



Hewlett Packard
Enterprise

GIVING ENTREPRENEURS A FINANCIAL LIFT

HNB Finance pioneers life-changing financing innovations with tech-driven solutions

HNB Finance helps people across Sri Lanka create new businesses and elevate their personal financial position. Technology is a key enabler of the business, and by transforming its digital platform, HNB Finance dramatically improves operational efficiencies to keep loan costs low, enhance the customer experience, and sustain ongoing business growth.

Elevating livelihoods

For businesses large and small, having sufficient capital is the foundation for survival. However, millions of creative, hard-working entrepreneurs aren't able to acquire the necessary financing to build their businesses due to low income and lack of credit history. Microfinancing offers a viable, often life-changing, option for people to take on small, manageable loans to start and grow their businesses. Nearly 20 years ago, HNB Finance began offering microfinancing solutions in Sri Lanka, and over the years the company has made a positive difference not only in people's lives but in the Sri Lankan economy as a whole.

Pradeepa Dias, chief information officer at HNB Finance, remarks, "Our microfinance business is not so much focused on profit as it is on engaging with rural communities and lower-income individuals to help elevate their livelihoods. We don't just provide them loans; we provide them training and guidance on how to manage their finances to scale their businesses while also saving money. By helping people rise economically, our work has greatly impacted the economy in Sri Lanka."



HNB FINANCE

INDUSTRY: FINANCIAL SERVICES

REGION: SRI LANKA

VISION

To be the recognized leader in providing innovative, technology-driven financial solutions with a human touch

STRATEGY

Transform the digital technology platform to enable more dynamic and agile innovation, greater operational efficiency, and higher quality of customer experience

OUTCOMES

- Assures 100% uptime for critical applications
- Delivers significantly better customer experience
- Sustains efficient, cost-effective business growth

Over the last two decades, HNB Finance has grown beyond the microfinance market to become a full-service financial institution. Today, the company offers a wide range of products and services, from savings, fixed deposits, gold loans, and home mortgages to traditional personal and business loans and vehicle leases. HNB Finance has also evolved as a technology-driven business. Mr. Dias says, “Technology plays a crucial role in delivering our services to customers. It is a key enabler of the business for customer engagement, online and mobile services, as well as improving operational efficiency and driving new innovations for the future.”

Improved end-user experience

With technology such an integral part of HNB Finance’s internal operations and customer-facing services, performance and availability of the IT infrastructure are critical. Tellers serving customers directly at a branch, field staff initiating the loan application process for a small-scale business, and homeowners making their mortgage payments—all rely on access to digital services. However, business growth was pushing the company’s infrastructure to the brink of its capacity.

Mr. Dias explains, “As we have expanded our services and added new branches across the country, the number of users and customer transactions has increased dramatically. Our IT infrastructure was near the breaking point—it simply couldn’t handle the workloads and we had no redundancy. We have multiple online services for almost 500,000 customers

expecting those services to be available. It was a scary situation for a financial institution.”

By transforming its infrastructure with intelligence-driven technologies, HNB Finance improved both uptime and performance for its critical applications that handle everything from loan origination to online banking. “Responsiveness of our core applications has improved tremendously,” Mr. Dias reports. “Our office and field staff now complete their work much more efficiently, and we’re able to deliver a significantly better user experience to our customers.”

Leveraging intelligent tech to work smarter

As a customer-focused business with a vision to lead Sri Lanka in innovative financial solutions that enhance the lives and livelihoods of people across the country, HNB Finance needed to transform its technology foundation—and quickly. “We had to address the fundamental needs of greater capacity, performance, and availability,” Mr. Dias acknowledges, “but I also wanted to build a modern infrastructure that would allow us to work smarter and more efficiently as a business.”

Mr. Dias worked with his local technology partner, NetSys Solutions, and HPE distributor, Plexus Global, to design and implement a new IT infrastructure built entirely on technology from Hewlett Packard Enterprise, including HPE ProLiant DL380 Gen10 servers, HPE Primera mission-critical storage, and Aruba networking. HNB Finance also backs up its applications and databases to HPE StoreOnce.



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Mr. Dias notes the importance of choosing HPE Primera in particular: “Our databases are critical to the business and must always be available. The 100% availability guarantee from HPE gave us confidence in choosing HPE Primera storage for this critical part of our infrastructure.”

To gain the intelligence and visibility required to preempt service faults and optimize the health and performance of the infrastructure, Mr. Dias relies on HPE InfoSight that offers predictive analytics. “We are a 24x7 operation and cannot afford downtime,” he says. “HPE InfoSight gives us assurance that our systems are performing properly and meeting our uptime requirements.”

Smooth operations for staff and customers

By building a robust new infrastructure, periodic system issues that previously disrupted business operations are now a thing of the past. In fact, according to Mr. Dias, the infrastructure—and the applications running on it—have been 100% available since implementation.

Mr. Dias says, “We don’t get complaints from end users like we did before, when they’d be unable to complete a transaction because the system was busy. Our systems people no longer have to restart services in the middle of the day due to lack of memory, or

storage, or processor power. We have moved from a troublesome, unstable environment to a reliable, stable environment.”

