

ASCEND

The Education and
Advancement Program
in Microfinance



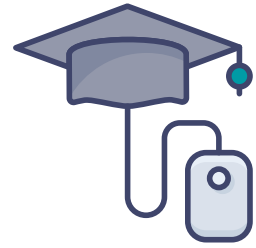


At the heart of India's microfinance story are thousands of field officers and branch managers.

They travel across challenging terrains to serve low-income households—bringing banking to their doorstep ensuring financial inclusion. But while training on product, processes and compliance is imparted by the lenders, a key gap remains in terms on building their conceptual clarity on credit appraisal, regulatory frameworks, risk indicators, and ethical conduct, along with strengthening their understanding of the larger purpose of microfinance in financial inclusion.

That's where MFIN stepped in. Anchored in the mission of capacity building, a training and development initiative designed specifically for India's microfinance frontline officers was envisioned. The program is titled ASCEND – the Education and Advancement program in Microfinance.

About the Program



ASCEND – The Education and Advancement Program in Microfinance, a flagship online certification programme by MFIN, was officially launched on 3rd of May 2025 at MANTHAN, which is an annual CEO's meet of MFIN member institutions. The launch marked an important milestone in our collective journey to strengthen the capabilities of the microfinance sector's most critical link, the field officers.

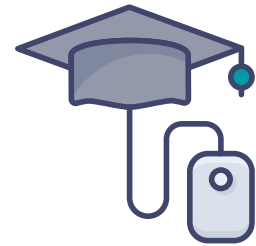
It is a comprehensive, industry-recognized, self-paced, AI proctored online certification program focussing on professional capability and conceptual clarity to ensure client protection and responsible lending. Entirely developed in-house, the content covers modules on financial inclusion, regulations, SRO, microfinance products and operations, technology, customer service, branch management, case studies and a glossary of key terms.

To elevate the learning experience, MFIN has partnered with the Bankers Institute of Rural Development (BIRD). The recorded sessions of the program have been planned to be hosted by BIRD in their LMS. The BIRD faculty will also engage with the candidates in live doubt clearing sessions so that every candidate has access to real-time guidance and training, making the candidates exam ready.

The program encompasses an assessment at the end ensuring that a learner isn't just informed but has understood the concepts well. To deliver this experience, MFIN has partnered with NSEIT DEX, which is a 100% subsidiary of NSE—a trusted name in digital exam solutions with over 20 years of expertise.

At the end of their ASCEND journey, every learner earns a joint certification from MFIN and BIRD—a powerful testament to their growth and commitment.

Program Highlights



Duration	3-6 months
Mode	Online
Language	English and Hindi
Fee	Rs. 1500 plus GST
Assessment	75 MCQs, AI Proctored
Pass Percentage	50%
How to Register	https://mfinindia.org/ascend
Certificate	Joint certification by MFIN and BIRD



Scan to **Register**

As we prepare to go LIVE, we request our member institutions to:

- Encourage your field officers and branch-level staff to enroll in ASCEND.
- Nominate coordinators from your HR/L&D teams to facilitate enrolment and extend institutional support for participation, including access to devices, stable internet and time for self-study or attending live sessions.
- Promote the programme internally via field meetings, digital channels or during training sessions.

ASCEND is an opportunity to professionalize the frontlines of our industry, reinforce values of ethical lending, and equip staff with the confidence and capability to adapt in a digitally evolving landscape.

This programme is not just a training intervention; it is a collective investment in the future of microfinance. Each certified officer is a step forward in ensuring resilient, client-centric, and responsible financial inclusion.

For more details, please visit <https://mfinindia.org/ascend>

For any queries, assistance with rollout, or to onboard participants, please reach out to us at sro@mfinindia.org

Frequently asked Questions (FAQs)



1) Who Should Attend?

- Field officers/loan officers/Branch managers in microfinance institutions.
- Banking and financial sector professionals seeking specialization in microfinance.
- Fresh graduates and aspiring professionals looking to enter the microfinance sector.

2) What are the Course Modules?

Module 1: Financial Inclusion and Importance of Credit

Module 2: Introduction to Financial Institutions

Module 3: Microfinance in India

Module 4: Regulations and SRO

Module 5: Microfinance Products

Module 6: Microfinance Operations

Module 7: Technology in Microfinance in India

Module 8: Customer Service

Module 9: Structure and Functions of Microfinance Lenders and their Balance Sheet

Module 10: Business Development and Branch Management

Module 11: Case Studies

Module 12: Important Terms

3) Is there an exam or assessment?

Yes, participants must pass an assessment to qualify for certification. It is Multiple Choice Questions (MCQs) type.

4) What is the role of BIRD in the certification program?

As part of MFIN-SRO's Online Certification Training Program for front line field officers, the Bankers Institute of Rural Development (BIRD) will play a vital role in training and enhancing the skills of enrolled participants. The recorded sessions of the content will be hosted by BIRD on their LMS platform.

The live doubt clearing session for the participants will be conducted by the faculty from BIRD.

5) What is the role of NSEIT in the certification program?

NSEIT DEX is the technology partner and provides a secure and an AI proctored platform for the ASCEND program. The program is hosted at this platform for the participants to register, access the downloadable content and give assessments.

The URLs of the recorded sessions (from the LMS of BIRD) are placed on the secure platform developed by NSEIT for easy access to the participants.

6) What are the recorded sessions?

The recorded sessions comprehensively cover the certification program syllabus while also incorporating key microfinance concepts, regulatory frameworks, and best operational practices for the participants to easily comprehend the modules.

7) What are Live Doubt Clarification Sessions?

Alongside the recorded lectures, dedicated faculty members will also conduct live doubt-clearing sessions on a fortnightly/monthly basis, after the program is launched.

These sessions will be scheduled based on participants' availability, with an ideal group ranging from 10 to 30 attendees. Through these interactive discussions, candidates will have the chance to directly engage with experts, resolve queries, and gain a deeper understanding of complex subjects.

The live sessions will be conducted via Zoom or Teams, with a maximum duration of two hours. The session schedule will be shared in advance to ensure participants have sufficient notice to attend. A selected group of students will receive prior communication, including meeting invites, via SMS, email, or both.

8) When can a candidate give the assessment?

The candidates will be allowed to take the test after a period of 3 months but not exceeding 6 months after they have registered and gained access to the courseware.

9) At what frequency will the assessments happen?

The test will happen once every month, potentially on the 2nd/3rd Saturday.

10) How will the assessments happen?

Each candidate will be given 60 mins to complete the test. The number of questions to be answered would be

75. All questions would be MCQs. No subjective type questions.

11) What are the minimum qualifying marks in the assessments?

The pass percentage shall be 50%.

12) What happens if a participant does not qualify for the exam?

In case the candidate is not able to secure pass marks, she/he will have the option to reappear for the test with a subsidized cost, for 2 more attempts within a year from registering for the course.

In case the candidate cannot pass in 3 attempts, she/he can re-register after a year.

13) Will participants receive a certificate after qualifying in the exam?

Upon successful completion of the certification exam, candidates will receive an official certificate certified by MFIN and BIRD.

14) What is the fee structure?

Participants will have to pay Rs.1500 plus GST to register for the course.

For reappearing the test the participants will have to pay Rs. 500 plus GST for every attempt.

For re-registering the course, a payment of Rs.1500 plus GST would be applicable.

For any queries, assistance with rollout, or to onboard participants, please reach out to us at sro@mfinindia.org



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