



Skill India
कौशल भारत - कुशल भारत

सत्यमेव जयते
GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP

N.S.D.C
RE-IMAGINE FUTURE



Facilitator Guide



Sector
BFSI

Sub-Sector
Lending

Occupation
Microfinance Operations

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**Microfinance
Executive**

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Shri Narendra Modi

Prime Minister of India

“

Skill development of the new generation is a national need and is the foundation of Aatmnirbhar Bharat

”



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The preparation of this guide would not have been possible without the banking sector's support. Industry feedback has been extremely beneficial since inception to conclusion, and it is with their guidance that we have tried to bridge the existing skill gaps in the industry. This facilitator guide is dedicated to the aspiring youth, who desire to achieve special skills that will be a long-term asset for their future pursuits.

About this Guide

The Facilitator Guide for Microfinance Executive has been developed to guide the trainers on how to impart training on banking related skills. The goal is to prepare industry-ready Microfinance Executive by making them undergo Practical/Lab activity sessions. The Facilitator Guide is aligned to the Qualification Pack (QP) and the National Occupational Standards (NOS) drafted by the 'The Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India' and ratified by National Skill Development Corporation.

It includes the following National Occupational Standards (NOS):

1. BSC/N2407: Conduct client outreach and fieldwork
2. BSC/N2408: Facilitate loan processing and management
3. BSC/N2409: Conduct financial literacy and client education
4. BSC/N2410: Perform administrative and compliance tasks
5. DGT/VSQ/N0102: Employability Skills (60 Hours)

Post this training, the participant will be able to perform tasks as an Microfinance Executive. We hope that this Facilitator guide provides sound learning support to the aspiring trainers and the trainees.

Symbols Used



Ask



Explain



Elaborate



Notes



Objectives



Do



Demonstrate



Activity



Team Activity



Facilitation Notes



Practical



Say



Resources



Example



Summary



Role Play



Learning Outcomes

Table of Contents

S. No	Modules and Units	Page No
1.	Introduction to the Banking Sector and the Job Role of Microfinance Executive (BSC/N2407)	1
	Unit 1.1 - Introduction to Skill India Mission and BFSI	3
	Unit 1.2 - Banking, Finance, Insurance Structure Explained	7
	Unit 1.3 - Role and Career of a Microfinance Executive	10
2.	Conduct Client Outreach and Fieldwork (BSC/N2407)	15
	Unit 2.1 - Client Identification and Assessment Skills	17
	Unit 2.2 - Communication and Trust-Building Techniques	21
	Unit 2.3 - Microfinance Products and Client Education	25
3.	Facilitate Loan Processing and Management (BSC/N2408)	31
	Unit 3.1 - Loan Application and Documentation	33
	Unit 3.2 - Creditworthiness and Repayment Capacity	37
	Unit 3.3 - Loan Monitoring and Recovery	41
4.	Conduct Financial Literacy and Client Education (BSC/N2409)	47
	Unit 4.1 - Fundamental Financial Concepts and Responsible Borrowing	49
	Unit 4.2 - Financial Education Techniques and Client Engagement	53
	Unit 4.3 - Practical Financial Tools and Exercises	57
5.	Perform Administrative and Compliance Tasks (BSC/N2410)	63
	Unit 5.1 - Client Loan Records Management and Documentation	65
	Unit 5.2 - Reporting and Regulatory Compliance	69
	Unit 5.3 - Practical Loan Processing and Client Interaction	73



S. No	Modules and Units	Page No
-------	-------------------	---------

6.	Employability Skills (DGT/VSQ/N0102) (60 Hours)	79
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Employability Skills is available at the following location :

<https://www.skillindiadigital.gov.in/content/list>

Scan the QR code below to access the ebook



7.	Annexures	81
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Annexure I: Training Delivery Plan	82
------------------------------------	----

Annexure II: Assessment Criteria	97
----------------------------------	----

Annexure III: List of QR Codes Used in PHB	105
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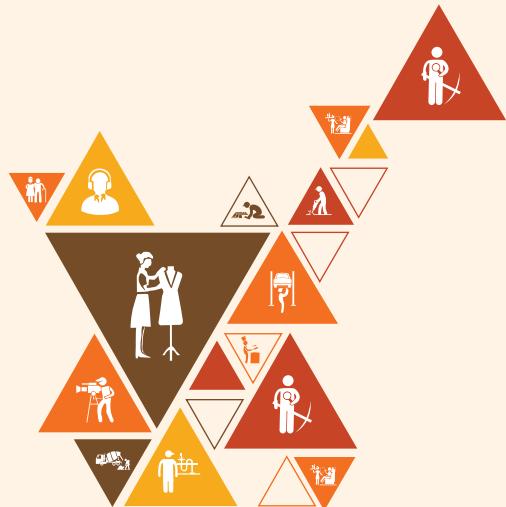


1. Introduction to the Banking Sector and the Job Role of Microfinance Executive

Unit 1.1 - Introduction to Skill India Mission and BFSI

Unit 1.2 - Banking, Finance, Insurance Structure Explained

Unit 1.3 - Role and Career of a Microfinance Executive



BSC/N2407

Key Learning Outcomes



By the end of this module, the participants will be able to:

1. Outline the objectives and benefits of the Skill India Mission and BFSI.
2. Describe the Banking, Financial Services, and Insurance and its major subsectors.
3. Explain the basic terminologies used in the Microfinance sub-sector.
4. Discuss the workflow and departmental hierarchy in Microfinance organisations.
5. Define the roles and responsibilities of a Microfinance Executive.
6. Elaborate the scope of work, standard business etiquette, and career opportunities of a Microfinance Executive.
7. Discuss the career progression path for a Microfinance Executive.

Unit 1.1: Introduction to Skill India Mission and BFSI

Unit Objectives

By the end of this unit, the participants will be able to:

1. Outline the key goals and significance of the Skill India Mission.
2. Describe the overview and significance of the Banking, Financial Services, and Insurance (BFSI) sector in India.

Resources to be Used

Participant handbook, notepad and pen, whiteboard and markers, presentation slides, computer or laptop with internet connection, overhead projector or large screen, and optionally, short videos or images showing Skill India training centres, banking services, and customer service interactions in the BFSI sector.

Do

- Greet participants warmly and introduce yourself by sharing your experience in skill development or the BFSI sector.
- Clearly state the unit objectives and explain what participants will learn in this session.
- Ensure that everyone has their participant handbook, notepad, and pen ready.
- Check that all audio-visual equipment is working properly.
- Arrange the seating for clear visibility of the screen and ease of participation.
- Invite participants to share if they or someone they know have benefited from any government skill training programmes or banking services.
- Explain that the session will include discussions, examples, short videos, and group activities.
- Encourage participants to relate topics to their own experiences, such as visiting banks or using financial services.
- Maintain an interactive pace and ensure everyone understands key terms like “Skill India Mission” and “BFSI sector.”
- Conclude by summarising the key learnings and encouraging participants to think of careers available through the Skill India Mission and in the BFSI sector.

Say

- Welcome to today's session on “Introduction to Skill India Mission and BFSI Sector.”
- By the end of this session, you will understand the goals and importance of the Skill India Mission and the overview of the Banking, Financial Services, and Insurance (BFSI) sector in India.
- We will explore how the Skill India Mission helps youth gain job-ready skills and how the BFSI sector contributes to financial inclusion and economic growth.

- The Skill India Mission, launched by the Government of India, aims to train millions of youth to make them employable and self-reliant.
- The BFSI sector includes banks, insurance companies, and financial service providers that play a major role in managing money, savings, and investments for individuals and businesses.

Ask



- What do you know about the Skill India Mission? Have you or anyone you know attended a skill development programme?
- Why do you think skills are important for getting a good job today?
- Have you ever visited a bank or used services like ATM, UPI, or insurance? What was your experience?
- How do banks and insurance companies help people and businesses?
- In what ways do you think the Skill India Mission and the BFSI sector are connected?

Activity



1. **Name of the Activity:** Skill and Money Connection
2. **Objective:** To help participants connect the importance of skill development with financial growth and opportunities in the BFSI sector.
3. **Type of activity:** Group activity
4. **Resources:** Participant handbook, notepad, pen, whiteboard, markers, and sample images of banks or training centres.
5. **Duration of the activity:** 15 minutes
6. **Instructions:**
 - Ask participants to introduce themselves and share one skill they have or would like to learn.
 - Discuss how that skill can help them earn money or find a job.
 - Show an image or short video of Skill India Mission training programmes and ask participants what skills are being taught.
 - Connect this discussion to the BFSI sector by explaining that financial literacy and banking awareness are also important skills.
 - Summarise by explaining that both skill development and financial awareness empower individuals to achieve economic stability.
7. **Outcome:** Participants feel engaged, relate their personal skills to earning potential, and understand how the Skill India Mission and BFSI sector create employment and self-reliance.

Elaborate



- The Skill India Mission was launched by the Government of India in 2015 to train youth in job-relevant skills across different industries.
- It aims to make India the “Skill Capital of the World” by providing vocational education and certification through programmes like PMKVY (Pradhan Mantri Kaushal Vikas Yojana).

- The Mission focuses on bridging the gap between education and employment by ensuring people are ready for workplace requirements.
- The BFSI sector includes Banking, Financial Services, and Insurance industries that support savings, credit, investments, and protection.
- This sector plays a major role in financial inclusion, helping people from all backgrounds access formal financial systems.
- Job roles in BFSI include Customer Service Associate, Sales Executive, Accounts Assistant, Loan Officer, and Insurance Advisor.
- With India's growing economy, the BFSI sector offers stable and rewarding career opportunities.
- Skill India training programmes often prepare youth for such BFSI roles by providing practical training and certifications.
- The Mission also promotes entrepreneurship, helping people start small financial service businesses.
- Together, Skill India and BFSI contribute to India's economic growth and employment generation.

Explain

- The Skill India Mission empowers youth with industry-relevant skills through short-term training, recognition of prior learning (RPL), and apprenticeship programmes.
- Major schemes under the Mission include PMKVY, National Skill Development Corporation (NSDC), and Sector Skill Councils like BFSI SSC.
- The BFSI sector forms the backbone of India's financial system by providing services like banking, insurance, investments, and digital payments.
- Financial inclusion ensures that even rural and low-income people have access to secure banking and financial services.
- Banks like SBI, PNB, and RBI initiatives promote schemes such as Jan Dhan Yojana, Mudra Loans, and Digital India Payments.
- Skill India training in BFSI builds competencies like communication, computer literacy, financial knowledge, and customer service.
- The sector supports economic stability by promoting savings, credit, and financial literacy among citizens.
- Trained professionals ensure smooth operations, compliance with rules, and customer satisfaction.
- Continuous learning and digital upskilling open more career paths in fintech, digital banking, and insurance services.
- This integration of skill development and BFSI helps India achieve inclusive growth and global competitiveness.

Demonstrate

Participants will view short videos or slides showing Skill India Mission training sessions and BFSI sector workplaces. They will observe how training leads to real jobs in banks or financial institutions. Trainers will demonstrate how digital tools like UPI, ATM, and net banking work and explain how financial literacy connects to skill development.

Activity

1. **Name of the Roleplay:** From Skill Training to Job in BFSI
2. **Objective of the Roleplay:** To help participants understand how skills learned through Skill India programmes lead to employment in the BFSI sector.
3. **Resources:** Participant handbook, pen, sample bank forms, pamphlets of Skill India schemes, and images of banks or training centres.
4. **Time Duration:** 20 minutes
5. **Instructions:**
 - Divide participants into groups—assign roles like “trainer,” “trainee,” “bank recruiter,” and “customer.”
 - Create a scenario where a trainee completes Skill India training and applies for a job in a bank.
 - Show an interview or customer-handling interaction.
 - Discuss the importance of soft skills, knowledge of banking services, and confidence.
 - Summarise how Skill India Mission helps prepare youth for BFSI careers.
6. **Outcome:** Participants understand the real-life connection between skill training and BFSI job opportunities and develop communication confidence.

Notes for Facilitation

- Keep the session interactive with real-life examples and government schemes like PMKVY, Jan Dhan Yojana, and Mudra Loans.
- Use visuals and short videos to simplify complex concepts.
- Encourage participants to share personal or community experiences related to banks or financial inclusion.
- Summarise after each section to reinforce learning and link Skill India with BFSI employment opportunities.
- Maintain a motivating tone, reminding participants that acquiring skills opens doors to stable and respected careers in the financial sector.

Unit 1.2: Banking, Finance, Insurance Structure Explained

Unit Objectives



By the end of this unit, the participants will be able to:

1. Describe the structure and key components of the Banking, Financial Services, and Insurance sector.
2. Explain the essential concepts and terms used in the Microfinance sector.

Resources to be Used



Participant handbook, notepad and pen, whiteboard and markers, presentation slides, an overhead projector or large screen, a computer or laptop with an internet connection, and optionally, short videos or infographics explaining the structure of the BFSI sector, sample brochures from banks or insurance companies, and examples of microfinance group meetings or self-help group activities.

Do



- Greet participants warmly and introduce yourself by sharing your experience or background in the BFSI sector.
- Clearly state the unit objectives and explain what participants will learn in this session.
- Ensure everyone has their participant handbook, notepad, and pen ready.
- Check that the laptop, projector, and internet connection are working properly.
- Arrange the seating so all participants can see the slides and interact easily.
- Invite participants to share if they or their family have used banking, insurance, or microfinance services.
- Inform participants that the session will include discussions, demonstrations, and role-play activities.
- Encourage active participation and ensure that all questions are welcomed.
- Relate examples to real-life scenarios such as using an ATM, getting a small loan, or buying insurance.
- Conclude by summarising the key components of BFSI and the importance of financial literacy for everyone.

Say



- Welcome to today's session on "Banking, Finance, and Insurance Structure Explained."
- By the end of this session, you will understand the structure and main functions of the BFSI (Banking, Financial Services, and Insurance) sector.
- You will also learn about important concepts used in the Microfinance sector, which supports small borrowers and self-help groups.
- The BFSI sector plays a major role in India's economic development by offering savings, credit, and protection to individuals and businesses.
- Understanding this structure will help you know how banks, financial institutions, and insurance companies work together to support people's financial needs.

Ask

- What are some examples of banks or financial services you know?
- Have you or your family ever taken a loan or opened a savings account?
- What do you understand by the term “insurance”?
- Why do you think microfinance is important for small businesses or rural people?
- How do banks, financial companies, and insurance agencies connect with one another?

Elaborate

- The BFSI sector is made up of three key parts — Banking, Financial Services, and Insurance.
- Banking includes public sector banks (like SBI, PNB), private banks (like HDFC, ICICI), regional rural banks, and cooperative banks.
- Financial Services include non-banking financial companies (NBFCs), stock markets, credit rating agencies, and microfinance institutions.
- Insurance covers both Life Insurance (e.g., LIC) and General Insurance (e.g., motor, health, or property insurance).
- Together, these components help people save money, borrow funds, and protect themselves from risks.
- The Reserve Bank of India (RBI) regulates banks, while IRDAI (Insurance Regulatory and Development Authority of India) oversees insurance companies.
- The Securities and Exchange Board of India (SEBI) regulates financial markets and ensures investor protection.
- The Microfinance sector provides small loans and financial services to low-income individuals, usually through Self-Help Groups (SHGs) or Microfinance Institutions (MFIs).
- Microfinance helps women and rural entrepreneurs start small businesses and become financially independent.
- Together, these systems promote financial inclusion, ensuring that everyone has access to basic financial services.

Explain

- The Banking structure in India consists of commercial banks, cooperative banks, and regional rural banks. These institutions accept deposits and provide loans.
- The Financial Services sector includes activities like investment, stock trading, asset management, and microfinance.
- Insurance companies provide protection against financial loss by covering risks like illness, accidents, or property damage.
- Public Sector Banks are owned by the Government of India, while Private Banks are managed by private organisations.
- NBFCs perform financial activities similar to banks but cannot accept demand deposits.
- Microfinance focuses on providing credit and savings opportunities to poor households, especially women.
- Key microfinance terms include Group Lending, Self-Help Groups (SHGs), Microcredit, and Financial Inclusion.

- SHGs usually consist of 10–20 members who save money regularly and take small loans from their collective funds.
- Government programs like National Rural Livelihoods Mission (NRLM) promote microfinance and skill development in rural areas.
- The overall goal of the BFSI structure is to build a stable, transparent, and inclusive financial system that supports economic growth.

Demonstrate



Participants will view slides or short videos explaining how banks, NBFCs, and insurance companies operate. They will observe a simple diagram showing the BFSI structure. Trainers can show how a microfinance group operates — collecting savings, giving small loans, and repaying in instalments. Real examples like Self-Help Groups under NRLM or Microfinance by NABARD may be shown.

Activity



1. **Name of the Roleplay:** Microfinance in Action
2. **Objective of the Roleplay:** To help participants understand how a self-help group (SHG) functions in providing microloans and promoting savings.
3. **Resources:** Participant handbook, whiteboard, sample ledger sheet, markers, or printed forms.
4. **Time Duration:** 20 minutes
5. **Instructions:**
 - Divide participants into groups of 6–8 members.
 - Assign roles like SHG Leader, Group Member, Loan Officer, and Record Keeper.
 - Act out a scenario where members contribute savings and one member applies for a small loan.
 - Show how the group approves the loan, maintains records, and plans repayment.
 - Discuss how teamwork, honesty, and financial discipline help the group succeed.
6. **Outcome:** Participants understand how microfinance and SHGs work, how loans are processed, and how group savings lead to self-reliance.

Notes for Facilitation



- Use diagrams or charts to explain the BFSI structure clearly.
- Include examples of major banks, NBFCs, and insurance companies from India.
- Relate microfinance to local examples or community groups known to the participants.
- Maintain a simple pace, pausing to clarify financial terms.
- Summarise key takeaways after each section to reinforce understanding of how the BFSI and microfinance sectors function together.

Unit 1.3: Role and Career of a Microfinance Executive

Unit Objectives



By the end of this unit, the participants will be able to:

1. Describe the job role and responsibilities of a Microfinance Executive.
2. Discuss the career advancement pathway and prospects for a Microfinance Executive.

Resources to be Used



Participant handbook, notepad and pen, whiteboard and markers, presentation slides, an overhead projector or large screen, a computer or laptop with an internet connection, and optionally, short videos or images showing microfinance field visits, SHG meetings, loan collection activities, and career growth stories of microfinance professionals.

