



ICMAI
THE INSTITUTE OF
COST ACCOUNTANTS OF INDIA
भारतीय लागत लेखाकार संस्थान
Statutory Body under an Act of Parliament
(Under the jurisdiction of Ministry of Corporate Affairs)

Brochure

Certificate Course on Cost Control Strategies in the Banking Sector

Banking, Financial Services and Insurance Board

Behind every successful business decision, there is always a **CMA**

About The Institute

The Institute of Cost Accountants of India is a statutory body set up under an Act of Parliament in the year 1959. The Institute as a part of its obligation, regulates the profession of Cost and Management Accountancy, enrolls students for its courses, provides coaching facilities to the students, organises professional development programmes for the members and undertakes research programmes in the field of Cost and Management Accountancy. The Institute pursues the vision of cost competitiveness, cost management, efficient use of resources and structured approach to cost accounting as the key drivers of the profession. In today's world, the profession of conventional accounting and auditing has taken a back seat and cost and management accountants are increasingly contributing toward the management of scarce resources and apply strategic decisions. This has opened up further scope and tremendous opportunities for cost accountants in India and abroad.

After an amendment passed by Parliament of India, the Institute is now renamed as "**The Institute of Cost Accountants of India**" from "**The Institute of Cost and Works Accountants of India**". This step is aimed towards synergising with the global management accounting bodies, sharing the best practices which will be useful to large number of transnational Indian companies operating from India and abroad to remain competitive. With the current emphasis on management of resources, the specialized knowledge of evaluating operating efficiency and strategic management the professionals are known as "**Cost and Management Accountants (CMAs)**". The Institute is the largest Cost & Management Accounting body in the world, having approximately 5,00,000 students and 1,00,000 members all over the globe. The Institution headquartered at New Delhi operates through four regional councils at Kolkata, Delhi, Mumbai and Chennai and 112 Chapters situated at important cities in the country as well as 11 Overseas Centres. It is under the administrative control of Ministry of Corporate Affairs, Government of India.

Mission Statement



"The CMA professionals would ethically drive enterprise globally by creating value to stakeholders in the socio-economic context through competencies drawn from the integration of strategy, management and accounting."

Vision Statement



"The Institute of Cost Accountants of India would be the preferred source of resources and professionals for the financial leadership of enterprise globally."

CPE Credit: 10 hours
for members of The Institute of Cost Accountants of India

Course Objective:

The Banking, Financial Services and Insurance Board is pleased to offer "**Certificate Course on Cost Control Strategies in the Banking Sector**". The BFSI Board has developed a structured 30 hours Certificate Course covering major cost drivers, cost allocation, activity-based costing, transfer pricing, digital vs. branch cost comparison, regulatory cost (CRR/SLR/PSL/ECL), branch profitability, workforce optimisation, and RBI-aligned cost transformation strategies. The Course is designed for CMAs with the objective of strengthening analytical capability, cost diagnostics, and profitability enhancement across the banking sector.

This Certificate Course on Cost Control Strategies in the Banking Sector covers the following Learning Objectives:

- ★ Understand major Cost Drivers in Commercial Banks.
- ★ Develop Analytical Tools for measuring and Controlling Costs.
- ★ Implement Cost Allocation, ABC, Marginal Costing, Transfer Pricing.
- ★ RBI-Aligned Cost Analysis for Banking Operations.
- ★ Build Strategies to Improve Profitability, Reduce Inefficiencies, and Optimise Resources / Productivity.

Course Eligibility:

CMAs

Course Duration:

Classroom Learning of 2 hours per day in the Weekend through online mode

30 hours online Coaching

2 months course

Online Examination for 100 marks

Course Fees:

Course Fees (including learning kit) of Rs. 3,000/- plus GST of 18%

Examination Fees:

Rs. 750/- plus GST per attempt

Online Admission Link:
<https://eicmai.in/advsc/DelegatesApplicationForm.aspx>

Detailed Course Content:

Day-1 :

- Overview of Indian Commercial Banking System (PSBs, Private Banks, SFBs).
- Introduction & Cost Structure of Indian Banks.
- Major Cost Heads: Interest Cost, Personnel, Operating Expenses, Credit Cost.
- Distinction: Controllable vs Non-controllable Costs.

