



Infosys Limited
welcomes you to the

INFOSYS 3.0

Building Tomorrow's Enterprise

**ANALYST
MEET 2011**

INFOSYS 3.0

Building Tomorrow's Enterprise

Finacle™

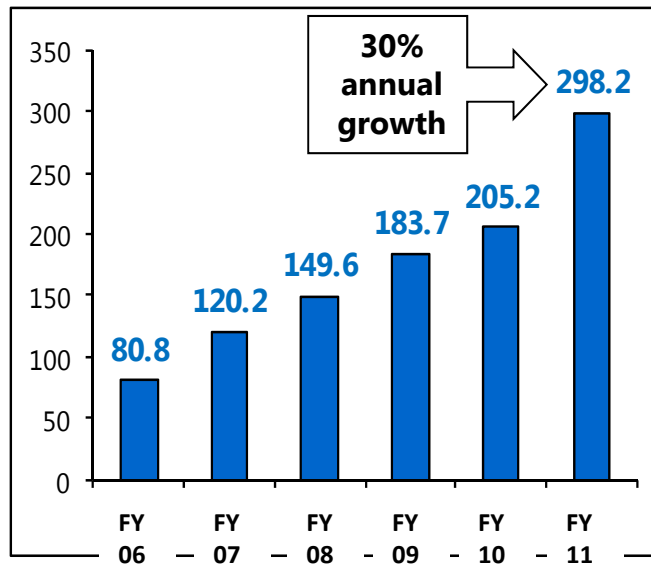
Haragopal M.

Global Head, Finacle

Certain statements in this presentation 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, fluctuations in foreign exchange rates, 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 or expiration 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, 2011 and on Form 6-K for the quarter ended June 30, 2011. 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.

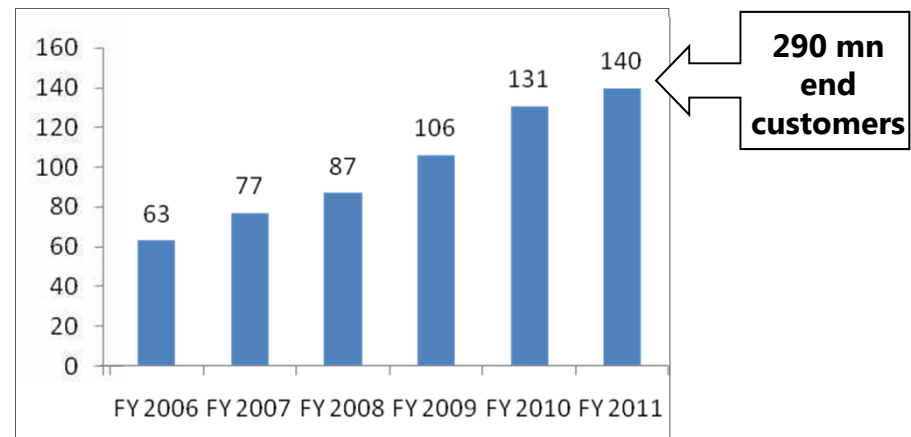
Business snapshot

Finacle revenues (US\$ mn)

