How AU Bank stays future-ready through intelligent data center, network, & managed services.

How does India's leading small-finance bank ensure that its data center & IT operations continually support its growing business?

Client profile

Founded in 1996 as AU Financiers, an NBFC that aimed to fund economic growth for under-served low- and middle-income individuals, today AU Bank is India's leading small-finance bank.

They are now a Scheduled Commercial Bank and a publicly listed Fortune 500 India company that stands for inclusiveness, progress or all, simplicity, and bias for action.

"Given our vision of simplifying banking, we needed a partner with world-class skills in the data center and IT services space.
It didn't take long for us to realize NTT was the perfect partner for us to achieve this vision."

Arvind Nayak
Senior VP, Information Technology AU Small Finance Bank

Summary

For nearly two decades AU functioned as an NBFC that provided secured funding to customers largely in the vehicle loan, business loan and housing loan segments while organically expanding their geographical reach.

After receiving an in-principle banking license in 2015 and transforming into AU Small Finance Bank, they needed to expand their data center and network infrastructure in a manner that would keep pace with the exponentially higher business velocity expected in 2017 once the bank commenced retail operations at a nationwide scale.

AU Bank selected NTT as the partner that would help them achieve this vision – to create a data center and network landscape that was resilient from the ground up as well as secure by design.

Challenge

Delivering a future-ready landscape that's built to the highest levels of availability, security and performance – while simultaneously maintaining cost efficiency.

AU Bank's primary goal was to bring secured financial loan products to India's under-served consumer segments.
As a new entrant in this extremely competitive space, they needed to work with a partner that had the skills and expertise to deliver world-class data center, network, disaster recovery and managed services to help AU Bank to achieve this goal.

It's critical for a bank to meet near-zero downtime requirements, and to achieve this a partner would need not just a pan-India data center and network presence, but the requisite skills and expertise required to create and manage a disaster recovery plan with stringent & RPO requirements.
Finally, AU needed a partner that could provide platform-delivered managed services, and had experience in managing mission-critical systems for clients in the financial sector.

AU SMALL FINANCE BANK

Which services?

- **A multi-location data center landscape, comprising**
  - Primary site (Mumbai)
  - Near-DR site (Mumbai)
  - Far-DR site (Bangalore)

- **Platform-delivered Managed & Security Services that include provisioning, monitoring & management of:**
  - Servers
  - Multiple hypervisors
  - Operating systems
  - Databases
  - Storage systems
  - Backup systems
  - Replication tools
  - Firewalls & IPS
  - Routers, Switches
  - Load balancers
  - Applications

- **Managed network services:**
  - Active-redundant internet paths at all data center locations
  - Provisioning & management of P2P links between all data center locations

- **Managed Disaster Recovery**

- **Software License provisioning & management**

Technology plays a crucial role in driving business outcomes, which **is why 85% of the Fortune 500 companies come to us**.
Find out how our full range of capabilities will empower your people, strategy and operations to achieve your business modernization and transformation goals.

Explore our services

Transformation

- **A Pan-India data center landscape for multiple sites**

  Working with the AU Bank team, NTT created a solution that comprised a primary data center site (NTT DC5, Mumbai), a near-DR site (NTT DC2, Mumbai), and a far-DR site (NTT DC2, Bangalore).

  When identifying the key design considerations with the client, it become clear that the architecture chosen needed to be resilient and secure by design, but also agile and scalable enough to keep pace with AU Bank's ambitious growth objectives. Another key criterion was that capacity upgrades any element of the solution – data center, network, or hardware – would need to be done with near-zero disruption to existing systems, allowing for an industry-leading SLA to be put in place.

- **A disaster recovery to ensure an always-on environment**

  NTT created an architecture that ensured no single points of failure across any critical systems to meet AU Bank's specified availability requirements. Crucially, the architecture also allows for partial failover, which would enable applications to work independently from any data center. Failover plans and processes were created to be triggered in the event a disaster at the primary site. DNS-based failover was selected as the preferred solution, allowing for straightforward control of traffic flow, as well as a provision to implement both manual and automatic failover. A backup & restoration solution was designed and implemented keeping in mind AU Bank's RTO & RPO requirements, and multiple DR drills are conducted every year to ensure that the entire system performs as designed.

- **Delivering agility and efficiency through managed services**
  Since 2016, AU Bank has continually expanded the scope of managed services provided by NTT. Currently, NTT manages multiple elements of the bank's IT landscape, including servers, hypervisors, security devices, the disaster recovery solution, storage and backup, and network components. AU Bank derives multiple cost-end efficiency advantages from these solutions and services provided by NTT, ensuring that it stays agile and innovative in a highly competitive financial services environment.

Outcomes

Key outcomes for AU Bank include:

- **Scalability:** A multi-location data center environment that can scale in step with a rapidly growing business.
- **Agility & velocity:** A critical consideration for AU Bank is being early to market with new and innovative products and NTT is the ideal partner to enable this goal through efficient management of a diverse IT landscape.
- **Resiliency:** Essential to the bank's operation is the uninterrupted availability, performance and security of critical systems. NTT's DR solution ensures that all systems are available to users and end-consumers without interruption.

Staying a step ahead of the competition in the demanding financial services market is a constant challenge for AU bank. As a result, the organization's particularly close and collaborative relationship with NTT helps it reap the benefits of technology-driven cost savings and efficiency improvements in many areas, on an ongoing basis.

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