



Market Approach and Financial Services Depth

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President

Safe harbor

Certain statements in this presentation concerning our future growth prospects, financial expectations and plans for navigating the COVID-19 impact on our employees, clients and stakeholders are forward-looking statements 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 COVID-19 and the effects of government and other measures seeking to contain its spread, risks related to an economic downturn or recession in India, the United States and other countries around the world, changes in political, business, and economic conditions, 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, unauthorized use of our intellectual property and general economic conditions affecting our industry and the outcome of pending litigation and government investigation. 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, 2021. 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 unless it is required by law.



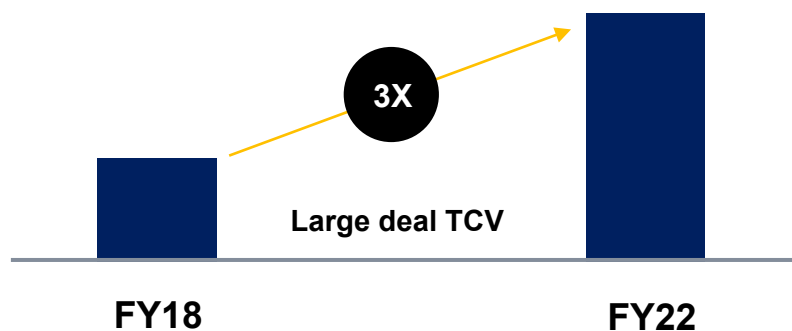
Market Approach

Growth Drivers & Market Share expansion



Two major initiatives have driven our market success...

1 Large Deals

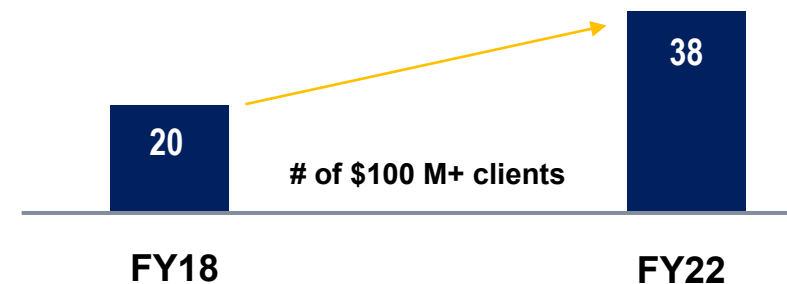


- \$40B in large deals in 4 years
- Market leading win rate for Net New
- 2.5X pipeline expansion

Top 10

Fastest-Growing Top 10 IT Services Brand in the World

2 Account Expansion



#1

#1 in social connectivity with decision-makers at clients

...with digital solutions addressing business problems...

Transforming Financial Services



Wholesale and Universal Banking Transformation across Geo's

for one of the largest banking and financial institutions

Digitizing Telecom



Digital Supply Chain Transformation

For a leading wireless network operator

Increasing access to Healthcare



Improving member access to health care

For a managed health care company

High end R&D in Aerospace



Core Engineering R&D

For a bell weather company in Aerospace and Defence

Powering e-commerce for Retail



Enhancing experiences powered by Data, and driven by Human Experience

For a leading retailer

Enabling sustainable eco systems



Building a Connected, Sentient and a Sustainable ecosystem

For a leading provider of integrated environmental solutions

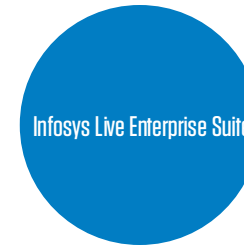
...powered by our intelligent, open platforms



