

Role:	Branch In-Charge
Vertical:	Rural
Business Line:	Business
Product:	General
Function:	General
Reports to:	Area Manager
Exp in Years	Min: 7 Max: 8
Job Role	
<p>Profitability Management - Maintaining & optimizing profitability for the branch Target setting & management – Monitoring branch targets in numbers & volumes Portfolio quality management - through superior underwriting, working closely with collections Cost management – managing all branch operating costs including cost of acquisition, operations etc. People management – Motivating team, handling HR & administration function of the branch Customer experience management - Ensuring superior customer experience and handling customer service in terms of collections, pre closures & service issues Business Achieve contributed value targets set for the branch Ensure sales volumes for multiple products, sourcing quality & underwriting diligence to meet sales targets while controlling delinquencies and frauds Provide superior customer experience Manage TAT's on credit & processing Minimize pre & post disbursement discrepancies</p> <p>Monitoring Performance Monitoring Branch performance in terms of key drivers i.e. Contributed Value / Volumes / Profitability / Expenses / Losses, Employee Retention, Employee Productivity, Customer experience Monitor individual performance of each employee, continuously work to maximize productivity People Management Motivate and develop branch team Drive branch team to excel. Manage and mentor the team and keep attrition of branch staff low Conduct regular meeting with branch staff Provide open and honest feedback and ask for feedback.</p>	
Key Responsibilities	
<p>Ability to plan & execute targets for all products. Strong inter-personal skills and leadership ability. Ability to create professional work culture that encourages enthusiasm and team spirit Understanding of credit risks & operational risks. Ability to manage and implement change by taking complete ownership</p>	
Mandatory skills	
<p>Graduate/MBA with 7-8 years of experience (5-8 yrs of relevant exp in Finance Industry) Understanding of All products and their knowhow Strong Inter-personal and analytical skills Ability</p>	
Desirable Skills	
<p>Understanding of All products and their knowhow Strong Inter-personal and analytical skills Ability to set & manage targets Ability to manage partnerships / sales channels.</p>	