



Infosys Limited
welcomes you to the

INFOSYS 3.0

Building Tomorrow's Enterprise

**ANALYST
MEET 2011**



INFOSYS 3.0

Building Tomorrow's Enterprise

Financial Services and Insurance (FSI)

Manish Tandon

Head-Business IT Services, FSI

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.

Our Financial Services and Insurance (FSI) Group provides consulting and technology solutions to industry leaders

Infosys' largest operating unit providing business consulting, technology, engineering and outsourcing solutions to over **200 Global Financial Institutions**.

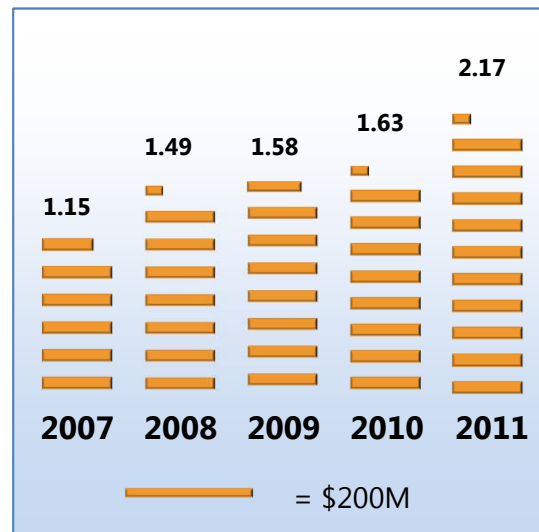
- Over 25 years experience
- 22 Global Development Centers serving clients around the world
- Over 30,000 Associates

Over 70% revenues from Americas and 12-13% from Europe (excluding Finacle)

Practices

Payments and Cards
Consumer Banking
Commercial Banking
Capital Markets
Financial Risk & Compliance
Insurance
McCamish Systems

Revenue (\$ bn)



Client Profiles

- 6** of the top **8** US banks
- 4** of the top **6** European banks
- 3** of the top **4** Australian banks
- 5** of the top **6** credit card issuers
- 6** of the top **8** mortgage originators
- 4** of the top **5** health insurers

We offer a suite of end-to-end business advisory and execution solutions backed by flexible pricing models

OFFERINGS

BUSINESS IT SERVICES

- Application services
- Validation services
- Infrastructure services
- Business Process Outsourcing Services

CONSULTING & SYSTEMS INTEGRATION

- Packaged application services
- Advanced technology services
- Business consulting services
- Technology consulting services
- Learning services
- Knowledge services

PRODUCTS PLATFORMS & SOLUTIONS

- Mobility solutions
- Social media solutions
- Cloud + services
- Finacle™
- Over 20 point solutions for FS organizations

