

Programme on Streamlining Centralized Loan Processing Centers of Banks

(Focus: Scaling up Retail and SME Loan Businesses)

October 3 – 6, 2018

Coordinators
Prof Anjan Roy
Prof B V Chaubal



National Institute of Bank Management
Pune, India

Programme on Streamlining Centralized Loan Processing Centers of Banks (Focus: Scaling up Retail and SME Loan Businesses)

Banks in India have established Centralized Loan Processing Cells (CLPC), such as Retail Hubs and SME Loan Factories etc., wherein branch-based credit functions of appraisal, documentation, etc., have been relocated. CLPCs are expected to enhance lending operation capabilities, improve monitoring and risk control and reduce branch workload thereby making them more focused on originating new loan applications and developing client relationships.

Banks have now overcome the teething problems in implementing centralized loan processing. They have managed restructuring of the workflow in appraisal of loan applications and the resulting changes in roles and responsibilities between the branch and CLPCs. While initial improvements in loan quality have been achieved, it is now time to scale up lending and widen the reach and access to bank credit. For this, there is need to focus on enhancing productivity of CLPCs by reduction in turnaround times while improving on appraisal quality.

Target Group

Heads (Scale IV-V) of retail and SME lending CLPCs in banks and financial institutions.

Objectives

This programme is to discuss strategies for streamlining and improving productivity of CLPCs in banks. It is based on the premise that management of back offices in lending operations can be approached from industrial design and process perspective to improve both speed as well as quality of processing.

Content

The key discussion points in the workshop will be on:

- ❑ **Evolution of lending technology and increase in process capability**
- ❑ **Distribution of roles and responsibilities between CLPC and branch**
- ❑ **Framework for process analysis and performance management in CLPC**
- ❑ **Assessment of CLPC capacity and manpower requirements**
- ❑ **Achieving six sigma and quality robustness in CLPC**
- ❑ **Improving legal verification and documentation**
- ❑ **Credit processes and operational risk**

Pedagogy

The sessions will be based on case discussions, group exercises and sharing of experiences and best practices by bankers and faculty.

Dates

October 3 – 6, 2018

The programme will commence at 9:00 am on October 3 and conclude by the evening of October 6, 2018. Participants are expected to reach the NIBM campus positively by the evening of October 2 and plan for their return journey after 5.00 pm on October 6, 2018.

Venue

NIBM Campus, Kondhwe Khurd
Pune, India.

Accommodation

The programme is fully residential. Participants will be provided well-furnished single room AC accommodation in the Institute's hostel complex on the campus. However, they will not be permitted to bring their family members to stay on the campus. In case any Officer/Executive with physical/ medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements.

The Institute has facilities for outdoor and indoor games and a large walking/jogging trail for physical fitness besides a yoga centre. Participants are therefore encouraged to bring appropriate clothes/ gear.

Programme Coordinators

Prof Anjan Roy

Associate Professor

Prof B V Chaubal

Visiting Faculty, Ex-DMD & Group
Executive (Global Markets), SBI

Last Date for Receiving Nominations:

September 22, 2018

Last Date for

Availing Early Bird Incentive of 5%:

September 17, 2018

(See fee structure on
home page of the website)

Nominations and Enquiries

Please address your enquiries and
nominations to:

Prof Anjan Roy

Prof B V Chaubal

Programme Coordinators

National Institute of Bank Management

NIBM Post office, Kondhwe Khurd

Pune 411 048, India

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26716344/26716265 (Direct)

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Web : www.nibmindia.org

Programme Fee (per participant)

US \$ 1600 for foreign participant

(See fee structure on home page of the website for incentive)

	Fee	GST	Fee+GST	TDS
Member Banks :	36000	6480	42480	3600
Non-Member Banks :	42000	7560	49560	4200

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Goods and Services Tax (GST) @ 18% and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

Mode of Payment for Indian Participants

- The fee may preferably be transferred by RTGS/NEFT/ECS to our A/c No. 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and GSTIN No. 27AAATN0040P1ZJ.
- National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

Mode of Payment for Foreign Participants

Mode of Remittance: SWIFT*

1. Name & Address of our Bankers : **Oriental Bank of Commerce
C-2, Shop No. 4-5, Bramha Estate
Kondhwe Khurd, Pune 411 048
Maharashtra, India**
2. Name of the Account : **National Institute of Bank Management**
3. NIBM's Bank Account No. : **Current A/C 11281131004402**
with Oriental Bank of Commerce
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No. : **36152559**
with Correspondent Bank
6. Preferred currency : **USD**
7. Correspondent Bank : **CITIBANK N.A.**
8. Swift code for Citi Bank : **CITIUS33**

*** The Foreign Bank
Charges/ SWIFT
charges/Commission
is to be borne by the
remitter. The fees
mentioned in the
invoice/brochure is to
be paid to NIBM, net
of all bank charges.**

***Payments will be accepted only through electronic mode.
Cheques/DDs/Pay Orders will not be accepted.**

- **For all electronic remittances, kindly send a confirmatory e-mail at: accounts@nibmindia.org giving details of the remitter and participant, name and dates of programme, etc.**

Please see programme fee structure on home page of the website for early bird incentive, incentives for SAARC and other developing countries, mode of remittance, Pune City route map and local conveyance.