

Case study

Scaling project finance
credit monitoring
enhances portfolio
growth by >45%

Background



A US-based midsize regional bank engaged our team to enhance coverage and monitoring standards across its project finance portfolio amid rising deal volumes and increasing risk and compliance requirements.

Challenges



- Administrative constraints across a portfolio of over 125 complex transactions, each with sector- and transaction-specific monitoring requirements for compliance and risk reporting
- Inconsistent review standards and reporting gaps contributed to risk-rating overrides across ~20% of the portfolio, making credit assessments less consistent
- Compliance delays resulting from manual data collection and tracking affected 25% of the portfolio, with 5% of the portfolio classified as serious breaches of internal risk policies
- Reduced stakeholder confidence led to more frequent internal audits and a significant increase in workflows dedicated to addressing audit concerns

Our solution



- Standardized the annual review framework around key credit parameters, including deal structure, sponsor background, counterparty risk, and construction and operational progress metrics, while addressing major sector- and transaction-level complexities and nuances
- Established a scalable delivery model by transitioning 65% of business-as-usual annual review workstreams within five months, enabling the client team to focus on risk policy remediation, compliance reporting and new deal underwriting
- Strengthened data discipline by replacing reactive data collection during reviews with a proactive data management process based on clearly defined, framework-based information requirements. This included establishing a two-member insurance tracking team and obtaining annual insurance renewals for all deals two weeks before policy expiration
- Bolstered governance and auditability by establishing standard operating procedures for tracking deal performance, managing data and escalating issues
- Enhanced continuous portfolio monitoring by expanding the framework beyond annual reviews to include quarterly financial updates and portfolio reviews, enabling more frequent assessments of project performance

Impact



Timely rating refreshes:

Improved annual review turnaround time by 25% through a streamlined review process and standardized credit assessments, eliminating overdue rating reviews

Improved risk assessment consistency:

Standardized assessments and strengthened data tracking, reducing risk-rating overrides by 70%

Portfolio growth of >45% over two years:

Created additional underwriting and portfolio monitoring capacity for the bank's staff, supporting the division's rapid portfolio expansion

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.

For more information, visit IntegrallQ.Crisil.com

About Crisil

Crisil is a global, insights-driven analytics company. Our extraordinary domain expertise and analytical rigour help clients make mission-critical decisions with confidence.

Large and highly respected firms partner with us for the most reliable opinions on risk in India, and for uncovering powerful insights and turning risks into opportunities globally. We are integral to multiplying their opportunities and success.

Headquartered in India, Crisil is majority owned by S&P Global.

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.

Crisil's global workforce operates in the Americas, Asia-Pacific, Europe, Australia and the Middle East, setting the standards by which industries are measured.

For more information, visit www.Crisil.com

Connect with us: [LinkedIn](#) | [Twitter](#)

Crisil Privacy

Crisil respects your privacy. We may use your personal information, such as your name, location, contact number and email id to fulfil your request, service your account and to provide you with additional information from Crisil. For further information on Crisil's privacy policy please visit <https://www.crisil.com/content/crisilcom/en/home/crisil-privacy-notice.html>.