



Model Curriculum

QP Name: Microfinance Executive

QP Code: BSC/Q2401

Version: 8.0

NSQF Level: 3.5

Model Curriculum Version: 8.0

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Training Parameters

Sector	BFSI Sector Skill Council
Sub-Sector	Lending
Occupation	Microfinance Operations
Country	India
NSQF Level	3.5
Aligned to NCO/ISCO/ISIC Code	NCO-2015/3312.0100
Minimum Educational Qualification and Experience	<p>11th Grade pass with no experience</p> <p>OR</p> <p>Completed 1st year of 3-year diploma after 10th with no experience</p> <p>OR</p> <p>10th Grade pass with 1.5 years of relevant Experience required</p> <p>OR</p> <p>8th Grade pass with 4.5 years of relevant Experience required</p> <p>OR</p> <p>Previous relevant Qualification of NSQF Level 3 with 1.5 years relevant experience</p> <p>OR</p> <p>Previous relevant Qualification of NSQF Level 2.5 with 3 years relevant experience</p>
Pre-Requisite License or Training	NA
Minimum Job Entry Age	16 Years
Last Reviewed On	7th Oct, 2025
Next Review Date	7th Oct, 2028
NSQC Approval Date	7th Oct, 2025
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Model Curriculum Valid Up to Date	7th Oct, 2028
Model Curriculum Version	8.0

Minimum Duration of the Course	420 Hours
Maximum Duration of the Course	420 Hours

Program Overview

This section summarizes the end objectives of the program along with its duration.

Training Outcomes

At the end of the program, the learner should have acquired the listed knowledge and skills to:

- Simulate microfinance product explanations, counseling sessions, and borrower follow-ups to build communication skills and client rapport.
- Practice responding to client queries and engage in mock discussions with SHG leaders to develop trust and assess financial needs.
- Analyze client scenarios to evaluate income, repayment capacity, and suggest suitable financial products.
- Accurately complete loan forms, verify documents, and cross-check data for eligibility and authenticity.
- Conduct mock credit assessments, calculate debt-to-income ratios, and assign borrower risk ratings.
- Identify missed payments, simulate recovery calls, and propose restructuring plans for distressed borrowers.
- Design a simple guide and deliver interactive sessions on budgeting, savings, and responsible borrowing.
- Use case studies and basic calculations to show the effect of interest rates and tenures on financial planning.

Compulsory Modules

The table lists the modules and their duration corresponding to the Compulsory NOS of the QP.

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
BSC/N2407: Conduct client outreach and fieldwork NOS Version- 1.0 NSQF Level- 4	40:00	20:00	30:00	-	90:00
Module 1: Introduction to the Banking Sector and the Job Role of Microfinance Executive	10:00	00:00	00:00	-	10:00
Module 2: Conduct client outreach and fieldwork	30:00	20:00	30:00	-	80:00
BSC/N2408: Facilitate loan processing and management NOS Version- 1.0 NSQF Level- 4	30:00	20:00	40:00	-	90:00
Module 3: Facilitate loan	30:00	20:00	40:00	-	90:00

processing and management					
BSC/N2409: Conduct financial literacy and client education NOS Version- 1.0 NSQF Level- 4	40:00	20:00	30:00	-	90:00
Module 4: Conduct financial literacy and client education	40:00	20:00	30:00	-	90:00
BSC/N2410: Perform administrative and compliance tasks NOS Version- 1.0 NSQF Level- 4	20:00	30:00	30:00.	-	90:00
Module 5: Perform administrative and compliance tasks	20:00	30:00	40:00	-	90:00
DGT/VSQ/N0102: Employability Skills (60 Hours) NOS Version No. 1 NSQF Level- 4	24:00	36:00	00:00	-	60:00
Module 6: Employability Skills	24:00	36:00	00:00	-	60:00
Total Duration	154:00	126:00	140:00	-	420:00

Module Details

Module 1: Introduction to the Banking Sector and the Job Role of Microfinance Executive

Mapped to NOS: BSC/N2407, v1.0

Terminal Outcomes:

- Outline the overview of Skill India Mission
- Discuss the Banking, Financial Services and Insurance in detail
- Define the roles and responsibilities of a Microfinance Executive
- Explain the scope of work for a Microfinance Executive

Duration: 10:00	Duration: 00:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> ● Discuss the objectives and benefits of the Skill India Mission ● Describe the Banking, Financial Service, and Insurance industry and its subsectors ● Explain basic terminologies used in Microfinance sub-sectors ● Elaborate standard business etiquette in the BFSI Industry ● Discuss the workflow and departmental hierarchy in Microfinance organizations ● Elaborate the job role and job opportunities as a Microfinance Executive in the BFSI Industry ● Discuss about the career progression of a Microfinance Executive in the BFSI Industry 	
Classroom Aids	
Training Kit (Trainer Guide, Presentations), Whiteboard, Marker, Projector, Laptop	
Tools, Equipment and Other Requirements	
NA	

Module 2: Conduct client outreach and fieldwork

Mapped to NOS: BSC/N2407, v1.0

Terminal Outcomes:

- Demonstrate the ability to conduct field-based client identification exercises using real-life case studies and role-playing activities.
- Explain the features, eligibility criteria, and benefits of microfinance products such as loans, savings schemes, and insurance options.
- Practice active listening and structured responses to client queries to enhance their financial understanding.

Duration: 30:00	Duration: 20:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> ● Identify the characteristics of potential clients in rural and underserved areas by understanding their financial needs, income sources, and challenges. ● Explain the benefits, eligibility criteria, and key features of microfinance products such as loans, savings schemes, and insurance options. ● Describe the importance of financial literacy and how clear communication about loan terms, interest rates, and repayment schedules can empower clients. ● Analyze the role of community connections, self-help groups (SHGs), and local influencers in facilitating financial inclusion. ● Evaluate the financial behaviors and aspirations of clients by assessing their income sources and economic challenges. ● Discuss the significance of cultural sensitivity and trust-building while engaging with rural communities about financial matters. 	<ul style="list-style-type: none"> ● Conduct field-based client identification exercises by analyzing case studies and role-playing interactions with potential clients. ● Demonstrate how to explain microfinance products clearly and effectively through mock client interactions in a classroom setting. ● Engage in active listening exercises by responding to client queries and addressing their financial concerns in a structured manner. ● Simulate discussions with community leaders and SHG representatives to practice trust-building techniques and financial needs assessment. ● Practice using real-life case scenarios to assess clients' financial needs and suggest suitable financial products based on their income and repayment capacity. ● Role-play client counseling sessions to improve their ability to explain interest rates, loan terms, and repayment schedules clearly. ● Develop a simple financial literacy guide to help clients understand loan responsibilities and long-term benefits of savings and insurance. ● Perform face-to-face communication exercises in the local language to establish

	rapport and build trust with clients.
Classroom Aids:	
Participant hand book, Whiteboard, Marker, Projector, Laptop	
Tools, Equipment and Other Requirements	
NA	

Module 3: Facilitate loan processing and management

Mapped to NOS: BSC/N2408, v1.0

Terminal Outcomes:

- Demonstrate the ability to accurately fill out a loan application form, ensuring all required fields are completed with correct information.
- Analyze a borrower's financial background using credit history, repayment behavior, and financial records.
- Differentiate between high and low credit risk applicants based on borrowing history and repayment capacity.

