

Shaping The Future Of  
BFSI Talent, **Together.**

**TRANSFORM.  
ELEVATE.  
NURTURE.**

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## About Manipal Academy Of BFSI

Established in 2008, Manipal Academy of BFSI, a UNext Learning entity and part of the Manipal Education and Medical Group (MEMG), is a premier institution that provides industry-relevant education and training for both freshers and experienced professionals in traditional operations, sales, and new-generation roles within the banking, financial services, and insurance sectors.

## Our Impact Over The Years

**17+**  
Years Of  
Legacy

**1 in 5**  
Bankers  
In India Is  
Our Alum

**2,00,000+**  
Professionals  
Trained

**1,00,000+**  
First-Time  
Professionals Trained

**4,000+**  
Case Studies

**50+**  
Client  
Partnerships

**220+**  
Experienced  
Faculty

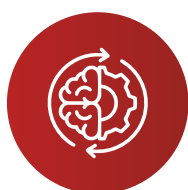
## Challenges In Hiring & Training: BFSI Sector



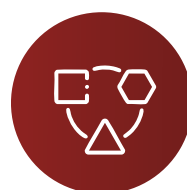
Hiring Skilled  
Professionals



High  
Attrition



Specialized  
Skills Shortage



Skills Agility  
& Adaptability



Adapting To  
Digital Tools

# Our Solutions

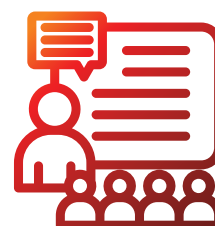


## First-Day First-Hour Productive Workforce

Acquire effective core skills, communication skills and improved inter-personal relationship management skills.

## Lowered Cost Of Hiring & Training

Eliminates the need to hire expensive resources and investing time & money into training.



## Program Customised To Business Needs

Complete flexibility in designing curriculum as per organisation's preferences of content and program duration.

## Academic Program Coupled With Projects

Ensures students get hands-on training and are productive from day one.



## Reduced Attrition

Program designed to build strong cultural & team connections. Financial modelling of loan repayment in our flagship offering also helps reduce attrition.

# The Manipal Academy Of BFSI Way



## Talent Fulfilment Solutions

Enabling Organizations To Build A Stream Of First-Day First-Hour Productive Talent

### MABFSI TRAINING MODEL

- Learner funded training reduces upfront company costs
- Immediate productivity and faster ROI are achieved through work-ready deployment
- Shared investment and aligned expectations contribute to higher retention and reduced attrition risk for the company
- Increased learner engagement and motivation due to their financial stake and clear career path



# Strategic Talent Pipeline

Building A Sustainable Talent Pipeline For The Future Of BFSI

Manipal Academy of BFSI builds a pipeline of highly skilled, job-ready BFSI professionals through its comprehensive one-year Post Graduate Diploma program. The program, in partnership with the client, is designed to deliver talent that meets their specific needs and drives the business forward.



**4 Months**  
In Campus



**2 Months**  
Internship



**6 Months**  
On-The-Job

## Program Overview:

- 4 Months – Campus Training: Focuses on skills development, customer relationship management, attitude building & in-depth understanding of the client's products
- 2 Months – Internship (At Client Location): Provides exposure to working at the client's location while learning practical skills under the guidance of a mentor
- 6 Months - On-the-Job Training (At Client Location): Equips participants with practical experience through real-world scenarios & achievement of soft targets

## Outcomes & Results:

### Talent Outcomes:

- Mastery Of Industry-Specific And Client-Specific Processes
- Understanding Of Regulatory Frameworks & Compliance
- Strong Domain & Functional Skills
- Enhanced Communication Skills
- Proficiency In Digital Systems & Services



### Business Outcomes:

- First-Day First-Hour Work-Ready Professionals
- Improved Employee Performance & Productivity
- Higher Employee Retention
- Reduced Recruitment Costs
- Steady And Scalable Talent Pipeline



# Rapid Talent Development Program

45-Days Job-Ready Program

Manipal Academy of BFSI's Rapid Talent Development Program helps you with a workforce talent pipeline for critical areas like sales, operations, and tech roles through custom programs lasting 45 days or lesser. Designed in close partnership with clients, these targeted programs address specific skill and talent gaps, and deliver job-ready talent quickly and efficiently.



