

# Microfinance to small finance banking:

How ManageEngine helped Utkarsh Bank with the transition and RBI compliance



**Industry** - Banking

**Headquarters** - Varanasi, India

**Endpoints** - 7,500

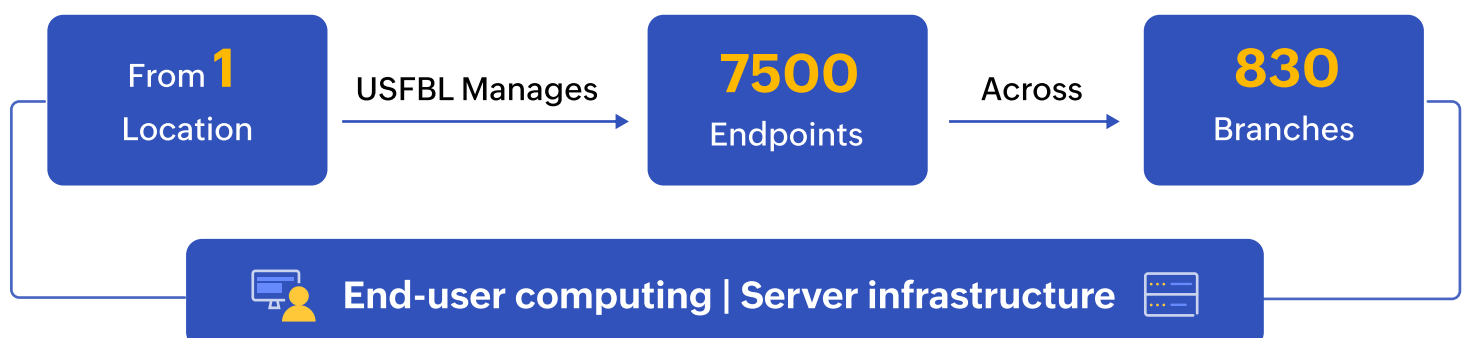
**Product** - Endpoint Central

**Branches** - 830

**Customer Base** - 3.5 million

## About Utkarsh Small Finance Bank Limited (USFBL)

USFBL provides banking and financial services, with a focus on providing microfinance services to the underserved and unserved sections of India. The bank's lending activities are primarily focused in rural and semi-urban locations of the country, while its other services are spread across the country. USFBL transitioned to banking operations in 2017, pursuant to the small finance banking license granted by the Reserve Bank of India (RBI).



# Goal - Compliance with RBI guidelines

## Challenges

IT workforce travelling to remote branches across the country to configure and patch devices

Poor patch compliance due to quarterly patch cycles

Troubleshooting devices using vulnerable remote control solutions

Poor visibility into the end-user environment

Insufficient trail collection for audits

Inability to balance device management and business productivity in remote branches due to low network bandwidth

## Outcomes

Single-pane-of-glass IT management, eliminating on-site management

Automated patching and testing, ensuring swifter patching and better compliance

A secure and reliable remote desktop tool

Consolidated dashboard and inventory insights, providing clarity about the endpoint landscape

Agent-based device telemetry with over 200 built-in reports and the ability to generate custom reports

Ability to customize bandwidth consumption for each remote branch, ensuring that device management does not affect business productivity



## Navigating the digital leap for banking expansion

USFBL started off in 2010 as a microfinance institution (MFI), with its main motive being provisioning loans to joint liability groups. Since 2014, the RBI has been working on making banking services accessible for all sections of society to achieve its vision of financial inclusion. The RBI's solution was to promote the transition of MFIs that fulfilled the eligibility criteria into small finance banks. USFBL, being one of the eligible candidates, started its banking services under this clause in 2017. The transition into banking services meant that the bank had to comply with all the prudential norms and regulations of the RBI, similar to commercial banks.



"We were under the strict regulations of the RBI post our transition to small finance banking. This had us review our existing IT management practices to ensure that we were aligned with the guidelines set by the RBI."

- Deepak Negi, assistant vice president - IT, USFBL

As part of the bank's digital transformation, its IT governance team had to assess their IT environment and perform a gap analysis. Based on the findings from the analysis, the bank decided to invest in its overall IT infrastructure, ranging from improving network connectivity to upgrading hardware across its remote offices. With that sorted, the team's next move was to devise an effective strategy for managing and securing their end-user environment.

They had to revamp their hands-on approach to IT management, which involved engineers and technicians travelling to remote offices to ensure system maintenance and software updates every quarter. They used AnyDesk, a free remote desktop application, to resolve issues remotely and thus cut down on technician mobility for troubleshooting scenarios. However, the RBI issued an alert in 2019 to banks about AnyDesk being used as a medium for fraudulent activities by gaining remote access, which led to banks prohibiting its usage.

With remote access denied and systems with poor patch compliance in use, they had no control over their end-user environment, leaving their fleet of endpoints unattended in the face of cyberthreats. Considering that the financial services sector is one of the major targets for cyberthreats and that cybersecurity is a major clause under the RBI's guidelines, the IT team at USFBL had to look for a solution to counter this situation and secure their endpoint fleet.



