



Indian  
Institute of  
Banking & Finance

ISO 9001 : 2015 Certified

## Advanced Management Programme in Banking & Finance 2023-24

### Programme Highlights

- Comprehensive Management course designed to equip bankers with Management and Leadership skills
- Weekend online classes for convenience of working professionals
- Module based learning
- Interactive and case study-based approach
- Immersion programme at IIM, Calcutta and IIBF, Mumbai campuses





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## About IIBF

Indian Institute of Banking & Finance (formerly Indian Institute of Bankers) was established on 30th April 1928 as a professional body of Banks and Financial Institutions in India on the initiatives of eminent bankers, businessmen and leading industrialists. Over the years, IIBF has become the premier Institute for developing and nurturing competent bankers and financial professionals in Banking & Finance, through a process of education, training, and development programs.

Currently, Institute has 10,48,347 individual members, 534 associate members, 347 fellow members, and 617 institutional members. The institute is the largest of its kind in the world. IIBF's flagship courses JAIB and CAIB are attended by 3 lakhs candidates each year. In addition to the flagship courses JAIB and CAIB, IIBF also conducts 7 Diploma courses, 6 Capacity building courses and 35 Certificate Courses.

IIBF offers e-learning courses for 17 of its certification courses and has well accepted self-paced e-learning certification courses – “Digital Banking” and “Ethics in Banking”.

The “State-of-the-Art” Leadership Centre located in the Institute's Corporate Office complex has well designed classrooms, breakaway rooms, seminar hall, VC Room Studio and a library. The Institute's robust VC platform conducts virtual training programs for its Blended Certification courses, and for many other programs customized as per Industry needs.

The Institute has Professional Development Centres at Delhi, Chennai, Mumbai and Kolkata with a constant endeavor to meet the growing requirement of filling the skill gap of professionals.

## Vision

*To be premier institute for developing and nurturing competent professionals in banking and finance field.*

## Mission

*To develop professionally qualified and competent bankers and finance professionals primarily through a process of education, training, examination, consultancy/ counselling and continuing professional development programs.*



## 12<sup>th</sup> Advanced Management Programme in Banking & Finance

### About the Course

As per the recent publication by RBI, the financial stability challenges across the globe has put an immense responsibility on the regulated entities in safeguarding the stability of the financial system. It is incumbent upon the regulated institutions to exercise due diligence in their risk management and corporate governance practices. The entities need to focus on asset-liability mismatches, profile of the deposit base, while building up adequate capital buffers and conducting periodic stress tests.

Adapting to the demands of the economy, both domestic and global, requires industry professionals to be updated on the latest trends, and respond proactively to the emerging situations.

It is an established fact that organizations that possess and nurture an effective and efficient workforce significantly outperform their peers.

The Advanced Management Programme aims at equipping the officials of Banks/FIs working at Middle and Senior Management level with domain knowledge of major areas of Banking along with appropriate management skills needed to succeed in the ever evolving and highly competitive industry.

AMP was started in January 2013 at the IIBF Leadership Centre, Mumbai. Eleven Batches of AMP have been completed so far with total 392 successful participants from different Banks/Financial Institutions.

In the past, the program has been attended by participants from different Banks/FIs like SBI, Bank of Baroda, Bank of India, Bank of Maharashtra Canara Bank, Central Bank Of India, Indian Overseas Bank, Indian Bank, Punjab National Bank, Punjab & Sind Bank, Union Bank of India, IDBI Bank Ltd., NABARD, RBI, EXIM Bank, South Indian Bank, HDFC Bank, Axis Bank, ICICI Bank Ltd., J & K Bank, Kotak Mahindra Bank, Barclays Bank, BNP Paribas, DBS Bank Ltd, HSBC India, YES Bank, Standard Chartered Bank, Bajaj Finserv, CCIL, NPCI, PNB Housing Finance Ltd., Mahindra Finance, CARE Ratings, IDFC First Bank Ltd., Laxmi Vilas Bank Ltd., Suryoday Small Finance Bank Ltd, Ujjivan Small Finance Bank, Equitas Small Finance Bank, North East Small Finance Bank, Tamilnad Mercantile Bank, TJSB Bank, Saraswat Co-op Bank, Citizen Credit Co-op Bank Ltd, The AP State Co Operative Bank Ltd, Telangana State Co-operative Bank Ltd, Aditya Birla Capital Limited, Karnataka Bank Ltd and Emirates NBD, Equitas SFB, North-East SFB, Ministry of Defence.

Twelfth batch of AMP is being announced in hybrid mode with two immersion programmes one at IIM, Calcutta (Residential) and the other at IIBF campus at Mumbai.

The Programme is comprehensive and strategic, keeping in view emerging ideas and trends in Banking, and is expected to be completed in March, 2024. The programme is well accepted in the Indian Banking Industry and the participants are from a wide spectrum of Banks and FIs in the country and abroad.



## Objectives

- ✦ Sharpening of Business Skills
- ✦ Understanding of the Macro-economic environment
- ✦ Appreciation of Analytical Skills
- ✦ Development of Soft Skills
- ✦ Importance of Ethics in Business

## Specific Thrust on

- ✦ Financial Management
- ✦ Credit Management
- ✦ Risk Management
- ✦ Integrated Treasury Management
- ✦ Audit and Compliance
- ✦ Emerging Technologies
- ✦ Strategic Management
- ✦ Organizational behaviour
- ✦ Macro-economics for Banking

## Unique Features:

- ✦ Interaction with Industry Leaders through “Leaders Speak” series.
- ✦ On-site 30 hours Management Development Programme at IIM, Calcutta.
- ✦ Contemporary syllabus and holistic coverage of important aspects of Banking & Finance.

## The Target Group

Officers who possess a graduate or higher qualifications, working in supervisory capacity in banks, preferably at middle/senior management levels in banks.

## Selection Procedure:

- ✦ Sponsorship / Nomination / Recommendation by bank / organization is desirable.
- ✦ In case, candidates are not sponsored by bank / organization, the applicants may have to under go an interface with IIBF Committee before their selections are confirmed.

## Faculty Support

- ✦ Experienced Bankers
- ✦ Academicians from leading Institutes
- ✦ Industry Experts





## Benefits:

- Being an online week-end programme, it allows the candidate to pursue a management course without interfering with the work schedule or without the need for taking a sabbatical. The course encourages cross- culture learning and helps the participants to keep pace with the changes in the industry. AMP provides an excellent channel for continuous professional development which will be helpful in enhancing career growth.

