

Finacle Islamic Banking Solution to Power UAE's Emirates Islamic Bank

Dubai and Bangalore, January 20, 2015: Emirates Islamic Bank (EI), a leading Sharia-compliant banking institution in the Middle East, has selected the Infosys (NYSE: INFY) Finacle Islamic Banking solution to power its operations and to support its vision of making Dubai the center of global Islamic Banking.

With Finacle, EI can leverage a world-class platform that will enable the bank to serve its customers with greater efficiency, manage its operations more effectively, and meet the required reporting and compliance obligations.

Highlights:

- The bank chose Finacle Islamic Banking Solution since it is a cost-effective, customer-centric and Sharia-compliant banking platform with proven scalability and a lean and open architecture for easy implementation
- With the Finacle solution, EI will be able to easily create a wide range of products and services that will be compliant with the stringent Sharia business rules and accounting rules
- Based on a modern Service-Oriented Architecture (SOA) platform with Straight Through Processing (STP) capabilities, the solution will enable greater operational efficiency and effectiveness for the bank
- The Finacle Islamic Banking Solution will also ensure transparency of accounting and profit-sharing, along with rigorous operational risk control

Quotes:

Michael Reh, Senior Vice President and Global Head of Finacle, Infosys:

"Islamic banks have shown strong growth over the last few years, with significant global potential for further expansion. To effectively leverage this opportunity, they need a robust and flexible technology backbone which can empower them to innovate faster and deliver personalized banking experiences. Finacle is well placed to help fulfil these aspirations with its proven Islamic Banking solution based on an industry leading technology platform. This partnership will act as a model deployment for banks offering Islamic banking services."

Additional resources

- [Finacle Islamic Banking Solution](#)
- [Finacle POVs and Blogs](#)
- [Finacle Case Studies](#)

About Infosys

Infosys is a global leader in consulting, technology, outsourcing and next-generation services. We enable clients, in more than 50 countries, to stay a step ahead of emerging business trends and outperform the competition. We help them transform and thrive in a changing world by co-creating breakthrough solutions that combine strategic insights and execution excellence.

Visit www.infosys.com to see how Infosys (NYSE: INFY), with US\$8.25 B in annual revenues and 165,000+ employees, is helping enterprises renew themselves while also creating new avenues to generate value.

Safe Harbor

Certain statements 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, 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, 2014 and on Form 6-K for the quarter ended September 30, 2014. 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. In addition, please note that the date of this press release is mentioned at the beginning of the release, and any forward-looking statements contained herein are based on assumptions that we believe to be reasonable as of this date. 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 further information please contact:

<p>Asia Pacific Sadaf Khan Infosys, India +91 80 4156 4971 Sadaf_Khan03@infosys.com</p>	<p>EMEA Paul de Lara Infosys, UK +44 2075162748 Paul_deLara@infosys.com</p>	<p>Americas John Gallagher Brunswick Group for Infosys USA +1(415)6717688/+1(415)316 8060 jgallagher@brunswickgroup.com</p>
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