



**INDIAN INSTITUTE OF BANKING & FINANCE**

(An ISO 21001:2018 Certified Institute)

**Professional Development Centre – West Zone**

**Program on “Evaluation of Financial Statements & Ratios”**

**In Virtual Mode**

**From 22<sup>nd</sup> to 24<sup>th</sup> July 2024**



**Open to Members & Non-Members**

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

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

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**Address: 192, Maker Tower, F Wing, 19<sup>th</sup> Floor, Cuffe Parade Mumbai - 400005.**

**[www.iibf.org.in](http://www.iibf.org.in)**

## **BRIEF BACKGROUND**

Established on 30<sup>th</sup> April 1928, IIBF which is an “Institute of the Bankers, for the Bankers and by the Bankers” has during its 96 years of service been actively involved in examination, training & academics and has emerged as a premier institute in banking and finance education.

Considering the emerging requirements of bankers in the ever-changing dynamic environment, IIBF has been providing quality training to bankers in select areas. The training programs 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 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 banking professionals in the Indian banking sector. These skills enable bankers 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, allowing for early detection of financial distress and better portfolio management.

In the Indian banking industry, these competencies ensure regulatory compliance and promote transparency in financial reporting. By adhering to regulatory guidelines and maintaining accurate financial records, banks 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 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.

## TARGET GROUP

Junior and middle-level officers working in credit departments at branches, central processing cells, controlling offices, internal audit and training departments.

(Banks may send their nominations in bulk.)

## DURATION

3 Days - From 22<sup>nd</sup> to 24<sup>th</sup> July 2024

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 in the nomination letter to facilitate raising of invoice)

In case of any quires, kindly contact

Mr. Shiv Kumar Gupta	Mr. Shijoy Joseph Vadasery
Zonal Head	Junior Executive
head-pdcwz@iibf.org.in	je.pdcwz1@iibf.org.in
Mob : +91 9555233865	Mob : +91 9820127826
Landline : 022 69437301	Landline : 022 69437302

**\*\* Last Date of Registration is 19<sup>th</sup> July 2024 \*\***



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**Nomination Form – For Individuals**

Name of the program	: Evaluation of Financial Statements & Ratios
Dates	: 22 <sup>nd</sup> July 2024 (Mon) to 24 <sup>th</sup> July 2024 (Wed) – 3 Days
Time	: 10.00 a.m. to 5.15 p.m.
Program Type	: Virtual (Online) mode

Nominee Details

Sr. No.	Name	Designation	Mobile No. (WhatsApp)	E-mail	UTR No.
1					

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**\*Login details of the program shall be shared on personal mail id of nominee.**

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

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Mr. Shijoy Joseph Vadasery

Junior Executive

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Mr. Shiv Kumar Gupta

Zonal Head

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**Nomination Form – For Banks & FIs**

Name of the program	: <b>Evaluation of Financial Statements &amp; Ratios</b>
Dates	: <b>22<sup>nd</sup> July 2024 (Mon) to 24<sup>th</sup> July 2024 (Wed) – 3 Days</b>
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Program Type	: <b>Virtual (Online) mode</b>

Nominee Details

Sr. No.	Name	Designation	Branch/ Office	Mobile No. (WhatsApp)	E-mail (Personal)	E-mail (Official)
1						
2						

Name of Bank/ FI	:
Address	:
GST Details	:
PAN No.	:
Phone/Mobile of Nominating Official	:
E-Mail of Nominating Official	:

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