



IMARTICUS
LEARNING

CREDIT RISK AND UNDERWRITING PRODEGREE

COLLABORATION WITH:

Moody's
ANALYTICS

Industry leader in credit research
and training

- ✓ Master in-demand industry and subject knowledge
- ✓ Gain hands-on credit assessment experience
- ✓ Study a proven industry-recognized curriculum



INDUSTRY LANDSCAPE

India's credit lending life-cycle is rapidly changing, making India one of the world's most dynamic credit markets. Evolving consumer attitudes, a decline in savings, and a rapidly growing Micro, Small, and Medium Enterprise (MSME) sector have led to an explosion of Non-Banking Financial Corporations (NBFCs). With credit increasing by 18% annually, this represents a massive opportunity. Given this growth potential, every organization will require credit skills. As businesses use technology to streamline operations, roles that require an understanding of credit will become extremely critical.

22,000 | Number of jobs on Naukri pertaining to credit (Apr 2019)

26 LAKH CRORE | Size of credit market in India

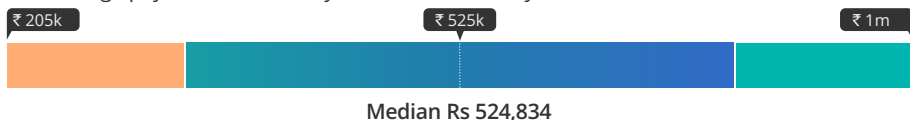
SALARY SURVEY OVERVIEW

CREDIT ANALYST

Rs 524,834

Avg. Salary

The average pay for a Credit Analyst is Rs 524,834 Per year



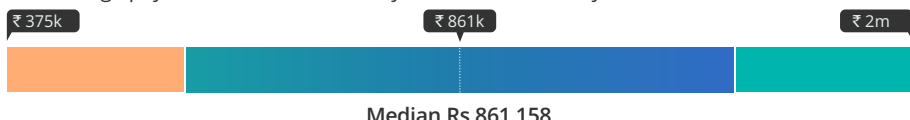
Median Rs 524,834

SENIOR CREDIT ANALYST

Rs 861,158

Avg. Salary

The average pay for a Senior Credit Analyst is Rs 861,158 Per year



Median Rs 861,158

TOP COMPANIES IN THE CREDIT SPACE



OVERVIEW OF PROGRAM

The Credit Risk and Underwriting Prodegree, developed in collaboration with Moody's Analytics, is a 140+ hour, comprehensive program designed to develop a candidate's understanding of credit financing in the banking and NBFC loan markets. It covers the lending landscape, credit underwriting, credit administration, legal and regulatory requirements, and the impact of technological innovation. Through a rigorous methodology, participants acquire a powerful toolkit that will help them:

01

Understand India's commercial, small and medium-sized enterprises (SME) and retail credit landscape

Develop a deep understanding of the entire lending process, including loan assessment, underwriting, and management

02

03

Understand the role of due diligence in SME and retail credit decisions

Conduct financial analysis to determine creditworthiness, and assess retail credit risk

04

05

Understand the role and impact of various Fintech innovations in the credit space

CURRICULUM

LEVEL 1 - MACRO ECONOMIC OVERVIEW

INDIAN FINANCIAL LANDSCAPE	Overview of Banking and Financial Services in India Banks and the Creation of Money Structure of the Banking Sector in India, Bank Licensing Policy NBFCs, Micro Financing Institutions
DIGITAL LENDERS	Digital Lending Models Digital Lending Technology Models
THE ROLE OF REGULATORS	Central Banks and the Control of the Money Supply The Role of RBI

LEVEL 2 - CREDIT ELEMENTS

CREDIT MANAGEMENT IN BANKS AND NBFCs	Understanding Credit and Credit Risk in Lending Practices in India Best Practices in Lending Impact of Credit Risk on Bank Profitability and Capital Fundamentals of a Capital Adequacy Framework Contours of a Credit Policy
CREDIT PRODUCTS	Types of Borrowers and their Legal Status The Need for Borrowing Overview of Credit Facilities – Fund-Based and Non-Fund Based Lending Lending Products: Commercial Banks, Fund-Based and Non-Fund-Based

