

Retail Banking

Workshop Title:

Retail Banking

Target Audience:

Executive & Relationship Managers from Banks, Financial Services Companies, IT Solution Providers, Financial Institutions, Financial Consultant and Academicians.

Duration:

One day (9.30 a.m. – 5.30 p.m.)

Methodology:

Interactive with real life examples and exercises

Registration Fees:

Rs. 5,000/- plus taxes

Workshop Objective:

The workshop's objective is to focus on the factors driving the growth of retail banking in India as well as issues related to risk management.

Contents:

Overview

Retail Banking – Global Scenario

- Evolution
- Global meltdown due to mortgages
- Trends in India

Legal

- Negotiable Instruments Act
- Bank Customer Relationship
- Types of customers – HUF, minors, trusts, firms
- Right of Set off/ Attachment Order
- Paying & Collecting Bank
- KYC

Selling Banking Products & Services Retail

Liabilities

- Current A/C
- Saving A/C
 - FD's
 - Interest payable accounts

Retail Assets

- **Secured**
 - Home Loans – variants
 - Car Loans
- **Unsecured Loans**
 - Personal Loan
 - Credit Card
- **IIR concept – Instalment to Income ratio**
 - Individual
 - SME

Fee Income generating activities – distribution channels for TPD

- Mutual Funds
- Insurance
- Capital markets products

Remittances

- TTs/RTGS
 - DDs/POs – own bank, correspondent bank arrangements
- TCs – local/FCY
 - FCY handling – TT/bill rates – buy & sell rates/ OTC FX
- Permissible remittance - overseas

Retail Banking

Cont.

Content

Clearing

- High Value
- Return Cheques

Role of Technology in Retail Banking

- Internet
- Tele marketing and banking – IVR, call centers
- ATMs
- Kiosk
- Delivery

Relationship Building

Customer Life Cycle Approach to selling

Cross Selling – Issues and problems

Centralisation/ Decentralisation – Issues & problems