



Certified Credit Professional

(Remote Proctored mode)

Rules & Syllabus 2024

INTRODUCTION:

The world is increasingly getting inter connected and complex. Bank credit mechanism has also undergone phenomenal changes in recent years. Few years ago, credit meant only Cash Credit, Overdraft and Loan. Today quasi credit facilities like Letters of Credit, Bank Guarantees, Co acceptances, Buyer's Credit and Supplier's Credit are gaining predominance. The bank officer dealing with such products should possess a good knowledge of the product itself to assess the risk involved and judge the repayment capacity of the borrower to honour the liabilities within the agreed timeframe. Credit Appraisal and Risk Appraisal can be considered as two sides of the same coin. Hence, when appraisal aspects are being discussed, be it concerning domestic finance or trade finance for international trade, risk aspects are considered so that the credit officer does not lose sight of the same. The course provides a holistic insight into the various dimensions in bank credit management.

REMOTE PROCTORED MODE

Remote proctoring allows candidates to take an examination at a location of his/her choice while ensuring the integrity of the examination. These systems require students to confirm their identity, and, during the examination, the system monitors students through video, mic, etc. looking for behavior that could indicate unfair practices (cheating). Examinations are conducted over internet using a Desktop/Laptop. Taking examination using any other device is not permitted e.g. mobile, tabs, etc.

OBJECTIVES:

1. To develop a cadre of credit officers in banks to perform different credit functions across banks
2. To inculcate advanced skills for handling credit management issues

COVERAGE:

The course broadly covers:

1. Introduction & Overview of Credit
2. Analysis of Financial Statements
3. Working Capital Management
4. Other Credits
5. Monitoring, Supervision/ Follow Up & Management of Impaired Assets

TARGET GROUP:

1. Existing/ Newly posted officers in credit department
2. Persons identified for the credit department
3. People aspiring to become credit officers in banks

METHODOLOGY:

Course has two components viz.,

- a) Online examination for 100 marks based on a specially designed courseware on credit management
- b) Classroom Training of 3 days

For details of Classroom Training, Course Structure & Delivery, refer page 4.

ELIGIBILITY:

1. Members and Non-Members of the Institute
2. Candidates must have passed the 12th standard examination in any discipline or its equivalent.

SUBJECT OF EXAMINATION:

Credit Management

PASSING CRITERIA:

1. Minimum marks for pass in the subject is 50 out of 100 for online examination.
2. Minimum 25 marks for pass out of 50 marks in the Classroom training

EXAMINATION/ TRAINING FEES: (For Members/ For Non-members)

Sr. No.	Particulars	Examination Fee	Training Fee**	Total Examination + Training Fee
1.	Virtual training mode	Rs. 6,000/- plus GST	Nil	Rs. 6,000/- plus GST
2.	Physical classroom training mode at Mumbai, Delhi, Chennai and Kolkata centres	Rs. 6,000/- plus GST	Rs. 5,000/- plus GST	Rs. 11,000/- plus GST
3.	Physical classroom training mode at other centres	Rs. 6,000/- plus GST	Rs. 9,000/- plus GST	Rs. 15,000/- plus GST

Please Note: Candidates are required to Register for every attempt separately.

While registering online for the examination candidates will have to choose examination date / time slot of his/her choice, the exam date/time will be allotted on first-cum-first-serve basis.

Candidates are required to take utmost care and precaution in selecting Exam Date and Time slot, as there is no provision to change the Exam date and Time slot in the system.

Hence no request for change of Exam date and time slot will be entertained for any reason. The fee once paid will **NOT** be refunded or adjusted on any account.

- **Training fees are to be paid after the candidate clears the online examination conducted by the Institute.**
- Candidates, who do not pass the online examination in their first attempt, need to enroll for the second attempt by paying a nominal fee of Rs.200.
- Candidates who do not pass the online examination in their second attempt, need to enroll again by paying a fee of Rs. 6,000/-.
- If a candidate fails in the virtual classroom training, he/she can enroll for the second attempt by paying a fee of Rs. 1,000/- plus GST.

