

CAFRAL Virtual Learning Program
Retail Lending - Amid and Post Pandemic



Background: Retail lending (RL) in India has seen significant changes during the pandemic. The Pandemic has in general accelerated digitization initiatives across the banking sector. Several regulatory changes have cleared the way for new players to come into the retail banking space, facilitated digital onboarding of customers and democratisation of credit bureau data. In this fast changing ecosystem, most lenders are trying to enhance RL capacity by leveraging on advanced technologies (AT). AT is being extensively used to design new products and processes. The strategy is to make RL business more customer-centric. For example, some banks are partnering with Fintechs/Bigtechs for their AI driven cloud solutions for marketing, analytics, advertising, and commerce, with the aim of personalizing the digital journey of its customers. Also, adoption of online distribution of retail loans has compensated for the significant amount of capex required to build retail lending infrastructure. While early adopters tend to prefer end-to-end digital lending, the majority has adopted a hybrid (phygital) approach to lending. Under this approach, banks offer channels for specific, high value, physical interactions that complement digital banking. Private Wealth Management business is witnessing interesting changes in some banks.

Access to more data relating to transactions, behaviour, app-based data, location information, social data has helped designing of new lending models. Alternative credit scoring mechanisms aided, among others, by the democratization of credit bureau data enable consumers to digitally apply for loans and get approvals digitally, all under few minutes.

Objective: The VLP seeks to expose the participants to these trends which are likely to completely transform the RL ecosystem post pandemic. Participants will learn the technicalities surrounding the trends in retail lending through web lectures and analytical discussions.

Date: May 28-29, 2021(2 days)
Time: 9:45 AM to 5:45 PM
Platform: CISCO Webex
Type: Virtual Learning Program
Program Fee: Rs. 10,000/- + @18% GST

Nominations now open
For filing online nominations, please click on the link below

<https://www.cafral.org.in/Upcoming-Programs.aspx>

Participant Profile

Senior Officers from commercial banks including small finance banks and scheduled cooperative banks, NBFCs and Financial Institutions working in the areas of 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.

Last date for filing nomination
May 26, 2021

Program Highlights

Topics/issues to be covered in the VLP are the following:

- Retail lending- Changing landscape amid and post pandemic
- Retail Lending- Regulatory changes and supervisory issues
- Traditional and alternative credit scoring methodologies
- New products and processes in retail lending
- Retail lending and Private Wealth Management
- Digital lenders and FinTechs - Innovations using User Experience (UX) & User Interface (UI) Designs
- Digital marketing and delivery of credit
- Collection and recovery in retail loan portfolio

For more program details, contact:

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Program Conditions

- Program fee is payable before the program.
- Nomination may be cancelled up to two days before the program.
- Participating organization may depute another Senior Officer if the nominated officer cannot attend the program.

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