



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

PROFESSIONAL DEVELOPMENT CENTRE LUCKNOW

Launches training programme on

“TRANSFORMING UNDERPERFORMING BRANCHES INTO PROFITABLE BUSINESS CENTRES”

In Physical Mode

TRANSFORMING UNDERPERFORMING BRANCHES INTO PROFITABLE BUSINESS CENTRES

TURNING CHALLENGES INTO OPPORTUNITIES. DRIVING PERFORMANCE. DELIVERING RESULTS.

STRATEGY FOCUS
CUSTOMER CENTRICITY
PROCESS EXCELLENCE
PROFITABLE GROWTH
DRIVE PROFITABILITY & SUSTAINABLE GROWTH

DIAGNOSE PERFORMANCE GAPS
BUILD STRATEGIES THAT WORK
ENHANCE CUSTOMER EXPERIENCE
IMPROVE EFFICIENCY & PRODUCTIVITY
DRIVE PROFITABILITY & SUSTAINABLE GROWTH

EMPOWER YOUR BRANCH. DELIGHT YOUR CUSTOMERS. GROW YOUR BUSINESS. BE THE CHANGE. LEAD THE TRANSFORMATION.

Date: 10th and 11th September 2026

Programme Coordinator: Mr. Abhay Kumar, Mr. Udit Negi

PDC LUCKNOW, IIBF, Mob- 9340666010, 8077847373

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Website: www.iibf.org.in

**Address: 3rd Floor, Bhavya Corporate Tower, Vibhuti Khand, Gomti Nagar
Lucknow- 226010**



“TRANSFORMING UNDERPERFORMING BRANCHES INTO PROFITABLE BUSINESS CENTRES”

BACKGROUND

The Indian Institute of Banking & Finance (IIBF) is a professional body founded in 1928, now in its 97th year of service to the banking fraternity in India, has always strived to pursue its mission of developing professionally competent bankers and financial services professionals. The flagship courses of the Institute, JAIIB and CAIIB and RBI mandated capacity building courses in the specialized domains of Treasury, Credit Management, Risk Management, Foreign Exchange and Accounting & Audit are presently offered to Banking & Finance professionals. Indian Institute of Banking & Finance is an ISO 21001:2018 Certified Institute.

The Institute has also been focusing on developing customised Certifications for banks for upskilling and cross skilling of Bankers, depending on the knowledge and skill-gap identified in consultation with the bank itself. Also Diploma and Certification courses are offered to upgrade the competencies of the Banking and Finance Professionals in specialized fields like Credit Management, MSME, Compliance, KYC/AML, Digital Banking, Cyber Security, Advance Wealth Management, Risk Management, NPA Management etc.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. It also has seven Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata, Mumbai, Guwahati, Lucknow and Bangalore conducting training sessions in virtual mode and physical training classes, covering all topics related to Banking & Finance.

PROGRAMME OVERVIEW AND PURPOSE

The banking sector is changing rapidly due to changing customer needs, new technologies, innovative banking products, and increasing expectations for better service. In this fast-changing environment, branch managers are the engines of growth and contribute not only in achieving targets of the Bank but also play a key role in ensuring smooth branch operations,

delivering quality customer service, managing business growth, and achieving compliance. To perform these responsibilities effectively, they need the right knowledge and practical skills.

Keeping these requirements in mind, the Indian Institute of Banking & Finance (IIBF), PDC Lucknow has developed a specialized training programme on **TRANSFORMING UNDERPERFORMING BRANCHES INTO PROFITABLE BUSINESS CENTRES**. The programme is designed to help branch managers **specially those who are underperforming**, strengthen their managerial capabilities and improve their understanding of credit-related functions.

The programme aims to:

- Build a clear understanding of responsibilities and functions of a Branch Manager and role as a frontline leader of the Bank.
- Strengthen leadership and managerial skills for efficient branch administration.
- Build expertise in credit appraisal, including financial statement analysis and credit risk assessment.
- Enhance communication & decision making skills.
- Understand the importance of achievement of Priority Sector Targets & Targets under other parameters as per directions of the Bank.

