

## **Indicative Information Required by ICRA**

### **[Credit Rating of Banks and Non-Banking Finance Companies (NBFCs)]**

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#### **Relating to Credit Portfolio**

- List of top gross exposures and top group exposures outstanding
- List of top restructured advances
- List of large advances sanctioned in various periods
- External/ internal credit rating-wise break-up of advances
- Break-up of retail loan book (like home loans, gold loans, car loan, education loan etc.) and non-performing assets (NPAs) thereon
- Segment-wise break-up of credit (Industry, Agriculture, Services & Personal) along with NPAs
- Details of the securitized loan book

#### **Relating to Non-Performing Assets**

- List of top fresh slippages, top NPAs, top special mention accounts (SMAs)/portfolio delinquencies
- Details of top account classification upgrades, write-offs, recoveries

#### **Relating to Investments**

- List of top non-SLR investments (including NPA and security receipts)

#### **Relating to Funding Profile**

- Ticket size / Interest rate / tenure – details of term deposits or other funding
- List of top depositors/lenders along with the amount
- Structural liquidity statement and Asset Liability Maturity statement
- Details of on-balance sheet liquidity / undrawn funding lines
- Details of capital raising plans—if any

#### **Other Information**

- Copies of the latest sanctioned letters from banks, if applicable; term sheets relating to other borrowings
- Annual reports for the past years and quarterly/ half-yearly financial statements, as applicable
- Financial projections
- Bank Statements (applicable for NBFCs - for at least six months for the initial rating, and the entire period from the last date of the rating rationale in the case of surveillance)
- Discussion with the bankers, statutory auditor, IPA, debenture trustee, audit committee (wherever applicable)
- No-default statement (NDS)—sought at a monthly frequency

Please note that the above information list is indicative in nature. ICRA may seek other/ additional information beyond what is covered in the above list. For arriving at a rating decision, the relative importance of the above information may vary from case-to-case.