PRICING MODELS

TRADITIONAL MODELS

TIME &
MATERIALS

FIXED FEE

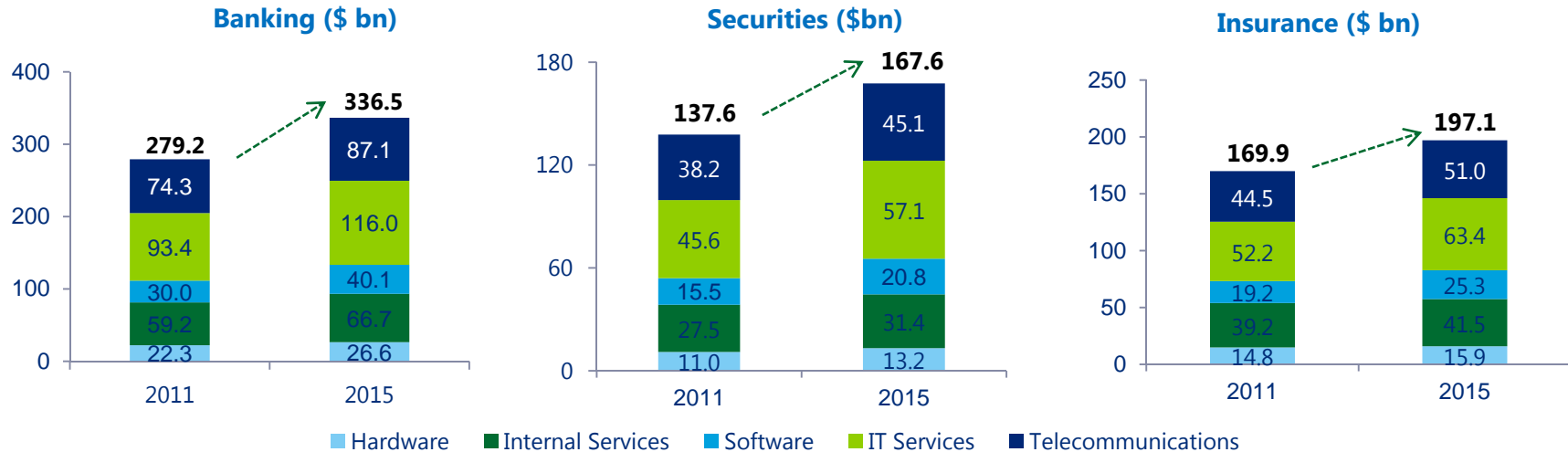
VALUE BASED PRICING

VARIABLE PRICING
(UNIT OF WORK)

IP SOLUTIONS
(LICENSE/ROYALTY)

BUSINESS PLATFORM
(PAY AS YOU GO)

The IT spending in FSI is poised to grow across all sub-verticals



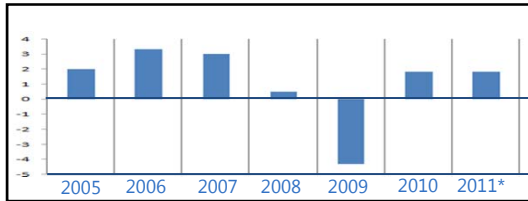
IT spending in the FSI industry could cross \$700 billion by 2015, up 19.5% from \$586 billion in 2011 as the industry focuses on improving operational efficiency and exploring new revenue sources.

- Retail banks will likely expand technological investment in new products and channels
- Wholesale banks will focus on upgrading existing platforms
- Insurers will invest in new delivery models and channels such as cloud computing

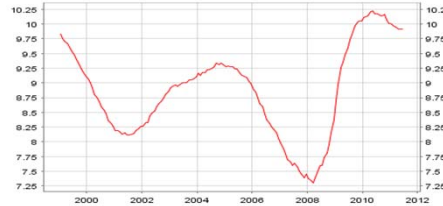
Source : Gartner

The financial services industry is undergoing rapid change, driven by macroeconomic and regulatory uncertainty...

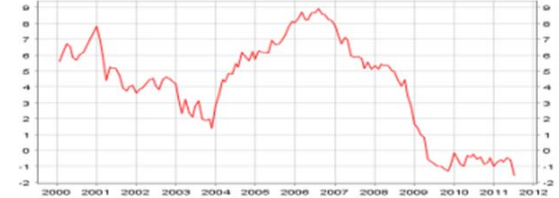
The macroeconomic environment remains challenging, reducing demand for financial products



