INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 21001:2018 Certified)
Professional Development Centre – Eastern Zone (PDC-EZ), Kolkata

2 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 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

For Nomination, Please Contact:

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

CORRESPONDENCE ADDRESS: Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Near Ravindra Sadan Metro Station, Kolkata – 700020.

Committed to professional excellence

INDIAN INSTITUTE OF BANKING & FINANCE
PROFESSIONAL DEVELOPMENT CENTRE – EASTERN ZONE, KOLKATA

Programme Title: BALANCE SHEET READING & RATIO ANALYSIS

Mode of Programme: Virtual Mode Date: 07th-08th December 2026

NOMINATION FORM

DETAILS OF NOMINATION (TO BE FILLED BY THE BANKS/FIS/OTHER ORGANIZATIONS)

Sl. No.	Name of Participant	Designation	Branch/ Office	Contact No.	E-mail Id.
1					
2					
3					
4					
Add additional Rows as required					

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.: _____

FEE: Rs.5000/- per participant plus GST@18% aggregating to Rs.5900/- (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). **Programme fees may be remitted to the credit of Institute's Bank Account as below**:

BANK ACCOUNT DETAILS	
Account Name: Indian Institute of Banking & Finance	
Account Number (VAN): IIBF28TRGEASTZONE	
IFSC: SBIN0004266	
BANK: STATE BANK OF INDIA	
GST No. 19AAATT3309D2ZO	(Please note that last character is letter O)
PAN No. AAATT3309D	

CONTACT DETAILS:

Mr Tusharendra Barpanda Head – PDC-EZ, IIBF, Kolkata Email Id. head-pdcez@iibf.org.in	Ms Sneha Datta Jr. Executive, PDC-EZ, IIBF Email : je.pdcez3@iibf.org.in	Ms. Samriddhi Guha Jr. Executive, PDC-EZ, IIBF Email:je.pdcez2@iibf.org.in

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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: 07th-08th December 2026

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

Name of Bank/ FI employed with: _____

Address of Bank/ FI employed with: _____

FEE: Rs.5000/- per participant plus GST@18% aggregating to Rs.5900/-

FOR NOMINATIONS/ENQUIRIES, PLEASE CONTACT TRAINING COORDINATORS:

Mr. Tusharendra Barpanda Head – PDC-EZ, IIBF, Kolkata Email Id. head-pdcez@iibf.org.in Contact: 033 3539 2660	Ms Sneha Datta Email : je.pdcez3@iibf.org.in Mobile: 9903848920	Ms. Samriddhi Guha Email:je.pdcez2@iibf.org.in Mobile: 6290336252
self-sponsored participants are requested mail his/her name, mobile number, mail id, Bank/ FI employed with , designation to the mail ids je.pdcez2@iibf.org.in, je.pdcez3@iibf.org.in & head-pdcez@iibf.org.in kindly contact the numbers given above before making any payment		

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