



Job Name : Relationship Manager - [Business Banking Working Capital \(RM-BBWC\)](#)

Job Title : Relationship Manager- BBWC		
Business Unit (PA) : Business Banking Working Capital		
Reports to (job) : Cluster Head		
Location of role : Pan India		
Role Type: Individual Contributor	No of direct reportees: Nil	Travel Required : More than Moderate in Metros, Urban and more extensive in semi urban / rural locations depending upon the branches being managed
Job Band Range : E1 – D1		

Job Purpose

Acquisition of new asset relationships through various channels and managing a portfolio of 30-40 BBG relationships depending on the geography covered and the branches mapped to the RM and maintain HNW relationship management of the BBG customers in order to provide quality service to the customers.

Job Responsibilities(JR) : 6 – 8 Areas	Actionable (4-6)
Business Development	<ol style="list-style-type: none">1. To achieve overall business targets on volumes and profitability for BBG customers.2. To regularly interact with the branches for lead generation for BBG, updates on the leads in CRM, ensuring conversions and following complete lead conversion process.3. Market scoping and identifying the potential customers with wallet share for all BBG customers and product penetration and strategy for achievement under various initiatives jointly with branch banking team.4. RMs have to follow the laid down sales process which involves updation of the regular client calls for both existing and prospective clients. These calls should be done in a structured manner either individually or with support groups, branches or supervisors.5. These calls should be updated in the CRM systems for future guidance and monitoring of accounts and also to assign tasks & leads to other departments.6. Monthly review to be done with various product groups and supervisors who support the RM's portfolio (plan Vs achievement) and other cross function teams to ensure better product penetration.7. Improvement on yield for the Bank so that the Portfolio has a strong Return on capital at RM portfolio level.

	<ol style="list-style-type: none"> Documentation pre-disbursement (Doc collection, legal & TSR, Valuation etc.) and post disbursement sign off from customers, including deferral closure Ensuring cross selling of complete liabilities, corporate salary accounts, other asset products, TPP to the existing Relationships and its raised group accounts. Increasing the IPH and CTG to ensure revenue maximization.
Customer relationship management	<ol style="list-style-type: none"> Relationship building with both internal and external customer of the RM. Client satisfaction and taking care of all banking needs of the customer. Preparation of customer profiling sheet and identifying cross sell and revenue increasing opportunities CAM Preparation & query resolution Customer negotiation on rates and other issues relating to charges. Daily servicing of customer w.r.t. Cheque referrals, customer queries related to Banking, Issuance of Cheque books, managing cash deposition / withdrawal issues, solvency certificates, trade & Fx transaction, etc. To make sure high level of client satisfaction.
Coordinating with internal and external stakeholders	<ol style="list-style-type: none"> Co-ordination with credit for CAM approval, deferral waiver / extension & other customer requirements like Buyers credit, TOD's Co-ordination with local Ops for disbursements, TOD limit setting, submission of Stock Statement. Coordinating with trade desk and customer for smooth LC/BG issuance, and for import / export payment, BG invocation, LC payment E-Net, CMS and cross sell of other such products.
Ensuring Compliance and Health check of portfolio	<ol style="list-style-type: none"> Portfolio review and remedial management which includes managing exits, line reductions, recovery and restructuring of exposures. Management of stress and critical accounts. Also ensuring completion of Housekeeping pendencies including CAM renewals, deferral closure, call memos, stock statements, insurance renewals, Plant visit, Site visit etc. Follow-up and regularization of TOD's High value transaction reporting and tracking.

Educational Qualifications	Key Skills
Post Graduate in Finance or Chartered Accountant	<ul style="list-style-type: none"> Strong understanding of Financials and Balance sheets Strong Relationship Management skills Sales and Influencing Skills Strong Analytical ability Good Interpersonal and Negotiation skills Understanding of the Banking Industry Understanding of the SME sector

Note: Graduates/Post

Graduates in any discipline with minimum 2 years of relevant experience may also apply.

Experience Required

- Minimum 2-3 years of experience in Working Capital Sales and Service portfolio in a Private Sector Bank.