



INDIAN INSTITUTE OF BANKING & FINANCE

Professional Development Centre, Eastern Zone, Kolkata

Virtual Mode Programme on

“Balance Sheet Reading & Ratio Analysis”

from 20th to 21st August 2024

Last Date to Apply: 14.08.24



IIBF has emerged as a premier institute on banking and finance education. It is the largest institute of its kind in the world and is working with a Mission to “develop professionally qualified & competent bankers and finance professionals primarily through a process of education, training, examination, consultancy/ counselling and continuing professional development programmes”. Indian Institute of Banking & Finance has been awarded the ISO 21001:2018 Standard. This standard is for Educational Institutes who have achieved the required level of excellence in their academic offerings. IIBF is among the few institutes to have been conferred upon this standard.

BACKGROUND OF THE PROGRAMME:

Financial Statements contain wealth of information, if properly analyzed and interpreted, can unfold valuable insights in the performance of the firm. The principal tool of Financial Statement analysis is Financial Ratio analysis. Generally, the financial ratios of a company are compared with some benchmark ratios (e.g. Industry averages). While analysis based on a single set of financial statement is useful, more elaborate examinations with time series/ trend analysis provides better insights about the performance over a period of time. This analysis is applied to assess Corporate Excellence, Judge credit worthiness of a customer, predict bankruptcy, valuation of equities, forecast Bond Ratings etc. Balance Sheet Reading & Ratio Analysis has enormous significance and importance to the lenders. Basic tenets of credit appraisals emanate from this analysis. If the appraisals are sound, then asset quality of the credit portfolio will be superior.

OBJECTIVES

- This program has been designed taking in to account the bankers' need to improve the knowledge and skill of the Officials working in the Credit Department in Branches and controlling offices.
- It aims at comprehensive understanding of Financial Statements
- It envisages to develop professional credit officials to man 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 FOR THE PROGRAMME: Junior and 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

- ✓ *Open to both Members & Non Members of IIBF*
- ✓ *Individuals may also register for this programme at their own cost.*
- ✓ *Banks may send their nominations in bulk*

Date & Time: 20th to 21st August 2024 (10.00AM to 5.30PM)	METHODOLOGY: Programme can be attended from anywhere by using devices with Internet like PC, Laptop, Tablet or Mobile. Internet connection with good speed is required to stream live Virtual sessions.	FEE: Rs. 4000/- per participant plus GST@18% /- aggregating to Rs.4720/- -(In case of TDS deduction, please send us TDS certificate)
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Mr. Tusharendra Barpanda Zonal Head, PDC-EZ, IIBF Email : head-pdcez@iibf.org.in	Ms. Samriddhi Guha Jr. Executive, PDC-EZ, IIBF Email : je.pdcez2@iibf.org.in	Ms. Sneha Datta Jr. Executive, PDC-EZ, IIBF Email : je.pdcez3@iibf.org.in
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CORRESPONDENCE ADDRESS: Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Near Ravindra Sadan Metro Station, Kolkata – 700020.



INDIAN INSTITUTE OF BANKING & FINANCE
Professional Development Centre – Eastern Zone, Kolkata
NOMINATION FORM

Programme Title: - Programme on Balance Sheet Reading & Ratio Analysis

Mode of Programme: Virtual Mode

Programme Date & Time 20-21 Aug,2024

Details of Nomination (to be filled by the Bank/FI/Individuals):

Sl. No.	Name of Participant	Designation	Branch/Office	Contact No.	E-mail Id.
1					
2					
3					
4					

Fees Paid Rs. _____ UTR/Transaction No. _____ Date of Payment: _____

Name of Sponsoring Bank / FI: _____ **GSTN of Bank/FI:** _____

Address of the Bank/FI: _____

Phone/Mob. No. _____ E-mail id.: _____

Fees: Rs. 4,000/= per participant plus GST @18% aggregating to Rs 4,720/- (In case of TDS deduction, please send us the TDS certificate). **(Kindly provide your GST Number in the nomination letter to facilitate the raising of Invoice)**

Program fees may be remitted to the credit of Institute's Bank Account as given below:-

- ✓ **Name of Account Holder:** Indian Institute of Banking & Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ **Savings Account No.** 37067835940 **IFSC:** SBIN0011710
- ✓ **PAN No.** AAATT3309D; **GST No.** 19AAATT3309D2ZO, **State** - West Bengal

Nomination details may be submitted at the below mentioned address or by e-mails to:

Mr. Tusharendra Barpanda Zonal Head, PDC-EZ, IIBF Email: head-pdcez@iibf.org.in Mob. No. 9717005551	Ms. Samriddhi Guha Jr. Executive, PDC-EZ, IIBF Email : je.pdcez2@iibf.org.in Mob. No. 8420475917	Ms Sneha Datta Jr. Executive, PDC-EZ, IIBF Email : je.pdcez3@iibf.org.in Mob. No. 9831637175
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Correspondence Address: Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Near Rabindra Sadan Metro Station, Kolkata – 700020



INDIAN INSTITUTE OF BANKING & FINANCE
Professional Development Centre – Eastern Zone, Kolkata

NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Programme Title: *Balance Sheet Reading & Ratio Analysis*

Mode of Programme: *Virtual Mode* **Date:** *20-21 Aug,2024*

Sl. No	Name (Mr/Mrs/Ms)	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	Address (personal)	UTR NUMBER
1						

Name of Bank/ FI employed with: _____

Address of Bank/ FI employed with: _____

FEE : Rs. 4,000/- per participant plus GST @ 18% i.e. Rs 720/-aggregating to Rs. 4,720/-
(In case of TDS deduction, please send us the TDS certificate). *Self-sponsored participants are requested to kindly contact the numbers given below before making the payment*

Programme fees may be remitted to the credit of Institute's Bank Account as below:

- ✓ **Name of Account Holder:** Indian Institute of Banking & Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ **Savings Account No.** 37067835940 **IFSC:** SBIN0011710
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CONTACT DETAILS:

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