



International Diploma

in

Banking & Bank Operations

This Program is a comprehensive introduction to how banks work. It provides a thorough understanding of all types of banking from retail to investment banking, and covers global and central banking. It gives understanding of the wide variety of activities undertaken and services provided by banks, how they operate and are regulated, and explains why banks are so important and how their activities impact on modern life, people, business, government and the economy.



Summary of major topics covered:

- An explanation what banking actually is and a brief history of banking.
- The relationship of banks with households, businesses and government and the economy.
- An overview of the different aspects and types of banking.
- Retail banking: deposits, lending to people and businesses.
- Risk assessment checklist for lending and loans.
- Retail banks: payments and transferring money, clearing systems, other retail bank services.
- Corporate banking: lending, credit and credit analysis, project finance, bankers' acceptances.
- Corporate banking: interest rates and LIBOR; other corporate banking activities and services.
- Corporate banking: international trade, bills of exchange,
- How a bank operates: capital, liquidity and liquidity ratios, reserves, clearing systems, stockbroking.
- Asset management and liability management, loan policy, the return on capital ratio, bank income.
- Bank financial statements: balance sheets, income statements, bank performance ratios.
- Investment banking: services provided to companies and governments.
- Global investment banks, involvement in mergers, acquisitions and restructuring.
- Investment banking and market trading, brokers, equities, derivatives.
- Investment banking: investment advice, funds, investment vehicles.
- Mutuals and finance houses; credit unions, deposit-taking institutions, factoring, leasing, insurance.
- International banking: banking in the UK, Europe, the Americas.
- International banking: banking in Asia, Australasia, Middle East, Africa.
- Debt markets: treasury bills, government and corporate bonds, currency; prices, returns and yields.
- Futures markets, Swaps markets, Options markets; derivatives, speculators.
- Foreign Exchange markets and trading.
- Central banking, functions of central banks, BASEL, insurance, compliance, disclosure.
- Monetary policy, supply, demand, discount rates, the economy, quantitative easing.
- Money laundering.
- The regulation of banks: bank supervision and inspection.
- The regulation of banks: what is regulated and why, regulation systems.