

# **Training of Branch Manager and Field Officers**



**Coronavirus:** A virus that causes COVID-19 disease

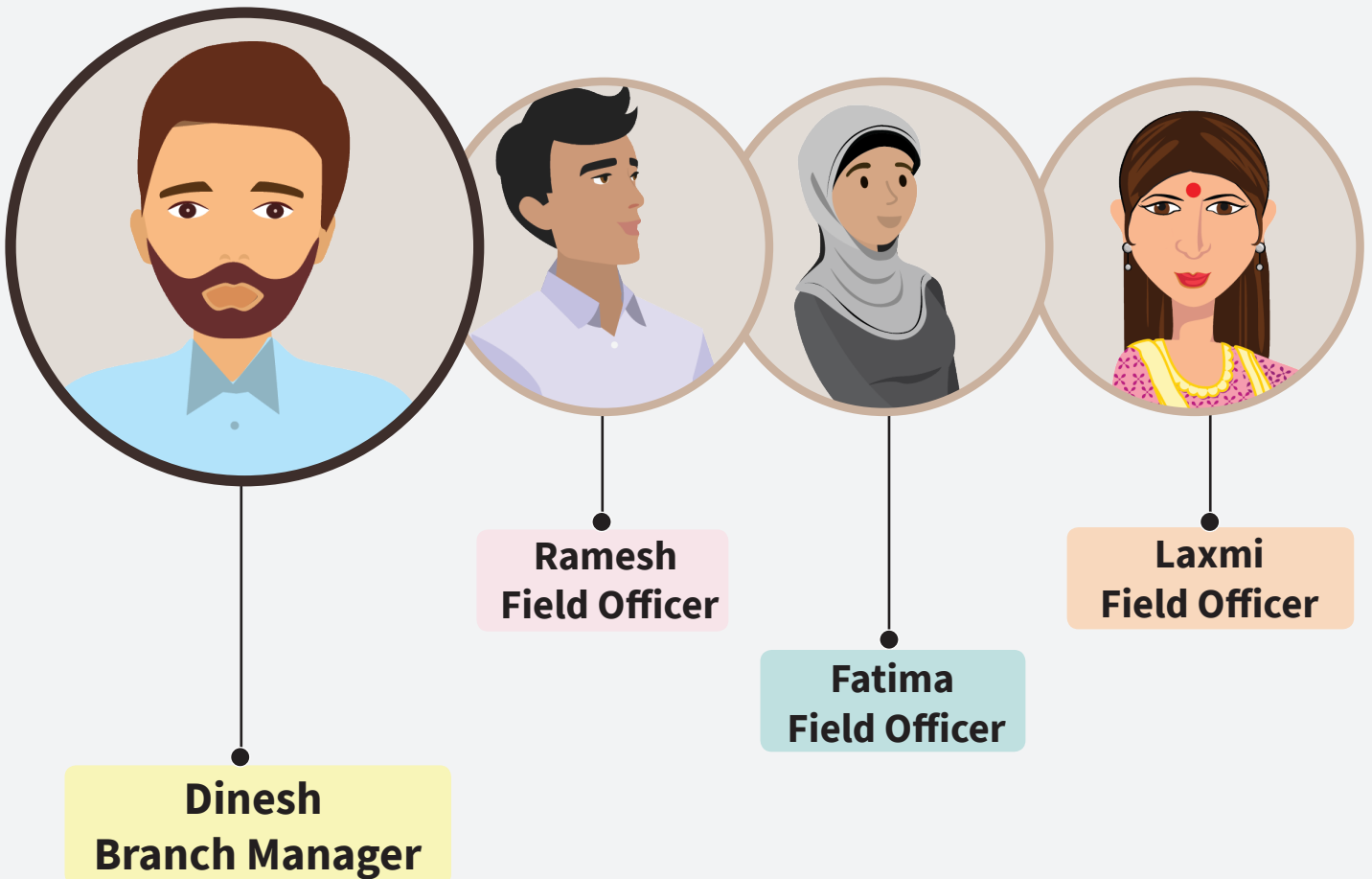
# Section 1– Employee self-protection measures at the branch and in the field

**Summary** – This section describes the discussion between an MFI branch manager and field officers. They discuss various self-protection measures that staff members should adopt at the branch and in the field to safeguard against the COVID-19 pandemic.

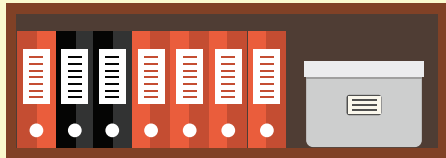
## Location- Branch Office



## Characters



# Employee self-protection measures (at the branch and in the field)



Dinesh sir, what is the Novel coronavirus?



Fatima, Novel coronavirus, or COVID-19, is a new respiratory virus that has not been previously identified in humans.



It was first reported in Wuhan, China in December, 2019.



**NOTE:** Staff members should wear a mask and maintain a minimum safe distance of at least 2 meters from each other.

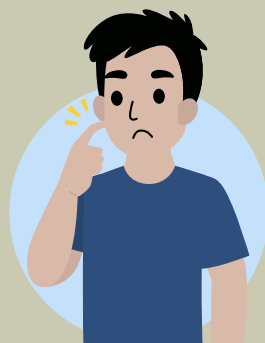
# Employee self-protection measures (at the branch and in the field)



How does coronavirus spread?



- Coronavirus can be transmitted from person to person.
- It spreads through close contact with people who are ill due to coronavirus.
- It spreads via droplets released through a sneeze, cough, salivary droplets, sputum, and nasal discharge.



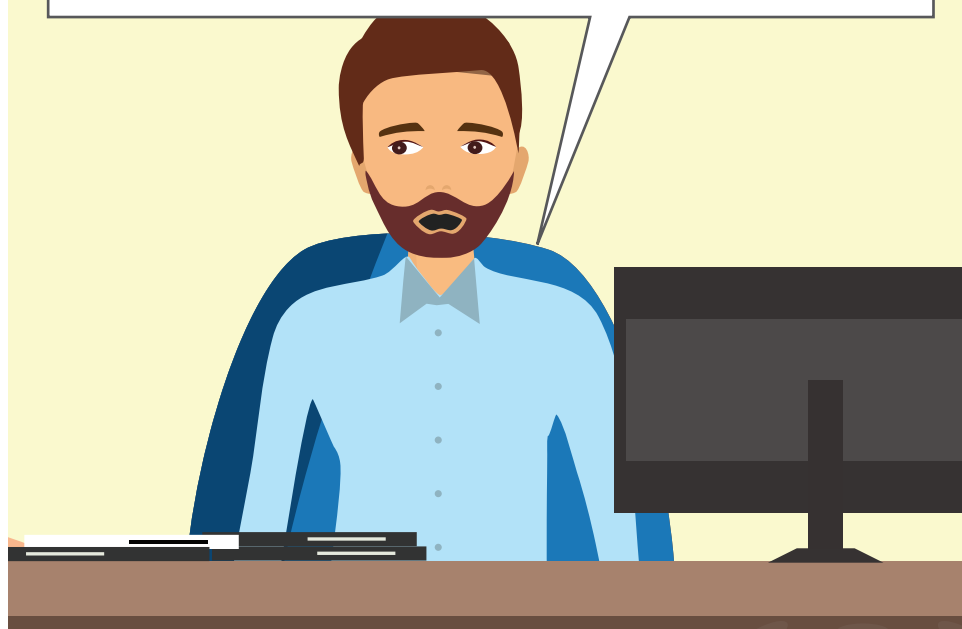
# Employee self-protection measures (at the branch and in the field)

What are the common signs and symptoms of coronavirus infection?

