

TRANSFORMING CREDIT RISK MANAGEMENT

Integrated | Regulator-Aligned | AI- Driven

A strategic risk intelligence framework for Banks & NBFCs
navigating evolving regulatory landscape






ICRA Analytics Risk Intelligence Solution

From Risk Science to Regulatory Confidence

The Reality for Indian Lenders

Today's credit institutions face unprecedented pressures:








 <p>Tightening RBI scrutiny (changes to IRAC, FRMS, ECL Norms)</p>	 <p>Basel capital strain</p>	 <p>Board-level governance expectations</p>	 <p>Rising delinquencies in unsecured & retail</p>	 <p>Fragmented data and risk systems</p>
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Typical Risk Architecture Today

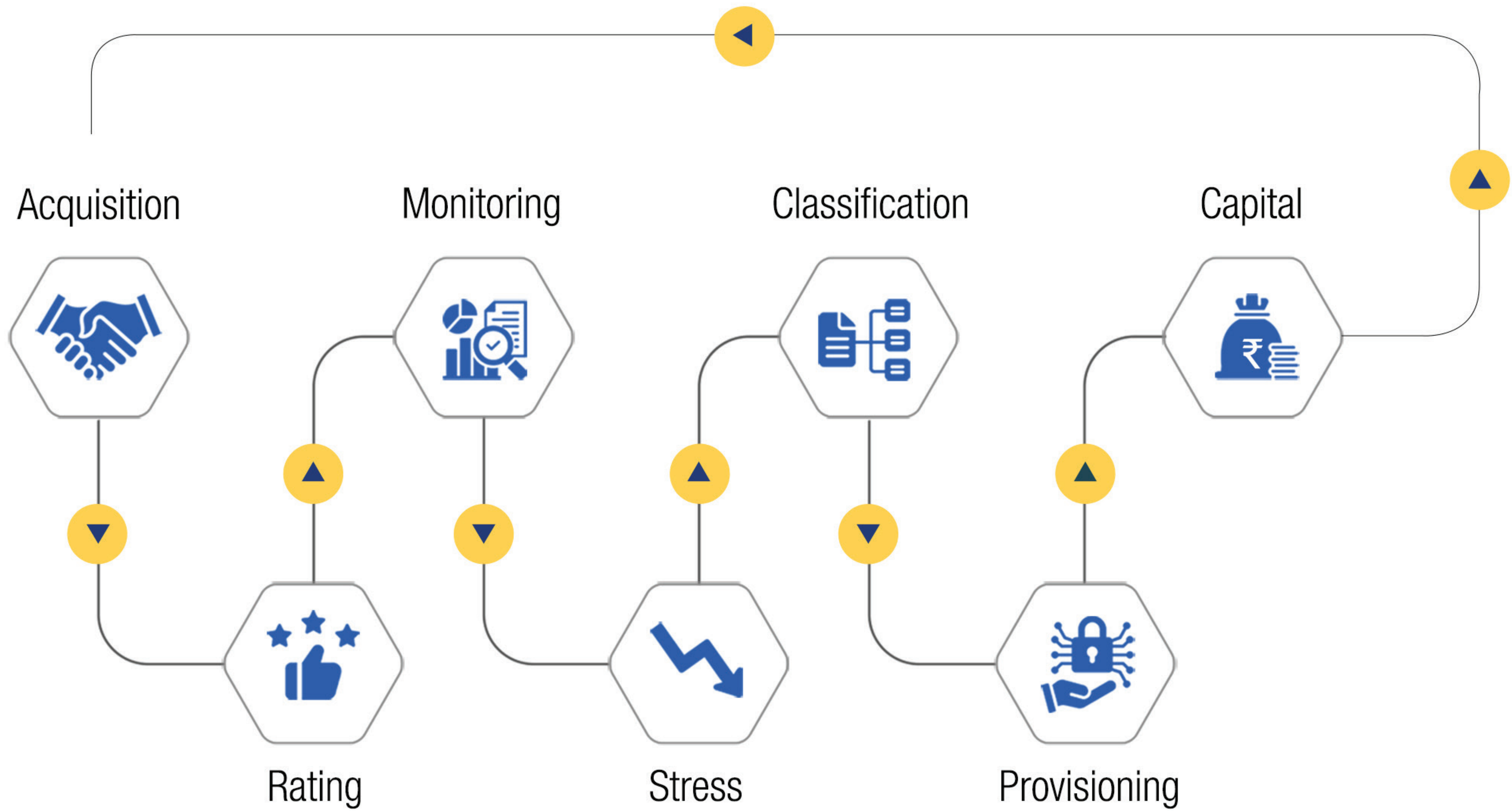
Disconnected systems across:

<ul style="list-style-type: none"> LOS / LMS 	<ul style="list-style-type: none"> Manually managed data 	<ul style="list-style-type: none"> Risk analytics solutions
<ul style="list-style-type: none"> Core transaction systems 	<ul style="list-style-type: none"> Regulatory and management reporting 	<ul style="list-style-type: none"> Risk scores and analytics outputs

