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Leading Financial Organization has Clearer Vision of Business with New Data Warehouse

At the Banking Technology Awards 2008 organized by the Indian Banks Association, Kotak Mahindra Bank won the "Best Use of BI (Runner Up)" award for the implementation

Overview

Country or Region: India

Industry: Banking

Customer Profile

Based in Mumbai, India, Kotak Mahindra Bank is one of India's leading financial organizations. It has over 8000 employees offering a wide range of financial services that encompass every sphere of life.

Business Situation

Kotak Mahindra Bank wanted a platform that provides analytic reporting capabilities to the management/business in the area of customer acquisition, credit policy, portfolio management, collection and recovery.

Solution

The bank implemented Microsoft[®] SQL Server[™] 2008 to meet all its requirements.

Benefits

- Provides in-depth insight
- Improves communications
- Improves reporting efficiency by 50 percent
- Reduces costs by 20 percent
- Increases efficiency by 30 percent

"We built the solution ahead of other competitive products in the data and BI space. It helped us to extend BI to the edge of an organization, which enhances visibility and supports better decision making."

Sanjay Gupta, Executive Vice President, Kotak Mahindra Bank Ltd.

Kotak Mahindra Bank Ltd. is presently one of the finest banking services providers in India. With over 8000 employees, the bank serves more than 2 million customer base. The bank launched the credit card business recently and hence wanted to build a data warehouse of the entire operations across customer acquisition, collections and recovery, and credit policy. It decided to implement a Microsoft based environment using Microsoft[®] SQL Server[™] 2008. Moving to the new solution has provided the bank with an integrated development environment and a better view of its data. The solution has helped to reduce complexity, enhance visibility, and lower reporting costs.

"I would like to specifically thank Microsoft for its support and contribution for the Business Intelligence initiative at Kotak without which, this would not have been possible. We would look forward to grow this initiative to the next level of sophistication and set a mark in excellence that can be known and appreciated in the industry."

Sanjay Gupta, Executive Vice President,
Kotak Mahindra Bank Ltd.

Situation

Kotak Mahindra Bank was founded in 1985 as Kotak Capital Management Finance Limited and changed its name to Kotak Mahindra Finance Limited in 1986. Further, it changed its name to Kotak Mahindra Bank Limited.

Kotak Mahindra is one of India's leading financial organizations, offering a wide range of financial services that encompass every sphere of life. From commercial banking, to stock broking, to mutual funds, to life insurance, to investment banking, the group caters to the diverse financial needs of individuals and corporates.

At the annual Banking Technology Awards 2008 organized by the Indian Banks Association, Kotak Mahindra Bank has won the prestigious "IT Team of the Year" award for the 3rd consecutive time along with winning the runners up award for "Best Use of Business Intelligence".

The company's head office is located in Mumbai, India and it has a branch network of over 200 branches across 100+ locations in India. With over 8000 employees, the bank had a net income of INR 5,733 crore (U.S.\$ 115 million) in the fiscal year 2007-08.

Kotak Mahindra Bank had recently launched the credit card business. The Core Credit Card Management System was running on a mainframe.

However, the bank was facing many challenges conducting its business in this environment. It was not only inflexible but also insufficiently scalable to meet the company's business needs. "The system could not provide us any adhoc or MIS reporting facilities," says Sanjay Gupta, Executive Vice President, Kotak Mahindra Bank. "It only has predefined reports which

could not be used for slice, dice, or adhoc reporting."

The need for data analysis and reporting had moved from static reporting to proactive/interactive information discovery, from highly unstructured data to more structured information that spans across the organization.

The bank wanted to assess business by means of understanding the trends in the following areas:

- Customer Acquisition
- Credit Policy
- Portfolio Management
- Collections & Recovery

Kotak Mahindra Bank wanted to strengthen relationship management, knowledge management and business performance management in order to leverage its core competencies and information base.

"In today's competitive business environment, efficient strategic management and decision making are needed to stay and grow ahead in business," says Sanjay Gupta. "Therefore, we wanted a solution that would analyze the data and provide information to decision makers in a more usable form."

Solution

After analyzing the market for business intelligence solutions, Kotak Mahindra Bank decided to implement Microsoft SQL Server® 2008 Enterprise Edition (64-bit) database software running on the Windows Server® 2008. The bank approached MAIA Intelligence for implementation support.

SQL Server 2008 delivers on Microsoft's Data Platform vision by helping organizations manage any data, any place, and any time. "We selected SQL Server

"Prior to creating our data warehouse, pulling together data was a labor intensive activity. Reports took 3-4 days to compile and so the information was old by the time our analysts got it. Now the information is updated daily, thus increasing reporting efficiency by 50 percent."

