

# RPA: Raised Efficiency, Now Boosting Resilience

Martin P S, Chief Operating Officer at Ujjivan Small Finance Bank, reveals how the bank is leveraging RPA in multiple areas and deriving substantial benefits:

**Ravi Lalwani: Briefly describe your role with respect to RPA projects at Ujjivan SFB.**

**Martin P S:** In my capacity, a strategic direction for RPA adoption broadly is to **deliver efficiency and scalability** to handle the growth objectives. RPA enhances productivity by automating repetitive and voluminous tasks. This allows users to focus on exception handling, innovation and enhance customer experience.

**For which products and processes is RPA making the biggest impact at Ujjivan SFB? Describe the impact briefly.**

RPA in our bank is not just about automating routine tasks; we have now extended this concept for **real-time system monitoring and control**. In digital payments, it ensures seamless reconciliation across UPI, IMPS, UPI Lite, and AEPS, handling exponential transaction growth effortlessly. By providing instant system alerts to IT and automating exception report monitoring for control functions, RPA strengthens governance, enhances compliance, and ensures uninterrupted banking operations. This has lowered operating costs offering a highly resilient digital payment system and ensuring quicker turnaround times.

**Briefly quantify the benefits achieved from a leading RPA project.**

We automated the complex reconciliation process, ensuring accuracy and efficiency. Previously, this was manual and required large teams to handle the volumes, but RPA streamlined operations internally. In one of reconciliation automations, RPA processes 830+ million transactions annually, handling multiple settlements per day seamlessly. This has **saved 58,970 manhours** within a year. Despite a steady increase in transactions over the last 3 years, we have been able to manage without increase in headcount, showcasing significant cost and efficiency benefits. This automation has enhanced scalability, reduced errors, and improved operational efficiency, making it a key milestone in our



Martin P S

digital transformation journey.

**Which RPA projects were easiest to implement, and which ones were toughest? Why?**

Success of a RPA implementation hinges on process complexity, logic, and integration points. Simpler tasks, like exception monitoring and reporting for control functions, were easier since they involved a single application. The real challenge lay in automating reconciliation and system monitoring, where multiple applications, diverse response codes, and intricate narrations demanded a sophisticated approach. Yet, these complexities fuel our commitment to innovation. By **mastering automation in high-touchpoint processes**, we enhance efficiency and accuracy, and also make our digital banking more resilient.

**Are you partnering with a single IT vendor or with multiple IT vendors for RPA?**

We have developed a strong in-house RPA team that drives automation with deep domain expertise. To complement our efforts, we collaborate with partners to support us in scaling and enhancing automation. This hybrid approach ensures agility, control, and seamless execution of complex banking automation projects.

**Briefly describe 3 ways you minimize risks associated with RPA?**

Risk management is integral to our RPA strategy. First, every automated process undergoes **thorough documentation** and approval by the Process Approval Committee, ensuring transparency and alignment with business objectives. Second, we implement a robust Business Continuity Plan (BCP) for all RPA activities, ensuring **resilience in case of disruptions**. Lastly, continuous **monitoring of bot performance** and usage helps identify inefficiencies, optimize execution, and maintain compliance.

**Briefly describe 3 skills that you think are critical for success of any RPA project.**

For any RPA project to succeed, there are 3 critical skills that stand out. First, strong **business acumen** ensures automation aligns with the organization's strategic goals thereby maximizing impact. Second, subject matter experts bring deep **process knowledge**, ensuring automation is accurate, efficient, and tailored to business needs. Third, fostering a **solution-oriented culture** is key. Hence, teams must be agile, innovative, and proactive in addressing challenges, ensuring seamless automation deployment. Together, these skills drive efficiency, scalability, and long-term success, making RPA a powerful enabler of digital transformation.

**Has Ujjivan SFB won any awards for RPA implementation? If yes, please give details and describe the project briefly**

Yes, our organization has received 2 prestigious awards for our RPA implementation: - ETBFSI Award and Infosys Innovation Award. Both awards recognized our Reconciliation Automation Project, where we leveraged RPA to transform a human intensive reconciliation process for high volume payments transactions linked to UPI, UPI Lite, IMPS, and AEPS transactions.

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