## Evaluation/Assessment

- Assessment includes Attendance, Class-room Performance, Assignments, Group Presentations and Online exams (Module wise), and Project Work.
- Attendance will be based on login and log out time in each session.
- Assignments of each module shall be given during the semester(s). Participants have to submit written / typed assignments on topics chosen by IIBF. Detailed guidelines on assignment submission shall be provided during the course.
- Participants may be asked to do group presentation during the semester.
- At the end of each module (including MDP at IIM, Calcutta) /Semester, participants will have to undergo online exam (module wise). Schedule for the online exams shall be shared well in advance by the Institute.

## Pedagogy:

- Virtual classroom lectures (Live sessions) \*
- Interactive and peer learning
- Group presentations
- Assignments
- Project report under the guidance of mentor.

\*The classes will be held on virtual platform. Live streaming of sessions by the faculty on weekends as per the schedule shared with the participants at the beginning of semester/ month.

Participants can log on the virtual platform and interact with the faculty while sessions are in progress.

The participants need laptop/desktop, camera, microphone, good internet connection to participate in the sessions. (System configuration and "Learner User" manual shall be circulated at the beginning of the course.)



## Testimonials



**Biswajit Biswal**  
**AGM, Bank of India**

The faculties of AMP are phenomenal, who shone through during the on-line and off-line lectures and seminars. The pedagogy allowed us to pick up latest updates, advanced concepts easily. Each learning module used different assessment techniques such as written assignments, exams, group projects and presentations. The hybrid model (on-line and off line) was more flexible for working professionals.

With these academic inputs, I personally believe that my life has undergone a 360-degree transformation since joining the course. Finally, I would say, the Advance Management Programme will challenge you to achieve more than what you thought was possible.



**V.Sripoorna**  
**AGM, Bank of Baroda**

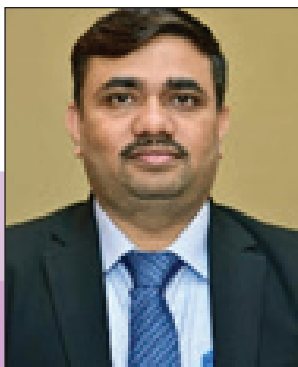
I consider that AMP designed by IIBF which gives comprehension into all the aspects of banking. The course had two immersion programmes with IIM Calcutta and at IIBF Mumbai gave us different perception on our leadership styles and communication skills. Online Module class training conducted through various experienced faculty from the Banking industry was very helpful for getting deeper knowledge on departments like risk, treasury etc. Leadership talks by MDs of various banks and connecting with them gave us an opportunity to know the latest developments and their pro-activeness for various changes happening in the industry and to recognize how the Top management works and thinks.



**Rajat Bajaj**  
**Chief Manager, Central Bank of India**

I would like to express my sincere appreciation for the AMP course which has provided me with a broader perspective on the dynamic environment, has equipped me with the necessary skills and knowledge to excel in my role. The program's comprehensive curriculum, coupled with the expertise of distinguished faculty leads to improved decision-making.

The opportunity to network with individuals from diverse backgrounds has been truly enriching. The interactive sessions and case studies have provided me with practical insights. I would like to express my gratitude to your institute for conducting such a well-designed and impactful program. The dedication and professionalism of your team have been exemplary, and I feel fortunate to have been a part of this remarkable experience.



**Shriram Bhor**  
**AGM, Bank of Maharashtra**

AMP is an extremely valuable and useful course, and is one of a kind, it follows balance of theory and practice.

The course content, its delivery and flexibility is amazing and time bound. The faculty lecturers were just exceptional, who made it dynamic and interesting. The pace of the class, the variety of participants from different organisations, presentations and interactions made during the course gave great value addition. Also, I think the size of the batch was great for learning.

The campus learning at IIM, Calcutta and immersion program at Mumbai was memorable. A worthwhile experience learning which will serve as a huge boost to my career. I would like to extend my gratitude to the organizers of this training Course. Not only was this training insightful, but the handout given was also very elaborative and interesting.



**Akshaya Kumar Singh**  
**AGM, Saraswat Cooperative Bank Ltd**

The AMP is a specialized program aims to equip participants with the necessary knowledge and tools to tackle the challenges faced by the banking industry in a rapidly evolving landscape. The AMP covers a range of topics such as strategic management, financial analysis, risk management, and digital transformation. The program is delivered by experienced faculty members and industry experts, and it encompasses case studies, group discussions and Leaders Speak to encourage active learning and peer-to-peer knowledge sharing.

The AMP in hybrid mode is a valuable opportunity for bankers to stay up-to-date with the latest trends and best practices in the industry, expand their professional network, and enhance their leadership capabilities to drive their organizations forward.



## Testimonials



**G Sridevi Yadav**  
**Vice President, Yes Bank Ltd**

This program made me realize - Always believe as "Sky is the limit". I had a dream to do course from IIM which was fulfilled by joining this Advance Management Program. The design of this program is very apt which covers all important aspects of banking and management. Though it was a virtual program, the sessions were made so lively and interactive by the faculty members. Especially the coordinators of both the batches really ensured to bridge the gap during the course if any. Both the immersion programs held at the campuses of IIM Calcutta and IIBF were excellent with very interactive sessions by eminent professors and speakers. I have gained immense knowledge on financial and management aspects and I strongly believe it will help in my career growth. I recommend many of my colleagues to take up this programme. Thanks to the entire IIBF team for designing such a unique and comprehensive course. Overall a great experience to cherish and really proud to be a part of this course and IIBF.



**Mr Jai Prasad Babu Loganathan**  
**Associate Vice President, Standard Chartered Bank**

Are you a senior executive or a middle manager in the banking industry looking to enhance your strategic thinking and leadership abilities?

Look no further than the Advanced Management Program (AMP) of IIBF offered in collaboration with IIM-C. This intensive education program offers a comprehensive curriculum covering the latest management practices and strategies, specifically tailored to meet the unique needs of banking professionals. I personally benefited greatly from the knowledge and experience shared by industry-led faculty members and the ample networking opportunities. I highly recommend the AMP program for banking professionals seeking to enhance their leadership potential and career growth.



**Mr Harjit Singh Sandhu**  
**Assistant General Manager, Punjab & Sind Bank**

The course is extremely well designed covering present banking scenario & futuristic aspects of ever evolving Banking industry with practical aspects. The content is not only confined to the functional areas of Banking & Finance but also emphasizes on personality development like communication, leadership and management skills and the program provided conceptual knowledge and their practical application in real field. The hybrid model of online and offline mode makes this course very unique and most effective by having synergies of both. The sessions like leaders speak, sessions by Banking & industry veterans, regular assignments, examinations and projects have improved the understanding and application of concepts. This course has changed my vision about banking and professional development in many aspects.



