

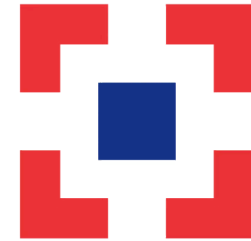
HDFC Bank UX Design Internship

Designing scalable, compliant banking experiences for millions of users across India's largest private bank

SUMMER 2024

4 MONTHS

CARDS & PAYMENTS



HDFC BANK

The Challenge of Enterprise Banking UX



Designing for one of India's largest private banks meant every design decision carried real consequences for millions of users, internal teams, and stringent compliance standards. This wasn't just about making things look good- it was about making complex financial systems work seamlessly for diverse user groups.

I joined the Cards & Payments vertical as a UX Design Intern, contributing to multiple customer-facing and assisted banking journeys. Working alongside senior UX designers and product stakeholders, I learned to balance usability with accuracy, security, and scalability while navigating legacy system constraints and regulatory requirements.

My Role & Responsibilities

Collaboration

Worked with professional design teams, senior mentors, and cross-functional stakeholders across Cards & Payments, Loans, and Internal Banking Systems

Design Execution

Created wireframes, journey maps, and high-fidelity prototypes using Figma, FigJam, and Miro for multiple banking initiatives

Strategic Thinking

Designed within strict regulatory and legacy system constraints while maintaining focus on user needs and business objectives

This was my first corporate design experience, where I learned that enterprise UX requires balancing competing priorities: user experience, compliance requirements, technical limitations, and stakeholder expectations. Rather than working on a single end-to-end project, I contributed through focused mini-projects that collectively strengthened my understanding of fintech design at scale.

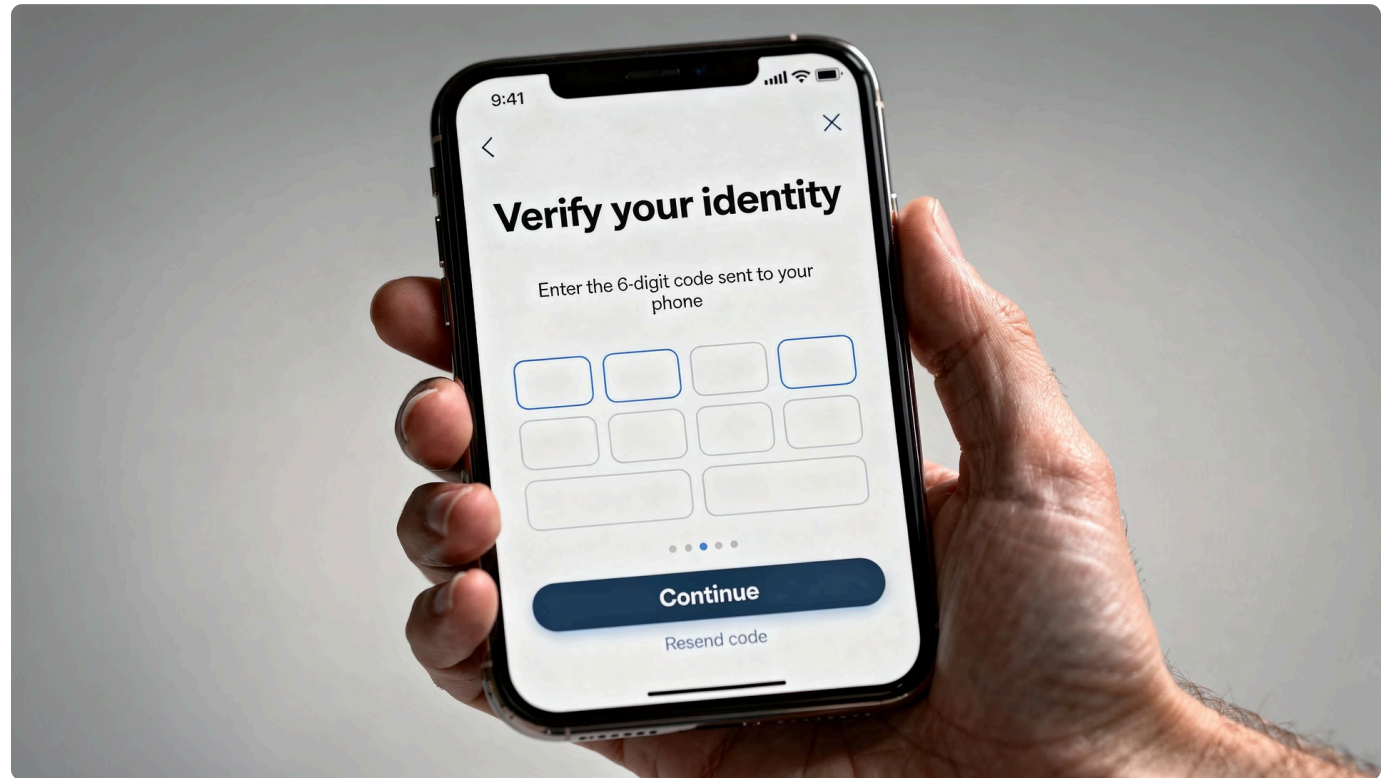
Project Spotlight: My Cards Verification Screen

The Challenge

HDFC My Cards allows users to manage their debit and credit cards, including transactions, settings, and security features. The existing verification screen was causing confusion and drop-off during the verification process, creating friction at a critical moment in the user journey.

