



**ICRA**  
ANALYTICS  
A Group ICRA Company

# Transforming Credit Risk Management

Integrated | Regulator-Aligned | Model-Driven

A strategic risk intelligence framework for  
Banks; NBFCs navigating RBI's evolving  
regulatory landscape

**ICRA Analytics**  
**Risk Intelligence Platform**

**From Risk Science to Regulatory Confidence**



# End-to-End Coverage Across the Credit Lifecycle

| <b>PRODUCT</b>                                     | <b>FEATURES</b>   | <b>IMPACT</b>   |
|--|---|---|
| <b>Internal Rating Solution</b>                    | 2D PD +LGD Framework<br>Corporate, Retail, NBFC, Models<br>300,000+ corporate ratings managed<br>Granular borrower risk differentiation<br>Predictive default discrimination                | Sharper pricing<br>Optimized capital<br>Stronger credit decisions |
| <b>Early Warning System (EWS – FRMS Compliant)</b> | RBI trigger coverage<br>Predictive NPA detection<br>30-day TAT monitoring<br>RFA workflow automation<br>Transactional, Financial, Non-financial triggers<br>Technical & Commercial Response | Early containment<br>Slippage reduction<br>Governance visibility  |
| <b>NPA Management &amp; IRAC Automation</b>        | System-driven daily classification<br>Cross-NPA tagging logic<br>Automated provisioning<br>Full audit trail & maker-checker control<br>NPA Management Solution-ICRA                         | Faster IRAC decisions<br>100% regulatory assurance                |
| <b>ECL Platform</b>                                | RBI Draft ECL aligned<br>PD, LGD, EAD modelling<br>Scenario engine & MEV integration<br>Server-based high-speed processing<br>Multi-portfolio coverage                                      | Reduced provisioning volatility<br>Capital predictability         |
| <b>Model Validation &amp; Governance</b>           | <b>Independent validation across:</b><br>PD, LGD, EAD<br>Gini, PSI, Calibration, Migration<br>Stability & benchmarking  | Board confidence<br>Regulatory defensibility<br>Model robustness  |

## Core Differentiators

- ✓ RBI-Native Design
- ✓ Deep Modelling Expertise, 45+ models across portfolios
- ✓ End-to-End Auditability
- ✓ Modular but Interoperable Architecture

## Measurable Risk Impact. Tangible Business Outcomes.

### Risk Impact

- ▶ Early stress detection
- ▶ Slippage reduction
- ▶ Portfolio stability improvement

### Capital Impact

- ▶ Risk-based pricing
- ▶ Capital optimization
- ▶ Reduced provisioning volatility

### Governance Impact

- ▶ RBI compliance alignment
- ▶ Audit defensibility
- ▶ Board-level transparency

## Why ICRA Analytics?

- ▶ 20+ years serving Banks & NBFCs
- ▶ 100+ financial institutions served
- ▶ Proven IRS, ECL, EWS implementations
- ▶ Strong RegTech backbone
- ▶ Cloud-ready, API-driven architecture
- ▶ Model, technology & regulatory depth under one roof

## From Risk Science to Regulatory Confidence

### ICRA Analytics Limited

RiskTech | RegTech | SupTech

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