



# PROFESSIONAL DIPLOMA IN ASSET- BASED LENDING - QUALIFI

6 MONTHS | ONLINE  
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## WHAT is SNATIKA?

Back in 2020, we saw many hard-working senior professionals stuck in the same position without any prospect for growth. The simple but overlooked reason for this glass ceiling was the lack of reputed academic qualifications on their CV. This lack haunted their career prospects during the pandemic and the subsequent economic disruption. It might be even more so in the future.

The situation was unfair because, due to their commitments and age, senior professionals were deprived of opportunities to pursue any reputed qualifications without hurting their career prospects, financial stability, or family commitments. The idea of enrolling for a Diploma/Certificate, moving away from their hometown, and quitting their jobs was impractical and scary.

Being in the education industry for years, we wanted to help them out of this rough spot. Above all, we wanted to create a online platform where they could pursue their Diplomas or Certificates without quitting their jobs, moving away from their families, or getting into debt without a source of income.

This is how SNATIKA was created in Mumbai, India. Our founders and the team had decades of experience in the education industry, which gave us a head start. We knew our adult learners needed nothing less than a reputed and globally recognised diploma to make it to the top. We partnered with reputed international education institutions to provide our learners with academic qualifications. SNATIKA has also been ISO certified for its Admission Process and Academic Delivery Process. We continue to provide one of the largest bouquet of programs exclusively for senior professionals across different domains.

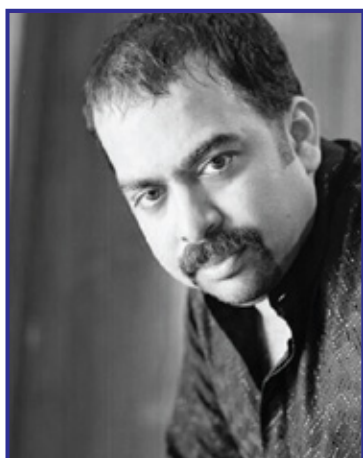
Our mission is to serve senior working professionals with a fair opportunity to pursue career-enhancing professional programs on our state-of-the-art Learning Management System.

**SNATIKA**™  
Boosting Careers of Professionals



# Meet the TEAM

Get to know the team working behind the scenes to provide you with the highest-quality online education.



**Sunil Janardhan**  
Founder Director

Sunil is a seasoned professional with 28 + years of rich experience in conceptualising and driving high-end strategic business models across diverse global economic hot-spots. Sunil has the privilege of travelling & doing business pan India & across 33 countries worldwide.

He has extensive hands-on experience and knowledge of Africa, Middle East, Asia & CIS markets. He has successfully managed different cultures, team members & partners across demographics/industries. He comes with expertise in International Business, Consulting, Sales & Marketing, Profit Centre Operations, Business Development, Key Account Management, Product Launches and Distributor/Channel Management.

He has also been part of various strategic tie ups & JV's. Sunil specialises in finding new markets for sales growth. He has worked across large, medium & start-up organisations. He has associated with organisations like Aptech Ltd, ITI EdVest, Kuoni Travels, Kohinoor Technical Institute & Trade Wings.

Sunil has done his Post Graduation in International Business. He is based out of India.



**Premjit Biswas**  
Founding Member  
(Director of Education)

Premjit is a senior professional with over two and a half decades of experience in the Education and Training domain. He brings in his immense experience of handling large operations across different geographies. Premjit also has considerable knowledge of entrepreneurship, innovation and skills development. He has experience in

developing and managing partners and business operations in multiple countries.

He has also managed global projects. He firmly believes that the success or failure of a program lies in the impact it has had on the lives of the beneficiaries. Hence, programs should be designed keeping this as a focal point. That way the beneficiaries not only help themselves but help others and in turn continually increase the impact radius.

In his 20 years of corporate life, Premjit has been associated with large organisations like Aptech, Autodesk and Wadhvani Foundation. He was the founding member of a non-profit organisation - Tikсна Mission Trust. At Tikсна he worked relentlessly at the grassroots level, building a diverse environment to work & thrive in and enabling entrepreneurs.

