

Syllabus for Microfinance Operation Associate (MOA)

Course Name	Microfinance Operation Associate (MOA)
Sector	BFSI
Course Code	BFI/2023/MIOA/150
Level	3
Occupation	Microfinance Operation Associate typically involves working in the field of microfinance, which focuses on providing financial services and support to individuals and small businesses who lack access to traditional banking services. As a Microfinance Operation Associate, the role would involve various responsibilities related to the operations and management of microfinance programs viz. Client relationship management, Loan processing, Disbursement and repayment and financial analysis and reporting.
Job Description	Microfinance Operation Associate involves various responsibilities related to the operational aspects of microfinance programs. Here are some key components of the role: Loan Application Processing, Loan Disbursement and Repayment, Client relationship Management, Financial Analysis and reporting, Compliance and Risk Management and Data Management.
Course Duration	Total Duration 390 Hours (T-90, P-180, OJT-60 and ES-60)
Trainees' Entry Qualification	Grade 10 OR Grade 8 pass and pursuing continuous schooling in regular school with vocational subject OR 8th grade pass with 2 years relevant experience OR Previous relevant Qualification of NSQF Level 2 with one yr experience OR Previous relevant Qualification of NSQF Level 2.5 with 6 months experience
Trainers Qualification	BCOM, 2 YEARS IN RELEVANT FIELD

Structure of Course:

Module No.	Module name	Outcome	Theory (Hours)	Practical (Hours)	Total (Hours) [Multiple of 30]
1	Nature and principles of Microfinance	Demonstrate the nature and principles of microfinance, including the characteristics of microfinance institutions, the principles that guide their operations and the impact of microfinance in promoting financial inclusion and women empowerment.	30	00	30
2	Microfinance products and sources of Microfinance customers	Describe Microfinance products and the sources of microfinance customers, including the types of financial products offered by microfinance institutions and the characteristics of the target customer segments.	15	45	60
3	Application process and KYC	Develop the skills of the application process for microfinance products and the significance of KYC requirements in establishing customer identity and managing risk.	05	25	30
4	Microfinance loans – disbursement, collection of receivables and follow-up	Explain microfinance loan processes, including loan disbursement, collection of receivables, and effective follow-up techniques to ensure timely repayments and minimize default risks.	15	45	60
5	Other Microfinance products	Develop the skill in alternative microfinance products and their significance in promoting financial inclusion and socioeconomic development.	05	25	30
6	Record maintenance (including accounts) and Data Integrity	Organize record maintenance practices, including accounts management and the importance of data integrity in microfinance operations to ensure accurate financial reporting, regulatory compliance and data security.	20	40	40
7	OJT (On-the-Job Training)	Work in a real job situation with special emphasis on basic safety and hazards in this domain.		-	60
8	Employability Skill	As per NCVET guided curriculum	--	-	60
TOTAL:			90	180	390

SYLLABUS:**Module No. 1: Nature and principles of Microfinance****Theory Content:**

- Meaning, nature and scope of Financial Services
- Meaning/ concept, objectives and role of Microfinance, especially in the context of Indian economy
- History of Microfinance in India – SEWA and SEWA Bank, Bandhan and Bandhan Bank
- Overview of Atal Pension Yojana, Pradhan Mantri Jan Dhan Yojana and Jan Dhan Accounts
- Regulatory framework of Microfinance - various microfinance regulations, standard code of conduct, and self-regulatory associations such as Microfinance Institutions Network (MFIN) and Sa-Dhan (The Association of Community Development Finance Institutions)
- RBI guidelines – with reference to the latest NBFC-MFI Directives from RBI
- Focus of Microfinance on financial inclusion and women empowerment
- Role, responsibilities and scope of work of a Microfinance Operative
- Standard organizational structure, operating environment, and procedures to perform micro- finance functions
- Importance of the role of Microfinance Operative in the organization

Tools & Equipment needed:

