

# Case study

Achieved 30% efficiency using Gen AI on credit reports of a prominent EU bank



## About the client



A prominent EU bank intended to reduce its substantial backlog of credit assessments, covering more than 3,500 counterparties within its corporates and financial institutions portfolio

## Client challenges



- Remarkably high volume of urgent requests requiring turnaround time of less than 3 days
- Portfolio spanning across multiple sectors and geographic regions.
- Peak workload of ~1.5x the monthly contracted volumes for a quarter of the year

## Our solution



- Implemented our innovative solution—Crisil GenEye Credit—that harnesses Generative AI’s capabilities combined with human oversight to produce credit assessment reports
- Leveraged our domain expertise to tailor our prompt repository in accordance with the bank’s credit report format and performed extensive testing before deploying the Gen AI solution
- Covered ~70% of the standard report sections using Gen AI, with assistance from our comprehensive prompt repository that helped capture the relevant KPIs across multiple sectors, geographies and domains (corporates, banks, insurance companies and broker dealers).
- Human oversight and guardrails around hallucinations and loss of information helped maintain the high quality of the credit reports while minimizing the time spent on quality checks
- Retained critical sections such as credit recommendations and forecasting with credit analysts to maintain control on the quality of deliverables.
- Achieved 30% efficiency gains in preparing credit reports that helped us manage the peak workload, reduce backlog and manage the high influx of urgent requests.

## Impact and results



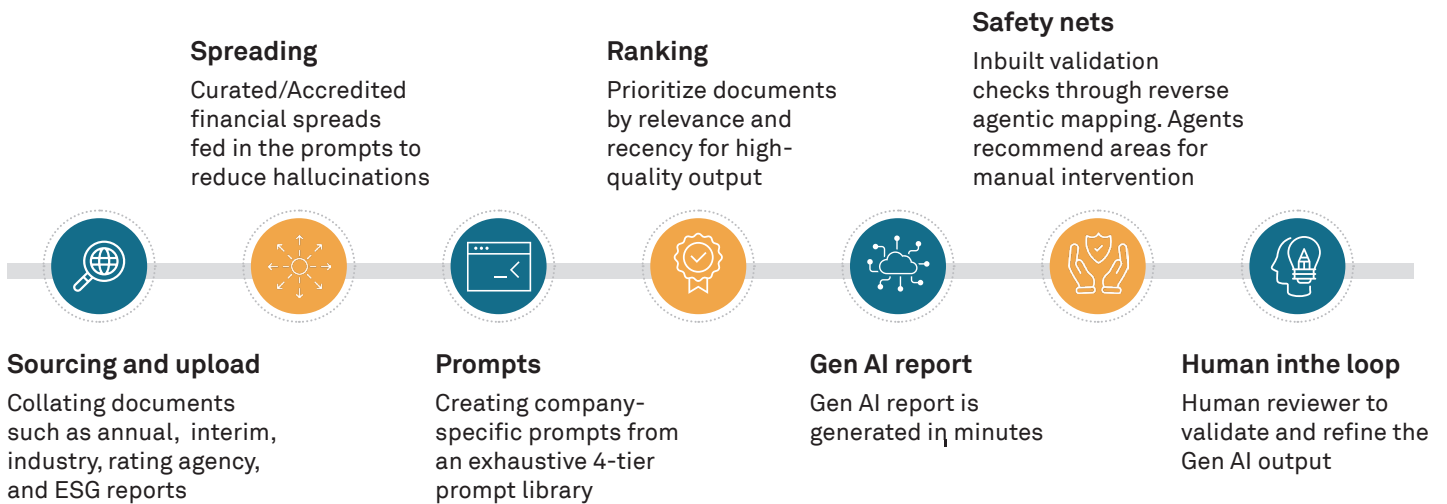
Maintained robust quality with **95%+** data accuracy

Achieved **30%** cost savings

**Accelerated** credit Decision-making

**Complete** audit trail

# Process flow for Gen AI-assisted credit report writing



## Sections generated



Company overview



Key development



Financial analysis



SWOT analysis



External ratings



Country analysis



Industry analysis



ESG summary



Credit summary

### About Crisil Integral IQ (formerly Global Research & Risk Solutions)

Crisil Integral IQ delivers solutions and actionable intelligence to top financial institutions, driving strategic transformation, risk optimization, and operational excellence. Our offerings across research, risk, lending, analytics and operations have empowered clients to navigate complex markets, mitigate risks and unlock new opportunities. Our domain expertise, innovative solutions, future-ready technologies such as AI and data science give clients the confidence to accelerate growth and achieve sustainable competitive advantage. Our globally diverse workforce operates in the Americas, Asia-Pacific, Europe, Australia and the Middle East.

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Founded in 1987 as India's first credit rating agency, our expertise today extends across businesses: Crisil Ratings, Crisil Intelligence, Crisil Coalition Greenwich and Crisil Integral IQ.

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