



TrainingCentral



TrainingCentral

# Write-up on Transformational Projects

by

## TrainingCentral Solutions

**Contact:** Manoj Navalkar, Chief Executive, [manoj.navalkar@trainingcentral.co.in](mailto:manoj.navalkar@trainingcentral.co.in), 9821154746  
Sonal Navalkar, Chief Finance Officer, [sonal.navalkar@trainingcentral.co.in](mailto:sonal.navalkar@trainingcentral.co.in), 9870294746



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## About TrainingCentral

TrainingCentral Solutions Private Limited (TC) is a Mumbai, India-based organization focused on training solutions for the Banking, Financial Services and Insurance (BFSI) domain. We have designed and delivered innovative solutions to the Indian Financial Inclusion (FI) sector; our clients have been service providers, banks, microfinance institutions (MFIs) and non-banking organisations. Content designed by us has been deployed by the Indian FI sector regulator (NABARD) for pan-India training programmes. Our work in this sector spans consulting, content design and development, technology hosting and other support services.

TrainingCentral's (TC) BFSI Training products complemented the program designs by giving a unique advantage to the client in achieving the objective of the training. Not only the increased the effectiveness of program delivery, but also provided a measurable ROI or 'Return on Learning' for the organization.

Below are some of the challenging assignments successfully delivered during the year. We have the best proof of client satisfaction – extending of scope, invitation to participate in the post-assignment implementation, repeat orders and renewal of subscriptions. The best complement was being invited by a client to participate in planning for the training strategy and calendar for 2017-18.

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## Retail Assets

### *RISE OJT Program for Gold Loan, SME Loans, Brokerage and Home Loans*

Assignment name:	<p><b>RISE Gold Loan OJT Program (extended to additional products of SME Loans, Brokerage and Home Loans underway)</b></p> <p>The RISE OJT Program is an online-only program designed for induction and onboarding training for the branch and sales personnel in IIFL. For this program, IIFL won the TISS-Leapvault best program in OJT Certification. TC designed development and implemented the complete program on its portals and maintains the content and online access for new entrant into IIFL business lines.</p>	
		
Country: India Location within country: Ahmedabad, Bangalore, Hyderanad, Trichi, Gurgaon, Bhopal, Pune, Mumbai and other locations	Duration of assignment (months): Project Execution: 4 months LMS Hosting and customer support: Ongoing since June 2019	
Name of Client: India Infoline (IIFL)	Total No. of staff-months of the assignment: 5 months Project Manager 1: 2 months Project Manager 2: 2 months Technical Support: 1 month	
Contact Person, Title/Designation, Tel. No./Address:	Ms. Mugdha Katakwar, L&D Manager, +91-241035280	
Start date (month/year): October 2018 Completion date (month/year): June 2019	No. of professional staff-months provided by your consulting firm/organization or your sub consultants: 17 months	
Name of associated Consultants, if any:	Name of senior professional staff of your consulting firm/organization involved and designation and/or functions performed (e.g. Project Director/Coordinator, Team Leader): Manoj Navalkar, Project Manager <ul style="list-style-type: none"> <li>• Study of the client’s existing training for Gold Loan</li> <li>• Design of day-wise OJT activity in consultation with client</li> <li>• Design of a system of log entry for recoding activities performed during OJT</li> <li>• Finalisation of technology for delivery</li> </ul>	

