

# CARE Training

## About us

CARE Training is a division of CARE Advisory Research & Training Limited (CART, a wholly owned subsidiary of CARE Ratings). Genesis of CARE Training comes from vision and commitment of CARE to be recognized as a knowledge based company.

**Course Name:** Corporate Credit Risk Assessment \*

**Target Audience:** Professionals working in Banks/ FIs / NBFC / MFs /Corporates / PSUs / and Business School students desirous of career in Financial sector.

**Mode of Training/ Duration:** Classroom-Executive Training of 1 day

**Course Objective:** To enable learners to understand methods of credit risk assessment and how credit risk should be managed.

## COURSE OUTLINE

### Session I: Overview of Credit Risk Management

- Importance of Credit Risk Management
- Why Companies Default?
- Credit Risk Assessment Framework
  - o Industry/Economic Risk
  - o Business Risk, Management Risk
  - o Financial Risk, Project Risk

### Session II: Financial Statement Analysis

- Analyzing Capital structure
- Income Statement assessment
- Analyzing Financial ratios
- Cash Flow Analysis
- Assessing Debt Servicing Capacity

### Session III: Dealing with Intricacies

- Adjustments in Financial statements
- Off-balance sheet issues
- FX Risk/Interest rate risk
- Contingent Liabilities
- Stand-alone vis-à-vis Consolidated assessment

### Session IV: Arriving at the Decision

- Risk Mitigation Measures
  - o Security Structure
  - o DSRA & Escrow Mechanism
- External Credit Enhancement
  - o Corporate Guarantee
  - o Letter of Comfort
- Legal Evaluation
- Sample Case Study

\* Participation certificate would be provided to attendees

### Contact us at:

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