**Ms Suvarna Pradeep Bombe**  
**Senior Manager, Union Bank of India**

It was immense pleasure to be the part of Advance Management Program conducted by IIBF. This program covers each and every aspect of Banking. The sessions were very informative as well as interactive. I would also like to show my gratitude towards IIM Calcutta to make our learning, stay and overall experience full of warmth and care. I have learnt a lot not just academically but in all other aspects of personality development. IIBF faculty have been very helpful in providing guidance and support throughout the course. Thank you IIBF for providing me opportunity to attend this course.



**Mr Ashok Nelli**  
**Senior Manager, Indian Overseas Bank**

Enrolling in the AMP was a game-changer for me. The program exceeded my expectations in every way. The comprehensive curriculum provided a deep understanding of the complexities of the banking industry, and applications of advanced management concepts.

The course also fostered a collaborative learning environment, allowing me to interact with fellow professionals from diverse backgrounds.

The course also honed my leadership abilities. Since completing the course, I have seen a significant positive impact on my career, and it has resulted in improved performance and recognition from my peers and superiors. I highly recommend the advanced management programme to anyone seeking to excel in the dynamic and competitive field of banking and management.



## Modules

Management Development Programme at IIM, Calcutta comprising of :

- Principles and Practices of Management
- Macro-Economics for Banking
- Organizational Development & Organizational Behavior
- Strategic Management and Change Management
- Strategic Marketing Management

### SEMESTER – I

1. Indian Financial Architecture, Banking Resources and Products
2. Impacts of Business Laws
3. Financial Management
4. Credit Management
5. Priority Sector Lending, Agriculture, Retail and MSME Financing
6. Credit Monitoring and Recovery Management
7. MIS and Quantitative Techniques
8. Integrated Risk Management
9. Treasury Management
10. Information Technology and Cyber security in Banks

### SEMESTER – II

11. International Banking and Foreign Exchange Markets
12. Audit and Compliance
13. Investment Banking, Valuations for Mergers & Acquisitions, Valuation of firms & Venture Capital
14. Business Ethics and Corporate Governance
15. Wealth Management and Financial Advisory Services
16. Emerging Technologies
17. Business Analytics
18. Integrated Marketing Management
19. Human Resources Management
20. Corporate Communication





**Management Development Programme (at IIM, Calcutta)**

**(10 Credits)**

Sr. No.	Contents
<b>A</b>	<b>Principles and Practices of Management</b>
1.	Introduction to Principles of Management, Banking organizations - characteristics
2.	Business models, vision, mission, strategy
<b>B</b>	<b>Macro-Economics for Banking</b>
1.	Introduction to Principles of Macroeconomics, Fundamentals, Macroeconomic aggregates, Policy framework
2.	Keynesian Macroeconomics - Multiplier - Monetary and Fiscal Policies
3.	Open Economy Macroeconomics - Introduction to Exchange Rate – Tensions of Impossible Trinity
4.	Overview of Current Issues on the Global Economy and the Indian Economy
<b>C</b>	<b>Organizational Development and Organizational Behavior</b>
1.	Individual behavior, Individual personality traits, Perceptions, Attitudes
2.	Motivation, Group behavior, Team building
3.	Conflict resolution, Conflict management
4.	Negotiation techniques/Decision making techniques
<b>D</b>	<b>Strategic Management and Change Management</b>
1.	Concepts, strategic imperatives, core competencies
2.	Change management concept, Managing change, Change process, Change priorities, Unfreezing, Changing, Refreezing skills, strategies
<b>E</b>	<b>Strategic Marketing Management</b>
1.	Environment scanning - Market segmentation and Targeting - Marketing mix, competition, Industry structure, Value chain, Consumer behavior
2.	Positioning, Product strategies, Process strategies, Distribution strategies, Services designing and Positioning, Service management, feedback, and gap analysis
3.	Branding in Banking, Strategic Brand Management
4.	Customer relationship management - Customer acquisition strategies - Customer retention strategies
<b>Total (Including Evaluation)</b>	
<b>30 hours</b>	



## SEMESTER I

### Module 1 Indian Financial Architecture, Banking Resources and Products (3 Credits)

Sr. No.	Contents	Hours
A.	<b>Indian Financial Architecture</b>	
1.	Indian Financial System	1
2.	Role of FIs, Differentiated Banks (Payment Banks, Small Finance Banks, Digital Banks, Neo Banks) : National Bank for Financing Infrastructure and Development (NaBFID) Role of NBFCs- Co-lending and collaboration	3
B.	<b>Banking Resources &amp; related Products</b>	
3.	Introduction to Sources of funds & various liabilities products - Bank's Balance Sheet	2
4.	Capital Structure -Tier-I and Tier-II instruments, Debt Capital	1
C.	<b>Other Banking Products</b>	
5.	Asset products, Comparison with other investment products	1
6.	Product development techniques, Product differentiation	2
7.	Banking Products & Services for Financial Inclusion, Microfinance solutions	2
8.	Evaluation	1
<b>Total</b>		<b>13</b>

### Module 2 Impacts of Business Laws (3 Credits)

Sr. No.	Contents	Hours
1.	Important provisions of Banking Regulation Act, RBI Act	1
2.	Negotiable Instruments Act, Bankers' Book Evidence Act, Income Tax Act, GST Act	2
3.	Companies Act, Partnership Act, LLP Act	2
4.	Indian Contract Act, Transfer of Property Act, Sale of Goods Act.	2
5.	Documentation and charge creation - Different types of charges, Registration, Limitation Act and Stamping of Documents, Penalty.	3
6.	Consumer Protection Act, Integrated Banking Ombudsman Scheme, Internal Ombudsman RTI	2
7.	Evaluation	1
<b>Total</b>		<b>13</b>



### Module 3 Financial Management

(4 Credits)

