



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified Institute)

Professional Development Centre – Guwahati

“2 Days Virtual Program on Retail Banking & Wealth Management

In Virtual Mode

From 10th to 11th September 2026



Open to Members & Non-Members

Individual participants can also register for the programme at their own cost

Program Co-Ordinators : Mr. Rashmi Ranjan Rath & Nayandeep
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BRIEF BACKGROUND

Established on 30th April 1928, IIBF which is an “Institute of the Bankers, for the Bankers and by the Bankers” has during its 96 years of service been actively involved in examination, training & academics and has emerged as a premier institute in banking and finance education.

Considering the emerging requirements of the bankers in the ever-changing dynamic environment, IIBF has been providing quality training to bankers in select areas. The training programmes 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 has state-of-the-art training facilities at its Leadership Center at Mumbai and it has 7 Professional Development Centers (PDCs) at Mumbai, Delhi, Chennai Kolkata , Guwahati , Lucknow & Bangalore catering to the increasing demand for the focused training programmes.

ABOUT THE PROGRAMME

- In recent years, the retail banking industry has experienced substantial changes driven by evolving customer profiles, wealth management requirements, rapid technological advancements, innovative products, and heightened service expectations.
- The program aims at developing understanding among participants about:
- Understanding retail asset and liability frameworks.
- Gaining deep technical insights into digital lending, Neo-banks, and regulatory guidelines.
- Appraising credit applications efficiently, including MSME and small business valuation.
- Analyzing wealth management options, vendor portfolios, and operational vigilance against fraud risks.
- Improving third-party product placement and target campaign execution.

OBJECTIVES

- **Understanding Retail Frameworks:** To provide a comprehensive overview of retail banking evolution, composition, trends, and future growth opportunities.

- **Enhancing Credit Appraisal Skills:** To equip participants with the ability to appraise retail loan applications, conduct legal due diligence, analyze credit scores, and manage retail portfolios.
- **MSME Ecosystem Analysis:** To understand the evolution of MSMEs, the demand-supply gap in credit, and the institutional frameworks supporting small entrepreneurs.
- **Navigating Digital Transformation:** To gain deep insights into the role of Neo-banks and FinTechs, and to understand the latest RBI regulatory guidelines concerning digital lending.
- **Risk Management & Vigilance:** To identify frauds in retail lending, apply preventive vigilance, and effectively manage/appraise external vendors like panel lawyers and valuers.
- **Marketing & Sales Execution:** To master the stages of effective marketing for digital banking and third-party products, including lead generation, customer communication, and campaign execution.

CONTENT OVERVIEW

- **Overview of Retail Banking:** Evolution, composition, trends, importance & relevance, and scope of future growth and challenges.
- **Appraisal of Retail Loan Applications:** Personal & Legal Due Diligence, Credit Scores & Credit Rating, Risks involved in Retail Business & Mitigating Tools, Retail Portfolio Analysis, Credit Appraisal of Small Borrowers without formal records.
- **Evolution of MSME:** Revised Classification norms, Importance & Relevance, Demand-Supply Gap in MSME Credit, Challenges, way forward, and Institutional Framework for Entrepreneurs.
- **Retail Sales Management:** Stages of effective marketing, handling different customer personas, lead generation, referrals, closing the deal, and push & pull selling styles.
- **Digital Transformation in Retail Banking:** Role of Neo-Banks & FinTech companies (disruptors vs. facilitators), latest RBI guidelines on Digital Lending regulations, Regulatory Sandbox, and role of Aggregators.
- **Retail Products & Preventive Vigilance:** Salient features & regulatory guidelines regarding asset & liability products, frauds in retail lending, preventive vigilance, and analytical case studies.
- **Vendor Risk Management & Due Diligence:** Management & appraisal of vendors such as Panel Lawyers for LSR/Title Search, Panel Valuers for realistic valuations, and DSAs for quality credit sourcing.

- | **Marketing Third-Party & Digital Products:** Marketing of technology-enabled services, internal marketing alignment, client communications, and strategic campaign design and execution

METHODOLOGY

- Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences on ZOOM.
- Live sessions by Faculties shall be conducted and participants can participate in the sessions from home or office using Laptop/Desktop/iPad/Smart Phones.
- Login details for accessing the sessions shall be shared on registered mail ids of participants 24 hours before the program.
- **TARGET GROUP**
- Current branch managers
- Aspiring branch managers
- Banking professionals involved in branch operations

DURATION

2 Days - From 10th to 11th September 2026

Timings: 10.00 A.M. to 05.15 P.M. (First day kindly login by 09.45 am)

FEES

₹ 5000/- (FIVE Thousand only) plus GST @18% aggregating to ₹ 5900/- per participant (In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account as given below:

Beneficiary Name	:	Indian Institute of Banking and Finance
Name of the Bank Branch	:	State Bank of India, Panbazar, Kamarpatty, Baptist Church Complex, Guwahati, Assam 781001
SB Account No	:	44310223983
IFSC Code	:	SBIN0010756
PAN No. : AAATT3309D	GSTN No. :	18AAATT3309D1ZR

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

In case of any quires, kindly contact

Mr. Rashmi Ranjan Rath

Mr. Nayandeep Chatterjee

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**** Last Date of Registration is 08th September 2026 ****



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Nomination Form – For Individuals

NOMINATION FORM (Banks, FIs & Individuals)

Program: Retail Banking and Wealth Management Program (Virtual)

Dates: 29th to 30th June 2026 | **Time:** 09.30 a.m. to 05.15 p.m.

Sr. No.	Nominee Name	Designation	Mobile No. (WhatsApp)	E-mail (Personal & Official)	UTR / Payment Reference No.
1					
2					

- **Name of Bank / FI / Individual:** _____
- **GSTIN Details (For Invoice):** _____
- **PAN Reference:** _____
- **Nominating Official Sign/Contact:**
