



JUNE
16, 2026



DEPOSIT MOBILIZATION

STRATEGIES TOOLS, TECHNIQUES & BEST PRACTICES



COURSE OBJECTIVES

By the end of this training program, participants will be able to understand the strategic importance of deposit mobilization in banking operations. Identify current banking challenges and techniques to convert these challenges into opportunities. Affecting deposit growth and customer retention strategies. Apply practical tools and techniques for mobilizing low-cost and stable deposits. Enhance customer relationship management and service quality for business growth. Develop effective communication, selling, and customer engagement skills. Opportunities for onboarding new customers and retaining existing customers. Improve productivity, time utilization, personal grooming skills and customer-focused business development practices.

LEARNING OUTCOMES

- Improve customer engagement skills
- Enhance branch business development efforts
- Apply practical deposit mobilization strategies
- Improve customer retention and onboarding
- Strengthen branch profitability and service culture

COURSE CONTENTS

Session 1: Opening & Banking Context

- Welcome & participant engagement
- Training objectives and expectations
- Importance of deposit mobilization
- Current banking environment and challenges
- Role of branch staff in business growth

Session 2: Importance of Deposit Mobilization

- Deposits as backbone of banking
- Impact on profitability and liquidity
- CASA and low-cost deposit importance
- Customer confidence and relationship banking
- Deposit growth in competitive environment

Session 3: Tools & Techniques for Deposit Mobilization

Tools:

- CRM and customer database utilization
- Customer profiling and segmentation
- Digital banking channels
- Referral system
- Market intelligence

Techniques:

- Relationship banking
- Need-based selling
- Cross-selling and up-selling
- Customer retention strategies
- Service excellence



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Session 4: Customer Service, Selling Skills & Business Development

- Customer handling techniques
- Communication and interaction channels
- Objection handling
- Personalized customer service
- Staff role in business promotion
- Time management and productivity
- Business development practices

Session 5: Action Planning, Activities & Wrap-Up

- Branch-level deposit action planning
- Identifying business opportunities
- Performance monitoring
- Soft skills
 - ◊ Personal grooming tips
 - ◊ Do and don't, Impressions
 - ◊ Reality of time
 - ◊ Manners, impact
 - ◊ Communication skills
- Building sustainable customer relationships
- Key learning summary

WHO SHOULD ATTEND?

- Branch Managers
- Operations Managers
- Relationship Managers
- Customer Service Officers
- Deposit Mobilization Staff
- Business Development Officers
- Branch Banking Professionals

FACILITATOR

Naveed Elahi Malik Banking Consultant & Corporate Trainer | Expert in Banking Operations, Internal Controls, Audit, Fraud & Compliance Risk Management | Leadership & Soft Skills With more than 45 years of extensive banking experience, Naveed Elahi Malik brings a unique blend of technical expertise and people development skills to his role as a Banking Consultant and Corporate Trainer.

His distinguished career includes senior leadership positions in Branch Management, Business Development, Quality Assurance, Audit, Internal Controls, Operations, Fraud & Compliance Risk management, and Legal Affairs with leading commercial banks. He also served at the National Accountability Bureau (NAB) as Head of the Financial Crimes & Investigation Wing, where he led major investigations into financial crimes. Holding a Master's degree in Economics and the professional qualification of DAIBP, Naveed has, for over three decades, been actively engaged in training, coaching, and consultancy services for the banking and corporate sectors.

His training programs are widely recognized for being practical, interactive, and case-based, ensuring participants gain not only regulatory and technical knowledge but also the soft skills needed for leadership, communication, and resilience.

Naveed is known for his engaging delivery style, blending local case studies, role plays, and practical exercises. His sessions consistently receive outstanding feedback, with recent programs in Fraud Risk Management, Cheque Handling, Deposit Mobilization, and Leadership Development achieving 100% participant satisfaction.

As a trainer of choice for leading banks and training institutes, Naveed is committed to building professional competencies and resilient teams, enabling individuals and organizations to thrive in today's dynamic financial environment.