

**February 16 – 19, 2021**  
**(Online course duration:15 hours)**

---

# **Online Programme on Customer Analytics and Cross-selling Strategies for Retail and MSME Business**



*Coordinator*  
**Dr Kaushik Mukerjee**  
Associate Professor



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

## Background

A recent report on banking 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 good appetite for loans but the success depends on turnaround time (TAT) and digitalization.

However, the major challenge for bankers today is to 'how to get maximum share of wallet of customers?' In order to ensure higher share of wallet, technology-based customer analytics and cross-selling strategies must become the order of the day.

## Objectives

- To illustrate the use of customer analytics based marketing techniques in the context of retail and MSME customers
- To adopt digital-focused approaches to win new customers and retain existing customers
- To help managers understand the best strategies for effective cross-selling

## Content

- Customer-oriented approach for better customer understanding
- Soft skills for better customer relationships
- Digital focused approach – the way ahead
- Digital marketing
- Service quality enhancement through technology
- Retail lending strategies: Financial planning and wealth management
- MSME lending strategies issues and emerging opportunities
- Cross-selling strategies for enhancing share of wallet
- Business mix management
- Customer analytics
- Machine learning and natural language processing for enhanced customer insights

## 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.

## Pedagogy

The online sessions will be delivered by a group of academic faculty complemented by experience sharing sessions by experienced bankers.

## Modalities

This online course will have 15 hours of engagement time spread over 4 days, which includes several self-paced study materials and live interactions of participants. The courseware will include the following:

- I. Reading material for self-study, case study or exercise material and online references
- II. Video sessions:
  - i. Pre-recorded video sessions and/or
  - ii. Live video sessions by faculty or guest lecturers, for discussions, clarification of doubt, etc.
- III. Self-completion exercises will be given to participants.

Participants enrolled to the program 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 4 days including date of commencement.

The session schedule will be provided at the start of the programme which will mention the live session timings and the schedule to be followed for watching the pre-recorded sessions.

Executives attending the programme would need internet access on a desktop or laptop with Google Chrome to enable access to live and recorded sessions.

## Completion Certificate

A completion certificate will be given to the participant at the end of the programme. Participant has to remain logged in for at least the total number of engagement hours within the duration of the programme for being considered to have completed the same.

### 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 Kaushik Mukerjee

Programme Coordinator

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd

Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX) Mobile: +91 9422320079

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

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

**Last Date for Receiving Nominations: February 13, 2021**

## Programme Fee (per participant) for 15 hours programme

US \$ 600 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	13200	2376	15576	1320
Non-Member Banks :	15500	2790	18290	1550
Individual Nominee :	15500	2790	18290	----

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\*

1. Name & Address of our Bankers : Punjab National Bank  
C-2, Shop No. 4-5, Bramha Estate  
Kondhwe Khurd, Pune 411 048  
Maharashtra, India
2. Name of the Beneficiary : National Institute of Bank Management
3. NIBM's Bank Account No. with Punjab National Bank : 11281131004402
4. Bank's Swift Code : PUNBINBBDIB
5. Preferred Currency : USD
6. Correspondent Bank of Punjab National Bank : WELLS FARGO BANK NA
7. Punjab National Bank A/c No. with Correspondent Bank : 2000193007918
8. Swift Code with Wells Fargo Bank : PNBPU3NNYC
9. 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.**