



Role Profile

Customer Service Executive (CSE)

January 2023

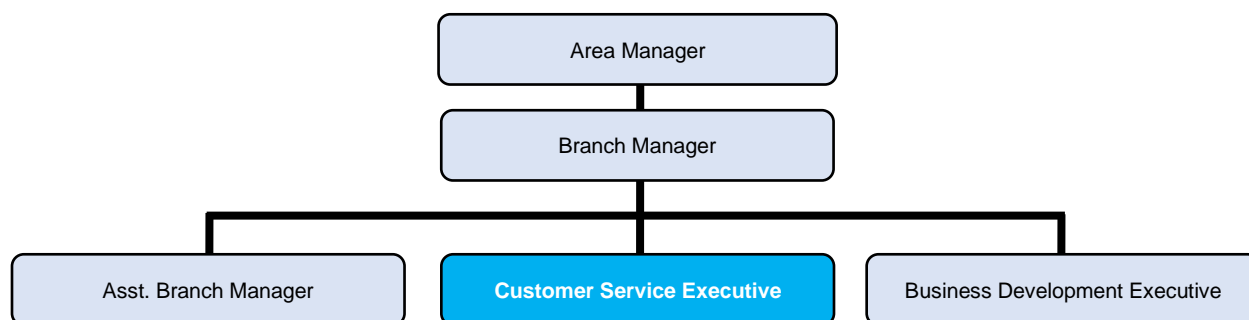
ROLE SPECIFICATION

Role Title	Customer Service Executive (CSE)
Employee Interviewed	
Reports To	Branch Manager (BM)
Company	Muthoot FinCorp
Function/Department	Branch Business
Written By	Korn Ferry
Approved By (Jobholder)	
Approved By (Immediate Superior)	
Date (Written On)	17-01-2023

ROLE SUMMARY

The Customer Service Executive (CSE) interacts with walk-in customers on behalf of the organization. The role acts as a liaison, providing product/services information, handling business transactions and fulfilling customer inquiries with accuracy and efficiency on a day-to-day basis. The role also attracts potential customers by answering/responding to inbound product and service queries and providing information about Muthoot FinCorp's products portfolio.

ORGANIZATIONAL CHART



KEY RESPONSIBILITIES

Operational Excellence	<ul style="list-style-type: none"> Facilitate smooth functioning of the branch and deliver exceptional customer service while ensuring strict adherence to policies and procedures. Handle day-to-day business transactions including gold estimation and valuation, processing of customer queries, document verification, KYC etc. for approval in an efficient and timely manner. Attend walk-in customers, inbound calls, respond to emails, and provide information about Muthoot FinCorp's products and services. Handle complaints, provide appropriate solutions and alternatives within the stipulated time and follow up to ensure resolution. Escalate unresolved issues to relevant internal teams for resolution and follow communication procedures, guidelines, and policies. Maintain all data and records related to daily transactions, file documents and ensure that all customer records are up to date and accurate.
Customer Relations	<ul style="list-style-type: none"> Address customer queries, grievances, escalations etc. and ensure resolution to deliver customer delight.

	<ul style="list-style-type: none"> • Communicate, remind, and follow up with existing customers about their accounts, payment schedule, overdue, etc., and maintain effective relationship to build customer loyalty. • Interact with the customer, collect feedback, and take note of the customer's suggestions on what can potentially improve their experience.
Business Development	<ul style="list-style-type: none"> • Promote and maintain positive relations with both existing and potential customers. • Provide information about Muthoot's products or services to prospective customers. • Engage and interact with walk-in customers to identify their needs and suggest suitable products or services that can benefit the customer.
Compliance	<ul style="list-style-type: none"> • Uphold Muthoot FinCorp's vision & values, ensure high ethical standards and adherence to Manual of Instructions, regulatory and statutory guidelines, and maintenance of records, assets, statutory registers, etc. • Ensure prompt intimation and escalation of incidents/fraudulent activities.

KEY DECISIONS TAKEN

- Assessing gold loan applications, approving, or denying applications based on pre-defined criteria.
- Making recommendations to Asst. BM/BM for loan approval or denial.
- Identification and assessing potential fraud in customer applications, documents etc. and taking appropriate actions.

KEY INTERACTIONS

Internal Stakeholders	External Stakeholders
<p>BM/ Asst. BM: For review of operational performance and approvals.</p> <p>Internal Team: Area Managers, Branch Manager for operational matters, guidance and support.</p> <p>Support functions: Finance, Admin, Collections, IT etc. for administrative approvals, collection related issues and support for day-to-day operations.</p>	<p>Existing and potential customers.</p>

KEY ROLE DIMENSIONS

<p>Customer Satisfaction – Meeting customer needs, resolving and addressing their concerns.</p> <p>Net Promoter Score – A customers' likeliness to recommend Muthoot FinCorp's products or services.</p> <p>Upselling/ cross selling opportunities identified.</p> <p>Maintenance of Registers, Documents and Statutory files (Based on BIR)</p>
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KEY SKILLS & BEHAVIOURAL ATTRIBUTES

Factor	Competency	Definition
THOUGHT	Customer Focus	Building strong customer relationships and delivering customer-centric solutions.
PEOPLE	Collaboration	Building partnerships and working collaboratively with others to meet shared objectives.
	Effective Communication	Developing and delivering multi-mode communications that convey a clear understanding of the unique needs of different audiences.
	Building and nurturing relationships	Effectively building formal and informal relationship networks inside and outside the organization.
	Interpersonal Savvy	Relating openly and comfortably with diverse groups of people.
RESULT	Ensures Accountability	Holding self and others accountable to meet commitments.
SELF	Nimble Learning	Actively learning through experimentation when tackling new problems, using both successes and failures as learning fodder.
	Instils Trust	Gaining the confidence and trust of others through honesty, integrity, and authenticity.

EDUCATION / EXPERIENCE

Minimum Qualification:

Undergraduate or Bachelor's degree in Business Administration, Management, or equivalent.

Nature of Experience:

- 0-2 years of work experience in customer support/facing roles or field Sales.
- Proficiency in MS Office, any CRM or ERP systems are desirable.
- Bilingual with a sound understanding of the local market and its dynamics.