



Empowering Growth  
Through Excellence In

# Credit Management

A Focused Program To  
Enhance Skills In Credit  
Assessment, Risk Mitigation &  
Portfolio Management

# Navigating The Credit Landscape: Essential Skills For Bankers



Effective credit management is the bedrock of a successful and sustainable banking operation. In today's complex and ever-evolving financial landscape, bankers across all sectors require a robust understanding of credit principles, rigorous assessment techniques, and proactive risk mitigation strategies. The ability to make sound lending decisions and manage credit portfolios effectively is crucial for maintaining asset quality, ensuring regulatory compliance, and driving profitable growth.

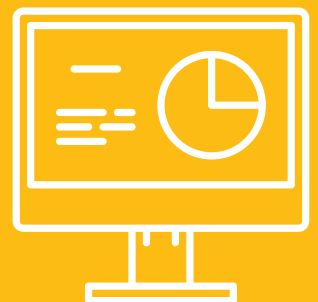
This customizable program on credit management for bankers is designed to equip professionals with the essential knowledge and skills to excel in this critical function. Whether you are focused on retail, SME, corporate, or other lending segments, this program will enhance your ability to objectively evaluate creditworthiness, structure appropriate financing solutions, and safeguard your institution's financial health.



We understand that different institutions and roles have unique training needs, and therefore, the duration and specific content of this workshop can be tailored to meet your organization's requirements.



Through this program, bankers will gain the expertise necessary to navigate the complexities of credit risk, adopt industry best practices, and contribute to a culture of sound lending and effective portfolio management.



# A Customizable Program To Enhance Your Credit Management Expertise

Our program delivers a flexible and experiential curriculum designed to enhance the credit management expertise of bankers across various lending sectors. The duration and specific topics covered can be customized to meet your organization's unique needs. Core areas of focus include:

- Fundamentals of credit and risk
- Assessment of loan facilities - working capital & equipment financing
- Risk analysis, risk rating, and loan pricing
- Comprehensive borrower and business analysis for credit assessment
- Due diligence in credit underwriting
- Advanced credit assessment techniques
- Proactive credit risk mitigation and management
- Navigating the credit appraisal and underwriting process
- Adopting evolving industry practices in credit underwriting and technology
- Implementing best practices for loan portfolio growth and management
- Early warning systems and portfolio monitoring
- Enhancing client wallet share & profitability of the business connection



# Who Is This Program For

- Entry-level Relationship Managers
- Experienced Bankers Looking To Shift To Credit Management Roles
- Mid-And-High-Level Relationship Managers
- Lateral Hires (Mid-Level Professionals) From Other Banks/NBFCs



# Customizing Our Program To Your Specific Needs

We understand that every financial institution has unique requirements. Our Credit Management Program is designed with flexibility and customization at its core, ensuring it aligns perfectly with your specific objectives and operational framework.

- Curriculum adjustment based on required coverage
- Depth to which each subject to be covered – basis the job role, cohorts and management expectations
- Every subject and topic covered under every module is aligned to the bank's products, services, processes and internal policies
- Program duration is flexible and can be customized based on the bank's requirements

The entire process of detailed curriculum development will be co-created with the business and the SPOC from the bank and UNext Manipal Academy of BFSI.

## Program Pedagogy

- **Learning By Doing**

We employ experiential learning methodologies to give students real-world sales experience

- **Case Studies-driven Learning**

Sales strategy, problem solving and practical execution, learned through real-world success stories and challenges

- **Digital Proficiency**

Hands-on training with the latest software and digital tools

- **Simulative Learning**

Communication skills, sale closing techniques and relationship management learned by achieving soft targets in a near-practical environment



# Outcomes & Results: What To Expect

- Master Comprehensive Credit Assessment
- Enhance Client Engagement for Credit Decisions
- Contribute to a Healthy Loan Portfolio
- Structure Effective and Balanced Loan Solutions
- Identify and Capitalize on Lending Opportunities
- Apply Robust Risk Management Frameworks
- Navigate Modern Credit Practices

## About Manipal Academy of BFSI

Established in 2008, Manipal Academy of BFSI, a UNext Learning entity and part of the Manipal Education and Medical Group (MEMG), is a premier institution that provides industry-relevant education and training for both freshers and experienced professionals in traditional operations, sales, and new-generation roles within the banking, financial services, and insurance sectors.

With a focus on innovation and learner-centricity, Manipal Academy of BFSI offers a wide range of programs designed to equip individuals with the skills and knowledge to thrive in the BFSI industry. Today, the academy of BFSI annually trains over 15,000 BFSI industry professionals for its industry partners. With our expertise and deep understanding of market needs, our goal is to create the leaders of tomorrow and build a top-notch workforce for the BFSI industry.



## Our Impact Over The Years

**17+**

Years of Legacy

**1 in 5**

Bankers in India is Our Alum

**2,00,000+**

Professionals Trained

**1,00,000+**

First-Time Professionals Trained

**50+**

Client Partnerships

**4,000 +**

Case Studies

**220+**

Experienced Faculty



To nurture next-gen professionals in your  
enterprise, drop us an email today:  
[connect@u-next.com](mailto:connect@u-next.com)



