



Indian
Institute of
Banking & Finance

ISO 21001 : 2018 Certified



Advanced Management Programme in Banking & Finance 2026-27



Shaping the Future of Banking & Finance

Programme Overview

To enable the present-day banking and finance professionals to be future ready, Indian Institute of Banking & Finance has designed a 10 month Advanced Management Programme to transform the career path by equipping them with the necessary skills and insights to face the challenges of everchanging financial ecosystem.

Programme Highlights

- *Management and Leadership skills*
- *Weekend online sessions for convenience of working professionals*
- *Module based learning*
- *Interactive and case study-based approach*
- *Immersion programme at IIM, Calcutta and IIBF, Mumbai campuses*

Last date for Nominations: 15th July 2026



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 programmes.

As on March 31, 2026, Institute has 11,60,205 individual members, 557 associate members, 367 fellow members, and 753 institutional members. The institute is the largest of its kind in the world. IIBF's flagship courses- JAIB and CAIB are attended by 2.2 lakhs candidates each year. In addition to the flagship courses JAIB and CAIB, IIBF also conducts 7 Diploma courses, 5 Capacity building courses and 48 Certificate Courses.

IIBF offers e-learning courses for 19 of its certification courses and has well accepted self-paced e-learning certification courses(5) – “Digital Banking”, “Ethics in Banking”, “Climate Risk - Foundation”, “Climate Risk - Advanced” and “Project Finance - Foundation”.

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 studios and a library. The Institute’s robust VC platform conducts virtual training programmes for its Blended Certification courses, and for many other programmes customized as per Industry needs.

To address the growing need for bridging the skill gap among professionals, the Institute has established seven Professional Development Centres in Delhi, Chennai, Mumbai, Kolkata, Guwahati, Lucknow and Bengaluru, with the Delhi centre offering residential facilities that can accommodate over 50 participants at a time

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 programmes.



16th Advanced Management Programme in Banking & Finance - About the Course

The business models of the banks are undergoing a change with newer players entering the financial service space and disrupting the traditional rules of the competition. Technology and competition have disrupted the banking and financial sector.

In the evolving model, markets are likely to become the central point for intermediation where banks may become but one amongst the host of other entities interacting in the marketplace. The traditional brick & mortar banking model has transitioned into a mere convenient digital banking model, and needs to pivot to address this evolving paradigm. Banks differ considerably in their approach with respect to creating stakeholder value and supporting economic development. In an increasingly dynamic environment, banks and financial institutions are continually revisiting and transforming their business models to adapt to changing economic, technological, and regulatory landscapes.

The digital revolution has changed the demand for financial services and led the sector to become more customer-centric. Increased collaboration of banks and NBFCs with FinTechs has facilitated introduction of model-based lending.

As society harnesses the benefits of emerging technologies, financial system needs to pay attention to underlying risks and hence take precautionary measures to data security and privacy, legal compliance, and ethical questions. These aspects will also require banks to reskill and upskill the existing workforces and adapt to the changing digital landscape in a sustainable way.

The Advanced Management Programme (AMP) 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.

The participants of the programme have been benefitted immensely from the programme and are successful in discharging their duties effectively.

AMP was started in January 2013 at the IIBF Leadership Centre, Mumbai. Fourteen Batches of AMP have been completed so far with total 643 successful participants from different Banks/Financial Institutions.

In the past, the programme has attracted 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, Tamilnad Mercantile Bank, South Indian Bank, Axis Bank, J & K Bank, Kotak Mahindra Bank, Barclays Bank, HSBC India, YES Bank, Standard Chartered Bank, Bajaj Finserv, CCIL, NPCI, IFCI Authority, PNB Housing Finance Ltd., Mahindra Finance, CARE Ratings, IDFC First Bank Ltd., Suryoday Small Finance Bank Ltd, Ujjivan Small Finance Bank, Equitas Small Finance 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, Karnataka Bank Ltd and Emirates NBD, Equitas SFB, North-East SFB.

16th 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 April, 2027. 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

There is almost no limit to the potential of an organization that recruits good people, raises them up as leaders and continually develops them." - **John Maxwell**



Objectives

- ❖ Gaining insights into the evolving financial ecosystem
- ❖ Recognizing the value of analytical skills
- ❖ Enhancing soft skills for professional effectiveness
- ❖ Emphasizing the importance of ethics in business practices
- ❖ Strengthening strategic thinking, business acumen, and leadership abilities
- ❖ Building a pipeline of agile and capable leaders for the banking and financial sectors

Topics covered on

- ☛ Financial Management
- ☛ Credit Management
- ☛ Risk Management
- ☛ Integrated Treasury Management
- ☛ Audit and Compliance
- ☛ Emerging Technologies and digital Transformation
- ☛ Strategic Leadership
- ☛ Organizational behaviour
- ☛ Business Ethics

Unique Features:

- ✓ Engagement with industry leaders through the “Leaders Speak” series
- ✓ A 30-hour on-site Management Development Programme at IIM Calcutta
- ✓ A contemporary curriculum offering comprehensive coverage of key banking topics
- ✓ Online sessions conducted by esteemed IIBF faculty and renowned subject matter experts

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, or recommendation by a bank or organization is preferred.
- * Applicants who are not sponsored by Bank or organization, may be required to participate in an interaction with the IIBF Committee before their selection is finalized.

Faculty Support

- Experienced Bankers
- Academicians from leading Institutes
- Industry Experts



Benefits:

As a weekend online programme, it enables candidates to pursue management education without disrupting their work schedules or requiring a career break. The course fosters cross-cultural learning and helps participants stay aligned with industry developments. It is specifically designed for professionals seeking continuous development and career advancement.

Evaluation/Assessment

- ◆ The assessment framework includes attendance, classroom participation, assignments, group presentations, online module-wise examinations, and project work.
- ◆ Attendance is tracked based on login and logout times for each session.
- ◆ Assignments for each module will be given during the respective semesters. Participants are required to submit handwritten assignments on topics specified by IIBF, with detailed submission guidelines provided during the course.
- ◆ Participants may be required to deliver group presentations as part of the semester activities.
- ◆ At the conclusion of each module (including the MDP at IIM Calcutta) or semester, participants must appear for an online exam. The examination schedule will be communicated by the Institute well in advance.

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 sessions by the faculty on weekends as per the schedule shared with the participants at the beginning of semester/ month. Participants can log on to the virtual platform and interact with the faculty while sessions are in progress.

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



Testimonials



Mrs. Subha Rani S, Associate Vice President, Standard Chartered Global Business Services

The Advanced Management Programme offered by the Indian Institute of Banking & Finance (IIBF) with an immersion experience in Indian Institute of Management (IIM -Calcutta) has been a highly enriching learning experience. The programme provided me with valuable insights into strategic management, leadership, decision-making, and emerging trends in the banking and financial services sector. One of the most valuable aspects of the programme was the exposure to emerging technologies, particularly Artificial Intelligence (AI) and digital transformation, and their growing impact on banking operations, customer experience, risk management, and decision-making. The interaction with experienced faculty and fellow professionals also provided an excellent platform for knowledge sharing and networking. I am grateful to IIBF for designing a programme that successfully bridges academic learning with practical industry relevance.



