

# **Lean improvement approach to lending process**

An introduction

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# Lean

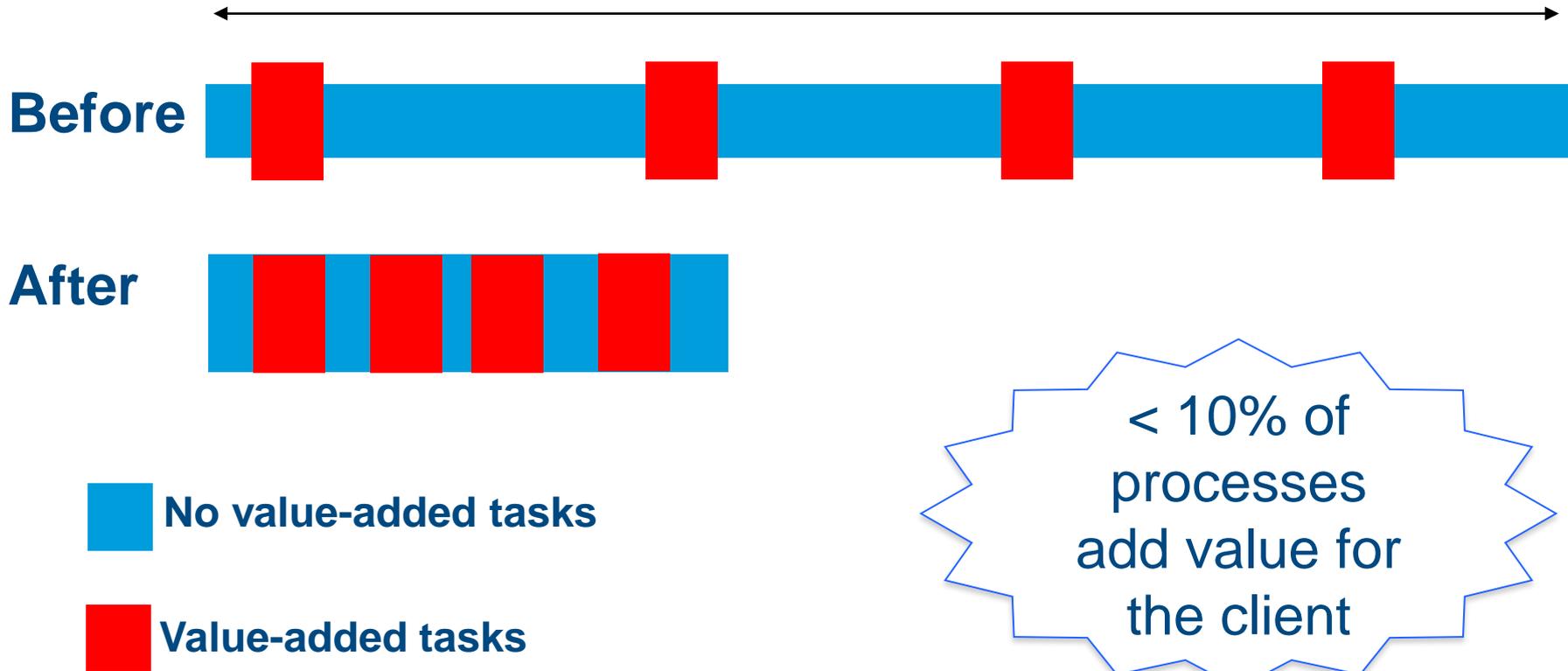
An approach to improve processes

that focuses on eliminating wastes

and on adding value for the client in each task

