



Indian  
Institute of  
Banking & Finance

ISO 21001 : 2018 Certified



## Advanced Management Programme in Banking & Finance 2025-26

### Programme Overview

*To enable the present-day banking and finance professionals to be future ready, Indian Institute of Banking & Finance has designed a 10 month Advanced Management Programme to transform the career path by equipping them with the necessary skills and insights to face the challenges of everchanging financial ecosystem.*

### Programme Highlights

- *Management and Leadership skills*
- *Weekend online sessions for convenience of working professionals*
- *Module based learning*
- *Interactive and case study-based approach*
- *Immersion programme at IIM, Calcutta and IIBF, Mumbai campuses*



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## About IIBF

Indian Institute of Banking & Finance (formerly Indian Institute of Bankers) was established on 30th April 1928 as a professional body of Banks and Financial Institutions in India on the initiatives of eminent bankers, businessmen and leading industrialists. Over the years, IIBF has become the premier Institute for developing and nurturing competent bankers and financial professionals in Banking & Finance, through a process of education, training, and development programmes.

Currently, Institute has 11,13,715 individual members, 552 associate members, 355 fellow members, and 687 institutional members. The institute is the largest of its kind in the world. IIBF's flagship courses- JAIB and CAIB are attended by 2.2 lakhs candidates each year. In addition to the flagship courses JAIB and CAIB, IIBF also conducts 7 Diploma courses, 5 Capacity building courses and 48 Certificate Courses.

IIBF offers e-learning courses for 19 of its certification courses and has well accepted self-paced e-learning certification courses(5) – “Digital Banking”, “Ethics in Banking”, “Climate Risk - Foundation”, “Climate Risk - Advanced” and “Project Finance - Foundation”.

The “State-of-the-Art” Leadership Centre located in the Institute’s Corporate Office complex has well designed classrooms, breakaway rooms, seminar hall, VC Room Studio and a library. The Institute’s robust VC platform conducts virtual training programmes for its Blended Certification courses, and for many other programmes customized as per Industry needs.

To address the growing need for bridging the skill gap among professionals, the Institute has established four Professional Development Centres in Delhi, Chennai, Mumbai, and Kolkata, with the Delhi centre offering residential facilities that can accommodate over 50 participants at a time

### *Vision*

*To be premier institute for developing and nurturing competent professionals in banking and finance field.*

### *Mission*

*To develop professionally qualified and competent bankers and finance professionals primarily through a process of education, training, examination, consultancy/ counselling and continuing professional development programmes.*



## 14<sup>th</sup> Advanced Management Programme in Banking & Finance About the Course

The business models of the banks are undergoing a change with newer players entering the financial service space and disrupting the traditional rules of the competition. Technology and competition have disrupted the banking and financial sector.

In the evolving model, markets are likely to become the central point for intermediation where banks may become but one amongst the host of other entities interacting in the marketplace. The traditional brick & mortar banking model has transitioned into a mere convenient digital banking model, and needs to pivot to address this evolving paradigm. Bank performance varies significant in respect of their duty to create stakeholders' value and contribute to economic development.

The digital revolution has changed the demand for financial services and led the sector to become more customer-centric. Increased collaboration of banks and NBFCs with FinTechs has facilitated introduction of model-based lending.

As society harnesses the benefits of emerging technologies, financial system needs to pay attention to underlying risks and hence take precautionary measures to data security and privacy, legal compliance, and ethical questions. These aspects will also require banks to reskill and upskill the existing workforces and adapt to the changing digital landscape in a sustainable way.

The Advanced Management Programme (AMP) aims at equipping the officials of Banks/FIs working at Middle and Senior Management level with domain knowledge of major areas of Banking along with appropriate management skills needed to succeed in the ever evolving and highly competitive industry.

The participants of the programme have been benefitted immensely from the programme and are successful in discharging their duties effectively.

AMP was started in January 2013 at the IIBF Leadership Centre, Mumbai. Thirteen Batches of AMP have been completed so far with total 572 successful participants from different Banks/Financial Institutions.

In the past, the programme has attracted participants from different Banks/FIs like SBI, Bank of Baroda, Bank of India, Bank of Maharashtra Canara Bank, Central Bank Of India, Indian Overseas Bank, Indian Bank, Punjab National Bank, Punjab & Sind Bank, Union Bank of India, IDBI Bank Ltd., NABARD, RBI, EXIM Bank, Tamilnad Mercantile Bank, South Indian Bank, Axis Bank, J & K Bank, Kotak Mahindra Bank, Barclays Bank, HSBC India, YES Bank, Standard Chartered Bank, Bajaj Finserv, CCIL, NPCI, IFCI Authority, PNB Housing Finance Ltd., Mahindra Finance, CARE Ratings, IDFC First Bank Ltd., Suryoday Small Finance Bank Ltd, Ujjivan Small Finance Bank, Equitas Small Finance Bank, TJSB Bank, Saraswat Co-op Bank, Citizen Credit Co-op Bank Ltd, The AP State Co Operative Bank Ltd, Telangana State Co-operative Bank Ltd, Karnataka Bank Ltd and Emirates NBD, Equitas SFB, North-East SFB.

14<sup>th</sup> batch of AMP is being announced in hybrid mode with two immersion programmes one at IIM, Calcutta (Residential) and the other at IIBF campus at Mumbai.

The Programme is comprehensive and strategic, keeping in view emerging ideas and trends in Banking, and is expected to be completed in April, 2026. The programme is well accepted in the Indian Banking Industry and the participants are from a wide spectrum of Banks and FIs in the country and abroad.

There is almost no limit to the potential of an organization that recruits good people, raises them up as leaders and continually develops them." - **John Maxwell**



## Objectives

- ❖ Gaining insights into the evolving financial ecosystem
- ❖ Recognizing the value of analytical skills
- ❖ Enhancing soft skills for professional effectiveness
- ❖ Emphasizing the importance of ethics in business practices
- ❖ Strengthening strategic thinking, business acumen, and leadership abilities
- ❖ Building a pipeline of agile and capable leaders for the banking and financial sectors

## Topics covered on

- ☛ Financial Management
- ☛ Credit Management
- ☛ Risk Management
- ☛ Integrated Treasury Management
- ☛ Audit and Compliance
- ☛ Emerging Technologies and digital Transformation
- ☛ Strategic Leadership
- ☛ Organizational behaviour
- ☛ Business Ethics

## Unique Features:

- ✓ Engagement with industry leaders through the “Leaders Speak” series
- ✓ A 30-hour on-site Management Development Programme at IIM Calcutta
- ✓ A contemporary curriculum offering comprehensive coverage of key banking topics
- ✓ Online sessions conducted by esteemed IIBF faculty and renowned subject matter experts

## The Target Group

Officers who possess a graduate or higher qualifications, working in supervisory capacity in banks, preferably at middle/senior management levels in banks.

## Selection Procedure:

- \* Sponsorship, nomination, or recommendation by a bank or organization is preferred.
- \* Applicants who are not sponsored by Bank or organization, may be required to participate in an interaction with the IIBF Committee before their selection is finalized.

## Faculty Support

- Experienced Bankers
- Academicians from leading Institutes
- Industry Experts



## Benefits:

As a weekend online programme, it enables candidates to pursue management education without disrupting their work schedules or requiring a career break. The course fosters cross-cultural learning and helps participants stay aligned with industry developments. It is specifically designed for professionals seeking continuous development and career advancement.

## Evaluation/Assessment

- ◆ The assessment framework includes attendance, classroom participation, assignments, group presentations, online module-wise examinations, and project work.
- ◆ Attendance is tracked based on login and logout times for each session.
- ◆ Assignments for each module will be given during the respective semesters. Participants are required to submit handwritten or typed assignments on topics specified by IIBF, with detailed submission guidelines provided during the course.
- ◆ Participants may be required to deliver group presentations as part of the semester activities.
- ◆ At the conclusion of each module (including the MDP at IIM Calcutta) or semester, participants must appear for an online exam. The examination schedule will be communicated by the Institute well in advance.

