



POWERED BY INTELLECT
DRIVEN BY VALUES

“Innovation across borders is essential to accelerate the pace of world prosperity.”

N. R. Narayana Murthy

Founder and Chairman Emeritus, Infosys Limited

Every day we ask ourselves how we can deliver greater value to our clients and shareholders. And look for ways to help our clients take on a future that is full of unknown challenges and yet brimming with opportunities to explore. We clearly see that tomorrow's enterprise will be nothing like today's. That is why our mission is to enable our clients to most effectively compete, not just today, but in the years ahead. As we go about our daily business, we keep relentlessly innovating in order to remain relevant to our clients and their customers.

This tireless commitment to new ideas is in our DNA. It has powered our success through the last three decades and continues to guide us as we go about building tomorrow's enterprise for our clients. We believe each great idea that we bring to life can change how business works, eventually cascading to change how the world works. We measure our success by how these solutions help drive the world — and its enterprises — forward.

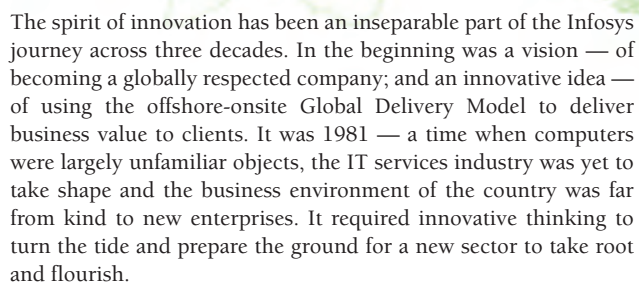
Infosys — a company of relentless innovators on a mission.



