

Job Description

1. Sales Associates

Competencies	Key Parameters
Educational Qualification	Minimum Graduation in any stream (Exception BH and HR joint approval required to hire Undergraduate)
Experience	Freshers/Experienced (Experience in selling financial products is preferable)
Key Skills	<ul style="list-style-type: none">• Excellent communication and interpersonal skills• Should be aware about lending concepts.• Sound Knowledge of English and other regional language• Outstanding negotiation skills with the ability to handle objections related to Sales.• Should have basic knowledge of computer
Job Description	<ul style="list-style-type: none">• Contact potential or existing Customers to generate business.• Handle objections and convince Customers to close the Sales positively.• Enter and update customer information in the CRM.• Adherence to the Company policy and defined processes.

2. Team Manager - Virtual Sales

Competencies	Key Parameters
Educational Qualification	Graduate/Postgraduate in any stream
Experience	Minimum 2–3-year experience in Tele - Sales (Preferably for lending products)
Skill Set	<ul style="list-style-type: none">• Excellent communication skills (verbal and written)• Should be aware about lending concepts.• Should have good interpersonal skills.• Self-motivated and a self-starter• Should have good knowledge of MS office.• Should have good presentation skills.• Should have problem solving and decision-making skills
Job Description	<ul style="list-style-type: none">• To manage a team of sales Associates• To control shrinkage and attrition of sales team• Team Lead needs to monitor calls and provide regular coaching and mentoring to sales associates and track low performers in team.• Need to ensure CMS reports related to team staffing, AHT etc are maintained.• Track AUX adherence and ensure discipline is maintained within the team.• Drive sales and ensure achieving the same Month on Month.• Identifying training requirements within the team and getting the training conducted• To work on overall team development

Unit Manager - Virtual Sales

Competencies	Key Parameters
Educational Qualification	Graduate/Postgraduate in any stream
Experience	Minimum 4–5-year experience in Tele - Sales (Preferably lending products)
Skill Set	<ul style="list-style-type: none">• Excellent communication skills (verbal and written)• Self-motivated and a self-starter• Should be aware about financial products.• Should have good interpersonal skills.• Proficient in MS Office and Contact Centre equipment/software programs.• Should have good presentation skills.• Excellent organizational and leadership skills with a problem-solving ability
Job Description	<ul style="list-style-type: none">• To manage a team of Team leaders and Sales associates• Analysing CMS reports related to the process and ensure discipline adherence.• Conducting effective resource planning to maximize the productivity of resources (people, technology etc.)• To conduct monthly performance reviews of Team leaders to evaluate their performance.• Achieve growth and hit sales targets by successfully managing the sales team.• Own recruiting, objectives setting, coaching and performance monitoring of Sales associates.• Project Implementation• Process and system development.• Identifying training requirements within the team and getting the training conducted• Presenting data to Senior Management (need Basis)

3. Unit Head - Virtual Sales / Vice President - Virtual Sales

Competencies	Key Parameters
Educational Qualification	Graduate/Postgraduate in any stream
Skill Set	<ul style="list-style-type: none"> • Excellent communication skills (verbal and written) • Self-motivated and a self-starter • Should be aware about financial products. • Should have good interpersonal skills. • Proficient in MS Office and Contact Centre equipment/software programs. • Should have good presentation skills. • Excellent organizational and leadership skills with a problem-solving ability
Job Description	<p>Key Responsibilities:</p> <ol style="list-style-type: none"> 1. Strategic Planning: <ul style="list-style-type: none"> • Develop and implement a comprehensive strategic plan for the unsecured loan business, aligned with the overall objectives of the organization. 2. Sales Team Management: <ul style="list-style-type: none"> • Lead and motivate the sales team to achieve targets and revenue goals. • Provide guidance and support to improve sales techniques and strategies. • Monitor sales performance and implement corrective actions when necessary. 3. Dialer Management: <ul style="list-style-type: none"> • Oversee the dialer team responsible for managing the automated dialing system and optimizing dialing campaigns for maximum efficiency. 4. Centre of Excellence Oversight: <ul style="list-style-type: none"> • Establish and maintain a Centre of Excellence (CoE) to drive continuous improvement in operational processes, customer experience, and efficiency. 5. Management Information Systems (MIS): <ul style="list-style-type: none"> • Ensure the availability and accuracy of critical data and reports to aid decision-making and performance tracking. • Collaborate with the MIS team to develop customized reports as per business requirements. 6. Training and Development: <ul style="list-style-type: none"> • Ensure adequate training is provided through regular training sessions for new hires and existing employees. 7. Quality Assurance: <ul style="list-style-type: none"> • Establish quality standards and guidelines for the contact centre operations. • Conduct regular quality checks and call audits to ensure compliance with regulatory requirements and service excellence. 8. Compliance and Risk Management: <ul style="list-style-type: none"> • Ensure adherence to all relevant regulatory guidelines and internal policies. • Implement risk mitigation strategies to safeguard the company's

