

**About Muthoot Group :**

The Muthoot Group, is today a household name in India. It consists of 18 diversified divisions and is spread across the nation through over 5881+ branches with a global presence in 6 other countries.

Over 253,000 customers transact with The Muthoot Group every day. The Group, since inception in 1887 has served over 48 cores customers. The story of The Muthoot Group is built on the foundationsof passion, commitment, honesty, traditions and values. Our principle of continuous growth and expansion forms the essence of allur activities.

The Group recently celebrated 130 years of unblemished business excellence providing services to millions of underserved Indians leading to Financial Inclusion even in the most remote and rural areas of the country. Since its inception, The Muthoot Group has been transforming lives of millions of Indians across the country, giving wings to their dreams and creating successful realities. The Muthoot Group has not only grown exponentially but has also facilitated growth for a sizeable population of the country that falls in the underserved category.

**Muthoot Finance:**

Muthoot Finance Limited is the largest gold financing company in India in terms of loan portfolio. The company is a 'Systemically Important Non-deposit taking NBFC' headquartered inthe southern Indian state of Kerala. Muthoot Finance is listed in the leading Indian stock exchanges. Operating history of Muthoot Finance has evolved over a period of 79 years since M.George Muthoot (the father of our Promoters) founded a gold loan business in 1939 under the heritage of a trading business established by his father, Ninan Mathai Muthoot in 1887. The company provides personal and business loans secured by gold jeweler (Gold Loans), primarily to individuals who possess gold jewellery but could not access formal credit within a reasonabletime, or to whom credit may not be available at all, to meet unanticipated or other short-term liquidity requirements.

Muthoot Finance has 4 subsidiaries, namely Belstar Investments (Microfinance, HQ - Chennai),Asia Asset Finance (a Listed NBFC in Sri Lanka - HQ Colombo), Muthoot Insurance Brokers (IRDA Registered Composite insurance broker, HQ - Cochin), Muthoot Homefin (Housing Finance Company, HQ - Mumbai)

Muthoot Finance today has a Gold Loan portfolio of over Rs.27,500 crores and an additional Rs.2000 crores of Non-Gold Loan portfolio through its subsidiary businesses, which is approximately 7% of the consolidated AUM. The management has decided to increase its Non- Gold Loan products to upto 25% of the consolidated AUM over the next 3 years. In this effort, over the last 8 quarters we have commenced a personal loan vertical, primarily aiming at salariedborrowers. The loan ticket size varies between Rs.1 lakh - Rs.10 lakhs. At present we have launched personal loans in the three states of South India - Tamil Nadu, Kerala and Karnataka.

Our goal is to have pan-India disbursement of personal loans in the next two years and grow theAUM to Rs. 1,000 crores by FY 2021.

# Position : Internship Trainee Associates

Interns Job Description: Internship Trainee Associate Will be Trained is a training program at Muthoot Branches on job Training of both practical & theoretical knowledge provided throughout the Internship.

Roles and Responsibilities

* Handling Walk-ins Enquiries & Supporting Customers at Branch for KYC & Documentation up keeping
* Customer services & Orientation
* In-house Cross sell of canvas of products(Only Inside Branch)
* Interest collection calling & Informing need updated on callings to Existing Customers & Few Backend work at Branch

•Prospecting and identifying new leads and pitching to the clients.•

Providing client service to existing customers. They are required to manage all aspects of customerrelationships

Desired Candidate Profile

Any Graduate Male or Female (Fresher) Recently passed 2020 to 2023 from Regular college Should be Good Communication Skills and Presentable

Good Convincing Skills with Computer Knowledge

Vacancy Location Across All Branches of Muthoot in south India Location Stipend 10k Per under Govt Program NAPS & NATS Month Duration 6 Months Full Time Hence promoted as JRE onroll Job opportunity and Salary upto 3LPA Best In Industry + Quarterly Incentives + Other Variables

Apart from Fixed Salary we have attractive Incentive Structures which are Paid out Every Quarter. Accordingly we also have festival bonus and Annual bonus Paid to all Employees.

* + JREs will be Promoted as Assistant managers after 2 years of their Service
	+ Probationary Officers will be Promoted as Assistant Managers after they complete 1 year.
	+ Interns will be promoted as JRE after 6 Months Duration.

# Position : Probationary Officers

**MBA & MCOM from Reputed College with MBA in marketing and finance Recently from 2021 to 2023 Passout**

Good communication skill

Understanding of local language, fluency of English will be added advantage Good Analytical skills

Ability to probe customers business model

Good interpersonal skills: should effectively manage the peers and customers

# The job is transferable hence male candidates are preferred.Job

**Description:**

Canvassing and sourcing of New Customers to increase Gold loan Business, Revenue generations through Cross Selling products & Interest Collection,

Maintain good relationships with clients so that the business can maximize the value of those relationships.

Customer Relationship and Follow-up,

Maintenance of important registers and daily reports, Cash Management and accounting

Direct Marketing of Cross selling products at branches for insurance/mutual fund/PersonalLoan/Home Loan and other allied products.

# Position : Junior Relationship Executives(Experienced Male Only)

REQUIREMENT DETAILS :Young and dynamic Graduates/ Post Graduates in any discipline with 06-2 yrs of experience in financial sector who are **passionate about building their career insales and marketing of the financial sector**.

Should possess excellent written and verbal Communication and also should possess basic knowledge in MS office. Knowledge of the vernacular language of the respective region is mandatory.

# Job Description:

Canvassing and sourcing of New Customers to increase Gold loan Business, Gold Appraisal,Revenue generations through Cross Selling products & Interest Collection, Maintain good relationships with clients so that the business can maximize the value of those relationships. Customer Relationship and Follow-up, Maintenance of important registers and daily reports,Cash Management and accounting.

# Position : Customer Care Executive (Female Fresher & Experienced )

**Job Description:**

* Ensure Cross selling of product as Per assigned Portfolio in the Branch through Tele-calling
* Lead Generation for cross sell product at Branch and ensure the conversion.
* Coordinate with different product managers for closure.
* Supervising day-to-day operations in the customer service department.
* Responding to customer service issues in a timely manner.
* Creating effective customer service procedures, policies, and standards.
* The MIS report to RO and ensure the targets are meet .
* Developing customer satisfaction goals and coordinating with the team to meet them on a steady basis.
* Maintaining accurate records and documenting all customer service activities and discussions.
* Assessing service statistics and preparing detailed reports on your findings.
* Staying informed on the latest industry techniques and methods.

**Requirement:**

* Bachelor’s degree
* Minimum Fresher’s Graduates or Experienced 06 Months -2 years of proven experience in a customer service position in BFSI, Banking Sales.
* Proficiency in Microsoft Office and customer service software.
* Good written and verbal communication skills.
* Good understanding of management practices and techniques.
* Excellent leadership and interpersonal skills
* Salary Best in Industry …

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