JD - Micro Loans

Department	*Frontline – MFI*
Designation	*Micro Loans Officer*
Reports to	*Meeting Centre Manager*

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