## Program Overview:

- 30 – 45 Days Campus Training: Focuses on skills development, customer relationship management, attitude building & information on the client's products

## Outcomes & Results:

### Talent Outcomes:

- Rapid Acquisition Of In-Demand Skills
- Improved Performance In Stipulated Roles
- Seamless Transition To New Roles
- Proficiency In Digital Systems & Services



### Business Outcomes:

- First-Day First-Hour Work-Ready Professionals
- Agile Workforce
- Rapid Deployment of Skilled Talent
- Higher Employee Retention
- Reduced Recruitment Costs



# Employee Productivity And Performance

Optimizing Performance Through Scalable Training Programs

## New Employee Onboarding

### ONBOARDING & INDUCTION

Manipal's comprehensive New Employee Onboarding Program aims to seamlessly integrate new employees by providing essential skills, fostering ethical conduct, and aligning them with organizational values.

#### Expected Outcomes:

Strong Employee Retention   Minimized Mis-selling   Improved Onboarding Efficiency  
Enhanced Employee Engagement   Enhanced Compliance Standards   Reduced Attrition

#### Key Topics Covered:

Banking & Business Development   Regulatory Frameworks   Behavioural Skills  
Product Mapping & Competitive Strategy   Introduction To Banking Assets  
Communication Skills   Sales Process & Strategies

Program Duration: Customizable To Requirements



### CUSTOMER SERVICE OFFICER INDUCTION PROGRAM

Manipal's Customer Service Officers Induction Program is designed to prepare aspiring and newly recruited banking professionals for customer-facing roles in retail bank branches. The program focuses on blended learning approach, integrating classroom training, hands-on branch experience, and digital learning to develop strong banking, customer service and sales competencies.

#### Expected Outcomes:

First Day Productivity   Handle Customer Interactions Efficiently  
Understand And Operate Banking Systems   Ensure Compliance With Banking Regulations  
Develop Strong Sales And Cross-selling Skills   Adapt To Digital Banking Trends

#### Key Topics Covered:

Introduction To Retail Banking   Customer Service & Relationship Management  
Compliance, Risk And Fraud Prevention   Digital Banking & Technology In Banking  
Regulations And Compliance   Basics Of Trade & Forex   Asset And Liability Products

Program Duration: Customizable To Requirements



## PRE-PROMOTION PROGRAM

The comprehensive Pre-Promotion Program aims to equip aspiring officers with the required knowledge and skills to exhibit their capability to assume higher responsibilities in the bank by thoroughly understanding the bank's policies, products and regulatory guidelines and creating a confident mindset to assume higher leadership roles.

### *Expected Outcomes:*

Role Clarity Stronger Regulatory Compliance  
Internal Control & Housekeeping Business Growth & Market Share  
Overview Of Priority Sector, Agriculture, MSME, Government Schemes

### *Key Topics Covered:*

Bank Policies & Delegation of Powers Process & Compliance Digital Products & Solutions  
Business Loan Assessment & Delivery Priority Sector Lending & Agriculture  
Monitoring & Recovery of Loans Bank Audit & Compliance

*Program Duration: Customizable To Requirements*



## Domain-Specific Training

## WEALTH MANAGEMENT PROGRAM

Manipal's state-of-the-art Wealth Management Program aims to build expertise for RMs and WMs, enhance customer trust, ensure regulatory compliance and create competitiveness.

### *Expected Outcomes:*

Skilled Workforce Improved Customer Relationships Better Regulatory Compliance  
Increased Sales & Revenue Adaptation To Technological Trends  
Increased Client Retention Enhanced Client Portfolio Performance

### *Key Topics Covered:*

Introduction To Wealth Management Portfolio Management Investment Planning  
Insurance Planning Taxation Planning Retirement And Estate Planning  
Communication Skills Client Relationship Management Regulatory And Compliance

*Program Duration: Customizable To Requirements*



## MSME-CREDIT PROGRAM

The MSME-Credit Program aims to enhance credit assessment skills of employees, relationship managers and credit appraisal teams to make them understand the unique financial requirements, risks, and opportunities in the MSME sector. Thus, improving the accuracy of credit assessment and loan approvals resulting in reduced NPA risks and holistically increasing MSME lending portfolio growth.

