



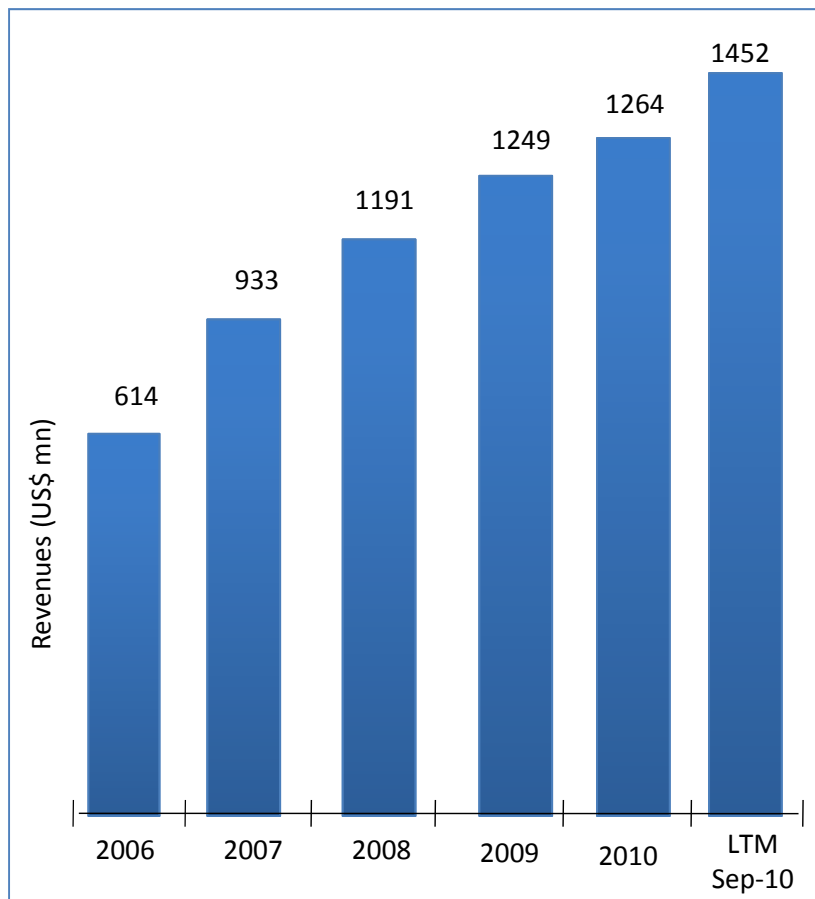
Banking and Capital Markets

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Certain statements made in this Analyst Meet 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, 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 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, 2010 and on Form 6-K for the quarters ended June 30, 2010 and September 30, 2010. 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.

Banking and Capital Markets Revenue (US\$ mn)

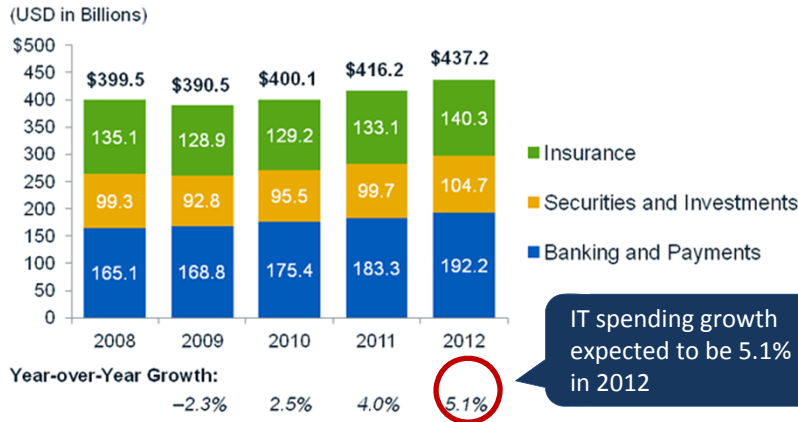


Key Metrics

- Over 27,000 associates across DCs
- 63% revenues from Americas, 17% from Europe, 16% from ROW and 4% from India (Q2 11)
- Clientele includes:
 - 7 of the top 8 US banks
 - 4 of the top 5 European banks
 - 3 of the top 4 Australian banks
 - 4 of the top 5 credit card issuers
 - 4 of the top 5 mortgage originators
 - 6 of the top 7 global custodians
- No. of clients contributing revenues as per LTM Sep-10
 - > \$100 mn - 2
 - > \$ 50 mn - 8
 - > \$20 mn - 19

Improvement in economic and business outlook is critical for BCM clients to increase their discretionary IT investments

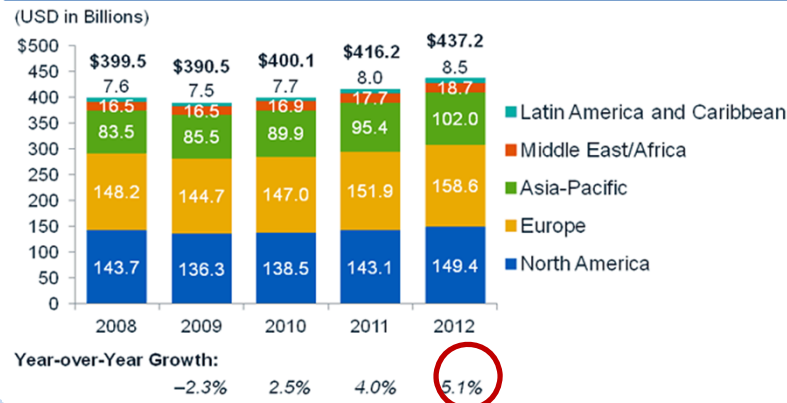
Global IT Spending in Financial Services by Line of Business (2008–12P)



