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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 CCP stands for Certified Credit Professional, a specialised banking certification in credit management.**
It validates skill in credit analysis, risk assessment, and legal aspects of recovery.
- 2 The five core CCP topics highlighted are Ratio Analysis, Working Capital, Letter of Credit, SARFAESI/ARC/CERSAI, and Debt Recovery Tribunals.**
These are described as the high-weightage chapters that regularly appear in the CCP exam.
- 3 Ratio Analysis uses liquidity, leverage, and profitability ratios to judge a borrower's financial health.**
It turns a confusing balance sheet into a clearer picture of creditworthiness.
- 4 Working capital is the cash a business needs to run its day-to-day operations.**
Credit professionals regularly assess working-capital limits and financing needs for borrowers.
- 5 A Letter of Credit (LC) is a bank's promise to pay a seller on behalf of a buyer.**
It is a key instrument that powers trade finance transactions.

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6 The SARFAESI Act lets banks enforce security interest without first going to court.

This is part of the recovery toolkit tested in the CCP legal-aspects chapter.

7 ARCs (Asset Reconstruction Companies) buy and resolve bad loans from banks.

ARCs are part of India's structured mechanism for managing non-performing assets.

8 CERSAI is a central registry described as helping prevent fraud on the same secured asset.

It records security interests to stop duplicate financing against one asset.

9 A Debt Recovery Tribunal (DRT) is approached by banks when a loan goes bad and other recovery steps fail.

DRTs handle the recovery process and appeals for bad loans under their jurisdiction.

10 CCP exam questions include multiple-choice items along with case-study and numerical problems.

This exam pattern requires candidates to practice both concepts and calculations.

11 Learning Sessions offers free chapter-wise PDF study material for CCP covering high-weightage topics.

These free PDFs are aimed at candidates who struggle with specific high-yield chapters.

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12 A 60-day CCP study plan is structured into Foundation, Deep Practice, and Mock & Revise phases.

This phased approach builds concept clarity before shifting to numericals and mock testing.

13 Skipping numerical practice in Ratio Analysis and Working Capital is listed as a common mistake among CCP candidates.

These chapters carry calculation-based marks that reading theory alone cannot secure.

14 CCP candidates are advised to combine free PDF notes with regular mock tests for best results.

Mock tests are described as exposing weak areas and training exam temperament.

15 CCP certification is suitable for bank officers, credit analysts, relationship managers, and NBFC or fintech professionals.

It targets a range of finance roles connected to lending and underwriting.

16 Financial statement analysis in CCP involves reading balance sheets and profit and loss statements.

This skill helps credit professionals judge whether a borrower can safely repay a loan.

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- 17** **Candidates are advised to always confirm exam pattern, fees, and dates on the latest official IIBF notification.**

Exam rules for CCP are revised from time to time, so the article treats published details as a planning snapshot.

- 18** **Legal chapters like SARFAESI, DRT, and CERSAI are described as scoring goldmines once memorised, despite feeling dry.**

These recovery-law topics are frequently tested and reward focused preparation.

- 19** **Over-financing working capital is described as being just as risky as under-financing it.**

Both extremes in working-capital assessment can create problems for the lending bank.

- 20** **Credit professionals are described as deciding whether a loan application is safe by studying financial data and weighing risks.**

This core lending-decision skill is what the CCP certification is designed to validate.

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