Sr. No.	Contents	Hours
1.	Overview of financial statements, Components of financial statements, underlying assumptions and basic accounting concepts. Statutory provisions relating to financial statements	1.5
2.	The liability and asset sides of balance sheet -Relevance of Analysis with examples. Formats of the Balance sheet for corporate and non - corporate borrowers Qualities of a good balance sheet. Profit and Loss statement analysis. How to read an Annual Report.	1.5
3.	Ratio analysis. Different types of ratios- three pillars of a Financial statement. Benchmark Ratios as per the loan policy. Relevance of ratios for a banker- how to improve the ratios? Ratios influence in internal rating and pricing.	2
4.	Introduction to CMA data& preparation CMA Data Analysis – Different forms in CMA Form No I to VI. The utility of the different forms. How to read the different forms in CMA- Form II, Form III Form IV Form V and Form VI	2
5.	Cash flow statement vs Funds flow statement.	2
6.	a) Limitations of Financial statements. Issues of window dressing– Looking Beyond Balance sheet Financing and Dividend Decisions, Designing Capital Structure, Cost of Capital b) Balance sheet disclosures, accounting standards, IND-AS	1 2
7.	Evaluation	1
<b>Total</b>		<b>13</b>



**Module 4 Credit Management**

**(5 Credits)**

Sr. No.	Contents	Hours
1.	Introduction to Management of Credit portfolio - Credit policy of Commercial banks, Concept and Usage of Legal Entity Identifier	1
	Rating based pricing	1
2.	Working capital assessment - different methods of working capital assessment - Operating Cycle method, Turn over method, Cash budget method, CMA Data Analysis	3
3.	Non -fund Based business- Types of NFB Credit facilities, LC, BG, DPG, Standby LC, Regulatory guidelines, Precautions	3
4a.	Project planning, capital investments, capital budgeting, TEV/Feasibility Study of a project. Market, technical and financial analysis.	1
4b.	Project appraisal, Cost of Project & means of Financing, Cost overruns, Projected Balance sheet & Projected Cash Flows, Capital Gearing, NPV, IRR, MIRR, Payback period, Discounted Payback period, Sensitivity analysis, Decision tree, Break even analysis.	2
5.	Export finance -Pre-shipment finance, post- shipment finance, Export Credit Insurance, Role of ECGC, WTPSG, WTPCG, Risks in Foreign Trade.	2
6.	Corporate Banking Products, Corporate Services, Channel Finance, Supply Chain finance, Financial Advisory Services, Transaction Banking Services	2
7.	Receivables Management -Bill Discounting & Factoring	1
8.	Syndication of Loans, Consortium accounts, Multiple Banking Arrangement, Credit Underwriting, Credit Enhancement	1
9.	Evaluation	1
<b>Total</b>		<b>18</b>





**Module 5 Priority Sector Lending, Agriculture, Retail and MSME Financing (3 Credits)**

Sr. No.	Contents	Hours
1.	Priority Sector Lending - Categories and targets under Priority Sector Agriculture Finance, Retail Loans	2
2.	MSME Financing - Relevance- MSME Policy, Recent GoI initiatives, Regulatory Guide Lines	1
3.	MSME Restructuring / Rehabilitation - Hand holding measures, TReDS, Role of SIDBI and CGTSME in MSME financing.	2
4.	Evaluation	1
<b>Total</b>		<b>6</b>

**Module 6 Credit Monitoring and Recovery Management (4 Credits)**

Sr. No.	Contents	Hours
1.	Credit Monitoring Policy, follow up, CRILIC, Credit Defaults, Non - Cooperative Borrowers, EWS, Red Flagging of Accounts, SMA & related guidelines of Reporting etc.	2
2.	Insurance Coverage, Scrutiny of Stock and Receivables Statement, QIS, MSOD returns. Monitoring of NFB Limits	2
3.	IRAC Norms, Recovery policy, NPA management, Detection and Reporting of Frauds in Advance Accounts, Examination of Staff Accountabililty	3
4.	Resolution of Stressed Assets through IBC 2016	3
5.	Recovery through Legal recourse, SARFAESI Act, DRT Act, Compromises & One Time Settlements, Lok Adalat, wilful defaulters, Sale of Assets to ARCs	3
6.	Evaluation	1
<b>Total</b>		<b>14</b>



### Module 7 MIS and Quantitative Techniques

(2 Credits)

Sr. No.	Contents	Hours
1.	MIS concepts, role, process management, decision making concepts, models MIS and informed decision making, MIS applications	3
2.	Data warehousing and mining	2
3.	Quantitative techniques for Managers, Statistical applications in business development.	2
4.	Probability, Normal distributions, correlation, regression, Time series analysis, Forecasting techniques	3
5.	Evaluation	1
<b>Total</b>		<b>11</b>

### Module 8 Integrated Risk Management

(6 Credits)

Sr. No.	Contents	Hours
1.	The concept of risk, Types and sources of risk, Risk and economic environment, Risk Management Framework, ICAAP, Stress Testing, Sensitivity Analysis and Scenario Analysis, Assessment of the Risk Appetite of the banks	3
2.	Basel III Guidelines - CCB, Liquidity ratios, Leverage ratio, Framework on Liquidity Standards, LCR, FALLCR, NSFR	2
3.	Credit Risk Management Framework, Rating Process, Concept of RAROC, Monitoring and Mitigation of credit risk, Basel guidelines on Capital Adequacy for credit risk both Standardized and IRB Approaches	3
4.	Green Financing /Sustainable Financing with specific reference to Climate Risk, Transition Risk, Taxonomy, Framework for Green Deposits & ESG	2
5.	Operational Risk in banks, Categories of operational risk events, Loss Data, RCSA, KRI, and Calculation of capital for operational risk	2
6.	Market Risk Concept and Measurement, VAR, Latest RBI guidelines on Interest rate risk (with case studies)	2
7.	Enterprise -wide risk management	1
8.	Evaluation	1
<b>Total</b>		<b>16</b>



**Module 9 Treasury Management**

**(5 Credits)**

Sr. No.	Contents	Hours
1.	Overview of Treasury Operations Role & responsibility of a Treasurer, Planning & Control, Fund Transfer Pricing. Interest rate quotation and market terminologies. Segregation of duties-FO/MO/BO	2
2.	Asset Liability Management, and impact of CRR and SLR,. Liquidity Management -Short term /Long term sources	1.5
3	Fixed Income Instruments, Money Market Instruments, Capital Market Instruments, SLR /Non SLR Securities, G Sec/SDL and auction process, bond dynamics, Investment & valuation guidelines	2
4.	Fundamental Analysis, Economic Forecast, Technical Analysis, Fibonacci Analysis, Chart Patterns	1.5
5.	Role of RBI, FEMA,, FEDAI, CCIL and FIMMDA in treasury operations Code of conduct, ethics	1
6.	Financial Derivatives – Nature, types and fundamentals, Risk Management and Hedging Strategies <i>Basic Derivative Products, Structured Derivative Products</i>	2
7.	Various Types of Risks in Treasury Operations, Risk Management Tools, Impact of IFRS, Internal Control guidelines, Role of Technology in Treasury Operations.	2
8	Evaluation	1
<b>Total</b>		<b>13</b>



