



# INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

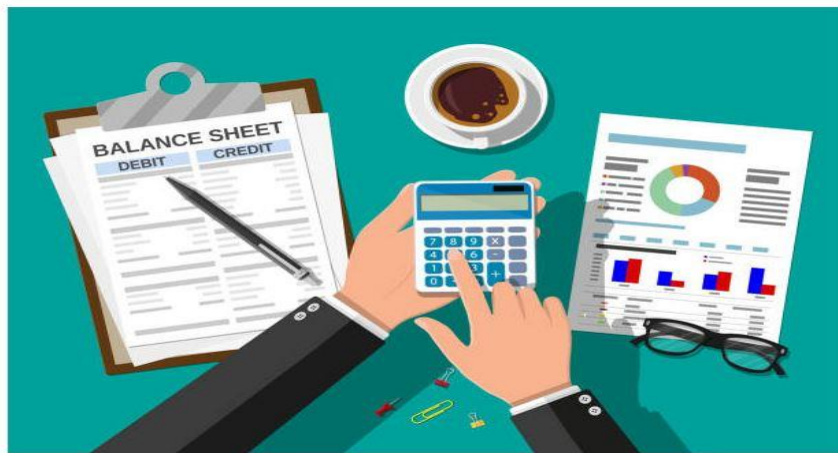
TRAINING PROGRAMME

ON

## **BALANCE SHEET READING AND RATIO ANALYSIS**

**(Physical Classroom Session)**

**From 10.12.2024 – 11.12.2024 (Tuesday & Wednesday)**



**Venue:**

**Indian Institute of Banking & Finance,  
Professional Development Centre, South Zone,  
94, Jawaharlal Nehru Road  
Vadapalani, Chennai - 600 026**

**Website: [www.iibf.org.in](http://www.iibf.org.in)**

**Individuals can also register for the programme at their own cost**

**For Details & Nomination, please contact:**

**Mr. G . Padmanaban**  
Head – PDC, South Zone, Chennai  
Phone: +91- 44 – 23721429  
Mobile: 7397240035  
Email: head-pdcsz@iibf.org.in

**Ms. Priya Maria A**  
Senior Executive, PDC-South Zone  
Phone: +91- 44 -24722990  
Mobile: +91 9566274128  
Email: [se.pdcsz1@iibf.org.in](mailto:se.pdcsz1@iibf.org.in)



## **Programme on Balance Sheet Reading & Ratio Analysis** **(Physical Classroom Session)**

### **BACKGROUND**

During its 96 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 programs 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 analysing 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

METHODOLOGY	TARGET GROUP	TRAINING PERIOD
<b><u>Physical Classroom Session</u></b> Lecture sessions, real case studies, classroom exercise, discussions & sharing of experiences by industry experts/ practicing professionals.	<b>Junior &amp; 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.</b>	<b>10.12.2024 to 11.12.2024</b> <b>Timings: 10.00 AM to 5.00 PM</b>

## **FEES**

Rs. 6000/- (Six Thousand only) 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 Bank branch: State Bank of India, Vidya Vihar(West), Mumbai.
- ✓ Account no: **37067835882** IFSC code: **SBIN0011710**
- ✓ PAN No: AAATT3309D and GSTIN No. 33AAATT3309D2ZY

**(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)**

**The programme is Non residential. Lunch and snacks will be provided to the participants by the Institute**

## **Venue**

**Indian Institute of Banking & Finance,  
Professional Development Centre, South Zone,  
94, Jawaharlal Nehru Road  
Vadapalani, Chennai -600 026**



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**Nomination Form (for Banks/FIs & Other Organisations)**

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

**Date: 10<sup>th</sup> & 11<sup>th</sup> December 2024**

**Programme Type: Physical Classroom (Non Residential)**

**Participants Nominated:**

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch /Office	Mobile No. and Land Line No.	E-mail
1					
2					
3					
4					

Name of the Bank/FI	:
Address	:
GST No	:
PAN No	:
Phone/Mobile Number of Nominating Official :	
E-Mail ID of Nominating Official	:

**Fee**

Rs. 6,000/-per participant plus GST @18% aggregating to **Rs.7080/-**

(In case of TDS deduction, please send us TDS certificate)

**Programme fees to be remitted to credit of Institute's account details as follows:**

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Account no	: 37067835882
IFSC code	: SBIN0011710
PAN No: AAATT3309D and GSTIN No: 33AAATT3309D2ZY	

Please send your nominations at the earliest to:

<b>Mr. G . Padmanaban</b> Head - PDC, South Zone, Chennai Phone: +91- 44 - 23721429 Mobile: 7397240035 Email: <a href="mailto:head-pdcsz@iibf.org.in">head-pdcsz@iibf.org.in</a>	<b>Ms. Priya Maria A</b> Senior Executive, PDC-South Zone Phone: +91- 44 -24722990 Mobile: +91 9566274128 Email: <a href="mailto:se.pdcsz1@iibf.org.in">se.pdcsz1@iibf.org.in</a>
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**INDIAN INSTITUTE OF BANKING & FINANCE**  
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**Nomination Form (for Self-Sponsored Candidates)**

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

**Date: 10<sup>th</sup> & 11<sup>th</sup> December 2024**

**Programme Type: Physical Classroom (Non Residential)**

**Details of the candidate:**

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch /Office	Mobile No. and Land Line No.	E-mail
1					

**Fee**

Rs. 6,000/-per participant plus GST @18% aggregating to **Rs.7080/-**  
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