

Online Training Programme on

Retail Credit Management



August 10 – 19, 2020
(Online Course Duration 25 hours)

Coordinator
Dr Elizabeth James
Assistant Professor
(Finance Area Group)



National Institute of Bank Management
Pune, India

With little or no investment demand from the corporate sector for the last many quarters, banks and NBFCs have been focusing on the retail segment – individual and households – to hawk consumer durables credit as well as housing and personal loans. India Ratings, said the retail segment was giving substantial revenue to banks. Now, with disruption due to the Covid-driven lockdown, this revenue stream has also come under pressure. Banks and finance companies may do more lending business in the retail segment on the digital platform. The lending strategy will be fine-tuned for specific segments, keeping in mind risks and policies. Banks will have to relook at their business models and collections.

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 for effective business growth during current times and for the future.

Content

- Changing Business Environment in the Retail Lending: Risks and Opportunities
- Overview of Retail Credit Sector
- Types of Retail Products
- Loan Policy and Regulatory Guidelines
- Credit Appraisal of Retail Loans: Concepts, Processes and Cases
- Understanding Consumer Credit Report and Credit Score Card
- Due Diligence in Retail Credit - Bank Procedures
- Documentation and Disbursement Formalities
- Follow-up and Supervision of Retail Loans
- Strategies for growth in retail lending and redefining Loan Recovery strategies in Banks
- Nature of Frauds in Retail Sector and Prevention
- Customer relationship management and Service Quality
- Management of credit risk and Operational risk in retail lending
- Leveraging technology and digitization of retail business

Target Group

The programme will be most useful for credit officers in branches, 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.

Modalities

This online course will have 25 hours of engagement time spread over a maximum 10 days, which includes several self-paced study 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 comprising of:
 - i. Pre-recorded videos sessions on several topics.
 - ii. Live video sessions by faculty or guest lecturers, for discussions, clarification of doubt, etc.

Participants enrolled to the programme 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 10 days including date of commencement.

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 Elizabeth James
Programme Coordinator
National Institute of Bank Management
NIBM Post office, Kondhwe Khurd
Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX)

Fax : 0091-20-26834478

E-mail : elizabeth@nibmindia.org

Web : www.nibmindia.org

Last Date for Receiving Nominations: August 8 , 2020

Programme Fee (per participant) for 25 hours programme

US \$ 1000 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	21000	3780	24780	2100
Non-Member Banks :	24500	4410	28910	2450
Individual Nominee :	24500	4410	28910	----

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 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 and participant, name and dates of programme, etc.