



**PRESENTS**

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



Background	This program provides the participant with basic foundation of knowledge and skills that help them to reach sound, reliable judgment of company creditworthiness. It shall focus on practical introduction to financial statement from the perspective of the credit analysts. Discussion on each component of financials statement will help the delegates to assess key qualitative and quantitative factors in determining limit requirement and repayment capacity borrower.
Level	Senior and high level officials working in credit department.
Duration (in Days)	One and half days.
Target Audience	Officials working in credit and loan department and responsible to be involved in the loan transactions in Commercial Banks.
Program delivery	Lecture, Discussion/interaction with illustration Some practical problems may be discussed on the matter related with prior transactions.
Date, Venue & Time	17th (3:00pm to 6:00pm) & 18th (9:30am to 5:00pm) March 2017, <b>NBI Hall, Kathmandu</b>
Program takeaway:	Upon completion of seminars, delegates will be able to : <ul style="list-style-type: none"> <li>• Conceptualize the basis concept of credit management from prospecting to end of credit.</li> <li>• Understand the PRILIMINARY factor to consider while analyzing creditworthiness of intended borrower.</li> <li>• Understand financial statement, their structure and composition</li> <li>• Interpret key ratios and their indication calculated on Balance sheet, Income Statement of borrowers.</li> <li>• Can assess the limit requirement based on the financial statement.</li> <li>• Understand the major information of company/firm not disclosed in the financial statement.</li> <li>• <b>Can write a credit proposal and make recommendation based on borrower's financials.</b></li> </ul>
Facilitator/s	<p>Details of Facilitator/s</p> <p><b>Mr. Ganesh Awasthi</b> is seasoned banker with experience of nearly one and half decade in different functional area specially in credit and branch management in different commercial banks. Mr. Awasthi has further been involved in training banking professional and teaching as part time and guest lecturer at various management colleges. He has been currently associated with Global IME Bank Ltd.</p>

## Course Outline

Time	Day 1
Session 1 3:00pm to 4:30pm	<ul style="list-style-type: none"> <li>Credit Management concept</li> <li>Preliminary analysis of credit proposal</li> </ul>
Hi- Tea (15minutes)	
Session II 4:45pm to 6:00pm	<ul style="list-style-type: none"> <li>Major Finding and impact on decision making</li> <li>Conclusion</li> <li>Role Play/Case Study</li> </ul>
Time	Day 2
Session 1 9:30am to 11:00am	<ul style="list-style-type: none"> <li>Financial Statement and discussion on major components.</li> <li>Balance sheet</li> <li>Income Statement</li> <li>Cash Flow</li> <li>Information not disclosed in financial statement.</li> </ul>
Tea Break (15 minutes)	
Session II 11:15am to 12:45pm	<ul style="list-style-type: none"> <li>Financial Tools to interpret the statements</li> <li>Ratio Analysis</li> <li>Profitability Ratio</li> <li>Efficiency ratio</li> <li>Leverage Ratio</li> <li>Liquidity Ratio</li> </ul>
Lunch Break (12:45 pm to 1:30pm)	
Session III 1:30pm to 3:00pm	<ul style="list-style-type: none"> <li>Ratio Analysis and its use in credit decision making</li> <li>Purpose of different loan and Calculation of limit requirement</li> <li>WC Limit Calculation</li> <li>LC Limit Calculation</li> </ul>
Tea Break (15 minutes)	
Session IV 3:15pm to 5:00pm	<ul style="list-style-type: none"> <li>Case Study of Trading/importing unit</li> <li>Case Study of Pulses Processing Industries .</li> </ul>

### 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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