Committed to professional excellence

INDIAN INSTITUTE OF BANKING & FINANCE

Leadership Development Center, Corporate Office,
Kurla(West), Mumbai
(ISO 21001:2018 Certified)

Four days physical training programme

on

Next-Generation Branch Banking:

Driving Profitability through Non-Fund Business & Treasury Products

For Executives, Managers, Senior Managers, Chief Managers, Treasury Dealers, Mid Office Officers, Risk Managers, ALM Officials, Internal Auditors, Compliance Officers, Finance Executives and Officers

From 28th to 29th December 2026

"Individuals can also register for the programme at their own cost"

The last date for sending Nomination is **23.12.2026.**

Programme Co-Ordinator:
Sri Arun Mishra, Faculty, IIBF, Mumbai
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BACKGROUND

During its 98 years of service, IIBF which is an "Institute of the Bankers, for the Bankers and by the Bankers" has emerged as a premier institute in banking and finance education. Considering the emerging requirements of the bankers in the ever- changing dynamic environment, IIBF has been providing training to bankers in select areas. IIBF has world class training facilities at its Leadership Center at Mumbai. It also has seven Professional Development Centres (PDCs) at Delhi, Mumbai, Chennai, Kolkata, Guwahati, Lucknow and Bangaluru with residential facilities at Delhi to accommodate more than 50 participants at a time.

PROGRAM OBJECTIVE

This program is designed to equip branch-level banking professionals with the knowledge and practical skills needed to transform their branches into robust profit centres by moving beyond traditional interest-income models. Participants will learn to identify, develop, and cross-sell non-fund based business, forex, and treasury products, while strengthening customer relationships to drive sustainable fee income. The program aims to build a sales-oriented, ethical, and customer-centric mindset among branch teams, enabling them to maximize branch profitability, deepen wallet share across customer segments, and contribute meaningfully to their institution's non-interest income growth.

TRAINING METHODOLOGY

- Interactive Classroom Sessions
- Case Study Discussions
- Group Exercises & Business Planning
- Peer Learning & Group Presentations
- Practical Application Focus
- Facilitator-Guided Feedback

CONTENT OVERVIEW

- Explores the changing economics of branch banking and why fee income has become a critical driver of profitability
- Covers non-fund based business opportunities including bank guarantees, letters of credit, collection business, government business, and digital collection solutions
- Builds a structured cross-selling framework covering customer needs identification, relationship mapping, and sales conversation techniques
- Addresses customer segmentation across SME, retail, corporate, and HNI categories, supported by branch business planning and case studies
- Introduces forex as a branch profit centre, covering FEMA fundamentals, import/export customers, and NRI business
- Covers export/import finance, remittances, trade products, documentary credits, and forex cross-selling opportunities (forex cards, remittances, forward contracts, customer advisory)
- Reinforces forex learning through real-world case studies on SME exporters, importers, educational remittances, and NRI business
- Introduces treasury fundamentals for branch officials, including money markets, bond markets, G-Secs, and interest rate scenarios
- Covers treasury and wealth products for customers — fixed income products, corporate deposits, investment advisory, RBI Retail Direct, mutual funds, insurance, gold bonds, and third-party products
- Builds capability in branch profitability tracking through KPIs, sales planning, relationship management, and branch success stories
- Covers business development strategies including digital lead generation, customer retention, and referral marketing
- Emphasizes ethics in selling, customer experience, and complaint resolution as pillars of long-term relationship management
- Culminates in a hands-on branch business growth action plan, developed and presented in groups

TARGET GROUP

Branch Managers, Assistant Branch Managers, Relationship Managers, Business Development Officers, Sales Officers, and Branch Operations Officers involved in customer acquisition, cross-selling, and relationship management.

PROGRAMME DURATION

Two Days (Physical Programme)

28th to 29th December 2026

FEE:-

Rs.3500/- per day per participant plus GST @ 18% i.e. a total of Rs. 4130/.

Total Fees for four days duration per participant plus GST @ 18% is Rs.16520/- per participant)

Please note that this is a non-residential program. However, if any participant requires residential accommodation, we can arrange it at Kohinoor Elite at a cost of Rs. 3,500 + 18% GST (Rs. 4,130 total) per day on a twin-sharing basis, or Rs. 6,000 + 18% GST (Rs. 7,080 total) per day on single occupancy. For accommodation, 10 days' prior information is required to book the hotel, and the payment is to be made directly by the participant to the hotel.

The last date for sending Nomination is 23.12.2026.

(In case of TDS deduction, please send us TDS certificate). Programme fees may be remitted to the credit of Institute's account with **State Bank of India**, details of which are given below:

Account in the Name of	:	Indian Institute of Banking & Finance
Name of the Bank branch	:	State Bank of India, Vidya Vihar Branch
Account no	:	36919200263 (Savings A/c)
IFSC code	:	SBIN0011710
PAN No	:	AAATT3309D
GST TIN ID	:	27AAATT3309D1ZS for Maharashtra

NOMINATION FORM

NOMINATION FORM FOR BANKS & FIs

LIST OF PARTICIPANTS NOMINATED:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch/ Office	Mobile No.and Land Line No.	E-mail (PERSONAL AND OFFICIAL MAIL ID BOTH)*
1					
2					
3					
4					
5					

*LOGIN DETAILS OF THE PROGRAM SHALL BE SHARED ON PERSONAL MAIL ID.

Bank/Organisation: ______________________________

Address: ______________________________

Pin Code: ______________________________

Phone: ______________ Fax: ______________ E-mail: ______________

Kindly narrate: "Next-Generation Branch Banking: Driving Profitability through Non-Fund Business & Treasury Products" ; " <No.of> participants "

NOMINATION FORM for SELF-SPONSORED CANDIDATES

Details of nomination:

Sl. No	Name	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	UTR NUMBER
1					

Bank/Organisation: ______________________________

Address: ______________________________

Pin Code: ______________________________

Phone: ______________ Fax: ______________ E-mail: ______________

Kindly narrate: "Next-Generation Branch Banking: Driving Profitability through Non-Fund Business & Treasury Products"

For Details & Nominations, please contact:

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