



Programme on Retail Credit Management

December 3 – 7, 2018

Coordinators
Dr Elizabeth James
Dr Richa Verma Bajaj



National Institute of
Bank Management
Pune, India

Programme on Retail Credit Management

Stress on corporate loan is not the only reason for banks to push retail, there is now a strategic focus on retail loans. Nearly 150 million consumers who are currently not credit-active are potentially eligible to become retail credit borrowers, providing significant growth opportunities for retail lenders and a major boost to the economy, says CIBIL report of September, 2018

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.

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
- ☞ Experience sharing

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.

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.

Dates

December 3 – 7, 2018

The programme will commence at 9.00 am on Monday, December 03, 2018 and will conclude by 5.00 pm on Friday, December 07, 2018. Participants are expected to reach NIBM campus by the evening of December 02, 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 Elizabeth James

Assistant Professor

Dr Richa Verma Bajaj

Assistant Professor

(Finance Area Group)

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:

November 23, 2018

Last Date for

Availing Early Bird Incentive of 5%:

November 17, 2018

(See fee structure on home page of the website)

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Elizabeth James

Dr Richa Verma Bajaj

Programme Coordinators

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd

Pune 411 048, India.

Tel. : 0091-20-26716000 (EPABX)

0091-20-26716219 (Direct)

0091-20-26716320 (Direct)

Fax : 0091-20-26834478

E-mail : elizabeth@nibmindia.org

richa@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*

- Name & Address of our Bankers : **Oriental Bank of Commerce**
C-2, Shop No. 4-5, Bramha Estate
Kondhwe Khurd, Pune 411 048
Maharashtra, India
- Name of the Account : **National Institute of Bank Management**
- NIBM's Bank Account No. : **Current A/C 11281131004402**
with Oriental Bank of Commerce
- Bank's Swift Code : **ORBCINBBFCP**
- Oriental Bank of Commerce A/c No. : **36152559**
with Correspondent Bank
- Preferred currency : **USD**
- Correspondent Bank : **CITIBANK N.A.**
- 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 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.