

February 7, 2012

Mr. Hari K.
Vice President
Listing Department
National Stock Exchange of India Limited
Exchange Plaza
Bandra-Kurla Complex
Bandra (East)
Mumbai 400 051

Scrip Code: OFSS

Dear Sir,

We enclose herewith the following press releases:

1. Oracle Launches Comprehensive, Ready-to-Deploy Applications for Solvency II Reporting and Analysis;
2. Oracle Financial Services Announces Global Developers Forum to Showcase Oracle FLEXCUBE's Extreme Extensibility;
3. Leading Research Firm Ranks Oracle as Leader in Integrated Risk and Finance Management Solutions; and
4. Oracle Introduces Oracle FLEXCUBE Multi-Channel Solution on Direct and Mobile Channels for the Financial Services Industry.

These are for the information of the Exchange.

Thanking you,

Yours sincerely,

For Oracle Financial Services Software Limited



Hoshi D. Bhagwagar
Company Secretary
and Compliance Officer

Encl: a/a

ORACLE® Press Release

Oracle Launches Comprehensive, Ready-to-Deploy Applications for Solvency II Reporting and Analysis

Based on Oracle Financial Services Analytical Applications Suite, Applications Enable Carriers to Meet Compliance Deadlines and Manage Risk and Capital for Greater Financial Performance

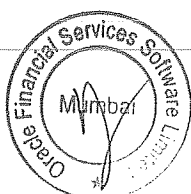
ORACLE FINANCIAL SERVICES & INSURANCE FORUM, NEW YORK – Feb. 7, 2012

News Facts

- To help insurers effectively achieve compliance with Solvency II requirements across Pillars I, II and III and realize greater financial performance through better management of their capital, Oracle today announced Oracle Insurance Applications for Risk and Solvency II Compliance as part of the Oracle Financial Services Analytical Applications suite of products.
- Oracle Insurance's suite of advanced risk and compliance applications, powered by the industry-proven application infrastructure, provides insurers with a unified view of risk across multiple areas including insurance, market, operational, credit, liquidity and underwriting risks. It provides a single, enterprise-wide view of risk through "out-of-the box" business intelligence analytics. Oracle's world-class applications enable strategic decision making and capital planning with the extensibility and speed to meet future regulatory requirements.
- The pre-built, ready-to-deploy applications equip life, non-life, health and re-insurance institutions operating across multiple jurisdictions, to quickly understand and address Solvency II requirements, create a long-term solution to manage all of their data centrally and better manage their operational and market risks – all on a single unified platform.
- By leveraging the data quality, integrity, reconciliation and lineage tools available within the applications, insurers can rapidly and reliably increase the quality of their Solvency II reporting and related risk management processes. Workflows, notifications, security and full audit capabilities enable insurers to effectively address the Own Risk and Solvency Assessment.
- Oracle's offering for the insurance space includes Oracle Insurance Data Warehouse, Oracle Insurance Operational Risk Standard Edition, Oracle Insurance Operational Risk Enterprise Edition, Oracle Insurance Operational Risk Economic Capital, Oracle Insurance Market Risk, Oracle Insurance Market Risk Analytics and Oracle Quantitative Management and Reporting for Solvency II.

Supporting Quote

- "To comply with Solvency II, insurers in Europe need to assess how they manage all solvency related data as the EIOPA December 2013 deadline approaches. Oracle's offering for Solvency II, based on Oracle Financial Services Analytical Applications, provides insurers with a ready-to-deploy solution that can accelerate the speed of compliance and reduce complexity. As important, it can provide the unified view of risk, finance and actuarial information that insurers require to optimize capital allocation and better position their organizations for success," said S. Ramakrishnan, group vice president and general manager, Oracle Financial Services Analytical Applications.



Supporting Resources

- [Oracle Insurance](#)
- [Oracle Insurance on Facebook](#)
- [Oracle Insurance on Twitter](#)
- [Oracle Insurance on LinkedIn](#)
- [Oracle Insurance on YouTube](#)
- [Oracle Insurance Blog](#)

About Oracle

Oracle engineers hardware and software to work together in the cloud and in your data center. For more information about Oracle (NASDAQ:ORCL), visit www.oracle.com.

About Oracle in Industries

Oracle industry solutions leverage the company's best-in-class portfolio of products to address complex business processes relevant to financial services, helping speed time to market, reduce costs, and gain a competitive edge.

