



**R.C. Patel Institute of Pharmaceutical  
Education and Research,  
(An Autonomous Institute)  
Karwand Naka. Shirpur – 425405.**

<b>Duration:</b> 30 Hours	<b>Credits:</b> 2
<b>Subject:</b> Certificate Course in Commercial Banking & Credit Analyst	<b>Subject code:</b> CC-CBCA
<b>Prerequisite</b>	This is the Best Course for the student who wants basic knowledge about the commercial banking & credit analysis.
<b>Course Objectives</b>	<ul style="list-style-type: none"> <li>To get a basic understanding of the Financial Analysis and Projections &amp; know about capital &amp; asset management</li> <li>To understand the 5Cs of Credit</li> <li>To understand the concept of Cash flow analysis &amp; cycles</li> <li>To know about the lending officers &amp; credit analyst roles</li> <li>To know about Risk Minimization Using Credit Structuring</li> </ul>
<b>Course outcomes</b>	<ul style="list-style-type: none"> <li>Understand the capital &amp; asset management.</li> <li>Know about 5Cs in credit &amp; their roles in credit analysis</li> <li>Know about the cash flow analysis &amp; their cycles</li> <li>Understand how Lending officer &amp; credit analyst works &amp; their roles</li> <li>Understand how to minimize risk using credit structure</li> </ul>

<b>Units</b>	<b>Description</b>	<b>Duration (Hours)</b>
<b>Unit I</b>	<b>Financial Analysis and Projections:</b> <ul style="list-style-type: none"> <li>Business and industry analysis</li> <li>Loan funding techniques</li> <li>Development of a loan portfolio</li> <li>Balance sheet impact</li> <li>Asset management</li> <li>Marketing opportunities for loan portfolio development</li> </ul>	6 Hours
<b>Unit II</b>	<b>The 5 Cs in Credit</b> <ul style="list-style-type: none"> <li>Introduction to 5Cs: Character, Collateral, Capacity, Conditions, Capital</li> </ul>	5 Hours
<b>Unit III</b>	<b>Cash Flow Analysis and Cycles:</b> <ul style="list-style-type: none"> <li>Importance of cash flow</li> <li>Short-term vs long-term cash flow</li> <li>Cash flow cycles and analysis in Excel:</li> </ul>	8 Hours

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	<ul style="list-style-type: none"> <li>– Balance sheet</li> <li>– Financing activities</li> <li>– Operating activities</li> <li>– End-of-year cash flow equivalents</li> <li>– Inventory</li> <li>– Accounts payable</li> <li>– Accounts receivables</li> <li>– Working capital cycles</li> </ul>	
<b>Unit IV</b>	<b>Lending Officer and Credit Analyst Roles:</b> <ul style="list-style-type: none"> <li>• Stakeholders and their priorities</li> <li>• How to Develop a loan handbook?</li> <li>• The role of credit analyst</li> <li>• The credit analysis process</li> <li>• Loan interview techniques</li> <li>• The credit analyst’s network and resources</li> </ul>	6 Hours
<b>Unit V</b>	<b>Risk Minimisation Using Credit Structuring:</b> <ul style="list-style-type: none"> <li>• Guarantor analysis</li> <li>• Proper loan structuring recommendations</li> <li>• Loan covenant considerations</li> <li>• Analysing collaterals</li> </ul>	5 Hours
	<b>Total hours</b>	<b>30</b>

**Reference books:**

1. The bank credit analysis, Publisher: Willey
2. Banking Matters, Publisher: Kindle unlimited (Duncan Knowles)
3. The Practice of Lending: A Guide to Credit Analysis and Credit Risk (Terence M. Yhip)

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