

## Sections

[Home](#) - [Management](#) - [Article](#)
 [Printer Friendly Version](#)

-  [Market](#)
-  [Management](#)
-  [Technology](#)
-  [Technology Life](#)

## Columns

- ▶ [Between The Bytes](#)

## Events

- ▶ [Technology Senate](#)
- ▶ [Technology Sabha](#)

## Specials

- ▶ [HMA Bankbiz](#)
- ▶ [UPS Batteries](#)

## Services

- ▶ [Subscribe/Renew](#)
- ▶ [Archives](#)
- ▶ [Search](#)
- ▶ [Contact Us](#)

## Network Sites

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- ▶ [Express Hospitality](#)
- ▶ [Express TravelWorld](#)
- ▶ [feBusiness Traveller](#)
- ▶ [Express Pharma](#)
- ▶ [Exp. Healthcare Mgmt.](#)
- ▶ [Express Textile](#)

## Group Sites

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- ▶ [Indian Express](#)
- ▶ [Financial Express](#)

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Business Publications  
Division

## Peer-to-Peer

### Thin clients at M&M Financial Services

*Mahindra & Mahindra Financial Services needed to set up branches and get them running in record time, so they went in for an IT overhaul. **Dominic K** reports.*

Mahindra & Mahindra Financial Services Limited (MMFSL) had a problem. This auto finance subsidiary of utility vehicle manufacturer Mahindra & Mahindra was confronted with a bandwidth crunch. Lack of connectivity options in the hinterland where it mostly operated made it difficult for it to alleviate this crunch.

The company required a scalable IT infrastructure to support the growing number of rural branches and employees across the states. In addition, this new infrastructure had to enable rapid application deployment without any disruption of the existing services to customers.

States Suresh A Shanmugam, National Head, Information Systems & Technology, Mahindra Finance, "The top management was clear that IT had to be the backbone of the company, with the flow of timely information across sections. For such a scalable infrastructure, and to get the best out of business, the information had to be speedily available to people anytime, anywhere and through any device."

Connectivity was one of the main concerns for MMFSL. The earlier legacy environment at MMFSL allowed connectivity but did not give them real-time information. Before the upgrade all the recorded data was captured onto the databases at the head office in Mumbai. Additionally, back-ups were taken on CDs at each branch.

The data storage and capture from distributed locations during certain periods (maximum at the end of each month) was volume-based. This affected the bandwidth and eventually became a crucial issue to maintain business continuity. MMFSL, like other enterprises, wanted to keep the network bandwidth usage low to save cost and ensure high performance of the applications deployed.

Since all the branches were in rural and semi-urban areas, the network was very important. Mahindra Finance partnered with HCL Comnet for MPLS lease line and HCL Infinite IP-based connectivity. Wherever BSNL leased lines were not available VSAT connections

were deployed.

They initially connected their regions by using Citrix technology as support in regional, state and district-controlling offices. "The hunger for applications and communications made us want to test the performance of the application deployed at various locations with connectivity and Citrix software. Our goal was to improve and maintain the application performance and systems availability in a secure and redundant environment," explains Shanmugam.

#### **About MMFSL**

It is in the business of providing finance for M&M products such as tractors, utility vehicles and other vehicles manufactured by the parent concern. Over time it has started financing other non-competing automobile brands. The company has also diversified into mutual funds and automobile insurance.

Like any other financing services concern, it also felt the need to augment its IT systems with increase in demand from customers and the need to service them better. With 2,300 employees across a network of 330 branches in 25 states and two union territories, MMFSL has been offering its services mostly in semi-urban and rural areas.

Since its inception in 1994, the company has come a long way in terms of offerings and customers. It realised that both new and existing locations needed better systems and controls for internal users to enhance the level of customer service.

#### **Legacy apps: FoxPro on DOS**

Mahindra Finance earlier has been using applications such as FoxPro and DOS. These systems restricted accessibility and also had performance issues. When they decided to shift to Citrix, the technology allowed them to install applications on the server and give users performance and virtualised access regardless of the location or type of the device.

