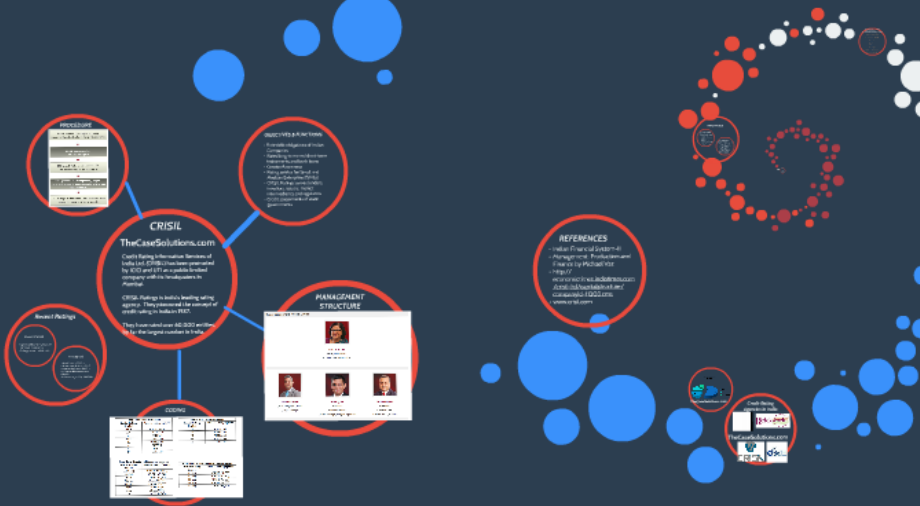




CONCLUSION
 To make the capital marketing decision, the Securities and Exchange Board of India (SEBI) requires the rating agencies in the country.
 Rated securities affect the ability to determine of the capital market. Trading of rated securities both in the primary as well as the secondary market is associated with more transparency and liquidity.

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CRISIS
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 Credit rating agencies are essential to the financial system. They provide information to investors and lenders about the creditworthiness of issuers. The crisis in the credit rating industry is a result of the failure of these agencies to provide accurate ratings.

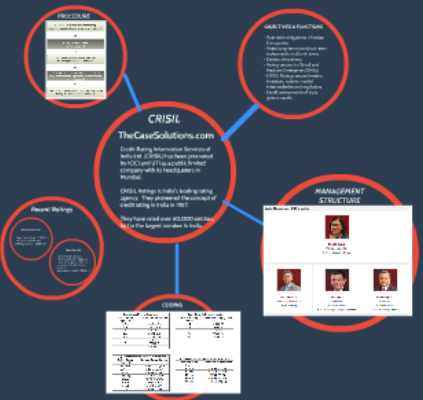
MANAGEMENT STRUCTURE
 The management structure of the company is as follows:
 [Image of organizational chart]

REFERENCES
 [List of references]

CREDIT

Category	Value
AAA	10%
AA	20%
A	30%
B	40%
C	50%
D	60%
E	70%
F	80%
G	90%
H	100%

CONCLUSION
 In India, the capital markets regulator, the Securities and Exchange Board of India (SEBI), regulates the rating agencies in the country.
 Rating agencies reflect healthy functioning of the capital market. Trading of rated securities both in the primary as well as the secondary market becomes smooth with easy marketability and liquidity.



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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

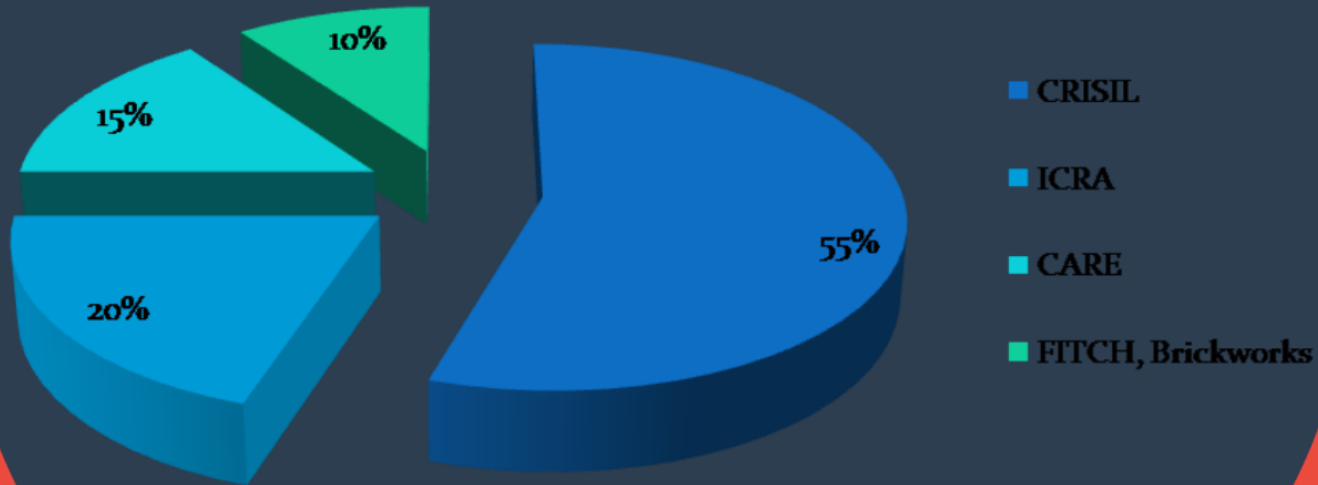
Credit Rating Agencies in India



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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.