



Committed to  
professional excellence

**INDIAN INSTITUTE OF BANKING & FINANCE**  
**Professional Development Centre – Eastern Zone (PDC-EZ), Kolkata**

2 Days VIRTUAL TRAINING PROGRAMME ON

***“BALANCE SHEET READING & RATIO ANALYSIS”***

**FROM 19<sup>TH</sup> TO 20<sup>TH</sup> AUGUST 2025**



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 More Detail & Nominations Please Contact:**

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

## **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.

*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*

<p><b><u>Date &amp; Time:</u></b> <b><u>19TH TO 20TH</u></b> <b><u>AUGUST</u></b> <b><u>2025(10.00AM to</u></b> <b><u>5.30PM)</u></b></p>	<p><b><u>METHODOLOGY:</u></b> Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences <b>on ZOOM</b>. 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.</p>	<p><b><u>FEE:</u></b> Rs.5000/- per participant plus GST@18% aggregating to Rs.5900/- (In case of TDS deduction, please send us TDS certificate)</p>
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**CORRESPONDENCE ADDRESS:** Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2<sup>nd</sup> Floor, 59A, Jawaharlal Nehru Road, Near Ravindra Sadan Metro Station, Kolkata – 700020.

**Last Date to Apply: 14.08.2025**

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**INDIAN INSTITUTE OF BANKING & FINANCE**  
**Professional Development Centre – Eastern Zone, Kolkata**  
**NOMINATION FORM**

**Programme Title: Balance Sheet Reading & Ratio Analysis**

**Mode of Programme: Virtual Mode Date: 19-20 August 2025**

**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					
5					

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:**

- ✓ **Name of Account Holder:** Indian Institute of Banking & Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ **Savings Account No.** 37067835940 **IFSC:** SBIN0011710
- ✓ **PAN No.** AAATT3309D; **GST No.** 19AAATT3309D2ZO, **State - West Bengal**

**CONTACT DETAILS:**

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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: 19-20 August 2025**

Sl. No	Name (Mr/Mrs/Ms)	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	Address (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/- *Self-sponsored participants are requested to kindly contact the numbers given below before making the payment***

**Programme fees may be remitted to the credit of Institute's Bank Account as below:**

- ✓ **Name of Account Holder:** Indian Institute of Banking & Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
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**CONTACT DETAILS:**

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