

# UNFOLDING OMNICHANNEL BANKING FOR THE NEW AGE CONSUMERS

Digital Transformation in  
Banking



**SIFY SERVICES**

# REIMAGINING YOUR BUSINESS FOR A DIGITAL FUTURE

Banking in India is undergoing a major shift in terms of customer demands from products & services. The rapidly growing hyper-connected environment requires banks to re-imagine their business continuously to deliver innovative banking facilities, ensure convenient and customized customer experience by proactively capitalizing on emerging technology led disruption, creating shareholder value and building a long term competitive advantage.

## TRADITIONAL

- Universal banking
- Multiple universal banks with regional focus
- Departmental stores
- Payment banks
  
- Mix of branch banking and online delivery channels
- Standard banking products like loans, credit cards, debit cards etc.
- Traditional data sources to enable decision making e.g. credit history, tax information
  
- Deposits
- Advances
- Foreign banking
- Risk management
  
- Consolidated reporting by integrating data from multiple systems

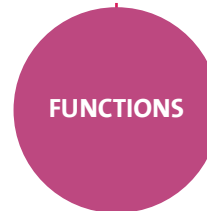
## FUTURE STATE



- Emergence of small finance banks
- Consolidation by mergers and acquisitions
- Emphasis on digital methods of payment since demonetization



- Extensive digitization of banking operations have helped emergence of online – only banks/ microfinance institutions etc.
- Emergence of new products and services like one click credit, universal payment systems, control spending cards
- New data sources for building customer profile including social media analytics, ecommerce buying habits etc.



- Innovation labs to design personalized value added services
- Digital banking
- Customer value management
- Automated intelligent portfolio management



- Real-time access to data from multiple systems with minimal manual intervention
- Advanced systems for fraud detection

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# BUSINESS TRANSFORMATION IMPERATIVES TODAY



**Collaboration with fintech**  
to create an innovation-centric ecosystem



**Create personalized banking solutions**  
to enhance customer experience



**Strengthen risk management apparatus**  
to comply with regulatory requirements



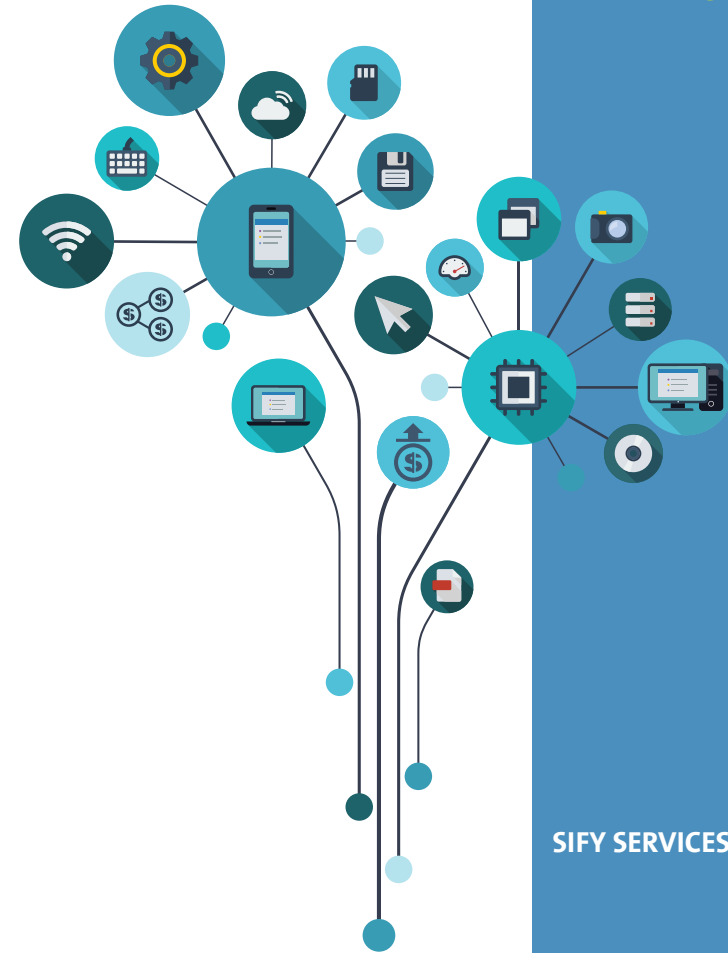
**Monetize digital assets and data**  
by bridging the skill gap



**Agile and flexible technology landscape**  
transforming legacy banking systems



**Shift towards banks-as-a-platform**  
to provide a one-stop shop for customers



## SIFY SERVICES

The rapidly growing hyper-connected environment requires banks to re-imagine their business continuously to deliver innovative banking facilities, ensure convenient and customized customer experience by proactively capitalizing on emerging technology led disruption, creating shareholder value and building a long term competitive advantage.

# TECHNOLOGY TRENDS TRANSFORMING THE INDUSTRY



## Hybrid IT as backbone

Key elements of a hybrid IT infrastructure acting as the building blocks of enabling the implementation of emerging technologies



### Big Data Analytics

- Use of predictive analytics in providing real-time intelligence to bank's risk management and fraud prevention functions
- Leverage data to design and customize banking products and services
- Customer spend-analysis to generate revenue through cross sales



### Robotic Process Automation (RPA)

- Digitally skilled and engaged workforce, whose productivity is enhanced by automation, skill-based prioritization and allocation, collaboration tools and learning systems
- Achieve cost optimization and process efficiencies by automating redundant processes like document verification, loan disbursements, account maintenance etc.



### Artificial Intelligence/ Machine Learning (AI/ML)

- Use of bots and AI in responding to customer service queries
- Automated anti-money laundering pattern detection
- Algorithmic trading models to make investment decisions



### Blockchain

- Use of Blockchain and smart contracts in supplier/ third-party payments
- Quick, efficient and simplified cross-border payments
- Greater trade accuracy and shorter settlement process

## SIFY SERVICES

# SIFY AS AN ENABLER OF DIGITAL TRANSFORMATION

## SIFY'S DATA CENTER AND CLOUD TRANSFORMATION SERVICES

**MAKE DATA MANAGEMENT AND INTER-OPERABILITY MORE EFFICIENT AND RELIABLE ACROSS A HYBRID IT LANDSCAPE**  
Integrate multiple systems across banks and partners

## SIFY'S TECHNOLOGY INTEGRATION SER-

**INTEGRATE LEGACY BANKING SYSTEMS**  
Advancement in the banking operations shall be driven by robotic process automation and artificial intelligence, which will require integration and processing of data from multiple sources

