



# Learning Solutions

Knowledge enablement. Process improvement. Customer delight.

## **Training Solutions**

***We have invariably customised training programs based on specific client situations and needs. The standard process of Discuss, Determine, Design, Develop and Deliver is followed. We have found this very effective as solutions get client specific. Even where needs are generic, there is customised content by way of case ware which is very client specific.***

***After initial enquiry from clients we have one of our Directors assigned to specifically complete the process of need identification and course design and development. The initial discussion and determination phase is often iterative and once we have an agreement on an outline, we work with a nominated subject matter expert in the client organisation during the design and development phase to customise course and case ware. Where the volume of training warrants, we use additional resources and the development and delivery phases taking fullest responsibility for content and delivery quality. This has been critical to our success as an effective training provider with all our clients.***

***We provide an illustrative list of programs as well as brief outlines so as to provide a taste of what we have been doing.***

***They have been broadly grouped under the following heads***

- [General Banking](#)
- [Personal Financial Services](#)
- [Commercial Banking](#)
- [Trade Services and Transaction Banking](#)
- [Treasury and Market services](#)
- [Payments and Cash Management](#)
- [Business specific Regulatory training](#)



## **General Banking**

***General banking programs are principally to provide an introduction to banking both for new joiners and those in specialist or support roles without experience in banking***

***We have consequently conducted two types of programs programs***

- [\*\*\*Basics of Banking\*\*\*](#)
- [\*\*\*Banking for non-banking professionals\*\*\*](#)

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***General Banking ↑***



### ***Basics of Banking***

A two day program to provide attendees with an overview of general banking and key businesses such as consumer banking, payment services, commercial banking and treasury products and services. The program is intended for new executives and bank staff who do not have prior banking experience.

#### **Topics covered:**

- The foundation: The Financial System, institutional framework and the role of Central Bank
- The building blocks: The Banker Customer relationships
- The retail focus: Consumer Banking
- Moving money: Payment Systems
- The non-retail segment: Commercial and Institutional banking, Global markets services and products
- Bringing it all together: An appreciation of Risk Management

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**General Banking ↑**



### ***Banking for non-banking professionals***

This a two day program specially for executives in staff and specialist support roles to provide participants an understanding of each business line (market and customer segment addressed), key businesses and value drivers

#### **Topics covered:**

- Introduction to Banking & Banking Regulation
- Central Banking
- Personal Financial Services, Liability products, assets
- Market Segmentation and delivery Channels
- Investment & Insurance
- Retail security services
- Credit Cards
- Transactional Banking - Cheques & Clearing, Remittances
- Corporate Banking & Products (Loans, OD, Guarantees etc .)
- Trade Services
- Custody & Clearing
- Treasury products for Corporates
- Risk management – BASLE 3 and its impact

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**General Banking ↑**



## **Personal Financial Services**

***Personal Banking services is perhaps the commonest denominator of banking services as it has the largest number of customers and is hence the most evident of banking services. This segment also caters to specialised needs of non-resident as well as wealth management customers.***

***Training needs cover branch as well as back office and centralised processing staff.***

***Sample outlines of some of the programs we have conducted***

- [\*\*\*Personal Banking Operations\*\*\*](#)
- [\*\*\*Mandates and Account operations\*\*\*](#)
- [\*\*\*Personal Investments and Financial Planning\*\*\*](#)
- [\*\*\*NRI Investments and banking services\*\*\*](#)
- [\*\*\*Offshore Investments and personal investment products\*\*\*](#)
- [\*\*\*Structured Investment Products\*\*\*](#)

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***Personal Financial Services ↑***





### ***Personal Banking Operations***

A five day program on core personal banking operations principally with a branch manager and front office focus intended to provide a complete overview on essential operations, products and services that are centered around a variety of individual customers

#### **Topics covered:**

- Account opening and documentation requirements for different legal entities
- Know your customer requirements, handling special category customers, managing reputational risks
- Mandates and operational authorities
- Requirements and dealing with special issues such as succession, inheritances, operational inabilities, court and seizure procedures, disputes and change in mandates
- Bank products – term deposits, certificates of deposits
- Retail asset products – Mortgages, personal lending, lending against securities, risk evaluation
- Retail security services – Demat accounts, transactions, charges
- Retail remittances and currency exchange regulations
- Financial control and reporting

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*Personal Financial Services* ↑



### ***Mandates and Account operations***

A focussed one day training program for banking operations and processing staff required to onboard new customers as well as manage account mandates and changes. The program will cover both basic as well as detailed requirements for the entire range of account operations

#### **Topics covered:**

- Recording operational mandates of different type of customers
  - Individuals
    - Sole and joint accounts
    - Accounts of minors
  - Partnerships
  - Societies
  - Trusts
  - Private and public limited companies
  - Executors and Administrators
  - Embassies and Government departments
- Changes in mandate arising from
  - Change in names
  - Addition / removal of account holders
  - Disability of account holder
  - Change in constitution of
    - Societies
    - Trusts
    - Partnerships
    - Private and public companies
  - Change in authorised persons
- Deceased accounts and settlement of claims
- Nomination rules

Sessions will include detailed illustrations and exercises to check understanding.

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**Personal Financial Services ↑**



### ***Personal Investments and Financial Planning***

A five day program on personal investments, financial planning and marketing of third party insurance and investment products. The program contains a certification test, passing which is mandatory before sales franchises are formally allowed

#### **Topics covered:**

- Investment Concepts
- Personal Taxation
- Investment Avenues
- Debt Concepts
- Indian Debt Markets
- Equity Markets
- Mutual Funds
- Role of Investment Advisory
  - Due Diligence Overview
  - Scoring & Positioning of MFs
  - Fund fact-sheets / Fundamental / Corporate pack
- Personal Financial Review & FPS proposition
- Documentation, Compliance
- Investment and Financial Planning Certification Test

***Top ↑↑***

***Personal Financial Services ↑***





### ***NRI Investments and banking services***

A two day program for officers in Non-Resident Indian cells or special branches as well as those posted overseas to service NRI customers While the program has a large regulatory focus, with progressive liberalization, it has developed into a program for training specialized teams charged with servicing and catering to the banking needs of overseas Indians.

#### **Topics covered:**

- Regulatory basis of identifying NRI status
- Tax provisions and incentives
- NR Bank accounts and guidelines
- NR Investments – facilities and products
- Direct and indirect investments
- Borrowing facilities for NRIs
- Structured products
- Marketing for NRI business

*Top* ↑↑

*Personal Financial Services* ↑



### ***Offshore Investments and personal investment products***

A one day program for specialists in Wealth Management certified to sell off shore funds out of centers like UAE, Singapore and Jersey. This program was evolved in the backdrop of liberalization allowing for offshore investments by residents

#### **Topics covered:**

- Structure of products like Capital Secured funds
- Alternate Investment products and Hedge funds
- Evaluating fund performance and interpreting fund fact sheet
- Regulatory and documentation requirements
- Certification test

*Top* ↑↑

*Personal Financial Services* ↑



### ***Structured Investment Products***

A two day program on Forex and equity related structured investment products and underlying terminology and concepts for front office staff and client relationship managers responsible for selling these products to high net worth individuals and private banking customers

#### **Topics covered:**

- Introduction to Equity and FX market, typical transactions and types of orders (market, limit, market on open, market on close, VWAP, and stop order)
- Options (currency and equity) and terminology associated with them
- Structured investment products covering their risk and reward profiles
  - Equity Linked Notes
  - Various types of OTC options
  - Variable Maturity Range Accrual Notes
  - Standard Dual Currency Investment
  - Standard Triple currency Investment
  - Range Guaranteed Return On Investment

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*Personal Financial Services* ↑



## **Commercial Banking**

**Commercial banking services comprise largely of lending for business purposes. The focus hence is largely on credit risk analysis and assessment. The training programs vary in complexity based on the business segment whose needs are being addressed. We also have specialised lending situations such as contract financing and Islamic finance.**

**The programs typically cover roles in Business development and sales, Lending relationship managements, Risk analysis as well as product specialists.**

