

Automating Credit Analysis for Faster, Smarter Lending Decisions

*How a leading global Credit Rating and Risk Analytics agency achieved improved **Customer Satisfaction** and **Competitive edge** in the fast-moving financial services sector*

Overview: As a **leading credit rating agency**, the customer faced increasing pressure to streamline and scale their credit assessment processes for institutional loan evaluations. The traditional method of manual review of Balance Sheets, Profit & Loss reports and Auditor's notes, was time intensive and inconsistent due to varied formats across companies.

On average, a relationship manager **could process only four cases per day**, creating bottlenecks in the underwriting workflow and risking delays in loan approvals. This impacted customer satisfaction and hindered the customer's ability to maintain their competitive edge in a fast-moving financial environment.

Solution:

- Automated the credit assessment pipeline with **intelligent document processing** and **Core360's AI-infused analytics** engine
- Enabled credit analysts to upload varied financial documents, which were **auto extracted, standardized and analyzed** using Core360's pre-trained ML models
- Core360 generated **structured insights** aligned with customer's risk evaluation frameworks
- Flagged potential red flags **instantly** and enabled **comparisons across peer companies**.

Results:

- The automation significantly **reduced turnaround time by 70%**
- Empowered underwriters with consistent, data-driven decision support, and
- Enhanced overall operational efficiency, transforming once-manual task into scalable, insight-led process.



Core360 reduced risk of data theft/corruption due to human errors in data entry



Core360 augmented the productivity of existing credit analysts making scaling up easier



Core360 enabled rapid scale up or down based on market demand without disrupting existing IT systems



Core360 replicated the current workflow exactly thereby giving consistent outputs



Led to significant cost savings by reducing reliance on redundant manual processes (70% faster)