

Use of Technology among Small MFIs Current Status and Opportunities

(December 2020)

Executive Summary

This report presents the findings of a study undertaken by Sa-Dhan and M2i, with support received from Craft Silicon, to assess the current state of the use of technology in the small MFIs - i.e. those having loan portfolios of less than Rs 50 crore. It is based on responses obtained from 50 MFIs distributed across the country.

Use of Loan Management Software: 90% of the MFIs (45 out of 50) who participated in this study reported using a loan management software system. Over 87% of the MFIs which reported having a loan management software, reported having an online software while the remaining reported that the software worked only offline and needed to be installed individually in the branches/office locations. Also, a high of the majority of the MFIs have been using Software as a Service (SaaS) model where the software developer hosts the application and makes them available to customers over the Internet. Most of these MFIs have a very small IT team.

Mobile Technology: The smaller MFIs however, have been slow in adopting mobile application based client origination solutions. Only 38% of the MFIs using a software for loan management reported using a mobile device for loan sourcing, 29% reported using credit bureau checking functionality at the field and 22% reported using geo tagging features while doing client verification.

Accounting, HR and Other Functions: 80% of the MFIs using a software in the study reported their accounting system being integrated with their loan management systems. However, relatively fewer number of MFIs, 33%, reported that the system is able to automatically generate audit ready financial statements. A number of small MFIs reported using a software solution for various human resource functions such as employee record maintenance (58%), HR compliances (33%) and attendance (47%). This percentage was much lower for activities like expense claims management (16%) and performance appraisal (24%). This study indicates that the use of technology for other functional areas in the MFIs such as Internal Audit and Client Relationship Management is minimal.

Satisfaction and Willingness to Upgrade: The responses given reveal that most MFIs have a reasonable level of satisfaction with their existing loan management systems. However, they would be willing to make investments to improve their systems if these lead to significant enhancements in their management capabilities.

The Way Forward: Despite the fact that over the years, due to enhancements in cloud infrastructure and availability of SAAS solutions, the upfront investments required for availing latest technological solutions has come down significantly, the utilization of IT solutions in small MFIs is sub-optimal. Sa-dhan can take the lead in fulfilling the capacity gaps with respect to technology. It can help these organisations to prepare strategic road maps with respect to technology and periodically organise workshops to make the MFIs aware about the available technological solutions, their costs, potential benefits and the pathways for the smaller MFIs in case they want to adopt these solutions.

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1. Introduction

The use of Information technology in microfinance business operations has an important role in ensuring optimal client experience, efficient operations, strong control systems and a proactive risk management system. While most medium and large MFIs in India have constantly embraced latest available technology, smaller MFIs have generally lagged behind.

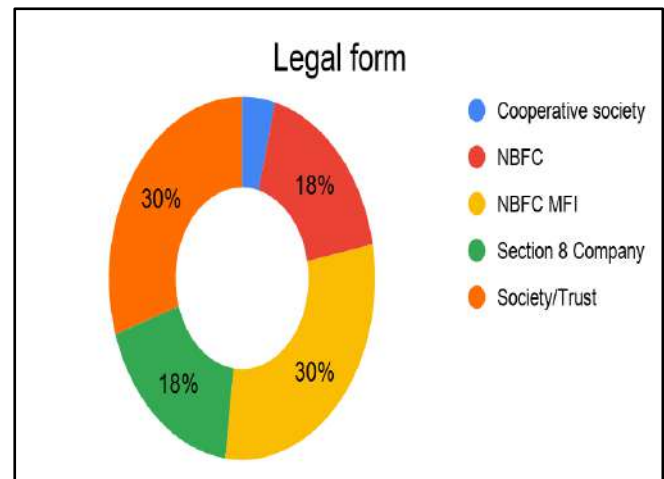
A study was undertaken by Sa-Dhan and M2i to assess the current state of the use of technology in the small MFIs - i.e. those having loan portfolios of less than Rs 50 crore. Information was obtained from 50 small MFIs through use of structured questionnaires and discussions with a few key people. Craft Silicon, which offers loan management and origination software to a number of MFIs has helped the study team in designing the questionnaire for the study. The questions were framed to benchmark the status of the smaller MFIs against practices of large and medium sized MFIs which have been making use of the latest available technological solutions. The regional distribution of the MFIs is as follows.

Region	Number of MFIs	Percentage
East	17	34%
North	8	16%
North East	7	14%
South	7	14%
West	11	22%
Grand Total	50	100%

Legal Forms

The MFIs had diverse legal forms as can be seen in the illustration below.

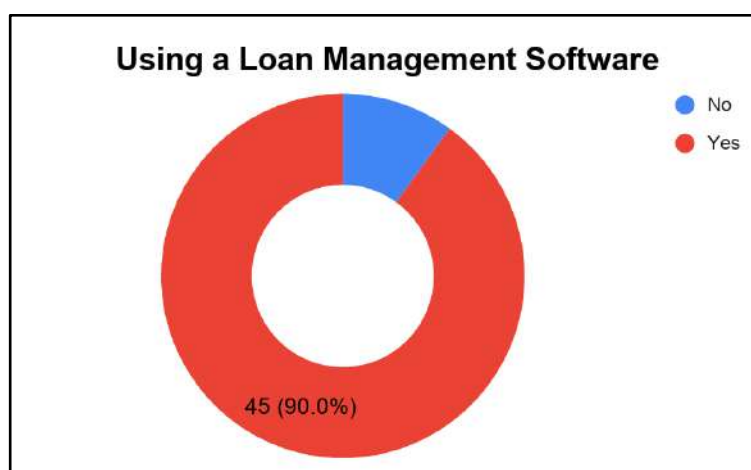
<i>Legal Form</i>	Number of MFIs
Cooperative society	2
NBFC	9
NBFC MFI	15
Section 8 Company	9
Society/Trust	15
Grand Total	50



2. Use of a loan management software

A loan management software is used to design loan products, enroll clients, prepare repayment schedules and record disbursement and track collections. Given the criticality of the loan management function in the overall operations, a software for loan management is probably the first technological intervention made by any MFI.

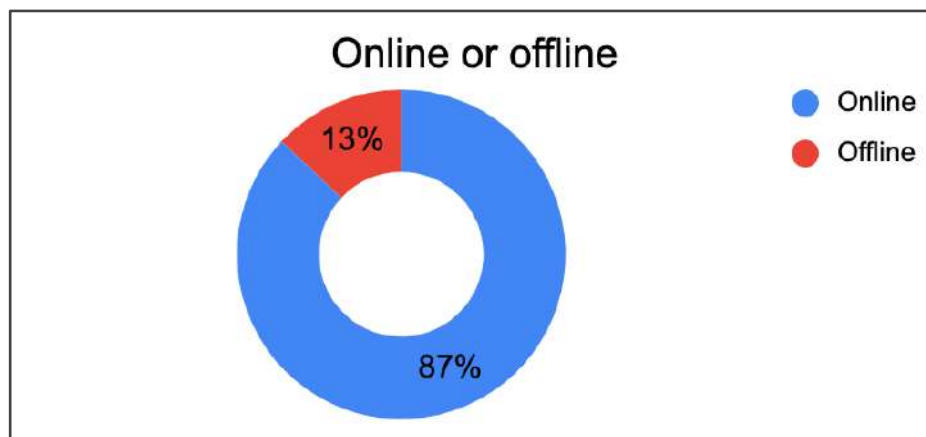
As can be seen in the illustration below, 90% of the MFIs (45 out of 50) who participated in this study reported using a loan management software system.



