

Job Description

Role / Position Title	Regional Manager
Reporting Manager	Zonal Manager

Job Summary –

To oversee and drive the sales, collections and operations of our gold loan portfolio across the region. To develop comprehensive strategies, provide leadership to the team, and ensure maximum growth and profitability of our gold loan business.

Objective and Scope of the Position –

To drive retail sales team for gold loan business and be responsible for achieving business targets. The scope of job would involve leading branch launch, driving sales vertical, maintaining healthy portfolio quality, lead management, collections, operational processes and maintaining interest margin, generate fee income for delivering profitable P&L.

Detailed Role & Responsibility of the Position –

- Spreadhead branch expansions for gold loan launch.
- Develop and implement effective strategies to ensure branch profitability in line with the business plan.
- Plan, conduct & monitor the branch & field level marketing activities to ensure healthy pipeline of leads resulting in business conversion & branch growth.
- Lead branches and supervisory team members to achieve targets.
- Monitor and analyze performance metrics and suggest improvements.
- Prepare monthly, quarterly and annual sales forecasts to senior management.
- Perform research and identify new potential customers and new market opportunities.
- Develop and execute a strategic plan for gold loan products aligned with corporate goals, customer insights, and market trends.
- Design and optimize processes to delight customers and provide seamless experiences to customers.
- Identify process improvements through analytics.
- Attract, recruit, onboard and develop talented teams across geographies. Coach and motivate them to push boundaries.
- Analyze customer segments and regional market dynamics to tailor product positioning and go-to market approaches.

- Establish strong relationships with external partners and internal stakeholders to drive collaboration.

Audit & Compliance:

- Undertakes risk, regulatory and compliance assessments for the product.
- Ensures compliance and adherence to internal compliance policies, NBFC guidelines and external regulatory (RBI) guidelines in product design.

Customer Journey / Loan Processing:

- Responsible for delivering the look and feel of the overall customer life cycle journey in accordance with segmentation requirements for gold loan branch.
- Oversees the development of product specifications in the IT systems, accounting systems and undertake necessary documentation for process notes, approval matrix, etc for the same.
- Co-ordinate with Policy, Risk team on designing and implementation of processes to reduce TAT and increase customer satisfaction.
- Establishing and maintaining the internal ecosystem to support scale up of all facets of the business and execution of the strategic roadmap.

Business Tracking and Reporting:

- Tracking and assisting in delivery of topline deliveries of business.
- Track, monitor and drive KPIs.
- Publishing daily and monthly business reports to senior management team on the business performances.
- Review performance on regular basis to ensure achievement of targets in timely manner.
- Design action plans in case there is deviation from planned business targets.

Policy & Risk Interventions:

- Evaluate performance of existing policy maintained by risk team and derive opportunity to scale business.
- Work with risk team to simulate impact of any new policy or modification of existing policy to understand business impact.
- Review product programs, new product proposals, product propositions & strategies to ensure the development of strong and differentiated 'best-in-class' product offerings.

Portfolio Quality:

- Track collection efficiency, auction pool and drive resolution for maintaining healthy portfolio quality.

Competition/Industry Benchmarking:

- Analyze the market and competition portfolio to identify potential opportunities.
- Track competitions, industry metrics, forecasts and qualitative market data for different segments.
- Develop product positioning which differentiates gold loan products proposition of the company in the market.

Cross Functional Teams:

- Work with key stakeholders including marketing, IT, audit, risk, collections, legal, compliance and analytics to drive business objectives.

Requirements –**A.) Professional Experience:**

10+ years of Product / Sales experience in Gold loan or other Asset products

B.) Education Background:

Post Graduate Degree in MBA or Equivalent

C.) Key Competencies:

- Relationship building skills
- Selling Skills & Target Achieving
- Analytical Skill and negotiation skills – the ability to understand customer needs, and analyze competition -For strategy, application identification and product positioning
- Organization Development – the ability to organize work with clear accountabilities and operational efficiency.
- Planning and forecasting- be organized and be methodical in handling responsibilities and to ensure that accurate and immediate follow-up is done, to respond quickly to needs of the market, and be alert to situations that may be problem-causing

- Should have desire to develop constructive ideas, out of box thinking and ensure its implementation
- Sound knowledge of Gold Loan Infrastructure and Vault Management.
- Expert in process set up and operations of Gold Loan Business.