

# Request for Proposal

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DEVELOPMENT OF ON-LINE TRAINING AND CERTIFICATION  
PROGRAM FOR MICRO-CREDIT OFFICER



MICROFINANCE INSTITUTIONS NETWORK  
MFIN | [WWW.MFININDIA.ORG](http://WWW.MFININDIA.ORG)

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## 1. About MFIN

1.1 Microfinance Institutions Network (MFIN) is the premier industry association and RBI recognized Self-Regulatory Organization (SRO) for the NBFC-MFIs.

1.2 MFIN works with the participants in microfinance industry and a larger financial inclusion ecosystem to ensure that its members and the microfinance industry can optimize their potential to achieve the financial inclusion agenda.

1.3 For more information about MFIN and its work please refer to website [www.mfinindia.org](http://www.mfinindia.org)

## 2. Context

2.1 Micro-credit is delivered to low-income households in a high-touch model where micro-credit officer (known as loan officer, relationship manager, microfinance executive etc) plays a crucial role in sourcing the customer, undertake credit assessment and collecting repayments. Being primary interface with the customers, micro-credit officer also carries responsibility and ownership on critical aspects other than business, such as projecting positive image of the lender and micro-credit in the market, identifying and addressing risks and ensuring adherence to the process and regulations.

2.2 Of the total employee-base of over 3 Lakh directly engaged with micro-credit, nearly two-third work as micro-credit officer. Micro-credit officer usually has moderate educational (intermediate or graduate) and is drawn from low-income households in rural and semi-urban areas.

2.3 Given micro-credit business model is fairly standard and uniform, micro-credit officer across lenders have quite similar job roles and therefore similar requirements for skill sets.

2.4 In the background of above, Microfinance Institutions Network (MFIN), is looking to develop an industry-wide on-line training-certification program for micro-credit officer. Program will train-assess-certify micro-credit officers in an on-line environment on all essential components of micro-credit necessary in their job. Idea is to equip the micro-credit officer, with all key concepts of micro-credit including work ethics. Lenders would of course be required to build on this foundation program to orient micro-credit officer in their specific policies, systems and process.

2.5 This program is expected to be used by about 50 -75 lenders who are part of MFIN and cover about 1 Lakh individuals in 3-year period.

## 3. Scope of work

3.1 Training content as per the specifications provided by MFIN. Training content should be **authentic, attractive, engaging, interactive and of the highest quality**<sup>1</sup>. It would be a mix of animations, audio-visuals, reading material, quiz etc. Training content is estimated to be **10-15 hours**. Please refer to NSDC approved qualification pack available at NSDC website<sup>2</sup> to understand the typical job roles and expected skills required of the micro-credit officer and expected learning outcomes from this program. Please also refer to Annex for an overview of content.

3.2 Assessment tool to check the candidates learning outcomes and issue certificates to candidates. This could be an-hour long randomized test with 40-60 objective/multiple-choice questions.

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<sup>1</sup> It is again stressed that a typical micro-credit officer is 10-12 pass, young (age 20-25 years), come from low-income households with limited educational and technical skills. For most of them, micro-credit is their very first job and professional experience. Therefore, program must be suitably designed for this target audience.

<sup>2</sup> [https://nsdcindia.org/sites/default/files/BSCQ2401\\_Microfinance\\_Executive\\_v1\\_23\\_01\\_2019.pdf](https://nsdcindia.org/sites/default/files/BSCQ2401_Microfinance_Executive_v1_23_01_2019.pdf)

3.3 E-learning platform that hosts the program (training and assessment) to be accessed by candidates, lenders and MFIN and provide necessary back-end analytics to monitor and assess the progress.

3.4 Adaptions in vernacular (in addition to English) in key languages mentioned below. This is tentative list.

- Assamese
- Hindi
- Odiya
- Bengali
- Marathi
- Malayalam
- Kannada
- Punjabi
- Tamil

## 4. Proposal guidelines

4.1 Interested agencies should submit their proposal quotation as under:

- Approach note on designing the training content – uniqueness, simplicity, creativity, retention as well detailed structure of modules (components to be covered)
- Capability and experience of the agency in developing and delivering the similar program
- Reference of existing clients
- CVs of key team designated for this assignment
- Project planning and management process including timelines
- Costs to be quoted component-wise for 4 core components mentioned above. One time and recurring costs (including data hosting and maintenance) should be mentioned separately. Please remember to include all the costs including applicable taxes.
- In case an agency lacks competencies and capacities for all 4-core components, they may collaborate with suitable partners to deliver the full-suite required. Any such partnerships should be explicitly mentioned in the proposal.

4.2 Kindly note that MFIN will have the full ownership of program including copyright on the training contents developed.

4.3 In case you have any questions related to RFP, please write to Jay Tripathi at [jaytripathi@mfinindia.org](mailto:jaytripathi@mfinindia.org); +918447391848

4.3 You quotation should reach us ([jaytripathi@mfinindia.org](mailto:jaytripathi@mfinindia.org); [sheetalprasad@mfinindia.org](mailto:sheetalprasad@mfinindia.org)) by **31.03.2020** mentioning ‘**Proposal for Training and Certification Program for Micro-credit Officer**’ in the subject line.

4.4 MFIN will evaluate all the proposals. If necessary, we will contact you to clarify and understand the details. The short-listed agencies may be required to make a presentation in MFIN’s office in Gurgaon. This presentation will be at no cost or obligation to MFIN.

## 5. Annex: Suggested outline of training content

1. **Conceptual understanding:** Household finance for low-income household and financial inclusion (need, opportunities, products, challenges). Background of financial sector in India: Policies, Providers (Banks, non-Banks, Insurers, and informal sector) in the context of financial inclusion
2. **Fundamentals of credit and micro-credit:** Objective, underlying model (group lending) and chronology of evolution, current landscape of demand and supply including challenges. RBI regulations of micro-credit, FPC, PSL, KYC and CoC with focus on customer protection
3. **Customer centricity in lending:** Understanding customer needs, safeguarding interests, concepts of customer protection, financial health and well-being
4. **Sourcing:** Scoping and mapping areas and customers, application process, related risk and work ethics
5. **Credit Assessment:** Eligibility, cash-flow-asset assessment, use of credit bureau data, risk assessment, pre-disbursement checks and related risk and work ethics
6. **Disbursement:** Disclosures, documentation, loan utilization checks, related risk and work ethics
7. **Repayment:** Regular collection, dealing with delinquencies and stress, debt counselling, willful default, understanding portfolio bucketing and collection practices, related risk and work ethics
8. **Risk Management:** Identifying and managing risks, crisis, frauds and related work ethics
9. **Work ethics:** Integrity, commitment, interpersonal skills, attitude, inclusivity and gender sensitivity, social-behavioral skills, coordination, focus and time-management, communication, teamwork, work-life balance