**Cloud powered
enterprise
transformation**



**AI platform for
empowering better
Healthcare**



**Live Enterprise
Application Platform**



**Automation, AI and
supply chain
platforms**



**AI driven customer
engagement platform**



**Policy administration for the
global life insurance and
annuity industry**



**Core banking and
digital banking
platform**

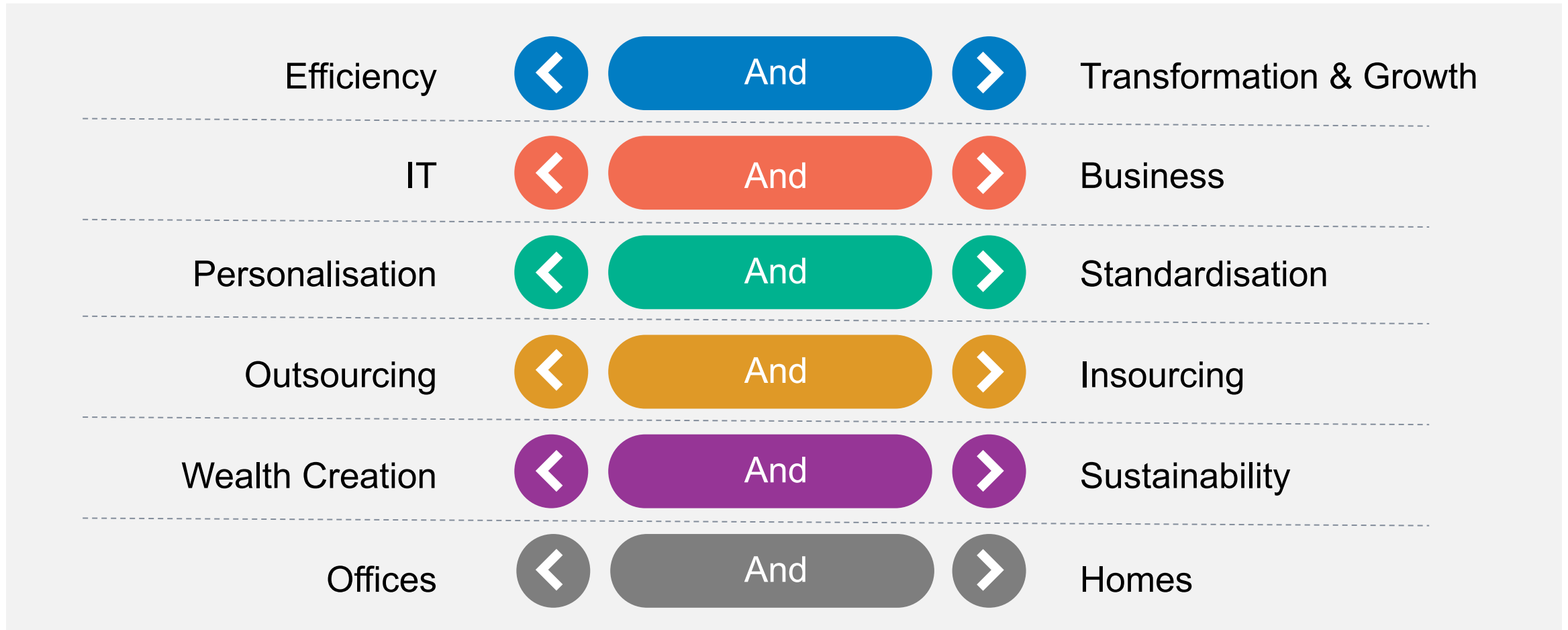


**Human-centric digital
commerce platform**

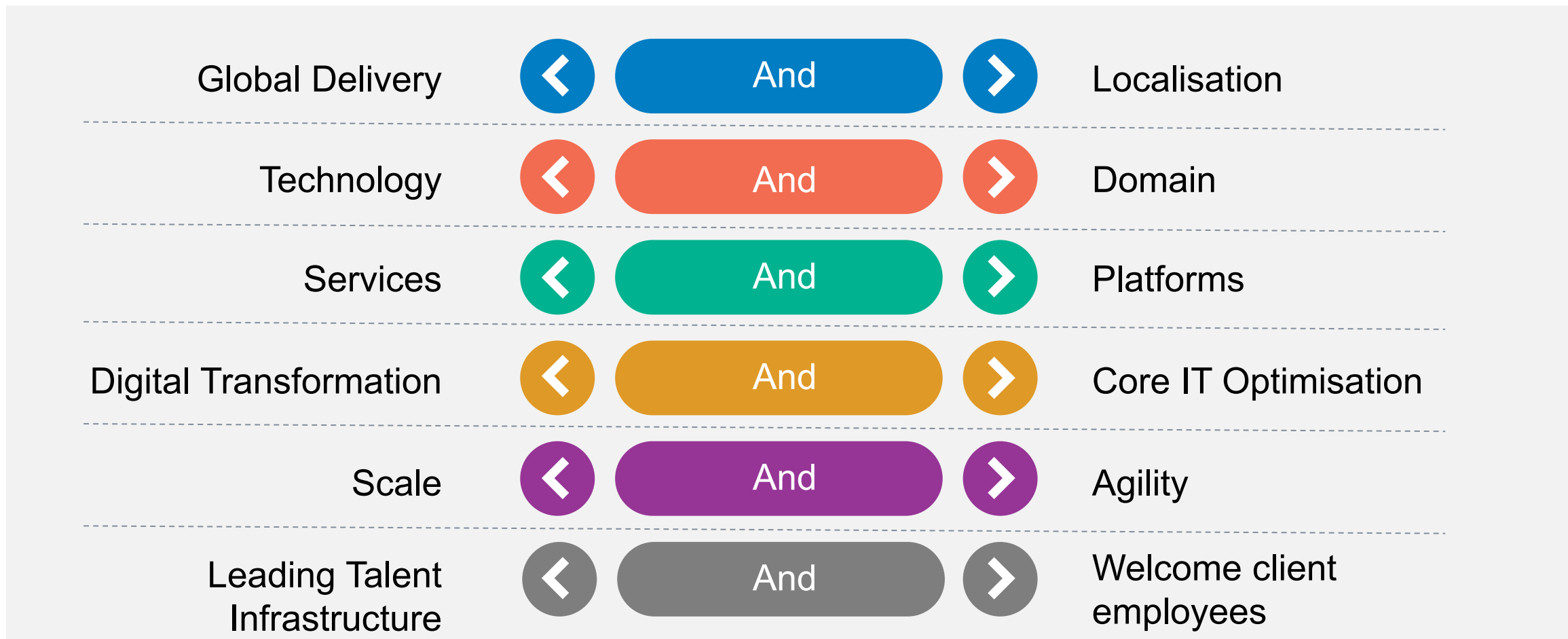


**Learning, reskilling and
talent transformation
platform for clients**

We are now witnessing another shift...from 'OR' to 'AND'



Infosys is uniquely positioned to address this new reality...



...and we are addressing this duality in our sales strategy

Our strategy for sustainable growth

Large Deals

- Double down on Cloud, Digital and Tech + Ops
- Focus on Tech Natives
- Greater penetration into Continental Europe
- New channels with Private Equity and Product Partners
- Embed ESG in all large deals

Account Expansion

Special focus to grow high potential accounts (\$10 Mn-50 Mn)

Sales Transformation & Enablement

Enhance digital skills of our salesforce

Expand salesforce through renewed hiring in local markets

Drive adoption for hybrid salesforce and new skills

Emphasis on social intelligence to amplify impact

Finally, we will continue to address our clients' business problems with digital solutions...

