



Program Partner:



We understand your world

# BUSINESS BANKING RELATIONSHIP MANAGER PROGRAM

Work at India's leading Private Bank

100% Job Guaranteed Program

Get Trained by the team of HDFC Bank

Pay after Getting a Conditional Offer Letter

Become a Relationship Manager in Business Banking

[WWW.IMARTICUS.ORG](http://WWW.IMARTICUS.ORG)





## INNOVATIVE LEARNING METHODOLOGY

### 2 Month Program



Live Virtual Classes

**Weekend Online Program**

Interaction & Query Resolution in Real Time



Guest Lectures & Mentorship



Session By HDFC Bank Leadership

# WHY BUSINESS BANKING RM PROGRAM?



## Work at HDFC Bank

Complete this program to kick start your career with HDFC Bank across various locations in India



## 100% Job Guaranteed Program

HDFC Bank will give you the Conditional Offer letter before your training program starts



## Guest Lectures

Periodic guest lectures by HDFC Bank on industry best practices



## Mentorship

Project evaluation, feedback and mentorship by HDFC Bank leadership



## Customized Learning

Flexible learning paths to enable you to learn any time and at any place

**VERIFIED  
PRODEGREE  
CREDENTIAL**

**JOB READY  
PROJECT  
PORTFOLIO**

**EXPERIENTIAL  
LEARNING AT  
COMPETITIVE  
PRICE**

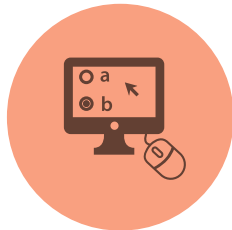
**FAST TRACK  
POST-GRAD  
DEGREE IN  
2 MONTHS**

WEEK 01	CREDIT ANALYSIS & MACRO-ECONOMIC IMPLICATIONS	WEEK 02	FINANCIAL STATEMENT ANALYSIS & SECTORIAL ANALYSIS	WEEK 3,4	STRUCTURED, TREASURY & CORPORATE BANKING PRODUCTS
<ul style="list-style-type: none"> <li>→ Building blocks of credit analysis</li> <li>→ Market practices on credit analysis</li> <li>→ Understanding the macro environment</li> <li>→ Factors to consider as a credit analyst</li> <li>→ Forecasting macro figures and data</li> </ul>		<ul style="list-style-type: none"> <li>→ Key ratios for analyzing financial statements</li> <li>→ Reading through the data to find inconsistencies</li> <li>→ Forming a qualitative opinion on credit</li> <li>→ Framework on sector risk and opportunities</li> <li>→ Market standards on credit analysis at a sectorial level</li> </ul>		<ul style="list-style-type: none"> <li>→ Overview of corporate balance sheet</li> <li>→ Need analysis for various banking products</li> <li>→ Mapping them into different buckets of products</li> <li>→ Understanding various treasury products</li> <li>→ Hedging products</li> <li>→ Cost reduction products</li> <li>→ Regulations around the structured products activity</li> <li>→ Cash management products useful for various types of balance sheets</li> <li>→ Trade finance products</li> </ul>	
DURATION		DURATION		DURATION	
8 HOURS		8 HOURS		16 HOURS	

WEEK 05	CREDIT MANAGEMENT	WEEK 06	PRIORITY SECTOR LENDING & NPA MANAGEMENT	WEEK 07	FOREIGN EXCHANGE MARKET	WEEK 08	DUE DILIGENCE & HOW BANKS LEND TO CORPORATES & ASSET LIABILITY MANAGEMENT
<ul style="list-style-type: none"> <li>→ Corporate banking</li> <li>→ Products available</li> <li>→ Establishing letter of credit</li> <li>→ Issuing guarantee</li> <li>→ Invoking guarantee</li> <li>→ Risk factors for the bank</li> <li>→ Types of Letter of Credit and Guarantees</li> <li>→ Co-acceptance of bills</li> <li>→ Exposure limits</li> </ul>		<ul style="list-style-type: none"> <li>→ What is priority sector?</li> <li>→ Need for priority sector</li> <li>→ Nationalization phase</li> <li>→ Targets for banks</li> <li>→ Areas to improve</li> <li>→ Banking sector - 1990's</li> <li>→ Introduction to NPA</li> <li>→ Definition and Reasons</li> <li>→ Implications</li> <li>→ Asset classification &amp; provisions</li> <li>→ Suggestions for managing NPA</li> </ul>		<ul style="list-style-type: none"> <li>→ Foreign exchange market</li> <li>→ Need for foreign exchange.</li> <li>→ Features of foreign exchange market</li> <li>→ Foreign exchange in India</li> <li>→ Market participants</li> <li>→ Exchange rate system</li> <li>→ Fundamentals in exchange rate</li> <li>→ Methods of quoting exchange rates</li> <li>→ Components of exchange rates</li> <li>→ Exchange dealings and risk management</li> </ul>		<ul style="list-style-type: none"> <li>→ Basic understanding of financial statements</li> <li>→ Overview of business and financial analysis</li> <li>→ Understanding corporate rating</li> <li>→ Pricing of corporate loans</li> <li>→ Necessity for ALM</li> <li>→ Bankers' attitudinal change</li> <li>→ What is risk?</li> <li>→ Risk management</li> </ul>	
DURATION		DURATION		DURATION		DURATION	
8 HOURS		8 HOURS		8 HOURS		8 HOURS	

