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.

OBJECTIVES:
- To develop a cadre of credit officers in banks to perform different credit functions across banks
- To inculcate advanced skills for handling credit management issues

COVERAGE:
The course broadly covers:

a) Loan Policy
b) Credit appraisal
c) Analysis of Financial statements
d) Project Finance
e) Working Capital Management
f) Export Credits
g) Credit Monitoring
h) Management of Impaired Assets etc.

TARGET GROUP:
- Existing / Newly posted officers in credit department
- Persons identified for the credit department
- 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 Learning of 5 days in Mumbai or at pre-announced centres.

For details of Classroom Learning, Course Structure & Delivery, refer page 3.
ELIGIBILITY:
The examination is open to:
- A graduate in any discipline
- Members of the Institute, preferably CAIIB

SUBJECT OF ONLINE 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 learning.

EXAMINATION FEES

<table>
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<tr>
<th>For Members &amp; Non-Members</th>
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<tr>
<td>First two attempts</td>
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<td>Subsequent each attempt</td>
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* Plus Service Tax as applicable (Reg. No. AAATT3309DSD002)

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 AND EXAMINATION CENTRES:
a) Examination will be conducted on pre-announced dates published on IIBF Web Site. Institute conducts examination on half yearly basis, however periodicity of the examination may be changed depending upon the requirement of banking industry.
b) List of Examination centers will be available on the website. (Institute will conduct examination in those centers where there are 20 or more candidates.)

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.

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 I/Card issued by Employer or 2) PAN Card or 3) Driving Licence or 4) Election Voter’s I/Card or 5) Passport 6) Aadhaar Card

**STUDY MATERIAL/COURSEWARE**

The Institute has developed a courseware to cover the syllabus. Candidates are advised to make full use of the courseware. 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.

**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:

(i) In respect of the exams to be conducted by the Institute during May / June of a calendar year, instructions / guidelines issued by the regulator(s) and important developments in banking and finance up to 31st December of the previous year will only be considered for the purpose of inclusion in the question papers".

(ii) In respect of the exams to be conducted by the Institute during November / December of a calendar year, instructions / guidelines issued by the regulator(s) and important developments in banking and finance up to 30th June of that year will only be considered for the purpose of inclusion in the question papers.

The table given below further clarifies the situation.

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<tr>
<th>Particulars</th>
<th>Cut-off Date of Guidelines /Important Developments for Examinations</th>
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<tr>
<td>For the exams to be conducted by the Institute during May / June 2016 and May / June 2017</td>
<td>31st December 2015 and 31st December 2016 respectively.</td>
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<tr>
<td>For the exams to be conducted by the Institute during November / December 2016 and November / December 2017</td>
<td>30th June 2016 and 30th June 2017 respectively.</td>
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The courseware for the subject/s will be available at outlets of publisher/s. Please visit IIBF web-site www.iibf.org.in Home> Education > Courseware for details of book/s and address of publisher/s outlets.

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 Officer course has two parts viz. written examination and class room learning. To be declared successful, a candidate has to secure a minimum of 50% marks in the online examination and 50% in class room learning. 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. Classroom Learning :
Candidates who have successfully passed the online examination have to undergo class room learning. 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 class room learning (5 days) from the pre-determined dates and venue at select centres announced by the Institute by paying the fees prescribed for class room learning. During the class room learning, candidates will be assessed (Internal assessment) for class room performance for a total of 50 marks. Marks for classroom learning will be awarded to candidates by faculty for their classroom participation, analytical skills, case discussions, dealing ability, presentation skills etc. Candidates who obtain 25 or more marks will be declared as successful.

4. Time Limit for Classroom Learning :
Classroom learning 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 Class Room Learning either on account of not able to successfully complete the Class Room Learning or by not attending the training for Class Room Learning 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.

Classroom Learning fee :

| Class room learning including learning kit | ₹15,000/-* |

* Plus Service Tax as applicable (Reg. No. AAATT3309DSD002)
Refund of fee:
Examination fee is not refundable. For refund of classroom learning fee, application for the same giving sufficient reason/s should reach the Institute one month in advance and in case the refund is effected 25% will be deducted towards administrative charges.

Award of Certificate:
Certificate will be issued to candidates within 6 months on successful completion of both online examination and classroom learning. 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 this booklet. The Institute however, also reserves to itself the right to vary the syllabus / rules / fee structure from time to time. Any alterations made will be notified.

MODULE - A : INTRODUCTION & OVERVIEW OF CREDIT
Principles of Lending: Safety, Liquidity, Profitability, Purpose of Loan, Diversification Risk.

Model Credit Policy: Importance, Contents, Exposure Norms, Model MSE Policy.

Types of Credit Facilities: Various Types of Credit Facilities - Cash Credit, Overdrafts, Demand Loan, Bills Finance - Drawee Bill Scheme, Bills Discounting.

Credit Delivery: Types of Facilities, Modes of Delivery, Sole Banking Arrangement, Multiple Banking Arrangement, Consortium Lending, Syndication. Credit Thrust, Credit Priorities, Credit Acquisitions, Statutory & Regulatory restrictions on Advances.

