Job Description

POSITION DETAILS			
Functional Designation	Lead Operations Manager-CPU	Department	Operations
Sub Department	Central Processing Unit	HR Grade	General Manager
Location	Corporate Office	Reporting Manager	Head Operations Manager-CPU

Job Purpose

The primary purpose of this role is to lead and manage the central processing unit responsible for loan account management, ensuring accuracy, compliance, and efficiency in loan servicing and maintenance.

Principal Accountabilities

- 1. Loan Account Servicing: Oversee the end-to-end loan account servicing process, including disbursements, repayments, and maintenance of loan accounts.
- 2. Team Leadership: Lead and manage a team of loan servicing professionals, providing guidance, training, and performance management.
- 3. Process Improvement: Continuously assess and enhance loan account management processes to improve efficiency, reduce errors, and minimize risks.
- 4. Technology Utilization: Leverage technology and automation to optimize loan servicing and account maintenance, reducing manual intervention and enhancing customer experience.
- 5. Customer Communication: Ensure clear and effective communication with borrowers to address inquiries, provide support, and maintain a positive customer experience.
- 6. Data Management: Maintain accurate records of loan account servicing, track key performance metrics, and generate reports for management and regulatory purposes.

Desired Profile

- 1. Educational Background: A bachelor's degree in Business Administration, Finance, or a related field. Additional qualifications in management or operations may be beneficial.
- 2. Experience: Typically, 10-15 years of experience in loan account management, operations management, or a related field within an NBFC or financial institution.