**Module 10 Information Technology and Cyber security in Banks**

**(3 Credits)**

Sr. No.	Contents	Hours
1.	An overview of journey of digitization in Banking Industry. Various committees in digitalization, RBI initiatives, RBIH, Role of IDRBT, NPCI	1
2.	Banking software including Core Banking Solutions, Treasury Applications, Loan origination & processing software. Need, development and Integration of other softwares with CBS Role of Middleware in the integration and interfaces of other softwares with Core Banking.	1
3.	Alternate delivery channels and IT applications, ATMs, Internet Banking & Mobile Banking, Kiosks, ELobbies. Multi factor authentication, precautions, and tips for safer use of alternate delivery channels. Technological and operational Customer protection measures. RBI guidelines for protection of customers in electronic banking wallets, pre-paid instruments	1
4.	Evolution of Fintech industry - different business models, new Fintech solutions. Competition and coordination among the banks, and the Fintech Industry. Regulatory sand-box framework by RBI.	1
5.	Electronic Payments & Settlements Systems in India, Role of RBI, NPCI, CCIL in various modes of electronic remittances, RBI Vision Document on emerging Payment Systems, Digital disruption in banking payments.	1
6.	IT Governance & IT Security Framework in Banks. IT & Cyber Security Policies in Banks and compliance, Information Systems Audit, Data Centre operations, Business Continuity Plan & Disaster Management processes	1
7.	Cyber Frauds and Cybercrimes in Banking, Brief about various types of IT frauds. Cyber Crimes , modus operandi , combating Cyber threats, IT Act 2000 with amendments, creating awareness on Cyber Security matters for Staff & Customer.	3
8.	Evaluation	1
<b>Total</b>		<b>10</b>





## SEMESTER II

### Module 11 International Banking and Foreign Exchange Markets

(5 Credits)

Sr. No.	Contents	Hours
1a.	Foreign Exchange Market Structure & Dynamics – Types of FX transactions (Merchant / Cover / IB) Exchange Rate Mechanism (spot / cross/ forward), FEDAI Rules, ARRs Role of EXIM Bank- Line of Credit	3
1b.	FEMA, RBI Guidelines on Exports & Imports, RBI guidelines on EDPMS / IDPMS, Merchanting Trade, FTP	3
2.	Incoterms 2020, UCPDC-600, ICC rules Documentary collection, OFAC guidelines, SWIFT	3
3.	Corporate Perspectives- Types of Exposures, Management of Exposure Trade Advisory Services, Forex Management Advisory Services Foreign Currency Loans (Export, FCNRB, ECB), Correspondent Banking Services, Forfaiting, FATCA, Trade Based Money Laundering (TBML)	3
4.	International Banking Strategies, Host country regulations, business plan formulations	2
5.	International treasury and funds management, pricing of asset products and liability products, domestic funding through international markets, investments portfolio, exotic products, Scope of ISDA agreements & schedule;	3
6.	ODI, FDI, non deliverable Forward Market, Role of GIFT City, IBU, IFSCA	2
7.	Mechanism for Rupee Trade Settlements -RBI guidelines	1
8.	Evaluation	1
<b>Total</b>		<b>21</b>



## Module 12 Audit and Compliance

(3 Credits)

Sr. No.	Contents	Hours
1.	Risk - based Internal Audit. Different types of Audits - Concurrent Audit, Revenue Audit , Internal audit, Management audit, Stocks and receivables Audit, Forensic Audit, Statutory Audit and Regulatory Audit, LFAR - Audit Rating, System audit.	3
2.	Compliance function in a Bank- Scope and role. Compliance Culture, Role of CCO Compliance related to KYC /AML / CFT norms, FATF, FIU, AML returns, CTR, STR, CCR, Transaction Monitoring Framework for identification of Compliance Risk e-KYC, Video KYC,	3
3.	Fraud Risk Management framework , Red Flag Indicators	1.5
4.	Guidelines on NRI Deposits and Remittances Remittance facilities for Residents Foreign Contribution Regulation Act.	1.5
5.	Evaluation	1
<b>Total</b>		<b>10</b>

## Module 13 Investment Banking, Valuations for Mergers & Acquisitions, Valuation of firms & Venture Capital

(2 Credits)

Sr. No.	Contents	Hours
1.	Investment Banking, functions, Broad understanding of working of Investment Banks including Regulatory Compliances. Merchant Banking Services	1
2.	Overview of Mergers and Acquisitions, Objectives, Regulation types, Classification of Mergers - Horizontal, Vertical, Conglomerate, Reverse Mergers, Acquisitions, Characteristics	2
3.	DCF, Equity Valuation, Firm Valuation, Stable growth valuation, Technical, Growth patterns, Accounting Treatments, Tax treatments	2
4.	Building blocks of valuation, EPS, ROE, Leverage factors, Stable Period Payout, Dividend discount model	2
5.	Indian Law and Practices in Valuation, Venture Capital, Characteristics, Angel investors, fixed Lifetime funds, Private Equity, Indian market practices	2
6.	Evaluation	1
<b>Total</b>		<b>10</b>



## Module 14 Business Ethics and Corporate Governance

(2 Credits)

Sr. No.	Contents	Hours
1.	Ethics: A Holistic Approach Introduction to Ethics, Sources of ethical norms Relevance in business, Relationship between Business Cycles & Ethics, Ethics and corporate longevity, Ethics and Corporate Image, Ethical index, Ethical leadership, Banking Ethics: Changing Dynamics (Ethics & Technology, Data Privacy, IPRs)	2
2.	Corporate governance - meaning, importance. Guidelines by Regulators & Authorities. Corporate Social Responsibility, Whistle Blower Policy	2
3.	Stakeholders, rights, responsibilities, Functioning and responsibilities of Board, Board Committees Audit Committee of Board, Functions and Responsibilities, transparencies and implications	2
4.	Adherence to Accounting Standards and Disclosures, Reporting by Statutory Auditors under CARO	2
5.	Evaluation	1
<b>Total</b>		<b>9</b>

## Module 15 Wealth Management and Financial Advisory Services

(2 Credits)

