

# Program on Retail Lending



## Program Objective

Retail lending (RL) is witnessing significant growth, driven by propensity to consume rather than save and the prolonged slump in corporate lending on the supply side. The RL space offers opportunities to a range of players starting from banks to NBFCs including P2P lenders and fintechs who use and/or provide digital solutions for scaling up. Interestingly, the fintechs are both competing and collaborating with banks and NBFCs in this area. Given the rapid credit growth, unseasoned portfolios and use of technological solutions of recent origin, one needs to take cognizance of the associated risks as well. Given this, the banks and other intermediaries need to appreciate the retail space from both a business strategy and a risk perspective. This two day long CAFRAL Program seeks to bring together a good mix of such lenders on one platform which will facilitate a rounded learning through classroom lectures and discussions on range of aspects and issues associated with RL. This program meant for senior officers working in the retail banking/lending areas of banks, NBFCs and Financial Institutions also provides a unique opportunity for cross learning.

## Program Highlights

Some of the key topics to be covered in the Program are the following:

- Overview: Nuances of retail lending
- Retail credit risk management
- Regulatory retail portfolio: Regulatory and Supervisory issues
- Credit scoring methodology
- Ecommerce and consumer loans
- SME lending: Online processing of information & data for speedy delivery
- Fintech and P2P Lenders
- Private wealth management
- Retail loan frauds
- Securitization and sale/purchase of retail loans

## Participant Profile

General Manager/ Deputy General Manager or officers of equivalent level from commercial banks including small finance banks and scheduled cooperative banks, NBFCs and Financial Institutions dealing with retail portfolio/business and related areas.

## About the Venue

The program is being held in Rendezvous, Taj Mahal Palace Hotel, Colaba, Mumbai.

**Date:** January 21-22, 2019  
(2 days)

**Time:** 9:30 AM to 5:30 PM

**Venue:** Rendezvous, Taj Mahal Palace Hotel, Colaba, Mumbai.

**Type:** Non-residential program

**Fee:** Rs. 40,000/- + @18% GST

**Seats:** 40 seats only on first come first serve basis

**Last Date for Filing Nominations:**  
January 15, 2019

## Nominations now open

For Nomination Form please visit our site [www.cafral.org.in](http://www.cafral.org.in) Or click on the link below:

<http://cafral.org.in/Retail-Lending>

**For more details, contact:**

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## Program Conditions

- Program fee is payable before the program.
- Nomination may be cancelled up to seven working days before the program.
- Organisation may depute another officer for the program, if the nominated person cannot attend the program.
- Program fees will not be refunded, if the nomination is cancelled within seven days of the program.

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