## Pedagogy:

- ✓ Virtual classroom lectures (Live sessions) \*
- ✓ Interactive and peer learning
- ✓ Group presentations
- ✓ Assignments
- ✓ Project report under the guidance of mentor.

\*The classes will be held on virtual platform. Live streaming sessions by the faculty on weekends as per the schedule shared with the participants at the beginning of semester/month. Participants can log on to the virtual platform and interact with the faculty while sessions are in progress.

The participants need laptop/desktop, camera, microphone, and good internet connection to participate in the sessions. (System configuration and "Learner User" manual shall be shared beforehand.)



## Testimonials



**Mr. Sathyaraj C M, General Manager, Department of Banking Supervision, IFSC Authority, Ministry of Finance, GoI**

This programme has been nothing short of transformative. AMP of IIBF is more than just an academic offering, right from the fundamentals of core banking and financial functions to delving deep into the complexities of risk, compliance, digital transformation, corporate communication, corporate governance, marketing, international & investment banking, data analytics and strategic leadership, each module is well curated with insights. What truly stood out to me was not only the comprehensive coverage of subjects but the way they were delivered through seasoned industry experts and IIBF faculty members, and immersive sessions at IIM Calcutta and IIBF Mumbai, and a well-paced, professionally structured format suited for working executives.



**Ms. Geeta Singh,  
Vice President RBL BANK, Head - Automation Project Governance (Payment and Collection)**

The Advanced Management Programme (AMP), offered by IIBF and IIM Calcutta, is designed for banking professionals seeking growth without pausing their careers. With 80% online and 20% offline learning, including immersive sessions in Kolkata and Mumbai, it blends theory with real-world application. The programme covers leadership, banking trends, and emerging technologies, featuring expert-led classes, projects, and case studies. Highlights include weekend sessions, industry expert interactions, and the "Leaders Speak" series. AMP fosters strategic thinking, communication, and leadership, making it an ideal platform for mid-to-senior-level bankers aiming to thrive in today's dynamic financial landscape.



**Mr. Gayalal Majhi,  
Deputy General Manager, Bank of India**

I feel privileged to have been part of the 13<sup>th</sup> batch of the Advanced Management Programme by IIBF and IIM Kolkata. The experienced faculty, convenient weekend schedule, and engaging activities-like group presentations, case studies, and leadership talks-greatly enhanced my communication, leadership, and decision-making skills. Interaction with high-calibre peers expanded my network and enriched the learning journey. This programme significantly contributed to my professional growth, culminating in my promotion from Assistant General Manager to Deputy General Manager. I extend sincere gratitude to IIBF and IIM Kolkata and strongly encourage fellow bankers to pursue this transformative experience.



**Ms. Shweta Samir Naik,  
Senior Manager- TJSB Sahakari Bank Ltd.**

The AMP Programme is a great platform to accelerate career growth and build a strong foundation in management skills. The comprehensive course content and the fact that participants came from diverse backgrounds enriched the overall learning process. I have been constantly pushed out of my comfort zone, only to become a better version of myself. I am thankful to all the faculties, and mentors of for the wonderful experiences. The conducive environment at IIBF enabled me to meet amazing people and gain insights into the overall banking industry. I have wonderful memories of AMP that I will cherish for a lifetime.



**Mr. A. Rajavel, Deputy Vice President,  
Tamilnad Mercantile Bank Ltd.,**

My experience with the Advanced Management Programme (AMP) at IIBF was outstanding. The well-structured curriculum delivered deep strategic insights essential for senior decision-making in banking. A strong focus on leadership development helped sharpen my strategic thinking. Live sessions at IIBF Mumbai and the IIM Calcutta immersion offered practical, hands-on learning. Interacting with senior professionals created a valuable learning community. Sessions with marketing experts provided practical tools already benefiting my career. The faculty and guest speakers brought concepts to life through real-world examples. Overall, AMP was a game-changer, equipping me with the skills to thrive in today's dynamic banking environment.



## Testimonials



**Dr. Deepak Kumar,  
Chief Manager (Research), Union Bank of India**

Banking is a knowledge-based industry, and the Advanced Management Programme (AMP) by IIBF has been pivotal in my professional growth. The programme's strategic curriculum, case studies, and peer interactions enhanced my leadership, innovation, and decision-making skills. Learning from expert faculty and engaging in real-world discussions deepened my understanding of governance, risk, and digital transformation. AMP equipped me to align organizational goals with emerging industry trends, fostering agility and ethical leadership. I am proud to be an alumnus of this flagship programme and highly recommend it to banking professionals aiming to lead with purpose in today's dynamic financial landscape.



**Mrs. Chitra Sriraman,  
Ujjivan Small Finance Bank, Senior Vice President - Payments and Settlements**

I began my career as a schoolteacher and have amassed 29 years of diverse experience across publishing, NGOs, microfinance, and banking—primarily in Operations, Finance & Accounts, and IT. Since joining the banking sector in 2016, I've embraced its evolving demands through continuous learning. The Indian Institute of Banking & Finance (IIBF) has been pivotal in this journey, especially through the Advanced Management Programme (AMP). Covering key banking domains and emerging tech like AI and blockchain, AMP's rigorous structure, expert faculty, and IIM Calcutta immersion enhanced my leadership and strategic skills. It's a truly transformative programme for career growth and industry relevance.



**Mr. Rahul Kishore,  
Manager, Reserve Bank of India**

The Advanced Management Programme by IIBF has been instrumental in enhancing my banking and financial sector skills holistically. Covering financial management, credit, risk, treasury, compliance, HR, and emerging technologies, the module-wise weekend classes ensured structured learning. Expert faculty, including seasoned bankers and industry veterans, enriched the experience. Immersion programmes at IIM Calcutta and IIBF Mumbai offered case-based learning, real-world application, and valuable peer interaction. This journey not only deepened my knowledge but also expanded my professional network. I sincerely thank IIBF officials, coordinator, faculty, and batchmates for this transformative experience that significantly uplifted my professional growth.



**Mr. A. Velmurugan,  
Chief Manager - Vigilance, Central Bank of India**

I extend my heartfelt gratitude to IIBF for the Advanced Management Programme (AMP), which was truly transformative for both my personal and professional growth. The course offered a perfect blend of theory and practical application, with insightful content on business analytics, treasury, forex, investment, wealth, and risk management. Immersion programmes at IIM Calcutta and IIBF Mumbai broadened my perspective and strengthened my strategic thinking. The exceptional faculty, supportive coordinators, and interactive sessions added immense value. The programme's flexibility allowed me to balance work and learning effectively. Overall, AMP significantly enhanced my understanding of banking and management principles.



**Ms. Manjula Maria George,  
Chief Manager, Punjab National Bank**

The 10-month journey of the Advanced Management Programme (AMP) 2024-25 was truly enriching. Guided by expert faculty with vast banking experience, the programme encouraged independent thinking through group projects and presentations on real banking challenges. Interactive sessions addressed participants' field issues, boosting our confidence. AMP widened our perspective on the evolving banking sector, helping us think like senior management. The immersive sessions at IIM Kolkata and IIBF Mumbai were intellectually rewarding, while the "Leader Speaks" series offered direct insights from industry leaders. This transformative experience has shaped me both personally and professionally to thrive in today's dynamic banking environment.



