

Position Title: Assistant Branch Manager

Location: [Various Locations in Amravati]

Reports To: Branch Manager

Job Summary: The Assistant Branch Manager at Bharat Financial Inclusion Limited plays a crucial role in supporting the Branch Manager in managing branch operations, promoting financial inclusion, and enhancing customer service. This position is responsible for team leadership, loan management, and ensuring adherence to organizational policies while driving branch performance.

Key Responsibilities:

1. Branch Operations:

- Assist in the daily management of branch activities to ensure smooth operations.
- Monitor compliance with regulatory guidelines and internal policies.
- Oversee cash management and ensure accurate transaction processing.

2. Team Leadership:

- Supervise branch staff, providing training and support to enhance productivity.
- Foster a positive work culture that encourages teamwork and high performance.
- Assist in the recruitment and onboarding of new employees.

3. Customer Service:

- Enhance customer satisfaction by addressing inquiries and resolving issues effectively.
- Promote Bharat Financial's products and services to meet customer needs and achieve sales targets.
- Conduct community outreach to build relationships and expand the customer base.

4. Loan and Risk Management:

- Support the loan disbursement process, including credit assessments and documentation.
- Monitor loan portfolios for timely repayments and take proactive measures to minimize delinquencies.
- Identify potential risks and implement strategies to mitigate them.

5. Reporting and Performance Analysis:

- Prepare regular reports on branch performance metrics, including financial and operational data.
- Analyze branch performance to identify trends and opportunities for improvement.
- Collaborate with the Branch Manager to develop and implement growth strategies.

6. Training and Development:

- Assist in the development of training programs for staff on financial products and customer service best practices.
- Promote a culture of continuous learning and development within the team.

Qualifications:

- Bachelor's degree in finance, Business Administration, or a related field.
- 1-2+ years of experience in microfinance, banking, or financial services, preferably in a supervisory role.
- Strong understanding of microfinance products and the socio-economic environment.
- Excellent communication and interpersonal skills.
- Proven leadership abilities with a focus on team development and customer service.
- Proficient in financial analysis and reporting.

Skills:

- Leadership and team management
- Customer relationship management
- Financial analysis and reporting
- Strong problem-solving skills
- Proficiency in MS Office and financial software