



PRESENTS
**EFFECTIVE BRANCH
MANAGEMENT**



Program Background

National Banking Institute (NBI) in association with Manipal Global education Services (MaGE) is pleased to present a program on "Effective Branch Management". The program is being facilitated by a pool of experts-experienced professors from Manipal Global Academy of BFSI. The course has been designed, in consultation with the local experts. This is a blended program with e-learning, virtual classroom sessions and Discussion Board.

On completion of this course the Branch Managers will feel empowered with necessary knowledge, skill set and attitude which will enable them to take up their responsibility with confidence; this will equip them with tools to enhance the performance and productivity of their Branch in achieving the Corporate Goal.

Program Details:

Pre-read (eLearning) in Hrs	VLC - no. of hours	Work Book & Assessments	Total No. of Hours
6	18	6	30

Date: 18th Feb to 27th Feb , 2022

Target Audience: Branch Managers from Medium to Large size branches

Program Details

The Program Comprises of the following Methodology:

Pre-read (eLearning) in Hrs	VLC - no. of hours	Work Book & Assessments	Total No. of Hours
6	18	6	30

Objective of the Program:

“To empower identified Officers/ Branch Managers of Banks with necessary knowledge, skill and attitude for

- ◆ Business Development,
- ◆ Risk-reward trade-off,
- ◆ Efficient functioning and control of branch operations,
- ◆ People management skills to build up a strong team,

Enable them to take up assigned responsibilities with confidence and exhibit quality performance and be productive in achieving the corporate goals.”

Learning Outcomes:

By the end of the training program the participants will be able to:

- ◆ Develop a well-groomed and proactive personality equipped with good communication and interpersonal relationship skills
- ◆ Drive business through the team
- ◆ Analyse branch data to facilitate understanding of key business triggers/ drivers
- ◆ Identify transactional risk triggers and take informed decisions
- ◆ Exercise control on branch operations effectively

Assessment

- ◆ **Pre and post training assessment:**
- ◆ **Psychometric assessment:**
 - ◆ Online Psychometric test (Helps in finding the personality types, the characteristics, strength & weaknesses of the participants); Analysis presented to the participants. There are 2 assessments conducted. One is pre-training and one post training which could also be used in evaluation.
- ◆ **Skill & knowledge assessment:**
 - ◆ The skill assessment primarily assesses proficiency in skill sets required as listed in the job description. This is also designed as pre-training and post training. The post training skill assessment coupled with knowledge assessment can be used for evaluation and further action.

Program Details

Day/Date	Module No	BROAD TOPIC	SUB TOPICS	DURATION (for module in minutes)	Session Timings Nepal Time
Day1, Friday, 18th Feb'22		Inaugural Session NBI Nepal Executives & Manipal Faculty	<ul style="list-style-type: none"> Inauguration Context Setting Corporate Vision, Mission & Goals 	30	03.00pm to 03.30 pm
	1	Business Development & Customer Relationship Management Prof. SKV Prasad/ Anand V/Arvind Kumar	<ul style="list-style-type: none"> Role of a Branch Manager-Expectations, Responsibilities and Challenges Branch Environmental Analysis Corporate Policy SWOT - Business Potential Strategic Planning for Achievement of Goals Lead Generation and Customer Acquisition. Marketing Activities Market & customer segmentation Product/ Business Matrix CASA, Loans and Deposits Income through Fee Based Products/Services, Third Party Products - Mutual Funds, Insurance, Real Estate, Non-fund Based Business activities, Advisory Services Role to Play- Product Seller Vs. Solution Provider 	120	03.30 pm to 05.30pm
Day 2, Saturday, 19th Feb'22	2	Compliance Culture Mr. Kiran Pandit, Director, Bank and Financial Inst.	Compliance Aspect for Branch Manager	120	8.00 am to 10.00am
Day 3, Monday, 21st Feb'22	1	Business Development.... Contd... Prof. SKV Prasad/ Anand V/Arvind Kumar	<ul style="list-style-type: none"> Customer Data Analytics - Individual and corporate customers; Understanding Customers' Cash Flows/ Financial Statements- Tapping for Business- Liability / Asset products / Fee based Income, Cross/ Up Selling, Channel Financing Customer Profitability Analysis - Understanding & Building-up Customer Relationship Customer Satisfaction- Drivers and Methods to Measure Customer Complaints and Disposal Branch Profitability -Transfer Pricing Cost of Deposits / Income from advances; Fee based Income 	120	04.30 pm to 06.30 pm + 45 minutes of assessment