## **Modules**

Management Development Programme at IIM, Calcutta comprising of :

- Introduction to Management
- Macro-Economics for Banking
- Organizational Behavior & Change Management
- Strategic Management
- Strategic Marketing Management

### **SEMESTER – I**

1. Indian Financial Architecture, Banking Resources and Products
2. Impacts of Business Laws
3. Financial Management
4. Credit Management
5. Retail, Agriculture and MSME
6. Credit Monitoring and Recovery Management
7. MIS and Quantitative Techniques
8. Integrated Risk Management
9. Treasury Management
10. Information Technology and Cyber security in Banks, Emerging Technologies

### **SEMESTER – II**

11. International Banking and Foreign Exchange Markets
12. Audit and Compliance
13. Investment Banking, Valuations for Mergers & Acquisitions, Valuation of firms & Venture Capital
14. Business Ethics and Corporate Governance
15. Wealth Management and Financial Advisory Services
16. Business Analytics
17. Integrated Marketing Management
18. Human Resources Management
19. Corporate Communication



**Management Development Programme (at IIM, Calcutta)**

**(10 Credits)**

Sr. No.	Contents
<b>A</b>	<b>Introduction to Management</b>
1.	Introduction to principles of management, Banking organizations - characteristics
<b>B</b>	<b>Macro-Economics for Banking</b>
1.	Introduction to principles of Managerial Economics, Fundamentals, Macroeconomic aggregates, Policy Framework
2.	Keynesian Macroeconomics – Multiplier – Monetary and Fiscal Policies
3.	Open Economy Macroeconomics – Introduction to Exchange Rate – Managing the Impossible Trinity
4.	Overview of Current Issues on the Global Economy and the Indian Economy. Emerging market dynamics -challenges & opportunities
<b>C</b>	<b>Organizational Behavior and Change Management</b>
1.	What is OB? Scope & features - Managing demographic and cultural diversity
2.	Personality & Personal effectiveness
3.	Motivation, group behavior, team building
4.	Conflict Management & influencing people
5.	Strategic Negotiations - Decision making techniques
6.	Leading & Managing Change
<b>D</b>	<b>Strategic Management</b>
1.	Key Elements of Strategic Management – Business Process Reengineering – Strategic Management for Competitive Advantage – Design thinking – Building a growth oriented Organisation, successful Strategy Implimentation
2.	Concepts, strategic imperatives, core competencies. Strategic thinking & innovation, Effective Execution – Business Model innovation and value creation
<b>E</b>	<b>Strategic Marketing Management</b>
1.	Environment scanning - market segmentation and targeting - marketing mix, competition, industry structure, value chain, consumer behavior
2.	Positioning, product strategies, process strategies, distribution strategies, services designing and positioning, service management, feedback and gap analysis
3.	Branding in banking, Strategic Brand Management
4.	Customer relationship management: customer acquisition strategies, customer retention strategies
<b>Total</b>	<b>30 hours</b>



## SEMESTER I

### Module 1 Indian Financial Architecture, Banking Resources and Products

(3 Credits)

Sr. No.	Contents	Hours
A.	<b>Indian Financial Architecture</b>	
1.	India's growth story - Structure, Components and functioning of Indian Financial System, analyzing macro and micro economic scenario - Growth of Banking System in India	2
2.	Role of FIs, Differentiated Banks (Payment Banks & Small Finance Banks) : National Bank for Financing Infrastructure and Development (NaBFID) NABARD, SIDBI Role of NBFCs- Co-lending - Collaboration with FinTechs	2
3.	Disruptions in Banking & Financial sector - Banking for the future - Recent trends in Financial Markets - EASE Reforms	2
B.	<b>Banking Resources &amp; related Products</b>	3
4.	Introduction to Sources of funds & various liabilities products - Bank's Balance Sheet - Profitability Planning and Disclosure Policy Capital Structure -Tier-I and Tier-II instruments, Debt Capital	
C.	<b>Other Banking Products</b>	
5.	Asset products, Comparison with other investment products - Product development techniques, Product differentiation -	2
6.	Banking Products & Services for Financial Inclusion, Microfinance Solutions - Cost of Intermediation	1
7.	Evaluation	1
<b>Total</b>		<b>13</b>

### Module 2 Impacts of Business Laws

(3 Credits)

Sr. No.	Contents	Hours
1.	Important provisions of Banking Regulation Act, RBI Act Negotiable Instruments Act, Indian Contract Act	3
2.	Partnership Act, Bankers Book of Evidence Act, Indian Stamp Act, Sale of Goods Act, Companies Act	2
3.	Transfer of Property Act, LLP Act, GST, IT Act	2
4.	Documentation and charge creation - Different types of charges, Hypothecation, Pledge, Assignment, CERSAI, Registration of charges, Law of Limitation and Stamping of Documents, Penalty for Under- stamping	3
5.	Latest amended Version of Consumer Protection Act, RBI's Internal Ombudsman Scheme, Integrated Banking Ombudsman Scheme of RBI, RTI Act	2
6.	Evaluation	1
<b>Total</b>		<b>13</b>



**Module 3 Financial Management**

**(3 Credits)**

Sr. No.	Contents	Hours
1.	Overview of financial statements, Components of financial statements, underlying assumptions and basic accounting concepts. Statutory provisions relating to financial statements, Financial Statements Analysis - Three pillars of a Financial statements.	1.5
2.	The liability and asset sides of Balance Sheet, Formats of the Balance sheet for corporate and non - corporate borrowers Qualities of a good balance sheet. Profit and Loss statement analysis. Treatment of GST. How to read an Annual Report? CARO 2015, Window Dressing, Creative Accounting	1.5
3.	Ratio analysis. Different types of ratios- Benchmark Ratios as per Bank's loan policy. Relevance of ratios for a banker for credit Decision Making - how to improve the ratios? influence in internal rating and pricing. Dupont Analysis	2
4.	Cash flow statement vs Funds flow statement - Effective Tool for Credit Decision Sources & Uses of Funds, Understanding Forecasting Techniques for Business Decisions	2
5.	Introduction to CMA data& preparation CMA Data Analysis – Different forms in CMA Form No I to VI. The utility of the different forms. How to read the different forms in CMA- Form II, Form III Form IV Form V and Form VI Restructuring Financial Statements into CMA Forms for Credit Analysis of Balance Sheet/Operating Statement, Comparison of Holding Periods/Levels for Working Capital Assessment	2
6.	Limitations of Financial statements. Issues of window dressing– Looking Beyond Balance sheet Financing and Dividend Decisions, Designing Capital Structure, Cost of Capital Balance sheet disclosures, accounting standards Important Ind-AS Norms for Corporates & NBFCs - Financial Analysis for informed decision making	3
7.	Evaluation	1
<b>Total</b>		<b>13</b>



## Module 4 Credit Management

(5 Credits)

Sr. No.	Contents	Hours
1.	Introduction to Management of Credit portfolio - Credit policy of Commercial banks, Exposure Norms, Large Exposure Framework (LEF), Loan Delivery System of Credit - Concept and Usage of Legal Entity Identifier - Rating based pricing	2
2.	Working capital assessment - different methods of working capital assessment - Operating Cycle method, Turn over method, Tandon's MPBF method, As per Inventory Holding & Receivables Holding Method, Cash Accrual Based Lending V/s Asset Based Lending - Cash budget method - Working Capital Management	3
3.	Non -fund Based business- Types of NFB Credit facilities, LC, BG, DPG, Standby LC, Regulatory guidelines, Precautions	3
4.	Project Finance, Investment Criteria & capital budgeting, TEV/Feasibility Study of a project. Market, Commercial, technical and Economic Viability Study & analysis. Project appraisal, Cost of Project & means of Financing, Cost overruns, Projected Balance sheet & Projected Cash Flows, Capital Gearing, Net Present Value and other Investment rules - IRR, WACC, MIRR, Payback period, Discounted Payback period, Sensitivity analysis, Decision tree, Break even analysis, Benefit Cost Ratio.	3
5.	Export finance -Pre-shipment finance, post- shipment finance, Export Credit Insurance, Role of ECGC, WTPSG, WTPCG, Risks in Foreign Trade.	2
6.	Corporate Banking Products, Corporate Services, Cash Management Services, Channel Finance, Supply Chain finance, Financial Advisory Services, Transaction Banking Services	2
7.	Receivables Management -Bill Discounting & Factoring	1
8.	Syndication of Loans, Consortium accounts, Multiple Banking Arrangement, JLA, Credit Underwriting, Credit Enhancement	1
9.	Evaluation	1
<b>Total</b>		<b>18</b>

