



PRESENTS

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



Level (Low/Mid/ Senior/High)	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	29th (3:00pm to 6:00pm) & 30th (8:30am to 4:00pm), January 2016 (Hotel Panchali, Biratnagar)
Facilitator/s	<p>Details of Facilitator/s</p> <p>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.</p>

Course Outline

Time	Day 1
Session 1	Credit Management concept Preliminary analysis of credit proposal <ul style="list-style-type: none"> • Factors to be considered • Major finding and impact on decision making
4:30pm to 4:45pm	Hi- Tea
Session II	Preliminary Analysis Cont... Role Play/Case Study

Time	Day 2
Session 1	<ul style="list-style-type: none"> • Financial Statement and discussion on major components. <ul style="list-style-type: none"> • Balance sheet • Income Statement • Cash Flow • Information not disclosed in financial statement.
	Tea Break
Session II	<ul style="list-style-type: none"> • Financial Tools to interpret the statements <ul style="list-style-type: none"> • Ratio Analysis <ul style="list-style-type: none"> • Profitability Ratio • Efficiency ratio • Leverage Ratio • Liquidity Ratio
	Lunch Break
Session III	<ul style="list-style-type: none"> • Ratio Analysis and its use in credit decision making • Purpose of different loan and Calculation of limit requirement <ul style="list-style-type: none"> • WC Limit Calculation • LC Limit Calculation • Case Study
	Tea Break
Session IV	<ul style="list-style-type: none"> • Case Study of Mobile Trading/importing unit • Case Study of Pulses Processing Industries . • Case Study of ready made garment unit

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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