

Learning Sessions

20 One-Liners | CCP Exam 2026: Eligibility, Syllabus, Pattern & Study Material (Comple

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 CCP stands for Certified Credit Professional, a credential offered by IIBF.**
CCP is the IIBF credential that certifies job-ready skills in credit management.
- 2 Anyone who has passed 12th standard in any stream is eligible for the CCP exam.**
IIBF membership is not required, and both bankers and non-bankers can apply.
- 3 CCP is a blended programme combining an online exam and classroom or virtual training.**
Candidates first clear the online exam, then undergo 3 days of training.
- 4 Candidates must complete a minimum study period of 3 months before appearing for the CCP online exam.**
IIBF enforces this study window before allowing candidates to sit the exam.
- 5 The CCP online exam consists of 100 MCQs for 100 marks.**
The paper is objective-type with situation and problem-based questions included.

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6 The passing mark for the CCP online exam is 50 out of 100.

Candidates need at least 50 marks to clear the online component.

7 The duration of the CCP online exam is 2 hours.

Candidates get 120 minutes to attempt the 100-question paper.

8 There is no negative marking in the CCP online exam.

Since wrong answers are not penalised, candidates should attempt every question.

9 The CCP classroom training lasts 3 days and consists of 10 sessions.

Training marks combine MCQ scores and attendance across these sessions.

10 Candidates must complete CCP training within 15 months of clearing the online exam.

Missing this window may require candidates to re-take the online exam from scratch.

11 The CCP syllabus is organised into five modules labelled A to E.

These modules cover the full credit lifecycle from lending principles to impaired-asset management.

12 Module A of CCP covers Introduction and Overview of Credit.

It includes principles of lending, borrower types, credit facilities and credit appraisal.

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13 **Module B of CCP covers Analysis of Financial Statements.**

It includes ratio analysis, fund flow, project appraisal and capital budgeting techniques like NPV and IRR.

14 **Module C of CCP covers Working Capital Management.**

It includes working capital assessment methods, CMA data, and non-fund-based facilities like Letters of Credit.

15 **Module D of CCP covers Other Credits.**

It includes export finance, retail loans, CERSAI, and priority sector lending schemes.

16 **Module E of CCP covers Monitoring, Supervision, Follow-up and Impaired Assets.**

It includes documentation, types of charges, NPA norms, SARFAESI and recovery mechanisms.

17 **The CCP exam is conducted in Remote Proctored Mode using a desktop or laptop.**

Mobiles and tablets are not permitted, and candidates are monitored via webcam and microphone.

18 **CCP training fees are payable only after a candidate clears the online exam.**

The training fee structure is separate from and follows the exam fee.

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The CCP course prepares candidates to function as Credit Officers in banks and financial institutions.

It builds specialised skills across credit appraisal, monitoring and recovery.

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A CCP certificate is issued only after a candidate completes both the online exam and the training.

The certificate is typically issued within about 3 weeks of training completion.

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