

**SCHEDULE OF CAPACITY BUILDING PROG.- MODULE II  
FOR PRESIDENTS AND SECRETARIES**

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**TOPIC : MICRO - CREDIT FINANCING  
(Internal Loaning, Loans from NGO And SHG Bank Linkage)**

<b>SESSIONS</b>	<b>T O P I C S</b>
<b>Eve of Training</b>	<b>Arrival : Registration and Out line of Programme</b>
	<b>1<sup>ST</sup>. DAY</b>
I SESSION	⇒ Internal Micro-Credit Financing: <ul style="list-style-type: none"> <li>• Objectives, Purpose and Methodology</li> <li>• Principles and Criteria for deciding on applications for loans, from group members. ( Assessment of members)</li> </ul>
II – III SESSION	⇒ Loan application – Sample format and exercises in filling loan application forms. ⇒ How to grant loans at meetings : Arriving at a consensus on lending to members from limited resources mobilised in the last six months. ⇒ Recording consensus decision or resolution in proceedings / minutes book.
IV – V SESSION	⇒ Practical exercises, in two separate groups –on conducting a meeting, for deciding on loan applications, and recording proceedings in a proper format.
VI SESSION	⇒ Reporting on group exercise, decisions taken/ resolutions passed and feed back from observers.

<b>SESSIONS</b>	<b>T O P I C S</b>
	<b>2<sup>ND</sup>. DAY</b>
I SESSION  II SESSION	<p>⇒ Exercise (Games) in building Trust, Confidence and Positive attitude necessary for Internal Loaning :</p> <ul style="list-style-type: none"> <li>• On building trust and confidence among SHG members, through Tower Building and Trust Walk Games followed by sharing, reflection and discussion.</li> <li>• On Positive and Cooperative attitude among SHG members, through a game/activity done twice- once with negative and uncooperative attitude and second time with a positive and cooperative attitude.</li> </ul>
III - IV SESSION	<p>⇒ Many examples in Loan Demand and Repayment Schedules.  ⇒ Calculation of interests and fines.  ⇒ Loan, Interest and Fine Ledgers.</p>
V - VI SESSION	<p>⇒ Practical exercises in groups for preparing Loan Demand and Repayment Schedules.</p>
	<b>3<sup>rd</sup>. DAY</b>
I SESSION	<p>⇒ Assessment / Grading of an SHG based on NABARD format</p>
II SESSION	<p>⇒ Micro-Credit Financing – form NGO  Criteria, Terms and Conditions of Repayments Interests etc. and Procedure  Application, Resolution, Balance Sheet as at date of Application, Agreement etc.</p>
III – IV SESSION	<p>⇒ SHG Bank Linkage under SGSY Programme :  R.F. (Cash Credit) and Long Term Loan- Criteria, Terms and Conditions of Repayments Interests etc. and Procedure  Application and Interse-Agreement in prescribed format. Attested copy of Resolution, Balance Sheet as at date of Application, along with schedules of Savings and Loans Outstanding.</p>
V SESSION	<p>⇒ EVALUATION AND CONCLUSION</p>

**N.B. :** Since the Training Programme is a residential one, the six sessions will be spread out from 7.30 a.m. to 8 p.m., with two breaks of one hour each for lunch and for evening relaxation. In between sessions there will be short breaks of 10 minutes during which some warming-up games will be conducted for breaking the monotony.