



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.*

Duration: 6 days
Time: 7:00 am to 10:30am
Nature: Course
Target Group: 6 months in Credit Department or having aspiration to work in Credit Department
Methods: Presentations, Group Discussion, Case Studies
Resource Person: Mr. Parshuram K. Chhetri, Ex-CEO, Grand Bank Nepal
Objective:

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

Program Content

<p style="text-align: center;">Day 1</p> <p style="text-align: center;">7:00am to 8:30am Session 1</p> <p style="text-align: center;">8:30am to 9:00am (Breakfast)</p> <p style="text-align: center;">9:00am to 10:00am Session 2</p>	<p><u>I) Asset Conversion Cycle</u></p> <ol style="list-style-type: none"> 1. Introduction 2. Components of the Asset Conversion Cycle 3. Timing Differences and Financing Needs 4. Estimating Operating Cycle Financing Needs <p><u>II) Borrowing Cause Analysis</u></p> <ol style="list-style-type: none"> 1. Introduction 2. Borrowing Caused by <ol style="list-style-type: none"> a. Short Term Sales Growth b. Long Term Sales Growth 3. Borrowing Caused by <ol style="list-style-type: none"> a. Increase in working investment b. Stock Slowdown
<p style="text-align: center;">Day 2</p> <p style="text-align: center;">7:00am to 8:30am Session 3</p> <p style="text-align: center;">8:30am to 9:00am (Breakfast)</p>	<p><u>II) Borrowing Cause Analysis (Contd...)</u></p> <ol style="list-style-type: none"> 1. Debtors Collection Slowdown 2. Borrowing Caused by <ol style="list-style-type: none"> a. Fixed Asset Replacement b. Expansion of Fixed Assets c. Restructuring Liabilities d. Assets Growth e. Unprofitable or Marginally Profitable Operations f. Outlays for Dividend Payments or Owners Drawings

<p>9:00am to 10:30am Session4</p>	<p><u>III) Industry Risk Analysis</u></p> <ol style="list-style-type: none"> 1. Introduction 2. Industry Risk Characteristics <ol style="list-style-type: none"> a. Cost Structure b. Maturity c. Cyclicalilty d. Profitability e. Dependence f. Vulnerability to Substitutes g. Regulatory Environment
<p>Day 3 7:00am to 8:30am Session5</p> <p>8:30am to 9:00am (Breakfast)</p> <p>9:00am to 10:30am Session6</p>	<p><u>IV) Business Risk Analysis</u></p> <ol style="list-style-type: none"> 1. Introduction 2. Business Analysis Perspectives 3. General Characteristics and Goals 4. Product Market Match 5. Supply and Production Analysis 6. Distribution and Sales 7. Management Analysis 8. Drawing Conclusion
<p>Day 4 7:00am to 8:30am Session 7</p> <p>8:30am to 9:00am (Breakfast)</p> <p>9:00am to 10:30am Session 8</p>	<p><u>V) Financial Statement Analysis</u></p> <ol style="list-style-type: none"> 1. Introduction 2. Financial Ratio Categories 3. Developing Financial Statement Expectations 4. Assessing Operations Management 5. Key Financial Ratios 6. Examining the Balance sheet for Accounting Risk
<p>Day 5 7:00am to 8:30am Session 9</p> <p>8:30am to 9:00am (Breakfast)</p> <p>9:00am to 10:30am Session 10</p>	<p><u>VI) Cash Flow Analysis</u></p> <ol style="list-style-type: none"> 1. Introduction 2. Cash Flow Summary <ol style="list-style-type: none"> a. Principles of Cash Flow Analysis b. Performing Cash Flow Analysis 3. More Cash Flow <ol style="list-style-type: none"> a. Interim Cash Flow Analysis b. Cash Flow Statement c. Quick Cash Flow
<p>Day 6 7:00am to 8:30am Session 11</p>	<p><u>VII) Projection</u></p> <ol style="list-style-type: none"> 1. Introduction 2. The Logic and Purpose of Projections

<p>8:30am to 9:00am (Breakfast)</p> <p>9:00am to 10:30am Session 12</p> <p>10:30am to 11:30am (Exam Session 13) Closing</p>	<ol style="list-style-type: none"> 3. Sensitivity Analysis 4. Projecting the Cash Flow Summary 5. Projecting the Balance Sheet
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Program Details

Target	: 6 months in Credit Department or having aspiration to work in Credit Department
Date	: 31 st March to 5 th April, 2015
Time	: 7:00am to 10:30am (Breakfast @ 8:30am to 9:00am)
Venue	: NBI Training Hall, Kathmandu.
Trainer	: Mr. Parshuram K. Chhetri, Ex CEO, Grand Bank Nepal Ltd.

