



Moody's Credit Skills for Bankers Certificate is the gold standard in credit certification. Specifically designed for India's banking context, this programme leverages Moody's global expertise in credit and covers the foundations of retail credit management. Certified professionals are recognised as proficient in credit analysis, able to assess borrowing requests and ensure prudent risk mitigation.

Programme Benefits

CREDIT OFFICERS WILL DEVELOP A DEEP UNDERSTANDING OF:

- The characteristics, opportunities and challenges of retail banking in India and role of the retail credit function.
- The framework to assess and measure retail credit risk.
- The various types of retail loans and their features.
- The end-to-end process from credit assessment to underwriting and disbursement.
- The due diligence process for each type of retail credit product.
- How to monitor loans post-disbursement.
- How to take appropriate measures to remediate and undertake efficient recovery procedures.

Who Should Enrol?

All professionals involved or aspiring to be involved in any aspect of retail/consumer credit, including such functions as credit underwriting and credit monitoring.



AVAILABILITY
24/7 • Online



SUITABLE FOR RETAIL LENDERS
4 Modules • 10 Lessons



SELF-PACED LEARNING
12–15 Hours

Programme Outline

MODULES	LESSONS
1 Overview of Retail Banking and Credit Landscape in India	1 Retail credit function within the banking framework
2 Credit Risk and Consumer Lending Credit Analysis Framework	1 Understanding credit risk, its components and measurement 2 Consumer credit analysis framework: Overview and five Cs of credit
3 Retail Credit Products and Assessment Process	1 Home loans 2 Vehicle loans 3 Loans against property 4 Unsecured retail credit 5 Specialised credit products
4 Due Diligence and Recovery Management in Retail Credit	1 Retail credit: Due diligence principles and procedures 2 Retail credit: Portfolio monitoring, collections and recovery processes

Certification Requirements

→ Candidates are awarded the Credit Skills for Bankers Certificate once they complete the online programme and pass the one-hour, in-person certification exam. A pass score of 50% is required to earn the certification.

Programme Pricing

→ Online learning path and certification exam: Rs 14,950.
→ Unlimited rewrite attempts: Rs 3,000 per attempt.
→ Corporate discounts available for larger numbers of certification candidates.

Contact Us

If you are interested in our programme, email us at GetCertified@moodys.com or visit our [website](#).

About Moody's

Moody's helps banking, capital markets and risk practitioners worldwide respond to an evolving marketplace with confidence. We offer unique solutions and best practices for measuring and managing risk through loan origination and risk infrastructure, credit and risk analytics, economic research, financial advice and training and certification. As the training partner to many of the world's leading global and regional banks, we have proven experience and expertise in delivering world-class solutions that enhance staff proficiency and drive lasting business impact.