



dimension
data



State Bank
of India

Case study

India | Banking | Hybrid Cloud

State Bank of India's digital infrastructure serves a nation

At a glance

Which services?

- Network integration
- Managed services
- Consulting services
- Training services

Which technologies?

- Network operations centre
- Collaboration solutions
- Security
- Data center networking

Which partners?

VMware, EMC, McAfee, Appnomic Systems, Microsoft

‘Nowadays, banks have to view their business models through the lens of digital technologies. We needed a network with fast connectivity and all the necessary digital applications to allow us to serve our customers better and increase employee productivity.’

Arundhati Bhattacharya, Chairman, State Bank of India

Why State Bank of India wanted to digitise

State Bank of India (SBI) strives to be one of the top digital banks in the world. The bank views seamless customer experiences across its omnichannel presence as the touchstone of success in the digital era. To this aim, they continuously evolve their digital offerings to delight customers and promote employee productivity.

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How State Bank of India created a digital environment

The bank implemented an integrated, secure IP network with nationwide high-speed internal connectivity to power business processes and applications. Platforms and applications are always highly available and digital applications can now easily be integrated into the networking backbone.

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What State Bank of India's digital banking looks like

The bank is now preparing to create an end-to-end digitised environment to continually improve customer experience. Customers benefit from fast service delivery through a ‘digital branch’ and employees utilise a workplace application which promotes flexible working.

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‘Technology has come to play such an important role in our digital transformation that business and IT are now closely intertwined.’

Mrutyunjay Mahapatra, Chief Information Officer, State Bank of India

Why State Bank of India wanted to digitise

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State Bank of India is the largest commercial bank in India. The bank has an estimated 550 million customers and 750 million accounts, serving more than 40 million Internet banking and 30 million mobile banking customers.

State Bank of India wanted to create a digital, paperless bank and provide a consistent customer experience across its omnichannel presence. Transactions at its 25,000 branches, across its 57,000 ATMs and at its 500,000 point of sale machines, were slow. This severely impacted employee morale and customer satisfaction.

The bank realised that to create an end-to-end digital environment, they had to ‘reimagine’ business processes and operations. Customer experience changes quickly in the digital era. To keep up, the bank needed a redundant networking infrastructure from which to launch digital customer service initiatives and accelerate employee productivity.

How State Bank of India created a digital environment

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Over eight years, the bank deployed an integrated IP network that now powers all its business processes, and that can be accessed from some of the world’s most high-tech cities to India’s most remote rural areas. Applications powered by the network range from core banking, treasury operations, and trade finance, to inter-branch voice communication and unified messaging. The virtualised server environment powering these applications is the largest deployed and managed by us to date.

A major part of the bank’s work was to launch its digital initiatives and strengthen network connectivity. The entire networking platform was transformed by deploying intelligent technologies across the Multiprotocol Label Switching cloud. The design, build, and management of this network is one of the largest that we have deployed and managed.

Platforms are now always in high-availability mode to service branches in deep and remote geographies. Up to 20,000 concurrent transactions per second take place at the branches. Network bandwidth, and therefore availability of applications, has also improved from 64 Kbps to 2 Mbps links, and the core network speed has been increased from 8 to 10 Mbps.

What State Bank of India’s digital banking looks like

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In its aim to create a fully digital bank where all transactions can be completed via applications, the Internet, and mobile banking, State Bank of India created a digital platform called SBI Digi Bank. The platform has three pillars: a financial superstore, an online marketplace, and a digital bank providing end-to-end digitisation of all products and services.

Customers can now instantly open accounts online, print documents, facilitate the issuing of personalised debit cards, and get expert advice on investments via video conferencing. Employees have also adopted SBI Workspace, which provides secure access to internal applications and resources. These include a staff-facing mobile and tablet application, intranet applications, email, document collaboration, and other staff collaboration tools.

SBI Workspace has also helped the bank to successfully launch its ‘Work from Home’ policy, increasing employee productivity, promoting a self-service culture for internal IT services, and facilitating faster onboarding of employees and third parties.

Technology accelerates digital business

‘With the consultation and engineering that has been provided by Dimension Data, we have moved into an intelligent cloud solution. Technology is not just about handling scale, it’s also about handling accuracy and data analytics.’ Mrutyunjay Mahapatra, Chief Information Officer, State Bank of India