Mr. A Sivakumar, Deputy Vice President, Tamilnad Mercantile Bank Ltd

The Advanced Management Programme (AMP) of the Indian Institute of Banking & Finance provided me with a truly comprehensive 360-degree learning experience in banking, finance, and management. Over a period of ten months, the programme significantly broadened my professional perspective and deepened my understanding of key functional and strategic areas of the banking industry. While the journey demanded considerable commitment and dedicated weekends, the knowledge, insights, and exposure gained made it immensely rewarding. The opportunity to learn from distinguished faculty, industry experts, and experienced practitioners was invaluable. The immersion programmes at IIM Calcutta and IIBF were particularly enriching, offering unique insights into leadership and strategic management. AMP not only enhances domain knowledge but also strengthens strategic thinking, decision-making, leadership capabilities, and managerial effectiveness, enabling professionals to thrive in a dynamic and competitive banking environment.



Mrs. Manisha Madhukar Borse, Manager, Reserve Bank of India

The Advanced Management Programme in Banking and Finance offered by IIBF has been an immensely enriching learning experience and a significant milestone in professional development. The programme provides a holistic understanding of the banking sector by covering a wide spectrum of subjects, including banking operations, regulation, risk management, technology, and emerging industry trends. The breadth and depth of the curriculum broaden perspectives on the banking ecosystem and deepen appreciation of the interlinkages within the financial system. The knowledge and insights gained through the programme enhance professional confidence and enable more meaningful engagement in discussions on a wide range of banking-related issues with greater clarity, perspective, and analytical depth. The experience reaffirms the importance of continuous learning and contributes significantly to professional growth in an increasingly dynamic financial landscape.



Mr. Srikanth Dattatri, Chief Manager, State Bank of India

The Advanced Management Programme (AMP) has been an enriching and transformative learning journey that significantly strengthened my leadership, strategic thinking, and decision-making capabilities. The well-designed curriculum, covering strategic management, business development, customer relationship management, financial planning, innovation, and digital transformation, provided valuable insights highly relevant to today's banking environment. The programme enhanced my ability to address business challenges, identify growth opportunities, and lead teams effectively. Interactive sessions, case studies, peer learning, and expert guidance added immense value to the experience. I sincerely thank IIBF, faculty members and mentors of IIBF, and the professors and MDP team of IIM Calcutta for delivering this impactful programme. AMP has contributed significantly to my professional growth and will continue to enhance my effectiveness as a banking professional and leader.



Ms. Sneha Halyal, Assistant General Manager, Bank of India

Enrolling in the Advanced Management Programme (AMP) was undoubtedly one of the best decisions of my professional career. The programme proved to be truly transformative, enhancing my confidence and providing a much deeper understanding of complex banking, finance, and management concepts—an essential advantage in today's rapidly evolving banking environment. Despite the commitment of dedicating weekends and sacrificing valuable family time, I genuinely looked forward to every session. The engaging discussions, practical insights, and interactions with experienced faculty and industry experts made the learning experience exceptionally rewarding. By the end of the programme, I felt enriched both personally and professionally. AMP helped me achieve several career milestones, broadened my strategic perspective, strengthened my leadership capabilities, and equipped me with knowledge and skills that will continue to benefit me throughout my professional journey.



Testimonials



Mrs. Geetanjali Sahoo, Chief Manager, Union Bank of India

The Advanced Management Programme in Banking & Finance was a valuable learning experience for me. The programme helped me gain a broader understanding of banking, finance, and management practices through a well-designed curriculum and practical discussions. The sessions conducted by faculty from IIM Calcutta, IIBF, and industry professionals provided useful insights that can be applied in day-to-day work. The immersion programme was a memorable part of the journey and offered an excellent opportunity to interact with peers from different organisations. The IIBF and all faculty members ensured seamless communication and guidance for us at every stage of this journey. I believe the knowledge and perspectives gained through AMP will support me in taking on greater responsibilities in my professional career.



Mr. Brahmeswar Rao B, Zonal Receivables Manager, Bank of Baroda

The Advanced Management Programme (AMP) in Banking & Finance offered by IIBF has been an enriching, insightful, and professionally rewarding journey. The programme's comprehensive curriculum, thought-provoking case studies, and interactive knowledge-sharing sessions conducted by distinguished faculty from IIM Calcutta, industry experts, and experienced banking professionals significantly enhanced my strategic, managerial, and operational understanding of the financial services sector. Beyond strengthening my competencies in banking and finance, AMP fostered critical thinking, professional discipline, analytical capabilities, and leadership skills essential for navigating today's dynamic banking environment. The opportunity to interact with accomplished professionals from diverse banks and financial institutions broadened my perspectives, encouraged collaborative learning, and expanded my professional network. I wholeheartedly recommend this flagship programme to banking professionals who aspire to continuous learning, leadership excellence, and accelerated career growth.



Ms. Priti Watve, Zonal Head, Saraswat Bank

The Advanced Management Programme by IIBF has been an exceptional learning experience that has broadened my understanding of leadership, corporate communication, and organizational growth. I am grateful to Saraswat Bank for providing me with this opportunity and investing in my professional development. The immersion sessions at IIM Kolkata and the IIBF Mumbai Centre added immense value through practical insights, engaging discussions, and exposure to contemporary management practices. The programme also provided an excellent platform for peer learning through interactions with professionals from the banking and financial services industry across different organizations, enabling the exchange of diverse perspectives, best practices, and real-world experiences. Overall, the programme has enhanced my managerial capabilities and equipped me with valuable perspectives that will support my future leadership journey.



Mr. Chandan Kumar Gupta, Assistant General Manager, NABARD

The Advanced Management Programme (AMP) has significantly enriched my professional understanding and enhanced my effectiveness in discharging responsibilities at NABARD, particularly in its dual role as a Development Financial Institution (DFI) and as the supervisory authority for the Regional Rural Banks (RRBs) and Cooperative Banking sector. The programme provided a holistic perspective on banking, finance, leadership, and strategic management, enabling me to better appreciate the challenges and opportunities in the evolving financial ecosystem. The flexible learning framework, combined with insightful classroom discussions, case studies, and peer learning, added immense value to the experience. The immersive learning sessions at IIM Calcutta and IIBF, Mumbai were especially enriching, equipping me with contemporary managerial, analytical, and strategic insights that are highly relevant for addressing emerging issues and driving sustainable development in the financial sector.



Mrs. Jyoti Gautam, Senior Manager, India Post Payments Bank

I would like to express my sincere gratitude to IIBF for managing the programme in a highly structured, disciplined, and supportive manner, ensuring a seamless learning experience for all participants. The faculty members were knowledgeable, interactive, and brought rich practical insights to every session, making the learning both engaging and impactful. The programme significantly enhanced my professional skills, broadened my perspective, and deepened my understanding of banking, management, and real-world business challenges. It also strengthened my confidence in handling complex situations and making informed decisions. The knowledge, insights, and experience gained through this programme will continue to benefit me throughout my career. I would highly recommend this programme to professionals seeking quality learning, leadership development, and meaningful career growth.



