



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified Institute)

Professional Development Centre – Western Zone

Program on “Evaluation of Financial Statements & Ratios”

In Virtual Mode

from 05th to 07th March 2025



Open to Members & Non-Members

Individual participants can also register for the programme at their own cost

Program Co-ordinators: Mr. Shiv Kumar Gupta & Shijoy Joseph

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BRIEF BACKGROUND

Established on 30th April 1928 as a company under Section 26 of the Indian Companies Act, 1913, the Indian Institute of Banking & Finance (IIBF), formerly known as the Indian Institute of Bankers (IIB), is a professional body of Banks, Financial Institutions, and their employees in India. IIBF during its 96 years of service been actively involved in examination, training & academics. It has emerged as a premier institute in banking and finance education.

Considering the emerging requirements of finance professionals in the ever-changing dynamic environment, IIBF has been providing quality training. The programs are designed in consultation with industry experts and human resources personnel with an endeavour to address the skill gaps on a continuous basis.

The regular offerings in varied areas prepare the finance professionals ahead of the impending change. IIBF has state-of-the-art training facilities at its Leadership Centre at Mumbai and it has four Professional Development Centers (PDCs) at Mumbai, Delhi, Chennai and Kolkata catering to the increasing demand for the focused training programmes.

ABOUT THE PROGRAMME

Evaluation of Financial Statements & Ratios is essential for professionals in the financial sector. These skills enable professionals to assess the creditworthiness of borrowers, identify potential risks, and make informed decisions regarding credit approvals. The ability to accurately interpret financial statements and ratios is crucial for maintaining the financial health and stability of banks & FIs, allowing for early detection of financial distress and better portfolio management.

In the financial industry, these competencies ensure regulatory compliance and promote transparency in financial reporting. By adhering to regulatory guidelines and maintaining accurate financial records, banks & FIs can enhance their decision-making capabilities and build client confidence. The skills gained from this program provide a competitive edge, contributing to the overall stability and growth of the economy by supporting prudent financial management and risk assessment.

The program is vital for equipping banking & FIs professionals with the knowledge to navigate financial complexities. This not only enhances their ability to make sound credit decisions and strategic investments but also ensures sustainable banking practices that contribute to the stability and growth of the Indian economy.

OBJECTIVES

The program aims at developing understanding among participants about:

- **Enhance Competence:** Develop participants' ability to understand and analyse balance sheets and CMA Data, providing them with the skills to derive meaningful insights about businesses.
- **Comprehensive Understanding:** Equip participants with a thorough understanding of financial statements, including accounting concepts and classifications.
- **Skill Development:** Train professional credit officers to effectively handle credit proposals and manage the credit department in banks.

CONTENT OVERVIEW

- **Accounting Concepts & Components of Financial Statements:** Introduction to fundamental accounting principles and the various elements of financial statements.
- **CMA Data Analysis:** Techniques for analysing Credit Monitoring Arrangement (CMA) data to assess the financial health of businesses.
- **Ratio Analysis:** Practical exercises and case studies to master the calculation and interpretation of financial ratios.
- **Cash Flow & Fund Flow Statements:** Preparation and analysis of cash flow and fund flow statements to understand the liquidity and funding position of businesses.
- **Statutory Provisions and Limitations:** Understanding the legal requirements and limitations associated with financial statements.
- **Introduction of Ind AS:** Overview of Indian Accounting Standards (Ind AS) and their impact on financial statements.

METHODOLOGY

- Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences on ZOOM.
- Live sessions by Faculty shall be conducted and participants can participate in the sessions from home or office using Laptop/Desktop/iPad/Smart Phones.
- Login details for accessing the sessions will be shared on registered mail ids of participants 24 hours before the program.
- 75% attendance is mandatory for issuance of certificate.

TARGET GROUP

Officers working in credit departments at branches, central processing cells, controlling offices, internal audit and training departments in banks and financial institutions.

DURATION

3 Days - From 05th to 07th March 2025

Timings: 10.00 A.M. to 05.15 P.M. (First day session at 09.45 am)

FEES

₹ 6000/- (Six Thousand only) plus GST @18% aggregating to ₹ 7080/- per participant
(In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account as given below:

Beneficiary Name : Indian Institute of Banking and Finance

Name of the Bank Branch : State Bank of India, Vidyavihar (West), Mumbai.

SB Account No : 42895503864

IFSC Code : SBIN0011710

PAN No. : AAATT3309D GSTN No. : 27AAATT3309D1ZS

(Kindly provide your GST Number to facilitate raising of invoice)

In case of any quires, kindly contact

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**** Last Date of Registration is 03rd March 2025 ****