Training kit (Trainer guide, Presentations), Whiteboard, Marker, Projector, Laptop, Brochures and RBI Guidelines, and Participant Handbook

Module No. 2: Microfinance products and sources of Microfinance customers**Theory Content:**

- Types and features of the products and services offered by Microfinance Institutions (MFI)
- Types of deposit products, and risks associated with them
- Types and features of different types of loans – retail loans, MSME loans, Agri loans, micro loans, etc.
- Segregation of customers depending upon the nature of products offered – who can avail of these products
- Different practices to source the customers with respect to the area assigned to a Microfinance Operative
- Importance of demographic segmentation – income, age, culture and social background and group dynamics of the customers
- Significance and procedure of identifying the customer by economic or livelihood activities of the associated markets and the factors impacting the credit-worthiness of the customers
- Common pricing and discount policies in microfinance
- Marketing techniques used to host group meetings
- Procedure to resolve customer queries related to microfinance.
- Process of updating data digitally

Practical Content:

- Apply appropriate practices to conduct a survey to assess business potential in the purview of target customer's eligibility
- Role-play on how to organize group meetings in association with local panchayats or local government bodies
- Prepare a sample route plan and schedule for visiting assigned field areas
- Prepare a survey of the given/assigned territory to assess business potential with respect to the requirements of eligible criteria of target customers
- Dramatize a situation on how to maintain gender-neutral behavior while conducting initial discussions with potential customers
- Apply appropriate practices to create small borrower groups based on the economic activity or

common borrowing needs

- Role-play a situation on how to explain the microfinance process, loan amount and repayment as well as group responsibilities to the customers
- Dramatize a situation on how to educate the customers on the benefits of micro savings, interest rates and maturity amount
- Role-play a situation on how to ensure that customer queries related to microfinance and other related products are resolved on time
- Demonstrate how to update details of customers sourced and their status into the information systems or records
- Draft sample reports on the status of sourced customers to the supervisor or manager
- Role-play a situation on how to coordinate with supervisor and set revenue or account targets as per standards
- Apply appropriate procedure to review future target

Tools & Equipment needed:

Sample marketing brochures and pamphlets, Sample route plan and schedule format, Sample survey/questionnaire as well as related Standard Operating Procedures (as a part of Participant Handbook). Different types of files.

Module No. 3: Application process and KYC

Theory Content:

- Procedure of application for microfinance
- Regulatory system that governs banks and their impact on procedures
- List of documents required as under KYC Norms, acceptable options of identity & address proof, supporting documents required and other identification procedures
- Process of obtaining and processing requisite documents
- Verification criteria for KYC documents
- Verification of documents required for microfinance
- Importance of rechecking of customers' documents at the NBFC/MFI
- Methods of cross verification of the documents
- Standard operating procedure of biometric machines
- Pursue referrals enquiring about the past records/business of the customer to ensure safety of dealing with the customer
- Significance of customer information safety

Practical Content:

- Apply appropriate practices to obtain all KYC related documents from the customers as per SOP
- Show how to record the biometric inputs of customers into the information systems
- Demonstrate how to assist customers with filling the application form and correct it, if necessary, in case of any discrepancy
- Apply appropriate practices to obtain the credit rating of the customers
- Employ appropriate practices to verify the validity of all KYC documents
- Apply appropriate procedures to verify the credit check report prepared by the field team
- Dramatize a situation on how to inquire the referrals about the records or business of the customer to ensure the safety of dealing with customers

Class room tools:

Computer, Projection Equipment, PowerPoint Presentation and software, Facilitator's Guide, Participant's Handbook

Tools & Equipment needed:

Samples of Account Opening Forms, Personal Information Details Forms, etc.

