

ANALYST MEET



State of the Business

Most Admired Company for the Sixth Time – *Asia Wall Street Journal*, 2008.
Most Respected Company – *BusinessWeek Survey*, 2006. Best Outsourcing
Partner – *Waters Research 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 – *Paladium 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

Finacle

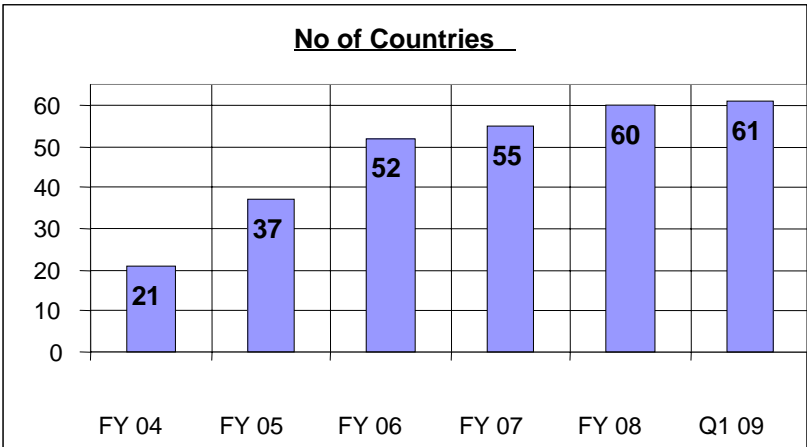
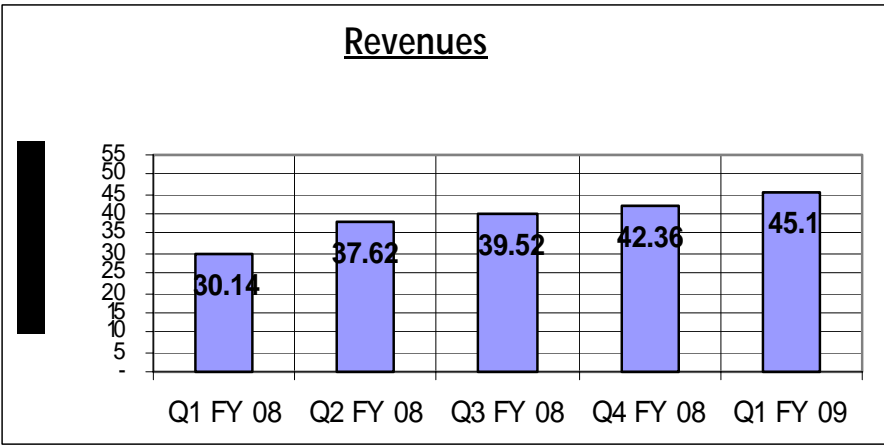
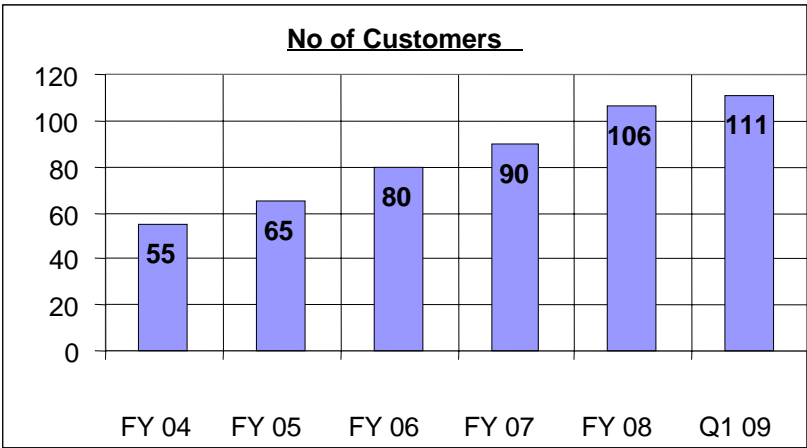
Haragopal

Vice President

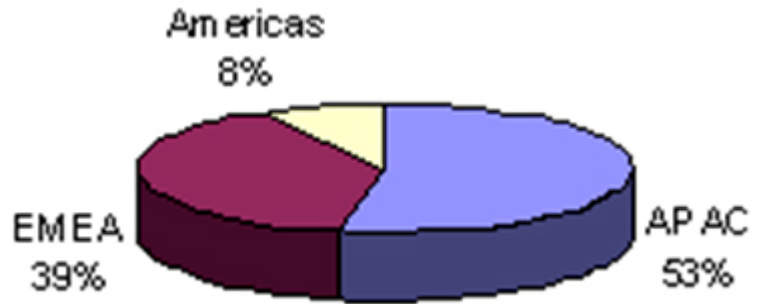
Safe Harbor

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.

