



July 16 – 20, 2018

Programme on Retail Credit Management

Coordinators

Dr Richa Verma Bajaj

Dr Elizabeth James



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

Programme on Retail Credit Management

India's retail banking sector is also one of the fastest-growing among emerging market assets, with banks' retail loan book expanding at a compound annual growth rate (CAGR) of 16.1 per cent in dollar terms in the past three years. India is the world's fifth largest global destination in the retail space. Retail market in India is projected to grow from USD 672 billion in 2017 to USD 1.1 trillion in 2020. Banks even have realised that this segment will drive growth. Even though the cost for the banks would rise because of the small ticket size of such loans, but at the same time, there is less impact they have on balance sheet on account of the non-performing loans. Banks are increasingly turning to serve almost every conceivable credit needs of individuals in different market segments, with innovations in loan products and best practices in lending processes. However, with higher levels of competition, despite the well-dispersed portfolio of assets in retail lending, credit decisions still need to be taken with due diligence; monitoring of borrowers must be done effectively; and recovery processes executed efficiently. The traditional 9 to 5 bank is no longer the norm. Financial institutions must dive head first into mobile banking technology to keep up with the insatiable demand of mobility.

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 skills to assess credit proposals and ensure risk mitigation more professionally.

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 material set 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.

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.

Content

- ❑ **Fundamentals of Retail Credit Theory.**
- ❑ **Overview of Retail Credit Sector.**
- ❑ **Types of Retail Products.**
- ❑ **Credit Appraisal of Retail Loans: Concepts, Processes and Cases.**
- ❑ **Retail Lending Strategy: Segmentation and Targeting.**
- ❑ **Loan Policy and Regulatory Guidelines.**
- ❑ **Understanding Consumer Credit Report and Credit Score Card.**
- ❑ **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.**
- ❑ **Use of technology in Retail banking**

Target Audience

The programme will be most useful for Branch Managers and Credit Officers as well as Middle and Senior managers in Retail credit division from banks, NBFCs, cooperative institutions, credit rating agencies, credit information bureaus and other lending organizations.

Dates

July 16 – 20, 2018

The programme will commence on July 16 at 9.00 am and conclude by 5.00 pm on July 20, 2018. Participants are requested to reach NIBM Campus by the evening of July 15, 2018.

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 Richa Verma Bajaj
Assistant Professor

Dr Elizabeth James
Assistant Professor
(Finance Area Group)

**Last Date for Receiving
Nominations:**
July 6, 2018

**Last Date for
Availing Early Bird Incentive of 5%:**
June 30, 2018
(See fee structure on
home page of the website)

Nominations and Enquiries

Please address your enquiries and
nominations to:

Dr Richa Verma Bajaj
Dr Elizabeth James
Programme Coordinators
National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd
Pune 411 048 (INDIA)

Tel. : 0091-20-26716000 (EPABX)
0091-20-26716320/219 (Direct)
Fax : 0091-20-26834478
E-mail : richa@nibmindia.org
elizabeth@nibmindia.org

For further details, visit us at 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	GST	Fee+GST	TDS
Member Banks :	42000	7560	49560	4200
Non-Member Banks :	49200	8856	58056	4920

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. : **Current A/C 11281131004402**
with Oriental Bank of Commerce
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No. : **36152559**
with Correspondent Bank
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 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.