing
  - Infosys' client relationship, flexibility, and responsiveness are frequently appreciated by its clients
- Infosys has established a state-of-the-art center of AI and automation in Poland and has developed several in-house AI tools/platforms (Infosys Topaz, Infosys Cortex, and NLP-based virtual finance assistant) covering generative and conversational AI use cases in F&A
- To help its clients meet their ESG goals, Infosys has developed new offerings such as ESG-as-a-service and has recently partnered with strategic providers to enhance capabilities across ESG reporting, strategic planning, data collection, stakeholder collaboration, ESG best practices, and performance management (by tracking ESG metrics)

Infosys profile (page 8 of 8)
Everest Group FAO assessment – Leader
Everest Group O2C assessment – Leader

Measure of capability: Low ● High

|	Market impact				Vision & capability				
	Market adoption	Portfolio mix	Value delivered	Overall	Vision and strategy	Scope of services offered	Innovation and investments	Delivery footprint	Overall
FAO	◕	◕	◕	◔	◕	◕	◕	●	◕
O2C	◔	◕	◔	◔	◕	◔	◔	●	◔

Limitations

- While Infosys is focusing on developing capabilities in new industries such as healthcare and life sciences, enterprises looking for an outsourcing partner for end-to-end F&A with deep experience in this sector should evaluate Infosys' offerings and its ability to address industry-specific nuances further

- While Infosys has developed new services to cater to SMBs, its experience in serving SMB and mid-market clients is somewhat limited

- Clients expect Infosys to be better in terms of proactiveness and driving innovation

- Lack of optimal synergies between operations and technology teams and talent retention remain as key areas of concern for some of its clients

Appendix

Everest Group PEAK Matrix® is a proprietary framework for assessment of market impact and vision & capability

Everest Group PEAK Matrix
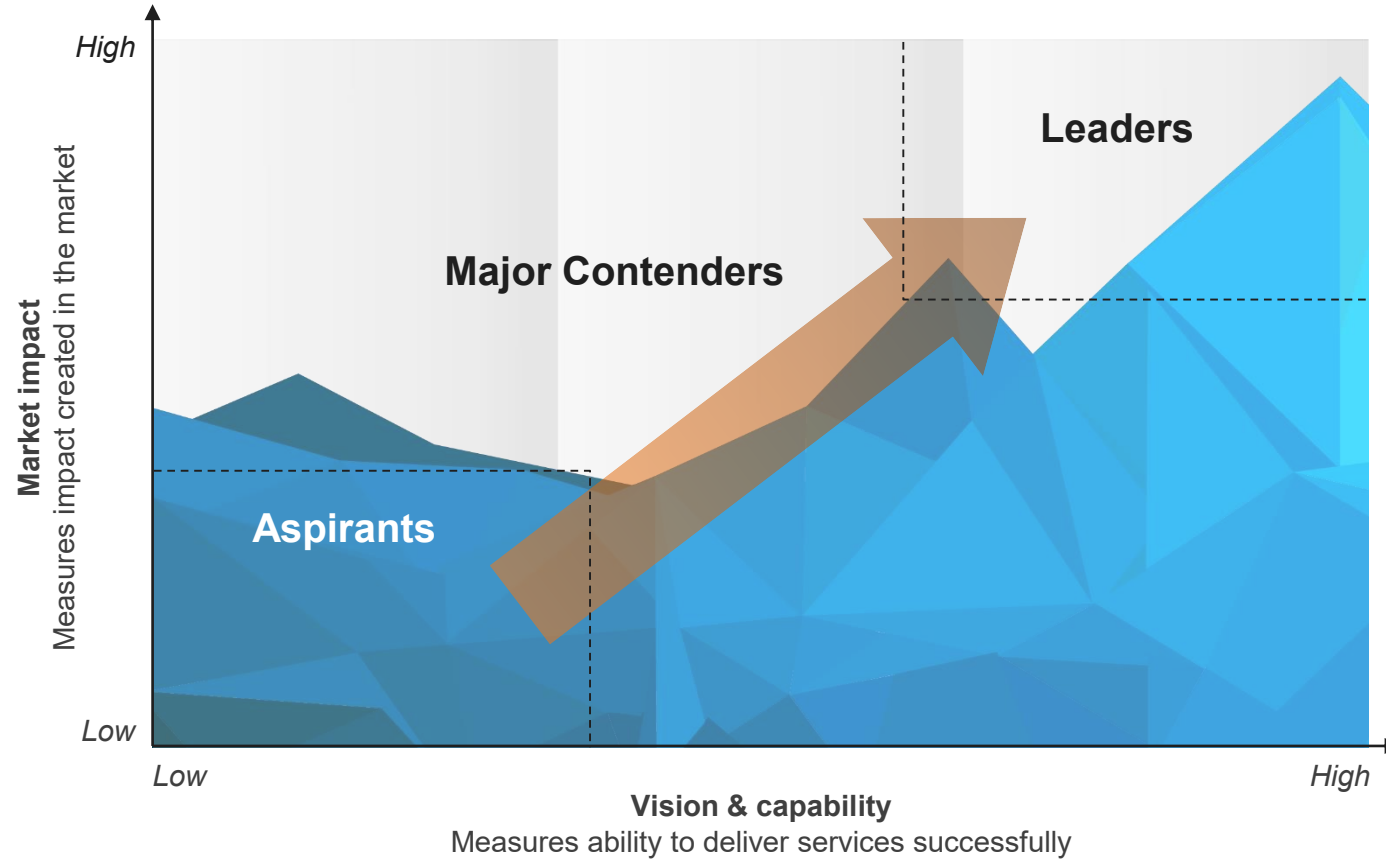
Services PEAK Matrix® evaluation dimensions