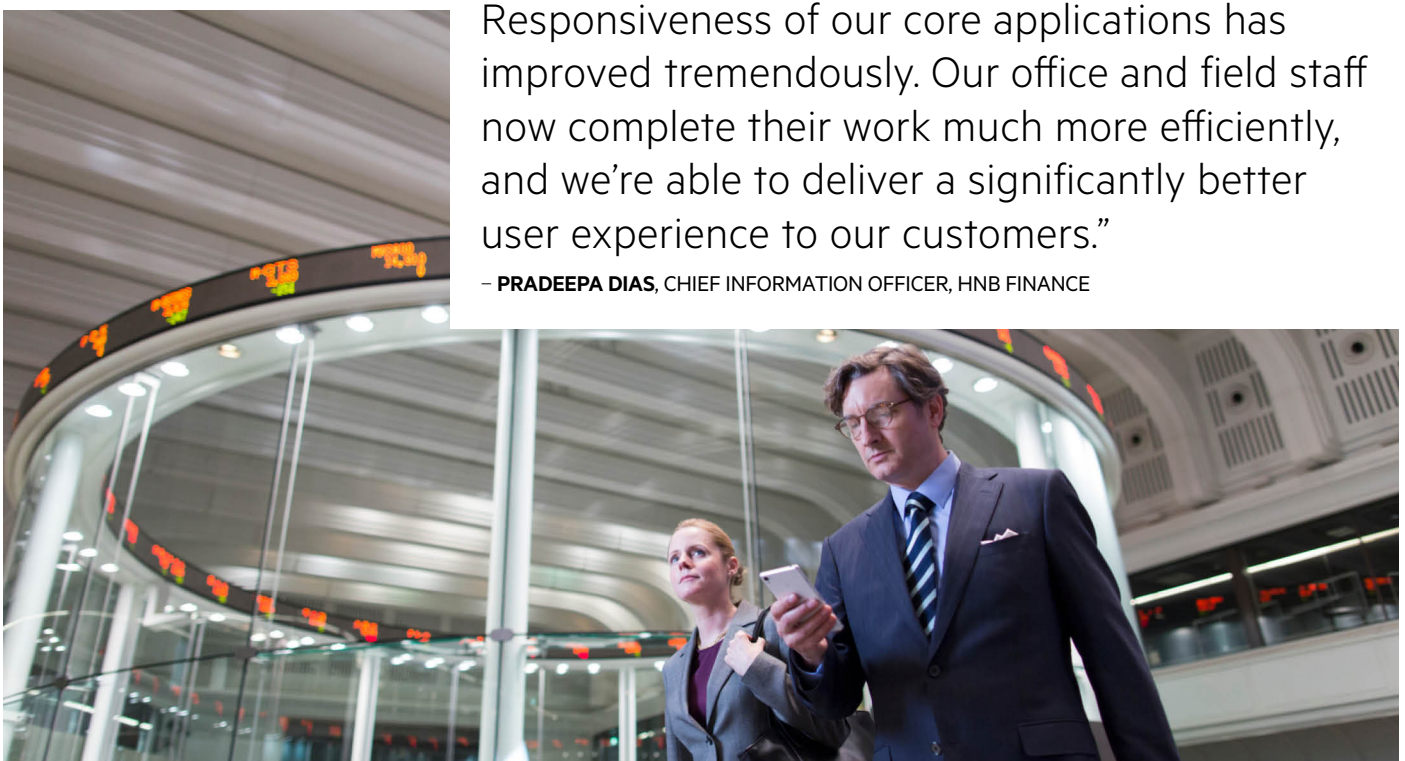
The benefits of this stable environment also extend to HNB Finance’s customers. “When customers want to apply for a loan or make a payment, those services need to be available,” Mr. Dias emphasizes. “If we aren’t able to disburse a loan when the customer requested, we could lose that customer. If we can’t take a payment because the systems are down, we lose that payment. Since we transformed our infrastructure with HPE, our operation has run very smoothly for our internal and external users.”

Moreover, HNB Finance now has a solid technology foundation to take the company into the future, supporting further innovation to expand service offerings and reach more customers across Sri Lanka. Mr. Dias concludes, “We are truly fulfilling our vision of being a technology-driven financial organization. Our new infrastructure enables us to sustain ongoing business growth while delivering our services more efficiently and cost-effectively. By being more efficient operationally and financially, we can keep the cost of financing more manageable for our customers and enable more people across Sri Lanka to realize their dreams, whether that’s running a business or improving their personal financial position.”



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SOLUTION

HARDWARE

- HPE ProLiant DL380 Gen10 servers
- HPE Primera
- HPE StoreOnce system
- Aruba networking

SOFTWARE

- HPE InfoSight

HPE POINTNEXT SERVICES

- HPE Proactive Care
- HPE Foundation Care

KEY PARTNERS

- NetSys Solutions
- Plexus Global



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