

## Job Description

**Job Title** : **Regional Manager**

**Job Role** : The Regional Manager would be responsible for business development, operations management, quality appraisal, recovery management, training and staff management for his region. In addition to this, he will also be responsible for providing compliance towards audit observations in his branches.

Responsibilities	Activities
Business Development and Monitoring	<ul style="list-style-type: none"> <li>✓ Responsible and accountable for business operations/targets of the assigned region.</li> <li>✓ Ensuring proper credit appraisal and adherence to the credit appraisal processes, by branches in the regions.</li> <li>✓ Ensuring effective credit monitoring by branches and follow up of overdues/NPA Management. Adherence to escalation matrix in delinquency management.</li> <li>✓ Identify new location for business purpose through his team of Cluster Heads / Branch Heads with required infrastructure/basic requirements to new branches.</li> <li>✓ Setting and achieving business targets of branches.</li> <li>✓ Have a timely review with Clusters / Branches regarding present overdue and NPA A/Cs.</li> <li>✓ Take action and plan for NPA accounts with CHs / BHs.</li> <li>✓ Monitoring the Branch visits of the Cluster Heads.</li> <li>✓ Review Work plan and Work Done of his CHs / BHs.</li> </ul>
Business Administration and Manpower management	<ul style="list-style-type: none"> <li>✓ Has to look after branch setup and basic requirements for branches.</li> <li>✓ Consolidate and share the admin data details as required from HO.</li> <li>✓ Co-ordinate with HR department for manpower planning and recruitment.</li> <li>✓ Co-ordinate with Admin department for resolving any branch asset requirement.</li> <li>✓ Provide recommendation/approval towards employee or branch related claims and settlements.</li> <li>✓ Control staff attrition and thus maintain adequate manpower as per budgetary allowance.</li> </ul>
Training and Process Review	<ul style="list-style-type: none"> <li>✓ Recommending / Arranging for training and process knowledge to all the Region Staff.</li> <li>✓ Inform and educate staff about any change in business process.</li> <li>✓ Provide branches sales training during branch visits.</li> </ul>
MIS and Daily reporting	<ul style="list-style-type: none"> <li>✓ Preparing and monitoring daily business MIS from all branches in his region and sharing the same to HO.</li> <li>✓ Follow-up with branches to ensure that data is entered in CMS on daily basis for disbursements, collections, etc.</li> <li>✓ Provide necessary support to branch as required.</li> <li>✓ Escalate necessary information to HO from branch and vice-versa.</li> </ul>
Compliance and Quality development	<ul style="list-style-type: none"> <li>✓ Ensure quality parameters in the Region for loan documentation.</li> <li>✓ Visit to branches for process and documentation check.</li> <li>✓ Review with branches regarding any process deviations observed and same to be shared with HO.</li> <li>✓ Plan for better process implementation to reduce deviations.</li> <li>✓ Provide compliance on branch audit reports after reviewing the same with respective branches.</li> </ul>

People Management and Team development	<ul style="list-style-type: none"> <li>✓ Control staff attrition and maintaining adequate manpower at branches in the region</li> <li>✓ Analyzing the requirement of additional staff to Branches.</li> <li>✓ Assisting HR towards recruitment, selection and team building</li> <li>✓ Leave Management and approval authority of the leaves taken by employees of region.</li> <li>✓ Co-ordinate with HR to raise any necessary disciplinary action on required staff.</li> <li>✓ Tracking performance and annual appraisal of staff in the region</li> <li>✓ Responsible to upkeep company vision and best practices in his region.</li> <li>✓ Provide a mentoring role to all employees.</li> </ul>
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