



TrainingCentral

Assignments in Financial Inclusion

by

TrainingCentral Solutions

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About TrainingCentral

TrainingCentral Solutions Private Limited (TC) is a Mumbai, India-based organization focused on training solutions for the Banking, Financial Services and Insurance (BFSI) domain. We have designed and delivered innovative solutions to the Indian Financial Inclusion (FI) sector; our clients have been service providers, banks, microfinance institutions (MFIs) and a foreign social sector organisation. Content designed by us has been deployed by the Indian FI sector regulator (NABARD) for pan-India training programs. Our work in this sector spans consulting, content design and development, technology hosting and other support services.

In over 10 years, TC has built a unique and powerful catalogue of ready products which companies subscribe to for their training in domain and compliance. These include the following -

- Online Domain Courses
- Online Compliance-related Courses
- Solutions focused on Training

Key offerings to the financial inclusion sector from TC are –

1. Solutions Management – complete outsource of scalable online architecture with program management
2. End-to-end solution Management - Delivery of training both online and offline, LMS Hosting and development operations support.
3. Multi-lingual content design for classroom as well as on connected/un-connected devices. We have developed courseware in English, Hindi (India’s national language) and many regional languages. Most of the courseware developed have voice-over.


Our trainer network has [500+ domain experts](#) across the country to support our various offerings. The following are URLs which can be accessed for more information on TrainingCentral:

TC URL http://www.trainingcentral.co.in	Portal for accessing TC and third-party courses and offerings in training.
Finnet URL http://www.finnet.co.in	Portal for searching for established finance professionals
Gram Shakthi Certification http://paalavi.com/GS	Accessed across the country in over 10 states, in 3 languages (HN, MR, AS)
CRISIL Foundation’s Mein Pragati portal, https://paalavi.com/CRISIL_meinpragati/	Accessed across the country in over 10 states, in 3 languages (HN, MR, AS)

Significant Assignments

We have supported organisations in the financial inclusion domain through content creation, delivery and regionalisation.

Centre for Financial Literacy [Nov 2021 – Jan, 2023]

Assignment name:	Project Centre for Financial Literacy (8 languages)
	
Languages/Location within country: Spanning 8 languages (English, Hindi, Marathi, Bengali, Assamese, Ladhaki, Urdu, Punjabi)	Duration of assignment (months): Project execution: 10 months (through the COVID pandemic)
Name of Client: A Leading CSR in India with a mandate to deliver financial inclusion/literacy by Reserve Bank of India (RBI)	Total No. of staff-months of the assignment: 60 person months approx. Project Manager 1: 8 months Project Manager 2: 6 months Technical Support: 12 months Graphic Designer: 8 months Subject Matter Expert: 8 days Instructional Designer: 5 months Translator: 7 translators – 18,000x7 words Voice-over Artists: none Illustrator: none
Contact Person, Title/Designation, Tel. No./Address:	Ref CSR Client, provided on request.
Start date (month/year): Nov 2021 Completion date (month/year): 15 Sept, 2022	No. of professional staff-months provided by your consulting firm/organization or your sub consultants: 36 months (approx..)
<p>Description of Project:</p> <p>Target Audience - Field Workers of CRISIL Foundation working in the Central for Financial Literacy (CFL) centres with Vernacular Education - 12th standard or graduates. Selected from villages to work at Block level as Business Facilitators.</p> <p>Program Pre-requisites - Access to online mobile app with delivery of video tutorials and other learning activities.</p> <p>Program Objectives –</p> <p>The Centre for Financial Literacy project has been conceptualised by the Reserve Bank in 2017 as an innovative and participatory approach to financial literacy at the Block level involving select banks and non-governmental organisation (NGOs). Initially set up in 100 blocks on a pilot basis, the project is now being scaled up across the country to every block in a phased manner by March 2024. CRISIL Foundation is the only corporate CSRs participating in the implementation of the CFL project.</p> <p>During the expansion phase, CRISIL Foundation has been given a mandate to set up and operationalise 429 CFL centres. This training program is developed for the induction of newly recruited CFL field team members. The expected training outcomes will be measured through achievements of business targets defined by RBI as below:</p> <ul style="list-style-type: none"> • Each CFL Centre will cover 3 blocks • Each centre will cover 50% of the villages within its territory and 	

- 30% of population in the age group 18–60 years. Women, earning members and youth will receive priority.

