

Case Study



A leading bank invests in connected branch operations with Carrier ABOUND

The retail banking firm used ABOUND™ Managed Services to connect, control, and optimize its branch network and reduce its carbon footprint.



The Customer

A large private bank in India, offering a wide range of financial services, with close to 6,000 branches and over 12,000 ATMs, and cash recyclers.

The Challenge

The bank focuses on leveraging digital technologies to drive differentiation and deliver enhanced customer experience. The bank branches are central to that.

Key challenges include:

1. Escalating energy costs, driven by energy management inefficiencies, power factor penalties, and dependence on diesel generators.
2. Lack of centralized visibility and control over energy-intensive equipment across a widely distributed branch network.
3. Balancing operational efficiency with sustainability goals.

The Solution

The Carrier ABOUND team enabled the bank to roll out a managed services solution for 600 of its branches across India. Initially, performance data was gathered from all existing building automation and energy management systems. The team analyzed the historical energy consumption of branch equipment such as Heating, Ventilation, and Air Conditioning (HVAC), lighting, IT Infrastructure (laptops, computers, printers, servers, ATMs, etc.) along with other miscellaneous loads to identify appropriate branch-specific energy-saving strategies.

The ABOUND Edge system was deployed across the bank's branch network, connecting more than 16,000 pieces of equipment. With a wide range of functional enablers, the ABOUND Edge system provides banks with the ability to control and manage connected equipment at their branches.

The system enabled the bank to optimize the branch networks' maintenance processes by making them proactive. The facility managers could avoid equipment and process-related problems that typically lead to downtime. Carrier Abound provided reports to the bank which included weekly and monthly summaries of deviations and recommended improvements, enabling the facility managers to avoid energy wastage. Besides increasing the efficiency of the branch and ATM operations, the regional facility teams were empowered with critical insights on equipment performance after a service activity was completed. This enabled them to determine whether the issue was correctly addressed or not, thereby ensuring the effectiveness of the maintenance activities.

The solution utilizes the Service Window® framework. The framework shows unique energy and business profiles that a typical branch goes through during its daily operations. Based on effective monitoring of energy consumption in these service windows, the team detected and plugged energy deviations or leakages that occurred on a day-to-day basis. This provided relevant information about branch energy consumption patterns and variations during business and non-business hours along with monthly insight reports. The facility managers could then easily navigate and understand operational anomalies and energy profiles, as well as customer, employee, and equipment compliances.

Real-time tracking for energy equipment like diesel generator (DG) sets, uninterruptible power supplies (UPS) and HVAC equipment was enabled. Operation and maintenance alerts were deployed for HVAC equipment, ATMs, server rooms and other branch areas.

The Result

Uniform energy policies were implemented to reduce the carbon footprint and improve customer experience at the branches.

Key results achieved during the period from December 2020 to May 2026 for 600 branches:

- i) Over 14% average energy savings per branch, helping avoid more than 16,000 metric tons of CO₂ emissions¹.
- ii) Gross energy savings of over INR 24.1 crores (~USD 2.68 million).
- iii) Improvement in internal room temperature compliance by over 42% in the ATM areas and 27% in server rooms.
- iv) Over 51% improvement in occupant area internal temperature compliance, contributing to enhanced occupant comfort.



The project won the Gold award in the 'Digital Transformation in Energy' category at the 2026 Greentech Energy Management Excellence Awards.

References:

1. Calculated against India's CO₂ Baseline Database for the Power Sector

Disclaimer:

1. This deployment is based on a specific implementation and reflects the experience of a particular customer under its unique circumstances. Results may vary. The statements in this release are provided for informational purposes only and do not constitute a guarantee, warranty, or promise of future performance.
2. AI-generated responses may include inaccuracies. Users should verify important information independently.

Write to us at abound@carrier.com for more on how we can help your company achieve its business and sustainability goals.

About Carrier Abound

Carrier Abound delivers AI powered predictive intelligence and expert services to help businesses run smarter, more efficient, comfortable, and sustainable buildings. The Abound platform solutions and Carrier Customer Command Centers have enabled us to save customers over 7 billion kWh and optimize over 63,000 buildings across the globe. Carrier Abound is part of Carrier Global Corporation, a global leader in intelligent climate and energy solutions.

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