Download the report here:
<http://www.infosys.com/AR-2013>

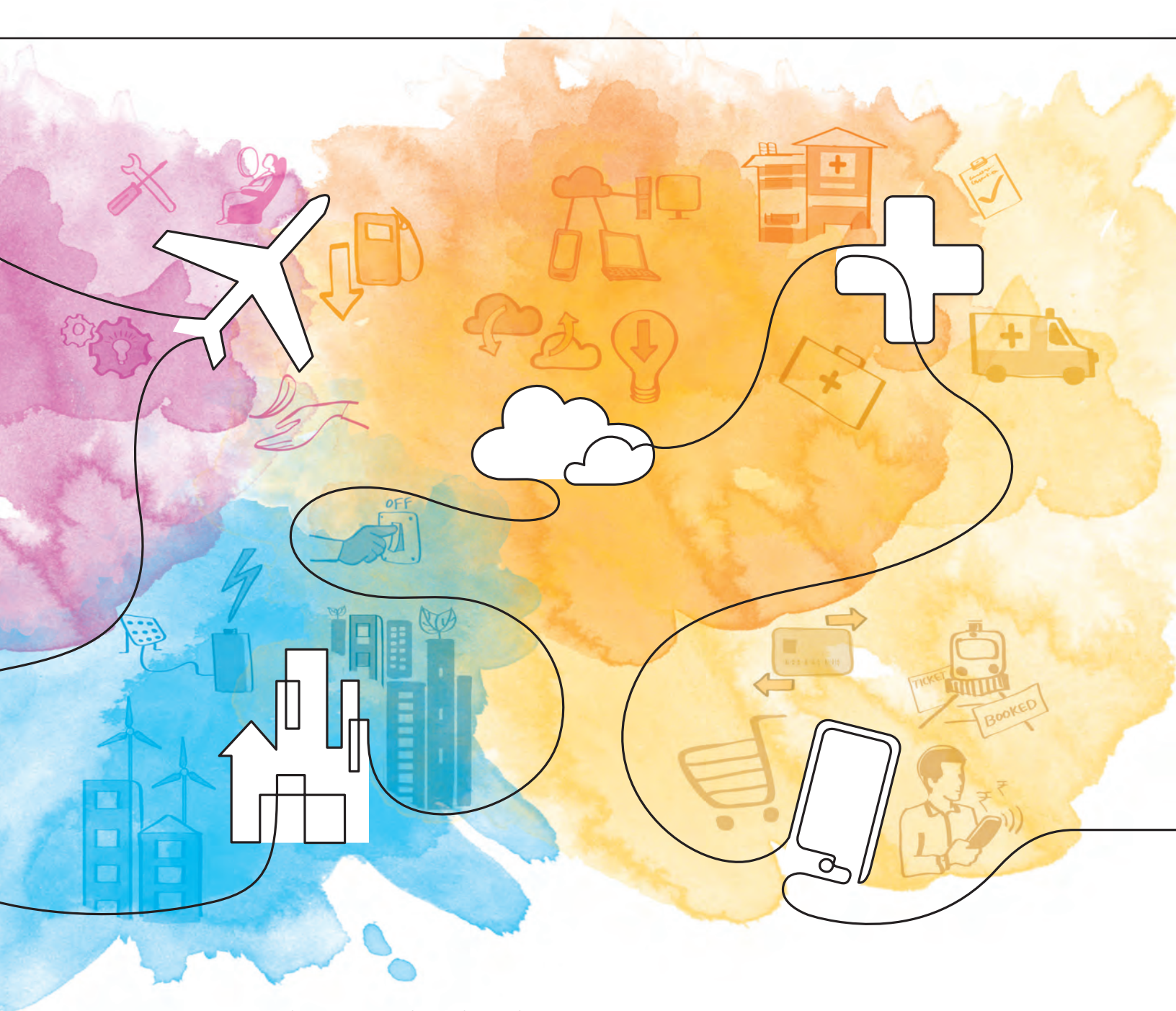


The Annual Report is printed on 100% recycled paper certified by the U.K.-based National Association of Paper Merchants (NAPM), France-based Association des Producteurs des papiers et cartons Recycles (APUR) and Germany-based Blue Angel.



profitable business transformation. We have almost doubled the contribution from new and innovative offerings in the last three years — a fact that bears testimony to our commitment to continuous innovation.

Relevance through innovation



In 2010-11, we identified some trends for the future of business, and since then, our innovation efforts have been aimed at helping our clients reap the best advantage of these trends. Through our Edge suite of products and platforms, we participate in areas like mobility, new commerce and digital marketing, where some of the biggest innovations are taking place today. We have made money transfers easy for the unbanked millions through our WalletEdge solution. Innovative thinking has led us to use cloud computing to disrupt the traditional model of outsourcing.

As a company with well-defined sustainability goals, we spend a considerable part of our innovation capital in designing environmentally profitable solutions for ourselves and our clients. The intelligent buildings on our campuses and our green product lifecycle management solutions are examples of just that. We have won several awards for putting our green innovations into practice.

In September 2012, Forbes ranked us 19th among the most innovative companies in the world. This recognition only makes us more aware of our responsibilities, more committed to finding avenues for innovation, more focused on leveraging technology in every part of the organization, more eager to be relevant to every aspect of our clients' businesses, and more interested in doing things differently.

We have instituted a US \$100 million fund to invest in innovative ideas to support our strategic objective of creating an ecosystem for the best minds to come and join us in this great innovation journey.

Our innovation story is poised at an exciting stage. Fascinating chapters are waiting to be added to it.

A new experience on wheels

Consumers today expect context, continuity and consistency across the digital world regardless of when and where they consume content, including when they are on the move. This need has been driving radical changes in the automotive industry. Personal vehicles that have intelligent integration of information technologies and a wide array of immersive digital experiences open up new opportunities for innovation.

Significant advancements in connectivity, Cloud technology and software convergence have made a unified digital experience possible, making connected vehicles a critical new demand in the automotive industry. The networking of cars, or telematics, is transforming the linear supplier-assembler relationships in the automotive industry to a partnership-based ecosystem.