Most MFIs reported using software from IT solution providers like Force Ten, Jayam, Nelito, Qbrik and Perdix. A few MFIs have also reported developing their own customised software in-house or through IT consultants.

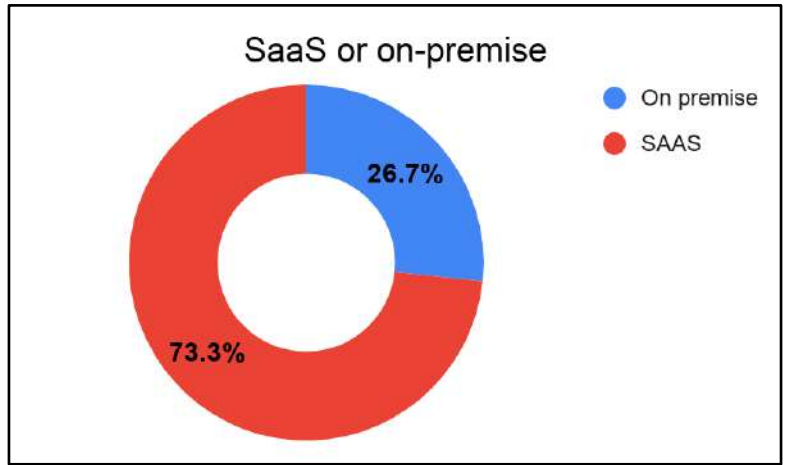
Online Software System

Most MFIs are now moving towards online software. 87% of the MFIs (39 out of 45), who reported having a loan management software, reported having an online software while the remaining 13% (6 out of 45) reported that the software worked only offline and needed to be installed individually in the branches/office locations.



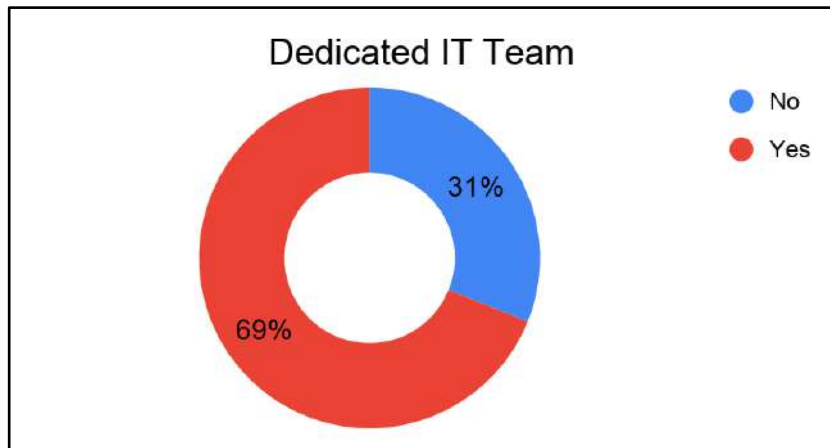
Software as a Service (SaaS)

Software as a service (SaaS) is a model where the software developer hosts the application and makes them available to customers over the Internet. This model frees the MFI from maintaining hardware infrastructure for hosting the software and is particularly suitable for smaller MFIs. Software As a Service (SaaS) model is gaining popularity among the MFIs and 73% (33 out of 45) of the MFIs using a software solution reported using a SaaS model.



IT Team

69% (31 out of 45) of the MFIs using a software reported having a very small IT team of up to two members.



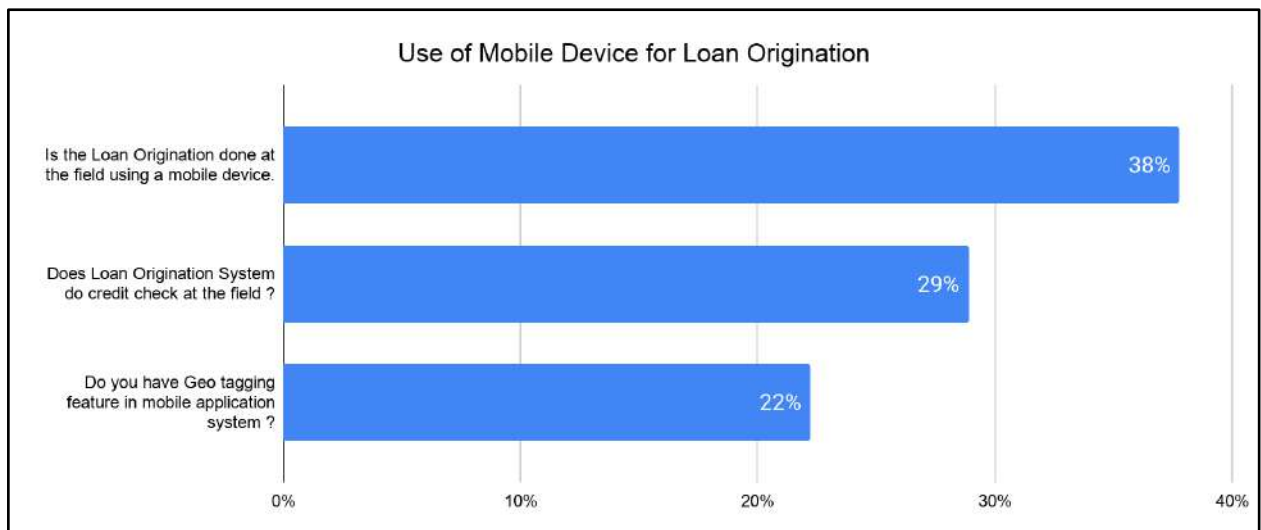
Discussions also indicate that most of the IT related decisions in the smaller organisations are taken by the CEOs and the IT teams have limited role in strategic decisions. The role of these IT teams are mostly limited to communicating with the software vendors and generating required reports for the management.

3. Availability of key features in the software solutions

Use of mobile application for client origination

Use of mobile application for client origination has become common among the MFIs in the past few years. Client sourcing using a mobile application can improve timeliness of processing of loans application. With features like GPS location capture and live photographs, integrity of the client sourcing process can also improve significantly. Automatic credit bureau checking at the time of loan sourcing reduces wasted efforts of the loan officers.

