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April 10, 2019

Dear Sir/Madam,

Sub: Press Release

Please find attached the press release titled **"Winners of Infosys Finacle Client Innovation Awards 2019 Announced".**

This is for your information and records.

This will also be hosted on the company's website at www.infosys.com

Thanking You

Yours Sincerely,

For **Infosys Limited**



A.G.S. Manikantha
Company Secretary

Encl: As above

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PRESS RELEASE

Winners of Infosys Finacle Client Innovation Awards 2019 Announced

Bengaluru – April 10, 2019: Infosys Finacle, part of EdgeVerve Systems, a product subsidiary of Infosys (NYSE: INFY), today announced the winners of the **Infosys Finacle Client Innovation Awards 2019**. In its fifth edition, the awards recognize banks that deliver breakthrough innovations in banking products, customer service, process design and distribution channels capitalizing on Finacle solutions.

With over 250 nominations received across eight categories, this year saw the highest number of nominations – more than 50% over the last year. The eight award categories include - Product Innovation, Channel Innovation, Customer Service Innovation, Process Innovation, Innovative Custom Components, Accelerated Transformation, APIs led Innovation and Emerging Technologies-led Innovation. The nominations were evaluated by an expert jury on the basis of three criteria – Innovation Quotient, Benefits Quotient, and Complexity Quotient.

Applauding the innovative initiatives taken by various banks leveraging the Finacle platform, **Sanat Rao, Chief Business Officer and Global Head of Infosys Finacle,** said, "We are living in an era of unprecedented innovation. Ubiquitous digitization is changing the industry's business models and competitors globally. In these times, continuous and value-focused innovations are the key drivers for long term success. The Finacle Client Innovation Awards program recognizes and celebrates such exemplary innovations introduced by Finacle clients globally. The year-on-year increase in the number of nominations, is a testimony to heightened focus on innovation and customer value in our industry. On behalf of Infosys Finacle, I congratulate all the winners and applicants, and wish them continued success."

The winners are:

Category: Accelerated Transformation

Bank Size	Winner	Initiatives
Large Bank	**Punjab National Bank**	Agile Core Transformation
	Bank Of India	Reimagining Corporate Payments with Virtual Accounts
Mid-Size Bank	**Kumari Bank Limited**	Core Banking Modernization
Small Bank	**Al Ahli Bank of Kuwait**	End-to-end Digital Transformation
	Australian Military Bank Ltd	Digital Transformation on Cloud
Bank Size	**Runner**	**Initiatives**
Large Bank	**ICICI Bank**	Driving Comprehensive Digital Transformation
	Emirates NBD	Core Consolidation program
Mid-Size Bank	**Andhra Bank**	Comprehensive Digital Transformation

Small Bank	**Paytm Payments Bank Limited**	Building a Truly Digital Payments Bank

Category: API led Innovations

Bank Size	Winners	Initiatives
Large Bank	**Emirates NBD**	Banking-as-a-Service Initiative
Mid-Size Bank	**Federal Bank**	API Banking Portal Processing 1/6th of Country's Remittances
Small Bank	**MauBank Ltd**	Simplifying the Customer on-boarding Journey
Bank Size	**Runners**	**Initiatives**
Large Bank	**ICICI Bank**	Driving Comprehensive Digitization Using APIs
	Standard Bank	Digitizing Channel Banking With Open API's
Mid-Size Bank	**Kotak Mahindra bank**	Kotak Mahindra API Store With 30 Active Partners
	Nations Trust Bank PLC	Launching Sri Lanka's First Open API Store
Small Bank	**Golomt Bank**	Reimagining the Branch Experience
	RBL BANK	Nodal Payments API Product

