

# **JOB DESCRIPTION**

**Job Title:** Branch Head **Department:**

Direct Lending

**1. JOB PURPOSE:**

□ The Branch Head would be responsible for business development, operations management, training, staff management for his branch. He would be reporting to the RM or FH (AGM-DL) and would have a team of CSEs and CSOs and MIS-officer reporting to him. In addition to this, he will also be responsible for providing compliance towards audit observations in his branch. **2. REPORTING TO:** Regional Manager/AGM-Direct Lending

**3. PRINCIPAL ACCOUNTABILITIES:**

| <b>Accountabilities</b>                    | <b>Activities</b>  |
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| Business Development and Monitoring        | <ol style="list-style-type: none"> <li>1. Plan and follow-up for disbursement achievement for the branch</li> <li>2. Identify new location for business purpose through his team of CSO and CSE</li> <li>3. Providing village information for new potential</li> <li>4. Setting target for his CSOs.</li> <li>5. Follow up with CSOs and CSEs for 100% collection from all allotted accounts.</li> <li>6. Have a timely review with CSOs and CSEs regarding present overdue accounts and NPA accounts.</li> <li>7. Take action and plan for recovery from NPA accounts with CSOs and CSE.</li> <li>8. Monitoring of Post Disbursement Visits for CSOs and CSEs. BH is to review the same with his team during meetings.</li> <li>9. BH is required to do Post Disbursement Visit of a minimum of 10% of all accounts disbursed in previous month and share the report to RM/FH at month end.</li> <li>10. Review Work plan and Work Done with all branch team.</li> <li>11. Do necessary implementations in CMS for doing disbursement entries and other required work.</li> <li>12. 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 through all CSOs and CSEs.</li> <li>2. He/She is to ensure that all collection entries are updated on time as directed by HO.</li> <li>3. Report on any overdue collections on daily basis.</li> <li>4. Follow up with branch staff and ensuring collection for any pending collection from default customers.</li> <li>5. Identify proper customers through field visits and interaction.</li> <li>6. Ensure that there is minimum dormancy in his branch portfolio.</li> <li>7. Conduct any customer addition process as instructed by HO.</li> </ol>  |

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| Business Administration and Manpower management | <ol style="list-style-type: none"> <li>1. Has to look after branch setup and administrative requirements for branches.</li> <li>2. Consolidate and share the admin data details as required from HO.</li> <li>3. Co-ordinate with Admin department for resolving any branch asset requirement.</li> <li>4. Provide recommendation/approval towards employee or branch related claims and settlements.</li> <li>5. Control staff attrition and thus maintain adequate manpower as per budgetary allowance.</li> </ol>              |
| Training and Process Review                     | <ol style="list-style-type: none"> <li>1. Provide training and process knowledge to all branch staff.</li> <li>2. Inform and educate staff about any change in business process.</li> <li>3. Provide staff training on NABFINS loan disbursement and collection process, etc.</li> </ol>  |
| MIS and Daily reporting                         | <ol style="list-style-type: none"> <li>1. Preparing daily business MIS for his branch and sharing the same to HO.</li> <li>2. Follow-up with branch staff to ensure that data is entered in CMS for disbursements, collections and remittances, etc.</li> <li>3. Provide necessary support to his staff as required.</li> <li>4. Escalate necessary information to HO from branch and vice-versa</li> <li>5. Use necessary data from CMS/staff to monitor his branch team efficiency and achieve target parameters.</li> </ol>    |
| Compliance and Quality development              | <ol style="list-style-type: none"> <li>1. Ensure quality parameters in his branch for loan documentation.</li> <li>2. Maintain process and documentation check as guided by HO/Audit team.</li> <li>3. Review with branch staff regarding any process deviations observed and same to be shared with HO.</li> <li>4. Ensure process implementation to reduce deviations.</li> <li>5. Provide compliance on branch audit reports after reviewing the same with respective branches.</li> </ol>                                     |
| People Management and Team development          | <ol style="list-style-type: none"> <li>1. Leave Management and approval authority of the leaves taken by employees of branch.</li> <li>2. Co-ordinate with HR to raise any necessary disciplinary action on required staff.</li> <li>3. Responsible for upkeep company of vision and best practices in his region.</li> <li>4. Maintain a positive environment to avoid attrition in branch.</li> <li>5. Provide a mentoring role to all employees.</li> <li>6. 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.

#### 4. MAJOR CHALLENGES

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| <input type="checkbox"/> Proper Identification of clients/ intermediaries        |
| <input type="checkbox"/> Quality appraisal and timely disbursement of credit     |
| <input type="checkbox"/> Ensuring timely recovery of loans.                      |
| <input type="checkbox"/> Regular visits to the JLGs as per the work plan         |
| <input type="checkbox"/> Maintain transparency in the working of the JLGs.       |
| <input type="checkbox"/> Must be willing to travel extensively within the state. |

#### 5. INTERACTIONS

##### Internal Interaction

Regional Manager  
AGM-DL  
Support staff at HO/ Regions

##### External Interactions

JLGs  
Bankers  
Field Officers of Local bodies and Government Departments

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

#### 7. SKILLS AND KNOWLEDGE - Educational Qualifications

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| <input type="checkbox"/> <b>Graduates and above</b>   |
| <input type="checkbox"/> <b>Must be well-versed with the local language and English.</b>    |
| <input type="checkbox"/> <b>Must have a working knowledge of Microsoft Excel, Word</b>      |
| <input type="checkbox"/> <b>Must have a working knowledge of handling computer systems.</b> |
| <input type="checkbox"/> <b>Driver's License and Motorcycle is a must.</b>                  |

##### Experience

3-4 years' of work experience in microfinance institution

□ Knowledge of local language and willingness to travel extensively is mandatory.

**Age Limit**

Maximum age limit at 37 years. For candidates with relevant experience the same may be relaxed.

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