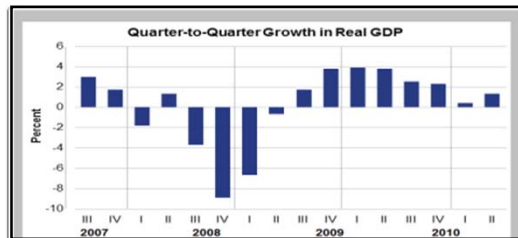
Europe GDP Growth Rate



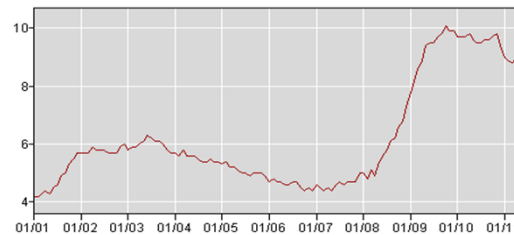
Euro Area Unemployment Rate



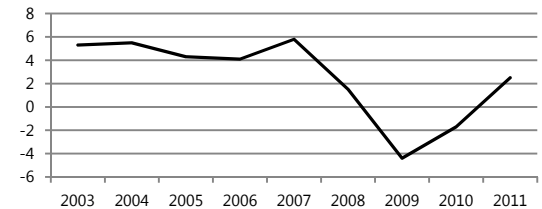
Euro Area Consumer Credit % Change



US GDP Growth Rate



US Unemployment Rate



US Consumer Credit % Change

Regulatory changes present fresh challenges to financial institutions

Banks face tripling of capital levels as EU moves on Basel III regulations

FDIC approves 'Too Big to Fail' rules

Changes in reporting standards – from Statutory to GAAP and IFRS

Dodd-Frank act will have major impact on financial institutions

* Source : ECB, Federal reserve, US Department of Labor

Key Themes	Trends
SECURITIES, TRADING & PROCESSING	<ul style="list-style-type: none"> • Move from 'Risk' to 'Flow' business. Increased focus on 'single counterparty view' and 'risk reduction'. • Ensuring greater agility in products and processes. Increased focus on emerging markets. • Drive towards next frontier of operational efficiency.
WEALTH MANAGEMENT	<ul style="list-style-type: none"> • Effective customer segmentation and improved customer experience. • Differentiated "customer experience" is being driven by multi-channel convergence, active collaboration, increased personalization and focus on consistency. • Empower the advisor network through single customer views and self-help tools .
PAYMENTS AND CARDS	<ul style="list-style-type: none"> • Corporate clients demanding integrated end-to-end solutions. • Improving customer experience for retail customers , such as the use of mobile channels. • Consolidation and modernization of payment infrastructure. • Timely response to recent regulatory provisions in the Dodd-Frank Act.
GOVERNANCE, RISK & COMPLIANCE	<ul style="list-style-type: none"> • Taking 'financial crime prevention' to the next level--integration of AML and fraud detection programs. • Compliance with the Dodd-Frank Act and Basel III. • Improving effectiveness and efficiency of monitoring customer due diligence programs.
INSURANCE	<ul style="list-style-type: none"> • <u>Life</u>: New product innovation and improving self-service. • <u>Property & Casualty</u>: Move to direct channels, commoditization and reducing losses. • <u>Health</u>: Healthcare reform related, improve medical outcomes and reduce costs.

Securities Trading & Processing - Banks are focused on risk reduction, greater agility and operational efficiency..

Key trends

Move from 'Risk' to 'Flow' business.
Increased focus on 'Single counterparty views' & 'Risk reduction'

Ensuring greater agility in products and processes.
Increased focus on Emerging markets

Drive towards next frontier of operational efficiency.

Infosys response

- Infosys offerings around 'Single counterparty views' (LEI) and 'Next generation collateral management'
- Offerings relating to the 'OTC-CCP' programs (diagnostics as well as remediation approaches)
- Create common set of product agnostic operational processes & tools to support new geographies, products and channels
- Modernization of back-office technology platforms and strengthen online trading channels
- Focus on IT innovation and approaches like cloud computing, mobility and social media

Key successes

- Assisting a large investment bank in redefining its collateral management platform, setting up of single counterparty views
- Managing rollout of a multi-asset trading platform with rich online features for one of the largest brokerages in the Middle East
- For a large US-based asset manager, collaborating in their reference data, portfolio accounting & information management transformation
- Partnered with a leading investment bank in detailing out their 2015 roadmap, prioritization

Wealth Management - Increased focus on client segmentation & personalization, empowering the advisors/ bankers...

Key trends

Differentiated "Customer Experience" is being driven by multi-channel convergence, active collaboration, increased personalization and focus on consistency.

Empower the advisor network through single customer views, self- help tools

Migration from LOB-based silo reporting to enterprise "Integrated Reporting Utilities" leveraging "business intelligence tools and data virtualization".