**Common symptoms include:**  
Fever • Dry cough • Breathing problem

**Other symptoms include:**  
Aches and pains • Sore throat • Loss of sense of taste and smell

A small number people will report diarrhea, nausea, or a runny nose.



Fever



Dry cough



Breathing problem



# Employee self-protection measures (at the branch and in the field)

Dinesh sir, are there any specific medicines that can treat coronavirus?



Fatima, if we suspect that we are infected, we should self-quarantine immediately and seek medical help. We should not self-medicate. Those affected with COVID-19 should receive appropriate care to relieve and treat symptoms, and those with severe illness should receive optimized supportive care.

For this, we should visit the nearest COVID-19 dedicated health facilities.



# Employee self-protection measures (at the branch and in the field)



Avoid hugging and shaking hands. Instead, greet people from a distance



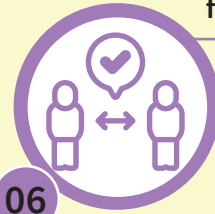
04

Practice social distancing and avoid congregation in large groups



05

Maintain a distance of at least 6 feet or 2 meters from people



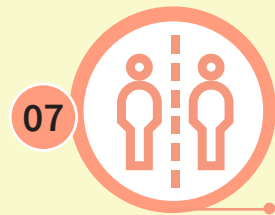
06

Avoid touching eyes, nose, and mouth as far as possible



03

Avoid close contact with healthy persons if you have respiratory symptoms like fever, cough, sore throat, and breathing difficulty; proceed to self-isolation



07

Cover your nose and mouth with a handkerchief or tissue while sneezing and coughing



02

Wash your hands frequently with soap and water or use hand sanitizer



01

08



Wear a mask while going out from home

# Employee self-protection measures (at the branch and in the field)



**1** To keep your family members safe, please stay in an isolated room and wear a mask at all times.



**2** DO NOT go outside unless absolutely necessary.



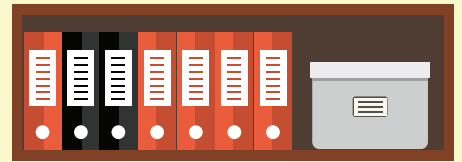
**3** Maintain a distance of at least 6 feet or 2 meters from other people.



**4** Wash your hands frequently with soap and water or use hand sanitizer.



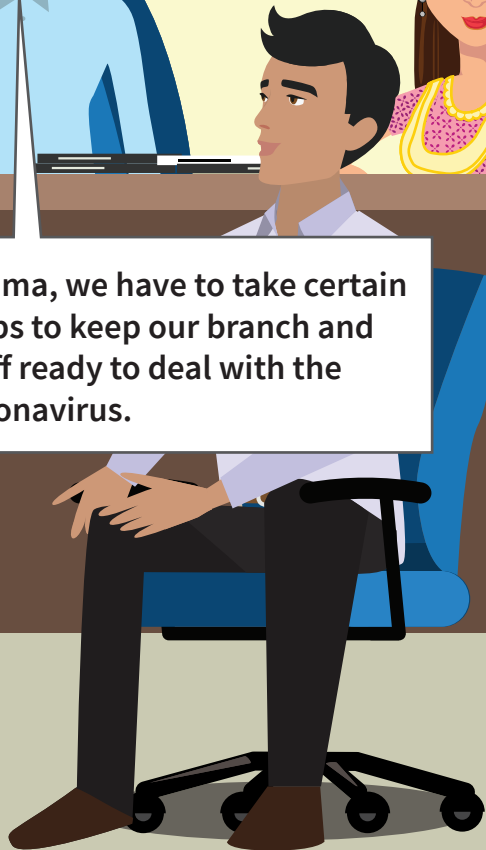
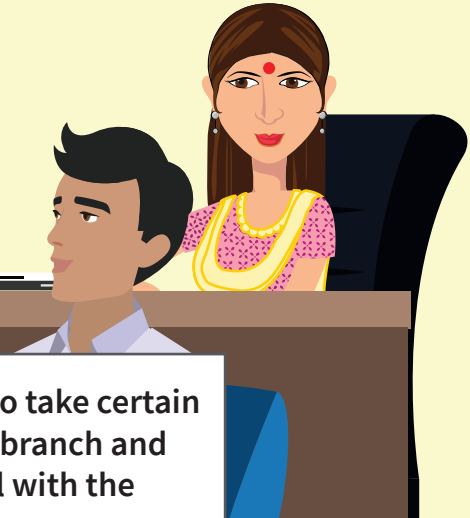
**Employee self-protection measures  
(at the branch and in the field)**



Dinesh sir, how can we make our branch ready?



Fatima, we have to take certain steps to keep our branch and staff ready to deal with the coronavirus.



## Employee self-protection measures (at the branch and in the field)

### Steps for branch and staff readiness



**We would need to make sure that sanitizers, hand wash, and disinfectant is present in adequate quantity**

- i) All employees and customers must wash or sanitize their hands before entering and exiting the establishment
- ii) Sanitize or clean office areas in intervals of two hours. Clean your desktops, telephones, door handles, staircases, and eating areas
- iii) Use hand sanitizers while entering meetings or common areas



**Establish respiratory etiquettes**

- i) Use masks at all times
- ii) Cover coughs and sneezes
- iii) Use sanitizers or wash your hands after coughs and sneezes



### Steps for branch and staff readiness



**Avoid social touch etiquettes**

- i) Avoid hugs or handshakes



**Introduce safety spaces**

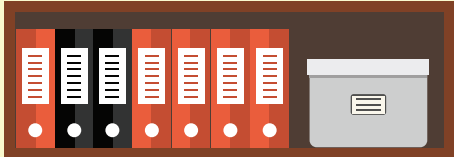
- i) Maintain a distance of at least 6 feet or 2 meters from all employees and customers
- ii) Conduct branch transactions using a counter window facility if possible
- iii) Limit crowds at the branch by allowing not more than five customers inside the facility
- iv) Introduce special hours to most vulnerable groups, like to elderly, pregnant or persons with young children



**Display encouraging signboards to follow at the establishment, and assure customers that safety and social protocols are being followed**



