



CASE STUDY

**From Delays to
84% Faster TAT Across 5900 Branches**
India's 2nd Largest Private Bank
Benefited with Servosys Solutions

www.servosys.com

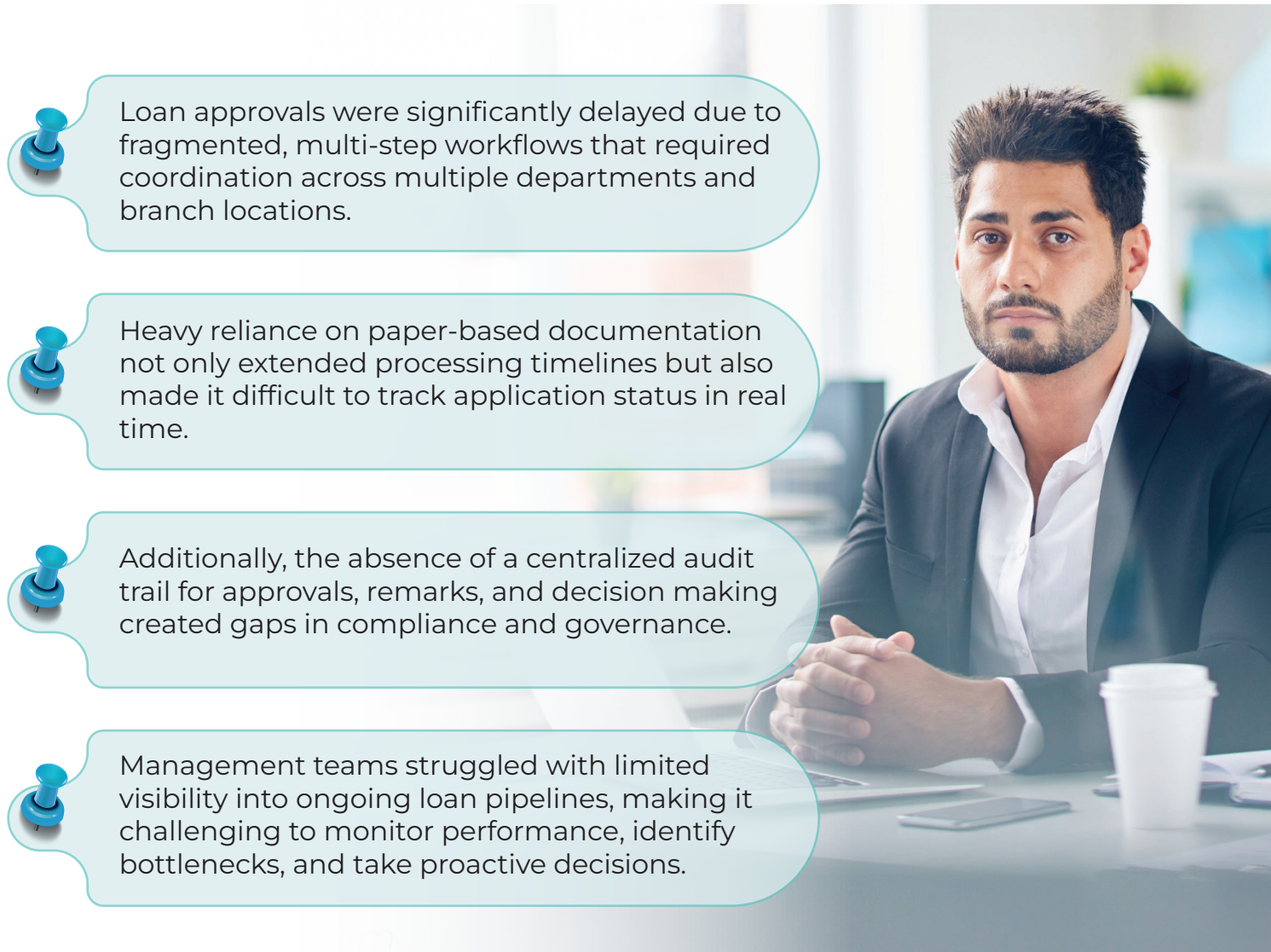
About the Customer


Our client is India's second-largest private bank, with a vast network of over 5,900 branches across the country and a presence in 17 international markets. Serving millions of retail and business customers, the bank manages a diverse and high-volume lending portfolio spanning corporate, retail, and SME segments.


Its loan offerings include MSME financing, working capital loans, KCC, agri-term loans, farm equipment financing, dairy loans, and self-help group lending—making operational efficiency and scalability critical to sustaining growth and service quality.


Existing Challenges


As lending volumes increased and branch operations expanded, the bank began to experience growing inefficiencies across its loan processing ecosystem.



 Loan approvals were significantly delayed due to fragmented, multi-step workflows that required coordination across multiple departments and branch locations.

 Heavy reliance on paper-based documentation not only extended processing timelines but also made it difficult to track application status in real time.

 Additionally, the absence of a centralized audit trail for approvals, remarks, and decision making created gaps in compliance and governance.

 Management teams struggled with limited visibility into ongoing loan pipelines, making it challenging to monitor performance, identify bottlenecks, and take proactive decisions.

Solution Implemented

To address these challenges, the bank implemented ServoStreams, enabling a comprehensive transformation of its lending operations:



End-to-End Loan Automation

The entire loan lifecycle was digitized, from application intake and document verification to approvals and disbursement, eliminating manual dependencies and improving consistency.



Enhanced Digital Customer Experience

Integration with digital channels allowed customers to upload documents, track their application status, and receive real-time updates—reducing branch visits and improving transparency.



Centralized Operational Control

Real-time dashboards provided management with end-to-end visibility into loan processing across branches, enabling better monitoring, faster issue resolution, and data-driven decision-making.



Automated Credit Documentation

Automated generation of Credit Appraisal Memorandum (CAM) and Credit Approval Letter (CAL) ensured standardized documentation, reduced manual effort, and accelerated credit decision-making.



Intelligent Workflow Management

Rule-based workflows streamlined key stages such as verification, credit assessment, and approvals, minimizing manual intervention and ensuring faster turnaround.

Outcomes



reduction in loan processing **turnaround time (TAT)**

4X

growth in loan bookings driven by faster approvals and improved process efficiency



digitized loan lifecycle with real-time visibility into ops, approvals, and processing timelines

11,000+

active users onboarded onto the ServoStreams BPM platform



increase in customer engagement across existing -to-bank (ETB) and new-to-bank (NTB) segments

5,900+

branches running on seamless workflow orchestration

Key Benefits

Beyond immediate outcomes, the solution enabled long-term operational and strategic advantages:

- ⦿ *Faster and more consistent loan approvals with reduced delays*
- ⦿ *Improved customer experience through transparent, trackable journeys*
- ⦿ *Enhanced operational efficiency across branch, operations, and credit teams*
- ⦿ *Real-time visibility into workflows, enabling proactive decision-making*
- ⦿ *Stronger compliance supported by complete audit trails and approval histories*
- ⦿ *Reduced manual effort, minimizing errors and rework*
- ⦿ *Scalable platform capable of handling growing lending volumes*
- ⦿ *Improved risk monitoring and governance through standardized processes*

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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Get in Touch

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