	<p>interests.</p> <p>9. Stakeholder Management:</p> <ul style="list-style-type: none"> Collaborate with cross-functional teams, such as digital marketing, credit, risk and operations, to streamline processes and achieve business objectives. <p>10. Performance Reporting:</p> <ul style="list-style-type: none"> Prepare and present periodic performance reports to senior management. Analyse data to identify trends, opportunities, and challenges.
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4. Dialer and Campaign Manager – Sales /General Manger - COE and Support

Note: Dialer and Campaign Manager Sales and Dialer and Campaign managers are similar profiles. However, Sales is more involved in maximizing opportunities and analytics while the other one is biased more towards operational and MIS. Moreover, basis the mapping to overall business or to specific VP/DVP sales the designations will be categorized.

Competencies	Key Parameters
Educational Qualification	Bachelor's in business management or engineering discipline, with strong program management background
Experience	Minimum 5-year experience in COE/Product/Call Centre in NBFC

Key Skills	<ul style="list-style-type: none"> • A strong communicator, analytical, big picture thinker, and ability to influence senior associates and cross-functional teams. • Cost effectiveness & reduce the TAT. • Encourage innovative ideas and strategies that bring efficiency. • Support business and strategic decisions, such as decisions about the future of services and the direction of business growth. • Work with IT team on build creation, expediting business requirement. • Work with BIU for data extraction and analysis for project design input. • Excellent knowledge of MS office is must. • To work with support function to deliver special project build, implement & track. • Carry out automation and process improvement.
Job Description	<ul style="list-style-type: none"> • Identify process bottleneck and streamline system to enable efficiency. • Understand the business requirement and deliver it from IT team. • Initiate request and get the project done with IT team for any new requirement related to system enhancement and drive process smoothly without any error. • Dialler and Data Management (Utilization of data efficiently & analyse Call Centre Reports for better output). • Contribute to the development of internal framework and SOP. • Provide analytical support for ongoing improvement efforts like performance analysis, cost effectiveness and other Insight. • Create visualizations and reports for assigned projects. • Project Implementation • Process and system development

5. Dialer and Campaign Manager

Competencies	Key Parameters
Educational Qualification	Graduate/Postgraduate in any stream
Experience	Minimum 2-3 years' experience in Dialler operations and MIS
Key Skills	<ul style="list-style-type: none"> • Excellent knowledge of MS office is must. • Carry out automation of reports and process improvement. • Should have knowledge of Macros and SQL. • Should have excellent knowledge of dialler Operations. • Excellent communication skills (verbal and written). • Should have good interpersonal skills. • Self-motivated and a self-starter.

	<ul style="list-style-type: none"> • Should have good presentation skills
Job Description	<ul style="list-style-type: none"> • Responsible to manage all daily outbound and inbound dialler activities • Preparing MIS reports as per the allocation • To ensure Reports Accuracy • Reports Automation in excel as per the requirement • Analysis of dialler-output data to identify potential problems/issues • Create and update dialling campaigns, filter, list strategies and reports • Monitor and adjust (campaign pacing) performance of dialler systems • To resolve dialler related issues and providing real time support on the floor • Responsible for new user Dialler ID creation and modification of rights of existing users • Continuously innovate to improve the performance of the dialler

6. Senior Manager - Training and Quality

Competencies	Key Parameters
Educational Qualification	Graduate/Postgraduate in any stream
Experience	Minimum 4 years' experience in managing Sales Training and Quality for Lending products preferably
Skill Set	<ul style="list-style-type: none"> • Excellent communication skills (verbal and written) • Is aware about lending concepts • Should have good interpersonal skills • Self-motivated and a self-starter • Sound Knowledge of English and other regional language • Is an expert on the product/process, Sales, and soft skills • Has excellent facilitation skills
Job Description	<ul style="list-style-type: none"> • To plan training for new hire batches and on floor refreshers • Design and deliver training modules on products, processes, compliance, and

	<p>soft skills to enhance employee knowledge and performance</p> <ul style="list-style-type: none"> • To identify training needs and develop customized training plans accordingly • Establish and maintain quality standards and procedures to ensure compliance with regulatory requirements and industry best practices. • Conduct regular quality audits and assessments to identify areas for improvement and implement corrective actions. • To plan resources for ensuring audit compliance • Analyse data and trends to identify root causes of quality issues and develop strategies for continuous improvement. • Collaborate with cross-functional teams to implement quality initiatives and drive process optimization. • Provide coaching, mentoring, and support to employees to foster a culture of continuous learning and quality excellence. • Needs to calibrate on Quality and Operational requirements to improve training methods • Should suggest improvements to modules for better learning retention • To make sure tests / refreshers are done on a timely basis • To maintain training and Quality MIS
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7. Executive - Training & Quality

