



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

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|---|--|---|
|  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



ISO 9001 : 2015



ISO 27001 : 2022



ISO 27701 : 2019



ISO 20000 - 1 : 2018



ISO 22301 : 2019



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