Duration: 30:00	Duration: 20:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Explain the step-by-step process of filling out a loan application form and the importance of accurate information. • Describe the different types of documents required for loan applications, including proof of identity, income statements, and collateral details. • Interpret microfinance institution (MFI) policies and regulatory guidelines related to loan application processing. • Analyze a borrower's credit history and repayment behavior using financial records and credit bureau reports. • Summarize the key loan terms, including interest rates, repayment schedules, and associated fees, in simple language. • Identify the financial information required to assess a borrower's repayment capacity, including income sources and household expenses. • Differentiate between good and poor creditworthiness based on past borrowing history and repayment behavior. • Evaluate financial risks such as unstable income, seasonal employment, or high dependency ratios that may affect loan repayments. • Assess a client's ability to repay loans by calculating their debt-to-income ratio and 	<ul style="list-style-type: none"> • Fill out a sample loan application form accurately using given case details. • Verify the authenticity of provided documents (e.g., ID proofs, income statements) through document-checking exercises. • Cross-check sample client data against previous loan records to assess eligibility. • Collect financial details from a simulated client case and analyze repayment capacity. • Conduct a mock credit evaluation based on a given borrower profile and assign a risk rating. • Calculate a borrower's debt-to-income ratio using provided financial data. • Perform a risk assessment exercise where potential financial risks are identified and discussed. • Track sample loan repayment schedules and identify missed payments using a given dataset. • Simulate borrower follow-up calls using predefined borrower scenarios to encourage timely repayments. • Analyze a borrower's financial distress case and propose loan restructuring options. • Create a loan recovery report based on sample data, highlighting key trends and suggested actions.

<p>determining loan affordability.</p> <ul style="list-style-type: none"> ● Explain the role of credit scores or risk ratings in loan approval and risk assessment ● Outline the methods used to track loan repayments, such as call reminders, SMS alerts, and in-person visits. ● Discuss early indicators of repayment difficulties and strategies to engage with borrowers facing financial challenges. ● Examine the impact of loan defaults on borrowers, including penalties, credit scores, and legal consequences. ● Compare different approaches to restructuring loans and adjusting repayment plans to assist struggling borrowers. ● Summarize the steps involved in handling delinquent loans and escalating cases to senior management or legal teams. 	
Classroom Aids:	
Participant hand book, Whiteboard, Marker, Projector, Laptop	
Tools, Equipment and Other Requirements	
NA	

Module 4: Conduct financial literacy and client education

Mapped to NOS: BSC/N2409, v1.0

Terminal Outcomes:

- Explain key financial concepts such as income management, budgeting, saving, debt repayment, and credit discipline.
- Demonstrate the impact of interest rates, loan tenures, and installment payments on financial well-being through real-life case studies and calculations.
- Illustrate financial concepts using charts, infographics, and storytelling to enhance client engagement.

Duration: 40:00	Duration: 20:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> ● Explain fundamental financial concepts such as income management, budgeting, saving, and debt repayment in simple and easy-to-understand terms. ● Describe the importance of responsible borrowing, including timely repayments, credit discipline, and avoiding over-indebtedness. ● Differentiate between essential and non-essential expenses to help clients make informed financial decisions. ● Analyze the impact of interest rates, loan tenures, and installment payments on overall financial well-being through real-life case studies. ● Summarize the benefits of emergency funds, goal-based savings, and microfinance deposit schemes in promoting financial stability. ● Identify common financial misconceptions and explain the significance of credit scores, repayment obligations, and loan terms. ● Develop realistic financial goals and step-by-step plans for clients based on their income levels and business potential. ● Use simple language and culturally relevant examples to explain financial topics like interest rates, loan repayment, savings, and budgeting. ● Illustrate key financial concepts using charts, infographics, and storytelling to enhance 	<ul style="list-style-type: none"> ● Conduct an interactive financial education session using real-life examples to explain budgeting, saving, and responsible borrowing. ● Demonstrate the impact of interest rates and loan tenures on financial planning using case studies and simple calculations. ● Prepare and present a budgeting exercise where participants track income and expenses over a month using a household ledger. ● Facilitate a group discussion on distinguishing essential and non-essential expenses, allowing participants to categorize and justify their spending. ● Create and present an infographic or poster illustrating key financial concepts like savings, debt management, and credit discipline. ● Use interactive learning techniques such as quizzes and role-playing activities to reinforce financial concepts. ● Organize and conduct a financial literacy workshop in collaboration with self-help groups (SHGs) or microfinance institutions. ● Engage participants in a hands-on savings challenge where they allocate a percentage of hypothetical earnings to different savings goals. ● Assist trainees in setting a financial goal and