Coverage

1. About the CFL Project
2. Financial habits of Goal Setting and Financial Planning
3. Financial Instruments like Savings, Investment, Loan, Insurance and Pension.
4. Digital Finance and Grievance Redressal
5. Soft skills for working with a team and motivation, adult learning
6. Understanding data

Duration – 11 hours

Program Methodology

TrainingCentral delivered the complete content, program flow and videorecording based program for the training.

The training program is required to be delivered in 8 languages – English, Hindi, Marathi, Punjabi, Bengali, Assamese, Urdu and Ladhaki. TrainingCentral submitted a design which envisaged the training program to be delivered using video recording of trainers in the respective 8 languages delivering the training. The recording would then be superimposed with engaging graphics to make the delivery interactive and interesting. Accordingly, TrainingCentral set-up its recording studio in the Charni Road office in South Mumbai.

A key project risk arose due to the occurrence of the Omicron pandemic, which threatened to disturb the complete schedule, especially as metros were impacted hard due to the pandemic. As risk mitigant, TrainingCentral requested the client’s go-ahead to set-up a parallel video recording studio in Mohali, as two of the language trainers were based there and it could be a hub for the North India-based trainers. This was done in record time and two studios functioned in parallel for the recording of the training.

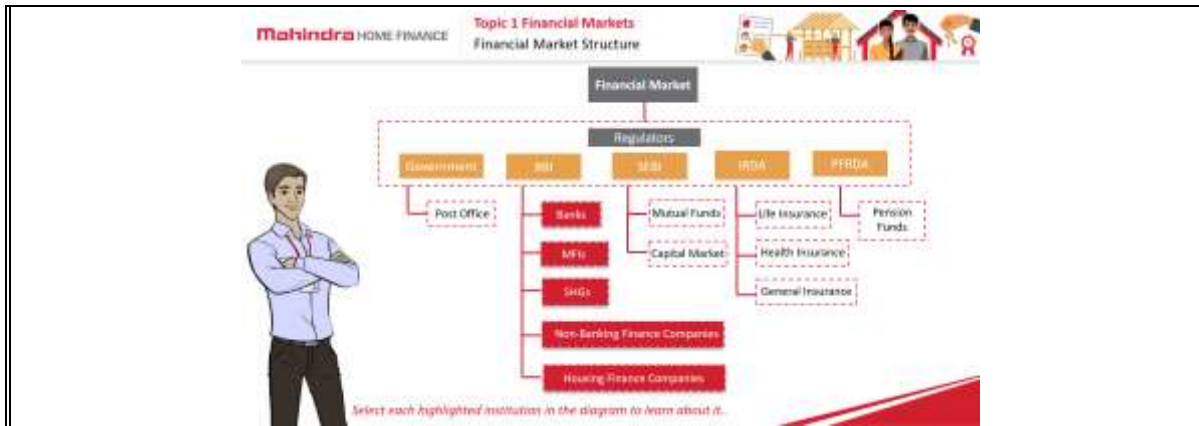
At the time of writing, the video recording of all but 2 languages were completed, and post-production tasks were underway.

Description of actual services provided by your staff within the assignment:

1. Content Development
2. Storyboard Creation: 1st level review and update on the basis of client’s feedback
3. Video Shooting – across all 8 languages anchored by 8 trainers in finance
4. Graphic Design, 1st level review and update on the basis of client’s feedback
5. Illustration and Artwork: None
6. Voice Over recording: None
7. Development of the course: Animation, Video-cutting, Retrofitting, syncing; completed In-house
8. Testing and quality check for e-learning content
9. Assistance to client’s IT Team for LMS setup
10. Mobile App customization

Rural Housing Workforce Training [Nov 2019 – Apr 2021]

