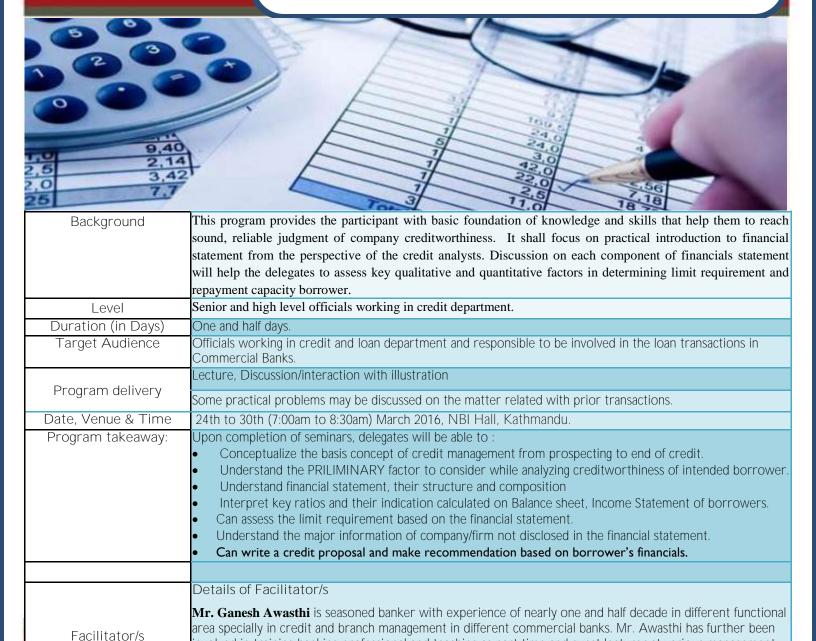


PRESENTS

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



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

involved in training banking professional and teaching as part time and quest lecturer at various management

Course Outline

| Time | Day 1 |
|---|---|
| Session 1 | Credit Management concept |
| | Preliminary analysis of credit proposal |
| 3:00pm to 4:30pm | |
| | Li Too (15minutos) |
| C ! ! ! | Hi- Tea (15minutes) |
| Session II | Major Finding and impact on decision making Overlaping |
| 4:45pm to 6:00pm | ConclusionRole Play/Case Study |
| | Role Flay/Case Study |
| Time | Day 2 |
| Session 1 | Financial Statement and discussion on major components. |
| | Balance sheet |
| 9:30am to 11:00am | Income StatementCash Flow |
| | Information not disclosed in financial statement. |
| | |
| | T D |
| | Tea Break (15 minutes) |
| Session II | Financial Tools to interpret the statements |
| | Financial Tools to interpret the statementsRatio Analysis |
| 11:15pm to | Financial Tools to interpret the statements Ratio Analysis Profitability Ratio |
| | Financial Tools to interpret the statementsRatio Analysis |
| 11:15pm to | Financial Tools to interpret the statements Ratio Analysis Profitability Ratio Efficiency ratio Leverage Ratio Liquidity Ratio |
| 11:15pm to 12:45pm | Financial Tools to interpret the statements Ratio Analysis Profitability Ratio Efficiency ratio Leverage Ratio |
| 11:15pm to | Financial Tools to interpret the statements Ratio Analysis Profitability Ratio Efficiency ratio Leverage Ratio Liquidity Ratio Lunch Break (45 minutes) Ratio Analysis and its use in credit decision making |
| 11:15pm to 12:45pm Session III | Financial Tools to interpret the statements Ratio Analysis Profitability Ratio Efficiency ratio Leverage Ratio Liquidity Ratio Lunch Break (45 minutes) Ratio Analysis and its use in credit decision making Purpose of different loan and Calculation of limit requirement |
| 11:15pm to 12:45pm | Financial Tools to interpret the statements Ratio Analysis Profitability Ratio Efficiency ratio Leverage Ratio Liquidity Ratio Lunch Break (45 minutes) Ratio Analysis and its use in credit decision making Purpose of different loan and Calculation of limit requirement WC Limit Calculation |
| 11:15pm to 12:45pm Session III | Financial Tools to interpret the statements Ratio Analysis Profitability Ratio Efficiency ratio Leverage Ratio Liquidity Ratio Lunch Break (45 minutes) Ratio Analysis and its use in credit decision making Purpose of different loan and Calculation of limit requirement WC Limit Calculation LC Limit Calculation |
| 11:15pm to 12:45pm Session III 1:30pm to 3:00pm | Financial Tools to interpret the statements Ratio Analysis Profitability Ratio Efficiency ratio Leverage Ratio Liquidity Ratio Lunch Break (45 minutes) Ratio Analysis and its use in credit decision making Purpose of different loan and Calculation of limit requirement WC Limit Calculation LC Limit Calculation Tea Break (15 minutes) |
| 11:15pm to 12:45pm Session III | Financial Tools to interpret the statements Ratio Analysis Profitability Ratio Efficiency ratio Leverage Ratio Liquidity Ratio Lunch Break (45 minutes) Ratio Analysis and its use in credit decision making Purpose of different loan and Calculation of limit requirement WC Limit Calculation LC Limit Calculation Tea Break (15 minutes) Case Study of Trading/importing unit |
| 11:15pm to 12:45pm Session III 1:30pm to 3:00pm | Financial Tools to interpret the statements Ratio Analysis Profitability Ratio Efficiency ratio Leverage Ratio Liquidity Ratio Lunch Break (45 minutes) Ratio Analysis and its use in credit decision making Purpose of different loan and Calculation of limit requirement WC Limit Calculation LC Limit Calculation Tea Break (15 minutes) |

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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