### *Expected Outcomes:*

Increased MSME Loan Disbursements

Optimized Use Of Government Schemes

Improved Compliance With Regulations

Digitally Transformed MSME Lending Operations

### *Key Topics Covered:*

MSME Lending In India

Classification And Segmentation Of MSMEs

Risk Management

Credit Risk Assessment

Loan Disbursement, Monitoring, And Recovery

Customer Relationship Management

Ethical And Responsible Lending

*Program Duration: Customizable To Requirements*



## RISK MANAGEMENT PROGRAM

Risk Management Program aims to enhance risk awareness, compliance with regulatory requirements, improved financial stability, optimized capital allocation, increased investor and customer confidence and regulatory harmonization.

### *Expected Outcomes:*

Compliance With International And National Regulations

Optimized Capital Utilization

Improved Risk Identification And Management

Reduced Exposure To Systemic Risks

Enhanced Decision-Making And Strategic Planning

### *Key Topics Covered:*

Introduction To Risk Management

Introduction To Basel Norms

Types Of Risks In Banking

Capital Adequacy And Risk-Weighted Assets

Liquidity Risk And Management

Stress Testing And Scenario Analysis

Operational Risk And Governance

*Program Duration: Customizable To Requirements*



## BUSINESS CREDIT UNDERWRITING PROGRAM

Manipal's Business Credit Underwriting Program aims to enhance skills regarding assessing the creditworthiness of individuals and small businesses regarding risk management and loan quality, improved credit decisioning, regulatory compliance, efficiency and turnaround time, customer trust & experience and interpretation of red flags.

### *Expected Outcomes:*

Reduced Non-Performing Assets (NPAs) Faster Loan Processing

Higher Quality Loan Portfolio Increased Regulatory Compliance

Better Risk Management Customer-Centric Approach

### *Key Topics Covered:*

Introduction To Business Credit Underwriting Financial Statement Analysis

Credit Risk Assessment Legal And Regulatory Framework Technology In Underwriting

Collateral And Security Evaluation Loan Structuring And Terms

*Program Duration: Customizable To Requirements*



## RETAIL CREDIT UNDERWRITING PROGRAM

Manipal's Retail Credit Underwriting Program aims to develop in-depth understanding of risk management and loan quality, improved credit decisioning, regulatory compliance, efficiency and turnaround time.

### *Expected Outcomes:*

Reduced Non-Performing Assets (NPAs) Faster Loan Processing

Higher Quality Loan Portfolio Increased Regulatory Compliance

Customer-Centric Approach Better Risk Management

### *Key Topics Covered:*

Introduction To Retail Credit Underwriting Financial Analysis For Retail Lending

Regulatory And Compliance Guidelines Fraud Prevention And Detection

Collateral Evaluation For Secured Loans Loan Structuring And Terms Credit Risk Assessment

*Program Duration: Customizable To Requirements*



## WHOLESALE BANKING OPERATIONS PROGRAM

The Wholesale Banking Operations Program is a specialized, industry-aligned course designed to equip participants with knowledge, skills and operational expertise required to excel in wholesale banking roles within the Indian banking ecosystem.

### *Expected Outcomes:*

Improved Skill Alignment   Cost Efficiency   Enhanced Employee Performance  
Stronger Regulatory Compliance   Increased Customer Satisfaction  
Enhanced Productivity   Employee Retention And Engagement

### *Key Topics Covered:*

Wholesale Banking Processes   Banking Regulation And Compliance   Corporate Lending  
Basics Of Banking   Fundamentals Of Credit   Credit Management   Treasury Operations  
Trade Finance Operations   MSME Lending Processes   Cash Management Service

*Program Duration: Customizable To Requirements*



## AUDIT PROGRAM

Manipal's customized Audit Program aims to build the expertise of the audit team in assisting & guiding the bank branches on regulatory & compliance matters by systematically assessing the effectiveness of the guidelines set by the bank on internal control, operations, processes, & products, resulting in a healthy growth of the bank book.