My Approach

- Conceptualized multiple screen layouts to improve clarity
- Created detailed wireframes focused on reassurance and guidance
- Ensured users were prompted to keep verification details ready
- Iterated extensively based on feedback—9 iterations in total
- Focused on copy, visual hierarchy, and reducing cognitive load



📄 **Result:** Finalized a clear, user-friendly verification screen expected to reduce confusion and drop-off rates. This project strengthened my ability to design through iteration and incorporate stakeholder feedback effectively.

Reimagining the Home Loan Token System

1

Problem Analysis

Studied customer feedback and branch-level workflows to identify that the existing home loan token system caused long wait times, poor communication, and operational inefficiencies for branch staff

2

Journey Mapping

Mapped complete customer journeys and identified bottlenecks and friction points at every touchpoint, from token generation to loan disbursement

3

Solution Design

Used the Double Diamond approach to explore and narrow solutions, designing a new token journey emphasizing transparency, reduced friction, and better communication

4

Scalable Framework

Delivered a redesigned journey framework that could extend beyond home loans to other banking services, creating a scalable model for future implementation

Token systems serve as the entry point for many banking processes and directly affect both customers and branch employees. The solution I designed is currently being developed and has the potential to improve experiences across multiple banking services.

LAP Top-Up & IDCOM Screen Redesigns

LAP Top-Up Enhancement

The existing Loan Against Property (LAP) Top-Up flow required revisions based on inputs from multiple stakeholders. I collaborated with journey and content teams to refine copy and flow, design a clearer "Verifying Insurance" experience, and improve overall engagement.

Outcome: Delivered a more intuitive and streamlined LAP Top-Up journey that addressed stakeholder concerns while significantly improving user clarity and reducing friction points.

IDCOM Screen Overhaul

IDCOM (Identity Communication) screens handle identity verification across multiple banking journeys, making them highly impactful and widely used. The existing interfaces were outdated and posed usability challenges affecting clarity and scalability.

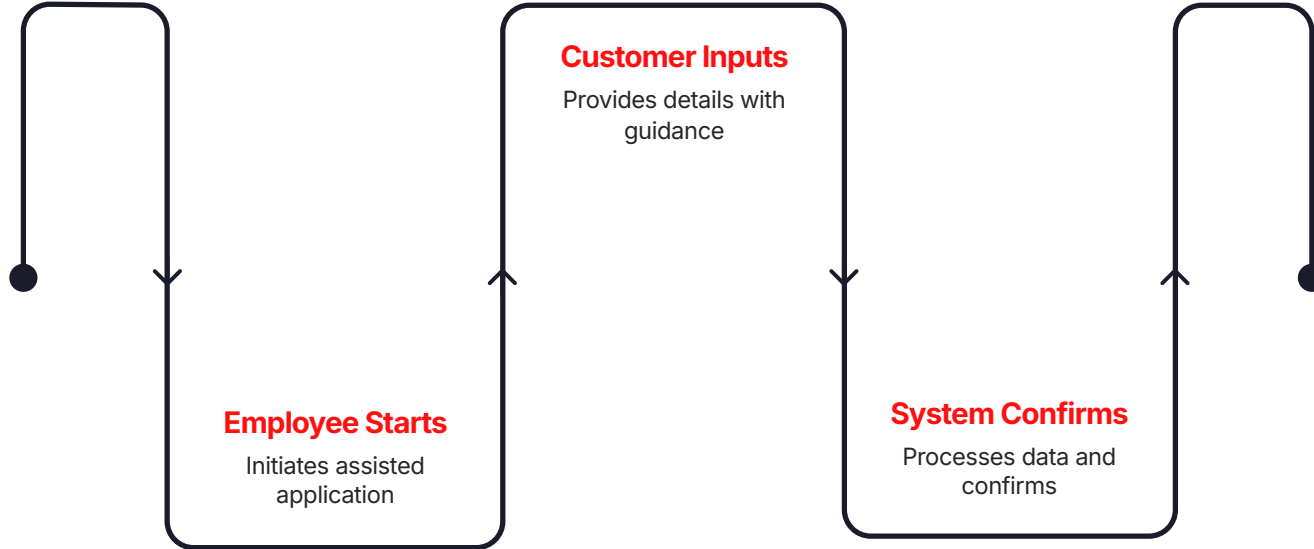
I audited existing screens, redesigned layouts with clearer hierarchy and intuitive navigation, and created two versions—one with animation and one static. The designs were approved by my mentor and are currently in development.

Key Learning: This exercise significantly improved my speed and confidence working within a design system.

