

## Banking and Capital Markets

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Certain statements made in this Analyst Meet concerning our future growth prospects are forward-looking statements, 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, 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 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, 2009 and on Form 6-K for the quarter ended June 30, 2009. 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.

# Infosys Banking & Capital Markets (BCM) Unit - Introduction

**WHO WE ARE**  
 Infosys' largest vertical, the BCM practice delivers best-in-class business solutions leveraging technology to Global Banks, Securities firms, Asset Managers and other market participants

**OUR VISION**  
 To become the Financial Services Industry's trusted business partner for next generation consulting, operational, and transformational services

## OUR NEW CLIENTS – Q2

- |  |  |
|--|--|
| <p><b>1</b><br/>A UK based Global Bank &amp; Financial Services Firm</p> <p><b>2</b><br/>A US based Investment Management Firm</p> <p><b>3</b><br/>A leading US based Financial Services &amp; Payment Processor</p> | <p><b>4</b><br/>A US Government Owned Mortgage Originator</p> <p><b>5</b><br/>A leading US based Private Equity Firm</p> <p><b>6</b><br/>A leading UK based consumer cooperative</p> |
|--|--|

## OUR SERVICE OFFERINGS

- |                                       |                                 |
|---------------------------------------|---------------------------------|
| Business Process Management           | Independent Validation Services |
| Consulting and Package Implementation | ADM                             |
| Systems Integration                   | Product Development             |

**ACCOLADES**

**Winner:** Best Outsourcing Partner. *Waters Magazine* Rankings 2009  
**Winner:** Best use of IT in Retail Banking. *Financial Sector Technology Magazine* Awards 2009



**Winner:** "#1 Strategic Partner" for a leading US- Based Bank with a global presence



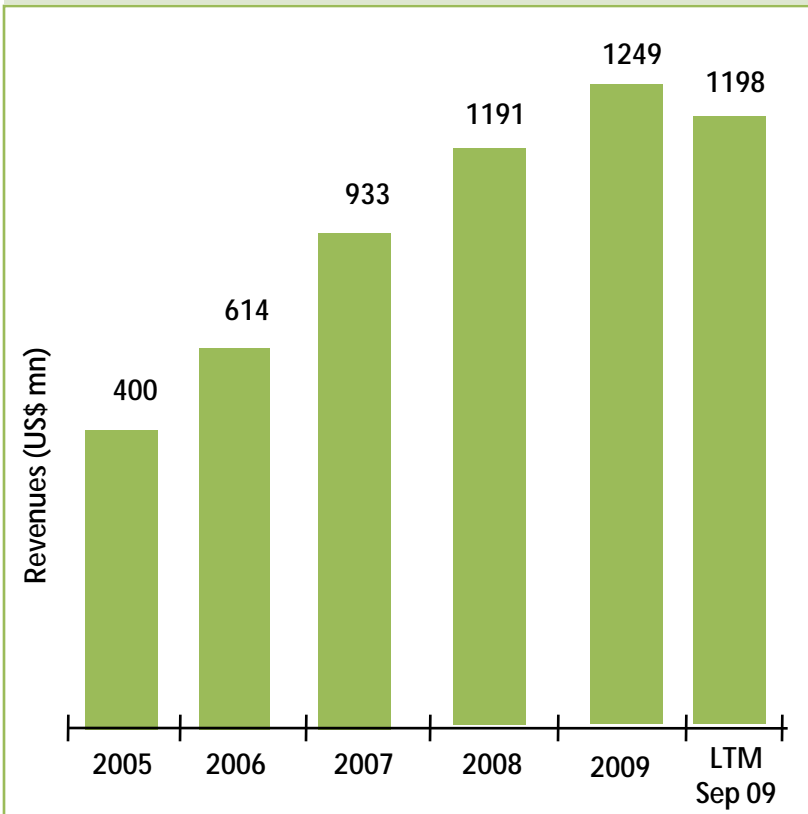
**Winner:** "Best IT Vendor/Business Partner" by a marquee discount brokerage firm.

**PUBLICATIONS**



The BCM unit serves many global marquee names in the financial services industry..