Day-2 :

- Understanding Bank Financial Statements from a Cost Lens.
- Cost Elements in P&L, Balance Sheet Analytics.
- Cost of Funds, Operating Cost, Credit Provisioning
- Understanding CIR (Cost-to-Income Ratio), NIM, ROA, ROE

Day-3 :

- RBI Compliance Cost: CRR, SLR, Priority Sector Lending, Regulatory Reporting.
- Cost of NPA/ Stressed Asset Management.
- Impact of Compliance with ECL, IRACP Norms.
- Competitive Cost Challenges for PSBs vs Private Banks

Day-4 :

- Direct / Indirect Costs in Banks.
- Fixed vs Variable Costs.
- Treasury-related Costs, Branch Operation Costs, Technology Cost (Including Alternate Delivery Channels Cost).
- Overhead Absorption in Banking Context.

Day-5 :

- Activity Based Costing (ABC) Principles Applied to Banking Operations.
- Identifying Activities: Cash, ATM, NEFT/RTGS/IMPS, Loan Processing, CASA, Digital channels.
- Cost Drivers & Cost Pools.
- Case Study: ABC Model for Loan Processing

Day-6 :

- Multilevel Cost Allocation.
- Branch-level Profitability.
- Transfer Pricing (FTP) Basics.
- Shared Service Centre Costing.
- Allocate Overhead to Branches using Templates.

Day-7 :

- Costing of Products: Term Loans, Working Capital, CASA, Debit / Credit Cards, Digital Products.
- Return on Risk-Adjusted Capital (RAROC) vs Traditional Profitability
- Customer Lifetime Value (CLV)
- Case Study: Profitability Analysis of a Hypothetical Branch.

Day-8 :

- Digital Transactions vs Branch Transactions: Comparative Cost.
- ATM vs Branch vs Digital Delivery Cost.
- FinTech Partnerships.
- Enterprise IT Cost Control Strategies.
- Practical: Compute Cost Savings through Migration to Digital Channels.

Day-9 :

- Staff Cost Optimization.
- Productivity Metrics: Business Per Employee, Profit Per Employee / Branch.
- Workforce Planning & Automation.
- Performance-Linked Cost Management.

Day-10 :

- Marginal Costing in Credit Pricing.
- Break-even Analysis for Branches / Products.
- Pricing of Loans / Retail Products on Marginal Cost Basis.
- Exercise: Compute Break-Even for a Small Branch.

Day-11 :

- Internal Pricing of Funds; Liquidity Premium.
- FTP impact on NIM, Profitability of Branches.
- FTP in PSBs vs Private Banks.
- Practice: FTP-Based Profitability Computation.

Day-12 :

- ECL vs Incurred Loss: Cost Impact.
- Credit Risk Cost Modelling.
- Pricing Loans Considering PD/LGD/EAD.
- Case study: Credit Risk Cost on SME Lending.

Day-13 :

- ALM Implications for Cost Control.
- Fraud-related Cost Exposures.
- Audit Findings impacting Cost Efficiency.
- Cost Leakages in Procurement, Outsourcing, Branch Ops.

Day-14 :

- Vendor Evaluation.
- Outsourcing: Cost Analysis, Risk, RBI Outsourcing Guidelines.
- Technology Procurement Lifecycle
- Branch Rationalisation.
- CASA Enhancement for Cost Reduction.

Day-15 :

- Capital Productivity & ROA Improvement.
- Digital-First Cost Transformation Strategy
- Branch Budgeting.
- Efficiency Metrics: Cost Per Account, Cost Per Transaction.
- Cost Control SOPs.
- Energy & Resource Cost Management
- Predictive Analytics for Cost Forecasting.
- KPI Design.



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Contact for further queries

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