



INSIDE THESE WALLS LIES A BRIGHTER TOMMORROW

# Reflections-A Grassroot Gazette Mirror 11

## October 2020

PANACHE

*Every day in this pandemic world, the Academy pushes through with every silver lining found. With online courses, training programs, and webinars as a priority, we set time to improvise and innovate for a better tomorrow.*

*Today, after months of practice, as a team, we are mastering the art of utilizing online platforms to its fullest potential. With constant guidance from our Managing Trustee Dr Kalpana Sankar, we keep the dice rolling at the Academy.*

### Call for Action :

We are live with our CPMM and IBPS courses online. Now you can learn from anywhere and undergo field internship near your residence. Find the application form@ <https://bit.ly/3hWkqpu> and <https://bit.ly/3iUUEmR>

Know any photography enthusiasts who wants to build a career unravelling the basics of photography and videography from the professional experts? To save your seat contact us @ +91 9043943290 or mail us @ [info@hacademy.edu.in](mailto:info@hacademy.edu.in)

### Turn over a new leaf with Belstar - Tantalizing Training :

Last month, we initiated an exclusive training program on “Right Sourcing of Clients, the First Time, Every Time”. With our Managing Trustee’s guidance, our prime focus shifted to training Sales Officers of Belstar to reduce the failings of the KYC documentation. We worked alongside the HR of Belstar to take up the ‘Right Sourcing module’ while combining the KYC documentation into the module and execute the developed plan successfully. The team is focused on conducting regular induction training programs for new employees and insurance training programs.

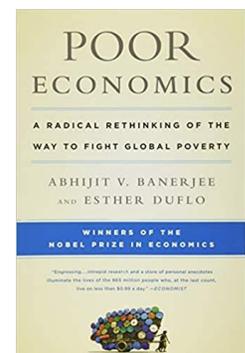
#### Topic Sep-20

Common Induction training	115
Role based Induction training	97
Refresher training	0
Training on Insurance	250
Right Sourcing of clients	2628

### “Right Sourcing Training” Program :

We arranged a TOT program on 9th September 2020 for all the RTMs and faculty members. Eventually, the training schedule was shared with all State and Zonal Heads. We began our training sessions from 10th to 23rd September 2020. 2628 staff participated in 102 intensive training programmes to improve practices in the field of Sales Officers.

### “Booktopia - Recommendation”





### Step 1: Training Module Development:

With the assistance of the COC team, we at Academy had the opportunity to understand the various challenges faced at the operations level. They shared “rejection/rework” data and also briefed us about the major reasons for this issue. We then approached the Audit and Risk Management verticals for their perspectives. We also initiated a few field visits to record on the ground reality. Culminating all these inputs the final module draft was developed and shared with Belstar. Feedback was collected from the JLG vertical to contextually align the module to the JLG content.

### Step 2: Rollout Process:

A TOT session was planned for the 9th September 2020 where Ms. R. Sumathi and Mr. Ganesh handled sessions on Right sourcing and KYC documentation respectively. Subsequent sessions followed from the 10th of September onwards. The support person helped keeping the session run smoothly without any technical hiccups and conducted the pre and post-tests. These evaluations brought in complete attention from the participants during the session. The Zonal Training Heads – Mr. Ilangovan and Mr. Deepak Kumar Ekka – played a key role in supporting the Academy run these training programs as per the schedule. They informed all the State Heads / Regional Managers well in advance to bring in all the respective Sales Officers on board.

### Step 3: Pondering with Pre and Post Evaluations:

Before commencing the training sessions an entry test was conducted to understand the level of understanding on the lines of systems and procedures. Similarly, at the end of the session, we conducted an exit test to compare their level of improvement in decoding the systems and procedures. The conclusive result shows a visible leap of improvement amongst the participants.

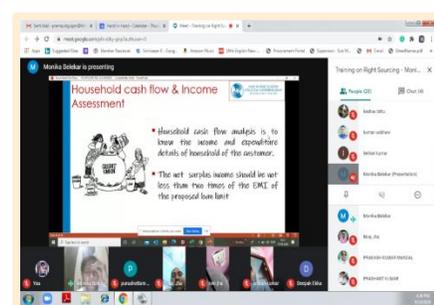
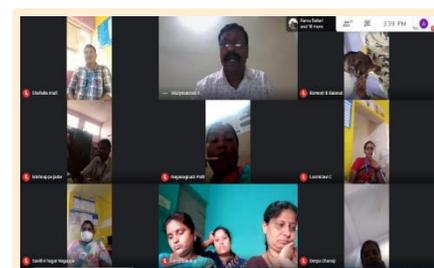


## Key Learnings from the Trainings :

The online training programs sessions used to consume a longer duration which tired out both trainers and the trainees. So now we make sure to restrict the timing to 2 to 2.5 hours max.