## Module 5 Retail, Agriculture and MSME

(3 Credits)

Sr. No.	Contents	Hours
1.	Priority Sector Lending - Categories and targets under Priority Sector Agriculture /Infrastructure Finance, Retail Loans, Regulatory Retail Portfolio, Housing/ Education	1.5
2.	MSME Financing - Relevance- MSME Policy, GoI initiatives, Regulatory classification Guidelines on MSME Finance, Cluster financing, Finance to MSME based upon its Digital Footprints & journey, Preference of Cash Based lending over Asset Based Lending	1.5
3.	RBI's Guidelines on MSME Restructuring / Rehabilitation - Hand holding measures/ Operations, TReDS, GeM, Role of SIDBI and CGTSME in MSME financing.	2
4.	Evaluation	1
<b>Total</b>		<b>6</b>



**Module 6 Credit Monitoring and Recovery Management**

**(4 Credits)**

Sr. No.	Contents	Hours
1.	Credit Monitoring Policy, follow up, CRILIC, Credit Defaults, Non - Cooperative Borrowers, EWS, Red Flagging of Accounts, SMA, Willful Defaulters, Fraud Accounts, Look out Circulars by Banks & related guidelines of Reporting etc. Monitoring of NFB Limits	3
2.	Insurance Coverage/Norms, Scrutiny of Stock and Receivables Statement, QIS, Stock Audit, MSOD returns. DP Calculation on Chargeable Current assets	2
3.	IRAC Norms, Recovery policy, NPA management, Detection and Reporting of Frauds in Advance Accounts, RBI's Framework on Examination of Staff Accountability	2
4.	Resolution of Stressed Assets through IBC 2016, Pre-Packaged Insolvency Resolution Process (PPIRP) for MSME, Recovery under IBC thru NCLT from Individual Borrowers & Guarantors	3
5.	Recovery through Legal recourse, Civil Suit/ Certificate Cases, SARFAESI Act, DRT Act, Compromises & One Time Settlements, Lok Adalat, wilful defaulters, Sale of Assets to ARCs	2
6.	Restructuring, Compromise and settlement	1
7.	Evaluation	1
<b>Total</b>		<b>14</b>

**Module 7 MIS and Quantitative Techniques**

**(2 Credits)**

Sr. No.	Contents	Hours
1.	MIS concepts, role, process management, decision making concepts, models MIS and informed decision making, MIS applications	3
2.	Data warehousing and mining	2
3.	Quantitative techniques for Managers, Statistical applications in business development.	2
4.	Descriptive Statistics, Probability, Normal distributions, correlation, regression, Time series	3
5.	Evaluation	1
<b>Total</b>		<b>11</b>



**Module 8 Integrated Risk Management**

**(6 Credits)**

Sr. No.	Contents	Hours
1.	The concept of risk, Types and sources of risk, Credit Risk, Operational Risk, Market Risk - Risk and economic environment, Risk Management Framework – Liquidity Risk - Assets and Liabilities Management ICAAP, Capital Planning, Stress Testing, Sensitivity Analysis and Scenario Analysis, Determination of the Risk Appetite, Risk Capacity and Risk Tolerance Limits of a Bank - Strategic Business and Risk analysis	3
2.	Latest Basel III Guidelines - Capital Conservation Buffer (CCB), Liquidity ratios, Leverage ratio, Liquidity Standards, LCR, NSFR, Counter cyclical CCB (CCCB)	2
3.	Credit Risk Management Framework, Rating Process, Credit Risk Models including Concept of RAROC, Monitoring and Mitigation of credit risk, Basel guidelines on Capital Adequacy for credit risk both Standardized and IRB Approaches - Probability of Default (PD), Exposure at Default (EAD) & Loss Given Default (LGD) Digital Banks/FinTechs and Credit Risk Management in India	3
4.	Climate Risk - Types (Physical Risk and Transition Risk), Climate Risk – Mitigation and Adaptation, UN SDGs, Climate Risk Scenario Analysis (Focus on IPCC and NGFS), Sustainable Finance and Green Finance – Definition and Products, ESG Governance Structure, Risk Disclosure Framework (Focus on ISSB, Current RBI draft), Green Taxonomy (e.g. EU), Measures in India- BRSR. Sustainable Finance and Green Finance, Green Bonds, Green Deposit, etc.	2
5.	Revised Guidelines on Operational Risk Management and Operational Resilience, Categorization of Operational Risk Events, Preparation of Loss Data Base, Self -assessment (RCSA), Fixation of Risk Metrics (KRIs, KPIs, KCIs), Monitoring and Mitigation of Operational Risk and Capital for operational risk, Resilience Framework, BCP, Third Party Dependency Risk, ICT Risk, Incident Management Framework	2
6.	Market Risk Concept and Measurement, PVBP, Duration Analysis, VAR, Capital Charge for Market Risk, Latest RBI guidelines on Interest rate risk (with case studies) - Fundamental Review of the Trading Book (FRTB) Evolutionary framework	2
7.	Recession risk and its implications for Treasury operations - Post-pandemic changes in Risk management	1
8.	Evaluation	1
<b>Total</b>		<b>16</b>



## Module 9 Treasury Management

(5 Credits)

Sr. No.	Contents	Hours
1.	Overview of Treasury Operations Role & responsibility of a Treasurer, Structure of treasury in Indian banks - Planning & Control, Fund Transfer Pricing. Interest rate quotation and market terminologies. Segregation of duties-FO/MO/BO - Integration with ALM, risk management, and investment functions.	1.5
2.	Treasurer's role in ensuring regulatory compliance - Asset Liability Management, and impact of CRR and SLR,. Liquidity Management -Short term /Long term sources - Decision-making in volatile interest rate environments	1.5
3.	Fixed Income Instruments, Money Market Instruments, SLR /Non SLR Securities, G Sec/SDL and auction process - ESG-related investments in treasury Bond dynamics, Investment & valuation guidelines - RBI valuation guidelines (FIMMDA vs IND-AS norms)	2
4.	Fundamental Analysis, Economic Forecast, Technical Analysis, Chart Patterns, Macro indicators: CPI, WPI, IIP, RBI Policy Outlook	2
5.	Role of RBI, FEMA, FEDAI, and FIMMDA in treasury operations Code of conduct, ethics - RBI's directions on dealing room practices - Insider trading, front-running, conflict of interest - Ethical considerations in Algo & AI-based trading- Clearing Corporation of India Ltd (CCIL)'s role in settlement & risk management - RBI platforms: E-Kuber, RBI Retail Direct, NDS-OM	1
6.	Financial Derivatives – Nature, types and fundamentals, Risk Management and Hedging Strategies <i>Basic Derivative Products, Structured Derivative Products</i>	2
7.	Various Types of Risks in Treasury Operations, Risk Management Tools - Treasury audit and compliance practices - RBI's guidance on Interest Rate Risk in Banking Book (IRRBB) - Impact of IFRS, Internal Control guidelines, Role of Technology in Treasury Operations.	2
8.	Evaluation	1
<b>Total</b>		<b>13</b>



