MOODY'S ANALYTICS | Credit Skills for Bankers Certification

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

Programme Overview

Moody's Analytics Credit Skills for Bankers Certification (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, 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.

CSBC 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 statements 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 and retail/consumer credit, including such functions as client sourcing, credit underwriting and credit monitoring.
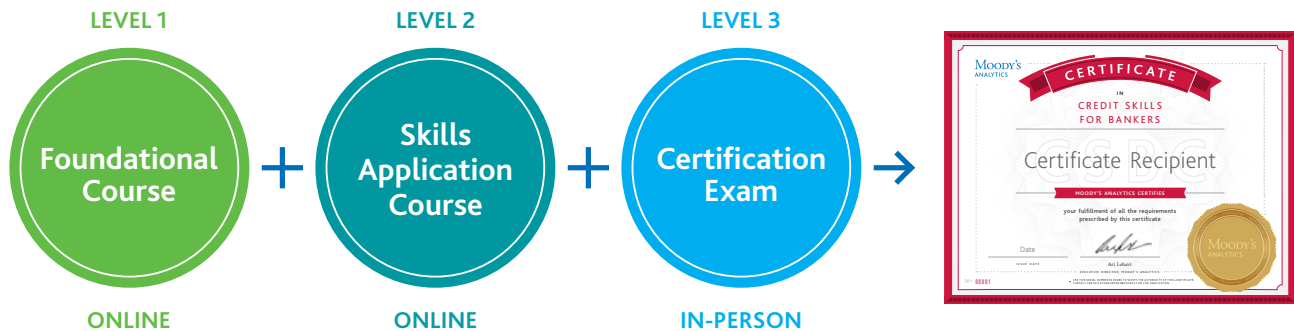
Learning Path

LEVEL 1 — **Foundational Course** — ONLINE
+
LEVEL 2 — **Skills Application Course** — ONLINE
+
LEVEL 3 — **Certification Exam** — IN-PERSON
→

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**	4 Understanding basics of accounting and reading financial statements 5 Accounting systems in India linked to borrower type 6 Understanding the operating cycle
3	**Fundamentals of Credit Risk, Credit Models and the Appraisal Process**	7 Understanding the concepts of credit risk and credit assessment framework for retail and SME lending 8 Credit underwriting in SME and retail - model and related due diligence and pre-sanction verification procedures
4	**Credit Analysis Framework: Business Risk Assessment**	9 SME credit analysis framework - SME business risk assessment 10 SME business risk analysis - business operating risk 11 SME business risk analysis - sustainability risk
5	**Credit Analysis Framework: Management/ Promoter Risk Assessment**	12 SME management risk analysis framework - management and owner risk 13 SME management risk analysis - promoter integrity, capabilities and succession risk

SUB-COURSES		MODULES	
6	**Credit Analysis Framework: Financial Risk Assessment**	14	SME credit analysis framework – financial risk analysis
		15	Financial risk analysis - identifying the borrowing causes
		16	Financial risk analysis - using financial ratios to assess financial risk
		17	Financial risk analysis - using cash flow related risk metrics
7	**Credit Analysis Framework: Assessing Fund Based, Non Fund Based Credits and Retail Credit**	18	SME working capital facilities
		19	SME term loans for capital assessment
		20	Assessment of quasi credit / non-funded facilities
		21	Assessment of retail credit - home loans, vehicle loans and unsecured loan products
8	**Credit Analysis Framework – Structure, Pricing, Risk Mitigants & Ratings**	22	Structuring and pricing credit facilities
		23	Security and guarantees
9	**Credit Monitoring, Stressed Asset and NPA Management**	24	Effective credit monitoring practices and processes
		25	Early warning signals and remediating problem credit
		26	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 towards identifying early warning signals and working to 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 Practices

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

» 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 60% is required to earn the certification.

Programme Pricing

» Online learning path and certification exam: Rs 14,950.

» Candidates get unlimited rewrite attempts for Rs 3,000 per attempt.

» Corporate discounts are available for larger numbers of certification candidates.

Contact Us

If you are interested in our programme, email us at GetCertified@moodys.com or visit us at www.moodysanalytics.com/IndiaCertifications

About Moody's Analytics

Moody's Analytics 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.