



# Introduction to Bank Lending Environment

**A practical guide to the lending function of a bank**

## **Themes of this product**

- Understand the importance of credit in stabilizing the financial system of an economy
- Know the principles of lending and the eligibility criteria for bank lending
- Understand the concept of working capital and the various methods of assessing the working capital
- Enumerate the various types and forms of lending (vis-à-vis lending against shares, real estate, and term loans).

# Introduction to Bank Lending Environment

## Overview

This e-learning course on 'Introduction to Bank Lending Environment' is designed to help users understand the lending aspect of a bank. The course covers the principles of lending, the various forms and types of commercial lending by a bank. An in-depth discussion about the concept of working capital and the various methods of assessing the working capital is provided.

### On completion of this course, you will be conversant with:

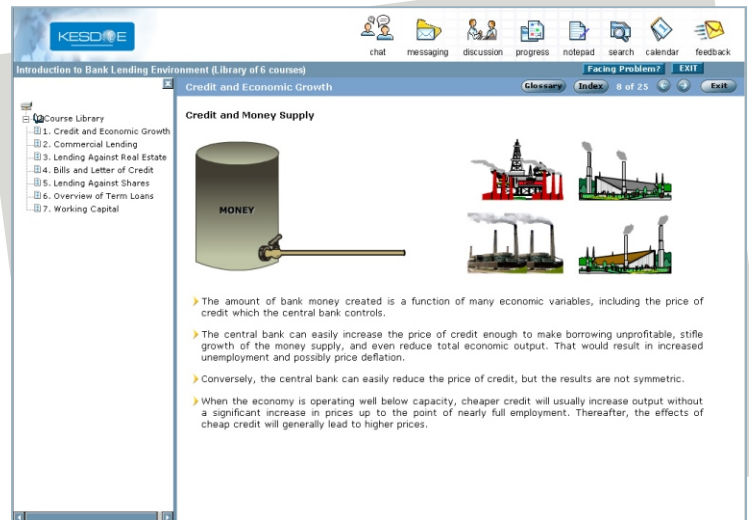
- Overview of the lending function of a bank
- Principles of lending and the characteristics of a good collateral
- Various forms of bank lending
  - Lending against shares
  - Lending against real estate
  - Term loans
  - Letters of credit
- The concept of working capital and the method to work out optimum working capital

## Target Audience

Those who are interested in understanding the lending operations of a bank.

**Course Level: Basic to Intermediate  
Library of 7 Courses**

Duration of each course- 1.0 Hour



## Library of 7 Courses

**Time taken to complete each Course: Two - Three hours**

### **1. Credit and Economic Growth**

- The effect of credit and inflation on the economic growth of an economy
- The various factors responsible for creating a credit crunch in the economy and its consequences
- The importance of credit in stabilizing the financial system

### **2. Commercial Lending**

- The important functions of commercial banks viz. lending and accepting deposits
- The principles of lending and the eligibility criteria for grant of loans
- The three C's of credit and the enhanced 3C's of credit
- The different types of loans and advances that are granted by banks
- The various characteristics of a good collateral

### **3. Working Capital**

- The concept of working capital and net working capital
- The concept of current assets and current liabilities
- The method to work out optimum working capital
- The various methods of assessing the working capital
- The kinds of credit limits available under working capital

### **4. Bills and Letters of Credit**

- The various types of bills and letters of credit
- The methodology to scrutinize bill

### **5. Lending Against Shares**

- The concept of market capitalization
- The various types of ratios
- Operations of primary and secondary market

### **6. Lending Against Real Estate**

- The challenges faced by the housing finance industry
- The different types of housing loans
- The importance of credit appraisal before disbursing a housing loan
- The different types of mortgages

### **7. Term Loan**

- The components of capital
- The various types of leverage
- The concept of cost of capital and valuation
- The types of long-term sources of fund

