

XPMC/DFP/001

Credit analysis (Project Finance)

Product Owner: Anant Gupta, Nippon Life

Pre-req: Commerce final year, MBA 1st Year
Strong Accounting & Finance background

Team size: 5 to 6 members

The Digital Finance XPMC aims to prepare the learners to prepare for 'Credit Analyst' roles in banks, NBFCs and new digital finance companies. This would be ideal for students looking to major in Finance or those who have a strong Accounting & Finance background. The XPMC will be based on assessing the debt/loan funding requirements of a company for new capital expenditure. The team will do in-depth analysis of the sector and individual company's financial performance (solvency, profitability & liquidity), assess project cash flows, and arrive at a loan decision and pricing, based on the bank's credit policy and guidelines.

Structure

Sprint	Deliverable	Assessment
Sprint 1 (Week 1 – 4)	Company & Industry analysis	Report by the team on company performance against industry benchmarks
Sprint 2 (Week 5 – 8)	Cash flow analysis & modelling	Team presentation on company cash flow & projection (using Excel modelling)
Sprint 3 (Week 9 – 12)	Credit decision making & rationale presentation	Report & presentation by the team with credit decision based on organisation policies

Meetings:

1. Daily project team meetings
2. Weekly review by Project Manager
3. Bi-weekly progress update to Product Owner
4. Sprint Review meetings (once a month) with full team, project manager & product owner