

### JD as Assistant Branch Manager- MT:

1. As an Assistant Branch Manager, you will have to conduct maximum 2 center meeting in a day and one center meeting on Saturday. Apart from this, you will assist BM in achieving the target of the branch in terms of Qualitative and Quantitative under the guidance of Branch Manager.
2. TCM, PCM working at branch Will be reporting to you.
3. As an ABM, you will be responsible for checking and correcting the loan proposal filled by the TCM & PCM, training and supporting to TCM & PCM posted at Branch.
4. You will be responsible to check CGT being conducted by TCM & PCM at Branch and cooperate by imparting training to them related to procedures of CGT.
5. You will be responsible to check GRT being conducted by TCM & PCM at Branch and cooperate by imparting training to them related to procedures of GRT.
6. You will check the credit utilization of the loan disbursed by the TCM PCM at the branch as per the rules laid down by the company.
7. You will approve the loan to be disbursed by the TCM PCM at the branch as per the rules laid down by the company,
8. You will check the targeting of loan disbursed at the branch by TCM PCM as per the rules set by the company and will assist the branch manager in checking the targeting of other center managers as needed.
9. You will also do surprise inspection of any two centers being taken care by TCM PCM on daily basis.
10. If the Branch Manager is on leave, you will manage the branch independently and efficiently.
11. You will be responsible for reducing Arrears, PAR(Default) at the branch and will help BM in reducing Arrears, PAR, and increase ALC and portfolio of BRANCH.
12. If there is a problem of repayment against current due at the centers taken care by TCM & PCM, you will manage the default of those centers and will also do the following-
  - 1) Retain old members and get NGS fully implemented and also ensure that at least 90% of the total clients of TCM/PCM have a have taken loan from CASHPOR only.
  - 2) Motivate the Clients by organizing the workshops at the default centers of TCM and PCM and ensure that the clients whose installment is in Arrear and Risk and whose payment is not being paid on time.
  - 3) Motivate the clients by informing them about all the services and facilities of CASHPOR and Will encourage the group clients to pay their installments on time and not to be a defaulter so that they do not get banned from credit bureau otherwise they will not be able to take loan from any MFI in future.
  - 4) If you go on leave, you will hand over your charge to the branch manager, so that no work gets interrupted in your absence and the work of the branch continues smoothly.