<p>client engagement.</p> <ul style="list-style-type: none"> Describe interactive teaching methods such as games, quizzes, and group discussions that make financial education engaging and effective. Recognize the importance of follow-ups to assess client understanding and provide additional financial guidance. Explain different types of savings options, including formal savings accounts, group savings initiatives, and emergency funds. 	<p>mapping a step-by-step plan to achieve it, based on their income levels and potential challenges.</p> <ul style="list-style-type: none"> Distribute and explain educational booklets, budgeting templates, and savings trackers to participants, ensuring they understand how to use them effectively.
Classroom Aids	
Participant hand book, Whiteboard, Marker, Projector, Laptop	
Tools, Equipment and Other Requirements	
NA	

Module 5: Perform administrative and compliance tasks

Mapped to NOS: BSC/N2410, v1.0

Terminal Outcomes:

- Record and update client details, loan application statuses, and repayment schedules.
- Cross-check and reconciling loan records with institutional databases to identify discrepancies.
- Evaluate ethical and legal standards in microfinance operations

Duration: 20:00	Duration: 30:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> ● Explain the importance of maintaining accurate loan records, client details, and repayment schedules as per microfinance institution (MFI) policies. ● Describe the procedures for documenting loan disbursements, repayments, defaults, and restructuring cases in compliance with regulatory standards. ● Identify key data protection policies and confidentiality measures required for securely storing client documents. ● Discuss the role of loan tracking in monitoring borrower performance, overdue payments, and repayment trends for data-driven decision-making. ● Summarize the process of generating periodic reports on loan performance, outstanding debts, and portfolio health for internal and regulatory reviews. ● Interpret microfinance regulations, RBI directives, and industry guidelines to ensure compliance with lending norms and fair practice codes. ● Analyze the impact of new policies and guidelines on loan processing, client interactions, and repayment procedures. ● Evaluate the effectiveness of current microfinance policies in ensuring financial inclusion and responsible lending practices. ● Demonstrate awareness of ethical and legal standards in microfinance operations and their impact on borrowers and institutions. 	<ul style="list-style-type: none"> ● Record and update client details, loan application status, and repayment schedules in a structured format using digital or physical records. ● Cross-check and reconcile loan records with an institution's financial database to identify and correct discrepancies. ● Organize and securely store client documents as per data protection policies and confidentiality guidelines. ● Generate a sample financial report on loan performance, repayment efficiency, and outstanding debts using provided datasets. ● Prepare and present a loan repayment summary by analyzing a given set of borrower records. ● Simulate a loan documentation process by preparing records for loan disbursement, repayment tracking, and customer interactions. ● Interpret a given regulatory update related to microfinance and discuss its implications on loan processing. ● Conduct a mock session explaining microfinance policies and borrower rights to peers, promoting informed decision-making. ● Review a case study on loan defaults and suggest corrective actions to improve loan recovery rates. Collaborate in a team to validate borrower records and assess data accuracy through a group verification exercise.

Classroom Aids

Participant hand book, Whiteboard, Marker, Projector, Laptop

Tools, Equipment and Other Requirements

NA

Module 6: DGT/VSQ/N0102: Employability Skills (30 Hours)

Mandatory Duration: 60:00			
Location: On-Site			
S.No.	Module Name	Key Learning Outcomes	Duration(hours)
1.	Introduction to Employability Skills	<ul style="list-style-type: none"> Discuss the Employability Skills required for jobs in various industries List different learning and employability related GOI and private portals and their usage 	1.5 Hours
2.	Constitutional values - Citizenship	<ul style="list-style-type: none"> Explain the constitutional values, including civic rights and duties, citizenship, responsibility towards society and personal values and ethics such as honesty, integrity, caring and respecting others that are required to become a responsible citizen Show how to practice different environmentally sustainable practices. 	1.5 Hours
3.	Becoming a Professional in the 21st Century	<ul style="list-style-type: none"> Discuss importance of relevant 21st century skills. Exhibit 21st century skills like Self-Awareness, Behavior Skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn etc. in personal or professional life. Describe the benefits of continuous learning. 	2.5 Hours
4.	Basic English Skills	<ul style="list-style-type: none"> Show how to use basic English sentences for everyday conversation in different contexts, in person and over the telephone Read and interpret text written in basic English Write a short note/paragraph / letter/e -mail using basic English 	10 Hours
5.	Career Development & Goal Setting	<ul style="list-style-type: none"> Create a career development plan with well-defined short- and long-term goals 	2 Hours
6.	Communication Skills	<ul style="list-style-type: none"> Demonstrate how to communicate effectively using verbal and nonverbal communication etiquette. Explain the importance of active listening for effective communication Discuss the significance of working collaboratively with others in a team 	5 Hours
7.	Diversity & Inclusion	<ul style="list-style-type: none"> Demonstrate how to behave, communicate, and conduct oneself appropriately with all genders and PwD Discuss the significance of escalating sexual 	2.5 Hours

