



Everest enables Superior Network, Server and Application Performance for Family Credit

INDUSTRY

Non Banking Financial Services

CUSTOMER

Family Credit India

PROFILE

Family Credit is a wholly-owned subsidiary of Societe Generale Consumer Finance, a division of the Societe Generale Group. The group is ranked 57th in the Fortune 500 list. It has over 35 years of experience in offering specialized financial services.

Family Credit comes under the ambit of the Division of Specialized Financial Services which operates in 44 countries servicing over a third of the overall group's customers and employing close to a sixth of the group's workforce.

Family Credit has expanded fast in India and has over 50 branches disbursing new and used car, two wheeler loans along with personal loans.

The company has strategically moved into tier II and tier III cities to tap the potential market there.

FAMILY CREDIT – TECHNICAL BACKGROUND

Family credit is a young and agile enterprise within a large and respected group. Agility, service quality and credibility are the three prime factors that give an edge to a player in the crowded consumer credit and personal finance industry. It is with these three precepts that Family Credit powered ahead in a high speed expansion mode. Here are some snippets:

- Over 50 branches servicing the needs for small credit for customer spread across India
- Over hundred systems in the data center including sixty servers catering to an upward trend in business growth
- Multiple applications catering to all aspects of the operations and fulfilling all processes that give the necessary edge to a Fortune 100 financial major

It is with these that Family Credit has been able to create over \$ 5 billion of assets in less than half a decade. Managing these require, along with great people, the best IT infrastructure.

NEED FOR VITAL SUPPORT

Serving the mass market of consumers is never easy. There are demands on human resources, IT infrastructure and operating margins are something that elude companies if they do not pursue them every day.

Agility, quality of service and credibility coupled with managing costs effectively seemed like things on either side of a see-saw. Family Credit wanted to pin both these sets down in order to serve better and earn better.

The costs of maintaining and servicing IT infrastructure, particularly everything in the data center and tracking service level agreements can really go through the roof and consume enormous amount of management bandwidth. Thus Family Credit wanted a solution that would:

- Track every machine and application (including system software and databases) in its data center down to the last detail
- Keep a tab on bandwidth usage and report proactively in case of degradations
- Give them an over-arching view of their data center from an availability and vendor service level perspective
- Be cost-effective – give a lot more at a high quality for less

They also wanted a vendor who would be:

- Responsive
- Able to understand the needs of a growth hungry operation
- At least as agile as Family Credit in execution

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KEY PROMISES THAT EVEREST DELIVERS

- *Performance Management*
- *Fault Management*
- *Network Management*
- *Server Management*
- *Application Management*
- *Database Management*
- *Asset Management*
- *Service Desk*

“HSBsoft’s knowledge and understanding of the IT management domain coupled with a first rate customization of a very effective installation of Everest gave the necessary edge to our services.

Everest ensures that all key elements of our IT backbone are running at all times. It also proactively warns of impending problems helping us save vital time, money and reputation.

Having HSBSoft catering to our business needs has been a definite plus.”

Name, designation at Family Credit Limited

EVEREST IN THE PICTURE

Everest competed with the most renowned in this field and demonstrated its cost competitiveness in a unique manner with HSBSoft executing a proof of concept (PoC) with the software. The PoC showed Family Credit that great quality could actually come at a price that falls within their sweet spot.

Deciding in favor of Everest was not difficult with the results of the PoC in place. Here is a brief account of the challenges addressed and the benefits accrued.

MONITORING SERVERS, APPLICATIONS AND DEVICES THROUGHOUT THE FCL NETWORK AND IN THE DATA CENTER

Everest is used to monitor all critical servers and network devices present in Family Credit's corporate headquarters and its branch offices. With service levels mapped into the application (see a later section on SLA management), Everest is able to alert vendors directly in case of faults that have occurred or even about impending problems. Alerts are sent to vendors and Family Credit alike through both e-mails and SMSs. The well-oiled process created by Everest often results in situations when problems are resolved without anyone from Family Credit getting involved.

With multiple applications running in the data center and competing for certain key resources such as the busiest database servers, things can get tricky. HSBSoft's implementation of Everest looks into each and every server parameter including CPU, memory and disk utilization, thread count etc. and into every application to see how the latter access servers.

During implementation thresholds were created and configuration of server parameters was scrutinized to see how each configuration measured up to the thresholds. These performance thresholds had been validated during the PoC and had met Family Credit's requirements perfectly. Configurations that affected performance adversely had been reported to system administrators who had then changed and tested new ones.

