



Cloud Native Architecture: The challenges and hacks in pursuit of the holy grail

Panel discussion

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Panelists



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Life of a CIO

How do we scale Digital solutions?

“ It is a small change. Why can't IT deliver this feature by next week
- Field teams

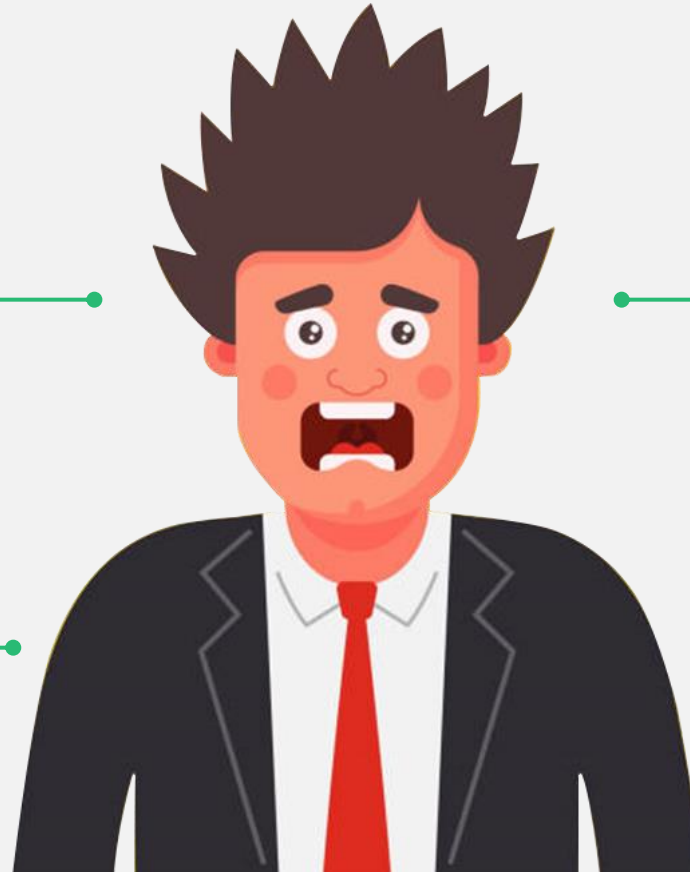
“ Tech cost over-run is too high. We need to control it and work with cheapest vendor - CFO

“ Customer onboarding process does not comply with regulations - Regulator

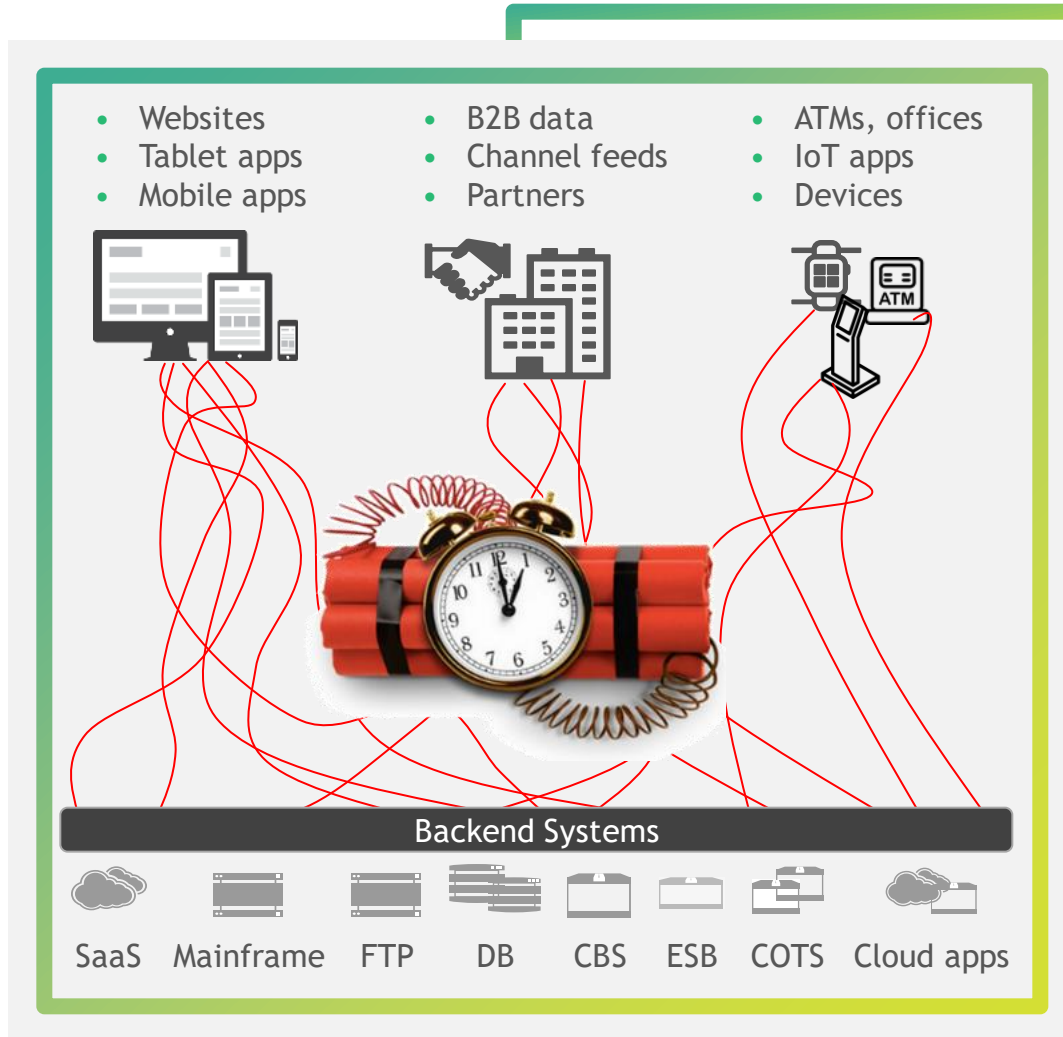
“ This is a CR. We need 6 months to build this. - Vendor