## Banking and Capital Markets Revenue (\$ mn)



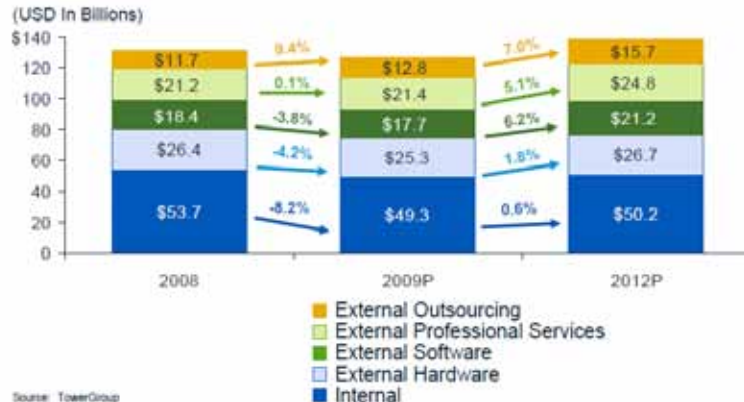
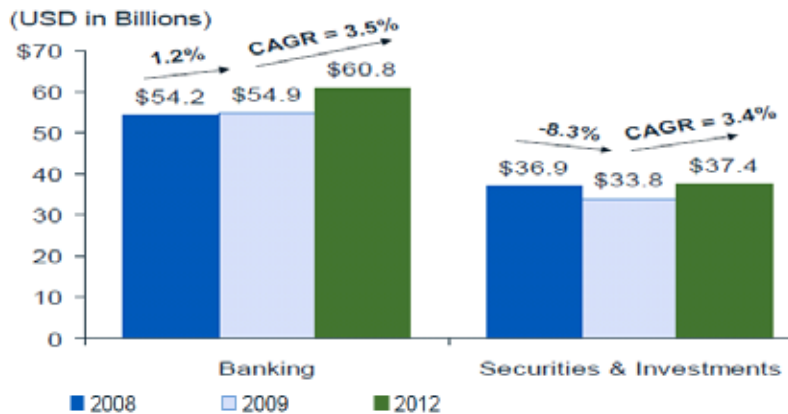
### Key Metrics

- Over 24,000 associates across 22 Global Development Centers in India, China, Australia, UK, US, Canada and Mexico
- Blue chip client base covering Retail Banking, Investment Banking, Asset Management, Brokerage & Trading, Credit Cards
- 2 clients with > \$100 mn in revenue
- 7 clients with > \$ 50 mn in revenues
- 14 clients with > \$20 mn in revenues

The downturn impacted spending across almost all sub segments in banking & securities firms...however certain key trends emerged..

## Slower growth but increased emphasis on every facet of outsourcing

### IT Spending (\$ bn)



Source: TowerGroup

### Key Focus Areas

- “Do more with less”- Singular emphasis on cost reduction through smart sourcing, process harmonization, platform rationalization
- Improved operational efficiency through creation of CoE's, greater automation and risk based outsourcing
- “Back to basics” lending, improved risk management practices
- Strong focus on regulatory compliance, adoption of risk based approaches.
- Increased focus on customer experience, strengthening channels

Source: Towergroup

These transformation drivers have created a new set of opportunities...

## "Re-building" - The Transformation drivers

Post merger integration

Holistic approach to Governance,  
Risk and Compliance

Process and platform  
rationalization

Improved customer experience,  
empower financial advisors

Consolidation and transformation  
of Enterprise Payment Programs

Replace core banking platforms

Lending transformation –  
consolidation, greater  
automation

Operational efficiency - adoption of  
shared services models for  
middle & back office

Overhauling Risk Management,  
increased regulatory oversight

New product offerings-  
replacement of legacy systems to  
improve agility

..which are in evidence from several transformation programs taken up by our marquee clients in the BCM space...

## Transformation stories

1

Infosys has multiple mandates in post merger integration with leading banks and securities firms. End to end services offered from planning & definition to system integration

2

Infosys is partnering with leading banks in the US and UK on large core banking transformations. Deal sizes upwards of \$ 75 mn

3

Infosys has partnered with multiple banks in Europe and US on large multi-year payment transformation programs. Deal sizes upwards of \$ 25 mn

4

Infosys has helped wealth managers in US, Europe, Middle East and Australia in multi-year transformation programs. Deal sizes upwards of \$ 10 mn

5

Infosys is helping a large financial services firm in their end to end replacement of their brokerage Platform. Multi-year program valued at upwards of \$ 35 mn

6

Infosys is engaged with a leading Global Asset Manager on a Defined Benefits Transformation Program by re-defining its CRM strategy

# Infosys Merger Integration Framework supports all levels of the integration program along the people, process and technology streams...