Modules

Management Development Programme at IIM, Calcutta comprising of :

- ☛ Introduction to Management
- ☛ Macro-Economics for Banking
- ☛ Organizational Behavior & Change Management
- ☛ Strategic 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. Retail, Agriculture and MSME
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, Emerging Technologies

SEMESTER – II

11. International Banking and Foreign Exchange Markets
12. Audit and Compliance
13. Investment Banking, Mergers and Acquisitions
14. Business Ethics and Corporate Governance
15. Wealth Management and Financial Advisory Services
16. Business Analytics
17. Integrated Marketing Management
18. Human Resources Management
19. Corporate Communication



Management Development Programme (at IIM, Calcutta)

(10 Credits)

Sr. No.	Contents
A	Introduction to Management
1.	Introduction to principles of management, Banking organizations - characteristics
B	Macro-Economics for Banking
1.	Introduction to principles of Managerial Economics, Fundamentals, Macroeconomic aggregates, Policy Framework
2.	Keynesian Macroeconomics – Multiplier – Monetary and Fiscal Policies
3.	Open Economy Macroeconomics – Introduction to Exchange Rate – Managing the Impossible Trinity
4.	Overview of Current Issues on the Global Economy and the Indian Economy. Emerging market dynamics -challenges & opportunities
C	Organizational Behavior and Change Management
1.	What is OB? Scope & features - Managing demographic and cultural diversity
2.	Personality & Personal effectiveness
3.	Motivation, group behavior, team building
4.	Conflict Management & influencing people
5.	Strategic Negotiations - Decision making techniques
6.	Leading & Managing Change
D	Strategic Management
1.	Key Elements of Strategic Management – Business Process Reengineering – Strategic Management for Competitive Advantage – Design thinking – Building a growth oriented Organisation, successful Strategy Implementation
2.	Concepts, strategic imperatives, core competencies. Strategic thinking & innovation, Effective Execution – Business Model innovation and value creation
E	Strategic Marketing Management
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
Total	30 hours



SEMESTER I

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

Sr. No.	Contents	Hours
1.	Indian Financial Architecture - India's growth story - Structure, Components and functioning of Indian Financial System, analyzing macro and micro economic scenario - Growth of Banking System in India	2
2.	Role of FIs, Differentiated Banks (Payment Banks & Small Finance Banks) : National Bank for Financing Infrastructure and Development (NaBFID) NABARD, SIDBI Role of NBFCs- Co-lending - Collaboration with FinTechs	2
3.	Disruptions in Banking & Financial sector - Banking for the future - Recent trends in Financial Markets - EASE Reforms	2
4.	Banking Resources & related Products - Introduction to Sources of funds & various liabilities products - Bank's Balance Sheet - Profitability Planning and Disclosure Policy Capital Structure -Tier-I and Tier-II instruments, Debt Capital	3
5.	Other Banking Products - Asset products, Comparison with other investment products - Product development techniques, Product differentiation - Banking Products & Services for Financial Inclusion, Microfinance Solutions - Cost of Intermediation	3
6.	Evaluation	1
Total		13

Module 2 Impacts of Business Laws (3 Credits)

Sr. No.	Contents	Hours
1.	Important provisions of Banking Regulation Act, RBI Act Negotiable Instruments Act, Indian Contract Act	3
2.	Partnership Act, Bankers Book of Evidence Act, Indian Stamp Act, Companies Act, Transfer of Property Act, LLP Act,	3
3.	GST, IT Act	1
4.	Documentation and charge creation - Different types of charges, Types of Mortgages, Hypothecation, Pledge, Assignment, CERSAI, Registration of charges, Law of Limitation and Stamping of Documents, Penalty for Under- stamping	3
5.	Latest amended Version of Consumer Protection Act, RBI's Internal Ombudsman Scheme, Integrated Banking Ombudsman Scheme of RBI, RTI Act	2
6.	Evaluation	1
Total		13



Module 3 Financial Management

(3 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, Financial Statements Analysis - Three pillars of a Financial statements. The liability and asset sides of Balance Sheet, Formats of the Balance sheet for corporate and non - corporate borrowers Qualities of a good balance sheet. Profit and Loss statement analysis. Treatment of GST. How to read an Annual Report? CARO 2015, Window Dressing, Creative Accounting	3
2.	Ratio analysis. Different types of ratios- Benchmark Ratios as per Bank's loan policy. Relevance of ratios for a banker for credit Decision Making - how to improve the ratios? influence in internal rating and pricing. Dupont Analysis Cash flow statement vs Funds flow statement - Effective Tool for Credit Decision Sources & Uses of Funds, Understanding Forecasting Techniques for Business Decisions	3
3.	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. Restructuring Financial Statements into CMA Forms for Credit Analysis of Balance Sheet/Operating Statement, Comparison of Holding Periods/Levels for Working Capital Assessment	3
4.	Limitations of Financial statements. Issues of window dressing– Looking Beyond Balance sheet Financing and Dividend Decisions, Designing Capital Structure, Cost of Capital. Balance sheet disclosures, accounting standards Important Ind-AS Norms for Corporates & NBFCs - Financial Analysis for informed decision making	3
5.	Evaluation	1
Total		13



Module 4 Credit Management

(5 Credits)

Sr. No.	Contents	Hours
1.	Introduction to Management of Credit portfolio - Credit policy of Commercial banks, Exposure Norms, Large Exposure Framework (LEF), Loan Delivery System of Credit - Concept and Usage of Legal Entity Identifier - Rating based pricing	2
2.	Working capital assessment - different methods of working capital assessment - Operating Cycle method, Turn over method, Tandon's MPBF method, As per Inventory Holding & Receivables Holding Method, Cash Accrual Based Lending V/s Asset Based Lending - Cash budget method - Working Capital Management	3
3.	Non -fund Based business- Types of NFB Credit facilities, LC, BG, DPG, Standby LC, Regulatory guidelines, Precautions	3
4.	Project Finance, Investment Criteria & capital budgeting, TEV/Feasibility Study of a project. Market, Commercial, technical and Economic Viability Study & analysis. Project appraisal, Cost of Project & means of Financing, Cost overruns, Projected Balance sheet & Projected Cash Flows, Capital Gearing, Net Present Value and other Investment rules - IRR, WACC, MIRR, Payback period, Discounted Payback period, Sensitivity analysis, Decision tree, Break even analysis, Benefit Cost Ratio.	3
5.	Export finance - Pre-shipment finance, post- shipment finance, Export Credit Insurance, Role of ECGC, WTPSG, WTPCG, Risks in Foreign Trade. Receivables Management -Bill Discounting & Factoring	3
6.	Corporate Banking Products, Corporate Services, Cash Management Services, Channel Finance, Supply Chain finance, Financial Advisory Services, Transaction Banking Services. Syndication of Loans, Consortium accounts, Multiple Banking Arrangement, JLA, Credit Underwriting, Credit Enhancement	3
7.	Evaluation	1
Total		18

Module 5 Retail, Agriculture and MSME

(3 Credits)

Sr. No.	Contents	Hours
1.	Priority Sector Lending - Categories and targets under Priority Sector Agriculture /Infrastructure Finance, Retail Loans, Regulatory Retail Portfolio, Housing/ Education	1.5
2.	MSME Financing - Relevance- MSME Policy, Gol initiatives, Regulatory classification Guidelines on MSME Finance, Cluster financing, Finance to MSME based upon its Digital Footprints & journey, Preference of Cash Based lending over Asset Based Lending	1.5
3.	RBI's Guidelines on MSME Restructuring / Rehabilitation - Hand holding measures/ Operations, TReDS, GeM, Role of SIDBI and CGTSME in MSME financing.	2
4.	Evaluation	1
Total		6



