

Credit+ ICON

One platform for all credit risk management needs of financial institutions and corporates

A comprehensive credit risk management platform, Credit+ ICON is helping financial institutions and companies around the world make sharp, insightful, and accurate lending decisions.

The platform allows users to effortlessly host and maintain credit risk scorecards, perform extensive financial spreading, and calculate risk measures.

It enables risk managers across the spectrum to perform advanced analytics, enhance credit risk assessment quality and efficiency.

Credit+ ICON is built using cutting-edge technology and SaaS-ready architecture to enable a secure, scalable and highly configurable solution.



Credit+ ICON

The preferred credit risk management platform of financial institutions around the world



Strong global footprint

- Presence in 15 countries
- 40+ banks among clients



Pronounced presence in India

- Clientele includes ~70% of India's banks, including 16 of the top 20 by asset size
- Over 90% of private sector bank credits are rated using Credit+ ICON
- ~100,000 branches of Indian financial institutions deploy and use Credit+ ICON
- 350,000 assessments processed in Credit+ ICON per year

An ideal partner for you

Our years of industry immersion have nurtured domain expertise that positions us as pioneers in credit risk evaluation.

Client trust underscores our unwavering commitment to excellence.

Our sterling reputation is built on consistent top-tier solutions and a 350+ strong, highly talented techno-functional workforce.

All these make us the ideal candidate to fulfil evolving needs in the credit risk management space across North America, Europe, the Middle East and Africa (EMEA), and Southeast Asia.

How Credit+ ICON can benefit you



Calculate probability of default (PD), loss given default (LGD), expected loss (EL), climate risk/ ESG score and risk-adjusted return on capital (RAROC)



Leverage built-in, up-to-date S&P and Crisil's credit risk scorecards



Build and maintain internal models through front-end configuration and extend risk capabilities through AI/ ML and statistical models



Integrated with S&P's Capital IQ to readily fetch external ratings and financial statement data



Configure multiple financial templates for performing detailed financial spreading and analytics based on regions, industry segments, size and accounting standards such as IFRS and GAAPs



Configure complex, multi-level workflows and maintain detailed audit trails to ensure adherence to internal credit policies and regulatory regulatory compliance.

Management insights



Probability of default (PD) calculation

The score sheet displays the following information:

- Score sheet: PD(%) 0.1589
- Borrower Name: Genet's Corporate
- Model Name: Genet's Corporate
- Industry Name: Software 415330

Risk entity	Score	Model Scale/Risk Category	Common Scale Grade	Comments
Overall Firm Rating	4.00	BB+	BB+	
Final Foreign Currency Design's Rating	4.50	BB+	BB+	
Management and Governance	4.00	BB+	BB+	
Liquidity	4.00	BB+	BB+	

Loss given default (LGD) and expected loss (EL) calculations

The facility risk rating table shows the following details:

- Facility Risk Rating: FRR
- General Corporate: 21
- Business Unit: AFRC
- APR: 15.00%

Sr No.	Facility	Collateral	Change
1	Loan	Real Estate Land-Lend	Exclusive

	Weighted Average Borrower LGD %	Weighted Average Borrower EL	Borrower Size FRR Grade	Borrower Size Corporate Rating
1	38.870327284072	0.00	FRR 5	BB+

Sr No.	Facility	USD Amount (Million)	LGD %	Facility Rating	Design Rating	Probability of Default %	EL %	Corporate Rating
1	Loan	2000.00	38.82	FRR 5	BB+	0.22%	0.08	BB+

Financial spreading and analysis

The financial statement analysis table shows the following data:

Sr No	Line Item	FY 2020-10-31_Audited	FY 2021-10-31_Audited	FY 2022-10-31_Audited	Comments
Balance Sheet					
	Cash and Equivalents	14,224,000.00	13,820,000.00	13,838,000.00	
	Short Term Investments	798,532,000.00	90,818,000.00	63,854,000.00	
	Trading Asset Securities	0.00	0.00	0.00	
	Total Cash & Short Term I...	130,256,000.00	104,748,000.00	79,242,000.00	
	Accounts Receivable	38,543,000.00	44,381,000.00	51,479,000.00	
	Other Receivables	0.00	0.00	0.00	
	Notes Receivable	0.00	0.00	0.00	

Modules

- a) **Financial spreading module**
 - Build and maintain financial templates
 - Automate financial analysis and generate insights using AI
- b) **Rating module**
 - Host and maintain internal rating models and scorecards
 - Perform dual risk rating: Obligor risk rating and facility risk rating through subjective and objective methodologies
- c) **Analytics module**
 - Assess forward-looking counterparty credit ratings and underlying portfolio risk
 - Financial analysis including peer comparisons, what-if analysis, financial benchmarks, and projections
- d) **Advanced risk management module**
 - Proactive credit risk review through integration with early warning indicators
 - Statistical reports to enable quantitative model validation and facilitate model review
- e) **Reporting and business intelligence module**
 - 40+ built-in reports and configurable reporting engine
 - Data discovery and ad-hoc reporting through OLAP cube
- f) **Data connector module**
 - Integration with internal and external systems through API
 - Extraction of financial statement data from PDF format

Powered by technology



Built using cutting-edge technology and micro-services architecture, with compatibility across operating systems, servers, and databases



Rich, easy-to-use interface with extensive configurability



Scalable technology delivered through multiple models: On-prem, Cloud and SaaS



Integrates with internal and external systems through APIs



Optimised to handle high levels of concurrency and large data sets

For demos, please reach out to us at sales.risksolutions@crisil.com

About Crisil Intelligence (formerly Market Intelligence & Analytics)

Crisil Intelligence is a leading provider of research, consulting, risk solutions and advanced data analytics, serving clients across government, private and public enterprises. We leverage our expertise in data-driven insights and strong benchmarking capabilities to help clients navigate complex external ecosystems, identify opportunities and mitigate risks. By combining cutting-edge analytics, machine learning and AI capabilities with deep industry knowledge, we empower our clients to make informed decisions, drive business growth and build resilient capacities.

For more information, visit Intelligence.Crisil.com

About Crisil

Crisil is a global, insights-driven analytics company. Our extraordinary domain expertise and analytical rigour help clients make mission-critical decisions with confidence.

Large and highly respected firms partner with us for the most reliable opinions on risk in India, and for uncovering powerful insights and turning risks into opportunities globally. We are integral to multiplying their opportunities and success.

Headquartered in India, Crisil is majority owned by S&P Global.

Founded in 1987 as India's first credit rating agency, our expertise today extends across businesses: Crisil Ratings, Crisil Intelligence, Crisil Coalition Greenwich and Crisil Integral IQ.

Our globally diverse workforce operates in the Americas, Asia-Pacific, Europe, Australia and the Middle East, setting the standards by which industries are measured.

For more information, visit www.Crisil.com

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