



| Company 1 (Mar'19) | |
|----------------------------------|--------|
| Structure of Liabilities (%) | |
| Equity Share Capital | 0.04% |
| Reserves and Surplus | 11.95% |
| Deposits | 74.18% |
| Borrowings | 9.41% |
| Other Liabilities and Provisions | 4.43% |
| Total Capital and Liabilities | 100% |

| Structure of Assets(%) | |
|--|--------|
| Cash and Balances with Regulatory Body | 3.76% |
| Balances with Banks | 2.78% |
| Investments | 23.35% |
| Advances | 65.84% |
| Fixed Assets | 0.32% |
| Other Assets | 3.95% |
| Total Assets | 100% |

| Company 2 (Mar'19) | |
|-------------------------------|---------|
| Structure of Liabilities (%) | |
| Equity Share Capital | 1.12 % |
| Reserves and Surplus | 35.27 % |
| Long Term Borrowings | 22.85 % |
| Short Term Borrowings | 5.94 % |
| Trade Payables | 17.09 % |
| Total Capital and Liabilities | 100% |

| Structure of Assets(%) | |
|------------------------------|---------|
| Tangible Assets | 30.07 % |
| Intangible Assets | 6.52 % |
| Long Term Loans And Advances | 0.23 % |
| Inventories | 7.65 % |
| Trade Receivables | 5.34 % |
| Cash And Cash Equivalents | 2.15 % |
| Total Assets | 100% |

| Company 1 (Mar'19) | |
|-------------------------------|---------|
| Structure of Liabilities (%) | |
| 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 % |
| 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.



| Company 1 (Mar'19) | |
|----------------------------------|--------|
| Structure of Liabilities (%) | |
| Equity Share Capital | 0.04% |
| Reserves and Surplus | 11.95% |
| Deposits | 74.18% |
| Borrowings | 9.41% |
| Other Liabilities and Provisions | 4.43% |
| Total Capital and Liabilities | 100% |

| Structure of Assets(%) | |
|--|--------|
| Cash and Balances with Regulatory Body | 3.76% |
| Balances with Banks | 2.78% |
| Investments | 23.35% |
| Advances | 65.84% |
| Fixed Assets | 0.32% |
| Other Assets | 3.95% |
| Total Assets | 100% |

| Company 2 (Mar'19) | |
|-------------------------------|---------|
| Structure of Liabilities (%) | |
| Equity Share Capital | 1.12 % |
| Reserves and Surplus | 35.27 % |
| Long Term Borrowings | 22.85 % |
| Short Term Borrowings | 5.94 % |
| Trade Payables | 17.09 % |
| Total Capital and Liabilities | 100% |

| Structure of Assets(%) | |
|------------------------------|---------|
| Tangible Assets | 30.07 % |
| Intangible Assets | 6.52 % |
| Long Term Loans And Advances | 0.23 % |
| Inventories | 7.65 % |
| Trade Receivables | 5.34 % |
| Cash And Cash Equivalents | 2.15 % |
| Total Assets | 100% |

Hint: One Company is a Bank & other is an Automobile Company.

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 Liabilities (%) | |
| 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 % |
| 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% % |