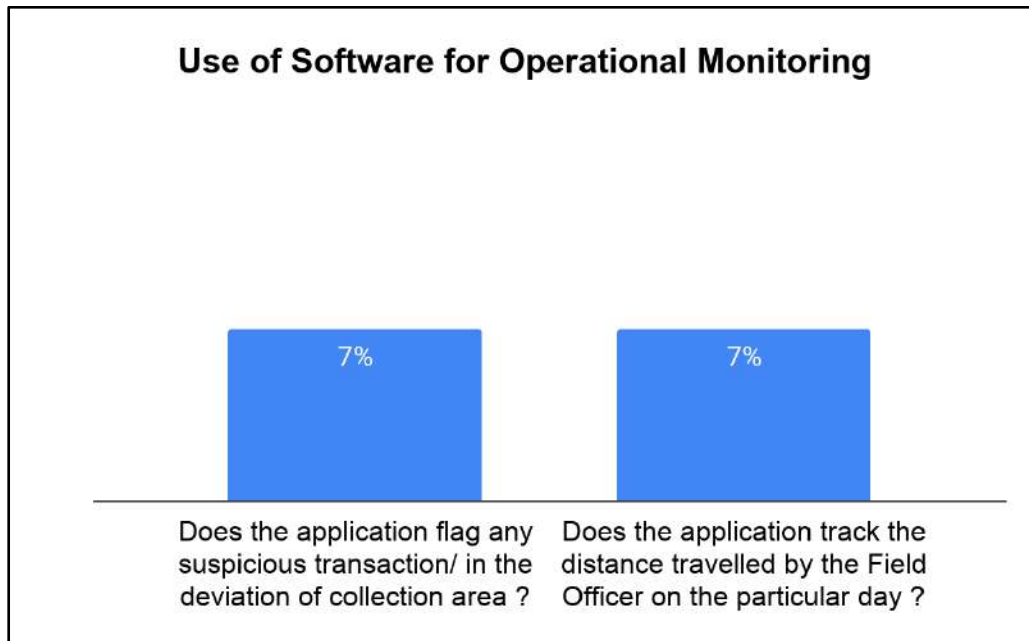
The smaller MFIs however, have been slow in adopting mobile application based client origination solutions. Only 38% (17 out of 45) of the MFIs using a software for loan management reported using a mobile device for loan sourcing, 29% (13 out of 45) reported using credit bureau checking functionality at the field and 22% (10 out of 45) reported using geo tagging features while doing client verification.



Use of mobile application for operational control

Mobile applications are also being used in many MFIs for operational control such as tracking distance travelled by the field officers during their working hours and flagging suspicious transactions based on GPS locations of the transactions. The field staff including supervisory and audit staff use the geolocation data for effective operational monitoring by navigating to the location of the client's house or the group meeting place independently.

The study indicates that among small MFIs, use of mobile application for operational control is minimal. Only 7% (3 out of 45) of the small MFIs, using a software, reported using features in the mobile application to track distance travelled by the field officers, for flagging any suspicion transactions and using this for independent navigation to the location of clients houses or to the center meeting place.

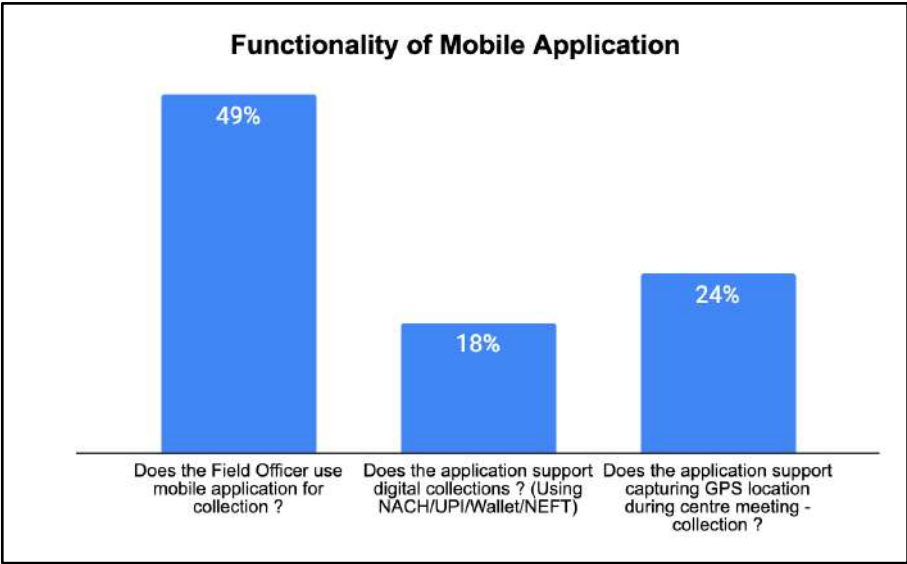


Use of mobile application for collection of installments

Tracking of collections is probably the most important function for the MFIs as far as loan management is concerned. Use of mobile phones allows near real time reporting of collection data, reduces errors and provides useful evidence backed information about the conduct of center/group meetings.

While 49% (22 out of 45) of the MFIs who are using a software reported using a mobile application for recording collection of installments, only 24% (11 out of 45) reported having a GPS location capture feature for recording center meeting location and 31% (14 out of 45) reported using the mobile application for marking attendance of clients in the group or center meetings.

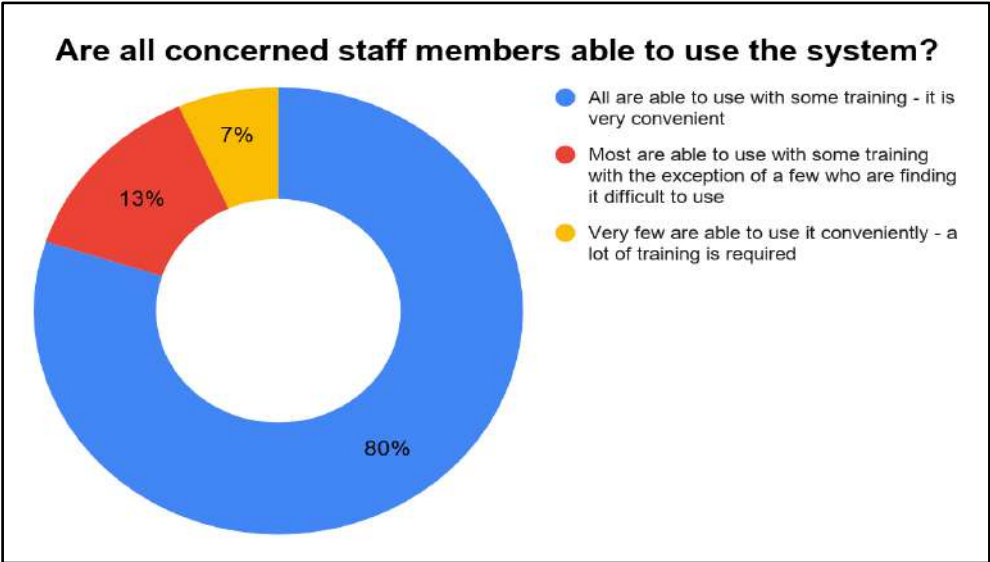
MFIs have also been gradually moving towards digital collection of installments. However, the progress has been slow among the smaller MFIs. 18% (8 out of 45) MFIs reported that the application which they are using supports digital collections using (NACH/UPI/Wallet/NEFT).



