



# INDIAN INSTITUTE OF BANK MANAGEMENT

“A Centre of Excellence in the Service of Banks, FIs and their Customers”  
(An Institute sponsored by RBI, NABARD and five PSU Banks)

Offline Residential Training Programme

10-12 June 2026

## Branch Leadership, Credit & Digital Banking Excellence

A 3-day capability-building programme for Junior & Middle Management Officers

Scale I-III | Credit Officers | Branch Managers

DAY 1	DAY 2	DAY 3
Credit, Appraisal & Documentation	Digital Banking, Cyber Risk & Marketing	Branch Management, AML-KYC & Leadership

### Programme Rationale

- Branch banking is changing rapidly: officers must manage credit quality, operations, compliance, customers, staff and digital risks together.
- The programme blends branch management, operational risk, KYC-AML, CERSAI, cyber security, digital banking, marketing, cross-selling and practical lending.
- The approach is applied and field-oriented, with examples, checklists, red flags, documentation discipline and branch-level action points.

### Target Participants

- Scale I-III officers
- Credit Officers and Credit Processing staff
- Branch Managers / Assistant Branch Managers
- Officers handling operations, customer service and sales

### Learning Outcomes

- Improve quality of credit sourcing, appraisal and follow-up
- Strengthen operational control, KYC-AML and CERSAI discipline
- Manage digital, cyber and fraud risks in branches
- Enhance marketing, cross-selling and leadership effectiveness

Duration	Mode	Dates
3 Days / 11 Sessions	Offline Residential	10-12 June 2026

## Programme Architecture

A balanced 3-day flow: credit discipline, digital growth, branch leadership and compliance

## Programme Design Logic

### Three Learning Pillars

- Credit discipline: pre-sanction verification, working capital and term loan appraisal, documentation, CERSAI, post-sanction follow-up and early warning signals.
- Digital and business growth: digital banking, cyber security, safe customer education, marketing, cross-selling and wealth management conversations.
- Branch leadership and compliance: branch management, staff management, KYC-AML, operational risk, leadership development and change management.

## Session Distribution

Day	Theme	Sessions	Core Coverage
Day 1	Credit, appraisal & documentation	4	Pre-sanction, working capital, term loan, ratios, balance-sheet, P&L, cash flows, documentation, CERSAI, post-sanction, red flags, geo-tagging and evidence-based monitoring
Day 2	Digital banking, cyber security & business development	4	Digital banking products, cyber fraud prevention, customer education, marketing, cross-selling and wealth management orientation
Day 3	Branch management, KYC-AML & leadership	3	Branch and staff management, operational risk, KYC-AML, leadership development and change management

## Pedagogy

<b>Mini lectures</b> Concepts converted into branch language	<b>Caselets</b> Fraud, delinquency and documentation examples	<b>Checklists</b> Practical templates for field use
<b>Group exercises</b> Credit red flags and marketing conversations	<b>Role plays</b> Customer handling, staff management and cross-selling	<b>Action plan</b> Branch-ready takeaways at the end

## Detailed Programme Schedule

Offline Residential Programme | 10-12 June 2026 | Total: 11 Sessions

### Day 1: Credit, Appraisal and Documentation

Session	Topic	Coverage / Learning Focus
1	<b>Pre-sanction Credit Discipline</b>	Borrower selection, source of information, field enquiry, market reports, unit visit, geo-tagged evidence, end-use clarity and fraud prevention.
2	<b>Working Capital Appraisal</b>	Operating cycle, current assets/current liabilities, MPBF logic, drawing power, stock/book debt statements, bank statement scrutiny and common red flags.
3	<b>Term Loan Appraisal</b>	Project cost, margin, repayment capacity, DSCR, break-even awareness, balance sheet, P&L and cash-flow reading in simple officer language.
4	<b>Documentation, CERSAI and Post-sanction Monitoring</b>	Documentation essentials, security creation, CERSAI registration discipline, insurance, disbursement control, inspection, follow-up and delinquency prevention.

### Day 2: Digital Banking, Cyber Security, Marketing and Wealth Orientation

Session	Topic	Coverage / Learning Focus
5	<b>Digital Banking and Branch Transformation</b>	Digital products, UPI, mobile/internet banking, customer migration to digital channels, branch productivity and service quality.
6	<b>Cyber Security and Digital Fraud Prevention</b>	Phishing, smishing, vishing, QR/UPI fraud, mule accounts, fake apps, customer awareness, staff precautions and incident response.
7	<b>Marketing and Cross-selling in Branch Banking</b>	Customer segmentation, needs-based selling, deposit mobilisation, loan sourcing, insurance/mutual fund referral discipline and ethical cross-selling.
8	<b>Wealth Management Orientation for Bank Officers</b>	Basics of customer profiling, financial goals, risk appetite, deposits, insurance, mutual funds, retirement planning conversations and suitability principles.

