

Case study

Improved deal coverage efficiency, scalability for a global investment bank via automation

Background



- The client required a standardized and scalable framework to bucket **loan portfolio assets** into high-, medium- and low-risk categories
- The client's legacy process relied on static models and deal-specific customizations, with inconsistent methodologies and high risk of errors on account of manual inputting of data posing multiple bottlenecks
- Each client engagement also required **separate versions** and **periodic manual updates**, significantly extending turnaround times and increasing operational overheads

Our solution



- **Process redesign:** We redesigned the risk classification methodology into a centralized, standardized framework, with clearly defined risk parameters, objective classification criteria and structured governance controls to reduce subjectivity, enhance transparency and ensure consistent application across client mandates
- **Dynamic model architecture:** We also transformed static, deal-specific components into automated, parameter-driven modules, enabling scalable deployment across clients and sectors
- **Automated update cycle:** We implemented straight-through data integration and model refresh capabilities as well, eliminating repetitive manual rebuilds and ensuring consistency across recurring publications and client reports

Client impact



- **Reduced turnaround time:** The redesigned process improved operational efficiency by >70%, thereby enabling faster delivery of research updates and thematic reports to clients
- **Enhanced scalability:** The process also provided for simultaneous coverage of multiple portfolios and processing of higher data volume, as well as 5-6x increase in data volume processing without a proportional increase in analyst effort
- **Greater focus on strategic value:** The framework also freed up analyst time through >80% reduction in manual intervention, providing more time for deeper analysis and differentiated research

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