



After facilitating

**52 Placement Interviews generating Job Placement Offers for 164 Students in 2016,**  
**39 Placement Interviews generating Job Placement Offers for 151 Students in 2015,**  
**39 Placement Interviews generating Job Placement Offers for 130 Students in 2014, and**  
**33 Placement Interviews generating Job Placement Offers for 144 Students in 2013,** we at the University Placement & Counselling Cell of our esteemed Navsari Agricultural University; are pleased to announce that **the 9<sup>th</sup> Campus Recruitment Drive of Placement Programme 2017 for Janalakshmi Financial Services** is to be held **during March 27-28-29, 2017-9:00 am onward @ the AABMI.** The details are as follows:

## **Janalakshmi Financial Services (JFS) – [www.janalakshmi.com](http://www.janalakshmi.com)**

- ☞ The JFS is **the largest and the fastest growing Micro Finance Institution (MFI) in India**; that recently has been granted in-principle approval to convert itself into a Small Finance Bank.
- ☞ JFS gave out its first loan in October 2000, and currently serves over 5.35 million families across 197 cities in India. It has over 12,000 employees, referred to as JanaNayaks.
- ☞ JFS has deep domain expertise in banking and financial services, with over 500 years of banking sector expertise just among the senior management. It is an organization that is recognized globally as **one of the world's most trusted and innovative financial institutions working on the problem of financial inclusion.**
- ☞ In March 2016, JFS received the VC Circle award for the best financial services firm in India that has received venture capital funding.
- ☞ JFS is also a part of the financial inclusion working group with the World Economic Forum.
- ☞ They are looking for **MBA (Agribusiness Management) candidates**; to work and excel with them...to join their dynamic team which is continuously excelling and causing exponential growth.

**Available Opportunities & Locations: 20 to 30 Vacancies @ various locations of Gujarat, Maharashtra, M. P. & Goa**

☞ **Pay Offer: 3 to 4 lakhs (FIXED) + Variable + Other Benefits + Excellent Learning Exposure...**

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# Golden Opportunity for MBA (ABM) Students in Janalakshmi Financial Services (JFS)

Expected Essentials from the Ideal Candidate: Energetic, talented, self driven Candidates having MBA (Agribusiness Management) with Excellent Communication Skills and Conceptual clarity...

✓ Kindly note that students having any **PENDING Paper / Backlog / Failure in any subject/s at Present CAN'T appear in this Recruitment Process**, as they are **Ineligible as per JFS's recruitment guidelines and also as per the Placement Policy of NAU, Navsari.**

## Job Profiles:

### Job Description

**Job Title:** Area Head (Farmer's Individual Loan)  
**Designation:** Senior Executive  
**Department:** Rural Financial Services  
**Reporting To:** Cluster Head - RuFS

**Purpose of the role:** Responsible for managing farmer's individual loans of JC's in business, collections cross-sell. Meet defined sales and cross-sell targets and filed visits.

Key Working Relationships			
Internal		Purpose of the Interaction	Frequency
Center/ Cluster	Cluster Head (RuFS)	For reviews on business performance (sourcing, approvals, disbursals and collections)	Daily
	Jana Centre Head	Review of performance, information sharing.	Daily
External		Purpose of the Interaction	
Customers		Ensuring sourcing and converting and enrolment and collections (including collecting documents/submission of proposals)-Farmers' Individual Loans	Daily

Key Activities			
Critical	Time Spent	Supporting Competencies	
Sourcing and achieving business targets of attached JC's	50	95%	Communication
Document execution and security creation	15		
Cross-sell Collections.	10		
	20		
Routine	Time Spent	Supporting Competencies	
Review/ updating performance to Cluster Head (RuFS)	5	5%	Communication.

KRA's and Performance Indicators		
Category	KRA	Priority level
Social	Participate in community sourcing activities at village level and educate customers on JFS products	Critical
Financial	Achieving sales targets for agri loan and cross sell business and recovery budgets	Critical
Customer	Provide information as required by Customers and also attend to customer complaints and resolving them	Critical
Process	Adherence to the laid down systems and procedures in business and collections	Critical

### Job Description

**Job Title:** Area Head (Farmers Group Loan)  
**Designation:** Senior Executive  
**Department:** Rural Financial Services  
**Reporting To:** Jana Centre Manager

**Purpose of the role:** Responsible for monitoring CReMs in acquiring customers and converting them into productive sale and CReCs in collections. Support in cross-sell and collections. Meet defined sales and cross-sell targets.

