

February 27 - March 3, 2017

Programme on

Retail Credit Risk Management

(Jointly Certified Course by
NIBM and TransUnion CIBIL)



National Institute of
Bank Management
Pune, India

TransUnion^{tu} CIBIL

Programme on Retail Credit Risk Management

(JOINTLY CERTIFIED COURSE BY NIBM and TransUnion CIBIL)

Retail lending and financial institutions are important lines of businesses for Indian banks to drive their portfolio growth. Over the last three years, the retail loan portfolio of banks has grown at CAGR of 28% with a significant reduction in retail NPA percentage. Credit institutions are increasingly turning to serve almost every conceivable credit need of individuals in different market segments, with innovations in loan products and best practices in the lending processes. However, with higher levels of competition, despite the well-dispersed portfolio of assets in retail lending, credit decisions need to be taken with due diligence, monitoring of borrowers must be done effectively and recovery processes must be executed efficiently. Else, banks may witness slippage in asset quality in this loan segment.

It is, therefore, important that branch managers and credit officers become familiar with retail credit markets, lending processes, usage of credit information and have the analytical and decision-making skills to assess credit proposals and ensure risk mitigation more professionally.

Objective

The objective of the course is to provide a comprehensive knowledge for understanding the nuances of retail credit and develop skills for enhancing quality of retail loan appraisal, as well as monitoring and recovery. As certification of employees in key areas of banking operations may soon become mandatory, this joint certification course offered by NIBM and TransUnion CIBIL fulfills an important aspect of skill-building in banks and lending institutions.

Target Group

The programme will be most useful for branch managers and credit officers as well as middle and senior level managers in retail credit division from banks, NBFCs, cooperative banks, credit rating agencies, credit information bureaus and other lending organisations.

Content

- Fundamentals of Retail Credit Theory
- Overview of Retail Credit Sector
- Types of Retail Products
- Retail Lending Strategy: Segmentation and Targeting
- Loan Policy and Regulatory Guidelines
- Credit Appraisal of Retail Loans: Concepts, Processes and Cases
- Understanding CIBIL Report
- Understanding CIBIL Score
- Data-Driven Customer Acquisition Strategy
- Nature of Frauds in Retail Sector and Prevention
- Retail Portfolio Management: Cross-Sell and Loss Limitation
- Documentation and Disbursement Formalities
- Due Diligence in Retail Credit - Bank Procedures
- Follow-up and Supervision of Retail Loans
- Retail Loan Recovery Practices in Banks
- Optimising Collection/Recovery Strategy
- Live Demo and Usage of Credit Risk Management Solutions
- Experience sharing

Training Material

A comprehensive set of training material will be provided covering topics related to retail credit products such as home loan, vehicle loan, personal loan, education loan, credit cards, etc. The learning material would enable quick reference of relevant concepts and information that participants would need to undertake their functions effectively. The material set also includes exercises, cases, checklists, etc.

Assessment and Certification

Participants would be subjected to entry and exit level tests. A participant will be declared successful and awarded RCRM (Retail Credit Risk Management) Certificate, a joint certification by NIBM-TransUnion CIBIL, only upon securing a minimum 50% marks in the exit test.

Faculty

Faculty comprising trainers from NIBM and TransUnion CIBIL, banking academicians, practising bankers and industry specialists in area of retail lending will conduct the course.

Dates

February 27 – March 3, 2017

The programme starts at 9.00 am on February 27, 2017 and will conclude by 5.00 pm on March 3, 2017.

Venue

NIBM Campus, Kondhwe Khurd
Pune, India.

Accommodation

The programme is fully residential. Participants will be provided well-furnished single room AC accommodation in the institute's hostel complex on the campus. However, they will not be permitted to bring their family members to stay on the campus. In case any Officer/ Executive with physical/ medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements.

The Institute has facilities for outdoor and indoor games and a large walking/-jogging trail for physical fitness besides a yoga centre. Participants are therefore encouraged to bring appropriate clothes/gear.

Programme Co-ordinators

Dr. Elizabeth James

Assistant Professor, NIBM.

Prof. Anjan Roy

Associate Professor, NIBM.

Last date for receiving nominations:

February 17, 2017.

Last date for availing early bird discount of 5%:

February 11, 2017.

(See fee structure on home page of the website)

Nominations and enquiries

Please address your enquiries to:

National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd
Pune 411 048, India.

Tel : 0091-20-26716000 (EPABX)
0091-20-26716219 (Direct)
0091-20-26716344 (Direct)

Fax : 0091-20-26834478

E-mail : elizabeth@nibmindia.org
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Website : www.nibmindia.org

**A pro-bono initiative by TransUnion CIBIL for the development of Indian banking and credit sector.*

Programme Fee (per participant)

	Fee	ST	SBAC	KKC	Fee+ST+ SBAC+KKC	TDS
Mem. Banks :	40,000	5,600	200	200	46,000	4,000
Non-Mem. Banks :	46,000	6,440	230	230	52,900	4,600

The fee includes the cost of tuition, boarding and lodging facilities, teaching material, etc. Service Tax ST @ 14% Swachh Bharat Abhiyan Cess SBAC @ 0.05% Krishi Kalyan Cess KKC @ 0.05% and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM.

Mode of Payment for Indian Participants

The fee may preferably be transferred by RTGS/NEFT/ECS to our A/c No. 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124), NIBM PAN No. AAATN0040P and ST No. AAATN0040PST001.

National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

For all electronic remittances, kindly send a confirmatory e-mail at: accounts@nibmindia.org giving details of the remitter and participant, name and dates of programme, etc.

Please see programme fee structure on home page of the website for early bird incentive, Pune City route map and local conveyance.