Sr. No.	Contents	Hours
1.	The Investment Landscape- Equity Markets Regulatory Framework of Financial Markets	1
2.	Towards a Financial Plan (Retirement Planning & Tax Planning) Financial goals ,Assessing risk tolerance ,Analysis of insurance needs, Analysis of retirement savings ,Analysis of investment preferences	1
3.	Asset Allocation and Wealth Management Asset allocation ,Rebalancing strategies,Active management Wealth management process	1
4.	Investment Performance Management Types and measures of return, Evaluating performance, Weighted-Sharpe Ratio,Treynor Ratio,Jensen's Index / Alpha Benchmark construction and comparisons	1.5
5.	Principles of Investment Risk Standard deviation, Covariance, Correlation coefficient (R), Coefficient of determination, Beta	1.5
6.	Portfolio Management and Investment Theory Capital Asset Pricing Model (CAPM),Capital market line Security market line Arbitrage pricing theory, Efficient Market Hypothesis (EMH), Random walk theory	2
7.	Behavioral Finance Vs Standard Finance Statutory Regulations covering Third Party Products - Bancassurance, Mutual Funds	1
8.	Ethics in Wealth Management, SEBI guidelines, ESG Factors and responsible investing	1
9.	Evaluation	1
<b>Total</b>		<b>11</b>



### Module 16 Emerging Technologies

(4 Credits)

Sr. No.	Contents	Hours
1a.	<ul style="list-style-type: none"><li>Artificial Intelligence (AI)- Introduction to AI, Applications</li><li>Machine Learning (ML), Basic Concept and Applications</li></ul>	3
1b.	<ul style="list-style-type: none"><li>Role of Bank Executives in initiatives</li></ul>	1
2	<ul style="list-style-type: none"><li>Importance of Data - Where to find it, how to store, manipulate, and characterize it</li><li>Robotic Process automation (RPA), Internet of Things (IoT), Cloud Computing</li></ul>	3
3	<ul style="list-style-type: none"><li>Distributed Ledger System, Blockchain History &amp; evolution, Blockchain applications , cases</li><li>Digital Currency including Cryptocurrencies - Downside &amp; potential risks</li><li>CBDC, Global scenario, RBI CBDC implementation methods</li></ul>	3
4	Data Science <ul style="list-style-type: none"><li>Data Science &amp; Big data analysis. Basis of Data modelling &amp; Data visualization.</li><li>Concept of Decision Trees in Data Science , classification and regression trees (CART), and other methods/models, their applications.</li><li>Data in the cloud, Data security – Protecting Enterprise assets.</li></ul>	3
5	Evaluation	1
<b>Total</b>		<b>14</b>

### Module 17 Business Analytics

(3 Credits)

Sr. No.	Content	Hours
1.	Analytics in Banking, Different Facets of Setting Up Analytics Practice, analytics road map Descriptive, predictive and prescriptive analytics using Big data approach. Challenges and opportunities of data and banking analytics in future.	3
2.	Credit & Risk Analytics - Prediction of Default: - Managing & Measuring Risk and Returns, Cash Flow models through Simulation, Anomaly Detection - detecting fraudulent patterns, credit scoring using ML	3
3.	HR Analytics - Incentive Plan Design, Fairness & Justice, Employee Engagement, Feedback and Model Recalibration with Managerial Implications	1
4.	Social Media Analytics - Sentiment Analysis, Social Networks in Banking Sector, Social Media Metrics (Centrality Measures), Network Density, Detecting Communities, Clustering. Marketing Analytics	2
5	Evaluation	1
<b>Total</b>		<b>10</b>





### Module 18 Integrated Marketing Management

(3 Credits)

Sr. No.	Contents	Hours
1.	Importance of Marketing in Banks, Types of Marketing including Digital Marketing of Banking products.	3
2	Financial inclusion - Role of BC/BF in Marketing of Banking Products, Role of DSA, DMA	2
3	Product Pricing - New Product Pricing Strategies, Product Mix Pricing Strategies	3
4	Customer Communication - Campaign Design & Execution: Up - Sell, Cross - Sell, Retention & Wealth Advisory Enhancing Customer Value, Customer & Brand Loyalty	2
5	Evaluation	1
<b>Total</b>		<b>11</b>

### Module 19 Human Resources Management

(2 Credits)

Sr. No.	Contents	Hours
1	Basic Management - HR management, Major HRM challenges facing banks, Impact of VUCA in Banking Industry	3
2	Manpower Planning, Performance Appraisal Management Grievance-Redressal and Discipline	2
3	Leadership models and Types-Issues and effectiveness, Mentoring in Banks Risk attached to Delegation of Financial Powers	3
4	Leadership Pipeline Management/Succession Planning, Talent Management in Banks	3
5	Balance between EQ and IQ	1
6	Employee Engagement in changing scenario	1
7	Evaluation	1
<b>Total</b>		<b>14</b>

### Module 20 Corporate Communication

(1 Credits)

Sr. No.	Contents	Hours
1.	Corporate Communication -Key tasks of Corporate Communication, Corporate Etiquettes	3
2.	Strategies for Media communication, Digital Communication	2
3.	Assessing the effectiveness of Corporate Communication	2
4.	Evaluation	1
<b>Total</b>		<b>8</b>



## Total Course Duration: 275 hours spread over 10 Months

Total duration of the program is 10 months. The courseware is spread over 10 months. The course will commence in June 2023 and will end in March 2024.

Classes will be held on Second Saturdays and all Sundays (10.00 am to 5.00 pm)

### Evaluation Process:

1. 75% attendance is mandatory for candidates.
2. Attendance is mandatory in Immersion Programmes at IIM, Calcutta and IIBF, Mumbai.
3. For each (subject) course, 80 marks will be allotted. Break up of 80 marks will be as follows:

Attendance and classroom performance	Assignments	Written Test
20 marks	30 marks	30 marks

4. Minimum pass marks will be 50% for each module.
5. Successful participation at Management Development Programme at IIM, followed by an Evaluation.
6. Overall assessment is on Cumulative Grade Point Average (CGPA) system, for which, each module has been assigned number of credits.
7. Candidates will be required to make / group presentations during each Semester. For each Presentation, 50 marks will be assigned. Presentations and Project Work are assigned 4 credits.
8. Project assignments will be on subjects identified by the sponsoring bank / organization. In case, the sponsoring bank / organization does not allot any specific subject, IIBF will identify the subject. 100 marks will be assigned to the project work. Minimum pass marks will be 50%. The project will be evaluated by experts identified by IIBF. The project findings will be the intellectual property of IIBF. In case sponsoring bank identifies the project, it will be the intellectual property of IIBF /sponsoring bank jointly.

