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International Financial Management P G Apte P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.1 Why Study International Finance • In today's world finance cannot be anything but international • Enormous growth international trade in the volume of • Cross border capital flows and, in particular, direct investment have also grown enormously P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.1 Why Study International Finance (contd.) • Veritable revolution has been taking place in the money and capital markets around the world • Liberalization, integration and innovation have created a giant international financial market which is extremely dynamic and complex P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.1 Why Study International Finance (contd.) • Multilateral negotiations regarding phased removal of trade barriers have made considerable progress and WTO had emerged as a meaningful platform • Post war, World trade has grown faster than World GDP • Almost all countries getting integrated with the global economy P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.1 Why Study International Finance (contd.) • Indian economy needs substantial amounts of foreign capital to augment domestic savings • Technology up-gradation in India will require continuing import of foreign technology, hardware and software • India's increasing recourse to commercial borrowings and direct and portfolio investments by nonresidents P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.1 Why Study International Finance (contd.) • The efforts of Indian companies to diversify into exports of engineering equipment and turnkey projects will have to be supported by the ability to offer long term financing to buyers • A number of companies particularly in the Indian IT sector have begun venturing abroad for strategic reasons either as partners in joint ventures or by establishing foreign subsidiaries P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.1 Why Study International Finance (contd.) • India's growing dependence on international financial markets - Debt - Equity - FII investment • Indian companies have also been venturing abroad for setting up joint ventures and wholly owned subsidiaries P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.1 Why Study International Finance (contd.) • For those who are willing to master its complexities the global financial market provides endless opportunities for creative financial management; for the unwary, it is a minefield • Finance managers must come to grips with with the conceptual foundations and practical issues of instruments and markets P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.2 The Finance Function • The finance function in a firm can be conveniently divided into two sub-functions viz. accounting and control and treasury management • Decisions taken by the treasurer have implications for the controller and vice versa P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT The Finance Function P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.2 The Finance Function (contd.) • Treasury Function: Acquisition and allocation of financial resources so as to minimize the cost and maximize the return, consistent with the level of financial risk acceptable to the firm is the core of treasury management • Accounting and Control: Internal and External Reporting, MIS, Control, etc. P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.3 The Emerging Challenges • Five key categories of emerging challenges can be identified - To keep up-to-date with significant environmental changes and analyze their implications for the firm - To understand and analyze the complex interrelationships between relevant environmental variables and corporate responses - own and competitive - to the changes in them P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.3 The Emerging Challenges (contd.) - To be able to adapt the finance function to significant changes in the firm's own strategic posture - To take in stride past failures and mistakes to minimize their adverse impact - To design and implement effective solutions to take advantage of the opportunities offered by the markets and advances in financial theory P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.4 Recent Challenges in Global Financial Markets • The outstanding feature of the changes during the eighties was integration • Both the potential borrower and the potential investor have a wide range of choice of markets • there has been a strong trend towards functional unification across the various types of financial institutions within individual markets P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.4 Recent Challenges in Global Financial Markets (contd.) • The driving forces behind this spatial and functional integration were first, liberalization of cross border financial transactions and, second, deregulation within the financial systems of the major industrial nations • Assets denominated in various currencies became more nearly substitutable P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.4 Recent Challenges in Global Financial Markets (contd.) • Deregulation involved action on two fronts - Eliminating the segmentation of the markets for financial services - permitting foreign financial institutions to enter the national markets and compete on an equal footing with the domestic institutions • This is a part of the overall trend towards securitisation and disintermediation P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.4 Recent Challenges in Global Financial Markets (contd.) • The attainment of the Economic and Monetary Union (EMU) and the birth of Euro in the closing years of the decade of 1990's • There is a race on to come up with increasingly complex and often esoteric products which, it is sometimes said, the bankers themselves do not fully understand P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.4 Recent Challenges in Global Financial Markets (contd.) • The explosive pace of deregulation and innovation has given rise to serious concerns about the viability and stability of the system • Disturbances following a local financial crisis tend to spread throughout the global system at the "speed of thought" making the policy makers' task extremely difficult P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT 1.5 Summary • The finance manager of the new century cannot afford to remain ignorant about international financial markets and instruments and their relevance for the treasury function • The job of the finance manager will increasingly become more challenging, demanding and exciting P.G. Apte INTERNATIONAL FINANCIAL MANAGEMENT Want more? Advanced embedding details, examples, and help! P.G. Apte is a former Professor and Director of the Indian Institute of Management Bangalore (IIMB). While at IIMB, he taught varied courses in International Corporate Finance, Macroeconomics, and Financial Derivatives both at Post Graduate and Doctoral Level.Prof. Apte holds a PhD from Columbia University, New York, a Post Graduate Diploma in Management from the Indian Institute of Management Calcutta, Kolkata, and a Bachelor's Degree in Mechanical Engineering from the Indian Institute of Technology Bombay, Mumbai.His areas of academic interest include Currency Risk Management, Options & Futures, and International Capital Markets. While at IIMB, he was also the UTI Chair Professor in the Capital Markets area. Prof. Apte currently undertakes part-time teaching assignments at various institutions.Prof. Apte is a frequent speaker at workshops, seminars, and training programs in the fields of International Finance and Financial Derivatives. He was retained as consultant in these areas by several firms in the Corporate Sector.He has authored 2 books and several papers in the area of International Finance. Sanjeevan Kapshe was Professor (Management Studies) at Railway Staff College (now National Academy of Indian Railways) Vadodara. He served as Officer-on-Special-Duty (OSD) and Head of Derivatives and New Products Department (DNPD), Securities and Exchange Board of India (SEBI), Mumbai, on deputation from Ministry of Railways, Government of India. He was a member of many committees of SEBI, RBI, and Ministry of Railways, Government of India.He did B. E. (Electronics) in 1985. He completed the doctoral programme in management from IIMB in 2001. He started his career with Bharat Heavy Electricals Limited (BHEL) Bhopal as EDP Engineer and then joined Indian Railway Service of Signal Engineers (IRSSE). He availed voluntary retirement from Indian Railways in January 2011, since then he is a Guest Faculty at many IIMs.Over the years, he has taught courses on Corporate Finance, Financial Derivatives, Investment & Portfolio Management, Behavioral Finance, Project Appraisal and Financing, among others.His areas of interest include Financial Derivatives, International Financial Management, Investments & Portfolio Management, Behavioral Finance, Financial Econometrics, Infrastructure Project Financing, and so on.He has coauthored a book (with Prof. Shailendra Jain) on MATLAB and Simulink.



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