

**CURRICULUM**

**FOR THE TRADE OF**

**MICRO FINANCE APPRENTICE**

**UNDER**

**APPRENTICESHIP TRAINING SCHEME**



**GOVERNMENT OF INDIA**  
**MINISTRY OF SKILL DEVELOPMENT & ENTREPRENEURSHIP**  
**DIRECTORATE GENERAL OF TRAINING**

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## **1. BACKGROUND**

### **1.1 Apprenticeship Training Scheme under Apprentice Act 1961**

The Apprentices Act enacted in 1961 with the objective of regulating the program of training of apprentices in the industry by utilizing the facilities available therein for imparting on-the-job training. The Act makes it obligatory for employers in specified industries to engage apprentices in designated trades and in optional trades to impart Apprenticeship Training on the job in industry to school leavers, graduates/diploma and person having National Trade Certificate(ITI pass-outs) issued by National Council for Vocational Training (NCVT) to develop skilled manpower for the industry. There are five categories of apprentices namely; trade apprentice, graduate, technician, technician (vocational) apprentices and optional trade apprentice.

Qualifications and period of apprenticeship training of trade apprentices and optional trade apprentices vary from trade to trade. The apprenticeship training for trade apprentices and optional trade apprentices consists of basic training followed by practical training. At the end of the training, the apprentices are required to appear in a trade test conducted by NCVT and those successful in the trade tests are awarded the National Apprenticeship Certificate.

### **1.2 Changes in Industrial Scenario**

Recently we have seen huge changes in the Indian industry. The Indian Industry registered an impressive growth during the last decade and half. The number of industries in India have increased manifold in the last fifteen years especially in services and manufacturing sectors. It has been realized that India would become a prosperous and a modern state by raising skill levels, including by engaging a larger proportion of apprentices, will be critical to success; as will stronger collaboration between industry and the trainees to ensure the supply of skilled workforce and drive development through employment. Various initiatives to build up an adequate infrastructure for rapid industrialization and improve the industrial scenario in India have been taken.

### **1.3 Reformation**

The Apprentices Act, 1961 has been amended and brought into effect from 22<sup>nd</sup> December, 2014 to make it more responsive to industry and youth. Key amendments are as given below:

- Prescription of number of apprentices to be engaged at establishment level instead of trade-wise.
- Establishment can also engage apprentices in optional trades which are not designated, with the discretion of entry level qualification and syllabus.
- Scope has been extended also to non-engineering occupations.
- Establishments have been permitted to outsource basic training in an institute of their choice.
- The burden of compliance on industry has been reduced significantly.

## **2. RATIONALE**

### **[Need for Apprenticeship in Micro Finance Apprentice]**

- a. It will enhance the ability to find out risk associated with various products.
- b. It will enhance the ability to understand the types of micro finance products and their features offered to the potential customers
- c. Will be able to understand type of customer and their suitability for the products offered to them
- d. It will enhance the ability to understand the different products offered by other financial providers, money lenders etc.
- e. It will enhance the ability to digitally update the customer details
- f. It will enhance the ability to know the loan disbursement procedure, methods to calculate interest and principal amounts for loan repayment
- g. It will enhance the ability to verify and validate the application documents and maintaining a record for them.
- h. It will be able to independently access and understand various digital platforms
- i. It will be able to independently fill and guide the filling of loan application forms
- j. It will enhance the ability to independently grade the financials of a client and generate a credit score and generate and interpret a CIBIL score
- k. It will enhance the ability to independently access and understand the MIS system and generate accurate customer profile in the system
- l. It will be well versed with the virtual system and software to analyze and generate a credit score.
- m. Will be aware of the standard procedures for transferring customer documents in the system.
- n. It will enhance the ability to resolve customer complaints by investigating problems; developing solutions; preparing reports; making recommendations to the management.

### **3. JOB ROLES: REFERENCE NCO**

#### **Brief description of Job roles:**

##### **Micro Finance Apprentice –**

The Micro Finance Executives are responsible for identifying potential areas to develop the business, building awareness through financial literacy, sourcing potential or prospective customers. Further they are responsible to the customer in effectively guiding 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.

