

Company profile: Capital First (CFL) is a systemically important NBFC with record of consistent growth & profitability and focus on MSME financing. Warburg Pincus, global Private Equity player, has majority stake (+65%) in CFL. The company is led by a dynamic leader, Mr. V. Vaidyanathan as CMD who joined CFL from ICICI Prudential where he was the MD and CEO. CFL has total loan AUM of Rs. 180 bn and presence covering ~222 towns in India. For further details about Capital First please visit our website www.capfirst.com

- The “Fastest growing NBFC in India”.
- Company is AA+ rated by the top rating companies.
- Dun & Bradstreet has included us in the premier league of TOP 500 Companies in India.

Job Title	Relationship Manager
Job Grade Range	Graduate Trainee
Department	Consumer Durable Loans
CTC	INR 3.8 LPA (INR 3 LPA Fixed + Indicative Performance Bonus and Variables)
Reporting To	Sales Manager
Locations	Multiple Locations
Job Description	<ul style="list-style-type: none"> ● You will be responsible for sales of Consumer Durable Loans across assigned region. <ul style="list-style-type: none"> ● Manage self & team productivity, against assigned targets. ● You will be responsible for developing and deepening new dealer relations. <ul style="list-style-type: none"> ● You will also be responsible for dealer reconciliations. ● Ensure timely service delivery on approved and disbursed applications, to maintain competitive edge. <ul style="list-style-type: none"> ● Endeavor to minimize Non Starters / Delinquency/Frauds ● Enhance CFL’s market share at dealerships which are mapped under you ● Achieve projected cross sell product penetration targets at point of sale
Desired Candidate profile	<p>At CFL the following traits defining potential & other criteria play an important role.</p> <p>Communication Skills: Promotes a free and timely flow of high-quality information between self and others and across the organization. Encourages the open expression of ideas and opinions. Attentively and accurately listens to others.</p> <p>Interpersonal & Team Management: Establishes relationships and enhances the levels of cooperation, collaboration, and trust that exist between people, interacting with others personally, competently, and effectively. Establishes relationships inside and outside of the organization on opportunities to create value. Demonstrates and fosters a sense of urgency, a “can-do” spirit, a sense of optimism, ownership, and strong commitment to achieving goals and organizational success.</p> <p>Agility: Responds resourcefully, flexibly, and positively when faced with new challenges and demands. Willingly and effectively deals with the stress and complexities of various situations. Moves forward productively under conditions of change or uncertainty. Leverages fresh perspective, breakthrough ideas, and new paradigms to create value in the market.</p> <p>Execution: Manages work and work performance, holding self accountable for effectively and efficiently completing work responsibilities.</p> <p>Ambition & Drive : Works to achieve results. Meets and exceeds goals, acts on opportunities to create value. Demonstrates and fosters a sense of urgency, a “can-do”</p>

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Growth Path for GT – Consumer Durable Loans:

<u>Levels</u>	<u>Role</u>	<u>Time Line</u>	<u>Grade</u>
<u>Cluster Manager</u>	<u>Responsible to manage dealer relationship and revenue generation of assigned city or Area. Manage a team of Sales manager and FOS. Adding new channel partners. Ensure PDD management. Maintain good product portfolio.</u>	<u>3-5 years</u>	<u>DM/MI</u>
<u>Sales Manager</u>	<u>Achieving targeted Consumer durable loans sales. Managing delinquency and frauds. Drive sales through FOS. Training and recruitment of FOS. Managing relationship with assigned dealers</u>	<u>2-4 years</u>	<u>Sr. Officer/AM</u>
<u>Relationship Manager</u>	<u>As mentioned in the earlier slide</u>	<u>0-1 year</u>	<u>Management Trainee</u>