करियर शीट · CAREER SHEET

माइक्रोफाइनांस प्रोफेशनल

A Microfinance Professional delivers small loans, savings and insurance to low-income people in villages and small towns, especially women and Self-Help Groups (SHGs). Working with MFIs, small finance banks and NGOs, they bring...

Scan for everything on this career

Salary, exams, colleges, the routes in and the steps after — all on the portal.

career.gsssjethantri.in/#/career/microfinance-professional

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श्री चेनाराम चौधरी
प्रधानाचार्य, डाइट बाड़मेर
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अभिकल्पना व विकास · व्याख्याता (इतिहास)
Designed & developed · Lecturer (History)

🙏 विशेष धन्यवाद · SPECIAL THANKS

सुरेन्द्र सिंह राठौड़
व्याख्याता (इतिहास) · रा.उ.मा.वि. कानाना

सुरेश कुमार सैन
व्याख्याता (भूगोल) · रा.उ.मा.वि. रामसीन मूंगड़ा

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कमलेश चौधरी
व्याख्याता (राजनीति विज्ञान) · रा.उ.मा.वि. टापरा

करियर मार्गदर्शन कार्यशाला, डाइट बाड़मेर (14–17 जुलाई 2026) में विकसित व लोकार्पित
Developed & unveiled at the Career Guidance Workshop, DIET Barmer (14–17 July 2026)

1 About this career

A Microfinance Professional delivers small loans, savings and insurance to low-income people in villages and small towns, especially women and Self-Help Groups (SHGs). Working with MFIs, small finance banks and NGOs, they bring financial inclusion to the grassroots.

2 At a glance

Min. qualification	Class 12 pass; graduation preferred (can start as field officer)
Work mode	Field-heavy, rural; village visits, group meetings and collections
Demand (2026)	Steady-to-growing; continuous hiring at MFIs and small finance banks
Top earning	Senior/regional management ₹12-20+ lakh/yr; leadership roles higher

3 What you need

INTERESTS

- Interest in rural society and helping people
- Curiosity about money, savings and small business
- Enjoying fieldwork and meeting new people

ABILITIES

- Building trust and persuading people
- Basic numeracy and handling figures
- Patience and stamina for long field hours

KEY SKILLS

- Field work and village-level surveying
- Rural finance and SHG/JLG model knowledge

- Communication and local-language interaction
- Basic accounting and loan documentation
- Risk assessment and repayment management
- Empathy and understanding customer needs
- Using mobile apps/digital collection tools

4 How to get there

1. Pass Class 12 (any stream; Commerce helps).
2. Do a graduation (B.Com/BA/BBA or rural management/social work); or start directly as a field officer after Class 12.
3. Join an MFI, small finance bank or microfinance NGO as a field/loan officer.
4. Gain experience forming SHG/JLG groups, disbursing and collecting loans.
5. Progress toward branch/area manager based on performance.
6. Add a PGDRDM/MBA (rural) or a banking exam for senior roles.

MAIN EXAMS

- Mostly direct hiring: graduation + interview; no mandatory entrance exam.
- IRMA/NIRDPR entrance test for rural management courses.
- Some small finance bank roles use banking exams (IBPS/bank's own test).

5 Where to study

GOVERNMENT INSTITUTES

- University of Rajasthan (MSW/Social Work) — Jaipur, Rajasthan (https://www.uniraj.ac.in/)
- Central University of Rajasthan (Dept. of Social Work) — Ajmer, Rajasthan (https://www.curaj.ac.in/)
- Institute of Rural Management Anand (IRMA) — Anand, Gujarat (https://irma.ac.in/)
- National Institute of Rural Development & Panchayati Raj (NIRDPR) — Hyderabad (https://nirdpr.org.in/)

PRIVATE INSTITUTES

- Tata Institute of Social Sciences (TISS) — Mumbai (https://www.tiss.edu/)

ONLINE

- NIRDPR PGDRDM (Rural Development) — Online/Distance (https://nirdpr.org.in/pgdrdm.aspx)
- IGNOU (PG Diploma in Rural Development) — Online/Distance (https://www.ignou.ac.in/)

FEES

Fees at state universities (MSW/BA etc.) range from a few thousand to about ₹30,000/yr; rural management at institutes like IRMA can cost ₹15-20 lakh; NIRDPR/IGNOU distance courses are relatively cheap. An expensive degree is not required to become a field officer.

SCHOLARSHIPS

- National Scholarship Portal (NSP) (https://scholarships.gov.in/)
- Rajasthan SJE Scholarship Portal (https://sje.rajasthan.gov.in/)

6 What the work is like

WHERE YOU WORK

MFI/bank branches in villages, tehsils and small towns; most time in the field—door-to-door, at group centres and local markets.

WORK CULTURE

Target-driven, early-morning, travel-intensive work; strong team and community bonds with the satisfaction of social impact.

WHO HIRES

- Bandhan Bank — India's large microfinance-origin institution
- CreditAccess Grameen — India's largest MFI
- Ujjivan Small Finance Bank
- Small finance banks (AU, Equitas, ESAF, etc.)
- NABARD and SHG federations/cooperatives
- Microfinance NGOs (e.g., SEWA, PRADAN, BASIX)

DEMAND (2026)

Driven by financial inclusion and rural credit needs, MFIs and small finance banks hire field staff continuously. Rajasthan's rural and semi-urban belts offer steady openings, with preference for local-language speakers.

7 Career growth

1. Field/Loan Officer
2. Branch/Area Manager
3. Regional Manager
4. Head/Divisional Head (Microfinance/Inclusion)

EARNINGS

Starting	₹1.5–2.5 lakh/yr (≈₹12,000–20,000/month)
Mid level	₹3.5–6 lakh/yr (branch/area manager)
Senior level	₹8–20+ lakh/yr (regional/head roles)

Entry pay is modest but incentives, travel allowance and fast promotions raise earnings; senior and leadership roles can pay well.

8 The good parts · The challenges

The good parts

- Direct social impact—empowering poor families and women.
- Quick entry after Class 12/graduation with a clear promotion path.
- Local employment—work close to home in rural areas.

The challenges

- Low starting pay and target/collection pressure.
- Heavy travel and outdoor field work in all weather.
- Facing defaults/risk and regulatory changes.

9 Real-life journeys

Chandra Shekhar Ghosh

Founder of Bandhan; pioneer who turned an MFI into a universal bank

Son of a Tripura sweet-shop owner, Chandra Shekhar Ghosh started Bandhan-Konnagar in 2001 to give microcredit to poor women. In 2015 Bandhan won a universal banking licence—a first for an Indian microfinance institution—showing how grassroots financial inclusion can scale into major impact.

Wikipedia · https://en.wikipedia.org/wiki/Chandra_Shekhar_Ghosh

Ela Bhatt

Founder of SEWA and SEWA Bank; mother of Indian microfinance

A teacher in Ahmedabad, Ela Bhatt founded SEWA in 1972 and SEWA Bank in 1973—started by 4,000 women each contributing ten rupees. She brought savings, loans and insurance to poor self-employed women, setting a global example of financial inclusion.

Women's World Banking · https://www.womensworldbanking.org/insights/making-finance-work-for-women-for-45-years-ela-bhatt/

10 Sources & further reading

1. NABARD — rural credit & SHG bank linkage — https://www.nabard.org/

2. Reserve Bank of India (RBI) — microfinance regulation — https://www.rbi.org.in/

3. Sa-Dhan — association of community finance institutions — https://www.sa-dhan.net/

4. MFIN — microfinance industry association & SRO — https://mfinindia.org/

5. National Career Service (NCS) — https://www.ncs.gov.in/