

enparadigm

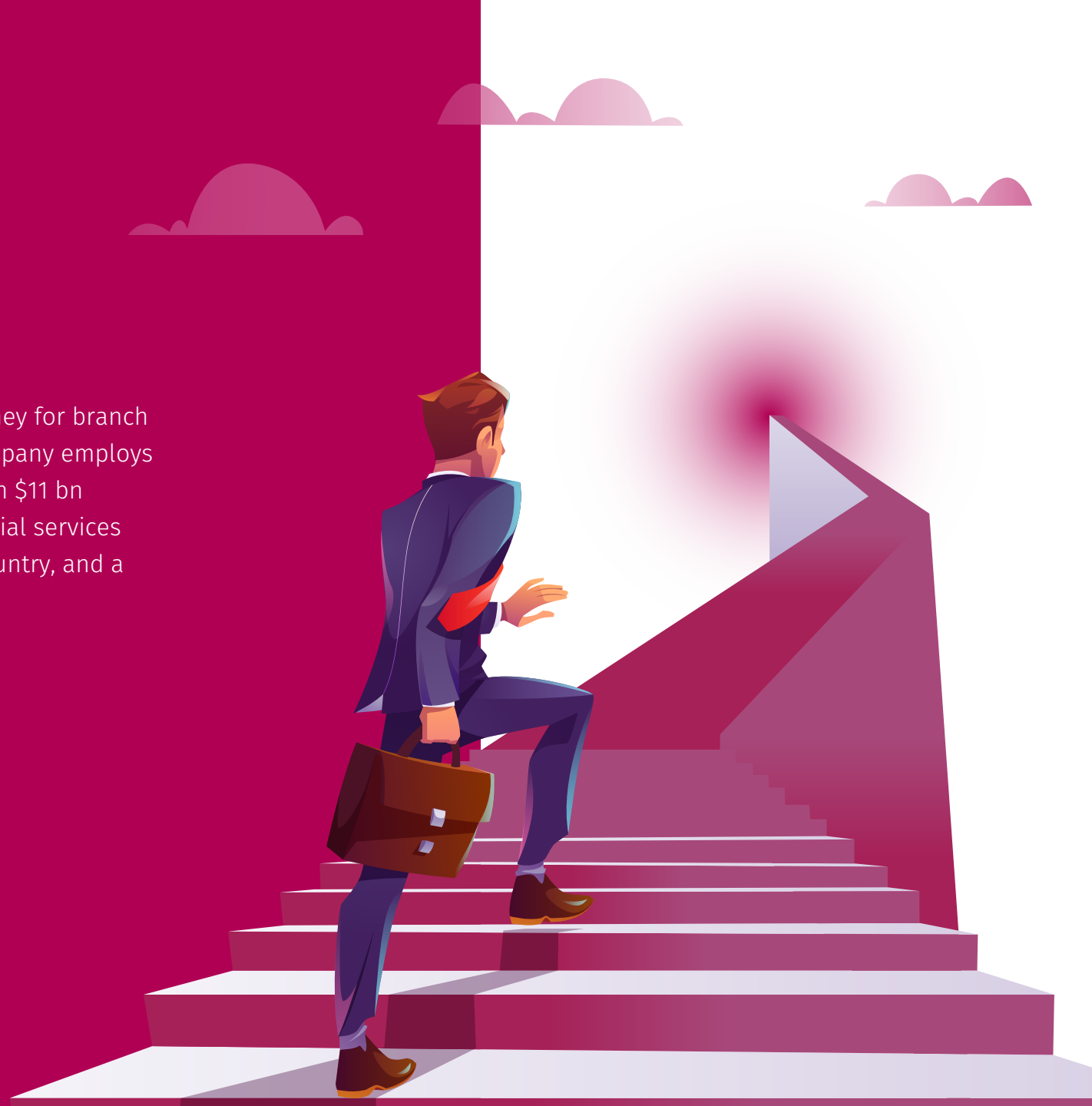
# Turning Branch Managers into Branch CEOs

## Banking Sector



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**Enparadigm** designed a comprehensive learning journey for branch managers at one of India's top private banks. The company employs close to 80,000 people and has posted revenues worth \$11 bn (INR 80k Cr) for FY22. It's an Indian banking and financial services giant, with operations across 4000 branches in the country, and a brand name synonymous with trust and efficiency.



