

CASE STUDY • PEOPLE MATTERS INFINI-T AWARDS INDIA 2026

Twice the Workforce, the Same HR Team: Paper to Platform Across 860 Branches

Five Star Business Finance Limited

Infini-T Awards Category: HR Productivity Impact



Executive Summary

Five-Star Business Finance is one of India’s leading NBFCs in secured lending to underserved micro-entrepreneurs and self-employed individuals. A listed company headquartered in Chennai, we run **860 branches across 10 states and one Union Territory**, serve roughly **4,96,000 active loans** and manage **₹13,224+ crore in assets**. Our **14,159 employees** are predominantly frontline: branch managers, relationship officers, field credit, collections and operations teams, supported by a lean Head Office. Financial inclusion at this scale is a branch-network business, and the branch network is where HR either works or does not.

14,497 Employees across 860 branches in 10 states and 1 UT	6,500 → 14,000+ Workforce growth carried without growing the HR team	~2,750 Manual HR hours a month automated, roughly 345 mandays	100% Adoption across all live modules, within 3 months
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Ours largely did not, at least not digitally. Employee records lived in offline files. Resignations arrived by email and piled up for bulk month-end processing, with Full & Final settlements calculated by hand. Attendance was compiled in Excel branch by branch, consuming roughly **1,792 HR hours every month**. Employee queries came through email, phone and WhatsApp, **30,686 of them in a single quarter**, with no way to know whom to ask or whether anyone was answering. Expense bills needed physical verification. Payroll inputs were keyed in manually. None of it was broken. All of it was manual, and we were doubling.

The transformation moved every stage of the lifecycle onto **Darwinbox**: Core HR, Recruitment, Onboarding, Time & Attendance, Payroll, Helpdesk, Expense Management, Chatbot, Vibe and Recognition, with biometric integration, reaching **100% adoption across all modules within three months**. And it changed our operating model, not just the tooling: we moved from a managed-services arrangement to a **product-led model our own HR team runs independently**.

The result the category asks for is productivity, and it is measured conservatively from our own workings: **around 2,750 hours of manual effort a month, roughly 33,000 hours a year, now automated**. The result that matters more is what it purchased: we **grew from 6,500 to more than 14,000 employees without increasing the size of our HR team**.

 **30,686**

Employee queries a quarter
Now through one Helpdesk

 **2,945**

Onboardings in a quarter
Workflows and documents automated

 **4,032**

Expense claims a quarter
Policy-validated digitally

Manual, Multiplied by 860

Every process below was workable at one branch. We had 860 of them, staffed by a field workforce that joins, moves and exits at the pace of a fast-growing lending business.

Where the manual model was costing our business

The challenge we faced	The consequence it caused
Employee records, employment changes and movements managed manually across offline files	Increased administrative effort, limited visibility into employee data, and a higher risk of inconsistencies, with limited auditability for a listed lender
Resignations processed through email, with manual notice-period and Full & Final calculations, bulked at month-end	Delayed exits, concentrated administrative load, and a higher likelihood of settlement errors at the moment accuracy matters most to a departing employee
Attendance compiled in Excel, leave managed by email, Loss of Pay calculated by hand	Roughly 1,792 HR hours a month consumed before payroll could even begin, with payroll accuracy exposed to every upstream mistake
Queries arriving by email, phone and WhatsApp with no central helpdesk	30,686 questions a quarter answered without tracking, routing or knowledge reuse, and employees unsure whom to ask
Expense claims submitted manually with physical bill verification and manual policy checks	Longer reimbursement turnaround for a field workforce that spends on the road, and heavy verification effort
Attendance and LOP inputs manually keyed into payroll, with limited payslip flexibility	Longer payroll cycles, higher rework, and more payroll queries feeding back into the same manual helpdesk

Redesign the Process, Then Own the Platform

Two decisions shaped this programme, and we made both mid-course rather than assuming them at the start.

1.

Standardize, do not replicate

Our initial expectation was to configure the platform around existing processes. During implementation, we and the Darwinbox team agreed instead to redesign several workflows around standardized, scalable operating practices, rather than digitizing legacy manual habits. Achieving consensus on common HR policies, salary structures and approval workflows across 860 branches took longer than anticipated and extended our design phase, and it was the right trade: what went live was one way of working, not 860 digitized variations.

2.

Own it

We moved from a managed-services model, where the platform is operated for you, to a **product-led operating model where our own HR team runs day-to-day operations independently**. We positioned Darwinbox as strategic infrastructure, and in our own words it is now “a unified HR platform that has simplified our people processes and reduced manual effort.”

We engineered adoption rather than mandating it: executive sponsorship, HR champions across business units, role-based training for HR, managers and employees, dedicated hypercare through go-live, and continuous stakeholder engagement. The evidence it worked by design is behavioural: **100% adoption across all implemented modules within three months**, with standardized digital workflows becoming the preferred way of working rather than the enforced one.

THE IMPACT

The Hours, Counted Conservatively

Every figure below is from our own time-saving workings, measured per process with its own window. These are the manual hours each process consumed before Darwinbox; each is now automated on the platform.