Category: Process Innovation

Bank Size	Winner	Initiatives
Large Bank	**ICICI Bank**	Reimagining Cross Border Payments with Blockchain
Mid-Size Bank	**Andhra Bank**	Innovating With Crop Insurance Processes
Small Bank	**Paytm Payments Bank Limited**	Pioneering Success with Latest NACH Offerings
Bank Size	**Runner**	**Initiatives**
Large Bank	**Emirates NBD**	Reimagined VAT Management
Mid-Size Bank	**Kotak Mahindra bank**	Automating Payments Processes
	China Banking Corporation (China Bank)	Easy Tax Management

Small Bank	**The Ernakulam District Co-Operative Bank Ltd**	Reimagining the Inward Clearing Services

Category: Innovative Custom Components

Bank Size	Winner	Initiatives
Large Bank	**Standard Bank**	Fully Digitizing the Lending Process
Mid-Size Bank	**Sohar International**	Reimagining Limits Management
Small Bank	**Paytm Payments Bank Limited**	Rethinking Debit Cards
Bank Size	**Runner**	**Initiatives**
Large Bank	**ICICI Bank**	Optimizing the Branch Experience
Small Bank	**Al Ahli Bank of Kuwait**	Cross Border Payments Management

Category: Customer Service Innovation

Bank Size	Winner	Initiatives
Large Bank	**Emirates NBD**	Reimagining the Remittances processes
Mid-Size Bank	**State Bank of Mauritius**	Automating the Inward Remittance Process
Small Bank	**RBL BANK**	Reimagining Fixed Deposits
Bank Size	**Runner**	**Initiatives**
Large Bank	**Standard Bank**	Digitizing Branch Banking Experience
Mid-Size Bank	**Sampath Bank**	Digital Cash Margin Loan

Category: Product Innovation

Bank Size	Winner	Initiatives
Large Bank	**ICICI Bank**	Eazypay Merchants Solution
	Royal Bank of Scotland	Digitizing KYC Process With Blockchain
Mid-Size Bank	**Sampath Bank**	Sampath Slip-less Banking
Small Bank	**Paytm Payments Bank Limited**	Wallet Offerings for Corporates
Bank Size	**Runner**	**Initiatives**
Large Bank	**Santander UK**	Digital cash management offerings
	Bank Muscat	Bank Muscat B2B Connect Solution
Mid-Size Bank	**Kotak Mahindra bank**	Plug-and-Play Solution to Corporates
	TMB Bank PLC	Punboon - Digital Donation Platform
Small Bank	**Golomt Bank**	Social Pay
	RBL BANK	Virtual Accounts for Payments Processing

Category: Emerging Technology led Innovation

Bank Size	Winner	Initiatives
Large Bank	**ICICI Bank**	Automating Responses to Customer Email Queries Using Bots
Mid-Size Bank	**Sampath Bank**	Digital Gifting Mobile App
Small Bank	**Al Ahli Bank of Kuwait**	Real Time Money Transfer
Bank Size	**Runner**	**Initiatives**
Large Bank	**ANZ Bank**	Simplifying Service Virtualization Landscape
Mid-Size Bank	**Andhra Bank**	IFLIC Propensity Model
Small Bank	**MauBank Ltd**	MauBank WithMe

Category: Channel Innovation

Bank Size	Winner	Initiatives
Large Bank	**Bank Rakyat Indonesia**	Indonesia's First Digital Lending app
Mid-Size Bank	**RAK Bank**	RAKMoneyTransfer
	Abu Dhabi Islamic Bank - Egypt	Delivering True Omnichannel Experience
Small Bank	**RBL BANK**	Reimaging Digital Banking for Retail and Corporate Customers
Bank Size	**Runner**	**Initiatives**
Large Bank	**ICICI Bank**	Automating Transaction Processing
Mid-Size Bank	**Sharjah Islamic Bank**	Delivering a Frictionless Experience to Customers Across Channels
	Bank Dhofar	Reimagining Customer Journeys
Small Bank	**Paytm Payments Bank Limited**	Driving Greater Financial Inclusions Through Business Correspondents

Quotes:

