

Crisil
Integral IQ

Case study

Scaling loan documentation using LaserPro for a US-based regional bank

Background

A US-based regional bank required specialized support to manage loan documentation for commercial clients. The objective was to simplify and standardize the process through a single, centralized portal, reducing manual effort, minimizing operational and compliance risks, and accelerating the time required to finalize lending terms and conditions. The solution was designed to enable the bank's teams to focus on business growth and client relationships while ensuring seamless and consistent borrower experience.

Challenges

- **Fragmented and manual processes** increased effort, turnaround time and operational risk
- **Complex template customizations** made documentation difficult to manage and maintain consistently
- **High attrition** impacted operational continuity and service quality
- **Multiple touchpoints and dependencies** created delays in finalizing lending terms and conditions
- **Inconsistent processes** impacted service quality and compliance effectiveness
- Operations teams spent significant time on documentation rather than prioritizing **higher-value clients and businesses**
- **Significant backlog** had accumulated, adversely impacting operational efficiency, productivity and the organization's ability to drive business growth

Our solution

- We deployed a dedicated team of four specialized FTEs with deep expertise in loan documentation and LaserPro, providing focused operational support and domain knowledge
- Established **standardized operating procedures (SOPs)**, hand guide, checklists and governance controls to improve consistency and efficiency
- Strengthened **controls, compliance support and documentation quality**
- Experts on the LaserPro platform assisted in the transformation of complex and manual loan documentation into a **standardized, scalable and controlled process,** delivering **faster turnaround, lower operational risk, improved client experience and service quality, and greater capacity to support business growth**
- Ensured business continuity during peak periods and staffing challenges

Impact

Successfully cleared 100% of operational backlogs within three months

Maintained accuracy across high-volume and complex template customizations

Successfully scaled support from 50 to 150+ borrowers in three months

Established a standardized, scalable operating model that improved operational resilience and supported future growth

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