

October 14 – 17, 2019

Programme on New Technologies and Innovations in Lending Operations

(Focus: Implementing Digital Technologies in
Retail and MSME Lending)

Coordinators
Prof Anjan Roy
Prof B V Chaulal



**National Institute of Bank Management
Pune, India**

Programme on New Technologies and Innovations in Lending Operations

(Focus: Implementing digital technologies in
Retail and MSME lending)

Background

Scaling-up flow of credit to Retail and MSME sectors now requires that banks and financial institutions transform their lending operations to comprehensively address issues ranging from providing first-rate 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.

Embracing new technologies, however, will pose challenges for lenders to develop newer capabilities as well as cultures. They need to reorient themselves 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.

Content

Some of the topics to be discussed in the programme:

- ❑ **Business process and efficiency analysis**
- ❑ **New lending technologies**
 - ❖ Digital loan origination, online application and KYC
 - ❖ Credit scoring and risk analytics
 - ❖ Automated documentation and covenant monitoring
- ❑ **New Lending models, platforms and market places**
- ❑ **Third party collaborations and system integration**
- ❑ **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.

Target Group

The programme will be most useful for executives and managers heading the Retail and MSME lending operations in banks and lending institutions.

Dates

October 14 – 17, 2019

The programme will commence at 9:00 am on October 14, 2019 and conclude by the evening of October 17, 2019. Participants are expected to reach the NIBM campus positively by the evening of October 13, 2019 and plan for their return journey after 5.00 pm on October 17, 2019.

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 &
Associate Dean (E-Certification Courses)

Prof B V Chaubal

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

Last Date for Receiving Nominations:

October 4, 2019

Last Date for Availing Early Bird Incentive of 5%:

September 28, 2019

(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

Tel. : 0091-20-26716000 (EPABX)
26716344/26716265 (Direct)

Fax : 0091-20-26834478

E-mail : aroy@nibmindia.org
b.chaubal@nibmindia.org

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.
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.