		harassment issues as per POSH act.	
8.	Basic English Skills	<ul style="list-style-type: none"> Show how to use basic English sentences for everyday conversation in different contexts, in person and over the telephone Read and interpret text written in basic English Write a short note/paragraph / letter/e -mail using basic English 	10 Hours
9.	Career Development & Goal Setting	<ul style="list-style-type: none"> Create a career development plan with well-defined short- and long-term goals 	2 Hours
10.	Communication Skills	<ul style="list-style-type: none"> Demonstrate how to communicate effectively using verbal and nonverbal communication etiquette. Explain the importance of active listening for effective communication Discuss the significance of working collaboratively with others in a team 	5 Hours
11.	Diversity & Inclusion	<ul style="list-style-type: none"> Demonstrate how to behave, communicate, and conduct oneself appropriately with all genders and PwD Discuss the significance of escalating sexual harassment issues as per POSH act. 	2.5 Hours
12.	Financial and Legal Literacy	<ul style="list-style-type: none"> Outline the importance of selecting the right financial institution, product, and service Demonstrate how to carry out offline and online financial transactions, safely and securely List the common components of salary and compute income, expenditure, taxes, investments etc. Discuss the legal rights, laws, and aids 	5 Hours
13.	Essential Digital Skills	<ul style="list-style-type: none"> Describe the role of digital technology in today's life Demonstrate how to operate digital devices and use the associated applications and features, safely and securely Discuss the significance of displaying responsible online behavior while browsing, using various social media platforms, e-mails, etc., safely and securely Create sample word documents, excel sheets and presentations using basic features Utilize virtual collaboration tools to work effectively 	10 Hours
14.	Entrepreneurship	<ul style="list-style-type: none"> Explain the types of entrepreneurship and enterprises 	7 Hours

		<ul style="list-style-type: none"> Discuss how to identify opportunities for potential business, sources of funding and associated financial and legal risks with its mitigation plan Describe the 4Ps of Marketing-Product, Price, Place and Promotion and apply them as per requirement Create a sample business plan, for the selected business opportunity 	
15.	Customer Service	<ul style="list-style-type: none"> Describe the significance of analyzing different types and needs of customers Explain the significance of identifying customer needs and responding to them in a professional manner. Discuss the significance of maintaining hygiene and dressing appropriately 	5 Hours
16.	Getting Ready for apprenticeship & Jobs	<ul style="list-style-type: none"> Create a professional Curriculum Vitae (CV) Use various offline and online job search sources such as employment exchanges, recruitment agencies, and job portals respectively Discuss the significance of maintaining hygiene and confidence during an interview Perform a mock interview List the steps for searching and registering for apprenticeship opportunities 	8 Hours

LIST OF TOOLS & EQUIPMENT FOR EMPLOYABILITY SKILLS		
Sl No.	Name of the Equipment	Quantity
1.	Computer (PC) with latest configurations – and Internet connection with standard operating system and standard word processor and worksheet software (Licensed) (all software should either be latest version or one/two version below)	As required
2.	UPS	As required
3.	Scanner cum Printer	As required
4.	Computer Tables	As required
5.	Computer Chairs	As required
6.	LCD Projector	As required
7.	White Board 1200mm x 900mm	As required

Note: Above Tools & Equipment not required, if Computer LAB is available in the institute.

