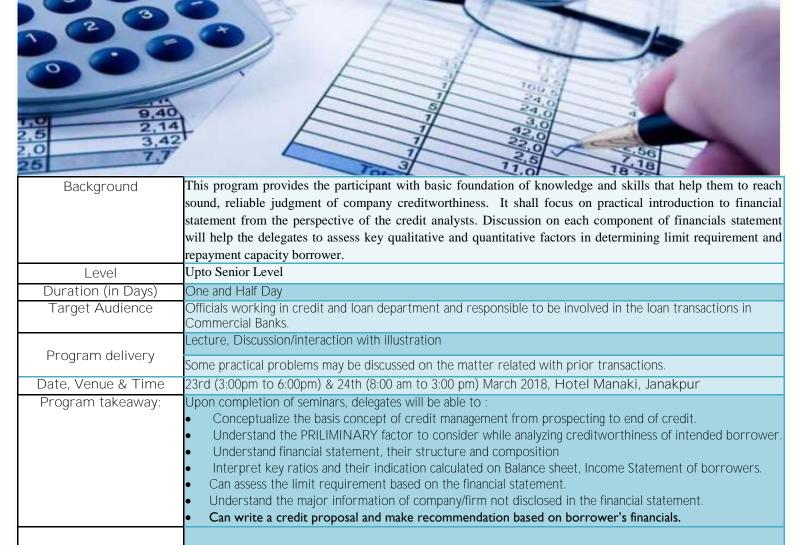
PRESENTS

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



Details of Facilitator/s

Facilitator/s **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 colleges. He has been currently associated with Global IME Bank Ltd.

Course Outline

Time	Day 1 (23rd March 2018)
Session 1	Credit Management concept
3:00pm to 4:30pm	Preliminary analysis of credit proposal
	Hi-Tea Break (15minutes)
Session II	Major Finding and impact on decision making
	Conclusion
4:45am to 6:00pm	Role Play/Case Study
	Day 2 (24th March 2018)
Session III	Financial Statement and discussion on major components.
8:00am to9:30am	Balance sheet
	Income Statement
	Cash Flow
	Information not disclosed in financial statement.
	Tea Break (15 minutes)
Session IV	Figure 1.1 The slot of interment (here state mean to
00001111	Financial Tools to interpret the statements
00001117	Ratio Analysis
9:45am to 11:15am	Ratio AnalysisProfitability Ratio
	 Ratio Analysis Profitability Ratio Efficiency ratio
	 Ratio Analysis Profitability Ratio Efficiency ratio Leverage Ratio
	 Ratio Analysis Profitability Ratio Efficiency ratio Leverage Ratio Liquidity Ratio
9:45am to 11:15am	 Ratio Analysis Profitability Ratio Efficiency ratio Leverage Ratio
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9:45am to 11:15am Session V	 Ratio Analysis Profitability Ratio Efficiency ratio Leverage Ratio Liquidity Ratio Lunch Break (30 minutes) Ratio Analysis and its use in credit decision making Purpose of different loan and Calculation of limit requirement
9:45am to 11:15am Session V 11:45am to 1:15pm	 Ratio Analysis Profitability Ratio Efficiency ratio Leverage Ratio Liquidity Ratio Lunch Break (30 minutes) Ratio Analysis and its use in credit decision making Purpose of different loan and Calculation of limit requirement WC Limit Calculation
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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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