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September 19, 2017


Dear Sirs/Madam,

Sub: Press Release

Please find attached the press release titled "Infosys Finacle Selects Niki.ai to Offer Chat Based Commerce to Banking Customers".

This will also be made available on the Company's website at www.infosys.com

Yours sincerely,
For Infosys Limited


A.G.S. Manikantha
Company Secretary



Infosys Finacle Selects Niki.ai to Offer Chat Based Commerce to Banking Customers

The integrated solution will enable banks to offer a virtual assistant to facilitate transactions within a chat window

Bangalore, India – September 19, 2017: Infosys Finacle, part of EdgeVerve Systems, a wholly-owned subsidiary of Infosys (NYSE: INFY), today announced its partnership with Niki.ai, a FinTech start-up that offers chat based commerce solutions. With this partnership, Finacle solution suite will be available with Niki.ai's chat-based virtual assistant – Niki. This offering will enable banks to offer its customers a virtual banking assistant for shopping products and services.

The joint solution from Finacle and Niki.ai will provide a smart-purchasing chatbot by leveraging natural language processing and machine learning to converse with customers and perform online transactions. The bot will comprehend natural speech text in the context of the customer and will deliver personalized suggestions. The solution will provide banks an opportunity to initiate two-way automated intelligent conversations with customers.

Niki.ai is one of the companies that was recognized in the recently concluded chapter of Finacle FinTech Connect, an initiative that builds on ongoing alliances and the Infosys Innovation Fund program to identify promising new FinTechs.

Highlights

- The joint solution will enable banking customers to initiate conversations on the bank's online and mobile applications and complete transactions without leaving the chat interface
- The e-commerce services enabled include booking for movies, buses, taxis and hotels, as well as, paying utility and phone bills. As of now services from 25 merchants such as Uber, Ola, BookMyShow, redBus, Cleartrip, Housejoy etc. are pre-integrated with the chat bot
- The entire deployment can be completed in a very short span of time using an easy to plug-in Software Development Kit (SDK)

Quotes

Sanat Rao, Chief Business Officer, Infosys Finacle:

"As AI technologies mature, they present an opportunity for banks to automate interactions and enhance customer experiences. This partnership will enable Finacle to provide a virtual assistant that banks can use



to expand their commerce footprint through a large pre-integrated ecosystem. This will further help banks to enhance their revenues as well as improve customer stickiness.”

Sachin Jaiswal, CEO, Niki.ai:

“With our vision to empower every Indian to fulfill banking and commerce on mobile, we have been working on building simple, smart and secure conversational interfaces, powered by AI for over two years now. Our partnership with Finacle via FinTech Connect will give us a platform to impact the masses through its existing clientele. Finacle's experience will help us innovate in banking and commerce products further.”

Daniel Latimore, Senior Vice President, Celent:

“Bot technology holds great promise for banks seeking to reduce expenses and provide a better customer experience. Working with technology partners that bring in an extended ecosystem of external organizations is one interesting way for banks looking to innovate beyond the mere provision of financial transactions.”

About Niki.ai:

Started in 2015, and backed by of Mr. Ratan Tata, Unilazer Ventures and SAP.iO, Niki.ai envisions to provide one shop for everything commerce. Niki is an AI bot which converses to help you shop for products and services and makes the whole journey from discovery to transaction fast, convenient and extremely simple. As they claim, apart from making the booking experience for movie tickets, buses, hotels etc. better, the aim is to make even the routine tasks like paying utility bills, phone bills, recharges more fun and easier. To the businesses, it provides a plug and play technology that can be easily integrated everywhere including operating systems, on messaging platforms messenger, and on the brand's applications (app and web).

With a 35% month-on-month revenue growth, the company has 50+ partners on board, with many more in the pipeline. On the customer front, the company has more than 400,000 customers using Niki. The company plans to integrate many more services on its platform so that for most of the needs that a consumer may have, Niki is the first thing that strikes his mind. Speech recognition, which is in the making, will provide users the ability to simply speak to Niki and get tasks done on the go. It will soon be available on more platforms like iOS and messaging platforms like Slack. In short, the company's vision is to be ubiquitous - Everywhere and for everything commerce.

To know more, visit <https://resellers.niki.ai>

About Infosys Finacle

Infosys Finacle is the industry-leading universal banking solution from EdgeVerve Systems, a wholly owned subsidiary of Infosys. The solution helps financial institutions develop deeper connections with stakeholders, power continuous innovation and accelerate growth in the digital world. Today, Finacle is the choice of banks across 94 countries and serves over 848 million customers – estimated to be nearly 16.5 percent of the world's adult banked population.

Finacle solutions address the core banking, e-banking, mobile banking, CRM, payments, treasury, origination, liquidity management, Islamic banking, wealth management, and analytics needs of financial institutions worldwide. Assessment of the top 1000 world banks reveals that banks powered by Finacle



enjoy 50 percent higher returns on assets, 30 percent higher returns on capital, and 8.1 percent points lesser costs to income than others.

To know more, visit www.finacle.com

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, 2017. 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.

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