Module No. 4: Microfinance Loans – disbursement, collection of receivables and follow-up

Theory Content:

- Process of loan sanction and disbursement
- Regulatory system that governs banks and their impact on procedures
- Layout and components of the microfinance loan application form
- Concept of credit rating and factors affecting creditworthiness of the customers
- Verification procedure of credit check report
- Estimation of loan amounts, tenure, and propensity to pay
- Concepts relating to interest rates, profit & loss, principal and maturity amount
- Methods to calculate interest and principal amounts for loan repayment – EMI and calculation thereof
- Modes of payment available to customers
- Process of assisting the customers in loan disbursement
- Escalation matrix or deviation approval process, in case of rejection of loan application
- Operating procedures to update status of loans sourced, disbursed, and the total amount of loan
- Procedures of collection of receivables
- Importance of legal guidelines on collection of receivables
- Procedure to follow-up and recover overdue from the defaulter or debtors
- Format and process to update settlement details
- Standard procedure of reporting payment frauds to the manager
- Techniques for detecting and preventing fraud
- Procedure to coordinate with the legal cell for status update of non-recoverable(s)
- Necessity of liaising with the legal cell for any legal actions taken on non-recoverable(s)

Practical Content:

- Roleplay a situation on how to coordinate with the credit team to check the status of the loan application
- Roleplay on how to inform the customer if the loan has been approved and assist customers in completing the loan formalities
- Apply appropriate procedure to report to branch about the collected loan repayments, fees, and charges as per standards
- Show how to deposit all amount collected in branch or bank and get the receipt as per standards
- Perform the steps to complete accounting formalities for the collected amount
- Roleplay on how to coordinate with different teams at appropriate verticals and engage them in the collection process
- Perform steps to update change of customers' information, providing and maintaining MIS report, reviewing of collection feedback on daily/weekly/monthly basis
- Apply appropriate practices to follow-up and recover overdue from the defaulter(s)
- Employ appropriate practices to update settlement details towards regularization or closure of loan
- Dramatize a situation on how to coordinate with the credit department about writing off overdue cases
- Apply appropriate practices to advocate new policy initiatives to minimize fraudulent cases
- Dramatize a situation on liaising with the legal cell for any legal actions taken on non-recoverable(s)

Class room tool:

Computer, Projection Equipment, PowerPoint Presentation and software, Facilitator's Guide, Participant's Handbook

Tools & Equipment needed:

Sample loan disbursement forms and related Standard Operating Procedures (as a part of PH)

Sample collection receipt, Sample settlement details and related Standard Operating Procedures (as a part of PH)

Module No. 5: Other Microfinance Products**Theory Content:**

- Meaning, nature and objectives of micro insurance
- Causes and types of risks
- Concept of insurable risk and principles of insurance
- Regulatory framework relating to insurance with reference to micro insurance under the Insurance Regulatory and Development Authority of India (Micro Insurance) Regulations, 2015
- Micro insurance agent – appointment, eligibility, maximum limit
- Micro insurance policy limits, ceiling of premium
- Meaning, nature and objectives of micro pension
- Regulatory framework relating to pension with reference to micro pension plan under the National Pension System (NPS) – NPS Swavalamban, Atal Pension Yojana (APY), Pradhan Mantri Shram Yogi Maan-dhan (PMSYM)
- Future prospects of micro insurance and micro pension in India

Practical Content:

- Role-play a situation on how to explain the benefits of micro insurance and micro pension schemes to customers
- Dramatize a situation to sell micro schemes for insurance and pension
- Role-play a situation on how to ensure that customer queries related to micro insurance and pension are resolved on time
- Demonstrate how to update details of the beneficiaries to the micro insurance/pension schemes and their status into the information system or records
- Apply appropriate tools to ascertain premium on insurance and maturity amount
- Dramatize a situation on how to fill up necessary paperwork for taking micro insurance policy/ micro pension scheme
- Demonstrate the process of collecting the amount of insurance on maturity/ claim on loss
- Demonstrate the process of determining monthly pensions after retirement age to the beneficiaries
- Draft sample reports on the status of the contribution in the pension fund
- Apply appropriate practices to submit periodic reports on the status of the beneficiaries to appropriate authority

Class room tool:

Computer, Projection Equipment, PowerPoint Presentation and software, Facilitator's Guide, Participant's Handbook

Tools & Equipment needed:

Sample

Module No. 6: Record maintenance (including accounts) and Data Integrity**Theory Content:**

- Types and format of reports
- Procedure to digitally update the details of customers
- Procedure to set and review revenue or accounts target
- Standard documentation and reporting procedures
- Basic principles of accounting and recording of transactions
- Meaning of accounts receivables and accounts payables and accounting thereof

- Procedure of calculation of interest, maturity amount, principal amount and EMI and recording thereof
- Procedure of updating Pass Book
- Format and process to update settlement details
- Procedure of using digital technology to record and update data relating to customers
- Meaning, nature and functions of DBMS (Data Base Management System)
- Procedure of periodical checking of data for accuracy and validity
- Procedure to generate reports for data analysis
- Standard processes and protocols to be maintained for data integrity
- Security of digital and paper documents
- Disposal of digital and paper records
- Dissemination of data

Practical Content:

- Demonstrate how to input data into the system for verification and approval/ handover of application to credit-check team
- Show how to update details of accounts opened and their status into information system or records
- Filing of records
- Draft sample reports on the status of acquired customers, and targets achieved
- Role-play a situation to coordinate with supervisor to submit reports and set revenue or account targets as per organization's policy
- Employ appropriate practices to maintain confidentiality while handling customer's information
- Apply appropriate procedure to report to branch about the collected loan repayments, fees, and charges as per standards
- Show how to deposit all amount collected in branch or bank and get the receipt as per standards
- Perform the steps to complete accounting formalities for the collected amount
- Role-play on how to coordinate with different teams at appropriate verticals and engage them in the collection process
- Apply appropriate practices to follow-up and recover overdue from the defaulter or debtors
- Employ appropriate practices to update settlement details towards regularization or closure of loan
- Dramatize a situation on how to coordinate with the credit department about writing off overdue cases
- Employ appropriate procedure to report the event of theft, loss of cash, and other fraudulent activity
- Apply appropriate practices to advocate new policy initiatives to minimize fraudulent cases
- Dramatize a situation on liaising with the legal cell for any legal actions taken on non-recoverable(s)
- Demonstrate how to use digital technology for data capturing, data processing, and data retrieval as per standards
- Apply appropriate practices to check the accuracy and validity of the loaded data
- Employ appropriate methods to verify all exceptions and questionable data items
- Apply appropriate practices to comply with the processes and protocols laid down for ensuring data privacy and security
- Show how to secure digital and paper documents
- Apply appropriate practices to manage data access, data acquisition, and data utilization
- Demonstrate how to dispose of digital data and paper records securely
- Demonstrate how to configure data and disseminate relevant information to others

Module No. 7: On-the-Job Training

60 hours internship in any financial institution

Practical Content:

- Identification of potential areas to develop the business, building awareness through financial literacy.

- Sourcing potential or prospective customers.
- Guiding customers effectively regarding the various processes like application, sanction disbursement, collection etc. These will enable the customers to enjoy the benefits of micro-financial services that include micro loans, micro savings, micro-insurance, micro-pensions etc.

Module No. 8: Employability Skills

Key Learning Outcomes

Introduction to Employability Skills Duration: 1.5 Hours

After completing this programme, participants will be able to:

1. Discuss the Employability Skills required for jobs in various industries
2. List different learning and employability related GOI and private portals and their usage

Constitutional values - Citizenship Duration: 1.5 Hours

3. Explain the constitutional values, including civic rights and duties, citizenship, responsibility towards society and personal values and ethics such as honesty, integrity, caring and respecting others that are required to become a responsible citizen
4. Show how to practice different environmentally sustainable practices.

Becoming a Professional in the 21st Century Duration: 2.5 Hours

5. Discuss importance of relevant 21st century skills.
6. Exhibit 21st century skills like Self-Awareness, Behavior Skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn etc. in personal or professional life.
7. Describe the benefits of continuous learning.

