INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified Institute)

Professional Development Centre – Western Zone

Virtual Training on "Balance Sheet Reading, Ratio Analysis & Overview of Expected Credit Loss (ECL) Framework" for Banks, NBFCs & FIs

from 27th to 29th October 2026

Open to Members & Non-Members

Individual participants can also register at their own cost.

Program coordinators: Mr. Kuldeep Jindal & Shijoy Joseph

Mail Id: head-pdcwz@iibf.org.in ; je.pdcwz1@iibf.org.in

192-193, Maker Tower, F Wing, 19th Floor, Cuffe Parade Mumbai - 400005.

Website: www.iibf.org.in

BRIEF BACKGROUND

Indian Institute of Banking & Finance (IIBF), a non-profit organization, established on 30th April 1928, formerly known as the Indian Institute of Bankers (IIB) is the apex professional body for India's banking and financial services sector and its employees.

It is managed by a Governing Council comprising representatives from RBI, SBI, IBA, major public and private sector banks, cooperative banks, small finance banks, and academia. ***The governing council is headed by its President - Chairman, State Bank of India (SBI) and Indian Banks' Association (IBA).***

Over its 98 years of service, IIBF has been actively engaged in examinations, training, and academic initiatives, emerging as a premier institute in banking and finance education.

With over 11 lakh members, IIBF is the largest institute of its kind globally and has been instrumental in shaping industry-ready competencies. It is recognised as a centre of excellence, offering flagship qualifications such as JAIIB, CAIIB, diplomas, and specialised certifications aligned with evolving industry needs.

IIBF is also representing India in The Asian-Pacific Association of Banking Institutes (APABI), strengthening its global engagement and collaboration in banking education and professional standards.

Its integrated framework spans education, training, examinations, consultancy, and continuous professional development. Through its Leadership Centre in Mumbai and Professional Development Centres in Mumbai, Delhi, Chennai, Kolkata, Guwahati, Lucknow and Bengaluru, IIBF delivers high-impact learning nationwide, fostering future-ready, competent, and resilient finance professionals.

ABOUT THE PROGRAMME

Balance sheets analysis, interpreting financial ratios, and understanding the Expected Credit Loss (ECL) framework are essential for sound credit decision-making and effective risk management.

This three-day virtual programme is designed to strengthen participants' understanding of financial statement analysis, ratio analysis, credit appraisal, and the regulatory aspects of ECL.

Through expert-led sessions, practical exercises, and case studies, participants will learn to analyse financial statements, assess borrower creditworthiness, evaluate cash flows, understand Ind AS implications in line with evolving regulatory expectations.

The programme equips banking and financial sector professionals with practical skills for informed credit decisions and enhanced risk assessment.

CONTENT OVERVIEW

📘 Day 1: Understanding Financial Statements & Balance Sheet Analysis

🔷 **Session 1 – Overview of Financial Statements:** Understand the structure, components, accounting concepts, and regulatory requirements of financial statements.

🔷 **Session 2 – Balance Sheet Reading & Interpretation:** Develop the ability to interpret balance sheets and evaluate the financial position of borrowers.

🔷 **Session 3 – Financial Projections & Cash Flow Analysis:** Learn techniques for preparing and analysing financial projections and assessing repayment capacity.

🔷 **Session 4 – CMA Data & Cash Flow Statements:** Understand the significance of CMA data and cash flow statements in working capital assessment.

📊 Day 2: Ratio Analysis, Ind AS & Financial Risk Assessment

🔷 **Session 5 – Ind AS & Financial Reporting:** Understand the impact of Ind AS on financial statements and credit analysis.

🔷 **Session 6 – Financial Ratio Analysis:** Analyse key financial ratios to assess liquidity, profitability, solvency, leverage, and operational efficiency.

🔷 **Session 7 – Advanced Ratio Analysis:** Apply DSCR, break-even analysis, and benchmark ratios for effective credit appraisal and decision-making.

🔷 **Session 8 – Financial Statement Red Flags:** Identify window dressing, financial statement manipulation, and analyse annual reports for prudent lending decisions.

