

**Objective**

Enhance IT infrastructure with fast, flexible system that could meet the demands of business growth

**Approach**

Defined requirements and reviewed possible solutions from several vendors

**IT Matters**

- Increased response time by a factor of more than three. Each report is now delivered within one to one and half seconds, reduced from three to five seconds previously
- Doubled overall processing capacity
- Cut server rack space in data centre by 80 per cent, reducing hosting costs
- Reduced server power usage by 55 per cent

**Business Matters**

- Increased revenue due to processing 50 per cent more transactions, up from 10 million to 15 million reports each day
- Reduced Total Cost of Ownership (TCO), with savings in hosting, power and staff time

## CIBIL boosts customer experience by doubling IT performance

HPE servers and 3PAR StoreServ storage provide high performance to handle future growth



Credit Information Bureau (India) Limited needed a fast, flexible system to enhance its IT infrastructure and improve customer experience and delight. It chose a solution based on HPE Integrity blade servers and 3PAR StoreServ, which has doubled overall performance – directly leading to an increase in customer experience. The new system was cost effective due to its compact size and lower energy usage.

**Challenge****Performance increase needed**

Today's financial systems are built on credit, both for businesses and consumers. Credit reference agencies play an essential part in these systems, providing fast, accurate information to loan providers.

These agencies collect and manage records of consumers' financial status from banks and other lenders. They use this information to create credit reports and scores, which they then provide to lenders to help them evaluate applications for loans.

This is a high volume business, and agencies need a fast, reliable IT infrastructure. Credit Information Bureau (India) Limited (CIBIL), that delivers millions of reports every day, recently realised its existing systems were starting to show their age.

“Our database size and business volumes are increasing day by day, and the Hewlett Packard Enterprise system gives us the performance we require to support our existing and future growth.”

– A Shiju Rawther, AVP & Head - IT Infrastructure, Credit Information Bureau (India) Limited



A Shiju Rawther, AVP & Head  
- IT Infrastructure, Credit  
Information Bureau (India)  
Limited

CIBIL has a policy of a hardware refresh every five years, and its infrastructure had completed this life span and was due for replacement. The existing hardware was also not giving the performance it needed for its business.

In fact, the existing hardware solution had been designed five years to support business volumes at that point in time. CIBIL's revenue is proportional to the number of requests for reports that it can fulfil, and the IT infrastructure was not able to deliver the required number of reports – which was holding back the growth of the company and directly impacting its income.

As well as meeting its immediate needs, CIBIL needed a solution that would be flexible and scalable enough to handle its predicted business growth for the next five years.

CIBIL defined the requirements of what it needed in the new infrastructure and reviewed proposals from several companies, including IBM, before choosing a solution from HP.

## Solution

### Flexible and scalable

The solution is based around HPE Integrity BL890c i4 Blade Servers in an HPE ProLiant BladeSystem c7000 Enclosure. Storage is provided by HPE 3PAR StoreServ 7400, and the system also includes an HPE Storage SAN Switch 8/80. Software in the solution includes HPE Systems Insight Manager (SIM), and HPE provides its Datacenter Care support service.

To maximise availability, there are two systems: the main production solution in a hosted data centre, and a second, redundant system that runs at a disaster recovery site.

“We chose HPE partly because we were already working with HP-UX, the HPE version of UNIX®, and we didn't want to have to migrate from that,” says Rawther, AVP & Head - IT Infrastructure of CIBIL. “Also, when we evaluated storage, we felt that 3PAR had the best technology in the market, and would be able to give us the maximum throughput in our system.”

HPE has designed a flexible solution, which can be expanded if required to add more capacity and performance. It has provided a roadmap for the next five to ten years, giving confidence that the business can expand and the IT system will respond.

**Case study**

Credit Information  
Bureau (India)  
Limited

**Industry**

Financial services



The HPE infrastructure is used to run Informix and Oracle databases, which hold consumers' financial information, and to provide credit reports. This is the core of CIBIL's business, so the HPE system is mission-critical. Any problems with the HPE solution would mean that it is unable to provide reports to its customers.

**Benefit****Performance boost**

The main benefit of the new solution is improved performance – and processing capacity has increased by 386 per cent. This is vital, because the system's throughput directly contributes to how many reports per day can be generated, and hence the income of the business.

Now, the HPE system has cut the response time to deliver a report from the previous three to five seconds, to only one or one and a half seconds. This has doubled overall throughput and the quantity of reports that can be delivered. So far, the number of reports generated per day has grown significantly, with a corresponding increase in revenue.

The blade servers provide high processing density, and have enabled a reduction in the physical space required by 80 per cent – from two full racks to less than half a rack.

As CIBIL pays for hosting in co-location, this has a direct impact on operating expenditure. Power consumption has also been cut by 55 per cent, which has helped dramatically reduce the running costs of the infrastructure.

Taking all of these factors together, the Total Cost of Ownership of the IT infrastructure has been reduced.

**Easier to manage**

To help manage its system, CIBIL uses HPE Systems Insight Manager (SIM) software. HPE Virtual Connect Flex-10 technology has also helped to save time, and means that servers can be provisioned faster when required.

Manageability has much improved, and it is easier now to administer all of the servers with the single console provided by SIM. This provides a simple to use graphic-based interface to control the system, saving time, and helping the IT team to be more productive.

**Proactive support**

HPE Technology Services (TS) helped to design the solution, and handled the migration of its data to the new system, which totalled more than 50TB. Rawther says, "HPE TS was very hands-on, and all the data was migrated seamlessly – HPE TS did a fantastic job."

## Case study

Credit Information  
Bureau (India)  
Limited

## Industry

Financial services

## Customer at a glance

### Application

Informix

Oracle

### Hardware

- HPE Integrity BL890c i4 Blade Server
- HPE BladeSystem c7000 Enclosure
- HPE Virtual Connect Flex-10 and Virtual Connect for SAN
- HPE 3PAR StoreServ 7400
- HPE Storage SAN Switch 8/80

### Software

- HPE Systems Insight Manager (SIM)
- HP-UX

### HPE services

- HPE Datacenter Care

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“The system is designed for high availability, because our revenue depends directly on being able to deliver credit reports reliably and promptly, and we have ensured that any major downtime will not exceed an absolute maximum of six hours,” says Rawther. “We have the databases running on our main system, and also on a second system at a disaster recovery location.”

Support is provided through HPE Datacenter Care service, and Rawther comments, “It’s an excellent service, and has helped us minimise the downtime of the data centre. HPE provides proactive support, and last year this helped us achieve 99.99 per cent uptime.”

HPE remotely monitors the 3PAR storage, and analyses its performance. This means that it can be proactive if there are any issues developing with the storage, and can act to head off any potential failures. Rawther comments, “This helps with risk minimisation: if there is a problem and my monitoring team miss it, I know that the HPE back-end team will catch it.”

“Our database size is increasing day by day, and the HPE system gives us the performance we need to respond, both now and in the future,” concludes Rawther.

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