Job Description

POSITION DETAILS			
Functional Designation	Regional Operations Manager	Department	Operations
Sub Department	Branch Operations	HR Grade	GM I or GM II
Location	Branch	Reporting Manager	Zonal Ops Head

Job Purpose

ROM will be playing an important role in overseeing and managing the operational activities within a specific geographical area. This role is essential for maintaining operational excellence, driving business growth and ensuring customer

Principal Accountabilities

- 1. Handling Branch Operations for multiple locations and ensuring seamless loan disbursal process for both secured and unsecured lending.
- 2. Identify operational risks and implement risk mitigation strategies.
- 3. Manage disbursements, collections, and expenses.
- 4. Manage teams in building a stronger relationship with our walk-in clients and customers.
- 5. Manage and implement initiatives to innovate and digitize our internal processes as well as intensifying collaboration across all units.
- 6. Ensuring compliance with all applicable Rules / Regulations and company policies.
- 7. Working closely with local HR & Admin to ensure branch functioning.
- 8. Lead to achieve outcomes set out in the unit/dept or at company level.
- 9. Ensuring the Team Management- Recruit, train, and manage branch staff.
- 10. Provide leadership, guidance, and support to the team.
- 11. Set performance targets for the Team and track performance against key metrics.
- 12. Collaborate with cross-functional teams, including compliance and Business.
- 13. Implement strategies to enhance overall performance Ops activities.
- 14. Monitor key performance indicators (KPIs) related to onboarding, identifying trends and implementing improvements.

Desired Profile

- Graduate/Postgraduate − 10 to 20 years of relevant experience in Retail Assets Operations lending business with reputed Bank/NBFC.
- Preference: location agnostic and should be willing to travel extensively and have local geographical know-how in lending space.
- Adaptability to a dynamic and evolving regulatory landscape.
- Proven experience in operations management, particularly in customer onboarding, within the NBFC or financial services
- Strong leadership skills with the ability to guide and motivate teams toward operational excellence.
- Excellent communication and interpersonal skills for effective collaboration with internal and external stakeholders.