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, Willful Defaulters, Fraud Accounts, Look out Circulars by Banks & related guidelines of Reporting etc. Monitoring of NFB Limits	3
2.	Insurance Coverage/Norms, Scrutiny of Stock and Receivables Statement, QIS, Stock Audit, MSOD returns. DP Calculation on Chargeable Current assets	2
3.	IRAC Norms, Recovery policy, NPA management, Detection and Reporting of Frauds in Advance Accounts, RBI's Framework on Examination of Staff Accountability	2
4.	Resolution of Stressed Assets through IBC 2016, Pre-Packaged Insolvency Resolution Process (PPIRP) for MSME, Recovery under IBC thru NCLT from Individual Borrowers & Guarantors	3
5.	Recovery through Legal recourse, Civil Suit/ Certificate Cases, SARFAESI Act, DRT Act, Compromises & One Time Settlements, Lok Adalat, wilful defaulters, Sale of Assets to ARCs - Restructuring, Compromise and settlement	3
6.	Evaluation	1
Total		14

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.	Descriptive Statistics, Probability, Normal distributions, correlation, regression, Time series	3
5.	Evaluation	1
Total		11



Module 8 Integrated Risk Management

(6 Credits)

Sr. No.	Contents	Hours
1.	The concept of risk, Various types of Financial vs Nonfinancial risks, Risk Management Framework, Risk Governance System, Risk Appetite, Risk Capacity, Risk Tolerance Statements, Risk Mitigation and Risk Monitoring Strategies. ICAAP, Pillar II risks, Identification and Measurement of Pillar II risks, , Business Planning and Strategies, Capital Allocation, Capital Planning, Stress Testing	3
2.	Asset Liability Management with special emphasis on Interest Rate Risk and Liquidity Risk Management Framework (including LCR and NSFR) - Basel III Macro prudential measures including Capital Conservation Buffer (CCB), Counter Cyclical Buffer (CCCB), Leverage Ratio	2
3.	Credit Risk Management Framework, Rating Process, Identification and Measurement of Credit risk, Concept of Probability of Default (PD), Exposure at Default(EAD) & Loss Given Default(LGD) - Credit Risk Models including Concept of RAROC, Loan Review System, Monitoring and Mitigation of credit risk, Assessment of Capital Charge for Credit risk under Standardised approach, Capital Conservation Strategies - Monte Carlo Simulations - Thiel Index in Risk assessment	3
4.	Climate Risk - Types (Physical Risk and Transition Risk), Climate Risk – Mitigation and Adaptation, UN SDGs, Climate Risk Scenario Analysis (Focus on IPCC and NGFS), Sustainable Finance and Green Finance – Definition and Products, ESG Governance Structure, Risk Disclosure Framework (Focus on ISSB, Current RBI draft), Green Taxonomy (e.g. EU), Measures in India- BRSR. Sustainable Finance and Green Finance, Green Bonds, Green Deposit, etc.	2
5.	Revised Guidelines on Operational Risk Management and Operational Resilience, Categorization of Operational Risk Events, Preparation of Loss Data Base, Self -assessment (RCSA), Fixation of Risk Metrics (KRIs, KPIs, KCIs), Monitoring and Mitigation of Operational Risk and Capital for operational risk, Resilience Framework, BCP, Third Party Dependency Risk, ICT Risk, Incident Management Framework - Capital Charge for operational Risk BIA Approach and New Bael III Standardised Approach	2
6.	Market Risk Concept and Measurement, PVBP, Duration Analysis, VAR, Capital Charge for Market Risk, Latest RBI guidelines on Interest rate risk (with case studies) - Fundamental Review of the Trading Book (FRTB) Evolutionary framework 3 Case Studies, each one on - ICAAP case - Capital Computation Case - Stress Testing Case	3
7.	Evaluation	1
Total		16



Module 9 Treasury Management

(5 Credits)

Sr. No.	Contents	Hours
1.	Overview of Treasury Operations Role & responsibility of a Treasurer, Structure of treasury in Indian banks - Planning & Control, Fund Transfer Pricing. Interest rate quotation and market terminologies. Segregation of duties-FO/MO/BO - Integration with ALM, risk management, and investment functions. Treasurer's role in ensuring regulatory compliance - Asset Liability Management, and impact of CRR and SLR,. Liquidity Management -Short term /Long term sources - Decision-making in volatile interest rate environments	3
2.	Fixed Income Instruments, Money Market Instruments, SLR /Non SLR Securities, G Sec/SDL and auction process - ESG-related investments in treasury Bond dynamics, Investment & valuation guidelines - RBI valuation guidelines (FIMMDA vs IND-AS norms)	2
3.	Fundamental Analysis, Economic Forecast, Technical Analysis, Chart Patterns, Macro indicators: CPI, WPI, IIP, RBI Policy Outlook - OFAC guidelines, Foreign Contribution Regulation Act - Role of RBI, FEMA, FEDAI, and FIMMDA in treasury operations - Code of conduct, ethics - RBI's directions on dealing room practices - Insider trading, front-running, conflict of interest - Ethical considerations in Algo & AI-based trading- Clearing Corporation of India Ltd (CCIL)'s role in settlement & risk management - RBI platforms: E-Kuber, RBI Retail Direct, NDS-OM	3
4.	Financial Derivatives – Nature, types and fundamentals, Risk Management and Hedging Strategies - Credit Derivatives - Rupee Interest Rate Derivatives <i>Basic Derivative Products, Structured Derivative Products</i>	2
5.	Various Types of Risks in Treasury Operations, Risk Management Tools - Treasury audit and compliance practices - RBI's guidance on Interest Rate Risk in Banking Book (IRRBB) - Impact of IFRS, Internal Control guidelines, Role of Technology in Treasury Operations.	2
6.	Evaluation	1
Total		13



Module 10 Information Technology, Cyber security in Banks, Emerging Technologies (6 Credits)

