



PRESENTS
**PROGRAM ON DEPOSIT
MARKETING**

Background:

Understanding deposit marketing is highly critical to any Bank to ensure effective management of resources to fund their businesses by making loans so as to continue to maintain the bottom line as well as diversify & manage various risks. With competition amongst banks heating up ever more coupled with a rapid advancement in technology, in order to stay relevant, Banks need to review their deposit products and deposit marketing strategies. This is more so important now that we are in the midst of a global pandemic which has completely changed the way banks & customers will do banking now and going forward.

The idea is to design deposit products in such a way that they are able to cater to the banking requirements of all market and business segments. Moreover, it is also equally important to put in place a robust mechanism to constantly assess the unique selling propositions of deposit products and make timely interventions in augmenting their values to ensure their sustainability & commercial viability in the long run.

Also, it is equally critical for the banks to constantly innovate and align themselves with the changing technology to bring forth new and improved tech based products that will not only ensure a faster business growth but also bring in cost efficiencies.

Program Details:

Date & Time : March 27,2021 (9:00am to 4:15pm)

Venue: NBI Hall Kathmandu

Fee: Nrs.5500+VAT Per Person

Duration: 4 sessions (1.5 hours each session)

Target Audience: Assistants to Officer level

PROGRAM DETAILS

Program Objectives

- * To gain a better understanding on various deposit products & the strategies for effective deposit marketing especially in the wake of COVID-19 pandemic.

Program Elements

Topic I: Overview of Deposit

Topic II: Understanding Deposit Marketing

Topic III: Marketing in the age of COVID-19

Program Content

- * Importance of deposit function in a Bank.
- * Fractional Reserve Banking. Money creation and impact on overall economy.
- * General types of deposit products (segment wise).
- * Objectives to achieve an optimal deposit mix (risk mitigation & cost management).
- * Understanding the importance of sales and marketing for deposits.
- * Distinction between deposit marketing & sales.
- * Soliciting new account relationships.
- * Making profitability assessments and submitting offer letters.
- * Managing customer loyalty for effective customer retention.
- * Marketing Communication.
- * Cross selling & up-selling.
- * Use of technology for effective product development
- * Understanding & implementing new sales & marketing capabilities with an increasing use of technology during COVID-19.
- * Abundant thinking versus Scarcity thinking approach.
- * “Physical” will be the preferred business model for banks going forward.
- * Achieving optimal lending mix for revenue maximization & risk minimization.

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Facilitator's Profile



Mr. Ritesh Lamichhane
Head Research, Product Development & Marketing
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Mr. Ritesh Lamichhane started off his banking career by joining Nabil Bank as a trainee assistant in the year 2000. He comes with an extensive experience in the field of deposit marketing and banking operations. Currently, he is employed by Bank of Kathmandu Limited overseeing Research, Product Development & Marketing.

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