



CASESTUDY

Banking on People: Ujjivan's HR Turnaround with Darwinbox

Streamlining Tasks for Seamless Workflows



INDUSTRY

Banking & Financial Services

HEADCOUNT

22,000+

BRANCHES

**750+ across
26 states and
UTs in India**

Ujjivan Small Finance Bank (USFB), founded in 2017 and headquartered in Bengaluru, India, was built to empower India's underserved communities with comprehensive financial services. By taking banking to semi-urban and rural towns, Ujjivan aspired to become a leading "mass market" bank, making digital banking accessible to everyone.

As the bank expanded, HR recognized the opportunity to streamline its processes. While email chains, spreadsheets, and paper forms were in use, there was room to boost efficiency. Recruiters saw that approval cycles could become more agile, and branch teams welcomed enhanced visibility into loan clearances, performance metrics, and internal mobility. Addressing these areas promised to optimize time, reduce operational complexity, and support frontline teams in their mission of financial inclusion.

Ujjivan needed a single platform that could catch up with the speed of its banking operations and the ambitions of its people.



Enter



 **darwinbox**

Journey at a Glance

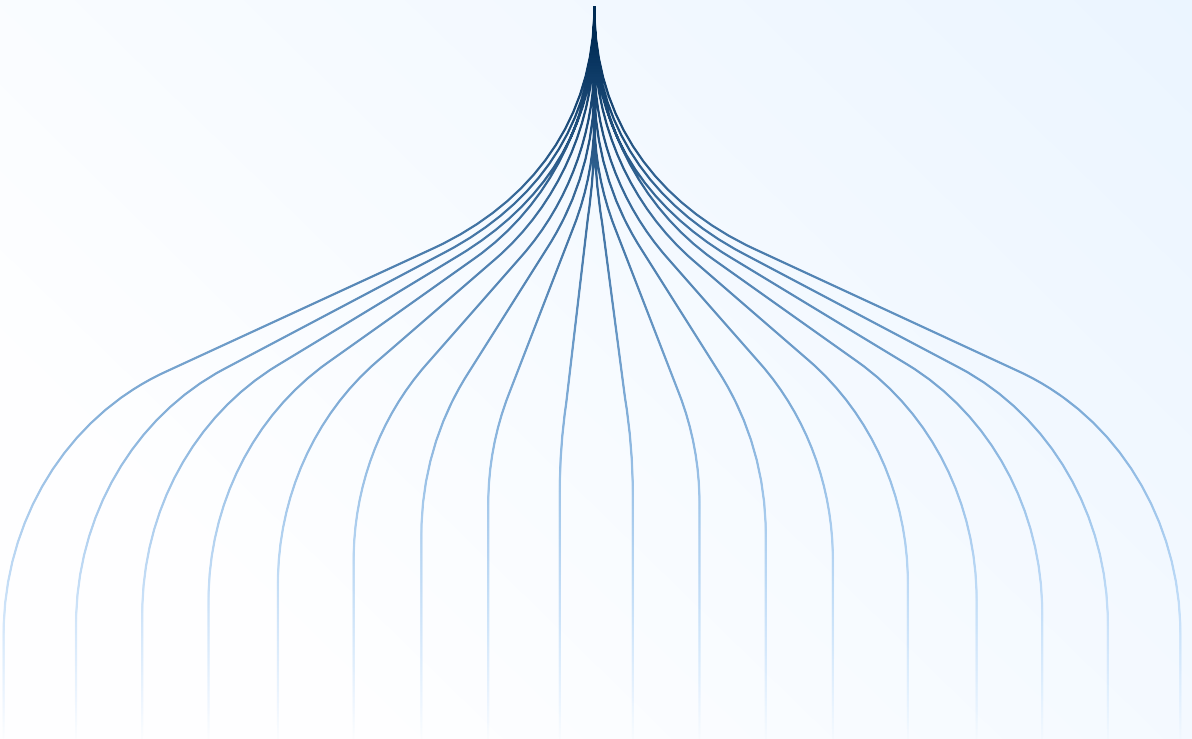
Metric	Before Darwinbox	After Darwinbox
Offer-letter errors	Frequent	98% reduction
Loan-processing SLA	Undefined / manual	70% faster
Transfer/Internal job posting	~ 10 days	Real-time approvals
Welfare-fund engagement	Manual surveys	7K-8K employees/month
HR bandwidth	Paperwork-heavy	Shifted to strategic projects

