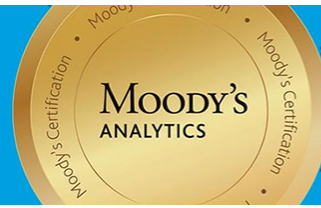


Globally Recognised Credit Certification

TAILORED FOR INDIA AND APPROVED BY RBI



Frequently Asked Questions

Programme Overview

What is the Certificate in Commercial Credit programme?

The Certificate in Commercial Credit (CICC) is a globally recognised certification programme tailored for India. CICC leverages Moody's Analytics deep expertise in credit risk to provide you with a full range of knowledge and skills. CICC helps you identify early warning signals of problem loans and take measures to mitigate them. You earn the certificate after completing two levels of course work and passing a certification exam.

Who should enrol in the Certificate in Commercial Credit programme?

The Certificate in Commercial Credit (CICC) is open to all global credit professionals, particularly those who are either involved in or aspire to be involved in any stage(s) of the lending life cycle. There is no prerequisite course work or experience.

By when do I need to complete the certification programme?

Candidates registered for the Certificate in Commercial Credit (CICC) typically have one year to complete their online programme and certification exam.

How do I complete Levels 1 and 2 of the programme?

Level 1 consists of ten courses, ten online course assessments, and one online practice exam at the conclusion of Level 1. To complete Level 1, you must attempt all online courses assessments and the online practice exam at least once. As you complete each course, it will be removed from your activities list under “My Courses” in the learning portal. Level 2 consists of online simulations (case studies). To complete Level 2, you must attempt all of the simulations. You have an unlimited number of attempts at the online course assessments, online practice exam, and simulations. While there is no predefined pass mark for these, you are encouraged to use these tools to prepare for the certification exam and identify areas where further study may be needed.

How long on average will it take me to complete the online programme?

Moody’s Analytics programme content requires anywhere from three to five months to complete, depending on how much study time you invest each week. Our programme represents 65-75 hours of online training. More experienced credit professionals should be able to complete the programme more quickly. You can set the pace of your studies, pause the programme, and return later to where you left off.

Programme Benefits

What will I gain from the Certificate in Commercial Credit programme?

When you pass the certification exam, you will have earned the industry gold standard in credit certification. The Moody's Analytics certificate is recognised globally. You will have acquired a strong understanding of credit fundamentals and you will have learned to monitor a portfolio to identify early warning signals, including measures to remediate credit deterioration.

What is the Certificate in Commercial Credit programme?

The Certificate in Commercial Credit (CICC) is a globally recognised certification programme that has been tailored for India. CICC leverages Moody's Analytics deep expertise in credit risk management to provide you with a full spectrum of knowledge and applied skills. CICC helps you identify the early warning signs of problem loans and take steps to mitigate them. You earn the certificate after completing two certification levels and passing a certification exam.

Who should enrol in the Certificate in Commercial Credit programme?

The Certificate in Commercial Credit (CICC) is open to all global credit professionals, particularly those who are either involved in or aspire to be involved in any stage(s) of the lending life cycle. There is no prerequisite course work or experience.

Enrolment and Payment

What is the programme price?

The cost of the one-year programme, including Levels 1 and 2 plus one attempt at the certification exam is Rs 14,950 plus applicable taxes and transaction fees. There are no hidden costs.

How do I pay the programme enrolment fee?

Programme fees may be paid online with a major credit card, net banking card, or debit card. If Moody's Analytics has a contractual arrangement with your employer, your fee may be invoiced directly to the bank. Check with your employer to find out how payment will be processed.

What is the enrolment period?

When you register for the Certificate in Commercial Credit (CICC), you have one year to complete your online programme and certification exam. However, based on the Reserve Bank of India (RBI) guidelines you may be required to complete your certification by 31 March 2018. You can verify this with your employer.

If you are unable to complete the programme within one year, you may re-enrol for a renewal fee which will provide an additional 12 months' access to the programme.

What is the deadline for enrolling in the Certificate in Commercial Credit (CICC) programme?

There is no enrolment deadline. The programme is self-paced. Once you enrol, you will have a full year to complete the learning and pass your certification exam. We recommend enrolling sooner, so that you can gain the benefits of certification, particularly if you are subject to the RBI

mandate to finish by 31 March 2018. Check with your employer to see if that requirement applies to you.

I need to reschedule my certification exam – what fees are involved?

You can either reschedule or cancel your exam without penalty if you provide at least seven business days' notice; the exam date is not included within the seven day notice period. If you either do not attend your scheduled exam, or you do not cancel at least seven business days prior to the exam, the paid exam fee will be forfeited. You will need to reschedule your exam and pay the exam rewrite fee (Rs 3,000 plus applicable taxes and transaction fees).

Are discounts on the programme and exam fees available?

Please contact your company's training department for information.

