



NUMERO UNO IN BANKING TECHNOLOGY

CEOs SPEAK



Ujjwal Mathur
VP & Country Head - India
TCS

The partnership between SBI and TCS that began almost two decades ago, is founded on a shared purpose and shared values. In pursuit of its vision to be the bank of choice for a transforming India, SBI has been helping its customers realise their aspirations, leveraging technology to make their day-to-day banking accessible, intuitive, easy, and secured. TCS has been its growth and transformation partner at every step of this journey, leveraging its domain knowledge, intellectual property and technology expertise to help it achieve this mission.

At the heart of SBI's initiatives to digitalise its front-end, expand its accessibility and deliver world-class banking services 24x7 seamlessly across next generation channels to a new digital-savvy generation, is its highly scalable, flexible and resilient digital-ready core banking system powered by TCS BaNCS™. This is the same resilient core that helped SBI

provide uninterrupted banking services to every Indian even at the peak of the nationwide lockdown. TCS teams embraced the Secure Borderless Workspaces™ framework to ensure that SBI's mission-critical systems were up and running through this difficult period. These teams worked on a war footing to generate all the reports needed to help the bank complete its year-end closing and audits and be the first public sector bank in the country to publish its financial results.

When the RBI announced a moratorium on interest payments to provide relief to businesses and individuals, TCSers working remotely, made changes to the complex business rules in back-end systems, enabling SBI to be the first bank in the country to roll out the moratorium. Likewise, when the central government announced direct benefit transfers of Rs 500 every month to women holding Jan Dhan accounts to alleviate their financial distress due to the pandemic, under the PM Garib Kalyan Yojana, TCS teams helped SBI process the unprecedented volume of transactions leveraging the TCS Financial Inclusion platform and other systems, crediting over 60 million beneficiary accounts in record time.

Looking ahead, SBI and TCS – two highly purpose-driven, resilient and adaptable organisations, united in their customer-centricity and focus on innovation – are joining hands to launch new initiatives that use technologies creatively to offer differentiated customer experiences in areas like frictionless trade finance, and expand the bank's market presence further.



Puneet Gupta
President Director
NetApp India

Today, we witness acceleration in the banking industry, with technology at the core of creating more cohesive and personal digital journeys for customers. In the current milieu of digital first, SBI's financial inclusion program, enabling millions of transactions per day.

It gives NetApp great pleasure to partner with SBI on this journey to enable data driven decisions, modernise applications, leverage AI & ML and deliver the highest uptime. Today NetApp is the preferred data platform for various critical applications like Meghdoot – Private Cloud, CKYC, CRM, Internet Banking and Treasury.

NetApp has helped SBI build its Data Fabric, ensuring seamless data mobility to get better insights and accelerate innovation. We are enabling a collabora-

orative, elastic and intelligent financial services platform of the future. As more customers transact online and employees' transition to remote working there is an influx of traffic and data – we proactively protect and help optimise this data. The next step for our partnership, is to embark on the journey from a private cloud technology platform to the public multi cloud creating a true Hybrid Multi Cloud Solution.

Digital-first banking is even more important now as the COVID-19 situation has intensified the customers' need for availability, access, and control of digital banking, which centers around user experience. State Bank of India (SBI) comes with a spectacular legacy and has been playing a pivotal role in the country's financial inclusion program, ensuring millions of transactions per day.

As Digital Transformation ultimately hinges on DevOps, the right DevOps strategy truly showcases the difference between being disrupted or being the disruptor and SBI has proven their position in the disruptor category. Assured of a future ready platform, SBI can seamlessly onboard futuristic applications that adopt microservices principles, running on cloud infrastructure, while leveraging the DevOps methodology.

The next five years will be a period of accelerated pursuit of digital-first by banks across the country. Emphasis around data driven policies, personalisation at scale, fast turnaround time, and conversational banking will be the top factors driving customer loyalty. With SBI pioneering the reinvention of customer experience, coupled with its data driven digital approach, I see rapid realisation of SBI's vision to be the Bank of Choice for a Transforming India.



Manoj Kanodia
CEO
Inspira Enterprise

State Bank of India is one of the most respected banks that has invested heavily on digital experiences and is pioneering a revolution in Indian banking landscape – Customer Experience, Digital Centricity, Re-bundling of financial products, and more; it's our pleasure to be their partner in this journey" said Manoj Kanodia, CEO, Inspira Enterprise.