## SIFY'S APPLICATION AND PLATFORM SERVICES

**ACHIEVE PROCESS EFFICIENCY AND ACCELERATE PRODUCTIVITY**  
Streamline employee services and customer services; Sify's Application and Platform Services teams work with banks in implementation and management of infrastructure, platform and applications to meet employee (self-service, collaboration, productivity, learning) and customer (CRM, security) requirements

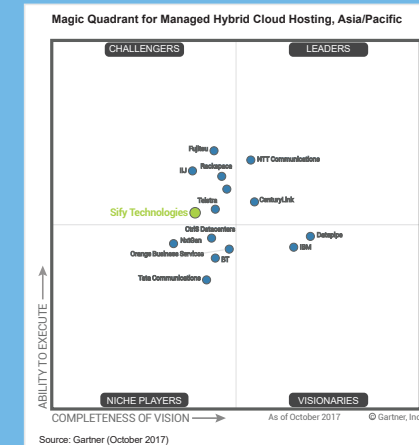
## SIFY'S NETWORK TRANSFORMATION SOLUTIONS

**SEAMLESSLY CONNECT THE CUSTOMER WITH THE DIGITAL BRANCH**  
The network is uniquely positioned to support the requirements of connectivity, power, policy, compute, security and manageability

## SIFY'S MANAGED SECURITY SERVICES

**REAL-TIME MONITORING AND MANAGEMENT**  
Preventive, detective and corrective mechanisms to combat emerging cyber security threats and adherence to regulatory requirements

## SIFY MOVES UP IN GARTNER MAGIC QUADRANT FOR HYBRID CLOUD



Sify has emerged a challenger in providing managed hybrid cloud hosting services with unique proposition combining infrastructure, public cloud, connectivity and consistent service delivery.

## SIFY SERVICES

# DIGITAL TRANSFORMATION GOALS

**Goal**

**Customer centric focus**

- Ubiquitous anytime, anywhere banking experience
- Self-service, assisted advisory and predicted support
- Customer engagement managed across time and devices

**Technology enablers**

**Data analytics**  
**Integrated platforms**

**Sify services**



**Goal**

**Product innovation and collaboration**

- Broader offering outside core capabilities
- Faster time to market collaborated services
- Improve deteriorating asset quality

**Augmented reality**  
**Digital platforms**  
**Modular IT architecture**

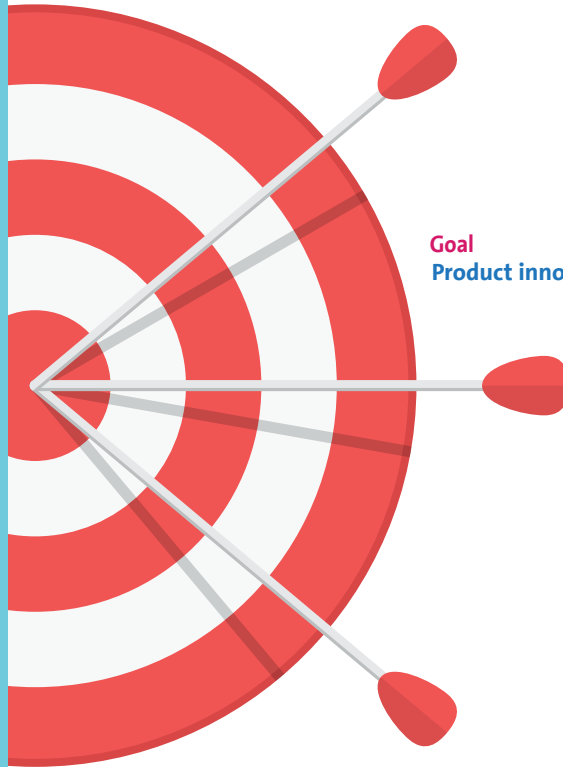


**Goal**

**Workforce recalibration**

- Knowledge dissemination through e-learning platforms
- Build distributed on-demand workforce capabilities
- Provide tailored customer support and guidance

**Artificial intelligence**  
**Integrated platforms**  
**Cloud**



**SIFY SERVICES**

 **Data Centre Transformation (Cloud) and Infrastructure Services**

 **Application and Platform Services**

 **Technology Integration Services**

 **Network Transformation and Connectivity Services**

 **Managed Security Services**

 **Internet of Things**

# DIGITAL TRANSFORMATION GOALS

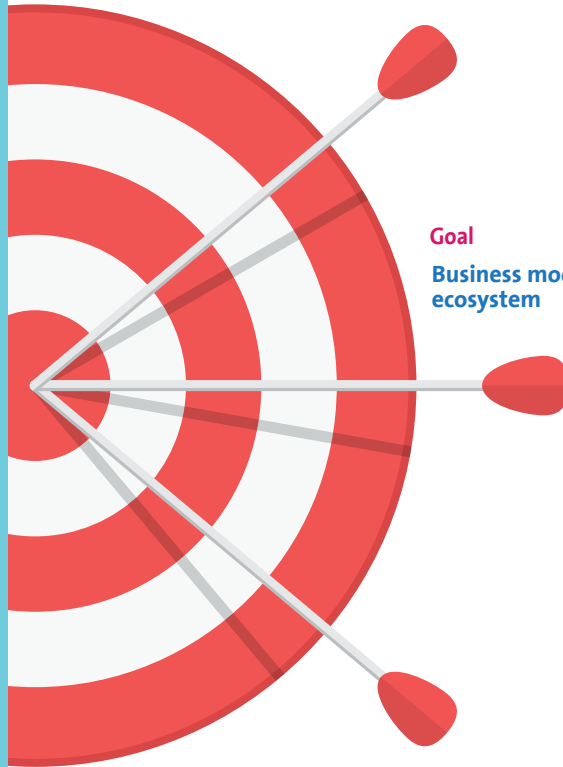
**Goal**  
**Governance risk and compliance**

- Improve security, mitigate risks and streamline compliance processes
- Secure payments processing
- Proactive risk management through automation

**Technology enablers**

Unified security management  
Automation  
Blockchain

**Sify services**



**Goal**  
**Business model shift to a value driven ecosystem**

- Collaborative partnerships with innovative market entrants
- Driving financial inclusion through technology-centric models

Cloud  
Seamless connectivity  
Modular IT architecture



**Goal**  
**Technology landscape transformation**

- Harness internal and external data sources on a single platform
- Agile IT and operations
- Cloud enabled on-demand scalability

