



NATIONAL BANKING INSTITUTE
"The Banking Academy of Nepal"

PRESENTS

EFFECTIVE BRANCH MANAGEMENT



1st - 5th September 2025

1st - 5th December 2025

2nd - 6th March 2026

Program Highlights :

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



PROGRAM DETAILS:

PROGRAM DURATION: 5 DAYS, 6 NIGHTS

LOCATION -BENGALURU, INDIA

DELIVERY MODE: IN CLASS WITH INDUSTRY VISITS

DEADLINE: 15 DAYS BEFORE THE PROGRAM DATE

TARGET PARTICIPANTS: BRANCH MANAGERS FROM MEDIUM TO LARGE SIZE BRANCHES

Classroom & Residential Facility Location Bengaluru, India

Program Details

Program Background:

National Banking Institute (NBI) in association with Manipal Global education Services (MaGE) is pleased to present a program on "Effective Branch Management". The program is being facilitated by a pool of experts - experienced professors from Manipal Global Academy of BFSI. The course has been designed, in consultation with the local experts.

On completion of this course the Branch Managers will feel empowered with necessary knowledge, skill set and attitude which will enable them to take up their responsibility with confidence; this will equip them with tools to enhance the performance and productivity of their Branch in achieving the Corporate Goal.

Objective of the Program:

- Develop strategies for business development and customer relationship management to drive growth and enhance customer satisfaction.
- Streamline branch operations management to ensure efficiency and effectiveness in daily activities.
- Foster a culture of compliance and implement best practices to mitigate risks within financial institutions.
- Explore digital banking initiatives and innovative services to adapt to changing customer preferences and market dynamics.

Highlights of the Program:

- Business Dev. & CRM: Drive growth through enhanced customer relationships.
- Branch Ops Management: Ensure efficiency in daily operations.
- Compliance Culture: Promote adherence to regulatory standards.
- Digital Banking: Adapt to evolving customer needs and market trends.
- People Management: Develop leadership skills for organizational success.
- Credit Underwriting: Mitigate credit risk through informed decision-making.
- Industry Visit: Gain practical insights from real-world banking operations.
- Specialized Sessions: Enhance expertise in key banking functions.

Program Content

Day	Session I	Session II	Session III	Session IV
Day 1	Program Launch - Key note address - Program outline and expectations	Business development and Customer relationship management	Business development and Customer relationship management	Business development and Customer relationship management
Day 2	Branch Operations Management	Branch Operations Management	Compliance culture and best practices	Compliance culture and best practices
Day 3	Digital banking - Initiatives - services offered - landscape and outlook. E -rupee and Digital wallet	People Management	People Management	People Management
Day 4	Industry visit			
Day 5	Credit underwriting - Due diligence - Financial statements insights and inferences - Tools and techniques - Case study	Credit underwriting - Working capital Assessment	Credit underwriting - (Term Loans)	Introduction to Credit - Due diligence - Financial statements insights and Equipment finance inferences - Tools and techniques - Case study

Program Content

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

Program Content

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

Investment Breakdown

Program Investment:

The above investment includes as follows:

Expenses at Bengaluru, India as follows:

- Program Delivery for 5 days including site visits
- Accommodation at Business Hotel
- Breakfast, Tea/Coffee, Lunch, Tea/Coffee and Dinner
- Program Kits/Materials

Please Note:

- The accommodation at Manipal will be available from the day before the program commences until the noon of the day after the program concludes.
- The airfare expenses from KTM-Bengaluru-KTM is not included in the above investment.
- Pickup will be provided to only for the higher group size.

Program Venue as follows:

Hegde Nagar, Thanisandra, Jakkur post, Bengaluru, India

Note:

- *Please submit program nominations at least 10 days early to ensure smooth hotel and logistics arrangements in Manipal, India.*
- *Once a nomination is submitted, cancellation is not permitted; however, a replacement may be arranged.*