



Certified Credit Professional (Remote Proctored mode) Rules & Syllabus 2026

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.

REMOTE PROCTORED MODE

Remote proctoring allows candidates to take an examination at a location of his/her choice while ensuring the integrity of the examination. These systems require students to confirm their identity, and, during the examination, the system monitors students through video, mic, etc. looking for behavior that could indicate unfair practices (cheating). Examinations are conducted over internet using a Desktop/Laptop. Taking examination using any other device is not permitted e.g. mobile, tabs etc.

OBJECTIVE

1. To develop a cadre of credit officers in banks to perform different credit functions across banks
2. To inculcate advanced skills for handling credit management issues

COVERAGE

The course broadly covers:

- i. Loan Policy
- ii. Credit appraisal
- iii. Analysis of Financial statements
- iv. Project Finance
- v. Working Capital Management
- vi. Export Credits
- vii. Credit Monitoring
- viii. 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.,

- Online examination for 100 marks based on a specially designed courseware on credit management.
- Classroom Training of 3 days.

For details of Classroom Training, Course Structure & Delivery, refer page 4.

ELIGIBILITY

- Members and Non-Members of the Institute
- Candidates must have passed the 12th standard examination in any discipline or its equivalent.

SUBJECT OF EXAMINATION

Credit Management

PASSING CRITERIA

- Minimum marks for pass in the subject is 50 out of 100 for online examination.
- Minimum 25 marks for pass out of 50 marks in the Classroom training.

EXAMINATION/TRAINING FEES (For Members/ For Non-members)

Sr No.	Particulars	Examination Fee	Training Fee**	Total Examination + Training Fee
1.	Virtual training mode	Rs. 6,000/- plus GST	Nil	Rs. 6,000/- plus GST
2.	Physical classroom training mode at Mumbai, Delhi, Chennai and Kolkata centres	Rs. 6,000/- plus GST	Rs. 5,000/- plus GST	Rs. 11,000/- plus GST
3.	Physical classroom training mode at other centres	Rs. 6,000/- plus GST	Rs. 9,000/- plus GST	Rs. 15,000/- plus GST

***Presently, Physical classroom training is held only at Mumbai.*

Please Note: Candidates are required to Register for every attempt separately.

While registering online for the examination candidates will have to choose examination date / time slot of his/her choice, the exam date/time will be allotted on first-cum-first-serve basis.

Candidates are required to take utmost care and precaution in selecting Exam Date and Time slot, as there is no provision to change the Exam date and Time slot in the system. Hence no request for change of Exam date and time slot will be entertained for any reason.

The fee once paid will NOT be refunded or adjusted on any account.

- Training fees are to be paid after the candidate clears the online examination conducted by the Institute.
- Candidates, who do not pass the online examination in their first attempt, need to enroll for the second attempt by paying a nominal fee of Rs.200.
- Candidates who do not pass the online examination in their second attempt, need to enroll again by paying a fee of Rs. 6,000/-.
- If a candidate fails in the virtual classroom training, he/she can enroll for the second attempt by paying a fee of Rs. 1,000/- plus GST.

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

Examination will be conducted on pre-announced dates published on IIBF Web Site. Institute conducts examination on 2nd and 4th Saturday and Sundays, however periodicity of the examination may be changed depending upon the requirement of banking industry.

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.

REGISTRATION

- 1) 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.
- 2) At the time of registration, the candidate will select date/time of the examination.
- 3) At the time of registration, the candidate can register for e-learning/e-book, if required, by paying the requisite additional fees.
- 4) The study material can be in the form of e-book and/or e-learning.
- 5) Based on the option selected (e-book/e-learning) the candidate will be provided login ID password to access the study material.
- 6) On successful registration admit letter will be generated. Candidates can download it.

