

 *BIG FINANCE BANK VS. EVERYDAY BANKING — CHOOSING YOUR PATH*

 NOT ALL BANKS ARE THE SAME. KNOWING THE DIFFERENCE HELPS YOU DECIDE WHERE YOUR SKILLS FIT.

EVERYDAY BANKING

- ROLE: EVERYDAY BANKING — DEPOSITS, LOANS, PAYMENTS
- CLIENTS: INDIVIDUALS & BUSINESSES
- REVENUE: INTEREST ON LOANS, SERVICE FEES
- SKILLS NEEDED: CREDIT ANALYSIS, CUSTOMER RELATIONSHIP MANAGEMENT, RETAIL BANKING KNOWLEDGE
- CAREER PATH: BRANCH BANKING → CREDIT OFFICER → RETAIL OPERATION


EXAMPLE: HDFC BANK OFFERING LOANS AND SAVINGS ACCOUNTS.

BIG FINANCE BANK

- **ROLE:** BIG-PICTURE FINANCE — IPOs, M&A ADVISORY, TRADING, CAPITAL RAISING
 - **CLIENTS:** CORPORATIONS, GOVERNMENTS, INSTITUTIONAL INVESTORS
 - **REVENUE:** ADVISORY FEES, TRADING COMMISSIONS, UNDERWRITING SPREADS
 - **SKILLS NEEDED:** FINANCIAL MODELING, VALUATION, EXCEL/POWER BI, CAPITAL MARKETS KNOWLEDGE
 - **CAREER PATH:** ANALYST → ASSOCIATE → VP → DIRECTOR → MANAGING DIRECTOR
- EXAMPLE:** GOLDMAN SACHS ADVISING ON A BILLION-DOLLAR IPO.


KEY TAKEAWAY

- EVERYDAY BANKING = FINANCIAL STABILITY FOR INDIVIDUALS & BUSINESSES
- BIG FINANCE BANK = GROWTH STRATEGIES & BILLION-DOLLAR DEALS

 WHY THE CONFUSION? BOTH ARE CALLED “BANKS,” BUT THEIR CLIENTS, SKILLS, AND CAREER PATHS ARE WORLDS APART.

RESEARCH: THE HEART OF INVESTMENT BANKING

- VALUATION: DCF, COMPARABLES, PRECEDENT TRANSACTIONS
EXAMPLE: VALUATION OF TESLA USING DCF VS. COMPARABLES.
- M&A: ANALYZING SYNERGIES, DEAL FEASIBILITY
- RESTRUCTURING: HELPING COMPANIES ADAPT IN TOUGH MARKETS

 THIS IS WHERE I'M FOCUSING MY SKILLS — FINANCIAL MODELLING POWERS ALL OF THESE.

 ARE YOU READY TO LEARN MORE?

THIS IS JUST THE BEGINNING — I'LL BE BREAKING DOWN EACH CONCEPT INTO QUICK, **SKILL-FOCUSED CASE STUDIES** FOR PROFESSIONALS AND LEARNERS ALIKE.

FOLLOW ALONG IF YOU WANT TO GROW YOUR FINANCE SKILLS WITH ME.

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