**ALIGNED TO: NCO-2015/ NIL**

#### 4. GENERAL INFORMATION

1. Name of the Trade : **Micro Finance Apprentice**
2. Job Role Code : App/BFSI/09
3. Duration of Apprenticeship Training : **14 months**  
(Break up of Apprenticeship Training)
  - 3.1 **For Fresher's (For 12<sup>th</sup> pass):-**
    - (i) Duration of Basic Training : **02 months**
    - (ii) Duration of Practical Training/  
On -job Training) : **12 months**
  - 3.2 **For Graduates–**
    - (i) Duration of Basic Training : Nil
    - (ii) Duration of Practical Training/  
On -job Training) : **12 months**
4. Entry Qualification : Passed 12th class examination under 10+2 system of education.
5. Selection of Apprentices : The apprentices will be selected as per Apprentice Act,1961 amended time to time.

*Note: Industry may impart training as per above time schedule, however this is not fixed. The industry may adjust the duration of training considering the fact that all the components under the syllabus must be covered. However the flexibility should be given keeping in view that no safety aspect is compromised and duration of industry training to be remain as 1 year.*

## 5. COURSE STRUCTURE

Training duration details: -

Time (in months)	1-2	3-14
Basic Training	Block– I	-----
Practical Training (On - job training)	-----	Block – I

Components of Training ↓	Duration of Training in Months →													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Basic Training Block– I														
Practical Training Block - I														



## 6. SYLLABUS

### 6.1 BASIC TRAINING

#### (BLOCK – I)

**DURATION: 2 MONTHS**

#### **GENERAL INFORMATION**

- |                                    |   |   |
|------------------------------------|---|---|
| 1) <b>Name of the Trade</b>        | : | <b>Micro Finance Apprentice</b>   |
| 2) <b>Hours of Instruction</b>     | : | 250 Hrs.  |
| 3) <b>Batch size</b>               | : | 30  |
| 4) <b>Power Norms</b>              | : | N.A.  |
| 5) <b>Space Norms</b>              | : | 400 Sq. ft.   |
| 6) <b>Examination</b>              | : | The internal assessment will be held on completion of the Basic Training. |
| 7) <b>Instructor Qualification</b> | : |   |

<p>i) Degree/Diploma in bachelor of commerce/business administration /retail management from recognized university/Board with one/two year post qualification experience respectively in the relevant field.</p>
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- 8) **Tools, Equipment's& Machinery required** : - As per Annexure – I

