

Corporate Credit Program

Program Date: 18th to 21st August 2026





Program Objectives

- **Understand and differentiate risk profiles** across various business lines and financial products offered by financial institutions and interpret how these risks are reflected in financial statements.
- **Apply a structured credit assessment framework** to evaluate the creditworthiness of borrowing entities.
- **Assess company performance** using robust qualitative and quantitative tools, incorporating relevant market indicators to understand financing risks and prevailing market perspectives.
- **Identify key value drivers and risk factors** influencing a company's future performance and evaluate their potential impact on credit quality and credit standing.
- **Analyze cash flows effectively** to determine a borrower's capacity to service and repay debt obligations as they fall due.
- **Evaluate credit facility structures** and their impact on profitability, ensuring alignment with the borrower's commercial needs while safeguarding the lender's interests.
- **Engage clients in structured and value-driven credit discussions** to support prudent credit growth, increase wallet share and enhance the overall profitability of the client relationship.

Learning Outcomes

By the end of the program, participants will be able to:

- **Differentiate themselves in the eyes of the client** by identifying and demonstrating clear value-added actions, responding effectively to client requests, and setting the right context for credit discussions.
- **Earn the position of a primary banker** by developing deep client insight, conducting strategic-level client conversations, aligning client objectives with bank solutions, and applying client prioritization frameworks to improve conversion ratios.
- **Manage a portfolio of client relationships** effectively by performing due diligence, mitigating risk, optimizing revenue, and ensuring relationship sustainability, while understanding Basel regulations, capital efficiency, and risk–return balancing at both client and portfolio levels (RAROC).
- **Adopt a competitive, partnership-oriented mindset** by transitioning from a lender/vendor role to that of a strategic partner, elevating client dialogue to a strategic level, and applying negotiation and deal-structuring techniques in competitive markets.
- **Prepare and present credit proposals confidently** to internal stakeholders, negotiate key terms and covenants with clients, and align credit structures with risk and return expectations.
- **Articulate and justify credit recommendations** by clearly demonstrating the business rationale for extending credit and positioning the bank's value proposition through structured group-based analysis.
- **Act as a single point of contact (SPOC) for client requirements**, managing loan documentation, disbursements, and post-disbursement follow-ups, while maintaining asset quality under the ECL framework.

TOC

NBI - Corporate Credit Program. Duration 4 days

Program duration				
SL. No	Broad Topic	Detailed Coverage	Pedagogy	Duration
Day 1	Introduction to Credit	Regulatory guidelines and compliance Loan Policy guidelines - Key aspects, soft core and Hard-core policy, deviation and approvals	Pre-read, PPT and case study	One session
	Due diligence and credit underwriting	Commercial - Legal and Financial Understanding businesses - Business and operating models, Stake holders in the value chain and lending opportunities, Business/Industry environment - Macro level indicators, business life cycle stages - Sunrise, Growth, mature and decline. Business/Industry specific risks - Supply risk, production risk, demand risk and collection risks.	Pre-read, PPT and case study	
	Financial statements and Credit Process	Financial statements - Insights and inferences, Tools and techniques - Ratio analysis, Trend analysis, Intra and inter firm analysis, Balance sheet size and composition, Own funds V/s Owed Funds and reasonability, Funds flow statement and cash flow statement insights, Auditors and director reports - key areas of concern and aspects. Movement in Tangible net worth.	Pre-read, PPT and case study	Three sessions
Day 2	Funding needs - Working capital	Working capital cycle - Components, factors impacting working capital cycle, Funding gaps, Cash conversion cycle, holding period of current assets and trends, Types of working capital facilities - fund and non-fund based, Map solutions meeting pre and post shipment financial needs. Methods of working capital Assessment.	Pre-read, PPT and case study	Half day

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SL. No	Broad Topic	Detailed Coverage	Pedagogy	Duration
Day 2 (Cont.,)	Funding needs - Capital expenditure	Identify Capex Needs - Expansion, replacement and or regulatory in nature, Funding arrangements and sources of margin contribution, Tools and techniques of analysis and appraisal - BEP, MOS, DSCR, Sensitivity analysis, Overview of Project Finance and techniques of analysis	Pre-read, PPT and case study	Half day
Day 3	Risk rating and Loan pricing	Risk rating models - Internal and external, Need for external rating, Rating parameters - Industry/Business risk, Management risk and financial risk, Hurdle rate, risk rating, risk premium and tenor premium, loan pricing. ECL norms and guidelines	Pre-read, PPT and case study	Half day
	Facility structuring	Pre and post shipment finance (Packing credit, Bill finance and non-fund-based facilities), Loan syndication and consortium arrangement, Offshore banking arrangements.	Pre-read, PPT and case study	Half day
Day 4	Client engagement - Credit conversations - Relationship management	Negotiation and deal structuring skills, foresee business opportunities, Client wallet share, Interest Income and fee-based income, Client profitability, Relationship management. RAROC., Credit marketing	Pre-read, PPT and case study	Half day

