

HIRING OF SALES TEAM – Two Wheeler Loans

Sl. No.	Post	Eligibility as on 01.03.2017
1.	Regional Sales Manager	<p>Educational Qualification : Graduation</p> <p>Experience : Minimum experience of 15 years. Candidates should have worked in Kerala handling business for two wheeler/ auto loans at a supervisory level preferably as a state head in a Bank/ NBFC with proven track record.</p> <p>Age Limit : 40 years</p> <p>Place of Posting : Ernakulam</p> <p>Gross CTC : Rs. 17 lakhs.</p> <p>Roles & Responsibilities</p> <ol style="list-style-type: none"> 1. Responsible for achieving the budgeted targets for volume, penetration, market share for the state. 2. Maintain rapport with dealers, ensure good service levels to dealers and TAT within defined limits to customers, track, collect and dispatch of documentation, and formulate innovative marketing schemes and undertake joint promotions with dealers. 3. Tie up with manufacturers, liaison with marketing department for POP and BTL activities. 4. Do various process audits at the field level to ensure quality sourcing and adherence to guidelines. <p>Skills Required</p> <ol style="list-style-type: none"> 1. People with good rapport and relationship with Two wheeler dealers, knowing the two wheeler retail finance business and industry in detail which will help the bank in vertical and quick growth of the business. 2. Flexibility to work extended hours and holidays to meet turnaround times
2	Area Sales Manager	<p>Educational Qualification : Graduation</p> <p>Experience: : Minimum experience of 10 years Candidates should have worked in Kerala handling sales for two wheeler/ auto loans in a Bank/ NBFC at a supervisory level with proven track record.</p> <p>Age Limit: : 40 years</p> <p>Place of Posting: : Ernakulam</p> <p>Gross CTC : Rs .14 lakhs.</p>

		<p>Roles & Responsibilities</p> <ol style="list-style-type: none"> 1. Managing sales and ensure achievement of given business target. 2. Outsourced team handling experience including training and monitoring. 3. Sourcing Business Through open market through different channels like DSA, direct sales team etc. Follow up for PDD collections. 4. Ensure NIL nonstarters and follow up for payments on quick mortality cases. 5. Do periodic process audits to ensure compliance and liaison with external agencies like FI and PDAV <p>Skills Required</p> <ol style="list-style-type: none"> 1. People with good rapport and relationship with Two wheeler dealers, knowing the two wheeler retail finance business and industry in detail which will help the bank in vertical and quick growth of the business. 2. Flexibility to work extended hours and holidays to meet turnaround times
3.	Regional Collection Manager	<p>Educational Qualification : Graduation</p> <p>Experience: : Minimum experience of 15 years.</p> <p>Candidates should have worked in Kerala handling two wheeler/ auto loans/ small ticket size collections at a supervisory level preferably as a state head in a Bank with proven track record.</p> <p>Age Limit: : 40 years</p> <p>Place of Posting: : Ernakulam</p> <p>Gross CTC : Rs 17 lakhs.</p> <p>Roles & Responsibilities</p> <ol style="list-style-type: none"> 1. The role will be responsible for managing and undertaking collections process for debts that have been allocated. 2. Will be responsible to keep a track of the portfolio for specific buckets for the state 3. Will be responsible to track & control the delinquency of the state, Bucket-wise & DPD wise and focus on non-starters. 4. Will be responsible to allocate and achieve targets from in house team/agencies/ collection outsourced employees. 5. Has to ensure collection process and legal guidelines are adhered. 6. Has to maintain data for administrative work related to collection such as updating delinquent account history, providing and maintaining MIS report, reviewing of collection feedback on Daily, Weekly & Monthly basis, etc.