### *Expected Outcomes:*

Drive Adherence To Policies & Delegation Of Powers Guidelines   Processes & Products  
Ensure Regulatory Compliance   Identify Lapses, Deviations And Frauds  
Risk Assessment & Mitigation   MIS Analysis

### *Key Topics Covered:*

Bank Policies & Guidelines On Process & Internal Control  
Branch Profitability & Areas Of Income Leakage   Risk Assessment & Branch Gradation  
Recording & MIS   KYC, AML & Regulatory Compliance

*Program Duration: Customizable To Requirements*



## AGRIBUSINESS PROGRAM

Manipal's comprehensive Agribusiness Program aims to enhance the knowledge and skills needed to expand the agriculture business of the bank by identifying, assessing and supporting the banking requirements of the agriculture sector.

### *Expected Outcomes:*

Confidence In Handling Agri Financing    Identify Agribusiness Opportunities

Recognize The Ecosystem & Banking Needs Of The Agri Sector

Enhance Agribusiness Portfolio Of The Bank

### *Key Topics Covered:*

Overview Of The Agri Sector & The Eco System    Agri Finance – Various Products & Services

Understanding Rural & Agriculture Markets And Their Financial Requirements

Rural Marketing & Financial Inclusion    Government Incentives & Subsidies

*Program Duration: Customizable To Requirements*



## FRAUD RISK MANAGEMENT

Manipal's Fraud Risk Management Program aims to equip banking professionals to handle the traditional and emerging fraud and cyber security threat in banking ecosystem. It is a specialized program designed to develop bankers with knowledge, skills and tools to identify, prevent, and mitigate fraud risk in the Indian banking sector.

### *Expected Outcomes:*

Sensitization Of Fraud Risk Management    Enhanced Fraud Detection

Improved Compliance With Regulations    Strengthened Risk Culture    Good Governance

Improved Internal Checks    Stronger Cyber And IT Security

### *Key Topics Covered:*

Fraud Risk Management Framework    FRM Policy & Organization Structure

Internal And External Fraud    E-governance And IT Security Framework

Preventive Measures In Corporate Credit, Trade Finance, Retail Loans And Govt Sponsored Schemes During Loan Life Cycle

Detection And Reporting Of Frauds    Whistleblower Policy

*Program Duration: Customizable To Requirements*



## TRADE AND FOREIGN EXCHANGE PROGRAM

Manipal's Trade And Forex Program aims to equip and enhance the employees' skills in global markets, operational efficiency, regulatory adherence, risk management, and customer engagement, including e-Trade.

### *Expected Outcomes:*

- Comprehensive Understanding
- Practical Skills Application
- Enhanced Analytical Skills
- Improved Risk Management
- Increased Customer Confidence
- Stronger Client Relationships
- Increased Digital Engagement
- Contribution To Business Growth

### *Key Topics Covered:*

- Foreign Trade Policy
- Foreign Exchange Management Act
- International Trade Procedures
- International Trade Documents
- Current Account And Capital Account
- Handling Trade Credits, ECB And FDI
- Derivatives And Risk Management
- Foreign Exchange Regulations And Exchange Rate Mechanism
- International Trade Instruments

*Program Duration: Customizable To Requirements*



## SMALL FINANCE BANK PROGRAM

Manipal's Small Finance Bank Program is a specialized, industry-aligned initiative aimed at preparing aspiring banking professionals for roles within India's growing small finance bank sector. The program focuses on developing industry-ready banking professionals equipped with specialized knowledge and skills to meet the operational, regulatory, and customer service requirement of small finance banks.

### *Expected Outcomes:*

- Enhanced Customer Retention
- Revenue Growth
- Adaptability To Digital Tools
- New Client Acquisition
- Improved End-to-end Solutions To The Clients
- Industry Readiness
- Better Financial Planning Solutions
- Competitive Edge

### *Key Topics Covered:*

- Foundations Of Banking
- Understanding Small Finance Banks
- Capital Market Basic
- Financial Inclusion And Microfinance
- CRM Tools And Digital Banking Platforms
- Customer Service Excellence –Communication, Empathy, And Conflict Resolution
- Retail And Small Business Lending
- Agriculture Finance

*Program Duration: Customizable To Requirements*



## RURAL BANKING PROGRAM

Manipal's Rural Banking Program aims to provide officers with the required knowledge & skill to identify and enhance the rural business opportunities by recognizing the banking requirements of the rural India and identifying suitable banking products & services therein.