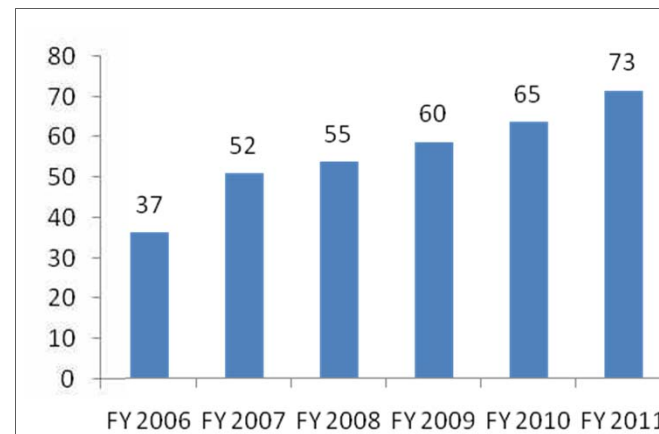


Revenues remain robust despite tough market conditions

Clients

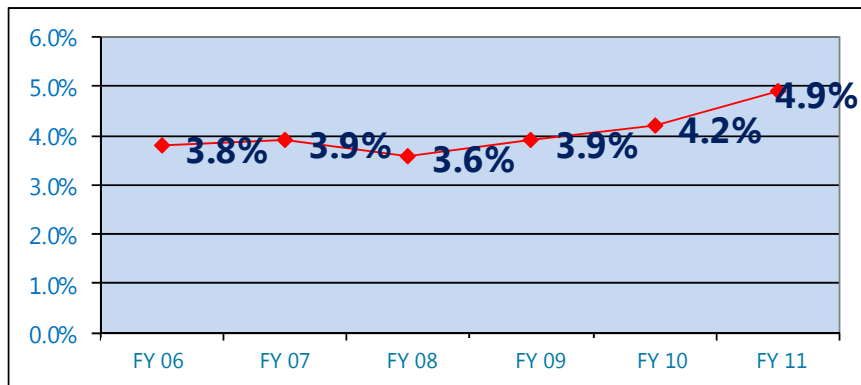


Countries

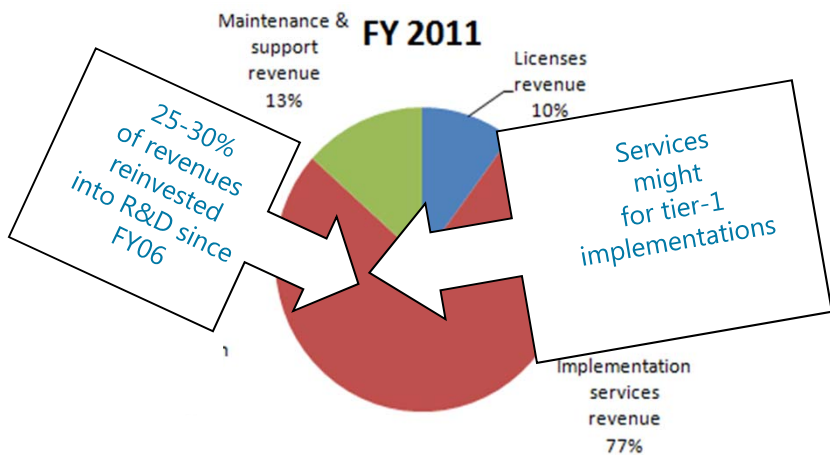


Financials and operations

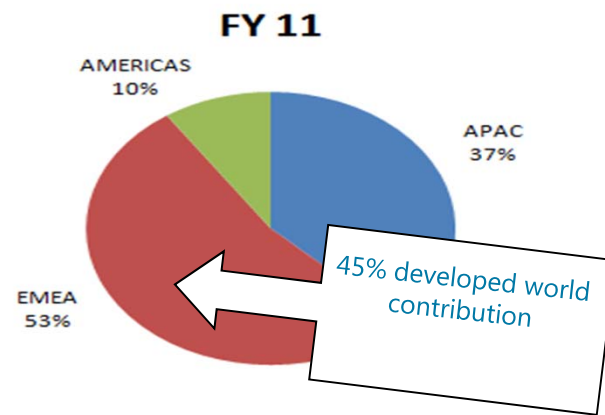
% of Infosys revenues



Revenue streams (% of revenues)

