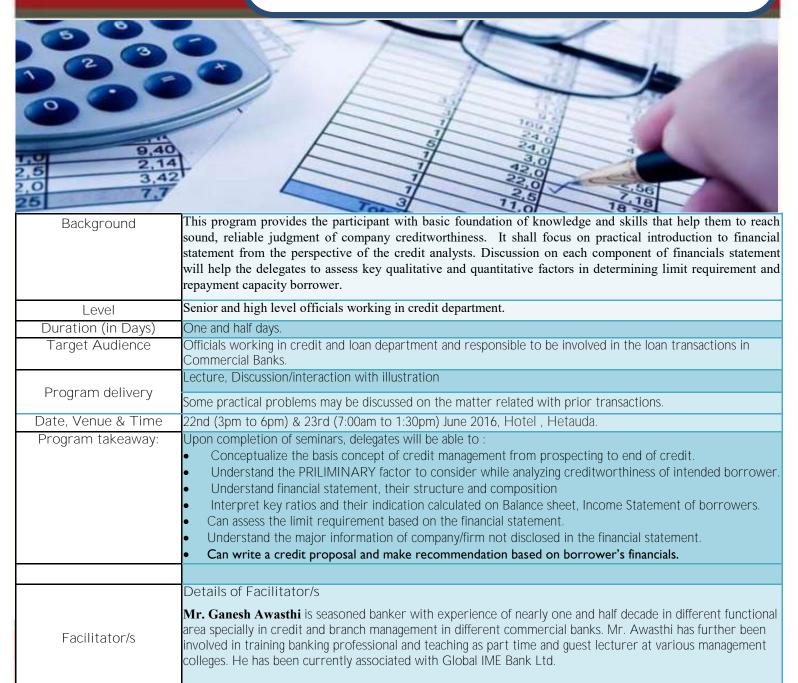


PRESENTS

BASIC CONCEPT OF CREDIT MANAGEMENT & INTERPRETATION OF FINANCIAL STATEMENT OF BORROWER



Course Outline

Time	Day 1
	3
Session 1	Credit Management conceptPreliminary analysis of credit proposal
3:00pm to 4:30pm	r remininary analysis of credit proposar
5.00pm to 4.50pm	
	Hi-Tea (15minutes)
Session II	Major Finding and impact on decision making
1.15pm to 6.00pm	• Conclusion
4:45pm to 6:00pm	Role Play/Case Study
Time	Day 2
Session 1	Financial Statement and discussion on major components.
	Balance sheet
7:00am to 8:30am	Income StatementCash Flow
	Information not disclosed in financial statement.
	Tea Break (15 minutes)
Session II	Financial Tools to interpret the statements
0.45 40.45	Ratio AnalysisProfitability Ratio
8:45am to 10:15am	Efficiency ratio
	Leverage Ratio
	Liquidity Ratio
	Lunch Break (45 minutes)
Session III	Ratio Analysis and its use in credit decision making Proceedings of the control of the con
10.4Fam to 10.00mm	 Purpose of different loan and Calculation of limit requirement WC Limit Calculation
10:45am to 12:00pm	LC Limit Calculation
	Tea Break (15 minutes)
Session IV	Case Study of Trading/importing unit
	Case Study of Pulses Processing Industries .
12:15pm to 1:30pm	

Terms and Conditions

Fee/ Charges:

1. Cancellation/ withdrawal of participants must be done 24 hours prior to start of the program. If participant does not attend the program without cancellation, full charge shall be levied to the client.

NATIONAL BANKING INSTITUTE LTD.