For the Citrix deployment, the group opted for a step-by-step approach with the partners to implement a solution comprising Citrix Presentation Server and Microsoft Windows 2000 server running on twelve IBM blade HS-20 servers. With this, about five hundred concurrent users are able to access applications across the country in addition to the users at the head office. Citrix solutions now enable the company to use the given bandwidth optimally and also provide access to business applications without any delay at speeds of 64 Kbps for branches and 128 Kbps at regional offices.

Back office users, middle management personnel and other users in 18 to 20 different regions, including many with rural offices, are securely accessing customised business applications, MS Exchange, Intranet and Web-based applications in real time. Users connect through MPLS IP-based solutions, broadband and VSAT links.

Depending on the device that the staff members use, they have access to applications over the network and Internet Cloud based on their requirements. Realising the need to have systems that are running all the time, Wipro Infotech has been given the charge to

handle the facilities management. The responsibilities include the overall smooth operation of all the servers running these applications, as well as monitoring the head office infrastructure addressing the scalability parameter. "The reason for choosing Wipro was because they offered better services and solutions when compared to other network integrators," recalls Shanmugam.

### **Accelerating processes**

Being a non-banking finance company, Mahindra Finance's reach and speed resulted in branding itself using technology. Their core business activity revolves around disbursements and collection of equated monthly instalments (EMIs) of the loans disbursed.

The majority of the collection is done through cash. Since the cash collection is across regions, the process has been outsourced and thus needs to be monitored. Before the migration the entire process of reporting was manual, which had its share of discrepancies. Since the migration this activity can be monitored through system controls.

Almost 200 handhelds have been provided to the collecting agents who report in real-time on the cash collected from each customer. "We have provided these CDMA-handhelds from Visiontek and Softland. And since the implementation the process has been smooth and transparent," adds Shanmugam.

This collection information is now captured in the system and reflected at stipulated time intervals. The deployment has improved efficiency, and the performance of the collectors is vetted through the system. Extracting and capturing information by the relevant professionals is now done in real-time. Internal users can now check status of collections at any given point of time, thereby enhancing their efficiency levels.

With bandwidth issues being addressed, more users can log in now during the month-end period which has been prioritised for business applications. Security is ensured by routing data through corporate checkpoints. HCL Comnet is supporting the efforts to fine-tune the applications and ensure the optimisation of bandwidth to take proactive decisions for better management.

#### **In a nutshell**

<b>Software</b>	Core database on Oracle 10g
<b>Applications</b>	Front-end business module: Oracle 9i with D2K Middleware and database: Oracle 9i with D2K Back-end: Oracle Financials, Web modules on JAVA, ASP
<b>Hardware</b>	Server: V880 Sun Server, V480 Sun Server, V440 Sun Server, T3 Storage, A1000 Storage: - Dell 1650 PowerEdge Server, Dell 4600 and 2650 PowerEdge - HCL Infinite 2700 - Compaq Proliant, Compaq ML350 - IBM Blades HS 20, IBM X 346, 206, 205
<b>Networking</b>	- Nortel Switch

- Cisco 1721 Series
- Annex Gate VPN Hardware Firewall
- 3 Com Switch
- Citrix Gateway Security
- D-link Switch

### **The Citrix environment**

In line with the business vision of the company, and especially with respect to the rapid expansion of locations in rural areas, the model deployed addressed the need for scalability without disrupting existing business activities and services. It was observed that the application deployment and management capabilities of the presentation server were extremely useful during this expansion drive in a challenging rural environment.

Extracting and capturing information by the relevant professionals is now done in real-time. Internal users can now check the status of collections at any given point of time, thereby enhancing their efficiency levels.

Adds Shanmugam, "We are not deploying any applications directly at the locations any longer. With the centralised Citrix environment, deployment, control, standardisation, monitoring and maintenance of the applications are managed at the central server. We are now looking at Citrix to be more of a controller and elevate our top management's vision—especially our MD's and CFO's—who imbibe in the team the need to compete by running our business anytime, anywhere and through any device and with the right mix of people, processes and technology."

He also points out that IT administration costs have been lowered post-centralised deployment of applications. All applications and software-related issues are currently monitored centrally. Centralised management has also saved in IT resources and labour at the rural branches. Costs have also been streamlined due to faster rollout of branches which are operational in record time.

