

JOB DESCRIPTION

Job Title: Branch Head

Department: Direct Lending

1. JOB PURPOSE:

- The Branch Head would be responsible for business development, operations management, training, staff management for his branch. He would be reporting to the RM or FH (AGM-DL) and would have a team of CSEs and CSOs and MIS-officer reporting to him. In addition to this, he will also be responsible for providing compliance towards audit observations in his branch.

2. REPORTING TO: Regional Manager/AGM-Direct Lending

3. PRINCIPAL ACCOUNTABILITIES:

Accountabilities	Activities
Business Development and Monitoring	<ol style="list-style-type: none"> 1. Plan and follow-up for disbursement achievement for the branch 2. Identify new location for business purpose through his team of CSO and CSE 3. Providing village information for new potential 4. Setting target for his CSOs. 5. Follow up with CSOs and CSEs for 100% collection from all allotted accounts. 6. Have a timely review with CSOs and CSEs regarding present overdue accounts and NPA accounts. 7. Take action and plan for recovery from NPA accounts with CSOs and CSE. 8. Monitoring of Post Disbursement Visits for CSOs and CSEs. BH is to review the same with his team during meetings. 9. BH is required to do Post Disbursement Visit of a minimum of 10% of all accounts disbursed in previous month and share the report to RM/FH at month end. 10. Review Work plan and Work Done with all branch team. 11. Do necessary implementations in CMS for doing disbursement entries and other required work. 12. Ensuring other work as directed by HO.
Customer Addition and Portfolio Management	<ol style="list-style-type: none"> 1. He/She is to ensure timely collection through all CSOs and CSEs. 2. He/She is to ensure that all collection entries are updated on time as directed by HO. 3. Report on any overdue collections on daily basis. 4. Follow up with branch staff and ensuring collection for any pending collection from default customers. 5. Identify proper customers through field visits and interaction. 6. Ensure that there is minimum dormancy in his branch portfolio. 7. Conduct any customer addition process as instructed by HO.
Business Administration and Manpower management	<ol style="list-style-type: none"> 1. Has to look after branch setup and administrative requirements for branches.

	<ol style="list-style-type: none"> 2. Consolidate and share the admin data details as required from HO. 3. Co-ordinate with Admin department for resolving any branch asset requirement. 4. Provide recommendation/approval towards employee or branch related claims and settlements. 5. Control staff attrition and thus maintain adequate manpower as per budgetary allowance.
Training and Process Review	<ol style="list-style-type: none"> 1. Provide training and process knowledge to all branch staff. 2. Inform and educate staff about any change in business process. 3. Provide staff training on NABFINS loan disbursement and collection process, etc.
MIS and Daily reporting	<ol style="list-style-type: none"> 1. Preparing daily business MIS for his branch and sharing the same to HO. 2. Follow-up with branch staff to ensure that data is entered in CMS for disbursements, collections and remittances, etc. 3. Provide necessary support to his staff as required. 4. Escalate necessary information to HO from branch and vice-versa 5. Use necessary data from CMS/staff to monitor his branch team efficiency and achieve target parameters.
Compliance and Quality development	<ol style="list-style-type: none"> 1. Ensure quality parameters in his branch for loan documentation. 2. Maintain process and documentation check as guided by HO/Audit team. 3. Review with branch staff regarding any process deviations observed and same to be shared with HO. 4. Ensure process implementation to reduce deviations. 5. Provide compliance on branch audit reports after reviewing the same with respective branches.
People Management and Team development	<ol style="list-style-type: none"> 1. Leave Management and approval authority of the leaves taken by employees of branch. 2. Co-ordinate with HR to raise any necessary disciplinary action on required staff. 3. Responsible for upkeep company of vision and best practices in his region. 4. Maintain a positive environment to avoid attrition in branch. 5. Provide a mentoring role to all employees. 6. Conduct Training to employees as per directions of HO.

*The above mentioned job role is subjected to changes on direction of HO as per business requirement.

4. MAJOR CHALLENGES

<ul style="list-style-type: none"> • Proper Identification of clients/ intermediaries • Quality appraisal and timely disbursal of credit • Ensuring timely recovery of loans.
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- Regular visits to the JLGs as per the work plan
- Maintain transparency in the working of the JLGs.
- Must be willing to travel extensively within the state.

