



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified Institute)

Professional Development Centre – Bengaluru

BRANCH MANAGER READY PROGRAM

Four-Day Customized Training Programme

A focused programme covering the core responsibilities of a branch manager - branch administration, compliance, credit, customer service, risk, business development and emerging digital priorities.

October 12-15 2026

PROGRAMME CONTENT

DAY 1 BRANCH MANAGEMENT, COMPLIANCE, FINANCIAL ANALYSIS & VIGILANCE

- Branch Manager's role, responsibilities, branch management and general administration
- KYC, AML, CFT, money mules and regulatory compliance
- Financial statements and ratio analysis for lending decisions
- Preventive vigilance, whistle blower policy, fraud sensitization, customer complaints and Integrated Ombudsman Scheme

DAY 2 CUSTOMER SERVICE, WORKING CAPITAL, COMPLAINTS & COMMUNICATION

- Customer service with empathy - irate customers, senior citizens and differently-abled customers
- Working capital assessment and term loan sanction
- Leadership interaction - Lady Branch Head address
- Professional communication, networking and relationship building

DAY 3 SME LENDING, NPA MANAGEMENT & LOAN ORIGATION SYSTEM

- Pre-sanction and post-sanction process in SME lending
- NPA management guidelines and recovery orientation
- Loan Origination System (LOS) - Part I
- Loan Origination System (LOS) - Part II

DAY 4 RISK, ETHICS, FOREX, SALES, AI, CYBER & VALEDICTION

- Risk culture, business ethics, workplace harmony (Gender Diversity, POSH) and basics of Forex
- Selling skills, cross-sell and upsell, ethical selling and campaign handling
- AI literacy for bankers - AI, ML, Deep Learning and Generative AI
- Cyber threats, DPDP Act basics, valedictory and exit test

DURATION

4 Days

ASSESSMENT

Entry Test & Exit Test

DELIVERY

IIBF Expert Faculty

KEY PROGRAMME THEMES

BRANCH LEADERSHIP
Management & Administration

COMPLIANCE
KYC, AML, CFT & Regulation

CREDIT
Financial Analysis & Lending

CUSTOMER SERVICE
Service, Complaints & Communication

SME & RECOVERY
SME Lending & NPA Management

RISK & ETHICS
Risk Culture, POSH & Forex

BUSINESS GROWTH
Sales, Cross-sell & Relationships

DIGITAL READINESS
AI, Cyber & DPDP Basics

Indian Institute of Banking & Finance | Professional Development Centre – Bengaluru

Chetan Masoor
Head-PDC Bengaluru
+91 8800289090
head-pdcblr@iibf.org.in

Sai Anirudh
Junior Executive
+91 9490676330
je.pdcblr1@iibf.org.in