Infosys recognizes the innovation opportunity in this space. We are one of the first large systems integrators to bring together knowledge from the high-tech, aerospace, telecommunications, software and automotive industries into smarter, connected vehicles. The key differentiation and innovation of our Connected Vehicle solution lies in generating user intelligence and building customer intimacy. It is an instance of both market and product innovation, helping enhance the user experience for drivers, ensuring safety, improving mobility and providing customized infotainment. Added sustainability comes in the form of reduced environmental impact, through timely maintenance, lower emissions and adherence to regulatory requirements of government and industry bodies.

Driving digital convergence

We designed a solution for our client, a leading global supplier of electronics and technologies for passenger and commercial vehicles. Our client is building a solution for connected drivers to seamlessly consume content while maintaining a safe driving environment. The key objectives of this initiative are:

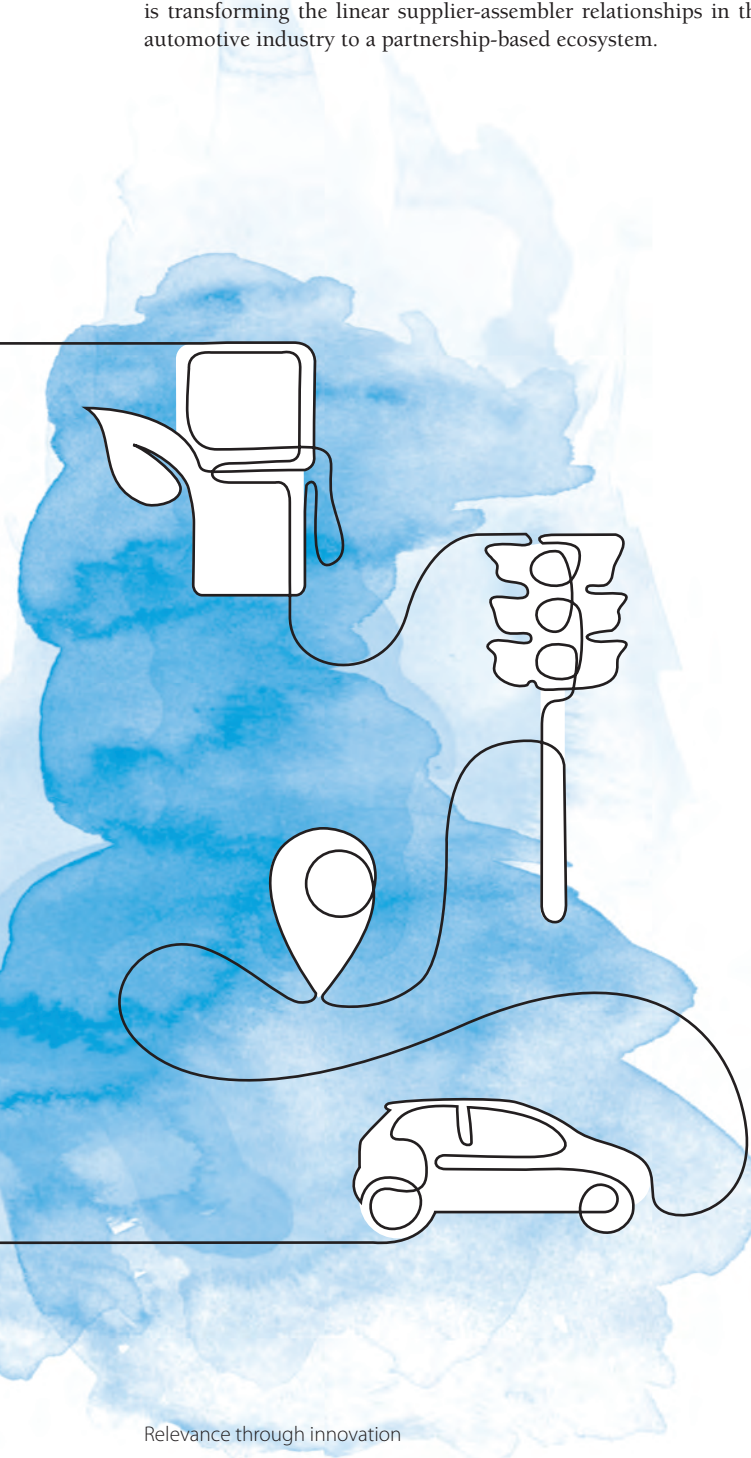
- Identifying and creating new revenue streams to build upon the client's core business of electronics and auto components
- Being a pioneer in enabling a truly connected lifestyle for the client's customers by providing services in a safe and secure manner in a connected vehicle
- Effectively educating and increasing the awareness of the client's customers about the client's offerings and capabilities in the domain of connected vehicles