Finacle at a glance



Geographical Revenue Break-up



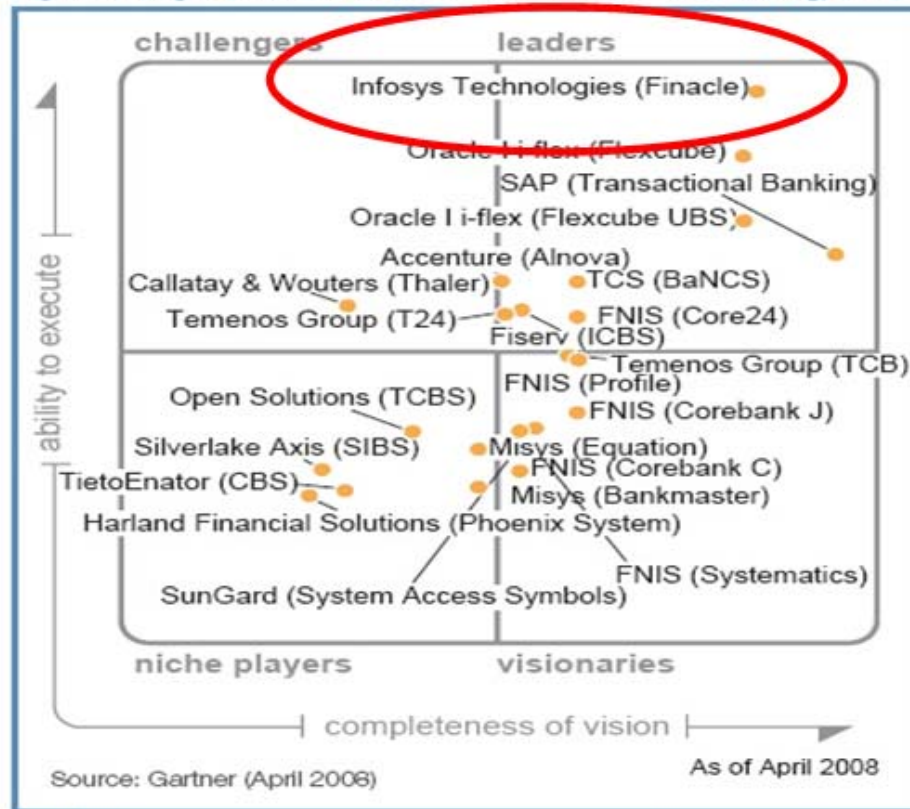
Market trends

<p>Core Banking</p>	<p>Worldwide IT spending by banks on external core system software is estimated to grow to over US \$ 35.5 b by 2010 Source: Tower Group</p>	<p>Project budgets for software and service application renewal of European banks are huge-up to €250M in extreme cases Source: Forrester</p>	
<p>Channels</p>	<p>Worldwide mobile payment users to increase from 33 m in 2008 to 103.9 m users in 2011 Source: Gartner</p>	<p>Number of mobile subscribers in India in 2008 was 261.08 m, an increase of 58% over last year Source: TRAI</p>	
<p>Islamic Banking</p>	<p>Number of Islamic banks in the world has reached 396 in 53 countries & \$ 1.3 tr in designated assets Source: The Asian Banker</p>	<p>Estimated volume of funds within the Islamic banking sector stands at \$ 442 billion in 2008 Source: General Council for Islamic Banks and Financial Institutions</p>	<p>Islamic banks are growing assets at an average annual rate of more than 26 percent per annum Source: Gartner</p>
<p>Financial Inclusion</p>	<p>>3 Billion population in the world is excluded from financial systems</p>	<p>Total dead capital with poor in the world - \$ 9.3 tr Source: Institute for Liberty and Democracy, Peru</p>	<p>In twelve Latin American countries, untitled/immobilized assets – amounts to \$ 1.2 trillion Source: World Economic Forum</p>