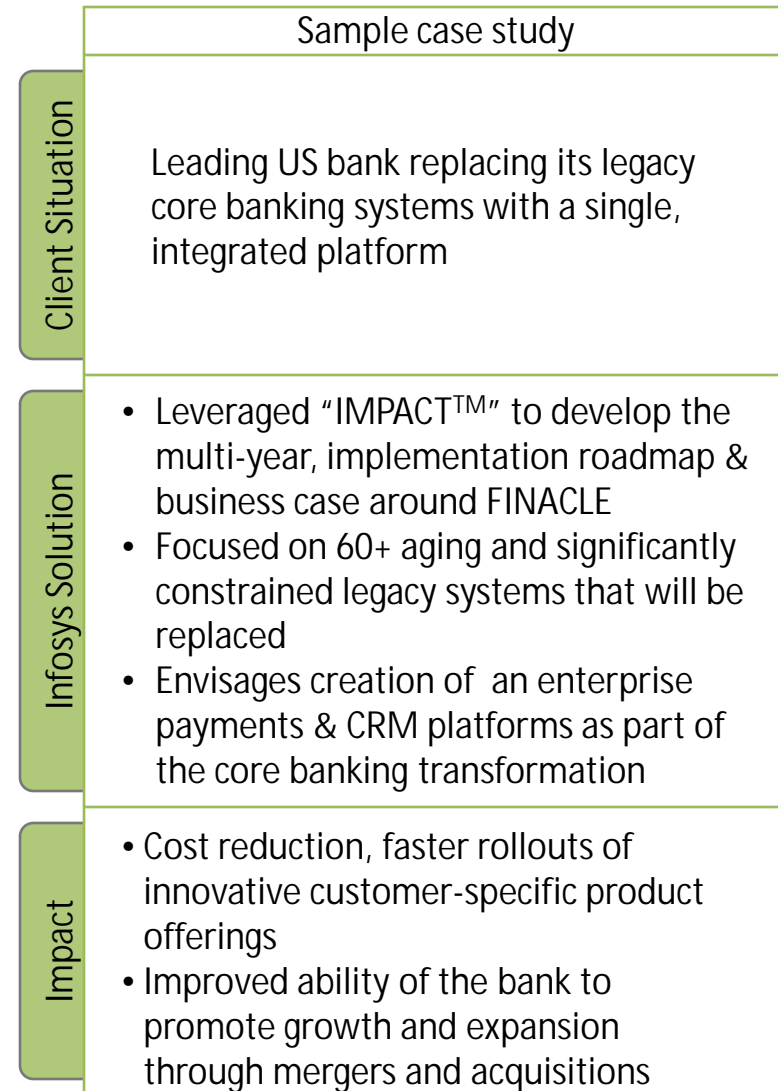
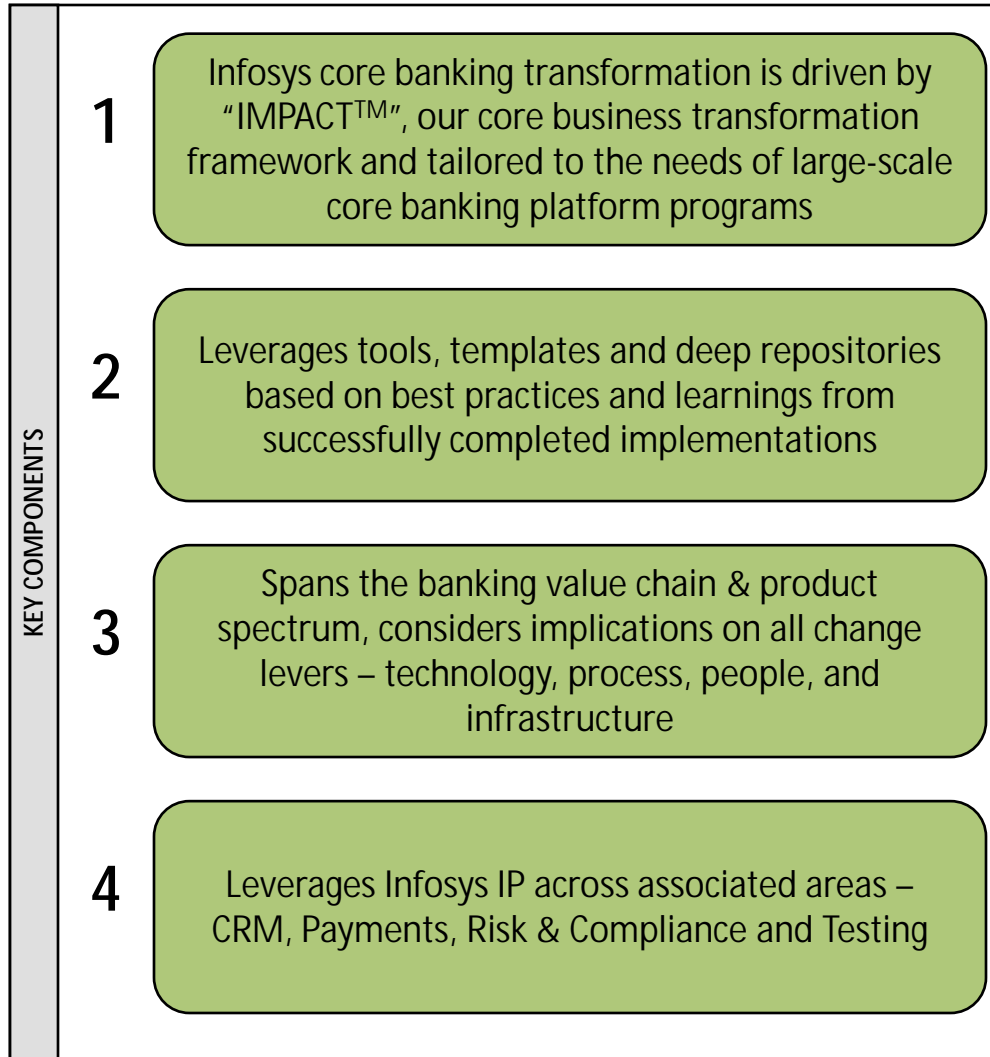
SALIENT FEATURES	1	End to end offering includes front end consulting , IT strategy, platform & infrastructure consolidation
	2	Leverages pre-defined industry reference models and Infosys solutions to accelerate the transition roadmap definition & execution process
	3	Offering includes specialized solutions around testing and organization change management
	4	Infosys PMI framework is driven by 'IMPACT'- Infosys' core business transformation framework