Premjit is based out of India and has done his majors in Hospitality Management.



**Professor Raj Gill**  
Advisory Member

An influential, entrepreneurial COO and Pro-Vice-Chancellor, Professor Raj Gill has over 40

years' experience in Higher Education and has held senior posts in Higher Education in the UK and internationally. His experience of Transnational Education (TNE) includes international marketing and Higher Education development in Asia, Africa and the Middle East.

Professor Gill has published widely in learned journals and publications and has chaired numerous sessions and presented at international conferences and symposia.

Professor Gill is based out of the UK and has a degree in Manufacturing Engineering and a PhD in Computer Simulation for Manufacturing Processes.



**Roger Chetty**  
Advisory Member

Roger is an entrepreneur and corporate strategist with more than 20 years' senior management experience across several industries including Motor, Construction, Manufacturing, Education and Management

Consulting. His career began in market research and customer services with Blue-chip brands such as BMW, DaimlerChrysler, Audi, Standard Bank, and the South African Chamber of Business.

He has served on various boards during his illustrious career and has also co-authored several university policies and procedure documents. Roger is known for forging relationships with governments, educational institutions, and corporations all across Africa and the Middle East. He has been associated with organisations like Sika South Africa, University of KwaZulu-Natal – South Africa and NCC Education - UK.

Roger currently lives in Cape Town, South Africa and has an MBA degree from the Management College of Southern Africa.



**Thierry Cabou**  
Advisory Member

Thierry Cabou is an expert in finance and economics. He focuses on investment and business development activities across Europe, Africa and India. He is also a Founding Member, Lifetime member and Representative for Africa for the Africa India Economic Foundation

(AIEF). He is an advisor to the Bank of Asia and Asia Pacific Development Bank. He is a Knight of the Sovereign Order of St John of Jerusalem of Rhodes and Malta.

Thierry provides advisory and management services to government and large institutions. With Merrill Lynch, his group has arranged for several African governments' investment facilities up to 600 million US dollars after receiving mandates from these governments. He has secured with his partners a 400 million Euros plan for the oil and refinery sector in Senegal.

Mr Thierry Cabou is educated in Paris, France, where he got degrees in International Business Law from Pantheon Sorbonne University.

# COUNT ON OUR QUALIFICATIONS



Learners are guided by SNATIKA at each level to choose the right program, and the final decision to provide admission rests with SNATIKA. SNATIKA’s admission process ensures that only those learners who are apt for the program get admitted to our programs. Learners are provided with the right resource material, academic support, and timely assistance for them to successfully complete their program. We are able to provide this across genders, races, time zones, and geographies because of a strong academic delivery process, which is aptly supported by our PhD/ Doctorate facilitators. SNATIKA’s academic delivery process ensures this is done flawlessly.

SNATIKA is certified for ISO 9001:2015 for "Admission Process & Academic Delivery Process."



Universidad Católica San Antonio de Murcia (UCAM) is a fully accredited European University founded in the year 1996. The university is strategically located in Murcia, Spain, with a Campus of more than 16,000 students and around 1,000 professors. The World University Ranking especially highlights the internationalisation capacity of UCAM. The university has a diverse academic offer, constantly adapting and consistent with the real needs of society. MBA degree is awarded by UCAM under the provision of university private degrees – Título Propio.

SNATIKA learners are awarded MBA degrees from UCAM.



OTHM, UK, is an awarding body which is approved and regulated by Ofqual – Office of the Qualification and Examinations Regulations, UK (a UK government department). Ofqual is responsible for maintaining standards and confidence in international qualifications. Ofqual also regulates the National Curriculum Assessments in England. OTHM aims to support professions and industry by providing excellent qualifications that contribute for a highly qualified and experienced workforce.

SNATIKA is an accredited/ approved training partner of OTHM.



