

# BTRM

The Certificate  
of Bank Treasury  
Risk Management

## Postgraduate Certificate in Commercial Banking (CCB)

Start Date: Tuesday 13th October 2026



# Programme Overview

Programme design by Professor Moorad Choudhry

The Postgraduate Certificate in Commercial Banking (CCB) is a postgraduate-level programme designed by Moorad Choudhry to provide a practitioner-focused understanding of commercial banking, covering the core principles, operational processes, and risk management practices used across the global banking industry.

Participants will develop both technical knowledge and practical insight into how banks operate, manage risk, and serve customers fairly within a regulated environment. The programme combines academic structure with applied industry learning, making it suitable for professionals seeking to strengthen their understanding of modern commercial banking.

## Discount Structure

### Empowering Global Talent: Emerging Markets Subsidy

Finance is global. So is talent. That's why the BTRM also offers an Emerging Markets Subsidy to support applicants from developing and underrepresented regions. We believe that potential shouldn't be limited by geography and this initiative ensures broader access to high-quality financial education.

If you're based in an emerging market and passionate about entering or advancing in the quant finance space, this tailored subsidy is designed for you.

Please submit an [enquiry](#)

### Group Discount

If 2 or more people from your institution wish to join the CCB please [contact us](#).

## Teaching Aims

- Develop a strong understanding of the commercial banking business model
- Explore bank products, pricing, and profitability drivers
- Build expertise in risk management frameworks
- Understand customer relationship management and ethical conduct
- Analyse asset-liability management (ALM) and governance structures

## Course details

**Start Date:** Tuesday 13th October 2026

**Limited Availability:** Enrol today

**Delivery Mode:**

- Live Online & Recorded
- Flexible learning over 8 weeks
- 6 lectures (3 hours weekly) – Start time 17.30 UK
- Exam prep in the 7th week
- The examination will be sat in the 8th week of the course, on 1st December 2026.

**Q&A weekly lecture forum:** Students can submit questions on the forum that will be answered each lecture week.

**Structured Assessment:** Final examination, Coursework & Certificate

**Core Text:** Choudhry, M., *The Principles of Banking, 2nd edition*, Singapore: John Wiley & Sons 2012, 2023. (This title is designated the "Core Text" and will be supplied as an e-book to all students)

**Total Learning Hours:** 50 hours

**Instructors:** Delivered by experienced practitioners from the BTRM Faculty, the CCB supports participants in building practical skills and professional capability relevant to today's banking environment.

# Assessment

## 1, Module introduction and objectives

This graduate-level course is a practitioner-developed and practitioner-orientated programme of teaching that will enable students to develop a sound level understanding of the core principles, policies and processes of commercial banking, as practised by banks around the world. Students will become familiar with management of key processes and risks in banking.

Synopsis of the curriculum:

### Banking business model

- Products, rates, net interest margin, the yield curve
- Customer service, ethics and good conduct
- Relationship management

### Bank risk management

- Credit risk management
- Operational risk management

### Bank asset-liability management (ALM)

- Capital, liquidity, funding and market risk
- The ALM Committee (ALCO)

### Governance and Committee best practice

## 2. Intended subject specific learning outcomes

By the end of this module, students will:

- Be familiar with the commercial banking model
- Demonstrate knowledge of, understanding of, and the ability to implement concepts of good customer service and treating the customer fairly
- Be aware of how to manage customer relationships
- Understand the terms and conditions of bank loan and deposit products
- Be able to interpret the shape of the yield curve
- Understand policy for a bank's liquidity risk management
- Understand key principles of loan origination and credit risk management
- Apply knowledge and techniques learned in the module to understand ALM risk
- Review and assess the effectiveness of corporate governance practice in a bank, and the role of the bank asset-liability committee (ALCO), and make recommendations for improvement
- Understand the importance of good "risk culture" in a bank, and how best to ensure this

## 3. Intended generic learning outcomes

By the end of this module, students will be able to demonstrate:

- An ability to work in groups and teams.
- Problem solving and decision-taking skills.
- Numeracy and quantitative skills.
- Research skills in the finance and banking area.
- An ability to work with complex material including bank management information (MI).
- Communication and report- and policy-document writing skills.
- An ability to work and analyse independently and objectively
- An ability to present MI and policy to a group of peers and executives
- An ability to analyse and interpret data and recommend improvements to policy.
- An ability to work independently and formulate objective policy

## 4. Teaching structure

Course teaching will comprise six lectures, delivered every Tuesday at 1730 UK time for six weeks. Lectures will be streamed live online and recorded for later viewing as desired. Each lecture will be 3 hours in length (includes 30-minute post-lecture seminar and Q&A).