# Available Products

## KESDEE's Off-the-Shelf e-Learning Course Libraries

Product Name	No. of Courses
1. Asset Liability Management	Library of 28 Courses
2. Liquidity Management and Contingency Funding Plan	Library of 14 Courses
3. Financial Institution Analysis - CAMELS Approach	Library of 08 Courses
4. Financial Mathematics	Library of 07 Courses
5. Global Banking Supervision	Library of 15 Courses
6. Capital Adequacy Planning (Basel I)	Library of 07 Courses
7. Basel-II-University	Library of 63 Courses
8. Operational Risk Management – Basel II	Library of 09 Courses
9. Futures and Forwards	Library of 07 Courses
10. Swaps	Library of 07 Courses
11. Options	Library of 10 Courses
12. Market Risk - Basic	Library of 08 Courses
13. Market Risk - Intermediate	Library of 08 Courses
14. Market Risk - Advanced	Library of 04 Courses
15. Value at Risk	Library of 16 Courses
16. Credit Analysis	Library of 13 Courses
17. Credit Ratings	Library of 03 Courses
18. Counter party Credit Risk	Library of 09 Courses
19. Credit Risk Modeling	Library of 06 Courses
20. Credit Derivatives	Library of 23 Courses
21. Operational Risk Management	Library of 21 Courses
22. Asset Securitization	Library of 28 Courses
23. Asset Liability Management for Insurance Companies	Library of 29 Courses
24. Anti-Money Laundering	Library of 06 Courses
25. Financial Privacy	Library of 06 Courses
26. Corporate Governance	Library of 09 Courses
27. Sarbanes-Oxley Act	Library of 12 Courses
28. Governance, Risk and Compliance	Library of 07 Courses
29. Money Markets	Library of 09 Courses
30. Fixed Income Markets	Library of 17 Courses
31. Equity Markets	Library of 10 Courses
32. Foreign Exchange Markets	Library of 09 Courses
33. Commodity and Energy Markets	Library of 03 Courses
34. CTM - Foreign Exchange Management	Library of 07 Courses
35. CTM - Treasury Analytics	Library of 05 Courses
36. CTM - Interest Rate Risk Management	Library of 04 Courses
37. CTM - Funding and Investments	Library of 05 Courses
38. CTM - Implementation	Library of 04 Courses
39. CTM - Case Studies	Library of 05 Courses
40. Understanding Financial Statements	Library of 02 Courses
41. Budgeting	Library of 05 Courses
42. Management Accounting	Library of 07 Courses
43. Financial Accounting	Library of 09 Courses
44. Mutual Funds	Library of 10 Courses
45. Financial Planning	Library of 09 Courses
46. UCP600	Library of 07 Courses
47. International Trade Services	Library of 09 Courses
48. BBM - Deposits	Library of 04 Courses
49. BBM - Advances	Library of 07 Courses
50. BBM - Marketing	Library of 03 Courses

# Available Products

## KESDEE's Off-the-Shelf e-Learning Course Libraries

Product Name	No. of Courses
51. BBM - Payment and Settlement System	Library of 02 Courses
52. BBM - Foreign Exchange Operations	Library of 03 Courses
53. BBM - Trade Finance	Library of 02 Courses
54. BBM - Book Keeping and accounting	Library of 03 Courses
55. BBM - Ancillary Services	Library of 02 Courses
56. BBM - Risk Management	Library of 03 Courses
57. BBM - Technology and Security	Library of 02 Courses
58. BBM - HRM and CSR	Library of 02 Courses
59. BBM - Retail Banking	Library of 03 Courses
60. Introduction to Bank Lending Environment	Library of 07 Courses
61. Basics of Banking	Library of 10 Courses
62. Flotation	Library of 04 Courses
63. Project Valuation	Library of 03 Courses
64. Trading Operation Controls	Library of 04 Courses
65. Economics	Library of 16 Courses
66. Estate Planning	Library of 04 Courses
67. Global Economic Crisis - Liquidity Management	Library of 07 Courses
68. Brokerage Operations	Library of 01 Course
69. Risk Analysis	Library of 05 Courses

\* CTM: Corporate Treasury Management

\* BBM: Bank Branch Management

### Certification Tutorials

1. ePRM Coach	Library of 68 Courses
2. Associate ePRM Coach	Library of 36 Courses
3. eFRM Coach for FRM Part I Exam	Library of 37 Courses
4. eCoach for the CFA® Level I Program	Library of 76 Courses

### Upcoming Products

KESDEE has the required technology platform to respond to clients training requirements in the banking and financial services industry. We offer several solutions, each developed with the guidance of creditable experts. Given below are few of the forthcoming products:

- Agricultural Finance



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