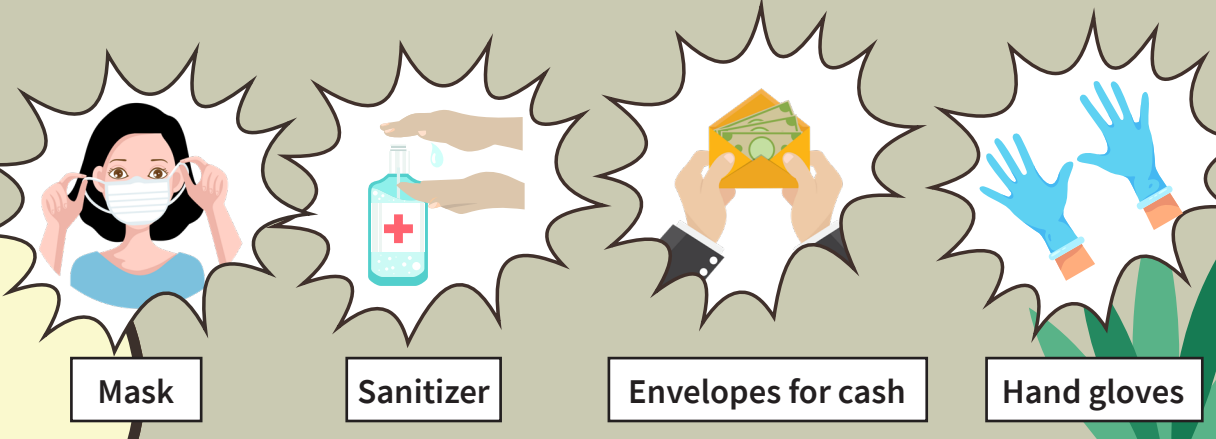
# Employee self-protection measures (at the branch and in the field)



Dinesh sir, what are the things we should keep in mind before going to center meetings?



Laxmi, conducting center meetings during these sensitive times would be crucial. You have to keep yourself safe during these field visits. So, first, make sure you have all the pre-requisites:  
i) Mask ii) Sanitizer iii) Envelopes for cash  
iv) Hand gloves v) Awareness collaterals



## Employee self-protection measures (at the branch and in the field)

Dinesh sir, what are the things we should keep in mind during field visits?



Here are a few things you should keep in mind during field visits...



Before proceeding with a center meeting, make sure that you have chosen a location with proper ventilation and enough space for all members to sit.



You have to remember that these situations are very hard for your clients too. So, be empathetic towards them and be polite.



Do not accept any food or drinks during your visits; carry your own water and food if necessary.



Avoid physical touch with any of the members or with any of their belongings.



## Employee self-protection measures (at the branch and in the field)



Members should maintain an adequate distance of at least six feet or two meters among each other. If possible, discourage gathering of every member in the group.



Make sure that each member has washed their hands. You may ask them to collaborate on buying a bottle of hand wash or soap to be used during center meetings.



Also, use gloves while filling up the loan cards and receiving repayments in cash; in cases where digital payment option is available, encourage customers to adopt the digital channel for repayments.

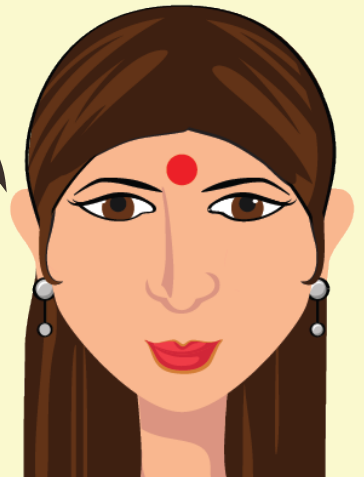


If gloves are not available, make sure that you wash or sanitize your hand immediately after handling cash.



Yes,  
sir!

Yes,  
sir!



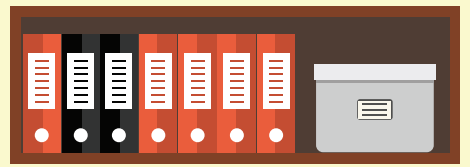
## Employee self-protection measures (at the branch and in the field)

What should we do in case the client has not brought the loan repayment amount?

Just remember that these are hard times for our customers too. If they are unable to repay the amount, politely ask for the reason and when can they repay. Do not pressurize them for repayments.



# Employee self-protection measures (at the branch and in the field)

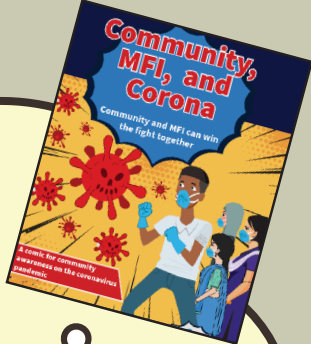


Dinesh sir, how do we make clients aware of coronavirus?



Laxmi, we would need to be empathetic while approaching clients during these sensitive times. Talk with them about coronavirus and ask them what do they know about it.

- Distribute the awareness collaterals on coronavirus.
- Walk them through these collaterals and client comic by explaining it to them in detail.



Also, make them aware of the services that we as an MFI are providing them. Make sure that you communicate to your clients if your current business operations are likely to change.



## Employee self-protection measures (at the branch and in the field)

What should we do before concluding the center meeting?

- Before completing the center meeting, distribute the awareness collaterals to the clients.
- Make them go through each of the collaterals and make them understand what each collateral contains.

What should be our concluding remarks?

- Before exiting the meeting, make sure that you answer any questions that clients may ask.
- Motivate them to follow the good practices needed for them to mitigate risks associated with coronavirus.
- Make them aware of any facilities that our organization has made available to them.
- Be aware that you may face local hostility and be careful not to encourage the spread of rumors and fake news.
- If the police or someone else stops employees from working or asks to close the branch, do not get into any hostile situation with anyone. Apprise your seniors and stay connected with local authorities.





Below are the guidelines from Microfinance institutions network (MFIN), which we all must keep in mind.

## MFIN India guidelines on micro-credit field operations in the context of COVID-19, dated: April 19, 2020

1



Ensure that not more than four employees in branch should be present at any time.

2



Ensure that not more than five customers are inside the branch and strictly ensure “social distancing” norms as prescribed by the government at all times during customer interactions, meeting, training, lunch time, etc.

3



Ensure employee wear masks during face-to-face interactions, maintain norms of “social distancing” and hygiene (regularly wash/sanitize their hands, especially after handling of cash/stationery).

4



Properly disinfect the branch at frequent interval between shifts or end of day. Make sure workplaces are clean and hygienic, surface (e.g. desks and tables) and objects (e.g. telephones, keyboards) are regularly wiped with disinfectant.

5



Encourage all the employee to use the Arogya Setu app.

6



Encourage your employees to avoid public transport, crowded places (markets, cinema, religious places, stations, bus-stands, public places) and non-essential travels.

