



The Moody's – BIBM Joint Certificate in Commercial Credit (CICC) is a globally recognised credit certification programme tailored for Bangladesh in joint collaboration with the Bangladesh Institute of Bank Management (BIBM), the premier national training institute for Banking and Finance in Bangladesh. CICC leverages Moody's Analytics deep expertise in Credit Risk Management and the strong local market expertise of BIBM to offer participants with the full spectrum of knowledge and workplace skills in the area of commercial credit.

## Programme Overview

The Moody's – BIBM Joint CICC online course provides the essential foundational understanding to commercial bankers in adopting a structured approach towards making effective credit analysis, make lending decisions, identifying early warning signals, and mitigating problem loans.

The blended programme option with a 6 day intensive classroom course further strengthens the participant's application skills. The workshop focus is on critical local market-specific aspects of credit and incorporates Bangladesh-centric corporate case studies and lending scenarios to enhance the participant's skills on the job.

Candidates will be awarded the certificate once they successfully pass the proctored certification exam.

## CICC Programme Benefits

### UPON COMPLETION, YOU WILL:

- » Have a strong understanding of credit fundamentals.
- » Know how to monitor your portfolio to identify early warning signals and take appropriate measures to remediate credit deterioration.
- » Receive the industry's gold standard in credit certification.
- » Have a well rounded understanding of Bangladesh specific credit assessment practices, credit documentation, monitoring and collateral charge creation related legal aspects.
- » Sound understanding of working capital and trade finance products and structuring these credit facilities with effective risk mitigation.



AVAILABILITY  
24/7 • Online



3 Sub-courses • 22 Modules +  
6 Days Classroom Workshop

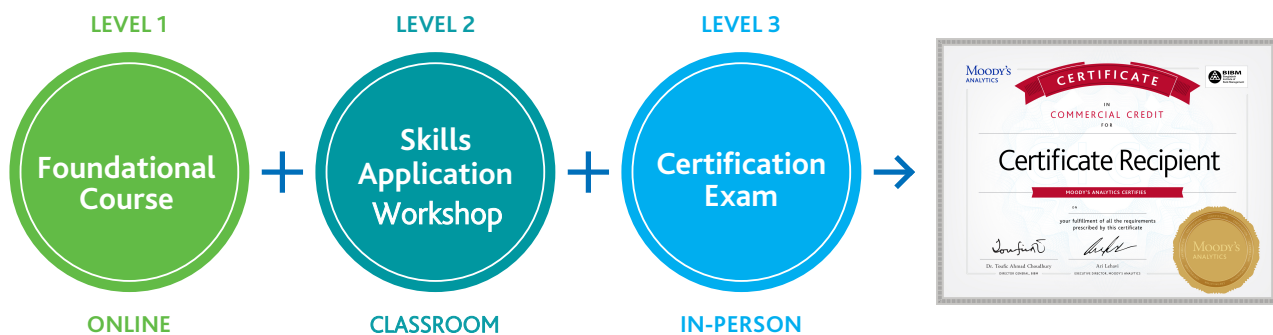


SELF-PACED LEARNING  
65–80 Hours

## Who Should Enrol?

All professionals involved or aspiring to be involved in any aspect of the credit and lending life cycle involving Commercial or Corporate Banking or NBFI units. There is no prerequisite course work or experience.

## Certification Pathway



NOTE: Moody's will continue to offer the online-only certification without workshop participation if so desired by a bank or institution.

## Key Content

### ONLINE MODULE:

- » Bangladesh-relevant Prudential Regulations, BB Guidelines, Relevant Acts and Best Practices
- » Financial Risk Assessment
- » Cash Flow Analysis and Projections
- » Industry and Business Risk Assessment
- » Management Risk Assessment
- » Loan Structuring and Credit Risk Mitigation
- » Deteriorating Credit
- » Collateral Guarantees and Covenants
- » Restructuring
- » Credit Risk and Regulation
- » Credit Portfolio Management

### CLASSROOM WORKSHOP:

- » Credit Products for Corporate Clients, including Trade Finance Products
- » Credit Proposal Writing
- » Processing of Credit Proposals
- » Trade, Working Capital, Term Loans, and Non-funded Facility Assessment
- » Credit Documentation
- » Security Valuation, Charge Creation
- » NPL management

The combination of both Level 1 and Level 2 courses supports the overall development and continuous improvement of credit skills relevant to the market. Upon completion of Level 2, the candidate will be eligible to register for the certification exam.

# Why Choose Our Certification Programme?

1

## Proven Best Practices

Extensive experience in design and delivery of certifications developed by credit specialists who are industry experts.

2

## Local Market Depth

In joint partnership with BIBM, we have ensured that our best credit practices are reinforced strongly within the local market context thereby enhancing practical work place competencies.

3

## Cutting-Edge

Mobile ready. Accessible anytime, anywhere. The use of interactive online simulations offers candidates a rich learning experience.

## Certification Exam

- » Proctored paper-based exam, containing multiple-choice and case study scenario-based questions. Successful certification will be issued to those with scores of 60% and above.

## Programme Pricing

- » Online course price: USD 695
- » 6-day instructor-led workshop (3+3 days format): BDT 30,000

NOTE: Moody's will continue to offer the online only certification without workshop participation if so desired by a bank or institution at standard international prices. [Learn more](#)

## Contact Us

If you are interested in our programme, email us for more details at: [abhishek.pundhir@moody's.com](mailto:abhishek.pundhir@moody's.com)

## About Moody's Analytics

Moody's Analytics helps banking, capital markets and risk practitioners worldwide respond to an evolving marketplace with confidence. We offer unique solutions and best practices for measuring and managing risk through loan origination and risk infrastructure, credit and risk analytics, economic research, financial advice and training and certification. As the training partner to many of the world's leading global and regional banks, we have proven experience and expertise in delivering world-class solutions that enhance staff proficiency and drive lasting business impact.