



**November 18 – 21, 2019**

# **Strategic Marketing for Developing Retail and MSME Portfolio**

*Coordinators*

**Dr Kaushik Mukerjee**

**Prof Ateeque Shaikh**



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

# Strategic Marketing for Developing Retail and MSME Portfolio

## Background

In recent times, commercial banks have witnessed major challenges in ensuring customer loyalty and increased competition from various quarters has been blamed for the situation. However, there is a tremendous opportunity for lending to retail as well as MSME customers. A recent report points out: "India's retail credit market is now the most dynamic in the emerging markets. In the last three years, credit to households in India has grown at a compounded annual growth rate (CAGR) of 15.7 per cent." On the other hand, the MSME sector has also shown a good appetite for loans but the success depends on turnaround time (TAT) and digitalization. In order to ensure successful market penetration, strategic marketing must become the order of the day. Strategic Marketing involves understanding the context of the customers, interpreting the exact requirements and creating personalized offers for customers, partnering with agencies to ensure customer handholding and reduction of turnaround time, etc.

The programme titled 'Strategic Marketing for Developing Retail and MSME portfolio' will focus on modern trends that bankers must deploy to create growth and drive high profits for their banks.

## Objectives

- To illustrate the use of strategic marketing techniques in the context of retail and MSME customers
- To prepare branch managers to adopt a customer-centric approach and deal with a variety of customer segments (e.g. corporate, SME, retail) in an effective manner
- To help managers undertake retail and MSME lending in a more profitable manner

## Contents

The following issues will be focused upon during the programme:

- ❑ The customer-oriented approach in banking
- ❑ Omni-channel approach for customer management
- ❑ Digital lending - the way ahead
- ❑ Service quality and service culture
- ❑ Retail lending strategies for enhancing portfolio profitability
- ❑ MSME lending strategies for enhancing portfolio profitability
- ❑ Customer relationship management and cross-selling
- ❑ Business mix management
- ❑ Customer analytics
- ❑ Digital marketing
- ❑ Team management

## Pedagogy

The inputs will be delivered through a variety of methods – interactive discussions, case studies, experiential learning, etc. Group work assignments will ensure shared learning opportunities. The sessions will be delivered by a group of academic faculty complemented by experience sharing sessions by experienced bankers.

## Target Group

**Marketing and Sales Managers, Customer Relationship Managers, Retail and MSME Portfolio Managers, Branch Managers, Zonal, Regional, Circle officers in Banks and Financial Institutions**

## Dates

November 18–21, 2019

The programme will commence at 9.00 a.m. on November 18, 2019 and will conclude by 5.00 p.m. on November 21, 2019. Participants are requested to reach the NIBM campus by the evening of November 17, 2019.

## 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 Coordinators

Dr Kaushik Mukerjee  
Associate Professor

Prof Ateeque Shaikh  
Assistant Professor

(Strategic Planning, Marketing and Control  
Area Group)

## Last Date for Receiving Nominations:

November 8, 2019

## Last Date for Availing Early Bird Incentive of 5%:

November 2, 2019

(See fee structure on  
home page of the website)

## Nominations and Enquiries

Please address your enquiries and  
nominations to:

Dr Kaushik Mukerjee  
Prof Ateeque Shaikh  
Programme Coordinators  
National Institute of Bank Management  
Khondhwe Khurd  
Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX)  
0091-20-26716339 (Direct)  
0091-20-26716115 (Direct)

Fax : 0091-20-26834478

E-mail : kaushikmukerjee@nibmindia.org  
a.shaikh@nibmindia.org

Website : www.nibmindia.org

## Programme Fee (per participant)

US \$ 1600 for foreign participant

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

	Fee	GST	Fee+GST	TDS
Member Banks :	36000	6480	42480	3600
Non-Member Banks :	42000	7560	49560	4200

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Goods and Services Tax (GST) @ 18% 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 GSTIN No. 27AAATN0040P1ZJ.
- National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

## Mode of Payment for Foreign Participants

### Mode of Remittance: SWIFT\*

1. Name & Address of our Bankers : **Oriental Bank of Commerce  
C-2, Shop No. 4-5, Bramha Estate  
Kondhwe Khurd, Pune 411 048  
Maharashtra, India**
2. Name of the Account : **National Institute of Bank Management**
3. NIBM's Bank Account No.  
with Oriental Bank of Commerce : **Current A/C 11281131004402**
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No.  
with Correspondent Bank : **36152559**
6. Preferred currency : **USD**
7. Correspondent Bank : **CITIBANK N.A.**
8. 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.