7



The employee should carry the identity of the company, identity card issued by the government, such as Aadhaar, PAN, Voter ID, and driving license, along with a copy of company’s registration certificate issued by the RBI. They should also carry permission slips as required from the respective district or state administration.

8



Designate an employee in the branch to ensure adherence with the points above.

9



If customer’s request for moratorium is approved, inform her about revised loan repayment schedule, tenor, installment amount, additional interest amount payable, etc. For more information on the moratorium, please visit the link <https://mfinindia.org/videos>

10

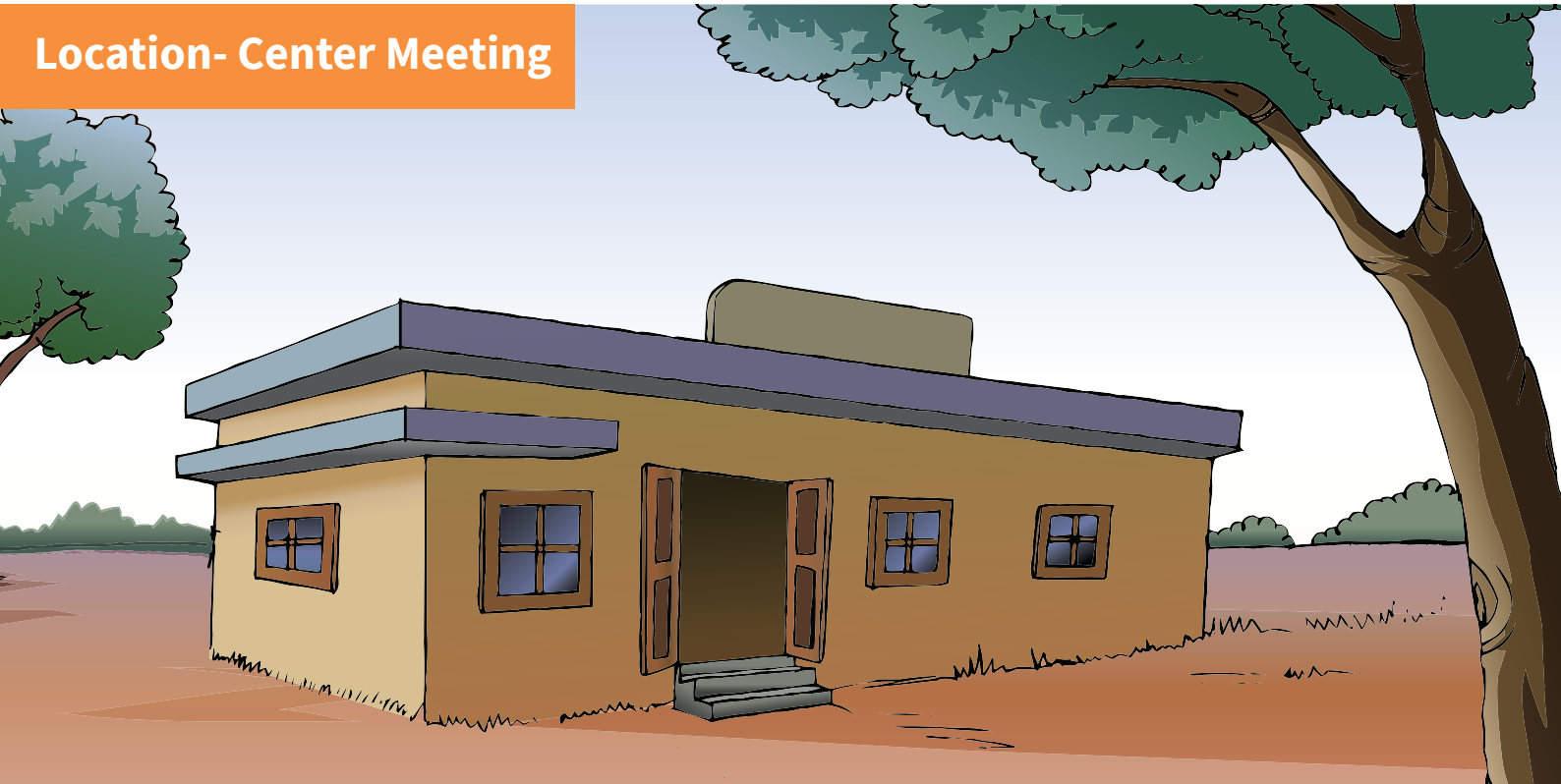


Collect repayments through digital means, banking outlets, where feasible. Else, request a customer from the group (center/group leader) to deposit the collection at the branches or with loan officer.

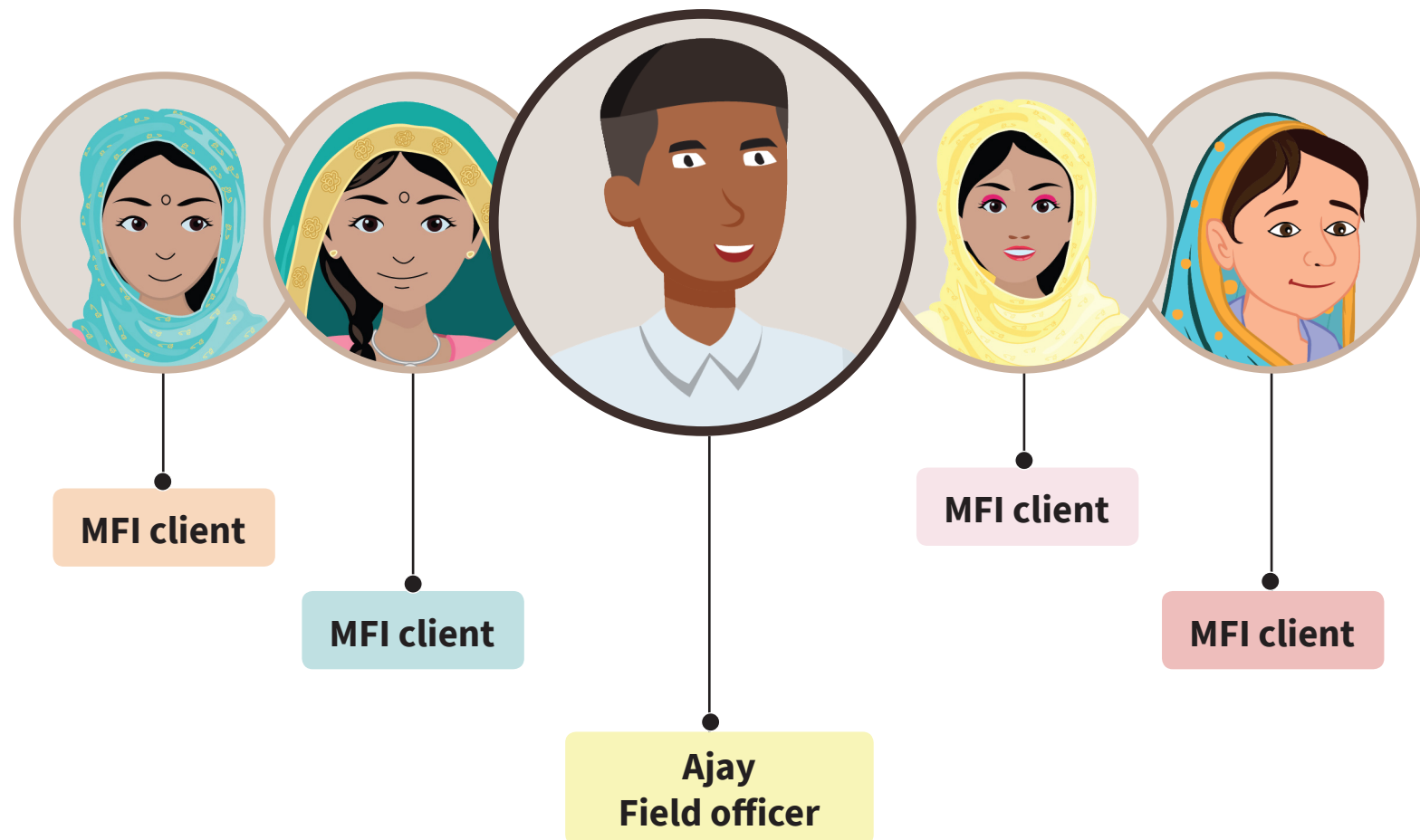
## Section 2 – Employee and client protection during center meetings

