



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

June 24 – 28, 2019

Coordinators
**Dr Elizabeth James
Prof Ateeque Shaikh**



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

Programme in Retail Lending Strategies for Branch Managers

Indian banks are strategically focusing now on retail loans, changing the very nature of banking in India. Stress on corporate loan is not the only reason for banks to focus on retail loans. There is policy and regulatory push, especially for public sector banks to offer differentiated and niche banking services to the retail sector. According to a CIBIL report of September, 2018, there are almost 150 million customers who are not credit active will become retail credit customers which presents business growth opportunities for banks.

Therefore, banks are increasingly turning to serve almost every conceivable credit needs of individuals in different market segments, with innovations in loan products best practices in lending processes and their digital banking initiatives. 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. It is, therefore, important that branch managers to 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 for effective business growth.

Content

- Developments in banking environment within the context of retail banking business
- Overview of Retail Credit Sector
- Types of Retail Products
- Loan Policy and Regulatory Guidelines
- Credit Appraisal of Retail Loans: Concepts, Processes and Cases
- Understanding Consumer Credit Report and Credit Score Card
- Due Diligence in Retail Credit – Bank Procedures
- Documentation and Disbursement Formalities
- Follow-up and Supervision of Retail Loans
- Strategies for Retail Loan Recovery in Banks
- Nature of Frauds in Retail Sector and Prevention
- Customer Relationship Management and Service Quality
- Customer Analytics for Retail Business Growth

Target Audience

The programme will be most useful for Branch Managers 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.

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,

Dates

June 24 – 28, 2019 (5 days)

The programme will commence at 9:00 am on Monday, June 24 and will conclude by 5:00 p.m. on Friday, June 28, 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 Elizabeth James

Assistant Professor

Prof Ateeque Shaikh

Assistant Professor

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).

Last Date for Receiving Nominations:

June 14, 2019

Last Date for Availing Early Bird Incentive of 5%:

June 8, 2019

(See fee structure on home page of the website)

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Elizabeth James

Prof Ateeque Shaikh

Programme Coordinators

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd

Pune 411 048, India.

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Fax : 0091-20-26834478

E-mail : elizabeth@nibmindia.org

a.shaikh@nibmindia.org

Website : www.nibmindia.org

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 NIBM 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.