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Job Posting Title

RBB-Personal Banker-0418-GLPB3

Start Date

19.10.2016

End Date

19.10.2017

Reference Code

51590868

Job Title

Karo Sifarish-Drive TVS

Company

HDFC Bank Ltd was promoted in the year 1994 by the premier housing finance company of the country, HDFC Ltd. The Bank commenced operations as a Scheduled Commercial Bank in January 1995.

"Today the Bank has a nationwide network of over 3,062 branches and 10,743 ATMs spread over 1,845 towns and cities across India".

The Bank's American Depository Shares (ADS) are listed on the New York Stock Exchange (NYSE) and the Global Depository Receipts (GDRs) are listed on Luxembourg Stock Exchange. The Bank has been bestowed with numerous awards and accolades from top national and international agencies & magazines.

HDFC Bank comprises of a dynamic and enthusiastic team determined to accomplish the vision of becoming a World-class Indian bank. Our business philosophy is based on our four core values - Customer Focus, Operational Excellence, Product Leadership and People. We believe that the ultimate identity and success of our bank will reside in the exceptional quality of our people and their extraordinary efforts. We are committed to hiring, developing, motivating and retaining the best people in the industry. The Bank's objective is to build sound business franchises across distinct businesses so as to be a preferred provider of banking services for target retail and wholesale customer segments. We are committed to healthy growth in profitability while ensuring the highest levels of ethical standards, professional integrity, corporate governance and regulatory compliance.

Department

Retail branch Banking

Tasks

PURPOSE OF THE JOB

Responsible for classic portfolio management by acquisition of new classic customers and enhancement of the relationship by cross-selling products and services as per the profile & need of the customers. Acquiring family accounts and deepening the size of the relationship and retention of the customers by providing the best possible services and being the dedicated

point of contact for these customers. To become the primary banker for these classic relationships and maximize the share of wallet of these customers.

KEY RESPONSIBILITIES

Sales

1. Maintain Daily Sales Report
2. CH 106 and CH 104 Calling
 - a. Structured bundled offering of Products and Services to the customer within the defined time line
3. Ensure quality new acquisition on SA and CA for Resident/Non Resident
 - a. Walk Ins
 - b. Portfolio
 - c. Referrals
 - d. Attrition control
 - i. Includes persuading the customer to continue and if required renew FD's
 - ii. Deepen by cross selling 'sticky products' like Demat, Bill Pay, Advisory.
 - iii. Ensure quality of relationship while flagging. Should be capable of maintaining eligibility
 - iv. Regular customer contact to establish needs of the customer and opportunities to cross-sell
 - v. Monitor large amount movements and account closure from the deposit accounts and ensure that customer does not attrite
 - vi. Ensure that the marketing analytics list on possible attrite, is called and retained
4. Penetration of Saving Accounts on non liability customers
5. Propagate the benefits of not being on DNC registration list in case a non-portfolio customer opts for it
6. Utilizing the sales resources (BDR/COEX/Asset Coordinator) for optimal sales support
7. Penetration of FD to unique customers
8. Using Data-mined (F4 Hotkey) for cross-selling
9. Sales of various Credit Cards
10. Sales of Third Party Products to the customers
11. Sales of Asset Products
12. Disseminating product information
13. Activation: To ensure that all accounts savings and current account (non ABM branches) opened in the month are activated as per product definition at the end of the next month. All such accounts to maintain more than the required AMB
14. Activation of LTD a/cs: To ensure that all LTD accounts are activated and remain in the same state month on month.
 - a. Maintain the list of active and inactive customers for both CA and SB and engage with the customers for balance build up and cross sell.
 - b. Calling of customers who have not transacted and know the reasons.
 - c. Escalate to BM / Product on any change in market situation / threat from competition due to which customers have stopped operations.
15. Corporate Salary: Calling on customers who transfer their salary a/cs to other branches immediately on credit
 - a. To ensure such customers are engaged and brought back to bank fold
 - b. To cross sell loan products with other banks for which such transfer may take place
 - c. To cross sell investments to such customers by which they will tend to maintain balances
16. Calling on Large Value Attrition:
 - a. Customers who have attrited over a certain value (as defined by product) for both savings and current accounts to be called and reasons ascertained
 - b. To impress upon customers to make us the primary bankers and ensure that all funds are retained.
17. Enhancing customer wallet size
 - a. Ensuring that customers make us their primary bank
 - i. Knowing about where all the customer is currently banking and moving him to our Bank
 - ii. Ensuring that customer scope is done and products targeted accordingly

