



DESCRIPTION

- 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

KEY PERFORMANCE AREA

- 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

- Negotiation skills
- Managing Teams
- Relationship management
- Result oriented
- Multitasking

ROLE PROFILE/JOB RESPONSIBILITIES

- 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.

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	<div>1. 10th & 12th – 2 years</div> <div>2. 12th completion & UG Start – 1 year or lesser</div> <div>3. UG start & UG completion – Equal to the course duration</div> <div>4. For Bachelors – UG completion in 2023-2025</div> <div>For Masters – in addition to above</div> <div>1. PG start & PG completion – 2 years</div> <div>2. PG completion in 2023/2024/2025</div> <div>3. UG completion and PG start – Gap without workex should be 1 year or lesser</div>	
Driving	<div>1. Should have a driving license OR</div> <div>2. Should know driving</div>	

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