

Frequently Asked Questions

PROGRAMME OVERVIEW

WHAT ARE MOODY'S CERTIFICATIONS?

Moody's certification programmes are globally recognised and developed for India. The certifications leverage Moody's deep expertise in credit risk to provide you with a full range of knowledge and skills. You earn the certificate after completing two levels of course work and passing a certification exam.

WHO SHOULD ENROL IN MOODY'S CERTIFICATIONS?

The certification programmes are 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 (commercial or small/medium enterprise) cycle. There is no prerequisite course work or experience.

BY WHEN DO I NEED TO COMPLETE THE CERTIFICATION PROGRAMME?

Candidates registered for the certification programme typically have one year to complete their online programme and certification exam.

HOW DO I COMPLETE LEVELS 1 AND 2 OF THE CERTIFICATE IN COMMERCIAL CREDIT (CICC) PROGRAMME?

Level 1 consists of ten courses, ten online course assessments, and three online practice exams. To complete Level 1, you must attempt all online course assessments and the online practice exams. As you complete each course, it will be removed from your activities list under "My Courses" in the learning portal. Level 2 consists of an online simulation (case study).

To complete Level 2, you must attempt the simulation. You have an unlimited number of attempts at the online course assessments, simulation and online practice exams. You are required to pass at least one of the online practice exams, with a score of 60% or higher. You are encouraged to use these tools to prepare for the certification exam and identify areas where further study may be needed.

HOW DO I COMPLETE LEVELS 1 AND 2 OF THE CREDIT SKILLS FOR BANKERS CERTIFICATION – SMALL-MEDIUM ENTERPRISE LENDING (CSBC-SME) PROGRAMME?

Level 1 consists of nine courses, nine online course assessments, and three online practice exams. To complete Level 1, you must attempt all online course assessments and the online practice exams. As you complete each course, it will be removed from your activities list under “My Courses” in the learning portal. Level 2 consists of an online simulation (case study). To complete Level 2, you must attempt the simulation. You have an unlimited number of attempts at the online course assessments, simulation and online practice exams. You are required to pass at least one of the online practice exams, with a score of 60% or higher. You are encouraged to use these tools to prepare for the certification exam and identify areas where further study may be needed.

HOW DO I COMPLETE THE CREDIT SKILLS FOR BANKERS CERTIFICATION-RETAIL LENDING (CSBC-RETAIL) PROGRAMME?

The Programme consists of 4 courses, and two online practice exams. To complete the programme, you must attempt all online course and the online practice exams. You have an unlimited number of attempts at the online practice exams. You are required to pass at least one of the online practice exams, with a score of 60% or higher. 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 CERTIFICATION PROGRAMME?

Moody’s 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 for Certification in Commercial Credit (CICC), 45-55 hours for Credit Skills for Bankers Certification – Small-Medium Enterprise Lending (CSBC- SME) and 12-15 hours for Credit Skills for Bankers Certification – Retail Lending (CSBC-Retail).

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 A MOODY’S CERTIFICATION?

When you pass the certification exam, you will have earned the industry gold standard in credit certification. The Moody’s certificate is recognised globally.

Candidates enrolled in the CICC programme can expect to acquire a strong understanding of credit fundamentals and will learn to monitor a portfolio to identify early warning signals, including measures to remediate credit deterioration.

Candidates enrolled in the CSBC-SME programme can expect to acquire the full spectrum of skills and knowledge in Small and Medium Enterprise loan sourcing and decisioning. CSBC-SME provides proficiency in identifying profitable loan opportunities, assessing borrower risk, monitoring early warning signals and remediating problem loans.

Candidates enrolled in the CSBC-Retail programme can expect to acquire the full spectrum of skills and knowledge in Retail credit management. CSBC- Retail provides a deep understanding of characteristics, opportunities and challenges of retail banking in India and the role of retail credit function.

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WHO SHOULD ENROL IN MOODY'S CERTIFICATIONS?

The certification programmes are 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 (commercial or small/medium enterprise). 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 INR 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 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 certification programme, you have one year to complete your online programme and certification exam.

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 CERTIFICATION 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. 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 (INR 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 CERTIFICATION 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 enrol 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 client services team at <https://elearning-support.moody.com/HEAT/alp.aspx> within seven (7) business days of programme enrolment.

Cancellation of a programme enrolment is subject to an administrative fee of INR 3,000 plus applicable taxes and transaction fees and the balance fees will be refunded back to the enrollee. 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 certification programme typically have one year to complete their online programme and certification exam. However, there may be a regulatory requirement for you to complete the certification programme. 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 eLearning@moody.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.

If you are unable to reset your password through the learning management system, please contact Moody's client services team at <https://elearning-support.moody.com/HEAT/alp.aspx>.

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 recommends completing online course assessments, online practice exams, and simulations on a computer or device with a stable internet connection.

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 exams 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, PRACTICE EXAMS, AND SIMULATIONS?

You have an unlimited number of attempts at online course assessments, simulations and practice exams. You are required to pass at least one of the online practice exams, with a score of 60% or higher. 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.

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, passed at least one of the online practice exams in Level 1 and completed the simulation 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 online certification exam, using the "[Book My Exam](#)" link.

I HAVE A QUESTION REGARDING THE COURSE CONTENT; WHO CAN I CONTACT?

For questions regarding course content, please raise a ticket to reach Moodys Client Services team on <https://elearning-support.moodys.com/HEAT/alp.aspx>. A subject matter expert will respond to your enquiry within three business days.

WHO CAN I CONTACT FOR TECHNICAL SUPPORT/GENERAL ENQUIRIES?

You can click on Contact Us section on home page of learning management system or raise a ticket on <https://elearning-support.moodys.com/HEAT/alp.aspx>. 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 proctored certification exam will be offered online.

IF THE EXAM IS CONDUCTED IN MULTIPLE LOCATIONS, WILL THERE BE ONE DATE FOR ALL?

Certificate exams are offered online (only). Dates will be published in advance. You will be able to register for a suitable exam date for the remote proctored online exam.

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 a cost of INR 3,000 per attempt 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 CICC CERTIFICATION?

For your convenience, the certification exam is online. It is a two-hour multiple choice exam with 80 questions. A pass score of 50% is required to earn the certification.

HOW DO I EARN MY CSBC-SME CERTIFICATION?

For your convenience, the certification exam is offered online. It is a two-hour multiple choice exam with 80 questions. A pass score of 50% is required to earn the certification.

HOW DO I EARN MY CSBC-RETAIL CERTIFICATION?

For your convenience, the certification exam is online. It is a one-hour multiple choice exam with 25 questions. A pass score of 50% 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 sit for the online proctored exam.

WHERE CAN I WRITE MY CERTIFICATION EXAM?

The two-hour certification exam is offered online. To book your online proctored exam, click the “[Book My Exam](#)” link.

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 online proctored exam by clicking the “[Book My Exam](#)” link. 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 50% to pass the certification exam and earn your certification.

HOW MANY DAYS WILL IT TAKE TO RECEIVE MY RESULTS?

Your score will be updated in the learning portal under “My Results” within seven business days of writing your certification exam. If you pass the exam, you will receive an eCertificate within seven business days of passing. If you do not pass, you will be able to schedule a rewrite, using the “[Book My Exam](#)” link and chose Re-attempt option. As with the initial exam, you will need to provide seven business days’ notice to rebook. A rewrite fee of INR 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?

Your score will be updated in the learning portal under “My Results” within seven 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 seven 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 INR 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 INR 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. 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 (INR 3,000 plus applicable taxes and transaction fees).

WILL MY EMPLOYER BE INFORMED OF MY RESULTS?

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