

Smart Loan Reviewer: AI Loan Document Review System

ASTRI's Smart Loan Reviewer transforms loan contract review from a resource-intensive manual process into an intelligent, efficient operation. Leveraging advanced AI—natural language processing and deep learning—the system automatically extracts and compares key terms between term sheets and loan agreements, presenting the most relevant matches for human validation. Successfully deployed at banking industry, it supports diverse loan types, integrates seamlessly with internal workflows, and delivers substantial efficiency gains while reducing operational risk and manpower requirements.

Industry Challenges

- **Time-Intensive Processes:** Manual document comparison consumes excessive staff hours
- **Error Susceptibility:** Human review introduces inconsistencies and oversight risks
- **Scalability Constraints:** Growing contract volumes overwhelm manual capacity
- **Consistency Issues:** Maintaining uniform review standards becomes increasingly difficult

Major Benefits

- **Accelerated Review:** Automatically matches key terms, dramatically reducing processing time
- **Enhanced Accuracy:** Highlights critical discrepancies, minimising human error
- **Effortless Scalability:** Efficiently manages high contract volumes without proportional manpower increases
- **Controlled Validation:** Preserves human oversight for accuracy assurance and regulatory compliance
- **Risk Mitigation:** Elevates productivity whilst substantially reducing operational risk

Application Areas

- **Bank:** loan/ risk/ legal department
- **Financial company:** loan/ risk/ legal department

Collaborator(s)

Banks

Award(s)

AI+ in Business Award (Large Corporate)



This AI-powered solution automates the review of loan contracts by comparing Term Sheets with Facility or Loan Agreements



智审快贷：银行贷款文件AI审核系统

应科院的“智审快贷”将耗时的人工贷款合约审阅转化为智能高效作业。系统运用先进人工智能技术包括自然语言处理及深度学习，自动提取并比对条款书与贷款协议中的关键条款，呈现最相关匹配结果供人工验证。系统已于银行业成功应用，支援多类贷款，无缝整合内部流程，大幅提升效率，同时降低操作风险及人力需求。

业界挑战

- 耗时流程：人工文件比对消耗大量员工时间
- 易生错误：人工审阅带来不一致及疏忽风险
- 扩展限制：合约数量增长令人工处理不胜负荷
- 一致性问题：维持统一审阅标准日益困难

技术优势

- 加快审阅：自动匹配关键条款，大幅缩短处理时间
- 提升准确度：标示重要差异，减少人为错误
- 轻松扩展：高效处理大量合约，无需按比例增加人手
- 可控验证：保留人工监督，确保准确性及符合监管要求
- 降低风险：提升生产力，同时大幅减低操作风险

应用范畴

- 银行：贷款／风险／法律部门
- 金融公司：贷款／风险／法律部门

合作企业

本地其中一家发钞银行

奖项

AI+ 商业应用奖（大型企业）



此人工智能解决方案透过比对条款书与贷款或融资协议，自动化贷款合约审阅流程

