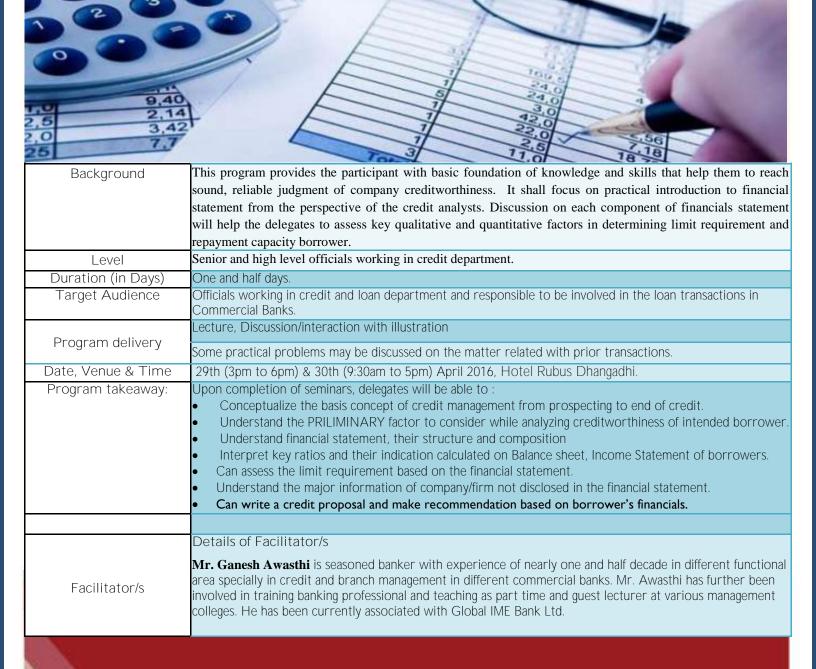
PRESENTS

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



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Course Outline

Time	Day 1
Session 1	Credit Management concept
2.00	Preliminary analysis of credit proposal
3:00pm to 4:30pm	
	Hi-Tea (15minutes)
Session II	Major Finding and impact on decision making
4:45pm to 6:00pm	Conclusion Data Dissu(Coop Study)
4.40pm to 0.00pm	Role Play/Case Study
Time	Day 2
Session 1	• Financial Statement and discussion on major components.
9:30am to 11:00am	Balance sheetIncome Statement
9:3041110 11:00411	 Cash Flow
	• Information not disclosed in financial statement.
	Tea Break (15 minutes)
Session II	Financial Tools to interpret the statements
0000101111	Ratio Analysis
11:15pm to	Profitability Ratio
12:45pm	Efficiency ratioLeverage Ratio
	Liquidity Ratio
	Lunch Break (45 minutes)
Session III	Ratio Analysis and its use in credit decision making
1.20pp to 2.00pp	 Purpose of different loan and Calculation of limit requirement WC Limit Calculation
1:30pm to 3:00pm	LC Limit Calculation
	Tea Break (15 minutes)
Session IV	Case Study of Trading/importing unit
0.15	Case Study of Pulses Processing Industries .
3:15pm to 5:00pm	

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.

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