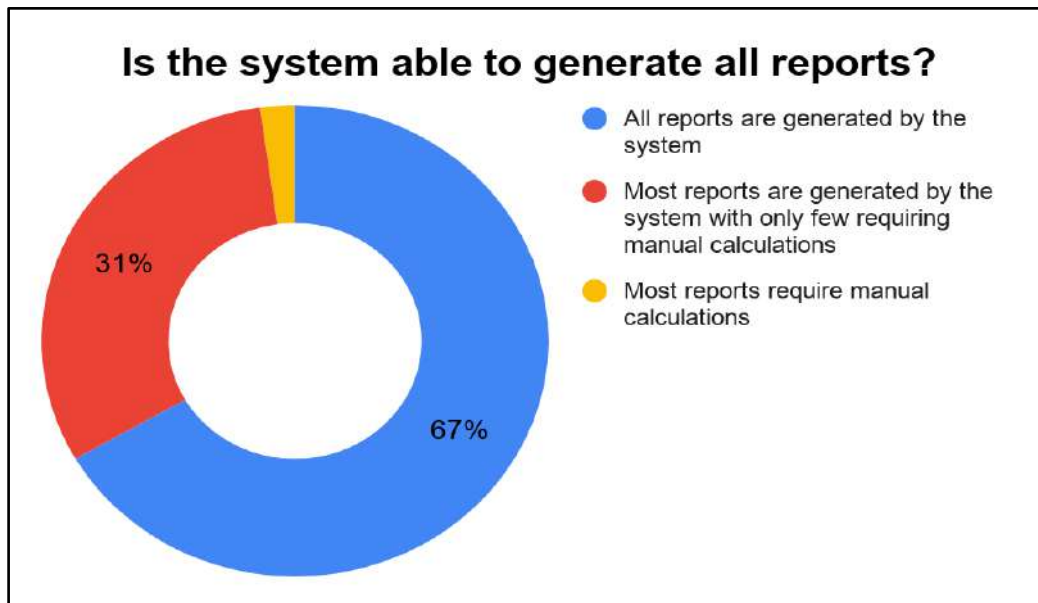
4. Overall satisfaction with the loan management system

Most of the MFIs, participating in the study reported a generally high level of satisfaction with the software which they are using. Participants were asked to rate their satisfaction with the software which they have been using on a scale of 1 to 10. Average overall satisfaction score with the software is 7.9 while the satisfaction score with the features available in the software is 7.8.

91% (41 out of 45) of the participants reported the software being user friendly where most of the staff are able to use the software with some training.



67% (30 out of 45) also reported that the software generated all the reports that they require while 27% (31 out of 45) reported that most of the software are generated by the system with only a few requiring manual interventions.



Concerns related to the existing loan management system

During the course of the study, we also asked the MFIs to list major constraints and concerns with respect to their loan management system. The following were the major constraints and concerns reported by the MFIs participating in the study.

- The software does not have key features like geo tagging for tracking of client, group and center locations
- Prompt and adequate support is not available from the software vendors
- Accounting system, credit bureau check, and insurance functions are not integrated with the loan management system
- The software providing inconsistent reports in a few cases
- Availability of timely support from the software vendors also emerged as the most frequently stated recommendation to improve performance of the software.

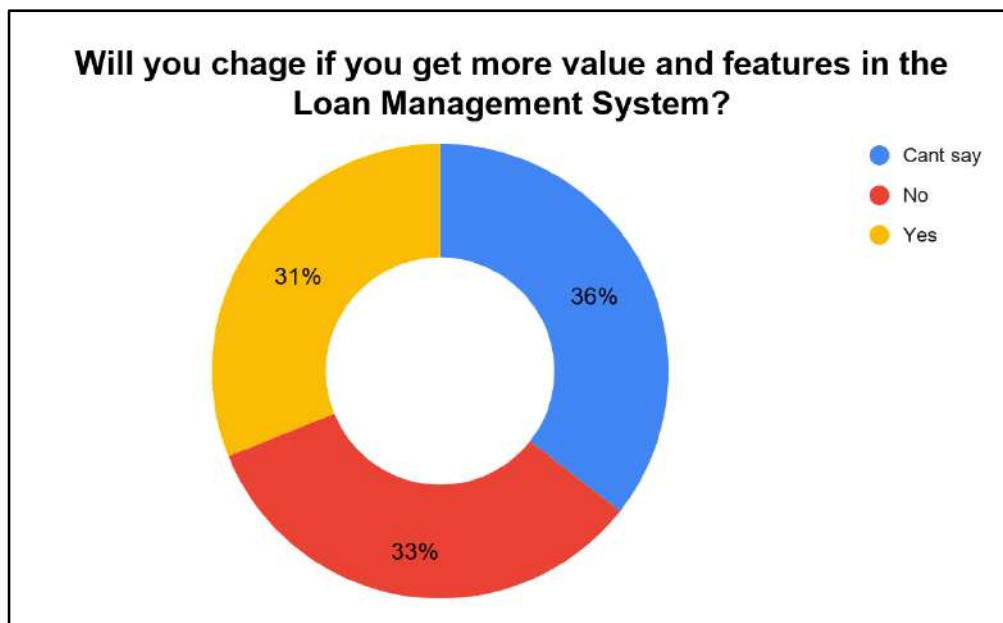
Willingness to upgrade the software

18% (8 out of 45) respondents reported that they were planning to change their software. Most of the people who reported that they were planning to change

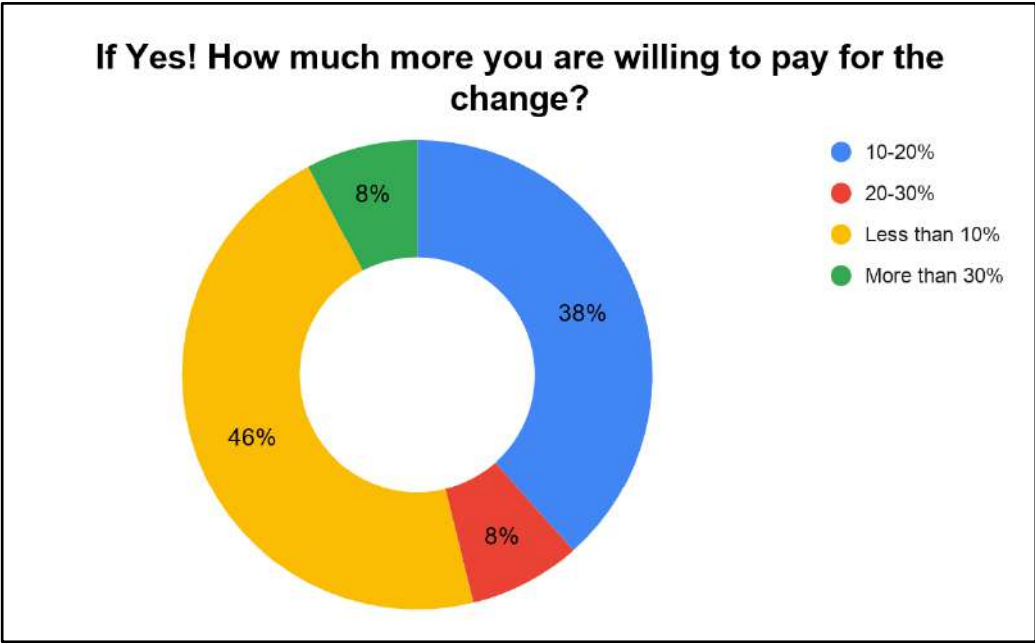
their software said that the software which they were using was suitable for a small organisation. With the growing operations they would like to move to a more robust software.