**Eligibility Criteria: Minimum 5 years of working experience in Banks/FIs/NBFCs.**

**Last Date for receipt of applications is 5th June 2023**

**Number of seats - 90**



## COURSE FEES

Fees per participant: ₹1,50,000 + GST \*. Nominating Banks to pay full fee amount at the start of the program. There are two options for the fee payment for self-sponsored participants.

### a. Option 1

Lump sum at the time of joining the Course		
Course Fee ₹	1,50,000/-	+ GST *

### b. Option 2 – in three installments

1 <sup>st</sup> Installment at the time of joining the Course		
Course Fee ₹	50,000/-	+ GST *
2 <sup>nd</sup> Installment by 31 <sup>st</sup> August, 2023		
Course Fee ₹	60,000/-	+ GST *
3 <sup>rd</sup> Installment by 31 <sup>st</sup> October, 2023		
Course Fee ₹	40,000/-	+ GST *

\*As applicable

### Remittance of Fees by sponsoring Banks:

The fees should be remitted to the credit of Account of Indian Institute of Banking & Finance (IIBF) with State Bank of India, details of which are given below:

Name of the Beneficiary - Indian Institute of Banking & Finance

Bank Name - State Bank of India, Vidyavihar (west) Branch; Account No - 36919200263.

IFSC Code - SBIN0011710; PAN NO - AAATT3309D; GSTIN - 27AAATT3309D1ZS

(In case of TDS deduction, TDS certificate to be sent to the Institute)

SWIFTCODE: SBININBB517

### Please Note:

#### Immersion Program at IIM, Calcutta

The fees include travel cost to Kolkata and back to the place of start (India) and also boarding and lodging at IIM, campus during the immersion program. Air tickets (economy class) shall be booked by IIBF well in advance under intimation to participants. IIBF shall arrange from starting airport (India) to Kolkata airport only. The fees also include course material provided by IIM, Calcutta during the program.

#### Immersion Program at IIBF, Mumbai

Travel arrangement and travel expenses to IIBF, Mumbai and back plus other incidental expenses are to be borne by the participants. Participants may arrange for their own accommodation. During stay at Mumbai, Lunch and Evening Tea/Coffee shall be provided by the Institute. (In Mumbai, accommodation at a three-star hotel (Hotel Kohinoor) within walking distance from the Institute can be arranged at participant's request. Hotel charges shall be conveyed at the time of booking and must be borne by the participants.)

The residential program at IIM, Calcutta (Oct-Nov, 2023) and at IIBF campus, Mumbai are subject to change depending on post-covid 19 situation. In case of switching the program to virtual mode at IIM, Calcutta, refund of proportionate amount, if received from them, will be made to the participants.



**Mr. Biswa Ketan Das**

Chief Executive Officer

Mr. Biswa Ketan Das is a post-graduate in Chemistry and holds a Masters degree in Business Administration with Marketing as specialisation. He was working in State Bank of India for over 30 years and has the knowledge and experience of various verticals of the Bank like Retail Banking, Foreign Exchange, Credit Management, Treasury Management and Investment Banking. He was also elected as the Chairman of Fixed Income Money Market and Derivatives Association of India (FIMMDA) for the year 2019 – 2020. He had delivered lectures in various training Institutes of State Bank of India and other prestigious Institutes like ASCI, FMS Delhi.



**Dr. S. Muralidaran**

Director (Academics)

Dr. Muralidaran holds a Master's Degree in Financial Management from Jamnalal Bajaj Institute of Management Studies, Mumbai and PhD. in Finance. He has earlier served in Bank of Baroda, Indian Bank, NABARD and ICFAI. His areas of interests are Accounting and Finance, Treasury, and Risk Management and Investment Management.



**Mr. P.N. Mehrotra**

Director (Training)

Mr Mehrotra is M. Sc. in Agricultural Economics and Master of Management Studies (MMS) in Finance from Faculty of Management Studies, BHU, Varanasi. He has rich experience of 37 years in Agriculture & MSME Finance, Corporate Credit, NPA Recovery & Stressed Assets Management, International Banking. He served as Branch Head in Kenya for 4 years & managed Dubai, Oman & Bahrain operations of the Bank for 3 years as Dy Chief Executive, GCC Ops. He retired from the post of General Manager in May 2019 from Bank of Baroda.





**A K Mishra, Faculty IIBF**

Mr Mishra is M. Sc. Physics and M. Phil (Physics) Cryogenics (Superconductivity) from Delhi University. He has more than three decades of Banking experience and retired as General Manager from Central Bank of India in 2020. His domain areas are Credit, MSME Financing, Project Appraisal, Credit Monitoring, Recovery and Vigilance matters.



**Mr Prabhakara S, Joint Director Training, IIBF**

Mr. Prabhakara S. has more than 32 years' experience in Banking, Micro finance Association and Apex Banking education and training Institutes. He is a postgraduate in Agricultural Economics from the University of Agricultural Sciences, Dharwad and also has a Post Graduate Diploma in Business Management from XLRI, Jamshedpur with specialization in Finance and Human Resource Management. He is also a graduate in Law. Currently, he is working with Indian Institute of Banking & Finance, Mumbai as Joint Director Training.



**Dr. Priti S. Aggarwal, Joint Director (Training) & Head PDC (West Zone)**

Dr. Priti Aggarwal holds a Ph.D. Degree in Business Economics from the University of Mumbai, FRM-I from GAARP, Post Graduate Degree in Commerce from the University of Mumbai, MBA (Banking & Finance) from IGNOU, CS (Executive) from ICSI, M.S.(Finance) & CFA from ICFAI and UGC (NET) in Commerce. She has experience of more than 24 Years, in diversified fields, viz., Banking, Insurance, Financial Services, Treasury, Academics, Corporate Trainings etc. She has authored four books viz., Risk Management, Foreign Exchange Management, Mutual Fund Management and Portfolio Management in addition to co-authoring a book on 'Financial Accounting'. Her areas of interest are Risk Management, Investments, Portfolio Management, Financial Derivatives, International Banking, Treasury Management and Financial Innovations



**Ravita Wadhwa, Deputy Director (Training)**

Ms. Ravita Wadhwa is a postgraduate (Physical Chemistry) from Delhi University. Her professional qualifications include PGDM (Finance) from IMT, Ghaziabad. She is a CAIIB and is also certified in Trade Finance and Project Finance from IIBF. Ms. Ravita has more than two decades of experience in private and public sector banks which include 18 years of experience in two PSBs - Bank of India and IDBI Bank. Her areas of interest are International Banking and Credit Management.



