



ASSISTANT BRANCH MANAGER

a) Position Profile

The Assistant Branch Manager will be responsible for overall management and functioning of the Branch and ensuring that the business plan targets are achieved in line with the company's philosophy. The Assistant Branch Manager will spend significant amounts of time in the field, developing an excellent understanding of his/her operational area and the needs of the clients within that area. The Assistant Branch Manager will lead the effort to expand client outreach while maintaining high quality portfolio. Most importantly s/he will ensure that the company delivers an outstanding service that is client focused and efficient at all times. This position is temporary position Between Client Officer and Branch Manager for judging skills of Branch Manager level. It is for 5-6 months period.

b) Location

Branch, Mumbai

c) Line Manager

Operations Manager

d) Supervisory/Line Management Responsibilities

Client Officers, Sales and Service

e) Roles and Responsibilities

- Conduct business in adherence to Companies Policies
- Assessment and Sanctioning of Loans up to INR 30,000
- Implementation of Branch business plan without compromising on Portfolio quality
- Achieving CO (sales & Service) productivity
- Delinquency management
- Cash control
- Daily business closing and reporting
- S/He shall be responsible to open Bank Accounts at the nearest Bank to the Branch
- Manage Bank accounts and maintain relationships with local banks for speedy resolution of issues if any
- Ensure maintenance of all Branch level registers and statutory documents
- Branch monthly performance analysis
- Branch staff performance management

f) Remuneration

Being a confirmed employee will avail all benefits as per HR policy. The salary CTC is at Rs15,000 per month (Rs1,80,000) per annum. The ABM would have 2 month role probation and post 6 months based on performance can be promoted to full BM role. For the first 2 months, average incentive for a quarter as CO will be paid and post that BM incentive would apply.

g) Performance management

Monthly basis Assistant Branch Manager makes Branch performance presentation to the Operations management for review and feedback.

If you have any questions or wish to contact the HR team directly, please use the contact form on our website or email us directly on hr@amil.co.in



BRANCH MANAGER

a) Position Profile

The Branch Manager will be responsible for overall management and functioning of the Branch and ensuring that the business plan targets are achieved in line with the company's philosophy. The Branch Manager will spend significant amounts of time in the field, developing an excellent understanding of his/her operational area and the needs of the clients within that area. The Branch Manager will lead the effort to expand client outreach while maintaining high quality portfolio. Most importantly s/he will ensure that the company delivers an outstanding service that is client focused and efficient at all times.

b) Location

Branch, Mumbai

c) Line Manager

Head of Operations (Mumbai)

d) Supervisory/Line Management Responsibilities

Client Officers, Sales and Service

e) Qualifications and Experience

- Minimum Graduation degree.
- Relevant experience of working in NBFC or NBFC-MFI preferred
- At least 1 year of professional operations experience including Sales, loan Assessment, Portfolio quality, delinquency control, cash control, Bank accounts responsibility, Branch level registers, statutory documents, Branch monthly performance analysis, Branch staff performance management etc.
- An understanding of Microfinance Operation procedure
- Marathi speaking compulsory
- Preferably Mumbai location.

f) Roles and Responsibilities

- Conduct business in adherence to Companies Policies
- Assessment and Sanctioning of Loans up to INR 50,000
- Implementation of Branch business plan without compromising on Portfolio quality
- Achieving CO (sales & Service) productivity
- Delinquency management
- Cash control
- Daily business closing and reporting
- S/He shall be responsible to open Bank Accounts at the nearest Bank to the Branch
- Manage Bank accounts and maintain relationships with local banks for speedy resolution of issues if any
- Ensure maintenance of all Branch level registers and statutory documents
- Branch monthly performance analysis
- Branch staff performance management

g) Performance management

Monthly basis Branch Manager makes Branch performance presentation to the Operations management for review and feedback.

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CLIENT SALES OFFICER

a) Position Profile

The Client Sales Officer will be responsible for acquisition of new clients and for deepening the existing client's relationship. S/He shall be the face of the company for the clients.

b) Location

Based at specific Branch Office with extensive travel within the Branch Office operative area.

c) Line Manager

Branch Manager

d) Supervisory/Line Management Responsibilities

None

e) Qualifications and Experience

- Higher Secondary Pass
- Good flair of numbers, analytical ability.
- Expected to demonstrate the highest degree of honesty and integrity at all times;
- A commitment to AMIL's social mission.

f) Roles and Responsibilities

1) Area Survey

Map new operational areas and conduct basic market survey and analysis as per operations policy.

2) Product promotion

Undertake product marketing in appointed area of operations by conducting client meeting, issuing pamphlets, and other methods.

3) New Borrower Identification and Induction

- a. Identify potential new group and individual borrowers.
- b. Conduct a thorough introduction of the organization and its products and services to potential clients.
- c. Assist borrowers in group formation.

4) Information for Credit Bureau

Information as required for credit bureau check is collected from the prospective client and shared with back office in the specified format.

5) Documentation

- a. Verify and collect relevant KYC documents (copies of proof of identity and address) from the prospective clients as per operations policy.
- b. Fix appointment for filling application form at Client's house and complete the loan application form and cash flow form as per operations policy in presence of the client and guarantor.
- c. Ensure that the documentation is delivered to the Head Office as per the procedures in the operations policy.

6) Support Loan Assessment

The loan assessment is conducted by the Branch Manager based on the application form and other related documents submitted.

7) Loan Disbursement

- a. Ensure that the loan contract is executed on the day of disbursement and that the client has received their loan card with detailed repayment schedule.
- b. Ensure that all guarantors have signed the contract.
- c. Re-confirm that the borrowers and guarantors both have understood the repayment terms and conditions and schedule properly.

8) Delinquency Follow-up

- a. Get the list of delinquent client's from Service Officers and Follow up with delinquent borrowers.

g) Compensation

Compensation will be competitive and commensurate with the skills of the candidate. The package will also include a 10%-25% performance based incentive component which will apply on the completion of 2 months from payroll joining period.

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