“ Apps are always slow during month-ends leading to loss of business. - Business Head

“ We are over-worked, under-paid and nobody appreciates us. Let me go to a startup - IT employee



Many challenges faced by Indian companies from a tech perspective



Typical challenges in Indian companies

- Legacy, monolithic applications
- Mesh architecture with numerous P2P connections
- On-prem deployments with no cloud support
- Limited API-readiness

- High time to market
- Higher down time
- Limited flexibility for innovation

A hand is shown from the bottom, pointing upwards towards a glowing globe. The globe is surrounded by a network of blue lines and circles, suggesting a digital or cloud environment. The background is dark blue with a subtle pattern of these network elements. A yellow rectangular border frames the central text, with two yellow diagonal bars at the top-left and bottom-right corners.

Cloud native architecture, the
“Holy Grail” to surpass all these challenges?

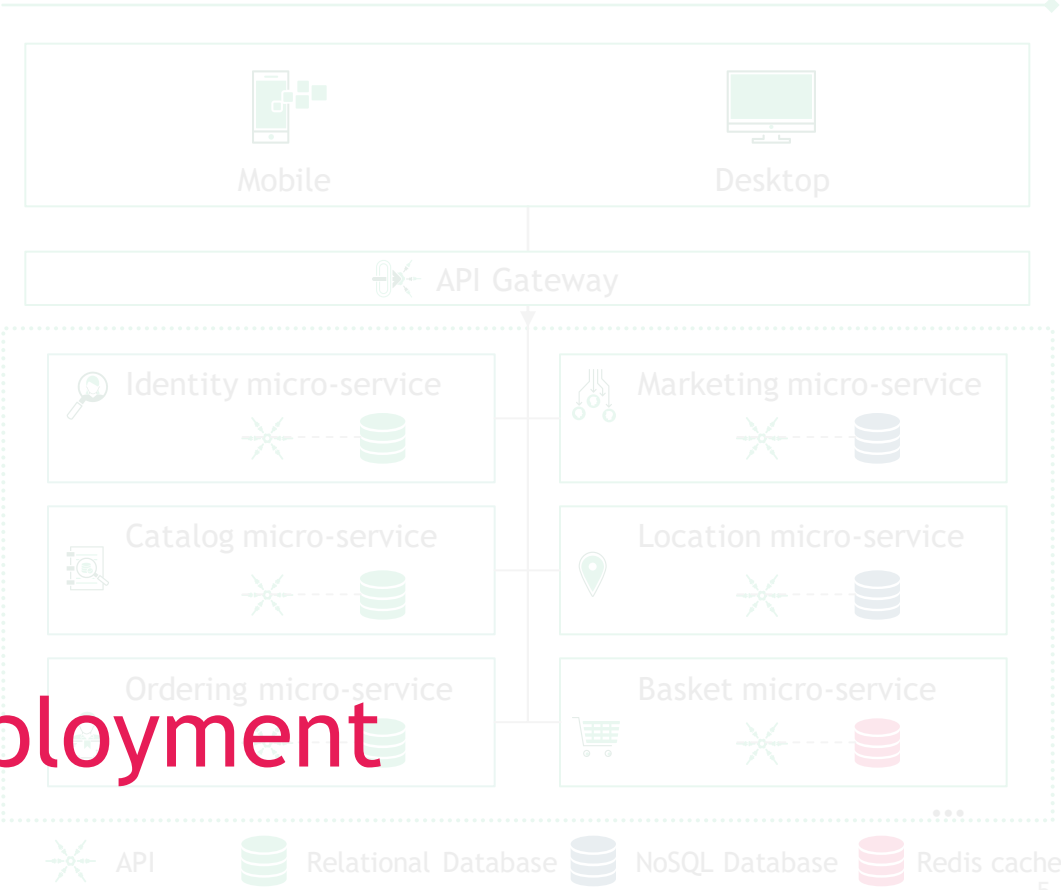
What does Cloud native architecture mean?