MEDIUM OF EXAMINATION:

Examination will be conducted in English only.

PATTERN OF EXAMINATION:

- (i) Question Paper will contain 100 objective type multiple choice questions including situation analysis/ problem based questions for a total of 100 marks
- (ii) The examination will be held in Online Mode only
- (iii) There will NOT be negative marking for wrong answers.

DURATION OF EXAMINATION:

The duration of the examination will be of 2 hours.

PERIODICITY:

Examination will be conducted on pre-announced dates published on IIBF Web Site. Institute conducts examination on 2nd and 4th Saturday and Sundays, however periodicity of the examination may be changed depending upon the requirement of banking industry.

PROCEDURE FOR APPLYING FOR EXAMINATION

Application for examination should be registered online from the Institute's website www.iibf.org.in. The schedule of examination and dates for registration will be published on IIBF website.

PROCESS

Registration

- 1) Application for examination should be registered online from the Institute's website www.iibf.org.in. The schedule of examination and dates for registration will be published on IIBF website.
- 2) At the time of registration, the candidate will select date/time of the examination.
- 3) At the time of registration, the candidate can register for e-learning/e-book, if required, by paying the requisite additional fees.
- 4) The study material can be in the form of e-book and/or e-learning.
- 5) Based on the option selected (e-book/e-learning) the candidate will be provided login ID password to access the study material.
- 6) On successful registration admit letter will be generated. Candidates can download it.

Examination

- 1) Candidates will take examination under remote proctored mode on predetermined date/time from a secured environment. (refer Do's and Don'ts section for more information)
- 2) Candidates should login to the system half an hour before the exam start time.
- 3) The examination proctor will verify the candidate's face with the registered photo image of the candidate.
- 4) Candidate will also be asked to display any valid original photo id-card (Aadhaar card/e-Aadhaar/Employer's card/ PAN Card/ Driving License/ Election voter's card/ Passport etc.) for verification purpose. After successful verification the proctor will allow the candidate to start the examination.
- 5) Candidate may be required to show 360° view of the exam area using the webcam. So that the proctor can identify the object/check the suitability of the exam area/environment. A clear desk/table has to be ensured for appearing for the examination. No reference materials, books, notes, periodicals, mathematical tables, slides rules, stencils, post-its, chits, mobile phones, headsets (wired/wireless), any other electronic gadgets are allowed to be kept on the table or the desk.
- 6) Both sides of the rough sheet (if it is going to be used) should be shown to proctor before and after the examination.
- 7) Once the examination begins live remote proctoring of the candidate's activities will take place throughout the examination period.
- 8) Under remote proctoring candidate's activities will be monitored using webcam, mic etc. Computer screen, browser, mouse, keyboard etc. will be monitored.
- 9) Proctor, if required, can convey information/ instructions to the candidate using chat box.
- 10) If a candidate indulges in unfair practices/suspicious acts, the proctor will intervene and warn the candidate through chat box or can cancel/stop the examination immediately as the case may be.
- 11) After completion of the examination/submission, provisional scorecard will be displayed on the screen.
- 12) **RESULT ADVICE/ CONSOLIDATED MARKSHEET/ FINAL CERTIFICATE**
 - a. Result Advice of candidates will be hosted on Institute's website on declaration of result, which can be downloaded by the candidates.
 - b. Consolidated mark sheet for candidates completing examination having more than one subject, will be available on the Institute's website after

the declaration of results. Candidates can download the same after entering login credentials using their membership number and edit profile password.

- c. For passed candidates, digitally signed certificate will be sent through e-mail registered with the Institute within 3 weeks after the declaration of result. The Paper Certificate issued by the Institute is discontinued.

Minimum System Requirement:

- I) Desktop/Laptop:
 - Browser: Google Chrome version 75 & above, with cookies & popups enabled
 - Video/Audio: Webcam and a good quality Mic is required
 - Operating system: Windows 8 or 10
 - RAM & Processor: 4 GB+ RAM, i3 5th Generation 2.2 Ghz or equivalent/higher
 - Pop-up blocker: Disabled
- II) Internet Connection:
Stable internet connection with at-least 2 mbps+ upload speed

Examination not allowed on mobiles or tablets.