Ajit Kumar Rath, Executive Director, Andhra Bank - "We are delighted to know that Andhra Bank is being honoured at the Infosys Finacle Client Innovation Awards 2019 for our new initiatives. At our Bank, we always aim at developing innovative and differentiated products for enhancing customer experience. Our journey with Infosys Finacle for more than a decade has provided us great opportunities to develop various customer centric products and value added services. Our goal is to enable user friendly and simple banking experiences to customers, improving turn-around-time of services and achieving efficient internal operations by leveraging technology platforms. We thank Infosys for recognizing our efforts in Process Innovation, Accelerated Digital Transformation and Emerging Technologies led Innovations."

Leigh Gibson, Tech Area Lead, Customer Self Service (CSS) Tribe, ANZ Bank - "Infosys Finacle and ANZ Bank have been key strategic partners for over 10 years. We are currently working on a significant upgrade to our internet banking platform and it is exciting to continue collaborating by creating more shared services, leveraging containerization, increasing automation and building out our CI/CD pipeline. The recognition of our work with Mountebank, and co-contribution of code back into the Open Source community by ANZ Bank and Infosys is also a great step forward in energizing our engineering culture."

John Ford, Chief Executive Officer, Australian Military Bank - "The Australianised Finacle banking suite, implemented in a fully Software as a Service (SaaS) model has provided Australian Military Bank (AMB) with significant operational benefits and cost efficiencies, along with enhanced security and scalability. Twelve (12) months on from go live, AMB is well positioned to utilize the open Application Programming Interfaces (APIs) and cloud based infrastructure to provide further efficiencies; which will result in quicker turnaround times for members, automating routine activities to free up staff to take on more challenging work and, having the ability to integrate with open source APIs which will enable our bank to realize its strategy of being a digital first modern banking institution."

Abu Baker Karim Bakhsh Dad Karim Al Balushi, Head of Information Technology, Bank Dhofar - "At BankDhofar, we place customer experience at the top of our priorities and strive to be the best bank for our customers at all times. We achieve this through continuous innovation and by leveraging technology. Our vision to be the best bank in the Gulf and our transformation journey is centered around the customer. We are proud and happy to receive an Infosys Finacle Client Innovation Award 2019. This means a lot and reaffirms that we are on the right path."

Sheoji Ram Meena, General Manager (IT) and Chief Information Officer, Bank of India - "It gives us immense pleasure to be a part of the Infosys Finacle Client Innovation Awards 2019. Bank of India takes this opportunity to thank Infosys Finacle for this recognition. It is our endeavor to constantly introduce innovative and customer friendly products thus making banking operations simple and secured. With the flexible architecture of Finacle, we could do numerous customizations around the Core Finacle. We would like to keep on record the entire team of Infosys for their continued and timely support."

Kaspar Situmorang, Executive Vice President, Digital Center of Excellence, Bank Rakyat Indonesia - "With the presence of Pinang, Bank BRI Group is able to reach more volumes of customers in Indonesia at high speed (from application to disbursement in less than 10 minutes without a face to face meeting). Pinang is BRI's radical innovation catering to ultra-micro customers creating a seamless and economical on-boarding process. The reimagined process provides a faster, cheaper and safer digital lending in Indonesia. With the persistent support of the Infosys management and the robust Infosys Finacle digital banking suite, BRI's vision of accelerating Indonesia financial inclusion is one step closer."

Ahmed Al Musalmi, Chief Executive Officer, Sohar International (formerly Bank Sohar) - "With a deep understanding of global dynamics and trends, our bank has embarked on a new journey to transform banking beyond the mere provision of financial services to become a leading Omani service company that helps customers grow and prosper. With many milestones already achieved in a short span of time as part of our new five-year strategy, we are truly delighted to be recognized by Infosys Finacle Client Innovation Awards 2019. This achievement is a reflection of our new brand personality of being Sharp, Human and Unstoppable, and our spirit of innovation and entrepreneurship to bring the best of the world to our customers, offering them more velocity, more value and more vision in an ever-changing world."

