



**INDIAN INSTITUTE OF BANKING & FINANCE**  
(ISO 9001:2015 Certified)

**Online Programme**

**on**

**“Balance Sheet Reading & Ratio Analysis”**

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

**From 5th to 7th September 2023**



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

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Professional Development Centre, Northern Zone,  
NEW DELHI-110 016  
Website: [www.iibf.org.in](http://www.iibf.org.in)**



## **Programme on Balance Sheet Reading & Ratio Analysis (On-line)**

### **BACKGROUND**

During its 95 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 program on Balance Sheet Reading & Ratio Analysis envisages competence building among the participants by improving their knowledge and skill in reading and analyzing the Balance Sheets of businesses and deriving meaningful information about the entities concerned. The program takes the participants through accounting concepts, classification of various items of Balance Sheet, Ratio Analysis, CMA data Analysis, Cash Flow & Fund Flow statement and limitations of Financial Statements with emphasis on interactions, sharing of experience and exercises, apart from the traditional training methods. During the course of the Program, the participants are taken through the entire gamut of financial statements enabling them, to return to their work place with added confidence in handling credit proposals.

## 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

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 Faculty shall be conducted and participants can view the sessions from home or office using Laptop/Desktop.

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

## **DURATION**

**3 Days – 5<sup>th</sup>-7<sup>th</sup> Sep,2023**

## **FEE**

Rs.6000/- plus GST @18% aggregating to Rs..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 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: Dr. N K Bhasin, Ms. Anchal Arora Mobile – 8295127117, 011-26532194/91  
Email: je.pdcnz2@iibf.org.in***



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**NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS**

**Program title: Program on “Balance Sheet Reading & Ratio Analysis”**

**Date: 5<sup>th</sup> to 7<sup>th</sup> Sep 2023 (Tuesday-Thursday) 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. 6,000/- per participant plus GST @18% aggregating to Rs. 7,080/- (Rs. Seven Thousand eighty 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:

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**NOMINATION FORM FOR SELF-SPONSORED CANDIDATES**

**Program title: Program on “Balance Sheet Reading & Ratio Analysis”**

**Date: 5<sup>th</sup> to 7<sup>th</sup> Sep 2023 (Tuesday-Thursday) 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. 6,000/- per participant plus GST @18% aggregating to Rs. 7,080/- (Rs. Seven Thousand eighty only).

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.
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