



INDIAN INSTITUTE OF BANK MANAGEMENT

"A Centre of Excellence in the Service of Banks, FIs and their Customers"

(An Institute sponsored by RBI, NABARD and five PSU Banks)



Programme on Retail Banking for Officers of Banks

(November 12 - 15, 2018)

Programme Director:

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WHY THIS PROGRAMME?

Retail banking in India has fast emerged as one of the major drivers of the overall banking industry and has witnessed enormous growth in the recent past. The high growth of retail lending in emerging economies is attributable to fast growth of personal wealth, favourable demographic profile, rapid development in information technology, the conducive macro-economic environment, financial market reforms, and several micro-level supply side factors.

While retail banking offers phenomenal opportunities for growth, challenges like customer service, prudent pricing, marketing, KYC issues and money laundering risks, constant up gradation of knowledge and soft skills of human resource, retention of customers, responsible lending are equally significant. How far the retail banking is able to lead the growth of the banking industry in future would depend upon the capacity building of the banks to meet the challenges and make use of the opportunities profitably.

Moreover, the deregulation of pricing of retail products both in deposits and loans has brought sharp competition among banks. It is therefore, imperative to apply skills and strategies to optimize the resources.

WHAT FOR?

The programme aims at equipping officers of Banks to achieve success in tapping the retail banking for a profitable business:

PROGRAMME TAKE-AWAYS:

- Retail Lending – Need of the hour
- Retail Deposit & Loan Products – marketing strategies.
- KYC and Anti-Money Laundering and customer due diligence.
- Loan documentation and different modes of charging securities.
- IRAC Norms and strategies to prevent NPA.
- Financing Retail Credit: Housing Loan, Education Loan, Car Loan, Personal Loan, Consumer Loan, etc.
- Monitoring Retail loan products, follow-up of SMA and early mortality cases.
- Role of alternate delivery channels like Internet Banking, Mobile Banking, Automated Teller Machine, etc. and their significance for growth of the retail banking.
- Role of Hard Skills and Soft Skills to enhance efficiency for better performance in banks.
- Customer Service, BO Scheme.

FOR WHOM?

The programme is designed for Officers of RBI, Commercial Banks, RRBs, Cooperative Banks & Urban Cooperative Banks preferably Scale I and II.

PEDAGOGY:

The programme will include lectures, individual and group exercises, case studies and experience sharing.

WHERE?

IIBM Campus (Near Kendriya Vidyalaya, Khanapara), Jawahar Nagar, Guwahati-781022. For details regarding location of IIBM please visit our website. The contact numbers of some of the Radio taxi services are, My Taxi 0361-2228888. App based taxi services viz. Uber and Ola are also available in Guwahati. **Hostel facility on twin-sharing basis is provided.**

WHEN?

The programme will commence at 0945 hours on November 12, 2018 (Monday) and will be over by evening of November 15, 2018 (Thursday). The participants should therefore make their travel arrangements to reach IIBM on November 11, 2018 (Sunday) and depart on November 16, 2018 (Friday).

REGISTRATION:

Participant should be nominated by his/her organization. **Online nomination facility is also available in our website www.iibm.ac.in. The last date for receiving nomination is November 05, 2018.**

FEE:

The all-inclusive fee for the programme is as below:

	FEE	GST (18%)	TOTAL
Sponsor Banks of IIBM viz. RBI, NABARD, SBI, United Bank of India, UCO Bank, Central Bank of India, Allahabad Bank and Punjab National Bank	₹12,800.00	₹2,304.00	₹15,104.00
Other Commercial Banks	₹14,000.00	₹2,520.00	₹16,520.00
Co-operative Banks & RRBs	₹10,000.00	₹1,800.00	₹11,800.00

“Payment of fees for all employees of RBI shall be borne by RBI, Guwahati. A copy of nomination letter may be sent to RBI Guwahati for facilitating payment on time.”

Generally payment of participation fees is to be made in advance through National Electronic Fund Transfer (NEFT) on or before the due date for submission of nomination. In exceptional cases a Demand Draft/Pay Order drawn in favour of Indian Institute of Bank Management payable at Guwahati may be forwarded along with hard copy of nominations. It may kindly be ensured that the officers being deputed for training carry details of remittance of programme fees.

a. Details of our Bank Account are as follows:

Beneficiary Name	INDIAN INSTITUTE OF BANK MANAGEMENT
Bank A/c No.	10821418158
A/c Type	S B A/c
MICR Code	781002037
IFS Code	SBIN0010669
Name of the Branch	IIBM Branch
Name of the Bank	STATE BANK OF INDIA

b. While remitting programme participation fee kindly advise us the following particulars.

Title of Programme including Commencement Date	Name of the Participant/s	Name of Bank/Organisation	Amt. of Fee	NEFT No.	NEFT Date
