

KASHF FOUNDATION MONITORS RISK USING CLIENT INTERVIEWS

Kashf Foundation's (KF) (Pakistan) Compliance Department conducts monthly interviews with 3,000 to 3,500 randomly selected clients to check whether staff are complying with KF policies and procedures in the field. The interviews take about ten minutes each. The interview data is compiled, analyzed, and presented to management each month.

Interview Questions:

1. Compliance Officer asks the clients to show him/her their pass book, checking for completeness.
2. Who is the loan user?
3. For which business was the loan used?
4. Compliance Officer checks the raw materials being used in the business, checking that the loan was used for the purpose stated in the loan application and business appraisal forms (LABAF).
5. Estimates of income/expenses are reconfirmed, and in case of inconsistency with LABAF, details are recorded.
6. Have you taken a loan from any other provider? If so, in what amount?
7. Has any staff member ever misbehaved during loan recovery or forced you to sell any asset to make the recovery payment?
8. Has any staff member used unprofessional language with you?
9. Have you faced any delay in service on the part of branch staff during the loan process?
10. Are you making your loan payments in advance? If so, how many days in advance?
11. Has a staff member ever asked you to pay a commission or bribe in order to get your loan?
12. Were all the pricing terms disclosed to you, including the documentation fee, insurance premium, and interest rate?
13. Are you satisfied with KF products and services?
14. Are you aware of how to make a complaint to KF?
15. Do you have any questions about KF's policies and procedures?
16. Are KF staff members helpful when you have questions or problems?
17. What do you like about KF? How can we improve?

Read the full case study [here](#).