29% (13 out of 45) of the respondents replied in affirmative on being asked whether they would be willing to change their software if they received more values and features.



77% (10 out of 13) of the MFIs who indicated willingness to change their software also indicated that they would be willing to pay up to 20% extra from the current levels to get these additional features and values.



These responses reveal that MFIs have a reasonable level of satisfaction with their existing loan management systems. However, they would be willing to make investments to improve their systems if these lead to significant enhancements in their management capabilities.

5. Accounting software

Evolved loan management systems provide an integrated accounting module. Accounting system integrated with the loan management system provides benefits like seamless interface for the users in the organisation, better reconciliation between accounting and MIS, smoother audit and faster as well as error free reporting.

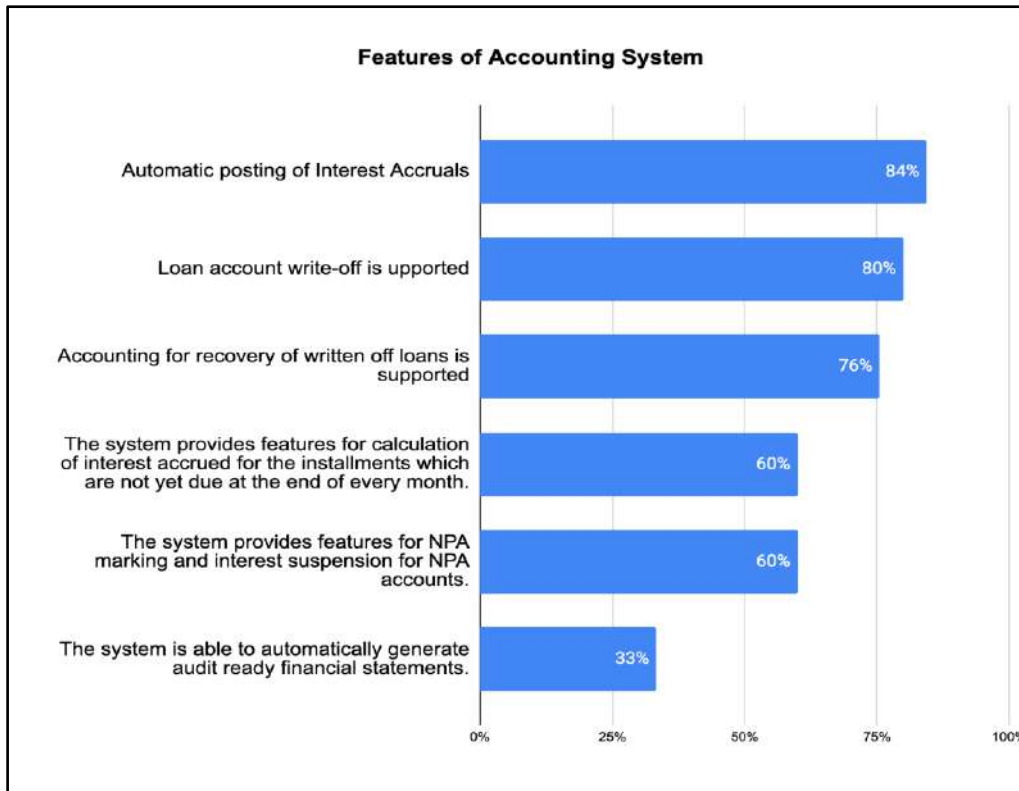
80% (36 out of 45) of the MFIs using a software in the study reported their accounting system being integrated with their loan management systems. Most of the MFIs, where the accounting system is not integrated with their loan management reported using Tally ERP for accounting related purposes.

Features of the Accounting Software

84% (38 out of 45) of the small MFIs reported that the accounting system that they use has the feature of automatically posting interest accrual amounts. 80% (36 out of 45) reported that the accounting system supports loan account write-off and 76% (34 out of 45) reported that their accounting system supports accounting for recovery of write-off loans.

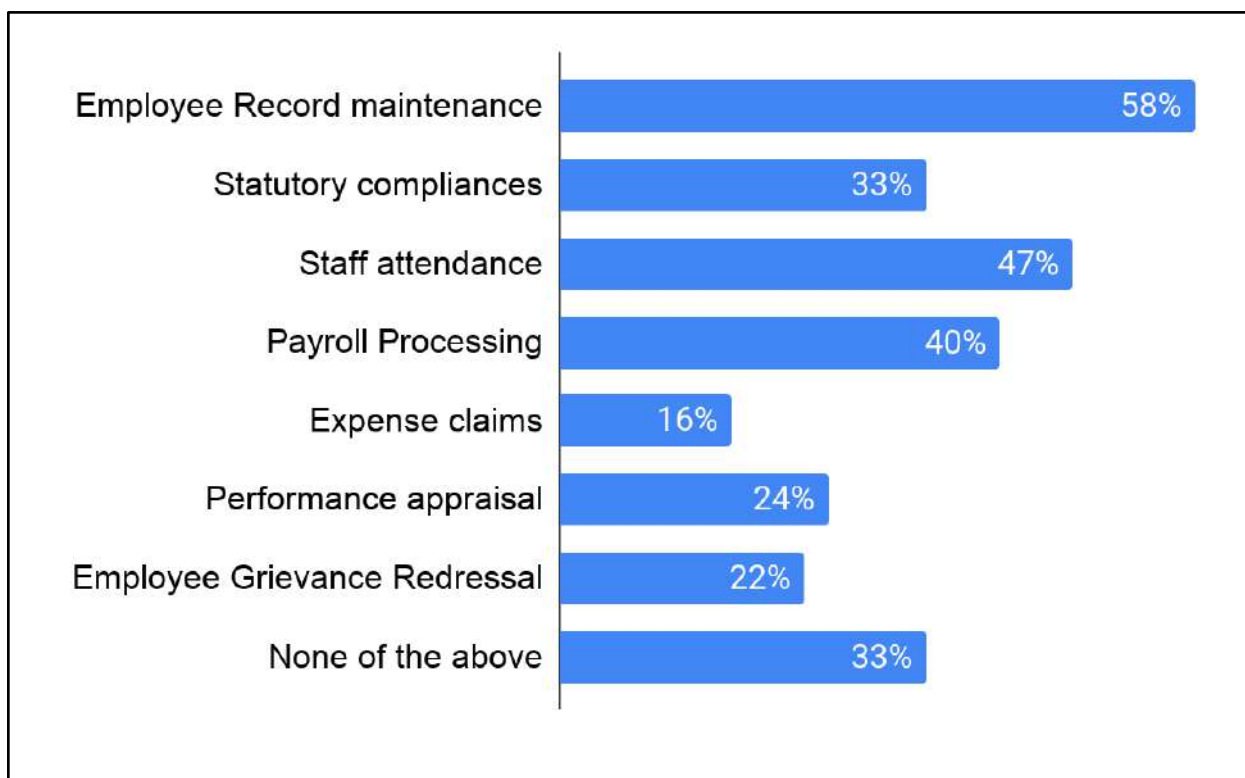
60% (27 out of 45) of the small MFIs reported that their accounting system provides for calculation of interest accrued for the installments which are not yet due at the end of the month. 60% (27 out of 45) reported that their system provides for NPA marking and interest suspension for NPA accounts. However, relatively fewer number of MFIs, 33% (15 out of 45), reported that the system is able to automatically generate audit ready financial statements.

