



Program Brochure

“Financial Statement Analysis of Customers”

BRIEF BACKGROUND

There are several sources of information used in making a credit decision in a bank. One of them is the customer's financial statements with accompanying notes. Computing and interpreting financial ratios before providing loan is quite essential. It incorporates the various analysis tools of the financial statements (audited/projected).

PROGRAM OBJECTIVE

The program is designed to impart the in-depth knowledge and understanding of customers' business process and operation as well as to assess the viability of project/venture/business in short and long run.

It incorporates the various analysis tools of the financial statements (audited/projected) of project finance, consortium loans, manufacturing industries, hydro-power projects, trading business, small-medium size loan and retail lending in order to facilitate to the lender for the decision making process, whether the proposed financing is justified in terms of financial perspective.

CONTENTS OF PROGRAM

Session I

- Overview of Financial Statements
- Types of Financial Statement & Uses
- Financial Statement – Analysis Types as per the nature of Loans & Advances
- Financial Statement Analysis – in terms of Lender Needs

Session II

- Data Calculation
- Summarization
- Imparting into the information to CAF / CF

Session III

- Commonly Used F/S Analysis tools
- F/S Analysis Tools – Nepalese Banks
- Financial Statement Analysis – Ratio Analysis (With Example)

Session IV

- Financial Statement Analysis – Ratio Analysis (With Example)
- Cash Flow Analysis
- Sensitivity Analysis & Impact
- Financial Statement Analysis – KPMG Reports/NRB Reports & Precautions



- Question & Answer (Conclusion)

CA.Suvash Jamarkattel (Asst.General Manager, Machhapuchchhre Bank Ltd.)

Mr. Suvash Jamarkattel started his banking career from 2010, and has been associated with Machhapuchchhre Bank Limited since 2011 and, he is currently Assistant General Manager (AGM) of the bank, overseeing seven different departments and functions.

Mr. Jamarkattel is a highly skilled and experienced Chartered Accountant (ICAI) with 15 years of expertise in the field of accounting and the banking. He has completed his Chartered Accountancy from Institute of Chartered Accountant of India (ICAI), and BBS & LLB degree from Tribhuvan University, Nepal. Moreover, he has earned a Professional Master's Degree in Banking & Finance from Asian Institute of Technology (AIT), Thailand.

Mr. Jamarkattel, who was previously Chief Finance Officer (CFO) of the bank, brings a wealth of knowledge and proficiency from his work in different verticals of the banks viz. Finance & Planning, Treasury & Correspondent Banking, Infrastructure & Corporate Lending, Micro Finance, Credit Portfolio, Remittance, Human Resource, Business Intelligence, Compliance & Operation Risk, and Branding & Promotion. He is also the Company Secretary of the bank. In addition to his extensive experience and skill as a valued banking professional, Mr. Jamarkattel demonstrates strong analytical and financial modelling skills with good track record of developing high-performing team, also poses in-depth knowledge of banking regulations and compliance requirements.

RESOURCE PERSON

TARGET PARTICIPANTS

Branch Managers & staff working in credit, account, finance and other relevant departments of BFIs.

DELIBERATION METHOD

Presentation, practical approach, interaction, question answer.

INVESTMENT AMOUNT

NRS. 8,500/- per participant (Exclusive of VAT)
(Fee includes breakfast, lunch, tea cookies, stationeries & certificate)



PROGRAM DATE

7th Poush, 2080 (23rd December, 2023), Saturday

TIME

8:00am to 3:30pm

VENUE

Hotel Santosh, Damauli

PROGRAM CO-ORDINATOR

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CONTACT DETAILS

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