Sr. No.	Contents	Hours
1.	Digitalization in Banking, Various committees - IT Governance, IT Infrastructure, Physical and Environmental controls Firewalls, surveillance, controlled access to server rooms, climate control, etc. - Digital Personal Data Protection Act, 2023 - Compare with GDPR - Business Continuity Plan (BCP) and Disaster Recovery (DR) Policy - Recent lessons from pandemic-driven disruptions and geo-political tensions - Information Security Policy - ISO 27001, RBI Circulars, and Cyber Security Framework	2
2.	IT and Information Security Risk Management Framework - Alternate delivery channels - Digital Banking Units (DBUs) - RBI's Digital Payment Security Controls Circular - Technological and operational Customer protection measures. RBI guidelines for protection of customers in electronic banking wallet - Electronic Payments & Settlements Systems in India, Pre- paid instruments Role of RBI, NPCI, CCIL in various modes of electronic remittances, Payment Vision 2025 - NPCI innovations - UPI Lite, UPI123Pay, e-RUPI	3
3.	Evolution of Fintech industry - different business models,. Competition and coordination among the banks, and the Fintech Industry. RBI regulations for Fintechs - Regulatory sand-box framework by RBI - Digital Lending Eco-system - Account Aggregator Framework - Co-Lending by Banks and NBFCs to Priority Sector - Payment and Settlement Systems Act, 2007 (PSS Act, 2007)	3
4.	Cyber Security Policy - RBI Cyber Security Framework - 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 - Board- level accountability and governance structure - CERT-IN reporting guidelines for banks - Authentication issues in banking - Security in the cloud and compatibility with enterprise security policy, jurisdiction clarity - Cyber Insurance, formulation of policies and evaluation of data and virtual assets - Quantum Computing and its role in banking industry, Post Quantum Cryptography and NIST approved algorithms - Quantum computing security.	3
5.	Emerging Technologies – AI & ML – Concept and Applications - Fraud detection, credit scoring, chatbots, predictive analytics - Data Lifecycle & Security - Robotic Process Automation (RPA) - Use cases in reconciliation, KYC, back-office ops - Internet of Things (IoT) - Cloud Computing – BaaS Model (Banking as a Service) - RBI's Guidelines on Outsourcing of IT Services	3
6.	Data –Gathering, Storage, Manipulation, Characterization - Robotic Process automation (RPA), Internet of Things (IoT), Cloud Computing - Data localization norms and RBI stance - RBI's Guidelines on Outsourcing of IT Services	3
7.	Distributed Ledger System, Blockchain History & evolution, Blockchain applications , cases - Project Hamilton (CBDC research project) - Digital Currency including Cryptocurrencies - Downside & potential risks CBDC, Global scenario, RBI CBDC implementation methods – CBDCs vs Cryptocurrencies	3
8.	Data Science & Big data analysis. Basis of Data modelling & Data Visualization - Big Data tools: Hadoop, Spark (intro level) - BI tools (Power BI, Tableau) for reporting - Concept of Decision Trees in Data Science , classification and regression trees (CART), and other methods/models, their applications - Data in the cloud, Data security – Protecting Enterprise assets.	3
9.	Evaluation	1
Total		24



SEMESTER II

Module 11 International Banking and Foreign Exchange Markets

(5 Credits)

Sr. No.	Contents	Hours
1.	Foreign Exchange Market Structure & Dynamics – Types of FX transactions (Merchant / Cover / IB) Exchange Rate Mechanism (spot / cross/ forward), Currency Options, Swap Transactions, and their use in Indian trade - FEDAI Rules, ARRs - Role of EXIM Bank- Line of Credit - buyer's and supplier's credit, interest equalization scheme - ECGC – credit insurance for exporters - Vostro Accounts and alternate reserve currencies - Hedging	2
2.	FEMA, RBI Guidelines on Exports & Imports, RBI guidelines on EDPMS / IDPMS, Concepts of OPGSP (Online Payment Gateway Service Providers) - Merchanting Trade, FTP (Foreign Trade Policy) – 2023 (dynamic and open ended Policy) - FTP highlights	2
3.	Incoterms 2020, URC, URR, SBLC, UCPDC-600, e-UCP (2.1), e-URC, (1.1), ISBP 821, SWIFT, URC 522 (Collections), URR 725 (Reimbursements) - ISP 98 for standby LCs	3
4.	Corporate Perspectives- Types of Exposures, Management of Exposure Trade Advisory Services, Forex Management Advisory Services - Foreign Currency Loans (Export, FCNRB, ECB) - Role of Treasury in managing FX risk in Indian corporates Correspondent Banking Services, Syndication of loans, - External Commercial Borrowings, Trade Credits and Structured Obligations - Forfaiting, FATCA, Common Reporting Standard (CRS) - Trade Based Money Laundering (TBML)	3
5.	Guidelines on NRI Deposits - Remittances Remittance facilities for Residents and Non-Residents - LRS (Liberalized Remittance Scheme) limits and usage - Use of UPI for NRI remittances (as per recent RBI/NPCI guidelines)	3
6.	International Banking Strategies, Host country regulations, business plan formulations, s k Datta 18.01.2026 10.00 am	2
7.	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 - Derivatives used in international treasury – IRS, NDFs	3
8.	ODI, FDI, non-deliverable Forward Market, Role of GIFT City, IBU, IFSCA Mechanism for Rupee Trade Settlements - Internationalising the Rupee (INR) -RBI guidelines	2
9.	Evaluation	1
Total		21



Module 12 Audit and Compliance

(4 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, Credit Audit, Information System audit, Role of the Audit Committee of the Board (ACB) and SCM (Special Committee for Monitoring of Large Value Frauds) - Audit of CBS, SWIFT, and Cloud Infrastructure - Cyber Security Audit – NCIIPC, CERT-In, RBI Cyber Security Framework	3
2.	Compliance function in a Bank- Scope and role. Compliance Culture, Role of CCO - Compliance related to KYC /AML / CFT norms, PMLA, FATF, FIU, AML returns, CTR, STR, CCR, Transaction Monitoring - Name Screening, Sanctions Screening, PEP handling – Aadhaar-related norms (UIDAI, Section 11A of PMLA) Framework for identification of Compliance Risk e-KYC, Video KYC, Beneficial Owner	3
3.	Risk Based Supervision & Fraud Risk Management framework, Red Flag Indicators - Staff accountability frameworks in fraud cases - Whistleblower Policy and Vigilance Mechanism - Third Party Risk / Outsourcing Compliance – upcoming expectations on environmental and governance compliance - Audit of Digital Lending Apps & Platforms – Root Cause Analysis (RCA) – for compliance breaches and repeat deficiencies	3
4.	Evaluation	1
Total		10

Module 13 Investment Banking, Mergers and Acquisitions

(2 Credits)

Sr. No.	Contents	Hours
1.	Investment Banking, functions, Broad understanding of working of Investment Banks including Regulatory Compliances. Role of Investment Banks in Initial Public Offerings (IPOs) and QIPs (Qualified Institutional Placements) - Merchant Banking Services.	2
2.	Overview of Mergers and Acquisitions, Objectives, Strategic vs. Financial Acquisition, Role of Due Diligence - Regulation types, Classification of Mergers - Horizontal, Vertical, Conglomerate, Reverse Mergers, Demerger, Spin-offs, Slump Sale, Acquisitions, Characteristics	2
3.	DCF, Equity Valuation, Firm Valuation, Stable growth valuation, Technical, Growth patterns, Accounting Treatments, Tax treatments - Valuation of data and virtualassets - Valuation of Information security infrastructure and policies	2
4.	Building blocks of valuation, EPS, ROE, Leverage factors, Stable Period Payout, Dividend discount model - Free Cash Flow to Firm (FCFF) vs. Free Cash Flow to Equity (FCFE)	2
5.	Indian Law and Practices in Valuation, Venture Capital, Characteristics, Angel investors, fixed Lifetime funds, Private Equity, Indian market practices - Valuation of shares under Income Tax Rules (Rule 11UA for Angel Tax) - Case Studies on recent Indian M&A deals (e.g., HDFC Ltd-HDFC Bank merger, Reliance deals) - Tools like MS Excel, Bloomberg, CapitalIQ for valuation - Mock Valuation Exercises	2
6.	Evaluation	1
Total		11



Module 14 Business Ethics and Corporate Governance

(2 Credits)

