

Credit Analysis

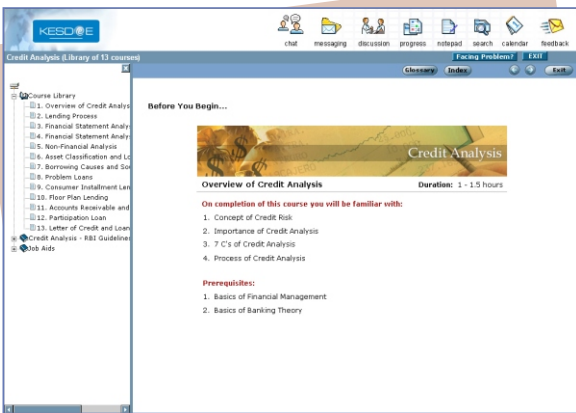
A comprehensive e-learning product covering ratio analysis and cash flow analysis

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



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

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.

Target Audience

Every professional involved in the global financial services industry (as a provider, user, regulator or advisor of product/services, marketplace/exchange) would benefit from KESDEE's innovative solutions.

- Supervisory Agencies
- Central Banks
- Financial Institutions
- Commercial Banks
- Investment Banks
- Housing Societies/Thriffs
- Mutual Funds
- Brokerage Houses
- Stock Exchanges
- Derivatives Exchanges
- Insurance Companies
- Multinational Corporations
- Accountancy Firms
- Consultancy Firms
- Law Firms
- Rating Agencies
- Multi-lateral Financial Institutions
- Others

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

Library of 13 Courses

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

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

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

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 Market Risk: Basic Level

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

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



GFTT

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