Credit Appraisal: Validation of proposal, Dimensions of Credit Appraisals, Six “C” s, Structuring of Loan documents, Credit Risk, Credit Risk Rating, Credit Worthiness of Borrower, Purpose of Loan, Source of Repayment, Cash Flow, Collateral.

Credit Rating: Measurement of Risk, Objective of Rating, Internal & External Rating, Model Credit Rating, Methodology of Rating, Internal & External Comparison, Model Rating Formats.

MODULE - B : ANALYSIS OF FINANCIAL STATEMENTS


MODULE - C : WORKING CAPITAL MANAGEMENT


Quasi Credit Facilities : Advantages of Non-Fund Facilities, Various types of NFB Facilities, Various types Letter of Credits, Assessment of LC limits, Bills Purchase / Discounting under LC.


MODULE - D : OTHER CREDITS

Export Finance : Pre-Shipment Finance-Export Packing Credit in Rupees, Running Account Facility, Pre shipment credit to specific sectors - Sub Suppliers, Construction Contractors, Export credit to Processors / exporters-Agri Export Zones, Export Credit Insurance Whole Turnover Packing Credit, Pre-Shipment Credit in Foreign Currency (PCFC), Running Account Facility in all currencies, Deemed Exports, Diamond Dollar Account Scheme, Post Shipment Rupee Export Finance, Purchase / Discount of Export Bills, Negotiation of Export Bills, Export on Consignment basis, Advance against Duty Draw Back Entitlements, ECGC Whole Turnover Post-Shipment Guarantee Scheme, Interest Rate of Rupee Export Credit, ECNOS, Rupee Export Credit Interest Rate Subvention, Post-Shipment Finance in Foreign Currency, Gold Card Scheme for Exporters, Crystalisation of Export Bills.

Priority Sector Lending / Government Sponsored Schemes : Different Categories of Priority Sector borrowers, Agriculture (Direct & Indirect) Finance, MSME Finance (Direct & Indirect), Micro Credit, Government Sponsored Schemes, Swarnajayanti Gram Swarozgar Yojana (SGSY), Swarna Jayanti Shahari Rozgar Yojana (SJSRY), Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS), Swarna Jayanti Shahari Rozgar Yojana, Education Loans, Housing Finance, Weaker Sections, Export Credit, Differential Rate of Interest Scheme, Priority Sector Targets.
Retail Loans: Characteristic of Retail Loans, Advantages of Retail Loans, Retail Banking Vs Corporate Banking, Various Retail Banking Products, Model Retail Banking Products - Home Loans, Vehicle Loan, Personal Loan, Pensioner Loan Scheme, Property Loan, Holiday Loan Scheme, Gold Loan Scheme, Education Loan, etc., Guidelines on CERSAI registration.

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

Documentation: Meaning, Importance, Types of documents, Requisites of documentation, Selection of documents, Stamping of different documents, Mode and time of Stamping, Remedy for un-stamped / under-stamped documents, Documents of which registration is compulsory, Time limit of registration, Consequence of non-registration, Execution, Mode of Execution by different executants, Period of Limitation, Law of Limitation to Guarantor, Extension of period of limitation, Enforcement of documents, Death of Borrower / Guarantor.

Types of Charges: Purpose, Various types of charges, Types of Security, Mode of charge, Lien, Negative Lien, Set Off, Assignment, Pledge, Right of Banker as a Pledgee, Duties as a Pledgee, Mode of Charges, Hypothecation, Mortgage - different types of mortgages, Difference between Simple and Equitable Mortgage.


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 25039746 / 9604 / 9907
Email : training@iibf.org.in

PROFESSIONAL DEVELOPMENT CENTRES:

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<th>South Zone</th>
<th>North Zone</th>
<th>East Zone</th>
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<tbody>
<tr>
<td>Indian Institute of Banking &amp; Finance No.94, Jawaharlal Nehru Road, (100 Feet Road), Opp.Hotel Ambica Empire, Vadapalani, Chennai – 600 026. Tel: 044 24722990 / 24727961 Email:<a href="mailto:iibfsz@iibf.org.in">iibfsz@iibf.org.in</a></td>
<td>Indian Institute of Banking &amp; Finance 102-113, Vikrant Towers, 1st Floor, 4 Rajendra Place, New Delhi – 110 008. Tel: 011 25752191/92 Email:<a href="mailto:iibfnz@iibf.org.in">iibfnz@iibf.org.in</a></td>
<td>Indian Institute of Banking &amp; Finance Hindusthan Building (Annexe), 7th Floor, 4, C.R. Avenue, Kolkata 700 072. Tel: 033-2254 0008 / 0009 / 0010, 033-2212-4992 Email:<a href="mailto:iibfez@iibf.org.in">iibfez@iibf.org.in</a></td>
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Corporate Office : Indian Institute of Banking & Finance, Kohinoor City, Commercial-II, Tower-1, 2nd Floor, Kirol Road, Kurla (West), Mumbai - 400 070 Tel : 022-2503 9746 / 9604 / 9907