An agile solution

Recognizing the importance of time-to-market for our client, we adopted a distributed agile methodology to deliver and demonstrate a prototype to our client's customers. Our team was responsible for the following:

- Development of the Human Machine Interface (HMI) in the vehicle center stack. The implementation focused on enhancing the user experience and minimizing driver distraction.
- Architecture and development of a Cloud-based service delivery platform that was responsible for delivering content to the vehicle. The platform also interfaced with external content providers to acquire and deliver the content.
- Architecture and development of a user portal that was responsible for registration, provisioning, and setting up of preferences for the end-customers.

Our client was able to showcase the combined strength of its electronics and software system to deliver an unprecedented connected user experience. The end consumers were impressed with the features and immersive user experience provided by the Infosys-enabled solution. Given the dynamic and evolving nature of digital technologies, our team believes the connected vehicle solution is poised to become mainstream in the near future, delivering a lasting customer connection and more value for the client's technology investments.



Anywhere money

The ways in which consumers can send and receive cash have dramatically evolved over time. From postal money orders to various electronic banking solutions, transferring money from one point to another has become faster and more reliable. However, most of these methods have found limited success in developing nations, where large sections of the population remain unbanked.

Unlike access to banking transactions, mobile penetration in these markets has exploded, opening up new channels of innovation for a broader range of providers. To address this opportunity, Infosys developed an innovative platform to reach the unbanked and the underbanked. Our WalletEdge solution can be leveraged by telecom companies to provide mobile money services. Our revolutionary approach, coupled with our technological expertise, has resulted in new revenue streams for both mobile service providers and banking institutions.

WalletEdge promotes payment and transfer services to new constituencies, while also creating business opportunities for telecom operators to penetrate into their existing customer base and enrich their lives with new range of services.

WalletEdge is an end-to-end platform, enabling a financial ecosystem comprising of consumers, merchants, telecom companies, banks, governments and enterprises. The scalable platform is powered by Finacle Digital Commerce, and its associated infrastructure, technology and operations. This helps clients conduct financial transactions in a safe, efficient, and timely manner. WalletEdge is at the forefront of the move towards cashless transactions, offering an easy-to-use, secure platform to conduct financial transactions, both big and small. This will help small, medium and large businesses improve their adoption rate and extend the reach of their offerings and services.

A world of opportunity

According to the *Digital India* report from the Boston Consulting Group, the projected fee income in India alone from mobile payment and banking transactions could exceed \$4.5 billion by 2015. Seizing this new business opportunity, our client, a leading integrated telecommunication company with operations in Asia and Africa, invested in the innovative WalletEdge solution. Working together with the client, we created a new model for

mobile payments and transfers and in doing so, have helped the client gain significant market share in the mobile money space during the launch year.

WalletEdge provides clients with first-mover advantage, and helps them establish a leadership position in the market. Delivered through a private cloud, the platform addresses multiple market needs. Its shared services framework enables members to transition from a paper cash-based model to a digital model. The platform currently supports over 100 transactions per second (live in the market), employing well-established industry methodology for merchant on-boarding.

Our client's mobile money service has had a huge impact on the lives of many of their consumers. For example, members of a self-help group in South India now repay their loans using this service. It saves them time and energy, and is an effective means of loan repayment.

