

Learning Sessions

20 One-Liners | CCP Exam Study Material 2026: Certified Credit Professional Complete G

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 CCP stands for Certified Credit Professional, a flagship credit certification offered by IIBF.**
It is IIBF's dedicated certification for the credit function in banking.
- 2 CCP is also referred to as the Certified Credit Officer programme.**
Both names describe the same IIBF certification for credit professionals.
- 3 CCP eligibility requires passing the 12th standard (10+2) examination in any discipline or its equivalent.**
No specific finance degree is required to apply for the exam.
- 4 The CCP exam is open to both IIBF members and non-member staff of banks and financial institutions.**
This open eligibility widens access beyond just IIBF members.
- 5 The CCP exam is conducted fully online and runs for 2 hours.**
This is the standard mode and duration of the exam.
- 6 The CCP paper carries 100 marks across 100 objective-type MCQs.**
This is the standard question count and marking scheme.

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7 **CCP questions include situation-analysis and problem-based questions, not just plain MCQs.**
The paper tests applied understanding beyond simple recall.

8 **There is no negative marking in the CCP exam.**
Candidates are advised to attempt every question since guessing carries no penalty.

9 **The CCP syllabus is divided into five modules, labelled A to E.**
Each module covers a distinct stage of the credit life cycle.

10 **Module A of CCP covers Principles of Lending, Credit Policy, Types of Borrowers, and Credit Appraisal.**
This module builds the foundational concepts of credit.

11 **Module B of CCP covers Analysis of Financial Statements, including Balance Sheet and Project/Term Loan Appraisal.**
This module focuses on reading and evaluating borrower financials.

12 **Module C of CCP covers Working Capital Management, including its computation and Bank Guarantees.**
This module deals with assessing and managing working capital facilities.

13 **Module D of CCP covers Export Finance, Priority Sector Lending, and CERSAI Registration Guidelines.**
This module groups other specialised credit and regulatory topics.

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14 **Module E of CCP covers Documentation, Types of Charges, and Management of Impaired Assets.**

This module addresses monitoring and resolution of stressed loans.

15 **Module C of CCP is described as calculation-heavy, with working capital assessment a favourite for problem-based questions.**

Numerical questions on working capital recur frequently in this module.

16 **Modules D and E of CCP are regulation-rich, focusing on definitions, classifications and RBI guidelines.**

These modules test knowledge of current regulatory frameworks.

17 **Most working professionals clear CCP with around 6 to 8 weeks of consistent study.**

This is the typical preparation window for a focused study plan.

18 **CERSAI registration guidelines fall under Module D, Other Credits, in the CCP syllabus.**

This regulatory topic is grouped with other specialised credit facilities.

19 **Follow-up supervision and credit monitoring are covered under Module E of the CCP syllabus.**

Post-disbursement monitoring is a key part of this module.

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CCP certification validates expertise in credit appraisal, lending, financial-statement analysis and impaired-asset management.

These are the core competencies the certification is designed to demonstrate.

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