



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.

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Course Outline

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

IV) Industry Risk Analysis

- Introduction
- Industry Risk Characteristics
 - Cost Structure
 - Maturity
 - Cyclicalities
 - 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

VI) Financial Statement Analysis

- Introduction
- Financial Ratio Categories
- Developing Financial Statement Expectations
- Assessing Operations Management
- Key Financial Ratios
- Examining the Balance sheet for Accounting Risk

VII) Cash Flow Analysis

- Introduction
- Cash Flow Summary
 - Principles of Cash Flow Analysis
 - Performing Cash Flow Analysis



Performing Cash Flow Analysis (cont...)

- More Cash Flow
- Interim Cash Flow Analysis
- Cash Flow Statement
- Quick Cash Flow

VIII) Projection

- Introduction
- The Logic and Purpose of Projections
- Sensitivity Analysis
- Projecting the Cash Flow Summary
- Projecting the Balance Sheet

Program Details

- Duration : 13 Sessions, 6 days
- Date : 15th to 20th January 2017
- Time : 15th to 19th Jan (7:00am to 10:15am), 20th Jan 2017 (7:00am to 12:15pm)
- Nature : Course
- Target Group : 6 months in credit or aspiring to work in credit Department
- Methods : Presentations, Group Discussion, Case Studies,
- Venue : NBI Hall, KTM

Resource Person : Mr. Parshuram K. Chhetri, Ex-CEO, Grand Bank Nepal



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.