Assignment name:	Project Shubhaarambh (<i>Good Beginning</i>)
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Location within country: Pan-India access	Duration of assignment (months): Project execution: 15 months (Extended due to COVID pandemic) LMS hosting and customer support: Under discussion
Name of Client: International Finance Corporation, Mahindra Rural Housing Finance Limited	Total No. of staff-months of the assignment: 56 person months (approx.) Project Manager 1: 13 months Project Manager 2: 6 months Project Manager 3: 12 months Technical Support: 2 months Graphic Designer: 5 months Subject Matter Expert: 6 months Instructional Designer: 5 months Translator: NA Voice-over Artists: 4 months Illustrator: 3 months
Contact Person, Title/Designation, Tel. No./Address:	Srijan Kaushik, Associate Operations Officer at IFC, +91 9717090679
Start date (month/year): Dec 2019 Completion date (month/year): April 2021	No. of professional staff-months provided by your consulting firm/organization or your sub consultants: 60 months
Description of Project: MRHFL's Shubhaarambh Program is a 16 e-learning hours online-only program focusing designed and developed for onboarding training of newly recruited employees. The target audience is employees recruited for the role of Customer Manager (Operations and Collections) from rural background with minimum qualification of graduation. The certification is provided through a customised Mobile App with capability to progress offline too, in order to facilitate access even when networks is unreliable. In this initial phase, project content is delivered in English language with future plan to create regionalised versions. The program focuses on MRHFL's products and processes in Rural Home Loan Finance. The aim is to prepare new employees to be job-ready with functional and behavioural knowledge related to their role. All modules in the program are joined together with the common thread of organisation's core value of 'Sewa Bhavna' (Customer Focus).	
Description of actual services provided by your staff within the assignment: <ol style="list-style-type: none"> 11. Content Review: 1st level review of content, review of question banks 12. Storyboard Creation: 1st level review and update on the basis of client's feedback 13. Graphic Design, 1st level review and update on the basis of client's feedback 14. Illustration and Artwork: Selection of the 1st look of the character and review of the character created by the illustrator, update on the basis of client's feedback 	

15. Voice Over recording: 1st level review
16. Development of the course: In house
17. Testing and quality check for e-learning content
18. Assistance to client's IT Team for LMS setup
19. Mobile App customization

GramShakti Certification for CRISIL Foundation [December 2017 - Ongoing]



TC has been given the mandate for the first completely online certification for the village-based Bank Sakhi – the GramShakti Worker!

GramShakti Certification is now live 4 states of India with over 350 participants since June 2018. 68 of these participants have completed the Certification. CRISIL Foundation proposes to launch the Certification in other states where it has its operations too.

This 30-hour Certification is fully accessible through this mobile app. To get started, the participant just needs to download and install the mobile app from the GS Website (<http://paalavi.com/GS/>) and login into the GramShakti Mobile using his/her mobile number; thereafter he or she can get started with the Certification module by module.

The Certification user environment as well as the content is in the regional languages i.e., Hindi and Assamese languages. The certification spans 11 modules that cover the complete span of Financial Inclusion and Literacy, including modules on Financial Planning, Savings, Investment, Loans, Insurance, Pension and Livelihood. A Special chapter is also included to introduce latest elements in Digital Finance to the participants.

Each module is divided into chapters which explain every topic in an interactive and story-telling format. Once the chapter is downloaded, participant can view it anytime and anywhere without internet connection. As the participant is potentially in remote and rural locations, the app supports offline access feature; once the participant downloads the chapters, module progress can progress even without internet connection.


On viewing all the chapters within the Module, the participant has to pass a Module-end test to be able to proceed with the next Module. The participant has to answer questions extracted from a question bank in randomised manner. The question bank consists of 3 categories of questions: Simple, Moderate and Complex. We have also included module-end context-specific questions to ensure verification of diligent understanding of the module.

Certification credibility is an important consideration. To ensure that application of the Certification is assessed, the certification includes exercises to ensure that participant applies theoretical knowledge to real-life requirements such as making PAN Card application, opening Savings account, preparing household budget and so on. The proven Rubrics Grading method is used to grade exercise-related submissions by participants. That means there are pre-defined parameters on which exercises will be graded.

The Certification grading mechanism takes into consideration Module tests scores and grades assigned to exercises.

The GramShakti Certification is designed keeping in mind our target audience from remote rural part of India. Help Videos have been created for explaining app navigation and frequently faced technical issues. Apart from this, user can seek IT support via e-mail, phone call or over a WhatsApp group chat from published TC numbers and e-mail ids.

From the response we are getting from the field, we are sure that GramShakti will be a gamechanger in making every village of India progressive in financial literacy!

Assignment name:	GramShakti Certification for CRISIL Foundation An online-only 30-hour e-learning-based Certification that a Sakhi (one of the members of a village-based SHG) completes over 3-4 months at the end of which on successful completion, she is made a Gram Shakti Worker. She is the champion of financial Inclusion in her village and the surrounding villages.
	
