



**Hewlett Packard  
Enterprise**

# Cooperative bank set for flexible, digital future

**Janata Sahakari uses  
virtualization to build scalability,  
flexibility, and compliance**

Maharashtra and Gujarat's leading cooperative bank wants to bring banking to all strata of Indian society. To do so, it needs scalable, compliant systems that deliver 100% reliability and agility. Replacing its legacy environment with virtualization now gives the bank the power and flexibility to deliver new services and meet customer demands.

## **A commitment to democratizing financial services**

In a rapidly growing economy such as India, the importance of financial inclusivity has never been greater. While accessing financial services is less of a challenge for the economically privileged, these are often not universally available. Much of India's population remains underbanked or unbanked.

Janata Sahakari Bank was founded in Pune, Maharashtra in 1949, with a firm belief that high-quality banking services should be available to everyone, not just the well-off. More than 70 years later, the bank holds firm to this commitment and sees the use of technology as instrumental in achieving its mission.

It's a strategy that has served Janata Sahakari Bank well. Registered as a multistate cooperative bank, it currently operates 71 branches across the states of Maharashtra and Gujarat, serving nearly 1 million customers. The bank has received multiple awards and recognitions in fields ranging from commerce to social services, including the prestigious Excellence in Cooperative Banking award from the New Delhi Economic Growth Foundation in 2022.

Services cover standard banking accounts, loans, and insurance, and also support customers through online and SMS services, with a dedicated customer care center.

"We're now an INR140 billion (\$1.7 billion) mixed business," says Kishor Deshpande, IT officer at Janata Sahakari Bank. "Critical to building that scale is our data center, which provides services to all 71 of our branches."



**Industry:** Financial services

**Country:** India

### **Vision**

Make financial services available to everyone and ensure the reliability of the core banking system

### **Strategy**

Build a new virtualized environment to optimize uptime, scalability, and the ability to meet customer demands effectively

### **Outcomes**

- Accelerates transactions and enables new customer services
- Supports business growth with 100% service availability
- Optimizes processing while cutting key costs

The launch of Janata Sahakari Bank's core banking system (CBS) in 2005 marked a significant milestone in its ability to deliver services to a full cross-section of society. It enabled the bank to deliver prompt and accurate services and allowed customers to complete transactions from any branch through any facility.

However, as the bank grew its customer base and successfully launched new services, the CBS and the hardware that hosted it started to approach the limits of their capabilities. Applications couldn't be upgraded as servers didn't run the latest operating systems.

### **New opportunities for service**

Janata Sahakari turned to Pune-based IT service and consulting business Vintech Electronic Systems to develop a new solution. Working with Vintech, the bank built a new infrastructure based on HPE Alletra 9000 Storage, HPE MSA 2060 Storage arrays, HPE ProLiant DL360 Servers, and a virtualized environment based on VMware® technology.

Janata Sahakari's new environment gives the bank the freedom it needs to maintain its growth trajectory without being held back by legacy systems and hardware. It now has the flexibility to scale its compute and storage capacities independently to meet changing needs while centralized management ensures ease of use from a single console.

"Management is easy, server scalability is easy, and new product deployment is easy," says Deshpande. "Important tasks such as inventory and patch management are much simpler, as are CPU and memory reconfigurations."

Processing speed has also increased significantly, which means the benefits of the new system spread far beyond the IT department and system engineers.

"With the HPE system, accessing native banking and digital channels is much faster," Deshpande continues. "That means improvements to customer services, faster transaction speeds, and fewer declined transactions."

The system's reduced physical footprint also means less wiring to manage and substantially reduced power consumption while its 100% availability and high resilience ensure compliance with RBI requirements.

"There is a clear cost saving with HPE," says Deshpande. "Having a consolidated solution from a single vendor also means that we have just one point of contact for support or service management. It's so much easier than having to coordinate between multiple solutions and vendors."

### **Moving away from system limitations**

Building the new environment presented a unique set of challenges for Vintech and Hewlett Packard Enterprise. Janata Sahakari needed an environment with power, robustness, and resilience to take responsibility for handling the CBS. It also needed the flexibility and agility to launch new services and functionalities while continuing to improve customer services and business response times and develop new customer-facing applications.



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Meeting critical security requirements and service and uptime guidelines, as set out by the Reserve Bank of India (RBI), the country's banking regulator, was another critical requirement.

Additionally, issues such as storage sprawl and a lack of real-time system monitoring added to the complexities faced by the bank, HPE, and Vintech.

"The CBS and data center ran entirely on physical servers, and every time we wanted to introduce a new use case, we would need new hardware," Deshpande explains. "As those reached the end of their warranty periods, we had a decision to make. The system was getting old, and we needed to upgrade."

The new system now enables a centralized point of management through HPE OneView, bolstered by AI-driven support from HPE InfoSight.

"The HPE solution meant that once the new hardware was in place, we could

shift our entire data center to the new system overnight," says Deshpande. "There was minimal downtime."

### **A simple solution with minimal downtime**

Maintaining a standard three-tier architecture meant a much lower learning curve for Janata Sahakari engineers while all SSD drives deliver significantly improved performance and reliability. All were vital contributors to Vintech's commitment to deliver 100% system uptime for the bank.

"The CBS and all our application servers have now been shifted. It's a whole new system across the board," says Deshpande. "We needed to minimize our reliance on physical servers, and with HPE and Vintech we have a system that delivered that important requirement quickly and easily."

The combination of HPE systems and VMware virtualization now gives Janata Sahakari a flexible, scalable, and dependable foundation for future growth.

"Accessing native banking and digital channels is much faster," says Deshpande. "That means improvements to customer services, faster transaction speeds, and fewer declined transactions."

The bank can now leave behind worries about uptime and compliance and focus on its core mission of delivering outstanding banking services to the people of Maharashtra and Gujarat.

"The next step will be to enable automation in our backups and system monitoring," concludes Deshpande. "HPE and Vintech engineers have all the necessary capabilities, and their responses and resolution rates are excellent. It's exactly the level of support we need."



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