Basic English Skills Duration: 10 Hours

8. Show how to use basic English sentences for everyday conversation in different contexts, in person and over the telephone
9. Read and interpret text written in basic English
10. Write a short note/paragraph / letter/e-mail using basic English

Career Development & Goal Setting Duration: 2 Hours

11. Create a career development plan with well-defined short- and long-term goals

Communication Skills Duration: 5 Hours

12. Demonstrate how to communicate effectively using verbal and nonverbal communication etiquette.
13. Explain the importance of active listening for effective communication
14. Discuss the significance of working collaboratively with others in a team

Diversity & Inclusion Duration: 2.5 Hours

15. Demonstrate how to behave, communicate, and conduct oneself appropriately with all genders and PwD
16. Discuss the significance of escalating sexual harassment issues as per POSH act.

Financial and Legal Literacy Duration: 5 Hours

17. Outline the importance of selecting the right financial institution, product, and service

18. Demonstrate how to carry out offline and online financial transactions, safely and securely
19. List the common components of salary and compute income, expenditure, taxes, investments etc.
20. Discuss the legal rights, laws, and aids

Essential Digital Skills Duration: 10 Hours

21. Describe the role of digital technology in today's life
22. Demonstrate how to operate digital devices and use the associated applications and features, safely and securely
23. Discuss the significance of displaying responsible online behavior while browsing, using various social media platforms, e-mails, etc., safely and securely
24. Create sample word documents, excel sheets and presentations using basic features
25. utilize virtual collaboration tools to work effectively

Entrepreneurship Duration: 7 Hours

26. Explain the types of entrepreneurship and enterprises
27. Discuss how to identify opportunities for potential business, sources of funding and associated financial and legal risks with its mitigation plan
28. Describe the 4Ps of Marketing-Product, Price, Place and Promotion and apply them as per requirement
29. Create a sample business plan, for the selected business opportunity

Customer Service Duration: 5 Hours

30. Describe the significance of analyzing different types and needs of customers
31. Explain the significance of identifying customer needs and responding to them in a professional manner.
32. Discuss the significance of maintaining hygiene and dressing appropriately

Getting Ready for apprenticeship & Jobs Duration: 8 Hours

33. Create a professional Curriculum Vitae (CV)
34. Use various offline and online job search sources such as employment exchanges, recruitment agencies, and job portals respectively
35. Discuss the significance of maintaining hygiene and confidence during an interview
36. Perform a mock interview
37. List the steps for searching and registering for apprenticeship opportunities

Learning Outcome – Assessment Criteria

Module No.	Outcome	Assessment Criteria
1	Demonstrate the nature and principles of microfinance, including the characteristics of microfinance institutions, the principles that guide their operations and the impact of microfinance in promoting financial inclusion and women empowerment.	1.1 Comprehend the importance of safety and health at workplace 1.2 Illustrate the meaning, nature and scope of Financial Services 1.3 Describe the concept, objectives and role of Microfinance, especially in the context of Indian economy. 1.4 Illustrate the history of Microfinance in India, and the different micro finance schemes of the government of India 1.5 Describe the regulatory framework of Microfinance with respect to the various microfinance regulations, standard code of conduct, and self-regulatory associations 1.6 Elucidate RBI guidelines with respect to Microfinance 1.7 Explain the benefits guaranteed under various acts - Factories Act, Employees State Insurance Act (ESI), Workmen's Compensation Act, etc. 1.8 Justify the focus on financial inclusion and women empowerment 1.9 Explain the role, responsibilities and scope of work of a Microfinance Operative 1.10 Comprehend the standard organizational structure, operating environment, and procedures to perform micro- finance functions 1.11 Identify the importance of the role of Microfinance Operative in the organization
2	Describe Microfinance products and the sources of microfinance customers, including the types of financial products offered by microfinance institutions and the characteristics of the target customer segments.	2.1 List the various types and features of the products and services offered by Microfinance Institutions 2.2 Elucidate different types of deposit products, and risks associated with them 2.3 Elaborate the types and features of different types of loans 2.4 Segregate customers depending upon the nature of products offered 2.5 Apply different practices to source the customers with respect to the area assigned to a Microfinance Operative 2.6 Comprehend the importance of demographic segmentation in sourcing customers for microfinance products 2.7 Apply appropriate practices to conduct surveys to assess business potential in the purview of target customer's eligibility 2.8 Brief the significance as well as the procedure of identifying the customer by economic or livelihood activities of the associated markets

