

DATE:- 22/02/2024 (THURSDAY)

TIME:- 10:00 AM-12:00 PM

VENUE:- MODEL CAREER CENTER, DISTRICT EMPLOYMENT OFFICE, KORAPUT, BESIDE SADAR POLICE STATION

<https://www.muthootfinance.com/>

WALK – IN – INTERVIEW



		Job Description	
A	Job Specification		
1	Company Name	:	MUTHOOT MICROFIN LTD
2	Position/Designation	:	Relationship Officer
3	Grade	:	OI/O II
4	Department	:	Operations
5	Employment Type	:	Full Time
6	Reporting to – Designation & Grade	:	Branch Relationship Manager
7	Main Tasks	:	Acquisition and Maintenance of new clients. Operations and Collection.
8	Areas of Responsibility	:	<ul style="list-style-type: none"> Compliance and management: Carries out the pre and post-loan activities related to Group loans. Presenting the loan applications to the Credit team, portfolio administration, prioritizing the repayment of loans to preserve the portfolio quality. Promotion – Promotes new potential clients and eligible clients offering various other products Loan Appraisal – Informs potential clients about the requirements, conditions of the IGL Loan products, the procedures to obtain a loan, the importance of the payments on time etc. Makes sure that the client meets the credit requirements. o Visits the client's business and home to do the assessment, following the credit policy procedures. o Analyzes and presents a consistent loan proposal to the Credit team for its approval. o Informs the client about the Credit team decision Follow – up: Follows the loan disbursement process. o In case of arrears visits clients and guarantors for the loan recovery. O Informs the BR Mor AMabout the demand in his/her assigned area as well as on the competition. o Makes a close follow up of the disbursed loans, especially of the ones not paying on time. o Responsible for his/her portfolio administration, promoting its growth and keeping it with daily planning and organization of activities Client service: Provides a quick and timely service to the clients, making sure that the client's expectations are fulfilled whenever is possible. o Ensures a good and respectful treatment to the clients and establishes a professional relationship with them, with a long term perspective. Guarantees confidential treatment to all the Information gathered from the client and of the Institution
9	Job Location/ State	:	Nuapada, Koraput, Borigumma, Gunupur, Rayagada, Paralakhemundi, Kalahandi.
10	Compensation Band	:	Upto17,000 Monthly Gross +Variables (Incentives + Petrol Allowances + Medical Benefits + PF + ESIC)
11	Career Progression	:	Branch Credit Manager / Branch Relationship Manager
12	Educational Qualification/ Technical Certification	:	+2/Diploma/ITI or above
13	Communication Skills	:	Fluency in Local Language
14	Experience	:	Experienceof1yearinsameIndustrywillbepreferred (Freshers also can Apply)
15	Behavioral Competencies	:	Adaptability, Interpersonal Skills, Valuing service and diversity, Initiative/Perseverance
16	Other Requirements(if any)	:	Local Language would be an added advantage and willing to work in Field

DOCUMENTS REQUIRED AT THE TIME OF PHYSICAL INTERVIEW

- AADHAR CARD
- DL/ LL
- QUALIFICATION CERTIFICATE XEROX COPY
- UPDATED BIODATA/ CV
- 2 PASSPORT SIZE PHOTOGRAPH



@deexkoraput



@model_career_centre



7657045453



<https://t.me/deekoraput>