

People's Forum is a 30 years old institution working across the state of Odisha with a vision of enhancing livelihood, mental health, education and financial inclusion. It is also the Business Correspondence Partner with YES Bank and DCB bank for serving the economically weaker sections of the society by bringing them to mainstream, providing need based financial services at their doorstep.

For more information, please visit our **website : <https://peoplesforum.in>**

JD for Trainee
BD

1. Conduct Village Survey and Identify Potential Areas to develop the Business.
2. Conduct meeting with villagers and provide awareness through Financial Literacy to source potential or prospective customers.
3. You will be involved with new JLG (Joint Liability Group) formation. Also maintaining professional relationship with these groups/members.
4. To be a part of loan application screening process and quality evaluation as per the loan policies and procedures.
5. Provide proper Orientation on loan processes and communicating about fees and interest rate, installments, collection rules of the organization to the member at the time of disbursement.
6. Scheduling weekly plan for disbursing the loans and submit it to the BM or UM.
7. Ensure that recovery policies and procedures are followed. Also make sure pre-recovery visit on monthly basis.
8. You will be responsible for the collection of EMI amount as per collection schedule.
9. Maintain proper documentation and various registers in the branch.
10. Providing excellent customer service and ensure brand recognition.
11. Train the new Joiners and guide them in the field on organization culture and values.
12. Establish links and build rapport with local banks, govt. departments and other MFIs for smooth processing of the business

Remuneration:

Cost to Company (Per Annum)	INR 3,50,676	(Three Lakhs Thirty Eight Thousand Five Hundred Fifty Six)	
Earnings	Particulars	Yearly Amount(in INR)	Monthly Amount(in INR)
	Basic	1,32,000	11,000
	DA	30,000	2,500
	HRA	66,000	5,500
	Personal Pay	9,600	800
	Bonus	26,400	2,200
	Gross Salary	2,64,000	22,000
Deductions	Particulars	Yearly Amount(in INR)	Monthly Amount(in INR)
	Provident Fund	20,592	1,716
	ESIC	-	-
	Professional Tax	1,500	125
	Total Deductions	22,092	1,841
Net Pay	2,41,908	20,159	
Other Benefits (B)	Particulars	Yearly Amount(in INR)	Monthly Amount(in INR)
	PF(Employer Contribution)	22,308	1,859
	ESIC (Employer Contribution)	-	-
	GTI Premium	2,520	210
	Health Insurance Premium	18,936	1,578
	GPA	564	47
	Gratuity(Employer Contribution)	6,348	529
	Total Amount	50,676	4,223
Variable Pay (C)	Achievement Grades	Yearly Amount(in INR)	Monthly Amount(in INR)
	Training Allowance	36,000	3,000
	B	-	-
	C	-	-
	D	-	-
Cost to Company (A+B+C)	3,50,676	29,223	

1. You will be eligible for the Fuel Allowances of Rs. 2.50 per kilometer travelled via your Two-wheeler up to the limit set by the Organization.
2. Gratuity will be applicable only after completion of 5 years of service.
3. You will be eligible for Mobile Allowance of Rs. 300 or CUG SIM of equivalent amount.
3. Health Insurance and Group Term Life Insurance are applicable from your date of appointment.
4. The actual payout against each component will be subject to the prevailing Income tax laws and the deductions therein.
5. The variable payout (if any) is subject to change in regard to the revision of policy.