Do



- Greet participants warmly and introduce yourself by sharing your experience or background in the microfinance or banking sector.
- Clearly state the unit objectives and explain what participants will learn in this session.
- Ensure everyone has their participant handbook, notepad, and pen ready.
- Check that the whiteboard, laptop, and projector are working properly.
- Arrange seating so all participants can clearly see the slides and participate actively.
- Invite participants to share if they have met or interacted with anyone working in a bank, microfinance company, or self-help group.
- Inform participants that the session will include examples, discussions, role-play, and group activities.
- Encourage active participation and questions to ensure full understanding.
- Relate examples to real-life microfinance practices in rural or semi-urban communities.
- Conclude by summarising the responsibilities and growth opportunities of a Microfinance Executive and motivating participants to explore this career path.

Say



- Welcome to today's session on "Role and Career of a Microfinance Executive."
- By the end of this session, you will understand who a Microfinance Executive is, what their main responsibilities are, and how they help promote financial inclusion.
- You will also learn about the career growth path and skills required to succeed in the microfinance industry.
- A Microfinance Executive plays a key role in supporting small borrowers, promoting savings, and helping individuals or groups improve their livelihoods through small loans.
- This job not only offers stable employment but also contributes to social and economic development in communities.

Ask

- Have you ever seen or heard of microfinance activities or self-help group meetings in your area?
- What kind of people usually take small loans from microfinance institutions?
- Why do you think financial discipline is important in microfinance?
- What qualities do you think a good Microfinance Executive should have?
- How can working in microfinance help in building a long-term career?

Elaborate

- A Microfinance Executive (MFE) works with microfinance institutions, NGOs, or banks to provide small loans and financial services to low-income individuals, especially in rural and semi-urban areas.
- Their main role is to identify potential clients, form self-help groups (SHGs), explain loan products, and help people apply for small credit facilities.
- MFEs regularly visit villages, conduct meetings, collect repayments, and ensure proper record-keeping.
- They also help customers understand the importance of saving, repaying on time, and managing money responsibly.
- The job requires good communication, patience, and the ability to build trust with the community.
- MFEs act as a link between the financial institution and the local people, promoting financial inclusion.
- Career growth can progress from Microfinance Executive → Senior Loan Officer → Branch Manager → Regional Manager → Operations Head.
- Many MFEs later move into roles in banks, financial services, or NGOs.
- Skills required include customer service, fieldwork management, teamwork, basic computer skills, and knowledge of loan documentation.
- The role provides satisfaction from helping others while also offering stable income and professional growth.

Explain

- A Microfinance Executive works directly with people who do not have easy access to banks or formal credit systems.
- They educate clients about small loans, group savings, insurance, and repayment schedules.
- Daily tasks include visiting villages, conducting awareness meetings, helping fill loan forms, and collecting repayments.
- MFEs maintain accurate records and report to their branch or area manager.
- Good communication, honesty, and time management are key qualities for this job.
- They also handle group formation, verify applicants, and ensure transparency in all transactions.
- With experience, they may supervise teams, manage field officers, and handle larger loan portfolios.
- Continuous learning through training and digital tools (like mobile-based collection apps) helps improve efficiency.
- MFEs can grow into managerial roles within 3–5 years, depending on performance.
- This career provides both financial security and personal satisfaction from supporting social and economic upliftment.

Demonstrate



Participants will watch a short video or slide presentation showing a day in the life of a Microfinance Executive. The demonstration will cover group meetings, loan distribution, and repayment collection. Trainers may show forms or sample field visit reports to help participants understand documentation and communication involved in the role.

Activity



- 1. Name of the Roleplay:** Helping a Self-Help Group Get a Loan
- 2. Objective of the Roleplay:** To practice communicating with potential clients, explaining loan terms, and maintaining professionalism as a Microfinance Executive.
- 3. Resources:** Participant handbook, sample loan forms, calculator, or sample repayment register.
- 4. Time Duration:** 20 minutes
- 5. Instructions:**
 - Divide participants into groups of 5–6 members.
 - Assign roles such as Microfinance Executive, SHG Leader, Group Member, and Loan Officer.
 - Create a situation where an SHG applies for a small loan.
 - The MFE explains the loan conditions, repayment terms, and importance of timely payments.
 - Discuss how trust and good communication help maintain successful loan recovery and client relationships.
- 6. Outcome:** Participants understand how to interact with clients, explain loan products, and maintain professionalism in real-life microfinance situations.

Notes for Facilitation



- Use visuals, videos, or real-life examples of successful microfinance stories.
- Relate the discussion to government-supported microfinance initiatives such as NRLM, NABARD SHG programmes, and Mudra Yojana.
- Keep the session interactive with questions and simple case examples.
- Emphasise communication, empathy, and financial discipline as key qualities of an MFE.
- Summarise at the end, linking the role of Microfinance Executives to community empowerment and career growth opportunities.

Answers to Exercises for PHB

Multiple Choice Questions:

1. b. To develop skill-based employment opportunities
2. a. Banking, Financial Services, and Insurance
3. b. Microfinance institutions
4. b. Client acquisition and loan collection
5. b. Skills, performance, and experience

Descriptive Questions:

1. Refer to Unit 1.1: Introduction to Skill India Mission and BFSI
Topic 1.1.1 Overview of Skill India Mission
2. Refer to Unit 1.1: Introduction to Skill India Mission and BFSI
Topic 1.1.2 Introduction to BFSI
3. Refer to Unit 1.2: Banking, Finance, Insurance Structure Explained
Topic 1.2.2 Introduction to Microfinance Sub-Sector
4. Refer to Unit 1.3: Role and Career of a Microfinance Executive
Topic 1.3.1 Microfinance Executive Job Role and Responsibilities
5. Refer to Unit 1.3: Role and Career of a Microfinance Executive
Topic 1.3.2 Microfinance Executive Career Advancement





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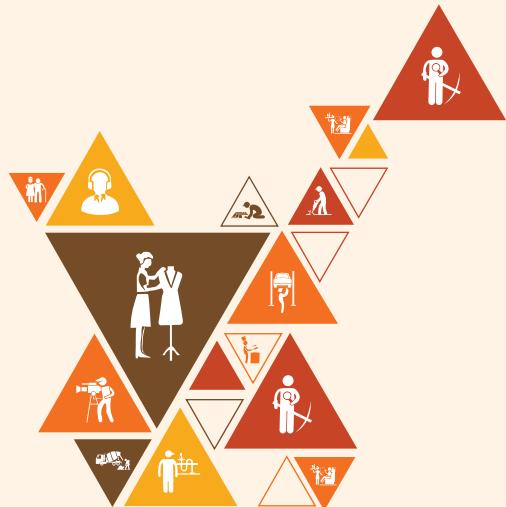


2. Conduct Client Outreach and Fieldwork

Unit 2.1 - Client Identification and Assessment Skills

Unit 2.2 - Communication and Trust-Building Techniques

Unit 2.3 - Microfinance Products and Client Education



BSC/N2407

Key Learning Outcomes



By the end of this module, the participants will be able to:

1. Elaborate on identifying rural clients by understanding their financial needs and income sources.
2. Explain the benefits and features of microfinance products like loans, savings, and insurance.
3. Describe the importance of financial literacy and clear communication in client interactions.
4. Discuss the role of SHGs and community influencers in promoting financial inclusion.
5. Highlight the value of cultural sensitivity and trust-building with rural clients.
6. Illustrate client identification techniques through field exercises and role-plays.
7. Demonstrate effective communication of microfinance products in mock sessions.
8. Explain the use of active listening to address client queries and concerns.
9. Elucidate trust-building through discussions with SHGs and community leaders.
10. Outline assessing client needs and recommending suitable financial products.
11. Describe conducting client counselling on loan terms and repayment.
12. Develop a simple guide for financial literacy and client awareness.
13. Illustrate using local language to build rapport and trust with clients.

Unit 2.1: Client Identification and Assessment Skills

Unit Objectives

By the end of this unit, the participants will be able to:

1. Elaborate on identifying potential rural clients by assessing their income and financial needs.
2. Outline methods to assess client needs and match them with suitable financial products.
3. Illustrate client identification methods.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, sample client assessment forms, microfinance application forms, case examples of rural clients, videos or images showing client interactions, and examples of loan eligibility checklists or household income assessment tools.

Do

- Greet participants and introduce the unit by linking client identification to real-life microfinance operations and rural financial inclusion.
- Clearly state the unit objectives so participants understand what client identification and assessment skills they will learn.
- Ensure all participants have their handbook, notepad, and pen ready for taking notes and group activities.
- Check the projector, laptop, and whiteboard setup before starting the session.
- Arrange seating to allow everyone to view the slides and participate in discussions.
- Explain that the session will include explanations, demonstrations, and a field-simulation activity.
- Relate client assessment examples to everyday rural experiences, such as evaluating who in a village might need a loan for farming, livestock, or small business.
- Encourage participants to share how they would identify who genuinely needs financial support.
- Keep participants engaged by summarising key client selection steps and asking short, reflective questions.
- End the session by summarising the process of identifying, assessing, and matching clients with suitable financial products.

Say

- Welcome to this session on Client Identification and Assessment Skills.
- In this unit, we will learn how to identify potential rural clients by assessing their income, occupation, and financial needs.

- We will also explore methods to match client requirements with appropriate microfinance or banking products.
- These skills help Microfinance Executives and field officers ensure that the right clients receive the right financial support.
- By the end of this session, you will be able to apply simple assessment techniques to identify genuine clients and help them access suitable financial products responsibly.

Ask



- Who do you think are the main clients of microfinance institutions?
- What factors do you think help decide if a person is eligible for a small loan?
- How can you find out whether a client will be able to repay a loan on time?
- What kind of financial products do rural people usually need — savings, loans, or insurance?
- Have you ever seen or heard of a situation where a person was unable to repay a loan? What could be the reason?
- How can you identify if a person genuinely needs financial help or is taking loans from multiple sources?
- What kind of information would you collect before approving a client's application?
- Why do you think it is important to match the right financial product to the client's needs?

Elaborate



- Client identification is the process of finding people who are eligible and genuinely in need of financial services.
- In rural areas, potential clients may include farmers, small shop owners, women entrepreneurs, and artisans.
- The process starts with gathering background information through surveys, home visits, and discussions with community members.
- A Microfinance Executive evaluates a client's income, occupation, repayment ability, and purpose of loan.
- Client assessment involves understanding the client's financial behaviour, existing debts, and household expenses.
- Proper assessment ensures that loans are given to reliable clients who can use and repay them productively.
- Matching financial products means offering services like microloans, savings accounts, or micro-insurance based on individual needs. Example: A farmer needing seasonal capital may be offered a crop loan, while a woman entrepreneur may receive a small business loan.
- Effective client identification builds trust, reduces loan defaults, and strengthens community relationships.
- These skills help financial institutions promote inclusion and ensure sustainable lending practices.

Explain



- Client identification involves observing, interacting, and collecting data to find potential customers for financial products.
- Key indicators include income level, occupation, family size, assets, and current financial commitments.
- During assessment, the Microfinance Executive verifies documents, visits the client's home or workplace, and speaks with references.
- Tools such as income assessment forms, loan application checklists, and client scoring sheets help in evaluation.
- Accurate assessment prevents over-lending, helps maintain repayment discipline, and supports responsible finance.
- Matching financial products means ensuring that loan size, repayment schedule, and interest rate fit the client's situation. Example: Daily wage earners may prefer weekly repayment loans, while small traders might opt for monthly instalments.
- It is important to identify clients who are creditworthy, trustworthy, and motivated to use funds productively.
- Continuous follow-up after loan disbursement ensures the client's financial progress and reduces risk.
- Well-trained field officers build long-term client relationships and contribute to the institution's success.

Demonstrate



The facilitator will use slides or videos to show how a Microfinance Executive conducts a client visit and fills a client assessment form. Participants will observe how to collect client details, verify income sources, and check repayment capacity. The facilitator will explain how assessment tools and group discussions help determine loan eligibility and the right product fit for each client.

Activity



- Name of the Activity:** Know Your Client
- Objective of the activity:** To help participants practice identifying and assessing clients based on real-life scenarios.
- Resources:** Participant handbook, sample client profiles, income assessment forms, calculator, and pen.
- Time Duration:** 25 minutes
- Instructions:**
 - Divide participants into small groups and give each group 3–4 client case profiles (e.g., a farmer, a tailor, a shop owner, and a labourer).
 - Ask each group to assess each client's financial need, repayment capacity, and suitable loan product.
 - Each group presents their decisions with reasons — why they selected or rejected a client and which product they recommended.
 - The facilitator provides feedback and explains how to make fair, data-based assessments.
 - Discuss how responsible lending protects both the client and the financial institution.
- Outcome:** Participants will understand how to identify genuine clients, assess their needs accurately, and match them with appropriate financial products.

Notes for Facilitation



- Use real-life examples and case studies from rural or microfinance settings to make concepts relatable.
- Display sample client assessment forms and show how to fill them step-by-step.
- Encourage discussions on ethical client selection and fair assessment practices.
- Maintain an interactive pace — explain concepts, show examples, and allow hands-on activities.
- Reinforce learning at the end by reviewing key steps in client identification, assessment, and product matching.

Unit 2.2: Communication and Trust-Building Techniques

Unit Objectives



By the end of this unit, the participants will be able to:

1. Describe the need for financial literacy and clear communication during client engagement.
2. Explain active listening techniques for resolving client queries effectively.
3. Highlight the importance of cultural awareness and trust in client interactions.
4. Illustrate ways to use local language for better communication and client trust.
5. Elucidate trust-building approaches through discussions with SHG and community leaders.

Resources to be Used



Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, short videos or roleplay clips on client communication, case studies of community interactions, examples of SHG meetings, and visual aids showing effective body language and listening skills.

Do



- Greet participants and introduce the unit by linking communication and trust-building with successful client relationships in microfinance.
- Clearly state the unit objectives so participants understand what communication and interpersonal skills they will develop.
- Ensure all participants have their handbook, notepad, and pen ready for note-taking and group discussions.
- Check the projector, laptop, and whiteboard setup before starting.
- Arrange seating to encourage eye contact and interaction during roleplays and discussions.
- Explain that the session will include demonstrations, group activities, and short communication exercises.
- Relate communication challenges to real-life rural settings and financial service interactions.
- Encourage participants to share their experiences of dealing with clients or community members.
- Keep participants engaged by using simple examples, asking reflective questions, and summarising key techniques.
- End the session with a recap on how effective communication and trust help build long-term relationships in microfinance.

Say

- Welcome to this session on Communication and Trust-Building Techniques.
- In this unit, we will learn how to communicate effectively with clients and promote financial literacy during engagement.
- We will explore how active listening, cultural understanding, and empathy help resolve client issues and build trust.
- Communication is more than just speaking clearly—it also involves listening, understanding body language, and using the local language effectively.
- By the end of this session, you will be able to use practical communication methods and trust-building approaches to strengthen relationships with clients, SHGs, and community leaders.

Ask

- Why do you think communication is important while dealing with clients in rural areas?
- Have you ever faced a situation where a misunderstanding occurred due to poor communication?
- How can listening carefully help resolve a client's complaint or question?
- Why is it important to respect local customs and culture when interacting with clients?
- How can using local language help in gaining client confidence?
- What qualities do you think make clients trust a microfinance representative?
- How do community leaders or SHGs influence trust among local people?
- What should a field officer do if a client becomes upset or confused about financial terms?

Elaborate

- Effective communication is the foundation of all client relationships in the microfinance sector.
- It ensures that clients understand the terms of financial products and make informed decisions.
- Financial literacy helps clients use loans, savings, and insurance services responsibly.
- Active listening involves giving full attention, maintaining eye contact, and summarising what the client says to show understanding.
- Cultural awareness means respecting local traditions, gender roles, and social values during client meetings.
- Using local language helps break barriers and builds emotional connection and comfort.
- Body language, tone, and polite gestures are important in building trust.
- Open discussions with self-help groups (SHGs) and community leaders strengthen cooperation and reputation.
- Transparency in explaining loan terms and repayment schedules helps prevent misunderstandings.
- Consistent, honest communication builds long-term relationships and promotes financial inclusion.

Explain



- Communication in microfinance involves both verbal and non-verbal methods — speaking clearly, listening actively, and maintaining positive body language.
- Financial literacy should be explained in simple terms using examples that clients can relate to.
- Active listening techniques include nodding, asking clarifying questions, and repeating key points to confirm understanding.
- Empathy is crucial — understanding the client's situation before offering advice or financial solutions.
- Cultural awareness ensures that field officers adapt their approach to suit local beliefs and social structures.
- Using the local language during meetings creates familiarity and comfort for clients.
- Building trust requires honesty, punctuality, and maintaining client confidentiality.
- Group discussions with SHG members help create collective understanding and reduce doubts.
- Meeting community leaders before or after group sessions helps gain credibility and strengthen outreach.
- A trusted and respected microfinance representative ensures smoother operations and better repayment rates.

Demonstrate



The facilitator will use short videos or roleplay demonstrations to show examples of effective and poor communication during client interactions. Participants will observe active listening, use of local language, and body language cues. The facilitator will also demonstrate how a Microfinance Executive explains loan terms clearly and respectfully to clients, ensuring mutual understanding and trust.

Activity



1. **Name of the Activity:** Listening and Responding Right
2. **Objective of the activity:** To help participants practice active listening, empathy, and respectful communication with clients.
3. **Resources:** Participant handbook, roleplay cards with sample client situations, notepad, and pen.
4. **Time Duration:** 25 minutes
5. **Instructions:**
 - Divide participants into pairs or small groups.
 - Assign one person as the “client” and the other as the “microfinance executive.”
 - The client explains a concern (e.g., delay in repayment, confusion about loan terms), while the executive listens actively and responds politely.
 - After each interaction, participants discuss what communication techniques worked well.
 - The facilitator provides feedback on tone, listening skills, and use of local language.
6. **Outcome:** Participants will develop confidence in listening, responding with empathy, and using simple, culturally appropriate communication to build client trust.

Notes for Facilitation



- Use examples from real microfinance field experiences to make communication challenges relatable.
- Encourage participants to observe tone, posture, and expressions while interacting.
- Reinforce the importance of honesty, patience, and clarity in all communication.
- Promote discussions on how to handle difficult clients respectfully and maintain trust.
- Summarise the session by revisiting key techniques — financial literacy communication, active listening, cultural respect, and relationship building with SHGs and community leaders.

Unit 2.3: Microfinance Products and Client Education

Unit Objectives



By the end of this unit, the participants will be able to:

1. Explain the key benefits and eligibility of microfinance products such as loans, savings, and insurance.
2. Discuss how SHGs and community influencers support financial inclusion in rural areas.
3. Elaborate on clear communication of microfinance products during client interactions.
4. Describe how to conduct client counselling sessions on loans and repayment details.
5. Describe simple financial literacy tools to educate clients on savings and responsibilities.

