INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

Online Training Programme

"Interpreting Financial Data & Ratios from Financial Statements"

(For Public & Private Sector Banks, RRBs, SFBs, Cooperative Banks & NBFCs)

From 25th to 27th November 2026

"Individual participant can also register for the programme at their own cost"

Program Co-Ordinator's: Dr. N K Bhasin, Mr. Sudip Kaviraj
PDC NZ, IIBF

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Professional Development Centre, Northern Zone,
NEW DELHI-110 016
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BACKGROUND

During its 98 years Sof its existance, Indian Institute of Banking & Finance (IIBF) has emerged as a premier institute in the banking industry. Considering the emerging requirements of the bankers in a dynamic environment, IIBF has been offering certification courses and training programmes to the banking professionals and other individuals.

The training programmes are designed in consultation with the industry experts and Subject Matter Experts with an endeavour to upskill on a continuous basis. The regular offerings in varied areas prepare the banking professionals ahead of the impending change.

IIBF offers, alongwith other modes, 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. It also has seven Professional Development Centres (PDCs) at Delhi, Chennai, Kolkata, Mumbai, Lucknow, Bangalore & Guwahati with residential facilities at Delhi to accommodate approx 45 participants at a time to cater to the increasing demand for focused training programmes.

PURPOSE

The program aims to enhance participants' skills in interpreting and analysing Financial Statements to extract valuable insights about the entity The program covers discussion on accounting principles, classification of balance sheet items, ratio analysis, CMA data analysis, analysing the cash flow and fund flow statements, and also the limitations of financial statements. In addition to traditional training methods, the program encourages interaction, experience sharing, and practical exercises. Participants gain a comprehensive understanding of financial statements, empowering them to approach credit proposals with greater confidence upon returning to their workplaces.

OBJECTIVES

- This program has been designed to improve the knowledge and skills of officials working in the Credit Department in branches and controlling offices, taking into account the bankers' needs.
- It aims at comprehensive understanding of Financial Statements.
- It also aims to train skilled credit officers to oversee the credit department of the banks

CONTENT OVERVIEW

- Accounting Concepts& Principles , 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

TARGET GROUP

Junior & 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.

METHODOLOGY

- Virtual interactive sessions comprising lectures, case studies, presentations, and experience sharing, delivered through the Institute's licensed Zoom and LMS platforms.
- Live sessions by Faculty shall be conducted and participants can participate in the sessions from home or office using Laptop/Desktop.
- Login details for accessing the sessions shall be shared on registered mail ids of participants 12-24 hours before the program.
- Pre-Reads will be made available on IIBF designated site which will be accessible to the participants.
- PPTs and courseware will be on the LMS platform accessible to the participants.
- Entry/Exit test will be conducted to self-assess the program impact.

A Certificate of Participation will be awarded upon successful completion of the Training Program

DURATION

3 Days –25th to 27th November 2026 (10:00 AM TO 5:30 PM)

FEE

Rs.7500/- plus GST @18% aggregating to Rs.8850/- per participant (In case of TDS deduction, kindly send us the 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 Account: Indian Institute of Banking and Finance**
- ✓ **Name of the Bank Branch: State Bank of India, Vidya Vihar (West), Mumbai.**
- ✓ **Savings Account No: 37067835430 IFSC code: SBIN0011710**
- ✓ **(PAN No: AAATT3309D and GSTIN NO. 07AAATT3309D2ZT)**

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

For further details and nomination, kindly contact:

Pl Contact: Ms. Anchal Arora, Mr Aman Dhar, Mobile – 8295127117, 7488152733
Email: se.pdcnz3@iibf.org.in, se.pdcnz4@iibf.org.in

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NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS

Program Title: Program on "Interpreting Financial Data & Ratios from Financial Statements"

Date: 25th to 27th November 2026 **Programme Type: Virtual (Online) mode**

Details of nominee(s):

Sl. No	Name	Designation	Branch/ Office	Contact No.	E-mail (PERSONAL MAIL ID)*	E-mail (OFFICIAL MAIL ID)*
1						
2						
3						

***LOGIN DETAILS OF THE PROGRAM SHALL BE SHARED ON PERSONAL MAIL ID OF NOMINEE.**

Name of Bank/ FI: ____

GST Details of Nominating Bank: ____

Address: ____

____

Phone of Nominating Official: ______________E-Mail of Nominating Official: _______________

FEE - Rs.7500/- plus GST @18% aggregating to Rs.8850/- per participant (Rs. Eight Thousand Eight Hundred and Fifty only). (In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account as given below:

Name of the Bank Branch: State Bank of India, Vidya Vihar(West), Mumbai.
Account No: 37067835430 IFSC code: SBIN0011710
(PAN No: AAATT3309D and GST No. 07AAATT3309D2ZT)

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Email: se.pdcnz3@iibf.org.in, se.pdcnz4@iibf.org.in

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NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Program Title: Program on "Interpreting Financial Data & Ratios from Financial Statements"

Date: 25th to 27th November 2026 **Programme Type: Virtual (Online) mode**

Details of nominee(s):

Sl. No	Name	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	UTR NUMBER/DATE
1					
2					
3					

Name of Bank/ FI employed with:
____

Address of Bank/FI employed with:
____
____
____

FEE: Rs.7500/- plus GST @18% aggregating to Rs.8850/- per participant (Rs. Eight Thousand Eight Hundred and Fifty only). (In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account as given below:

Name of the Bank Branch: State Bank of India, Vidya Vihar(West), Mumbai.
Account No: 37067835430 IFSC code: SBIN0011710
(PAN No: AAATT3309D and GST No. 07AAATT3309D2ZT)

Pl Contact: Ms. Anchal Arora, Mr Aman Dhar, Mobile – 8295127117, 7488152733
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