	<p>Roshani Kothari, Project Manager</p> <ul style="list-style-type: none"> <li>• Schedule monitoring</li> <li>• Coordination with client for review</li> <li>• Testing and Quality check</li> <li>• Monitoring technical setup</li> <li>• User management and support</li> </ul> <p>Amita, Technical Support</p> <ul style="list-style-type: none"> <li>• Development of log entry system on LMS</li> <li>• Technical troubleshooting</li> </ul>
<p><b>Description of Project:</b>          RISE Gold Loan OJT Program is a blended training solution designed for new employees joining the IIFL Gold Loan Branches. The entire program is divided into 4 phases.</p> <ul style="list-style-type: none"> <li>- Pre-onboarding which covers 6 online courses and 1 test</li> <li>- Classroom Training</li> <li>- On the Job Training</li> <li>- Refresher training.</li> </ul> <p>TrainingCentral has designed the OJT program and the digital artifacts required to be submitted by the new employee. The LMS also allows the client’s L&amp;D team to monitor the classroom attendance, administering online courses and tests in the pre-onboarding and classroom stage and review of logs submitted by the new employees.</p> <p>The project uses the LMS to manage batches, schedule activities for each batch with special roles being assigned to the L&amp;D Manager and to the internal and external trainers. The project has been live since June 2019 and more than 400 trainees have gone through this program.</p> <p>This project has been awarded the TISS LEAPVAULT Award, 2019 for Best Apprenticeship / OJT Program.</p>	
<p><b>Description of actual services provided by your staff within the assignment:</b></p> <ol style="list-style-type: none"> <li>1. Understanding of the various OJT activities through which the trainee has to go, role of trainer during entire OJT lifecycle and the point at which the L&amp;D department needs to monitor the OJT</li> <li>2. Designing the OJT structure keeping in mind the main activities that the trainee should be conversant with at the end of the OJT Program.</li> <li>3. Content structuring for online delivery mode</li> <li>4. Design of forms enabling data capture by trainees through LMS</li> <li>5. Testing and quality check for LMS functionality</li> </ol> <p><b>Post Go-Live:</b></p> <ol style="list-style-type: none"> <li>1. Client support for technology access, MIS generation and statistical analysis</li> <li>2. LMS hosting, its customization and user management</li> <li>3. Customer support via email, call, WhatsApp</li> </ol>	

***Retail Asset Credit Underwriting for Credit Processing Assistants – Reliance Commercial Finance***

	<p>TC Product – Training Solution Design</p>
	<p>Certification Program for Credit Processing Assistants (CPAs) at Reliance Commercial Finance and Reliance Home Finance</p>

- ▶ **Target Audience** – All the CPAs supporting the Credit Underwriting Process
- ▶ **Training Mode & Duration** – Classroom; 3 days
- ▶ **Unique features**
  - ▶ Building on the Client's zero-error **First Time Right (FTR)** with suggestions of incorporating the concept into the program.
  - ▶ Module to enable internal Credit Underwriters to provide program support, quick tips and guidelines.
  - ▶ Well-structured program with case studies of live cases to resolved during the training.
  - ▶ Adaptability to local cases, exercises to ensure relevance of content.
- ▶ **TC delivery** –
  - ▶ Training content inclusive of PPT, Trainer's Guide, Participant's Guide, case studies in the form of financials (for individual, companies and SEP/SENP customers)
  - ▶ Train-the-Trainer workshop for Credit Underwriters and CPA Managers from across the country (Dec, 2016, Mumbai).
- ▶ **Roadmap going forward**
  - ▶ *Project taken under Lean Six Sigma initiative in the company for its potential to increase operational efficiency in operations.*
  - ▶ Roll-out of the program with initial roll-outs expected in two western states.
  - ▶ FTR ratio has increased from 74% to 95% as in Mar, 2017. The organization targets to reach 97% in Jun, 2017.<sup>1</sup>



### Testimonial

The advantage of domain knowledge and innovative design that TrainingCentral brings to the table was evident in this project. The team worked closely with RCF and RHF teams for content and process elements, to structure a training program which we took up as a key operational initiative to improve productivity. The project was adopted under our Lean Six Sigma project and the effective implementation saw the increase of the First Time Right (FTR) parameter in loan processing from 74% to 95% in a matter of 6 months. We appreciate and recommend TrainingCentral for their skill at domain training in BFSI.

– Mr. Agnelo Joseph - Head – L&D and Employee Engagement, Reliance Commercial and Reliance Home Finance Ltd.

<sup>1</sup> This target was later achieved!


	<p>First Time Right (FTR) increased from 74% as measured in Nov, 2016 to 95% as measured in Mar, 2017. This is a strong indicator that the training program was effective and well-structured.</p> <p>– Mr. Sanjay Talukdar, Practice Lead</p>
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<p>Assignment name:</p>	<p>CPA (Credit Processing Assistant) Training The CPA training was designed for the CPA working with Credit Underwriter (CU), to make sure they are well acquainted with the products and thus support the function of the CU well.</p>
	 <p>Banking &amp; Financial Analysis</p>
<p>Country: India Location within country:</p>	<p>Duration of assignment (months): 3 months</p>
<p>Name of Client: Reliance Commercial Finance (RCF)</p>	<p>Total No. of staff-months of the assignment: 7.5 months Project Manager 1: 1 month Project Manager 2: 2 months Project Manager 3: 2 months Graphic Designer: 0.5 month</p>
<p>Contact Person, Title/Designation, Tel. No./Address:</p>	<p>Mr. Sanjay Talukdar, L&amp;D Manager, +91 81082 69944</p>
<p>Start date (month/year): August 2016 Completion date (month/year): December 2016</p>	<p>No. of professional staff-months provided by your consulting firm/organization or your sub consultants: 5.5 months</p>
<p>Name of associated Consultants, if any:</p>	<p>Name of senior professional staff of your consulting firm/organization involved and designation and/or functions performed (e.g. Project Director/Coordinator, Team Leader):</p> <p>Manoj Navalkar, Project Manager</p> <ul style="list-style-type: none"> <li>• Understanding the client requirement in terms of their final desired outcome</li> <li>• Discussion with client staff to understand areas where they are unclear as to policy</li> <li>• Design of the Classroom approach</li> <li>• Listing of the Table of Content</li> </ul> <p>Sonal Navalkar, Project Manager</p> <ul style="list-style-type: none"> <li>• Preparation of Classroom Training presentation</li> </ul>