SCRIBE GUIDELINES

Candidates who are visually impaired / have low vision or affected by cerebral palsy with loco-motor impairment whose writing speed is affected and Physically Handicapped (PH) candidates who cannot operate Keyboard and Mouse can use scribe at his/her own cost during the examinations. Compensatory time and facility of scribe would be provided to only the above categories of Physically challenged candidates. Physically challenged candidates of other categories are not eligible to get the above-mentioned benefits.

To avail the facility of a scribe/special assistance/extra time, eligible candidates are required to apply online on the Institute's website www.iibf.org.in. Candidates who do not apply for availing the facility of a scribe/special assistance/extra time as per the procedure well before the said examination/s may be denied the facility of a scribe/special assistance/extra time.

Click Here : [GUIDELINES/RULES FOR USING SCRIBE BY VISUALLY IMPAIRED & ORTHOPEDICALLY CHALLENGED CANDIDATES](#)

EXAMINATION

- 1) Candidates will take examination under remote proctored mode on predetermined date/time from a secured environment. (refer Do's and Don'ts section for more information).
- 2) Candidates should login to the system half an hour before the exam start time.
- 3) The examination proctor will verify the candidate's face with the registered photo image of the candidate.
- 4) Candidate will also be asked to display any valid original photo id-card (Aadhaar card/ e-Aadhaar/Employer's card/ PAN Card/ Driving License/ Election voter's card/ Passport etc.) for verification purpose. After successful verification the proctor will allow the candidate to start the examination.
- 5) Candidate may be required to show 360° view of the exam area using the webcam. So that the proctor can identify the object/check the suitability of the exam area/environment. A clear desk/table has to be ensured for appearing for the examination.

No reference materials, books, notes, periodicals, mathematical tables, slides rules, stencils, post-its, chits, mobile phones, headsets (wired/ wireless), any other electronic gadgets are allowed to be kept on the table or the desk.

- 6) Both sides of the rough sheet (if it is going to be used) should be shown to proctor before and after the examination.
- 7) Once the examination begins live remote proctoring of the candidate's activities will take place throughout the examination period.
- 8) Under remote proctoring candidate's activities will be monitored using webcam, mic etc. Computer screen, browser, mouse, keyboard etc. will be monitored.
- 9) Proctor, if required, can convey information/ instructions to the candidate using chat box.
- 10) If a candidate indulges in unfair practices/suspicious acts, the proctor will intervene and warn the candidate through chat box or can cancel/stop the examination immediately as the case may be.
- 11) After completion of the examination/submission, provisional scorecard will be displayed on the screen.
- 12) **RESULT ADVICE/ CONSOLIDATED MARKSHEET/ FINAL CERTIFICATE**
 - a. Result Advice of candidates will be hosted on Institute's website on declaration of result, which can be downloaded by the candidates.
 - b. Consolidated mark sheet for candidates completing examination having more than one subject, will be available on the Institute's website after the declaration of results. Candidates can download the same after entering login credentials using their membership number and edit profile password.
 - c. For passed candidates, digitally signed certificate will be sent through e-mail registered with the Institute within 3 weeks after the declaration of result. The Paper Certificate issued by the Institute is discontinued.

MINIMUM SYSTEM REQUIREMENT

I) Desktop/Laptop:

- **Browser:** Google Chrome version 120 & above, with cookies & popups enabled.
- **Video/Audio:** Functioning camera, microphone and speakers with good quality.
- **Operating system:** Windows 10 or 11 only in 64 bit.
- **RAM & Processor:** 8 GB+ RAM, i3 8th Generation (2.2 GHz) equivalent/higher.
In case the student is using any other system configuration then the student may face lagging and camera issues.
- **Pop-up blocker:** Disabled.

II) Internet Connection:

Stable high-speed broadband internet connection with at-least 10 mbps+ of upload speed. Use of mobile data is not permitted.

