

JOB DESCRIPTION

Job Title	District Manager (Assistant Manager Grade)
Job Code	NABFINS/OPS/003
Incumbents Name	
Division / Department / Function	Operations

1. JOB PURPOSE

(Briefly describe the general purpose of the position or its significance from the organisation's point of view and how it contributes to the overall mission/objective of the organization).

<ul style="list-style-type: none"> In charge of District/ Branch Business Strategy, Planning & Development.
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2. REPORTING TO : Regional Manager

3. PRINCIPAL ACCOUNTABILITIES

(List the responsibilities/duties associated with the job and the major activities associated with each responsibility. For each responsibility/duty listed, give the factors on which an individual's performance is judged).

Accountabilities	Major Activities
District/ Branch Business Strategy and Operations	<ul style="list-style-type: none"> Help the RM in finalizing the strategy and work plan for business development in the district/ branch Implement the Business Strategy Plan for exploiting the business potential of the area Ensure that the goals/ targets set in the annual and monthly work plan for the District/ Branch are achieved. Closely monitor the business operations of the district/ Branch (includes identification of new clients/ business partners, disbursement of loans and recoveries, business monitoring and MIS. Keeping close liaison with B&DCs and other business partners and closely coordinate with other development agencies like Government, local bodies, bankers, NBFCs, etc. for business expansion Ensure that the revenue expenditure of the District Office is contained within acceptable limits Bringing in innovations in business strategy for maximizing returns to the organization. Provide necessary information about the organization level competitors, local competitors and emergent strategies. Updating the relevant information about consumer behavior.

Human Resources Management	<ul style="list-style-type: none"> • Ensuring that the productivity per employee is enhanced through motivation and engagement of the staff and by providing them guidance and leading them from the front. • Effective Team Building at the District/ Branch level. • Responsible to maintain the organizational ethos and culture and thus help easing doing business with the organization.
General Administration	<ul style="list-style-type: none"> • Responsible for overall administration of the office, including maintenance of the office premises, ensuring all statutory compliance issues, all staff matters (leave, punctuality, etc.) pertaining to the staff posted in the district.
Credit Appraisal	<ul style="list-style-type: none"> • Responsible for setting high standards in credit appraisal received from the clients • Time bound processing of credit proposals including grading of the clients, pre-disbursement visits by actively involving the B&DCs in the process • Engaging the clients/ intermediaries to ensure end use of credit and timely repayment of the loan repayment.
Management Information system	<ul style="list-style-type: none"> • Ensure that the information flows from and to the District/ Branch Office as per the MIS designed. – Periodicity and accuracy of the information to be ensured. • Developing and updating a data base of the District/ Branch for assessment of the business potential (e.g. development plans, PLPs, survey findings/ studies, etc.) • Report on the latest developments in the area which could impact business operations • Prepare and upkeep a dossier on client organisations especially those pertaining to their performance in the field (timely follow up, recovery, timely remittance and any positive/ negative signals regarding their functioning)
Audit and Control	<ul style="list-style-type: none"> • Follow all the norms and processes prescribed including the regulatory norms of the organization.
Timely Escalation and Failure mode effective analysis	<ul style="list-style-type: none"> • Timely escalation and follow up action on the deviated parameters and plan for failure mode effective analysis.(matters such as decline in recovery of loans, etc. to be given very high priority)

3. MAJOR CHALLENGES

<ul style="list-style-type: none"> • Proper Identification of clients/ intermediaries • Quality appraisal and timely disbursal of credit – Satisfied customers are the edifice of a successful enterprise. • Ensuring timely recovery of loans. • Ensuring steady business growth through innovative business strategies • Upkeeping the morale of the staff and other stakeholders for steady business growth.
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4. INTERACTIONS

Internal Interaction

List the job roles you need to interact with Internally in the organization to enable success in your day to day work

Field Support Officers and staff posted in the District/ Branch Office
Regional Manager and his team
Chief Operating Officer/ DGM in charge of new operations and other Operation team of HO
Top Management Team in HO
Support staff at HO/ Regions

External Interactions

List the job roles / entities / forums you need to interact with outside the organization to enable success in your day to day work

Business and Development Correspondents
Bankers
Producer Collectives (cooperatives, producer companies, SHG/JLG Federations, etc.)/Tea growers.
NABARD
Self Help Group
Local bodies and Government Departments
CSR Trusts, NBFCs, SHPIs, etc.
Media Representatives

5. PERFORMANCE EVALUATION

Financial Dimensions

(quantifiable parameters like annual budgets, project costs, revenue expenditure, etc.).

Growth in Business (credit disbursement and recovery, Overdue/ NPA position, leakages like cash in hand at the field level)
Revenue/ Expenditure of District/ Branch Office – per office/ per employee productivity

Other Dimensions

(qualitative assessment)

HR Management at the District Level, networking with B&DCs and other stakeholders, innovative management strategies (creation of new business opportunities, etc.)

6. SKILLS AND KNOWLEDGE –

Educational Qualifications

- **Graduates with good marketing and communication skills**

Experience

- 2-3 years experience with similar job profile with sufficient exposure to the field operations in working with the target population is preferred.

Age Limit

Not above 30 years

Others: This is field oriented job and would be willing to travel to market, source potential clients, partners and monitor loan accounts.