



PRESENTS
CREDIT APPRAISAL COURSE

Testimonial from the previous course:

- 1. The program was directly linked to my current job. This definitely helped me a lot to understand the subject matter.*
- 2. The program was very useful to the beginners in credit department. It was able to pin point even the small data and was able to interpret the meaning of the data so this is very fruitful to all the learners.*
- 3. Overall the training was very much relevant and useful to the responsibility assigned at workplace.*
- 4. Highly knowledgeable and experienced resource person. Highly beneficial training.*
- 5. It is grateful & useful training program.*
- 6. Outstanding Excellent.*

Program Objectives:

1. Create a solid base for a better future in Credit Department.
2. Understand Credit Appraisal comprehensively.
3. Be able to use the knowledge and skills immediately.



Program Details

Target : 6 months in Credit Department or having aspiration to work in Credit Department
Date & Time : 7:45am to 1:30pm (6th to 9th September, 2015)
(Early Bird till 31st Aug, 2015)
Venue : Hotel Makalu, Birgunj.
Trainer : Mr. Parshuram K. Chhetri, Ex CEO, Grand Bank Nepal Ltd.

Course Outline

Day 1

6th Sept, 2015
(Sunday)

7:45am to 8:00am (Registration & Tea/ Coffee)

8:00am to 9:30am (Session 1)

9:30am to 10:15am- Lunch Break

10:15am to 11:45 (Session 2)

11:45am to 12:00am (Tea/ Coffee/ Cookies Break)

12:00am to 1:30pm (Session 3)

I) Asset Conversion Cycle

Introduction
Components of the Asset Conversion Cycle
Timing Differences and Financing Needs
Estimating Operating Cycle Financing Needs

II) Borrowing Cause Analysis

Introduction
Borrowing Caused by
 Short Term Sales Growth
 Long Term Sales Growth
Borrowing Caused by
 Increase in working investment
 Stock Slowdown
Debtors Collection Slowdown
Borrowing Caused by
 Fixed Asset Replacement
 Expansion of Fixed Assets
 Restructuring Liabilities
 Assets Growth
 Unprofitable or Marginally Profitable Operations
 Outlays for Dividend Payments or Owners Drawings

Day 2

7th Sept, 2015
(Monday)

7:45am to 8:00am (Registration & Tea/ Coffee)

8:00am to 9:30am (Session 4)

9:30am to 10:15am- Lunch Break

10:15am to 11:45 (Session 5)

11:45am to 12:00am (Tea/ Coffee/ Cookies Break)

12:00am to 1:30pm (Session 6)

IV) Industry Risk Analysis

Introduction
Industry Risk Characteristics
 Cost Structure
 Maturity
 Cyclicality
 Profitability
 Dependence
 Vulnerability to Substitutes
 Regulatory Environment

V) Business Risk Analysis

Introduction
Business Analysis Perspectives
General Characteristics and Goals
Product Market Match
Supply and Production Analysis
Distribution and Sales
Management Analysis
Drawing Conclusion



Course Outline

<p style="text-align: center;"><u>Day 3</u> <u>8rd Sept, 2015</u> <u>(Tuesday)</u></p> <p><u>7:45am to 8:00am (Registration & Tea/ Coffee)</u></p> <p>8:00am to 9:30am (Session 7) 9:30am to 10:15am- Lunch Break) 10:15am to 11:45 (Session 8) 11:45am to 12:00am (Tea/ Coffee/ Cookies Break) 12:00am to 1:30pm (Session 9)</p>	<p><u>VI) Financial Statement Analysis</u></p> <p>Introduction Financial Ratio Categories Developing Financial Statement Expectations Assessing Operations Management Key Financial Ratios Examining the Balance sheet for Accounting Risk</p>
<p style="text-align: center;"><u>Day 4 (4 sessions)</u> <u>9th Sept, 2015</u> <u>(Wednesday)</u></p> <p><u>7:45am to 8:00am (Registration & Tea/ Coffee)</u></p> <p>8:00am to 9:30am (Session 10) 9:30am to 10:15am- Lunch Break 10:15am to 11:45 (Session 11) 11:45am to 12:00am (Tea/ Coffee/ Cookies Break) 12:00am to 1:30pm (Session 12) Examination (1 Hour) Session13</p>	<p><u>VII) Cash Flow Analysis</u></p> <p>Introduction Cash Flow Summary Principles of Cash Flow Analysis Performing Cash Flow Analysis</p> <p style="text-align: center;">Performing Cash Flow Analysis (cont...)</p> <p>More Cash Flow Interim Cash Flow Analysis Cash Flow Statement Quick Cash Flow</p> <p><u>VIII) Projection</u></p> <p>Introduction The Logic and Purpose of Projections Sensitivity Analysis Projecting the Cash Flow Summary Projecting the Balance Sheet</p>

Terms and Conditions

1. Early Bird Discount : A discount of maximum up to 5% may be provided to the clients for their early registration on training programs announced by NBI.
2. The above discount may not be applicable on conferences, workshops, seminars and programs with international trainers. The discount will be provided for programs on case to case basis.

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.