

# **JOB DESCRIPTION**

**Job Title:** Customer Service Executive (CSE)

**Department:** Direct Lending

**1. JOB PURPOSE:**

- The CSE would be responsible for business development, operations management, training, staff management for his branch. He would be reporting to the BH with skip level reporting to RM. The CSE will be in a team comprising CSOs and MIS-officer in the branch. He will be responsible for maintaining documentation and process check.

**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. CSE is to conduct timely appraisal for customers sourced by CSOs in respective villages.</li><li>2. CSE is required to ensure complete documents are received from the customers before processing an application.</li><li>3. CSE is required to check the customers CRIF eligibility as per Credit Bureau check and conduct appraisal of customers who are eligible as per CB check.</li><li>4. CSE is required to conduct appraisal visit to customers in one group at a time in one common location.</li><li>5. CSE is required to conduct Appraisal for target customers identified by CSOs. He/She is also required to conduct house visits of every target customer.</li><li>6. CSE should conduct the appraisal process for new customers as per process given by HO.</li><li>7. CSE should propose a group of customers to BH during BLC meeting for approval and disbursement only if they are found to be eligible during appraisal.</li><li>8. CSE is required to be present with the BH to conduct Pre-disbursement visit for customers and support the BH as required for completing the disbursement process.</li><li>9. CSE is required to support the BH in collection process as required.</li><li>10. The CSE would be accountable to do complete documentation check of all applications proposed by the CSO before client addition process is completed.</li><li>11. CSE is required to consolidate collection entries in CMS and tally the same with cash brought in to the branch/deposit receipts brought in to the branch.</li><li>12. CSE is required to conduct post-disbursement visit of minimum of 25% of disbursed clients in previous month and share the report to BH.</li></ol>

	<p>13. CSE is required to share the Work Plan and Work Done to BH.</p>
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	<p>14. Do necessary implementations in CMS for doing disbursement entries and other required work. 15. Ensuring other work as directed by HO.</p>
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Customer Addition and Portfolio Management	<ol style="list-style-type: none"> <li>1. He/She is to support the BH and CSOs for collection as per requirement.</li> <li>2. He/She is to ensure that all collection entries are updated on time as directed by HO.</li> <li>3. He/She is to ensure that disbursement entries marked in CMS by CSOs are correct without fault.</li> <li>4. Follow up with branch staff and customers to ensure collection for any pending collection from default customers.</li> <li>5. Identify proper customers through field visits and interaction and appraisal.</li> <li>6. Ensure that there is minimum dormancy in his branch portfolio.</li> <li>7. Ensure timely MIS sharing and data update to BH and HO.</li> <li>8. Ensure timely sharing of insurance related documents to HO Insurance Department.</li> <li>9. Conduct any customer addition process as instructed by HO.</li> <li>10. Regular follow-up on default customers through CSOs and self-visit to ensure collection.</li> </ol>
Business Administration and Manpower management	<ol style="list-style-type: none"> <li>1. Has to support BH for branch setup and administrative requirements for the branch.</li> <li>2. Support BH to consolidate and share the admin data details as required from HO.</li> <li>3. Support BH to 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> </ol>
Training and Process Review	<ol style="list-style-type: none"> <li>1. Provide a mentoring role to branch staff as required.</li> <li>2. Inform and educate staff about any change in business process.</li> </ol>
MIS and Daily reporting	<ol style="list-style-type: none"> <li>1. Support BH in preparing daily business MIS for his branch and sharing the same to HO.</li> <li>2. Follow-up with branch staff to ensure that on daily basis data is entered in CMS for disbursements, collection and remittance, 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> </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> </ol>

	4. Ensure process implementation to reduce deviations.
People and Team Management development	<ol style="list-style-type: none"> <li>1. Co-ordinate with HR to raise any necessary disciplinary action on required staff.</li> <li>2. Responsible for upkeep of company vision and best practices in his region.</li> <li>3. Provide a mentoring role to all employees.</li> <li>4. 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

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

#### Internal Interaction

<p>Branch Head</p> <p>Regional Manager</p> <p>Support staff at HO/ Regions</p>
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#### External Interactions

<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

Growth in Business (credit disbursement and recovery, Overdue/ NPA position, New Business developed, Repeat Loans disbursed.)
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**Other Dimensions**(qualitative assessment)

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

Documentation process and audit compliance maintenance in the branch.

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

- Graduates and above**
- Must be well-versed with local language and English.**
- Candidates must be comfortable to work with computer system.**
- Driver's License and Motorcycle is a must.**

#### **Experience**

- 1-3 years' experience with similar job profile with sufficient exposure to the field operations in working with the target population in MFI
- Knowledge of local language and willingness to travel extensively is mandatory.

#### **Age Limit**

Maximum age limit at 35 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).