

People Matters
Infini-T Awards 2025



Ujjivan Won Gold for

Infi in Digital HR Team



Executive Summary



Ujjivan's HR team has set a benchmark in digital HR transformation by prioritizing the digitization of core HR operations - from employee loans and internal transfers to compliance, documentation, and welfare fund workflows. Through HR Saathi, Ujjivan's internal portal built on Darwinbox, over 40+ automated workflows now power everyday service delivery across 750+ branches - driving speed, transparency, and governance at scale. Building on this operational foundation, the team streamlined high-volume hiring processes with micro-automations across requisitions, offers, and referral management - saving over 1,500 recruiter hours annually. In parallel, talent management journeys like PIP and probation extensions have been digitized to foster accountability and development. Today, Ujjivan's digital HR engine empowers over 29,075 employees with faster decisions, seamless compliance, and a significantly improved experience.

Problem Statement

Ujjivan's HR team faced widespread inefficiencies in its HR operations, with critical workflows like employee loan processing, internal transfers, welfare fund engagement, and compliance documentation running on spreadsheets, emails, and paper forms. These manual processes led to delays, errors, and lack of visibility - hindering governance, scalability, and service delivery across 750+ branches. In parallel, the recruitment process was heavily manual, with limited system-led controls for requisition creation, offer generation, and referral validation. This contributed to extended turnaround times, high recruiter workload, and inconsistent hiring experiences. Talent management workflows such as PIP tracking, probation extensions, and development plans also relied on unstructured, offline formats - reducing accountability and limiting insights. The HR team needed a unified, automated system to streamline operations, improve agility, and support faster, data-driven decisions at scale.



Key Challenges

- **Fragmented HR Operations:** Core workflows such as loan disbursements, transfers, ID card issuance, and welfare fund engagement were manual and email-driven, resulting in delays, errors, and low visibility.
- **Lack of Workflow Automation:** Day-to-day HR activities—including movement approvals, document updates, seating allocation, and access requests—were heavily dependent on manual follow-ups, consuming HR bandwidth and increasing turnaround times.
- **Decentralized Approval Processes:** Absence of structured governance across multiple service transactions impacted standardization, audit readiness, and employee satisfaction.
- **High Recruiter Workload:** Repetitive manual tasks consumed a substantial portion of recruiter capacity, leaving little room for strategic talent engagement.
- **Prolonged Time-to-Hire (TAT):** Delays in requisition management and offer approvals extended hiring cycles and slowed business readiness.
- **Governance Gaps in Hiring:** Limited control mechanisms in the ATS resulted in errors, such as misattributed referrals and inconsistent salary structures.
- **Lack of Transparency in Development Plans:** PIP and coaching plans were tracked offline, limiting clarity and accountability for performance interventions.
- **Inconsistent Candidate and Employee Experience:** Unstructured, manual workflows affected both employer branding and lifecycle engagement.



Solutions Leveraged from Darwinbox

To address the above challenges, Ujjivan's HR team adopted a focused approach by implementing targeted automations through Darwinbox, prioritizing HR operations while streamlining hiring and talent processes:

- **Digital Loan Management:** Automated eligibility checks, document uploads, and real-time notifications reduced turnaround time for employee loans by 70%.

- **Efficient Approvals for Internal Mobility:** Two-stage eligibility filters, live dashboards, and instant routing brought transfer approvals down from 10 days to near-instant.
- **Welfare Fund Automation:** Monthly auto-triggers for contributions and real-time dashboards replaced Excel tallies, boosting transparency and reach (7K–8K confirmations/month).
- **Auto-Creation of Requisitions:** Automatically triggered for replacement roles, reducing delays and dependency on manual intervention.
- **Requisition Archival Logic:** Auto-closure of inactive requisitions after a defined time, ensuring data cleanliness.
- **Automated Salary Structuring:** Location-specific templates auto-assigned during offer generation, to ensure consistency and accuracy.
- **Predefined CTQs (Critical to Qualify):** Standardized pre-screening fields applied during screening to drive efficiently.
- **Referral Validation Control:** System-based checks introduced to avoid misattribution, enhancing fairness and data integrity.
- **Structured PIP Journeys:** Digital PIP forms with check-ins and HR coaching support improved accountability and audit readiness.



Outcomes

- 40+ service workflows now live on HR Saathi -including RE-KYC, Aadhaar consent, ID card, emergency contact, access cards, and seating allocation - improving governance and turnaround times for everyday employee services.
- Staff loan processes for personal, housing, and vehicle loans are now fully automated - from eligibility to disbursement - ensuring speed, compliance, and zero manual handoffs.
- Welfare fund collection workflows enabled employees to raise ₹23 lakh in just 3 days to support a colleague in crisis, showcasing the human impact of HR digitization.

- Custom-built workflows for recruiter approvals, relocation reimbursements, and relative declaration now ensure structured governance and regulatory compliance across HR touchpoints.
- Internal Job Posting approvals now near-instant, strengthening internal talent mobility and retention.
- 1,500+ Recruiter Hours Saved Annually, redirecting effort to higher-value activities.
- Reduction in Hiring TAT, leading to accelerated onboarding and business readiness.
- Improved Recruiter Productivity by minimizing time spent on routine administrative tasks via automation.
- Strengthened Governance across referral and offer processes to drive higher compliance levels.
- Performance Improvement Plans are digitized, increasing fairness and development focus.



Innovation & Differentiation

What sets Ujjivan's HR team apart is their precise, data-driven approach to transformation - prioritizing operational efficiency in HR service delivery over disruptive overhauls. From automating everyday employee services like KYC, seating, access cards, and loan disbursements to centralizing control and compliance, the team has reimagined HR Ops at scale. Their smart automations in recruitment (like requisition auto-creation and salary structuring) further highlight their maturity in streamlining talent acquisition. Structured journeys for internal mobility, performance improvement, and welfare engagement demonstrate a holistic and humane approach to talent management. Ujjivan's digital HR blueprint reflects modular, scalable change grounded in real business needs - setting a new benchmark in BFSI HR transformation.



Strategic Alignment

This initiative is a direct reflection of Ujjivan's vision to evolve into a more agile, tech-forward financial institution. By digitizing core HR operations - from employee services to approvals, compliance, and governance - the HR team has laid the foundation for scalable growth. Enhanced efficiency in hiring workflows has supported faster talent acquisition across semi-urban and rural India. And with robust processes for internal talent mobility and performance development, the transformation strengthens Ujjivan's mission to serve communities with speed, empathy, and trust. The digital HR model is not just efficient - it is inclusive, accessible, and built for India's diverse frontline workforce.



User Impact

Employees across 750+ branches now access essential HR services - loans, IDs, access cards, KYC, transfers, and reimbursements - through one mobile-first platform, reducing paperwork and wait time drastically. HR teams report smoother operations and greater control over compliance and workflows. Recruiters have gained back 1,500+ hours, allowing them to focus on engagement and hiring experience. Managers now benefit from faster internal movements and clear, system-led PIP and promotion journeys. The impact is tangible at every level - operationally efficient, strategically aligned, and deeply human.



Conclusion

Ujjivan's HR team redefined digital excellence by embedding smart automations across the entire employee lifecycle via Darwinbox. From HR operations and employee services to hiring and talent mobility, every process now runs on a unified, connected platform. With 1,500+ hours saved, faster service delivery, and stronger governance, the team has built a nimble, high-performance HR engine - empowering 22,000+ employees across India.