

September 6 – 10, 2016

NIBM – CIBIL Joint Certification
Programme on
Retail Credit Risk Management



Coordinators

Dr Elizabeth James

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



**Credit Information
Bureau (India)
Limited**

NIBM -CIBIL Joint Certification Programme on Retail Credit Risk Management

Retail lending has emerged as a potential line of business for credit growth in Indian banks as they struggle to resolve their quality issues in their loan portfolio. Retail loans of banks have grown at an average CAGR of 28% over the last three years while at the same time there is a significant reduction in retail NPA rates (Source: CIBIL Insights). Banks have quickly sensed the prospects of better risk-adjusted return in retail lending and are turning to serve almost every conceivable needs of individuals in different market segments, with innovations in loan products and lending processes, leading to high levels of competition in the industry. Despite the well-dispersed portfolio of assets in retail lending, credit decisions need to be taken with due diligence; monitoring of borrowers must be done most effectively; and recovery processes executed efficiently. Else, banks could soon witness slippage in asset quality even in this loan segment.

As a skill development strategy, banks must ensure that branch managers and credit officers are familiar with retail credit markets, lending processes and usage of credit information, and analytical and decision-making skills to assess credit risk in retail lending more professionally. This is unique programme to meet the growing needs of the banking industry in terms of professional approach in retail loan processing, monitoring and recovery. Appreciating this need, NIBM and CIBIL, are jointly offering this certificate programme for the first time to create a pool of officers in the banking industry to step up credit flow to the retail sector with due consideration of risk and return based on indepth analysis of both 'Obligor' and 'Facility'

NIBM with its vast experience of imparting knowledge on retail lending, and CIBIL, India's leader in credit information solutions and most trusted partner in credit risk management, are collaborating to impart a Joint Certification Programme in Retail Credit Risk Management.

Objective

The objective is to provide a comprehensive and systematic body of knowledge and skillsets to branch managers and credit officers in banks. It will provide conceptual insights and hands-on exercises on understanding nuances of retail credit, methods of assessing credit risk, and usage of credit information solutions to better perceive and mitigate credit risk. It will enable participants to undertake good quality of credit appraisal and decision-making, leading to robust growth with quality and profitability in retail lending.

Faculty/Trainers

The programme will have faculty trainers from NIBM and CIBIL, constituting banking academics, practicing bankers and industry specialists in retail lending.

Content

- Fundamentals of Retail Credit Theory.
- Overview of Retail Credit Sector.
- Types of Retail Products.
- Retail Lending Strategy: Segmentation and Targeting.
- Loan Policy and Regulatory Guidelines.
- Credit Appraisal of Retail Loans: Concepts, Processes and Cases.
- Understanding Consumer Credit Report.
- Understanding Consumer Credit Score Card.
- Data-Driven Customer Acquisition Strategy.
- Frauds in Retail Sector.
- 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.
- Optimising Collection/Recovery Strategy.
- Live Demo and Usage of Credit Risk Management Solutions.

Assessment

Existing knowledge of the participants will be assessed.

Certification

A participant will be declared successful and awarded RCRM (Retail Credit Risk Management) joint certification by NIBM-CIBIL, provided he/she secures minimum 50 per cent marks in the test which is to be conducted at the end of the programme.

Training Material

A comprehensive set of training material will be provided covering the above and other related topics.

Dates

September 6 – 10, 2016

The programme will commence at 9:00 am on September 6 and conclude by the evening of September 10, 2016. Participants are expected to reach the NIBM campus positively by the evening of September 5, 2016 and plan for their return journey after 6.00 pm on September 10, 2016.

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 Fee (*per participant*)

	<i>Fee</i>	<i>ST</i>	<i>SBAC</i>	<i>KKC</i>	<i>Fee+ST+ SBAC+KKC</i>	<i>TDS</i>
Mem. Banks	: 35000	4900	175	175	40250	3500
Non-Mem. Banks	: 41000	5740	205	205	47150	4100

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (*Service Tax (ST) @ 14%, Swachh Bharat Abhiyan Cess (SBAC) @ 0.5%, Krishi Kalyan Cess (KKC) @ 0.5% 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 ST No. AAATN0040PST001.
- National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.
- ***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.***

**Last Date for
Receiving Nominations:
August 27, 2016**

**Last Date for
Availing Early Bird Incentive:
August 22, 2016**

*(See Fee Structure on home page
of the website)*

Nominations and Enquiries

Please address your enquiries and nominations along with the fees to:

Dr Elizabeth James

Dr Richa Verma Bajaj

Prof Deepak Narang

Programme Coordinators

National Institute of Bank Management

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Please see programme fee structure on home page of the website for early bird incentive, Pune City route map and local conveyance.