Cloud  
Integrated platforms  
Modular IT architecture



**SIFY SERVICES**

 Data Centre Transformation (Cloud) and Infrastructure Services

 Application and Platform Services

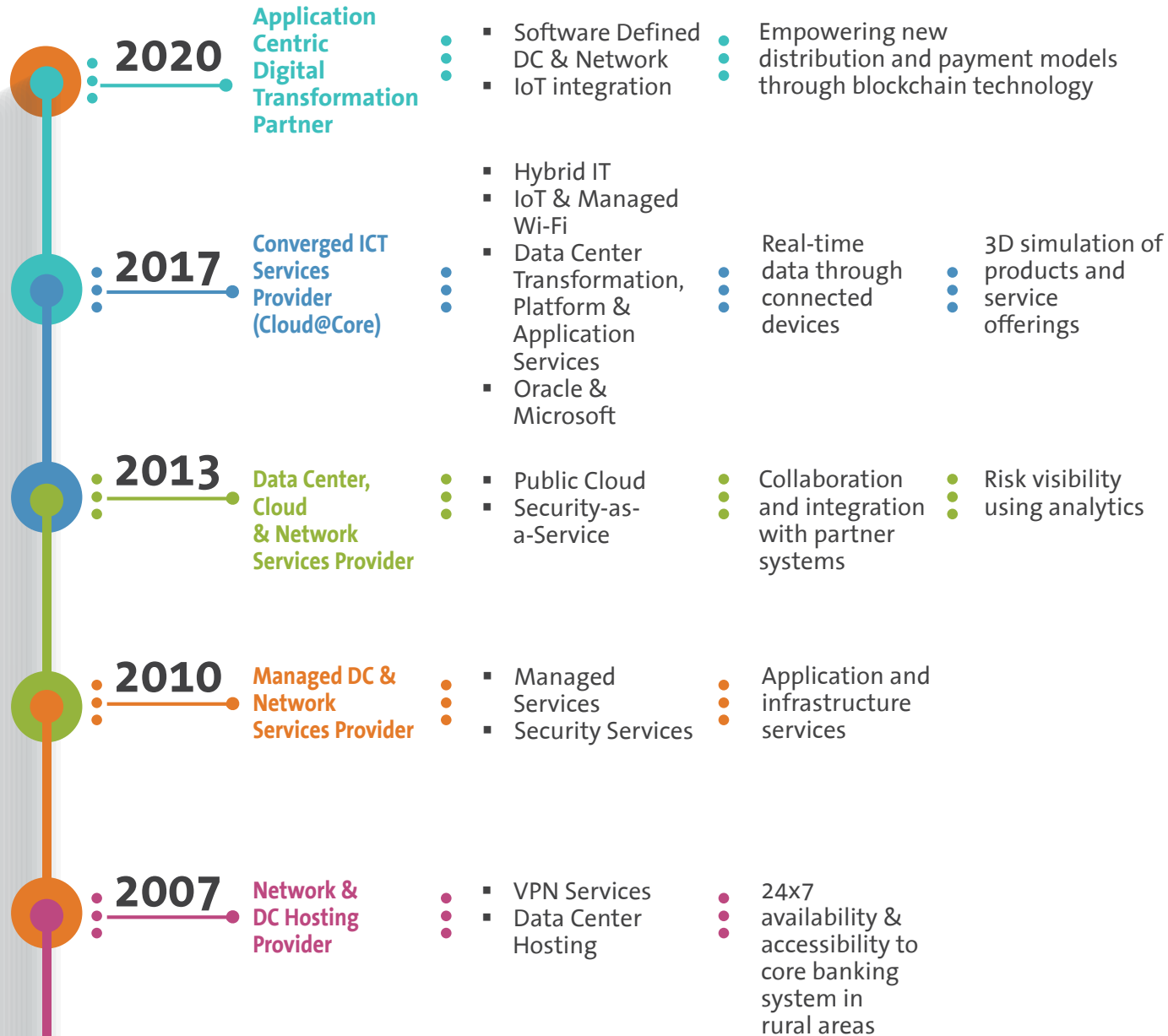
 Technology Integration Services

 Network Transformation and Connectivity Services

 Managed Security Services

 Internet of Things

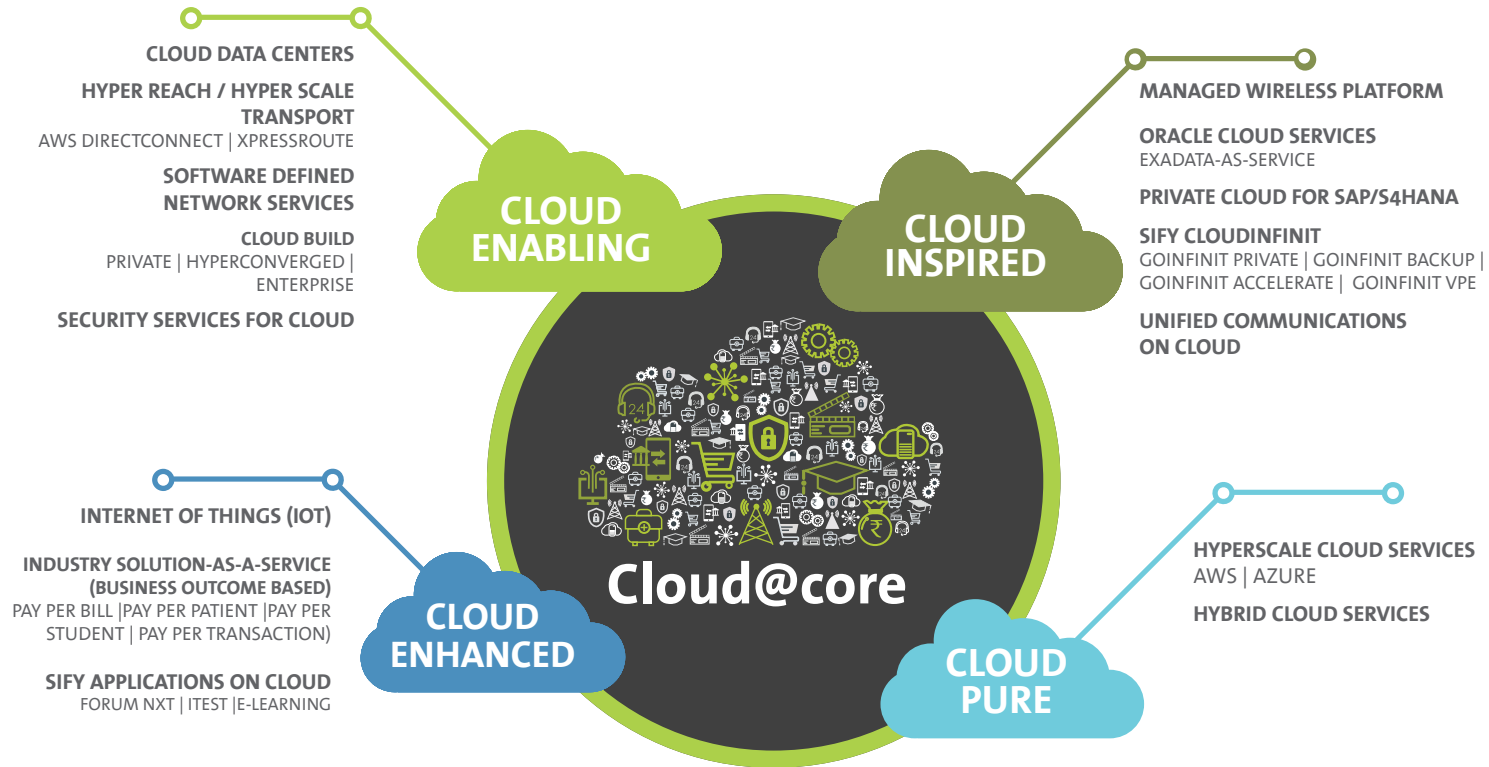
# SIFY'S EVOLUTION AS A DIGITAL TRANSFORMATION PARTNER



## SIFY SERVICES



# CLOUD@CORE

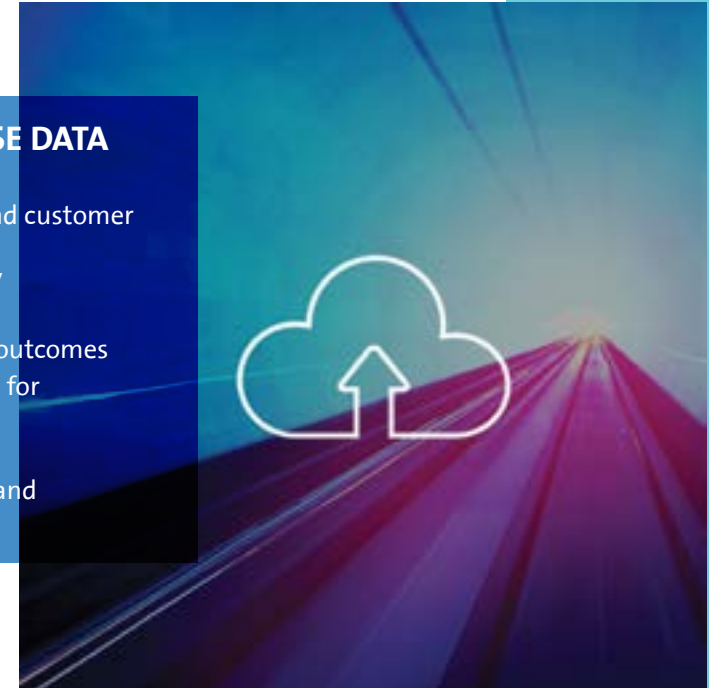


## SIFY SERVICES

# CLOUD AND CO-LOCATION TO ENABLE BORDERLESS IT

## BUSINESS DRIVERS FOR ADOPTION OF THE NEW ENTERPRISE DATA CENTER

- Omnichannel digital experience to drive differentiation, self-service and customer engagement
- Strengthen security apparatus to comply with regulatory frameworks/ certifications
- Real-time business intelligence to deliver unique value and predictive outcomes
- Agile IT to innovate faster and scale seamlessly, provide one-stop-shop for customers
- Drive efficiency by hyper-automation, self-learning and auto-healing
- Enable externalization to leverage collaboration with fintech, finance and insurance companies

