

**Live
Online Programme on
Strategies for
Enhancing Non-Interest
Income Businesses in Banks**

October 11 – 13, 2021

**Online Course Duration 15 hours
(3 days)**

**Coordinator
Prof Anjan Roy**



**National Institute of Bank Management
Pune, India**

Background

Indian banks have significantly diversified from their traditional banking activities to several other non-banking products and services. They earn from non-interest income sources, such as fees, commission, brokerage, and trading, which have become a significant part of bank profits. These activities have enabled banks to diversify and stabilize their income, and have also been important for enhancing profitability and shareholder returns.

Non-banking activities requires business strategies and additional set of organizational skills and capabilities. Several of the products involved are sourced from third party providers. They require product management, sales, service and customer relationship capabilities. These capabilities must be embedded in both corporate level marketing functions as well as branch level teams in order to have a holistic approach towards customer sales and service in banks.

Besides, non-interest income activities also have potential for operational risks emerging from various events such as product mis-selling, service failure, etc. Assessing customer suitability for retail sales of financial products may become an important risk management process. Garnering higher level of non-interest income, therefore, can be challenging for banks.

Objectives

This 15 hours online programme will address capacity building for undertaking non-interest income activities both from strategic and operational viewpoints.

Content

- **Analyze trends and sources of non-interest income in banks**
- **New technologies and emerging prospects for non-interest income**
- **Specific business line opportunities for service and fee based earnings**
- **Identify lost chances of non-interest income such as fee waivers**
- **Cost structure, relationship pricing and profitability in transaction banking**
- **Operational and reputational risks in non-interest income activities**
- **Customer assessment and suitability for retail sale of financial products**

Methodology

The programme will have discussion sessions by eminent bankers, financial service practitioners and academic faculty who will bring various perspectives on the subject. Several case studies will be discussed and group presentations will be elicited to engage participants in the programme.

Target Group

The programme will be useful for executives and managers involved in planning and marketing of products and services leading to fees, commissions, brokerage and trading income in banks and financial institutions both to retail and wholesale customer segments.

Modalities

This online course will have **15 hours of engagement time**, 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.

III. Self-assessment to track progress in the course will be provided.

Participants enrolled to the program will be provided with login id and password to enter into the learning 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, taking quizzes, etc. The programme window will be open for maximum 3 days from date of commencement.

Schedule for live session will be provided at the start of the program. Executives attending the program would need internet access on a desktop or laptop with Google Chrome to enable access to live and recorded sessions

Completion Certificate

A completion certificate will be given to the participant at the end of the program. Participant has to remain logged in for at least the total number of engagement hours within the duration of the program for being considered to have completed the same.

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 also apply for the program in their individual capacity.

Please address your enquiries and nominations to:

Prof Anjan Roy

Programme Coordinator

National Institute of Bank Management

NIBM Post office, Kondhwe Khurd

Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX)

E-mail : aroy@nibmindia.org

Web : www.nibmindia.org

Last Date for Receiving Nominations: October 10, 2021

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 ST No. AAATN0040PST001.
- National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

Mode of Payment for Foreign Participants

Mode of Remittance: SWIFT*

- Name & Address of our Bankers : Punjab National Bank
C-2, Shop No. 4-5, Bramha Estate
Kondhwe Khurd, Pune 411 048
Maharashtra, India
- Name of the Beneficiary : National Institute of Bank Management
- NIBM's Bank Account No. with Punjab National Bank : 11281131004402
- Bank's Swift Code : PUNBINBDDIB
- Preferred Currency : USD
- Correspondent Bank of Punjab National Bank : WELLS FARGO BANK NA
- Punjab National Bank A/c No. with Correspondent Bank : 2000193007918
- Swift Code with Wells Fargo Bank : PNBpus3nnyy
- IFSC : PUNB0108810

* 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.

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