



BUSINESSNEXT launches GenAI and Agentic AI solutions for Lending to improve risk management and speed up loan approvals



New Delhi, 26 June 2025: BUSINESSNEXT has rolled out GenAI and Agentic AI assistants for lending to help banks and NBFCs streamline loan processing, support credit teams, and provide borrowers with real-time insights.

With lending institutions facing increasing application volumes and stricter regulations, these advanced GenAI assistants help sales, operations, credit, and servicing teams manage tasks more efficiently. Additionally, the Agentic AI assistants can process loan applications, evaluate eligibility, and provide personalized financial advice while ensuring compliance and preventing fraud.

While, according to industry reports, the global digital lending market is projected to reach USD 20.5 billion by 2030, with a compound annual growth rate (CAGR) of 14.6%, by automating document verification, fraud detection, and risk assessment, the Lending AI Agents decrease delays and reduce errors.

To illustrate, the **Virtual Customer Agent** helps borrowers by analyzing financial data, verifying eligibility, and guiding them through loan applications in real time. The KYC/KYB Agent speeds up onboarding by instantly verifying identities and business credentials. Meanwhile, the Intelligent Document Processing Agent extracts and validates information from financial statements, reducing paperwork for lenders.

Similarly, the **Complaint Management Agent** ensures quick resolution of borrower queries, enhancing customer experience.

In addition, risk management is strengthened with the **Banking Fraud Detection/Prevention Agent** that proactively detects anomalies, prevents fraudulent transactions, and protects financial institutions. The **Balance Sheet Analyzer** enables credit teams to evaluate business financials instantly, enhancing loan decision-making accuracy.

BUSINESSNEXT's GenAI and Agentic AI assistants leverage deep BFSI expertise, enabling precise, context-aware decisions in complex workflows like risk assessment and advisory. They provide customized solutions, scale effortlessly across financial processes, and improve customer interactions with empathetic responses. Their dynamic architecture selects the most appropriate models for each task, improving efficiency and reducing operational costs by up to 80%.

Rahul Sheth, Vice President, Sales and Marketing at BUSINESSNEXT, highlighted the impact of the AI-driven assistants in lending, *"Loan processing can be time-consuming and complex, but AI-driven assistants help streamline these tasks. By automating application handling, risk assessment, and compliance checks, banks and NBFCs can process loans faster, reduce costs, and offer a better experience to customers."*

By integrating GenAI and Agentic AI into lending ecosystems, banks and NBFCs can reduce loan processing time, enhance credit evaluation accuracy, and improve borrower experiences, making lending more efficient, secure, and customer-centric, Rahul added.