Module No.	Outcome	Assessment Criteria
		2.9 Explain the factors impacting the credit-worthiness of the customers 2.10 Brief the common pricing and discount policies in microfinance 2.11 Enumerate marketing techniques used to host group meetings 2.12 Explain the microfinance process to customers and educate them on the benefits of microfinance 2.13 Explain the procedure to resolve customer queries related to microfinance on time 2.14 Ensure that customer queries related to microfinance and other related products are resolved on time 2.15 Update details of customers sourced and their status into the information system/ records 2.16 Submit periodic records on the status of the customers
3	Develop the skills of the application process for microfinance products and the significance of KYC requirements in establishing customer identity and managing risk.	3.1 Enumerate the procedure of application for microfinance 3.2 Comprehend the regulatory system that governs banks and their impact on procedures 3.3 List and examine documents required as under KYC Norms 3.4 Explain the verification criteria for KYC documents 3.5 Obtain, process and verify the documents required, as well as recheck and cross verify as maybe required as per standard operating procedure 3.6 Operate and record biometric inputs of customers 3.7 Assist customers with filling up the application form 3.8 Obtain and verify referrals 3.9 Obtain and verify credit rating report of customers 3.10 Comprehend the significance of customer information safety
4	Explain microfinance loan processes, including loan disbursement, collection of receivables, and effective follow-up techniques to ensure timely repayments and minimize default risks.	4.1 Describe the process of loan sanction and disbursement 4.2 Comprehend the regulatory system that governs banks and their impact on procedures 4.3 Explain the concepts of credit rating and factors affecting credit-worthiness of the customers 4.4 Describe the concepts relating to interest rates, profit & loss, principal and maturity amount, EMI 4.5 Ascertain interest and principal amounts for loan repayment 4.6 List the modes of payment available to customers and assist customers in loan

Module No.	Outcome	Assessment Criteria
		<p>disbursement</p> <p>4.7 Summarize the process of escalation matrix or deviation approval, in case of rejection of loan application</p> <p>4.8 Update status of loans sourced, disbursed, and the total amount of loan</p> <p>4.9 Enumerate the procedure of collecting receivables and the legal guidelines thereon</p> <p>4.10 Explain the procedure to follow-up and process to update collection and settlement details</p> <p>4.11 Illustrate the process of recovering overdue from the defaulters</p> <p>4.11 Apply the techniques for detecting and preventing fraud, and reporting payment frauds to the appropriate authority</p> <p>4.12 Coordinate with the legal cell for status update of non-recoverable(s) and for any legal actions thereon</p>
5	Develop the skill in alternative microfinance products and their significance in promoting financial inclusion and socioeconomic development.	<p>5.1 Summarize the meaning, nature and objectives of micro insurance and micro pension</p> <p>5.2 Comprehend the various causes and types of risks</p> <p>5.3 Explain the concept of insurable risk and principles of insurance</p> <p>5.4 Explain the regulatory framework relating to insurance with reference to micro insurance and micro pension</p> <p>5.5 Enumerate the rules regarding micro insurance agent and micro insurance policies</p> <p>5.6 Analyze the future prospects of micro insurance and micro pension in India</p> <p>5.7 Demonstrate the process of collecting the amount of insurance on maturity/ claim on loss</p> <p>5.8 Demonstrate the process of determining monthly pensions after retirement age to the beneficiaries</p>
6	Organize record maintenance practices, including accounts management and the importance of data integrity in microfinance operations to ensure accurate financial reporting, regulatory compliance and data security.	<p>6.1 Explain different types and format of reports</p> <p>6.2 Explain the standard documentation and reporting procedures</p> <p>6.3 Describe the procedure to update customer details and set revenue or accounts targets</p> <p>6.4 Comprehend basic principles of accounting and recording or transactions</p> <p>6.5 Exhibit the meaning of accounts receivables and accounts payables and accounting thereof</p> <p>6.6 Calculate interest, maturity amount, principal amount and EMI and recording thereof</p> <p>6.7 Demonstrate the procedure for updating the Pass Book and settlement details</p> <p>6.8 Perform the steps to complete accounting formalities for the collected amount</p> <p>6.9 Check data for accuracy and validity, and</p>

