

Job Description

Role / Position Title	Product Manager – Pricing & P&L 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 achieving business targets and manage P&L. The scope of the job would involve a leading interest margin, generate fee income and profitable P&L.

Detailed Role & Responsibility of the Position –

Scheme & Pricing Management:

- Roll out schemes and pricing for different consumer product in line with the competition in various geographies.
- Effectively track pricing and subventions to meet monthly business targets

P&L Management:

- Plan monthly volumes, cost estimations for different channels of the business and achieve targeted profitability numbers.
- Plan and execute business volumes from channels along with targeted interest rate and fee income, cross sell penetration.
- Drive bottom-line through cost optimization and new revenue generation streams and OPEX Management.

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.

Income Drivers:

- Develop product pricing and positioning strategies.
- Leads product pricing and channel costing for each customer segment and channel and accordingly make required intervention for building profitable business.

- Create customized and differentiated propositions to different channels and prospective partners.

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