



Business challenge

Regional and state banks are key to rural development in India, but serving remote communities can be difficult and cost-prohibitive. Could digital banking specialist DataVision solve the challenge?

Transformation

By moving its Oracle-based core and digital banking apps to IBM® Power® Systems servers and storage, DataVision has transformed the economic model, enabling full-service, mobile and branchless banking.

Business benefits:

85% saving
on complex report run times

87% improvement
in day-end closing

90% faster
month-end closing

DataVision Transforming rural economies with digital banking built on Oracle and IBM Power Systems

DataVision Software Solutions offers core banking, channel, microfinance, compliance and related financial applications. Some 45 banks rely on DataVision products and services, deployed to approximately 7,000 users in more than 1,500 branches, supporting the banking needs of over 10.5 million people in India and internationally.

“The Oracle and IBM solutions scale rapidly and easily, and DataVision offers highly cost-effective solutions to support local development ambitions.”

Sujit Chattaraj
Technical Director
DataVision Software Solutions

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Releasing rural development potential

One of the top ten global economies by GDP, India continues to grow fast. For the nation, rural economic development is a particular priority, with regional and local banks assisting farmers and remote communities with capital, loans and state subsidies.

Providing full-service banking for these populations from fixed branches can be cost-prohibitive. The natural solution is to enable digital channels with branchless banking, but legacy systems often cannot support new services, and smaller banks may not have budget to invest in digital transformation projects.

Sujit Chattaraj, Technical Director at DataVision Software Solutions, explains, “For regional banks, the digital transformation journey presents multiple challenges, including cost, and technical resources. DataVision serves development-sector banks with Oracle-based core and digital banking apps, designed to enable integrated, branchless operations.”

He asks, “How could DataVision enable banks to move to its DataStream suite of applications and extend full-featured banking services to remote communities? We looked for ways to meet the banks’ expectations for both cost and capability, as part of DataVision’s commitment to improving quality of life for our rural populations.”



Enabling digital transformation

DataVision’s banking applications and [Oracle](#) databases were running in a Linux environment, hosted on eight x86-architecture servers, serving more than 300 bank branches. Systems management was complex and time-consuming, and the Oracle database servers were near capacity.

Sanjay Thakare, Project Manager at DataVision, comments, “For example, a critical end-of-day process took nearly four hours, and any failure would leave very little time to restart and recover. There were data transfer

bottlenecks between servers that were difficult to identify and resolve, and we realized that it was time to review our infrastructure strategy.”

Sujit Chattaraj continues, “After intense research, we concluded that running Oracle on [IBM Power Systems](#) offered the best combination of price, performance, flexibility, resilience and scalability. We could replace all eight legacy servers with just two IBM Power Systems servers for the entire banking workload.”

With assistance from IBM Business Partner Redington (India), DataVision moved its Oracle databases to IBM POWER8®-processor-based systems, on [IBM AIX®](#).

With two cores for the database on each server, moving to IBM Power Systems servers offers significantly reduced Oracle licensing costs, while providing the ability to add compute resources as the workload grows.

As an additional benefit, DataVision uses [IBM PowerHA®](#) to provide high system availability, business continuity and disaster recovery. PowerHA offers an integrated solution that simplifies management for DataVision, and which delivers robust performance for its banking clients.

Creating a private cloud

Recently, DataVision moved to [IBM POWER9™](#) processor-based servers, and took the opportunity to move its banking apps to the same platform, running on the [Red Hat JBoss Enterprise Application Platform](#) hosted in Red Hat Enterprise Linux virtual environments. Using integrated [IBM PowerVM®](#) virtualization, the two servers run a total of six virtual machines for the databases and applications, eliminating the last of the x86 servers. DataVision now has a fully integrated, high-performance solution, creating a flexible, powerful private cloud for its clients.