# Detailed Programme Schedule Continued

Day 3: branch performance, compliance, people and leadership

## Day 3: Branch Management, KYC-AML and Leadership

Session	Topic	Coverage / Learning Focus
9	Branch Management and Operational Risk	Cash, clearing, customer service, internal controls, maker-checker discipline, reconciliation, audit readiness, fraud-prone areas and operational risk culture.
10	KYC-AML and CDD for Branch Officers	Customer acceptance, KYC documents, risk categorisation, non-face-to-face KYC, PEPs, beneficial ownership, suspicious transactions and escalation.
11	Staff Management, Leadership and Change Management	Role clarity, delegation, supervision, conflict handling, team motivation, performance conversations, change mindset and branch action plan.

## Suggested Daily Timing

Period	Time	Activity	Remarks
I	10:00-11:30	Session	Concept and discussion
II	11:45-13:15	Session	Case / exercise
III	14:15-15:45	Session	Practice focus
IV	16:00-17:30	Session / group activity	Day-end recap

## Expected Takeaways for Participants

### By the end of the programme, participants should be able to:

- run a branch with stronger operational control, customer focus and staff discipline;
- identify credit risks before sanction and early warning signals after disbursement;
- read basic financial statements, ratios and cash-flow indicators with better confidence;
- apply documentation, CERSAI, KYC-AML and post-sanction controls in daily branch work;
- promote digital adoption, cyber-safe behaviour, marketing and cross-selling in an ethical way;
- prepare a simple branch-level action plan for credit growth, compliance and customer service.

## Administrative Details

Programme Format	Nominations
<ul style="list-style-type: none"><li>• Offline residential programme</li><li>• Classroom sessions, caselets and group exercises</li><li>• Suitable for mixed batch of Scale I-III officers</li></ul>	<ul style="list-style-type: none"><li>• Junior and Middle Management Officers</li><li>• Branch Managers / Assistant Branch Managers</li><li>• Credit Officers and officers handling operations, sales and compliance</li></ul>

**Branch-ready learning for credit quality, digital growth, compliance and leadership.**

## Where ?

IIBM Campus (Near Kendriya Vidyalaya, Khanapara), Jawahar Nagar, Guwahati-781022.

## Registration :

Participant shall be nominated by his/her organization through email: [programme@iibm.ac.in](mailto:programme@iibm.ac.in). Online nomination is accepted through our website [www.iibm.ac.in](http://www.iibm.ac.in). The last date for receiving nomination is **June 08, 2026**. Nominating Authority shall send mobile number (WhatsApp) & email id of the nominee.

## Fee :

The all-inclusive fee per participant is as below :

	Fee	GST 18%	Total
Commercial Banks / Non Sponsor Banks	₹14,400/-	₹2,592/-	₹16,992/-
Sponsor Banks of IIBM viz. RBI, NABARD, SBI, UCO Bank, Union Bank of India, Indian Bank, Central Bank of India and Punjab National Bank	₹13,500/-	₹2,430/-	₹15,930/-

*Payment of fees for all employees of RBI shall be borne by RBI, Guwahati. A copy of nomination letter may be sent to RBI, Guwahati for facilitating payment on time.*

a. Details of our Bank Account are as follows :

Beneficiary Name	INDIAN INSTITUTE OF BANK MANAGEMENT
Bank A/c No	10821418158
A/c Type	S B A/c
MICR Code	781002037
IFS Code	SBIN0010669
Name of the Branch	IIBM Branch

b. While remitting online programme participation fee kindly advise us the following particulars through the email address mentioned above under registration.

Title of Programme including Commencement Date	Name of the Participant/s	Name of Bank/ Organisation	Amt. of Fee	EFT/ NEFT UTR No.	EFT/NEFT Date

## Programme Director :

Dr. Debojyoti Dutta, Professor of Practice and Programme Director, brings over 32 years of extensive experience in both practical banking and training, His deep expertise spans various facets of banking operations including general banking, credit, international banking business, risk management, ALM and trade finance. His passion for developing talent in the banking sector makes him an ideal leader for this training program. He can be reached at Cell: (+91) 7005476907

\*\*\*