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TCS Digital Software & Solutions Group Introduces 'Customer Intelligence & Insights' for Retail Banks

Modular Software Solution Delivers 360° View of Customer to Optimize End-User Experience, Reduce Costs and Attract New Customers

NEW YORK | MUMBAI, September 16, 2015: Tata Consultancy Services (BSE: 532540, NSE: TCS), a leading global IT services, consulting and business solutions organization, today announced its Digital Software & Solutions (DS&S) group has launched a new TCS 'Customer Insights & Intelligence' (CI&I) software solution for retail banks.

The recent TCS Global Trend Study, [Internet of Things: Complete Reimaginative Force](#), finds that the most important business process improvement for financial institutions is the ability to tailor products and services around a single user point of view. As consumer preferences in banking rapidly evolve, financial institutions are racing to catch up with trends by increasing innovation investments in IoT, mobile, digital, and social technologies, which are large disruptors to the way people chose to do their banking today.

The CI&I solution is pre-integrated and modular software designed specifically for the retail banking industry to accelerate the transition from a product-focused organization to a customer-centric enterprise. The solution captures and analyzes structured, unstructured, high volume, and high velocity data to create a single view of the customer and provides actionable intelligence about behaviors across channel and organizational silos.

"Most banks have an urgent key digital imperative to understand their customers more deeply to address expanding expectations and deliver a personalized end user experience across a multitude of financial offerings and banking channels," said Seeta Hariharan, General Manager and Group Head of TCS' DS&S group. "Because CI&I for Retail Banks can be deployed extremely quickly, financial organizations can accelerate and even leapfrog this digital initiative. For example, we are working with a client today who plans to have the solution fully operational in as little as six months, rather than the 12-18 month deployment typical of other solutions that require excessive time and money to integrate."

CI&I for retail banks features a unified set of data models and out-of-the-box KPIs that address key business issues relevant to the banking industry. The configurable solution does not require customization and is architected to provide highly flexible delivery options and ease of integration. It is designed to deliver real time customer insights through all customer interactions across social, operational and business channels to help retail banking organizations identify and offer highly targeted, customer centric offerings, while reducing operational costs for the enterprise.

About TCS Digital Software & Solutions Group

Launched in 2014, TCS Digital Software & Solutions Group is a strategic growth business within TCS, formed to help customers undergo critical digital transformations with modular, scalable and fully integrated, industry-tailored licensed software and solutions. Industries served are [Cities](#), [Retail](#), [Communications](#) and [Banking and Financial Services](#), four markets with a particularly urgent need to adopt emerging technologies to enhance customer intelligence capabilities and rapidly shift product and

service offerings to compete in highly competitive and customer-centric arenas. For more information, visit us at <http://www.tcs.com/digital-software-solutions/pages/default.aspx> or on [Linked In](#)

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 324,000 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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