ICRA ANALYTICS
Insights that empower

AN AFFILIATE OF MOODY'S

ICAAP Services

Capital Strategy Driven by Risk and Growth

What's at Stake?

- Meeting regulatory expectations
- Developing a clear roadmap for capital planning
- Building a robust internal framework aligned with the organization's risk profile
- Integrating risk appetite into long-term strategic growth

Why ICAAP Matters

- Under the RBI's **Supervisory Review & Evaluation Process (SREP)**, the Internal Capital Adequacy Assessment Process (ICAAP) is a crucial function.
- Aligned with **Basel III requirements**, focusing on robust capital buffers, leverage ratio discipline, and stress testing.
- **Institutions must maintain adequate capital to cover all material risks, including those beyond minimum regulatory requirements.** ICAAP has evolved into a board-level strategic framework — far beyond a compliance exercise.

ICRA Analytics Has Two Flagship Offerings
ICAAP Development & ICAAP Review

ICAAP Development

From Compliance Obligation to Strategic Capital Roadmap

- Identification and measurement of **Pillar II risks**
- Multi-scenario **stress testing** (baseline, moderate, severe)
- **Capital planning templates** linked to business growth and Risk Appetite Statement (RAS)
- **ICAAP documentation** aligned to proportionality principles

ICAAP Review

Strengthen Capital. Satisfy Regulators. Safeguard Growth.

We conduct independent review of the existing ICAAP document, assessing it against regulatory expectations and leading industry best practices.

This includes by identifying gaps and **providing priority and category-based recommendations**.

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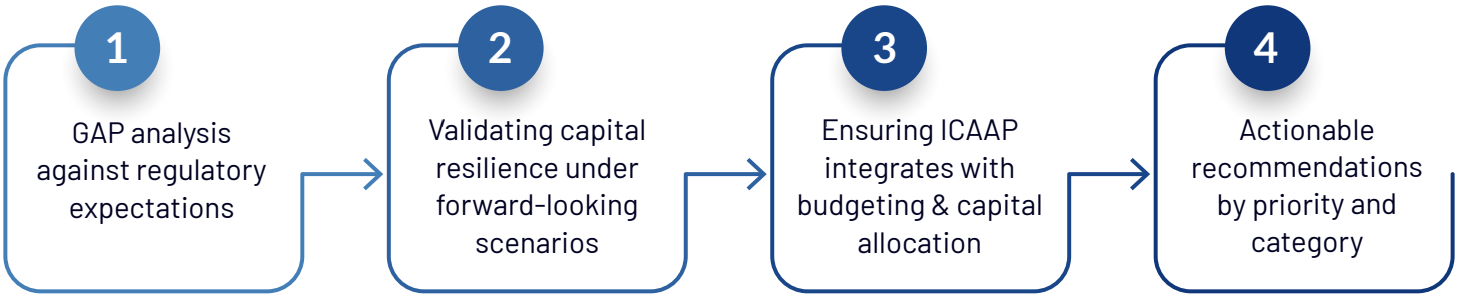
Approach



Why Partner with ICRA Analytics?

- **20+ years of BFSI risk consulting leadership**
- Expertise across **RBI guidelines, Basel III, stress testing, risk frameworks**
- **Holistic service suite:** ICAAP development, ICAAP review, and enhancement
- Trusted partner for **banks, NBFCs, housing finance companies, DFIs**
- **Specialist teams:** Project Directors, Risk Managers, and Domain Experts

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