

# FINANCIAL ANALYSIS

## EFFECTIVE TOOL OF CREDIT EVALUATION

DATE: May 23, 2017

FEE: PKR 8,500/- per participant

VENUE: Shelton's Greens Hotel, Peshawar

TIMINGS: 9:00 am to 5:00 pm

**5%**  
DISCOUNT  
on 3-5 nominations

**10%**  
DISCOUNT  
on 6+ nominations

LAST DATE OF REGISTRATION:  
May 22, 2017

Course Facilitator:  
Sajjad Ali Khan

### COURSE OVERVIEW

Financial analysis is the process of evaluating businesses, projects and entities to determine their performance and stability in the short as well as in the long run. Typically, financial analysis is used to analyze whether an entity is stable, solvent, liquid or profitable. From credit perspective, the ultimate objective of financial analysis is to evaluate an entity's capacity to settle its obligations on time.

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The Institute  
of Bankers  
Pakistan



### LEARNING OBJECTIVES:

At the end of the course the participants will be able to:

- Understand basic tools and techniques of financial analysis
- Improve their cash flow analysis ability and its linkage with banks' lending decisions
- Interpret Financial data for better lending decisions
- Calculate and understand mechanism of different financial ratios

### COURSE CONTENTS:

- Role of financial analysis in making lending decisions
- Classifying accounting information
- Overview of financial statements i.e. balance sheet, profit & loss, cash flow, notes etc
- Basis for Analysis
- Analysis techniques and analysis benchmarks
- Practicing analysis (ratios): profitability, liquidity, business cycle, financial risk etc
- Potential problems and limitations of financial ratio analysis
- Potential red flags

### WHO SHOULD ATTEND ?

- Relationship Officers/Managers
- Manager Assets
- Team Leaders for SME/Corporate/Commercial
- Credit proposal appraisers/reviewers
- Credit Risk Professionals
- Credit Monitoring Personnel
- Branch Managers
- Staff Associated with Bank's Lending Process/Decision
- Regulators

### FACILITATOR:

#### Sajjad Ali Khan

Mr. Sajjad is a senior-level banking professional with experience of more than 17 years in the financial services industry. He has worked with renowned banks of our country including Bank Alfalah Ltd, Saudi Pak Commercial Bank Limited (Presently Silk Bank) and MCB Bank Ltd. He is currently associated with Soneri Bank Limited as Regional Head. Mr. Sajjad has proven expertise in Retail Banking, Credit Management, Administration & Team Management, Selling Financial Services, Relationship Management and Training. He has qualified all the modules of OMEGA Performance (Credit related certification from Chartered Banker Institute). He has conducted various trainings from the platform of the Institute of Bankers Pakistan and SBP (BSC) Peshawar.

### CONTACT DETAILS:

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**NOTE: Payment should be made on or before the course start date in the name of "THE INSTITUTE OF BANKERS PAKISTAN". Please send nominations/requests for participation at least two days before the training date.**