

# India's Largest Private Sector Bank Takes Customer Service to New Heights with Estuate's Real-time Analytics Solution



## Background

The client is India's largest private sector bank with a network of 4,450 Branches and 13,916 ATM's across India. The client's subsidiaries include India's leading private sector insurance companies and among its largest securities brokerage firms, mutual funds and private equity firms. The client's presence currently spans 17 countries, including India. The client offers a wide range of banking products and financial services to corporate and retail customers through

a variety of delivery channels and through its specialised subsidiaries in the areas of investment banking, life and non-life insurance, venture capital and asset management.

## Business Challenge

The client is one of the India's leading banks and has seen tremendous growth in a relatively short span of time. As a result, they have seen explosive growth in the volume of data that they need to handle - collection, warehousing, consolidation, aggregation and reporting. The client's original solution, built on a legacy product could not keep up, suffering from performance issues and struggling to meet the requirements of real-time queries or large-scale data compression. The surge in data volumes also had a significant impact on back-end systems, in terms of CPU and storage resources.

The client urgently needed to consolidate its business transaction and user information data and re-establish a user-centric analytics system competent at continuous real-time data access and analysis. The solution had to meet the following conditions:

- **Fast data transfer:** the system had to be capable of processing data within a specified timeframe even as data volumes increased.

- **Data analysis capabilities:** the new data warehouse needed to store data, and also support a variety of data analysis requirements, ranging from straightforward to complex, from SQL to statistical models.
- **Stability and reliability:** The new data warehouse needed to be reliable, error free and simple to maintain.
- **Simple management:** The new data warehouse needed to automate basic processing functions and allow employees to perform maintenance, hardening and task optimization without the need for external resources.

## The Estuate Solution

Estuate chose HP Vertica as the new data warehousing analytics platform for the client that would achieve its project objectives. HP Vertica was integrated seamlessly with the other components in client's big data stack. As a result, the client was able to use the most powerful set of data analytics capabilities and do far more than either platform could do on its own, extracting significantly higher levels of value from massive amounts of structured, unstructured, and semi-structured data.

Estuate followed a phased approach to migrate and implement the solution which included the following activities:

- Rigorous requirement analysis with business users and technical stakeholder.
- Optimized data modelling for lead database.
- Migration of 4000+ tables, 1000+ procedures, 500+ ETL jobs from the previous data warehouse.
- Development, deployment and validation of new use cases with the new data warehouse and the big data platform.
- Provision of real-time access to reports, enabled fast response to fraudulent transactions.
- Tracing of high-risk requests to protect customer information.

## Business Impact

Estuate's solution met all of the client's business requirements. All of the client's business transaction and user information data is now consolidate in the HP Vertica data warehousing analytics system. The new system has enabled operators to perform queries and analysis on data more quickly and easily than before. The solution:

- Increased internal channel sourcing by 20%.
- Increased the number of customers taking loans through pre-processed/pre-qualified route by 20%.
- Improved customer satisfaction, by taking proactive measures towards faster resolution of issues faced by a customer in case of transaction failures.
- Reduced average handling time - availability of upfront information helped reduce multiple clicks and avoided toggling between multiple systems.
- Provided a cloud-based platform capable of delivering real-time analytics at an affordable price point.
- Mitigated financial risks with support from core financial applications for risk control and fraud prevention.
- Ensured compliance with business and regulatory requirements with rapid responses to audit requests.

*"We are on a rapid growth path, and we need systems that will support our growth while enabling us to increase our customer service levels. With the new data warehouse, we've been able to push really large records through our system in minutes, and this helps us make faster decisions, serve our customers better, and makes our organization stand out from the competition. Estuate has been a fantastic partner throughout the process, not only with their expertise and commitment to our success but also with their flexibility to adapt to our changing requirements."*

**IT Manager,  
India's Leading Bank**

Get Started Today

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