

TO ALL STOCK EXCHANGES

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

January 30, 2024

Dear Sir/ Madam,

**Sub: Press release**

Please find enclosed the press release titled “**Regional Investment Corporation Australia Subscribes to Infosys Finacle’s SaaS Offering on AWS for its Lending Operations.**”

This information will also be hosted on the Company’s website, at [www.infosys.com](http://www.infosys.com).

This is for your information and records.

Yours Sincerely,  
For **Infosys Limited**

**A.G.S. Manikantha**  
*Company Secretary*

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## **Regional Investment Corporation Australia Subscribes to Infosys Finacle's SaaS Offering on AWS for its Lending Operations**

**Orange, NSW, Australia and Bangalore, India – January 30, 2024:** [Infosys Finacle](#), part of [EdgeVerve Systems](#), a wholly-owned subsidiary of [Infosys](#) (NSE, BSE, NYSE: INFY), and [Regional Investment Corporation \(RIC\)](#), an Australian government concessional finance provider for farmers, today announced RIC's successful implementation of the [Finacle Digital Lending Solution Suite](#) in a Software-as-a-Service (SaaS) mode running on AWS. The transformation project, which included the adoption of the [Finacle Online Banking](#) and [Finacle Alerts Solution](#), was completed in just nine months. RIC is now able to offer truly digital financial lending services to its customers in the Australian agricultural sector at significantly lower operating costs and higher self-service capabilities.

### **The key highlights of RIC's digital transformation include:**

- By choosing a Software-as-a-Service (SaaS) model on AWS, RIC has been able to internalize management of key services, previously provided by a third party. This has led to significant reduction in operating costs and greater efficiencies.
- The new platform, which offers comprehensive API capabilities, has empowered RIC to seamlessly integrate with various service providers across banking, CRM, data lake, and document management providers. With this capability, RIC now has the advantage to implement Federal government mandates much faster than before.
- The Finacle Online Banking Platform, which includes a smart dashboard, is helping RIC offer self-service features to customers, thereby reducing dependencies on customer care support. The new interface provides rich and truly digital functionalities, which has resulted in increased customer satisfaction and enhanced staff engagement.

**Chris Rawlins, Executive Director Transformation, Regional Investment Corporation (RIC)**, said, "At RIC, our mission is to nurture the growth of the Australian farm businesses through affordable loans, while also ensuring their resilience and profitability. With the Infosys Finacle Lending solution, we have a proven technology platform to support the evolving demands of our business and customers, with the agility to roll out new products and regulations as mandated by the Federal Government. The nine-month implementation by the Infosys Finacle team was delivered on schedule and we are impressed by the team's commitment to facilitate RIC in achieving a smooth transition without any disruptions to our customers."

**Sajit Vijayakumar, Chief Business Officer, Infosys Finacle**, said, "We are delighted to support RIC in their mission to financially empower the farm businesses in Australia through the Infosys Finacle SaaS

platform. This collaboration is yet another testament to Finacle's commitment to the Australian market, to support financial institutions of all kinds and sizes – banks, credit unions, mutuals and non-banking lenders – on their digital transformation journeys."

#### **About Regional Investment Corporation (RIC)**

Regional Investment Corporation (RIC) is an Australian Government-backed specialist finance provider for farmers and farm-related small businesses. Their loan programs encourage the long-term strength, resilience, and profitability of Australian farm businesses. The RIC was established under the Regional Investment Corporation Act 2018 (RIC Act) with their head office was established in Orange NSW in January 2019. Their key function is to administer farm business loans to strengthen Australian agriculture.

#### **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](http://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, our ability to attract and retain personnel, our transition to hybrid work model, economic uncertainties, technological 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, 2023. These filings are available at [www.sec.gov](http://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.

**For more information, please contact [PR\\_Global@Infosys.com](mailto:PR_Global@Infosys.com)**