



Customer success story

Cloud digital transformation using microservice architecture

About the customer

The customer is one of the largest non-banking financial companies (NBFCs) in India, offering a range of financial products and services to their customers. The company is part of the Bajaj Group, a leading business conglomerate. The company has a strong financial foundation with a robust balance sheet and healthy profitability. With a diverse loan portfolio and an extensive distribution network, they effectively cater to customers throughout India. They are a trusted financial institution with a strong track record of growth and success.

Customer challenge

A leading financial company wanted to implement a cost-effective end-to-end digital platform for their Digital Business unit that would enable them to acquire and service customers across the lending cycle. To achieve this, they sought help designing and implementing an AWS network, infrastructure, and deployment architecture. This undertaking required careful planning and a thorough understanding of AWS services and best practices to create a secure, scalable and high-performance infrastructure for specific business needs.

AWS + Cognizant solution description

The customer partnered with Cognizant and AWS to successfully implement and deliver a new BFL E2E digital platform for their lending business. This was achieved by incorporating a microservice architecture using container platforms (ECS and EKS) with auto-scaling capabilities, which provided a highly scalable and resilient infrastructure for distributed systems. Automated infrastructure (IaC- Infrastructure as Code) provisioning and monitoring, along with the implementation of 600+ private and public endpoints using a reverse proxy solution, enables organizations to automate infrastructure management, enhance security and optimize costs. To ensure a secure, resilient, and efficient infrastructure, industry-standard security measures were implemented, along with highly available compute (EC2) and database services (RDS). Connectivity was established through Direct Connect and VPN, further bolstering the infrastructure's reliability. Cognizant played a crucial role in automating backup and recovery processes by implementing automated backup solutions using Lambda and DevOps solutions based on open-source stacks. This improved reliability and cost optimization. Within a 10-month timeframe, Cognizant's solution successfully designed and implemented a digital portal capable of accommodating over 1 million customer visits and supporting 3,000 concurrent users in India. This portal enables end-users, internal employees, and B2B partners to efficiently and securely access and interact with the platform.

Outcomes/results

Our solution enabled the customer to implement automation across Dev, QA and UAT environments, resulting in cost savings of 15-20%, improved SLAs, faster rollouts, and reduced IT infrastructure and operations costs. Automation ensures high availability and scalability tailored to workload requirements, thereby improving reliability and performance. Furthermore, the automation has reduced the lending process cycle time from 3 days to 15-20 minutes, leading to significant improvements in customer satisfaction, operational efficiency and business outcomes.



About the partner

Cognizant (Nasdaq-100: CTSH) is one of the world's leading professional services companies, transforming clients' business, operating and technology models for the digital era. We engineer modern businesses to improve everyday life. Our unique industry-based, consultative approach helps clients transform technology, re-imagine processes and transform experiences ensuring businesses remain agile, relevant and ready to run more innovative and efficient enterprises.

With AWS as our partner, we focus on the outcomes that matter most to businesses and underpin our solutions with deep industry experience and market-leading IP. Cognizant brings more than 13,000 AWS certified professionals, dedicated AWS certified consultants in 43 countries, hundreds of customer launches and successes, and more than 70 transformational blueprints to drive innovation beyond cloud migration.

As a premier consulting partner, Cognizant holds numerous AWS competencies, including AWS Mainframe Migration, AWS SAP, AWS Migration, AWS Financial Services, AWS Healthcare and AWS Life Sciences. Partner programs include AWS Well Architected, AWS Managed Service Provider, AWS Marketplace Seller, AWS Solution Provider Program and AWS Public Sector Solution Provider.



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