

Smart Loan Review: 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

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