- Verticalized digital solutions
- Differentiated end-user experience
- Cloud as a foundational layer
- Emerging technologies: Metaverse Foundry, Quantum Computing
- Secure technology infrastructure and assure business performance



...and to enhance our focus on Europe

Our European business is already on a strong trajectory

18k+

Employees

71%

Locals

30%

Women



Strategic LOCALIZATION FOCUS

#3

Digital Innovation Center

Düsseldorf, Germany, Bucharest, Romania
Stuttgart Germany

#5

Client Proximity Centers

Erlangen & Stuttgart, Germany; Baden, Switzerland;
Marseille, France; Nottingham, UK; Dublin, Ireland

#2

Design Studios

Düsseldorf, Germany, London, UK

#1

Cyber Defense Center

Bucharest, Romania

Sustainability and Green Tech

Green IT Investments | Decarbonization



Infosys Collaboration with Lefdal Mine Datacenter (Norway)

One of Europe's greenest data center
ecosystems, blueprint to accelerate
decarbonization



Partner Ecosystem

Govt. Collaborations
| ESG framework



Financial Services Depth

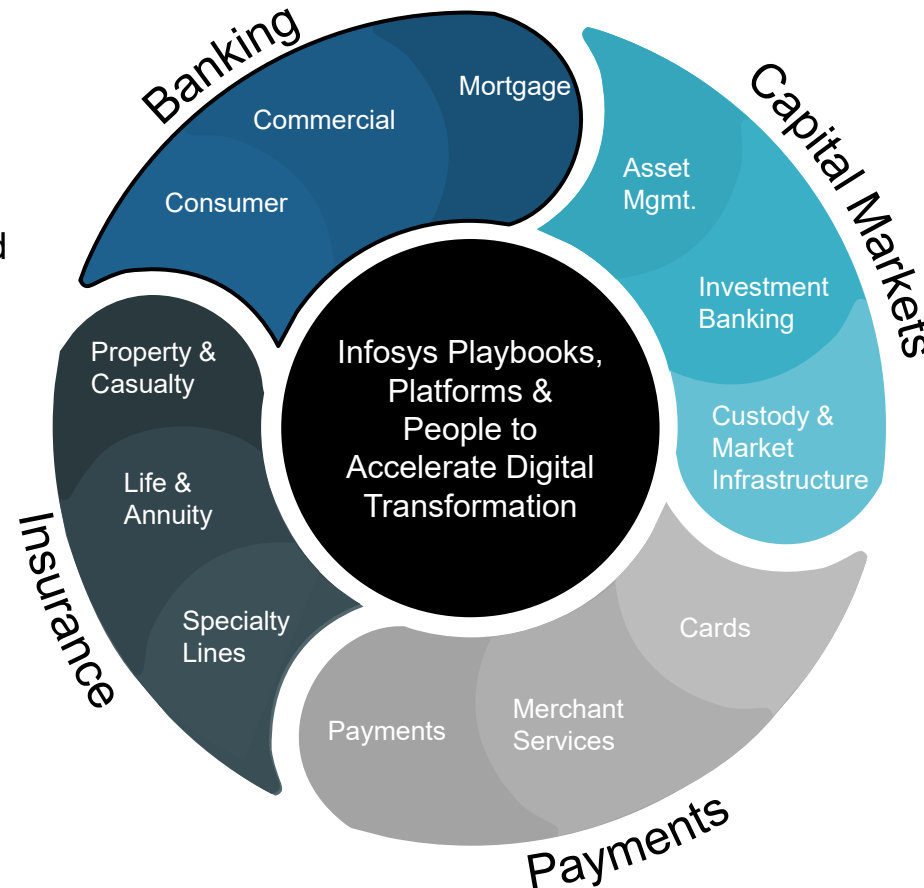
Accelerating FSI Digital Transformation



Post Pandemic, Digital Transformation accelerated across Financial Services & Insurance...

