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# UNION BANK OF INDIA

## Financial Inclusion Through Credit Card Innovation

### Abstract

Union Bank of India addressed operational inefficiencies along with financial inaccessibility through two key credit card initiatives: the STP Journey for Staff Credit Cards and the launch of Union SPARSH, India's first Braille Credit Card. Through leveraging digital workflows, automated approvals and accessibility-focused product design, these initiatives boosted efficiency, promoted sustainability and enabled financial inclusion for visually impaired customers. The STP framework processed more than 21,550 applications digitally, while SPARSH enabled visually impaired individuals to have independent, secure access. Together, they demonstrate how sustainability, digitisation and equity can drive core banking transformation.

### Introduction

Union Bank of India launched two credit card innovations aimed at strengthening digital sustainability and integrative banking practices: the Straight Through Process (STP) Journey for Staff Credit Cards and Union SPARSH, India's first Braille Credit Card for visually impaired customers.

The initiatives were developed following the Bank's recognition of issues with traditional card issuance. The process was paper-intensive, operationally slow, as well as resource-intensive. Visually impaired customers also struggled. They lacked independent, secure access because the designs did not support accessibility.

The STP framework digitised the end-to-end staff credit card issuance process. It covered add-on card processing and limit enhancement. The system integrated automated approvals, digital document execution, compliance checks and paperless onboarding. The initiative processed over 21,550 applications, with total sanctioned limits reaching ₹346 crore.

Union Bank launched SPARSH in October 2025. This was an industry-first Braille credit card made for visually impaired customers. The card introduces tactile notches, Braille embossing and optional photo identification. These features permit independent access and secure use.

Both initiatives support the Bank's sustainability vision and ESG priorities. They reduce paper usage, physical interactions and carbon footprint. They also promote better access to financial services. The initiatives integrate with the Bank's digital architecture. LAS, e-signature systems, BRE, AEPS, BBPS, UPI and VYOM digital services all support these efforts.

These achievements established Union Bank of India as a leader by showing that digital transformation, alongside inclusivity, can become central in financial services rather than just a value-added feature.

## The Problem Statement

The global banking ecosystem is increasingly shaped by sustainability mandates, digital transformation requirements and support for inclusive financial practices. However, many traditional banking operations continue to rely heavily on manual, paper-based processes that are resource-intensive, operationally inefficient and environmentally unsustainable.

Historically, credit card issuance involved much paperwork and physical verification. Physical approvals, courier movement and repeated compliance procedures were also required. These steps increased turnaround time, operational overheads, resource use and carbon footprint.

Accessibility gaps in banking products prevent people with disabilities from easily using financial systems. Visually impaired customers face big challenges using normal credit cards. Most cards lack tactile indicators, Braille or accessible design. Without accessible tools, visually impaired people lose financial independence, dignity and self-reliance. Many must rely on others for even simple banking tasks. This dependence increases financial vulnerability and reduces confidence in digital banking.

The Bank also saw wider sustainability concerns. Excessive paper use, hard copy documentation and manual work contradicted new ESG principles. These also went against national objectives that support green finance, Digital India and financial inclusion. Union Bank of India set out to digitally transform credit card operations for sustainability and develop accessible products to serve differently abled and underserved customers.

## Solutions Stack

Union Bank of India put together a set of solutions that leveraged digital tools, user-friendly design, adherence to rules and client-focused approaches. The first part was a fully digital process for staff credit cards. The bank turned the entire application process into an online, paper-free system, eliminating manual work and paper.

The STP system incorporated Digital Document Execution (DDE), which means documents are signed electronically, enabling the digital acceptance of Key Fact Statements (KFS), Most Important Terms and Conditions (MITC) and agreements, thereby replacing traditional paper signatures.

The framework included a Business Rules Engine (BRE) for automated credit assessment and instant approvals. It enabled compliance-driven decisions, greatly improving efficiency and turnaround time. The scale was substantial: over 21,550 applications went through the STP framework. Of these, 20,754 were new card issuances with sanction limits of ₹333 crore. There were 548 add-on cards totaling ₹9 crore and 248 limit enhancements of ₹4 crore. The total sanction value was ₹346 crore.

The next big effort was Union SPARSH, India's first credit card with Braille features for people who are visually impaired. The card has a special notch to help users hold it correctly, Braille writing with the bank's name and an option to add a photo for extra security. SPARSH applications were processed digitally through the Loan Acquisition System (LAS), a platform for collecting and evaluating credit card applications that features electronic verification and paperless onboarding. The Bank also leveraged over 5 lakh BC (Business Correspondent) touchpoints, agents who provide in-person banking services to support customers without smartphones or advanced digital skills.

### Strategic Vision and Institutional Approach

Union Bank of India pursues the initiative with a wider institutional vision: to embed sustainability and support inclusivity into mainstream banking operations rather than treat them as isolated compliance requirements. The Bank viewed sustainability not only as an environmental responsibility but also as a strategic business imperative that could improve business efficiency, customer experience and long-term institutional resilience.

The first strategic pillar emphasises digitisation and operational transformation. The Bank intends to eliminate paper-intensive processes, reduce paper documentation, automate approvals and limit manual interventions within the credit card lifecycle. The second strategy focused on social inclusion. Union Bank knew real inclusion means creating

products for differently abled individuals from the start, not as an afterthought. This led to SPARSH, an accessibility-first product.

