

Accelerating Growth Through RPA-Driven Modernization for a Growing SMB Lending Platform

Overview

A fast-growing SMB lending platform has carved out a niche in business financing by combining relationship-driven sales with a responsive underwriting team. With increasing deal flow and a growing partner ecosystem, the company needed to scale operations without a proportional increase in headcount.

However, the early stages of the loan process- such as responding to inquiries, conducting background checks, and processing documentation- were highly manual, consuming significant time and resources. As demand grew, these inefficiencies began to stall the platform's growth momentum and partner experience.

To overcome these bottlenecks, the platform partnered with TVS Next to modernize their operations through Robotic Process Automation (RPA) and cloud-native architecture- accelerating deal turnaround, improving compliance, and unlocking new scalability.

Challenges



Manual Pre-processing

Inquiry handling, background checks, and email replies were time intensive.



Slow Partner Onboarding

Integrating a new partner could take weeks, delaying revenue opportunities.



Rigid Legacy Stack

Launching new loan products or funding sources required lengthy development cycles.



Operational Silos

Sales, underwriting, and accounts worked in disconnected systems



Testing and QA Delays

Manual, repetitive QA cycles slowed down new feature rollouts and bug resolution.

Our Approach

TVS Next facilitated Accelerated Discovery Workshops with stakeholders from sales, underwriting, QA, and compliance to understand operational pain points and design a modernization roadmap. The transformation was rolled out in four focused phases



Application and Infrastructure Modernization

- Refactored monolith into containerized .NET microservices; migrated to Azure for scalability
- Built CI/CD pipelines to enable seamless DevOps automation.



RPA and Workflow Automation

- Automated Pre-processing Tasks: Bots handled email triage, document extraction, and background checks
- API-Driven Partner Onboarding: Enabled near-instant partner setup through a centralized integration gateway



UX and Approval Journey Optimization

- Redesigned workflows for role-based dashboards and approval routing
- Reduced turnaround times by automating inter-department handoffs and status tracking



Testing and Compliance Automation

- Automated QA Framework: Introduced early, parallelized testing with auto-regression checks
- Implemented real-time compliance monitoring with automated alerting and tracking

Impact and Results

KPI	Before	After TVS Next Intervention
Inquiry Pre-processing	Manual, 2–3 hrs daily	Automated, under 15 mins
Partner Onboarding	4+ Weeks	Real-time via APIs
Testing & QA Cycle	Manual, Repetitive	Fully Automated, Parallelized
Feature Rollouts	Delayed by QA Bottlenecks	35% Faster Time-to-Market
Deal Approvals	Slower	35% Increase
Employee Productivity	Manual task overload	25% Higher Efficiency
Customer Acquisition	Steady Growth	3X Increase

Key Technologies Used

- Automation Anywhere (RPA)
- Azure Kubernetes Service (AKS)
- Containerized .NET Microservices
- Azure API Management
- Azure DevOps Pipelines
- Parallel Automated Testing Framework

Conclusion

By modernizing the platform's foundational processes and automating key operational tasks, the SMB lending provider gained the agility and scalability it needed to thrive in a competitive market. Testing bottlenecks were eliminated, partner onboarding became instant, and customer acquisition tripled- all without a proportional increase in headcount. With RPA and automation at its core, the platform is now equipped for sustainable, tech-driven growth.