

Online Programme on Managing Rural Branches for Profitability

October 5 – 9, 2020

(Online Course Duration 15 hours)



Coordinators
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Pune, India

Profitability is at all times seen as one of the important indicators and banks strive hard to ensure profitability through synergy and suitable business strategies / operations. The high growth in rural markets as a result of increase in crop procurement prices, growth in services sector, setting up of agro-based industries and increased integration of rural-urban linkages have created a big opportunity for banks. While the opportunities for financial services have vastly increased, unfortunately, the rural lending is heavily dominated by the informal financial services. Therefore, commercial, co-operative banks, and the rural banks have huge untapped opportunities waiting to be tapped.

Rural bank branches play a pivotal role in fulfilling the financial needs of micro & small enterprises (including informal enterprises), agriculture and allied sectors of the economy. In order to improve the profitability of rural branches it is necessary to plan, expand and work strategically towards reaching a better profitable business mix.

To attain the profitability of rural branches, branch managers needs to have knowledge of multiple disciplines to manage a bank branch. This programme encapsulates all the key aspects of branch management understanding rural eco-systems, customer orientation, business mix management, profitability issues, credit monitoring and recovery management, performance and team management to support and execute the bank's strategies.

Objectives

- ❖ **The programme encapsulates all the key aspects of branch management from the perspective of rural branches to achieve profitability.**
- ❖ **To help participants develop insights to understand the overall-ecosystem for improved monitoring of profitability in the given business and infrastructures of rural branches.**
- ❖ **To acquaint the participants with the latest developments, opportunities and challenges in the rural branch business management.**

Content

- Rural Eco-system and Bank Business Management: The Emerging Challenges and Issues
- Branch Profitability: Focusing on Rural Branches
- Designing Business Plans and Strategies for Rural Branches
- Customer-Oriented Approach for Improving Profitability
- Bank Profitability: Comparison of Business Models of Public and Private Sector Banks
- Business Mix: Size, Transaction Cost and Profitability
- Doorstep/Agent Banking: Innovative Business Models for Profitability
- Emerging Areas of Lending in Agribusiness and MSEMs for Rural Branches
- Strategies for Managing Microfinance Business and Social Capital
- Preventive Vigilance
- Collection and Recoveries - Strategies for Rural Branches
- Strategies for Financial Inclusion & Financial Literacy for Business Expansion
- Risk Management Strategies for Rural Branches
- Operational Risk Management
- Performance Management and Team Excellence

Target Group

The programme will be beneficial to the executives/officers working in rural branches like:

- Branch Managers
- New Branch Incumbents
- Second-line Branch Officers
- Potential Branch Managers

Modalities

This online course will have 15 hours of engagement time spread over a maximum 5 days, which includes several self-paced study and live interactions of participants. The courseware will include the following:

- I. Reading material for self-study, Case study or exercise material and Online references
- II. Video sessions comprising of:
 - i. Recorded video sessions on several topics.
 - ii. Live video sessions by faculty or guest lecturers, for discussions, clarification of doubt, etc.

Participants enrolled to the program will be provided with log-in id and password to enter into the learning management platform of the institute. Guidance will be provided for navigating through the various activities in the platform such as accessing courseware, viewing video sessions, participating in live sessions, etc. The program window will be open for maximum 5 days including date of commencement.

Live session schedule will be provided at the start of the programme.

Executives attending the programme would need internet access on a desktop or laptop preferably with Google Chrome browser and Windows 10 platform to enable access to live and recorded sessions.

Completion Certificate

A completion certificate will be given to the participant at the end of the programme.

Nominations and Enquiries

Nominations are invited from both Institutions and Individuals from India and Abroad. Executives working in Banks/Financial Institution/ Consulting Firms/Technology Firms in the Banking and Financial Services domain can apply for the program in their individual capacity.

Please address your enquiries and nominations to:

Dr Naveen Kumar K

Dr Kaushik Mukerjee

Programme Coordinators

National Institute of Bank Management

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Web : www.nibmindia.org

Last Date for Receiving Nominations: October 2, 2020

Programme Fee (per participant) for 15 hours programme

US \$ 600 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	13200	2376	15576	1320
Non-Member Banks :	15500	2790	18290	1550
Individual Nominee :	15500	2790	18290	---

The fee includes the cost of tuition, access to reading material and recorded videos, etc. (Central 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, Kondhwe 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
Kondhwe Khurd, Pune 411 048
Maharashtra, India**
2. Name of the Account : **National Institute of Bank Management**
3. NIBM's Bank Account No. with Oriental Bank of Commerce : **Current A/C 11281131004402**
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No. with Correspondent Bank : **36152559**
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 giving details of the remitter and participant, name and dates of programme, etc.**