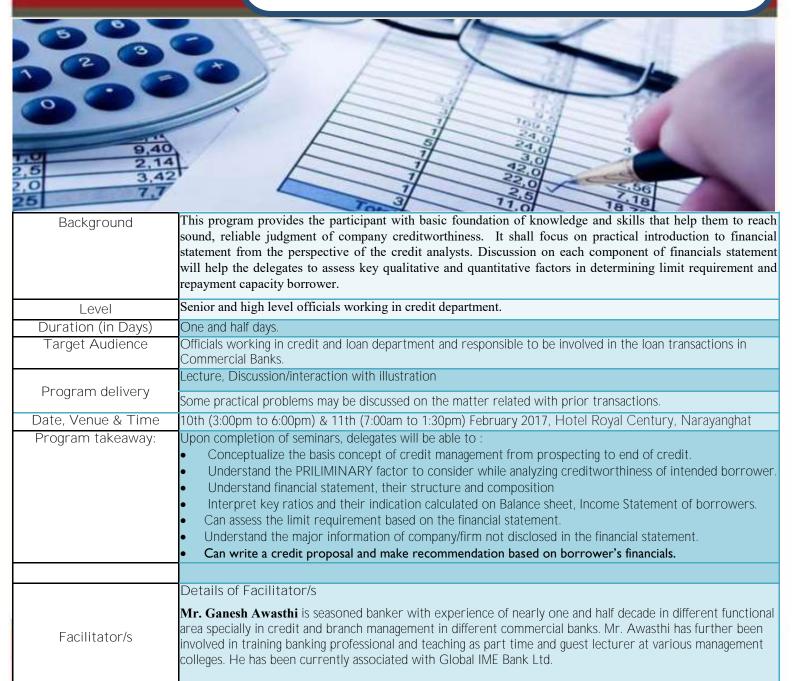


PRESENTS

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



Course Outline

Time	Doy 1
	Day 1
Session 1	Credit Management concept
	Preliminary analysis of credit proposal
3:00pm to 4:30pm	
	Hi-Tea (15minutes)
Session II	Major Finding and impact on decision making
4.45	• Conclusion
4:45pm to 6:00pm	Role Play/Case Study
Time	Day 2
	3
Session 1	Financial Statement and discussion on major components.
	Balance sheet
7:00am to 8:30am	Income StatementCash Flow
	Information not disclosed in financial statement.
	information not discressed in infancial statement.
	Tea Break (15 minutes)
Session II	Financial Tools to interpret the statements
	Ratio Analysis
8:45am to 10:15am	Profitability Ratio
	Efficiency ratio
	Leverage Ratio Living Ratio
	Liquidity Ratio Lunch Progle (20 minutes)
	Lunch Break (30 minutes)
Session III	Ratio Analysis and its use in credit decision making
10.45	 Purpose of different loan and Calculation of limit requirement WC Limit Calculation
10:45am to 12:15pm	WC Limit Calculation LC Limit Calculation
	Tea Break (15 minutes)
Session IV	Case Study of Trading/importing unit
	Case Study of Pulses Processing Industries .
12:30pm to 1:30pm	

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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