

TO ALL STOCK EXCHANGES

**BSE LIMITED
NATIONAL STOCK EXCHANGE OF INDIA LIMITED
NEW YORK STOCK EXCHANGE**

January 30, 2025

Dear Sir/ Madam,

Sub: Press release

Please find enclosed the press release titled “**Infosys Finacle Unveils New Asset Liability Management Solution for Enhanced Risk and Exposure Oversight**”

This information will also be hosted on the Company’s website, at www.infosys.com.

This is for your information and records.

Yours Sincerely,
For **Infosys Limited**

A.G.S. Manikantha
Company Secretary
Membership No: A21918

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Infosys Finacle Unveils New Asset Liability Management Solution for Enhanced Risk and Exposure Oversight

Bengaluru, India – January 30, 2025: [Infosys Finacle](#), part of [EdgeVerve Systems](#), a wholly-owned subsidiary of [Infosys](#) (NSE, BSE, NYSE: INFY), today announced the launch of the [Finacle Asset Liability Management](#) Solution – a liquidity and interest rate risk management solution that provides banks with an enterprise-wide view of all on-and-off balance sheet exposures. The solution enables banks to identify gaps, assess impact on net interest margin and liquidity, and take corrective actions, to better manage their funding and liquidity decisions.

The Finacle Asset Liability Management Solution allows monitoring of a broad range of liquidity and interest rate risk metrics and deliver an aggregated view of such risks across entities, geographies, and currencies. This helps banks make informed decisions regarding funding and liquidity strategies, optimize asset allocation, and effectively manage risk and compliance.

Finacle Asset Liability Management Solution highlights:

- The solution has advanced data analytics and AI-infused capabilities to address asset liability management (ALM) objectives, along with a cashflow engine to generate forecasts for contractual and behavioral cash flows.
- It will enable banks in strategic management decisions, including balance sheet planning, liability mix optimization, asset/liability pricing, and funding concentration regulation
- It also has stress testing and scenario modeling functionalities that allow banks to simulate and optimize key liquidity and interest rate risk drivers, to better respond to market shocks.
- The solution integrates reporting infrastructure with a range of on-demand and pre-configured Basel norms-based reports for enhanced compliance management.

Read more about the Finacle Asset Liability Management Solution [here](#).

Sajit Vijayakumar, Chief Business Officer and Global Head, Infosys Finacle, said, “With Finacle Asset Liability Management, we are equipping banks to navigate the global economic uncertainty and the complexities of liquidity and interest rate risk with unprecedented clarity and precision. Our solution offers a holistic view of exposures while providing financial institutions with intelligent capabilities and tools to manage risks effectively, streamline reporting, and enhance their risk modelling capabilities.

Mohammad Muzaffar Wani, DGM – IT and BPR, Jammu and Kashmir Bank, said, “We are delighted to announce our adoption of Finacle’s advanced Asset Liability Management solution. This strategic initiative empowers us to enhance our liquidity and interest rate risk management capabilities, while also improving our modeling sophistication to better adapt to changing market dynamics. The solution will streamline our ALM operations, offer valuable insights and enable informed decision-making in managing our assets and liabilities.”

About Infosys Finacle

Finacle is an industry leader in digital banking solutions. We are a unit of EdgeVerve Systems, a wholly-owned product subsidiary of Infosys (NSE, BSE, NYSE: INFY). We partner with emerging and established financial institutions to help inspire better banking. Our cloud-native solution suite and SaaS services help banks engage, innovate, operate, and transform better to scale digital transformation with confidence. Finacle solutions address the core banking, lending, digital engagement, payments, cash management, wealth management, treasury, analytics, AI, and blockchain requirements of financial institutions. Today, banks in over 100 countries rely on Finacle to help more than a billion people and millions of businesses to save, pay, borrow, and invest better. For more information, visit www.finacle.com.

Safe Harbor

Certain statements in this release concerning our future growth prospects, or our future financial or operating performance, are forward-looking statements 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 or outcomes 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 the execution of our business strategy, increased competition for talent, our ability to attract and retain personnel, increase in wages, investments to reskill our employees, our ability to effectively implement a hybrid work model, economic uncertainties and geo-political situations, technological disruptions and innovations such as Generative AI, the complex and evolving regulatory landscape including immigration regulation changes, our ESG vision, our capital allocation policy and expectations concerning our market position, future operations, margins, profitability, liquidity, capital resources, our corporate actions including acquisitions, and cybersecurity matters. Important factors that may cause actual results or outcomes to differ from those implied by the forward-looking statements are discussed in more detail in our US Securities and Exchange Commission filings including our Annual Report on Form 20-F for the fiscal year ended March 31, 2024. 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. 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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