With our association of over 6 years with State Bank of India, we have been their partner in adoption of advanced technologies in the area of networking, cybersecurity, data centre solutions, giving them an edge over their competition. Inspira has successfully implemented many large projects in SBI, which include setting up of one of the largest data centres in the country, designed to handle the user traffic load across the country with faster data and transaction processing and

centralised KYC registry. Other solutions include infrastructure for Web based Client Onboarding initiative, DNS solution, managing ATM infrastructure, managing backup and archival in private cloud "Meghdoot", next generation firewalls and networking solutions.

Inspira is currently building SBI's prestigious Next Generation Global Cyber Security Operations Centre (GSCOC) with Behaviour Analytics and extensive AI/ML capabilities to detect threats, reduce MTTD and MTTR using orchestration and automation. The GSCOC will be driven by advanced cybersecurity technologies integrated to provide contextual intelligence, which pivots the focus from reactive to more proactive approach.

Inspira is a leading digital transformation enterprise that combines bold thinking, path breaking technologies and years of expertise to transform businesses and organisations around the world. Our expertise lies in Cyber Security, Networking & Data Centre, Smart Solutions, i.e. Smart City, ITMS & Digital Healthcare and ANKIOS, a platform dedicated to next-gen technologies – Blockchain, Big Data & Analytics and Cloud Computing. Inspira is ratified with an ISO, CMMI Level 5 and Great Place to Work certified company. We are very grateful to SBI for their constant support and congratulate them on completion of their 65th year of operations. Inspira takes immense pride in being associated with the largest bank in India.



Alok Ohrie
President and
Managing Director
Dell Technologies India

The current technology landscape is dynamic and requires every industry to adopt emerging technologies to drive business growth. One sector that has been providing seamless services is the Banking Sector. Over the years, the Indian banking sector has adapted to all technological advancements and has evolved exponentially to continue serving its customers, with the best available solutions. SBI, being the

Número Uno of the banking sector, is at the forefront of this transformation and is recognised as the digital leader in its space.

The changing environment has made us all rethink the way we live and work. The need of the hour is to work in collaboration and technology is playing a vital role here. Digital Transformation puts technology

at the heart of an organisation's products, services and helps it accelerate the business and competitively differentiate itself, in order to improve the experience for its customers. As a technology company, Dell is well positioned to serve all customers and partners, who are embarking on their Digital Transformation journey to equip them with high-end solutions and services.

As a trusted technology partner, Dell is supporting SBI, by consolidating servers from each branch into a virtualised environment. Through the Converged Infrastructure Platform, we are delivering a world-class customer experience for its 25,000 branches and addressing assets of 80,000 users through end-user client devices. Dell Technologies is also powering SBI's Global Cyber Security Operations Centre (GSCOC) and addressing the key business imperative of security transformation. Our edge-to-cloud solutions stack caters to various aspects of the business, through a single Original Equipment Manufacturer (OEM).

SBI is one of the premier and the most reputed financial institutions in the country and it's a great honor to be associated with a bank that has a legacy of 65 years. It is indeed a privilege to assist thousands of customers, through SBI. With our deep expertise in technology and our continued partnership, we look forward to successfully supporting SBI in their future quests as well.



Som Satsangi
Managing Director
Hewlett Packard Enterprise
India

Hewlett Packard Enterprise (HPE) is a global, edge-to-cloud Platform-as-a-Service company built to transform your business by helping you connect, protect, analyse, and act on all your data and applications wherever they live, from edge to cloud, so you can turn insights into outcomes at the speed required to thrive in today's complex world.

HPE believes in being a force for good and our purpose is to advance the way people live and work.

In these unprecedented times, we are prioritising the things that are within our control. Business continuity is a key focus for our enterprise customers who cut across several verticals like banks, insurance companies, Telecom & IT/ITES companies, chemicals plants, oil and gas, stock exchanges, state and central government departments, technology

companies and others. Today, organisations are at a crossroads in their digital transformation efforts. We have witnessed increased demand for our as-a-Service offerings to deal with unexpected demand for increased capacity as well as reducing risk and financial exposure in uncertain times.

HPE's GreenLake offering is an as-a-Service offering which can be set up in a customer's own data-center and therefore can provide an alternative when customers have workloads that are not well-suited to running in the public cloud. HPE delivers a unique approach by providing HPE GreenLake cloud services to customers in the environment of their choice – from edge to cloud – with a consistent operating model and with visibility and governance across all enterprise applications and data.

