

GOLD LOAN PROCESSING



3X Increase in Gold Loan Portfolio

Achieve remarkable growth in the gold loan portfolio, surpassing the **milestone of 1.5 billion USD**; attaining a **80% improvement in customer satisfaction** through faster processing and enhanced service quality.

Case Study

A leading bank sanctioned more than 5000 gold loans daily, slashing the Turn-Around-Time from 8 hours to an impressive 7.3 minutes and achieved the loan-book > 1.5 Bn USD by using **ServoStreams®** BPM platform



Challenges

Asia's prominent private sector bank grappled with issues arising from disbursement delays, untracked Turn-Around-Time, and customer experience metrics. Moreover, expanding sales operations into remote areas posed a scalability challenge. Additionally, the bank encountered multiple system touchpoints for branch users.

Solution

The Gold Loan Origination System, powered by ServoStreams, effectively tackled these challenges by offering a unified web-based interface for users. This automated various manual processes such as document checklists, evaluation criteria, credit checks, and underwriting, streamlining the journey from loan sanctioning to account creation and disbursement. The solution also enhanced traceability of approvals and tasks, supported real-time monitoring of productivity (TAT) through dashboards and multiple reports.

Benefits

Results of the newly implemented solution: The loan processing speed has significantly accelerated, with the BPM solution reducing the loan sanctioning TAT for gold loans from 8 hours to a mere 7.3 minutes. Presently, the bank efficiently processes over 5000 loans daily, contributing to a loan book exceeding 1.5 billion USD.



Achieved
90% CX
improvement



Servosys Solutions is a Software Product and Technology Services company specializing in Business Process Automation and Document Management System. Our solutions cover complete end-to-end requirements like Loan Origination Systems for Retail, SME & Corporate Loans: Secured and Unsecured loans: Personal, Business, Home, Vehicle, Gold, Education, Dealer & Consumer Financing etc.; and Account Opening (CASA) & its service management. We have earned the reputation of being the "fastest implementer" of such solutions in the industry! Our solutions are architecturally superior, highly optimized, integration and ecosystem-friendly, highly secure, scalable, flexible and future-ready.

Powered by: ServoStreams® BPMS, ServoDocs® DMS, ServoWebScan® Scanning Solution, & ServoImage® Imaging API toolkit.

CMMI Level 3, ISO 9001:2015, ISO 20000:2018, ISO 22301:2019, ISO 27001:2013

📍 Servosys Solutions, 1st Floor, Pride Tower 12-A, Sector-125 NOIDA, U.P. - 201301, INDIA

🌐 www.servosys.com

✉ sales@servosys.com

☎ +91-01205112541, 9821220621, 9350442758