



Retail Loan Origination Software for Modern Lending

Scale Lending. Accelerate Growth.

Digitise and orchestrate the retail lending journey with AI-assisted processing, intelligent decisioning, configurable workflows, and seamless integrations. Help lending teams process more applications, decide faster, and deliver better borrower experiences.

Servosys Retail Loan Origination Solution

Built for Lending at Scale

Connect every stage of the retail lending journey to make borrowing simpler for customers and processing faster for lending teams.

⦿ Digital Application & Onboarding

Capture and process retail loan applications digitally with intuitive forms, automated data collection, digital KYC, and customer verification. Simplify the borrower journey while giving lending teams a centralised view of application and customer information.

⦿ Automated Lending Workflows

Orchestrate the lending journey with configurable workflows, automated task allocation, approval routing, SLA tracking, and escalations. Reduce manual handoffs and keep applications moving efficiently across every stage of origination.

⦿ Straight-Through Processing

Enable eligible applications to move through defined lending stages with minimal manual intervention. Automate data validation, eligibility checks, routing, and routine processing while directing cases that require additional assessment to the right teams.

⦿ AI-Powered Underwriting & BRE

Assess borrower profiles using AI-assisted analysis, scorecards, eligibility criteria, and business rules. Apply policies and risk parameters consistently, giving lending teams more time to focus on decisions that require deeper judgement.

⦿ Document & Compliance Management

Digitise document collection, validation, storage, and retrieval across the loan journey. Maintain structured audit trails and process visibility while supporting compliance requirements and reducing the operational effort involved in document-heavy lending.

⦿ Integrations & Lending Analytics

Connect RLOS with core banking systems, credit bureaus, KYC providers, and other third-party platforms to create a connected lending ecosystem. Track application progress, operational performance, bottlenecks, and lending trends through 360° dashboards and analytics.

Challenges in Modern Retail Lending

- Siloed Systems & Fragmented Data
- High Application Abandonment
- Error-prone & inconsistent underwriting
- High Cost of Lending at Scale
- Pressure on Lending Margins
- Disbursement Delays



Retail Lending Journeys Supported by Servosys



Gold Loans

Gold lending demands quick turnaround, straightforward borrower journeys, and processes suited to collateral-backed financing. Adapt origination to varying loan values, borrower requirements, and institution-specific lending policies.

Home Loans

Home lending involves longer journeys, multiple stakeholders, and significant financial commitments. Bring structure and continuity to the distinct stages and requirements of home loan origination.



Personal Loans

Personal lending calls for simple journeys and rapid processing, particularly across high-volume applications. Adapt origination to different customer segments, loan products, and lending policies while keeping the borrowing experience straightforward.

Education Loans

Education loans can involve students, co-borrowers, families, and educational institutions, creating a journey unlike conventional retail borrowing. Accommodate different borrower profiles, financing needs, and institutional requirements within a structured lending journey.



Loans Against Property

Loans against property involve higher-value borrowing backed by existing assets, with requirements that vary across borrower and property profiles. Adapt the lending journey to different financing structures, assessment requirements, and institutional policies.

Measurable Business Outcomes

85%

Straight-Through Processing

Up to 80%

TAT reduction

30–40%

Reduction in Low-Quality Applications

99% Accuracy

Automated Risk & Policy Enforcement

50%+

Productivity gains across retail lending operations

65%

Retail loans sanctioned digitally

Why Financial Institutions Choose **Servosys**?

Lending Expertise

Developed through years of working with financial institutions, the platform reflects the operational demands of high-value corporate finance.

Enterprise Customization

Adapt to new products, customer segments, and financing models with configurable and customisable lending journeys, policies, products, and approval structures.

Commitment to Security

International certifications, embedded governance controls, and comprehensive audit capabilities help maintain secure, compliant, and resilient corporate lending operations.

Long-Term Partnership

Servosys helps institutions strengthen enterprise-wide process automation through a scalable product portfolio that supports evolving business priorities.

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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