

Meaning

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An assessment of the creditworthiness of a borrower in general terms or with respect to a particular debt or financial obligation. A credit rating can be assigned to any entity that seeks to borrow money – an individual, corporation, state or provincial authority, or sovereign government.

TO COMPANIES

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- Corporate Image
- Lower Cost of Borrowing
- Wider Audience for Borrowing
- Beneficial for small firms
- Credit Rating as a Marketing Tool
- Growth and Expansion

TO INVESTORS

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- Investment Decision
- Benefit of Rating Reviews
- Assurance of safety
- Understanding of Investment Proposal
- Choice of Instrument
- Saving of time and effort

Procedure of Credit Rating

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Contract between Rater and Client



Sending Expert Team to Client's Place



Data Collection



Data Analysis



Discussion



Credit Report Preparation



Submission to 'Grading Committee'



Grade Communication to Client

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■ FITCH, Brickworks

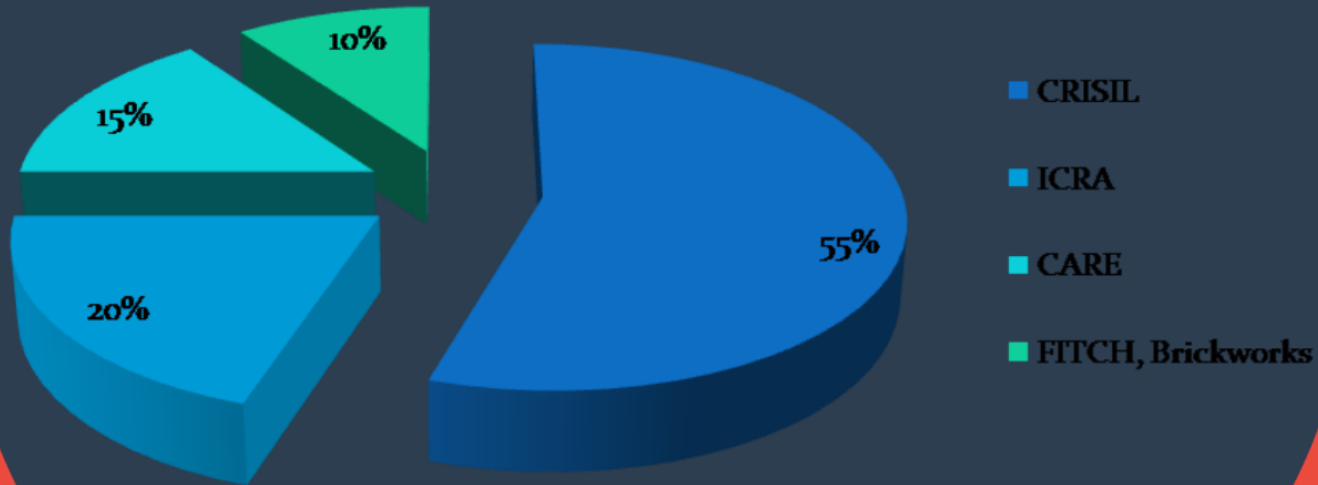
Credit Rating Agencies in India



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Market Share



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CRISIL

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Credit Rating Information Services of India Ltd. (CRISIL) has been promoted by ICICI and UTI as a public limited company with its headquarters in Mumbai.

CRISIL Ratings is India's leading rating agency. They pioneered the concept of credit rating in India in 1987.

They have rated over 60,000 entities, by far the largest number in India.