

INDIAN INSTITUTE OF BANKING & FINANCE PROGRAMME

ON

"BALANCE SHEET ANALYSIS AND RATIO ANALYSIS"

From 20th to 21st June 2020



VIRTUAL CLASSROOM TRAINING

Participants can attend the Training Programme from their Office/home

Live Telecast from

Leadership Center, Indian Institute of Banking & Finance, Kohinoor City, Commercial II, Tower 1, 3rd floor, Off LBS Marg, Kirol Road, Kurla (W), Mumbai – 400070. Website: <u>www.libf.org.in</u>

PROGRAMME ON

"BALANCE SHEET ANALYSIS AND RATIO ANALYSIS"

BACKGROUND

During the course of 93 years, IIBF has emerged as a premier Institute in banking and finance education. Considering the emerging requirements of the Banks / Institutions in the everchanging dynamic environment, IIBF is conducting training programmes in selected areas. The Institute has excellent training facility at its Leadership centre in Mumbai and Professional Development Centres at Chennai, Delhi & Kolkata.

PURPOSE

In any Credit Proposal, decision has to be supported by a proper scrutiny of financial statements of the borrower, apart from the technical and management aspects of the business. Understanding the financials and the implications thereof through a sound financial appraisal is very important in credit appraisal. The present programme has been designed as a solution to such challenges.

The programme envisages confidence building among the participants, by improving their financial appraisal skills and enhancing their knowledge level. The programme takes the participants through a logical journey, right from getting conceptual clarity on various aspects of Balance Sheet Reading to understanding intricacies involving implications on an informed credit decision.

As all are aware, due to the current Covid19 issue, physical class room is not fasible and IIBF has decided to conduct this programme in VC mode from our robust technical platform. Participants can attend the course from their office or home.

OBJECTIVES

- To enhance knowledge and skill in Balance Sheet Reading.
- To understand Balance Sheet & Ratio Analysis A Managerial Perspective.
- To understand Balance Sheet & Ratio Analysis An Analyst's Perspective.
- To strengthen capacity building in evaluating the credit proposals.

CONTENT OVERVIEW

- Overview of Financial Statements
- Components of Financial statements
- Underlying assumptions and basic accounting concepts
- Statutory provisions relating to Financial statements
- > Introduction to CMA data and exercise thereon.
- Significance of Ratio Analysis, Liquidity Ratios, Solvency Ratios, Efficiency Ratios

METHODOLOGY

Lectures, Case Studies and exercises

TARGET GROUP

Officials working in the Credit Departments in Branches and in controlling offices of Banks. **DURATION**

From 20th to 21st June 2020 (2 days), from 9.45 AM to 5.15 PM (Login timings). There will be a self-evaluation test at the end of the programme for confidence building.

MODE OF DELIVERY - VC Mode

Virtual class room training. Live Sessions (10 AM to 5 PM) will be telecast from IIBF for the participants. Participants can attend the course from their office or home.

Activation Mail to the course will be sent One-day prior to the Training programme.

Participants can see, hear and interact with the Faculty during live sessions.

Reading Materials/ PPTs/ Exercises will be sent to the nominated participants on mail.

Self-Evaluation Test will be conducted at the end of the Training.

Training Fees:

Rs.2,000/-per participant plus GST@18% aggregating to Rs.2,360/-

(In case of TDS deduction, please send us TDS certificate at the address)

Programme fees to be remitted to the credit of Institute's account with State Bank of India,

details of which are given below:

(Pl Remit the amount only to the following Account)

- Name of the Bank branch: State Bank of India, Vidya Vihar (West).
- Account no: 36919200263 (SAVINGS BANK ACCOUNT)
- IFSC code: SBIN0011710
- > PAN No: AAATT3309D and GSTIN No. 27AAATT3309D 1ZS
- > Please quote your GST Number in the nomination form.

Number of seats – 35. Please rush your nominations to programme co-ordinators as below:

Programme Co-ordinators

| Name - Ms Ravita Wadhwa | Name - Vratesh Manjardekar |
|---------------------------------------|---------------------------------------|
| Dy. Director & Programme Co-ordinator | Role – Training Co-ordinator |
| Email Id <u>ravita@iibf.org.in</u> | Email Id - <u>vratesh@iibf.org.in</u> |
| Mobile: 98718 99953 | Mobile; - 9080987429 |
| | |



Indian Institute of Banking & Finance, NOMINATION FORM

Programme title: "BALANCE SHEET ANALYSIS AND RATIO ANALYSIS"

Date: From: 20TH & 21ST JUNE, 2020

Bank/Organisation:_____

GSTIN: _____

Address:_____

_____Pin Code: _____ Phone: Fax:

E-mail of Official responsible for processing payment: _____

Fees for the Programme -

Rs. 2,000/-per participant plus GST@18% aggregating to **Rs.2,360/-** (In case of TDS deduction, please send us TDS certificate)

Programme fees to be remitted to credit of Institute's account details as follows:

- > Name of the Bank branch: **State Bank of India**, Vidya Vihar (West).
- Account no: 36919200263 (SAVINGS BANK ACCOUNT)
- IFSC code: SBIN0011710
- > PAN No: AAATT3309D and GSTIN No. 27AAATT3309D1ZS
- > Please quote your GST Number in the nomination form.
- > Please send your nominations at the earliest to <u>ravita@iibf.org.in</u>
- > Participants who self- nominate, pl provide UTR number.

| S.No. | Nominee Name | Designation | Branch | Mobile No. and Landline No. | Email | Self- Nominated (Yes/No) | UTR Number |
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| 1. | | | | | | | |
| 2. | | | | | | | |
| 3. | | | | | | | |
| 4. | | | | | | | |

Please rush your nominations to programme co-ordinators as below:

Name - Ms Ravita WadhwaName - Mr Vratesh ManjardekarDy. Director & Faculty Co-ordinatorCo- Co-ordinator of the programmeEmail Id -ravita@iibf.org.inEmail Id - vratesh@iibf.org.inMobile: 98718 99953Contact - 9080987429