SERVOSYS

# Ai-Powered Loan Origination System

## For Digital-First Lending

**Simple for Borrowers. Efficient for Lenders**

Turn disruption into advantage by automating every stage of the loan lifecycle through a unified Loan Origination System. Built for banks, NBFCs, and HFCs.

www.servosys.com

Loan origination sits at the intersection of customer experience, credit risk, compliance, and operational efficiency. Servosys LOS combines AI-assisted decision intelligence with configurable workflows to enable faster decisions, stronger governance, and consistent lending operations.

## The Cost of Inefficient Lending Operations

- **Slow Approval Cycles**
- **Inconsistent Credit Decisions**
- **Limited Portfolio Visibility**
- **Higher Cost-to-Serve**
- **Customer Drop-offs & Lost Revenue**
- **Regulatory & Compliance Challenges**

# Capabilities Powering Servosys Loan Origination Solutions

Servosys' AI-driven lending platforms help financial institutions streamline operations, eliminate error-prone manual effort, and deliver consistent lending experiences across products and channels.

### Accelerated Digital Onboarding

AI-powered onboarding automatically validates KYC, CKYC, PAN, and Aadhaar, extracts data through OCR, detects fraudulent documents, and identifies missing information to accelerate digital due diligence.

### Lending Intelligence

Intelligent routing, SLA monitoring, notifications, escalations and exception management streamline lending workflows, enabling straight-through processing (STP) with operational control and visibility.

### AI-Powered Credit Decisioning

AI assesses financial and credit risk, while the Business Rule Engine (BRE), policy engines, scorecards, Digital CAM and automated underwriting enable faster, consistent, policy-driven decisions.

### Configurable, Unified Platform

Configurable products, pricing, business rules and reusable templates help lending teams quickly launch new products and adapt existing ones as market conditions, regulations and strategies evolve.

### Paperless Documentation

Document generation, eSign and eStamp enable paperless lending, while open APIs connect seamlessly with core banking systems, loan management systems, CRM, ERP and third-party systems.

### Operational Visibility

AI-driven insights, real-time dashboards, analytics, portfolio monitoring, risk assessment and audit trails provide visibility to track performance, identify bottlenecks and strengthen compliance.

# One Loan Origination System.
# Diverse Lending Opportunities.

## Corporate Lending

High-value, complex lending requires rigorous credit appraisal, multi-level approvals, and regulatory oversight. AI-powered analysis, underwriting and policy-driven workflows streamline commercial lending.

### Supported Lending Products

- Construction Finance
- Term Loans
- Dealer Finance
- Working Capital

## Retail Lending

High-volume retail lending demands speed and consistency. Digital onboarding and automated credit assessment accelerate loan processing while maintaining credit quality across portfolios.

### Supported Lending Products

- Home Loans
- Personal Loans
- Gold Loans
- Loan Against Property
- Credit Cards

## SME/ MSME Lending

SME/MSME lending requires faster assessment of small and medium business borrowers with varying credit profiles. Standardized underwriting and automated processing support efficient, scalable business lending.

### Supported Lending Products

- Secured Business Loans
- Unsecured Business Loans

## Microfinance Lending

Microfinance serves diverse borrowers through high-volume, relationship-driven lending. Digital credit processing helps accelerate loan delivery while strengthening portfolio governance.

### Supported Lending Products

- Individual Loans
- Self Help Group (SHG) Loans
- Limited Liability Group Loans
- Joint Liability Group (JLG) Loans

**Days → Hours**
Approval Cycles

**10 Minutes**
Borrower Pre-Screening

**75%**
Reduction in TAT

**Same-Day**
Loan Disbursement

**30–40%**
Low-Quality Applications Filtered Upfront

**4X**
Loan Growth

# Why Financial Institutions Trust Servosys?

## Lending Expertise

Years of experience delivering lending solutions across banks and financial institutions have shaped a platform designed around real operational requirements

## Enterprise Customization

ServoStreams® BPM provides the flexibility to customize lending workflows, products, and processes while supporting enterprise-scale operations.

## Long-Term Partnership

A broad enterprise product portfolio enables organizations to extend digital capabilities beyond loan origination as business needs evolve.

## Commitment to Security

International certifications and enterprise governance practices support secure, resilient lending environments.

## About Servosys

**Company Profile:** Indian software and product company with 365+ employees, 14+ years in operations, having corporate offices in Noida, and regional offices in Mumbai & Chennai.

**Solutions Portfolio:** Loan Origination System (LOS) - (SME/MSME solutions, Retail & Corporate Banking, Microfinance, Agri KCC.), Onboarding Solutions, Regulatory Solutions, Construction Finance Project Monitoring, Aadhaar Masking/PII Encryption, Credit Cards Issuance, Customer Service Request Management, Customer Grievance & Compliant Management, Online Dispute Resolution, Asset Reconstruction, Collection Solutions, and more.

**Key Products:** ServoStreams® BPM, ServoDocs® EDMS, ServoWebscan®, and mobility solutions with advanced imaging and scanning.

**Key Features:** Business Rule Engine, Routing Rule Engine, TAT Management, Auto Escalation, Exception Handling, Auto/Alert, Reminders, Document Redaction, Role-Based Access Control, Audit Log, Third Party APIs, AES 256 Encryption, Dynamic Document Generation, 360° Real time Dashboard & MIS.

### Certifications & Accreditations

CMMI APPRAISED | ISO 9001 : 2015 | ISO 27001 : 2022 | ISO 27701 : 2019 | ISO 20000 - 1 : 2018 | ISO 22301 : 2019


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