LEVEL 3 - CREDIT UNDERWRITING

BASICS	Credit Marketing Interest Rates Structuring a Loan Proposal Supporting Documentation Underwriting and Approval Hierarchies
STEPS FOR UNDERWRITING AND APPROVAL	Preliminary Scrutiny, an Understanding of Credit Requirements Due Diligence Risk Assessment Negotiation of Credit Terms with Borrowers Approval Memo Final Approval, Arrangement Letter
RISK ASSESSMENT	Industry and Business Risk Management Risk Financial Risk Credit Risk, ML Risk, Fraud Risk, Operational Risk Structure Risk Loan and Portfolio RBA Discuss the Pillars of Credit Risk Management
FINANCIAL STATEMENT ANALYSIS	Accounting Basics Statutory Audit, Credit Audit, External Review Profit and Loss Account Balance Sheet Cash Flow Statement Auditors' Report, Notes on Accounts Interpretation of Financials - Ratios
PROJECTIONS	Basis of Projections Achievability Modifications
LOAN ASSESSMENT	Basics of Assessment, Acceptable Parameters, Margins Assessment of Working Capital Loans Term Loan Assessment Assessment of Non-Fund Based Credit
STRUCTURING	Covenant Default and Action Security Tenor Asset-Based or Covenant-Based
CREDIT RATINGS	What do Ratings Indicate External Credit Ratings Credit Rating Agencies, Domestic and International Internal Credit Ratings Elements of a Credit Rating Model Rating and Capital Requirement
CREDIT ANALYTICS	Data Sources - Traditional and New Age Evolution of Lending Data Credit Analytics - Techniques, Platforms Credit Risk Model and Scorecard Development

LEVEL 4 - CREDIT ADMINISTRATION

DOCUMENTATION	The Legal Environment and Lending in India Basis of Documentation and Related Legal Aspects Asset Identification and Valuation for Security and Documentation The Creation of Security Interest Digital Verification and Documentation
MONITORING	Conduct and Follow up of Loan Accounts Key Monitorable Metrics and Actions
COLLECTION	Recovery Delinquency Tech Enablers in Collection

LEVEL 5 - REGULATORY FRAMEWORKS

COMMERCIAL LAW	Indian Contract Act, Bills of Exchange Act Impacting Lending Negotiable Instruments Act Sale of Goods Act Transfer of Property Act
RECOVERY LAWS	DRT Act SARFAESI Insolvency and Bankruptcy Code
REG TECH	Evolution of Regulatory Technology

CASE STUDIES

Get hands-on learning experience as you explore five comprehensive case studies. Each case study is linked to a different aspect of the curriculum, providing you with an opportunity to apply your skills and gain an in-depth understanding of how businesses work.



LOAN ASSESSMENT BASED ON RISK ANALYSIS

A community farm store and bakery wants a loan to purchase and install commercial banking equipment at a new location. Based on the information in the case, approve or reject the request based on your assessment of credit risk.

FINANCIAL STATEMENT ANALYSIS

Assess the financial health of a large listed company by analyzing financial ratios.



PROJECTIONS

A small enterprise that manufactures lead acid batteries has requested a term loan and working capital limit to purchase machinery and run the unit successfully. Carry out a credit appraisal to assess the technical, economic, and financial viability of the project.



LOAN ASSESSMENT AND STRUCTURING

A customer approaches the NBFC seeking financing for commercial vehicles. Examine the proposal specific to industry norms, market conditions, and reasonableness of the assumptions presented in the write-up attached. Assess whether the loan should be sanctioned and structure the loan to ensure repayment.



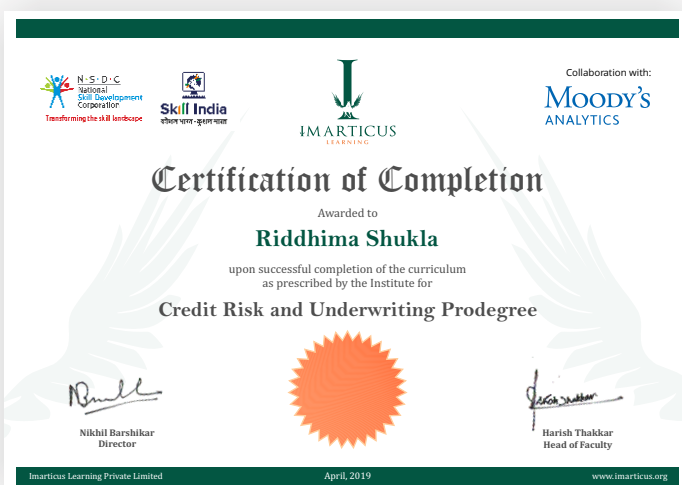
CREDIT ADMINISTRATION

A closely held steel manufacturing company that has had a long relationship with the bank has been experiencing erratic management behavior. Analyze the events and advise whether the relationship manager is administering the loan appropriately to reduce the likelihood of default.