Illustration for an e-commerce platform

Traditional architecture

- 100% API driven
- Micro-services ready
- Containerized
- Automated, continuous deployment

Cloud native architecture





Question for
panel

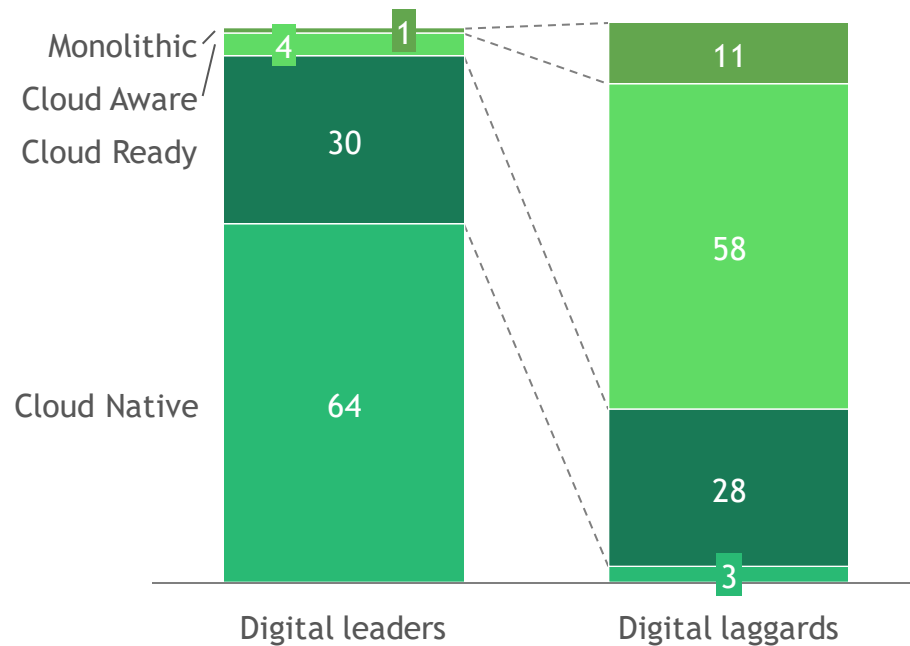
Can Cloud Native Architecture
be the holy grail to solve these
tech challenges and be future
ready?

What has been your
experience?

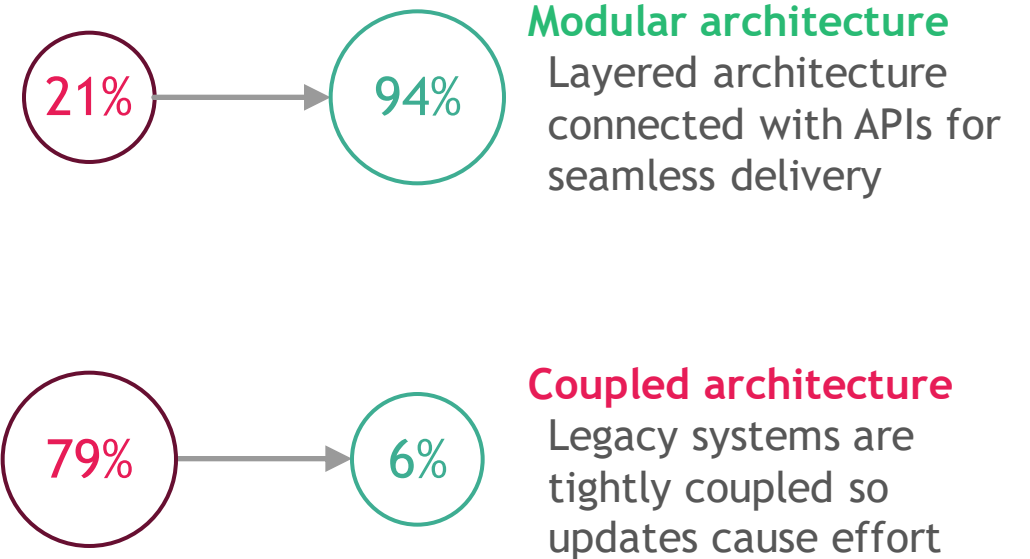
Most Digital leaders have already embraced cloud-native solutions...

