INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

PROFESSIONAL DEVELOPMENT CENTRE LUCKNOW

Launches training programme on

“MASTERING CREDIT APPRAISAL, BALANCE SHEET ANALYSIS, WORKING CAPITAL ASSESSMENT AND PROJECT FINANCE”

In Physical Mode

Date: 27th to 28th July 2026

The programme can also be attended in online mode.

Programme Coordinator: Mr. Abhay Kumar, Mr. Udit Negi

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Lucknow- 226010

"MASTERING CREDIT APPRAISAL, BALANCE SHEET ANALYSIS, WORKING CAPITAL ASSESSMENT AND PROJECT FINANCE"

BACKGROUND

The Indian Institute of Banking & Finance (IIBF) is a professional body founded in 1928, now in its 97th year of service to the banking fraternity in India, has always strived to pursue its mission of developing professionally competent bankers and financial services professionals. The flagship courses of the Institute, JAIIB and CAIIB and RBI mandated capacity building courses in the specialized domains of Treasury, Credit Management, Risk Management, Foreign Exchange and Accounting & Audit are presently offered to Banking & Finance professionals. Indian Institute of Banking & Finance is an ISO 21001:2018 Certified Institute.

The Institute has also been focusing on developing customised Certifications for banks for upskilling and cross skilling of Bankers, depending on the knowledge and skill-gap identified in consultation with the bank itself. Also Diploma and Certification courses are offered to upgrade the competencies of the Banking and Finance Professionals in specialized fields like Credit Management, MSME, Compliance, KYC/AML, Digital Banking, Cyber Security, Advance Wealth Management, Risk Management, NPA Management etc.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. It also has seven Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata, Mumbai, Guwahati, Lucknow and Bangalore conducting training sessions in virtual mode and physical training classes, covering all topics related to Banking & Finance.

PROGRAMME OVERVIEW AND PURPOSE

Sound lending decisions are essential for maintaining the financial health and stability of banks. As the banking landscape continues to evolve with changing regulations and heightened credit risks, bankers need to look beyond basic financial statement analysis. They must be able to evaluate a borrower's financial position, understand repayment capacity, and identify potential risks before extending credit.

Whether assessing a company's working capital needs or financing a new project, bankers require strong analytical skills to interpret financial statements, analyse cash flows, recognise early warning signals, and make sound credit decisions. A solid understanding of balance sheet analysis, working capital assessment, and project finance enables them to evaluate credit proposals more effectively while balancing business growth with prudent risk management.

This training programme has been carefully designed to strengthen these critical competencies by providing participants with practical insights, analytical tools, and industry best practices that can be readily applied in day-to-day credit appraisal and credit monitoring.
The Programme is being launched in physical mode however, the participants may also join virtually through Zoom.

OBJECTIVES

Upon completion of the programme, participants will be able to:

- Develop a systematic approach to appriasing financial statements for informed credit decisions.
- Gain a comprehensive understanding of the Balance Sheet, Profit & Loss Account, and Cash Flow Statement, and appreciate how these financial statements are interrelated.
- Evaluate the overall financial health of borrowers by analysing key indicators of profitability, liquidity, solvency, operational efficiency, and financial stability.
- Identify appropriate sources of finance for both working capital and long-term project funding. Fund based and Non-Fund based credit facilities.
- Understand operating cycles and accurately estimate the credit needs of different businesses
- Assess working capital requirements using established banking principles and industry-accepted methodologies.
- Recognise early warning signals that may indicate emerging credit risks or financial stress in borrower accounts.

CONTENT OVERVIEW

- Accounting Concepts& Principles , Components of Financial Statements
- Analysis of Financial Statements
- CMA Data Analysis
- Ratio Analysis
- 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

- Project financing including TEV study, BEP, NPV, DCF, TRR.
- Importance of project documentation.
- Pre & Post disbursement measures.
- Monitoring & Follow-up of Advances

METHODOLOGY
Lecture sessions, real case studies, classroom exercise, discussions & sharing of experiences by industry experts/ practicing professionals.

