

A Study on Credit Rating Agencies in India

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Abstract: *Credit rating agencies play a pivotal role in the global financial system by assessing and assigning credit ratings to various entities, including governments, corporations, and financial instruments. These ratings provide valuable insights into creditworthiness, assisting investors and lenders in making informed decisions. This abstract explores the significance of credit rating agencies, their methodologies, and the impact of their ratings on financial markets. It also highlights the challenges and criticisms they face in maintaining transparency and accuracy. Credit rating agencies serve as essential pillars of trust and confidence in the financial world, influencing investment choices and shaping economic dynamics.*

Keywords: Credit, Ratings, Creditworthiness, Assessment, Bond