



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

<p style="text-align: center;"><u>Day 1</u></p> <p>2:00pm to 3:30pm (session1)</p> <p>3:30pm to 3:50pm (Hi-Tea)</p> <p>3:50pm 5:20pm (session 2)</p> <p>5:20pm to 5:35pm (Tea Break)</p> <p>5:35pm to 7:00pm (session 3)</p>	<p><u>I) Asset Conversion Cycle</u></p> <p>Introduction</p> <p>Components of the Asset Conversion Cycle</p> <p>Timing Differences and Financing Needs</p> <p>Estimating Operating Cycle Financing Needs</p> <p><u>II) Borrowing Cause Analysis</u></p> <p>Introduction</p> <p>Borrowing Caused by</p> <ul style="list-style-type: none"> Short Term Sales Growth Long Term Sales Growth <p>Borrowing Caused by</p> <ul style="list-style-type: none"> Increase in working investment Stock Slowdown <p>Debtors Collection Slowdown</p> <p>Borrowing Caused by</p> <ul style="list-style-type: none"> Fixed Asset Replacement Expansion of Fixed Assets Restructuring Liabilities Assets Growth Unprofitable or Marginally Profitable Operations Outlays for Dividend Payments or Owners Drawings
<p style="text-align: center;"><u>Day 2</u></p> <p><u>7:45am to 8:00am (Registration & Tea/ Coffee)</u></p> <p>8:00am to 9:30am (Session 4)</p> <p>9:30am to 10:15am- Lunch Break</p> <p>10:15am to 11:45 (Session 5)</p> <p>11:45am to 12:00am (Tea/ Coffee/ Cookies Break)</p> <p>12:00am to 1:30pm (Session 6)</p>	<p><u>IV) Industry Risk Analysis</u></p> <p>Introduction</p> <p>Industry Risk Characteristics</p> <ul style="list-style-type: none"> Cost Structure Maturity Cyclicality Profitability Dependence Vulnerability to Substitutes Regulatory Environment <p><u>V) Business Risk Analysis</u></p> <p>Introduction</p> <p>Business Analysis Perspectives</p> <p>General Characteristics and Goals</p> <p>Product Market Match</p> <p>Supply and Production Analysis</p> <p>Distribution and Sales</p> <p>Management Analysis</p> <p>Drawing Conclusion</p>
<p style="text-align: center;"><u>Day 3</u></p> <p><u>7:45am to 8:00am (Registration & Tea/ Coffee)</u></p> <p>8:00am to 9:30am (Session 7)</p> <p>9:30am to 10:15am- Lunch Break</p> <p>10:15am to 11:45 (Session 8)</p> <p>11:45am to 12:00am (Tea/ Coffee/ Cookies Break)</p> <p>12:00am to 1:30pm (Session 9)</p>	<p><u>VI) Financial Statement Analysis</u></p> <p>Introduction</p> <p>Financial Ratio Categories</p> <p>Developing Financial Statement Expectations</p> <p>Assessing Operations Management</p> <p>Key Financial Ratios</p> <p>Examining the Balance sheet for Accounting Risk</p> <p><u>VII) Cash Flow Analysis</u></p> <p>Introduction</p> <p>Cash Flow Summary</p> <ul style="list-style-type: none"> Principles of Cash Flow Analysis Performing Cash Flow Analysis



Day 4 (4 sessions)

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

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/ Cook-
ies Break)

12:00am to 1:30pm (Session 12)
Examination (1 Hour) Session13

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 : 4 days
Date : 17th to 20th Feb, 2016
Time : 17th (2:00pm to 7:00pm), 18th, 19th, 20th (7:45am
to 1:30pm) Feb, 2016
Nature : Course
Target Group : 6 months in credit or aspiring to work in credit
Department
Methods : Presentations, Group Discussion, Case Studies,
Venue : Hotel Royal Century, Narayanghat.

**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.