“ *The first principle of good banking is to have principles.*

Professor Moorad Choudhry



# Organisation & Content

Lecture	Date	Lecture topic	Lecturer	Reading
I	13/10/2026	<b>Introduction to Commercial Banking I:</b> <ul style="list-style-type: none"> <li>• The banking business model;</li> <li>• Balance sheet and P&amp;L;</li> <li>• Ethics, conduct and customer service;</li> <li>• Client relationship management, Loan RMs; Deposit / Funding RMs</li> <li>• Key performance metrics, RAROC;</li> <li>• Expectations of the regulator</li> </ul>	Prof. Moorad Choudhry	Core text, chapters 1, 2
II	20/10/2026	<b>Introduction to Commercial Banking II:</b> <ul style="list-style-type: none"> <li>• Banking loan and deposit products;</li> <li>• FX, reference rates, net interest income and net interest margin;</li> <li>• Money market and capital market instruments</li> </ul>	Professor Chris Westcott	Core text, chapters 1, 4, 6
III	27/10/2026	<b>Bank risk management:</b> <ul style="list-style-type: none"> <li>• Risk management framework (RMF) and risk appetite statement (RAS);</li> <li>• Key risk indicators (KRIs)</li> <li>• Credit risk;</li> <li>• Market risk;</li> <li>• Operational risk;</li> <li>• ALCO MI pack</li> </ul>	Malgorzata Tynecka	Core text, chapters 18, 9
IV	3/11/2026	<b>Bank asset-liability management I:</b> <ul style="list-style-type: none"> <li>• ALM and traditional gap analysis</li> <li>• Yield curve;</li> <li>• Template ALM policy</li> <li>• Treasury operating model;</li> <li>• Liquidity risk management, liquidity risk indicators;</li> <li>• Liquidity adequacy;</li> <li>• ALCO governance</li> </ul>	Professor Chris Westcott	Core text, chapters 5, 8, 11
V	10/11/2026	<b>Bank asset-liability management II:</b> <ul style="list-style-type: none"> <li>• Basel capital adequacy rules;</li> <li>• Capital management;</li> <li>• ICAAP principles</li> <li>• Banking book market risk (interest-rate risk and FX risk) management</li> </ul>	Professor Chris Westcott	Core text, chapters 3, 7, 16
VI	17/11/2026	<b>Governance good-practice principles:</b> <ul style="list-style-type: none"> <li>• Governance committee structure;</li> <li>• Senior executive roles and responsibilities;</li> <li>• Risk culture</li> </ul>	Amit Bansal	Core text, chapter 17

# Organisation & Content

---

## Lecture Seminar and Q&A

At the end of each lecture there will be a 30-minute seminar session during which students and lecturer will discuss the topics raised during the lecture, issues concerning the previous lecture, and engage in group Q&A.

## Course Reading

- Choudhry, M., *The Principles of Banking, 2nd edition*, Singapore: John Wiley & Sons 2012, 2023  
(This title is designated the “Core Text” and will be supplied as an e-book to all students)
- Choudhry, M., Moorad Choudhry *Anthology*, Singapore: John Wiley & Sons 2018
- *Financial Times Guide to Banking*, The Financial Times Series, 2014

# Assessment

---

## Coursework

Weighting – 20%. Module coursework will comprise a review of a bank’s ALCO Management Information (MI) pack; the student will be required to comment on the content and its presentation, and suggest the format of a 1-2 slide executive summary of the pack (350–650 words). Coursework is to be submitted no later than the day of the last lecture (Lecture VI).

## Examination

Weighting – 80%. The examination will be sat in the 8th week of the course, on 1st December 2026.