The new HPE GreenLake cloud services, which span container management, machine learning operations, VMs, storage, compute, data protection, and networking, help customers transform and modernise their applications and data – the majority of which live on premises, in colocation facilities, and increasingly at the edge.

HPE is proud to be associated with SBI in its unparalleled journey of digital transformation by powering the largest core banking set up, running their largest ATM network along with many other initiatives to strengthen the network, security and private cloud platforms and is honored to work closely with the Indian banking sector.



Tarun Seth
Managing Director
Hitachi Systems Micro Clinic

KAITAKUSHASEISHIN, a Japanese word for pioneering spirit, signifies a continual pursuit of creating something new by leveraging Hitachi's greatest strengths in technologies and innovation to create new business opportunities. This spirit resonates through the way we think and operate, and we collectively strive to deliver solutions by partnering with SBI, India's premier banking institute.

The significance of this collaboration and its resultant myriad benefits increases even further during these challenging times. As we connect the dots, the underlying philosophy between Hitachi and SBI has always been bringing 'human-centric innovations' by putting the customer at the core of their business strategy. Hitachi Systems Micro Clinic accelerated technology-driven digital banking initiatives for SBI by leveraging private cloud technology "Meghdoot" and developing a data lake concept. With adoption of cloud first strategy,

we enabled centralised server security solution for their virtual servers and secured the web gateway. Hitachi Systems Micro Clinic created a comprehensive, concise and coordinated procurement and integration plan which was formulated on the various applications and supporting architectures.

The digital technology and analytics have helped SBI realise security and granular control for resources and services, faster response for any application, and always available information at fingertips. The data has enabled SBI to create meaningful customer engagements which is helping them to mitigate the impact of current pandemic. Hitachi Systems Micro Clinic continues to constructively engage with SBI to generate enormous value by digitising its operations through workplace transformation solutions.

As we strive to adapt to 'the New Normal' Hitachi Systems Micro Clinic is proud to associate with SBI on transforming the digital banking landscape for its customers. Our focused approach combined with rich experience in technology has helped us to recalibrate business models and drive business growth. Our prowess to build complete infrastructure management suites powered by AI and ML are helping empower, embrace and approach the change and opportunities in banking industry. Guided by the mission of promoting social innovation business in India, we will continue to bolster our commitment with SBI to revolutionise digital banking in these unprecedented times.



Sandip Patel
Managing Director
IBM India Private Limited

IBM is proud of its two decades long strategic association with SBI. As a preferred partner in SBI's path-breaking Digital & Data journey, we are committed to helping the bank leverage technology to achieve their mission of providing simple, responsive and innovative solutions for a transforming India.

IBM is currently engaged with SBI on a number of strategic initiatives as they build an agile organisation fueled by the data, guided by AI insight and able to work in any cloud environment. These include: Digital transformation on IBM Hybrid Cloud platform, Data, Analytics and co-innovation on emerging technologies such as Blockchain, Cognitive Computing, API Banking, Security & IoT to name a few. IBM is the key digital partner for the Bank through its iconic project "YONO (You Only Need One)", that is transforming how more than 24 million people in India bank, invest, shop,

order food and more. The team set out to simplify things by merging lifestyle and banking using niche technologies like Mobile First Platform, Cloudant DB, KAFKA etc. Within the very first year of operations, not only did the team expand the footprint through agile delivery, but also helped the Bank achieve their business aspirations of delivering world class customer experience and achieving exponential growth through the digital platform. This solution helped the Bank to fulfil its objective of being seen as the Banker to GenY.

IBM was also instrumental in designing and implementing the Datawarehouse capabilities at SBI, the largest such installation in the Banking sector across the world, close to ten years ago. As the new normal for the financial sector revolves around radically lower cost structures, operational resiliency, and reinvented customer experiences, SBI realised the need to power extreme digitisation to future proof their banking and enhance customer experience. As a key step in that direction, the bank is collaborating with IBM to augment their existing solution to a Next gen Datawarehouse & Data Lake solution. In addition, Bank is using Power Server, IBM Storage Systems, Analytics Software (IHS, CDC, DB2, Optim etc) and Hybrid Cloud solutions (WAS, IIB, DataPower, API Banking, Sterling File Management, Cloud Pak for Data & Integration) to run the largest internet banking platform/service and other critical operations.

Teamwork is the ability to work together toward a common vision. The ability to direct individual accomplishments toward organisational objectives. It is the fuel that allows common people to attain uncommon results."

– Andrew Carnegie