		<p>Skills Required</p> <ol style="list-style-type: none"> 1. Collections in small ticket size loans is a specialized job with skills sets matching to the job profile. 2. Knowledge and experienced people in this area will be able to identify issues and thereby reduce stressed assets and loan losses largely. 3. Flexibility to work extended hours and holidays to meet turnaround times
4.	Regional Operations Manager	<p>Educational Qualification : Graduation</p> <p>Experience: : Minimum experience of 15 years Candidates should have worked in Kerala handling operations in Banks for Two wheeler/ auto/ CV loans/small ticket size loans at a supervisory level preferably as a state head with proven track record</p> <p>Age Limit: : 40 years</p> <p>Place of Posting: : Ernakulam</p> <p>Gross CTC : Rs .15 lakhs.</p> <p>Roles & Responsibilities</p> <ol style="list-style-type: none"> 1. Ensure that all Processes followed at the department are as per Standard Operating Procedures laid down in the Operations Manual. 2. To handle all activities of Customer requests like NOC Issuance/ Foreclosure/ SOA issuance/ Cheque Swapping/ Contact/Address change request/ CRM/ cancellation of Loan/ Refund. 3. On receipt of docs, verify the documents, get corrections done, and vault the documents at central storage. 4. To ensure appropriate charges are collected from customer for various services as defined by management. 5. Ensure that all queries and complaints logged in CRM are resolved within agreed TATs. To ensure effective Controls and Checks are in place. 6. To ensure satisfactory Audit Ratings and minimal critical exceptions. 7. To ensure all repayment instruments/ mandates are handed over to CBS department and they are tracked for deposition, reconciliation and curing. 8. Highlight process improvements for improving overall efficiency and reduce cost. This will have a dotted reporting line into Operations department as well. <p>Skills Required</p> <ol style="list-style-type: none"> 1. Persons who have handled operations/ CAT role and are aware of RBI policy and guidelines. 2. Good analytical skills. 3. Is able to handle systems and software with ease. 4. Ability to network with various stakeholders internally and externally. 5. Flexibility to work extended hours and holidays to meet both internal and external customer turnaround times

5.	Regional Credit Manager	<p>Educational Qualification : Graduation</p> <p>Experience: : Minimum experience of 15 years. Candidates should have worked in Kerala handling credit in Banks for Two wheeler/ auto/ CV loans/ small ticket size loans at a supervisory level preferably as a state head with proven track record</p> <p>Age Limit: : 40 years</p> <p>Place of Posting: : Ernakulam</p> <p>Gross CTC : Rs .15 lakhs.</p> <p>Roles & Responsibilities</p> <ol style="list-style-type: none"> 1. Managing the credit functions. 2. Credit underwriting sanction authority. 3. Implementation of policies, procedures, and underwriting guideline 4. Implementation of loan decision 5. Pass all Internal and External Audit reviews. Compliance with policies and procedures. 6. Maintenance of TAT, Information security, compliances Support sales team in maintaining dealer, relationships. 7. Do portfolio analytics and ensure good credit buying. Follow up on early mortality cases, do preventive & curative actions. 8. Define and track metrics for performance measurement, service levels and monitoring key triggers for early warning signals. 9. Regular tracking and de-risking processes from Fraud, Operational, Regulatory <p>Skills Required</p> <ol style="list-style-type: none"> 1. Sound Knowledge about credit underwriting process, 2. Aware of RBI policy and guidelines. 3. Good analytical and mathematical skills, 4. Manage a team 5. Willing to travel 6. Impart trainings for dealership executives. 7. Flexibility to work extended hours and holidays to meet both internal and external customer turnaround times
6	Product Manager	<p>Educational Qualification : Graduation</p> <p>Experience : Minimum experience of 10 years Candidates with proven expertise in two wheeler/ auto loans at a product level in Banks/ NBFC</p> <p>Age Limit : 35 years</p> <p>Place of Posting : Ernakulam</p> <p>Gross CTC : Rs .15 lakhs.</p>

		<p>Roles & Responsibilities</p> <ol style="list-style-type: none"> 1. Managing product functions including schemes 2. Building new and innovative products and policies, cross sell with branches 3. Preparing and circulating sales MIS, have special emphasis on Digital Loans, digital lead delivery 4. Manage customer life cycle activities of auto loans, 5. Run monthly campaigns, 6. New finance/ loan products. <p>Skills Required</p> <ol style="list-style-type: none"> 1. Good analytical skills, highly innovative, well versed for developing new finance/ loan products 2. Good interpersonal and communication skills. 3. Flexibility to work extended hours and holidays to meet both internal and external customer turnaround times
7	Area Collections Manager	<p>Educational Qualification : Graduation</p> <p>Experience: : Minimum experience of 10 years Candidates should have worked in Banks/NBFC in Kerala handling two wheeler /auto loans /small ticket size collections</p> <p>Age Limit: : 35 years</p> <p>Place of Posting: : Ernakulam</p> <p>Gross CTC : Rs. 14 lakhs.</p> <p>Roles & Responsibilities</p> <ol style="list-style-type: none"> 1. The role will be responsible for managing and undertaking collections process for debts that have been allocated. 2. Will be responsible to track & control the delinquency of the area, Bucket-wise & DPD wise and focus on non-starters. 3. Will be responsible to allocate and achieve targets from in house team/ agencies/ collection outsourced employees. . <p>Skills Required</p> <ol style="list-style-type: none"> 1. Collections in small ticket size loans is a specialized job with skills sets matching to the job profile. Knowledge and experienced people in this area will be able to identify issues and thereby reduce stressed assets and loan losses largely. 2. Flexibility to work extended hours and holidays to meet turnaround times

For more details contact us at careers@csb.co.in or call 0487-2333020/6619255.