Process	Manual effort before Darwinbox	Window
Attendance compilation and LOP	1,792 HR hours a month (224 mandays) across the branch network	Monthly
Payroll input preparation	24 HR hours a month keying attendance and LOP into payroll	Monthly
Employee query handling	852 hours (107 mandays) for 30,686 queries	3 months
Expense claim processing	896 hours (112 mandays) for 4,032 claims	3 months
Core HR workflows and documents	437 hours (55 mandays) for 4,501 workflows and 647 letters	3 months
Recruitment offer processing	275 hours (34 mandays) for 3,297 offers	3 months
Onboarding	245 hours (31 mandays) for 2,945 joiners	3 months
Separation and Full & Final	121 hours (15 mandays) for 2,183 exits	3 months

Held to a single time basis, that is **approximately 2,758 hours of manual effort a month**, about 345 mandays, or **roughly 33,000 hours a year**, the equivalent of more than 16 full-time roles at a standard 2,000-hour year. The estimates are deliberately conservative, task-level figures from our own workings, not industry benchmarks.

The volumes carried alongside the hours tell the scale story on their own: in a single quarter the platform now runs **30,686 helpdesk tickets, 4,501 workflows, 4,032 expense claims, 3,297 offers, 2,945 onboardings and 647 generated letters**, with biometric attendance flowing straight through to payroll.

|| 2,758

Hours of manual effort a month

Approximately, held to a single time basis

|| 345

Mandays a month

About, across the processes above

|| 33,000

Hours a year

Roughly, more than 16 full-time roles

Approximately 2,758 hours of manual effort a month,
about 345 mandays, or roughly 33,000 hours a year.

The Design Phase Ran Long, For the Right Reason

The setback was consensus, not code. Agreeing common HR policies, salary structures and approval workflows across **860 branches** took materially longer than planned, and our design phase stretched. The alternative was faster: configure around whatever each location already did, and ship. We declined it.

The course correction went further. Rather than digitizing legacy manual processes, we and the Darwinbox team **redesigned the workflows themselves** around standardized, scalable practices. And the hardest part was never the technology: **organizational change management outweighed deployment**, which is why the leadership sponsorship, champions, role-based training and hypercare mattered as much as any configuration. What changed because of it is our operating model itself: we moved from vendor dependency to a self-sustained product model, which is a foundation, not just a go-live.

The setback was consensus, not code.

From Paper-Driven HR to One Platform

The defining moment in our transformation journey was moving from paper-driven HR to a unified digital HR platform. Across 14,000+ employees and 860 branches, every HR process (from Hire to Retire) was reimagined and digitized. This transformation replaced fragmented manual workflows with intelligent automation, standardized governance across locations, empowered employees through self-service, and equipped leaders with actionable workforce insights. The initiative not only modernized HR operations but fundamentally transformed how the organization engages, manages, and grows its people.

Why We Believe This Stands Apart



Doubling without doubling HR

From 6,500 to more than 14,000 employees with no increase in HR team size. Growth without proportional operational complexity is a promise easily made; a listed NBFC that doubled its workforce across 860 branches is what it looks like kept.



From managed service to product, owned by us

We did not just deploy a platform. We transitioned from a vendor-operated managed-services model to a product-led operating model our own HR team runs independently, achieved through redesigned processes, standardized policies across the branch network, and training rolled out to every role within a short implementation window.



100% adoption in three months, by design

Executive sponsorship, HR champions across business units, role-based training and go-live hypercare produced full adoption across every implemented module within a quarter, on a predominantly frontline, field-based workforce where digital habits are hardest to form.



Standardized once, not digitized 860 times

The deliberate mid-course decision to redesign workflows around scalable operating practices, rather than configure the platform around legacy habits, is why one standard way of working now runs across every branch, and why the design phase running long was a price worth paying.

From Our Leadership

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The most rewarding outcome of this transformation is that we proved growth does not have to come with proportional operational complexity. By digitizing every stage of the employee lifecycle across 860 branches, we seamlessly scaled from 6,500 to more than 14,000 employees without increasing the HR team size. What began as a technology initiative evolved into an organization-wide transformation that strengthened governance, elevated employee experience, and positioned HR as a strategic partner to the business.

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M Sai Suryanarayana, Chief People Officer

CONCLUSION

The Benchmark We Set

Every fast-growing branch business faces the same quiet equation: headcount doubles, branches multiply, and somewhere a decision gets made about how much HR machinery has to grow with them. Our machinery in 2023 was Excel, email, WhatsApp and paper, run diligently across hundreds of branches: attendance rebuilt by hand every month, resignations stacked for month-end, bills physically verified, payroll keyed in line by line. The equation said our HR team had to grow with the company. **We decided it would not.**

What replaced the paper was an operating model, with a platform underneath it. We redesigned processes once, to a standard, instead of digitizing them 860 times. We engineered adoption through sponsorship, champions, training and hypercare until it reached **100% inside three months**. And we retired the managed-services arrangement: our HR team took the controls and runs the product itself.

The productivity is counted conservatively, from our own workings: **around 2,750 manual hours a month automated, roughly 33,000 hours a year**, across attendance, payroll inputs, 30,686 quarterly queries, 4,032 expense claims, 3,297 offers, 2,945 onboardings, and the workflows and letters in between.

But the number that carries this is the one in our CHRO's sentence: **6,500 to more than 14,000 employees, the same HR team**. Hours saved are what a platform does. Absorbing the doubling of a company without adding a single person to run its people operations is what a platform is for.

This is the standard we set: a frontline company that doubled across 860 branches while HR stayed the same size, because the manual work stopped being anyone's job, and the platform became everyone's habit.