

Certified Course on Credit Analysis and Risk Management(CCRM) with

Finyatri corporate training solutions

Duration: 24 Hours



Finyatri corporate training solutions Flagship program of CCRM

The Credit Risk and Risk Management is 24 hours course program.

We at Finyatri, in association with top professionals from Banking and NBFCs sector take privilege to introduce practical and live trainings on credit underwriting in our flagship program. The program is set up in such a way that professionals, students willing to step corporate ladder in Risk and Credit domain get to know the indepth terms and working in the department.

Course highlights

Credit analysis and risk management are crucial for financial institutions, businesses, and investors. This document provides an overview of key concepts, methodologies, and best practices in this field. Understanding and effectively managing credit risk is essential for making informed decisions and maintaining financial stability.

Learning objectives of the course

- **Analyse** financial statements and assess borrower viability across sectors.
- **Apply** industry-standard credit appraisal methods, including the 5 Cs and reading of CIBIL
- **Structure** and evaluate loan proposal of Personal Loan, LAP, Business loan/Overdraft facility
- **Draft** detailed credit notes and presentation of the same
- **Monitor** sanctioned loans for performance using early warning signals and risk trigger

Course Contents

Module 1: Introduction to Credit Analysis (3 Hours)

- Lending types: Retail, SME, Corporate
- Role of credit in banking and NBFCs
- 5 Cs of Credit
- Due diligence
- Credit scoring tools, credit bureaus (CIBIL, Equifax) (10 original CIBIL will be given to students, making them well equipped with terminology and understanding whether to lend on basis of CIBIL)

Module 2: Underwriting Process (2 Hours)

- What is Credit Underwriting
- Understanding End to End Flow of file along with disbursement with practical details

Module 3: Underwriting Process-Unsecured loans (3 Hours)

- Brief Understanding of Unsecured loans
- Important Ratios analyzing Unsecured loans
- Practical based underwriting process for Personal Loans/Professional loans

(End of this module—Practical case study will be given to students to understand underwriting of Personal and professional loans. Ratio analysis and lending decision)

Module 4: Financial Statement Analysis (8 Hours)

(Covering entire business loans/Overdraft Facility-Based on practical examples)

- Business model and industry risk analysis (Session will cover lending for Private ltd, Sole proprietor and partnership firm)

Analysis: -

- Ratio Analysis, Financial statement analysis
- Banking perfios analysis, GST Karza analysis (Practical), Commercial CIBIL analysis
- Reading of Overdraft statement -Over and Underutilization of funds and meaning
- DSCR, ABB, GST, Turnover based underwriting
- Credit parameters for industry
- End of Module- Real-life case study assessments
- Real-life case study for each program

Module 5: Credit Risk Monitoring & Recovery (3 Hours)

- Early warning signals
- NPA norms, provisioning, and restructuring
- Risk management best practices
- Recovery Process

Module 6: Credit Appraisal Workshop (5 Hours)

- Real-life case study assessments
- Credit notes preparation and peer review

Course outcome

Learners who complete this program will be able to:

- Conduct thorough credit assessments using financial and non-financial data.
- Evaluate credit risk for diverse borrower types including individuals, SMEs, and corporates.
- Structure loans aligned with business needs and risk appetite.
- Create professional-grade credit appraisal notes and defend lending decisions.
- Monitor loan performance post-sanction and recommend corrective actions if needed.

Program offerings

- Certificate of completion
- Assignments
- Case studies
- Interview preparations

Our Speakers

- 1)Preksha Deokar- Senior Credit Manager at Tata Capital (Business loans and Overdraft facility)
- 2)CA Dhawal Tank-Area Credit Manager at Tata Capital (Auto loans/Used car loans)
- 3)CA Ashish Gupta-Area Credit Manager-Axis Finance (LAP and Housing loan)
- 4)CA Sanket Lohiya-Deputy General Manager at Johnson Controls

Contact Details,

Contact Person-Preksha Deokar

Phone number 8369874957

Corporate office- Vrindavan Society, A -202, Mulund West