Key Working Relationships			
Internal		Purpose of the Interaction	Frequency
Centre/ Cluster	Jana Centre Head	For daily reviews - previous days business and plan for the current day.	Daily
	Cluster Head	For reviews on business performance (sourcing, approvals, disbursals and collections), along with Centre Head.	When scheduled.
	CREMs/CREC's	Review of their performance, information sharing and team huddling.	Daily
External		Purpose of the Interaction	
Customers		Overall customer service	Daily

Key Activities			
Critical	Time Spent	Supporting Competencies	
BVR, village visits, farmer meetings	70	95%	Communication, Customer Centricity
Cross-sell to existing customers	20		
Support collections.	5		
Routine	Time Spent	Supporting Competencies	
Reviews and follow-up with Jana Centre Head	5	5%	Communication.

KRA's and Performance Indicators		
Category	KRA	Priority level
Social	Participate in community sourcing activities at village level and educate customers on JFS products	Critical
Financial	Achieve sales targets for agricultural loan and cross sell business	Critical
Customer	Provide information as required by Customers and also provide product training to customers	Critical
Process	Ensure the groups are formed and collections are done as per process.	Critical
L&OD	Provide new joiner support and also educate self for higher roles	Routine

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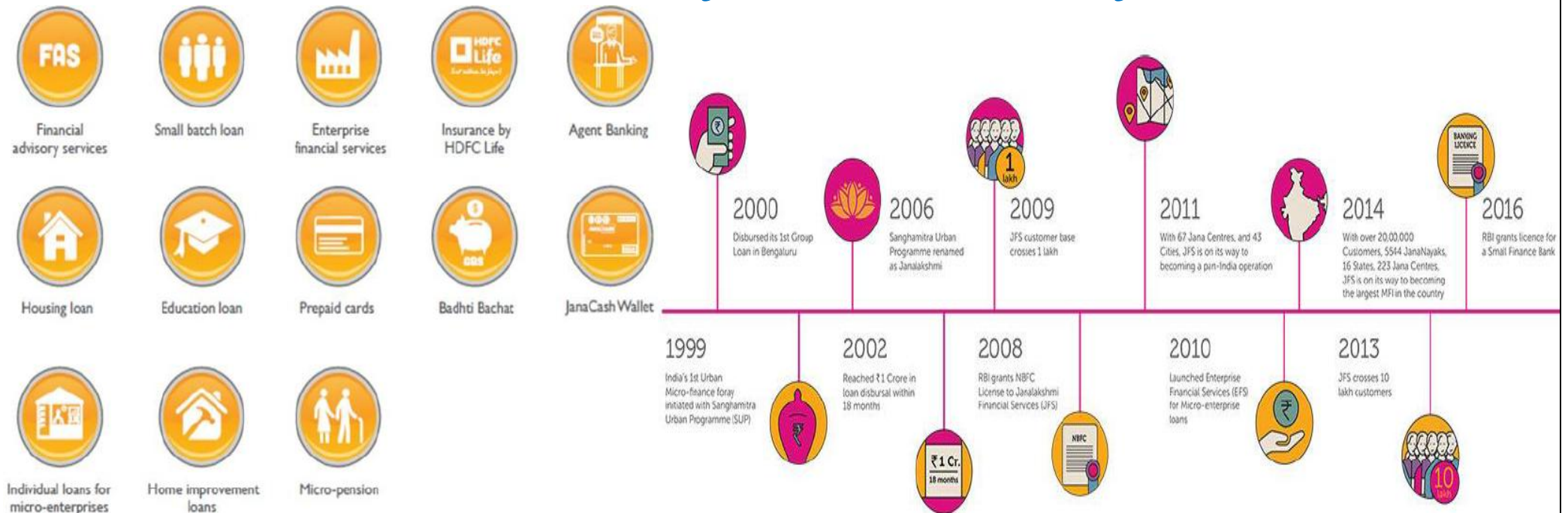
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## Selection Process:

- ✓ Guidance & Hands-on-Training by the University Placement & Counselling Head for the Online Aptitude Test and Group Discussion on **March 27 – 3:30 pm to 5:30 pm @ Activity Room of AABMI.**
- ✓ Online Aptitude Test of 45 Minutes consisting of 30 Questions on **March 28 – 8:30 am to 11:30 am.**
- ✓ Intensive Group Discussion & Personal Interview of Shortlisted Candidates on **March 29 – 9:00 am onward @ SURAT**

## Products-Services of JFS and Evolution of JFS:



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**Placement Programme 2017: Aiming Higher... Striving Hard... We Can, We Will...**