Resources to be Used



Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, sample microfinance brochures or loan forms, SHG meeting photos or short videos, financial literacy posters or flashcards, and examples of savings and insurance product leaflets used in rural awareness programs.

Do



- Greet participants and introduce the unit by linking microfinance products with financial inclusion and rural development.
- Clearly state the unit objectives so participants understand what products, communication skills, and client education techniques they will learn.
- Ensure all participants have their handbook, notepad, and pen ready for note-taking and discussions.
- Check that the projector, laptop, and presentation slides are working properly.
- Arrange seating to promote group interaction and participation.
- Explain that the session will include demonstrations, group activities, and roleplays on explaining financial products to clients.
- Relate concepts to real-life experiences of SHGs, small businesses, and rural clients accessing microloans or savings schemes.
- Encourage participants to share what financial services they have seen or used in their own communities.
- Keep participants engaged by using simple examples, asking short questions, and summarising each key topic.
- End the session with a recap on how to explain microfinance products and promote financial literacy among clients.

Say

- Welcome to this session on Microfinance Products and Client Education.
- In this unit, we will learn about different microfinance products such as loans, savings, and insurance.
- We will understand how these products benefit rural clients and how to communicate their features clearly.
- We will also learn how SHGs and community leaders help spread financial awareness and promote inclusion.
- By the end of this session, you will know how to conduct client counselling sessions and use simple tools to teach clients about savings, loans, and repayment responsibilities.

Ask

- What are some financial services that rural families commonly use?
- Who are eligible for microfinance loans or savings schemes?
- How do you think microfinance loans help small businesses or farmers?
- Why do you think financial education is important for clients before taking a loan?
- What role do SHGs or community leaders play in promoting savings and loan repayment?
- How can you make clients understand loan terms, interest, and repayment schedules clearly?
- What kind of tools or methods can help educate clients who cannot read or write?
- How can insurance products help rural families during emergencies or crop loss?

Elaborate

- Microfinance products are designed to provide small financial services to low-income individuals and groups who lack access to formal banks.
- Major products include microloans, savings, and micro-insurance.
- Loans are given for productive activities like farming, livestock, or small shops, usually through self-help groups (SHGs).
- Savings schemes help clients build financial discipline and prepare for future needs.
- Insurance products protect families against risks such as illness, accidents, or natural disasters.
- SHGs and community leaders play an important role in motivating people to join savings groups and use financial services responsibly.
- During client meetings, communication should be simple and clear—avoiding technical words and explaining terms in local language.
- Counselling clients before loan disbursement helps them understand repayment schedules and financial responsibilities.
- Financial literacy tools such as charts, posters, stories, and games help clients learn through visuals and interaction.
- Educating clients ensures timely repayment, reduces misunderstandings, and builds stronger trust with financial institutions.

Explain



- Microfinance loans are typically small, short-term loans provided to individuals or groups for productive activities.
- The eligibility depends on factors such as income level, repayment ability, and group membership.
- Savings products encourage regular deposits, helping clients develop financial habits and security.
- Insurance products like health or crop insurance safeguard clients from unexpected losses.
- Field officers and microfinance executives explain these products in simple language during community meetings or home visits.
- SHGs act as community-based platforms that manage collective savings, distribute loans, and ensure repayment discipline.
- Financial literacy sessions teach clients about managing income, avoiding over-borrowing, and prioritising savings.
- Counselling sessions involve explaining interest rates, EMI calculations, and repayment timelines clearly.
- Local leaders, SHG heads, and field officers together ensure clients understand their financial commitments.
- Client education builds financial confidence, empowers communities, and leads to sustainable development.

Demonstrate



The facilitator will use short videos or slides showing microfinance institutions conducting awareness sessions in villages. Participants will observe how microfinance executives explain loan terms, savings benefits, and insurance coverage using local language. The facilitator will demonstrate how to conduct a simple client counselling session and use visual tools like posters or pictorial charts for financial education.

Activity



1. **Name of the Activity:** Explaining Financial Products Simply
2. **Objective of the activity:** To help participants practice explaining microfinance products and conducting client counselling sessions clearly and confidently.
3. **Resources:** Participant handbook, sample loan and savings forms, poster charts, markers, and pens.
4. **Time Duration:** 25 minutes
5. **Instructions:**
 - Divide participants into small groups.
 - Assign roles like “Microfinance Executive,” “Client,” and “Community Leader.”
 - The executive explains loan or savings products in simple language to the client, highlighting eligibility, benefits, and repayment terms.
 - The client asks questions, and the executive practices active listening and clear responses.
 - Each group presents their interaction briefly, and the facilitator gives feedback on clarity, tone, and use of local language.
6. **Outcome:** Participants will learn how to explain microfinance products in a simple and engaging way, counsel clients responsibly, and promote financial literacy during field interactions.

Notes for Facilitation



- Use real examples of microfinance loan and savings products from known institutions.
- Encourage participants to explain products in both Hindi and the local language used in their area.
- Reinforce the importance of clear communication, empathy, and patience during client counselling.
- Emphasise that education and awareness are key to reducing defaults and improving client relationships.
- Summarise at the end by reviewing the main products, communication tips, and client education methods for building trust and inclusion.

Answers to Exercises for PHB

Multiple Choice Questions:

1. b. Assessing income and financial needs
2. b. It enables better financial decision-making
3. a. Community influencers and SHGs
4. b. Active listening and clear explanation
5. b. Cultural sensitivity and consistent communication

Descriptive Questions:

1. Refer to Unit 2.1: Client Identification and Assessment Skills
Topic 2.1.1 Identifying Potential Rural Clients
2. Refer to Unit 2.2: Communication and Trust-Building Techniques
Topic 2.2.1 Communication Skills in Financial Management
3. Refer to Unit 2.3: Microfinance Products and Client Education
Topic 2.3.2 Promoting Financial Inclusion through SHGs and Community Influencers
4. Refer to Unit 2.2: Communication and Trust-Building Techniques
Topic 2.2.3 Building Trust through Cultural Awareness
5. Refer to Unit 2.3: Microfinance Products and Client Education
Topic 2.3.3 Client Counselling and Financial Education





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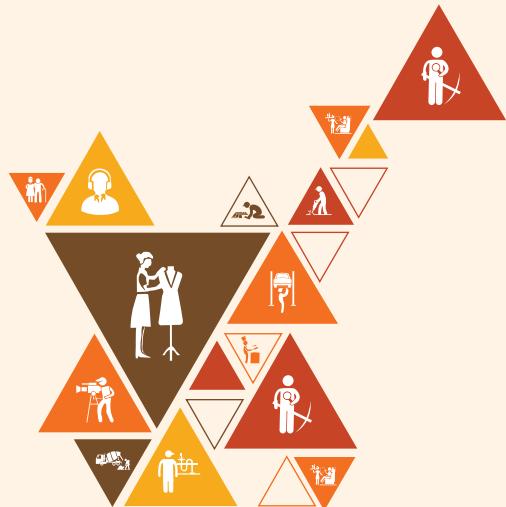


3. Facilitate Loan Processing and Management

Unit 3.1 - Loan Application and Documentation

Unit 3.2 - Creditworthiness and Repayment Capacity

Unit 3.3 - Loan Monitoring and Recovery



BSC/N2408

Key Learning Outcomes



By the end of this module, the participants will be able to:

1. Elaborate on the step-by-step process of filling out a loan application form with accurate information.
2. Describe the key documents required for loan applications, including identity, income, and collateral proofs.
3. Explain the microfinance institution (MFI) policies and regulatory guidelines for loan processing.
4. Elaborate on analysing a borrower's credit history and repayment behaviour to determine loan eligibility.
5. Explain the essential financial details needed to assess repayment capacity and household expenses.
6. Differentiate between good and poor creditworthiness based on repayment performance.
7. Evaluate financial risks such as irregular income and seasonal employment affecting repayment.
8. Explain how to assess loan affordability by calculating the borrower's debt-to-income ratio.
9. Explain the importance of credit scores and risk ratings in loan approvals.
10. Outline methods for tracking loan repayments, including reminders and follow-ups.
11. Discuss early warning indicators of repayment difficulties among borrowers.
12. Highlight ways to assist borrowers facing repayment challenges through supportive measures.
13. Describe how to examine the effects of loan defaults on penalties, credit scores, and legal outcomes.
14. Compare various strategies for restructuring loans and modifying repayment plans.
15. Summarise the procedures for handling delinquent loans and escalating serious cases.
16. Illustrate how to fill out a sample loan application form accurately using given data.
17. Elucidate the process of verifying authenticity of documents through checking exercises.
18. Describe how to collect and analyse financial data to evaluate repayment capacity.
19. Demonstrate mock credit evaluation methods and assign suitable risk ratings to borrowers.
20. Illustrate tracking repayment schedules to identify missed payments and patterns.
21. Discuss how to conduct borrower follow-up calls for encouraging timely repayments.
22. Explain how to prepare loan recovery reports summarising repayment trends and suggested actions.

Unit 3.1: Loan Application and Documentation

Unit Objectives



By the end of this unit, the participants will be able to:

1. Elaborate on the correct procedure for filling out a loan application form with complete and accurate details.
2. Describe the essential documents required for loan processing, including ID proof, income records, and collateral papers.
3. Explain key MFI policies and regulatory norms governing loan application and approval processes.
4. Illustrate the correct way to complete a sample loan application using provided borrower details.
5. Elucidate the process of verifying document authenticity through systematic checks.

Resources to be Used



Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, sample loan application forms, photocopies of ID proofs (Aadhaar, PAN), income and collateral documents (salary slips, land papers), sample borrower profiles, and short videos or images showing loan processing in microfinance institutions.

Do



- Greet participants and introduce the unit by linking loan application procedures with transparency and efficiency in microfinance operations.
- Clearly state the unit objectives so participants understand the importance of accurate loan documentation and compliance with regulations.
- Ensure all participants have their handbook, notepad, and pen ready for note-taking and form-filling exercises.
- Check that the projector, laptop, and presentation slides are ready before starting.
- Arrange seating to allow visibility for demonstrations and easy interaction during practice activities.
- Explain that the session will include demonstrations, group activities, and practical exercises on filling loan forms.
- Relate examples to real-life rural or small business loan applications handled by microfinance institutions.
- Encourage participants to share if they or anyone they know have applied for loans before and discuss the process briefly.
- Keep the session interactive by asking short questions and clarifying doubts after each concept.
- End the session with a recap on the importance of accuracy, documentation, and verification in the loan approval process.

Say

- Welcome to this session on Loan Application and Documentation.
- In this unit, we will learn the correct steps to fill out a loan application form accurately and completely.
- We will discuss the key documents required for loan processing, including ID proof, income proof, and collateral papers.
- We will also understand the key policies and norms followed by Microfinance Institutions (MFIs) for approving loans.
- By the end of this session, you will know how to correctly fill a sample loan form, verify client documents, and ensure compliance with institutional and regulatory guidelines.

Ask

- What documents do you think are necessary when applying for a loan?
- Why is it important to fill loan forms carefully and without errors?
- What could happen if a loan form is incomplete or contains wrong information?
- How can we verify that a client's documents are genuine and valid?
- What kinds of ID or income proofs are accepted by most microfinance institutions?
- Why do MFIs follow strict policies for client verification before loan approval?
- How can field officers help clients understand and complete forms accurately?
- What role does document verification play in preventing fraud and ensuring responsible lending?

Elaborate

- A loan application form is the first step in the lending process and must be filled with accurate and complete details.
- The form includes borrower information such as name, address, occupation, income, purpose of loan, and repayment plan.
- Essential documents required include ID proof (Aadhaar, Voter ID, and PAN), address proof, income records, and collateral documents if applicable.
- Microfinance Institutions (MFIs) and banks follow strict KYC (Know Your Customer) guidelines for identity and address verification.
- MFI policies ensure fair lending, data privacy, and compliance with the Reserve Bank of India (RBI) regulations.
- Field officers must verify all details by visiting the borrower's home or workplace and cross-checking documents.
- The process includes checking document authenticity, confirming signatures, and ensuring photo IDs match the applicant.
- Once verified, the loan file moves for approval and disbursement based on eligibility and repayment capacity.
- Proper documentation prevents fraud, ensures accountability, and builds trust between clients and financial institutions.
- Accurate records are also essential for audits, reporting, and legal compliance in the microfinance sector.

Explain



- The loan application process begins when the client fills out a form with personal, financial, and loan-related information.
- Officers must guide clients to fill each section correctly, avoiding overwriting or blank fields.
- The required documents include ID proof, address proof, income certificate, bank statement, and collateral or guarantor details if applicable.
- MFIs follow internal policies and RBI's Fair Practices Code to ensure transparency and ethical lending.
- The filled form and attached documents are reviewed for accuracy, completeness, and authenticity.
- Verification involves checking the photo, signature, and document validity (such as Aadhaar QR code or PAN number).
- Officers must also confirm whether the client has existing loans with other MFIs through credit bureau checks.
- Once verified, the application is approved, and loan disbursement is carried out according to institutional norms.
- Incomplete, forged, or mismatched documents must be reported immediately for correction or rejection.
- Maintaining accuracy and compliance ensures smooth loan processing, client satisfaction, and institutional integrity.

Demonstrate



The facilitator will use slides or videos to show how a Microfinance Executive fills a loan form step-by-step. Participants will observe how to record borrower details, attach required documents, and verify their authenticity. The facilitator will also display examples of properly filled and incorrectly filled forms to highlight common errors and best practices for accuracy.

Activity



1. **Name of the Activity:** Filling the Loan Form Right
2. **Objective of the Activity:** To help participants practice filling a loan application form accurately and verifying attached documents.
3. **Resources:** Participant handbook, sample loan application forms, borrower detail sheets, photocopies of ID and income proofs, and pens.
4. **Time Duration:** 25 minutes
5. **Instructions:**
 - Divide participants into pairs or small groups.
 - Distribute sample borrower profiles and loan application forms to each group.
 - Ask them to fill the forms completely, attach the relevant documents, and verify their authenticity.
 - Once completed, participants exchange forms and cross-check for errors or missing details.
 - The facilitator reviews the filled forms, explains corrections, and emphasises compliance with MFI policies.
6. **Outcome:** Participants will learn how to fill out loan application forms accurately, attach and verify documents correctly, and ensure compliance with institutional and regulatory standards.

Notes for Facilitation



- Use real or sample loan forms and documents to give participants hands-on practice.
- Highlight the importance of accuracy, neat handwriting, and clear documentation in client files.
- Explain key RBI and MFI guidelines related to KYC, fair lending, and verification.
- Encourage participants to discuss challenges faced in field documentation and how to handle them effectively.
- Summarise at the end by revisiting each step — form filling, document collection, verification, and approval — to reinforce the complete loan application process.

Unit 3.2: Creditworthiness and Repayment Capacity

Unit Objectives

By the end of this unit, the participants will be able to:

1. Elaborate on how to analyse a borrower's credit history and repayment record to determine financial eligibility.
2. Explain the financial information needed to evaluate repayment capacity, including income and expenses.
3. Differentiate between borrowers with strong and weak creditworthiness based on their past repayment behaviour.
4. Describe how to evaluate the potential risks caused by irregular income or seasonal employment that impact repayments.
5. Discuss how to assess loan affordability through calculation of the borrower's debt-to-income ratio.
6. Explain how credit scores and risk ratings influence loan approval decisions.
7. Describe the method of conducting credit evaluations and assigning risk categories.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, sample borrower financial profiles, income-expense statements, repayment history records, calculators, risk assessment templates, and short videos or charts showing examples of credit evaluation and risk categorisation.

Do

- Greet participants and introduce the unit by linking creditworthiness assessment to responsible lending in the microfinance sector.
- Clearly state the unit objectives so participants understand what financial analysis and client evaluation techniques they will learn.
- Ensure all participants have their handbook, notepad, and pen ready for note-taking and exercises.
- Check that the projector, laptop, and visual aids are ready before beginning.
- Arrange seating for clear visibility of slides and encourage group interaction during calculations and case studies.
- Explain that the session will include demonstrations, calculations, and group activities on credit assessment and repayment evaluation.
- Relate examples to real-life microfinance scenarios, such as assessing farmers, small traders, or daily wage earners with irregular incomes.
- Encourage participants to share experiences or examples of how they identify trustworthy clients in their communities.

- Keep participants engaged by explaining each concept step-by-step and inviting short responses after each activity.
- Conclude the session by summarising how proper credit assessment supports financial stability for both the borrower and the institution.

Say



- Welcome to this session on Creditworthiness and Repayment Capacity.
- In this unit, we will learn how to analyse a borrower's financial background, credit history, and repayment record to decide their loan eligibility.
- We will also understand how to calculate a borrower's income, expenses, and debt-to-income ratio to assess repayment capacity.
- Identifying borrowers with strong creditworthiness helps ensure timely repayments and reduces the risk of loan defaults.
- By the end of this session, you will know how to conduct credit evaluations, assign risk categories, and make informed lending decisions.

Ask



- What do you understand by the term “creditworthiness”?
- Why is it important to check a client’s financial history before giving a loan?
- What kind of information would you collect to assess someone’s repayment capacity?
- How can irregular income or seasonal jobs affect a borrower’s repayment behaviour?
- How can we calculate whether a client can afford the loan amount requested?
- What is a “debt-to-income ratio,” and why is it important in loan approval?
- How do credit scores and risk ratings help institutions make safer lending decisions?
- What steps can be taken if a borrower shows weak creditworthiness?

Explain



- Creditworthiness means a borrower’s ability and willingness to repay a loan on time.
- It is evaluated by analysing past repayment records, existing debts, and overall financial stability.
- Borrowers with a history of timely repayments and regular income are considered more reliable.
- The key factors used to assess repayment capacity include household income, business earnings, expenses, and existing loans.
- Clients with irregular or seasonal income require special consideration in repayment schedules and loan amounts.
- The debt-to-income (DTI) ratio compares total monthly debt payments with total income to check if a borrower can handle new loans.
- MFIs use credit scores or risk ratings to group clients into low, medium, or high-risk categories.

- Credit evaluations involve collecting data, verifying income, and reviewing past loans through credit bureau reports.
- A high-risk borrower may need smaller loan amounts or group guarantees, while a low-risk borrower can qualify for higher limits.
- Regular monitoring and follow-ups after loan disbursement ensure continued repayment capacity and trust.

