



NATIONAL BANKING INSTITUTE  
"The Banking Academy of Nepal"

PRESENTS

# EFFECTIVE BRANCH MANAGEMENT



**18th -22nd March 2024**

## Program Highlights :

- Tailored for Banking and Financial Institutions (BFI) professionals, aiming to elevate their Knowledge, Competitiveness & productivity in Various functional areas
- Focus on Comprehensive insights into Business development & customer relationship, Branch operation management, Compliance culture, People management, Credit underwriting due diligence, Financial statements, etc.



### 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 development and Customer relationship management	Business development and Customer relationship management	Business development and Customer relationship management
Day 2	Branch Operations Management	Branch Operations Management	Compliance culture and best practices	Compliance culture and best practices
Day 3	Digital banking - Initiatives - services offered - landscape and outlook.	People Management	People Management	People Management
Day 4	Industry visit			
Day 5	Credit underwriting - Due diligence - Financial statements insights and inferences - Tools and techniques - Case study	Credit underwriting - Working capital Assessment	Credit underwriting - (Term Loans)	Introduction to Credit - Due diligence - Financial statements insights and Equipment finance inferences - Tools and techniques - Case study

# Program Content

Day	Topic	Session (90 mins each)	Sub Topic
Day 1	Business development and customer relationship management	Number of session: Three	<ul style="list-style-type: none"> <li>• Role of a Branch Manager-Expectations, Responsibilities</li> </ul>
			<ul style="list-style-type: none"> <li>• Branch Environmental Analysis</li> </ul>
			<ul style="list-style-type: none"> <li>• Corporate Policy</li> </ul>
			<ul style="list-style-type: none"> <li>• SWOT - Business Potential</li> </ul>
			<ul style="list-style-type: none"> <li>• Strategic Planning for Achievement of Goals</li> </ul>
			<ul style="list-style-type: none"> <li>• Lead Generation and Customer Acquisition. Marketing</li> </ul>
			<ul style="list-style-type: none"> <li>• Market &amp; customer segmentation</li> </ul>
			<ul style="list-style-type: none"> <li>• Product/ Business Matrix</li> </ul>
			CASA, Loans and Deposits
			Income through Fee Based Products/Services, Third Party Products - Mutual Funds, Insurance, Real Estate, Non-fund
			<ul style="list-style-type: none"> <li>• Role to Play- Product Seller Vs. Solution Provider</li> </ul>
			<ul style="list-style-type: none"> <li>• Customer Data Analytics - Individual and corporate customers; Understanding Customers' Cash Flows/ Fi-</li> </ul>
			Tapping for Business- Liability / Asset products / Fee
			<ul style="list-style-type: none"> <li>• Customer Profitability Analysis</li> </ul>
			- Understanding & Building-up Customer Relationship
<ul style="list-style-type: none"> <li>• Customer Satisfaction- Drivers and Methods to Measure</li> </ul>			
<ul style="list-style-type: none"> <li>• Customer Complaints and Disposal</li> </ul>			
<ul style="list-style-type: none"> <li>• Branch Profitability -Transfer Pricing</li> </ul>			
			Cost of Deposits / Income from advances; Fee based In-
Day 2	Branch Operations management	Number of session: Two	<ul style="list-style-type: none"> <li>• Delegation of Powers</li> </ul>
			<ul style="list-style-type: none"> <li>• Exceptional Reports</li> </ul>
			<ul style="list-style-type: none"> <li>• Transactional risk triggers</li> </ul>
			<ul style="list-style-type: none"> <li>• SMA, NPL Classification &amp; its Impact on Profitability</li> </ul>
			<ul style="list-style-type: none"> <li>• Recovery Management</li> </ul>
			<ul style="list-style-type: none"> <li>• Audit/ inspection- compliance &amp; Follow-up</li> </ul>
			<ul style="list-style-type: none"> <li>• Counter service Optimization</li> </ul>
			<ul style="list-style-type: none"> <li>• Cash Management</li> </ul>
			<ul style="list-style-type: none"> <li>• Handling of Customer Grievances; Customer Com</li> </ul>
			<ul style="list-style-type: none"> <li>• Expenditure/ Cost Control measures</li> </ul>
			<ul style="list-style-type: none"> <li>• Supervision and management of loan portfolio -</li> </ul>
	Compliance culture and best practices	Number of sessions: Two	Compliance Aspect for Branch Manager

# Program Content

Day	Topic	Session (90 mins each)	Sub Topic
Day 3	Digital Banking services	Number of session: One	Digital initiatives - Online banking, ATM, E-Rupee and digital wallet - Business volumes and transaction types, challenges and way forward.
	People Management	Number of sessions: Three	<ul style="list-style-type: none"> <li>Leadership Qualities</li> <li>People management</li> </ul>
			<ul style="list-style-type: none"> <li>Team Building &amp; Group Dynamics; Working in Teams</li> </ul>
			<ul style="list-style-type: none"> <li>Motivation, Counselling, setting branch culture</li> <li>Branch Discipline; Service Regulations &amp; Provisions</li> </ul>
			<ul style="list-style-type: none"> <li>Performance Management and Score Card (Business</li> </ul>
			<ul style="list-style-type: none"> <li>Staff Meetings; Employee feedback</li> </ul>
			<ul style="list-style-type: none"> <li>Conflict Management &amp; Change Management</li> </ul>
			<ul style="list-style-type: none"> <li>Stress Management</li> </ul>
			Negotiation Skill
Day 4	Branch Visit		
Day 5	Credit underwriting - Due diligence - Financial statements	Number of sessions: Two	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-		Holding Ratios - Industry average vis -a vis Borrower entity position, Assessment methods - Case study
	Credit underwriting - Term Loans Equipment finance	Number of sessions: Two	Appraisal - Technical and economic viability, Tools and tech-
			<ul style="list-style-type: none"> <li>Managing Risk - Reward Tradeoff-</li> </ul>
			<ul style="list-style-type: none"> <li>Sector selection</li> <li>Macro &amp; Micro Factors of Risk, Activity selection</li> <li>Evaluation Metrics</li> <li>Risk Reward trade decisions</li> </ul>
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



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

### Training specialization areas

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

### Training experience

- 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

### 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 - Muthoot 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