

Professional Certification in Financial Analysis for Banking Professionals

Professional Certification | 25–30 Credit Hours

1. Program Overview

Financial analysis is a core capability for banking professionals who need to understand business performance, financial strength, liquidity behavior, and operational sustainability. Effective financial analysis requires more than reading accounting statements or calculating ratios; it requires the ability to interpret what the numbers reveal about the underlying business.

This certification is designed to strengthen practical financial-analysis capability for banking and financial-sector professionals involved in relationship management, business development, credit support, operations, risk review, and client-facing roles.

2. This Program Helps Participants Answer

- 1 What do financial statements reveal about business performance?
- 2 Is the business profitable, liquid, and financially stable?
- 3 Are reported profits supported by actual cash generation?
- 4 Is working capital being managed efficiently?
- 5 What financial trends or red flags suggest improvement or deterioration?

3. Key Learning Areas

Financial statements, profitability analysis, balance sheet interpretation, cash flow analysis, liquidity assessment, working capital, ratio interpretation, business performance diagnostics, financial red flags, and integrated financial analysis.

4. Target Participants

Relationship managers, branch managers, commercial banking teams, SME banking teams, credit support staff, operations professionals, risk and compliance professionals, management trainees, finance executives, and non-finance professionals in banking.

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Structure & Information

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5. Program Structure / Modules

Module	Focus	Indicative Hours
Foundations of Financial Analysis	Purpose of financial analysis in banking and commercial decision-making.	3
Understanding the Income Statement	Revenue, margins, cost structures, finance costs, earnings quality, and profitability sustainability.	4
Understanding the Balance Sheet	Asset quality, liabilities, equity, leverage, working capital, liquidity, and financial resilience.	4
Cash Flow Analysis & Liquidity Assessment	Operating cash flow, investing cash flow, financing cash flow, free cash flow, and cash conversion.	4
Working Capital & Operating Cycle Analysis	Receivables, inventory, payables, operating cycle, cash conversion cycle, and liquidity pressure.	4
Ratio Analysis & Financial Interpretation	Liquidity, profitability, leverage, efficiency, and coverage ratios using trend-based interpretation.	4
Financial Red Flags & Early Warning Indicators	Deteriorating margins, weak cash conversion, rising leverage, delayed collections, and financial stress signals.	3
Integrated Business Performance Analysis	Connecting income statement, balance sheet, cash flow, working capital, and ratios.	3–4

6. Practical Learning Methodology

Financial statement interpretation exercises, multi-year trend analysis, ratio workshops, cash-flow diagnostics, working-capital case discussions, red-flag exercises, and integrated analysis workshops.

7. Expected Learning Outcomes

- 1 Interpret income statements, balance sheets, and cash flow statements.
- 2 Assess profitability, liquidity, leverage, and operating efficiency.
- 3 Distinguish accounting profit from actual cash generation.
- 4 Identify financial trends, weaknesses, and warning signs.
- 5 Apply integrated financial analysis to banking and commercial decisions.

8. Program Information

Course Code	C2026/02/05
Certification Type	Professional Certification
Duration	25–30 Credit Hours
Delivery Format	In-Person / Online / Hybrid, subject to institutional requirements
Recommended Cohort Size	20–35 participants
Scheduling Options	Weekday / Weekend / Customized corporate cohorts
Corporate Delivery	Available for in-house institutional delivery
Assessment Format	Analytical exercises, case discussions, and integrated financial analysis workshop
Certification Awarded By	NID Capital
Pricing	Customized corporate pricing available upon request
Note	Module hours are indicative and may be adjusted for customized corporate cohorts.