Overall, this programme will equip participants with the practical knowledge and skills required to manage branch operations effectively, make sound credit decisions, provide better customer service, and contribute to the growth and profitability of their organisation.

CONTENT OVERVIEW

- Introduction to Branch Management
- Leadership, Team Building & Communication Skills
- Importance of credit in profitability of the Branch.
- Branch Operations and Administration
- Regulatory and Compliance Frameworks
- Importance of participation in Government Schemes & achieving Priority Sector Targets.
- Capacity building in Credit Management.

- Understanding Financial Statement and their analysis for safe & profitable finance decisions.
- Achieving excellence in customer service.
- Importance of Non-Interest Income
- Handling Customer Complaints and Grievances.
- Branch Manager to ensure best performance not only of himself but also his subordinate staff.
- A penny saved is a penny earned.
- Importance of Retail Loans in Branch Portfolio.

METHODOLOGY

Lecture sessions, real case studies, classroom exercise, discussions & sharing of experiences by industry experts/ practicing professionals.

TARGET GROUP

Branch Managers, Credit Officers, Internal Auditors, Officers working in ZO/RO, Credit Departments.

DURATION

2 Days: 10th to 11th September 2026

Timings: 9:30 AM to 5:30 PM

FEES

Rs. 7000/- per participant plus GST @ 18% aggregating to **Rs. 8260/- (Rs. Eight Thousand Two Hundred Sixty Only)** (In case of TDS deduction, please send us TDS certificate).

Accommodation (if required) will be provided to participants at Rs. 2500/- + GST per person per day on twin sharing basis.

Programme fees may be remitted to the credit of Institute's account as given below:

- **Bank, Branch:** State Bank of India, Vidya Vihar (West), Mumbai
- Account No: 37067835430 IFSC code: SBIN0011710
- (PAN No: AAATT3309D and GST No. 09AAATT3309D1ZQ)

(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)

For more details Kindly contact Programme Co-ordinators:

1- Mr. Abhay Kumar: Email ID- head-pdclko@iibf.org.in; Contact No- 9340666010

2- Udit Negi: Email ID- se.pdclko1@iibf.org.in, Contact No: 8077847373

Participants will be provided with a Participation Certificate upon successful completion of the training programme.



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NOMINATION FORM FOR ORGANIZATION NOMINATING THE PARTICIPANTS

Programme title: “TRANSFORMING UNDERPERFORMING BRANCHES INTO PROFITABLE BUSINESS CENTRES”

Date: 10th – 11th September 2026

Programme type: Physical Mode

Details of nominee(s):

Sr.	Name	Designation	Contact Whatsapp	Email

Name of Bank/FI: _____

Address: _____

GST Details of nominating Bank/FI: _____

Name, Designation of nominating official: _____, _____ **Email and Phone** _____

FEES

Rs. 7000/- per participant plus GST @ 18% aggregating to **Rs. 8260/- (Rs. Eight Thousand Two Hundred Sixty Only)** (In case of TDS deduction, please send us TDS certificate).

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NOMINATION FORM FOR SELF SPONSORED CANDIDATES

Programme title: “TRANSFORMING UNDERPERFORMING BRANCHES INTO PROFITABLE BUSINESS CENTRES”

Date: 10th – 11th September 2026

Programme type: Physical Mode

Details of nomination:

Sr.	Name	Designation	Contact Whatsapp	Email

Name of Bank/FI employed with: _____

Address of Bank/FI: _____

UTR No. with date of payment: _____

FEES

Rs. 7000/- per participant plus GST @ 18% aggregating to **Rs. 8260/- (Rs. Eight Thousand Two Hundred Sixty Only)** (In case of TDS deduction, please send us TDS certificate).

Accommodation (if required) will be provided to participants at Rs. 2500/- + GST per person per day on twin sharing basis.

Programme fees may be remitted to the credit of Institute's account as given below:

- **Bank, Branch:** State Bank of India, Vidya Vihar (West), Mumbai
- **Account No:** 37067835430 **IFSC code:** SBIN0011710
- **PAN No:** AAATT3309D and **GST No:** 09AAATT3309D1ZQ

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