Sanjay Gupta, Executive Vice President,
Kotak Mahindra Bank Ltd.

2008 because it provides a scalable Business Intelligence platform optimized for data integration, reporting, and analysis, enabling us to deliver intelligence where users want it," says Sanjay Gupta.

The bank decided to take advantage of a number of new features and enhancements in SQL Server 2008, including:

- **Report Builder:** Microsoft SQL Server 2008 provides Report Builder 2.0, a new report authoring tool that features a Microsoft Office-like authoring environment and many new features such as enhanced data layout, data visualization, richly formatted text, and on-demand rendering. It enables creation and editing of reports, and simplifies the report creation process.
- **Integration Services:** Microsoft SQL Server 2008 provides improved Integration Services for building high performance data integration and workflow solutions, including extraction, transformation, and loading (ETL) operations for data warehousing.

Solution Overview

Kotak Mahindra Bank decided to build a data warehouse for its credit card operations, based on Microsoft SQL Server 2008. The implementation of the Credit Card Warehouse on SQL Server 2008 was primarily undertaken to use its integration, analytics and reporting services to provide the necessary information in a presentable form to the users while enabling adhoc reporting and slice / dice.

Key Components of the solution are:

- SQL Server Integration Services (SSIS), SQL Server Analysis Services (SSAS), and SQL Server Reporting Services (SSRS) form the foundation of the solution.
- Report Builder 2.0 is used as an analytical tool by the business.

- The crux of the solution is enabled by the dimension model enabled by SSAS.
- Data from Intellect (Loan Origination System), Vision Plus (Mainframe) form the source of the data warehouse.

The solution provides for end-to-end automated loading of information from the Core Credit Card system to the Warehouse using SSIS. In addition, SSIS and DB features are used for building of the fact or dimensions. SSAS is used for building of the cubes and scheduling reporting of pre-defined reports is done using SSRS.

Solution Components

The solution provides a single platform which provides end to end solution for building a warehouse through the following components:

The Integration Layer (ETL)

Microsoft SQL Server 2008 provides a scalable enterprise data integration platform with exceptional Extract, Transform, Load (ETL) and integration capabilities, enabling the organization to more easily manage data from a wide array of data sources. SQL Server Integration Services was selected since it provides interoperability across multiple database platforms, high performance and no incremental costs.

For the bank's credit card specific requirements, which were the first requirement to be handled, the ETL process was implemented in less than 3 weeks.

The Database Layer

This layer qualifies as the heart of the solution that amalgamates and synchronizes activities related to ETL, data persistence and reporting. The base data that is required for analysis is housed in the database layer.

The Analytics Layer

Microsoft SQL Server Analysis Services is designed to provide exceptional performance and scales to support applications with millions of records and thousands of users. Innovative, consolidated tools help improve developer productivity and result in better design and faster implementation.

SSAS gave the bank the advantage of looking at the same data from various perspectives. "SSAS has enabled us to carry out a multi-dimensional analysis of the data," says Sanjay Gupta. "It has helped us in extracting patterns in data, which in turn help in improving the quality and understanding of business functioning."

The Reporting Tool

Microsoft SQL Server Reporting Services provides a full range of ready-to-use tools and services to help create, deploy, and manage reports for the organization, as well as programming features that enable to extend and customize reporting functionality.

Reporting tools interact with all the product processors and data sources across all verticals of the business to leverage the information and convert them to knowledge that can be used. They also interact with the analytical and warehouse models created using the ETL and Analytical Services.

The different types of reporting which the framework supports thereby enabling quick and efficient decision making at the various level are, online reports, scheduled and cached reports, adhoc reports, spooled reports for long term archiving, graphs, charts, and dashboard along with MIS. "Microsoft SQL Server 2008 delivers extremely reliable data on a stable better performing environment," says Sanjay

Gupta. "It helps us scale to keep pace with our rapid growth, and enhances our competitive edge."

The implementation was done in a time frame of 4 months starting with designing the warehouse (approximately 1.5 months), development (approximately 1.5 months) and UAT (approximately 1 month). Since it is Web enabled, the solution can be used across all locations. However, the users of the application will primarily be the Business Intelligence unit which is located in Mumbai, India.

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Benefits

"We believe that we have a very comprehensive, flexible, user friendly and highly cost effective platform which has given significant business benefits and contributed to overall success of the organization," says Sanjay Gupta.

Provides In-Depth Insight

The data warehouse provides a common data model for all data regardless of the source. This has reduced the TAT (Turn around time) for MIS/Data Dumps.

