

# **JOB DESCRIPTION**

**Job Title:** Customer Service Officer (CSO)

**Department:** Direct Lending

**1. JOB PURPOSE:**

- The CSO's primary job role is addition of customer and increasing sustainable portfolio for the branch. CSO is to identify new business locations, sourcing and addition of potential customers. Post disbursement he/she has to collect the installments on scheduled dates from the customers.

**2. REPORTING TO:** Branch Head

**3. PRINCIPAL ACCOUNTABILITIES:**

<b>Accountabilities</b>	<b>Activities</b>
Business Development and Monitoring	<ol style="list-style-type: none"> <li>1. Is required to meet disbursement targets month-on-month as prescribed by HO/RM/BH.</li> <li>2. Provide entry point for the company in new village locations.</li> <li>3. Conduct primary survey of new village locations as per process prescribed by HO using VIS.</li> <li>4. Propose the identified villages to BH/CSE.</li> <li>5. Source and on-board customers into NABFINS as per process.</li> <li>6. Contact the customers for scheduled disbursement dates and ensure their presence.</li> <li>7. Enter all required details of the customer application, etc in the CMS as required.</li> <li>8. Ensuring other work as directed by HO.</li> </ol>
Customer Addition and Portfolio Management	<ol style="list-style-type: none"> <li>1. He/She is to ensure timely collection of all customers allotted to him.</li> <li>2. He/She is to ensure that cash collected is deposited in the bank on the same day.</li> <li>3. He/She is to ensure that all collection and remittance entries are updated on daily basis as directed by HO.</li> <li>4. He/She is to ensure that disbursement entries and receipt entries are done as and when required.</li> <li>5. Report on any overdue collections on daily basis to BH/CSE.</li> <li>6. Follow up with any pending collection from default customers.</li> <li>7. Identify proper customers through field visits and interaction.</li> <li>8. Ensure that there is minimum dormancy in his portfolio.</li> <li>9. Conduct any additional customer addition process as instructed by HO.</li> </ol>
Business Administration and Manpower management	<ol style="list-style-type: none"> <li>1. Has to assist branch management in branch setup and administrative requirements for branches.</li> </ol>
Training and Process Review	<ol style="list-style-type: none"> <li>1. Participate in training scheduled in the branch.</li> <li>2. Must ensure all his customers have knowledge of NABFINS process and other grievance mechanisms.</li> </ol>
MIS and Daily reporting	<ol style="list-style-type: none"> <li>1. Provide her/his day work data to BH/CSE daily.</li> <li>2. Escalate necessary information to BH/CSE/RM/HO for any deviations observed.</li> </ol>

	3. Use necessary data from CMS or daily activity to monitor her/his portfolio efficiency and achieve target parameters.
Compliance and Quality development	<ol style="list-style-type: none"> <li>1. Ensure quality parameters in her/his portfolio for loan documentation.</li> <li>2. Maintain process and documentation check as guided by RM/HO/Audit team.</li> <li>3. Ensure process implementation and reduce deviations.</li> <li>4. Provide compliance on deviations observed in her/his portfolio.</li> </ol>
People Management and Team development	<ol style="list-style-type: none"> <li>1. Responsible for upkeep of company vision and best practices in his region.</li> <li>2. Provide a mentoring role to her/his juniors.</li> <li>3. Conduct Training to employees as per directions of HO.</li> </ol>

\*The above mentioned job role is subjected to changes on direction of HO as per business requirement.

**3. MAJOR CHALLENGES**

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| <ul style="list-style-type: none"> <li>• Proper Identification of clients/ intermediaries</li> <li>• Quality appraisal and timely disbursement of credit services.</li> <li>• Ensuring timely recovery of loans.</li> <li>• Regular visits to the JLGs as per the work plan</li> <li>• Maintain transparency in the working of the JLGs.</li> <li>• Must be willing to travel extensively within the state.</li> </ul> |
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**4. INTERACTIONS**

**Internal Interaction**

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| <p>Branch Head</p> <p>CSE</p> <p>Regional Manager</p> <p>Support staff at HO/ Regions</p> |
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**External Interactions**

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| <p>JLGs</p> <p>Bankers</p> <p>Field Officers of Local bodies and Government Departments</p> |
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**5. PERFORMANCE EVALUATION**

**Financial Dimensions**

<p>Growth in Business (credit disbursement and recovery, Overdue/ NPA position, New Business development, Repeat Loans disbursement)</p>
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**Other Dimensions(qualitative assessment)**

Monitoring of the JLGs, pro-active initiatives (credit+ activities, identification of new business opportunities, etc.)

**6. SKILLS AND KNOWLEDGE –  
Educational Qualifications**

- **Minimum qualification – PUC/10+2 completed.**
- **Must have written, spoken and reading command over local language and English.**
- **Driver’s License and Motorcycle is a must.**

**Experience**

- Fresher’s are eligible to apply
- Preferable 1-3 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 is mandatory.

**Age Limit**

Maximum age limit at 27 years. For candidates with relevant experience the same may be extended.

Interested candidates may send your updated profiles to [\*\*careers@nabfins.org\*\*](mailto:careers@nabfins.org).