DOMINGO "Jan" DAYRO JR, Vice President & Head Cash Management Services Division, China Banking Corporation (China Bank) - "ChinaBank is honored to have been selected as a finalist at the Infosys Finacle Client Innovation Awards 2019. With Finacle as the core platform, my team is able to create industry-leading and innovative services that are anchored on providing the best services to the customers that we serve. Our Automated Tax Payment Solutions leverages Finacle's interoperability capabilities

resulting in streamlined collection tax forms at the Branches and Head Office units of ChinaBank while providing straight-thru processing for our targeted customers."

B Omanakuttan, General Manager, The Ernakulam District Co-Operative Bank Ltd - "A dream becomes a reality when action is taken towards its achievement. The Ernakulum District Co-Operative Bank has been revolutionizing the co-operative banking space leveraging technology in association with Infosys Finacle since last 15 years. The bank has become a paradigm in bringing technology-enabled products and services to customers. Definitely, this recognition from Infosys will inspire us to drive more innovations and digital transformations in banking."

Shalini Warrier, Chief Operating Officer, Federal Bank - "Federal Bank is a pioneer in path-breaking digital innovations and efficiently utilizes technology to meaningfully leverage its operations. Over the years, the Bank has transformed itself into a technologically innovative organization that offers services beyond par. 'Digital at the Fore, Human at the Core' has been one of our guiding mantras in our endeavor to create delightful customer experiences. In partnership with Infosys, the Bank has been able to create several innovative financial products and this award from Infosys recognizes one of such products. We will continue to raise the bar and script new success stories on the wings of technology."

Sainbileg Mandakh, Director of Information Technology, Golomt Bank - "Golomt Bank is honored and delighted to have been nominated for the Infosys Finacle Client Innovation Awards 2019. This award nomination is a testament of how Golomt Bank's thousands of dedicated employees are striving towards improving the lives and help manage the finances of our customers through customer centric digital innovation. Throughout our continuous effort to provide our customers with the best services, Infosys Finacle's exceptional architecture has always given us the means to do so."

B.Madhivanan, Chief Technology and Digital Officer, ICICI Bank - "We have been constantly challenging and re-orientating our processes through innovation, which is one of the core DNAs of ICICI. Our journey with Infosys has been collaborative and are working on many exciting projects including Blockchain."

Sanjay Gupta, Senior Executive Vice President, Kotak Mahindra Bank - "The Infosys Finacle Client Innovation Awards acknowledge breakthrough technologies and innovations in the banking sector and we are delighted that Kotak Mahindra Bank has once again been recognized for its digital-first initiatives. At Kotak, we are focused on building an innovation-led organization that makes banking simpler, more convenient and secure and offers a seamless banking experience to our customers."

Umesh Singh Bhandari, Deputy Chief Executive Officer, Kumari Bank - "Innovation has always been integral part of our banking philosophy. We feel proud and honored for being recognized at the Infosys Finacle Client Innovation Awards 2019. Our Bank successfully migrated to the latest version of Finacle in a record time of 4.5 months. We believe this transformation would enable us to provide a world class banking platform for our valued customers to avail more efficient and effective services."

Ally Rahemeea, Head of Innovation & Projects, MauBank - "We are pleased to be nominated as finalist at the Infosys Finacle Client Innovation Awards 2019 under the category "API Led Innovations" and "Emerging Technologies led Innovation". Innovation and customer centricity comes first in all the solutions and services we provide, our App MauBank 'WithMe' as well as our Online Lending Application has been developed keeping in mind customer experience, simplicity and ease of usage, our online lending

application is a first in Mauritius which provides an in-principle approval of less than 10 minutes even though API is not available for credit scoring and credit bureau scores. The solution has integrated multiple technologies such as APIs, RPA, ESB, Cloud services, OTP, work automation, etc. Using Finacle Core Banking as the backbone has allowed us to use the APIs, some of the inbuilt services and also customized API's effectively for easy and swift of flow of information within the applications."

