Committed to professional excellence

INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

Effective Branch Management

PHYSICAL / ONLINE – HYBRID TRAINING PROGRAMME

15th – 17th OCTOBER 2026

Designed for Branch Heads and Bank Officers – Scale I to IV

"Evolving Banking, Empowering Tomorrow – Shaping the Future of Banking"

Programme Coordinator

Mr. Bijoy Kumar Mohanty

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ABOUT INDIAN INSTITUTE OF BANKING & FINANCE

During its 97 years of service, the Indian Institute of Banking & Finance (IIBF) has emerged as a premier institute in the banking industry. Considering the emerging requirements of bankers in a dynamic environment, IIBF has been offering certification courses and training programmes to banking professionals.

The training programmes are designed in consultation with industry experts and human resources personnel, with an endeavour to address skill gaps on a continuous basis. IIBF's regular offerings in varied areas prepare banking professionals ahead of impending change.

IIBF also offers virtual training programmes for its Blended Certification courses and many other programmes to facilitate learning across the country.

97+ Years of service	**ISO 21001:2018** Certified Institute	**Industry-led** Training approach
Blended / Virtual Learning formats	**Banking-focused** Professional development	**Skill-oriented** Continuous learning

PURPOSE OF THE PROGRAMME

The landscape of the banking industry has undergone significant change. Changing customer profiles, fast-moving technology, innovation in products and rising expectations from the service sector require Branch Managers to possess a broad set of skills. These skills need to be identified, acquired at the right time and used effectively.

PROGRAMME OBJECTIVES

- Assessment of Branch Business Potential
- Optimization of Branch Profitability
- Efficient use of Technology for marketing and customer profiling
- PML-KYC Compliance
- Building up a Credit Portfolio for sustainable profitability
- Executing loan documents
- Preparation of Regulatory Returns
- Team Building
- Time Management

HIGHLIGHTS OF THE PROGRAMME

1. Changing Banking Scenario – Digital Transformation & New Emerging Trends

Roles and Responsibilities of Branch Heads – Business Development, Customer Service, Staff & Office Administration, Security of IT Systems & other physical infrastructure of the branch, Internal Controls, Compliances and Risk Management, Analysis of Branch Business Environment – both Internal (Strengths & Weaknesses) and External (Opportunities & Threats).

Evolving Banking, Empowering Tomorrow – Shaping the Future of Banking

2. Understanding the Core Areas of Branch Operations

Deposits, Advances, Remittances, Collections, Forex, NRI Services, Para Banking & Ancillary Services etc. RBI Guidelines on handling of Cash at branches. Cash remittance/withdrawal from Currency Chest/other branches. Measures to check probable misuse of Office Accounts and other Sensitive Accounts – timely reconciliation and scrutiny of outstanding entries, scrutiny of Day-End reports.

From Processes to Performance – Mastering Branch Operations

3. Negotiation and Selling Skills

Understanding customer needs, effective communication for sales, driving sales excellence, strategies to increase business, objection handling strategies, closing techniques and post-sales relationship, negotiation approaches, negotiation in regular banking and stressed account scenario, lead generation using AI tools, business etiquettes, decision making & problem-solving skills, interpersonal skills, team building & delegation.

From Persuasion to Performance – Negotiate Smart, Sell Better

4. KYC & AML Compliance

Precautions in opening of Current, SB & Fixed Deposits accounts. KYC and AML checkpoints in Deposit A/Cs – Customer Due Diligence, FATCA, Risk Classification, KYC for existing accounts – SDD, CDD, EDD, E-KYC, C-KYC, Digital KYC, updating of records etc. Transaction Monitoring, closing AML Alerts & filing CTR/STR and other Reports. Role of RBI guidelines in lending, Credit Audit, Concurrent Audit observations, Documentation compliance, Internal Credit Policy adherence and avoiding regulatory lapses.

Smarter KYC – Stronger AML – Building Safer Business Through Compliance

5. Overview of the Borrowers and Financial Statements

Various types of borrowers and facilities – Working Capital, Term Loan, NFB Facilities and Contingent Liabilities. P&L and Balance Sheet for Corporate and Non-Corporate borrowers. Important ratios for bankers, Creative Accounting – Exercises & Case Studies.

Understanding Financials. Evaluating Creditworthiness – The Borrower Story Behind the Numbers.

6. Retail & MSME Credit – Practical Approach

Retail lending ecosystem, Housing Loans, Vehicle Loans, Personal Loans, MSME lending challenges, cash-flow-based lending approach, digital lending models, fintech-based assessment, balancing growth with risk, Retail Loan or MSME Credit? Different Risks, Smarter Decisions.