Examination is not allowed on mobiles or tablets

DO's AND DON'Ts

1. The candidate will take the examination from a secured environment.
 - i. Place having desk and chair preferably with plain backdrop (area behind the candidate) with adequate lighting so that the candidate is visible to the proctor. The place should be noise free with no public movement in the surroundings.
All the items should be removed from the desk except computer/external webcam (if internal webcam is not available) /keyboard/mouse, other permitted items, if any.
 - ii. Examination will not be conducted if the examination area is a Public place, a noisy environment, having inadequate lighting, having public movement in examination area/around the candidate, having other computer or similar device in the examination area.
 - iii. The examination cannot be taken sitting on a couch, bed or on the floor.
2. Candidate's will take examination on a registered date/time from a secured environment.
Candidate who tries to appear after the scheduled examination date/time will not be allowed to appear for the examination.

3. Candidate's should login to the system half an hour before the examination start time.
4. No other persons are allowed in the examination area during the examination.
5. Candidate must keep ready his/her original photo identity card that has name and photo on the same side, admit letter, rough sheet, pen/pencil and calculator.
6. Candidates must dress decently as though they are in a public place and will be video recorded
7. Candidates must not talk to anyone during the examination period or talk/read to oneself loudly.
8. In case of emergency he/she can talk to helpdesk in case of any technical issue with permission from proctor.
9. Candidates must not use headphones, ear buds, or any other type of listening equipment.
10. Candidates must not communicate with any other person by any means.
11. Candidates must not use any phone for any reason.
12. Candidates must not leave the room/examination area during the examination for any reason without the permission of the proctor. Leaving the room/examination area or moving to another room/area during the examination for any reason will be treated as a violation of examination rules.
13. Candidates must not setup the computer at the time of examination. All the settings need to be done much before the examination time and tested properly. For any failure of the computer system during the examination period, Institute will not be responsible and candidate will lose his/her attempt.
14. Candidates must not switch off the webcam or mic or cover the webcam during the examination.
15. Candidates must not navigate away from examination window.
16. Candidate's face must be positioned in the middle of the camera view and candidate's face must be visible throughout the Examination.
17. Don't Position camera too low, too high or hooked onto a different monitor. Weird camera angles can be very distracting -- and unflattering -- during examination. The candidate should make sure that the camera is at eye level and on the monitor which is used for the examination.
18. Candidate must not look away from laptop/desktop screen, must face computer screen.
19. Candidate must not seek any assistance or refer study material/mobile/ for answering the questions.
20. Candidate must ensure that he/she has attempted every question and reviewed the accuracy of his/her answers before submitting the paper. Once submitted (even by mistake), re-examination will not be permitted.
21. On the exam day candidate is advised to ensure that the Laptop is fully charged and in case of Desktop it is connected to an uninterrupted power source for smooth conduct of examination.
22. Candidates are not permitted to logout/switch-off the computer for the sake of going to washroom and if they log out/switch-off, re-login will not be permitted.
23. Candidates will be allowed to use battery operated portable calculator during the examination. The calculator can be of any type up to 8 functions i.e. (Addition, Subtraction, Multiplication, Division, Percentage, Sq. root, Tax+ and Tax-), having 12 digits. Attempt to use any other type of calculator not complying with the specifications indicated above or having more features than mentioned above shall tantamount to use of unfair means. Scientific/Financial calculator is NOT allowed.

DEBARMENT/CANCELLATION OF EXAMINATION

- 1) If a candidate indulges in unfair practices/suspicious acts, the proctor will intervene and warn or cancel the test.
- 2) For any case of misconduct, the proctor can warn/cancel the test immediately as the case may be.
- 3) For any unfair act (cheating) during the examination, the result of such examination may be cancelled and he/she will be liable for punishment. Institute will also inform the employer of the candidate by giving the details of unfair practice and punishment levied on the candidate.

- 4) If the unfair act is determined after the examination, the result of such examination will be cancelled and he/she will be liable for punishment.
- 5) If any candidate attempts copying Onscreen question, takes photoshots or violates any of the examination rules, it will be considered to be an act of misconduct and he/she will be liable for punishment.
- 6) PLEASE REFER INSTITUTE'S WEBSITE UNDER THE MENU "EXAM RELATED" FOR DETAILS OF DEBARMENT PERIOD FOR UNFAIR PRACTICES ADOPTED BY CANDIDATES DURING CONDUCT OF INSTITUTE'S EXAMINATIONS.

