



The Moody's – BIBM Joint Certificate in SME Credit (CiSMEC) programme leverages Moody's Analytics global expertise in small business credit and is specifically designed for the Bangladesh SME lending context in association with the Bangladesh Institute of Bank Management (BIBM). The blended programme enables SME lenders with the skills and tools to enhance their quality of sourcing and credit underwriting of SME loans.

## Programme Overview

The Moody's – BIBM Joint CiSMEC online course provides the foundational understanding to SME lending professionals towards adopting a structured approach while conducting SME borrower assessment, identifying borrowing causes, and structuring products with suitable collateral and risk mitigation.

The blended programme option with the 4 days of intensive classroom course, further strengthen the participant's application skills. The workshop focuses on critical local SME market-specific aspects of credit, trade financing structures and incorporates local case studies to enhance the participant's skills on the job.

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

## CiSMEC 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

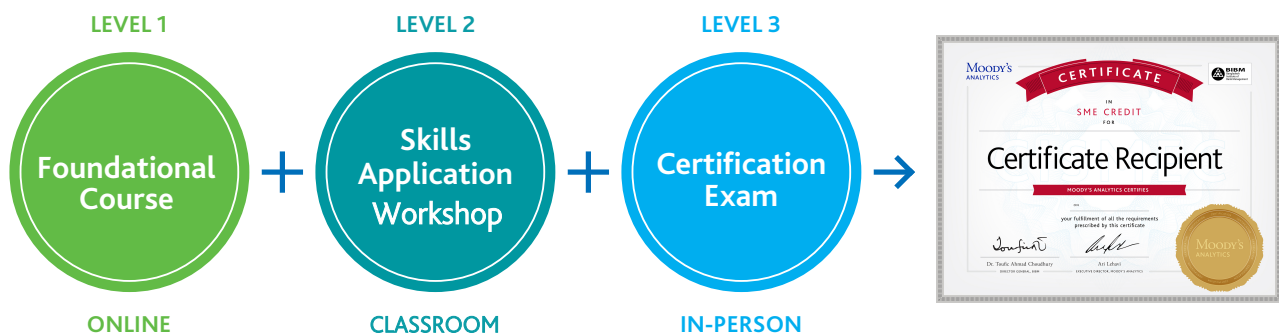
SELF-PACED LEARNING

65–80 Hours

## Who Should Enrol?

All professionals in SME segment of Banks and NBFI's who are involved in loan sourcing, credit underwriting, portfolio monitoring and collections roles.

## 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 relating to SME borrowers
- » Learning about the Borrower's Business
- » Assessing Borrowing Needs
- » Fundamentals of Financial information
- » Assessing SME Business Owners and Businesses
- » The Small Business Environment
- » Building Client Relationships
- » Relationship Selling
- » The Service Advantage

### CLASSROOM WORKSHOP:

- » Credit Products for SME clients, including Trade Finance and Specialised Finance such as Cluster and Green Financing
- » Operating Cycle and Assessment of Working Capital Financing
- » Appraisal and Processing of SME Credit Proposals
- » Credit Documentation
- » Security Valuation, Charge Creation

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 360
- » 4-day instructor-led workshop: BDT 20,000

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.