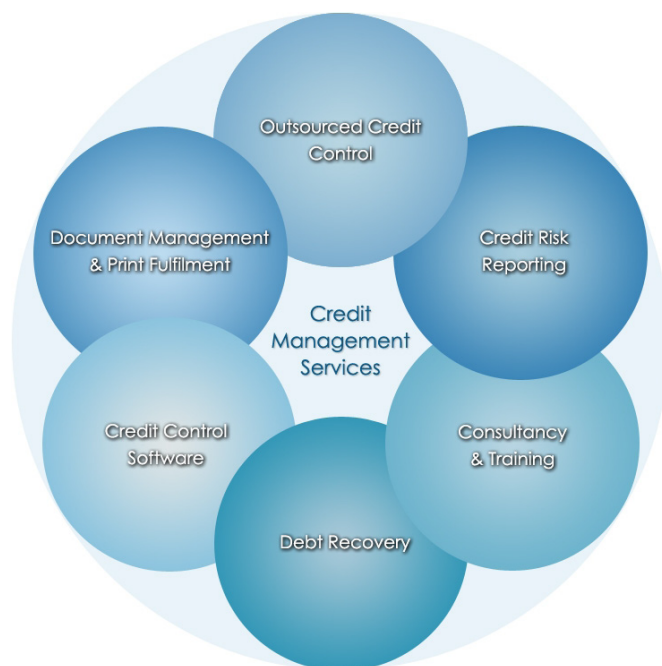


CREDIT MANAGEMENT

Certification Program

A program which clearly and comprehensively teaches about credit, credit management, dealing with customer accounts, and debt control.



Background

Any business which sells goods or provides services ‘on credit’ - that is, without receiving payment at once - is exposed to the very real risk that customers or clients might ‘default’, that is, not settle their debts when they fall due for payment. Such ‘bad debts’ can seriously affect the operations and profitability of a business, and so must be kept to the bare minimum.

It is the important task of the credit manager and/or accounts managers and personnel, or the owner or manager of a small business, or an appointed official or executive of larger businesses - to formulate a ‘credit policy’ to control and manage the credit extended to its customers or clients.

The credit control process needs to be understood and followed, with adequate checks made on “creditworthiness” of new and existing customers, and ‘credit limits’ (how much credit is allowed and for how long) must be set. A major responsibility of a credit manager is to ensure debts are collected on time, that any signs, a customer might default are acted upon early, and that any overdue debts are “chased” to avoid losses. This program covers all those topics, and many more of great value to all businesses.

Program Duration : 5 Days

Target Participants: Credit Officers, Recovery Officers, Branch Managers, Project Officers & Relavent Officers.

Program Highlights

- Covers all essential aspects of Credit Management.
- Program enables professionals to enhance their career prospects in Credit Management & Banking.

Training Methodology

- Combination of theory, case studies and real life experience sharing.

Study & Career Development

This Program is also ideal for all aspects of credit management, debt and credit control. Whether this course is studied for these specific careers, or to open up or secure a career in accounting generally, this course will provide the skills and knowledge needed for success and advancement.



Program Content

- Principle of Lending
- Credit Policy
- Types of Borrowers
- Types of Credit Facilities
- Credit Delivery
- Credit Appraisal
- Credit Rating
- Analysis of Financial Statements & Ratio Analysis

- Profit & Loss Account
- Ratio Analysis
- Types of Ratios
- Project Appraisal & Term Loan Appraisal
- Working Capital Assessment
- Non Fund Exposures
- Export – Import Finance
- Pre-Shipment Credit

- Post-Shipment Credit
- Documentary Credits – Letter of Credit
- Import Trade
- Remittance
- Some Forex Terminologies
- Retail Loans
- Characteristics of Retail Credit
- Features of Retail Credit

- Retail Lending Life Cycle
- Account Acquisition
- Account Management
- Documentation
- Types of Charges
- Credit Monitoring, Supervision & Follow up
- Non-Performing Assets / Loans
- Restructuring of Loans & Advances

FOR COURSE DETAILS & REGISTRATION CONTACT

Financial Institutions Training Institute Ltd. (FITI)
P.O. Box 01621 | Changeney, Thimphu | Kingdom of Bhutan
Contact : +975-2-336631 | +975-17111520 | +975-17557686
www.fti.bt