

Company 1 (Mar'19)		Company 2 (Mar'19)	
Structure of Liabilities (%)		Structure of Liabilities (%)	
quity Share Capital	0.04%	Equity Share Capital	4.4.2.0/
eserves and Surplus	11.95%	Reserves and Surplus	1.12 %
eposits	74.18%	Long Term Borrowings	35.27 %
orrowings	9.41%	Short Term Borrowings	22.85 %
)ther Liabilities and rovisions	4.43%	Trade Payables	5.94 %
Total Capital and Liabilities	100%	Total Capital and Liabilities	17.09 % 100%
Structure of Assets(%)		Structure of Assets(%)	
Structure of Asse	ts(%)	Structure of Asset	s(%)
Structure of Asse Cash and Balances with Regulatory Body	ts(%) 3.76%	Structure of Asset Tangible Assets	s(%) 30.07 %
Cash and Balances with			
Cash and Balances with Regulatory Body	3.76%	Tangible Assets	30.07 %
Cash and Balances with Regulatory Body Balances with Banks	3.76% 2.78%	Tangible Assets Intangible Assets Long Term Loans And	30.07 % 6.52 %
Cash and Balances with Regulatory Body Balances with Banks Investments	3.76% 2.78% 23.35%	Tangible Assets Intangible Assets Long Term Loans And Advances	30.07 % 6.52 % 0.23 %
Cash and Balances with Regulatory Body Balances with Banks Investments Advances	3.76% 2.78% 23.35% 65.84%	Tangible Assets Intangible Assets Long Term Loans And Advances Inventories	30.07 % 6.52 % 0.23 % 7.65 %
Cash and Balances with Regulatory Body Balances with Banks Investments Advances Fixed Assets	3.76% 2.78% 23.35% 65.84% 0.32%	Tangible Assets Intangible Assets Long Term Loans And Advances Inventories Trade Receivables	30.07 % 6.52 % 0.23 % 7.65 % 5.34 %

Company 1 (Mar'19)	
Structure of Liabilitie	es (%)
Equity Share Capital	1.62 %
Reserves and Surplus	66.43 %
Long Term Borrowings	0.01 %
Trade Payables	9.52 %
Other Current Liabilities	15.68 %
Total Capital and Liabilities	100%

Structure of Assets(%)		
Tangible Assets	6.27 %	
Intangible Assets	2.54 %	
Non-Current Investments	21.85 %	
Other Non-Current Assets	8.30 %	
Inventories	0.00 %	
Trade Receivables	19.66 %	
Cash And Cash Equivalents	3.98 %	
Total Assets	100%	

Company 2 (Mar'19)		
Structure of Liabilities (%)		
Equity Share Capital	0.90 %	
Reserves and Surplus	43.27 %	
Long Term Borrowings	26.34 %	
Other Long Term Liabilities	2.25 %	
Trade Payables	8.61 %	
Total Capital and Liabilities	100%	
Structure of Assets	(%)	
Tangible Assets	25.39 %	
Intangible Assets	33.76 %	
Capital Work-In-Progress	2.38 %	
Current Investments	0.75 %	
Inventories	0.00 %	
Trade Receivables	1.73 %	
Cash And Cash Equivalents	0.10 %	
Total Assets	100%	

Company 3 (Mar'19)		
Structure of Liabilities	(%)	
Equity Share Capital	0.91 %	
Reserves and Surplus	-58.84 %	
Long Term Borrowings	40.68 %	
Other Long Term Liabilities	0.37 %	
Long Term Provisions	3.38 %	
Total Capital and Liabilities	100%	
Structure of Assets(%)		
Tangible Assets	23.13 %	
Intangible Assets	0.16 %	

langible Assets	23.13 %
Intangible Assets	0.16 %
Non-Current Investments	5.57 %
Current Investments	0.00 %
Inventories	3.85 %
Trade Receivables	10.23 %
Cash And Cash Equivalents	10.88 %
Total Assets	100% %

Identify the Industry Case Study

Dr. Himanshu Jain PIET



Objectives

- To understand the art and science of financial statement analysis.
- Demonstrate how financial statements reflect industry characteristics.



