

## CASE STUDY

# CRIF High Mark Exceeds System Performance Expectations with Infinidat



CRIF High Mark is a leading credit bureau in India and provides information and analytical solutions to banks, NBFCs, insurance companies, telecom service providers amongst others. CRIF High Mark supports millions of real-time credit decisions every month with its extensive bureau database of over 1.7 billion records. It is part of CRIF group, which is a leading provider of Credit Information, Business Information report, Analytics, Scoring, Credit Management, and Decisions Automation Solutions across 50 countries.

Technology is the backbone for the business and its continued success is very much underpinned by identifying technological innovations and deploying them effectively. The company invests heavily in in-house development, its technical team, software, and hardware to remain agile and dynamic.

### Problem

CRIF High Mark's business is built around large volumes of real time inquiry transactions that searches against a very large database of customer records, providing insights and analytics based on this. Since these operations demand large storage and high volume processing, a high power computing environment is continually demanded. As the company is operating in the financial services sectors, reliable performance and high availability across its computing environment is critical.

Given the significant surges in transaction volumes around the month-end and more so during the festive seasons, the scalability of the storage network was becoming a cause for concern. During these times, CRIF High Mark could often be required to process double the volume of data without reducing the speed or the system performance. However, this level of system flexibility might only then be needed for just a few days. As a result, the company not only wanted to review its storage capacity and capabilities but also find a partner who understood and could accommodate, these evolving priorities. Cost-effective flexibility, therefore, emerged as a key consideration for CRIF High Mark's IT agenda.

In January 2019, CRIF High Mark was introduced to Infinidat.

### The Solution

The first step was to run a proof of concept (POC) with Infinidat's data storage solutions to not only establish the steps required in implementation and migration, but also (and more so) to gain confidence in the capabilities and the robustness of the system.

"We support over 1.5PB of storage in a high availability and high compute environment. There is no room for error since our systems are engaged in various business activities. As a rule, we always have a plan B for every project," explained Vinay Hariharan, Associate Vice President - IT at CRIF High Mark. "Infinidat after evaluating our needs and existing IT infrastructure, presented that the processing performance could be enhanced by 2x-3x with their solutions. It was quite hard for us to believe."

# Solution Advantages for CRIF High Mark

# INFINIDAT



**40% more  
performance with  
20% lower costs**



**Automated  
provisioning  
management**



**Unprecedented  
availability  
(99,99999%)**

CRIF High Mark carefully reviewed multiple elements of the system and related processes during the POC due diligence, testing Infinidat against different types of load monitoring results. Vinay shared: “We choked the system during the POC to test extreme scenarios. We even pulled out a hard drive from the active storage to make it as good as dead. We made it fail and looked at Infinidat’s response time.”

Infinidat operates a pro-active monitoring method for all its systems. The system error from the removed hard drive was detected and an automatic workflow process raised a ticket for support. As part of this process, a spare machine was immediately issued and dispatched to the point of installation. Infinidat also followed up the automated alert with a call to our support team.

“With this kind of monitoring, a plan B perhaps wasn’t necessary,” added Hariharan.

There were many benefits to consider. Loads that typically took 48 hours to run, were reduced to 26-28 hours. “In a few instances, we could achieve a 5x increase in processing performance, which was well beyond the 2-3x that we had originally found hard to believe.” added Hariharan. The CRIF High Mark team was also curious to see how compression was managed by Infinidat; it observed a compression ratio which was 1.5-2x better than what it had been experiencing. CRIF High Mark runs a virtualised environment, which was also moved on to the new storage system and the time to restore and migrate the data store was also half of what the CRIF team had anticipated.

“Processing more data enables us to generate more revenue. Infinidat enabled a 5x boost in performance”

**Vinay Hariharan  
AVP-IT at CRIF High Mark**

## The Result

Infinidat’s technology is now installed in the CRIF High Mark’s data centre in Mumbai.

“We could now operate on a Capacity on Demand (COD) model, with additional storage being made available to the business as needed. The only time taken now to deploy more capacity comes from CRIF’s own internal processes,” continued Hariharan.

The central dashboard for monitoring and reporting on system performance is a great benefit, especially to support capacity planning. It provides information at a granular level, delivers graphics, making reporting highly intuitive whilst the level of analytics available ensures the reports are very comprehensive. “From a day to day management perspective, it also shows the team any unusual behaviour in the system, allowing prompt checks and repairs to be resolved,” added Hariharan. “We estimate about 20 hours a week being saved in system administration.”

## Future plans

“Making a change in a core system, such as how we run and manage our data storage, has had a positive impact on the entire business. Processing more data ultimately enables us to generate more revenue. Future plans for CRIF High Mark will always be to continue to break new ground and work with equipment partners that are doing the same. We are looking forward to a long and innovative relationship with Infinidat.”