Module 7: On-the-Job Training

Mapped to Microfinance Executive, BSC/Q2401, v8.0

Mandatory Duration: 140:00	Recommended Duration: 00:00
Location: On-Site	
<p>Terminal Outcomes</p> <ol style="list-style-type: none"> 1. Conduct field-based client identification exercises by interacting with potential customers, assessing their financial needs, and explaining microfinance products. 2. Shadow experienced loan officers to observe real client interactions, loan application processes, and repayment discussions. 3. Assist in explaining microfinance products and services to clients in a clear and structured manner during field visits. 4. Engage in active listening exercises by responding to client queries, addressing concerns, and providing financial guidance. 5. Participate in discussions with self-help groups (SHGs) and community leaders to assess financial needs and build trust. 6. Assist in filling out and verifying loan application forms by collecting and checking client details, KYC documents, and income proofs. 7. Verify and cross-check client financial records against existing loan data to assess eligibility and repayment capacity. 8. Observe and practice loan disbursement procedures, ensuring accurate documentation and compliance with microfinance policies. 9. Monitor and track loan repayment schedules, identifying overdue payments and assisting in follow-up procedures. 10. Simulate borrower follow-up calls to encourage timely repayments and discuss restructuring options for struggling clients. 11. Assist in preparing loan performance reports by analyzing repayment trends and identifying default risks. 12. Perform financial literacy sessions for clients, explaining loan responsibilities, interest rates, and the benefits of savings. 13. Facilitate group discussions on distinguishing essential vs. non-essential expenses to improve financial planning. 14. Create and distribute financial education materials, including booklets, budgeting templates, and savings trackers. 15. Assist in conducting financial literacy workshops in collaboration with microfinance institutions or SHGs. 16. Demonstrate how to use loan tracking software to record and update client details, loan status, and repayment schedules. 17. Participate in mock credit evaluations by analyzing borrower profiles and assigning risk ratings. 18. Analyze case studies on loan defaults and suggest corrective actions to improve loan recovery rates. 19. Review borrower profiles and conduct document verification exercises to ensure compliance with 	

microfinance policies.

20. Engage in practical exercises to calculate debt-to-income ratios and assess client repayment capacities.
21. Assist in creating loan restructuring proposals for clients facing financial distress.
22. Conduct simulated client counseling sessions, explaining loan terms, repayment schedules, and financial planning techniques.
23. Organize a financial literacy session on budgeting and responsible borrowing using real-life examples.
24. Role-play a customer interaction where loan products are recommended based on financial needs.
25. Assist in generating and analyzing loan portfolio reports for internal reviews and regulatory compliance.
26. Monitor field officers' loan disbursement activities and help ensure adherence to compliance guidelines.
27. Support compliance teams in reviewing loan records, identifying discrepancies, and maintaining regulatory standards.
28. Observe regulatory meetings and assist in documenting policy updates affecting loan processing and borrower eligibility.
29. Participate in a group verification exercise to validate borrower records and assess data accuracy.
30. Assist in preparing reports for microfinance institutions, including details on disbursements, repayments, and loan defaults.
31. Facilitate interactive Q&A sessions with customers, addressing concerns about microfinance products and services.
32. Create an infographic or poster explaining key financial concepts, including savings, debt management, and credit discipline.
33. Engage in a hands-on savings challenge, helping clients allocate a percentage of earnings to different savings goals.
34. Coordinate with senior management and compliance teams to implement new policy changes in loan processes.
35. Assist in bank audits by organizing and maintaining structured borrower records for compliance review.

Annexure

Trainer Requirements

Trainer Prerequisites						
Minimum Educational Qualification	Specialization	Relevant Industry Experience		Training Experience		Remarks
		Years	Specialization	Years	Specialization	
Graduate	Banking, Financial Service and Insurance/Retail Asset Management	5	Banking, Financial Service and Insurance/Retail Asset Management	1	Banking, Financial Service and Insurance/Retail Asset Management	NA

Trainer Certification	
Domain Certification	Platform Certification
Job Role “ Microfinance Executive ”, “BSC/Q2401, v8.0”, Minimum accepted score is 80%	Job Role: “ Trainer (VET and Skills) ”, “MEP/Q2601” v3.0, Minimum accepted score is 80%.