DIFFERENTIATORS	
<ul style="list-style-type: none"> <li>• Dependency matrix &amp; heatmaps</li> <li>• Synergy Playbooks</li> <li>• Product Evaluation Frameworks</li> <li>• iRecon- Infosys reconciliation platform</li> <li>• Acquisition and Demerger testing tools</li> </ul>	  

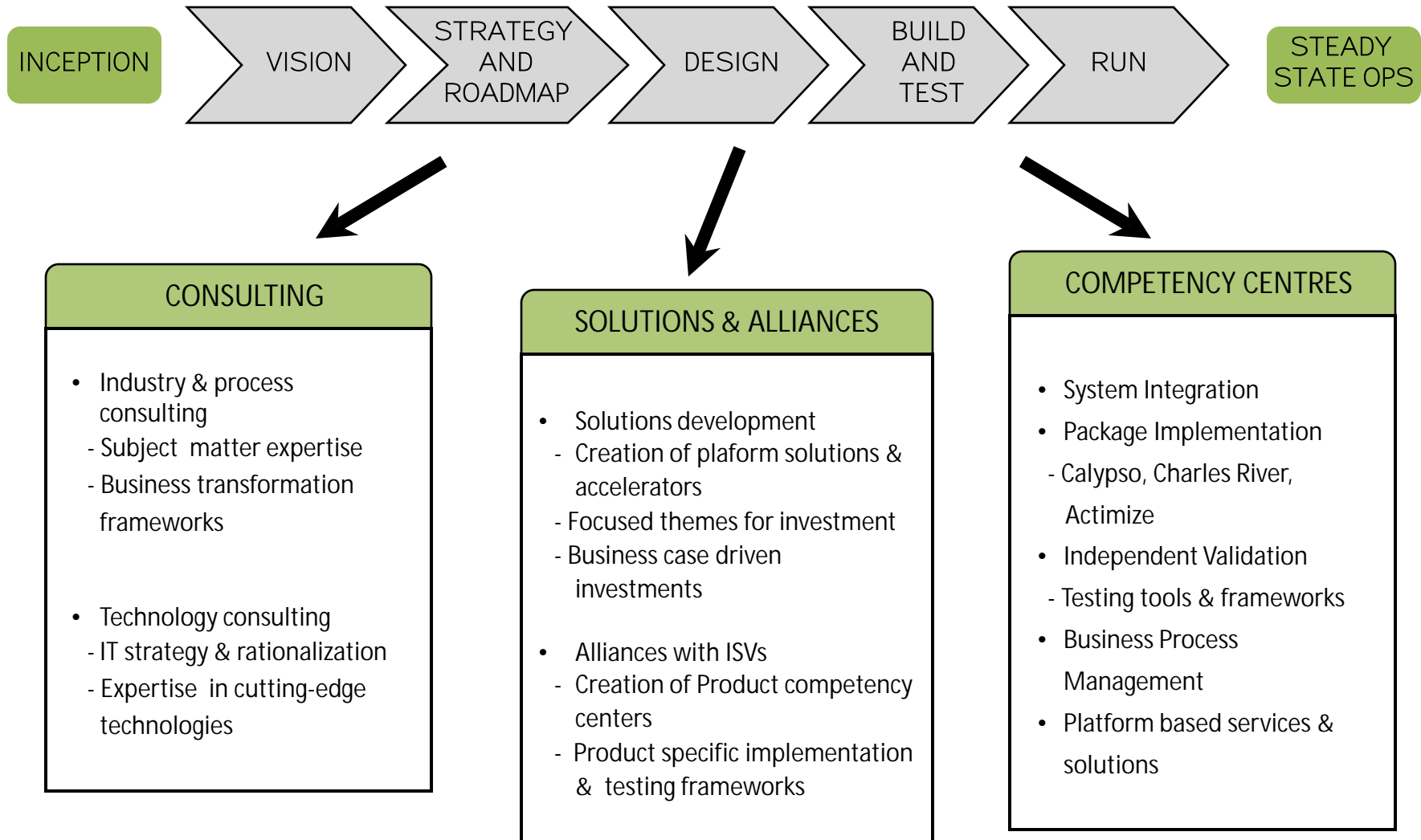
Sample case study	
Client Situation	Multiple strategic acquisitions undertaken by a large global bank and securities firm over the last 12-18 months
Infosys Solution	<p>Managed the technology integration and transition across the multiple acquisitions</p> <ul style="list-style-type: none"> <li>• Program managed transition initiatives</li> <li>• Designed and deployed the integration solution to align with the strategy</li> <li>• Consolidation of data centers</li> <li>• De-risking through vendor consolidation</li> </ul>
Impact	<ul style="list-style-type: none"> <li>• Timely execution of the integration roadmap, major cost savings</li> <li>• Rapid and de-risked transition strategy</li> <li>• Retention of SME knowledge, vendor consolidation and re-badging</li> </ul>



# Our core banking offering helps clients unlock and realize value through large-scale core banking platform transformation programs..



Throughout the downturn, we have invested in tools & accelerators to deliver superior value to our clients at every stage of a transformation...



We have made rapid progress on a strategic solution development program across specific innovation themes, aligned with the key trends...

## Solution

### Integrated Lending Platform

- An integrated lending platform (iCLO) that supports multiple retail lines of business e.g. mortgages, auto
- Ability to interface with multiple core banking platforms as well as loan servicing platforms

### Wealth Management Platform

- End to end Wealth Management platform envisages a client portal, advisory desktop and financial planning tool
- Can be seamlessly integrated with the Finacle & iTRADE suite

### Securities Trading & Processing

- A multi-lingual, multi asset class broking portal (iTrade) targeted at mid sized broker dealers and investment banks
- Configurable rules-based reconciliation and exception engine (iRECON), developed for capital market firms, is now being extended to cover reconciliation requirements within banks

### Integrated Approach to GRC

- Infosys KYC solution (iKYC) coupled with the transaction surveillance offering (iWATCH) creates a holistic compliance platform for both banks and securities firms

...which is evidenced from our traction with clients

## Transformation stories

1

Infosys' reconciliation solution (iRecon) has been leveraged a large global bank – FDIC's Large Bank Deposit Insurance Modernization Program

2

Infosys is in advanced stages of a lending transformation pursuit at major Canadian bank leveraging the combination of Finacle and Loan Origination Platform

3

Infosys iRecon solution has been selected as the strategic reconciliation platform in the post-merger data migration of a large European Asset Management firm