Candidates may kindly note that their entire activity during the examination will be reviewed post examination. The Institute would review the audit trail reports of the candidate using a scientific method to detect adoption of unfair means. Also, the CCTV footage of centres would be reviewed. Candidates found to be adopting unfair means using the scientific method of analysis of audit trail reports or review of CCTV footage or through any other scientific method will be booked and appropriate action shall be initiated as per the Institute's policy.

Candidates are also requested to read the Rules and Policy regarding malpractice/unfair means / misconduct / misbehaviour in Examinations from the below link

[Rules and Policy regarding malpractice/unfair means/misconduct/misbehaviour in Examination Remote Proctored Mode](#)

PRIVACY

During the remote proctored examination, Images/Videos/Sounds of the candidates and their computer systems will be captured and stored for examination proctoring purposes. It is envisaged that candidates who register for the remote proctored examinations agree for the same.

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 ID Card issued by Employer or 2) PAN Card or 3) Driving Licence or 4) Election Voter's ID Card or 5) Passport 6) Aadhaar Card

STUDY MATERIAL/ COURSEWARE

The Institute has developed a courseware to cover the syllabus. The courseware (book) for the subject/s will be available at outlets of publisher/s.

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.

E-LEARNING

Institute facilitates e-learning to enhance the understanding of the concepts. Candidates can access the e-learning (From Desktops and Laptops only) through our website www.iibf.org. in at their convenience and from their place of choice.

- At the time of registration, the candidate can register for e-learning/e-book, if required, by paying the requisite additional fees.
- The study material can be in the form of e-book and/or e-learning.
- Based on the option selected (e-book/e-learning) the candidate will be provided login ID password to access the study material.

DISCLAIMER

- The above said facility of e-learning offered to the candidates is solely at the discretion of the Institute and subject to such terms/ conditions as may be deemed fit by the institute from time to time. Hence no candidate has any right/ claim whatsoever against the institute by reason of any technical glitches or any shortcomings as the case may be and the decision of the institute in the event of any dispute there-under will be final and conclusive.

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:

- In respect of the examinations to be conducted by the Institute for the period March to August of a calendar year, instructions/ guidelines issued by the regulator(s) and important developments in banking and finance up to 31st December will only be considered for the purpose of inclusion in the question papers”.
- In respect of the examinations to be conducted by the Institute for the period September to February of a calendar year, instructions/ guidelines issued by the regulator(s) and important developments in banking and finance up to 30th June will only be considered for the purpose of inclusion in the question papers.

The table given below further clarifies the situation.

Particulars Developments for Examination/s	Cut-off Date of Guidelines/ Important Developments for Examination/s
For the examinations to be conducted by the Institute for the period March 2026 to August 2026	31st December 2025
For the examinations to be conducted by the Institute for the period September 2026 to February 2027	30th June 2026

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 Professional has two parts viz. written examination and class room training. To be declared successful, a candidate has to secure a minimum of 50% marks in the online examination and 50% in class room training. 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. TRAINING

Candidates who have successfully passed the online examination have to undergo training. 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 classroom/virtual classroom training (3 days) from the pre-determined dates and venue (in case of classroom training) at select centres announced by the Institute.

4. TIME LIMIT FOR TRAINING:

- i. Virtual Class Room Training is required to be completed within 15 months from the date of declaration of the online examination results in which the candidate passes.
- ii. In case a candidate fails to complete the training either on account of not able to successfully complete the training or by not attending training 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.