Most digital leaders already design to be cloud-native¹

Companies per stage (%)



Digital leaders rely on modular architecture when designing cloud-native solutions



1. Cloud-native design: Container-centric, microservice orientation, API-led connectivity—especially for strategic and new applications
Source: BCG Digital Enablement Score (DES)

...reaping significant benefits



Tech & development team

15-40%

lower
infrastructure
costs

25-50%

increased
productivity

30-60%

faster time-
to-market

~0

Downtime

No
slowness

during "month-
ends/festival"



Business team



Question for
panel

How should Banks think about their journey towards building a cloud native architecture?

- 1 Big bang approach: Transform all digital assets, enterprise apps and core system
- 2 Focus only on non-core applications like Digital assets

...



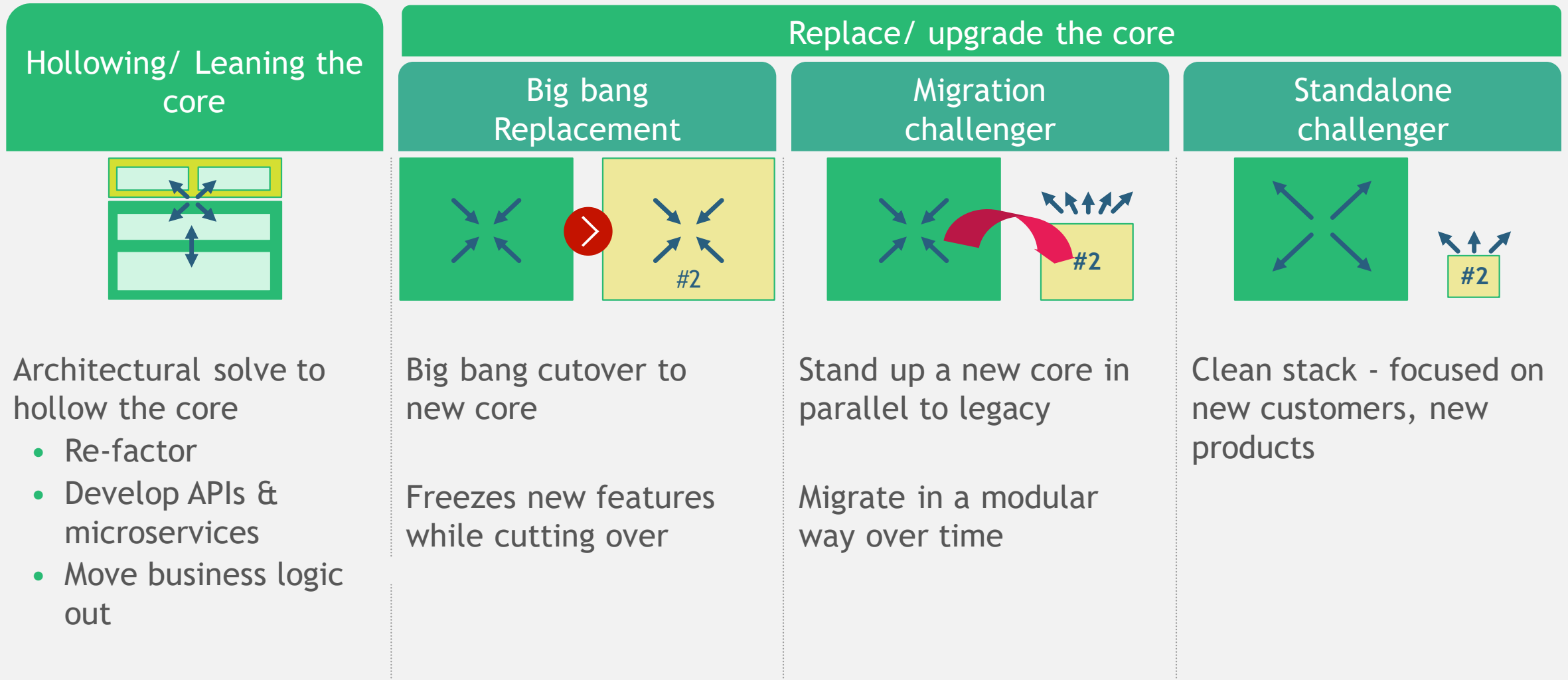
Question for
panel

What are the key hurdles in the journey towards a Cloud native architecture?