Sr. No.	Contents	Hours
1.	Ethics: A Holistic Approach - Sources of ethical norms - Relevance in business - Relationship between Business Cycles & Ethics - Corporate longevity - Corporate Image - Ethical index - Global Examples (e.g., Ethisphere's list) - Ethical leadership - Banking Ethics - ESG as an emerging ethical standard for companies - Corporate Sustainability	3
2.	Corporate governance - meaning, importance. Guidelines by Regulators & Authorities - Corporate Social Responsibility - Case studies (e.g., SBI Foundation, HDFC Bank's Parivartan) - Whistle Blower Policy - Code of Conduct vs. Code of Ethics - Role of Nomination & Remuneration Committee (NRC), Risk Management Committee - Discussion on Independent Directors - role, selection, challenges	3
3.	Stakeholders, rights, responsibilities, Functioning and responsibilities of Board, Board Committees - Audit Committee of Board, Functions and Responsibilities, Role of Internal Auditors in governance and ethics monitoring transparencies and implications Adherence to Accounting Standards and Disclosures, Reporting by Statutory Auditors under CARO	2
4.	Evaluation	1
Total		9

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 - Role of RBI in foreign investments and wealth management. Towards a Financial Plan (Retirement Planning & Tax Planning) - NPS, PPF, EPF, and Annuity products - Tax-saving instruments under 80C/80D - Financial goals, Goal-based planning: child education, marriage, housing - tools like Human Life Value (HLV) for insurance advisory - Assessing risk tolerance, Analysis of insurance needs, Analysis of retirement savings, Analysis of investment preferences.	2
2.	Asset Allocation and Wealth Management - Rebalancing strategies - Active management Wealth management process. Investment Performance Management - Types and measures of return - Evaluating performance - Weighted-Sharpe Ratio, Treynor Ratio, Jensen's Index / Alpha Benchmark construction and comparisons	2
3.	Principles of Investment Risk Standard deviation, Covariance, Correlation coefficient (R), Coefficient of determination, Beta 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
4.	Behavioral Finance Vs Standard Finance - Indian HNI segmentation, case studies, Statutory Regulations covering Third Party Products - Bancassurance, Mutual Funds Ethics in Wealth Management, SEBI guidelines, ESG Factors and responsible investing	3
5.	Evaluation	1
Total		10



Module 16 Business Analytics

(3 Credits)

Sr. No.	Contents	Hours
1.	Analytics in Banking, Different Facets of Setting Up Analytics Practice, analytics road map - Descriptive, predictive and prescriptive analytics using Big data approach. Analytics maturity model for banks - Challenges and opportunities of data and banking analytics in future - Leveraging Business Analytics to stay competitive - Role and importance of Data Protection Officer	2
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 - Alternate credit scoring using social and digital footprints (used in Fintech lending)	2
3.	HR Analytics - Incentive Plan Design, Fairness & Justice, Employee Engagement, Feedback and Model Recalibration with Managerial Implications - Succession planning Analytics - Monitoring employees at the workplace - Behavioural Analytics and use of AI to detect anomalies in behavioural patterns	1
4.	Social Media Analytics - Social listening tools - Sentiment Analysis, Social Networks in Banking Sector, Social Media Metrics (Centrality Measures), Network Density, Detecting Communities, Clustering. - Marketing Analytics	1
5.	Financial Analytics for Decision-Making - Introduction to Financial Analytics Financial Data Analysis Techniques - Forecasting and Predictive Analytics Risk Analytics and Management - Decision-Making with Financial Analytics - Case Studies	2
6.	Importance of data privacy (DPIA under Digital Personal Data Protection Act, 2023) - Regulatory compliance on AI/ML usage in lending (per RBI) - Bias & fairness in AI models - ethical AI for financial inclusion.	1
7.	Evaluation	1
Total		10

Module 17 Integrated Marketing Management

(3 Credits)

Sr. No.	Contents	Hours
1.	Strategic Marketing Importance of Marketing in Banks, Types of Marketing including Digital Marketing of Banking products. RBI guidelines on responsible digital marketing- Data-driven marketing using analytics from CRM and CBS systems.	3
2.	Financial inclusion - Role of BC/BF in Marketing of Banking Products, Role of DSA, DMA - PMJDY, Mudra Loans - JAM - "Panchasutra" of Self Help Groups (SHGs) - vernacular marketing in rural outreach	2
3.	Product Pricing - New Product Pricing Strategies, Product Mix Pricing Strategies, Product Penetration - RBI's role in interest rate deregulation and market-driven pricing - Dynamic pricing strategies for digital lending products - Bundle pricing for cross-selling (e.g., Savings + Insurance + Credit Card)	3
4.	Customer Communication - Campaign Design & Execution: Multichannel campaign management - Up - Sell, Cross - Sell, Retention & Wealth Advisory Enhancing Customer Value, Customer Experience & Brand Loyalty - customer journey mapping - Net Promoter Score (NPS), CSAT metrics - b Customer Lifetime Value (CLV) modeling - Leveraging AI for personalized offers: Chatbots, next-best offers, credit scoring - Loyalty programmes	2
5.	Evaluation	1
Total		11



Module 18 Human Resources Management

(2 Credits)

Sr. No.	Contents	Hours
1.	Basics of HR Management, Major HRM challenges facing banks, Impact of VUCA in Banking Industry, Role of HR in Organizational Change Management - Use cases: Mergers of PSBs (e.g., BoB-Vijaya-Dena), rebranding & digital shift - HRM under Core Banking & Digital Banking - HR's role in tech transition - Managing multi-generational workforce (Gen Z to Baby Boomers)	3
2.	Competency Mapping and Competency based HRM practices in the areas of HR Planning and Effective Performance Management. Grievance handling Mechanism, RBI/ IBA guidelines on internal complaint committees (ICC), Po SH Act compliance - Technology- based grievance redressal systems (HRMS ticketing tools) - Effectively Managing Employees using Progressive Discipline - - Importance of background checks and police verification in candidate evaluation	2
3.	Leadership models and Types-Issues and effectiveness, Mentoring in Banks - reverse mentoring for tech adoption	3
4.	Talent Management, Creating leadership pipeline/Succession Planning - Job rotation as a tool for leadership development - Linking succession to future skills (AI, risk, ESG)	2
5.	Balance between EQ and IQ - Use of psychometric tools (MBTI, DISC) in Indian Banks Developing Employees - Employee Engagement /motivating employees / Collaboration - Culture-building via learning interventions (e-learning, mobile apps) Risk attached to Delegation of Financial Powers - Vigilance and staff accountability	3
6.	Evaluation	1
Total		14

Module 19 Corporate Communication

(1 Credits)

Sr. No.	Contents	Hours
1.	Corporate Communication - Key tasks of Corporate Communication, Corporate Etiquettes - Role of corporate communication in building trust and reputation in banks - Internal vs External communication in regulated environments Assessing the effectiveness of Corporate Communication - Tools: Media tracking, sentiment analysis, Net Promoter Score (NPS) - Internal feedback loops (employee pulse surveys, communication audits) - KPIs for corporate communication teams	3
2.	Strategies for Media communication, Digital Communication - Digital PR - use of social media (LinkedIn, Twitter) by Indian Banks - Corporate communication for Business Development	2
3.	Negotiation Techniques in Loan Recovery with special reference to OTS/Lok Adalat settlements - Legal sensitivity and empathy in borrower communication - RBI guidelines on respectful recovery practices	2
4.	Evaluation	1
Total		8



Total Course Duration: 275 hours spread over 10 Months

Total duration of the programme is 10 months. The courseware is spread over 10 months.

The course will commence in July 2026 and will end in April 2027.

Classes will be held on Second/Fourth Saturday and all Sundays (10.00 am to 5.30 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

Minimum pass marks will be 50% for each module.