	<ul style="list-style-type: none"> <li>• Review of Live cases received from client for designing case studies</li> <li>• Conduct of Train The Trainer (TTT) session Roshani Kothari, Project Manager</li> <li>• Preparation of Classroom Training material including Trainer's and Participant's Guide</li> </ul>
<p><b>Description of Project:</b> The CPA Training was developed for RCF which is one of the top players in Retail Assets domain. In this competitive market, it is essential for RCF to ensure that TAT to the customer is maintained. The training focused on main areas to ensure:</p> <ol style="list-style-type: none"> <li>1. The file is logged in with all necessary documents from the customer duly signed and stamped. A first time Right or FTR makes it possible to achieve the targeted TAT</li> <li>2. The initial financial template is completed by CPA in keeping with the requirements of the Credit Appraisal department</li> <li>3. To enhance the understanding of the CPA on analysis of financial documents and basic financial ratios. Prior to this training, FTR ratio of RCF was 74% which increased to 95% after training. L&amp;D Manager of this project received recognition from the organization for this achievement.</li> </ol>	
<p><b>Description of actual services provided by your staff within the assignment:</b></p> <ol style="list-style-type: none"> <li>1. Design of the Classroom approach</li> <li>2. Listing of the Table of Content</li> <li>3. Structuring of content for classroom training</li> <li>4. Case studies preparation, Development of Trainer's Guide and Participant's Workbook</li> <li>5. Graphic design for classroom training presentation</li> <li>6. Conduct of Train The Trainer (TTT) session</li> </ol>	



## Retail Asset Assessments for Business Units - Capital First


	<p>TrainingCentral Product – Ready E-learning Courses</p>
	<p>Second Year Subscription Renewal to TrainingCentral’s Compliance and Domain Courses and Domain Tests</p>
	<ul style="list-style-type: none"> <li>▶ <b>Target Audience –</b> <ul style="list-style-type: none"> <li>▶ For Compliance courses – all employees within the organization</li> <li>▶ For Mortgage test – Complete Product team (Ops, Sales, Recover, etc.)</li> </ul> </li> <li>▶ <b>Training Mode &amp; Duration –</b> Online; Subscription duration – 1 year.</li> <li>▶ <b>Unique features</b> <ul style="list-style-type: none"> <li>▶ Client is assured of latest content</li> <li>▶ Technology Operations outsourced to TC for the test</li> <li>▶ Client requesting to host the test on TC LMS rather than internal LMS due to flexibility in customization possible on TC LMS</li> <li>▶ Easy tracking of MIS and Returns-on-Learning</li> </ul> </li> <li>▶ <b>TC delivery –</b> Ready E-learning Courses and Tests           <ul style="list-style-type: none"> <li>▶ Know Your Customer</li> <li>▶ Anti-Money Laundering</li> <li>▶ E-mail Etiquette</li> <li>▶ Information Security Awareness</li> <li>▶ Online Test on Mortgage Product</li> </ul> </li> <li>▶ <b>Roadmap going forward</b> <ul style="list-style-type: none"> <li>▶ Client has renewed the subscription for the 3<sup>rd</sup> year.</li> <li>▶ Client proposes to extend online test to other products like Personal Loan, SME Loans, Construction Finance, Commercial Vehicles, etc.</li> <li>▶ Whether TrainingCentral is expected to continue to support the program – <i>Yes, TC has an extensive test bank for multiple products and Client expects to use them, with the tests being conducted on TC portal.</i></li> </ul> </li> </ul>
<p><b>Testimonial</b></p> <p><i>“We are happy to renew on our subscription of TrainingCentral’s ready e-learning courses, which are currently installed on the Capital First Learning Management System. This offering from TrainingCentral is very convenient and the feedback on the courses from our employees has encouraged us to subscribe to other products too.” – Ms. Radhika Mehta, Head – L&amp;D, Capital First</i></p>	