Workflow Volumes | Past 12 Months



*Indicate average per month

Workflow DeepDive



Challenge

Before Darwinbox, approvals were managed through email and spreadsheets, which sometimes extended turnaround times and added extra steps for compliance, particularly for high-hike cases.

Darwinbox in Action

- ✓ **Automated Approval Matrix** routes offers based on hike % and salary band
- ✓ **Compensation Repository** validates data, removing manual checks
- ✓ **Future-Ready Compliance:** Hooks prepared for BGV integrations (PAN-Aadhaar, PF, UAN)

Impact

98% reduction in errors



Offers released in hours, boosting candidate conversions—even in remote markets



Recruiters now focus on sourcing and employer branding, not chasing signatures

2 Accelerated Employee Loans

Challenge

Before Darwinbox, email-based workflows were in place, with opportunities to enhance document tracking, clarify SLAs, and expedite disbursements during emergencies.

Darwinbox in Action

- ✓ Single-Window Loan Portal for personal, housing, and vehicle loans
- ✓ Automated eligibility checks, digital document capture, and real-time notifications

Impact

70% faster processing

60% fewer discrepancies in documentation



Employees receive funds when they need them, enhancing financial well-being trust

3 Structured PACE / PIP Journeys

Challenge

Before Darwinbox, PIP processes relied on paper forms, leaving room for greater clarity around deadlines and accountability.

Darwinbox in Action

- ✓ **Digital PIP Forms** outline goals, timelines, and success metrics
- ✓ **Scheduled Check-Ins** with auto-reminders for managers and employees
- ✓ **Stakeholder tagging** for HR oversight and coaching support

Impact



Clear audit trails and progress tracking



Managers spot obstacles early; employees view PIP as a structured development path, not a penalty box

4 Real-Time Internal Mobility (IJP)

Challenge

Before Darwinbox, eligibility screening and communications were handled manually and separately, so transfers could take around 10 days, and candidates had limited visibility into their status.

Darwinbox in Action

- ✓ **Two-Stage Eligibility Filters** block ineligible applications upfront
- ✓ Instant routing to approvers; live dashboards show status at every step
- ✓ Auto-notifications to keep candidates in the loop

Impact



Transfers now **near-instant** once approvals hit



Recruiters focus on fit and succession; employees gain confidence in internal career paths



Early signs of higher retention (bank to share FY-end data)

Challenge

Before Darwinbox, welfare fund tracking relied on survey links and manual Excel tallies, which sometimes led to discrepancies and limited real-time visibility into contributions.

Darwinbox in Action

- ✓ Monthly Auto-Triggers prompt employees to pledge contributions or request support
- ✓ HR dashboards consolidate participation data in real time

Impact

7k-8k employees confirm contributions every month



Transparent tracking boosts engagement and sense of community



HR spends minutes—not days—on reporting



Darwinbox is now our single point of truth—more than 12,000 offers, 1,500 staff loans, and thousands of welfarefund confirmations flow through one platform. Decisions are faster, compliance is tighter, and HR finally spends time with people, not paperwork.



Chandralekha Chaudhuri
Head of HR, Ujjivan



Darwinbox helped modernize Ujjivan's HR processes, making approvals faster and providing real-time insights. Employees—from major cities to smaller towns—now benefit from more efficient workflows with a single click. By reducing manual steps, Ujjivan's HR team can focus on supporting people, setting the stage for continued growth.

[Setup a Demo](#)

