Regional Manager

Name of the Post	Regional Manager
Level of Posting	District Level
No. of position	8
Type of appointment	On Direct Contract
Remuneration Rs.	Rs. 50,000 per month
Reporting	Regional Manager will report to Assistant General Manager
Qualification	Post Graduation degree from any recognized University in India established or incorporated by or under Central Act, Provincial Act, a State Act or an Institution recognized by the UGC.
	MBA/PGDBM in Finance/MSW/M.Com from a recognized University or candidate having banking/Micro Finance Institutions experience is preferred. Qualification in Computer Applications is desirable.
Age	Should not be above 55 years of age
Experience	7-10 years working experience with Federations of SHGs/Community Based Organizations/ Rural Banking/ NGOs/ Financial Institutions in Credit monitoring and Management of NPA/Recovery or any other relevant experience.
	 <u>Requirements:</u> Proficiency in Computer Applications is a must. Good interpersonal and communication skills. Should be willing to tour minimum 20 days in a month.

Roles and Responsibilities

The Regional Manager is responsible for implementation of all activities of Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd and achievement of targets under key parameters given for districts allocated. R.M is required to report to Assistant General Manager concerned on all the matters. The Regional Managers are required to undertake field visits in the region for a minimum of 20 days in a month. Their role is mainly supervisory to monitor and implementation of Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd operations effectively in districts allocated so that projected goals are achieved. They have to play coordination role to ensure proper functioning of Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd in the districts. The roles and responsibilities of Regional Managers are broadly given below.

Monitoring

- a. Monitoring and extending required guidance & support to Managers/Assistant Managers placed in their District.
- b. Day to day monitoring of MIS/Reports and follow up with staff/CBOs concerned for immediate action.
- c. Liaison with DRDOs of DRDA for effective monitoring of Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd activities and resolving issues if any
- d. To ensure compliance with systems and controls in place
- e. Generate necessary reports for review
- f. Will be responsible for achieving desired performance of the district/area allocated

Credit Flow:

- a. Loan disbursement in the districts assigned to be ensured as per the projection made
- b. Regular monitoring of credit flow and utilization of Credit limit by VOs/CLFs
- c. Implementation of strategies for consistent credit flow throughout year.
- d. Identify cluster based livelihood/enterprises and take steps to skill development of the members.
- e. Identification of activities and preparation project reports to lend on project based approach.
- f. To coordinate with Govt/Non Govt agencies in formation of Farmer Producer groups and extending finance to the needy members.

Repayment:

- a. Ensuring Recovery percentage to be above 98% against demand at any time.
- b. Creating awareness, providing guidance and technical support in mapping VO identity not known entries and adjustment of repaid amounts properly.
- c. Monitoring repayments in VO/CLF/SHG and to take necessary measures to achieve NPA level below 0.50% of loan outstanding.
- d. To implement strategies as required from time to time.

Deposits:

a. Mobilization of savings from SHGs and their federations.

Documentation:

a. Ensure execution of required documents and their safe custody at VOs/CLFs.

Trainings:

- a. To organize Orientation Programmes on Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd to staff/VOs/CLF/Community as required from time to time
- b. Monitoring Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd Committees to function effectively

Financial Inclusion:

a. Expanding Business Correspondent (BC) activities of Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd Monitoring functioning of BC/OSS points

Others:

- a. Implementation of strategies so as to achieve the corporate objectives of Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd.
- b. Participate in District level/Block level/VO/CLF level meetings
- c. Organizing Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd Review Committee Meeting as per schedule in consultation with DRDO,DRDA/District Collector.
- d. To propagate activities of Rajasthan Mahila Nidhi Credit Cooperative Federation Ltd among the members of SHGs.
- e. Any other works entrusted from time to time.

Terms and conditions

- The tenure of the Regional 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 Regional 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.