



**Programme on
Financial Statement Analysis
for Lending Decisions
Including New Accounting Standards
under IFRS/Ind AS**

August 27 – 31, 2018

Coordinators
**Dr M Manickaraj
Dr Dipali Krishnakumar**



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

Programme on Financial Statement Analysis for Lending Decisions (Including New Accounting Standards under IFRS/Ind AS)

Financial statements are indispensable sources of information for lending decisions. Information reported in financial statements are influenced by variety of factors including nature of business of firms and accounting methods used. Many companies are indulging in window dressing and creative accounting. Moreover, the accounting standards and practices are changing from time to time. All these make financial statement analysis a science as well as an art and knowledge. But it is the skill in financial statement analysis that will determine the quality of lending decisions.

Objectives

To make sure that at the end of the programme the participants are familiar with:

- All necessary tools for analysis of financial statements
- The accounting standards under IFRS/Ind AS and their implications for lending decisions
- Projection of financial statements
- Financial due diligence

Target Group

The programme is ideal for all officers involved in commercial and industrial credit. To be specific credit officers/analysts, financial analysts, credit risk analysts, officers in credit monitoring department will find the programme highly relevant.

Contents

- Introduction to financial statements
- Standalone and consolidated financial statements
- IndAS/IFRS
- Reading financial statements
- Tools for analysis of financial statements
 - Common-size statements
 - Trend statements
 - Ratios
 - DuPont Equation
 - Multiple Discriminant Analysis
- Analysis of financial statement of companies from various industrial sectors
- Preparation and analysis of cash flow statement
- Projection of financial statements
- Projection of project cash flows
- Tools for analysis of project cash flows
 - NPV
 - IRR
 - DSCR
 - Sensitivity Analysis
 - Scenario Analysis
- Analysis of CMA
- Financial due diligence

Pedagogy

Lectures, case studies, exercises, group discussions, etc.

Dates

August 27 – 31, 2018

The programme will commence at 9.00 am on August 27 and conclude by 5.00 pm on August 31, 2018.

Participants are requested to reach NIBM Campus by the evening of August 26, 2018.

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 Coordinator

Dr M Manickaraj
Associate Professor

Dr Dipali Krishnakumar
Assistant Professor

(Finance Area Group)

Last Date for Receiving

Nominations:

August 16, 2018

Last Date for

Availing Early Bird Incentive of 5%:

August 11, 2018

(See fee structure on
home page of the website)

Nominations and Enquiries

Please address your enquiries and
nominations to:

Dr M Manickaraj

Dr Dipali Krishnakumar

Programme Coordinators

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd

Pune 411 048 (INDIA)

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For further Details Visit us at Website:

<http://www.nibmindia.org>

Programme Fee (per participant)

US \$ 2000 for foreign participant

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

	Fee	GST	Fee+GST	TDS
Member Banks :	42000	7560	49560	4200
Non-Member Banks :	49200	8856	58056	4920

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (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 GSTIN No. 27AAATN0040P1ZJ.
- 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. with Oriental Bank of Commerce : **Current A/C 11281131004402**
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No. with Correspondent Bank : **36152559**
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.