



## **LOAN ALLOCATION TECHNIQUES**

- Analysis of economic conjuncture
- Factors related with the company to be considered for loan allocation
- Sectoral analysis
- Operational risk analysis
- Interview with company's officials and collecting related documents
- Examination of the company's past
- Examination of morality for company and the shareholders
- Swot Analysis
- Analysis of balance sheet and income statement
- Cash flow analysis
- Determining asset conversion cycle of the company
- Determining loan amount needed and structuring of loan
- Effects of off the record financialc
- Techniques of financial analysis
- Effects of sectoral differences
- Detecting misleading issues in financial statements
- Making financial statements more suitable to analysis
- Factors causing risks
- Case studies

Duration : 2 days