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20 One-Liners | CCP Certified Credit Professional: Complete 2026 IIBF Course Guide

IIBF - Revision - CCP Certified Credit Professional: Complete 2026 IIBF Course Guide

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 CCP stands for Certified Credit Professional, an All-India exam conducted by IIBF.**
CCP certifies bankers in credit appraisal, monitoring and lending decisions.
- 2 The subject of the CCP examination is Credit Management.**
The entire syllabus and exam pattern revolve around this single subject.
- 3 CCP is a two-stage programme combining an online exam and classroom or virtual training.**
Stage 1 is a 100-mark online MCQ exam and Stage 2 is training followed by a 50-mark final exam.
- 4 Both members and non-members of IIBF are eligible to appear for the CCP exam.**
Eligibility only requires passing 12th standard in any discipline or an equivalent qualification.
- 5 The CCP online exam has 100 objective-type MCQs carrying 100 marks.**
This is the standard structure of Stage 1 of the CCP programme.

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- 6 The duration of the CCP online exam is 2 hours.**
Candidates get 120 minutes to attempt the 100-question paper.
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- 7 There is no negative marking in the CCP online exam.**
Since wrong answers are not penalised, candidates should attempt every question.
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- 8 The CCP exam is conducted in English only.**
There is no alternate language medium offered for this certification.
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- 9 The minimum passing mark in the CCP online examination is 50 out of 100.**
Candidates must reach this threshold to clear Stage 1 of the programme.
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- 10 The minimum passing mark in the CCP classroom training's final exam is 25 out of 50.**
This is the Stage 2 passing requirement described in the course structure.
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- 11 The CCP classroom training stage runs for three days followed by a final exam.**
This training reinforces practical application after the online exam is cleared.
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- 12 IIBF typically conducts the CCP exam on a bi-annual basis, though frequency can vary.**
The regularity may change depending on demand from the banking industry.
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13 CCP registration is done entirely online through the official IIBF website.

Candidates apply, choose a training mode and pay fees through iibf.org.in.

14 Candidates choose between virtual training and physical classroom training modes for CCP.

The fee structure differs depending on which training mode a candidate selects.

15 Physical classroom training for CCP is offered at metro centres including Mumbai, Delhi, Chennai and Kolkata, as well as other centres.

The article lists these specific city categories for in-person training options.

16 CCP training fees are indicated as separate from and additional to the examination fee for physical classroom modes.

Virtual training mode carries no separate training fee, while physical modes add one.

17 Loan Policy and Credit Appraisal are described as foundational topics in the CCP syllabus.

The article recommends starting preparation with these two topics before other modules.

18 The CCP syllabus includes Analysis of Balance Sheet and Working Capital Management.

These are listed among the main areas covered in the Credit Management syllabus.

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Credit Monitoring is part of the CCP syllabus and covers tracking accounts for early warning signals.

This topic focuses on identifying stress in a live credit portfolio.

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Candidates who fail the CCP online exam on the first attempt can re-enrol for a subsequent attempt on payment of a fee.

The article describes a lower enrollment fee for a second attempt compared to a fresh full fee for later attempts.

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