The features of the accounting system that are used by the small MFIs have been presented in the illustration below.



6. Human Resource & Other Management Functions

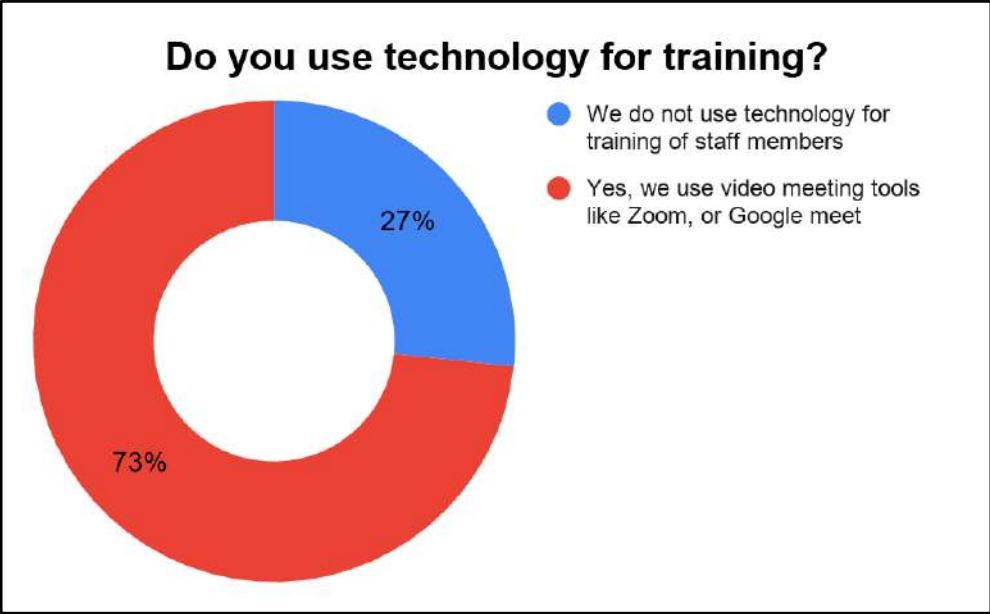
A number of small MFIs reported using a software solution for various human resource functions. 58% (26 out of 45) of the MFIs in the sample reported using a software solution for employee record maintenance, 33% (15 out of 45) for statutory compliances, 47% (18 out of 45) for recording staff attendance, 40% (18 out of 45) for payroll processing, 16% (7 out of 45) for expense claims management and 24% (11 out of 41) for performance appraisal.



Use of technology for trainings

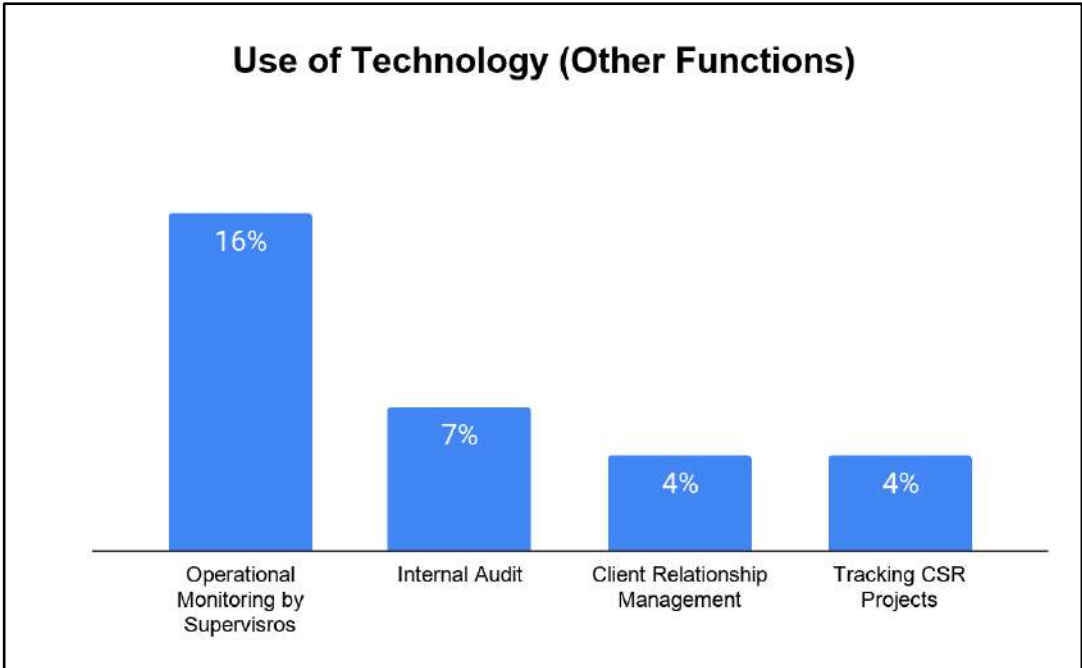
Training of staff in the MFIs have traditionally been done using a workshop approach. In the past few years use of technology for staff training has become quite prevalent. MFIs have been using a range of solutions including a Learning Management Software (LMS) solutions, live sessions using web meeting tools and sharing of video and written content over email and messaging tools like WhatsApp.

Among the small MFIs, no MFI reported using a dedicated Learning Management System. 71% (32 out of 45) of the respondents reported using web meeting tools like Zoom or Google meet for training the staff. The remaining reported not using any technology solution for training.



Use of technology for other functional areas

The study indicates that the use of technology for other functional areas in the MFIs is minimal. Only 7 MFIs in the sample reported using a software for operational monitoring by the supervisors, 3 for Internal Audit, 2 for Client Relationship management and 2 for tracking of CSR projects.



