

Course Outline: Retail Assets

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Chapter Name	Topics	What will you learn?	Recommended Study Time
Asset Products – Generic Concepts	Asset Products Classification	Classification of asset products based on parameters such as security, interest rates etc.	3 Hours
	Key Terms	Key terminologies that are important to know for a person involved in loan life cycle.	
Loan Life Cycle	Different Stages in Loan Life Cycle	Discussion on various stages in loan life cycle, from 'Loan Origination' till 'Collections & Recovery' of loans.	6 Hours
	Roles at Various Stages	Roles related to 'Sales', 'Credit', etc., that fit in various stages of a loan life cycle.	
	Four Cs of Credit Appraisal	The key factors in Credit Appraisal	
	Credit Reports and Credit Scoring	Understanding credit reports and credit scoring to assess the credit repayment behaviour of a customer.	
	Documentation	You will learn about the documents generated by the financial institution, after the loan is approved.	
	Loan closing & Disbursal	You will learn about the procedures that are followed while closing and disbursing a loan.	
	Servicing	Discussion about the set of procedures followed after the loan is recorded in bank's general ledger.	
Introduction to Personal Loans (PL)	Overview	An overview on personal loans, its features and benefits.	3 Hours
	Product Types & Variants	Discussion into types of personal loans to meet various needs of the customer.	
	Eligibility & Documentation	The eligibility requirements to grant a loan, as well as the documentation needed	
	Credit Evaluation Process	Discussion on general credit policy of banks for approval of PLs.	
	PL Terminology	Discussion on key terminologies related to personal loans such as CPV, TVR etc.	
	Challenges	You will learn about the key challenges that banks face in this product, such as overleveraging by a customer.	
Auto Loans	Introduction	An overview of auto loans, its features and benefits.	3 Hours
	Product types and variants of auto loans	Discussion on various types of auto loans available.	
	Eligibility & Documentation	The eligibility requirements to grant a loan, as well as the documentation needed	
	Car Segmentation	Segmentation of cars on various parameters such as price, vehicle type etc., to estimate the amount of	

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		loan that can be disbursed.	
Credit Cards	Introduction	An overview of credit cards and its repayment process.	8 Hours
	Players in the Credit Card Payment System	A discussion on various parties involved in the credit card payment system, such as 'Cardholder', 'Acquiring Bank' etc.	
	Process Flow of a Credit Card Transaction	A detailed discussion on the various events that occur from the purchase, till the transaction is posted into cardholder's account.	
	Distribution of Fees among Players	Understanding what each player earns.	
	Loan Features of Credit Card	How the credit card is administered as a loan product.	
	Business Model of an Issuer	A discussion on various elements that constitute the business model of a credit card issuer. For example, Interest bearing receivables, Gross Spread, etc.	
	Critical Factors for Growth of Cards, and Credit Card Benefits	What makes the business grow; the product benefits to the customer.	
	Product Types	Discussion on credit card types, which are classified as consumer or commercial cards. a. Consumer Cards: Discussion on general features of consumer cards such as 'Premium Cards', 'Secured cards' etc. b. Commercial Cards: Discussion on general features of different types of commercial cards such as 'Fleet Cards', 'Pay Direct Cards' etc.	
	Business Processes of Credit Card	Discussion on various business process related to a credit card, such as Product Management, Sales, Sales Operations, etc.	
Home Loans	Introduction	An overview about home loans, its features and various players in it.	8 Hours
	Business Model	A discussion on general business model of home loans and various elements constituting it.	
	Key Terms	Key terminologies related to home loans, such as Loan amortization, Capitalization of interest, Loan To Value ratio, Debt Burden Ratio (DBR), etc.	
	Home Loan Products	Classification of home loan products based on repayment methods, interest rates and purpose/borrower's need.	
	Other home loan products	Discussion on other home loan products, like 'Refinanced Mortgages', 'Reverse Mortgages', etc.	

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	Eligibility & Documentation	The eligibility requirements to grant a loan, as well as the documentation needed	
	Associated Products	Discussion on products associated with home loans, such as 'Default/Repayment Insurance' and 'Content Insurance' etc.	
Other Loans	Education Loans	Discussion on courses eligible for education loan, expenses, requirement of collateral and methods of repayment.	2 Hours
	Loans Against Securities (LAS)	An overview of LAS, its working, and the key features related to it.	
Sales in Retail Assets	Introduction	An overview on sales in retail assets and how it is different from sales of non financial products.	1 Hour
	Five Commandments in Retail Asset Sales	What every sales person needs to understand!	
Credit Documentation and Collections	Credit Documentation	Understanding the documents needed for credit evaluation, ISA requirements and classification of documents ensuring ISA requirements.	7 Hours
	Collections	An overview of the collections process, reasons for 'Default' during collections. Different stages, or buckets of delinquency, and how accounts move between buckets.	
Organisational Structure and CIBIL	Indicative organisational structure of collections division		3 Hours
	New techniques and innovations	A discussion on new techniques adopted by banks to reduce the delinquencies, as well as risk arising due to delinquencies.	
	CIBIL	A discussion on CIBIL, its scoring process and how to understand a CIBIL report.	
Case Study	Case Study on Credit Card Documentation and Collections	Two case studies – one, on better management of an agency, and another, on better management of a customer.	1 Hour
	Total		45 Hours