

e-learning and reference solutions for the global finance professional

Credit Analysis

A comprehensive e-learning product covering ratio analysis and cash flow analysis

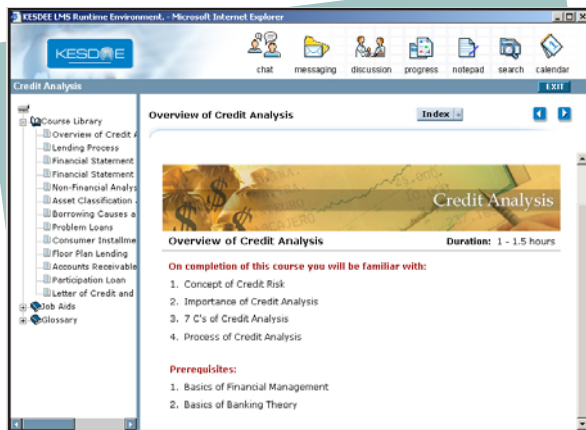
After completing this course, you will be able to:

- Apply credit analysis to assess borrowers in real cases
- Perform ratio analysis and cash flow analysis
- Structure loan products in a competitive way
- Identify and work-out problem loans



CREDIT ANALYSIS

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Overview

Traditionally, lenders have faced credit risk in the form of default by borrowers. To this date, credit risk remains major concern for lenders worldwide. The more they know about the creditworthiness of a potential borrower, the greater the chance they can maximize profits, increase market share, minimize risk, and reduce the financial provision that must be made for bad debt. This product provides fundamental understanding of the credit risk analysis process and discusses in detail, various aspects of financial statement analysis, including ratio and cash flow analysis, among others to help in making better credit-related decisions. It also looks at various non-financial factors such as Business Plan, Industry/Sector, Top Management, etc. that could affect the creditworthiness.

Course Level & Number of Courses

Basic & Intermediate Level
Library of 13 Courses

Instructional Method

Dynamic, Interactive e-learning

Recommended Background

Familiarity with basic financial concepts

The themes of this product are:

- Assessing the financial health of a corporation
- Implications of financial and non-financial factors on corporate credit risk
- Methods for monitoring and standardizing credit procedures
- Managing problem loans

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CREDIT ANALYSIS

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Time taken to complete each Course: Two - Three hours

1. Overview of Credit Analysis

- Objectives
- Credit Risk
- Credit Analysis
- Seven C's
- Credit Analysis Process

2. Lending Process

- Objectives
- Introduction
- Credit Process
- Documentation
- Loan Pricing and Profitability Analysis
- Regulations

3. Financial Statement Analysis-I

- Objectives
- Introduction
- Ratio Analysis
- Liquidity Ratios
- Turnover Ratios
- Profitability Ratios
- Leverage Ratios
- Market Ratios

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4. Financial Statement Analysis-II

- Objectives
- Introduction
- Elements of Cash Flow Statement
- Direct Method
- Indirect Method
- Interpreting Cash Flows

5. Non-Financial Analysis

- Objectives
- Non financial analysis
- Economy analysis
- Industry analysis
- Business analysis

6. Asset Classification and Loan Loss Provisioning

- Objectives
- Asset Quality
- Quantitative and Qualitative Review
- Asset Classification
- Special Mention Asset
- Loan Loss Provisioning

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7. Borrowing Causes and Sources of Repayment

- Objectives
- Introduction
- Operating Cycle
- Capital Investment Cycle
- Sources of Repayment

8. Problem Loans

- Objectives
- Introduction
- Asset Management Companies
- Securitization of NPLs
- Debt Restructuring
- Preventing Problem Loans

9. Consumer Installment Lending

- Types and characteristics of consumer installment lending
- Various types of Installment loans
- Dealer Agreement, Recourse and Dealer Reserve
- Common risks faced in consumer installment lending

10. Floor Plan Lending

- Characteristics of Floor Plan Lending
- Methods of Floor Plan Lending
- Risks Associated with Floor Plan Lending

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11. Accounts Receivable and Inventory Lending

- Concept of Accounts receivable and inventory based lending
- Risks faced in Accounts Receivable and Inventory Based Lending

12. Participation Loan

- Concept of Loan participation
- Need for Loan participation
- Process of Loan participation
- Risks faced in Loan participation

13. Letter of Credit and Loan Commitments

- Concept of Letter of Credit (LC)
- Types of Letter of Credit
- Risks faced in Letter of Credit
- Loan commitments, Un-funded lines of credit and their characteristics
- Potential credit risk in loan commitments and un-funded lines of credit

JOB AIDS

- Measurement Tools
- Disclosures
- Regulations
- Global Best Practices
- Benchmarking Data

Calculators in Credit Analysis

1. Asset Quality
2. Cash Flow Statement
3. Generating Cash Flow Statement
4. Ratio Analysis
5. Calculating Desired Ratios
6. Loan Pricing
7. Borrowing Causes
8. Floor Plan-Curtailment Program

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7. Basel II-University	Library of 63 Courses
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