- 1 Legacy core with monolithic architecture
- 2 Limited engineering talent

....What else?

Multiple approaches to manage legacy core





Question for
panel

Considering the pace of
innovation, Is 'Hollowing/
leaning the core' a sustainable
solution?

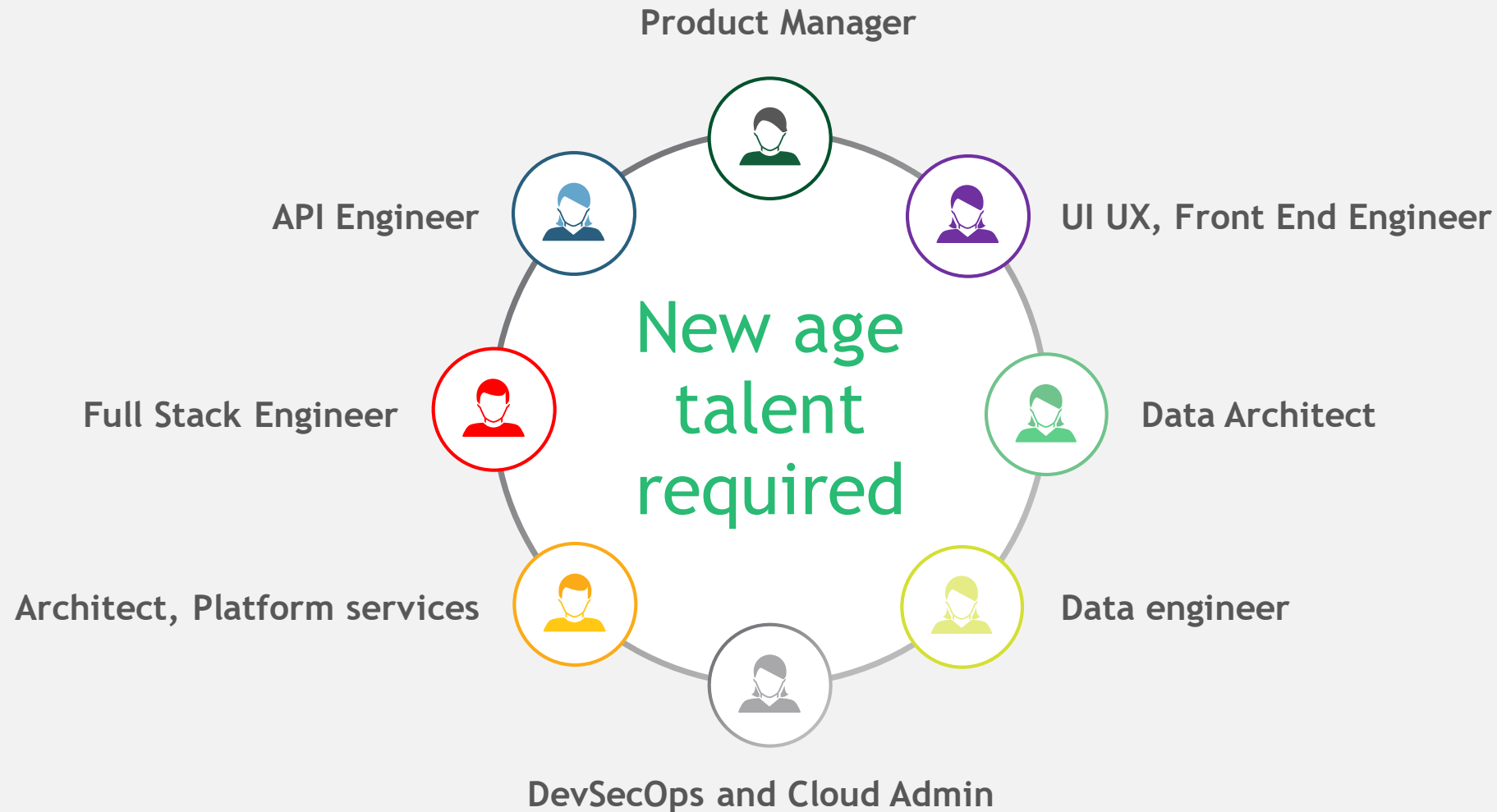


Question for
panel

If we need to look at replacing/
upgrading the core, what is the
ideal approach to do it without
disrupting the running business?

E.g. Standalone challenger?

New age talent required for implementing cloud native architecture





Question for
panel

Do banks have this kind of
talent?

If not, what does it take to
recruit and retain these talent?



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