SPRINT LEARN

CERTIFIED

Retail Credit & U.S. Mortgage Underwriter

Master the Art of Risk.
Shape the Future of Finance.

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Table of Contents

About the Program

A cutting-edge, placement-oriented program that builds hands-on expertise in **Retail Credit (India) and US Mortgage Underwriting**, preparing you for high-demand roles **across Banks, Fintechs, NBFCs, and Global Mortgage Gaints**.

Ideal for fresh graduates and working professionals looking to **enter into Credit Risk and Mortgage Loan Roles**—equipped with practical skills and real underwriting logic.

Standout Feature: A dual-market credit curriculum **(India + US)** with **real case studies**, giving learners a competitive edge and opening doors to both domestic and international career pathways.

10+ LPA
Career Pathways

150+
Domestic & Global Placement Partners

1000+
Learners across programs

40+
Industry Trainers

3 Core Pillars of the Program

1. Interactive Learning

- Self-paced video lessons (lifetime access)
- Practice case files & guided tasks
- Capstone project with expert review
- Quizzes and checkpoints to measure progress
- Templates & checklists for daily use
- Real case studies (India + US mortgages)
- Underwriting logic walkthroughs
- Industry-aligned curriculum

2. Coaching & Live Support

- Live doubt-clearing sessions
- Skill assessments + personalized feedback
- 1:1 mentor guidance
- Review sessions (income calcs, credit analysis, file prep)
- Learning roadmaps and progress tracking

3. Career Toolkit

- Full Resume revamp
- LinkedIn profile upgrade
- AI mock interview tool
- Mock interviews with real industry professionals
- Detailed feedback on strengths and areas for improvement
- Placement connections and interview scheduling
- Salary negotiation support
- Career growth tips & role-play practice
- Job-alert channels and hiring partner updates

Where Our Learners Get Opportunities

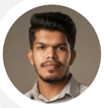
Unlock career pathways across Indian Retail Credit, US Mortgage Operations, Australian Home Loan Processing, and Global Credit Support. Graduates are equipped for roles in:

- Indian Banks & NBFCs
- US Mortgage Companies & Support Teams
- Australian Home Loan Assessment & Lending Support Teams
- Fintechs, Digital Lenders & Credit Operations Teams

Infosys | Chola | ICICI Bank
firstsource | TCS Tata Consultancy Services | LENDINGKART
CASHe | Mphasis The Next Applied | paisabazaar.com
JPMorgan Chase & Co. | Bajaj Finserv | Godrej Capital
Berkadia | genpact | Samcint Solutions Pvt. Ltd.
homefirst | ANZ | KreditBee
Rocket Mortgage | indifi | Tesco Bank
NatWest | WNS | PaySense
MoneyTap | SBI
Spring EQ

Success Stories

Discover how our learners secured opportunities with leading financial institutions and global firms through hands-on training and expert mentorship.

	Sujay	capup
	Nitesh	EMERGENCY PAISA
	Dipanshu	NAMAN Finlease Pvt. Ltd
	Sujit	IDFC FIRST Bank
	Dhanunjay	FINTECH CLOUD
	Akshita	CENTRUM OUTSOURCE
	Akila	SAMCINT SOLUTIONS PVT. LTD.
	Jayasree	genpact
	Ragul	INDECOMM
	Vijayasri	GOLDLINE FINANCE

Our Alumni Work as

- Credit Officer
- Loan Appraisal Officer
- CPC Underwriter
- Credit Manager
- Mortgage Underwriter
- Senior Underwriter
- Mortgage Assessor
- Credit Analyst
- Credit Assessor
- Lending Officer

Program Highlights

Retail Credit Upskilling with Domestic and International Exposure

Build a strong foundation in Retail Credit by learning how lenders evaluate individual borrowers through income analysis, credit behaviour, repayment capacity, and collateral strength.
Gain hands-on exposure across domestic and international lending:

- **India (Domestic Lending):** Master credit assessment for Home Loans, LAP, Personal Loans, and Consumer Loans.
- **US Market (International Lending):** Learn US Mortgage Underwriting, including income verification, credit analysis, asset evaluation, and AUS-based loan decisioning.
- **Australian Market:** Gain expertise in Australian Home Loan Assessment & Servicing, including income review, living expense verification, property evaluation, and broker support operations.

