



Intermediate Credit Course



Background

Lending or advancing credit facilities is one of the core functions of banks and financial institutions. All employees engaged in credit related jobs should possess basic knowledge about the function before or at the time of assuming such role. Basic knowledge on commercial credit activities would typically include understanding credit facilities and need for advancing it, types of funds and non-funds based loans/credit facilities and associated risks, structured (product-based) and standalone credit facilities, terms of credit facilities, pricing of credit facilities, financial and non-financial risk assessment, security and security documents, terms / conditions / covenants, etc. It would be highly risky for an institution to expose someone in any credit function without fundamental knowledge on these aspects.

Program Details

Date: 29th & 30th August 2025 (8:30am - 3:45pm)Both Days

Duration: 8 Session, 12 hr (1.5 hr each session)

Venue: Timeless Moments Hotel, Birtamode

Target Audience: Low/Mid— Credit Department Employee

Course Details

Sessions	Course Topic
1	<p>Fundamental Principle of Credit</p> <ul style="list-style-type: none">• Definition of Credit• Basic Principle of Credit• Guiding Principle of Credit• 5 Cs of Credit• Primary Values in Credit Management
2	<p>Analysis of non-financial Information</p> <p>1. Analysis of</p> <ul style="list-style-type: none">• Industry Risk• Business Risk• Management Risk• Market Risk
3	<p>Analysis of Financial Statements – P/L Statement</p> <p>1. Financial Analysis Process</p> <p>2. Analysis of P/L Statement</p> <ul style="list-style-type: none">• Understanding different components of P/L Statement• Analysis of components of P/L Statement• Analysis of BEP <p>3. Case Study</p>
4	<p>Analysis of Financial Statements – Statement of Financial Position</p> <ul style="list-style-type: none">• Analysis of Assets – Liquidity, Turnover and Distribution• Analysis of Current Assets and Current Liabilities• Analysis of non-current assets and liabilities• Analysis of Equity position• Case Analysis

Course Details

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5	<p>Analysis of Financial Statements – Cash Flow Statement and Ratios</p> <ol style="list-style-type: none">1. Understanding Cash flow and accounting profit2. Analyzing cash flow statement3. Analysis of different type of ratio analysis <ul style="list-style-type: none">• Profitability Ratios• Liquidity Ratios• Efficiency Ratios• Leverage Ratios• Coverage Ratios <p>4. Analysis of different type of ratio analysis</p>
6	<p>Analyzing Borrowing Cause through Projected Financial Statements</p> <ul style="list-style-type: none">• Understanding Borrowing need and purposes• Understanding causes of the borrowing need• Understanding assumptions of the projected figures• Various considerations to be made on projection analysis• Variance Analysis in Projection
7	<p>Working Capital Loan Assessment</p> <ol style="list-style-type: none">1. Understanding Operating Cycle/Cash Cycle2. NRB Guidelines on assessment of Working Capital Loan3. Identifying Working Capital Loan Needs <ul style="list-style-type: none">• Permanent Working Capital Need• Seasonal Working Capital Need• Fluctuating Working Capital Need
8	<p>Working Capital Loan Assessment – A Case Study Analysis</p> <ul style="list-style-type: none">• Analyzing Working Capital Need• Projecting and assessing working capital loan limits• Rational understanding of Working Capital Guidelines.

FACILITATOR'S PROFILE



Mr. Bodh Raj Devkota

Former CEO of Mahalaxmi Bikash Bank Ltd.

Mr. Bodh Raj Devkota is the Facilitator of this training program. He is a prominent figure in the banking sector of Nepal. He is former Chief Executive Officer (CEO) of Mahalaxmi Development Bank Limited. He was appointed as the CEO in March 2021, after leaving Citizens Bank, where he had worked as the Deputy CEO. He had served in Citizens Bank for 14 years. He had also been elected as the Vice-President of Development Bankers Association of Nepal, a professional body of development banks in Nepal. He has over 27 years of experience in banking, starting his career in Nepal Bank Ltd. He holds an MPhil in Financial Management from Kathmandu University and a Masters in Business Administration (MBA) from Tribhuvan University.