## E-learning courseware for Retail Asset Products – Tata Capital

 <p>TATA CAPITAL LIMITED</p>	<p>TrainingCentral Product – Training Solution Design and Delivery</p>
	<p>Design and Development of Complete E-learning Course on</p> <ol style="list-style-type: none"> <li>a. Personal Loans</li> <li>b. Affordable Home Loans</li> </ol> <ul style="list-style-type: none"> <li>▶ <b>Target Audience</b> – All employees in respective product teams</li> <li>▶ <b>Training Mode &amp; Duration</b> – Online; 2 hours</li> <li>▶ <b>Unique features</b> <ul style="list-style-type: none"> <li>▶ Client assured of design team of ex-bankers and finance professionals</li> <li>▶ Development of courseware in globally top Authoring Tool – iSpring Suite, with option to implement change management in-house</li> </ul> </li> <li>▶ <b>TC delivery</b> <ul style="list-style-type: none"> <li>▶ Customised, crisp and well-designed E-learning Course</li> <li>▶ Additional ready reference utility designed in Authoring Tool</li> </ul> </li> <li>▶ <b>Roadmap going forward</b> <ul style="list-style-type: none"> <li>▶ Client proposes to chalk out a roadmap of development of online courses for multiple products.</li> <li>▶ Whether TrainingCentral is expected to continue to support the program – <i>Yes, TrainingCentral is the vendor of choice for development of additions courseware.</i></li> </ul> </li> </ul> <p><b>Testimonial</b></p> <p><i>TrainingCentral is the vendor of choice for development of additions courseware and we expect to develop 3 more courses for the organization in the areas of Business loans, Consumer Durables and Two-wheelers Loans in 2017-18.</i></p>


## SME Loans

### *Credit and Collections Certification – Emerging Market Business – Janalakshmi Finance*


	<p>TrainingCentral Product – Training Solution Design and Delivery</p>
	<p>Design of content for the Emerging Market Business (later named Business First) (business loans for small business) for the Credit and Collection</p>
	<ul style="list-style-type: none"> <li>▶ <b>Target Audience</b> – Credit and Collection teams for the product.</li> <li>▶ <b>Training Mode &amp; Duration</b> – Classroom and online; 3 days</li> <li>▶ <b>Unique features</b> <ul style="list-style-type: none"> <li>▶ Practical examples in credit evaluation, credit bureau report analysis, bank statement analysis and overall evaluation framework.</li> <li>▶ Modular design to facilitate ease in change management</li> <li>▶ Tastefully designed training material to ensure aesthetic appeal</li> </ul> </li> <li>▶ <b>TC delivery</b> –           <ul style="list-style-type: none"> <li>▶ Training content, inclusive of PPT, Trainer’s Guide, Participant’s Guide, case studies in the form of financials of customers, CIBIL Report formats, exercises for evaluation of credit-worthiness of customers.</li> </ul> </li> <li>▶ <b>Roadmap going forward</b> <ul style="list-style-type: none"> <li>▶ Whether TrainingCentral is expected to continue to support the program – <i>Yes, TC has been invited to present its offerings to the Bank Set-up Unit in Janalakshmi.</i></li> </ul> </li> </ul> <p><b>Testimonial</b></p> <p><i>“We enjoyed working with you and the contents are well-structured. Thanks a lot!” – Cecil Lazarus, Vice President - Audit &amp; Training, Janalakshmi Finance</i></p>

