



# Program on Branch Operations



## **Background**

Due to the globalization of the economy, commercial banks are expanding their nationwide presence. The retail business is another important source of banking revenue, offering high margin transactions, a low non-performing loan ratio, risk diversification, and a low risk of default. Although self-service banking (automated teller machines) and internet banking offer customers convenient real-time access, branch banks provide more convenient and people-friendly service.

The rise of electronic transaction channels in banking has raised fundamental questions about the role of the traditional branch. The study confirms that branches remain the predominant channel for new account sales, and that location convenience remains paramount in institution selection for the customer. Furthermore, the combination of reduced staff requirements, reduced operational risk and new technologies can enable smaller, less expensive branches, rendering more locations viable for expansion and allowing institutions provide the convenient access to consumer's want and demand. Customer satisfaction and strong internal control mechanism and management indicate the effectiveness of the branch of the bank. Thus the training enables the Branch Head's caliber and skill to handle their branch effectively and efficiently to achieve high profits by delivering customer satisfying products and assistance. The training coaches them to act accordingly in different internal and external environment of the branch as well as in banking industry.

## **Learning Outcomes**

The program aims to equip participants with sound knowledge on banking operations. Upon the completion of the course the participants will gain knowledge and skills that are very essential to be efficient in their field of work. This program will help participants get an overall concept of a bank's working procedures. The participants will be able to address following challenges:

Challenges in Branch Banking and Operation:

- The increasingly fierce competition in the banking industry
  - To meet customer expectations
  - To increase the operational efficiency of the branch banks
- a) Expand the retail business
  - b) Improve customer satisfaction
  - c) Improve operational efficiency
  - d) Reduce operating costs

## Course Content

The program aims to equip participants with knowledge on Branch Management and its effective operation. Upon the completion of the course the participants will gain knowledge and skills that are very essential to be efficient in their field of work. This program will help participants get working procedures.

I)	<b>Branch Operation- General Overview</b>
II)	<b>Compliance Issues</b>
III)	<b>Branch Operations- Risk and Mitigation</b> <ul style="list-style-type: none"><li>- Internal Processes: KYC guidelines not observed resulting fraud</li><li>- People Related : Inadequate training to handle products and costumer complaints resulting in loss of business</li><li>- Systems related: Inadequate systems to handle voluminous transactions</li><li>- External Events</li></ul>
IV)	<b>Costumer Service</b>
V)	<b>Marketing</b> <ul style="list-style-type: none"><li>- Challenges in marketing of banking products</li><li>- Institutional marketing v/s individual marketing</li><li>- Product customization</li><li>- Effective selling</li></ul>
VI)	<b>Leadership</b> <ul style="list-style-type: none"><li>- Why do branches need a leader?</li><li>- Leaders Role</li><li>- Leadership Attributes</li><li>- Attributes of Branch Manager</li><li>- Supervisory Attributes</li><li>- Performance planning</li></ul>



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National Banking Institute has developed this program in close consultation with leading local experts. The learning outcome has enabled NBI to address and customize the program to the industry need more specifically.

## Program Detail

Level: Operation In-charge/ Branch Managers.

Date: 7<sup>th</sup> April 2016

Time: 9:30am to 5:00pm

Venue: NBI Hall, Kathmandu



## Trainer

*Mr. Ajit Bhattarai*  
*Manager*  
*Kumari Bank Ltd.*



*"We are **for the industry** and **by the industry**"*