London Graduate School, UK offers excellent university programmes designed for students to gain knowledge and skills for a fast-changing and complex world. LGS promotes learning and sharing of knowledge by offering a blend of teaching and learning methods that combine personal and professional development with world-class academic knowledge. We have partnered with LGS to provide UK university degrees.

SNATIKA learners are awarded MA, MSc, or MBA degrees from a UK University through LGS.



Buckingham University is the oldest of Britain’s independent universities and the only one in the UK with a Royal Charter. The university is ranked in the Top 10 by The Complete University Guide 2023 for Student Satisfaction and by The Times and The Sunday Times Good University Guide 2022 for Teaching Quality. It has also been awarded the QAA Quality Mark for meeting or exceeding UK expectations for quality and standards.

This partnership with the university is through LGS.



QUALIFI, UK is recognised as an Awarding Organisation (AO) by Ofqual-Office of the Qualification and Examinations Regulations in the UK. QUALIFI must assure the regulators to continue the General Conditions of Recognition in England and that of the approved centres must meet the same exacting standards. And these qualifications combine UK standards with relevant international content, so learners can achieve their full potential in today’s global economy.

SNATIKA is an accredited/ approved training partner of QUALIFI.



IDM has over four decades of experience in the higher education sector. Having closely worked with the industry and brought global education to local students, IDM has pioneered the way forward in getting international recognition for talented students. The organisation aims at exceeding the Quality & Standard expectation and has been awarded the ISO 9001:2015 certification.

SNATIKA learners are awarded a BSc (Hons), BA (Hons), MA, MSc, or MBA degree from the University of Gloucestershire through IDM.



The University of Gloucestershire, a UK state university, is the degree awarding institution. It is located in the edge of the stunning Cotswolds and has three campuses which are based in Cheltenham and Gloucester. The University is a diverse, vibrant community of 12,000 students and 1,500 staff. The University has scored 90/100 and are placed in the top tier of the new SOS-UK net zero ranking. Ranked 6th globally in the Postgraduate Research Experience Survey, 2019.

This partnership with the university is through IDM.

# SNATIKA PROFESSIONAL DIPLOMA PROGRAM IN ASSET-BASED LENDING - QUALIFI

The program has been created to develop the business Asset-based Lenders of today and the future and to continue to bring recognition and professionalism to the Asset-based Lending management sector. It is envisaged that such programmes will encourage both academic and professional development so that learners move forward to realise not just their own potential but also that of organisations across the asset-based lending sector. This will make the learners to evaluate, challenge and synthesise a wide range of current risk management tools, techniques and models. The emphasis placed on current risk management concepts and models is on those that are relevant to the 21st century business banking environment and context.

## Who is it meant for?

SNATIKA is a dedicated platform for senior professionals who have work experience. Hence, SNATIKA's Professional Diploma in Asset-Based Lending is suitable for

- Commercial Lending Professionals
- Credit Analysts
- Finance / Account Executives



## Eligibility

Since our Professional Diploma are highly specialised for advanced learners, we believe you can only take full advantage of this education if you have relevant work experience.

Therefore, the eligibility criteria for SNATIKA's Professional Diploma is:

- ▶ Minimum 2 years of Work Experience in Lending, Finance or relevant field for Graduates and/or
  - ▶ Minimum 5 years of Work Experience in Lending, Finance or relevant field for Non-Graduates\*
- \* Only a very small percentage of applicants are approved on the basis of Recognition of Prior Learning (RPL).

## MODULES

### UNITS COVERED

- Foundation of Asset-based Lending
- Asset-based Lending for Underwriters
- Inventory Lending
- Field Examinations (audit) -Accounts Receivables
- Field Examinations (audit) Inventory
- Financial Statement Analysis
- Account Management
- Operations/Collateral Analysis



## OVERVIEW

SNATIKA's Professional Diploma in Asset-Based Lending is delivered by SNATIKA through our own LMS. Our Subject Matter Experts have designed the pedagogy that will meet the demands and fulfil the needs of a busy working professional. Our PhD-level Masters Guides will help you through the program.