Location within country: Assam, Haryana, Rajasthan, Maharashtra, West Bengal	Duration of assignment (months): POC: 2 months Project execution: 12 months LMS hosting and customer support: June 2018 to Mar 2022
Name of Client: CRISIL Foundation	Total No. of staff-months of the assignment: 55 months Project Manager 1: 6 months Project Manager 2: 6 months Project Manager 3: 9 months Technical Support: 9 months Graphic Designer: 5 months Subject Matter Expert: 3 months Instructional Designer: 5 months Translator: 3.5 months Voice-over Artists: 3.5 months Illustrator: 5 months

Contact Person, Title/Designation, Tel. No./Address:	Mr. Abhishek Neelkanthan, Associate Director, +91 9810233622
Start date (month/year): December 2017 Completion date (month/year): Ongoing	No. of professional staff-months provided by your consulting firm/organization or your sub consultants: 70 months
<p>Description of Project:</p> <p>GramShakti Certification is a 30 e-learning hours online-only program focusing on financial literacy and Financial Inclusion. The program is targeted for a woman from a rural village in India with a minimum qualification of having completed 10th Standard. The certification is provided through a customised Mobile App with capability to progress offline too, in order to facilitate access even when networks is unreliable. The entire certification is developed in 4 regional languages – Hindi, Assamese, Marathi (ongoing) and Bengali (to be initiated) with a roadmap to develop it in other regional languages.</p> <p>Apart from e-learning, practical exercises are also part of this certification which will prepare the participant for the actual groundwork.</p> <p>For this project, CRISIL Foundation was selected as a finalist for SANDVIC Gender Award, 2019.</p>	
<p>Description of actual services provided by your staff within the assignment:</p> <ol style="list-style-type: none"> 20. Courseware design approach: Conceptualisation of broad design for the entire program and defining the table of content 21. Content Creation: Finalization of content, 1st level review of content, update of content on the basis of the client’s feedback, review of question banks, putting together documentation for various government financial schemes covered under the scheme 22. Storyboard Creation: 1st level review and update on the basis of client’s feedback 23. Graphic Design, 1st level review and update on the basis of client’s feedback 24. Illustration and Artwork: Selection of the 1st look of the character and review of the character created by the illustrator, update on the basis of client’s feedback 25. Translation: Coordination with translation agency 26. Voice Over recording: 1st level review 27. Development of the course: In house 28. Testing and quality check for e-learning content 29. LMS setup 30. Mobile App customization <p>Post Go-Live:</p> <ol style="list-style-type: none"> 1. LMS hosting and user management 2. Periodic MIS generation and statistical analysis 3. Customer support via email, call, WhatsApp and its documentation in Bug-tracker 4. Enhancement to include additional languages. 	

Janalakshmi Microfinance [Oct 2016]

Design of content for the Emerging Market Business (later named Business First) (business loans for small business) for the Credit and Collection

● **Target Audience** – Credit and Collection teams for the product.

● **Training Mode & Duration** – Classroom and online; 3 days

● **Unique features**

- ▶ Practical examples in credit evaluation, credit bureau report analysis, bank statement analysis and overall evaluation framework.
- ▶ Modular design to facilitate ease in change management
- ▶ Tastefully designed training material to ensure aesthetic appeal

● **TC delivery** –

- ▶ Training content, inclusive of PPT, Trainer’s Guide, Participant’s Guide, case studies in the form of financials of customers, CIBIL Report formats, exercises for evaluation of creditworthiness of customers.

● **Roadmap going forward**

- ▶ Whether TrainingCentral is expected to continue to support the program – *Yes, TC has been invited to present its offerings to the Bank Set-up Unit in Janalakshmi.*



Testimonial

“We enjoyed working with you and the contents are well-structured. Thanks a lot!” – Cecil Lazarus, Vice President - Audit & Training, Janalakshmi Finance

IDFC Bank – Joint Liability Group (JLG) [Apr 2015]

IDFC is one of the latest banks to be launched in India under a scheme where the Central Bank is permitting organisations with strong financials and a good management to set-up bank. A key condition was that the banks open a percentage of their branches in the rural areas. [IDFC Bank](#) initiated its offerings with the Joint Liability Group (JLG) Loans in central India. Under the JLG model, banks and financial institutions give small loan (not exceeding USD 750/-) to individuals who form groups called JLGs. The responsibility of repayment of each individual’s loan is on the group. Members take loans for starting their own income-generating ventures.



Figure 1: Typical seating formation during a JLG meeting

● **Target Audience:** Regional Officers; typically, with 10 to 12 years of formal education.

● **Our delivery:** Designed of the complete program on JLG for the new bank executives who would be selling and servicing the product in through the branches of IDFC Bank.

GIZ – BIRD, NABARD [Sep 2013]

A key component of the Indian banking system is over 370 District Credit Co-operative Banks (DCCBs). These banks have a network in rural and semi-urban locations in India. They are lag in use of technology and networking in their operations. GIZ and NABARD launched a powerful initiative to get the DCCBs to adopt technology in the form of -

- Core-Banking system.
- Integration with RTGS and NEFT payments.



