

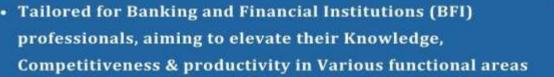
PRESENTS

EFFECTIVE BRANCH MANAGEMENT



18th -22nd March 2024

<u>rogram Highlights :</u>







PROGRAM DETAILS:

PROGRAM DURATION: 5 DAYS, 6 NIGHTS

LOCATION -BENGALURU, INDIA

DELIVERY MODE: IN CLASS WITH INDUSTRY VISITS

TARGET PARTICIPANTS: BRANCH MANAGERS FROM MEDIUM TO LARGE SIZE

BRANCHES

DEADLINES FOR NOMINATIONS: 10TH MARCH, 2024



Classroom & Residential Facility Location Bengaluru, India

Program Details

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.

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.

Objective of the Program:

- Develop strategies for business development and customer relationship management to drive growth and enhance customer satisfaction.
- Streamline branch operations management to ensure efficiency and effectiveness in daily activities.
- Foster a culture of compliance and implement best practices to mitigate risks within financial institutions.
- Explore digital banking initiatives and innovative services to adapt to changing customer preferences and market dynamics.

Highlights of the Program:

- Business Dev. & CRM: Drive growth through enhanced customer relationships.
- Branch Ops Management: Ensure efficiency in daily operations.
- Compliance Culture: Promote adherence to regulatory standards.
- Digital Banking: Adapt to evolving customer needs and market trends.
- People Management: Develop leadership skills for organizational success.
- Credit Underwriting: Mitigate credit risk through informed decision-making.
- Industry Visit: Gain practical insights from real-world banking operations.
- Specialized Sessions: Enhance expertise in key banking functions.

Program Content

Day	Session I	Session II	Session III	Session IV		
Day 1	Program Launch - Key note address - Program outline and expectations	Business develop- ment and Customer relationship man- agement	Business develop ment and Custon er relationship management	-		
Day 2	Branch Operations Management	- Branch Operations Management	Compliance cul- ture and best practices	Compliance culture and best practices		
Day 3	Digital banking - Initiatives services offered - landscape and outlook.	People Manage- ment	People Manage- ment	People Management		
Day 4	Industry visit					
	ences - Tools and tech-	ng - Working capi-	redit underwrit- ng - (Term	Introduction to Credit - Due diligence - Fi- nancial state- ments insights and Equip- ment finance inferences - Tools and tech- niques - Case study		

Program Content

Day	Topic	Session (90 mins each)	Sub Topic	
Day 1	Business develop- ment and customer relationship man- agement	Number of session: Three	 Role of a Branch Manager-Expectations, Responsibili- Branch Environmental Analysis Corporate Policy SWOT - Business Potential Strategic Planning for Achievement of Goals Lead Generation and Customer Acquisition. Marketing 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 Role to Play- Product Seller Vs. Solution Provider Customer Data Analytics - Individual and corporate customers; Understanding Customers' Cash Flows/ Fi- Tapping for Business- Liability / Asset products / Fee 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 In- 	
	Branch Operations management	Number of session: Two	 Delegation of Powers Exceptional Reports Transactional risk triggers SMA, NPL Classification & its Impact on Profitability Recovery Management Audit/inspection- compliance & Follow-up Counter service Optimization Cash Management Handling of Customer Grievances; Customer Com Expenditure/ Cost Control measures Supervision and management of loan portfolio - 	
	Compliance culture	Number of		
	and hest practices	and best practices sessions: Two Compliance Aspect for Branch Manager		

Program Content

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Day	Topic	Session (90 mins each)	Sub Topic
Day 3		Number of session: One	Digital initiatives - Online banking, ATM, E-Rupee and digi- tal wallet - Business volumes and tranction types, challeng-
	People Management	Number of sessions: Three	es and way forward. • Leadership Qualities • People management • Team Building & Group Dynamics; Working in Teams • Motivation, Counselling, setting branch culture • Branch Discipline; Service Regulations & Provisions • Performance Management and Score Card (Business • Staff Meetings; Employee feedback • Conflict Management & Change Management • Stress Management Negotiation Skill
Day 4	8 Branch Visit		
Day 5	- Due diligence - Fi- nancial statements		insights and inferences - Tools and techniques - Cash flow and funds flow, Auditors and directors report, Notes to balance sheet - Areas of concern and approach
	Credit underwriting - Working capital As-	Number of sessions:	Holding Ratios - Industry average vis -a vis Borower entity position, Assessment methods - Case study
	Credit underwriting - Term Loans Equip- ment finance		Appraisal - Technical and economic viability, Tools and tech- • Managing Risk - Reward Tradeoff- • Sector selection • Macro & Micro Factors of Risk, Activity selection • Evaluation Metrics • Risk Reward trade decisions
			Enhancing credit approval ratio - Key aspects