AWARD OF CERTIFICATE

Certificate will be issued to candidates within 3 weeks on successful completion of both online examination and classroom training. 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

The details of the prescribed syllabus which is indicative are furnished in the booklet. However, keeping in view the professional nature of examinations, all matters falling within the realm of the subject concerned will have to be studied by the candidate as questions can be asked on all relevant matters under the subject. Candidates appearing for the examination should particularly prepare themselves for answering questions that may be asked on the latest developments taking place under the various subject/s of the said examination although those topics may not have been specifically included in the syllabus. The Institute also reserves to itself the right to vary the syllabus/ rules/ fee structure from time to time. Any alterations made will be notified from time to time. Further, questions based on current developments in banking and finance may be asked.

Candidates are advised to refer to financial newspapers/ periodicals more particularly "IIBF VISION" and "BANK QUEST" published by the Institute.

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 Borrowers: Individuals - Major, Minor, Married Women, Pardanashin Women, Illiterate Persons, Agent, Attorney, Joint Borrowers, Hindu Undivided Family (HUF), Proprietorship Firms, Partnership Firms, Limited companies, Statutory Companies, Holding Companies, Government Companies, Private & Public Limited Companies, Registration of charges, Limited Liability Partnerships (LLP).

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

Analysis of Financial Statements: Balance Sheet - Definition, Balance Sheet & Banker, Classification of Assets & Liabilities, Current Assets, Fixed Assets, Non-current Assets, Intangible & Fictitious Assets, Liabilities - Current Liabilities, Medium & Term Liabilities, Capital & Reserve, Classification of Current Assets & Current Liabilities, Balance Sheet Analysis, Analysis of Profit & Loss Account, Auditor's Note. Ratio Analysis - Classification of Ratios, Liquidity Ratios, Leverage Ratios, Activity Ratios, Profitability Ratios, Other important Ratios, Interpretation of important Financial Ratios, Uses of Ratios, Fund Flow Statements,

Techniques Fund Flow and Cash Flow Statements, Illustrations.

Project/Term Loan Appraisal: Technical Appraisal, Commercial/ Market Appraisal, Managerial Appraisal, Financial Appraisal, Economic Appraisal, Environmental Appraisal, Project Cost & Means of Finance, Cost of Production & Profitability, Sensitivity Analysis, Break-even Analysis, Capital Budgeting - Pay Back Period Method, Time Value Money, Net Present Value, Internal Rate of Return, Life of the Project.

MODULE - C: WORKING CAPITAL MANAGEMENT

Working Capital Assessment: Concept of Working Capital, Gross Working Capital, Net Working Capital, Working Capital Gap, Components of Working Capital, Source of Working Capital, Operating/ Working Cycle, Computation of storage/ Retention Period, Various Methods of Assessment of Working Capital, Computation of Working Capital - Turnover Method, MPBF Method, Cash Budget System, Illustrations, Impact of inadequate Working Capital, Working Capital Finance to IT. & Software Industry, Loan Delivery System, Cash Flow Analysis, Commercial Paper, Credit Delivery, Analysis of CMA data.

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.

Various types of Bank Guarantees: Performance Guarantee, Financial Guarantees, Deferred Payment Guarantees, Types of Performance and Financial Guarantees, Assessment of Bank Guarantees Limit, Period of Claim under Guarantee.

Co-acceptance Facilities: RBI Guidelines, Co-acceptance of Bills covering supply of Goods & Machinery.

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, Crystallisation 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.

Credit Monitoring, Supervision & Follow Up: Credit Monitoring - Meaning, Monitoring Goals, Process of Monitoring, Different Monitoring Tools, Check-list for Monitoring, monitoring by using various statements, QIS Formats/ guidelines, Supervision & Follow Up.

