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AN INFRASTRUCTURE FOR INNOVATION

SAS BI unifies reporting at ICICI Bank

Business Issue

Continue gaining market share to enhance competitive edge.

Solution

SAS provides a single version of the truth across a vast business enterprise.

Benefits

Faster access to intelligence.

How do you consolidate a business intelligence framework across a network of about 950 branches and 3,300 ATMs in 17 countries? ICICI Bank did it by replacing its existing disparate reporting systems and implementing a single enterprisewide framework with SAS. The SAS Enterprise Intelligence Platform caters to ICICI Bank's need for flexibility, scalability and its goal to derive a "single view of the customer".

ICICI Bank is India's second-largest bank, with total assets of Rs.3,446.58 billion (US\$79 billion) as of March 31, 2007, and profit after tax of Rs.31.10 billion for fiscal 2007. ICICI Bank is the most valuable bank in India in terms of market capitalization and is ranked third in free float market capitalization among all the companies listed on the Indian stock exchanges. ICICI Bank offers a wide range of banking products and financial services to corporate and retail customers, including investment banking, life and non-life insurance, venture capital and asset management.

While ICICI Bank has taken rapid strides in developing new businesses in recent years, the bank believes its biggest challenge will be to continue innovating to improve market shares and to maintain its competitive edge. According to K.V. Kamath, Managing Director and CEO of ICICI Bank, "We will continue to benchmark with global best practices to ensure optimum utilization of our resources and the finest exposure to our work force. My vision is to develop ICICI Bank into an organization that is empowered by bright and talented individuals, working in

teams and riding on the backbone of world-class technology."

Enterprise intelligence

With the philosophy of driving enterprise intelligence across ICICI Bank, the bank needed an enterprisewide reporting system to empower synergistic reporting between applications that support the business and, at the same time, offer flexibility to support the reporting needs of various business units.

With business transactions growing exponentially, one of the key parameters for the evaluation of a solution was the scalability to support the growing data in ICICI Bank. In fact, one of the major business concerns was supporting the business if the growth in the number of users exceeded the planned number. The key departments involved in evaluating the solution were the technology management group and the retail and corporate technology teams.



Prior to using SAS, the existing environment included multiple reporting systems that were cumbersome to maintain, and various departments were still using disparate reporting tools. Information dissemination across the enterprise was conducted manually by the IT team. In addition, bandwidth issues, security concerns with enterprise data lying on desktops, and exponentially increasing data established a need for a user-friendly solution that

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could integrate all data sources across the organization.

The perfect fit

The SAS Enterprise Intelligence Platform was an ideal fit in this business scenario, as it empowers the bank with the key cornerstones of SAS@9: manageability, interoperability, scalability and usability. Specifically, ICICI's IT team acknowledged that these advantages would greatly benefit the bank:

- Usability: The SAS Web-based solution would enable ICICI to provide information access to all users across the bank.
- Scalability: SAS can scale upward and outward to address a great number of queries from many users.
- Interoperability: SAS can talk to all of the bank's existing data sources, natively.
- Manageability: Security concerns can be addressed with the SAS Management

Console that can be deployed as one point of control in setting up permissions.

BI strategy

ICICI Bank was also interested in a data integration solution for its data warehouses and data marts. This helped broaden the scope of the SAS solution with the introduction of SAS Data Integration for the creation of marts.

To address issues related to migration and scalability, SAS suggested a proof of concept and involved both the business and the IT users during that important phase. The team of business users and IT managers was impressed that SAS took one third the time to build a reporting cube compared to Cognos. Cube exploitation clocked in with subsecond response times, and the entire migration of the cube took only four hours, including understanding the transformations and getting the raw data in place.

The successful proof of concept was the key turning point for ICICI's decision to purchase SAS. The vision of consolidating the BI environment and setting up an enterprisewide business intelligence platform had been created.

Mr. Pravir Vohra, ICICI Group Chief technology officer, rightly establishes the strategic outlook of ICICI Bank. According to Vohra, “Adoption of SAS in ICICI Bank is in line with our strategy to consolidate our business intelligence framework and establish an enterprisewide business intelligence platform. With the SAS Data Integration Server it will now be possible for us to integrate our data sources across the enterprise. SAS Enterprise BI Server will empower our information users to have access to the requisite reports through an enterprisewide reporting system. Our partnership with SAS will go a long way in streamlining our BI strategy.”



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TO KNOW®

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