



## Automation of Branch Review Process

### Business Context :

As per Regulatory guidelines, the Banks Regional Office Executives have to Visit all the branches of a bank on periodical intervals on the basis of Risk category of the branch as below.

- Low Risk Branches – Once in a year
- Medium Risk Branches – Half yearly
- High Risk branches – Once in quarter

Each Regional office (RO) will typically have 50 - 60 branches and the Executive of RO has to check randomly in all areas of branch functioning namely Deposits, Loans and Advances, Quality of Assets, Compliance on Customer Services and regulatory guidelines and other general aspects.

Regional Head will plan the visit as and when he is free and send the data sheets to the visiting branch for getting the sheets filled by the branch. On confirmation of the branch that they have filled all the details in the sheets, Regional Head will visit the branch, do the verification and provides his remarks/suggestions for overall improvement.

Branch head needs to reply for the remarks/suggestions made by the Regional Head and send copies of the same to Regional Office for their review and close the report. Thereafter on quarterly basis Regional Office has to send the details of the branch visits made during the quarter, branches completed and pending for closure, to the top management.

### Challenges faced by the Bank:

- Planning of Branch Visits,
- scheduling,
- Chances of missing the branch for visit,
- manual tracking is tedious,
- long days to close the Reports,
- collating of branch financial information from CBS

### Our Solution:

We developed an application which enables Regional manager to plan the visits. Based on the date specified, data is automatically fetched from CBS/Data warehouse. The prefilled form is available to the Branch manager to complete other information and submit for review. Post the actual visit, the Regional manager updates her feedback and either seeks further clarification from branch manager or does final approval for closure of form. The application makes the end to end process easy to plan and execute

### Important features of the application

- Visit plans by the regional office, based on definable criteria
- Visit Calendar management including reminders
- Automated Data Flow (ADF) of all “raw data” from CBS into our application



- Above data flow is at definable frequency and is managed by scheduled running of scripts
- Data covers deposits, loans/advances and income/expenditure and also all targets (XL upload)
- Application provides historical data and % changes
- A “computation engine” that can handle calculation of required Key Performance Indicators (KPI s). We can tailor the KPI s to suit your bank.
- Capture of all qualitative data in a structured set of forms that are easy to fill by the branch
- A comprehensive “Branch Review Report” (BRR) which can serve as a guidance for the whole quarter for a branch
- Application allows follow ups and communication between RO and Branch and tracks all points to a closure.
- All necessary security and authentication features, including integration with banks’ Active Directory
- Technology is Microsoft stack. The application is compatible with tablets also

### **Benefits of deploying our application**

- “Automated Data Flow” means that data is error free. Since there is no intervention, Regional Heads can treat the entire data as reliable and accurate
- Regional heads can plan the visits better using the planner
- Bank can ensure Regulatory Compliance by its branches and improve on Risk Categorisation
- The automated report –BRR is a very useful document and if used effectively, can form the basis of significant business improvement measures
- All open items for action are tracked to a closure. This is important from many angles including compliance and risk mitigation.
- The application can be customized to handle “virtual review” of branches.
- Department wise reports can be shared with HO departments seeking their views on areas of improvement



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