

INSIDE THESE WALLS LIES A BRIGHTER TOMMORROW

Reflections-A Grassroot Gazette Mirror 13



December



2020

PANACHE



We extend a hearty welcome to **Mr Thrishuli B** as Head of the Academy. He comes with 22 years of experience as an HR Leader and Training Professional in Logistics, Healthcare, Consulting, Insurance and Finance sectors.

With 2020 coming to an end, we would love to share a shout-out to our fellow social workers and development professionals who keep this battle with COVID-19 undefeated. This year has truly been a solitary tale for all of us. Panic attack and mental health ruled the society more than the infection itself. We stand by all the families who lost their near and dear ones in this pandemic. Let's vouch to spread more positivity and hold hands for a healthy journey ahead.

We wish you all a prosperous Happy New Year 2021!

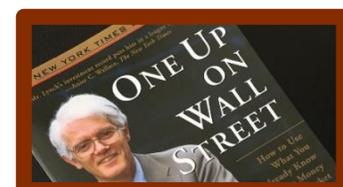
"Bibliophile - Corner"

'One up on the Wall Street' by Peter Lynch

Book Review – Mr Kumar C:

Amateur investors can match or even do a better pick than the professionals at stocks. This is the pitch Peter Lynch makes in his book and has lived up to the expectations of making the book a fine balance of beginner's guide to those seeking deep dive into the stock market.

The book has three distinct sections. In the first section '**Preparing to Invest**' he dwells upon the basic aspects of emotional quotient, which plays a major role in investments with an emphasis on the fact that the stock market demands conviction of the investor and victimizes the unconvinced. In the second section '**Picking Winners**', he talks about the stock selection process. He insists on the investors to do their research before investing.



He classifies the stocks into six categories of Slow Growers, Stalwarts, Fast Growers, Cyclical, Turnarounds, and Asset Plays and explains the features of good companies in each category. The third section on '**Long term view**' discusses developing the portfolio of good quality stocks over a period of time. He clarifies the misconceptions about the prices going up and down and the pitfalls of gambling through the features such as options and futures.

In conclusion, this book augurs well as an 'easy to read and comprehend' for commoners while also qualifying as a 'must read' for academic interests, especially for students pursuing a career in investment banking.

Training Activities for Belstar:

The Training Programme is covering two major components:
1. Specialised Needs 2. Induction and Role based training.

1. Specialised Needs:

This month we began two special training programs on '**Customer Relationship Management and Cyber Security** for all the SOs, CEs, BAs and ABMs and BMs. The training module was developed after several rounds of scrutiny by the Belstar team. We strictly adhere to the schedule as prepared by the L & D team to roll out the training for pan India. The schedule ran from the 6th of November till the 25th of November. A total of 103 sessions were conducted across the 14 states with 3174 staff members under Belstar's operation, with a drop rate of 5%. Post-training every participant has the opportunity to log in to their LMS - BML Shiksha to further brush up on the course details when in need.

Other training needs for Belstar to enhance focus:

Clientele behavior management, relationship development, working with computers, dealing with non-OTR and OD clients, customer satisfaction, and retention, handling borrower behavior, interest, and moratorium interest calculations.

2. Common Induction and Role Based Training:

Regular induction and role-based training are being extended by the RTMs. The team has completed 14 sessions with 145 person-days of common induction training and 12 sessions with 138 person-days for role-based training.

Development of Training Modules:

The Academy has developed two exclusive training modules for Belstar – Consumer Goods Loan and FINONE portal for the MSME vertical. For both the modules, the Academy team has taken inputs from the respective vertical heads to keep the contents more realistic and practical. On completion, the modules will be ready for training from December.

Training for Veritas Finance team:

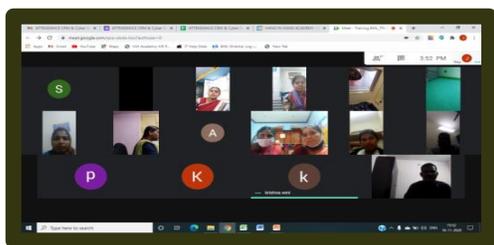
After a meeting with the Managing Director of Veritas Finance in October, we established a partnership to offer training services. For our first session, we developed and delivered training for the first-time managers at Veritas with modules on Self-development, Team Building, Business communication, Time management, and Stress Management. With encouraging feedback from their end, we are looking forward to more such engagements.

