



Most Admired Company for the Sixth Time – Asia Wall Street Journal, 2008.
Most Respected Company – BusinessWeek Survey, 2006. Best Outsourcing
Partner – Watson Readers’ Survey, 2007. Best Company to Work for in
India – Business Today-Morgan-TNC Survey, 2006. Leader in Global IT Infrastructure
Outsourcing – Forrester, 2006. Among the World’s Top 3 IT Services
Companies – BusinessWeek, 2004. Among the Top 10 Companies for
Leaders – Fortune Magazine, Hewitt Associates and the RBC Group Survey, 2007.
Among the 200 Most Respected Companies in the World – The Reputation
Institute, 2007. NASSCOM - India Today Woman Corporate Award for Excellence
in Gender Inclusivity, 2007. Global MAKE Award, 2006-05 and 2007. Helen Keller
Award for Diversity Hiring for Infosys BPO, 2006-07. Balanced Scorecard Hall of
Fame for Executing Strategy – Paladum Group, Inc., 2008. One of the World’s
Most Innovative Companies in APAC – BusinessWeek, 2006. CNBC - TV18 Viewers
Choice – New Age Employer of Choice Award, 2007. One of the World’s Most

Banking & Capital Markets

Ashok Vemuri

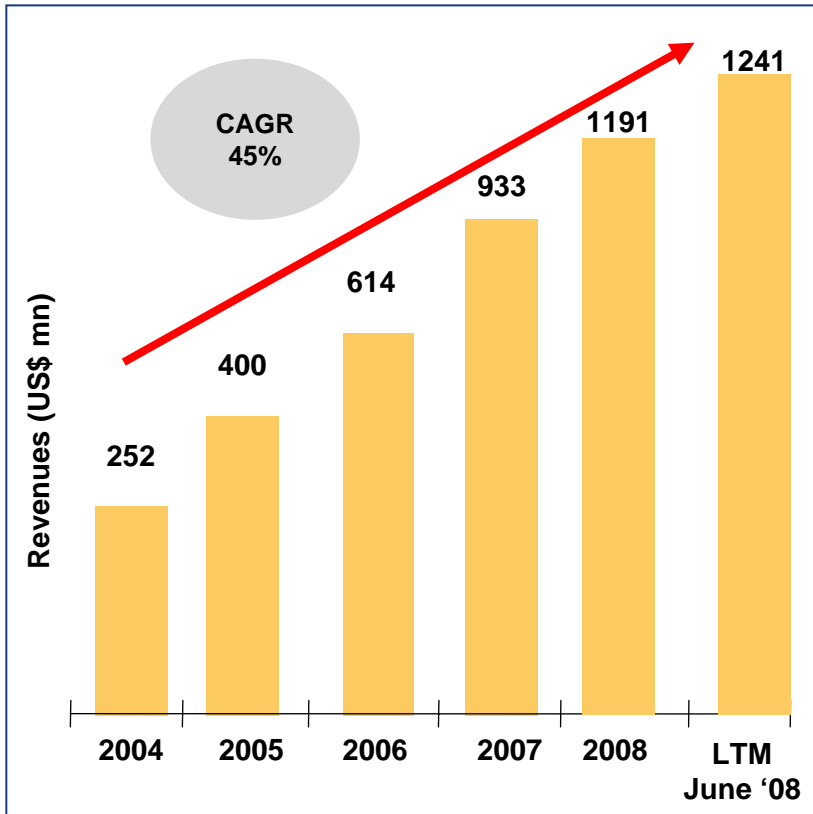
Senior Vice President & Executive Council Member
Head - Banking & Capital Markets

Safe Harbor

Certain statements made here concerning Infosys' 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, our ability to manage our international operations, reduced demand for technology in our key focus areas, disruptions in telecommunication networks, 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, 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, 2008 and the Quarterly Reports on Form 6-K for the fiscal quarters ended June 30, 2007, September 30, 2007 and December 31, 2007. 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.

The BCM group contributed over \$1 billion in FY 08 revenues and has grown at a CAGR of 45%

Banking and Capital Markets Revenue (\$ mn)



Key Metrics

- Infosys' largest practice
- 24,700+ 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.
- 3 clients with >\$100 mn in revenue
- 9 clients with >\$ 50 mn in revenues
- 45 clients with >\$5 mn in revenues

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



In a market roiled by the credit crunch, we see several trends emerging

Key Themes

Core Banking

Payments

**Securities Trading &
Processing**

**Risk Management &
Compliance**

IT Cost Reduction

Trends

- Replacement of legacy transaction systems to improve agility
- Reducing total cost of ownership of core banking platforms

- Consolidation and transformation of enterprise payments
- Evolution of new payment standards

- Focus on reference data driven by industry initiatives
- Improving operational efficiencies by redesigning core business processes