# Identifying the Need

With a new leadership team coming in 2019, a number of strategic steps were taken. **A major change was the movement of new business acquisition out of branch banking**, which was now going to be handled by Assets & Liabilities Acquisition team – this resulted in the branch managers experiencing a loss of control on the branch day-to-day.

The company wanted a holistic intervention that could help these branch managers from a competency coverage standpoint, and help them deliver outcomes as per the company's strategic directives.

Enparadigm initiated the design of the intervention, with inputs taken from the learning leadership team and cluster heads, which were clubbed with insights from comparing business productivity metrics across the top 10 Indian banks in the last decade.





“Our biggest competition has had the same model for two decades - every branch staff has to sell. It has been a solid part of their culture as they grew from 200 to 5000 branches. Here, there are 4500 branches and the model is changed. For the last so many years, we have been doing things a particular way, so how do we change now?”



“Our biggest challenge as branch managers is that our focus level keeps getting disturbed: multiple logins going on, different teams chasing different products.”



“While we are seeing good growth in business, all the incremental outcomes are coming from only about 20-25% of the folks. The remaining people are more in service mode than sales mode.”



“Other competition banks have one person that leads the branch, the Branch Heads in these banks are like the MD of the branch and have all decision-making powers. Here, Sales and Operations report to different hierarchies. Getting everyone to align to one agenda is not easy. Being able to influence and manage stakeholders is critical.”



“What is missing in the branch heads today is market orientation and solution orientation. The branch heads really need help with building these capabilities.”



“Branch heads need to adapt to better approaches towards motivating and inspiring performance from the people under them. Asking them to stay till 8.30 pm at the branch is not the only way to drive performance.”

The business need was to see a clear spurt in business and revenue productivity per employee, and it was clear that with the way the setup at the company was, this could only come about from a healthy branch level management.

From the deep-dive done by Enparadigm into the business productivity metrics across the top 10 Indian banks in the last decade, it came to light that while the company was doing better than the industry average in terms of their key business metrics, it lagged the industry leaders on all these counts.

Competitor 1 has a combination of a strong sales culture along strong credit management, which was seen in its consistent book growth, low Non Performing Assets (NPAs), Net Interest Margin (NIM), translating to higher Return on Assets (ROA) and Return on Equity (ROE).

Competitor 2 has a slightly more conservative sales culture, it has the best CASA (Current A/c Savings A/c) % leading to high NIM%, but its ROA and ROE are not industry leading.

Competitor 3 has had lower than average business performance over the last 10 years, but has significantly improved in the last 3 years.

The company had been performing better than Competitor 4 over the last 10 years, however Competitor 4 has had a strong bounce back in the last 3-4 years.

From a productivity per employee point-of-view, during 2019-21 the company had seen an increase in the employee headcount and a relative stagnation in employee productivity.



The idea with the program was to help branch managers in the following aspects:



Instead of taking complete ownership of the branch as a branch leader, waiting for cluster heads to identify and solve challenges at the branch level

Having a reactive approach to branch operations, spending a lot of time firefighting and handling escalations



Spending a lot of time and energy on conference calls, huddles, admin issues, daily reports instead of thinking how to resolve issues proactively



# Mandate Structure

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The mandate was designed in a three-phased format, with each phase covering the following:

## Branch Mastery: Effective Branch Planning

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# 01



Market mapping



Driving process excellence



Branch business planning



Solution orientation



Maintaining branch rhythm



Data based decision making



Optimal resource management



Customer Delight

# 02

## Unleash your True Potential



Ownership & Accountability



Achievement orientation



Effective time management



Ability of Multitasking



Effective prioritization



Ability to achieve self & organizational goals

# 03

## Leading with Impact



People Management



Effective Delegation



Motivating and engaging your team



Managing focus as a leader



Coaching & developing team members



Leading by example

# Simulations Mapped & Key Frameworks Covered



Competency



Simulation Mapped



Framework Covered



Key Takeaway



Mapped to module

Channel Management  
& Sales Planning



- Four critical levers of process excellence
- Optimal Resource Management
- Hypothesis Formulation and testing
- RCA Method, the 5-Why Method

