



PROGRAM FOR RELATIONSHIP MANAGERS (MSME CREDIT)

PROGRAM DESCRIPTION

Business models of banks are undergoing change. To provide customized services, banks are assigning Relationship Managers to high-value and potentially high-value customers, including borrowers in the MSME segment. This deepens the customer engagement by anticipating and providing solutions to individual customer needs, optimizing customer profitability, and ensuring customer retention. This program is designed to bring role clarity and build up the knowledge and skills of Relationship Managers, which will help them to promote mutually profitable relationships between the Bank and MSME clients.

DURATION: 5 days

TARGET GROUP

Relationship Managers assigned to MSME clients, who are newly-recruited or who have been working in the role for less than a year.

PROGRAM OBJECTIVE

At the end the program, participants would have gained:

- More deep and extensive knowledge of loan products and credit facilities offered to MSME clients.
- Knowledge of processes involved in credit origination, appraisal, assessment, sanction, and post-sanction follow up relevant to the MSME segment.
- Skills involved in acquisition, retention and managing exiting borrower relationships.
- Understanding of cross-selling opportunities.
- Ability to provide well-informed and quality customer service to MSME clients as well as handle customer grievances confidently.

PROGRAM CONTENTS

- MSME lending perspective.
- Credit marketing
- Customer acquisition strategies and due diligence procedures.
- Range of asset products and credit facilities for the MSME segment.
- Credit and other banking facilities for exporters and importers.
- Government incentives available to exporters.
- Elements of credit appraisal and assessment processes.
- Credit risk rating models, external ratings, using credit risk ratings.
- Sanction credit proposal documentation and making recommendations.
- Credit follow up procedures.
- Cross-selling to MSME borrowers.
- Review of customer profitability and enhancing customer value.
- Retention of customer relationships and exiting relationships.