

Live Online Training Programme on

Advanced Financial Statement Analysis

December 13 – 18, 2021
(Online course duration 20 hours)

Coordinators
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**National Institute of
Bank Management
Pune, India**

A comprehensive reading of financial statements enhances the ability of decision makers to evaluate the financial health, gauge prospects, carry out risk assessment and obtain useful insights on the working of organizations. Knowledge of the latest tools and techniques of analysis will strengthen participants ability to make sound credit decisions, monitor firm performance and strengthen credit and risk policies.

Objective

This programme is designed to provide an advanced level of understanding of financial statements. The programme would commence with a review of the basic tools of financial statement analysis and move on to advanced techniques of assessment.

Programme Content

- Introduction to financial statements
 - ❖ Balance sheet
 - ❖ Profit and loss account
 - ❖ Notes to accounts
- Standalone and consolidated financial statements
- Financial due diligence
- Accounting standards as per IndAS/IFRS
 - ❖ Property plant and equipment
 - ❖ Lease accounting
 - ❖ Financial instruments classification and measurement
 - ❖ Concept of Expected Credit Loss (ECL)
 - ❖ Revenue recognition
 - ❖ Other significant impact areas under ind as
- Analysis of financial statements
 - ❖ Financial ratios
 - ❖ Profitability and dissection of profitability
 - ❖ Operating cycle and operational efficiency
 - ❖ Operating cycle and working capital requirement
 - ❖ Ratios important for lending decisions
- Studying contingent liabilities and related party transactions
- Analysis of financial statements of companies from various sectors
- Analysis of financial aggregates of industrial sectors
- Analysis of cash flow statement
- Projection of financial statements for working capital decisions
- Projection of cash flow of projects and assessment of repayment capacity
- Detecting earnings manipulation including financial models for detecting manipulation
- Credit risk modelling and prediction of default

Target Audience

Middle and senior management officials involved in Credit Assessment, Credit Monitoring and Credit Risk Assessment from banks, NBFCs and rating agencies.

Modalities

This online course will have 20 hours of engagement time spread over a maximum 6 days, which includes several live interactions of participants. The courseware will include the following:

- I. Reading material for self-study, case study or exercise material and online references
- II. Live video sessions by faculty or guest lecturers, for discussions, clarification of doubt, etc.

Participants enrolled to the programme will be provided with login id and password to enter into the learning management platform of the institute. Guidance will be provided for navigating through the various activities in the platform such as accessing courseware, viewing video sessions, participating in live sessions, taking quizzes, etc. The programme window will be open for maximum 6 days including date of commencement.

The online programme would be delivered following a practical case study-based approach providing sufficient opportunity for participative learning.

Live session schedule will be provided at the start of the programme.

Executives attending the programme would need internet access on a desktop or laptop with Google Chrome to enable access to live and recorded sessions.

Completion Certificate

A completion certificate will be given to the participant at the end of the programme. Participant has to remain logged in for at least the total number of engagement hours within the duration of the programme for being considered to have completed the same.

Nominations and Enquiries

Nominations are invited from both institutions and individuals from India and abroad. Executives working in banks/financial institution/consulting firms/technology firms in the banking and financial services domain can also apply for the programme in their individual capacity.

Please address your enquiries and nominations to:

Dr Dipali Krishnakumar

Dr M Manickaraj

Programme Coordinators

National Institute of Bank Management

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Website : www.nibmindia.org

Last Date for Receiving Nominations: December 10, 2021

Programme Fee (per participant) for 20 hours programme

US \$ 800 for foreign participant

| | Fee | GST | Fee+GST | TDS |
|--------------------|---------|------|---------|------|
| Member Banks | : 18000 | 3240 | 21240 | 1800 |
| Non-Member Banks | : 21000 | 3780 | 24780 | 2100 |
| Individual Nominee | : 21000 | 3780 | 24780 | ---- |

The fee includes the cost of tuition, access to reading material and recorded videos, etc. (Central Goods and Services Tax (GST) @ 18%, and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

Mode of Payment for Indian Participants

- The fee may preferably be transferred by RTGS/NEFT/ECS to our A/c No. 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and ST No. AAATN0040PST001.
- National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

Mode of Payment for Foreign Participants

Mode of Remittance: SWIFT*

- Name & Address of our Bankers : Punjab National Bank
C-2, Shop No. 4-5, Bramha Estate
Kondhwe Khurd, Pune 411 048
Maharashtra, India
- Name of the Beneficiary : National Institute of Bank Management
- NIBM's Bank Account No. with Punjab National Bank : 11281131004402
- Bank's Swift Code : PUNBINBDDIB
- Preferred Currency : USD
- Correspondent Bank of Punjab National Bank : WELLS FARGO BANK NA
- Punjab National Bank A/c No. with Correspondent Bank : 2000193007918
- Swift Code with Wells Fargo Bank : PNBpus3nnyc
- IFSC : PUNB0108810

* The Foreign Bank Charges/ SWIFT charges/Commission is to be borne by the remitter. The fees mentioned in the invoice/brochure is to be paid to NIBM, net of all bank charges.

***Payments will be accepted only through electronic mode.
Cheques/DDs/Pay Orders will not be accepted.**

- **For all electronic remittances, kindly send a confirmatory e-mail at: accounts@nibmindia.org giving details of the remitter and participant, name and dates of programme, etc.**