



Credit Rating: The Indian Scenario

Mausumi Bhattacharyya

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The volatility in the financial market consequent upon the liberalization of the Indian economy paved the way for identifying a new business opportunity with the potential of infusing confidence and mutual trust among the market players. Thus, came the dawn of the credit rating agency (CRA) service in the Indian financial system as a dominant supplier of information and advisory services. However, the important question is how far CRAs are vigilant to the potential social and ethical impacts of their functions over and above the technical expertise and excellence that their work demands. The book contains a comprehensive analysis of the credit rating system in India in a global perspective. It also explores the regulatory issues that have been widely debated following various corporate scams. Besides, a discriminant analysis has been conducted on CRISIL, the Indian rating pioneer, to find out the nature and extent of association of various corporate financial parameters with the ratings. The book will be of interest to the post graduate students of commerce, management and economics. Policy makers and corporate analysts may also find this book useful.

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