Module No.	Outcome	Assessment Criteria
		generate reports for data analysis 6.10 Collect feedback/reviews from customers and prepare reports thereon 6.11 Ensure data integrity and security of digital and paper documents 6.12 Employ appropriate procedure to report the event of theft, misappropriation of cash, manipulation of records, or other fraudulent activity, if any 6.13 Demonstrate how to configure data and disseminate relevant information to others
7	On the job training (OJT)	Able to work in a real job situation with special emphasis on basic safety and hazards in this domain. (60 hours)
8	Employability Skill	As per NCVET guided curriculum

List of Tools, Equipment & materials needed for 30 Trainees (Practical)

Sl. No.	Name of Items	Specifications	Qty.
1.	Whiteboard	4' x 8'	1
2.	Computers with Internet connection	Processor (CPU): Intel Core i5 (sixth generation or newer) or equivalent Operating System: Microsoft Windows 10 x64 (free via Azure Dev Tools for Teaching Restrictions apply.) Memory: 8 GB RAM Storage: 500 GB internal storage drive Monitor/Display: 13" LCD monitor Network Adapter: 802.11ac 2.4/5 GHz wireless adapter3	30
3.	Laptop	Intel Core i5 to i7 Processor, 8 to 16 GB RAM, 500 GB or higher hard drive.	1
4.	Projector	Lens, F= 1.80. Focal length: 3.71 mm; Color reproduction, Full color, 16.77 million colors; Brightness, Bright Link 475Wi or higher 1	1
5.	Pen drive	128 GB	10
6.	Files	Flat files	As required
7.	Trainees Record/Attendance Registers	As available in the market	As required
8.	Whiteboard Markers	Red, blue, Green and Black color	As required
9.	Duster	As available in the market	As required

Marks Distribution

Outcome	Outcome Code	Total Th marks	Total Pr marks	Total OJT marks
Demonstrate the nature and principles of microfinance, including the characteristics of microfinance institutions, the principles that guide their operations and the impact of microfinance in promoting financial inclusion and women empowerment.	BFI/0504/OC1	50	0	0
Describe Microfinance products and the sources of microfinance customers, including the types of financial products offered by microfinance institutions and the characteristics of the target customer segments.	BFI/0504/OC2	20	150	0
Develop the skills of the application process for microfinance products and the significance of KYC requirements in establishing customer identity and managing risk.	BFI/0504/OC3	10	110	0
Explain microfinance loan processes, including loan disbursement, collection of receivables, and effective follow-up techniques to ensure timely repayments and minimize default risks.	BFI/0504/OC4	20	150	0
Develop the skill in alternative microfinance products and their significance in promoting financial inclusion and socioeconomic development.	BFI/0504/OC5	10	110	0
Organize record maintenance practices, including accounts management and the importance of data integrity in microfinance operations to ensure accurate financial reporting, regulatory compliance and data security.	BFI/0504/OC6	40	130	0
OJT	BFI/0504/OC7	0	0	150
Employability Skills – 60 Hrs	DGT/VSQ/N0102	50	0	0