**Module 10 Information Technology, Cyber security in Banks, Emerging Technologies**

**(6 Credits)**

Sr. No.	Contents	Hours
1.	Digitalization in Banking, Various committees IT Governance, IT Infrastructure, Physical and Environmental controls Firewalls, surveillance, controlled access to server rooms, climate control, etc. - Digital Personal Data Protection Act, 2023 - Compare with GDPR -	2
2.	Business Continuity Plan (BCP) and Disaster Recovery (DR) Policy - Recent lessons from pandemic-driven disruptions and geo-political tensions - Information Security Policy - ISO 27001, RBI Circulars, and Cyber Security Framework	1
3.	IT and Information Security Risk Management Framework	1
4.	Alternate delivery channels - Digital Banking Units (DBUs) - RBI's Digital Payment Security Controls Circular - Technological and operational Customer protection measures. RBI guidelines for protection of customers in electronic banking wallet	1
5.	Electronic Payments & Settlements Systems in India, Pre- paid instruments Role of RBI, NPCI, CCIL in various modes of electronic remittances, Payment Vision 2025 - NPCI innovations – UPI Lite, UPI123Pay, e-RUPI	1
6.	Evolution of Fintech industry - different business models,. Competition and coordination among the banks, and the Fintech Industry. RBI regulations for Fintechs - Regulatory sand-box framework by RBI - Digital Lending Eco-system - Account Aggregator Framework - Co-Lending by Banks and NBFCs to Priority Sector -	2
7.	Cyber Security Policy - RBI Cyber Security Framework - Cyber Frauds and Cybercrimes in Banking, Brief about various types of IT frauds. Cyber Crimes , modus operandi, combating Cyber threats, IT Act 2000 with amendments, creating awareness on Cyber Security matters for Staff & Customer - Board- level accountability and governance structure - CERT-IN reporting guidelines for banks	3
8.	Emerging Technologies – AI & ML – Concept and Applications - Fraud detection, credit scoring, chatbots, predictive analytics - Data Lifecycle & Security - Robotic Process Automation (RPA) - Use cases in reconciliation, KYC, back-office ops - Internet of Things (IoT) - Cloud Computing – BaaS Model (Banking as a Service) - RBI's Guidelines on Outsourcing of IT Services	3
9.	Data –Gathering, Storage, Manipulation, Characterization Robotic Process automation (RPA), Internet of Things (IoT), Cloud Computing - Data localization norms and RBI stance - RBI's Guidelines on Outsourcing of IT Services	3
10.	Distributed Ledger System, Blockchain History & evolution, Blockchain applications , cases - Project Hamilton (CBDC research project) - Digital Currency including Cryptocurrencies - Downside & potential risks CBDC, Global scenario, RBI CBDC implementation methods	3
11.	Data Science & Big data analysis. Basis of Data modelling & Data Visualization - Big Data tools: Hadoop, Spark (intro level) - BI tools (Power BI, Tableau) for reporting - Concept of Decision Trees in Data Science , classification and regression trees (CART), and other methods/models, their applications - Data in the cloud, Data security – Protecting Enterprise assets.	3
12.	Evaluation	1
<b>Total</b>		<b>25</b>



## SEMESTER II

### Module 11 International Banking and Foreign Exchange Markets

(5 Credits)

Sr. No.	Contents	Hours
1a.	Foreign Exchange Market Structure & Dynamics – Types of FX transactions (Merchant / Cover / IB) Exchange Rate Mechanism (spot / cross/ forward), Currency Options, Swap Transactions, and their use in Indian trade - FEDAI Rules, ARRs - Role of EXIM Bank- Line of Credit - buyer's and supplier's credit, interest equalization scheme - ECGC – credit insurance for exporters	2.5
1b.	FEMA, RBI Guidelines on Exports & Imports, RBI guidelines on EDPMS / IDPMS, Concepts of OPGSP (Online Payment Gateway Service Providers) - Merchanting Trade, FTP (Foreign Trade Policy) – 2023-28 FTP highlights	2.5
2.	Incoterms 2020, URC, URR, SBLC, UCPDC-600, e-UCP,ISBP, SWIFT URC 522 (Collections), URR 725 (Reimbursements) - ISP 98 for standby LCs	3
3.	Corporate Perspectives- Types of Exposures, Management of Exposure Trade Advisory Services, Forex Management Advisory Services Foreign Currency Loans (Export, FCNRB, ECB) - Role of Treasury in managing FX risk in Indian corporates Correspondent Banking Services, Syndication of loans, ECB Forfaiting, FATCA, Common Reporting Standard (CRS) - Trade Based Money Laundering (TBML)	3
4.	Guidelines on NRI Deposits - Remittances Remittance facilities for Residents and Non-Residents - LRS (Liberalized Remittance Scheme) limits and usage - Use of UPI for NRI remittances (as per recent RBI/NPCI guidelines)	2
5.	International Banking Strategies, Host country regulations, business plan formulations,	2
6.	International treasury and funds management, pricing of asset products and liability products, domestic funding through international markets, investments portfolio, exotic products, Scope of ISDA agreements & schedule - Derivatives used in international treasury – IRS, NDFs	3
7.	ODI, FDI, non-deliverable Forward Market, Role of GIFT City, IBU, IFSCA Mechanism for Rupee Trade Settlements -RBI guidelines	2
8.	Evaluation	1
<b>Total</b>		<b>21</b>



**Module 12 Audit and Compliance**

**(4 Credits)**

Sr. No.	Contents	Hours
1.	Risk - based Internal Audit. Different types of Audits - Concurrent Audit, Revenue Audit , Internal audit, Management audit, Stocks and receivables Audit, Forensic Audit, Statutory Audit and Regulatory Audit, LFAR - Audit Rating, Credit Audit, Information System audit, Role of the Audit Committee of the Board (ACB) and SCM (Special Committee for Monitoring of Large Value Frauds) - Audit of CBS, SWIFT, and Cloud Infrastructure - Cyber Security Audit – NCIIPC, CERT-In, RBI Cyber Security Framework	3
2.	Compliance function in a Bank- Scope and role. Compliance Culture, Role of CCO - Compliance related to KYC /AML / CFT norms, FATF, FIU, AML returns, CTR, STR, CCR, Transaction Monitoring - Name Screening, Sanctions Screening, PEP handling – Aadhaar-related norms (UIDAI, Section 11A of PMLA) Framework for identification of Compliance Risk e-KYC, Video KYC FATCA	3
3.	Risk Based Supervision	1.5
4.	Fraud Risk Management framework, Red Flag Indicators - Staff accountability frameworks in fraud cases - Whistleblower Policy and Vigilance Mechanism - Third Party Risk / Outsourcing Compliance – upcoming expectations on environmental and governance compliance - Audit of Digital Lending Apps & Platforms – Root Cause Analysis (RCA) – for compliance breaches and repeat deficiencies	1.5
5.	OFAC guidelines, Foreign Contribution Regulation Act.	1
6.	Evaluation	1
<b>Total</b>		<b>11</b>

**Module 13 Investment Banking, Valuations for Mergers Venture Capital & Acquisitions, Valuation of firms &**

**(2 Credits)**

Sr. No.	Contents	Hours
1.	Investment Banking, functions, Broad understanding of working of Investment Banks including Regulatory Compliances. Role of Investment Banks in Initial Public Offerings (IPOs) and QIPs (Qualified Institutional Placements) - Merchant Banking Services.	1
2.	Overview of Mergers and Acquisitions, Objectives, Strategic vs. Financial Acquisition, Role of Due Diligence - Regulation types, Classification of Mergers - Horizontal, Vertical, Conglomerate, Reverse Mergers, Demerger, Spin-offs, Slump Sale, Acquisitions, Characteristics	2
3.	DCF, Equity Valuation, Firm Valuation, Stable growth valuation, Technical, Growth patterns, Accounting Treatments, Tax treatments	2
4.	Building blocks of valuation, EPS, ROE, Leverage factors, Stable Period Payout, Dividend discount model - Free Cash Flow to Firm (FCFF) vs. Free Cash Flow to Equity (FCFE)	2
5.	Indian Law and Practices in Valuation, Venture Capital, Characteristics, Angel investors, fixed Lifetime funds, Private Equity, Indian market practices - Valuation of shares under Income Tax Rules (Rule 11UA for Angel Tax) - Case Studies on recent Indian M&A deals (e.g., HDFC Ltd-HDFC Bank merger, Reliance deals) - Tools like MS Excel, Bloomberg, CapitalIQ for valuation - Mock Valuation Exercises	2
6.	Evaluation	1
<b>Total</b>		<b>10</b>



