



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

Online Training Programme

“Balance Sheet Reading & Ratio Analysis”

(For Public & Private Sector Banks, RRBs, SFBs, Cooperative Banks & NBFCs)

From 10th to 12th February 2026



“Individual participant can also register for the programme at their own cost”

***Program Co-ordinator: Dr. N K Bhasin, Ms. Anchal Arora
PDC NZ, IIBF***

Mail ID: se.pdcnz3@iibf.org.in, je.pdcnz3@iibf.org.in

**Indian Institute of Banking & Finance,
Professional Development Centre, Northern Zone,
NEW DELHI-110 016
Website: www.iibf.org.in**



Balance Sheet Reading & Ratio Analysis (Online)

BACKGROUND

During its 97 years of service, IIBF has emerged as a premier Institute in the banking industry. Considering the emerging requirements of the bankers in the dynamic environment, IIBF has been offering certification courses and training programmes to the banking professionals.

The training programmes are designed in consultation with the 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 banking professionals ahead of the impending change.

IIBF offers virtual training programmes for its Blended Certification courses and many other programmes to facilitate learning across the country.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. The four Professional Development Centres (PDCs) at Delhi, Chennai, Kolkata & Mumbai cater to the increasing demand for the focused training programmes.

PURPOSE

The Balance Sheet Reading & Ratio Analysis program aims to enhance participants' skills in interpreting and analysing businesses' Balance Sheets to extract valuable insights about the business. The program covers discussion on accounting principles, classification of balance sheet items, ratio analysis, CMA data analysis, analysing the cash flow and fund flow statements, and also the limitations of financial statements. In addition to traditional training methods, the program encourages interaction, experience sharing, and practical exercises. Participants gain a comprehensive understanding of financial statements, empowering them to approach credit proposals with greater confidence upon returning to their workplaces.

OBJECTIVES

- This program has been designed to improve the knowledge and skills of officials working in the Credit Department in branches and controlling offices, taking into account the bankers' needs.
- It aims at comprehensive understanding of Financial Statements.
- It also aims to train skilled credit officers to oversee the credit department of the banks.

CONTENT OVERVIEW

- Accounting Concepts & Components of Financial Statements
- CMA Data Analysis
- Ratio Analysis - Cases & Exercises
- Preparation and Analysis of Cash Flow & Fund Flow Statement
- Statutory Provisions and Limitations of Financial Statements
- Introduction of Ind AS and its impact on Financial Statements

TARGET GROUP

Junior & Middle level officers working in Credit Department at Branches, Central Processing Cells and Controlling Offices as well as officers working in Internal Audit and Training Departments.

METHODOLOGY

- ❖ Virtual (Online) Interactive Lectures, Case Studies, Group Discussions, Presentations and Sharing of Experiences
- ❖ Live sessions by the Faculties shall be conducted and participants can view the sessions from home or office using their Laptop/Desktop.

Login details for accessing the sessions shall be shared on registered mail IDs of participants 24/48 hours before the program.

After completion of the Training Program, Participation Certificate shall be provided.

DURATION

3 Days –10th to 12th February 2026 (10:00 AM TO 5:30 PM)

FEE

Rs.7500/- plus GST @18% aggregating to Rs.8850/- per participant (In case of TDS deduction, kindly send us the TDS certificate).

Programme fees may be remitted to the credit of Institute's account with State Bank of India, details of which are given below:

- ✓ **Name of the Account:** Indian Institute of Banking and Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ **Savings Account No:** 37067835430 **IFSC code:** SBIN0011710
- ✓ (PAN No: AAATT3309D and GSTIN NO. 07AAATT3309D2ZT)

(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)

For further details and nomination, kindly contact:

*Pl Contact: Ms. Anchal Arora, Ms. M Vaishnavi, Mobile – 8295127117, 7678510108
Email: se.pdcnz3@iibf.org.in, je.pdcnz3@iibf.org.in*



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS

Program Title: Program on “Balance Sheet Reading & Ratio Analysis”

Date: 10th to 12th February 2026

Programme Type: Virtual (Online) mode

Details of nominee(s):

Sl. No	Name	Designation	Branch/Office	Contact No.	E-mail (PERSONAL MAIL ID)*	E-mail (OFFICIAL MAIL ID)*
1						
2						
3						

***LOGIN DETAILS OF THE PROGRAM SHALL BE SHARED ON PERSONAL MAIL ID OF NOMINEE.**

Name of Bank/ FI: _____

GST Details of Nominating Bank: _____

Address: _____

Phone of Nominating Official: _____ E-Mail of Nominating Official: _____

FEE Rs.7500/- plus GST @18% aggregating to Rs.8850/- per participant (Rs. Eight Thousand Eight Hundred and Fifty only). (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:

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

Account No: 37067835430 IFSC code: SBIN0011710

(PAN No: AAATT3309D and GST No. 07AAATT3309D2ZT)

Pl Contact: Ms. Anchal Arora, Ms M Vaishnavi Mobile – 8295127117, 7678510108

Email: se.pdcnz3@iibf.org.in, je.pdcnz3@iibf.org.in



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Program Title: Program on “Balance Sheet Reading & Ratio Analysis”

Date: 10th to 12th February 2026

Programme Type: Virtual (Online) mode

Details of nominee(s):

Sl. No	Name	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	UTR NUMBER/DATE
1					
2					
3					

Name of Bank/ FI employed with:

Address of Bank/FI employed with:

FEE: Rs.7500/- plus GST @18% aggregating to Rs.8850/- per participant (Rs. Eight Thousand Eight Hundred and Fifty only). (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:

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

Account No: 37067835430 **IFSC code:** SBIN0011710

(PAN No: AAATT3309D and GST No. 07AAATT3309D2ZT)

PI Contact: Ms. Anchal Arora, Ms M Vaishnavi Mobile – 8295127117, 7678510108

Email: se.pdcnz3@iibf.org.in, je.pdcnz3@iibf.org.in