

# Advancing Credit Management Excellence with Credit Sensitization Program

Mastering appraisal, risk, and portfolio excellence



# Program Snapshot

The role of a branch manager today goes far beyond operations, it demands strong credit and risk expertise. **The Credit Sensitization Program** by UNext Manipal Academy of BFSI is designed to build that edge.

From **credit appraisal and risk assessment** to **regulatory compliance and recovery strategies**, the program equips managers with the tools to make confident decisions and maintain robust loan portfolios.

Through **case studies, simulations, and role plays**, participants don't just learn concepts, they practice them, ensuring immediate on-the-job impact. By blending technical mastery with practical skills, this program empowers branch managers to command credit decisions with confidence and lead their branches toward lasting growth.



# Program Schedule

This intensive one-day program offers a comprehensive dive into credit management with expert-led sessions in well-equipped classrooms that inspire and reinforce real-world skills.

## Session 1

### Fundamentals of Credit Appraisal

**10:00 AM – 11:00 AM**

This session covers the types of credit, how to analyze borrowers, important financial ratios, and the essential documentation required for effective credit appraisal.

**Methodology:** Presentation + Q&A

## Session 2

### Fundamentals of Credit Appraisal Continued

**11:15 AM – 12:00 PM**

This continues to explore credit appraisal, focusing on deeper analysis techniques, and advanced documentation practices.

**Methodology:** Presentation + Q&A

## Session 3

### Risk Assessment & Credit Scoring

**12:00 PM – 1:00 PM**

Focused on risk grading models, the identification of early warning signals, and the recognition of sectoral risks to enhance effective credit decision-making.

**Methodology:** Case Study

# Session 4

## Regulatory Framework & Compliance

### 2:00 PM – 3:00 PM

This session covers key RBI guidelines, KYC/AML norms, credit exposure limits, and priority sector lending, providing a comprehensive understanding of the regulatory framework.

**Methodology:** Expert Talk

# Session 5

## Credit Monitoring & NPA Management

### 3:00 PM – 4:00 PM

It explores tools for credit monitoring, NPA classification, recovery strategies, and the provisions of the SARFAESI Act.

**Methodology:** Role-play

# Session 6

## Digital Tools & Credit Automation

### 4:15 PM – 4:45 PM

A deep dive into modern credit scoring platforms and digital lending workflows, highlighting how technology can streamline credit processes.

**Methodology:** Discussion

# Session 7

## Credit Conversations with Clients

### 4:45 PM – 5:15 PM

This session focuses on navigating real-life credit challenges, sharing success stories, and peer learning to enhance client interactions.

**Methodology:** Case-based discussion

The program concludes with an interactive Q&A, collection of participant feedback and presentation of certificates.

# The Mentor Behind The Program

Mr Srinivasa SR is a highly experienced faculty member at UNext Manipal Academy of BFSI with 38 years of experience, including 26 years with State Bank and 12 years in teaching. His expertise spans General Banking, Retail Banking, SME, and Credit topics. He specializes in building program structures, developing customized content, and creating case studies for a wide range of institutional clients, including major banks.



**Scan For Faculty Profile**

## Impact & Results

Upon completing this program, participants will be fully equipped to excel and make decisive impact in credit management. They will be able to:



**Master credit appraisal:** Analyze and evaluate borrower creditworthiness with precision, leveraging key ratios, documentation, and sharp judgment.



**Command risk management:** Anticipate and manage credit risk, detect early warning signals, and safeguard portfolios against NPAs.



**Navigate the regulatory landscape:** Apply RBI guidelines, KYC/AML norms, and compliance requirements confidently and flawlessly.



**Lead client conversations:** Strategically engage clients, deliver tailored credit solutions, and manage expectations to build high-value relationships.

# About Us

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, UNext 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**



**2,00,000+  
Professionals Trained**



**50+ Client  
Partnerships**



**220+  
Experienced Faculty**



**1 In 5 Bankers  
in India Is Our Alum**



**1,00,000+ First-Time  
Professionals Trained**



**4,000+  
Case Studies**

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