Facilitator's Profiles

Retail Banking & Branch Management





V J Raghunandan Associate Dean – Banking M.Com, CAIIB, MBA-HR

Training specialization areas

- · Retail Banking, Branch Management, Regulations and Compliance
- Credit
- Sales and Relationship Management
- · Program design and Management

Training experience

- · Associate Dean Short Term Programs Managed over 100 programs
- Associate Dean, Baroda Manipal School of Banking, IDBI Manipal School of Banking
 - · Trained over 6000 officers for Bank of Baroda
 - · Trained over 2000 officers for IDBI Bank
- Delivered programs for Senior level executives across Bank Of Baroda, Bank of India, Yes Bank, IDBI Bank

Work Experience

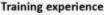
- 37 years
 - · 23 years in Syndicate Bank
 - 04 years with REPCO Bank & Repco Home Finance Ltd (GOI under Ministry of Home Affairs)
 - 10 Years with MABFSI

Corporate & MSME, Credit Underwriting





- Corporate and MSME Banking, Regulations and Compliance
- · Credit underwriting



- Subject Matter expert MSME and Corporate Credit
- Delivered programs for Credit Underwriters and Relationship Managers across Bank Of Baroda, Bank of India, HDFC Bank, Corporation Bank, Vijaya Bank, Union Bank of India, Yes Bank, IDBI Bank, ANZ Bank,
- · Developed assessment batteries for AICB
- Developed competency framework for MayBank, RHB, FAA Malaysia



Srinivasa S R
Senior Faculty – Banking
Post graduate diploma in HRM, CAIIB, Certification
course in KYC-AML,MSME, Trade finance

Work Experience

- 38 years
 - · 27 +years with State Bank of Mysore a subsidiary of SBI
 - Extensive experience across MSME and Large Corporate branches
 - 11 Years with MABFSI

Facilitator's Profiles

General Banking, Agriculture & Financial Inclusion





Prof. KADIRESAN D Faculty B. Sc (Agri); CAIIB

Training specialization areas

- · General Banking,
- · Agricultural Credit
- · Financial Inclusion,
- · Credit Monitoring and Recovery.

Training experience

- · Delivered multiple General Banking programs
- · Brings rich experience in Agriculture financing
- Faculty & Centre In Charge in Staff Training System of Union bank of India
- Established a training Centre in Mangalore in 2022 and retired as Faculty / CiC, Mangalore.

Work Experience

- 39 years
 - 38 years with Union Bank of India across General Banking, Agriculture, Financial Inclusion
 - 1 Year with MABFSI

Audit & Inspection, Profit Planning



Prof. Vijay Walia
Senior Faculty
MA (Eco.), Dip. In Marketing Mgmt., CAIIB



Training specialization areas

- Audit & Inspection, Vigilance
- Economist BSR, MIS, Profit Planning, Credit Planning, Annual Plans, Economic Research, Costing
- · Retail Banking

Training experience

- Delivered multiple General Banking programs
- Brings rich experience in Branch Management, Profit Planning, Credit Planning
- · Delivered senior level training programs across banks

Work Experience

- 35+ years
 - 19.5 years as Economist (General Manager) Punjab National Bank
 - · 12 years as Chief Economist Corporation Bank
 - · 3.5 years as Chief Vigilance Officer of National Insurance Co
 - · 9 months with MABFSI as Faculty

Facilitator's Profiles

Credit assessment and monitoring, Risk Management, Cyber threats and security





Prof. Kurian James
Faculty
B Sc (Mathematics); MBA (Financial Management,
CAIIB

Training specialization areas

- MSME Credit assessment and monitoring
- Capital adequacy and IRAC norms
- . KYC , AML and Customer due diligence
- Risk Management in Banks, risk and capital impact for banks
- Cyber threats and security

Training experience

- · Delivered multiple General Banking programs
- Brings rich experience in credit Management, Risk Management & other critical areas
- · Delivered senior level training programs across banks

Work Experience

- 43 years
- 1980 2011- Bank of Maharashtra
- 2012 -2021 DFCU Bank, Kampala
- 2022 Muthoottu Mini Financiers Ltd, Zonal Manager
- 2023 till date MABFSI Faculty

Leadership and Behavioral skills



Prof Sukshma Chandrasekhar

Master's Degree in Organizational Behavior & Industrial Psychology; Dale Carnegie Training on Assertive Communication and Influencing Skills; Faculty Certificate in Online Teaching from Global NXT University



Training specialization areas

- · Leadership development
- Team Management
- Soft Skills & Communication
- · Training Need Analysis and Organisational Development

Training experience

- Conducted Leadership workshops for Senior Management Executives with 20 + years of experience
- Development programs for Mid level Managers to develop leadership competencies
- Delivered programs for Leaders from organizations like HDFC Bank, Yes Bank, Bank of India, UCO Bank, Punjab and Sind Bank, Equitas, Tata AIG
- · Has delivered programs for over 2000 participants

Work Experience

- · 20+ years in organizational development and training
 - 13 Years with MABFSI
 - · 5 Years with corporates like Cairn Energy, Satyam Computers