

## **Job Description**

Role / Position Title	Cashier
Reporting Manager	Branch Manager

### **Job Summary –**

To oversee and drive the sales, collections and operations of our gold loan portfolio for the branch.

### **Objective and Scope of the Position –**

To drive the gold loan business and be responsible for achieving business targets. The scope of job would involve in driving sales, maintaining healthy portfolio quality, lead management, collections, managing operational processes and maintain customer relationships in the branch.

### **Detailed Role & Responsibility of the Position –**

- Drive & participate in field marketing activities with the team to improve branch visibility.
- Plan, conduct & monitor the branch & field level marketing activities to ensure healthy pipeline of leads resulting in business conversion & branch growth.
- Focus on customer engagement & appraisal of gold ornaments being pledged with correct weight & purity assessment as per company policy and auditory compliance.
- Joint custodian of the Vault with responsibility of safekeeping of pledge ornaments as per company policy.
- Verify customer KYC documents, application requests and initiate loan disbursements.
- Process foreclosure, part release, closure, interest payment transactions basis customer requests.
- Authorize transactions for disbursement, foreclosure, release and accept customer payments.
- Responsible for keeping NPAs in control through strong follow ups from the customers for interest collections.
- Good planning abilities are required for smooth functioning of the branch & for developing cohesiveness within the company and co-workers.
- Hiring, coaching, mentoring and training employees and providing them with timely feedback on their performance.
- Maintaining quality & performance of the business, preparing various reports of the same and take necessary actions for growth of business in branch.

- Increase gold loan business plus various other third-party products.
- Responsible for correct valuation & maintenance of 100% process compliance at branch.
- Manage error free valuation & appraisal of gold ornaments being pledged in branch with correct weight & purity assessment as per company policy and auditory compliance.

#### **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.

#### **Business Tracking and Reporting:**

- Tracking and assisting in delivery of topline deliveries of business.
- Track, monitor and drive KPIs.
- Publishing daily and monthly business reports to senior management team on the business performances.
- Review performance on regular basis to ensure achievement of targets in timely manner.
- Design action plans in case there is deviation from planned business targets.

#### **Requirements –**

##### **A.) Professional Experience:**

5+ years of Sales / Operations experience in Gold loan or other Asset products

##### **B.) Education Background:**

Graduate or Post Graduate Degree or Equivalent

##### **C.) Key Competencies:**

- Relationship building skills
- Selling Skills & Target Achieving
- Should have desire to develop constructive ideas, out of box thinking and ensure its implementation
- Sound knowledge of Gold Loan Infrastructure and Vault Management.
- Expert in process set up and operations of Gold Loan Business.