**Summary** – This section describes the discussion between a field officer and MFI clients in the field. They discuss the health advisory on the COVID-19 pandemic and important protocols to be followed before, during, and after center meetings.

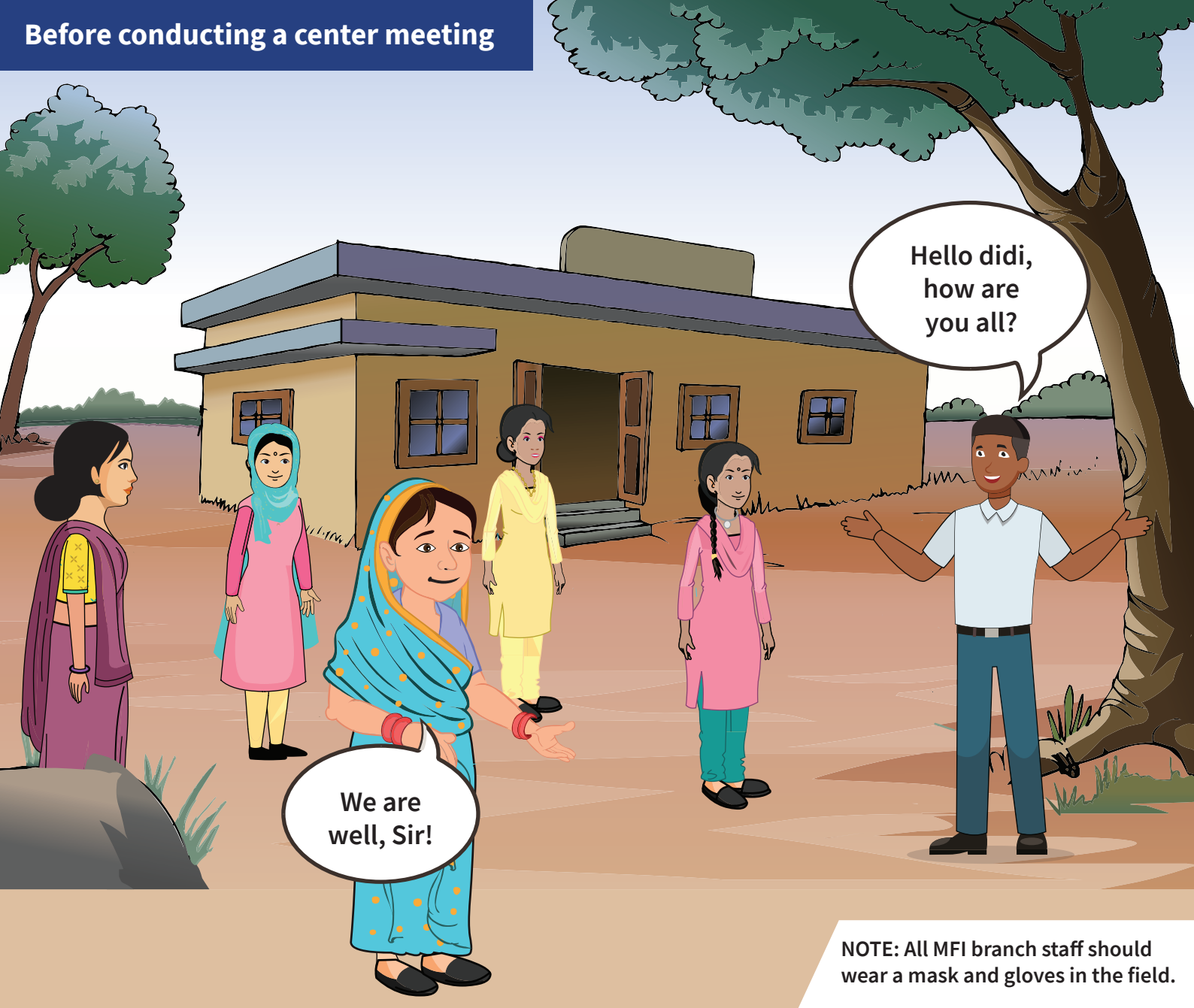
### Location- Center Meeting



### Characters



## Before conducting a center meeting



Sir, why are you doing all these special efforts today?

So that we are safe from coronavirus.





Sir, we have heard a lot about coronavirus. Can you please explain more about it?

