

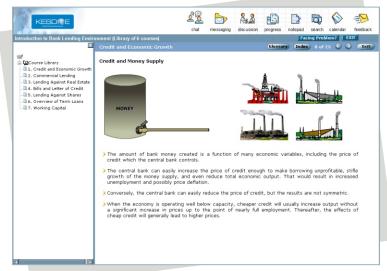
## A practical guide to the lending function of a bank

#### 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).

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## **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

## **Introduction to Bank Lending Environment**

#### 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 12 Courses     2. Liquidity Management and Contingency Funding Plan   Library of 08 Courses     3. Financial Institution Analysis - CAMELS Approach   Library of 07 Courses     6. Global Banking Supervision   Library of 07 Courses     6. Capital Adequacy Planning (Basel 1)   Library of 07 Courses     7. Basel-II-University   Library of 07 Courses     9. Spatial Adequacy Planning (Basel 1)   Library of 07 Courses     10. Swaps   Library of 07 Courses     11. Options   Library of 07 Courses     12. Market Risk - Basic   Library of 07 Courses     13. Market Risk - Asic   Library of 08 Courses     14. Market Risk - Advanced   Library of 08 Courses     15. Value at Risk   Library of 10 Courses     16. Credit Ratings   Library of 16 Courses     17. Credit Ratings   Library of 13 Courses     18. Counter party Credit Risk   Library of 13 Courses     19. Credit Risk Modeling   Library of 28 Courses     20. Credit Derivatives   Library of 22 Courses     21. Operatic Donal Risk Management   Library of 23 Courses     22. Operational Risk Management to Insurance Companies   Library of 28 Courses     22. Opera		
3.   Financial Institution Analysis - CAMELS Approach   Library of 08 Courses     4.   Financial Mathematics   Library of 07 Courses     5.   Global Banking Supervision   Library of 07 Courses     7.   Basel-II-University   Library of 07 Courses     8.   Operational Risk Management – Basel II   Library of 07 Courses     9.   Futures and Forwards   Library of 07 Courses     10.   Swaps   Library of 07 Courses     11.   Options   Library of 07 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 09 Courses     16.   Credit Ratings   Library of 09 Courses     17.   Credit Ratings   Library of 09 Courses     10.   Operational Risk Management   Library of 02 Courses     11.   Operational Risk Management for Insurance Companies   Library of 04 Courses     22.   Asset Liability Management for Insurance Companies   Library of 07 Courses     24.   Anti-Money Laundering <t< td=""><td>1. Asset Liability Management</td><td>Library of 28 Courses</td></t<>	1. Asset Liability Management	Library of 28 Courses
4.   Financial Mathematics   Library of 07 Courses     5.   Global Banking Supervision   Library of 15 Courses     6.   Capital Adequacy Planning (Basel I)   Library of 63 Courses     8.   Operational Risk Management – Basel II   Library of 07 Courses     9.   Futures and Forwards   Library of 07 Courses     10.   Swaps   Library of 07 Courses     11.   Options   Library of 07 Courses     12.   Market Risk - Basic   Library of 08 Courses     13.   Market Risk - Advanced   Library of 04 Courses     14.   Market Risk - Advanced   Library of 04 Courses     15.   Value at Risk   Library of 03 Courses     16.   Credit Raings   Library of 03 Courses     17.   Credit Raings   Library of 03 Courses     18.   Counter party Credit Risk   Library of 04 Courses     10.   Operational Risk Management   Library of 04 Courses     10.   Derational Risk Management   Library of 04 Courses     21.   Operational Risk Management for Insurance Companies   Library of 02 Courses     22.   Asset Securitization   Library of 02 Courses <td>2. Liquidity Management and Contingency Funding Plan</td> <td>Library of 14 Courses</td>	2. Liquidity Management and Contingency Funding Plan	Library of 14 Courses
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- \* CTM: Corporate Treasury Management
- \* BBM: Bank Branch Management

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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:

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