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BANKING OPERATIONS TODAY™



The Course

A license of our partner Business Today International, Banking Operations today is a Board based business simulation which enables all levels of staff to improve their contribution to the operational efficiency of a transactional bank. The programme helps staff to understand the many relationships that exist within a banking group and in particular, the interplay between centralised operations and branch operational activities.

The simulation involves teams of participants who rotate through the roles of branch operations and central operations which allows them to reflect on the critical success factors in each activity. Team performances are benchmarked against each other to allow for inter-group comparison.

Throughout the programme, the activities in the simulation are related to the participants actual working experience. All documentation used in the simulation is customised to the clients terminology and formats and to reflect actual governance and risk management procedures.

This program has the following objectives:

- To gain a deeper understanding of the 'broader picture' of the banking business.
- To experience the overall operation of a typical industry.
- To account for the consequences of business decisions using appropriate accounting processes and analysis.
- To become more familiar with how you impact on the business, facilitating more informed and effective business decisions.
- To assist managers in identifying and managing complex situations that might interfere in various stages within the development of a company and which may sometimes involve changes in strategy

The prime focus of the training programme is to build business understanding so that your staff can be confident and committed to your company's strategy. These issues in totality form a broader perspective of business realities. A simulation based training programme can deliver understanding on all these issues, together with an understanding of how and where an individual can impact on the success of a company.

Learning outcomes

- The nature of the transactions undertaken in their business and the processes required for completing such transactions.
- The relative roles of branch and versus central operations and the need for co-operation and cross departmental support.
- The importance of obtaining the relevant customer protocols and the potential risks attached to non compliance.
- The relative mix between interest and fee-based income and the importance of growing non interest income.
- The role of financial and operational risk management procedures
- The challenges of planning staff compliments to ensure optimum customer service during fluctuations in business volumes.
- The relative importance of flexibility and specialisation of staff in order to ensure a balance between excellent customer service and low operating costs
- The impact of automated and client executed banking services on margins as well as costs

We believe that the above mentioned benefits impact directly on the base line of a Business, more informed business decision of the delegates lead to profitability.

AGENDA

1. Cycle 1- First simulation stage with trainer support

Each team independently manages business cycles and analyses the business situation using banking real KPI's.

Real Banking Key Performance Indicators

- Average number of depositors per retail bank branch
- Average withdrawals made by each depositor
- Ratio of active depositor to dormant depositor
- Average number of default borrowers in a year
- Average number of credit cards issued by the retail bank
- Rate of borrowing risk
- Rate of default risk
- Average number of customers served in a day
- Average number of closed bank accounts
- Operating margin
- Interest margin
- Cost to asset ratios
- Overhead cost ratio
- Cost of income
- Customer's satisfaction (%)

Industry issues

- Branch versus central operations
- Outstanding protocols
- Uncompleted transactions and “half work”
- Financial and operational risk
- Peaks and valleys
- Staff flexibility / specialisation
- Lobby congestion
- Migration to new forms of banking - increases capacity reduces revenue

2. The results of the first simulation stage

Each team present their results (forecasted vs actual) to the entire group and respond to their questions.

- Results and Variance Analysis
- Feedback and conclusions
- Planning second/third cycle simulation

3. Transfer to real life -- exercises during simulation

- Budgeting
- Vertical trend analysis
- Profit triangles and Return on investment
- Optional additional exercises
- Shareholder value/economic profit
- Management report

4. Participants will go through the Second and Third Cycle of the business simulation

They will go through the same business process as in cycle 1 with different exercises, potentially without trainer support.

5. Final results and team classification

A representative of each team presents a performance analysis of his team from the perspective of the final classification.

Course details

Minimum 12, maximum 20 participants in a group

Period: 2 days, from 9:00 to 17:00

Trainers: Georgeta Dendrino, Stefan Palarie