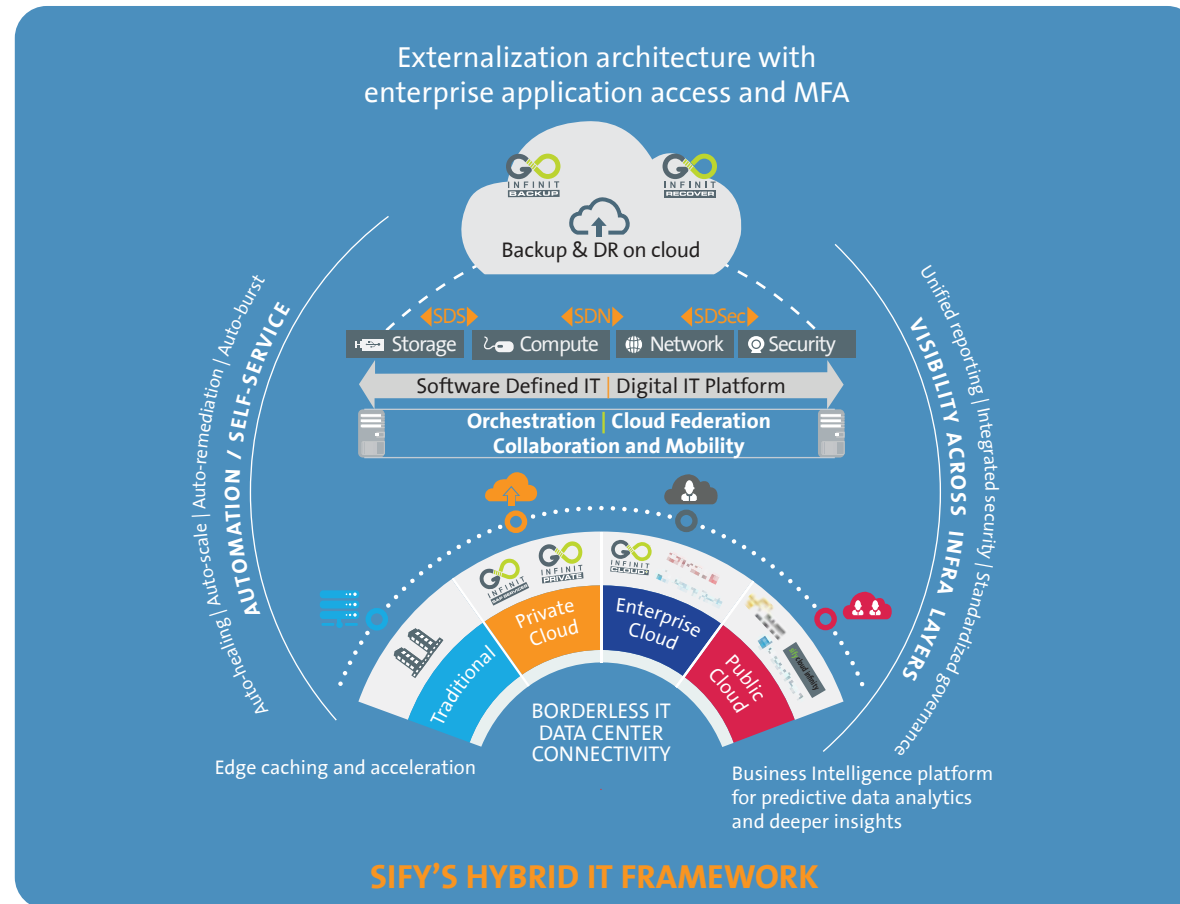


## Service-led view of data center transformation and cloud solutions

- Right-fit IT architecture across public, private, enterprise cloud and/or colocation
- Public cloud choices across AWS, Microsoft azure and Sify enterprise cloud
- Future-ready IT leveraging software-defined network, security, storage and hyper- automation
- Application-centric IT architecture for mission critical apps such as SAP, Oracle, ForumNXT, etc.
- Zero trust security framework across endpoint, infrastructure, platform and applications
- Edge caching and acceleration for secure and omni-channel banking experience
- Externalization architecture with enterprise application access and MFA
- Business intelligence platform for predictive data analytics and deeper insights
- Unified, integrated reporting for predictive analytics, business intelligence and AI
- Agile IT with outcome-aligned commercial models

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# CLOUD AND CO-LOCATION TO ENABLE BORDERLESS IT



## SIFY SERVICES

### Service highlights

- Integrated play across network, data center, IT & security
- Solution choices across dedicated, public or hybrid models
- Aggregation partner across OEM stack, private / public cloud
- 10 public and private cloud service providers at 30+ global locations
- On-demand provisioning & simplified management – add on to MPLS network
- Premium performance / high resiliency

# NETWORK TRANSFORMATION AND CONNECTIVITY BACKBONE OF DIGITAL TRANSFORMATION

## Business drivers for adoption of integrated networking platform

### Scale

With advent of technologies such as Internet of Things (IoT), cloud and mobility the scale of the network and the endpoints has grown exponentially

### Complexity

Non-converged voice and data networks over multiple service providers

### Agility and Speed

Constant need to support change in the application landscape and ensure continuous service assurance in a global market

### Security

Risk of security gaps and absence of uniform security cover across multiple platforms

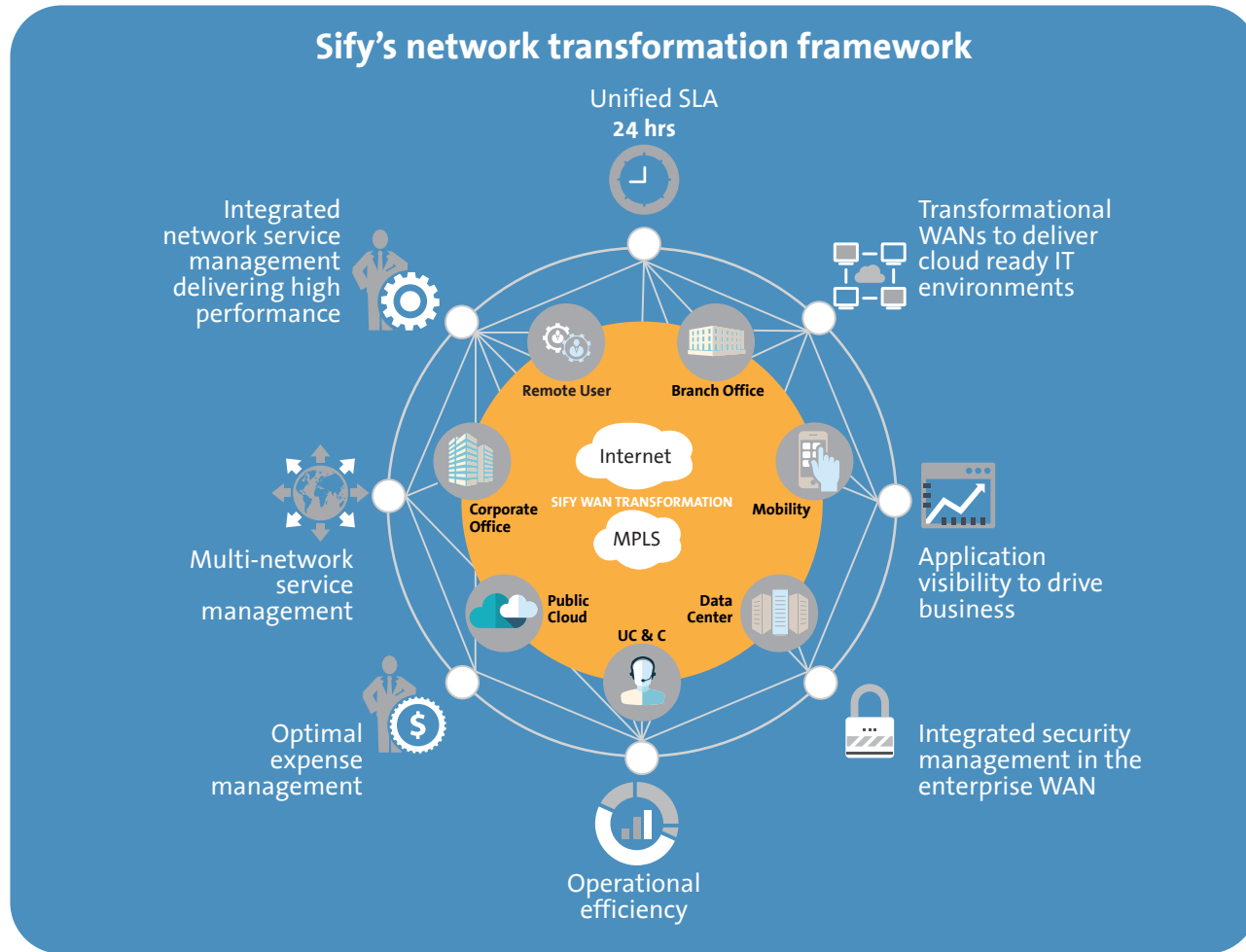


## Service-led view of network transformation

- Service-oriented network architecture to ensure reliable enterprise-grade 24x7 connectivity
- Multi-location VPN and Internet services to build a highly reliable WAN setup
- Pro-active network and security monitoring and management through an integrated network operations center (NOC) & security operations center (SOC)
- Global connectivity across cloud nodes for clustered applications, storage replication and disaster recovery services
- Deep expertise across cutting-edge network and security technologies
- SDN (Software Defined Network) CoE (Center of Excellence) to develop world-class SDN centric solutions