A single, comprehensive program designed to equip you with high-demand skills across Indian, US, and Australian lending ecosystems.

Real-World Case Simulations

Work on immersive, scenario-based simulations that mirror how analysts evaluate files in banks and global mortgage firms. Learners review and decision actual case formats, including:

• **Indian Home Loans –** income, repayment, and collateral checks

• **US Mortgages –** purchase & refinance, credit profiling, AUS decisioning

• **Australian Home Loans –** income verification, living expenses, property assessment

• **Complex Borrower Profiles –** multi-income and joint applicants.

These simulations train you to think and decide like an underwriter, not just understand theory.

Case Study-Based Learning

Every core module is delivered through professionally crafted case studies, developed in collaboration with senior lending and underwriting experts across global markets. Experience learning like a real underwriter by working on hands-on case studies designed with senior experts from India, the US, and Australia.

Learners progress from concept → real data → decision-making, building true underwriting judgment—not just theoretical knowledge.

Move from concepts to real data, analyzing home loans, US mortgage applications, Australian servicing cases, and even fraud or early-warning scenarios.

This approach helps you develop practical decision-making skills, enabling you to think, assess, and act like a professional underwriter.

Hands-On Industry Project

Apply everything you've learned through a comprehensive, industry-grade project that builds real-world skills and a strong portfolio.

Examples of projects include:
- **US Mortgage Underwriting File –** end-to-end analysis and decisioning
- **Australian Mortgage Refinance Assessment –** income, property, and risk evaluation
- **Indian Retail Credit Appraisal –** complete evaluation of home loans, LAP, or personal loans
- **Fraud Investigation & Credit Decision Report –** detect risks and make informed credit decisions

This capstone project not only hones practical skills but also becomes a portfolio-ready showcase to impress employers.

Flexible, Modern Learning Format

Learners study through a blend of:

Engaging recorded sessions – learn anytime, anywhere
1:1 live doubt-clearing sessions – get personalized guidance from mentors
Mentor-guided reviews – clarify doubts and receive expert feedback
Real-world case simulations – experience practical underwriting challenges
Flexible for all – perfect for freshers and working professionals

Expert Mentorship from Lending Professionals

Learn directly from industry experts and senior professionals across India, the US, Australia, and global credit operations. Our mentors include Senior Credit Managers, US Mortgage Underwriters, Australian Home Loan Specialists, Global KPO/BPO Analysts, and Fintech Lending Experts. They provide practical insights, real file reviews, technical guidance, and personalized support, helping you develop job-ready skills and think like a professional underwriter.
Mentors provide practical insights, real file reviews, technical corrections, and personalised guidance to help you develop true, job-ready underwriting capability.

Lifetime Access to Learning Content

All recorded videos, practice files, checklists, templates, and resources stay open for learners permanently, allowing continuous revision and upskilling even after placement.

100% Placement Support

Placement Support is a core highlight of the program and is delivered through our unique Career toolkit which includes:

- **Personal Brand Upgrade –** Rebuilding your résumé & online presence to position you as a credible retail credit/mortgage professional.
- **Interview Readiness –** Role-specific interview training + case-based conversations + mock interviews (human + AI-driven).
- **Industry Connect Pathway –** Opportunities shared directly through our hiring ecosystem across retail credit, KPOs, US/AUS mortgage firms.
- **Transition & Offer Advisory –** Expert guidance on evaluating offers, negotiating packages, and selecting the right role.

Industry-Recognized Certification

On successful completion, learners earn the “Retail Credit & US–Australia Mortgage Analyst” certificate from Spirit Learn, a credential that validates your skills and expertise for employers across Indian, US, and Australian lending markets.

Career Toolkit

Dedicated Placement Support Team

Strong demand across multiple geographies for Sprint Learn-trained candidates.

