

**July 13 – 18, 2020**

*(Online Course Duration 15 hours)*

**Online Programme on  
Strategies for  
Mobilization and  
Retention of  
Bank Deposits**

*Coordinator*

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The financial year 2020-21 has begun with the hangover of a global pandemic that has engulfed the country by the end of the previous year. The impact of the pandemic has been on human lives, in service of which the entire nation has reset its priorities and goals, to the extent of holding back several sectors of industrial and economic activity.

The macro-environment impact has also come upon the banking and financial sector, which has begun its adjustment to the ground level realities. While seeking ways to support and rejuvenate the economy, such as by extending moratorium for loan repayments, banks have also reduced the interest rates following cuts in repo and reverse repo rates. The sector is dependent on deposits and resources of the public and markets whose health and continued confidence is necessary.

The current scenario has seen a surge in bank deposits, more particularly in the term deposits. It is reported that household consumption, apart from food and grocery, have reduced partly due to prevailing uncertainty and temporary setback on earnings as well as non-availability of retail outlets and stores for making non-food purchases. Therefore, despite the decline in rates, households seek the safety of institutions for securing their deposits.

While this may be beneficial for banks, much has changed in the approaches to mobilize deposits. Deposit markets have become very competitive since deregulation and banks have been adopting innovative strategies for gathering new deposits. Indeed, several banks have gained from brand marketing, customer relationships and technology based services. Over the last few years, some have acquired much higher share of incremental deposit than their share of branches in the country. Besides, entry of new banks and now the merger of banks have also shifted the ground realities, posing a renewed challenge for garnering deposits.

As the economy rebounds, and banks begin to increase their credit growth, competition for deposits will return leading to shift in market shares. Banks will have to fend off any churn in their deposit portfolio through proactive retention strategies. Besides, they also need to constantly grow their core deposits in order to remain strong.

This online programme is to discuss the trends in growth of bank deposit, and strategies to acquire and grow in a competitive market, as well as ways to retain the existing deposits. The following topics will be covered:

- **Review the profiles of deposits and other resources of banks in India**
- **Macro environment trends and their impacts on deposit markets**
- **Geographical patterns of bank branching and deposit mobilization**
- **Deposit product analysis and development of new deposit schemes**
- **Planning and rolling out branch level campaigns for deposit mobilization**
- **Strategies and methodologies for effective pricing of bank deposits**
- **Technology and delivery channels for enabling growth of deposits**
- **Brand marketing and customer relationship development**

## **Participants**

**This programme is meant for top and senior management executives responsible for Strategic Planning and Resource Mobilization, Chief Economists and members of Asset Liability Committee (ALCO) of banks and financial institutions.**

## Modalities

This online course will have 15 hours of engagement time, 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. Recorded videos sessions on several topics.
  - ii. Live video sessions by faculty or guest lecturers, for discussions, clarification of doubt, etc.
- III. Self-assessment to track progress in the course will be provided.

Participants enrolled to the program will be provided with log-in id and password to enter into the learning 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 6 days from date of commencement.

Schedule for live session will be provided at the start of the programme. Executives attending the programme would need internet access on a desktop or laptop with Google Chrome to enable access to live and recorded sessions

## Nominations and Enquiries

Nominations are invited from both Institutions and Individuals from India and Abroad. Executives working in banks/financial institution/ other firms in the banking and financial services domain can apply for the programme in their individual capacity.

Please address your enquiries and nominations to:

Prof Anjan Roy  
Programme Coordinator  
National Institute of Bank Management  
NIBM Post office, Kondhwe Khurd  
Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX)

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

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

**Last Date for Receiving Nominations: July 10, 2020**

## 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 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](mailto:accounts@nibmindia.org) giving details of the remitter and participant, name and dates of programme, etc.