

**Broad Job Descriptions for staffs under Direct lending vertical
Customer Service Executive for Chennai, Trichy, Coimbatore,**

Erode, Salem & Tiruppur - Tamil Nadu

(CTC -₹ 2,69,592/- to ₹ 3,98,112/-)

BASIC Eligibility Criteria

1. Candidate should be local and well versed with local language. Candidates with additional language skill will be given advantage.
2. **Age limit:** 27 years, 3 years relaxation for experienced candidates
3. **Education:** Degree and above
4. Well acquainted with local areas and cities
5. He/ She should know driving with valid driving license.
6. Female candidates are encouraged to apply
7. Experience from microfinance sector will be given preference

Job Responsibilities

1. Identification of potential village/ area for operation through village survey
2. Conducting village level meetings and discuss about NABFINS and various services offered by it.
3. Identification of potential customers in approved village/ area
4. Identification of target customers for providing microfinance Plus services
5. Loan origination and Appraisal
6. Completing all necessary documentations and field verifications of all potential customers who apply for loan
7. Collection of loan recovery and deposit in the bank
8. Monitoring and follow up of loan recovery and loan utilization
9. Counter party verification of potential customers during appraisal
10. Adhering to rules and norms prescribed by NABFINS
11. Adhering to basic code of conduct and fair practices code defined for microfinance industry
12. Maintaining healthy portfolio and 100% recovery rate
13. Dealing with the customers in proper manner as prescribed under code of conduct of NABFINS
14. Commitment and dedication for business growth and profitability of the branch
15. Complying to all the requirements by the Branch and HO
16. Working towards fulfilment of Objectives set by NABFINS and give respect to the values set by NABFINS
17. Managing 4-6 CSOs and assist them in generating business
18. Performance monitoring and management of CSOs
19. Maintaining a good, healthy and diversified portfolio
20. Provide induction and training to new CSOs/CSEs
21. Conducting pre-disbursement and post-disbursement visits
22. Maximum customer retention and relationship management
23. Support back office staffs in documentation, filing and reporting
24. Identifying any new risks which become evident • Safeguarding company assets.
25. PAR calculation & planning for recovery strategy for defaulter clients.
26. Compliance to internal audit and statutory audit
27. Assist the branch manager in business growth and expansion to new areas
28. Complying to all the requirements by the Branch and HO
29. Working towards fulfilment of Objectives set by NABFINS and give respect to the values set by NABFINS

Interested candidate send your resume to careers@nabfins.org.

(<http://nabfins.org/Careers%20with%20Us>)

