

October 24 – 28, 2016

Programme on

Retail Lending Strategy

For Senior Management

Coordinators

Dr K Ramesha

Dr K Srinivasa Rao



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

Programme on Retail Lending Strategy for Senior Management

The increasing interest of banks in the retail lending segment during the last decade is often viewed as their strategic response to the changing market environment. More so after the asset quality woes have exacerbated. Interestingly, the growth rate of retail assets of the banking system has shown three distinct phases viz. 'take-off', 'acceleration', and 'transformation of eco-system' during the last 15 years. Of the several reasons for transformation of the eco-system led by technology, one significant aspect is the need for improved preparedness of banks in terms of aligning the right strategies. It is also an acknowledged fact that banks have to reinvent their strategic approach to be able to penetrate into the retail market in the upcoming tier II and tier III cities which promise huge potential.

The shift in rise in the middle-class segment and proliferation of internet capabilities are clear pointers to enhance the retail credit delivery system of banks. Moreover, the strategic shift in the demographic profile, digital thrust and potential uptick in economy are poised to change the future of retail banking. In order to move forward and sustain growth rates in retail assets as also to improve market-share, banks must fine-tune their strategies. They also need to balance the sectoral advances' portfolio, which is currently skewed towards large credit towards retail.

Therefore, it is high time that banks revisit their retail lending strategies and improve upon them from their past experiences and peer bank practices. This programme also aims to emphasize on critical aspects of retail lending viz. cost, customer acquisition, credit quality and cross-selling. These aspects, if addressed systematically, should help a bank in acquiring good quality retail assets' portfolio to improve profitability. This programme is designed for senior management from head office, zonal office or regional office in Scale IV and above and those heading retail branches and centralised loan processing hubs of banks and financial institutions.

Objectives

- To understand and analyse the economic and banking environment
- To critically examine the developments in retail financial markets
- To deliberate on delivery, due diligence and asset quality in retail loans
- To facilitate preparation of a comprehensive retail banking strategy.

Content

- Developments in economic and banking environment
- Trends in the growth of retail assets
- Revisiting retail banking - learning from the past
- Marketing strategy for retail asset products
- Centralised loan processing cells
- Housing loan, educational loan, personal loan and third-party products
- Risks in retail assets - asset quality and securitization
- Customer service and 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

Senior executives from
HO/ZO/RO in Scale IV and
above and retail branches.

Dates

October 24 – 28, 2016

The programme will begin at 9.00 am on October 24 and will conclude by the evening of October 28, 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:**
October 14, 2016

**Last Date for
Availing Early Bird Incentive:**
October 8, 2016
(See fee structure on
home page of the website)

Nominations and Enquiries

Please address your enquiries and nominations along with the fees 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. : 020-26716000 (EPABX)
26716403 (Dr K Ramesha)
26716282 (Dr Srinivasa Rao)

Fax : 020-26834478
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
Mem. Banks	: 35000	4900	175	175	40250	3500
Non-Mem. Banks	: 41000	5740	205	205	47150	4100

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*

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.