



**THE BIGBOOKS**  
**STORE.**



Dr. D.D. Mukherjee's 11th Edition


# Credit Appraisal, Risk Analysis & Decision Making

An Integrated Approach to  
on and off Balance Sheet Lending

**Features:**

- + A 360° Walk through to Credit Officials
- + Financing / Assessing / Appraisal of
  - Fund Based – Working capital / Term loan
  - Non-fund Based – LCs, BGs & Derivatives
  - Trade Finance – Bill Finance, Import & Export Finance, ECBS, etc.
  - Project Finance
- + Analysis of Financial statements – A pragmatic approach
- + Balance Sheet, Profit & Loss & Cashflow / Fund flow items – from Banking, Accounting, Statutory & Management perspectives
- + Forecasting & Cash budgeting illustrations
- + Risk Management – Credit, Operational, Market & Country risks & their handling
- + Decision making Processes & Product delivery in credit – Various dimensions & Step by step approach with illustrations.
- + Window Dressing and Red Flags – unveiled
- + An overview on Retail Credit, MSME & other lendings under Priority Sector
- + Relevant RBI Directives, provisions of Companies Act 2013 with Amendments
- + Salient Regulatory & Other trends - Overview & updates

V. KUMAR



**Snow white®**