



## Skills & Responsibilities – Branch Executive

At Dwaraka Finance, we're looking for a Branch Executive who brings not just skill, but integrity, professionalism, and respect to the workplace. This role blends customer service, financial accuracy, and operational support, and is ideal for individuals who take pride in ethical service and organized work.

**Note:** We prioritize skill, efficiency, professionalism, language proficiency over formal degrees or academic qualifications.

### Data Entry & Computer Proficiency

- Proficient in MS office tools
- Capable of fast and accurate data entry for customer and loan records

### Customer Service Excellence

- Polite, patient, and respectful in all customer interactions
- Greets customers with a professional and friendly demeanor
- Handles customer queries and concerns with empathy and clarity
- Screens and answers incoming phone calls, takes accurate messages
- Prior customer-facing experience is a strong advantage

### Bilingual Communication

- Fluent in Malayalam and English : spoken, read, and written
- Explains loan terms, policies, repayment schedules clearly in both languages
- Maintains a professional tone in both in-person and phone conversations

### Loan Documentation & Record Keeping

- Ensures all required documents are collected and verified
- Maintains neat physical and digital records for each loan account
- Organizes and monitors incoming/outgoing mails and postal deliveries
- Responsible for maintaining document confidentiality at all times

### Discipline & Attendance

- Must be punctual and dependable; daily attendance is recorded via biometric system
- Maintains a clean, professional, and orderly branch environment

- Wears professional attire and maintains workplace decorum

### **Ethical Standards & Loyalty**

- Upholds company policies and practices with honesty and confidentiality
- Respects customer privacy and internal business data
- Committed to the long-term growth and values of Dwaraka Finance

### **Internal Coordination & Team Support**

- Works closely with co-workers to ensure smooth branch operations
- Willingly supports colleagues during peak customer hours
- Communicates effectively with internal teams when escalating issues

### **Basic Accounting & Financial Support (Preferred)**

- Manages accounts receivable/payable processes accurately
- Records financial transactions and maintains ledgers
- Assists in month-end and year-end closing procedures
- Prepares basic financial reports and assists in budgeting
- Ensures compliance with accounting standards and internal audits
- Prior experience in accounting roles will be prioritized
- Must be comfortable using accounting software and Excel

### **Office Administration**

- Monitors and reorders office supplies as needed
- Maintain clean and organized workstations and customer areas
- Supports other branch-level duties as assigned

### **Background & Ethical Standards**

- The candidate must have no criminal background or involvement in financial fraud
- Selected candidates must undergo:
  - Police Clearance Certificate (PCC)
  - KYC Verification
  - Document validation, including Aadhaar, PAN, Driving License, Educational, experience certificates (if any)
- Any misrepresentation or failure in verification will lead to immediate disqualification or termination.

## Soft Skills

- Cooperative with team members, able to support others when needed
- Takes initiative and completes tasks without frequent supervision
- Keeps calm in high-pressure situations and peak customer hours
- Open to feedback, learning, and personal development

## Other Requirements

- Must possess a valid driving license.
- Should own or have access to scooter for work-related travel when required.

## Salary Package & Working Time

Basic Salary - ₹15,000 - ₹20,000

Salary Increment Structure - Annual increment of 5% based on performance

Working Time - Monday to Saturday: 9:55 AM - 7:05 PM (Sunday: Weekly Off)

Minimum Working Duration: 8 hours per day