



Global Banking

Global Corporate Banking, Global Commercial Banking, Business Banking

Program Background

Wholesale Banking - caters to the need of industrial enterprises. Some definitions include enterprises of all scales from small upwards; but it most definitely includes large organizations.

The needs of such organizations are wide-ranging and draw upon every capability that a bank has.

This program is intended to create familiarity among participants about the lifecycle needs of such companies and how a large bank fills those needs efficiently, helping businesses and the economy to grow.

Program Duration: 6 sessions 12 hours

Scheduling: as per your preference:

Program Details / Outline: as follows

1. **Understanding the Bank:** 30 mins
 - ✓ Core functionality of a bank
 - ✓ The blend of different functions into different customer categories
 - ✓ Structure of a Universal Bank
 - ✓ Customer and Product Groups

2. Understanding the Customer: 30 mins

- ✓ The Lifecycle evolution of a large corporate
- ✓ Short- & Medium-Term Funding requirements
- ✓ Trade-related requirements
- ✓ Transaction requirements
- ✓ Capital raising requirements

3. Short- and Medium-term Funding: 3 hours

- ✓ Working Capital and types of products
- ✓ Term Loans
- ✓ Syndications
- ✓ Project Finance
- ✓ Asset-based Finance & Leasing
- ✓ Structured Products & Securitisation

4. Understanding the Lifecycle [Credit Lifecycle]: 1.5 hours

- ✓ Underwriting
- ✓ Fulfilment
- ✓ Servicing
- ✓ Monitoring
- ✓ Regulatory Reporting

5. Trade Finance : 1.5 hours

- ✓ Letters of Credit
- ✓ Standby Letters of Credit
- ✓ Opening LCs
- ✓ Meeting the Obligations under an LC
- ✓ Agency Role of the Bank
- ✓ Honouring the LC
- ✓ Credit Limits for PCs

6. Foreign Exchange: 30 mins

- ✓ Customer requirements
- ✓ Fulfilling customer requirement
- ✓ Principal currencies of the world
- ✓ Cash, Spot and Forward Requirements

7. Payments : 3 hours

- ✓ Electronic Payments for Businesses
- ✓ Converting Cheques to Electronic Payments
- ✓ Large Value Payment Systems
- ✓ International Payment Systems
- ✓ Loan Syndication Lifecycle and Processes

8. How the bank makes money 2 hrs

- ✓ In Lending
- ✓ In Treasury Operations
- ✓ In Trade Finance
- ✓ In forex
- ✓ The variations in earnings patterns based on:
 - ✓ BofA sub-LoB
 - ✓ Business profile of customers

Examples depicting the difference in operations of corporate banking, commercial banking and business banking

Post Program Assessment: 40 MCQ