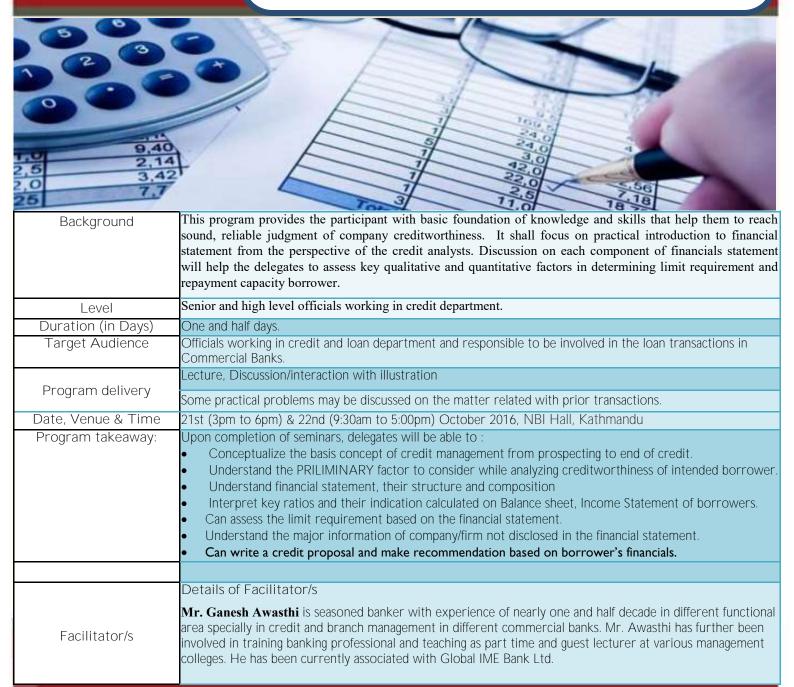


PRESENTS

BASIC CONCEPT OF CREDIT MANAGEMENT & INTERPRETATION OF FINANCIAL STATEMENT OF BORROWER



Course Outline

Time	Day 1
Session 1 3:00pm to 4:30pm	 Credit Management concept Preliminary analysis of credit proposal
7	Hi-Tea (15minutes)
Session II 4:45pm to 6:00pm	 Major Finding and impact on decision making Conclusion Role Play/Case Study
Time	Day 2
Session 1 9:30am to 11:00am	 Financial Statement and discussion on major components. Balance sheet Income Statement Cash Flow Information not disclosed in financial statement.
	Tea Break (15 minutes)
Session II 11:15am to 12:45pm	 Financial Tools to interpret the statements Ratio Analysis Profitability Ratio Efficiency ratio Leverage Ratio Liquidity Ratio
	Lunch Break (45 minutes)
Session III 1:30pm to 3:00pm	 Ratio Analysis and its use in credit decision making Purpose of different loan and Calculation of limit requirement WC Limit Calculation LC Limit Calculation
	Tea Break (15 minutes)
Session IV 3:15pm to 5:00pm	 Case Study of Trading/importing unit Case Study of Pulses Processing Industries .

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.

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