

Crisil
Integral IQ

Case study

Unlocking $1.2 bn growth potential in infrastructure finance/PPP for a bank through a strategic 3-year transformation plan

Background

A mid-sized commercial bank sought support to strengthen its infrastructure finance capabilities and accelerate portfolio diversification across specialized asset classes

Challenges

- Limited analytical and underwriting expertise to evaluate transaction-specific risks and associated contractual and financing structures
- Difficulty in assessing government, public concession authority, and other key counterparty risks, and identifying appropriate mitigation measures
- Limited proficiency in credit and financial risk modeling to tailor stress tests and sensitivity analysis to each transaction
- Overexposure to specific sectors and markets, resulting in concentration risk, liquidity pressures and reduced portfolio resilience under adverse market conditions
- Lack of comprehensive infrastructure finance risk policy and monitoring framework to manage complex regulatory requirements

Our solution

We developed capabilities for the bank to identify and pursue market opportunities while managing liquidity risks and asset-liability management concerns by:

- Leveraging our sector expertise to build a project pipeline screening framework to identify attractive lending opportunities
- Preparing a comprehensive infrastructure finance/PPP lending policy, covering underwriting standards, monitoring requirements and risk assessment methodologies
- Providing transaction-specific financial modeling and cash flow analysis expertise through stress-testing and complex scenario analysis
- Implementing robust early warning systems through periodic risk reviews, covenant testing and tracking, and trigger-based escalation mechanisms to minimize default risks
- Establishing a centralized knowledge platform, comprising training modules, sector case studies and PPP financing templates, to strengthen transaction execution capabilities

Impact

Our three-year strategic transformation plan led to:

+91% - increase in the closure of infrastructure finance/PPP transactions

+55% - growth in the closure of new lending commitments

Infrastructure finance being established as one of the top **6** lending sectors within the institutional banking division

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