**Sample outlines of some of the programs we have conducted**

- [Overview of Corporate Banking](#)
- [Financial Analysis and interpretation of financial statements](#)
- [Commercial Lending Analysis](#)
- [Applied Commercial Lending](#)
- [Corporate credit skills workshop](#)
- [Corporate Credit Risk management](#)
- [Understanding Credit Risk Management](#)
- [Understanding risk management in commercial banking](#)
- [Advanced Credit Risk Analysis](#)
- [Lending to small and medium enterprises](#)
- [Business Scoping, Cross Sell and effective handling of SME Clients](#)
- [Business banking – products and sales skills](#)
- [Corporate Business Development](#)
- [Introduction to Islamic Banking](#)
- [Contract financing](#)



### **Overview of Corporate Banking**

A two-day introductory program for officers and managers who would be dealing with corporate customers in sales, relationship management or support roles. The program is intended to provide the attendee a good understanding of the range of corporate banking products generally available in the market

#### **Topics covered:**

- Corporate banking market players and segments
- Credit policy and credit approval process
- Products and solutions to meet corporate client needs
  - Identify the key drivers of risk in the products
  - Identify key drivers of pricing and profitability

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**Commercial Banking ↑**





### ***Financial Analysis and interpretation of financial statements***

A four day program on understanding financial statements and interpretation for supporting a lending analysis. The program while covering accounting and the mechanics of spreading has since focused more on analysis and interpretation, to support credit analysis

#### **Topics covered:**

- Structure of financial statements – Balance Sheets and Profit and loss accounts
- Spreading of audited financials on Moody's Risk Advisor
- Accounting for groups, lease accounting, FOREX exposures, contingencies
- Ratio Analysis and interpretation
- Cash flow statements and analysis

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### **Commercial Lending Analysis**

A five day core lending analysis and working capital finance program

#### **Topics covered:**

- Interpreting financial performance from Moody's Financial Spreads
- Non-financial and operating risk analysis
- Projecting financial statements and working capital needs
- Basic trade related facilities and structuring trade lines
- Measuring and managing profitability
- Early warning signals

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### ***Applied Commercial Lending***

A five day advanced lending analysis program for experienced commercial lending managers, with emphasis on case studies and learning by participation. The program is an advanced program for lending managers to review as well as hone skills in credit analysis

#### **Topics covered:**

- Industry analysis and business strategy
- Group accounts and interpreting group performance
- Cash forecasts and interpretations, sensitivity of working capital requirements
- Trade facilities and scope for misuse
- Managing problem loans

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### **Corporate credit skills workshop**

This is a four day program intended for experienced and mid-level commercial banking managers responsible for corporate customers for both customer service and credit analysis. The attendees are required to manage their portfolio, review and write credit proposals for new or extended facilities. The program thus should cover both business development and risk management.

#### **Topics covered:**

- Industry Reviews – (Target Marketing & Wallet Sizing)
  - Industry Analysis using standard approaches and identifying key competitive forces
  - Identify target clients with strategic advantages
  - Size business wallet and desirable components
- Project/Investment Financing
  - Project finance risk and opportunities
  - Finance structures and product mixes
  - Liquidity/Capital Structure and design appropriate financing (Debt/Equity)
- Spotting opportunities and presenting a bankable proposal
- Business/Credit Analysis approaches for Corporate Credit reviews. This will be totally based on attendees' presentations



### **Corporate Credit Risk management**

A two day program for Credit Analysts and risk managers covering risk management concepts, processes and systems.

#### **Topics covered:**

- linkages between the credit vision/strategy of the Board of Direction and the Credit Policy, and the role of the Risk Management Function vis a vis the Corporate business development
- Role of the Credit Administration and its sub functions, including best practice measures for prudent lending
- Risks in various types of lending i.e. Country Risk, funded and non-funded activities how to mitigate lending risks, and the link between capital charge and credit risk
- Impact of risk assessment/rating on pricing at a generic level
- Limit Structuring, based on all risk factors
- Portfolio analysis (and stress testing of portfolio) including risk concentration i.e. related counterparties, related characteristics and types of lending Monitor of credit risk
- Explain the credit mid office implications of Basel III

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## ***Understanding Credit Risk Management***

A three day training program for technical and support professionals working in credit risk management roles.

### **Topics covered:**

- What is credit risk?
  - Concept of funded and non-funded risks
  - Products that expose the bank to credit risk
- The credit proposal – origination, analysis, workflows culminating in approval
  - Brief analysis – financial and non-financial
  - Assessment of need
- Structure of the facilities – control structure, shared and group limits
  - Types of limits:
    - Funded and non-funded
    - Trade related limits
    - Treasury related limits
- Collateral:
  - Types – Line, mortgages, hypothecation, pledge, assignment, guarantee
  - Valuation
  - How collateral is taken – documentation
  - Enforcement of collateral
- Standard documentation
  - Borrower related – identity, address, corporate documentation – M and A, Board resolution, Facility acceptance
  - Facility related – loan agreements, trade finance agreement, promissory note, counter indemnity, ISDA
  - Collateral related – Title deeds, mortgage deed, hypothecation and pledge document, trust receipt, letter of assignment, letter of lien and setoff, corporate and personal guarantees, bank guarantee
- Limit monitoring excesses – causes thereof
  - Excesses – at the facility or controlling limit levels
  - Causes of excesses – poor structuring, problems in repayment, seasonality not catered for, spikes in business volumes
  - Exceptions reporting and process for monitoring
- Problem or special asset management
  - Identification and segregation
  - Running down of limits and restructuring
  - Enforcement and recovery
  - Provisions and write off

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### ***Understanding risk management in commercial banking***

Banks have seen a high degree of vulnerability to various risks and there has been a heightened awareness to the need to manage risks more effectively. Managers with responsibilities for single functions are now faced with a need to understand risk management more comprehensively and linkages between business as well as diverse operations has placed a lot of importance on the concept, product and process knowledge of managers so that they can go beyond their vertical in appreciating and contributing to effective risk management at the institution level.

This program is for mid and senior level operations staff in diverse roles, which need to understand the concepts and product knowledge across diverse products and services that expose the bank to risks which require to be managed. Thus the program is knowledge based and will be a part of the mid and senior executives self-development program.

#### **Topics covered:**

- Introduction
  - Elements of risk in banking business and Importance of risk management
- Credit risk in corporate and commercial lending
  - Elements of Credit Risk – Financial and non-financial – assessment approach
  - Appraisal, approval processes
  - Documentation, regulatory compliance controls
  - Early warning signals – and special account management. NPA related processes in India and the growing concerns. Central bank guidance
- Trade and transaction banking and risk management
  - Drivers of trade finance business as a safer transaction led lending. Key risks – structures and operational control. Regulations relating to international trade
- Payments, collections and liquidity management
  - Transaction banking platforms and risks in service delivery
- Market risks in banking
  - Introduction to market risks - FX and Interest rate
  - Credit risks in treasury products and how the bank measures and manages the same
  - Regulatory environment and compliance risk in Market operations
- Review - Operational controls of risk and managing them
  - What are the controls and how are they operated
  - Drivers of risk management in banks
  - Typical control and management structures

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### **Advanced Credit Risk Analysis**

This is a comprehensive lending analysis and working capital financing program intended for experienced Corporate Credit Risk Analysts with responsibility to assess, prepare credit proposal or vet them. The program will meet the objectives of both refreshing and honing credit analytical skills. The attendees are required to review and approve or recommend proposals for new or extended facilities.

The focus will be on application of knowledge and skills. This will hence be very substantially case work driven.

