



CASE STUDY

Empowering AU Small Finance Bank with a Scalable, Secure, and Compliant eSignature Workflow Solution

About the Customer

AU Small Finance Bank is a leading small finance bank in India, providing a wide range of financial services. With a growing digital footprint, the bank required a scalable, secure, and compliant eSignature solution to streamline document workflows and meet regulatory requirements.

Business Scenario

AU Small Finance Bank had several key requirements:

Data Residency & Compliance

The solution needed to be hosted within the bank's infrastructure to ensure data residency and meet the RBI's regulatory requirements for audit access.

Scalability

The bank required a solution capable of supporting multiple departments and various document types across the enterprise.

eStamping & eSign Integration

A critical need was the integration of eStamping and Aadhaar-based eSign with biometric and OTP-based authentication to ensure compliance with government regulations

eMudhra Solution

eMudhra implemented the **emSigner** solution, a comprehensive eSignature workflow stack, to address AU Small Finance Bank's needs for scalable eSign and eStamping functionalities. The solution was deployed on an AWS private cloud, ensuring data residency, regulatory compliance, and secure access, while providing the bank with full control over the solution.

Key features of the solution include:



eSign & eStamping Integration: Seamless integration of Aadhaar OTP-based eSign and online eStamping for document workflows, ensuring compliance and security.



Biometric Authentication: Integration of biometric authentication for secure document signing, especially for agriloan documents, enhancing trust in the digital signing process.



Scalable Workflow: The solution was designed to scale across various departments, enabling teams such as personal loans, agriloans, HR, vehicle loans, and commercial loans to leverage emSigner.



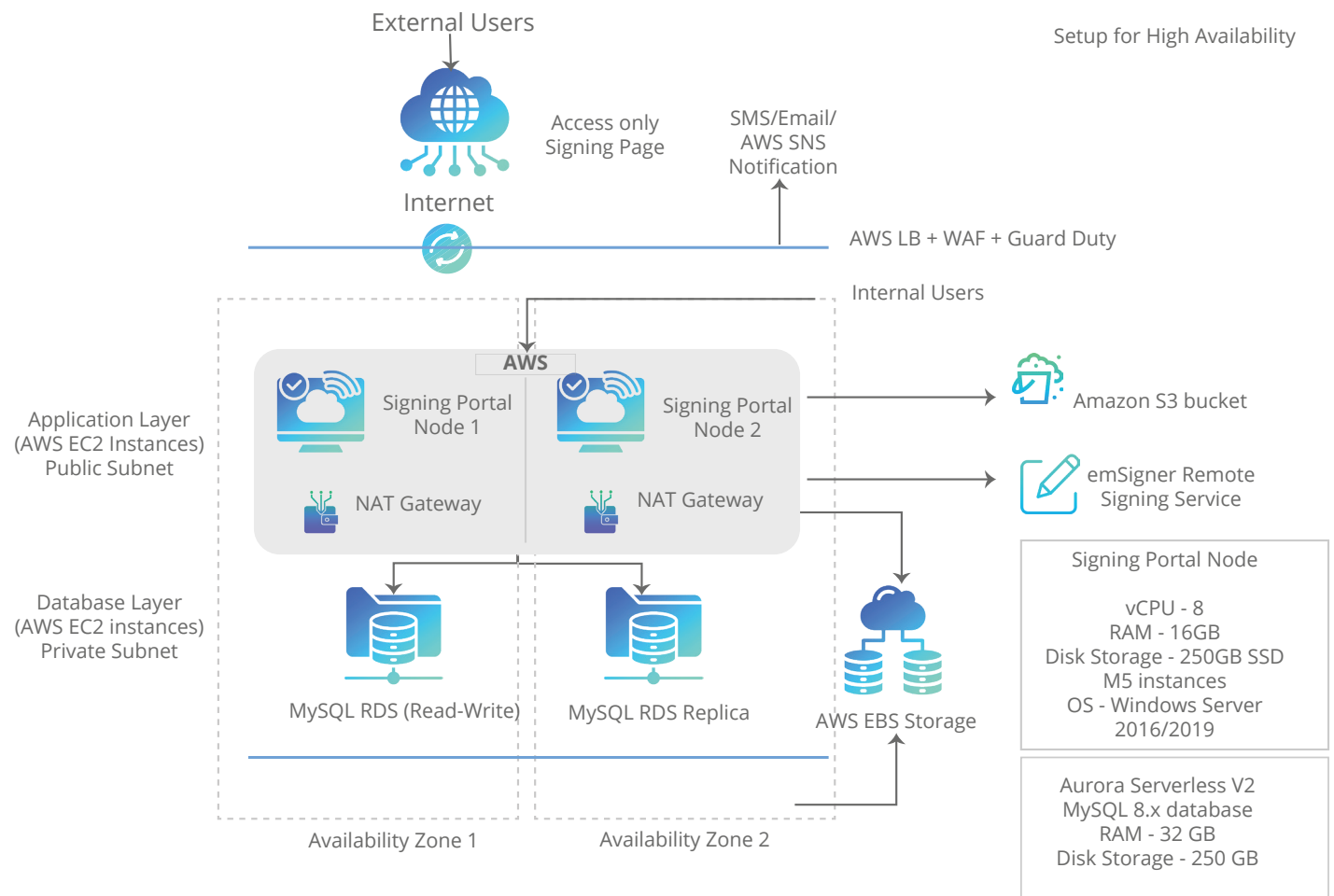
Offline Stamping: Offline stamping was incorporated for specific processes, such as vehicle loans, to meet operational needs while using eSign for document authentication.



