

# **HNB's Centralized Credit Operations and Credit Administration Departments set global standards with ISO 9001 certification**



*(L-R): Christopher Thuraisingham, Head of Process Excellence (Services), HNB; Angelina Dharmaraj, Head of Centralized Credit Administration, HNB; Nirosh Perera, Chief Recovery and Rehabilitation Officer, HNB; Dilunika Jayasinghe, Chief Credit Officer, HNB; Rukshan Senaratne, Head of Centralized Credit Operations, HNB; and Christeen Fernando, Executive – Credit Administration Department HNB.*

HNB announced the successful attainment of ISO 9001:2015 certification for its Centralized Credit Operations and Credit Administration Departments, reinforcing its dedication to service excellence and quality management.

The internationally recognized ISO 9001:2015 certification, awarded by Bureau Veritas and facilitated by Halcyon, underscores HNB's commitment to maintaining the highest quality and operational excellence standards.

"Achieving ISO 9001:2015 certification underscores our commitment to excellence in credit operations and administration. This certification will enhance our ability to streamline processes and ensure the highest service standards for our clients. Moreover, it standardizes and aligns our retail processes, ensuring consistency and reliability across all branches," said Dilunika Jayasinghe, Chief Credit Officer of HNB.

The certification of these key departments showcases HNB's strategic focus on enhancing customer satisfaction through robust quality management systems. The Departments' dedication to continuous improvement and back-office automation, including the implementation of robotic process automation, workflows, and automated workflows, has been instrumental in this success.

The "ISO 9001:2015 certification is a testament to our unwavering focus on quality and continuous improvement in credit administration. It will help us maintain robust documentation and credit operations, enhance compliance with regulatory requirements, and deliver superior administrative support to all our stakeholders," said HNB Head of Centralized Credit Administration Angelina Dharmaraj. The Centralized Credit

Operations Department is responsible for processing a wide array of personal finance facilities, including personal loans, credit cards, housing loans, educational loans, vehicle loans, leasing, and staff credit card enhancements, and the Credit Administration Department, which handles the preparation of security documents and credit operations for all credit facilities in the bank, together comprise approximately 260 skilled professionals.

"This certification reflects our dedication to implementing efficient, standardized processes across all centralized credit operations. It enables us to improve operational efficiency, reduce turnaround times, and provide consistent service.

Further, it ensures that our retail processes are standardized and aligned, enhancing overall service quality," Rukshan Senaratne, Head of Centralized Credit Operations, HNB, added.