

Job Description

Role / Position Title	Product Manager - System Process, Policies & Compliance
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 product development, process design, implementation.

Detailed Role & Responsibility of the Position –

Customer Journey / Loan Processing:

- Constantly review the customer journey and recommend changes for competitiveness and improving customer experience/ organizational profitability.
- Responsible for delivering the look and feel of the overall journey in accordance with segmentation requirements for gold loan
- 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 Operations, Risk team on designing and implementation of processes to reduce TAT and increase customer satisfaction.
- Facilitate seamless onboarding of partner systems in the internal ecosystem.
- Establishing and maintaining the internal ecosystem to support scale up of all facets of the business and execution of the strategic roadmap.
- Identifying process gaps and look for resolutions through concerned stakeholder.

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