# Benefits: same work in less time and lower costs

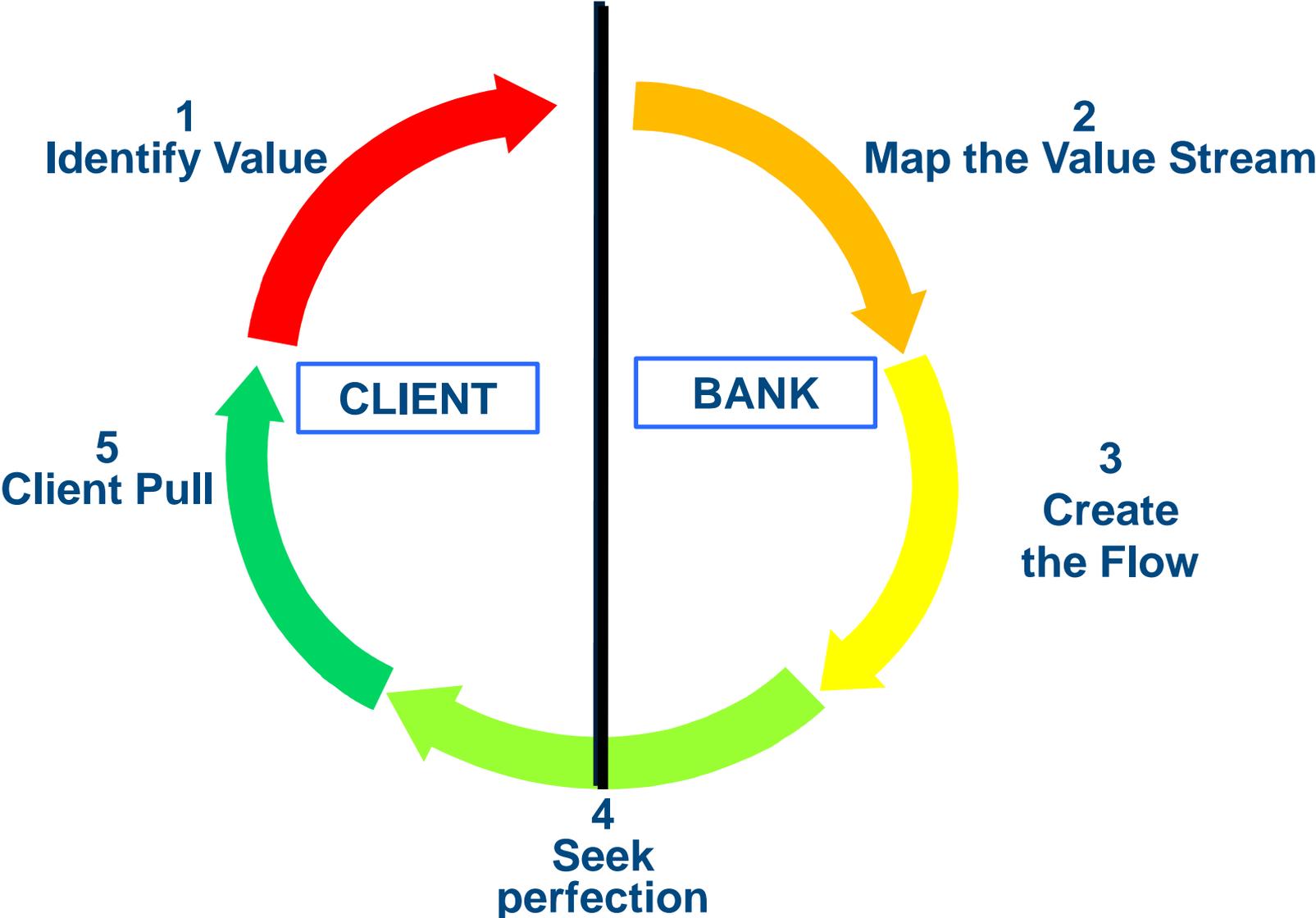
Process time



< 10% of processes add value for the client

***Constant focus on reducing tasks with no added-value and optimising the flow***

# 5 Principles



# 8 wastes

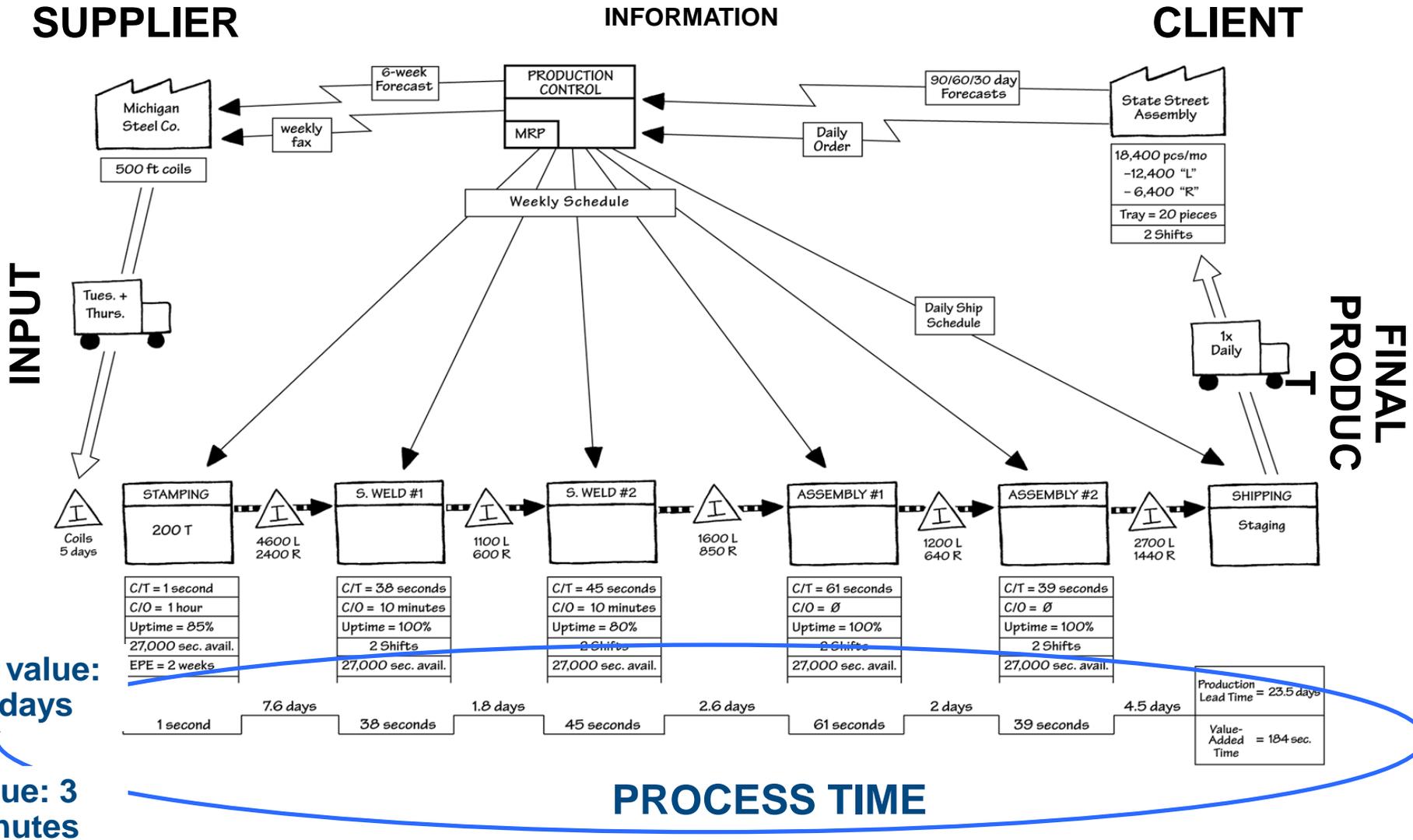
- *Transport*
- *Inventory*
- *Motion*
- *Waiting*
- *Over production*
- *Over processing*
- *Defects*
- *People*

Symptoms =>

*Find primary causes  
and eliminate*



# Value Stream Map



# An example: Mortgage Origination process

## Before



## After



***-70% processing touch time reduction  
& -35% end-to-end lead time reduction***