

Programme on
Productivity Improvement in Centralised
Loan Processing Centres of Banks

(Focus: Scaling up Retail and SME Loan Processing Hubs)

October 3 – 6, 2016

Coordinators
Prof Anjan Roy
Dr K Srinivasa Rao



National Institute of Bank Management
Pune, India

Programme on Productivity Improvement in Centralised Loan Processing Centres of Banks (Focus: Scaling up the Functions of Retail and SME Loan Processing Hubs)

Most banks in India have established centralised loan processing centres (CLPCs) such as retail hubs and SME loan factories, etc. wherein branch-based credit functions of appraisal, documentation, etc. have been shifted. 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 centralised loan processing. They have successfully managed the restructuring of workflow in appraisal of loan applications and the resulting changes in roles and responsibilities between the branches 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 and reduction in turnaround times. The management of back offices in lending operations can be approached from an industrial design and process perspective to improve both speed as well as quality of processing. At the same time, loan appraisal operations in CLPCs must also become highly customer-oriented to meet the business performance challenges of banks.

Objectives

This programme is to discuss strategies for streamlining and scaling up of CLPCs in banks.

Target Group

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

Pedagogy

The sessions will be conducted by academics and top management executives of banks. High level of group discussion and sharing of best practices is envisaged.

Content

The key discussion points in the programme will be on:

- Framework for workflow and process management in CLPC.
- Process automation and turnaround time in loan appraisal.
- Assessment of CLPC capacity and manpower requirements.
- Roles and responsibilities of CLPCs and branches.
- Achieving Six Sigma and quality robustness in CLPCs.
- Improving legal verification and documentation in lending.
- Productivity analysis of CLPCs.
- Managing operational risk in lending processes.

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Dates

October 3 – 6, 2016

The programme will commence at 9:00 am on October 3 and conclude by the evening of October 6, 2016. Participants are expected to reach the NIBM campus positively by the evening of October 2, 2016 and plan for their return journey after 6.00 pm on October 6, 2016.

Venue

NIBM Campus, Kondhwe Khurd, Pune, India.

Hostel 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 the appropriate clothes/gears.

Programme Fee (per participant)

US \$ 1600 for foreign participant

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

	Fee	ST	SBAC	KKC	Fee+ST+ SBAC+KKC	TDS
Mem. Banks	: 30000	4200	150	150	34500	3000
Non-Mem. Banks	: 35000	4900	175	175	40250	3500

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Service Tax (ST) @ 14%, Swachh Bharat Abhiyan Cess (SBAC) @ 0.5%, Krishi Kalyan Cess (KKC) @ 0.5% 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 ST No. AAATN0040PST001.
- 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. with Oriental Bank of Commerce : **Current A/C 11281131004402**
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No. with Correspondent Bank : **36152559**
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.

Last Date for
Receiving Nominations:
September 23, 2016

Last Date for
Availing Early Bird Incentive:
September 17, 2016

(See Fee Structure on home page
of the website)

Nominations and Enquiries

Please address your enquiries and nominations along with the fees to:

Prof Anjan Roy
Dr K Srinivasa Rao

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