## Solution Design

### India's Largest Online Financial Inclusion Program – Gram Shakti Certification

	<p>Certification Program for Gram Shakti Worker wishing to be a village-level Financial Inclusion evangelist</p>
	<ul style="list-style-type: none"> <li>▶ <b>Target Audience</b> – Village-level leading and dynamic lady (may be a key member of an existing SHG) willing to take on service provider's role for fellow-villagers.</li> <li>▶ <b>Training Mode &amp; Duration</b> – Company-branded Certification delivered in online-only format proposed to be of 25-30 hours duration.</li> <li>▶ <b>TC delivery</b> (<i>courseware is work-in-progress</i>)</li> </ul> <p>The scope is to develop the certification such that it can be accessed by each identified and pre-selected village lady desirous of becoming a Gram Shakti Worker (GSW). There will typically be 1 GSW per village. Through this certification, the participant will be trained on all aspects of basic finance like savings, budget, financial planning, savings account, insurance, mutual funds, KYC, etc. She will be guided on the behavioural and leadership level qualities that will be essential in ensuring that the village households are introduced and subscribe to various financial services. Initial services targeted will be from government and quasi-government bodies like special schemes, post offices, public sector banks, SRLM and other bodies.</p> <p>Initially, the certification is be offered in 3 languages (Hindi, Marathi and Assamese). The Certification is delivered over TC servers to target audience in over 10 states. The Certification already has close to 2000 Certificate holders.</p>

### CIBIL Courseware Design


	<p>TrainingCentral Product – E-learning Courseware Design</p>
	<p>Design of e-learning courseware for explaining Flagship products of Consumer CIR and Corporate CIR to Leadership across Transunion CIBIL Members</p>
	<ul style="list-style-type: none"> <li>▶ <b>Target Audience</b> – Board-level and Management Leadership of all TU CIBIL Members, functional users of CIBIL Certificates</li> <li>▶ <b>Training Mode &amp; Duration</b> – E-learning – 3 years</li> <li>▶ <b>Unique features</b> <ul style="list-style-type: none"> <li>▶ 3+ hours Banking Certification</li> <li>▶ Case Study description with detailed walk-through of Consumer and Corporate CIRs</li> </ul> </li> <li>▶ <b>TC delivery</b> –</li> </ul>

	▶ E-learning Content with voice-over
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### ***Certification in Finance – A Large All-India Training Service Provider***

	<b>TrainingCentral Product – Training Solution Design and Delivery</b>
	Design of 250+ hour content to prepare fresh graduates for a career in Banking & Finance.
	<ul style="list-style-type: none"> <li>▶ <b>Target Audience</b> – Graduates seeking employment in the Banking &amp; Finance industry</li> <li>▶ <b>Training Mode &amp; Duration</b> – Classroom; 6 months</li> <li>▶ <b>Unique features</b> <ul style="list-style-type: none"> <li>▶ 250+ hours Banking Certification</li> <li>▶ Complete coverage of all aspects of general banking, retail assets, liabilities, treasury, forex, corporate banking, legal aspects in banking and rural banking.</li> <li>▶ Option to client to access TC’s 350+ training network.</li> </ul> </li> <li>▶ <b>TC delivery</b> –           <ul style="list-style-type: none"> <li>▶ Training content, inclusive of PPT, Trainer’s Guide, Participant’s Guide.</li> </ul> </li> </ul>

### ***LEX Framework Implementation – Home Loans - for Reliance Home Finance***


	<b>TC Product – Training Solution Design</b>
	LEX Framework implementation of short-sized learning sessions delivered to employee’s mobile phone with sharp and effective modules, with measurement along pre-defined grading framework.
	<ul style="list-style-type: none"> <li>▶ <b>Target Audience</b> – Sales and Operations personnel in Reliance Home Finance</li> <li>▶ <b>Training Mode &amp; Duration</b> – Ongoing small micro-learning pieces over 6 months</li> <li>▶ <b>Unique features</b> <ul style="list-style-type: none"> <li>▶ Quantifiable and measurable outcomes for the programs.</li> <li>▶ Ability to access courseware across all devices, including smart phones.</li> <li>▶ Relevant and measurable activities with ability to incorporate activities from Client also</li> </ul> </li> </ul>

▶ **TC delivery –**

- ▶ Learning Management Systems (LMS) for the portal
- ▶ Courseware development in line with pre-defined LEX Framework strategy.


# Compliance Courseware

## ISA Courseware, Volkswagen Financial Services

	<b>TC Product – E-learning Courseware Design</b>
	<p style="background-color: #f1c40f; padding: 5px;">Unique e-learning courseware approach, with multiple variants for various segments of employees</p> <ul style="list-style-type: none"> <li>▶ <b>Target Audience</b> – Leadership, Vendor Management and Employees of the company as 3 different segments of employees.</li> <li>▶ <b>Training Mode &amp; Duration</b> – Online courseware</li> <li>▶ <b>Unique features</b></li> </ul> <p>IS ownership differs based on employee roles and responsibilities. The Leadership use company assets on-the-go and delegate extensively. Besides IS department the Vendor Management Department protects IS assets from leakage. And each Employee is vulnerable to technology onslaughts from various sources.</p> <p>But often, your Information Security Awareness is the same for all categories. Why?!</p> <ul style="list-style-type: none"> <li>▶ Variants for each employee category.</li> <li>▶ The cases used are engaging and relevant, so that accessing the course doesn't become a 'tick' exercise.</li> <li>▶ Quantifiable and measurable outcomes for the programs.</li> </ul> <li>▶ <b>TC delivery</b> –       <ul style="list-style-type: none"> <li>▶ Learning Management Systems (LMS) for the portal</li> <li>▶ Courseware development with various segments accessing the course applicable to them.</li> </ul> </li>