Do's and Don'ts

1. The candidate will take the examination from a secured environment.
 - i. Place having desk and chair preferably with plain backdrop (area behind the candidate) with adequate lighting so that the candidate is visible to the proctor. The place should be noise free with no public movement in the surroundings. All the items should be removed from the desk except computer/external webcam (if internal webcam is not available) /keyboard/mouse, other permitted items, if any.
 - ii. Examination will not be conducted if the examination area is a Public place, a noisy environment, having inadequate lighting, having public movement in examination area/around the candidate, having other computer or similar device in the examination area.
 - iii. The examination cannot be taken sitting on a couch, bed or on the floor.
2. Candidate's will take examination on a registered date/time from a secured environment. Candidate who tries to appear after the scheduled examination date/time will not be allowed to appear for the examination.
3. Candidate's should login to the system half an hour before the examination start time.
4. No other persons are allowed in the examination area during the examination.
5. Candidate must keep ready his/her original photo identity card that has name and photo on the same side, admit letter, rough sheet, pen/pencil and calculator.
6. Candidates must dress decently as though they are in a public place and will be video recorded
7. Candidates must not talk to anyone during the examination period or talk/read to oneself loudly.
8. In case of emergency he/she can talk to helpdesk in case of any technical issue with permission from proctor.
9. Candidates must not use headphones, ear buds, or any other type of listening equipment.
10. Candidates must not communicate with any other person by any means.
11. Candidates must not use any phone for any reason.
12. Candidates must not leave the room/examination area during the examination for any reason without the permission of the proctor. Leaving the room/examination area or moving to another room/area during the examination for any reason will be treated as a violation of examination rules.
13. Candidates must not setup the computer at the time of examination. All the settings need to be done much before the examination time and tested properly. For any failure of the computer system during the examination period, Institute will not be responsible and candidate will lose his/her attempt.
14. Candidates must not switch off the webcam or mic or cover the webcam during the examination.

15. Candidates must not navigate away from examination window.
16. Candidate's face must be positioned in the middle of the camera view and candidate's face must be visible throughout the Examination.
17. Don't Position camera too low, too high or hooked onto a different monitor. Weird camera angles can be very distracting -- and unflattering -- during examination. The candidate should make sure that the camera is at eye level and on the monitor which is used for the examination.
18. Candidate must not look away from laptop/desktop screen, must face computer screen.
19. Candidate must not seek any assistance or refer study material/mobile/ for answering the questions.
20. Candidate must ensure that he/she has attempted every question and reviewed the accuracy of his/her answers before submitting the paper. Once submitted (even by mistake), re-examination will not be permitted.
21. On the exam day candidate is advised to ensure that the Laptop is fully charged and in case of Desktop it is connected to an uninterrupted power source for smooth conduct of examination.
22. Candidates are not permitted to logout/switch-off the computer for the sake of going to washroom and if they log out/switch-off, re-login will not be permitted.
23. Candidates will be allowed to use battery operated portable calculator during the examination. The calculator can be of any type up to 8 functions i.e. (Addition, Subtraction, Multiplication, Division, Percentage, Sq. root, Tax+ and Tax-), having 12 digits. Attempt to use any other type of calculator not complying with the specifications indicated above or having more features than mentioned above shall tantamount to use of unfair means. Scientific/Financial calculator is NOT allowed.

Debarment/Cancellation of examination:

- 1) If a candidate indulges in unfair practices/suspicious acts, the proctor will intervene and warn or cancel the test.
- 2) For any case of misconduct, the proctor can warn/cancel the test immediately as the case may be.
- 3) For any unfair act (cheating) during the examination, the result of such examination may be cancelled and he/she will be liable for punishment. Institute will also inform the employer of the candidate by giving the details of unfair practice and punishment levied on the candidate.
- 4) If the unfair act is determined after the examination, the result of such examination will be cancelled and he/she will be liable for punishment.
- 5) If any candidate attempts copying Onscreen question, takes photos or violates any of the examination rules, it will be considered to be an act of misconduct and he/she will be liable for punishment.
- 6) PLEASE REFER INSTITUTE'S WEBSITE UNDER THE MENU "EXAM RELATED" FOR DETAILS OF DEBARMENT PERIOD FOR UNFAIR PRACTICES ADOPTED BY CANDIDATES DURING CONDUCT OF INSTITUTE'S EXAMINATIONS.

