

## Treasury and Risk Management ( Most of the clients uses the following)

1. Money Market
  - Term Deposit
  - Commercial Paper ( Investment/ Issue)
  - Interest Rate Instrument ( Borrowings)
  - Facility ( Bank Limits)- Bilateral Facility and Syndicate Facility
2. Foreign Exchange
  - Spot
  - Forward rate
  - Hedging of Foreign Exchange
    - Cash Flow hedge
    - Fair value hedge
    - Balance sheet Hedge
  - Exposure Management
3. Securities
  - Shares
  - Mutual Fund
  - Fixed/ Variable Interest Bonds
  - Issue of Bonds
  - Zero coupon Bonds
4. Derivatives
  - Interest Rate Swap
  - Cross currency Swaps
  - Options
    - Currency Options
    - Future Options
  - Repos
  - Forward Securities
5. Risk Analyzers
  - Market Risk Analyzers
  - Credit Risk Analyzers
  - Portfolio Analyzers
6. Trade Finance
  - Letter of Credit
  - Bank Guarantee

