Job Description

POSITION DETAILS			
Functional Designation	Zonal Head - Branch Operations	Department	Operations
Sub Department	Customer Onboarding -Branch Operations	HR Grade	AVP / DVP
Location	Branch	Reporting Manager	Head – Customer Onboarding

Job Purpose

The Zonal Head of Branch Operations is responsible for ensuring the efficient and effective functioning of all branches within their designated zone. This role involves overseeing operational activities, managing staff, and implementing strategies to meet the NBFC's objectives.

Principal Accountabilities

- 1. Branch Operations Management:
- Supervise and monitor the day-to-day operations of all branches in the designated zone.
- Ensure compliance with regulatory and company policies and procedures.
- 2. Team Leadership:
 - Recruit, train, and manage branch managers and their teams.
 - Provide leadership, guidance, and support to branch staff.
- 3. Performance Management:
 - Set performance targets for branches and track their performance against key metrics.
 - Take corrective actions to improve branch performance when necessary.
- 4. Customer Service:
- Maintain a high level of customer service quality across branches.
- Resolve escalated customer issues and ensure customer satisfaction.
- 5. Risk Management:
 - Identify operational risks and implement risk mitigation strategies.
 - Monitor loan disbursements, collections, and portfolio quality.
- 6. Budget and Resource Management:
 - Develop and manage the budget for the zone's operations.
- Allocate resources efficiently to meet operational goals.
- 7. Market Expansion:
- Identify opportunities for branch expansion and market growth within the zone.
- Develop and implement strategies for business development.
- 8. Reporting and Communication:
 - Prepare regular reports on branch performance and submit them to senior management.
 - Communicate with various stakeholders, including regional and corporate teams.

Desired Profile

- Bachelor's degree in finance, business, or a related field (Master's degree preferred).
- Proven experience in branch operations management within the financial services industry.
- Strong knowledge of NBFC regulations and compliance.
- Excellent leadership and people management skills.
- Analytical and strategic thinking abilities.

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- Good communication and interpersonal skills.