#### **Topics covered:**

- Review of financial statements – What lenders look for?
  - BS and P&L structure and ratios
  - Cash flow statement – analysis
- Business and Non-Financial Analysis
  - Evaluate corporate strategy
  - Management Analysis
  - Credit Risk in lending to groups
- Borrowing causes and credit delivery
  - Assessing credit need
  - Facility structure and products for credit delivery
  - Type of facilities and areas of abuse
    - Estimating size of lines and relating to BS and sales projections as well as trade cycles
    - Control over tenors and product structure to follow the cash
    - Interchangeable facilities – where abuse can typically happen and how facility structure can be tightened
    - Abuse signs recognition and avoidance
- Specialized lending situations
  - Project and contract finance
  - Project finance risk and opportunities
  - Finance structures and product mixes
- Syndicated facilities
  - Typical structures
  - Facilities and risk evaluation

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### ***Lending to small and medium enterprises***

Banks are increasingly targeting the small and medium enterprise (SME) segment for profitable combination of transaction banking and structured lending. Given the small size of individual exposures with high risk, the approach has been on obtaining a large number of accounts, with specific structured products, standardized lending analysis and pricing. The emphasis is on sales teams with a good knowledge of the segment, risk analysis and products that are offered.

This three day program will provide the attendees with the concepts of credit analysis, product knowledge and the key drivers of profitable and safe lending in the SME segment with a view to effectively spot bankable opportunities and present the Bank's solutions.

#### **Topics covered:**

- Understanding SME Business
- Basics of Asset Lending
- Working Capital – Basics
- Financial Statement Analysis
- SME Lending - Perspective
- Case Study Analysis Customised to the Bank's scenario with case studies
- Certification



### ***Business Scoping, Cross Sell and effective handling of SME Clients***

A two day program for business development officers and frontline staff tasked with sales and servicing of SME clients.

#### **Topics covered:**

- Introduction and review of product/segment knowledge:
  - The products covered will include Funding, Trade, Guarantees, CMS and basic FX risk management products specific to SME segment
- Business Scoping - Model Case Demonstration
  - The session aims to assess business potential and foster a cross-sell sales culture in the RMs, keeping in view all banking products that can be effectively sold through SME banking relationships
- Participant Syndicate Work
  - All participants will be required to assess the business potential of a real life Company assigned to them
- Business Scoping – Delegate team work
- Presenting Solutions:
  - Each syndicate team will make a flipchart presentation of their scoping exercise and formally present their findings and recommendations to an internal panel of the bank including the facilitators
- At the end of this session , a structured approach to preparation and questioning for need identification will be presented by the facilitator
- Putting it all together Comprehensive case study and Client interview:  
A real life client situation will be provided. Participants in syndicates will analyse, scope and prepare for interviews which will be conducted separately. Putting it altogether and presenting a comprehensive proposal

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### ***Business banking – products and sales skills***

A three day program for new recruits to the business banking unit which deals with small and medium enterprises, family owned businesses for whom standardized commercial banking solutions are on offer.

The program covers both product and skills needed for effective selling.

#### **Topics covered:**

- Assessing working capital needs
  - What is working capital?
  - Sources of working capital finance
  - Projecting working capital need
- Products available
  - Trade finance products and structures
  - Calculating trade lines
  - Case studies on Trade lines
- Exposure management
  - Basic FEX and products – spot, forwards and options
  - Identifying exposures and strategies
- Transaction banking
  - Payments
  - Collections
  - Cash management
  - Assessing Transaction banking needs
- Early warning signals
  - Causes of failure
  - Sources of information
  - Symptoms
  - Managing problem accounts
- Managing profitability in lending relationships



### **Corporate Business Development**

A two day program reviewing corporate product knowledge, drivers of profitability and practical selling and negotiation skills for commercial banking relationship managers

Attendees are allowed to practice the skills in simulated client interviews with individual feedback and coaching.

#### **Topics covered:**

- Introduction to Corporate Products
- The Corporate Banking Market
- Corporate Products Profitability – revenue drivers
- Building profitable relationships with Corporate Clients
- Essentials of need based and ethical selling
- Overview of the Sales Process
- Towards making the sale
- Negotiating differences

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### **Introduction to Islamic Banking**

A one day program for all commercial banking managers for presenting Islamic financing and investment solutions for commercial customers preferring Shariah compliant banking products. The program is intended for commercial banking staff in the Middle East required to present Islamic banking compliant solutions to commercial customers

#### **Topics covered:**

- Shariah Principles underlying Islamic Banking
- Islamic Current account and Islamic Term Investment
- Islamic Financing products
  - General Principles
  - *Murabaha* financing
  - *Modorbha* financing
  - *Musataha*
  - *Ijara*
- Islamic Guarantees and trade services
- Islamic capital market Products

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### **Contract financing**

A two day introductory program for all commercial banking managers involved in assessing financial needs for contractors and structuring lines.

#### **Topics covered:**

- Contract financing
  - What is it?
  - Key differences from project finance
  - Parties involved and typical structures
  - Financial and non-financial evaluations
- Cash flow forecast
  - Approach to evaluating financial need
  - Preparing cash flows
  - Evaluation and sensitivity checking
- Products and facilities required
  - Contract guarantees
  - Import lines
  - Bridge loans
  - Over drafts against Progressive Payment Certificates
  - Progressive Payment Certificate discounting
  - Estimating facilities

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## **Trade Services and Transaction Banking**

**Trade finance is a focus area in most commercial banks as it achieves the twin objectives of structured working capital finance as well as servicing trade related transactional needs of commercial customers**

**The training has three sets of target audience:**

- **Business development and relationship managers who have to not only spot trade related opportunities but to structure viable and risk mitigated facilities to meet them**
- **Credit Analysts and approvers who have to look at product related credit risk associated with trade related lending and transactions**
- **Trade Operations staff who need to have the detailed technical knowledge to process all types of trade transactions**

**Sample outlines of some of the programs we have conducted**

**[Overview of Trade finance](#)**

**[The Trade Game](#)**

**[Finance of International Trade](#)**

**[Managing Trade Finance Opportunities](#)**

**[Trade Related Services](#)**

**[Factoring Services](#)**

**[Trade finance products - Risks and mitigants](#)**

**[Understanding and evaluating credit risk in trade finance](#)**

**[Enhancing Trade Service Skills - Letters of Credit](#)**

**[Trade Services and Financing](#)**

**[Trade finance Products and Operations](#)**

**[Risk Management in Trade operations](#)**

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**Trade Services ↑**





## **Overview of Trade finance**

This is a two day course intended for entry level staff in trade operations as well as staff in other support functions who need to have a general understanding without getting into actual operations or financing transactions

The objective is to provide foundational knowledge and appreciation of trade finance and products, drivers of the business and value to customers and the bank.

### **Topics covered:**

#### The Trade transaction

- The trade contract – Delivery and Payment terms
- Delivery Terms – INCO terms
  - Popular INCO terms – EXW, FOB, CFR, CIF, DDP
  - Risk, costs and responsibilities
- Basic modes of Settlement (i.e. advance payment, open account etc), their advantages & disadvantages for each party.

#### Trade Documents

##### Import/Export Documentary Collection

- Example of how it works (with diagrams) with main players (both import and export)
- Advantages & Disadvantages for each party compared to advance payment/open account, DP/DA

##### Letters of Credit

- LC Issuance
- LC Advising and Confirmation
- LC Negotiations
- LC Payments
- Special LCs – Red Clause, Transferable, and Back to Back

##### Import Export Financing

- Where they fit in the operating/trade cycle
- Facilities

The conceptual back ground would have been covered earlier. In this module focus will be on limits, nature of product (funded not funded), risk and revenue potential.

##### Guarantees

- Types of Guarantees
- Standby LCs
- Parties involved/transaction cycle

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### ***The Trade Game***

A two day simulation and case study driven learning experience on trade transactions and finance intended for all who are responsible for not only identifying trade finance opportunities but also have the need to present solutions and ensure their effective delivery to corporate customers

#### Objective:

The course will meet the twin objectives of the participants being able to:

- Demonstrate a confident understanding of trade finance products and transactions so as to credibly present them to customers as well as internal credit
- Create a positive and motivated approach for identifying trade finance opportunities and effectively meeting them

#### Target Audience:

While prior knowledge of trade operations or trade finance is not required, the program is intended for client facing roles and the nominees must have had experience in commercial banking of at least a year in client facing or servicing roles.

