

# ADVANCED FINANCIAL STATEMENTS ANALYSIS

*Training  
for  
Success*

**DATE** : FEBRUARY 21 – 24, 2015  
**VENUE** : DUBAI, UAE  
**TRAINING DIRECTOR** : DR. SATISH SHINDE



### OBJECTIVE

- To enable participants to :
- ✓ To identify key ratios for various industries/ activities
  - ✓ Interpret ratios in meaningful manner
  - ✓ Use them in assessing financial risk and credit worthiness of borrowers

**4 Days**

### COURSE CONTENT:

- ✓ 'Why' – most important question while analyzing financial statements
- ✓ Measures of short term liquidity and long term solvency
- ✓ Optimal capital structure
- ✓ Sustainable growth rate
- ✓ Interpreting ratios
- ✓ Key ratios for major industries/activities
- ✓ Limitations of ratios
- ✓ Window dressing of accounts – reasons and methods
- ✓ Removing impact of window dressing
- ✓ Cash flow based ratios
- ✓ Exercises and case studies

Program will focus on live case studies and annual reports of companies

### DISCOUNTS!

- ✚ Register one month in advance and received up 10% Discount.
- ✚ Group of 3 or more Delegates from the same organization receive a 10 % Discount.
- OR
- ✚ FREE attendance for 5<sup>th</sup> delegate from the same organization

**DR. SATISH SHINDE**, is an advisor to the Board of NeuralTechSoft He has successfully completed more than 150 training and consultancy assignments for various banks and corporate in the South Asia and the Middle East.

**Professional Career:**

- a) **Practical Banking Experience:** 18 years  
**Industrial Development Bank of India** – largest development bank in India – 12 years (1983 –1996)

**Areas worked:** Project finance, remedial management; Last position held – Deputy General Manager

**State Bank of India** – largest commercial bank in India - 6 years (1977 – 1983)

**Area worked:** Corporate lending; **Position held:** Credit Manager

- b) **Training & Consultancy:** Since 1996 (12 years) Saudi Arabian Monetary Agency (SAMA), Institute of Banking, Riyadh – Senior Training Consultant, – 3 years (June 2000 – May 2003)

**Head, Banking & Financial Studies Unit Areas worked:**

- Designed and delivered finance and credit related training courses:
- Designed and coordinated training programs, seminars and workshops covering - finance and credit, Islamic banking, treasury, investment and trade finance.
- Led a team of highly motivated trainers with different nationalities
- Networked with leading international training providers. Organized many training programs in collaboration with Euro Money Training, D.C. Gardner, VISA International, New York Institute of Finance, etc.
- Associated with development and introduction of one year full time "Diploma Course in Banking"
- Actively associated with Saudization program implemented by local banks. Designed and organized number of 'induction programs' (duration ranging from 4 weeks to 20 weeks) for newly recruited bank employees.
- Designed 'Diploma Program in Bank Lending'.

**National Institute of Bank Management (NIBM) – Associate Professor – 6 years** (1996 – 2000 and May 2003 to November 2005).

**Delivered Training Programs for Finance & Treasury in The past Two Years**

Completed a number of consultancy assignments for public and private sector commercial banks and financial institutions. Some of the assignments handled are mentioned below:

- a. Effective Credit Risk Management and Compliance with Basle II
- b. Rating of a Bank in Nepal Using CAMELS Model
- c. Evolving Norms for Lending to Services Sector
- d. Study of Credit Related Problems Faced by SMEs
- e. Analyzing Bank's Credit Culture – a diagnostic study

**EDUCATION:**

**Doctorate (Ph.D .),** Banking & Finance, Pune University, India

**Master of Business Administration (MBA),** Financial Management, Pune University, India **Master of Science (MSc),** Statistics, Pune University, India

**Associate Member** of 'Institute of Cost & Works Accountants of India' (AICWA) **Certified Associate** of 'Indian Institute of Bankers' (CAIIB)

**PUBLICATIONS:**

Research papers relating to banking, finance, credit, risk management, asset liability management, etc. published in reputed journals both in India and outside.

Presently working on a book titled 'Cash Flow Analysis for Lending'.