Competitive landscape

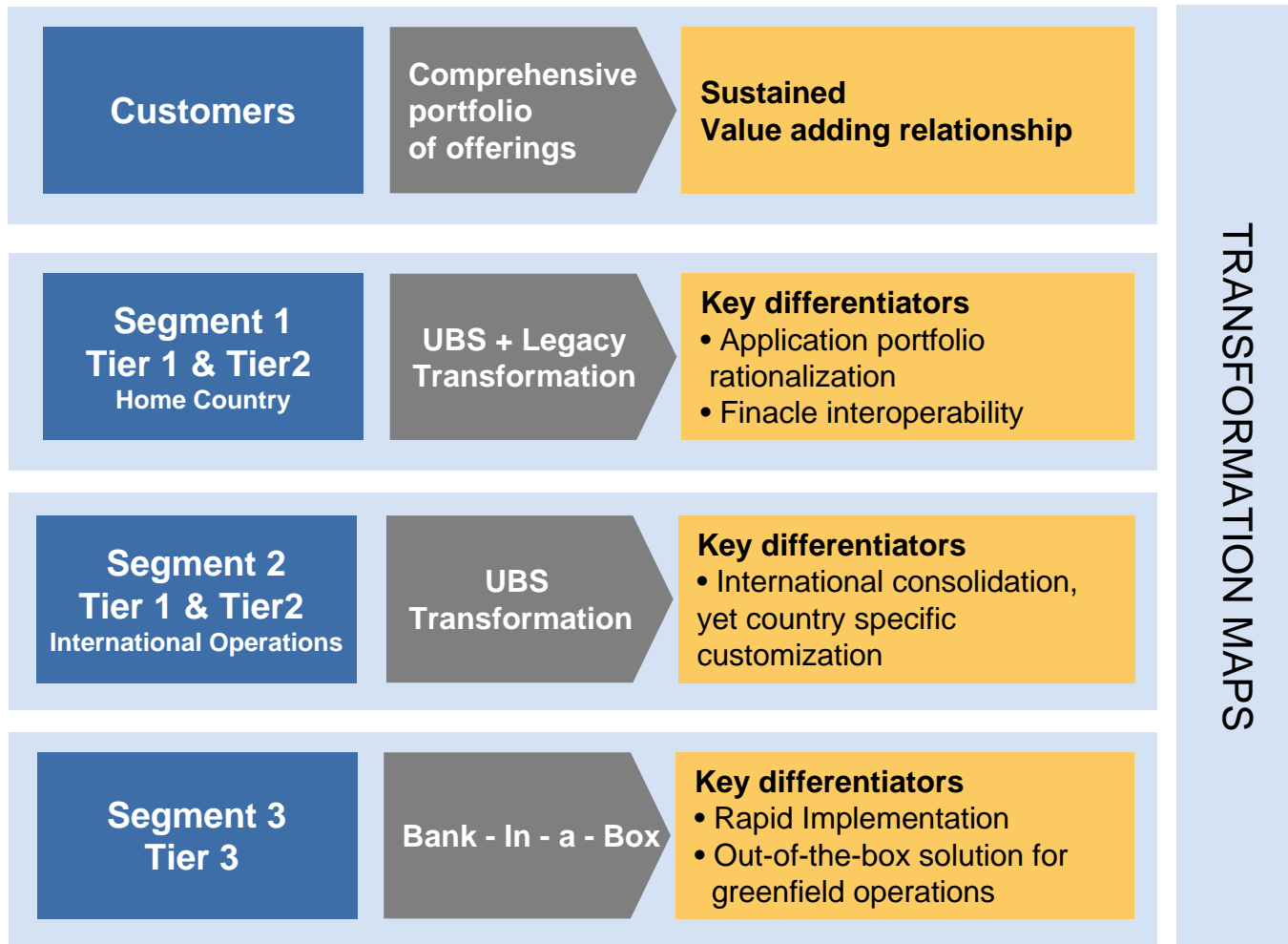
Gartner Magic Quadrant 2008

Figure 1. Magic Quadrant for International Retail Core Banking, 2008

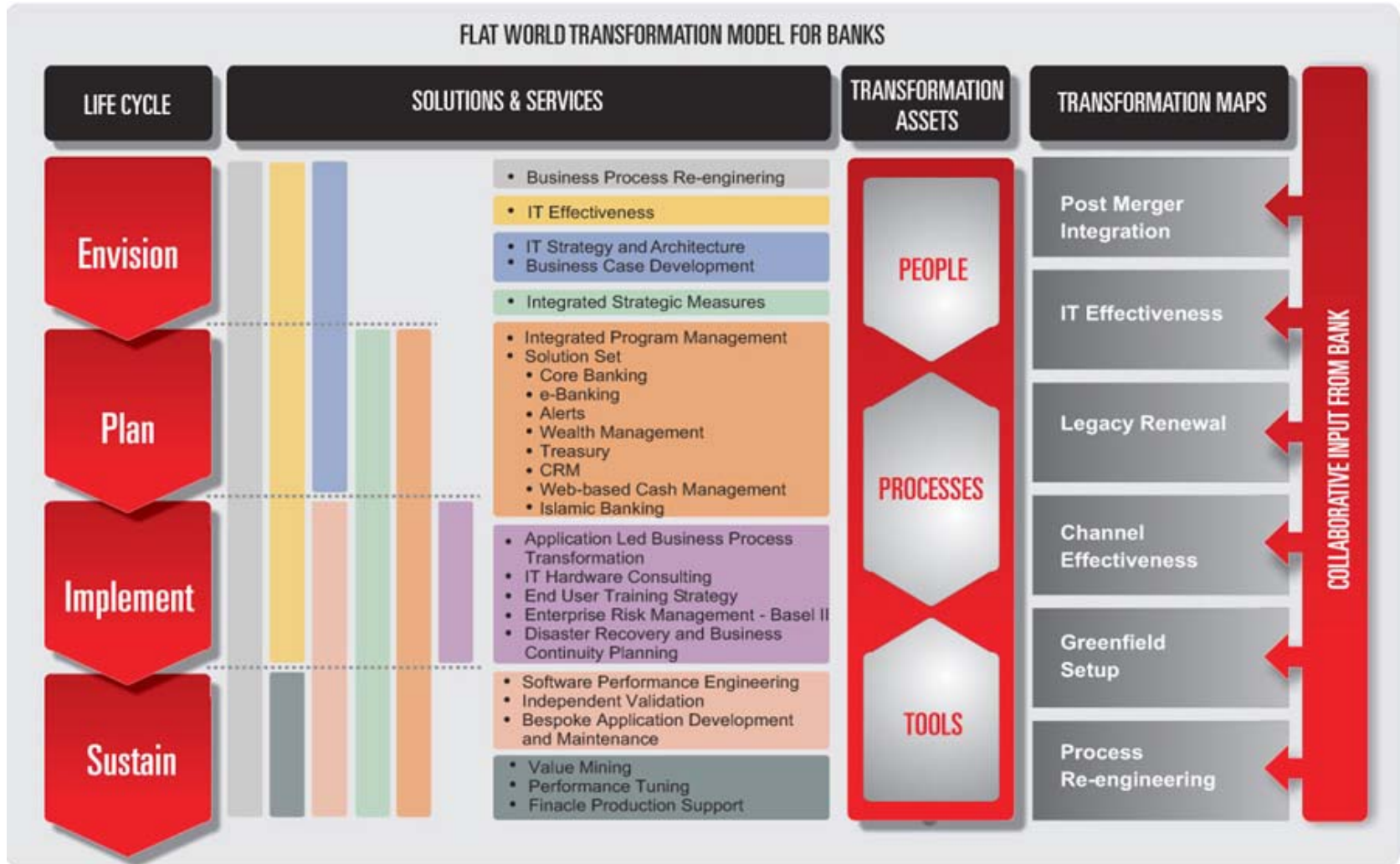


The Magic Quadrant is copyrighted 25 April 2008 by Gartner, Inc. and is reused with permission. The Magic Quadrant is a graphical representation of a marketplace at and for a specific time period. It depicts Gartner's analysis of how certain vendors measure against criteria for that marketplace, as defined by Gartner. Gartner does not endorse any vendor, product or service depicted in the Magic Quadrant, and does not advise technology users to select only those vendors placed in the "Leaders" quadrant. The Magic Quadrant is intended solely as a research tool, and is not meant to be a specific guide to action. Gartner disclaims all warranties, express or implied, with respect to this research, including any warranties of merchantability or fitness for a particular purpose. This Magic Quadrant graphic was published by Gartner, Inc. as part of a larger research note and should be evaluated in the context of the entire report. The Gartner report is available upon request from Infosys.