Measures impact created in the market –
captured through three subdimensions

Market adoption

Number of clients, revenue base,
YoY growth, and deal value/volume

Portfolio mix

Diversity of client/revenue base across
geographies and type of engagements

Value delivered

Value delivered to the client based
on customer feedback and
transformational impact

Market impact

Leaders

Major Contenders

Aspirants
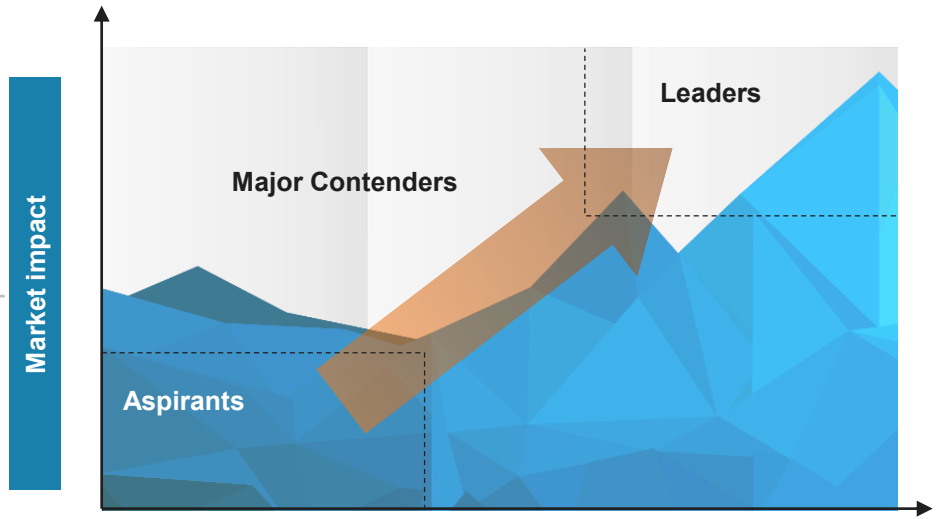
Vision & capability

Measures ability to deliver services successfully.
This is captured through four subdimensions

Vision and strategy

Vision for the client and itself; future
roadmap and strategy

Scope of services offered

Depth and breadth of services portfolio
across service subsegments/processes

Innovation and investments

Innovation and investment in the enabling
areas, e.g., technology IP, industry/domain
knowledge, innovative commercial
constructs, alliances, M&A, etc.

