

The Certificate in Commercial Credit (CICC) is a globally recognised certification programme tailored for India and approved by RBI. CICC leverages Moody's deep expertise in credit risk management, providing participants with the full spectrum of skills and knowledge in commercial credit.

Programme Overview

CICC provides essential skills for making credit decisions, identifying early warning signals and mitigating problem loans. Candidates are awarded the certificate once they complete the two levels and pass the certification exam.

CICC Programme Benefits

UPON COMPLETION, YOU WILL:

- Have a strong understanding of credit fundamentals.
- Know how to monitor your portfolio to identify early warning signals and take appropriate measures to remediate credit deterioration.
- Receive the industry's gold standard in credit certification.

Who Should Enrol?

All professionals involved or aspiring to be involved in any aspect of the credit and lending life cycle involving mid to large enterprises. There is no prerequisite course work or experience.



AVAILABILITY
24/7 • Online

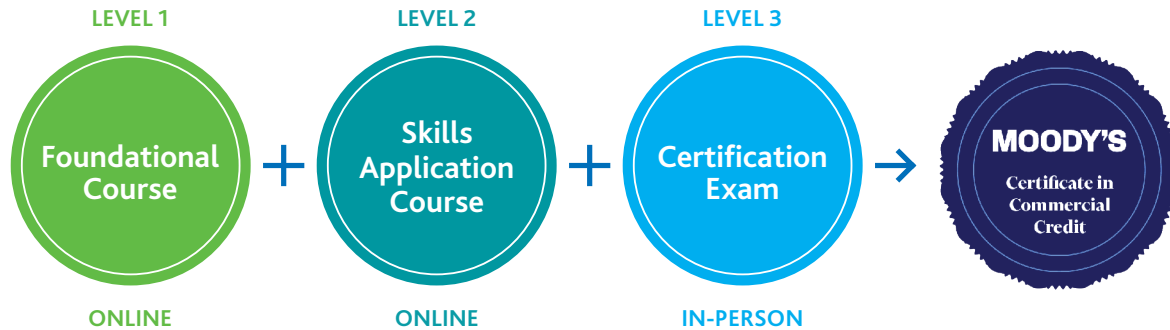


10 Sub-courses • 42 Modules
+ Simulations



SELF-PACED LEARNING
65–75 Hours

Learning Path



Programme Outline

LEVEL 1 Foundational Course

SUB-COURSES	MODULES
1 The Commercial Credit Landscape in India	<ul style="list-style-type: none"> 1 Overview of the commercial credit landscape in India 2 Role of RBI and legal due diligence 3 Types of credit facilities offered for commercial borrowers
2 Fundamentals of Credit Risk, Credit Rating and Appraisal Process	<ul style="list-style-type: none"> 1 Understanding credit risk 2 Credit assessment framework and underwriting 3 Understanding credit ratings
3 Accounting Issues in Financial Statements for Bankers	<ul style="list-style-type: none"> 1 Introduction to accrual accounting 2 Asset conversion cycle 3 Capital investment cycle 4 Operating cycle 5 Assets and liabilities 6 Financial reporting, Indian accounting standards and disclosure standards 7 Identifying creative accounting issues
4 Credit Analysis Framework – Business Risk Assessment	<ul style="list-style-type: none"> 1 Credit analysis framework – business risk 2 Assessing business environment 3 Assessing industry status 4 Assessing competition 5 Assessing company vulnerability
5 Credit Analysis Framework – Management Risk Assessment	<ul style="list-style-type: none"> 1 Credit analysis framework – management and owner risk 2 Management integrity 3 Management skill and execution 4 Management scope

SUB-COURSES		MODULES
6	Credit Analysis Framework – Financial Risk Assessment	1 Credit analysis framework – financial risk analysis 2 Businesses and their borrowing needs 3 Profitability ratios 4 Activity ratios 5 Capital spending, gearing, and debt coverage 6 Cash flow analysis 7 Projections, sensitivity analysis and credit risk assessment
7	Credit Analysis Framework – Assessing Fund-Based and Non-Fund Based Credits	1 Assessment of working capital facilities 2 Assessment of term loan for capital investment 3 Assessment of quasi credit/non-funded facilities
8	Credit Analysis Framework – Structure, Securities and Risk Mitigation Assessment	1 Group structure consideration 2 Facility structuring and documentation 3 Security and guarantees 4 Covenants and risk triggers
9	Credit Decision, Pricing and Effective Credit Monitoring	1 Credit decision and pricing 2 Credit administration/documentation 3 Effective credit monitoring processes
10	Commercial Banking, Problem Credit and NPA Management	1 Early detection signals and impairment management practices 2 Impairment grading and regulatory reporting and classification procedures 3 Recovery management process and institutional approach for recovery resolution – JLF/CDR

LEVEL 2 Skills Application Course

Level 2 comprises practical application of concepts covered in Level 1, using real-life case studies and lending scenarios. The interactive simulations are aimed at strengthening job performance by providing candidates with realistic lending decisions they would expect to encounter in their day-to-day jobs.

CASE STUDY SCENARIOS WILL BE USED TO BUILD THE FOLLOWING CAPABILITIES:

- Undertake an effective business risk analysis and credit assessment.
- Analyse and interpret financial statements and assess overall financial risk (including use of CMA formats).
- Assess long-term capital expansion related term loan requirements, using applicable assessment methodologies and tools (CMA), and propose appropriate structure that ensures adequate debt servicing capacity.
- Undertake proactive loan monitoring and early alert reviews to avoid problem loans.
- Conduct management risk assessment.
- Assess working capital requirements, using applicable assessment methodologies (including MPBF) and propose the right credit facilities based on borrower risk.
- Propose superior risk mitigation/protection through evaluating the collateral/security controls and effective loan covenants.

The combination of both Level 1 and Level 2 courses supports the overall development and continuous improvement of credit skills relevant to the market. Upon completion of Level 2, the candidate will be eligible to register for the certification exam.

Why Choose Our Certification Programme?

1

Proven Best Practices

Extensive experience in design and delivery of certifications developed by credit specialists who are industry experts.

2

Local Capabilities

With extensive capabilities and resources across India, we are actively engaged with major financial institutions and local partners, such as the National Institute of Securities Markets (NISM).

3

Cutting-Edge

Mobile ready. Accessible anytime, anywhere. The use of interactive online simulations offers candidates a rich learning experience.

Certification Exam

- 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 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.