Competencies	Key Parameters
Educational Qualification	Graduate/Postgraduate in any stream
Experience	Minimum 1 year experience as a Quality Analyst for sales of Lending products preferably
Skill Set	<ul style="list-style-type: none"> • Excellent communication skills (verbal and written) • Is aware about lending concepts • Should have good interpersonal skills • Self-motivated and a self-starter • Sound Knowledge of English and other regional language • Is an expert on the product/process, Sales, and soft skills
Job Description	<ul style="list-style-type: none"> • To conduct sale call audits and share feedback • Analyse TNI of associates basis the call audits • Early Warning Signals observed during audits if any to be reported on time • Needs to conduct calibration with Operations and Training team to have everyone on the same page

	<ul style="list-style-type: none"> • To conduct quality induction in new hire batches • To conduct new hire batches • To conduct dip checks on floor to identify the knowledge gaps • Should be able to create and modify training content
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8. Assistant Manager - Training & Quality

Competencies	Key Parameters
Educational Qualification	Graduate/Postgraduate in any stream
Experience	Minimum 2 years' experience in Quality for sales of Lending products preferably
Skill Set	<ul style="list-style-type: none"> • Excellent communication skills (verbal and written) • Is aware about lending concepts • Should have good interpersonal skills • Self-motivated and a self-starter • Sound Knowledge of English and other regional language • Is an expert on the quality tools
Job Description	<ul style="list-style-type: none"> • To conduct training for new hire batches and refreshers for on floor employees • To plan resources for ensuring audit compliance • To identify training needs and develop customized training plans accordingly • Establish and maintain quality standards and procedures to ensure compliance with regulatory requirements and industry best practices. • Conduct regular quality audits and assessments to identify areas for improvement and implement corrective actions. • To conduct audit the auditor for inhouse and vendor quality team to

	<p>ensure less variance in every individuals audits</p> <ul style="list-style-type: none"> • To arrange call calibrations for inhouse and vendor Quality team on regular basis • Collaborate with cross-functional teams to implement quality initiatives and drive process optimization. • Provide coaching, mentoring, and support to employees to foster a culture of continuous learning and quality excellence. • Needs to calibrate on Quality and Operational requirements to improve training methods • Should suggest improvements to modules for better learning retention • To make sure tests / refreshers are done on a timely basis Should be able to create and modify training content
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9. VKYC Executive (PFL On roll):

Competencies	Key Parameters
Educational Qualification	Graduate/Postgraduate in any stream
Experience	Fresher or Minimum 1 year experience in customer service or KYC related work experience
Skill Set	<ul style="list-style-type: none"> • Excellent communication skills (verbal and written) • Self-motivated and a self-starter • Should be aware about KYC documents. • Should have good interpersonal skills. • Proficient in MS Office and call Centre equipment/software programs
Job Description	<ul style="list-style-type: none"> • Video Customer Identification Carry out Customer identification process through Video calls. • Performing due diligence checks reviewing KYC documentation through Video calls • Need to be consistent, thorough, accurate and credible while performing duties. • Need to be time bound ensure the requests are closed within stipulated timelines. • Interaction Quality Complete and accurate capture of call interactions • Need to ensure defect rates are kept under acceptable levels. • Customer Service Must exhibit highest standards of customer service to ensure customers are comfortable through our verification process abide by Banks grooming standards. • Ensure all laid down system and process are followed and timely processing submission of KYC. • Requests Adherence to set processes of updating customer interactions.

10.Executive MIS & Operations

Competencies	Key Parameters
Educational Qualification	Graduate/Postgraduate in any stream
Experience	Minimum 2-3 years' experience in Dialler operations and MIS
Key Skills	<ul style="list-style-type: none">• Excellent knowledge of MS office is must• Carry out automation of reports and process improvement• Should have knowledge of Macros and SQL• Should have excellent knowledge of dialler Operations• Excellent communication skills (verbal and written)• Should have good interpersonal skills• Self-motivated and a self-starter• Should have good presentation skills
Job Description	<ul style="list-style-type: none">• Responsible to manage all daily outbound and inbound dialler activities• Preparing MIS reports as per the allocation and share it with required stakeholders• To ensure Reports Accuracy• Reports Automation in excel as per the requirement• Analysis of dialler-output data to identify potential problems/issues• Create and update dialling campaigns, filter, list strategies and reports.• Monitor and adjust performance of dialler systems• To resolve dialler related issues and providing real time support on the floor• Responsible for new user Dialler ID creation and modification of rights of existing users• Continuously innovate to improve the performance of the dialler

