EMSIGNER · BANKING & FINANCIAL SERVICES · INDIA

A Leading Small Finance Bank in India Deploys Enterprise-Wide eSignature Solution with eMudhra emSigner

SECTOR	REGION	SOLUTION
Banking & financial services	India	emSigner

CLIENT OVERVIEW

A Leading Small Finance Bank in India provides a wide range of financial products to underserved and emerging customer segments, including personal loans, agricultural loans, vehicle finance, and commercial lending. With a growing digital footprint and a diverse, geographically distributed customer base, the bank required a scalable, secure, and regulatory-compliant eSignature solution capable of supporting multiple loan product types, each with different authentication and documentation requirements. Meeting the national banking regulator's requirements for data residency and audit access was a non-negotiable constraint on any solution deployment.

THE CHALLENGE

Across the bank's lending divisions, document signing workflows remained paper-based and disconnected from the bank's digital infrastructure. Loan documentation — personal loan agreements, agricultural loan documents, vehicle finance contracts, and commercial loan paperwork — required physical signatures, creating delays in loan disbursement and adding operational overhead at every stage of the approval chain. For agricultural loan customers in particular, the requirement for physical signatures presented an additional accessibility challenge, as many customers were located in rural areas with limited access to branch facilities.

Regulatory compliance added a further layer of complexity. The national banking regulator's requirements around data residency, audit access, and digital transaction security meant the solution had to be deployed within the bank's own cloud infrastructure — ruling out shared SaaS platforms without dedicated data isolation. The bank also required integration of Aadhaar-based eSign and eStamping across product lines, biometric authentication for agricultural loan documentation, and offline stamping capability for vehicle loan processing — a combination of requirements that demanded a highly configurable, multi-mode signing platform.

> *"We needed a signing solution that could serve a personal loan customer in a city and an agricultural loan customer in a village, using different authentication methods, on different devices, all within the same compliant infrastructure. That is not a simple requirement — but it was essential for our customer base."*
>
> **Head of Digital Banking, Lending Operations**

THE SOLUTION

eMudhra deployed emSigner as a comprehensive eSignature workflow stack on an AWS private cloud instance, providing the bank with full control over data residency and audit access in line with national banking regulator requirements. The solution was deployed on a high-availability architecture with dual availability zones, load balancing, and automated failover, ensuring the reliability and uptime required for a banking-grade digital infrastructure.

The deployment integrated Aadhaar OTP-based eSign and online eStamping for the personal loan product line, enabling end-to-end paperless loan documentation from the outset. The agricultural loan team integrated biometric authentication with Aadhaar eSign, enabling secure signing for customers in the field without requiring branch visits. The HR team adopted emSigner for internal document workflows, while vehicle loan processing was configured with offline stamping combined with eSign for field-level document execution. Commercial loan operations were progressively onboarded as the deployment matured.

RESULTS

The phased, department-by-department deployment of emSigner resulted in enterprise-wide adoption across all major lending divisions, delivering significant improvements in loan processing speed, regulatory compliance, and customer experience.

METRIC	BEFORE	AFTER
Loan Documentation Process	Paper-based; physical signatures required	Fully digital; Aadhaar eSign and eStamping integrated
Agricultural Loan Signing	Branch visit required; accessibility barrier	Biometric field signing; no branch visit needed
Data Residency	No dedicated digital infrastructure	AWS private cloud; full regulatory compliance
Cross-Department Adoption	None — paper across all divisions	Personal loans, agriloans, HR, vehicle, commercial loans
Regulatory Compliance	Manual audit; compliance risk	Full national banking regulator audit and data residency compliance
Scalability	Limited by manual process capacity	Scalable across all departments; enterprise-wide rollout

About eMudhra. eMudhra is a globally trusted provider of digital trust services, offering eSignatures, PKI, Certificate Lifecycle Management, Multi-Factor Authentication and Identity & Access Management solutions. Licensed by the Controller of Certifying Authorities (CCA), India, eMudhra serves 1,000+ enterprises across 40+ countries, helping organisations build secure, compliant and paperless digital ecosystems.

Customer name withheld for confidentiality.