



Presents
Credit Appraisal



Background

This program has been designed to provide an extensive insight into the various components of Credit Appraisal and will be delivered in such a way that the participants can immediately bring the knowledge and skills into practice. The program will help in creating a solid base for a better future in Credit Department.

Program Details:

Date & Time: 31st Aug to 5th Sep 2025 2025 (7.00am - 11:00am)

Duration: 13 sessions including post training assessment (1 session=1.5hrs)

Venue: NBI Hall, Naxal, Kathmandu

Program Details

Topic	Coverage
1. Asset Conversion Cycle	<ul style="list-style-type: none">• Introduction• Components of the Asset Conversion Cycle• Timing Differences and Financing Needs• Estimating Operating Cycle Financing Needs
2. Borrowing Cause Analysis	<ul style="list-style-type: none">• Introduction• Borrowing Caused by<ul style="list-style-type: none">⇒ Short Term Sales Growth⇒ Long Term Sales Growth• Borrowing Caused by<ul style="list-style-type: none">⇒ Increase in working investment⇒ Stock Slowdown• Debtors Collection Slowdown• Borrowing Caused by<ul style="list-style-type: none">⇒ Fixed Asset Replacement⇒ Expansion of Fixed Assets⇒ Restructuring Liabilities⇒ Assets Growth⇒ Unprofitable or Marginally Profitable Operations⇒ Outlays for Dividend Payments or Owners Drawings
3. Industry Risk Analysis	<ul style="list-style-type: none">• Introduction• Industry Risk Characteristics<ul style="list-style-type: none">⇒ Cost Structure⇒ Maturity⇒ Cyclicalities⇒ Profitability⇒ Dependence⇒ Vulnerability to Substitutes⇒ Regulatory Environment

Program Details

Topic	Coverage
3. Business Risk Analysis	<ul style="list-style-type: none">• Introduction• Business Analysis Perspectives• General Characteristics and Goals• Product Market Match• Supply and Production Analysis• Distribution and Sales• Management Analysis• Drawing Conclusion
4. Financial Statement Analysis	<ul style="list-style-type: none">• Introduction• Cash Flow Summary<ul style="list-style-type: none">⇒ Principles of Cash Flow Analysis⇒ Performing Cash Flow Analysis• More Cash Flow<ul style="list-style-type: none">⇒ Interim Cash Flow Analysis⇒ Cash Flow Statement⇒ Quick Cash Flow
5. Projection	<ul style="list-style-type: none">• Introduction• The Logic and Purpose of Projections• Sensitivity Analysis• Projecting the Cash Flow Summary• Projecting the Balance Sheet

Facilitator's Profile

Mr. Parshuram K. Chhetri
Banking Expert

**Post Training Assessment of one hour shall be conducted at the end of the program. Participants scoring 60% and above shall be receiving Certificate of Completion, while the rest of the participants shall receive certificate of participation.*