

Job Description

POSITION DETAILS			
Functional Designation	Business Head- Pre Owned Car	Department	Sales
Sub Department	Pre Owned Car	HR Grade	SVP / EVP
Location	Corporate Office	Reporting Manager	Chief Business Officer
Job Purpose			
As a Business Head in an NBFC, you will be responsible for driving the overall business growth, managing key stakeholder relationships, ensuring regulatory compliance, and fostering a culture of innovation and excellence within the organization.			
Principal Accountabilities			
1. Business Strategy Development: Formulate and execute comprehensive business strategies aligned with the NBFC's mission, vision, and long-term growth objectives, while identifying new business opportunities and potential market expansions.			
2. P&L Management: Oversee the overall profit and loss management of the business, including revenue generation, cost optimization, and financial performance analysis, to ensure the achievement of financial targets and sustainable business growth.			
3. Risk Management: Develop and implement robust risk management strategies to identify, assess, and mitigate various business risks, including credit risks, market risks, operational risks, and regulatory compliance risks, ensuring the stability and resilience of the business operations.			
4. Product Development and Innovation: Drive the development and innovation of financial products and services that cater to the specific needs of the market, leveraging market insights and customer feedback to enhance the NBFC's product portfolio and maintain a competitive edge.			
5. Market Expansion and Relationship Management: Identify and develop strategic partnerships and alliances to expand the NBFC's market presence, while fostering strong relationships with key stakeholders, regulatory authorities, and industry partners to facilitate business growth and sustainability.			
6. Operational Excellence: Oversee and optimize operational processes, systems, and technologies to ensure the efficient and effective delivery of financial services, while maintaining high standards of customer service and operational excellence throughout the organization.			
7. Compliance and Regulatory Governance: Ensure strict adherence to regulatory guidelines and compliance standards set by relevant authorities, while implementing best practices and internal controls to maintain a strong culture of compliance and ethical business practices within the NBFC.			
8. Team Leadership and Talent Development: Provide strong leadership and guidance to the executive team and			

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other business units, fostering a culture of collaboration, innovation, and high performance, while developing and nurturing talent to build a strong leadership pipeline within the organization.

9. Stakeholder Communication: Effectively communicate the NBFC's business strategies, financial performance, and operational updates to the board of directors, shareholders, and other stakeholders, ensuring transparency and accountability in all business dealings and decision-making processes.

10. Strategic Planning and Execution: Lead the development and execution of long-term business plans, annual budgets, and operational forecasts, while regularly evaluating the NBFC's performance against established goals and making necessary adjustments to ensure continued growth and profitability.

Desired Profile

1. Educational Background: A bachelor's degree in finance, accounting, business administration, economics, or a related field is often required. Some positions may prefer candidates with a master's degree or other advanced qualifications, such as an MBA or a relevant professional certification.

2. Relevant Experience: Significant experience in the financial services industry, particularly in roles that involve managing business operations, leading teams, and driving strategic initiatives, is essential. Experience in NBFCs, including a deep understanding of regulatory frameworks and compliance requirements, is highly beneficial.

3. Leadership Skills: Strong leadership and management abilities are crucial, including the capability to motivate and guide teams effectively. The ability to make informed decisions, lead change management initiatives, and foster a culture of innovation and collaboration is important.