### *Expected Outcomes:*

Indian Economy & Rural Demographics   Financial Inclusion & Growth Of Rural Banking  
Priority Sector Advances   Rural Banking Products & Services  
Growth Of Micro Finance & SHGL Opportunities & Challenges In Rural Banking

### *Key Topics Covered:*

Indian Economy & Rural Banking Scenario   Financial Inclusion   Priority Sector Advances  
Agri Lending & Loan Products – Crop Loan, Investment Loan, Development Loan  
Farm Mechanization – Tractor, Power Tillers, Etc.   Micro Finance & SHGL Rural Marketing  
Challenges & Risks In Rural Banking

*Program Duration: Customizable To Requirements*



## Functional Training

## RETAIL LIABILITY SALES PROGRAM

Manipal's Retail Liability Sales Program aims to enhance employee skills regarding core business function, new client acquisition strategies, revenue generation, customer retention & growth, regulatory compliance & risk management and brand reputation.

### *Expected Outcomes:*

Increased Deposit Mobilization   Higher Cross-Selling And Upselling Success  
Improved Customer Satisfaction And Loyalty   Enhanced Sales Performance  
Regulatory Compliance   Increased Digital Engagement

### *Key Topics Covered:*

Overview Of Retail Products   Customer Profiling And Needs Assessment  
Regulatory Compliance And Ethical Sales Practices   Relationship Management  
Digital Banking And Online Sales Channels   Handling Objections And Closing Sales  
Market Analysis And Competitor Benchmarking   Communication Skills

*Program Duration: Customizable To Requirements*



## BUSINESS COMMUNICATION PROGRAM

Manipal's Business Communication Program aims to develop professionals who can convey ideas strategically and effectively in a corporate setting. It focuses on holistically enhancing verbal, non-verbal, and written communication to foster engagement, collaboration, and leadership skills in young professionals.

### *Expected Outcomes:*

Effective Communication   Relationship Building   Persuasive Delivery   Enhanced Networking  
Professional Credibility   Effective Structured Written, Verbal And Non-Verbal Communication

### *Key Topics Covered:*

Verbal And Non-Verbal Communication   Business Writing Skills   Emotional Intelligence  
Presentation And Conversational Skills   Negotiation And Persuasion Techniques  
Interpersonal And Collaborative Communication   Conflict Resolution And Workplace Etiquette  
Conflict Resolution And Workplace Etiquette   Email And Telephonic And Virtual Conversations

*Program Duration: Customizable To Requirements*



## RELATIONSHIP MANAGER PROGRAM

Manipal's Relationship Manager Program is designed to equip banking professionals and newly onboarded RMs with skill, knowledge and behavioral competencies required to excel in customer facing roles within the retail banking segment.

### *Expected Outcomes:*

First-Day Productivity   Enhanced Customer Retention   Revenue Growth  
Adaptability To Digital Tools   Improved Investment Outcomes For Clients  
New Client Acquisition

### *Key Topics Covered:*

Foundations Of Banking   Relationship Management Skills   Retail Banking Products  
Introduction To RBI Regulations   CRM Tools And Digital Banking Platforms   Capital Market Basic  
Customer Service Excellence – Communication, Empathy, And Conflict Resolution  
Sales Techniques – ODPEC, Consultative Sales, Need Assessment, Pitching, Objection Handling  
CRM Tools And Digital Banking Platforms   Financial Planning   Investment Management

*Program Duration: Customizable To Requirements*



## CLERICAL PROGRAM

Manipal's Clerical Program aims to enhance the operational & customer engagement skills of the clerical staff by upgrading their knowledge of the banking operations, process & compliance matters, and features of various products of the bank, along with their communication & customer engagement skills.