Assessor Requirements

Assessor Prerequisites						
Minimum Educational Qualification	Specialization	Relevant Industry Experience		Training/Assessment Experience		Remarks
		Years	Specialization	Years	Specialization	
Graduate	Banking, Financial Service and Insurance/Retail Asset Management	5	Banking, Financial Service and Insurance/Retail Asset Management	1	Banking, Financial Service and Insurance/Retail Asset Management	NA

Assessor Certification	
Domain Certification	Platform Certification
Job Role “ Microfinance Executive ”, “BSC/Q2401, v8.0”, Minimum accepted score is 80%	Job Role: “ Assessor (VET and Skills) ”, “MEP/Q2701” v3.0, Minimum accepted score is 80%

Assessment Strategy

1. Assessment System Overview:

- Batches assigned to the assessment agencies for conducting the assessment on SDSM/SIP or email.
- Assessment agencies send the assessment confirmation to VTP/TC looping SSC.
- The assessment agency deploys the ToA certified Assessor for executing the assessment.
- SSC monitors the assessment process & records.

2. Testing Environment:

- Confirm that the centre is available at the same address as mentioned on SDMS or SIP.
- Check the duration of the training.
- Check the Assessment Start and End time to be as 10 a.m. and 5 p.m.
- If the batch size is more than 30, then there should be 2 Assessors.
- Check that the allotted time to the candidates to complete Theory & Practical Assessment is correct.
- Check the mode of assessment—Online (TAB/Computer) or Offline (OMR/PP).
- Confirm the number of TABs on the ground are correct to execute the Assessment smoothly.
- Check the availability of the Lab Equipment for the particular Job Role.

3. Assessment Quality Assurance levels / Framework:

- Question papers created by the Subject Matter Experts (SME).
- Question papers created by the SME verified by the other subject Matter Experts.
- Questions are mapped with NOS and PC.
- Question papers are prepared considering that level 1 to 3 are for the unskilled & semi- skilled individuals, and level 4 and above are for the skilled, supervisor & higher management.
- An assessor must be ToA certified & the trainer must be ToT Certified.
- The assessment agency must follow the assessment guidelines to conduct the assessment.

4. Types of evidence or evidence-gathering protocol:

- Time-stamped & geotagged reporting of the assessor from assessment location.
- Center photographs with signboards and scheme-specific branding.
- Biometric or manual attendance sheet (stamped by TP) of the trainees during the training period.
- Time-stamped & geotagged assessment (Theory + Viva + Practical) photographs & videos.

5. Method of verification or validation:

- A surprise visit to the assessment location.
- A random audit of the batch.
- Random audit of any candidate.

6. Method for assessment documentation, archiving, and access:

- Hard copies of the documents are stored.
- Soft copies of the documents & photographs of the assessment are uploaded / accessed from Cloud Storage.
- Soft copies of the documents & photographs of the assessment are stored in the Hard Drives.

References

Glossary

Term	Description
Declarative Knowledge	Declarative knowledge refers to facts, concepts and principles that need to be known and/or understood in order to accomplish a task or to solve a problem.
Key Learning Outcome	A key learning outcome is a statement of what a learner needs to know, understand and be able to do in order to achieve the terminal outcomes. A set of key learning outcomes will make up the training outcomes. Training outcome is specified in terms of knowledge, understanding (theory) and skills (practical application).
OJT (M)	On-the-job training (Mandatory); trainees are mandated to complete specified hours of training on-site
OJT (R)	On-the-job training (Recommended); trainees are recommended the specified hours of training on-site
Procedural Knowledge	Procedural knowledge addresses how to do something, or how to perform a task. It is the ability to work or produce a tangible work output by applying cognitive, affective or psychomotor skills.
Training Outcome	Training outcome is a statement of what a learner will know, understand and be able to do upon the completion of the training.
Terminal Outcome	The terminal outcome is a statement of what a learner will know, understand and be able to do upon the completion of a module. A set of terminal outcomes help to achieve the training outcome.

Acronyms and Abbreviations

Term	Description
NOS	National Occupational Standard (s)
NSQF	National Skills Qualifications Framework
OJT	On-the-job Training
QP	Qualifications Pack
PwD	People with Disability
PPE	Personal Protective Equipment