Elaborate



- The process of assessing creditworthiness begins with collecting details of the borrower's income, expenses, and existing financial commitments.
- Field officers verify the client's previous repayment record with MFIs or banks through credit bureau checks.
- A borrower with regular income and consistent repayment history is considered creditworthy.
- Borrowers with irregular jobs or multiple outstanding loans are categorised as higher-risk clients.
- The debt-to-income ratio is calculated as: $DTI = (\text{Total Monthly Debt Payments} \div \text{Total Monthly Income}) \times 100$
- A lower percentage indicates better repayment ability.
- Credit scores reflect the borrower's payment discipline, outstanding loans, and loan usage patterns.
- Risk ratings help MFIs decide loan amount, interest rate, and repayment schedule.
- Field officers must consider social and seasonal factors that affect income stability, especially in rural areas.
- Accurate financial analysis ensures that clients are neither overburdened with debt nor denied access to fair credit.
- Proper credit evaluation builds trust, reduces defaults, and supports the sustainability of microfinance institutions.

Demonstrate



The facilitator will use a sample borrower profile to demonstrate how to analyse income, expenses, and outstanding loans to assess repayment capacity. Participants will observe how to calculate the debt-to-income ratio and assign a risk rating (low, medium, or high). The facilitator will also show how to interpret credit reports or repayment records to understand past borrower behaviour.

Activity



1. **Name of the Activity:** Assessing Repayment Ability
2. **Objective of the Activity:** To help participants practice evaluating a borrower's creditworthiness and repayment capacity using financial data.
3. **Resources:** Participant handbook, sample borrower income and expense sheets, calculators, and pens.
4. **Time Duration:** 25 minutes

5. Instructions:

- Divide participants into small groups and distribute sample borrower profiles.
- Ask each group to calculate the borrower's total income, expenses, and debt-to-income ratio.
- Based on the data, groups must decide if the client has strong or weak creditworthiness and assign a risk category.
- Each group presents their analysis, explaining reasons for their assessment.
- The facilitator reviews the calculations, clarifies mistakes, and explains best practices for credit evaluation.

6. Outcome: Participants will learn to assess creditworthiness, calculate repayment capacity, and use financial indicators like DTI and credit history to make informed lending decisions.

Notes for Facilitation



- Use real-life microfinance examples and case studies to illustrate income patterns and repayment challenges.
- Demonstrate DTI and risk-rating calculations step-by-step for better understanding.
- Emphasise that fair and accurate assessments prevent over-lending and protect both clients and the institution.
- Encourage participants to discuss the difference between financial ability and repayment willingness.
- Summarise at the end by reviewing all key aspects — credit analysis, DTI calculation, credit scores, and risk categorisation — to reinforce responsible lending practices.

Unit 3.3: Loan Monitoring and Recovery

Unit Objectives

By the end of this unit, the participants will be able to:

1. Outline different methods used to track repayments, such as reminders and in-person visits.
2. Discuss early warning signs that indicate potential repayment problems among clients.
3. Highlight support strategies to help borrowers facing repayment challenges.
4. Describe the consequences of loan defaults, including penalties, credit damage, and legal actions.
5. Compare effective approaches for loan restructuring and flexible repayment adjustments.
6. Summarise the key steps for managing overdue loans and escalating complex cases.
7. Illustrate techniques for tracking repayment schedules and identifying payment delays.
8. Discuss effective methods for conducting borrower follow-up calls to ensure timely repayment.
9. Explain the preparation of loan recovery reports highlighting repayment trends and recommended actions.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, sample repayment tracking sheets, borrower follow-up registers, reminder call scripts, case studies on overdue loans, and short videos showing field monitoring and recovery practices in microfinance institutions.

Do

- Greet participants and introduce the unit by linking loan monitoring and recovery with responsible financial management in microfinance institutions.
- Clearly state the unit objectives so participants understand what repayment tracking and borrower support strategies they will learn.
- Ensure all participants have their handbook, notepad, and pen ready for note-taking and practice exercises.
- Check the projector, laptop, and slides to ensure all visuals are working properly.
- Arrange seating to promote group interaction and allow clear visibility of repayment tracking templates.
- Explain that the session will include demonstrations, roleplays, and group activities focused on repayment monitoring and recovery.
- Relate discussions to real-life field experiences of loan officers and challenges faced during recovery.
- Encourage participants to share stories or examples of repayment delays and how they were handled.
- Keep the pace interactive with short questions, examples, and summaries after each concept.
- End the session with a recap on early warning signs, repayment tracking, and effective communication with borrowers.

Say

- Welcome to this session on Loan Monitoring and Recovery.
- In this unit, we will learn how to track repayments, identify warning signs of repayment delays, and support clients facing difficulties.
- We will understand the importance of communication, record-keeping, and borrower follow-up for timely loan recovery.
- We will also discuss strategies like loan restructuring, flexible repayment options, and escalation of complex cases.
- By the end of this session, you will be able to monitor loans effectively, manage overdue payments, and prepare recovery reports showing repayment trends.

Ask

- Why do you think regular loan monitoring is important for microfinance institutions?
- What are some methods you have seen or used to track client repayments?
- What could be early signs that a borrower may face difficulty in repaying?
- How can communication help in preventing loan defaults?
- What kind of support can be provided to clients who are struggling to repay their loans?
- How do penalties or credit score impacts affect future borrowing?
- When should a case be escalated for legal or higher-level recovery action?
- How do you prepare reports or summaries showing loan repayment performance?
- What makes borrower follow-up calls more effective?

Explain

- Loan monitoring involves regularly tracking borrower repayments to ensure loans are repaid as per schedule.
- Common monitoring methods include phone reminders, SMS alerts, home visits, and SHG group meetings.
- Field officers record payments in repayment registers or digital systems and verify client balances regularly.
- Early warning signs include missed instalments, sudden drop in income, or lack of contact with borrowers.
- Timely communication and support can prevent defaults and help clients manage temporary financial stress.
- MFIs provide flexible repayment options like rescheduling or restructuring in case of genuine hardships.
- Loan defaults can lead to penalties, damage to credit scores, and sometimes legal action if not resolved.
- Officers should record all repayment activities and submit periodic recovery reports highlighting problem cases.
- Recovery reports help management track overall repayment performance and plan necessary interventions.
- A disciplined monitoring system promotes financial stability, client trust, and institutional sustainability.

Elaborate



- Loan monitoring starts immediately after loan disbursement and continues until full repayment.
- Officers maintain repayment schedules, collect instalments, and verify records using tracking sheets or mobile apps.
- Regular follow-ups — through phone calls or field visits — ensure clients stay informed and punctual.
- Early warning indicators include delayed payments, communication avoidance, or financial distress signals.
- Support strategies may include extending due dates, partial payments, or counselling on financial planning.
- If clients fail to respond, penalties are applied, and the case may move to recovery escalation.
- Flexible repayment or restructuring allows genuine borrowers to continue payments without defaulting.
- Borrower follow-up calls should be polite, professional, and focused on helping clients stay on track.
- Loan recovery reports summarise overdue cases, repayment trends, and recommended actions for field officers.
- A proactive and empathetic recovery approach maintains repayment discipline while protecting client relationships and engagement.

Demonstrate



The facilitator will use slides or short videos showing how repayment data is tracked and updated using registers or digital applications. Participants will observe examples of reminder calls and in-person visits. The facilitator will demonstrate how to fill a repayment tracking sheet, identify overdue accounts, and prepare a basic loan recovery report summarising repayment status.

Activity



1. **Name of the Activity:** Tracking Repayments and Managing Delays
2. **Objective of the Activity:** To help participants practice monitoring repayment schedules, identifying overdue cases, and communicating effectively with borrowers.
3. **Resources:** Participant handbook, sample repayment schedule sheets, borrower case profiles, calculator, and pen.
4. **Time Duration:** 25 minutes
5. **Instructions:**
 - Divide participants into small groups and give each group a set of borrower repayment profiles.
 - Ask them to identify on-time and delayed payments and mark warning signs of possible default.
 - Each group will prepare a short follow-up plan, including reminder calls or visits.
 - Groups will also draft a simple recovery report summarising repayment status and proposed actions.
 - The facilitator reviews the reports and provides feedback on accuracy, communication style, and recovery approach.
6. **Outcome:** Participants will learn how to monitor repayments, identify at-risk clients, plan recovery actions, and prepare accurate loan recovery reports.

Notes for Facilitation



- Use real or sample repayment registers and borrower data for hands-on learning.
- Emphasise timely and respectful communication during recovery efforts.
- Highlight the importance of empathy and problem-solving while dealing with delayed borrowers.
- Discuss ethical practices and institutional guidelines for recovery and escalation.
- Summarise at the end by reviewing the steps of loan monitoring — tracking, early detection, client support, and report preparation — to ensure effective repayment management.

Answers to Exercises for PHB

Multiple Choice Questions:

1. b. Filling out a loan application accurately
2. b. ID proof, income statement, and collateral
3. a. Loan eligibility and risk
4. a. By sending reminders, alerts, and conducting visits
5. a. Loan restructuring and flexible repayment plans

Descriptive Questions:

1. Refer to Unit 3.1: Loan Application and Documentation
Topic 3.1.1 Correct Procedure for Loan Applications
2. Refer to Unit 3.1: Loan Application and Documentation
Topic 3.1.2 Essential Documents for Loan Processing
3. Refer to Unit 3.2: Creditworthiness and Repayment Capacity
Topic 3.2.1 Analysing Borrower Credit History
4. Refer to Unit 3.3: Loan Monitoring and Recovery
Topic 3.3.1 Methods for Tracking Loan Repayments
5. Refer to Unit 3.3: Loan Monitoring and Recovery
Topic 3.3.2 Identifying Early Repayment Warning Signs





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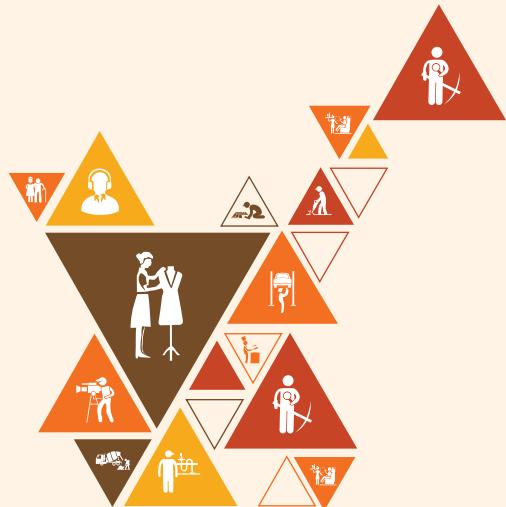


4. Conduct Financial Literacy and Client Education

Unit 4.1 - Fundamental Financial Concepts and Responsible Borrowing

Unit 4.2 - Financial Education Techniques and Client Engagement

Unit 4.3 - Practical Financial Tools and Exercises



BSC/N2409

Key Learning Outcomes



By the end of this module, the participants will be able to:

1. Explain key financial concepts such as income management, budgeting, saving, debt repayment, and credit discipline in simple, easy-to-understand terms.
2. Describe the importance of responsible borrowing, including timely repayments, maintaining credit discipline, and avoiding over-indebtedness.
3. Differentiate between essential and non-essential expenses to help clients make informed financial decisions.
4. Describe how to analyse the impact of interest rates, loan tenures, and installment payments on financial well-being through real-life case studies and calculations.
5. Summarise the benefits of emergency funds, goal-based savings, and microfinance deposit schemes in promoting financial stability.
6. Describe common financial misconceptions and explain the significance of credit scores, repayment obligations, and loan terms.
7. Explain how to develop realistic financial goals and step-by-step action plans for clients based on income levels and business potential.
8. Describe how to use simple language and culturally relevant examples to explain financial topics like savings, budgeting, loan repayment, and interest rates.
9. Illustrate key financial concepts using charts, infographics, and storytelling to enhance client understanding and engagement.
10. Recognise the importance of follow-ups to assess client understanding and provide additional financial guidance.
11. Explain different types of savings options, including formal savings accounts, group savings initiatives, and emergency funds.
12. Elaborate on interactive financial education sessions using real-life examples to teach budgeting, saving, and responsible borrowing.
13. Describe the effects of interest rates and loan tenures on financial planning through case studies and simple calculations.
14. Outline a budgeting exercise where participants track income and expenses over a month using a household ledger.
15. Elaborate on distinguishing essential and non-essential expenses, enabling participants to categorise and justify spending.
16. Create infographics or posters illustrating key financial concepts like savings, debt management, and credit discipline.
17. Elaborate on using interactive learning techniques such as quizzes and role-playing to reinforce financial concepts.
18. Explain how to organise financial literacy workshops in collaboration with SHGs or microfinance institutions.
19. Elaborate on hands-on savings challenges, allocating hypothetical earnings to different savings goals.
20. Describe how to assist clients in setting financial goals and mapping step-by-step plans to achieve them based on income and potential challenges.
21. Explain educational booklets, budgeting templates, and savings trackers, ensuring participants understand their effective use.

Unit 4.1: Fundamental Financial Concepts and Responsible Borrowing

Unit Objectives

By the end of this unit, the participants will be able to:

1. Explain fundamental financial concepts like income management, budgeting, saving, debt repayment, and credit discipline in simple, clear terms.
2. Describe the significance of responsible borrowing, including timely repayments, maintaining credit discipline, and avoiding over-indebtedness.
3. Differentiate between essential and non-essential expenses to guide clients in making informed financial choices.
4. Describe methods to analyse the impact of interest rates, loan tenures, and installment payments on financial well-being using real-life examples.
5. Describe the advantages of emergency funds, goal-based savings, and microfinance deposit schemes for promoting financial stability.
6. Describe common financial misconceptions and clarify the importance of credit scores, repayment obligations, and loan terms.
7. Explain how to create realistic financial goals and step-by-step plans for clients based on income and business potential.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, sample household budgets, income and expense sheets, visual aids showing interest rate and EMI calculations, videos or case studies on financial literacy, and examples of microfinance savings and deposit schemes.

Do

- Greet participants and introduce the unit by linking financial concepts to everyday money management in households and microenterprises.
- Clearly state the unit objectives so participants understand what financial literacy and responsible borrowing practices they will learn.
- Ensure all participants have their handbook, notepad, and pen ready for taking notes and exercises.
- Check the projector, laptop, and slides to ensure proper setup before starting.
- Arrange seating to allow everyone to view presentations and participate in discussions.
- Explain that the session will include simple demonstrations, real-life examples, and interactive activities on money management.
- Relate topics to familiar rural and small business experiences like managing household expenses or repaying microloans.

- Encourage participants to share how they plan and use their income at home or in business.
- Keep participants engaged by summarising each key point and asking reflective questions after every section.
- End the session by reinforcing the importance of responsible borrowing and long-term financial planning for stability.

Say

- Welcome to this session on Fundamental Financial Concepts and Responsible Borrowing.
- In this unit, we will learn the basic financial principles of income management, budgeting, saving, and credit discipline.
- We will also understand what responsible borrowing means and how it helps maintain financial stability.
- Together, we will explore how to differentiate between essential and non-essential expenses and how interest rates and loan tenures affect repayment.
- By the end of this session, you will know how to create realistic financial goals and guide clients in managing income wisely and borrowing responsibly.

Ask

- How do you usually manage your monthly income and expenses?
- What do you think is the difference between “needs” and “wants”?
- Why is it important to repay loans on time?
- How can borrowing more than your capacity affect your financial situation?
- What happens when interest rates or loan tenures increase?
- How do savings and emergency funds help in difficult times?
- Have you heard about credit scores or how they affect loan approvals?
- What kind of goals would you set if you wanted to improve your financial stability?

Elaborate

- Fundamental financial concepts such as income management, budgeting, saving, and responsible debt repayment form the base of financial stability.
- Income management means planning how to use your income for essential needs, savings, and debt payments.
- Budgeting helps in tracking income and expenses and ensures that spending does not exceed earnings.
- Savings build financial security and prepare households for emergencies or future investments.
- Responsible borrowing means taking loans only when needed, using them for productive purposes, and repaying them on time.
- Borrowers must maintain credit discipline by following repayment schedules and avoiding over-indebtedness.

- Understanding interest rates, loan tenures, and instalments helps clients choose suitable financial products.
- Distinguishing between essential (food, education, business needs) and non-essential (luxury, entertainment) expenses supports better decision-making.
- Emergency funds, goal-based savings, and microfinance deposit schemes help families face unforeseen expenses and achieve financial goals.
- Financial awareness prevents common misconceptions and helps individuals make informed and confident money decisions.

Explain

- Financial management starts with identifying sources of income and listing monthly expenses clearly.
- Preparing a simple budget helps track where money is spent and ensures regular savings.
- Borrowing should be for productive purposes that generate income, not for unnecessary spending.
- Repaying loans on time protects credit history and builds eligibility for future loans.
- The cost of borrowing depends on interest rate, loan amount, and tenure—longer loans may reduce instalments but increase total interest.
- Borrowers must learn to calculate EMIs and compare loan offers before choosing one.
- Maintaining small emergency savings can help avoid borrowing during unexpected situations.
- Credit scores reflect repayment history and influence the borrower's ability to access credit later.
- Setting clear financial goals—like saving for education, business expansion, or housing—motivates disciplined financial behaviour.
- Financial education empowers clients to make practical, sustainable choices for their families and businesses.

Demonstrate

The facilitator will use slides or short videos to show how to prepare a household budget and calculate simple loan instalments using income and expenses. Participants will observe how to categorise expenses as essential or non-essential. The facilitator will also demonstrate how to analyse how interest rates and loan tenures affect total repayment amounts and discuss examples of responsible borrowing practices.

Activity

1. **Name of the Activity:** Planning a Family Budget
2. **Objective of the activity:** To help participants practice budgeting, prioritising expenses, and planning savings responsibly.
3. **Resources:** Participant handbook, sample income and expense sheets, calculator, and pen.
4. **Time Duration:** 25 minutes

5. Instructions:

- Divide participants into small groups and provide each group with a sample household income.
- Ask them to list all essential and non-essential expenses and create a monthly budget plan.
- Each group identifies how much can be saved and how much can be allocated for loan repayment.
- Discuss how changes in interest rates or emergencies can impact the plan.
- The facilitator reviews each group's plan and explains how budgeting helps achieve financial stability.

6. Outcome: Participants will understand how to manage income, create a realistic budget, distinguish between essential and non-essential expenses, and apply responsible borrowing principles.

Notes for Facilitation



- Use simple, relatable examples from daily life and microfinance contexts to explain each financial concept.
- Encourage participants to discuss how budgeting and savings habits can improve family financial health.
- Demonstrate calculations for EMIs and interest in easy-to-understand steps.
- Emphasise responsible borrowing as a path to long-term creditworthiness and trust with financial institutions.
- Summarise at the end by reviewing all key financial concepts—budgeting, saving, borrowing responsibly, and goal-setting—to reinforce good financial habits.

