



ANALYST  
MEET 2014

# Financial Services

Mohit Joshi

*EVP and Head - Financial Services*

# Safe Harbor

Certain statements in this presentation concerning our future growth prospects are forward-looking statements regarding our future business expectations intended to qualify for the 'safe harbor' under the Private Securities Litigation Reform Act of 1995, 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, 2014 and on Form 6-K for the quarter ended September 30, 2014. These filings are available at [www.sec.gov](http://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. In addition, please note that the safe harbor is as of today, and any forward-looking statements contained herein are based on assumptions that we believe to be reasonable as of this date. 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 unless it is required by law.



# Financial Services

## Industry Imperatives

Controlling  
cost : income  
ratio

Economic  
& regulatory  
uncertainty

Banks paid  
out \$100bn+  
in fines

Right sizing  
of operations,  
branches,  
staff

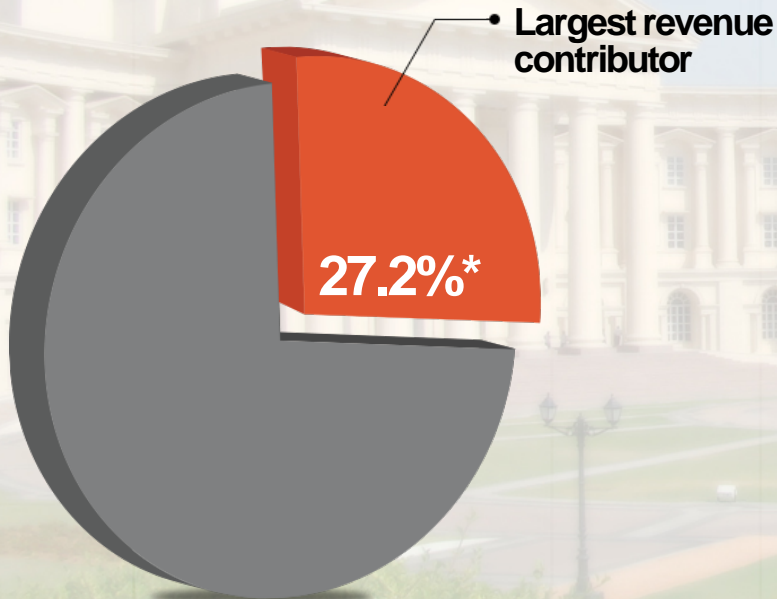
Continued  
margin  
pressure

Changes in  
consumer  
behavior

Transforming  
competitive  
landscape

Diverse  
technology  
landscape

# Infosys Financial Services at a glance



\* LTM Sep-14



**\$ 2.3 bn\***  
revenues



**200 +**  
Clients



**25,000 +**  
Employees

3 of top 4  
**U.S banks**

3 of top 4  
**European banks**

3 of top 4  
**Australian banks**

2 of top 4  
**Asset Managers**

3 of top 4  
**Global Investment  
Banks**

# We have invested in strong domain-focused vertical practices



**Consumer banking**

**6,000+** strong workforce  
**500+** domain experts  
**300+** assets in repository



**Commercial banking**

**4,000+** strong workforce  
**250+** domain experts  
**300+** assets in repository



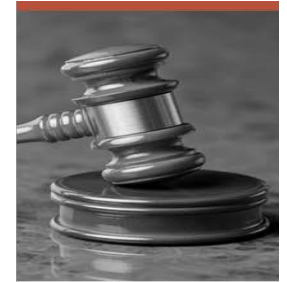
**Capital markets**

**8,000+** strong workforce  
**500+** domain experts  
**500+** assets in repository



**Payments & cards**

**5,000+** strong workforce  
**200+** domain experts  
**520+** assets in repository



**Risk & compliance**

**2,500+** strong workforce  
**500+** domain experts  
**220+** assets in repository

**TECHNO -  
FUNCTIONAL  
COMPETENCY**

# Functional themes that drive our strategy in Financial Services



**Industrialization**



**Digital  
Transformation**



**Risk and  
Compliance**

# Industrialized Global Delivery Models are evolving...



## Cost Reduction

Vendor Consolidation

Automation & Artificial Intelligence

Process Standardization



## Business Value

Outcomes & Utilities