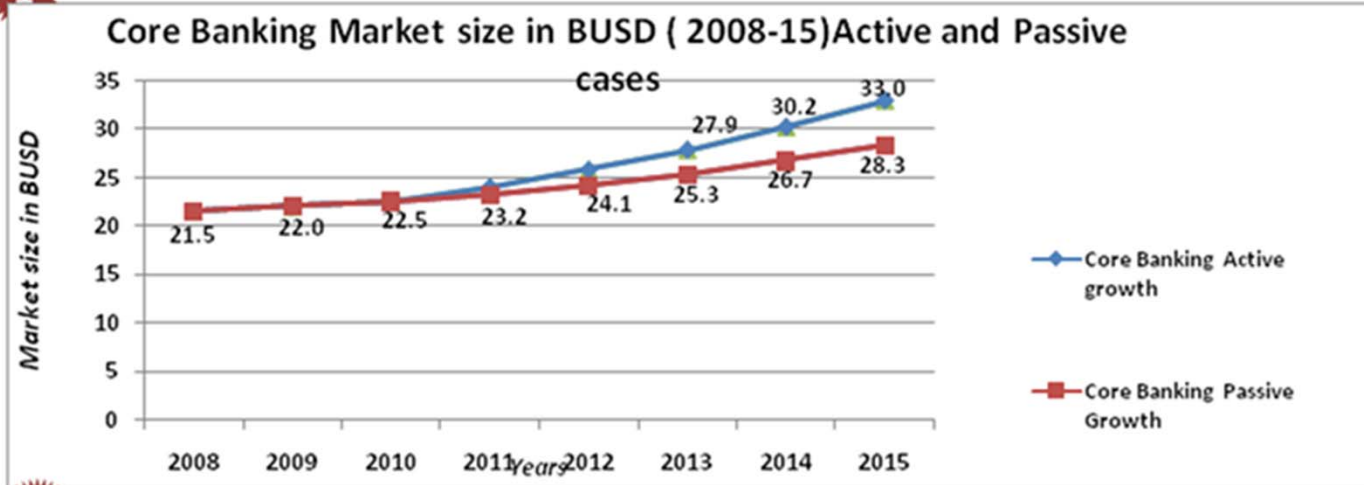


Region-wise revenues (% of revenues)