## **6.1 DETAIL SYLLABUS OF BASIC TRAINING**

### **6.1.1 DETAIL SYLLABUS OF BASIC TRAINING**

#### **Block –I Basic Training**

<b>Sr. No.</b>	<b>Module</b>	<b>Key Learning Outcomes</b>	<b>Hours</b>
1	Financial Inclusion	<ul style="list-style-type: none"> <li>Describe Financial Inclusion/ Exclusion</li> <li>Describe Role of Women in Economic upliftment of families; Reasons for FI, Latest Schemes of Government like PMJDY, Atal Pension Yojana</li> </ul>	10
2	RBI Guidelines	<ul style="list-style-type: none"> <li>Knowledge of latest RBI Guidelines- NBFC-MFI (RBI) Directives 2015</li> </ul>	10
3	Deposit and Credit Products	<ul style="list-style-type: none"> <li>Explain deposit products offered by MFIs, types of customers who can avail of these products, features, application process.</li> <li>Explain retail loans, MSME loans, Agri Loans, micro loans, features of each type of loan.</li> </ul>	10
4	KYC and Application	<ul style="list-style-type: none"> <li>Open client Accounts in banks</li> <li>Apply KYC norms in account opening process</li> <li>Learn nuances of PMLA, 2002</li> <li>Perform the KYC process and verify requirements</li> </ul>	20
5	Reading, Writing & Analytical Skills - Form Filling	<ul style="list-style-type: none"> <li>Filling the Application Forms, legible, error free and accurate information. Skills to read, understand and write required information field by field in Application Forms.</li> </ul>	20
6	Back Office Process for Sanctioning - As per Company Norms	<ul style="list-style-type: none"> <li>Knowledge of the process involved in Organization to appraise the proposal submitted.</li> <li>Knowledge on reasons for Rejection</li> </ul>	20
7	Loan Documentation and Disbursement	<ul style="list-style-type: none"> <li>Required Documents for loan sanction, terms and conditions.</li> <li>Branch Confirmatory Meetings, Documents checking, obtaining signatures in relevant documents and disbursement of loan - process involved.</li> </ul>	20
8	Accounting and Settlement	<ul style="list-style-type: none"> <li>Settlement process, updating of MIS records, accounting for loans, review and follow up</li> </ul>	10
9	Basics of Selling	<ul style="list-style-type: none"> <li>Need Creation</li> <li>Importance of benefits on the customer and the sale</li> <li>Various methods of probing</li> <li>Distinguish the difference between doubts and objections</li> <li>Various methods to handle doubts &amp; objections</li> </ul>	20
10	Understanding Client needs	<ul style="list-style-type: none"> <li>Identify and fulfill client needs</li> <li>Ascertain and determine the appropriate product for a specified client</li> </ul>	10
11	Tele calling Process – Opening a call	<ul style="list-style-type: none"> <li>Understand the basics of opening a call</li> <li>Be aware of standard opening greetings to open a call for building a relationship</li> </ul>	10

		<ul style="list-style-type: none"> <li>• Understand how to sell your product and avoid common mistakes of tele-calling</li> </ul>	
12	Tele calling Script	<ul style="list-style-type: none"> <li>• Know the basics of a tele calling script</li> <li>• Add value to your script by following specified guidelines for formulating a cold tele calling script</li> </ul>	10
13	Greeting a customer	<ul style="list-style-type: none"> <li>• Understand the importance of greeting a customer in a correct way</li> <li>• Be aware of standard opening greetings</li> <li>• Learn the best practices of greeting a client – the manner of speech, using the tone of your voice etc.</li> </ul>	10
14	Understanding and pitching Products	<ul style="list-style-type: none"> <li>• Understand the importance of in-depth knowledge of the product you intend to sale</li> <li>• Learn the basics of pitching your insurance product, from your audience's perspective</li> <li>• Determine the right content for your pitch</li> <li>• Practice the script for pitching products</li> </ul>	20
15	Handling objections	<ul style="list-style-type: none"> <li>• Learn the importance of effective handling of objections</li> <li>• Know the various objections raised by customers</li> <li>• Learn specific techniques of negotiation</li> <li>• Practice handling objections in sales by addressing the client's concern</li> </ul>	20
16	Closing a call	<ul style="list-style-type: none"> <li>• Understand the strategies for closing a call</li> <li>• Utilize fallback positions and select appropriate techniques to deliver the close</li> <li>• Practice calls end to end</li> </ul>	20
17	Asking for referrals	<ul style="list-style-type: none"> <li>• Understand referrals</li> <li>• Know how to ask for referrals effectively to increase your client base</li> <li>• Practice asking for a referral</li> </ul>	10
	<b>Total</b>		<b>250</b>

## **6.1.2 EMPLOYABILITY SKILLS**

### **GENERAL INFORMATION**

- |                                    |          |   |
|------------------------------------|----------|---|
| <b>1) Name of the subject</b>      | <b>:</b> | <b>EMPLOYABILITY SKILLS</b>   |
| <b>2) Applicability only</b>       | <b>:</b> | Basic Training - Mandatory for fresher                                    |
| <b>3) Hours of Instruction</b>     | <b>:</b> | <b>110 Hrs.</b>   |
| <b>4) Examination</b>              | <b>:</b> | The internal assessment will be held on completion of the Basic Training. |
| <b>5) Instructor Qualification</b> | <b>:</b> |   |