#### Methodology:

The training methodology will be highly participative and involving. A game and role play approach will meet this need and ensure an educative and enjoyable learning experience. Every module will be led by a role play, a participative game or case study using live situations, and information. Trade transactions of different types will be simulated to cover the following broad areas:

- Trade basics and terms
- Trade documents
- Transaction cycles and roles of various banks
- Spotting trade finance opportunities and enhancing value for the bank and the customer
- Structuring transactions and limits to meet requirements within credit parameters

Since the intent is to cover the learning almost entirely through participative methods, there will be no presentation and lecture sessions. However to ensure that the learning has happened and enable it the trainer will provide a comprehensive training handout which will be structured on the lines of the program and serve as reference during the activities and beyond.

Every activity will be followed by a debrief and Q and A session.

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### ***Finance of International Trade***

A three day program for lending managers on structuring trade facilities. The program is intended not only to provide product knowledge but also develop and practice facility structuring skills. Over time emphasis has shifted towards marketing trade solutions and setting facilities to meet them in multi banked and competitive business environments.

#### **Topics covered:**

- Methods of payment and financing opportunities
- Calculation of traditional trade facilities as part of working capital requirements
- Special form LCs for financing trade
- Forfeiting and factoring services
- Case studies on structuring facilities

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### ***Managing Trade Finance Opportunities***

This is a two day program intended for commercial banking managers responsible for spotting opportunities and setting trade related lines and selling trade finance solutions. The program is intended to provide an understanding of trade finance products and their underlying concepts sufficient to confidently and credibly present them to corporate clients. This will enable meeting trade related financing and service needs, and structure facilities within acceptable risk parameters.

#### **Topics covered:**

- Trade terms and documents - their impact on bank services and financing
- Methods of payment and financing opportunities
- Special form LCs for financing trade
- Trade finance products – features, risks and benefits
- Features and benefits of factoring services in meeting customers working capital and transaction banking needs covering both domestic and international trade
- Calculation of traditional trade facilities as part of working capital requirements
- Structuring complex trade transactions and lines for trade transactions and finding opportunities for enhancing trade revenue



### ***Trade Related Services***

A four day advanced program for experienced staff in trade services. The program uses case studies and illustrations extensively, to focus on key operational and interpretation of ICC rules relating to trade. It also enables the staff to structure trade transactions such that they meet client requirements within the frame work of the Bank’s risk approval and mitigate the risk for both the customer and the Bank.

#### **Topics covered:**

- INCO 2000
- Trade documents and requirements under UCP
- Bills for collection and URC 522
- UCP600 – responsibilities of banks in various roles
- URR 525 and reimbursements
- Trade related SWIFT messaging
- Special forms of DCs
- Standby credits - ISP98
  - Revolving credits
  - Red clause DCs
  - Transferable DCs
  - Back to Back DCs
- Checking Money laundering and documentary frauds in trade transactions

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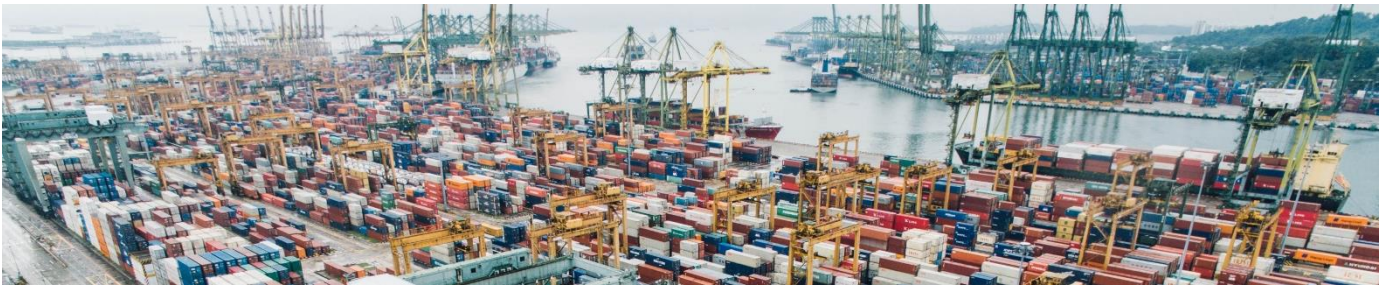
### ***Factoring Services and Open Account financing***

A one day program for Commercial banking relationship managers and executives who have responsibility for structuring and selling open account financing solutions. With the growing focus on open account trading the program not only covers products and services but also looks at risk assessment and mitigation.

#### **Topics covered:**

- Features and benefits of factoring and open account financing services in meeting customers working capital and transaction banking needs covering both domestic and international trade
  - Purchase Order financing
  - Vendor financing
  - Sales financing with and with out recourse
- Risk Mitigation throughout credit Insurance and other forms of credit support
- Structuring factoring transactions

The program is largely illustration and case study based.



### ***Trade finance products - Risks and mitigants***

Banks look to trade financing services for their corporate customers which would help grow the trade related business. This focus has sharpened in recent years with both growing concern on other forms of lending as well as the recognition of UAEs role as a trading economy.

This workshop, specially created for UAE, is to look risk related issues pertaining to trade products, particularly in the light of the current and possibly deteriorating economic scenario within this region. Hence the focus will be on the ‘typical’ ‘early-warning-signals’ or common abuses that one should expect as a result of the downturn in the economy.

#### **Topics covered:**

- Structuring need based facility lines
  - Estimating size of lines and relating to BS and sales projections
  - Control over tenors and product structure to follow the cash
  - Interchangeable facilities – where abuse can typically happen and how facility structure can be tightened
  - Abuse signs recognition and avoidance
- Trading structures
  - Issues and mitigants of third port shipments
  - Evaluating risks underlying trading transactions and evaluating the transactional support from the back to back sale
- Related party transactions – identifying / mitigating risk
  - Capturing cash-flows in related party transactions
  - Issues of structural subordination of bankers’ claims and how to address them
- Open account financing
  - Nature and drivers of open account trading
  - Typical services and products
  - Risks and controls for their mitigation
  - Typical processes and structures used for mitigating buyer risks
  - Without and with recourse structures evaluating the mitigants in case of the former
  - Evaluating risk mitigation credit insurance, guarantees – identifying and measuring residual risk
  - Remedial action and learnings from past experience





### ***Understanding and evaluating credit risk in trade finance***

Trade related lending is often seen as a preferred approach to meeting corporate clients funding needs as they offer both risk mitigants and revenue opportunities.

However unless there is a clear understanding of the underlying trade transaction, the risk mitigant may not be properly evaluated and undue reliance may have been placed on the transaction. This often leads to perceived 'safe' lending getting into problems.

There is hence a need for credit analysts and approvers to have a fairly comprehensive as well as deep understanding of trade products and elements of risk in trade transactions. This often requires them to get into details of the trade transaction.

This is a two day program intended to address this need and is intended for credit risk analysts and approvers evaluating, reviewing and reassessing risk in trade related lending and transactions.

#### **Topics covered:**

##### Foundations of Trade

- Introduction and Terms of Trade
- Trade documents
- Methods of Payment and services that banks offer
- Trade collections – Risks and opportunities
- Letters of Credit – review of the role of banks and the risk and responsibilities

##### Financing Trade

- Different types of Trade Finance products
- Setting and Structuring Trade facilities
- Specialized structures - Vendor and channel financing structures
- Trade products for non-working capital transactions – CAPEX

##### Trade related regulations and compliance

- Regulatory framework for FCY lending
- Commodity risk hedging and other regulatory guidelines on risk management

##### Scoping and assessing risk and reward in specific trade

- Specialized LC transactions - SBLCs, Red clause LCs
- Trading situations – use of transferrable and back to back LCs
- Assessing risk in structured trade finance

**Top ↑↑**

**Trade Services ↑**



### ***Enhancing Trade Service Skills - Letters of Credit***

This is a two-day program is intended for specialist staff in the operational area. The workshop will meet the twin objectives of presenting expert Letters of Credit based solutions and delivering them correctly.