Everest now helps Family Credit operate a hassle-free data center. Since performance thresholds incorporate a big picture view, with Everest in place, changes in server configuration and in the manner of access to data and services always lead to achieving the overall objective of better performance and service delivery.

Not only does Everest easily pin point which application or server from which particular vendor has defaulted, it also ensures continuity of business communication by checking the health of mail exchange servers. It sends SMTP traffic regularly receiving POP3 and IMAP messages of a certain format in return from healthy servers. Any anomaly can be pre-empted and mail administrators notified in advance.

TYING CAPACITY PLANNING AND BUSINESS EXPANSION TOGETHER

Costs of growing the business, those of sustaining the growth and those of maintaining the enterprise are always weighed against the top-line benefits that would accrue upon achieving growth targets. Anything that helps senior management do some highly effective crystal ball gazing with respect to these costs is a winning solution.

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EVEREST ENSURES

- *Reduced downtime*
- *Increased business agility*
- *Reduced operational costs*
- *Increased network resilience*
- *Improved returns on investments*
- *Better and deeper knowledge of all information technology assets in the entire organization*
- *Better vendor and SLA management*

Infrastructure and its maintenance figures in all aggressive growth plans of Family Credit. Servers, bandwidth and expensive network devices often tend to affect decisions.

HSBSoft has provided a variety of customized reports on network usage across segments, efficacy of certain devices and the whys and wherefores of certain patterns of server utilization in Everest. This has helped Family Credit plan ahead for capacity additions or modulation. While Family Credit builds deep market insight through alliances and its field force to set its growth targets, Everest has proven itself as a dependable predictor of future expenses on a large chunk of its IT infrastructure.

EFFECTIVE SLA (SERVICE LEVEL AGREEMENT) MANAGEMENT

A set of vendors have been providing IT infrastructure management services and other business enablers such as Internet services. Sitting at a vantage point in the data center Everest monitors service levels that have been legally committed to by these vendors. Everest has been configured for four levels of SLA threshold values: Information, Warning, Alert and Breached. This gives Family Credit all necessary warning signals and alerts to take action and rein in errant service providers.

The SLA Statistics report displays current statistics according to four pre-defined parameters, viz., conformance, non-conformance, unknown and outage. SLA templates can be configured and outages options can be set from time to time. Early and pointed identification of non-conformances elicits better performance from vendors and builds overall efficiencies in Family Credit's infrastructure - something that is required in any growth-focused enterprise.

MONITORING CRITICAL ROUTERS AND FIREWALLS

Everest uses syslog to monitor all critical routers and firewalls.

The syslog protocol provides a transport mechanism allowing machines (network devices, servers) to send event notification messages across IP networks to event message collectors or syslog servers.

While syslog is a simple and highly usable protocol, the task of ensuring reliability, message integrity, confidentiality and a host of security features is left to network management software. The one-stop, end-to-end Everest, bolstered by some highly effective customization from HSBSoft, supports the power of the syslog module with a host of monitoring, proactive management and alarm features.

Misconfiguration of devices and relay machines was dealt with during Everest's lightweight yet in-depth installation and configuration process. Regular monitoring of devices on Family Credit's network by Everest's modules checks any uncalled for behavior. This has paved the way for a highly effective syslog based monitoring with the navigation panel allowing users to drill-down to any resource to view its Syslog messages based on the view type (resources, location or domain), filters to helping further analysis, node types, IP Range, event type, message, source, user and a lot more. Everest also has the potential to snuff out denial of service and other such malicious attacks. This capability has been widely appreciated by data center administrators at Family Credit.

BENEFITS:

- *24 X 7 network uptime while troubleshooting problems in real-time*
- *Manage WAN / MPLS-based capacity and budget planning*
- *Manage and control total cost of network operations*
- *Enjoy good server and application health through Everest's timely diagnosis and reporting*
- *Effectively monitor network policies*

HSBSoft Testimonial

ABOUT HSBSOFT TECHNOLOGIES

HSBSoft has built a reputation of being a reliable technology partner in the Infrastructure Management Solutions space serving customers across a broad array of industries. It has consistently provided innovative, cost-effective, easy-to-use and high performance solutions through a combination of technological expertise and creative design.

HSBSoft's vision is to provide comprehensive IT solutions that enable business and augment process efficiency. Its service repertoire includes best of breed network management products, custom application development, and strategic consulting. The company has also forged technology partnerships with a broad range of market leaders, including Intel, Microsoft and DMX Technologies.

HSBSoft Technologies was formed by a group of highly experienced, focused, and proficient industry experts, with in-depth understanding of products and services.

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