# UNIT SPECIFICATIONS

## Unit -1: FOUNDATION OF ASSET-BASED LENDING

### Unit Aims

The unit provides learners with a comprehensive knowledge of asset-based lending, how to structure lending parameters: minimizing risks and maximising profitability.

### LEARNING OUTCOMES

- ▶ Understand how asset-based lending has evolved and its strategic role in managing risk in a commercial lending environment.
- ▶ Assess the risk parameters involved in asset-based lending and how to structure an asset-based loan.
- ▶ Understand the cash conversion cycle (CCC) and its role in ABL.
- ▶ Evaluate the business and associated risks in collateral lending.



## Unit -2: ASSET-BASED LENDING FOR UNDERWRITERS

### Unit Aims

This unit is geared towards supporting learners to understand the appropriate way to underwrite asset-based collateral.



### LEARNING OUTCOMES

- ▶ Analyse historic financial information and extrapolate the analysis to evaluate profitability and cash flow projections.
- ▶ Manage the risks inherent in asset-based lending.
- ▶ Configure and evaluate an exit strategy when underwriting the asset-based lending facility.



## Unit -3: INVENTORY LENDING

### Unit Aims

The unit covers how to analyse and assess inventory properly as collateral to quantify risk and establish proper lending parameters.

#### LEARNING OUTCOMES

- ▶ Understand the complexity of inventory as pledged collateral in the asset-based lending sector.
- ▶ Analyse the application of tools and techniques determining the advance rates appropriate to individual proposals.
- ▶ Monitor the performance of the inventory risk throughout the life cycle of the loan.
- ▶ Assess the market value and determine the most appropriate exit strategy.



## Unit -4: FIELD EXAMINATIONS (AUDIT) – ACCOUNT RECEIVABLES

### Unit Aims

The purpose of the field examination function is to appraise the value and operation of the assetbased lending facility. The aim of this unit is to review the accounts receivable element of the field examination's role.

The primary role of the Field Examiner is to act as the "eyes and ears" of the lender by testing, verifying and determining the collateral held by the asset-based lender.



#### LEARNING OUTCOMES

- ▶ Verify data supplied to lenders.
- ▶ Review various data sources, perform analysis and determine material issues.
- ▶ Draw conclusions and make recommendations to safeguard the value of collateral.
- ▶ Appraise the results of the field examination.

## Unit -5: FIELD EXAMINATIONS (AUDIT) - INVENTORY

### Unit Aims

The purpose of the Field Examination function is to appraise the value and operation of intricate asset-based lending facilities. The aim of this section is to review the inventory element of the Field Examinations role.

#### LEARNING OUTCOMES

- ▶ Verify data supplied to lenders.
- ▶ Review various data sources, perform analysis and determine material issues.
- ▶ Draw conclusions and make recommendations to safeguard the value of collateral.
- ▶ Review the results of the field examination.



## Unit -6: FINANCIAL STATEMENT ANALYSIS

### Unit Aims

The unit investigates how to analyse financial statements properly, focusing on liquidity and cash generation by conducting vertical and horizontal analysis.



#### LEARNING OUTCOMES

- ▶ Understand the purpose and uses of financial analysis in an asset-based lending (ABL) environment.
- ▶ Determine the ability of a business to generate sufficient funds to repay borrowings and to assess the future viability of the business through the application of tools and techniques.

## Unit -7: ACCOUNT MANAGEMENT

### Unit Aims

This unit addresses the role and function of the account manager and how to approach financial performance and forecasting. It concerns developing the skills and tools required to review and evaluate the operation of facilities and how to develop the management of risk in an everchanging environment.

#### LEARNING OUTCOMES

- ▶ Assess financial performance issues.
- ▶ Evaluate collateral issues.
- ▶ Assess forecasting – bank funding availability.
- ▶ Evaluate reports from supporting functions.



## Unit -8: OPERATIONS/COLLATERAL ANALYSIS

### Unit Aims

The unit covers the frontline/operational function of asset-based lending. The unit explores how to glean pertinent information from borrowers' submitted documentation in a real time basis, allowing asset-based lending staff to detect and minimise emerging risk evaluation.