Privacy

During the remote proctored examination, Images/Videos/Sounds of the candidates and their computer systems will be captured and stored for examination proctoring purposes. It is envisaged that candidates who register for the remote proctored examinations agree for the same.

PROOF OF IDENTITY

Non-members applying for Institute's examinations/courses are required to attach/ submit a copy of any one of the following documents containing Name, Photo and Signature at the time of registration of Examination Application. Application without the same shall be liable to be rejected.

- 1) Photo ID Card issued by Employer or 2) PAN Card or 3) Driving Licence or 4) Election Voter's ID Card or 5) Passport 6) Aadhaar Card

STUDY MATERIAL/ COURSEWARE

The Institute has developed a courseware to cover the syllabus. The courseware (book) for the subject/s will be available at outlets of publisher/s.

However, as banking and finance fields are dynamic, rules and regulations witness rapid changes. Therefore, the courseware should not be considered as the only source of information while preparing for the examinations. Candidates are advised to go through the updates put on the IIBF website from time to time and go through Master Circulars/ Master Directions issued by RBI and publications of IIBF like IIBF Vision, Bank Quest, etc. All these sources are important from the examination point of view. Candidates are also to visit the websites of organizations like RBI, SEBI, BIS, IRDAI, FEDAI etc. besides going through other books & publications covering the subject/ exam concerned etc. Questions based on current developments relating to the subject/ exam may also be asked.

E-LEARNING:

Institute facilitates e-learning to enhance the understanding of the concepts. Candidates can access the e-learning (From Desktops and Laptops only) through our website www.iibf.org.in at their convenience and from their place of choice.

- At the time of registration, the candidate can register for e-learning/e-book, if required, by paying the requisite additional fees.
- The study material can be in the form of e-book and/or e-learning.
- Based on the option selected (e-book/e-learning) the candidate will be provided login ID password to access the study material.

DISCLAIMER:

The above said facility of e-learning offered to the candidates is solely at the discretion of the Institute and subject to such terms/ conditions as may be deemed fit by the institute from time to time. Hence no candidate has any right/ claim whatsoever against the institute by reason of any technical glitches or any shortcomings as the case may be and the decision of the institute in the event of any dispute there-under will be final and conclusive.

CUT-OFF DATE OF GUIDELINES/ IMPORTANT DEVELOPMENTS FOR EXAMINATIONS

The Institute has a practice of asking questions in each exam about the recent developments/ guidelines issued by the regulator(s) in order to test if the candidates keep themselves abreast of the current developments. However, there could be changes in the developments/ guidelines from the date the question papers are prepared and the dates of the actual examinations.

In order to address these issues effectively, it has been decided that:

- In respect of the examinations to be conducted by the Institute for the period March to August of a calendar year, instructions/ guidelines issued by the regulator(s) and important developments in banking and finance up to 31st December will only be considered for the purpose of inclusion in the question papers".
- In respect of the examinations to be conducted by the Institute for the period September to February of a calendar year, instructions/ guidelines issued by the regulator(s) and important developments in banking and finance up to 30th June will only be considered for the purpose of inclusion in the question papers.

The table given below further clarifies the situation.

Particulars Developments for Examination/s	Cut-off Date of Guidelines/ Important Developments for Examination/s
For the examinations to be conducted by the Institute for the period March 2024 to August 2024	31st December 2023
For the examinations to be conducted by the Institute for the period September 2024 to February 2025	30th June 2024

TUTORIAL/ CONTACT PROGRAMMES

Tutorial/ Contact programmes may be organized by the Institute at various centres.

For details in this regard candidates may visit Institute's website www.iibf.org.in.