#### **Topics covered:**

- Trade documents and both evaluate and explain terminology and risks associated with them. Focus will be on
- Transport documents –both generic and read specifically with reference to ISBP
  - Insurance documents –Insurance coverage clauses & risks – what they mean to us bankers and how insurance companies treats them
  - Document specific UCP and ISBP requirements
  - UCP provisions more specifically relating to
    - LC confirmations and role of the confirming bank
    - LC availability
    - Negotiation – responsibilities and rights of the negotiating bank
    - Issuing banks responsibility and rights
    - Reimbursements – URR provisions and implications
    - Emphasis on what care should we take as a confirming bank/ negotiating bank/ issuing bank
    - The increasing volumes of financing/discounting usance LCs and Open a/c transactions risks involved
  - Special forms of LC – operational aspects
    - Quick recap of Red Clause and Green Clause LCs
    - Emphasis on revolving LCs – types, implications, operational care in timely revolving or in collecting commission during revolvment
    - What to take care when transferring LCs? – managing multiple transfers. Confirmed LCs and how to handle diverse operational situations
    - Handling back to back LCs- ensuring mirroring of requirement and managing differences
  - Guarantees and SBLCs
    - Operational aspects
    - Overview of URDG and ISBP including key provisions

**Top ↑↑**

**Trade Services ↑**



### ***Trade Services and Financing***

A two day program for commercial customers on trade concepts with a focus on bank financing. This program is intended for bank clients to understand trade services so that they get the best value from their trade transactions

#### **Topics covered:**

- Introduction to trade terminology - INCO terms - What's in them for you?
- Documentation – importance of different types of documents in trade finance - transport, insurance, commercial and regulatory – what bankers look for in documents & common errors
- Methods of payment - Documentary Collections – Letters of Credit – how to make them work for you
- Special structures – transferable and back to back credits – their effective use for traders
- Financing options – pre-shipment financing and import loans – financing receivables – trade structures for overseas financing
- Foreign exchange for trade transactions
- Trade frauds – how to protect yourself

The contents will be customised for clients rather than the banker. The program will include customised courseware and notes on the captioned, as well as illustrations and exercises to cement understanding.





### ***Trade Finance Products and Operations***

This is a three day program intended for trade services as well as support functions such as Finance, Operations Risk managers, Compliance and Audit so as demonstrate an in depth understanding of trade products and how they can be delivered effectively to meet customer's needs within sound risk management practices.

Nominees for the program will be expected to have a basic understanding of trade related terms and products either from experience or through attending an appropriate foundation training programs on trade finance products.

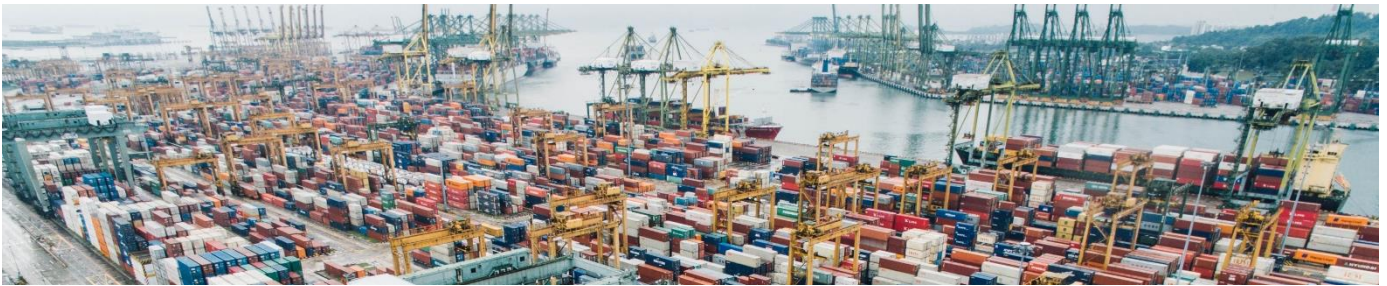
#### **Topics covered:**

- The Trade Contract
  - Review of understanding of payment and delivery terms and how they drive the transaction as well as opportunities for banks
  - INCO terms 2020 – Key elements
  - Operational issues that follow
- Trade documents – Key documents from a banker's perspective
  - Financial documents
  - Transport documents
  - Regulatory and compliance related documents
  - Insurance documents
- Trade collections
  - Collection cycle - review of understanding
  - Key provisions of URC 522
  - Role of banks and operational flows
  - Settlement mechanisms and messaging
- Letters of credit
  - LC Cycle - review of understanding
  - Key provisions of UCP 600
  - Role of banks and processes for
    - Issuance
    - Negotiation
    - Document scrutiny and key provisions of ISBP
    - Operational issues
  - Settlement mechanisms and messaging
  - Reimbursement and URR 725

- Special forms of LCs
- SB LCs and Guarantees
  - Features and structure
  - Key provisions of ISP and URDG
  - Operational aspects of issuance and claims
- Trade finance facilities
  - Facility structure
  - Import products
    - LCs – Sight and usance
    - Avals
    - Shipping Guarantees and Airway release orders
    - TR and import loans
  - Export products
    - Bill purchase and discounting
    - Bill negotiation

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*Trade Services* ↑



### ***Risk Management in Trade operations***

Trade related lending is often seen as a preferred approach to meeting corporate clients funding needs as they offer both risk mitigants and revenue opportunities. While this is largely true, being transactional financing, the bank is exposed to considerable operational risk which has to be managed through appropriate controls and processes.

This is a two day program intended to address this need and is intended for operational staff involved in transaction processing and supervisory controls. This would also be useful for risk management teams and audit.

#### **Topics covered:**

Introduction and review of understanding

- Trade documents
- Trade collections – Risks and opportunities
- Letters of Credit – review of the role of banks and the risk and responsibilities per UCPDC
- Open account transactions

Import transactions

- Advance payment
  - Credit , Operational and Regulatory issues
- Inward collections
  - Operations as a collecting/Presenting bank
  - Acceptances and Avalisation of collection bills
  - Direct send and payments
- LC issuance and settlements
  - Control over issue process – terms, availability, conditions
  - Document scrutiny and dealing with discrepancies
  - Shipping guarantees and delivery orders
  - Reimbursements
  - Dealing with special forms of LCs
- Buyers and suppliers credits
- Domestic LC issuance and purchase invoice financing

Export transactions

- Advance receipts
- Outward collections and direct sends
- Pre shipment financing operational controls

**Top ↑↑**

**Trade Services ↑**



- Packing credits – tenor, control over disbursement and repayments
- Running accounts. Risks, monitoring, controls, customer requirements (docs lodgment with other banks)
- PCFC and exposure management – treatment of over dues
- Bill discounting and post shipment finance
  - Bill discounting - usance and sight collection
- LC negotiations

#### Guarantees and SBLCs

- Types of guarantees and typical features
- Review of ICC rules relating to guarantees and SBLCs
  - URDG 758
  - ISP 98
- Guarantee operations and controls

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*Trade Services* ↑



## Treasury and Market Services

***Banks have specialised treasuries as well as security services for meeting needs of large corporates as well as institutional investors. The products and services are often very technical and need a high level of knowledge both in concept and market practicalities***

***While senior personnel would have industry and specialised experience new as well as lateral moves bring staff who need training support to gain both product and practical knowledge of these areas of services. Typically the training programs are intended for:***

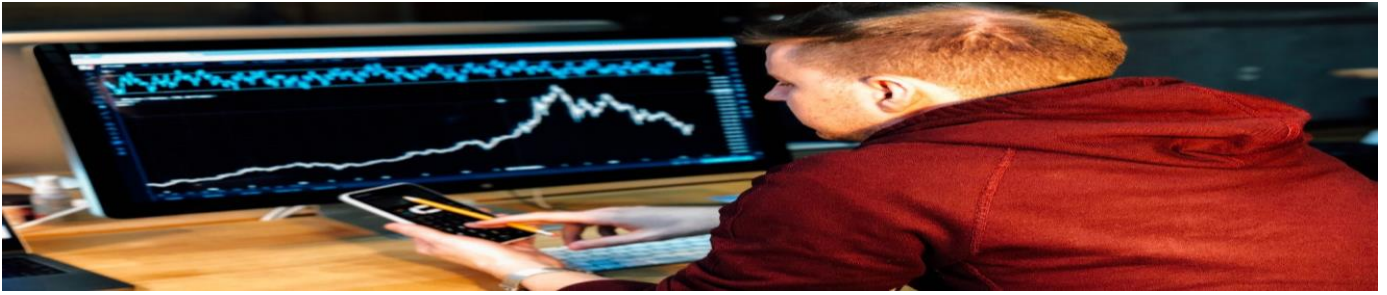
- ***New joiners***
- ***Mid and Back office staff in treasury operations***
- ***Relationship managers who interact and service corporate clients***
- ***Oversight functions such as credit risk, audit.***

***Sample Outlines of programs conducted***

- ***[Fundamentals of FOREX](#)***
- ***[Basic Treasury and Trade Finance products for Business banking](#)***
- ***[Derivatives for Exposure Management – for Corporate Relationship Managers](#)***
- ***[Scoping treasury related business opportunities for corporate clients](#)***
- ***[Introduction to Securities, Products, markets and services](#)***
- ***[Understanding and evaluating risk in Treasury market products and Operations](#)***

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Treasury and market services ↑



### ***Fundamentals of FOREX***

A two day foundation course on foreign exchange for all users of FOREX services. Attendees would include staff from Trade services, remittances, financial control, commercial banking and personal finance.