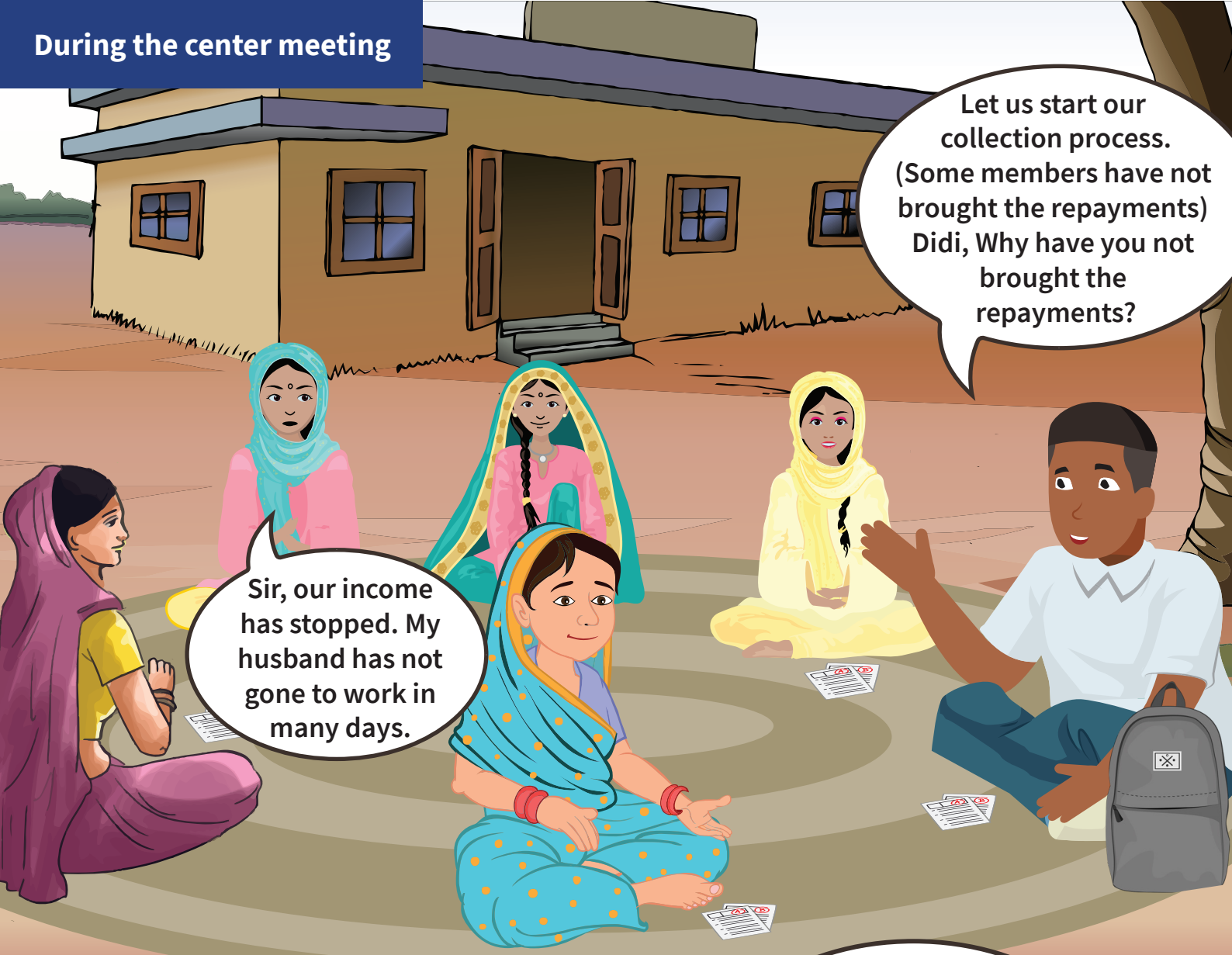
Didi, I will tell you about coronavirus, how it is transmitted, its symptoms and prevention, among other things, in detail.



Sure, sir!

The Field Officer informs members about COVID-19 through the “client awareness comic” and also shares the comic digitally with those members who have smartphones.

During the center meeting

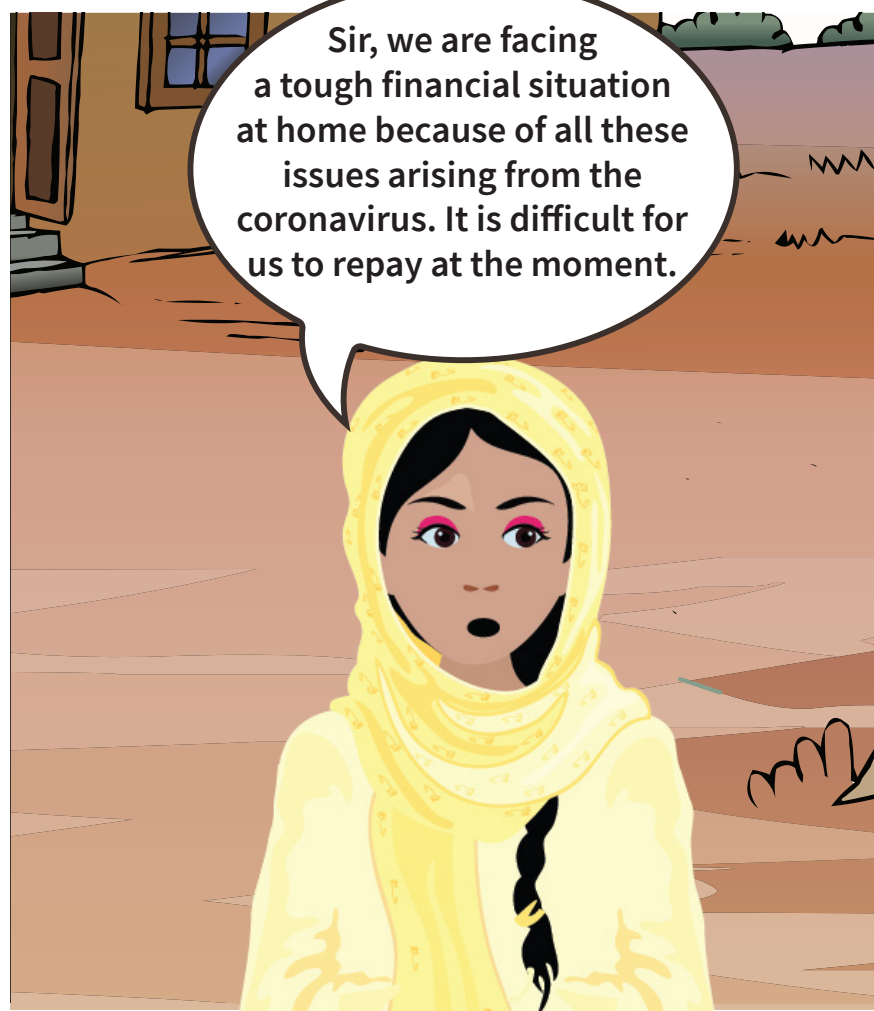


Let us start our collection process. (Some members have not brought the repayments) Didi, Why have you not brought the repayments?

Sir, our income has stopped. My husband has not gone to work in many days.



Oh! No problem didi. Is everything all right at home?



Sir, we are facing a tough financial situation at home because of all these issues arising from the coronavirus. It is difficult for us to repay at the moment.

## During the center meeting



No issues didi. By when do you think you would be able to repay?

I will try to repay in my next repayment cycle.

Sure didi. But, please do not forget to repay in the next meeting.

## After the center meeting



Didi, please take these collaterals and place them at prominent locations in the community center and other places where people can see them.

Sure sir. We will place these across locations in the community and will share the health advisory with our family and friends as per your suggestion.



Sure, sir. Thank you.  
We are together in this  
fight against Corona.

That will be great.  
Also, please follow all  
government orders about  
coronavirus without  
fail.



Thanks, didi!  
Will meet you all in  
the next meeting.  
Take care  
and stay safe.