After completing her MBA from PIET, in the last Batch, Miss. Naina joined an equity research company S&P Global, visited last year. In her first assignment, she is given the few financials to study and required to comment as per the current position in the industry. She is seeking my help for the same.

Hint:	One Company	is a <mark>Bank</mark>	& other
- H	is an Automok	ile Compo	iny.

Company 1 (Mar'19)		Company 2 (Mar'	' 19)
Structure of Liabilities (%)		Structure of Liabiliti	es (%)
quity Share Capital	0.04%	Equity Share Capital	1 1 2 0/
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Deposits	74.18%	Long Term Borrowings	35.27 %
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Other Liabilities and	4.43%	Short Term Borrowings	5.94 %
Provisions Total Capital and Liabilities		Trade Payables	17.09 %
	100%	Total Capital and Liabilities	100%
Structure of Assets(%)			
Structure of Asse	ets(%)	Structure of Asset	s(%)
Cash and Balances with Regulatory Body	e ts(%) 3.76%	Tangible Assets	s(%) 30.07 %
Cash and Balances with		Tangible Assets Intangible Assets	
Cash and Balances with Regulatory Body	3.76%	Tangible Assets	30.07 %
Cash and Balances with Regulatory Body Balances with Banks	3.76% 2.78%	Tangible Assets Intangible Assets Long Term Loans And	30.07 % 6.52 %
Cash and Balances with Regulatory Body Balances with Banks Investments	3.76% 2.78% 23.35%	Tangible Assets Intangible Assets Long Term Loans And Advances	30.07 % 6.52 % 0.23 %
Cash and Balances with Regulatory Body Balances with Banks Investments Advances	3.76% 2.78% 23.35% 65.84%	Tangible Assets Intangible Assets Long Term Loans And Advances Inventories	30.07 % 6.52 % 0.23 % 7.65 %
Cash and Balances with Regulatory Body Balances with Banks Investments Advances Fixed Assets	3.76% 2.78% 23.35% 65.84% 0.32%	Tangible Assets Intangible Assets Long Term Loans And Advances Inventories Trade Receivables	30.07 % 6.52 % 0.23 % 7.65 % 5.34 %

After completing her MBA from *PIET* in the last Batch, Mr. Garg joined an equity research company S&P Global, visited last year. In his first assignment, he is given the few financials to study and required to comment as per the current position in the industry. He is seeking my help for the same.

Hint: One Company is a IT Firm & one is an Telecom giant & one Airline.

Company 1 (Mar'19)	
Structure of Liabilitie	es (%)
Equity Share Capital	1.62 %
Reserves and Surplus	66.43 %
Long Term Borrowings	0.01 %
Trade Payables	9.52 %
Other Current Liabilities	15.68 %
Total Capital and Liabilities	100%

Structure of Assets(%)		
Tangible Assets	6.27 %	
Intangible Assets	2.54 %	
Non-Current Investments	21.85 %	
Other Non-Current Assets	8.30 %	
Inventories	0.00 %	
Trade Receivables	19.66 %	
Cash And Cash Equivalents	3.98 %	
Total Assets	100%	

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Structure of Liabilities (%)		
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Long Term Borrowings	26.34 %	
Other Long Term Liabilities	2.25 %	
Trade Payables	8.61 %	
Total Capital and Liabilities	100%	
	-/0/)	
Structure of Asset	5(%)	
Tangible Assets	25.39 %	
Intangible Assets	33.76 %	
Capital Work-In-Progress	2.38 %	
Current Investments	0.75 %	
Inventories	0.00 %	
Trade Receivables	1.73 %	
Cash And Cash Equivalents	0.10 %	
Total Assets	100%	

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	0.00 /0	
nventories	3.85 %	
nventories rade Receivables		
	3.85 %	