How does the GST work?

Upon successful payment, you will receive the payment receipt (GST invoice), detailing the invoice number with the applicable GST% with HSN code/number as per the statutes of the Government of India. A copy of your payment receipt will be made available to you online. The invoice will be issued by a Moody's authorized vendor in India.

I need to withdraw from the Certificate in Commercial Credit (CICC) programme at this time. What do I need to do? Will my payment be refunded?

Candidates shall be solely responsible for ensuring that they enrol in the correct programme. Moody's representatives may provide guidance, however candidates should not enroll in a programme unless they are confident it is the programme that meets their career / employer / regulatory requirements.

Candidates who do wish to cancel their enrolment in a programme must do so by contacting Moody's eLearning Support at CertificationSupport@moodys.com within seven (7) business days of programme enrolment.

Cancellation of a programme enrolment is subject to an administrative fee of Rs 3,000 plus applicable taxes and transaction fees and the balance fees will be refunded back to the enrolee. Any requests for programme enrolment cancellation received post expiry of seven (7) business days from enrolment, will not be eligible for refund of fees.

Completing the Online Programme

By when do I need to complete the certification programme?

Candidates registered for the Certificate in Commercial Credit (CICC) typically have one year to complete their online programme and certification exam. However, there may be a regulatory requirement for the certification to be completed by 31 March 2018. Please verify this with your employer so that you plan accordingly.

How can I reset my password to access the online course?

You will receive a user name and password in an email from CertificationSupport@moodys.com. When you log in for the first time, you will be required to change your password. If you have forgotten your password, or your password needs to be reset, please use the "Forgot Password" link available on the login page. A temporary password will be sent to you via email.

Can I use any web browser?

The learning portal is compatible with most commonly used Internet browsers, including Internet Explorer (Versions 9, 10, and 11), Firefox, Safari, and Google Chrome. If you use another browser, your programme may not load correctly.

Can I access my programme from my mobile device or tablet?

Yes, you can access programme content from your mobile phone or tablet. However, Moody's Analytics recommends completing online course assessments, online practice exams, and simulations on a computer or device with a stable internet connection.

How do I complete Levels 1 and 2 of the programme?

Level 1 consists of online course assessments and practice exams. To complete Level 1, you must attempt all items at least once. As you complete each item, they will be removed from your activities list under “My Course” in the learning portal. Similarly, Level 2 consists of online simulations. To complete Level 2, you must attempt all of the simulations. You have an unlimited number of attempts at the online course assessments, practice exams, and simulations within the enrolment period. While there is no predefined pass mark for these, you are encouraged to use these tools to prepare for the exam and identify areas where further study may be needed.

What are assessments, simulations, and practice exams?

The assessments, simulations, and online practice exams provide you with an opportunity to apply what you have learnt through the programme content and prepare you for the certification exam. Assessments test the concepts taught in each course in the programme. Simulations integrate concepts into a case study which reflects the actual challenges faced by credit professionals. During a simulation you will need to read and understand different types of information in order to analyse problems and make business recommendations. The online practice exam provides a trial run of the certification exam. Take this once you have completed Level 1 and use your results to identify areas where you need further study.

Why can't I see all of my programme material?

Programme content may occasionally undergo minor enhancements to ensure that it reflects industry best practices and will be unavailable for a brief period. While this work is underway, you will be able to continue your study of other programme content.

How can I see how much I have completed and how much is left to do?

In the learning portal, under “My Courses” you can see a list of activities that need to be completed. As you complete activities, they are removed from the list. To view your progress overall, go to “My Progress,” where you can see a percentage completion tracker. This increases towards 100% as you complete activities.

How many attempts do I have at course assessments, exams, and simulations?

You have an unlimited number of attempts at online course assessments, practice exams, and simulations. There is no predefined pass mark on these, as the purpose is to give you an opportunity to practice and prepare for your certification exam. Use these tools to identify areas where further study may be needed and to become familiar with the types of questions you may find on the actual certification exam.

How long on average does it take to complete the programme?

Moody’s Analytics programme content takes three to five months to complete, depending on how much weekly study time you invest. Our programme represents an average of 65-75 hours of online training. More experienced credit professionals should be able to complete the programme more quickly. The programme enables you to set the pace of your studies, pause the programme, and return later to the place you left.

What scores have I achieved and where can I see them?

To view your scores and results from the practice assessments, exams, and simulations, visit the “My Results” section on the homepage of the learning portal.

What should I do after I complete the online programme?

If you have attempted all of the online assessments and exams in Level 1 and all of the simulations in Level 2, your programme will be marked as complete. While you may then move forward and schedule your exam, we encourage you to review the results of your online assessments, practice exams, and simulations to see if there are areas that warrant further study. If there are not, your next step will be to schedule the certification exam, using the “Book My Exam” link on the home page of the learning portal.