KEY HIGHLIGHTS

- Financial services industry continues to experience a volatile economic and regulatory environment
- The short-term growth outlook and revenue visibility for our client's businesses continues to remain weak
- Discretionary spending is sporadic and the initial pickup lacks breadth across our client base
- Majority of IT spending continues to be "non-discretionary" in nature:
 - Post-merger integration
 - Regulatory compliance and risk
 - Rationalization and consolidation to gain operational efficiency
- We expect that an improvement in economic conditions will accelerate IT spending on strategic initiatives that will leverage disruptive and emerging technologies

Global IT Spending in Financial Services by Region (2008–12P)



Source: Tower Group, Gartner, Infosys Research

We expect increased IT spending by our clients in the following focus areas as market conditions improve

MOBILITY

- Mobility driven transformation – affordable and pervasive technology
- Contextual, targeted and location aware services and marketing
- Massive disruption in payment space – disintermediation by new competitors

SOCIAL COMMERCE

- Importance of peer-to-peer advocacy
- Demographic shifts – importance of Gen Y and beyond
- Build and monetize communities using Web 2.0 and emerging technologies

RISK MANAGEMENT & REG COMPLIANCE

- Continued investments to address ongoing regulatory reforms
- Leverage reg. mandated investments to derive business growth
- Address compliance and risk challenges in a cost-effective manner

OPERATIONAL EFFICIENCY/ CONSOLIDATION

- Strong focus on consolidation to reduce cost
- Shift from CAPEX to OPEX-based operating models
- Increase predictability of spend and increased contract flexibility

We continue to invest in innovation aligned to these key focus areas

iFPS (Financial Planning & Wealth Management Platform) 1	iTRADE (Trade Portal) 2
Infosys Wealth Management platform envisages a Client Portal, Advisory Desktop and Financial Planning tool integrated with the iTRADE Suite to provide an end-to-end offering	Multi-lingual brokerage portal targeted at mid-sized Broker Dealers and Investment Banks that facilitates multi-asset class trading. Provides tools that support research, news, alerts and an integrated account management capability for retail & institutional investors
iRECON (Exception Management & Reconciliation Platform) 3	iWATCH (Compliance Platform) 4
A configurable rules-based reconciliation and exception engine which can be leveraged to automate any type of reconciliation and offers pre-defined data model templates	A comprehensive platform combining 'Know Your client' & surveillance capabilities designed to enable banks & securities firms comply with the regulatory mandates
InFusion (Loan Origination) 5	Mobility and Social Commerce Innovations 6
Integrated best-in-class Consumer and Mortgage Loan Fulfillment platform. It is a flexible, configurable platform combined with professional services that enables lenders to transform their retail credit operations in ways not previously possible	Investments in various Mobility and Social Commerce innovations are being leveraged for BCM clients. Example: iEngage - a social community enabler being used by clients across verticals including BCM

These flexible solution components enable us to accelerate execution of business-critical IT initiatives

We are executing several transformation programs for our clients

Selected transformation stories in focus areas

1 ENTERPRISE RISK TRANSFORMATION

Infosys assisted a large US-based asset management firm to improve its ability to respond quickly to changing regulatory landscape and optimize IT infrastructure for scale, efficiency and cost

2 ENTERPRISE AUTHENTICATION STRATEGY

Infosys is helping in defining the Next Generation Authentication Strategy for a major card service provider to help manage authentication across geographies & channels – Mobile, Cards (magnetic stripe, chip based), Web, Phone, IVR etc.

3 ENTERPRISE PAYMENTS TRANSFORMATION

Infosys has partnered with multiple banks in Europe and US on large multi-year payment transformation programs. Deal sizes upwards of \$ 25 mn

4 CRM

Infosys is helping a leading workspace investing and record keeping company to help execute a multi-year customer on-boarding program. The program is expected to save over \$ 28 mn annually & involves an investment of over \$ 43 mn

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Selected transformation stories in focus areas

5 ENTERPRISE WIDE REPORTING UTILITY

Infosys is helping a leading US-based banking conglomerate to create a flexible and scalable reporting platform to enhance its reporting capability for its private banking business

6 ENTERPRISE MOBILE SECURITY STRATEGY

Infosys has received the mandate to define the Enterprise-wide Mobile Security Strategy for a major card service provider to help manage the end-to-end security for mobile transactions across most of their LOBs

7 PROCESS OPTIMIZATION

Infosys engaged a large US-based Payment Services firm to enable transformation to increase revenue, increase operational efficiency and improve process controls in its Commission and Settlements Platform

8 IT OPTIMIZATION

Infosys is engaged with a large Global Asset Manager in a multiyear IT rationalization program to simplify IT environment to result in a higher level of standardization, effectiveness and consistency

9 POST MERGER INTEGRATION

Infosys helped two merging global asset management firms transition their e-business landscape to meet regulatory requirements, support new marketing and branding strategies, and enable a seamless customer experience

- The recent increase in IT spending continues to be driven by
 - Post merger integration
 - Regulatory compliance & risk
 - Rationalization & consolidation
- While we are yet to see a secular increase in discretionary spend, we are beginning to see increased interest in strategic IT investments within a subset of our client base
- We are continuing to make investments in innovation in anticipation of value-driven IT investments by our clients in key focus areas such as
 - Mobility
 - Social commerce
 - Risk and compliance



Thank You

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