**Module 14 Business Ethics and Corporate Governance**

**(2 Credits)**

Sr. No.	Contents	Hours
1.	Ethics: A Holistic Approach - Sources of ethical norms - Relevance in business - Relationship between Business Cycles & Ethics - Corporate longevity - Corporate Image - Ethical index - Global Examples (e.g., Ethisphere's list) - Ethical leadership - Banking Ethics - Emerging concerns around: AI bias, Data usage in credit scoring - Cyber-ethics- Changing Dynamics (Ethics & Technology, Data Privacy, IPRs) - ESG as an emerging ethical standard for companies - Corporate Sustainability	2
2.	Corporate governance - meaning, importance. Guidelines by Regulators & Authorities - Corporate Social Responsibility - Case studies (e.g., SBI Foundation, HDFC Bank's Parivartan) - Whistle Blower Policy - Code of Conduct vs. Code of Ethics - Role of Nomination & Remuneration Committee (NRC), Risk Management Committee - Discussion on Independent Directors - role, selection, challenges	2
3.	Stakeholders, rights, responsibilities, Functioning and responsibilities of Board, Board Committees - Audit Committee of Board, Functions and Responsibilities, Role of Internal Auditors in governance and ethics monitoring transparencies and implications	2
4.	Adherence to Accounting Standards and Disclosures, Reporting by Statutory Auditors under CARO	2
5.	Evaluation	1
<b>Total</b>		<b>9</b>

**Module 15 Wealth Management and Financial Advisory Services**

**(2 Credits)**

Sr. No.	Contents	Hours
1.	The Investment Landscape- Equity Markets Regulatory Framework of Financial Markets - Role of RBI in foreign investments and wealth management.	1
2.	Towards a Financial Plan (Retirement Planning & Tax Planning) - NPS, PPF, EPF, and Annuity products - Tax-saving instruments under 80C/80D - Financial goals, Goal-based planning: child education, marriage, housing - tools like Human Life Value (HLV) for insurance advisory - Assessing risk tolerance, Analysis of insurance needs, Analysis of retirement savings, Analysis of investment preferences.	1
3.	Asset Allocation and Wealth Management - Rebalancing strategies - Active management Wealth management process. Investment Performance Management - Types and measures of return - Evaluating performance - Weighted-Sharpe Ratio, Treynor Ratio, Jensen's Index / Alpha Benchmark construction and comparisons	2
4.	Principles of Investment Risk Standard deviation, Covariance, Correlation coefficient (R), Coefficient of determination, Beta	1
5.	Portfolio Management and Investment Theory Capital Asset Pricing Model (CAPM), Capital market line Security market line Arbitrage pricing theory, Efficient Market Hypothesis (EMH), Random Walk theory	1
6.	Behavioral Finance Vs Standard Finance - Indian HNI segmentation, case studies, Statutory Regulations covering Third Party Products - Bancassurance, Mutual Funds	2
7.	Ethics in Wealth Management, SEBI guidelines, ESG Factors and responsible investing.	1
8.	Evaluation	1
<b>Total</b>		<b>10</b>



### Module 16 Business Analytics

(3 Credits)

Sr. No.	Contents	Hours
1.	Analytics in Banking, Different Facets of Setting Up Analytics Practice, analytics road map - Descriptive, predictive and prescriptive analytics using Big data approach. Analytics maturity model for banks - Challenges and opportunities of data and banking analytics in future - Leveraging Business Analytics to stay competitive	2
2.	Credit & Risk Analytics - Prediction of Default: - Managing & Measuring Risk and Returns, Cash Flow models through Simulation, Anomaly Detection - detecting fraudulent patterns, credit scoring using ML - Alternate credit scoring using social and digital footprints (used in Fintech lending)	2
3.	HR Analytics - Incentive Plan Design, Fairness & Justice, Employee Engagement, Feedback and Model Recalibration with Managerial Implications - Succession planning analytics	1
4.	Social Media Analytics - Social listening tools - Sentiment Analysis, Social Networks in Banking Sector, Social Media Metrics (Centrality Measures), Network Density, Detecting Communities, Clustering. - Marketing Analytics	1
5.	Financial Analytics for Decision-Making - Introduction to Financial Analytics Financial Data Analysis Techniques - Forecasting and Predictive Analytics Risk Analytics and Management - Decision-Making with Financial Analytics - Case studies	2
6.	Importance of data privacy (DPIA under Digital Personal Data Protection Act, 2023) - Regulatory compliance on AI/ML usage in lending (per RBI) - Bias & fairness in AI models - ethical AI for financial inclusion.	1
7.	Evaluation	1
<b>Total</b>		<b>10</b>

### Module 17 Integrated Marketing Management

(3 Credits)

Sr. No.	Contents	Hours
1.	Strategic Marketing Importance of Marketing in Banks, Types of Marketing including Digital Marketing of Banking products. RBI guidelines on responsible digital marketing- Data-driven marketing using analytics from CRM and CBS systems.	3
2.	Financial inclusion - Role of BC/BF in Marketing of Banking Products, Role of DSA, DMA - PMJDY, Mudra Loans - JAM - "Panchasutra" of Self Help Groups (SHGs) - vernacular marketing in rural outreach	2
3.	Product Pricing - New Product Pricing Strategies, Product Mix Pricing Strategies, Product Penetration - RBI's role in interest rate deregulation and market-driven pricing - Dynamic pricing strategies for digital lending products - Bundle pricing for cross-selling (e.g., Savings + Insurance + Credit Card)	3
4.	Customer Communication - Campaign Design & Execution: Multichannel campaign management - Up - Sell, Cross - Sell, Retention & Wealth Advisory Enhancing Customer Value, Customer Experience & Brand Loyalty - customer journey mapping - Net Promoter Score (NPS), CSAT metrics - b Customer Lifetime Value (CLV) modeling - Leveraging AI for personalized offers: Chatbots, next-best offers, credit scoring - Loyalty programmes	2
5.	Evaluation	1
<b>Total</b>		<b>11</b>



**Module 18 Human Resources Management**

**(2 Credits)**

Sr. No.	Contents	Hours
1.	Basics of HR Management, Major HRM challenges facing banks, Impact of VUCA in Banking Industry, Role of HR in Organizational Change Management - Use cases: Mergers of PSBs (e.g., BoB-Vijaya-Dena), rebranding & digital shift - HRM under Core Banking & Digital Banking – HR's role in tech transition - Managing multi-generational workforce (Gen Z to Baby Boomers)	3
2.	Competency Mapping and Competency based HRM practices in the areas of HR Planning and Effective Performance Management. Grievance handling Mechanism, RBI/ IBA guidelines on internal complaint committees ( ICC), Po SH Act compliance - Technology- based grievance redressal systems ( HRMS ticketing tools) - Effectively Managing Employees using Progressive Discipline.	2
3.	Leadership models and Types-Issues and effectiveness, Mentoring in Banks - reverse mentoring for tech adoption	3
4.	Talent Management, Creating leadership pipeline/Succession Planning - Job rotation as a tool for leadership development - Linking succession to future skills (AI, risk, ESG)	2
5.	Balance between EQ and IQ - Use of psychometric tools (MBTI, DISC) in Indian banks	1
6.	Developing Employees - Employee Engagement /motivating employees / Collaboration - Culture-building via learning interventions (e-learning, mobile apps) -	1
7.	Risk attached to Delegation of Financial Powers - Vigilance and staff accountability	1
8.	Evaluation	1
<b>Total</b>		<b>14</b>

**Module 19 Corporate Communication**

**(1 Credits)**

Sr. No.	Contents	Hours
1.	Corporate Communication - Key tasks of Corporate Communication, Corporate Etiquettes - Role of corporate communication in building trust and reputation in banks - Internal vs External communication in regulated environments	2
2.	Strategies for Media communication, Digital Communication - Digital PR – use of social media (LinkedIn, Twitter) by Indian Banks - Corporate communication for Business Development	1.5
3.	Negotiation Techniques in Loan Recovery with special reference to OTS/Lok Adalat settlements - Legal sensitivity and empathy in borrower communication - RBI guidelines on respectful recovery practices	2
4.	Assessing the effectiveness of Corporate Communication - Tools: Media tracking, sentiment analysis, Net Promoter Score (NPS) - Internal feedback loops (employee pulse surveys, communication audits) - KPIs for corporate communication teams	1.5
5.	Evaluation	1
<b>Total</b>		<b>8</b>



## Total Course Duration: 275 hours spread over 10 Months

Total duration of the programme is 10 months. The courseware is spread over 10 months. The course will commence in June 2025 and will end in April 2026.