The third strategy combined technology, compliance and convenience. The Bank intended to create digital journeys for retail, corporate and New-to-Bank customers. These were to be scalable for future expansion. The organisation aligns the initiatives with national programmes such as Digital India and EASE (Enhanced Access and Service Excellence), as well as broader ESG-driven sustainable finance principles.

### Implementation Journey

Union Bank began its implementation journey by integrating sustainability and equity into its credit card operations as part of its digital transformation agenda. The first initiative launched was the Straight Through Process (STP) framework in November 2025. The initiative focused on digitising the issuance, enhancement and management of staff credit cards, including add-on cards.

The implementation involved redesigning business workflows, integrating digital document execution systems, embedding compliance automation and developing Business Rules Engine capabilities for instant approvals. The Bank simultaneously ensured that regulatory compliance remained embedded within every stage of the digital workflow. E-signature mechanisms, automated validations and compliance

checkpoints were integrated directly into the platform architecture.

The second major milestone occurred in October 2025 with the launch of Union SPARSH, the industry's first Braille Credit Card for visually impaired customers. The implementation of SPARSH called for careful product redesign, incorporating tactile and Braille accessibility features while preserving security, usability and compliance standards.

The Bank also ensured a smooth digital onboarding experience for SPARSH applicants through LAS-enabled electronic processing and verification systems. Future implementation plans include integrating STP capabilities into the Bank's VYOM mobile banking application and expanding SPARSH accessibility models to other specially abled customer segments.

## Challenges and Responses

The implementation process presented numerous operational, technological and design-related challenges. One major challenge was integrating digital transformation directly into core banking processes rather than deploying it as a standalone overlay system. The Bank had to redesign business processes comprehensively to secure seamless automation without jeopardising compliance integrity.

Another challenge involved designing truly inclusive banking products for visually impaired customers. The Bank recognised that accessibility features such as tactile markers and Braille embossing had to be incorporated during the initial design phase rather than introduced later as auxiliary modifications.

Operationally, transitioning from paper-based workflows to paperless processes

required organisational adaptation, employee training, digital adoption and linking with existing systems. Ensuring that automated digital journeys remained compliant with regulatory standards also required extensive validation and system testing. The assimilation of e-signatures, automated checks and compliance confirmation mechanisms had to balance customer convenience with operational governance.

## Highlights

- Union Bank of India introduced two major credit card innovations, the STP Journey for Staff Credit Cards and Union SPARSH, India's first Braille Credit Card to advance digital sustainability, operational efficiency and financial inclusion.
- The STP framework digitised the entire credit card issuance lifecycle through paperless workflows, automated approvals, e-signatures and compliance integration, significantly reducing turnaround time, paperwork and operational costs.
- Union SPARSH was designed specifically for visually impaired customers with tactile notches, Braille embossing and optional photo identification, enabling secure, independent and dignified access to credit card services.
- The initiatives leveraged advanced digital infrastructure including LAS, BRE, UPI, BBPS, AEPS, e-signature systems and over 5 lakh Business Correspondent touchpoints to support scalable, inclusive and sustainable banking operations.
- The Bank processed over 21,550 digital credit card applications with sanctioned limits of ₹346 crore, reduced paper consumption and carbon footprint and established a scalable ESG-driven model for accessible and future-ready banking.

## Outcomes

The initiatives generated substantial operational, environmental and social outcomes for Union Bank of India. The Straight Through Process framework smoothly digitised the complete staff credit card issuance lifecycle and processed over 21,550 applications within a short operating period. This included 20,754 new card issuances totaling ₹333 crore, 548 add-on cards worth ₹9 crore and 248 limit enhancements totaling ₹4 crore, bringing the total sanction limits processed through the system to ₹346 crore.

The initiative significantly decreased manual intervention, eliminated extensive paperwork, reduced turnaround time and minimised operational overheads associated with physical document handling and courier movement. From a sustainability perspective, the initiative substantially reduced paper consumption and physical processing requirements, thereby lowering resource dependency and the credit card ecosystem's carbon footprint.

The launch of Union SPARSH represented a major milestone in inclusive banking. As India's first Braille Credit Card for visually impaired customers, the initiative established new accessibility benchmarks for the financial services industry.

Such tactile notch design, Braille embossing and optional photo identification enabled visually impaired customers to use credit cards more independently and securely, promoting dignity and financial self-reliance.

## Conclusion

Union Bank of India's digital credit card transformation demonstrates how financial institutions can simultaneously advance sustainability, operational capability and inclusive banking through carefully designed innovation.

The STP framework transformed traditional paper-heavy credit card operations into an efficient digital ecosystem that lowered environmental impact while improving processing speed, scalability and the customer experience. Simultaneously, Union SPARSH established a pioneering accessibility model within Indian banking by addressing the unique financial needs of visually impaired customers through inclusive product design and technology-enabled onboarding.

By integrating ESG principles, digital innovation and social inclusion into core operational processes, Union Bank of India has created a replicable model for future-ready banking that aligns with technological growth and human-centered financial empowerment. It also demonstrates that the future of banking does not lie merely in digitisation, but in creating accessible, responsible and durable financial ecosystems that serve diverse communities with dignity, efficiency and support inclusivity.



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