



August 22 – 26, 2016

Programme on Financial Statement Analysis for Large Corporates

Coordinators

Prof Navneet Kaur

Dr Vijay K Khanna, FCA, Professor



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

Financial statements are a central feature of annual reports published by companies and are the principle means of communicating accounting information to those outside an enterprise. They provide lenders with the data they need to analyse and predict the financial position of a business borrower in the future so that the lender can make an educated lending decision, minimising risk and maximising reward. Financial statement analysis attempt to condense the mass of data in financial statements into a handful of financial indicators that convey the story of the business.

As an analyst, to determine if the borrower should be eligible for lending money and to determine the degree of risk involved in extending credit, financial statements play a very important role. Financial statements comprising of income statement, balance-sheet and cash flow statement provide very useful information about the financial health of a borrower. Companies' liquidity, profitability, efficiency and leverage ratios are analysed and compared with those of similar establishments in the same industry and geographic locations to decide if a borrower should be sanctioned a loan or not. The borrower's financial data such as income growth, quality of management, and market share is analysed to determine expected profitability of loans. The borrower's financial statements are analysed and projected to decide on terms on which the loan can be disbursed.

The adoption of Indian Accounting Standards (IND AS, equivalent of IFRS) by corporates with effect from April 2016 would lead to significant changes in the financial reporting framework used by Indian companies to report their financial results. The impact of this change would vary from sector to sector and company to company and will have a considerable influence on lending decisions taken by banks.

Target Audience

The programme has been designed to fulfill the requirements of junior/middle level credit analysts/credit officers from commercial banks, infrastructure finance companies, NBFCs, cooperative institutions and credit rating agencies.

Objective

The objective of this programme is to provide the necessary skills for assessment of the viability, stability and profitability of a business, sub-business or project at an individual and group level.

Course Content

- ❑ Underlying principles for preparation and presentation of standalone and consolidated financial statements under Schedule III of Companies Act 2013 (both under AS and IND AS) including advance topics for lending i.e.:
 - (a) Deferred taxes, Effective interest rates (EIR) and related considerations.
 - (b) Inventory valuation implications.
 - (c) Accounting for long lived assets (selection of deemed cost/fair value option on adoption of IND AS).
- ❑ Macroeconomic Industry analysis.
- ❑ Financial statement analysis using:
 - (a) Ratio analysis.
 - (b) Common size analysis.
 - (c) Comparative analysis.
 - (d) Identifying key financial ratios for lending and credit ratings.
 - (e) Predictive powers of ratios.
- ❑ Projecting financial statements and preparation of CMA data.
- ❑ Working capital, operating working capital and the cash cycle.
- ❑ Assessment of loan impairment under INDAS.
- ❑ Credit monitoring and identification of early warning signals.

Faculty

In addition to NIBM faculty, practitioners from banks and audit firms will be involved as guest faculty.

Dates

August 22–26, 2016

The programme will commence on August 22 at 9.00 am and conclude by 5.00 pm on August 26, 2016. Participants are requested to reach the NIBM campus by the evening of August 21, 2016.

Venue

NIBM Campus, Kondhwe Khurd
Pune, India.

Accommodation

The programme is fully residential. Participants will be provided well-furnished single room AC accommodation in the Institute's hostel complex on the campus. However, they will not be permitted to bring their family members to stay on the campus. In case any Officer/Executive with physical/medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements.

The Institute has facilities for outdoor and indoor games and a large walking/jogging trail for physical fitness besides a yoga centre. Participants are therefore encouraged to bring appropriate clothes/gear.

Programme Coordinators

Prof Navneet Kaur

Assistant Professor

Dr Vijay K Khanna (FCA)

Professor

(Finance Area Group)

Last Date for

Receiving Nominations:

August 12, 2016

Last Date for

Availing Early Bird Incentive:

August 6, 2016

(See fee structure on home page of the website)

Nominations and Enquiries

Please address your enquiries and nominations along with the fees to:

Prof Naveet Kaur

Dr Vijay K Khanna

Programme Coordinators

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd

Pune 411 048, India.

Tel. : 0091-20-26716000 (EPABX)

26716447/26716322 (Direct)

Fax : 0091-20-26834478

E-mail : navneet.kaur@nibmindia.org

khanna@nibmindia.org

Website : www.nibmindia.org

Programme Fee (per participant)

US \$ 2000 for foreign participant

(See fee structure on home page of the website for incentive)

	Fee	ST	SBAC	KKC	Fee+ST+ SBAC+KKC	TDS
Mem. Banks	: 35000	4900	175	175	40250	3500
Non-Mem. Banks	: 41000	5740	205	205	47150	4100

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Service Tax (ST) @ 14%, Swachh Bharat Abhiyan Cess (SBAC) @ 0.5%, Krishi Kalyan Cess (KKC) @ 0.5% 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 : **Oriental Bank of Commerce
C-2, Shop No. 4-5, Bramha Estate
Kondhwe Khurd, Pune 411 048
Maharashtra, India**
2. Name of the Account : **National Institute of Bank Management**
3. NIBM's Bank Account No. : **Current A/C 11281131004402**
with Oriental Bank of Commerce
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No. : **36152559**
with Correspondent Bank
6. Preferred currency : **USD**
7. Correspondent Bank : **CITIBANK N.A.**
8. Swift code for Citi Bank : **CITIUS33**

*** 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.**

Please see programme fee structure on home page of the website for early bird incentive, incentives for SAARC and other developing countries, mode of remittance, Pune City route map and local conveyance.