



DESCRIPTION	ROLE PROFILE/JOB RESPONSIBILITIES
<ul style="list-style-type: none">• Level: L4• Department: DMS• Designation: Graduate Executive Trainee• Responsible for: Allocation of portfolio to vendor• Location: PAN India• Experience: No minimum experience, internship preferably in Financial Services/Banking/FMCG/NBFC• Preferred Age: Maximum 30 years• Qualification: Any Graduate• Reporting to: Area Manager• Nature of Role: Individual Performer	<ul style="list-style-type: none">• Allocation of portfolio to vendor basis the past performance trend and FOS availability, creating adequate manpower capacity for the portfolio.• Review cases with FOS / TL and work assignment basis the disposition code.• Coordinating with agency resources and doing the call planning for better resolution, ensuring appropriate support to the agency on difficult cases.• Receipt book & Repo kits allocation and auditing periodically• Agency billing closure within 60 days of the work completed month.• Ensuring prior approvals in repo cases & helping the agency manage repo related issues.• Handling collection/repo related customer service issues/escalations.• Coordinating with legal team for initiating legal actions against chronic defaulters & dealing with enforcement agencies in cases filed against BACL by customers/third parties.• BKT resolution with agency and FOs level need to be tracked & reviewed.• Flow rates to next BKT needs to be restricted on the location you are handling.• Remove the non-performing FOs and recruitment the fresh team and train as and when required.• CRM queries needs to be closed as per the TAT assigned.• RCU audit queries must be reverted before TAT and implementation of committed action at field level.• Receipt book discrepancies needs to be discussed with agency and ensure no reoccurrence of such issues in field.• HHT 100% utilization and report to be submitted to ACM / RCM on regular basis.• HHT not working need to be informed to IT team for need of support.
KEY PERFORMANCE AREA	
<ul style="list-style-type: none">• Achieving the bucket wise resolution as per the target• Reducing the flow rate to the next buckets• Managing the Agencies & monitoring their performance	
SKILL SET REQUIRED	
<ul style="list-style-type: none">• Negotiation skills• Managing Teams• Relationship management• Result oriented• Multitasking	

Eligibility:**DMS (Collections):** Any non-Engg Graduate**Sales:** Any post-graduate**Screening:**

Out of total applicants –

Criteria	Bachelors	Masters
10 th %	50%	50%
12 th %	50%	50%
UG %	50%	50%
Active Backlogs in UG	0	NA
PG %	NA	50%
Active Backlogs in PG	NA	0
Gap Years	<ul style="list-style-type: none"> 1. 10th & 12th – 2 years 2. 12th completion & UG Start – 1 year or lesser 3. UG start & UG completion – Equal to the course duration 4. For Bachelors – UG completion in 2023-2025 For Masters – in addition to above <ul style="list-style-type: none"> 1. PG start & PG completion – 2 years 2. PG completion in 2023/2024/2025 3. UG completion and PG start – Gap without workex should be 1 year or lesser 	
Driving	<ul style="list-style-type: none"> 1. Should have a driving license OR 2. Should know driving 	

Department	State	Location	Requirement
Sales (2-wheeler)	Haryana	Rewari	Post-graduate
Sales (2-wheeler)	Karnataka	Belgaum	Post-graduate
Sales (3-wheeler)	Karnataka	Bangalore	Post-graduate
Sales (3-wheeler)	Kerala	Cochin	Post-graduate