



# UTI BANK ACHIEVES 99.99% UPTIME AT CALL CENTER WITH RED HAT ENTERPRISE LINUX & RED HAT

## FAST FACTS

### Industry:

Banking

### Challenges:

Customize CRM to a high degree. Handle a rapidly scaling call workload without any disruption in services. Allow call center agents to have an "always connected" view of the database

### Solution:

Platform: Red Hat Enterprise Linux

Software: Oracle 11i E-business Suite, Oracle 9i Database & Red Hat Cluster Suite

### Benefits:

Servers handle close to 7,000 calls a day with 99.99% uptime. System can accommodate massive growth in call volumes over the next two years. Complete freedom from viruses and security related risks.

## INTRODUCTION

UTI Bank was one of the first private banks to launch operations in the country in 1994, after the Government of India passed a resolution in favor of privatisation. The bank today is capitalised to the extent of over \$ 63 million USD.

An IT savvy bank, UTI Bank is a pioneer in adopting new technologies in the banking sector. UTI has a network of more than 350 branch offices and extension counters across the country. With over 1700 ATMs, UTI Bank has the largest ATM network of its kind in India.

## CHALLENGES

Privatisation opened up the Indian banking sector, allowing a large number of players to offer retail banking services in the country. Using the latest technologies, UTI Bank introduced quality services to enhance the banking experience of its customers. As the services stack expanded, supporting customers became a challenging task.

Efficient service and timely support were the deciding factors for customers to remain loyal to any particular bank, which brought Customer Relationship Management (CRM) into sharp focus.

UTI Bank wanted to establish itself as a customer focused bank and carve a niche for itself amidst the widespread competition. Setting up a state of the art call center facility that could provide quality support to customers across the country became vital to further this goal.

The call center was expected to eliminate the load of routine queries that branch operators had to handle. A dedicated response center would allow branch operators to divert all customers queries to the help-desk number and focus on their core responsibilities instead. Also, a single window service with a populated knowledgebase would introduce a high degree of standardisation in the replies given to customer queries.



The bank was also looking to avoid a situation where customers would be put on hold for long periods of time. A failover and redundancy solution was required to guarantee high availability of services and ensure uninterrupted call traffic. For handling large call volumes, the application infrastructure was also required to be perfectly scalable. The bank wanted a solution that could accommodate growth over a long period of time.

### SOLUTION

UTI Bank implemented Oracle 11i E-business Suite for its CRM needs. An IVR extracts customer data, which is populated on the call center agents desktop. With a browser based view of the customer's record, the agent can process the customer's queries faster, resulting in a higher throughput.

To host the mission critical database and CRM solution, UTI Bank needed an architecture that was based on open standards, as it was looking at customising the Oracle CRM solution to a high degree. After an extensive evaluation, the bank realised that Red Hat Enterprise Linux, with its transparent framework, was the perfect match. Moreover, it delivered the necessary performance, security, flexibility and scalability that was critical for the success of the project.

Today, six servers running the Oracle database and CRM application are powered by Red Hat Enterprise Linux v.3 AS. Four servers run the Red Hat Cluster Suite for redundancy and failover services. The Oracle 9i Database, IVR, Oracle CRM application and cluster services all run on Red Hat Enterprise Linux servers. The hardware infrastructure consists of HP DL 580's, DL 380's and HP EVA 5000 SANs.

### BENEFITS

The total time frame provided by UTI Bank for implementing Red Hat Enterprise Linux was 40 days. Red Hat's Global Professional Services team finished the implementation in a record time, winning the confidence of the bank.

VK Ramani, President-IT, UTI Bank Ltd., says, "The scalability of Red Hat Enterprise Linux is unmatched. Our servers handle close to 7,000 calls a day without any disruption in services. We are expecting the call volume to increase by 200 percent within the next few months. Customer service quality has shown substantial improvement with Enterprise Linux driving our infrastructure. We are confident that Enterprise Linux will be able to handle our growing call volumes effortlessly."

With Enterprise Linux powering the call center on low cost Intel based hardware, UTI Bank has received immense freedom to dynamically scale up resources as the call volume expands. Red Hat Cluster Suite ensures the seamless transfer of services from one server to another. As a result, the possibility of an abnormal termination has been completely eliminated. The failover configuration allows the call center agent to have an "always connected" view of the database.

"Since the last 12 months that the project has been live, not a single failure has ever been reported on the OS or cluster," claims Ramani.

With the underlying platform and clustering solution delivering consistent performance, the Bank has also been able to increase its productivity. Ramani explains, "A bulk of the calls that we receive usually fall under the bracket of 'routine inquires' like balance inquiries, cheque status requests, etc. It is critical for us that we process this daily inbound load in the shortest possible time frame. With Red Hat Enterprise Linux running our CRM and database servers, the query resolution speed allows us to balance our workload very well."



UTI Bank also feels that security is one of the biggest advantages of using a Linux-based server. Ramani adds, "We were able to fully comprehend the reliability of Linux, only after the Code Red and Nimda era."

Red Hat has been awarded a three year support contract from UTI Bank. Adds Pritesh Thaker, Assistant Vice President - IT, UTI Bank, "We are very pleased with the dedicated support provided by Red Hat. In fact, it was Red Hat's strong support expertise that enabled us to eliminate all concerns surrounding Linux and take the Open Source plunge. It has been one year since the call center has been up and running, and Red Hat Enterprise Linux has delivered 99.99% uptime so far."

### **FUTURE ROADMAP**

Open Source technologies are now finding their way into the banks capital market structure, and most peripheral applications have already been migrated. The Intranet and MIS are now powered by Red Hat and more applications on the mission critical end are expected to follow. With a significant TCO reduction on the server front, UTI Bank is closely looking at exploring the use of Red Hat Desktops on the client side as well.

### **CONCLUSION**

UTI Bank has been turned into an Open Source believer after the success of its call center project. The bank has set the lead for the hundreds of BPOs and call centers in the country to follow. By running their CRM infrastructure on an open, standards based platform like Red Hat Enterprise Linux, BPOs can achieve significant TCO reduction along with high performance and security.



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