- Hitting business targets of the branch across sales, operations and customer service
- Ensuring regulatory compliance
- Executing business plan with the expected product mix, high CSAT and low customer complaints
- Managing branch rhythm, building the capability of the teams and creating a culture of performance

- Module 1

Effective Delegation



- Skill-Will Matrix

- Identify skill and motivation levels of team members

- Module 1



Competency



Simulation Mapped



Framework Covered



Key Takeaway



Mapped to module

Growth Mindset



• 3A Triad (Aspire, Act, Adapt)

- Identify self-limiting beliefs and patterns
- Move beyond comfort zone

• Module 1

Manager as a Coach



• EAST Framework

- Identify your teams' gaps and devise solutions that can work for them
- Enable them to implement the solutions by making the process of change amenable

• Module 3

Some of the other frameworks covered:



Growth Model of Self Mastery

The Johari Window

The Dronacharya Model

The importance of moving out of Comfort Zones, BHAGS model of goal setting

Tiny Habits Behavioral Model by BJ Fogg

Monkey Management

# Journey Delivery

How the simulation methodology works



**01**  
Simulation logins are given to teams of 3-5 participants or Individual participants



**02**  
Each player analyzes information opportunities and threats, and submit decision within simulation



**03**  
Simulation assesses each player's decisions factors in the market focuses and crunches data like a real business scenario



**04**  
Simulation presents round result so that players can check their performance in business or behavioral situations