COURSE STRUCTURE & DELIVERY

Certified Credit Professional has two parts viz. written examination and class room training. To be declared successful, a candidate has to secure a minimum of 50% marks in the online examination and 50% in class room training. The steps in completing the course are as under:

1. Study:

A minimum 3 months' study of the stipulated courseware is envisaged. Institute will accept application up to a certain period before the dates of announced exams so as to ensure that the study period is adhered to.

2. Examination:

Candidates will have to appear for the online examination conducted by IIBF (Multiple Choice Questions mode) and pass the examination.

3. Training:

Candidates who have successfully passed the online examination have to undergo training. For this purpose, the candidate, on passing the examination should log on to IIBF website - www.iibf.org.in and select his/her convenient slot for classroom/virtual classroom training (3 days) from the pre-determined dates and venue (in case of classroom training) at select centres announced by the Institute. During the classroom/virtual classroom training, candidates will be assessed (Internal assessment) for training performance for a total of 50 marks. Marks for training will be awarded to candidates by faculty for their training participation, analytical skills, case discussions, dealing ability, presentation skills etc.

Evaluation Process:

SR. NO	PARTICULARS	WEIGHTAGE	TOTAL MARKS (MAXIMUM)	MINIMUM MARKS TO BE OBTAINED	REMARKS
1	Attendance	50%	50	25 (50%)	Total 10 total sessions (spread in 3 days). Attending minimum 5 sessions will be compulsory. This will correspond to 25 marks out of 50 (50%). On 1 st day and 2 nd day 4 sessions each and on 3 rd day 2 sessions. (4+4+2)
2	MCQs	50%	50	25 (50%)	Each session will have 5 MCQs. The MCQ Test will be at the end of the Course. There will thus be a total of 50 MCQs (1 mark each). Total 50 marks. A candidate has to obtain a minimum of 25 marks out of 50 (50%).
Total			100	50 (50%)	

The overall aggregate (attendance + marks in MCQs) to be obtained by a candidate will therefore be 50 (50%). However, if a candidate gets overall 50% with 30 marks in attendance (60%) and 40% (i.e. 20 marks) in MCQs, s/he will also be considered as passed. But, vice versa is not permitted. In other words, a candidate should get minimum 20 marks in the MCQs.

4. Time Limit for Training:

- Virtual Class Room Training is required to be completed within 15 months from the date of declaration of the online examination results in which the candidate passes.
- In case a candidate fails to complete the training either on account of not able to successfully complete the training or by not attending training within the stipulated period of 15 months, the candidate would be required to RE-ENROLL himself for the Online examination foregoing credit for the subject/s passed in the Online examination earlier in case he wants to complete the course.

AWARD OF CERTIFICATE:

Certificate will be issued to candidates within 3 weeks on successful completion of both online examination and classroom training. No certificate will be issued for passing only the online examination.

CODE OF CONDUCT:

All the successful candidates will be encouraged to adhere to a code of conduct which will be issued along with the Certificate.

SYLLABUS FOR ONLINE EXAMINATION

The details of the prescribed syllabus which is indicative are furnished in the booklet. However, keeping in view the professional nature of examinations, all matters falling within the realm of the subject concerned will have to be studied by the candidate as questions can be asked on all relevant matters under the subject. Candidates appearing for the examination should particularly prepare themselves for answering questions that may be asked on the latest developments taking place under the various subject/s of the said examination although those topics may not have been specifically included in the syllabus. The Institute also reserves to itself the right to vary the syllabus/ rules/ fee structure from time to time. Any alterations made will be notified from time to time. Further, questions based on current developments in banking and finance may be asked.

Candidates are advised to refer to financial newspapers/ periodicals more particularly "IIBF VISION" and "BANK QUEST" published by the Institute.