#### **Topics covered:**

- Basics of Exchange rates – direct/indirect rates and two way quotes, cross rates
- Quoting rates for Customer transactions
- Forward rates and margin
- Forward cover and contracts
- Identifying exposures and providing solutions
- Profit on exchange and accounting for exchange position

*Top* ↑↑

*Treasury and market services* ↑



### ***Basic Treasury and Trade Finance products for Business banking***

The small business and emerging corporate segment present both opportunities and challenges to lending bankers. Opportunities arise from a wide customer base with need for banking facilities and often with less pressure on pricing than the larger relationships. This is however to be weighed against the challenges posed by credit risk considerations, high volume low value management issues, as well as availability of quality information. Transactional banking services largely from trade, cash management and treasury risk management offer a suite of products which have high revenue potential with in-built risk mitigation if structured right. Banks have hence looked at targeting this segment for their transaction led financing. Such an approach while very suitable from a risk/reward perspective requires the staff to have a reasonably sound level of understanding of the underlying products and services.

This is a three day program intended to address this need and is intended for SME relationship managers as well as credit risk analysts and approvers managing risk and relationship of SME clients.

#### **Topics covered:**

- Introduction and Review of Concepts
  - Forward Exchange Contracts - Risk measurement
  - Currency rate exposures - Transaction, translation and economic
  - Sources of exposures
- Introduction to basic derivative products
  - Futures and Swaps
  - Interest Rate and Currency SWAPs
  - Drivers of price and risk
- Options and structured products
  - Options - Currency and Interest rate
  - Structured products and exotics
- Foundations of Trade
  - Methods of Payment and services that banks offer
  - Trade collections
  - Letters of Credit
- Financing Trade
  - Different types of Trade Finance products – risks and rewards
  - Structuring Trade facilities
- Managing trade Opportunities
  - Pricing and enhancing profitability
  - Trade related regulations and compliance

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**Treasury and market services ↑**



### ***Derivatives for Exposure Management – for Corporate Relationship Managers***

Banks' treasuries are highly specialized and generally have very well experienced and trained personnel with both product and market knowledge which enables them not only to manage the Bank's own exposures to rate movements, but also provide a whole a range of products and services to the banks' customers. An understanding of these products and their operations as well as risk is needed outside this group for two broad categories of staff:

- Corporates relationship managers and staff in related functions such as audit, credit risk and support
- Operational support in terms of mid office and back office

#### **Topics covered:**

- Introduction and review of
  - FX forwards
  - Interest rate concepts and yield curves
- Options - Currency and Interest rate
  - Option terminology
  - Plain vanilla Options and measure of risk
  - Applications
- Interest Rate swaps
  - Basis of Pricing and Settlement
  - Measuring counterparty risk in IRS
  - Typical structures and applications
- Currency SWAPs
  - Basis of Pricing and Settlement
  - Measuring counterparty risk in Currency Swaps
  - Typical structures and applications
- Regulatory requirements in India on derivative sales
  - RBI guidelines – implications. Also related FEMA requirements on underlying exposures – Trade, ECBs, FDI, which will influence risk cover. Customer appropriateness and Bankers' obligations
- Putting it all together - Spot the opportunity

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Treasury and market services ↑





### **Scoping treasury related business opportunities for corporate clients**

Banks' treasuries are highly specialized and generally have very well experienced and trained personnel with both product and market knowledge which enables them not only to manage the Bank's own exposures to rate movements, but also provide a whole a range of products and services to the banks' customers.

While corporate relationship managers are responsible for overall management of client relationships, specialist treasury sales teams in Banks either directly or in support are responsible for meeting clients treasury service needs. Such teams need to have a good understanding of the corporate clients' financials and business information from which the client needs can be scoped as well as understand trade and transaction banking products which also result in treasury sales opportunities.

This program is designed to meet these needs and is principally for the treasury sales teams as well RMs with the responsibility for managing treasury led corporate banking relationships.

#### **Topics covered:**

- Introduction and review of products and concepts
- Trade finance products and services
  - Methods of payments and financing opportunities
    - Collections
    - Letters of credit
    - Open account
  - Pre shipment finance
    - Imports – Suppliers and buyers credit
    - Exports – Packing credits
  - Post shipment finance
    - Bill purchase and discounting
    - Advances against bills on collection
- Project exports
  - Deferred receivables
  - Cover for bridge finance and third port imports

[Top ↑↑](#)

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- Non-Trade Exposures
  - Current account transactions
    - Outward remittances of surpluses, dividends, interest, expenses
    - Inward remittances of dividends, charges and fees
  - Capital Account transactions
    - FCY borrowings
    - Investments FDI as well as ODI
  - Opportunities and regulations
- Putting together Comprehensive case study involving
  - Scoping from Annual Report and audited financials
  - Client Interview for supplemental Information
  - Presentation of opportunities identified and wallet size

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*Treasury and market services ↑*



### ***Introduction to Securities, Products, markets and services***

A three day program for new staff who wish to have a comprehensive understanding of the securities industry as well as its operations

#### **Topics covered:**

- Introduction to Securities
- Debt Securities
  - Money Market Instruments
  - Debt Capital market instruments
  - Factors affecting price of bonds
  - Risks in Debt investments
- Equities
  - Issue of shares
  - Terms used
  - Equity Analysis
- Derivative securities
  - Futures and options
  - Use of derivatives
  - Clearing and settlement
- Security Markets:
  - Role of secondary markets
  - Structure and participants
- Clearing and Settlement Process
  - Institutions involved – and role
    - Clearing corporations
    - Payment agencies and systems
    - Depositories
- Basic security services
  - Clearing and settlement processing
  - Custody
  - Corporate action

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**Treasury and market services ↑**

- Other Security services
  - Depository Receipts
  - Stock Lending
  - Fund Administration and Other Services
  - Cash Management and Treasury services

*Top ↑↑*

*Treasury and market services ↑*



### ***Understanding and evaluating risk in Treasury market products and Operations***

A three day program covering treasury products and risk management intended for credit and risk officers. Typically, attendees (credit risk managers and their teams) would have obtained basic product knowledge either by experience or through training on which the program will build. Focus will be on building a strong conceptual understanding essential for evaluation of risk. This will be through classroom sessions covering specific topics and with heavy emphasis on illustrations and exercises. Participants **MUST** have access to laptops with Excel to enable working on these exercises.