Our experts work with hiring partners across:

- US mortgage lenders & servicers
- Indian KPOs & global BPOs
- Fintechs, NBFCs & digital lending companies
- Retail credit teams of banks
- Australian mortgage processing units

Resume Building & LinkedIn Profile Optimization

- Professional resume revamp tailored to credit & mortgage roles
- LinkedIn profile optimization to attract recruiters
- Ensures your profile stands out to employers

Mock Interviews with Industry Experts

- Conducted with real-world professionals
- Covers domain-specific topics (US/AUS mortgage, Retail Credit workflows)
- Includes resume-based scenario questions & HR prep
- Boosts confidence and interview readiness

AI-Based Mock Interview Tool and Question Database

- Advanced AI platform with detailed performance analysis
- Feedback on communication, domain knowledge & accuracy
- Access to real-world interview question database
- Handholding & guidance from industry experts to ensure full preparation

Real-Time Vacancy Notifications

- Live job dashboards
- WhatsApp and email alerts for new openings
- Exclusive Sprint Learn partner jobs
- Apply directly or via our placement team

Placement Fee – Pay Only on Success

- Fee: 12% of CTC
- Pay only when Sprint Learn facilitates placement and you accept the offer
- Fully risk-free, performance-driven model

Post-Placement Support

- Salary Negotiations.
- Initial workflow clarifications.
- Early-stage performance tips to settle smoothly in your role

Curriculum

Certified Retail Credit & US Mortgage Underwriter

MODULE 1

INTRODUCTION TO CREDIT & RETAIL LENDING

Outcome:
Solid grounding in how retail credit works.

- What is credit? Lending ecosystem overview
- Retail vs corporate credit
- Types of retail loans (Home Loan, LAP, PL, Auto, Cards)
- Loan lifecycle: Application → Assessment → Approval → Disbursement →. Monitoring
- Overview of Indian & Global Retail Credit Ecosystem

MODULE 2

"CHARACTER" – The First C of Credit

Outcome:
Ability to evaluate borrower trustworthiness and historical behaviour.

- What "Character" means in lending
- Reading credit bureau reports (CIBIL, Experian, Equifax, TransUnion)
- Past repayment behaviour & key red flags
- Enquiry trends, delinquencies & score insights
- Behavioural signs that show intent to repay
- Spotting early indicators of fraud or credit misuse

MODULE 3

"CAPACITY" – The Second C of Credit

- What "Capacity" means — the borrower's financial ability to repay
- Reviewing income proofs (Salary Slips, Bank Statements, ITRs, W2s, Tax Returns)
- Debt-to-Income (DTI) & Fixed-Obligation-to-Income (FOIR) – quick measures of repayment strength
- Checking existing loans & liabilities
- Income stability: salaried vs self-employed (Stability of income & continuity of employment)
- Cash-flow check for self-employed borrowers

Outcome:
Master repayment-capacity evaluation using diverse financial documentation.

MODULE 4

"CAPITAL" – The Third C of Credit

- What "Capital" means — the borrower's financial strength, savings, and ability to absorb shocks
- Understanding net worth, liquidity, and personal savings
- The US mortgage concept of "reserves" (months of EMI saved)
- Why stronger capital improves loan eligibility and long-term repayment comfort

Outcome:
Assess borrower's financial cushioning and long-term repayment comfort.

MODULE 5

"COLLATERAL" – The Fourth C of Credit

- What "Collateral" means — assets pledged to secure the loan and reduce lender risk
- Property valuation basics: Market, Cost & Income approaches
- Title check, legal verification and encumbrance review
- LTV (Loan-to-Value) management and borrower margin requirements.
- Understanding PITI / Principal and Interest (P&I) calculations

Outcome:
Gain strong practical skills in assessing collateral quality and loan security in retail lending.

MODULE 6

"CONDITIONS" – The Fifth C of Credit

Outcome:
Learn how economic, regulatory, & borrower-level conditions shape overall credit risk.

- What "Conditions" means — external factors that influence a borrower's ability to repay
- Macroeconomic, industry, and regulatory conditions
- Borrower-specific conditions that impact risk
- Key loan covenants, sanction terms & policy guidelines

MODULE 7

HOME LOAN UNDERWRITING

Outcome:
Ability to underwrite a complete Indian home loan file.