A cooperative milk society in Gujarat allows retailers to pay for their orders using this service, leading to more efficient processes. Consumers can also choose to pay their electricity and utility bills through this service. Mobile money is seen as a convenient way to make e-commerce payments.

What experts say

"The platform created by Infosys is hosted as a shared service on a private cloud infrastructure providing scale, flexibility, and robustness to handle millions of customers performing billions of transactions." – Frederic Giron, Vice President, Principal Analyst serving Vendor Strategy Professionals, and Operational Head, Forrester India Research Center.

Source: Forrester Research, Inc., blogs, March 7, 2012, <http://bit.ly/yQmOsl>



Delivering engineering excellence

By delivering a competitive edge for clients in the aerospace industry, Infosys has been instrumental in furthering the course of innovation in this dynamic sector. We deliver innovative solutions to address issues related to materials, costs and performance. By recognizing the potential of replacing metals with composites, resulting in substantial reduction in the weight of aircraft, we have provided clients with a key competitive advantage. Using our proprietary Knowledge Based Engineering (KBE) tool sets, we have developed multiple components of the next-generation aircraft.

Our approach to composite design blends cutting-edge design and rigorous development processes. By evaluating critical parameters such as structural superiority, high strength and stiffness, lower assembly time, and materials that are highly corrosion-resistant and damage-tolerant, we have helped our clients deploy composite materials in aircraft design quickly and effectively.

The innovative design approach we deploy for composites also addresses important sustainability concerns. Working with stringent sub-assembly weight targets, we are able to reduce the weight of the aircraft, resulting in remarkable fuel-consumption savings and a decrease in greenhouse emissions. This in turn saves millions of dollars for air carriers, creating savings and efficiencies through innovation.

A future-ready solution

A global aerospace company engaged Infosys to achieve its goal of maximizing its market opportunity in the profitable twin-aisle commercial aircraft segment. Together we built a superior and compelling product featuring better performance and lower weight. The engineering objectives of this client were met effectively, defying conventional product development methods. Our unique approach featured:

- Using innovative composite materials in the aircraft to improve fuel efficiency, carrying capacity and overall performance, while reducing assembly cycles and time-to-market
- Managing a globally dispersed supply chain and providing a turnkey product development experience, with complete ownership of large-scale aircraft assemblies

- Compressing standard aircraft development cycles to service aggressive program timelines
- Enabling the client to consolidate its market share, maintain its leadership position and improve its profitability.

Working with a key supplier to develop multiple aircraft structures, we offered a turnkey experience to our client, and served as an extension to the client's own design and development operations. We provided seamless connectivity and dedicated design centers.

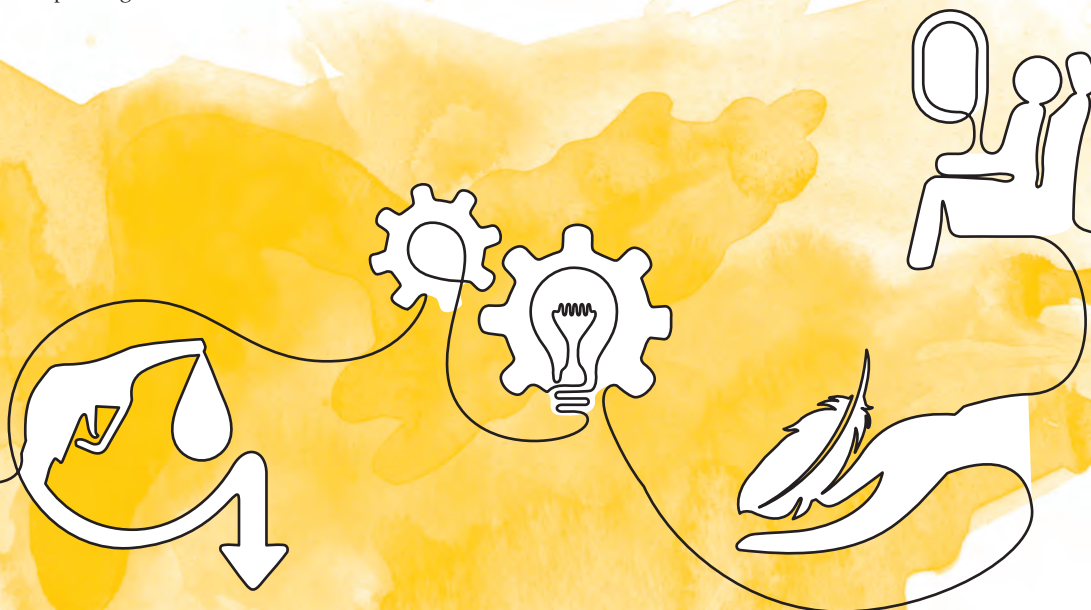
We also provided a combination of high-value innovation resources, including systems engineering experts, program managers, proprietary toolsets and methodologies that helped deliver a successful solution to the client.

