

Job Description



A Job Specification		
1	Company Name	: MUTHOOT MICROFIN LTD
2	Position / Designation	: Field Officer
3	Grade	: OIII
4	Department	: DMS
5	Sub Department (if any)	:
6	Employment Type	: Full Time
7	Reporting to – Designation & Grade	: Manager - DMS
8	No. of Reportees , Designation & Grade	: NIL
9	Main Tasks	: Responsible for DPD collection up to 180 and reducing bad debts / non-performing loans and implementation of various activities to ensure higher due collections.
10	Areas of Responsibility	: <ul style="list-style-type: none"> To control roll forward in 60+ bucket of assigned branches with 300 to 350 cases. To identify process gap on Sales while interacting with customers during field/Centre visit. Should escalate pipeline cases immediately to Collection Manager. To identify correct address of migrated customers & do recovery payment collection without delay. Timely escalation of issue cases identified and Cash rotation & EWI/EMI missus cases to reporting manager/hierarchy. Daily collection should be deposited into assigned Banks within the TAT & deposition slips need to be shared with the reporting manager for updation. Prepare and share Daily Collection Reports, Feedbacks & Receipt Collection to reporting manager by EOD and Maintain data confidentiality. Acknowledge the Customer payments and Credit Collected Payments (Cash) in Branch/office and update with Customer Account on as-and-when/ daily basis. Achieve the objective within set timelines, able to work in a target ability to explain, convince customers and follow up on a regular basis for higher due collections consistently. Achieve the goal sheet and revenue targets set by the management within set timelines. Have a thorough understanding of various unsecured/Secured loan products, processes, Repayment terms/special schemes and objective of NPA recovery drive. Keep accurate and detailed records of Customer meetings, Calls made and track queries.Update daily Customer meetings, Collection report on application portal. Oriented environment which includes outdoor activity.

11	Special Requirements (If any)	:	<ul style="list-style-type: none"> • Pleasing, excellent communication skills, willingness to travel. • Basic Computer Knowledge. • Confident, self-motivated and go-getter
12	Job Location / State	:	Across State
13	Compensation Band	:	Based on Market Standards/Internal norm
14	Entitlements	:	As per norms
B Personal Specification			
15	Educational Qualification/ Technical Certification	:	Graduation / Post graduation (Any specialisation)
16	Skill Sets	:	<ul style="list-style-type: none"> • Collection • Proficiency in Computers, Interpersonal Skills and Presentability. • Result oriented and process driven • Excellent verbal and presentation skills • Relationship Handling
17	Communication Skills	:	Conversant in local language (proficiency in read, write and speak required) & English
18	Experience	:	1-2 years of experience in Frontline collection or Candidate having hard BKT collection experience in unsecured loans preferred.
19	Behavioral Competencies	:	<ul style="list-style-type: none"> • Perseverance • Result Orientation • Interpersonal Skills • Influencing • Service focus