

Banking on Excellence: Strengthening Branch Performance and Customer Relations



Session Date:
4th, 6th & 8th
August 2025

Timings
11:00 am to 1:00 pm

Duration:
2 Hours

Training Mode:
Online

Course Overview

In today's competitive and customer-centric banking environment, branch performance and customer relationship excellence are critical pillars for institutional success. Branches are not only the face of a bank but also serve as crucial touchpoints for delivering financial services, fostering trust, and driving business growth. As the banking sector evolves through technological advancements and regulatory reforms, there is a need for branch-level staff to enhance their knowledge, operational capabilities, service quality, and professional conduct.

This three half-day training program, titled "Banking on Excellence – Strengthening Branch Performance and Customer Relations," is designed to empower branch managers, officers, and frontline staff with the practical tools and strategic insights necessary to excel in their roles. The program blends core concepts of operational efficiency, regulatory compliance, risk management, and customer engagement with soft skills that elevate branch image and individual professionalism.

Over the course of three focused sessions, participants will explore:

- The strategic role of branches in delivering banking services and achieving corporate objectives.
- Best practices in customer management, relationship building, and compliance with KYC/AML norms.
- Core operational processes such as handling negotiable instruments, managing cash and remittances, and complying with SBP regulations.
- The importance of internal controls and risk awareness in ensuring sound and secure banking operations.
- The value of personal grooming, etiquette, and a customer-friendly attitude in enhancing the bank's brand and service quality.

Through interactive discussions, real-life examples, and actionable takeaways, participants will gain clarity, confidence, and commitment to elevate their branch's performance and customer experience to new heights.

Who Should Attend:

This training program is ideally designed for:

- **Branch Managers and Operations Managers:**
Who are responsible for leading branch teams, achieving performance targets, and ensuring regulatory compliance.
- **Customer Relationship Officers and Relationship Managers**
Who directly engage with clients and play a critical role in building and maintaining customer relationships.
- **Branch Service Officers / General Banking Officers (GBOs)**
Who handle frontline customer service, cash management, and operational tasks in branch environments.
- **Tellers and Cashiers**
Who are responsible for daily cash transactions, vault operations, and customer interface at the counters.

Trainer
**Naveed Elahi
Malik**

Banking Consultant | Corporate Trainer |
Subject Matter Expert Operations,
Fraud Risk, Compliance Risk and
Internal Control Risk Management.

**INVESTMENT:
PKR 15,000**

Course Contents:

Day 1:

Introduction to Branch Banking and Customer Relationship Management

Session 1:

Topic: Introduction to Branch Banking and Role of Branches in the Banking System

Sub Topic:

- Overview of Branch Banking
- Role of Branches in the Banking System
- Corporate Objectives, Mission, and Vision of Banks
- Services Offered by Bank Branches

Learning Outcome:

Participants will understand the fundamental role of branches in the banking ecosystem, along with the services offered and their alignment with corporate objectives.

Session 2:

Topic: Customer Management and Banker-Customer Relationship

Sub Topic:

- Customer Relationship Management (CRM)
- Banker-Customer Relationship
- Account Opening – Legal and Regulatory Requirements
- Customer Due Diligence (CDD) and KYC (Know Your Customer) Management

Learning Outcome:

Participants will learn how to establish and maintain effective relationships with customers while complying with legal and regulatory obligations

Day 2:

Operational Aspects and Regulatory Compliance

Session 3:

Topic: Operational Processes in Branch Banking

Sub Topic:

Negotiable Instruments
Cash and Vault Management –
Clean Note Policy
Remittances, Collection, and Clearing

Learning Outcome:

Participants will gain operational knowledge of handling negotiable instruments, cash, and vault management, along with remittance and clearing processes.

Session 4:

Topic: Regulations and Regulatory Compliance in Banking

Sub Topic:

State Bank of Pakistan (SBP)
Regulations
Impact of Non-Compliance with
Regulations
Complaint Resolution Process

Learning Outcome:

Participants will understand the importance of regulatory compliance, its impact on banking operations, and strategies for effective complaint resolution



Course Contents:

Day 3:

Risk Management, Internal Controls, and Personal Grooming

Session 5:

Topic: Effective Internal Controls and Risk Management

Sub Topic:

- Understanding Effective Internal Controls
- Risk Management in Branch Banking

Learning Outcome:

Participants will learn to identify and mitigate risks while ensuring robust internal controls in branch operations.

Session 6:

Topic: Personal Grooming Skills for Bankers

Sub Topic:

- Motivation and Positive Attitude
- Good Manners and Habits
- Professional Impressions and Dressing
- Rules of Etiquette for Customer Interaction

Learning Outcome:

Participants will develop professional grooming and interpersonal skills to enhance customer satisfaction and personal effectiveness.

Final Wrap-Up and Feedback:

- Recap of Key Learnings from all Sessions
- Open Discussion and Q&A
- Feedback Collection from Participants