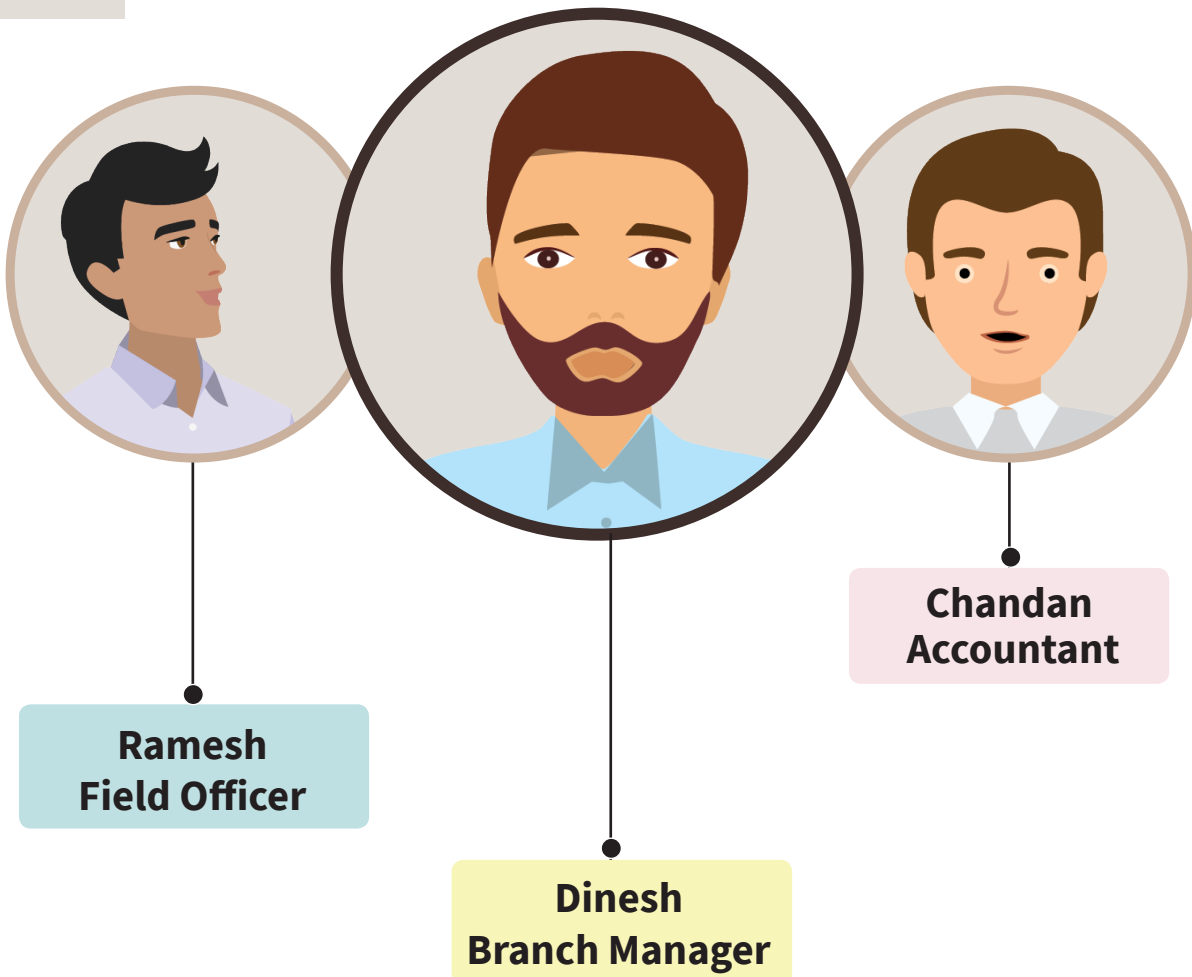
## Section 3 – Safe cash handling practices

**Summary** – This section describes the discussion between an MFI branch manager, a branch accountant, and a field officer. They discuss safe cash-handling practices to be followed during center meetings, and during the cash deposit process at a bank branch.

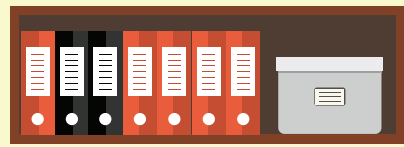
### Location- Branch Office



### Characters



# Handling cash safely



Hello Accountant sir,  
I have come back from  
center meetings. Here is all  
the repayment cash.

Great! Did you  
follow our protocols  
on handling cash?

Yes. I made sure that I was  
wearing gloves at all times  
while collecting cash from  
clients.



Also, after the center  
meeting, I used to sanitize my  
hands each time after taking  
my gloves off.



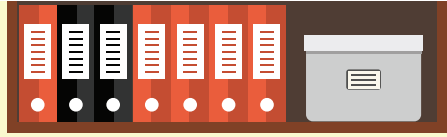


Very nice of you. Did you use the envelopes provided to you?



Yes. I used envelopes to wrap all the cash after each center meeting. I would request you to destroy the envelopes after you have completed your accounting. Thank you.

# Precautions before visiting the bank branch



Hello, sir. I am going to the bank to deposit today's collection, as the business hours for the bank are about to end.

Please make sure you follow all the protocols of cash handling.

Sure, sir, I will. I wear gloves and sanitize my hands each time after taking my gloves off.



I have also destroyed the envelopes used for today's cash collection. I will now go to the bank.

## Precautions before visiting the bank branch



Good! Make sure that you maintain at least a 2-meter distance from any person in the bank branch. Use your own pen to fill out any forms needed. Be sure to wear a mask and avoid physical contact with anyone present there.



When you leave the bank branch, make sure you sanitize your hands.



Sure, sir! I will now be leaving for the bank.