MODULE A: INTRODUCTION & OVERVIEW OF CREDIT

1. Principles of Lending
2. Credit Policy
3. Types of Borrowers & types of credit facilities
4. Credit Delivery
5. Credit Appraisal
6. Credit Rating
7. Capital Adequacy (Credit Risk- Standardised Approach & Advanced Approaches)
 - Probability of Default
 - Exposure at Default
 - Loss Given Default
8. Importance & Application of RAROC (Risk Adjusted Return on Capital)

MODULE B: ANALYSIS OF FINANCIAL STATEMENTS

9. Analysis of Financial Statements
10. Non-financial Risk Analysis & Macroeconomic Factors
11. Project Appraisal/Term Loan Appraisal
12. Credit Risk Analytics & Credit Scoring Models

MODULE C: WORKING CAPITAL MANAGEMENT

13. Working Capital Assessment (including factoring, bill financing, etc. as sub-limits)
14. Non-Fund based Credit Facilities

MODULE D: OTHER CREDITS

15. Export Finance
16. Priority Sector Lending/Government Sponsored schemes/NABARD Schemes
17. Retail Loans
18. Forward Exposure Limit & Pre-settlement risk
19. Structured Finance options
20. Alternative source of funding

21. Digital Finance-P2P lending via FinTech

22. Green Finance

MODULE E: MONITORING, SUPERVISION/ FOLLOW UP & MANAGEMENT OF IMPAIRED ASSETS

23. Documentation

24. Types of Charges

25. Follow up, supervision & credit monitoring u Periodical Scrutiny of Exception Reports u AI/ML based analytics tools to analyse the transactions to predict "likely to default"

26. Resolution of Stressed Assets

27. Fair Practices Code on Lender's Liability

28. Insolvency & Bankruptcy Code (IBC), 2016 [including all amendments & top 5 judgments]

29. Fraud Risk Management in Credit

- a. Early Warning Signals [Annexure 16/3 of current book]
- b. Red Flagging of Accounts
- c. Identification & Reporting of Fraud
- d. Forensic Audit
- e. Wilful Defaulters
- f. Non-Cooperative Borrowers
- g. Fugitive Economic Offender
- h. Look Out Circular
- i. Criminal Offenses and Investigative Agencies

MULTIPLE CHOICE QUESTIONS (MCQs) AND ANSWERS

The Institute conducts its examinations through Multiple Choice Questions (MCQs). These MCQs are part of the Question Bank of the Institute and its Intellectual Property. As a matter of policy, these MCQs and their answers will not be shared by the Institute with the candidates or others and no correspondence in this regard will be entertained.

CONTACT DETAILS:

Register your queries through website www.iibf.org.in > Members/ Candidates Support Services (Help) or email all your queries to care@iibf.org.in

MEMBER SUPPORT SERVICE OFFICE:

Indian Institute of Banking & Finance

191-F, Maker Towers, 19th Floor

Cuffe Parade, Mumbai - 400 005

Tel.: 022-2218 3302/ 2218 5134

FOR TRAINING/ CONTACT CLASSES RELATED QUERIES CONTACT:

Leadership Centre

Indian Institute of Banking & Finance

Kohinoor City, Commercial-II, Tower-I, 3rd Floor

Kirol Road, Off L. B. S. Marg, Kurla West, Mumbai 400 070

Tel.: 022-6850 7000

E-mail: training@iibf.org.in

PROFESSIONAL DEVELOPMENT CENTRES:

South Zone	North Zone	East Zone	West Zone
Indian Institute of Banking & Finance No.94, Jawaharlal Nehru Road, (100 Feet Road), Opp.Hotel Ambica Empire, Vadapalani, Chennai - 600 026. Tel:044 24722990/24727961 Email:iiibfsz@iibf.org.in	Indian Institute of Banking & Finance, C-5/30, Safdarjung Development Area(SDA), Near SDA Local Shopping complex Outer Ring Road, Opp IIT Delhi, NEW DELHI-110 016 Tel:011-2653 2194 / 2191 (office) Email:iibfnz@iibf.org.in	Indian Institute of Banking & Finance Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Kolkata - 700020 Tel: 033-46032850 Email:iibfez@iibf.org.in	Indian Institute of Banking & Finance 192-F, Maker Towers, 19th Floor, Cuffe Parade MUMBAI - 400 005

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