11.Assistant Manager - MIS

Competencies	Key Parameters
Educational Qualification	Graduate/Postgraduate in any stream
Experience	Minimum 2-3 years' experience in Dialler operations and MIS
Key Skills	<ul style="list-style-type: none"> • Excellent knowledge of MS office is must • Carry out automation of reports and process improvement • Should have knowledge of Macros and SQL • Should have excellent knowledge of dialler Operations • Excellent communication skills (verbal and written) • Should have good interpersonal skills • Self-motivated and a self-starter • Should have good presentation skills
Job Description	<p>Data Management: Develop and maintain databases to store contact center data efficiently. Implement data quality control measures to ensure accuracy and consistency of information. Regularly update and cleanse databases to eliminate errors and redundancies. ID Reconciliation to be done on monthly basis to get the IDs deleted of all Inactive Employees.</p> <p>Reporting and Analysis: Generate regular reports on Sales related key performance indicators (KPIs). Analyse data trends to identify areas for improvement and opportunities for optimization. Present findings to senior management and provide actionable insights to drive strategic decision-making. Business performance calculation</p> <p>System Optimization: Collaborate with IT teams to optimize contact center software and systems for better data collection and reporting capabilities. Stay updated on emerging technologies and best practices in MIS to enhance operational efficiency.</p> <p>Team Supervision: Lead a team of MIS analysts responsible for data collection, analysis, and reporting. Provide guidance and training to team members to ensure they have the necessary skills and knowledge to perform their roles effectively.</p> <p>Process Improvement: Identify opportunities to streamline processes and workflows within the contact center. Implement changes and monitor their impact on performance metrics. Continuously review and refine processes to drive efficiency and productivity gains.</p> <p>Compliance and Security:</p>

	<p>Ensure compliance with regulatory requirements regarding data privacy and security.</p> <p>Implement security measures to safeguard sensitive information and prevent unauthorized access.</p>
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12.Sr. Manager - VKYC & Operations

Competencies	Key Parameters
Educational Qualification	Graduate/Postgraduate in any stream
Skill Set	<ul style="list-style-type: none"> • Excellent communication skills (verbal and written) • Self-motivated and a self-starter • Should be aware about financial products. • Should have good interpersonal skills. • Proficient in MS Office and Contact Centre equipment/software programs. • Should have good presentation skills. • Excellent organizational and leadership skills with a problem-solving ability
Job Description	<p>Key Responsibilities:</p> <p>Overseeing the implementation and management of video KYC processes in compliance with regulatory requirements.</p> <p>Developing strategies to enhance the efficiency and effectiveness of video KYC operations.</p> <p>Training and mentoring team members on video KYC procedures and compliance standards.</p> <p>Collaborating with technology teams to ensure seamless integration of video KYC solutions into existing systems.</p> <p>Conducting periodic audits and reviews to ensure adherence to KYC policies and procedures.</p> <p>Keeping abreast of regulatory updates and industry best practices related to video KYC.</p> <p>Acting as a liaison with regulatory authorities and external auditors on matters related to video KYC compliance.</p> <p>Analyzing data and metrics to identify areas for improvement and optimize video KYC processes.</p> <p>Handling escalated customer inquiries or issues related to video KYC.</p> <p>Participating in cross-functional initiatives and projects related to customer onboarding and compliance.</p> <p>Strong understanding of KYC regulations, experience in managing compliance operations, excellent communication and leadership skills, and proficiency in using video conferencing and identity verification tools.</p>

13.Sr. Manager - Support

Competencies	Key Parameters
Educational Qualification	Graduate/Postgraduate in any stream
Skill Set	<ul style="list-style-type: none">• Excellent communication skills (verbal and written)• Self-motivated and a self-starter• Should be aware about financial products.• Should have good interpersonal skills.• Proficient in MS Office and Contact Centre equipment/software programs.• Should have good presentation skills.• Excellent organizational and leadership skills with a problem-solving ability
Job Description	<ul style="list-style-type: none">• Coordinate and manage the transition of new vendors, processes, systems, or projects.• Coordinate with all required departments for onboarding of new vendors. Oversee changes in technology, regulations, or business strategies.• Collaborate with various departments, stakeholders, and external vendors.• Ensure timelines are met and risks are mitigated.• Utilize strong project management skills to achieve objectives.• Communicate effectively with all involved parties.• Coordinate with vendors and internal teams for adding any new addendums to the existing or new agreements.• Coordinate for timely closure of billing and vendor payments with internal and vendor teams.• Maintain a good understanding of the NBFC industry and regulatory environment