

Online Training Programme on

Cash Flow Statement Analysis

February 23 – 25, 2021
(Online course duration 10 hours)

Coordinators
Dr Elizabeth James
Dr Dipali Krishnakumar



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

The Cash Flow Statement (CFS) measures how well a company generates cash to pay its debt obligations and fund its operating expenses. It blends the balance sheet and income statement together in order to display how cash has come into and gone out of the business. As income statement and balance sheet are prepared under the accruals basis of accounting, it is necessary to adjust the amounts extracted from these financial statements (e.g. in respect of non-cash expenses) in order to present only the movement in cash inflows and outflows during a period. As for a lender, the eventual goal is to measure the cash flows of the borrower, this statement offers an understanding of a company's liquidity movements in operating, financing and investing activities.

Objective

This programme will help the loan officer to evaluate the firm's ability to generate cash to repay a loan. As the lender has funded for operations, so cash flows from operating activities is really the most critical, because it shows how much money you are generating from regular operations - from the basic, fundamental production and sales of goods and/or services. This information will not be available if only the income statement and the balance sheet is studied.

Content

- Introduction to Financial Statements and their interrelationships.**
- Develop insights about liquidity and solvency of a company**
- Identify the classifications used within the statement of cash flows.**
- Understand the calculations used to compile ratios related to cash flows and the situations in which these measurements are most useful.**
- Understand the origin of information appearing in cash flow statements.**
- Understand the relationship among trend in inventory buildup accounts receivables and accounts payables in relation to the type of business.**
- Early Warning Signals**

Target Group

Credit analysts and credit officers in Scale I, II and III from commercial banks, infrastructure finance companies, NBFCs, cooperative institutions and credit rating agencies would find the programme to be useful.

Pedagogy

The methodology for the programme has been designed to give experiential and participatory learning to the participants. Accordingly, lecture sessions, exercises, case analysis, of companies under various sectors will be taken up for discussion.

Modalities

This online course will have 10 hours of engagement time spread over a maximum 3 days, which includes several self-paced study and 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. Video sessions comprising of:
 - i. Pre-recorded video sessions on several topics.
 - 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 3 days including date of commencement.

Participants 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 will be given to the participant at the end of the program. 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 apply for the programme in their individual capacity.

Please address your enquiries and nominations to:

Dr Elizabeth James

Dr Dipali Krishnakumar

Programme Coordinators

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd

Pune 411 048 (INDIA)

Mobile : 9372203093, 919823181911

Tel. : 0091-20-26716000 (EPABX)

E-mail : elizabeth@nibmindia.org/k.dipali@nibmindia.org

Website : www.nibmindia.org

Last Date for Receiving Nominations: February 20, 2021

Programme Fee (per participant) for 10 hours programme

US \$ 500 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	8400	1512	9912	840
Non-Member Banks :	10500	1890	12390	1050
Individual Nominee :	10500	1890	12390	----

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 : PUNBINBBDIB
- 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 : PNBUS3NNYC
- 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.**