
MARKETING & SALES OF LENDING PRODUCTS

DATE TO BE CONFIRMED BY CLIENT

Overview

Success in financial services depends on understanding the needs of individual and groups of clients and matching product offering accordingly. Many organisations fail because they insist on selling what they “have” as a product, without the full understanding of client needs. This course is designed to bridge that gap

Who Should Attend

The course is aimed primarily at corporate or investment banking executives who are or will be involved with Marketing and Selling of Products from the following departments:

- Corporate Banking / Lending
 - Credit
 - Trade Finance
 - Treasury / Treasury Sales
 - Institutional Sales
 - Project / Structured Finance
 - Syndications
 - Investment Banking / Corporate Finance
 - Private Banking
 - Custody
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Objective

The objective of this course is to provide bankers and financiers with the skills necessary to generate more profitable business for the banks or financial institutions that they work for. Delegates will learn how to increase their client base through cross-selling into other product areas, and build long and profitable relationships with their clients.

DAY ONE

Session 1

Background & Macroeconomic Issues

- The current banking environment
- Practical Exercise: macroeconomic issues and their impact on retail banking

Session 2

Market Segmentation

- Defining the market
- Identifying market segments
- Benefits of segmentation
- Target marketing
- Competitive positioning strategies
- Case Study examine the accounts of one of the world's leading retail banks

Session 3

Market Segmentation

- Review the case study
- Consider the appropriateness to the local environment

Session 4

- Developing a Sales Strategy
- Becoming customer-centric and developing skills
- Market segmentation – demographics.
- Product innovation discussed with examples for asset and liability

products as well as personal and commercial sectors.

Use of the correct product development strategy

- Product
- Place
- Promotion
- People
- Price

DAY TWO

Sessions 1 & 2

Retail Banking Products

- Examine various products available as service ones and on both the asset and liability side

Payments

- Driving cash out of the system
- ATM's and cash cards
- Credit and debit cards
- Standing orders and Direct Debits

Credit Products

- Personal loans
- Credit Cards
- Mortgage products
- SME lending
- Credit scoring
- Control systems

Savings Products

- Deposit products
- Mutual funds
- Long term savings products
- Insurance
- Pensions

Private Banking

- Targeting the high net worth individual
- Key products for the High Net Worth client
- Review of selected banks active in the private banking area
- Cross-selling opportunities and potential impact on returns

Exercise

What products are appropriate in **your** environment?

Session 3

Delivery Channels

- Relative benefits of different delivery channels
- How to target different markets.

New Mediums for Banking Markets

- Supermarket Banking
- Electronic Banking
- Mobile Banking
- Home Digital TV
- Cable TV Networks
- Mobile Commerce

Customer Relationship Management

The need to manage the relationship:

- Skill requirements
- Product knowledge
- Cross-selling

Session 4

- Pulling it all together

Case Study

Delegates develop their proposals for retail finance activities in selected target market and produce and discuss an action plan for business development

- Course Review and Closure

THE FACILITATOR :

TOM LAWTON
ACIB

Tom Lawton is a highly experienced programme director and trainer who specializes in running credit risk workshops. The majority of his career was spent with Barclays and standard chartered bank between 1974 and 1989 working predominantly in lending, marketing and training both at branch and head office.

He is a visiting fellow at the Manchester business school and his client list extends over Asia, Europe, Africa and the United Kingdom providing lending courses to major banks in these areas – Bank of Ireland, Bank of Scotland, ING bank, Citibank Sri Lanka, National Bank of Kenya, National Bank of Dubai etc.

He established his own business in 1989, specializing in providing practical solutions to Strategic and Credit issues for financial institutions globally. Tom has designed and run training courses in Credit Analysis, Business Strategy, Strategic Planning and Implementation, Bank Analysis, Relationship Management and Negotiation Skills. In 1998 in conjunction with PW Computing Ltd he assisted in the design and creation of a financial analysis expert system. By using associates with over a hundred years banking experience the design team developed FinAleS which as well as being an expert system is also a training aid and assists with enhancing customer relationships. The FinAleS system is currently being used or under pilot in banks in UK, Ireland, UAE, Sri Lanka and Africa.

Tom has run programmes all over the world, tutoring more than seven thousand participants, from over one hundred different nationalities on four continents. In May of this year they completed their one hundredth course in Africa.

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(DATE TO BE CONFIRMED)
8:00am-4:00pm

REGISTRATION FORM

NAME:

JOB TITLE:

COMPANY NAME:

COMPANY ADDRESS:

PHONE:

FAX NO:

E-MAIL ADDRESS:

SIGNATURE:

COURSE PRICE: US\$1000.00 + 15% VAT or US\$1,150.00 VAT Inclusive

This covers the cost of tuition, course materials, lunch and refreshments.

In order to ensure that you have a booked place, you must complete and sign the registration form signifying your confirmed attendance at the above seminar and payment in full. A 15% down-payment is due upon registration.

CANCELLATION POLICY

A participant's cancellation is in effect immediately upon notice to CDN without penalty on or before **To be confirmed**. A cancellation fee of 50% is applicable after this date.

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