Financing Aspirations. Building Businesses – Unlocking Potential Through Smarter Credit

7. Monitoring of Loan Portfolio

Compliance of terms of sanction, documentation, end-use verification, visit to security, security perfection & CERSAI, SMA Monitoring, counselling of borrowers & checking of slippages to NPAs. Legal due diligence on securities offered. Valuation of properties and scrutiny of valuation report. Execution & safekeeping of documents. Timely renewal of documents. Different methods of creating Bank's charge on Securities and Registration of charge with Sub-Registrar, ROC, CERSAI etc. Post-disbursement follow-up and monitoring, SMA Monitoring, counselling of borrowers & checking of slippages to NPAs.

Early Insights. Timely Action. Stronger Portfolio

8. Risk Culture & Business Ethics, Harmony

Acceptable behaviour at workplace, gender diversity, prevention of sexual harassment at workplace (POSH).

Ethical Conduct. Inclusive Culture. Workplace Harmony – Together for a Respectful, Safe and Inclusive Workplace.

PROGRAMME DELIVERY

METHODOLOGY

Live Interactive Online Sessions, Case Studies, Presentations and sharing of experiences by eminent faculties and subject matter experts.

TARGET GROUP

This programme is intended for Bank Officers – Scale I to IV, first-time / regular Branch Managers and officers given charge of Branches. The programme is suitable for existing as well as newly appointed Branch Heads of Rural/SU/Urban and Metro branches (General and Specialized Branches).

Besides nomination by Banks, individual officers can also register for the programme.

DURATION	MODE	AUDIENCE
3 Days	**Hybrid**	**Scale I–IV**
15th–17th October 2026	Physical + Virtual	Branch Heads / Officers

DURATION & MODE

3 Days – From 15th to 17th October 2026. The programme is being conducted in a hybrid manner, i.e. both in physical and virtual mode. Organisations may nominate participants for physical mode or virtual mode as per their requirement.

PROGRAMME FEES

Mode	Fee + GST	Total
Online	Rs. 7,500 + GST @18%	Rs. 8,850/-
Physical – Non-Residential	Rs. 10,500 + GST @18%	Rs. 12,390/-

Residential Facility: Arrangements are available with Hotel Kohinoor Elite at Rs. 7,000/- on twin-sharing basis and Rs. 6,000/- for single occupancy, plus applicable GST. Requirement should be indicated well in advance and is subject to availability.

(In case of TDS deduction, please send us TDS certificate.)

REGISTRATION & CONTACT DETAILS

For further details and registration, participants / organisations may contact:

Mr. L V R Prasad	Director Training	dir.trg@iibf.org.in 9650433118
Mr. Bijoy Kumar Mohanty	Programme Coordinator	fm.trg2@iibf.org.in 9004676472
Ms. Shailly Arya	Assistant Director	ad.trg1@iibf.org.in 9650071825

PAYMENT DETAILS

Beneficiary Name: Indian Institute of Banking and Finance

Bank Branch: State Bank of India, Vidyavihar (West), Mumbai

SBI Account No.: 36919200263

IFSC: SBIN0011710

PAN No.: AAATT3309D

GSTN No.: 27AAATT3309D1ZS

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

Individual participants can also register for the programme at their own cost.

NOMINATION FORM – ORGANISATION

Programme Title: Training Programme on “Effective Branch Management”

Date: 15th–17th October 2026 | Programme Type: Online / Physical Mode

Sl. No.	Name	Designation	Branch / Office	Contact No.	Personal E-mail ID	Official E-mail ID
1						
2						
3						

Name of Bank / FI: ____

Address: ____

GST Details of Nominating Bank: ____________________________________

UTR Number and Date of Fees Remitted: ______________________________

Phone of Nominating Official: _________________________________

E-mail of Nominating Official: _________________________________

NOMINATION FORM – SELF-SPONSORED CANDIDATE

Programme Title: Training Programme on "Effective Branch Management"

Date: 15th–17th October 2026 | Programme Type: Online / Physical Mode

Sl. No.	Name	Designation	Place of Posting	Mobile	Personal E-mail	UTR No. & Date
1						

Name of Bank / FI employed with: ____

Address of Bank / FI employed with: ______________________________________

Online Fee: Rs. 7,500/- + GST @18% (Rs. 8,850/-)

Physical Fee: Rs. 10,500/- + GST @18% (Rs. 12,390/-)

PROGRAMME AT A GLANCE

- Dates: 15th–17th October 2026
- Duration: 3 Days
- Mode: Hybrid – Physical + Online
- Target Group: Bank Officers – Scale I to IV / Branch Heads
- Programme Coordinator: Mr. Bijoy Kumar Mohanty
- Website: iibf.org.in

IIBF • Leadership Development Centre, Mumbai

"Committed to professional excellence"