4. Successful participation at Management Development Programme at IIM, Calcutta followed by an Evaluation.
5. Overall assessment is on Cumulative Grade Point Average (CGPA) system, for which, each module has been assigned number of credits.
6. 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.
7. 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. Last Date for receipt of applications is 15th July 2026

Number of seats - 60



COURSE FEES

Fees per participant: ₹ 1,80,000 + GST*. Nominating Banks to pay full fee amount at the start of the programme. 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 ₹	1,80,000/-	+ GST *

b. Option 2 - in three installments

1 st Installment at the time of joining the Course		
Course Fee ₹	90,000/-	+ GST *
2 nd Installment by 1 st September, 2026		
Course Fee ₹	60,000/-	+ GST *
3 rd Installment by 1 st October, 2026		
Course Fee ₹	30,000/-	+ 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, via the link provided, in the IIBF website.

Please Note:

Immersion Programme at IIM, Calcutta

The course fee covers boarding and lodging at the IIM Calcutta campus during the immersion programme. It also includes all course materials provided by IIM Calcutta as part of the programme. As this is a fully residential programme, participants are required to stay on the IIM Calcutta campus for the entire duration of the immersion. Participants shall be responsible for making their own travel arrangements to and from IIM Calcutta, and the entire cost of travel shall be borne by the participants. The programme schedule and immersion dates will be communicated well in advance to facilitate travel planning.

Immersion Programme at IIBF, Mumbai

During their stay in Mumbai, participants will be provided lunch and evening tea/coffee at the IIBF Campus. Accommodation for outstation participants will be arranged by the Institute at Hotel (3-star), located within walking distance of the Campus, and the accommodation cost will be borne by the Institute. Participants shall, however, make their own travel arrangements to and from IIBF, Mumbai, and bear the entire travel cost. Programme dates will be communicated well in advance to facilitate travel planning.



Mr. Deepak Kumar Lalla,
Chief Executive Officer

Mr. Deepak Kumar Lalla, a highly accomplished banking professional, embarked on his career with State Bank of India (SBI) in 1985, amassing a wealth of experience that now spans over 40 years, covering a multitude of domains within the banking and financial sector. He has served as Deputy Managing Director at State Bank of India and concurrently serves as the Managing Director and Chief Executive Officer of SBICAP Securities Ltd, an arrangement that underscores his enduring leadership and profound expertise in the financial arena. He currently holds the position of Chief Executive Officer of the Indian Institute of Banking & Finance. Throughout his illustrious tenure, Mr. Lalla has seamlessly transitioned through a diverse array of critical roles, consistently showcasing his exceptional competence and unwavering dedication. His portfolio includes distinguished positions such as Chief General Manager (Wealth Management) at Corporate Centre, Chief General Manager at Mumbai Metro & Maharashtra Circle, General Manager of Network at Mumbai Metro, General Manager with oversight of Transaction Banking, and Deputy General Manager overseeing Mobility Initiatives at the Corporate Centre of the State Bank of India in Mumbai. Additionally, he has held the role of Deputy General Manager specializing in e-Commerce at the Corporate Centre of the State Bank of India. Mr. Lalla's academic credentials are equally impressive, boasting a master's degree in commerce, a Postgraduate Diploma in Banking & Finance, Certified Associate of Indian Institute of Bankers and Group-1 of Indian Cost and Works Accountants (ICWA). His current leadership roles are a testament to his enduring commitment to shaping the future landscape of the financial industry.



Mr. LVR Prasad,
Director (Training)

Mr. LVR Prasad, Director at the Indian Institute of Banking & Finance (IIBF), is a distinguished banking professional with over four decades of extensive experience in the banking and financial services sector. He retired as Chief General Manager of Canara Bank after a highly accomplished career spanning key functional areas such as Human Resources, Compliance, Foreign Exchange, Fraud Risk Management, Vigilance, and Customer Grievance Redressal. As the Head of HR at Canara Bank, Mr. Prasad was responsible for overseeing a workforce of more than 90,000 employees and actively contributed to various Indian Banks' Association (IBA) committees on HR-related matters. His expertise in governance and risk management was further recognized through his deputation to the Central Vigilance Commission, New Delhi, where he served as Advisor (Banking), handling vigilance and regulatory matters pertaining to multiple organizations. Mr. Prasad also served as Internal Ombudsman at Central Bank of India, playing a pivotal role in strengthening customer service standards and compliance frameworks. Additionally, he was a member of the Board of Directors of Canara HSBC OBC Life Insurance Company Ltd., one of India's leading life insurance companies, from July 2020 to March 2022. He is widely respected for his leadership, domain expertise, and commitment to professional development.



Dr. Narinder Kumar Bhasin,
Head - Professional Development Centre, Northern Zone, Delhi

Dr N K Bhasin is a Senior Banking professional and Researcher with 30+ years in Banking and 10+ years in academics. He holds PhD in Management, MBA, CAIIB. He has worked in banks like ANZ Grindlays bank, Standard Chartered, ING Vysya Bank, HDFC Bank and Axis Bank and also Professor- Banking in Amity University. He has authored multiple publications in Scopus indexed and other reputed international journals. He is a fellow member of IIBF. He has got the IBA C H Bhabha Research and Scholarship and IIBF Diamond Jubilee Overseas Research Fellowship. He has got AIMS International Award for Outstanding Management Teacher and the Outstanding researcher award by MTC Global in 2022. Recently he has got Distinguished Service Award from AIMS International, USA, Houston for his exceptional contributions to BFSI Industry.



Mr. Tusharendra Barpanda,
Head - Professional Development Centre, Eastern Zone, Kolkata

Mr Barpanda is a M. A. & M Phil. In Economics & CAIIB. Initially started his career as an Academics as Lecturer in Economics in Odisha for 6 years and later served Punjab National Bank for 28 years in various capacities viz Senior Manager (Faculty-Economist), AGM-Principal of Staff Training College, Branch Head of Very Large Branch & Exceptionally Large Branch, Regional Head & Deputy Zonal Head & Divisional Head (Credit Monitoring) thereby gaining important insights into various functional verticals of Banking like imparting Training to Bank Officials in all cadres, Field Operation, Recovery, Credit Monitoring & Compliance.



Mr. Kuldeep Jindal,
Head - Professional Development Centre, Western Zone, Mumbai

Mr. Kuldeep Jindal is a distinguished banking leader with over 35 years of experience in the financial sector. He has held several key leadership positions at Bank of India, including General Manager for MSME, HR, and Stressed Assets & NPAs. He also served as Chairman of Bank of India (Tanzania) Ltd and worked at Bank of India's Hong Kong Branch for more than three years. Additionally, he was a Member of the Supervisory Board of the Indian Micro Finance Equity Fund managed by SIDBI. A visionary in product innovation, he has driven transformative banking solutions and process improvements. He is a recipient of the prestigious CIMS and SKOCH Awards.



