

Job Description

Role / Position Title	Product Manager – Audit & Complaint 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 in addressing customer complaints and ensure audit compliance in the branches.

Detailed Role & Responsibility of the Position –

Complaint Management:

- Address customer complaints and implement process innovations to minimize customer escalations and streamline branch processes.
- Effectively track, monitor customer complaints and track NPS for overall gold loan business.

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.

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