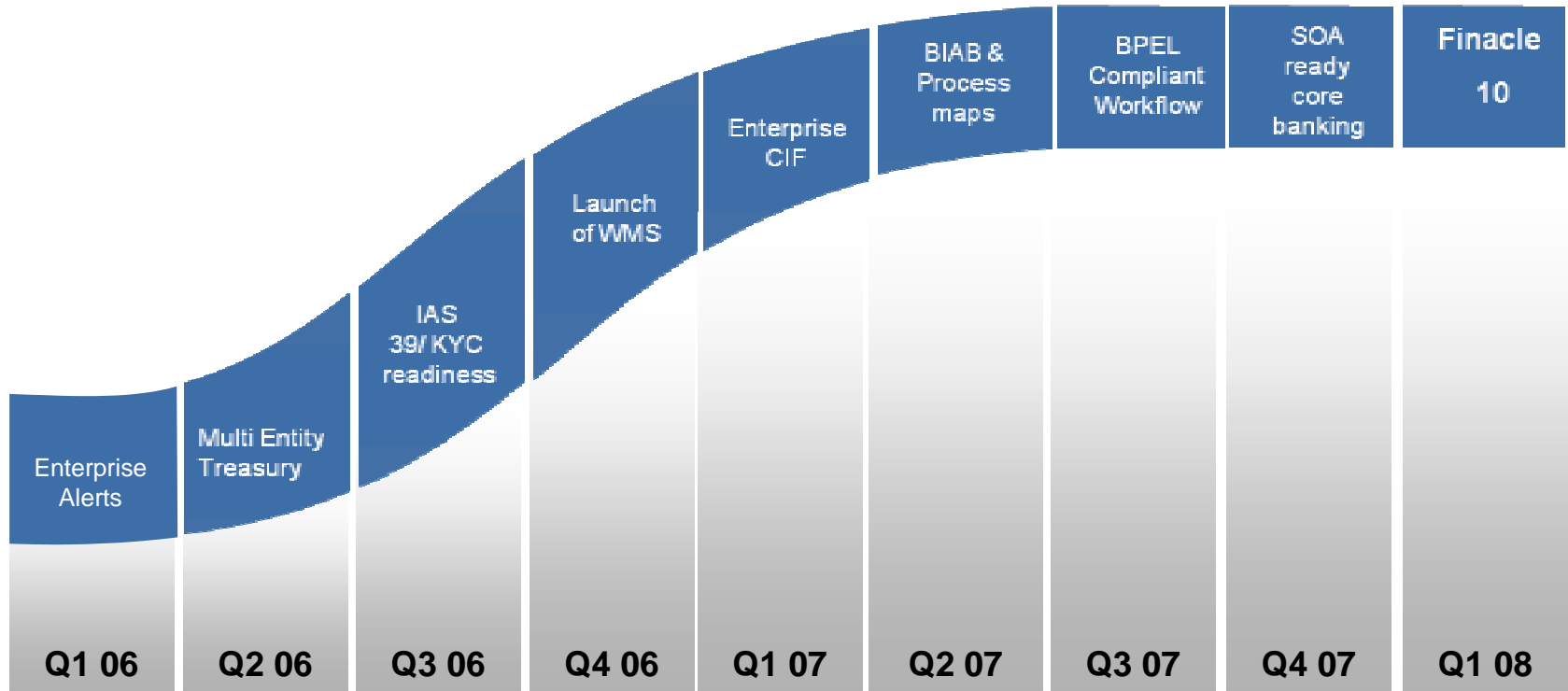
Finacle market strategy



Finacle transformation approach




Continuous innovation



Finacle 10

- Investment of over \$ 60 mn
- Highest scalability by published benchmarks
 - TPH benchmark -100m+
 - Concurrent user benchmark -130,000
- Product innovation
 - Islamic banking, wealth management



**Federal Bank
Business
Transformation
Case Study**

An Award Winning Finacle Core Banking Project

Bank requirements and solution highlights

- **Federal Bank management envisaged a technology-led business strategy to fuel aggressive business growth**
- **Bank need an agile back office technology platform to support**
 - Flexibility to roll out innovative products through new channels
 - Enhanced regulatory compliance features
 - Enhanced customer service functionalities
 - Enhanced integration capabilities

