



PRESENTS
ADVANCED CREDIT
MANAGEMENT-BATCH 3



Program Background

National Banking Institute (NBI) in association with Manipal Global education Services (MaGE) is pleased to present a program on "Advanced Credit Program". The program is being facilitated by a pool of experts - experienced professors from Manipal Global Academy of BFSI. The course has been designed, in consultation with the local experts. This is a blended program with e-learning, virtual classroom sessions, workbook, and assessment.

On completion of this course the participants will be able to :

1. Explain Regulatory & Statutory aspects in lending
2. Understand the borrowing needs
3. Develop financial insights and inferences
4. Assess and structure credit solutions
5. Manage NPAs

Program Details:

Pre-read (eLearning) in Hrs	VLC - no. of hours	Daily Assessment - hrs	Work Book Hrs	Total No. of Hours
6	27	3	6	42

Date: 21st March - 31st March, 2022 (Total 9 days; Holidays on Saturdays and Sundays)

Target Audience: Credit Underwriters & Relationship Managers with at least 5 years of experience in Commercial Credit

Program Details

Day	Module No	Topic & Faculty	Coverage	Virtual Classroom sessions
Day 1 Monday, 21 st March'22	1	Regulatory and statutory aspects Mr. Ajay Shrestha, Former CEO, Bank of Kathmandu	<ul style="list-style-type: none"> BFI Act, Secured Transaction Act, Company Act and DRT Act and rules 	04.30 to 07.45 pm with a break of 15 minutes at 06.00 pm
Day 2 Tuesday, 22 nd March'22	2	Developing insights through financial statements Prof. Vadiraja / SRS	<ul style="list-style-type: none"> Analyzing auditors report, notes to balance sheet and director's report -NFRS Interpretation of ratios- Deviations and impact- Tools and techniques 	04.30 to 07.45 pm with a break of 15 minutes at 06.00 pm
Day 3 Wednesday, 23 rd March'22	3	Cash flow and funds flow statement Prof. Vadiraja/KVK	<p>Cash Flow. Analysis and interpretation</p> <p>Funds Flow statement - analysis and interpretation Identify- ing points of concern</p> <p>Case study Analysis and Presentation by Participants</p>	04.30 pm to 06.00 pm

Program Details

Day 3		Working capital Finance	<ul style="list-style-type: none"> Identification of borrowing needs; Nuances in working capital assessment 	06.15 pm to 07.45
Day 4 Thursday, 24 th March'22	4	Prof. Vadiraja Sharma & Prof. Rajamohan/ CSV	<ul style="list-style-type: none"> Working capital Assessment- Fund based-Method of financing Fund-Based Non-fund based Letter of Credit (Inland and Foreign) and Bank Guarantee <p>Presentation of case study in bank specific format by Participants</p>	04.30 to 06.00 pm 06.15 to 07.45 pm
Day 5 Friday, 25 th March'22	5	Term loan Appraisal Prof. Srinivasa S R/ KVK	<ul style="list-style-type: none"> TEV study Assessment of cash flows- IRR calculation, NPV calculation, Break-even point, MOS, DSCR, Sensitivity analysis, Disbursement of loan & End use checking Case study presentation 	03.00 to 06.15 pm with a break of 15 minutes at 04.30 pm
Day 6, Monday, 28 th March'22	6	Import/export financing Prof. Rajamohan/ CSV	<ul style="list-style-type: none"> Relevant guidelines, UCPDC600 Buyers / Suppliers Credit; SBLC- Regulatory guidelines, Pre-shipment and post shipment credit facilities (Domestic & FC), Risk cover 	04.30 to 07.45 pm with a break of 15 minutes at 06.00 pm

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Program Details

Day 7, Tuesday, 29th March'22	7	Regulatory Directives & Risk analysis, rating and pricing Mr. Ajay Shrestha, Former CEO, Bank of Kathmandu	<ul style="list-style-type: none"> Regulatory Directives & Rating model, grading, internal and external rating, Loan covenants, Loan pricing (including Risk Premium and competition) 	04.30 to 07.45 pm with a break of 15 minutes at 06.00 pm
Day 8 Wednesday, 30th March'22	8	Structuring Credit Facilities Prof. Srinivasa S R/ KVK	<ul style="list-style-type: none"> Alternate financing, discreet financing -Supplier/Buyer Credit, Vendor financing, Channel financing, Assignment Of receivables; Presentation of case study in bank specific format by Participants 	04.30 to 06.00 pm
	9	NPA Management Prof. C S Venkataraman/ Prof. Rajamohan	<ul style="list-style-type: none"> Preventing slippage with case study, NPA Recovery and Restructuring of Accounts 	06.15 to 07.45 pm
Day 9 Thursday, 31th March '22	10	Reference material and Case studies across all topics Mr. Ajay Shrestha, Former CEO, Bank of Kathmandu	<ul style="list-style-type: none"> Sector Specific Financing and Case Studies 	04.30 to 07.45 pm with a break of 15 minutes at 06.00 pm
		Wrap up	<ul style="list-style-type: none"> Feedback & Exit Test 	07.45 pm
TOTAL HOURS				27 Hours

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Manipal- Facilitator's Profile


Local Facilitator's Profile:

1. Ajay Shrestha



Mr. Ajay Shrestha, Former CEO, Bank of Kathmandu Ltd.