7. Conclusion and the way Forward

A very large majority of small MFIs use computer software for their loan management systems. Most of them use online systems which allows them to update data on a real time basis. A lot of small MFIs have also been leveraging the potential of SaaS to have reasonable loan management systems which perform critical tasks related to loan origination and management including tracking of repayments and analysis of overdue loans.

At the same time, this study indicates that the smaller MFIs are way behind their medium and large counterparts in use of mobile enabled technological solutions for managing their operations. Few among the small MFIs use handheld or mobile devices for client origination processes. Even fewer use these solutions for operational monitoring and control, including use of features such as geo-tagging. Similarly, while a fair proportion of small MFIs have integrated accounting and MIS systems, relatively few are able to generate audit ready financial statements using this system. Also, the use of technology in areas such as client relationship management remains minimal.

Despite the fact that over the years, due to enhancements in cloud infrastructure and availability of SAAS solutions, the upfront investments required for availing latest technological solutions has come down significantly, the utilization of IT solutions in small MFIs is sub-optimal which in turn constrains their management capacity. Lack of adequate in-house expertise for technology appears to be a greater constraint in adoption of appropriate technology. While most MFIs appear to be reasonably satisfied with the solutions which they have, they are unaware of the available trends in technology and the ways in which these technological solutions can be suitable for their organisations.

The way forward - role for Sa-Dhan

Sa-Dhan can play an important role in helping smaller MFIs in adopting most appropriate technology, which will help these MFIs in scaling up, improving efficiency, managing risks and improving client relationship management. Sa-Dhan can take up the following specific roles in this regards.

Exposure visits: Sa-Dhan can organize exposure visits of the smaller MFIs to those medium and large MFIs who have adopted the best available technology. These visits will help the MFIs in appreciating the path which the

other MFIs have taken in adopting technological solutions and the learnings which they can take from them.

Thematic workshops: Sa-Dhan can organise thematic workshops focusing on IT solutions for the smaller MFIs. In these workshops along with smaller MFIs, a few software service providers and a few large and medium MFIs can be invited. While the software service providers can offer suitable solutions for the smaller MFIs, the large and medium MFIs can share their own technology related experiences.

Discussion/technical papers: Sa-Dhan can publish thematic discussion/technical papers focusing on adoption of technology by the Microfinance. These discussion papers could be on variety of topics like use of geolocation technology, artificial intelligence, risk management, client protection issues, staff trainings etc. These discussion papers/technical papers should be based on empirical evidence and expert inputs.

Helping smaller MFIs prepare strategic roadmap with respect to technology: Sa-Dhan can help smaller MFIs in preparing strategic roadmap with respect to the technology. Such a roadmap will map operational practices of the MFIs with the available technological solutions. This roadmap will also spell out human resource and funds required for achieving desired outcomes.

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Annexure 1: List of participating MFIs

Sr No	Name of the MFI	Legal Form	Head Office Location (state)
1	AJAGAR FINANCE PRIVATE LIMITED	NBFC MFI	ASSAM
2	SAMPADA ENTREPRENEURSHIP AND LIVELIHOODS FOUNDATION (SEFL)	Section 8 Company	MAHARASHTRA
3	Valar Aditi Social Finance Private Limited	NBFC MFI	Tamil Nadu
4	Socio Economic Action Trust	Society/Trust	Manipur
5	SHROFF CAPITAL AND FINANCE PVT LTD	NBFC MFI	GUJARAT
6	Godson Microfinance federation	Section 8 Company	Uttar Pradesh
7	Sahyog Development Services	Section 8 Company	Bihar
8	BELGHORIA JANAKALYAN SAMITY	Society/Trust	WEST BENGAL
9	WEGROW FINANCIAL SERVICES PRIVATE LIMITED	NBFC	WEST BENGAL
10	PUSTIKAR SAKH SAHAKARI SAMITI LTD.	Cooperative society	Rajasthan
11	DESTINY FINCO PRIVATE LIMITED	NBFC MFI	WEST BENGAL
12	Aasra Fincorp private Limited	NBFC	Uttar Pradesh
13	Shram Sarathi	Section 8 Company	Rajasthan
14	Swayamshree Mahila Samabaya Samiti Ltd	Society/Trust	ORISSA
15	SAHARA UTSARGA WELFARE SOCIETY	Society/Trust	WEST BENGAL
16	PRAYAS Financial Services Pvt. Ltd.	NBFC MFI	Gujarat
17	KIARA MICROCREDIT PRIVATE LIMITED	NBFC MFI	TAMIL NADU
18	Grameen Shakti Microfinance Services Pvt Ltd	NBFC MFI	West Bengal
19	HINDUSTHAN MICROFINANCE PVT LTD	NBFC MFI	MAHARASHTRA
20	Vision Micro credit and Social Foundation	Section 8 Company	Tamilnadu
21	SEBA RAHARA	Society/Trust	WEST BENGAL
22	THE LEIMA THRIFT AND CREDIT CO-OPERATIVE SOCIETY LTD.	Cooperative society	MANIPUR
23	SEED CAPITAL PRIVATE LIMITED	NBFC	RAJA DUMRI, KHATOPUR, BEGUSARAI- 851129
24	Planned Social Concern	Section 8	Rajasthan

		Company	
25	Welfare Services Ernakulam	Society/Trust	Kerala
26	Satra Development Finance Pvt Ltd	NBFC MFI	ASSAM
27	Innovative Microfinance for poverty alleviation and community transformation (IMPACT)	Section 8 Company	Tamil Nadu
28	YVU Financial Services Pvt Ltd	NBFC MFI	Manipur
29	DHOSA CHANDANESWAR BRATYAJANA SAMITY	Society/Trust	WEST BENGAL
30	Sampark Fin Services Pvt. Ltd.	NBFC	Odisha
31	Nav Bharat Jagriti Kendra	Society/Trust	Jharkhand
32	Centre For Development Orientation and Training (CDOT)	Society/Trust	Bihar
33	Barasat Sampark	Society/Trust	West Bengal
34	Self Employment Voluntary Association	Society/Trust	Manipur
35	Samavesh Finserve Private limited	NBFC MFI	Uttar Pradesh
36	Chanura Microfin Manipur	Society/Trust	Manipur
37	PRATYANCHA FINANCIAL SERVICES LIMITED	NBFC	UTTAR PRADESH
38	Svamman	NBFC MFI	Maharashtra
39	Sarwadi Finance Private Limited	NBFC MFI	Kolkata , West Bengal
40	Sampurna Training and Entrepreneurship Programme	Section 8 Company	West Bengal
41	THE SAATH MAHILA SAVING AND CREDIT CO OPERATIVE SOCIETY LTD	Society/Trust	Gujarat
42	Vivardhana Microfinance Ltd	NBFC MFI	Tamilnadu
43	GLOWMORE FINANCE PVT. LTD.	NBFC	ODISHA
44	Need Livelihood Microfinance Pvt. Ltd.	NBFC MFI	Uttar Pradesh
45	Institute of Rural Credit and Entrepreneurship Development	Society/Trust	Maharashtra
46	SURYA JYOTI LEASING AND FINANCE LIMITED	NBFC	UTTAR PRADESH
47	Aparajita Mahila Sangh	Society/Trust	Madhya Pradesh
48	Swayam Micro Services	Section 8 Company	Gujarat
49	KPB Fincare (P) Ltd	NBFC	Kerala
50	AJIVIKA FINANCE LIMITED	NBFC	UTTAR PRADESH

