Banking Operations and their Negotiation

- Legal and Financial Aspects

General Objectives:

This Course aims to provide participants with knowledge and skills that enable them to perform better in the fields of Banking Operations and Negotiation.

Specific Objectives:

At the end of the action the trainees will be able to:

➢ Identify the importance of banking activity in companies;

➢ Identify the activities of Financial Management and functions of its Manager;

➢ Characterize the Banking Products and Services.

Recipients:

This Course is intended for all professionals involved in banking operations and their negotiation, namely: Managers and Managers; Intermediate and Direct Managers and Technicians whose activities include these areas.

Duration:

24 Hours

Content Program:

Module I - Introduction to Banking

➢ The importance of banking in the economy and in companies;

➢ Framework of the banking activity:

- Origin of Banking Activity;

- Recent Developments in Portugal;

- Role of banks;

- General typification of operations practiced by banks;

- The supervision of the Bank of Portugal.

➢ Financial Globalization.

Module II - Financial Management

- ➢ Scope of Financial Management;
- ➢ The role of the financial manager;
- ➢ Influence of Financial Management on Banking Operations.

Module III - Characterization of Banking Products and Services

- ➢ Company Customer Segmentation:
  - Size;
  - Sector of activity;
  - Risk.
- ➢ Products at the level of Applications:
  - Demand Deposits;
  - Time Deposits;
  - Treasury Bills;
  - Commercial Paper;
  - Certificates of Deposit;
  - Investment Funds;
  - Early amortization of Financing;
  - Others.
- ➢ Products at the Financing level:
  - Bank Overdraft / Current Account;
  - Discounting of Bills;
  - Treasury Credit;
  - Investment Financing;
  - Mortgage Credit;
  - Borrowing by promissory notes;
  - Commercial Paper;
  - Other.
- ➢ Services:
  - Funds Transfers;

- ATM / Homebanking;

- Bank Guarantees;

- Leasing;

- Factoring;

- Forward Rate Fixing.