



Case Study

Enabling Digital Banking

About the bank

The bank is located in the city of Kolhapur in the Indian state of Maharashtra. It is not only one of the five local area banks with eight branches across the state but it is the only local area bank with presence in the states of Maharashtra and Karnataka.

The bank recognized the need for digital transformation of their banking infrastructure for addressing new age banking demands and offering wider range of services in order to meet the demands of its internal and external customers. A business transformation strategy was in the charts for improving customer satisfaction.

Prevailing challenges

The business growth of the bank was hindered due to lack of stability, scalability, reliability and robustness of their IT infrastructure. Despite the bank realizing the importance of adopting digital technology for transforming their banking processes, the execution proved to be difficult due to its propensity with legacy systems. Additionally, due to the lack of workforce trained on digital technologies, transformation seemed an uphill task.

Transformation planning

The solutions team from Pi carefully evaluated the existing infrastructure, challenges and expectations of the bank before presenting a strategic roadmap to the management team for executing the digital transformation of the bank.

The following seven-prong execution model was planned for carrying out the transformation seamlessly:

- Building a centralized storage architecture
- Providing an isolated and secured network for banking applications
- Securing the infrastructure of the core systems from external threats
- Designing and implementing a Disaster Recovery (DR) solution with RTO and RPO as per the bank's expectations
- Implementing various monitoring and management tools to ensure round-the-clock monitoring of the complete DC-DR infrastructure
- Addressing all incidents by putting in a place a help desk, an incident response system and change management processes
- Leveraging Harbournl® - the enterprise cloud platform @Pi® for virtualizing all Windows and Linux based platforms in order to reduce the set-up time

It was important for Pi to introduce significant changes across people, process and technology in order to plan, design and deploy a robust data center infrastructure for supporting the bank's growth per their expectation.

Results & Benefits

The successful digital transformation carried out by Pi enabled the bank to successfully launch Core banking, Mobile and ATM applications.

Following are the top five benefits that the bank is experiencing since hosting their IT infrastructure at Pi:

1. **High Availability** - Pi, being an Uptime Institute Tier IV Certified Data Center, guarantees 99.995% availability that is highest in country
2. **Scalability** - Owing to Pi's hyperscale world-class facility, the complete IT infrastructure of the bank including network, compute and storage can be seamlessly scaled up or scaled down as per need
3. **Security** - Pi's robust cybersecurity portfolio, including firewalls from perimeter to the OS, enables the bank to stay compliant to the RBI guidelines
4. **Lower TCO** - Pi can transfer the advantage of lower procurement cost prevailing in Tier II cities and therefore the bank enjoys a significantly lower TCO
5. **Real-time DR** - Pi's solutions enable lower RPO and RTO thereby guaranteeing seamless availability of the bank's applications even if a disaster would strike at the data center