Program Details

Day/Date	Module No	BROAD TOPIC	SUB TOPICS	DURATION (for module in minutes)	Session Timings Nepal Time
Day 4, Tuesday, 22 nd Feb'22	3	Operations Management NBI Faculty-Mr. Sudeep Khanal	<ul style="list-style-type: none"> Delegation of Powers Exceptional Reports Transactional risk triggers Special Mention Accounts NPA Classification & its Impact on Profitability Recovery Management Audit/ inspection- compliance & Follow-up 	120	04.30 to 06.30 pm
Day 5 Wednesday, 23 rd Feb'22	3	Operations Management..... Prof. C S Venkatraman Back-up: Prof. Raghunandan	<ul style="list-style-type: none"> Counter service Optimization Cash Management Handling of Customer Grievances; Customer Complaints & Disposal Expenditure/ Cost Control measures Supervision and management of loan portfolio - Documentation- Scrutiny & Follow-up Lead bank Scheme; Financial Inclusion 	120	04.30 to 06.30 pm + 45 minutes for assessment
Day 6, Thursday 24 th Feb'22	4	Introduction to Credit Underwriting- Working Capital Prof. Vadiraja Sharma Back-up: Prof SRS	<ul style="list-style-type: none"> Business loans – Study of Financial Statements, & Ratio Analysis Working capital proposals – Appraisal process 	120	04.30 to 06.30 pm
Day 7, Friday 25 th Feb'22	5	Introduction to Credit Underwriting- Term Loan Prof Vadiraja Sharma Back-up K VK	<ul style="list-style-type: none"> Term Loan appraisal Understanding retail credit underwriting parameters Managing Risk – Reward Trade off- Sector selection Macro & Micro Factors of Risk, Activity selection Evaluation Metrics Risk Reward trade decisions Enhancing credit approval ratio – Key parameters to look into 	120	03.00 pm to 05.00 pm +45 Minutes of Assessment
Day 8, Saturday 26 th Feb'22 & Day 9, Sunday, 27 th Feb'22	6	People Management Prof. Vishwanath G Back-up: Prof Praveen B A	<ul style="list-style-type: none"> Leadership Qualities People management Team Building & Group Dynamics; Working in Teams and Team Effectiveness, Delegation Motivation, Counselling, setting branch culture Branch Discipline; Service Regulations & Provisions Performance Management and Score Card (Business Drive) Staff Meetings; Employee feedback Conflict Management & Change Management Stress Management Negotiation Skill 	120	04.30 pm to 06.30 pm 04.30 pm to 06.30 pm +75 Minutes of 2 Assessments

Manipal- Facilitator's Profile

1. K V Kulkarni

Total work experience	37+ years of Banking Experience + 8 years in Manipal Global Academy of BFSI
Banking organization	UCO Bank
Brief work profile	<ul style="list-style-type: none"> ◆ Krishna V Kulkarni is a Post Graduate (M. Sc.) in Mathematics with distinction from Karnataka University, Dharwad, Karnataka. Acquired professional qualification CAIIB during the initial period of the career in Banking. ◆ The career in Banking was for 37+ years, beginning with Syndicate Bank for a brief period and moved on to UCO Bank and rose to the rank of General Manager. ◆ With the expertise gained in Credit and Forex areas, had 5 years stint abroad, in Hong Kong. ◆ Branch Manager for 30 years from Scale I to Scale VI. Heading largest Branches of UCO Bank at Mumbai and Delhi for a fairly long time before elevation to the post of GM in charge of Mumbai operations and concurrently Delhi operations for about 6-7 months. As a DGM and GM attended seminars on International Banking abroad hosted by well-known International Bank.

Total work experience	20+ years of Banking Experience
Banking organization	ICICI Bank, Corporation Bank
Brief work profile	<ul style="list-style-type: none"> ◆ Current profile- Deputy Director , Manipal Academy of Higher Education Years of experience in the training space: 9 ◆ Current role: Training and mentoring officers of various private banks numbering over 25000 on Selling skills, Relationship building, Privilege Banking through online and blended pedagogy as well as leading a team of over 50 faculty. ◆ Experience details: Retail Banking, Sales, Trade Finance, Audit and Compliance ◆ Trainings attended: Faculty Development Program by Ross Business School, University of Michigan ◆ Train the Trainer program conducted by Oscar Murphy Life Strategists Pvt Ltd ◆ Certificate course in Online Teaching conducted by Global Nxt University ◆ Honors/ Awards: Impact Award for enriching the IMA program awarded by ICICI BANK MD/ED continuously for 4 years (2014-2018) ◆ Spirit of Manipal Award in the Annual MAGEX event on 30th August, 2018 celebrating ten years of client partnership ◆ MAGEX Award 2016-contribution to innovation and training methods involving online courses and digitization

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Manipal- Facilitator's Profile

2. Srinivasa SR

Total work experience	<ul style="list-style-type: none">◆ 35 years◆ 28 years banking experience.◆ Presently with MAB since 2013
Banking organization	State Bank of Mysore
Brief work profile	<ul style="list-style-type: none">◆ Career Banker with State Bank of Mysore◆ Headed large credit portfolio branches more specifically MSME◆ Rich expertise in credit assessment, collections and recovery

