



VEDIKA CREDIT CAPITAL LTD
PARTNER IN THE GROWTH OF MICRO ENTREPRENEURS

2022

TRAINING MANUAL

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CURRICULUM

This program is aimed at training candidates for the job of a “Micro Finance Executive”, in the “VCCL” Sector/Industry and aims at building the following key competencies amongst the learner

Program Name	<ul style="list-style-type: none">• Micro Finance Executive
Qualification Pack Name	<ul style="list-style-type: none">• VCCL
Pre-requisites to Training	<ul style="list-style-type: none">• Minimum qualification – 12th + graduation• Maximum qualification – Graduate (Commerce graduate preferred)/post-Graduation
Training Outcomes	<ul style="list-style-type: none">• After completing this programme, participants will be able to:• Provide financial service to financially underserved segments of the population.• Spread awareness related to company’s products, assisting the company in business generation activities and is permitted to carry out regular transactions for customers on behalf of the company.• Identify potential areas to develop the business, building awareness through financial literacy, sourcing potential or prospective customers.• Effectively guide them through the various processes like application, sanction disbursement, collection etc. that enable the customers to enjoy the benefits of micro-financial services that include, micro loans, micro- savings, micro-insurance, micro-pensions etc.• To understand the how-to Handel and navigate the different software.• Company GRM and others process knowledge.• How we can become the fintech process



SYLLABUS

Sr. No.	Module	Time frame	Key Learning Outcomes	Standards	Duration
1	NHIP (New Hire Training Intervention)	10 Days	<ul style="list-style-type: none">• HR Policy• Company policy• Dress Code• JLG policy• Selling technique• Wrong Sourcing.• Integrity Issue• Cash Management• Area Survey.• House verification• CGT• GRT• Disbursement• PD• LUC (Loan utilization check)• ICC (individual customer contact)• Collection• Centre meeting (Collection)• Audit Process• Branch Quality• KYC checking	Operation manual/ Credit policy	NHIP/ Quarterly



			<ul style="list-style-type: none">• Customer Relationship• Customer Query solution• Brand Awareness• Product Awareness• After sales services• GRM policy• Banking• Software Training• Movement of collection.		
2.	Credit	4 Days	<ul style="list-style-type: none">• Credit policy• Loan product• Documentation and charges• Product details• Types of queries• CIC Understanding• RCU• Explain retail loans, MSME loans, Agri Loans, micro loans,• features of each type of loan	Credit policy	NHIP/ Quarterly
3.	RBI Guidelines	8 Days	<ul style="list-style-type: none">• Knowledge of latest RBI Guidelines• CPP - Client protection principle• FPC - Fair Patrice Code• KYC guidelines	To meet ACCESS Benchmarks	NHIP/ Quarterly



			<ul style="list-style-type: none"> • AML – Anti money laundry 		
4.	KYC and Application	8	<ul style="list-style-type: none"> • Understand about KYC • How to check KYC 	Credit	Quarterly
5.	Reading, Writing & Analytical Skills - Form Filling	10	<ul style="list-style-type: none"> • Filling the Application Forms, legible, error free and accurate information. Skills to read, understand and write required information field by field in Application Forms. 	Operation/ Credit	Every 15 days,
6.	Back Office Process for Sanctioning - As per Company Norms	4	<ul style="list-style-type: none"> • Knowledge of the process involved in Organization to appraise the proposal submitted. • Knowledge on reasons for Rejection. 	HR	Quarterly
7.	Basics of Selling	3	<ul style="list-style-type: none"> • Need Creation • Importance of benefits on the customer and the sale • Various methods of probing • Distinguish the difference between doubts and objections • Various methods to handle doubts & objections 	Training	Quarterly
8.	MEL	10	<ul style="list-style-type: none"> • Sourcing process • PD process • LUC process • Different BC partners 	Operation	Quarterly



9.	Audit	04	<ul style="list-style-type: none">• Major risk• Minor risk	Audit	quarterly
10.	Accounts	04	<ul style="list-style-type: none">• Cash book entry• Banking	Accounts	quarterly

ASSESSMENT CRITERIA

Sr. No.	Guidelines for Assessment
1	The assessment for the theory part will be based on knowledge bank of questions created by the Trainer.
2	Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training centre.
3	Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/training centre based on these criteria
4	To pass the Qualification Pack, every trainee should score the minimum percentage assign to that job role, aggregate of theory and practical.
5	In each paper there will be 10/05 questions each though it's online or offline.
6	The assessor will be required to translate the questions from English to local language. And the VIVA also be conducted in English or local language as per their comfort.
7	VIVA will be conducted with Online as well as Offline exams.
8	Pass percentage for the course will be 60.



SCORING PARAMETERS

PREPARE FOR SOURCING CUSTOMERS	<ul style="list-style-type: none">• Assign an area for sourcing clients• Acquire potential clients Discussion with clients about loan products• Query resolution	100
ASSISTING WITH APPLICATION PROCESS	<ul style="list-style-type: none">• Obtain requisite documents from customers (all KYC documents).• Assist with filling in the application• Obtain credit rating• Maintain record of the data	100
LOAN DISBURSEMENT	<ul style="list-style-type: none">• Check status of the loan application from credit check team.• Ensure the disbursement of loan within the stipulated time period.• Assist the customer to come to the branch to complete formalities.	100
COLLECTION & FOLLOW-UP	<ul style="list-style-type: none">• Ensure that collection process and legal guidelines are adhered to Perform all accounting formalities for cash collected Interact with different teams at appropriate verticals and if required engage them for collections.• Follow-up and Recovery of overdue from the defaulter/debtors.	100
Total		400

PERIODICAL REVIEW OF THE POLICY

The Policy is flexible and easy to understand and comply with by all levels of employees. The Board should review this Policy periodically but at least once in a year, so that it remains appropriate in the light of material changes in regulatory requirement with respect to the



Company's size, complexity, geographic reach, business strategy, market and best governance practices.

The policy can also be reviewed as and when deemed necessary by the Top Management and amendments effected to the same, subject to approval of the Board if any, and when practical difficulties are encountered. The Top management may also review the policy on document retention to comply with any local, state, central legislation that may be broadcast from time to time

AMENDEMENT OF THE POLICY

The Board of Directors on its own and/or on the recommendation of the Nomination & Remuneration Committee or top management can amend this policy as and when required deemed fit. Any or all provisions of this Policy would be subjected to revision/amendment in accordance with the regulations on the subject as may be issued from relevant statutory authorities, from time to time.