



Analyst  
Meet 2007

Think Flat

THINK FLAT

# Banking and Capital Markets

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*Senior Vice President*

Certain statements in this analyst meet concerning our future growth prospects are forward-looking statements, within the meaning of Section 27A of the U.S. Securities Act of 1933, as amended, and Section 21E of the U.S. Securities Exchange Act of 1934, as amended, 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 the success of our investments, risks and uncertainties regarding fluctuations in earnings, our ability to sustain our previous levels of profitability including on account of the appreciation of the rupee against the US dollar, our ability to manage growth, intense competition in information technology, business process outsourcing and consulting 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 we have 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, 2007 and Quarterly Report on Form 6-K for the quarter ended June 30, 2007 and our other recent filings. These filings are available at [www.sec.gov](http://www.sec.gov). We may, from time to time, make additional written and oral forward-looking statements, including statements contained in our filings with the Securities and Exchange Commission and our reports to shareholders. We do not undertake to update any forward-looking statements that may be made from time to time by or on our behalf.

# Financial services industry is changing... survival depends on a firm's ability to "Think Flat"

Opening of  
emerging  
economies

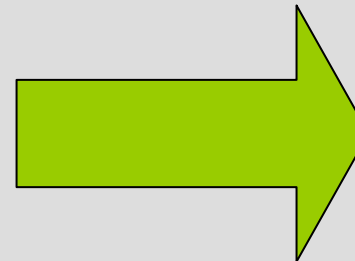
Structural shifts  
in demographics

Ubiquity of  
technology

Regulation  
and  
Compliance



Will lead to the creation of  
The "Flat Company"



*Agile*  
*Innovative*  
*Scalable*

***"Flat Company" will write the new rules of business and drive innovation***

# Infosys, the best exemplar of this new world, helps clients in this transformation



The Banking and Capital Markets (BCM) group brings to bear **deep domain expertise and technology visioning and architecting** capabilities to deliver business and technology solutions

Our solutions help financial services organizations to:

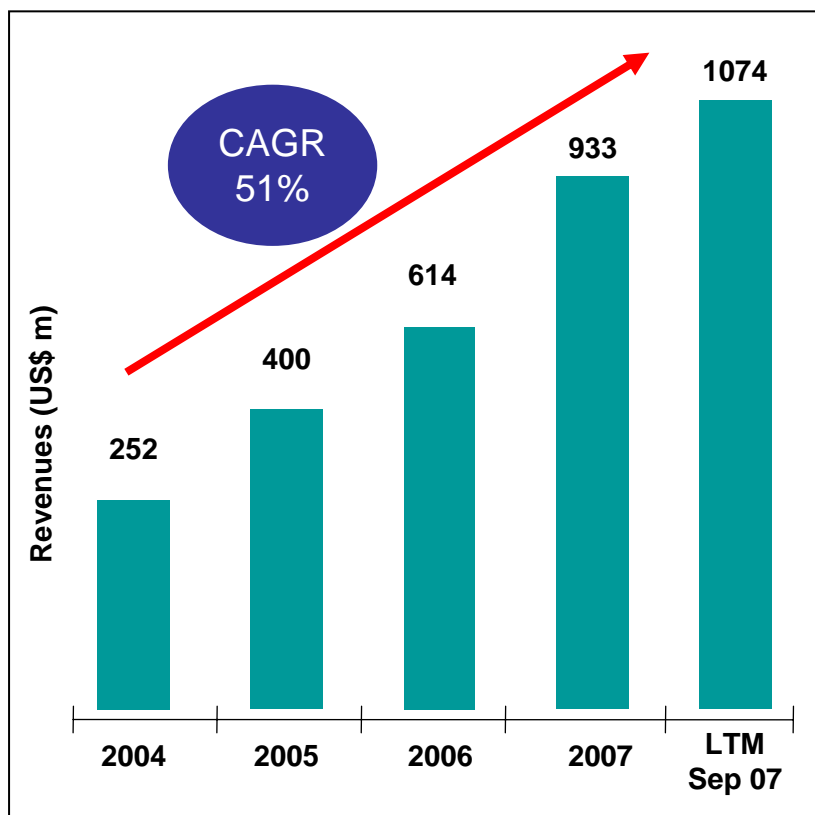
- Innovate rapidly
- Improve time-to-market
- Increase operational efficiency
- Enable more effective customer management and
- Lower operational risk

Our delivery capability is globally distributed and has the flexibility, scalability and resilience to address global needs and changing imperatives

**Over 25 years of providing value to the financial services industry**

The BCM group contributed over \$1 billion in revenues (LTM) and has grown at a CAGR of 51%