Unit 4.2: Financial Education Techniques and Client Engagement

Unit Objectives

By the end of this unit, the participants will be able to:

1. Describe ways to use simple language and culturally relevant examples to explain savings, budgeting, loan repayment, and interest rates.
2. Illustrate financial concepts using charts, infographics, and storytelling to improve client understanding and engagement.
3. Describe how to recognise the role of follow-ups in assessing client understanding and providing additional financial guidance.
4. Elaborate on conducting interactive financial education sessions using real-life examples to teach budgeting, saving, and responsible borrowing.
5. Elaborate on employing interactive learning techniques, such as quizzes and role-playing, to reinforce financial concepts.
6. Explain how to organise financial literacy workshops in partnership with SHGs or microfinance institutions.
7. Elaborate on conducting hands-on savings challenges, helping participants allocate hypothetical earnings to various savings goals.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, visual aids such as charts and posters explaining budgeting and savings, sample infographics, storytelling scripts, financial literacy quiz sheets, role-play cards, and short videos of interactive financial workshops conducted by SHGs or microfinance institutions.

Do

- Greet participants and introduce the unit by linking financial education to improved client understanding and responsible financial behaviour.
- Clearly state the unit objectives so participants know the different techniques and tools they will learn to engage clients effectively.
- Ensure all participants have their handbook, notepad, and pen ready for note-taking and participation.
- Check that the projector, laptop, and visual materials are properly set up before starting.
- Arrange seating in a semi-circle or group setting to encourage interaction and participation.
- Explain that the session will include demonstrations, group activities, and creative exercises like storytelling, quizzes, and roleplays.
- Relate examples to real-life microfinance and community settings where financial education plays a key role.
- Encourage participants to share any previous experiences of explaining financial topics to clients or community groups.

- Keep the session lively by asking questions, showing visuals, and inviting short reflections after each section.
- End the session by summarising the importance of using engaging and practical methods to promote financial awareness and learning.

Say



- Welcome to this session on Financial Education Techniques and Client Engagement.
- In this unit, we will learn how to use simple language, visuals, and real-life examples to explain financial topics like saving, budgeting, and loan repayment.
- We will also explore how to make sessions interactive through storytelling, roleplays, and quizzes.
- Financial education is not just about giving information—it's about making people understand and apply it in their lives.
- By the end of this session, you will know how to plan and conduct engaging financial literacy workshops and guide clients through hands-on activities that promote responsible money management.

Ask



- How do you explain financial concepts like savings or interest to someone with little formal education?
- Why is it important to use simple, local language while teaching financial topics?
- What are some visual tools or methods that can make learning more interesting for clients?
- How can storytelling help clients relate to financial concepts?
- What activities or games can make financial education sessions more engaging?
- Why are follow-ups important after financial literacy training?
- How can SHGs or microfinance institutions help in organising such sessions?
- How can savings challenges motivate participants to develop better money habits?

Elaborate



- Financial education becomes effective when information is presented in simple language using locally relevant examples that clients can relate to.
- Concepts like saving, budgeting, or interest can be explained using everyday examples like household expenses or small business profits.
- Visual aids such as posters, charts, and infographics simplify complex topics and hold participants' attention.
- Storytelling helps connect real-life situations to financial lessons and makes the learning experience memorable.
- Follow-ups after sessions help check how well clients understood and applied the lessons in their lives.
- Interactive learning techniques—such as quizzes, roleplays, and group discussions—reinforce understanding through active participation.

- Organising financial literacy workshops with SHGs and microfinance institutions increases reach and community involvement.
- Savings challenges allow participants to practice budgeting and allocation skills using hypothetical income scenarios.
- Using engaging methods keeps clients motivated and helps them retain key messages longer.
- Effective financial education empowers communities to make informed, confident financial decisions.

Explain

- Financial concepts should be communicated in simple, easy-to-understand terms that match the participant's local context.
- Visual tools like pie charts, income-expense graphs, and pictorial posters make abstract financial ideas more concrete.
- Storytelling techniques—using relatable characters facing financial challenges—help clients connect emotionally and learn practical solutions.
- Regular follow-ups by field officers or SHG leaders ensure participants continue applying lessons like saving and budgeting.
- Interactive sessions create excitement and improve retention compared to lecture-based approaches.
- Quizzes test participants' understanding and allow facilitators to clarify doubts immediately.
- Roleplays simulate real-life financial decisions such as planning a household budget or repaying a loan on time.
- Partnerships with SHGs, MFIs, or NGOs make financial literacy outreach sustainable and community-driven.
- Hands-on activities like the Savings Challenge help participants allocate limited resources wisely to meet short- and long-term goals.
- Combining creativity, simplicity, and participation ensures effective learning and positive behavioural change.

Demonstrate

The facilitator will show slides or videos of interactive financial education sessions conducted in rural communities. Participants will observe how facilitators use stories, visual charts, and games to explain savings and budgeting. The facilitator will also demonstrate how to conduct a short quiz and a roleplay scenario on household budgeting to engage clients effectively.

Activity

1. **Name of the Activity:** The Savings Challenge
2. **Objective of the activity:** To help participants practice allocating limited income among different savings goals and expenses through a fun, interactive exercise.
3. **Resources:** Participant handbook, sample income cards, expense lists, markers, and pens.
4. **Time Duration:** 25 minutes

5. Instructions:

- Divide participants into small groups and provide each group with a fixed amount of hypothetical income.
- Ask them to plan how to allocate their money among various expenses like food, education, business investment, savings, and emergencies.
- Encourage each group to explain their priorities and justify their allocation choices.
- Conduct a short discussion on which allocations promote financial stability and savings discipline.
- The facilitator concludes by linking this activity to real-life budgeting and saving habits.

6. Outcome: Participants will learn to prioritise expenses, understand the importance of savings, and gain confidence in teaching financial concepts through engaging, practical methods.

Notes for Facilitation



- Use local examples and visuals to make concepts easily understandable for all participants.
- Encourage creativity—let participants use drawings or stories to explain financial topics.
- Keep sessions interactive with regular discussions, questions, and short activities.
- Highlight the importance of follow-ups and field observations in measuring financial education outcomes.
- Summarise the session by reviewing key engagement methods—simple language, visuals, storytelling, interactive tools, and community partnerships—to reinforce effective financial learning.

Unit 4.3: Practical Financial Tools and Exercises

Unit Objectives

By the end of this unit, the participants will be able to:

1. Explain various savings options, including formal accounts, group savings initiatives, and emergency funds.
2. Describe the effects of interest rates and loan tenures on financial planning using practical case studies and calculations.
3. Outline a budgeting exercise for participants to track income and expenses over a month using a household ledger.
4. Elaborate on how to distinguish essential from non-essential expenses, enabling participants to categorise and justify their spending.
5. Create visual aids such as infographics or posters to illustrate key financial concepts, including savings, debt management, and credit discipline.
6. Describe methods to assist clients in setting financial goals and developing step-by-step plans based on income and potential challenges.
7. Explain how to use educational booklets, budgeting templates, and savings trackers effectively to enhance participant understanding.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, household ledger templates, budgeting worksheets, sample savings tracker sheets, calculators, financial planning posters or infographics, and short videos showing real-life budgeting and saving practices.

Do

- Greet participants and introduce the unit by linking financial tools and exercises with practical money management in daily life.
- Clearly state the unit objectives so participants understand how these tools help clients plan income, expenses, and savings effectively.
- Ensure all participants have their handbook, notepad, and pen ready for note-taking and exercises.
- Check that the projector, laptop, and all visual aids are working before starting.
- Arrange seating for easy group interaction and hands-on practice activities.
- Explain that the session will include demonstrations, calculations, and creative exercises on budgeting, savings, and financial planning.
- Relate each activity to real-life household or small business situations faced by rural clients.
- Encourage participants to share their experiences of managing income, savings, or household budgets.
- Keep participants engaged by alternating between theory and practice throughout the session.
- Conclude with a summary of how practical financial tools can improve client decision-making and promote financial discipline.

Say

- Welcome to this session on Practical Financial Tools and Exercises.
- In this unit, we will learn how to use different financial tools like savings trackers, budgeting ledgers, and financial goal planners.
- We will also explore how interest rates, loan tenures, and spending habits affect financial stability.
- Financial exercises help participants practice managing income, tracking expenses, and saving for future goals.
- By the end of this session, you will be able to guide clients in using simple tools to plan their finances, avoid unnecessary debt, and achieve their goals effectively.

Ask

- What kind of tools do you currently use to track your expenses or savings?
- Why is it important to maintain a household ledger or budget plan?
- How do interest rates or longer loan tenures affect your total repayment amount?
- How can distinguishing between essential and non-essential expenses help in financial planning?
- What benefits do savings groups or joint accounts provide to rural families?
- How can visual tools like charts or posters help clients understand financial concepts easily?
- What financial goals would you like to achieve in the next year, and how would you plan for them?
- How do educational templates and trackers make it easier for clients to manage their money?

Elaborate

- Practical financial tools help individuals and families manage income, expenses, and savings in an organised manner.
- Savings options include formal bank accounts, SHG savings groups, and personal emergency funds.
- Interest rates and loan tenures influence how much borrowers pay over time; shorter tenures usually reduce interest costs.
- A household ledger helps track daily income and expenses, promoting accountability and awareness.
- Categorising expenses into essential (like food, education, utilities) and non-essential (like luxury or entertainment) supports better budgeting.
- Visual aids like infographics and posters help clients remember financial lessons such as saving regularly and avoiding unnecessary debt.
- Clients can set financial goals—short-term or long-term—and create step-by-step action plans based on income and challenges.
- Using educational booklets and savings trackers helps clients monitor progress and stay motivated to achieve financial discipline.
- Facilitators can guide clients through budgeting exercises that reflect real-life situations and decisions.
- Practical exercises empower clients to make confident and responsible financial choices for their families and businesses.

Explain



- Savings tools such as bank accounts and SHG deposits encourage financial safety and accessibility.
- Regular saving habits protect families from emergencies and reduce dependence on high-interest loans.
- The impact of interest rates and loan tenures can be shown through simple calculations comparing total repayment amounts.
- Budgeting exercises help participants plan monthly spending by recording every source of income and expenditure in a household ledger.
- Identifying essential expenses ensures needs are met first, while limiting non-essential spending helps increase savings.
- Visual aids like posters showing “Income vs. Expenses” or “Debt Management Tips” improve understanding, especially for non-literate clients.
- Field officers and trainers can use story-based posters and charts to make financial lessons relatable.
- Helping clients set clear financial goals, such as saving for education or business investment, builds discipline and motivation.
- Educational booklets and trackers help clients continuously apply what they have learned and monitor their progress.
- When clients practice financial planning through real exercises, they gain confidence in managing their own finances effectively.

Demonstrate



The facilitator will show slides or a short video demonstrating how to fill out a monthly budgeting ledger and a savings tracker sheet. Participants will observe how to record income, expenses, and savings accurately. The facilitator will also demonstrate the calculation of total loan repayment amounts based on interest rates and tenures, and show how to present this information visually using charts and posters.

Activity



1. **Name of the Activity:** Budget and Save Smart
2. **Objective of the activity:** To help participants practice budgeting, categorising expenses, and planning savings using simple financial tools.
3. **Resources:** Participant handbook, household ledger sheets, sample income and expense lists, calculators, and markers.
4. **Time Duration:** 25 minutes
5. **Instructions:**
 - Divide participants into small groups and give each group a sample monthly income and list of expenses.
 - Ask them to record these in a household ledger and identify essential and non-essential expenses.
 - Each group calculates how much they can save after meeting essential needs.

- Encourage participants to discuss how small adjustments in spending can increase savings.
- The facilitator reviews each group's ledger and explains how to use budgeting templates and savings trackers effectively.

6. **Outcome:** Participants will gain practical experience in tracking income and expenses, identifying priorities, and using simple financial tools to plan savings and achieve financial goals.

Notes for Facilitation



- Use real or relatable examples from rural households or small businesses to make exercises meaningful.
- Provide printed templates of budgeting sheets and savings trackers for hands-on practice.
- Encourage creativity by asking participants to design visual aids or posters summarising key financial lessons.
- Reinforce the link between savings, responsible spending, and long-term financial stability.
- Summarise at the end by reviewing all practical tools—budgeting, savings tracking, visual aids, and financial goal planning—to reinforce applied financial learning.

Answers to Exercises for PHB

Multiple Choice Questions:

1. b. Income management and budgeting
2. b. Timely repayments and credit discipline
3. a. Make informed financial decisions
4. a. Emergency funds and goal-based savings
5. a. Using charts, infographics, and storytelling

Descriptive Questions:

1. Refer to Unit 4.2: Financial Education Techniques and Client Engagement
Topic 4.2.2 Illustrating Financial Concepts Visually
2. Refer to Unit 4.1: Fundamental Financial Concepts and Responsible Borrowing
Topic 4.1.2 Significance of Responsible Borrowing
3. Refer to Unit 4.1: Fundamental Financial Concepts and Responsible Borrowing
Topic 4.1.3 Essential versus Non-Essential Expenses
4. Refer to Unit 4.1: Fundamental Financial Concepts and Responsible Borrowing
Topic 4.1.5 Benefits of Emergency Savings
5. Refer to Unit 4.2: Financial Education Techniques and Client Engagement
Topic 4.2.2 Illustrating Financial Concepts Visually





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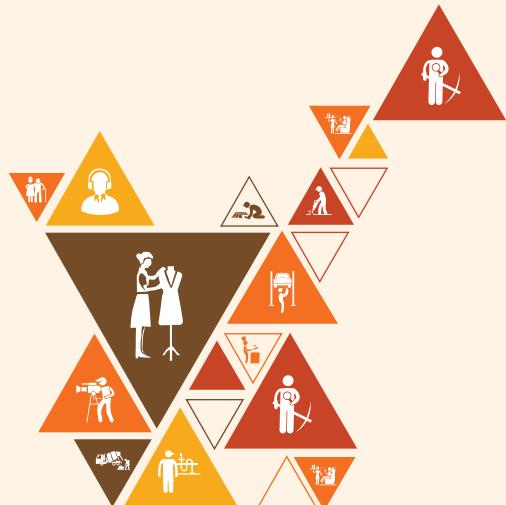


5. Perform Administrative and Compliance Tasks

Unit 5.1 - Client Loan Records Management and Documentation

Unit 5.2 - Reporting and Regulatory Compliance

Unit 5.3 - Practical Loan Processing and Client Interaction



BSC/N2410

Key Learning Outcomes



By the end of this module, the participants will be able to:

1. Elaborate on recording and updating client details, loan application statuses, and repayment schedules using digital or physical records.
2. Explain the process of cross-checking and reconciling loan records with institutional databases to identify and correct discrepancies.
3. Describe the importance of maintaining accurate loan records, client details, and repayment schedules according to MFI policies.
4. Illustrate procedures for documenting loan disbursements, repayments, defaults, and restructuring cases in compliance with regulatory standards.
5. Highlight key data protection policies and confidentiality measures required for securely storing client documents.
6. Explain the role of loan tracking in monitoring borrower performance, overdue payments, and repayment trends for data-driven decision-making.
7. Elaborate on the process of generating periodic reports on loan performance, outstanding debts, and portfolio health for internal and regulatory reviews.
8. Describe microfinance regulations, RBI directives, and industry guidelines to ensure compliance with lending norms and fair practice codes.
9. Evaluate the impact of new policies and guidelines on loan processing, client interactions, and repayment procedures.
10. Elaborate on the effectiveness of current microfinance policies in promoting financial inclusion and responsible lending practices.
11. Highlight ethical and legal standards in microfinance operations and their impact on borrowers and institutions.
12. Illustrate the preparation of sample financial reports on loan performance, repayment efficiency, and outstanding debts using provided datasets.
13. Explain how to prepare and present loan repayment summaries by analysing given borrower records.
14. Illustrate the simulation of the loan documentation process, including preparing records for loan disbursement, repayment tracking, and customer interactions.
15. Elaborate on conducting mock sessions to explain microfinance policies and borrower rights to peers for informed decision-making.
16. Evaluate case studies on loan defaults and suggest corrective actions to improve loan recovery rates.
17. Describe collaboration in teams to validate borrower records and assess data accuracy through group verification exercises.

Unit 5.1: Client Loan Records Management and Documentation

Unit Objectives

By the end of this unit, the participants will be able to:

1. Elaborate on maintaining and updating client details, loan application statuses, and repayment schedules using digital or physical records.
2. Explain how to cross-check and reconcile loan records with institutional databases to identify and correct discrepancies.
3. Describe the importance of accurate loan records, client details, and repayment schedules according to MFI policies.
4. Illustrate the procedures for documenting loan disbursements, repayments, defaults, and restructuring cases in compliance with regulatory standards.
5. Highlight key data protection policies and confidentiality measures for securely storing client documents.
6. Explain the role of loan tracking in monitoring borrower performance, overdue payments, and repayment trends for informed decision-making.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, sample loan registers, client data sheets, repayment schedules, sample digital loan management templates, and short videos or screenshots showing record-keeping in microfinance institutions (MFIs).

Do

- Greet participants and introduce the unit by linking record management with transparency and efficiency in microfinance operations.
- Clearly state the unit objectives so participants understand the importance of maintaining accurate and updated client loan records.
- Ensure all participants have their handbook, notepad, and pen ready for note-taking and documentation exercises.
- Check the projector, laptop, and presentation slides before starting the session.
- Arrange seating to promote easy viewing of visuals and group participation during exercises.
- Explain that the session will include demonstrations, group activities, and case-based discussions on loan documentation and data management.
- Relate discussions to real-life field practices, such as maintaining loan registers, verifying client information, and handling repayment data.
- Encourage participants to share their experiences in maintaining or updating loan records at their workplace or training institution.

- Keep participants engaged through practical examples, asking questions, and summarising key documentation steps.
- End the session with a recap highlighting accuracy, compliance, and confidentiality in client record management.

Say

- Welcome to this session on Client Loan Records Management and Documentation.
- In this unit, we will learn how to maintain, update, and verify client loan records in both physical and digital formats.
- We will also discuss how to cross-check records with institutional databases and correct any mismatches.
- Accurate loan documentation is essential for transparency, compliance, and effective loan tracking.
- By the end of this session, you will know how to record loan disbursements, repayments, and restructuring cases as per MFI standards and ensure data confidentiality.

Ask

- Why do you think accurate loan records are important for a financial institution?
- What information should be included in a client loan record?
- How can record errors affect loan tracking or repayment follow-up?
- What is the difference between digital and physical record management?
- How can institutions ensure client data remains confidential and secure?
- What steps can be taken to reconcile discrepancies in loan data?
- How does loan tracking help in monitoring borrower performance and repayment trends?
- What are some best practices for maintaining client files in compliance with MFI policies?