Academic Courses:

IBPS Exams:

Coaching for IBPS Exams is continued with more hands-on practice exercises, mock tests, and assignments. The coaching includes English classes, Quantitative aptitude, reasoning, and current affairs. The mix of subjects helps students beat the monotony and prepare intensively. The students can access videos of the online classes through our exclusive YouTube channel.

Sl. No	Topic	Up to Nov 2020	Person Days YTD
1	Common Induction training Role based Induction	1110	1400
2	training CRM & Cyber security Refresher	430	568
3	training on Insurance Right Sourcing of clients	0	3174
4	training	4019	4019
5	Insurance Right Sourcing of clients	2417	2417
6		2711	2711
7	E-mail etiquette	110	110
8	Digital collection	66	66
Total		10863	14465



CPMM:

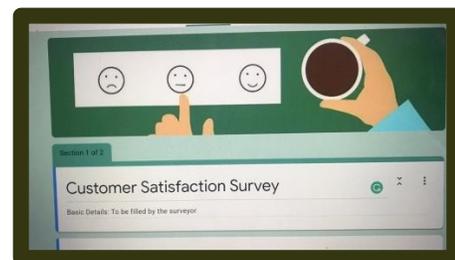
CPMM 5th Batch students completed their field internships with weekly reviews to understand their field progress. We encourage students to learn the practical aspects of sourcing of clients, collections, follow up with OD clients, office management, roles and responsibilities of different cadres within a branch. They are awaiting final evaluation meetings while working on their final report.

Promotion for Photography Course:

We intensified the promotional efforts for the photography course by traveling to field locations to contact potential youth. We also marketed via social media promotions.

Micro-Study on Customer Relationship Management:

We began a study on Customer Relationship Management in collaboration with Belstar. The study is conducted using structured questionnaires on google forms. With the help of our CPMM 4th and 5th batch students who are working and undergoing internship respectively, we collected data from about 155 customers. They were briefly trained by the Academy team on the data collection methods. We are now collating and analyzing the data to draw our conclusions and reports.

**WEBINAR 9.0:**

The COVID-19 pandemic has shaken up the world and questioned our resilience and ability to adapt. At Hand in Hand Switzerland, we believe in the human capacity to find and procreate solutions to solve social problems. We decided to focus more on positivity by bringing together promising women leaders and entrepreneurs from both for-profit and non-profit sectors. These women leaders gave examples of adaptation, flexibility, boldness. They related how this crisis could also be seen as opportunities to foster change and create a positive impact. The erudite panelists included women leaders from across the globe - Ms. Atalanti Hadjipateras Moquette, Founder, Giving Women; Ms. Claribelle Pujol, Head of Resource Mobilization and Partnerships, UNFCCC; Dr. Sanna Fowler, Global Head of External Communications, Lonza and Dr. Kalpana Sankar, President, Hand in Hand Switzerland. The webinar was moderated by Ms. Emilie Compignie Fundraising and Development Consultant, Hand in Hand Switzerland.

Key Takeaway:

1. Pandemic has brought people from all over the world with the capacity to share knowledge with the larger public. It is all about human connections without the borders.
2. Paved way for massive training on technology especially for women and children who can easily adapt. Adapting both human and production side issues at the company level has inspired solutions and better negotiation processes with the governments, which is a great behavioral change.
3. With the restrictions and lockdown in place staying connected with the family and friends is essential. Striking the right balance between personal and professional life is also important. Supporting and helping others through this crisis goes a long way.
4. Staying positive and accepting help is also a thought to ponder on. Keeping in touch with the team, company, organization helps to run the functions smoothly.
5. With less travel and flexibility between work and home, gives more time for personal activities and family.
6. Smooth transition from traditional to digital jobs for women is integral.
7. More transparent and clear communications are needed to stay fear-free.
8. Taking more responsibility for what we see can bring in more equality.