RBI Regulatory Compliance: Full compliance with RBI's data residency and audit regulations was ensured through the private cloud infrastructure, providing peace of mind regarding regulatory adherence.

Solution Architecture

The emSigner solution was deployed in an AWS private cloud, allowing AU Small Finance Bank to maintain complete control over data residency and ensure full audit access, in line with RBI regulations. The scalable architecture of the solution enabled seamless integration across multiple departments, with built-in security features like biometric authentication and offline stamping.



Implementation Process



Initial Use Case: Personal Loans

The implementation began with the personal loan department, integrating online eStamping with Aadhaar OTP-based eSign, digitizing the loan documentation process and improving turnaround times.



Agriloan Integration

The agriloan team was the next to go live after personal loans. The team integrated biometric authentication with Aadhaar eSign to ensure secure, efficient signing of agriloan documents.



HR Adoption

The HR department adopted emSigner for internal document workflows, allowing for the digital signing of HR-related paperwork, streamlining processes and enhancing efficiency.



Enterprise-Wide Expansion

Other departments, including vehicle loans (which used offline stamping with eSign) and commercial loans, gradually adopted emSigner, resulting in an enterprise-wide rollout and ensuring consistent document security and compliance across the bank.

Use Case: Enterprise-Wide Adoption

AU Small Finance Bank's diverse range of services required a flexible solution capable of handling different document workflows and signing requirements. The personal loan team utilized online eStamping to streamline the loan approval process, while the agriloan team incorporated biometric authentication for enhanced security in document signing. The HR team benefited from the eSign solution for internal document processing, and other departments like vehicle loans leveraged offline stamping with eSign to meet specific operational needs.

The department-by-department rollout led to the successful adoption of emSigner across the bank, enabling AU Small Finance Bank to digitize and secure workflows organization-wide.

Value Add to Customer

Regulatory Compliance: emSigner ensured that AU Small Finance Bank met RBI's regulatory requirements for data residency and audit access, helping the bank maintain compliance with ease.

Increased Efficiency: By integrating Aadhaar eSign and eStamping into document workflows, the bank significantly reduced document processing and signing times, streamlining operations.

Scalability: emSigner's scalable architecture allowed multiple departments to adopt the solution seamlessly, resulting in an enterprise-wide rollout and improved document management across the bank.

Improved Security: The use of biometric authentication for agriloan documents and other secure workflows enhanced the overall security of document signing processes, ensuring that sensitive documents were handled with the highest levels of authentication.

Enterprise-Wide Adoption: emSigner has been successfully adopted across various departments, including personal loans, agriloans, HR, vehicle loans, and commercial loans, making it a key part of AU Small Finance Bank's digital infrastructure.

Conclusion

The implementation of **emSigner** by **eMudhra** has enabled AU Small Finance Bank to streamline and secure its document signing workflows across multiple departments. By ensuring compliance with RBI regulations, providing a scalable solution, and improving the security and efficiency of the bank's digital operations, emSigner has become an integral part of AU Small Finance Bank's enterprise-wide digital infrastructure. This solution has positioned the bank for continued success as it expands its digital footprint in the financial sector.

About eMudhra

eMudhra is a global leader in digital security solutions, specifically tailored for the BFSI sector. Leveraging AWS cloud infrastructure, eMudhra provides secure, scalable, and compliant offerings, including eSignatures, digital certificates, and identity management. These solutions help banks and financial institutions streamline document workflows, automate approvals, and ensure regulatory compliance, all while enhancing operational efficiency. With a focus on data residency and robust security, eMudhra's solutions are designed to meet the stringent regulatory requirements of the BFSI industry, enabling organizations to drive digital transformation and foster customer trust in a secure digital environment.