How Aavas Financiers Reduced Loan Turnaround Time (TAT) via an Automated Salesforce Loan Origination System (LOS) with HabileLabs



Client: Aavas Financiers
Industry: FinTech / Banking

SERVICES
Salesforce Sales Cloud, Loan Origination System, MuleSoft Integration, Custom Apex & LWC Development

Introduction

Aavas Financiers is a housing finance company serving underbanked customers across India, people who often have limited credit histories and complex documentation requirements. Getting a loan approved and disbursed for these customers is not a simple process. It involves multiple verification steps, regulatory checkpoints, and document workflows that, if handled manually, take far longer than they should.

The problem was that Aavas was running most of that process on paper and disconnected systems. Loan applications moved slowly. Leads came in from multiple channels and fell through the cracks. KYC and bureau checks were manual bottlenecks. And compliance teams had limited visibility into where any given loan stood in the lifecycle.

HabileLabs built the platform that changed how that process runs, a Salesforce-based Loan Origination System that automates the loan lifecycle end-to-end, from the moment a lead arrives to the moment funds are disbursed.

The Challenges

Housing finance for underserved customers is inherently complex. The verification requirements are stringent, the documentation is extensive, and the compliance obligations are non-negotiable. Running that complexity through manual processes was creating delays at every stage, and those delays had direct consequences for customers waiting on loan approvals.

- 1. Severe Turnaround Time (TAT) Drag — Loan applications, document collection, verification signoffs, approval stages, most of it was paper-based or handled through disconnected tools. Processing times were long. Errors crept in when documents were manually reviewed and re-entered. Approvals that could have taken days were taking weeks, risking applicant churn.
- 2. Data Re-entry & Underwriting Errors — Manually transcribing credit application data across separate verification systems introduced operational risk, processing bottlenecks, and human error.
- 3. Omni-Channel Lead Leakage — Inbound credit leads coming from digital portals, direct field agents, and third-party DSA (Direct Selling Agent) networks were processed in disconnected queues. Without centralized tracking, high-intent lending opportunities slipped through the pipeline.
- 4. Fragmented Audit Trails — Compliance and risk assessment teams lacked real-time visibility into the loan pipeline. Gathering data for regulatory reporting and auditing required a slow, retroactive manual search across multiple files.

The Solution

An Ecosystem-First Loan Origination System (LOS). HabileLabs built a three-module Salesforce platform covering the full loan lifecycle, CRM, Loan Origination, and Lead Management, connected to Aavas's verification and payment infrastructure through MuleSoft.

1. **Automated Lead Capture & De-duplication**
   The Lead Module captures every incoming credit lead from all acquisition channels instantly. Built-in MuleSoft logic automatically checks for duplicates, ensuring a clean database before dynamically routing high-intent leads to the correct relationship managers.

2. **Frictionless Lead-to-Loan Conversion**
   The moment a lead qualifies, the transition to a loan application is seamless. All historical data maps directly into the LOS, eliminating manual data re-entry and ensuring data integrity across the sales-to-processing handoff.

3. **Real-Time API Integrations (KYC & Bureau Pulls)**
   HabileLabs leveraged MuleSoft to link Salesforce with third-party verification APIs. The platform automatically triggers real-time checks for: Identity & Address Verification (Aadhaar, PAN, KYC), Credit Bureau Inquiries (CRIF / CIBIL), Property Valuation & Asset Verification.

4. **Regulatory Compliance & Consent Management**
   Meeting stringent RBI data security mandates is built into the platform's architecture. Customer and co-applicant authorizations for credit bureau pulls are digitally timestamped and locked, creating a tamper-proof, system-enforced audit trail.

5. **Automated Disbursement Architecture**
   Once underwriting approval rules are satisfied and final digital e-signatures are collected, the platform triggers the disbursement workflow, processes the IMD, runs final data validations, and passes execution instructions to payment gateways without manual intervention.

Business Impact

- **Drastic TAT Reduction**
  Credit lifecycles dropped from weeks to days, lowering customer acquisition costs (CAC).
- **Zero Lead Leakage**
  Maximized pipeline velocity and ensured 100% visibility into marketing ROI.
- **Enhanced Underwriter Productivity**
  Relationship managers view contact history, bureau results, and loan stages in one window.
- **Built-in Audit Readiness**
  Provided risk and compliance teams with 100% real-time data visibility, mitigating regulatory risk.

Technical Architecture Stack

PRIMARY PLATFORM	INTEGRATION & API GATEWAY	CUSTOM UI DEVELOPMENT	PROJECT MODULES	COMPLIANCE & SECURITY
Salesforce Sales Cloud (CRM, Lead, and Loan Lifecycle Management)	MuleSoft (Payment Gateways, KYC, Bureau, CRIF, Multi-source Lead Integration)	Custom Apex, Lightning Web Components (LWC), Salesforce Flows	CRM Module, Loan Origination System (LOS), Lead Module, Loan Module	Event Monitoring, Automated Stage Validation, System-Locked Audit Trails

Why Aavas Financiers Chose HabileLabs

Deep Financial Domain Context

Building a Loan Origination System on Salesforce requires both CRM expertise and an understanding of financial services compliance requirements. HabileLabs brought both the platform knowledge and the domain context to configure it correctly for a regulated lending environment.

Enterprise Integration Expertise

Designing a secure, fail-safe MuleSoft architecture capable of handling heavy API volume (KYC, bureaus, banking infrastructure) requires specialized integration skills. HabileLabs engineered the pipeline to ensure automated data population with zero lag.

Tailored LWC Customization

Rather than forcing Aavas into standard templates, HabileLabs utilized custom Apex and Lightning Web Components (LWC) to align the user experience exactly with how underwriting teams operate in the field.

Engineering Integrity

Backed by a strict no-moonlighting and no-shadowing policy, the specific HabileLabs architects who mapped out the loan lifecycle compliance rules were the ones writing the code, ensuring transparency, security, and project continuity.

> "We build the platforms that let financial institutions process more loans, with fewer errors, and a complete compliance trail, without adding headcount to do it."

The Conclusion

Aavas Financiers replaced a fragmented, paper-based workflow with an ecosystem-first digital lending engine. Today, inbound credit leads are systematically tracked, risk assessment verifications execute automatically in seconds, and compliance tracking is guaranteed at every milestone.

For a leading housing finance institution serving communities that depend on swift credit decisions, this transformation turned operational efficiency into a core competitive advantage.