



**Become a Certified  
Credit Management Professional**



The “**Certificate Course in Credit Management (CCCM)**” by CARE Training is structured & presented so as to provide comprehensive understanding of various aspects of Credit Management to the learners. It is designed to fully capture the essence of RBI guidelines on Capacity building in the field of '**Credit Management**' for Banks & Financial Institutions.

### Who should enroll?

All professionals/learners pursuing/wish to pursue a career in Credit Management.



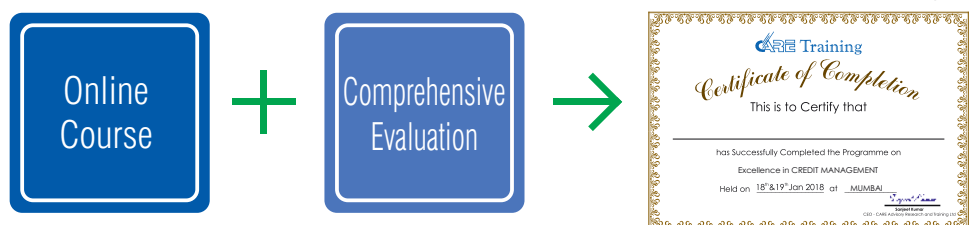
## Benefits of the CARE Training Online course:

1. Self-paced learning at fingertips anytime / anywhere.
2. Module wise learning
3. Video lectures are supplemented with written content
4. Case study based approach to enhance concept building
5. Assignments and mock tests to check learning progress
6. Availability of subject matter experts for query resolution

## Take away for the learners:

1. A professional certificate from a well-recognized Institution
2. Understand all the intricacies of corporate & non corporate credit appraisal
3. Be able to analyze and take decision on credit proposals
4. Learn the best credit management practices and understand how to avoid common mistakes / shortcomings
5. Add value to the organization through clarity in understanding of Credit Management across various industries/asset classes
6. Be ahead of other professionals in this field of Credit Management

## Course Flow



## Ideal for

- Employees of Banks/FIs/NBFCs engaged in Credit Management.
- Individuals wishing to pursue career in Credit rating agencies/ Banks/ NBFCs/FIs.



## Course Content

1. Introduction to Credit Management
2. Role of Credit Officers
3. Corporate Credit Assessment
  - a. Management Assessment
  - b. Industry Assessment
  - c. Financial Assessment of SMEs
  - d. Financial Assessment of Large Corporates
  - e. Financial Assessment of Infrastructure Projects
  - f. Cash flow based financial Analysis and debt sustainability
  - g. Sensitivity Analysis
  - h. Working capital assessment
  - i. Export Financing
4. Retail Credit Assessment
  - a. Retail lending products (Home Finance, Vehicle loans, Consumer Credit, unsecured Personal loans, Education loans)
  - b. Risk issues to be assessed while managing retail lending products
5. Priority Sector Lending (Lending to Agriculture and other segments specifically covered under PSL)
6. Credit Rating Concepts and its application
7. Credit Monitoring
  - a. Pre-disbursement compliance (Loan Agreements, Security charge creation)
  - b. Post-disbursement compliance (monitoring of Financial and Non-Financial Covenants)
  - c. Early Warning Signals
8. Credit Pricing
9. Important Regulatory Guidelines
10. Stressed Asset management
11. Case Studies
12. Comprehensive Evaluation

Certificate will be awarded only to those candidates who are successful in the comprehensive evaluation.

**Duration** : 4-6 months

**Mode** : Online course (one session of 2-3 hours every week).

**Faculty** : Online course developed by experienced Credit Management professionals. Faculty will be available for query resolution during the entire period of online course.

## Why “CARE Training” Certification Programme?

1

### Course as per RBI Guideline

Designed and delivered by  
best professionals in  
Credit Management from  
the industry.

2

### Proven Capabilities

More than two decades of  
expertise of CARE Group  
has been used to develop  
the courseware.

3

### Cutting-Edge

Mobile ready. Accessible anytime,  
anywhere. The use of online video  
lectures with graphics offers  
trainees a rich learning  
experience.

## CARE Training offerings:

1. Certificate Courses
2. Executive Classroom Trainings
  - Corporate Credit Risk Assessment
  - Excellence in SME Lending
  - Project Finance
3. Customized Trainings for Banks/FIs/NBFCs/Corporates
4. Online Training

“The illiterate of the 21st century will not be those who cannot read and write, but those who cannot learn, unlearn, and relearn.” - Alvin Toffler

### Contact us:

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