

## **Job Description of Cluster Head - Operations**

Function	Operations Department
Job Summary	The Cluster Head would be responsible for business development, operations management, training, staff management for his branches. He would be reporting to the Regional Manager and would have a team of Branch Heads reporting to him. In addition to this, he will also be responsible for providing compliance towards audit observations in his branches.
Job Designation	Manager
Job Role	Cluster Head - Operations
No. of Opening	One

### **# Duties/Responsibilities**

#### Business Development and Monitoring

1. Plan and follow-up for disbursement achievement for the Branches
2. Identify new location for business purpose through his team of Branch Heads
3. Setting Target for his branches
4. Follow up with branches to ensure complete collection
5. Have a timely review with branches regarding present overdue accounts and NPA accounts
6. Take action and plan for NPA accounts with Branch Heads
7. Monitoring of Post Disbursement Visits for CSOs, CSEs and BHs and review the same with team during branch visits.
8. Review Work plan and Work Done with all branches.

#### Business Administration and Manpower management

1. Has to look after branch setup and basic requirements for branches.
2. Consolidate and share the admin data details as required from HO.
3. Co-ordinate with Regional Manager for manpower planning and recruitment.
4. Co-ordinate with Regional Manager for resolving any branch asset requirement.
5. Control staff attrition and thus maintain adequate manpower as per budgetary allowance.

#### Training and Process Review

1. Provide training and process knowledge to all branch staff.
2. Inform and educate staff about any change in business process.
3. Provide branches sales training during branch visits.

#### MIS and Daily reporting

1. Preparing and monitoring daily business MIS from all branches in his region and sharing the same to Regional Manager.
2. Follow-up with branches to ensure that data is entered in CBS on daily basis for disbursements, collections, etc.
3. Provide necessary support to branch as required.
4. Escalate necessary information to Regional Manager from branch and vice-versa.

#### Compliance and Quality development

1. Ensure quality parameters in all branches for loan documentation.
2. Visit to branches for process and documentation check.
3. Review with branches regarding any process deviations observed and same to be shared with Regional Manager.
4. Plan for better process implementation to reduce deviations.
5. Provide compliance on branch audit reports after reviewing the same with respective branches.

#### People Management and Team development

1. Leave Management and approval authority of the leaves taken by employees of region.
2. Co-ordinate with HR to raise any necessary disciplinary action on required staff.
3. Responsible to upkeep company vision and best practices in his branches.
4. Provide a mentoring role to all employees.

### # Required Skills/Knowledge

- 4-5 years' experience with MFI, Banking in managing multiple branch portfolio in the operational area.
- Knowledge of local language and willingness to travel extensively is mandatory.

### # Education and Experience

- Graduates
- Must be well-versed with the local language and English.
- Must have a working knowledge of Microsoft Excel, Word
- Must have a working knowledge of handling computer systems.
- Driver's License and Motorcycle is a must.