CERTINEXT · BANKING & FINANCIAL SERVICES · INDIA

A Private Sector Bank in India Eliminates Certificate Expiry Outages with eMudhra CertiNext

SECTOR	REGION	SOLUTION
Banking & financial services	India	CertiNext

CLIENT OVERVIEW

The organisation is a mid-sized private sector bank in western India, operating 280 branches and serving approximately 2.5 million retail and SME customers. The bank runs a mix of on-premises and cloud-hosted applications supporting internet banking, mobile banking, and payment gateway services. As digital channel usage grew, maintaining secure and uninterrupted access to these platforms became a top priority for the IT security team.

THE CHALLENGE

The bank's IT team was tracking over 350 SSL/TLS and code-signing certificates using spreadsheets maintained by individual application owners. With no centralised visibility, certificates were routinely renewed only after services had already gone offline. In an 18-month period, the bank experienced two certificate-related outages — one of which disrupted internet banking access for several hours during a weekend, generating customer complaints and a note from the RBI's IT examination team. A third near-miss was caught only because a vendor happened to send a manual reminder. The bank had no way of knowing how many certificates existed across its estate at any given time, let alone which ones were approaching expiry.

> *"We were essentially waiting for things to break before we renewed certificates. That approach stopped being acceptable the moment we got a note from the regulator."*
>
> **Head of IT Infrastructure**

THE SOLUTION

eMudhra deployed CertiNext across the bank's server and application estate. An automated discovery scan identified 360 certificates across on-premises servers, cloud-hosted applications, and API gateways — including 28 that were already expired or within 30 days of expiry. CertiNext integrated with the bank's Active Directory and existing CA, establishing automated renewal workflows with notifications at 90, 60, 30, and 7 days before expiry. Critical internet-banking and payment-gateway certificates were assigned to a priority queue with direct escalation to the CISO. A private CA instance was also deployed for internally used service certificates, reducing external CA costs for low-risk internal connections. The bank's IT team could now view the full certificate estate — sorted by risk, business unit, and expiry window — from a single dashboard.

RESULTS

Within six weeks of deployment, all 28 at-risk certificates were renewed and the bank's certificate estate was fully visible for the first time. In the 12 months following go-live, the bank recorded zero certificate-related service disruptions. The IT team estimates that certificate renewal effort dropped by around 60%, freeing up time previously spent on manual tracking. The RBI examination team acknowledged the CertiNext deployment as a responsive remediation of the earlier finding.

METRIC	BEFORE	AFTER
Certificates discovered	Estimated 300+; no accurate count	360 certificates inventoried on day one
At-risk certificates at go-live	28 expired or expiring within 30 days	All renewed within 6 weeks; zero backlog
Service outages (cert-related)	2 outages in 18 months	Zero in 12 months post-deployment
Renewal effort	Manual tracking across multiple owners	~60% reduction through automation
RBI examination finding	Finding raised on cert management gap	Finding closed; remediation acknowledged

About eMudhra. eMudhra is a globally trusted provider of digital trust services, offering eSignatures, PKI, Certificate Lifecycle Management, Multi-Factor Authentication and Identity & Access Management solutions. Licensed by the Controller of Certifying Authorities (CCA), India, eMudhra serves 1,000+ enterprises across 40+ countries, helping organisations build secure, compliant and paperless digital ecosystems.

Customer name withheld for confidentiality.