Classes will be held on Second Saturdays and all Sundays (10.00 am to 5.00 pm)

### Evaluation Process:

1. 75% attendance is mandatory for candidates.
2. Attendance is mandatory in Immersion Programmes at IIM, Calcutta and IIBF, Mumbai.
3. For each (subject) course, 80 marks will be allotted. Break up of 80 marks will be as follows:

Attendance and classroom performance	Assignments	Written Test
20 marks	30 marks	30 marks

Minimum pass marks will be 50% for each module.

4. Successful participation at Management Development Programme at IIM, Calcutta followed by an Evaluation.
5. Overall assessment is on Cumulative Grade Point Average (CGPA) system, for which, each module has been assigned number of credits.
6. Candidates will be required to make / group presentations during each Semester. For each Presentation, 50 marks will be assigned. Presentations and Project Work are assigned 4 credits.
7. Project assignments will be on subjects identified by the sponsoring bank / organization. In case, the sponsoring bank / organization does not allot any specific subject, IIBF will identify the subject. 100 marks will be assigned to the project work. Minimum pass marks will be 50%. The project will be evaluated by experts identified by IIBF. The project findings will be the intellectual property of IIBF. In case sponsoring bank identifies the project, it will be the intellectual property of IIBF /sponsoring bank jointly.

**Eligibility Criteria: Minimum 5 years of working experience in Banks/FIs. Last Date for receipt of applications is 25th June 2025**

**Number of seats - 60**



## COURSE FEES

Fees per participant: ₹ 1,50,000 + GST\*. Nominating Banks to pay full fee amount at the start of the programme. There are two options for the fee payment for self-sponsored participants

### a. Option 1

Lump sum at the time of joining the Course		
Course Fee ₹	1,50,000/-	+ GST *

### b. Option 2 – in three installments

1 <sup>st</sup> Installment at the time of joining the Course		
Course Fee ₹	60,000/-	+ GST *
2 <sup>nd</sup> Installment by 31 <sup>st</sup> August, 2025		
Course Fee ₹	50,000/-	+ GST *
3 <sup>rd</sup> Installment by 1 <sup>st</sup> October, 2025		
Course Fee ₹	40,000/-	+ GST *

\*As applicable

### Remittance of Fees by sponsoring Banks:

The fees should be remitted to the credit of Account of Indian Institute of Banking & Finance (IIBF) with State Bank of India, details of which are given below:

Name of the Beneficiary	- Indian Institute of Banking & Finance
Bank Name	- State Bank of India, Vidyavihar (west) Branch
Account No	- 36919200263.
IFSC Code	- SBIN0011710
PAN NO	- AAATT3309D
GSTIN	- 27AAATT3309D1ZS
(In case of TDS deduction, TDS certificate to be sent to the Institute) SWIFT CODE: SBININBB517	

### Please Note:

#### Immersion Programme at IIM, Calcutta

The fees include travel cost to Kolkata and back to the place of start (India) and also boarding and lodging at IIM, campus during the immersion programme. Air tickets (economy class) shall be booked by IIBF well in advance under intimation to participants. IIBF shall arrange from starting airport (India) to Kolkata airport only. The fees also include course material provided by IIM, Calcutta during the programme.

#### Immersion Programme at IIBF, Mumbai

Travel arrangement and travel expenses to IIBF, Mumbai and back plus other incidental expenses are to be borne by the participants. Participants may arrange for their own accommodation. During stay at Mumbai, Lunch and Evening Tea/Coffee shall be provided by the Institute. (In Mumbai, accommodation at a three-star hotel (Hotel Kohinoor Elite) within walking distance from the Institute can be arranged at participant's request. Hotel charges shall be conveyed at the time of booking and must be borne by the participants.)



**Mr. Biswa Ketan Das,**  
Chief Executive Officer

Mr. Biswa Ketan Das is a post-graduate in Chemistry and holds a Masters degree in Business Administration with Marketing as specialisation. He was working in State Bank of India for over 30 years and has the knowledge and experience of various verticals of the Bank like Retail Banking, Foreign Exchange, Credit Management, Treasury Management and Investment Banking. He was also elected as the Chairman of Fixed Income Money Market and Derivatives Association of India (FIMMDA) for the year 2019 – 2020. He had delivered lectures in various training Institutes of State Bank of India and other prestigious Institutes like ASCI, FMS Delhi.



**Mr. LVR Prasad,**  
Director (Training)

Sri LVR Prasad is a B.Sc. and MBA (Banking & Finance) holder. He has also completed CAIIB. He has 40+ years experience in banking in different areas like forex, HR related fields, Credit matters & branch operations etc. He retired as Chief General Manager from Canara Bank. He was on the board of M/s. Canara HSBC OBC Life Insurance Co Ltd., which is the 10th largest Life Insurance company, during the period July 2020 to March 2022. He was deputed to Central Vigilance commission, New Delhi, as Advisor (Banking) and handled matters pertaining to different organizations. He was on various committees of IBA on HR matters, when he was HR head at Canara Bank, overseeing 90,000+ employees. Prior to joining IIBF, he was Internal Ombudsman in Central Bank of India.



**Dr. Narinder Kumar Bhasin,**  
Head - Professional Development Centre, Northern Zone, Delhi

Dr N K Bhasin is a Senior Banking professional and Researcher with 30+ years in Banking and 10+ years in academics. He holds PhD in Management, MBA, CAIIB. He has worked in banks like ANZ Grindlays bank, Standard Chartered, ING Vysya Bank, HDFC Bank and Axis Bank and also Professor- Banking in Amity University. He has authored multiple publications in Scopus indexed and other reputed international journals. He is a fellow member of IIBF. He has got the IBA C H Bhaba Research and Scholarship and IIBF Diamond Jubilee Overseas Research Fellowship. He has got AIMS International Award for Outstanding Management Teacher and the Outstanding researcher award by MTC Global in 2022. Recently he has got Distinguished Service Award from AIMS International, USA, Houston for his exceptional contributions to BFSI Industry.



**Mr. Tusharendra Barpanda,**  
Head - Professional Development Centre, Eastern Zone, Kolkata

Mr Barpanda is a M. A. & M Phil. In Economics & CAIIB. Initially started his career as an Academics as Lecturer in Economics in Odisha for 6 years and later served Punjab National Bank for 28 years in various capacities viz Senior Manager (Faculty-Economist), AGM-Principal of Staff Training College, Branch Head of Very Large Branch & Exceptionally Large Branch, Regional Head & Deputy Zonal Head & Divisional Head (Credit Monitoring) thereby gaining important insights into various functional verticals of Banking like imparting Training to Bank Officials in all cadres, Field Operation, Recovery, Credit Monitoring & Compliance.



