

Manager - Credit Management and Insurance

Name of the Post	Manager - Credit Management and Insurance
Level of Posting	Head Office
No. of position	1
Type of appointment	On Direct Contract
Remuneration Rs.	Rs. 35,000 per month
Reporting	Manager will report to DGM - Credit Management and Insurance
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 7 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
- Liaising with NGOs, NABARD, RSETIs and other organizations working in the domain of livelihood promotion for identification of financing opportunities

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- 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.
- Liaison with Insurance Companies
- Ensure timely reconciliation of risk management accounts
- Dealing with Fraudulent claims.
- Any other works entrusted from time to time.

Terms and conditions

- The tenure of the Manager 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 Manager will be paid the consolidated remuneration of Rs. 35,000/- 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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