MOODY'S | Credit Skills for Bankers Certificate

SUITABLE FOR ALL PROFESSIONALS IN

SME Lending

The RBI-approved Credit Skills for Bankers Certificate programme leverages Moody's global expertise in credit and is specifically designed for India's banking context, covering the foundations of retail and SME credit management. Moody's CSBC is the gold standard in credit certification. Certified professionals are recognised as being proficient in credit analysis and able to assess borrowing requests as well as ensure prudent risk mitigation.

Programme Overview

Moody's CSBC provides a sound grounding in credit principles as well as in applied credit skills. CSBC is best suited to bankers involved in SME and retail credit functions.

The CSBC programme helps enhance the quality of SME and retail loan appraisal/underwriting, credit need assessment, and loan monitoring, including early identification of problem credit and recovery. The programme also covers key legal and regulatory aspects related to lending in these segments.

Candidates are awarded the CSBC certificate once they complete the two levels of the programme and pass the certification exam.

Programme Benefits

UPON COMPLETION, YOU WILL:

- → Understand and apply the techniques required to conduct effective due diligence before making credit decisions for SME and retail loans.
- → Conduct a structured credit analysis and apply the appropriate loan assessment methodologies to underwrite credit.
- → Conduct high-quality financial statement analysis and assess key cash flow, liquidity and solvency metrics to determine repayment capacity.
- → Understand how to monitor the loan portfolio and identify early warning signals as well as take appropriate measures to remediate and undertake efficient recovery procedures.

Who Should Enrol?

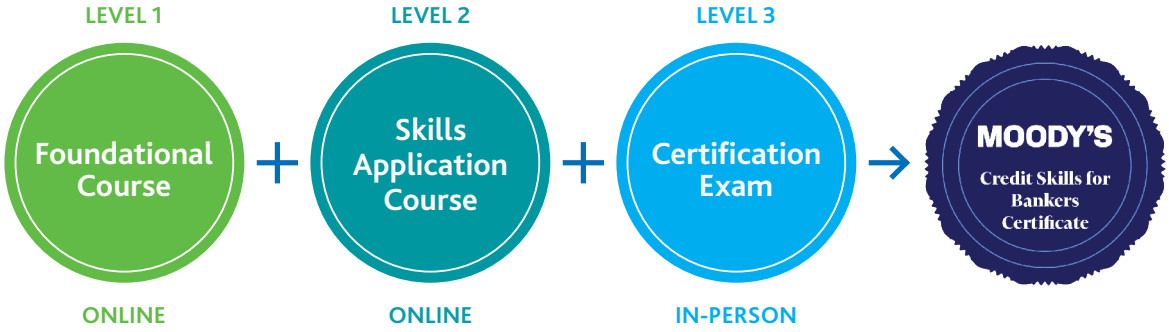
All professionals involved or aspiring to be involved in any aspect of SME credit, including such functions as client sourcing, credit underwriting and credit monitoring.

AVAILABILITY
24/7 • Online

9 Sub-courses • 26 Modules + Simulations

SELF-PACED LEARNING
45–55 Hours

Learning Path



Programme Outline

LEVEL 1 Foundational Course

SUB-COURSES		MODULES
1	**Introduction and Overview of SME and Retail Credit in India**	1 Overview of bank credit, SME/retail landscape and unique challenges of lending to SME and retail sector 2 Legal and regulatory framework and policies related to banking, SME and retail lending in India 3 Types of credit facilities offered to SME and retail borrowers
2	**Introduction to Indian Accounting and Financial Statements**	1 Understanding basics of accounting and reading financial statements 2 Accounting systems in India linked to borrower type 3 Understanding the operating cycle
3	**Fundamentals of Credit Risk, Credit Models and the Appraisal Process**	1 Understanding the concepts of credit risk and credit assessment framework for retail and SME lending 2 Credit underwriting in SME and retail – model and related due diligence and pre-sanction verification procedures
4	**Credit Analysis Framework: Business Risk Assessment**	1 SME credit analysis framework - SME business risk assessment 2 SME business risk analysis – business operating risk 3 SME business risk analysis – sustainability risk
5	**Credit Analysis Framework: Management/Promoter Risk Assessment**	1 SME management risk analysis framework – management and owner risk 2 SME management risk analysis – promoter integrity, capabilities and succession risk

SUB-COURSES		MODULES
6	**Credit Analysis Framework: Financial Risk Assessment**	1 SME credit analysis framework – financial risk analysis 2 Financial risk analysis – identifying the borrowing causes 3 Financial risk analysis – using financial ratios to assess financial risk 4 Financial risk analysis – using cash flow related risk metrics
7	**Credit Analysis Framework: Assessing Fund Based, Non Fund Based Credits and Retail Credit**	1 SME working capital facilities 2 SME term loans for capital assessment 3 Assessment of quasi credit/non-funded facilities 4 Assessment of retail credit – home loans, vehicle loans and unsecured loan products
8	**Credit Analysis Framework – Structure, Pricing, Risk Mitigants and Ratings**	1 Structuring and pricing credit facilities 2 Security and guarantees
9	**Credit Monitoring, Stressed Asset and NPA Management**	1 Effective credit monitoring practices and processes 2 Early warning signals and remediating problem credit 3 NPA management – classification of assets, regulations and recovery management

LEVEL 2 Skills Application Course

Level 2 comprises simulated exercises to hone the practical application of concepts covered in Level 1, using real-life case studies and credit lending assessment scenarios. The case studies cover varying scenarios of SME companies in manufacturing and trading entities across diverse industries. These interactive simulations are aimed at strengthening on the 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:

- → Be able to undertake comprehensive risk analysis using a structured framework to evaluate business, management and financial risk of SME borrower.
- → Be able to assess the right level of short term working capital as well as long term capex financing requirements using applicable methodologies and tools (CMA formats etc.).
- → Be able to present the appropriate loan/facility structure aligned to the business operating cycle and propose adequate risk mitigation through security collaterals and covenants.
- → Be able to assess the repayment sources and capacity of the borrower by assessing his key cash flow drivers.
- → Use a structured approach to identify early warning signals and minimize problem loans by ensuring that all appropriate steps are taken on a timely basis to avoid credit deterioration.

The combination of both Level 1 and Level 2 courses support the overall development and continuous improvement of your staff, helping them reach a level of credit sophistication that is relevant to the market. Upon completion of Level 2, the learner will be eligible to register for the proctored certification exam.

Why Choose Our Certification Programme?

1

Proven Best Practice

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

2

Local Capabilities

Global standards have been tailored to the Indian market. Over 1,000 employees and a network of Moody's approved local facilitators on the ground in India.

3

Cutting-Edge

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

Certification Exam

→ 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 for Details

If you are interested to join this program or want to know more about this, you may contact at +91 98759 79243 or +91 92167 72001.

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.