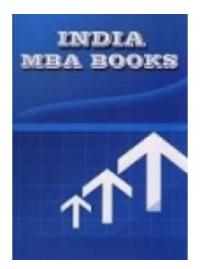
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Unit-III

International wholesale banking, broad product category, retail banking- introduction, definition, organizational considerations, Risks in international banking: credit risk, market risk, settlement risk, liquidity risk, operational risk, legal risk, need and importance of credit rating, rating agencies.

Unit-IV

International investment banking services, mergers and acquisitions, advisory services, profitability of investment banking. Factors in the growth of correspondent banking, clearing house functions, payments and collections, letters of credit and banker's acceptances, foreign exchange services, travel services, Euro's challenge to correspondent banking.