## SIFY SERVICES

# NETWORK TRANSFORMATION AND CONNECTIVITY BACKBONE OF DIGITAL TRANSFORMATION



## Service highlights

- Extensive reach across over 1500+ cities
- Global service coverage in over 130+ countries
- 100G ready DCI and cloud interconnect network in 6 cities
- Integrated ITIL based NOC and SOC
- Deep skill sets around network and security domains
- Cloud enabled services on a consumption model

## SIFY SERVICES

# UNIFIED SECURITY MONITORING AND MANAGEMENT ACROSS INTERNAL AND PARTNER SYSTEMS

## Business drivers for securing IT environment

- Advanced data breaches using sophisticated techniques
- Increasing guidance and frameworks from industry organizations
- Increased exposure to hacktivism due to integration of new technologies
- Privacy and data protection regulations

## Service-led view of managed security services

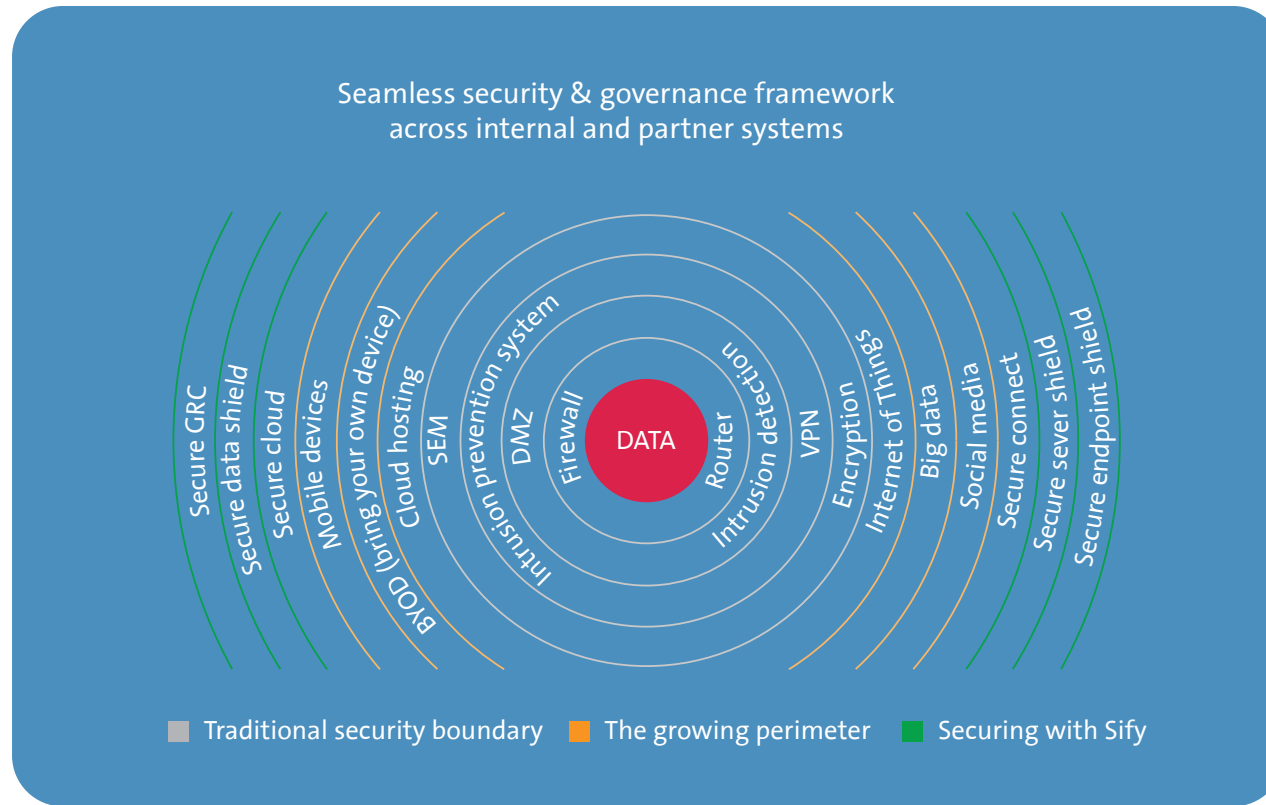
- Mature threat intelligence and analytics framework with integration of hunting and deception platform
- Gartner's intelligence driven security operations centre
- Secure cloud implementation by building tiered protection layers around data that includes multiple perimeter rings of defense
- Secure Connect solution tracks and filters legitimate network connections with customized policies and granular access controls
- Secure Data Shield provides bidirectional protection against malicious sources and sophisticated attacks to ensure data integrity and confidentiality
- Secure Endpoint Shield stops targeted attacks and advanced persistent threats with intelligent security and layered protection
- Sify Assure team delivering audit and compliance around IRDA, IT security guidelines, best practices benchmarking, ISMS, VAPT, Web App, Mobile App testing services
- Unified dashboard portal based security service delivery



## SIFY SERVICES

# UNIFIED SECURITY MONITORING AND MANAGEMENT

## ACROSS INTERNAL AND PARTNER SYSTEMS



### Service highlights

- Comprehensive framework of applicable IRDAI and other cyber requirements
- Security transformation capability including design, deploy and managed services
- Threat intelligence to reduce risk from unknown vulnerabilities and threats
- First provider of cyber threat intelligence based security operations
- Partnerships with all leading security OEMs and distributors
- Automation driven security incident alerting and ticketing