📈 Day 3: Expected Credit Loss (ECL) & Credit Appraisal

🔷 **Session 9 – Expected Credit Loss (ECL) Framework:** Understand the regulatory context, methodology, application, and impact of the ECL framework.

🔷 **Session 10 – Term Loan Appraisal:** Strengthen appraisal skills using DSCR, DCF, NPV, IRR, BEP, and sensitivity analysis.

🔷 **Session 11 – Working Capital Appraisal:** Understand various methods for assessing working capital requirements and evaluating fund-based and non-fund-based credit facilities.

🔷 **Session 12 – Documentation & Compliance:** Gain knowledge of documentation, charge creation, CERSAI registration, and post-sanction compliance requirements.

METHODOLOGY

- Virtual interactive sessions comprising expert lectures, practical exercises, numerical illustrations, case studies, presentations, and experience sharing, delivered through the Institute's licensed Learning Management System (LMS).
- Live faculty-led sessions enabling participants to attend seamlessly from their home or office using a laptop/desktop with a stable internet connection.
- Practical exercises and real-life case studies to reinforce concepts relating to financial statement analysis, ratio analysis, credit appraisal, and the Expected Credit Loss (ECL) framework.
- Entry and Exit Tests will be conducted through the LMS to assess participants' learning outcomes.
- Session recordings will be available on the LMS for 3 days after each training day (view-only access).

PARTICIPANT GUIDELINES

- LMS login credentials will be shared with participants on their registered email IDs prior to the commencement of the programme.
- Participants are requested to join using an audio/video-enabled device and keep their camera ON during the sessions. Photographs/screenshots may be taken during the programme for academic and documentation purposes.
- Participants are advised to use the latest versions of Zoom Workplace and Google Chrome.
- If access is restricted on official devices, they may contact their IT Team/IIBF for whitelisting or use a personal device and internet connection.
- A minimum of 75% attendance is mandatory for the issuance of the programme certificate.

TARGET GROUP

This programme is designed for professionals involved in credit appraisal, financial analysis, and risk management across Banks, NBFCs and Financial Institutions, including:

- 🏦 Credit Officers & Credit Managers
- 📊 Relationship Managers (Corporate/MSME)
- 💼 Branch Managers & Operations Heads
- 💰 Loan Processing & Credit Underwriting Officers
- 📈 Risk Management Professionals
- 📑 Credit Monitoring & Loan Review Officers
- 📝 Internal Auditors & Inspection Officials
- ⚖️ Recovery & Stressed Asset Management Officials
- 👨‍💼 Finance & Accounts Professionals/Senior Executives involved in lending decisions
- 🎓 Officers aspiring to build expertise in financial statement analysis, ratio analysis, and the Expected Credit Loss (ECL) framework.

DURATION

3 Days - from 27th to 29th October 2026

Timings: 10.00 A.M. to 05.15 P.M. (First day kindly login by 09.45 am)

FEES

₹ 7500/- plus GST @18% (₹ 1350/-) aggregating to ₹ 8850/- per participant
(In case of TDS deduction, please send us TDS certificate).
(Discounts are available for institutions sending bulk nominations.)

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

In case of any queries, kindly contact

(Programme Coordinators)	
Mr. Kuldeep Jindal	Mr. Shijoy Joseph Vadasery
Zonal Head	Junior Executive
head-pdcwz@iibf.org.in	je.pdcwz1@iibf.org.in
Mob: +91 9867625389	Mob: +91 9820127826

** **Last Date of Registration is 22nd October 2026** **

To register kindly email, the following details

Sr. No.	Name (as required on certificate)	Institution Name	Branch/ Office/Department	Designation	Mobile No. (WhatsApp)	E-mail Id
1	Ms.					
2	Mr.					
Add additional rows as required						

Institution Details		
Name of Bank / FI	:	
GST No./ ISD No. (For Invoice)	:	
PAN No.	:	
Details of Nominating Authority		
Name	:	
Designation	:	
Mobile No.	:	
E-Mail Id	:	