INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

Professional Development Centre – Eastern Zone (PDC-EZ), Kolkata

02 Days' Virtual Training Programme

BALANCE SHEET READING & RATIO ANALYSIS

07th-08th December 2026 (Monday-Tuesday)

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 througha 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

For Nomination, Please Contact:

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In case of any query please contact : 033 3539 2660, 6290336252, 9903848920, 9717005551		

BACKGROUND OF THE PROGRAMME: Financial Statements contain wealth of information, if properly analyzed and interpreted, can unfold valuable insights into 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 statements is useful, more elaborate examinations with time series/ trend analysis provides better insights about the performance over a period. 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.

The programme 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 programme takes the participants through accounting concepts, classification of various items of Balance Sheet, Ratio Analysis, introduction to various formats of CMA data and Analysis thereof, understanding and preparation of Cash Flow & Fund Flow statement, limitations of Financial Statements with emphasis on interactions, sharing of experience and exercises, apart from the traditional training methods. During the course of the programme, the participants are taken through the entire gamut of financial statements.

OBJECTIVES:

- Comprehensive understanding of financial statements, including accounting concepts and classifications.
- Enhance Competence to effectively handle credit proposals
- Providing participants with the skills to derive meaningful insights about businesses

CONTENT OVERVIEW

- Accounting Concepts & Components of Financial Statements.
- Introduction of Ind AS- Present status of implementation and its impact on Financial Statements
- Different forms of CMA and their relevance to Bankers.
- Utility of CMA for the lenders for an effective financial appraisal
- Ratio Analysis –As a decision-making tools with Case Studies & Exercises
- Preparation and Analysis of Cash Flow & Fund Flow Statement
- Statutory Provisions and Limitations of Financial Statements
- Financial engineering and manipulations done in Financial Statements – Necessary cautions needed to safeguard the interest of lenders including significance of the Footnotes to the Financial Statements on the exposures taken by lenders.

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. Applicable for PSU Banks/ Private Banks/Cooperative Banks/SFBs/RRBs/Foreign Banks/NBFCs. (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:	METHODOLOGY:	FEE:
07th-08th December 2026 (10.00AM to 5.30PM)	Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences through IIBF's Zoom-based Learning Management System (LMS). 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.	Rs.5000/- per participant plus GST@18% aggregating to Rs.5900/- (In case of TDS deduction, please send us TDS certificate)

• REGISTRATION START DATE: 22.09.26 **• REGISTRATION END DATE: 03.12.26**	**• TRAINING START DATE: 07.12.26** **• TRAINING END DATE: 08.12.26**

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