



CASE STUDY

**India's 2nd Largest Bank
Reduced TAT by 84%
Across 5,900+ Branches
with ServoStreams BPM**



About Customer

Our client is India's 2nd largest bank with 5,900+ branches across India and operating in 17 countries, serving millions of retail and business customers. The bank handles a high volume of corporate, retail and SME loan applications, including MSME, working capital, KCC, agri-term, farm equipment, dairy, and self-help group loans.



Existing Challenges

With rising lending demand and expanding branch operations, the bank encountered several operational challenges:

Loan approvals were slowed by multi-step manual workflows spanning departments and branches.

Paper-based documentation increased processing time and made application tracking difficult.

Absence of a centralized audit trail for approvals and remarks created compliance and governance gaps.

Management teams lacked real-time operational visibility into loan processing pipelines

Solution Implemented

- **End-to-End Loan Automation:** Implemented ServoStreams to digitize the entire loan lifecycle, from application intake and document verification to credit evaluation, approvals, and disbursement.
- **Automated Credit Documentation:** Enabled automatic CAM and CAL generation, ensuring standardized documentation and faster credit decision-making.
- **Digital Customer Experience:** Integrated with digital channels to allow applicants to upload documents, track application status, and receive real-time updates.
- **Intelligent Workflow Management:** Rule-driven workflows streamlined verification, credit assessment, and approvals, reducing manual processing.
- **Centralized Operational Control:** Real-time dashboards provided complete visibility and monitoring of loan processing across the branch network.

Impact Highlights

84%

TAT reduced in loan processing

4X

growth in loan bookings through faster approvals

35%

improvement in customer engagement

Outcomes

- 84% reduction in loan processing turnaround time (TAT).
- 4X growth in loan bookings through faster approvals and streamlined workflows.
- 35% improvement in customer engagement across ETB and NTB segments.
- Seamless workflow orchestration across 5,900+ branches.
- Real-time visibility into loan operations, approvals, and processing timelines.
- Digitized and automated end-to-end loan lifecycle management.

Benefits

- Faster loan approvals and reduced processing delays
- Improved customer experience with transparent application tracking
- Greater operational efficiency across branch and credit teams
- Real-time visibility into loan workflows and processing performance
- Stronger compliance through complete audit trails and approval history
- Reduced manual effort and process errors
- Scalable workflow platform supporting large lending volumes
- Better risk monitoring and operational governance

About Servosys

Servosys Solutions, a unit of **EML Consultancy Services Pvt. Ltd.**, is an Indian software product company delivering **AI-powered**, seamlessly integrated digital platforms including **ServoStreams® BPM**, **ServoDocs® EDMS**, **ServoWebscan®**, and mobility solutions with advanced imaging and scanning.

Our **low-code BPM platform** is trusted by **2 of the 3 largest** private-sector banks in India and leading BFSI institutions to enable **end-to-end digital automation** across corporate, SME, and retail lending (LOS). Customers consistently achieve significant reductions in **turnaround time**, up to **5X productivity gains**, faster decision-making, and **100% compliance** through robust audit trails, role-based access (RBAC), and dynamic document generation.

Servosys solutions serve **BFSI, Manufacturing, and Govt. sectors**, integrating seamlessly with Core Business Applications such as CBS/ LMS, ERP, CRM, Insurance, etc. with flexible **on-premise and cloud deployments**, helping organizations remain **agile, compliant, and competitive**.

Certifications & Accreditations



ISO 9001 : 2015



ISO 27001 : 2022



ISO 27701 : 2019



ISO 20000 - 1 : 2018



ISO 22301 : 2019

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