



JOB DESCRIPTION

Job Title	Assistant General Manager – Direct lending (Bengaluru)
Job Code	NABFINS/OPS/DL/001
Division / Department / Function	Operations – Direct Lending

1. REPORTING TO: General Manager / Managing Director

2. PRINCIPAL ACCOUNTABILITIES

Responsible and accountable for complete business operations of the Direct Lending Vertical

Setting Direct Lending Vertical targets

- Disbursement
- Post Disbursement Visit(PDV)
- Collection follow up
- Keeping overdue balance under control.

3. People Management and Team Management:

Responsible to upkeep the ethics, culture and value systems of the organization.

Assisting HR towards recruitment, selection and team Building activities.

4. Portfolio Management & Business Development :

- Track the portfolio for growth & profitability (Numbers & Yield)
- Developing annual budgets for the Direct Lending Vertical (for un- secured loans) and ensuring that the same is implemented as approved.
- Geography & Team Management: Oversees the performance of the loans portfolio of his/her region by area and branch in terms of growth (amount and client base) and productivity (loans disbursed per month).
- Setting up of branches from scratch across various states. Developing objectives and strategies for the PAN INDIA that are required to set up un secured Loans Business
- Managing team of Regional Managers, Branch Head , and branch staff across branches and states .
- Productivity: Managing team of professionals with Managers of assigned regions (PAN INDIA) for driving volume productivity and ensuring budget number delivery month on month. Periodic mentoring of



the team to drive behavior of excellence in business practice is done to ensure higher revenue per employee and career progression plans for subordinates.

- Product development: Liaison with Risk team for enhancement of existing product programs and new product launches for generating better Net Interest Margin (NIM). .
- Collections: Bi monthly review of portfolio (loans booked) is done to monitor early warning on stress accounts and to exit delinquent accounts.
- Responsible for driving - X- bucket collections and early delinquency.
- Monitor for slippages and suggest alternate measures as required.

SKILLS AND KNOWLEDGE

Educational Qualifications

Post Graduates with at least 5 years experience in a senior capacity in a financial institution of similar nature.

Experience

10 years experience with similar job profile preferably with a NBFC or a bank.

PROCESS OF APPLYING

Interested candidates may submit their resume to careers@nabfins.org. The subject of the email should state "**AGM – Direct Lending – Bangalore**".