Delivery footprint

Delivery footprint and global sourcing mix

Everest Group confers the Star Performers title on providers that demonstrate the most improvement over time on the PEAK Matrix®

Methodology

Everest Group selects Star Performers based on the relative YoY improvement on the PEAK Matrix

In order to assess advances on **market impact**, we evaluate each provider's performance across a number of parameters including:

- Yearly ACV/YoY revenue growth
- # of new contract signings and extensions
- Value of new contract signings
- Improvement in portfolio mix
- Improvement in value delivered

In order to assess advances on **vision and capability**, we evaluate each provider's performance across a number of parameters including:

- Innovation
- Increase in scope of services offered
- Expansion of delivery footprint
- Technology/domain specific investments

We identify the providers whose improvement ranks in the top quartile and award the Star Performer rating to those providers with:

- The maximum number of top-quartile performance improvements across all of the above parameters AND
- At least one area of top-quartile improvement performance in both market success and capability advancement

The Star Performers title relates to YoY performance for a given vendor and does not reflect the overall market leadership position, which is identified as Leader, Major Contender, or Aspirant.

FAQs

Does the PEAK Matrix® assessment incorporate any subjective criteria?
Everest Group's PEAK Matrix assessment takes an unbiased and fact-based approach that leverages provider / technology vendor RFIs and Everest Group's proprietary databases containing providers' deals and operational capability information. In addition, we validate/fine-tune these results based on our market experience, buyer interaction, and provider/vendor briefings.

Is being a Major Contender or Aspirant on the PEAK Matrix, an unfavorable outcome?
No. The PEAK Matrix highlights and positions only the best-in-class providers / technology vendors in a particular space. There are a number of providers from the broader universe that are assessed and do not make it to the PEAK Matrix at all. Therefore, being represented on the PEAK Matrix is itself a favorable recognition.

What other aspects of the PEAK Matrix assessment are relevant to buyers and providers other than the PEAK Matrix positioning?
A PEAK Matrix positioning is only one aspect of Everest Group's overall assessment. In addition to assigning a Leader, Major Contender, or Aspirant label, Everest Group highlights the distinctive capabilities and unique attributes of all the providers assessed on the PEAK Matrix. The detailed metric-level assessment and associated commentary are helpful for buyers in selecting providers/vendors for their specific requirements. They also help providers/vendors demonstrate their strengths in specific areas.

What are the incentives for buyers and providers to participate/provide input to PEAK Matrix research?
- Enterprise participants receive summary of key findings from the PEAK Matrix assessment
- For providers
  - The RFI process is a vital way to help us keep current on capabilities; it forms the basis for our database – without participation, it is difficult to effectively match capabilities to buyer inquiries
  - In addition, it helps the provider/vendor organization gain brand visibility through being in included in our research reports

What is the process for a provider / technology vendor to leverage its PEAK Matrix positioning?
- Providers/vendors can use their PEAK Matrix positioning or Star Performer rating in multiple ways including:
  - Issue a press release declaring positioning; see our citation policies
  - Purchase a customized PEAK Matrix profile for circulation with clients, prospects, etc. The package includes the profile as well as quotes from Everest Group analysts, which can be used in PR
  - Use PEAK Matrix badges for branding across communications (e-mail signatures, marketing brochures, credential packs, client presentations, etc.)
- The provider must obtain the requisite licensing and distribution rights for the above activities through an agreement with Everest Group; please contact your CD or contact us

Does the PEAK Matrix evaluation criteria change over a period of time?
PEAK Matrix assessments are designed to serve enterprises' current and future needs. Given the dynamic nature of the global services market and rampant disruption, the assessment criteria are realigned as and when needed to reflect the current market reality and to serve enterprises' future expectations.

Everest Group®
With you on the journey

Everest Group is a leading research firm helping business leaders make confident decisions. We guide clients through today's market challenges and strengthen their strategies by applying contextualized problem-solving to their unique situations. This drives maximized operational and financial performance and transformative experiences. Our deep expertise and tenacious research focused on technology, business processes, and engineering through the lenses of talent, sustainability, and sourcing delivers precise and action-oriented guidance. Find further details and in-depth content at **www.everestgrp.com**.

Stay connected

Dallas (Headquarters)
info@everestgrp.com
+1-214-451-3000

Bangalore
india@everestgrp.com
+91-80-61463500

Delhi
india@everestgrp.com
+91-124-496-1000

London
unitedkingdom@everestgrp.com
+44-207-129-1318

Toronto
canada@everestgrp.com
+1-214-451-3000

Website
everestgrp.com

Social Media
🐦 @EverestGroup
in @Everest Group
f @Everest Group
▶ @Everest Group

Blog
everestgrp.com/blog

NOTICE AND DISCLAIMERS