

July 25 – 28, 2018



# Programme on Achieving Excellence at Branch Management in Rural and Semi-Urban Areas

*Coordinator*  
Prof Dinesh Jain



National Institute of Bank Management  
Pune, India

## Programme on Achieving Excellence at Branch Management in Rural and Semi-Urban Areas

The rural and semi-urban economy of India has been playing an important role towards the overall growth of the country. Besides producing almost all agricultural produce, rural areas contributed around one third of non-farm output and over 45 per cent of non-farm employment in the country. Semi Urban areas act as conduit for exchange of good and services between the urban and rural areas and contribute significantly to the Indian Economy. These areas have progressed well in recent years and provide large and attractive investment opportunities. In the current competitive environment, it is essential for banks to tap opportunities available in rural and semi urban areas by widening its branch network, and bring in effectiveness in management of existing branches. As on September 30, 2017, Scheduled Commercial Banks (SCBs) have 145799 bank branches across the country and out of which 88492 branches (60.69 per cent) are in rural and semi urban areas. These branches are expected to play a vital role in providing a wide array of banking services to the rural and semi urban masses, and generate effective outcomes in terms of profits and fulfillment of mandatory requirements. Customers in above markets come not only for basic banking services, but also for more financial literacy and awareness or advice.

As business through brick and mortar branch is still playing a vital role, Branch Manager plays a key role in the image building process of the bank. It is increasingly becoming essential that the managers of the rural and semi urban branches must have fair knowledge of multiple disciplines, expertise in use of technology, and good managerial as well as relationship skills. Young branch managers need appropriate inputs and coaching to ready themselves for this coveted and important role. Experienced and seasoned branch managers require exposure to new knowledge, advanced skills, technologies and tools.

Against this backdrop, the captioned programme is designed primarily to equip the bankers with necessary knowledge and skills essential for effective branch management in rural and semi urban areas such that they can execute the bank's chosen strategies effectively, draw maximum advantage of the available opportunities, and deal with the challenges in a better manner.

### Pedagogy

The inputs will be delivered through a variety of methods including classroom lectures, interactive discussions, case studies, and experiential learning. The sessions will be delivered by a group of academic faculty complemented by experience sharing sessions by experienced bankers.

### Objectives

The participants will be able to:

- understand the importance of branch management and the roles & rights of a branch manager in rural and semi urban areas
- learn about basic products and customer types related to different domains of management in the rural and semi-urban branches like deposits, advances, remittances, third party products, retail and microfinance
- comprehend different approaches and tools involved in meeting customer needs, handling bank staff, coordinating with head office, and fulfilling bank objectives
- discuss the issues and challenges of existing branch managers in rural and semi urban areas and brainstorm for new ideas for effective outcomes

### Programme Coverage

- Emerging need and scope of branch management in rural and semi urban areas
- Branch Manager's Role & Functions, Strategic Planning, Business Development Enhancing profitability
- Management of Basic Bank Products & Services: Deposits, Advances, Remittances, Third Party Products, Retail and Microfinance (SHG/JLG Financing), and Intermediary Operations (will include discussion on recent RBI Guidelines)
- KYC/AML & CFT compliance, Due diligence in selection of borrowers
- Credit Appraisal: Technical, Financial and Managerial Aspects
- Documentation- Legal Requirements, and Credit decision making
- Credit Monitoring and NPA Management
- Customer service and communication skills, Skills to handle customer with ease, Enhancing financial literacy
- Customer complaints management
- Managing Alternative Delivery Channels, Use of Technology
- Human Resource Management
  - Leadership, Team building and motivation
  - People Management
  - Stress Management

### Target Group

**Branch Managers of  
Rural and Semi Urban Branches**  
**Second Line Officers  
at the Branches**

### Dates and Duration

July 25 – 28, 2018 (4 days)

The programme will commence at 9:00 am on Wednesday, July 25 and will conclude by 5:00 p.m. on Saturday, July 28, 2018.

### Venue

NIBM Campus, Kondhwe Khurd  
Pune, India.

### Accommodation

The programme is fully residential. Participants will be provided well-furnished single room AC accommodation in the Institute's hostel complex on the campus. However, they will not be permitted to bring their family members to stay on the campus. In case any Officer/Executive with physical/medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements.

The Institute has facilities for outdoor and indoor games and a large walking/jogging trail for physical fitness besides a yoga centre. Participants are therefore encouraged to bring appropriate clothes/gear.

## Programme Coordinator

Prof Dinesh Jain

Assistant Professor

(Rural Finance and Development Area Group)

**Prof Dinesh Jain** is a Fellow of Indian Institute of Management (IIM) Ahmedabad, Masters in Agribusiness Management, and Bachelors in Agricultural Engineering. He has coordinated multiple Executive Development Programmes (EDPs) at NIBM. His training, and research span across multiple domains including Agriculture Finance, Microfinance, Micro-Enterprise Development, Agricultural and Social Entrepreneurship, Agribusiness Management, and Rural Development.

## Last Date for Receiving Nominations:

July 14, 2018

## Last Date for

## Availing Early Bird Incentive of 5%:

July 10, 2018

(See fee structure on home page of the website)

## Nominations and Enquiries

Please address your enquiries and nominations to:

Prof Dinesh Jain

Programme Coordinator

National Institute of Bank Management

NIBM Post Office, Kondhwa Khurd

Pune 411 048, INDIA

Tel. : 0091-20-26716000 (EPABX)

0091-20-26716360 (Direct)

Fax : 0091-20-26834478

E-mail : dinesh.jain@nibmindia.org

For further details, visit us at Website:

[www.nibmindia.org](http://www.nibmindia.org)

## Programme Fee (per participant)

US \$ 1600 for foreign participant

(See fee structure on home page of the website for incentive)

	Fee	GST	Fee+GST	TDS
Member Banks :	36000	6480	42480	3600
Non-Member Banks :	42000	7560	49560	4200

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Goods and Services Tax (GST) @ 18% and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

### Mode of Payment for Indian Participants

- The fee may preferably be transferred by RTGS/NEFT/ECS to our A/c No. 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and GSTIN No. 27AAATN0040P1ZJ.
- National Institute of Bank Management  
NIBM Post Office, Kondhwa Khurd, Pune 411 048, INDIA.

### Mode of Payment for Foreign Participants

#### Mode of Remittance: SWIFT\*

1. Name & Address of our Bankers : Oriental Bank of Commerce  
C-2, Shop No. 4-5, Bramha Estate  
Kondhwa Khurd, Pune 411 048  
Maharashtra, India
2. Name of the Account : National Institute of Bank Management
3. NIBM's Bank Account No. : Current A/C 11281131004402  
with Oriental Bank of Commerce
4. Bank's Swift Code : ORBCINBBFCP
5. Oriental Bank of Commerce A/c No. : 36152559  
with Correspondent Bank
6. Preferred currency : USD
7. Correspondent Bank : CITIBANK N.A.
8. Swift code for Citi Bank : CITIUS33

\* The Foreign Bank Charges/ SWIFT charges/Commission is to be borne by the remitter. The fees mentioned in the invoice/brochure is to be paid to NIBM, net of all bank charges.

**\*Payments will be accepted only through electronic mode.  
Cheques/DDs/Pay Orders will not be accepted.**

- For all electronic remittances, kindly send a confirmatory e-mail at: [accounts@nibmindia.org](mailto:accounts@nibmindia.org) giving details of the remitter and participant, name and dates of programme, etc.

Please see programme fee structure on home page of the website for early bird incentive, incentives for SAARC and other developing countries, mode of remittance, Pune City route map and local conveyance.