2. K V KULKARNI

Total work experience	37+ years of Banking Experience + 8 years in Manipal Global Academy of BFSI
Banking organization	UCO Bank – General Manager
Brief work profile 	Krishna V Kulkarni is a Post Graduate (M. Sc.) in Mathematics. Acquired professional qualification CAIIB during the initial period of the career in Banking. The career in Banking was for 37+ years, beginning with Syndicate Bank for a brief period and moved on to UCO Bank and rose to the rank of General Manager. Have rich expertise in Credit and Forex areas, had 5 years stint abroad, in Hong Kong. Worked as Branch Manager for 30 years, heading rural and largest Branches of UCO Bank at Mumbai and Delhi for a fairly long time before elevation to the post of GM in charge of Mumbai operations and concurrently Delhi. As a DGM and GM attended seminars on International Banking abroad hosted by well-known International Bank.

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Manipal- Facilitator's Profile

3. C S VENKATARAMAN

Total work experience	<ul style="list-style-type: none">• Worked in a Nationalized Bank for 39 years in various capacities;• 8 years + with Manipal Global Academy of BFSI
Banking organization	Indian Bank
Brief work profile	<p>C S Venkataraman is a Post Graduate (M. Sc.) from Delhi University and a Gold medalist in B.Sc (Hons) from Bangalore University who passed his CAIIB examination of Indian Institute of Bankers, Mumbai during the beginning of his banking career. He has worked as Branch Manager for nearly 20 years in different branches of the Bank and Worked as Faculty Member in the Bank's Apex Training Institute for more than 7 years handling topics related to General Banking Operations, Foreign Exchange transactions. He had also worked for 5 years at Singapore branch as the Deputy CEO. During his tenure, he had attended many training programmes and workshops on International Banking. He has also undergone training in Foreign Exchange at National Institute of Bank Management (NIBM), Pune, and has experience of working at various Branches as Branch Head from Scale I to Scale V. He has also worked as DGM in charge of Audit functions for nearly 365 branches in states of Tamilnadu and Kerala.</p> <p>At the Manipal Academy, he has handled many batches of training sessions for various verticals like ICICI Bank, Axis Bank, IDBI Bank, Andhra Bank, Bank of Baroda, Syndicate Bank, Indian Bank, UCO Bank, Bank of India, South Indian Bank, City Union Bank, Small Finance Banks, Bank of Maharashtra, SBI, NBI, Nepal.</p>



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Manipal- Facilitator's Profile

4. SRINIVASA SR


Total work experience	27+ years of Banking Experience + 8 years in Manipal Global Academy of BFSI
Banking organization	State Bank of Mysore
Brief work profile 	<p>Srinivasa SR a commerce graduate from Bangalore University, Bangalore, Karnataka, with professional qualification of CAIIB, Certification course in KYC-AML,MSME, Trade finance and Post graduate diploma in HRM. He has over 27 years of career in banking with State Bank of Mysore. There, he worked as Credit Officer in MSME branches, Branch head, Manager (Training) with the Bank' staff learning center, Chief Manager (Credit) of a large corporate branch.</p> <p>He has been associated with Manipal Global Academy of BGSi for the last 8 years and has addressed Credit training Program (MSME) of International Banks such HNB at Srilanka, ANZ back office Operations at Bangalore.</p>

5. VADIRAJA SHARMA YS

Total work experience	30 years of Banking Experience + 8 years of teaching experience in Manipal Global Academy of BFSI
Banking organization	Punjab National Bank
Brief work profile 	<p>Vadiraja Sharma Y S, is a graduate in Commerce and Law from Bangalore University. Completed his MBA- Finance from Sikkim Manipal University. He is also a Certificated Associate of Indian Institute of Bankers. He has a career spanning 30 years in in Banking. Has risen to Senior Management position in PNB. During the banking career he has good exposure to the areas of Corporate Credit, Retail Credit, General Administration, Recovery Management, HR and Vigilance Departments. He has headed several branches in various scales nearly for 25 years. Headed specialized Retail Loan Processing Cell. Worked as In-charge of Corporate Credit Department in Exceptionally Large Branches. He also has a wide experience in the academy for the past 8 years, training officers from various Public and Private Sector Banks.</p>

Manipal- Facilitator's Profile

5. C APPAN

Total work experience	<ul style="list-style-type: none">• 37+ years of rich banking experience with a premier banking institution of Government of India• Experience in Training (about 14 years)• 7+ years in the Academies of the bank• 1 year with IFBI (NIIT)• 5+ years with Manipal (continues)
Banking organization	Bank of Baroda
Brief work profile 	<ul style="list-style-type: none">• Educational Qualifications: Graduation in Agriculture, CAIIB (both parts), Post Graduate Diploma in Financial Management, Certificate in Computing• Faculty Development programmes undergone: ISTD, Delhi; Bank of Baroda; NIIT; Manipal• Experience of working: as Branch Head for most part of my banking career; Forex & Trade Finance; Retail credit, Financing Micro, small & medium enterprises; Trade Finance; Agriculture & Rural Development; IT department; General Banking• Work experience throughout India• Participated many learning programmes in the above areas• At Manipal, handled private as well as public sector banks

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