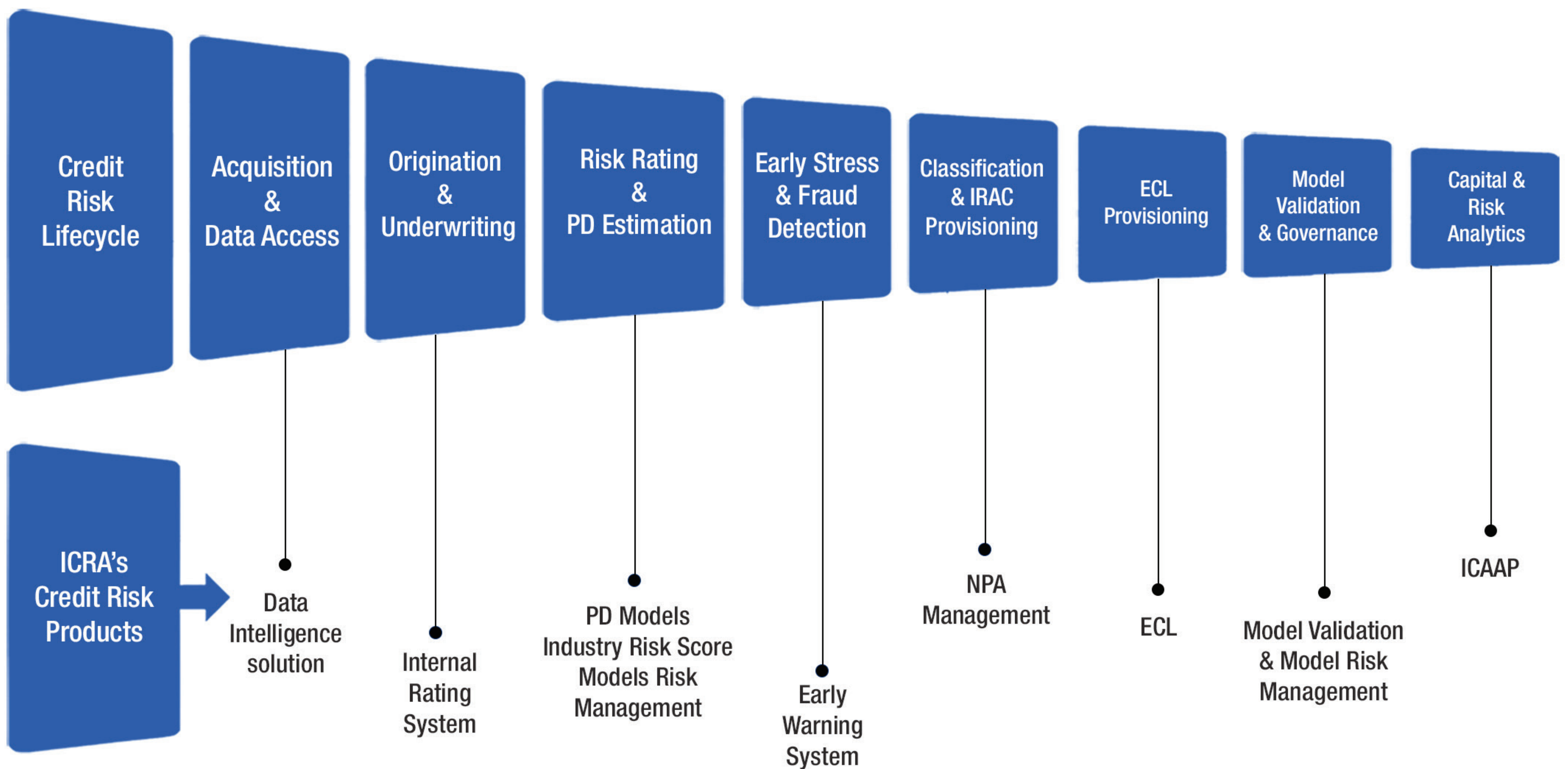
 <p>Resulting Into</p>	 <p>Data silos</p>	 <p>Audit gaps</p>	 <p>Manual reconciliations</p>	 <p>Slow regulatory response</p>
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What Leading Lenders Are Moving Towards

A unified, regulator-aligned, model-driven risk architecture across the credit lifecycle



Our Integrated Risk Intelligence Framework



End-to-End Coverage Across the Credit Lifecycle

Internal Rating Solution

- 2D PD + LGD Framework
- Corporate, Retail, NBFC Models
- 300,000+ corporate ratings managed
- Granular borrower risk differentiation
- Predictive default discrimination

Impact:

Sharper pricing | Optimized capital | Stronger credit decisions

Early Warning System (FRMS Compliant)

- RBI trigger coverage
- Predictive NPA detection
- 30-day TAT monitoring
- RFA workflow automation
- Transactional, Financial, Non-financial triggers
- Technical & Commercial Response

Impact:

Early containment | Slippage reduction | Governance visibility

NPA Management & IRAC Automation

- System-driven daily classification
- Cross-NPA tagging logic
- Automated provisioning
- Full audit trail & maker-checker control
- AI- driven Chatbot for smoother audit

Impact:

Faster IRAC decisions | 100% regulatory assurance

ECL Solution

- RBI Draft ECL aligned
- PD, LGD, EAD modelling
- Scenario engine & MEV integration
- Server-based high-speed processing
- Multi-portfolio coverage

Impact:

Reduced provisioning volatility | Capital predictability

Model Validation & Governance

Independent validation across:

- PD, LGD, EAD
- Gini, PSI, Calibration, Migration
- Stability & benchmarking

Impact:

Board confidence | Regulatory defensibility | 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.



Early stress detection



Portfolio stability improvement



Slippage reduction



Risk-based pricing



Reduced provisioning volatility



Capital optimization



RBI compliance alignment



Board-level transparency



Audit defensibility

Why ICRA Analytics?

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

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