Mr. G. Padmanaban,

Head, Professional Development Centre, Southern Zone, Chennai

Mr. G. Padmanaban is a seasoned banking professional with 40 years of diverse experience in the State Bank of India. He has held key roles such as Deputy General Manager (Internal Audit, Corporate Centre), Regional Manager, and Intensive Branch Head (Retail & SME). A Mathematics graduate, he holds a PG Diploma in Computer Applications and an MBA from SPJIMR, Mumbai, and has cleared both parts of CAIIB. He is well-versed in all banking verticals, with strong expertise in SME lending, credit processing, trade finance, and forex operations. He has served in 'A' and 'B' category branches. Since June 2024, he has been serving as Head of the Professional Development Centre, South Zone, Chennai, at the Indian Institute of Banking & Finance (IIBF).



Mr. Bijay Kumar Jha,

Corporate Development Officer, IIBF

Mr. Bijay Kumar Jha is a seasoned banking professional with 33 years of experience, including over 25 years in the credit domain. He holds an M.Sc. in Physics, is a CAIIB, has completed his MBA from IIM Indore, and has earned six certifications from Harvard Business School, including one in Finance. He retired as Deputy General Manager from Bank of Baroda, where he held key leadership positions in Kolkata, Dubai, Mumbai, and the Corporate Office, overseeing credit operations across MSME, Mid-Corporate, and Large Corporate segments. He currently heads Corporate and Institutional Relations at the Indian Institute of Banking & Finance, Mumbai.



Mr. Rashmi Ranjan Rath,

In-charge, Professional Development Centre (PDC), Guwahati

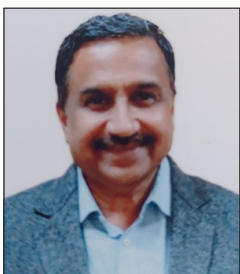
Mr. Rashmi Ranjan Rath, a seasonal banking professional with 33+ years of diverse experience in Allahabad Bank & Indian Bank. Holds Master of Business Administration from Utkal University, Odisha. Expert in branch management, Retail, Agriculture and MSME finance, Credit Monitoring & Recovery Management, Inspection & Audit, Training & Development at both field and corporate levels, including heading Zonal Office at Midnapore, West Bengal. Led branches across Rural, Semi Urban, Urban and Metropolitan areas. Led Small, Medium, Large, Very Large & Exceptionally Large Branches. Superannuated as Assistant General Manager & Principal from Indian Bank Staff College, Kolkata.



Mr. Abhay Kumar,

In-charge, Professional Development Centre (PDC), Lucknow

Mr. Abhay Kumar, an MBA from Lucknow University and CAIIB, retired as General Manager and Circle Head of Canara Bank's Karnal Circle in August 2024 after 34 years of service. He previously served as Zonal Manager (Delhi), Regional Head (Bhopal), and GM & Vertical Head of Mid Corporate Credit and Marketing Department at Syndicate Bank's Corporate Office in Bengaluru. He has extensive experience in RAM and Corporate Credit, Recovery Management, Risk Management, Credit Review & Monitoring, and Complaint Management. He has also undergone advanced leadership training at IIM Bangalore and the McDonough School of Business, Georgetown University, Washington DC



Mr. Chetan Masoor,

In-charge, Professional Development Centre (PDC), Bengaluru

Mr. Chetan Masoor is a distinguished banking professional with extensive experience in risk management, credit administration, information systems audit, and cyber crime prevention. He holds an M.Sc. in Mathematics, an MBA in Banking & Finance, is a Certified Information Systems Auditor (CISA), and possesses a Diploma in Cyber Crime. During his illustrious banking career, he held several key positions and contributed significantly to strengthening risk and governance frameworks. He superannuated as Deputy General Manager from Punjab National Bank (PNB). His rich blend of operational, regulatory, and technological expertise enables him to provide valuable insights into emerging risks, cybersecurity challenges, and compliance practices in the banking sector.



Mr. 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.



Mr. Arun Misra,
Faculty, IIBF

Mr Arun 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.



Mr. Bijoy Kumar Mohanty,
Faculty, IIBF

Mr. Bijoy Kumar Mohanty is a post-graduate in Analytical and Applied Economics. He has also completed CAIIB. An ex- Dy General Manager of State Bank of India, he has about 34 years of Banking Experience, including a stint at an overseas centre. He has worked both in retail and wholesale banking space and his assignments, include, inter alia, retail and large Corporate Credit, Foreign Exchange, Export Credit, Credit Monitoring and NPA Management. He has also led teams for Risk Focussed Credit Audit of corporate credit intensive branches, and Risk Focussed Internal Audit of large retail branches.



Mr. Pradeep Kumar Baphna,
Faculty, IIBF

Mr. Pradeep Kumar Baphna is a Faculty Member at the Indian Institute of Banking & Finance (IIBF), Mumbai, and a retired Deputy General Manager of Bank of Baroda with over 39 years of banking experience. He has held leadership roles across training, branch operations, forex, regional manager, Deputy Zonal Head and international banking, including an assignment in Nairobi, Kenya. Academically accomplished, he holds an M.Com (Bus. Admn.) CAIIB, Diploma in International Banking, Certified Professional Computer Programmer and holds certifications from NISM, KYC, and BCBSI. A recipient of the CH Bhabha Research Scholarship, he has published banking articles, appears regularly on DD News panels, and is also a Reiki Grand Master.



Mr. K R Lakshmi Narasimhan,
Faculty, IIBF

Mr. K R L Narasimhan is M. Com, CAIIB, Diploma in Banking Technology, Post Graduate Diploma in Financial Advising, ISO 27001 Certified, NISM Level 3 Certified. Further he has completed 18 certifications from IIBF and NCFM/NISM. He is a professional banker having 39 years of Banking experience. He superannuated as Deputy General Manager from Bank of India. During his journey, he has worked as Branch Manager in Large and Very Large branches. He has worked in Digital Banking Department, IT Department and was in charge of Data Centre of the Bank. His area of interest is Digital Banking, Information Technology.



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AMP Immersion Programme at IIBF, Mumbai – 4th to 8th May 2026



AMP Immersion Programme at IIBF, Mumbai – 18th to 22nd May 2026



Dr. Thiruma Valavan,

Deputy Director & AMP Coordinator, IIBF

Dr. Thiruma Valavan is a banking and finance professional with over 30 years of experience across branch banking, administration, and training in Canara Bank. He holds M.Com., M.A. (Economics), M.Tech. (AI & ML) from BITS Pilani, MBA (Marketing), M.Phil. in Entrepreneurship, and a Ph.D. in Management, along with CAIIB, Diploma in Information System Audit, and Certified Bank Trainer qualifications. His areas of expertise include Artificial Intelligence, Cyber Security, KYC/AML Compliance, Credit Management, Audit, Marketing, Recovery, and NPA Management. An accomplished researcher and innovator, he has published over 40 papers in reputed Scopus- and ABDC-indexed journals, holds three patents on AI-based products, and has authored three textbooks. He is widely recognized for his contributions to banking, management, and emerging technologies.



INDIAN INSTITUTE OF MANAGEMENT CALCUTTA

Customized Training Programme for

Advanced Management Programme in Banking & Finance XIV Batch (2025-26) of IIBF

November 07-11, 2025

Venue: IIM Calcutta



INDIAN INSTITUTE OF MANAGEMENT CALCUTTA

Customized Training Programme

Advanced Management Programme in Banking & Finance XIV Batch (2025-26) of IIBF

October 24 - 28, 2025

Venue: IIM Calcutta



Indian Institute of Banking & Finance

Leadership Center

Kohinoor City, Commercial -II, Tower-I,
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Please send your nominations to Programme Coordinator:

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