

# NABFINS LIMITED

## Job Description

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**Job Title:** AGM/ Senior Manager – Housing Loans & Individual Loans

**Department:** Operations

**Location:** Bangalore

**CTC Range:** As per company norms

**Position Type:** Full-time | On-site

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## Job Purpose:

To drive Implementation, and Management of **Micro Housing loan** and **Individual loans** products. The role will be responsible for developing market-relevant solutions, ensuring regulatory compliance, managing product line and maintaining a healthy portfolio with a focus on financial inclusion and affordable housing finance. Driving business and building strong Portfolio, understanding of rural lending & Affordable housing segment.

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## Key Responsibilities:

- **Business Development & Portfolio Growth**
    - Drive disbursement targets and portfolio expansion.
    - Monitor performance, delinquencies, and implement portfolio correction measures.
  - **Process & Technology Enablement**
    - Optimize credit processes for underwriting, sanctioning, and disbursement.
    - Collaborate with tech teams for digitization and integration with core systems.
  - **Risk & Compliance**
    - Ensure product and credit policies comply with RBI, NHB, and company norms.
    - Strengthen documentation, legal due diligence, and field-level verification processes.
  - **Stakeholder & Team Management**
    - Train and guide regional and field teams on product and process.
    - Liaise with partners, builders, property evaluators, and legal counsel as needed.
  - **Market Insights & Product Innovation**
    - Stay updated with regulatory changes, competitor products, and market needs.
    - Identify cross-sell and up-sell opportunities (e.g., insurance, top-up loans).
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### **Qualification & Experience:**

- Graduate/preferable Postgraduate in Management, Finance, or related disciplines.
  - Minimum 8 years of experience in the NBFC/BFSI sector, including 5 years of specialized experience in housing finance for AGM.
  - Minimum 5 years of experience in the NBFC/BFSI sector, including 3 years of specialized experience in housing finance for Senior Manager.
  - Proven track record in product rollout, credit, and operations management, especially in Housing finance.
  - Strong understanding of affordable housing title verification, and risk assessment.
  - Legal and Technical aspects of loan appraisal.
  - Sound knowledge of Microsoft excel and other data analysis tool.
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