

Programme on Retail Lending Strategy for Potential Branch Incumbents/Managers

February 28 – March 02, 2019

Coordinators

Dr Rakesh Gupta

Shri Siddharth Kumar Bajpai



National
Institute of
Bank Management
Pune, India

Programme on Retail Lending Strategy for Potential Branch Incumbents/Managers

Background

With the Indian economy poised to grow at over 7.5 per cent in the years to come, the surge in middle class is expected to touch 400 million by 2020, internet users crossing 300 million mark and service sector continuing to grow faster are some of the pointers of opening up numerous opportunities for Retail Lending in India. The sluggish demand for credit from corporate sector due to opening up of alternate sources of funds coupled with asset quality challenges, has compelled banks to scout for better opportunities and to diversify their lending operations.

In this context, lending to retail sector is emerging as a great value proposition for banks. As a result, lot of lending thrust is seen in the retail segment. There are diversified products with multiple delivery channels and improved turnaround time. Many banks are innovating their delivery models based on centralization of credit origination and marketing.

Further, banks have to emphasize on retail lending with special focus on semi-urban and rural centers as well. Many banks have already identified potentially high-growth retail sectors and are focusing on retail lending branches in urban, semi-urban and rural areas. It is, therefore, imperative that the branch managers of these potential branches are exposed to nuances of retail banking especially product-range, appraisal techniques, risks, and customer-centricity and so on. Against this backdrop, NIBM has taken the initiative in organizing the captioned programme for the benefit of branch managers/officers monitoring retail portfolio at Controlling Offices to pursue retail lending in a big way.

Objectives

- To deliberate on recent developments in banking sector in the context of retail banking business
- To familiarize with the retail banking products according special focus on housing loans, educational loans, mortgage loans, etc.
- To discuss various aspects relating to delivery of retail banking products - appraisal, loan processing, documentation, monitoring and recovery of retail assets
- To deliberate on asset quality in retail assets
- To facilitate preparation of a comprehensive branch level retail banking strategy

Content

- Developments in Banking Environment in the context of retail banking business
- Trends in the Growth of Retail Assets & Liabilities
- Retail loan products
- Marketing Strategy for Retail Products
- Delivery of retail banking products
- Customer Relationship Management
- Third Party products
- Risk Mitigation in Retail Loans – NPA Management, Post Disbursement Supervision

Participants

Branch Managers/Officers monitoring retail portfolio at Controlling Offices.

Dates

February 28 – March 02, 2019

The Programme will commence at 9.00 a.m. on February 28 and will conclude by the evening of March 02, 2019. Participants are requested to reach NIBM Campus by evening of February 27, 2019.

Venue

NIBM Campus, Kondhwe Khurd, Pune, India.

Hostel 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 the appropriate clothes/gears.

Programme Coordinators

Dr Rakesh Gupta
Industry Expert as
Assistant Professor

Shri Siddharth Kumar Bajpai
Industry Expert as Assistant Professor
(Finance Area Group)

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Rakesh Gupta
Shri Siddharth Kumar Bajpai
Programme Coordinator
National Institute of Bank Management
NIBM Post office, Kondhwe Khurd
Pune 411 048, India

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0091-20-26716271 (Direct)
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s.bajpai@nibmindia.org

Web : www.nibmindia.org

Last Date for

Receiving Nominations:

February 18, 2019

Last Date for

Availing Early Bird Incentive of 5%

February 13, 2019

(See Fee Structure on home page of the website)

Programme Fee (per participant)

US \$ 1200 for foreign participant

(See fee structure on home page of the website for incentive)

	Fee	GST	Fee+GST	TDS
Member Banks :	26400	4752	31152	2640
Non-Member Banks :	31200	5616	36816	3120

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).

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 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.