

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.

NATIONAL BANKING INSTITUTE LTD.

Course Outline

Tasket Lonversion Lycle Introduction	D 4	
7:00am to 8:30am Session1	Day 1	I) Asset Conversion Cycle
8:30am to 9:00am (Breakfast) 9:00am to 10:30am Session 2 Day 2 7:00am to 8:30am Session 3 8:30am to 9:00am (Breakfast) 9:00am to 10:30am Session 3 Day 2 1D Borrowing Cause d by Increase in working investment Stock Slowdown Day 2 1D Borrowing Caused by Increase in working investment Stock Slowdown Day 2 1D Borrowing Caused by Increase in working investment Stock Slowdown Day 3 Pixed Asset Replacement Expansion of Fixed Assets Restructuring Liabilities Assets Growth Unprofitable or Marginally Profitable Operations Outlays for Dividend Payments or Owners Drawings III) Industry Risk Analysis Introduction Industry Risk Analysis Introduction Industry Risk Characteristics Cost Structure Adaturity Profitability Industry Risk Characteristics Cost Structure Vulnerability to Substitutes Regulatory Environment IV) Business Risk Analysis Introduction Business Analysis Perspectives General Characteristics and Goals Product Market Match Supply and Production Analysis Distribution and Sales Day 4 V) Financial Statement Analysis	7.00 am to 0.20 am	
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7:00am to 8:30am • Introduction		V) Financial Statement Analysis
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Session 7 • Financial Ratio Categories	Session 7	Financial Ratio Categories
Developing Financial Statement Expectations		
8:30am to 9:00am • Assessing Operations Management		
(Breakfast) • Key Financial Ratios	(Breakfast)	
Examining the Balance sheet for Accounting Risk		
9:00am to 10:30am		
Session 8	Session 8	



Day 5 7:00am to 8:30am Session 9

8:30am to 9:00am (Breakfast)

9:00am to 10:30am Session 10

Day 6 7:00am to 8:30am Session 11

8:30am to 9:00am (Breakfast)

9:00am to 10:30am Session 12

10:30am to 11:30am (Exam Session 13) Closing

VI) Cash Flow Analysis

- Introduction
- Cash Flow Summary
 - Principles of Cash Flow Analysis
 - Performing Cash Flow Analysis
- More Cash Flow
 - Interim Cash Flow Analysis
 - Cash Flow Statement
 - Quick Cash Flow

VII) Projection

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

Program Details

EARLY BIRD OFFER

Duration : 6 days

Date :16th to 21st August, 2015

Time : 7:00am to 10:30am

Nature : Course

(Early Bird Discount of 5% will be applicable if nomination sent

by 12th August, 2015)

Target Group : 6 months in credit or aspiring to work in credit

Department

Methods : Presentations, Group Discussion, Case Studies,

Venue : NBI Hall, Kathmandu.

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



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.