IT-BPO consolidation

Agile and Devops



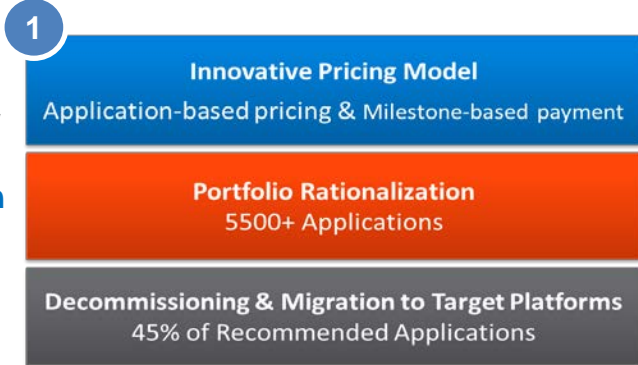
## Complexity Reduction

Continuous Improvement

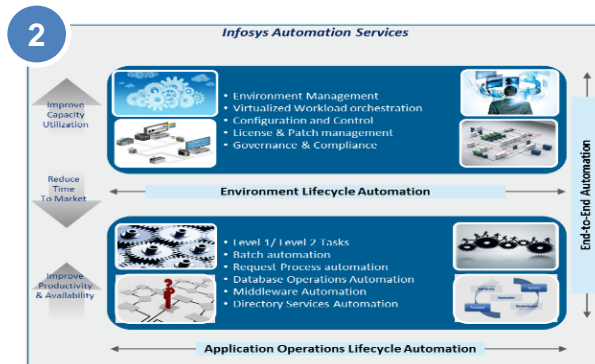
Application Decommissioning

Modernization

# ...resulting in next generation approach for core services



TCO reduction of 30%-35% by **Portfolio Rationalization** for a German bank



30% cost reduction for a leading global U.S bank using **Automation-led Transformation**

## Demand Rationalization

Lowered SLAs for Tier-3 apps

## Vendor Consolidation

### Decommissioning

— Decommissioning of 250 applications over 2 years with interim milestones

Bonus / penalty clauses for over-delivery / non-delivery against milestones

60-65% reduction in mean response time

Continuous improvement via **Shift left, Self Service**

Dashboard-based reporting

30-40% reduction in mean resolution time



# Digital Transformation across each step of our 'Next Generation Banking' Model



**1**

### Digital Core

Core Banking, Finance, Risk, HR Transformation  
Enterprise Data

**2**

### Digital Process

Process connecting Core & Channels - BPM  
Core Banking Surround / Services – SOA

**3**

### Digital Channel

Self-Contained and Seamless Transfer across Mobile, Branch,  
Internet, ATM, Kiosks, Facebook, Twitter

**4**

### Digital Commerce

Digitalized cards on your wallet, Mobile Payments  
Offers & Commerce from Banks & its Partners

**5**

### Digital Ecosystem

Provide Partners and Consumers a platform to Collaborate and  
Leverage the Banking API cloud



# ...with vast experience in channels, processes and data

**Enabling the vision of becoming the world's premier digital bank for one of the largest banks**



- Deployed Infosys EDGE platform – AssistEdge
- Provide customers integrated collaboration tools - intuitive, intelligent, and connected across channels
- Implementation for 10 countries across the globe

**Multi-channel sales through simplified User Experience for UK-based global bank**



- Customer acquisition process simplified digitally
  - Simple online experience
    - 4 screens (reduced from 24)
    - 4 mins to finish (reduced from 30min)
    - >50% of customers straight through online
    - <24hr activations (reduced from 23 days)
- Unified Customer View & User Experience across service offerings and channels

# Most banks are spending 40%+ of discretionary budgets on compliance, where we have end-to-end capabilities

AML/Fraud	FATCA	DFAVOLCKER	CoREP/FinREP	MiFiD
KYC/CDD	Consumer Compliance	Trade Surveillance	BASEL II/III	EMIR
CCAR/Stress Testing	LEI	Mortgage Compliance	Enterprise Risk Mgmt.	Enterprise Case Mgmt.