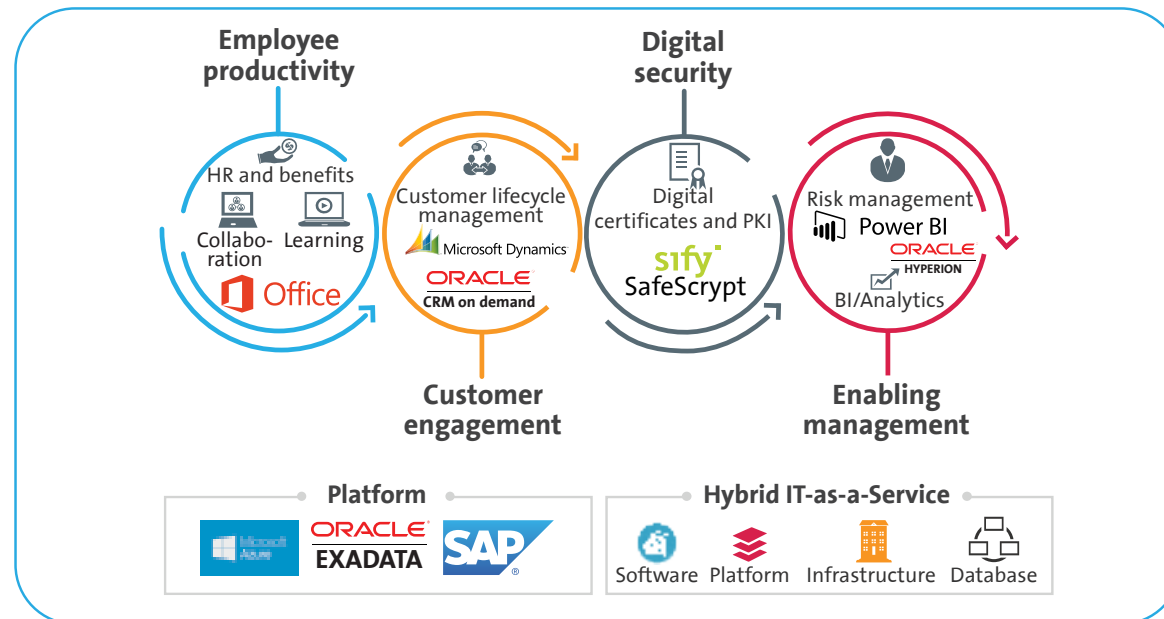
### SIFY SERVICES

# BUILD A HIGH-QUOTIENT DIGITAL WORKFORCE TO DRIVE PROCESS EFFICIENCIES

## Business drivers for streamlined processes

- Achieve faster time-to-market products within a complex multi-vendor environment
- Cost-optimization through reduction in hardware and resource costs for system management
- Cloud-based solutions with scalable and elastic capabilities
- Improved transparency and visibility within the organization through resilient platforms

## Service-led view of application and platform services



## Service highlights

- End-to-end offerings with infra, platform and software-as-a-service
- State-of-the-art infrastructure for hosting applications and platforms on the cloud
- Comprehensive managed services including infra and application services

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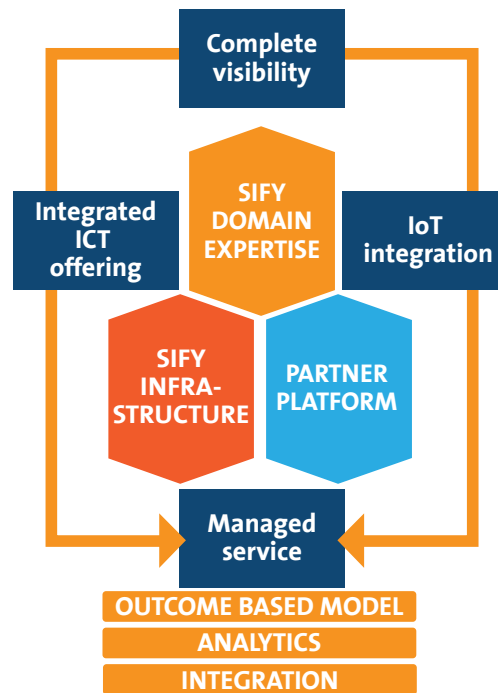


# IOT ENABLING DYNAMIC REAL-TIME ACCESS TO NEW INFORMATION

## Business drivers for creating a connected ecosystem

- Creation of an agile, responsive, automated and business-aligned IT environment
- Accelerate product development to stay current and relevant
- Turn real-time data into insight, action and new business models through ubiquitous connectivity
- Build a more efficient workforce and transform underlying process by connecting people with data

## Service-led view of turnkey IoT solutions



### IoT in banking

- IoT applications to deliver mobile first experience like push-notifications, relevant messaging, loyalty campaigns etc.
- Cash logistics and van management to prevent pilferage and robbery
- Bank surveillance and video analytics
- Bank branch DG set management from pilferage and overbilling
- Bank branch energy management

**NEC** 

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## Service highlights

- Fit solution for management of BYOD platform and other mobile engagement solutions
- Specialized partners to deliver converged IoT solutions
- Scalable solution with rapid addition of WLAN nodes

# ENGAGEMENT MODEL

**Less hardware, less people and less license**

**Assets + services systems**

Owned by the client and annuity based payout for services



**Usage-based**

No upfront investment by client and payout is based on consumption

**Outcome-based**  
Client engagement is based on defined business outcome generated by IT solutions and services

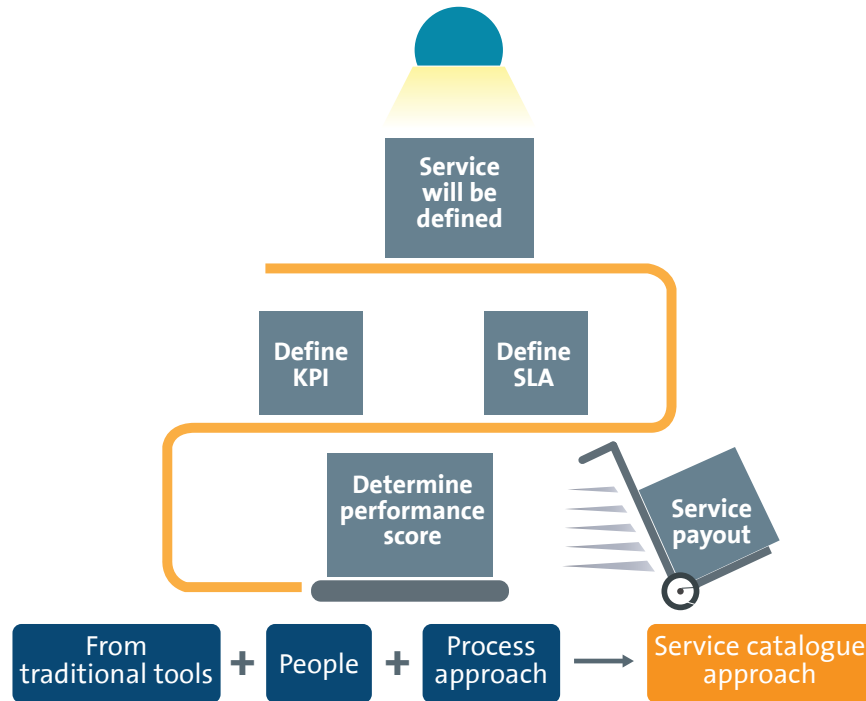
**Component-based**

Reduced upfront investment as client subscribes to infrastructure owned by Sify, as part of their overall infrastructure requirement

