ICRA™ RATING
ISO 9001 : 2015

TRUSTED INSIGHTS
FOR A STRONGER TOMORROW

PEOPLE
ANALYTICS
CREDIBILITY
A STRONGER TOMORROW

RATINGS
ASSESSMENTS
INSIGHTS
OPPORTUNITIES

ICRA PRODUCTS

Three Digital Portals. One Credit Intelligence Suite.

A combined client guide to ICRA's digital rating, credit assessment and scorecard solutions.

EMPOWERING
BETTER
CREDIT DECISIONS

ICRA Rating Portal

End-to-end rating workflow, financial spreading, ratio analysis, peer review and issuer interaction.

ICRA Credit SaaS

Scalable credit assessment platform with assignments, applications, AI-assisted workflows, portfolio analysis and API integration.

ICRA Digital Scorecard Portal

Structured borrower scoring with configurable scorecards, automatic ratios, weighted scoring and risk categorisation.

Why this suite?

- Improves consistency and efficiency in credit and rating workflows
- Supports analytical rigour, traceability and decision-making
- Provides modular digital solutions for different client needs

DATA | ANALYTICS | EXPERTISE | TRUST

ICRA Rating Agency Limited

RATINGS FOR A MORE RESILIENT TOMORROW

ICRA™ RATING
ISO 9001 : 2015

TRUSTED INSIGHTS
FOR A STRONGER TOMORROW

PEOPLE
ANALYTICS
CREDIBILITY
A STRONGER TOMORROW

RATINGS
ASSESSMENTS
INSIGHTS
OPPORTUNITIES

ICRA PRODUCTS

Product Deep Dive

ICRA Rating Portal & ICRA Credit SaaS

ICRA Rating Portal

A comprehensive environment supporting the full rating lifecycle from assignment set-up through analysis, review, issuer interaction and final reporting.

- Full rating lifecycle management
- Assignment set-up and renewal tracking
- Document collection and issuer collaboration
- Financial spreading and ratio analysis
- Peer benchmarking and analytical workspaces
- Review, committee workflow and reporting

Best suited for: Rating agencies, banks, DFIs and institutions requiring a controlled end-to-end rating process.

Key outputs: Rating reports, analytical exports and issuer communication trails.

ICRA Credit SaaS

A scalable, multi-tenant credit assessment platform designed for recurring corporate credit work, controlled access and optional API integration.

- Credit assignments and credit applications
- AI-assisted workflows and document extraction
- Portfolio analysis and group-company analysis
- Role-based user management
- API integration and service access
- Usage tracking and account controls

Best suited for: Banks, lenders, investment teams and corporates seeking scalable credit assessment services.

Key outputs: Credit memos, application assessments, portfolio insights and API-enabled results.

DATA | ANALYTICS | EXPERTISE | TRUST

ICRA Rating Agency Limited

RATINGS FOR A MORE RESILIENT TOMORROW

ICRA™ RATING
ISO 9001 : 2015

TRUSTED INSIGHTS
FOR A STRONGER TOMORROW

PEOPLE
ANALYTICS
CREDIBILITY
A STRONGER TOMORROW

RATINGS
ASSESSMENTS
INSIGHTS
OPPORTUNITIES

ICRA PRODUCTS

Product Deep Dive

ICRA Digital Scorecard Portal & Choosing the Right Solution

ICRA Digital Scorecard Portal

A structured borrower-assessment solution that converts qualitative and quantitative inputs into a consistent score and risk category.

- Configurable scorecard library by country and borrower segment
- Structured qualitative and quantitative inputs
- Automatic ratio calculations
- Weighted scoring and risk categorisation
- Consistent, auditable PDF assessment reports
- Suitable for fast, high-volume borrower screening

Best suited for:
MFIs, banks and lending teams that need rapid, standardised first-line credit decisions.

Choosing the right product

Match your key requirements to the most suitable ICRA product.

Requirement	Recommended ICRA Product
Full end-to-end rating workflow	ICRA Rating Portal
Recurring corporate credit assessments	ICRA Credit SaaS
Rapid borrower scoring	ICRA Digital Scorecard Portal
Issuer interaction and appeals	ICRA Rating Portal
API/service consumption	ICRA Credit SaaS
Standardised scorecard-based approvals	ICRA Digital Scorecard Portal

One suite, flexible deployment

ICRA's three portals can be used independently or combined to support different levels of credit and rating activity across institutions.

EMPOWERING
BETTER
CREDIT DECISIONS

ICRA™ RATING
ISO 9001 : 2015

TRUSTED INSIGHTS
FOR A STRONGER TOMORROW

PEOPLE
ANALYTICS
CREDIBILITY
A STRONGER TOMORROW

ICRA PRODUCTS
Global Presence & Contact Details

Connect with ICRA across our regional and representative offices.

SAME INSIGHTS. A STRONGER TOMORROW.

- RATINGS
- ASSESSMENTS
- INSIGHTS
- OPPORTUNITIES

UNITED ARAB EMIRATES

Corporate Office
1003, Ontario Towers,
Business Bay, Dubai, UAE

info@icrallc.com
+971 52 587 2004
+971 50 166 7030

TANZANIA

Office No. 903, 9th Floor,
Block B, Road Samora
Avenue, P.O. Box 2618,
Dar Es Salaam, Tanzania

info@icrallc.com
+255 756 998 998

UGANDA

1st Floor, Jumbo Plaza,
Parliament Av., PO Box
114570, Kampala, Uganda

info@icrallc.com
+256 703 107 233

ZAMBIA

Plot No. 20848 Corporate
Park, Lusaka, Zambia

info@icrallc.com
+260 979 843525

ZIMBABWE

Unit 975 Roberts D. Msasa,
Harare, Zimbabwe

info@icrallc.com
+263 77 268 4001

SPAIN

Rep. Office Address
Avenida Juan Carlos I, 29,
Las Ramblas Office Building,
35019, Las Palmas de
Gran Canaria, Spain

+44 7818 118635

UNITED KINGDOM

Rep. Office Address
Level 37, One Canada Square,
London E14 5AA, UK

+44 7818 118635

A STRONGER TOMORROW THROUGH GLOBAL INSIGHTS

EMPOWER BETTER DECISIONS | BUILD STRONGER BUSINESSES | ENABLE FINANCIAL INCLUSION | SUPPORT SUSTAINABLE GROWTH

www.icrallc.com | www.icraratingtz.com | www.icraratingug.com | www.icraratingzm.com | www.craratingzw.com | ICRA Rating Agency

ICRA Rating Agency Limited

RATINGS FOR A MORE RESILIENT TOMORROW