Figure 2: NABARD

- c. Integration with India's authentic card payment system from the National Payments Corporation of India (NPCI).
- d. Integration with India's nationwide authentication system called 'Aadhaar'.

● **Target Audience:** Technologists, Operations Managers of DCCBs.

● **Our delivery:**

- a. Submission of a report on methodology and channel for delivering training programs to bankers and technologists for the above programs and to building a pool of master trainers.
- b. Propose training material/content to design and develop more user-friendly content
- c. Propose online/offsite programs with technology elements like core banking training software, interfaces with NEFT/RTGS payment systems and card systems.

Suryoday Microfinance [Aug 2013]

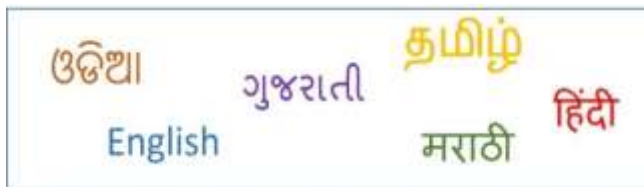


Figure 3: The Indian languages in which the courseware is accessible to the Suryoday MF RO.

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Figure 4: A screenshot of the video shoot for the e-learning course on processes

● **Our**

● **LMS Hosted for SMF:** <http://suryoday.trainingcentral.co.in>

Suryoday MF is a microfinance institution in India with a presence through 174 branches across 7 states in India. The MF works in the low-income segment, offering unsecured loans to women. The 'Relationship Officer' (RO) plays a pivotal role in ensuring financial discipline in the members of various groups and ensuring monthly collections and thus a high %age of recovery.

To ensure uniform training across the company, the undergo online and classroom training for 3 weeks. can *select* the language in which they wish to take online course. This ensures higher effectiveness of making the front-line employees well-equipped to their tasks in the field.

● **Target Audience:** Regional Officers; typically, with 10 to 12 years of formal education.
delivery: TC designed the complete LMS portal, the courseware and translated them in various regional languages

GIZ – NABARD [Feb 2013]

The German Development Cooperation organisation GIZ supported NABARD¹ in designing a comprehensive Self-Help Group (SHG) Financial Awareness and Education Toolbox. This toolbox consists of diverse awareness and education modules.

¹ National Bank for Agriculture and Rural Development (NABARD) is the Government of India-controlled apex development bank for agriculture and rural development in India. It is the key organisation to implement country-wide financial inclusion programs.

The Education Modules can be used by Support Agencies, Banks, Government Financial Literacy and Credit Counseling Centre (FLCCs), Non-Government Organisations (NGOs), Federations etc. as part of a structured and modular training program.

The Education Modules consist of 6 sessions dealing with the general concept of budgeting, savings and loans, but also specifics about SHG banking and provide an introduction into other financial services like insurance, remittances or pensions. It also deals with guidelines for taking up income generating activities through SHGs. For the implementation of the trainings, Facilitator Guides as well as Participation Guides and Flip Charts to be used during the training have been developed.



Figure 5: The main protagonist 'Asha' (Indian word for 'hope'), a rural woman, designed by TC

- **Target Audience:** All these tools target rural low-income households who either are already SHG members or might be interested in joining a SHG.
- **Our Delivery:** TrainingCentral has designed the complete program and worked with the agencies to test pilot the program at 2 locations in India. The challenge in designing the courseware was to address the training needs of a potentially illiterate SHG member.

FINO Paytech [2008 to Sep 2011]

FINO Paytech is a leading financial inclusion solutions and services company which offers an alternative channel for payments and banking to the unbanked. The organisation provides last-mile operational support to banking and finance sector. It has over 26 million transacting customers across India and close to 29,000 'touch-points'. Their coverage spans close to 500 out of India's 660 districts. The organization is also a recipient in 2015 of a payment bank license and is expected to launch the same in 2016.



Figure 6: An image from our content designed for FINO

- **Target Audience:** The target audience is the Business Correspondents (BCs) in the microfinance domain. These are usually residences of the area where the FI services are delivered, with around 12-14 years of education and are the foot-soldiers of banking in remote locations in India
- **Our Delivery:** TrainingCentral designed and developed an integrated training solution for them spanning classroom training, online courseware and mobile-based reference material in English, Hindi and over 5 other regional languages. Technology-based courses had voice-over. The program provided a complete training to the BCs on concepts, operations and technology interfaces.
- **LMS Hosted** for FINO hosted by TC: <http://fino.trainingcentral.co.in>