Elaborate

- Client loan records management ensures that all client information—loan applications, disbursements, and repayments—is properly documented.
- Maintaining accurate records helps in monitoring loan progress, identifying delays, and ensuring compliance with MFI and regulatory standards.
- Loan records may be maintained in physical registers or digital databases depending on institutional systems.
- Field officers update loan application status, client details, and repayment schedules regularly to avoid data gaps.
- Cross-checking and reconciliation involve comparing physical and digital data to find mismatches or missing entries.
- Accurate and updated records are crucial for decision-making, audits, and reporting to higher authorities.
- Loan documentation includes details of disbursement, repayment, defaults, restructuring, and settlements.

- All documents must be handled carefully to maintain confidentiality and follow data protection policies.
- Loan tracking reports show borrower performance, overdue accounts, and repayment behaviour trends.
- Proper record management ensures transparency, accountability, and trust between clients and financial institutions.

Explain

- Each client's loan record should include personal details, KYC documents, loan amount, purpose, disbursement date, and repayment plan.
- Records can be managed through manual registers or digital systems depending on the institution's resources.
- Cross-verification ensures that loan data in field registers matches with institutional databases, reducing errors and duplication.
- Officers must update loan repayment entries immediately after collection to maintain real-time accuracy.
- Loan documentation should cover all activities—application, approval, disbursement, repayment, default, and restructuring.
- MFIs must comply with regulatory norms and internal audit requirements during data entry and record updates.
- Data protection is essential—client documents must be stored securely with restricted access and password protection in digital systems.
- Confidentiality helps maintain client trust and complies with institutional ethics and legal requirements.
- Loan tracking helps identify early signs of repayment issues, enabling timely follow-up and corrective actions.
- Regular review of records supports informed decision-making, operational efficiency, and better client relationship management.

Demonstrate

The facilitator will use slides or short videos to show how client loan records are maintained in physical registers and digital systems. Participants will observe how to enter loan application data, update repayment schedules, and reconcile records between field data and the main institutional database. The facilitator will also demonstrate how to prepare a simple loan tracking report showing repayment trends and overdue accounts.

Activity

1. **Name of the Activity:** Updating and Reconciling Loan Records
2. **Objective of the activity:** To help participants practice updating client loan details, verifying repayment entries, and identifying discrepancies.
3. **Resources:** Participant handbook, sample loan data sheets, digital record templates, calculator, and pen.
4. **Time Duration:** 25 minutes
5. **Instructions:**
 - Divide participants into small groups and provide each group with a set of sample loan records (some with intentional errors or missing entries).
 - Ask each group to cross-check data between paper and digital formats to find discrepancies.
 - Groups will correct the mismatched data, update repayment details, and prepare a short summary of findings.
 - Each group will present how they ensured data accuracy and confidentiality.
 - The facilitator reviews the activity outcomes, highlighting best practices for accurate and secure record management.
6. **Outcome:** Participants will understand how to maintain, update, and reconcile client loan records accurately while ensuring confidentiality and compliance with institutional standards...

Notes for Facilitation

- Use real or sample loan registers and data sheets for hands-on practice.
- Explain the importance of accuracy and timeliness in updating repayment and disbursement records.
- Reinforce confidentiality principles and data security practices at every stage of the process.
- Encourage participants to share challenges faced in maintaining client records in their field experience.
- Summarise the session by reviewing key steps in client record management—data entry, verification, reconciliation, tracking, and protection—to ensure effective documentation practices.

Unit 5.2: Reporting and Regulatory Compliance

Unit Objectives

By the end of this unit, the participants will be able to:

1. Elaborate on generating periodic reports on loan performance, outstanding debts, and portfolio health for internal and regulatory reviews.
2. Describe microfinance regulations, RBI directives, and industry guidelines to ensure compliance with lending norms and fair practice codes.
3. Evaluate the impact of new policies and guidelines on loan processing, client interactions, and repayment procedures.
4. Elaborate on assessing the effectiveness of current microfinance policies in promoting financial inclusion and responsible lending practices.
5. Highlight ethical and legal standards in microfinance operations and their effects on borrowers and institutions.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, tax deduction charts (Sections 80C–80U), sample salary slips, calculators, case study sheets with sample taxpayer data, and short videos showing examples of tax-saving investments and deduction claims.

Do

- Greet participants and introduce the unit by linking income tax deductions to financial planning and responsible tax compliance.
- Clearly state the objectives so participants understand how deductions under Chapter VI A reduce taxable income.
- Ensure participants have their handbook, notepad, and pen ready for note-taking and practical exercises.
- Check that the projector, laptop, and whiteboard are ready before starting.
- Arrange seating for easy group discussion and clear visibility of slides.
- Explain that the session will include discussions, examples, and exercises on tax deduction computation.
- Balance theoretical explanations with real-life examples of investments and deductions claimed by individuals.
- Encourage participants to share what types of deductions or savings schemes they are familiar with.
- Summarise key provisions and examples after each major section (80C, 80D, 80G, etc.).
- Conclude by highlighting the importance of understanding deductions for accurate tax computation and compliance.

Say

- Welcome to this session on Reporting and Regulatory Compliance.
- In this unit, we will learn how to prepare and interpret reports on loan performance, outstanding debts, and portfolio health.
- We will also discuss the major RBI regulations, microfinance directives, and fair practice codes that guide institutional operations.
- Understanding compliance ensures that institutions maintain credibility, protect clients, and operate ethically.
- By the end of this session, you will know how to prepare compliance-based reports, assess the impact of policies, and follow ethical standards in all microfinance activities.

Ask

- Why are periodic reports important for microfinance institutions?
- What type of information should be included in a loan performance report?
- Have you heard about any RBI guidelines or microfinance regulations that affect daily operations?
- How do compliance and reporting help maintain fairness in lending?
- What could happen if an institution fails to follow regulatory standards?
- How do ethical practices in lending benefit both clients and institutions?
- What kind of data do you think regulators or auditors look for in compliance reports?
- How do new policies influence client interaction or repayment processes?

Elaborate

- Reporting involves preparing regular summaries of loan performance, outstanding balances, and overall portfolio health for review by management and regulators.
- Accurate reporting ensures accountability, transparency, and better decision-making.
- Reports typically include details on loan disbursement, repayment rates, overdue accounts, defaults, and risk indicators.
- Regulatory compliance means following all laws, rules, and policies issued by the Reserve Bank of India (RBI) and other governing bodies.
- RBI directives for microfinance institutions include fair lending practices, client protection, and interest rate transparency.
- Compliance with these standards promotes responsible lending and financial inclusion among low-income clients.
- Institutions must update policies and procedures whenever new regulatory guidelines are introduced.
- Evaluating policy impact helps ensure fair treatment of borrowers and sustainable loan operations.
- Ethical standards involve maintaining honesty, fairness, and client confidentiality in all operations.
- Effective reporting and compliance build institutional reputation, reduce legal risks, and improve long-term stability.

Explain



- Regular reports summarise key data such as total active loans, repayment trends, delinquency ratios, and portfolio quality.
- These reports are shared with internal teams and regulatory authorities for review and corrective actions.
- RBI and industry guidelines provide frameworks for lending limits, interest rates, client eligibility, and fair collection practices.
- Institutions must regularly assess how new policies affect loan processing, client engagement, and repayment terms.
- Compliance officers ensure all operations follow the Fair Practices Code and RBI's microfinance policy directives.
- Policy evaluation includes analysing how current rules promote financial inclusion and responsible lending.
- Institutions must ensure ethical and legal compliance to protect clients from over-indebtedness or misinformation.
- Accurate recordkeeping and data verification are essential for preparing valid compliance reports.
- Regulatory reports help identify risks, monitor financial health, and maintain transparency with stakeholders.
- A strong culture of compliance and ethics ensures that the institution operates responsibly and gains public trust.

Demonstrate



The facilitator will use slides or sample reports to demonstrate how to prepare a loan performance and compliance summary. Participants will observe how to compile loan data, repayment statistics, and overdue accounts into a clear format. The facilitator will also explain how to interpret RBI guidelines and link policy compliance to institutional operations and client protection.

Activity



1. **Name of the Activity:** Preparing a Compliance Report
2. **Objective of the activity:** To help participants practice compiling loan data and drafting a report that aligns with microfinance regulatory standards.
3. **Resources:** Participant handbook, sample loan and repayment data sheets, compliance checklist, calculator, and pen.
4. **Time Duration:** 25 minutes
5. **Instructions:**
 - Divide participants into small groups and provide each group with a set of sample loan data.
 - Ask each group to analyse repayment trends and identify overdue or defaulted accounts.
 - Each group prepares a brief report summarising performance, risks, and compliance observations.

- Groups also identify how recent policy updates may affect loan recovery or client communication.
- The facilitator reviews and provides feedback, highlighting key elements of accurate and ethical reporting.

6. Outcome: Participants will learn to prepare structured reports on loan performance, apply regulatory standards, and understand the importance of compliance and ethics in microfinance operations.

Notes for Facilitation



- Use real or sample compliance reports and RBI circular summaries for practical learning.
- Explain the structure and components of key microfinance regulatory frameworks.
- Encourage participants to discuss challenges faced in reporting and policy implementation in the field.
- Reinforce the importance of accuracy, transparency, and integrity in all compliance-related documentation.
- Summarise the session by reviewing key areas—report preparation, policy understanding, compliance standards, and ethical conduct—to strengthen participants' regulatory awareness.

Unit 5.3: Practical Loan Processing and Client Interaction

Unit Objectives

By the end of this unit, the participants will be able to:

1. Illustrate how to prepare financial reports on loan performance, repayment efficiency, and outstanding debts using provided datasets.
2. Explain how to prepare and present loan repayment summaries by analysing borrower records.
3. Illustrate simulating the loan documentation process, including preparing records for loan disbursement, repayment tracking, and customer interactions.
4. Elaborate on conducting sessions to explain microfinance policies and borrower rights to peers for informed decision-making.
5. Evaluate case studies on loan defaults and recommend corrective actions to improve loan recovery rates.
6. Describe collaborating in teams to validate borrower records and assess data accuracy through group verification exercises.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, sample borrower datasets, loan application forms, repayment schedules, mock loan disbursement documents, case studies on loan defaults, calculators, and short videos showing client interaction and loan processing in microfinance institutions.

Do

- Greet participants and introduce the unit by linking practical loan processing with effective client communication in microfinance operations.
- Clearly state the unit objectives so participants understand how to prepare reports, simulate loan procedures, and engage effectively with clients.
- Ensure all participants have their handbook, notepad, and pen ready for note-taking and group exercises.
- Check the projector, laptop, and slides to ensure proper setup before beginning.
- Arrange seating in small groups to encourage teamwork during simulation and verification exercises.
- Explain that the session will include demonstrations, roleplays, and data-based exercises on loan documentation and reporting.
- Relate examples to real-life microfinance scenarios, such as loan disbursement, repayment follow-ups, and client interactions.
- Encourage participants to share experiences of working with clients or observing microfinance activities in the field.
- Maintain an interactive pace by alternating between demonstrations and practical exercises.
- End the session by reviewing the importance of teamwork, data accuracy, and ethical communication in client interactions and loan processing.

Say

- Welcome to this session on Practical Loan Processing and Client Interaction.
- In this unit, we will learn how to prepare financial reports, loan repayment summaries, and documentation for disbursement and recovery.
- We will also practice simulating loan processes—from data entry to customer engagement—using real-life examples.
- Effective communication with clients ensures transparency, understanding of borrower rights, and smoother repayment.
- By the end of this session, you will be able to work in teams to verify borrower records, analyse loan performance, and interact confidently with clients.

Ask

- What are the key steps involved in processing a loan from application to disbursement?
- Why is it important to maintain accurate borrower records?
- How can financial reports help track loan performance and repayment trends?
- What information should be included in a repayment summary?
- Why is client communication crucial during loan processing and follow-up?
- What kind of challenges do field officers face when verifying borrower data?
- How can teamwork improve the accuracy of loan verification and reporting?
- What lessons can be learned from case studies of loan defaults or repayment delays?

Elaborate

- Practical loan processing involves completing all steps—from receiving applications to disbursing funds—while ensuring compliance with institutional procedures.
- Officers must prepare accurate financial reports showing loan performance, repayment efficiency, and outstanding debts.
- Repayment summaries track instalments, overdue payments, and overall client repayment patterns.
- Simulation exercises help participants practice completing documentation, entering loan details, and maintaining repayment logs.
- Conducting peer sessions to explain microfinance policies and borrower rights promotes transparency and informed lending.
- Analysing case studies on loan defaults enables understanding of repayment challenges and effective recovery strategies.
- Team collaboration ensures accuracy in data verification and supports peer learning in documentation review.
- Client interaction requires politeness, clarity, and empathy to ensure clients understand repayment responsibilities.
- Reporting and documentation must always follow institutional and regulatory compliance standards.
- Accurate loan processing and effective communication together ensure responsible lending and financial sustainability.

Explain



- Loan processing includes data entry, application verification, documentation, approval, disbursement, and repayment tracking.
- Financial reports summarise performance indicators such as total loans disbursed, repayment rates, and overdue accounts.
- A loan repayment summary should include client name, loan amount, repayment dates, instalment status, and pending balances.
- Simulating the loan documentation process gives participants hands-on experience with client files, repayment forms, and disbursement sheets.
- Facilitators can guide participants to prepare and present reports using sample datasets for better understanding.
- Sessions on borrower rights and MFI policies improve transparency and client trust during field operations.
- Evaluating loan default cases teaches how to identify causes such as poor repayment capacity, lack of monitoring, or irregular income.
- Corrective actions may include rescheduling, follow-up visits, or financial counselling.
- Group verification exercises help identify and correct data mismatches in borrower records.
- Clear communication and teamwork help maintain accuracy, trust, and professional standards in loan processing.

Demonstrate



The facilitator will use slides or short videos to demonstrate how to compile a loan performance report and repayment summary using sample borrower datasets. Participants will observe how to document loan disbursement and record repayments. The facilitator will also demonstrate a simulated client interaction where the officer explains loan terms, repayment obligations, and borrower rights.

Activity



1. **Name of the Activity:** Simulating the Loan Process
2. **Objective of the activity:** To help participants practice completing loan documentation, preparing financial reports, and interacting effectively with clients.
3. **Resources:** Participant handbook, sample borrower datasets, loan forms, repayment tracking sheets, calculator, and pen.
4. **Time Duration:** 25 minutes
5. **Instructions:**
 - Divide participants into small groups and assign roles such as Loan Officer, Client, and Verifier.
 - Provide each group with sample borrower data and incomplete loan documentation.
 - Participants simulate the process of verifying details, preparing loan files, and explaining loan terms to clients.

- Each group also prepares a short loan repayment summary and presents it to the class.
- The facilitator reviews each group's performance, focusing on data accuracy, clarity, and client communication.

6. Outcome: Participants will gain hands-on experience in preparing loan documentation, analysing repayment data, and conducting professional client interactions while following institutional procedures.

Notes for Facilitation



- Use real or sample loan forms and datasets for a realistic simulation experience.
- Reinforce the importance of teamwork, accuracy, and compliance during loan processing.
- Highlight communication techniques for clear and respectful client interaction.
- Encourage participants to share observations from the simulation to identify strengths and areas for improvement.
- Summarise the session by reviewing key components—financial reporting, documentation, verification, client engagement, and teamwork—to reinforce practical loan management skills.

Answers to Exercises for PHB

Multiple Choice Questions:

1. b. Recording and updating client details
2. b. Identify and correct discrepancies
3. b. Lending norms and fair practices are followed
4. b. Loan tracking
5. a. Conducting mock sessions and simulating loan documentation

Descriptive Questions:

1. Refer to Unit 5.1: Client Loan Records Management and Documentation
Topic 5.1.1 Maintaining Client Records Effectively
2. Refer to Unit 5.1: Client Loan Records Management and Documentation
Topic 5.1.2 Cross-Checking Loan Records Accurately
3. Refer to Unit 5.2: Reporting and Regulatory Compliance
Topic 5.2.1 Generating Periodic Loan Reports
4. Refer to Unit 5.3: Practical Loan Processing and Client Interaction
Topic 5.3.4 Conducting Policy Sessions
5. Refer to Unit 5.3: Practical Loan Processing and Client Interaction
Topic 5.3.5 Evaluating Loan Default Case Studies





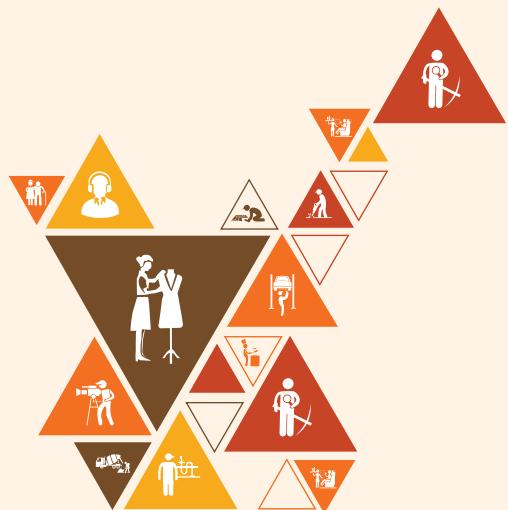
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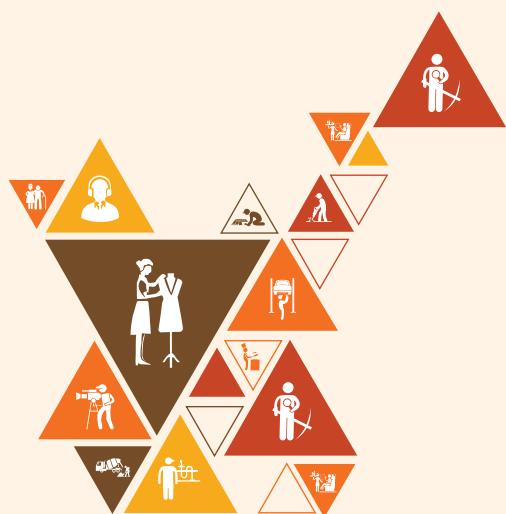


7. Annexures

Annexure I: Training Delivery Plan

Annexure II: Assessment Criteria

Annexure III: List of QR Codes Used in PHB



Annexure I

Training Delivery Plan

Training Delivery Plan			
Program Name:	Microfinance Executive		
Qualification Pack Name & Ref. ID	Microfinance Executive & BSC/Q2401		
Version No.	8.0	Version Update Date	07/10/2028
Pre-requisites to Training (if any)	Not Applicable		
Training Outcomes	<p>By the end of this program, the participants will be able to:</p> <ol style="list-style-type: none"> 1. Elaborate on the process of ascertaining different types of tax liabilities, evaluating tax compliance documents, and preparing tax challans for timely tax payments. 2. Explain the procedure for seeking and receiving income tax declarations from employees, calculating net salaries after statutory deductions, and preparing salary statements detailing earnings and deductions. 3. Discuss the verification of receipts and payment-related documents, recording of these transactions in the books of accounts, preparation of reconciliation statements, and execution of cash and inventory management. 4. Describe the process of obtaining and verifying documents related to purchases and sales and passing accounting entries accurately in journals. 5. Explain how to make provisions under various accounting heads, prepare depreciation statements, and compile reports such as profit and loss accounts, balance sheets, and other financial statements. 6. Describe effective communication techniques for interacting with customers, superiors, and colleagues to maintain service orientation and achieve customer satisfaction. 7. Highlight the importance of maintaining integrity in all financial transactions to ensure data security and ethical business practices. 8. Explain teamwork and collaboration techniques that help in creating a healthy and supportive workplace environment. 		