#### **Topics covered:**

- Introduction and Review of Concepts
  - Interest rate and exchange rate basics yield curves
  - Spot and forward exchange rates
  - FX and interest rate Markets structure and participants
- Market risk in Interbank Operations FX
  - Measuring and monitoring Market risk
  - Limits – position and counterparty
  - Revaluation of position and risks
  - Central banks requirements on Inter-bank dealings
- Bond and Interest rate market operations
  - Capital and money market products and trades
  - Call and term money, Money market securities – CDs, CPs, Repos, CBLOs
  - Measuring and monitoring interest rate risks
- Derivative products
  - Forward Exchange Contracts
    - Features
    - Limits and Risk measurement
  - Forward Rate agreements
    - Features
    - Limits and Risk measurement
  - Options - Currency and Interest rate
    - Option terminology – the “Greek” that influences risk
    - Plain vanilla Options and measure of risk
    - Cost reduction strategies and risk in options purchased
    - Market risk measures in Options portfolio

**Top ↑↑**

**Treasury and market services ↑**

- Interest Rate swaps
  - Basis of Pricing and Settlement
  - Measuring counterparty as well as market risk in Interest Rate Swaps
- Currency SWAPs
  - Basis of Pricing and Settlement
  - Measuring counterparty as well as market risk in Currency Swaps
- Regulatory requirements in India

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*Treasury and market services ↑*





## ***Payments and Cash Management***

***Commercial Banks have recognised the value of providing cash management services to corporate customers as a means to obtain transaction banking business and operational accounts. The focus has sharpened over the last couple of decades with changes in the payment and settlement systems as well as banks' own systems for delivery qualitatively improved cash management products and services***

***The training programs are intended for commercial banking relationship managers as well as specialised business development managers for cash management solutions.***

***Sample outlines of some of the programs we have conducted***

- [\*\*\*Introduction to Payments & Collections\*\*\*](#)
- [\*\*\*Introduction to Liquidity Management\*\*\*](#)
- [\*\*\*Understanding SWIFT Messages\*\*\*](#)

***Top ↑↑***

***Payments and cash management ↑***



## ***Introduction to Payments & Collections***

An a two day introductory program to provide attendees with foundation concepts and general cash management products and services. The program is intended both for new entrants into the function as well as support teams in IT and operations

### **Topics covered:**

- Payments
  - Domestic Payments – Paper based Instruments
  - Domestic Payments – Electronic based Instruments
  - Comparison of Payment Instruments
- Introduction to Accounts Receivables/Collections
  - Cheque Clearing
  - DDI (Direct Debit Instructions)
  - Image clearing and Cheque Truncation System
- Banking Services to control Floats
  - Lockbox
  - Retail lockbox
  - Wholesale lockbox
- Impact of payment and collection instruments on cash flow
- International Payments
  - Complexities of international cash management
  - International Payments
    - Settlement Process
    - Reconciliation
  - Non-electronic payments and collections
    - Foreign currency cheque collection
    - Making foreign currency cheque collections more efficient
  - Foreign currency cheque payments
  - Electronic payments and collections
    - International wire transfers
    - International ACH
    - International collections via credit/charge card
- International Payments using SWIFT
  - Third party payments via SWIFT
  - Concentrating funds via SWIFT
  - SWIFT – Payment Messages

**Top ↑↑**

**Payments and cash management ↑**

- SWIFT – Reporting Messages
- Making international payments
- US payment and collection systems
  - Cheque clearing in the US
  - The automated clearing house (ACH)
  - The Fedwire system
  - The Clearing House Interbank Payments System (CHIPS)
  - Comparison of US payment systems
- Eurozone payment systems
  - Introduction
  - EU Payment Services Directive
  - Trans-European Automated Real-time Gross Settlement Express Transfer System
  - The Euro Banking Association/EBA Clearing
  - Faster Payments Systems

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*Payments and cash management* ↑



## ***Introduction to Liquidity Management***

A three day program for operational as well as frontline staff supporting transaction banking solutions. The program will not only provide an understanding of the importance of liquidity management and tools, but also detail typical products and solutions

### **Topics covered:**

- Liquidity Management – Introduction
  - Sources of liquidity and Working capital management
  - Financial control
- Cash forecasting
  - Setting and monitoring longer term investing and funding strategies
  - Monitoring and setting strategic objectives
  - Sensitivity
  - Systems for cash forecasting
  - Components of a ‘good’ cash forecast
- Liquidity Management – Short Term Investment and borrowing
  - Investment strategies
  - Selecting an investment
  - Overview of the money markets
  - Short-term investment instruments
  - Money market funds
  - Comparison of investment instruments
  - Investment calculations
  - Linking investment management with cash forecasting
  - Liquidity Management – Short Term Borrowing
- Cross Border Liquidity Management – Netting Techniques
  - Introduction
    - Bilateral netting
    - Multilateral netting
  - The benefits of multilateral netting
  - Netting drivers
  - Quantifying the benefits of netting
  - Structural issues
  - Netting policies
- Cross Border Liquidity Management – Pooling
  - Introduction to Notional pooling
  - Benefits and disadvantages of notional pooling
  - Using a master account

**Top ↑↑**

**Payments and cash management ↑**

- Notional pooling structures
- Requirements for multi-currency pooling
- Notional pooling considerations
- How banks charge for pooling services
- Implementing a notional pool
- Notional pooling case study Case study 1 – Multi-currency pooling
- Interest enhancement
- Cash concentration
  - Introduction and The role of forecasting
  - Advantages and Disadvantages of cash concentration
  - Balance conditions
  - Cash concentration considerations
  - Using reference accounts
  - Overnight sweeps
  - Location of the concentration account
  - Notional pooling or cash concentration?
- Account Structures
  - Local currency account
  - Domestically domiciled FCY accounts
  - FCY account structures
  - Liquidity management account structures
  - Other account structures
  - Concentration to a multi-currency pool

*Top ↑↑*

*Payments and cash management ↑*





## ***Understanding SWIFT Messages***

This is a one day training program for operational staff in trade and payment operations. Attendees **MUST** have been familiar with underlying trade and payment operations. Sessions will include detailed Illustrations and exercises to check understanding

### **Topics covered:**

- Introduction
  - SWIFT and what it stands for
  - Services offered
  - Members
  - Message categories
  - Terminology - Sender, receiver, SWIFT Identity BIC, other identifiers and codes, Field Tags and rules
- Payments Related
  - Customer transfers, MT103
  - Institution transfers MT202, Cover and serial payments
  - Field rules and interrelationship between fields
  - Common errors
- Trade Related Service
  - Collection messages – MT 400, MT410, MT 412, MT422, MT 499
  - Documentary Credits – MT 700, MT 701, MT 710, MT 730 MT 707, MT 732, MT 734, MT 740, MT 742, MT 750, MT 752, MT 799
  - Field rules interrelationship between fields

***Top ↑↑***

***Payments and cash management ↑***



## ***Business specific regulatory training***

***The Reserve Bank of India requires banks in their roles as Authorised Dealers to process transactions in compliance with its guidelines and specially with requirements under the Foreign Exchange Management Act (FEMA). Their guidelines have substantially delegated authority to banks in determining the applicability of the regulations and conducting transactions in accordance with them. There is therefore a very high responsibility placed on banks to decide as well as report compliance.***

***Consequently the Reserve Bank's directions get into specifics of transaction handling relating to different customer and business segments. The programs are intended for staff in processing roles as well as in customer service and oversight functions such as compliance and audit***

***Sample outlines of some of the programs we have conducted***

- [\*\*\*FEMA for Retail Banking - focus on Resident Customers\*\*\*](#)
- [\*\*\*FEMA for Retail Banking - focus on Non-Resident Customers\*\*\*](#)
- [\*\*\*FEMA for Corporate Bankers\*\*\*](#)
- [\*\*\*FEMA and regulatory training relating to foreign trade\*\*\*](#)
- [\*\*\*FEMA Regulatory requirements relating to Borrowing and Investment Services\*\*\*](#)
- [\*\*\*FEMA Regulations relating to Security Services\*\*\*](#)



### ***FEMA for Retail Banking focus on Resident Customers***

One day program for managers and frontline customer service staff in retail banking branches to enable attendees to have a clear understanding of the provisions of FEMA and RBI guidelines on customer transactions so that they not only handle transactions correctly but also ensure customer queries are properly responded to with regard to FEMA regulations for retail banking customers.