Infosys response

- Leveraging cross industry experience to define ' Next generation customer experience'
- Infosys Integrated Wealth Management advisor desktop focused on improving advisor experience , operational efficiency and client servicing
- Infosys offerings in the analytics, BI space. Infosys accelerators/ frameworks combined with partnerships with leading products
- Increase internal / external collaboration through Infosys social commerce platform, mobility offerings

Key successes

- Developing a "Next generation Report Center" for a large private bank, that will allow bankers to create on-demand reports with complete flexibility in content and structure, schedule etc with minimal support from operations and technology
- Playing a lead role in the post-merger integration of two leading wealth managers in the US
- Partnering with a leading retirement services firm to implement customer on-boarding and order management platform

Key trends

Corporate clients demanding integrated end-to-end solutions

Improving customer experience for retail customers . E.g use of mobile channels

Consolidation and modernization of payment infrastructure

Data monetization – opportunity for FI's to leverage customer data

FI's evaluating initiatives to respond to Durbin Debit Card Rate Cap Amendment

Infosys response

- Leveraging Infosys Payment Hub conceptual architecture to help FIs consolidate and simplify their payments landscape and integrate better with their potential customers
- Leveraging Infosys Mobility Practice and iEngage to help FIs define their Mobile Payments strategy and initiatives
- Infosys ' Loyalty Management' offering combined with alliances with best in class products like Suntech enable FIs to design next generation loyalty management program

Key successes

- Enabled a leading credit card issuer and acquirer define their mobile payments security and authentication strategy
- Helped a leading merchant acquirer streamline its financial, settlement and billing processes
- Defined vision for Unified Payment Order Manager for a European Global Bank
- Enabled a leading credit card issuer define the business case for enhancing their loyalty platform
- Defined customer and product Data Management strategy for a merchant acquirer

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

Key trends

Taking 'Financial crime prevention' to the next level - Integration of AML and fraud detection programs

Compliance with Dodd-Frank Act (DFA) and Basel III

Improving effectiveness and efficiency of monitoring customer due diligence programs