### *Expected Outcomes:*

Qualified And Competent Staff   Alignment To Role   Effective Communication Skills  
Customer-centric Approach & Solutioning Mindset   Digital Acumen   Preventive Vigilance  
Culture Of Adherence To Systems And Procedure   Sales Orientation

### *Key Topics Covered:*

Know Your Organisation - Culture & Ethics   KYC, AML & Regulatory Norms  
Branch Operations & Compliance   Cash & Clearing   Service Requests  
Remittance Services   Digital Products & Migration   Escalation Matrix & Customer Complaints  
Liability Products – Importance Of CASA   Audit & Common Observations During Audit

*Program Duration: Customizable To Requirements*



## Leadership Training

## LEADERSHIP DEVELOPMENT TRAINING

Manipal's Leadership Development Program aims at practical insights and holistic learning for individuals in leadership roles. The program brings in insights into purpose driven approach, aligned to organizational goals and vision.

### *Expected Outcomes:*

Personal Excellence And Self Awareness  
Being Able To Bring In Team Engagement & Team Excellence  
Spearhead Change For Sustainable Success With Teams

### *Key Topics Covered:*

Strengths & Personality Traits   Values & Beliefs   Emotional Intelligence  
Leadership Styles   Energy Management   Strategic Thinking & Models  
Team Effectiveness Assessment   Coaching & Mentoring   Effective Delegation

*Program Duration: Customizable To Requirements*



## BRANCH MANAGER PROGRAM

The Branch Manager Program by Manipal is a specialized leadership development initiative by combining operational expertise, leadership skills, and strategic insights, designed to equip aspiring and existing branch managers with the knowledge, skills and attitude required to excel in the dynamic indian banking sector.

### *Expected Outcomes:*

Effective Leadership   Skilled Workforce   Improved Customer Relationships  
Business Growth   Customer-Centric Operations   Regulatory Adherence

### *Key Topics Covered:*

Fundamentals Of Branch Banking   Leadership And Team Management   Emotional Intelligence  
Business Development   Credit And Risk Management   Regulatory And Compliance Framework  
Digital Banking Leadership   Client Relationship Management   Audit And Compliance  
Asset And Liability Products

*Program Duration: Customizable To Requirements*



## POST-PROMOTION PROGRAM

Manipal's comprehensive Post-Promotion Program aims to equip newly promoted officers with the essential skills and mindset to quickly adapt to their new role with higher responsibilities and lead their team in meeting the organizational goals.

### *Expected Outcomes:*

Role Alignment & Adapt To Higher Responsibility   Team Management & Leadership Skills  
Stronger Regulatory Compliance   Organisational Goals, Culture & Ethics  
Customer Relationship Management & Customer Feedback   Business Growth

### *Key Topics Covered:*

Retail Liability & Assets Products   Branch Profitability   Leadership Skills  
Fraud Prevention   Digital Products & Solutions   Process & Compliance  
Bank Audit & Compliance   Bank Policies & Delegation Of Powers  
Enhanced Communication Skills   CRM

*Program Duration: Customizable To Requirements*



# *Learner Engagement Model*

How We Do It

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01

## Highly Customised Program

Co-created programs directly addressing organisation's talent requirements

02

## Domain-specific Modules

Domain-specific curriculum with real-time capstone projects for hands-on training