Trademark

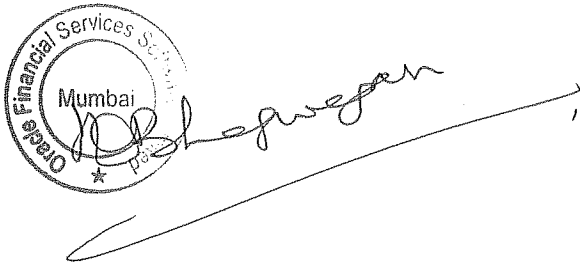
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ORACLE® Press Release

Oracle Financial Services Announces Global Developers Forum to Showcase Oracle FLEXCUBE's Extreme Extensibility

ORACLE FINANCIAL SERVICES & INSURANCE FORUM, NEW YORK – Feb. 7, 2012

News Facts

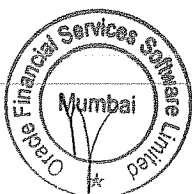
- [Oracle Financial Services](#) will host a global Oracle FLEXCUBE Developers Conclave, March 12-15, 2012, at Oracle Financial Services Software Ltd. headquarters in Bangalore, India.
- Bank IT teams and partners will gain in-depth knowledge of and hands-on development experience with Oracle FLEXCUBE's industry-leading extensibility capabilities, which enable banks to easily customize, extend and localize the solution to meet their unique needs.
- Participants will learn how they can easily customize FLEXCUBE's user interface, business logic and reports, as well as leverage FLEXCUBE's Web services for easy integration.
- The conclave will also provide a preview of the next release of Oracle FLEXCUBE scheduled for later in 2012.
- Oracle [FLEXCUBE solutions](#) – which include applications for virtual, retail, private, corporate and Islamic banking, as well investor servicing and microfinance – help banks address critical business challenges and achieve customer intimacy, competitive differentiation, regulatory compliance and product innovation.
- [Registration](#) for the Oracle FLEXCUBE Developers Conclave is now open.

Supporting Quote

- "The global Oracle FLEXCUBE Developers Conclave is a groundbreaking event for bank IT teams, partners and developers. Participants will not only gain in-depth knowledge of the product's unmatched extensibility, but will experience it for themselves through a series of breakout labs," said Chet Kamat, managing director and chief executive officer, Oracle Financial Services Software. "Participants will leave the event inspired and equipped to apply the full power of FLEXCUBE solutions to transform their organizations and achieve new levels of customer service and operational proficiency."

Supporting Resources

- [Oracle Financial Services](#)
- [Oracle FLEXCUBE](#)
- [Register for the Oracle FLEXCUBE Developer Conclave](#)
- [Follow Oracle Financial Services on Twitter](#)
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ORACLE® Press Release

Leading Research Firm Ranks Oracle as Leader in Integrated Risk and Finance Management Solutions

Oracle Financial Services Analytical Applications Enable Finance and Risk Transformation for Leading Financial Institutions

ORACLE FINANCIAL SERVICES & INSURANCE FORUM, NEW YORK – Feb. 7, 2012

News Facts

- Chartis Research's "[Risk & Finance Integration 2011](#)" report ranks Oracle as a market leader for integrated risk and finance management solutions based on solution completeness and market potential.
- According to the report, [Oracle Financial Services Analytical Applications](#) lead the industry for solution completeness and the suite ranks as one of two leaders in market potential.
- The analyst firm evaluated 12 vendors on their ability to integrate risk and finance systems, using key functional requirements based on Chartis' analysis of industry best practices.
- Chartis evaluated solution architecture, and data model and reporting capabilities, as well as finance and risk-specific functionality, such as accounting and finance, asset and liability management, credit, market, operational, capital, and liquidity risk management, and anti-money laundering (AML) capabilities. It also assessed market potential for vendor solutions.
- Oracle Financial Services Analytical Applications provide a unified infrastructure with comprehensive analytical solutions that enable financial institutions to measure and meet risk-adjusted performance objectives, cultivate a risk management culture through transparency, lower the costs of compliance and regulation, and improve insight into customer behavior.

