



CLUSTER UNIVERSITY SRINAGAR

SYLLABUS (FYUP UNDER NEP 2020)

Offered By Department of Economics

Semester 1st Skill Enhancement Course (SEC)

Course Title: Microfinance Executive-I

Sector: Banking, Financial Services & Insurance

Course Code: BSC/Q2401

Credits: 4 (Theory: 1, Practical: 3)

Contact Hrs: 105 (Theory: 15, Practical: 90)

Max. Marks 100

Theory: 25; Min Marks: 10

Practical: 75, Min. Marks: 30

Objectives:

- To prepare sample target and customer status report.
- To employ suitable practices to assist the customers with the microfinance application process.
- To describe the procedure of collecting the receivables.

Training Outcomes:

After completing this programme, candidates will be able to:

- Apply appropriate practices to source the customers.
- Prepare sample target and customer status report.
- Employ suitable practices to assist the customers with the microfinance application process.
- Describe the procedure of collecting the receivables.
- Employ suitable practices to maintain data integrity and data privacy.

Unit I

Introduction to the Banking Sector and Job Role of Microfinance Executive: Banking, Financial Service, Insurance industry and its sub- sectors; terminologies used in microfinance sub-sectors; standard business etiquette in BFSI Industry; workflow and departmental hierarchy in microfinance organizations.

Unit II

Activities to Source New Customers and Cross-sell the Products-I: Types, features and risks associated with the products and services offered to the customers in the microfinance industry; types of customer segments and their suitability to products offered; concept of group dynamics; income, health and age profiling of the customers.

Unit III

Activities to Source New Customers and Cross-sell the Products-II: Procedures to perform micro-finance functions; role of microfinance executive in the organization; common pricing and discount policies in microfinance; 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).

Unit IV

Activities to Source New Customers and Cross-sell the Products-III: Significance and procedure of identifying customer by economic or livelihood activities; marketing techniques to be used to host group meetings; arranging marketing brochures, pamphlets, etc. before any meeting; basic economic, accounting and financial concepts (interest rates, profit & loss, etc.).