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.

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.

20 Years
plus
**Organisational
Experience**

10k
plus
Assignments

800
plus
Professionals

Risk Management and Analytics

Over the past two decades, we have been working with inancial 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.

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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)

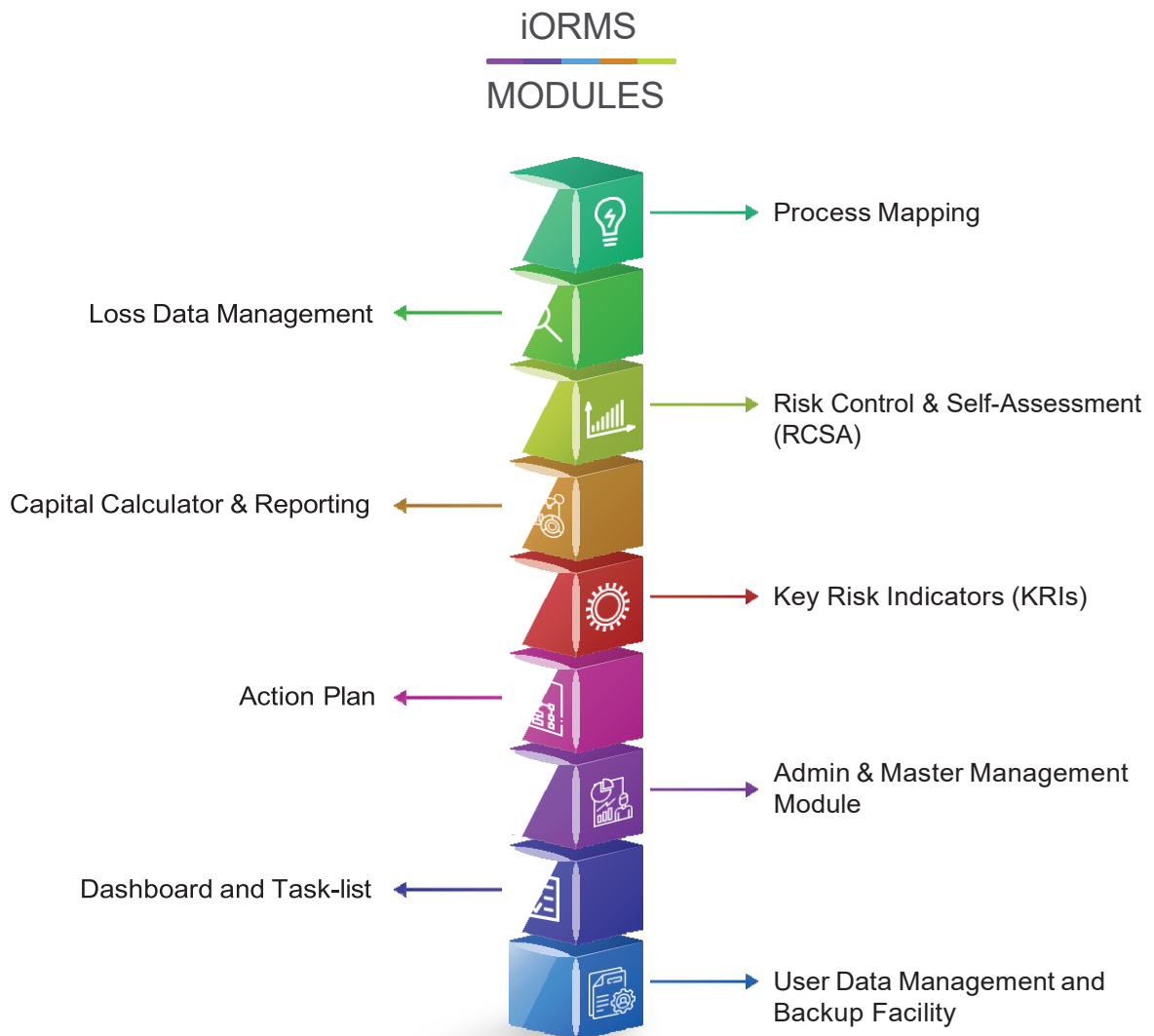ICRA Analytics' Operational Risk Management Solutions is:

- 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

Operational Risk Management Software (iORMS)

iORMS aims to automate the processes, helping the organisation realise its Operational Risk Management objectives. The software will provide a consistent and effective operational risk platform, improving the reliability, efficiency, and consistency of the risk management process across the organisation.

This software has been specifically designed on "three lines of defense" to provide top management with a comprehensive process that clearly identifies, measures, monitors and controls key operational risks throughout the organization on an ongoing basis.

iORMS
MODULES

Process Mapping

Loss Data Management

Risk Control & Self-Assessment (RCSA)

Capital Calculator & Reporting

Key Risk Indicators (KRIs)

Action Plan

Admin & Master Management Module

Dashboard and Task-list

User Data Management and Backup Facility

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

www.icraanalytics.com

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Mumbai | NCR | Kolkata | Chennai

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