- Ecosystem Banking
- Embedded Finance
- Fintechs, Non-Banking Players
- Millennials, Gen Z
- New Business Models, Componentized products

- Embedded Insurance, Connected Insurance
- Life + Health Insurance
- Claims Ecosystem
- Gig Economy
- IOT, Blockchain, Insurtechs

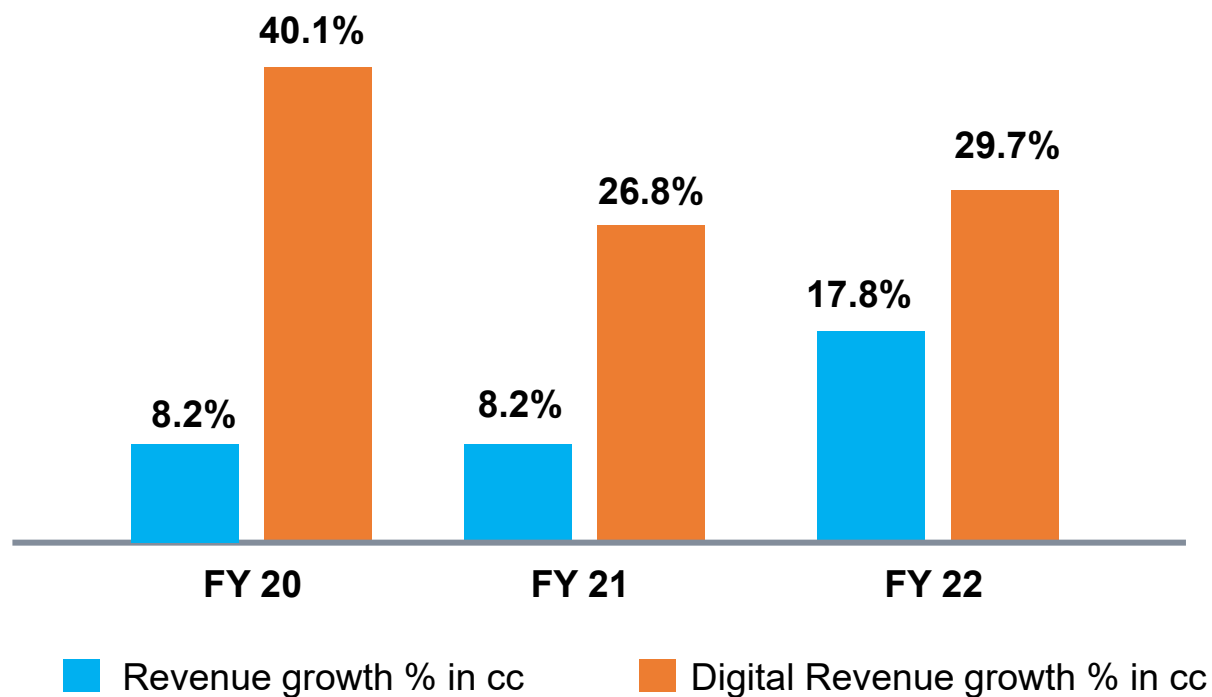


- Inter-generational Wealth Transfer
- Digital Assets :Crypto, NFT
- ESG investing is mainstream
- Resilience to Market Volume & Volatility
- Robo-Advisory

- Decoupling of Credit & Transaction – Buy now pay later
- Point of Sale Innovations: Contactless, P2P, Pay by Account, Augmented purchases, IOT payments
- Realtime Payments & Treasury
- Payments Data mining & AI
- Digital Currency: Stable Coins, CBDC

Infosys is seeing a strong and profitable growth driven through higher digital business

FSI Growth Rates



Digital Growth ~ **2X** of overall Growth

Infosys works with Top

- 8/10 US banks, 4/6 European Banks, 3/4 Australian Banks
- 4/5 card issuers, 3/4 acquirers
- 3/5 mortgage originators
- 8/10 Investment Banks
- 3/5 Global Custodians
- 4/7 US Broker Dealers & Investment Managers
- 4/5 Global Insurers, 7/7 Life Insurers
- 3/3 P&C Insurers, 4/5 Commercial Line Insurers
- 2/3 Global Insurance Brokers

100,000+ Associates, 60,000+ Digital, 20,000+ Domain Experts



Financial Services & Insurance – Digital Transformation Playbook

Digital Transformation Playbooks

- Be a Digital Attacker
- Reimagine Customer Journeys
- AI Flywheel
- Data driven intelligent lending
- Frictionless Self-servicing
- Blockchain & Tokenization
- “Center-out” Operations digitization
- Insurance Policy Admin Modernization, Claims Digitization

Select Case Studies



Designing & Building the Strategic Blueprint and Cloud Native Business Platforms



Frost returns to Mortgage with Digital First Approach with Infosys as Partner



SPS is leveraging Infosys Mortgage Solutions with its NLP, ML and Predictive Analytics to reduce service transfer timeline for customers by 95%.