Management of Impaired Assets: Introduction, Credit Monitoring, NPA why& how? NPA Management Policy, Definition of Sick Unit, Non-Performing Assets (NPA), Income Recognition Policy, Assets Classification, Guidelines on Asset Classification, Projects under implementation, Project Loans under Infrastructure and Non-Infrastructure Sectors, Projects under Commercial Real Estate Sector, Income Recognition, take out Finance, Provisioning Norms for NPA, Provisioning Coverage Ratio (PCR), Options available to banks in Stressed Assets, Prudential Guidelines on Restructuring,

Eligibility criteria for restructuring, Asset Classification Norms for Restructured Assets, Mahapatra Committee Recommendations, Revised Prudential Guidelines on Restructuring of Advances, General Provision on Restructured Standard Accounts, Up-gradation of Restructured Accounts, Rehabilitation, Viability Period, Viability Parameters, Incentives for Quick implementation of Restructuring Package, Corporate Debt Restructuring (CDR) Mechanism, CDR Structure & Operations, New RBI Framework for Distressed Assets, Wilful Defaulters, Penal Measures, Compromise, Legal Action, Civil litigation, Pre and Post - filing precautions, Type of Decrees, Modes of Execution of Decree, Lok Adalats, Debt Recovery Tribunal, SARFAESI, Write Off. Fair Practices: Applicability, Practices to be adopted, Loan Processing, Assessment, Disbursement, Administration, Recall/Repayment of Loan, Grievance Redress Mechanisms.

MULTIPLE CHOICE QUESTIONS (MCQS) AND ANSWERS

"The Institute conducts its examinations through Multiple Choice Questions (MCQs). These MCQs are part of the Question Bank of the Institute and its Intellectual Property. As a matter of policy, these MCQs and their answers will not be shared by the Institute with the candidates or others and no correspondence in this regard will be entertained.

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
193-F, Maker Towers, 19th Floor,
Cuffe Parade, Mumbai - 400 005
Tel.: 08069260700

FOR TRAINING/ CONTACT CLASSES RELATED QUERIES CONTACT

Leadership Centre
Indian Institute of Banking & Finance
Kohinoor City, Commercial-II, Tower-I, 3rd Floor,
Kiroli Road, Off L. B. S. Marg, Kurla West, Mumbai 400 070.
Tel.: 080692 60710
E-mail: training@iibf.org.in

PROFESSIONAL DEVELOPMENT CENTRES

South Zone	Indian Institute of Banking & Finance No.94, Jawaharlal Nehru Road, (100 Feet Road), Opp. Hotel Ambica Empire, Vadapalani, Chennai - 600 026. Tel:044 24722990/24727961. Email:iibfsz@iibf.org.in
North Zone	Indian Institute of Banking & Finance C-5/30, Safdarjung Development Area (SDA), Near SDA Local Shopping complex, Outer Ring Road, Opp IIT Delhi, New Delhi - 110 016. Tel:011-2653 2194 / 2191 (office). Email:iibfnz@iibf.org.in
East Zone	Indian Institute of Banking & Finance Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Kolkata - 700020 Tel: 033-46032850. Email:iibfez@iibf.org.in
West Zone	Indian Institute of Banking & Finance 192-F, Maker Towers, 19th Floor, Cuffe Parade, Mumbai - 400 005 Tel : 022-69437301/02. Email:iibfwz@iibf.org.in

PDC Guwahati	Indian Institute of Banking & Finance 3rd Floor, Rani Sati Sadan, Motilal Nehru Road, Pan Bazaar, Guwahati, Assam - 781 001. Email: je.pdcgau1@iibf.org.in
PDC Lucknow	Indian Institute of Banking & Finance A-301 3rd Floor Tower A, Bhavya Corporate Tower, Vibhuti Khand, Gomti Nagar, Lucknow - 226010 (U.P.). Email: se.pdciko1@iibf.org.in
PDC Bengaluru	Indian Institute of Banking & Finance Bengaluru, 5th Floor, Survey Number 3/2, Hosur Main Road, Bommanahalli, Bengaluru, Karnataka - 560068. Email: je.pdcblr1@iibf.org.in

CORPORATE OFFICE

Indian Institute of Banking & Finance
Kohinoor City, Commercial-II, Tower-1, 2nd Floor,
Kirod Road, Kurla (West), Mumbai - 400 070
Tel.: 080692 60710