

## **Chief Manager – Fund Management, Credit Management, Risks Management and Claims**

<b>Name of the Post</b>	<b>Chief Manager – Fund Management, Credit Management, Risks Management and Claims</b>
Level of Posting	Head Office
No. of position	1
Type of appointment	On Direct Contract
Remuneration Rs.	Rs. 50,000 per month
Reporting	Chief Manager will report to DGM
Qualification	Post Graduate and preference will be given to MBA/PGDBM in Finance/ Commerce/ Business Studies/ Economics from a recognized University in India established or incorporated by or under Central Act, Provincial Act, a State Act or an Institution recognized by the UGC. CAIIB will be preferred.
Age	Should not be above 55 years of age
Experience	<p>Minimum 10 years in any financial Institution, preferable in monitoring of banking operations, Credit limits, Fund Management, Management of assets and liabilities etc. Maintain liaison with financial institutions. Overall knowledge in Funds Management and Credit Management. Knowledge in processing claims. Experience of working with Farmers Producer Groups/Organizations, managing credit portfolio, fixation of credit limits, Expertise in preparing project proposals/reports, appraisals, designing new loan products.</p> <p><u>Requirements:</u></p> <ul style="list-style-type: none"> <li>— Good drafting skills and project formulation and appraisal skills.</li> <li>— Computer skills, Proficiency in computer applications is must.</li> <li>— Must have good interpersonal and communication skills.</li> <li>— Should be willing to tour minimum 20 days in a month.</li> </ul>

### **Roles and Responsibilities**

- Formulating strategies to develop FMS portfolio of organization.
- Daily monitoring of banking operations, Monitoring credit Limits/overdrawn accounts, scrutinizing vouchers/ office accounts/ other accounts.

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- Review daily cash balances of the Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd bank's Accounts in different banks- ensure liquidity levels for operating activities- adequate funding in bank accounts to operate optimally.
- Monitor Bank balances.
- Communication with banks ensure inter and intra bank fund transfer promptly.
- All compliance related MIS and deliverables as per funding banks requirements
- Set up for EFMS Fund accounting
- Reconciliation and Monitoring of bank accounts periodically.
- Monitoring loan repayment to banks regularly and maintain details of due dates
- Mobilizing deposits and their withdrawal
- Business development and handling all issues connected to borrowing including preparation of project reports, discussions with Banks
- Generate MIS, do profitability analysis and prepare up statements on various issues like Funds position, daily disbursements, etc
- Submission of required documents/statements to banks periodically as required by them
- Reconciliation and Monitoring of suspense accounts
- Internal Auditing & Statutory Auditing and Audit Compliance
- Ensuring of compilation of Annual accounts in time
- Supervising functioning of Manager
- Preparation of new deposit schemes
- Payment of interest on deposits at regular intervals. Printing of deposit receipts
- Maintaining accounts for Share Capital, payment of dividend, and printing of certificates.
- Liaising with NGOs, NABARD, RSETIs and other organizations working in the domain of livelihood promotion for identification of financing opportunities
- Financing to Farmers Producer Groups/Organizations
- Explore opportunities for convergence with Govt. departments for identification of sectors and economic schemes.
- Co-ordinate with the field team for identification of potential enterprises based on supply-demand analysis at village, block and district level.
- Preparing project proposals for livelihood activities at both urban and rural centers.



- Processing and approval of Micro & tiny Loan proposals received from field staff.
- Formulation of loan products, new initiatives, preparation of new project proposals and systems and procedures in credit management
- Settlement of life and livestock claims
- Monitoring claim documents.
- Speedy settlement of claims.
- Take lead role in planning regarding claims/ Risk Management portfolio development
- Plan for support gaps identified and report to DGM on No. of claims settled
- Plan for support services to be provided to CLF/VOs/SHGs for speedy settlement of claims.
- Ensure to execute services with the help of Manager
- Ensure quality of process and report to DGM
- Monitor timelines
- Dealing with Fraudulent claims.
- Timely payment of service charges to CLF/VO/SHGs
- Any other work entrusted from time to time.

#### **Terms and conditions**

- The tenure of the Chief Manger initially will be for one year from the date of joining which is extendable year to year basis based on Performance Appraisal and as per the requirement.
- The Chief Manager will be paid the consolidated remuneration of Rs. 50,000/- per month.
- The appointee may be allowed for TA DA as per Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd provisions.
- The appointee can be terminated with notice of one month on either side or by depositing/paying one month's remuneration in lieu of notice.
- Appointee will not be entitled for any claim for service rendered after expiry of stipulated date of contract.
- Ensure honest and disciplined conduct in discharge of duties, any breach thereof, which in the opinion of management committee of Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd and RGAVP is prejudicial to the interest of the Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd and RGAVP, will render him/her liable for disciplinary action.
- Any financial or disciplinary misconduct if proven, after an enquiry shall entitle his/her termination with immediate effect.