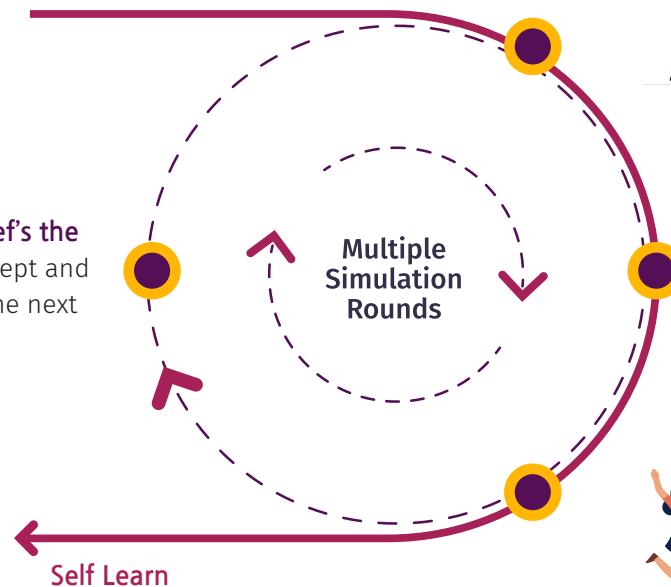


**05**  
Expert Facilitator debrief's the group and explain concept and frameworks to apply in the next round



**06**  
End of the simulation Learning Outcome

- Learning tools and insights
- Time bound action plans

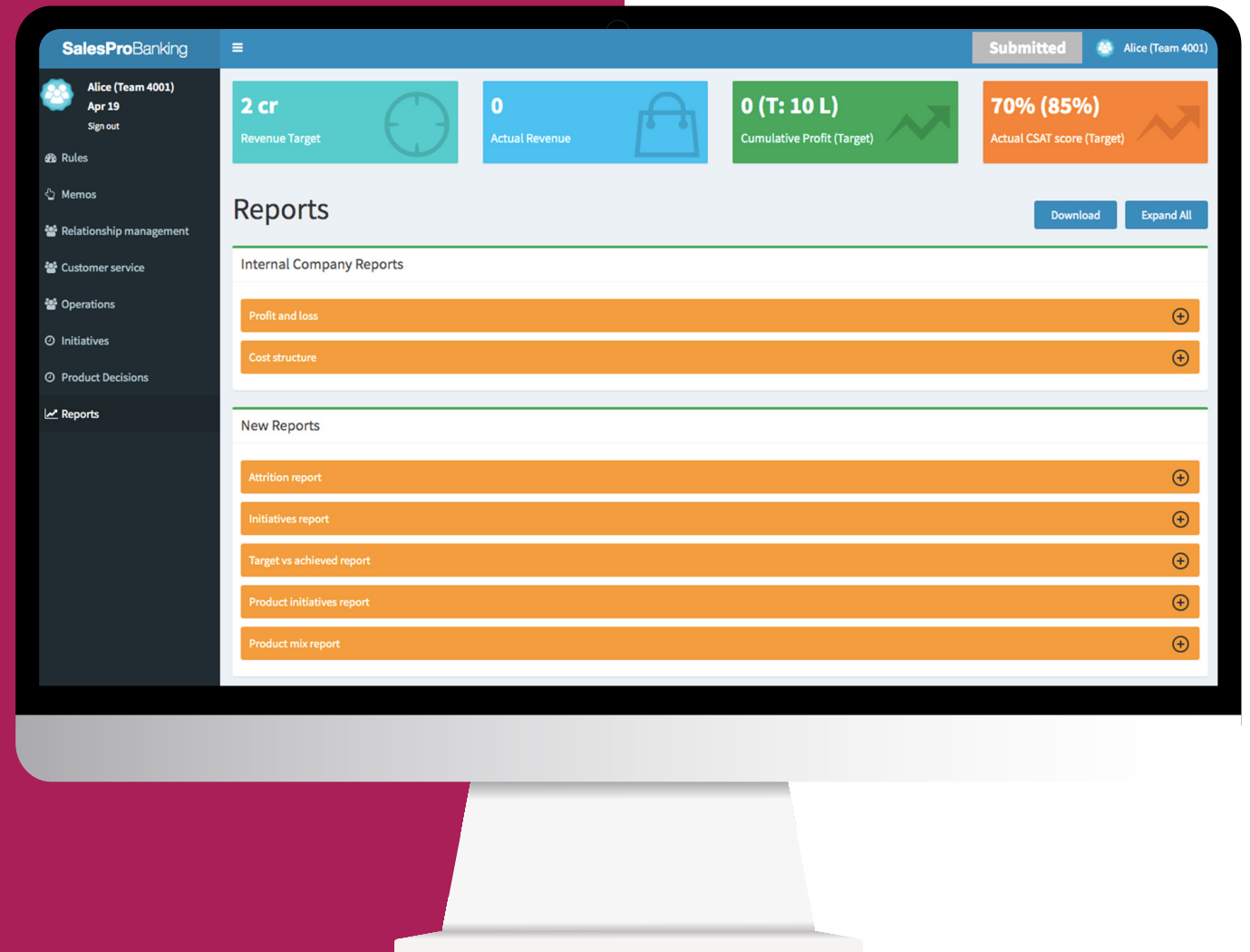


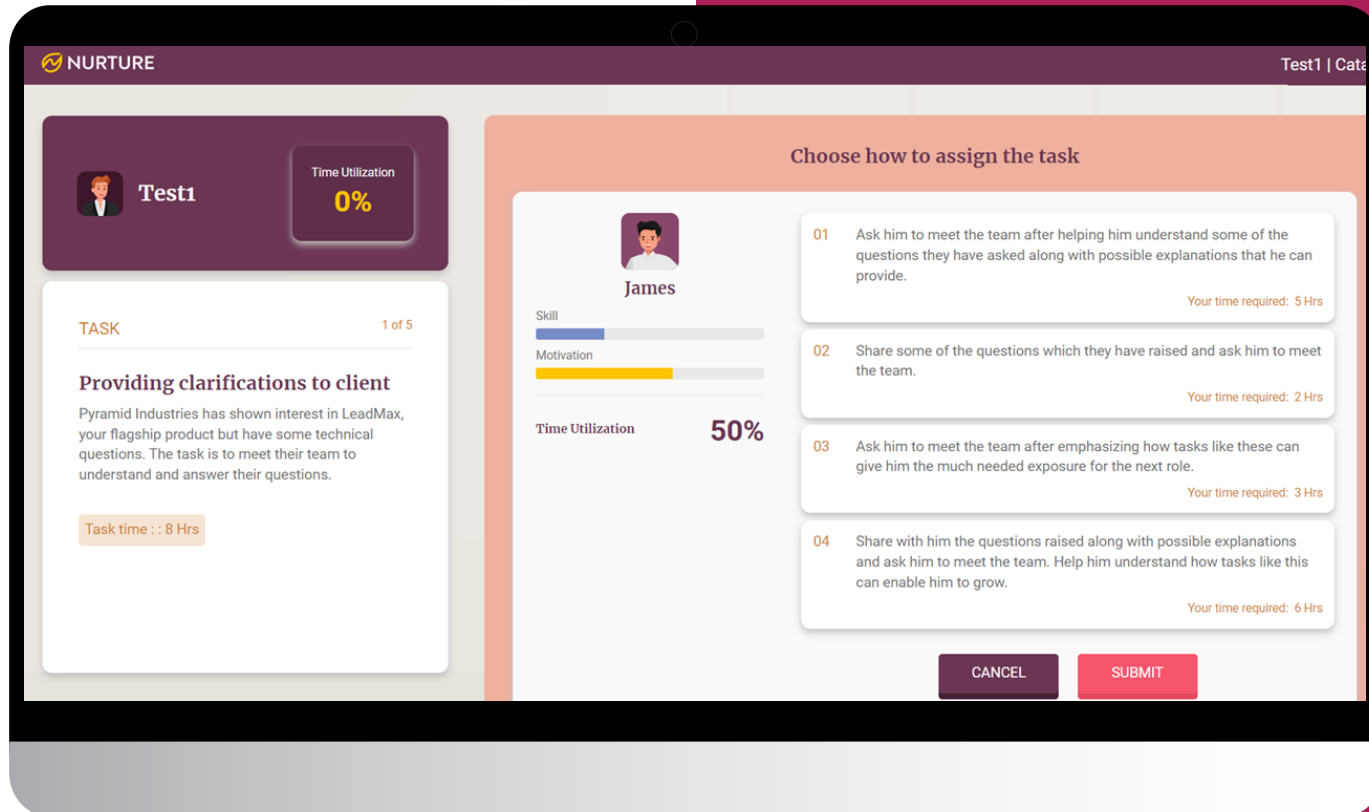
Teams take decisions and understand the impact on their virtual business, experiencing several 'business' cycles in a matter of hours.

## Snapshot of the business simulation interface

The program was designed as a blended learning intervention with virtual workshops, business simulations, behavioural simulations and mobile-based micro-learning modules to drive retention.

Each batch was assigned a specific facilitator to maintain continuity





Snapshot of the behavioural simulation interface

A special participant connect session, called “**Chai with Branch CEOs**”, was conducted after 45-days of the completion of the journey for each batch. This was done to check the progress and feedback from the participants at the first checkpoint of the overall year-long journey, and to assess if any course-corrections need to be done.

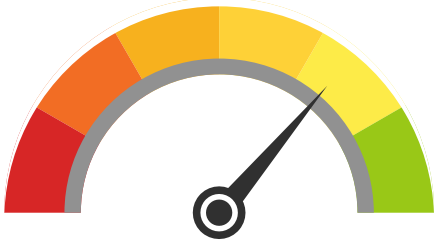
# Immediate Feedback

More than 2600 branch managers have been through the learning journey. Here are the feedback scores taken immediately after the journey:

### Feedback on the modules



### Recommend this to other branch managers



72

Net Promoter Score



# Impact at Everyday Work



## Participant Designation



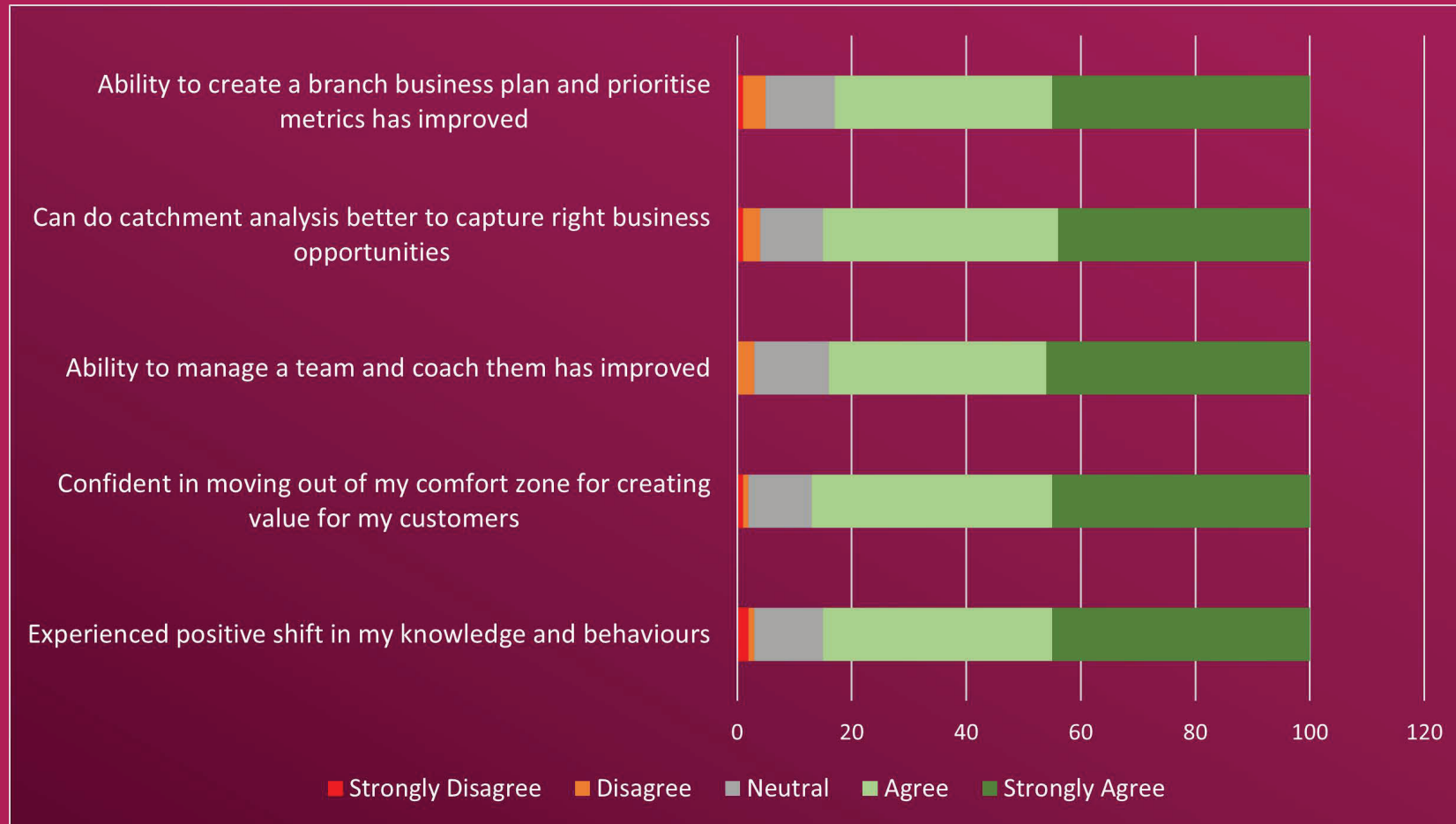
## Action Implemented









## Results Observed

Branch Manager, Mumbai	Creating a team spirit with positive attitude, making the team work on their goals and achievements for growth in bank, using the idea of bucketing with skill and will concept.	Trying to be a coach and leader, there's growth in business and good positive atmosphere at branch.
Branch Manager, Trichy	Started to explore the opportunities of Location. Concentrated in going beyond budgets and worked towards market share.	Was able to plan and align the branch towards growth. I was able to explore the opportunity, brought in big relationships like IIM and AMMAN TRY.
Branch Manager, Pune	Motivating people in the branch to provide more input and comprehensively better output, Putting numbers in the right place and talking the numbers language.	It has given more confidence and has given a new outlook for making decisions for personal as well as organizational improvement.
Branch Manager, Bongaigaon	Better coaching to the resources and to identify the most important task what needs to be completed on daily basis to make optimum utilization of time.	Improved PPC sale by the resources. In the last quarter many of us at branch have improved our KRA score by identifying what needs to be done in remaining days and what we can leave due to shortage of time.

# Journey Impact on Participants



# Business Results

Parameter		FY21	FY23
1	Interest Income Per Employee (INR Cr)	0.81	0.92 
2	Business Per Employee (INR Cr)	17.21	19.50 
3	Net Profit Per Employee (INR Cr)	0.09	0.11 
4	CASA (Current A/c Saving A/c)	44.84%	47.12%*** 
5	ROA (Return on Assets)	0.71%	0.80% 
6	ROE (Return on Equity)	6.94%	8.33% 

\*\*\* indicates that the value is higher than the company's 10-yr (2010-20) average

# Participant Testimonials on Impact at Work

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“Liked the journey, it gave us the opportunity to take different steps to generate revenues. Monetize anything and everything in the branch. Revenue contribution at each and every step. **It has helped the attrition rate to go down, by the inputs we get and motivate the participants.** Usually there is a lot of baggage in our mind, this training program has helped reduce the burden.”

- Branch Manager, South 1

“Many thanks to the learning team and Enparadigm. My learning in the journey was about how to motivate people & get the best out of them, how to plan for achieving profitability, branch targets. This has allowed our team to share their thoughts more openly & will help in the overall branch productivity”

- Branch Manager, East

