



# ECL

We offer consultancy services through which we help our clients to compute ECL for their organisation

## ECL MODEL APPROACH

Portfolio Segmentation and Staging Policy based on user defined logic	12-month and Lifetime Probability of default computations with forward-looking adjustments based on multiple macro-economic scenarios	Loss Given Default computation based on recovery cashflows and collateral valuation approach
Exposure at Default computation based on future cashflows	Probability weighted Expected Credit Loss computation and reporting	

## 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, MSME, infrastructure, and large ticket corporate portfolios of NBFCs

## USED BY

Banks

NBFCs

MSMEs

To know more, please get in touch with:  
SAUGAT ACHARYA at [Saugat.Acharya@icraanalytics.com](mailto:Saugat.Acharya@icraanalytics.com) or +91 98209 74940