



Job Description of Area Manager

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| Job Title | Area Manager |
| Reports To | Regional Manager |
| Supervisor To | Branch Managers |
| Definition | Area Manager is the supervisors of all the branches which constitute an area. |
| Educational & Experience Qualification | Minimum qualification – Graduation, with atleast 5 years of relevant experience as Area Manager in microfinance/finance sector. |
| Duties/Roles/Responsibilities (Not limited to the listed) | Operations Management |
| | o Supervising Branch Managers. |
| | o Monitoring the performance of Branches. |
| | o Meeting targets fixed for an Area. |
| | o To track repayments and handle delinquent cases of all the branches under an Area. |
| | o Making realistic business projections for branches under his/her area. |
| | o Monitoring loan repayments, portfolio at risk, and overall performance of the Area. |
| | o Consolidating branch wise summary report before/on the fixed date on suggested frequency. |
| | o Branch management if Branch Manager is on leave. |
| | o Presiding monthly meeting of Branch Managers in his area. |
| | o Regular visit to branches (at least one visit to each branch once a week). |
| | o Compiling loan indent of the area on weekly basis and placing to Regional Manager/ VP Operations. |
| | o Oversee client complaints/ insurance claim settlements etc. If not settled within 2 Months |
| | o Minimize pre and post disbursal discrepancies |
| | o Identification of potential locations for setting new branches. |
| | o At least 20% GRT per branch is done by him during the month. |
| | o Ensure monitoring of at least 10 centres per branch during a month |
| | o Participation in the recruitment process for GM and BM if needed by the organisation. |
| | o Market research, as and when required, for branch expansion and product development. |
| | o Identify training requirement of the branch & co-ordinate with HRD for fulfilment of the same. |
| o Assist in the process of branch set up and management. Identify HR requirement of the branches, facilitate recruitment process in coordination with HR Manager. | |

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| o Conducting performance evaluation for BM, oversee the performance appraisal process of GMs in the area. |
| o Update daily, weekly, fortnightly and monthly reports to Regional Manager/VP Operations and/or other senior management team. |
| o Develop marketing & business expansion plan |
| o Ensure implementation of growth strategies to generate sales as per CO guidelines |
| o Gather, analyse, prepare and summarize recommendations for financial demand/supply for the allocated territory. |
| o Mentoring operations team to cross-sell products to customers as per HO instruction. |
| o Ensure no fines and penalties from the regulators |
| o Ensure adherence to operations budgets for the area & branches |
| o Accountable for day to day operational activities for the area |
| o Manage Public Relations & liaison with government bodies/authorities |
| Internal Process |
| o Work closely with the Branch Managers for daily operations |
| o Adherence to TAT and SLAs for all operations activities |
| o Oversee maintenance of overall regions ambience/infrastructure as per HO guidelines |
| o Manage administrative activities including coordination with IT, infrastructure, security, secured stationary (operations), unsecured stationary (Admin) and housekeeping |
| o Ensure process level compliance through accurate document collection from customers and adherence to RBI regulations around KYC, AML, operational risk, customer service, etc. |
| o Manage TAT's on credit & in operation process |
| o Process Gaps/Issues/Audit findings – Accountable for the timely follow-up and closure of issues raised in Audit and design action plan for minimizing similar lapses |
| Learning & Performance |
| o Train the branch team on new processes/systems related to operation procedures, cash management, interaction with customers, guidelines related to systems and processes and create an environment of continuous learning and improvement |
| o Develop an action plan/ improvement program for identified low performance branch to ensure higher process compliance |
| o Upskill self and team for higher roles |
| o Ensure that Operation team maintain the highest standards of professional conduct, ethics, integrity, and control in execution of all their daily operations |
| o Manage the team; including target setting and monitoring performance against the defined goals/ metrics and take corrective action wherever required |

o Ensure adherence to training man-days/ mandatory training programs for self and reportees

People Management

o Ensure development of staff through adequate support to the training set-up including ensuring attendance, nomination of employees based on career path and individual interests, individual training needs and role relevance

o Accountable for half yearly review and annual appraisal process within timelines for subordinates

o Ensure all employees follow company guidelines during interaction with clients

o Ensure TAT adherence for all companywide transactions, grievance redressal and customer queries

o Ensure that all employees are given adequate exposure in various areas in the branch through appropriate job rotation programs