“Learning & unlearning is very important in any journey. Liked this journey, as it was not a one-way lecture, it was a two-way street as we also shared our thoughts. **The case study gave me a clear view to run the branch more effectively on a month-on-month basis** and better utilization of the resources. Liked the Module Unleash true potential - I follow these principles (Goal setting and Effective time management). Results in the branch are also better than previous months.”

- Branch Manager, East



“Eagerly waited for the journey. **My biggest learning was around managing time effectively & prioritization, as per the 80:20 rule. Another important learning was the monkey management and this has been passed on to the entire team at the branch.** This was an eye opener for taking the right decisions. Negotiation with any customer is possible due this program.”

- Branch Manager, North 2



“All the sessions were very professionally conducted. Simulations were new & practical scenarios were included, we understood how to handle them. Made us understand that everybody needs to work together for the success of the branch, cluster & regions.”

- Branch Manager, North 1



“Felt lucky to be nominated for this journey. It was amazing that we went through simulation-based learning. It is a unique way for learning for all the branch heads, and giving real life scenarios. Branches go through these challenges daily, but the simulation was a unique way of explaining the same thing and not give us theory.

**My learnings were 1. Strategy making, manpower management, and 2. Giving Constructive Feedback - resources look up to us, every resource has to be dealt with differently - someone has to be excited, others have to be motivated.** These days in the morning huddle, each resource speaks for 2 mins on something that they want to share - we can clearly see the difference.”

- Branch Manager, East



## Testimonials from L&D Stakeholders

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“Overall, it's a nice & first of its kind of experience where a branch head is running a simulation-based model by doing multiple experiments to generate revenue and able to see the impact after every change.”

- Regional L&OD Manager, Indore

“The trainers are skilled and have good people connect. Great idea to go with case based simulation for practical application in the work place.”

- VP, L&D, Mumbai

“The Branch Mastery - Thrive Simulation Program has been unique, fairly balanced in terms of sales & behavioral indices and relevant. The overall feedback from the Branch Heads across East has been positive with all the suggestions as shared to be factored in the next course of the journey.”

- AVP, L&OD, Kolkata



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