**i) MBA/BBA with two years' experience or graduate in commerce with two years' experience.**

**And**

**Must have studied in English and Basic Computer at 12<sup>th</sup> / diploma level**

### 6.1.2.1 SYLLABUS OF EMPLOYABILITY SKILLS

#### A. Block – I Employability Skills

Topic No.	Topic	Duration (in hours)
	<b>English Literacy</b>	<b>15</b>
1	<b>Pronunciation :</b> Accentuation (mode of pronunciation) on simple words, Diction (use of word and speech)	
2	<b>Functional Grammar</b> Transformation of sentences, Voice change, Change of tense, Spellings.	
3	<b>Reading</b> Reading and understanding simple sentences about self, work and environment	
4	<b>Writing</b> Construction of simple sentences Writing simple English	
5	<b>Speaking / Spoken English</b> Speaking with preparation on self, on family, on friends/ classmates, on know, picture reading gain confidence through role-playing and discussions on current happening job description, asking about someone's job habitual actions. Cardinal (fundamental) numbers ordinal numbers. Taking messages, passing messages on and filling in message forms Greeting and introductions office hospitality, Resumes or curriculum vita essential parts, letters of application reference to previous communication.	
	<b>I.T. Literacy</b>	<b>15</b>
1	<b>Basics of Computer</b> Introduction, Computer and its applications, Hardware and peripherals, Switching on-Starting and shutting down of computer.	
2	<b>Computer Operating System</b> Basics of Operating System, WINDOWS, The user interface of Windows OS, Create, Copy, Move and delete Files and Folders, Use of External memory like pen drive, CD, DVD etc., Use of Common applications.	
3	<b>Word processing and Worksheet</b> Basic operating of Word Processing, Creating, opening and closing Documents, use of shortcuts, Creating and Editing of Text, Formatting the Text, Insertion & creation of Tables. Printing document. Basics of Excel worksheet, understanding basic commands, creating simple worksheets, understanding sample worksheets, use of simple formulas and functions, Printing of simple excel sheets	
4.	<b>Computer Networking and INTERNET</b> Basic of computer Networks (using real life examples), Definitions of Local Area Network (LAN), Wide Area Network (WAN), Internet, Concept of Internet (Network of Networks), Meaning of World Wide Web (WWW), Web Browser, Web Site, Web page and Search Engines. Accessing the Internet using Web Browser, Downloading and Printing Web Pages, Opening an email account and use of email. Social media sites and its implication. Information Security and antivirus tools, Do's and Don'ts in Information Security, Awareness of IT - ACT, types of cyber-crimes.	

	<b>Communication Skill</b>	<b>25</b>
<b>1</b>	<b>Introduction to Communication Skills</b> Communication and its importance Principles of Effective communication Types of communication - verbal, non-verbal, written, email, talking on phone. Nonverbal communication -characteristics, components-Para-language Body - language Barriers to communication and dealing with barriers. Handling nervousness/ discomfort. Case study/Exercise	
<b>2</b>	<b>Listening Skills</b> Listening-hearing and listening, effective listening, barriers to effective listening guidelines for effective listening. Triple- A Listening - Attitude, Attention & Adjustment. Active Listening Skills.	
<b>3</b>	<b>Motivational Training</b> Characteristics Essential to Achieving Success The Power of Positive Attitude Self-awareness Importance of Commitment Ethics and Values Ways to Motivate Oneself Personal Goal setting and Employability Planning. Case study/Exercise	
<b>4</b>	<b>Facing Interviews</b> Manners, Etiquettes, Dress code for an interview Do's & Don'ts for an interview	
<b>5</b>	<b>Behavioral Skills</b> <b>Organizational Behavior</b> Problem Solving Confidence Building Attitude Decision making Case study/Exercise	
	<b>Entrepreneurship skill</b>	<b>15</b>
<b>1</b>	<b>Concept of Entrepreneurship</b> <b>Entrepreneurship-</b> Entrepreneurship - Enterprises:-Conceptual issue Entrepreneurship vs. Management, Entrepreneurial motivation. Performance & Record, Role & Function of entrepreneurs in relation to the enterprise & relation to the economy, Source of business ideas, Entrepreneurial opportunities, The process of setting up a business.	
<b>2</b>	<b>Project Preparation &amp; Marketing analysis</b> Qualities of a good Entrepreneur, SWOT and Risk Analysis. Concept & application of Product Life Cycle (PLC), Sales & distribution Management. Different Between Small Scale & Large Scale Business, Market Survey, Method of marketing, Publicity and advertisement, Marketing Mix.	
<b>3</b>	<b>Institutions Support</b> Preparation of Project. Role of Various Schemes and Institutes for self-employment i.e. DIC, SIDA, SISI, NSIC, SIDO, Idea for financing/ non financing support agencies to familiarizes with the Policies /Programs& procedure & the available scheme.	

