

January 28 – 30, 2021  
(*Online Course Duration 10 hours*)

Online Training Programme on  
**Sustaining  
Retail Credit Business  
during Pandemic:  
Issues, Challenges and  
Way Forward**

*Coordinator*  
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*Assistant Professor*  
(Finance Area Group)



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

**B**anks' retail loan book shrunk by its biggest margin in 13 years in April, 2020 as discretionary spending collapsed. This was expected since quarantined Indian, due to lock down could spend only on essentials to curb covid-19 spread. Guidelines by RBI to extend a six month moratorium period from March 2020 to August 2020 for all term loans was implemented to help borrowers and also implementation of governments suggestion to waive off interest for the moratorium period is going to be implemented for further easing of stress caused to borrowers due to loss of job, and pay cuts. As Covid-19-induced lockdown restrictions were eased, retail loan inquiry specifically in home loans and auto loans saw a revival in July and August 2020. From fee discounts to lower interests, to shorter loan processing times, banks are rolling out a slew of incentives in a concerted move to revive retail lending and capitalize on the coming festive season.

Retail was, and will remain, the growth engine for banks, as companies are still operating below capacity.

On this backdrop the programme aims to help retail divisions of the lending institutions to turn the challenges of declining revenue generation, stress on net income, requirement of additional provisioning and higher costs into opportunities for better understanding of consumers requirements, to sustain and revive the retail business through interactive sessions on the below contents.

## **Content**

- Over view of retail credit market: Pre, and during pandemic (Covid 19).**
- Business continuity planning on issues for survival.**
- Relook at business strategies for bounce back during and post COVID containment.**
- Core relationship strategies.**
- Resetting revenue outlook.**
- Aggressive use of Digital banking platform.**
- Implications of Regulatory easing on banks under retail loans and way out.**
- New product offerings.**
- Credit and operations risk management.**

## **Target Audience**

**The programme will be most useful for executives from central office, regional office, zonal office and local head office of banks and officers from NBFCs, cooperative institutions, credit rating agencies, credit information bureaus and other lending organizations.**

## Modalities

This online course will have 10 hours of engagement time spread over a maximum 3 days, which includes live interactions of participants.

The programme will be basically driven by discussions conducted live for strategies and solutions with experts.

The course wear will include:

- I. Reading material for self study on prudent lending norms for retail.
- II. Pre-recorded video sessions on several topics.
- III. Live video sessions by faculty or guest lecturers, for discussions, clarification of doubt, etc.

Participants enrolled to the programme will be provided with login id and password to enter into the learning management platform of the institute. Guidance will be provided for navigating through the various activities in the platform such as accessing courseware, viewing video sessions, participating in live sessions, taking quizzes, etc. The programme window will be open for maximum 3 days including date of commencement.

## Nominations and Enquiries

Nominations are invited from both Institutions and Individuals from India and Abroad. Executives working in Banks/Financial Institution/Consulting Firms/Technology Firms in the Banking and Financial Services domain can apply for the programme in their individual capacity.

Please address your enquiries and nominations to:

Dr Elizabeth James  
Programme Coordinator  
National Institute of Bank Management  
NIBM Post office, Kondhwe Khurd  
Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX)

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E-mail : [elizabeth@nibmindia.org](mailto:elizabeth@nibmindia.org)

Web : [www.nibmindia.org](http://www.nibmindia.org)

**Last Date for Receiving Nominations: January 25, 2021**

## Programme Fee (per participant) for 10 hours programme

US \$ 500 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	8400	1512	9912	840
Non-Member Banks :	10500	1890	12390	1050
Individual Nominee :	10500	1890	12390	----

The fee includes the cost of tuition, access to reading material and recorded videos, etc. (Central 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 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 : Punjab National Bank  
C-2, Shop No. 4-5, Bramha Estate  
Kondhwe Khurd, Pune 411 048  
Maharashtra, India
- Name of the Beneficiary : National Institute of Bank Management
- NIBM's Bank Account No. with Punjab National Bank : 11281131004402
- Bank's Swift Code : PUNBINBDDIB
- Preferred Currency : USD
- Correspondent Bank of Punjab National Bank : WELLS FARGO BANK NA
- Punjab National Bank A/c No. with Correspondent Bank : 2000193007918
- Swift Code with Wells Fargo Bank : PNBUS3NNYC
- IFSC : PUNB0108810

\* 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.**