**Mr. Thiruma Valavan A, Deputy Director (Training)**

Mr. Thiruma Valavan has about three decades of expertise in the banking and finance sector and has held various positions in branches, administrative offices and training setups in Canara Bank. He holds degrees in M. Com, MA in Sociology, MCA in Computer Applications, MBA in Marketing, and M.Phil. in Entrepreneurship. He has also completed CAIIB, Diploma in Information System Audit and Certified Bank Trainer course. His areas of interest are Marketing, IT, Cyber Security, Accounts & Audit, Credit and NPA management. His academic works have appeared in numerous reputed international publications.



**Ravi Prakash Gupta, Corporate Development Officer, IIBF**

Mr. Ravi Gupta has done Masters in Business Administration with specialization in Finance and possesses many other professional qualifications viz. CAIIB, Advanced Bank Management Programme, Post Graduate Diploma in Computer Application, Post Graduate Diploma in Financial Advising, Diploma in Treasury, Investments and Risk Management, Certificate in Investments etc. He carries over 35 years professional banking experience, and superannuated as General Manager (International Operations) from Bank of India. He has vast experience in Corporate Credit, Retail & Rural Banking, International Banking, Treasury, Investments, Risk Management, Compliance, Audit, HR, IT etc. He was the Nominee director of the Bank of India at Commonwealth Finance Corporation in Hong Kong.



**Anand Mohan, Faculty IIBF**

Mr. Anand Mohan is M.Sc., M.B.A., C.A.I.I.B., Diploma in Treasury, Investment & Risk Management and has more than 38 years of banking experience. He superannuated as DGM (Vertical Head of Housing Loan, Co-lending & Pool Buyout) from Central Bank of India in Nov 2021. He has headed Corporate Finance, Mid Corporate and Forex branches in Central Bank of India and also held high positions in several administrative offices in the Bank. His areas of interest include Corporate & Retail Credit, Export Credit, Operations, Audit & Compliance and Branch Management. After his superannuation, he was re-engaged in Central Bank of India as Adviser in Emerging Business .



**Arun Misra, Faculty IIBF**

Mr. Misra has done M.Sc. (Physics), CAIIB, PGDBM, Certificate in Trade Finance, Forex, BCSBI and AML & KYC. He has rich banking experience of over 39 years and superannuated from Bank of Baroda as DGM (Control Functions, International Banking Division). He is certified Assessor for Psycho Metric Tests. He is also an Associate Member of IIBF and has been a regular guest speaker at several premier banking institutes in the country. His areas of Specialization include Forex and Treasury Management, Credit, Recovery, General Banking, Soft Skills and Behavioral Science.



**A. K. Chatterjee, Faculty Member**

Mr. A K Chatterje is a postgraduate in Mathematics and was awarded gold medal for standing first in the University. He was working in Central Bank of India for over 36 years and has worked in Risk Management vertical at the corporate headquarters in Mumbai in the capacity of A.G.M & D.G.M. He has also worked as Chief Internal Auditor of the Bank and has branch banking experience of nearly 25 years. He retired from the post of Deputy General Manager in December 2020 from Central Bank of India.



**M John Emmanuel, Faculty IIBF**

M John Emmanuel superannuated from Canara Bank as General Manager. With Credit background, worked at strategic locations such as Hyderabad Field GM's Office & Pune Regional Office of erstwhile Syndicate Bank. Handled large corporate branches and SME Branches across the Country. As General Manager, he was heading Credit Administration and Monitoring Wing at Canara Bank, Head Office and carries rich experience in dealing with large value credit proposals.





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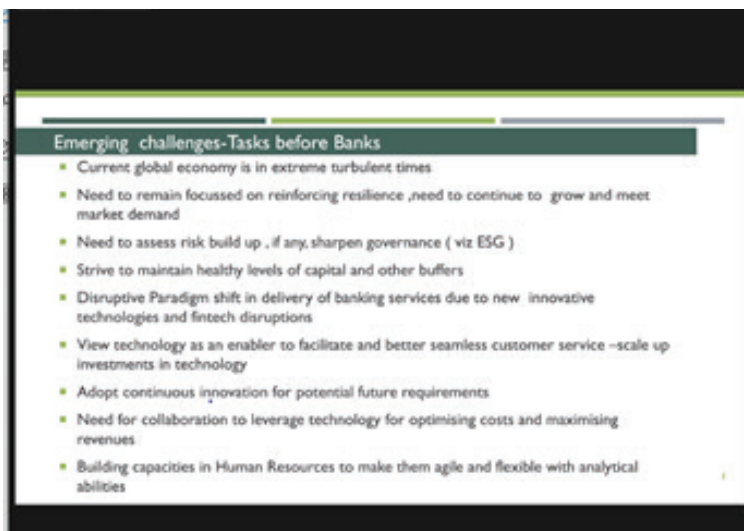
## Journey of AMP Participant



CEO, IIBF addressing the participants in virtual mode



Participants at IIBF, Mumbai during the immersion programme



“Leaders speak” series - Address by Sh Swarup Kumar Saha - MD & CEO, Punjab & Sind Bank



Immersion Programme at IIBF, Mumbai -8<sup>th</sup> to 12<sup>th</sup> January 2023



Immersion Programme at IIBF, Mumbai -15<sup>th</sup> to 19<sup>th</sup> January 2023





## INDIAN INSTITUTE OF MANAGEMENT CALCUTTA

Customized Training Program for the AMP XI (2022-2023) of IIBF

October 12-16, 2022

Venue: at IIM Calcutta



## INDIAN INSTITUTE OF MANAGEMENT CALCUTTA

Customized Training Program On AMP XI for the IIBF (Batch-2)

November 16 - 20, 2022

Venue: IIM Calcutta



## INDIAN INSTITUTE OF MANAGEMENT CALCUTTA

Customized Training Program on AMP XI for the IIBF (Batch-3)

November 23 - 27, 2022

Venue: IIM Calcutta



### Indian Institute of Banking & Finance

#### Leadership Center

Kohinoor City, Commercial -II, Tower-I,  
2<sup>nd</sup> & 3<sup>rd</sup> Floor, Kiroli Road, Kurla West, Mumbai - 400 070.

Website: [www.iibf.org.in](http://www.iibf.org.in)

Please send your nominations to Program coordinators:

**Ms Ravita Wadhwa**

Dy. Director, IIBF

Email id - [dd.trg1@iibf.org.in](mailto:dd.trg1@iibf.org.in)

Tel - 022-68507032/9004497046

**Mr Thiruma Valavan**

Dy. Director, IIBF

Email id - [dd.trg2@iibf.org.in](mailto:dd.trg2@iibf.org.in)

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