#### LEARNING OUTCOMES

- ▶ Understand the area /concept of operational control and be able to analysis data, information and trends.
- ▶ Appraise the operation of client accounts in accordance with collateral agreement.
- ▶ Appraise account operational issues in accordance with collateral agreement.





## WHY CHOOSE SNATIKA?

SNATIKA's Professional diploma offer the best value for the investment that a learner makes in her/his education. The same is accomplished that by being awarded with an authentic qualification from an UK educational body, along with a certificate from SNATIKA. Upon successful completion of the professional program; SNATIKA offers:

- Level 7 Diploma from QUALIFI, UK
- Professional Program Certificate from SNATIKA

### Accreditation ensures that quality and regulatory standards are met.

SNATIKA is an approved learning centre of Qualifi, UK. Qualifi is an awarding organisation in the UK, which is regulated by the OFQUAL (Office of Qualifications and Examinations Regulation) and Qualifications Wales. Since Ofqual also regulates the National Curriculum Assessments in England, SNATIKA students get to study the same course units as their peers taking the same qualification in the UK.



## What You Will Earn

You will receive the following certificates after the successful completion of the program:



Level 7 Diploma  
QUALIFI, UK



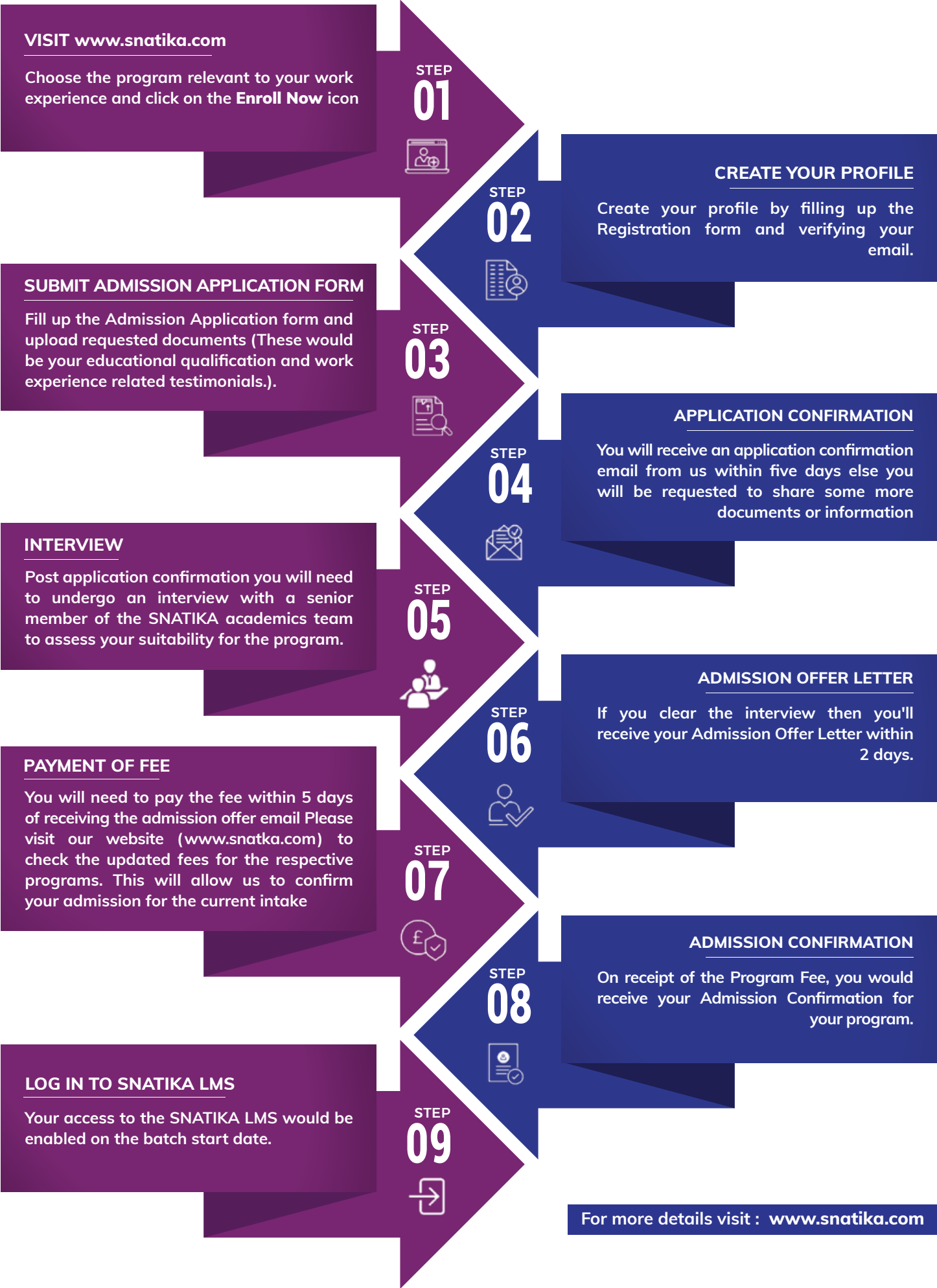
Professional Program Certificate  
SNATIKA