Satish Kumar Gupta, Managing Director and Chief Executive Officer, Paytm Payments Bank - "We, at Paytm Payments Bank, provide various facilities to our customers like savings account, current account, automatic fixed deposits through sweep out, digital debit cards etc. We have ensured that these banking services are available to customer at any time, any place, in consumer's language and on their mobile phones itself. All our initiatives have been taken to fulfill our vision of financial inclusion. Our core banking system is provided by Infosys Finacle and we are happy that the jury at Client Innovation Awards have selected us as finalists in various award categories. We continue to work towards our endeavor of bringing half a billion Indians to mainstream economy and we are looking forward to the journey ahead to achieve this goal."

Sankarson Banerjee, Chief Information Officer, RBL Bank - "We are happy to have been recognized at the Infosys Finacle Client Innovation Awards 2019. RBL Bank, has always aimed to offer a seamless experience to its customers on digital platforms. This award strengthens our commitment further and drives us to develop cutting edge solutions. We have been leveraging a comprehensive set of features to address the evolving needs of our diverse customer segments. Digital transformation is changing the banking landscape, we are happy to be in a unique position to understand the customer requirements and deliver effective solutions."

Adrian Vermooten, Executive Head Customer Channels, Standard Bank - "2018 has been a year of many firsts for Standard Bank in Africa Regions but these milestones and tremendous accolades we have received cannot be underestimated. They are without a doubt attributable to many years of work, focus and a continuous crafting of our Digital vision into the DNA of our people so that together we can build the Digital Bank that matters to both our staff and customers."

About Infosys Finacle
Finacle is the industry-leading digital banking solution suite from EdgeVerve Systems, a wholly owned product subsidiary of Infosys. Finacle helps traditional and emerging financial institutions drive truly digital transformation to achieve frictionless customer experiences, larger ecosystem play, insights–driven interactions and ubiquitous automation. Today, banks in over 100 countries rely on Finacle to service more than a billion consumers and 1.3 billion accounts.

Finacle solutions address the core banking, omnichannel banking, payments, treasury, origination, liquidity management, Islamic banking, wealth management, analytics, artificial intelligence, and blockchain requirements of financial institutions to drive business excellence. An assessment of the top 1250 banks in the world reveals that institutions powered by the Finacle Core Banking solution, on average, enjoy 7.2% points lower costs-to-income ratio than others.

Safe Harbor
Certain statements mentioned in this release concerning our future growth prospects are forward-looking statements regarding our future business expectations intended to qualify for the 'safe harbor' under the Private Securities Litigation Reform Act of 1995, which involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, fluctuations in foreign exchange rates, our ability to manage growth, intense

competition in IT services including those factors which may affect our cost advantage, wage increases in India, our ability to attract and retain highly skilled professionals, client concentration, restrictions on immigration, industry segment concentration, our ability to manage our international operations, reduced demand for technology in our key focus areas, disruptions in telecommunication networks or system failures, data privacy breaches or cyber security incidents, our ability to successfully complete and integrate potential acquisitions, liability for damages on our service contracts, the success of the companies in which Infosys has made strategic investments, withdrawal or expiration of governmental fiscal incentives, political instability and regional conflicts, legal restrictions on raising capital or acquiring companies outside India, and unauthorized use of our intellectual property and general economic conditions affecting our industry. Additional risks that could affect our future operating results are more fully described in our United States Securities and Exchange Commission filings including our Annual Report on Form 20-F for the fiscal year ended March 31, 2018. These filings are available at www.sec.gov. Infosys may, from time to time, make additional written and oral forward-looking statements, including statements contained in the company's filings with the Securities and Exchange Commission and our reports to shareholders. The company does not undertake to update any forward-looking statements that may be made from time to time by or on behalf of the company unless it is required by law.

For more information contact PR_Global@Infosys.com