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# ENGAGEMENT APPROACH

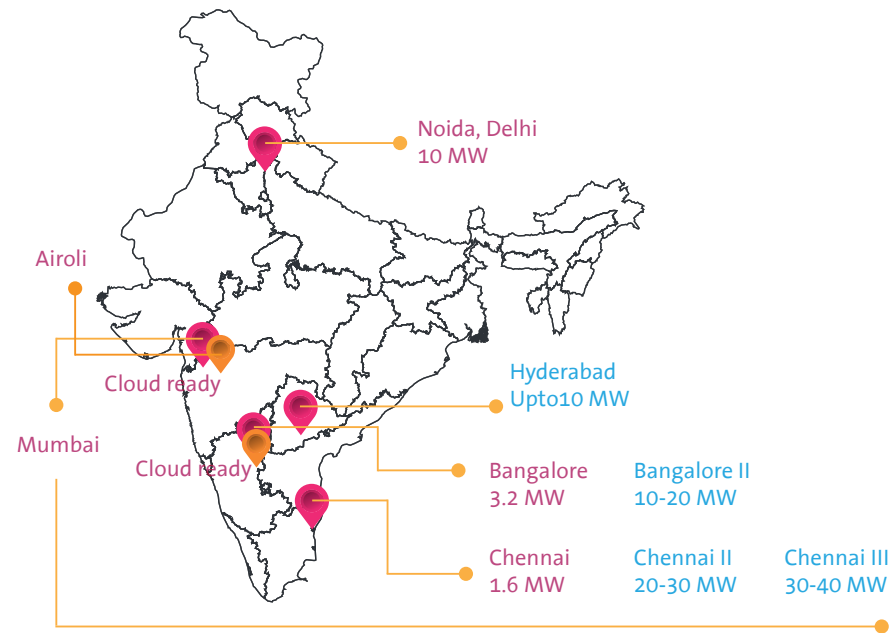
## Service catalogue based managed services framework



Elements of service catalogue – illustrative	Elements of service catalogue – illustrative	Total service charges	Performance score	Payout eligible
Service catalogue	Asset management related service			
Service catalogue based payout	Backup, restore and archival related services			
Critical SLA metrics	IT operations			
Operational metrics	Email and directory related services			
SLA reporting	End-user system related services			
	Security related services			
	Service desk related services			
	Vendor management related services			
	Website management related services			
	Service delivery management (vendor's tool cost will be included here as tools enable the service delivery and management.)			
	Total payout			

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# OUR MAJOR DATA CENTERS AND CLOUD CENTERS FOOTPRINT



RABALE  
MUMBAI  
20 MW

RABALE  
MUMBAI II  
10-12 MW

RABALE  
MUMBAI III  
20-40 MW

VASHI  
MUMBAI III  
1.6 MW

AIROLI  
MUMBAI  
10 MW

Bangalore II  
10-20 MW

Chennai II  
20-30 MW

Chennai III  
30-40 MW

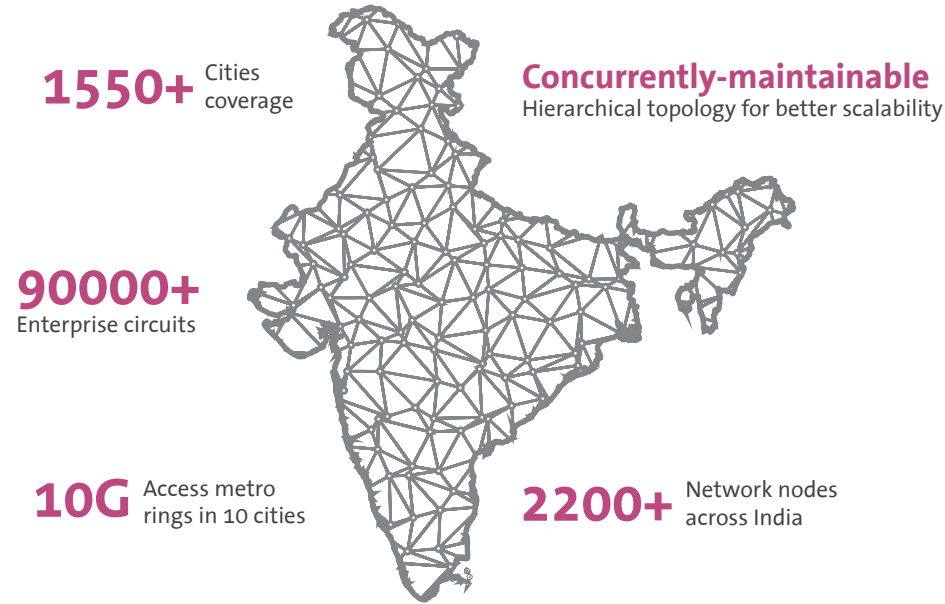
■ Existing ■ Upcoming ■ Cloud ready

Location	Existing in sq ft	Future in sq ft	Readiness
Mumbai	120,000	250,000	June 18
Chennai	12,00	70,000	June 19
Hyderabad	—	30,000	Dec 18
Delhi	55,000	55,000	Available
Bangalore	16,000	50,00	Available

Total capacity of 455,000 sq. ft. of server farm


















## SIFY SERVICES

# OUR NETWORK FOOTPRINT



## SIFY SERVICES

# OUR CLIENTS

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# OUR PARTNERS

## Technology Partners



## Cloud & Acceleration Partners



## Application Partners



## Security Partners



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# AWARDS AND ACCOLADES



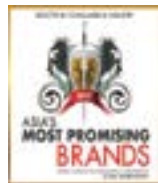
**Managed Network Solutions**



**Integrated Data Centre Solutions**



**Sify is a Business Super Brand**



**Most Promising Brand by WCRC**



**National Award for Best Technology for Social Case for Department of Post by Cyber Media**



**CIO Review recognized Sify in the Cloud Managed Service Vertical**



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## Our end-to-end ICT solutions

- Data Center Transformation (Cloud) and Infrastructure services
- Network Transformation and Connectivity services
- Technology Integration services
- Application and Platform services
- Managed Security services
- Internet of Things

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