



PRESENTS  
**CREDIT APPRAISAL**



### **Background**

This program has been designed to provide an extensive insight into the various components of Credit Appraisal and will be delivered in such a way that the participants can immediately bring the knowledge and skills into practice. The program will help in creating a solid base for a better future in Credit Department.

#### **Program Details:**

**Date & Time:** 23rd - 27th April, 2023 (7.00am - 10.30am) & 28th April (7.00-11.00am) 1 hr accessment

**Duration:** 13 sessions including post training assessment (1 session=1.5hrs)

**Venue:** NBI Hall, Kathmandu

# Program Details

Topic	Coverage
<b>1. Asset Conversion Cycle</b>	<ul style="list-style-type: none"><li>• Introduction</li><li>• Components of the Asset Conversion Cycle</li><li>• Timing Differences and Financing Needs</li><li>• Estimating Operating Cycle Financing Needs</li></ul>
<b>2. Borrowing Cause Analysis</b>	<ul style="list-style-type: none"><li>• Introduction</li><li>• Borrowing Caused by<ul style="list-style-type: none"><li>⇒ Short Term Sales Growth</li><li>⇒ Long Term Sales Growth</li></ul></li><li>• Borrowing Caused by<ul style="list-style-type: none"><li>⇒ Increase in working investment</li><li>⇒ Stock Slowdown</li></ul></li><li>• Debtors Collection Slowdown</li><li>• Borrowing Caused by<ul style="list-style-type: none"><li>⇒ Fixed Asset Replacement</li><li>⇒ Expansion of Fixed Assets</li><li>⇒ Restructuring Liabilities</li><li>⇒ Assets Growth</li><li>⇒ Unprofitable or Marginally Profitable Operations</li><li>⇒ Outlays for Dividend Payments or Owners Drawings</li></ul></li></ul>
<b>3. Industry Risk Analysis</b>	<ul style="list-style-type: none"><li>• Introduction</li><li>• Industry Risk Characteristics<ul style="list-style-type: none"><li>⇒ Cost Structure</li><li>⇒ Maturity</li><li>⇒ Cyclicalities</li><li>⇒ Profitability</li><li>⇒ Dependence</li><li>⇒ Vulnerability to Substitutes</li><li>⇒ Regulatory Environment</li></ul></li></ul>

## Program Details

Topic	Coverage
<b>3. Business Risk Analysis</b>	<ul style="list-style-type: none"><li>• Introduction</li><li>• Business Analysis Perspectives</li><li>• General Characteristics and Goals</li><li>• Product Market Match</li><li>• Supply and Production Analysis</li><li>• Distribution and Sales</li><li>• Management Analysis</li><li>• Drawing Conclusion</li></ul>
<b>4. Financial Statement Analysis</b>	<ul style="list-style-type: none"><li>• Introduction</li><li>• Cash Flow Summary<ul style="list-style-type: none"><li>⇒ Principles of Cash Flow Analysis</li><li>⇒ Performing Cash Flow Analysis</li></ul></li><li>• More Cash Flow<ul style="list-style-type: none"><li>⇒ Interim Cash Flow Analysis</li><li>⇒ Cash Flow Statement</li><li>⇒ Quick Cash Flow</li></ul></li></ul>
<b>5. Projection</b>	<ul style="list-style-type: none"><li>• Introduction</li><li>• The Logic and Purpose of Projections</li><li>• Sensitivity Analysis</li><li>• Projecting the Cash Flow Summary</li><li>• Projecting the Balance Sheet</li></ul>

### Facilitator's Profile

**Mr. Parshuram K. Chhetri**

**Former CEO- Global IME Bank**

**Banking Expert**

***\*\*Post Training Assessment of one hour shall be conducted at the end of the program.***