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
1.	Introduction to the Banking Sector and the Job Role of Microfinance Executive	Client Engagement and Financial Advisory	<ul style="list-style-type: none"> Identify potential clients in rural areas through field surveys and community connections to outline their financial needs and income sources. Elucidate the specific benefits and eligibility criteria of microfinance products like loans and insurance to assist clients in assessing their repayment capacity. Describe the process of addressing inquiries regarding interest rates and repayment schedules while providing guidance on financial literacy to ensure clarity in transactions. 	BSC/N2407	Classroom lecture/ PowerPoint Presentation/Question & Answer and Group Discussion	Whiteboard and markers, Chart paper and sketch pens, an LCD Projector and Laptop for presentations, PCs/ Laptops, and Internet with Wi-Fi (at Least 2 Mbps Dedicated).	5 Theory (5:00) Practical (00:00)
		Trust Building and Community Integration	<ul style="list-style-type: none"> Illustrate methods for establishing rapport and building credibility with clients through regular home visits and communication in local languages. Elaborate on strategies to engage with community leaders and Self-Help Groups (SHGs) to gain community acceptance and understand regional financial challenges. Describe techniques for active listening and cultural sensitivity to address misconceptions about loans and reinforce responsible financial management practices. 				5 Theory (5:00) Practical (00:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
2	Conduct Client Outreach and Fieldwork	Identifying Potential Clients	<ul style="list-style-type: none"> Elaborate on the process of identifying potential clients in rural and underserved areas using community networks, referrals, and field surveys. Describe methods to visit and understand clients' financial needs, income patterns, and challenges faced in accessing financial services. Outline the techniques for assessing repayment capacity and overall creditworthiness to ensure responsible lending decisions. 	BSC/N2407 – PC1, PC2, KU3	Classroom lecture/ PowerPoint Presentation/Question & Answer and Group Discussion	Whiteboard and markers, Chart paper and sketch pens, an LCD Projector and Laptop for presentations, PCs/ Laptops, and Internet with Wi-Fi (at Least 2 Mbps Dedicated).	8 Theory (05:00) Practical (03:00)
		Explaining Financial Products	<ul style="list-style-type: none"> Describe the features and benefits of microfinance products such as microloans, savings schemes, and insurance plans to clients. Elaborate on how to explain eligibility criteria, terms, and conditions in simple language to ensure clients' understanding. Illustrate the importance of guiding clients toward suitable financial solutions based on their income, needs, and repayment capabilities. 	BSC/N2407 – PC3, PC4, KU2			8 Theory (05:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Clarifying Client Inquiries	<ul style="list-style-type: none"> Outline methods to address client inquiries related to interest rates, repayment schedules, loan terms, and financial literacy in a clear and transparent manner. Elaborate on strategies for ensuring client comprehension and satisfaction in all financial interactions. Describe ways to apply fair lending practices and uphold borrower rights as per RBI and microfinance regulations. 	BSC/N2407 – PC5, KU6			8 Theory (05:00) Practical (03:00)
		Building Trust and Community Relations	<ul style="list-style-type: none"> Illustrate approaches to establish rapport with potential and existing clients through consistent engagement and communication in their local language. Describe ways to collaborate with community leaders, SHGs, and local influencers to build credibility and understand regional financial challenges. Elaborate on techniques to gain community acceptance and foster long-term trust among clients. 	BSC/N2407 – PC6, PC7, KU4			8 Theory (05:00) Practical (03:00)
		Understanding Client Financial Behavior	<ul style="list-style-type: none"> Outline how to conduct informal discussions and home visits to assess clients' financial behavior, aspirations, and income sources. Elaborate on techniques to listen actively to clients' concerns and provide transparent financial guidance. 	BSC/N2407 – PC8, PC9, KU5			8 Theory (05:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
			<ul style="list-style-type: none"> Describe methods to evaluate clients' saving habits, budgeting practices, and responsible borrowing behavior. 				
		Respecting Cultural Sensitivities	<ul style="list-style-type: none"> Elaborate on how to respect cultural norms and sensitivities while discussing financial matters with clients. Describe ways to address misconceptions about financial products such as loans, savings, and insurance. Illustrate the importance of creating a comfortable and trustworthy environment that encourages open communication and financial inclusion. 	BSC/N2407 – PC10, PC11, KU1			5 Theory (03:00) Practical (02:00)
		Providing Continuous Client Support	<ul style="list-style-type: none"> Outline strategies to offer ongoing support and guidance to clients throughout their financial journey. Elaborate on methods to help clients manage challenges such as repayment, savings, and responsible borrowing. Describe techniques for maintaining long-term relationships through after-sales service, responsiveness, and regular follow-up. 	BSC/N2407 – PC12, KU7			5 Theory (02:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
3	Facilitate Loan Processing and Management	Assisting Clients with Loan Applications	<ul style="list-style-type: none"> Elaborate on how to guide clients in accurately filling out loan application forms to prevent errors and delays. Describe the methods to verify the authenticity of client-provided documents such as proof of identity, income statements, and collateral details. Outline the process of ensuring that loan applications meet MFI policies and regulatory requirements before submission. 	BSC/N2408 – PC1, PC2, PC3, KU2, KU6	Classroom lecture/ PowerPoint Presentation/Question & Answer and Group Discussion	Whiteboard and markers, Chart paper and sketch pens, an LCD Projector and Laptop for presentations, PCs/ Laptops, and Internet with Wi-Fi (at Least 2 Mbps Dedicated).	8 Theory (05:00) Practical (03:00)
		Evaluating Client Eligibility and Loan Compliance	<ul style="list-style-type: none"> Describe how to cross-check client information with existing loan records and repayment history to assess eligibility. Elaborate on assisting clients in gathering required documents like guarantor details or SHG confirmations. Outline methods to submit loan applications accurately and on time while maintaining compliance with institutional norms. 	BSC/N2408 – PC4, PC5, PC7, KU2, KU9			8 Theory (05:00) Practical (03:00)
		Explaining Loan Terms and Client Communication	<ul style="list-style-type: none"> Illustrate how to explain loan terms, interest rates, repayment schedules, and associated fees in simple language for client clarity. Describe the best practices for engaging clients transparently about loan policies and repayment obligations. 	BSC/N2408 – PC6, PC9, KU4, KU10			8 Theory (05:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
			<ul style="list-style-type: none"> Elaborate on techniques for providing clients with timely updates on loan application status and resolving discrepancies. 				
	Assessing Creditworthiness and Repayment Capacity		<ul style="list-style-type: none"> Outline how to gather and analyse client financial data, including income sources, household expenses, and existing debts. Elaborate on the process of conducting field visits to verify financial stability and authenticity of declared information. Describe how to calculate the debt-to-income ratio and evaluate risks like seasonal employment or unstable income affecting repayment. 	BSC/N2408 – PC10, PC11, PC13, PC14, KU3			8 Theory (05:00) Practical (03:00)
	Analysing Credit Behavior and Risk Evaluation		<ul style="list-style-type: none"> Elaborate on evaluating past borrowing history and repayment performance using credit bureau reports and community references. Describe the process of conducting interviews with clients and guarantors to confirm financial reliability and repayment intent. Outline how to assign credit scores or risk ratings and recommend loan approvals or modifications to minimise default risks. 	BSC/N2408 – PC12, PC15, PC16, PC17, KU3			8 Theory (05:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
3		Providing Financial Guidance and Credit Improvement	<ul style="list-style-type: none"> Describe how to provide clients with personalised advice on budgeting, saving, and responsible borrowing practices. Elaborate on strategies to help clients improve their creditworthiness through better financial planning and repayment discipline. Outline how to communicate the long-term benefits of maintaining a positive repayment history for future financial stability. 	BSC/N2408 – PC18, KU5, KU8			5 Theory (02:00) Practical (03:00)
		Monitoring Loan Repayments and Managing Defaults	<ul style="list-style-type: none"> Elaborate on methods to track repayment schedules, identify early signs of financial distress, and follow up with borrowers. Describe how to collaborate with SHGs, local leaders, and community influencers to encourage repayment discipline. Outline how to prepare repayment performance reports, suggest corrective measures, and ensure compliance with institutional and legal policies. 	BSC/N2408 – PC19, PC20, PC21, PC24, PC27, PC28, KU5, KU7, KU9			5 Theory (03:00) Practical (02:00)
4	Conduct Financial Literacy and Client Education	Explaining Fundamental Financial Concepts	<ul style="list-style-type: none"> Describe the key financial concepts of income management, budgeting, saving, and debt repayment in simple and relatable terms. Elaborate on the importance of responsible borrowing, timely repayments, and maintaining credit discipline to avoid over-indebtedness. 	BSC/N2409 – PC1, PC2, PC3, KU1, KU2	Classroom lecture/ Power-Point Presentation/Question & Answer and Group Discussion	Whiteboard and markers, Chart paper and sketch pens, an LCD Projector and Laptop for presentations, PCs/ Laptops,	8 Theory (05:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
			<ul style="list-style-type: none"> Illustrate how to guide clients in differentiating essential and non-essential expenses for informed financial decisions. 			and Internet with Wi-Fi (at Least 2 Mbps Dedicated).	
	Demonstrating Financial Impact and Saving Habits		<ul style="list-style-type: none"> Illustrate the impact of interest rates, loan tenures, and installment payments on financial well-being through practical examples. Elaborate on the benefits of regular savings, goal-based saving, and creating emergency funds to strengthen financial stability. Describe methods to address financial misconceptions and clarify doubts about loans, credit scores, and repayment obligations. 	BSC/N2409 – PC4, PC5, PC6, KU1		8 Theory (05:00) Practical (03:00)	
	Setting and Planning Financial Goals		<ul style="list-style-type: none"> Elaborate on techniques to assist clients in setting realistic financial goals aligned with their income and business potential. Describe how to develop step-by-step plans for achieving financial objectives through effective budgeting and saving. Outline how to monitor progress and motivate clients to maintain financial discipline toward achieving their targets. 	BSC/N2409 – PC7, KU7		8 Theory (05:00) Practical (03:00)	

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Simplifying Financial Concepts for Better Understanding	<ul style="list-style-type: none"> Illustrate how to break down complex financial ideas into easy, relatable terms using clients' daily examples. Describe ways to use local language and culturally familiar references for explaining interest rates, loans, and savings. Elaborate on using visual tools like charts, infographics, and storytelling to enhance engagement and comprehension. 	BSC/N2409 – PC8, PC9, PC10, KU4			8 Theory (05:00) Practical (03:00)
		Adapting Education for Diverse Literacy Levels	<ul style="list-style-type: none"> Elaborate on addressing client queries and misconceptions regarding financial products like microloans, insurance, and savings schemes. Describe how to adapt financial education content for clients with minimal literacy through simplified explanations. Illustrate how to use interactive tools such as games, group discussions, and quizzes to make financial learning enjoyable. 	BSC/N2409 – PC11, PC12, PC13, KU4			7 Theory (05:00) Practical (02:00)
		Evaluating Learning and Providing Continued Support	<ul style="list-style-type: none"> Outline methods for following up with clients to assess their understanding of financial topics. Elaborate on offering further guidance to ensure clients apply financial knowledge in real life. 	BSC/N2409 – PC14, KU7			7 Theory (05:00) Practical (02:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
			<ul style="list-style-type: none"> Describe how to track clients' progress in budgeting and saving to promote sustainable financial habits. 				
	Organising and Conducting Financial Literacy Workshops		<ul style="list-style-type: none"> Describe how to plan and schedule financial literacy workshops with SHGs, MFIs, and local leaders for community participation. Elaborate on developing easy-to-understand training materials and visual aids for explaining financial concepts. Illustrate techniques for conducting interactive workshops using storytelling, real-life cases, and role-playing to enhance understanding. 	BSC/N2409 – PC15, PC16, PC17, KU5			7 Theory (05:00) Practical (02:00)
	Promoting Budgeting, Saving, and Responsible Borrowing		<ul style="list-style-type: none"> Elaborate on educating clients about setting financial goals, tracking expenses, and managing essential versus non-essential spending. Describe how to demonstrate practical budgeting techniques such as maintaining ledgers, saving regularly, and planning for future needs. Illustrate how to explain different savings options and microfinance products that promote long-term financial security. 	BSC/N2409 – PC18, PC19, PC20, PC21, PC22, PC23, KU3, KU5, KU6			7 Theory (05:00) Practical (02:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
5	Perform Administrative and Compliance Tasks	Recording and Updating Client Details	<ul style="list-style-type: none"> Describe how to record and update client details, including personal information, loan status, repayment schedules, and outstanding balances, in digital or physical formats. Elaborate on maintaining accurate records of loan disbursements, repayments, and restructuring cases in line with MFI policies and regulatory guidelines. Outline the process of documenting all client interactions such as approvals, follow-ups, and financial literacy sessions for institutional transparency. 	BSC/N2410 – PC1, PC2, PC3, KU2	Classroom lecture/ PowerPoint Presentation/Question & Answer and Group Discussion	Whiteboard and markers, Chart paper and sketch pens, an LCD Projector and Laptop for presentations, PCs/ Laptops, and Internet with Wi-Fi (at Least 2 Mbps Dedicated).	7 Theory (03:00) Practical (04:00)
		Reconciling and Securing Loan Records	<ul style="list-style-type: none"> Elaborate on how to cross-check and reconcile loan records with institutional databases to ensure accuracy and identify discrepancies. Describe the methods of securely storing client documents while adhering to data protection policies and confidentiality standards. Outline how to maintain logs of loan modifications and rescheduled payments for audits and future reference. 	BSC/N2410 – PC4, PC5, PC7, KU4			7 Theory (03:00) Practical (04:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Tracking Portfolio Performance and Documentation	<ul style="list-style-type: none"> Describe how to regularly update loan portfolios by tracking borrower performance, overdue payments, and repayment patterns. Elaborate on maintaining documentation that supports data-driven decision-making and compliance monitoring. Outline how to ensure that all loan-related documentation aligns with microfinance policies and regulatory frameworks to minimise legal risks. 	BSC/N2410 – PC6, PC9, KU1, KU6			7 Theory (03:00) Practical (04:00)
		Generating and Submitting Loan Reports	<ul style="list-style-type: none"> Elaborate on collecting and consolidating data related to loan applications, disbursements, and repayments for report generation. Describe how to create financial summaries and repayment analyses that highlight recovery rates and default trends. Outline the procedures for ensuring accuracy and completeness before submitting reports to management and regulatory authorities. 	BSC/N2410 – PC11, PC13, PC14, KU3			7 Theory (03:00) Practical (04:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Ensuring Data Confidentiality and Collaboration	<ul style="list-style-type: none"> Describe how to maintain confidentiality of client data when sharing information with stakeholders or funding agencies. Elaborate on collaborating with field officers, loan officers, and branch managers to verify borrower data and ensure consistency. Outline how to maintain accurate and transparent records that meet institutional and regulatory data-handling requirements. 	BSC/N2410 – PC10, PC12, PC15, KU4			7 Theory (03:00) Practical (04:00)
		Staying Updated on Micro-finance Regulations	<ul style="list-style-type: none"> Elaborate on the importance of reviewing government guidelines, RBI directives, and MFI policies to ensure compliance with current regulations. Describe how to attend training sessions and workshops conducted by MFIs or regulatory bodies to stay updated on policy changes. Outline how to monitor new lending norms, borrower protection laws, and fair practice codes to maintain ethical standards. 	BSC/N2410 – PC16, PC17, PC18, KU1, KU7			8 Theory (03:00) Practical (05:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Implementing Policy Changes and Promoting Awareness	<ul style="list-style-type: none"> • Elaborate on analysing and interpreting new microfinance policies and assessing their impact on loan processing and client services. • Describe how to collaborate with management and compliance teams to implement policy updates across processes. • Outline methods to educate clients and team members on regulatory changes, borrower rights, and institutional policies for transparency. 	BSC/N2410 – PC19, PC20, PC21, KU5, KU6			7 Theory (02:00) Practical (05:00)
Total Duration							Theory: 130.00
Employability Skills (DGT/VSQ/N0102) (https://www.skillindiadigital.gov.in/content/list)							Practical: 90:00
On-Job-Training (Mandatory) - OJT							60:00
Total Duration							140:00
Total Duration							PR + TH +ES + OJT = 420:00

Annexure II

Assessment Criteria

CRITERIA FOR ASSESSMENT OF TRAINEES

Assessment Criteria for Microfinance Executive	
Job Role	Microfinance Executive
Qualification Pack	BSC/Q2401, V1.0
Sector Skill Council	BFSI

S. No.	Guidelines for Assessment
1	Criteria for assessment for each Qualification Pack will be created by the Sector Skill Council. Each Element/ Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each Element/ PC.
2	The assessment for the theory part will be based on knowledge bank of questions created by the SSC.
3	Assessment will be conducted for all compulsory NOS, and where applicable, on the selected elective/ option NOS/set of NOS.
4	SSC/Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training center (as per assessment criteria below).
5	SSC/Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/ training center based on these criteria.
6	To pass the Qualification Pack assessment, every trainee should score the Recommended Pass % aggregate for the QP.
7	In case of unsuccessful completion, the trainee may seek reassessment on the Qualification Pack.

