

Broad Job Descriptions for staffs under Direct lending vertical
Customer Service Officer for Bengaluru Location

(CTC -₹ 2,07,204/- to ₹ 2,82,864/-)

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:** Pre University and/or 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/area survey
2. Conducting village/area 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
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 origination and before 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. Conducting pre-disbursement and post-disbursement visits
14. Maximum customer retention and relationship management
15. Providing training to new CSOs
16. Dealing with the customers in proper manner as prescribed under code of conduct of NABFINS
17. Commitment and dedication for business growth and profitability of the branch
18. Assist Customer Service Executive to generate new business
19. Complying to all the requirements by the Branch and HO
20. 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>)