- iii. Sales to family members and associates (all network)
- 18. Attrition control of customers
 - a. Includes persuading the customer to continue and if required renew FD's
 - b. Monitor large amount movements / account closure from the deposit accounts and ensure that customer does not attrite
 - c. Ensure that the marketing analytics list on possible attrite, is called and retained

Managing Classic Portfolio

- 1. Manage the benchmark no. of customers in the portfolio
- 2. Extend Classic benefits to customers basis identification in eligibility lists/ LTR
- 3. Ensure that individual customers are grouped and Customer To Group (CTG) Ratio is maintained on the portfolio
- 4. Ensure that optimal levels of Income generating Product Group Holding (IPH) is reached
- 5. Ensure that the Customer Group profitability is achieved
- 6. Enhance Values within each of the customer groups
- 7. Online updation of CCM/ CRMNext at every stage of customer contact on the portfolio
- 8. Ensure updation of CRA and eMARS
- 9. Proactively raising the eligible customers to the classic portfolio within the prescribed product product programme
- 10. Ensure that all classic customers within the portfolio are contacted

Achievement of income plans and other benchmarks within portfolio

- 1. Ensure that income plans for the month and year are duly met across products
- 2. Achieving of portfolio level benchmarks of and IPH
- 3. Income product to be sold to each group of the portfolio in the year
- 4. Ensure that the benchmark sales per month is met

Customer Services

- 1. Ensure quality customer service is delivered
- 2. Recording complaints as per the specified process
- 3. Resolving all complaints received (self, branch, other units) within the stipulated TAT's
 - a. Ensure appropriate customer communication on closures & copy of that to be filed.
- 4. Preventive complaint management
 - a. Asking for feedback from customers, who may not be complaining
- 5. Promoting all direct banking channels and ensuring that the customer is utilizing the same
 - a. Check back on recent customer's registered to DBC channel and give any specific help required
- 6. Responsibility of opening the customer account within the TAT.

Operations

- 1. Ensure certification of documentation required for opening and maintaining customer accounts
- 2. Error free documentation for all account opening and all customer instructions (Stop payments, FD Closure, etc)
- 3. Maintaining Tatkal kits as per laid down process
- 4. As a locker custodian ensure that locker allotment and all other related operations is as per prescribed process
 - a. Includes managing standing instructions
- 5. Submission of daily e-schedule indicating the third party sales done
- 6. Updation of LTS for the asset leads generated
- 7. Updation of weed-out database on the portal
- 8. Ensure KYC norms are adhered to at all points of time
- 9. Ensure that 5-S norms are adhered to for individuals workstation

Requirements

Candidate must possess at least a Bachelor of Art, Bachelor of Commerce, Bachelor of Science , Bachelor of Business Administration, Bachelor of Engineering/Technology, Master of Art , Master of Commerce or Master in Business Admin/Post Graduate Diploma in Business Administration/Post Graduate Program in Management in any field.

At least 3 year(s) of working experience in the related field is required for this position.

Preferably Managers specializing in Banking/Financial Services or equivalent. Job role in Retail Banking/Branch Operation or equivalent.

1 Full-Time position(s) available.

Contact Person

Raghava Gaddamanugu

Recruiter

Malvika Chitla

Recruiter