

Job Description of Regional Manager

Job Title	Regional Manager
Reports To	Vice President - Operations
Supervisor To	Area Managers
Definition	Regional Manager is the supervisors of all the areas which constitute a region.
Educational & Experience Qualification	Minimum qualification – Graduation, with atleast 7 years or Post Graduate/MBA with 5 years of relevant experience as Regional Manager in microfinance/finance sector.
Duties/Roles/Responsibilities (Not limited to the listed)	Operations Management
	o Monitoring the performance of Areas/Branches under his region.
	o Meeting targets fixed for the region.
	o Take necessary steps to ensure 100% collection performance and Zero PAR of branches under the region.
	o To track repayments and handle delinquent cases of all the branches/areas under the region.
	o Making realistic business projections for branches under his/her region.
	o Consolidating area wise summary report before/on the fixed date on suggested frequency.
	o Presiding monthly meeting of Area Managers in the region.
	o Regular visit to branches (at least one visit to each branch once a month).
	o Compiling loan indent of the region on weekly basis and placing to VP Operations.
	o Oversee client complaints/ insurance claim settlements etc. If not settled within 3 Months
	o Identification of potential locations for setting new branches.
	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 Lead the process of branch set up and management. Identify HR & admin requirements of the branch.
	o Conduct performance evaluation for BM/AM.
	o Update daily, weekly, fortnightly and monthly reports to VP Operations and/or other senior management team.
	o Manage Public Relations & liaison with government bodies/authorities
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 region

o Mentoring operations team to cross-sell products to customers

o Ensure adherence to operations budgets for the region/branch

o Accountable for day to day operational activities for region

Internal Process

o Work closely with the Area 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 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 at all the times particularly 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