



Presents much needed

# 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.*

<b>Duration:</b>	4 days
<b>Time:</b>	12:30pm to 5:30pm (27 <sup>th</sup> March, 2015) 7:45 am to 1:30pm (28 <sup>th</sup> to 30 <sup>th</sup> March, 2015)
<b>Nature:</b>	Course
<b>Target Group:</b>	6 months in Credit Department or having aspiration to work in Credit Department
<b>Methods:</b>	Presentations, Group Discussion, Case Studies
<b>Resource Person:</b>	Mr. Parshuram K. Chhetri, Ex-CEO, Grand Bank Nepal
<b>Objective:</b>	<ol style="list-style-type: none"> <li>1. Create a solid base for a better future in Credit Department</li> <li>2. Understand Credit Appraisal comprehensively</li> <li>3. Be able to use the knowledge and skills immediately</li> </ol>

### Program Content

<p style="text-align: center;"><b><u>Day 1</u></b></p> <p style="text-align: center;"><b><u>27th March, 2015</u></b> <b><u>(Friday)</u></b></p> <p><b>12:30pm to 1:30pm</b> (Session 1)</p> <p><b>1:30pm to 2:15pm</b> (Lunch Break)</p> <p><b>2:15pm to 3:45pm</b> (Session 2)</p> <p><b>3:45pm to 4:00pm</b> (Tea/ Coffee/ Cookies Break)</p> <p><b>4:00pm to 5:30</b> (Session3)</p>	<p><b><u>I) Asset Conversion Cycle</u></b></p> <ol style="list-style-type: none"> <li>1. Introduction</li> <li>2. Components of the Asset Conversion Cycle</li> <li>3. Timing Differences and Financing Needs</li> <li>4. Estimating Operating Cycle Financing Needs</li> </ol> <p><b><u>II) Borrowing Cause Analysis</u></b></p> <ol style="list-style-type: none"> <li>1. Introduction</li> <li>2. Borrowing Caused by             <ol style="list-style-type: none"> <li>a. Short Term Sales Growth</li> <li>b. Long Term Sales Growth</li> </ol> </li> <li>3. Borrowing Caused by             <ol style="list-style-type: none"> <li>a. Increase in working investment</li> <li>b. Stock Slowdown</li> </ol> </li> </ol>
<p style="text-align: center;"><b><u>Day 2</u></b></p> <p style="text-align: center;"><b><u>28th March, 2015</u></b> <b><u>(Saturday)</u></b></p> <p><b><u>7:45am to 8:00am</u></b> (Registration &amp; <u>Tea/ Coffee</u>)</p> <p><b>8:00am to 9:30am</b> (Session 4)</p>	<p><b><u>III) Borrowing Cause Analysis (Contd...)</u></b></p> <ol style="list-style-type: none"> <li>1. Debtors Collection Slowdown</li> <li>2. Borrowing Caused by             <ol style="list-style-type: none"> <li>a. Fixed Asset Replacement</li> <li>b. Expansion of Fixed Assets</li> <li>c. Restructuring Liabilities</li> <li>d. Assets Growth</li> <li>e. Unprofitable or Marginally Profitable Operations</li> </ol> </li> </ol>

<p><b>9:30am to 10:15am-</b> Lunch Break</p> <p><b>10:15am to 11:45</b> (Session 5)</p> <p><b>11:45am to 12:00am</b> (Tea/ Coffee/ Cookies Break)</p> <p><b>12:00am to 1:30pm</b> (Session 6)</p>	<p>f. Outlays for Dividend Payments or Owners Drawings</p> <p><b>IV) Industry Risk Analysis</b></p> <ol style="list-style-type: none"> <li>1. Introduction</li> <li>2. Industry Risk Characteristics <ol style="list-style-type: none"> <li>a. Cost Structure</li> <li>b. Maturity</li> <li>c. Cyclicity</li> <li>d. Profitability</li> <li>e. Dependence</li> <li>f. Vulnerability to Substitutes</li> <li>g. Regulatory Environment</li> </ol> </li> </ol>
<p style="text-align: center;"><b>Day 3</b> <b>29th March, 2015</b> <b>(Sunday)</b></p> <p><b>7:45am to 8:00am (Registration &amp; Tea/ Coffee)</b></p> <p><b>8:00am to 9:30am</b> (Session 7)</p> <p><b>9:30am to 10:15am-</b> Lunch Break</p> <p><b>10:15am to 11:45</b> (Session 8)</p> <p><b>11:45am to 12:00am</b> (Tea/ Coffee/ Cookies Break)</p> <p><b>12:00am to 1:30pm</b> (Session 9)</p>	<p><b>V) Business Risk Analysis</b></p> <ol style="list-style-type: none"> <li>1. Introduction</li> <li>2. Business Analysis Perspectives</li> <li>3. General Characteristics and Goals</li> <li>4. Product Market Match</li> <li>5. Supply and Production Analysis</li> <li>6. Distribution and Sales</li> <li>7. Management Analysis</li> <li>8. Drawing Conclusion</li> </ol> <p><b>VI) Financial Statement Analysis</b></p> <ol style="list-style-type: none"> <li>1. Introduction</li> <li>2. Financial Ratio Categories</li> <li>3. Developing Financial Statement Expectations</li> <li>4. Assessing Operations Management</li> <li>5. Key Financial Ratios</li> <li>6. Examining the Balance sheet for Accounting Risk</li> </ol>
<p style="text-align: center;"><b>Day 4 (4 sessions)</b> <b>30th March, 2015</b> <b>(Monday)</b></p> <p><b>7:45am to 8:00am (Registration &amp; Tea/ Coffee)</b></p> <p><b>8:00am to 9:30am</b> (Session 10)</p> <p><b>9:30am to 10:15am-</b> Lunch Break</p>	<p><b>VII) Cash Flow Analysis</b></p> <ol style="list-style-type: none"> <li>1. Introduction</li> <li>2. Cash Flow Summary <ol style="list-style-type: none"> <li>a. Principles of Cash Flow Analysis</li> <li>b. Performing Cash Flow Analysis</li> </ol> </li> <li>3. More Cash Flow <ol style="list-style-type: none"> <li>a. Interim Cash Flow Analysis</li> <li>b. Cash Flow Statement</li> <li>c. Quick Cash Flow</li> </ol> </li> </ol>

<p><b>10:15am to 11:45</b> (Session 11)</p> <p><b>11:45am to 12:00am</b> (Tea/ Coffee/ Cookies Break)</p> <p><b>12:00am to 1:30pm</b> (Session 12)</p> <p>Examination (1 Hour)</p>	<p><u>VIII) Projection</u></p> <ol style="list-style-type: none"> <li>1. Introduction</li> <li>2. The Logic and Purpose of Projections</li> <li>3. Sensitivity Analysis</li> <li>4. Projecting the Cash Flow Summary</li> <li>5. Projecting the Balance Sheet</li> </ol>
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### *Program Details*

**Target** : 6 months in Credit Department or having aspiration to work in Credit Department

**Date & Time** : 12:30pm to 5:30pm (27th March, 2015)  
7:45 am to 1:30pm (28th to 30th March, 2015)

**Venue** : Hotel Panchali, Biratnagar.

**Trainer** : Mr. Parshuram K. Chhetri, Ex CEO, Grand Bank Nepal Ltd.