Supporting Quotes

- "The new financial landscape demands that financial services organizations have an integrated, enterprise-wide, and timely view of their risk potential and financial health to comply with increasingly complex industry regulations, protect their institutional reputation, and ensure risk adjusted performance," said S. Ramakrishnan, group vice president and general manager, Oracle Financial Services Analytical Applications. "Oracle Financial Services Analytical applications are purpose-built to enable integrated risk and finance management, and our leadership in Chartis' [Risk & Finance Integration 2011](#) report is testament to our successful execution on this vision."
- "The benefits of integrating risk management and finance functions have become all too apparent in the post-financial crisis era," said Peyman Mestchian, managing partner at Chartis Research. "Having an integrated single source environment allows organizations to take advantage of the common ground that already exists between risk and finance data. The growing levels and types of regulation are forcing organizations to look for



solutions that provide an enterprise-wide perspective of risk, finance, accounting, compliance and performance management.”

Supporting Resources

- [Oracle Financial Services](#)
- [Oracle Financial Services Analytical Applications](#)
- [Chartis Research “Risk & Finance Integration 2011” Report](#)
- [Follow Oracle Financial Services on Twitter](#)
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ORACLE[®] Press Release

Oracle Introduces Oracle FLEXCUBE Multi-Channel Solution on Direct and Mobile Channels for the Financial Services Industry

Solution Helps Banks Deliver More Personalized Offerings on Direct Channels in a Cost Effective Manner

ORACLE FINANCIAL SERVICES & INSURANCE FORUM, NEW YORK – Feb. 7, 2012

News Facts

- To help financial services organizations deliver more personalized services and offerings via direct and mobile channels, Oracle Financial Services today introduced Oracle FLEXCUBE solutions for multi-channel banking.
- Oracle FLEXCUBE Multi-Channel Solution, with new versions of Oracle FLEXCUBE Direct Banking and Oracle FLEXCUBE Private Banking, enables banks to offer complete portfolio view-based products and services on multiple direct channels, including mobile devices. Banks can introduce highly personalized offerings while reducing customer acquisition costs by offering a comprehensive range of products through a one-stop portal.
- Using Oracle FLEXCUBE Multi-Channel Solution, banks can seamlessly and rapidly transition customers of all sizes – including individual investors, small-to-medium size enterprises and large corporate organizations – from transaction-based primary banking services to advanced customer portfolio tracking and investment consulting, to full-scale wealth management, leveraging all channels including mobile phones, smart phones, PCs and tablets.
- The solution's unique architecture enables identical banking functionality across multiple channels, while supporting numerous mobile devices. From short messaging service (SMS)-based mobile phones, to mobile-application based smart phones, the solution provides ready-made, easy-to-deploy, multi-device applications for iPhone, iPad, Blackberry and Windows-based phones and tablets and Symbian devices allowing banks to code once and deploy across multiple delivery channels.
- Banks can leverage the new framework to become active participants in geo location-based mobile commerce. With a 360-degree portfolio view of a customer, banks can segment and serve the right kind of deals and offers to the right customers, resulting in highly successful geo-targeting campaigns.
- Oracle's FLEXCUBE Multi-Channel Solution supports banking operations across multiple countries, currencies and languages, including double-byte character languages such as Japanese and Korean.
- The new solution addresses all aspects of online banking security and supports multifactor authentication. Oracle FLEXCUBE Multi-Channel Solution is fully engineered to integrate with existing Oracle fraud prevention solutions, and integrates easily with third-party authentication security solutions, such as VeriSign, VASCO and PortWise, to provide proactive real-time protection for businesses and their customers.



- Oracle Financial Services will host a global Oracle FLEXCUBE Developers Conclave, March 12-15, 2012, at Oracle Financial Services Software Ltd. headquarters in Bangalore, India. Bank IT teams and partners will gain in-depth knowledge of and hands-on development experience with Oracle FLEXCUBE's industry-leading extensibility capabilities, which enable banks to easily customize, extend and localize the solution to meet their unique needs. Registration is now open.

Supporting Quote

- "Device support for banking transactions is key to enhancing customer experience. Banks have traditionally addressed this on a need basis and have been constrained by technology to standardize offerings on devices. With Oracle FLEXCUBE Multi-Channel Solution, banks can consolidate their device offering portfolio and service customers regardless of the device used to originate transactions," said Chet Kamat, managing director and chief executive officer, Oracle Financial Services Software. "The FLEXCUBE Multi-Channel Solution is flexible enough to integrate with the bank's existing core banking solutions. Its robust architecture enables partners to leverage this framework to build products that differentiate the bank in the industry."

Supporting Resources

- Oracle Financial Services
- Follow Oracle Financial Services on Twitter
- Join the Oracle Financial Services Community on Facebook
- Subscribe to the Oracle Financial Services YouTube channel
- Oracle Financial Services Blog: "Re-wiring Bank IT"

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