3. S.K.V. Prasad

Total work experience	32 years of Banking spanning PSU and New Gen Private sector banks
Banking organization	SBM, BOB, Times Bank, ICICI Bank, HDFC Bank, KVB, Equitas
Brief work profile	<ul style="list-style-type: none">◆ IDBI Bank- Officer- Branch sales, Front officer operations and Trade and Forex (1year)◆ Times Bank- Asst. Manager- Trade and Forex(15 months)◆ ICICI Bank- Chief Manager-Branch sales- Branch Head, Cluster head and Trade Sales Manager in Trade and Forex(9 years)◆ HDFC Bank-Deputy Vice President- Cluster Head, Retail Branch Banking (4 years)◆ Karur Vysya Bank- Deputy General Manager- Regional Head, Karnataka & Product head at Corporate office for Retail Assets, Third party products and Current accounts (4 years)◆ Equitas Small Finance Bank- General Manager & Vice President- Head Karnataka Region(2 years)

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Manipal- Facilitator's Profile

4. Venkatesh K V

Total work experience	20+ years of Banking Experience
Banking organization	IndusInd Bank, ICICI Bank,
Brief work profile	<ul style="list-style-type: none"> ◆ Senior Vice President & State Head – IndusInd Bank Ltd – 2012 - 2019 ◆ Responsible for Distribution Management, Strategy & Product level distribution planning, Profitability, Business Generation, Customer Service, Audit & Compliance, Manpower Hiring & Planning & Management, Team Management ◆ Chief Manager & Cluster Head – Wealth Management at ICICI Bank Ltd ◆ Responsible for profitability, Wealth Client Acquisition, Customer Service, Compliance, Client coverage model, Sales & Product distribution, Manpower Management and new distribution at ICICI Bank Wealth Business in Bangalore ◆ Other Relevant Engagements / Special Assignments ◆ Branch Head – M G Road Mega ◆ Project Lead – System integration, training and Branch rationalisation at ICICI Bank Ltd during merger of Sangli Bank Ltd with ICICI Bank Ltd ◆ Senior Relationship Manager – ICICI Bank UK Plc located at London in association with Lloyds TSB Plc as part of the India Banking Service

5. Bobby Joseph

Total work experience	25 Years
Banking organization	<ul style="list-style-type: none"> ◆ ICICI Bank ◆ HDFC Bank
Brief work profile	<ul style="list-style-type: none"> ◆ Collections – ICICI Bank. (Head Karnataka) ◆ Retail Credit – HDFC Bank (Head AP & Karnataka) ◆ Branch Banking – HDFC Bank ◆ Collection Training – HDFC Bank (Head all 4 south states)

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Local- Facilitator's Profile

6. Mr. Kiran Pandit,

Director, Bank and Financial Institution,

Regulation Department,

Nepal Rastra Bank

7. Mr. Sudeep Khanal



Mr. Sudeep Khanal recently retired on his own from NIC Asia Bank as Assistant CEO. He is a senior Chartered Accountant (ICAI), and Certified Information System Auditor (CISA, USA) by profession, and also holds the Masters Degree in Business Administration (E-MBA) from KU. He has post qualification experience of 15 years comprising of one year in heading Internal Audit Function of Soaltee Group, 1 year in Rastriya Banijya Bank (during the financial reform period of the Bank) as Deputy Head of Internal Audit Department, 1 year in Rastriya Banijya Bank (during the financial reform period of the Bank) as Compliance Officer and Head of Internal Audit Department, 10 years in Nepal SBI Bank as Head of Internal Audit and Compliance Department, Branch Manager and Regional

Manager, and about two years in NIC Asia Bank as Chief Corporate Banking Officer, Chief Support Officer and Assistant CEO-Support Service Ecosystem. Recently, he has restarted his Chartered Accountancy practice. Thus, he has 15 years of experience in management of risks and operations of Banking industry. Risk Focused Internal Audit was introduced in Nepal SBI Bank under his leadership.

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Program Testimonials



Mr. Nivel Gurung

Branch Manager

Laxmi Bank Ltd.

Mulpani Branch

It was a great privilege for me to learn from the pool of experts who have more than 20 years of banking experience. The knowledge I gained from the shared experience from the expert trainers/fellow trainees and lesson learnt from the course was excellent and practical which will definitely be beneficial for me in the upcoming days.

I would like to thank Laxmi Bank Ltd. for nominating me for the course on Effective Branch Management and I would also like to thank National Banking Institute (NBI) and Manipal Global Education Services for providing us with such a platform to enhance our learning experience.



Rajesh Bogati

Branch Manager

Nabil Bank Ltd.

Hakimchowk, Bharatpur

The Branch Manager (BM) is the CEO of the branch and the CEO must know of all dimensions of his business. Further, all kinds of managerial skills, as well as leadership skills, are essential requirements for a competent BM. No doubt, the perfect role, and contribution of BMs determine the result of the organization's performance. Hence, a perfect package of knowledge and skill development program is a mandatory requirement to all BMs and the program is the solution to that.

“Effective Branch Management” brought by NBI in the coordination of Manipal Academy of BFSI is the solution to that. The syllabus of the session is designed very effective way and trainers are well versed to address the training objective. I found remarkable changes after attending the session.

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