

Seamless API integration with Apigee hybrid for AU Small Finance Bank



Client profile

AU Small Finance Bank is one of India's largest small-finance banks with a strong presence across urban, semiurban and rural areas. It offers a wide range of banking products and services to millions of customers, focusing on financial inclusion and growth.

AU Small Finance Bank were looking to create an application programming interface (API)-driven ecosystem for faster customer integrations and seamless partnerships. This was vital for boosting customer acquisition, retention and operational efficiency.

We implemented one of India's first Apigee hybrid solutions, integrating on-premises and cloud APIs using Anthos and Elastic Kubernetes Service (EKS). This streamlined operations, enhanced customer experience and provided a scalable, secure API ecosystem to meet both immediate and long-term goals.



NTT DATA has been instrumental in driving one of the first Apigee hybrid on-premises implementations in India for us. Their expertise and innovative approach helped us to set benchmarks for seamless integrations and business agility.”

Anil Kumar Neelam, Deputy Vice President – Engineering, AU Small Finance Bank

100

API s onboarded

60

composite APIs integrated

Business need

Before integrating their APIs, AU Small Finance Bank faced challenges including:

- **Absence of centralized API management**
Fragmented workflows and inconsistent practices for authentication and encryption led to operational inefficiencies and increased complexity.
- **Limited API accessibility**
Without an external-facing API catalog, opportunities for customer acquisition and partner integrations were significantly restricted.
- **Slow deployment of composite APIs**
Delays in launching composite APIs hampered business agility and the ability to deliver personalized product-specific customer experiences.

Solution

Phased API integration ensures robust, low-latency access across environments

To address the challenges, multiple API targets hosted on on-premises infrastructure were integrated using Apigee hybrid on-premises, ensuring low-latency access and seamless integration with existing systems. Apigee hybrid runtime was installed on an Anthos cluster (Google Distributed Cloud) to provide scalable and secure management. For APIs hosted on the Amazon Web Services (AWS) Cloud, Apigee hybrid on EKS was implemented to extend the same capabilities across cloud environments. This was one of the first Apigee hybrid on-premises projects in India, setting a benchmark for future projects.

Initially, a nonproduction instance was set up for each business unit, followed by a production data center instance and a production disaster-recovery instance. This phased approach ensured robust deployment, minimized risk and provided high availability and reliability. These solutions enabled the client to streamline operations, improve their customer experience with faster integrations and scale partnerships effectively, addressing both immediate needs and long-term business goals.

The implementation timelines were streamlined: simple APIs were deployed within one day, medium-complexity APIs within three days and complex APIs within five days.

Outcomes

API onboarding and integration drive business growth

NTT DATA played a crucial role in the success of the implementation, bringing deep expertise and innovative solutions to the project. Our strategic guidance ensured the right technology stack and deployment approach were chosen to meet the client's specific needs. With a strong proficiency in both on-premises and cloud solutions, NTT DATA expertly managed the installation of Apigee hybrid, ensuring low-latency access and secure integration across multiple environments. We also designed and implemented custom composite APIs tailored to the client's business goals, enhancing the customer experience with personalized journeys.

Beyond deployment, we provided continuous support, optimizing performance and resolving challenges as they arose. Our proactive approach and focus on innovation helped accelerate the client's digital transformation, laying the foundation for long-term scalability and future growth, showcasing the true power of partnership.

Highlights

- **Onboarded 100 APIs**
By onboarding the requested number of APIs, we enhanced the API ecosystem, significantly strengthening the client's overall API infrastructure
- **Composite API integration**
Integrated 50 to 60 composite APIs, enabling the creation of personalized product-specific customer journeys
- **Operational efficiency:** Streamlined API management processes, improving overall operational efficiency
- **Accelerated integrations:** Enabled faster customer and partner integrations, enhancing business agility
- **Scalable infrastructure:** Positioned the client for future growth with a flexible and scalable API management solution

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