



**National Institute of  
Bank Management  
Pune, India**

# **Programme on Retail Lending Strategies for Branch Managers**

*December 5 – 9, 2016*

***Coordinators***  
**Dr K Ramesha**  
**Dr K Srinivasa Rao**

# Programme on Retail Lending Strategies for Branch Managers

## Programme Rationale

The Indian economy poised to grow at over 7.5 per cent in FY 2016, the surge in middle class is expected to touch 400 million by 2020, internet users crossing 300 million mark and service sector continuing to grow faster are some of the pointers opening up umpteen opportunities for Retail Lending in India. The sluggish demand for credit from corporate sector due to opening up of alternate sources of funding for them through liberalized norms of External Commercial Borrowings (ECBs), Foreign Direct Investment (FDI), equity and bond market, the banks have been scouting for better opportunities to diversify their lending operations. In this context, lending to retail sector is emerging as a great value proposition for banks. As a result, lot of lending thrust is seen in the retail segment. There are diversified products with multiple delivery channels with improved turnaround time. Many banks are innovating its delivery models based on centralization of credit origination and marketing.

More so, banks have emphasized on retail lending with special focus on semi-urban and rural centers as well. Many banks have already identified potentially high-growth retail sectors and are also in the process of identifying branches for focused retail lending in urban, semi-urban and rural areas. In a competitive market, banks must plan for a comprehensive retail lending strategy to obtain a loan portfolio that enables better profitability and optimization of business. It is imperative that the branch managers of these potential branches are exposed to nuances of retail banking especially product-range, appraisal techniques, risks, and customer-centricity and so on. Against this backdrop, NIBM has taken the initiative in organizing the captioned programme for the benefit of branch managers/executives at controlling offices to pursue retail lending in a big way.

## Objectives

- To deliberate on recent developments in banking sector in the context of emerging significance of retail sector
- To familiarize with the retail banking products to focus on housing loans, educational loans, personal loans etc.
- To discuss various aspects relating to delivery of retail banking products – appraisal, loan processing, documentation, monitoring and recovery of retail assets
- To deliberate on asset quality in retail assets
- To facilitate preparation of a comprehensive branch level retail banking strategy

## Course Content

- **Developments in Banking Environment in the context of retail banking business**
- **Trends in the Growth of Retail Assets & Liabilities**
- **Retail loan products**
- **Marketing Strategy for Retail Products**
- **Delivery of retail banking products – Centralized Loan Processing Cell**
- **Customer Relationship Management**
- **Third party products**
- **Risk Mitigation in Retail Loans NPA Management**
- **Customer Service and Maintaining Service Quality**

## Programme Coordinators

**Dr K Ramesha** is a Professor with interests in economic environment, MSME finance and retail banking and has over 30 years of teaching, training and research experience.

**Dr K Srinivasa Rao** is associated with NIBM as an Industry Expert with rich experience of over three and a half decades in different functional areas in a very large public sector bank with special interests in planning, strategy and retail banking.

## Participants

**Branch Managers/  
Credit Officers from  
Controlling Offices.**

## Dates

December 5 – 9, 2016

The Programme will begin at 9.00 a.m. on December 5 and will conclude by the evening of December 9, 2016.

## 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.

**Last Date for  
Receiving Nominations:**  
November 25, 2016

**Last Date for  
Availing Early Bird Incentive:**  
November 19, 2016  
(See fee structure on  
home page of the website)

## Nominations and Enquiries

Please address your enquiries and nominations to:

Dr K Ramesha  
Dr K Srinivasa Rao  
Programme Coordinators  
National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd  
Pune 411 048 INDIA

Tel. : 0091-20-26716000 (EPABX)  
26716403 (Direct K Ramesha)  
26716282 (Direct K Srinivasa Rao)

Fax : 0091-20-26834478  
E-mail : ramesha@nibmindia.org  
kembai@nibmindia.org

Website : www.nibmindia.org

## Programme Fee (per participant)

**US \$ 2000 for foreign participant**

(See fee structure on home page of the website for incentive)

	Fee	ST	SBAC	KKC	Fee+ST+ SBAC+KKC	TDS
<b>Mem. Banks</b>	<b>: 35000</b>	<b>4900</b>	<b>175</b>	<b>175</b>	<b>40250</b>	<b>3500</b>
<b>Non-Mem. Banks</b>	<b>: 41000</b>	<b>5740</b>	<b>205</b>	<b>205</b>	<b>47150</b>	<b>4100</b>

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Service Tax (ST) @ 14%, Swachh Bharat Abhiyan Cess (SBAC) @ 0.5%, Krishi Kalyan Cess (KKC) @ 0.5% 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.

### Mode of Payment for Foreign Participants

#### Mode of Remittance: SWIFT\*

- Name & Address of our Bankers : **Oriental Bank of Commerce  
C-2, Shop No. 4-5, Bramha Estate  
Kondhwe Khurd, Pune 411 048  
Maharashtra, India**
- Name of the Account : **National Institute of Bank Management**
- NIBM's Bank Account No. with Oriental Bank of Commerce : **Current A/C 11281131004402**
- Bank's Swift Code : **ORBCINBBFCP**
- Oriental Bank of Commerce A/c No. with Correspondent Bank : **36152559**
- Preferred currency : **USD**
- Correspondent Bank : **CITIBANK N.A.**
- Swift code for Citi Bank : **CITIUS33**

**\* The Foreign Bank Charges/ SWIFT charges/Commission is to be borne by the remitter. The fees mentioned in the invoice/brochure is to be paid to NIBM, net of all bank charges.**

**\*Payments will be accepted only through electronic mode.  
Cheques/DDs/Pay Orders will not be accepted.**

- For all electronic remittances, kindly send a confirmatory e-mail at: [accounts@nibmindia.org](mailto: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, incentives for SAARC and other developing countries, mode of remittance, Pune City route map and local conveyance.