03

## Dedicated Learner Batches

Focused training in technical and soft-skills including live projects

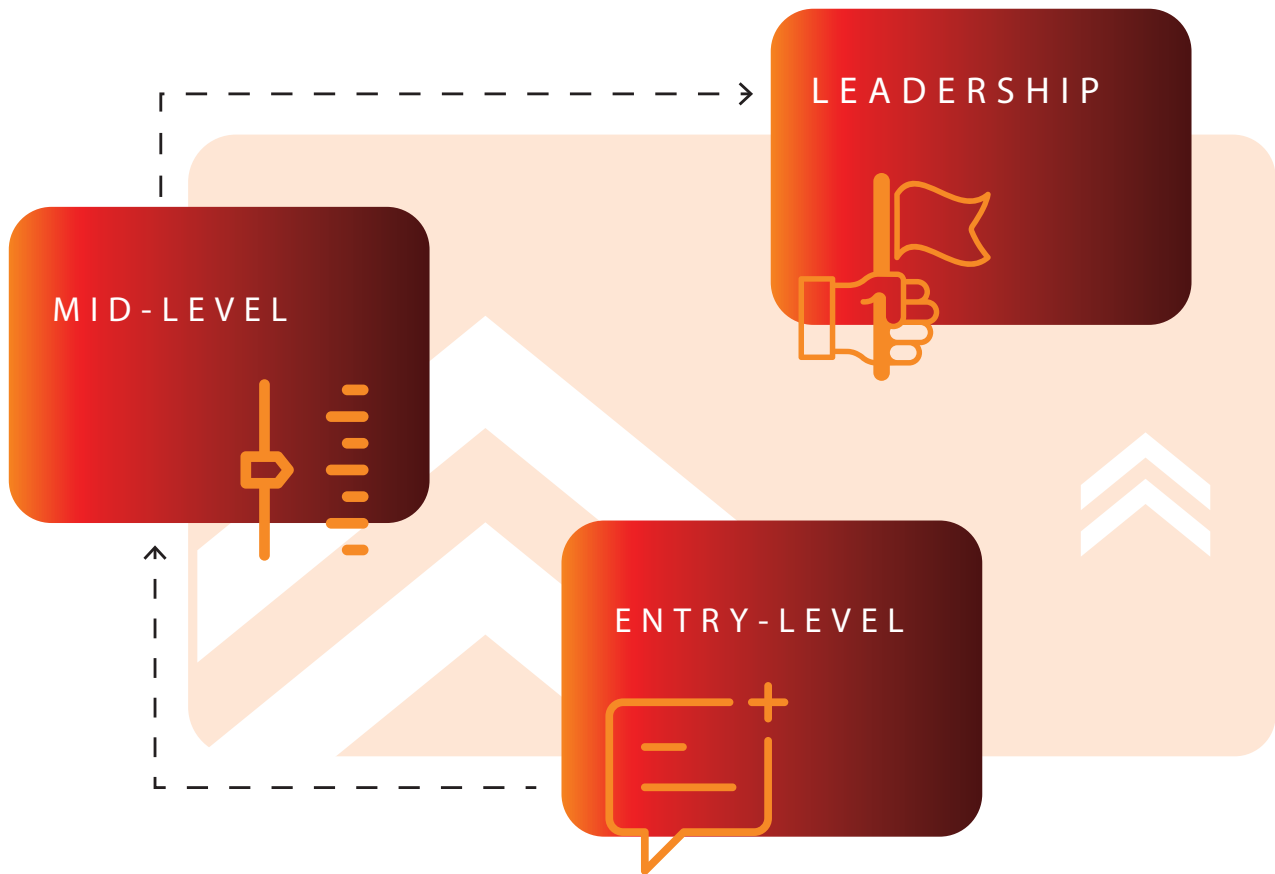
04

## Marketing & Brand Positioning

Co-branded marketing communications and media promotions building on the organisation's market perception

# *The Way We Do It*

Our Learning Engagement Model Is A Streamlined System Designed For Optimal Learning.



Virtual & Physical  
Classroom



Field/Branch  
Visits



Core Banking  
Solutions Training



Group  
Discussions



Presentations



Role Plays

## ***World-Class Faculty Expertise***

With over 220+ experienced and qualified full-time instructors & 100+ adjunct faculty members including industry experts, our faculties ensure world-class teaching and thorough understanding of the curriculum.



Dr. Soumyadip Roy  
Director In-charge &  
Head-Academics, MABFSI



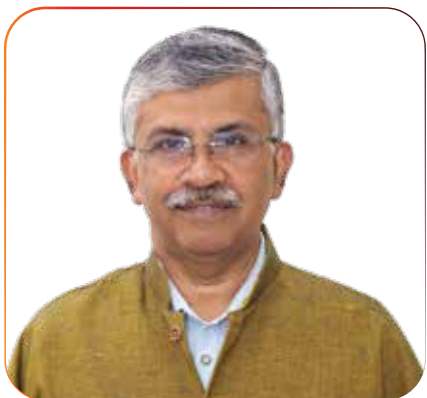
Meena Herle  
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Deputy Director



Boby Joseph  
Deputy Director



SKV Prasad  
Deputy Director



Tarun Yaduwanshi  
Head Of Department



Smita Venugopal  
Head Of Department

# Our Reach & Partnerships

## BANKING



## INSURANCE



## NBFCs & OTHERS



## INTERNATIONAL COLLABORATION





*Schedule A Consultation  
To Transform Your Workforce*

UNext Manipal Academy of BFSI

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