

**Programme on  
Retail Lending Strategy for  
Executives In-charge of  
Retail Assets**

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**November 6 – 10, 2017**

*Coordinator*  
**Dr K Ramesha**



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

# Programme on Retail Lending Strategy for Executives In-charge of Retail Assets

## Programme Rationale

Increasing interest of banks in retail lending segment during the last decade is often viewed as a strategic response of banks to the changing market environment. Of the several reasons for transformation of eco system led by technology, one significant reason is need for improved preparedness of banks in terms of aligning right strategies. It is also an acknowledged fact that the banks have to reinvent their strategic approach to be able to penetrate into retail market in upcoming Tier-II and Tier-III cities which have large business potential. Moreover, the strategic shift in the demographic profile, digital thrust and potential uptick in the economy are poised to change the future of retail banking.

In order to move forward and sustain the growth rates in retail assets as also to improve market share, banks must fine-tune their strategies. It is high time that banks revisit their retail lending strategies and improve upon them from their past experiences. 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.

The programme is designed for the executives overseeing retail assets from HO/ZO/RO and those heading retail branches and centralized loan processing hubs of banks and financial institutions.

## Participants

Senior Executives (in Scale IV & V) from HO/ZO/RO and Retail Branches.

## Objectives

- To understand and analyze the economic and banking environment
- To critically examine the developments in retail financial market
- To deliberate on demand, supply and delivery of retail products and services with a thrust on asset products
- To deliberate on asset quality in retail assets
- To facilitate preparation of a comprehensive retail banking strategy

## Course Content

- ❑ Developments in Economic & Banking Environment
- ❑ Trends in the Growth of Retail Assets
- ❑ Revisiting Retail Banking – Learning from Past
- ❑ Marketing Strategy for Retail Asset Products
- ❑ Centralized 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
- ❑ NPA Management & Recovery of Retail Loans

## Dates

November 6 – 10, 2017

The Programme will begin at 9.00 a.m. on November 6 and will conclude by the evening of November 10, 2017.

## 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 Coordinator

### Dr K Ramesha

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.

### Last Date for Receiving Nominations:

October 27, 2017

### Last Date for

### Availing Early Bird Incentive of 5%:

October 21, 2017

(See fee structure on home page of the website)

### Nominations and Enquiries

Please address your enquiries and nominations to:

Dr K Ramesha

Programme Coordinator

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd

Pune 411 048 INDIA

Tel. : 0091-20-26716000 (EPABX)

0091-20-26716403 (Direct)

Fax : 0091-20-26834478

E-mail : ramesha@nibmindia.org

priscilla@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	CGST	SGST	Fee+ CGST+SGST	TDS
Mem. Banks :	42000	3780	3780	49560	4200
Non-Mem. Banks :	49200	4428	4428	58056	4920

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Central Goods and Services Tax (CGST) @ 9%, State Goods and Services Tax (SGST) @ 9% 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. with Oriental Bank of Commerce : **Current A/C 11281131004402**
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No. with Correspondent Bank : **36152559**
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.