## Consulting


### *Collections Strategy - Process audit and redesign for MAU Bank, Mauritius*

	TC Solution – Consulting and Implementation
	Collections Strategy Design and implementation mentoring
	<ul style="list-style-type: none"> <li>▶ <b>Target Audience</b> – 0-90 Credit &amp; Collections Team at a major bank, Mauritius</li> <li>▶ <b>Training Mode &amp; Duration</b> – 1 month (23 days)</li> <li>▶ <b>Unique features</b> <ul style="list-style-type: none"> <li>▶ Re-energise the existing Collection Management System ( CMS ) by reviewing the interface with Core Banking system and redesign the MIS Reports generated to ensure higher monitoring and operational effectiveness. Ensure better monitoring and follow-up of the 0-90 portfolio with zero-error <b>First Time Right (FTR)</b> with suggestions of incorporating new tools, reports and tracking methods.</li> <li>▶ Redesign the Collection Strategy &amp; Process with sharp focus on the 0-90 portfolio. Suggesting enhancements of Current Process to enable the Central Collection Team for higher success statistics with best practices and guidelines.</li> <li>▶ Design a well-structured training program with both hard &amp; soft skills coupled with role plays, case studies of live cases.</li> <li>▶ Adaptability to Change Management of handling a focused portfolio for the increasing book size of the bank by ensuring relevance of MIS.</li> </ul> </li> <li>▶ <b>TC delivery</b> – <ul style="list-style-type: none"> <li>▶ The Project had End-to-End deliverables, including strategy, process, policy and training of the 0-90 Collection Team to increase of operational efficiency.</li> <li>▶ Strategy, Process &amp; Training content inclusive of PPT, Training &amp; Process Manual Guide and Daily Handholding on the job.  Handholding the Collection Head in reading, analyzing data and team management suggesting possible changes to ensure effective productivity &amp; performance.</li> </ul> </li> <li>▶ <b>Roadmap going forward</b> <ul style="list-style-type: none"> <li>▶ Capacity planning for the future increasing book-size and improved efficiency of the team to face further challenges of the portfolio.</li> <li>▶ Detailed Training program to ensure the readiness of the team under Head - Collections to ensure better performance, by benchmarking both input and output targets.</li> </ul> </li> </ul>



	<p><b>Testimonial</b></p> <p>The assignment was professionally handled and completed within the defined timelines. The positive business outcome of the assignment is already been experienced with better collections and sharper and more effective processes being implemented by the Client’s collection team. TrainingCentral’s Domain Expert network has been very useful in identifying the right consultant for this assignment and we complement them for this.</p> <p>– Mr. Pingali Chandrashekhar, CEO, ICube Consortium, Singapore.</p> <p>The consulting assignment on Collections Strategy Design and Implementation was professionally delivered and as per schedule. We have incorporated all the suggestions and best practices as submitted by the consultant. We have already been able to see the positive outcome from the redesign of the strategy, processes and systems. We appreciate the consultant, Mr. Shome Mukherjee’s role and positive approach towards our requirements. –Mau Bank</p>
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### ***Retail Asset Process, Policy, Systems Review - MAU Bank, Mauritius***

	TC Product – E-learning Courseware Design
	<ul style="list-style-type: none"> <li>▶ Target Audience –</li> <li>▶ Training Mode &amp; Duration –</li> <li>▶ Unique features</li>   <li>▶ TC delivery –             <ul style="list-style-type: none"> <li>▶ Consulting services</li> </ul> </li> </ul> <p><b>Testimonial</b></p>

### ***SME Loan Product Process, People Review - MAU Bank, Mauritius***

	TC Product – E-learning Courseware Design



- ▶ Target Audience –
- ▶ Training Mode & Duration –
- ▶ Unique features
  
- ▶ TC delivery –
  - ▶ Consulting services

**Testimonial**