Blending decades of experience in KBE with aircraft structure design, we re-engineered and automated complex design and analysis processes, helping our client reduce critical development cycle times by 20-30%. Our KBE toolsets have developed consistent and repeatable composite designs that were compliant with the aviation regulatory standards, ensuring 'first-time-right' sub-assemblies.

We also diagnosed critical lags in component assembly by leveraging best practices in product development across all programs. Working with multiple component suppliers, we were able to consolidate key component assembly operations logically to reduce lag and improve assembly time significantly. We also improved the assembly timelines of specific components by consolidating key sub-assembly operations with suppliers and moving them down to lower tiers, thus boosting overall cycle times.

Continuous innovation

Our aerospace innovation is ever-evolving. Our commitment to improved aircraft design and carrier operations extends to passenger comfort and a superior in-flight experience. We also work with the industry to deliver innovative, technologically advanced, in-flight infotainment systems featuring latest technology and advanced product design.



Eye on a sustainable future

What does it mean to secure a business for the future? Ensuring your business is future-ready requires many things. The one growing expectation is that a business must make itself sustainable — financially, socially and environmentally. Increasingly, companies are realizing that investing in environmental sustainability results in higher revenue and productivity, in addition to the obvious benefits to the world in which we live. Infosys has been a leader in designing innovative solutions that bring considerable environmental benefits to clients while ensuring a rapid rise in their productivity and profit margins.

Using our domain expertise in cloud computing, we have been providing infrastructure transformation solutions to our clients, bringing in tangible benefits across IT operations, business processes, products, services, and markets. The mark of true innovation in these large-scale transformation programs is in the way they make our clients' businesses environmentally sustainable. This dual benefit is achieved through the ability of the solutions to provide consolidated metering and billing and ensure a unified view of how the cloud resource is being used.

Technology solutions have traditionally focussed on generating higher revenues and greater productivity through transformation of processes or operations. Our business transformation solutions take the next step, by addressing the concerns of global corporations in becoming more energy-efficient and reducing pollution.

For our work in Eco-Enterprise Innovation, and helping clients reduce their environmental footprint while reducing cost, we won the Oracle Excellence Award at Oracle OpenWorld, 2012. Our work with a key client has been validated by the 2012 Green IT Award for 'Best Cloud / Virtualization Project of the Year'. We also won appreciation from industry analysts for our vision of a cloud ecosystem integrator and the success of our cloud deployments for clients.

Change for the better

We implemented a private cloud for a global strategic client in Europe, and were a catalyst in furthering their business and environmental objectives. The pioneering end-to-end data center transformation program delivered a scalable and agile private cloud that met the growing needs of the customer, rationalized its data centers and reduced its carbon footprint significantly.

When the engagement began, the client was looking to streamline and optimize its IT operations. As a result of a number of acquisitions, the IT environment of the company was spiralling out of control — running 26 Enterprise Resource Planning (ERP) instances and 122 processes. A need for standardization was also felt, in the light of the pan-European and global requirements for its printing, document management and IT services.

