

**October 12 – 16, 2020**  
*(Online Course Duration 20 hours)*

# **Online Programme on New Technologies and Innovations in Lending Operations**

**(Focus: Digitalization of Credit Processes in  
Banks and Lending Institutions)**

*Coordinators*

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Pune, India**

## **Background**

Scaling-up flow of credit requires that banks and financial institutions transform their lending operations to comprehensively address issues ranging from providing enhanced customer experience, maintaining asset quality, meeting regulatory compliance and achieving higher efficiency. Almost all stages of the lending process, such as loan origination, credit appraisal, collateral management, documentation, collections, etc., now have the opportunity to become automated using new digital technologies such as application program interface (API), robotic process automation, cloud computing, block chain, electronic platforms, etc. This transformation would not only enhance lending capacity of banks and financial institutions but also improve access to credit for a large number of small customers.

Digital lending is expected to have wider adoption and usher business growth during and after the pandemic. BCG and Omidyar Network has projected digital lending business to exceed Rs 6 lakh crores by 2023 in India.

However, embracing new technologies will pose challenges for lenders to develop newer capabilities as well as cultures. They need to reorient towards becoming more customer centric, thinking data and risk analytics, adopting alternative lending models, and partnering with fintech companies, credit bureaus, business correspondents, etc. Executives and managers in lending operations need to be trained to understand the operating principles and mechanisms behind digital technology and platform based lending, to internalize these successfully within the traditional lending organization.

## Course Content

Some of the topics to be discussed in the programme will be on:

- ❑ Business process and efficiency analysis
- ❑ Innovations in lending technologies
  - ❖ Digital loan origination, online application, new KYC processes
  - ❖ Big data analytics and alternative credit decision models
  - ❖ Artificial Intelligence and Machine Learning
  - ❖ Loan management solutions
  - ❖ Automated documentation and covenant monitoring
- ❑ New Digital Lending models (Consumer Lending, SME Lending, P2P Lending, Credit Cards) and case studies
- ❑ Business models of Lending Platforms and Market Places
- ❑ Third party collaborations and system integration
- ❑ Regulatory Technologies
  - ❖ NBFC-Account Aggregator (AA),
  - ❖ Public Credit Registry (PCR),
  - ❖ NBFC-P2P Lending Platform,
  - ❖ Open Credit Enablement Network (OCEN),
  - ❖ Unified Payment Interface (UPI)
- ❑ Cyber security and fraud prevention
- ❑ Regulatory compliances and disclosure requirements

## Pedagogy

The sessions will be mostly taken by industry professionals and technology experts, who will make extensive use of case discussions, group exercises and sharing of experiences.

## Participants

**The programme will be most useful for executives and managers heading or engaged in Lending Operations in banks and lending institutions. It will also be useful for officials working in areas such as Retail Credit, MSME Lending, Information Technology, Digital Banking and Financial Inclusion verticals of banks and financial institutions.**

## Modalities

This online course will have 20 hours of engagement time, which includes several self-paced study and live interactions of participants. The courseware will include the following:

- I. Reading material for self-study, Case study or exercise material and Online references
- II. Video sessions comprising of:
  - i. Recorded video sessions on several topics.
  - ii. Live video sessions by faculty or guest lecturers, for discussions, clarification of doubt, etc.
- III. Self-assessment to track progress in the course will be provided.

Participants enrolled to the program will be provided with login id and password to enter into the learning platform of the institute. Guidance will be provided for navigating through the various activities in the platform such as accessing courseware, viewing video sessions, participating in live sessions, taking quizzes, etc. The programme window will be open for maximum five days from date of commencement.

Schedule for live session will be provided at the start of the programme. Executives attending the programme would need internet access on a desktop or laptop with Google Chrome to enable access to live and recorded sessions.

## Completion Certificate

A completion certificate will be given to the participant at the end of the programme. Participant has to remain logged in for at least the total number of engagement hours within the duration of the programme for being considered to have completed the same.

## Nominations and Enquiries

Nominations are invited from both Institutions and individuals from India and abroad Executives working in banks/financial institution/ consulting firms/ technology firms in the banking and financial services domain can apply for the programme in their individual capacity.

Please address your enquiries and nominations to:

Prof Anjan Roy

Dr Deepankar Roy

Programme Coordinators

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Pune 411 048, India

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Web : [www.nibmindia.org](http://www.nibmindia.org)

**Last Date for Receiving Nominations: October 11, 2020**

## Programme Fee (per participant) for 20 hours programme

US \$ 800 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	18000	3240	21240	1800
Non-Member Banks :	21000	3780	24780	2100
Individual Nominee :	21000	3780	24780	----

The fee includes the cost of tuition, access to reading material and recorded videos, etc. (Central 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. 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](mailto:accounts@nibmindia.org) giving details of the remitter and participant, name and dates of programme, etc.**