

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 assets under management of Rs. 180 bn and presence covering ~222 towns in India. For further details please visit our website www.capfirst.com

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

Job Title	Collection Officer
Job Grade	Graduate Trainee
Department	Collections
CTC Range	INR 3.8 Lakhs (3 Lakhs Fixed + Indicative Performance Bonus and Variables)
Reporting To	Collection Manager
Experience	0-1 year
Qualification	Graduate
Location	Multiple Locations
Job Description	● Engage actively with clients and follow-up regarding defaults in Payments across a variety of product lines. ● Initiate prompt & effective follow-up with customers & optimise Resolution. ● Will be involved in coordinating and liasoning with legal team to ensure legal action is taken against defaulting customers. ● Strict compliance to collection processes, policies & ensure SATISFACTORY rating in all audits. Take appropriate steps towards Cost Saving / Rationalization. ● Effective use of System Modules to Manage the Collection Activities by automation, robust MIS systems, etc. ● Responsible for developing employees, promoting teamwork, and fostering open and effective communications. ● Engage actively with Vendors (agencies / channel partners) / clients and follow-up regarding defaults in Payments across a variety of product lines
Desired Candidate profile	At CFL the following traits defining potential & other criteria play an important role. <u>Communication Skills:</u> 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. <u>Interpersonal & Team Management:</u> 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. <u>Agility:</u> 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. <u>Execution:</u> Manages work and work performance, holding self accountable for effectively and efficiently completing work responsibilities.

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” spirit, a sense of optimism, ownership, and strong commitment to achieving goals and organizational success.

GROWTH PATH FOR COLLECTIONS