We delivered two major business-IT transformational programs:

- A centralized ERP platform using the Oracle suite of products to migrate the client's existing business processes and its current live users.
- A data center strategy designed to make use of a 100% private, virtualized cloud to standardize and streamline business processes, rationalize data centers across Europe and reduce the client's carbon footprint.



The client realized greater business value because both these transformational programs delivered on the client's environmental goals.

Reduce and win

The new ERP platform and private cloud implementation have resulted in the removal of approximately 1,600 servers and an 85% reduction in its energy consumption — equivalent to taking 3,500 cars off the road each year. The client is committed to reducing their energy consumption by 87.5%, by 2050.

The transformation programs have helped the client meet their worldwide environmental impact reduction goals set in three areas — energy conservation and prevention of global warming, resource conservation, and recycling and pollution prevention. It has been an exciting journey for us to co-create with the client to bring sustainable and profitable benefits.

Getting the big picture faster

In our increasingly digital world — where social media, the Internet and multimedia have become pervasive and ubiquitous — the unprecedented growth in data volume will continue exponentially for the foreseeable future. For most CIOs, enabling business to make faster and better decisions is among the top priorities. However, businesses are realizing that the traditional approach to data warehousing is inadequate to address the Big Data demands of enterprises.

When it comes to implementing Big Data, what enterprises are truly looking for is the ability to quickly discover, analyze and act on information to drive business decisions. While there are a few solutions in the market that address this need, they have inherent limitations. Such solutions either demand deep technical expertise and implementation time or are designed for specific business scenarios and need constant investment for new applications. There is no single solution in the market that addresses the Big Data needs of business and technology decision makers alike. Technology teams need the flexibility for rapid development of industry-specific Big Data applications while business needs the agility for insights and actions.

Infosys BigDataEdge is the best data platform for empowering both technology and business to rapidly develop and action industry-specific insights. With a repository of over 250 algorithms, over 50 visualization options and industry-specific applications, businesses can generate insights up to eight times faster and action decisions in real time.

The 'Insight Builder' capability of Infosys BigDataEdge, empowers business users to create insights in three simple steps. First, they select the source of information from an available list of over 50 enterprise systems (for example: CRM, ERP) and external sources such as Facebook or Twitter. Next, they build the insight using our repository of pre-built algorithms using intuitive drag, drop, and configuring options on a rich visual interface. Finally, they select the visualization output from over 50 available reporting options. With this, the insight is created and is ready for use in a matter of minutes and not days as was normal. The 'Collaboration Wall' allows users across functions and regions to interact on insights and effect smart business decisions. These decisions can be operationalized in real time, using the inbuilt 'Integrated Workflow' capability.

Harnessing the power

BigDataEdge creates opportunities for clients to innovate by harnessing the power of their data to analyze, develop and introduce new products and services. Our compliance-ready solution also enables real-time discovery of data across both internal systems and external sources.

A leading U.S. Bank expressed the need for a non-traditional solution to calculate its Total Borrower Exposure (TBE) through a single view of all the borrower's points of engagement to make credit decisions. Some of the challenges and opportunities in understanding the TBE included:

- The inability to correlate data from multiple internal systems capturing borrower data, each with different structures and depths of information
- The burden of processing over huge volume of data in a reasonable amount of time using traditional information processing systems
- The difficulty finding an affordable, simpler way of bridging the missing relationships between data from diverse internal and external sources
- The stunted ability to gain insights from external public domain data

BigDataEdge employed our expertise to build a proof of concept with a sophisticated algorithm match to identify borrower relationships and uncover hidden relationships across internal and external sources.

Correlate data, connect better

Our BigDataEdge solution concept enabled the client to understand non-traditional ways of creating new insights such as hidden relationships between customers, behavioral patterns deduced from social, public and unstructured data, and correlation of data with counterparty details and fund information in a very short span of four weeks – from gathering data to delivering insights.

