

DGM – Credit Management and Insurance

Name of the Post	DGM – Credit Management and Insurance
Level of Posting	Head Office
No. of position	1
Type of appointment	On Direct Contract
Remuneration Rs.	Rs. 75,000 per month
Reporting	DGM will report to Chief Executive Officer
Qualification	Post Graduate in any discipline and preference will be given to M. Com/ MBA / PGDBM in Finance / Commerce/ Business studies/ Economics / PG Diploma in actuarial sciences 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.
Age	Should not be above 55 years of age
Experience	<p>Minimum 15 years of relevant experience in Micro Financing/SHG financing /Banking, Knowledge in BFS domain projects, management of Credit portfolio, Financing to FPOs, MSME financing, livelihood financing, Project formulation/project appraisal. Experience in insurance services including Life / cattle insurance and claims settlement</p> <p><u>Requirements:</u></p> <ul style="list-style-type: none">— Good drafting skills and project formulation and appraisal skills.— Computer skills, Proficiency in computer applications are must.— Must have good interpersonal and communication skills.— Should be willing to tour minimum 20 days in a month.— Knowledge on insurance products and related accounting systems.— Liaison with Insurance Companies and negotiation skills— Conversant with IRDA regulations

Roles and Responsibilities

- Ensuring the credit flow to SHGs in planned manner

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- 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.
- 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.
- Take lead role in planning regarding claims /Risk Management portfolio development
- Ensure timely settlement of insurance claims under loan linked and cattle insurance
- Maintaining liaison and monitoring with RGAVP/ Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd staff concerned for early submission of claim documents
- Plan for support gaps identified and report to MD on no. of claims settled
- Plan for support services to be provided to VOs/CLFs for speedy settlement of claims.
- Monitor timelines/follow-up with staff
- Liaison with Insurance Companies
- Ensure timely reconciliation of risk management accounts
- Evolve new products/schemes as required
- Dealing with Fraudulent claims.
- Any other works entrusted from time to time.

Terms and conditions

- The tenure of the DGM 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 DGM will be paid the consolidated remuneration of Rs. 75,000/- 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.

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DGM – MIS and IT

Name of the Post	DGM – MIS and IT
Level of Posting	Head Office
No. of position	1
Type of appointment	On Direct Contract
Remuneration Rs.	Rs. 75,000 per month
Reporting	DGM will report to Chief Executive Officer
Qualification	Post Graduate in Computer Science and preference will be given to B.E/B.Tech/MCA/M.Sc. IT or Computer Science/ MBA (Systems or IT) or Equivalent 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.
Age	Should not be above 55 years of age
Experience	<p>Minimum 15 years of service in:</p> <ul style="list-style-type: none">• In execution of SLDC• Design & development of databases in SQL 2008 R2 or Higher version• Having experience in .Net 4.0 (or) above platforms• Knowledge in BFS domain projects• Having exposure in PHP <p><u>Requirements:</u></p> <ul style="list-style-type: none">— Knowledge in languages and tools like Dot Net, Java, VB and windows Operating systems.— Having certification in networking and Database management is added advantage.— Ability to manage/resolve database related /network related issues with Technical Service Provider and field— The organization functions on technological platform; hence the candidate should have good knowledge in Computer Applications. Exposure to IT, knowledge in MS office is must.

Roles and Responsibilities

- Responsible to implement and enforce the policies, procedures and best practices.

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- Coordinating with TSP and ensuring smooth functioning of IT operations of the organization.
- Supervision, scheduling, professional development and discipline, formulation and implementation of IT policies, IT strategies, IT security, auditing, purchasing, procurement, budgeting & review.
- Collaborate and maintain communications with all departments in the organization
- Finding of innovative IT solutions and make recommendations for the improvement of IT systems and IT infrastructure.
- Negotiate its technology vendors, outsourcing, and consultant contracts and service agreements.
- Any other work entrusted from time to time by the management.

Terms and conditions

- The tenure of the DGM 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 DGM will be paid the consolidated remuneration of Rs. 75,000/- per month.
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DGM – Accounts and Procurement

Name of the Post	DGM – Accounts and Procurement
Level of Posting	Head Office
No. of position	1
Type of appointment	On Direct Contract
Remuneration Rs.	Rs. 75,000 per month
Reporting	DGM will report to Chief Executive Officer
Qualification	Post Graduate in any discipline and preference will be given to MBA / PGDBM in Finance / Commerce / M. Com 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 preferably with JAIIB/CAIIB.
Age	Should not be above 55 years of age
Experience	<p>Minimum 15 years of service in Scheduled Bank. Experience in SHG financing and rural banking etc. The job involves reconciliation of Bank accounts, Compilation & checking of income and expenditures, Maintenance of Accounts, Balance Sheet verification, liaison with banks, day to day accounting of the institutions, monitoring accounting transactions and knowledge in CBS environment.</p> <p><u>Requirements:</u></p> <ul style="list-style-type: none">— Proficiency in finance and accounting methodologies.— The organization functions on technological platform; hence the candidate should have good knowledge in Computer Applications. Exposure to IT, knowledge in MS office is must.— Must have good interpersonal and communication skills.

Roles and Responsibilities

- Maintenance of proper Books of Accounts and approvals of Office Expenditure
- Managing the recovery of loans , loan accounting system and DCB
- Monitoring of reconciliations done for each Head of account vis-a-vis Bank Reconciliation
- Filling of IT Returns/GST Returns.

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- In charge of security documents/items (Cheque Books, DDs/POs/Cards etc.,) Fixed assets management.
- Generate MIS reports and Review status related to accounts.
- Attending Internal Auditing & Statutory Auditing and Audit works Compliance Reports.
- Scrutinizing Vouchers/Office Accounts/other Accounts etc.,
- Balance Sheet Verification and finalization of accounts and publication of Balance Sheet after getting audited
- Supervising the functioning of staff in accounts department.
- Responsible for the aspects related to procurements as a whole under the guidance of Chief Executive Officer.
- Assignments pertaining to the procurements and inventory management.
- Prepare procurement plan, inventory management, and keep track on articles procured and issued at all levels in the Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd.
- Liasioning for procurement with Govt. of Rajasthan, Govt. of India, World Bank.
- Any other work entrusted from time to time by the management.

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