The solution provides access to reliable, consistent and high-quality credit card information. This has helped employees to formulate strategies to increase market share in a mature and competitive credit card business and increase customer service.

In addition, the bank has a single view of the customer across banking, investment, DEMAT, Credit Card accounts; and across various channels like internet, phone, mobile banking; along with services such as payment gateway, bill payment, cash management etc.

"We are able to anticipate needs of customer from the historic trends and patterns of his dealing, identify and suggest profitable products to him thus strengthening relationship with them," says Sanjay Gupta.

Improves Communications

Based on the transaction analysis, the bank gives customers, services and quality related calls, collects feedback and works strengthening the relationship. The data reporting and visualization tools have enabled automated scheduled generation and delivery of reports to the end users and customers.

"We are able to leverage information availability from various systems, which enables us to offer one view to the customers," says Sanjay Gupta. "This gives the customer a precise view of their asset allocation and a model view of the same."

Improves Reporting Efficiency by 50 Percent

Users are able to create their own custom reports and ad hoc queries. Prior to loading data into the data warehouse, inconsistencies are identified and resolved. This simplifies reporting and analysis.

The solution has helped in timely MIS and meeting regulatory reporting requirements. The use of Omni Reports in tandem with BI, to archive the reports has resulted in significant amount of cost and efforts savings. Load on the IT team to support

business needs for various reports is also greatly reduced.

"Prior to creating our data warehouse, pulling together data was a labor intensive activity," says Sanjay Gupta. "Reports took 3 to 4 days to compile and so the information was old by the time our analysts got it. Now the information is updated daily, thus increasing reporting efficiency by 50 percent."

Reduces Costs by 20 Percent

The implementation went extremely smoothly and was completed in 4 months; saving the company an estimated 3-4 times the cost of any alternate solution.

"We have been able to implement enterprise wide solution at a mere investment of less than Rs. 70 lakhs," states Sanjay Gupta. "The break-even on the entire investment has been achieved in less than a year."

Increases Efficiency by 30 Percent

Kotak Mahindra Bank has streamlined its business processes and has transformed corporate data into high-value information that is readily available at the point of need. The bank's dedication to extending BI to the edge of an organization enhances visibility, which in turn supports better decision making. "With SQL Server 2008 Reporting Services it is easier to accomplish the vital goal of pushing BI to the edge of the organization to support better real-time decision making," says Sanjay Gupta. "With the new solution, our employees can now immediately access relevant data thereby increasing efficiency by 30 percent."

For More Information

For more information about Microsoft products and services, call the Microsoft Sales Information Center at (800) 426-9400. In Canada, call the Microsoft Canada Information Centre at (877) 568-2495. Customers who are deaf or hard-of-hearing can reach Microsoft text telephone (TTY/TDD) services at (800) 892-5234 in the United States or (905) 568-9641 in Canada. Outside the 50 United States and Canada, please contact your local Microsoft subsidiary. To access information using the World Wide Web, go to: www.microsoft.com

For more information about MAIA Intelligence products and services, call +91 022 66888999 or visit the Web site at: www.maia-intelligence.com

For more information about Kotak Mahindra Bank products and services, call 91 022 66006022 or visit the Web site at: www.kotak.com

About MAIA Intelligence

MAIA Intelligence is a company committed to developing and continually improving powerful Business Intelligence reporting and analysis products to meet the needs of corporate implementations, application service providers and value-added resellers.

The company's products offers business reporting solution which are comprehensive, affordably priced and are easy to learn, use, deploy and maintain. Its BI products are next generation reporting solutions built from the ground upon .NET technology. Our business intelligence products are built with our customers' current and future needs in mind, providing feature-rich solutions that are built on standard technologies. Quarter after quarter, the company has released new product features and product enhancements that have addressed the business and technology challenges that companies face today.

Microsoft SQL Server 2008

SQL Server 2008 is a secure, reliable and scalable platform for business critical applications with transparent encryption, comprehensive auditing and enhanced mirroring, while reducing the time and cost of managing data with enterprise wide policies. SQL Server simplifies development of data driven applications with integration of Visual Studio and .NET Framework, support for any type of data, and consistent storage from the device to the data center. SQL Server delivers the right information to all users with advanced visualizations, powerful reports and integrated analysis.

For more information about SQL Server 2008, go to: www.microsoft.com/sqlserver

Software and Services

- Microsoft SQL Server 2008

Hardware

- 2 CPU Quad Core Server with 16 GB RAM

Partner

- MAIA Intelligence