#### **Topics covered:**

- Miscellaneous Remittances from India – Facilities for Resident individuals
  - Foreign exchange for travel and non-travel related remittances
  - Liberalized Remittance Scheme
  - Transactional requirements
  - Taxation issues
  - Inward remittances and requirements
  - RFC (domestic) accounts
- Overseas Investment Options
  - Investments and asset acquisition through LRS
  - ESOP related transactions
  - Borrowing from and lending to NRs
  - Holding assets abroad
- Resident foreign Nationals
  - Accounts
  - Remittance facilities – Salary remittances
  - Acquisition of Assets and transfer of balances on account closures



### ***FEMA for Retail Banking focus on Non-Resident Customers***

One day program for frontline and customer service staff servicing Non Resident customers. The program will provide attendees with a clear understanding of the provisions of FEMA and RBI guidelines on customer transactions so that they not only handle transactions correctly but also ensure customer queries are properly responded to with regard to FEMA regulations for retail banking non-resident customers

#### **Topics covered:**

- Introduction
- NR and Foreign nationals' Accounts
  - NRE and NRO Accounts – permissible transactions
  - Remittance of current income – NRI, PIO
  - Remittance of assets by a foreign national of non-Indian origin
  - Remittance of assets by NRI/PIO
  - Taxation on NRO accounts
  - Loans to NRs from resident sources
- Foreign currency accounts
  - RFC – for returning NRIs
  - FCNR accounts
  - Transactional requirements
- Non-Resident Investment in India
  - PIS and NRI investment regulations and opportunities
  - Transfer of Shares and debentures
  - Investments in Mutual funds by NRIs
  - Investment in property
  - Loans from NRIs to residents





### ***FEMA for Corporate Bankers***

One day program with a focus on capital account and non-trade commercial transactions. The program will enable attendees to have a clear understanding of the provisions of FEMA and RBI guidelines on customer transactions so that they not only handle transactions correctly but also ensure customer queries are properly responded to with regard to FEMA regulations for retail banking non-resident customers

#### **Topics covered:**

- Introduction
  - Current Account Transactions
  - Permissible capital account transactions
- Commercial Non-trade related remittances
  - Royalty, technical knowhow
  - Head office expenses
  - Dividend by Indian company to non-resident shareholders
  - Maintenance of office overseas
  - Tax related Undertaking and CA's certificate
- Foreign currency accounts
  - EEFC
  - Other FCY accounts and escrow accounts of NRs
  - Transactional requirements
- External Commercial Borrowings
  - Automatic Route
  - Eligible borrowers and eligible Lenders
  - Amount and maturity, All-in-cost ceilings and End Use
  - Reporting Arrangements and Dissemination of Information
  - Delegated authority to ADs
- Non-Resident Investment in India
  - Foreign Direct Investments – Equity, DRs, LLP, downstream
  - Type of instruments – FDI compliant, partly paid instruments
  - Reporting - SMF
  - Transfer of shares and convertible debentures
- Establishment of Branch/Liaison/Project Offices in India Application to RBI
  - Approvals and set up of accounts
  - Opening of Foreign Currency Account

Top ↑↑

***Business specific Regulatory training*** ↑



- Acquisition of Immovable Property for carrying on a permitted activity
- Interim remittances
- Closure of Offices and transfer of balances and assets
- Overseas investments in Joint Ventures and Wholly Owned Subsidiaries
  - Investment in Equity and debt of overseas companies
  - Investment by Mutual Funds
  - Reporting – ODI
  - Post investment changes/additional investment in existing JV / WOS
  - Divestment and winding up

*Top ↑↑*

*Business specific Regulatory training ↑*



### ***FEMA and regulatory training relating to foreign trade***

One day program for operational staff in Import and Export processing in India. The program will enable attendees to have a clear understanding of the provisions of FEMA and RBI guidelines on customer transactions so that they not only handle transactions correctly but also ensure customer queries are properly responded to with regard to FEMA regulations.

#### **Topics covered:**

- Introduction
- Import Regulations
  - General guidelines on for imports
  - Time limit for imports
  - Advance Remittance for import of goods
  - Interest on Import Bills
  - Handling import collections
  - Handling import LCs
  - Evidence of Import - verification, follow-up and reporting; IDPMS
  - Trade Credits - Structuring Buyers' and Suppliers' credit
  - Merchanting trade
- Export Regulations
  - Export Declaration Forms
    - Waivers and Exemption from Declarations
    - Approvals
  - Manner of Receipt and methods of settlement - ACU settlements
  - Exchange Earners' Foreign Currency (EEFC) Account
  - Advance Payments against Exports including long term advances
  - Consignment Exports
  - Forfaiting
  - Direct dispatch of documents by the exporter
  - Handling special situations
  - Export Remittances
  - Follow up and reporting EDPMS
  - Deemed Exports
  - Project Exports
- Taxation – bankers' responsibilities

**Top ↑↑**

***Business specific Regulatory training ↑***



### ***FEMA Regulatory requirements relating to Borrowing and Investment Services***

A one day program on FEMA requirements for cross border investments. While intended for staff in the operational area of cross border payments it is equally relevant for compliance officers, auditors as well as frontline corporate relationship managers who have responsibility to service clients needing bank support in capital account transactions

#### **Topics covered:**

- Introduction – Sources of regulations and frame work
  - Foreign Investments – policy and process
  - Requirements of the issuer, investor and the authorized bank
- Non-Resident Investment in India
  - Entry routes for investments in India
    - Foreign Direct Investments
    - Type of instruments
  - Reporting of FDI inflow
    - Responsibilities of issuers and Authorized dealers
    - Reporting
  - Transfer of Shares and convertible debentures
    - Authorized Bank's responsibility with reference to FCTRS
    - Reporting
  - Remittances in connection with Foreign Investments
    - Coupons and dividends
    - Divestment and remittance of proceeds
    - Annual reports
  - Issue of shares by Indian companies under ADR/GDR
    - Issue and responsibilities of custodian and depository bank
    - Reporting
    - Sponsored ADR/GDR issue
- External Commercial Borrowings
  - Automatic Route
  - Reporting Arrangements and ADs role
    - Form ECB and LRN
    - ECB 2
  - Changes during the life of the loan
  - Delegated authority to Ads

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***Business specific Regulatory training*** ↑

- Establishment of Branch/Liaison/Project Offices in India Application to RBI
  - Opening of Foreign Currency Account
  - Acquisition of Immovable Property for carrying on a permitted activity
  - Interim remittances
  - Closure of Offices and transfer of balances and assets
- Overseas investments in Joint Ventures and Wholly Owned Subsidiaries
  - Investment in Equity of Companies Registered Overseas/Rated Debt Instrument
  - Investment by Mutual Funds
  - Post investment changes/additional investment in existing JV/WOS
  - Transfer by way of sale of shares of a JV/WOS
  - Divestment and winding up
  - Pledge of Shares
  - Hedging of Overseas Direct Investments

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**Business specific Regulatory training ↑**



### ***FEMA Regulations relating to Security Services***

One day program for operational staff in the Security services providing custody and transactional services for Foreign Portfolio Investors as well as Non Resident Indians  
The program will provide a clear understanding of the provisions of FEMA and RBI guidelines as also SEBI requirements

#### **Topics covered:**

- Introduction – Sources of regulations and frame work
  - SEBI Rules
    - Foreign Portfolio Investors
    - Foreign Venture Capital Invest ors
    - Designated depository participants
  - FEMA Requirements
    - Permissible capital account transactions
    - Foreign Investments – policy and process
    - Requirements of the issuer, investor and the authorized bank
- Non-Resident Investment in India
  - Entry routes for investments in India
  - Type of instruments
  - Shareholding by FPIs and its monitoring
  - Reporting: - SMF and filing of FCTRS/FCGPR
  - Issue of shares by Indian companies under ADR/GDR
    - Issue and responsibilities of custodian and depository bank
    - Sponsored ADR/GDR issue
  - Regulations around NR customers including PIS and non-PIS a/c's
- Role of the designated depository participants
  - Registering FPI and FVCI
  - Monitoring and reporting requirements
- Transfer of Shares and convertible debentures
  - Authorized Bank's responsibility with reference to FC TRS and reporting
  - Regulations on FPI participation in Debt capital market
- Operational issues for the Custodian bank