- Revamping risk management practices and regulatory oversight driven by the credit crunch and rising financial fraud
- Reducing total cost of compliance

- Structured enterprise-wide IT cost reduction programs
- Focus on maintaining or reducing ratio of IT spend to revenue

Core Banking Transformation - Banks are starting to look at overhauling their Core Banking platforms

Key Trends

Consolidation and standardization to drive efficiencies and cost reduction

Growing operational complexity

Leveraging information and transforming delivery channels to differentiate

Infosys Response

- Integration of consulting and service capabilities with Finacle, Infosys' top ranked banking solution
- Development of transformation approach – IMPACT and VRM – to help banks transform operations and reduce risk

Key Successes

- Recently completed direction setting phase for large US bank
- Working with a US financial services firm to roll out a 'bank in a box' program
- Engaged with US financial services company to deliver turnkey capability for customer and deposit acquisition
- Partnering with global banks in implementing large scale core banking transformations

Payments - Increasing consolidation in enterprise payments, innovation and rapid evolution of new standards

Key Trends

Consolidation and transformation of Enterprise Payments

Rapid evolution of new Payments & Clearing standards, regulatory requirements

Commoditization and focus on 'Value added services'

Infosys Response

- Developed an enterprise payment hub solution that enables FIs to consolidate infrastructure and transform payments operations
- Executing large payments programs supporting new payments standards, incorporation into Infosys' solutions
- Leveraging competencies across verticals to come up with innovative offerings – e.g. healthcare revenue cycle management, procure to pay

Key Successes

- Implemented an Enterprise Money Movement solution for global financial services firm
- Implemented near real-time payment service for a leading UK bank; SEPA solutions for European banks
- Streamlined payments in healthcare and procurement. Built payment information utilities

Securities Trading & Processing - Improving operational efficiency by redesigning core business processes

Key Trends

Focus on reference data given the wide scope of industry initiatives like Options Symbology (OSI)

Enhancing systems to support trading in all asset classes in a straight through manner

Flexible and scalable processing framework for Alternative Investments

Infosys Response

- Development of a consulting framework and toolkit for effectively addressing Options Symbology Initiative
- Leveraging Infosys SOA framework to help clients develop global trading & multi asset-class capabilities
- Defining the Best-in-class Alternative Investment Platform

Key Successes

- Assisting four large broker dealers comply with the Options Symbology initiative
- Engaged with large broker dealers to consolidate their middle/back office and disparate trading systems
- Assisting a leading Hedge Fund administrator in visioning their future state platform

Risk Management & Compliance - Intense regulatory scrutiny with a strong focus on Risk Management

Key Trends

Greater focus on ORM (Operational Risk Management) with the need to cut costs and meet capital adequacy needs

Overhauling of credit risk management practices driven by the sub-prime crisis

Reducing compliance costs while strengthening surveillance of complex securities

Infosys Response

- Deepened our compliance solutions stack through SaaS (Software-as-a-Service) and integrated Governance Risk and Compliance (GRC) offerings
- Expanded our Credit Risk offering; Developing Collection and Bankruptcy Framework
- Partnering with best-in-class product vendors in the risk and compliance area

Key Successes

- Engaged with one of the largest investment managers in designing their enterprise wide ORM program
- Assisting large credit card companies in streamlining their collection and bankruptcy processes
- End to end implementation of leading compliance products at multiple global financial services firms

IT Cost Reduction - Greater focus in reducing IT costs

Key Trends

Aggressive programs to reduce IT costs

Significant savings on infrastructure costs;
Renewed push towards risk based outsourcing

Leveraging enterprise wide shared services to usher in operational efficiencies

Infosys Response

- Developed the Infosys IT Capability Framework and Maturity Model
- Devised IT cost reduction strategies based on Infrastructure Asset Utilization, Application Portfolio Rationalization and Strategic Sourcing
- Program Management & Governance framework to successfully execute IT cost reduction programs

Key Successes

- Banker Technology Awards – Infosys awarded the 2008 Offshoring and Outsourcing Project of the Year award for Program Autumn
- Leveraged Infosys frameworks to identify 20% potential IT cost reduction opportunities for one of the world's largest financial services firms
- Partnering with leading US financial services firms to carry out health checks of their IT landscape.

BCM Achievements

The Banker

Infosys won two of the Banker Magazine's esteemed Technology Awards



“Best Offshoring and Outsourcing Project of the Year”-- A recognition of Infosys's efforts on the Program Autumn project. Program Autumn was lauded for its excellent project management capabilities and for successful completion ahead of schedule.



“Best Payments and Treasury Services Project of the Year” -- The Banker applauded Infosys's efforts on the Money Movement (MM) project. Money Movement was praised for its advanced project management techniques which helped to reduce costs and improve the efficiency of processes.

waters



Infosys named "Best Outsourcing Partner" for 2008 by Waters Magazine for the second year running

Thank you

www.infosys.com

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