4	<b>Investment Procurement</b> Project formation, Feasibility, Legal formalities i.e., Shop Act, Estimation & Costing, Investment procedure - Loan procurement - Banking Processes.	
	<b>Productivity</b>	<b>10</b>
1	<b>Productivity</b> Definition, Necessity, Meaning of GDP.	
2	<b>Affecting Factors</b> Skills, Working Aids, Automation, Environment, Motivation How improves or slows down.	
3	<b>Comparison with developed countries</b> Comparative productivity in developed countries (viz. Germany, Japan and Australia) in selected industries e.g. Manufacturing, Steel, Mining, Construction etc. Living standards of those countries, wages.	
4	<b>Personal Finance Management</b> Banking processes, Handling ATM, KYC registration, safe cash handling, Personal risk and Insurance.	
	<b>Occupational Safety, Health &amp; Environment Education</b>	<b>15</b>
1	<b>Safety &amp; Health</b> Introduction to Occupational Safety and Health importance of safety and health at workplace.	
2	<b>Occupational Hazards</b> Basic Hazards, Chemical Hazards, Vibro-acoustic Hazards, Mechanical Hazards, Electrical Hazards, Thermal Hazards. Occupational health, Occupational hygienic, Occupational Diseases/ Disorders & its prevention.	
3	<b>Accident &amp; safety</b> Basic principles for protective equipment. Accident Prevention techniques - control of accidents and safety measures.	
4	<b>First Aid</b> Care of injured & Sick at the workplaces, First-Aid & Transportation of sick person	
5	<b>Basic Provisions</b> Idea of basic provision of safety, health, welfare under legislation of India.	
6	<b>Ecosystem</b> Introduction to Environment. Relationship between Society and Environment, Ecosystem and Factors causing imbalance.	
7	<b>Pollution</b> Pollution and pollutants including liquid, gaseous, solid and hazardous waste.	
8	<b>Energy Conservation</b> Conservation of Energy, re-use and recycle.	
9	<b>Global warming</b> Global warming, climate change and Ozone layer depletion.	
10	<b>Ground Water</b> Hydrological cycle, ground and surface water, Conservation and Harvesting of water	
11	<b>Environment</b> Right attitude towards environment, Maintenance of in -house environment	
	<b>Labour Welfare Legislation</b>	<b>5</b>
1	<b>Welfare Acts</b> Benefits guaranteed under various acts- Factories Act, Apprenticeship Act, Employees State Insurance Act (ESI), Payment Wages Act, Employees Provident Fund Act, The Workmen's compensation Act.	

	<b>Quality Tools</b>	<b>10</b>
1	<b>Quality Consciousness :</b> Meaning of quality, Quality Characteristic	
2	<b>Quality Circles :</b> Definition, Advantage of small group activity, objectives of quality Circle, Roles and function of Quality Circles in Organization, Operation of Quality circle. Approaches to starting Quality Circles, Steps for continuation Quality Circles.	
3	<b>Quality Management System :</b> Idea of ISO 9000 and BIS systems and its importance in maintaining qualities.	
4	<b>House Keeping :</b> Purpose of Housekeeping, Practice of good Housekeeping.	
5	<b>Quality Tools</b> Basic quality tools with a few examples	



