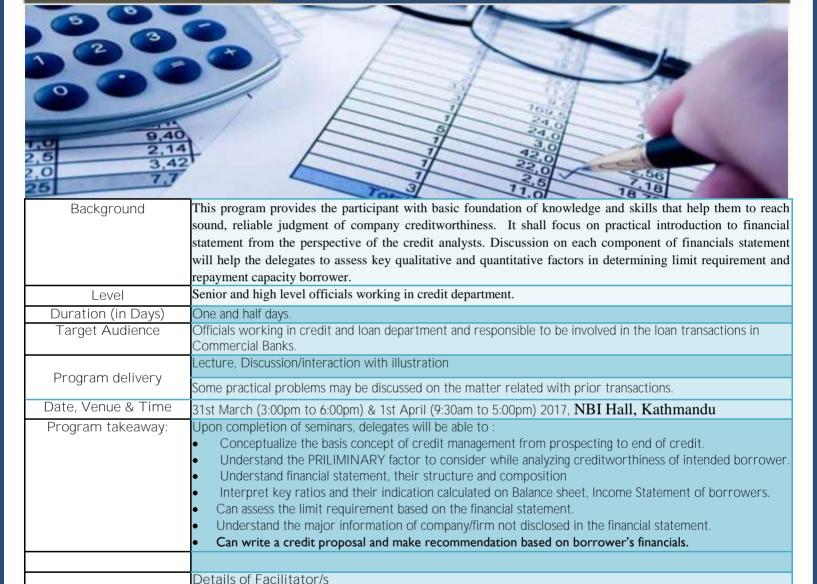


Facilitator/s

PRESENTS

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



colleges. He has been currently associated with Global IME Bank Ltd.

Mr. Ganesh Awasthi 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

Course Outline

Time	Day 1
	3
Session 1	Credit Management concept
2.00	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
Session 1	Financial Statement and discussion on major components.
	Balance sheet
9:30am to 11:00am	Income StatementCash Flow
	 Cash Flow Information not disclosed in financial statement.
	information not disclosed in financial statement.
	Tea Break (15 minutes)
Session II	Financial Tools to interpret the statements
44.45	Ratio Analysis Per Sychilling Paris
11:15am to 12:45pm	Profitability RatioEfficiency ratio
	Leverage Ratio
	Liquidity Ratio
	Lunch Break (12:45 pm to 1:30pm)
Session III	Ratio Analysis and its use in credit decision making
1.00	 Purpose of different loan and Calculation of limit requirement WC Limit Calculation
1:30pm to 3:00pm	LC Limit Calculation
	Tea Break (15 minutes)
Session IV	Case Study of Trading/importing unit
JESSIUIT I V	Case Study of Trading/importing unit Case Study of Pulses Processing Industries .
3:15pm to 5:00pm	

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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