

## **IIBF Professional Banker Credit Syllabus 2025**

The IIBF Professional Banker Credit Syllabus 2025 provides a detailed topic-wise breakdown for the certification, ensuring banking professionals gain specialized knowledge in credit management. The syllabus includes various modules covering key aspects of credit, such as financial statement analysis, working capital management, and credit risk analytics.

### **Compulsory Subjects for IIBF Professional Banker Credit Syllabus**

The Compulsory Subjects for Professional Banker Credit include Certified Credit Professional (CCP) and Professional Banker Credit, covering key areas like credit risk assessment, financial analysis, lending principles, and risk management to enhance banking expertise.

#### **1. IIBF Professional Banker Credit Ethics in Banking Syllabus**

Ethics in Banking ensures fair practices, transparency, and accountability in financial services, promoting trust, corporate governance, and responsible banking for sustainable growth. Here is its syllabus:

<b>Module</b>	<b>Topics Covered</b>
Module A: Understanding Ethics	Introduction to Ethics, Business Ethics & Banking, Normative Ethics in Management, Ethics in Financial Services and Regulation
Module B: Operational Levels of Ethics	Ethics at Individual & Organizational Level, Customers, Marketing, Employees, Corporate Ethics, CSR & Sustainability
Module C: Workplace Ethics	Work Ethic, Ethical Organization, Dynamics of Banking Ethics
Module D: Wider Ethical Practice	Corporate Governance, Environmental Ethics, Ethics & Globalization, Holistic Ethical Approach

#### **2. IIBF Professional Banker Credit Strategic Management & Innovations Syllabus**

The Strategic Management & Innovations in Banking syllabus for IIBF Professional Banker Credit focuses on strategic leadership, corporate governance, and innovation in banking. Below is the module-wise breakdown:

<b>Module</b>	<b>Topics Covered</b>
Module A: Strategic Management Concepts	Strategy, Leadership, Business Strategy, Strategic Thinking
Module B: Functional Application in Banking	Finance, Credit, Marketing, HR & Business Development
Module C: Corporate Governance in Banks	Governance Concepts, Indian Banking Regulations, Structures

Module D: Innovations & Strategic Challenges	Technology, Digital Banking, Business Model Reinvention, Sustainability Measures
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## IIBF Professional Banker Credit Specialization Credit Track Syllabus

The Professional Banker Credit Specialization Credit (Certified Credit Professional) Track will have the syllabus given below.

### 1. IIBF Certified Credit Professional (CCP) Syllabus

The Certified Credit Professional (CCP) syllabus for IIBF Professional Banker Credit focuses on credit risk management, financial analysis, lending principles, and regulatory compliance. Below is the module-wise breakdown:

Module	Topics Covered
Module A: Credit Basics	Lending Principles, Credit Policy, Borrower Types, Credit Delivery, Appraisal, Rating, Capital Adequacy, RAROC
Module B: Financial Analysis	Financial Statement Analysis, Non-financial Risks, Project & Term Loan Appraisal, Risk Analytics
Module C: Working Capital	WC Assessment, Non-fund Based Credit
Module D: Other Credit Areas	Export Finance, PSL, Retail Loans, Structured Finance, Digital & Green Finance
Module E: Monitoring & Risk Management	Documentation, Charges, NPA Management, IBC 2016, Fraud Risk, AI/ML in Credit Monitoring, EWS, Forensic Audit

### 2. IIBF Professional Banker Credit Risk in Financial Services Syllabus

The IIBF Professional Banker Credit Risk in Financial Services syllabus covers the following module:

Module	Key Areas
Module A: Risk Overview	Risk Types: Credit, Market, Operational, Liquidity, Legal, Interest Rate, Currency
Module B: Credit Risk Management	Basel Norms, Risk Rating, Risk Pricing, Stress Testing, Credit Scoring, ICAAP
Module C: Operational Risk	Introduction, RBI guidelines, Likely forms of operational risk and causes for significant increase in operational risk, Sound Principles of Operational Risk Management (SPOR), Capital

	allocation for operational risk, methodology, qualifying criteria for banks for the adoption of the methods, Computation of capital charge for operational risk
Module D: Market Risk	Introduction and definition, Prescriptions of BASEL Norms, Liquidity risk, Interest rate risk, Foreign exchange risk, Price risk (Equity), Commodity risk, Treatment of market risk under Basel, Standardized duration method, Internal measurement approach - VaR