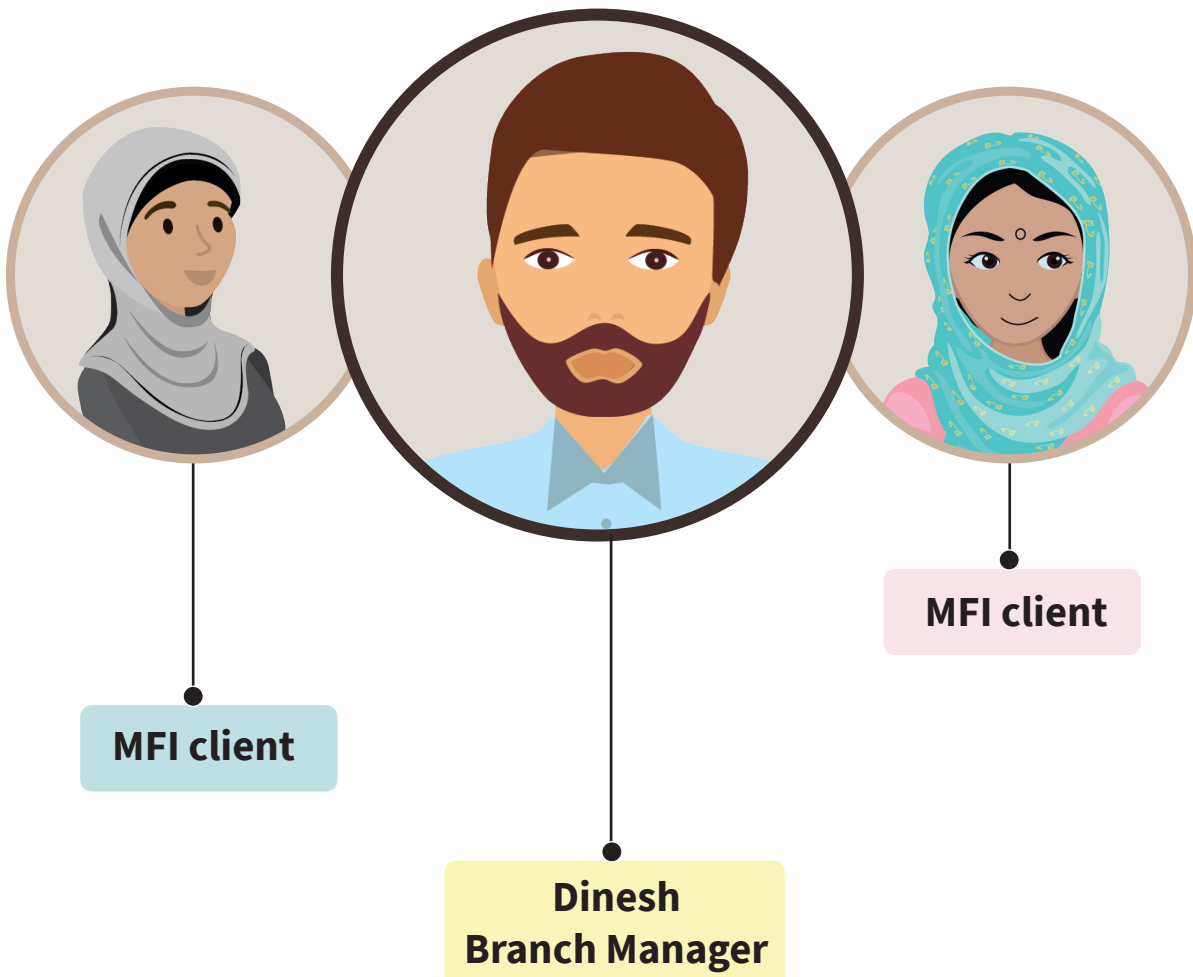
## Section 4 - Customer protection measures at the branch

**Summary** – This section describes the discussion between a branch manager and MFI clients at an MFI branch. They discuss the special services and customer protection measures adopted by an MFI branch for the safety of MFI clients.

### Location- Branch Office



### Characters



## Customer protection measures at the branch

Hello didi. We are very grateful that you all have come to us during these crucial times. As you can notice, we have made some necessary changes for your safety.

Firstly, I would request you to wash your hands before entering our facility. Please use the sanitizer or the hand wash or soap available.

We have washed our hands. What do we have to do next, sir?

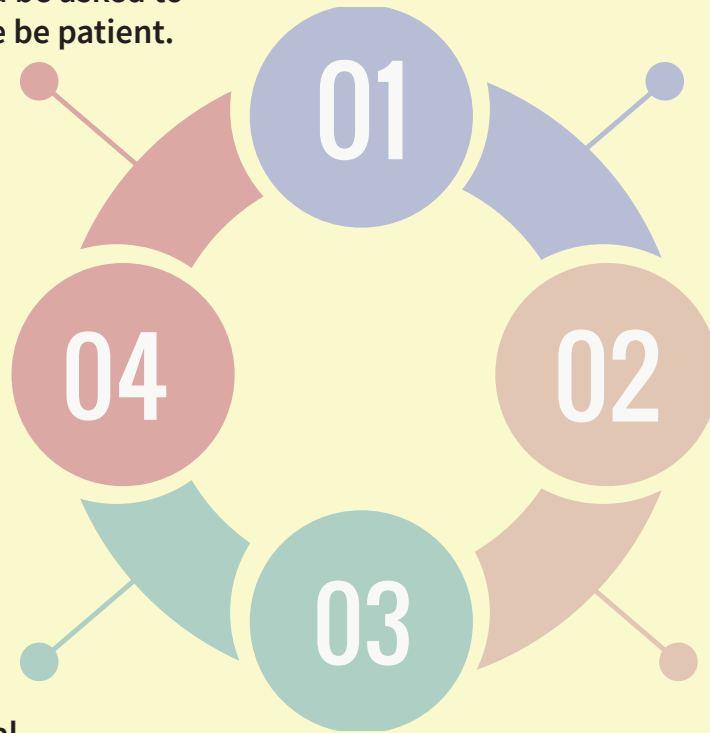
**NOTE:** All branch employees should always wear a mask at the branch.

## Customer protection measures at the branch

Next, you have to follow some basic protocols while at the branch.

Please wait outside. Do not form a crowd at the branch or outside while waiting in the designated circles drawn on the ground. You would be asked to enter turn by turn. Please be patient.

Please maintain a distance of at least 2 meters from each other while at the branch.



Avoid any form of physical touch as long as you are at the branch


Please follow breathing etiquettes:

- i) Always wear a mask and do not cough or sneeze at anyone.
- ii) Always cover your nose and mouth while coughing or sneezing
- iii) Wash your hands immediately after coughing or sneezing





## Customer protection measures at the branch



Didi, do you know that our currencies may carry coronavirus and may infect us?

Oh! How can I avoid getting infected while doing cash transactions?

To protect yourself from getting infected while dealing with cash, authorities recommend that you wash your hands or sanitize them immediately after performing cash transactions.

Moreover, we have started our digital services. You may now repay your loan using your digital wallets or bank accounts to minimize your interaction with cash (if applicable).

## Special services for customers

Didi, do you know that we have started some new facilities to safeguard customers and employees against COVID-19?

That sounds great. What are these facilities?

We have made two new changes:

- i) We have started window services to avoid crowding at branches. Please use the facility.
- ii) We have also introduced special hours for vulnerable clients:
  - The elderly, pregnant clients, and clients with children.

Sir, we are happy to note all these aspects. We are very happy that our MFI is mindful of the situation and is adopting so many measures for our convenience and safety. We will also tell other members about these services and facilities. Thank you so much.

## Emergency contact

In case of any emergency or any kind of inquiry, please contact us.

And in case of any medical emergency, please contact the helpline number (+91-11-23978046) for support or visit the nearest COVID-19 dedicated health facilities.





References:

World Health Organization, WHO  
Occupational Safety and Health Administration, OSHA  
Ministry of Health and Family Welfare, Government of India  
MicroFinance Institutions Network, MFIN, India

Disclaimer:

Please visit the Ministry of Health and Family Welfare, Govt. of India at <https://www.mohfw.gov.in/> for the latest guidelines on COVID-19.

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