To ensure system resilience and provide recovery capabilities in the event of disaster, DataVision uses the original IBM POWER8 servers as standby systems, relocated to a remote site some 250km distant. Data is replicated using Oracle GoldenGate.

DataVision also took the opportunity to refresh its data storage infrastructure, deploying an [IBM FlashSystem® 5010](#). The enterprise-class functions provided by [IBM Spectrum Virtualize®](#) software and the mission-critical reliability of IBM FlashSystem enable DataVision to support high levels of availability, with the advantage of scalable storage expansion through the IBM pay-as-you-go capacity pricing option.



Enabling rural development

By simplifying and streamlining the technical architecture for its banking applications, DataVision is now able to resolve key issues for mid-market banks that serve rural development needs. The new private cloud infrastructure enables DataVision to onboard new clients to a standard platform, complete with full-service banking capabilities.

For example, ADCC Bank would like to extend its banking services in areas where it would be too costly to establish a physical branch—or even where a physical branch would be too difficult for farmers to reach.

Raju Shelke, IT Manager at ADCC Bank, comments, “The bank has grown enormously, expanding to over 300 branches. At the same time, we act as the agent for government subsidies, with significant reporting burdens and complex claim procedures. For this work, creating appropriate reports was a costly and slow process, impacting the bank’s own finances and profitability.”

He continues, “By moving to IBM Power Systems, we have seen the time taken for end-of-day reports collapse from 3.5 hours to just half-an-hour. For other ad hoc reports, even saving ten minutes per branch adds up to significant productivity improvements, allowing staff to focus on valuable work assisting customers.”

Considering further benefits, Raju Shelke comments, “In addition, the enhanced reliability and simplified architecture delivers reduced administration and maintenance workload, which we estimate to be at least 50 percent lower. We will also be adding analytics capabilities, to help us understand loan profitability, all supported by the high-capacity, high-performance Oracle solutions from DataVision running on IBM Power Systems.”

He concludes, “With our core and digital banking services hosted by DataVision on the IBM Power Systems servers, ADCC Bank can enable new internet and mobile offerings that can reach out to even the most remote communities.”

Sujit Chattaraj adds, “With Oracle and IBM Power Systems, ADCC Bank and DataVision have seen dramatic technical gains, with average processing times for all tasks reduced by more than 30 percent. Complex financial reports that formerly took 45 minutes now take just 7 minutes, a cut of 85 percent. Similarly, month-end closing reports that took 12 hours now conclude in one hour, cutting the run time by more than 90 percent.”

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Raju Shelke, IT Manager at ADCC Bank

Technical gains deliver real-world results

The DataVision Oracle databases and applications on IBM Power Systems deliver real-world results for ADCC Bank and the communities it serves. The bank is able to report in a timely and efficient manner, enabling it to reclaim subsidies from central government more rapidly. The improved cashflow reduces ADCC Bank's capital requirements, and the automated reporting has cut operating costs that helps the bank improve profitability.

Sujit Chattaraj elaborates, "Where banks previously struggled to invest in digital transformation programs that seemed to be necessary, DataVision can now offer full-suite core banking and the newest digital services at the turn of a key. The Oracle and IBM solutions scale rapidly and easily, and DataVision can offer highly cost-effective solutions that support local development ambitions. Banks can onboard new clients without the cost and delay of a branch visit, and farmers can apply for subsidies and loans with nothing more than a mobile phone and internet connection."

He concludes, "Thanks to the hugely improved capabilities of our Oracle solutions on IBM Power Systems servers, DataVision clients such as ADCC Bank can deliver essential support to rural economies to help raise quality of life."

Solution components

- IBM AIX®
- IBM FlashSystem® 5010
- IBM PowerHA®
- IBM Power® Systems S924
- IBM® PowerVM®
- IBM Spectrum® Virtualize
- DataVision banking applications
- JBoss Enterprise Application Platform
- Oracle Database
- Red Hat Enterprise Linux
- IBM Business Partner Redington (India)

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