

## JOB DESCRIPTION

<b>Job Title</b>	<b>Financial Services Officer</b>
<b>Job Code</b>	<b>NABFINS/OPS/004</b>
<b>Division / Department / Function</b>	Operations

### 1. JOB PURPOSE

<ul style="list-style-type: none"> <li>• Direct Interface of the organization with the borrowers/ other stakeholders generally covering the district area.</li> </ul>
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**2. REPORTING TO** : District Manager/ Branch Manager

### 3. PRINCIPAL ACCOUNTABILITIES

Accountabilities	Major Activities
Business Development at the field level	<ul style="list-style-type: none"> <li>• Be in constant touch with the B&amp;DCs, SHGs/ JLGs, SLIs for expanding business in the area</li> <li>• Identify new clients – B&amp;DCs/ SLIs, etc., conduct due diligence on their working with the help of the District office</li> <li>• Conduct grading of the SHGs with the help of B&amp;DCs</li> <li>• Initiate loan proposals from the SHGs through the B&amp;DCs</li> <li>• Ensure timely disbursement of the loan to the SHGs/ JLGs/ SLIs</li> <li>• Conduct post disbursement visits to the loaned institutions to ensure end use of credit and for prompt repayment of the loan instalments</li> <li>• Guide the B&amp;DCs/ SHGs on suitable income generating activities for the SHG members for improving their standard of living</li> <li>• Provide leadership/ guidance to the SHGs for upkeep of their records</li> <li>• Gather useful information on need based credit products from the SHG members/ other villagers and the practices followed by other financing agencies</li> <li>• Ensure that the targets set in the annual and monthly work plan are achieved.</li> </ul>
Human Resources Management	<ul style="list-style-type: none"> <li>• Keep close personal contacts with clients/ potential clients and sensitize them on advantage of development through credit</li> <li>• Provide leadership to the B&amp;DC volunteers/ SHGs in their business deals.</li> <li>• Set an example of integrity and maintain the organizational ethos and culture.</li> <li>• Brand ambassador to visualize the organizational culture.</li> </ul>

General Administration	<ul style="list-style-type: none"> <li>• While visiting the SHGs/ JLGs, ensure that they observe complete transparency in their working and maintain the records properly.</li> <li>• Guide them on facilities available from Government Departments, etc.(welfare schemes, etc.) and act as a link between the Govt. functionaries and the SHG for availing these facilities (Credit+ activities)</li> </ul>
Credit Appraisal	<ul style="list-style-type: none"> <li>• Set high standards in grading of clients and credit appraisal of loan proposals received from the clients</li> <li>• Time bound processing of credit proposals including grading of the clients, pre-disbursement visits by actively involving the B&amp;DCs in the process</li> <li>• Engaging the clients/ intermediaries to ensure end use of credit and timely repayment of the loan repayment.</li> </ul>
Management Information system	<ul style="list-style-type: none"> <li>• Ensure that all the information required flows to the District/ Branch Office as per the MIS designed. – Periodicity and accuracy of the information to be ensured.</li> <li>• Help the District Office to update the data base of the area</li> <li>• Report on the feedback received from clients on need based credit products, refinement in the business systems and other latest developments in the area which could impact business operations to the District/ Branch office.</li> <li>• Keep a dossier on SHGs/ JLGs of the area – Membership, their performance, activities taken up by the members, involvement of members in SHG functioning, etc.</li> </ul>
Audit and Control	<ul style="list-style-type: none"> <li>• Follow all the norms and processes prescribed including the regulatory norms of the organization.</li> </ul>
Timely Escalation and Failure mode effective analysis	<ul style="list-style-type: none"> <li>• Report any negative signals emanating from the performance of any SHG/ JLG or the functioning of the B&amp;DC immediately to the District Office</li> </ul>

### 3. MAJOR CHALLENGES

<ul style="list-style-type: none"> <li>• Proper Identification of clients/ intermediaries</li> <li>• Quality appraisal and timely disbursal of credit – Satisfied customers are the edifice of a successful enterprise.</li> <li>• Ensuring timely recovery of loans.</li> <li>• Regular visits to the SHGs/ JLGs as per the work plan</li> <li>• Maintain transparency in the working of the SHGs/ JLGs.</li> </ul>
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### 4. INTERACTIONS

#### Internal Interaction

<b>List the job roles you need to interact with Internally in the organization to enable success in your day to day work</b>
District Manager 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 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**

SHGs/ JLGs/ SLI  
Business and Development Correspondents  
Bankers  
Producer Collectives (cooperatives, producer companies, SHG/JLG Federations, etc.)  
Field Officers of Local bodies and Government Departments  
CSR Trusts, NBFCs, SHPIs, etc.

**5. 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 SHGs/ JLGs/ B&DCs, pro-active initiatives (credit+ activities, identification of new business opportunities, etc.

**6. SKILLS AND KNOWLEDGE –**

**Educational Qualifications**

- Graduates

**Experience**

- 2-3 years experience with similar job profile with sufficient exposure to the field operations in working with the target population. Knowledge of local language and willingness to travel extensively.

**Age Limit**

**Not above 27 years**