# THE SELECTION PROCESS

1



## Assessment

After making a payment of Rs. 500, you will receive a link to take a standard aptitude test. This will be conducted on a third-party application and selected candidates move to the next stage.

2



## The HDFC Bank Interview

After passing the aptitude test you will under go a personal interview with the HDFC Bank Branch Manager at the respective location.

3



## Conditional Offer Letter

Selected candidates will receive the Conditional Offer Letter from HDFC Bank, after which the payment of Rs. 55,000 is due immediately.

5



## Final Offer Letter

A test will be conducted at the end of the second month. Upon successfully scoring over 60%, the final offer letter will be released by HDFC Bank.

## Niche Domain



Develop in-depth knowledge of Relationship Management, combined with comprehensive know-how of the Business Banking landscape.

## Prestigious Brand



Work for India's No. 1 Private Bank and winner of multiple awards for Best Bank in India across categories. The bank offers its employees a great work environment, competitive compensation, along with excellent employee benefits.

## High Impact Career



Become part of one of the fastest growing sectors in India. Business Banking is of vital importance to the global economy as the World Trade Organization estimates that 80 to 90% of global trade depends on Trade Finance.

## Execution Skills



Work with and learn from highly driven teams in a cutting-edge work environment encompassing complex processes, high-end technology, dynamic markets and products.

HDFC Bank will take active part in defining the curriculum, selecting students for this program and also delivering the course via guest lectures, undertaken by their senior representatives. Apart from this, HDFC Bank will mentor students in their journey towards becoming Business Banking Relationship Manager.



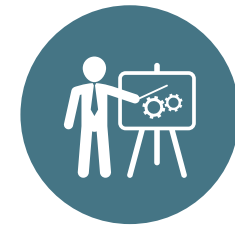
## SELECTION PROCESS

HDFC Bank pre-selects every student that joins this program. The candidate will be selected after an aptitude test and a round of interviews with the HDFC Bank teams.



## ROLE-BASED CURRICULUM

This curriculum has been created keeping in mind the challenging role of a Relationship Manager in Business Banking. Subject matter experts from HDFC Bank play a vital role in defining this role-based curriculum.



## GUEST LECTURES AND MENTORSHIP

HDFC Bank takes active role in delivering this program via guest lectures. Senior bankers from the Relationship Manager in Business Banking team will help deliver and act as dedicated mentors to students.



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## About HDFC Bank

HDFC Bank was incorporated in 1994 and now has over 85,000 employees and is India's second largest private bank in terms of assets. It is the most valued brand in India and has a number of services, that include wholesale banking, retail banking, treasury and loans.



Harish Thakkar

HDFC Bank will take active part in defining the curriculum, selecting students for this program and also delivering the course via guest lectures, undertaken by their senior representatives. Apart from this, HDFC Bank will mentor students in their journey towards becoming Business Banking Relationship Manager.



Harish Rathod

Harish comes with over 10 years of management experience with ICICI Bank and Kotak Mahindra Bank, specializing in Retail Banking Operations. He was Deputy Branch Manager at ICICI Bank as well as Branch Manager at Dhanlakshmi Bank. Harish is a certified by NISM in Depositories. Harish currently leads the Retail Banking trainings across Mumbai, Pune and Jaipur.



## Awards & Alliances



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**1800-267-7679**



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