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Course Outline - Corporate Banking: Products and Services		
Chapter	Topics	Recommended Study Time (Hrs.)
Debt Products	<p>Introduction: The target customers, purpose of Corporate/SME banking and its offerings.</p> <p>Organisational Structure: The organisational structure in a typical Corporate Banking division. The Relationship Chain and the Credit Chain and its sub branching into Transaction Banking and Product Management.</p> <p>Classification of Debt Products: Categorisation of Debt Products basis term, security and purpose.</p> <p>Working Capital Loans: Types of Working Capital Loans; computing a company's working capital needs. Key terms such as Drawing Power and Consortium Arrangement for loans.</p> <p>Capital Expenditure (Capex) Loans and Project Finance: Capex Loans and how these are disbursed. Types of Capex loans such as Maintenance Capex, Refinancing existing Term Loans, etc.</p> <p>Term Loan - Put / Call Option: Variants of Term Loans, with a put / call option for the bank and the company.</p> <p>Agricultural / Rural Loans & MSME loans: Priority Sector Lending. Sources of an agricultural loan portfolio for a Corporate Bank. MSME loans.</p> <p>Bridge Loans: Bridge Loans; its relationship with Capital Market Exposure (direct & indirect).</p> <p>Real Estate Exposure: Concept and regulations relating to Real Estate exposure.</p>	4
Liability Products	<p>Current Accounts: Current Accounts and its features.</p> <p>Fixed Deposits (FD): FDs and features. Processes related to an F.D. such as repayment, renewal, sweep - in, overdraft on an F.D. etc.</p> <p>Salary Accounts: Key aspects of salary accounts, such as minimum balance, account monitoring etc.</p>	2



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Trade Products	<p>International Trade: An overview of the international trade process and the role of bank/s associated with this process.</p> <p>Trade Transactions: Advance Payment & Open Account Trading - How such trade transactions occur, and the role of banks in these transactions.</p> <p>Trade Transactions: Documentary Collections - The process flow of documentary collections such as 'Documents against Payments', 'Clean Collections' etc.</p> <p>Trade Transactions: Letter of Credit (LC) - LC as a mode of trade transaction; risks associated with an LC; the parties in an LC transaction.</p> <p>LC Process Flow - Issuance and Settlement: A detailed description of the process flow in an LC transaction with issuance and settlement.</p> <p>Bank Guarantees: Bank Guarantees and their purpose. Types of Bank Guarantees.</p> <p>Risk and Responsibilities: The risks associated with a Bank Guarantee such as, liability to the bank, risks to various participants etc.</p> <p>Trade Finance Products: Classification of trade finance products of banks.</p> <p>Trade Finance for Exporters - Pre Shipment Export Finance: Features of the Pre Shipment Export Finance for exporters. Risks of pre-shipment credit and its difference from regular working capital.</p> <p>Post Shipment Export Finance: Post Shipment Export Finance for exporters, its availability with Pre Shipment Finance as well as a Standalone facility; Exceptions to this facility.</p> <p>Factoring: Types of Factor arrangements; Core services of a Factor; Process involved in factoring.</p> <p>Trade Finance for Importers: Trade products available for importers such as, buyers' credit and suppliers' credit; case study.</p>	5.5
Treasury Products	<p>Loan Equivalent Value (LEV): Concept of LEV, to quantify the credit risk in a client's treasury exposure.</p> <p>Categorisation of Companies: Categorisation of companies to estimate suitable treasury products.</p> <p>Forward Contracts, Swaps, Options and Combinations: A detailed discussion on Forward Contracts, Swaps, Options etc., with illustrations using foreign exchange transactions.</p> <p>Identifying the Potential for Treasury Products: Factors an RM should consider, to choose a treasury product for a client.</p>	1.5



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Project Finance and Debt Syndication	<p>Introduction: Key characteristics related to Project Finance (its structure, Risk Capital etc.).</p> <p>Project Finance Perspective in India: A brief description on the key industrial sectors where project finance occurs.</p> <p>Infrastructure Project Types: Types of infrastructure projects (such as BOT, BOOT etc.).</p> <p>Project Finance Structure: The process flow of Project Finance with respect to various participants.</p> <p>Project Appraisal Components: Components of Project Finance (such as sources of funding, risk mitigation etc.).</p> <p>Debt Syndication: An overview of debt syndication, its partners and key features.</p> <p>Debt Syndication Process: A stage-wise description of Debt Syndication and role of partners.</p> <p>Key Drivers for Syndication: The factors that contribute to syndication.</p> <p>Syndicate Financing and Fees Charged: Process of syndicate financing; and the structures used.</p>	3.5
Securitisation and Distress Debt	<p>Securitisation: A brief overview on the purpose of securitisation and its advantages.</p> <p>Securitisation Transaction: The process flow of a securitisation transaction, its participants and their roles, including creating an SPV.</p> <p>Securitized Products and their Risk Classification: The types of securitisation products in India and types of assets behind them. Risk classification of each asset class from a bank's perspective.</p> <p>Restructured / Distress Debt: Distressed Debt as a form of finance. Features of restructuring debt.</p> <p>Methods of Debt Restructuring and Redressal-: A scenario wise discussion on various modes of debt restructuring and options open to the bank and the company.</p>	2
Total Recommended Learning Hours		18.5



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Course Outline - Relationship Management