Designing the Assistive LAP Journey

Branch-Led Experience Design

Certain LAP applications require assisted in-branch journeys, where employees guide customers through the process. This presented a unique design challenge: creating an interface that supports employees while maintaining clarity for customers.



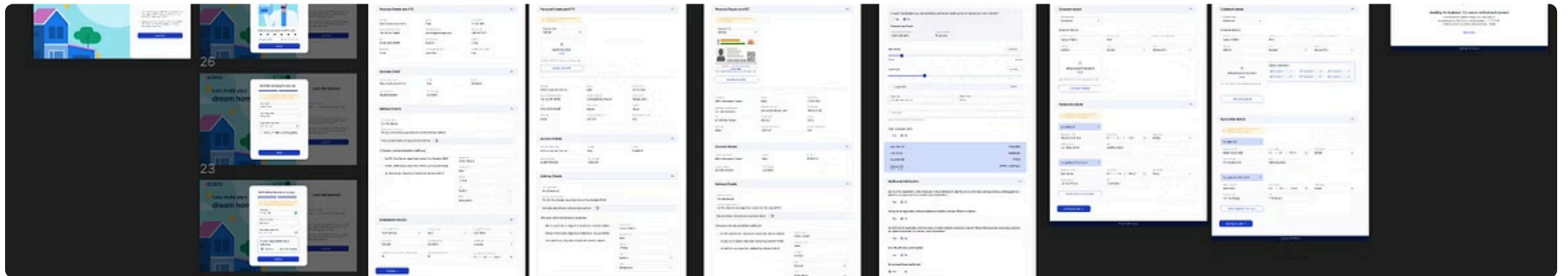
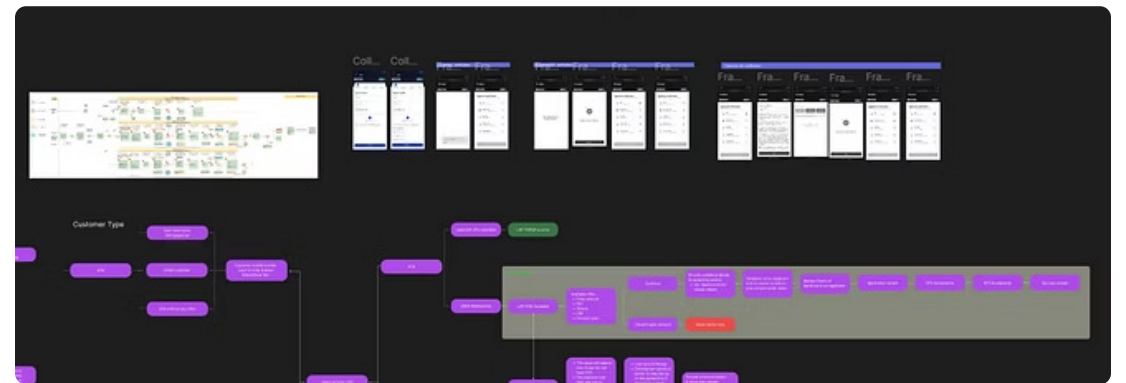
The low-fidelity prototype I designed maps employee-user interactions at each stage, focusing on clarity, efficiency, and guidance.

Design Considerations

- Dual-audience interface serving both employees and customers
- Clear information hierarchy to reduce confusion
- Structured interaction patterns for consistency
- Guidance prompts to support employee-led navigation

The prototype is currently under development and will serve as a foundation for future design iterations, aiming to improve in-branch customer experience and operational efficiency

Some of my work



Impact & Outcomes

6+

Active Projects

Contributed to multiple live and in-development banking journeys across Cards, Payments, and Loans

120 Millions

Users Reached

Designed for enterprise scale, affecting millions of HDFC Bank customers nationwide

9

Design Iterations

Average iterations per project, demonstrating commitment to refinement and stakeholder alignment

My internship contributions spanned customer-facing digital experiences, assisted banking journeys, and internal system interfaces. Each project required navigating complex regulatory requirements, legacy system constraints, and cross-team collaboration while maintaining focus on user needs and business objectives.

Reflection & Next Steps

Interning at HDFC Bank introduced me to the realities of enterprise design- working within complexity, learning from experienced mentors, and contributing to products that affect real people every day. It was a great experience that shaped my approach to UX, collaboration, and professional growth.

This internship strengthened my ability to design scalable, compliant, and user-centric solutions in high-impact environments. I learned to navigate the unique challenges of fintech UX:

The experience deepened my understanding of enterprise product design and prepared me to take on complex challenges with confidence. I'm excited to apply these learnings to future opportunities where thoughtful design can make a meaningful difference in people's financial lives.

NDA Protected Work

Confidentiality Notice

Due to the sensitive nature of financial projects, detailed project work and specific designs created during my internship at HDFC Bank are protected under a Non-Disclosure Agreement (NDA).

I am eager to discuss my experience and high-level contributions within the bounds of confidentiality. Please feel free to reach out or connect with me to learn more about my approach to complex UX challenges in enterprise banking.