TARGET GROUP
Branch Managers, Credit Officers, Internal Auditors, Officers working in ZO/RO,

DURATION
2 Days: 27th to 28th July 2026
Timings: 9:30 AM to 5:30 PM

FEES
Participants can join the training either physically at our Professional Development Centre at Lucknow or they may join virtually through Zoom. The fees for both is as below:

Physical (Offline) Training at our Lucknow centre- Vibhuti Khand	Virtual (Online) Training
₹7000/- + 18% GST= **₹ 8260/-**	₹5000/- + 18% GST= **₹ 5900/-**

Accommodation (if required) will be provided to participants at Rs. 2500/- + GST per person per day on twin sharing basis.
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:

- **Bank, Branch**: State Bank of India, Vidya Vihar (West), Mumbai
- Account No: 37067835430 IFSC code: SBIN0011710
- (PAN No: AAATT3309D and GST No. 09AAATT3309D1ZQ)

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

For more details Kindly contact Programme Co-ordinators:

1. **Mr. Abhay Kumar: Email ID- head-pdclko@iibf.org.in; Contact No- 9340666010**
2. **Udit Negi: Email ID- se.pdclko1@iibf.org.in, Contact No: 8077847373**

Participants will be provided with a Participation Certificate upon successful completion of the training programme.

ANNEXURE I

INDIAN INSTITUTE OF BANKING & FINANCE
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NOMINATION FORM FOR ORGANIZATION NOMINATING THE PARTICIPANTS

Programme title: “MASTERING CREDIT APPRAISAL, BALANCE SHEET ANALYSIS, WORKING CAPITAL ASSESSMENT AND PROJECT FINANCE”

Date: 27^{th} – 28^{th} July 2026 **Programme type: Physical/Virtual**

Details of nominee(s):

Sr.	Name	Designation	Contact	Email	Training Mode (physical/ virtual)

Name of Bank/FI:____
Address:____
GST Details of nominating Bank/FI:____
Name, Designation of nominating official: __________, ______Email and Phone__________

FEES: Participants can attend the training either physically at our Professional Development Centre at Lucknow or they may join virtually through Zoom. The fees for both is as below:

Physical (Offline) Training at our Lucknow centre- Vibhuti Khand	Virtual (Online) Training
₹7000/- + 18% GST= **₹ 8260/-**	₹5000/- + 18% GST= **₹ 5900/-**

Accommodation (if required) will be provided to participants at Rs. 2500/- + GST per person per day on twin sharing basis.
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:

- **Bank, Branch**: State Bank of India, Vidya Vihar (West), Mumbai
- **Account No**: 37067835430 **IFSC code**: SBIN0011710
- **PAN No**: AAATT3309D and **GST No:** 09AAATT3309D1ZQ

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For Registration, kindly contact Programme Co-ordinators:

1- **Mr. Abhay Kumar: Email ID- head-pdclko@iibf.org.in; Contact No- 9340666010**
2- **Udit Negi: Email ID- se.pdclko1@iibf.org.in, Contact No: 8077847373**

ANNEXURE II

INDIAN INSTITUTE OF BANKING & FINANCE

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NOMINATION FORM FOR SELF SPONSORED CANDIDATES

Programme title: "MASTERING CREDIT APPRAISAL, BALANCE SHEET ANALYSIS, WORKING CAPITAL ASSESSMENT AND PROJECT FINANCE"

Date: 27th – 28th July 2026 **Programme type: Physical/Virtual**

Details of nomination:

Sr.	Name	Designation	Contact	Email	Training Mode (physical/ virtual)

Name of Bank/FI employed with:____
Address of Bank/FI:____
UTR No. with date of payment:____

FEES: Participants can join the training either physically at our Professional Development Centre at Lucknow or they may join virtually through Zoom. The fees for both is as below:

Physical (Offline) Training at our Lucknow centre- Vibhuti Khand	**Virtual (Online) Training**
₹7000/- + 18% GST= **₹ 8260/-**	₹5000/- + 18% GST= **₹ 5900/-**

Accommodation (if required) will be provided to participants at actual cost.

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

- **Bank, Branch**: State Bank of India, Vidya Vihar (West), Mumbai
- **Account No**: 37067835430 **IFSC code**: SBIN0011710
- **PAN No**: AAATT3309D and **GST No:** 09AAATT3309D1ZQ

For Registration, kindly contact Programme Co-ordinators:

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