

Role:	Branch Manager
Vertical:	Enterprise Lending
Business Line:	Emerging Markets
Product:	General
Function:	General
Reports to:	Branch Manager
Exp in Years	Min: 7 Max: 8
Job Role	
<p>The key functions will be</p> <ul style="list-style-type: none"> •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 	
Key Responsibilities	
<p>Business</p> <ul style="list-style-type: none"> •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 disbursal discrepancies <p>Monitoring Performance</p> <ul style="list-style-type: none"> •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 <p>People Management</p> <ul style="list-style-type: none"> •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. 	
Mandatory skills	
<ul style="list-style-type: none"> •7-8 Years experience, with atleast 4 years in Retail Assets •Ability to plan & execute •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 	
Desirable Skills	