Infosys McCamish Platform driven Digital Transformation of Policy Administration. Converted ~ 1 Million Policies



Finacle is at the forefront of Digital Transformation

for Incumbents, Challengers, NeoBanks and Fintechs...

Digital Disruptions

Customer Journeys are transforming to Digital & Third-party channels

Scaling Business Model
Innovation: BaaS, Marketplace Banking, Digital Only Banking

Cost-to-income benchmarks are getting reset

Cloud, APIs, and AI are transforming banking

Use Cases

Neo Banks

Challenger Banks

Banking as a Service

Marketplace Banking

WhatsApp Banking

Mobile Teller

Blockchain

Realtime Payments

Open API Banking

Select Case Studies

Digitization of existing operations:



Digital-only banks:



FinTechs – As clients & partners:



Non-financial industry players:



100+ countries | Over a billion people |
1.7 billion accounts | Over 16% of the world population

We are Verticalizing Cloud Offerings with Infosys Cobalt Cloud for Financial Services



Accelerates business value and innovation in the cloud for FS Clients

- Secure, vertical cloud platform that enables enterprises to:
 - Accelerate cloud adoption
 - Rapidly build cloud native business platforms
 - Drive business agility and growth
 - Foster innovation
 - Deliver a personalized customer experience
- Industry specific assets, use case solutions, microservices, reusable frameworks, blueprints, patterns, pre-configured Regulatory compliance etc.



Market Axess is leveraging Infosys Cobalt Financial Services Cloud platform for reconciliation as a service on cloud. This is helping Market Axess scale the reconciliation process on-demand while improving accuracy and transparency.



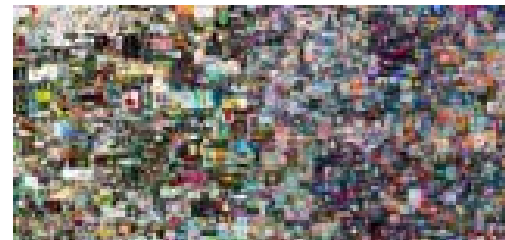
Digital Shifts of the Future...

Metaverse



Banking, Virtual Bank Branches, Gamified financial literacy, Virtual Lounges...

Blockchain & Crypto



NFT : Beeple's collage, "Everydays - The First 5000 Days"

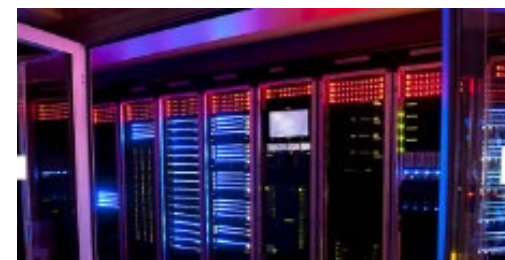
Payments, Clearance and Settlement Systems, Fundraising, Securities tokenization, Efficient Loans and Credit, Trade Finance, Customer KYC and Fraud Prevention

Banking as a Service



Digital brands are embedding financial services into their customer touchpoints leveraging BaaS to provide integrated Customer Experiences...

Quantum, 5G, AI



Quantum: Settlements, Capital Requirements, Risk Simulations, Fraud Detection, Trading & Portfolio Optimization, Product Recommendation, Pricing

Infosys Quantum Living Labs, 5G Labs, Applied AI

THANK YOU

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