**Mr. Shiv Kumar Gupta,**  
Head - Professional Development Centre, Western Zone, Mumbai

Mr. Shiv Kumar Gupta is M. Com, CAIIB, and Cost Accountant from ICWAI. He is a professional banker having 40+ years of Banking experience, working in field as well as controlling office of Indian Overseas Bank. He superannuated as General Manager. During his journey, he headed many verticals in Head Office. He was Chief Risk Officer and Principal Officer for KYC/ AML/CFT. He was Zonal Head (Internal Audit), Regional Head of Metro Centre, Branch Head of EEL Branches of Bank. His area of interest is Corporate Lending, Risk Management and Compliance.



**Mr. G. Padmanaban,**

Head, Professional Development Centre, Southern Zone, Chennai

Mr. G. Padmanaban is a seasoned banking professional with 40 years of diverse experience in the State Bank of India. He has held key roles such as Deputy General Manager (Internal Audit, Corporate Centre), Regional Manager, and Intensive Branch Head (Retail & SME). A Mathematics graduate, he holds a PG Diploma in Computer Applications and an MBA from SPJIMR, Mumbai, and has cleared both parts of CAIIB. He is well-versed in all banking verticals, with strong expertise in SME lending, credit processing, trade finance, and forex operations. He has served in 'A' and 'B' category branches. Since June 2024, he has been serving as Head of the Professional Development Centre, South Zone, Chennai, at the Indian Institute of Banking & Finance (IIBF).



**Mr. Ravi Prakash Gupta,**

Corporate Development Officer, IIBF

Mr. Ravi Gupta has done Masters in Business Administration with specialization in Finance and possesses many other professional qualifications viz. CAIIB, Advanced Bank Management Programme, Post Graduate Diploma in Computer Application, Post Graduate Diploma in Financial Advising, Diploma in Treasury, Investments and Risk Management, Certificate in Investments etc. He carries over 35 years professional banking experience, and superannuated as General Manager (International Operations) from Bank of India. He has vast experience in Corporate Credit, Retail & Rural Banking, International Banking, Treasury, Investments, Risk Management, Compliance, Audit, HR, IT etc. He was the Nominee director of the Bank of India at Commonwealth Finance Corporation in Hong Kong.



**Mr. Binay Kumar Singh,**

In-charge, Professional Development Centre (PDC), Guwahati

A career banker with 32+ years of experience, retired as Chief General Manager from Indian Bank. Holds a Master's in Business Management from Birla Institute of Technology. Expert in Retail and Wholesale Banking (both Asset & Liability), Priority Sector, Corporate Credit, Forex, Investments, Risk Management, and Credit Monitoring. Served at both field and corporate levels, including heading FGMO offices in Allahabad and Kolkata. Led branches across rural, VLBs, Industrial Finance, International, and Treasury segments. Demonstrated strong leadership in ensuring stable business growth and operational efficiency across diverse banking functions and geographies. Rich experience in both strategic and field-level banking operations.



**Mr. Abhay Kumar,**

In-charge, Professional Development Centre (PDC), Lucknow

Mr. Abhay Kumar, an MBA from Lucknow University and CAIIB, retired as General Manager and Circle Head of Canara Bank's Karnal Circle in August 2024 after 34 years of service. He previously served as Zonal Manager (Delhi), Regional Head (Bhopal), and GM & Vertical Head of Mid Corporate Credit and Marketing Department at Syndicate Bank's Corporate Office in Bengaluru. He has extensive experience in RAM and Corporate Credit, Recovery Management, Risk Management, Credit Review & Monitoring, and Complaint Management. He has also undergone advanced leadership training at IIM Bangalore and the McDonough School of Business, Georgetown University, Washington DC



**Ms. Ravita Wadhwa,**

Deputy Director (Training)

Ms. Ravita Wadhwa is a postgraduate (Physical Chemistry) from Delhi University. Her professional qualifications include PGDM (Finance) from IMT, Ghaziabad. She is a CAIIB and is also certified in Trade Finance and Project Finance from IIBF. Ms. Ravita has more than two decades of experience in private and public sector banks which include 18 years of experience in two PSBs - Bank of India and IDBI Bank. Her areas of interest are International Banking and Credit Management



**Dr. Thiruma Valavan A,**  
Deputy Director (Training)

Dr. Thiruma Valavan has about three decades of expertise in the banking and finance sector and has held various positions in branches, administrative offices and training setups in Canara Bank. He holds degrees in M Com, MCA in Computer Applications, MBA in Marketing, BCT (IIT- Kanpur), M Phil in Entrepreneurship and Ph D in Management. He has also completed CAIIB, Diploma in Information System Audit and Certified Bank Trainer course. His areas of interest are KYC/AML compliance, Marketing & Customer Service, IT, Cyber Security, Accounts & Audit, Credit, Recovery and NPA management. His Research papers have appeared in numerous reputed international journals.



**Mr. Anand Mohan,**  
Faculty, IIBF

Mr Anand Mohan is M.Sc., M.B.A., C.A.I.I.B., Diploma in Treasury, Investment & Risk Management and has more than 38 years of banking experience. He superannuated as DGM (Vertical Head of Housing Loan, Co-lending & Pool Buyout) from Central Bank of India in Nov 2021. He has

headed Corporate Finance, Mid Corporate and Forex branches in Central Bank of India and also held high positions in several administrative offices in the Bank. His areas of interest include Corporate & Retail Credit, Export Credit, Operations, Audit & Compliance and Branch Management. After his superannuation, he was re-engaged in Central Bank of India as Adviser in Emerging Business.



**Mr. Arun Misra,**  
Faculty, IIBF

Mr Arun Misra has done M.Sc. (Physics), CAIIB, PGDBM, Certificate in Trade Finance, Forex, BCSBI and AML & KYC. He has rich banking experience of over 39 years and superannuated from Bank of Baroda as DGM (Control Functions, International Banking Division). He is certified Assessor for Psycho Metric Tests. He is also an Associate Member of IIBF and has been a regular guest speaker at several premier banking institutes in the country. His areas of Specialization include Forex and Treasury Management, Credit, Recovery, General Banking, Soft Skills and Behavioral Science.



**Mr. A K Chatterjee,**  
Faculty, IIBF

Mr A K Chatterjee is a postgraduate in Mathematics and was awarded gold medal for standing first in the University. He was working in Central Bank of India for over 36 years and has worked in Risk Management vertical at the corporate headquarters in Mumbai in the capacity of A.G.M & D.G.M. He has also worked as Chief Internal Auditor of the Bank and has branch banking experience of nearly 25 years. He retired from the post of Deputy General Manager in December 2020 from Central Bank of India.



**Mr. M John Emmanuel,**  
Faculty, IIBF

Mr M John Emmanuel superannuated from Canara Bank as General Manager. With Credit background, worked at strategic locations such as Hyderabad Field GM's Office & Pune Regional Office of erstwhile Syndicate Bank. Handled large corporate branches and SME Branches across the Country. As General Manager, he was heading Credit Administration and Monitoring Wing at Canara Bank, Head Office and carries rich experience in dealing with large value credit proposals.



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## Journey of AMP Participants



Mr. Pallav Mohapatra - CEO & MD, ARCIL - addressing the AMP participants during Leaders speak series



Shri S. K. Das, CEO IIBF



Shri S Krishnan Ex-MD & CEO-Punjab & Sind Bank, Ex-MD & CEO Tamilnad Mercantile Bank Ltd - addressing the AMP participants during Leaders speak series



AMP Immersion Programme at IIBF, Mumbai - 21<sup>st</sup> to 25<sup>th</sup> Feb 2025



## Indian Institute of Banking & Finance

### Leadership Center

Kohinoor City, Commercial -II, Tower-I,  
 3<sup>rd</sup> Floor, Kiroli Road, Kurla West, Mumbai - 400 070.  
 Website: [www.iibf.org.in](http://www.iibf.org.in)

Please send your nominations to Programme Coordinator:

### **Dr Thiruma Valavan A**

Deputy Director, IIBF  
 Email id - [dd.trg2@iibf.org.in](mailto:dd.trg2@iibf.org.in)  
 Tel. +91 95858 83789