



Manager – Gold Loans

Location of Posting : Bangalore

Required Qualification : Graduates/Post Graduates

Required Skills & Experience: Preferably 2-5 years from any Banking industry.

Roles and Responsibilities:

EXPECTED END RESULTS	MAJOR ACTIVITIES
1. Achieving quantitative and qualitative growth with particular attention on 'contribution'	<ul style="list-style-type: none"> - Ensuring aggressive marketing and sales by field functionaries. - Increase gold loan assets. - Generate leads from existing customers and also bringing into fold new customers. - Dissemination of targets to Branches and sales team. - Close review of performance of sales team. - Bring out sales promotion schemes - Participation in EARMC / ECC Meetings for GL product - Periodical visits to Rural /other Branches - Ensure achievement of targets for PSA, Agri, weaker sections in gold loans and also non Agri loans.
2. Profitable Yields	<ul style="list-style-type: none"> - To ensure ROI and Processing charges as per goals set.
3. Complete review/renewals on time	<ul style="list-style-type: none"> - Establish a control Mechanism to complete the review\renewal process before due dates.
4. Reduction of TAT	<ul style="list-style-type: none"> - Identify bottlenecks and put together a process to ensure important issues are addressed instantaneously for improving TAT.
5. Monitoring	<ul style="list-style-type: none"> - Review of overdue in loan accounts at each branch wise. - Review of accounts and process through audit. - Portfolio review of all the gold loans. - Review of Compliance to observations.

To apply to the above position, please return to the 'Careers' page, and send us your detailed resume. Thank you.