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TCS Unveils TCS BaNCS Digital in the United States

Enables Any Place Banking[™] and Insightful Customer Interaction for US-based banks

NEW YORK / MUMBAI, June 9, 2015: Tata Consultancy Services (TCS), (BSE: 532540, NSE: TCS), a leading IT services, consulting and business solutions company, today announced the launch of TCS BaNCS Digital, a solution designed specifically for financial institutions in North America. US-based banks can now use TCS BaNCS Digital to deliver an intuitive, interactive and insightful customer experience. TCS BaNCS Digital also allows seamless integration of various stakeholders in the financial supply chain and its ecosystem.

The world of retail banking is constantly changing as more and more power is infused on smart phones and new players are offering digitally powered niche capabilities that are intermediating the banking value chain. Banks are facing increased competition for market share to such new players or non-banks, who are becoming the front-end or an originator of many financial transactions. However, banks have a huge amount of information about their customers and their financial behaviors that can provide insights on their needs. Rightfully, this can be leveraged through digital channels to deliver simple, insightful and pure banking services that meet the needs of customers and make them feel understood.

Commenting on the launch of TCS BaNCS Digital, N Ganapathy Subramaniam, President, TCS Financial Solutions, said, "TCS BaNCS Digital is an outcome of extensive research on the convenience-cum-mobility needs of both consumers and enterprise users. Its modern technology embraces hybrid and self-healing architecture, responsive web design and social media relevance, among others, all of which is delivering a world class digital experience. We are confident that TCS BaNCS Digital will help our customers 'Shift Digital' and position them for growth, efficiency and a better share of the financial supply chain."

TCS BaNCS Digital is a modern banking platform enabling convenient, insightful and Any Place Banking[™] to customers at large across segments, be it individuals, corporations, SMEs, or the affluent. The solution is conceptualized as a series of secure enterprise and consumer apps that can be highly personalized and white-labeled. The embedded Digital Insights Layer enables integration to the existing core systems, as well as to the external social world, providing complete information at the hands of client's (e.g., convenience and control). The technology can be deployed on top of existing core banking infrastructure, launched as a new digital bank or as a mobile only bank.

About TCS Financial Solutions

TCS Financial Solutions is a strategic business unit of Tata Consultancy Services. Dedicated to providing business application solutions to financial institutions globally, TCS Financial Solutions has compiled a comprehensive product portfolio under the brand name of TCS BaNCS. Our mission is to provide best-of-breed solutions that drive growth, reduce costs, mitigate risk and offer a faster speed-to-market for our clients. With a global customer base of more than 280 institutions operating in over 80 countries, TCS Financial Solutions deliver state-of-the-art software solutions for the banking, insurance and capital markets industries worldwide. For more information, visit us at www.tcs.com/bancs.

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About Tata Consultancy Services Ltd. (TCS)

Tata Consultancy Services is an IT services, consulting and business solutions organization that delivers real results to global business, ensuring a level of certainty no other firm can match. TCS offers a consulting-led, integrated portfolio of IT, BPS, infrastructure, engineering and assurance services. This is delivered through its unique Global Network Delivery Model™, recognized as the benchmark of excellence in software development. A part of the Tata group, India's largest industrial conglomerate, TCS has over 319,000 of the world's best-trained consultants in 46 countries. The company generated consolidated revenues of US \$15.5 billion for year ended March 31, 2015 and is listed on the National Stock Exchange and Bombay Stock Exchange in India. For more information, visit us at www.tcs.com.

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