

JOB DESCRIPTION

Job Title	Regional Manager
Job Code	NABFINS/OPS/002
Division / Department / Function	Operations

1. JOB PURPOSE

- In charge of Business planning, development, operations and monitoring in the assigned districts /area.

This interiliac covers understanding the operational area and markets, its coverage, business segments, existing market penetration, new market identification, new customer identification, delinquency tracking and management, staff performance reviews, staff retention of existing client and people management.

- 2. REPORING TO** : **Chief Operating Officer (COO)- for SHGs and B&DCs**
 : **DGM - for all non-SHG portfolios- JLGs, PTSLP, Skill Loans, SLI and Others.**

3. PRINCIPAL ACCOUNTABILITIES

Accountabilities	Major Activities
Regional Business Operations	<ul style="list-style-type: none"> • Responsible and accountable for complete business operations of the region <ul style="list-style-type: none"> ○ Setting and achieving District targets <ul style="list-style-type: none"> ▪ Disbursement ▪ Post Disbursement Visit(PDV) ▪ Collection follow up ▪ Keeping overdue balance under control. • Approval authority for Branch expenses • Conceptualize the future regional challenges and recommend innovative thought process, thereby improve the overall efficiency of the region.
Business Development of the Region	<ul style="list-style-type: none"> • Identification of new market, market penetration, portfolio management of the region/'s allotted.
Managing the Business and Development Correspondent	<ul style="list-style-type: none"> • Identifying new Business and Development correspondent of the region, cordial relationship with the Business development correspondent thereby collectively improving the business growth. • Educating and developing the Business development correspondent explicitly and tacitly thereby improving the business growth of the organization • Train and develop the field staff.

Credit Appraisal and Customer Relations	<ul style="list-style-type: none"> • Responsible for credit appraisal and ensuring adherence to the credit appraisal processes of the region, like <ul style="list-style-type: none"> ○ Grading ○ Pre-disbursement visit ○ Empanelment of Business and Development Correspondent • Timely credit delivery appraisal of the region. • Ensuring post disbursement visits. • Tracking performance of the District staff. • Ensuring credit disbursements and recoveries on a regular basis- fulfilling corporate goals and targets
Regional Administration and Regional Management Information system	<ul style="list-style-type: none"> ▪ Setting up new offices and responsible authority for administrative related activities of the region as per the policies and norms of the organization. ▪ Responsible for area, district and regional MIS. Coordinating with respective stakeholders and ensure the MIS should reach on time to Head office and end customer and business partners of the organization. ▪ Authority to authorize all employee related claims of the regions.
People Management and Team Management	<ul style="list-style-type: none"> • Setting of KRA, reviewing of KRA, appraising, identifying the training needs and following up with HO to organize the relevant training for the employees of the region. • Plan, leave management and approval authority of the leaves of the employees of the region. • Coordinate with HR department to take appropriate action on disciplinary related issues of the regional Staffs. • Responsible to upkeep the ethics, culture and value systems of the organization • Play a role of mentor towards development of the employees of the regions • Assisting HR towards recruitment, selection and team building.
Audit and Control	<ul style="list-style-type: none"> • Follow the norms and process of the organization thereby ensure 100% compliance of audit and control norms of the organization.
Relations with the Stakeholder Holders	<ul style="list-style-type: none"> • Responsible for healthy relationship with bankers, local statutory authority, Self Help Groups, Business and Development Correspondents, NABARD and other Agencies.
Timely Escalation	<ul style="list-style-type: none"> • Timely escalation and follow up action on the deviated parameters and plan for failure mode effective analysis. • Sensitivity analysis of the region, timely escalation and action

3. MAJOR CHALLENGES

- Timely disbursement of Loan of the regions
- Timely collection and control of overdue balance
- Meeting the revenue targets
- Timely MIS to Head office and other Stakeholders
- Timely Enrollment of SHG and Business & Development Correspondents
- Training and development of employees, Business Development and Correspondents and Self Help Groups of the region.

4. INTERACTIONS

Internal Interaction

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

Chief Operating Officer
Operations team of HO
HR and Finance Team
District In charge
Regional Field Officers

External Interactions

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

Business Development Correspondents
Bankers
NABARD
Self Help Group
Local statutory Authorities.

5. DIMENSIONS

Financial Dimensions

Revenue, disbursement and collection target of the region and ensuring healthy cash flow.
Profit Center head for the respective Region.

Other Dimensions

- Managing District in charge and other field staffs of the Region

6. SKILLS AND KNOWLEDGE

Educational Qualifications

- **Post Graduate preferably MBA**

Relevant and total years of Experience

- 2-3 years relevant sectoral experience with field knowledge