

# How Ujjivan SFB is re-architecting banking for scale and inclusion

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By [Aaratrika Talukdar](#) On Feb 12, 2026



Deepak Agarwal, Head of Strategy & Transformation, Ujjivan Small Finance Bank

As digital channels become the primary interface between banks and customers, technology decisions are no longer confined to IT efficiency. They are shaping how banks scale, manage risk, personalise services, and remain inclusive, often simultaneously.

At Ujjivan Small Finance Bank, this shift is visible in how digital transformation has evolved from channel enablement to a broader strategy agenda. In an exclusive interaction with *Express Computer*, **Deepak Agarwal, Head of Strategy & Transformation, Ujjivan Small Finance Bank**, outlines how the bank is rethinking architecture, security, and customer experience to support growth in a highly regulated and diverse operating environment.

Rather than positioning transformation as a single platform upgrade, Agarwal frames it as a series of deliberate design choices, each aimed at removing structural constraints that slow innovation or create long-term technical debt.

## **Breaking free from monoliths to unlock speed**

One of the most significant changes has been the move away from monolithic application architectures towards a microservices-based model, an approach reflected in the bank's newer digital stack, including its EZY platform.

"In a tightly coupled environment, even small changes can have a platform-wide impact," Agarwal explains. "That limits speed and increases risk."

By redesigning digital banking systems around independent services, covering areas such as accounts, deposits, loans, and payments, the bank has reduced interdependencies that traditionally slowed deployment cycles. Each service can now be scaled, upgraded, or recovered independently, without disrupting other transaction flows.

For a bank where digital channels handle the vast majority of outward transactions, this architectural shift is less about experimentation and more about operational resilience. Faster deployments are valuable, but equally important is the ability to isolate failures and recover quickly, capabilities that are increasingly essential as customer activity concentrates on digital platforms.

## **Managing complexity as digital volumes dominate**

With more than 200 features unified across mobile and internet banking, platform complexity is unavoidable. The challenge lies in preventing that complexity from eroding reliability.

According to Agarwal, the answer lies in decoupling feature growth from core transaction systems. Microservices allow individual components to evolve without placing stress on the entire platform, while real-time monitoring provides early visibility into performance bottlenecks.

Usage spikes, latency patterns, and system health indicators are continuously tracked, enabling teams to intervene before customer experience is affected. This approach reflects a broader shift in enterprise IT, from post-incident response to proactive system stewardship.

As digital channels account for over 95 per cent of outward transactions, reliability is no longer a hygiene factor; it is fundamental to business continuity.

## **Personalisation without compromising trust**

Personalisation has become a defining expectation in digital banking, but it introduces tension between contextual experience and regulatory responsibility.

“At Ujjivan, personalisation is being approached through modular design rather than deep data exposure. Customer experience is shaped through configurable themes and widgets aligned to relationship categories, while allowing users to control which features they engage with,” points out Agarwal.

Crucially, privacy controls are embedded by design. Sensitive information remains masked by default and is revealed only through explicit customer action. This ensures that personalisation does not come at the expense of data protection or regulatory compliance.

This highlights an important lesson: that meaningful personalisation in regulated environments depends as much on interface design and data governance as it does on analytics.

## **From reactive security to continuous risk assessment**

As digital adoption increases, so does the attack surface. Agarwal states that security strategies must evolve accordingly.

“Security can no longer be reactive,” he says. “It has to be predictive and preventive.”

The bank’s approach combines device-level protection with continuous risk assessment throughout a customer session. Before access is granted, multiple checks assess device integrity, detect tampering, and identify unauthorised access attempts. If risk indicators are detected, sessions are blocked before they begin.

Beyond entry-level controls, risk is reassessed continuously using behavioural and environmental signals. This allows potential threats to be identified early, shifting response from post-incident containment to pre-emptive prevention.

For banks, this model aligns security with customer experience. Fraud prevention is most effective when it is invisible to legitimate users while actively deterring malicious activity.

## **Designing for inclusion without fragmenting systems**

Ujjivan serves a customer base that spans geographies, income levels, and digital literacy. One of the most persistent risks in such environments is the creation of parallel systems—each designed for a specific segment but collectively generating long-term technical debt.

Instead, the bank has focused on a single, integrated ecosystem that supports multiple access modes. Customers can engage through missed-call and SMS banking, entry-level mobile applications, or full-featured digital platforms, depending on their comfort level.

“The underlying systems remain consistent, allowing customers to move along the digital maturity curve without encountering fragmented experiences,” explains Agarwal, adding that this approach balances inclusion with architectural discipline, an increasingly important consideration for enterprises operating at scale.

## **The evolving mandate of strategy and transformation**

Looking ahead to 2026 and beyond, Agarwal sees the role of strategy and transformation expanding well beyond digital channel enablement.

“Digital is now central to how customers engage with the bank,” he notes. “The focus is shifting towards using digital insights to shape product strategy, customer acquisition, and profitability.”

Automation will continue to scale, particularly in operational areas where repetitive tasks can be handled through RPA, freeing employees to focus on higher-value activities. At the same time, analytics will be embedded deeper across functions to support data-driven decision-making and more targeted customer engagement.

This reflects a broader trend across BFSI that transformation leaders are increasingly responsible for aligning technology investments with measurable business outcomes, rather than delivering technology in isolation.

## **A shift from platforms to outcomes**

Ujjivan’s journey underscores a larger shift underway in enterprise banking. Success is no longer defined by launching new platforms or features but by how effectively technology removes friction from internal operations, from customer journeys, and from

decision-making processes.

Architecture choices, security models, and inclusion strategies are no longer technical decisions alone. They are strategic levers that will determine how banks scale, compete, and earn trust in a digital-first future.