Annexure 2: Questionnaire used for the study

Sr No	Question
1	Do you have a Loan Management System?
2	Which Loan Management System do you use?
3	How do the branch staff access the software
4	Is Your Current Loan Management System (If the software is owned by you it is one premise, if it owned by the vendor and you pay license fee, it is SAAS).
5	Do you have a dedicated IT Team in Place?
6	If Yes! How many IT Team members are there?
7	Has an Information System Audit been conducted for your Loan Management Software, during the past two years?
8	If yes, name the service provider who has conducted this Audit.
9	Approximately how many change requests you raise in a month to your IT team or IT vendors
10	Is the system able to generate all the required reports
11	Are all concerned staff members able to use the MIS software
12	On a Scale of 10 How satisfied with the Feature of Loan Management System? (Feature like mobile access, accounting system integration etc)
13	On a Scale of 10, Overall how Satisfied you are with your current Loan Management System?
14	What are your top challenges with your Loan Management System?
15	What are your top suggestions for Loan Management System?
16	Are you planning to change your loan management software in the near future?
17	If yes, what is the reason
18	If you are getting more values and features, are you willing to change your current Loan Management System?
19	If Yes! How much more you are willing to pay for the change? (additional over the current charges)
20	Does the application support Loan Account Write-off ? (that is can you write-off your loan on your system)
21	Does the application have functionality of write off recovery ? (That is can you recover amounts from loans which have been written off?)
22	Does the application do the reversal of loan application stages ?

23	Can you merge and demerge centers/groups with the application ?
24	Can the application create compulsory savings account/ voluntary savings account ?
25	Is your Loan Management System integrated with any bank for disbursement ?
26	Can you do the loan disbursement from your Loan Management System ?
27	Can you Change Loan Officer Portfolio to the others in case of Transfer or Resignation?
28	Can you Change Center Meeting Date and Time & Align Installment Due Date ?
29	Can the System Prevent Center Meeting overlapping ?
30	Does the System have an option to Insurance Claim Processing ?
31	Does the system Calculate Interest upto Pre-closure Date?
32	Does the application support mobile device management ? (That is which mobile device will be allotted to which loan officer)
33	Does the system Provide option to Change Members between Center / Group ?
34	Is the Loan Origination done at the field using a mobile device?
35	Does the application support capturing multiple CGT ?
36	Do you use mobile applications in the field ?
37	Can the field officer mark group attendance at the field ?
38	Can the field officer fill the loan application form offline ?
39	Does the Loan Origination System do credit checks at the field ?
40	Does the application support adding new members to the existing centre ?
41	Can the application pre-configure the loan product ?
42	Can you do a Credit Bureau check at the field ?
43	Can the application override the credit bureau decision ?
44	Can the application drop the member at the field ?
45	Does the application support reconsidering dropped members at the field itself ?
46	Does your application have a GRT checklist ?
47	Does the application support Business Rule Configuration?
48	Does the application support the credit bureau flash summary report on the mobile?
49	Can the application do appraisal on the mobile device ?

50	Do you have Geo tagging features in mobile application systems ?
51	Can the field officer edit the Geo tagging feature ?
52	Does the application support Geo tagging of Contact Point Verification/ House Visit ?
53	Does the application support loan booking on mobile ?
54	Loan Origination System available both on mobile and web application ?
55	Can the field officer preview the loan origination system on the mobile ?
56	Does the application support multiple ID's for a single account ?
57	Does the application capture income and expense of the borrower ?
58	Does the application auto fetch district/ taluk/area by pincode ?
59	Does Loan Origination System capture nominee details ?
60	Can the field officer select an insurance product at the field ?
61	Does the Field Officer use a mobile application for collection ?
62	Does the application support digital collections ? (Using NACH/UPI/Wallet/NEFT)
63	If yes, what percentage of your total collections last month have been through online means?
64	Does the application project future/past/current collection demand ?
65	Can the field officer allocate the installment amount received from each member in a group ?
66	Does the application support pre-closure of the loan?
67	Does the application support capturing GPS location during centre meeting - collection ?
68	Can the field officer mark attendance of self at the field ?
69	Does the application track the distance travelled by the Field Officer on the particular day ?
70	Does the application flag any suspicious transaction/ in the deviation of the collection area ?
71	Does the application support in navigating the Field Officer to a particular center from his current location ?
72	Can the Field Officer post transactions in real time ?
73	Does the application help in capturing the reason for a member being absent but paid the amount - Group paying absente member amount ?
74	Does your application capture the demise (death) marking of the borrower ?
75	Does the application auto allocate attendance and installment amount of

	each member when the Field Officer receives payment during center meeting ?
76	Do you support cash management in your branches through Customer Service Points of Payment Banks (eg Airtel or Paytm Payment Bank) or Fintech Companies (eg fingpay)
77	If yes, what percentage of total collections in the branches have been managed through these CSPs.
78	In your experience, at present, what percentage of your clients can be contacted successfully over the phone.
79	In your experience, at present, what percentage of your customers have regular access to a smart phone with internet connection?
80	Does your Loan Management System have an integrated accounting system ?
81	If you are using a different software for accounting, please mention name of that software
82	Does your accounting system provide P&L and trial balance?
83	Can you post (Journal Voucher) JV transactions ?
84	Can you enter income/ expense in the accounting system ?
85	Interest Accrual is Part of the Financial System?
86	Broken Period Interest Accrual at Month End is Part of the Financial System?
87	NPA Marking and Interest Suspending is Part of the Financial System?
88	Loan Loss Provision is Part of the Financial System?
89	Does the application gives reports as per compliance (For example GST compliance reports)
90	How many reports are customized ?
91	How many numbers of reports are currently available in the system ?
92	Does the application generate an audit report ?
93	For which of the following HR functions do you use a software
94	If you are using a software for HR functions, please mention name of the software
95	Do you use technology for training of your staff members
96	At present, what percentage of your staff are regularly trained using these technological solutions
97	If you are using a Learning Management software/app for training, please mention the name of the software/app.

98	Do you use a Customer Relationship Management software for Grievance Redressal Management of clients?
99	If yes, please mention name of the software which you use for Customer Grievance Redressal Management
100	Do you use a software for impact assessment/tracking of your CSR projects?
101	If yes, please mention name of the software for impact assessment/tracking of CSR projects
102	Do you use any software for Internal Audit of branch activities?
103	If yes, what is the name of the software?
104	Do you use any software for monitoring by supervisors?
105	If yes, what is the name of the software?
106	Please mention what type of capacity building support would be required by you for enhancing your technological capability?



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