Assessment Outcomes	Assessment Criteria for Outcomes	Marks Allocation		
		Theory	Practical	Viva
BSC/N2407: Conduct client outreach and fieldwork	Engage with potential and existing clients	15	30	5
	PC1. identify potential clients in rural and underserved areas by leveraging community connections, referrals, and field surveys	3	6	1
	PC2. visit and understand client's financial needs, income sources, and challenges	3	6	1
	PC3. explain the benefits and eligibility criteria for various microfinance products, including loans, savings schemes, and insurance options	3	6	1
	PC4. assist clients in assessing their financial requirements and guide them toward suitable financial solutions based on their income and repayment capacity	3	6	1
	PC5. address inquiries related to interest rates, repayment schedules, loan terms, and financial literacy, ensuring clarity in all transactions	3	6	1
	Build trust and understand the financial needs of clients	15	30	5
	PC6. establish rapport with potential and existing clients through regular visits and open communication in their local language to build trust and credibility	2	4	-

	PC7. engage with community leaders, self-help groups (SHGs), and local influencers to understand regional financial challenges and gain community acceptance	2	4	1
	PC8. conduct informal discussions and home visits to assess clients' financial behaviors, existing income sources, and financial aspirations	3	5	1
	PC9. listen actively to clients' concerns and provide clear, transparent information about available microfinance products, ensuring they make informed financial decisions	2	4	1
	PC10. respect cultural norms and sensitivities while discussing financial matters to create a comfortable and trustworthy environment	2	4	1
	PC11. address doubts and misconceptions about loans, savings, and insurance products, reinforcing the benefits and responsible usage of financial services	2	4	-
	PC12. provide ongoing support and guidance to clients, helping them navigate financial challenges and improve their economic well-being	2	5	1
	NOS Total	30	60	10
BSC/N2408: Facilitate loan processing and management	Assist clients with loan applications and verify required documentation	10	20	3
	PC1. guide clients in filling out loan application forms accurately, ensuring all required details are provided to avoid processing delays	1	2	-
	PC2. verify the authenticity of client-provided documents, including proof of identity, income statements, business records, and collateral details if applicable	1	2	-
	PC3. ensure that loan applications comply with microfinance institution (MFI) policies and regulatory guidelines before submission	1	2	-
	PC4. cross-check client information with previous loan records, credit history, and repayment behavior to assess loan eligibility	1	2	1
	PC5. assist clients in gathering any additional documentation required by lenders, such as guarantor details, self-help group (SHG) confirmations, or community recommendations	2	3	1
	PC6. explain loan terms, interest rates, repayment schedules, and associated fees in simple language to ensure client understanding	1	2	1
	PC7. submit completed loan applications to the concerned department for underwriting and approval, ensuring timely processing	1	2	-
	PC8. maintain accurate records of submitted loan applications, verification status, and pending documentation for future reference	1	3	-
	PC9. provide clients with updates on their loan application status and assist in resolving any discrepancies flagged during the approval process	1	2	-
	Assess creditworthiness and repayment capacity	10	20	3
	PC10. gather relevant financial information from clients, including income sources, household expenses, existing debts, and business cash flow to assess their repayment ability	1	2	-
	PC11. conduct field visits to verify the client's living conditions, business operations, and financial stability, ensuring authenticity in their declared income and expenditure	1	2	-
	PC12. evaluate past borrowing history and repayment behavior using credit bureau reports, loan records, and references from community members or self-help groups (SHGs)	1	2	-
	PC13. analyze the client's ability to repay by calculating their debt-to-income ratio and ensuring that the loan amount is within their financial capacity	1	2	1

	PC14. identify and assess potential risks such as unstable income, seasonal employment, or high dependency ratios that may affect the client's ability to make timely repayments	2	3	1
	PC15. conduct interviews with clients and their guarantors to confirm financial stability and willingness to comply with repayment obligations	1	2	1
	PC16. assign credit scores or risk ratings based on predefined criteria set by the microfinance institution, ensuring consistency and accuracy in creditworthiness assessment	1	2	-
	PC17. recommend loan approval or necessary modifications based on financial analysis, repayment capacity, and the client's credit behavior to minimize default risks	1	3	-
	PC18. provide clients with guidance on improving their creditworthiness, including budgeting advice, increasing savings, and maintaining a positive repayment history	1	2	-
	Monitor loan repayments and address defaults	10	20	4
	PC19. track loan repayment schedules and follow up with borrowers through calls, SMS, and in-person visits to ensure timely payments	1	2	-
	PC20. maintain detailed records of loan repayments, outstanding balances, and any missed installments to monitor borrower compliance	1	2	-
	PC21. identify early signs of repayment difficulties by analyzing payment trends and engaging with borrowers to understand their financial situation	1	2	-
	PC22. offer guidance to clients facing repayment challenges, assisting them in restructuring loans or adjusting payment plans where necessary	1	2	1
	PC23. educate borrowers on the consequences of loan defaults, including potential penalties, impact on creditworthiness, and legal actions	1	2	-
	PC24. collaborate with self-help groups (SHGs), local leaders, or community influencers to encourage repayment discipline among borrowers	1	2	-
	PC25. implement and follow institutional guidelines for handling delinquent loans, escalating cases to senior management or legal teams when necessary	1	2	-
	PC26. support clients in resolving disputes related to loan repayments, ensuring transparent communication and fair resolutions	1	2	1
	PC27. conduct periodic portfolio reviews to assess the repayment performance of borrowers and suggest corrective measures for minimizing defaults	1	2	-
	PC28. provide regular reports to management on repayment trends, default rates, and recovery actions taken to improve portfolio quality	1	2	1
	NOS Total	30	60	10
BSC/N2409: Conduct financial literacy and client education	Educate clients on financial management and responsible borrowing	10	20	3
	PC1. explain fundamental financial concepts such as income management, budgeting, saving, and debt repayment in simple and easy-to-understand terms	2	3	-
	PC2. educate clients on the importance of responsible borrowing, emphasizing timely repayments, credit discipline, and avoiding over-indebtedness	1	3	-
	PC3. provide guidance on differentiating between essential and non-essential expenses to help clients make informed financial decisions	2	3	1

	PC4. illustrate the impact of interest rates, loan tenures, and installment payments on overall financial well-being through real-life examples and case studies	2	2	1
	PC5. promote the habit of regular savings by explaining the benefits of emergency funds, goal-based savings, and deposit schemes available in microfinance institutions	1	3	1
	PC6. address common financial misconceptions and clarify doubts regarding loans, credit scores, and repayment obligations to prevent financial mismanagement	1	3	-
	PC7. assist clients in setting realistic financial goals and developing step-by-step plans to achieve them based on their income levels and business potential	1	3	-
	Simplify financial concepts for better understanding	10	20	3
	PC8. break down complex financial concepts into simple, easy-to-understand terms using real-life examples relevant to the client's daily financial activities	2	3	-
	PC9. use local language and culturally familiar references to explain financial topics like interest rates, loan repayment, savings, and budgeting, ensuring better comprehension	1	3	-
	PC10. illustrate key financial concepts visually using charts, infographics, and storytelling methods to enhance client engagement and understanding	2	3	1
	PC11. address client queries and misconceptions about financial products, such as microloans, insurance, and savings schemes, ensuring they make informed decisions	2	2	1
	PC12. adapt explanations to different literacy levels, ensuring that even clients with minimal education can grasp essential financial principles	1	3	1
	PC13. use interactive methods like games, quizzes, and group discussions to reinforce learning and make financial education more engaging	1	3	-
	PC14. follow up with clients to assess their understanding and offer further guidance on applying financial knowledge in their daily lives	1	3	-
	Conduct workshops on budgeting and saving	10	20	4
	PC15. plan and schedule financial literacy workshops in collaboration with local community leaders, self-help groups (SHGs), and microfinance institutions to ensure maximum participation	1	2	1
	PC16. develop easy-to-understand training materials and visual aids that explain budgeting, saving, and responsible borrowing in a simple and relatable manner	1	2	1
	PC17. conduct interactive sessions using real-life examples, storytelling, and role-playing to help participants grasp financial concepts effectively	1	3	-2
	PC18. educate clients on the importance of setting financial goals, tracking expenses, and distinguishing between essential and non-essential spending	1	2	-
	PC19. demonstrate practical budgeting techniques, such as maintaining a household ledger, saving a portion of income regularly, and planning for future financial needs	1	2	-
	PC20. explain different types of savings options, including formal savings accounts, group savings initiatives, and emergency funds, to encourage a savings habit among clients	1	2	1

BSC/N2410: Perform administrative and compliance tasks	PC21. introduce participants to various microfinance products such as small savings schemes, recurring deposits, and micro-insurance, explaining how these can contribute to financial security	1	2	-
	PC22. encourage open discussions and answer client queries to clarify doubts and provide personalized financial guidance	2	3	1
	PC23. distribute educational booklets, budgeting templates, and savings trackers to participants to reinforce learning and encourage long-term financial discipline	1	2	-
	NOS Total	30	60	10
	Maintain loan records and client details	10	20	3
	PC1. record and update client details, including personal information, loan application status, repayment schedules, and outstanding balances in digital or physical formats	1	2	-
	PC2. maintain accurate records of loan disbursements, repayments, defaults, and restructuring cases as per microfinance institution (MFI) policies and regulatory requirements	1	2	-
	PC3. ensure timely and systematic documentation of all client interactions, including loan approvals, payment follow-ups, financial literacy sessions, and customer queries	1	2	-
	PC4. cross-check and reconcile loan records with the institution's financial database to identify discrepancies and correct errors in transaction entries	1	2	1
	PC5. securely store client documents, ensuring compliance with data protection policies and institutional guidelines for confidentiality and record-keeping	1	2	-
	PC6. regularly update loan portfolios, tracking borrower performance, overdue payments, and repayment trends to facilitate data-driven decision-making	1	2	-
	PC7. maintain logs of loan modifications, rescheduled payments, and restructuring agreements, ensuring proper documentation for future reference and audits	1	2	1
	PC8. generate periodic reports on loan performance, outstanding debts, repayment collection efficiency, and portfolio health for internal review and regulatory submissions	1	2	-
	PC9. ensure that loan documentation adheres to microfinance policies, regulatory standards, and compliance frameworks to avoid legal and financial risks	1	2	-
	PC10. collaborate with field officers, loan officers, and branch managers to verify and validate borrower records, ensuring data accuracy and consistency	1	2	1
	Prepare reports for microfinance institutions	10	20	3
	PC11. collect and consolidate data on loan applications, disbursements, repayments, defaults, and financial literacy activities conducted	2	4	-
	PC12. maintain detailed records of client interactions, loan performance, and repayment trends in both physical and digital formats	2	4	1
	PC13. generate financial summaries and repayment analysis reports to track loan recovery rates and identify trends in defaults	2	4	1
	PC14. ensure accuracy and completeness of all data before submitting reports to senior management, regulatory bodies, or funding agencies	2	4	1

	PC15. maintain confidentiality of client data while sharing reports with relevant stakeholders, ensuring compliance with data protection policies	2	4	-
	Stay updated on microfinance regulations and policies	10	20	4
	PC16. regularly review government guidelines, RBI directives, and microfinance institution (MFI) policies to stay informed about compliance requirements and industry regulations	2	4	1
	PC17. attend training sessions, workshops, and seminars conducted by regulatory bodies, MFIs, and financial institutions to gain insights into updates in microfinance policies	2	3	1
	PC18. monitor changes in lending norms, interest rate regulations, borrower protection laws, and fair practice codes to ensure adherence to legal and ethical standards	2	3	-
	PC19. analyze and interpret new policies and guidelines, identifying their impact on loan processing, client interactions, and repayment procedures	2	3	-
	PC20. collaborate with senior management and compliance teams to implement policy changes and ensure that all processes align with regulatory requirements	-	4	1
	PC21. educate clients and team members about changes in microfinance policies, loan eligibility criteria, and borrower rights to promote transparency and informed decision-making	2	3	1
	NOS Total	30	60	10
DGT/VSQ/N0102: Employability Skills (60 Hours)	Introduction to Employability Skills	1	1	
	PC1. identify employability skills required for jobs in various industries	-	-	
	PC2. identify and explore learning and employability portals	-	-	
	Constitutional values – Citizenship	1	1	
	PC3. recognize the significance of constitutional values, including civic rights and duties, citizenship, responsibility towards society etc. and personal values and ethics such as honesty, integrity, caring and respecting others, etc.	-	-	
	PC4. follow environmentally sustainable practices	-	-	
	Becoming a Professional in the 21st Century	2	4	
	PC5. recognize the significance of 21st Century Skills for employment	-	-	
	PC6. practice the 21st Century Skills such as Self- Awareness, Behaviour Skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn for continuous learning etc. in personal and professional life	-	-	
	Basic English Skills	2	3	
	PC7. use basic English for everyday conversation in different contexts, in person and over the telephone	-	-	
	PC8. read and understand routine information, notes, instructions, mails, letters etc. written in English	-	-	
	PC9. write short messages, notes, letters, e-mails etc. in English	-	-	
	Career Development & Goal Setting	1	2	
	PC10. understand the difference between job and career	-	-	
	PC11. prepare a career development plan with short- and long-term goals, based on aptitude	-	-	

	Communication Skills	2	2	
	PC12. follow verbal and non-verbal communication etiquette and active listening techniques in various settings	-	-	
	PC13. work collaboratively with others in a team	-	-	
	Diversity & Inclusion	1	2	
	PC14. communicate and behave appropriately with all genders and PwD	-	-	
	PC15. escalate any issues related to sexual harassment at workplace according to POSH Act	-	-	
	Financial and Legal Literacy	2	3	
	PC16. select financial institutions, products and services as per requirement	-	-	
	PC17. carry out offline and online financial transactions, safely and securely	-	-	
	PC18. identify common components of salary and compute income, expenses, taxes, investments etc	-	-	
	PC19. identify relevant rights and laws and use legal aids to fight against legal exploitation	-	-	
	Essential Digital Skills	3	4	
	PC20. operate digital devices and carry out basic internet operations securely and safely	-	-	
	PC21. use e-mail and social media platforms and virtual collaboration tools to work effectively	-	-	
	PC22. use basic features of word processor, spreadsheets, and presentations	-	-	
	Entrepreneurship	2	3	
	PC23. identify different types of Entrepreneurship and Enterprises and assess opportunities for potential business through research	-	-	
	PC24. develop a business plan and a work model, considering the 4Ps of Marketing Product, Price, Place and Promotion	-	-	
	PC25. identify sources of funding, anticipate, and mitigate any financial/legal hurdles for the potential business opportunity	-	-	
	Customer Service	1	2	
	PC26. identify different types of customers	-	-	
	PC27. identify and respond to customer requests and needs in a professional manner.	-	-	
	PC28. follow appropriate hygiene and grooming standards	-	-	
	Getting ready for apprenticeship & Jobs	2	3	
	PC29. create a professional Curriculum vitae (Résumé)	-	-	
	PC30. search for suitable jobs using reliable offline and online sources such as Employment exchange, recruitment agencies, newspapers etc. and job portals, respectively	-	-	
	PC31. apply to identified job openings using offline/online methods as per requirement	-	-	
	PC32. answer questions politely, with clarity and confidence, during recruitment and selection	-	-	

	PC33. identify apprenticeship opportunities and register for it as per guidelines and requirements	-	-	
	NOS Total	20	30	

Annexure III

List of QR Codes Used in PHB

Module No.	Unit No.	Topic Name	Page No. in PHB	Link for QR Code (s)	QR code (s)
Module 1: Introduction to the Banking Sector and the Job Role of Microfinance Executive	Unit 1.1: Introduction to Skill India Mission and BFSI	1.1.1 Overview of Skill India Mission	26	https://youtu.be/FYnu6N1TJxI	 Overview of Skill India Mission
	Unit 1.2: Banking, Finance, Insurance Structure Explained	1.2.1 Overview of Banking, Financial Services, and Insurance Sector	26	https://youtu.be/rKP7ljlpda8	 BFSI sector overview
	Unit 1.3: Role and Career of a Microfinance Executive	1.3.1 Microfinance Executive Job Role and Responsibilities	26	https://youtu.be/gcny1HvVKeg	 Microfinance Executive Job Profile
Module 2: Conduct Client Outreach and Fieldwork	Unit 2.1: Client Identification and Assessment Skills	2.1.1 Identifying Potential Rural Clients	50	https://youtu.be/E672NMBIx8	 Potential Rural Clients in Microfinance
	Unit 2.2: Communication and Trust-Building Techniques	2.2.1 Communication Skills in Financial Management	50	https://youtu.be/bdVnpXpFCm0	 Financial communication in microfinance concepts

Module No.	Unit No.	Topic Name	Page No. in PHB	Link for QR Code (s)	QR code (s)
Module 3: Facilitate Loan Processing and Management	Unit 2.3: Microfinance Products and Client Education	2.3.2 Promoting Financial Inclusion through SHGs and Community Influencers	50	https://youtu.be/bdVnpXpFCm0	 Promoting Financial Inclusion through SHGs and Community Influencers
	Unit 3.1: Loan Application and Documentation	3.1.1 Correct Procedure for Loan Applications	82	https://youtu.be/fjOAzpauo1E	 Correct Procedure for Loan Applications
	Unit 3.2: Creditworthiness and Repayment Capacity	3.2.1 Analysing Borrower Credit History	82	https://youtu.be/3TAexAl3zfA	 Microfinance Borrower Credit History
	Unit 3.3: Loan Monitoring and Recovery	3.3.1 Methods for Tracking Loan Repayments	82	https://youtu.be/DtiCGJIQRK4	 Tracking Loan Repayments concepts
Module 4: Conduct Financial Literacy and Client Education	Unit 4.1: Fundamental Financial Concepts and Responsible Borrowing	4.1.1 Fundamental Financial Concepts	122	https://youtu.be/JDF6iawJZcs	 Fundamental Financial Concepts

Module No.	Unit No.	Topic Name	Page No. in PHB	Link for QR Code (s)	QR code (s)
	Unit 4.2: Financial Education Techniques and Client Engagement	4.2.4 Conducting Financial Education Sessions	122	https://youtu.be/JQ-K8R_lgac	 Financial literacy for customers
	Unit 4.3: Practical Financial Tools and Exercises	4.3.1 Various Savings Options Explained	122	https://youtu.be/GGI-ws2-KN8o	 Different Savings Options in Microfinance
Module 5: Perform Administrative and Compliance Tasks	Unit 5.1: Client Loan Records Management and Documentation	5.1.6 Role of Loan Tracking	155	https://youtu.be/eOv4zKEanV0	 Understanding Loan Tracking
	Unit 5.2: Reporting and Regulatory Compliance	5.2.1 Generating Periodic Loan Reports	155	https://youtu.be/aq1fayP_z8U	 Periodic Loan Reports through excel
	Unit 5.3: Practical Loan Processing and Client Interaction	5.3.2 Loan Repayment Summary Preparation	155	https://youtu.be/Lvhshkhhl7I	 Understanding Loan Repayment Summary







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