



INDIAN INSTITUTE OF BANK MANAGEMENT

"A Centre of Excellence in the Service of Banks, FIs and their Customers"

<https://rbi.org.in/Scripts/OtherLinks.aspx>

On-Campus Programme on 'Financial Analysis of Financial Statement for credit decisions' (December 9-11, 2024)

Focus:

Financial statements provide vital insights into profitability, liquidity, solvency and overall stability of a business. By analyzing income statements, balance sheets and cash flow statements, stakeholders can study a business's past and current financial standings, identify trends and predict future trajectories. Key financial metrics and ratios derived from financial statements, decision makers can identify potential risks and opportunities, enabling them to make well informed choices. A thorough examination of financial statements is a fundamental step in understanding the financial health and stability of a business, contributing to more informed and prudent decision-making.

Programme Objectives:

The program will help bank officers to understand the various reforms undertaken by the government & RBI to undertake resolution plans with a time bound schedule for stressed assets with select focus on recovery thereby increasing the profit for the bank

Learning:

- Risks in the operation of banks
- Analyzing Financial Statements & ratios
- Scrutiny of financial Estimates and projections
- Frauds in financial reporting
- Forensic accounting & Fraud investigation
- Statement of cash flow
- Cash flow analysis – Statement of cash flow & potential adjustments- Case Study
- Appraisal of working capital (FB/NFB) requirements
- Assessment of term loan requirements
- Cash budgeting
- Seasonal finance- case study- financing Tea
- Debt Restructuring package- case study

The actual program contents may also be customized to suit participants' profile.

Pedagogy:

Interactive lecture sessions, group work/discussions, case exercises and experience sharing. This program includes several self-paced studies. The courseware will include:

- I. Reading material for self-study, case study or exercise
- II. Interactive Sessions by faculty and / or guest faculty

For whom:

Scale I to IV Officers working in Credit section/ MSME Branches/ of Commercial Banks, officers of RRBs, Cooperative Banks, RBI and FIs.

When & Where:

The programme will commence on Dec. 9, 2024 (Monday) and will be over by Dec. 11, 2024 (Wednesday)

Registration:

Participant shall be nominated by his/her organization through email: **programme@iibm.ac.in**. Online nomination is accepted through our website **www.iibm.ac.in**. **The last date for receiving nomination is Dec. 4, 2024.** Nominating Authority shall send mobile number (WhatsApp must) & email id of the nominee.

The all-inclusive fee per participant is as below:

Fee:

Geographical location of the UCBs	Fee (Rs.)	GST 18% (Rs.)	Total (Rs.)
For Sponsor Banks of IIBM viz. RBI, NABARD, SBI, UCO Bank, Central Bank of India, Indian Bank, PNB & Union Bank of India.	13,500.00	2430.00	5900.00
For Non Sponsor Banks	14,400.00	2592.00	6490.00
For RRBs & Cooperative Banks	10,500.00	1890.00	12390.00

“Payment of fees for all employees of RBI shall be borne by RBI, Guwahati. A copy of nomination letter maybe sent to RBI Guwahati for facilitating payment on time.”

a. Details of our Bank Account are as follows:

Beneficiary Name	INDIAN INSTITUTE OF BANK MANAGEMENT
Bank A/c No	10821418158
A/c Type	S B A/c
MICR Code	781002037
IFS Code	SBIN0010669
Name of the Branch	IIBM Branch

b. While remitting online programme participation fee kindly advise us the following particulars through the email address mentioned above under registration.

Title of Programme including Commencement Date	Name of the Participant/s	Name of Bank/ Organisation	Amt. of Fee	EFT/ NEFT UTR No.	EFT/NEFT Date

Program Director:

Shri A.K Bajpai, Faculty Member, Cell: (+91) 9962094369