Chapter	Topics	Recommended Study Time (Hrs.)
The RM Process - Client Segmentation and Prospecting	<p>Introduction: Relationship Management, key drivers, scope and requirements; the thumb rules for an RM.</p> <p>The RM Process & Segmentation: A high level framework of a relationship management process (such as Solution Structuring); client segmentation basis size, geography, etc.</p> <p>Products for Large Corporates: The structure of a large corporate, its financing requirements, and appropriate solutions.</p> <p>Financial Analysis and Business Risk: Financial analysis, and business risks a corporate can face.</p> <p>Multinationals / International Corporates: The specific requirements of Multinational Corporates(MNCs)</p> <p>Key Focus Areas & Regulations: Where a Relationship Manager should focus while handling a corporate client; important regulations.</p> <p>Key Differentiators: Factors that form key differentiators in relationship management (such as, technology integration of corporate and bank systems for faster transactions etc.)</p> <p>Emerging Corporates, MSMEs: A discussion on the key features of emerging corporates and MSMEs; how MSMEs differ from large corporates.</p> <p>Government Relationships: The importance of government relations, classification of the relationships and factors to be kept in mind while managing them.</p>	<p style="text-align: center;">4</p>
RM Process - Analysis and Structuring	<p>External Analysis: The analysis of external factors (such as technological changes etc.) to manage the risk involved and cross sell various products.</p> <p>Financial Analysis: Assessment of the financial health of the business. Factors affecting the cash flow & risk mitigants.</p> <p>Solution Structuring: Factors to be kept in mind while creating an optimum solution for the corporate.</p> <p>Assessing Relationship Value: Factors that must be considered while assessing the relationship value of a corporate.</p> <p>Value of Deal & Income: How the value of the deal is arrived at; the types of income a bank earns.</p> <p>Risk Adjusted Return on Capital (RAROC) & Risk Weighted Assets (RWA): An introduction to RAROC and RWA; computation of RAROC.</p> <p>Features affecting RWA and Managing Risk: Parameters that affect RWA (such as, facilities with Cash Margin etc.),and how to manage risk.</p> <p>Committed and Uncommitted Facilities: Committed and Uncommitted facilities, and its impact on the value of a deal.</p> <p>Cross Selling: Cross selling and its importance to Relationship Management.</p> <p>Positioning for Future Business: Maintaining a long term relationship; making future gains at the cost of immediate loss.</p>	<p style="text-align: center;">3</p>



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RM Strategy	<p>Product Penetration Index (PPI): Computing the performance after cross -sell, in a matrix.</p> <p>Relationship Strategy Mix: Relationship strategy based on potential and wallet share.</p> <p>Ethics in Relationship Management: The factors an RM must consider, to ensure conduct of ethical business.</p>	1.5
Total Recommended Learning Hours		8.5

Course Outline - Credit Analysis		
Chapter	Topics	Recommended Study Time (Hrs.)
Introduction to Credit Risk Management	<p>Credit Team Structure: Important aspects of a typical credit appraisal role in a bank. Role of a Credit Analyst, The Credit Function and The Credit Decision</p> <p>Credit Risk Management: An overview of Credit Risk Management</p> <p>Rating, Rating Watch: How Ratings & 'Ratings Watch' are used in Credit Risk Management.</p> <p>Basic Credit Risk Model: Risks at different levels that are evaluated for credit analysis.</p>	2
Economic and Industry Analysis - Qualitative Parameters	<p>Economic Risk: The economic lifecycle via various stages, and various economic risks with scenarios.</p> <p>Industry Risk: The characteristics of industry (such as Entry barriers), and factors that determine the risk behaviour of an industry (e.g. Government policies).</p>	2
Company Analysis - Qualitative Parameters	<p>Company Risk & Qualitative Factors: Qualitative factors responsible for company risk such as Management Competency, Concentration Risk etc.</p>	2
Financial Analysis - P&L Statement	<p>Reclassified P&L Statement: Reclassification of P&L items, from a lender's perspective.</p> <p>Components of P&L Statement: Detailed analysis of a P&L Statement – Cost of Sales, PBDIT etc.</p>	3
Financial Analysis - Balance Sheet	<p>Reclassified Balance Sheet: Re-categorisation of the Balance Sheet items, from a lender's perspective.</p> <p>Components of Balance Sheet: Analysis of various components of a Balance Sheet.</p>	3.5
Ratio Analysis	<p>Profitability Ratios: Profitability ratios such as PBDIT Margin & PAT Margin; ROE, with the use of live examples.</p> <p>Solvency & Leverage Ratios: Ratios & Terms which evaluate the financial soundness of the company- TD/TNW, ICR etc.; with live examples.</p> <p>Liquidity Ratios: Ratios which depict the liquidity scenario of a company; explanations and live examples.</p>	4
Credit Analysis - An Exercise	An exercise on Credit Analysis with a real-life Annual Report.	2.5
Working Capital Assessment	Max Permissible Bank Finance: Live Case of Good Luck Steel Tubes Ltd.	4



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Product Structure: Key Concepts	Basic Terms: An overview of basic terms such as Tranche, Back to Back Facility etc. Security - order of importance & types of Security: Security in order of importance for credit risk mitigation. Types of Security and Security Enforcement: Classification of security on the basis of tangibility. Liquidity and Enforcement of Charge: Overview of liquid and illiquid collateral; how banks can place a charge on the assets, and enforce them. RBI Guidelines: Key aspects of RBI Guidelines regarding NPAs. Covenants and Structures & Product Risk Profiles: Conditions around a bank's loans, with case lets. Risk profiles of loan products.	4
Credit Note - 1	Components of a Credit Note: Writing a Credit Note, Facility Description and contents of a facility table, Covenants, etc.	3.5
Credit Note - 2	Business Profile of the Borrower: Dimensions such as Board of Directors, Capital Market Data, External Ratings available, etc. Financial Profile of the Borrower: Analysis of P&L and Balance Sheet, Liquidity and Financial Soundness, and Financial Projections, Credit Risk and Credit Risk Mitigants etc.	3.5
TOTAL RECOMMENDED LEARNING HOURS		34

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