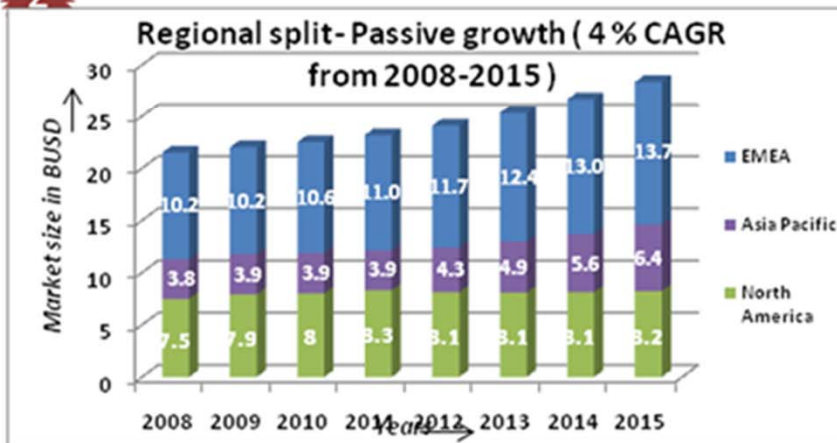


Market insights : Core banking poised to grow

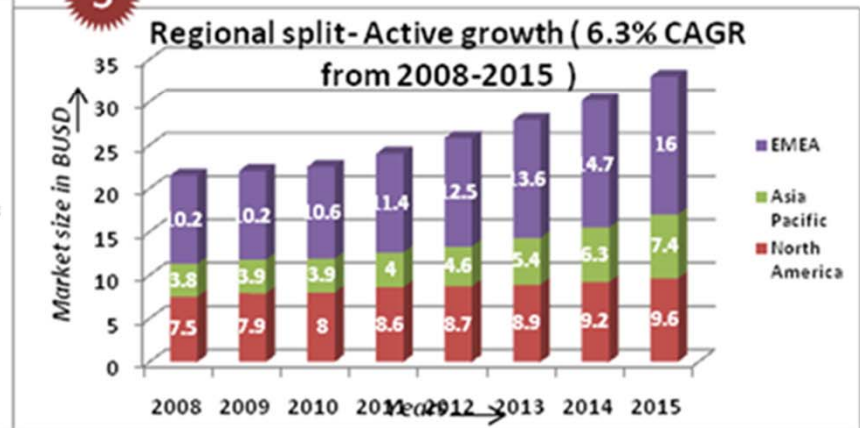
1



2



3



Source: Financial Insights 2008

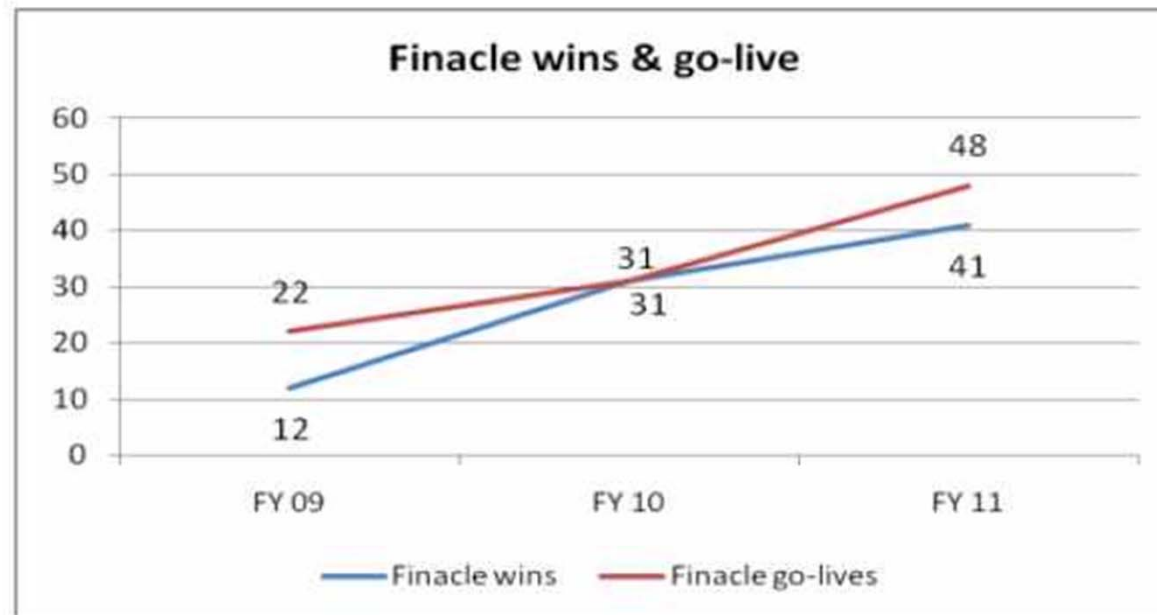
Copyright © 2011 Infosys Limited

Channel Solutions : Adoption to become hygiene

- Investment in technology to enable customers to access banking services via the internet to grow by 33% by 2015 and hit US\$9.7 bn (*Source: Ovum*)
- Global users of mobile banking and related services to grow at annual rate of 59.2 % to reach 894 mn users in 2015 (*Source: Berg Insights*)
- In 2011, financial institutions will invest to deliver seamless cross-channel experience to mirror those in other industries (*Source: IDC*)

Customer Analytics : Augments 360-degree customer view

- Financial institutions will adopt and utilize analytics, specifically around metrics such as customer's product usage, profitability and risk (*Source: IDC*)
- The financial services industry will understand that the 'single customer view' is not the end goal, but an enabler to use across all channels. (*Source: IDC*)



- 41 deals in FY11 : 26 in APAC, 14 in EMEA and 1 in Americas
- Q1 FY12 : Finacle won 11 deals - 3 from APAC and 8 from EMEA
- Q1 FY12 : 20 projects went live - 11 from APAC, 6 from EMEA and 3 from Americas
- Finacle announced availability of **Finacle Lite**
 - Banking solution on a private cloud for co-operatives, community banks and credit unions

Market momentum: Analyst recognition

Gartner

Gartner, Inc. has positioned Finacle in the Leaders Quadrant of the 'Magic Quadrant for International Retail Core Banking (IRCB) 2010' report

Forrester

Independent research firm Forrester Research, Inc. named Infosys Technologies as a leader in The Forrester Wave™ : Global Banking Platforms Q4 2010 report

Ovum

Infosys positioned in the 'shortlist' category by Ovum in its 'Solution Guide to International Retail Banking Core Systems' report

Sources:

- *Gartner Magic Quadrant for International Retail Core Banking (IRCB) 2010, Don Free, September 13, 2010*
- *The Forrester Wave™ : Global Banking Platforms, December 2010, Forrester Research, Inc., Jost Hoppermann, December 17, 2010*
- *Ovum Solution Guide to International Retail Banking Core Systems, Daniel Mayo, February 2011*

Finacle offers significant platform agility – one of the best in the industry

This is based on very strong application architecture, strong development and integration capabilities and scope for flexibility based on parameters, customization approaches and infrastructure independence.