Microfinance Mania: Excerpts from “Co-Lending Model by Banks and NBFCs to Priority Sector”

by Mr. Balakrishnan M:

1. **Co-Lending Model (CLM)** entails joint contribution of credit at the facility level by both the lenders (Banks and NBFCs) as a share of risks and rewards. **This improves the flow of credit to the unserved and underserved sector of the economy and makes fund available to the ultimate beneficiary at an affordable cost.**
2. In terms of the CLM, **banks are permitted to co-lend with all registered NBFCs (including HFCs)** based on a prior agreement.
3. The co-lending banks will take their share of the individual loans on a back-to-back basis in their books. However, NBFCs shall be required to retain a minimum of 20 percent share of the individual loans in their books.
4. **The Banks and NBFCs shall formulate Board-approved policies** for entering into the CLM and display the approved policies in their websites.
5. Based on the Board approved policies, a Master Agreement shall be entered between the Banks and NBFCs. This agreement makes banks to mandatorily take their share of the individual loans originated by the NBFCs in their books as per the terms of the agreement, or to retain the discretion to reject certain loans after their due diligence before taking in their books.
6. **The Banks can claim priority sector status concerning their share of credit while engaging in the CLM, while adhering to the specified conditions.**
7. **The NBFC shall be the single point of interface for the customers** and shall enter into a loan agreement with the borrower, which shall contain the features of the arrangements, roles and responsibilities of NBFCs and banks.
8. **The ultimate borrower may be charged an all-inclusive interest rate as may be agreed upon by both the lenders conforming to the extant guidelines applicable to both.**
9. The extant guidelines relating to customer service and fair practices code and the obligations enjoined upon the banks and NBFCs therein shall be applicable mutatis mutandis in respect of loans given under the arrangement.
10. **The co-lending banks and NBFCs shall maintain each borrower’s account for their respective exposures.**



Brochures of our Upcoming Courses:

HAND IN HAND ACADEMY FOR SOCIAL ENTREPRENEURSHIP
(Promoted by Hand in Hand India)
Kalyanur, Kanchipuram

TWO MONTHS CERTIFICATE PROGRAMME IN MICRO FINANCE MANAGEMENT
(a blended course)

HIGHLIGHTS

- One month class room teaching + One month internship in the field
- Already 5 batches completed and placed in MFIs
- Placement assistance on successful completion of the course

ELIGIBILITY

- Male candidates only
- A pass in any Arts, Science, Commerce degree
- Age not more than 25 years
- No overlap with any financial institution or bank.

JOIN NOW LIMITED SEATS !!!

SELECTION PROCESS

Psychometric test + Group discussion + Interview

FEES

Rs. 15,000/- (including GST)

NON-RESIDENTIAL COURSE

CONTACT DETAILS : +91 9043943290 / 9943732487 / 9840584587
Email : info@hihacademy.edu.in

PREVIOUS BATCH STUDENTS PLACED IN LEADING MFIs

HAND IN HAND ACADEMY FOR SOCIAL ENTREPRENEURSHIP
(Promoted by Hand in Hand India)

Certificate Programme in HOUSING FINANCE
(a blended course)

VARASHAKTI HOUSING FINANCE PVT.LTD

HIGHLIGHTS

- One month online class
- One month branch internship in the field

SELECTION PROCESS

Psychometric test, Group discussion & Personal Interview

MAIN FEATURES OF THE COURSE

- Basic coverage of affordable housing.
- Knowledge on housing finance.
- Hands on learning on housing finance lending.
- 100% Placement on successful completion of the course.

FEES

Course fee: Rs. 12000 (including GST)

ELIGIBILITY

- A pass in any Arts, Science or Commerce degree.
- Age not more than 25 years.
- The candidate should not have any over dues with any financial institution or bank.
- Two whether with a valid license.
- Male candidates only.

NON Residential Course

CONTACT DETAILS : M. Prema - 99639 43290
C. Subashini - 99437 32487
P.P. Anitha - 99639 52323

HAND IN HAND ACADEMY FOR SOCIAL ENTREPRENEURSHIP
(Promoted by Hand in Hand India)

Want a Career in photography ?

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Course Commences Shortly

DETAILS

Duration: 180 hours - One month course
Minimum 3 hours per day

FEES: Rs. 12,000/- (inclusive of all fees)

ELIGIBILITY: Age limit - 18 to 35 years
Qualification: 10th passed
A non-residential course.

FEATURES & BENEFITS: Experienced and professional faculty
Learn from experts in cinematography
Theory and practical classes
Project work for hands on practice
Will equip you to choose Photography / Videography as a profession / Career

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SYLLABUS

- Reasoning Ability
- Numerical Ability
- English Language
- Quantitative Aptitude
- General Awareness
- Computer Knowledge

OUR USP

- Complete syllabus coverage.
- Online mock tests

FACILITIES

- Very strong banking experience
- Expertise in classroom / online teaching for all competitive exams.

DURATION

- 120 Hours
- Minimum 2 hours per day.
- 2 months course

ELIGIBILITY

- Students who have completed Degree or currently pursuing.

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