

## Job Description

Role / Position Title	Product Manager – Collection & Portfolio Quality Management
Reporting Manager	Product Head

### Job Summary –

Handling gold loan products and excel in defined objectives as a Product manager.

### Objective and Scope of the Position –

To manage gold loan products and be responsible for collections and overall health of the gold loan portfolio.

### Detailed Role & Responsibility of the Position –

#### Collection Strategy:

- Responsible for keeping NPAs in control by designing collection framework / strategy for timely interest collections from the customers.
- Maintaining quality & achieved planned targeted collections resolutions.
- Preparing various collections, margin calling and auction reports and take necessary actions for improving the efficiencies in various buckets.

#### 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, CC, Risk, Collection, Legal Compliance and Analytics to drive business objectives.

**Requirements –**

**A.) Professional Experience:**

5-10 years of Product / Sales experience in gold loan or other Asset products

**B.) Education Background:**

Post Graduate Degree in MBA or Equivalent