

Retail Lending: What Is Changing



Program Objective

Retail lending in India is getting increasingly crowded. While there is intense competition in the traditional segments of retail lending, there is enormous opportunities in emerging and niche areas. Retail lending capacity will need to leverage on advanced technologies so that new products and processes are designed to make retail lending business customer-centric. Also, enhancing the marketing capabilities, improving the efficiency of collection and recovery processes using technologies, outsourcing and partnership have become imperatives. The participants will learn through case studies, workshop, classroom lectures and analytical discussion.

Program Highlights

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

- Future of retail lending
- Regulatory retail portfolio: Regulatory and supervisory issues
- Credit scoring methodology
- Ecommerce and consumer loans
- SME lending: Online processing of information and data for speedy delivery
- P2P and Digital lenders: Learning from outside
- Digital Marketing and delivery of credit
- Collection and recovery in retail loan portfolio
- FinTech and Design workshop: UI/UX
- Education loan /campus loan/student debt: Cross country perspective
- Retail loan portfolio: Direct assignment/ Pass Through Certificates

Participant Profile

Deputy General Manager or officers of equivalent level from commercial banks including small finance banks and scheduled cooperative banks, NBFCs and Financial Institutions working in the areas of audit/credit audit, credit risk, retail asset business, audit/credit audit, retail banking, retail collection, retail/digital marketing. Nominations for junior officers accompanying the senior team member will also be accepted.

Program Conditions

- Program fee is payable before the program.
- Nomination may be cancelled up to seven working days before the program.
- Organization 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.

Date: January 20-21, 2020
(2 days)

Time: 9:30 AM to 5:30 PM

Venue: Gateway Room, Taj Mahal Palace Hotel, Colaba, Mumbai.

Type: Non-residential program

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

Last Date for Filing Nominations:
January 13, 2020

Nominations now open

For Nomination Form please visit our site www.cafral.org.in Or click on the link below:

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

For nominations related query, please contact program officer:

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