**6.2 PRACTICAL TRAINING (ON-JOB TRAINING)**  
**(BLOCK – I)**  
**DURATION: 12MONTHS**

**GENERAL INFORMATION**

- |                                    |   |  |
|------------------------------------|---|--|
| 1) <b>Name of the Trade</b>        | : | <b>Micro Finance Apprentice</b>  |
| 2) <b>Batch size</b>               | : | a) Apprentice selection as per<br>Apprenticeship Guidelines<br><br>b) As per NAPS Guidelines |
| 3) <b>Examination</b>              | : | a) The internal assessment will be held<br>on completion of the block                        |
| 4) <b>Instructor Qualification</b> | : |  |

- i) Degree/Diploma in bachelor of commerce/business administration /retail management from recognized university/Board with one/two year post qualification experience respectively in the relevant field.

- 5) **Infrastructure for On-Job Training** : - As per Annexure – II

## 6.2.1 BROAD SKILL COMPONENT TO BE COVERED DURING ON-JOB TRAINING

### BLOCK – I

1. Sourcing of customers
2. Assistance with application process
3. Loan Disbursement
4. Collection and Follow-up

DURATION: 12 MONTHS (52 WEEKS)	
SL NO	LIST OF PRACTICAL SKILLS TO BE COVERED DURING ON JOB TRAINING
1	<ul style="list-style-type: none"> <li>The organizations vision, mission and organization structure, background and history.</li> <li>Types of Products available, their features and services offered to potential customers</li> <li>Standard operating procedure and guidelines to perform their function Risk compliance and risk associated with various products</li> <li>Types of customers segments and their suitability for the products offered</li> <li>Understanding Code of Conduct with customers and security procedures for handling sensitive customer information and safe guarding their information</li> <li>Understanding the Products offered by other financial providers, money lenders etc.</li> <li>Procedure for digitally updating customer details, if required</li> <li>Factors that impact the creditworthiness of the customer Basic economic, accounting and financial concepts such as interest rates, profit/loss etc.</li> </ul>
2	<ul style="list-style-type: none"> <li>The roles and responsibilities of the job – the Company's expectation of the role</li> <li>List of supporting documents required with specifics</li> <li>Procedure for assisting customers with application forms and processes</li> <li>The organizations' policy of privacy &amp; discretion when dealing with customer's personal information</li> <li>All relevant legal procedures involved in application Methods to format data and information required for reporting on customer base</li> </ul>
3	<ul style="list-style-type: none"> <li>Escalation matrix or deviation approval process, in the case application is rejected.</li> <li>All relevant legal procedures involved in application</li> <li>The regulatory system that governs banks and their impact on procedures.</li> <li>Requirements for KYC Norms, acceptable options of identity &amp; address proof, supporting documents required and other identification procedures.</li> <li>Methods to calculate interest &amp; principal amounts for loan repayment.</li> <li>Modes of payment available to the customer.</li> <li>Basic IT skills and operating procedures to update status of loans sourced, Disbursed, Total loan details.</li> <li>Factors that impact the creditworthiness of the customer.</li> <li>Basic economic, accounting and financial concepts such as interest rates, profit/loss etc.</li> <li>Basic accounting techniques for recording transactions if required.</li> </ul>
4	<ul style="list-style-type: none"> <li>Company policy for collection</li> <li>Dispute and redress mechanism</li> <li>Update change of customers' information, providing and maintaining MIS report, reviewing of collection feedback on daily, Weekly &amp; Monthly basis, etc.</li> <li>Recommend legal actions for non-recoverable cases and follow up with the Legal Cell for the closure of the cases</li> </ul>



## ASSESSMENT STANDARD

### 7.1 Assessment Guideline:

Appropriate arrangements should be made to ensure that there will be no artificial barriers to assessment. The nature of special needs should be taken into account while undertaking assessment. Due consideration to be given while assessing for team work, avoidance/reduction of scrape/wastage and disposal of scarp/wastage as per procedure, behavioral attitude and regularity in training.