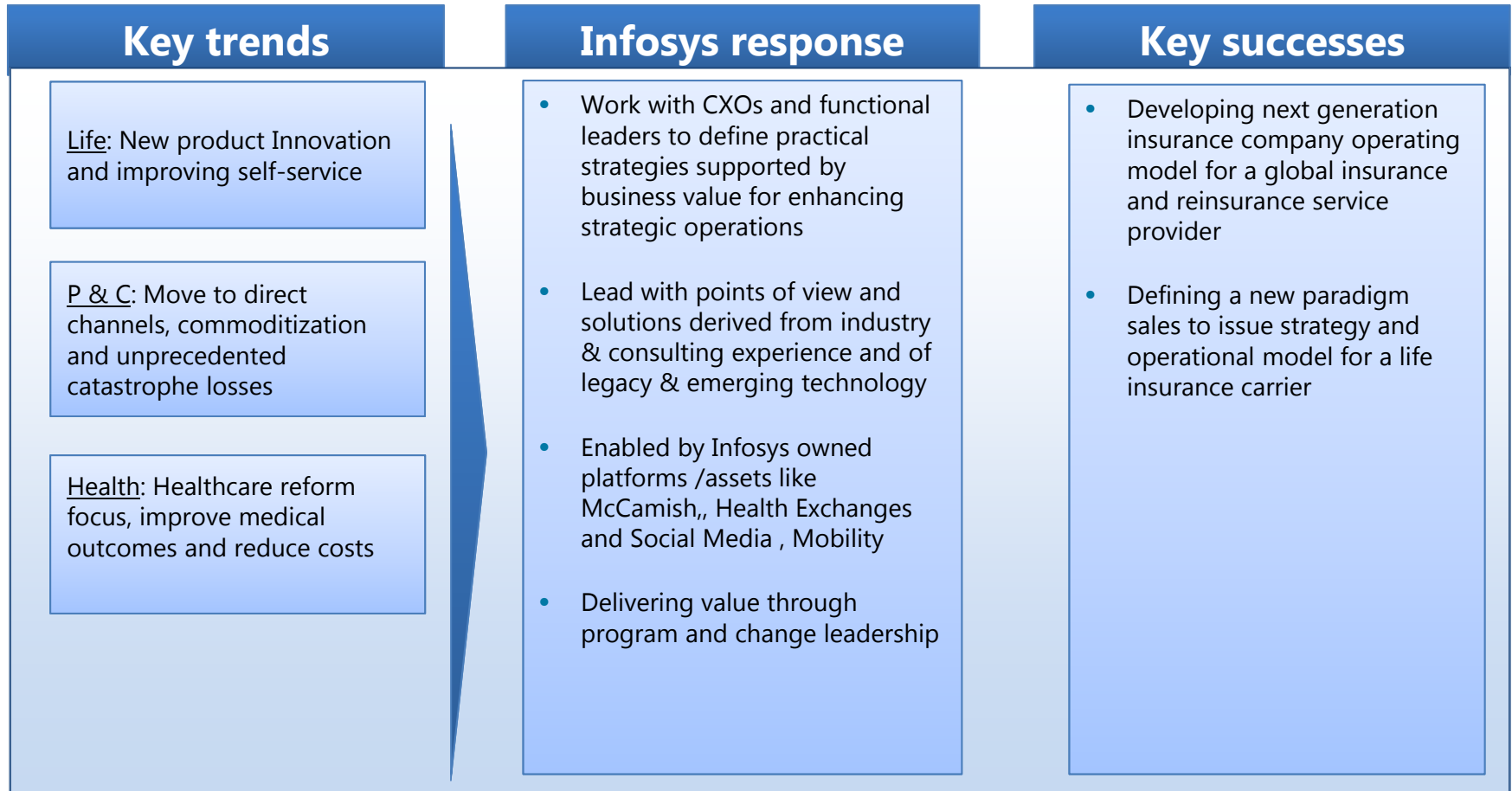
Infosys response

- Developed Enterprise risk framework & methodology to help clients accelerate enterprise risk programs
- Built enablers aimed to assist firms to set up Enterprise compliance & fraud prevention programs
- Designed Compliance CoE models aimed to dramatically improve the productivity and efficiency of compliance programs at FS firms
- Launched end-to-end offering for shared services/utilities bringing together KS, operations and technology

Key successes

- Partnered with leading Investment banks in complying with the OTC-CCP provisions of the DFA
- Assisting a large financial services conglomerate in establishing a Compliance Center of Excellence supporting business and IT on critical AML/KYC/Trade Surveillance projects
- Assisting leading financial services firm to enhance their data models and systems in response to Dodd-Frank Act
- Assisting large banking clients to build & stress test data models to incorporate liquidity and operational risks

Insurance – Clients embracing Infosys' Next Generation operating model



Our suite of solutions help our clients accelerate their response to address these challenges

PORTFOLIO	RELEVANT SOLUTIONS	CHALLENGES ADDRESSED
CAPITAL MARKETS	Global Reconciliation Platform (iRECON)	Back-office financial reconciliation and exception automation
	Infosys Trading Platform (iTrade)	Multi-asset class trading, rationalization of trading platforms
	Alert and Case Management System (iACMS)	End-to-end management of alerts & exceptions from different systems
BANKING AND WEALTH MANAGEMENT	iFPS - Infosys Financial Planning System	Holistic approach towards investments and financial planning
	Consumer Lending (INFUSION)	Reduced turnaround time in processing loan applications – no loss of HNIs
RISK MANAGEMENT AND COMPLIANCE	Infosys Trade Surveillance Platform (iWATCH)	Trade surveillance & compliance to dynamic changes in regulations
	Know Your Client (iKYC)	Improved compliance and regulatory oversight – Dodd-Frank, SOX, Basel – II, Patriot Act
	Operational Risk Management (inFORM)	Improved Risk Management through risk scoring models/algorithms



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.



ANALYST
MEET 2011