2. The need for a support person on all the online programs ensure smooth execution especially ones that are extended for more than two hours.
3. Advance scheduling by the L & D Head and further reinforcement by the HR to encourage us to conduct training programs across India.
4. Content development requires inputs from both Belstar and the field teams. This will enrich the experiences of trainees, with real-time examples and data from the field. For example, in this session, we could deliberate on the rejection/rework issues with real-time data for the respective teams.
5. Translation of content in local languages is a key priority alongside the preparation of questions for the pre and post-tests.
6. In states like West Bengal and Orissa, the participants could not understand even Hindi and our priority lies in equipping the trainers with the knowledge of local languages. This ensures a much wider outreach.
7. The trainer’s team adds latest updates on operational aspects and policy changes in Belstar for regular updates. Lack of the latest information makes the trainers more vulnerable. Academy placed a request to the Belstar team to share a copy of all the circulars, especially with the faculty team.
8. Academy also insisted that a senior representative from the respective vertical participate for at least 10 - 15 minutes to clarify on all the operational issues.

We also understood that an active communication trail helps smoothen the monitoring of daily progress. The daily consolidation of MIS and reporting is also a good practice that we will be banking on for all our future programs.



## Archiving Academia : Certificate Program in Microfinance Management 5<sup>th</sup> Batch :

The fifth batch of CPMM was inaugurated by our CMT Madam on 17th September 2020. During her inaugural address, she appreciated students for taking the right step in pursuing a career in microfinance. She suggested that they make maximum use of the course to learn and be industry ready to seek jobs.

The batch has a total of 13 students. They are assessed regularly with assignments on focused based learning. Further, the structure facilitates a couple of field visits within their village environment to enable their learning process as well. After completing the theoretical learning, the students will be assigned branches for undertaking field practice.

## Webinar 5.0 - "Bridging the Digital divide in School Education"

From internet connectivity to the availability of smartphones, everything drew outlines for a tech-dependent society. With our active presence in the education space, we took upon the responsibility to breakdown the nuances of how deep-rooted is the digital divide between the haves and the have-nots in both the rural and urban setup in school education.

### Key Takeaways:

1. While battling through the pandemic we also created a wonderful opportunity of connecting with knowledge repositories via the digital platform.
2. Building the bridge hones the manipulation of various factors like accessibility and affordability. Accessibility cruises through the availability of supportive smartphones to internet connectivity and affordability determine whether these infrastructural needs can be met by the marginalized community.
3. Upskilling teachers to create an inclusive environment for all the students requires several pilot testing and adaptation of newer strategies.
4. Creating a holistic learning atmosphere for the student inclusive of career guidance and skilling makes the student community more self-reliant and confident.
5. Encouraging and motivating parents to play a key role in the overall development of the child needs more attention.
6. Online learning is not the only platform for the dissemination of education but various other technological and community-based learning platforms can be harnessed to the maximum benefit of the children.



## IBPS Coaching Class :

The Academy launched an online coaching course for IBPS (Institute of Banking Personnel Selection) Exams for students from rural Tamil Nadu. We have been conducting regular classes from 21st September 2020 onwards.

This is the second batch of IBPS run by the Academy. The batch has into 17 aspirants. The course is structured for 100 hours with a focus on the following four modules

1. Quantitative aptitude,
2. English
3. Test of reasoning and
4. Current affairs



The Academy has taken assistance from an external faculty – Ms. Keerthana, who has hands-on experience in teaching for IBPS exams. The core faculty will shadow her and learn the basics of teaching quantitative aptitude and reasoning modules. The English classes will be handled by the Academy faculty team directly.

## Webinar 6.0: - "Delinquency management for MFIs post COVID-19"

The repercussions have rather been harsh on the microfinance sector, especially with the moratorium being announced by the RBI. Repayments may get delayed and tenures of loans might get extended, but the sector has the potential to survive such crises, as evidenced in the past.

### Key Takeaways:

1. Going forward, all collections have to be digital. This is not easy but is becoming imperative for all institutions to move in this direction and for the entire sector.
2. This is the time when the MFIs have to be more considerate of the needs of the clients. They need to come out with innovative credit products to meet their emergency requirements.
3. More formalization of the entire set up is needed to strengthen the sector. This includes going digital, fine-tuning, and evolving new models that will do away with the present requirements of meetings, visits, etc.
4. Understanding and sympathizing with genuine customers requires more attention. Institutions will have to be more cautious in their approach to treating customers, especially when their intent is genuine and the conditions have not favored them. Keeping the conversations and strong connections between the field staff and the institution are very essential to understand the grassroots climates.
5. Institutions have to continuously keep evolving the business models and strategies dynamic enough to handle such an unprecedented crisis.

### Editorial Team:

Dr K L Parvatha Varthani – [parvatha.k@hihacademy.edu.in](mailto:parvatha.k@hihacademy.edu.in) Mrs R Sumathi – [sumathi.r@hihacademy.edu.in](mailto:sumathi.r@hihacademy.edu.in)