

## U.A.E's RAKBANK Improves Customer Service, Launches New Products With Infosys Finacle

*New generation banking solution drives customer growth and improves fee income*

**Ras Al-Khaimah, United Arab Emirates and Bangalore, India, Jan 7, 2013:** The National Bank of Ras Al-Khaimah (RAKBANK), one of U.A.E.'s fastest growing retail and business bank, today announced the successful implementation of Infosys Finacle core banking solution. The bank is now harnessing the full power of Finacle to better anticipate customer needs, improve customer experience and launch innovative products faster. More than 700,000 customers at RAKBANK have moved to the new solution since June 2012.

Finacle is delivering significant improvements across all 36 branches of the bank. The new solution has enabled RAKBANK to streamline business processes, resulting in higher productivity across branches. Implementing the Finacle core banking solution has helped RAKBANK integrate more than 35 other systems, replace redundant ones and introduce more efficient processes.

RAKBANK now enjoys the benefits of Finacle's Enterprise Customer Information File, a one-stop source of information on customers and their transaction patterns. The comprehensive customer information provided by the system helps the bank bring new products to the market faster. The solution also automates the core functions of the bank's data centers ensuring reduction in manual errors and streamlined operations. In addition, the Finacle e-banking solution that already drives the bank's online transactions works in perfect tandem with the latest solution. The core banking solution supports more than 325,000 accounts and facilitates an average of 250,000 transactions daily across RAKBANK's various branches.

**Mr. Tim Basford, COO, RAKBANK,** said: "The Finacle implementation gives RAKBANK a technological leap forward when it comes to improving our products and services. We worked with Infosys to deliver a smooth start-up of the new system, with absolutely no disruption to customer service."

**Mr. Haragopal M., Global Head, Finacle, Infosys** said: "We are focused on helping banks enrich customer experience and drive business growth. RAKBANK is one of our valued customers in the Middle East. This partnership with Infosys Finacle is just the beginning of a transformation that will help RAKBANK deliver best-in-class banking services to its customers across the region."

### **About Infosys**

Infosys partners with global enterprises to drive their innovation-led growth. That's why Forbes ranked Infosys 19th among the top 100 most innovative companies. As a leading provider of next-generation consulting, technology, and outsourcing solutions, Infosys helps clients in more than 30 countries realize their goals. Visit [www.infosys.com](http://www.infosys.com) and see how Infosys (NYSE: INFY), with its 150,000+ people, is Building Tomorrow's Enterprise® today.

### **Safe Harbor**

Certain statements in this release concerning our future growth prospects are forward-looking statements, 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, time and cost overruns on fixed-price, fixed-time frame contracts, 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, 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, 2012 and on Form 6-K for the quarters ended December 31, 2011, June 30, 2012 and September 30, 2012. These filings are available at [www.sec.gov](http://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.

**For Further information please contact:**

<b>Asia Pacific</b> Abhijith Karthikeya D Infosys, India Phone: +91 80 41563373 <a href="mailto:Abhijith_Damodar@infosys.com">Abhijith_Damodar@infosys.com</a>	<b>EMEA</b> Paul De Lara Infosys, UK Phone: +44 2075162748 <a href="mailto:Paul_deLara@infosys.com">Paul_deLara@infosys.com</a>	<b>The Americas</b> Danielle D'Angelo Infosys, US Phone: +1 925 719 7602 <a href="mailto:Danielle_Dangelo@infosys.com">Danielle_Dangelo@infosys.com</a>
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