CERTIFICATION

On completion of the Credit Risk and Underwriting Prodegree, aspirants will receive an industry-endorsed Certificate of Achievement, which is co-branded by Moody's Analytics and Imarticus Learning.



KEY HIGHLIGHTS



MOODY'S ANALYTICS ENDORSED

Cutting-edge curriculum and best in-class content designed and delivered in collaboration with Moody's Analytics, an industry-leader in credit research and training.

COMPREHENSIVE COVERAGE

The program covers the credit, banking, and NBFC landscape, credit underwriting, credit administration, legal and regulatory requirements, and the impact of technological innovation.



FINTECH FOCUSED

Gain insights into start-ups and new technologies that are disrupting the lending space.

EXPERIENTIAL LEARNING

Gain an edge and internalize key concepts through our unique case-study based methodology focused on real-world lending scenarios.



INDUSTRY MENTORSHIP

Industry experts from leading companies act as your personal mentors to advise and guide you on the most suitable career path based on your skills and interests.

JOB-READINESS

Imarticus' Career Assistance Services (CAS) team prepares you to be job-ready through extensive interview prep, resume building sessions, and mock interviews.



DELIVERY MODES



LIVE ONLINE INSTRUCTOR-LED

Live, expert-led virtual classes for real-time learning as per your convenience

140+ HOURS



SELF PACED INSTRUCTOR VIDEOS

Active, self-paced, data-driven learning through HD videos

FACULTY

GANESH VISHWANATHAN

Ganesh Vishwanathan is a seasoned banking consultant with 35 years of experience in the financial services industry, as a compliance officer, commercial lender, and trade specialist and subsequently as a consultant and training and development specialist. As Chief Compliance Officer and Anti-Money Laundering Compliance Officer for the Corporate Operations Group and Global Trade Services of ICICI Bank, he honed his skills in the field of anti-money laundering, trade-based money laundering, compliance and regulatory reporting, and problem loan management.

SUKESH TANDON

Sukesh Tandon has 12+ years of experience in credit policy and collection strategy roles at leading organizations like CitiBank, HSBC, Fullerton, and HDFC Bank. He is well-versed in the management of large portfolios and minimization of financial risks through process improvements, statistical analysis, and risk mitigation techniques. Sukesh specializes in formulating new product and policies catering to the Indian market along with the design, development, implementation, and performance evaluation of new test programs. He currently works with Eduvanz Financing Pvt Ltd as Chief Risk Officer.

MURALIDHARAN

Muralidharan has over 34 years of experience at Bank of Maharashtra in various capacities such as Branch Manager, Chief Manager in charge of foreign exchange centers, Regional Head, and Functional Head. The assignments he has handled throughout his professional career include integrated risk management, foreign exchange business development, retail & corporate credit, recovery, audit, and compliance. Muralidharan is a Certified Associate of the Indian Institute of Bankers (CAIIB) and holds an M. Sc. degree.

ADMISSION

EXPERIENCED PROFESSIONALS

Individuals with 2+ years of work experience in banking, financial services, or lending space looking for an opportunity to upskill.

JOB SEEKERS AND CAREER CHANGERS

Recent graduates in management (finance, marketing, international business) who want to get a headstart in this space.

GLOBAL CERTIFICATIONS

Individuals looking to enhance their resumes with an industry-recognized certificate.

PLACEMENT ASSISTANCE

Imarticus provides assistance throughout the program to help you navigate your career options and prepare you for the application and interview process.

1 RESUME BUILDING



Refine and polish your resume with experts tips that will help you land your coveted job

2 INTERVIEW PREP



Prepare to ace HR and technical interviews by participating in interview Q&A sessions and mock interviews

3 ACCESS TO OUR PLACEMENT PORTAL



Gain unlimited access to the private and public job leads and references on our placement portal

COLLABORATION WITH MOODY'S ANALYTICS

Moody's Analytics is a subsidiary of Moody's Corporation established in 2007 to provide financial institutions with analytical tools related to risk, performance, and financial modeling, as well as consulting, training, and software services.



Web Lectures

Moody's Analytics will provide select pre-recorded web lectures on key topics related to international credit assessment best practices



Industry-Approved Curriculum

You will learn sought-after skills through a rigorous, case study-based curriculum designed in collaboration with Moody's Analytics

CONTACT US FOR A PROFILE REVIEW



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