**Disclaimer:** The above images are for reference purposes only.

# Admission Process

SNATIKA has limited seats for each program. Therefore we follow a first-come, first-served process of admission and applications are evaluated as soon as they are received. The earlier you apply, the better your chances are for securing your admission to our Professional Diploma given that all the documents and requirements are satisfied.

The step-by-step admission process is outlined below.



# INFORMATION



## State of the art LMS

The program delivery happens through the robust and user friendly SNATIKA LMS (Learning Management System). It is accessible 24x7 from anywhere in the world.

## The SNATIKA pedagogy

Our Professional Diploma programs have been designed by SNATIKA's Subject Matter Experts who have decades of experience in the education industry. The pedagogy is smartly designed to fit the program content into the busy schedules of senior working professionals. You will need just 2 - 3 hours of daily input to succeed in the program.

The immersive nature of the syllabus, coupled with the learner's experience, makes the program easier to comprehend and complete in just 6 months. The assignment based assessment makes the learner grasp the concepts from the roots and enhances the research, critical thinking, and writing skills thereby.



## PhD Level Guides

SNATIKA learners will be supported by our PhD level Guides upon the batch start date. SNATIKA's PhD level SMEs will help you with all the challenges you face academically throughout the program.

## Session Dates

Aspiring candidates may join in any one of our yearly sessions.

You can check the website ([www.snatika.com](http://www.snatika.com)) for current information for the closing date of admissions and the batch start date.



## Selection Process

Selection is based on the details provided during the application process. Admission is granted on a first-come-first-served basis



# INFORMATION

## Program Format- Online

The entire duration of the Professional program is delivered through state-of-the-art SNATIKA Learning Management System.



## Duration of the Program

The duration of the program is 6 months.

This duration only changes in case you fail to meet the requirements of the assignment and the deadline passes.

The time commitment required for SNATIKA's Professional diploma is minimal since the programs are formulated for working professionals. You merely need to commit 8-10 hours a week to your studies.

## Program Fees

Please visit our website ([www.snatika.com](http://www.snatika.com)) to check the updated fees for the respective programs.

All learners are required to deposit the fee in full within 5 days of receiving the admission offer letter email.


To ease the financial burden on your shoulders, we offer an Instalment option for depositing the program fee.



**SNATIKA**™  
Boosting Careers of Professionals


## For further details

web: [www.snatika.com](http://www.snatika.com) | email: [info@snatika.com](mailto:info@snatika.com)



INDIA

+91 8047183355




NIGERIA

+234 1 8880209



SOUTH AFRICA

+27 21 8259877



REST OF THE WORLD

+ 44 20 3287 6900