TOC

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Program duration				
SL. No	Broad Topic	Detailed Coverage	Pedagogy	Duration
Day 4 (Cont.,)	Loan covenants and documentation	Covenants basis business model, financials and security offered. Types of covenants - Positive and restrictive, financial and non-financial, implementation monitoring and action points in case of deviations. Need for collateral security, Valuation and legal aspects of security. Security coverage ratio, Key areas of security management. Types of security charge, registration of security charge and search reports, Insurance of the securities to the loan. Legal aspects of securities charged.	Pre-read, PPT and case study	Half day
	Credit monitoring, follow-up and supervision	Key areas of monitoring - Account level monitoring - Limit Approved V/s Utilisation of the facilities. Business volumes V/s Business routed in the loan accounts, Export business routed through the account, Loan DPDs and frequency, Unit and Asset Inspection, Monitoring through periodical reports - MSOD, FFR I and FFR II, Drawing power, FACR, Valuation of the security - Policy guidelines, warning signals and action points, Shuttle returns - in case of SMA accounts. Early	Pre-read, PPT and case study	

Facilitator Profile



H Venkitakrishnan

Qualification

B Com, EPGP (MBA) – IIM Kozhikode (Finance & Strategy)

Experience Summary:

- 18 years of experience in retail, investment and corporate banking and 10 years of classroom training for CA/CMA/MBA Students and Bank officials – Freshers, Middle & Senior Level

Core Skills:

- Training/Facilitation, Content development, Training Needs Analysis, Client Management

Training Skill Sets:

- Niche areas of Retail Banking, Corporate Financial Management, Investment decisions, Business Portfolio Analysis, Venture capital / Angel Funding, Cost Management Analysis, Lending to MSMEs, Mid Corporate, & Large Corporate, Project Finance, Sales & Marketing Skills.

Enterprises worked with – Industry specific:

- Axis Bank | Karnataka Bank

Enterprises worked with – Training specific:

- ICICI Bank | Kotak Bank | BOI | SIB | KVB | CUB | HNB - Colombo | Shriram Finance | BOM | Federal Bank | JANA Bank | Mahindra Finance | IndusInd Bank | TMB |

Certifications:

- JAIIB, KYC & AML – IIBF, Insurance – IRDAI

Faculty Profile



Sampath Sarathy

Qualification

MA, CAIIB

Experience summary:

- 26 years of banking experience in Training, Trade, Forex, Credit, Branch business and operations,
- Headed Regional Forex Processing Centre, NRI Business Centre at Corporate Office, Faculty member of Training College
- 14 plus years of training experience in U-Next Manipal Academy of BFSI
- Headed Long Term programmes for HDFC Bank, RBL Bank, SIB, Federal Bank, ING Vysya Bank and Short Term programme Vertical covering domain and inductions programmes for BOI, BOM, SIB, KVB, CUB, DBS, Shriram Finance, Mahindra Finance, Hatton National Bank, Colombo NBI, Nepal

Core skills:

- Designing programmes, content preparation, managing programmes, client engagement

Training skills sets:

- Forex, Trade Finance, Business credit, Retail Banking, Branch Operations, KYC & AML, Mutual Funds

Enterprises worked with – industry specific

- Syndicate Bank :

Enterprises worked with – industry specific

- ICICI Bank, HDFC Bank, RBL Bank, SIB, Federal Bank, ING Vysya Bank, BOI, SIB, CUB, DBS, Yes Bank, Hatton National Bank, Colombo

Faculty Profile



Srinivasa S R

Qualification

B.com., CAIIB, PGDHRM
(Manasagangotri, Mysore)

Experience summary:

- 30 years of experience in banking operations, retail lending, including housing finance/ vehicle finance, SME and Mid-corporate banking
- 12 years of classroom training for bank officials – freshers /middle & senior level in UNext MABFSI

Core Skills:

- Training/Facilitation, Content development, training needs analysis, client handling

Training Skill Sets:

- Niche areas of Retail lending, including dedicated housing finance programmes, SME and Mid – corporate credit

Enterprises worked with – Industry specific:

- State bank of Mysore

Enterprises worked with – Training specific: (UNext MABFSI)

- Capital First, IDFC First/IDBI/Axis/BOI/BOM/ KVB/ DBS/Yes Bank/Sundaram finance, Aditya Birla finance, Shriram Finance, Hinduja Housing finance, Mahindra Finance, Equitas, ANZ back office, Bangalore, May Bank Malaysia, HNB Srilanka, NBI Nepal

Certifications:

- Mutual Funds - NISM
- Insurance - IRDAI
- KYC & AML - IIBF
- SME - IIBF

Program Investment

Expenses at Bengaluru, India as follows:

- Program Delivery for 4 days including site visits
- Accommodation at Business Hotel
- Breakfast, Tea/Coffee, Lunch, Tea/Coffee and Dinner
- Program Kits/Materials

Please Note:

- The accommodation at Manipal will be available from the day before the program commences until the noon of the day after the program concludes.
- The airfare expenses from KTM-Bengaluru-KTM is not included in the above investment.
- Pickup will be provided to only for the higher group size.
- Venue as follows: Hegde Nagar, Thanisandra, Jakkur post, Bengaluru, India Note:
- Please submit program nominations at least 15 days early to ensure smooth hotel and logistics arrangements in Manipal, India
- Once a nomination is submitted, cancellation is not permitted; however, a replacement may be arranged.

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