Strategy & Roadmap

Platform Selection

Solution Definition

Implement

Maintenance & Support

Operations

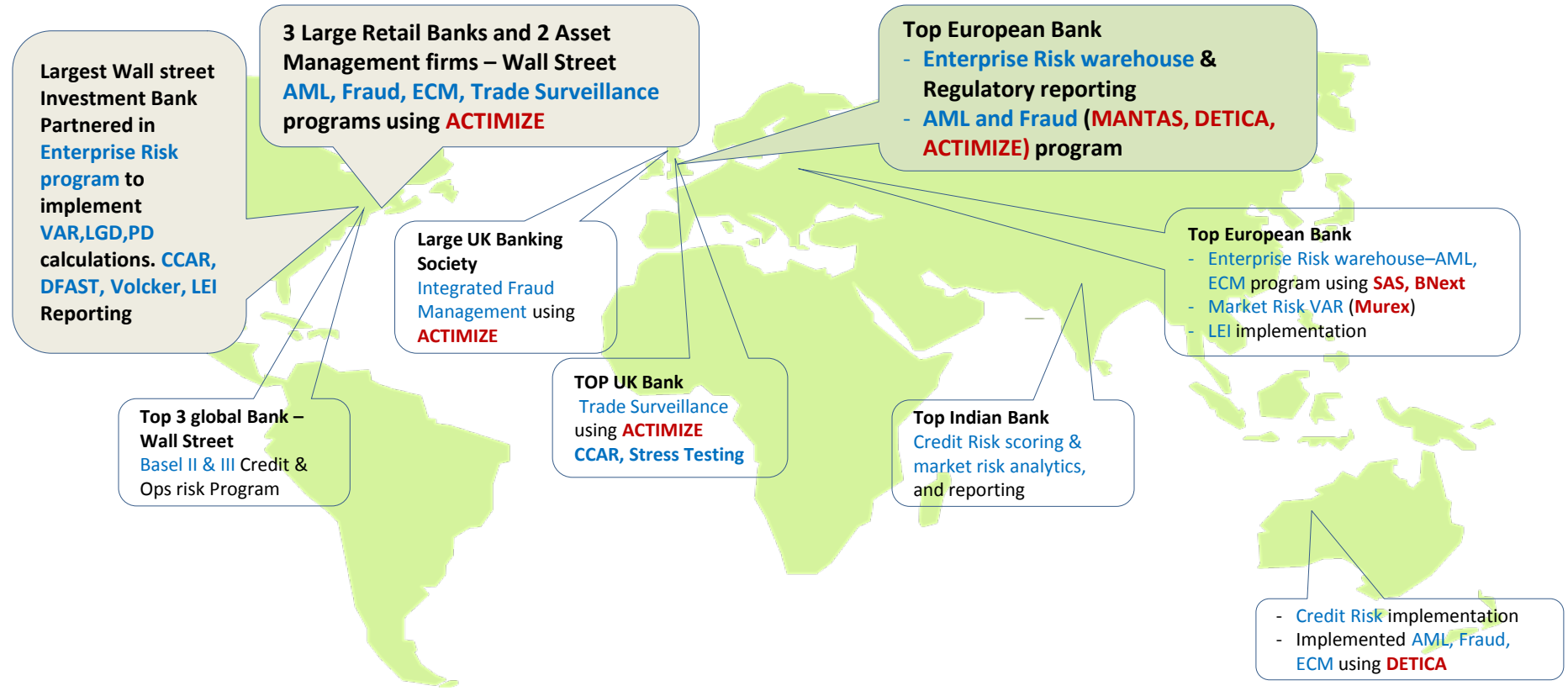
Project Experience

Market Research

Industry Inputs



# ...with successful implementations across the globe (illustrative list)



## In summary, our focus areas for the Financial Services practice

### Our Strengths

Differentiated & Proven  
Managed Services Delivery

Strong Domain & Consulting  
Capabilities

End-to-End Transformation &  
Platform Solutions

### Where we are investing & scaling up?

Domain-first : Consulting to Technology to  
Operations (for all sub-practices)

“Renewed” Next Generation Application, Testing &  
Infrastructure Services

Innovation through “new” technology areas,  
industry utilities, partnerships etc.

Cross pollination of ideas across industries like  
Retail, Telecom etc.

# ANALYST MEET 2014

## Thank You

© 2014 Infosys Limited, Bangalore, India. All Rights Reserved. Infosys believes the information in this document is accurate as of its publication date; such information is subject to change without notice. Infosys acknowledges the proprietary rights of other companies to the trademarks, product names and such other intellectual property rights mentioned in this document. Except as expressly permitted, neither this documentation nor any part of it may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, printing, photocopying, recording or otherwise, without the prior permission of Infosys Limited and/or any named intellectual property rights holders under this document.