

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

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

Age Limit

Maximum age limit at 37 years. For candidates with relevant experience the same may be relaxed.

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