5. INTERACTIONS

Internal Interaction

Regional Manager
AGM-DL
Support staff at HO/ Regions

External Interactions

JLGs
Bankers
Field Officers of Local bodies and Government Departments

6. PERFORMANCE EVALUATION

Financial Dimensions

Growth in Business (credit disbursement and recovery, Overdue/ NPA position, New Business developed, Repeat Loans disbursed.)

Other Dimensions(qualitative assessment)

Monitoring of the JLGs, pro-active initiatives (credit+ activities, identification of new business opportunities, etc.)

7. SKILLS AND KNOWLEDGE –

Educational Qualifications

- **Graduates and above**
- **Must be well-versed with the local language and English.**
- **Must have a working knowledge of Microsoft Excel, Word**
- **Must have a working knowledge of handling computer systems.**
- **Driver's License and Motorcycle is a must.**

Experience

- 2-4 years' of work experience in microfinance institution
- Knowledge of local language and willingness to travel extensively is mandatory.

Age Limit

Maximum age limit at 35 years. For candidates with relevant experience the same may be relaxed.

Interested candidates may send your updated profiles to careers@nabfins.org.



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(Formerly 'NABARD Financial Services Limited')

NOTE: Please do not alter or change the format of the application, any changes made will Lead to rejection of Application.

In response to your advertisement on your website /
.....newspaper dated _____ I offer myself as a candidate
For the post ofin your organisation. I
furnish here below the particulars

Recent Photos:(PP Size)
1 to be pasted here
+ 2 extra Photos to be
attached

1. PERSONAL DETAILS

1.	Name in Full (with Expansion of Initials)	First Name	Middle Name	Last Name
2.	Post Applied for			
3.	Date of Application (dd/mm/yyyy)			
4.	Mobile Number			
5.	E-mail ID			
6.	Aadhaar No.			
7.	Voter ID No.			
8.	PAN No.			
9.	Driving Licence Number and Valid up-to (date)			
10.	Whether earlier enrolled under ESIC. (Yes/No)			
11.	If yes, mention ESIC Number			
12.	Whether earlier enrolled under EPF. (Yes/No)			
13.	If yes, mention UAN			
14.	Date of birth and (Age in years as on Date)			
15.	Applied to NABFINS Earlier (Yes/No)			
16.	Source of information about vacancy			
17.	Address for communication			
18.	Name of Father or Husband			
19.	Blood Group			
20.	Languages Known	Write	Read	Speak



2. DETAILS OF COMPUTER PROFICIENCY

Proficiency in	Excellent	Good	Average
MS Word			
Excel			
PowerPoint			
Tally 9 or more			
Any other(Please specify)			

3. ACADEMIC / EDUCATIONAL QUALIFICATIONS

INSTITUTE	Year of Passing	QUALIFICATION	% Mark / Grade & Division	Regular Course or Correspondence

4. WORK EXPERIENCE (Latest Experience First): TOTAL EXPERIENCE:.....YRS, RELEVANT EXP.....YRS.

Name & Address of Organization	Designation	From	To	Job Title



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10. Declaration Form

(FORMAT OF AUTHORIZATION/CONSENT TO BE OBTAINED BY THE MEMBER FROM THE EMPLOYEE OR PROPOSED EMPLOYEE, BEFORE DRAWING THE REPORT)

CONSENT /AUTHORIZATION FORM


I Mr./Mrs. _____ S/o or D/o _____, aged about ____ yrs, having PAN No. or Aadhar No. _____, hereby agree that in connection with my application for employment with NABFINS Ltd. (Member), I will be subject to background verification, as deemed necessary by NABFINS Ltd. (Member), or its representatives and I hereby authorize and provide my consent to NABFINS Ltd. (Member), and also to its representative namely Equifax Analytics Pvt. Ltd. ("Equifax") / any other representative(s) as deemed fit by NABFINS Ltd., to verify all the information provided by me including but not limited to my personal information and Sensitive Personal Data or Information, which is already available with Equifax / any other representatives(s) as deemed fit by NABFINS Ltd. and further authorize Equifax / any other representative(s) as deemed fit by NABFINS Ltd. to use the same to generate and deliver the Verification Report to NABFINS Ltd. (Member).



Signature:

Name in Capital:

Date:


YOYO Sarkari
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