



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

PROGRAMME ON MARKETING OF RETAIL LOAN PRODUCTS AND ITS ASSESSMENT

(Physical Classroom Session)



18th to 19th December'2024 (Wednesday & Thursday)

**Coordinated by:
Indian Institute of Banking & Finance,
Professional Development Centre (PDC), South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai - 600 026**

Website: www.iibf.org.in

**For Details & Nomination, please contact:
Individuals can also register for the program at their own cost**

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BACKGROUND

During its 96 years of service, IIBF has emerged as a premier institute in the banking industry. Considering the emerging requirements of the bankers in the dynamic environment, IIBF has been offering certification courses and training programmes to the banking professionals.

The training programs are designed in consultation with the industry experts and human resources personnel with an endeavour to address the skill gaps on a continuous basis. The regular offerings in varied areas prepare the banking professionals ahead of the impending change.

IIBF offers virtual training programmes for its Blended Certification courses and many other programmes to facilitate learning across the country.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. The four Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata & Mumbai cater to the increasing demand for the focused training programmes.

BRIEF BACK GROUND OF THE PROGRAM

As per the 29th round of quarterly Bank Lending Survey conducted by RBI for Q2 2024-25, which captures qualitative assessment and expectations of major scheduled commercial banks on credit parameters (viz., loan demand as well as terms and conditions of loans) for major economic sectors, *Bankers remain upbeat on loan demand across major sectors till Q1:2025-26. In fact the growth of Retail/Personal loans is expected to grow by 39.3 % in Q4 pf 2024-25 and by 42.9 % in Q1 of FY 2025-26.* Retail loan growth moderated to 16.4 percent (y-o-y) in September 2024 as compared with 18.2 percent a year ago, largely due to decline in growth in 'other personal loans', 'vehicle loans' and 'credit card outstanding, the central bank said. Indian scheduled commercial banks' gross NPA ratio was down to a multi-year low of 2.8 per cent while the net NPA ratio fell to 0.6 per cent at end of March 2024, the Reserve Bank of India said in its 29th Financial Stability Report. According to the report, macro stress tests for credit risk reveal that SCBs would be able to comply with minimum capital requirements, with the system-level CRAR in March 2025 projected at 16.1 per cent, 14.4 per cent and 13.0 per cent, respectively, under baseline, medium and severe stress scenarios.

Under these positive developments, banks need to maintain their quality assets and expand. IIBF, South Zone proposes to conduct a **Program on “MARKETING OF RETAIL LOAN PRODUCTS AND ITS ASSESSMENT” for the Officers of Banks/FIs/NBFCs in Physical Mode during 18-19th December 2024.**

OBJECTIVES

- Internal Marketing - Know your Banks (Retail) Loan Products,
- Know your Competitors and their Loan Products - Channels for Sourcing
- Building a Sales culture - Key focus areas and team building – Goal setting Delegation and ensuring, Team Effectiveness -- Communication skills etc.
- Stages of effective marketing, handling different types of customers, push & pull style of selling –
- Role of AI and ML in Marketing, Analytics & Customer communication, campaigns design and execution
- Basic features of Housing Loan and Regulatory guidelines - other Retail Loan Products - Personal Loans - Vehicle (Auto) Loans - Education Loans - Loan Against property, etc.
- Appraisal & Processing of Loan Application - Processing Online Application & Offline Application
- Documentation, Disbursement & Recovery - Security Creation (CERSAI) - Disbursement as per sanction
- Security Verification post Disbursement - Follow Up & Contact with Borrowers – Recovery
- Digital marketing and Digital Lending Platforms for retail loans – Role of LSP – RBI’s guidelines on Digital lending

| <u>METHODOLOGY</u> | <u>TARGET GROUP</u> | <u>TRAINING PERIOD</u> |
|---|---|---|
| <u>Physical Classroom Session</u> Lecture sessions, real case studies, classroom exercise, discussions & sharing of experiences by industry experts/ practicing professionals. | Bankers in PSU/RRB & Co-op Banks and Private sector & Foreign banks, working in Branches/Controlling Offices overseeing retail loan products, Risk Management, Credit, Delivery Channels and other areas. | 18.12.2024 to 19.12.2024 (Wednesday & Thursday) Timings: 10.00 AM to 5.30 PM |

TRAINING FEE:

Rs. 6000/- (Six Thousand only) plus GST @18% aggregating to Rs.7080/- per participant
(In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute’s account with State Bank of India, details of which are given below:

- ✓ Name of the Bank branch: State Bank of India, Vidya Vihar(West), Mumbai.
- ✓ Account no: **37067835882** IFSC code: **SBIN0011710**
- ✓ PAN No: AAATT3309D and GSTIN No. 33AAATT3309D2ZY

(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)

The programme is Non residential. Lunch and snacks will be provided to the participants by the Institute.

Overnight stay arrangements for the participants has to be arranged by the concerned officials/the respective banks.

Venue

**Indian Institute of Banking & Finance,
Professional Development Centre, South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai -600 026**



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Nomination Form (for Banks/FIs & Other Organisations)

Programme title: Marketing of Retail Loan Products And Its Assessment

Date: 18th to 19th December 2024

Programme Type: Physical Classroom (Non Residential)

Participants Nominated:

| Sl. No | Name (Mr./Ms./Mrs.) | Designation | Branch /Office | Mobile No. and Land Line No. | E-mail |
|--------|---------------------|-------------|----------------|------------------------------|--------|
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |

| | |
|--|---|
| Name of the Bank/FI | : |
| Address | : |
| GST No | : |
| PAN No | : |
| Phone/Mobile Number of Nominating Official | : |
| E-Mail ID of Nominating Official | : |

Fee

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| IFSC code | : SBIN0011710 |
| PAN No: AAATT3309D and GSTIN No: 33AAATT3309D2ZY | |

Please send your nominations at the earliest to:

| | |
|--|---|
| Mr. G . Padmanaban Head - PDC, South Zone, Chennai Phone: +91- 44 - 23721429 Mobile: 7397240035 Email: head-pdcz@iibf.org.in | Ms. Priya Maria A Senior Executive, PDC-South Zone Phone: +91- 44 -24722990 Mobile: +91 9566274128 Email: se.pdcz1@iibf.org.in |
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INDIAN INSTITUTE OF BANKING & FINANCE
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Nomination Form (for Self-Sponsored Candidates)

Programme title: Marketing of Retail Loan Products And Its Assessment

Date: 18th to 19th December 2024

Programme Type: Physical Classroom (Non Residential)

Details of the candidate:

| Sl. No | Name (Mr./Ms./Mrs.) | Designation | Branch/Office | Mobile No. and Land Line No. | E-mail |
|--------|---------------------|-------------|---------------|------------------------------|--------|
| 1 | | | | | |

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