- **Implementation across 546 branches in less than a year**
 - Pilot implementation target one month ahead of schedule
 - Migration of 500+ branches in less than 6 months
 - **Best and fastest implementation in India**
 - **4 million customers, 2000+ users**
 - Complication from merger
- **Channel integration**
 - All channel services available to customers without interruption
- **Centralization of processes**
 - 25,000 loans and 38,000-account opening and modifications processed through system in this short span

Federal Bank- benefits accrued

Business process realignment with industry best practices

- Reduced support and maintenance costs

Improved 24/7 availability

- 99% uptime

Highly parameterized product definition functionality

- Complete Straight Through Cash Management for clearing and collection
- Online account opening and loan processing
- Online share trading and Mobile banking

Centralization of functions

- Interest rate changes, daily exchange rates centrally administered
- Back office jobs like account opening, chequebook, customer letter centralized
 - Field concentrates on business development, resource mobilization, recovery
- Consolidated MIS for analytics available on daily basis

Extensible, flexible and scalable

- Revolving overdraft products and personalized services
- Customer Segmentation
- Reduced time to launch and time to market for various products

Finacle industry endorsement

Clients

“... we looked for a reputed vendor with the required commitment to continually enhance the solution to meet market requirements, and Finacle fits the bill. Not only is Finacle a very good fit in terms of architectural requirements, it is very cost effective too.”

Mike Grime, Managing Director, **ANZ, Australia**

“Our objective of creating a universal bank providing end-to-end financial services clearly required solutions which were based on new-generation technology, offered end-to-end functionality and were highly flexible and scalable. Finacle suite of solutions from Infosys offered all this and much more.”

Chanda Kochhar, Executive Director, **ICICI Bank Ltd., India**

Industry Expert

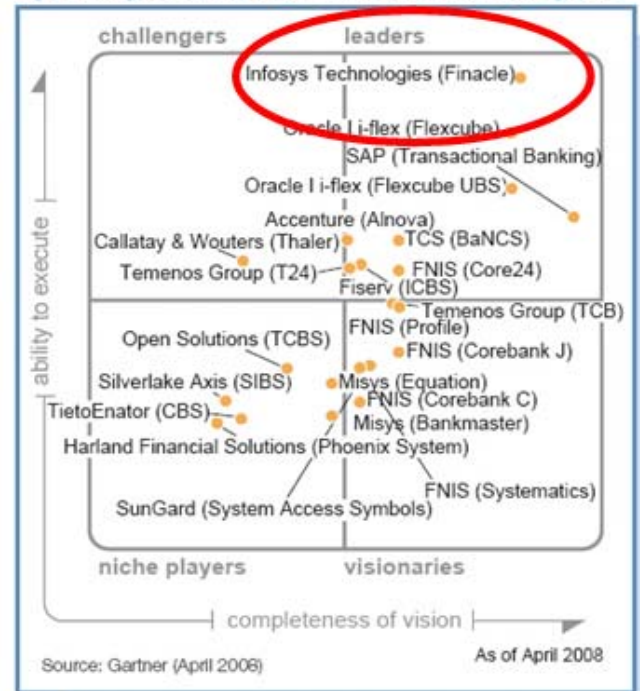
“Finacle stands out for its convincing strategy and provides a very sound current offering. Finacle is a good choice for banks that: need a banking platform with comprehensive functionality; want a strong multichannel solution as part of the banking platform; or are seeking an agile banking platform that is able to

cope with changing business needs”

Forrester Research Inc.

Gartner Magic Quadrant 2008

Figure 1. Magic Quadrant for International Retail Core Banking, 2008



Thank you

www.infosys.com

“The contents of this document are proprietary and confidential to Infosys Technologies Ltd. and may not be disclosed in whole or in part at any time, to any third party without the prior written consent of Infosys Technologies Ltd.”

“© 2008 Infosys Technologies Ltd. All rights reserved. Copyright in the whole and any part of this document belongs to Infosys Technologies Ltd.
This work may not be used, sold, transferred, adapted, abridged, copied or reproduced in whole or in part, in any manner or form, or in any media, without the prior written consent of Infosys Technologies Ltd.”