"We had to manage devices at our remote branches, so we started with free tools like AnyDesk for remote access. However, we ran into security issues with those tools, prompting us to look for alternatives."

- Deepak Negi, assistant vice president - IT, USFBL



## Ramping up management and productivity with ManageEngine's Endpoint Central

After thorough market research and comparative analysis based on peer insights, USFBL decided to choose ManageEngine's Endpoint Central to solve its endpoint management challenges.



"We were looking for a consolidated, scalable, and agile platform that could solve our challenges. We decided to go with Endpoint Central as it was compliant with RBI guidelines. We also received great feedback from our peers in the banking sector."

- Deepak Negi, assistant vice president - IT, USFBL

### Eliminating on-site visits to configure and manage devices

Initially, USFBL had to send its technicians and engineers to remote branches across India to configure and patch the systems, which explained the strength of its IT team being around 250. With Endpoint Central, the team was able to manage these dispersed endpoints from a centralized platform, cutting down on their operational costs and equipping them to work more efficiently.

## A bird's-eye view of the endpoint landscape

Due to the poor visibility of their end-user environment, it was difficult for the IT team to assess capacity requirements proactively. It was quite a task to create refresh plans for outdated hardware and software since they did not have proper inventory records. Endpoint Central's agent-based device telemetry provides extensive information about USFBL's end-user environment, providing the IT team with inventory insights that enable them to structure their refresh plan and device management activities.

## Shortening the patching cycle

The team was able to automate the entire process of testing patches, approving them, and deploying them to the end-user environment using Endpoint Central, putting an end to their quarterly patch cycles and ensuring better patch compliance across remote branches.



"We've seen the change with regards to patching. Endpoint Central has helped us cut down a four-month activity to a few hours. This has drastically reduced our response time, and better yet, we no longer need to send our engineers out to these remote locations for patching. It has greatly improved our operational efficiency."

- Deepak Negi, assistant vice president - IT, USFBL

With patching and change management being major clauses under the RBI's guidelines, Endpoint Central helped USFBL achieve adherence in the following ways:

|                                                                                                                             |                                                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Streamline user acceptance testing:</b><br>Assess the business impact of patches.                                        | <b>Track patch approval:</b> Improve the change management process.                                                                                   |
| <b>Leverage severity-based patching:</b><br>Prioritize patching efforts and quickly resolve critical vulnerabilities.       | <b>Roll back patches:</b> Recover from failed changes or patch deployments.                                                                           |
| <b>Utilize a risk-based device inventory:</b><br>Minimize the number of vulnerable systems and the time window of exposure. | <b>Manage patch statuses:</b> Identify, track, manage, and monitor the status of patches for OS and application software running on end-user devices. |

## A secure solution to resolve problems remotely

With the RBI cautioning banks about the usage of AnyDesk, the IT team had no means to access their end-user environment and resolve issues remotely. Endpoint Central's robust and secure remote control capabilities made troubleshooting a seamless operation for the bank's technicians. Our solution also enabled them to resolve minor issues without completely taking control of the end-user device, thus being non-invasive to the user's productivity while resolving the anomaly. Additionally, the ability to generate reports for remote sessions offered the IT team trails for audits.

## Optimized bandwidth consumption

USFBL had multiple branches dispersed across remote locations in India, with limited bandwidth when it came to network connectivity. The maximum available bandwidth varied across each location, and it was not easy to maintain a consistent value across all these branches. With Endpoint Central, the bank was able to set a limit on the bandwidth consumption for device management activities without causing disruption to its business productivity, enabling it to strike a balance between both of these with the available bandwidth.



## A future that promises banking expansion and scalable IT management

As an MFI that transitioned into banking services, USFBL is looking at expanding its services across India and is working towards its vision of financial inclusion. The IT team at USFBL aims to break geographical barriers with the ability to manage and secure devices dispersed across remote locations in India. ManageEngine has been pivotal in the bank's journey, providing it solutions for end-user environment management and supporting it in achieving compliance with RBI standards. Our technical account manager, Cyril Raja, worked on-site with the IT team at USFBL for six months, helping them implement and set up Endpoint Central in their environment. This highlights our strong alliance with the customer and our commitment to fostering it. With around the clock support from our enterprise business solutions team, we have resolved USFBL's challenges and will continue to do so. USFBL has also extended the use of Endpoint Central to manage and secure its server environment.

The bank's trust in ManageEngine has driven it to also purchase our ITSM solution, ServiceDesk Plus. The IT team looks at integrating Endpoint Central and ServiceDesk Plus to confine their IT management activities to a single platform and improve operational efficiency. USFBL has also shown interest in the data loss prevention capabilities within Endpoint Central, demonstrating the value of our ongoing partnership.



"We are delighted with the services that ManageEngine offers, and based on our experience with the franchise, we have also purchased their ITSM solution, ServiceDesk Plus, and are looking at capitalizing on the integration that Endpoint Central offers with ServiceDesk Plus, thus unifying our endpoint management activities to a single platform."

- Deepak Negi, assistant vice president - IT, USFBL

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