## PERSONAL DETAILS

Please print clearly or attach business card:

1) **Name** : \_\_\_\_\_

Position: \_\_\_\_\_

Email: \_\_\_\_\_

2) **Name** : \_\_\_\_\_

Position: \_\_\_\_\_

Email: \_\_\_\_\_

3) **Name** : \_\_\_\_\_

Position: \_\_\_\_\_

Email: \_\_\_\_\_

Company: \_\_\_\_\_

Department: \_\_\_\_\_

Address \_\_\_\_\_

Postcode: \_\_\_\_\_ Country: \_\_\_\_\_

Tel : \_\_\_\_\_ Fax : \_\_\_\_\_

Nature of Business \_\_\_\_\_

Company Size:  1-9  10-24  25-49  50-99

100-249  250-499  500-999  1000+

## SPONSOR

We wish to register this delegate for the course indicated above. We undertake to pay for the period of the program (please print clearly)

Name: \_\_\_\_\_

Position: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## REGISTRATION COURSE FEES

### ADVANCED FINANCEIAL STATEMENTANALYSIS

**US\$ 3050 per delegate**

**I would like information on holding this program in house**

**We can bring this course in house directly to your workplace!**

**Customized Training Programs**

The in-house training of Advanced Studies and Training Center

Tel: **+971 4 221 1141**; Email: [mary@astcdubai.com](mailto:mary@astcdubai.com)

## DISCLAIMER

ASTC reserves the right to change or cancel any part of its published programs or teaching facility due to unforeseen circumstances

## HOTEL BOOKING

If you required assistance with booking accommodation for one of our courses, please contact our staff on the following numbers:

Tel: **+971-4-2211141**, Fax: **+971-4-2211848** or Email us on [info@astcdubai.com](mailto:info@astcdubai.com)

## TRAINING COURSE

### ADVANCED FINANCIAL STATEMENT ANALYSIS

**February 21 – 24, 2015**

In order to guarantee a place on the course delegates are kindly requested to register at least 4 weeks in advance

## METHOD OF PAYMENT

1. Please find enclosed a cheque for US\$ \_\_\_\_\_ made payable to **Advanced Studies and Training Centre**

2. Transfer : Commercial Bank of Dubai  
**Branch:** Mankhool Street | **Account Number** 10001255334  
**Routing Number:** 502320103 | **Swift Code:** CBD – UAE. AD

3. Please invoice my institution.  
An invoice will be sent to the mentioned institution on receipt of registration form. Please fill out the sponsor's details below.

## CREDIT CARD:

Please Charge my : (Card Type)

Master Card  Visa Card

Card Holder Name \_\_\_\_\_

Card Number \_\_\_\_\_

Expiry Date \_\_\_\_\_ Security Code No. \_\_\_\_\_

Amount to be Charge \_\_\_\_\_

Tel. \_\_\_\_\_ Mob. \_\_\_\_\_

Card Holder Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## SAVE MONEY! DISCOUNTS AND PROMOTIONS!

- Register one month in advance and received up 10% discount.
- Group of 3 more delegates from the same organization receive a 10% discount

**OR**

- FREE Attendance for 5<sup>th</sup> delegate from the same organization

## TRAINING REGISTRATION DETAILS

### TERM & CONDITIONS:

1. Fees Include all the tuition, full course documentation, lunches and refreshments for the duration of the program.
2. Incidental expenses: ASTC in NOT responsible for covering airfare or other travel costs incurred by delegates. Delegates will be responsible for their own accommodations.
3. PLEASE NOTE that ASTC reserves the right to refuse admission to the training if proof of payment has not been received prior to the start of the program.
4. An invoice will be sent upon receipt of the registration form. Payment must be received in full 2 weeks prior to the course start
5. **CANCELLATION POLICY**
  - a) A full refund less on administration fee of US\$ 100 will be given for cancellation requests received up to 45 working days prior the event. Cancellation must be made in writing (letter or fax) and reach this office before the 45 days deadline.
  - b) Delegates who cancel than 45 working days before the event, or who don't attend are liable to pay the full course fee and no refunds can be given. However, if you wish to attend the next course, and you have paid your course fee in full, you will only be invoiced for 25% of that course fee. Please note that the next course must take place within the next 6 months of the initial application. Of course, a replacement is always welcome.

I understand and accept the booking Term & Conditions

Signature \_\_\_\_\_ Date \_\_\_\_\_

*5 Easy Ways to Register and Obtain Further Information*

(1) Tel : +971 4 221 1141

(2) Fax: +971 4 221 1848

(3) P.O. Box: 6878, Dubai, UAE

(4) Website: [www.astcdubai.com](http://www.astcdubai.com)

(5) Email: [info@astcdubai.com](mailto:info@astcdubai.com)