Finacle leads competition with a strong integration capability provided by Finacle Integration framework

Finacle's multi-channel enablement is rated amongst the best in the industry with a very broad set of supported channels and strong cross-channel capabilities

Finacle offers very high flexibility and strong support for localization and customization beyond parameterization, as well as high level of platform independence

Finacle has a dominant market share in RRB segment of the Indian banking sector

Finacle's employees dedicated to development are rated as one of the best in the industry... With more than 3,500 development staff and app. 3,900 engineers participating in implementation projects

Finacle's Implementation support is rated amongst the highest in the industry – This is due to a strong focus on partnerships and a large number of implementation engineers involved in banking platform projects

Finacle has an impeccable implementation track record of successful core banking transformations

- **Product innovation for a market leader in the Middle East**
 - Mortgage/retail loan bundled with operative/savings account
 - Available credit balance used to notionally offset debit balance in retail account
 - Flexi-fixed deposits: Idle funds in operative account swept automatically into high interest earning deposit account with flexibility to utilize funds seamlessly
 - Multi-currency product: One umbrella account that customer must quote, but maintaining multiple currencies with flexibility and opportunity for customer to invest in favorable currency
- **Optimizing costs for a tech-savvy global bank**
 - Only 13% of transactions through branch, 87% moved to cost-effective channels
 - Cost-effective re-use of existing products to create new flavors. New products: Young Stars, Women's Account, Bank@Campus for students etc.
 - Centralized back-office: no resource-draining servers and data centers for every branch
 - Direct banking in UK and Canada processing transactions at costs one-tenth of others
 - Lower TCO - investment on technology at 10% of that of global tier 1 bank
 - Annual technology operating expense per customer at 5-10% of global banks
- **Managing transformation post merger**
 - IT cost savings of US\$ 5 mn through consolidation/ retiring of applications and rationalizing license and maintenance costs
 - Recurring annual business savings of US\$ 94 mn
 - Increased market share by 20%; bank achieved No.1 position in the U.A.E. in terms of market share

Finacle strategy

MARKET/ SEGMENT	CHALLENGE	STRATEGY	PRODUCT/ SOLUTION	
Segment 1 Tier 1 & Tier2 Home Country	Legacy transformation	<ul style="list-style-type: none"> • End-to-end transformation proposition <ul style="list-style-type: none"> • Global services capability & the ability to offer an end-to-end low risk transformation model • Position unique Process + Platform offering which utilizes savings from outsourcing operations to Infosys to fund platform replacement <ul style="list-style-type: none"> • Business model which leverages Infosys platform, operations and services capabilities • Plough back cost savings from operational efficiencies gained to subsidize replacement costs • Engage Global SIs during the initial deal phase based on account penetration & presence • Position innovative point solutions to open new accounts 	Finacle Enterprise*	
Segment 2 Tier 1 & Tier2 International Operations	Universal Banking Solution Transformation + Consolidation		Finacle Universal Banking Solution	
Segment 3 Tier 3	Rapidly deployable solutions		<ul style="list-style-type: none"> • Position pre-configured , pre-integrated solutions for rapid deployment <ul style="list-style-type: none"> • Core banking solution in a box • Treasury in a box • Mobile banking in a Box • Direct + partner led model for sales & implementation to derive benefits of scale 	Finacle Lite*
Segment 4 Tier 4 Un-banked/ Financial Inclusion	'Lite' end-to-end hosted offering and Cloud*		<ul style="list-style-type: none"> • End-to-end offering combining basic banking capability along with key partner components required for achieving local market compliance • Hosted offering with multiple global/regional providers to ensure adequate market coverage • Direct + partner led model for sales penetration 	

* Planned Enhancements

INFOSYS 3.0

Building Tomorrow's Enterprise

Thank you

www.infosys.com

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

© 2011 Infosys Limited. All rights reserved. Copyright in the whole and any part of this document belongs to Infosys Limited. 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 Limited.