

Unity Small Finance Bank Taps IBM to Fast-Track Customer Experience Innovation with Streamlined Application Management



Bengaluru, India -- September 25, 2025 Unity Small Finance Bank (Unity Bank), a new-age bank, has collaborated with IBM to centralize and secure its growing Application Programming Interface (API) ecosystem, using [IBM Cloud Pak for Integration](#) and IBM Consulting's expertise in application management. This collaboration strengthens the bank's API-first strategy and supports rapid innovation across hybrid cloud environments to enhance customer experience and operational agility.

Through this collaboration, Unity Bank has established a centralized API hub to seamlessly manage internal and external APIs across its hybrid cloud infrastructure, spanning applications hosted on AWS and on-premise environments. The API hub leverages an API Gateway that facilitates smooth integration between core banking systems, digital channels, and operational workflows — which will help drive a 50% reduction in time-to-market for new APIs and features, and a nearly 30% improvement in API issue resolution.

The hub provides secure, standardized and real-time access to business-critical data. This empowers third-party developers, fintech partners, and corporate clients to build value-added services that tap into core banking functionalities—enabling hyper-personalized experiences and targeted product recommendations. By connecting existing applications and data regardless of location, the bank is unlocking the full potential of its digital assets, delivering more innovation, speed, and value directly to its customers.

“Our vision at Unity Bank has always been to simplify banking through technology. With IBM's support, we now have a powerful, secure application backbone that allows us to innovate faster, scale effectively, and respond to customer needs in real time. This transformation enables our teams to focus on building differentiated customer journeys rather than managing complex integrations,” said Yusuf Roopawalla, Chief Information Officer, Unity Small Finance Bank.

“In a rapidly evolving market, the ability to seamlessly connect systems, applications, and data is no longer a choice; it's a competitive advantage. By using the robust API management capabilities delivered through IBM Cloud Pak for Integration, Unity Small Finance Bank is empowering its IT teams to accelerate integration, unlock business value, and deliver enhanced customer experiences,” said Viswanath Ramaswamy, Vice President, Technology, IBM India & South Asia.

“India's banking industry currently is on a continuous transformation cycle owing to constantly shifting market forces, changing

customer preferences and advancing technology landscape. Such an environment makes it necessary for banks to manage complexities especially with respect to diverse applications and APIs. Unity Bank is addressing this uniquely and effectively through the collaboration, by leveraging automation and centralized API governance to build a secure, scalable, and modern application backbone,” said Rishi Aurora, Managing Partner, IBM Consulting, India & South Asia.

In collaboration with IBM Consulting and customer success teams, Unity Bank deployed IBM Cloud Pak for Integration on Red Hat OpenShift, leveraging the automation to enhance performance reliability, IT security, enable real-time analytics, ensure centralized visibility and reduce time to onboard new partners.

About Unity Small Finance Bank Limited

Unity Small Finance Bank Limited is a Scheduled Commercial Bank, promoted by Centrum Financial Services Ltd. (Subsidiary of BSE & NSE listed – Centrum Capital Ltd.) with Resilient Innovations Pvt Ltd as a joint investor. Driven by its mission to have the highest standards of Corporate Governance, Unity Bank has in place a strong Board comprising of industry veterans. It offers services across Consumer Banking, Business Banking, Inclusive Banking, Digital Banking, SME & Transaction Banking and Treasury Services. The Bank endeavors to offer comprehensive banking services, along with ease of accessibility, reach and speed, using a combination of advanced technology and expert banking services for a superior customer experience.

About IBM

IBM is a leading provider of global hybrid cloud and AI, and consulting expertise. We help clients in more than 175 countries capitalize on insights from their data, streamline business processes, reduce costs, and gain a competitive edge in their industries. Thousands of governments and corporate entities in critical infrastructure areas such as financial services, telecommunications and healthcare rely on IBM's hybrid cloud platform and Red Hat OpenShift to affect their digital transformations quickly, efficiently, and securely. IBM's breakthrough innovations in AI, quantum computing, industry-specific cloud solutions and consulting deliver open and flexible options to our clients. All of this is backed by IBM's long-standing commitment to trust, transparency, responsibility, inclusivity, and service. Visit www.ibm.com for more information.

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