



TLE Foundation

Placement-Linked Microfinance Program

Type

Certificate Program

Mode

Campus

Duration

1 month

Total fees

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TLE Foundation

TeamLease EdTech Foundation is a Section 8, FCRA-registered not-for-profit organization focused on enhancing youth employability through education, skill development, and work-linked learning pathways. The Foundation works towards bridging the gap between academic learning and industry requirements by creating accessible, outcome-driven opportunities. Through collaborations with institutions, organizations, and industry partners, it enables individuals to build relevant skills and achieve sustainable career growth. Its initiatives focus on empowering youth, promoting inclusive learning, and preparing a future-ready workforce.

Placement-Linked Microfinance Program

Highlights

- ◆ One-Month Practical Training
- ◆ Multiple Career Pathways
- ◆ Service-Sector Skills
- ◆ Placement-Linked Learning
- ◆ Training Across Multiple Cities

Learning outcomes

- ◆ Build Role-Specific Skills
- ◆ Gain Practical Industry Exposure
- ◆ Improve Workplace Readiness
- ◆ Strengthen Customer & Professional Skills

Eligibility Criteria

10+2 pass or graduate candidates

Candidates from the following locations are eligible to apply: Faridabad (Haryana), Nashik (Maharashtra), Vadodara (Gujarat), and Peenya and Nelamangala (Karnataka).

Curriculum Overview

Module 1: Fundamentals of Microfinance (2 subjects)

- ◆ Introduction & objectives and importance of microfinance
 - ◆ Understanding customer risks in microfinance
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Module 2: Basics of Lending (8 subjects)

- ◆ Banking and microfinance loan products
- ◆ Secured and unsecured loans
- ◆ Mortgage and assignment
- ◆ Interest rates
- ◆ EMI
- ◆ drawing power and sanctioned limits
- ◆ Personal
- ◆ business and vehicle loans



Curriculum Overview (continued)

Module 3: Customer Sourcing & Loan Sales (7 subjects)

- ◆ Identifying and mapping prospective customers
 - ◆ Presenting microfinance products
 - ◆ Converting prospects into customers
 - ◆ Cross-selling relevant financial products
 - ◆ Customer service during and after loan processing
 - ◆ Practical customer interaction and sales activities
 - ◆ Territory mapping and customer-group identification
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Module 4: Loan Application & Disbursement (6 subjects)

- ◆ Microfinance loan and investment application process
- ◆ Due diligence and document validation
- ◆ Application form filling and KYC documentation
- ◆ Loan sanction and disbursement process
- ◆ Collection and verification of financial documents
- ◆ Pre-disbursement customer discussions and formalities



Curriculum Overview (continued)

Module 5: Collections & Debt Management (8 subjects)

- ◆ Special Mention Accounts and NPAs
 - ◆ Classification of standard
 - ◆ sub-standard
 - ◆ doubtful and loss assets
 - ◆ Intentional and financial default
 - ◆ Debt recovery procedures
 - ◆ Credit counselling and debt-management planning
 - ◆ Recovery guidelines and legal aspects of repossession
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Module 6: Business Facilitation & Sales Acceleration (7 subjects)

- ◆ Role of Business Facilitator/Correspondent
- ◆ Borrower profiling and financial advisory skills
- ◆ Debt management and marketing skills
- ◆ Sales process and sales funnel
- ◆ Active listening and telephonic etiquette
- ◆ Client development and sales meetings
- ◆ Customer loyalty & complaint handling and phone-sales techniques



Curriculum Overview (continued)

Module 7: Employability & Customer Management Skills (7 subjects)

- ◆ Lead generation
- ◆ prioritisation and filtering
- ◆ Customer need identification and solution offering
- ◆ Objection handling and sales closure
- ◆ Documentation and professional grooming
- ◆ Effective communication and interpersonal skills
- ◆ Negotiation and handling difficult customers

Module 8: Digital Literacy & Assessment (6 subjects)

- ◆ Computer basics and operations
- ◆ Introduction to MS Office
- ◆ Internet fundamentals and online communication
- ◆ Applications of the internet
- ◆ Practical digital activities
- ◆ Final assessment and programme feedback