

JD - Micro Loans

Department	<i>Frontline – MFI</i>
Designation	<i>Micro Loans Officer</i>
Reports to	<i>Meeting Centre Manager</i>

Duties and responsibilities

1. Starting business in a new village
 - a. Village identification within the radius
 - b. Feasibility study of the village based on demographics, activities and financial needs of the customers
 - c. Assist the MC-IC in making the village approval
2. Sourcing of business
 - a. Identification of customers and forming of Joint Liability Groups
 - b. Filling up of the application form
 - c. Verification of the residence and business of the customer
 - d. KYC verification
 - e. Pre-disbursement training
 - f. Visiting potential customers in order to develop business
3. Disbursements
 - a. Collection of KYC documents
 - b. Assisting the MC-IC for disbursement activity completion
 - c. Loan documentation
4. Collection of current dues
 - a. Collect the collection sheets and stickers from MC-IC
 - b. Group-wise collection as per scheduled time by following the process
 - c. Deposit of collection money
 - d. MERC entry
5. Collection of over dues
 - a. Follow up with the customers with updated data report of assigned portfolio
 - b. Collection of money as per process
 - c. Depositing the money in bank
 - d. MERC entry
 - e. Assist the MC-IC in initiating action against the defaulters