



**ICRA  
ANALYTICS**  
A Group ICRA Company



## **Risk Management Solutions**

Enhancing  
analytical competence  
of our customers



ICRA Analytics Limited is a wholly owned subsidiary of ICRA Ltd. with business interests in knowledge services, risk management, market data, grading and risk assessment services. We serve a wide range of global and domestic clients starting from BFSI players, fund managers, financial intermediaries, regulators, industry bodies, government organizations, and other market participants.



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We provide an array of digital tools and research, risk advisory, market data and analytical support to assess and manage risk in lending and investment decision-making. We add value through our deep domain knowledge, strong functional competence, and technological expertise. We provide actionable insights with our expertise, accuracy, and timeliness.



**Organisational  
Experience**



**Assignments**



**Professionals**

## Risk Management and Analytics

Over the past two decades, we have been working with financial institutions to comply with their risk management and regulatory requirements by offering industry best Risk Management solutions (Consulting/Advisory, Software Solutions, Risk Models, Analytics and Research). Our team of experts in Risk Management help Banks and Financial institutions to proactively Identify, Measure, Treat and Monitor their enterprise risks, efficiently.

## Risk Management Solutions

We help Banks and Financial Institutions with

### RISK MANAGEMENT CONSULTING, ANALYTICS AND RESEARCH

ICRA Analytics will assist your organisation with:

- Development/Review of Integrated Risk Management Framework
- Gap Analysis and Policy Reviews
- Statistical and Expert Judgement Model Development and Validation
- Early Warning Signals
- Expected Credit Loss Model development and Computation
- RAROC, Stress Testing & Capital Computation
- Industry Risk Scoring and Outlook Reports

### CREDIT RISK MANAGEMENT SOLUTIONS

ICRA Analytics' Comprehensive Credit Risk Management Solutions (Internal Rating Solutions) is:

- Developed in-house and updated with latest regulatory requirements, continuously
- Trusted by leading banks and financial institutions globally
- Addresses the Identification, Assessment, Mitigation, Monitoring and Reporting needs
- Successfully installed in 15,000 branches of 15+ banks and financial institutions
- Effectively used to assess three million credit proposals across 20+ models

### CREDIT, COMPLIANCE AND CONTROL SOLUTION (C-CUBE)

ICRA Analytics' C-Cube Solution offers:

- Automation of the credit administration process
- Integration with banking systems
- Generation of proposal summary and creation of checklists, before disbursement
- Timely and customised alerts, post disbursement
- Exception-based reporting for management, auditors, and other stakeholders
- Detailed workflows with complete audit trails

### EXPECTED CREDIT LOSS CALCULATOR

ICRA Analytics' Advanced ECL Computational Solution Features:

- IFRS 9/Ind AS 109 compliant software, with improved process governance and transparency
- User friendly interface and streamlined process flow
- Intuitive reporting and analytics for management, auditors and other stakeholders
- Capability to interface with existing IT systems and compute Default Probabilities, Loss Given Default and Expected Credit Loss
- Dedicated support of professionals with expertise in ECL computations

### OPERATIONAL RISK MANAGEMENT SOLUTION (iORMS)

ICRA Analytics' Operational Risk Management Solutions is:

- A one-point solution to automate all Operational Risk Management activities
- Compliant with the Basel and RBI guidelines
- Designed to help banks to compute the capital requirements
- A replacement for spreadsheets and unnecessary paperwork
- Used for planning and monitoring of RCSA and KRIs, Risk Registers & Loss Data Management
- Enriched with drill-down reports and management dashboards



## Expected Credit Loss (ECL) Computational Service and Solution

For any NBFC, computing Expected Credit Loss (ECL) provisions on financial instruments including loans and off-balance sheet items are crucial. Understanding client portfolios, collecting, cleaning and analysing loan level and portfolio level data form integral parts of our approach to ECL computation. We compute key components of PD, LGD and EAD using various pre-built statistical models.

We offer assistance in computing ECL for clients in two ways:

- A. Through consultancy services where we help our clients to compute ECL for their organisation
- B. Through the software iECL, which the clients can install and use to compute ECL for their business

## Consultancy Services for ECL Computation

### ECL Model Approach



## iECL - The Software Solution

### SOFTWARE CAPABILITIES

- Portfolio Segmentation and Staging Policy
- Modular approach
- Forward-looking adjustments based on multiple macro-economic scenarios
- Freedom to choose from array of models based on data availability
- Intuitive reporting and analytics for management, auditors and other stakeholders
- Available as SAS

### SOFTWARE FEATURES



IFRS 9/Ind AS 109 compliant software, with improved process governance and transparency



User friendly interface and streamlined process flow



On-prem / cloud-hosted and compatible with multiple databases; secure back-end using APIs



Methodologies implemented using data analytics framework including Python tools (Numpy, Pandas and Scikit Learn)



Dedicated customer support from professionals with expertise in ECL computations

## WHY CHOOSE ICRA ANALYTICS

We have worked with multiple NBFCs across India as consultants & solution provider on portfolios ranging from HFCs with loan assets up to INR 67,000 Cr to Infrastructure Finance companies with asset size ranging from INR 11,000 Cr to INR 3,50,000 Cr and Systematically Important NBFCs with loan assets up to INR 30,000 Cr.

## ICRA ANALYTICS IS TRUSTED

By most of the large NBFCs and leading auditors to assess the quality of their credit portfolios.

## ICRA ANALYTICS IS EXPERIENCED

We have computed ECL for over one million borrower accounts spread across vehicle, housing, personal, SME, infrastructure, and large ticket corporate portfolios of NBFCs

## We stand apart



National presence, with reach across diverse locales



In-house research team tracking over **120 sectors**



Creative and cross-functional approach to problem solving



One of the **best knowledge bases in India** for analysing project risks



Proficient team with rich experience across entire value chain

## Our Team

Our team of professionals are recognised as specialists and thought leaders in Risk Management. We leverage our deep industry capabilities, as well as resources around the world, to serve clients and meet their professional service needs wherever they operate.

Please reach out to us to start a discussion.

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## Our offerings

Risk management solutions | Credit risk modeling | Industry risk scoring and red-flag reporting | Fixed income pricing | Mutual fund research | Portfolio analytics | IT services | Digital platforms for financial intermediaries | Risk assessment | Financial, risk and regulatory advisory in energy & renewables | Automated data management & annotation | GAAP & IFRS accounting support and analysis | Grading services

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