I have a question regarding the course content; who can I contact?

For questions regarding course content, please email CertificationSupport@moodys.com. A subject matter expert will respond to your enquiry within three business days.

Who can I contact for technical support/general enquiries?

You can email us at CertificationSupport@moodys.com. The primary language for communication and certification programme is English.

Passing the Exam and Becoming Certified

Where is the exam conducted? Will it be online or at a specific location?

The two-hour certification exam is offered weekly. All exams will be offered online but at designated examination centres located across India.

If the exam is conducted in multiple locations, will there be one date for all?

The two-hour certification exam is offered weekly. Dates will vary by examination centre, and they will be published in advance. You will be able to register for a suitable exam date and your choice of location.

Will my access to the programme end if I do not pass the certification exam on the first attempt?

During the one-year programme period, you will have unlimited access to all Level 1 and Level 2 course assessments, simulations, and online practice exams. The programme also includes one certification exam. If you do not pass the first certification exam, you have an unlimited number of attempts through the end of your one-year programme period at Rs 3,000 each plus applicable taxes and transaction fees. If your programme expires before you pass the exam, you will need to renew your programme for an additional year in order to attempt the exam again.

How do I earn my certification?

For your convenience, the certification exam is offered weekly in major cities across India. It is a two-hour in-person exam. A pass score of 60% is required to earn the certification.

When can I book my certification exam?

To be eligible to write the certification exam, you must complete Levels 1 and 2 of the programme. Once completed, you can use the “Book My Exam” link in the learning portal to book an exam session. You must book your exam at least seven business days before the exam date. You will receive an “Admit Card” when you are eligible and have booked your exam. The card, along with government-issued photo identification, will need to be presented when you arrive at the examination centre to write your exam.

Where can I write my certification exam?

The two-hour certification exam is offered weekly. Exams can be taken in different locations across India. To book your exam and select a location, click the “Book My Exam” link on the homepage of the learning portal.

How do I book my certification exam?

When you are eligible to write the certification exam; i.e., you have completed your online course assessments, practice exams, and simulations, you can book the exam by clicking the “Book My Exam” link on the home page of the learning portal. Please note that you must book your exam at least seven business days before the exam date.

What is the passing grade on the certification exam?

You must achieve a score of 60% to pass the certification exam and earn your certification.

How many days will it take to receive my results?

You will receive results immediately after completing the certification exam. Your score will be updated in the learning portal under “My Results” within five business days of writing your certification exam. If you pass the exam, you will receive an eCertificate within five business days of passing. If you do not pass, you will be able to schedule a rewrite, using the “Book My

Exam” link on the homepage of the learning portal. As with the initial exam, you will need to provide seven business days’ notice to rebook. A rewrite fee of Rs 3,000 plus applicable taxes and transaction fees will need to be paid by credit card.

How will I receive my results? Where can I see my results?

You will receive your results immediately after completing the exam. Your score will be updated in the learning portal under “My Results” within five business days of writing your certification exam. If required, your score will also be sent to your employer.

What happens when I pass my exam?

You will receive a professionally designed eCertificate within five business days of passing your exam. Print and frame your eCertificate to show your accomplishment!

If I fail my first attempt at the exam, do I get a second try?

There is no limit to the number of attempts you may make at the certification exam within your enrolment period. However, only the first attempt is included in the programme fee. A cost of Rs 3,000 plus applicable taxes and transaction fees will apply to each subsequent attempt.

Is there a limit to the number of exam attempts that I can make?

The programme includes one certification exam. If you do not pass the first exam, you have an unlimited number of attempts within your programme period for Rs 3,000 each plus applicable taxes and transaction fees.

What happens if I do not pass the exam, and my enrolment period expires?

You are strongly encouraged to dedicate sufficient time to complete the required modules, assessments, simulations, and online practice exams during your enrolment period. Programme renewals are available if you are unable to complete the programme and pass the certification exam within the enrolment period. Programme renewals provide you with an additional 12-month period to access the programme. They may be purchased online up to 30 business days prior to programme expiry.

How do I book a certification exam rewrite?

If you are eligible for a rewrite; i.e., you have not passed the certification exam, you can schedule it by clicking on the “Book My Exam” link on the home page of the learning portal. Exams must be booked at least seven business days in advance.

I need to reschedule my certification exam – what fees are involved?

You can either reschedule or cancel your exam without penalty if you provide at least seven business days’ notice; the exam date is not included within the seven day notice period. If you either do not attend your scheduled exam, or you do not cancel at least seven business days prior to the exam, the exam fee will be forfeited. You will then need to reschedule your exam and pay the rewrite fee (Rs 3,000 plus applicable taxes and transaction fees).

Will my employer be informed of my results?

Where Moody’s Analytics has an agreement with your employer, your employer will have access to your certification exam results.