

Contents

	Page
<i>Foreword</i>	I-3
<i>Certified Credit Professional - Syllabus</i>	I-5
<i>Recommended Reading</i>	I-7

MODULE A

INTRODUCTION & OVERVIEW OF CREDIT

Chapter 1 : Principles of Lending	3
Chapter 2 : Credit Policy	13
Chapter 3 : Types of Borrowers & types of credit facilities	33
Chapter 4 : Credit Delivery	69
Chapter 5 : Credit Appraisal	89
Chapter 6 : Credit Rating	117
Chapter 7 : Capital Adequacy	151
Chapter 8 : Importance & Application of RAROC (Risk Adjusted Return on Capital)	171

MODULE B

ANALYSIS OF FINANCIAL STATEMENTS

Chapter 9 : Analysis of Financial Statements	189
Chapter 10 : Non-financial Risk Analysis & Macroeconomic Factors	233
Chapter 11 : Project Appraisal/Term Loan Appraisal	249
Chapter 12 : Credit Risk Analytics & Credit Scoring Models	301

MODULE C

WORKING CAPITAL MANAGEMENT

Chapter 13	: Working Capital Assessment	315
Chapter 14	: Non-Fund based–Credit Facilities	345

MODULE D

OTHER CREDITS

Chapter 15	: Export Finance	387
Chapter 16	: Priority Sector Lending/Government Sponsored Schemes/ NABARD Schemes	431
Chapter 17	: Retail Loans	481
Chapter 18	: Forward Exposure Limit & Pre-settlement risk	493
Chapter 19	: Structured Finance Options	511
Chapter 20	: Alternative source of funding	523
Chapter 21	: Digital Finance - P2P lending <i>via</i> FinTech	541
Chapter 22	: Green Finance	557

MODULE E

MONITORING, SUPERVISION/FOLLOW UP & MANAGEMENT OF IMPAIRED ASSETS

Chapter 23	: Documentation	569
Chapter 24	: Types of Charges	591
Chapter 25	: Follow up, supervision & credit monitoring	613
Chapter 26	: Resolution of Stressed Assets	641
Chapter 27	: Fair Practices Code on Lender’s Liability	707
Chapter 28	: Insolvency & Bankruptcy Code (IBC), 2016	721
Chapter 29	: Fraud Risk Management in Credit	771