The following marking pattern to be adopted while assessing:

- a)** Weightage in the range of 60-75% to be allotted during assessment under following performance level:

For this grade, the candidate with occasional guidance and showing due regard for safety procedures and practices, has produced work which demonstrates attainment of an acceptable standard of craftsmanship.

In this work, there is evidence of:

- Good skill levels in the use of hand tools, machine tools and workshop equipment
- Many tolerances while undertaking different work are in line with those demanded by the component/job.
- A fairly good level of neatness and consistency in the finish
- Occasional support in completing the project/job.

- b)** Weightage in the range of above 75%- 90% to be allotted during assessment under following performance level:

For this grade, the candidate, with little guidance and showing due regard for safety procedures and practices, has produced work which demonstrates attainment of a reasonable standard of craftsmanship.

In this work, there is evidence of:

- good skill levels in the use of hand tools, machine tools and workshop equipment
- The majority of tolerances while undertaking different work are in line with those demanded by the component/job.
- a good level of neatness and consistency in the finish
- little support in completing the project/job

- c) Weightage in the range of above 90% to be allotted during assessment under following performance level:

For performance in this grade, the candidate, with minimal or no support in organization and execution and with due regard for safety procedures and practices, has produced work which demonstrates attainment of a high standard of craftsmanship.

In this work, there is evidence of:

- High skill levels in the use of hand tools, machine tools and workshop equipment
- Tolerances while undertaking different work being substantially in line with those demanded by the component/job.
- A high level of neatness and consistency in the finish.
- Minimal or no support in completing the project

## 7.2 FINAL ASSESSMENT- ALL INDIA TRADE TEST (SUMMATIVE ASSESSMENT)

SUBJECTS	Marks	Sessional Marks	Full Marks	Pass Marks	Duration of Exam.
Practical	100		100	70	2 hrs.
Trade Theory	100		100	70	2 hrs.
<b>Grand Total</b>	<b>200</b>		<b>200</b>	-	

Note: - The candidate pass in each subject conducted under all India trade test.

## **7. FURTHER LEARNING PATHWAYS**

### **Employment opportunities:**

On successful completion of this course, the candidates shall be gainfully employed in the following industries:

1. Banks
2. Micro Finance Companies

**TOOLS & EQUIPMENT FOR BASIC TRAINING****INFRASTRUCTURE FOR PROFESSIONAL SKILL & PROFESSIONAL KNOWLEDGE****TRADE: MICRO FINANCE APPRENTICE****LIST OF TOOLS & EQUIPMENTS FOR 30 APPRENTICES****A. General equipment's:-**

<b>Sl. No.</b>	<b>Name of the items</b>	<b>Quantity (indicative)</b>
1.	White Board / Black Board	1
2.	White Board Marker / Black Board Chalks	
3.	Projector	1
4.	Laptop	1
5.	Internet Access	
6.	Notepads & pens	

**Note:** In case of basic training setup by the industry the tools, equipment and machinery available in the industry may also be used for imparting basic training.

**INFRASTRUCTURE FOR ON-JOB TRAINING**

**TRADE: MICRO FINANCE APPRENTICE**

Actual training will depend on the existing facilities available in the establishments. However, the industry should ensure that the broad skills defined against On-Job Training part (i.e. 12 months) are imparted. In case of any shortfall, the concern industry may impart the training in cluster mode/ any other industry/ at ITI.



**GUIDELINES FOR INSTRUCTORS AND PAPER SETTERS**

1. Due care to be taken for proper & inclusive delivery among the batch. Some of the following some method of delivery may be adopted:
  - A) LECTURE
  - B) LESSON
  - C) DEMONSTRATION
  - D) PRACTICE
  - E) GROUP DISCUSSION
  - F) DISCUSSION WITH PEER GROUP
  - G) PROJECT WORK
  - H) INDUSTRIAL VISIT
2. Maximum utilization of latest form of training viz., audio visual aids, integration of IT, etc. may be adopted.
3. The total hours to be devoted against each topic may be decided with due diligence to safety & with prioritizing transfer of required skills.