Examination methods and requirements:

- 30 Multiple Choice Questions Format
- Pass mark 80%
- Duration of examination 2 hours

Availability of past papers: as this is the first time the Certificate has been run no past papers are available. However examples of MCQs will be presented after Lecture VI

# Faculty

---



## **Professor Moorad Choudhry** – *BTRM Designer and Founder*

Professor Moorad Choudhry is an independent non-executive director at SBUK Limited, in London; he was latterly Treasurer, Corporate Banking Division at The Royal Bank of Scotland. He began his City career at the London Stock Exchange in 1989.

Moorad is a Fellow of the Chartered Institute for Securities & Investment, a Fellow of the London Institute of Banking and Finance, a Fellow of the Global Association of Risk Professionals, and a Liveryman of The Worshipful Company of International Bankers. He is author of *The Principles of Banking* (John Wiley & Sons 2012, 2023).

Moorad was born in Bangladesh and lives in Surrey, England.

---



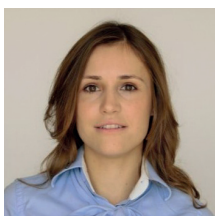
## **Professor Chris Westcott** – *Head of BTRM Faculty*

Chris Westcott has over 30 years of experience in the banking industry, with the majority of time spent in the field of Treasury management. He has held a range of senior positions in the Treasury functions of both Nat West and Royal Bank of Scotland in the UK. These have included divisional Treasurer roles and various project assignments, such as leading the development of an in-house securitisation capability and the integration of the ABN AMRO Treasury function post-acquisition.

In the lead-up to the implementation of CRD IV, Chris was the Basel 3 Programme Director for RBS, accountable for over-seeing the group-wide set of projects to achieve compliance with the new regulations.

Chris joined the BTRM Faculty in 2014, and is also a Fellow of the Higher Education Academy.

---



## **Malgorzata Tynecka**

Malgorzata leads Treasury and Market Risk Advisory at Avantage Reply, in London. She previously worked at Santander UK and in the Global Banking and Markets Treasury division at The Royal Bank of Scotland, alongside Professor Moorad Choudhry. Her professional interests focus on exploring how portfolio construction, funding and liquidity strategies can be integrated to strengthen organisational resilience. She holds an MSc from the Warsaw School of Economics, is GARP-certified in Sustainability and Climate Risk, and mentors through Women in Banking and Finance.

---



## **Amit Bansal**

Amit Bansal is the Head of Liquidity Risk Oversight, Intra-Group Funding, and Treasury CRO for Digital Assets and SC Ventures at Standard Chartered Bank in Singapore. He was previously with Credit Suisse. He has held front-to-back roles across Private Banking, Investment Banking, and Treasury – spanning multiple geographies (US, UK, and Asia). Amit holds a Bachelor's degree in Computer Engineering from the University of California and an MBA in Finance from the Asian Institute of Management, Philippines. He is a BTRM Alumnus with Distinction.

# Registration Form

**BTRM**

The Certificate  
of Bank Treasury  
Risk Management

**Start Date: 13th October 2026**

## Regular Course Fee

Full Course Fee: £895.00 + UK VAT

Discount code

20% VAT IS ONLY CHARGEABLE FOR RESIDENTS IN THE UK AND EU

**VOLUME DISCOUNT:** If 2 or more people from your institution wish to take the masterclass please contact us.

**To register, please scan and email the completed booking form to [enquiries@btrm.org](mailto:enquiries@btrm.org)**

### DELEGATE DETAILS

NAME:

ORGANISATION:

JOB TITLE:

DEPARTMENT:

ADDRESS:

POSTCODE:

PHONE:

EMAIL:

DATE:

SIGNATURE:

Email: [enquiries@btrm.org](mailto:enquiries@btrm.org) / Tel: +44 (0) 1273 201 352

By completing and submitting this form, you accept BTRM's GDPR Policy ([btrm.org/gdpr-policy](https://www.btrm.org/gdpr-policy)) and agree to communication from time to time with relevant details and information on BTRM products and services

# BTRM

The Certificate  
of Bank Treasury  
Risk Management

## Contact details

Chris Uduezue  
chris@btrm.org

Geoffrey Brown  
geoff@btrm.org

Ed Denison  
ed@btrm.org

BTRM Ltd  
Werks Central  
15-17 Middle Street  
Brighton  
BN1 1AL  
United Kingdom

[www.btrm.org](http://www.btrm.org)