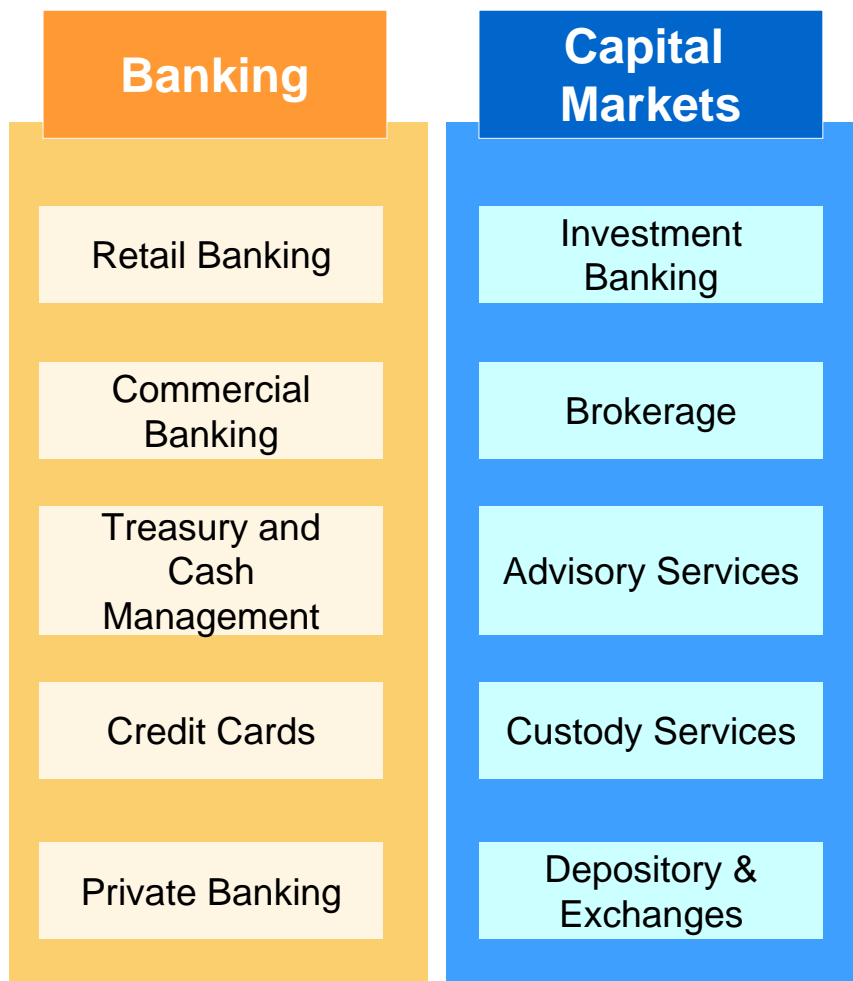
## Banking and Capital Markets Revenue (\$ m)



## Key Metrics

- Infosys' largest practice
- 22,000+ 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, etc.
- 1 client with > \$100 M in revenue
- 9 clients with > \$ 50 M in revenues
- 32 clients with > \$5 M in revenues

# Infosys has strong presence in all segments of Banking and Capital Markets



## Our Clients

- 6 of the top 7 US banks
- 6 of the top 10 securities firms
- 3 of the top 5 credit card issuers
- 4 of the top 5 global custodians
- 6 of the top 8 mortgage originators

Infosys also has strategic partnerships with leading technology providers in Financial Services

Source: Web Articles



Our offerings include a suite of business advisory and execution services to help clients strategize, plan and implement their key initiatives



## Services Offered

**BUSINESS  
CONSULTING**

**ADM**

**INFRASTRUCTURE  
MANAGEMENT**

**BUSINESS PROCESS  
OUTSOURCING**

## Some of our engagements which have helped clients

Infosys' portfolio rationalization strategy helped a leading financial services firm save an estimated \$25 million annually

Reduced operational costs for a Fortune 500 mortgage banker through BPO centric outsourcing

Redesigned the technology architecture for a global Investment company

Enabled a global financial services firm to acquire industry-leading "unified customer view" capabilities

Implemented and globally rolled out a Basel II program for one of the largest banks in the US

**Our value proposition is to provide an integrated IT and BPO capability with strong front - end consulting capabilities.**

# The financial services space is changing; we help our clients navigate and emerge successful...



## Trends

**Outsourcing  
gaining momentum**

**IT spending**

**Mergers &  
Acquisitions**

**Regulatory  
environment  
tightening**

**Demographics  
changing**

## Infosys Response

- Expand our service footprint to address business issues in addition to technology issues
- Build a extensive global delivery model by expanding our footprint
- Strong differentiation by bringing IT/BPO and consulting capabilities

- Increase service footprint and engage with our clients on a wider array of issues
- Expand addressable client base with innovative solutions
- Drive more tools, deployment & reuse of knowledge assets

- Expand our client base to mitigate risk of consolidation
- Become “true partners” and advisors during M&A activities
- Increase collaboration across the company to drive more synergies

- Build risk and compliance solutions proactively – e.g. Basel II, Reg. NMS, SOX, and AML

- Focus more on creating solutions in wealth management segment with baby boomers retiring, retirees living longer

Source: Web Articles and Tower Group



# But don't take our word for it...



## What analysts have to say about us...



Sixth-largest provider of systems integration consulting services to the U.S. financial services market

Among the 3 fastest growing FS IT companies



Voted as #1 Best Outsourcing Partner

**FinTech 100**

Ranks # 18 in the Fintech 100 rankings

## Client Kudos

Infosys named "IT vendor of the year" by two of our biggest clients - One a large diversified financial services provider and the other a large Investment Advisory Firm

## Representations at Industry Forums

World Economic Forum, Davos

American Banker Association conferences

4th Annual Corporate Actions Processing Workshop

## Papers published in...

Securities Industry News

Wall Street & Technology  
online

Tinextra

GLOBAL CUSTODIAN  
.COM

ACAMS®

Inside Market Data

gtnews.com  
the treasury and finance network

DMReview

bitpipe

Global Custody  
REVIEW

FINANCIAL  
TECHNOLOGY  
FORUM  
A DIVISION OF INSTITUTIONAL INVESTORS, INC.

Infosys®

POWERED BY INTELLECT  
DRIVEN BY VALUES



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Thank You

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