



Program on

# Effective Branch Management



## **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) Improve customer satisfaction
  - b) Improve operational efficiency
  - c) 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.

<p><b>10<sup>th</sup> Oct 2018</b> <b>(7:00am to 9:00am)</b></p>	<p><b>Branch MCS - Minimum Control Standards</b> Core Areas of Operations Branch Security, Vault Control Key Management Till Management</p>
<p><b>11<sup>th</sup> Oct 2018</b> <b>(7:00am to 9:00am)</b></p>	<p><b>Branch MCS Cont..</b> Bank Robbery Bomb Attacks and Hostage Situation Drills, BCP AML, Sanctions, FATCA, PEP</p>
<p><b>12<sup>th</sup> Oct 2018</b> <b>(7:00am to 9:00am)</b></p>	<p><b>Branch MCS Cont..</b> Handover Policies, Block Leaves Data Confidentiality, Call Backs, Managing CIT Float Management Clean Desk Policy Zero Tolerance Issues</p>
<p><b>13<sup>th</sup> Oct 2018</b></p> <p><b>Session 1</b> <b>(9:30am to 11:00am)</b></p> <p><b>Tea Break</b> <b>(11:00am to 11:15am)</b></p> <p><b>Session 2</b> <b>(11:15am to 12:45pm)</b></p> <p><b>Lunch Break</b> <b>(12:45pm to 1:30pm)</b></p> <p><b>Session 3</b> <b>(1:30pm to 3:00pm)</b></p> <p><b>Tea Break</b> <b>(3:00pm to 3:15pm)</b></p> <p><b>Session 4</b> <b>(3:15pm to 4:45pm)</b></p>	<p><b>Branch MCS Cont..</b> Operational Risk Triggers Mitigation</p> <p><b>Sales &amp; Customer Experience</b> <b>Performance Management</b> - <i>Morning Huddles</i> - <i>Tactical Initiatives</i> - <i>Micro Marketing</i> - <i>Tracking and Monitoring</i></p> <p><b>Customer Experience</b> - <i>The Golden Rule</i> - <i>Do not Compromise</i> - <i>Great Service</i> - <i>Signature Conversation</i> - <i>Do's and Don'ts</i> - <i>Client Satisfaction Survey</i> - <i>Client's Stickiness</i></p> <p><b>Journey towards Leadership</b> # <i>Re_Invent</i> # <i>Up_Lift</i> # <i>Illogical Human Being</i> # <i>Perspective</i> # <i>Think Different</i></p>



National Banking Institute has developed this program in close consultation with leading local experts. We researched the industry need and also thoroughly reviewed program offered by other institutes. The learning outcome has enabled NBI to address and customize the program to the industry need more specifically.



## Program Detail

This oneday program would be led by leading local experts from the Banking/Regulatory Sector with close inputs from NBI team.

**Level: Branch Managers/ Operation In-charge**  
**Date& Time: 10<sup>th</sup> to 12<sup>th</sup> (7:00am to 9:00am), 13<sup>th</sup> (9:30am to 5:00pm) October 2018**  
**Venue: NBI Hall, Kathmandu**

## Facilitator

### **Mr. Nirajan Kandel**

*Currently working at Reliance Life Insurance as Deputy CEO after working for more than 12 years in Banking Sector. Prior to his association with Reliance Life Insurance, he worked for 8 years in Standard Chartered Bank Nepal in various areas. Initially, he joined SCB as Business Planning Manager, moved as Branch Manager and later was a part of Wealth Manager as Manager. He also worked at Citizens Bank and Siddhartha Bank in corporate banking as Relationship Officer and Branch Manager at Citizens Bank International Ltd.*

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