- Eligibility Criteria & Documentation.
- Income Assessment for HL.
- Property Valuation Norms (Flats, Villas, Plots).
- Construction-Linked Disbursal.
- LTV Norms for HL
- EMI Structuring, Tenor, Floating vs Fixed.
- Regulatory Compliance (RERA, KYC/AML)

MODULE 8

LOAN AGAINST PROPERTY (LAP) UNDERWRITING

Outcome:
Capability to evaluate high-risk collateralised credit.

- Types of LAP (Residential/Commercial/Industrial).
- Income Assessment & FOIR for LAP.
- Collateral Risk in LAP vs Home Loan.
- Market Value vs Distress Value.
- Legal/Technical Red Flags in LAP.
- Structure, Margin, Covenants.

MODULE 9

US MORTGAGE UNDERWRITING

Outcome:
Master agency-style US mortgage underwriting.

- Overview of the US mortgage market: Fannie Mae & Freddie Mac
- Loan types: Conventional, FHA, VA, Jumbo
- Key regulations: RESPA, TILA, ECOA
- Important documents: W2, 1040, VOI/VOE, Assets, Appraisal
- DTI (Debt-to-Income) — front-end & back-end
- Automated underwriting: DU (Desktop Underwriter), LPA (Loan Product Advisor)

MODULE 10

AUSTRALIAN MORTGAGE UNDERWRITING

- What Australian home-loan underwriting is and how the system works
- How the mortgage market and lenders operate in Australia
- Basic rules every lender must follow (ASIC & APRA guidelines)
- How HEM is used to assess a family's living expenses
- How to verify income for salaried and self-employed borrowers
- How property valuations are done in Australia
- Common lending policies used by major Australian banks

Outcome:
Strong proficiency in Australian mortgage evaluation & compliance.

MODULE 11

UNDERWRITING PROCESS FLOW & POST-SANCTION ACTIVITIES

- Credit Memo Preparation
- Sanction Terms & Conditions
- Disbursement Workflows
- Monitoring, EWS Triggers, Collection Linkages

Outcome: Understand end-to-end underwriting operations.

MODULE 12

CAPSTONE PROJECT

- Home Loan.
- Loan Against Property (LAP).
- Personal Loan.
- US Mortgage Application.
- Australian Mortgage File.

Deliverable: A complete **Underwriting Summary Report / Credit Memo** including 5Cs analysis, Income (FOIR/DTI) & Collateral (LTV) calculations, Risk flags, detailed Sanction terms and final decision with justification.

Outcome:
Job-ready underwriting skills across Indian, US, and Australian lending.

Course Fees

Our fee model is designed to be transparent and performance-driven. The total cost is split into:

COMPREHENSIVE TRAINING FEE

(Upfront and Non-refundable)

₹ 29,999/-

(incl. of all taxes)

- Gain everything you need to learn, practice, and excel
- Lifetime access to video modules & study materials
- Live expert mentorship from industry lending professionals
- Case studies & capstone projects for real-world learning
- Industry-recognized certification upon completion
- Flexible, modern learning format – learn anytime, anywhere
- Resume revamp & LinkedIn profile optimization
- Mock interviews to boost your placement readiness

PLACEMENT SUCCESS FEE

Success-based placement fee

12% of CTC

(incl. of all taxes)

- Payable ONLY upon successful placement through Sprint Learn's efforts and upon your acceptance of the offer
- You pay this fee only if you secure a job through us
- **Note:** This is not a Job Guarantee Program

TALK TO OUR COUNSELLOR

10 Step Career Progression Timeline

STEPS:

01

Fill the form
Sprint Learn admissions team will contact you

02

Quick screening call
Attend the screening call and gain overview of the program and Eligibility

03

Counselling
Session to define goals, clear doubts, and finalize decision

04

Pay the fee
Pay program fee to get access to our LMS platform

05

Onboarding
Understand how to navigate and use our LMS and get access to recorded classes immediately

06

Access to LMS
With learning materials, classes, practice resources, and live coaching support.

07

Assignment & Capstone
Complete all the assigned coursework & the capstone project

08

Career Toolkit
Access career guidance, resume building support, mock interviews, and job opportunities

09

Attend interviews
Conducted by our hiring partner companies

Get Offer
Receive job offers based on successful interview performance and start your career journey

SPRINT LEARN

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