4

Infosys is leveraging its iTrade platform in discussions with a leading Middle Eastern bank for a strategic Brokerage Platform build

5

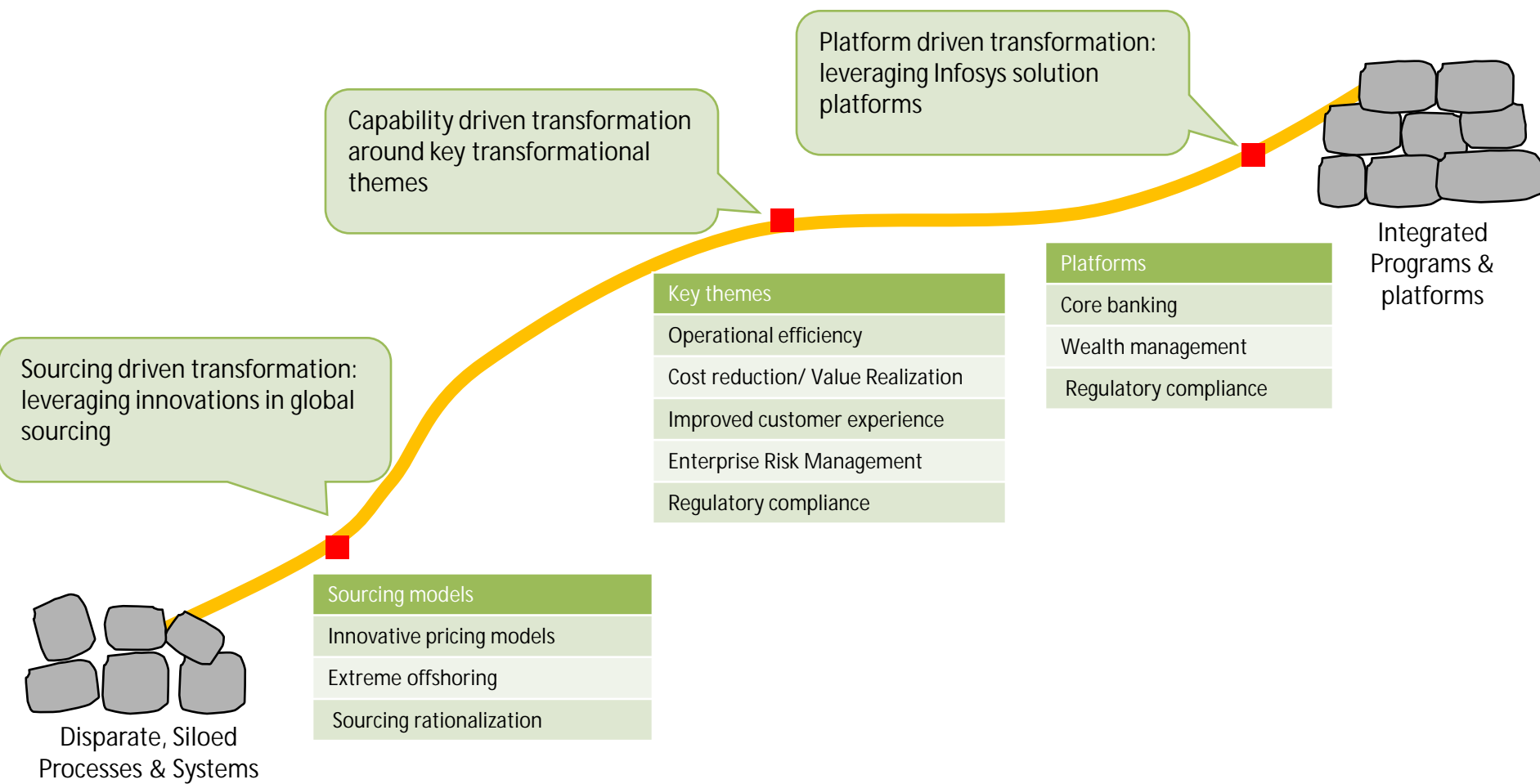
Infosys iKYC solution is in the process of being leveraged as a KYC remediation tool at a leading Wall Street Major

6

Infosys iTrade portal is being leveraged in the design of an online distribution channel for financial products by a leading postal service authority

We are well positioned to be a 'trusted partner' to our clients at every step of the transformation..

Our offerings along the transformation journey



Thank You

[www.infosys.com](http://www.infosys.com)

