

Live Online Training Programme on

Basics of Financial Statement Analysis

October 4 – 8, 2021
(Online course duration 15 hours)

Coordinators
Dr Dipali Krishnakumar
Dr M Manickaraj



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

“You have to understand accounting and you have to understand the nuances of accounting. It’s the language of business and it’s an imperfect language, but unless you are willing to put in the effort to learn accounting - how to read and interpret financial statements - you really shouldn’t select stocks yourself”

- Warren Buffett

While the quoted advice from the legendary investor, Warren Buffet is for stock investors, the same words also apply to executives who are involved in making credit decisions. An in-depth analysis of financial statements provides a window into the performance of the firm and is an important tool for credit officers and other officials in banks and NBFCs.

Objective

This programme is designed to equip officers with the basic skills essential for gaining an understanding of financial statements.

Programme Content

- Accounting concepts and framework
- Introduction to financial statements
 - ❖ Balance sheet
 - ❖ Profit and loss account
 - ❖ Notes to accounts
 - ❖ Relevance and importance of financial information for lending decisions
- Tools for analysis of financial statements
 - ❖ Vertical analysis
 - ❖ Horizontal analysis
 - ❖ Financial ratios
 - ❖ Ratios important for lending decisions
- Preparation of cash flow statement
- Analysis of cash flow statement and fund flow statement
- Financial statements and working capital assessment
- Projection of financial statements for working capital decisions
- Standalone and consolidated financial statements
- Overview of financial statements prepared under IndAS (IFRS)

Target Audience

This is an introductory programme for officers that are new to or would like to review the basics of financial statement analysis. Officers from credit and other departments such as internal audit and credit risk departments in banks and non-banking financial institutions would benefit from this programme.

Modalities

This online course will have 15 hours of engagement time spread over a maximum 5 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 5 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: October 1, 2021

Programme Fee (per participant) for 15 hours programme

US \$ 600 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks	: 13200	2376	15576	1320
Non-Member Banks	: 15500	2790	18290	1550
Individual Nominee	: 15500	2790	18290	----

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*

1. Name & Address of our Bankers : Punjab National Bank
C-2, Shop No. 4-5, Bramha Estate
Kondhwe Khurd, Pune 411 048
Maharashtra, India
2. Name of the Beneficiary : National Institute of Bank Management
3. NIBM's Bank Account No. with Punjab National Bank : 11281131004402
4. Bank's Swift Code : PUNBINBDDIB
5. Preferred Currency : USD
6. Correspondent Bank of Punjab National Bank : WELLS FARGO BANK NA
7. Punjab National Bank A/c No. with Correspondent Bank : 2000193007918
8. Swift Code with Wells Fargo Bank : PNBUS3NNYC
9. 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.**