

TransUnion CIBIL Re-Innovates its IT with Netmagic



CASE AT A GLANCE

Problem

- Underlying IT infrastructure was not adequate to handle business growth
- The data center setup was unreliable with high downtime
- Needed a single service provider to offer the services, and avoid managing multiple vendors
- Lack of in-house resources
- Escalating costs to manage IT
- Prepare for future growth

Solution

- Co-located production and DR environments at separate Netmagic data centers
- Management of OS (Windows, Linux, HPUX), DB (Oracle, MSSQL), networking infrastructure
- Opted for Disaster Recovery-as-a-Service, SOC, CNAM and WAF
- Deployed Private Cloud on RHEV & VMware
- Infra-manage - OS Windows, Linux, HPUX

Benefits

- Ease of management with a single window to monitor their entire IT infrastructure – network, servers, application, availability and performance
- Gained infrastructure and network scalability to support growth
- Higher availability and reliability with 99.99% uptime and N+1 redundancy
- Access to skillsets and expertise with Netmagic CoE
- Faster TAT
- Better infrastructure and network performance
- - Better cost efficiencies with outsourced environment

OVERVIEW

Not so long ago, banks and financial institutes had to largely fly blind when it came to disbursing loans. It was quite hard to keep track of regular defaulters and understand the risk composition of borrowers. India's largest credit information bureau, Credit Information Bureau (India) Limited (CIBIL) has made it fairly easier for banks and has been quite instrumental in stemming the scourge of bad loans.

CIBIL, which began operations in August 2000, was formed as a joint venture between banks and the TransUnion. It collects commercial and consumer credit-related data and collates such data to create and distribute credit reports to its members. Accessing such data is crucial for lenders to assess the credit-worthiness of a borrower.

Almost 90% of new retail credits are backed by credit scores from CIBIL. It has over 2,400 members—including all leading banks, financial institutions, NBFCs, housing finance companies, state financial corporations and credit card companies –and maintains credit records of over 550 million individuals and businesses.

CIBIL has indeed become the backbone of disciplined retail credit. In fact, it wouldn't be wrong to say that it is the poster child of India's financial sector evolution.

Case Study

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WHAT WAS THE PROBLEM?

As a credit information agency, CIBIL manages large and ever expanding volumes of critical financial data of both commercial and individual borrowers. The company ran an in-house data center along with a co-located facility with a Mumbai-based data center provider.

The exponential growth in business and data began to slow things down with frequent downtimes. The existing IT

setup was bursting at its seams and was marred with challenges. Moreover, lack of resources to manage the in-house data center and the inability of the co-located data center to scale as needed also threw spanner in works. Its problem was compounded with the legacy systems that enforced manual DR processes on CIBIL and didn't allow for an automatic shift from the primary setup to its DR.

HOW WAS IT SOLVED?

Considering the problems, CIBIL needed to relook its setup and consolidate its IT infrastructure with a single service provider. The company opted to migrate the data center and co-locate its servers to a newer, state-of-the-art data center facility.

CIBIL evaluated service providers on various key criteria, such as location, facility, process, skillsets for managed services and cost effectiveness. However, Netmagic was the only provider to offer HP-Unix, Oracle DB, SQL and middleware services, making it an obvious choice for CIBIL.

“We needed a single window to deal with. We wanted to work with a service provider who can take up the ownership of managing the whole IT setup and the data center. Netmagic was the only one who offered us exactly what we were looking for.”

Shiju Rawther

Deputy Vice President & Head IT Infrastructure, CIBIL.

Rawther and his team were admittedly impressed with Netmagic's data center facilities at Mumbai and Chennai. “We found the consistency of processes that Netmagic had across its Mumbai and Chennai data centers quite unique. It also scored high on our need for certain skill sets. With Netmagic, we had an easy access to its Center of Excellence (CoE), backup and a large pool of skilled resources,” adds Rawther.

Netmagic constantly coordinated with CIBIL and enabled the auto shift of primary to DR for the organization as well. It also provided web application firewalls and DDoS services to boost CIBIL's security posture. Moreover, CIBIL has opted for email and email spam gateway solutions from Netmagic and has migrated its public IPs on DGP on Netmagic's network.

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HOW IT WORKS?

With a single window to monitor and manage the entire IT infrastructure landscape—network, servers, applications, availability and performance, CIBIL has ramped up its infrastructure management capability. The implementation of new and latest technologies is now simpler for CIBIL with access to a large pool of industry leading technology experts at Netmagic CoE.

CIBIL is increasingly placing trust with Netmagic and has doubled its IT infrastructure with the service provider. CIBIL has also trimmed its IT infrastructure costs by shifting from upfront CapEx to a more manageable Opex. Custom monitoring and alerts for monitoring and trending the business applications have also resulted in cost efficiencies for the company.

“We do not see Netmagic as an external service provider. Rather, they are our extended arms. The only word that describes Netmagic is excellence.”

Shiju Rawther

Deputy Vice President & Head IT Infrastructure, CIBIL.

Netmagic (An NTT Communications Company)

Lighthall 'C' Wing,
Hiranandani Business Park,
Saki Vihar Road, Chandivali,
Mumbai - 400 072.

1800 103 3130

marketing@netmagicsolutions.com
www.netmagicsolutions.com



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